

Presentation for FY2025 Interim Financial Results Information meeting

December 1, 2025



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FY 3/2026 Q2 (Interim) Results and FY 3/2026 Financial Forecasts

- FY 3/2026 Q2 (interim) results - Consolidated net income attributable to shareholders of the parent increased 10.7% year-on-year
- FY 3/2026 financial forecasts - The full-year financial forecasts has been **revised upward**, and the Bank expects to **surpass** the previous fiscal year's **record-high income**
- Annual dividend - Dividend for FY2025 is expected to be **26 yen, an increase of 5 yen from the previous year's actual dividend of 21 yen, marking the sixth consecutive year of dividend growth**

Progress of the Medium-term Management Plan (Financial/Non-Financial Targets)

[Financial Targets]

- ROE in consolidated net assets was 4.43%, **up 0.56 percentage points** from 3.87% recorded in FY 3/2025
- Interim net income amounted to 10.1 billion yen. Consolidated net income for the fiscal year under review is **expected to be 20.6 billion yen, exceeding the initial forecast by 2.1 billion yen.**

[Non-Financial Targets]

- The cumulative number of customer management issues solved reached 216 cases. By strengthening consulting services, the Bank aims to resolve customer issues and enhance profitability.
- The cumulative number of community issue engagements was four cases. The Bank actively engages in solving community issues by leveraging its proprietary network.
- Both deposit-related targets and human capital targets are on track.

Initiatives to Improve Corporate Value

- The Bank plans to **reduce** its cross-shareholdings **by more than 20.0 billion yen on a market value basis** over the four years of the Medium-term Management Plan period through FY 3/2029.
In 1H of FY2025, cross-shareholdings totaling 5.1 billion yen were sold.
- The Bank aims for **“a dividend payout ratio of 40%”** in the final year of the Medium-term Management Plan, while maintaining a basic policy of stable dividends of surplus over the long term.

Financial Highlights (Consolidated)

Summary of FY 3/2026 Q2 (Interim) Financial Results (Consolidated)

(Million yen)	FY 9/24	FY 9/25	YoY change
Gross operating income (1)	34,211	32,833	(1,378)
Interest income	32,378	37,460	5,081
Fees and commissions	7,296	6,468	(828)
Other operating income	(5,463)	(11,094)	(5,631)
Of which, gain and loss from government bonds and other bonds (2)	(728)	(7,986)	(7,257)
Provision of general allowance for loan losses (3)	166	388	222
Expenses (4)	21,955	22,870	915
Net operating income (1) - (3) - (4)	12,089	9,574	(2,515)
Core net operating income (1) - (2) - (4)	12,984	17,949	4,964
Core net operating income (excluding gain and loss from cancellation of investment trusts)	12,984	17,734	4,749
Non-recurring gain and loss	735	4,511	3,775
Of which, disposal of bad debts	1,933	1,325	(607)
Gain and loss from stocks and other securities	1,216	5,260	4,043
Ordinary income	12,824	14,085	1,260
Extraordinary gain and loss	(68)	(64)	4
Interim net income before income taxes	12,756	14,021	1,264
Interim net income attributable to shareholders of the parent	9,192	10,175	982
Credit costs	2,099	1,713	(385)

(100 million yen)	FY 9/24	FY 9/25	YoY change
Interest and dividend on securities	126	158	32
Of which, gain and loss from cancellation of investment trusts	-	2	2
Gain and loss from government bonds and other bonds	(7)	(79)	(72)
Of which, gain on sale and redemption	1	-	(1)
Of which, loss on sale and redemption, and amortization	8	79	71
Gain and loss from stocks and other securities	12	52	40
Of which, gain on sale	13	56	42
Of which, loss on sale and amortization	1	3	2

Interim net income attributable to shareholders of the parent **increased 10.7% year-on-year**, mainly due to an increase in interest income and gain and loss from stocks and other securities

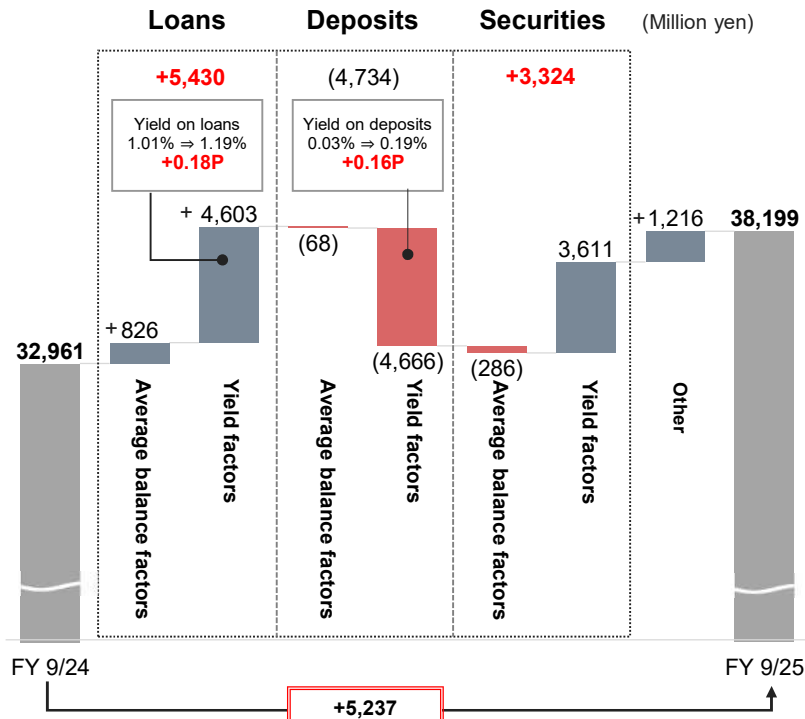
[Major Factors Underlying Changes]

- An increase in interest on loans and securities contributed to higher interest income.
- Gain and loss from government bonds and other bonds decreased reflecting portfolio improvements from the sale of low-yielding bonds.
- Gain and loss from stocks and other securities increased as the Bank proceeded with selling cross-shareholdings.
- Interim net income attributable to shareholders of the parent increased for the fifth consecutive year.

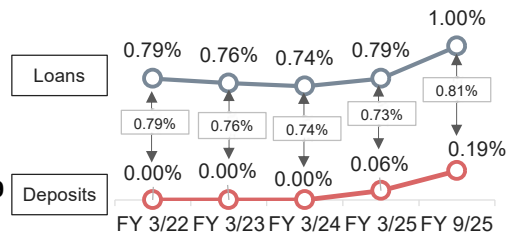
Interest Income (Non-Consolidated)

An increase in interest on loans and securities contributed to higher interest income of 15.9% year-on-year

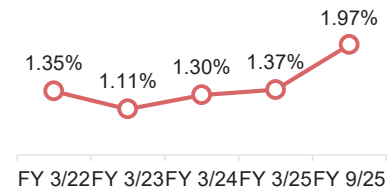
Factors underlying changes in interest income (Head office and all branches)



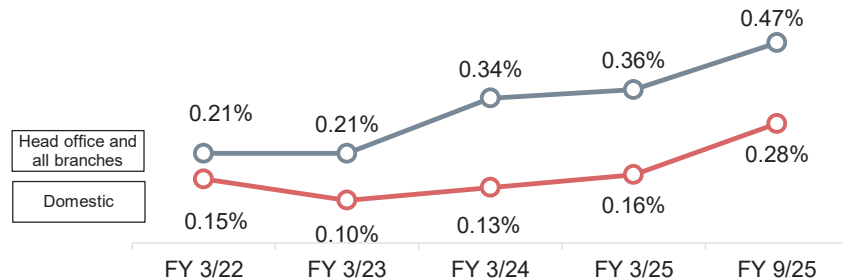
Deposit-loan yields (Domestic)



Returns on securities investments (Domestic)



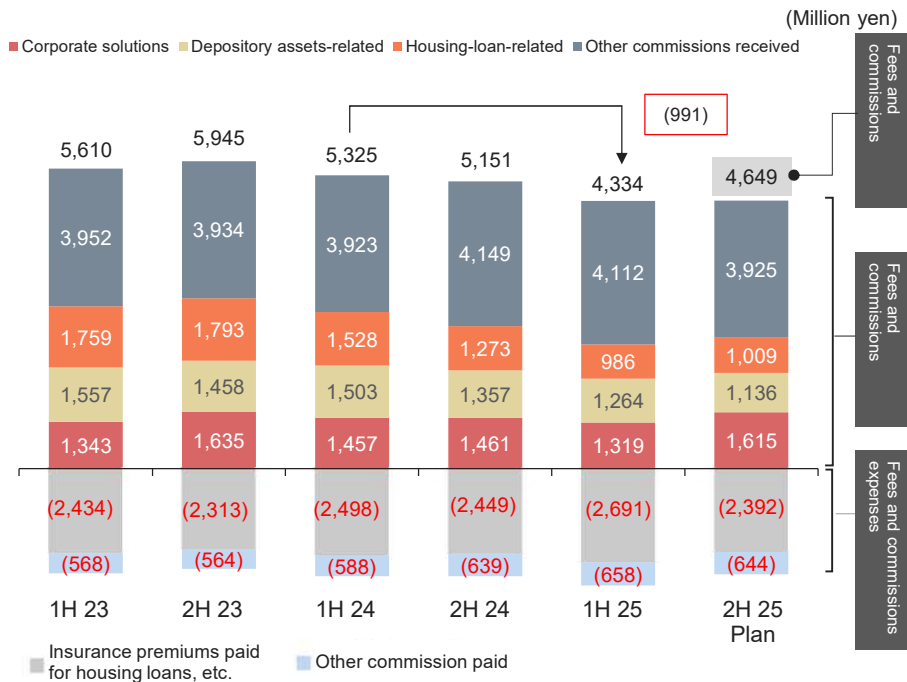
Overall profit margin (Head office and all branches / Domestic)



Fees and Commissions (Non-Consolidated)

Fees and commissions decreased 18.6% year-on-year, mainly due to a decline in housing-loan-related fees

Fees and commissions



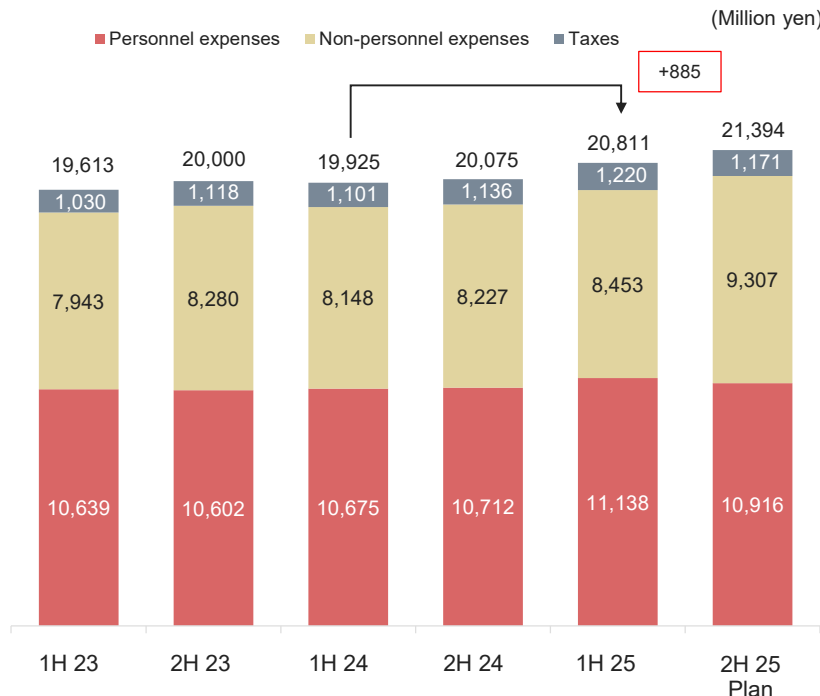
Major factors underlying YoY changes

Other commissions received +188 million yen	Increase in domestic exchange fees
Housing-loan-related (541) million yen	Decrease in the number of housing loan originations
Depository assets-related (238) million yen	Decrease in insurance sales commissions
Corporate solutions (138) million yen	Decrease in syndicated loan fees
Insurance premiums paid for housing loans, etc. +192 million yen	Increase in housing loan balances

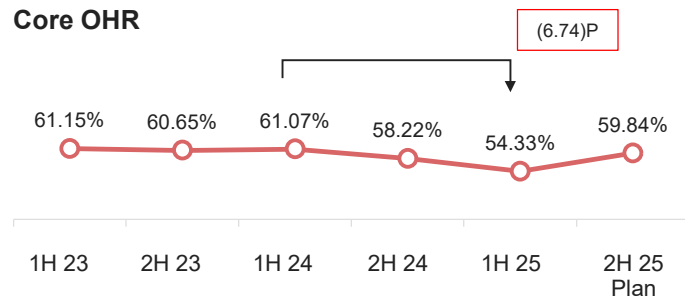
Expenses (Non-Consolidated)

Expenses increased 4.4% year-on-year, mainly due to base pay increases and IT-related investments

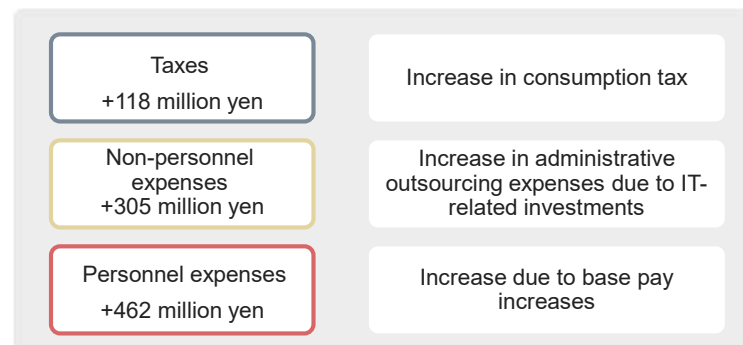
Expenses



Core OHR



Major factors underlying changes

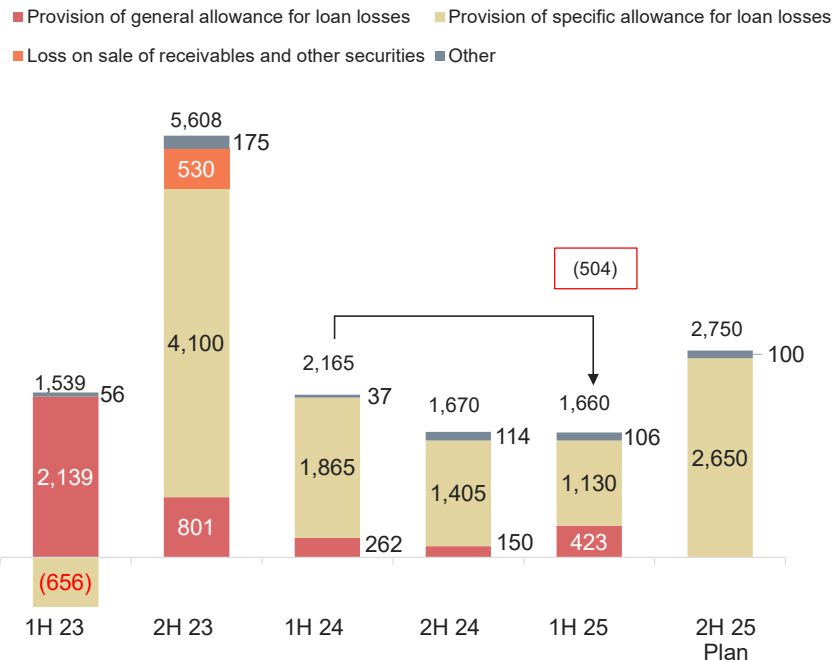


Credit Costs (Non-Consolidated)

