

Appendix

Deposits (ending balance)

(Million yen)

	FY 3/19	FY 3/20	FY 3/21	FY 3/22	FY 9/22
Corporate deposits	940,577	957,260	1,140,057	1,148,376	1,142,980
JPY liquid	637,719	652,847	812,544	827,444	825,188
JPY time	296,595	296,535	321,973	315,830	312,271
Foreign currency	6,261	7,877	5,539	5,102	5,521
Individual deposits	3,741,707	3,821,661	4,086,211	4,244,558	4,291,149
JPY liquid	2,000,289	2,122,226	2,424,830	2,628,110	2,698,880
JPY time	1,720,154	1,680,890	1,643,569	1,602,595	1,580,763
Foreign currency	21,263	18,544	17,811	13,851	11,505
Public funds deposits	165,245	129,009	117,530	190,852	214,516
JPY liquid	126,707	104,235	85,817	156,486	158,364
JPY time	38,537	24,774	31,713	34,365	56,152
Foreign currency	0	0	0	0	0
Other	35,456	42,955	44,176	65,728	27,266
Total deposits	4,882,986	4,950,887	5,387,976	5,649,515	5,675,913
Deposits in Mie Prefecture (*)	4,427,536	4,485,158	4,874,667	5,122,798	5,141,121
Deposits outside Mie Prefecture	455,449	465,729	513,308	526,717	534,792
Tokyo, Osaka	11,379	18,776	13,513	13,081	11,188
Aichi	444,069	446,952	499,794	513,635	523,604
Negotiable certificates of deposit	182,115	160,490	154,505	171,666	178,724

Loans (ending balance)

(Million yen)

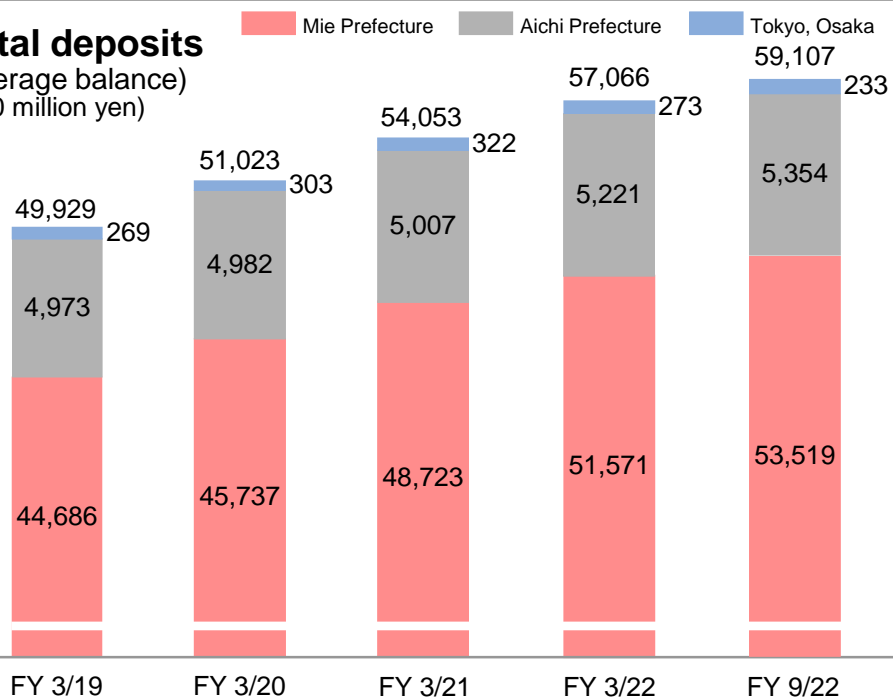
	FY 3/19	FY 3/20	FY 3/21	FY 3/22	FY 9/22
Corporate sector	2,023,492	2,038,320	2,211,389	2,230,098	2,279,626
Large companies	701,520	706,445	764,085	741,121	753,046
Medium-sized companies	68,607	76,523	72,632	70,012	69,489
Small and medium-sized companies	1,253,364	1,255,350	1,374,671	1,418,965	1,457,091
Individual sector	1,188,146	1,378,725	1,581,166	1,806,575	1,909,043
Public corporations	230,114	214,004	195,812	187,096	185,286
Total loans	3,441,753	3,631,051	3,988,368	4,223,771	4,373,956
Consumer loans	1,172,255	1,363,812	1,568,347	1,793,865	1,896,890
Housing loans	1,125,634	1,315,068	1,519,349	1,744,239	1,846,892
Other loans	46,621	48,744	48,998	49,626	49,998
Loans in Mie Prefecture*	1,672,737	1,705,231	1,827,164	1,883,944	1,915,315
Loans outside Mie Prefecture	1,769,016	1,925,819	2,161,204	2,339,826	2,458,641
Tokyo, Osaka	749,869	738,003	765,891	763,513	786,294
Aichi	1,019,146	1,187,816	1,395,312	1,576,313	1,672,346

