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Consolidated Financial Results for the Year Ended March 31, 2025 [Japanese GAAP]

May 12, 2025

Company name: Hirogin Holdings, Inc. Listing: Tokyo Stock Exchange Securities code: 7337 URL: https://www.hirogin-hd.co.jp/ Representative: Toshio Heya ,Representative Director and President Inquiries: Atsushi Nakamuro ,Senior Manager Accounting Department Telephone: +81-82-245-5151 Scheduled date of annual general meeting of shareholders: June 24, 2025 Scheduled date to commence dividend payments: June 4, 2025 Scheduled date to file annual securities report: June 18, 2025 Trading accounts: Yes Preparation of supplementary material on financial results: Yes Holding of financial results briefing: Yes (For Institutional Investors)

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Consolidated Operating Re	(Percentages indicate year-on-year changes.)							
Ordinary revenues			Ordinary profit		Profit	Profit attributable to owners of		
	Of dilinary feven	ues	01	unnary p	nom		p	arent
Fiscal year ended	Millions of yen	%	Millions	of yen		% Mi	llions of g	yen %
March 31, 2025	201,368	8.2	52	2,176	52	.8	35,83	35 29.4
March 31, 2024	186,071	16.1	34	4,151	81	.8	27,69	91 121.4
(Note) Comprehensive income	: Fiscal year ended	March 31,	2025:	¥	(13,31)	1) million	[-%]
	Fiscal year ended	March 31,	2024:	¥	52,00	66 million	[408.7%]
	Basic earnings per share		arnings per nare		f return on quity	Ordinary p total asset		Ordinary profit to ordinary revenues ratio
Fiscal year ended	Yen		Yen		%		%	%
March 31, 2025	118.55		118.49		6.9		0.4	25.9
March 31, 2024	90.35		90.30		5.4		0.3	18.4
(Reference) Equity in earnings	(losses) of affiliated co	mpanies:	Fiscal year	ended M	farch 31, 20)25:	¥	56 million
			Fiscal year	ended M	1arch 31, 20	024:	¥	(17) million

(2) Consolidated Financial Position

		Total assets		Net a	ssets	Capital	adequacy ratio]	Net assets per share
As of		Millions of ye	n	N	Millions of yen		%	Ď	Yen
March 31, 2025		12,131,905	5		504,636		4.2		1,679.10
March 31, 2024		12,790,381			535,249		4.2		1,760.62
(Reference) Equity:	As of N	/larch 31, 2025:		¥	504,409	9 million			
	As of N	/larch 31, 2024:		¥	534,979) million			
$(\mathbf{M}_{i}) = (\mathbf{M}_{i})$	<i>,</i> •		,.	• 1 /	N T (11	() (T + 1)		

(Note) Capital adequacy ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets This ratio is not the capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	(897,433)	(202,518)	(17,718)	1,685,379
March 31, 2024	783,335	(119,386)	(15,919)	2,803,038

2. Dividends

		Anr	ual dividends	5		Total	Payout	Dividends to net
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total	dividends	ratio (consolidated)	assets (consolidated)
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	18.00	-	19.00	37.00	11,443	41.0	2.2
March 31, 2025	-	23.50	-	24.50	48.00	14,666	40.5	2.8
Fiscal year ending		27.00		27.00	54.00		40.4	
March 31, 2026(Forecast)	-	27.00	-	27.00	54.00		40.4	

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

			(1	Percentages indica	ate year-on-year changes.)
	Ordinary	profit	Profit attributable to	owners of parent	Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	27,500	3.4	19,000	3.2	63.32
Full year	57,000	9.2	40,000	11.6	133.58

* Notes:

(1) Significant changes in the scope of consolidation during the period:

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None

4) Restatement: None

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):						
March 31, 2025:	308,775,621 shares					
March 31, 2024:	312,370,921 shares					

2) Number of treasury shares at the end of the period:					
March 31, 2025:	8,371,546	shares			
March 31, 2024:	8,513,249	shares			

3) Average number of shares outstanding during the period:		
Fiscal Year ended March 31, 2025:	302,258,495	shares
Fiscal Year ended March 31, 2024:	306,484,965	shares

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The forecasts above were prepared based on information available as of the date of publication of this document. Actual financial results may differ from the forecast figures due to various factors in the future.

None

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(Supplementary information) Supplementary Material on Financial Results for the Fiscal Year Ended March 31, 2025

1. Overview of Operating Results and Financial Conditions

(1) Overview of Operating Results

Regarding consolidated operating results, consolidated ordinary income increased by 15.3 billion yen year on year to 201.3 billion yen, due to an increase in interest income as a result of increases in interest on loans and discounts and in interest and dividends on securities. Consolidated ordinary expenses decreased by 2.8 billion yen year on year to 149.1 billion yen, due to a decrease in other expenses as a result of a decrease in provision of allowance for loan losses, despite increases in interest expenses and in general and administrative expenses. As a result, consolidated ordinary profit increased by 18.0 billion yen year on year to 52.1 billion yen, and profit attributable to owners of parent increased by 8.2 billion yen year on year to 35.8 billion yen, marking a record high profit.

(2) Overview of Financial Position

Regarding the consolidated financial position, total assets decreased by 658.4 billion yen from the end of the previous fiscal year to 12,131.9 billion yen, while liabilities decreased by 627.9 billion yen to 11,627.2 billion yen. Net assets decreased by 30.6 billion yen to 504.6 billion yen.

Regarding the balances of major accounts, loans and bills discounted increased by 245.4 billion yen from the end of the previous fiscal year to 7,934.5 billion yen, while deposits (including negotiable certificates of deposit) increased by 75.1 billion yen to 9,437.2 billion yen.

(3) Overview of Cash Flows

Regarding consolidated cash flows, net cash used in operating activities was 897.4 billion yen (compared to 783.3 billion yen provided in the previous fiscal year), primarily due to decreases in call money and increases in loans and bills discounted. Net cash used in investing activities was 202.5 billion yen (compared to 119.3 billion yen used in the previous year) as a result of purchase of securities exceeding proceeds from sale and redemption of securities. Net cash used in financing activities was 17.7 billion yen (compared to 15.9 billion yen used in the previous year) due to dividend payments and other factors. As a result, the balance of cash and cash equivalents at the end of the period decreased by 1,117.7 billion yen from the end of the previous fiscal year to 1,685.3 billion yen.

(4) Future Outlook

Financial results forecast for the fiscal year ending March 31, 2026 is as follows.

[Consolidated infancial results forecast]			(Billions of yell)
	Fiscal year ending March 31, 2026	Year-on-year change	Fiscal year ended March 31, 2025
Ordinary profit	57.0	4.9	52.1
Profit attributable to owners of parent	40.0	4.2	35.8

[Consolidated financial results forecast]

(Billions of yen)

(5) Dividend Policy and Dividends for the Fiscal Year Ended March 31, 2025 and for the Fiscal Year Ending March 31, 2026

As a regional comprehensive services group, we aim to contribute to the sustainable growth of the region by working with commitment to resolving every issue affecting the regional community and our customers. To this end, we will pay heed to enhancing retained earnings while returning profits to shareholders, and will pay dividends that are in proportion to the profit attributable to owners of parent.

We intend to expand our management base and further strengthen the business structure by balancing the use of retained earnings with the use of capital to enhance profitability, which includes growth investment aimed at solving regional issues and sustainable prosperity of the region as well as enhanced investment in human capital.

- Dividends

We aim to maintain a stable and sustainable increase in dividends per share through profit growth, with a target dividend payout ratio of approximately 40%.

- Acquisition of treasury shares

Based on a target consolidated capital adequacy ratio of approximately 11%, we will repurchase our treasury shares flexibly, taking into consideration performance trends, market conditions, and other factors comprehensively.

Under the shareholder return policy stated above, for the fiscal year ended March 31, 2025, in view of the profit attributable to owners of parent exceeding the forecast announced in November 2024, the Company has determined to increase the year-end dividend per share (record date: March 31, 2025) by 1 yen from the forecast to 24.50 yen (annual dividend of 48 yen including the interim dividend of 23.50 yen).

For the fiscal year ending March 31, 2026, we plan to pay an annual dividend of 54 yen per share (including an interim dividend of 27 yen).

2. Basic Policy on Selection of Accounting Standards

The Group applies Japanese generally accepted accounting principles (Japanese GAAP), and will appropriately respond to the application of International Financial Reporting Standards (IFRS) taking into consideration domestic and international circumstances and other factors.

3. Consolidated Financial Statemens and Principal Notes

(1) Consolidated Balance Sheets

	As of March 31, 2024	As of March 31, 2025
ssets Cash and due from banks	2 820 810	1 72(0)
	2,839,819	1,726,98
Call loans and bills bought	50,355	63,74
Monetary claims bought	8,779	8,9
Trading account assets	6,956	8,6
Money held in trust	24,787	13,0
Securities	1,783,523	1,916,7
Loans and bills discounted	7,689,192	7,934,5
Foreign exchanges	7,064	8,0
Lease receivables and investments in leases	69,683	71,5
Other assets	137,582	166,5
Tangible fixed assets	113,173	112,0
Buildings, net	35,941	35,9
Land	53,250	53,2
Leased assets, net	6,041	5,8
Construction in progress	112	2
Other tangible fixed assets	17,828	16,8
Intangible fixed assets	13,485	16,2
Software	8,649	9,9
Goodwill	286	1
Other intangible fixed assets	4,549	6,2
Retirement benefit asset	51,236	48,1
Deferred tax assets	1,826	19,7
Customers' liabilities for acceptances and guarantees	44,432	55,9
Allowance for loan losses	(51,517)	(38,9
Total assets	12,790,381	12,131,9
abilities		
Deposits	9,225,779	9,277,0
Negotiable certificates of deposit	136,410	160,2
Call money and bills sold	819,300	
Securities sold under repurchase agreements	196,778	249,0
Cash collateral received for securities lent	301,697	310,9
Trading account liabilities	4,443	6,1
Borrowed money	1,377,528	1,443,5
Foreign exchanges	661	1,1
Borrowed money from trust account	56	
Other liabilities	126,157	106,6
Retirement benefit liability	695	6
Provision for retirement benefits for directors (and other officers)	150	1
Provision for reimbursement of deposits	1,827	1,6
Provision for point card certificates	199	2
Provision for stockshares	1,043	9
Reserves under special laws	38	
Deferred tax liabilities	5,031	
Deferred tax liabilities for land revaluation	12,899	12,7
Acceptances and guarantees	44,432	55,9
Total liabilities	12,255,132	11,627,2

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	60,000	60,000
Capital surplus	25,209	22,209
Retained earnings	400,829	423,980
Treasury shares	(7,111)	(8,284)
Total shareholders' equity	478,927	497,905
Valuation difference on available-for-sale securities	23,949	(18,486)
Deferred gains or losses on hedges	1,303	1,923
Revaluation reserve for land	26,269	25,877
Remeasurements of defined benefit plans	4,529	(2,811)
Total accumulated other comprehensive income	56,052	6,503
Share acquisition rights	126	126
Non-controlling interests	142	100
Total net assets	535,249	504,636
Total liabilities and net assets	12,790,381	12,131,905

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	186,071	201,368
Interest income	106,494	124,714
Interest on loans and discounts	82,350	90,801
Interest and dividends on securities	20,137	28,675
Interest on call loans and bills bought	419	641
Interest on deposits with banks	1,226	3,166
Other interest income	2,360	1,430
Trust fees	175	149
Fees and commissions	36,233	38,233
Gain on trading account transactions	2,300	2,357
Other ordinary income	29,303	27,434
Other income	11,562	8,479
Reversal of allowance for loan losses	-	1,246
Recoveries of written off receivables	40	43
Other	11,522	7,189
Ordinary expenses	151,920	149,191
Interest expenses	33,581	38,955
Interest on deposits	4,074	10,226
Interest on negotiable certificates of deposit	32	278
Interest on call money and bills sold	(157)	22
Interest expenses on securities sold under repurchase agreements	9,809	11,823
Interest expenses on cash collateral received for securities lent	684	1,275
Interest on borrowings and rediscounts	361	543
Other interest expenses	18,776	14,784
Fees and commissions payments	12,268	12,324
Other ordinary expenses	27,905	28,778
General and administrative expenses	57,991	64,194
Other expenses	20,172	4,939
Provision of allowance for loan losses	13,907	
Other	6,265	4,939
Ordinary profit	34,151	52,176
Extraordinary income	7,120	42
Gain on disposal of non-current assets	697	42
Gains on cancellation of employee retirement benefit trust	6,423	
Extraordinary losses	1,325	1,177
Loss on disposal of non-current assets	204	486
Impairment losses	1,110	688
Provision of reserve for financial instruments transaction liabilities	10	2
Profit before income taxes	39,945	51,041
Income taxes - current	17,711	16,067
Income taxes - deferred	(5,500)	(871
Total income taxes	12,211	15,196
– Profit	27,734	35,845
Profit attributable to non-controlling interests	42	10
Profit attributable to owners of parent	27,691	35,835

Consolidated Statements of Comprehensive Income

		(Millions of yen)
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	27,734	35,845
Other comprehensive income	24,332	(49,156)
Valuation difference on available-for-sale securities	32,452	(42,436)
Deferred gains or losses on hedges	(2,187)	620
Remeasurements of defined benefit plans, net of tax	(5,931)	(7,340)
Comprehensive income	52,066	(13,311)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	52,023	(13,321)
Comprehensive income attributable to non-controlling interests	42	10

