

Securities Strategy

We will work to rebuild our securities portfolio by securing stable sources of revenue through diversified investment and maintaining a portfolio balance.

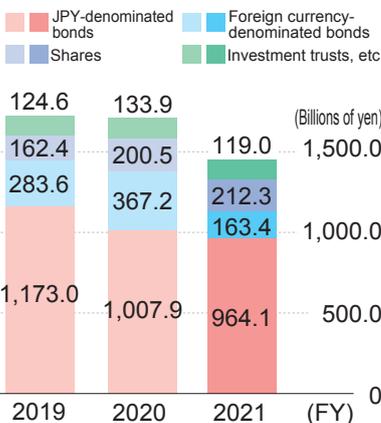
Securities investment

Hyakugo Bank carries out securities investment to accumulate safe and good assets to secure good payment reserve assets, obtain stable interest and dividend revenue, and form unrealized gains from a medium- to long-term perspective.

Policy

Stable income sources are secured by diversifying investments and asset management. We will strive to review investments and re-balance asset allocations according to market trends.

Trends in securities balance



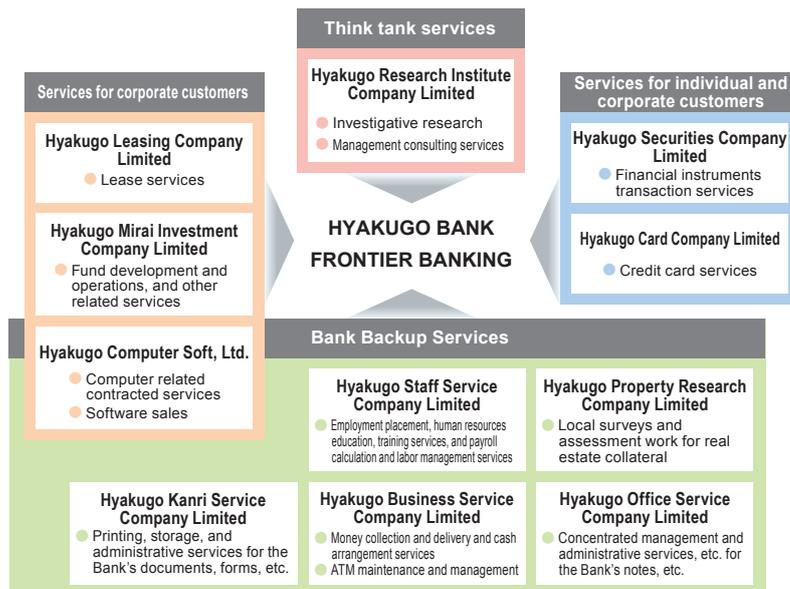
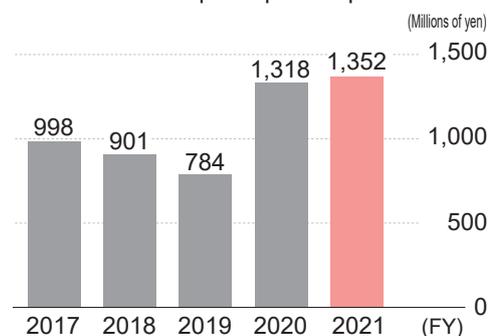
Trends in unrealized gains and losses on securities



Group Company Strategy

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

Trends in Group companies' performance



Group company topics

Hyakugo Staff Service Company Limited

In April 2022, we launched an initiative for highly-skilled personnel staffing services. This was in response to the need to secure executive personnel, which many local businesses are experiencing as a management issue.

Hyakugo Mirai Investment Company Limited

The Group established a fund management company in December 2019, and set up its AIDMA No. 1 fund and AIDMA No. 2 fund in January 2020 and July 2021, respectively with the aim of investing in SMEs that have business succession problems to support their smooth succession and the further growth of their business.

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. In December 2020, the Bank became the 14th company in Japan and the first in Mie Prefecture to receive "MONISU" certification from the Minister of Health, Labour and Welfare as an outstanding business making efforts to hire people with disabilities.