Communication with Stakeholders

The Hyakugo Bank Group strives to meet the expectations of its stakeholders by balancing economic development with solutions to social issues in the region through its core business, and actively discloses information through the General Meeting of Shareholders, business partner gatherings, and company briefings. We also strive to improve management by listening to the opinions and requests of our stakeholders.

Communication with customers

Business partner gathering

Every year, the Bank holds business partner gatherings to strengthen relationships with our customers and proactively disclose information.

In FY2024, we held the gathering 3 times at 3 locations in Mie and Aichi Prefectures from August to September, where the President explained business performance along with business activities and outcomes including decarbonization and SDGs initiatives and regional revitalization.

The Bank's executives and the Presidents of Group companies also participate in the gatherings to directly listen to customers' opinions and requests, which facilitates communication as well as improve management.

Date	Venue (invited district)	No. of participants
August 2024	Tsu City (Chusei District)	252
September	Matsusaka City (Nansei District)	179
	Nagoya City (Aichi District)	248

* A gathering in Yokkaichi City (Hokusei District) was cancelled due to stormy weather.

Conducting customer surveys

The Bank and Hyakugo Securities have established policies in accordance with the Principles for Customer-Oriented Business Conduct (revised on September 26, 2024) issued by the Financial Services Agency, and regularly disclose the status of their initiatives while reflecting the voice of customers. As part of these efforts, we conduct customer surveys with customers who have purchased investment trusts to gather feedback on our proposals as well as their opinions and requests. Based on customer voice, we actively work to improve our services and operations.

Customer-based Business Operation Declaration and Action Policy
https://www.hyakugo.co.jp/gyoumu_unei_sengen/

Opinions and requests from customers

- Expand product lineup
- Shorten time required to complete procedures
- Hold a seminar in which customers can casually participate

Main initiatives to improve services and operations

- We are considering the introduction of products that will complement our existing product lineup as needed.
- We launched "105 Smartphone Investment Trust" services in January 2025, for which we enhanced the functions of our smartphone banking application, achieving an improvement in transactions.
- We started paperless operations for face-to-face depository asset transactions in July 2025.
- We are holding small scale seminars and consultation meetings at each Branch as needed.

Communication with regional society

Holding the event of Corporation Day at Mie Prefectural Museum (MieMu)

The Corporation Day was held for local people to enjoy Mie Prefectural Museum, on which basic fees for viewing exhibitions were free.

On Corporation Day, we held events which can be enjoyed by people of all generations from children to adults. Those included a panel exhibition and an exhibition of tea bowls from the Sekisui Museum, related to Handeishi Kawakita, who has association with Hyakugo Bank, and other exhibitions of the Sekisui Museum, as well as quiz rallies to try quizzes related to the Bank, experiencing coloring Ukiyoe, and a game with our baseball team. The Corporation Day attracted about 1,600 visitors.

Holding financial knowledge competition Economics Koshien

Every year since 2011, the Bank has held the Mie competition of Economics Koshien, a national finance and economics quiz tournament for high-school students, under the joint sponsorship of the Association for the Promotion of Financial Literacy, a non-profit organization.

With financial knowledge becoming increasingly necessary amid diversifying financial and economic conditions, the tournament aims to provide an opportunity for high school students, who are about to enter society, to have fun learning about finance and economics to make use of what they learn in their lives in the future.

Twenty-four students from 12 teams from high schools within Mie Prefecture participated in the 14th competition held in December 2024 and competed with their financial knowledge to advance to the nationals.

At this tournament, the team from Mie Prefectural Yokkaichi High School won the competition, and attended the nationals held in Tokyo as a representative of Mie Prefecture.

Communication with shareholders and investors

Every June, we hold the Ordinary General Meeting of Shareholders at our Marunouchi Headquarter Building. In addition, we hold regular company briefing sessions mainly for domestic and international securities firms, institutional investors, and analysts, in an effort to strengthen opportunities for dialogue and enhance communication with shareholders and investors.

In FY2024, we held Information meetings (IR), both in-person (in Tokyo) and online, for full-year results announcement in May and for interim results announcement in November. Audio recordings of the IR meetings, along with explanatory materials, are available on the Bank's website.

Individual company briefings for institutional investors in Japan and overseas are also held as needed.

Activities in FY2024

Number of IR and SR implemented		24
General Meeting of Shareholders	Number of participants (including online participants)	215
Financial results briefing	Number of briefings held	2 times
	Number of participants (including online participants)	145

The Hyakugo Bank Group's Website: "For Shareholders and Investors"
https://www.hyakugo.co.jp/ir/

Shareholder benefit program

We have a shareholder benefit program as a way of expressing our appreciation to our shareholders for their support. All shareholders who hold 1,000 shares or more as of March 31 of each year receive a gift catalog for local specialties of Mie Prefecture.

