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February 2, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 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 commence dividend payments: -
Trading accounts: Yes
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(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 | % |
| Nine months ended December 31, 2025 | 173,563 | 16.4 | 47,334 | 12.0 | 32,952 | 13.6 |
| December 31, 2024 | 149,157 | 6.0 | 42,265 | 26.0 | 29,014 | 24.3 |

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 75,167 million [646.7%]
For the nine months ended December 31, 2024: ¥ 10,067 million [(69.5) %]

| | Basic earnings per share | Diluted earnings per share |
|-------------------------------------|--------------------------|----------------------------|
| | Yen | Yen |
| Nine months ended December 31, 2025 | 109.72 | 109.66 |
| December 31, 2024 | 95.79 | 95.74 |

(2) Consolidated financial position

| | Total assets | Net assets | Equity-to-asset ratio |
|-------------------------|-----------------|-----------------|-----------------------|
| | Millions of yen | Millions of yen | % |
| As of December 31, 2025 | 12,701,974 | 559,644 | 4.4 |
| March 31, 2025 | 12,131,905 | 504,636 | 4.2 |

Reference: Equity

As of December 31, 2025: ¥ 559,444 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) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) 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

(4) Number of issued shares (common shares)

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

| | |
|-------------------------|--------------------|
| As of December 31, 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 December 31, 2025 | 6,763,436 shares |
| As of March 31, 2025 | 8,371,546 shares |

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

| | |
|-------------------------------------|--------------------|
| Nine months ended December 31, 2025 | 300,314,007 shares |
| Nine months ended December 31, 2024 | 302,875,070 shares |

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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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1. Overview of Operating Results and Financial Conditions for the Period Under Review

(1) Explanation of Consolidated Operating Results

Regarding consolidated operating results, ordinary income increased by 24.406 billion yen year on year to 173.563 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 19.338 billion yen year on year to 126.229 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 5.069 billion yen year on year to 47.334 billion yen, and profit attributable to owners of parent increased by 3.938 billion yen year on year to 32.952 billion yen.

Operating results by segment are as follows.

Ordinary income from the banking business increased by 22.882 billion yen year on year to 147.739 billion yen, and segment profit increased by 4.629 billion yen year on year to 43.962 billion yen.

Ordinary income from the leasing business increased by 437 million yen year on year to 17.657 billion yen, and segment profit decreased by 10 million yen year on year to 1.198 billion yen.

Ordinary income from “others” not included in reportable segments increased by 847 million yen year on year to 21.731 billion yen, and segment profit increased by 159 million yen year on year to 9.171 billion yen.

(2) Explanation of Consolidated Financial Position

Regarding the consolidated financial position, total assets increased by 570.0 billion yen from the end of the previous fiscal year to 12,701.9 billion yen, while liabilities increased by 515.1 billion yen from the end of the previous fiscal year to 12,142.3 billion yen. Net assets increased by 55.0 billion yen from the end of the previous fiscal year to 559.6 billion yen.

