

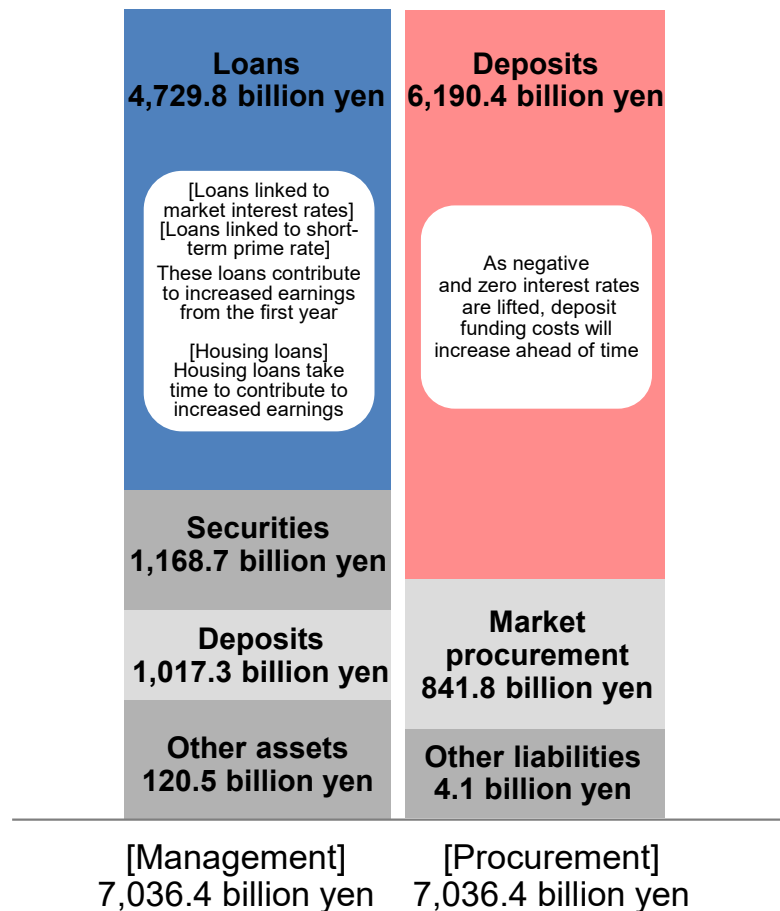
# Appendix

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In the short term, deposit funding costs will increase first, but in the long term, interest income is expected to increase due to rising interest rates on loans

## Yen balance sheet (Bank's non-consolidated basis)

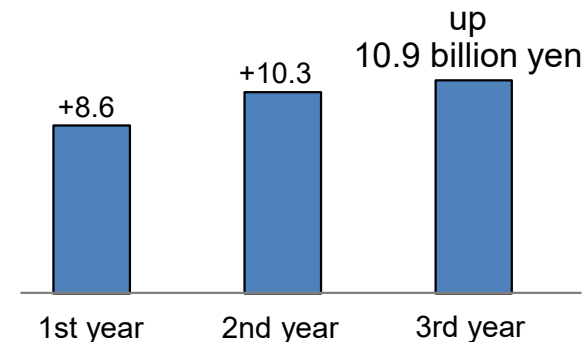
### ■ Summary of yen balance sheet (as of September 30, 2024)



