

Appendix

Deposits (ending balance)

(Unit: million yen)

	March-end 2016	March-end 2017	March-end 2018	March-end 2019	September -end 2019
Corporate deposits	817,514	852,381	897,550	940,577	932,307
JPY liquid	531,742	559,677	607,132	637,719	631,734
JPY time	280,270	286,610	284,375	296,595	294,358
Foreign currency	5,501	6,093	6,043	6,261	6,215
Individual deposits	3,489,272	3,551,239	3,647,772	3,741,707	3,765,196
JPY liquid	1,685,030	1,798,213	1,900,053	2,000,289	2,046,582
JPY time	1,790,090	1,736,663	1,728,979	1,720,154	1,698,435
Foreign currency	14,150	16,362	18,739	21,263	20,178
Public funds deposits	108,116	112,305	145,611	165,245	141,157
JPY liquid	84,164	81,376	110,241	126,707	74,394
JPY time	23,952	30,928	35,370	38,537	66,763
Foreign currency	0	0	0	0	0
Other	38,046	36,054	31,961	35,456	23,769
Total deposits	4,452,949	4,551,980	4,722,896	4,882,986	4,862,431
Deposits in Mie Prefecture*	4,051,769	4,133,334	4,298,018	4,427,746	4,403,851
Deposits outside Mie Prefecture	401,180	418,645	424,877	455,239	458,580
Tokyo and Osaka	13,621	13,276	9,518	11,169	11,465
Aichi	387,559	405,368	415,358	444,069	447,114
Negotiable certificates of deposit	202,311	179,465	187,500	182,115	181,538

Loans (ending balance)

(Unit: million yen)

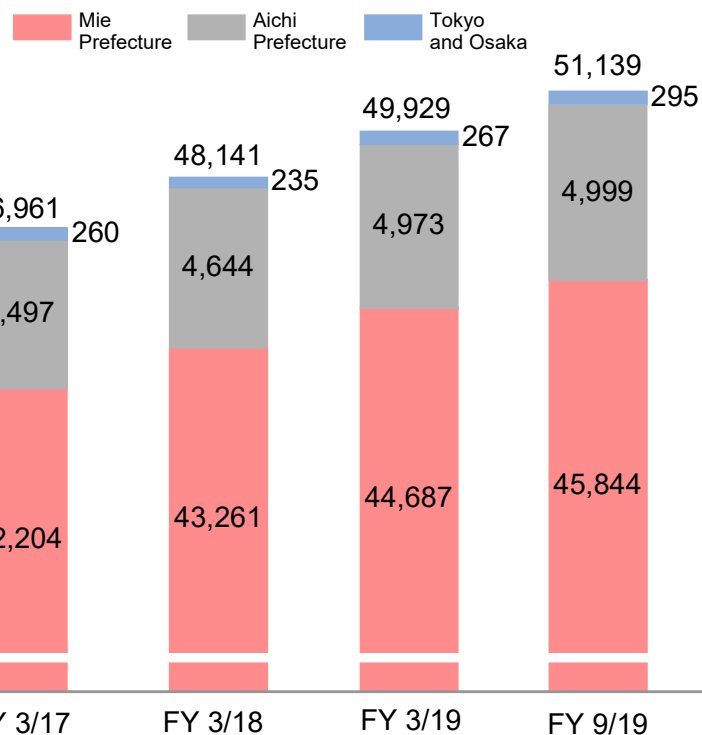
	March-end 2016	March-end 2017	March-end 2018	March-end 2019	September -end 2019
Corporate sector	1,796,820	1,793,112	1,837,194	2,023,492	2,032,187
Large companies	670,007	615,873	597,913	701,520	727,678
Medium-sized companies	67,247	65,736	70,576	68,607	72,868
Small and medium-sized companies	1,059,565	1,111,502	1,168,705	1,253,367	1,231,639
Individual sector	845,213	909,265	1,014,861	1,188,146	1,287,995
Public corporations	245,149	238,333	249,991	230,114	214,402
Governments	2,862	1,491	120	0	0
Other	242,287	236,841	249,870	230,114	214,402
Total loans (excluding governments) (Offshore book)	2,887,184	2,940,712	3,102,047	3,441,753	3,534,585
	2,884,322	2,939,220	3,101,926	3,441,753	3,534,585
	0	0	0	0	0
Consumer loans	826,295	891,264	997,845	1,172,255	1,272,386
Housing loans	784,465	848,167	952,761	1,125,634	1,224,257
Other loans	41,830	43,097	45,084	46,621	48,129
Loans in Mie Prefecture*	1,559,710	1,590,550	1,647,928	1,688,946	1,695,811
Loans outside Mie Prefecture	1,327,473	1,350,161	1,454,118	1,752,807	1,838,773
Tokyo and Osaka	637,053	590,938	606,232	733,660	729,469
Aichi	690,419	759,223	847,885	1,019,146	1,109,304