Regarding the balances of major accounts, deposits (including negotiable certificates of deposit) increased by 151.9 billion yen from the end of the previous fiscal year to 9,589.1 billion yen, while loans and bills discounted increased by 332.2 billion yen from the end of the previous fiscal year to 8,266.7 billion yen and securities increased by 229.6 billion yen from the end of the previous fiscal year to 2,146.3 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 November 10, 2025.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of December 31, 2025 |
|--|----------------------|-------------------------|
| Assets | | |
| Cash and due from banks | 1,726,986 | 1,542,761 |
| Call loans and bills bought | 63,746 | 193,610 |
| Monetary claims bought | 8,908 | 10,580 |
| Trading account assets | 8,645 | 8,777 |
| Money held in trust | 13,022 | 14,421 |
| Securities | 1,916,703 | 2,146,331 |
| Loans and bills discounted | 7,934,540 | 8,266,747 |
| Foreign exchanges | 8,027 | 9,119 |
| Lease receivables and investments in leases | 71,572 | 71,313 |
| Other assets | 166,571 | 232,470 |
| Tangible fixed assets | 112,044 | 110,251 |
| Intangible fixed assets | 16,295 | 18,479 |
| Retirement benefit asset | 48,144 | 51,469 |
| Deferred tax assets | 19,701 | 1,991 |
| Customers' liabilities for acceptances and guarantees | 55,988 | 64,339 |
| Allowance for loan losses | (38,995) | (40,690) |
| Total assets | 12,131,905 | 12,701,974 |
| Liabilities | | |
| Deposits | 9,277,057 | 9,399,625 |
| Negotiable certificates of deposit | 160,242 | 189,554 |
| Call money and bills sold | - | 220,000 |
| Securities sold under repurchase agreements | 249,066 | 345,648 |
| Cash collateral received for securities lent | 310,909 | 552,438 |
| Trading account liabilities | 6,122 | 6,209 |
| Borrowed money | 1,443,553 | 1,173,393 |
| Foreign exchanges | 1,172 | 1,663 |
| Bonds payable | - | 30,000 |
| Borrowed money from trust account | 79 | 79 |
| Other liabilities | 106,631 | 140,798 |
| Retirement benefit liability | 689 | 673 |
| Provision for retirement benefits for directors (and other officers) | 157 | 157 |
| Provision for reimbursement of deposits | 1,668 | 1,668 |
| Provision for point card certificates | 225 | 321 |
| Provision for stockshares | 942 | 1,066 |
| Reserves under special laws | 40 | 40 |
| Deferred tax liabilities | - | 1,975 |
| Deferred tax liabilities for land revaluation | 12,719 | 12,676 |
| Acceptances and guarantees | 55,988 | 64,339 |
| Total liabilities | 11,627,269 | 12,142,330 |

(Millions of yen)

| | As of March 31, 2025 | As of December 31, 2025 |
|---|----------------------|-------------------------|
| Net assets | | |
| Share capital | 60,000 | 60,000 |
| Capital surplus | 22,209 | 17,158 |
| Retained earnings | 423,980 | 441,340 |
| Treasury shares | (8,284) | (7,705) |
| Total shareholders' equity | 497,905 | 510,794 |
| Valuation difference on available-for-sale securities | (18,486) | 4,458 |
| Deferred gains or losses on hedges | 1,923 | 21,289 |
| Revaluation reserve for land | 25,877 | 25,798 |
| Remeasurements of defined benefit plans | (2,811) | (2,896) |
| Total accumulated other comprehensive income | 6,503 | 48,650 |
| Share acquisition rights | 126 | 126 |
| Non-controlling interests | 100 | 72 |
| Total net assets | 504,636 | 559,644 |
| Total liabilities and net assets | 12,131,905 | 12,701,974 |

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

| | For the nine months ended December 31, 2024 | For the nine months ended December 31, 2025 |
|---|--|--|
| Ordinary income | 149,157 | 173,563 |
| Interest income | 91,687 | 114,607 |
| Interest on loans and discounts | 67,567 | 77,316 |
| Interest and dividends on securities | 21,473 | 29,254 |
| Trust fees | 106 | 173 |
| Fees and commissions | 27,495 | 29,088 |
| Gain on trading account transactions | 1,788 | 1,532 |
| Other ordinary income | 21,136 | 19,379 |
| Other income | 6,943 | 8,783 |
| Ordinary expenses | 106,891 | 126,229 |
| Interest expenses | 28,479 | 37,292 |
| Interest on deposits | 6,614 | 16,202 |
| Fees and commissions payments | 8,748 | 9,808 |
| Other ordinary expenses | 21,326 | 20,735 |
| General and administrative expenses | 47,398 | 50,882 |
| Other expenses | 939 | 7,512 |
| Ordinary profit | 42,265 | 47,334 |
| Extraordinary income | 25 | 32 |
| Gain on disposal of non-current assets | 25 | 32 |
| Extraordinary losses | 607 | 331 |
| Loss on disposal of non-current assets | 50 | 149 |
| Impairment losses | 555 | 182 |
| Provision of reserve for financial instruments transaction liabilities | 2 | - |
| Profit before income taxes | 41,683 | 47,034 |
| Income taxes - current | 15,149 | 13,350 |
| Income taxes - deferred | (2,469) | 742 |
| Total income taxes | 12,679 | 14,093 |
| Profit | 29,003 | 32,941 |
| Loss attributable to non-controlling interests | (11) | (10) |
| Profit attributable to owners of parent | 29,014 | 32,952 |

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

| | For the nine months ended December 31, 2024 | For the nine months ended December 31, 2025 |
|--|--|--|
| Profit | 29,003 | 32,941 |
| Other comprehensive income | (18,935) | 42,225 |
| Valuation difference on available-for-sale securities | (18,651) | 22,944 |
| Deferred gains or losses on hedges | 97 | 19,365 |
| Remeasurements of defined benefit plans, net of tax | (381) | (85) |
| Comprehensive income | 10,067 | 75,167 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | 10,079 | 75,177 |
| Comprehensive income attributable to non-controlling interests | (11) | (10) |

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on segment information, etc.)

