

Appendix

Deposits (ending balance)

(Million yen)

	end of 3/19	end of 3/20	end of 3/21	end of 3/22	end of 3/23
Corporate deposits	940,577	957,260	1,140,057	1,148,376	1,172,626
JPY liquid	637,719	652,847	812,544	827,444	851,893
JPY time	296,595	296,535	321,973	315,830	313,082
Foreign currency	6,261	7,877	5,539	5,102	7,650
Individual deposits	3,741,707	3,821,661	4,086,211	4,244,558	4,318,085
JPY liquid	2,000,289	2,122,226	2,424,830	2,628,110	2,759,168
JPY time	1,720,154	1,680,890	1,643,569	1,602,595	1,549,352
Foreign currency	21,263	18,544	17,811	13,851	9,565
Public funds deposits	165,245	129,009	117,530	190,852	232,316
JPY liquid	126,707	104,235	85,817	156,486	204,216
JPY time	38,537	24,774	31,713	34,365	28,099
Foreign currency	0	0	0	0	0
Other	35,456	42,955	44,176	65,728	56,550
Total deposits	4,882,986	4,950,887	5,387,976	5,649,515	5,779,579
Deposits in Mie Prefecture*	4,427,536	4,485,158	4,874,667	5,122,798	5,242,287
Deposits outside Mie Prefecture	455,449	465,729	513,308	526,717	537,291
Tokyo, Osaka	11,379	18,776	13,513	13,081	13,035
Aichi	444,069	446,952	499,794	513,635	524,256
Negotiable certificates of deposit	182,115	160,490	154,505	171,666	149,858

Loans (ending balance)

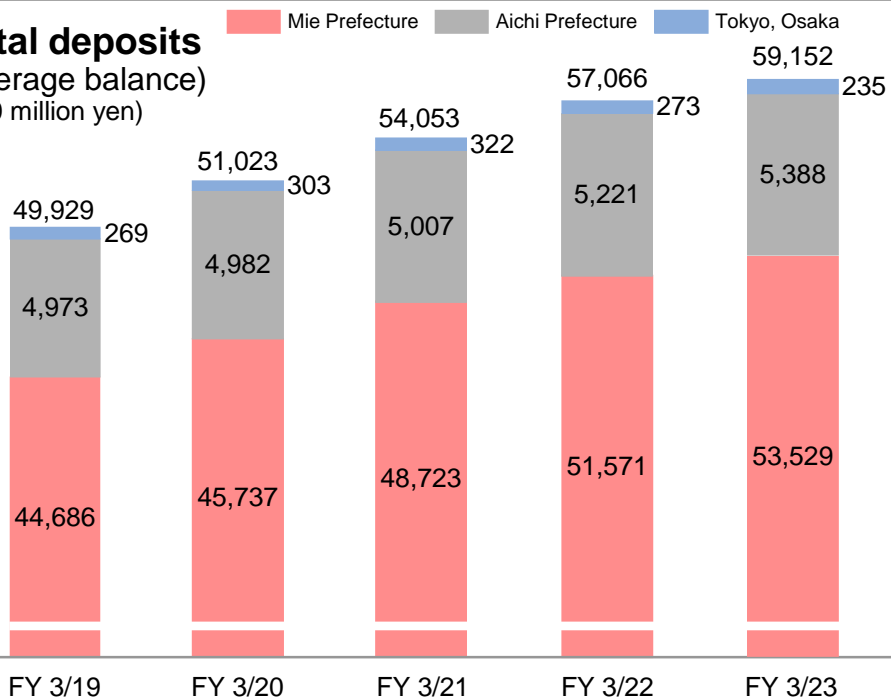
(Million yen)

	end of 3/19	end of 3/20	end of 3/21	end of 3/22	end of 3/23
Corporate sector	2,023,492	2,038,320	2,211,389	2,230,098	2,361,962
Large companies	701,520	706,445	764,085	741,121	777,801
Medium-sized companies	68,607	76,523	72,632	70,012	67,575
Small and medium-sized companies	1,253,364	1,255,350	1,374,671	1,418,965	1,516,584
Individual sector	1,188,146	1,378,725	1,581,166	1,806,575	2,026,234
Public corporations	230,114	214,004	195,812	187,096	182,989
Total loans	3,441,753	3,631,051	3,988,368	4,223,771	4,571,185
Consumer loans	1,172,255	1,363,812	1,568,347	1,793,865	2,014,300
Housing loans	1,125,634	1,315,068	1,519,349	1,744,239	1,963,438
Other loans	46,621	48,744	48,998	49,626	50,862
Loans in Mie Prefecture*	1,672,737	1,705,231	1,827,164	1,883,944	1,959,791
Loans outside Mie Prefecture	1,769,016	1,925,819	2,161,204	2,339,826	2,611,394
Tokyo, Osaka	749,869	738,003	765,891	763,513	805,503
Aichi	1,019,146	1,187,816	1,395,312	1,576,313	1,805,890