* Deposits in Mie Prefecture and Loans in Mie Prefecture include Shingu 42

Deposits (including negotiable certificates of deposit), Depository Assets

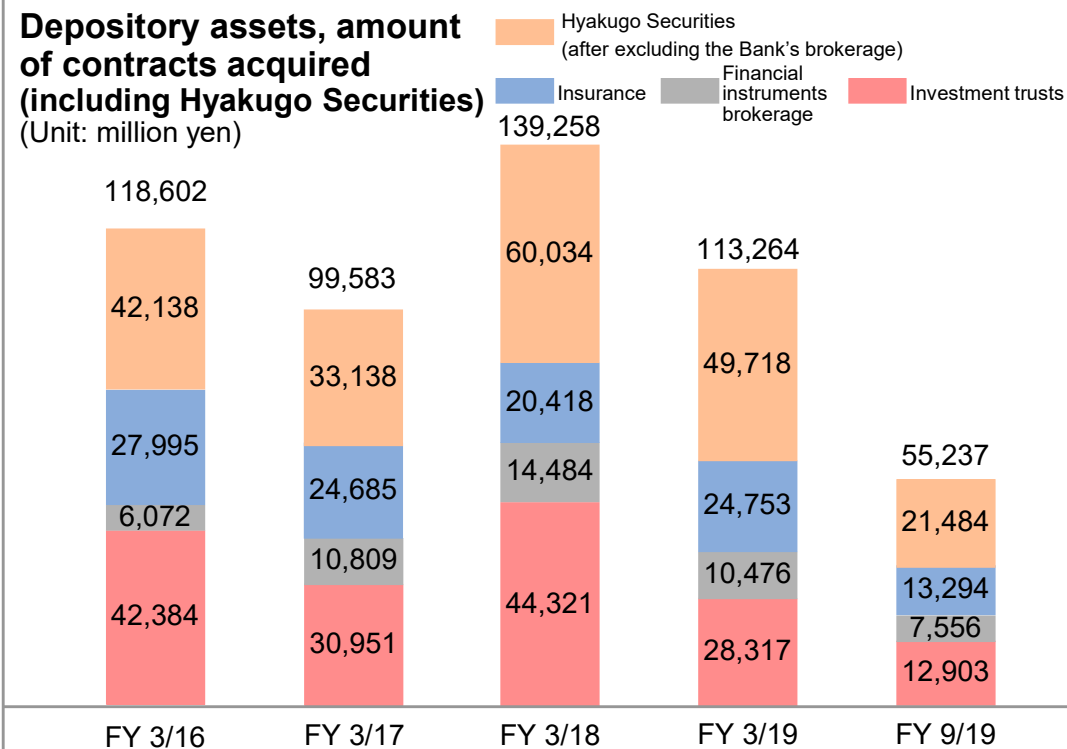
Total deposits (average balance)

(Unit: 100 million yen)



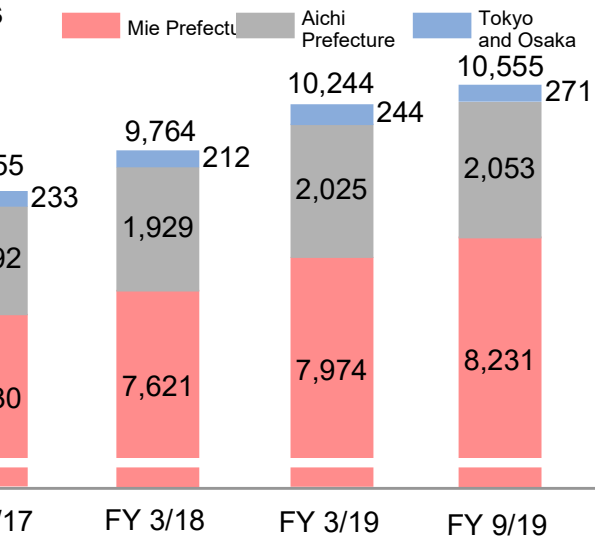
Depository assets, amount of contracts acquired (including Hyakugo Securities)

(Unit: million yen)



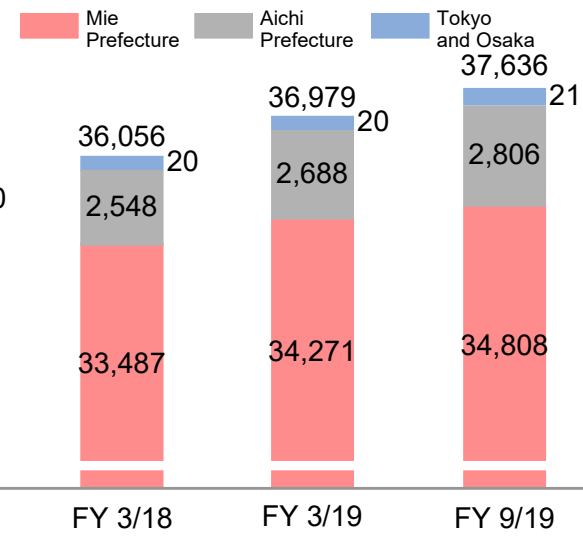
Corporate deposits (average balance)

