

Appendix

Deposits (ending balance)

(Unit: million yen)

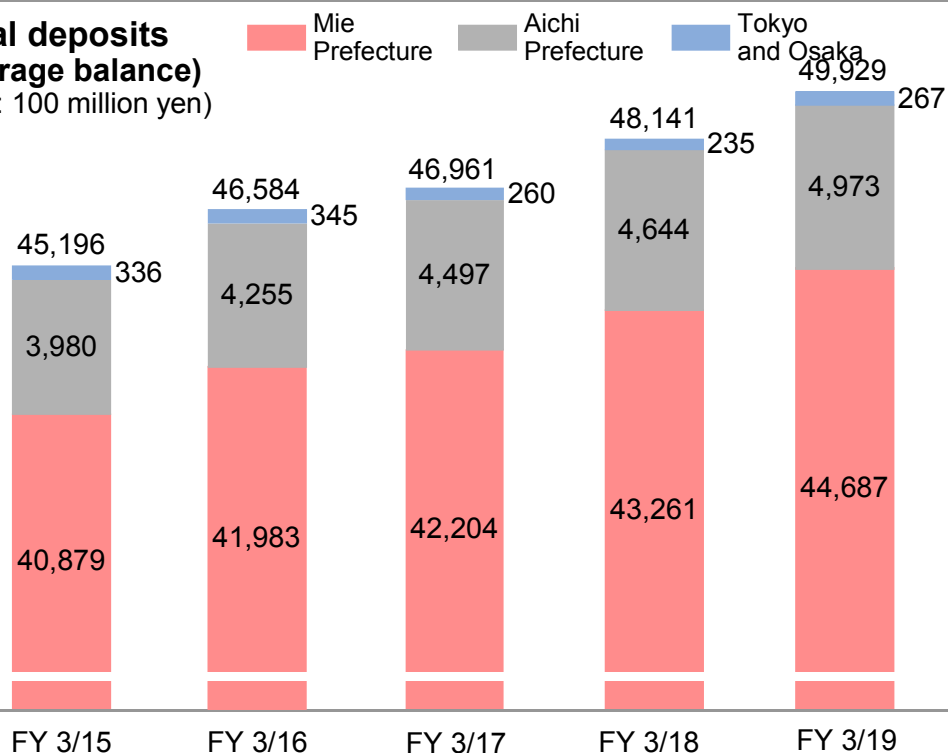
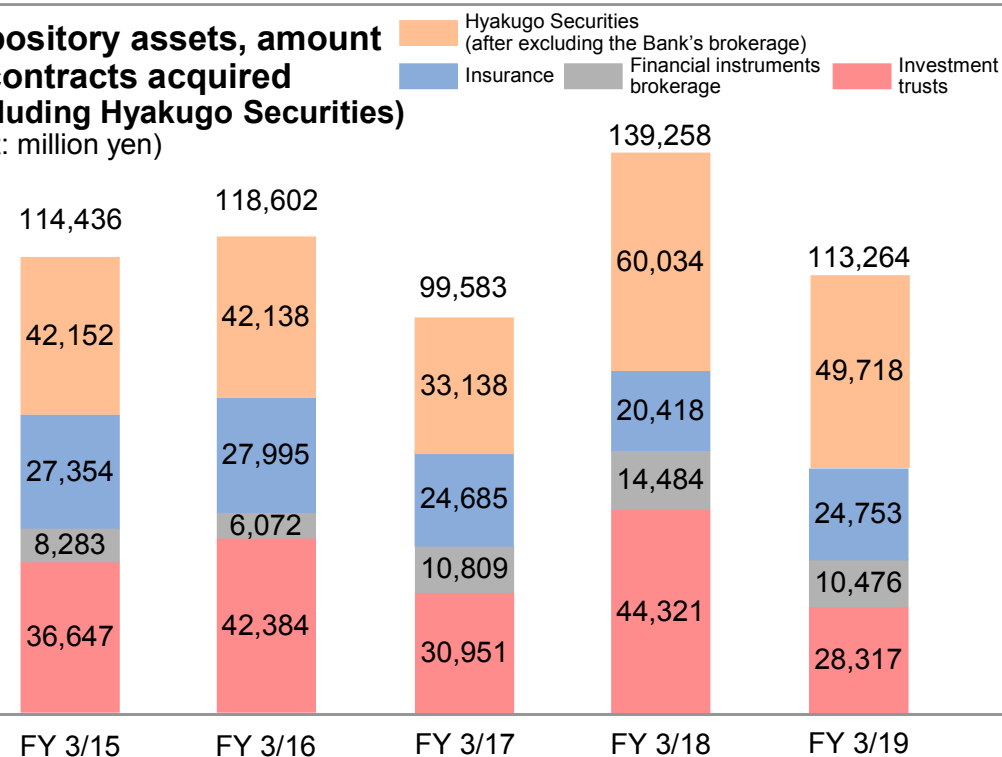
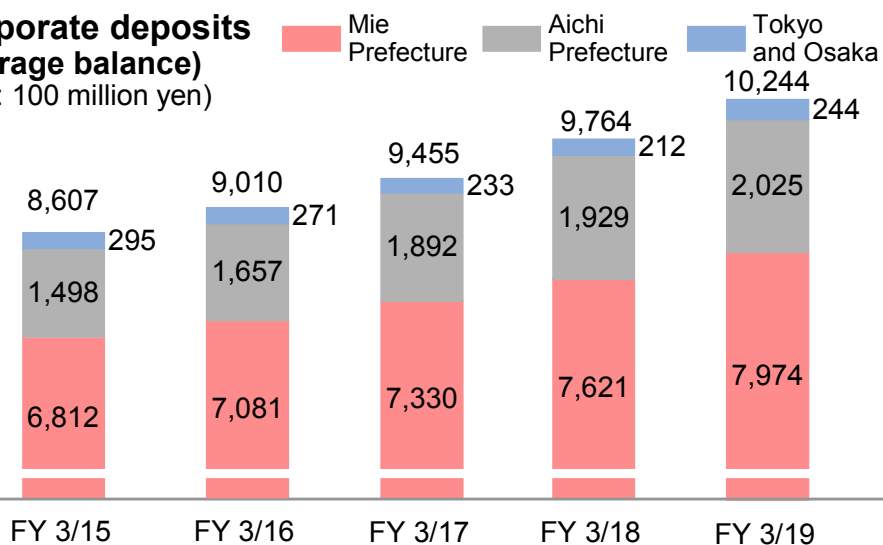
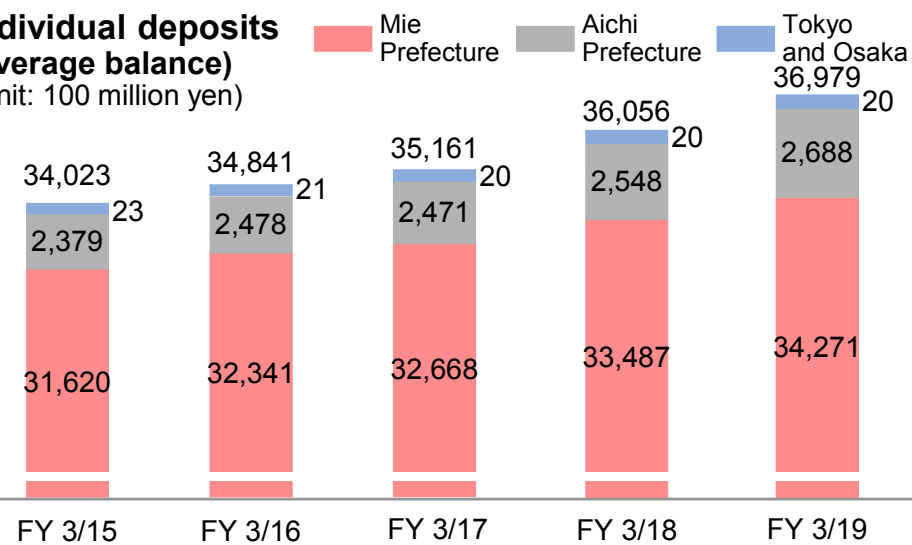
	March-end 2015	March-end 2016	March-end 2017	March-end 2018	March-end 2019
Corporate deposits	792,017	817,514	852,381	897,550	940,577
JPY liquid	515,643	531,742	559,677	607,132	637,719
JPY time	272,149	280,270	286,610	284,375	296,595
Foreign currency	4,223	5,501	6,093	6,043	6,261
Individual deposits	3,452,448	3,489,272	3,551,239	3,647,772	3,741,707
JPY liquid	1,636,971	1,685,030	1,798,213	1,900,053	2,000,289
JPY time	1,802,285	1,790,090	1,736,663	1,728,979	1,720,154
Foreign currency	13,192	14,150	16,362	18,739	21,263
Public funds deposits	127,313	108,116	112,305	145,611	165,245
JPY liquid	90,014	84,164	81,376	110,241	126,707
JPY time	37,298	23,952	30,928	35,370	38,537
Foreign currency	0	0	0	0	0
Other	42,688	38,046	36,054	31,961	35,456
Total deposits	4,414,467	4,452,949	4,551,980	4,722,896	4,882,986
Deposits in Mie Prefecture*	4,023,506	4,051,769	4,133,334	4,298,018	4,427,746
Deposits outside Mie Prefecture	390,961	401,180	418,645	424,877	455,239
Tokyo and Osaka	16,704	13,621	13,276	9,518	11,169
Aichi	374,256	387,559	405,368	415,358	444,069
Negotiable certificates of deposit	179,378	202,311	179,465	187,500	182,115