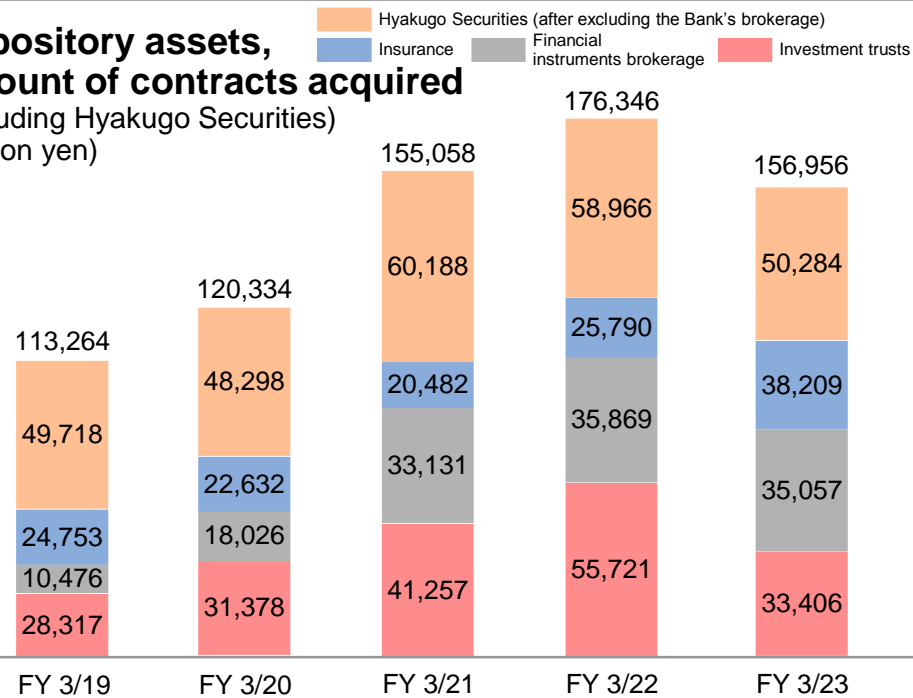
* Deposits and loans in Mie include those in Shingu.

Deposits (including negotiable certificates of deposit), Depository Assets

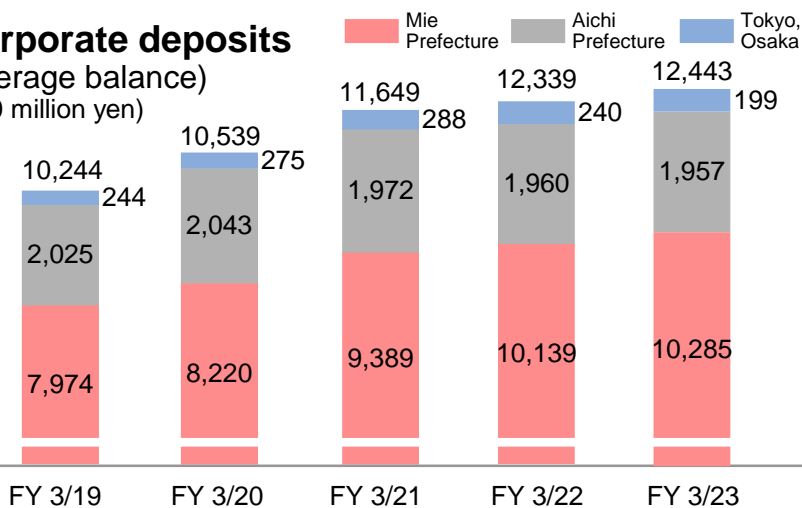
Total deposits (average balance) (100 million yen)