Information on ordinary income, profit or loss by reportable segment

The nine months ended December 31, 2024 (April 1, 2024 to December 31, 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 | 123,683 | 16,997 | 140,680 | 8,476 | 149,157 | - | 149,157 |
| Intersegment ordinary income | 1,174 | 222 | 1,397 | 12,408 | 13,805 | (13,805) | - |
| Total | 124,857 | 17,220 | 142,078 | 20,884 | 162,962 | (13,805) | 149,157 |
| Segment profit | 39,333 | 1,208 | 40,542 | 9,012 | 49,555 | (7,289) | 42,265 |

(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 57 million yen.

3. The adjustment to segment profit of (7,289) million yen includes elimination of intersegment transactions of (7,188) million yen and amortization of goodwill of (101) million yen.

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

The nine months ended December 31, 2025 (April 1, 2025 to December 31, 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 | 146,748 | 17,430 | 164,178 | 9,385 | 173,563 | - | 173,563 |
| Intersegment ordinary income | 991 | 227 | 1,219 | 12,345 | 13,564 | (13,564) | - |
| Total | 147,739 | 17,657 | 165,397 | 21,731 | 187,128 | (13,564) | 173,563 |
| Segment profit | 43,962 | 1,198 | 45,160 | 9,171 | 54,332 | (6,997) | 47,334 |

(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 72 million yen.

3. The adjustment to segment profit of (6,997) million yen includes elimination of intersegment transactions of (6,896) million yen and amortization of goodwill of (101) million yen.

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

(Notes on significant changes to shareholders' equity)

Not applicable.

(Notes on going concern assumption)

Not applicable.

(Notes on quarterly consolidated statements of cash flows)

There is no quarterly consolidated statement of cash flows for the nine months ended December 31, 2025. Depreciation (including amortization of intangible assets excluding goodwill) and amortization of goodwill are as follows for the nine months ended December 31, 2025.

| | For the nine months ended December 31, 2024 | For the nine months ended December 31, 2025 |
|--------------------------|--|--|
| Depreciation | 5,309 million yen | 5,251 million yen |
| Amortization of goodwill | 105 million yen | 105 million yen |

Supplementary Material on Financial Results for the Nine Months Ended December 31, 2025

