

# Appendix

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# Results of Major Target Items during the Term of the Previous Medium-term Management Plan (1)

	Major target item	Unit	Gateway to the Future 1st STAGE				Target for FY 3/2022 at the time the medium-term plan was formulated	2019 => 2022
			Results in FY 3/2019	Results in FY 3/2020	Results in FY 3/2021	Results in FY 3/2022		
KGI	(Non-consolidated) net income	100 million yen	107.66	113.71	122.00	129.75	100	22.09
	ROE (non-consolidated, shareholders' equity basis)	%	4.32	4.41	4.56	4.68	3.71	0.36
	OHR (non-consolidated, core gross operating profit basis)	%	74.43	75.67	70.81	62.24	78.6	(12.19)
	Equity Ratio	%	9.74	10.07	10.11	9.84	9.55	0.1
KPI	Operating income from services to customers	100 million yen	15	29	18	59	37	44
	Average balance of deposits, etc.	100 million yen	49,929	51,023	54,053	57,066	52,338	7,137
	Average balance of loans	100 million yen	32,462	35,297	38,240	40,999	37,043	8,537
	Loan-to-deposit ratio (average balance basis)	%	65.01	69.17	70.74	71.84	70.80	6.83
	Corporate solutions fees	100 million yen	9.41	11.03	19.87	27.06	20	17.65
	Professional personnel	persons	161	221	282	336	300	175
Other	Average balance of loans to small and medium-sized businesses in the region	100 million yen	10,725	11,082	12,025	12,616	11,841	1,891
	Average balance of consumer loans	100 million yen	10,716	12,643	14,552	16,767	14,102	6,051
	Average balance of housing loans	100 million yen	10,258	12,164	14,069	16,273	13,610	6,015
	Amount of housing loans executed (annual)	100 million yen	2,354	2,585	2,782	3,103	2,000	749
	Average balance of foreign currency-denominated loans	100 million yen	1,617	1,854	1,746	1,669	2,146	52
	Share of loans in Mie Prefecture	%	36.9	37.5	38.1	-	39	-
	M&A fees	100 million yen	2.08	2.11	2.42	4.25	6.30	2.17
	Structured finance fees	100 million yen	3.82	4.64	9.91	9.43	4.78	5.61
	Business matching fees	100 million yen	0.85	1.57	2.79	4.12	3.00	3.27
	Derivative fees	100 million yen	0.51	1.31	0.49	0.60	2.40	0.09

# Results of Major Target Items during the Term of the Previous Medium-term Management Plan (2)

	Major target item	Unit	Gateway to the Future 1st STAGE				Target for FY 3/2022 at the time the medium-term plan was formulated	2019 => 2022
			Results in FY 3/2019	Results in FY 3/2020	Results in FY 3/2021	Results in FY 3/2022		
Other	Commissions on sales of depository assets	100 million yen	19.61	21.50	23.89	28.92	29.97	9.31
	of which, investment trusts	100 million yen	8.20	8.92	11.34	14.96	11.76	6.76
	of which, insurance	100 million yen	9.93	9.90	7.61	8.66	14.96	(1.27)
	of which, financial instruments brokerage	100 million yen	0.68	1.72	3.87	4.04	2.25	3.36
	of which, defined contribution pension	100 million yen	0.79	0.95	1.06	1.24	1.00	0.45
	Depository assets penetration ratio	%	4.41	3.96	4.45	4.87	5.27	0.46
	Expenses (non-consolidated)	100 million yen	409.87	412.95	409.89	401.19	416.00	(8.68)
	of which, personnel expenses	100 million yen	226.44	221.22	218.78	212.19	217.00	(14.25)
	of which, non-personnel expenses	100 million yen	163.05	170.71	169.92	168.51	176.00	5.46
	Consolidation of branches through branch-in-branch method	branches	-	2	12	13	16	27
	Downsizing of branches	branches	-	7	-	-	10	3
	CO <sub>2</sub> emissions based on the Act on the Rational Use of Energy (non-consolidated)	t-CO <sub>2</sub>	7.347	6.760	6.225	-	-	-
	Balance of renewable-energy-related loans (as of March 31)	100 million yen	612	663	713	757	-	145
	No. of women in posts equivalent to or higher than section chief head	persons	178	180	186	195	-	17
	Ratio of women in posts equivalent to or higher than section chief head	%	16.48	17.01	17.78	18.66	-	2.18
No. of women in posts equivalent to or higher than branch head	persons	22	26	28	29	-	7	
Ratio of women in posts equivalent to or higher than branch head	%	7.38	8.67	9.40	9.54	-	2.16	

