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May 13, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)



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 Listing: Tokyo Stock Exchange
 Securities code: 7337
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 Scheduled date of annual general meeting of shareholders: June 24, 2026
 Scheduled date to commence dividend payments: June 4, 2026
 Scheduled date to file annual securities report: June 17, 2026
 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, 2026 (from April 1, 2025 to March 31, 2026)

(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	%
Fiscal year ended March 31, 2026	251,214	24.8	62,018	18.9	43,734	22.0
March 31, 2025	201,368	8.2	52,176	52.8	35,835	29.4

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 84,459 million [-%]
 For the fiscal year ended March 31, 2025: ¥ (13,311) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	145.84	145.75	8.2	0.5	24.7
March 31, 2025	118.55	118.49	6.9	0.4	25.9

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ 72 million
 For the fiscal year ended March 31, 2025: ¥ 56 million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	12,210,589	568,824	4.7	1,904.72
March 31, 2025	12,131,905	504,636	4.2	1,679.10

Reference: Equity

As of March 31, 2026: ¥ 568,596 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.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(345,169)	(202,797)	(20,907)	1,116,522
March 31, 2025	(897,433)	(202,518)	(17,718)	1,685,379

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	23.50	-	24.50	48.00	14,666	40.5	2.8
Fiscal year ended March 31, 2026	-	27.00	-	31.00	58.00	17,572	39.8	3.2
Fiscal year ending March 31, 2027 (Forecast)	-	35.00	-	35.00	70.00		40.5	

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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
Six months ending September 30, 2026	34,500	17.8	23,500	15.3	79.23
Full year	74,500	20.1	51,000	16.6	172.73

* 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 March 31, 2026	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 March 31, 2026	6,808,270 shares
As of March 31, 2025	8,371,546 shares

- (iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	299,873,442 shares
Fiscal Year ended March 31, 2025	302,258,495 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.

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(Supplementary information)

Supplementary Material on Financial Results for the Fiscal Year Ended March 31, 2026

1. Overview of Operating Results and Financial Conditions

(1) Overview of Operating Results

(i) Operating results

Regarding consolidated operating results, consolidated ordinary income increased by 49.846 billion yen year on year to 251.214 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 increased by 40.004 billion yen year on year to 189.195 billion yen, due to an increase in interest expenses as well as an increase in other ordinary expenses as a result of an increase in loss on sale of bonds. As a result, consolidated ordinary profit increased by 9.842 billion yen year on year to 62.018 billion yen, and profit attributable to owners of parent increased by 7.899 billion yen year on year to 43.734 billion yen, marking a record high profit for the second consecutive year.

(ii) Difference in the full-year results between the fiscal year ended March 2026 and the previous fiscal year

Interest income increased (up 32.575 billion yen year on year) due to growth in balance of loans primarily to local customers and improved yields, in addition to an increase in interest and dividends on securities as a result of strengthened profitability. Other income also increased (up 12.092 billion yen year on year) due to a higher gain on sale of equity securities. As a result of these, consolidated ordinary income increased.

	Consolidated ordinary income
Fiscal year ended March 2025 (A)	(Millions of yen) 201,368
Fiscal year ended March 2026 (B)	251,214
Increase (B-A)	49,846
Increase (%)	24.8

(2) Overview of Financial Position

Regarding the consolidated financial position, total assets increased by 78.6 billion yen from the end of the previous fiscal year to 12,210.5 billion yen, while liabilities increased by 14.5 billion yen to 11,641.7 billion yen. Net assets increased by 64.2 billion yen to 568.8 billion yen.

Regarding the balances of major accounts, loans and bills discounted increased by 258.5 billion yen from the end of the previous fiscal year to 8,193.0 billion yen, while deposits (including negotiable certificates of deposit) increased by 190.1 billion yen to 9,627.3 billion yen.

(3) Overview of Cash Flows

Regarding consolidated cash flows, net cash used in operating activities was 345.1 billion yen (compared to 897.4 billion yen used in the previous fiscal year), primarily due to decreases in borrowed money and increases in loans and bills discounted. Net cash used in investing activities was 202.7 billion yen (compared to 202.5 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 20.9 billion yen (compared to 17.7 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 568.8 billion yen from the end of the previous fiscal year to 1,116.5 billion yen.

(4) Future Outlook

Financial results forecast for the fiscal year ending March 31, 2027 is as follows.

[Consolidated financial results forecast]	(Billions of yen)		
	Fiscal year ending March 31, 2027	Year-on-year change	Fiscal year ended March 31, 2026
Ordinary profit	74.5	12.5	62.0
Profit attributable to owners of parent	51.0	7.3	43.7

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 Statements and Primary Notes

(1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,726,986	1,153,437
Call loans and bills bought	63,746	201,874
Monetary claims bought	8,908	9,758
Trading account assets	8,645	10,072
Money held in trust	13,022	13,921
Securities	1,916,703	2,047,018
Loans and bills discounted	7,934,540	8,193,073
Foreign exchanges	8,027	10,045
Lease receivables and investments in leases	71,572	74,612
Other assets	166,571	284,831
Tangible fixed assets	112,044	110,184
Buildings, net	35,914	34,683
Land	53,213	52,888
Leased assets, net	5,885	5,907
Construction in progress	212	317
Other tangible fixed assets	16,817	16,386
Intangible fixed assets	16,295	20,240
Software	9,908	9,728
Goodwill	145	5
Other intangible fixed assets	6,240	10,506
Retirement benefit asset	48,144	59,783
Deferred tax assets	19,701	2,310
Customers' liabilities for acceptances and guarantees	55,988	62,553
Allowance for loan losses	(38,995)	(43,128)
Total assets	12,131,905	12,210,589
Liabilities		
Deposits	9,277,057	9,481,425
Negotiable certificates of deposit	160,242	145,905
Call money and bills sold	-	77,000
Securities sold under repurchase agreements	249,066	274,389
Cash collateral received for securities lent	310,909	212,651
Trading account liabilities	6,122	7,561
Borrowed money	1,443,553	1,180,735
Foreign exchanges	1,172	859
Bonds payable	-	30,000
Borrowed money from trust account	79	127
Other liabilities	106,631	149,433
Retirement benefit liability	689	666
Provision for retirement benefits for directors (and other officers)	157	147
Provision for reimbursement of deposits	1,668	1,397
Provision for point card certificates	225	332
Provision for stockshares	942	1,095
Reserves under special laws	40	42
Deferred tax liabilities	-	2,794
Deferred tax liabilities for land revaluation	12,719	12,644
Acceptances and guarantees	55,988	62,553
Total liabilities	11,627,269	11,641,764