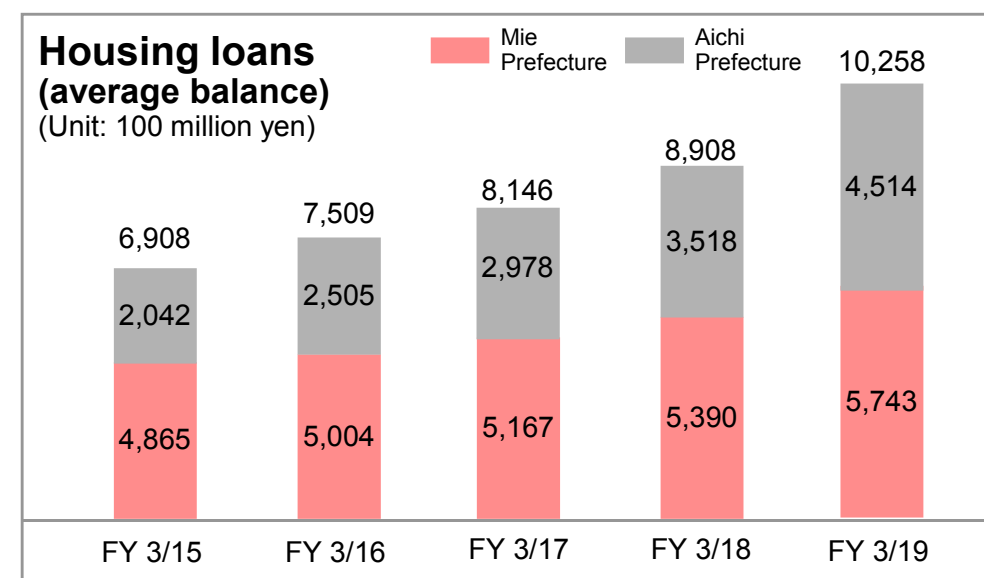
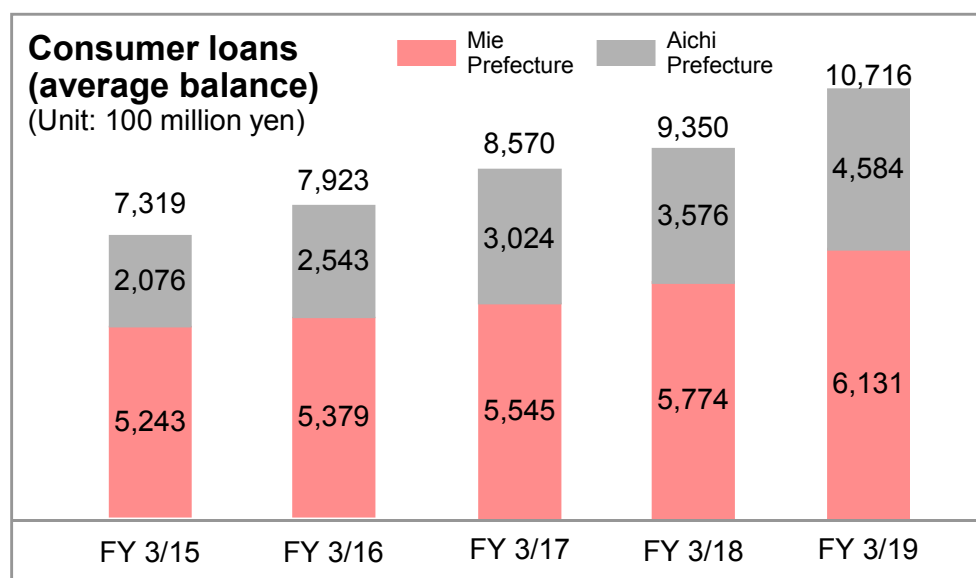
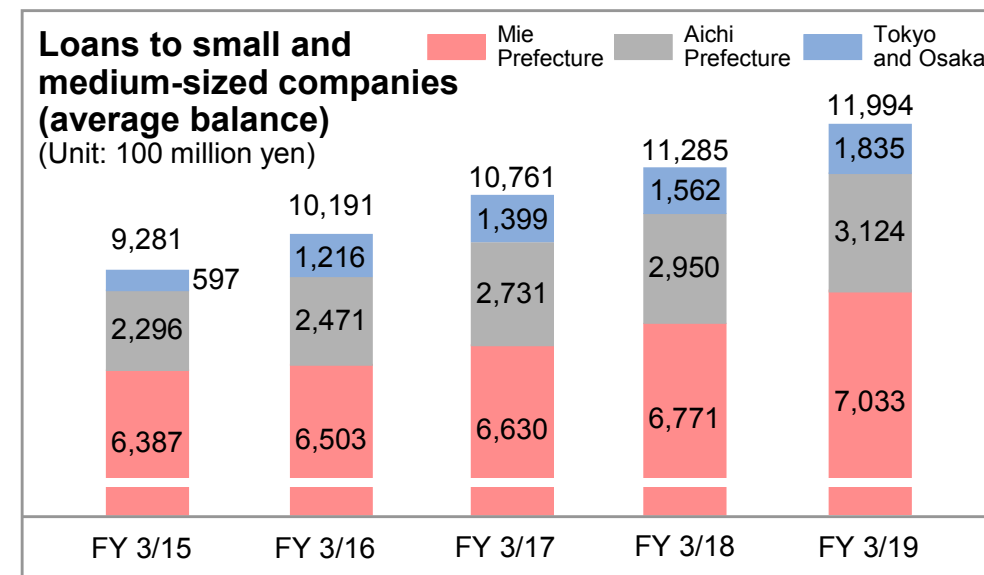
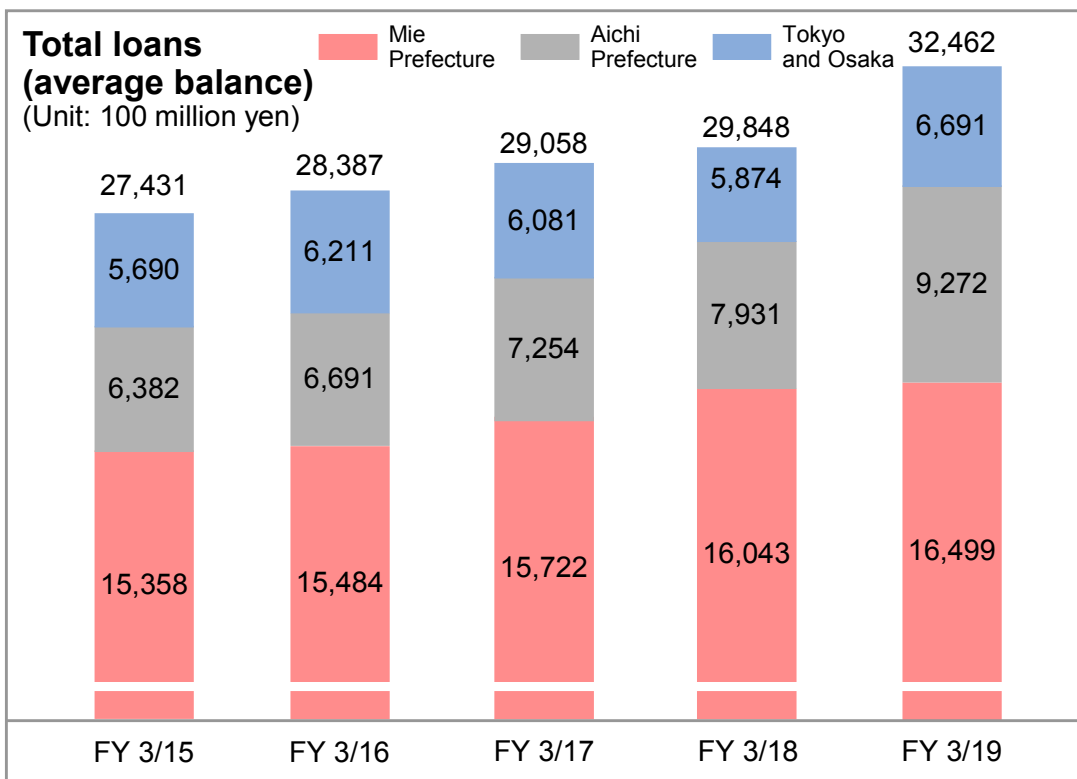
Loans (ending balance)

