

Appendix

Deposits (ending balance)

(Million yen)

	end of 3/20	end of 3/21	end of 3/22	end of 3/23	end of 9/23
Corporate deposits	957,260	1,140,057	1,148,376	1,172,626	1,192,542
JPY liquid	652,847	812,544	827,444	851,893	879,254
JPY time	296,535	321,973	315,830	313,082	308,407
Foreign currency	7,877	5,539	5,102	7,650	4,880
Individual deposits	3,821,661	4,086,211	4,244,558	4,318,085	4,350,488
JPY liquid	2,122,226	2,424,830	2,628,110	2,759,168	2,820,047
JPY time	1,680,890	1,643,569	1,602,595	1,549,352	1,521,394
Foreign currency	18,544	17,811	13,851	9,565	9,046
Public funds deposits	129,009	117,530	190,852	232,316	252,359
JPY liquid	104,235	85,817	156,486	204,216	202,480
JPY time	24,774	31,713	34,365	28,099	49,879
Foreign currency	0	0	0	0	0
Other	42,955	44,176	65,728	56,550	22,013
Total deposits	4,950,887	5,387,976	5,649,515	5,779,579	5,817,403
Deposits in Mie Prefecture*	4,485,158	4,874,667	5,122,798	5,242,287	5,270,175
Deposits outside Mie Prefecture	465,729	513,308	526,717	537,291	547,227
Tokyo, Osaka	18,776	13,513	13,081	13,035	11,161
Aichi	446,952	499,794	513,635	524,256	536,066
Negotiable certificates of deposit	160,490	154,505	171,666	149,858	158,926