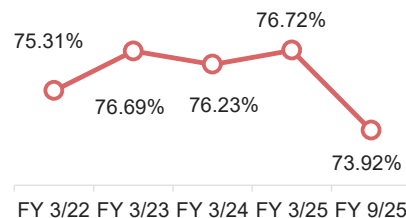
Decrease in the provision of specific allowance for loan losses caused a 23.3% year-on-year decline in credit costs

Credit costs (non-consolidated)

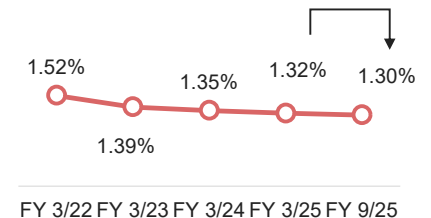
(Million yen)



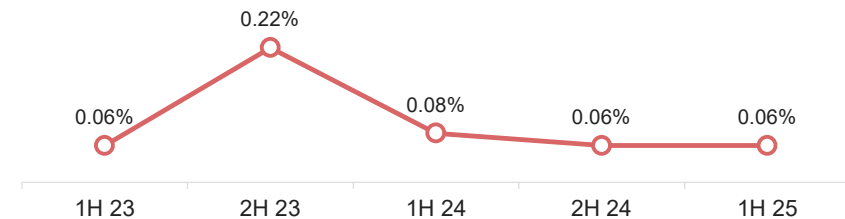
Non-performing loans coverage ratio



Non-performing loans ratio



Credit cost ratio



FY 3/2026 Forecasts

Financial results are expected to exceed FY2024 levels on both a consolidated and non-consolidated basis, with record profits

Non-consolidated

(Million yen)	FY 3/26 (initially announced)	FY 3/26 (after review)
Gross operating income	66,300	65,600
Interest income	65,400	72,900
Fees and commissions	8,400	9,000
Other operating income	(7,500)	(16,300)
Net operating income	23,700	22,900
Ordinary income	25,300	27,700
Net income	18,000	20,100
Credit costs	3,800	4,400

Consolidated




(Million yen)	FY 3/26 (initially announced)	FY 3/26 (after review)
Ordinary income	26,400	28,800
Consolidated net income attributable to shareholders of the parent	18,500	20,600

Dividends

	Interim	Year-end	Full year
Results in FY 3/25	9 yen	12 yen	21 yen
Initial forecast for FY 3/26	12 yen	12 yen	24 yen
Results and revised forecasts for FY 3/26	13 yen (Actual)	13 yen (Revised forecast)	26 yen

Although gain and loss from government bonds and other bonds are expected to decrease compared with the initial forecasts, **both consolidated and non-consolidated forecasts have been revised upward** due to increases in interest income and gains and loss from stocks and other securities. Financial results are expected to exceed FY2024 levels and reach a new record high. In light of the current fiscal year's performance, **the annual dividend is expected to increase by 5 yen, marking the sixth consecutive year of dividend growth.**

 Defined the issues to address in order to achieve new growth based on the Bank's corporate philosophy and corporate statement

Theme	Materiality	Goal
 <p>Society</p>	(1) Creating vibrant communities	Develop, promote, and vitalize local industries by helping local companies solve management issues and enhance added value, thereby contributing to the creation of vibrant and prosperous communities
	(2) Contributing to secure and prosperous lives	Provide support for realizing prosperous and secure lives by supporting community development initiatives, providing financial services aligned with customers' life stages, and offering financial and economic education
	(3) Creating a society where every individual can thrive	Contribute to local communities by creating workplaces where diverse personnel can grow their capabilities and work with vitality, both physically and mentally, thereby generating new values. Create a society that values people together with communities
 <p>Environment</p>	(4) Coexistence with nature	Conduct environmentally conscious business activities, and support the transition to a decarbonized society and circular economy through financial solutions and social contribution activities, aiming to pass on the region's abundant natural environment and resources to future generations
 <p>Governance</p>	(5) Responsible management	Aim to be the financial group of stakeholders' choice by conducting responsible management based on high ethical standards. Fulfill a role of supporting local communities by responding to environmental change flexibly and continuing to evolve

Overview of the Medium-term Management Plan

Aim to build a more robust and efficient business structure for the banking business, its core business. By taking on the challenge of developing “new businesses that create new communities,” the Bank aims to create both economic value and social value, thereby revitalizing local communities and achieving higher corporate value.

Medium-term Management Plan (April 2025 – March 2029)



Medium-term Management Plan KAI-KAKU 150 FINAL STAGE

Goals for Medium-term Management Plan

Aim to become a “bank that can be relied upon” through this Medium-term Management Plan. To this end, bank employees need to become “people who are trusted and relied upon by customers”

Bank’s Goal

A bank that can be relied upon

Bank Employees’ Goal

Bank employees whose faces are the first to come to mind when customers imagine their dreams and futures

Medium-term Management Plan: Basic Strategies

01 Creation of Social Value

Aim to create economic and social value by taking on the challenge of solving local issues

02 Taking on Challenges for Growth

Aim to thoroughly streamline banking operations and provide more value to customers

03 Human Resource Strategy

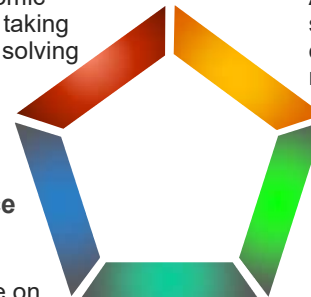
Aim to be a “group of professionals who take on challenges” through proactive career development

04 Digital Transformation

Aim to transform operations and mindsets by leveraging digitalization and data

05 Strengthening of Strategic Foundation

Aim to strengthen governance and integrate sustainability and management



Progress on Financial and Non-Financial Targets

		Results in FY 9/25	FY2028 (Final Targets)
Financial Targets	ROE in consolidated net assets	4.43%	5% or higher
	Consolidated net income	10.1 billion yen (Interim net income attributable to shareholders of the parent)	24 billion yen or more
	Sustainable finance	976.3 billion yen (Of which, 259.9 billion yen is environment-related loans)	1 trillion yen * Target for FY2030 (Of which, more than 500 billion yen is environment-related loans)
Non-Financial Targets	Number of customer management issues solved	Cumulative total of 216 cases	Cumulative total of 1,000 cases
	Number of community issue engagements	Cumulative total of 4 cases	Cumulative total of 30 cases
	Increase in balance of depository assets (Increase in the consolidated balance of bank and securities investment trusts compared with March 31, 2025)	11.6 billion yen (excluding changes in market value)	50 billion yen
	Number of financial and economic education sessions held	Cumulative total of 102 times	Cumulative total of 500 times
	Employee engagement index	80% (Survey in FY2024)	85% or higher
	Ratio of female executives	22.5%	25% or higher
	GHG emissions (Scope 1, 2)	3,714t-CO ₂ (Results in FY2024)	Net zero

Preparations have begun for the 63rd Jingu Shikinen Sengu, scheduled for 2033.

<Ise Jingu (Ise City, Mie Prefecture)>



The 63rd Jingu Shikinen Sengu

The largest festival of Ise Jingu, held once every 20 years and scheduled from 2025 to autumn 2033, has a history of over 1,300 years.

In the term “Shikinen Sengu,” “Shikinen” refers to a fixed year, while “Sengu” means the relocation of the shrine. At Ise Jingu, both the Inner Shrine (Naiku) and Outer Shrine (Geku) have grounds of equal size on the east and west sides. The Shikinen Sengu, held once every 20 years, is the largest festival, renewing everything from the shrine buildings and sacred garments to the divine treasures, during which Amaterasu-Omikami moves to a new shrine (Niimiya).
The 63rd Shikinen Sengu will begin with related festivals and ceremonies from 2025, leading up to the most important ritual, the sacred relocation ceremony (Sengyo no Gi), in the autumn of 2033.

* Quoted from the Jingu website (<https://www.isejingu.or.jp/>)

Local Developments in Preparation for the Jingu Shikinen Sengu

- During Shikinen Sengu years (periodic shrine reconstruction), the number of visitors tends to increase compared with other years.
- The previous Shikinen Sengu, the 62nd held in 2013, saw a record number of 14.2 million visitors, the highest since statistics began.
- The impact on the local economy is significant, with the construction and renovation of tourism-related facilities such as accommodations and dining facilities, as well as road developments and other infrastructure improvements, expected to take place in line with the event.
- These will enhance convenience and comfort for both tourists and the local residents, while stimulating the local economy.

* Source: Hyakugo Research Institute, “Overview of Mie Prefecture’s Economy 2025”

Municipal Attractiveness Ranking 2025

Rank		Municipality	Attractiveness	
2025	2024		2025	2024
1	1	Hakodate	52.8	58.2
2	2	Sapporo	51.8	57.9
3	3	Kyoto	49.6	52.3
4	5	Otaru	48.1	50.9
5	7	Kamakura	46.9	46.9
⋮				
13	19	Atami	38.7	40.3
13	23	Ise	38.7	35.9
15	25	Yakushima Town	38.2	35.4

* Municipal Attractiveness
Respondents rated the names of the areas presented on a 5-point scale from “very attractive” to “not attractive at all.”

(Attractiveness)
100 points × Percentage of respondents who said “very attractive”
+ 50 points × Percentage of respondents who said “somewhat attractive”

Ise City: 23rd in the previous year
rose to 13th

* Source: Regional Brand Survey 2025
(Brand Research Institute, Inc.)

New Business Creation Project “HYAKUGO INNOVATION LAB.”

Basic Strategy 01:
Creation of Social Value

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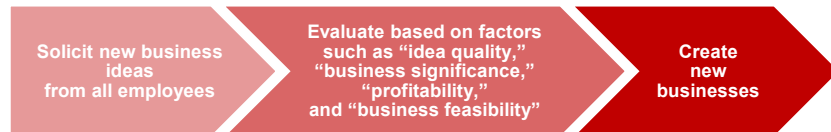
With the participation of all employees, create a business that contributes to solving local issues and creating social value

“HYAKUGO INNOVATION LAB.”



A new project in which all employees of the Hyakugo Group take center stage, aiming to create “a new business that generates happiness for local communities”

Project Summary



Project Objectives

Solve local issues

Achieve sustainable growth

Identify new business portfolios

Enhance employee engagement

By creating new businesses that leverage the Bank's strengths, we aim to enhance corporate value while contributing to local development

Initiatives to Date (As of the End of September 2025)

Application Data

Total Number of
Ideas Submitted

180 ideas

Total Number of
Participants

225 persons

Categories with the Most Applications

Tourism / Education & Childcare / Human Resource Support / Daily Life Support / Needs Matching, etc.

Participants' Voice (Motivation)

- ✓ I joined Hyakugo Bank with a strong desire to share the appeal of Mie Prefecture nationwide and to **contribute to its revitalization**, and I will give my very best.
(Sales branch, Male, 20s)
- ✓ I hope to develop Hyakugo Bank into a familiar, warm, and trustworthy presence, and contribute to the community in a way that **makes local residents say, “We’re glad we live in Mie Prefecture.”**
(Head office, Female, 30s)
- ✓ I hope to participate from the ground up in work that **contributes to the local community**, not only as a banker but also as a local member.
(Sales branch, Female, 30s)

Actively engage in solving local issues by leveraging the network unique to banks

Number of community issue engagements

Cumulative total of **4 cases**
* Target for the final year of the
Medium-term Management Plan
Cumulative total of 30 cases

Aim

Aim to create “social value” and
“medium- to long-term profits”
through the resolution of social
issues

Activities

- Identification of local issues
- Creation of tourism demand
- Support for the utilization of foreign human resources
- Realization of safe and secure lives for local residents
- Support for maintaining and developing local industries, and other activities

TOPIX

Helping to **diversify procurement of petalite** essential to the traditional industry of “Banko ware” (Banko-yaki)

<Local Issues>



The traditional industry “Banko ware” in Yokkaichi City, Mie Prefecture

Accounting for over 80% of the domestic earthenware pot market share

- The mineral petalite is essential for manufacturing
- Petalite is a mineral that contains lithium, which is in rapidly growing demand worldwide due to the widespread use of electric vehicles
- In recent years, imports from the Republic of Zimbabwe, a major producing country, have become difficult
- New import sources need to be secured

The challenge is to diversify import sources

Collaboration with Banco do Brasil, with which we have had a business partnership since 2013

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Succeeded in importing petalite from Brazil



<Ceremony at the Brazil Pavilion at the Osaka-Kansai Expo>

Strive for local revitalization and the development of diverse revenue streams by taking on challenges for new business opportunities beyond the framework of banking regulations



◆ Mainly responsible for the storage and management of documents and ledgers, etc. of Hyakugo Bank

May 2025
Obtained approval as a special-purpose subsidiary^{*1} to convert to **the nation's first "Certain Advanced Banking Service Company"**^{*2} among regional financial institutions

Taking on challenges for new business opportunities beyond the framework of banking regulations

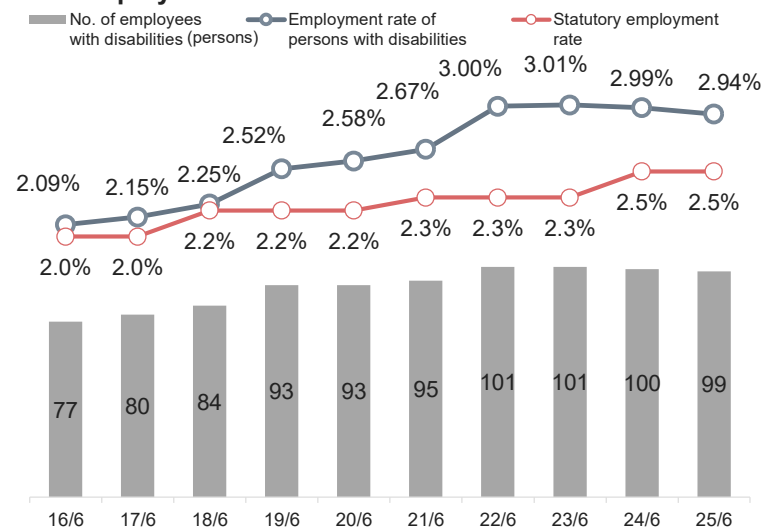
■ Business outsourcing contract with Imuraya Co., Ltd.