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	60,000	60,000
Capital surplus	22,209	17,158
Retained earnings	423,980	452,193
Treasury shares	(8,284)	(7,817)
Total shareholders' equity	497,905	521,534
Valuation difference on available-for-sale securities	(18,486)	(8,113)
Deferred gains or losses on hedges	1,923	28,251
Revaluation reserve for land	25,877	25,727
Remeasurements of defined benefit plans	(2,811)	1,195
Total accumulated other comprehensive income	6,503	47,061
Share acquisition rights	126	126
Non-controlling interests	100	100
Total net assets	504,636	568,824
Total liabilities and net assets	12,131,905	12,210,589

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	201,368	251,214
Interest income	124,714	157,289
Interest on loans and discounts	90,801	105,049
Interest and dividends on securities	28,675	38,970
Interest on call loans and bills bought	641	1,179
Interest on deposits with banks	3,166	6,742
Other interest income	1,430	5,347
Trust fees	149	246
Fees and commissions	38,233	41,372
Gain on trading account transactions	2,357	2,486
Other ordinary income	27,434	29,247
Other income	8,479	20,571
Reversal of allowance for loan losses	1,246	-
Recoveries of written off receivables	43	4,248
Other	7,189	16,323
Ordinary expenses	149,191	189,195
Interest expenses	38,955	53,086
Interest on deposits	10,226	22,898
Interest on negotiable certificates of deposit	278	930
Interest on call money and bills sold	22	390
Interest expenses on securities sold under repurchase agreements	11,823	11,339
Interest expenses on cash collateral received for securities lent	1,275	2,517
Interest on borrowings and rediscounts	543	882
Interest expenses on bonds	-	162
Other interest expenses	14,784	13,965
Fees and commissions payments	12,324	13,728
Other ordinary expenses	28,778	42,254
General and administrative expenses	64,194	69,518
Other expenses	4,939	10,607
Provision of allowance for loan losses	-	7,156
Other	4,939	3,450
Ordinary profit	52,176	62,018
Extraordinary income	42	34
Gain on disposal of non-current assets	42	34
Extraordinary losses	1,177	561
Loss on disposal of non-current assets	486	221
Impairment losses	688	338
Provision of reserve for financial instruments transaction liabilities	2	1
Profit before income taxes	51,041	61,492
Income taxes - current	16,067	15,877
Income taxes - deferred	(871)	1,863
Total income taxes	15,196	17,741
Profit	35,845	43,751
Profit attributable to non-controlling interests	10	17
Profit attributable to owners of parent	35,835	43,734

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	35,845	43,751
Other comprehensive income	(49,156)	40,707
Valuation difference on available-for-sale securities	(42,436)	10,373
Deferred gains or losses on hedges	620	26,327
Remeasurements of defined benefit plans, net of tax	(7,340)	4,006
Comprehensive income	(13,311)	84,459
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(13,321)	84,441
Comprehensive income attributable to non-controlling interests	10	17

(3) Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(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			(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

	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								(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

For the fiscal year ended March 31, 2026

(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			(15,670)		(15,670)
Profit attributable to owners of parent			43,734		43,734
Purchase of treasury shares				(5,152)	(5,152)
Disposal of treasury shares		(1,176)		1,744	568
Cancellation of treasury shares		(3,874)		3,874	-
Revaluation reserve for land			149		149
Net changes in items other than shareholders' equity					
Total changes during period	-	(5,050)	28,212	467	23,629
Balance at end of period	60,000	17,158	452,193	(7,817)	521,534

	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								(15,670)
Profit attributable to owners of parent								43,734
Purchase of treasury shares								(5,152)
Disposal of treasury shares								568
Cancellation of treasury shares								-
Revaluation reserve for land								149
Net changes in items other than shareholders' equity	10,373	26,327	(149)	4,006	40,558	-	0	40,559
Total changes during period	10,373	26,327	(149)	4,006	40,558	-	0	64,188
Balance at end of period	(8,113)	28,251	25,727	1,195	47,061	126	100	568,824

(4) Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	51,041	61,492
Depreciation	7,123	7,008
Impairment losses	688	338
Share of loss (profit) of entities accounted for using equity method	(56)	(72)
Increase (decrease) in allowance for loan losses	(12,522)	4,133
Decrease (increase) in retirement benefit asset	3,091	(11,639)
Increase (decrease) in retirement benefit liability	(5)	(23)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	7	(9)
Increase (decrease) in provision for reimbursement of deposits	(159)	(271)
Increase (decrease) in provision for point card certificates	26	107
Increase (decrease) in provision for share awards	(100)	152
Increase (decrease) in reserves under special laws	2	1
Interest income	(124,714)	(157,289)
Interest expenses	38,955	53,086
Loss (gain) related to securities	736	5,355
Loss (gain) on disposal of non-current assets	444	186
Net decrease (increase) in trading account assets	(1,689)	(1,426)
Net increase (decrease) in trading account liabilities	1,678	1,438
Net decrease (increase) in loans and bills discounted	(245,348)	(258,532)
Net increase (decrease) in deposits	51,277	204,368
Net increase (decrease) in negotiable certificates of deposit	23,832	(14,337)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	66,024	(262,817)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(4,826)	4,691
Net decrease (increase) in call loans	(13,519)	(138,978)
Net increase (decrease) in call money	(767,011)	102,322
Net increase (decrease) in cash collateral received for securities lent	9,212	(98,257)
Net decrease (increase) in foreign exchanges - assets	(962)	(2,017)
Net increase (decrease) in foreign exchanges - liabilities	510	(313)
Increase (decrease) in straight bonds - issuance and redemption	-	30,000
Amortization of goodwill	140	140
Interest received	122,841	152,937
Interest paid	(36,505)	(48,411)
Other, net	(42,989)	36,809
Subtotal	(872,776)	(329,824)
Income taxes refund (paid)	(24,657)	(15,344)
Net cash provided by (used in) operating activities	(897,433)	(345,169)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(601,631)	(712,992)
Proceeds from sale of securities	253,037	369,740
Proceeds from redemption of securities	144,672	151,211
Increase in money held in trust	(4,094)	(900)
Decrease in money held in trust	15,551	1
Purchase of tangible fixed assets	(4,044)	(2,528)
Purchase of intangible fixed assets	(6,319)	(7,475)
Proceeds from sale of tangible fixed assets	311	146
Payments for retirement of tangible fixed assets	(0)	-
Net cash provided by (used in) investing activities	(202,518)	(202,797)
Cash flows from financing activities		
Dividends paid	(13,047)	(15,649)
Dividends paid to non-controlling interests	(52)	(16)
Purchase of treasury shares	(5,001)	(5,152)
Proceeds from sale of treasury shares	481	1
Repayments of lease liabilities	(97)	(89)
Net cash provided by (used in) financing activities	(17,718)	(20,907)
Effect of exchange rate change on cash and cash equivalents	10	17
Net increase (decrease) in cash and cash equivalents	(1,117,659)	(568,857)
Cash and cash equivalents at beginning of period	2,803,038	1,685,379
Cash and cash equivalents at end of period	1,685,379	1,116,522