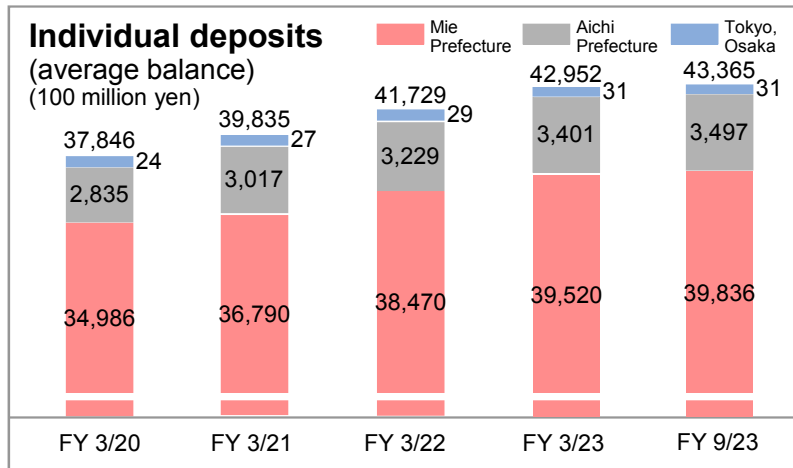
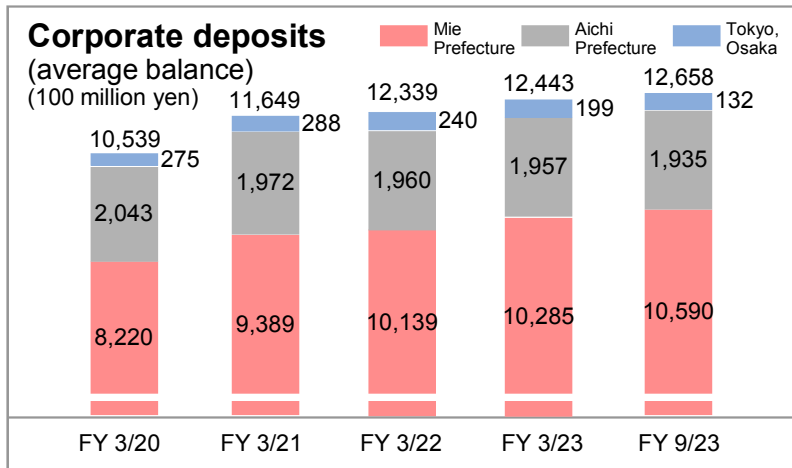
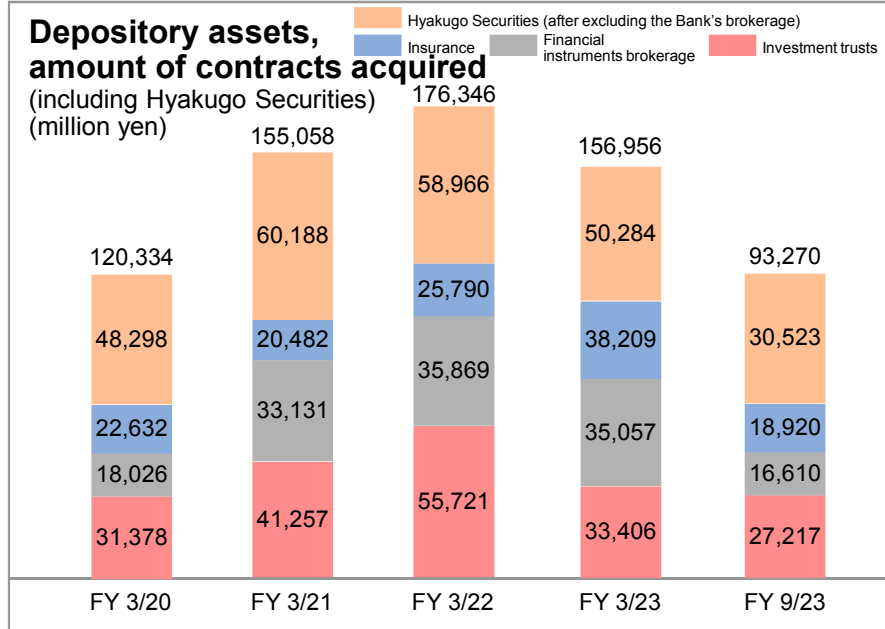
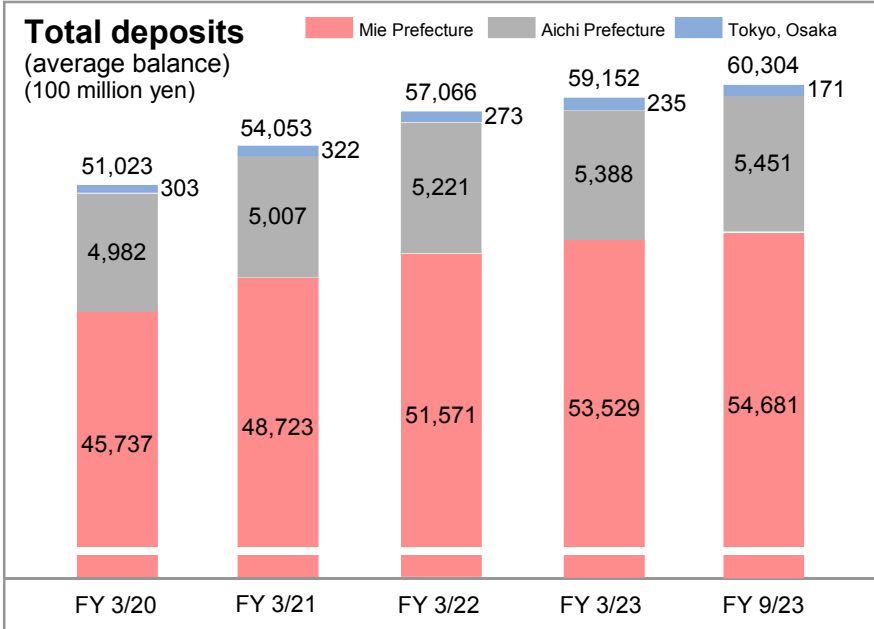
Loans (ending balance)