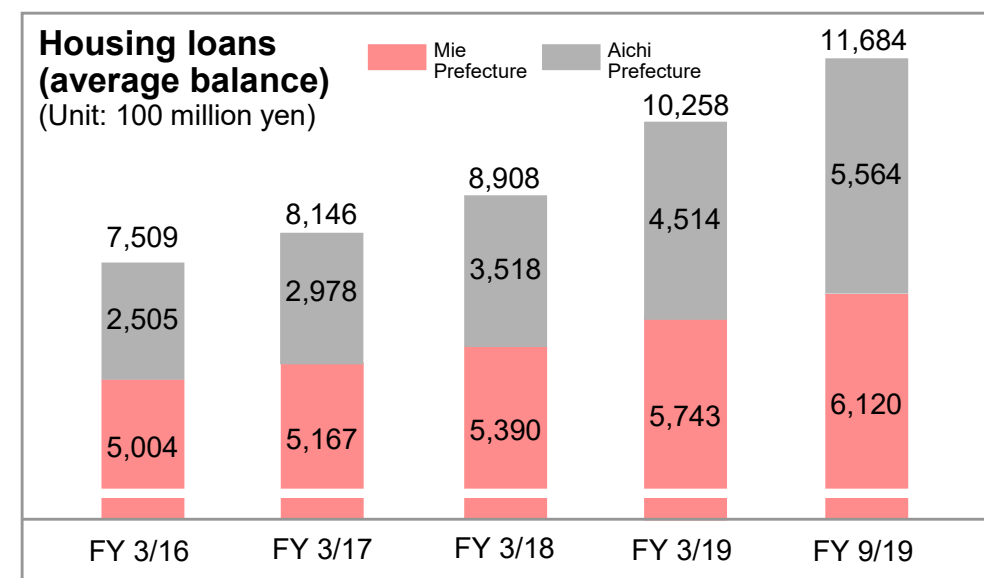
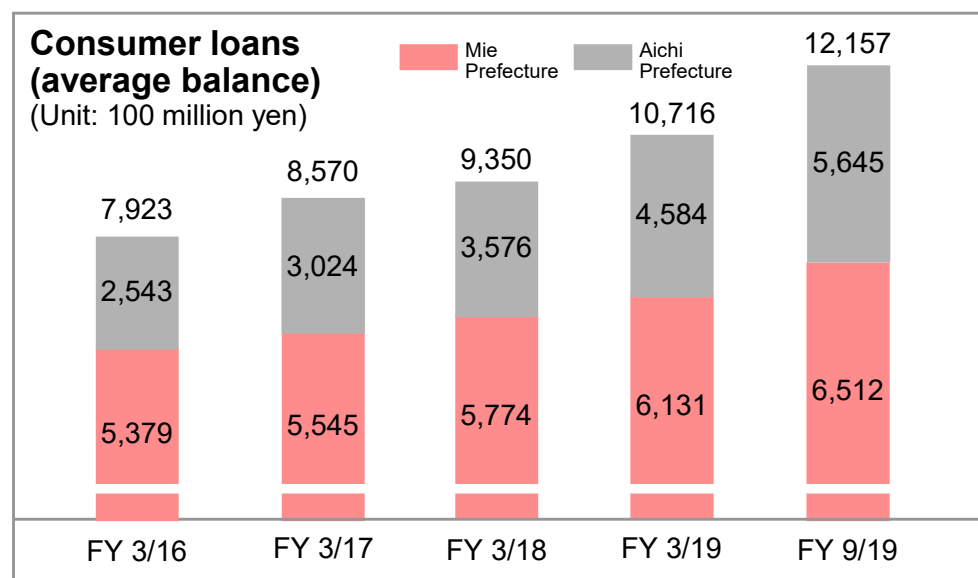
