

# Appendix

## Deposits (ending balance)

(Unit: million yen)

	March-end 2016	March-end 2017	March-end 2018	March-end 2019	March-end 2020
<b>Corporate deposits</b>	817,514	852,381	897,550	940,577	957,260
JPY liquid	531,742	559,677	607,132	637,719	652,847
JPY time	280,270	286,610	284,375	296,595	296,535
Foreign currency	5,501	6,093	6,043	6,261	7,877
<b>Individual deposits</b>	3,489,272	3,551,239	3,647,772	3,741,707	3,821,661
JPY liquid	1,685,030	1,798,213	1,900,053	2,000,289	2,122,226
JPY time	1,790,090	1,736,663	1,728,979	1,720,154	1,680,890
Foreign currency	14,150	16,362	18,739	21,263	18,544
<b>Public funds deposits</b>	108,116	112,305	145,611	165,245	129,009
JPY liquid	84,164	81,376	110,241	126,707	104,235
JPY time	23,952	30,928	35,370	38,537	24,774
Foreign currency	0	0	0	0	0
<b>Other</b>	38,046	36,054	31,961	35,456	42,955
<b>Total deposits</b>	4,452,949	4,551,980	4,722,896	4,882,986	4,950,887
Deposits in Mie Prefecture*	4,051,769	4,133,334	4,298,018	4,427,746	4,485,538
Deposits outside Mie Prefecture	401,180	418,645	424,877	455,239	465,348
Tokyo and Osaka	13,621	13,276	9,518	11,169	18,396
Aichi Prefecture	387,559	405,368	415,358	444,069	446,952
<b>Negotiable certificates of deposit</b>	202,311	179,465	187,500	182,115	160,490

## Loans (ending balance)

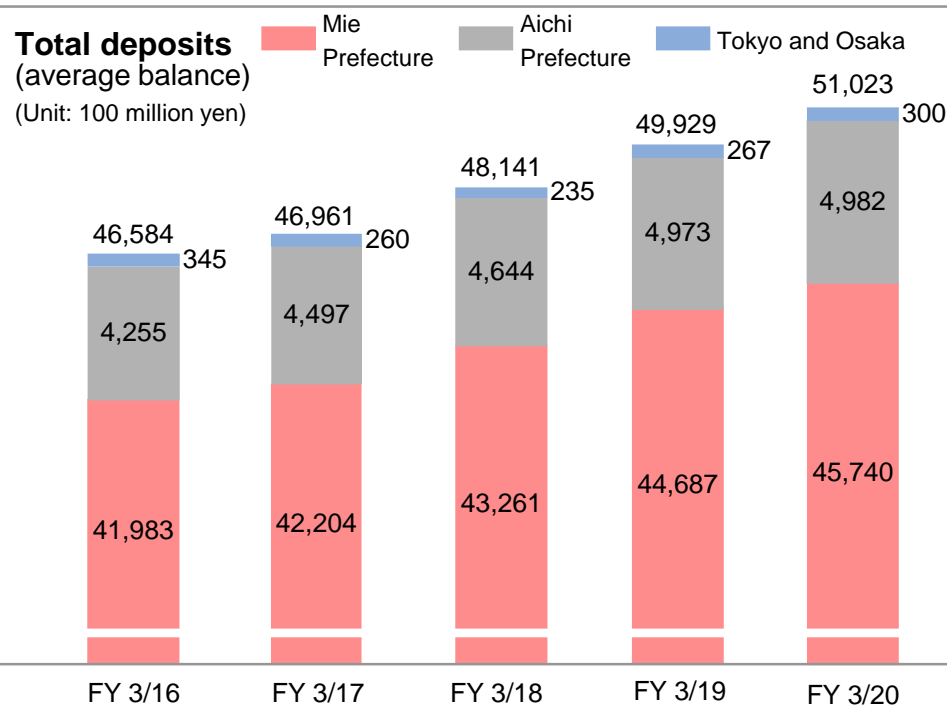
(Unit: million yen)