## Impact of a 0.50% increase in yen interest rates on interest income (annual)

### ■ Impact simulation

\* Calculated based on the Bank's own simulation

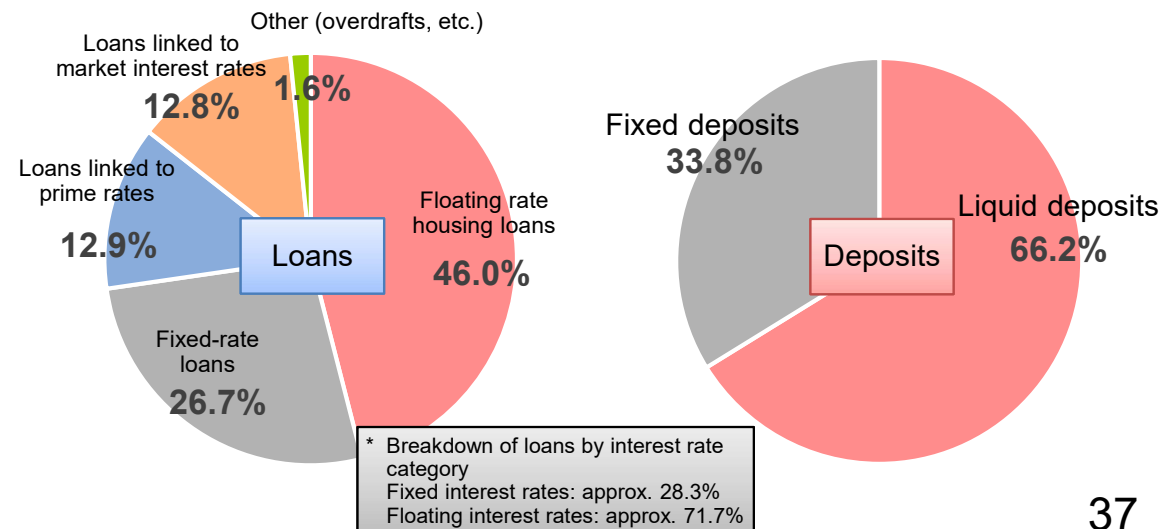


### \* Interest rate assumptions

[Policy rate and market interest rate]

- Parallel shift of **a flat rate of 0.50%**
- Rates will rise immediately in the first year and then remain unchanged

## Composition of loans and deposits



## Deposits (ending balance)

(Million yen)

	end of 3/21	end of 3/22	end of 3/23	end of 3/24	end of 9/24
<b>Corporate deposits</b>	1,140,057	1,148,376	1,172,626	1,269,046	1,265,548
<b>JPY liquid</b>	812,544	827,444	851,893	890,169	866,843
<b>JPY time</b>	321,973	315,830	313,082	373,903	393,188
<b>Foreign currency</b>	5,539	5,102	7,650	4,973	5,516
<b>Individual deposits</b>	4,086,211	4,244,558	4,318,085	4,375,943	4,389,097
<b>JPY liquid</b>	2,424,830	2,628,110	2,759,168	2,874,467	2,864,764
<b>JPY time</b>	1,643,569	1,602,595	1,549,352	1,493,236	1,517,025
<b>Foreign currency</b>	17,811	13,851	9,565	8,239	7,307
<b>Public fund deposits</b>	117,530	190,852	232,316	212,219	267,876
<b>JPY liquid</b>	85,817	156,486	204,216	183,537	186,329
<b>JPY time</b>	31,713	34,365	28,099	28,681	81,547
<b>Foreign currency</b>	0	0	0	0	0
<b>Other</b>	44,176	65,728	56,550	41,857	36,795
<b>Total deposits</b>	5,387,976	5,649,515	5,779,579	5,899,067	5,959,317
<b>Deposits in Mie Prefecture*</b>	4,874,667	5,122,798	5,242,287	5,285,922	5,321,521
<b>Deposits outside Mie Prefecture</b>	513,308	526,717	537,291	613,144	637,796
<b>Tokyo, Osaka</b>	13,513	13,081	13,035	31,934	50,674
<b>Aichi</b>	499,794	513,635	524,256	581,209	587,121
<b>Negotiable certificates of deposit</b>	154,505	171,666	149,858	177,288	196,554

## Loans (ending balance)

(Million yen)

