

Our Operating Base

Mie and Aichi Prefectures, which are the main operating base of the Hyakugo Bank Group, have a thriving mix of industries, including automobiles, commerce, agriculture, fisheries, and tourism.

Data of Mie and Aichi Prefectures

Item		Figure	Rank
Total area (FY2022) (100 km ²)	Mie Prefecture	57.74	25
	Aichi Prefecture	51.73	27
Total population (FY2023) (10 thousand)	Mie Prefecture	172	22
	Aichi Prefecture	747	4
Gross prefectural product (nominal) (FY2020) (¥ billion)	Mie Prefecture	8,273	18
	Aichi Prefecture	39,659	3
Value of manufactured goods shipped, etc. (FY2021) (¥100 million)	Mie Prefecture	110,344	9
	Aichi Prefecture	478,946	1
Factory location area (FY2022) (1,000 m ² or larger) (ha)	Mie Prefecture	66	4
	Aichi Prefecture	72	2
Per capita prefectural income (FY2020) (¥ thousand)	Mie Prefecture	2,948	15
	Aichi Prefecture	3,428	2
Agricultural output (FY2022) (¥100 million)	Mie Prefecture	1,089	31
	Aichi Prefecture	3,114	8
Forestry output (FY2022) (¥100 million)	Mie Prefecture	105	17
	Aichi Prefecture	31	33
Sea fisheries and aquaculture output (FY2021) (¥100 million)	Mie Prefecture	393	10
	Aichi Prefecture	155	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 2024, Hyakugo Research Institute
Ministry of Agriculture, Forestry and Fisheries' website / Aichi Prefecture's website
Mie Prefecture's website

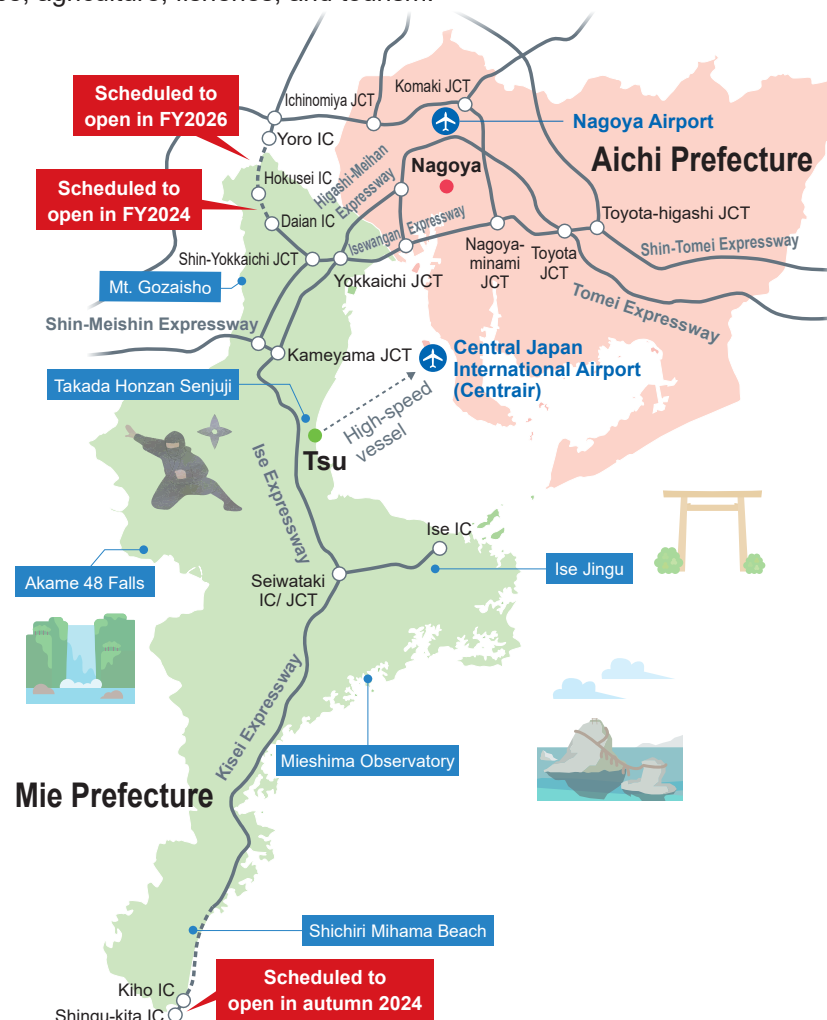
Total population and number of households

According to Ministry of Internal Affairs and Communications statistics, as of October 1, 2023, Mie and Aichi Prefectures have a total population of approx. 1,727,000 and approx. 7,477,000, respectively, which rank 22nd and 4th in Japan. Compared with the 2020 census, Mie had a population decrease of approx. 43,000 (-2.4%) and Aichi's population fell by approx. 65,000 (-0.8%). These figures show that there has been a slight decline in the overall population in our operating region.

