About Hyakugo Bank

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Value Creation Process

Social Issues Environmental Changes

Environment

- Global warming
- Climate change
- Pollution issues
- Deforestation
- Waste issues



Social

- Population decline
- Falling birthrates and aging populations
- Regional invigoration
- Business succession
- Digitalization



Governance

- Strengthening governance
- Compliance
- Initiatives to fight money laundering and financing of terrorism
- Fiduciary duty



Sustainable Improvement of Corporate Value through Resolving Social Issues and Creating Value

Corporate Philosophy

Utilizing capital

Financial capital

- Sound financial structure
- Substantial equity capital

Intellectual capital

- Know-how as the top bank in Mie Prefecture
- Full consulting capabilities
- Knowledge as a comprehensive financial group

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Human capital

- · Finance professionals
- Highly diligent and driven human resources

Social capital

- Fully replete branch network
- High transaction share
- Expansion of internet branches

Natural capital

- Rich natural environments of Ise Shima and other areas
- Ample tourist attractions

Hyakugo Bank's business model

A comprehensive financial group working to open up the future to customers and the region

Expertise



Integrated

group capabilities

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Trust Merchant philosophy

Strategies to improve value

Corporate Strategy
P17-18

Retail Strategy P19-20

IT and Digital Strategy

International Business
Strategy
P23

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Fund Management Strategy

Foundation to Improve Corporate Value

Corporate Governance

Compliance P39-40

Risk Management

Communication with Stakeholders
P43-44

Value provided to stakeholders

Customers

- Providing valuable products and services
- Optimal solutions

Regional societies

- Developing and invigorating regional economies
- Regional contributions/ environmental conservation activities

Shareholders and investors

- Improving corporate value
- Stable shareholder returns

Employees

- Promoting diversity
- Improving job satisfaction



Contributing to promotion and propagation of SDGs in local regions P25-34

Cycle to sustainably improve corporate value

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