

Appendix

Deposits (ending balance)

(Million yen)

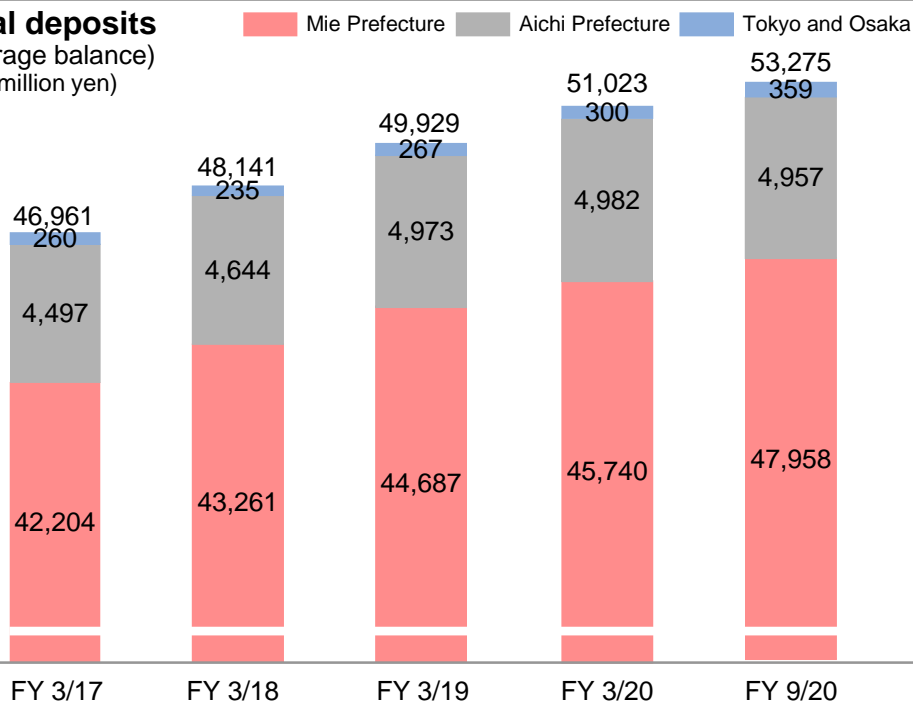
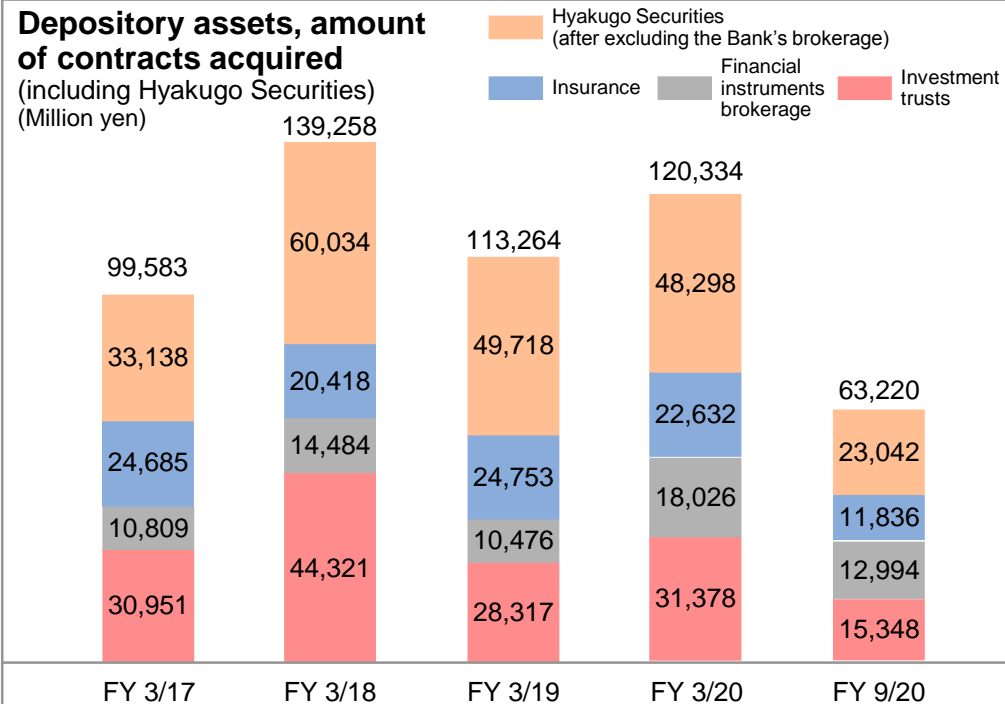
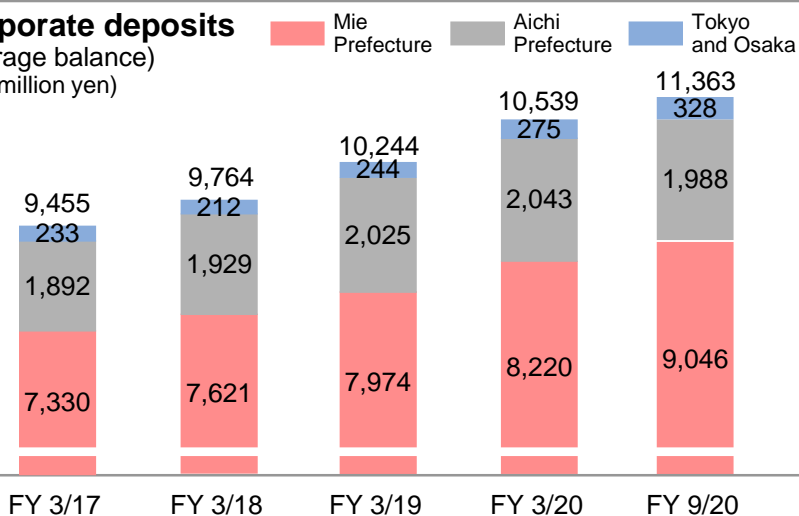
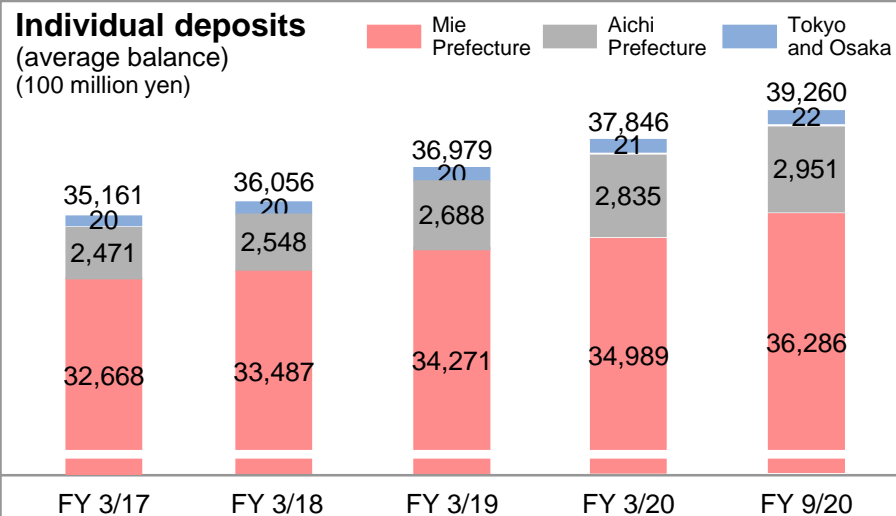
	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 9/20
Corporate deposits	852,381	897,550	940,577	957,260	1,104,161
JPY liquid	559,677	607,132	637,719	652,847	793,552
JPY time	286,610	284,375	296,595	296,535	305,153
Foreign currency	6,093	6,043	6,261	7,877	5,454
Individual deposits	3,551,239	3,647,772	3,741,707	3,821,661	3,986,776
JPY liquid	1,798,213	1,900,053	2,000,289	2,122,226	2,300,190
JPY time	1,736,663	1,728,979	1,720,154	1,680,890	1,668,638
Foreign currency	16,362	18,739	21,263	18,544	17,946
Public funds deposits	112,305	145,611	165,245	129,009	129,098
JPY liquid	81,376	110,241	126,707	104,235	82,384
JPY time	30,928	35,370	38,537	24,774	46,713
Foreign currency	0	0	0	0	0
Other	36,054	31,961	35,456	42,955	34,340
Total deposits	4,551,980	4,722,896	4,882,986	4,950,887	5,254,376
Deposits in Mie Prefecture*	4,133,334	4,298,018	4,427,746	4,485,538	4,750,663
Deposits outside Mie Prefecture	418,645	424,877	455,239	465,348	503,712
Tokyo and Osaka	13,276	9,518	11,169	18,396	15,552
Aichi	405,368	415,358	444,069	446,952	488,159
Negotiable certificates of deposit	179,465	187,500	182,115	160,490	152,587