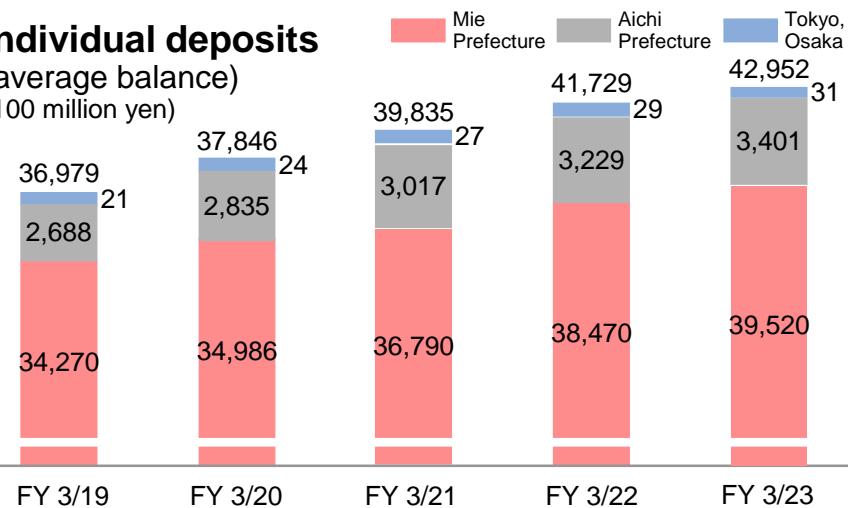
Depository assets, amount of contracts acquired (including Hyakugo Securities) (million yen)



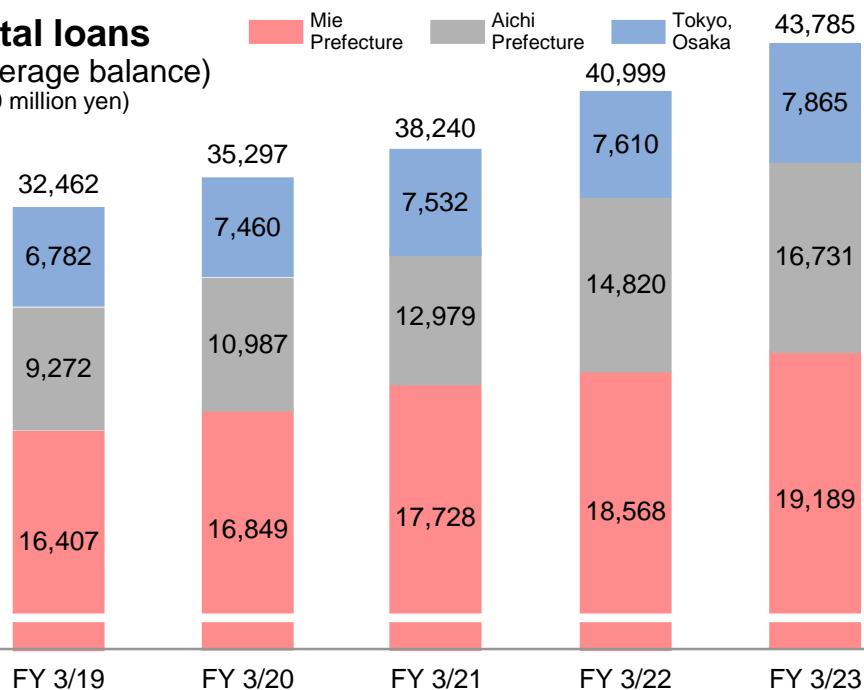
Corporate deposits (average balance) (100 million yen)



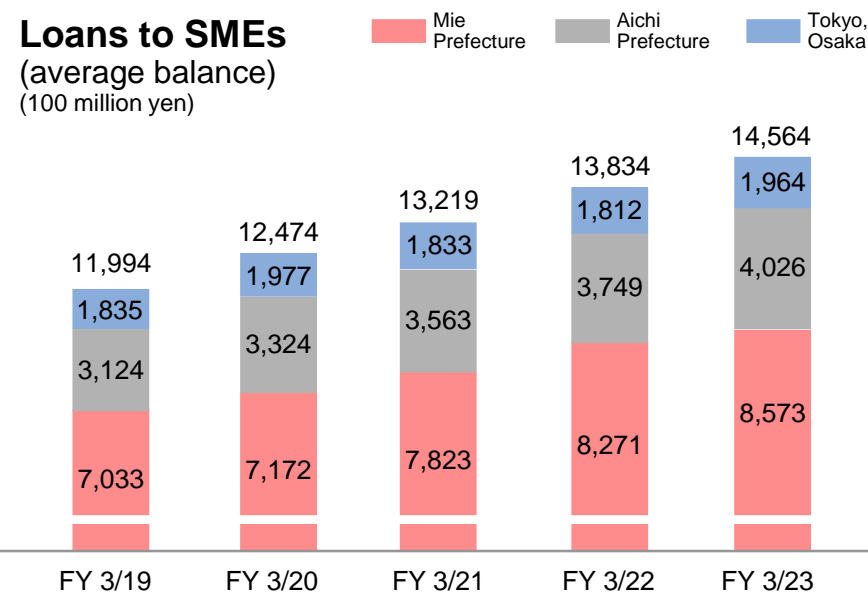
Individual deposits (average balance) (100 million yen)



