

Progress on Financial and Non-Financial Targets

		Results in FY 9/25	FY2028 (Final Targets)
Financial Targets	ROE in consolidated net assets	4.43%	5% or higher
	Consolidated net income	10.1 billion yen (Interim net income attributable to shareholders of the parent)	24 billion yen or more
	Sustainable finance	976.3 billion yen (Of which, 259.9 billion yen is environment-related loans)	1 trillion yen * Target for FY2030 (Of which, more than 500 billion yen is environment-related loans)
Non-Financial Targets	Number of customer management issues solved	Cumulative total of 216 cases	Cumulative total of 1,000 cases
	Number of community issue engagements	Cumulative total of 4 cases	Cumulative total of 30 cases
	Increase in balance of depository assets (Increase in the consolidated balance of bank and securities investment trusts compared with March 31, 2025)	11.6 billion yen (excluding changes in market value)	50 billion yen
	Number of financial and economic education sessions held	Cumulative total of 102 times	Cumulative total of 500 times
	Employee engagement index	80% (Survey in FY2024)	85% or higher
	Ratio of female executives	22.5%	25% or higher
	GHG emissions (Scope 1, 2)	3,714t-CO ₂ (Results in FY2024)	Net zero

Preparations have begun for the 63rd Jingu Shikinen Sengu, scheduled for 2033.

<Ise Jingu (Ise City, Mie Prefecture)>



The 63rd Jingu Shikinen Sengu

The largest festival of Ise Jingu, held once every 20 years and scheduled from 2025 to autumn 2033, has a history of over 1,300 years.

In the term “Shikinen Sengu,” “Shikinen” refers to a fixed year, while “Sengu” means the relocation of the shrine. At Ise Jingu, both the Inner Shrine (Naiku) and Outer Shrine (Geku) have grounds of equal size on the east and west sides. The Shikinen Sengu, held once every 20 years, is the largest festival, renewing everything from the shrine buildings and sacred garments to the divine treasures, during which Amaterasu-Omikami moves to a new shrine (Niimiya).
The 63rd Shikinen Sengu will begin with related festivals and ceremonies from 2025, leading up to the most important ritual, the sacred relocation ceremony (Sengyo no Gi), in the autumn of 2033.

* Quoted from the Jingu website (<https://www.isejingu.or.jp/>)

Local Developments in Preparation for the Jingu Shikinen Sengu

- During Shikinen Sengu years (periodic shrine reconstruction), the number of visitors tends to increase compared with other years.
- The previous Shikinen Sengu, the 62nd held in 2013, saw a record number of 14.2 million visitors, the highest since statistics began.
- The impact on the local economy is significant, with the construction and renovation of tourism-related facilities such as accommodations and dining facilities, as well as road developments and other infrastructure improvements, expected to take place in line with the event.
- These will enhance convenience and comfort for both tourists and the local residents, while stimulating the local economy.

* Source: Hyakugo Research Institute, “Overview of Mie Prefecture’s Economy 2025”

Municipal Attractiveness Ranking 2025

Rank		Municipality	Attractiveness	
2025	2024		2025	2024
1	1	Hakodate	52.8	58.2
2	2	Sapporo	51.8	57.9
3	3	Kyoto	49.6	52.3
4	5	Otaru	48.1	50.9
5	7	Kamakura	46.9	46.9
⋮				
13	19	Atami	38.7	40.3
13	23	Ise	38.7	35.9
15	25	Yakushima Town	38.2	35.4

* Municipal Attractiveness
Respondents rated the names of the areas presented on a 5-point scale from “very attractive” to “not attractive at all.”

(Attractiveness)
100 points × Percentage of respondents who said “very attractive”
+ 50 points × Percentage of respondents who said “somewhat attractive”

Ise City: 23rd in the previous year
rose to 13th

* Source: Regional Brand Survey 2025
(Brand Research Institute, Inc.)

New Business Creation Project “HYAKUGO INNOVATION LAB.”

Basic Strategy 01:
Creation of Social Value

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FRONTIER BANKING

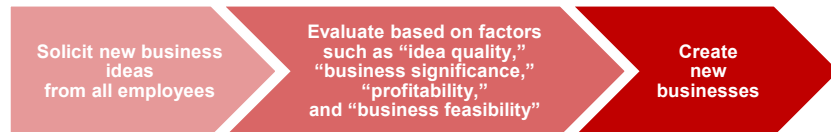
With the participation of all employees, create a business that contributes to solving local issues and creating social value

“HYAKUGO INNOVATION LAB.”



A new project in which all employees of the Hyakugo Group take center stage, aiming to create “a new business that generates happiness for local communities”

■ Project Summary



■ Project Objectives

Solve local issues

Achieve sustainable growth

Identify new business portfolios

Enhance employee engagement

By creating new businesses that leverage the Bank's strengths, we aim to enhance corporate value while contributing to local development

Initiatives to Date (As of the End of September 2025)

■ Application Data

Total Number of
Ideas Submitted

180 ideas

Total Number of
Participants

225 persons

Categories with the Most Applications

Tourism / Education & Childcare / Human Resource Support / Daily Life Support / Needs Matching, etc.

■ Participants' Voice (Motivation)

- ✓ I joined Hyakugo Bank with a strong desire to share the appeal of Mie Prefecture nationwide and to **contribute to its revitalization**, and I will give my very best.
(Sales branch, Male, 20s)
- ✓ I hope to develop Hyakugo Bank into a familiar, warm, and trustworthy presence, and contribute to the community in a way that **makes local residents say, “We’re glad we live in Mie Prefecture.”**
(Head office, Female, 30s)
- ✓ I hope to participate from the ground up in work that **contributes to the local community**, not only as a banker but also as a local member.
(Sales branch, Female, 30s)

Actively engage in solving local issues by leveraging the network unique to banks

Number of community issue engagements

Cumulative total of **4** cases
* Target for the final year of the
Medium-term Management Plan
Cumulative total of 30 cases

Aim

Aim to create “social value” and
“medium- to long-term profits”
through the resolution of social
issues

Activities

- Identification of local issues
- Creation of tourism demand
- Support for the utilization of foreign human resources
- Realization of safe and secure lives for local residents
- Support for maintaining and developing local industries, and other activities

TOPIX

Helping to **diversify procurement of petalite** essential to the traditional industry of “Banko ware” (Banko-yaki)

<Local Issues>



The traditional industry “Banko ware” in Yokkaichi City, Mie Prefecture

Accounting for over 80% of the domestic earthenware pot market share

- The mineral petalite is essential for manufacturing
- Petalite is a mineral that contains lithium, which is in rapidly growing demand worldwide due to the widespread use of electric vehicles
- In recent years, imports from the Republic of Zimbabwe, a major producing country, have become difficult
- New import sources need to be secured

The challenge is to diversify import sources

Collaboration with Banco do Brasil, with which we have had a business partnership since 2013