## Deposits (ending balance)

(Million yen)

	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY 3/22
<b>Corporate deposits</b>	897,550	940,577	957,260	1,140,057	1,148,376
JPY liquid	607,132	637,719	652,847	812,544	827,444
JPY time	284,375	296,595	296,535	321,973	315,830
Foreign currency	6,043	6,261	7,877	5,539	5,102
<b>Individual deposits</b>	3,647,772	3,741,707	3,821,661	4,086,211	4,244,558
JPY liquid	1,900,053	2,000,289	2,122,226	2,424,830	2,628,110
JPY time	1,728,979	1,720,154	1,680,890	1,643,569	1,602,595
Foreign currency	18,739	21,263	18,544	17,811	13,851
<b>Public funds deposits</b>	145,611	165,245	129,009	117,530	190,852
JPY liquid	110,241	126,707	104,235	85,817	156,486
JPY time	35,370	38,537	24,774	31,713	34,365
Foreign currency	0	0	0	0	0
<b>Other</b>	31,961	35,456	42,955	44,176	65,728
<b>Total deposits</b>	4,722,896	4,882,986	4,950,887	5,387,976	5,649,515
<b>Deposits in Mie Prefecture<sup>(*)</sup></b>	4,297,944	4,427,536	4,485,158	4,874,667	5,122,798
<b>Deposits outside Mie Prefecture</b>	424,951	455,449	465,729	513,308	526,717
Tokyo and Osaka	9,592	11,379	18,776	13,513	13,081
Aichi	415,358	444,069	446,952	499,794	513,635
<b>Negotiable certificates of deposit</b>	187,500	182,115	160,490	154,505	171,666

## Loans (ending balance)

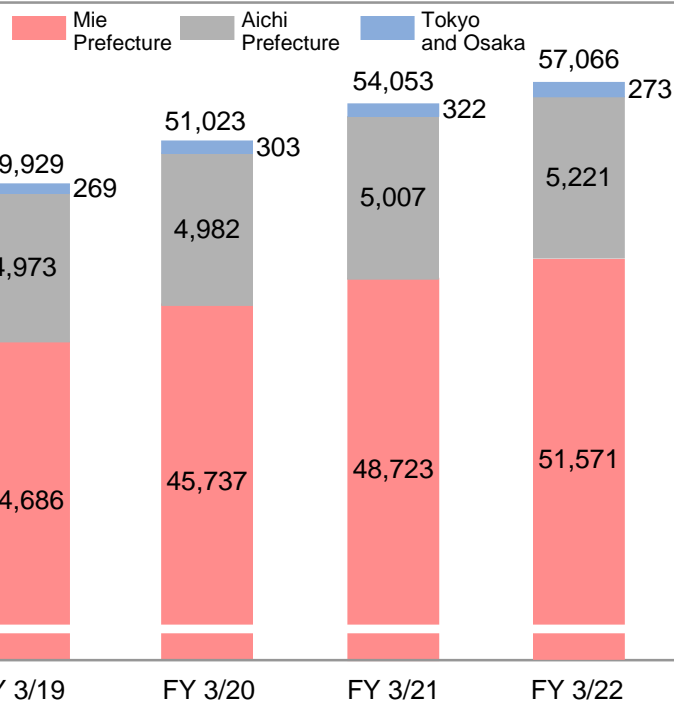
(Million yen)