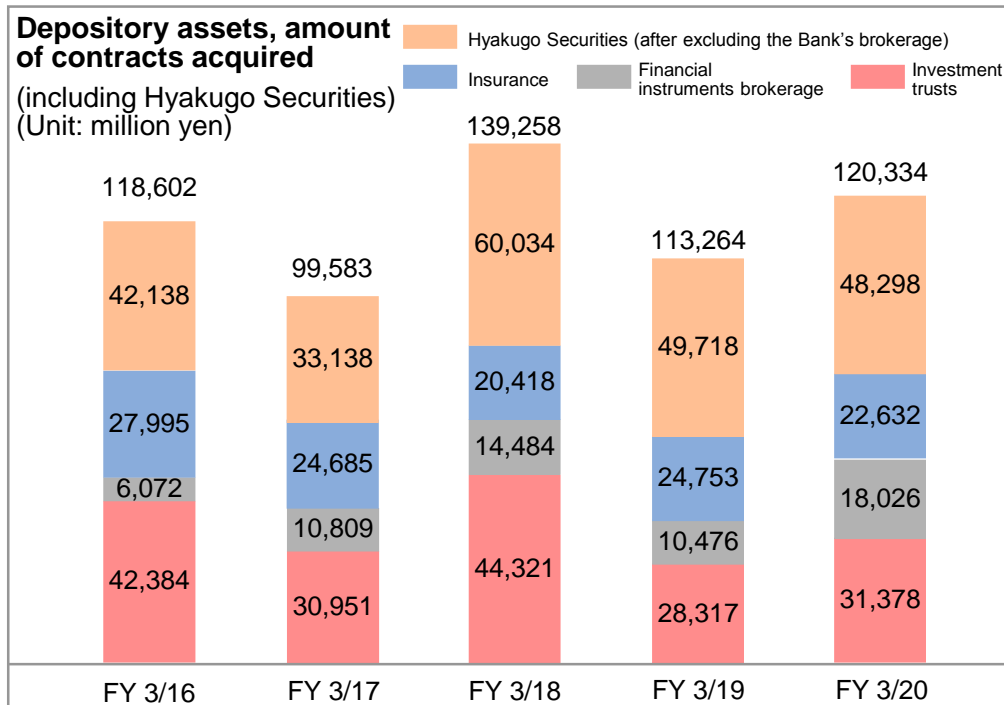
	March-end 2016	March-end 2017	March-end 2018	March-end 2019	March-end 2020
<b>Corporate sector</b>	1,796,820	1,793,112	1,837,194	2,023,492	2,038,320
Large companies	670,007	615,873	597,913	701,520	706,445
Medium-sized companies	67,247	65,736	70,576	68,607	76,523
Small and medium-sized companies	1,059,565	1,111,502	1,168,705	1,253,364	1,255,350
<b>Individual sector</b>	845,213	909,265	1,014,861	1,188,146	1,378,725
<b>Public corporations</b>	245,149	238,333	249,991	230,114	214,004
Governments	2,862	1,491	120	0	0
Other	242,287	236,841	249,870	230,114	214,004
Total loans	2,887,184	2,940,712	3,102,047	3,441,753	3,631,051
(except those for governments)	2,884,322	2,939,220	3,101,926	3,441,753	3,631,051
(Offshore account)	0	0	0	0	0
<b>Consumer loans</b>	826,295	891,264	997,845	1,172,255	1,363,812
Housing loans	784,465	848,167	952,761	1,125,634	1,315,068
Other loans	41,830	43,097	45,084	46,621	48,744
<b>Loans in Mie Prefecture*</b>	1,559,710	1,590,550	1,647,928	1,688,946	1,732,337
<b>Loans outside Mie Prefecture</b>	1,327,473	1,350,161	1,454,118	1,752,807	1,898,713
Tokyo and Osaka	637,053	590,938	606,232	733,660	710,896
Aichi Prefecture	690,419	759,223	847,885	1,019,146	1,187,816

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

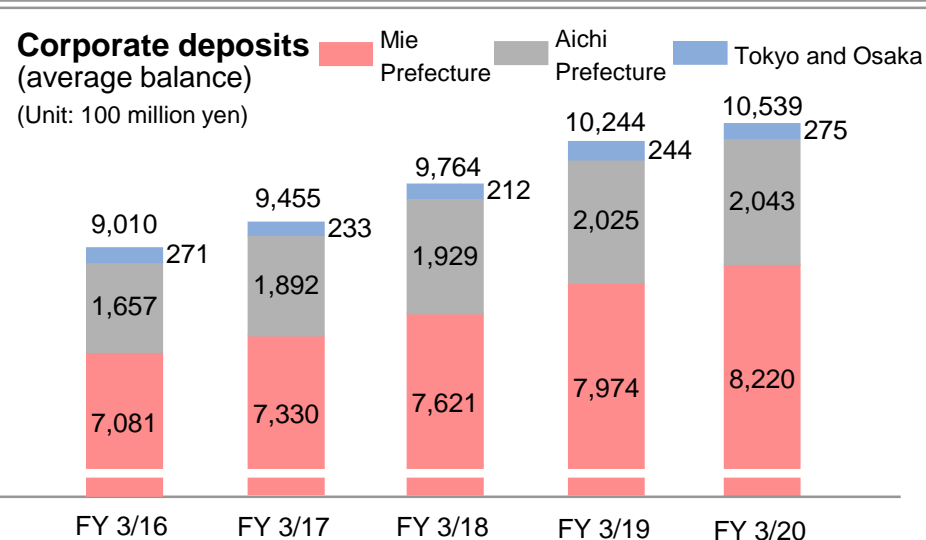
**Total deposits**  
 (average balance)