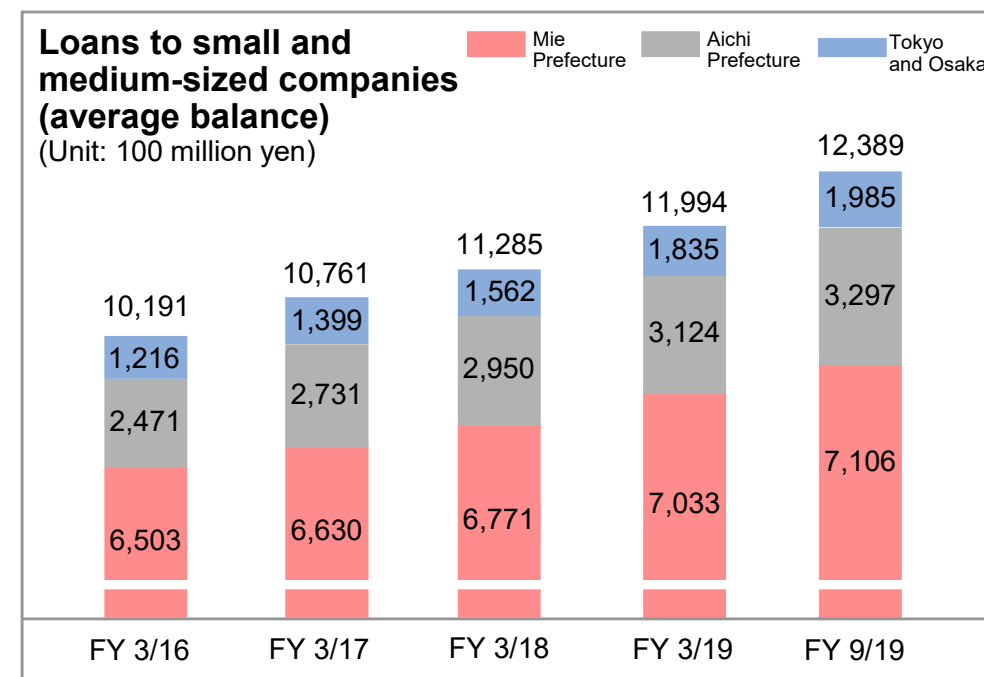
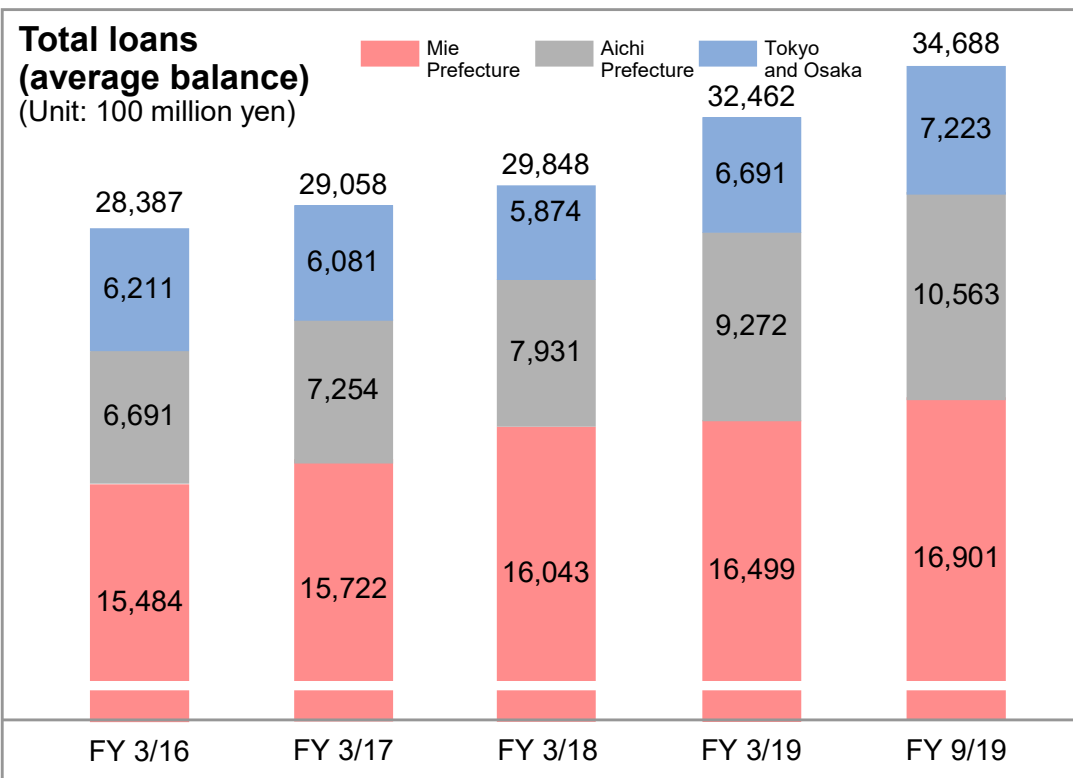
(Unit: 100 million yen)