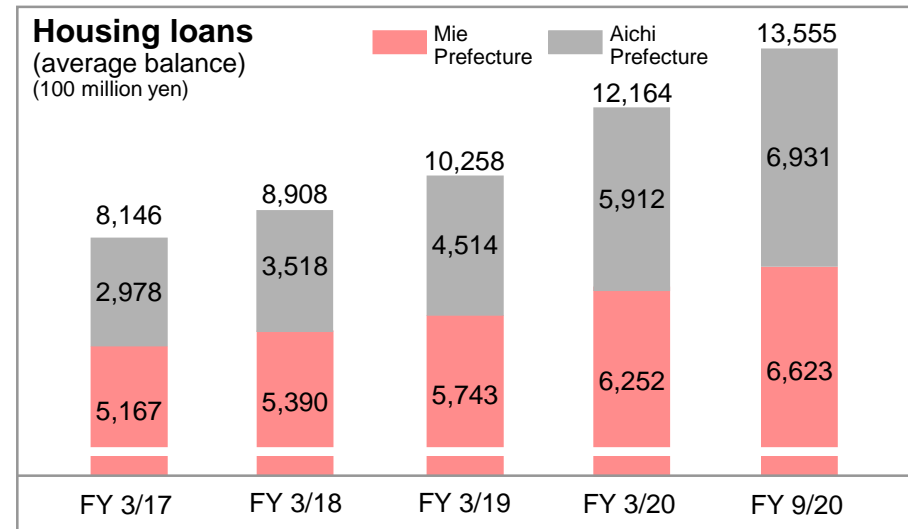
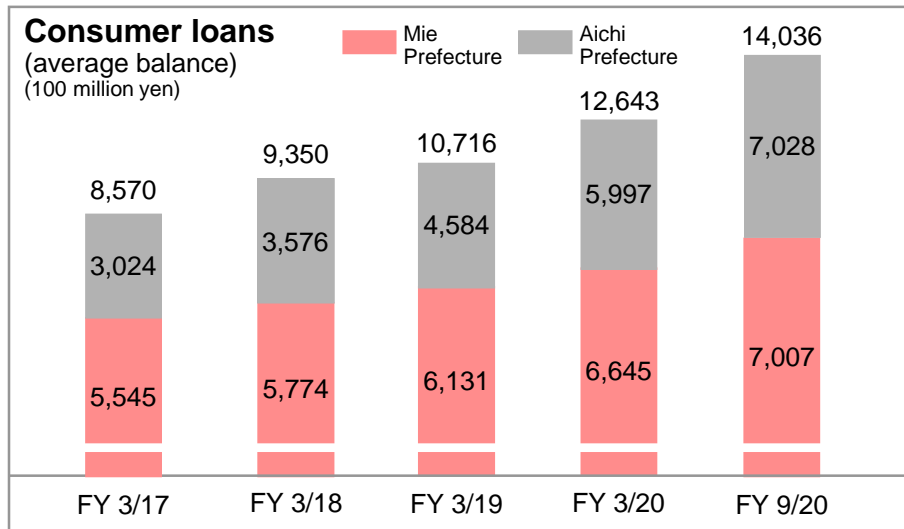
