

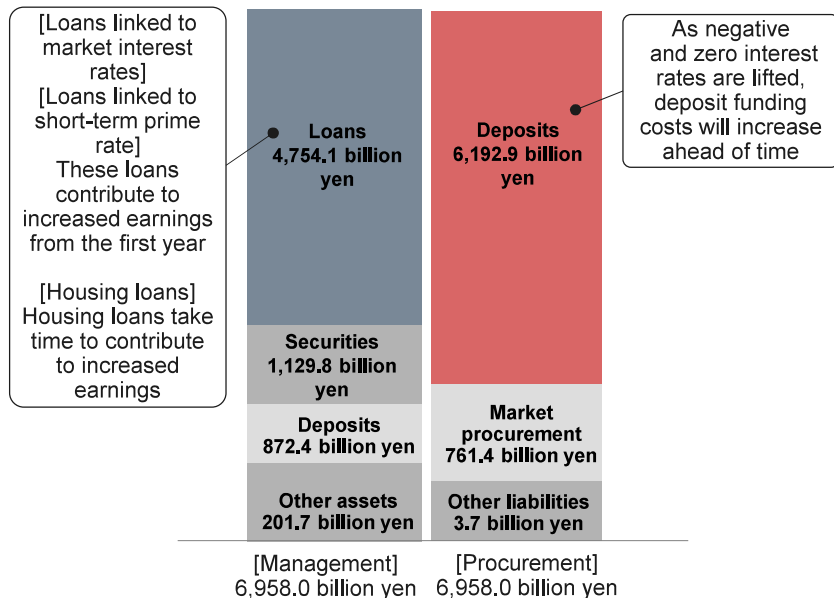


# **Appendix (Supplementary Materials for Financial Results)**

# Impact of Rising Yen Interest Rates

## balance sheet (bank's non-consolidated basis)

### ■ Summary of yen balance sheet (as of March 31, 2025)



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

### ■ Impact simulation

Annual impact in amount  
3rd year

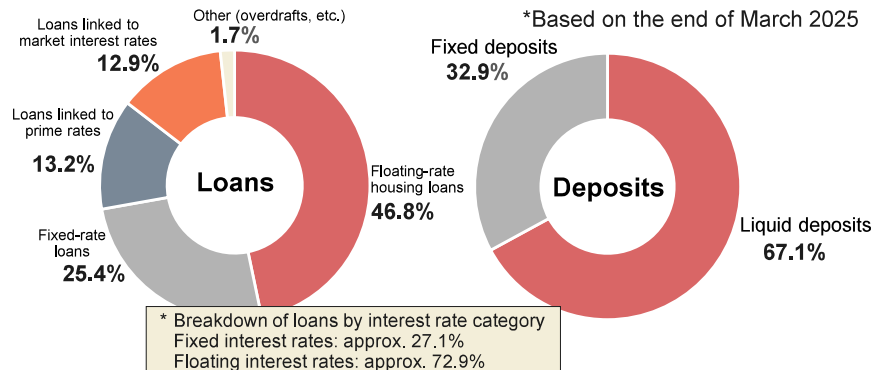
**+10.1 billion yen**

<Interest rate assumptions>

Rates will rise immediately in the first year and then remain unchanged