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Succeeded in importing petalite from Brazil



<Ceremony at the Brazil Pavilion at the Osaka-Kansai Expo>

Strive for local revitalization and the development of diverse revenue streams by taking on challenges for new business opportunities beyond the framework of banking regulations



◆ Mainly responsible for the storage and management of documents and ledgers, etc. of Hyakugo Bank

May 2025
Obtained approval as a special-purpose subsidiary^{*1} to convert to **the nation's first "Certain Advanced Banking Service Company"**^{*2} among regional financial institutions

Taking on challenges for new business opportunities beyond the framework of banking regulations

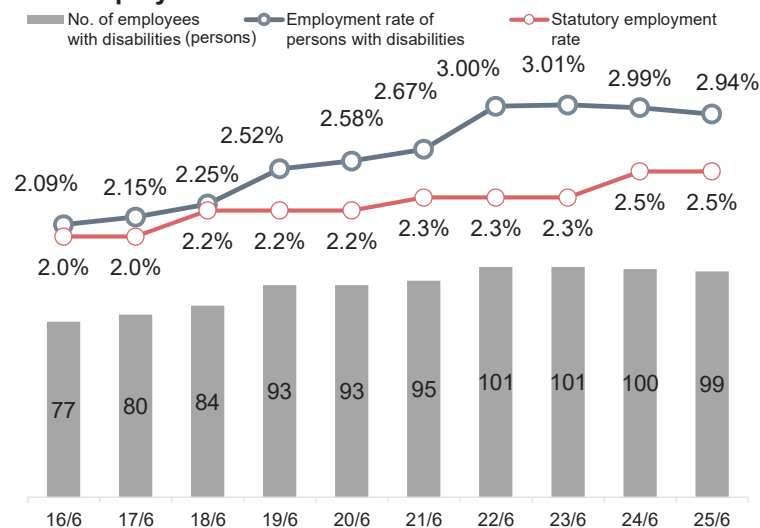
■ Business outsourcing contract with Imuraya Co., Ltd.



- ✓ Started new operations, such as undertaking confectionery packaging work
- ✓ Promoting employment of persons with disabilities in local communities



■ Trends in the number of employees with disabilities and the employment rate



^{*1} Subsidiary established to promote and stabilize employment for persons with disabilities

^{*2} Bank subsidiary as defined in Article 16-2, Paragraph 13 of the Banking Act. They engage in operations that contribute to the advancement of banking services and improvement of customer convenience.

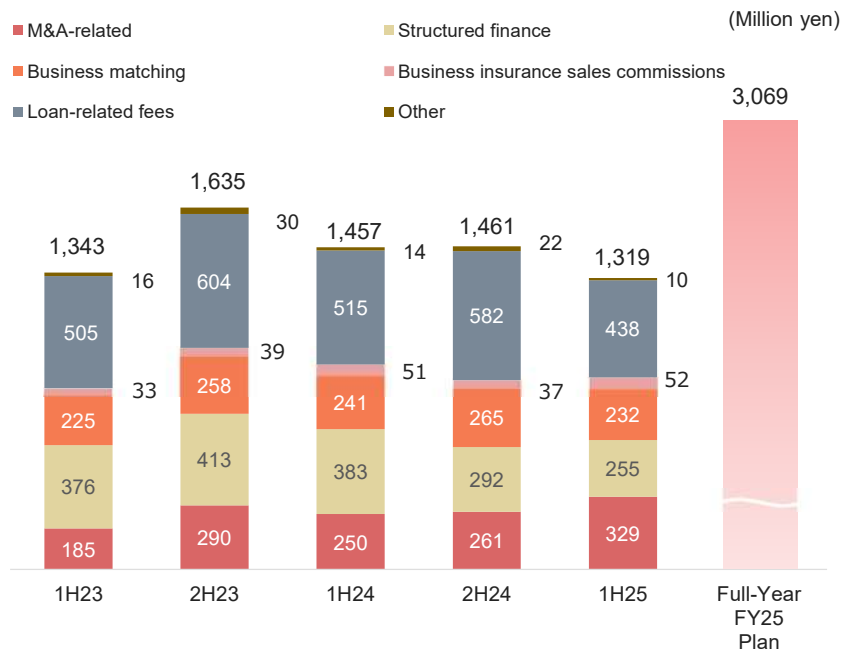
Strengthening of Consulting <Strengthening of Corporate Sales Structure>

Basic Strategy 02:
Taking on Challenges for Growth

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Solve customers' issues and enhance revenue by strengthening the corporate sales structure and expanding solution-oriented sales

Changes in Corporate Solutions Fees



Strengthening of Corporate Sales Structure

<Application of science to sales>

Standardize sales activities

- Create a framework for liaison activities
- Manage customers based on revenue
- Utilize data
- Thoroughly manage liaison activities
- Reduce inefficient office work

<Strengthening of individuals>

Develop high-performance employees

- Conduct consulting training delivered by corporate financial advisors
- Implement the PDCA cycle in sales activities
- Conduct thematic role-playing

<Consolidation of corporate branches>

Develop an environment where employees can compete together

- Reallocate sales personnel through the consolidation of corporate branches
- Develop employees who can provide consulting and share success stories

High-performance employees are present at all branches, and they all enhance both financial and service profits across the entire network

Number of customer management issues solved

Cumulative total of 216 cases
* Target for the final year of the Medium-term Management Plan
Cumulative total of 1,000 cases

- Solve management issues by providing products and services
 - ✓ Business succession consulting, M&A support, sustainability-related financing products, etc.
- Solve medium- to long-term management issues
 - ✓ Expansion of overseas sales channels, support for obtaining halal certification, support for hiring local talent abroad, etc.

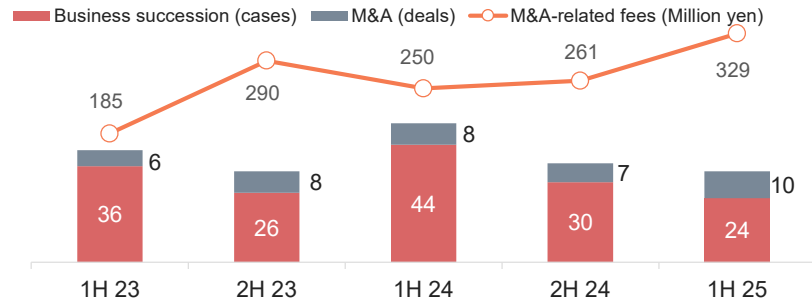
Strengthening of Consulting <Business Succession & M&A / Automotive Industry Support>

Basic Strategy 02: Taking on
Challenges for Growth

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Business Succession & M&A Support

Number of business succession engagements* / M&A engagements and changes in fees



* Total number of paid consulting engagements and business matching engagements

[Successor Development Program]



Participants from the 1st to 7th terms:

200 in total

As part of business succession support, we held lectures on business succession, its importance, and countermeasures, as well as the management skills required of executives

Lecture
Examples

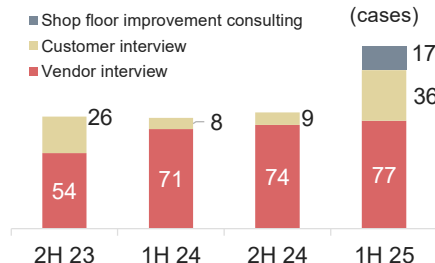
- Grasp the overall picture of business succession
- Develop leadership skills
- Consider philosophy, long-term plans, and strategies

Automotive Industry Support

Main Activities in Automotive Industry Support

- 01 Provide shop floor improvement consulting for specific issues
- 02 Develop new clients and analyze shop floor issues via factory visits
- 03 Introduce specialized vendors to address challenges such as the expansion of sales channels and improvement of labor efficiency
- 04 Hold seminars on transaction optimization and price pass-through

Trends in number of activities



Strengths and Key Proposal Points

- Highly experienced "manufacturing advisors (Monozukuri Advisors)" with backgrounds in leading operations at major automotive manufacturers guide and support employees during implementation
- Through collaboration between "Monozukuri Advisors" and the Bank's employees, we are able to provide support from both financial and non-financial perspectives

* Shop floor improvement consulting

- Consulting for solving shop floor issues of clients
- Tailored support based on customer needs, starting with factory tours

Strengthening of Consulting <Strengthening of Depository Asset Sales>

Basic Strategy 02:
Taking on Challenges for Growth

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The consolidated balance of bank and securities investment trusts has been steadily increasing under the Medium-term Management Plan. The aim is to improve profitability by strengthening recurring-revenue businesses.

Increase in consolidated balance of bank and securities investment trusts

Target of Medium-term Management Plan

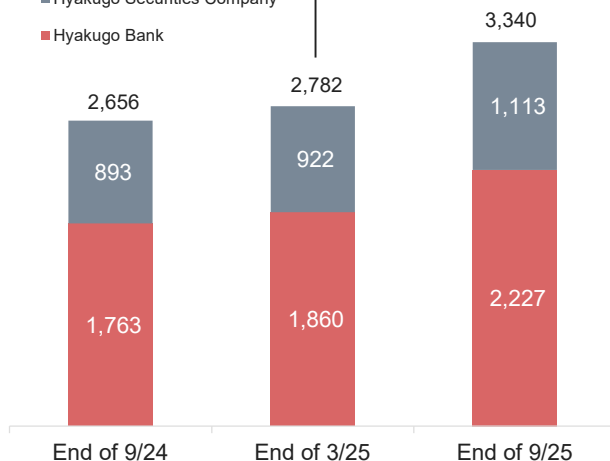
50 billion yen increase
(compared with the end of March 2025)

+11.6 billion yen
(excluding changes in market value)

* Fluctuation due to market value: +44 billion yen

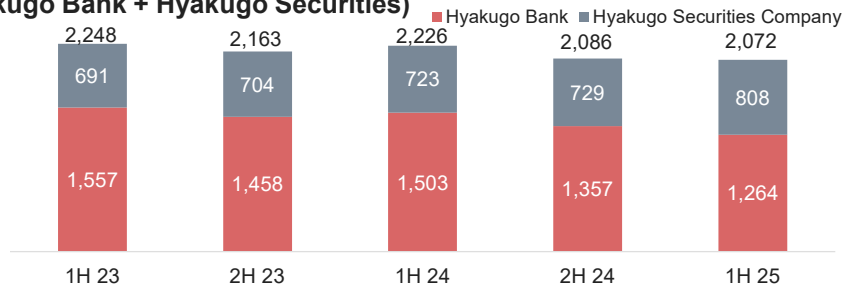
(100 million yen)
+55.6 billion yen
(including changes in market value)

■ Hyakugo Securities Company
■ Hyakugo Bank



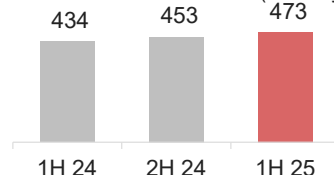
Commissions related to depository assets (Hyakugo Bank + Hyakugo Securities)

(Million yen)



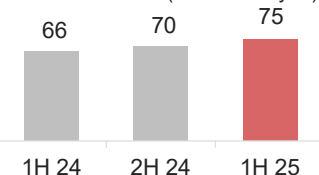
Investment trust management fees

(Million yen)



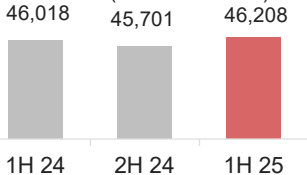
Amount transferred for investment trust savings

(100 million yen)



No. of NISA account holders

(account holders)

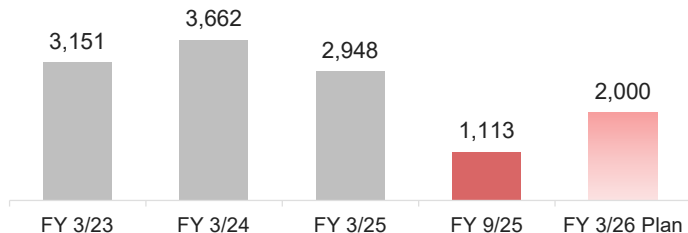


- Aim to increase the balance of depository assets of the Group by strengthening the Group's sales structure between Hyakugo Bank and Hyakugo Securities Company
- Capture long-term investment management needs and work to increase the use of NISA and investment trust regular savings, thereby strengthening recurring-revenue businesses
- The increase in consolidated balance of bank and securities investment trusts was 11.6 billion yen as of the end of September 2025, showing steady growth. The increase, including changes in market value, was 55.6 billion yen

Although the origination targets were strategically revised starting in FY2024, the increase in housing loans ranked first among regional banks nationwide for seven consecutive years

Housing loans originated

(100 million yen)

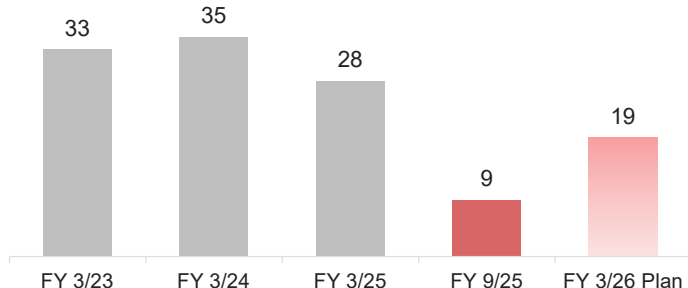


- For housing loans, we established a strong business model under the previous Medium-term Management Plan
- For the interim period ended September 2025, both housing loans originated and housing-loan-related fees have been progressing at the planned levels

Starting in FY2024, we shifted to strategically revising origination targets based on changes in the external environment. Nonetheless, the increase in the housing loans ranked first among regional banks nationwide for seven consecutive years.

