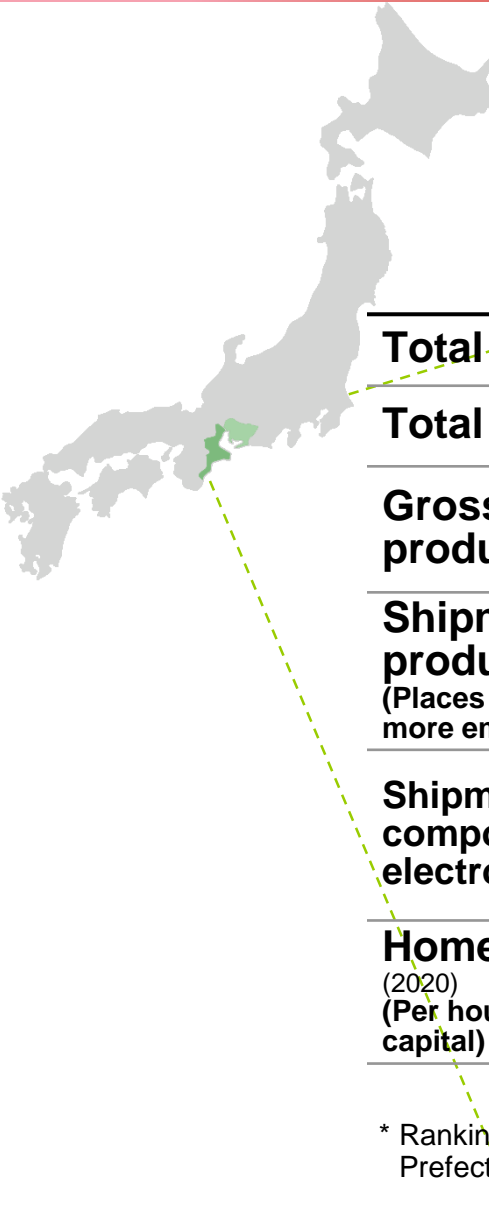


Appendix

Mie Prefecture: the main business area of Hyakugo Bank
Aichi Prefecture: A neighboring prefecture with a large market; accelerating expansion into the market there



Item	Unit	Mie Prefecture	Rank *	Aichi Prefecture	Rank *
Total area (January 2024)	100 km ²	57.74	25	51.73	27
Total population (2020)	tens of thousands	177	22	754	4
Gross prefectural product (nominal) (2020)	billion yen	8,273	18	39,659	3
Shipments of products, etc. (2021) (Places of business with four or more employees)	100 million yen	110,344	9	478,946	1
Shipments of electronic components, devices, and electronic circuits (2021)	100 million yen	18,750	1	3,082	23
Homeownership ratio (2020) (Per household of the prefectural capital)	%	72.4	9	60.3	40

* Ranking of Mie Prefecture and Aichi Prefecture among the 47 prefectures

Source: Geospatial Information Authority of Japan "Area Survey by Prefecture and Municipality"; the Ministry of Internal Affairs and Communications "National Census," and "Annual Report of Household Income and Expenditure Survey"; Cabinet Office "Prefectural Economic Accounts"; the Ministry of Economy, Trade and Industry "Survey of Economic Structure"; the Ministry of Land, Infrastructure, Transport and Tourism

Deposits (ending balance)

(Million yen)