(5) Notes to Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(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.

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

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

(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.

Fiscal year ended March 31, 2026 (April 1, 2025 – March 31, 2026)

(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	214,414	23,465	237,880	13,334	251,214	—	251,214
Intersegment ordinary income	1,333	304	1,637	15,548	17,186	(17,186)	—
Total	215,747	23,769	239,517	28,882	268,400	(17,186)	251,214
Segment profit	56,905	1,438	58,343	10,704	69,048	(7,029)	62,018
Segment assets	12,130,366	99,390	12,229,756	537,005	12,766,761	(556,172)	12,210,589
Segment liabilities	11,571,213	89,665	11,660,879	61,989	11,722,868	(81,103)	11,641,764
Other items							
Depreciation	6,119	701	6,821	237	7,059	(50)	7,008
Interest income	157,450	1	157,451	7,189	164,640	(7,351)	157,289
Interest expenses	52,777	541	53,318	202	53,521	(434)	53,086

(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. Details of adjustments are as follows.

(1) The adjustment to segment profit of (7,029) million yen includes elimination of intersegment transactions of (6,894) million yen and amortization of goodwill of (135) million yen.

(2) The adjustment to segment assets of (556,172) million yen includes elimination of intersegment transactions.

(3) The adjustment to segment liabilities of (81,103) million yen includes elimination of intersegment transactions.

(4) The adjustment to depreciation of (50) million yen is an adjustment related to unrealized profit and loss.

(5) The adjustment to interest income of (7,351) million yen includes elimination of intersegment transactions.

(6) The adjustment to interest expenses of (434) 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, 2025 (April 1, 2024 – March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 – March 31, 2026)
Net assets per share	1,679.10 yen	1,904.72 yen
Basic earnings per share	118.55 yen	145.84 yen
Diluted earnings per share	118.49 yen	145.75 yen

(Notes) 1. Basic earnings per share and diluted earnings per share are calculated based on the following:

		Fiscal year ended March 31, 2025 (April 1, 2024 – March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 – March 31, 2026)
Basic earnings per share			
Profit attributable to owners of parent	Millions of yen	35,835	43,734
Profit not attributable to common shareholders	Millions of yen	—	—
Profit attributable to owners of parent pertaining to common stock	Millions of yen	35,835	43,734
Average number of shares of common stock outstanding during the period	Thousands of shares	302,258	299,873
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 3,154 thousand shares for the fiscal year ended March 31, 2026 (3,719 thousand shares for the fiscal year ended March 31, 2025), and the average number of such treasury shares of common stock outstanding during the period was 3,342 thousand shares for the fiscal year ended March 31, 2026 (4,158 thousand shares for the fiscal year ended March 31, 2025).

(Significant subsequent events)

(Establishment of a subsidiary)

The Company 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. The new subsidiary was incorporated on April 1, 2026.

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
(4) Capital	100 million yen
(5) Shareholder	Hirogin Area Design Co., Ltd.

(Acquisition of Treasury shares)

The Company resolved, at a meeting of the Board of Directors held on May 13, 2026, 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. Class of shares to be acquired	Common shares
2. Total number of shares to be acquired	6,000,000 shares (upper limit)
3. Total amount of share acquisition costs	7 billion yen (upper limit)
4. Acquisition period	From May 15, 2026 to July 31, 2026

Supplementary Material on Financial Results for the Fiscal Year Ended March 31, 2026

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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)

			FY2025		FY2024
			(a)	(a)-(b)	(b)
Consolidated gross profit	連 結 粗 利 益	1	121,573	8,743	112,830
Net interest income	資 金 利 益	2	104,202	18,443	85,759
Net fees and commissions	役 務 取 引 等 利 益	3	27,890	1,832	26,058
Net gain on trading account transactions	特 定 取 引 利 益	4	2,486	129	2,357
Net other ordinary income	そ の 他 業 務 利 益	5	(13,006)	(11,662)	(1,344)
Of which, gain (loss) related to bonds	う ち 国 債 等 債 券 関 係 損 益	6	(18,315)	(12,021)	(6,294)
General and administrative expenses (-)	営 業 経 費 (△)	7	69,518	5,324	64,194
Credit costs (-)	与 信 費 用 (△)	8	3,364	439	2,925
Write-off loans (-)	貸 出 金 償 却 (△)	9	109	(3,837)	3,946
Provision of specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	10	7,694	7,694	[1,463] -
Provision of general allowance for loan losses (-)	一 般 貸 倒 引 当 金 繰 入 額 (△)	11	(537)	(537)	[(2,709)] -
Loss on sales of loans, etc. (-)	貸 出 債 権 売 却 損 等 (△)	12	347	79	268
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	4,248	4,205	43
Gain (loss) related to equity securities	株 式 等 関 係 損 益	15	12,959	7,402	5,557
Share of profit (loss) of entities accounted for using equity method	持 分 法 に よ る 投 資 損 益	16	72	16	56
Others	そ の 他	17	297	(554)	851
Ordinary profit (loss)	1-7-8+15+16+17 経 常 利 益	18	62,018	9,842	52,176
Extraordinary income (loss)	特 別 損 益	19	(526)	609	(1,135)
Profit (loss) before income taxes	税 金 等 調 整 前 当 期 純 利 益	20	61,492	10,451	51,041
Income taxes (-)	法 人 税 等 合 計 (△)	21	17,741	2,545	15,196
Profit (loss)	当 期 純 利 益	22	43,751	7,906	35,845
Profit (loss) attributable to non-controlling interests (-)	非 支 配 株 主 に 帰 属 す る 当 期 純 利 益 (△)	23	17	7	10
Profit (loss) attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	24	43,734	7,899	35,835
(Ref) General and administrative expenses ratio 7/(1-6)	(参 考) 営 業 経 費 率	25	49.7%	(4.2%)	53.9%

