

Appendix

Deposits (ending balance)

(Million yen)

	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY9/21
Corporate deposits	897,550	940,577	957,260	1,140,057	1,135,097
JPY liquid	607,132	637,719	652,847	812,544	810,898
JPY time	284,375	296,595	296,535	321,973	318,017
Foreign currency	6,043	6,261	7,877	5,539	6,182
Individual deposits	3,647,772	3,741,707	3,821,661	4,086,211	4,162,862
JPY liquid	1,900,053	2,000,289	2,122,226	2,424,830	2,520,244
JPY time	1,728,979	1,720,154	1,680,890	1,643,569	1,627,065
Foreign currency	18,739	21,263	18,544	17,811	15,552
Public funds deposits	145,611	165,245	129,009	117,530	128,365
JPY liquid	110,241	126,707	104,235	85,817	87,920
JPY time	35,370	38,537	24,774	31,713	40,445
Foreign currency	0	0	0	0	0
Other	31,961	35,456	42,955	44,176	23,745
Total deposits	4,722,896	4,882,986	4,950,887	5,387,976	5,450,072
Deposits in Mie Prefecture^(*)	4,298,018	4,427,746	4,485,538	4,875,772	4,934,333
Deposits outside Mie Prefecture	424,877	455,239	465,348	512,203	515,738
Tokyo and Osaka	9,518	11,169	18,396	12,881	11,036
Aichi	415,358	444,069	446,952	499,321	504,701
Negotiable certificates of deposit	187,500	182,115	160,490	154,505	193,904

Loans (ending balance)

(Million yen)

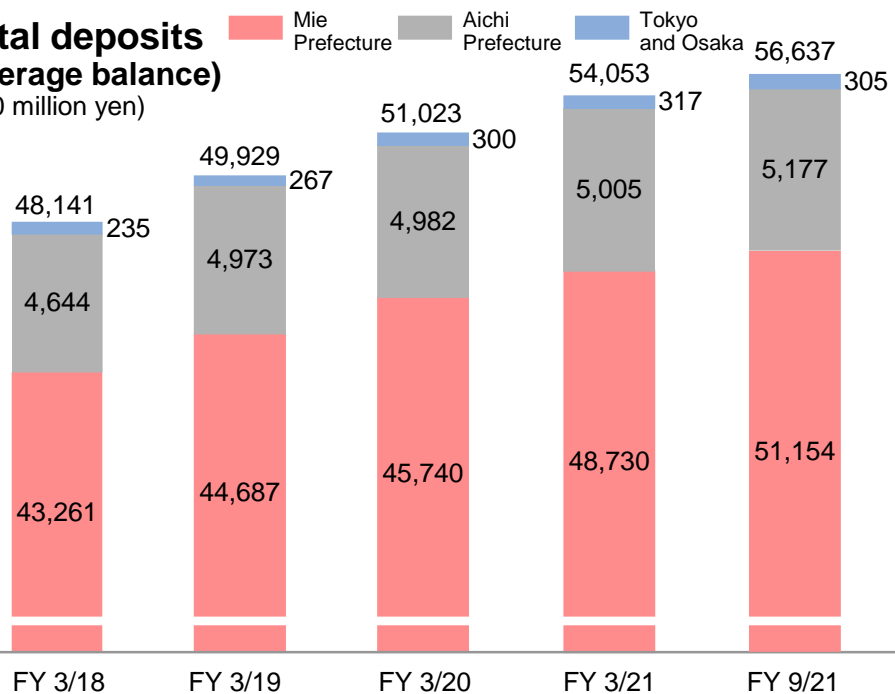
	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY9/21
Corporate sector	1,837,194	2,023,492	2,038,320	2,211,389	2,216,377
Large companies	597,913	701,520	706,445	764,085	759,647
Medium-sized companies	70,576	68,607	76,523	72,632	68,448
Small and medium-sized companies	1,168,705	1,253,364	1,255,350	1,374,671	1,388,281
Individual sector	1,014,861	1,188,146	1,378,725	1,581,166	1,693,843
Public corporations	249,991	230,114	214,004	195,812	199,052
Governments	120	0	0	0	0
Other	249,870	230,114	214,004	195,812	199,052
Total loans	3,102,047	3,441,753	3,631,051	3,988,368	4,109,273
(except those for governments)	3,101,926	3,441,753	3,631,051	3,988,368	4,109,273
(Offshore account)	0	0	0	0	0
Consumer loans	997,845	1,172,255	1,363,812	1,568,347	1,681,246
Housing loans	952,761	1,125,634	1,315,068	1,519,349	1,631,899
Other loans	45,084	46,621	48,744	48,997	49,347
Loans in Mie Prefecture^(*)	1,647,928	1,688,946	1,732,337	1,869,352	1,909,481
Loans outside Mie Prefecture	1,454,118	1,752,807	1,898,713	2,119,016	2,199,791
Tokyo and Osaka	606,232	733,660	710,896	730,803	723,785
Aichi	847,885	1,019,146	1,187,816	1,388,213	1,476,006