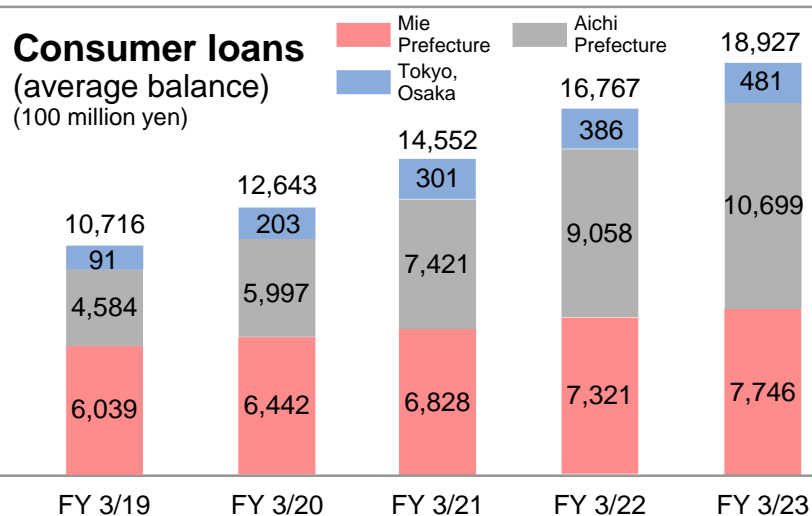
Total loans (average balance) (100 million yen)



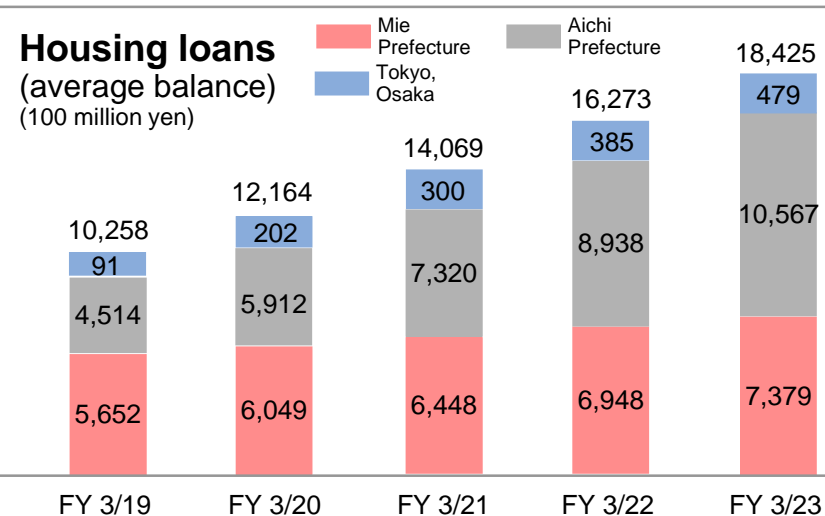
Loans to SMEs (average balance) (100 million yen)



