

Appendix

Deposits (ending balance)

(Million yen)

	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 3/21
Corporate deposits	852,381	897,550	940,577	957,260	1,140,057
JPY liquid	559,677	607,132	637,719	652,847	812,544
JPY time	286,610	284,375	296,595	296,535	321,973
Foreign currency	6,093	6,043	6,261	7,877	5,539
Individual deposits	3,551,239	3,647,772	3,741,707	3,821,661	4,086,211
JPY liquid	1,798,213	1,900,053	2,000,289	2,122,226	2,424,830
JPY time	1,736,663	1,728,979	1,720,154	1,680,890	1,643,569
Foreign currency	16,362	18,739	21,263	18,544	17,811
Public funds deposits	112,305	145,611	165,245	129,009	117,530
JPY liquid	81,376	110,241	126,707	104,235	85,817
JPY time	30,928	35,370	38,537	24,774	31,713
Foreign currency	0	0	0	0	0
Other	36,054	31,961	35,456	42,955	44,176
Total deposits	4,551,980	4,722,896	4,882,986	4,950,887	5,387,976
Deposits in Mie Prefecture^(*)	4,133,334	4,298,018	4,427,746	4,485,538	4,875,772
Deposits outside Mie Prefecture	418,645	424,877	455,239	465,348	512,203
Tokyo and Osaka	13,276	9,518	11,169	18,396	12,881
Aichi	405,368	415,358	444,069	446,952	499,321
Negotiable certificates of deposit	179,465	187,500	182,115	160,490	154,505

Loans (ending balance)

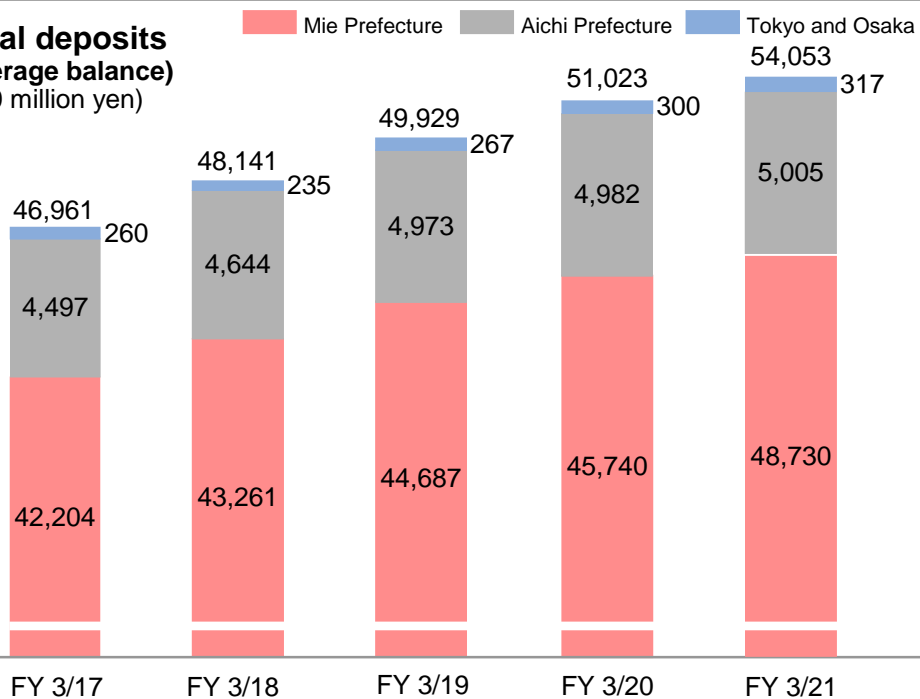
(Million yen)