Individual deposits (average balance)

(Unit: 100 million yen)



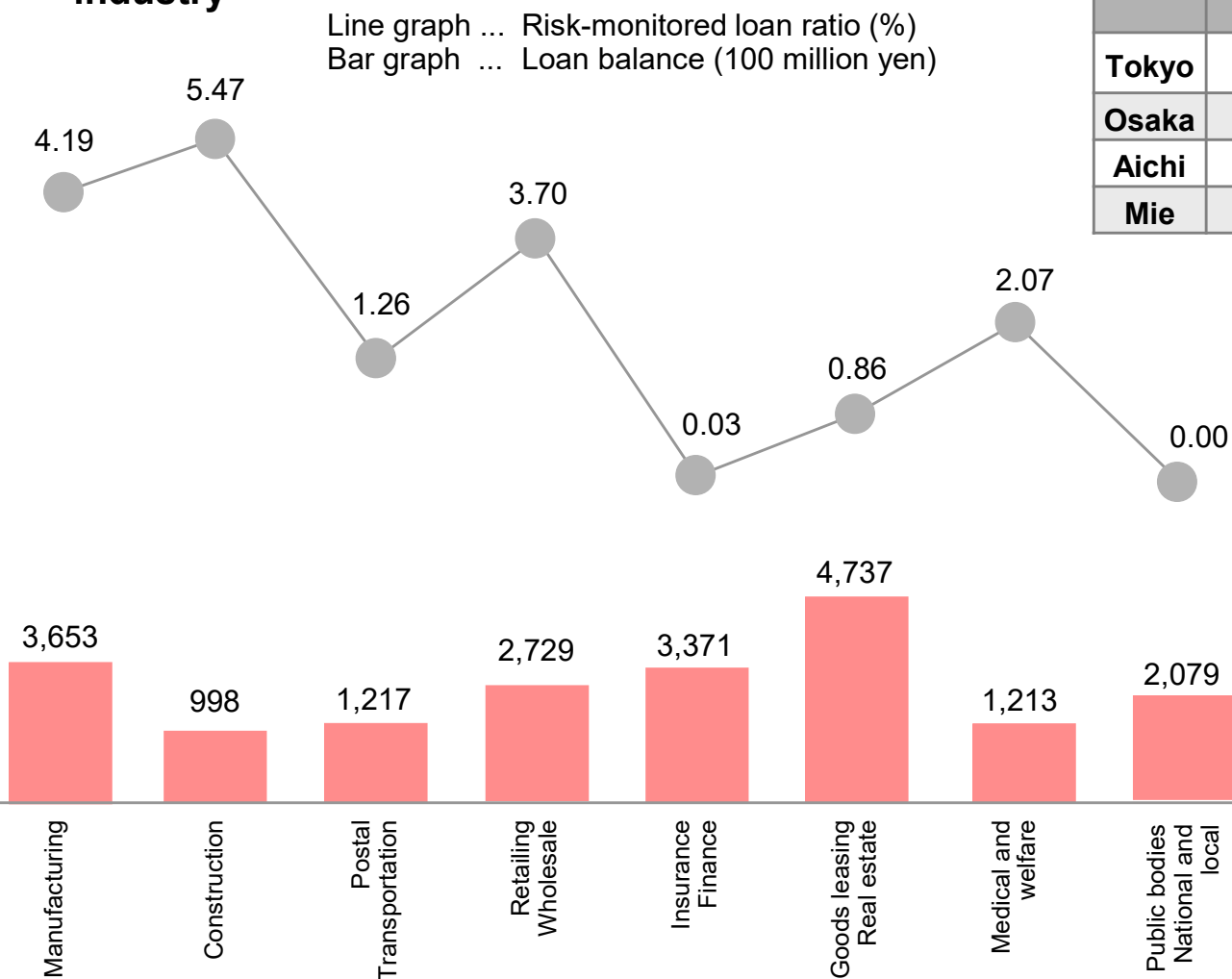


Change in risk-monitored loans

(Unit: 100 million yen)

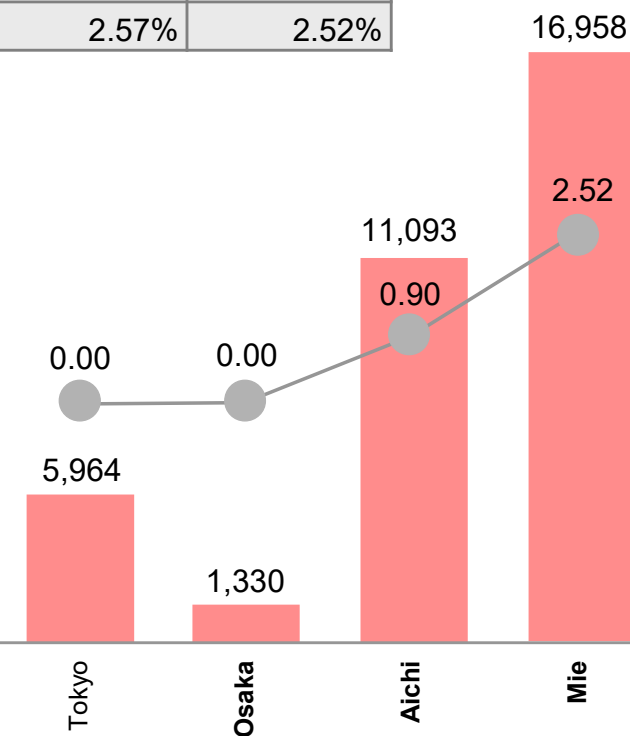
	3/31/2016	3/31/2017	3/31/2018	3/31/2019	9/30/2019	Year-on-year	<Reference> End of September 2019 Nonperforming loan ratio: 1.49%
Risk-monitored loans balance (total)	614	602	518	517	528	11	
Risk-monitored loan ratio	2.12%	2.05%	1.67%	1.50%	1.49%	(0.01P)	