- ✓ Started new operations, such as undertaking confectionery packaging work
- ✓ Promoting employment of persons with disabilities in local communities



■ Trends in the number of employees with disabilities and the employment rate



^{*1} Subsidiary established to promote and stabilize employment for persons with disabilities

^{*2} Bank subsidiary as defined in Article 16-2, Paragraph 13 of the Banking Act. They engage in operations that contribute to the advancement of banking services and improvement of customer convenience.

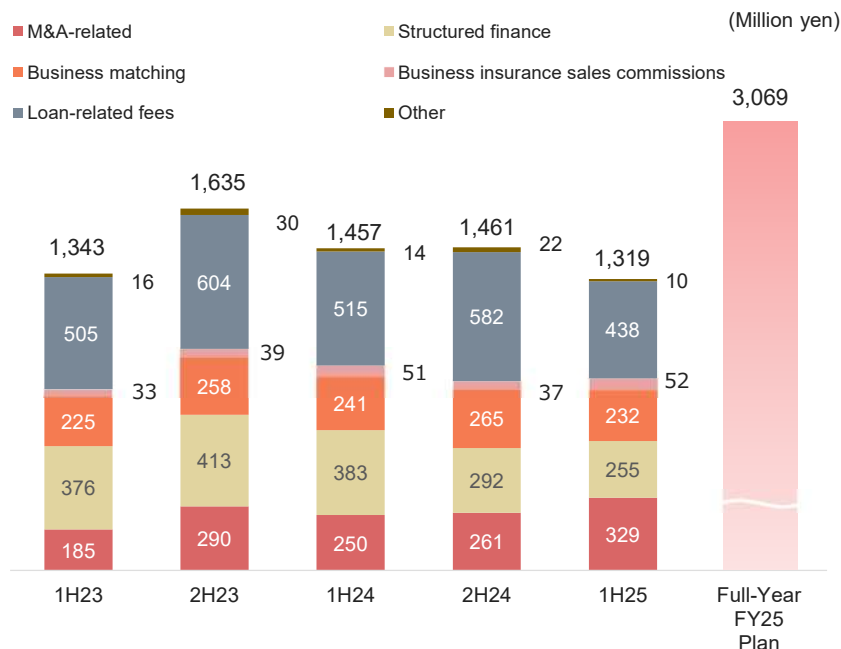
Strengthening of Consulting <Strengthening of Corporate Sales Structure>

Basic Strategy 02:
Taking on Challenges for Growth

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Solve customers' issues and enhance revenue by strengthening the corporate sales structure and expanding solution-oriented sales

Changes in Corporate Solutions Fees



Strengthening of Corporate Sales Structure

<Application of science to sales>

Standardize sales activities

- Create a framework for liaison activities
- Manage customers based on revenue
- Utilize data
- Thoroughly manage liaison activities
- Reduce inefficient office work

<Strengthening of individuals>

Develop high-performance employees

- Conduct consulting training delivered by corporate financial advisors
- Implement the PDCA cycle in sales activities
- Conduct thematic role-playing

<Consolidation of corporate branches>

Develop an environment where employees can compete together

- Reallocate sales personnel through the consolidation of corporate branches
- Develop employees who can provide consulting and share success stories

High-performance employees are present at all branches, and they all enhance both financial and service profits across the entire network

Number of customer management issues solved

Cumulative total of **216** cases
* Target for the final year of the Medium-term Management Plan
Cumulative total of **1,000** cases

- Solve management issues by providing products and services
 - ✓ Business succession consulting, M&A support, sustainability-related financing products, etc.
- Solve medium- to long-term management issues
 - ✓ Expansion of overseas sales channels, support for obtaining halal certification, support for hiring local talent abroad, etc.

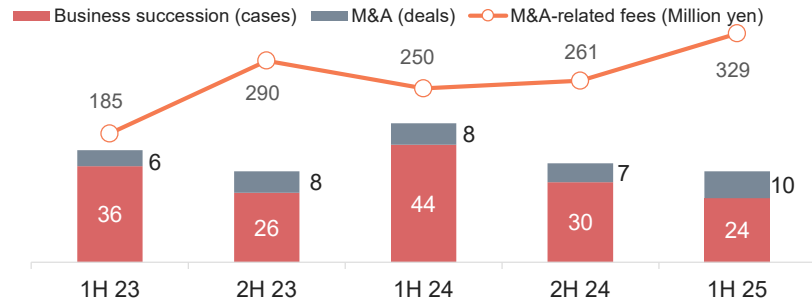
Strengthening of Consulting <Business Succession & M&A / Automotive Industry Support>

Basic Strategy 02: Taking on
Challenges for Growth

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Business Succession & M&A Support

Number of business succession engagements* / M&A engagements and changes in fees



* Total number of paid consulting engagements and business matching engagements

[Successor Development Program]



Participants from the 1st to 7th terms:

200 in total

As part of business succession support, we held lectures on business succession, its importance, and countermeasures, as well as the management skills required of executives

Lecture
Examples

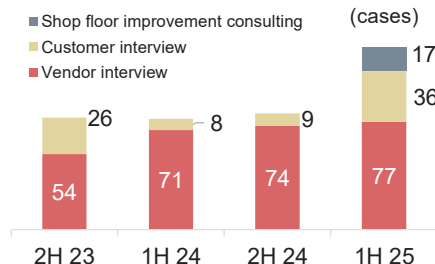
- Grasp the overall picture of business succession
- Develop leadership skills
- Consider philosophy, long-term plans, and strategies

Automotive Industry Support

Main Activities in Automotive Industry Support

- 01 Provide shop floor improvement consulting for specific issues
- 02 Develop new clients and analyze shop floor issues via factory visits
- 03 Introduce specialized vendors to address challenges such as the expansion of sales channels and improvement of labor efficiency
- 04 Hold seminars on transaction optimization and price pass-through

Trends in number of activities



Strengths and Key Proposal Points

- Highly experienced "manufacturing advisors (Monozukuri Advisors)" with backgrounds in leading operations at major automotive manufacturers guide and support employees during implementation
- Through collaboration between "Monozukuri Advisors" and the Bank's employees, we are able to provide support from both financial and non-financial perspectives

* Shop floor improvement consulting

- Consulting for solving shop floor issues of clients
- Tailored support based on customer needs, starting with factory tours

Strengthening of Consulting <Strengthening of Depository Asset Sales>

Basic Strategy 02:
Taking on Challenges for Growth

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The consolidated balance of bank and securities investment trusts has been steadily increasing under the Medium-term Management Plan. The aim is to improve profitability by strengthening recurring-revenue businesses.

Increase in consolidated balance of bank and securities investment trusts

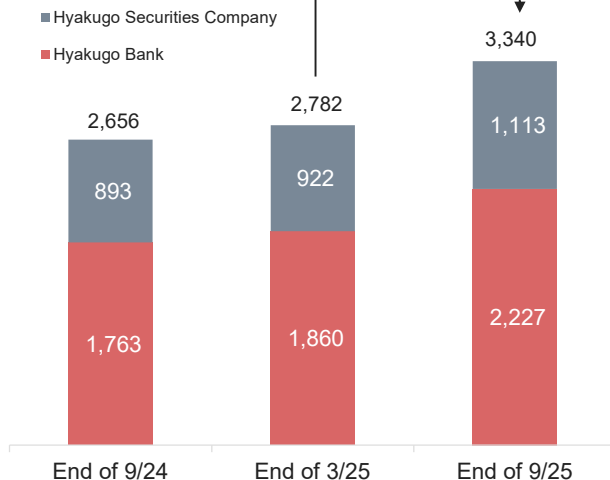
Target of Medium-term Management Plan

50 billion yen increase
(compared with the end of March 2025)

+11.6 billion yen
(excluding changes in market value)

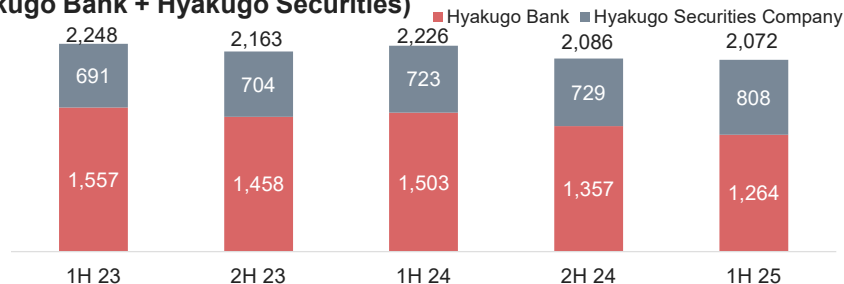
* Fluctuation due to market value: +44 billion yen

(100 million yen)
+55.6 billion yen
(including changes in market value)



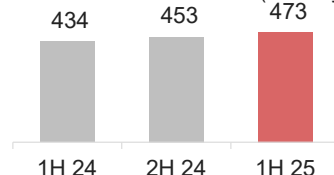
Commissions related to depository assets (Hyakugo Bank + Hyakugo Securities)

(Million yen)



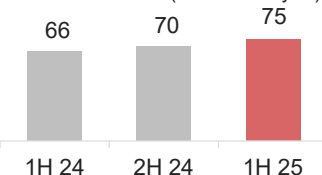
Investment trust management fees

(Million yen)



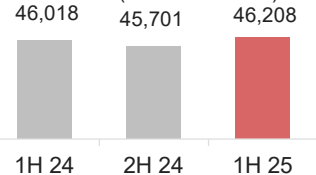
Amount transferred for investment trust savings

(100 million yen)



No. of NISA account holders

(account holders)

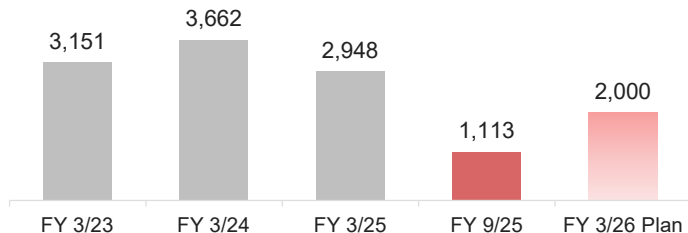


- Aim to increase the balance of depository assets of the Group by strengthening the Group's sales structure between Hyakugo Bank and Hyakugo Securities Company
- Capture long-term investment management needs and work to increase the use of NISA and investment trust regular savings, thereby strengthening recurring-revenue businesses
- The increase in consolidated balance of bank and securities investment trusts was 11.6 billion yen as of the end of September 2025, showing steady growth. The increase, including changes in market value, was 55.6 billion yen

Although the origination targets were strategically revised starting in FY2024, the increase in housing loans ranked first among regional banks nationwide for seven consecutive years

Housing loans originated

(100 million yen)

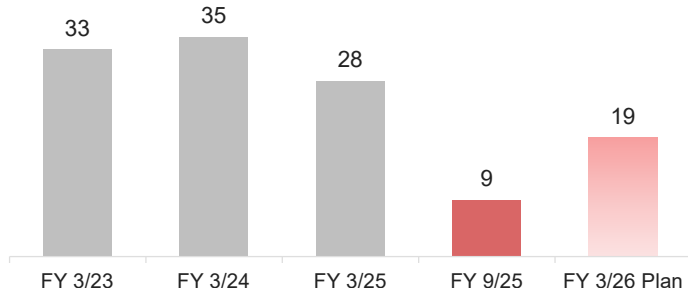


- For housing loans, we established a strong business model under the previous Medium-term Management Plan
- For the interim period ended September 2025, both housing loans originated and housing-loan-related fees have been progressing at the planned levels

Starting in FY2024, we shifted to strategically revising origination targets based on changes in the external environment. Nonetheless, the increase in the housing loans ranked first among regional banks nationwide for seven consecutive years.

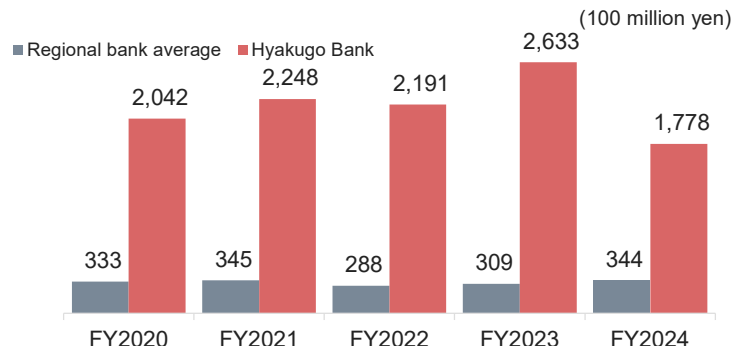
Housing-loan-related fees

(100 million yen)



In terms of housing loan increase

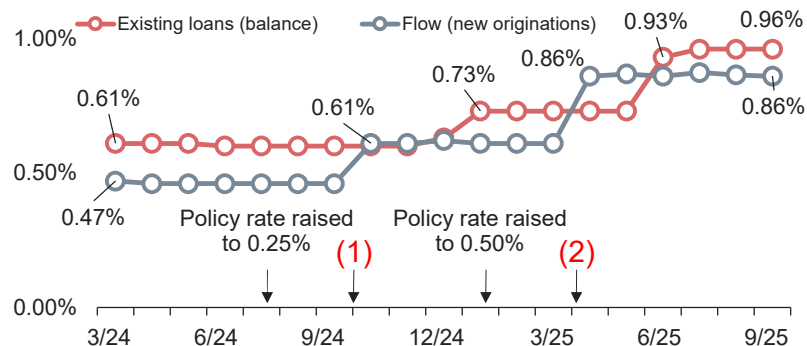
No. 1 Regional Bank for 7 Consecutive Years



(Created by the Bank based on the Nikkin Report)

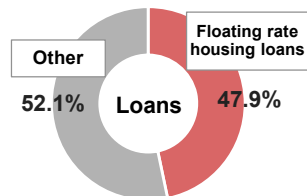
Strengthening of Consulting <Housing Loans>

Trends in the Average Month-End Interest Rate for Housing Loans

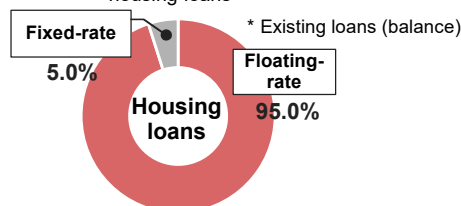


- (1) On October 1, 2024, the housing loan base rate was raised by 0.15%
⇒ For existing loans, the new rate will apply from the January 2025 scheduled repayments
- (2) On April 1, 2025, the housing loan base rate was raised by 0.25%
⇒ For existing loans, the new rate will apply from the July 2025 scheduled repayments
- * The applicable interest rate will be reviewed every year on April 1 and October 1, with the new rate being reflected starting from the repayments scheduled in July and January.