(3) Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

				(M511	: f)			
				(1VIII)	ions of yen)			
		Shareholders' equity						
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders equity			
Balance at beginning of period	60,000	25,209	381,782	(1,071)	465,920			
Changes during period								
Dividends of surplus			(9,794)		(9,794)			
Profit attributable to owners of parent			27,691		27,691			
Purchase of treasury shares				(6,294)	(6,294)			
Disposal of treasury shares		0		435	435			
Retained earnings increased sales associated with a increase in equity method affiliates			447		447			
Increase of treasury shares by increasing of entities accounted for using equity method				(181)	(181)			
Revaluation reserve for land			701		701			
Net changes in items other than shareholders' equity								
Total changes during period	-	0	19,046	(6,039)	13,006			
Balance at end of period	60,000	25,209	400,829	(7,111)	478,927			

	Accumulated other comprehensive income							
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	Non-controlling interests	Total net assets
Balance at beginning of period	(8,502)	3,490	26,971	10,461	32,421	126	135	498,604
Changes during period								
Dividends of surplus								(9,794)
Profit attributable to owners of parent								27,691
Purchase of treasury shares								(6,294)
Disposal of treasury shares								435
Retained earnings increased sales associated with a increase in equity method affiliates								447
Increase of treasury shares by increasing of entities accounted for using equity method								(181)
Revaluation reserve for land								701
Net changes in items other than shareholders' equity	32,452	(2,187)	(701)	(5,931)	23,630	-	7	23,637
Total changes during period	32,452	(2,187)	(701)	(5,931)	23,630	-	7	36,644
Balance at end of period	23,949	1,303	26,269	4,529	56,052	126	142	535,249

For the fiscal year ended March 31, 2025

,				(Mill	ions of yen)			
		Shareholders' equity						
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity			
Balance at beginning of period	60,000	25,209	400,829	(7,111)	478,927			
Changes during period								
Dividends of surplus			(13,076)		(13,076)			
Profit attributable to owners of parent			35,835		35,835			
Purchase of treasury shares				(5,001)	(5,001)			
Disposal of treasury shares				828	828			
Cancellation of treasury shares		(2,999)		2,999	-			
Revaluation reserve for land			392		392			
Net changes in items other than shareholders' equity								
Total changes during period	-	(2,999)	23,151	(1,172)	18,978			
Balance at end of period	60,000	22,209	423,980	(8,284)	497,905			

	A	Accumulated other comprehensive income						
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	of defined	Total accumulated other comprehensive income	Share acquisition rights	Non-controlling interests	Total net assets
Balance at beginning of period	23,949	1,303	26,269	4,529	56,052	126	142	535,249
Changes during period								
Dividends of surplus								(13,076)
Profit attributable to owners of parent								35,835
Purchase of treasury shares								(5,001)
Disposal of treasury shares								828
Cancellation of treasury shares								-
Revaluation reserve for land								392
Net changes in items other than shareholders' equity	(42,436)	620	(392)	(7,340)	(49,549)	-	(42)	(49,591)
Total changes during period	(42,436)	620	(392)	(7,340)	(49,549)	-	(42)	(30,613)
Balance at end of period	(18,486)	1,923	25,877	(2,811)	6,503	126	100	504,636

(4) Consolidated Statements of Cash Flows

	For the fiscal year ended March 31, 2024	(Millions of yen) For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	39,945	51,041
Depreciation	6,566	7,123
Impairment losses	1,110	688
Gains on cancellation of employee retirement benefit trust	(6,423)	
Share of loss (profit) of entities accounted for using equity method	17	(56
Increase (decrease) in allowance for loan losses	12,144	(12,522
Decrease (increase) in retirement benefit asset	29,767	3,091
Increase (decrease) in retirement benefit liability	(14)	(2
Increase (decrease) in provision for retirement benefits for directors (and other officers) Increase (decrease) in provision for reimbursement of	5	5
deposits Increase (decrease) in provision for point card	1,390	(159
certificates	22	20
Increase (decrease) in provision for share awards	128	(10
Increase (decrease) in reserves under special laws	10	2
Interest income	(106,494)	(124,714
Interest expenses	33,581	38,95
Loss (gain) related to securities	(5,185)	73
Loss (gain) on disposal of non-current assets	(492)	444
Net decrease (increase) in trading account assets	3,642	(1,68
Net increase (decrease) in trading account liabilities	(3,552)	1,67
Net decrease (increase) in loans and bills discounted	(465,068)	(245,34
Net increase (decrease) in deposits	300,285	51,27
Net increase (decrease) in negotiable certificates of deposit	(190,351)	23,832
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	363,667	66,024
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(3,626)	(4,820
Net decrease (increase) in call loans	(15,667)	(13,51)
Net increase (decrease) in call money	835,544	(767,01)
Net increase (decrease) in cash collateral received for securities lent	(101,015)	9,212
Net decrease (increase) in foreign exchanges - assets	4,514	(962
Net increase (decrease) in foreign exchanges - liabilities	(1,715)	510
Amortization of goodwill	140	14
Interest received	104,357	122,84
Interest paid	(32,377)	(36,50)
Other, net	(25,458)	(42,989
Subtotal	779,400	(872,776
Income taxes refund (paid)	3,934	(24,657
Net cash provided by (used in) operating activities	783,335	(897,433

		(Millions of yen)
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities		
Purchase of securities	(417,446)	(601,631)
Proceeds from sale of securities	228,069	253,037
Proceeds from redemption of securities	72,916	144,672
Increase in money held in trust	(5,503)	(4,094)
Decrease in money held in trust	21,803	15,551
Purchase of tangible fixed assets	(11,573)	(4,044)
Purchase of intangible fixed assets	(5,865)	(6,319)
Proceeds from sale of tangible fixed assets	1,350	311
Payments for retirement of tangible fixed assets	(28)	(0)
Purchase of stocks of equity method affiliate	(3,109)	
Net cash provided by (used in) investing activities	(119,386)	(202,518)
Cash flows from financing activities		
Dividends paid	(9,772)	(13,047)
Dividends paid to non-controlling interests	(35)	(52)
Purchase of treasury shares	(6,294)	(5,001)
Proceeds from sale of treasury shares	277	481
Repayments of lease liabilities	(93)	(97)
Net cash provided by (used in) financing activities	(15,919)	(17,718)
Effect of exchange rate change on cash and cash equivalents	56	10
Net increase (decrease) in cash and cash equivalents	648,085	(1,117,659)
Cash and cash equivalents at beginning of period	2,154,953	2,803,038
Cash and cash equivalents at end of period	2,803,038	1,685,379

(5) Notes to Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Changes in accounting policies)

(Adoption of Accounting Standard for Current Income Taxes)

The Company has adopted Accounting Standard for Current Income Taxes (ASBJ Statement No. 27, issued on October 28, 2022) since the beginning of the fiscal year under review. This causes no impact on the consolidated financial statements for the fiscal year under review.

(Segment information, etc.)

- 1 Overview of reportable segments
 - The Group operates in two segments: the banking business segment operated by The Hiroshima Bank, Ltd. and the leasing business segment operated by Hirogin Lease Co., Ltd.

Operations in the banking business segment include deposit services, lending services, securities investment services, and foreign exchange services. Operations in the leasing business segment includes leasing services.

2 Methods of calculating ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The accounting methods adopted for calculating financial results for each reportable segment are the same as those adopted for calculating consolidated financial results.

Segment profit is based on ordinary profit.

Intersegment ordinary income is based on actual transaction prices.

,						(Mil	lions of yen
	Rej	portable segme	nts				Amounts in consolidated
	Banking business	Leasing business	Total	Others	Total	Adjustments	financial statements
Ordinary income							
Ordinary income from external customers	151,569	22,113	173,682	12,388	186,071	_	186,071
Intersegment ordinary income	2,647	292	2,939	26,495	29,435	(29,435)	_
Total	154,216	22,405	176,622	38,884	215,506	(29,435)	186,071
Segment profit	31,487	1,042	32,530	22,302	54,833	(20,682)	34,151
Segment assets	12,720,169	88,988	12,809,158	522,447	13,331,605	(541,223)	12,790,381
Segment liabilities	12,234,566	81,201	12,315,767	39,238	12,355,006	(99,874)	12,255,132
Other items							
Depreciation	5,736	666	6,403	184	6,587	(20)	6,566
Interest income	107,666	0	107,667	19,534	127,201	(20,706)	106,494
Interest expenses	33,500	252	33,752	46	33,798	(217)	33,581

3 Information on ordinary income, profit or loss, assets, liabilities, and other items by reportable segment Fiscal year ended March 31, 2024 (April 1, 2023 – March 31, 2024)

(Notes) 1. Ordinary income is presented instead of net sales, which is generally used by non-financial companies.

- 2. "Others" include business segments other than the reportable segments, including financial instruments business, receivables management and collection business, and IT-related businesses.
- 3. Details of adjustments are as follows.
 - (1) The adjustment to segment profit of (20,682) million yen includes elimination of intersegment transactions of (20,547) million yen and amortization of goodwill of (135) million yen.
 - (2) The adjustment to segment assets of (541,223) million yen includes elimination of intersegment transactions.
 - (3) The adjustment to segment liabilities of (99,874) million yen includes elimination of intersegment transactions.
 - (4) The adjustment to depreciation of (20) million yen is an adjustment related to unrealized profit and loss.

- (5) The adjustment to interest income of (20,706) million yen includes elimination of intersegment transactions.
- (6) The adjustment to interest expenses of (217) million yen is for elimination of intersegment transactions.
- 4. Segment profits are adjusted to agree in total with ordinary profit in the consolidated statements of income.

5	,			, ,		(Mil	lions of yen)
	Rej	portable segme	nts				Amounts in
	Banking business	Leasing business	Total	Others	Total	Adjustments	consolidated financial statements
Ordinary income Ordinary income from external customers	167,062	22,697	189,759	11,608	201,368	_	201,368
Intersegment ordinary income	1,559	329	1,889	30,069	31,958	(31,958)	_
Total	168,621	23,027	191,649	41,677	233,326	(31,958)	201,368
Segment profit	47,716	1,474	49,191	24,934	74,125	(21,948)	52,176
Segment assets	12,064,317	95,419	12,159,736	515,357	12,675,094	(543,189)	12,131,905
Segment liabilities	11,607,174	86,699	11,693,873	27,728	11,721,601	(94,332)	11,627,269
Other items							
Depreciation	6,135	823	6,959	202	7,162	(38)	7,123
Interest income	124,838	1	124,839	21,977	146,816	(22,101)	124,714
Interest expenses	38,859	389	39,248	40	39,289	(334)	38,955

Fiscal year ended March 31, 2025 (April 1, 2024 – March 31, 2025)

(Notes) 1. Ordinary income is presented instead of net sales, which is generally used by non-financial companies.

2. "Others" include business segments other than the reportable segments, including financial instruments business, receivables management and collection business, and IT-related businesses. Ordinary income from external customers recorded in "others" includes share of profit of entities accounted for using equity method of 56 million yen.

3. Details of adjustments are as follows.

- (1) The adjustment to segment profit of (21,948) million yen includes elimination of intersegment transactions of (21,813) million yen and amortization of goodwill of (135) million yen.
- (2) The adjustment to segment assets of (543,189) million yen includes elimination of intersegment transactions.
- (3) The adjustment to segment liabilities of (94,332) million yen includes elimination of intersegment transactions.
- (4) The adjustment to depreciation of (38) million yen is an adjustment related to unrealized profit and loss.
- (5) The adjustment to interest income of (22,101) million yen includes elimination of intersegment transactions.
- (6) The adjustment to interest expenses of (334) million yen is for elimination of intersegment transactions.
- 4. Segment profits are adjusted to agree in total with ordinary profit in the consolidated statements of income.

(Per share information)

	Fiscal year ended March 31, 2024 (April 1, 2023 – March 31, 2024)	Fiscal year ended March 31, 2025 (April 1, 2024 – March 31, 2025)
Net assets per share	1,760.62 yen	1,679.10 yen
Basic earnings per share	90.35 yen	118.55 yen
Diluted earnings per share	90.30 yen	118.49 yen

Notes) 1. Basic earnings per share and	diluted earning	ngs per share are calculated	based on the following:
		Fiscal year ended March 31, 2024 (April 1, 2023 – March 31, 2024)	Fiscal year ended March 31, 2025 (April 1, 2024 – March 31, 2025)
Basic earnings per share			
Profit attributable to owners of parent	Millions of yen	27,691	35,835
Profit not attributable to common shareholders	Millions of yen	_	_
Profit attributable to owners of parent pertaining to common stock	Millions of yen	27,691	35,835
Average number of shares of common stock outstanding during the period	Thousands of shares	306,484	302,258
Diluted earnings per share			
Adjustment to profit attributable to owners of parent	Millions of yen	_	_
Increase in the number of shares of common stock	Thousands of shares	171	171
(Of which, stock acquisition rights)	Thousands of shares	171	171
Description of dilutive shares excluded from calculation of diluted earnings per share due to lack of dilutive effects		_	_

2. The Company's shares held by The Master Trust Bank of Japan, Ltd. (76,131 units in the officer compensation BIP trust account and 76,905 units in the ESOP trust account) are accounted for as treasury stock in the consolidated financial statements. Accordingly, such shares are included in the number of treasury shares deducted in the calculation of per share information.

The number of such treasury shares at the end of the period deducted in the calculation of per share information was 3,719 thousand shares for the fiscal year ended March 31, 2025 (4,715 thousand shares for the fiscal year ended March 31, 2024), and the average number of such treasury shares of common stock outstanding during the period was 4,158 thousand shares for the fiscal year ended March 31, 2025 (3,437 thousand shares for the fiscal year ended March 31, 2024).

(Significant subsequent events)

(Acquisition of Treasury shares)

The Company has resolved, at a meeting of the Board of Directors held on May 12, 2025, the matters concerning the acquisition of treasury shares pursuant to the provisions of Article 156 of the Companies Act, as applied by replacing the relevant terms pursuant to the provisions of Article 165, paragraph (3) of the same Act, as described below.