Loan balance and risk-monitored loan ratio by major industry

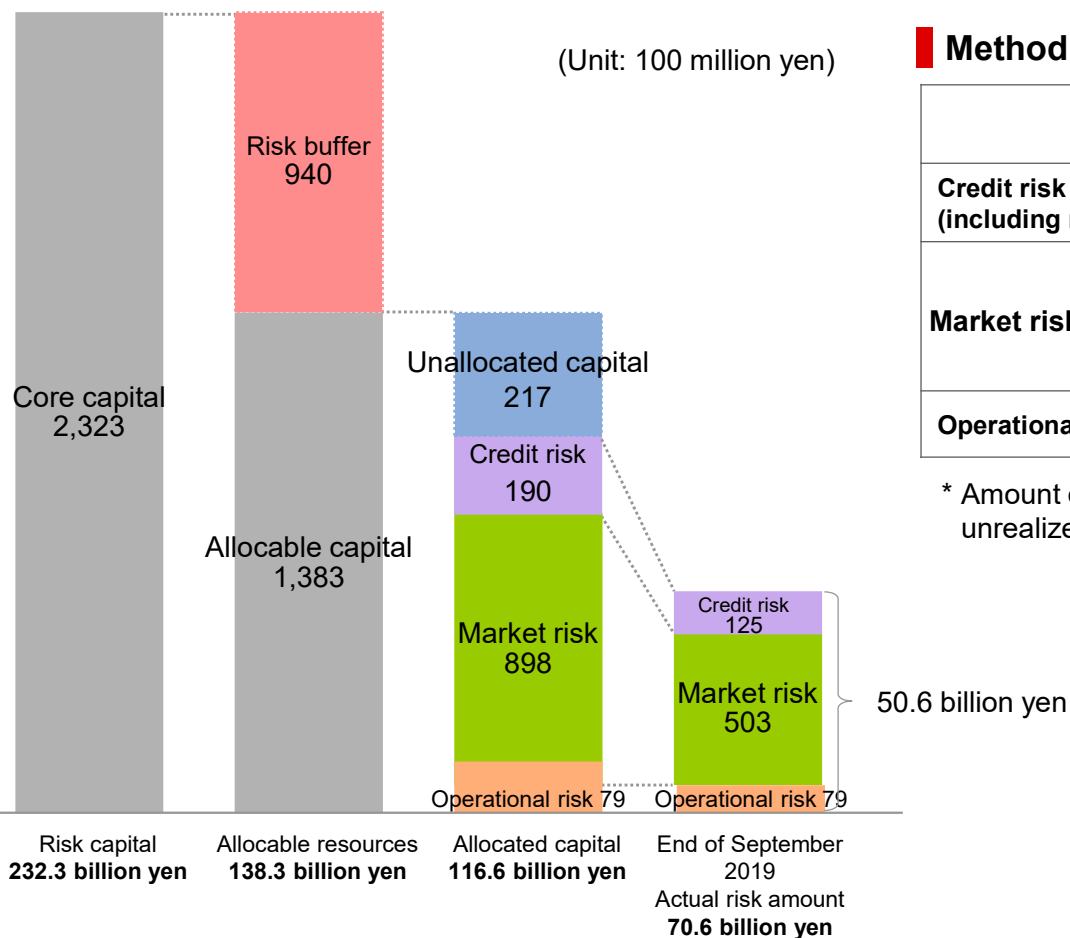


Risk-monitored loan ratio by region

	3/31/2018	3/31/2019	9/30/2019
Tokyo	0.00%	0.00%	0.00%
Osaka	0.00%	0.00%	0.00%
Aichi	0.86%	0.80%	0.90%
Mie	2.70%	2.57%	2.52%



- Risk is controlled within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared to core capital of 232.3 billion yen and allocable capital of 138.3 billion yen, actual amount of risk is 70.6 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*	Six months
	Investment rates, portfolio investment, investment trusts	VaR	99%
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	21 <6>	18	3	— (2)	— (15)	Bankrupt and quasi-bankrupt assets	81 <46>	39	41	100.00%	Loans to borrowers in legal bankruptcy	20 <6>
Substantial failure	59 <39>	44	14	— (4)	— (20)						Past due loans	427 <408>
Possible failure	371	238	62	71 (72)	Doubtful assets	371	227	72	80.72%	Debts past due by three months or more		
Watch list	Under control	123	26	97	Substandard loans	80	29	5	43.76%		Restructured loans	80
										Others	830	285
Normal	34,349	34,349			Normal assets	35,223	Ratio of loans disclosed under the Financial Reconstruction Act (sub-total) over total credit exposure1.49%			Ratio of risk-monitored loans over total loans1.49%		
Total	35,757 <35,721>	34,962	723	71 (79)			— (35)	Total	35,757 <35,721>	[Reference] Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out1.39%		