	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY 3/22
<b>Corporate sector</b>	1,837,194	2,023,492	2,038,320	2,211,389	2,230,098
Large companies	597,913	701,520	706,445	764,085	741,121
Medium-sized companies	70,576	68,607	76,523	72,632	70,012
Small and medium-sized companies	1,168,705	1,253,367	1,255,350	1,374,671	1,418,965
<b>Individual sector</b>	1,014,861	1,188,146	1,378,725	1,581,166	1,806,575
<b>Public corporations</b>	249,991	230,114	214,004	195,812	187,096
Governments	120	0	0	0	0
Other	249,870	230,114	214,004	195,812	187,096
Total loans	3,102,047	3,441,753	3,631,051	3,988,368	4,223,771
(except those for governments)	3,101,926	3,441,753	3,631,051	3,988,368	4,223,771
<b>Consumer loans</b>	997,845	1,172,255	1,363,812	1,568,347	1,793,865
Housing loans	952,761	1,125,634	1,315,068	1,519,349	1,744,239
Other loans	45,084	46,621	48,744	48,998	49,626
<b>Loans in Mie Prefecture<sup>*</sup></b>	1,642,246	1,672,737	1,705,231	1,827,164	1,883,944
<b>Loans outside Mie Prefecture</b>	1,459,800	1,769,016	1,925,819	2,161,204	2,339,826
Tokyo and Osaka	611,914	749,869	738,003	765,891	763,513
Aichi	847,885	1,019,146	1,187,816	1,395,312	1,576,313

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

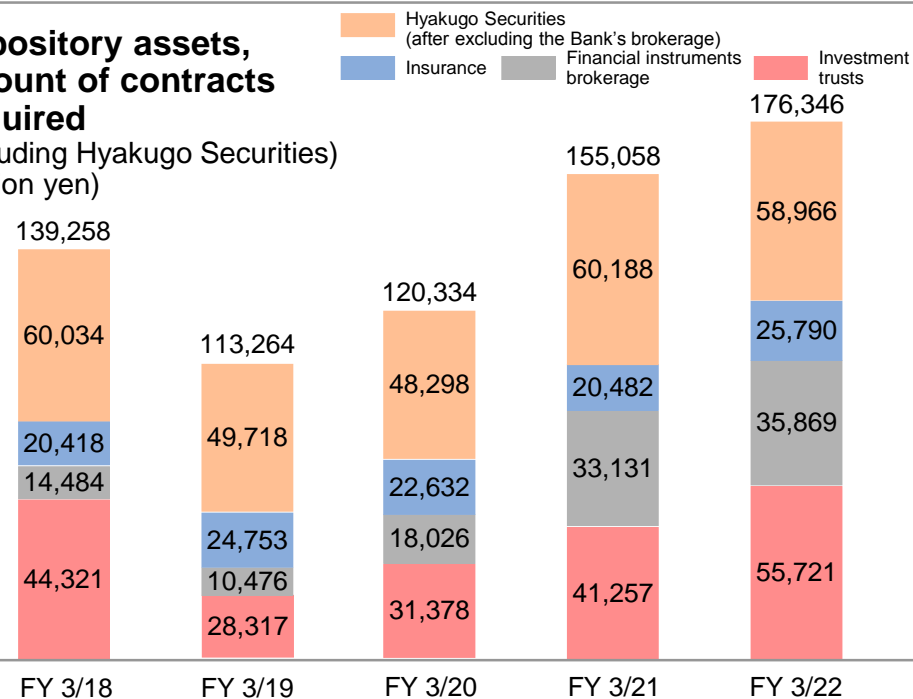
# Deposits (including negotiable certificates of deposit), Depository Assets

