

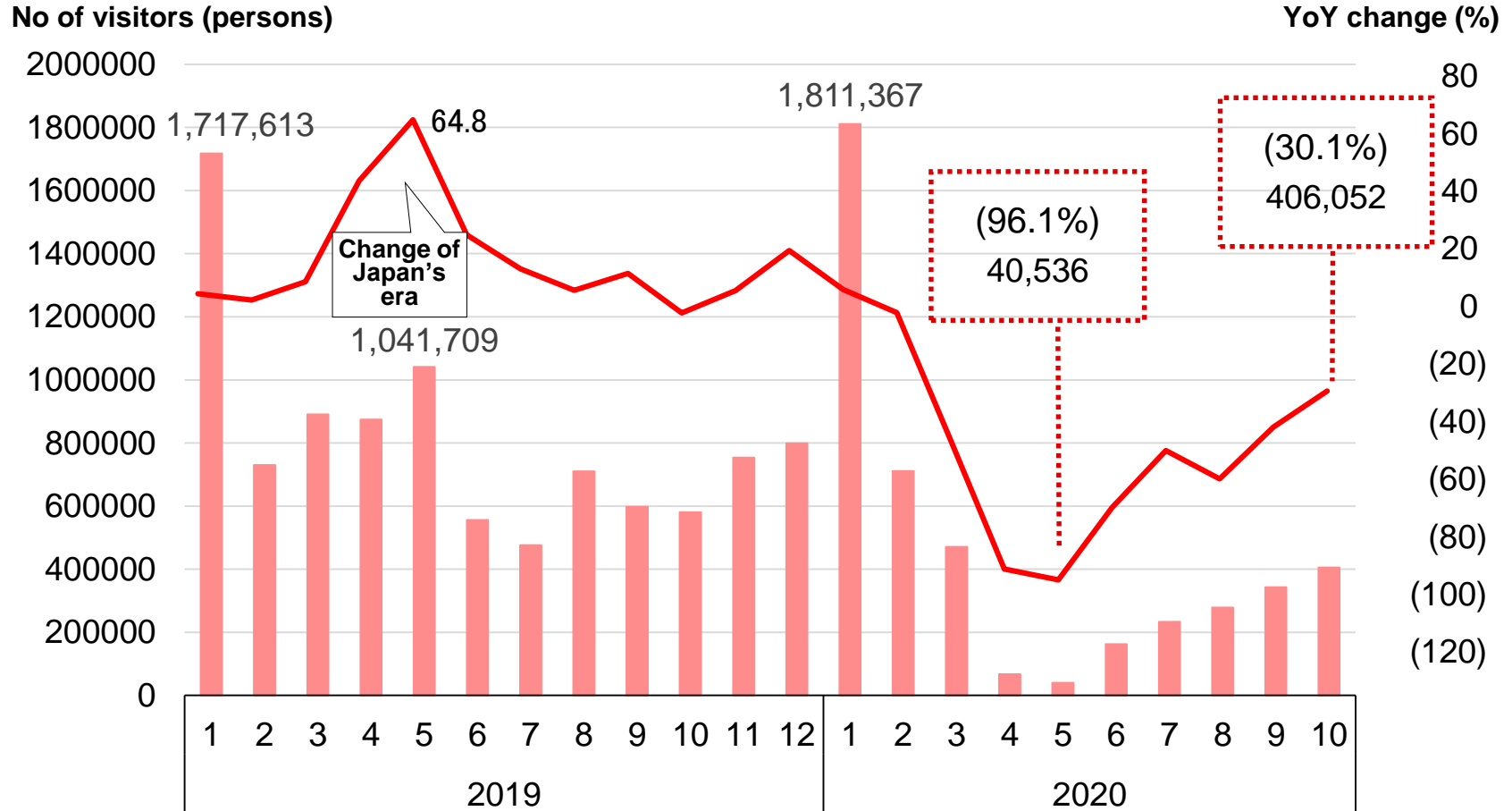
COVID-19

Impact and Responses

Impact of COVID-19: Ise Grand Shrine (Ise jingu)

- The Ise Grand Shrine suffered an impact from the COVID-19 pandemic and saw a substantial decline in visitors. But visitors have been increasing after reaching a bottom in May.

