

Mission We support a society that values trust.
 Hyakugo Bank believes trust is the foundation of society.
 Through sound financial activities, we strive to build a vibrant and enriched society where people can trust each other.

Management We pursue fair, impartial, and responsible management.
 Hyakugo Bank conducts fair and impartial management with the spirit of independence and autonomy while placing importance on ethics.
 We live up to the trust of society through responsible management in pursuit of sound and strong development.

Behavior We behave in a sincere manner with common sense as a member of society.
 We deepen our knowledge and behave in accordance with our conscience as a decent member of society.
 We make sincere efforts with feelings of gratitude and take on new challenges with cheerfulness and vigor.



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HYAKUGO
Episode 1



Origin of the Bank's emblem

The emblem's design combines the secret codes of "O (*hyaku*)" (meaning hundred) and "X (*go*)" (meaning five) used by fish wholesalers. It was created at the time of the Bank's founding by Kaheji Oka, the Bank's second president, who was originally a fish wholesaler.

Editorial Policy

Hyakugo Bank has prepared HYAKUGO BANK REPORT 2022 (Integrated Report). This Integrated Report correlates financial information with non-financial information, including our corporate philosophy, strategies, ESG information, and initiatives, and explains in an integrated manner the framework for the Bank and regional societies to achieve sustainable value creation, in reference to the "International Integrated Reporting Framework" recommended by the "International Integrated Reporting Council" (IIRC, currently VRF*), and the "Guidance for Collaborative Value Creation" by the Ministry of Economy, Trade and Industry. For disclosure materials (data edition) based on Article 21 of the Banking Act, please see the Bank's website. (<https://www.hyakugo.co.jp/>)

* In June 2021, the International Integrated Reporting Council (IIRC) was integrated with the Sustainability Accounting Standards Board (SASB) to form the Value Reporting Foundation (VRF).

Cautionary Note Regarding Forward-Looking Statements

This document contains forward-looking statements including forecasts, outlooks, targets, and plans. These statements do not guarantee future business performance, and involve risks and uncertainties. Please note that future business performance may vary due to factors such as changes in the business environment.