(Unit: million yen)

	March-end 2015	March-end 2016	March-end 2017	March-end 2018	March-end 2019
Corporate sector	1,761,131	1,796,820	1,793,112	1,837,194	2,023,492
Large companies	703,672	670,007	615,873	597,913	701,520
Medium-sized companies	71,858	67,247	65,736	70,576	68,607
Small and medium-sized companies	985,599	1,059,565	1,111,502	1,168,705	1,253,367
Individual sector	788,485	845,213	909,265	1,014,861	1,188,146
Public corporations	268,388	245,149	238,333	249,991	230,114
Governments	6,733	2,862	1,491	120	0
Other	261,655	242,287	236,841	249,870	230,114
Total loans	2,818,004	2,887,184	2,940,712	3,102,047	3,441,753
(excluding governments)	2,811,271	2,884,322	2,939,220	3,101,926	3,441,753
(Offshore book)	0	0	0	0	0
Consumer loans	768,703	826,295	891,264	997,845	1,172,255
Housing loans	727,908	784,465	848,167	952,761	1,125,634
Other loans	40,795	41,830	43,097	45,084	46,621
Loans in Mie Prefecture*	1,550,658	1,559,710	1,590,550	1,647,928	1,688,946
Loans outside Mie Prefecture	1,267,345	1,327,473	1,350,161	1,454,118	1,752,807
Tokyo and Osaka	609,745	637,053	590,938	606,232	733,660
Aichi	657,600	690,419	759,223	847,885	1,019,146