1 Reason for acquisition of treasury shares

With a target consolidated equity ratio of approximately 11%, the Company aims to enhance corporate value by improving capital efficiency, comprehensively taking into account factors such as performance trends and market conditions.

2 Details of matters related to acquisition	
(1) Class of shares to be acquired	Common shares
(2) Total number of shares to be acquired	6,000,000 shares (upper limit)
	(Percentage of total number of issued shares (including treasury
	shares): approximately 1.9%)
(3) Total amount of share acquisition costs	5 billion yen (upper limit)
(4) Acquisition period	From May 15, 2025 to March 31, 2026

(Cancellation of Treasury Shares)

The Company has resolved, at a meeting of the Board of Directors held on May 12, 2025, the cancellation of treasury shares pursuant to the provisions of Article 178 of the Companies Act, as described below.

(1) Class of shares to be acquired	Common shares
(2) Total number of shares to be cancelled	3,447,700 shares
	(Percentage of total number of issued shares before
	the cancellation: 1.12%)
(3) Scheduled date of cancellation	May 26, 2025

Supplementary Material on Financial Results for the Fiscal Year Ended March 31, 2025

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* "Consolidated" refers to the consolidated figures for Hirogin Holdings, Inc."Non-consolidated" refers to the non-consolidated figures for The Hiroshima Bank, Ltd.





1. Income and Expenses [Hirogin Holdings, Consolidated]

[Hirogin Holdings, Consolidated]		(Millions	of yer
	FY2024	FY2	2023
	(a)	(a)-(b) (b)
Consolidated gross profit	連結粗利益1 112,830	12,078 100,	,752
Net interest income	資 金 利 益 2 85,759	12,846 72,	,913
Net fees and commissions	役務取引等利益3 26,058	1,918 24,	,140
Net gain on trading account transactions	特定取引利益4 2,357	57 2,	,300
Net other ordinary income	その他業務利益5 (1,344)	(2,742) 1,	,398
Of which, gain (loss) related to bonds	うち国債等債券関係損益 6 (6,294)	(3,851) (2,	,443)
General and administrative expenses (-	営業経費(△)7 64,194	6,203 57,	,991
Credit costs (-	与信費用(△)82,925	(12,100) 15,	,025
Write-off loans (-	貸 出 金 償 却(△) 9 3,946	3,088	858
Provision of specific allowance for loan losses (-	個別貸倒引当金繰入額(△) 10 [[1,463]-	(10,874) 10,	,874
Provision of general allowance for loan losses (-	一般貸倒引当金繰入額(△) 11 -[(2,709)]-	(3,032) 3,	,032
Loss on sales of loans, etc. (-	貸出債権売却損等(△) 12 268	(32)	300
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益 13 → 1,246	1,246	-
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等 14 43	3	40
Gain (loss) related to equity securities	株 式 等 関 係 損 益 15 5,557	(2,071) 7,	,628
Share of profit (loss) of entities accounted for using equity method	持分法による投資損益 16 56	73	(17)
Others	その他 17 851	2,045 (1,	,194)
Ordinary profit (loss) 1-7-8+15+16+1	経 常 利 益 18 52,176	18,025 34,	,151
Extraordinary income (loss)	特別損益19 (1,135)	(6,929) 5,	,794
Profit (loss) before income taxes	税金等調整前当期純利益 20 51,041	11,096 39,	,945
Income taxes (-	法 人 税 等 合 計(△) 21 15,196	2,985 12,	,211
Profit (loss)	当期純利益22 35,845	8,111 27,	,734
Profit (loss) attributable to non-controlling interests (-	非支配株主に帰属する当期純利益(△) 23 10	(32)	42
Profit (loss) attributable to owners of parent	親会社株主に帰属する当期純利益 24 35,835	8,144 27,	,691
(Ref) General and administrative expenses ratio 7/(1-0	(参考)営業経費率25 53.9%	(2.3%) 56	6.2%
(Note) "Consolidated gross profit" is calculated as (· · ·	

(Note) "Consolidated gross profit" is calculated as (Interest income – Interest expenses) + (Fees and commissions – Fees and commissions payments + Trust fees) + (Gain on trading account transactions – Loss on trading account transactions) + (Other ordinary income – Other ordinary expenses)

(注)「連結粗利益」は、(資金運用収益 – 資金調達費用)+(役務取引等収益 – 役務取引等費用+信託報酬)+(特定取引収益 – 特定取引費用)+(その他業務収益 – その他業務費用)で算出しております。

(Reference: Number of consolidated companies)

(Number of companies)

· · · · · · · · · · · · · · · · · · ·	1		<i>′</i>							(Inulliber	or companies)
									As of Mar.		As of Mar.
									31, 2025		31, 2024
									(a)	(a)-(b)	(b)
Number of consolidated subsidiaries	連	結	Î	子	숲		社	数	12	-	12
Number of companies accounted for using the equity method	持	分	法	適	用	会	社	数	1	-	1



[Hiroshima Bank, Non-consolidated]

[Hiroshima Bank, Non-consolidated]				(N	Aillions of yen)
			FY2024		FY2023
			(a)	(a)-(b)	(b)
Gross banking profit	業務粗利益	1	100,255	10,639	89,616
Of which, core gross banking profit 1-7	うちコア業務粗利益	2	106,549	14,490	92,059
Net interest income	資 金 利 益	3	85,981	11,813	74,168
Net fees and commissions	役務取引等利益	4	17,206	1,930	15,276
Net gain on trading account transactions	特定取引利益	5	1,586	258	1,328
Net other ordinary income	その他業務利益	6	(4,518)	(3,362)	(1,156)
Of which, gain (loss) related to bonds	うち国債等債券関係損益	7	(6,294)	(3,851)	(2,443)
Expenses (excluding extraordinary items) (-)	経 費(除く臨時処理分)(△)	8	57,514	4,421	53,093
Personnel expenses (-)	人 件 費 (△)	9	26,481	2,567	23,914
Non-personnel expenses (-)	物 件 費(△)	10	26,861	2,271	24,590
Taxes (-)	税 金 (△)	11	4,171	(417)	4,588
Banking profit (before provision of general allowance for loan losses)	実質業務純益	12	42,740	6,217	36,523
Core banking profit 2-8	コア業務純益	13	49,034	10,068	38,966
Core banking profit (excl. gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	14	49,034	10,068	38,966
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	15	-[(2,727)] -	(3,023)	3,023
Banking profit 12-15	業務純益	16	42,740	9,241	33,499
Non-recurring income (losses) 18-19+23	臨時損益	17	4,976	6,988	(2,012)
Gain (loss) related to equity securities	株式等関係損益	18	5,557	(2,707)	8,264
Disposal of non-performing loans (-)	不良債権処理額(△)	19	2,376	(9,058)	11,434
Write-off loans (-)	貸 出 金 償 却(△)	20	3,946	3,088	858
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	21	-[948]-	(10,322)	10,322
Loss on sales of loans, etc. (-)	貸出債権売却損等(△)	22	252	(40)	292
Reversal of allowance for loan losses	貸倒引当金戻入益	23	→ 1,779	1,779	-
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等	24	43	5	38
Other non-recurring income (losses)	その他臨時損益	25	1,794	637	1,157
Ordinary profit (loss) 16+17	経 常 利 益	26	47,716	16,229	31,487
Extraordinary income (losses)	特別損益	27	(1,122)	(6,946)	5,824
Of which, gains on cancellation of employee retirement benefit trust	うち退職給付信託返還益	28	-	(6,423)	6,423
Of which, gain (loss) related to non-current assets	うち固定資産関係損益	29	(1,122)	(524)	(598)
Profit (loss) before income taxes	税引前当期純利益	30	46,594	9,282	37,312
Income taxes (-)	法 人 税 等 合 計(△)	31	13,646	2,860	10,786
Profit (loss)	当期純利益	32	32,948	6,423	26,525
Credit costs 15+19 (-)	与信費用(△)	33	2,376	(12,081)	14,457



2. ROE [Hirogin Holdings, Consolidated]

				(%)
		FY2024		FY2023
		(a)	(a)-(b)	(b)
Profit attributable to owners of parent basis	親会社株主に帰属する当期純利益ベース	6.89	1.54	5.35

3. Capital Adequacy Ratio (Domestic Standard)

We use the foundation internal ratings-based approach to calculate credit risk assets and the standardized measurement approach to calculate the amount equivalent to operational risk.

信用リスク・アセットの算出においては基礎的内部格付手法を、オペレーショナル・リスク相当額の算出 においては標準的計測手法を採用しております。

[Hirogin Holdings, Consolidated]

	onduto	~										(Billions of yen)
										As of Mar	r. 31, 2025	As of Mar. 31,
											ry figures]	2024
										(a)	(a)-(b)	(b)
(1) Basic items related to core capi	tal	Э	ア資本	に 係	る 基	礎	項目	Ø	額	495.9	11.1	484.8
(2) Adjustment items related to cor-	e capital	Э	ア資本	に 係	る 調	整	項目	Ø	額	44.6	(0.1)	44.7
(3) Equity capital	(1)-(2)	自	己	資	本	τ.	Ø		額	451.2	11.2	440.0
(4) Risk-weighted assets		IJ	スク	• 7	・セ	ツ	٢	の	額	4,085.2	101.0	3,984.2
(5) Capital adequacy ratio	(3)/(4)	自	己	資	本	:	比		率	11.04%	0.00%	11.04%

[Hiroshima Bank, Non-consolidated]

[Hiroshima Bank, Non-co	onsolid	ate	ed]								(Billions of yen)
									As of Mar	: 31, 2025	As of Mar. 31,
			[Prelimina	ry figures]	2024						
									(a)	(a)-(b)	(b)
(1) Basic items related to core capita	al	п.	ア資本	に 係	る基礎	項目	の名	頁	454.6	14.1	440.5
(2) Adjustment items related to core	capital	1	ア資本	に 係	る調整	項目	の名	頁	46.6	7.0	39.6
(3) Equity capital	(1)-(2)	自	己	資	本	の	名	頁	407.9	7.0	400.9
(4) Risk-weighted assets		IJ	スク	・ア	セッ	\mathbb{P}	の客	頁	4,047.2	109.6	3,937.6
(5) Capital adequacy ratio	(3)/(4)	自	己	資	本	比	ጃ	阿	10.07%	(0.11%)	10.18%

4. Banking Profit [Hiroshima Bank, Non-consolidated]

	king i tont k ini osinina ban	ік,	101	1-0115	onuateu			(Millions of yen)
							FY2024		FY2023
							(a)	(a)-(b)	(b)
Core ba	anking profit	П	7	1 業	務 純	益	49,034	10,068	38,966
Per	staff (in thousands of yen)	職	員 -	一人当	たり(千	· 円)	17,229	3,685	13,544
	g profit (before provision of general nee for loan losses)	実	産	f 業	務 純	益	42,740	6,217	36,523
Per	staff (in thousands of yen)	職	員 -	一人当	たり(千	· 円)	15,017	2,323	12,694
Banking	g profit	業		務	純	益	42,740	9,241	33,499
Per	staff (in thousands of yen)	職	員 -	一人当	たり(千	•円)	15,017	3,373	11,644

HIROGIN OLDINGS

5. Interest Margin [Hiroshima Bank, Non-consolidated]

(All Branches)

(A	(%)										
								FY2024		FY2023	
								(a)	(a)-(b)	(b)	
(1)	Yield on interest-earning assets	資	金	運	用	利	回	1.06	0.04	1.02	
	Yield on loans and bills discounted	貸	出	金		利	Π	1.10	0.01	1.09	
	Yield on securities	有	価	証	券	利	回	1.53	0.26	1.27	
(2)	Yield on interest-bearing liabilities	資	金	調	達	原	価	0.83	0.09	0.74	
	Yield on deposits	預	金	等		利	Π	0.11	0.07	0.04	
(3)	Interest spread on loans and deposits	預	貸	金		利	鞘	0.38	(0.10)	0.48	
(4)	Net interest margin (1)-(2)	総	資	金		利	鞘	0.23	(0.05)	0.28	

(Note) 1. Yield on deposits includes negotiable certificates of deposit.

2.From the FY 2024, yield on interest-earning assets includes the interest-bearing portion of the average balance of due from the Bank of Japan. The figure for the FY 2023 has also been restated retroactively.

(注)1.預金等利回は、譲渡性預金を含んでおります。

2.2025年3月期から、資金運用利回に、日銀預け金平残(有利息部分)を含めて算出しており、2024年3月期に ついても遡及して修正しております。

(Domestic Operations)										
								FY2024	FY2023	
								(a)	(a)-(b)	(b)
(1)	Yield on interest-earning assets	資	金	運	用	利	旦	0.71	0.06	0.65
	Yield on loans and bills discounted	貸 出 金 利		回	0.82	0.08	0.74			
	Yield on securities	有	価	証	券	利	回	0.93	0.14	0.79
(2)	Yield on interest-bearing liabilities	資	金	調	達	原	価	0.58	0.11	0.47
	Yield on deposits	預	金	等		利	旦	0.06	0.06	0.00
(3)	Interest spread on loans and deposits	預	貸	金		利	鞘	0.15	(0.02)	0.17
(4)	Net interest margin (1)-(2)	総	資	金		利	鞘	0.13	(0.05)	0.18

(Domestic Operations)

(Note) 1. Yield on deposits includes negotiable certificates of deposit.

2.From the FY 2024, yield on interest-earning assets includes the interest-bearing portion of the average balance of due from the Bank of Japan. The figure for the FY 2023 has also been restated retroactively.

