Corporate Philosophy

Mission

We dedicate ourselves to helping develop a society that places the highest value on mutual trust,
and conduct our business in ways to contribute toward building a better society where warmth and respect prevail.

Management

We manage the Bank in a manner deemed fair and responsible against broader social standards.
Hence, we attach the greatest importance to sound banking practices in harmony with the ethics and integrity of the public. We believe our independence and solid growth are sustained and valued only in pursuit of such managerial practices.

Behavior

We try to always display our sincerity in both business and individual activities, guided by our conscience and common sense.
We express our deep appreciation for the society by achieving excellence in what we do, while constantly striving to expand our knowledge and challenging the future.

Corporate Statement

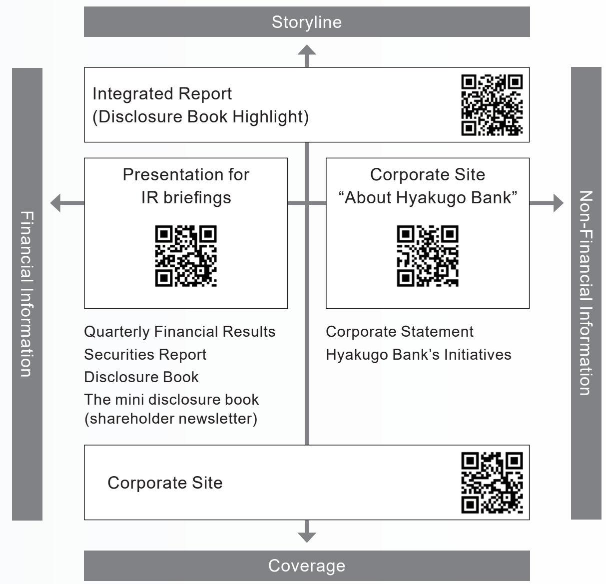
FRONTIER BANKING

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.

Editorial Policy

Hyakugo Bank has prepared HYAKUGO BANK REPORT 2025 (Integrated Report). This Integrated Report correlates financial information with non-financial information, including our corporate philosophy, strategies, ESG information, and initiatives, and explains in an integrated manner the framework for the Bank and regional societies to achieve sustainable value creation, in reference to the "International Integrated Reporting Framework" recommended by the "International Integrated Reporting Council," and the "Guidance for Collaborative Value Creation 2.0" by the Ministry of Economy, Trade and Industry. For disclosure materials (data edition) based on Article 21 of the Banking Act, please see the Bank's website.
https://www.hyakugo.co.jp/

Disclosure Information Framework



Cautionary Note Regarding Forward-Looking Statements

This document contains forward-looking statements including forecasts, outlooks, targets, and plans. These statements do not guarantee future business performance, and involve risks and uncertainties. Please note that future business performance may vary due to factors such as changes in the business environment.

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HYAKUGO Episode 1

Origin of the Bank’s emblem

The emblem’s design combines the secret codes of ○ (meaning hundred) and × (meaning five) used by fish wholesalers. It was created at the time of the Bank’s founding by Kaheji Oka, the Bank’s second president, who was originally a fish wholesaler.