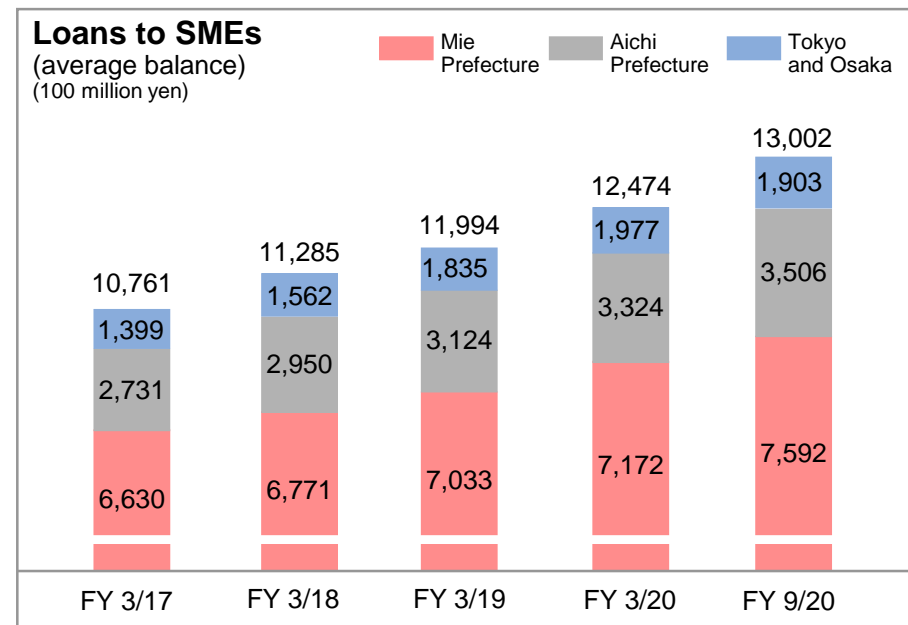
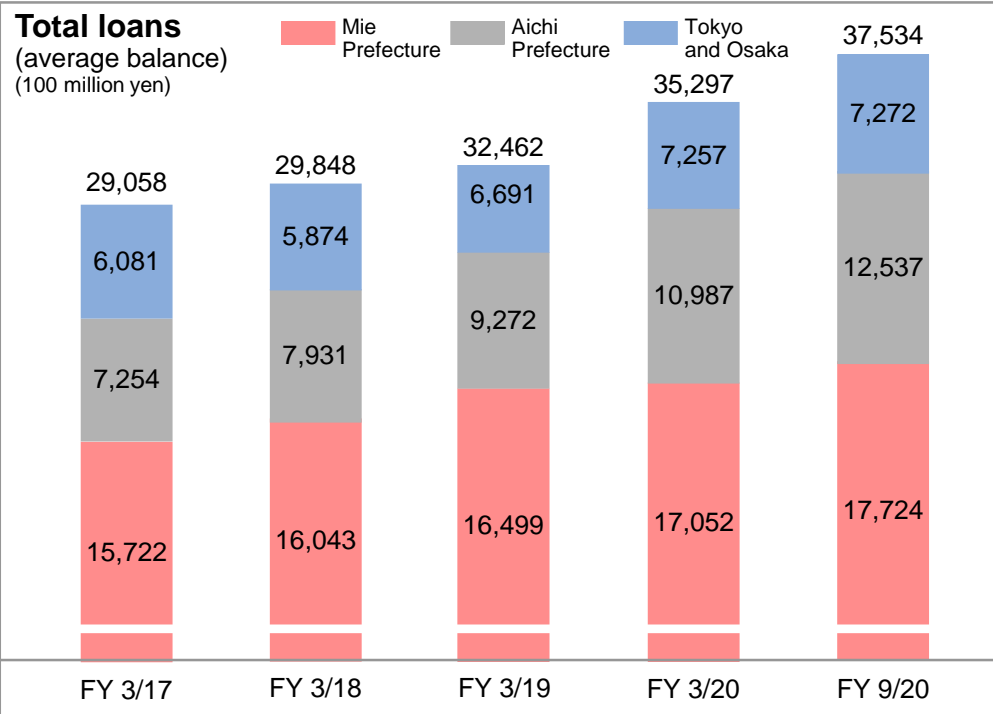
Loans (ending balance)