(注)1.預金等利回は、譲渡性預金を含んでおります。

2.2025年3月期から、資金運用利回に、日銀預け金平残(有利息部分)を含めて算出しており、2024年3月期に ついても遡及して修正しております。

(International Operations)

(lı	nternational Operations)						-			(%)
								FY2024		FY2023
								(a)	(a)-(b)	(b)
(1)	Yield on interest-earning assets	資	金	運	用	利	旦	3.56	(0.28)	3.84
	field on loans and bills discounted		出	金	1	利	П	3.54	(0.59)	4.13
	Yield on securities	有	価	証	券	利	日	4.15	0.53	3.62
(2)	Yield on interest-bearing liabilities	資	金	調	達	原	価	2.67	(0.47)	3.14
	Yield on deposits	預	金	等		利	旦	2.15	0.40	1.75
(3)	Interest spread on loans and deposits	預	貸	金	:	利	鞘	0.76	(0.93)	1.69
(4)	Net interest margin (1)-(2)	総	資	金		利	鞘	0.89	0.19	0.70



(Billions of yen)

6. Gain (Loss) Related to Securities [Hiroshima Bank, Non-consolidated]

										(Millions of yen)
									FY2024		FY2023
									(a)	(a)-(b)	(b)
Gain (loss) related to bonds		国	債	等信	貢 券	関	係打	員益	(6,294)	(3,851)	(2,443)
Gains on sales		売			却			益	2,910	(2,955)	5,865
Losses on sales (-)			売 却 損(△)					(\triangle)	8,995	736	8,259
Write-offs	(-)	償					却	(\triangle)	208	159	49
Gain (loss) related to equity securities		株	式	等	関	係	損	益	5,557	(2,707)	8,264
Gains on sales		売			却			益	5,708	(4,746)	10,454
Losses on sales	(-)	売		:	却		損	(\triangle)	45	(1,814)	1,859
Write-offs	(-)	償					却	(\triangle)	104	(227)	331

7. Gain (Loss) on Valuation of Securities

(Hirogin Holdings, Consolidated **)**

			As of	Mar. 31, 202	5			As of Mar.	31, 2024	
		Balance sheet	Valuation gains				Balance sheet	Valuation gains		
			(losses) (a)	(a)-(b)	Gains	Losses	amount	(losses) (b)	Gains	Losses
Held-to-maturity	満期保有目的	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Bonds	債 券	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,852.8	(27.8)	(61.3)	74.2	102.0	1,737.2	33.5	91.6	58.1
Stocks	株式	113.2	45.3	(15.7)	52.7	7.4	136.7	61.0	61.8	0.8
Bonds	債 券	1,093.9	(68.9)	(40.2)	0.1	69.0	1,004.7	(28.7)	0.2	29.0
Others	その他	645.6	(4.2)	(5.4)	21.3	25.5	595.8	1.2	29.5	28.3
Foreign bonds	うち外債	318.6	(14.4)	6.2	1.5	15.9	274.2	(20.6)	1.0	21.6
Total	合 計	1,928.0	(30.9)	(64.5)	74.2	105.2	1,791.2	33.5	91.8	58.2

(Notes) 1. As "available-for-sale" are measured at market prices, valuation gains or losses are the difference between the balance sheet amounts and the acquisition costs.

2. In addition to "securities" on the consolidated balance sheet, the figures above include negotiable certificates of deposit in "cash and due from banks."

(注)1.「その他有価証券」は時価評価しておりますので、評価損益は連結貸借対照表計上額と取得原価との差額を計上しております。 2.連結貸借対照表の「有価証券」のほか、「現金預け金」中の譲渡性預け金を含んでおります。

* To reduce interest risk on bonds, we conduct hedging transactions using interest rate swaps and apply deferred hedging. The valuation gains and losses after hedging are as follows.

※なお、債券に対する金利リスク低減を目的として、金利スワップによるヘッジ取引を行い、繰延ヘッジを適用しております。 ヘッジ考慮後の評価損益は以下のとおりです。

						_			(Billions of yen)
							As of Mar.	31, 2025	As of Mar. 31, 2024
	_						Valuation		Valuation
		<u> </u>		<u> </u>			gains (losses) (a)	(a)-(b)	gains (losses) (b)
Available-for-sale (before hedging)	その他	有佰	町証券	(ヘッ	ジ考慮	(前)	(27.8)	(61.3)	33.5
Interest rate swaps	金利	间	ス	ワ	ツ	プ	8.3	8.3	-
Available-for-sale (after hedging)	その他	有佰	西証券	(~ "	ジ考慮	(後)	(19.4)	(52.9)	33.5



(D 'II'

[Hiroshima Bank, Non-consolidated]

									(Billio	ns of yen)
			As of	Mar. 31, 202	5		As of Mar. 31, 2024			
		Balance Valuation sheet (losses) amount (a) (a)-(b)			Gains	Losses	Balance sheet amount	Valuation gains (losses) (b)	Gains	Losses
Held-to-maturity	満期保有目的	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Bonds	債 券	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,852.4	(27.8)	(61.3)	74.2	102.0	1,736.7	33.4	91.6	58.1
Stocks	株式	113.2	45.2	(15.8)	52.7	7.4	136.6	61.0	61.8	0.8
Bonds	債 券	1,093.5	(68.9)	(40.2)	0.1	69.0	1,004.2	(28.7)	0.2	29.0
Others	その他	645.6	(4.2)	(5.4)	21.3	25.5	595.8	1.2	29.5	28.3
Foreign bonds	うち外債	318.6	(14.4)	6.2	1.5	15.9	274.2	(20.6)	1.0	21.6
Fotal	合 計	1,927.5	(31.0)	(64.5)	74.2	105.2	1,790.7	33.5	91.7	58.2

(Notes) 1. As "available-for-sale" are measured at market prices, valuation gains or losses are the difference between the balance sheet amounts and the acquisition costs.

2. In addition to "securities" on the non-consolidated balance sheet, the figures above include negotiable certificates of deposit in "cash and due from banks."

(注)1.「その他有価証券」は時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。
 2.貸借対照表の「有価証券」のほか、「現金預け金」中の譲渡性預け金を含んでおります。

* To reduce interest risk on bonds, we conduct hedging transactions using interest rate swaps and apply deferred hedging. The valuation gains and losses after hedging are as follows.

※なお、債券に対する金利リスク低減を目的として、金利スワップによるヘッジ取引を行い、繰延ヘッジを適用しております。 ヘッジ考慮後の評価損益は以下のとおりです。

								(Billions of yen)
						As of Mar.	31 2025	As of Mar. 31,
						As of Mar.	51, 2025	2024
	_					Valuation		Valuation
		_				gains		gains
			<u> </u>	_		(losses)	(a)-(b)	(losses)
					/	(a)		(b)
Available-for-sale (before hedging)	その他有	価証券	*(~ッ	ジ考慮	前)	(27.8)	(61.3)	33.4
Interest rate swaps	金 利	ス	7	ツ	プ	8.3	8.3	-
Available-for-sale (after hedging)	その他有	価証券	*(~ッ	ジ考慮	後)	(19.4)	(52.9)	33.4



8. Balance of Loans and Bills Discounted [Hiroshima Bank, Non-consolidated]

(1)	Breakdown	of loans	and bills	discounted	outstanding balance
J	IJ	DIEakuowii	of ioalis	and onis	uiscounteu	outstanding balance

(1) Breakdown of loans and bi	(Billions of yen)			
(Augus as hal	2002)	FY2024		FY2023
(Average bala	ance)	(a)	(a)-(b)	(b)
Loans and bills discounted	貸 出 金 残 高	8,234.2	716.3	7,517.9
Business loans, etc	事業性貸出等	6,404.6	651.5	5,753.1
Personal loans	個人ローン	1,829.5	64.8	1,764.7
Housing loans	住宅ローン	1,207.3	57.2	1,150.1
Other loans	その他ローン	622.2	7.6	614.6

									(Billions of yen)
							As of Mar. 31,		As of Mar. 31,
	(Term-end	balance	:)		2025		2024		
					(a)	(a)-(b)	(b)		
Loa	ans and bills discounted	貸	出	金	残	高	7,984.2	238.5	7,745.7
F	Business loans, etc	事	業	性 貸	出	等	6,086.1	129.9	5,956.2
F	Personal loans	個	人	П	-	\sim	1,898.0	108.5	1,789.5
	Housing loans	住	宅	П	-	ン	1,274.8	103.7	1,171.1
	Other loans	そ	の	他口	-	ン	623.1	4.7	618.4

(2) Loans to Small and Medium-sized Enterprises (SMEs)

(2) Loans to Small and Medium	(Billions of yen)			
		As of Mar. 31,		As of Mar. 31,
		2025		2024
		(a)	(a)-(b)	(b)
Loans to SMEs	中小企業等貸出残高	5,005.1	169.8	4,835.3
SME loan ratio	中小企業等貸出比率	62.7%	0.3%	62.4%

(Note) 1. Loans to SMEs include personal loans.

2. Loans that are the denominators in the SME loan ratio exclude those in the special international financial transactions account. (注)1.中小企業等貸出残高は、個人ローン残高等を含んでおります。

2.中小企業等貸出比率の分母となる貸出金は、特別国際金融取引勘定分を除いております。

9. Allowance for Loan Losses

[Hirogin Holdings, Consolidated]

	Hirogin Holdings, Consolida	ate							(Millions of yen)
							As of Mar. 31,		As of Mar. 31,
							2025		2024
							(a)	(a)-(b)	(b)
A	llowance for loan losses	貸	倒	引	当	金	38,995	(12,522)	51,517
	General allowance	-	般 貸	倒	引 当	金	18,313	(2,709)	21,022
	Specific allowance	個	別 貸	倒	引 当	金	20,682	(9,812)	30,494

[Hiroshima Bank, Non-consolidated]

	Hiroshima Bank, Non-conso	lid	ateo	d 🖌							(Millions of yen)
									As of Mar. 31,		As of Mar. 31,
									2025		2024
				_					(a)	(a)-(b)	(b)
A	llowance for loan losses	貸	佰	到	引	Ţ	≝	金	36,235	(12,694)	48,929
	General allowance	1	般	貸	倒	引	当	金	17,968	(2,728)	20,696
	Specific allowance	個	別	貸	倒	引	当	金	18,266	(9,967)	28,233



10. Loans Based on the Financial Reconstruction Act and Risk-Monitored Loans

- The figures are shown after direct write-offs.
- ・部分直接償却後で記載しております。

[Hirogin Holdings, Consolidated]

[Hirogin Holdings, Consolidated]											(Millions of yen)
									As of Mar. 31,		As of Mar. 31,
									2025 (a)	(a)-(b)	2024 (b)
Loans under bankruptcy/rehabilitation or similar proceedings	破 こ	産 れ	更 らし	生 に ^注	債 隼 す	権 [*] る	及 債	び 権	9,401	2,034	7,367
Risk loans	危		険	Ĩ,		債		権	45,233	(11,087)	56,320
Substandard loans	要		管	Ŧ	里	債		権	29,036	(6,324)	35,360
Delinquent loans past due over three months	Ξ	月	以	上	延	滞	債	権	2,015	38	1,977
Restructured loans	貸	出	条	件	緩	和	債	権	27,020	(6,363)	33,383
Subtotal	小							計	83,670	(15,378)	99,048
Normal claims	Æ		常	, I		債		権	7,962,554	267,673	7,694,881
Total	合							計	8,046,224	252,294	7,793,930
Non-performing loan ratio	不	Ē	Į	債	権	ļ	比	率	1.04%	(0.23%)	1.27%

[Hiroshima Bank, Non-consolidated]

(H	liroshima Bank, Non-consolidateo	1										(Millions of yen)
										As of Mar. 31,		As of Mar. 31,
										2025		2024
										(a)	(a)-(b)	(b)
L	Loans under bankruptcy/rehabilitation or similar	破	産	更	生	債	権	及	び	8 020	1,829	6 201
р	proceedings	S	れ	6	に !	準う	ドる	債	権	8,030	1,829	6,201
R	Risk loans	危		険	i.		債		権	45,233	(11,087)	56,320
S	Substandard loans	要		管		理	債		権	29,036	(6,324)	35,360
	Delinquent loans past due over three months	Щ	月	以	上	延	滞	債	権	2,015	38	1,977
	Restructured loans	貸	出	条	件	緩	和	債	権	27,020	(6,363)	33,383
Sub	total (A)	小							計	82,300	(15,582)	97,882
Nor	rmal claims	Æ		常	i I		債		権	8,011,105	261,016	7,750,089
Tota	al	合							計	8,093,405	245,434	7,847,971
Non	n-performing loan ratio	不	Ē	Į	債	権		比	率	1.02%	(0.23%)	1.25%

11. Coverage Status of Loans Based on the Financial Reconstruction Act [Hiroshima Bank, Non-consolidated]

Hiroshima Bank, Non-consolidated					(Millions of yen)
			As of Mar. 31, 2025		As of Mar. 31, 2024
			(a)	(a)-(b)	(b)
Coverage amount (B)	カ バ	-	領 64,492	(12,064)	76,556
Allowance for loan losses (C)	貸 倒	引 当	全 25,318	(11,486)	36,804
Portion secured by collateral and guarantees	担保保証等に	よる保全部	分 39,174	(578)	39,752
Coverage ratio for disclosed loans (B)/(A)	開示債権額に	対するカバー	率 78.4%	0.2%	78.2%
(Ref: Coverage ratio before direct write-offs)	(参考:部分直接值	賞却前のカバー率	83.4%	1.5%	81.9%
Portion not secured by collateral or guarantees (D)	担保保証等によ	る保全のない部	分 43,126	(15,003)	58,129
Allowance ratio (C)/(D)	弓	当	率 58.7%	(4.6%)	63.3%



