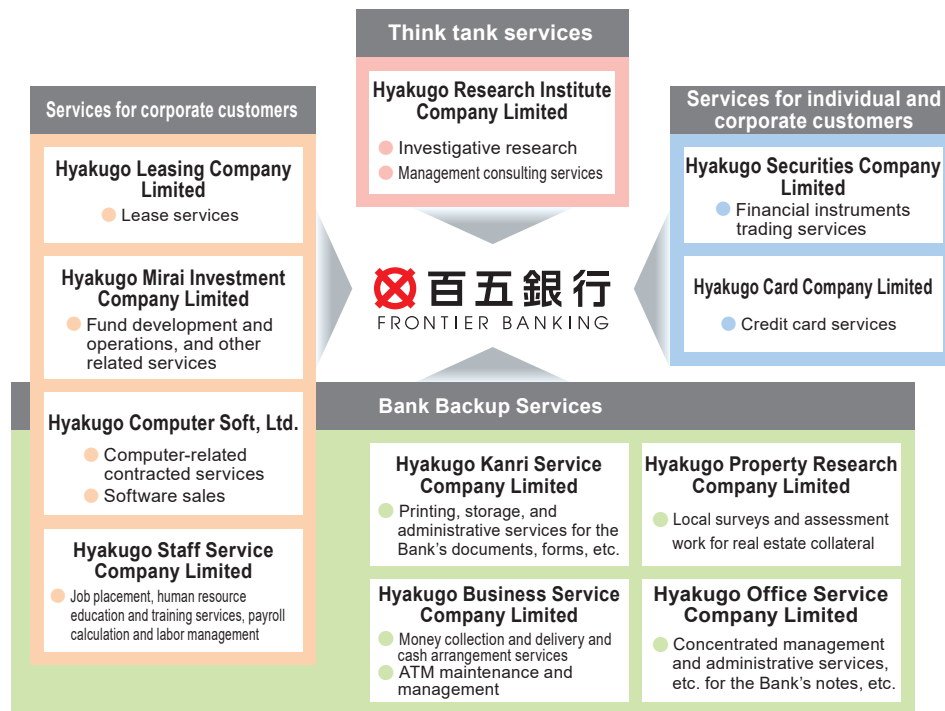


Basic Policy Strengthening Business Model

Key Strategy Group Company Strategy

By the highly specialized individual Group companies deepening their existing operations, demonstrating their consulting capabilities, and strengthening their collaboration with the Bank, the Group as a whole will provide comprehensive financial services and support solutions to customers' issues.



Group company topics

Hyakugo Staff Service Company Limited

With the declining birthrate and aging population in Japan and the concentration of the population in the Tokyo metropolitan area, depopulation, labor shortages, and difficulties in finding successors are becoming serious problems in the region. In April 2022, Hyakugo Staff Service began offering staffing services in cooperation with major human resources companies in order to resolve various issues faced by our customers from the perspective of human resources.

In our full-time personnel staffing service, we have introduced personnel who assist people in the position of president and highly skilled personnel to a wide range of industries, and approximately more than 60 companies have hired such personnel.

In the area of side job and concurrent employment, we have helped manufacturing companies launch new businesses and IT companies utilize highly-skilled professionals when entering the consulting business, thereby supporting the development of our customers.



Hyakugo Kanri Service Company Limited

As a special-purpose subsidiary of Hyakugo Bank Group, this company is contributing to local communities by creating employment opportunities for people with disabilities. The Hyakugo Bank Group is engaged in closed paper recycling* as part of its SDGs efforts, and Hyakugo Kanri Service contributes to the realization of a sustainable recycle-based society through the employment of people with disabilities by taking on everything from document storage management to storage, management, and shipping arrangements for commercialized toilet paper.



* An initiative to recycle documents that have reached their retention period into toilet paper for use at the Bank's branches.