1. Income and Expenses
【Hirogin Holdings, Consolidated】

| | | | | | Nine months ended Dec. 31, 2025 | | Nine months ended Dec. 31, 2024 | Forecast for the FY2025 (Full year) |
|--|---------------------------------------|----|--|--|---------------------------------|---------|---------------------------------|-------------------------------------|
| | | | | | (a) | (a)-(b) | (b) | |
| Consolidated gross profit | 連 結 粗 利 益 | 1 | | | 96,945 | 13,286 | 83,659 | |
| Net interest income | 資 金 利 益 | 2 | | | 77,315 | 14,107 | 63,208 | |
| Net fees and commissions | 役 務 取 引 等 利 益 | 3 | | | 19,453 | 600 | 18,853 | |
| Net gain on trading account transactions | 特 定 取 引 利 益 | 4 | | | 1,532 | (256) | 1,788 | |
| Net other ordinary income | そ の 他 業 務 利 益 | 5 | | | (1,356) | (1,167) | (189) | |
| Of which, gain (loss) related to bonds | う ち 国 債 等 債 券 関 係 損 益 | 6 | | | (5,162) | (1,099) | (4,063) | |
| General and administrative expenses (-) | 営 業 経 費 (△) | 7 | | | 50,882 | 3,484 | 47,398 | |
| Credit costs (-) | 与 信 費 用 (△) | 8 | | | 3,463 | 4,346 | (883) | |
| Write-off loans (-) | 貸 出 金 償 却 (△) | 9 | | | 884 | 884 | - | |
| Provision of specific allowance for loan losses (-) | 個 別 貸 倒 引 当 金 繰 入 額 (△) | 10 | | | 4,491 | 4,491 | [2,276] - | |
| Provision of general allowance for loan losses (-) | 一 般 貸 倒 引 当 金 繰 入 額 (△) | 11 | | | (679) | (679) | [-(2,555)] - | |
| Loss on sales of loans, etc. (-) | 貸 出 債 権 売 却 損 等 (△) | 12 | | | 245 | 40 | 205 | |
| Reversal of allowance for loan losses | 貸 倒 引 当 金 戻 入 益 | 13 | | | - | (279) | 279 | |
| Recoveries of written off receivables, etc. | 償 却 債 権 取 立 益 等 | 14 | | | 1,478 | 668 | 810 | |
| Gain (loss) related to equity securities | 株 式 等 関 係 損 益 | 15 | | | 4,856 | 264 | 4,592 | |
| Share of profit (loss) of entities accounted for using equity method | 持 分 法 に よ る 投 資 損 益 | 16 | | | 72 | 15 | 57 | |
| Others | そ の 他 | 17 | | | (194) | (664) | 470 | |
| Ordinary profit (loss) | 1-7-8+15+16+17 経 常 利 益 | 18 | | | 47,334 | 5,069 | 42,265 | 57,000 |
| Extraordinary income (loss) | 特 別 損 益 | 19 | | | (299) | 283 | (582) | |
| Profit (loss) before income taxes | 税 金 等 調 整 前 四 半 期 純 利 益 | 20 | | | 47,034 | 5,351 | 41,683 | |
| Income taxes (-) | 法 人 税 等 合 計 (△) | 21 | | | 14,093 | 1,414 | 12,679 | |
| Profit (loss) | 四 半 期 純 利 益 | 22 | | | 32,941 | 3,938 | 29,003 | |
| Profit (loss) attributable to non-controlling interests (-) | 非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益 (△) | 23 | | | (10) | 1 | (11) | |
| Profit (loss) attributable to owners of parent | 親 会 社 株 主 に 帰 属 す る 四 半 期 (当 期) 純 利 益 | 24 | | | 32,952 | 3,938 | 29,014 | 40,000 |
| (Ref) General and administrative expenses ratio 7/(1-6) | (参 考) 営 業 経 費 率 | 25 | | | 49.8% | (4.2%) | 54.0% | |

(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)

| | | | | | As of Dec. 31, 2025 | | As of Dec. 31, 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)

