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November 10, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



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
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Scheduled date to file semi-annual securities report: November 21, 2025
Scheduled date to commence dividend payments: December 10, 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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	110,423	15.2	29,292	10.2	20,378	10.7
September 30, 2024	95,888	2.0	26,584	11.1	18,402	10.7

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 51,256 million [399.6%]
For the six months ended September 30, 2024: ¥ 10,260 million [14.7%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	67.77	67.73
September 30, 2024	60.57	60.54

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	12,503,943	547,278	4.4
March 31, 2025	12,131,905	504,636	4.2

Reference: Equity

As of September 30, 2025: ¥ 547,075 million
As of March 31, 2025: ¥ 504,409 million

Note: Equity-to-asset 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.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	23.50	-	24.50	48.00
Fiscal year ending March 31, 2026	-	27.00			
Fiscal year ending March 31, 2026 (Forecast)			-	27.00	54.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	57,000	9.2	40,000	11.6	133.58

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: None

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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2025	305,327,921 shares
As of March 31, 2025	308,775,621 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2025	4,576,416 shares
As of March 31, 2025	8,371,546 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	300,684,484 shares
Six months ended September 30, 2024	303,792,650 shares

* Semi-annual financial results reports are exempt from interim 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.

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(Supplementary information)

Supplementary Material on Financial Results for the Six Months Ended September 30, 2025

1. Qualitative Information on Financial Results for the Period Under Review

(1) Explanation of Consolidated Operating Results

Regarding consolidated operating results, ordinary income increased by 14.535 billion yen year on year to 110.423 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. Ordinary expenses increased by 11.827 billion yen year on year to 81.130 billion yen, due to higher interest expenses as a result of an increase in interest on deposits, as well as an increase in other expenses caused by a rise in provision of allowance for loan losses. As a result, ordinary profit increased by 2.708 billion yen year on year to 29.292 billion yen, and profit attributable to owners of parent increased by 1.976 billion yen year on year to 20.378 billion yen.

Operating results by segment are as follows.

Ordinary income from the banking business increased by 13.721 billion yen year on year to 93.469 billion yen, and segment profit increased by 2.420 billion yen year on year to 27.009 billion yen.

Ordinary income from the leasing business increased by 214 million yen year on year to 11.715 billion yen, and segment profit decreased by 61 million yen year on year to 743 million yen.

Ordinary income from “others” not included in reportable segments increased by 382 million yen year on year to 17.105 billion yen, and segment profit increased by 61 million yen year on year to 8.519 billion yen.

(2) Explanation of Consolidated Financial Position

Regarding the consolidated financial position, total assets increased by 372.0 billion yen from the end of the previous fiscal year to 12,503.9 billion yen, while liabilities increased by 329.4 billion yen from the end of the previous fiscal year to 11,956.6 billion yen. Net assets increased by 42.6 billion yen from the end of the previous fiscal year to 547.2 billion yen.

Regarding the balances of major accounts, deposits (including negotiable certificates of deposit) increased by 41.3 billion yen from the end of the previous fiscal year to 9,478.5 billion yen, while loans and bills discounted increased by 418.1 billion yen from the end of the previous fiscal year to 8,352.6 billion yen and securities increased by 172.2 billion yen from the end of the previous fiscal year to 2,088.9 billion yen.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-Looking Information

There are no changes to the consolidated financial results forecast for the full year ending March 31, 2026 from the figures announced on May 12, 2025.

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,726,986	1,470,592
Call loans and bills bought	63,746	86,910
Monetary claims bought	8,908	8,665
Trading account assets	8,645	7,789
Money held in trust	13,022	14,421
Securities	1,916,703	2,088,963
Loans and bills discounted	7,934,540	8,352,640
Foreign exchanges	8,027	11,989
Lease receivables and investments in leases	71,572	71,222
Other assets	166,571	187,926
Tangible fixed assets	112,044	110,881
Intangible fixed assets	16,295	17,611
Retirement benefit asset	48,144	50,455
Deferred tax assets	19,701	5,180
Customers' liabilities for acceptances and guarantees	55,988	59,107
Allowance for loan losses	(38,995)	(40,415)
Total assets	12,131,905	12,503,943
Liabilities		
Deposits	9,277,057	9,292,677
Negotiable certificates of deposit	160,242	185,830
Call money and bills sold	-	160,000
Securities sold under repurchase agreements	249,066	283,037
Cash collateral received for securities lent	310,909	588,160
Trading account liabilities	6,122	5,335
Borrowed money	1,443,553	1,253,713
Foreign exchanges	1,172	677
Borrowed money from trust account	79	113
Other liabilities	106,631	111,458
Retirement benefit liability	689	693
Provision for retirement benefits for directors (and other officers)	157	141
Provision for reimbursement of deposits	1,668	1,668
Provision for point card certificates	225	323
Provision for stockshares	942	997
Reserves under special laws	40	40
Deferred tax liabilities for land revaluation	12,719	12,685
Acceptances and guarantees	55,988	59,107
Total liabilities	11,627,269	11,956,664

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	60,000	60,000
Capital surplus	22,209	17,158
Retained earnings	423,980	436,959
Treasury shares	(8,284)	(4,375)
Total shareholders' equity	497,905	509,743
Valuation difference on available-for-sale securities	(18,486)	3,681
Deferred gains or losses on hedges	1,923	10,699
Revaluation reserve for land	25,877	25,820
Remeasurements of defined benefit plans	(2,811)	(2,868)
Total accumulated other comprehensive income	6,503	37,332
Share acquisition rights	126	126
Non-controlling interests	100	75
Total net assets	504,636	547,278
Total liabilities and net assets	12,131,905	12,503,943