(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 are shown in angled brackets

Trends of Loans disclosed under the Financial Reconstruction Act

(Unit: 100 million yen)

	3/31/2016	3/31/2017	3/31/2018	3/31/2019	9/30/2019	Year-on-year
Bankrupt and quasi-bankrupt assets	81	79	64	73	81	7
Doubtful assets	433	445	393	379	371	(7)
Substandard loans	108	84	67	68	80	11
Total	623	609	524	522	533	10
Nonperforming loans ratio	2.13%	2.04%	1.67%	1.50%	1.49%	(0.01 P)

Trends of Debtor Classification

Upper: # of debtors/Lower: credit exposure

(Unit: million yen)

		Debtor Classification as of 9/30/2019								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 3/31/2019 credit exposure by debtor classification	Normal	191,913	172,277	456	26	42	100	3	19,009	–	0.08%	–	627	
	Other under close observation	3,328,546	3,095,966	12,172	1,161	885	862	38	217,460	–	0.05%	–	15,120	
	Under control		2,116	319	1,508	15	60	14	–	200	–	3.50%	319	89
			85,612	9,960	67,150	1,538	1,520	157	–	5,284	–	1.96%	9,960	3,216
	Possible failure		201	5	10	163	11	3	–	9	–	6.97%	15	14
			10,724	135	232	9,139	155	48	–	1,012	–	1.90%	368	203
	Substantial failure		1,254	8	36	2	1,118	24	3	63	–		46	27
			37,934	23	698	208	34,435	553	86	1,928	–		931	639
	Failure		490	9	1	–	–	359	9	112	–		10	9
			5,308	17	10	–	–	4,240	323	717	–		27	323
	Total		46	–	1	–	1	6	28	10	–		8	–
			2,088	–	27	–	10	108	1,700	240	–		147	–
		196,020	172,618	2,012	206	1,232	506	43	19,403	–		398	766	
		3,470,215	3,106,103	80,292	12,047	37,007	5,970	2,149	226,643	–		11,434	19,503	

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	1st Half of 2019
Subject to Head Office support	72	64	59	56	45	44	40	46	48	53	62
Subject to branch support	322	320	315	352	361	343	308	293	271	259	202
# of instances of upgrading	23	23	23	25	21	21	28	25	32	25	22
# of instances of downgrading	25	26	16	19	28	19	11	12	14	15	14
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	30 million yen

Compliance with Hyakugo Bank's credit policies (as of September 30, 2019)