**Interest income is expected to increase due to rising loan interest rates and improved yields on securities**

## Composition of loans and deposits

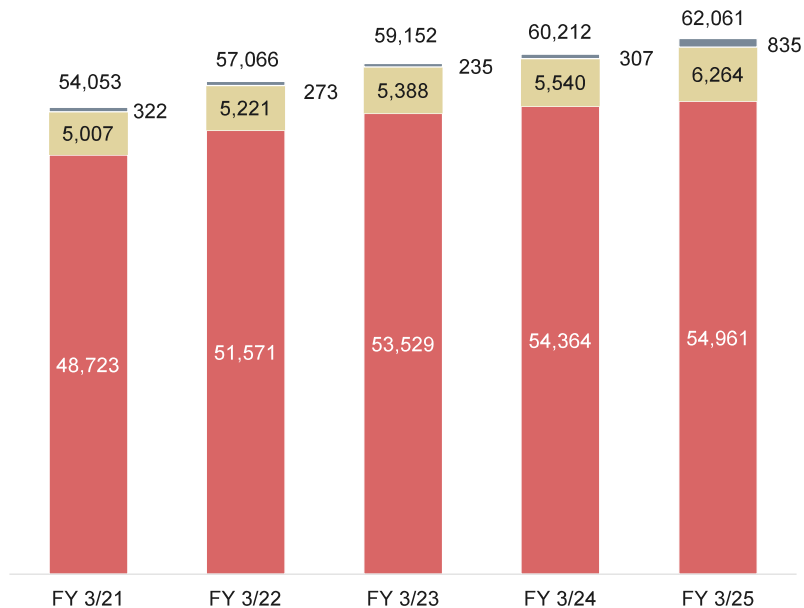


# Deposits (including negotiable certificates of deposit)

## Total deposits (average balance)

(100 million yen)

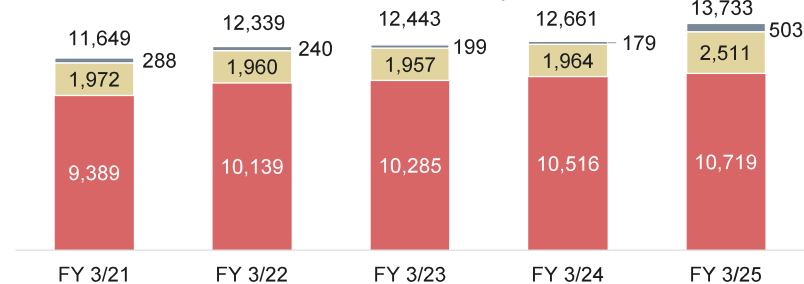
■ Mie Prefecture ■ Aichi Prefecture ■ Tokyo, Osaka



## Corporate deposits (average balance)

(100 million yen)

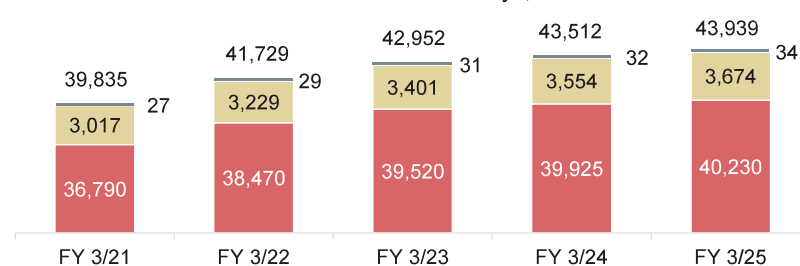
■ Mie Prefecture ■ Aichi Prefecture ■ Tokyo, Osaka



## Individual deposits (average balance)

(100 million yen)

