

# The History of Hyakugo Bank

Since the Bank's establishment in 1878, we have adhered to the respected traditions passed down to us, starting with

## 1878 -



**Roots of Sound Management**  
From the Great Success of the Todo Family to the Establishment of the 105th National Chartered Bank

Photo: Tsu Castle

### 1608

The Todo family enjoyed the full trust of the shogunate government for over 200 years, from the time when Takatora Todo, Tozama-daimyo, entered the government in Tsu (current Tsu City, Mie Prefecture) until the end of the Edo era. After the Meiji Restoration, Takayasu Todo, Jodaigaro (a chief counselor of a castle when the feudal lord is away) of the Tsu domain who served as a commander in the Boshin War in 1868, became the Bank's first president.



Takayasu Todo, the first and third president of the Bank



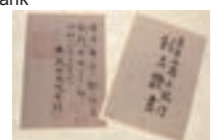
The Todo Family's Crest (Ivy Crest)

### 1878

Former feudal retainers, including Takayasu Todo, took the lead in establishing the 105th National Chartered Bank



National bank notes issued by the Bank



Certificate of incorporation of the 105th National Chartered Bank

### 1879

Commenced banking business at 1 Tsusawanoue-cho, with a capital of ¥80 thousand

### 1882

Ise merchants joined the management of the Bank. Shirobe Kawakita became the fifth president in 1894

\* The Kawakita family, a merchant family from Ise, a community famous for its business acumen, helped save the Bank from immediate risk of being taken over. With the Kawakita family's abundant management know-how and expertise, the Bank established a solid foundation of sound management practices.

## 1897 -



**History of the Bank as an Ordinary Bank**  
—Overcoming the Recession, Financial Crisis, and Post-war Economic Turmoil—

Image: The Head Office in 1901

### 1897

Restructured as an ordinary bank and name changed to The Hyakugo Bank, Ltd.



Share certificate of The Hyakugo Bank, Ltd. at the time of its establishment

### 1901

Relocated Head Office to a newly constructed building at Daimon 1056, Tsu City



### 1919

Received order from Jingu cash handling office

### 1920

Opened Nagoya Branch, the Bank's first presence in an urban area

● After World War I, a series of bank collapses due to the reactionary recession resulted in the absorption of many banks during the Taisho era (1912-1926).

## 1924 -



Photo: The Head Office in 1924

### 1924

Head Office relocated to Iwatagawa, Marunouchi, Tsu City

### 1949

Started soliciting for the Fukuju Term Deposit as part of the Hyakugo Bank Deposit Reinforcement Campaign, aiming to use the funds for reconstruction, and reached ¥10 billion in 1952.



Lottery for the Fukuju Term Deposit



Company flyer in 1941

### 1964

Opened Tokyo Branch  
● A network connecting the Kanto and Kansai regions was completed with the opening of the Osaka Branch in 1966.

## 1968 -



Photo: The Head Office in 1968

**Together With Development of Regional Economies**  
—Striving To Be the Bank With the Most Advanced Customer Service in Japan—

### 1968

Head Office relocated to Iyomachi, Tsu City  
● Installed office machines at the Head Office to improve the quality and efficiency of office work and enhance customer service.

### 1972

Started online operation of currency exchange, deposits, and loans with a newly established administrative center

### 1973

Stock listed on Second Section of the Tokyo and Nagoya Stock Exchanges

### 1974

Listing changed to the First Section of the Tokyo and Nagoya Stock Exchanges



### 1978

Celebrated the Bank's 100th anniversary

### 1980

Total deposits exceeded ¥1 trillion

### 1996

Established Corporate Philosophy

### 2001

Started Hyakugo Internet Mobile Banking Service

### 2003

Established "FRONTIER BANKING" corporate statement  
Opened Shanghai Representative Office

### 2007

Started operation of "Bank Vision" next-generation open account system



### 2012

Opened Bangkok Representative Office

## 2015 -

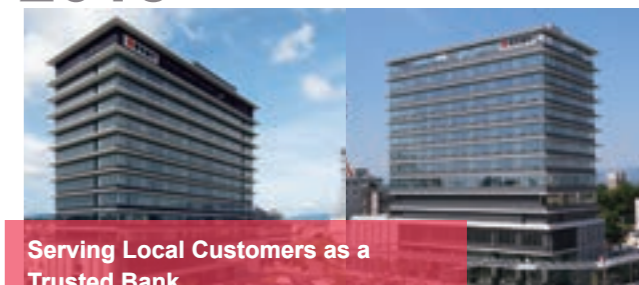


Photo: The main building in 2015  
Iwata Head Office Building  
Marunouchi Headquarters Building

**Serving Local Customers as a Trusted Bank**  
—Aiming to Achieve a Sustainable Society—

### 2015

Completion of Iwata Head Office Building (main building) and Marunouchi Headquarters Building

### 2017

Established Hyakugo Bank Health Declaration

### 2018

Celebrated the Bank's 140th anniversary

### 2019

Started the Medium-term Management Plan "KAI-KAKU 150 1st STAGE —Gateway to the Future"  
Launched Bank Pay  
Established Hyakugo Bank Group SDGs Declaration  
Launched Hyakugo smartphone banking app



### 2020

Total deposits exceeded ¥5 trillion

### 2021

Announced support for TCFD Recommendations



### 2022

Started the Medium-term Management Plan "KAI-KAKU 150 2nd STAGE —Gateway to the Future II"  
Established guidelines on gender diversity  
The Hyakugo Bank Group established its Environmental Policy, Sustainable Investment and Loan Policy, and Human Rights Policy

### HYAKUGO Episode 2

## Safety first at Hyakugo Bank



"Safety first at Hyakugo Bank," is a phrase Kyudayu Kawakita, also known as Handeishi, the sixth president (1919-1945) of the Bank frequently quoted. It means that deposits are money we are temporarily holding for customers, so it is only natural to manage them in a way that they can be returned at any time. Since then, the Bank has always strived for our "solid management" policy.

## Social Situations

1867 Taisei Hokan (Restoration of Imperial Rule)  
1877 Satsuma Rebellion

1882 Establishment of the Bank of Japan  
1894 Sino-Japanese War  
1904 Russo-Japanese War  
1914 World War I

1923 Great Kanto Earthquake  
1941 The Pacific War  
1944 Tonankai Earthquake  
1959 Isewan Typhoon

1964 Tokyo Olympic Games  
1973 Yen shifted to the floating exchange rate system  
The first oil crisis

1985 Plaza Accord  
1991 Economic bubble burst  
1995 Great Hanshin-Awaji Earthquake  
2005 EXPO 2005 AICHI, JAPAN

2008 Financial crisis  
2011 Great East Japan Earthquake  
2016 Introduction of negative interest rates  
2020 COVID-19 pandemic