

Communication with Stakeholders

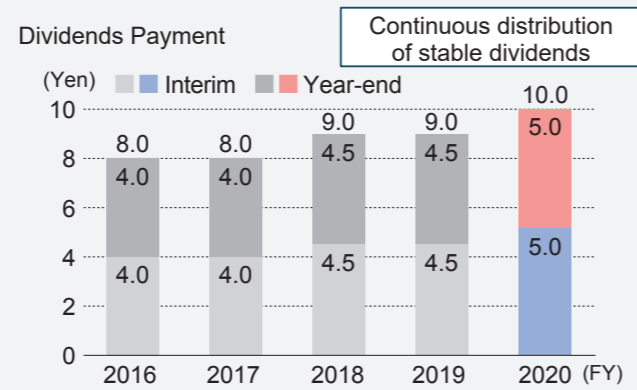
In addition to working to provide stable shareholder returns, we strive to proactively disclose information through general meetings of shareholders and company briefing sessions. We also hear opinions and requests from shareholders and investors in an effort to improve management.

Shareholder Returns

Dividends to shareholders

The Bank's basic policy is to enhance internal reserve in order to maintain and reinforce sound management, and to implement stable return of profit to its shareholders.

In accordance with the Bank's basic policy, annual dividend of ¥10 per share was paid to all shareholders for FY2020. We intend to distribute an annual dividend of ¥10 per share for FY2021 as well.



Shareholder benefit program

We introduced a shareholder benefit program as a way of expressing our appreciation to our shareholders for their support.

All shareholders who hold 1,000 shares or more as of March 31 of each year receive a gift catalog for local specialties of Mie Prefecture.

Eligible shareholders

Shareholders recorded in the shareholder registry who hold 1,000 or more shares in Hyakugo Bank as of March 31 of each year

Description of shareholder benefits

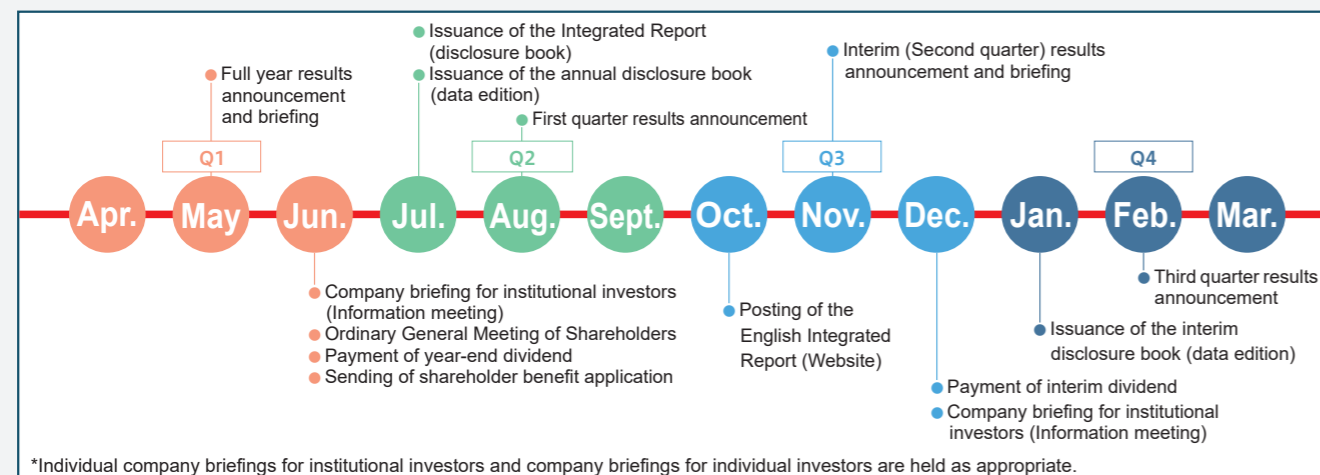
Recipients can select items from the Shareholder Benefit Gift Catalog, which lists local specialties of Mie Prefecture, in accordance with the number of shares they hold.



| Number of shares held | Available local specialty gift |
|-----------------------|--------------------------------|
| 1,000 to 4,999 | ¥3,000 equivalent |
| 5,000 or more | ¥5,000 equivalent |

Disclosure of Information

IR calendar



Ordinary General Meeting of Shareholders

Every June, we hold an Ordinary General Meeting of Shareholders at our Marunouchi Headquarters Building.

Holding company briefing sessions and IR audio broadcasts

We hold regular company briefing sessions for domestic and international securities firms, institutional investors, analysts, and regional customers. Various stakeholders are provided with information about financial performance, management strategy, and ESG/SDGs initiatives.

In FY2020, the annual information meeting (IR) held in Tokyo was conducted as a conference call due to the impact of COVID-19. In addition, from the perspective of fair and impartial information disclosure, audio recording of an annual information meeting held in Tokyo is available on our website, along with explanatory materials.



Issuance of the disclosure book "Integrated Report"

We publish our integrated reports called HYAKUGO BANK REPORT every July.

This report comprises both financial and non-financial information, and describes the Bank's management conditions, initiatives for sustainable growth, and medium- to long-term value creation. Specifically, the report introduces our medium to long-term management strategy, corporate governance structure, as well as our activities aiming to achieve a sustainable society as a regional financial institution, along with photos and numerical data.

The latest edition of Hyakugo Bank Integrated Report 2021 is available at each branch's counter.

In addition, the disclosure book (data edition) based on Article 21 of the Banking Act is published in July and January every year. Please see the Bank's website.



Integrated Report
(Issued in July)



Data Edition
(Issued in January and July)

Website <https://www.hyakugo.co.jp/>

We will publish information on the Bank's management, products, services, and campaigns in a timely manner. Financial information such as IR materials and disclosure book is available for viewing from the category entitled "For Shareholders and Investors." To improve security, we always use SSL encryption (communication encryption), ensuring safe access to our website.

* A security method using https communication (encryption) across all pages on the website.



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