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	95,888	110,423
Interest income	59,246	74,300
Interest on loans and discounts	44,164	50,272
Interest and dividends on securities	13,518	18,341
Trust fees	72	113
Fees and commissions	17,920	19,027
Gain on trading account transactions	1,285	921
Other ordinary income	13,830	12,844
Other income	3,533	3,214
Ordinary expenses	69,303	81,130
Interest expenses	18,105	23,748
Interest on deposits	3,390	10,132
Fees and commissions payments	5,428	6,293
Other ordinary expenses	13,647	12,273
General and administrative expenses	31,565	33,805
Other expenses	557	5,008
Ordinary profit	26,584	29,292
Extraordinary income	25	29
Gain on disposal of non-current assets	25	29
Extraordinary losses	235	278
Loss on disposal of non-current assets	45	144
Impairment losses	188	134
Provision of reserve for financial instruments transaction liabilities	2	-
Profit before income taxes	26,373	29,043
Income taxes - current	11,052	8,003
Income taxes - deferred	(3,070)	669
Total income taxes	7,981	8,673
Profit	18,391	20,370
Loss attributable to non-controlling interests	(10)	(7)
Profit attributable to owners of parent	18,402	20,378

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	18,391	20,370
Other comprehensive income	(8,131)	30,886
Valuation difference on available-for-sale securities	(5,501)	22,167
Deferred gains or losses on hedges	(2,375)	8,775
Remeasurements of defined benefit plans, net of tax	(254)	(56)
Comprehensive income	10,260	51,256
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,271	51,264
Comprehensive income attributable to non-controlling interests	(10)	(7)

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions 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			(5,866)		(5,866)
Profit attributable to owners of parent			18,402		18,402
Purchase of treasury shares				(2,161)	(2,161)
Disposal of treasury shares				575	575
Cancellation of treasury shares		(2,999)		2,999	-
Revaluation reserve for land			50		50
Net changes in items other than shareholders' equity					
Total changes during period	-	(2,999)	12,585	1,413	10,999
Balance at end of period	60,000	22,209	413,415	(5,698)	489,926

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	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			
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								(5,866)
Profit attributable to owners of parent								18,402
Purchase of treasury shares								(2,161)
Disposal of treasury shares								575
Cancellation of treasury shares								-
Revaluation reserve for land								50
Net changes in items other than shareholders' equity	(5,501)	(2,375)	(50)	(254)	(8,181)	-	(63)	(8,244)
Total changes during period	(5,501)	(2,375)	(50)	(254)	(8,181)	-	(63)	2,754
Balance at end of period	18,447	(1,071)	26,219	4,275	47,871	126	79	538,004

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	60,000	22,209	423,980	(8,284)	497,905
Changes during period					
Dividends of surplus			(7,455)		(7,455)
Profit attributable to owners of parent			20,378		20,378
Purchase of treasury shares				(1,497)	(1,497)
Disposal of treasury shares		(1,176)		1,532	355
Cancellation of treasury shares		(3,874)		3,874	-
Revaluation reserve for land			56		56
Net changes in items other than shareholders' equity					
Total changes during period	-	(5,050)	12,979	3,908	11,837
Balance at end of period	60,000	17,158	436,959	(4,375)	509,743

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	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			
Balance at beginning of period	(18,486)	1,923	25,877	(2,811)	6,503	126	100	504,636
Changes during period								
Dividends of surplus								(7,455)
Profit attributable to owners of parent								20,378
Purchase of treasury shares								(1,497)
Disposal of treasury shares								355
Cancellation of treasury shares								-
Revaluation reserve for land								56
Net changes in items other than shareholders' equity	22,167	8,775	(56)	(56)	30,829	-	(24)	30,805
Total changes during period	22,167	8,775	(56)	(56)	30,829	-	(24)	42,642
Balance at end of period	3,681	10,699	25,820	(2,868)	37,332	126	75	547,278

(4) Notes to Semi-annual Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Notes on segment information, etc.)

Information on ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The six months ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(Millions of yen)

	Reportable segments			Others	Total	Adjustments	Amounts in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income from external customers	78,945	11,351	90,297	5,591	95,888	—	95,888
Intersegment ordinary income	802	150	952	11,132	12,085	(12,085)	—
Total	79,748	11,501	91,250	16,723	107,973	(12,085)	95,888
Segment profit	24,589	804	25,393	8,458	33,852	(7,267)	26,584
Segment assets	12,354,259	93,664	12,447,923	512,919	12,960,842	(543,905)	12,416,937
Segment liabilities	11,864,381	85,335	11,949,717	31,428	11,981,145	(102,212)	11,878,933
Other items							
Depreciation	3,031	414	3,445	85	3,530	(17)	3,513
Interest income	59,313	0	59,314	7,250	66,564	(7,318)	59,246
Interest expenses	18,058	177	18,236	19	18,255	(150)	18,105

(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 54 million yen.

3. Details of adjustments are as follows.

(1) The adjustment to segment profit of (7,267) million yen includes elimination of intersegment transactions of (7,200) million yen and amortization of goodwill of (67) million yen.

(2) The adjustment to segment assets of (543,905) million yen includes elimination of intersegment transactions.

(3) The adjustment to segment liabilities of (102,212) million yen includes elimination of intersegment transactions.

(4) The adjustment to depreciation of (17) million yen is an adjustment related to unrealized profit and loss.

(5) The adjustment to interest income of (7,318) million yen includes elimination of intersegment transactions.

(6) The adjustment to interest expenses of (150) million yen is for elimination of intersegment transactions.

4. Segment profits are adjusted to agree in total with ordinary profit in the semi-annual consolidated statements of income.