(*) Deposits and loans in Mie include those in Shingu.

Deposits (including negotiable certificates of deposit), Depository Assets

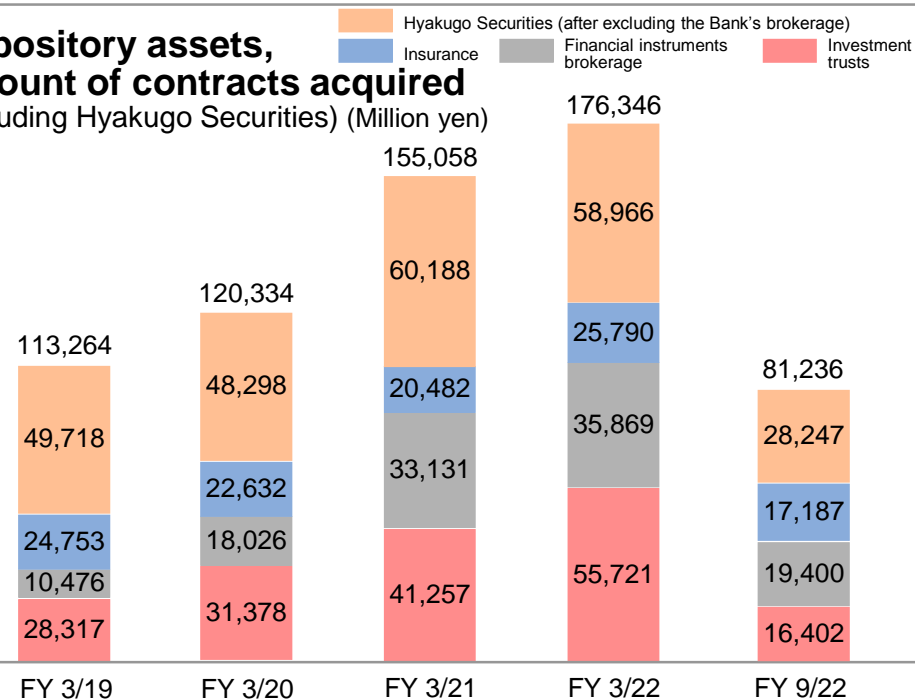
Total deposits

(average balance)
(100 million yen)



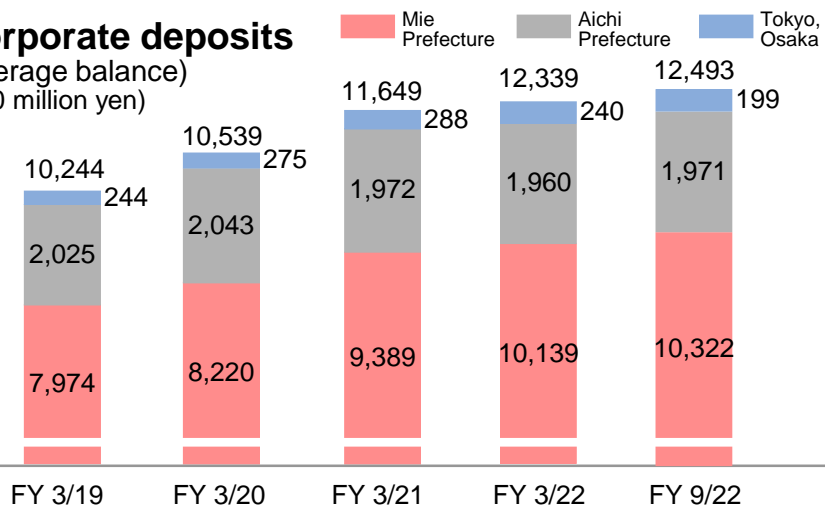
Depository assets, amount of contracts acquired