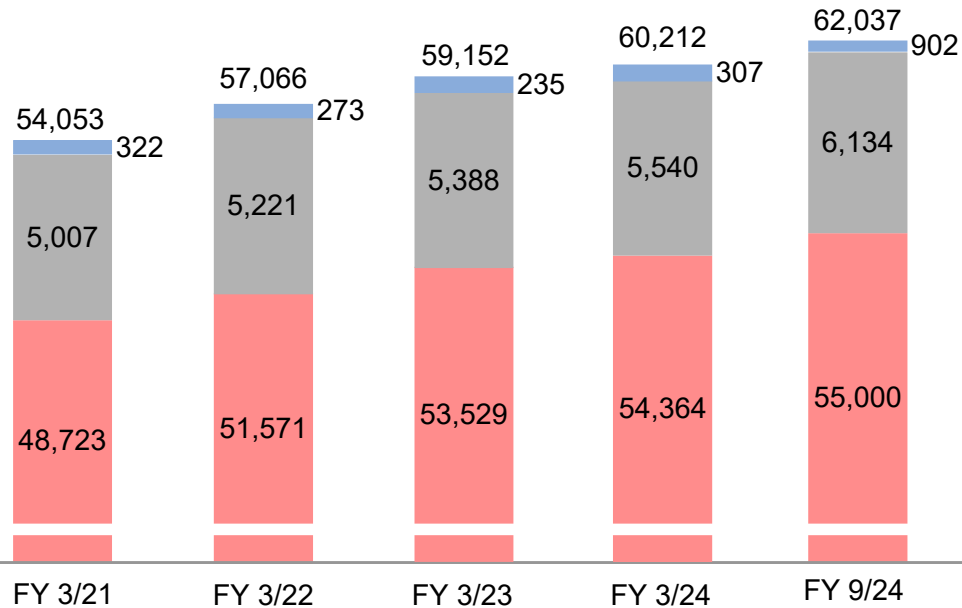
	end of 3/21	end of 3/22	end of 3/23	end of 3/24	end of 9/24
<b>Corporate sector</b>	2,211,389	2,230,098	2,361,962	2,453,861	2,411,222
<b>Large companies</b>	764,085	741,121	777,801	806,934	779,666
<b>Medium-sized companies</b>	72,632	70,012	67,575	74,849	71,031
<b>Small and medium-sized companies</b>	1,374,671	1,418,965	1,516,584	1,572,077	1,560,525
<b>Individual sector</b>	1,581,166	1,806,575	2,026,234	2,291,793	2,393,319
<b>Public corporations</b>	195,812	187,096	182,989	165,259	153,421
<b>Total loans</b>	3,988,368	4,223,771	4,571,185	4,910,914	4,957,963
<b>Consumer loans</b>	1,568,347	1,793,865	2,014,300	2,281,352	2,382,991
<b>Housing loans</b>	1,519,349	1,744,239	1,963,438	2,226,755	2,327,654
<b>Other loans</b>	48,998	49,626	50,862	54,597	55,337
<b>Loans in Mie Prefecture*</b>	1,827,164	1,883,944	1,959,791	2,010,620	2,013,128
<b>Loans outside Mie Prefecture</b>	2,161,204	2,339,826	2,611,394	2,900,294	2,944,835
<b>Tokyo, Osaka</b>	765,891	763,513	805,503	855,963	827,764
<b>Aichi</b>	1,395,312	1,576,313	1,805,890	2,044,330	2,117,071

\* Deposits and loans in Mie include those in Shingu.

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

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

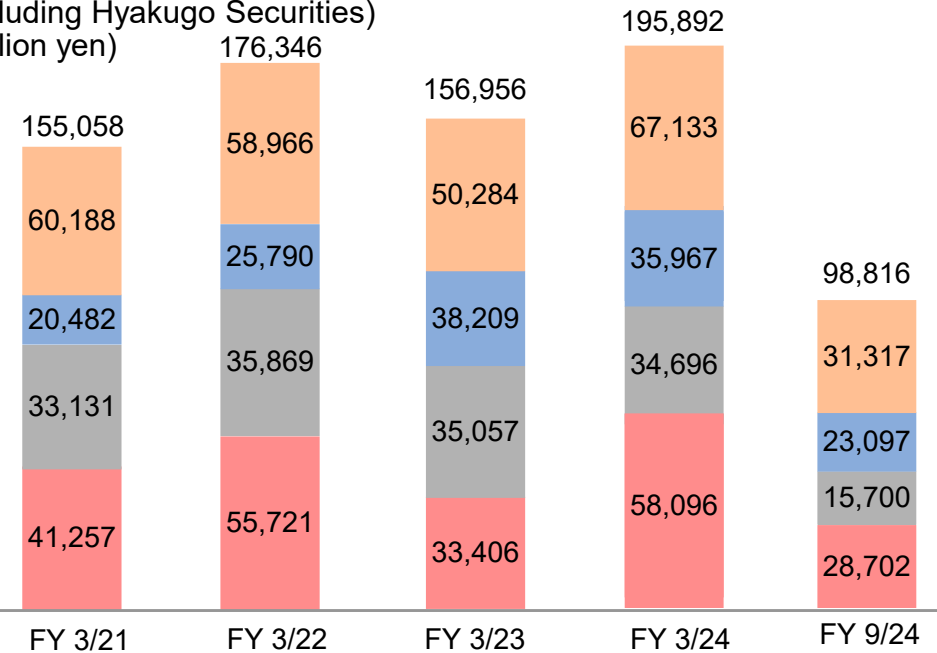
Mie Prefecture Aichi Prefecture Tokyo, Osaka