《Reference》 Self-Assessment, Loans Based on the Financial Reconstruction Act, Risk-Monitored Loans 【Hiroshima Bank, Non-consolidated】

Hiroshima B		consonida			_					s of yen)						
Borrower	category and c	lassification und	ler self-assessr	nent	d	Loans based on the Financial Reconstruction Act Risk-monitored loans										
自己查定	の 唐 政	者 区 分	および	分類額	Ш	金融再生	法	開 示	債	権						
	9 頃 初			力艰限	H	リスク	管	理	債	権						
Borrower category	Unclassified	Classification		Classification	Ш	Category Credit balance		f coverage 全額	Coverage	Allowance						
Donower eulegory	Chemsonieu	II	III	IV	Ш	区分	Secured by		ratio	ratio						
	II. () store	** \$\ \frac{1}{2}			Ш	与信残高	collateral	Allowance	+							
債務者区分	非分類	Ⅱ分類	Ⅲ分類	IV分類	Ш	82,300	担保等に よる保全額	引当額	カバー率	引当率						
Bankrupt borrowers					П	Loans under bankruptcy/										
破綻先					Ш	rehabilitation or similar proceeding	5									
3,553	637	2,915	-	-	Ш	破産更生債権及び										
			(26)	(347)	Ш	これらに準ずる債権										
Effectively bankrupt					Ш	8,030	7,645	385	100%	100%						
borrowers					Ш	0,000	,,010	202	10070	10070						
実質破綻先					Ш											
4,477	1,279	3,198	-	-	Ш											
Potentially bankrupt			(11)	(-)	Н			-								
borrowers					Ш	Risk loans										
破綻懸念先					Ш	危険債権										
45,233	34,587	7,330	3,314	-	Ш	45,233	24,168	17,750	92.7%	84.3%						
			(17,750)	(-)	Ш											
Т					П	Substandard loans										
Substandard borrowers					Ш	29,036 要管理債権	7,360	7,182	50.1%	33.1%						
					Ш	安昌埕頂推 Delinquent loans past										
要管理先					Ш	due over three months 2,015	1,873	37	94.8%	26.7%						
36,223	4,966	31,257	-	-	Ш	三月以上延滞債権		-								
					Ш	Restructured loans 27,020	5,486	7,144	46.7%	33.2%						
						貸出条件緩和債権										
Borrowers requiring																
caution																
要注意先																
494,342	81,361	412,981	-	-		Normal claims			/							
						正常債権										
Normal borrowers						8,011,105										
正常先									/							
7,545,799	7,545,799							/	/							
1,575,177	1,575,175	_	-													
								/								
Total						Total	7 /									
合計 8,093,405	7,663,665	426,425	3,314			合計 8,093,405										
0,093,403	7,003,005	420,425	3,314	-		0,073,403	V									

(Note) The figures in parentheses in "Borrower category and classification under self-assessment" are specific allowance for loan losses.

(注)「自己査定の債務者区分および分類額」における()内は分類額に対する個別貸倒引当金の引当額です。



12. Loans by Industry [Hiroshima Bank, Non-consolidated]

(1) Loans by industry

1) Loans by industry		As of Mar. 31,		(Millions of year As of Mar. 31,
		2025 (a)	(a)-(b)	2024 (b)
Domestic (excl. special international financial ransactions account)	国 内 店 分 (除く特別国際金融取引勘定)	7,984,257	238,476	7,745,781
Manufacturing	製 造 業	790,114	32,997	757,117
Agriculture and forestry	農 業 ・ 林 業	4,542	(476)	5,018
Fishery	漁業	1,103	(80)	1,183
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	1,099	(202)	1,301
Construction	建 設 業	189,322	1,073	188,249
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	256,854	12,969	243,885
Information and communications	情 報 通 信 業	20,132	968	19,164
Transport and postal services	運 輸 業 ・ 郵 便 業	558,510	48,973	509,537
Wholesale and retail trade	卸 売 業 ・ 小 売 業	623,551	47,110	576,441
Finance and insurance	金融業 · 保険業	489,054	70,022	419,032
Real estate and leasing	不 動 産 業 ・ 物 品 賃 貸 業	1,324,434	62,281	1,262,153
Various services	各種サービス業	459,029	20,089	438,940
Local public sectors	地方公共团体	1,292,736	(136,819)	1,429,555
Others	そ の 他	1,973,768	79,574	1,894,194
Of which for individuals	うち個人向け	1,428,797	108,640	1,320,157
Of which for ship leasing (non-residents)	うち船舶貸渡業(非居住者)	482,023	(36,588)	518,611

(Note) Ship leasing (non-residents) refers to overseas subsidiaries of domestic ship leasing companies.

(注)船舶貸渡業(非居住者)とは、国内船舶貸渡業者の海外子会社等です。

(注) 船船貫渡業(非居住者)とは、国内船船員	【波美	そろり	り海グ	小士会	云仕⁼	寺です	0			(Millions of yen)
								As of Mar. 31,		As of Mar. 31,
								2025		2024
								(a)	(a)-(b)	(b)
Loans related to ships	船	舶	関	連	貸	出	金	967,822	20,121	947,701

(Note) Loans related to ships include ship leasing (domestic and non-residents) and shipbuilding.

(注)船舶関連貸出金は、船舶貸渡業(国内及び非居住者)や造船業等を含んでおります。

(2) Loans based on the Financial Reconstruction Act and risk-monitored loans by industry (Millions of ven)

		5	(Millions of yen)
		As of Mar. 31,	As of Mar. 31,
		2025	2024
		(a) (a)-(b)	(b)
Domestic (excl. special international financial transactions account)	国内店分 内 方 (除く特別国際金融取引勘定) () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () () ()	82,300 (15,582)	97,882
Manufacturing	製 造 業	26,117 1,464	24,653
Agriculture and forestry	農業・林業	87 (100)	187
Fishery	漁 業	12 0	12
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業		-
Construction	建 設 業	4,185 (335)	4,520
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	645 643	2
Information and communications	情報通信業	237 (54)	291
Transport and postal service	運 輸 業 ・ 郵 便 業	2,410 (904)	3,314
Wholesale and retail service	卸 売 業 ・ 小 売 業	12,840 (9,545)	22,385
Finance and insurance	金融業・保険業	0 (646)	646
Real estate and leasing	不 動 産 業 ・ 物 品 賃 貸 業	10,912 (1,726)	12,638
Various services	各種サービス業	15,836 (5,593)	21,429
Local public sectors	地方公共团体		-
Others	そ の 他	9,015 1,214	7,801



13. Balance of Deposits, etc. [Hiroshima Bank, Non-consolidated]

Breakdown of outstanding balance of deposits and others

B	eakdown of outstanding balance of c	lepo	osits and	oth	ers					(Billions of yen)
	(Avarage halana	a)		FY2024	FY2023					
	(Average balanc	(a)	(a)-(b)	(b)						
D	eposits and other balances	預	金	等	残		高	9,353.0	34.3	9,318.7
	Personal deposits	個	人		預		金	6,140.7	120.2	6,020.5
	Corporate deposits	法	人		預		金	2,827.1	47.7	2,779.4
	Public funds and financial deposits	公	金・	金	融	預	金	385.0	(133.7)	518.7

(Note) Deposits and other balances includes negotiable certificates of deposit.

(注)預金等は、譲渡性預金を含んでおります。

(Term-end bala	nce)					As of Mar. 31, 2025		(Billions of yen) As of Mar. 31, 2024
	,					(a)	(a)-(b)	(b)
Deposits and other balances	預	金	等	残	高	9,471.9	72.4	9,399.5
Personal deposits	個	人		預	金	6,146.9	67.2	6,079.7
Corporate deposits	法	人		預	金	2,894.6	18.5	2,876.1
Public funds and financial deposits	公	金・	金	融	預 金	430.3	(13.3)	443.6

(Note) Deposits and other balances includes negotiable certificates of deposit.

(注)預金等は、譲渡性預金を含んでおります。

14. Total Custody Assets [Hiroshima Bank and Hirogin Securities]

· –					0		-		(Billions of yer
							As of Mar. 31, 2025		As of Mar. 31, 2024
							(a)	(a)-(b)	(b)
Fotal custody assets	総	預	り j	資 産	三 列	も 高 しょうしょう しょうしょうしょう しょうしょうしょうしょう しょうしょうしょう しょうしょうしょう しょうしょう しょうしょうしょう しょうしょう しょう	11,207.7	91.4	11,116.3
Hiroshima Bank	広		島	鉜	Į	行	10,676.6	115.3	10,561.3
Deposits and other balances	預			È		等	9,471.9	72.4	9,399.5
Non-deposit products	非	預	4	È	商	品	1,204.6	42.9	1,161.7
Investment trusts	投		資	信		託	196.2	24.3	171.9
Public bonds	公		ţ	 Ц		債	116.1	7.9	108.2
Pension insurance	年		金	伢	Ę	険	403.0	21.1	381.9
Financial instruments intermediary	金	融	商	品	仲	介	450.8	(7.7)	458.5
Others	そ		C	の		他	38.4	(2.7)	41.1
Hirogin Securities (excl. financial instruments intermediary)	ひ ()	ろまくる	ぎ 金 融	ん 商 fi	証 日 仲		531.1	(23.8)	554.9
Fotal non-deposit products	非	預	金祥	韵 品	6	計	1,735.7	19.0	1,716.7

(Notes) 1. The balances of Hirogin Securities are shown on a mark-to-market basis.

2. The figures exclude financial instruments intermediary (Rakuten Securities and SBI SECURITIES) through the "Hirogin App." (注)1.ひろぎん証券の残高は、時価ベースです。

2.「ひろぎんアプリ」を通じた金融商品仲介(楽天証券・SBI証券)は含んでおりません。



(Reference) The Hiroshima Bank, Ltd. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

As of March 31, 2024 As of March 31, 2025

ssets	資		産		の		部		
Cash and due from banks	現	숲	Ż	預		け	金	2,838,661	1,725,60
Cash	現						金	67,211	82,14
Due from banks	預			け			金	2,771,450	1,643,45
Call loans	Э	-	ル	- 1		-	ン	50,355	63,74
Monetary claims bought	買	入	金	: 1	鼭	債	権	6,793	6,75
Trading account assets	特	定	取	Į	引	資	産	6,956	8,64
Trading securities	商	品	有	î f	価	証	券	1,294	1,52
Trading account financial derivatives	特	定	金鬲	浊 沂	辰兰	主 商	品	5,661	7,1
Money held in trust	金	銉	戋	の		信	託	10,487	1
Securities	有		価		証		券	1,779,230	1,912,3
Government bonds	玉						債	438,641	593,79
Local government bonds	地			方			債	328,680	283,7
Corporate bonds	社						債	290,956	291,1
Stocks	株						式	141,107	117,5
Other securities	そ	の	他	i (の	証	券	579,845	626,1
Loans and bills discounted	貸			出			金	7,745,781	7,984,2
Bills discounted	割		引		手		形	16,623	7,9
Loans on bills	手		形		貸	:	付	42,761	34,9
Loans on deeds	証		書		貸		付	6,921,336	7,152,5
Overdrafts	当		座		貸		越	765,059	788,8
Foreign exchanges	外		国		為		替	7,064	8,0
Due from foreign banks (our accounts)	外	国	他	ı J	,, 店	預	け	4,814	6,4
Foreign bills bought	買	入	外		玉	為	替	274	•,•
Foreign bills receivable	取	立	外		玉	為	替	1,975	1,5
Other assets	そ	σ		他		資	産	116,239	146,3
Prepaid expenses	前	-	払	10	費		用	1,338	1,3
Accrued revenue	未		収		収		益	7,977	10,7
Margin deposits for futures transactions		物币		差		証 拠		481	8
Financial derivatives	金	融	、沂		大生	商	品	15,803	23,5
Cash collateral paid for financial instruments						担保		34,675	49,4
Other	正・	の の	他		. ハ の	資	産	55,963	60,4
Tangible fixed assets	有	形	固		定	資	産	106,294	105,2
Buildings, net	建	70	Щ	1)	KE.	具	生物	35,811	35,8
Land	土						地	53,248	53,2
Leased assets, net	IJ	-	_	ス		資	産	383	33,2
Construction in progress	建	副		く仮		_貝 勘	定	112	2
Other tangible fixed assets						圆 □定 資		16,739	15,7
Intangible fixed assets	その無)回 定				15,7
0		形	固			資	産マ	12,818	
Software	ソ	フル	۲ م 1		ウ 、 田	工	ア	8,299	9,2
Other intangible fixed assets						定資		4,518	6,1 52.2
Prepaid pension costs	前	払	年		金 ~	費	用	44,671	52,2
Deferred tax assets	繰	延	税		金 **	資	産	-	16,4
Customers' liabilities for acceptances and guarantees	支	払			諾	見	返	43,744	55,3
Allowance for loan losses	貸	侄	IJ	引	部	当 合	金 計	(48,929) 12,720,169	(36,2)



(Millions of yen)