(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 Mar. 31, 2026		As of Mar. 31, 2025
			(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)

			FY2025		FY2024	
			(a)	(a)-(b)	(b)	
Gross banking profit		業 務 粗 利 益	1	107,650	7,395	100,255
Of which, core gross banking profit	1-7	う ち コ ア 業 務 粗 利 益	2	125,788	19,239	106,549
Net interest income		資 金 利 益	3	104,673	18,692	85,981
Net fees and commissions		役 務 取 引 等 利 益	4	17,712	506	17,206
Net gain on trading account transactions		特 定 取 引 利 益	5	1,716	130	1,586
Net other ordinary income		そ の 他 業 務 利 益	6	(16,451)	(11,933)	(4,518)
Of which, gain (loss) related to bonds		う ち 国 債 等 債 券 関 係 損 益	7	(18,138)	(11,844)	(6,294)
Expenses (excluding extraordinary items)	(-)	経 費 (除 く 臨 時 処 理 分) (△)	8	62,073	4,559	57,514
Personnel expenses	(-)	人 件 費 (△)	9	28,990	2,509	26,481
Non-personnel expenses	(-)	物 件 費 (△)	10	28,994	2,133	26,861
Taxes	(-)	税 金 (△)	11	4,088	(83)	4,171
Banking profit (before provision of general allowance for loan losses)	1-8	実 質 業 務 純 益	12	45,577	2,837	42,740
Core banking profit	2-8	コ ア 業 務 純 益	13	63,715	14,681	49,034
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	63,715	14,681	49,034
Provision of general allowance for loan losses	(-)	一 般 貸 倒 引 当 金 繰 入 額 (△)	15	(584)	(584)	[(2,727)] -
Banking profit	12-15	業 務 純 益	16	46,161	3,421	42,740
Non-recurring income (losses)	18-19+25	臨 時 損 益	17	10,743	5,767	4,976
Gain (loss) related to equity securities		株 式 等 関 係 損 益	18	13,226	7,669	5,557
Disposal of non-performing loans	(-)	不 良 債 権 処 理 額 (△)	19	3,315	939	2,376
Write-off loans	(-)	貸 出 金 償 却 (△)	20	109	(3,837)	3,946
Provision of specific allowance for loan losses	(-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	21	7,129	7,129	[948] -
Loss on sales of loans, etc.	(-)	貸 出 債 権 売 却 損 等 (△)	22	322	70	252
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	4,246	4,203	43
Other non-recurring income (losses)		そ の 他 臨 時 損 益	25	832	(962)	1,794
Ordinary profit (loss)	16+17	経 常 利 益	26	56,905	9,189	47,716
Extraordinary income (losses)		特 別 損 益	27	(516)	606	(1,122)
Of which, gain (loss) related to non-current assets		う ち 固 定 資 産 関 係 損 益	28	(516)	606	(1,122)
Profit (loss) before income taxes		税 引 前 当 期 純 利 益	29	56,388	9,794	46,594
Income taxes	(-)	法 人 税 等 合 計 (△)	30	16,069	2,423	13,646
Profit (loss)		当 期 純 利 益	31	40,319	7,371	32,948
Credit costs	15+19 (-)	与 信 費 用 (△)	32	2,730	354	2,376

2. ROE 【Hirogin Holdings, Consolidated】

(%)

		FY2025		FY2024
		(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	8.15	1.26	6.89

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】

(Billions of yen)

		As of Mar. 31, 2026 [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	518.9	23.0	495.9
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	55.3	10.7	44.6
(3) Equity capital	(1)-(2) 自己資本の額	463.6	12.4	451.2
(4) Risk-weighted assets	リスク・アセットの額	4,263.6	178.4	4,085.2
(5) Capital adequacy ratio	(3)/(4) 自己資本比率	10.87%	(0.17%)	11.04%

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Mar. 31, 2026 [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	502.3	52.7	449.6
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	53.5	6.9	46.6
(3) Equity capital	(1)-(2) 自己資本の額	448.8	45.9	402.9
(4) Risk-weighted assets	リスク・アセットの額	4,207.9	160.4	4,047.5
(5) Capital adequacy ratio	(3)/(4) 自己資本比率	10.66%	0.71%	9.95%

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

(Millions of yen)

		FY2025		FY2024
		(a)	(a)-(b)	(b)
Core banking profit	コア業務純益	63,715	14,681	49,034
Per staff (in thousands of yen)	職員一人当たり(千円)	22,246	5,017	17,229
Banking profit (before provision of general allowance for loan losses)	実質業務純益	45,577	2,837	42,740
Per staff (in thousands of yen)	職員一人当たり(千円)	15,913	896	15,017
Banking profit	業務純益	46,161	3,421	42,740
Per staff (in thousands of yen)	職員一人当たり(千円)	16,117	1,100	15,017

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

(All Branches)

(%)

		FY2025		FY2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	1.33	0.27	1.06
Yield on loans and bills discounted	貸出金利回	1.27	0.17	1.10
Yield on securities	有価証券利回	1.88	0.35	1.53
(2) Yield on interest-bearing liabilities	資金調達原価	0.99	0.16	0.83
Yield on deposits	預金等利回	0.25	0.14	0.11
(3) Interest spread on loans and deposits	預貸金利鞘	0.37	(0.01)	0.38
(4) Net interest margin (1)-(2)	総資金利鞘	0.34	0.11	0.23