## Depository assets, amount of contracts acquired

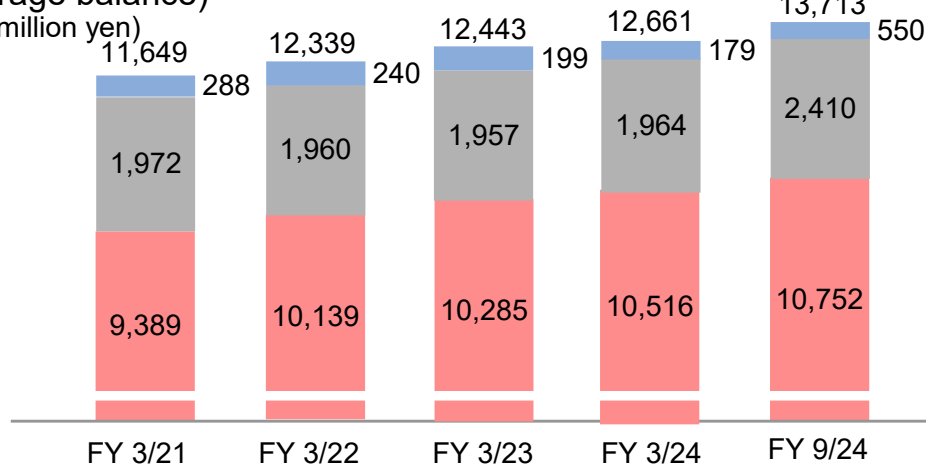
(including Hyakugo Securities)  
(million yen)

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



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

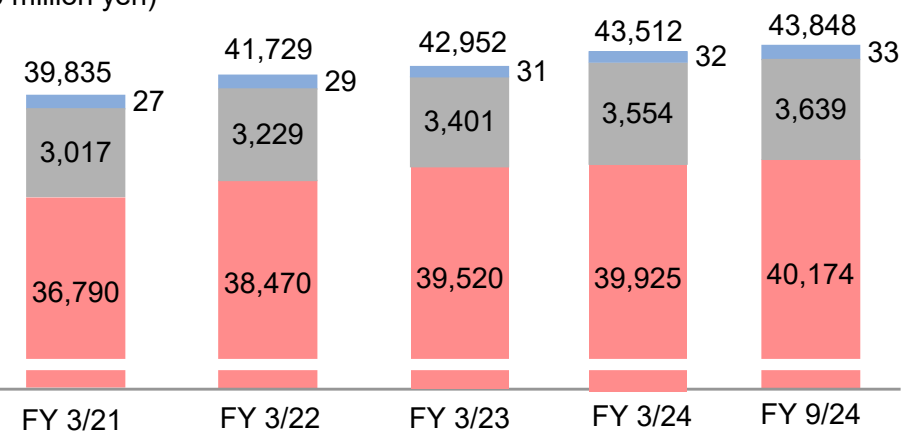
Mie Prefecture Aichi Prefecture Tokyo, Osaka