Visitors to Ise Grand Shrine and year-on-year change in visitors

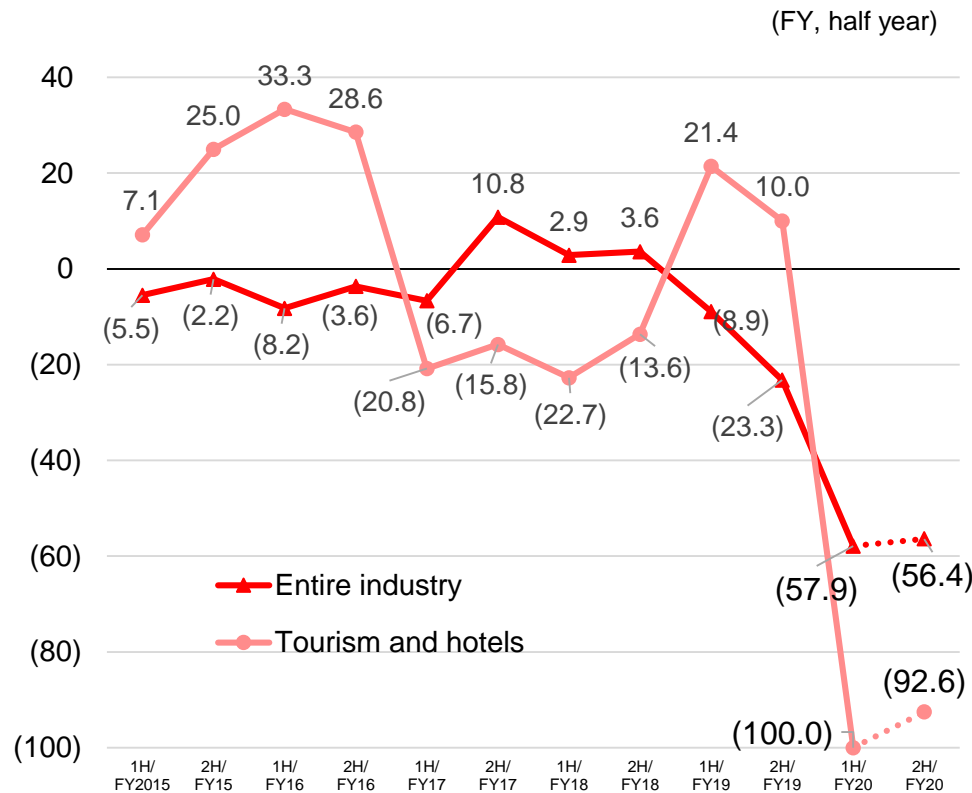


Source: "Monthly Number of Visitors," Ise City (Naiku and Geku)

- Tourism and hotels have been severely affected but their sentiment partially stopped falling.

Business sentiment of tourist and hotel businesses in Mie Prefecture

Business Sentiment Index (BSI) (tourism and hotels, and entire industry)

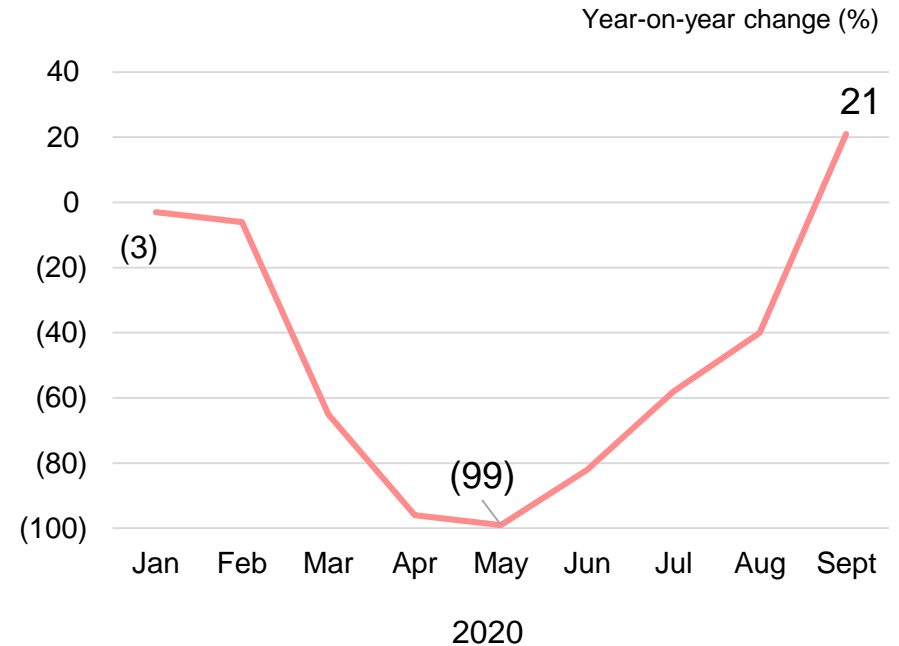


* The figures for the second half of FY2020 are forecasts. The number of respondents for FY2020 (entire industry: 484 businesses, tourism and hotels: 27 businesses)