(Million yen)

	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 9/20
Corporate sector	1,793,112	1,837,194	2,023,492	2,038,320	2,170,100
Large companies	615,873	597,913	701,520	706,445	758,647
Medium-sized companies	65,736	70,576	68,607	76,523	75,695
Small and medium-sized companies	1,111,502	1,168,705	1,253,364	1,255,350	1,335,757
Individual sector	909,265	1,014,861	1,188,146	1,378,725	1,471,097
Public corporations	238,333	249,991	230,114	214,004	200,901
Governments	1,491	120	0	0	0
Other	236,841	249,870	230,114	214,004	200,901
Total loans	2,940,712	3,102,047	3,441,753	3,631,051	3,842,099
(except those for governments)	2,939,220	3,101,926	3,441,753	3,631,051	3,842,099
(Offshore account)	0	0	0	0	0
Consumer loans	891,264	997,845	1,172,255	1,363,812	1,457,618
Housing loans	848,167	952,761	1,125,634	1,315,068	1,409,661
Other loans	43,097	45,084	46,621	48,744	47,957
Loans in Mie Prefecture*	1,590,550	1,647,928	1,688,946	1,732,337	1,817,254
Loans outside Mie Prefecture	1,350,161	1,454,118	1,752,807	1,898,713	2,024,845
Tokyo and Osaka	590,938	606,232	733,660	710,896	718,338
Aichi	759,223	847,885	1,019,146	1,187,816	1,306,506

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

Total deposits
 (average balance)
 (100 million yen)

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

Corporate deposits
 (average balance)
 (100 million yen)

Individual deposits
 (average balance)
 (100 million yen)