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

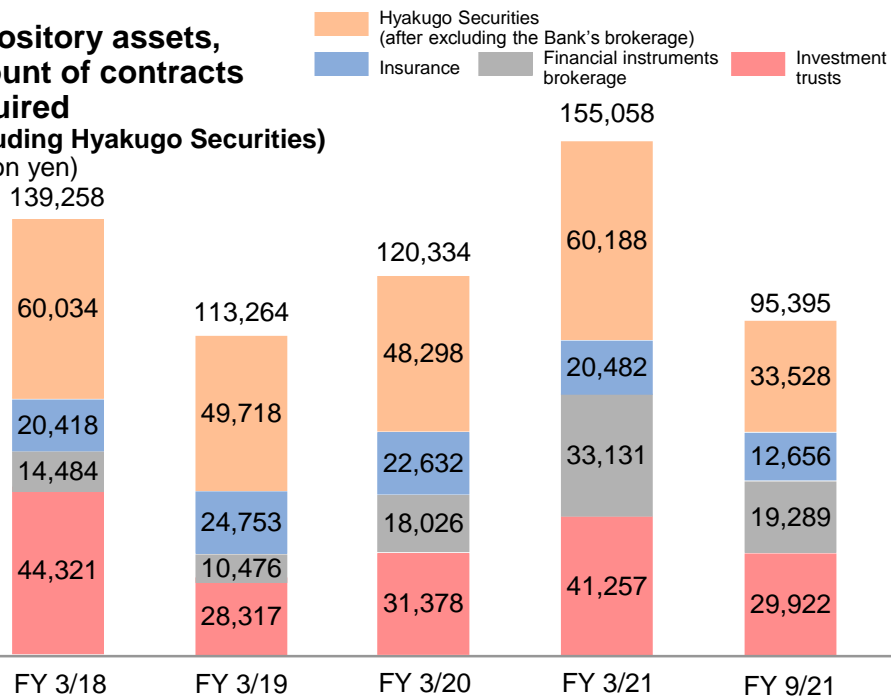
Deposits (including negotiable certificates of deposit), Depository Assets

Total deposits (average balance)

(100 million yen)

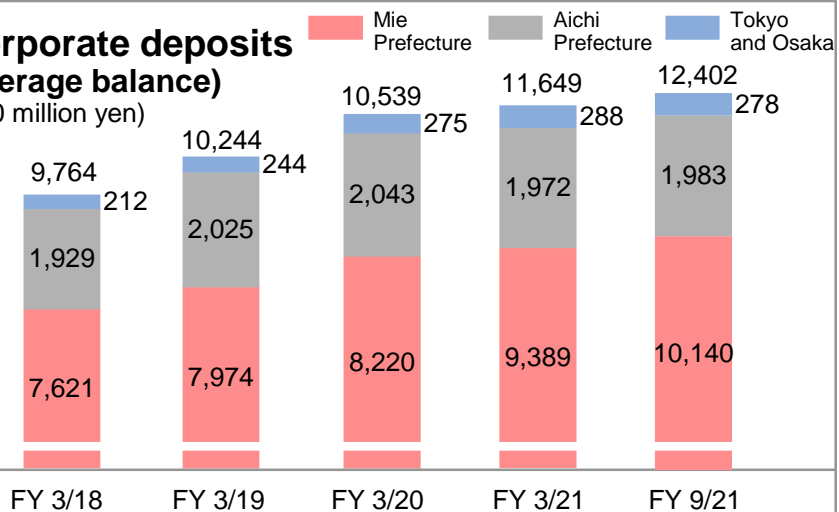


Depository assets, amount of contracts acquired

(including Hyakugo Securities)
(Million yen)