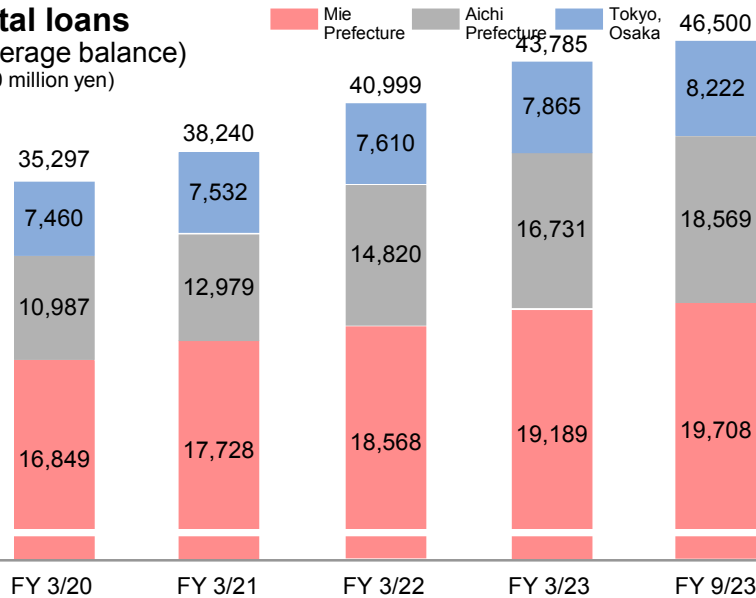
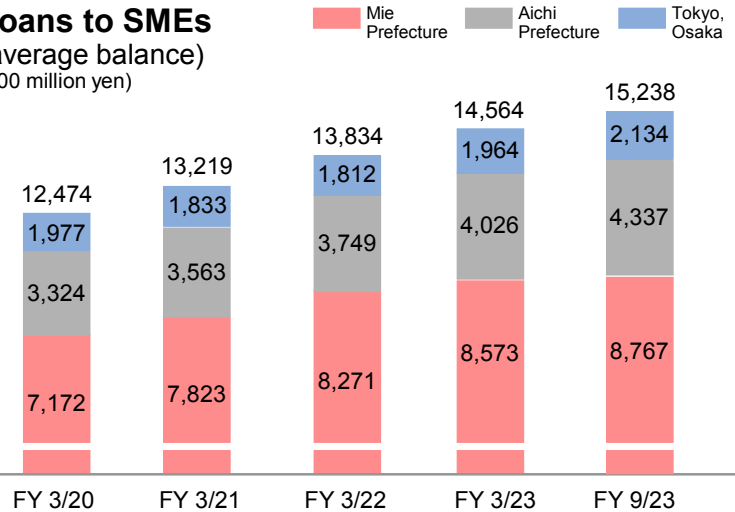
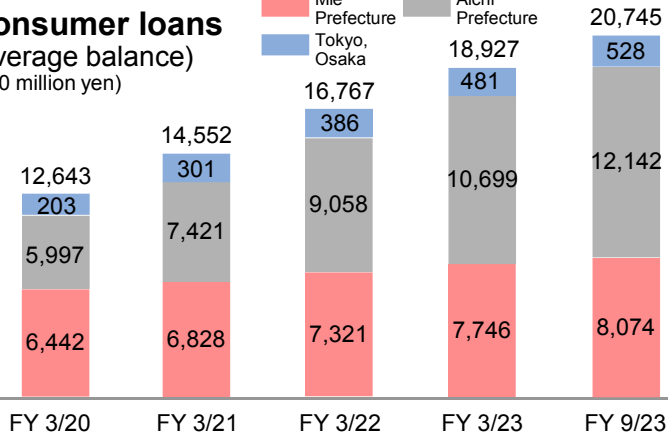
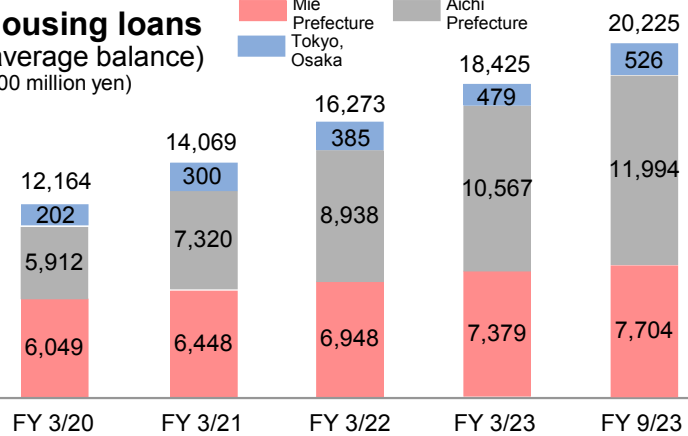
(Million yen)