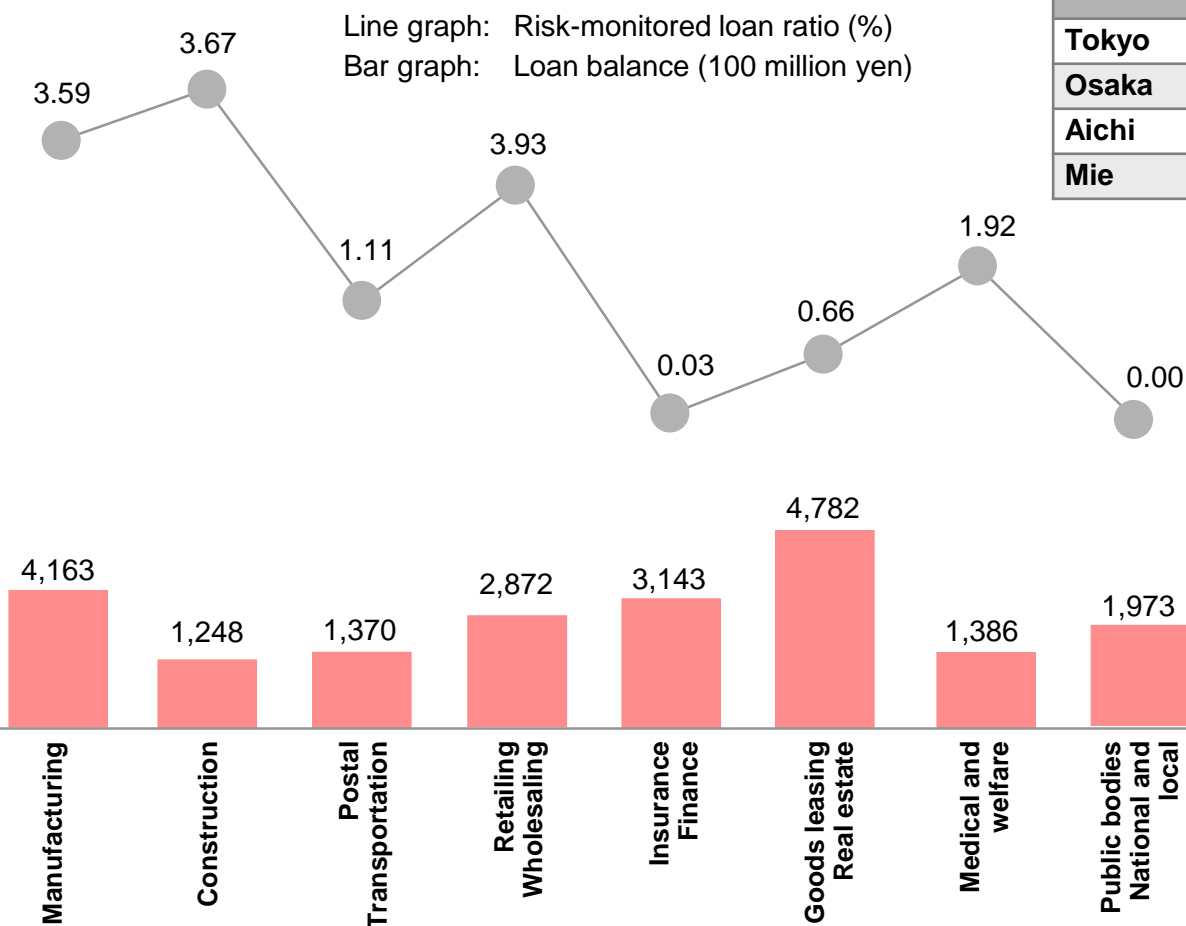
Change in risk-monitored loans

(100 million yen)

	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 9/20	Year-on-year
Risk-monitored loans balance (total)	602	518	517	541	535	(6)
Risk-monitored loan ratio	2.05%	1.67%	1.50%	1.49%	1.39%	(0.1)P

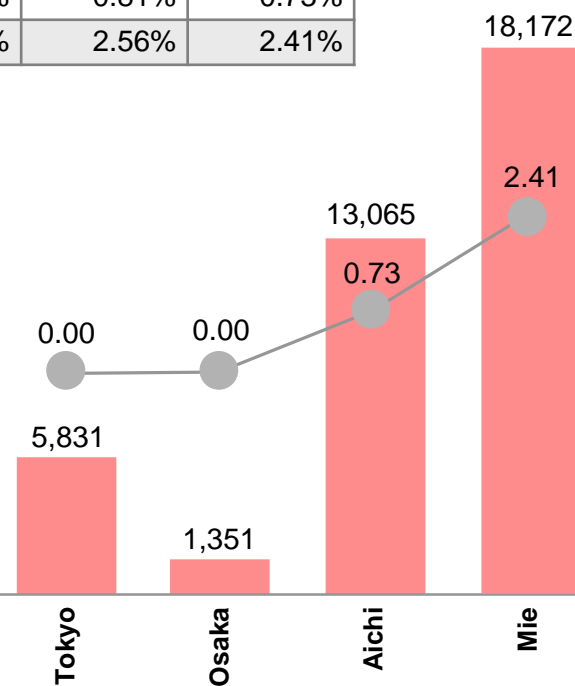
Reference
 End of September 2020
 Nonperforming loan ratio:
 1.39%