	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 3/21
Corporate sector	1,793,112	1,837,194	2,023,492	2,038,320	2,211,389
Large companies	615,873	597,913	701,520	706,445	764,085
Medium-sized companies	65,736	70,576	68,607	76,523	72,632
Small and medium-sized companies	1,111,502	1,168,705	1,253,364	1,255,350	1,374,671
Individual sector	909,265	1,014,861	1,188,146	1,378,725	1,581,166
Public corporations	238,333	249,991	230,114	214,004	195,812
Governments	1,491	120	0	0	0
Other	236,841	249,870	230,114	214,004	195,812
Total loans	2,940,712	3,102,047	3,441,753	3,631,051	3,988,368
(except those for governments)	2,939,220	3,101,926	3,441,753	3,631,051	3,988,368
(Offshore account)	0	0	0	0	0
Consumer loans	891,264	997,845	1,172,255	1,363,812	1,568,347
Housing loans	848,167	952,761	1,125,634	1,315,068	1,519,349
Other loans	43,097	45,084	46,621	48,744	48,997
Loans in Mie Prefecture^(*)	1,590,550	1,647,928	1,688,946	1,732,337	1,869,352
Loans outside Mie Prefecture	1,350,161	1,454,118	1,752,807	1,898,713	2,119,016
Tokyo and Osaka	590,938	606,232	733,660	710,896	730,803
Aichi	759,223	847,885	1,019,146	1,187,816	1,388,213

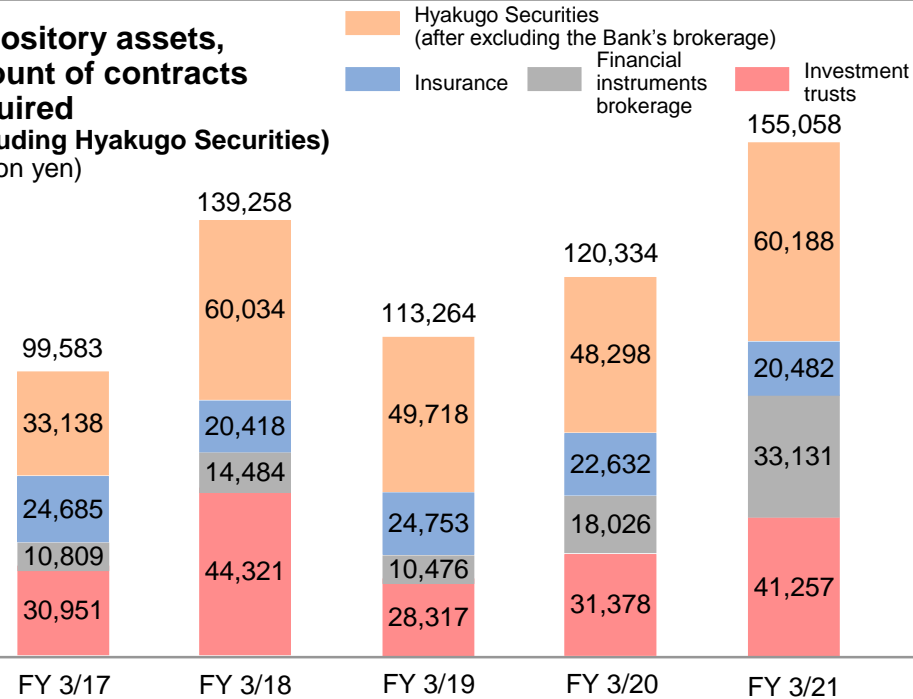
* Deposits in Mie Prefecture and Loans in Mie Prefecture include Shingu

Deposits (including negotiable certificates of deposit), Depository Assets

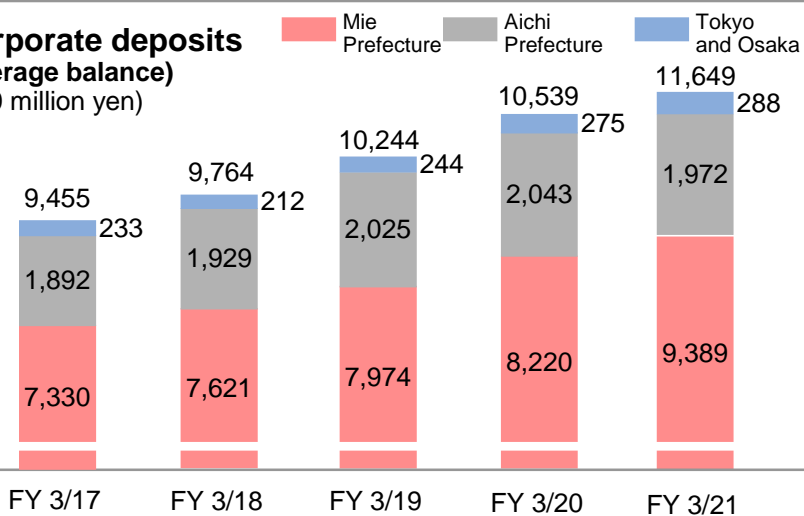
Total deposits (average balance) (100 million yen)



