

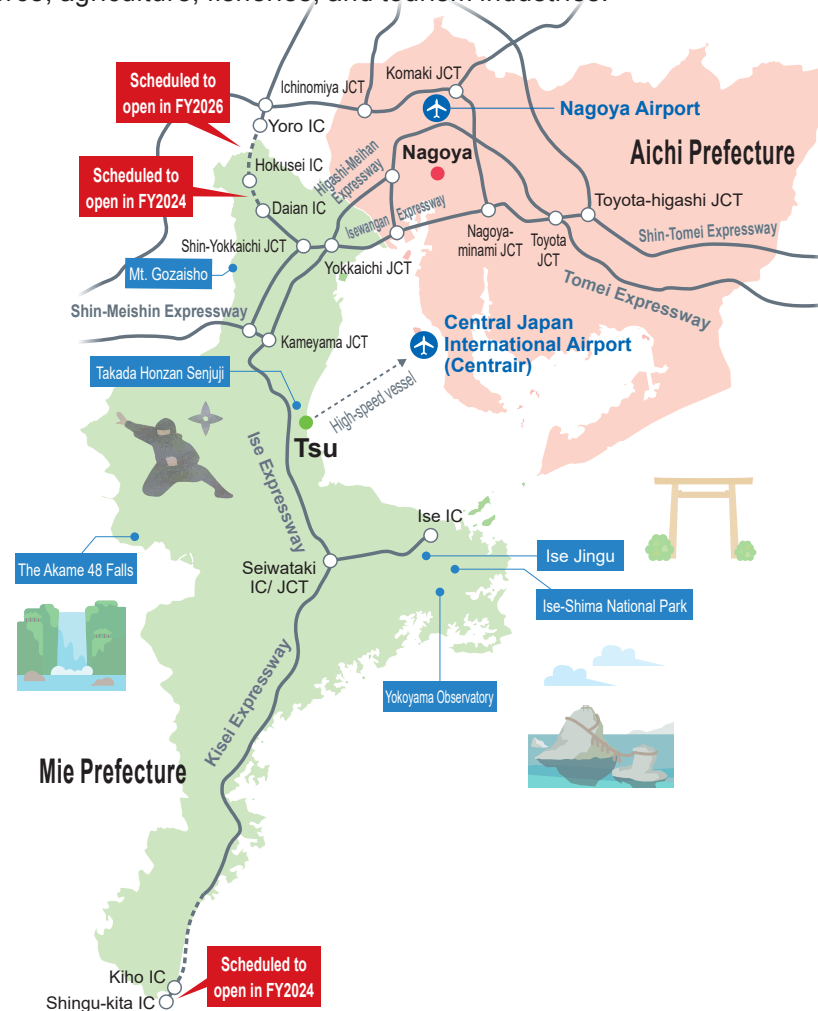
# Our Operating Base

Mie and Aichi Prefectures, which are the main operating base of the Hyakugo Bank Group, have a well-balanced industry mix of automobile, commerce, agriculture, fisheries, and tourism industries.

## Data of Mie and Aichi Prefectures

Item		Figure	Rank
Total area (FY2022) (100 km <sup>2</sup> )	Mie	57.74	25
	Aichi	51.73	27
Total population (FY2020) (10 thousand)	Mie	177	22
	Aichi	754	4
Gross prefectural product (nominal) (FY2019) (¥ billion)	Mie	8,086	19
	Aichi	40,910	3
Value of manufactured goods shipped, etc. (FY2020) (¥100 million)	Mie	104,919	9
	Aichi	439,880	1
Factory location area (FY2022) (1,000 m <sup>2</sup> or larger) (ha)	Mie	65	4
	Aichi	71	2
Per capita prefectural income (FY2019) (¥ thousand)	Mie	2,989	22
	Aichi	3,661	2
Agricultural output (FY2021) (¥100 million)	Mie	1,067	32
	Aichi	2,922	8
Forestry output (FY2021) (¥100 million)	Mie	61	26
	Aichi	25	37
Sea fisheries and aquaculture output (FY2020) (¥100 million)	Mie	360	10
	Aichi	159	24

Source: Municipalities Area Statistics of Japan, Ministry of Land, Infrastructure, Transport and Tourism  
Population Estimates, Statistics Bureau, Ministry of Internal Affairs and Communications  
Mie Prefecture Economic Overview 2023, Hyakugo Research Institute  
Ministry of Agriculture, Forestry and Fisheries' website / Aichi Prefecture's website



## Total population and number of households

According to the 2020 census released by the Ministry of Internal Affairs and Communications, Mie and Aichi Prefectures have a total population of 1,770,254 and 7,542,415, respectively, which rank 22nd and 4th in Japan. Compared with the 2015 census, Mie had a population decrease of 45,611 (-2.5%) while Aichi had an increase of 59,287 (+0.8%), which shows that the overall population in our operating region has increased slightly.

The combined population of the two prefectures is 9,312,669, which accounts for 7.3% of Japan's total population of 126,146,099.

Characteristically, both prefectures have a high percentage of foreign residents in their total population. Mie Prefecture has the 15th largest foreign populations in Japan with 51,546 and ranks 4th in terms of the percentage of foreign residents in population by prefecture. Aichi Prefecture has the 2nd largest foreign populations in Japan with 259,155 and ranks 2nd (3.4%) in terms of the percentage of foreign residents in population by prefecture.