(Domestic Operations)

(%)

		FY2025		FY2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	1.03	0.32	0.71
Yield on loans and bills discounted	貸出金利回	1.09	0.27	0.82
Yield on securities	有価証券利回	1.29	0.36	0.93
(2) Yield on interest-bearing liabilities	資金調達原価	0.79	0.21	0.58
Yield on deposits	預金等利回	0.20	0.14	0.06
(3) Interest spread on loans and deposits	預貸金利鞘	0.24	0.09	0.15
(4) Net interest margin (1)-(2)	総資金利鞘	0.24	0.11	0.13

(International Operations)

(%)

		FY2025		FY2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	3.16	(0.40)	3.56
Yield on loans and bills discounted	貸出金利回	2.66	(0.88)	3.54
Yield on securities	有価証券利回	4.28	0.13	4.15
(2) Yield on interest-bearing liabilities	資金調達原価	2.15	(0.52)	2.67
Yield on deposits	預金等利回	1.99	(0.16)	2.15
(3) Interest spread on loans and deposits	預貸金利鞘	0.02	(0.74)	0.76
(4) Net interest margin (1)-(2)	総資金利鞘	1.01	0.12	0.89

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

(Millions of yen)

		FY2025		FY2024
		(a)	(a)-(b)	(b)
Gain (loss) related to bonds	国債等債券関係損益	(18,138)	(11,844)	(6,294)
Gains on sales	売却益	4,003	1,093	2,910
Losses on sales (-)	売却損(△)	22,048	13,053	8,995
Write-offs (-)	償却(△)	92	(116)	208
Gain (loss) related to equity securities	株式等関係損益	13,226	7,669	5,557
Gains on sales	売却益	15,537	9,829	5,708
Losses on sales (-)	売却損(△)	2,171	2,126	45
Write-offs (-)	償却(△)	139	35	104

7. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Mar. 31, 2026					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	84.6	(6.8)	(3.7)	-	6.8	75.1	(3.1)	-	3.1
Bonds	債券	84.6	(6.8)	(3.7)	-	6.8	75.1	(3.1)	-	3.1
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,968.4	(12.8)	15.0	136.6	149.4	1,852.8	(27.8)	74.2	102.0
Stocks	株式	125.4	65.6	20.3	74.4	8.8	113.2	45.3	52.7	7.4
Bonds	債券	1,102.2	(128.2)	(59.3)	0.3	128.6	1,093.9	(68.9)	0.1	69.0
Others	その他	740.6	49.8	54.0	61.8	12.0	645.6	(4.2)	21.3	25.5
Foreign bonds	うち外債	387.2	(6.7)	7.7	2.4	9.2	318.6	(14.4)	1.5	15.9
Total	合計	2,053.0	(19.6)	11.3	136.6	156.3	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.

※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, 2026		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)	(12.8)	15.0	(27.8)
Interest rate swaps	金利スワップ	49.3	41.0	8.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	36.5	55.9	(19.4)

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Mar. 31, 2026					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	84.6	(6.8)	(3.7)	-	6.8	75.1	(3.1)	-	3.1	
	Bonds	債券	84.6	(6.8)	(3.7)	-	6.8	75.1	(3.1)	-	3.1
	Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,968.1	(12.8)	15.0	136.6	149.4	1,852.4	(27.8)	74.2	102.0	
	Stocks	株式	125.4	65.6	20.4	74.4	8.8	113.2	45.2	52.7	7.4
	Bonds	債券	1,102.0	(128.2)	(59.3)	0.3	128.6	1,093.5	(68.9)	0.1	69.0
	Others	その他	740.6	49.8	54.0	61.8	12.0	645.6	(4.2)	21.3	25.5
	Foreign bonds	うち外債	387.2	(6.7)	7.7	2.4	9.2	318.6	(14.4)	1.5	15.9
Total	合計	2,052.7	(19.6)	11.4	136.6	156.3	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.

※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, 2026		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)	(12.8)	15.0	(27.8)
Interest rate swaps	金利スワップ	49.3	41.0	8.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	36.4	55.9	(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)		FY2025		FY2024
		(a)	(a)-(b)	(b)
Loans and bills discounted	貸出金残高	8,282.2	48.0	8,234.2
Local public sector loans	地共貸出	1,296.3	(400.0)	1,696.3
Business loans	事業性貸出	5,055.4	347.2	4,708.2
Personal loans	個人ローン	1,930.5	101.0	1,829.5
Housing loans	住宅ローン	1,311.5	104.2	1,207.3
Other loans	その他ローン	619.0	(3.2)	622.2

(Billions of yen)

(Term-end balance)		As of Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Loans and bills discounted	貸出金残高	8,242.8	258.6	7,984.2
Local public sector loans	地共貸出	974.8	(323.2)	1,298.0
Business loans	事業性貸出	5,291.1	503.0	4,788.1
Personal loans	個人ローン	1,976.8	78.8	1,898.0
Housing loans	住宅ローン	1,361.1	86.3	1,274.8
Other loans	その他ローン	615.7	(7.4)	623.1

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

(Billions of yen)

		As of Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Loans to SMEs	中小企業等貸出残高	5,378.7	373.6	5,005.1
SME loan ratio	中小企業等貸出比率	65.3%	2.6%	62.7%

(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】

(Millions of yen)

		As of Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Allowance for loan losses	貸倒引当金	43,128	4,133	38,995
General allowance	一般貸倒引当金	17,775	(538)	18,313
Specific allowance	個別貸倒引当金	25,353	4,671	20,682

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Allowance for loan losses	貸倒引当金	40,435	4,200	36,235
General allowance	一般貸倒引当金	17,384	(584)	17,968
Specific allowance	個別貸倒引当金	23,051	4,785	18,266