## Total deposits (average balance) (100 million yen)

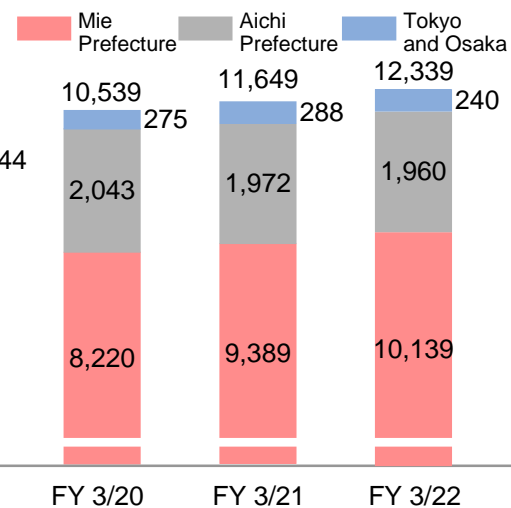


## Depository assets, amount of contracts acquired

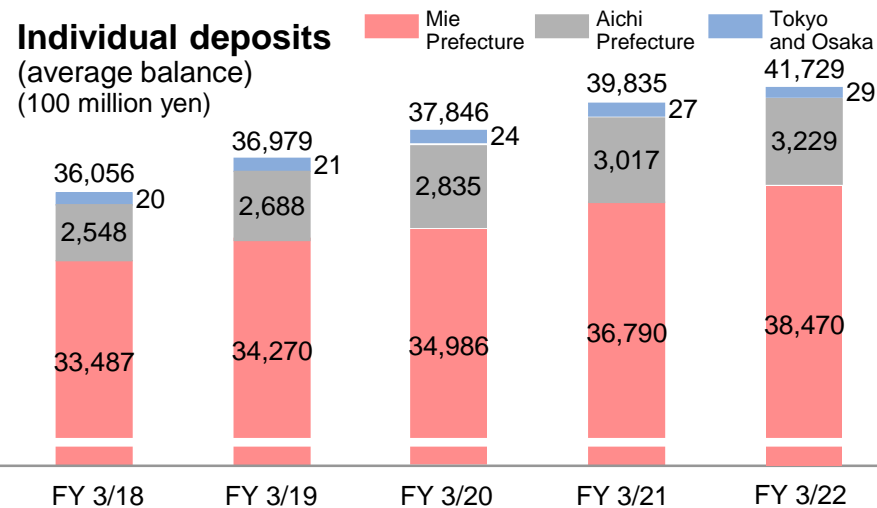
(including Hyakugo Securities)  
(Million yen)