<Percentage of housing loans in loans>

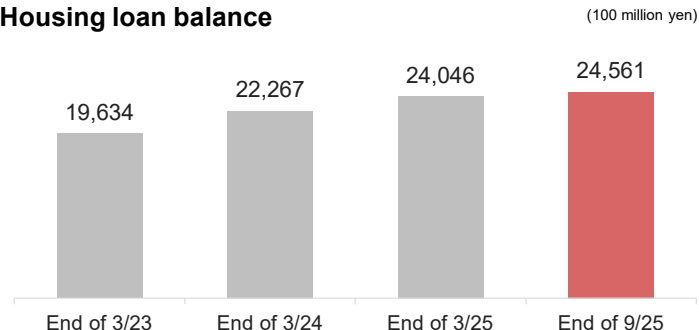


<Percentage of floating and fixed interest rates in housing loans>

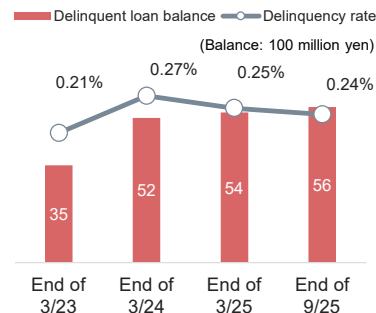


Housing Loan Balance and Delinquency / Default Status

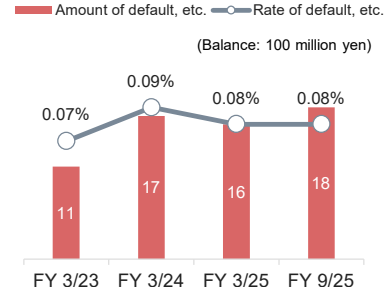
Housing loan balance



Delinquent loan balance and rate



Amount and rate of default, etc.



* Including guaranteed loans (payment under guarantee)

Strengthening of Consulting <Increasing Deposits>

Basic Strategy 02:
Taking on Challenges for Growth

百五銀行
FRONTIER BANKING

Acquire sticky deposits by approaching customers based on life events and promoting non-face-to-face channels

(Non-consolidated)

Total deposit balance
(average balance)

6,280.4 billion yen
(+76.7 billion yen YoY)

Individual deposit balance
(average balance)

4,390 billion yen
(+5.2 billion yen YoY)

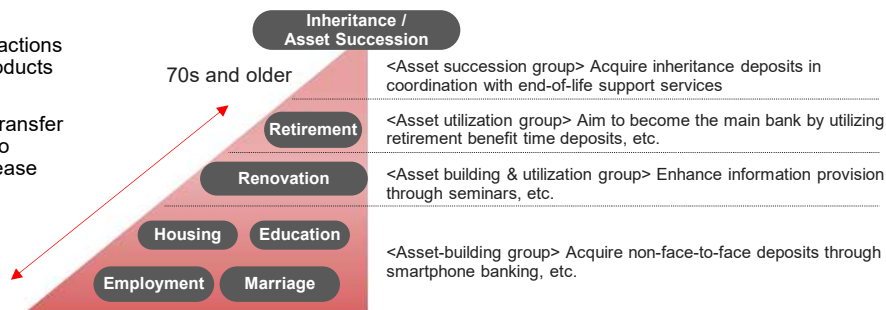
Corporate deposit balance
(average balance)

1,455.7 billion yen
(+84.3 billion yen YoY)

Life Plan-Based Approach Aimed at Becoming Customers' Main Bank

- Aim to become the main bank for household transactions by developing a framework to offer appropriate products and services aligned with life events
- For individual deposits, focus on acquiring salary transfer and pension accounts through strategies tailored to different generations and channels, aiming to increase sticky deposits
- For corporate deposits, promote the acquisition of primary accounts for sales deposits and general payroll deposits, aiming to become the main bank for transactions

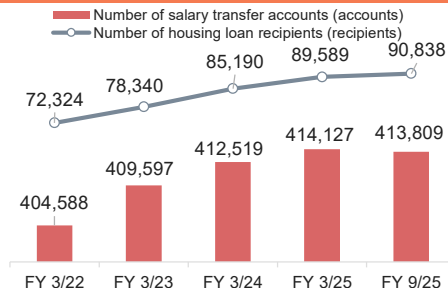
20s



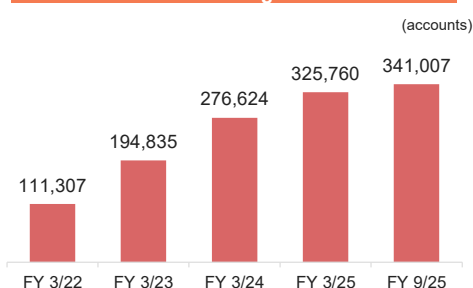
Acquisition of Core Deposits

Aim to acquire core deposits by enhancing convenience through an approach based on comprehensive transactions, such as housing loans, and expanding non-face-to-face transactions

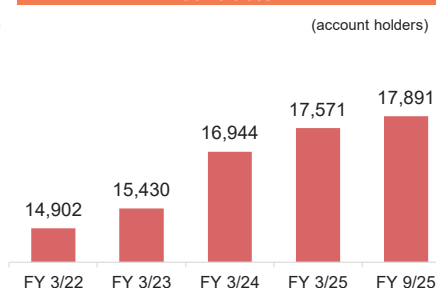
Number of housing loan contracts and salary transfer accounts



Number of accounts using smartphone banking



Number of corporate internet banking contracts



* Total deposits, individual deposits, and corporate deposits include NCDS.

Securities Strategy

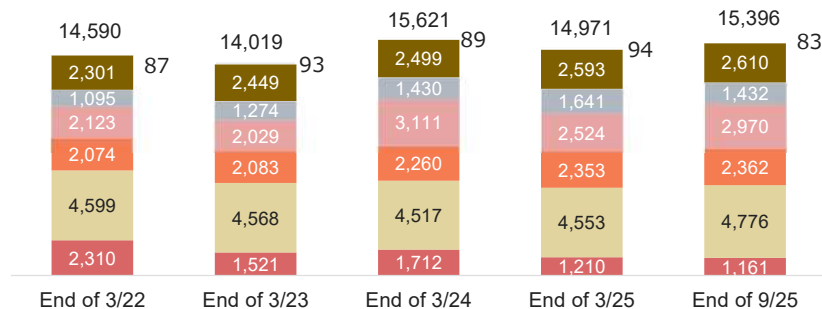
Basic Strategy 02: Taking on Challenges for Growth

百五銀行
FRONTIER BANKING

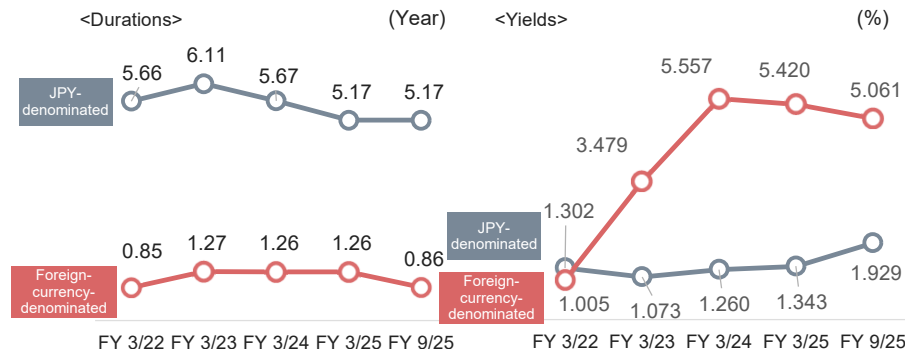
Managed the portfolio with consideration for asset allocation, replaced and traded low-yielding bonds amid rising interest rates and stock prices, and realized profits from stocks and investment trusts, maintaining the valuation gains and losses of the securities portfolio at a high level

Securities balance

Government bonds Municipal bonds Corporate bonds Stocks Investment trusts Foreign securities Other
(100 million yen)

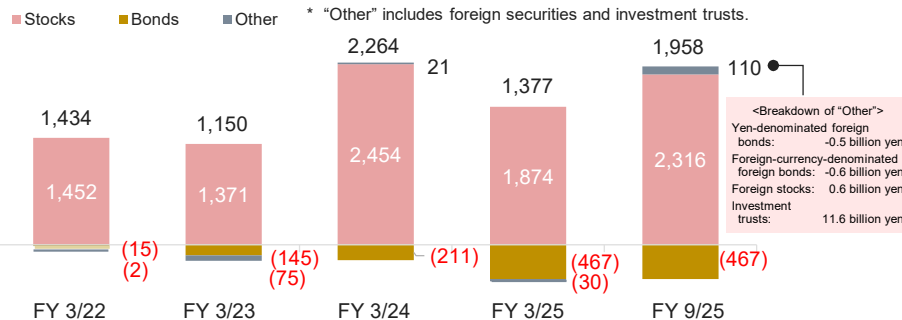


Yields and Durations



Valuation gains (losses) on securities

(100 million yen)



Securities-related gains and losses

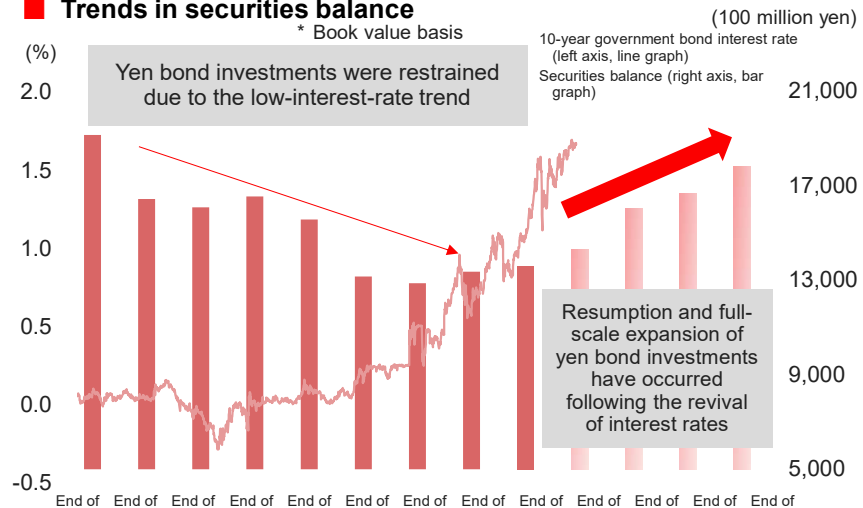
	(Million yen)	FY 9/24	FY 9/25	YoY
Gain and loss from government bonds and other bonds		(728)	(7,986)	(7,257)
Of which, gain on sale		142	-	(142)
Of which, loss on sale (negative)		646	6,106	5,459
Of which, loss on redemption* (negative)		224	1,880	1,656
Gain and loss from stocks and other securities		1,216	5,260	4,043
Of which, gain on sale		1,363	5,623	4,260
Of which, loss on sale (negative)		146	343	196
Of which, amortization (negative)		-	19	19

* Loss on redemption: Loss incurred by redemption of investment trusts

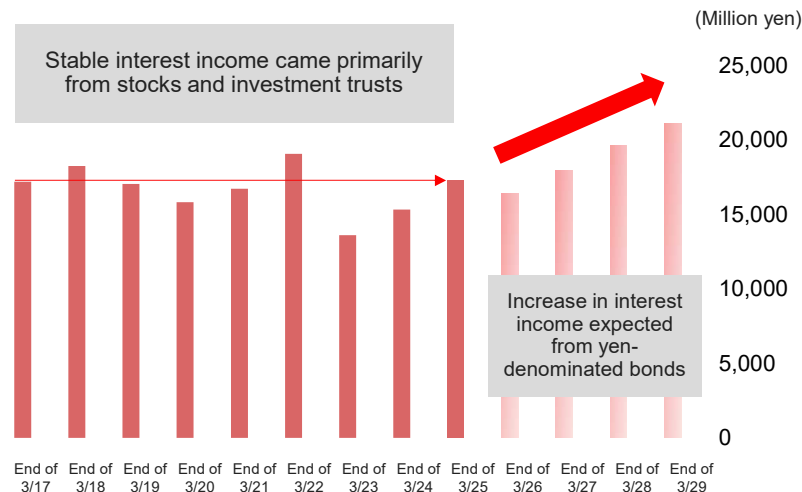
Aim to increase interest income from securities by accumulating securities with a focus on yen-denominated bonds and improving yields

Trends in securities balance

* Book value basis



Trends in interest on securities



New Investments

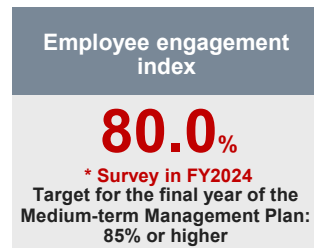
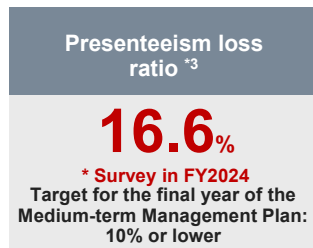
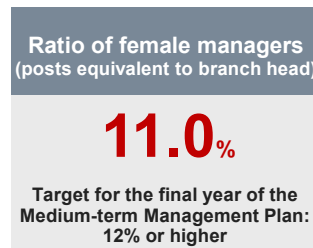
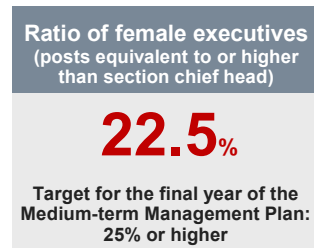
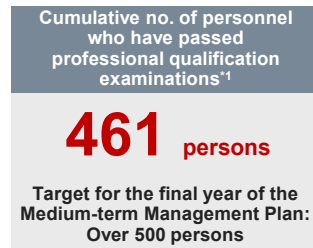
- Gradually accumulate yen-denominated bonds in a world with interest rates
- Invest primarily in bonds with maturities up to 10 years, while considering interest rate risks, as gradual interest rate increases are expected with financial normalization

Existing Portfolio

- Proceed to sell low-yielding yen-denominated bonds and reinvest according to the ALM situation

Improvement in securities yields

Progress on Human Capital KPIs (as of September 30, 2025)



*1 Professional qualification examinations: Examinations for FP Level 1, CFP, Small and Medium Enterprise Management Consultant, Certified Public Tax Accountant, Social Insurance Labor Consultant, Securities Analyst, CIA (Certified Internal Auditor), Class 1 Architect, Registered Information Security Specialist, and Project Manager

*2 No. of professionals: The number of personnel who have passed professional qualification examinations and have demonstrated high levels of knowledge and competence

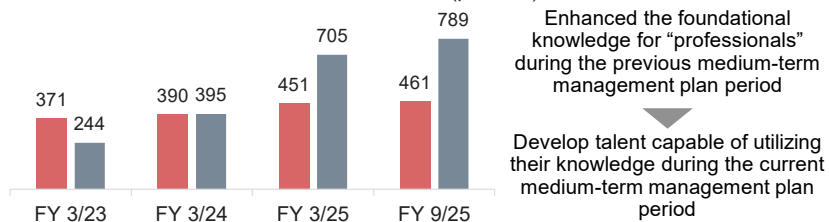
*3 Presenteeism loss ratio: Percentage of work performance reduced due to illness or injury

*4 Absenteeism average days: Number of days employees are absent from work due to illness, injury, or other physical condition (including paid leave, and calculated excluding those with no days of absence)

Aim for all employees to become “true professionals” through autonomous career development

■ Cumulative no. of personnel who have passed professional qualification examinations* and the IT Passport test

■ Professional qualification examinations ■ IT Passport test (persons)



■ Development of Professional Human Resources

Self-development

Hold training sessions and seminars to brush up the acquired skills for those who have passed professional qualification examinations or the IT Passport test

Theme Examples “Tax reform,” “Cybersecurity and DX”

Acquisition of sales skills

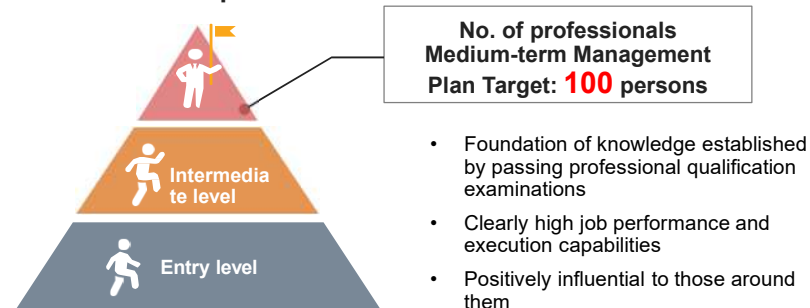
Expand the “Trainee” program to cover diverse themes, developing sales-related knowledge and skills and enhancing practical abilities. Enhance practical skills in consulting for customers, data utilization, and group company operations.