■ Mie Prefecture ■ Aichi Prefecture ■ Tokyo, Osaka



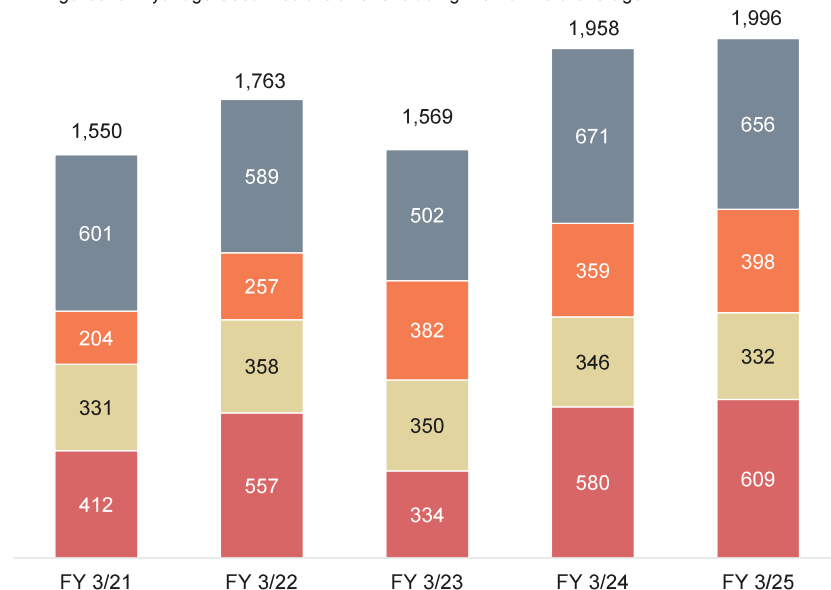
# Depository assets

## Contract amount of acquired depository assets (incl. Hyakugo Securities)

(100 million yen)

- Investment trusts
- Insurance
- Financial instrument brokerage
- Hyakugo Securities Company

\* Figures for Hyakugo Securities are after excluding the Bank's brokerage.



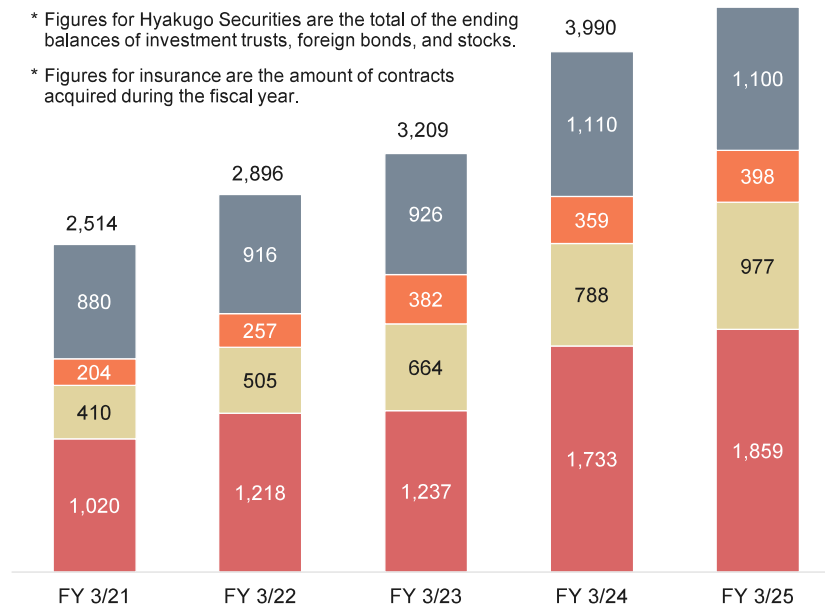
## Depository assets balance (incl. Hyakugo Securities)

(100 million yen)

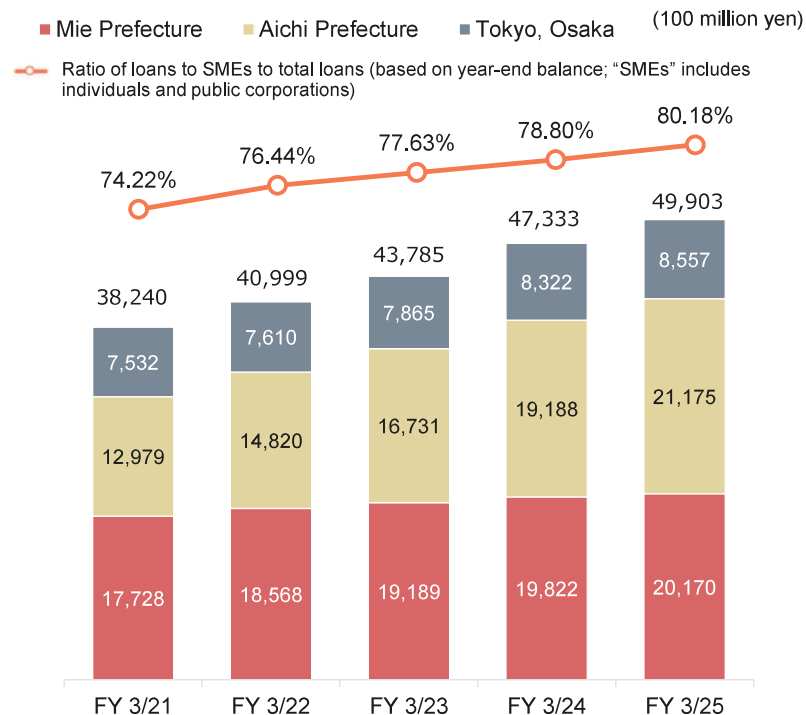
- Investment trust balance
- Insurance
- Securities brokerage
- Hyakugo Securities Company