* Deposits in Mie Prefecture and Loans in Mie Prefecture include Shingu

**Total deposits
(average balance)**
 (Unit: 100 million yen)

**Depository assets, amount
of contracts acquired
(including Hyakugo Securities)**
 (Unit: million yen)

**Corporate deposits
(average balance)**
 (Unit: 100 million yen)

**Individual deposits
(average balance)**
 (Unit: 100 million yen)




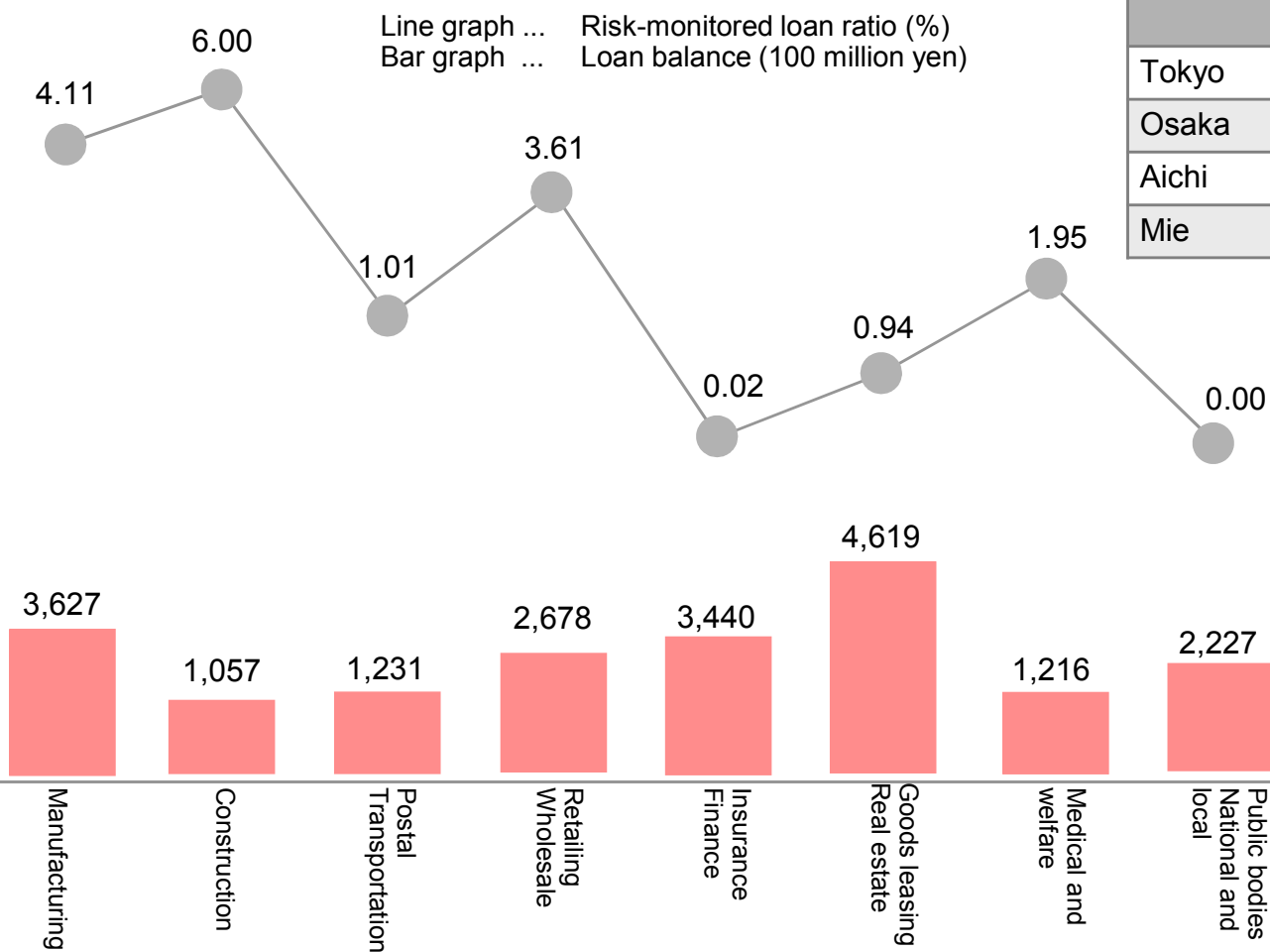
Change in risk-monitored loans

(Unit: 100 million yen)

	3/31/2015	3/31/2016	3/31/2017	3/31/2018	3/31/2019	Year-on-year
Risk-monitored loans balance (total)	678	614	602	518	517	(1)
Risk-monitored loan ratio	2.40%	2.12%	2.05%	1.67%	1.50%	minus 0.17P