Experiencing head-office-specific operations

Introduced job trial training in FY2025.
Aim to enhance employees’ career vision and develop their specialties by providing experience in head-office-specific operations.



■ Certification of professionals



Passing professional qualification examinations



Self-development

Sales performance

Head-office skills

Career level certification

Conduct multi-dimensional evaluations and certify “true professionals”

<Reference> Provisional assessment as of now:

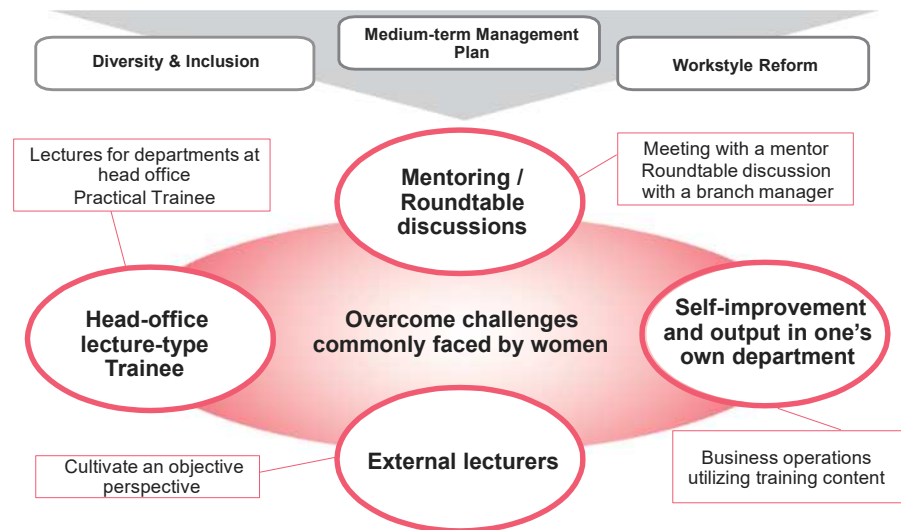
68 persons at the professional level

794 persons at the intermediate level

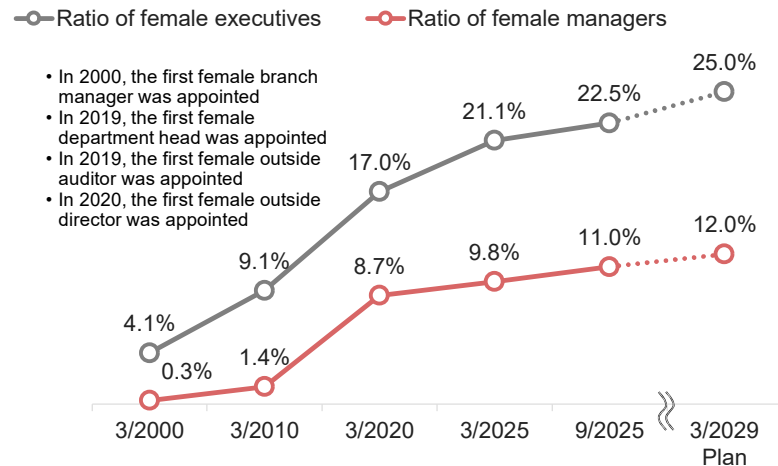
⇒ Aim to enhance human capital management by developing talent who can be called professionals, not only for their specialized knowledge but also for their practical application capabilities

Develop a better environment for women's empowerment by increasing the number of diverse female role models

Hold "Mirai Design Academy," a training program to help female employees overcome the challenges they commonly face



Trends in the number of female executives and managers



- In 2000, the first female branch manager was appointed
- In 2019, the first female department head was appointed
- In 2019, the first female outside auditor was appointed
- In 2020, the first female outside director was appointed

Going forward, more women will be appointed to decision-making roles in management

TOPIX

◆ Selected as a constituent of the MSCI Japan Empowering Women Index (WIN)*

* Of the top 500 companies by market capitalization (MSCI Japan IMI Top 500 Index), MSCI selects companies with superior gender diversity across various industries based on MSCI's newly developed gender diversity score.

(Note) The inclusion of The Hyakugo Bank, Ltd. in MSCI Indices and the use of MSCI logos, trademarks, service marks, or index names in this document do not constitute MSCI or its affiliates' endorsement, guarantee, or promotion of The Hyakugo Bank, Ltd. MSCI indices are the exclusive property of MSCI. The names and logos of MSCI indices are trademarks or service marks of MSCI or its affiliates.

Barcode Pay



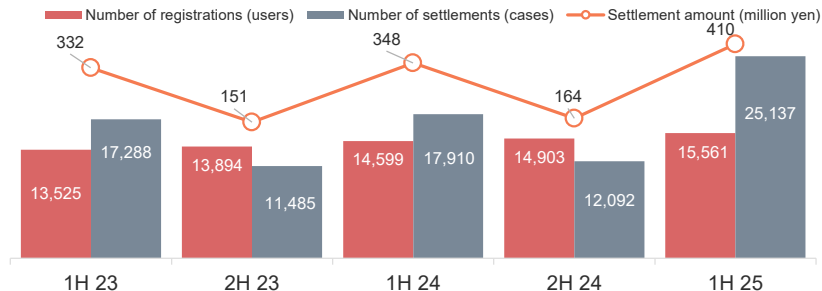
<Barcode Pay>

App that allows users to scan the barcode or QR code on convenience store payment slips with their smartphones and pay taxes, etc. directly from their Hyakugo Bank account

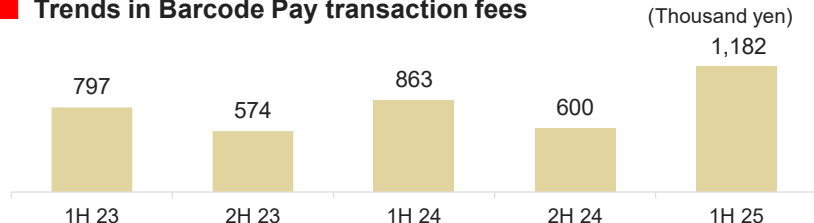
Payable

Payment for local taxes such as automobile tax, public utilities, online shopping, etc.

■ Trends in the number of registered users, number of transactions, and payment amounts



■ Trends in Barcode Pay transaction fees



* Personal automobile tax payments tend to increase transaction volume, payment amounts, and fees in the first half of the year

Expansion of Smartphone Banking Functionality

Smartphone banking: Consolidation of services for individual customers

By consolidating services for individual customers in a non-face-to-face manner, customers' service awareness will increase, and a system will be created to enable effective information dissemination and active customer engagement

Increased convenience

Promotion of regional DX

Services with added functions

105
スマホ投信

Add investment trusts to the account list and manage them as part of the Bank's total assets



Partial prepayment of housing loans

Services subject to functionality expansion



Set up an entry point for the existing app

Payment made with payment slips using "Barcode Pay"

Set up an entry point for non-face-to-face applications

Application for purpose-specific loans

Application for card loans

<Conceptual Image>



By streamlining operations and integrating face-to-face and non-face-to-face services in coordination with various internal systems and data, we aim to realize a customer-centric service that connects with The Hyakugo Bank anytime and anywhere

Initiatives to Promote Customer Procedure DX

My page base

Platform allowing customers to carry out various procedures online

Services already introduced

Fund management, document submission after housing loan origination, etc.

Services under consideration

Expansion of web-based procedures for unsecured loan applications and contracts

Paperless base

Platform allowing paperless procedures both inside and outside the branch

Services already introduced

Opening personal savings accounts and changing registered addresses, etc.
Application for investment trusts, insurance, etc.

Services under consideration

Procedure for cash card reissue
Procedure for changing the usage amount of ATMs
Various other procedures requiring signatures

Electronic delivery base

System for electronically delivering documents that are mailed or handed over by banks

Services already introduced

Electronic delivery in depository assets operations

Services under consideration

Expansion of procedures subject to electronic delivery

Provide customers with an “environment where they can complete procedures anytime, anywhere”
Provide employees with an “environment that reduces administrative burden and leads to work style reforms”

By leveraging AI and generative AI, we aim to enhance operational efficiency, targeting both labor-saving at the individual employee level and workforce reduction at the organizational level through short-term and long-term strategies

Initiatives Toward Promoting Internal/Group DX

Short-Term Strategy

Get accustomed to AI: Use of generative services

→ Aim for labor-saving
at the individual level

Main concerns of employees

- Unable to find desired information
- Varied sales capability depending on knowledge and experience
- Spending too much time on simple tasks

What we aim to solve with generative AI

Internal FAQ chat
Organizing topics and proposals related to customers
Creating various reports
Automatic creation of standard documents.....And others

Long-Term Strategy

Mastering AI: Integrated design of business operations and AI

→ Aim for workforce reduction
at the organizational level

Main concerns at the operational level

- Simplifying complex workflows
- Solving manpower shortages
- Enabling flexible working styles

What we aim to solve by integrating AI into business operations

Streamlining operations through DX × AI
Automating operations by utilizing AI agents
Streamlining operations at sales branches.....And others

Construction of AI database



Utilization of AI and generative AI

For customers, “enhance service levels”
For employees, “reduce workload and improve satisfaction”

Enhance operational efficiency and sales capabilities by building a data-driven organization through increased intra-group data utilization

Reinforcement of Data-Driven Sales Structure

<Strengthen data utilization in the sales field>

Revamping CRM/SFA (sales support system)

Operation
scheduled to start in
the fall of 2026

Enhanced support functions for young sales representatives
⇒ Visualize changes in customer behavior and provide “insights” to sales representatives.

Digitize the activities of sales representatives, conduct behavioral analysis, and provide feedback to encourage their development.



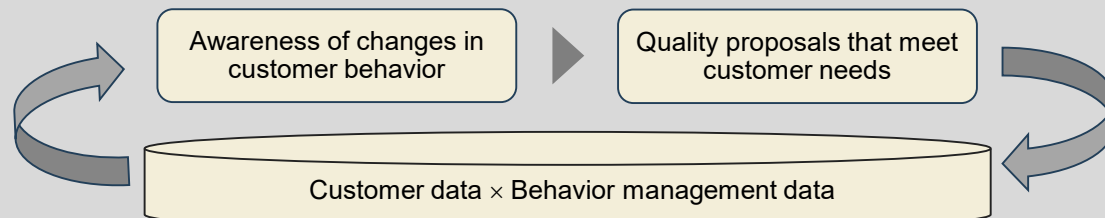
<Partner with data science universities (departments)>

Joint research with Waseda University

Started
in fall 2025

Commenced research with Waseda University and CRM system outsourcing partner to develop a **funding demand (loan) prediction model utilizing domestic exchange data**

⇒ Detect customer needs in a timely manner and distribute the data via the next CRM



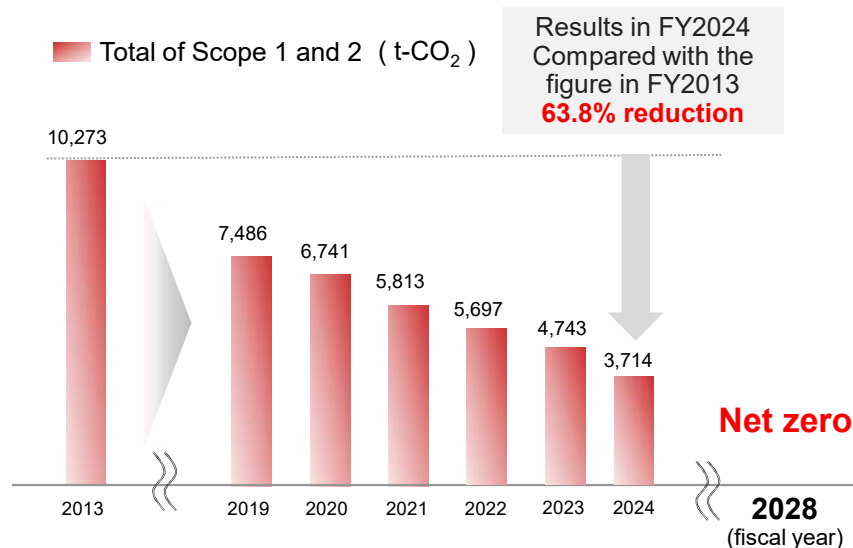
Build a stronger data-driven organization by promoting intra-group data utilization

Enhance operational efficiency and sales capabilities

- Work to reduce the environmental impact of the Group and move towards net-zero GHG emissions (Scope 1 and 2)
- Treat cybersecurity risks as part of the risk management of the entire organization and work to enhance its management framework