\* Figures for Hyakugo Securities are the total of the ending balances of investment trusts, foreign bonds, and stocks.

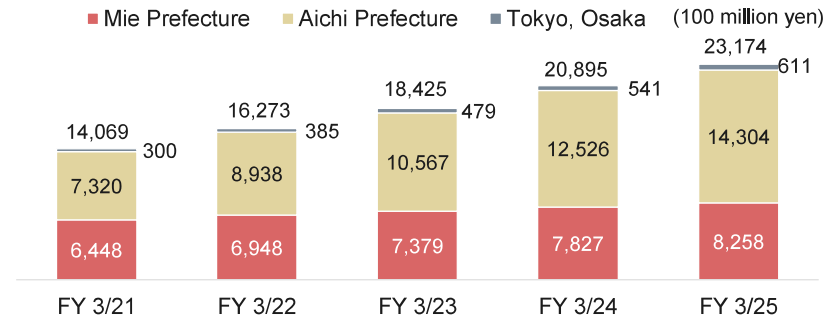
\* Figures for insurance are the amount of contracts acquired during the fiscal year.



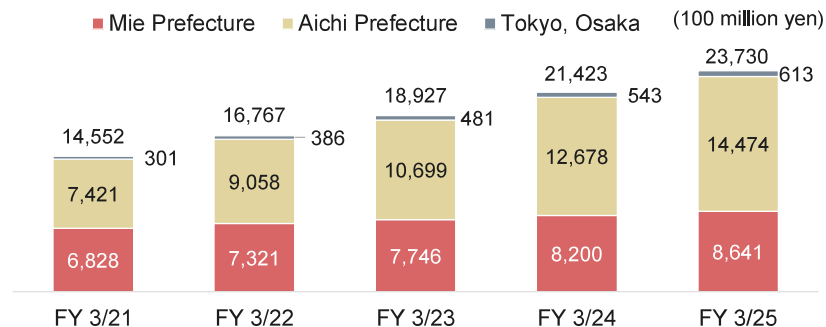
## Total loans (average balance)