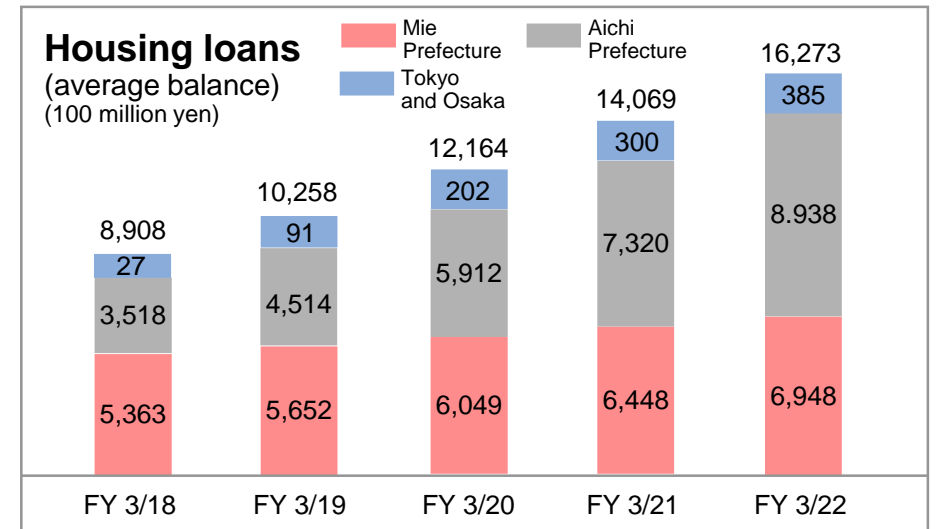
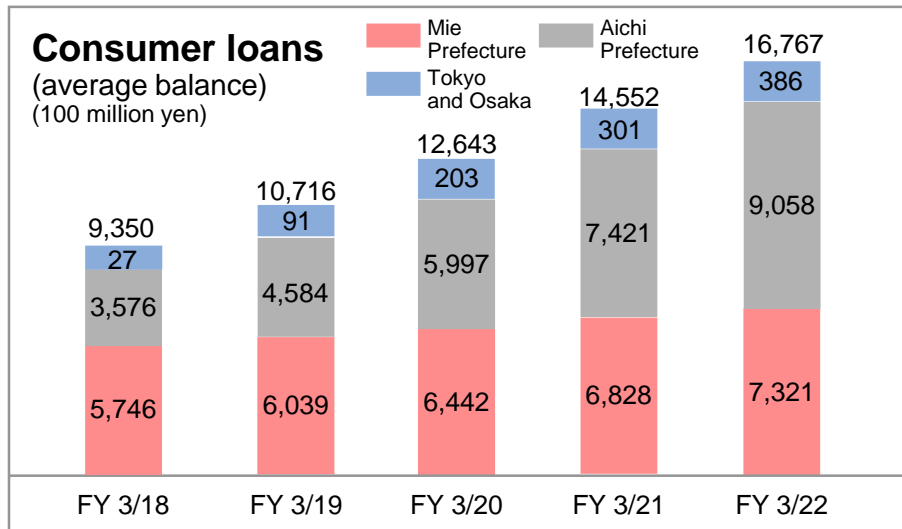