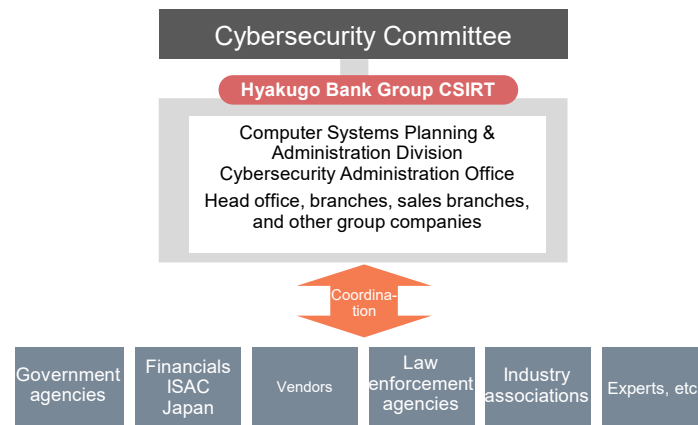
Greenhouse Gas (GHG) Emissions

GHG Emissions Trend of the Group



Cybersecurity Response

Risk Management System

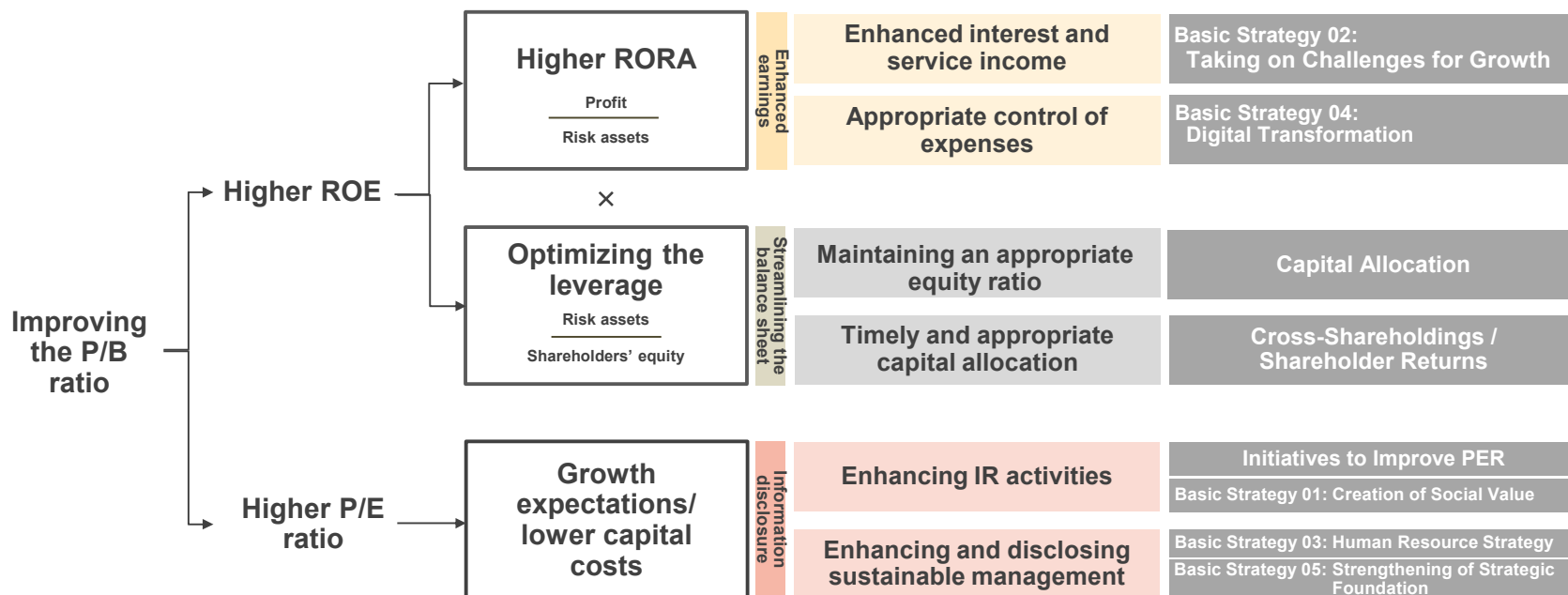


Define the three critical risks in protecting against cyberattacks as “**leakage of customer information,**” “**destruction of important information,**” and “**suspension of critical systems,**” and strengthen risk response frameworks

Initiatives to Improve P/B Ratio

Aim to enhance corporate value through the implementation of various initiatives set in the Medium-term Management Plan “Taking on Challenges for the Future”

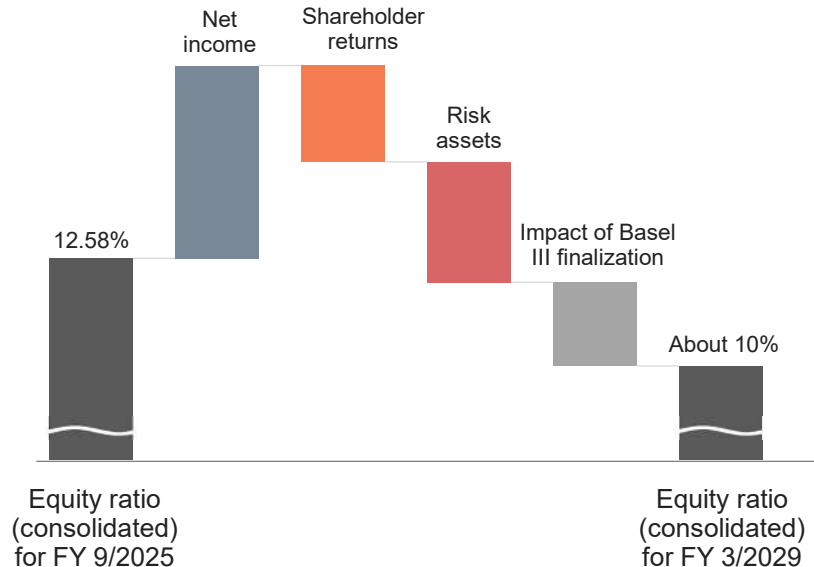
Logic Tree for P/B ratio Improvement



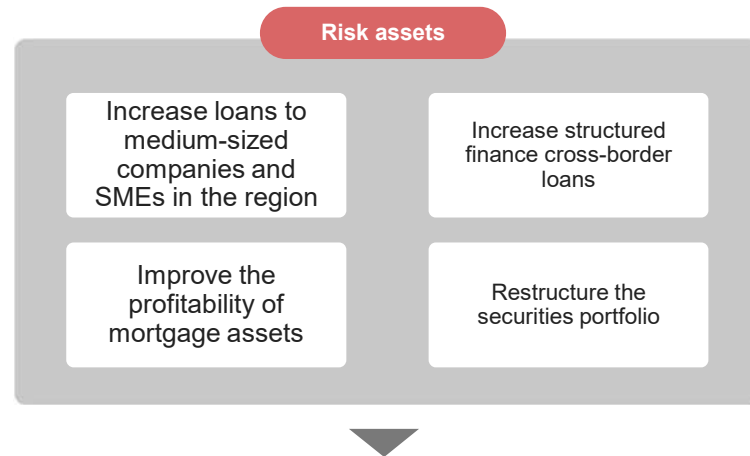
* Number of IR/SR sessions held as of September 30, 2025: 17 (+8 YoY)

- Achieve “efficient asset allocation” in terms of both funding and capital to enhance profitability while maintaining soundness and making effective use of management resources

Capital Allocation



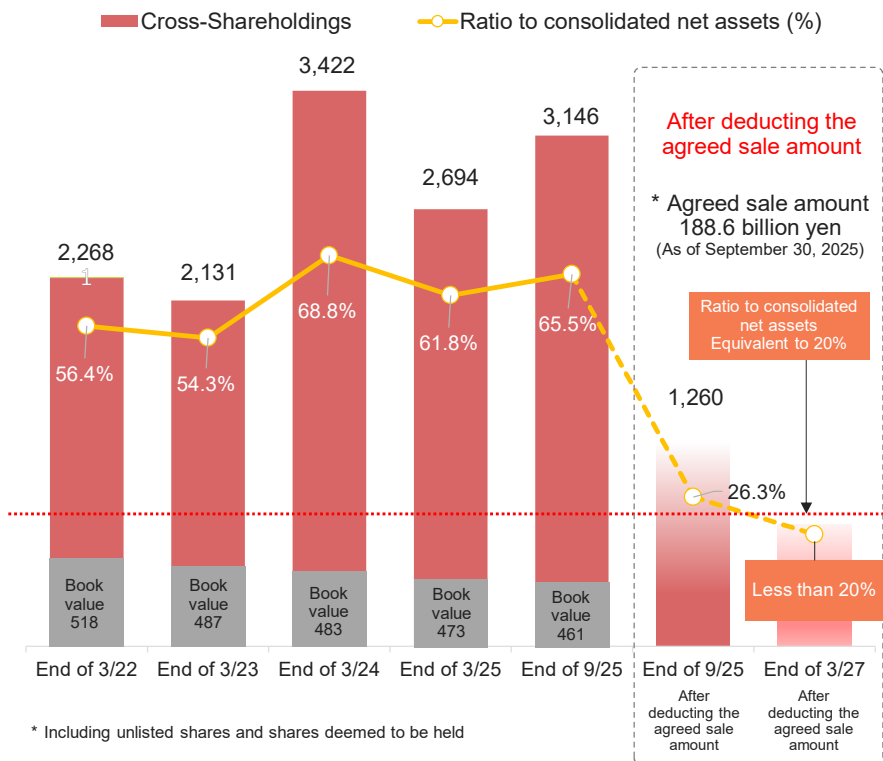
<Maintaining an appropriate equity ratio>



Achieve efficient asset allocation

Trends in the balance (market value) of cross-shareholdings and their ratio to net assets

(100 million yen)



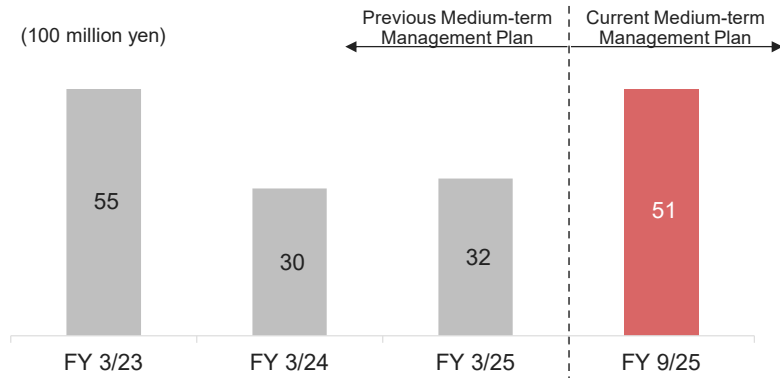
Verification of the significance of ownership and economic rationality

- We verify the significance of ownership, including contributions to local development, business relationships, and economic rationality, for each listed and unlisted company (with a book value above a certain level) through individual dialogues with them.
- We review individual cross-shareholdings based on medium- to long-term economic rationality, including returns, risks, and capital cost criteria. The Board of Directors regularly assesses this rationality, considering the status of business relationships. For holdings deemed insignificant, we consider reviewing or divesting them.

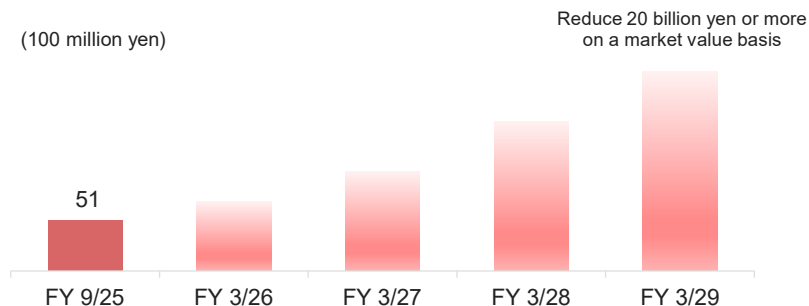
Concept of reducing policy shareholdings

- If a sale agreement is in place, but banking transactions and other relationships continue with the counterparty, the shares will still be managed as cross-shareholdings.
- Having a sale agreement in place refers to a state in which the shares can be sold on the market at any time without requiring the issuer's consent for the sale.
- We aim to reduce cross-shareholdings (after deducting shares with agreed sales) to less than 20% of consolidated net assets by the end of the FY 3/2027.

■ Trends in the amount of cross-shareholdings sold since FY2022



■ Cumulative amount of cross-shareholdings sold since FY2025



Status of Cross-shareholdings Reduction

- As announced in the Medium-term Management Plan, the Bank plans to reduce its cross-shareholdings by more than 20.0 billion yen on a market value basis over the four years through FY 3/2029.
- In 1H of FY2025, cross-shareholdings totaling 5.1 billion yen were sold.

- Allocate funds from share sales to strategic investments, aimed at enhancing corporate value.

[Strategic investment plans for the Medium-term Management Plan period]

DX investment: 7 billion yen

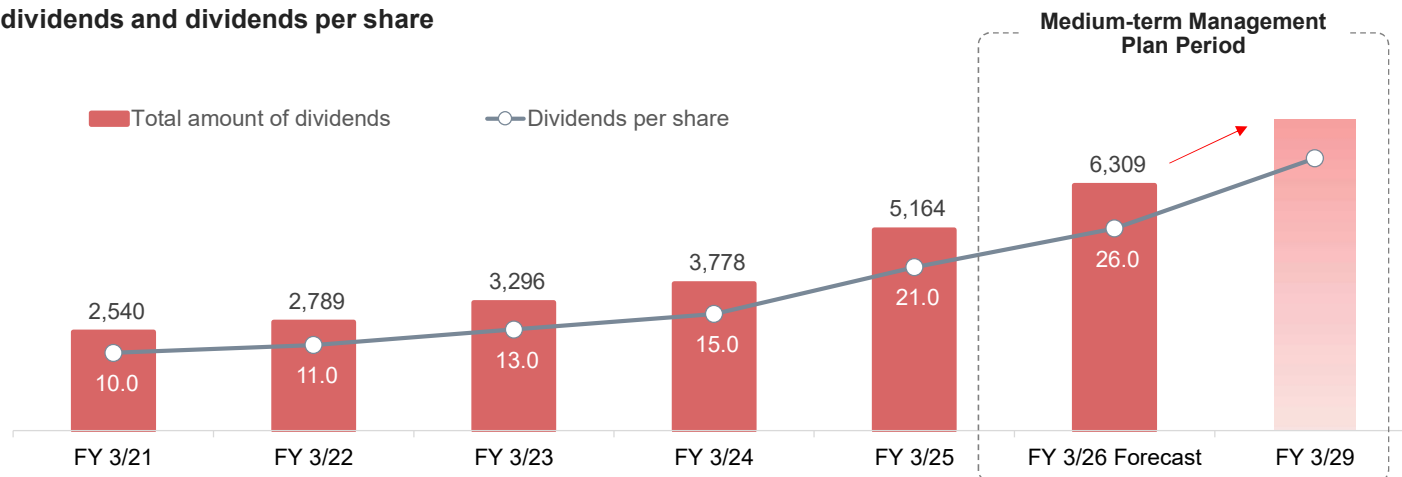
Human capital investments: 13 billion yen

- The sales gains of 4 billion yen for the first half of FY2025 will be strategically used to replace low-yielding bonds. By reinvesting in higher-yielding bonds, we expect to contribute to the improvement of interest income.