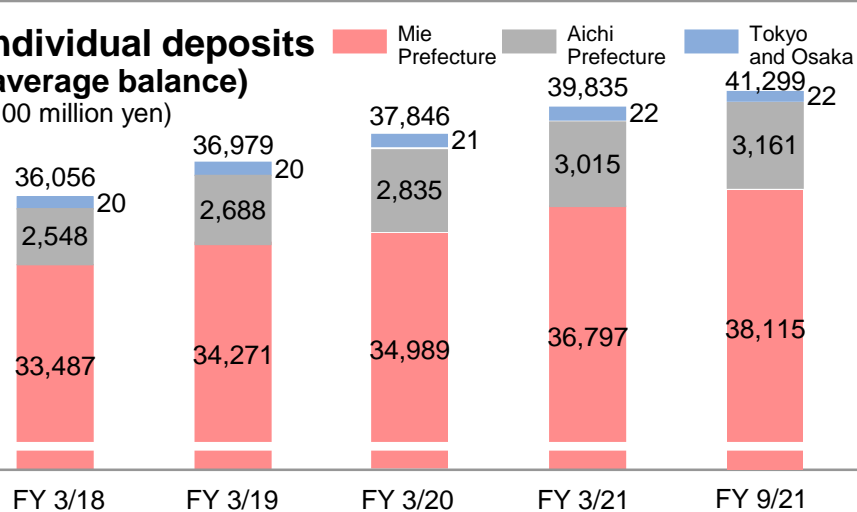
Corporate deposits (average balance)