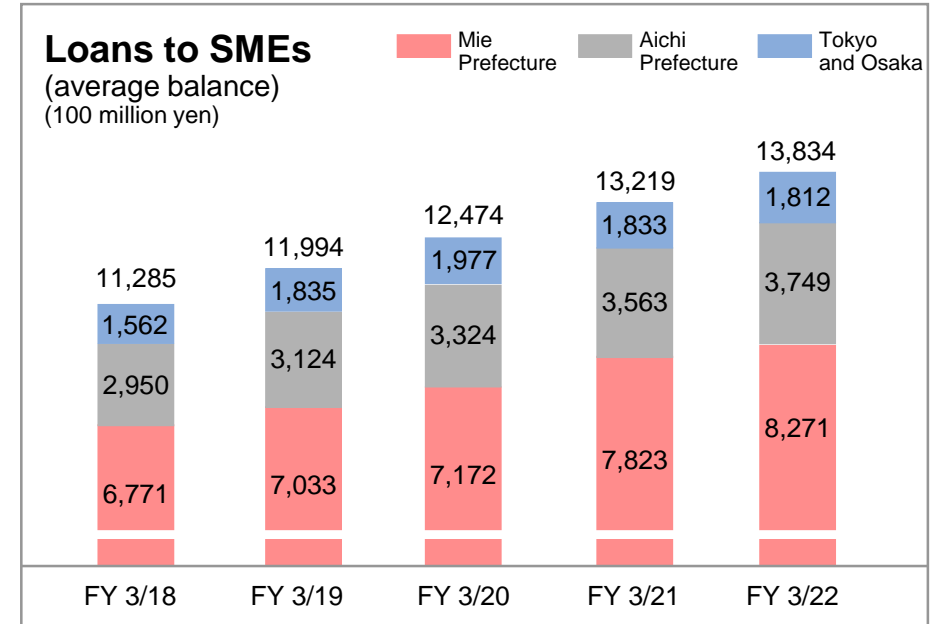
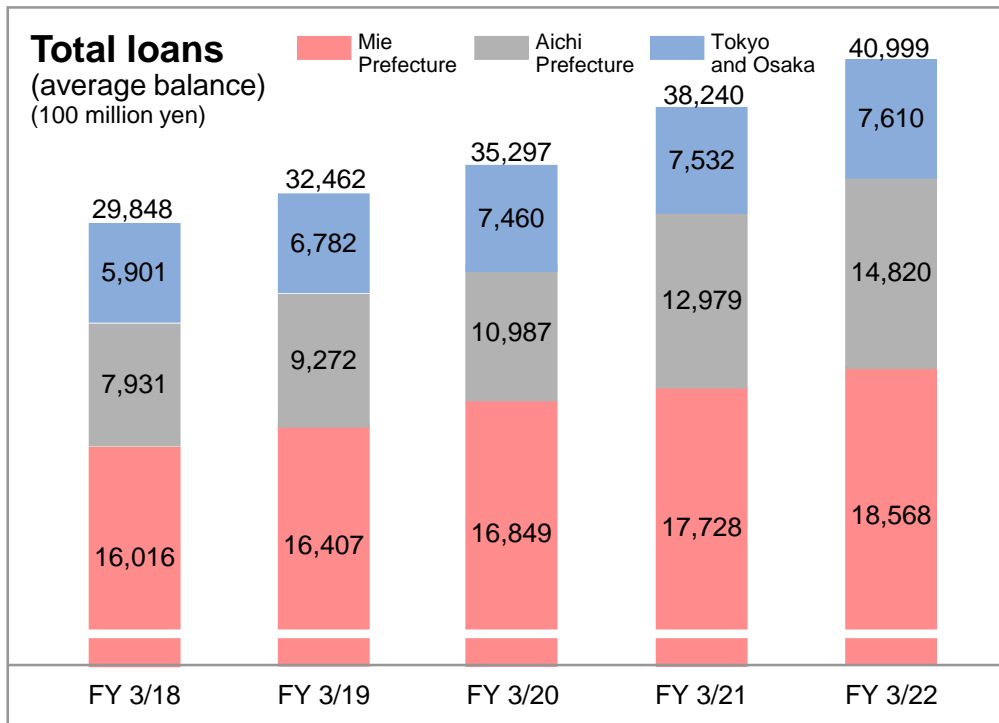


