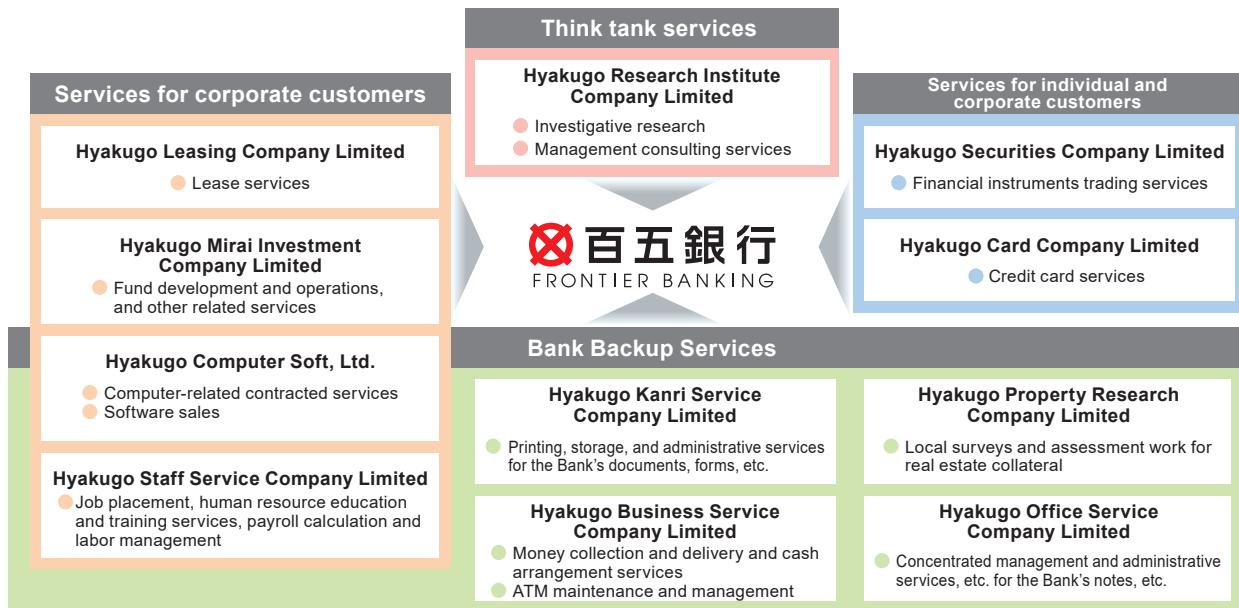


Basic Policy Strengthening Business Model

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 Mirai Investment Company Limited

As a fund management company of Hyakugo Bank Group, Hyakugo Mirai Investment has been working with SMEs on business succession issues for five years. The number of investees has increased to six companies*.

Hyakugo Mirai Investment provides support for “the establishment of succession structures” and “further growth” of SMEs facing management challenges stemming from business succession. In doing so, it plays a role of passing the baton on to the next generation. Hyakugo Mirai Investment participates in the management of its investees through its investments and works with their management teams and employees to “support smooth succession” and “the improvement of corporate value” in the pursuit of a common goal.



* Hyakugo Mirai Investment has invested in four companies with its first fund and in two companies with its second fund.

Hyakugo Securities Company Limited

On February 13, 2024, Hyakugo Securities launched Hyakugo Securities Online Trade, a service open to both individual and corporate customers that also enables trading of U.S. stocks. Service offerings include the ability to trade domestic and foreign stocks and domestic investment trusts with discounted brokerage fees for stock trading and discounted commissions on the purchase of investment trusts, compared with face-to-face trading. On March 4, it became possible to make instant deposits from a bank account to a securities trading account, adding to the convenience of the service. With this service as starting point, Hyakugo Securities will continue to further strengthen bank-securities collaboration and put more sophisticated customer-oriented business operations into practice.