(including Hyakugo Securities) (Million yen)



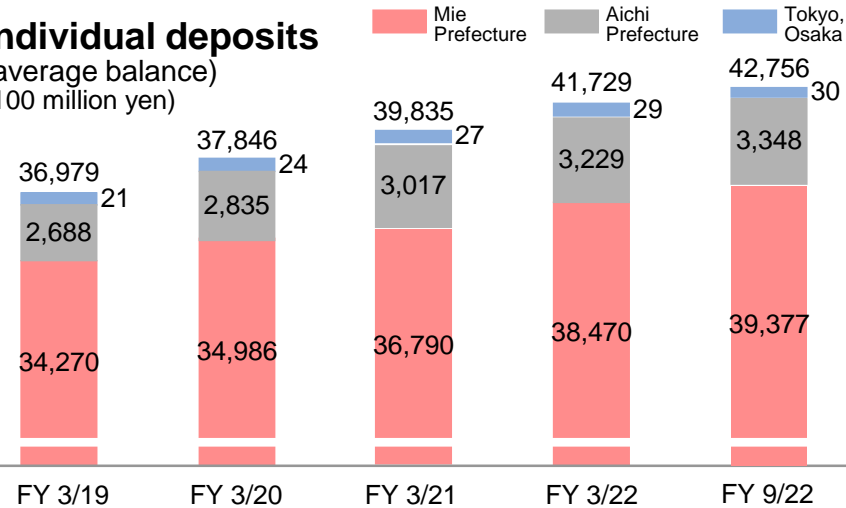
Corporate deposits

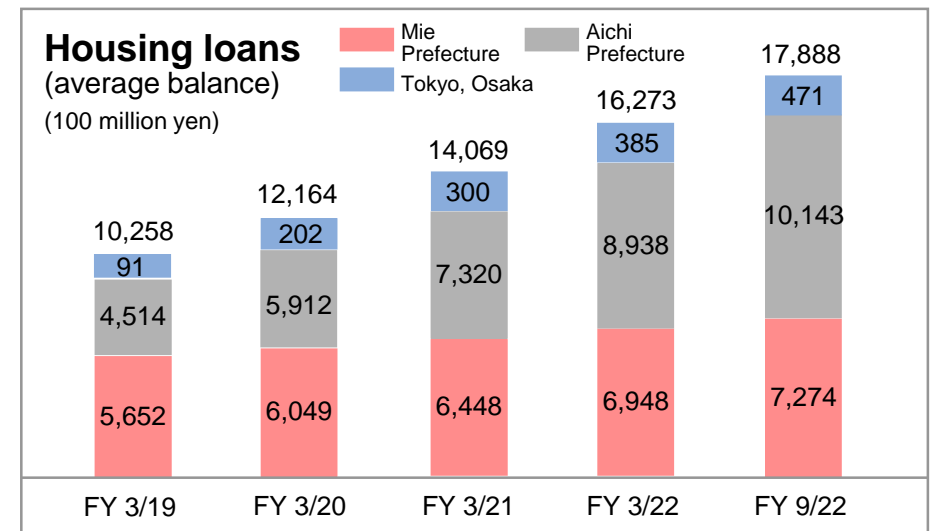