(Unit: 100 million yen)

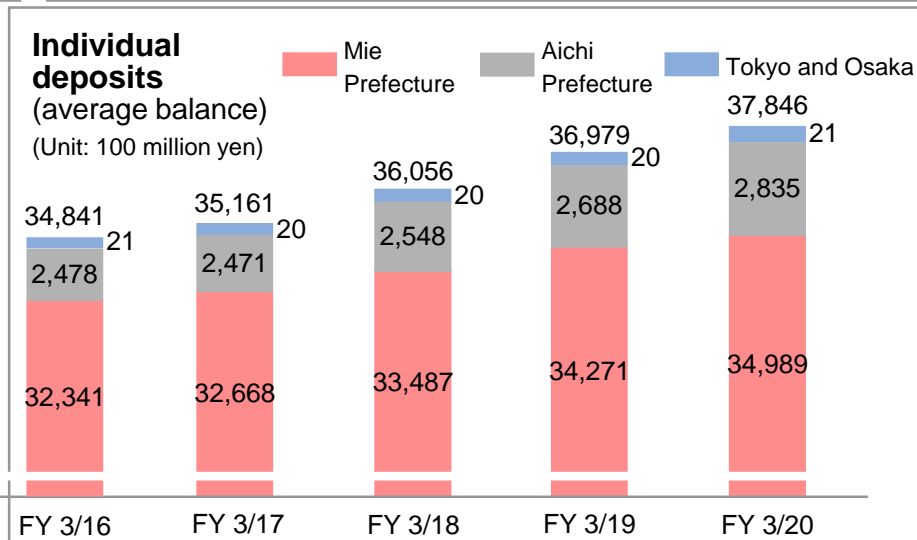

**Depository assets, amount of contracts acquired**

 (including Hyakugo Securities)  
 (Unit: million yen)

**Corporate deposits**  
 (average balance)

(Unit: 100 million yen)

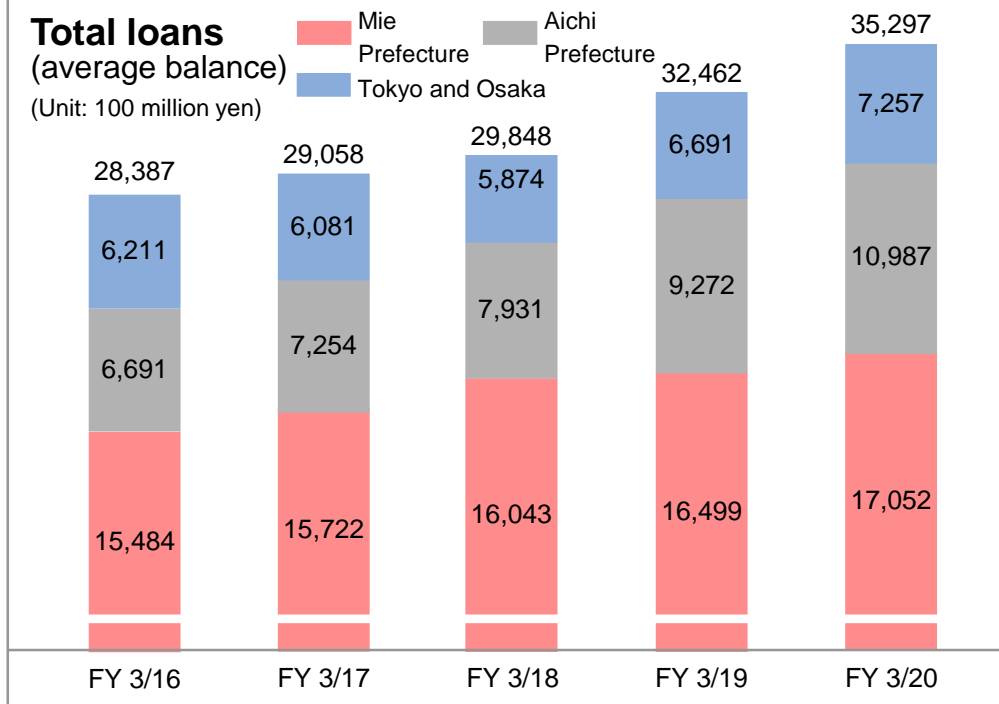

**Individual deposits**  
 (average balance)

(Unit: 100 million yen)