| | | | Nine months ended Dec. 31, 2025 | | Nine months ended Dec. 31, 2024 | Forecast for the FY2025 (Full year) |
|---|-------------------------------|----|---------------------------------|---------|---------------------------------|-------------------------------------|
| | | | (a) | (a)-(b) | (b) | |
| Gross banking profit | 業 務 粗 利 益 | 1 | 86,760 | 12,204 | 74,556 | |
| Of which, core gross banking profit | 1-7 う ち コ ア 業 務 粗 利 益 | 2 | 91,922 | 13,303 | 78,619 | |
| Net interest income | 資 金 利 益 | 3 | 77,609 | 14,225 | 63,384 | |
| Net fees and commissions | 役 務 取 引 等 利 益 | 4 | 12,261 | (231) | 12,492 | |
| Net gain on trading account transactions | 特 定 取 引 利 益 | 5 | 934 | (241) | 1,175 | |
| Net other ordinary income | そ の 他 業 務 利 益 | 6 | (4,045) | (1,550) | (2,495) | |
| Of which, gain (loss) related to bonds | う ち 国 債 等 債 券 関 係 損 益 | 7 | (5,162) | (1,099) | (4,063) | |
| Expenses (excluding extraordinary items) | (-) 経 費 (除 く 臨 時 処 理 分) (△) | 8 | 44,893 | 2,732 | 42,161 | |
| Personnel expenses | (-) 人 件 費 (△) | 9 | 22,123 | 1,971 | 20,152 | |
| Non-personnel expenses | (-) 物 件 費 (△) | 10 | 20,098 | 1,237 | 18,861 | |
| Taxes | (-) 税 金 (△) | 11 | 2,670 | (478) | 3,148 | |
| Banking profit (before provision of general allowance for loan losses) | 1-8 実 質 業 務 純 益 | 12 | 41,866 | 9,472 | 32,394 | |
| Core banking profit | 2-8 コ ア 業 務 純 益 | 13 | 47,029 | 10,571 | 36,458 | 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 | 47,029 | 10,571 | 36,458 | |
| Provision of general allowance for loan losses | (-) 一 般 貸 倒 引 当 金 繰 入 額 (△) | 15 | (688) | (688) | [(2,521)] - | |
| Banking profit | 12-15 業 務 純 益 | 16 | 42,555 | 10,161 | 32,394 | |
| Non-recurring income (losses) | 18-19+25 臨 時 損 益 | 17 | 1,406 | (5,533) | 6,939 | |
| Gain (loss) related to equity securities | 株 式 等 関 係 損 益 | 18 | 4,856 | 264 | 4,592 | |
| Disposal of non-performing loans | (-) 不 良 債 権 処 理 額 (△) | 19 | 3,744 | 4,917 | (1,173) | |
| Write-off loans | (-) 貸 出 金 償 却 (△) | 20 | 884 | 884 | - | |
| Provision of specific allowance for loan losses | (-) 個 別 貸 倒 引 当 金 繰 入 額 (△) | 21 | 4,096 | 4,096 | [1,956] - | |
| Loss on sales of loans, etc. | (-) 貸 出 債 権 売 却 損 等 (△) | 22 | 240 | 38 | 202 | |
| Reversal of allowance for loan losses | 貸 倒 引 当 金 戻 入 益 | 23 | - | (565) | 565 | |
| Recoveries of written off receivables, etc. | 償 却 債 権 取 立 益 等 | 24 | 1,476 | 666 | 810 | |
| Other non-recurring income (losses) | そ の 他 臨 時 損 益 | 25 | 294 | (880) | 1,174 | |
| Ordinary profit (loss) | 16+17 経 常 利 益 | 26 | 43,962 | 4,629 | 39,333 | 52,000 |
| Extraordinary income (losses) | 特 別 損 益 | 27 | (298) | 271 | (569) | |
| Of which, gain (loss) related to non-current assets | う ち 固 定 資 産 関 係 損 益 | 28 | (298) | 271 | (569) | |
| Profit (loss) before income taxes | 税 引 前 四 半 期 純 利 益 | 29 | 43,663 | 4,899 | 38,764 | |
| Income taxes | (-) 法 人 税 等 合 計 (△) | 30 | 12,822 | 1,215 | 11,607 | |
| Profit (loss) | 四 半 期 (当 期) 純 利 益 | 31 | 30,840 | 3,684 | 27,156 | 36,500 |
| Credit costs | 15+19 (-) 与 信 費 用 (△) | 32 | 3,055 | 4,228 | (1,173) | 7,000 |

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

(All Branches)

| | | Nine months ended Dec. 31, 2025 | | Nine months ended Dec. 31, 2024 |
|---|--------|---------------------------------|---------|---------------------------------|
| | | (a) | (a)-(b) | (b) |
| | | | | |
| (1) Yield on interest-earning assets | 資金運用利回 | 1.29 | 0.26 | 1.03 |
| Yield on loans and bills discounted | 貸出金利回 | 1.24 | 0.16 | 1.08 |
| Yield on securities | 有価証券利回 | 1.88 | 0.33 | 1.55 |
| (2) Yield on interest-bearing liabilities | 資金調達原価 | 0.93 | 0.12 | 0.81 |
| Yield on deposits | 預金等利回 | 0.23 | 0.14 | 0.09 |
| (3) Interest spread on loans and deposits | 預貸金利鞘 | 0.38 | (0.01) | 0.39 |
| (4) Net interest margin (1)-(2) | 総資金利鞘 | 0.36 | 0.14 | 0.22 |

(Notes) 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 nine months ended December 31, 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3四半期についても変更しております。

(Domestic Operations)

| | | Nine months ended Dec. 31, 2025 | | Nine months ended Dec. 31, 2024 |
|---|--------|---------------------------------|---------|---------------------------------|
| | | (a) | (a)-(b) | (b) |
| | | | | |
| (1) Yield on interest-earning assets | 資金運用利回 | 0.98 | 0.31 | 0.67 |
| Yield on loans and bills discounted | 貸出金利回 | 1.06 | 0.28 | 0.78 |
| Yield on securities | 有価証券利回 | 1.31 | 0.37 | 0.94 |
| (2) Yield on interest-bearing liabilities | 資金調達原価 | 0.74 | 0.20 | 0.54 |
| Yield on deposits | 預金等利回 | 0.19 | 0.15 | 0.04 |
| (3) Interest spread on loans and deposits | 預貸金利鞘 | 0.25 | 0.11 | 0.14 |
| (4) Net interest margin (1)-(2) | 総資金利鞘 | 0.24 | 0.11 | 0.13 |