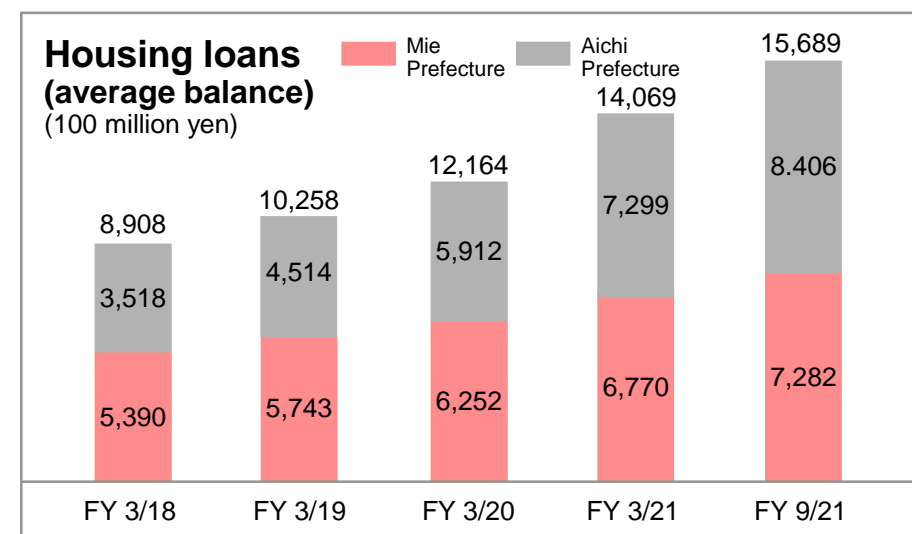
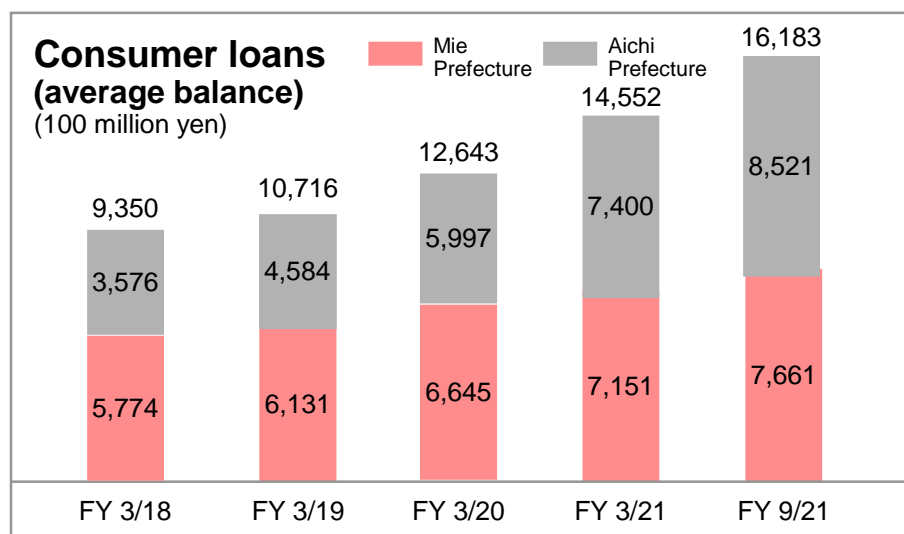
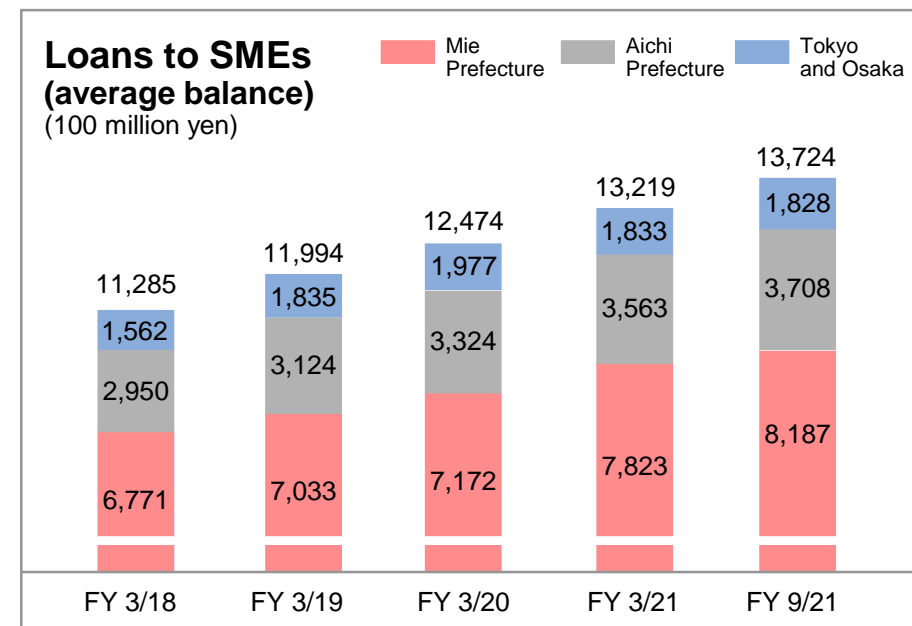
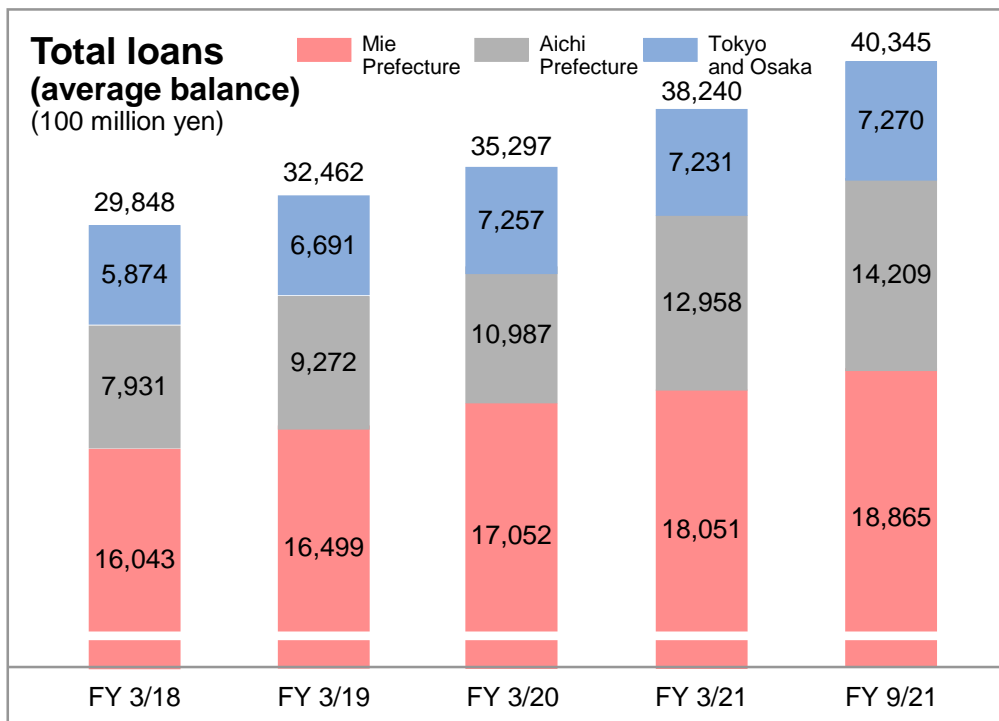
(100 million yen)