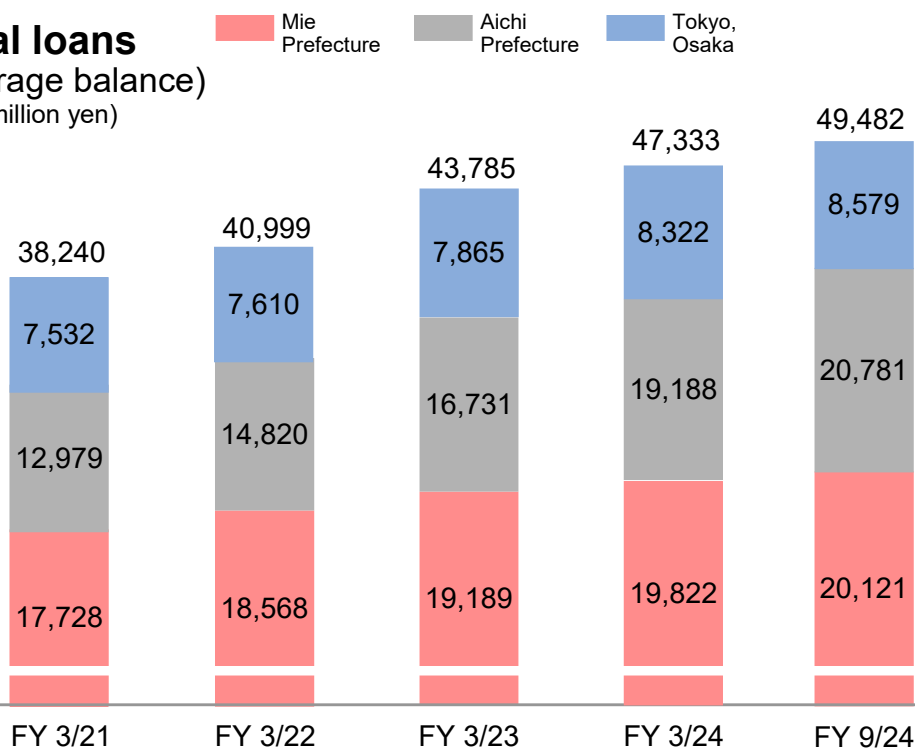
## Individual deposits

(average balance)  
(100 million yen)

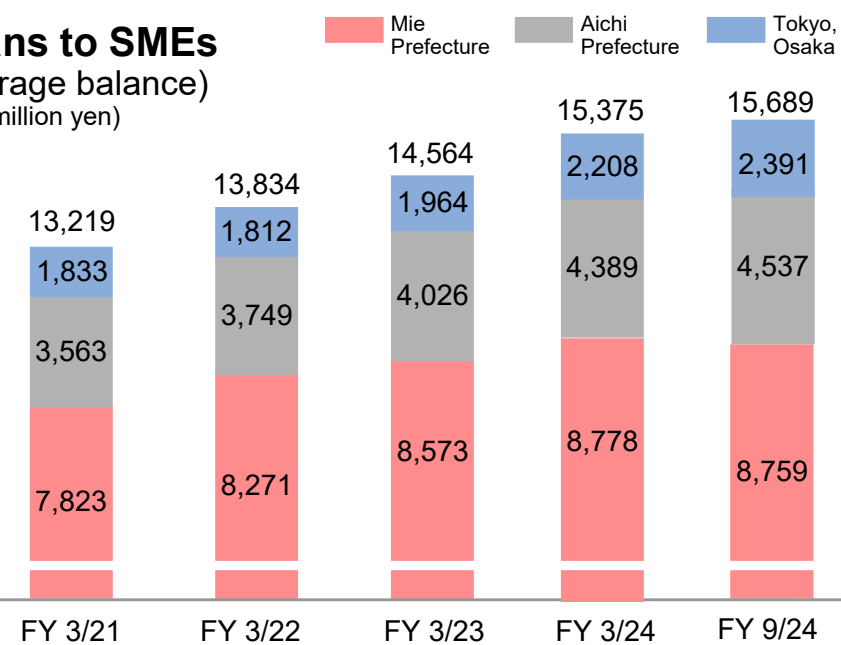
Mie Prefecture Aichi Prefecture Tokyo, Osaka



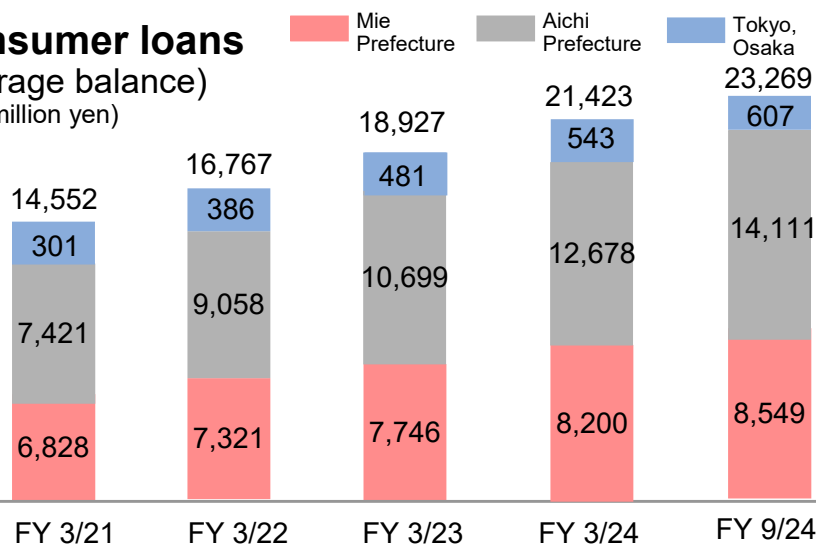
**Total loans**  
(average balance)  
(100 million yen)