	end of 3/20	end of 3/21	end of 3/22	end of 3/23	end of 3/24
Corporate deposits	957,260	1,140,057	1,148,376	1,172,626	1,269,046
JPY liquid	652,847	812,544	827,444	851,893	890,169
JPY time	296,535	321,973	315,830	313,082	373,903
Foreign currency	7,877	5,539	5,102	7,650	4,973
Individual deposits	3,821,661	4,086,211	4,244,558	4,318,085	4,375,943
JPY liquid	2,122,226	2,424,830	2,628,110	2,759,168	2,874,467
JPY time	1,680,890	1,643,569	1,602,595	1,549,352	1,493,236
Foreign currency	18,544	17,811	13,851	9,565	8,239
Public fund deposits	129,009	117,530	190,852	232,316	212,219
JPY liquid	104,235	85,817	156,486	204,216	183,537
JPY time	24,774	31,713	34,365	28,099	28,681
Foreign currency	0	0	0	0	0
Other	42,955	44,176	65,728	56,550	41,857
Total deposits	4,950,887	5,387,976	5,649,515	5,779,579	5,899,067
Deposits in Mie Prefecture*	4,485,158	4,874,667	5,122,798	5,242,287	5,285,922
Deposits outside Mie Prefecture	465,729	513,308	526,717	537,291	613,144
Tokyo, Osaka	18,776	13,513	13,081	13,035	31,934
Aichi	446,952	499,794	513,635	524,256	581,209
Negotiable certificates of deposit	160,490	154,505	171,666	149,858	177,288

Loans (ending balance)

(Million yen)

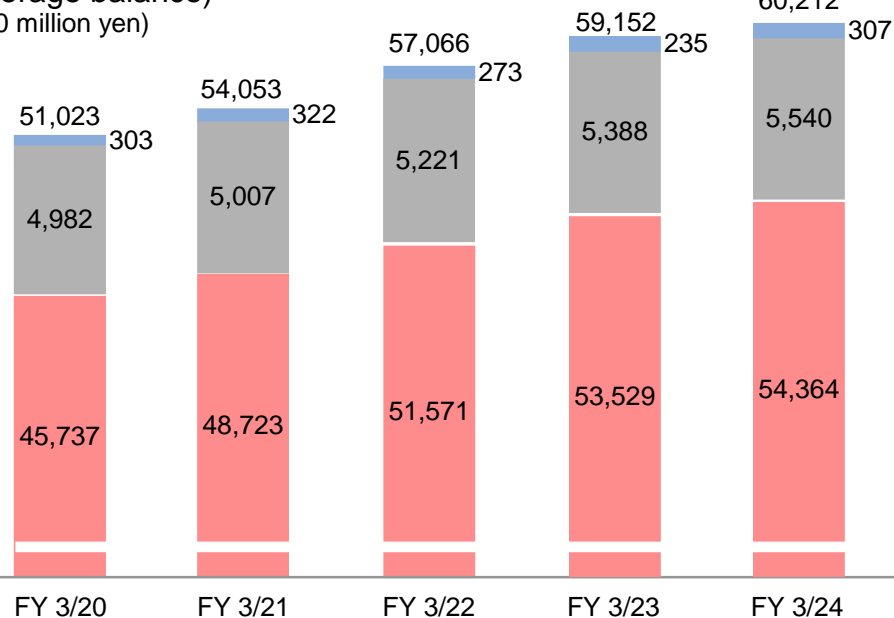
	end of 3/20	end of 3/21	end of 3/22	end of 3/23	end of 3/24
Corporate sector	2,038,320	2,211,389	2,230,098	2,361,962	2,453,861
Large companies	706,445	764,085	741,121	777,801	806,934
Medium-sized companies	76,523	72,632	70,012	67,575	74,849
Small and medium-sized companies	1,255,350	1,374,671	1,418,965	1,516,584	1,572,077
Individual sector	1,378,725	1,581,166	1,806,575	2,026,234	2,291,793
Public corporations	214,004	195,812	187,096	182,989	165,259
Total loans	3,631,051	3,988,368	4,223,771	4,571,185	4,910,914
Consumer loans	1,363,812	1,568,347	1,793,865	2,014,300	2,281,352
Housing loans	1,315,068	1,519,349	1,744,239	1,963,438	2,226,755
Other loans	48,744	48,998	49,626	50,862	54,597
Loans in Mie Prefecture*	1,705,231	1,827,164	1,883,944	1,959,791	2,010,620
Loans outside Mie Prefecture	1,925,819	2,161,204	2,339,826	2,611,394	2,900,294
Tokyo, Osaka	738,003	765,891	763,513	805,503	855,963
Aichi	1,187,816	1,395,312	1,576,313	1,805,890	2,044,330

* Deposits and loans in Mie include those in Shingu.