As of March 31, 2024 As of March 31, 2025

Liabilities	負 債 の	部		
Deposits	預	金	9,257,363	9,305,930
Current deposits	当 座 預	金	631,120	583,520
Ordinary deposits	普 通 預	金	5,874,198	5,893,753
Savings deposits	貯 蓄 預	金	90,930	94,455
Deposits at notice	通 知 預	金	30,995	30,138
Time deposits	定 期 預	金	2,113,350	2,168,536
Installment savings	定 期 積	金	20	18
Other deposits	その他の預	金	516,747	535,507
Negotiable certificates of deposit	譲 渡 性 預	金	142,224	166,059
Call money	コールマネ	-	819,300	-
Securities sold under repurchase agreements	売 現 先 勘	定	196,778	249,066
Cash collateral received for securities lent	债券貸借取引受入担任	呆金	301,697	310,909
Trading account liabilities	特定取引負	債	4,443	6,122
Trading account financial derivatives	特定金融派生商	L.	4,443	6,122
Borrowed money	借 用	金	1,360,488	1,419,325
Borrowings from other banks	借 入	金	1,360,488	1,419,325
Foreign exchanges	外 国 為	替	661	1,172
Foreign bills sold	売 渡 外 国 為	替	374	444
Foreign bills payable	未払外国為	替	287	728
Borrowed money from trust account	信 託 勘 定	借	56	79
Other liabilities	その他負	債	89,055	77,769
Domestic exchange settlement account, credit	未 決 済 為 替	借	1,448	487
Income taxes payable	未払法人税	等	15,346	5,815
Accrued expenses	未 払 費	用	6,171	8,277
Unearned revenue	前 受 収	益	996	2,178
Reserve for interest on installment savings	給付補填備	金	1	1
Financial derivatives	金融派生商	н	48,881	45,713
Cash collateral received for financial instruments	金融商品等受入担任	录金	9,430	5,007
Lease liabilities	リース債	務	407	329
Asset retirement obligations	資産除去債	務	301	307
Other	その他の負	債	6,070	9,651
Provision for reimbursement of deposits	睡眠預金払戻損失引	当金	1,827	1,668
Provision for point card certificates	ポイント引当	金	150	175
Provision for stockshares	株式給付引当	金	889	774
Deferred tax liabilities	繰 延 税 金 負	債	2,985	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金	負債	12,899	12,719
Acceptances and guarantees	支 払 承	諾	43,744	55,398
Total liabilities	負債の部合	計	12,234,566	11,607,174



(Millions of yen)

As of March 31, 2024 As of March 31, 2025

Net assets	純	資	産	の	部		
Share capital	資		本		金	54,573	54,573
Capital surplus	資	本	剰	余	金	30,634	30,634
Legal capital surplus	資	本	準	備	金	30,634	30,634
Retained earnings	利	益	剰	余	金	348,889	362,630
Legal retained earnings	利	益	準	備	金	40,153	40,153
Other retained earnings	そ	の他	利益	剰 余	金	308,736	322,477
General reserve	別	途	積	立	金	289,604	289,604
Retained earnings brought forward	繰	越 禾	刂 益	剰 余	金	19,132	32,873
Total shareholders' equity	株	主	資 本	: 合	計	434,098	447,838
Valuation difference on available-for-sale securities	その)他有伯	西証券:	平価差額	額金	23,931	(18,496)
Deferred gains or losses on hedges	繰	延 ^	、 ツ	ジ 損	益	1,303	1,923
Revaluation reserve for land	土	地 再	評 価	差 額	〔 金	26,269	25,877
Total valuation and translation adjustments	評伯	町・抄	9算差	額等る	合計	51,504	9,304
Total net assets	純	資產	もの	部 合	計	485,602	457,143
Total liabilities and net assets	負債	責及び	純資産	目の部分	合計	12,720,169	12,064,317