Individual deposits (average balance)

(100 million yen)





Change in risk-monitored loans

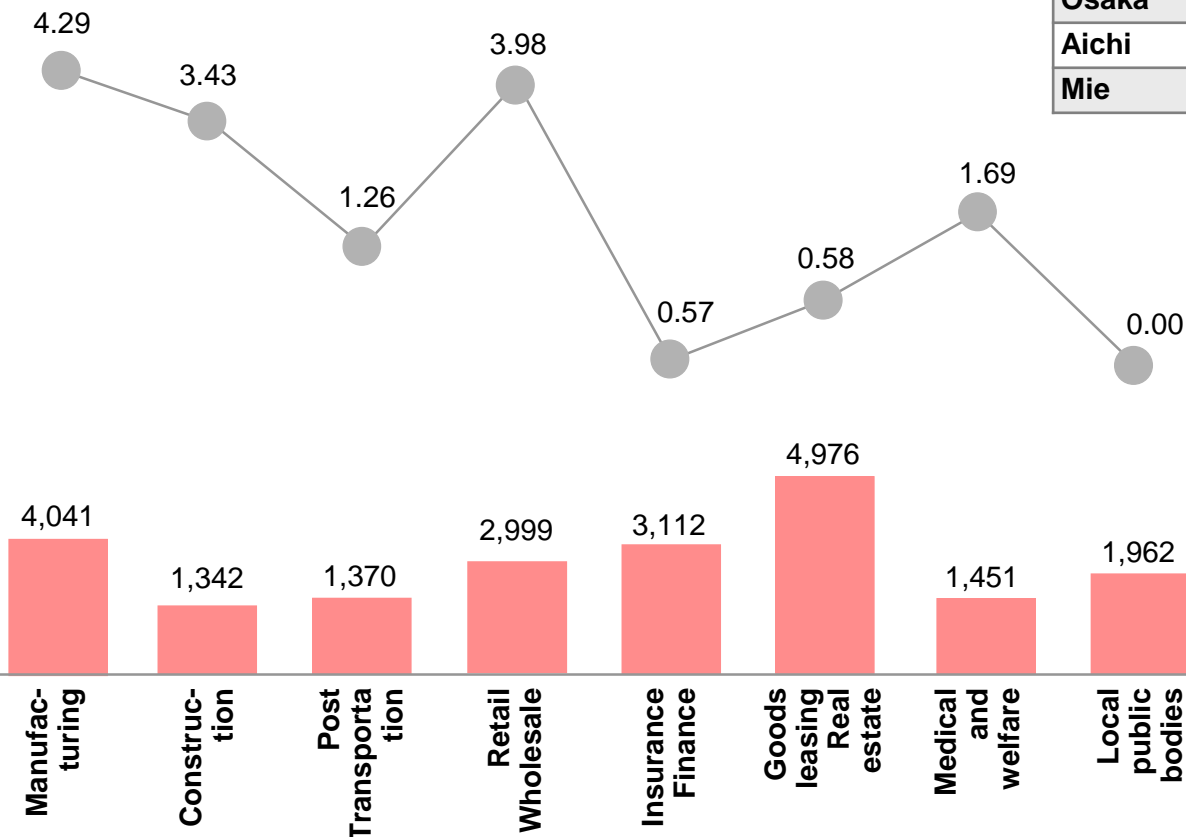
(100 million yen)