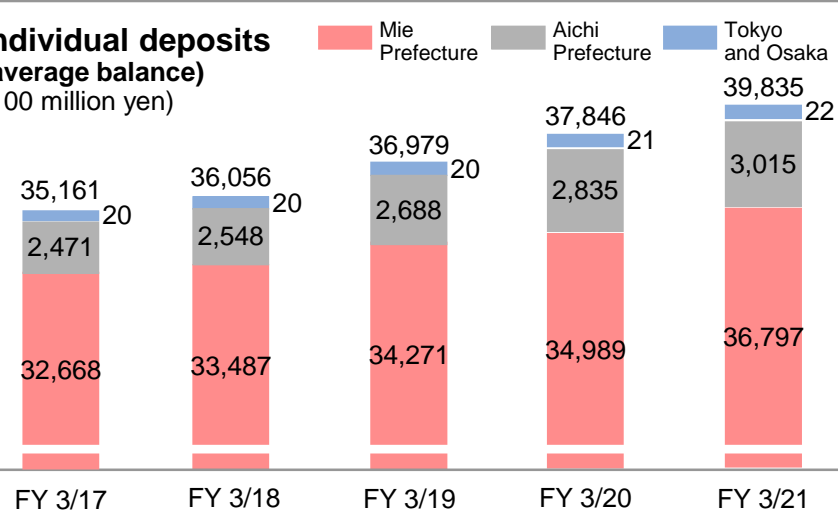
Depository assets, amount of contracts acquired (including Hyakugo Securities) (Million yen)