(2) Non-Consolidated Statements of Income

Definitive income 使 常 水 症 154,216 168,0 Interest income 度 企 滞 用 収 症 107,666 144, Interest on boars and discounds 以 出 本 利 点 82,331 040,0 Interest and dividends on securities f 相正歩利息尼当合 21,339 28, Interest on call loans $\neg - \nu \cup - \nu N$ 息 419 419 417 Interest on call loans $\neg - \nu \cup - \nu N$ 息 419 417 Interest on call loans $\neg - \nu \cup - \nu N$ 息 419 417 Trust fees f 心 能 の 愛 人 利 旦 1,225 3, Other interest income $< \phi$ 他 心 愛 人 利 旦 1,225 3, Other interest income $< \phi$ 他 心 愛 人 A Ե F 散 料 6,443 6, exchanges and commissions on domestic and foreign $¢$ A A B F 散 料 6,443 6, Other fees and commissions $¢$ ϕ 他 ϕ Q B Q \pm 1,328 1, Net gain on trading account framewide dividence ϕ B R Q \pm 1,328 1, Net gain on trading account framewide dividence ϕ B R Q \pm 1,328 1, Net gain on trading account framewide dividence ϕ B R R R R 7,206 44, Gain on trading account framewide dividence ϕ B R R R R 7,206 44, Gain on frame dividence ϕ ϕ R R R R R 7,206 44, Gain on frame dividence ϕ ϕ R R R R R 1,340 1, Gain on frame dividence ϕ ϕ R R R R R 1,340 1, Gain on frame dividence ϕ ϕ R R R R R 1,340 1, Gain on stading account framewide dividence ϕ ϕ R R R R 1,340 1, Gain on stading account framewide dividence ϕ ϕ R R R R R 1,045 2,27 Gain on rander ϕ R R R R R R R 1,00 9, Reversal of allowance for loan losses Ω B R R R R R R R 1,00 9, Interest on dividence R				For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Interest in come資金潮用収益107,666124, Interest on loans and discounts資用資用233190, 104, 104,Interest on call bansコールローン利息4190Interest on all bansコールローン利息4190Interest on all bansコールローン利息1,2253, 0,000Other interest incomeその他の受人利息2,3491,Trust fees信託<税州175Fees and commissions on domestic and foreign exchangesその他の役み根廷19,48521,0Other fees and commissionsその他の役務成益19,48521,0Gain on trading account transactions特定服引取<172,064,0Other ordinary incomeその他の役務成益1,2791,0Other ordinary incomeその他の役務成益7,2064,0Other ordinary incomeその他条務収益1,2301,1Gain on francial derivatives株営金際水原商品収益Reversal of allowance for kan losses貸貸引当金成人益-1,1Reversal of allowance for kan losses貸貸引当金成人益-1,2Gain on muchil derivatives様友の信託3,23,3Coher on depoins worthing第全金原石3,4-1,2Other incomeその他糸常収益1,0,455,2Gain on muchil derivatives様友愛成乙-1,2Reversal of allowance for kan losses貸貸引当金成人-1,2Coher on trading account francial derivative様女の名3,21,2Other incomeその他の経常成社1,01,2Ordinary expenses第全金属一	Ordinary income	経 常 収	益	-	168,621
Interest on loons and discounts氏 氏 田田 (田田 cull loans)日 日 日田 (田田 cull loans)日 日 日 日 日田 (田田 cull loans)日 日 日 日 日田 (田田 cull loans)日 日 日 日 日 日田 (田田 cull loans)日 日 日 日 日 日 日 日 日田 (田田 cull loans)日 日 日 日 日 日 日 日田 (田田 cull loans)日 日 日 日 日 日 日 日 日 日 日田 (田田 cull loans)日 日 日 日 日 日 日 日 日 日 日 日 日 日 日 日 日 日 日 	-		益		124,838
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Interest on call kansコートレローン利息449Interest on deposits with bunks田 ひ 金 利 息1.2253.Other interest incomeそ の 色 の 交入利息2.3491.Trust fees田 毛 毛 根 棚1.75Fees and commissions役 啓 吸 川 等 収 益2.5928280Pees and commissionsそ の 色 の 役 府 吸 前 要 収 益1.3381.Colin on trading account transactions特 定 取 川 収 益1.3381.Net gain on trading account transactions特 定 取 川 収 益1.3381.Net gain on trading account transactions中 空 色 世 柔 啓 収 益7.2064.Gain on trading account transactions外 臣 之 の 世 柔 啓 収 益1.3401.Gain on frackil derivatives今 世 柔 啓 収 益1.3401.Gain on frackil derivatives全 旭 微 奈 元 却 益5.8652.2Gain on franckil derivatives全 旭 微 奈 元 却 益1.0409.Reversal of allowance for loan losses貸 厨 川 当 金 眞 人 益1.1.Reversal of allowance for loan losses貸 厨 川 当 金 眞 人 益1.1.Other incomeモ ○ 他 ○ 秘 常 取 益1.0701.Reversal of allowance for loan losses貸 厨 道 童 賀 田1.0701.Other incomeモ ○ 他 ○ 松 常 取 益1.0701.Other incomeモ ○ 他 ○ 松 常 取 益1.0701.Other incomeモ ○ 他 ○ 松 常 取 益1.0701.Interest on deposits田 金 茂 田 丞 哲 愛 田 丞 兄 双1.0701.Interest on contrast on deposit田 金 茂 田 愛 田 丞 田 丞 田 丞1.070Interest expenses on interest rate swap <td< td=""><td></td><td></td><td></td><td>,</td><td>28,713</td></td<>				,	28,713
Interest on deposits with banks \overline{n} \vec{p} \vec{q} \vec{n} $\vec{1}$ <td></td> <td></td> <td></td> <td></td> <td>641</td>					641
Other interest incomeその他の受入利息2.3491.2Trust fees信託報福175Fees and commissions役務取引等政益25.92828.9Fees and commissionsその他の役務収益19.48521.9Other fees and commissionsその他の役務収益19.48521.9Cain on trading account transactions特定取引用収益1.2291.1Net gain on trading account financial derivatives特定金融派生商品収益1.2791.1Other ordinary incomeその他素務収益7.2064.4Gain on foreign exchange transactions外田為寺売買益1.3401.1Gain on foreign exchange transactions外田倉幣売買益1.3401.1Gain on foreign exchange transactions久田常常改売加超益5.8652.2Other ordinary incomeその他素常収益1.9109.0Reversal of allowance for ban losses貸倒引当金尺入益-1.1Recoveries of writen of freeivables様式零売却益1.0701.0Recoveries of writen of freeivables様式零売用益3.461.070Other incomeその他彰信売用益和3.461.0701.0Interest on negotable certificates of deposit調波性用金利息3.21.070Interest on adheastic and deposit調波性用金利息3.21.070Interest expensesその他の名利息1.04545.9Gain on money bell in trust全族の一利達見用3.5003.8Interest on adheastic and deposit調波性用金利息3.21.070Interest expensesその他の名利息1.0701.0Interest on adheastic and deposit需波性用金利息3.2 <td></td> <td></td> <td></td> <td></td> <td>3,165</td>					3,165
Trust fees信 託 報 冊175Fees and commissions(((((((((((((((((((その他の受入利	」息		1,414
Fees and commissions on domestic and foreign exchanges \mathcal{C} 入 為 苔 手 数 料6.4436.443Other fees and commissions \mathcal{C} の 他 の 役 務 収 益1.3281.1Net gain on trading account fransactions特 定 取 引 取 益1.3281.2Net gain on trading account fransactions特 定 取 引 取 益1.3281.2Other ordinary income \mathcal{C} o 他 変 務 収 益7.2064.4Gain on sake of bonds田 信 等 債 券 売 買 益1.3401.7Gain on sake of bonds田 信 等 債 券 売 買 益1.3401.7Other ordinary income \mathcal{C} o 他 整 務 収 益7.2064.4Gain on sake of bonds田 信 等 債 券 売 更 益1.9109.2Reversal of allowance for loan losses貸 罰 引 鮨 座 取 立 益3.8-Other income \mathcal{C} o 他 必 能 常 収 益1.04545.5Gain on sake of equity securities株 式 等 売 却 益10.4545.5Gain on morey held in trust \oplus 数 0 信託 運 用 益346-Ordner \mathcal{C} o 他 の 影 需 収 益1.0701.2Interest expenses首 金 測 達 費 用1.32.003.8Interest on deposits面 金 剤 差 四 光 マ + - 利 息1.170Interest expenses \mathcal{C} 0 他 の 影 石 刺 息2.86-Interest on all money $\mathcal{D} - \mu \vee \pi + - \Lambda$ 9.80911.1Interest expenses on sch collateral received for scurities lent6.434.4Interest expenses on sch collateral received for scurities lent5.06.05.2Interest expenses on interest rate swaps \mathcal{C} 0.02.4 利 息8.3044.4 <td>Trust fees</td> <td></td> <td></td> <td></td> <td>149</td>	Trust fees				149
cychanges しまん かきままい しんか かいまい しんか いいまい しんか いいまい しんかい いいまい しんかい いいまい しんかい いいまい いいまい いいまい いいまい いいまい いいまい いいまい い	Fees and commissions	役務取引等収	益	25,928	28,054
Other fees and commissions そ の他の役務収益 19.485 21. Gain on trading account transactions 特定 取 引 収益 1.328 1. Net gain on trading account financial derivatives 特定金融派生商品収益 1.279 1. Other ordinary income そ の 他 案 務 収益 7.066 4.4 Gain on trading secount financial derivatives 特定金融派生商品収益 1.340 1. Gain on sake of bonds 田 當 等 定 買 益 1.340 1. Gain on sake of bonds 田 當 常 定 置 流 反 益 - 1.340 Cain on sake of bonds 田 當 等 定 更 益 1.867 2.22 Gain on sake of bonds 田 當 等 定 更 益 1.910 9. Reversal of allowance for loan losses 貸 倒 罰 恤 鹿 取 立 益 38 - - 1.1 Recoveries of written off receivables 當 却 偤 拖 取 立 益 38 - 0.054 5.5 Gain on money hekk in trust 全 疑 濟 註 費 1 1.2.728 10.00 1.2 Interest expenses ※ 查 彌 註 費 1 1.2.728 10.00 1.1 Interest expenses on securitics sold under 定 規 左 利 息 9	-	受入為替手数	:料	6,443	6,558
Net gain on trading securities商品有価証券収益48Net gain on trading account financial derivatives特定金融派生商品収益1.2791.Other ordinary income $e o lb 要 茶 収 越7.0064.Gain on foreign exchange transactionsh 日為昔克買益1.3401.Gain on sike of bonds日借等借券売却益5.8652.Gain on sike of bonds日借等借券売却益5.8652.Other incomee o lb 越 舊 収 益11.9109.Reversal of allowance for ban losses貸倒引当金良入益-1.Recoveries of written off receivables儲 和 傾 檐 取 ú 益38-Gain on sale of equity securities株式 等売却 益10.4545.Gain on sale of equity securities様 武 零 元 却 益10.701.Interest on allo focatily securities預 金 和 息40.7410.Interest on deposits頂 金 和 息40.7410.Interest on call money= - \nu - \nu - \pi - \pi \pi la (157)Interest on proposits and rediscounds頂 金 和 息286-Interest expenses on securities sold underrepurchase agreements\pi g \% f m n m m m m m m m m m m m m m m m m m$		その他の役務単	て益	19,485	21,495
Net gain on trading securities商品有価証券収益48Net gain on trading account financial derivatives特定金融派生商品収益1.2791.Other ordinary income $e o lb 要 茶 収 越7.0064.Gain on foreign exchange transactionsh 日為昔克買益1.3401.Gain on sike of bonds日借等借券売却益5.8652.Gain on sike of bonds日借等借券売却益5.8652.Other incomee o lb 越 舊 収 益11.9109.Reversal of allowance for ban losses貸倒引当金良入益-1.Recoveries of written off receivables儲 和 傾 檐 取 ú 益38-Gain on sale of equity securities株式 等売却 益10.4545.Gain on sale of equity securities様 武 零 元 却 益10.701.Interest on allo focatily securities預 金 和 息40.7410.Interest on deposits頂 金 和 息40.7410.Interest on call money= - \nu - \nu - \pi - \pi \pi la (157)Interest on proposits and rediscounds頂 金 和 息286-Interest expenses on securities sold underrepurchase agreements\pi g \% f m n m m m m m m m m m m m m m m m m m$	Gain on trading account transactions	特定取引収	益	1,328	1,580
Net gain on trading account financial derivatives特定金融派生商品収益1.2791.Other ordinary incomeその他素務収益7.20644Gain on sake of bonds田保等債券売却益5.8652.2Gain on sake of bonds田保等債券売却益5.8652.2Gain on sake of bonds田保等債券売却益5.8652.2Gain on sake of bonds田保等債券売却益-1.5Reversal of allowance for ban losses貸倒引当金戻入益-1.5Recoveries of written off receivables償却債権取立益38-Gain on sake of equity securities株式等売却益10.45455Gain on sake of equity securities株式等売利1.0701.1Otherその他の砂能可取益1.0701.1Ordinary expenses経常費用122.7281200Interest on deposits預金利2.074100Interest on deposits預金和4.074100Interest on callononey $\neg - \mu \neg \pi - N \models$ (157)Interest on callononey $\neg - \mu \neg \pi - N \ddagger$ 9.80911.7Interest expenses on securities soft deposit譲渡性預金利息32-Interest expenses on securities soft and foreign exchanges lean倍務取引売費用8.854-Interest expenses on securities soft and foreign exchanges lean641.1Interest expenses on alth collateral received for escurities lean641.2Interest expenses on interest rate swaps $< 40 \times 07 \times 72$ 1.00Fees and commissions on domestic and foreign exchanges49-Other	-	商品有価証券収	て益	48	19
Gain on foreign exchange transactions 外 因為替売買益 1,340 1, Gain on sale of bonds 回催等借券売却益 5.865 22 Gain on financial derivatives 金融減生商品収益 11,910 92 Recoveries of written off receivables 借知償催収立益 38 11,910 92 Recoveries of written off receivables 借知償催収立益 38 38 10,454 55, Gain on money held in trust 金銭の信託運用益 346 346 346 346 Other その他の経常収益 1,070 1, 10,070 1, 10,070 1, Interest expenses 資金 創 建 費用 13,550 38,0 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070 10,070		特定金融派生商品」	仅益	1,279	1,56
Gain on foreign exchange transactions 外 因為替売買益 1,340 1, Gain on sale of bonds 日 健等 健 券売却 益 5,865 22 Gain on financial derivatives 金 融派生商品収益 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <t< td=""><td></td><td>その他業務収</td><td>益</td><td>7,206</td><td>4,685</td></t<>		その他業務収	益	7,206	4,685
Gain on financial derivatives 金融派生商品収益 - Other income その他経常収益 11.910 92 Reversal of allowance for loan losses 貸例引当金戻入益 - 1. Recoveries of written off receivables 償却債権收立益 38 Gain on sale of equity securities 株式等売却益 10.454 55 Gain on money held in trust 金銭の信託運用益 346 - Other その他の経常収益 1,070 1. Interest on peopta 資金 調達費用 122,728 1200 Interest on negotiable certificates of deposit 領進 進 預金 利息 4.074 100 Interest on call money コールマネー利息 (157) - - - Interest expenses on securities sold under requires targe smaps 金利ス 息 9.809 11. Interest expenses on interest rate swaps 金利スワップジ支払利息 684 1. Interest expenses on interest rate swaps 金利スワップジ支払利息 8.304 4.4 Gain on monissions payments 役務取引等費用 8.859 8. Other interest expenses on interest at aswaps 金利スワップジ支払利息 <td>-</td> <td>外国為替売買</td> <td>益</td> <td>1,340</td> <td>1,499</td>	-	外国為替売買	益	1,340	1,499
Gain on financial derivatives 金融派生商品収益 - Other income その他経常収益 11.910 92 Reversal of allowance for loan losses 貸例引当金成入益 - 1. Recoveries of written of receivables 償却債権收立益 38 Gain on sale of equity securities 株式等売却益 10.454 55 Gain on money held in trust 金銭の信託運用益 346 - Other その他の秘常収益 1,070 1. Ordinary expenses 誕常食和 12.27.28 1200 Interest on apositiable certificates of deposit 額進渡 性預金利息 4.074 100 Interest on negotiable certificates of deposit 額進 性預金利息 9.20 - Interest on call money コールマネー利息 (157) - Interest expenses on cash collateral received for securities lent 6.84 1. - Interest expenses on cash collateral received for securities lent 6.84 1. - Interest expenses on cash collateral received for securities lent 6.84 1. - Interest expenses on cash collateral received for securities lent 6.84 1. <td></td> <td>国債等債券売去</td> <td>〕益</td> <td>5,865</td> <td>2,910</td>		国債等債券売去	〕益	5,865	2,910
Other income その他経常収益 11,910 9, Reversal of allowance for loan losses 貸倒引当金戻入益 - 1, Recoveries of written off receivables 償却債權取立益 38 Gain on allo of equity securities 株式客売却益 10,454 5; Gain on money held in trust 金銭の信託運用益 346 - Other その他の経常収益 1,070 1,0 Interest expenses 第金利息 4,074 10,0 Interest on deposits 預金利息 4,074 10,0 Interest on call money $\neg - \nu \neg \neg - \pi l a$ (157) Interest expenses on securitics sold under 市を現先利息 9,809 11,3 Interest expenses on cash collateral received for securities and rediscounts 借用金利息 286 - Interest expenses on ash rollateral received for securities and rediscounts 借用金利息 8,304 4,44 Fees and commissions payments 役務取引客費用 10,465 92 0 Other interest expenses その他の交払利息 8,304 4,4 4 Fees and commissions on domestic and foreign exchanges その他の交社和息	Gain on financial derivatives			-	27
Recoveries of written off receivables 償 却 債 権 取 立 益 38 Gain on sale of equity securities 株 式 等 売 却 益 10,454 5; Gain on money bekl in trust 金 銭 o 信託 運用 益 346 - Other そ o 他 o 経 常 収 益 1,070 1, prdinary expenses 誕 常 費 用 122,728 1200 Interest expenses 資 金 利 息 4074 100 Interest on deposits 預 金 利 息 4074 100 Interest on call money $= - \nu - x - A$ 1 22 1 Interest on call money $= - \nu - x - A$ 1 9,809 11,1 Interest on call money $= - \nu - x - A$ 1 9,809 11,1 Interest expenses on securities sold under repurchase agreements π π π 9,809 11,1 Interest expenses on scah collateral received for securities lent π	Other income			11,910	9,30
Recoveries of written off receivables 償 却 債 権 取 立 益 38 Gain on sale of equity securities 株 式 等 売 却 益 10,454 5; Gain on money bekl in trust 金 銭 の 信託 運用 益 346	Reversal of allowance for loan losses			-	1,77