Eligible shareholders	Shareholders recorded in the shareholder registry who hold 1,000 or more shares in Hyakugo Bank as of March 31 of each year
Description of shareholder benefits	Recipients can select items from the Shareholder Benefit Gift Catalog, which lists local specialties of Mie Prefecture, in accordance with the number of shares they hold.

Number of shares held	Available local specialty gift
1,000 to 4,999	¥3,000 equivalent
5,000 or more	¥5,000 equivalent

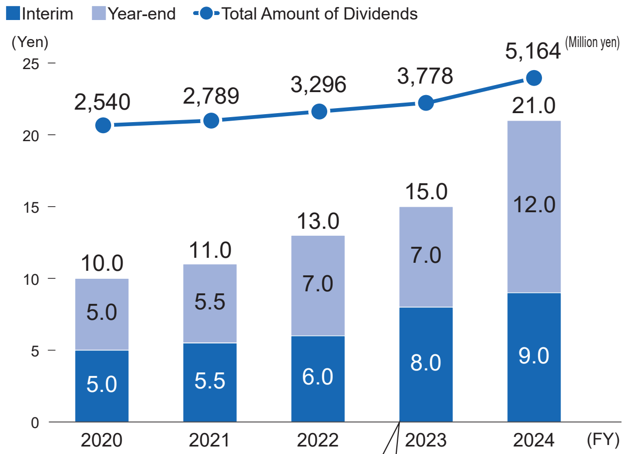
* The content of benefits may be reviewed.

Dividends to shareholders

The Bank's basic policy is to enhance internal reserve in order to maintain and reinforce sound management, and to implement stable returns of profit to its shareholders.

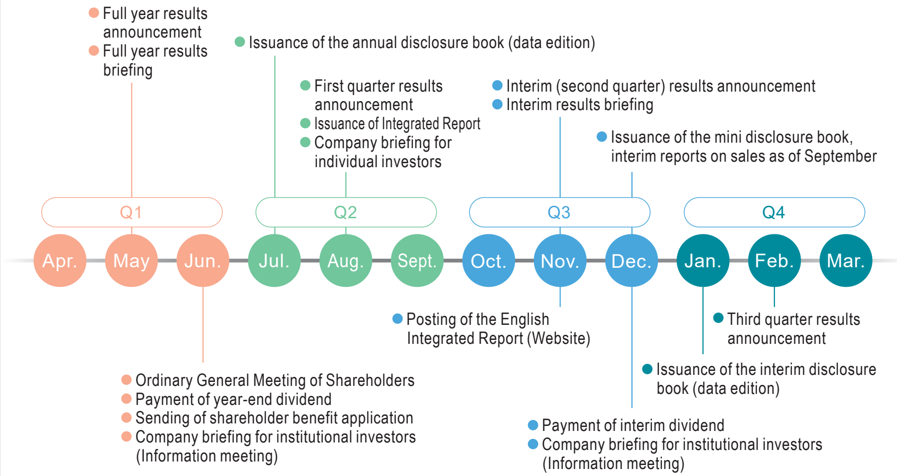
In accordance with the Bank's basic policy, an annual dividend of ¥21 per share was paid to all shareholders for FY2024.

Dividends Payment and Total Amount of Dividends



Including a commemorative dividend of ¥1.00 (in commemoration of the Bank's 145th anniversary)

IR calendar



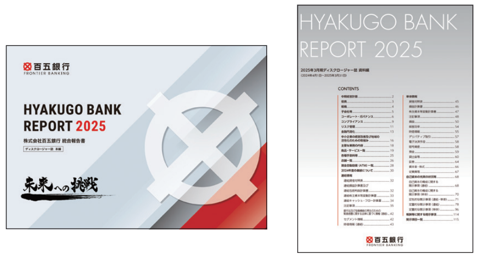
* Individual company briefings for institutional investors and company briefings for individual investors are held as appropriate.

Disclosure of information

Issuance of the disclosure book "Integrated Report"

We publish our integrated reports called HYAKUGO BANK REPORT. This report comprises both financial and non-financial information, and describes the Bank's management conditions, initiatives for sustainable growth, and medium- to long-term value creation. Specifically, the report introduces our medium to long-term management strategy, corporate governance structure, as well as our activities aiming to achieve a sustainable society as a regional financial institution, along with photos and numerical data. The latest edition of Hyakugo Bank Integrated Report 2025 is available at branch counters.

In addition, the disclosure book (data edition) based on Article 21 of the Banking Act is published in July and January every year. Please see the Bank's website.



The Hyakugo Bank Website
https://www.hyakugo.co.jp/