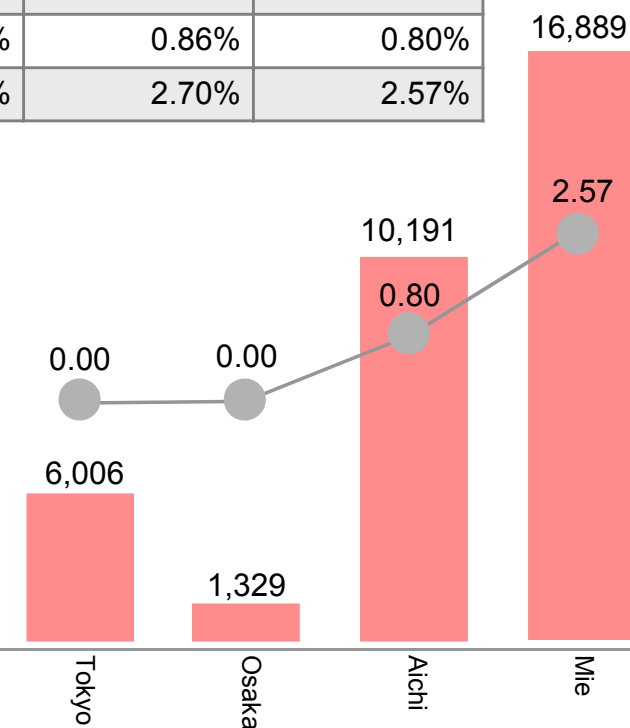
<Reference>
 End of March 2019
 Nonperforming loan
 ratio: 1.50%

Loan balance and risk-monitored loan ratio by major industry

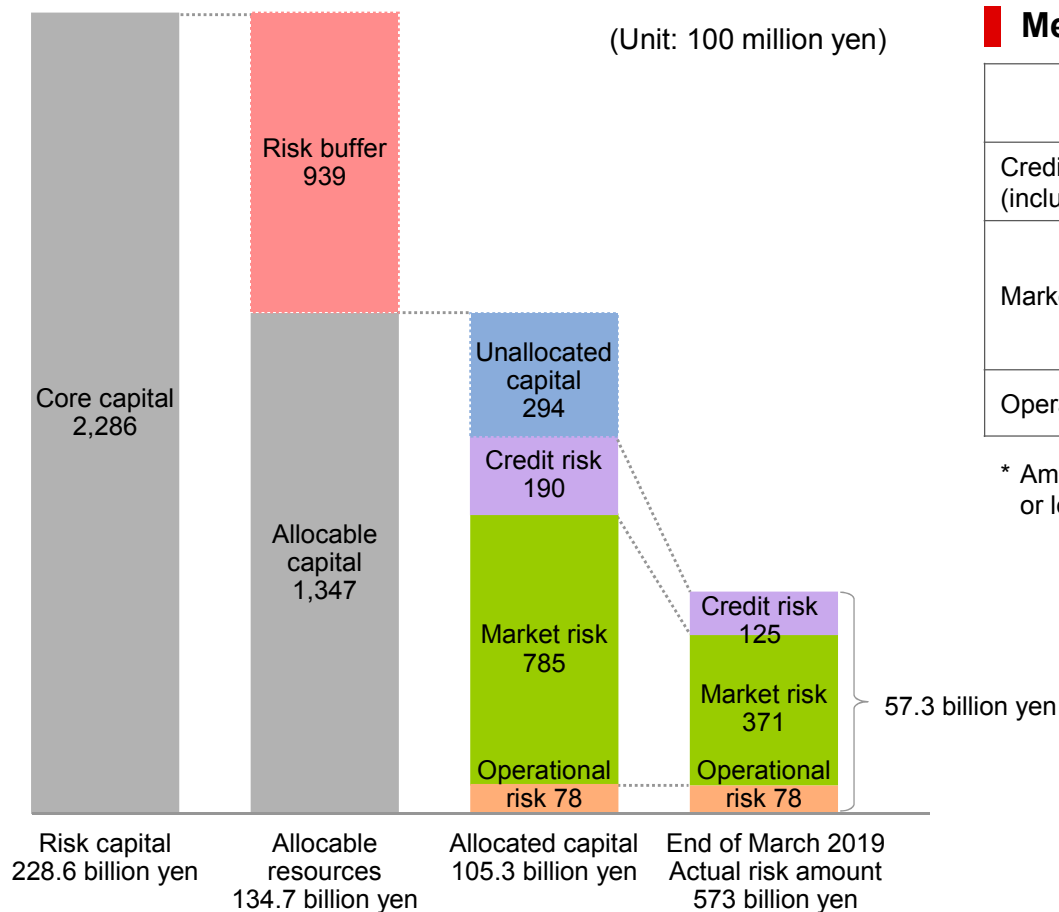


Risk-monitored loan ratio by region

	3/31/2017	3/31/2018	3/31/2019
Tokyo	0.65%	0.00%	0.00%
Osaka	0.00%	0.00%	0.00%
Aichi	1.10%	0.86%	0.80%
Mie	3.07%	2.70%	2.57%



- Risk is controlled within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared to core capital of 228.6 billion yen and allocable capital of 134.7 billion yen, actual amount of risk is 57.3 billion yen.