	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY9/21	Year-on-year
Risk-monitored loans balance (total)	518	517	541	592	635	42
Risk-monitored loan ratio	1.67%	1.50%	1.49%	1.48%	1.54%	0.06P

Reference
 End of September 2021
 Nonperforming loan
 ratio: 1.54%

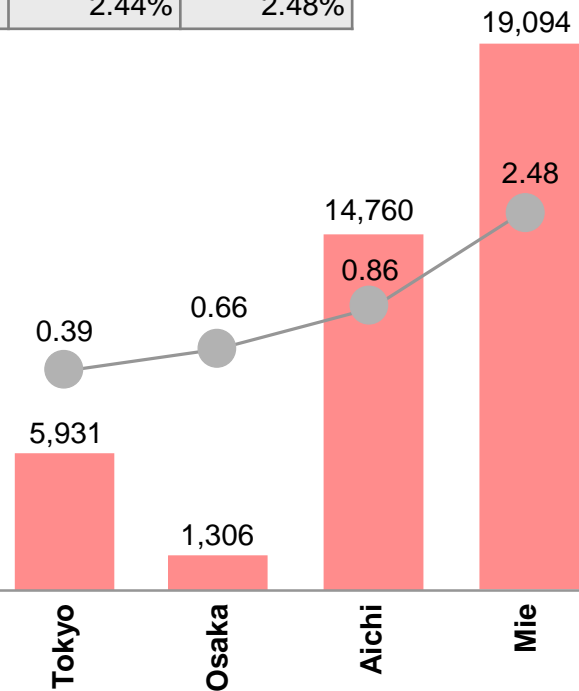
Loan balance and risk-monitored loan ratio by major industry

