

# **Local Sustainability Initiatives**

- Strengthened the framework for promoting regional DX by newly acquiring two system-related companies as subsidiaries
- Promote regional DX by offering a broader range of services than ever, thereby contributing to regional productivity improvement and revitalization

### Acquisition of Two System-Related Companies as Subsidiaries



\* Companies that have obtained prior approval from the Financial Services Agency to engage in "businesses contributing to regional revitalization, etc.," unrestricted by traditional regulations under the Banking Act

### Promotion of regional DX

Technologies, knowledge, and abundant development talent possessed by the two companies



Specialize in core systems primarily for financial institutions



Specialize in information systems and control systems primarily for the manufacturing industry

Contracted System Development

System Personnel Dispatch

System Maintenance and Operation Services

**Create economic and social value**

## Concluded the Export Promotion Partnership Agreement with the Tokai Regional Agricultural Administration Office



### Objective

In response to regional issues such as population decline and aging, develop new markets by contributing to the expansion of exports of agricultural, forestry, fishery, and food products from the Tokai region

### Future

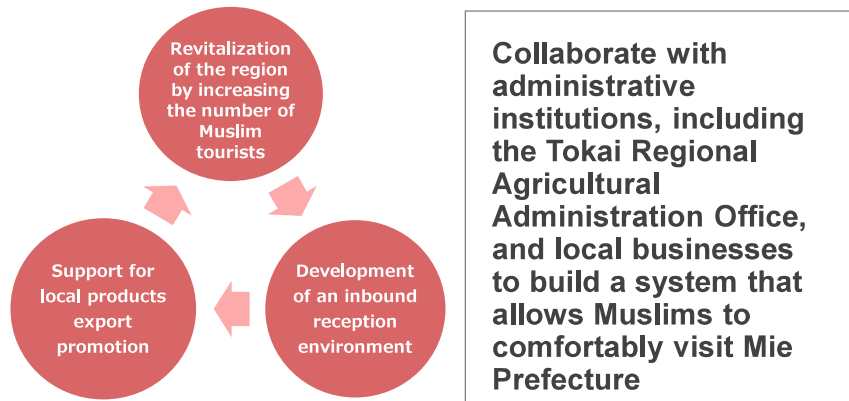
Effectively coordinate export support utilizing regional resources with inbound tourism promotion to deliver attractive regional content to overseas markets

## Inbound strategy

### Make Mie a leading halal-friendly prefecture

Focusing on the Muslim market which has growth potential among inbound strategies, strengthen support for developing a halal-compliant reception environment and information dissemination

### Realization of a Circular Economy



## Purchase “Matsusaka City Forest Management for the Future J-Credits”

1

Purchase “Matsusaka City Forest Management for the Future J-Credits” from Matsusaka City

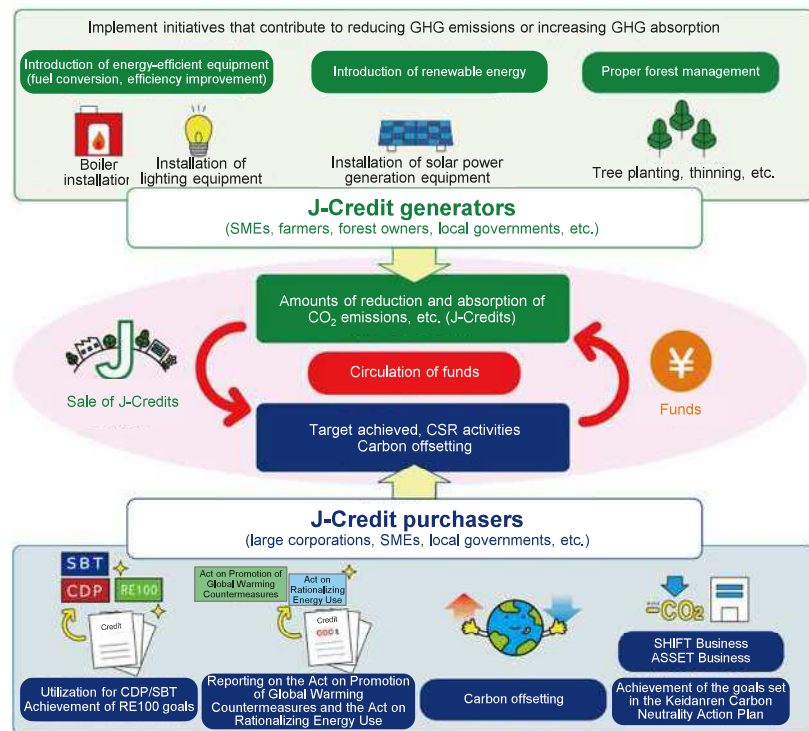
2

Utilize the credits for carbon offsetting for Scope 1 emitted at nine bases of the Bank in Matsusaka City

3

Target net-zero GHG emissions by FY2028

Continue to collaborate with Mie Prefecture, municipalities, and other stakeholders.  
Work on a transition to a decarbonized society and circular economy utilizing local resources.



Source: Created by The Hyakugo Bank, Ltd. based on the J-Credit Scheme Website  
(<https://japancredit.go.jp/english/>)