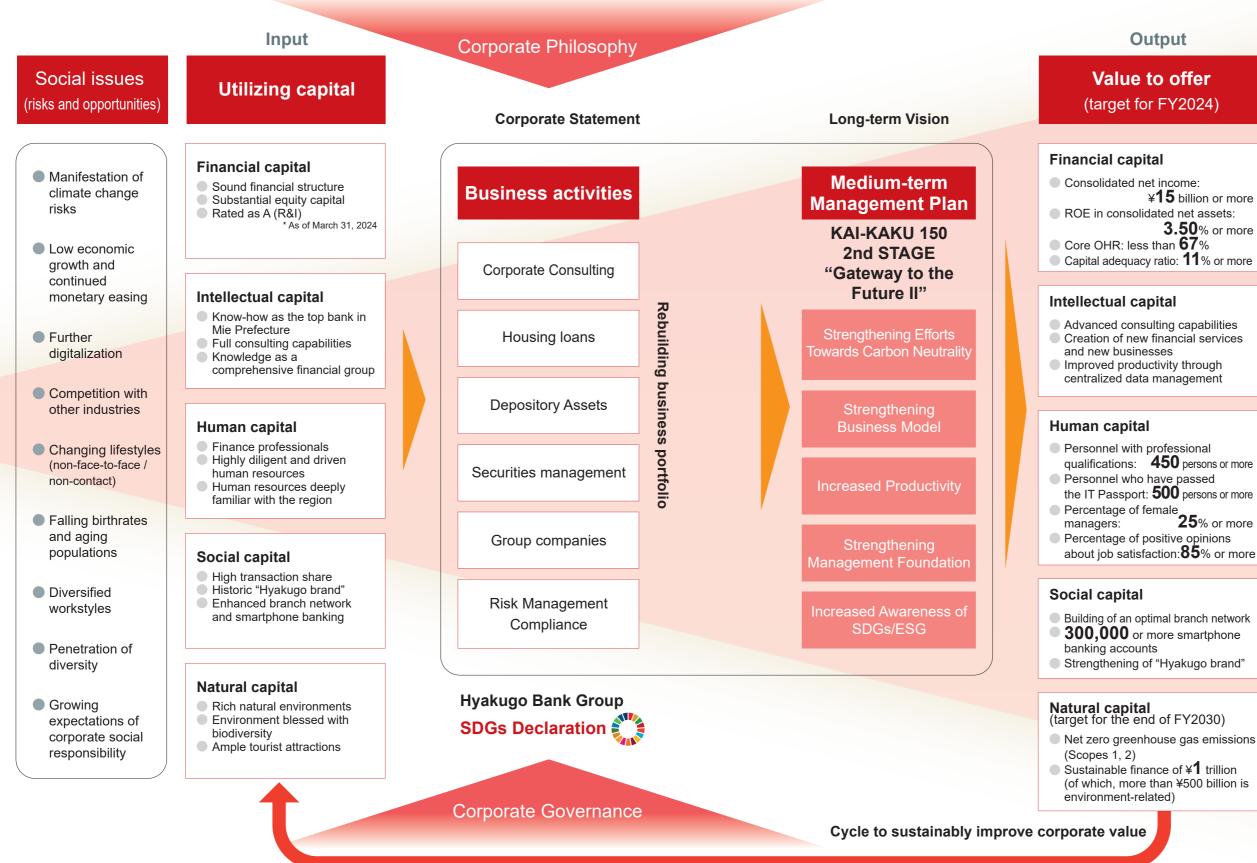
Value Creation Process

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.

We strive to be the bank with the most advanced customer service in Japan We provide cutting-edge services and products. We provide satisfaction that exceeds customer expectations



Corporate Statement

FRONTIER BANKING

Long-term Vision

Aiming to Transform into a Green & Consulting Bank Group

Output

Value to offer (target for FY2024)

¥15 billion or more 3.50% or more Capital adequacy ratio: 11% or more

gualifications: 450 persons or more Percentage of female
25% or more the IT Passport: 500 persons or more about job satisfaction:85% or more

(of which, more than ¥500 billion is

Outcome

Creating economic value

Improving corporate value

Creating social and environmental value