Loan balance and risk-monitored loan ratio by major industry

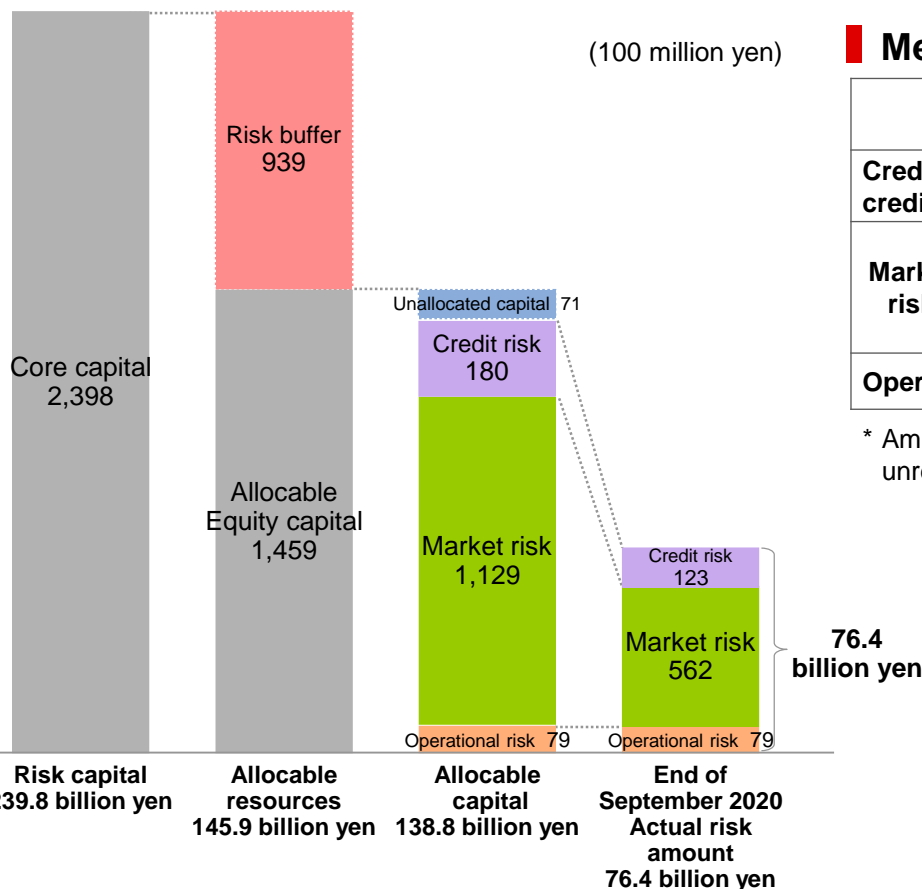


Risk-monitored loan ratio by region

	FY 3/19	FY 3/20	FY 9/20
Tokyo	0.00%	0.00%	0.00%
Osaka	0.00%	0.00%	0.00%
Aichi	0.80%	0.81%	0.73%
Mie	2.57%	2.56%	2.41%



- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared with core capital of 239.8 billion yen and allocable capital of 145.9 billion yen, actual amount of risk is 76.4 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%
	Investment rates, portfolio investment, investment trusts	VaR	99%
Operational risk	The Standardized Approach (TSA)		

* 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 <4>	7	2	— (1)	— (5)	Bankrupt and quasi-bankrupt assets	68 <42>	37	31	100.00%	Loans to borrowers in legal bankruptcy	9 <4>
Substantial failure	58 <38>	44	14	— (3)	— (20)						Past due loans	452 <433>
Possible failure	398	251	65	81 (82)	Doubtful assets	398	234	82	79.62%	Debts past due by three months or more		
Watch list	Under control	121	35	85							Substandard loans	73
					Others	862	344	517	Sub-total	540 <514>		
Normal	37,402	37,402			Normal assets	38,312	Ratio of loans disclosed under the Financial Reconstruction Act (sub-total) over total credit exposure: 1.39%				Ratio of risk-monitored loans over total loans: 1.39%	
Total	38,852 <38,826>	38,085	686	81 (87)			— (26)	Total	38,852 <38,826>	Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.32%		Reference Ratio of risk-monitored loans over total loans if partial direct write-offs were carried out: 1.33%

(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

(100 million yen)

	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 9/20	Year-on-year
Bankrupt and quasi-bankrupt assets	79	64	73	66	68	1
Doubtful assets	445	393	379	387	398	10
Substandard loans	84	67	68	92	73	(19)
Total	609	524	522	547	540	(6)
Nonperforming loans ratio	2.04%	1.67%	1.50%	1.48%	1.39%	(0.09)P

Upper: Number of debtors / Lower: credit exposure

(Million yen)

			Debtor Classification as of the end of September 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 3/31/2020	Normal	195,021	170,318	426	12	34	84	1	24,146	1	0.06%	—	557
		3,502,419	3,287,546	9,375	511	169	902	36	203,876	0	0.03%	—	10,995
	Other under close observation	2,038	272	1,499	5	25	15	2	220	1	2.06%	272	47
		81,656	8,089	67,852	222	634	136	11	4,709	4	0.96%	8,089	1,005
	Under control	215	9	17	175	8	1	—	5	—	4.19%	26	9
		14,081	222	686	10,615	1,560	0	—	995	—	11.09%	909	1,561
	Possible failure	1,251	16	31	2	1,088	13	1	100	2		49	14
		38,768	108	467	91	35,677	335	93	1,995	104		667	428
	Substantial failure	509	9	3	—	3	366	10	118	10		15	10
		5,625	4	26	—	8	4,321	176	1,088	256		38	176
	Failure	35	—	1	—	—	5	22	7	1		6	—
		1,063	—	35	—	—	162	694	170	0		198	—
	Total	199,069	170,624	1,977	194	1,158	484	36	24,596	15		368	637
		3,643,614	3,295,972	78,443	11,441	38,050	5,858	1,012	212,835	367		9,903	14,167