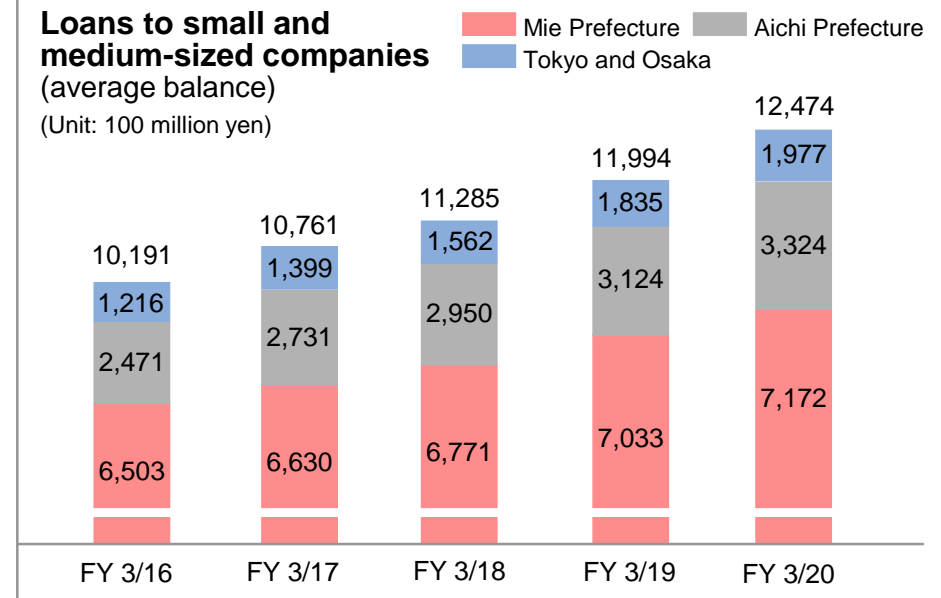


**Total loans**  
 (average balance)

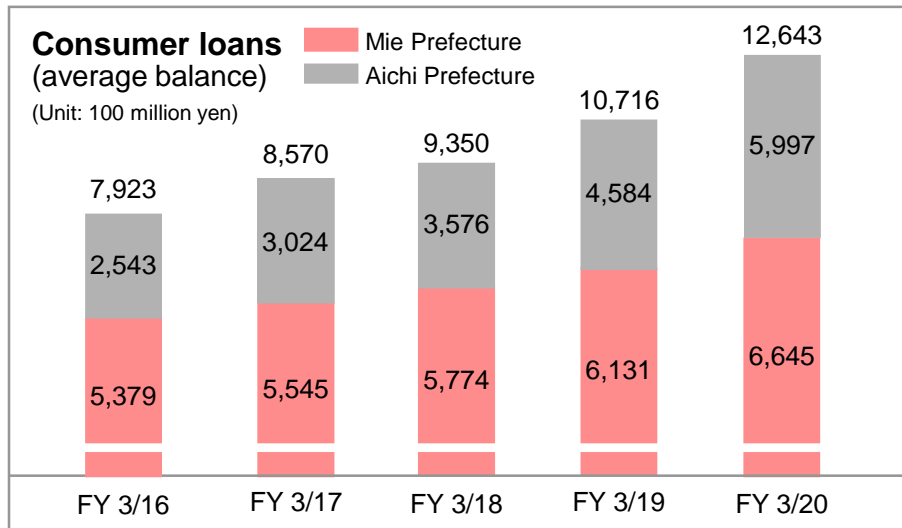
(Unit: 100 million yen)