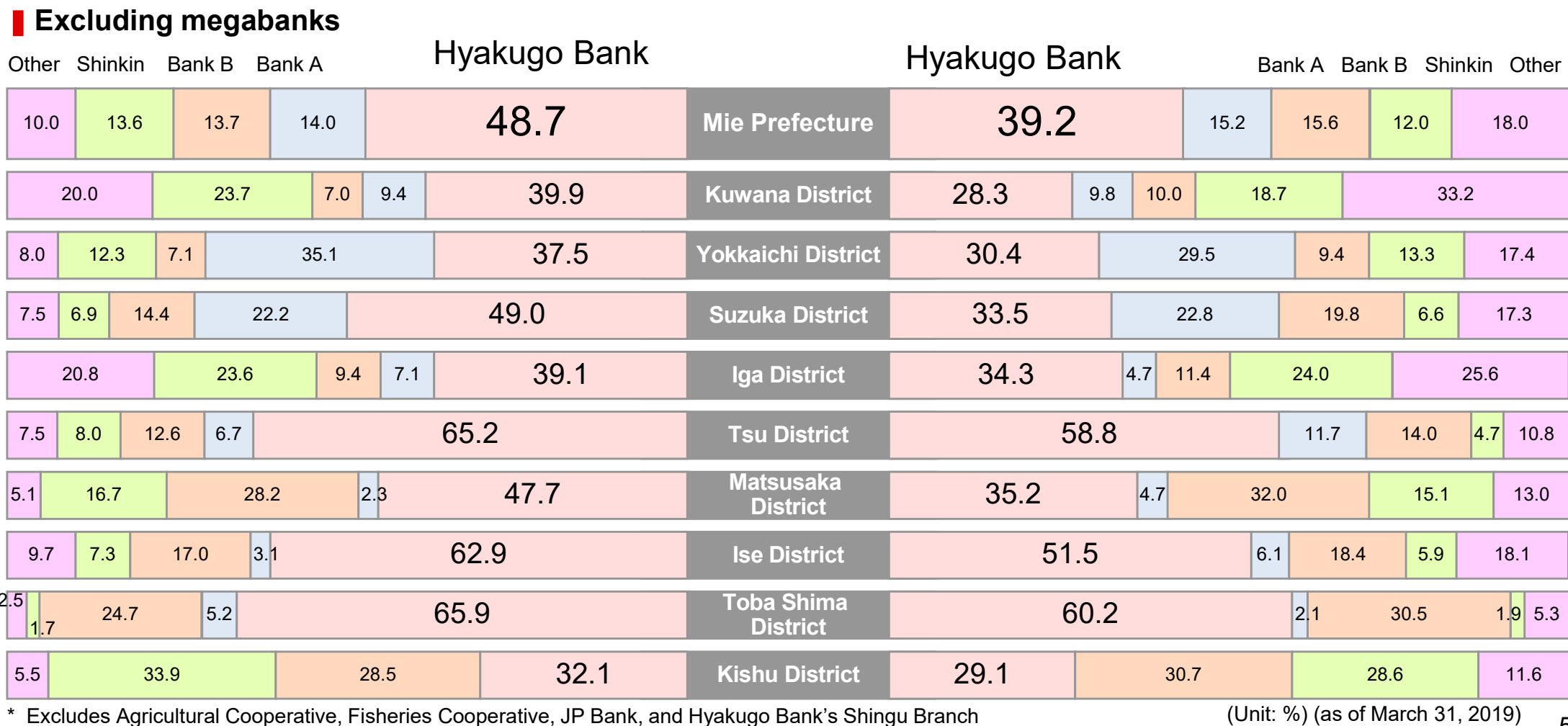
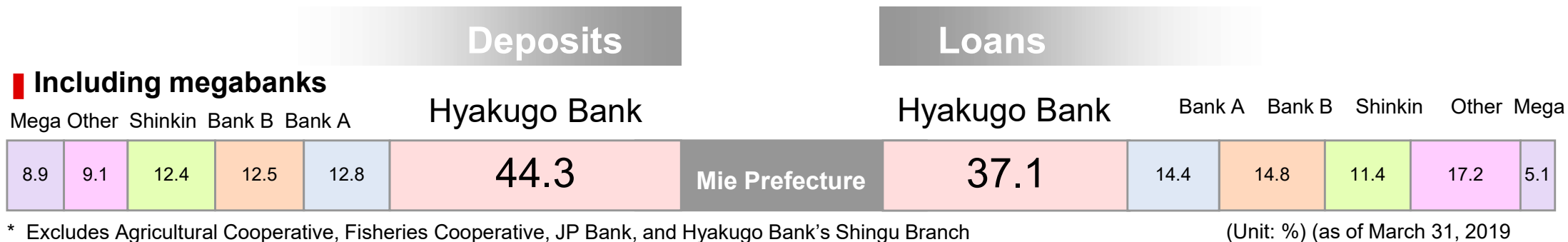
(Unit: 100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or lower of total loans	2,474	1,947	5.51%
Loans for other real estate industry	7% or lower of total loans	2,474	2,038	5.77%
Loans for non-banks	10% or lower of total loans	3,534	1,712	4.85%
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	7,069	4,374	12.38%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	232	220	9.47%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	580	478	20.59%

Changes in loans by industry

(Unit: 100 million yen)

Industry	3/31/2016	3/31/2017	3/31/2018	3/31/2019	9/30/2019	Share by industry
Manufacturing	3,686	3,455	3,349	3,627	3,653	10.33%
of which, transportation equipment manufacturing	693	621	676	795	808	2.28%
Agriculture, Forestry, Fishery, Mining, Quarrying, and Gravel quarrying	163	207	209	241	243	0.68%
Construction	1,024	1,026	1,034	1,057	998	2.82%
Utilities	581	700	761	900	908	2.56%
Telecommunication	181	174	106	123	123	0.34%
Transport and Post	986	1,004	1,170	1,231	1,217	3.44%
Wholesale and Retail	2,705	2,564	2,508	2,678	2,729	7.72%
Finance and Insurance	2,944	2,738	2,560	3,440	3,371	9.53%
Real estate and Rental	3,571	3,880	4,377	4,619	4,737	13.40%
of which, Real estate	2,559	3,003	3,307	3,399	3,507	9.92%
Academic research, Specialist and Technical services	137	129	137	136	146	0.41%
Accommodation and Food and beverage	295	295	294	315	316	0.89%
Lifestyle-related services and Entertainment	259	228	242	245	246	0.69%
Education and Learning support	65	72	74	76	84	0.23%
Medical and Social welfare	1,074	1,128	1,196	1,216	1,213	3.43%
Other services	383	388	407	399	394	1.11%
National and local government	2,357	2,321	2,440	2,227	2,079	5.88%
Other	8,452	9,092	10,148	11,881	12,879	36.43%
Total by industry	28,871	29,407	31,020	34,417	35,345	100.00%



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.