(Notes) 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 nine months ended December 31, 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3四半期についても変更しております。

(International Operations)

| | | Nine months ended Dec. 31, 2025 | | Nine months ended Dec. 31, 2024 |
|---|--------|---------------------------------|---------|---------------------------------|
| | | (a) | (a)-(b) | (b) |
| | | | | |
| (1) Yield on interest-earning assets | 資金運用利回 | 3.15 | (0.53) | 3.68 |
| Yield on loans and bills discounted | 貸出金利回 | 2.71 | (1.00) | 3.71 |
| Yield on securities | 有価証券利回 | 4.23 | 0.07 | 4.16 |
| (2) Yield on interest-bearing liabilities | 資金調達原価 | 2.16 | (0.65) | 2.81 |
| Yield on deposits | 預金等利回 | 2.03 | (0.13) | 2.16 |
| (3) Interest spread on loans and deposits | 預貸金利鞘 | 0.05 | (0.87) | 0.92 |
| (4) Net interest margin (1)-(2) | 総資金利鞘 | 0.99 | 0.12 | 0.87 |

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

(Millions of yen)

| | | | Nine months ended Dec. 31, 2025 | | Nine months ended Dec. 31, 2024 |
|------------------------------|-----------|--|---------------------------------|---------|---------------------------------|
| | | | (a) | (a)-(b) | (b) |
| Gain (loss) related to bonds | 国債等債券関係損益 | | (5,162) | (1,099) | (4,063) |
| Gains on sales | 売却益 | | 770 | (1,788) | 2,558 |
| Losses on sales (-) | 売却損(△) | | 5,932 | (486) | 6,418 |
| Write-offs (-) | 償却(△) | | - | (204) | 204 |

| | | | | | |
|--|---------|--|-------|-------|-------|
| Gain (loss) related to equity securities | 株式等関係損益 | | 4,856 | 264 | 4,592 |
| Gains on sales | 売却益 | | 6,829 | 2,088 | 4,741 |
| Losses on sales (-) | 売却損(△) | | 1,973 | 1,966 | 7 |
| Write-offs (-) | 償却(△) | | - | (142) | 142 |

4. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

| | | | As of Dec. 31, 2025 | | | | | As of Sep. 30, 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 | (5.6) | (1.8) | - | 5.6 | 84.5 | (3.8) | - | 3.8 |
| Bonds | 債券 | | 84.5 | (5.6) | (1.8) | - | 5.6 | 84.5 | (3.8) | - | 3.8 |
| Others | その他 | | - | - | - | - | - | - | - | - | - |
| Available-for-sale * | その他有価証券※ | | 2,067.7 | 5.3 | 1.1 | 143.6 | 138.3 | 2,012.3 | 4.2 | 117.7 | 113.4 |
| Stocks | 株式 | | 129.6 | 66.5 | 7.2 | 75.7 | 9.2 | 125.9 | 59.3 | 69.5 | 10.1 |
| Bonds | 債券 | | 1,135.4 | (114.3) | (27.3) | 0.0 | 114.3 | 1,169.7 | (87.0) | 0.0 | 87.0 |
| Others | その他 | | 802.5 | 53.2 | 21.3 | 67.9 | 14.6 | 716.6 | 31.9 | 48.1 | 16.2 |
| Foreign bonds | うち外債 | | 429.7 | (10.6) | 1.4 | 2.1 | 12.7 | 373.7 | (12.0) | 1.6 | 13.7 |
| Total | 合計 | | 2,152.3 | (0.2) | (0.6) | 143.6 | 143.9 | 2,096.8 | 0.4 | 117.7 | 117.3 |

(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 Dec. 31, 2025 | | As of Sep. 30, 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) | 5.3 | 1.1 | 4.2 |
| Interest rate swaps | 金利スワップ | 39.0 | 17.3 | 21.7 |
| Available-for-sale (after hedging) | その他有価証券(ヘッジ考慮後) | 44.3 | 18.3 | 26.0 |