Deposits (including negotiable certificates of deposit), Depository Assets

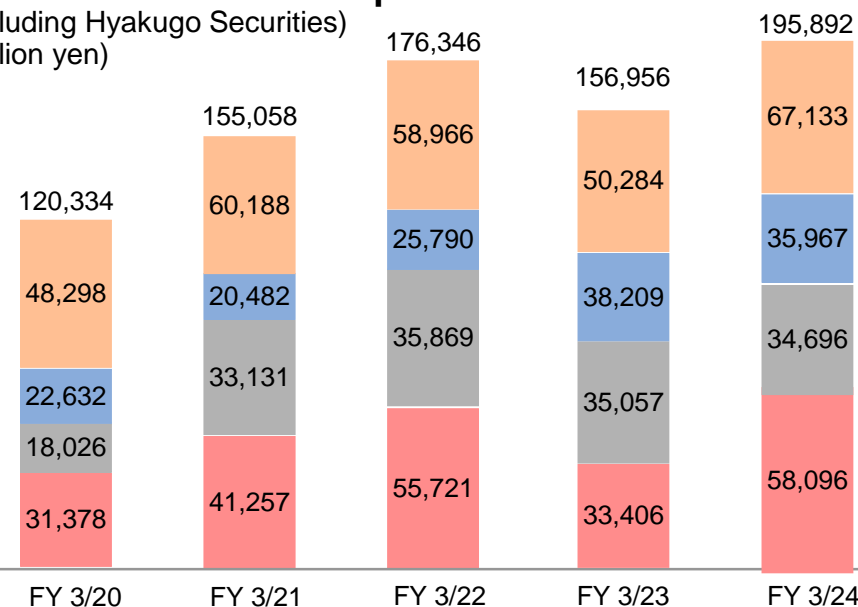
Total deposits (average balance) (100 million yen)

Mie Prefecture Aichi Prefecture Tokyo, Osaka



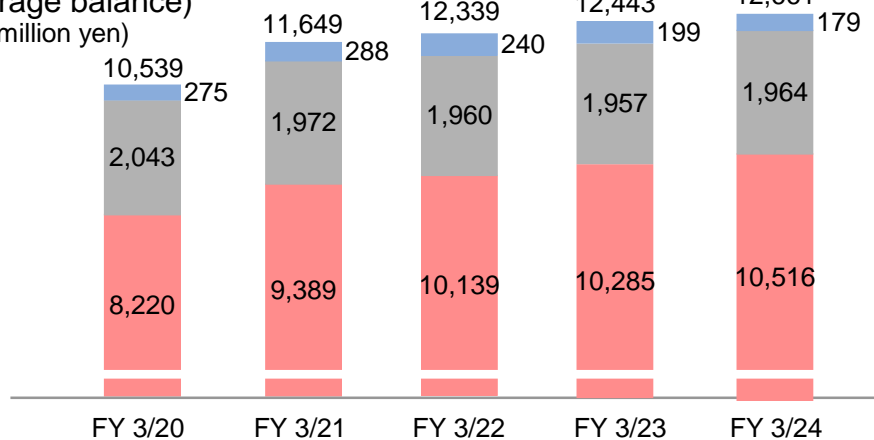
Depository assets, amount of contracts acquired (including Hyakugo Securities) (million yen)

Hyakugo Securities (after excluding the Bank's brokerage)
Insurance Financial instrument brokerage Investment trusts