The six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(Millions of yen)

	Reportable segments			Others	Total	Adjustments	Amounts in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income from external customers	92,817	11,561	104,379	6,043	110,423	—	110,423
Intersegment ordinary income	652	153	805	11,061	11,867	(11,867)	—
Total	93,469	11,715	105,184	17,105	122,290	(11,867)	110,423
Segment profit	27,009	743	27,752	8,519	36,272	(6,979)	29,292
Segment assets	12,434,818	96,627	12,531,445	515,782	13,047,228	(543,285)	12,503,943
Segment liabilities	11,932,742	87,403	12,020,146	30,826	12,050,972	(94,308)	11,956,664
Other items							
Depreciation	3,098	346	3,444	113	3,558	(24)	3,534
Interest income	74,408	1	74,409	7,011	81,421	(7,120)	74,300
Interest expenses	23,684	248	23,932	19	23,952	(203)	23,748

(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 70 million yen.
3. Details of adjustments are as follows.
 - (1) The adjustment to segment profit of (6,979) million yen includes elimination of intersegment transactions of (6,912) million yen and amortization of goodwill of (67) million yen.
 - (2) The adjustment to segment assets of (543,285) million yen includes elimination of intersegment transactions.
 - (3) The adjustment to segment liabilities of (94,308) million yen includes elimination of intersegment transactions.
 - (4) The adjustment to depreciation of (24) million yen is an adjustment related to unrealized profit and loss.
 - (5) The adjustment to interest income of (7,120) million yen includes elimination of intersegment transactions.
 - (6) The adjustment to interest expenses of (203) million yen is for elimination of intersegment transactions.
4. Segment profits are adjusted to agree in total with ordinary profit in the semi-annual consolidated statements of income.

(Significant subsequent events)

(Establishment of a subsidiary)

The Company has resolved, at a meeting of the Board of Directors held on November 10, 2025, to establish a wholly owned subsidiary of Hirogin Area Design Co., Ltd., a wholly owned subsidiary of the Company, subject to regulatory approval.

1 Objective of establishment

In the Mid-Term Management Plan 2024 (plan period: FY2024 to FY2028), the Company identified eight materialities (priorities for the region), one of which was urban development, aimed at achieving our vision for FY2033 (ten years from the commencement of the plan) to realize a vibrant region (cities in which people gather, a tourism-based prefecture, etc.). We are working to resolve these materialities by deepening our existing businesses and actively investing in new businesses.

We consider urban development to be a particularly important materiality that will create a virtuous cycle for regional revitalization in which regional appeal and the convenience of daily life will be improved, causing people to gather and jobs to be created. We are working as a Group to promote urban development-related initiatives, including not only real estate financing (financial services), but also consulting (non-financial services) for government agencies, redevelopers, etc.

In order to further advance these efforts, we decided to effectively utilize the know-how and specialized talent cultivated through real estate finance to establish a new company responsible for the formation and management of private placement real estate funds used in the initial and business implementation stages of redevelopment, etc.

2 Overview of the subsidiary

- | | |
|---------------------------|---|
| (1) Name | Hirogin Regional Advisors Co., Ltd. |
| (2) Business details | Investment advisory services related to the formation and management of private placement funds |
| (3) Date of establishment | April 1, 2026 (planned) |
| (4) Capital | 100 million yen |
| (5) Shareholder | Hirogin Area Design Co., Ltd. |

Supplementary Material on Financial Results for the Six Months Ended September 30, 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】

(Millions of yen)

			Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024	Forecast for the FY2025 (Full year)
			(a)	(a)-(b)	(b)	
Consolidated gross profit	連 結 粗 利 益	1	64,892	9,719	55,173	
Net interest income	資 金 利 益	2	50,551	9,411	41,140	
Net fees and commissions	役 務 取 引 等 利 益	3	12,847	283	12,564	
Net gain on trading account transactions	特 定 取 引 利 益	4	921	(364)	1,285	
Net other ordinary income	そ の 他 業 務 利 益	5	571	389	182	
Of which, gain (loss) related to bonds	う ち 国 債 等 債 券 関 係 損 益	6	(1,822)	581	(2,403)	
General and administrative expenses (-)	営 業 経 費 (△)	7	33,805	2,240	31,565	
Credit costs (-)	与 信 費 用 (△)	8	3,370	3,872	(502)	
Write-off loans (-)	貸 出 金 償 却 (△)	9	937	937	-	
Provision of specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	10	4,013	4,013	[190] -	
Provision of general allowance for loan losses (-)	一 般 貸 倒 引 当 金 繰 入 額 (△)	11	(734)	(734)	[(318)] -	
Loss on sales of loans, etc. (-)	貸 出 債 権 売 却 損 等 (△)	12	168	19	149	
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	13	-	(128)	128	
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等	14	1,014	491	523	
Gain (loss) related to equity securities	株 式 等 関 係 損 益	15	1,495	(420)	1,915	
Share of profit (loss) of entities accounted for using equity method	持 分 法 に よ る 投 資 損 益	16	70	16	54	
Others	そ の 他	17	10	(493)	503	
Ordinary profit (loss) 1-7-8+15+16+17	経 常 利 益	18	29,292	2,708	26,584	57,000
Extraordinary income (loss)	特 別 損 益	19	(249)	(39)	(210)	
Profit (loss) before income taxes	税 金 等 調 整 前 中 間 純 利 益	20	29,043	2,670	26,373	
Income taxes (-)	法 人 税 等 合 計 (△)	21	8,673	692	7,981	
Profit (loss)	中 間 純 利 益	22	20,370	1,979	18,391	
Profit (loss) attributable to non-controlling interests (-)	非 支 配 株 主 に 帰 属 す る 中 間 純 利 益 (△)	23	(7)	3	(10)	
Profit (loss) attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 (当 期) 純 利 益	24	20,378	1,976	18,402	40,000
(Ref) General and administrative expenses ratio 7/(1-6)	(参 考) 営 業 経 費 率	25	50.7%	(4.1%)	54.8%	