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

| | | As of Dec. 31, 2025 | | | | | As of Sep. 30, 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 | (5.6) | (1.8) | - | 5.6 | 84.5 | (3.8) | - | 3.8 |
| Bonds | 債券 | 84.5 | (5.6) | (1.8) | - | 5.6 | 84.5 | (3.8) | - | 3.8 |
| Others | その他 | - | - | - | - | - | - | - | - | - |
| Available-for-sale * | その他有価証券※ | 2,067.2 | 5.3 | 1.1 | 143.6 | 138.3 | 2,011.8 | 4.2 | 117.7 | 113.4 |
| Stocks | 株式 | 129.6 | 66.5 | 7.2 | 75.7 | 9.2 | 125.8 | 59.3 | 69.5 | 10.1 |
| Bonds | 債券 | 1,135.0 | (114.3) | (27.3) | 0.0 | 114.3 | 1,169.3 | (87.0) | 0.0 | 87.0 |
| Others | その他 | 802.5 | 53.2 | 21.3 | 67.9 | 14.6 | 716.6 | 31.9 | 48.1 | 16.2 |
| Foreign bonds | うち外債 | 429.7 | (10.6) | 1.4 | 2.1 | 12.7 | 373.7 | (12.0) | 1.6 | 13.7 |
| Total | 合計 | 2,151.8 | (0.2) | (0.6) | 143.6 | 143.9 | 2,096.4 | 0.4 | 117.7 | 117.3 |

(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 Dec. 31, 2025 | | As of Sep. 30, 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) | 5.3 | 1.1 | 4.2 |
| Interest rate swaps | 金利スワップ | 39.0 | 17.3 | 21.7 |
| Available-for-sale (after hedging) | その他有価証券(ヘッジ考慮後) | 44.3 | 18.3 | 26.0 |

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

(1) Breakdown of loans and bills discounted outstanding balance (Billions of yen)

| | | As of Dec. 31, 2025 | | | As of Mar. 31, 2025 | As of Dec. 31, 2024 |
|-----------------------------------|-------------|---------------------|---------|---------|---------------------|---------------------|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 貸 出 金 残 高 | 8,315.6 | 331.4 | (94.7) | 7,984.2 | 8,410.3 |
| Excluding loans to the government | うち政府向け貸出除き | 7,820.6 | 498.7 | 478.7 | 7,321.9 | 7,341.9 |
| Local public sector loans | 地 共 貸 出 | 1,141.5 | (156.5) | (575.3) | 1,298.0 | 1,716.8 |
| Excluding loans to the government | うち政府向け貸出除き | 646.5 | 10.8 | (1.9) | 635.7 | 648.4 |
| Business loans | 事 業 性 貸 出 | 5,225.7 | 437.6 | 389.2 | 4,788.1 | 4,836.5 |
| Personal loans | 個 人 ロ ー ン | 1,948.3 | 50.3 | 91.4 | 1,898.0 | 1,856.9 |
| Housing loans | 住 宅 ロ ー ン | 1,334.6 | 59.8 | 100.4 | 1,274.8 | 1,234.2 |
| Other loans | そ の 他 ロ ー ン | 613.6 | (9.5) | (9.0) | 623.1 | 622.6 |

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

| | | As of Dec. 31, 2025 | | | As of Mar. 31, 2025 | As of Dec. 31, 2024 |
|----------------|-------------------|---------------------|---------|---------|---------------------|---------------------|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to SMEs | 中 小 企 業 等 貸 出 残 高 | 5,295.3 | 290.2 | 291.8 | 5,005.1 | 5,003.5 |
| SME loan ratio | 中 小 企 業 等 貸 出 比 率 | 63.7% | 1.0% | 4.2% | 62.7% | 59.5% |

- (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。

6. Loans Based on Categories Under the Financial Reconstruction Act and Risk-Monitored Loans 【Hiroshima Bank, Non-consolidated】