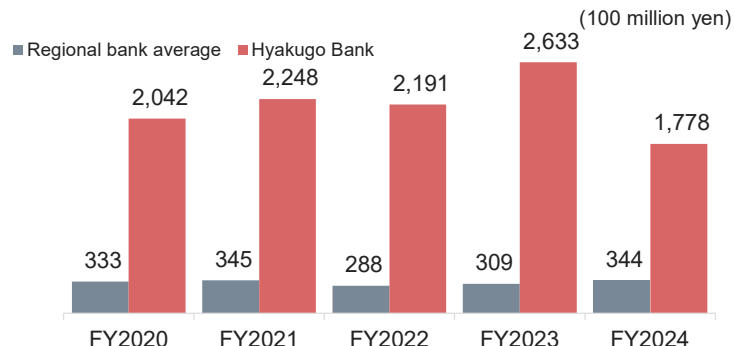
Housing-loan-related fees

(100 million yen)



In terms of housing loan increase

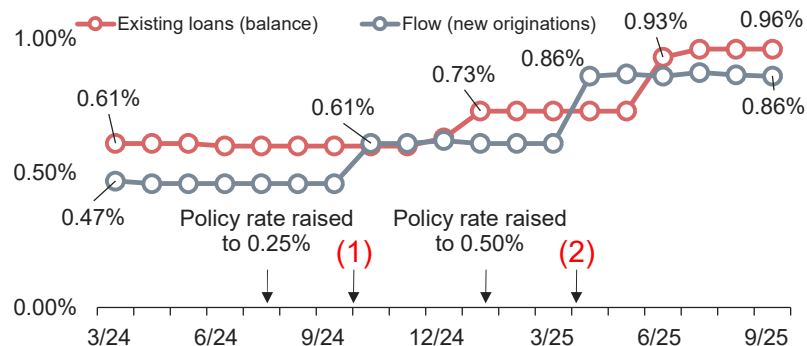
No. 1 Regional Bank for 7 Consecutive Years



(Created by the Bank based on the Nikkin Report)

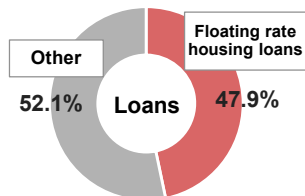
Strengthening of Consulting <Housing Loans>

Trends in the Average Month-End Interest Rate for Housing Loans

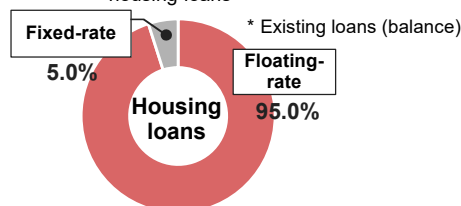


- (1) On October 1, 2024, the housing loan base rate was raised by 0.15%
⇒ For existing loans, the new rate will apply from the January 2025 scheduled repayments
- (2) On April 1, 2025, the housing loan base rate was raised by 0.25%
⇒ For existing loans, the new rate will apply from the July 2025 scheduled repayments
- * The applicable interest rate will be reviewed every year on April 1 and October 1, with the new rate being reflected starting from the repayments scheduled in July and January.

<Percentage of housing loans in loans>

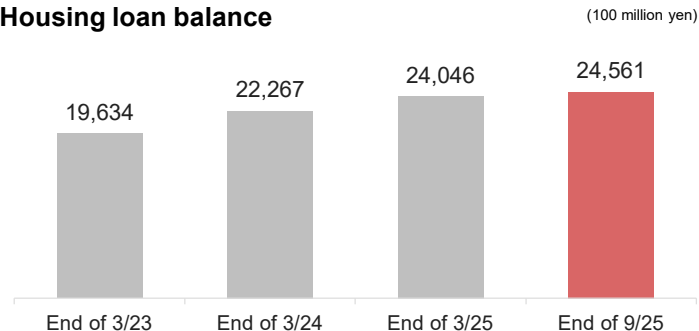


<Percentage of floating and fixed interest rates in housing loans>

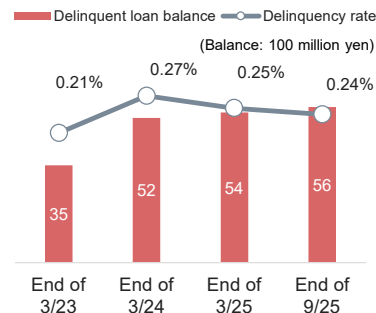


Housing Loan Balance and Delinquency / Default Status

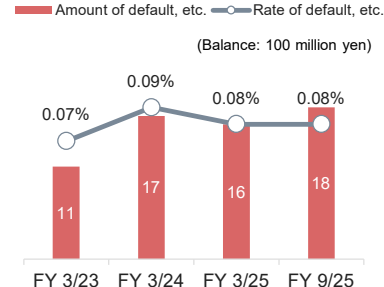
Housing loan balance



Delinquent loan balance and rate



Amount and rate of default, etc.



* Including guaranteed loans (payment under guarantee)

Strengthening of Consulting <Increasing Deposits>

Basic Strategy 02:
Taking on Challenges for Growth

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Acquire sticky deposits by approaching customers based on life events and promoting non-face-to-face channels

(Non-consolidated)

Total deposit balance
(average balance)

6,280.4 billion yen
(+76.7 billion yen YoY)

Individual deposit balance
(average balance)

4,390 billion yen
(+5.2 billion yen YoY)

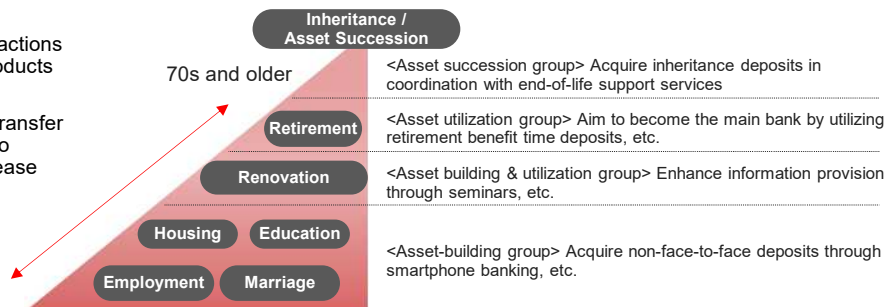
Corporate deposit balance
(average balance)

1,455.7 billion yen
(+84.3 billion yen YoY)

Life Plan-Based Approach Aimed at Becoming Customers' Main Bank

- Aim to become the main bank for household transactions by developing a framework to offer appropriate products and services aligned with life events
- For individual deposits, focus on acquiring salary transfer and pension accounts through strategies tailored to different generations and channels, aiming to increase sticky deposits
- For corporate deposits, promote the acquisition of primary accounts for sales deposits and general payroll deposits, aiming to become the main bank for transactions