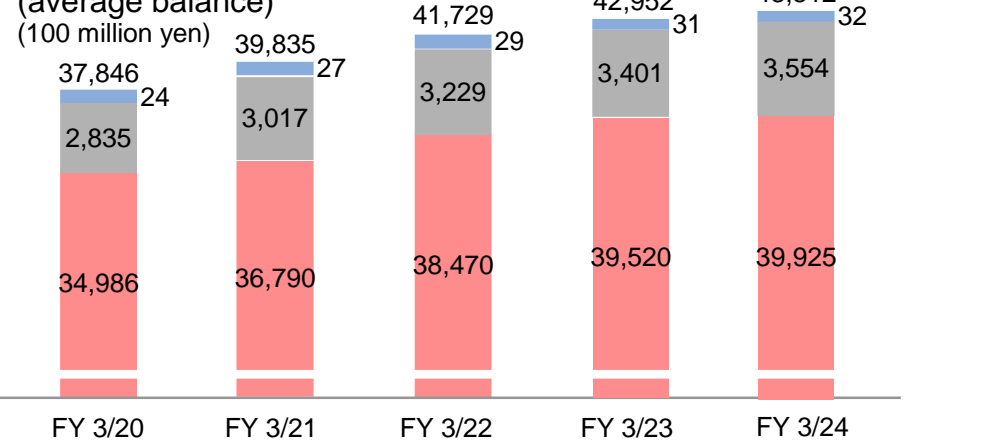
Corporate deposits (average balance) (100 million yen)

Mie Prefecture Aichi Prefecture Tokyo, Osaka

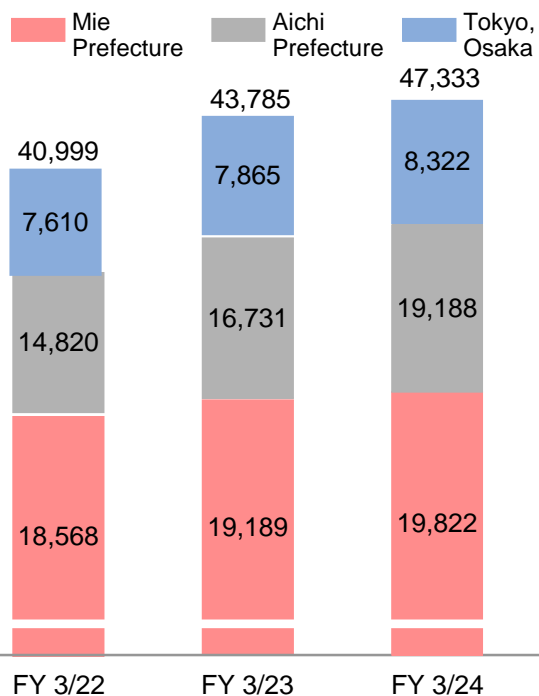


Individual deposits (average balance) (100 million yen)

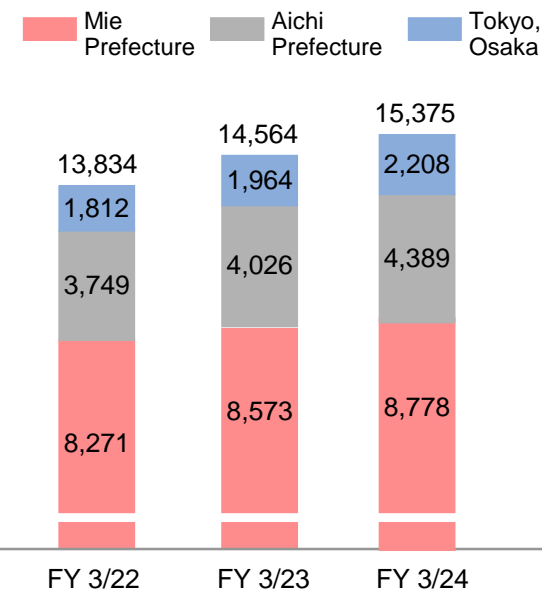
Mie Prefecture Aichi Prefecture Tokyo, Osaka