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 Mar. 31, 2026		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	8,505	(896)	9,401
Risk loans	危険債権	57,549	12,316	45,233
Substandard loans	要管理債権	28,597	(439)	29,036
Delinquent loans past due over three months	三月以上延滞債権	1,699	(316)	2,015
Restructured loans	貸出条件緩和債権	26,898	(122)	27,020
Subtotal	小計	94,652	10,982	83,670
Normal claims	正常債権	8,215,742	253,188	7,962,554
Total	合計	8,310,395	264,171	8,046,224
Non-performing loan ratio	不良債権比率	1.14%	0.10%	1.04%

【Hiroshima Bank, Non-consolidated】

		As of Mar. 31, 2026		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	7,174	(856)	8,030
Risk loans	危険債権	57,549	12,316	45,233
Substandard loans	要管理債権	28,597	(439)	29,036
Delinquent loans past due over three months	三月以上延滞債権	1,699	(316)	2,015
Restructured loans	貸出条件緩和債権	26,898	(122)	27,020
Subtotal	(A)小計	93,321	11,021	82,300
Normal claims	正常債権	8,264,365	253,260	8,011,105
Total	合計	8,357,687	264,282	8,093,405
Non-performing loan ratio	不良債権比率	1.12%	0.10%	1.02%

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

【Hiroshima Bank, Non-consolidated】

		As of Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Coverage amount (B)	カバー額	73,940	9,448	64,492
Allowance for loan losses (C)	貸倒引当金	29,703	4,385	25,318
Portion secured by collateral and guarantees	担保保証等による保全部分	44,237	5,063	39,174
Coverage ratio for disclosed loans (B)/(A)	開示債権額に対するカバー率	79.2%	0.8%	78.4%
(Ref: Coverage ratio before direct write-offs)	(参考:部分直接償却前のカバー率)	82.6%	(0.8%)	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	49,083	5,957	43,126
Allowance ratio (C)/(D)	引当率	60.5%	1.8%	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 自己査定 of 債務者区分および分類額					Loans based on the Financial Reconstruction Act Risk-monitored loans 金融再生法開示債権 リスク管理債権				
Borrower category 債務者区分	Unclassified 非分類	Classification II II分類	Classification III III分類	Classification IV IV分類	Category Credit balance 区分 与信残高 93,321	Amount of coverage 保全額		Coverage ratio カバー率	Allowance ratio 引当率
						Secured by collateral 担保等による保全額	Allowance 引当額		
Bankrupt borrowers 破綻先 2,369	321	2,048	- (-)	- (-)	Loans under bankruptcy/ rehabilitation or similar proceedings 破産更生債権及び これらに準ずる債権 7,174	7,162	11	100%	100%
Effectively bankrupt borrowers 実質破綻先 4,804	1,422	3,382	- (11)	- (-)					
Potentially bankrupt borrowers 破綻懸念先 57,549	42,330	10,136	5,082 (22,905)	- (-)	Risk loans 危険債権 57,549	29,560	22,905	91.2%	81.8%
Substandard borrowers 要管理先 36,488	5,507	30,981	-	-	Substandard loans 要管理債権 28,597	7,514	6,785	50.0%	32.2%
					Delinquent loans past due over three months 三月以上延滞債権 1,699	1,684	3	99.4%	27.3%
					Restructured loans 貸出条件緩和債権 26,898	5,829	6,781	46.9%	32.2%
Borrowers requiring caution 要注意先 471,451	72,361	399,090	-	-	Normal claims 正常債権 8,264,365				
Normal borrowers 正常先 7,821,512	7,821,512	-	-	-					
Total 合計 8,357,687	7,937,947	414,656	5,082	-					

(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 Mar. 31,		As of Mar. 31,
		2026		2025
		(a)	(a)-(b)	(b)
Domestic (excl. special international financial transactions account)	国内店分 (除く特別国際金融取引勘定)	8,242,814	258,557	7,984,257
Manufacturing	製造業	885,548	95,434	790,114
Agriculture and forestry	農業・林業	4,254	(288)	4,542
Fishery	漁業	1,009	(94)	1,103
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	1,394	295	1,099
Construction	建設業	204,918	15,596	189,322
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	280,443	23,589	256,854
Information and communications	情報通信業	22,041	1,909	20,132
Transport and postal services	運輸業・郵便業	615,205	56,695	558,510
Wholesale and retail services	卸売業・小売業	638,719	15,168	623,551
Finance and insurance	金融業・保険業	511,063	22,009	489,054
Real estate and leasing	不動産業・物品賃貸業	1,429,966	105,532	1,324,434
Various services	各種サービス業	503,791	44,762	459,029
National and local governments	国・地方公共団体	965,256	(327,480)	1,292,736
Others	その他	2,179,197	205,429	1,973,768
Of which for individuals	うち個人向け	1,507,443	78,646	1,428,797
Of which for ship leasing (non-residents)	うち船舶貸渡業(非居住者)	610,581	128,558	482,023

(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 Mar. 31,		As of Mar. 31,
		2026		2025
		(a)	(a)-(b)	(b)
Loans related to ships	船舶関連貸出金	1,116,640	148,818	967,822

(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 Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Domestic (excl. special international financial transactions account)	国内店分 (除く特別国際金融取引勘定)	93,321	11,021	82,300
Manufacturing	製造業	28,521	2,404	26,117
Agriculture and forestry	農業・林業	187	100	87
Fishery	漁業	66	54	12
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	12	12	-
Construction	建設業	4,946	761	4,185
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	645	-	645
Information and communications	情報通信業	404	167	237
Transport and postal services	運輸業・郵便業	3,055	645	2,410
Wholesale and retail services	卸売業・小売業	17,666	4,826	12,840
Finance and insurance	金融業・保険業	0	(0)	0
Real estate and leasing	不動産業・物品賃貸業	10,252	(660)	10,912
Various services	各種サービス業	17,957	2,121	15,836
National and local governments	国・地方公共団体	-	-	-
Others	その他	9,604	589	9,015

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

(Billions of yen)

(Average balance)		FY2025		FY2024
		(a)	(a)-(b)	(b)
Deposits and other balances	預金等残高	9,513.9	160.9	9,353.0
Personal deposits	個人預金	6,218.1	77.4	6,140.7
Corporate deposits	法人預金	2,910.8	83.7	2,827.1
Public funds and financial deposits	公金・金融預金	385.0	(0.0)	385.0