**Loans to small and medium-sized companies**  
 (average balance)

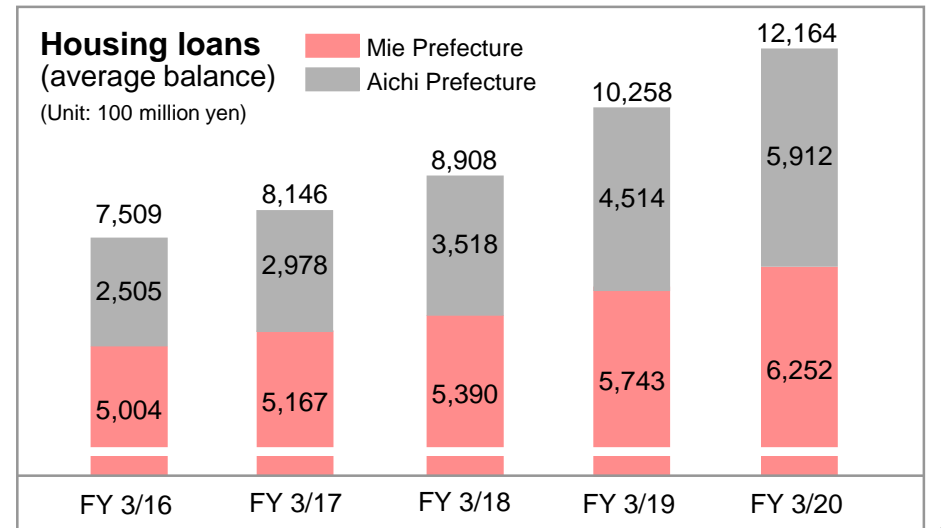
(Unit: 100 million yen)


**Consumer loans**  
 (average balance)

(Unit: 100 million yen)


**Housing loans**  
 (average balance)

(Unit: 100 million yen)



## Change in risk-monitored loans

(Unit: 100 million yen)

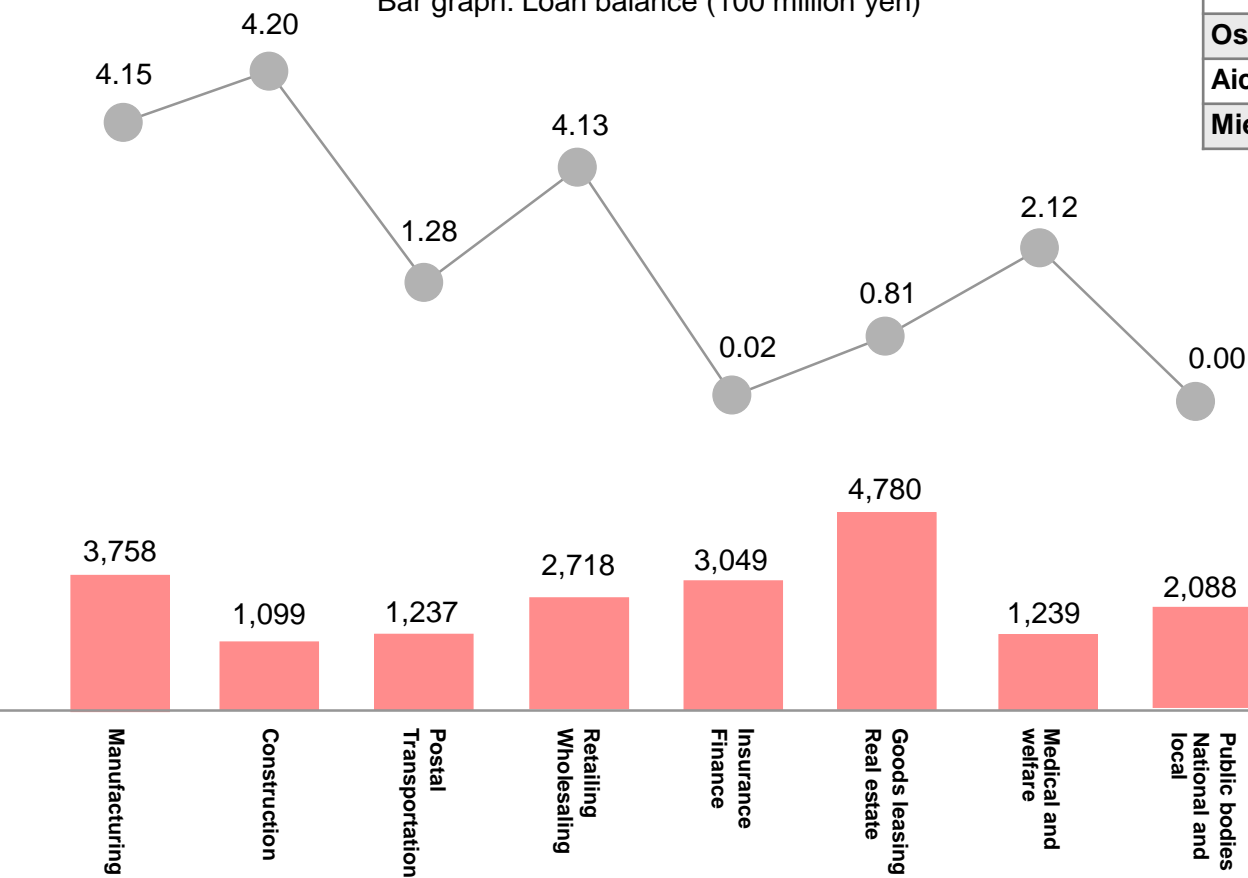
	3/31/2016	3/31/2017	3/31/2018	3/31/2019	3/31/2020	Year-on-year
Risk-monitored loans balance (total)	614	602	518	517	541	24
Risk-monitored loan ratio	2.12%	2.05%	1.67%	1.50%	1.49%	(0.01)P