(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)

			As of Sep. 30, 2025		As of Sep. 30, 2024
			(a)	(a)-(b)	(b)
Number of consolidated subsidiaries	連 結 子 会 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】

(Millions of yen)

			Six months ended Sep. 30, 2025	(a)-(b)	Six months ended Sep. 30, 2024	Forecast for the FY2025 (Full year)
			(a)		(b)	
Gross banking profit	業 務 粗 利 益	1	58,270	9,037	49,233	
Of which, core gross banking profit	1-7 う ち コ ア 業 務 粗 利 益	2	60,093	8,456	51,637	
Net interest income	資 金 利 益	3	50,724	9,469	41,255	
Net fees and commissions	役 務 取 引 等 利 益	4	8,240	(212)	8,452	
Net gain on trading account transactions	特 定 取 引 利 益	5	553	(308)	861	
Net other ordinary income	そ の 他 業 務 利 益	6	(1,247)	89	(1,336)	
Of which, gain (loss) related to bonds	う ち 国 債 等 債 券 関 係 損 益	7	(1,822)	581	(2,403)	
Expenses (excluding extraordinary items)	(-) 経 費 (除 く 臨 時 処 理 分) (△)	8	29,948	1,699	28,249	
Personnel expenses	(-) 人 件 費 (△)	9	14,272	1,222	13,050	
Non-personnel expenses	(-) 物 件 費 (△)	10	13,971	858	13,113	
Taxes	(-) 税 金 (△)	11	1,704	(381)	2,085	
Banking profit (before provision of general allowance for loan losses)	1-8 実 質 業 務 純 益	12	28,322	7,338	20,984	
Core banking profit	2-8 コ ア 業 務 純 益	13	30,145	6,757	23,388	57,000
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	30,145	6,757	23,388	
Provision of general allowance for loan losses	(-) 一 般 貸 倒 引 当 金 繰 入 額 (△)	15	(736)	(736)	[(287)] -	
Banking profit	12-15 業 務 純 益	16	29,059	8,075	20,984	
Non-recurring income (losses)	18-19+25 臨 時 損 益	17	(2,049)	(5,654)	3,605	
Gain (loss) related to equity securities	株 式 等 関 係 損 益	18	1,495	(420)	1,915	
Disposal of non-performing loans	(-) 不 良 債 権 処 理 額 (△)	19	3,732	4,451	(719)	
Write-off loans	(-) 貸 出 金 償 却 (△)	20	937	937	-	
Provision of specific allowance for loan losses	(-) 個 別 貸 倒 引 当 金 繰 入 額 (△)	21	3,643	3,643	[(54)] -	
Loss on sales of loans, etc.	(-) 貸 出 債 権 売 却 損 等 (△)	22	164	18	146	
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	23	-	(341)	341	
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等	24	1,013	490	523	
Other non-recurring income (losses)	そ の 他 臨 時 損 益	25	186	(784)	970	
Ordinary profit (loss)	16+17 経 常 利 益	26	27,009	2,420	24,589	52,000
Extraordinary income (losses)	特 別 損 益	27	(248)	(51)	(197)	
Of which, gain (loss) related to non-current assets	う ち 固 定 資 産 関 係 損 益	28	(248)	(51)	(197)	
Profit (loss) before income taxes	税 引 前 中 間 純 利 益	29	26,760	2,368	24,392	
Income taxes	(-) 法 人 税 等 合 計 (△)	30	7,771	524	7,247	
Profit (loss)	中 間 (当 期) 純 利 益	31	18,989	1,845	17,144	36,500
Credit costs	15+19 (-) 与 信 費 用 (△)	32	2,995	3,714	(719)	7,000

2. ROE 【Hirogin Holdings, Consolidated】

		Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
		(a)	(a)-(b)	(b)
Profit attributable to owners of parent basis	親会社株主に帰属する中間純利益ベース	7.73	0.89	6.84

(%)

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】

		As of Sep. 30, 2025 [Preliminary figures]		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
(1) Basic items related to core capital	コア資本に係る基礎項目の額	509.2	13.3	495.9
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	47.1	2.5	44.6
(3) Equity capital (1)-(2)	自己資本の額	462.0	10.8	451.2
(4) Risk-weighted assets	リスク・アセットの額	4,060.8	(24.4)	4,085.2
(5) Capital adequacy ratio (3)/(4)	自己資本比率	11.37%	0.33%	11.04%

(Billions of yen)

【Hiroshima Bank, Non-consolidated】

		As of Sep. 30, 2025 [Preliminary figures]		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
(1) Basic items related to core capital	コア資本に係る基礎項目の額	471.0	21.4	449.6
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	49.3	2.7	46.6
(3) Equity capital (1)-(2)	自己資本の額	421.7	18.8	402.9
(4) Risk-weighted assets	リスク・アセットの額	4,027.9	(19.6)	4,047.5
(5) Capital adequacy ratio (3)/(4)	自己資本比率	10.46%	0.51%	9.95%

(Billions of yen)

4. Banking Profit 【Hiroshima Bank, Non-consolidated】

		Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
		(a)	(a)-(b)	(b)
Core banking profit	コア業務純益	30,145	6,757	23,388
Per staff (in thousands of yen)	職員一人当たり(千円)	10,341	2,257	8,084
Banking profit (before provision of general allowance for loan losses)	実質業務純益	28,322	7,338	20,984
Per staff (in thousands of yen)	職員一人当たり(千円)	9,716	2,463	7,253
Banking profit	業務純益	29,059	8,075	20,984
Per staff (in thousands of yen)	職員一人当たり(千円)	9,968	2,715	7,253

(Millions of yen)

5. Interest Margin 【Hiroshima Bank, Non-consolidated】

(All Branches)

		Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	1.25	0.25	1.00
Yield on loans and bills discounted	貸出金利回	1.22	0.15	1.07
Yield on securities	有価証券利回	1.81	0.33	1.48
(2) Yield on interest-bearing liabilities	資金調達原価	0.92	0.12	0.80
Yield on deposits	預金等利回	0.22	0.15	0.07
(3) Interest spread on loans and deposits	預貸金利鞘	0.37	(0.03)	0.40
(4) Net interest margin (1)-(2)	総資金利鞘	0.33	0.13	0.20

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

2. 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 six months ended September 30, 2024 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. 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、2025年3月期第2四半期についても変更しております。

(Domestic Operations)

		Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	0.96	0.32	0.64
Yield on loans and bills discounted	貸出金利回	1.04	0.28	0.76
Yield on securities	有価証券利回	1.26	0.37	0.89
(2) Yield on interest-bearing liabilities	資金調達原価	0.72	0.19	0.53
Yield on deposits	預金等利回	0.17	0.15	0.02
(3) Interest spread on loans and deposits	預貸金利鞘	0.24	0.10	0.14
(4) Net interest margin (1)-(2)	総資金利鞘	0.24	0.13	0.11

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

2. 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 six months ended September 30, 2024 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. 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、2025年3月期第2四半期についても変更しております。

(International Operations)

		Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	3.13	(0.60)	3.73
Yield on loans and bills discounted	貸出金利回	2.76	(1.04)	3.80
Yield on securities	有価証券利回	4.20	0.17	4.03
(2) Yield on interest-bearing liabilities	資金調達原価	2.15	(0.74)	2.89
Yield on deposits	預金等利回	2.05	0.05	2.00
(3) Interest spread on loans and deposits	預貸金利鞘	0.07	(1.06)	1.13
(4) Net interest margin (1)-(2)	総資金利鞘	0.98	0.14	0.84

6. Gain (Loss) Related to Securities 【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
		(a)	(a)-(b)	(b)
Gain (loss) related to bonds	国債等債券関係損益	(1,822)	581	(2,403)
Gains on sales	売却益	622	(772)	1,394
Losses on sales (-)	売却損(△)	2,444	(1,149)	3,593
Write-offs (-)	償却(△)	-	(204)	204
Gain (loss) related to equity securities	株式等関係損益	1,495	(420)	1,915
Gains on sales	売却益	1,838	(92)	1,930
Losses on sales (-)	売却損(△)	343	336	7
Write-offs (-)	償却(△)	-	(7)	7

7. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Sep. 30, 2025					As of Mar. 31, 2025			
		Balance sheet amount	Valuation gains (losses) (a)	(a)-(b)	Gains	Losses	Balance sheet amount	Valuation gains (losses) (b)	Gains	Losses
Held-to-maturity	満期保有目的	84.5	(3.8)	(0.7)	-	3.8	75.1	(3.1)	-	3.1
Bonds	債券	84.5	(3.8)	(0.7)	-	3.8	75.1	(3.1)	-	3.1
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,012.3	4.2	32.0	117.7	113.4	1,852.8	(27.8)	74.2	102.0
Stocks	株式	125.9	59.3	14.0	69.5	10.1	113.2	45.3	52.7	7.4
Bonds	債券	1,169.7	(87.0)	(18.1)	0.0	87.0	1,093.9	(68.9)	0.1	69.0
Others	その他	716.6	31.9	36.1	48.1	16.2	645.6	(4.2)	21.3	25.5
Foreign bonds	うち外債	373.7	(12.0)	2.4	1.6	13.7	318.6	(14.4)	1.5	15.9
Total	合計	2,096.8	0.4	31.4	117.7	117.3	1,928.0	(30.9)	74.2	105.2

(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 Sep. 30, 2025		As of Mar. 31, 2025
		Valuation gains (losses) (a)	(a)-(b)	Valuation gains (losses) (b)
Available-for-sale (before hedging)	その他有価証券(ヘッジ考慮前)	4.2	32.0	(27.8)
Interest rate swaps	金利スワップ	21.7	13.4	8.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	26.0	45.4	(19.4)

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Sep. 30, 2025					As of Mar. 31, 2025			
		Balance sheet amount	Valuation gains (losses) (a)	(a)-(b)	Gains	Losses	Balance sheet amount	Valuation gains (losses) (b)	Gains	Losses
Held-to-maturity	満期保有目的	84.5	(3.8)	(0.7)	-	3.8	75.1	(3.1)	-	3.1
Bonds	債券	84.5	(3.8)	(0.7)	-	3.8	75.1	(3.1)	-	3.1
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,011.8	4.2	32.0	117.7	113.4	1,852.4	(27.8)	74.2	102.0
Stocks	株式	125.8	59.3	14.1	69.5	10.1	113.2	45.2	52.7	7.4
Bonds	債券	1,169.3	(87.0)	(18.1)	0.0	87.0	1,093.5	(68.9)	0.1	69.0
Others	その他	716.6	31.9	36.1	48.1	16.2	645.6	(4.2)	21.3	25.5
Foreign bonds	うち外債	373.7	(12.0)	2.4	1.6	13.7	318.6	(14.4)	1.5	15.9
Total	合計	2,096.4	0.4	31.4	117.7	117.3	1,927.5	(31.0)	74.2	105.2

(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 Sep. 30, 2025		As of Mar. 31, 2025
		Valuation gains (losses) (a)	(a)-(b)	Valuation gains (losses) (b)
Available-for-sale (before hedging)	その他有価証券(ヘッジ考慮前)	4.2	32.0	(27.8)
Interest rate swaps	金利スワップ	21.7	13.4	8.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	26.0	45.4	(19.4)