The combined population of the two prefectures is approx. 9,204,000, which accounts for 7.4% of Japan's total population of approx. 124,352,000.

One feature of Mie and Aichi Prefectures is that their populations both have high percentages of foreign residents. As of December 31, 2022, Mie Prefecture has the 14th largest foreign population in Japan with 57,279 and ranks 4th in terms of the percentage of foreign residents in population by prefecture. Aichi Prefecture has the 2nd largest foreign population in Japan with 286,604 and ranks 2nd (3.8%) in terms of the percentage of foreign residents in population by prefecture.

As of January 1, 2023, Mie has a total of 812,795 household, ranking 21st in Japan, while Aichi ranked 5th with 3,421,030 households. The total number of households increased by 71,612 (9.6%) in Mie and by 187,904 (5.8%) in Aichi compared to the 2020 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 45 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 52.7%, or more than half, of the total value of manufactured goods shipped. This was followed by electrical machinery of 8.2% and steel of 5.5%. Meanwhile in Mie, transport machinery stood top, as in Aichi, by accounting for 23.8%, which was followed by electronic components represented by flash memories of 17.0% and chemical industry of 12.2% as the prefecture has a petrochemical complex. Driven by the nationally renowned manufacturing industry, Mie ranked 18th in Japan in gross prefectural product (nominal) with ¥8,273.1 billion and Aichi ranked 3rd with ¥39,659.2 billion in the Prefectural Accounts for FY2020 released by the Cabinet Office.

In addition, the per capita prefectural income in FY2020 was ¥2,948 thousand in Mie and ¥3,428 thousand in Aichi, ranking 15th 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 Kuroshio, 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 coast-line, 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 2022 Total Agricultural Output and Agricultural Income Produced (by prefecture) compiled by the Ministry of Agriculture, Forestry and Fisheries, the prefecture's agricultural output was ¥311.4 billion, ranking 8th in Japan.

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



Mieshima Observatory (Minamiise-cho, Watarai-gun, Mie)



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



Kumano Grand Fireworks Festival (Shichiri Mihama Beach, Kumano-city)



Photos provided by Mie Photo Gallery

Solid operating base

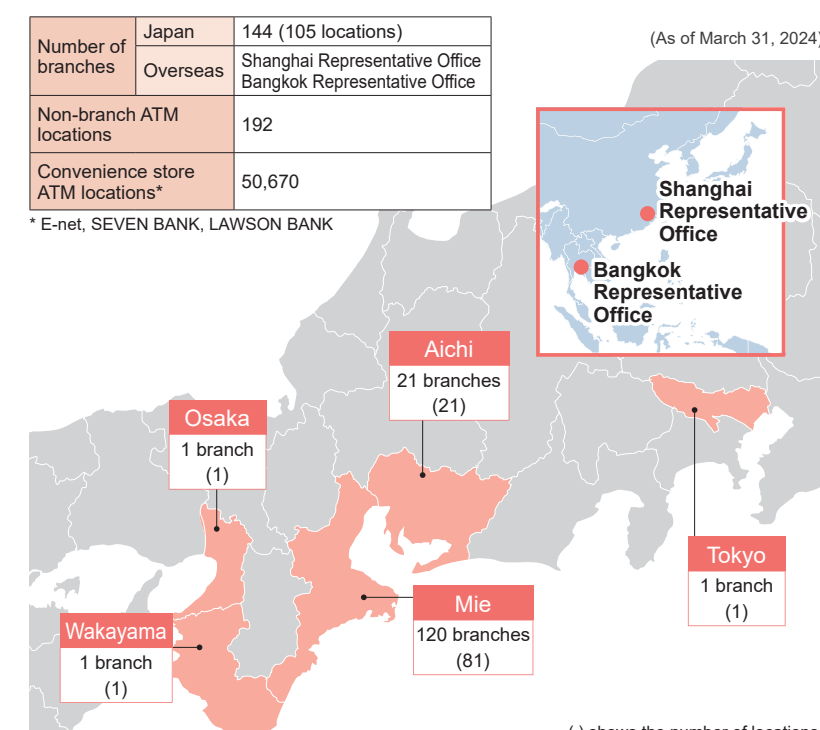
Hyakugo Bank has a branch network of 144 branches (105 locations as of March 31, 2024) in Japan, mainly in Mie and Aichi Prefectures, and also has two overseas offices: Shanghai Representative Office (China) and Bangkok Representative Office (Thailand).

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	192	
Convenience store ATM locations*	50,670	

* E-net, SEVEN BANK, LAWSON BANK



() shows the number of locations.

Share of deposits and loans in Mie

(As of September 30, 2023)
* Except for Japan Post Bank and government-affiliated financial institutions.