* Business Sentiment Index (BSI): the index figure is obtained by subtracting the percentage of firms having negative business sentiment in their sectors, compared with the same period in the previous year, from the percentage of those having positive business sentiment.

Source: "Business Sentiment Survey," Hyakug Research Institute

Number of hotel guests in Mie Prefecture



Source: "V-RESAS," Cabinet Office ("Tourism Forecast Platform Promotion Team," Japan Travel and Tourism Association)

Tourism and hotels remain in a severe condition, but are beginning to pick up after bottoming out in May

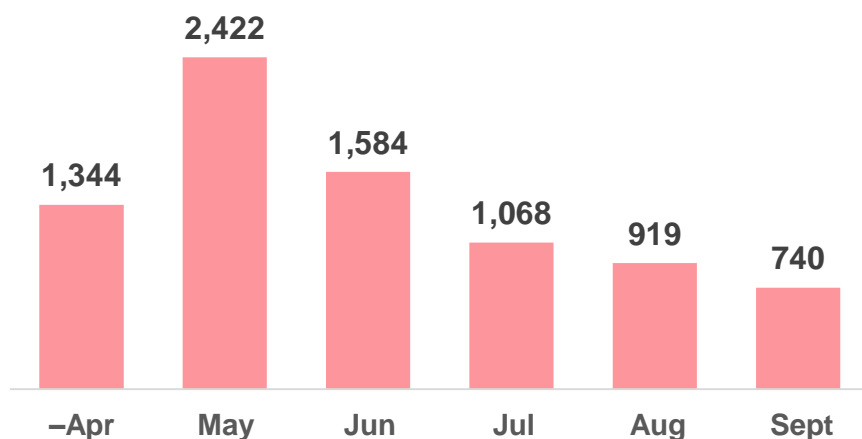
- Serve as a local financial institution and accomplish its missions amid the COVID-19 pandemic

Financing related to COVID-19

Financing related to COVID-19

The COVID-19 pandemic sharply decreased sales and put chiefly small and medium-sized companies in the region **in a difficult financing situation**

Monthly new loan applications
(unit: contracts)



Loan contracts executed:
7,000

Amount of Loans executed: **218 billion yen**
Cumulative total from March to end of September 2020

of which,

for large companies	50 billion yen
for medium-sized companies	10 billion yen
for small and medium-sized companies	158 billion yen

- The loan amount executed for small and medium-sized companies totaled **168 billion yen**, which accounts for some **12%** of the loan balance for small and medium-sized companies, **1.4 trillion yen**.

of which, Credit Guarantee Corporation loans (practically non-interest-bearing, unsecured)

Loan contracts executed:
5,700

Amount executed:
97.6 billion yen

*Cumulative number of loans and amount on an execution basis (approximate)

Fulfill **the role of helping** customers **to raise funds**

- Serve as a local financial institution and accomplish its missions amid the COVID-19 pandemic

Dedicated to supporting local tourist businesses and souvenir shops

Campaigns to support products in Mie Prefecture

Campaign 1

May to Jul 2020

Mie Prefecture and Hyakugo Bank

Promoting products made in Mie on e-commerce website of the Tourism Federation



- Sold 1,100 products in two months of the campaign
- Customers from within the prefecture accounted for 70%, and those from outside for 30%
- Many businesses with no experience in e-commerce participated in the campaign

Campaign 2

Oct to Nov 2020, Jan to Feb 2021

Mie Prefecture and Hyakugo Bank and Mitsubishi UFJ NICOS

Promoting sales of products made in Mie on e-commerce website of the "Mie Treasure Market"



- Solicited local businesses to participate in the Mie Treasure Market
- Helped local businesses to start up e-commerce websites as part of a project of Mie Prefecture
- Promoted the market to 33 million people across the country together with Mitsubishi UFJ NICOS

Fulfill the role of helping customers to expand sales channels