Basic Strategy **01** **Creation of Social Value**

Establishment of a System to Take on the Challenge of Creating Social Value

We aim to create "social value" and "medium-to long-term profits" through the resolution of social issues by establishing Sustainability Business Development Division to provide regional support for decarbonization, tourism, and primary industry, and Group Strategy Promotion Office to establish new companies, promote new business creation projects, and strengthen group governance.

Establishment of a System for Creating Social Value

With the participation of all employees, we will build a business that contributes to solving local issues and creating social value.

Newly established — Group Strategy Promotion Office

- Create new business as the entire Group
- Enhance governance of the entire Group
- Replace the business portfolio across the Group, including the Bank, through undertaking new business "challenges" and making "withdrawals"

Corporate Planning Division

- ☐ New business creation projects
- ■ **Promoting group strategy**
- ☐ Disseminating information about "challenges"

Creating new business with the participation of all group employees

Sustainability Business Development Division

- ☐ Tourism industry support
- ☐ Primary industry support
- ☐ Startup support

Newly established — Sustainability Business Development Division

- Create "social value" and "medium-to long-term profits" through the resolution of social issues without being bound by short-term profit targets
- Strengthen regional support systems for decarbonization and tourism and primary industries

New Business Creation Projects

In the new Medium-term Management Plan, we aim to create economic value as well as social value by providing our customers with an even wider range of solutions than ever before.

To achieve this, we need to replace the business portfolio of the entire Hyakugo Bank Group to become "A Bank That Can Be Relied Upon" more than we are today while continuing to focus on the banking business.

To that end, based on the free ideas of all employees in the Group, we are working on a new business creation project to consider new businesses, in order to create "regional happiness" through the resolution of social issues.

Idea generation
Call for ideas from all employees
Applicants can apply with **a concept only**

Contest
Aim to commercialize excellent ideas with **support from experts**

Commercialization
Consider developing excellent ideas into new business
Consider establishing a new company if necessary

Basic Strategy 01 **Creation of Social Value**

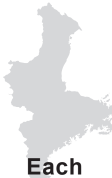
Challenge of Creating Social Value

Creation of Value of Stay and Revitalize the Regional Economy through Tourism Industry Support

The tourism industry is an important growth industry that generates ripple effects across a wide range of local industries, including not only the accommodation and food & beverage industries, but also the transportation, service, agriculture, forestry, and fishery industries. In order to revitalize the regional economy with a focus on tourism, the Bank positions "tourism industry support" as one of its priority measures in its new Medium-term Management Plan. By combining funding support for the development of accommodation facilities and enhancement of tourism infrastructure (tangible aspects) with support for disseminating the appeal of local products and culture, and developing experience-based tourism (intangible aspects), we will realize "creation of value of stay" to promote expansion of tourism consumption in Mie Prefecture. The development of the tourism industry also leads to job creation and revitalization of local industries in the region. We will collaborate with local governments, destination management/marketing organizations (DMOs), and local businesses to promote the creation of sustainable tourist destinations, thereby contributing to the development of the regional economy as a whole.

Utilization of historical structures in Iga Ueno castle town

Hyakugo Bank invests in the "Asset Renovation Fund" established by the Organization for Promoting Urban Development in collaboration with regional financial institutions and other entities. Through this Fund, we invest in NOTE Iga Ueno that operates "Nipponia Hotel Iga Ueno Castle Town," contributing to a sustainable growth in the regional society and economy.



百五銀行 FRONTIER BANKING

Each municipality in Mie Prefecture

Business operators within and outside the region

Promotion of stay-type tourism

Improve the environment for welcoming tourists	Create tourism demand
Accommodation facilities improvement, barrier-free environment, multilingual support, diversification of food, etc.	Create and discover experiences that allow tourists to encounter the rich food and culture of the region

Create value of stay (increase in average number of days stayed and tourism consumption)

Dissemination of Mie's "food" and "culture"

An event was held at Mie Terrace (Nihonbashi, Tokyo) to introduce "Sake" of Mie Prefecture and "Ate (appetizers)" that go well with it. The sake brewery introduced the participants local sake and explained things they were particular about in sake brewing, and a curator of Mie Prefectural Museum gave lectures on Ise Mairi and the culture of sake.

TOPICS

Partnership Agreement with the Tokai Regional Agricultural Administration Office of the Ministry of Agriculture, Forestry and Fisheries

On March 7, 2025, we concluded a partnership agreement with the Tokai Regional Agricultural Administration Office of the Ministry of Agriculture, Forestry and Fisheries, with the aim of contributing to the expansion of exports of agricultural, forestry, fishery, and food products from the Tokai Region. We will effectively coordinate "export support" utilizing regional resources with "inbound tourism promotion" to deliver attractive regional content to overseas markets. Focusing on the Muslim market which has growth potential among inbound strategies, we will strengthen support for developing a "halal-compliant" reception environment and information dissemination.

We held a halal roundtable meeting event in collaboration with Malaysian government agencies in July 2024 and Indonesian government agencies in March 2025, engaging in activities to realize a circular economy of "export support" and "inbound tourism promotion."