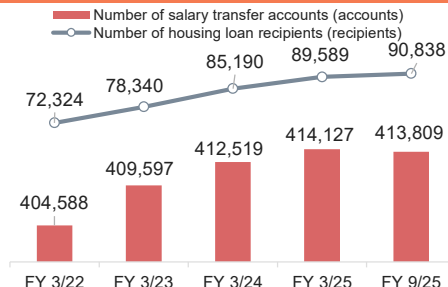
20s



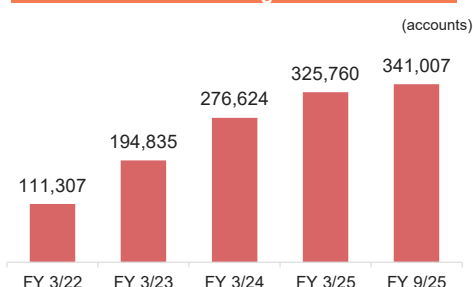
Acquisition of Core Deposits

Aim to acquire core deposits by enhancing convenience through an approach based on comprehensive transactions, such as housing loans, and expanding non-face-to-face transactions

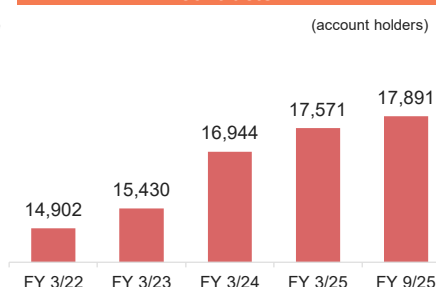
Number of housing loan contracts and salary transfer accounts



Number of accounts using smartphone banking



Number of corporate internet banking contracts



* Total deposits, individual deposits, and corporate deposits include NCDS.

Securities Strategy

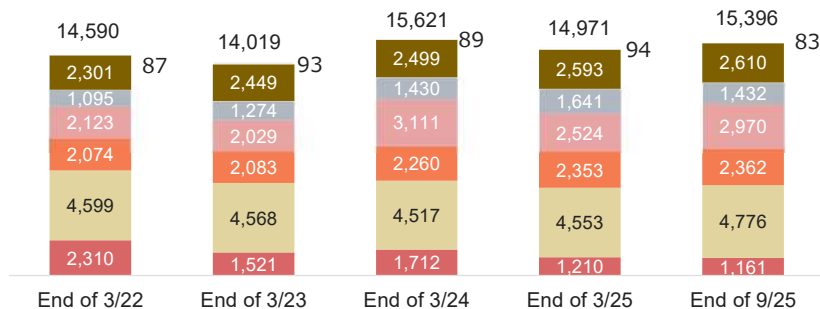
Basic Strategy 02: Taking on Challenges for Growth

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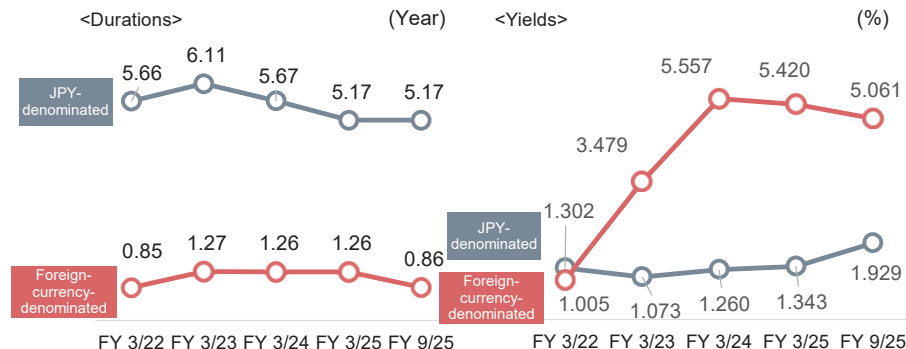
Managed the portfolio with consideration for asset allocation, replaced and traded low-yielding bonds amid rising interest rates and stock prices, and realized profits from stocks and investment trusts, maintaining the valuation gains and losses of the securities portfolio at a high level

Securities balance

Government bonds Municipal bonds Corporate bonds Stocks Investment trusts Foreign securities Other
(100 million yen)

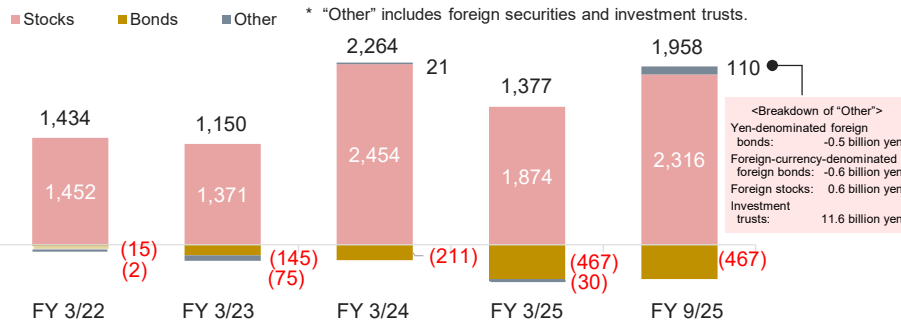


Yields and Durations



Valuation gains (losses) on securities

(100 million yen)



Securities-related gains and losses

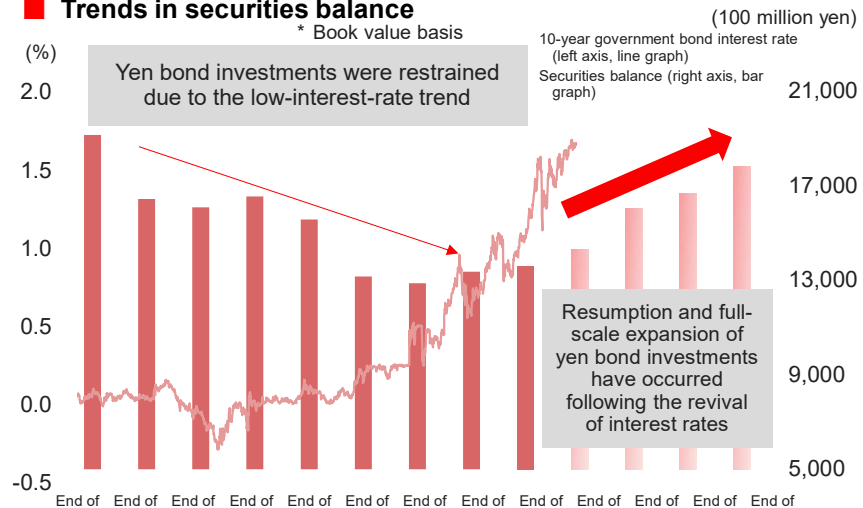
	(Million yen)	FY 9/24	FY 9/25	YoY
Gain and loss from government bonds and other bonds		(728)	(7,986)	(7,257)
Of which, gain on sale		142	-	(142)
Of which, loss on sale (negative)		646	6,106	5,459
Of which, loss on redemption* (negative)		224	1,880	1,656
Gain and loss from stocks and other securities		1,216	5,260	4,043
Of which, gain on sale		1,363	5,623	4,260
Of which, loss on sale (negative)		146	343	196
Of which, amortization (negative)		-	19	19