8. Balance of Loans and Bills Discounted 【Hiroshima Bank, Non-consolidated】

(1) Breakdown of loans and bills discounted outstanding balance

(Billions of yen)

(Average balance)		Six months ended Sep. 30, 2025			FY2024 (b)	Six months ended Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Loans and bills discounted	貸 出 金 残 高	8,189.1	(45.1)	17.1	8,234.2	8,172.0
Local public sector loans	地 共 貸 出	1,383.2	(313.1)	(374.7)	1,696.3	1,757.9
Business loans	事 業 性 貸 出	4,893.4	185.2	281.9	4,708.2	4,611.5
Personal loans	個 人 ロ ー ン	1,912.5	83.0	110.1	1,829.5	1,802.4
Housing loans	住 宅 ロ ー ン	1,292.2	84.9	108.2	1,207.3	1,184.0
Other loans	そ の 他 ロ ー ン	620.3	(1.9)	1.9	622.2	618.4

(Billions of yen)

(Term-end balance)		As of Sep. 30, 2025			As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Loans and bills discounted	貸 出 金 残 高	8,402.3	418.1	51.7	7,984.2	8,350.6
Local public sector loans	地 共 貸 出	1,446.5	148.5	(437.8)	1,298.0	1,884.3
Business loans	事 業 性 貸 出	5,024.2	236.1	387.1	4,788.1	4,637.1
Personal loans	個 人 ロ ー ン	1,931.5	33.5	102.5	1,898.0	1,829.0
Housing loans	住 宅 ロ ー ン	1,310.9	36.1	106.7	1,274.8	1,204.2
Other loans	そ の 他 ロ ー ン	620.6	(2.5)	(4.2)	623.1	624.8

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

(Billions of yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Loans to SMEs	中 小 企 業 等 貸 出 残 高	5,119.5	114.4	277.3	5,005.1	4,842.2
SME loan ratio	中 小 企 業 等 貸 出 比 率	60.9%	(1.8%)	2.9%	62.7%	58.0%

(Notes) 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】

(Millions of yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Allowance for loan losses	貸 倒 引 当 金	40,415	1,420	(7,044)	38,995	47,459
General allowance	一 般 貸 倒 引 当 金	17,578	(735)	(3,125)	18,313	20,703
Specific allowance	個 別 貸 倒 引 当 金	22,837	2,155	(3,918)	20,682	26,755

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Allowance for loan losses	貸 倒 引 当 金	37,576	1,341	(7,183)	36,235	44,759
General allowance	一 般 貸 倒 引 当 金	17,232	(736)	(3,176)	17,968	20,408
Specific allowance	個 別 貸 倒 引 当 金	20,344	2,078	(4,006)	18,266	24,350

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】

		As of Sep. 30, 2025		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Loans under bankruptcy/rehabilitation or similar proceedings	破産更生債権及びこれらに準ずる債権	8,311	(1,090)	9,401
Risk loans	危険債権	50,632	5,399	45,233
Substandard loans	要管理債権	24,598	(4,438)	29,036
Delinquent loans past due over three months	三月以上延滞債権	2,073	58	2,015
Restructured loans	貸出条件緩和債権	22,524	(4,496)	27,020
Subtotal	小計	83,541	(129)	83,670
Normal claims	正常債権	8,383,715	421,161	7,962,554
Total	合計	8,467,257	421,033	8,046,224
Non-performing loan ratio	不良債権比率	0.99%	(0.05%)	1.04%

【Hiroshima Bank, Non-consolidated】

		As of Sep. 30, 2025		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Loans under bankruptcy/rehabilitation or similar proceedings	破産更生債権及びこれらに準ずる債権	6,832	(1,198)	8,030
Risk loans	危険債権	50,632	5,399	45,233
Substandard loans	要管理債権	24,598	(4,438)	29,036
Delinquent loans past due over three months	三月以上延滞債権	2,073	58	2,015
Restructured loans	貸出条件緩和債権	22,524	(4,496)	27,020
Subtotal (A)	小計	82,063	(237)	82,300
Normal claims	正常債権	8,432,299	421,194	8,011,105
Total	合計	8,514,362	420,957	8,093,405
Non-performing loan ratio	不良債権比率	0.96%	(0.06%)	1.02%

11. Coverage Status of Loans Based on the Financial Reconstruction Act

【Hiroshima Bank, Non-consolidated】

		As of Sep. 30, 2025		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Coverage amount (B)	カバー額	66,189	1,697	64,492
Allowance for loan losses (C)	貸倒引当金	25,881	563	25,318
Portion secured by collateral and guarantees	担保保証等による保全部分	40,308	1,134	39,174
Coverage ratio for disclosed loans (B)/(A)	開示債権額に対するカバー率	80.7%	2.3%	78.4%
(Ref: Coverage ratio before direct write-offs)	(参考:部分直接償却前のカバー率)	85.3%	1.9%	83.4%
Portion not secured by collateral or guarantees (D)	担保保証等による保全のない部分	41,755	(1,371)	43,126
Allowance ratio (C)/(D)	引当率	62.0%	3.3%	58.7%

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

(Millions of yen)