## Corporate deposits (average balance) (100 million yen)

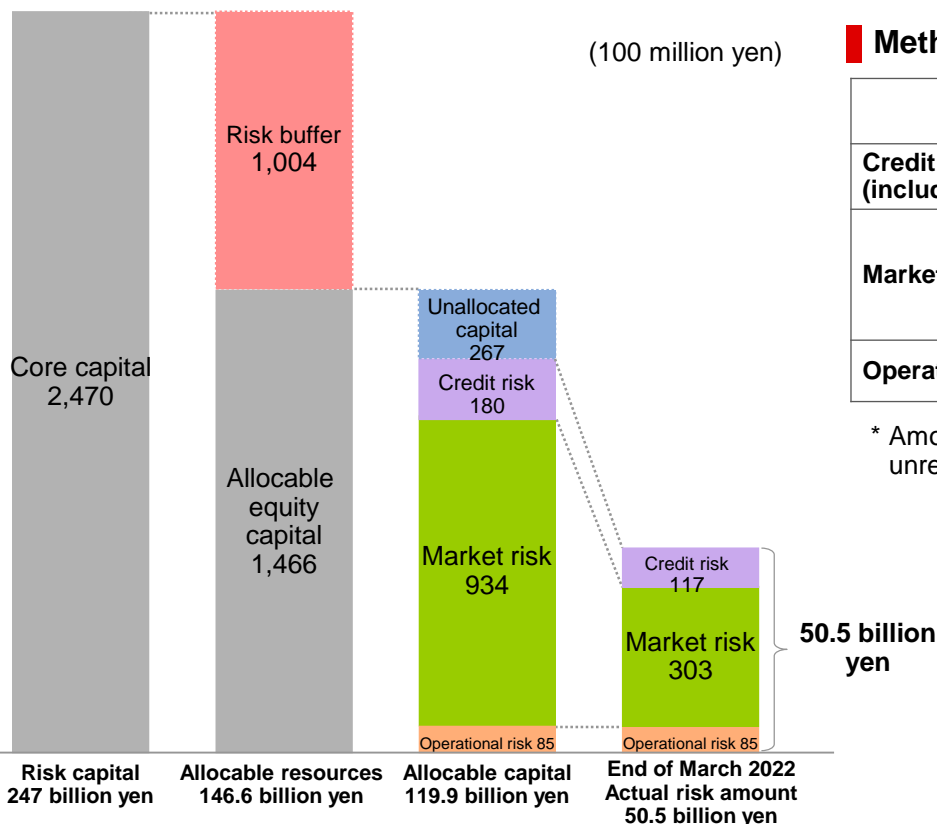


## Individual deposits (average balance) (100 million yen)





- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared with core capital of 247 billion yen and allocable capital of 146.6 billion yen, actual amount of risk is 50.5 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 and risk-managed claims (target: total credit exposure) * Special attention loans, loans that are delinquent for three months or more and restructured loans are loans only					
Classification	Credit outstanding	Category				Category	Credit outstanding	Amount covered by collateral and guarantee	Reserve for possible loan losses	Coverage ratio	
		Non- categorized	Category II	Category III	Category IV						
Failure	4 <3>	4	0	- (0)	- (1)	Bankrupt and quasi-bankrupt assets	91 <47>	42	48	100.00%	
Substantial failure	86 <44>	69	16	- (4)	- (41)						
Possible failure	456	279	77	99 (103)		Doubtful assets	456	253	103	78.17%	
Watch list	Under control	151	42	108		Substandard loans	103	Debts past due by three months or more 0	35	6	40.88%
								Restructured loans 102			
	Others	868	384	483		Sub-total	651 <607>	331	158	75.31%	
	Normal	41,211	41,211			Normal assets	42,128	Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.52%			
	Total	42,779 <42,735>	41,991	688	99 (108)	- (43)	Total	42,779 <42,735>	Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write offs were carried out: 1.42%		

(100 million yen) \* Amounts less than stated units are rounded down.

\* Total credit: loans, customers' liabilities for acceptances and guarantees, private placement bonds guaranteed by the bank, foreign exchange, suspense payments and accrued interest similar to loans, etc.

\* Values shown in the section "Nonperforming Loans" under "Internal Assessment Standard" are after loan loss 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 3/18	FY 3/19	FY 3/20	FY 3/21	FY 3/22	Year-on-year
Bankrupt and quasi-bankrupt assets	64	73	66	87	91	3
Doubtful assets	393	379	387	419	456	37
Substandard loans	67	68	92	90	103	12
Total	524	522	547	598	651	52
Nonperforming loans ratio	1.67%	1.50%	1.48%	1.48%	1.52%	0.04



Upper: Number of debtors / Lower: credit exposure

(Million yen)

		Debtor Classification as of the end of March 2022									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 Credit exposure by debtor classification	Normal	188,922	165,644	628	47	70	101	7	22,425	3	0.09%	—	853
		3,864,534	3,452,622	28,382	5,884	1,865	1,070	158	374,550	535	0.08%	—	37,360
	Other under close observation	1,940	342	1,233	14	84	6	—	261	4	4.64%	342	104
		79,926	11,340	52,696	1,330	5,256	84	—	9,217	937	6.68%	11,340	6,672
	Under control	190	8	24	127	17	2	—	12	—	10.00%	32	19
		14,469	541	1,524	7,133	3,974	14	—	1,280	—	27.57%	2,066	3,989
	Possible failure	1,148	23	45	5	929	23	2	121	15		73	25
		41,853	480	1,467	84	33,339	1,265	72	5,143	2,379		2,031	1,338
	Substantial failure	476	8	4	—	—	330	6	128	14		12	6
		7,084	95	43	—	—	5,724	150	1,069	215		139	150
	Failure	37	—	3	—	—	8	11	15	11		11	—
		1,701	—	66	—	—	205	113	1,315	1,109		272	—
	Total	192,713	166,025	1,937	193	1,100	470	26	22,962	47		470	1,007
		4,009,569	3,465,080	84,182	14,433	44,436	8,364	494	392,577	5,176		15,850	49,511