* Loss on redemption: Loss incurred by redemption of investment trusts

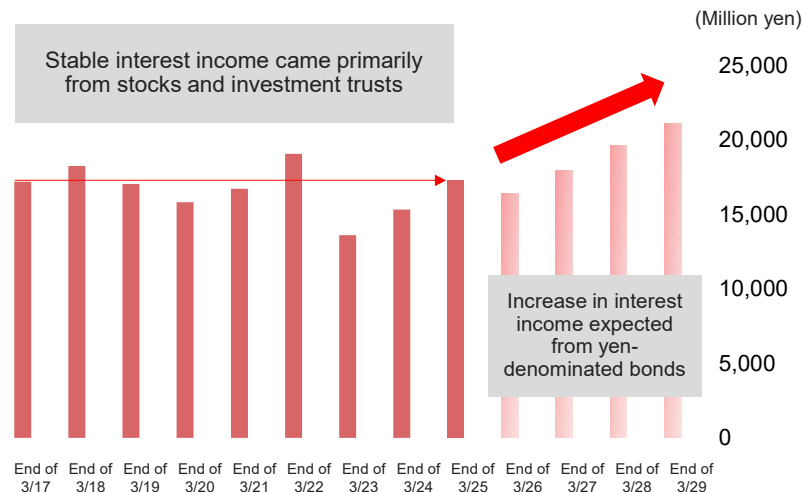
Aim to increase interest income from securities by accumulating securities with a focus on yen-denominated bonds and improving yields

Trends in securities balance

* Book value basis



Trends in interest on securities



New Investments

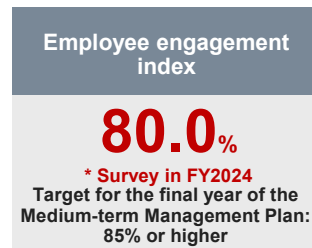
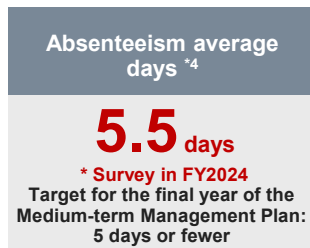
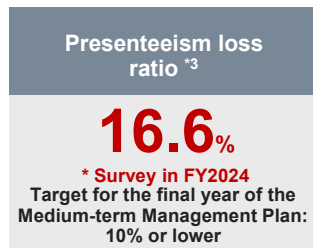
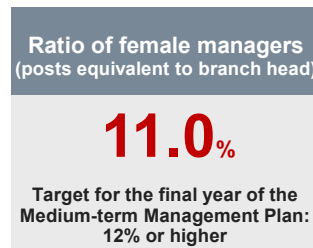
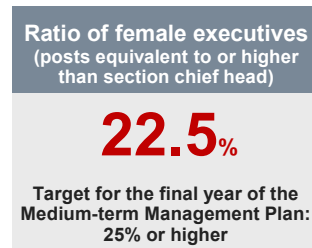
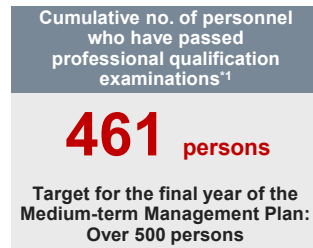
- Gradually accumulate yen-denominated bonds in a world with interest rates
- Invest primarily in bonds with maturities up to 10 years, while considering interest rate risks, as gradual interest rate increases are expected with financial normalization

Existing Portfolio

- Proceed to sell low-yielding yen-denominated bonds and reinvest according to the ALM situation

Improvement in securities yields

Progress on Human Capital KPIs (as of September 30, 2025)



*1 Professional qualification examinations: Examinations for FP Level 1, CFP, Small and Medium Enterprise Management Consultant, Certified Public Tax Accountant, Social Insurance Labor Consultant, Securities Analyst, CIA (Certified Internal Auditor), Class 1 Architect, Registered Information Security Specialist, and Project Manager

*2 No. of professionals: The number of personnel who have passed professional qualification examinations and have demonstrated high levels of knowledge and competence

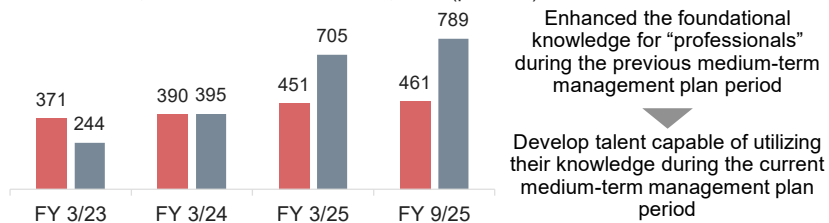
*3 Presenteeism loss ratio: Percentage of work performance reduced due to illness or injury

*4 Absenteeism average days: Number of days employees are absent from work due to illness, injury, or other physical condition (including paid leave, and calculated excluding those with no days of absence)

Aim for all employees to become “true professionals” through autonomous career development

Cumulative no. of personnel who have passed professional qualification examinations* and the IT Passport test

■ Professional qualification examinations ■ IT Passport test (persons)



Development of Professional Human Resources

Self-development

Hold training sessions and seminars to brush up the acquired skills for those who have passed professional qualification examinations or the IT Passport test

Theme Examples “Tax reform,” “Cybersecurity and DX”

Acquisition of sales skills

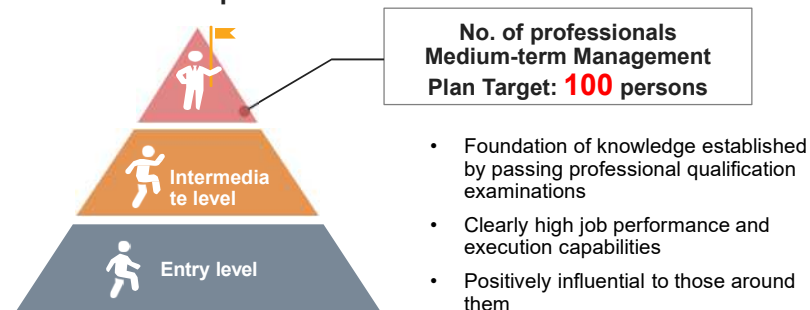
Expand the “Trainee” program to cover diverse themes, developing sales-related knowledge and skills and enhancing practical abilities. Enhance practical skills in consulting for customers, data utilization, and group company operations.