## Housing loans (average balance)

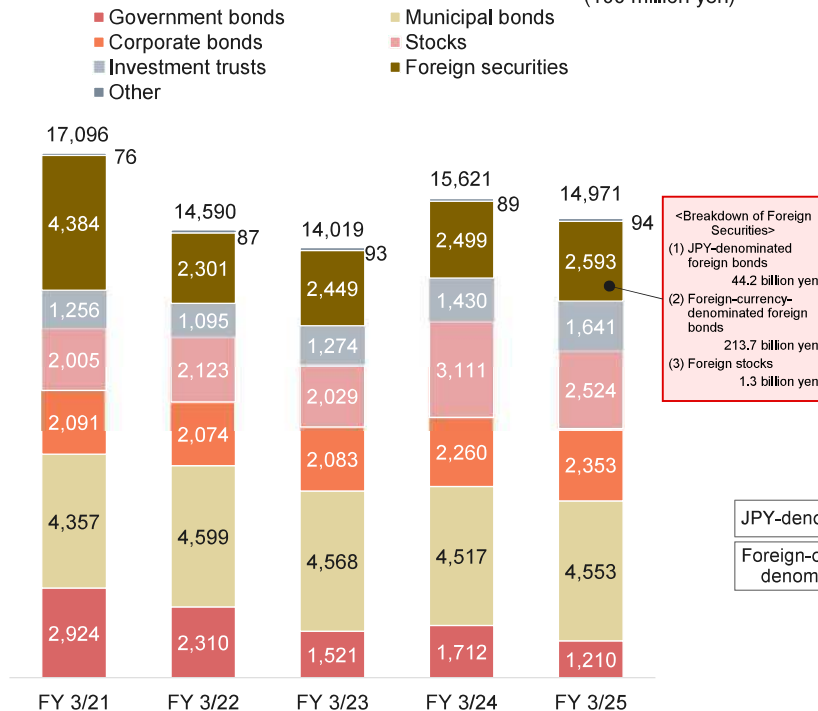


## Consumer loans (average balance)



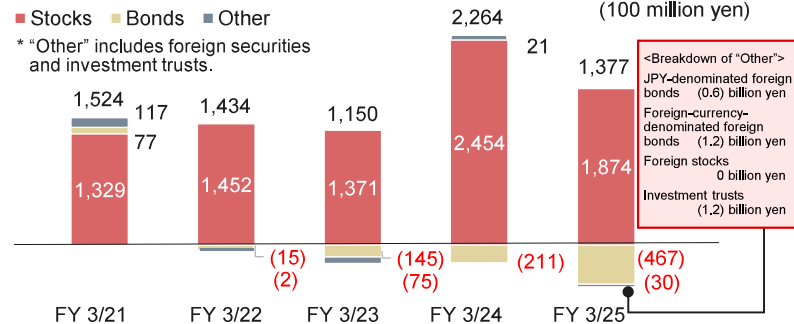
## Securities balance

(100 million yen)



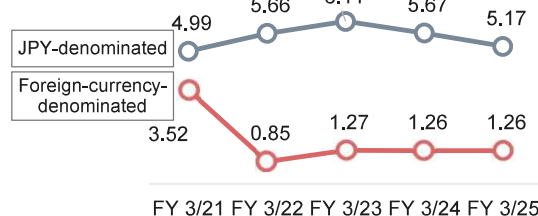
## Gains and losses on securities

(100 million yen)

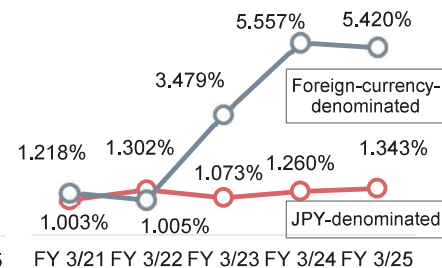


## Durations

(Year)



## Yields



# Equity ratio

(100 million yen)

	end of 3/23	end of 3/24	end of 3/25
<b>Equity capital</b> (For equity ratio calculation purposes)	<b>2,595</b>	<b>2,682</b>	<b>2,749</b>
<b>Risk assets</b>	<b>21,210</b>	<b>21,952</b>	<b>23,055</b>
<b>Equity ratio</b>	<b>12.23%</b>	<b>12.22%</b>	<b>11.92%</b>