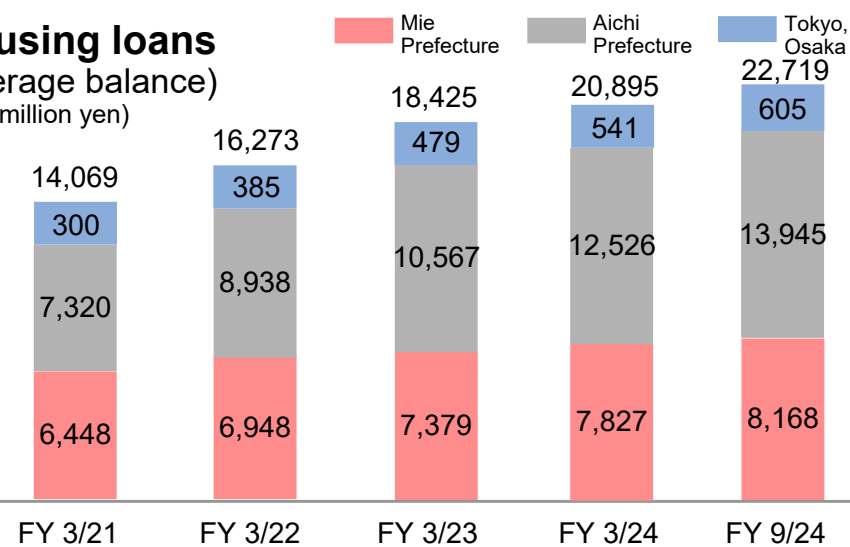
**Loans to SMEs**  
(average balance)  
(100 million yen)



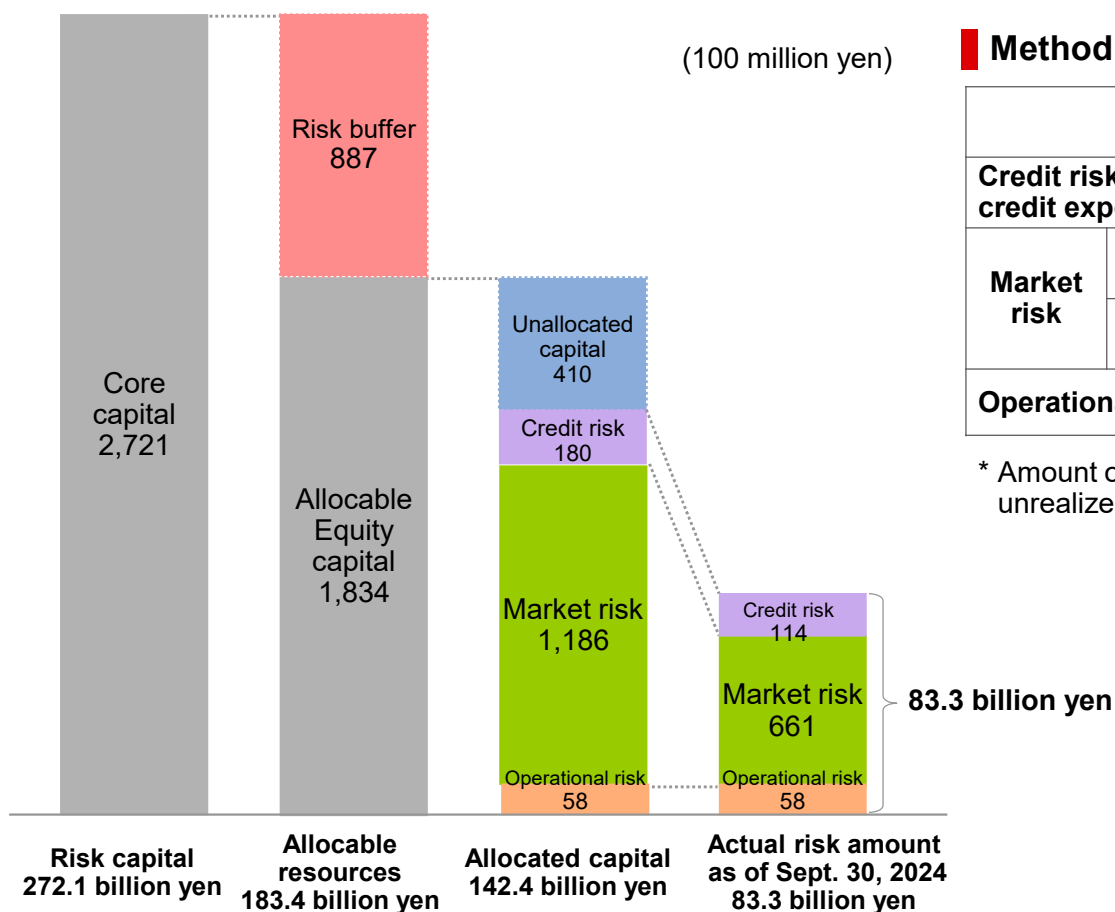
**Consumer loans**  
(average balance)  
(100 million yen)