Borrower category and classification under self-assessment					Loans based on the Financial Reconstruction Act				
自己査定 of 債務者区分および分類額					Risk-monitored loans				
Borrower category	Unclassified	Classification II	Classification III	Classification IV	Category	Amount of coverage		Coverage ratio	Allowance ratio
						Credit balance	保全額		
債務者区分	非分類	Ⅱ分類	Ⅲ分類	Ⅳ分類	区分 与信残高 82,063	Secured by collateral 担保等による保全額	Allowance 引当額	カバー率	引当率
Bankrupt borrowers 破綻先 2,395	278	2,116	- (-)	- (-)	Loans under bankruptcy/ rehabilitation or similar proceedings 破産更生債権及び これらに準ずる債権 6,832	6,821	11	100%	100%
Effectively bankrupt borrowers 実質破綻先 4,437	1,453	2,983	- (11)	- (-)					
Potentially bankrupt borrowers 破綻懸念先 50,632	38,373	8,364	3,895 (20,198)	- (-)	Risk loans 危険債権 50,632	26,538	20,198	92.3%	83.8%
Substandard borrowers 要管理先 33,325	5,027	28,297	-	-	Substandard loans 要管理債権 24,598	6,949	5,670	51.3%	32.1%
					Delinquent loans past due over three months 三月以上延滞債権 2,073	1,978	25	96.6%	27.0%
					Restructured loans 貸出条件緩和債権 22,524	4,970	5,645	47.1%	32.2%
Borrowers requiring caution 要注意先 477,228	79,498	397,730	-	-	Normal claims 正常債権 8,432,299				
Normal borrowers 正常先 7,979,668	7,979,668	-	-	-					
Total 合計 8,514,362	8,099,272	411,194	3,895	-	Total 合計 8,514,362				

(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

(Millions of yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025	As of Sep. 30, 2024
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic (excl. special international financial transactions account)	国内店分 (除く特別国際金融取引勘定)	8,402,367	418,110	51,763	7,984,257	8,350,604
Manufacturing	製造業	839,488	49,374	60,977	790,114	778,511
Agriculture and forestry	農業・林業	4,600	58	(128)	4,542	4,728
Fishery	漁業	1,230	127	28	1,103	1,202
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	1,392	293	298	1,099	1,094
Construction	建設業	199,462	10,140	8,604	189,322	190,858
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	274,527	17,673	14,303	256,854	260,224
Information and communications	情報通信業	20,850	718	1,267	20,132	19,583
Transport and postal services	運輸業・郵便業	577,087	18,577	65,397	558,510	511,690
Wholesale and retail trade	卸売業・小売業	621,814	(1,737)	19,482	623,551	602,332
Finance and insurance	金融業・保険業	502,436	13,382	45,894	489,054	456,542
Real estate and leasing	不動産業・物品賃貸業	1,369,379	44,945	91,496	1,324,434	1,277,883
Various services	各種サービス業	473,763	14,734	31,689	459,029	442,074
Local public sectors	地方公共団体	1,440,638	147,902	(440,321)	1,292,736	1,880,959
Others	その他	2,075,690	101,922	152,776	1,973,768	1,922,914
Of which for individuals	うち個人向け	1,461,689	32,892	103,172	1,428,797	1,358,517
Of which for ship leasing (non-residents)	うち船舶貸渡業(非居住者)	551,907	69,884	51,410	482,023	500,497

(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。

(Millions of yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025	As of Sep. 30, 2024
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans related to ships	船舶関連貸出金	1,019,269	51,447	86,451	967,822	932,818

(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 yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025	As of Sep. 30, 2024
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic (excl. special international financial transactions account)	国内店分 (除く特別国際金融取引勘定)	82,063	(237)	(12,749)	82,300	94,812
Manufacturing	製造業	26,327	210	(1,366)	26,117	27,693
Agriculture and forestry	農業・林業	62	(25)	(68)	87	130
Fishery	漁業	67	55	55	12	12
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	12	12	12	-	-
Construction	建設業	4,134	(51)	(1,095)	4,185	5,229
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	645	-	645	645	-
Information and communications	情報通信業	418	181	115	237	303
Transport and postal service	運輸業・郵便業	2,814	404	(31)	2,410	2,845
Wholesale and retail service	卸売業・小売業	12,390	(450)	(8,087)	12,840	20,477
Finance and insurance	金融業・保険業	0	0	(646)	0	646
Real estate and leasing	不動産業・物品賃貸業	10,626	(286)	(580)	10,912	11,206
Various services	各種サービス業	15,383	(453)	(1,842)	15,836	17,225
Local public sectors	地方公共団体	-	-	-	-	-
Others	その他	9,182	167	142	9,015	9,040

13. Balance of Deposits, etc. 【Hiroshima Bank, Non-consolidated】

Breakdown of outstanding balance of deposits and others

(Billions of yen)

(Average balance)		Six months ended Sep. 30, 2025			FY2024 (b)	Six months ended Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Deposits and other balances	預 金 等 残 高	9,489.0	136.0	102.9	9,353.0	9,386.1
Personal deposits	個 人 預 金	6,184.0	43.3	64.9	6,140.7	6,119.1
Corporate deposits	法 人 預 金	2,882.8	55.7	25.0	2,827.1	2,857.8
Public funds and financial deposits	公 金 ・ 金 融 預 金	422.2	37.2	13.1	385.0	409.1

(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。

(Billions of yen)

(Term-end balance)		As of Sep. 30, 2025			As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Deposits and other balances	預 金 等 残 高	9,513.4	41.5	101.0	9,471.9	9,412.4
Personal deposits	個 人 預 金	6,199.7	52.8	67.5	6,146.9	6,132.2
Corporate deposits	法 人 預 金	2,976.9	82.3	119.9	2,894.6	2,857.0
Public funds and financial deposits	公 金 ・ 金 融 預 金	336.7	(93.6)	(86.4)	430.3	423.1

(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】

(Billions of yen)

		As of Sep. 30, 2025			As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Total custody assets	総 預 り 資 産 残 高	11,361.4	177.2	271.6	11,184.2	11,089.8
Deposits and other balances	預 金 等	9,513.4	41.5	101.0	9,471.9	9,412.4
Non-deposit products	非 預 金 商 品	1,847.9	135.7	170.6	1,712.2	1,677.3
Hiroshima Bank	広 島 銀 行	1,244.7	63.6	96.1	1,181.1	1,148.6
Investment trusts	投 資 信 託	206.7	10.5	21.3	196.2	185.4
Public bonds	公 共 債	127.1	11.0	17.9	116.1	109.2
Insurance	保 険	387.8	8.3	18.0	379.5	369.8
Financial instruments intermediary	金 融 商 品 仲 介	480.6	29.8	34.3	450.8	446.3
Others	そ の 他	42.4	4.0	4.7	38.4	37.7
Hirogin Securities (excl. financial instruments intermediary)	ひ ろ ぎ ん 証 券 (除 く 金 融 商 品 仲 介)	603.1	72.0	74.4	531.1	528.7

(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.”