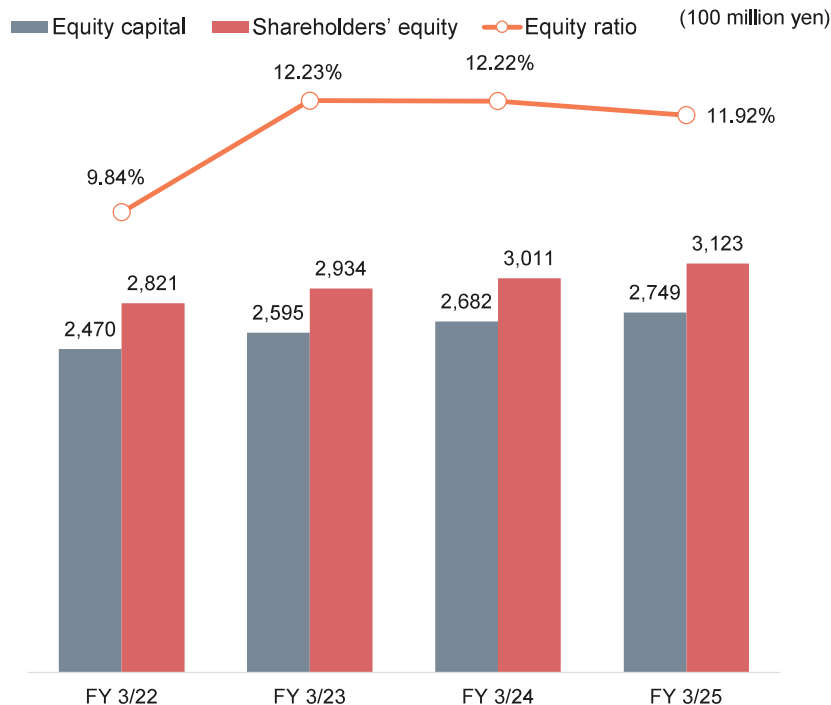
<b>Shareholders' equity</b>	<b>2,934</b>	<b>3,011</b>	<b>3,123</b>
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Method of computing value-at-credit-risk asset value : Approach based on fundamental internal ratings

Method of computing value-at-operational risk : Standard approach

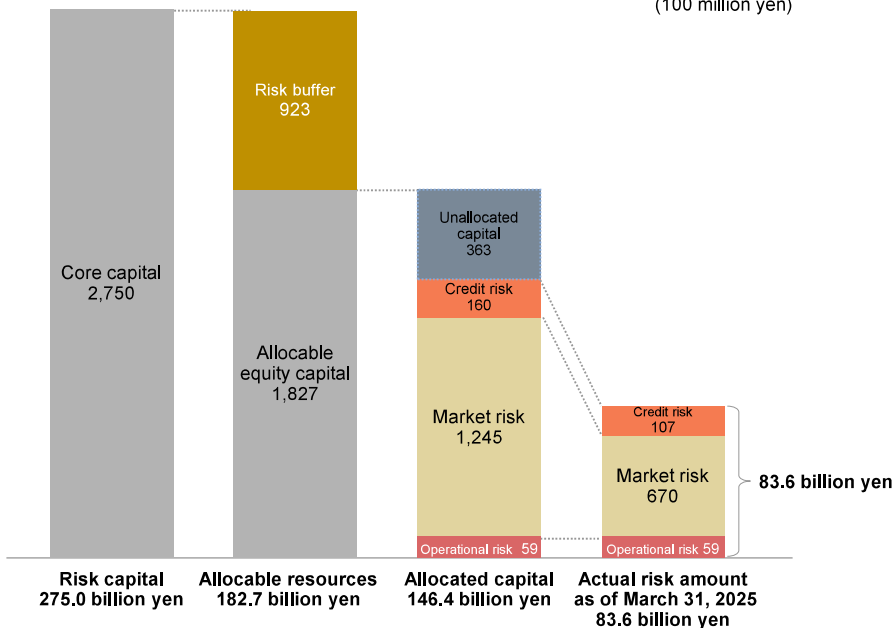
The finalization of Basel III was early adopted from the end of March 2023.