**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 272.1 billion yen and allocable capital of 183.4 billion yen, actual amount of risk is 83.3 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 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	1	- (1)	- (5)	Bankrupt and quasi-bankrupt assets	133 <64>	54	78	100.00%
Substantial failure	125 <61>	108	16	- (8)	- (63)					
Possible failure	432	266	70	95 (98)		Doubtful assets	432	237	98	77.83%
Watch list	Under control	141	32	108		Substandard loans	99 Debts past due by three months or more 3 Restructured loans 95	36	10	46.67%
	Others	943	419	523		Sub-total	664 <596>	328	187	77.63%
Normal	48,433	48,433				Normal assets	49,418	Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.32%		
Total	50,083 <50,014>	49,267	720	95 (108)	- (68)	Total	50,083 <50,014>	Reference Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.19%		

(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 3/21	end of 3/22	end of 3/23	end of 3/24	end of 9/24	Year-on-year
Bankrupt and quasi-bankrupt assets	87	91	73	100	133	33
Doubtful assets	419	456	493	493	432	(60)
Substandard loans	90	103	79	80	99	19
Total	598	651	646	673	664	(8)
Non-performing loans ratio	1.48%	1.52%	1.39%	1.35%	1.32%	(0.03)P

Upper: Number of debtors / Lower: Credit exposure

(Million yen)

			Debtor Classification as of September 30, 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, 2024	Normal	203,129	186,281	388	25	54	124	2	16,255	2	0.09%	-	593
		4,771,586	4,490,000	14,793	1,974	764	1,262	24	262,767	27	0.04%	-	18,818
	Other under close observation	2,104	255	1,584	4	58	20	-	183	-	3.71%	255	82
		94,231	7,951	75,934	2,504	2,106	427	-	5,306	-	2.69%	7,951	5,038
	Under control	173	4	9	141	6	5	-	8	-	6.36%	13	11
		12,189	652	585	8,906	852	238	-	955	-	8.95%	1,237	1,090
	Possible failure	1,054	7	29	5	893	43	3	74	6		41	46
		49,285	106	1,133	630	39,250	5,105	313	2,746	123		1,870	5,418
	Substantial failure	524	3	1	-	2	352	10	156	17		6	10
		9,180	1	16	-	45	5,439	275	3,402	1,362		63	275
	Failure	27	-	3	-	2	1	15	6	4		6	-
		840	-	53	-	57	16	210	501	383		128	-
	Total	207,011	186,550	2,014	175	1,015	545	30	16,682	29		321	742
		4,937,314	4,498,712	92,515	14,015	43,077	12,490	824	275,678	1,897		11,251	30,643