Experiencing head-office-specific operations

Introduced job trial training in FY2025.
Aim to enhance employees’ career vision and develop their specialties by providing experience in head-office-specific operations.



Certification of professionals



Passing professional qualification examinations



Self-development

Sales performance

Head-office skills

Career level certification

Conduct multi-dimensional evaluations and certify “true professionals”

<Reference> Provisional assessment as of now:

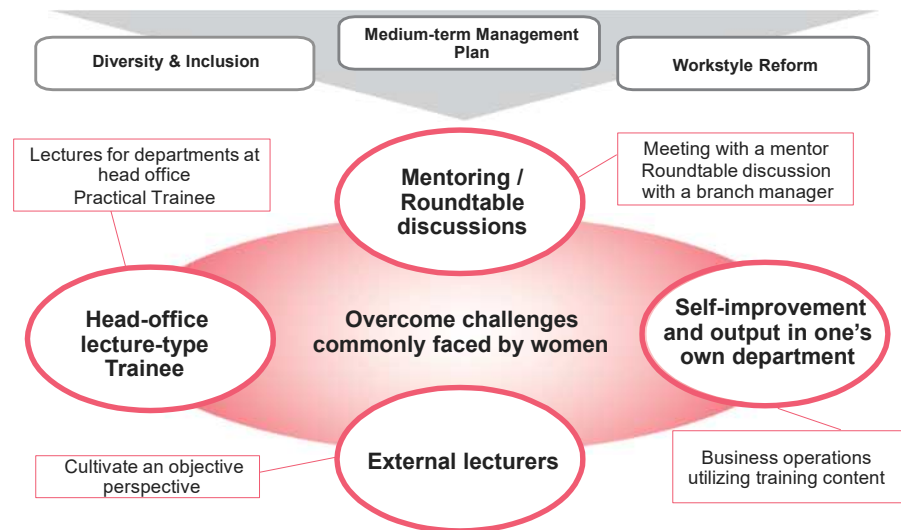
68 persons at the professional level

794 persons at the intermediate level

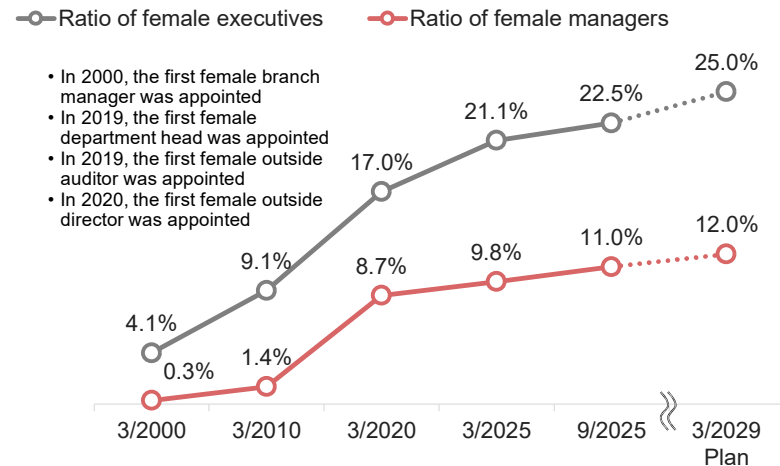
⇒ Aim to enhance human capital management by developing talent who can be called professionals, not only for their specialized knowledge but also for their practical application capabilities

Develop a better environment for women's empowerment by increasing the number of diverse female role models

Hold "Mirai Design Academy," a training program to help female employees overcome the challenges they commonly face



Trends in the number of female executives and managers



- In 2000, the first female branch manager was appointed
- In 2019, the first female department head was appointed
- In 2019, the first female outside auditor was appointed
- In 2020, the first female outside director was appointed

Going forward, more women will be appointed to decision-making roles in management

TOPIX

Selected as a constituent of the MSCI Japan Empowering Women Index (WIN)*

* Of the top 500 companies by market capitalization (MSCI Japan IMI Top 500 Index), MSCI selects companies with superior gender diversity across various industries based on MSCI's newly developed gender diversity score.

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Barcode Pay



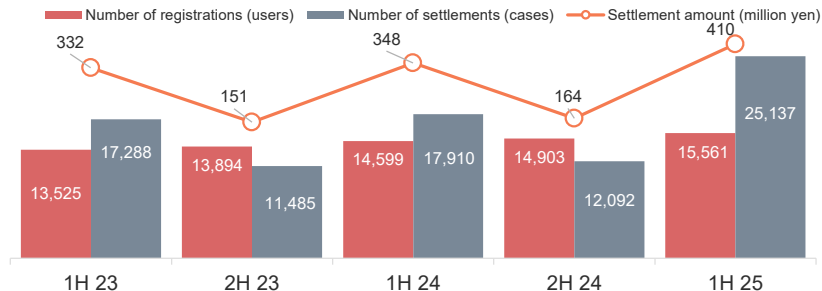
<Barcode Pay>

App that allows users to scan the barcode or QR code on convenience store payment slips with their smartphones and pay taxes, etc. directly from their Hyakugo Bank account

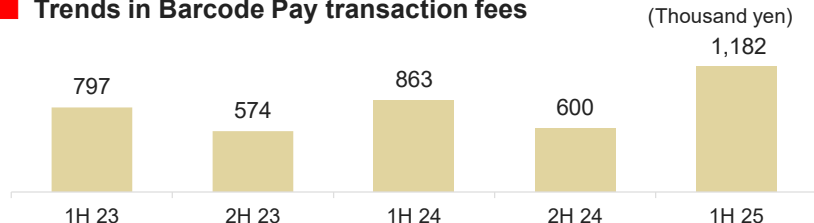
Payable

Payment for local taxes such as automobile tax, public utilities, online shopping, etc.

■ Trends in the number of registered users, number of transactions, and payment amounts



■ Trends in Barcode Pay transaction fees



* Personal automobile tax payments tend to increase transaction volume, payment amounts, and fees in the first half of the year

Expansion of Smartphone Banking Functionality

Smartphone banking: Consolidation of services for individual customers

By consolidating services for individual customers in a non-face-to-face manner, customers' service awareness will increase, and a system will be created to enable effective information dissemination and active customer engagement

Increased convenience

Promotion of regional DX

Services with added functions

105
スマホ投信

Add investment trusts to the account list and manage them as part of the Bank's total assets



Partial prepayment of housing loans

Services subject to functionality expansion



Set up an entry point for the existing app

Payment made with payment slips using "Barcode Pay"

Set up an entry point for non-face-to-face applications

Application for purpose-specific loans

Application for card loans

<Conceptual Image>



By streamlining operations and integrating face-to-face and non-face-to-face services in coordination with various internal systems and data, we aim to realize a customer-centric service that connects with The Hyakugo Bank anytime and anywhere

Initiatives to Promote Customer Procedure DX

My page base

Platform allowing customers to carry out various procedures online

Services already introduced

Fund management, document submission after housing loan origination, etc.