Method of measuring risk

	Method of measurement	Confidence interval	Holding period	
Credit risk (including market-related credit exposure)	VaR	99%	One year	
Market risk	Cross-shareholdings	VaR*	99%	Six months
	Investment rates, portfolio investment, investment trusts	VaR	99%	Three months
Operational risk	The standardized approach			

* Amount of risk of cross-shareholdings is measured after taking into consideration unrealized gains or losses (valuation gains (losses) minus the VaR-equivalent value)

- * Risk buffer : Capital not allocated to risk limits in the case of emergencies (equivalent to 4% of equity ratio)
- * Unallocated capital : Unused portion of allocable capital

Outstanding Nonperforming Loans by Disclosure Standard and Coverage

Nonperforming Loans under Internal Assessment Standard (target: total credit exposure)						Loans disclosed under the Financial Reconstruction Act (target: total credit exposure) * For substandard loans, only loans are included.					Risk-monitored Loans (target: loans)	
Classification	Credit outstanding	Category				Classification	Credit outstanding	Amount covered by collateral and guarantee	Reserve for possible loan losses	Coverage ratio	Classification	Balance
		Non-categorized	Category II	Category III	Category IV							
Failure	20 <7>	18	2	— (1)	— (13)	Bankrupt and quasi-bankrupt assets	73 <43>	37	36	100.00%	Loans to borrowers in legal bankruptcy	20 <7>
Substantial failure	53 <36>	39	13	— (4)	— (16)						Doubtful assets	379
Possible failure	379	246	61	72 (72)		Substandard loans	68	26	5	46.55%		
Watch list	Under control	107	28	79							Sub-total	522 <492>
	Others	863	306	557		Normal assets	34,289	Ratio of loans disclosed under the Financial Reconstruction Act (sub-total) over total credit exposure1.50%		Ratio of risk-monitored loans over total loans1.50%		
Normal	33,387	33,387						Total	34,812 <34,781>	[Reference] Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out1.41%		[Reference] Ratio of risk-monitored loans over total loans if partial direct write-offs were carried out1.42%
Total	34,812 <34,781>	34,026	713	72 (78)	— (30)							

(Unit: 100 million yen)

* Amounts less than stated units are rounded down.

- * Total credit exposure: Loans, customers' liabilities for acceptances and guarantees, the Bank's guaranteed private placements, foreign exchange, and suspense payments and accrued interest, which are equivalent to loans
- * Values shown in the section "Nonperforming Loans" under "Internal Assessment Standard" are after loan losses reserves, with the value indicated in parentheses representing amounts of reserves corresponding to the respective sections.
- * The Bank does not carry out partial direct write-offs, but the amounts that would be derived if a partial direct write-off were carried out is shown in angled brackets

Trends of Loans disclosed under the Financial Reconstruction Act

(Unit: 100 million yen)

	3/31/2015	3/31/2016	3/31/2017	3/31/2018	3/31/2019	Year-on-year
Bankrupt and quasi-bankrupt assets	115	81	79	64	73	9
Doubtful assets	473	433	445	393	379	(13)
Substandard loans	97	108	84	67	68	1
Total	686	623	609	524	522	(2)
Nonperforming loans ratio	2.39%	2.13%	2.04%	1.67%	1.50%	minus 0.17P

Upper: # of debtors/Lower: credit exposure

(Unit: million yen)

		Debtor Classification as of 3/31/2019									Ratio of downgrading to possible failure or lower	Upgrade	Downgrade
		Normal	Other under close observation	Under control	Possible failure	Substantial failure	Failure	Other	Bulk, etc.				
as of 3/31/2018	Normal	188,407	162,020	619	36	70	116	10	25,536	8	0.10%	—	851
		2,985,524	2,630,492	16,140	1,824	2,634	783	269	333,381	256	0.12%	—	21,651
	Other under close observation	2,159	474	1,301	10	78	13	2	281	1	4.31%	474	103
		86,453	12,420	60,796	819	1,618	76	88	10,633	25	2.06%	12,420	2,603
	Under control	214	16	23	138	14	4	1	18	—	8.88%	39	19
		11,434	667	1,721	7,252	472	70	49	1,200	—	5.18%	2,389	592
	Possible failure	1,395	29	80	15	1,060	31	7	173	20		124	38
		39,271	380	992	546	32,434	455	779	3,681	315		1,919	1,235
	Substantial failure	473	15	3	—	2	303	10	140	11		20	10
		5,789	8	12	—	19	3,789	629	1,330	153		40	629
	Failure	32	—	3	—	—	4	15	10	7		7	—
		624	—	61	—	—	49	252	261	110		110	—
	Total	192,680	162,554	2,029	199	1,224	471	45	26,158	47		664	1,021
		3,129,098	2,643,968	79,724	10,442	37,179	5,225	2,068	350,488	861		16,879	26,712