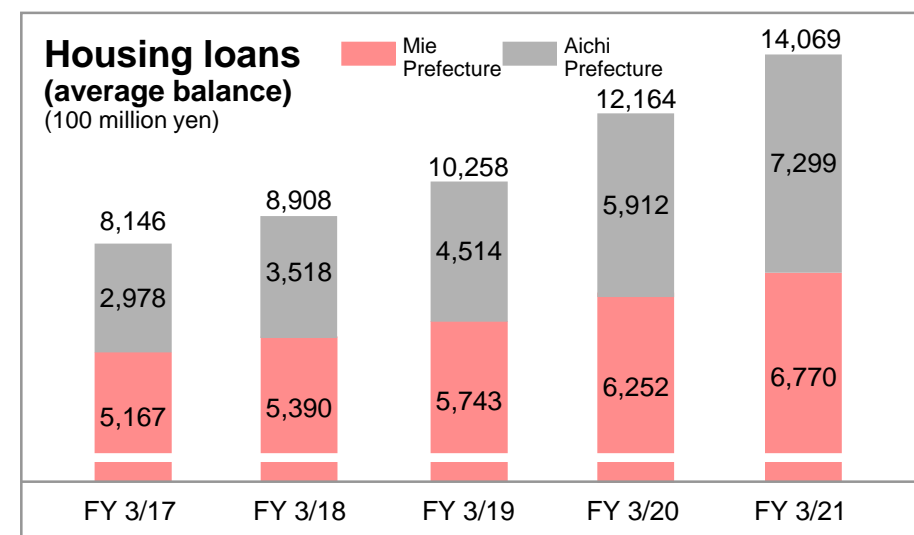
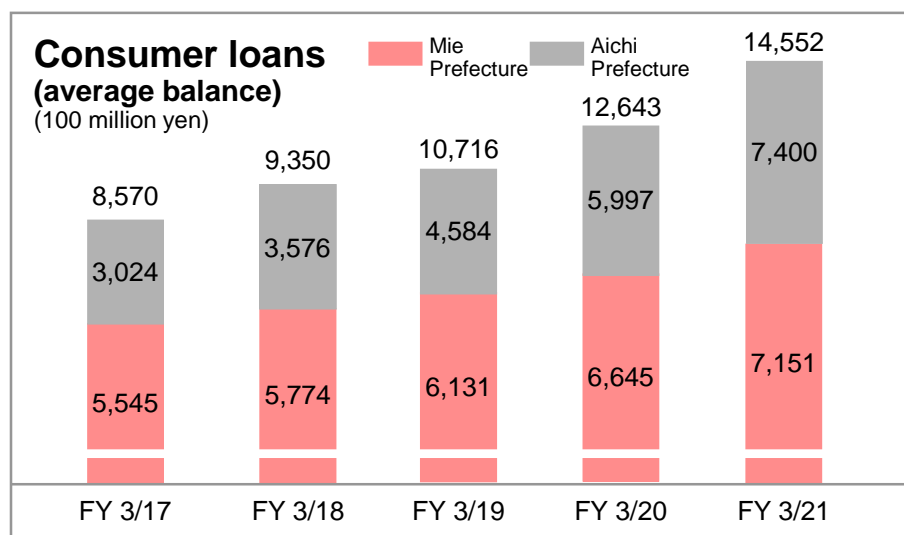