As for the total number of households, Mie has 742,598, which is ranked 22nd, and Aichi has 3,238,301, which is ranked 4th in Japan. The total number of household increased by 22,306 (3.1%) in Mie and by 174,468 (5.7%) in Aichi compared to the 2015 census.

## Industrial and economic scale

Mie and Aichi Prefectures are particularly well known for their manufacturing industries. According to the results of the Census of Manufacture in 2021 (confirmed data), Aichi has ranked 1st in Japan for 44 consecutive years since 1977 in terms of the value of manufactured goods shipped, while Mie ranked 9th in Japan.

As for the breakdown, in Aichi, transport machinery, as represented by the automobile industry, accounted for 53.1%, or more than half, of the total value of manufactured goods shipped. This was followed by electrical machinery of 7.7% and steel of 4.9%. Meanwhile in Mie, transport machinery stood top, as in Aichi, by accounting for 25.1%, which was followed by electronic components represented by flash memories of 16.3% and chemical industry of 11.8% as the prefecture has a petrochemical complex. Driven by the nationally renowned manufacturing industry, Mie ranked 19th in Japan in gross prefectural product (nominal) with ¥8,086.4 billion and Aichi ranked 3rd with ¥40,910.7 billion in the Prefectural Accounts for FY2019 released by the Cabinet Office.

In addition, the per capita prefectural income in FY2019 was ¥2,989 thousand in Mie and ¥3,661 thousand in Aichi, ranking 22nd and 2nd in Japan, respectively. We believe that our operation region is rich in economic activities.

## Environmental and natural resources

Mie has a total of 1,083 km of coastline connecting Ise Bay and the Sea of Kuroshiro, which serves as an industrial base for tourism, fishery, maritime transportation and shipbuilding. Especially in terms of tourism, the region is rich in content, including Ise-Shima National Park with its beautiful ria coastline, Ise Jingu, Kumano Kodo, a registered world heritage site, and the Iga region, the center of ninja culture that attracts international attention.

Similarly, Aichi has industrial and maritime transportation hubs concentrated along the coasts of Ise Bay and Mikawa Bay as well as abundant tourism bases such as the Central Japan International Airport and Chita Peninsula. Aichi is also an agricultural giant, and according to the 2021 Total Agricultural Output and Agricultural Income Produced (by prefecture) compiled by the Ministry of Agriculture, Forestry and Fisheries, the prefecture's agricultural output was ¥292.2 billion, ranking 8th in Japan.

Yokoyama Observatory (Ago-cho, Shima-city)



Senjuji, Head Temple of the Shinshu Takada School (Isshinden-cho, Tsu-city)



Mt. Gozaisho (Komono-cho, Mie-gun)



The Akame 48 Falls (Akame-cho, Nabari-city)



Photos provided by Mie Photo Gallery

## Solid Operating Base

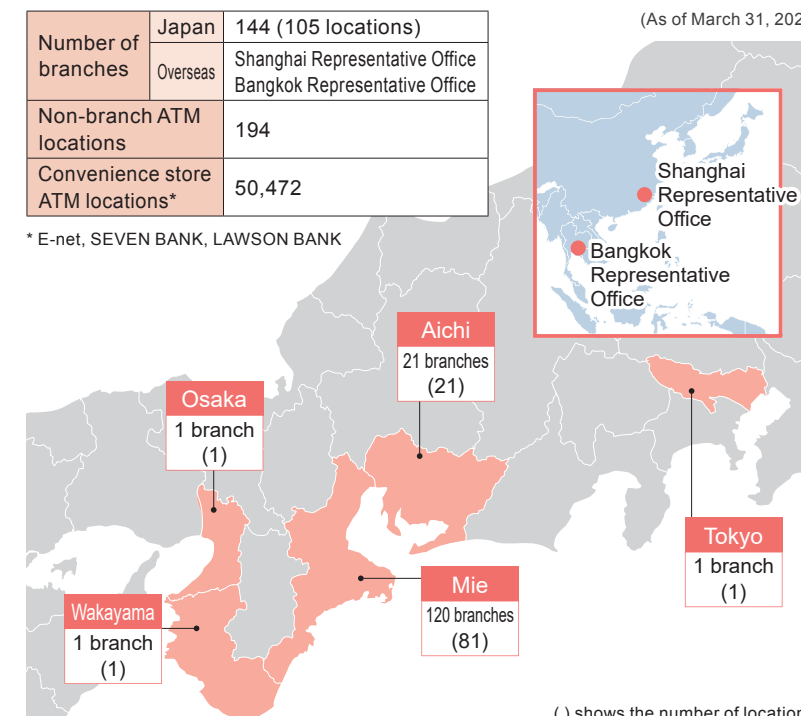
Hyakugo Bank has a branch network of 144 branches (105 locations as of March 31, 2023) in Japan, mainly in Mie and Aichi Prefectures, and also has two overseas offices: Shanghai Representative Office (China) and Bangkok Representative Office (Thailand).

The Bank has established a stable operating base especially in Mie, where we have kept a dominant share of both deposits and loans.

### Branches and ATM network

Number of branches	Japan	144 (105 locations)
	Overseas	Shanghai Representative Office Bangkok Representative Office
Non-branch ATM locations		194
Convenience store ATM locations*		50,472

\* E-net, SEVEN BANK, LAWSON BANK



( ) shows the number of locations.

### Share of deposits and loans in Mie

(As of September 30, 2022)  
\* Except for Japan Post Bank and government-affiliated financial institutions.