Services under consideration

Expansion of web-based procedures for unsecured loan applications and contracts

Paperless base

Platform allowing paperless procedures both inside and outside the branch

Services already introduced

Opening personal savings accounts and changing registered addresses, etc.
Application for investment trusts, insurance, etc.

Services under consideration

Procedure for cash card reissue
Procedure for changing the usage amount of ATMs
Various other procedures requiring signatures

Electronic delivery base

System for electronically delivering documents that are mailed or handed over by banks

Services already introduced

Electronic delivery in depository assets operations

Services under consideration

Expansion of procedures subject to electronic delivery

Provide customers with an “environment where they can complete procedures anytime, anywhere”
Provide employees with an “environment that reduces administrative burden and leads to work style reforms”

By leveraging AI and generative AI, we aim to enhance operational efficiency, targeting both labor-saving at the individual employee level and workforce reduction at the organizational level through short-term and long-term strategies




Initiatives Toward Promoting Internal/Group DX

Short-Term Strategy

Get accustomed to AI: Use of generative services

→ Aim for labor-saving **at the individual level**

Main concerns of employees

-  Unable to find desired information
-  Varied sales capability depending on knowledge and experience
-  Spending too much time on simple tasks

What we aim to solve with generative AI




Internal FAQ chat
Organizing topics and proposals related to customers
Creating various reports
Automatic creation of standard documents.....And others

Long-Term Strategy

Mastering AI: Integrated design of business operations and AI

→ Aim for workforce reduction **at the organizational level**

Main concerns at the operational level

-  Simplifying complex workflows
-  Solving manpower shortages
-  Enabling flexible working styles

What we aim to solve by integrating AI into business operations

Streamlining operations through DX × AI
Automating operations by utilizing AI agents
Streamlining operations at sales branches.....And others

Construction of AI database



Utilization of AI and generative AI

For customers, “enhance service levels”
For employees, “reduce workload and improve satisfaction”

Enhance operational efficiency and sales capabilities by building a data-driven organization through increased intra-group data utilization

Reinforcement of Data-Driven Sales Structure

<Strengthen data utilization in the sales field>

Revamping CRM/SFA (sales support system)

Operation
scheduled to start in
the fall of 2026

Enhanced support functions for young sales representatives
⇒ Visualize changes in customer behavior and provide “insights” to sales representatives.

Digitize the activities of sales representatives, conduct behavioral analysis, and provide feedback to encourage their development.



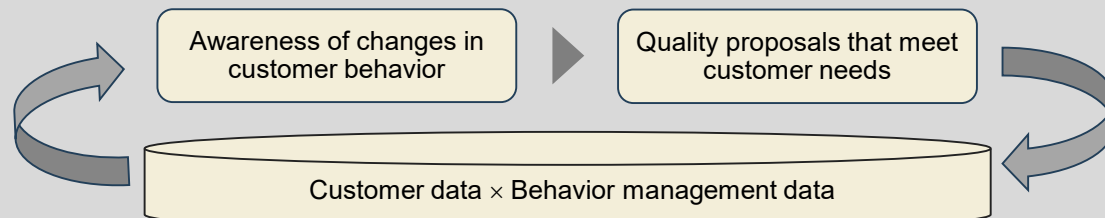
<Partner with data science universities (departments)>

Joint research with Waseda University

Started
in fall 2025

Commenced research with Waseda University and CRM system outsourcing partner to develop a **funding demand (loan) prediction model utilizing domestic exchange data**

⇒ Detect customer needs in a timely manner and distribute the data via the next CRM



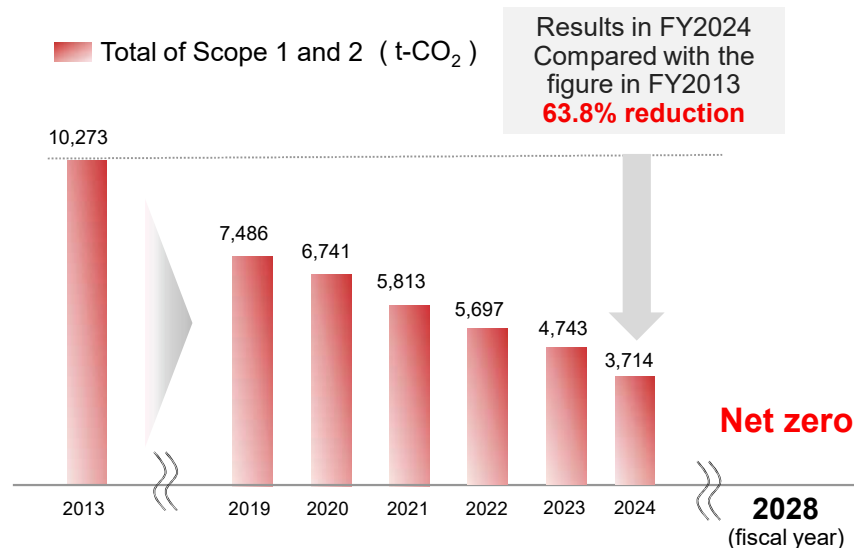
Build a stronger data-driven organization by promoting intra-group data utilization

Enhance operational efficiency and sales capabilities

- Work to reduce the environmental impact of the Group and move towards net-zero GHG emissions (Scope 1 and 2)
- Treat cybersecurity risks as part of the risk management of the entire organization and work to enhance its management framework

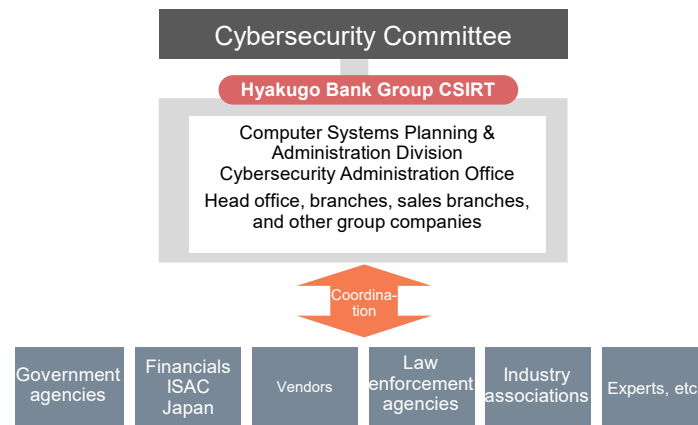
Greenhouse Gas (GHG) Emissions

GHG Emissions Trend of the Group



Cybersecurity Response

Risk Management System



Define the three critical risks in protecting against cyberattacks as “**leakage of customer information**,” “**destruction of important information**,” and “**suspension of critical systems**,” and strengthen risk response frameworks