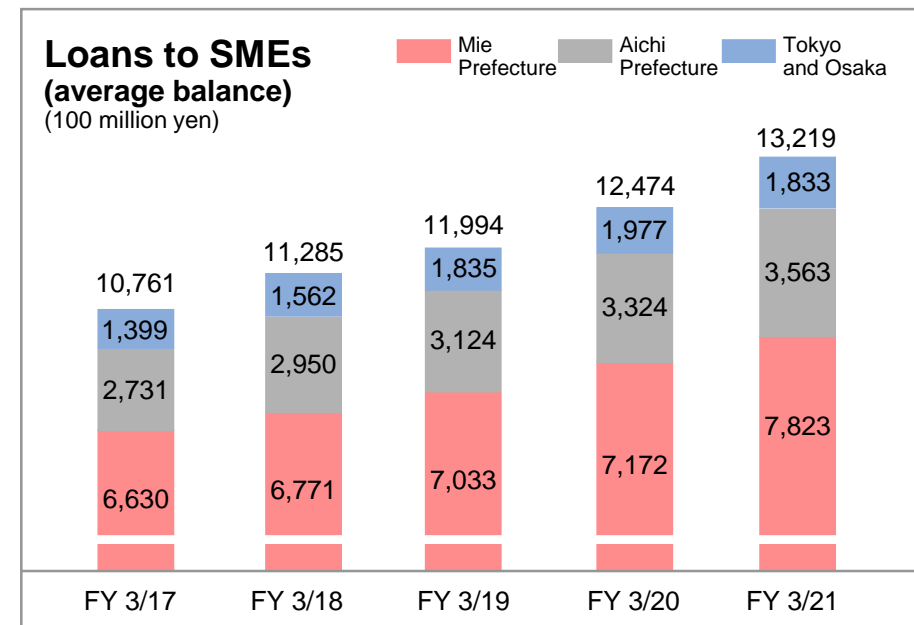
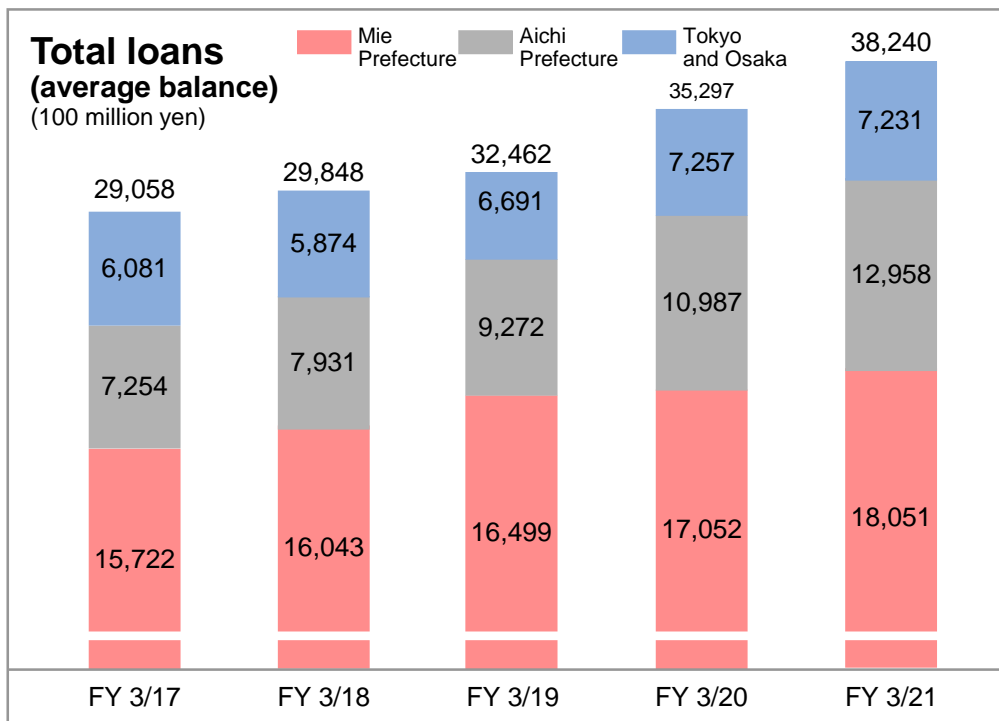