Gain on sale of equity securities株式等売却益10,4545;Gain on money held in trust金銭の信託運用益346Otherその他の経常収益1,070Interest on pepsies経常費用12,728Interest expenses資金剛建費用33,500Interest on deposits預金利息4,074Interest on negotiable certificates of deposit譲渡性預金利息32Interest on call money $= -\nu e \pi - 1 - 1 - 1 = 0$ (157)Interest expenses on securities sold under repurchase agreements売現先利息9,809Interest expenses on cash collateral received for securities lent6841,Interest expenses on interest rate swaps金利スワップ支払利息10,465Other interest expensesその他の友務費用8,3044,Fees and commissions ad rediscounts借用金利息8,3044,Fees and commissions on domestic and foreign exchangesその他の友務費用8,8598,Other fees and commissionsその他の役務費用8,8598,Other rodinary expensesその他の役務費用8,8598,Other resensesその他の役務費用11,1156,Other resensesその他の役務費用13,34510,455Loss on fanacial derivatives金融派生商品費用13,2454,97Loss on sale of bonds国債等債券借知8,8598,Other expensesその他を能常費用13,3454,97Loss on sale of equity securities株式等売却損13,3454,95Loss on ale of equity securities株式等売和損3314,859Loss on ale of equity securities株式等売和損331 <td< td=""><td>Recoveries of written off receivables</td><td></td><td></td><td>38</td><td>4</td></td<>	Recoveries of written off receivables			38	4
Gain on money held in trust金銭の信託運用益346Otherその他の経常収益1,0701,Drdinary expenses経 常 費 用122,728120,0Interest expenses資金 測 進 費 用33,50038,3Interest on deposits預 金 利 息4,07410,0Interest on negotiable certificates of deposit譲 渡性預金利息3232Interest on almoney $\neg - \nu \neg \dot{\tau} - \eta$ 息(157)1Interest expenses on securities sold under repurchase agreements売 現 先 利 息9,80911,1Interest expenses on social collateral received for securities lent売 成 和 息286-Interest expenses on interest rate swaps金利スワップ支払利息10,46599Other interest expensesそ の他の支払利息8,3044,4Fees and commissions payments役 務 取 引 等 費 用10,827100,Fees and commissions on domestic and foreign exchanges z 5498Other refers and commissionsそ の他の役務費用8,85988Other refers and commissionsそ の他の役務費用54-General and administrative expenses宮 派 極 費 気」54-Loss on financial derivatives金 融 派 生 商 晶 費 用13,345-Other expensesそ の他経 常 費 用18,9254,4Provision of allowance for loan losses賃 倒 引 当 金 繰入 額13,345Uoss on sale of equity securities株 式 等 売 却 損331-Other of of loans賃 出 金 償 却331-Other of of olans賃 出 金 償 却331-Other of of olans <td>Gain on sale of equity securities</td> <td></td> <td></td> <td>10,454</td> <td>5,70</td>	Gain on sale of equity securities			10,454	5,70
Otherその他の経常収益1.0701.Indiary expenses経常費用122.728120.0Interest on deposits預金利息33.50038.8Interest on deposits預金利息4.07410.0Interest on negotable certificates of deposit譲渡性預金利息32Interest on call money $\neg - \nu \neg A - \Lambda l \pounds$ (157)Interest expenses on securities sold under repurchase agreements売現先利息9.80911.7Interest expenses on cash collateral received for securities lent倍券貨借取引支払利息6841.Interest expenses on interest rate swaps金利スワップ支払利息10.4659.80911.7Other interest expensesその他の支払利息8.3044.4Fees and commissions payments役務取引等費用1.9682.2Other ordinary expensesその他の投務費用8.8598.8Other ordinary expensesその他の投務費用8.8598.8Other ordinary expensesその他の投務費用8.3039.9Loss on sale of bonds国債等債券債却4.93.3Other expensesその他総経常費用1.33.454.9Cother expensesその他総経常費用8.8598.8Other expensesその他総経常費用8.8598.8Other ordinary expenses第一個8.2598.8Other ordinary expensesその他総経常費用1.33.45Other expensesその他総経常費用1.33.45Other expenses年の他総経常費用1.33.45Other expenses年の他総経常費用3.31Other expenses長の他総経常費用3.31Otherその他の経常費用3.31 </td <td></td> <td>金銭の信託運用</td> <td>]益</td> <td>346</td> <td>45</td>		金銭の信託運用]益	346	45
Interest expenses 資金調達費用 33,500 38,500 Interest on deposits 預金利息 4,074 10,500 Interest on negotiable certificates of deposit 譲渡性預金利息 32 32 Interest on negotiable certificates of deposit 譲渡性預金利息 32 32 Interest on negotiable certificates of deposit 譲渡性預金利息 32 32 Interest on negotiable certificates of deposit 第次性預金利息 32 32 Interest expenses on securities sold under repurchase agreements 売現先利息 9,809 11,4 Interest expenses on cash collateral received for securities lent 信券貸借取引支払利息 684 1,5 Interest expenses on interest rate swaps 全利スワップ支払利息 10,465 9,9 Other interest expenses その他の支払利息 8,304 4,4 Fees and commissions payments 役務取引等費用 10,827 10,0 Fees and commissions payments 役務取引等費用 8,859 8,36 Other ordinary expenses その他の役務費用 8,259 8,36 Other ordinary expenses その他都能会費素売却損 8,259 8,36 Other ordinary exp				1,070	1,32
Interest expenses 資金調達費用 33,500 38,500 Interest on deposits 預金利息 4,074 10,500 Interest on negotiable certificates of deposit 譲渡性預金利息 32 32 Interest on negotiable certificates of deposit 譲渡性預金利息 32 32 Interest on negotiable certificates of deposit 譲渡性預金利息 32 32 Interest on negotiable certificates of deposit 第次性預金利息 32 32 Interest expenses on securities sold under repurchase agreements 売現先利息 9,809 11,4 Interest expenses on cash collateral received for securities lent 信券貸借取引支払利息 684 1,5 Interest expenses on interest rate swaps 全利スワップ支払利息 10,465 9,9 Other interest expenses その他の支払利息 8,304 4,4 Fees and commissions payments 役務取引等費用 10,827 10,0 Fees and commissions payments 役務取引等費用 8,859 8,36 Other ordinary expenses その他の役務費用 8,259 8,36 Other ordinary expenses その他都能会費素売却損 8,259 8,36 Other ordinary exp	Ordinary expenses				120,90
Interest on deposits預 金 利 息4,07410,Interest on negotiable certificates of deposit譲渡性預金利息3232Interest on call money $\neg - \nu \neg \neg - 1$ 息(157)Interest expenses on securities sold under repurchase agreements売現先利息9,80911,Interest expenses on cash collateral received for securities lent億券貸借取引支払利息6841,Interest expenses on interest rate swaps $\ge 4 \pi \sigma \gamma \neg z z \lambda \eta l l l l l l l l l l l l l l l l l l$		資金調達費	用	33,500	38,85
Interest on call moneyコールマネー利息(157)Interest expenses on securities sold under repurchase agreements売 現 先 利 息9,80911,Interest expenses on cash collateral received for securities lent債券貸借取引支払利息6841,Interest on borrowings and rediscounts借 用 金 利 息2869,Interest expenses on interest rate swaps金利スワップ支払利息10,4659,Other interest expensesその他の支払利息8,3044,Fees and commissions payments役 務 取 引 等 費 用10,82710,Fees and commissions on domestic and foreign exchanges支 払 為 替 手 数 料1,9682;Other fees and commissionsそ の 他 の 役 務 費 用8,3639,Loss on sale of bonds国 債 等 債 券 償 却4954Conter expensesそ の 他 総 常 費 用11,1156,Other expensesそ の 他 経 常 費 用18,2254,Provision of allowance for loan losses賃 例 引 当 金 繰 入 額13,34554Write-off of loans賃 出 金 償 却8583,Loss on sale of equity securities株 式 等 債 却 損1,85954Other expensesそ の 他 経 常 費 用18,2554,Other expenses年 の 他 経 常 費 用18,3554,Other expenses年 の 他 経 常 費 用18,2554,Interst expenses第 経 費51,11156,Other expenses年 の 他 経 常 費 用18,3254,Other expenses年 の 他 経 常 費 用18,3344,Other expenses年 の 他 経 常 費 川18,3344,Other expenses年		預 金 利	息	4,074	10,23
Interest on call moneyコールマネー利息(157)Interest expenses on securities sold under repurchase agreements売 現 先 利 息9,80911,4Interest expenses on cash collateral received for securities lent債券貸借取引支払利息6841,4Interest expenses on interest rate swaps金利スワップ支払利息10,46599Other interest expensesその他の支払利息8,30444,4Fees and commissions payments役務取引等費用10,827100,827Fees and commissions on domestic and foreign exchangesその他の役務費用8,85988,Other refers and commissionsその他の役務費用8,36399,Loss on sale of bonds国債等債券償却4949Loss on financial derivatives金融派生商昌費用18,25988,Other expenses営 米 経 費51,11156,Other expenses営 米 経 費13,34544,Provision of allowance for loan losses貸 倒 引 当 金 繰 人 額13,345Write-off of loans貸 出 金 償 却331331Otherそ の 他 の 経 常 費 用2,531331	Interest on negotiable certificates of deposit	譲 渡 性 預 金 利	息	32	28
repurchase agreements元 現 元 州 息9,80911,Interest expenses on cash collateral received for securities lent債券貸借取引支払利息6841,Interest on borrowings and rediscounts借 用 金 利 息2864Interest expenses on interest rate swaps金利スワップ支払利息10,4659,9Other interest expensesそ の 他 の 支 払 利 息8,3044,4Fees and commissions payments役務取引等費用10,82710,9Fees and commissions on domestic and foreign exchanges支 払 為 替 手 数 料1,9682,7Other fees and commissionsそ の 他 の 役務費用8,8598,6Other rofinary expensesそ の 他 の 役務費用8,8598,6Other rofinary expensesそ の 他 総 務 費 用549Loss on sale of bonds国 債 等 債 券 償 却4956Other expensesそ の 他 経 常費 用13,3454Provision of allowance for loan losses貸 倒 引 当 金 繰 入 額13,345Write-off of loans貸 出 金 償 却8583,3Loss on sale of equity securities株 式 等 償 却33156Otherそ の 他 必 経 常費 用1,8594		コールマネー利	亅息	(157)	2
Interest expenses on cash collateral received for securities lent債券貸借取引支払利息6841.Interest on borrowings and rediscounts借用金利息2864Interest on borrowings and rediscounts借用金利息2864Interest expenses on interest rate swaps金利スワップ支払利息10,46594Other interest expensesその他の支払利息8,30444Fees and commissions payments役務取引等費用10,82710,455Fees and commissions on domestic and foreign exchanges支 払為替手数料1,9682;Other fees and commissionsその他の役務費用8,8598;Other ordinary expensesその他象費用8,36394;Loss on sale of bonds国債等債券償却4954;Coher expenses営業経費51,11156;Other expensesどの他経常費用13,34544;Provision of allowance for loan losses貸倒引当金繰入額13,345;45;Write-off of loans貸出金償却8583;Loss on sale of equity securities株式等費利33154;Otherその他の経常費用2,53154;	-	売 現 先 利	息	9,809	11,82
Interest expenses on interest rate swaps金利スワップ支払利息10,4659,0Other interest expensesその他の支払利息8,3044,1Fees and commissions payments役務取引等費用10,82710,0Fees and commissions on domestic and foreign exchanges支払為替手数料1,9682,2Other fees and commissionsその他の役務費用8,8598,6Other ordinary expensesその他家務費用8,8639,0Loss on sale of bonds国債等債券償却492,0Loss on financial derivatives金融派生商品費用5456,0Other expenses常<	Interest expenses on cash collateral received for	債券貸借取引支払	利 息	684	1,27
Other interest expensesその他の支払利息8,3044,4Fees and commissions payments役務取引等費用10,82710,9Fees and commissions on domestic and foreign exchanges支払為替手数料1,9682,9Other fees and commissionsその他の役務費用8,8598,9Other ordinary expensesその他の役務費用8,3639,9Loss on sale of bonds国債等債券売却損8,2598,9Loss on financial derivatives金融派生商品費用54General and administrative expenses営業経費51,11156,9Other expensesその他経常費用13,3454,9Write-off of loans貸出金償却8583,9Loss on sale of equity securities株式等売却損1,85931Otherその他の経常費用3317,9Otherその他の経常費用2,5314,9	Interest on borrowings and rediscounts	借用金利	息	286	44
Fees and commissions payments役務取引等費用10,82710,Fees and commissions on domestic and foreign exchanges支払為替手数料1,9682,Other fees and commissionsその他の役務費用8,8598,Other ordinary expensesその他象務費用8,3639,Loss on sale of bonds国債等債券費却496,Loss on financial derivatives金融派生商品費用54General and administrative expenses営業経費51,11156,Other expensesその他経常費用13,3454,Provision of allowance for loan losses貸倒引当金繰入額13,3453,Loss on sale of equity securities株式等売却損1,8594,Other expenses貸出金償却3316,Otherその他の経常費用2,5314,	Interest expenses on interest rate swaps	金利スワップ支払き	间 息	10,465	9,91
Fees and commissions on domestic and foreign exchanges支 払 為 替 手 数 料1,9682,2Other fees and commissionsそ の 他 の 役 務 費 用8,8598,3Other ordinary expensesそ の 他 業 務 費 用8,3639,3Loss on sale of bonds国 債 等 債 券 債 却499Loss on devaluation of bonds国 債 等 債 券 償 却499Loss on financial derivatives金 融 派 生 商 品 費 用54General and administrative expenses営 業 経 費51,11156,5Other expensesそ の 他 経 常 費 用18,9254,4Provision of allowance for loan losses貸 倒 引 当 金 繰 入 額13,3453,45Loss on sale of equity securities株 式 等 売 却 損1,8594,55Loss on devaluation of equity securities株 式 等 償 却3314,55Otherそ の 他 の 経 常 費 用3315,55Otherそ の 他 の 経 常 費 用3,555,55Otherそ の 他 の 経 常 費 用3,555,55Otherそ の 他 の 経 常 費 用13,3455,55Otherそ の 他 の 経 常 費 用1,5595,55Otherそ の 他 の 経 常 費 用3,555,55Otherそ 0,606,555,55Otherそ 0,606,555,55Otherそ 0,606,555,55Otherそ 0,606,555,55Otherそ 0,606,55Otherそ 0	Other interest expenses	その他の支払利	亅息	8,304	4,86
exchanges文 仏 為 皆 中 奴 科1,9682,Other fees and commissionsそ の 他 の 役 務 費 用8,8598,Other ordinary expensesそ の 他 業 務 費 用8,3639,Loss on sale of bonds国 債 等 債 券 償 却492Loss on devaluation of bonds国 債 等 債 券 償 却492Loss on financial derivatives金 融 派 生 商 品 費 用54General and administrative expenses営 業 経 費51,11156,Other expensesそ の 他 経 常 費 用18,9254,Provision of allowance for loan losses貸 倒 引 当 金 繰 入 額13,345Write-off of loans貸 出 金 償 却8583,Loss on sale of equity securities株 式 等 債 却331Otherそ の 他 の 経 常 費 用2,5317	Fees and commissions payments	役務取引等費	用	10,827	10,99
Other ordinary expensesその他業務費用8,3639,Loss on sale of bonds国債等債券売却損8,2598,Loss on devaluation of bonds国債等債券償却492Loss on financial derivatives金融派生商品費用54General and administrative expenses営業経費51,11156,Other expensesその他経常費用18,9254,4Provision of allowance for loan losses貸倒引当金繰入額13,3453,Write-off of loans貸出金償却8583,Loss on sale of equity securities株式等売却損1,8594,Otherその他の経常費用3314,		支払為替手数	料	1,968	2,27
Loss on sale of bonds国債等債券売却損8,2598,259Loss on devaluation of bonds国債等債券償却4949Loss on financial derivatives金融派生商品費用54General and administrative expenses営業経費51,111Other expensesその他経常費用18,925Provision of allowance for loan losses貸倒引当金繰入額13,345Write-off of loans貸出金償却8583,Loss on sale of equity securities株式等売却損1,859Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,5314			日用	8,859	8,72
Loss on devaluation of bonds国債等債券償却49Loss on financial derivatives金融派生商品費用54General and administrative expenses営業経費51,111Other expensesその他経常費用18,925Provision of allowance for loan losses貸倒引当金繰入額13,345Write-off of loans貸出金償却858Loss on sale of equity securities株式等克却損1,859Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,531		その他業務費	用	8,363	9,20
Loss on financial derivatives金融派生商品費用54General and administrative expenses営業経費51,11156,Other expensesその他経常費用18,9254,Provision of allowance for loan losses貸倒引当金繰入額13,3454,Write-off of loans貸出金貸却8583,Loss on sale of equity securities株式等売却損1,8594,Otherその他の経常費用3315,531	Loss on sale of bonds	国債等債券売去	〕損	8,259	8,99
General and administrative expenses営業経費51,11156,Other expensesその他経常費用18,9254,Provision of allowance for loan losses貸倒引当金繰入額13,345Write-off of loans貸出金貸却8583,Loss on sale of equity securities株式等売却損1,859Loss on devaluation of equity securities株式等貸却331Otherその他の経常費用2,5311	Loss on devaluation of bonds			49	20
Other expensesその他経常費用18,9254,Provision of allowance for loan losses貸倒引当金繰入額13,345Write-off of loans貸出金償却8583,Loss on sale of equity securities株式等売却損1,859Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,5311	Loss on financial derivatives	金融派生商品費	1 用	54	
Provision of allowance for loan losses貸倒引当金繰入額13,345Write-off of loans貸出金償却8583,Loss on sale of equity securities株式等売却損1,859Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,531	General and administrative expenses			51,111	56,98
Write-off of loans貸出金償却8583,Loss on sale of equity securities株式等売却損1,859Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,531					4,86
Loss on sale of equity securities株式等売却損1,859Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,531					
Loss on devaluation of equity securities株式等償却331Otherその他の経常費用2,531					3,94
Other その他の経常費用 2,531					4
					10
Drdinary profit 経常利益 31,487 47,			1月	2,531	76



									(Millions of yen)
								For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Extraordinary income	特		別		利		益	7,120	41
Gain on disposal of non-current assets	古	定	資	産	処	分	益	697	41
Gains on cancellation of employee retirement benefit trust	退	職約	合付	信	託礼	反還	益	6,423	-
Extraordinary losses	特		別		損		失	1,295	1,163
Loss on disposal of non-current assets	固	定	資	産	処	分	損	193	476
Impairment losses	減		損		損		失	1,102	687
Profit before income taxes	税	引	前	当其	月純	〕利	益	37,312	46,594
Income taxes - current	法	人税、	住.	民税	辺ひ	「事業	 乾税	15,849	14,350
Income taxes - deferred	法	人	税	等	調	整	額	(5,063)	(704)
Total income taxes	法	人	税	ź	等	合	計	10,786	13,646
Profit	当	其	月	純	利	i]	益	26,525	32,948