&lt;Reference&gt;

End of March 2020  
 Nonperforming loan  
 ratio: 1.48%

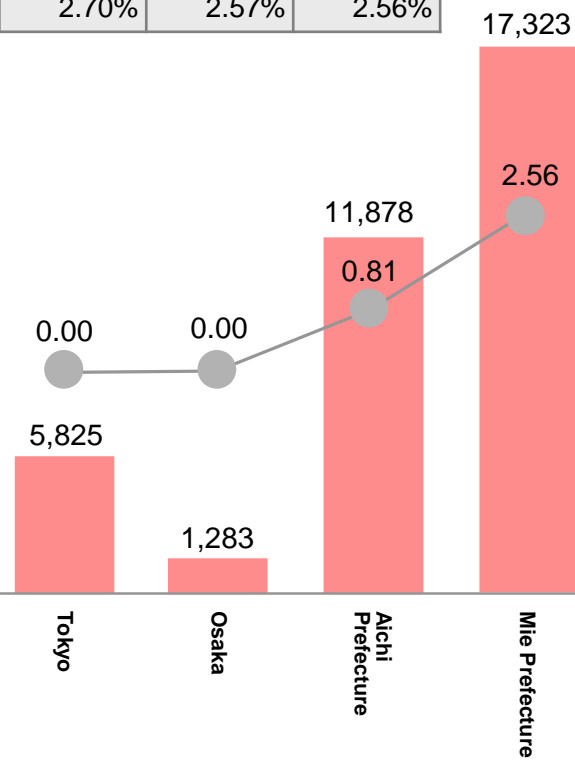
## Loan balance and risk-monitored loan ratio by major industry

Line graph: Risk-monitored loan ratio (%)  
 Bar graph: Loan balance (100 million yen)