Shareholder returns

While shareholder returns are based on long-term stable dividends, consider flexible treasury share repurchases targeting a dividend payout ratio of 40%

Trends in total dividends and dividends per share



Fiscal Period	FY 3/21	FY 3/22	FY 3/23	FY 3/24	FY 3/25	FY 3/26 Forecast	FY 3/29 Plan (Final year of the Medium-term Management Plan)
Dividend payout ratio	19.6%	20.8%	22.7%	26.6%	28.8%	30.7%	40% or more
Total payout ratio	19.6%	22.0%	22.7%	43.0%	41.2%	42.8%	-
Total amount of treasury stock repurchased	-	160 million yen	-	2,365 million yen	2,260 million yen	2,499 million yen	-

Appendix

Strengths of Our Sales Foundation

■ Key Sales Foundation Data

	Survey Year	Mie Prefecture	National Ranking	Aichi Prefecture	National Ranking
Total population	2023	1,727 thousand people	22nd	7,477 thousand people	4th
Gross prefectural product	2021	8,505.2 billion yen	19th	405,860	3rd
Percentage of working-age population	2023	57.9%	16th	61.9%	3rd
Per capita income of prefectural residents	2021	3,111 thousand yen	14th	3,597 thousand yen	2nd
Shipments of products, etc.	2022	● 11,866.8 billion yen	9th	52,409.8 billion yen	1st
Average savings (households with two or more members)	2023	22.02 million yen	8th	23.41 million yen	5th

■ Shipments of products by industry (Mie Prefecture)

Industry Subcategories	Composition Ratio	National Ranking
Transportation equipment manufacturing	23.0%	7th
Electronic components, devices, and electronic circuits manufacturing	16.0%	1st
Chemical industry	12.0%	10th
Electrical machinery and equipment manufacturing	7.5%	8th
Petroleum and coal products manufacturing	6.5%	8th
Non-ferrous metal manufacturing	4.6%	8th
Food manufacturing	4.6%	21st
General-purpose machinery manufacturing	3.8%	9th
Metal product manufacturing	3.7%	15th
Plastic product manufacturing (excluding those listed separately)	3.6%	13th
Industries classified as other than above	14.6%	

Both Mie and Aichi Prefectures are among the leading industrial regions in Japan

Mie Prefecture

Shipments of products, etc.
Fields of electronic components, devices, and electronic circuits
Ranked No. 1 in the nation for 19 consecutive years
(As of FY2022 survey)

Aichi Prefecture

Shipments of products, etc. Total
Ranked No. 1 in the nation for 46 consecutive years
(As of FY2022 survey)

Strengths of Mie Prefecture

- ✓ **Concentration of specialized technologies:** Factories for automotive parts, semiconductors, electronic components, etc., are concentrated
- ✓ **Geographical advantages:** Location with easy access to both the Chukyo and Kansai regions
- ✓ **International logistics hub:** In 2023, the total trade volume at Yokkaichi Port was 3.0888 trillion yen, ranking 9th nationwide
- ✓ **Abundant natural resources:** Rich tourism resources such as Ise-Shima National Park and the World Heritage "Kumano Kodo"
- ✓ **Economic prosperity:** Ranked 1st in the "Economic Prosperity Ranking" (2021, Ministry of Land, Infrastructure, Transport and Tourism)

Strengths of Aichi Prefecture

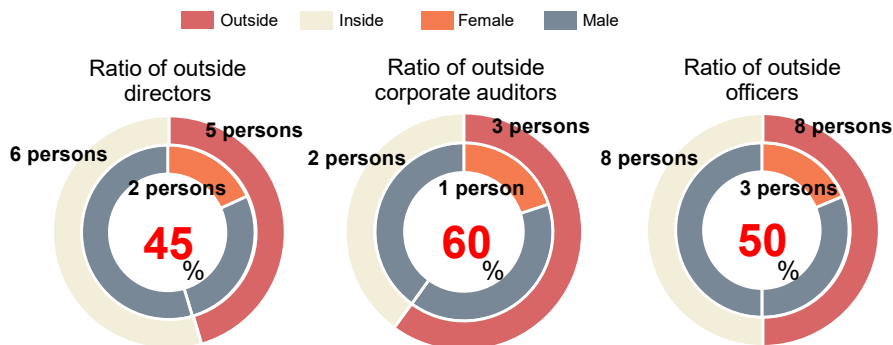
- ✓ **Overwhelming economic scale:** A domestic top-class economic scale with a gross prefectural product exceeding 40 trillion yen
- ✓ **Manufacturing cluster:** Automobile-related industries, centered on Toyota, are spread throughout the entire prefecture
- ✓ **Market size:** A vast consumer market with a population exceeding 7.4 million
- ✓ **International logistics hub:** Access to global markets via Nagoya Port (with a total trade volume of 22.6689 trillion yen in 2023, ranking 1st nationwide) and Chubu Centrair International Airport
- ✓ **Innovation:** Concentration of next-generation industries, including aerospace and robotics

Source: Statistics Bureau of Japan, Ministry of Internal Affairs and Communications: "Population Estimates" and "Family Income and Expenditure Survey"
Cabinet Office: "Prefectural Economic Accounts"
Ministry of Economy, Trade, and Industry: "Economic Structure Survey"
Ministry of Land, Infrastructure, Transport and Tourism: "Economic Prosperity by Prefecture (Disposable Income and Basic Expenditure)"
Ministry of Land, Infrastructure, Transport and Tourism: "Port Trade Volume Ranking (Top 100 Ports in 2023)"

■ Reinforcement of the PDCA Cycle in Corporate Governance

Matters to Be Addressed	Descriptions and Responses
Clarification of departments in charge	Clarify the departments in charge of corporate governance (Corporate Planning Section and Secretariat), which have not been clearly identified to date, and establish the system to promote corporate governance.
Prompt information sharing	Strengthen the system which encourages sharing issues and other matters raised by the management with relevant departments and regularly reporting the status of responses to them to the management followed by responses to additional directions.
Further revitalization of discussions at Board of Directors meetings	Appropriately secure the time for deliberations, by securing the time for deliberations in accordance with the importance of matters submitted to Board meetings (simplification of matters reported, etc.), reviewing the timing of advanced disclosure of materials to Outside Directors, and enhancing pre-briefings to them.

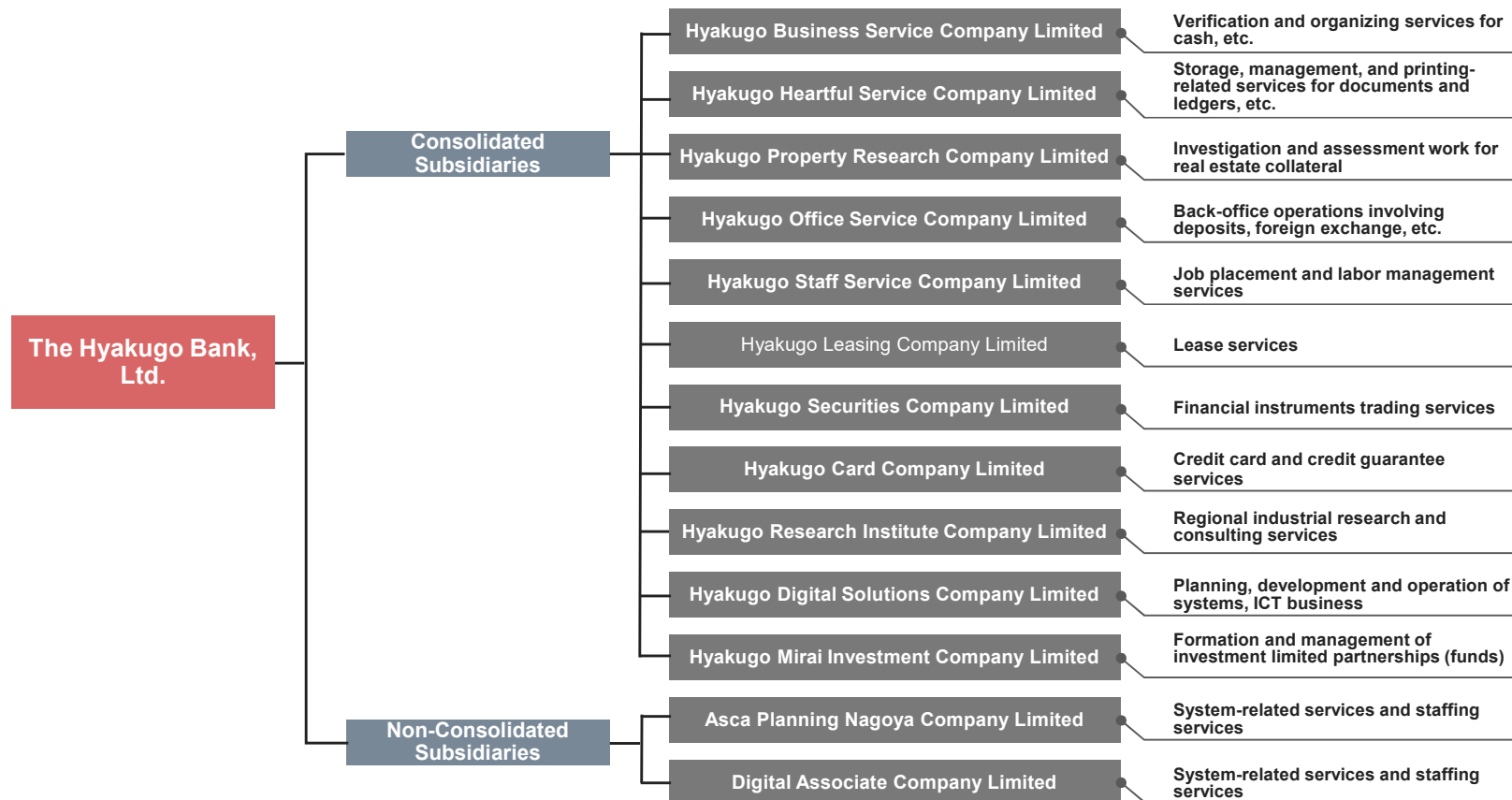
■ Ratio of outside officers * As of September 30, 2025



* Eight outside officers are all “independent”

Main matters discussed in Board of Directors meetings in FY2024 (16 meetings held)

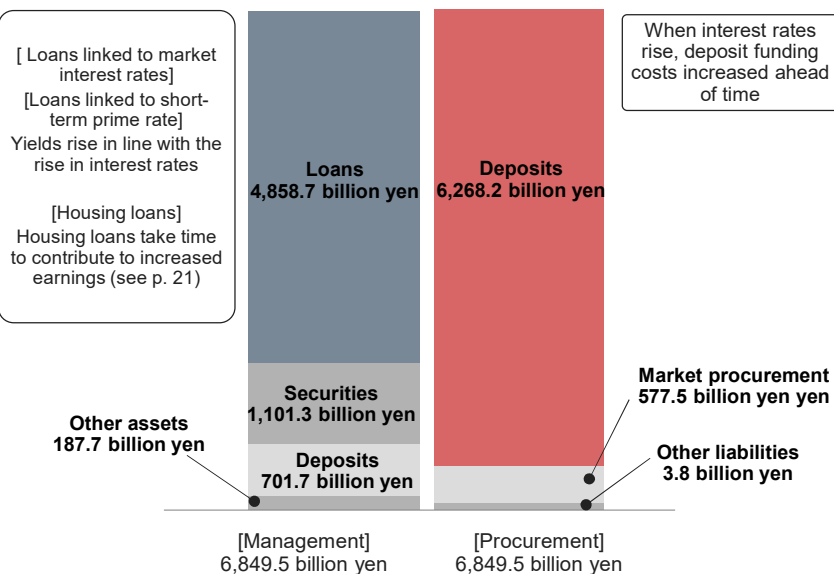
- ✓ **Management plans**
Medium-term Management Plan, consideration of new businesses, and FY2025 operational plans
- ✓ **Matters concerning sustainability**
Sustainability management, Scope 1 & 2 emissions reduction plans
- ✓ **Matters concerning corporate governance**
Evaluation of the effectiveness of the Board of Directors, review of cross-shareholdings, and formulation of divestment policy
- ✓ **Matters concerning cybersecurity**
Establishment of Cybersecurity Administration Office and formulation of policy for cybersecurity
- ✓ **Matters concerning risk and compliance**
Formulation of FY2025 compliance activity plans, amendment of the Hyakugo Bank Group risk assessment report regarding money laundering and other related crimes, formulation of operational policy for integrated risk management, and determination on the annual audit plan



Impact of Rising Yen Interest Rates

Balance Sheet (bank's non-consolidated basis)

Summary of yen balance sheet (as of September 30, 2025)



Impact of a 0.25% increase in yen interest rates on interest income

Impact simulation

* Policy rate assumption in the Medium-term Management Plan: 0.50% unchanged

<Reference> In the case of a 0.25% increase in yen interest rate in January 2026

Interest income impact amount for FY2025

+0.3 billion yen

Interest income impact amount for FY2026

+4.8 billion yen

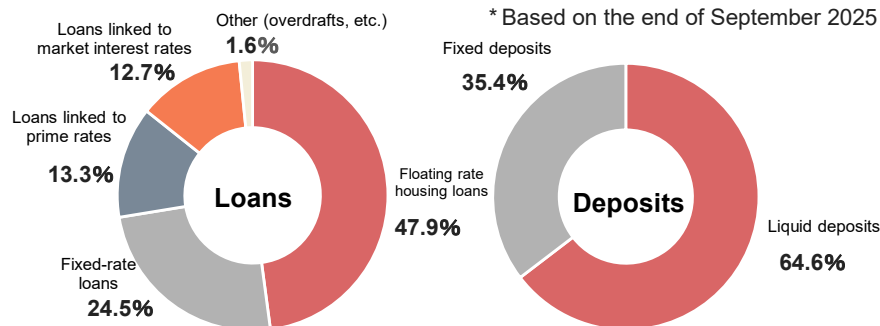
Interest income impact amount for FY2027

+5.1 billion yen

[Assumptions for impact amount estimation]

- 0.25% unchanged after yen interest rate rise
- Market interest rates: A uniform increase of 0.25% for both long-term and short-term rates
- Short-term prime rate: +0.25%
- Deposit rates: Increase based on market interest rates
- Deposit rates rise first, with a time lag until loan yields rise

Composition of loans and deposits



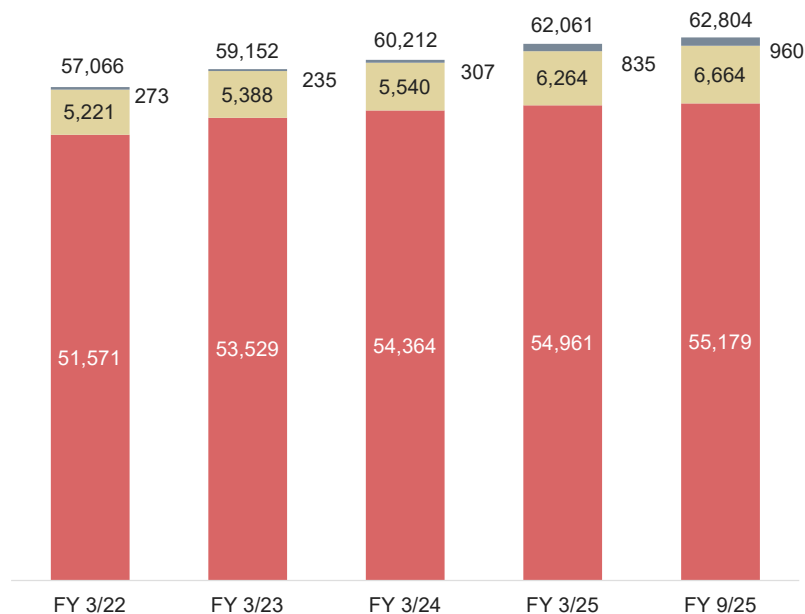
* Breakdown of loans by interest rate category
Fixed interest rates: approx. 26.1%
Floating interest rates: approx. 73.9%

