9

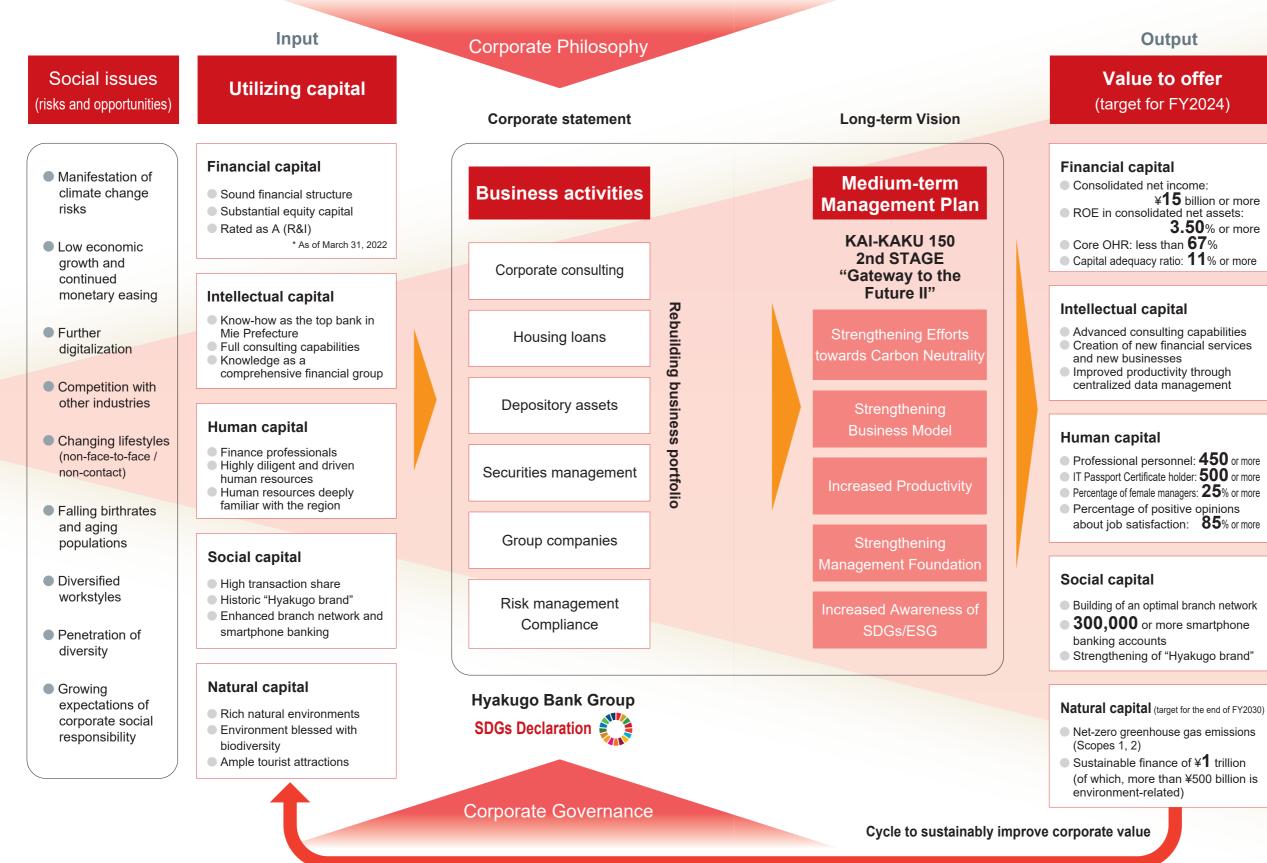
Value Creation Process

The Hyakugo Bank Group aims to continuously enhance its corporate value by creating value through solving social issues.

Corporate Philosophy

We support a society that values trust. We pursue fair, impartial, and responsible management. We behave in a sincere manner with common sense as a member of society.

FRONTIER BANKING service in Japan. We provide cutting-edge services and products.



HYAKUGO BANK REPORT 2022

Corporate Statement

We strive to be the bank with the most advanced customer

We provide satisfaction that exceeds customer expectations

Long-term Vision

Aiming to Transform into a Green & Consulting Bank Group

Outcome

Output

Value to offer (target for FY2024)

¥**15** billion or more ROE in consolidated net assets: 3.50% or more Capital adequacy ratio: 11% or more

Advanced consulting capabilities Creation of new financial services centralized data management

IT Passport Certificate holder: 500 or more Percentage of female managers: 25% or more about job satisfaction: **85**% or more

- Net-zero greenhouse gas emissions
- (of which, more than ¥500 billion is

Creating economic value

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Improving corporate value

Creating social and environmental value