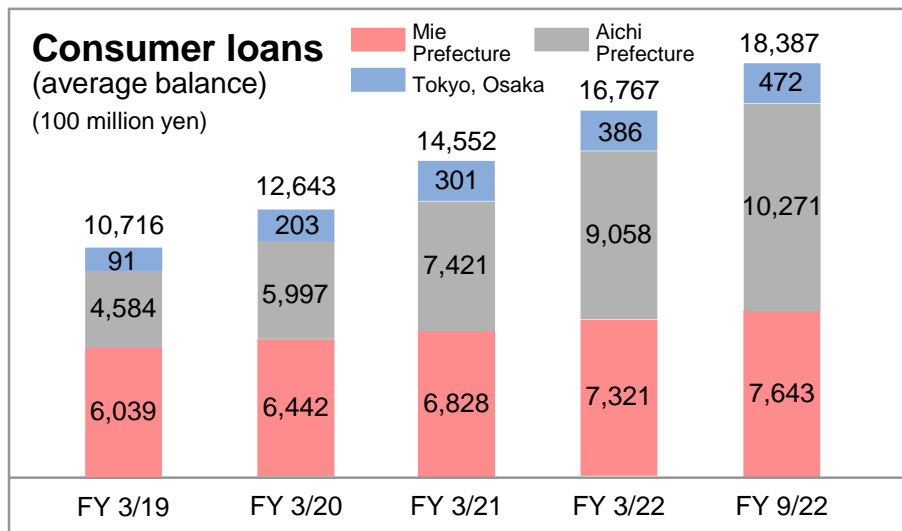
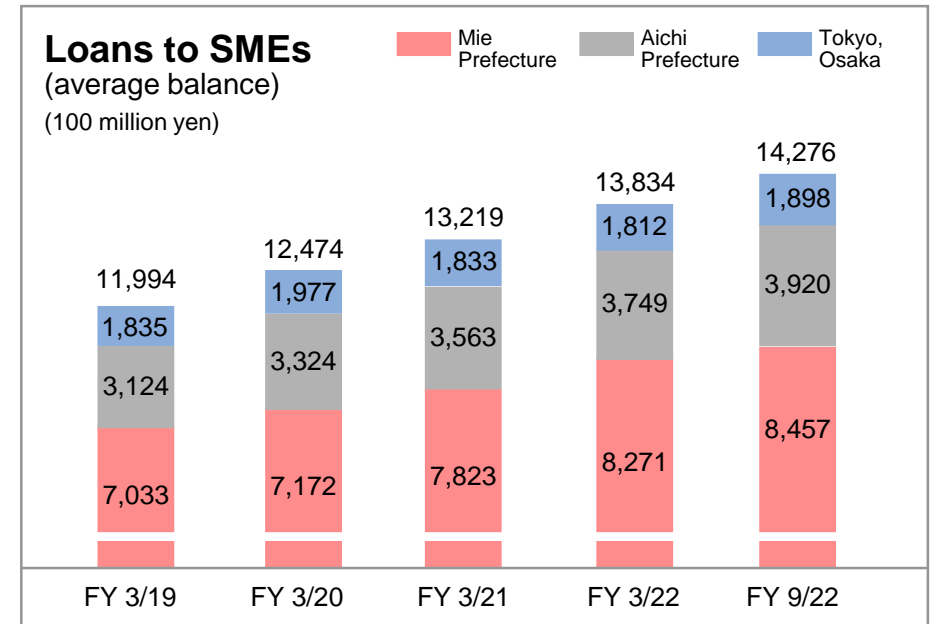
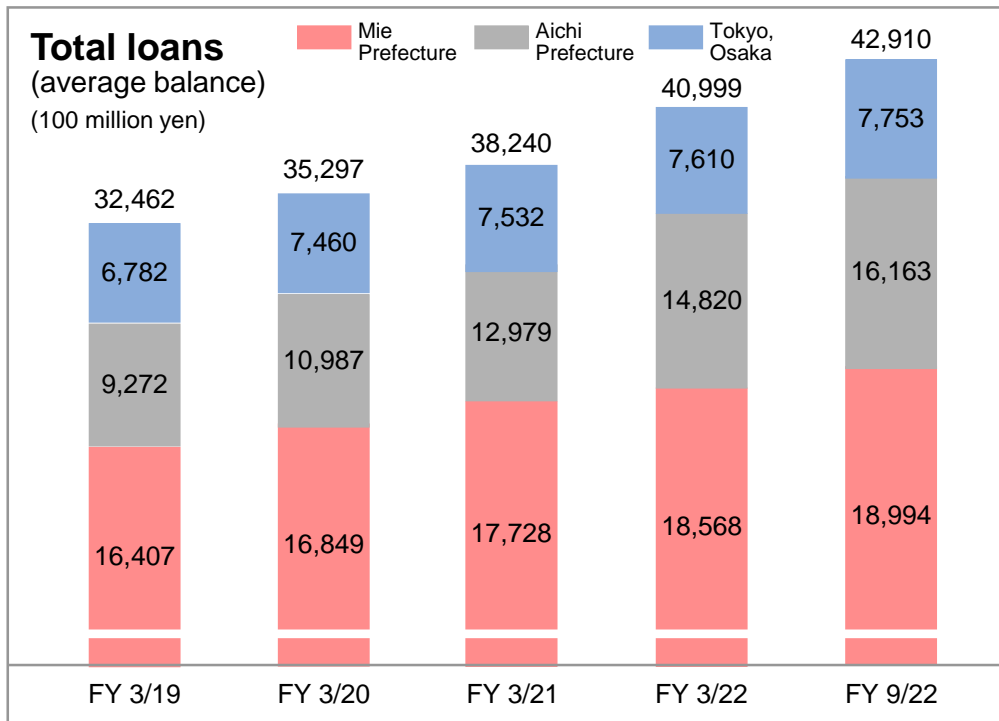
(average balance)
(100 million yen)