Deposits (Non-Consolidated) * Including negotiable certificates of deposit

Total deposits (average balance)

(100 million yen)

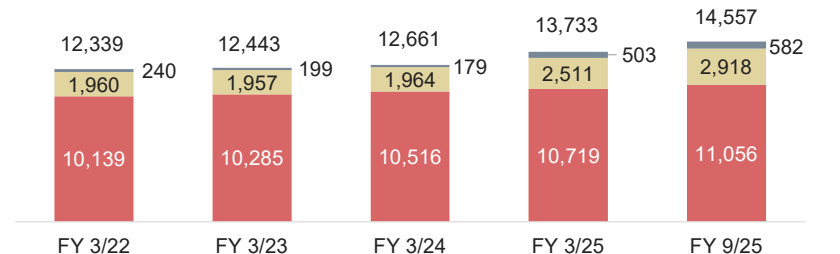
■ Mie Prefecture ■ Aichi Prefecture ■ Tokyo / Osaka



Corporate deposits (average balance)

(100 million yen)

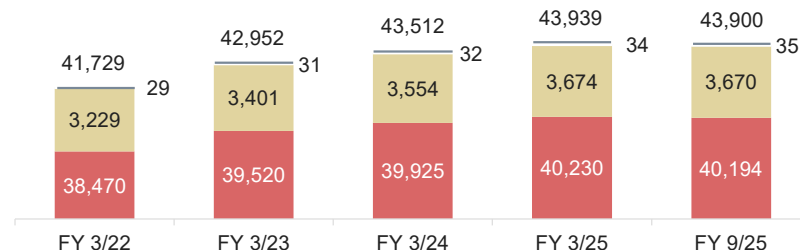
■ Mie Prefecture ■ Aichi Prefecture ■ Tokyo / Osaka



Individual deposits (average balance)

(100 million yen)

■ Mie Prefecture ■ Aichi Prefecture ■ Tokyo / Osaka

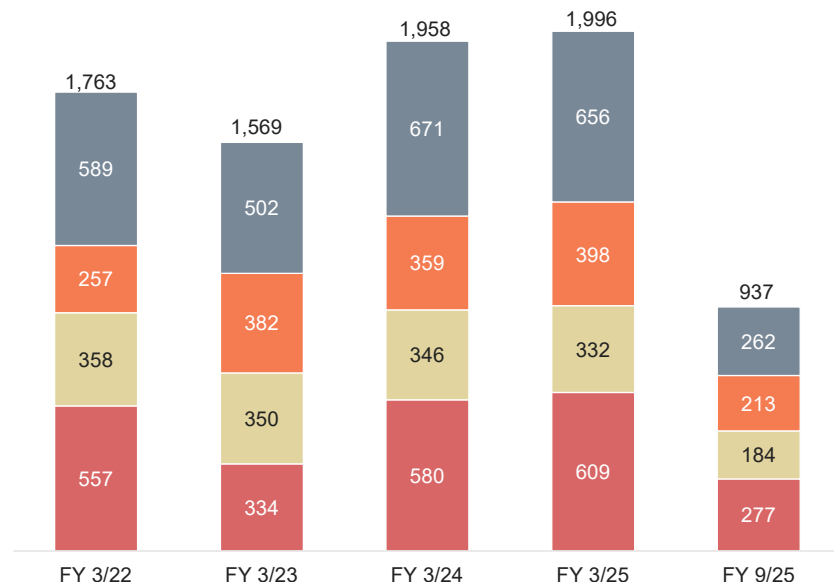


Contract amount of acquired depository assets (incl. Hyakugo Securities)

(100 million yen)

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

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



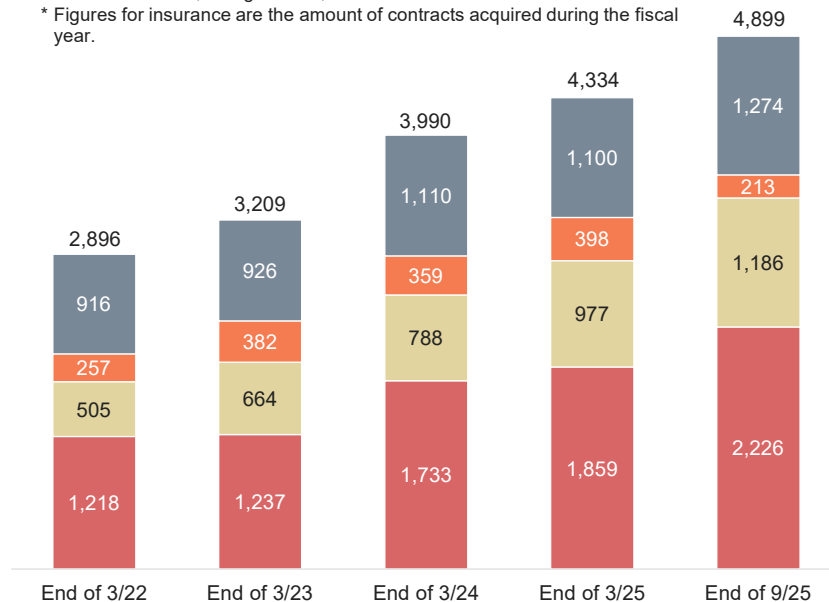
Depository assets balance (incl. Hyakugo Securities)

(100 million yen)

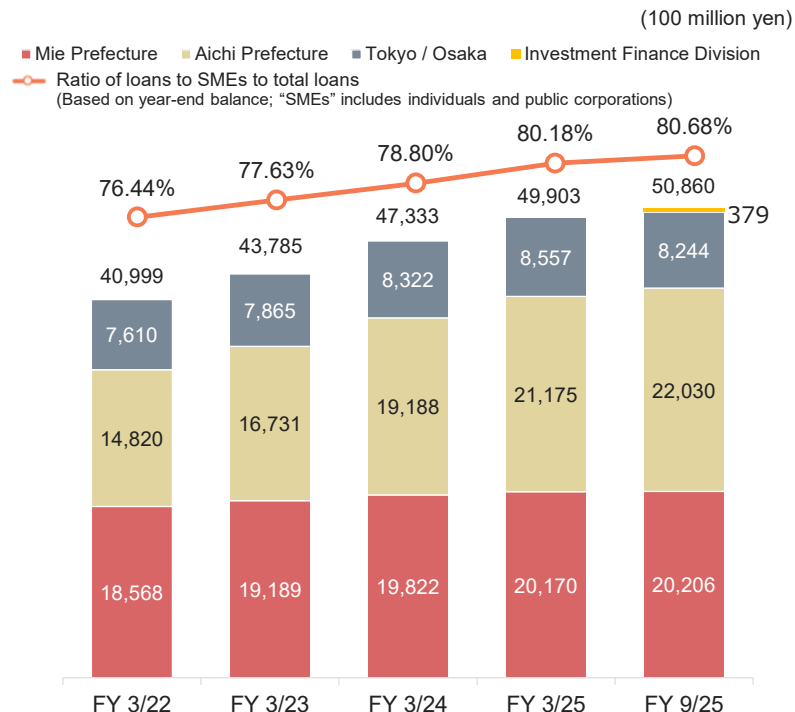
■ Investment trust balance ■ Securities brokerage ■ Insurance ■ Hyakugo Securities Company

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

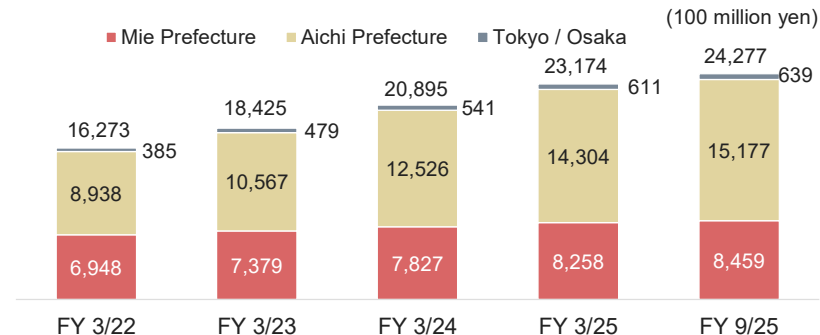
* Figures for insurance are the amount of contracts acquired during the fiscal year.



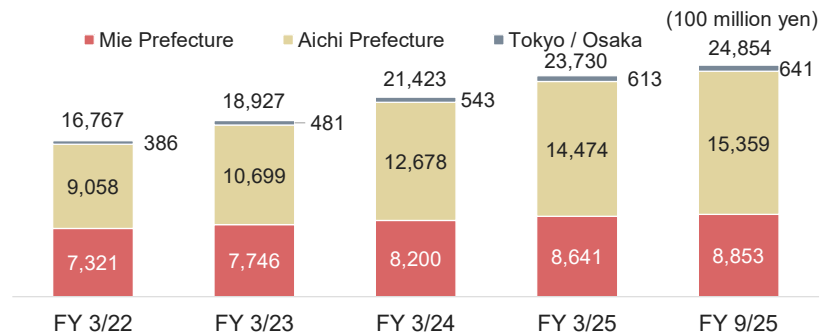
Total loans (average balance)



Housing loans (average balance)



Consumer loans (average balance)



Equity Ratio (Consolidated)

(100 million yen)

	End of 3/24	End of 3/25	End of 9/25
Equity capital (For equity ratio calculation purposes)	2,807	2,878	2,898
Risk assets	22,414	23,344	23,029
Equity ratio	12.52%	12.33%	12.58%

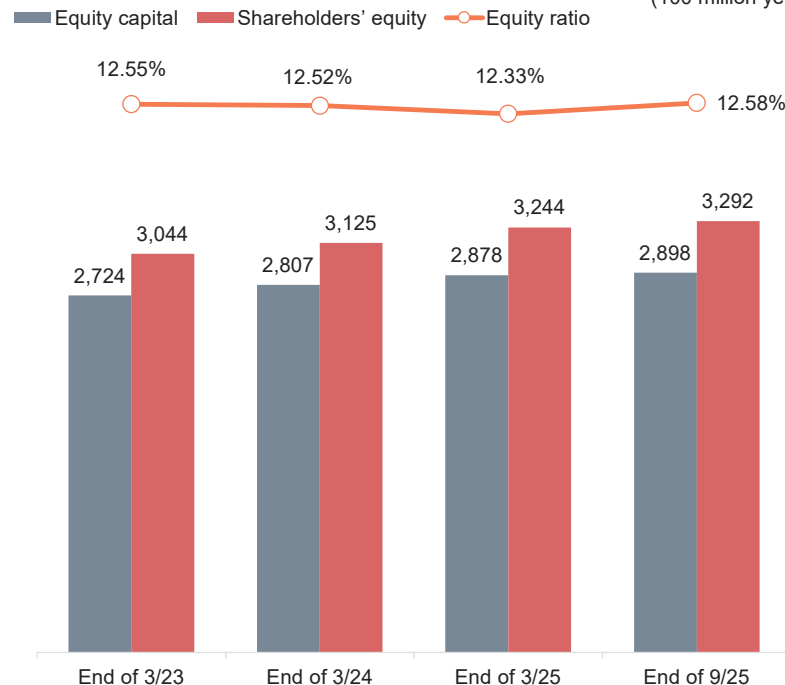
Shareholders' equity	3,125	3,244	3,292
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Method of computing value-at-credit-risk asset value: Approach based on fundamental internal ratings

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

Equity capital, shareholders' equity, and equity ratio

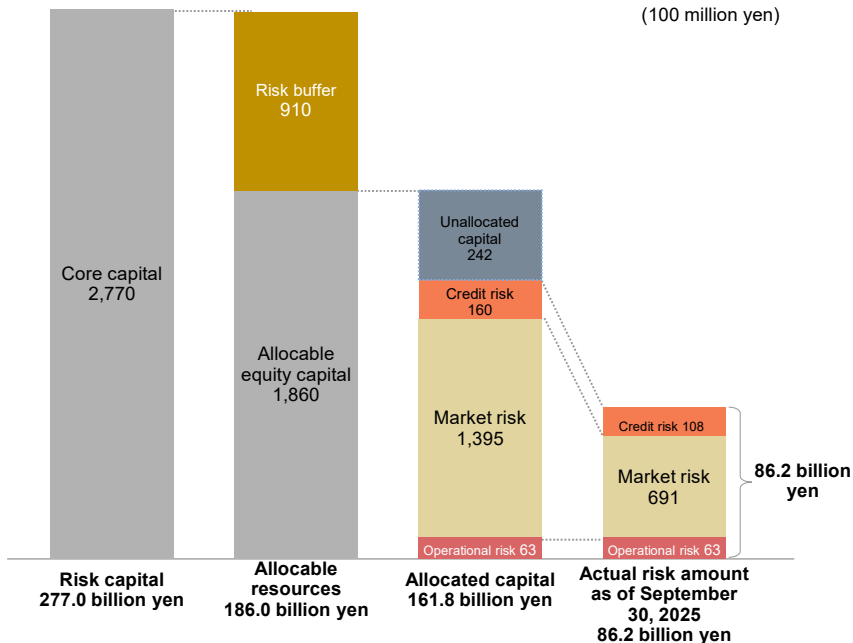
(100 million yen)



Integrated Risk Management

- Risk is kept within an appropriate range according to the Bank's operating capabilities based on integrated risk management
- Compared with core capital of 277.0 billion yen and allocable capital of 186.0 billion yen, actual amount of risk is 86.2 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	9<5>	8	1	(1)	(4)	Bankrupt and quasi-bankrupt assets	103<62>	53	50	100.00%
Substantial failure	93<57>	78	15	(7)	(36)					
Possible failure	468	280	76	111(113)		Doubtful assets	468	243	113	76.10%
Watch list	Under control	26	120			Substandard loans	100 Debts past due by three months or more 0 Restructured loans 100	26	11	37.05%
						Sub-total	673<631>	323	174	73.92%
						Normal assets	50,742	Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure: 1.30% Reference: Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs were carried out: 1.22%		
	Others	930	388	542						
Normal	49,765	49,765								
Total	51,415<51,373>	50,547	755	111(121)	(41)	Total	51,415<51,373>			

(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 3/22	End of 3/23	End of 3/24	End of 3/25	End of 9/25	Vs. end of 3/25
Bankrupt and quasi-bankrupt assets	91	73	100	123	103	(19)
Doubtful assets	456	493	493	479	468	(10)
Substandard loans	103	79	80	77	100	23
Total	651	646	673	680	673	(7)
Non-performing loans ratio	1.52%	1.39%	1.35%	1.32%	1.30%	(0.02)P

Please direct inquiries concerning this document to:

Corporate Planning Division, The Hyakugo Bank, Ltd.

Watanabe / Bessho at Public Relations & Investor Relations Department

ir@hyakugo.co.jp

<https://www.hyakugo.co.jp/>

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