	end of 3/20	end of 3/21	end of 3/22	end of 3/23	end of 9/23
Corporate sector	2,038,320	2,211,389	2,230,098	2,361,962	2,401,400
Large companies	706,445	764,085	741,121	777,801	797,131
Medium-sized companies	76,523	72,632	70,012	67,575	69,511
Small and medium-sized companies	1,255,350	1,374,671	1,418,965	1,516,584	1,534,757
Individual sector	1,378,725	1,581,166	1,806,575	2,026,234	2,161,628
Total business corporations	214,004	195,812	187,096	182,989	176,283
Total loans	3,631,051	3,988,368	4,223,771	4,571,185	4,739,312
Consumer loans	1,363,812	1,568,347	1,793,865	2,014,300	2,149,961
Housing loans	1,315,068	1,519,349	1,744,239	1,963,438	2,096,969
Other loans	48,744	48,998	49,626	50,862	52,992
Loans in Mie Prefecture*	1,705,231	1,827,164	1,883,944	1,959,791	1,983,905
Loans outside Mie Prefecture	1,925,819	2,161,204	2,339,826	2,611,394	2,755,407
Tokyo, Osaka	738,003	765,891	763,513	805,503	831,319
Aichi	1,187,816	1,395,312	1,576,313	1,805,890	1,924,087

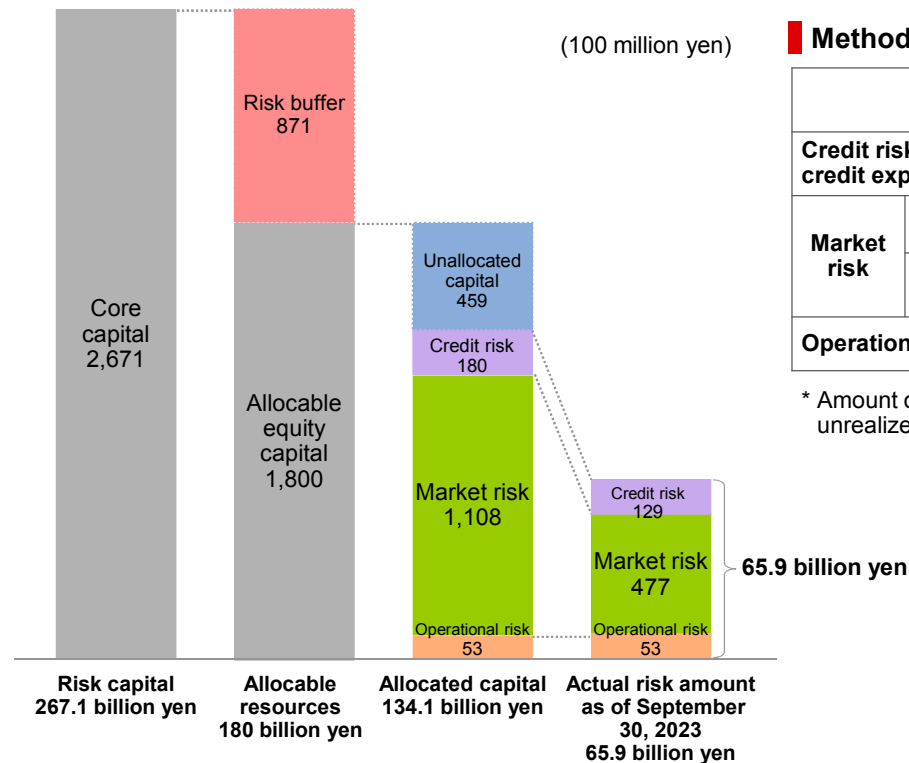
* Deposits and loans in Mie include those in Shingu.