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	2nd Half of 2021
Subject to Head Office support	45	44	40	46	48	53	62	58	64	64	60	71
Subject to branch support	361	343	308	293	271	259	202	217	212	205	196	205
Number of instances of upgrading	21	21	28	25	32	25	22	18	15	10	20	11
Number of instances of downgrading	28	19	11	12	14	15	14	15	7	15	12	23
Change in nonperforming loans of branches subject to support	12 million yen	(0.04) million yen	(24) million yen	0.8 million yen	(8) million yen	1 million yen	3 million yen	21 million yen	0.6 million yen	9 million yen	13 million yen	33 million yen

**Compliance with Hyakugo Bank's credit policies (as of end of March 2022)**

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	2,956	1,914	4.53%
Loans for other real estate industry	7% or less of total loans	2,956	2,193	5.19%
Loans for non-banks	10% or less of total loans	4,223	1,740	4.12%
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	8,447	4,513	10.69%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	247	220	8.91%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	617	402	16.28%

**Changes in loans by industry**

(100 million yen)

Industry	FY 3/18	FY 3/19	FY 3/20	FY 3/21	FY 3/22	Share by industry
Manufacturing	3,349	3,627	3,758	4,035	4,056	9.60%
of which, transportation equipment manufacturing	676	795	865	849	851	2.01%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	209	241	239	241	218	0.51%
Construction	1,034	1,057	1,099	1,388	1,418	3.35%
Utilities	761	900	977	1,047	1,176	2.78%
Telecommunication	106	123	123	149	135	0.32%
Transport and Post	1,170	1,231	1,237	1,374	1,354	3.20%
Wholesale and Retail	2,508	2,678	2,718	3,028	2,899	6.86%
Finance and Insurance	2,560	3,440	3,049	3,138	2,979	7.05%
Real estate and Rental	4,377	4,619	4,780	4,913	5,098	12.07%
of which, Real estate	3,307	3,399	3,524	3,524	3,705	8.77%
Academic research, Specialist and Technical services	137	136	147	183	203	0.48%
Accommodation and Food and beverage	294	315	316	397	379	0.89%
Lifestyle-related services and Entertainment	242	245	263	308	294	0.69%
Education and Learning support	74	76	76	83	91	0.21%
Medical and Social welfare	1,196	1,216	1,239	1,406	1,517	3.59%
Other services	407	399	407	463	508	1.20%
National and local governments	2,440	2,227	2,088	1,911	1,839	4.35%
Other	10,148	11,881	13,787	15,811	18,065	42.77%
Total by industry	31,020	34,417	36,310	39,883	42,237	100.00%

				Deposits		Loans						
Including megabanks				Hyakugo Bank		Hyakugo Bank						
Mega	Other	Shinkin	Bank A			Bank A	Shinkin	Other	Mega			
8.9	9.4	11.8	24.7	45.2		Mie Prefecture	38.6		28.3	11.4	16.8	4.9

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

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

Excluding megabanks				Hyakugo Bank		Hyakugo Bank					
Other	Shinkin	Bank A			Mie Prefecture	Bank A	Shinkin	Other			
10.3	13.0	27.1	49.6		Mie Prefecture	40.6		29.8	12.0	17.6	
20.2	23.1	16.3	40.4		Kuwana District	32.1	18.7	18.4	30.8		
8.1	12.1	39.8	40.0		Yokkaichi District	32.0	36.7		13.4	17.9	
8.2	6.1	38.6	47.1		Suzuka District	35.0	41.3		7.6	16.1	
20.3	23.2	16.3	40.2		Iga District	35.7	15.3	24.3	24.7		
7.9	7.0	18.5	66.6		Tsu District	58.8		25.9		4.4	10.9
5.9	15.5	29.6	49.0		Matsusaka District	37.6	36.1		13.6	12.7	
10.6	6.4	19.4	63.6		Ise District	54.5		22.9	5.1	17.5	
2.6	1.6	31.1	64.7		Toba Shima District	61.2		31.3		2.1	5.4
5.6	35.2		27.5	31.7		Kishu District	29.6	29.1	29.4		11.9

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

\* The Bank's share is calculated, excluding the Osaka and Aichi Net Branches

(% (as of end of September, 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.

