

## Communication with Stakeholders

The Hyakugo Bank Group strives to meet the expectations of its stakeholders by balancing economic development with solutions to social issues in the region through its core business, and actively discloses information through the General Meeting of Shareholders, business partner gatherings, and company briefings. We also strive to improve management by listening to the opinions and requests of our stakeholders.

### Communication with customers

Every year, the Bank holds business partner gatherings for regional customers.

In FY2022, we held the gathering 12 times at 10 locations in Mie and Aichi Prefectures from August to September and 840 people attended.



Business partner gathering

### Communication with shareholders and investors

#### Ordinary General Meeting of Shareholders

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

#### Company briefing sessions and IR audio broadcasts

We hold regular company briefing sessions mainly for domestic and international securities firms, institutional investors, and analysts. We provide information about financial performance, management strategy, and SDGs/ESG initiatives at these sessions.

In FY2022, we held Information meetings (IR) for full-year results announcement in June and for interim results announcement in November. In addition, from the perspective of fair and impartial information disclosure, audio recordings of an annual information meeting held in Tokyo is available on our website, along with explanatory materials.

### Communication with regional society

The Group works with a wide range of stakeholders, including governments and schools, to help solve social issues in regional society. We conduct environmental conservation activities in cooperation with the local government, and participate in and cooperate with local events.



### Communication with employees

In addition to the development of a comfortable work environment, we continue to implement activities to improve job satisfaction (well-being activities) in order to create a workplace where each and every employee can work with a sense of fulfillment.

In addition to creating a comfortable work environment by accommodating diverse work styles, the goal is to create an environment filled with job satisfaction, with pride in one's work and a sense of solidarity with colleagues, thereby enhancing the desire to achieve goals, the spirit of challenge, and creativity.



## IR calendar



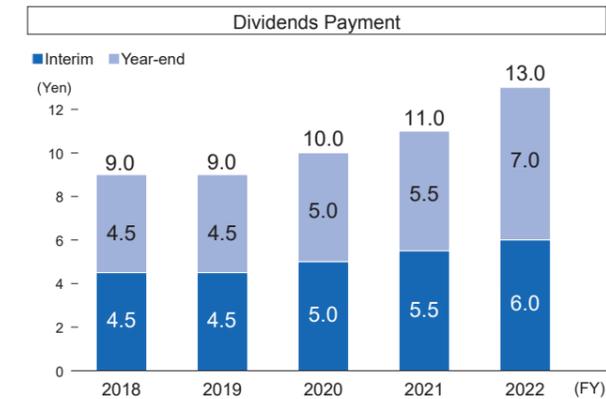
\* Individual company briefings for institutional investors and company briefings for individual investors are held as appropriate.

## 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 returns of profit to its shareholders.

In accordance with the Bank's basic policy, an annual dividend of ¥13 per share was paid to all shareholders for FY2022. We intend to distribute an annual dividend of ¥14 per share for FY2023.



### Shareholder benefit program

We have 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

### Issuance of the disclosure book "Integrated Report"

We publish our integrated reports called HYAKUGO BANK REPORT. 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 2023 is available at branch counters.

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.

### Website

We will publish information on the Bank's management, products, services, and campaigns on our website in a timely manner. Financial information such as IR materials and the disclosure book is available for viewing from the category entitled "For Shareholders and Investors."

The Hyakugo Bank Group's Website  
<https://www.hyakugo.co.jp/>