Individual deposits

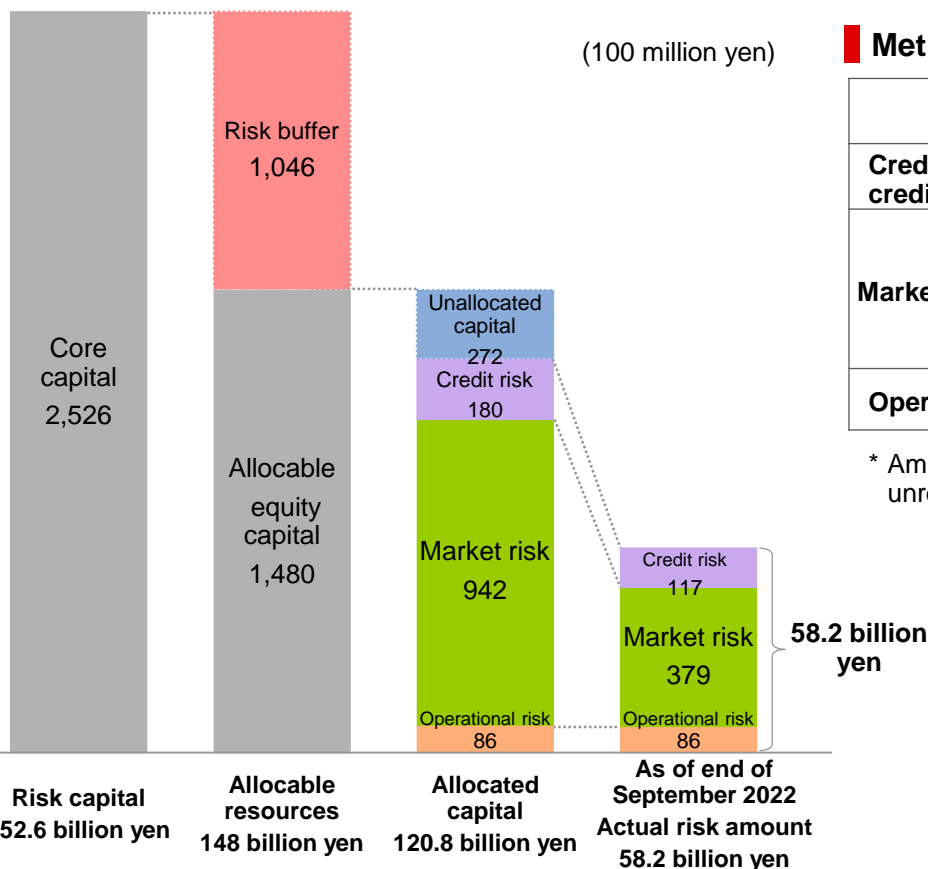
(average balance)
(100 million yen)





- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management.
- Compared with core capital of 252.6 billion yen and allocable capital of 148.0 billion yen, actual amount of risk is 58.2 billion yen.

(100 million yen)



Method of measuring risk

	Method of measurement	Confidence interval	Holding period
Credit risk (including market-related credit exposure)	VaR	99 %	1 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 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				Classification	Credit outstanding	Amount covered by collateral and guarantee	Reserve for possible loan losses	Coverage ratio
		Non-categorized	Category II	Category III	Category IV					
Failure	5 <2>	4	0	- (0)	- (2)	Bankrupt and quasi-bankrupt assets	67 <44>	39	28	100.00%
Substantial failure	62 <41>	47	15	- (4)	- (21)					
Possible failure	480	293	75	112 (115)		Doubtful assets	480	253	115	76.69%
Watch list	Under control	141	38	103		Substandard loans	93	45	7	56.71%
	Others	866	399	466						
	Normal	42,739	42,739			Sub-total	641 <618>	337	152	76.24%
	Total	44,295 <44,272>	43,522	661	112 (120)	- (23)	Normal assets	43,653	Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.44%	
									Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write offs were carried out: 1.39%	

(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 3/19	FY 3/20	FY 3/21	FY 3/22	FY 9/22	Year-on-year
Bankrupt and quasi-bankrupt assets	73	66	87	91	67	(23)
Doubtful assets	379	387	419	456	480	24
Substandard loans	68	92	90	103	93	(9)
Total	522	547	598	651	641	(9)
Nonperforming loans ratio	1.50%	1.48%	1.48%	1.52%	1.44%	(0.08)

Upper: Number of debtors / Lower: credit exposure

(Million yen)

		Debtor Classification as of the end of September 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 3/31/2022 Credit exposure by debtor classification	Normal	191,811	175,475	425	22	18	97	1	15,773	-	0.06%	-	563
		4,090,015	3,875,496	10,419	1,619	199	700	9	201,570	-	0.02%	-	12,949
	Other under close observation	2,014	211	1,534	12	54	11	1	191	1	3.28%	211	78
		86,444	4,757	70,998	1,024	4,539	263	69	4,792	298	5.64%	4,757	5,896
	Under control	194	4	10	159	13	1	-	7	1	7.22%	14	14
		14,714	296	624	10,516	1,948	36	-	1,292	176	13.49%	920	1,984
	Possible failure	1,131	9	28	2	1,008	29	-	55	6		39	29
		45,594	201	1,929	167	40,105	734	-	2,455	193		2,299	734
	Substantial failure	490	9	21	-	1	327	6	126	12		31	6
		8,604	2	627	-	0	4,407	283	3,282	2,667		630	283
	Failure	26	-	3	-	2	5	12	4	4		10	-
		496	-	76	-	24	85	139	169	77		186	-
	Total	195,666	175,708	2,021	195	1,096	470	20	16,156	24		305	690
		4,245,869	3,880,754	84,676	13,327	46,817	6,227	503	213,562	3,413		8,794	21,849