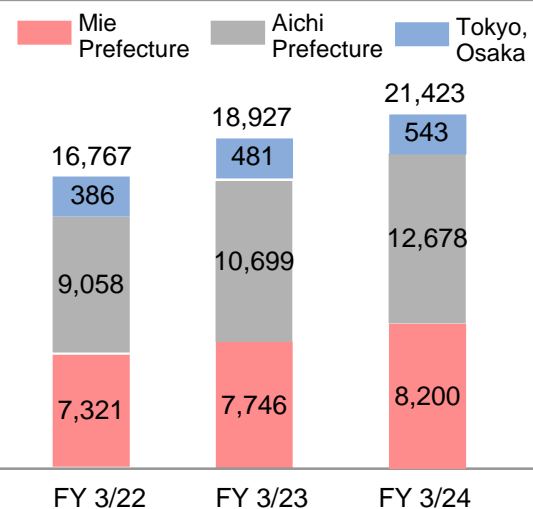
Total loans
 (average balance)
 (100 million yen)



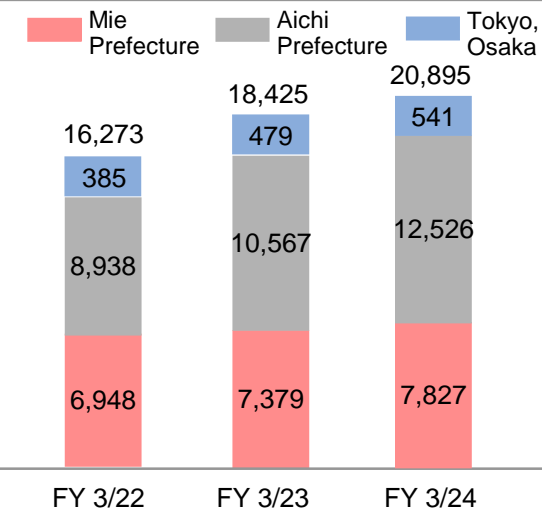
Loans to SMEs
 (average balance)
 (100 million yen)



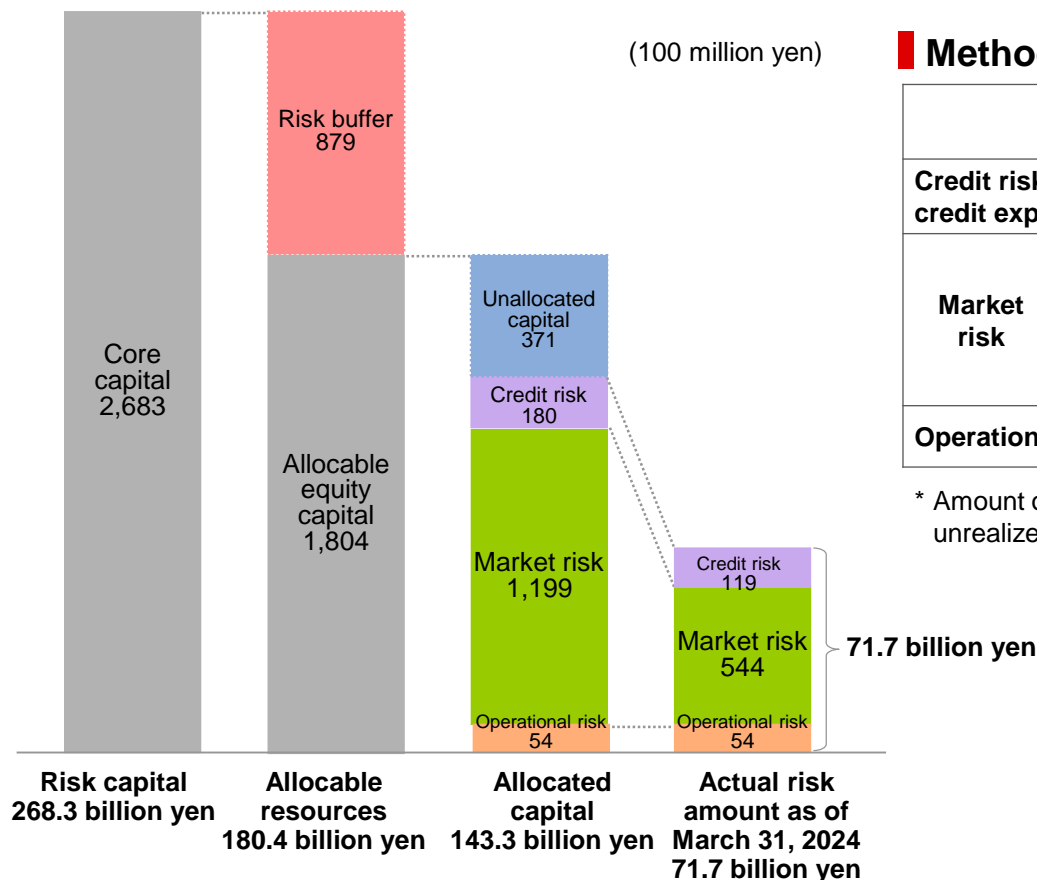
Consumer loans
 (average balance)
 (100 million yen)