(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 Mar. 31, 2026		As of Mar. 31, 2025
		(a)	(a)-(b)	(b)
Deposits and other balances	預金等残高	9,648.1	176.2	9,471.9
Personal deposits	個人預金	6,250.8	103.9	6,146.9
Corporate deposits	法人預金	3,035.1	140.5	2,894.6
Public funds and financial deposits	公金・金融預金	362.1	(68.2)	430.3

(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 【Group total】

(Billions of yen)

		As of Mar. 31,		As of Mar. 31, 2025 (b)
		2026 (a)	(a)-(b)	
Total custody assets	総 預 り 資 産 残 高	11,654.6	470.0	11,184.6
Deposits and other balances	預 金 等	9,648.1	176.2	9,471.9
Non-deposit products	非 預 金 商 品	2,006.5	293.9	1,712.6
Hiroshima Bank	広 島 銀 行	1,349.7	168.6	1,181.1
Investment trusts	投 資 信 託	234.3	38.1	196.2
Public bonds	公 共 債	145.8	29.7	116.1
Insurance	保 険	399.0	19.5	379.5
Financial instruments intermediary	金 融 商 品 仲 介	525.6	74.8	450.8
Others	そ の 他	44.9	6.5	38.4
Hirogin Securities (excl. financial instruments intermediary)	ひ ろ ぎ ん 証 券 (除 く 金 融 商 品 仲 介)	651.1	120.0	531.1
Hirogin Life Partners	ひ ろ ぎ ん ラ イ フ パ ー ト ナ ー ズ	5.6	5.2	0.4

(Notes) 1. The balances of Hirogin Securities and Hirogin Life Partners 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. ひろぎん証券及びひろぎんライフパートナーズの残高は、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. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

		As of March 31, 2025	As of March 31, 2026
Assets	資 産 の 部		
Cash and due from banks	現 金 預 け 金	1,725,605	1,151,996
Cash	現 金	82,146	85,902
Due from banks	預 け 金	1,643,458	1,066,093
Call loans	コ ー ル ロ ー ン	63,746	201,874
Monetary claims bought	買 入 金 銭 債 権	6,759	7,293
Trading account assets	特 定 取 引 資 産	8,645	10,072
Trading securities	商 品 有 価 証 券	1,527	1,485
Trading account financial derivatives	特 定 金 融 派 生 商 品	7,118	8,586
Money held in trust	金 銭 の 信 託	22	21
Securities	有 価 証 券	1,912,350	2,042,968
Government bonds	国 債	593,795	589,482
Local government bonds	地 方 債	283,736	238,269
Corporate bonds	社 債	291,147	358,888
Stocks	株 式	117,567	129,605
Other securities	そ の 他 の 証 券	626,103	726,722
Loans and bills discounted	貸 出 金	7,984,257	8,242,814
Bills discounted	割 引 手 形	7,946	6,599
Loans on bills	手 形 貸 付	34,953	26,239
Loans on deeds	証 書 貸 付	7,152,538	7,434,683
Overdrafts	当 座 貸 越	788,818	775,291
Foreign exchanges	外 国 為 替	8,027	10,045
Due from foreign banks (our accounts)	外 国 他 店 預 け	6,415	7,695
Foreign bills bought	買 入 外 国 為 替	37	23
Foreign bills receivable	取 立 外 国 為 替	1,574	2,325
Other assets	そ の 他 資 産	146,370	260,638
Prepaid expenses	前 払 費 用	1,319	1,156
Accrued revenue	未 収 収 益	10,711	13,001
Margin deposits for futures transactions	先 物 取 引 差 入 証 拠 金	864	842
Financial derivatives	金 融 派 生 商 品	23,569	75,906
Cash collateral paid for financial instruments	金 融 商 品 等 差 入 担 保 金	49,484	37,355
Other	そ の 他 の 資 産	60,422	132,375
Tangible fixed assets	有 形 固 定 資 産	105,251	103,421
Buildings, net	建 物	35,800	34,573
Land	土 地	53,211	52,886
Leased assets, net	リ ー ス 資 産	310	251
Construction in progress	建 設 仮 勘 定	211	317
Other tangible fixed assets	そ の 他 の 有 形 固 定 資 産	15,716	15,393
Intangible fixed assets	無 形 固 定 資 産	15,442	19,601
Software	ソ フ ト ウ ェ ア	9,256	9,147
Other intangible fixed assets	そ の 他 の 無 形 固 定 資 産	6,185	10,454
Prepaid pension costs	前 払 年 金 費 用	52,218	58,051
Deferred tax assets	繰 延 税 金 資 産	16,456	-
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	55,398	62,003
Allowance for loan losses	貸 倒 引 当 金	(36,235)	(40,435)
Total assets	資 産 の 部 合 計	12,064,317	12,130,366

(Millions of yen)

As of March 31, 2025 As of March 31, 2026

Liabilities	負 債 の 部		
Deposits	預 金	9,305,930	9,496,433
Current deposits	当 座 預 金	583,520	592,388
Ordinary deposits	普 通 預 金	5,893,753	6,024,004
Savings deposits	貯 蓄 預 金	94,455	94,611
Deposits at notice	通 知 預 金	30,138	28,707
Time deposits	定 期 預 金	2,168,536	2,275,306
Installment savings	定 期 積 金	18	10
Other deposits	そ の 他 の 預 金	535,507	481,404
Negotiable certificates of deposit	譲 渡 性 預 金	166,059	151,733
Call money	コ ー ル マ ネ ー	-	77,000
Securities sold under repurchase agreements	売 現 先 勘 定	249,066	274,389
Cash collateral received for securities lent	債 券 貸 借 取 引 受 入 担 保 金	310,909	212,651
Trading account liabilities	特 定 取 引 負 債	6,122	7,561
Trading account financial derivatives	特 定 金 融 派 生 商 品	6,122	7,561
Borrowed money	借 用 金	1,419,325	1,155,977
Borrowings from other banks	借 入 金	1,419,325	1,155,977
Foreign exchanges	外 国 為 替	1,172	859
Foreign bills sold	売 渡 外 国 為 替	444	254
Foreign bills payable	未 払 外 国 為 替	728	605
Borrowed money from trust account	信 託 勘 定 借	79	127
Other liabilities	そ の 他 負 債	77,769	115,019
Domestic exchange settlement account, credit	未 決 済 為 替 借	487	322
Income taxes payable	未 払 法 人 税 等	5,815	6,133
Accrued expenses	未 払 費 用	8,277	11,751
Unearned revenue	前 受 収 益	2,178	2,514
Reserve for interest on installment savings	給 付 補 填 備 金	1	0
Financial derivatives	金 融 派 生 商 品	45,713	68,215
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	5,007	14,078
Lease liabilities	リ ー ス 債 務	329	267
Asset retirement obligations	資 産 除 去 債 務	307	321
Other	そ の 他 の 負 債	9,651	11,415
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,668	1,397
Provision for point card certificates	ポ イ ン ト 引 当 金	175	296
Provision for stockshares	株 式 給 付 引 当 金	774	868
Deferred tax liabilities	繰 延 税 金 負 債	-	2,250
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	12,719	12,644
Acceptances and guarantees	支 払 承 諾	55,398	62,003
Total liabilities	負 債 の 部 合 計	11,607,174	11,571,213