of debtors

	1st Half of 2014	2nd Half of 2014	1st Half of 2015	2nd Half of 2015	1st Half of 2016	2nd Half of 2016	1st Half of 2017	2nd Half of 2017	1st Half of 2018	2nd Half of 2018
Subject to Head Office support	72	64	59	56	45	44	40	46	48	53
Subject to branch support	322	320	315	352	361	343	308	293	271	259
# of instances of upgrading	23	23	23	25	21	21	28	25	32	25
# of instances of downgrading	25	26	16	19	28	19	11	12	14	15
Change in nonperforming loans	500 million yen	(700) million yen	(600) million yen	(2.5) billion yen	1.2 billion yen	4 million yen	(2.4) billion yen	80 million yen	(800) million yen	10 million yen

Compliance with Hyakugo Bank's credit policies (as of March 31, 2019)

(Unit: 100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or lower of total loans	2,409	1,947	5.66%
Loans for other real estate industry	7% or lower of total loans	2,409	1,939	5.64%
Loans for non-banks	10% or lower of total loans	3,441	1,597	4.64%
Loans for large companies	Total loans for large companies by Tokyo and Osaka sales departments should be 20% or less of the Bank's total loans	6,883	4,274	12.42%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	228	220	9.63%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	571	487	21.33%

Changes in loans by industry

(Unit: 100 million yen)

Industry	3/31/2015	3/31/2016	3/31/2017	3/31/2018	3/31/2019	Share by industry
Manufacturing	3,831	3,686	3,455	3,349	3,627	10.53%
of which, transportation equipment manufacturing	692	693	621	676	795	2.31%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	174	163	207	209	241	0.70%
Construction	1,057	1,024	1,026	1,034	1,057	3.07%
Utilities	516	581	700	761	900	2.61%
Telecommunication	182	181	174	106	123	0.35%
Transport and Post	966	986	1,004	1,170	1,231	3.57%
Wholesale and Retail	2,940	2,705	2,564	2,508	2,678	7.78%
Finance and Insurance	2,523	2,944	2,738	2,560	3,440	9.99%
Real estate and Rental	3,397	3,571	3,880	4,377	4,619	13.42%
of which, Real estate	2,323	2,559	3,003	3,307	3,399	9.87%
Academic research, Specialist and Technical services	134	137	129	137	136	0.39%
Accommodation and Food and beverage	318	295	295	294	315	0.91%
Lifestyle-related services and Entertainment	241	259	228	242	245	0.71%
Education and Learning support	75	65	72	74	76	0.22%
Medical and Social welfare	1,007	1,074	1,128	1,196	1,216	3.53%
Other services	362	383	388	407	399	1.15%
National and local government	2,564	2,357	2,321	2,440	2,227	6.47%
Other	7,884	8,452	9,092	10,148	11,881	34.52%
Total by industry	28,180	28,871	29,407	31,020	34,417	100.00%

Deposits

Loans

■ Including megabanks

Mega	Other	Shinkin	Bank B	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Bank B	Shinkin	Other	Mega
8.8	9.2	12.7	12.7	12.9	43.7		36.8	14.3	15.0	11.5	17.2	5.2

* Excludes Agricultural Cooperative, Fisheries Cooperative, JP Bank, and Hyakugo Bank's Shingu Branch

(Unit: %) (as of September 30, 2018)

■ Excluding megabanks

Other	Shinkin	Bank B	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Bank B	Shinkin	Other			
10.1	13.9	14.0	14.1	47.9		38.8	15.1	15.8	12.1	18.2			
20.3		23.9		7.1	9.4	39.3	Kuwana District	27.4	9.5	10.0	19.0	34.1	
7.7	12.7	7.2	35.3		37.1	Yokkaichi District	30.6	29.0		9.6	13.4	17.4	
7.6	7.1	14.7	22.5		48.1	Suzuka District	33.0	22.6		20.3	6.6	17.5	
21.0		24.0		9.5	7.2	38.3	Iga District	34.2	4.7	11.4	24.1		25.6
7.7	8.4	12.9	7.1	63.9		Tsu district	58.1		12.2	14.4	4.6	10.7	
5.1	17.1		28.5		2.3	47.0	Matsusaka District	34.4	4.7	32.3		16.0	12.6
10.0	7.7	17.3	3.2	61.8		Ise District	50.9		6.6	18.5	5.9	18.1	
2.6	1.7	24.9	5.2	65.6		Toba Shima District	59.5		2.2	30.9		2.0	5.4
5.5	33.9		28.9		31.7	Kishu District	28.8	31.1		28.7		11.4	

* Excludes Agricultural Cooperative, Fisheries Cooperative, JP Bank, and Hyakugo Bank's Shingu Branch

(Unit: %) (as of September 30, 2018) 50

Enhancing the comprehensive strength of the entire Group

Can provide integrated financial services. Group companies work together in pursuit of service efficiency improvements, while working to secure further profits outside the Group.