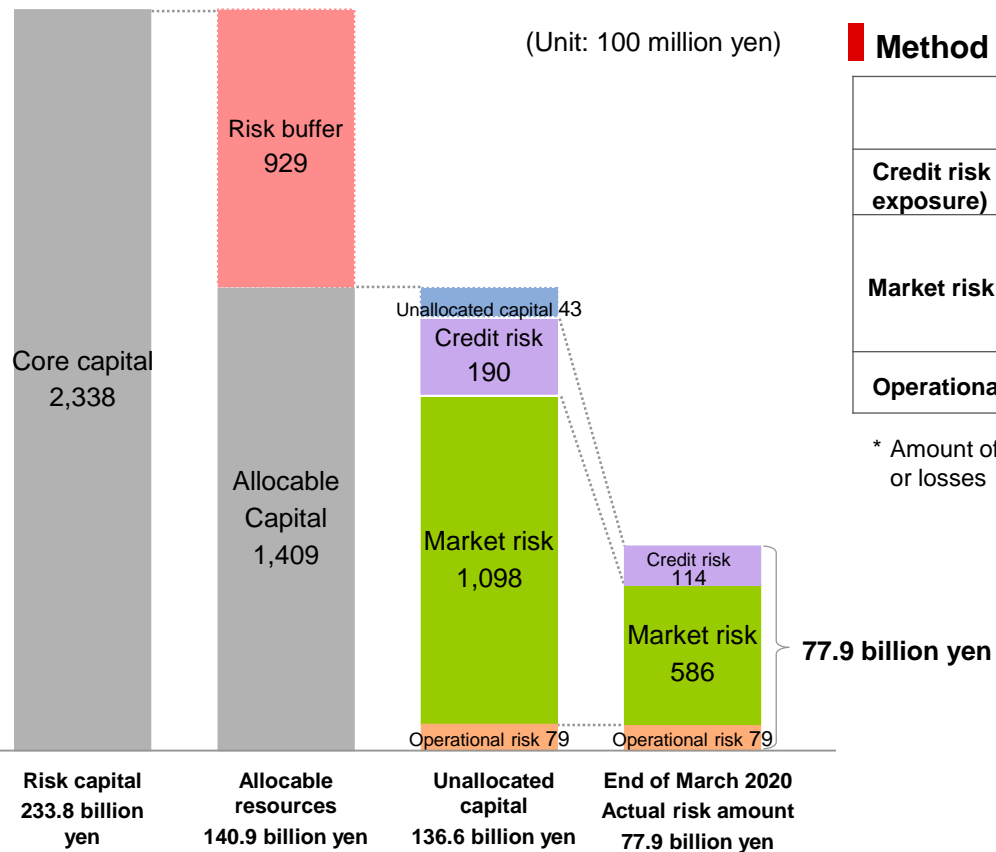


## Risk-monitored loan ratio by region

	FY 3/18	FY 3/19	FY 3/20
Tokyo	0.00%	0.00%	0.00%
Osaka	0.00%	0.00%	0.00%
Aichi Prefecture	0.86%	0.80%	0.81%
Mie Prefecture	2.70%	2.57%	2.56%



- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared to core capital of 233.8 billion yen and allocable capital of 140.9 billion yen, actual amount of risk is 77.9 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		10 <5>	8	2	- (1)	- (5)	Bankrupt and quasi-bankrupt assets	66 <45>	40	26	100.00%	Loans to borrowers in legal bankruptcy	10 <5>
Substantial failure		56 <39>	42	13	- (3)	- (16)						Past due loans	438 <423>
Possible failure		387	239	67	80 (83)	Doubtful assets	387	223	83	79.22%	Debts past due by three months or more		
Watch list	Under control	141	32	109	Normal assets		92	35	7	45.76%		Restructured loans	91
							Sub-total	547 <525>	299	116	76.10%		Total
	Others	818	274	543	Normal assets			36,217	Ratio of loans disclosed under the Financial Reconstruction Act (sub-total) over total credit exposure: 1.48%		Ratio of risk-monitored loans over total loans: 1.49%		
							Normal		35,348	35,348	Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.42%		Ratio of risk-monitored loans over total loans if partial direct write-offs were carried out: 1.43%
Total		36,764 <36,742>	35,947	736	80 (87)		- (21)	Total	36,764 <36,742>				

(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)

	3/31/2016	3/31/2017	3/31/2018	3/31/2019	3/31/2020	Year-on-year
Bankrupt and quasi-bankrupt assets	81	79	64	73	66	(7)
Doubtful assets	433	445	393	379	387	7
Substandard loans	108	84	67	68	92	23
Total	623	609	524	522	547	24
Nonperforming loans ratio	2.13%	2.04%	1.67%	1.50%	1.48%	(0.02)P

Upper: number of debtors / Lower: credit exposure

(Unit: million yen)

			Debtor Classification as of 3/31/2020								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	191,912	165,872	580	45	87	117	8	25,203	6	0.11%	-	837
		3,328,546	2,948,337	18,182	2,710	1,987	1,173	360	355,795	59	0.11%	-	24,414
	Other under close observation	2,116	409	1,307	19	88	14	2	277	1	4.91%	409	123
		85,612	13,352	58,666	1,728	3,476	212	20	8,154	10	4.33%	13,352	5,438
	Under control	201	10	15	144	14	3	-	15	1	8.46%	25	17
		10,724	291	321	8,763	356	31	-	959	12	3.62%	612	388
	Possible failure	1,254	11	46	4	1,025	29	2	137	17		61	31
		37,934	225	970	364	31,681	624	139	3,929	370		1,560	763
	Substantial failure	490	11	3	1	1	320	8	146	9		16	8
		5,308	16	50	13	380	3,453	216	1,177	235		460	216
	Failure	46	-	1	-	1	6	15	23	11		8	-
		2,088	-	27	-	10	106	325	1,618	1,091		144	-
	Total	196,019	166,313	1,952	213	1,216	489	35	25,801	45		519	1,016
		3,470,215	2,962,223	78,218	13,579	37,892	5,602	1,062	371,635	1,779		16,130	31,221