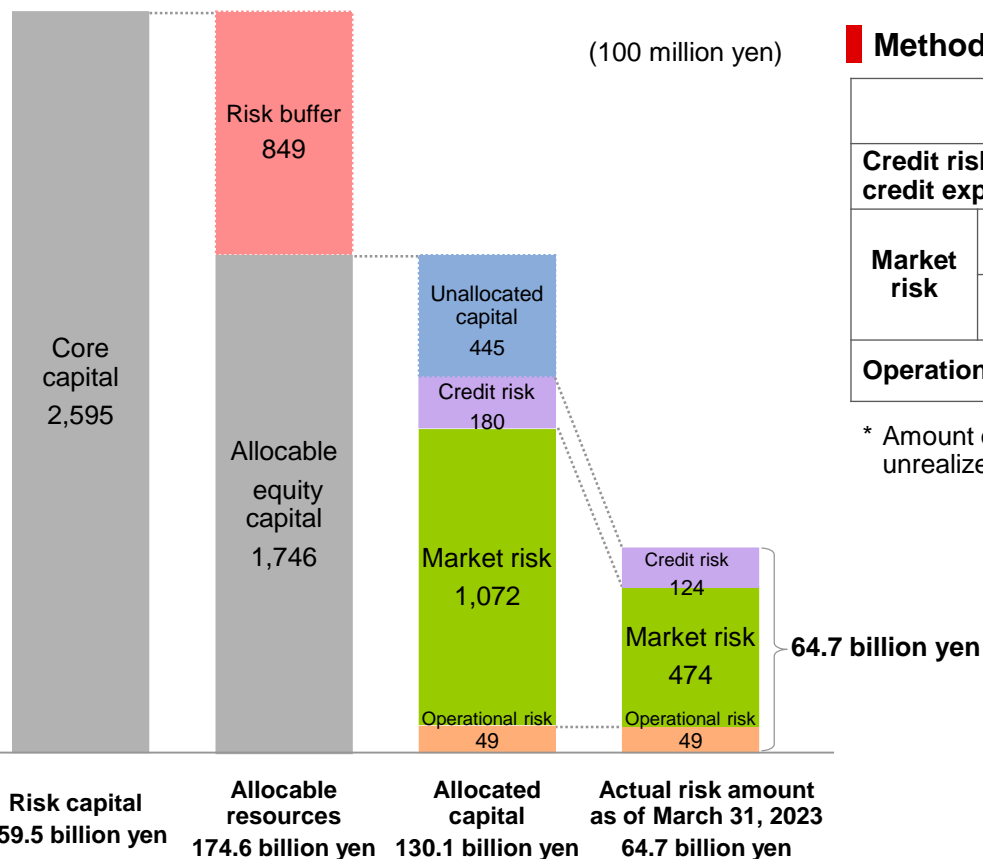
Consumer loans (average balance) (100 million yen)



Housing loans (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 259.5 billion yen and allocable capital of 174.6 billion yen, actual amount of risk is 64.7 billion 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 *	99%	6 months
	Investment rates, portfolio investment, investment trusts	VaR	99%	3 months
Operational risk		Standard measurement approach		

* 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	9 <5>	7	2	- (1)	- (4)	Bankrupt and quasi-bankrupt assets	73 <48>	41	31	100.00%	
Substantial failure	63 <43>	48	14	- (6)	- (19)						
Possible failure	493	301	74	117 (121)		Doubtful assets	493	254	121	76.12%	
Watch list	Under control	120	31	88		Substandard loans	79	Debts past due by three months or more 1 Restructured loans 78	40	6	58.77%
Others	880	411	468			Normal assets	45,606	Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.39%			
Normal	44,684	44,684						Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.34%			
Total	46,253 <46,228>	45,485	649	117 (128)	- (24)	Total	46,253 <46,228>				

(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)

	end of 3/19	end of 3/20	end of 3/21	end of 3/22	end of 3/23	Year-on-year
Bankrupt and quasi-bankrupt assets	73	66	87	91	73	(17)
Doubtful assets	379	387	419	456	493	37
Substandard loans	68	92	90	103	79	(23)
Total	522	547	598	651	646	(4)
Nonperforming loans ratio	1.50%	1.48%	1.48%	1.52%	1.39%	(0.13)P

Upper: Number of debtors / Lower: Credit exposure

(Million yen)

			Debtor Classification as of March 31, 2023								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	191,809	171,079	598	36	53	126	7	19,910	3	0.10%	-	820
		4,090,015	3,727,319	17,084	2,770	1,444	1,023	228	340,145	26	0.07%	-	22,551
	Other under close observation	2,014	294	1,344	13	77	14	3	269	3	4.67%	294	107
		86,444	7,327	63,321	824	6,134	519	46	8,269	319	7.75%	7,327	7,525
	Under control	194	11	19	123	19	2	1	19	2	11.34%	30	22
		14,714	633	992	7,744	3,173	166	78	1,925	179	23.23%	1,625	3,418
	Possible failure	1,131	18	38	3	920	30	5	117	19		59	35
		45,594	83	2,518	252	36,684	962	342	4,750	598		2,854	1,304
	Substantial failure	490	14	40	-	1	274	8	153	21		55	8
		8,604	9	955	-	0	3,597	182	3,858	2,891		965	182
	Failure	26	-	7	-	2	3	10	4	4		12	-
		496	-	151	-	32	41	94	175	77		226	-
	Total	195,664	171,416	2,046	175	1,072	449	34	20,472	52		450	992
		4,245,869	3,735,371	85,024	11,592	47,469	6,310	973	359,126	4,093		12,998	34,982