3. Since this fiscal year, we have revised the method of recording insurance balances and modified the balances for previous fiscal years according to this revision.

(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。

3. 当年度から、保険残高の計上方法を見直ししており、過年度の残高についても変更しております。

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

(1) Semi-annual Non-Consolidated Balance Sheet

(Millions of yen)

		As of March 31, 2025	As of September 30, 2025
Assets	資 産 の 部		
Cash and due from banks	現 金 預 け 金	1,725,605	1,468,954
Call loans	コ ー ル ロ ー ン	63,746	86,910
Monetary claims bought	買 入 金 銭 債 権	6,759	6,498
Trading account assets	特 定 取 引 資 産	8,645	7,789
Money held in trust	金 銭 の 信 託	22	21
Securities	有 価 証 券	1,912,350	2,084,508
Loans and bills discounted	貸 出 金	7,984,257	8,402,367
Foreign exchanges	外 国 為 替	8,027	11,989
Other assets	そ の 他 資 産	146,370	167,356
Tangible fixed assets	有 形 固 定 資 産	105,251	104,084
Intangible fixed assets	無 形 固 定 資 産	15,442	16,882
Prepaid pension costs	前 払 年 金 費 用	52,218	54,612
Deferred tax assets	繰 延 税 金 資 産	16,456	1,878
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	55,398	58,542
Allowance for loan losses	貸 倒 引 当 金	(36,235)	(37,576)
Total assets	資 産 の 部 合 計	12,064,317	12,434,818
Liabilities	負 債 の 部		
Deposits	預 金	9,305,930	9,321,834
Negotiable certificates of deposit	譲 渡 性 預 金	166,059	191,649
Call money	コ ー ル マ ネ ー	-	160,000
Securities sold under repurchase agreements	売 現 先 勘 定	249,066	283,037
Cash collateral received for securities lent	債券貸借取引受入担保金	310,909	588,160
Trading account liabilities	特 定 取 引 負 債	6,122	5,335
Borrowed money	借 用 金	1,419,325	1,228,540
Foreign exchanges	外 国 為 替	1,172	677
Borrowed money from trust account	信 託 勘 定 借	79	113
Other liabilities	そ の 他 負 債	77,769	79,423
Income taxes payable	未 払 法 人 税 等	5,815	6,683
Lease liabilities	リ ー ス 債 務	329	282
Asset retirement obligations	資 産 除 去 債 務	307	311
Other	そ の 他 の 負 債	71,316	72,146
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,668	1,668
Provision for point card certificates	ポ イ ン ト 引 当 金	175	275
Provision for stockshares	株 式 給 付 引 当 金	774	797
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	12,719	12,685
Acceptances and guarantees	支 払 承 諾	55,398	58,542
Total liabilities	負 債 の 部 合 計	11,607,174	11,932,742

(Millions of yen)

As of March 31, 2025 As of September 30, 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	362,630	376,676
Legal retained earnings	利 益 準 備 金	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	322,477	336,523
General reserve	別 途 積 立 金	289,604	289,604
Retained earnings brought forward	繰 越 利 益 剰 余 金	32,873	46,919
Total shareholders' equity	株 主 資 本 合 計	447,838	461,885
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(18,496)	3,670
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,923	10,699
Revaluation reserve for land	土 地 再 評 価 差 額 金	25,877	25,820
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	9,304	40,190
Total net assets	純 資 産 の 部 合 計	457,143	502,075
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	12,064,317	12,434,818

(2) Semi-annual Non-Consolidated Statement of Income

(Millions of yen)

		For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	経 常 収 益	79,748	93,469
Interest income	資 金 運 用 収 益	59,313	74,408
Interest on loans and discounts	う ち 貸 出 金 利 息	44,194	50,340
Interest and dividends on securities	う ち 有 価 証 券 利 息 配 当 金	13,559	18,400
Trust fees	信 託 報 酬	72	113
Fees and commissions	役 務 取 引 等 収 益	13,199	13,743
Gain on trading account transactions	特 定 取 引 収 益	861	553
Other ordinary income	そ の 他 業 務 収 益	2,461	1,264
Other income	そ の 他 経 常 収 益	3,839	3,385
Ordinary expenses	経 常 費 用	55,158	66,460
Interest expenses	資 金 調 達 費 用	18,058	23,684
Interest on deposits	う ち 預 金 利 息	3,392	10,156
Fees and commissions payments	役 務 取 引 等 費 用	4,819	5,616
Other ordinary expenses	そ の 他 業 務 費 用	3,798	2,511
General and administrative expenses	営 業 経 費	27,937	30,016
Other expenses	そ の 他 経 常 費 用	544	4,631
Ordinary profit	経 常 利 益	24,589	27,009
Extraordinary income	特 別 利 益	25	29
Extraordinary losses	特 別 損 失	222	278
Profit before income taxes	税 引 前 中 間 純 利 益	24,392	26,760
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	10,267	7,069
Income taxes - deferred	法 人 税 等 調 整 額	(3,020)	701
Total income taxes	法 人 税 等 合 計	7,247	7,771
Profit	中 間 純 利 益	17,144	18,989