Number 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	2nd Half of 2019
Subject to Head Office support	72	64	59	56	45	44	40	46	48	53	62	58
Subject to branch support	322	320	315	352	361	343	308	293	271	259	202	217
Number of instances of upgrading	23	23	23	25	21	21	28	25	32	25	22	18
Number of instances of downgrading	25	26	16	19	28	19	11	12	14	15	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	100 million yen	300 million yen	2.1 billion yen



**Compliance with Hyakugo Bank's credit policies (as of March 31, 2020)**

(Unit: 100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	2,541	1,932	5.32%
Loans for other real estate industry	7% or less of total loans	2,541	2,058	5.67%
Loans for non-banks	10% or less of total loans	3,631	1,659	4.57%
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	7,262	4,251	11.71%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	233	220	9.41%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	584	481	20.61%

**Changes in loans by industry**

(Unit: 100 million yen)

Industry	3/31/2016	3/31/2017	3/31/2018	3/31/2019	3/31/2020	Share by industry
Manufacturing	3,686	3,455	3,349	3,627	3,758	10.35%
of which, transportation equipment manufacturing	693	621	676	795	865	2.38%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	163	207	209	241	239	0.65%
Construction	1,024	1,026	1,034	1,057	1,099	3.02%
Utilities	581	700	761	900	977	2.69%
Telecommunication	181	174	106	123	123	0.34%
Transport and Post	986	1,004	1,170	1,231	1,237	3.40%
Wholesale and Retail	2,705	2,564	2,508	2,678	2,718	7.48%
Finance and Insurance	2,944	2,738	2,560	3,440	3,049	8.39%
Real estate and Rental	3,571	3,880	4,377	4,619	4,780	13.16%
of which, Real estate	2,559	3,003	3,307	3,399	3,524	9.70%
Academic research, Specialist and Technical services	137	129	137	136	147	0.40%
Accommodation and Food and beverage	295	295	294	315	316	0.87%
Lifestyle-related services and Entertainment	259	228	242	245	263	0.72%
Education and Learning support	65	72	74	76	76	0.20%
Medical and Social welfare	1,074	1,128	1,196	1,216	1,239	3.41%
Other services	383	388	407	399	407	1.12%
National and local government	2,357	2,321	2,440	2,227	2,088	5.75%
Other	8,452	9,092	10,148	11,881	13,787	37.97%
Total by industry	28,871	29,407	31,020	34,417	36,310	100.00%

## Deposits

## Loans

## ■ Including megabanks

Mega	Other	Shinkin	Bank B	Bank A	Hyakugo Bank		Hyakugo Bank	Bank A	Bank B	Shinkin	Other	Mega
8.9	9.1	12.4	12.5	12.8	44.3	Mie Prefecture	37.1	14.4	14.8	11.4	17.2	5.1

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

(Unit: %) (as of September 30, 2019)

## ■ Excluding megabanks

Other	Shinkin	Bank B	Bank A	Hyakugo Bank		Hyakugo Bank	Bank A	Bank B	Shinkin	Other
10.0	13.6	13.7	14.0	48.7	Mie Prefecture	39.2	15.2	15.6	12.0	18.0
20.0	23.7	7.0	9.4	39.9	Kuwana District	28.3	9.8	10.0	18.7	33.2
8.0	12.3	7.1	35.1	37.5	Yokkaichi District	30.4	29.5	9.4	13.3	17.4
7.5	6.9	14.4	22.2	49.0	Suzuka District	33.5	22.8	19.8	6.6	17.3
20.8	23.6	9.4	7.1	39.1	Iga District	34.3	4.7	11.4	24.0	25.6
7.5	8.0	12.6	6.7	65.2	Tsu district	58.8	11.7	14.0	4.7	10.8
5.1	16.7	28.2	2.3	47.7	Matsusaka District	35.2	4.7	32.0	15.1	13.0
9.7	7.3	17.0	3.1	62.9	Ise District	51.5	6.1	18.4	5.9	18.1
2.5	1.7	24.7	5.2	65.9	Toba Shima District	60.2	2.1	30.5	1.9	5.3
5.5	33.9	28.5	32.1	Kishu District	29.1	30.7	28.6	11.6		

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

(Unit: %) (as of September 30, 2019)

## Enhancing the comprehensive strength of the entire Group

Can provide integrated financial services.

Group companies work together for higher service efficiency, while striving to secure further profits outside the Group.