Corporate deposits (average balance) (100 million yen)



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 3/21	Year-on-year
Risk-monitored loans balance (total)	602	518	517	541	592	50
Risk-monitored loan ratio	2.05%	1.67%	1.50%	1.49%	1.48%	(0.01)P

Reference

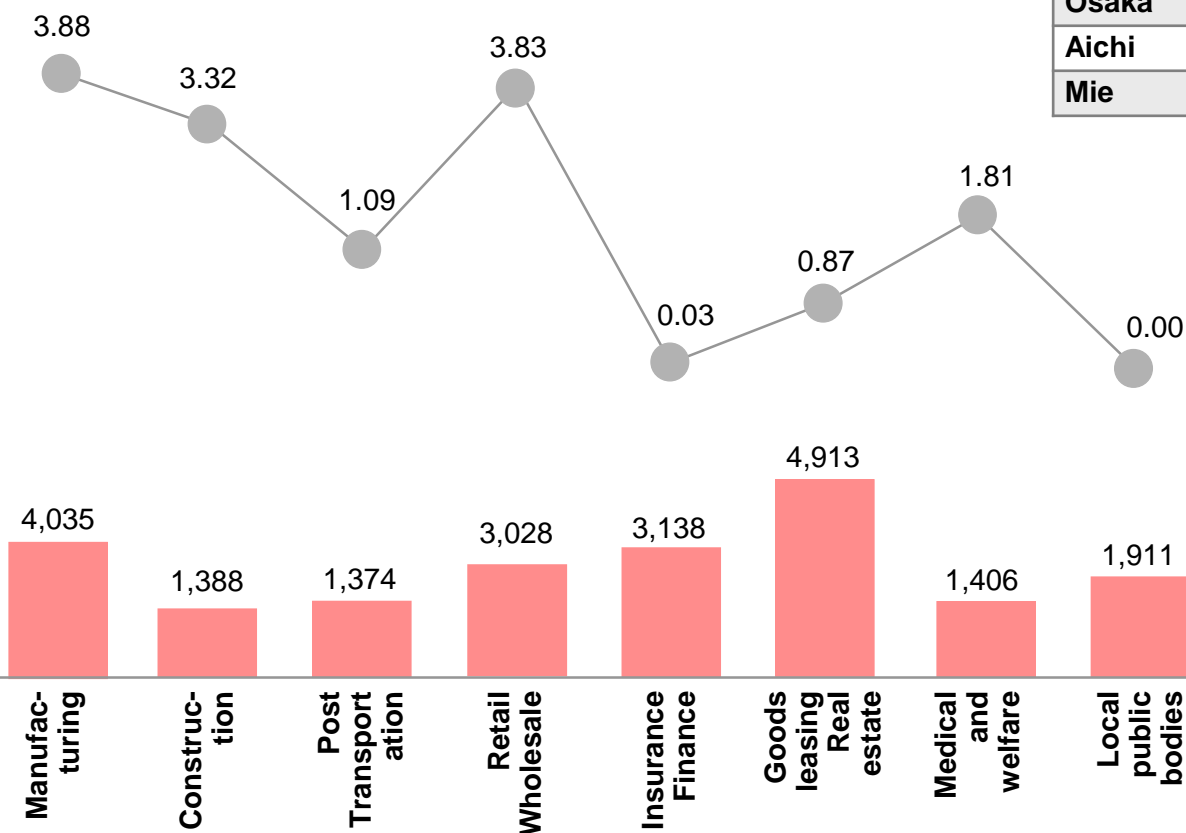
End of March 2021

Nonperforming loan ratio:

1.48%

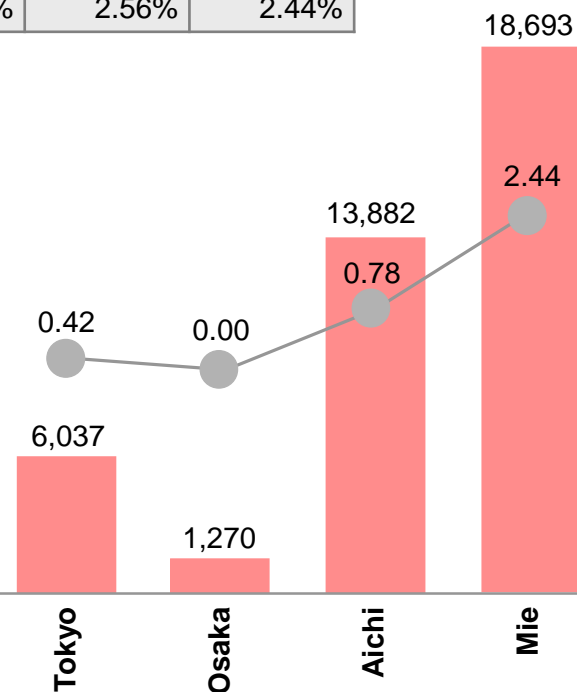
Loan balance and risk-monitored loan ratio by major industry