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 268.3 billion yen and allocable capital of 180.4 billion yen, actual amount of risk is 71.7 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 Non-performing Loans by Disclosure Standard and Coverage

Non-performing 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		8<3>	7	0	- (0)	- (5)	Bankrupt and quasi-bankrupt assets	100<59>		51	49	100.00%
Substantial failure		91<56>	75	15	- (7)	- (35)						
Possible failure		493	298	72	122 (125)		Doubtful assets	493		245	125	75.18%
Watch list	Under control	121	31	90		Substandard loans	80	Debts past due by three months or more -		34	7	52.91%
								Restructured loans 80				
	Sub-total		673<632>		330	182	76.23%					
	Others		947	412	535		Normal assets	48,955		Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.35%		
Normal		47,966	47,966						Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.27%			
Total		49,628<49,588>	48,792	714	122 (133)	- (40)	Total	49,628<49,588>				

(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 "Non-performing 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 are 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 3/24	Year-on-year
Bankrupt and quasi-bankrupt assets	66	87	91	73	100	27
Doubtful assets	387	419	456	493	493	0
Substandard loans	92	90	103	79	80	1
Total	547	598	651	646	673	27
Non-performing loans ratio	1.48%	1.48%	1.52%	1.39%	1.35%	(0.04)P

Upper: Number of debtors / Lower: Credit exposure

(Million yen)

			Debtor Classification as of March 31, 2024								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.			
Credit by borrower category as of March 31, 2023	Normal	199,237	176,435	558	35	68	169	6	21,966	10	0.12%	-	836
		4,438,484	3,992,247	23,338	2,994	5,469	3,337	148	410,949	369	0.20%	-	35,287
	Other under close observation	2,130	364	1,397	9	71	19	1	269	4	4.27%	364	100
		87,891	8,374	64,977	792	5,106	365	36	8,239	17	6.27%	8,374	6,300
	Under control	178	17	19	124	6	1	-	11	-	3.93%	36	7
		12,067	1,566	677	8,020	239	15	-	1,548	-	2.11%	2,243	254
	Possible failure	1,094	10	37	3	879	34	3	128	15		50	37
		49,251	1,257	2,383	34	37,755	1,789	91	5,940	1,039		3,674	1,880
	Substantial failure	474	4	6	1	3	279	8	173	26		14	8
		6,346	1	148	39	53	3,547	483	2,072	525		241	483
	Failure	34	-	11	-	2	-	9	12	7		13	-
		973	-	331	-	20	-	80	540	317		352	-
	Total	203,147	176,830	2,028	172	1,029	502	27	22,559	62		477	988
		4,595,015	4,003,447	91,857	11,880	48,645	9,054	840	429,291	2,269		14,888	44,206