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

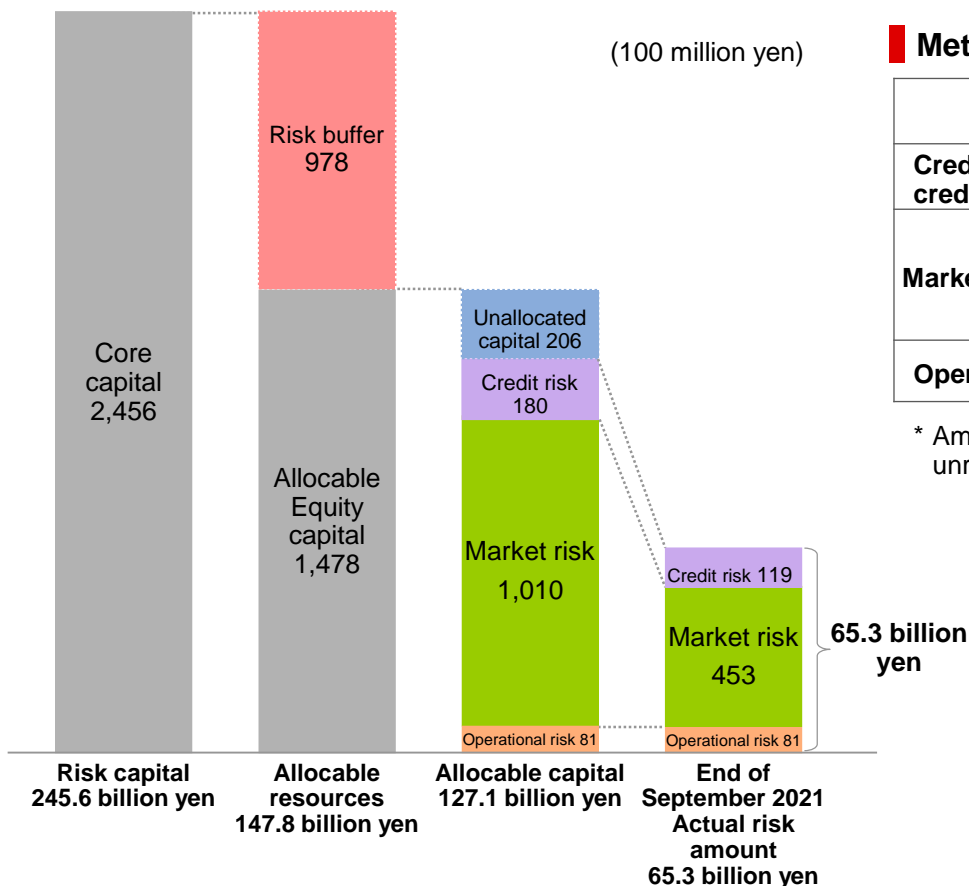


Risk-monitored loan ratio by region

	FY 3/20	FY 3/21	FY9/21
Tokyo	0.00%	0.42%	0.39%
Osaka	0.00%	0.00%	0.66%
Aichi	0.81%	0.78%	0.86%
Mie	2.56%	2.44%	2.48%



- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared with core capital of 245.6 billion yen and allocable capital of 147.8 billion yen, actual amount of risk is 65.3 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	19 <4>	18	1	— (0)	— (15)	Bankrupt and quasi-bankrupt assets	93 <50>	44	48	100.00%	Loans to borrowers in legal bankruptcy	15 <3>
Substantial failure	73 <45>	56	16	— (4)	— (27)						Doubtful assets	435
Possible failure	435	269	68	97 (98)	Substandard loans	114	43	9	46.45%	Debts past due by three months or more		
Watch list	Under control	181	42	139							Sub-total	643 <600>
	Others	864	371	492	Normal assets	40,949	Ratio of loans disclosed under the Financial Reconstruction Act (sub total) over total credit exposure: 1.54%		Ratio of risk-monitored loans over total loans: 1.54%			
Normal	40,017	40,017					Total	41,592 <41,549>	Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write offs were carried out: 1.44%		Reference Ratio of risk-monitored loans over total loans if partial direct write offs were carried out: 1.45%	
Total	41,592 <41,549>	40,775	719	97 (104)	— (43)							

(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)

	FY3/18	FY3/19	FY3/20	FY3/21	FY9/21	Year-on-year
Bankrupt and quasi-bankrupt assets	64	73	66	87	93	5
Doubtful assets	393	379	387	419	435	16
Substandard loans	67	68	92	90	114	23
Total	524	522	547	598	643	45
Nonperforming loans ratio	1.67%	1.50%	1.48%	1.48%	1.54%	0.06

Upper: Number of debtors / Lower: credit exposure

(Million yen)

			Debtor Classification as of the end of September 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 3/31/2021	Normal	188,924	171,748	440	30	38	79	3	16,586	—	0.06%	—	590
		3,864,534	3,640,560	19,715	4,033	803	582	605	198,232	—	0.05%	—	25,740
	Other under close observation	1,940	268	1,443	10	47	6	—	166	1	2.73%	268	63
		79,926	7,153	62,376	1,612	3,575	156	—	5,053	4	4.67%	7,153	5,343
	Under control	190	4	12	158	8	1	—	7	—	4.74%	16	9
		14,469	216	703	11,610	812	8	—	1,117	—	5.67%	920	820
	Possible failure	1,149	10	27	4	1,017	16	1	74	6		41	17
		41,853	35	940	87	37,832	267	24	2,665	1,289		1,062	292
	Substantial failure	476	3	1	—	—	360	7	105	10		4	7
		7,084	12	2	—	—	6,136	170	761	103		15	170
	Failure	37	—	2	—	—	7	19	9	4		9	—
		1,701	—	58	—	—	166	1,189	287	110		225	—
	Total	192,716	172,033	1,925	202	1,110	469	30	16,947	21		338	686
		4,009,569	3,647,978	83,798	17,343	43,024	7,316	1,990	208,117	1,508		9,377	32,368