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

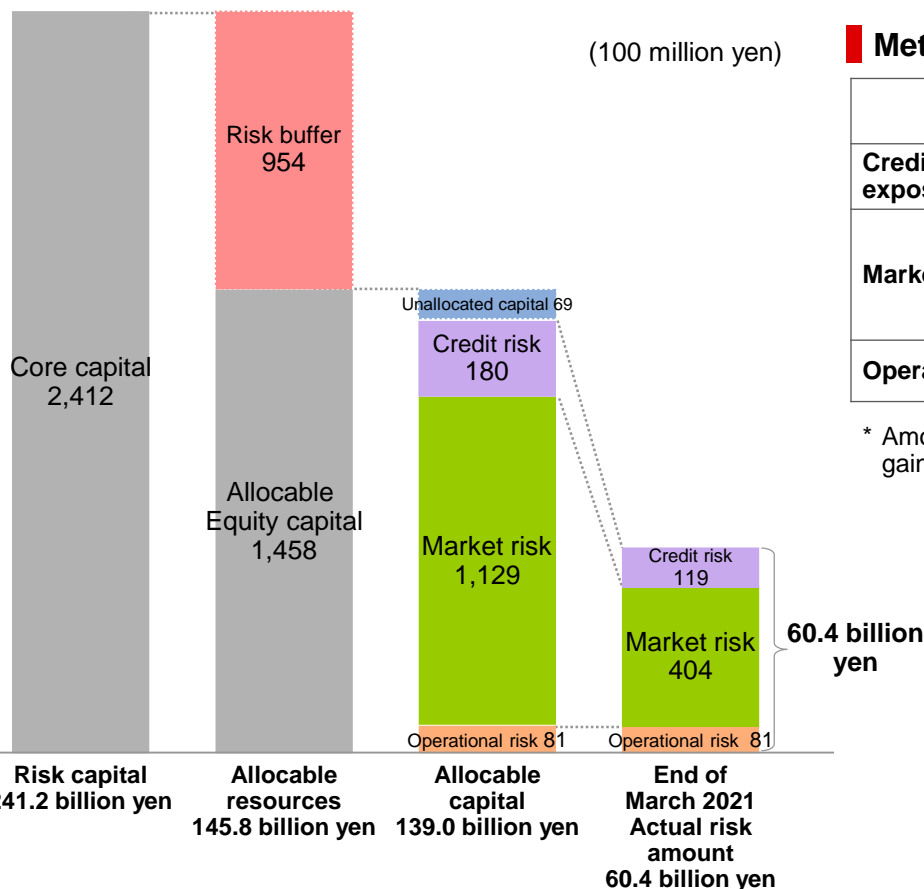


Risk-monitored loan ratio by region

	FY 3/19	FY 3/20	FY 3/21
Tokyo	0.00%	0.00%	0.42%
Osaka	0.00%	0.00%	0.00%
Aichi	0.80%	0.81%	0.78%
Mie	2.57%	2.56%	2.44%



- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared with core capital of 241.2 billion yen and allocable capital of 145.8 billion yen, actual amount of risk is 60.4 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*	Six months
	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	17 <6>	14	2	— (1)	— (10)	Bankrupt and quasi-bankrupt assets	87 <48>	43	44	100.00%	Loans to borrowers in legal bankruptcy	16 <6>
Substantial failure	70 <42>	56	14	— (4)	— (28)						Doubtful assets	419
Possible failure	419	259	68	91 (92)		Substandard loans	90	32	7	43.26%		
Watch list	Under control	147	39	108							Sub-total	598 <559>
	Others	801	353	447		Normal assets	39,753	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: 1.48%		
Normal	38,895	38,895						Total	40,351 <40,312>	Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write offs were carried out: 1.38%		Reference Ratio of risk-monitored loans over total loans if partial direct write offs were carried out: 1.39%
Total	40,351 <40,312>	39,618	640	91 (98)	— (38)							

(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 3/21	Year-on-year
Bankrupt and quasi-bankrupt assets	79	64	73	66	87	20
Doubtful assets	445	393	379	387	419	31
Substandard loans	84	67	68	92	90	(1)
Total	609	524	522	547	598	51
Nonperforming loans ratio	2.04%	1.67%	1.50%	1.48%	1.48%	-

Upper: Number of debtors / Lower: credit exposure

(Million yen)

			Debtor Classification as of the end of March 2021								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 Credit exposure by debtor classification	Normal	195,021	164,075	536	32	53	91	5	30,229	5	0.08%	—	717
		3,518,657	3,160,919	11,574	3,174	3,040	766	135	339,047	2,695	0.11%	—	18,689
	Other under close observation	2,038	401	1,247	11	50	15	2	312	2	3.29%	401	78
		81,621	11,612	57,994	1,318	2,407	158	9	8,121	9	3.15%	11,612	3,893
	Under control	215	13	21	145	16	1	1	18	—	8.37%	34	18
		14,081	724	1,356	8,305	2,289	174	335	895	—	19.88%	2,081	2,799
	Possible failure	1,251	25	52	2	1,002	19	4	147	5		79	23
		38,738	120	951	87	31,893	2,306	443	2,936	211		1,160	2,749
	Substantial failure	509	13	5	—	4	323	9	155	15		22	9
		5,625	16	40	—	10	3,411	173	1,972	830		67	173
	Failure	35	—	1	—	—	5	16	13	2		6	—
		1,063	—	35	—	—	160	574	293	5		195	—
	Total	199,069	164,527	1,862	190	1,125	454	37	30,874	29		542	845
		3,659,787	3,173,393	71,953	12,885	39,640	6,977	1,670	353,267	3,751		15,115	28,305