Deposits (including negotiable certificates of deposit), Depository Assets



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 267.1 billion yen and allocable capital of 180.0 billion yen, actual amount of risk is 65.9 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 %
	Investment rates, portfolio investment, investment trusts	VaR	99 %
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	13 <4>	12	1	- (0)	- (9)	Bankrupt and quasi-bankrupt assets	78 <46>	39	39	100.00%
Substantial failure	64 <41>	51	13	- (5)	- (23)					
Possible failure	454	280	74	99 (103)		Doubtful assets	454	251	103	78.01%
Watch List	Under control	118	32	86		Substandard loans	81	31	8	50.06%
	Others	937	396	541						
	Normal	46,338	46,338			Sub-total	614 <582>	322	151	77.13%
	Total	47,927 <47,894>	47,111	716	99 (110)	- (32)	Normal assets	47,312	Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.28%	
							Total	47,927 <47,894>	Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.21%	

(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 3/20	end of 3/21	end of 3/22	end of 3/23	end of 9/23	Year-on-year
Bankrupt and quasi-bankrupt assets	66	87	91	73	78	5
Doubtful assets	387	419	456	493	454	(39)
Substandard loans	92	90	103	79	81	1
Total	547	598	651	646	614	(31)
Nonperforming loans ratio	1.48%	1.48%	1.52%	1.39%	1.28%	(0.11)P

Trends of Debtor Classification

Upper: Number of debtors / Lower: Credit exposure

(Million yen)

		Debtor Classification as of September 30, 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 3/31/2023	Normal	199,240	181,749	418	20	35	128	7	16,883	1	0.09%	-	608
		4,438,484	4,178,909	14,146	1,414	421	722	400	242,470	9	0.03%	-	17,104
	Other under close observation	2,130	267	1,588	9	54	15	1	196	1	3.29%	267	79
		87,891	5,670	75,356	507	1,218	264	1	4,872	1	1.69%	5,670	1,991
	Under control	178	7	15	145	2	-	-	9	-	1.12%	22	2
		12,067	747	439	9,699	89	-	-	1,092	-	0.74%	1,187	89
	Possible failure	1,094	6	14	2	962	31	2	77	5		22	33
		49,251	44	1,408	19	43,177	1,086	164	3,351	118		1,471	1,251
	Substantial failure	474	4	4	1	1	313	9	142	13		10	9
		6,346	1	72	39	6	4,276	627	1,322	206		119	627
	Failure	34	-	8	-	5	-	12	9	4		13	-
		973	-	267	-	91	-	201	412	233		359	-
	Total	203,150	182,033	2,047	177	1,059	487	31	17,316	24		334	731
		4,595,015	4,185,372	91,691	11,679	45,003	6,349	1,396	253,521	569		8,808	21,064

Number of debtors

	1H 2018	2H 2018	1H 2019	2H 2019	1H 2020	2H 2020	1H 2021	2H 2021	1H 2022	2H 2022	1H 2023
Eligible for Head Office support	48	53	62	58	64	64	60	71	84	85	78
Eligible for branch support	271	259	202	217	212	205	196	205	216	219	216
Number of instances of upgrading	32	25	22	18	15	10	20	11	18	15	16
Number of instances of downgrading	14	15	14	15	7	15	12	23	31	14	12
Change in loans of branches eligible for support	(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	(900) million yen