Number of debtors

	1H 2017	2H 2017	1H 2018	2H2018	1H 2019	2H 2019	1H 2020	2H 2020	1H 2021	2H 2021	1H 2022
Subject to Head Office support	40	46	48	53	62	58	64	64	60	71	84
Subject to branch support	308	293	271	259	202	217	212	205	196	205	216
Number of instances of upgrading	28	25	32	25	22	18	15	10	20	11	18
Number of instances of downgrading	11	12	14	15	14	15	7	15	12	23	31
Change in onperforming loans of branches subject to support	(24) million yen	0.8 million yen	(8) million yen	1 million yen	3 million yen	21 million yen	0.6 million yen	900 million yen	1.3 billion yen	33 million yen	1.0 billion yen

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

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	3,061	1,927	4.41%
Loans for other real estate industry	7% or less of total loans	3,061	2,234	5.11%
Loans for non-banks	10% or less of total loans	4,373	1,777	4.06%
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	8,747	4,626	10.58%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	252	220	8.71%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	631	443	17.55%

Changes in loans by industry

(100 million yen)

Industry	FY 3/19	FY 3/20	FY 3/21	FY 3/22	FY 9/22	Share by industry
Manufacturing	3,627	3,758	4,035	4,056	4,108	9.39%
of which, transportation equipment manufacturing	795	865	849	851	903	2.06%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel quarrying	241	239	241	218	226	0.51%
Construction	1,057	1,099	1,388	1,418	1,475	3.37%
Utilities	900	977	1,047	1,176	1,226	2.80%
Telecommunication	123	123	149	135	126	0.28%
Transport and Post	1,231	1,237	1,374	1,354	1,340	3.06%
Wholesale and Retail	2,678	2,718	3,028	2,899	2,973	6.79%
Finance and Insurance	3,440	3,049	3,138	2,979	3,067	7.01%
Real estate and Rental	4,619	4,780	4,913	5,098	5,228	11.95%
of which, Real estate	3,399	3,524	3,524	3,705	3,782	8.64%
Academic research, Specialist and Technical services	136	147	183	203	240	0.54%
Accommodation and Food and beverage	315	316	397	379	368	0.84%
Lifestyle-related services and Entertainment	245	263	308	294	288	0.65%
Education and Learning support	76	76	83	91	99	0.22%
Medical and Social welfare	1,216	1,239	1,406	1,517	1,547	3.53%
Other services	399	407	463	508	501	1.14%
National and local governments	2,227	2,088	1,911	1,839	1,830	4.18%
Other	11,881	13,787	15,811	18,065	19,090	43.64%
Total by industry	34,417	36,310	39,883	42,237	43,739	100.00%

Deposits

Loans

Including megabanks

Megabank Other Shinkin Bank A

Hyakugo Bank

Hyakugo Bank

Bank A Shinkin Other Megabank

8.9	9.0	11.6	24.5	46.0	Mie Prefecture	38.8	28.3	11.4	16.6	4.9
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* Excludes Agricultural Cooperative, Fisheries Cooperative, JP Bank, and Hyakugo Bank's Shingu Branch

(% (as of end of March, 2022))

Excluding megabanks

Other Shinkin Bank A

Hyakugo Bank

Hyakugo Bank

Bank A Shinkin Other

9.8	12.8	26.9	50.5	Mie Prefecture	40.8	29.8	12.0	17.4
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19.4	23.3	16.3	41.0	Kuwana District	32.7	18.6	18.5	30.2
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8.1	11.8	40.2	39.9	Yokkaichi District	31.7	37.2	13.3	17.8
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8.1	5.9	36.7	49.3	Suzuka District	35.6	40.9	7.8	15.7
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18.6	23.1	16.6	41.7	Iga District	35.3	15.5	24.6	24.6
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7.3	6.7	17.9	68.1	Tsu District	59.0	26.0	4.4	10.6
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5.9	15.3	29.7	49.1	Matsusaka District	38.6	34.9	13.8	12.7
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10.0	6.3	19.4	64.3	Ise District	55.4	22.6	5.0	17.0
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1.2	1.7	30.9	66.2	Toba Shima District	61.6	31.2	2.1	5.1
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5.7	34.6	27.6	32.1	Kishu District	29.8	28.6	30.0	11.6
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* 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 March, 2022))

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.