Number of debtors

	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	2nd Half of 2020
Subject to Head Office support	59	56	45	44	40	46	48	53	62	58	64	64
Subject to branch support	315	352	361	343	308	293	271	259	202	217	212	205
Number of instances of upgrading	23	25	21	21	28	25	32	25	22	18	15	10
Number of instances of downgrading	16	19	28	19	11	12	14	15	14	15	7	15
Change in nonperforming loans of branches subject to support	(600) million yen	(2500) million yen	(1200) million yen	(4) million yen	(2400) million yen	(80) million yen	(800) million yen	100 million yen	300 million yen	2100 million yen	60 million yen	900 million yen

Compliance with Hyakugo Bank's credit policies (as of end of March 2021)

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	2,791	1,883	4.72%
Loans for other real estate industry	7% or less of total loans	2,791	2,081	5.22%
Loans for non-banks	10% or less of total loans	3,988	1,817	4.56%
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	7,976	4,639	11.63%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	241	220	9.12%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	603	440	18.27%

Changes in loans by industry

(100 million yen)

Industry	FY 3/17	FY 3/18	FY 3/19	FY 3/20	FY 3/21	Share by industry
Manufacturing	3,455	3,349	3,627	3,758	4,035	10.11%
of which, transportation equipment manufacturing	621	676	795	865	849	2.13%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	207	209	241	239	241	0.60%
Construction	1,026	1,034	1,057	1,099	1,388	3.48%
Utilities	700	761	900	977	1,047	2.62%
Telecommunication	174	106	123	123	149	0.37%
Transport and Post	1,004	1,170	1,231	1,237	1,374	3.44%
Wholesale and Retail	2,564	2,508	2,678	2,718	3,028	7.59%
Finance and Insurance	2,738	2,560	3,440	3,049	3,138	7.86%
Real estate and Rental	3,880	4,377	4,619	4,780	4,913	12.32%
of which, Real estate	3,003	3,307	3,399	3,524	3,524	8.83%
Academic research, Specialist and Technical services	129	137	136	147	183	0.46%
Accommodation and Food and beverage	295	294	315	316	397	0.99%
Lifestyle-related services and Entertainment	228	242	245	263	308	0.77%
Education and Learning support	72	74	76	76	83	0.20%
Medical and Social welfare	1,128	1,196	1,216	1,239	1,406	3.52%
Other services	388	407	399	407	463	1.16%
National and local governments	2,321	2,440	2,227	2,088	1,911	4.79%
Other	9,092	10,148	11,881	13,787	15,811	39.64%
Total by industry	29,407	31,020	34,417	36,310	39,883	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
8.7	9.6	12.1	12.3	12.6	44.7		38.1	14.5	14.1	11.3	17.0	5.0

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

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

Excluding megabanks

Mega	Shinkin	Bank B	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Bank B	Shinkin	Mega
10.5	13.3	13.4	13.8	49.0		40.1	15.2	14.8	11.9	18.0
20.0	23.6	7.0	9.6	39.8	Kuwana District	30.8	9.6	9.9	18.3	31.4
8.5	12.4	7.1	33.0	39.0	Yokkaichi District	31.3	28.2	8.7	13.7	18.1
8.2	6.4	14.2	24.0	47.2	Suzuka District	33.8	23.4	18.7	7.4	16.7
20.8	23.3	9.3	7.0	39.6	Iga District	34.7	4.8	10.7	23.9	25.9
8.4	7.2	11.6	7.1	65.7	Tsu district	59.3	12.7	12.9	4.3	10.8
5.7	16.1	27.6	2.3	48.3	Matsusaka District	36.6	4.9	31.9	13.9	12.7
10.6	6.6	16.8	3.1	62.9	Ise District	53.1	6.3	17.5	5.4	17.7
2.0	25.8	5.0		64.9	Toba Shima District	61.2	2.5	29.0	1.8	5.5
5.7	34.1	27.9		32.3	Kishu District	29.9	29.0	29.4		11.7

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

(% (as of end of September, 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.