(Millions of yen)

		As of March 31, 2025	As of March 31, 2026
Net assets	純 資 産 の 部		
Share capital	資 本 金	54,573	70,000
Capital surplus	資 本 剰 余 金	30,634	45,208
Legal capital surplus	資 本 準 備 金	30,634	45,208
Retained earnings	利 益 剰 余 金	362,630	398,098
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	357,945
General reserve	別 途 積 立 金	289,604	289,604
Retained earnings brought forward	繰 越 利 益 剰 余 金	32,873	68,341
Total shareholders' equity	株 主 資 本 合 計	447,838	513,307
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(18,496)	(8,134)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,923	28,251
Revaluation reserve for land	土 地 再 評 価 差 額 金	25,877	25,727
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	9,304	45,845
Total net assets	純 資 産 の 部 合 計	457,143	559,152
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	12,064,317	12,130,366

(2) Non-Consolidated Statements of Income

(Millions of yen)

		For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	経 常 収 益	168,621	215,747
Interest income	資 金 運 用 収 益	124,838	157,450
Interest on loans and discounts	貸 出 金 利 息	90,903	105,192
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	28,713	39,026
Interest on call loans	コ ー ル ロ ー ン 利 息	641	1,179
Interest on deposits with banks	預 け 金 利 息	3,165	6,740
Other interest income	そ の 他 の 受 入 利 息	1,414	5,310
Trust fees	信 託 報 酬	149	246
Fees and commissions	役 務 取 引 等 収 益	28,054	29,577
Fees and commissions on domestic and foreign exchanges	受 入 為 替 手 数 料	6,558	6,601
Other fees and commissions	そ の 他 の 役 務 収 益	21,495	22,975
Gain on trading account transactions	特 定 取 引 収 益	1,586	1,716
Net gain on trading securities	商 品 有 価 証 券 収 益	19	46
Net gain on trading account financial derivatives	特 定 金 融 派 生 商 品 収 益	1,567	1,669
Other ordinary income	そ の 他 業 務 収 益	4,685	5,744
Gain on foreign exchange transactions	外 国 為 替 売 買 益	1,499	1,741
Gain on sale of bonds	国 債 等 債 券 売 却 益	2,910	4,003
Gain on financial derivatives	金 融 派 生 商 品 収 益	276	-
Other income	そ の 他 経 常 収 益	9,308	21,013
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	1,779	-
Recoveries of written off receivables	償 却 債 権 取 立 益	43	4,246
Gain on sale of equity securities	株 式 等 売 却 益	5,708	15,537
Gain on money held in trust	金 銭 の 信 託 運 用 益	456	-
Other	そ の 他 の 経 常 収 益	1,320	1,230
Ordinary expenses	経 常 費 用	120,904	158,842
Interest expenses	資 金 調 達 費 用	38,859	52,777
Interest on deposits	預 金 利 息	10,235	22,945
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	282	951
Interest on call money	コ ー ル マ ネ ー 利 息	22	390
Interest expenses on securities sold under repurchase agreements	売 現 先 利 息	11,823	11,339
Interest expenses on cash collateral received for securities lent	債 券 貸 借 取 引 支 払 利 息	1,275	2,517
Interest on borrowings and rediscounts	借 用 金 利 息	441	675
Interest expenses on interest rate swaps	金 利 ス ワ ッ プ 支 払 利 息	9,913	10,438
Other interest expenses	そ の 他 の 支 払 利 息	4,864	3,519
Fees and commissions payments	役 務 取 引 等 費 用	10,997	12,110
Fees and commissions on domestic and foreign exchanges	支 払 為 替 手 数 料	2,270	2,569
Other fees and commissions	そ の 他 の 役 務 費 用	8,726	9,541
Other ordinary expenses	そ の 他 業 務 費 用	9,204	22,196
Loss on sale of bonds	国 債 等 債 券 売 却 損	8,995	22,048
Loss on devaluation of bonds	国 債 等 債 券 償 却	208	92
Loss on financial derivatives	金 融 派 生 商 品 費 用	-	54
General and administrative expenses	営 業 経 費	56,980	62,222
Other expenses	そ の 他 経 常 費 用	4,863	9,535
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	-	6,545
Write-off of loans	貸 出 金 償 却	3,946	109
Loss on sale of equity securities	株 式 等 売 却 損	45	2,171
Loss on devaluation of equity securities	株 式 等 償 却	104	139
Other	そ の 他 の 経 常 費 用	766	570
Ordinary profit	経 常 利 益	47,716	56,905

(Millions of yen)

		For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	特 別 利 益	41	34
Gain on disposal of non-current assets	固 定 資 産 処 分 益	41	34
Extraordinary losses	特 別 損 失	1,163	551
Loss on disposal of non-current assets	固 定 資 産 処 分 損	476	220
Impairment losses	減 損 損 失	687	331
Profit before income taxes	税 引 前 当 期 純 利 益	46,594	56,388
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	14,350	13,879
Income taxes - deferred	法 人 税 等 調 整 額	(704)	2,190
Total income taxes	法 人 税 等 合 計	13,646	16,069
Profit	当 期 純 利 益	32,948	40,319