(Billions of yen)

| | | As of Dec. 31, 2025 | | As of Sep. 30, 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 | 6.0 | (0.8) | 6.8 |
| Risk loans | 危 険 債 権 | 53.1 | 2.5 | 50.6 |
| Substandard loans | 要 管 理 債 権 | 27.7 | 3.1 | 24.6 |
| Delinquent loans past due over three months | 三 月 以 上 延 滞 債 権 | 2.0 | (0.1) | 2.1 |
| Restructured loans | 貸 出 条 件 緩 和 債 権 | 25.7 | 3.2 | 22.5 |
| Subtotal | 小 計 | 86.7 | 4.6 | 82.1 |
| Normal claims | 正 常 債 権 | 8,348.1 | (84.2) | 8,432.3 |
| Total | 合 計 | 8,434.9 | (79.5) | 8,514.4 |
| Non-performing loan ratio | 不 良 債 権 比 率 | 1.03% | 0.07% | 0.96% |

- (Notes) 1. The above figures as of December 31, 2025 are classified according to the categories of each claim specified in Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions.
In addition, the figures are compiled based on the debtor classification resulting from the asset appraisal conducted as of December 31, 2025 in accordance with the self-assessment standards established by the Hiroshima Bank.
2. “Delinquent loans past due over three months” and “Restructured loans” under “Substandard loans” indicate categories of risk-monitored loans.
- (注) 1.上記の2025年12月末計数は、「金融機能の再生のための緊急措置に関する法律施行規則」第4条に規定する各債権の
カテゴリーにより分類しております。
また、同計数は、広島銀行の定める自己査定基準に基づく2025年12月末時点の資産査定の結果による債務者区分を基に
集計しております。
- 2.「要管理債権」中の「三月以上延滞債権」、「貸出条件緩和債権」は、リスク管理債権における区分を表示しております。

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

(Billions of yen)

| | | As of Dec. 31, 2025 | | | As of Mar. 31, 2025 | As of Dec. 31, 2024 |
|------------------------------------|-----------|------------------------|---------|---------|------------------------|------------------------|
| | | (a) | (a)-(b) | (a)-(c) | | |
| Deposits and other balances | 預 金 等 残 高 | 9,643.5 | 171.6 | 260.5 | 9,471.9 | 9,383.0 |
| Deposits | 預 金 | 9,448.1 | 142.2 | 285.0 | 9,305.9 | 9,163.1 |
| Personal deposits | う ち 個 人 | 6,326.5 | 179.6 | 97.2 | 6,146.9 | 6,229.3 |
| Negotiable certificates of deposit | 譲 渡 性 預 金 | 195.3 | 29.3 | (24.6) | 166.0 | 219.9 |

8. Total Custody Assets 【Hiroshima Bank and Hirogin Securities】

(Billions of yen)

| | | As of Dec. 31, 2025 | | | As of Mar. 31, 2025 | As of Dec. 31, 2024 |
|---|------------------------------------|------------------------|---------|---------|------------------------|------------------------|
| | | (a) | (a)-(b) | (a)-(c) | | |
| Total custody assets | 総 預 り 資 産 残 高 | 11,580.7 | 396.5 | 482.3 | 11,184.2 | 11,098.4 |
| Deposits and other balances | 預 金 等 | 9,643.5 | 171.6 | 260.5 | 9,471.9 | 9,383.0 |
| Non-deposit products | 非 預 金 商 品 | 1,937.2 | 225.0 | 221.9 | 1,712.2 | 1,715.3 |
| Hiroshima Bank | 広 島 銀 行 | 1,296.5 | 115.4 | 119.5 | 1,181.1 | 1,177.0 |
| Investment trusts | 投 資 信 託 | 218.6 | 22.4 | 30.0 | 196.2 | 188.6 |
| Public bonds | 公 共 債 | 133.4 | 17.3 | 22.9 | 116.1 | 110.5 |
| Insurance | 保 険 | 395.9 | 16.4 | 9.8 | 379.5 | 386.1 |
| Financial instruments intermediary | 金 融 商 品 仲 介 | 508.9 | 58.1 | 53.5 | 450.8 | 455.4 |
| Others | そ の 他 | 39.5 | 1.1 | 3.3 | 38.4 | 36.2 |
| Hirogin Securities (excl. financial instruments intermediary) | ひ ろ ぎ ん 証 券 (除 く 金 融 商 品 仲 介) | 640.6 | 109.5 | 102.4 | 531.1 | 538.2 |

- (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。

9. Capital Adequacy Ratio (Domestic Standard)

Capital Adequacy Ratio as of December 31, 2025 will be announced when it is fixed.

2025年12月末実績につきましては、現在算出中であり確定次第公表いたします。