Number of debtors

	1H 2017	2H 2017	1H 2018	2H 2018	1H 2019	2H 2019	1H 2020	2H 2020	1H 2021	2H 2021	1H 2022	2H 2022
Eligible for Head Office support	40	46	48	53	62	58	64	64	60	71	84	85
Eligible for branch support	308	293	271	259	202	217	212	205	196	205	216	219
Number of instances of upgrading	28	25	32	25	22	18	15	10	20	11	18	15
Number of instances of downgrading	11	12	14	15	14	15	7	15	12	23	31	14
Change in loans of branches eligible for support	(2.4) billion yen	80 million yen	(800) million yen	100 million yen	300 million yen	2.1 billion yen	60 million yen	900 million yen	1.3 billion yen	3.3 billion yen	1.0 billion yen	1.1 billion yen

Compliance with Hyakugo Bank's credit policies (as of March 31, 2023)

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	3,199	1,930	4.22%
Loans for other real estate industry	7% or less of total loans	3,199	2,329	5.10%
Loans for non-banks	10% or less of total loans	4,571	1,888	4.13%
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	9,142	4,732	10.35%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	259	220	8.48%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	648	408	15.74%

Changes in loans by industry

(100 million yen)

Industry	end of 3/19	end of 3/20	end of 3/21	end of 3/22	end of 3/23	Share by industry
Manufacturing	3,627	3,758	4,035	4,056	4,210	9.21%
of which, transportation equipment manufacturing	795	865	849	851	877	1.92%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel Quarrying	241	239	241	218	235	0.51%
Construction	1,057	1,099	1,388	1,418	1,605	3.51%
Utilities	900	977	1,047	1,176	1,302	2.84%
Telecommunication	123	123	149	135	130	0.28%
Transport and Post	1,231	1,237	1,374	1,354	1,398	3.06%
Wholesale and Retail	2,678	2,718	3,028	2,899	3,149	6.89%
Finance and Insurance	3,440	3,049	3,138	2,979	3,112	6.80%
Real Estate and Rental	4,619	4,780	4,913	5,098	5,364	11.73%
of which, Real Estate	3,399	3,524	3,524	3,705	3,908	8.54%
Academic Research, Specialist and Technical Services	136	147	183	203	256	0.56%
Accommodation and Food and Beverage	315	316	397	379	361	0.79%
Lifestyle-related Services and Entertainment	245	263	308	294	302	0.66%
Education and Learning Support	76	76	83	91	96	0.21%
Medical and Social Welfare	1,216	1,239	1,406	1,517	1,600	3.50%
Other Services	399	407	463	508	554	1.21%
Local governments	2,227	2,088	1,911	1,839	1,768	3.86%
Other	11,881	13,787	15,811	18,065	20,262	44.32%
Total by industry	34,417	36,310	39,883	42,237	45,711	100.00%

				Deposits		Loans					
Including megabanks				Hyakugo Bank		Hyakugo Bank					
Megabank	Other	Shinkin	Bank A			Bank A	Shinkin	Other	Megabank		
8.9	9.0	11.6	24.6	45.9		Mie Prefecture	39.1	28.5	11.4	16.2	4.8

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

(% (as of end of September 2022))

Excluding megabanks				Hyakugo Bank		Hyakugo Bank				
Other	Shinkin	Bank A			Mie Prefecture	Bank A	Shinkin	Other		
9.8	12.8	27.0	50.4		Mie Prefecture	41.0	29.9	11.9	17.2	
19.0	23.8	16.2	41.0	Kuwana District	33.1	18.2	18.7	30.0		
8.5	11.9	39.9	39.7	Yokkaichi District	31.8	37.7		13.0	17.5	
8.3	5.8	37.0	48.9	Suzuka District	36.4	40.1		7.7	15.8	
19.0	23.1	16.6	41.3	Iga District	35.8	15.8	24.4	24.0		
6.8	6.6	18.1	68.5	Tsu District	59.0		26.2	4.3	10.5	
6.0	15.1	30.5	48.4	Matsusaka District	38.4	35.3		13.7	12.6	
10.0	6.2	19.7	64.1	Ise District	55.5		22.7	4.9	16.9	
1.1	1.6	31.0	66.3	Toba Shima District	61.5		31.5		2.1	4.9
5.6	34.3	27.6	32.5	Kishu District	30.1	28.3	29.8		11.8	

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

(% (as of end of September 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.