## Equity capital, shareholders' equity, and equity ratio



- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management
- Compared with core capital of 275.0 billion yen and allocable capital of 182.7 billion yen, actual amount of risk is 83.6 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 *	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		13<6>	11	1	- (1)	- (6)	Bankrupt and quasi-bankrupt assets	123<67>		58	64	100.00%
Substantial failure		110<60>	95	15	- (6)	- (49)						
Possible failure		479	288	75	115 (118)		Doubtful assets	479		245	118	75.89%
Watch list	Under control	124	24	100			Substandard loans	77	Debts past due by three months or more 0	26	8	44.69%
									Restructured loans 77			
							Sub-total	680<623>		330	191	76.72%
	Others	940	405	535			Normal assets	50,576		Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure.....1.32%		
Normal	49,588	49,588				Total	51,256<51,200>					
*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.												
*Reference: "Non-performing Loans" under "Internal Assessment Standard" are off-balance sheet reserves with the value indicated in parentheses representing amounts												

(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.

Reference  
Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out..... 1.21%

## Trends of loans disclosed under the Financial Reconstruction Act

(100 million yen)

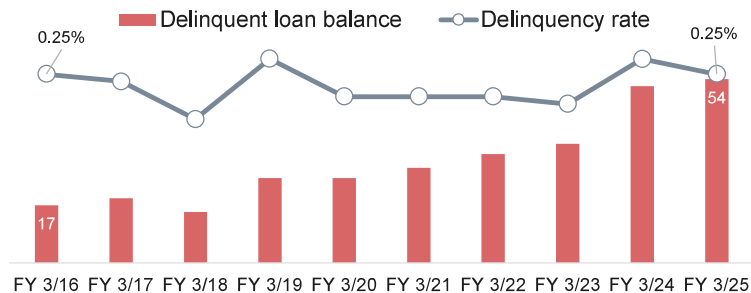
	end of 3/21	end of 3/22	end of 3/23	end of 3/24	end of 3/25	Year-on-year
Bankrupt and quasi-bankrupt assets	87	91	73	100	123	23
Doubtful assets	419	456	493	493	479	(14)
Substandard loans	90	103	79	80	77	(2)
Total	598	651	646	673	680	6
Non-performing loans ratio	1.48%	1.52%	1.39%	1.35%	1.32%	(0.03)P

# Loan Delinquent Balances & Default Rates

## Housing loan delinquency and default status

### Delinquent loan balance and rate

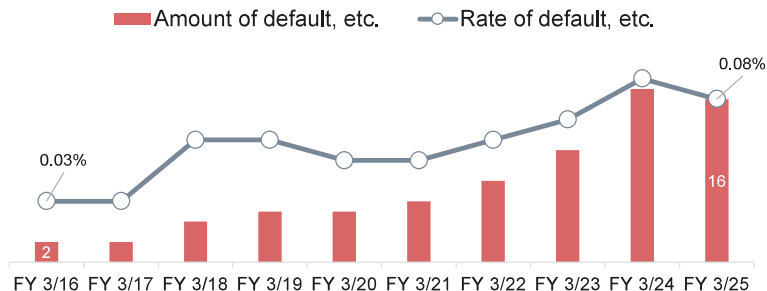
(Balance: 100 million yen)



### Amount and rate of defaults, etc.

(Balance: 100 million yen)

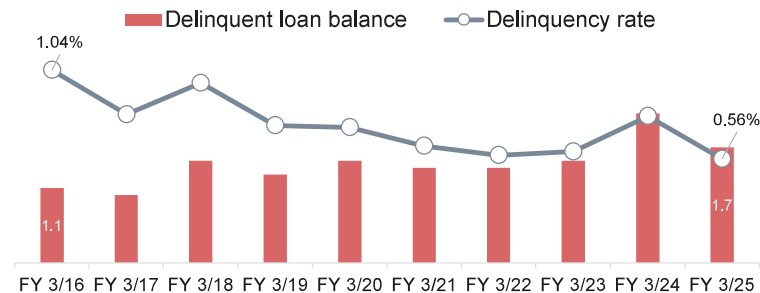
\* Including guaranteed loans (payment under guarantee)



## Delinquent unsecured loan balance and rate

### Specific-purpose loan

(Balance: 100 million yen)



### Card loan

(Balance: 100 million yen)