Compliance with Hyakugo Bank's credit policies (as of September 30, 2023)

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	3,317	1,949	4.11%
Loans for other real estate industry	7% or less of total loans	3,317	2,480	5.23%
Loans for non-banks	10% or less of total loans	4,739	1,929	4.07%
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	9,478	4,902	10.34%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	267	220	8.24%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	667	420	15.74%

Changes in loans by industry

(100 million yen)

Industry	end of 3/20	end of 3/21	end of 3/22	end of 3/23	end of 9/23	Share by industry
Manufacturing	3,758	4,035	4,056	4,210	4,227	8.92%
of which, transportation equipment manufacturing	865	849	851	877	866	1.82%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel Quarrying	239	241	218	235	228	0.48%
Construction	1,099	1,388	1,418	1,605	1,489	3.14%
Utilities	977	1,047	1,176	1,302	1,360	2.87%
Telecommunication	123	149	135	130	121	0.25%
Transport and Post	1,237	1,374	1,354	1,398	1,431	3.02%
Wholesale and Retail	2,718	3,028	2,899	3,149	3,126	6.59%
Finance and Insurance	3,049	3,138	2,979	3,112	3,332	7.03%
Real Estate and Rental	4,780	4,913	5,098	5,364	5,584	11.78%
of which, Real Estate	3,524	3,524	3,705	3,908	4,113	8.67%
Academic Research, Specialist and Technical Services	147	183	203	256	264	0.55%
Accommodation and Food and Beverage	316	397	379	361	354	0.74%
Lifestyle-related Services and Entertainment	263	308	294	302	262	0.55%
Education and Learning Support	76	83	91	96	96	0.20%
Medical and Social Welfare	1,239	1,406	1,517	1,600	1,632	3.44%
Other Services	407	463	508	554	546	1.15%
Local Governments	2,088	1,911	1,839	1,768	1,718	3.62%
Other	13,787	15,811	18,065	20,262	21,616	45.61%
Total by industry	36,310	39,883	42,237	45,711	47,393	100.00%

Mie Prefecture's Shares of Deposits and Loans

				Deposits							Loans
Including megabanks				Hyakugo Bank	Mie Prefecture	Hyakugo Bank					
Megabank	Other	Shinkin	Bank A			Bank A	Shinkin	Other	Megabank		
9.0	9.0	11.4	24.4	46.2		39.5	28.1	11.3	16.3	4.8	

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

(%) (as of end of March 2023)

Excluding megabanks				Hyakugo Bank	Mie Prefecture	Hyakugo Bank				
Other	Shinkin	Bank A				Bank A	Shinkin	Other		
9.8	12.6	26.8		50.8		41.5	29.5	11.9	17.1	
18.7	24.1	16.0		41.2	Kuwana District	33.7	18.2	18.6	29.5	
8.4	11.5	40.1		40.0	Yokkaichi District	31.9	37.7	12.8	17.6	
8.1	5.7	36.6		49.6	Suzuka District	36.9	40.0	7.8	15.3	
18.9	22.4	16.7		42.0	Iga District	35.9	14.8	24.4	24.9	
7.0	6.5	17.7		68.8	Tsu District	59.8		25.5	4.4	10.3
6.0	14.9	30.3		48.8	Matsusaka District	39.7	34.0	13.7	12.6	
10.1	6.1	19.3		64.5	Ise District	56.0	22.5	5.0	16.5	
0.9	1.6	30.4		67.1	Toba Shima District	62.9		30.3	2.0	4.8
5.7	34.2	27.8		32.3	Kishu District	30.0	27.5	30.5	12.0	

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

* Hyakugo Bank's share is calculated excluding Osaka Net Branch and Aichi Net Branch

(%) (as of end of March 2023)

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.