Number of debtors

	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	1st Half of 2021
Subject to Head Office support	45	44	40	46	48	53	62	58	64	64	60
Subject to branch support	361	343	308	293	271	259	202	217	212	205	196
Number of instances of upgrading	21	21	28	25	32	25	22	18	15	10	20
Number of instances of downgrading	28	19	11	12	14	15	14	15	7	15	12
Change in nonperforming loans of branches subject to support	1,200 million yen	(4) million yen	(2,400) million yen	80 million yen	(800) million yen	100 million yen	300 million yen	2,100 million yen	60 million yen	900 million yen	1,300 million yen

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

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	2,876	1,884	4.59%
Loans for other real estate industry	7% or less of total loans	2,876	2,125	5.17%
Loans for non-banks	10% or less of total loans	4,109	1,844	4.49%
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	8,218	4,544	11.06%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	245	220	8.96%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	613	421	17.15%

Changes in loans by industry

(100 million yen)

Industry	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY9/21	Share by industry
Manufacturing	3,349	3,627	3,758	4,035	4,041	9.83%
of which, transportation equipment manufacturing	676	795	865	849	854	2.07%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	209	241	239	241	214	0.52%
Construction	1,034	1,057	1,099	1,388	1,342	3.26%
Utilities	761	900	977	1,047	1,094	2.66%
Telecommunication	106	123	123	149	137	0.33%
Transport and Post	1,170	1,231	1,237	1,374	1,370	3.33%
Wholesale and Retail	2,508	2,678	2,718	3,028	2,999	7.29%
Finance and Insurance	2,560	3,440	3,049	3,138	3,112	7.57%
Real estate and Rental	4,377	4,619	4,780	4,913	4,976	12.11%
of which, Real estate	3,307	3,399	3,524	3,524	3,588	8.73%
Academic research, Specialist and Technical services	137	136	147	183	203	0.49%
Accommodation and Food and beverage	294	315	316	397	392	0.95%
Lifestyle-related services and Entertainment	242	245	263	308	299	0.72%
Education and Learning support	74	76	76	83	93	0.22%
Medical and Social welfare	1,196	1,216	1,239	1,406	1,451	3.53%
Other services	407	399	407	463	461	1.12%
National and local governments	2,440	2,227	2,088	1,911	1,962	4.77%
Other	10,148	11,881	13,787	15,811	16,938	41.22%
Total by industry	31,020	34,417	36,310	39,883	41,092	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
8.9	9.5	11.8	12.2	12.7	44.9		38.6	14.4	14.0	11.3	16.8	4.9

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

(% (as of end of March, 2021))

Excluding megabanks

Mega	Shinkin	Bank B	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Bank B	Shinkin	Mega
10.4	13.0	13.4	13.9	49.3		40.6	15.2	14.7	11.9	17.6
20.2	23.3	6.9	9.5	40.1	Kuwana District	31.1	9.7	9.4	18.4	31.4
8.4	12.1	7.2	33.0	39.3	Yokkaichi District	31.6	27.7	9.4	13.5	17.8
8.0	6.3	14.1	24.7	46.9	Suzuka District	34.3	23.5	18.4	7.6	16.2
21.1	23.1	9.4	7.0	39.4	Iga District	34.7	5.2	10.4	24.2	25.5
7.5	7.1	11.5	7.1	66.8	Tsu district	60.3	12.6	12.4	4.4	10.3
5.6	15.6	27.9	2.3	48.6	Matsusaka District	37.3	4.8	31.7	13.7	12.5
10.4	6.4	16.6	3.0	63.6	Ise District	53.8	6.3	17.1	5.2	17.6
2.7	1.7	25.9	5.0	64.7	Toba Shima District	61.2	2.5	28.8	2.0	5.5
5.7	33.6	28.3	32.4		Kishu District	29.9	28.8	29.6	11.7	

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

(% (as of end of March, 2021))

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.