Units: no. of borrowers

	2H 2018	1H 2019	2H 2019	1H 2020	2H 2020	1H 2021	2H 2021	1H 2022	2H 2022	1H 2023	2H 2023	1H 2024
Eligible for Head Office support	53	62	58	64	64	60	71	84	85	78	77	78
Eligible for branch support	259	202	217	212	205	196	205	216	219	216	216	212
Number of instances of upgrading	25	22	18	15	10	20	11	18	15	16	11	22
Number of instances of downgrading	15	14	15	7	15	12	23	31	14	12	13	21
Change in loans of branches eligible for support	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	1.3 billion yen



## Compliance of Hyakugo Credit Policy (September 30, 2024)

(100 million yen)

Classification	Content	Limit	Compliance	
Loans for individuals engaging in housing leasing business	7% or less of total loans	3,470	1,981	4.00%
Loans for other real estate industry	7% or less of total loans	3,470	2,716	5.48%
Loans for non-banks	10% or less of total loans	4,957	1,846	3.72%
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	9,915	4,881	9.85%
Loan balance per borrower	Credit for a borrower should be 10% or less of the Bank's equity capital	272	220	8.08%
Loan balance per corporate group	Credit per corporate group should be 25% or less of the Bank's equity capital	680	421	15.49%

## Changes in loans by industry

(100 million yen)

Industry	end of 3/21	end of 3/22	end of 3/23	end of 3/24	end of 9/24	Share by industry
Manufacturing	4,035	4,056	4,210	4,187	4,034	8.13%
of which, transportation equipment manufacturing	849	851	877	842	825	1.66%
Agriculture, Forestry, Fishery, Mining, Quarrying and Gravel Quarrying	241	218	235	241	211	0.42%
Construction	1,388	1,418	1,605	1,550	1,525	3.07%
Utilities	1,047	1,176	1,302	1,404	1,373	2.77%
Telecommunication	149	135	130	118	111	0.22%
Transport and Post	1,374	1,354	1,398	1,484	1,434	2.89%
Wholesale and Retail	3,028	2,899	3,149	3,090	2,926	5.90%
Finance and Insurance	3,138	2,979	3,112	3,416	3,273	6.60%
Real Estate and Rental	4,913	5,098	5,364	5,870	5,980	12.06%
of which, Real Estate	3,524	3,705	3,908	4,274	4,454	8.98%
Academic Research, Specialist and Technical Services	183	203	256	292	307	0.62%
Accommodation and Food and Beverage	397	379	361	345	327	0.66%
Lifestyle-related Services and Entertainment	308	294	302	258	258	0.52%
Education and Learning Support	83	91	96	90	93	0.18%
Medical and Social Welfare	1,406	1,517	1,600	1,674	1,695	3.41%
Other Services	463	508	554	572	596	1.20%
Local Governments	1,911	1,839	1,768	1,591	1,496	3.01%
Other	15,811	18,065	20,262	22,917	23,933	48.27%
Total by industry	39,883	42,237	45,711	49,109	49,579	100.00%

## Deposits

## Loans

## ■ Including megabanks

Megabank	Other	Shinkin	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Shinkin	Other	Megabank
9.1	9.1	11.2	24.6	46.0		40.1	28.2	11.0	16.1	4.6

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

(%) (as of end of March 2024)

## ■ Excluding megabanks

Other	Shinkin	Bank A	Hyakugo Bank	Mie Prefecture	Hyakugo Bank	Bank A	Shinkin	Other
9.9	12.4	27.1	50.6		42.0	29.5	11.6	16.9
18.5	24.1	16.2	41.2	Kuwana District	34.5	18.2	18.0	29.3
8.9	11.2	40.5	39.4	Yokkaichi District	32.3	38.3	12.4	17.0
8.0	5.6	38.5	47.9	Suzuka District	37.7	39.6	7.7	15.0
19.1	21.9	16.6	42.4	Iga District	36.5	15.4	23.2	24.9
7.3	6.4	17.5	68.8	Tsu District	59.9	25.4	4.3	10.4
6.0	14.8	30.1	49.1	Matsusaka District	41.7	32.0	13.6	12.7
9.8	6.0	19.3	64.9	Ise District	56.3	22.5	5.2	16.0
1.0	1.5	28.6	68.9	Toba Shima District	63.4	30.3	2.1	4.2
5.8	33.7	27.7	32.8	Kishu District	30.7	27.1	30.0	12.2

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

(%) (as of end of March 2024) 45

## 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.