Units: no. of borrowers

	1H 2018	2H 2018	1H 2019	2H 2019	1H 2020	2H 2020	1H 2021	2H 2021	1H 2022	2H 2022	1H 2023	2H 2023
Eligible for Head Office support	48	53	62	58	64	64	60	71	84	85	78	77
Eligible for branch support	271	259	202	217	212	205	196	205	216	219	216	216
Number of instances of upgrading	32	25	22	18	15	10	20	11	18	15	16	11
Number of instances of downgrading	14	15	14	15	7	15	12	23	31	14	12	13
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	2.6 billion yen

Compliance of Hyakugo Credit Policy (March 31, 2024)

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	3,437	1,954	3.98%
Loans for other real estate industry	7% or less of total loans	3,437	2,603	5.30%
Loans for non-banks	10% or less of total loans	4,910	1,918	3.91%
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	9,821	5,033	10.25%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	268	220	8.20%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	670	416	15.52%

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 3/24	Share by industry
Manufacturing	3,758	4,035	4,056	4,210	4,187	8.52%
of which, transportation equipment manufacturing	865	849	851	877	842	1.71%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel Quarrying	239	241	218	235	241	0.49%
Construction	1,099	1,388	1,418	1,605	1,550	3.15%
Utilities	977	1,047	1,176	1,302	1,404	2.86%
Telecommunication	123	149	135	130	118	0.24%
Transport and Post	1,237	1,374	1,354	1,398	1,484	3.02%
Wholesale and Retail	2,718	3,028	2,899	3,149	3,090	6.29%
Finance and Insurance	3,049	3,138	2,979	3,112	3,416	6.95%
Real Estate and Rental	4,780	4,913	5,098	5,364	5,870	11.95%
of which, Real Estate	3,524	3,524	3,705	3,908	4,274	8.70%
Academic Research, Specialist and Technical Services	147	183	203	256	292	0.59%
Accommodation and Food and Beverage	316	397	379	361	345	0.70%
Lifestyle-related Services and Entertainment	263	308	294	302	258	0.52%
Education and Learning Support	76	83	91	96	90	0.18%
Medical and Social Welfare	1,239	1,406	1,517	1,600	1,674	3.40%
Other Services	407	463	508	554	572	1.16%
Local Governments	2,088	1,911	1,839	1,768	1,591	3.23%
Other	13,787	15,811	18,065	20,262	22,917	46.66%
Total by industry	36,310	39,883	42,237	45,711	49,109	100.00%

Deposits

Loans

Including megabanks

Hyakugo Bank				Hyakugo Bank						
Megabank	Other	Shinkin	Bank A		Mie Prefecture		Bank A	Shinkin	Other	Megabank
9.1	9.1	11.3	24.4	46.1		39.8	28.3	11.2	16.0	4.7

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

(%) (as of end of September 2023)

Excluding megabanks

Hyakugo Bank				Hyakugo Bank						
Other	Shinkin	Bank A		Mie Prefecture		Bank A	Shinkin	Other		
10.0	12.5	26.8	50.7		41.7	29.6	11.7	17.0		
18.9	23.9	16.0	41.2	Kuwana District	33.9	18.1	18.5	29.5		
8.7	11.5	40.2	39.6	Yokkaichi District	32.0	38.1	12.6	17.3		
8.5	5.6	36.9	49.0	Suzuka District	37.3	39.8	7.6	15.3		
19.3	22.4	16.5	41.8	Iga District	36.0	15.6	23.8	24.6		
7.7	6.3	17.6	68.4	Tsu District	59.9	25.6	4.3	10.2		
6.0	15.0	30.1	48.9	Matsusaka District	40.5	33.1	13.9	12.5		
10.0	6.1	19.6	64.3	Ise District	56.4	22.4	5.2	16.0		
0.9	1.5	29.0	68.6	Toba Shima District	61.7	32.1	2.0	4.2		
5.7	33.9	28.1	32.3	Kishu District	30.1	27.5	30.4	12.0		

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

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

(%) (as of end of September 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.

