

History of Hyakugo Bank

Since the Bank's establishment in 1878, we have adhered to the respected traditions passed down to us, starting with "solid management" practices. All the while, we are steadily growing together with the local region and aiming to evolve.

1878

Former feudal retainers, including Takayasu Todo, Jodaigaro (a chief counselor of a castle when the feudal lord is away) of the Tsu domain, took the lead in establishing the 105th National Chartered Bank



Takayasu Todo, the first and third president of the Bank



Certificate of incorporation of the 105th National Chartered Bank



National bank notes issued by the Bank

1897

Restructured as an ordinary bank and name changed to The Hyakugo Bank, Ltd.

1901

Relocated Head Office to a newly constructed building at Daimon 1056, Tsu City



Share certificate of The Hyakugo Bank, Ltd. at the time of its establishment

1905

Acquired Kameyama Bank and opened Kameyama Branch

Since then, with a series of bank collapses due to the reactionary depressions caused by wars, aimed to expand sales network in the whole prefecture by absorbing many banks during the period from the Taisho era to the early Showa era

1924

Head Office relocated to Iwata riverbank, Marunouchi, Tsu City

1949

Started soliciting for the Fukuju Term Deposit as part of the Hyakugo Bank Deposit Reinforcement Campaign, aiming to use the funds for reconstruction, and reached ¥10 billion in 1952



Lottery for the Fukuju Term Deposit

1878-

Roots of Sound Management

To the Establishment of the 105th National Chartered Bank

Founding incorporators

1897-

History of the Bank as an Ordinary Bank

— Overcoming the Recession, Financial Crisis, and Post-war Economic Turmoil —

The Head Office in 1901

1924-

The Head Office in 1924

1879

Commenced banking business at 1 Tsusawa-noue-cho, with a capital of ¥80 thousand and the total of 11 personnel with Takayasu Todo as president

1882

Ise merchants joined the management of the Bank
Shirobe Kawakita became the fifth president in 1894

The Kawakita family, a merchant family from Ise, a community famous for its business acumen, helped save the Bank from immediate risk of being taken over. With the Kawakita family's abundant management know-how and expertise, the Bank established a solid foundation of sound management practices.

1919

Received order from Jingu cash handling office

1920

Opened Nagoya Branch, the Bank's first presence in an urban area



HYAKUGO Episode 2

Safety first at Hyakugo Bank

"Safety first at Hyakugo Bank," is a phrase Kyudayu Kawakita, also known as Handeishi, the sixth president (1919-1945) of the Bank frequently quoted. It means that deposits are money we are temporarily holding for customers, so it is only natural to manage them in a way that they can be returned at any time. Since then, the Bank has always strived for our "solid management" policy.



Social Situations

1867 Taisei Hokan (Restoration of Imperial Rule)
1877 Satsuma Rebellion

1882 Establishment of the Bank of Japan
1894 Sino-Japanese War

1904 Russo-Japanese War
1914 World War I

1923 Great Kanto Earthquake
1941 The Pacific War

1944 Tonankai Earthquake
1959 Isewan Typhoon

1964 Tokyo Olympic Games

1968

Head Office relocated to Iyomachi, Tsu City

1972

Started online operation of currency exchange, deposits, and loans services with a newly established administrative center



The first ATM

Administrative center

1978

Celebrated the Bank's 100th anniversary

1980

Total deposits exceeded ¥1 trillion

1996

Established Corporate Philosophy

2001

Started Hyakugo Internet Mobile Banking Service

2003

Established "FRONTIER BANKING" corporate statement

2015

Completion of Iwata Head Office Building (main building) and Marunouchi Headquarters Building

2019

Started the Medium-term Management Plan "KAI-KAKU 150 1st STAGE—Gateway to the Future"

Launched Hyakugo Bank smartphone banking app

**2020**

Total deposits exceeded ¥5 trillion

2021

Support for TCFD Recommendations

**2022**

Started the Medium-term Management Plan "KAI-KAKU 150 2nd STAGE—Gateway to the Future II"

Established "Hyakugo Bank Group Sustainability-related Policies"

2023

Celebrated the Bank's 145th anniversary

2024

Total deposits exceeded ¥6 trillion

Total loans exceeded ¥5 trillion

Achieved 300,000 no-passbook accounts with Hyakugo Bank's smartphone banking

2025

Started the Medium-term Management Plan "KAI-KAKU 150 FINAL STAGE—Challenge for the Future"

Established "Hyakugo Bank Group Sustainability Declaration"

1968-**With the Development of Regional Economies**

— Striving to be the Bank with the most Advanced Customer Service in Japan —

The Head Office in 1968

2015-**Serving Customers as a Trusted Bank**

— Aiming to Achieve a Sustainable Society —

Iwata Head Office Building

Marunouchi Headquarters Building

1973

Stock listed on Second Section of the Tokyo and Nagoya Stock Exchanges

1974

Listing changed to the First Section of the Tokyo and Nagoya Stock Exchanges

**2007**

Started operation of "Bank Vision" next-generation open account system

**HYAKUGO Episode 3****Historical Museum**

The Hyakugo Bank Historical Museum is located in the Marunouchi Headquarters Building. The museum exhibits mainly the Bank's history from its establishment to the present with panels and other displays.

Admission: Free

Open: 10:00 – 16:00 (Last admission 15:30)

Closed: Bank holidays

Viewing: Advance reservations required

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1973 Yen shifted to the floating exchange rate system
First oil crisis

1985 Plaza Accord
1991 Economic bubble burst

1995 Great Hanshin-Awaji Earthquake
2005 EXPO 2005 AICHI, JAPAN

2008 Financial crisis
2011 Great East Japan Earthquake

2016 Introduction of negative interest rates
2020 COVID-19 pandemic