Number of debtors

	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	1st Half of 2020
Subject to Head Office support	64	59	56	45	44	40	46	48	53	62	58	64
Subject to branch support	320	315	352	361	343	308	293	271	259	202	217	212
Number of instances of upgrading	23	23	25	21	21	28	25	32	25	22	18	15
Number of instances of downgrading	26	16	19	28	19	11	12	14	15	14	15	7
Change in nonperforming loans of branches subject to support	(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	60 million yen

Compliance with Hyakugo Bank's credit policies (as of end of September 2020)

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	2,689	1,895	4.93%
Loans for other real estate industry	7% or less of total loans	2,689	2,062	5.37%
Loans for non-banks	10% or less of total loans	3,842	1,808	4.71%
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	7,684	4,467	11.63%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	239	220	9.17%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	599	455	18.99%

Changes in loans by industry

(100 million yen)

Industry	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 9/20	Share by industry
Manufacturing	3,455	3,349	3,627	3,758	4,163	10.83%
of which, transportation equipment manufacturing	621	676	795	865	877	2.28%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	207	209	241	239	235	0.61%
Construction	1,026	1,034	1,057	1,099	1,248	3.24%
Utilities	700	761	900	977	1,008	2.62%
Telecommunication	174	106	123	123	133	0.34%
Transport and Post	1,004	1,170	1,231	1,237	1,370	3.56%
Wholesale and Retail	2,564	2,508	2,678	2,718	2,872	7.47%
Finance and Insurance	2,738	2,560	3,440	3,049	3,143	8.18%
Real estate and Rental	3,880	4,377	4,619	4,780	4,782	12.44%
of which, Real estate	3,003	3,307	3,399	3,524	3,502	9.11%
Academic research, Specialist and Technical services	129	137	136	147	168	0.43%
Accommodation and Food and beverage	295	294	315	316	398	1.03%
Lifestyle-related services and Entertainment	228	242	245	263	292	0.76%
Education and Learning support	72	74	76	76	88	0.22%
Medical and Social welfare	1,128	1,196	1,216	1,239	1,386	3.60%
Other services	388	407	399	407	446	1.16%
National and local governments	2,321	2,440	2,227	2,088	1,973	5.13%
Other	9,092	10,148	11,881	13,787	14,710	38.28%
Total by industry	29,407	31,020	34,417	36,310	38,420	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	9.4	12.3	12.1	12.8	44.6		37.9	14.3	14.3	11.2	17.2	5.1

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

(% (as of end of March, 2020))

Excluding megabanks

Other	Shinkin	Bank B	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Bank B	Shinkin	Other
10.2	13.5	13.3	14.1	48.9		39.9	15.1	15.0	11.8	18.2
19.1	23.8	6.9	9.6	40.6	Kuwana District	29.7	9.6	9.9	18.2	32.6
8.5	12.4	7.0	34.1	38.0	Yokkaichi District	31.1	28.3	9.1	13.5	18.0
8.0	6.7	14.0	23.9	47.4	Suzuka District	34.0	22.7	18.9	7.1	17.3
21.0	23.5	9.3	7.1	39.1	Iga District	35.4	4.5	11.1	23.8	25.2
7.8	7.6	11.7	7.0	65.9	Tsu district	59.3	12.3	13.0	4.5	10.9
5.6	16.6	27.3	2.3	48.2	Matsusaka District	36.3	4.8	31.8	13.8	13.3
10.5	6.9	16.6	2.9	63.1	Ise District	52.2	6.3	17.9	5.4	18.2
2.6	1.6	24.2	5.0	66.6	Toba Shima District	61.8	2.2	29.3	1.6	5.1
5.7	34.4	27.7		32.2	Kishu District	29.0	29.3	29.6	12.1	

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

(% (as of end of March, 2020))

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.

