

Reference Materials

May 2026



Hirogin Holdings, Inc.

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Hirogin Holdings, Inc.

Part 1

Economic Data for Hiroshima Prefecture

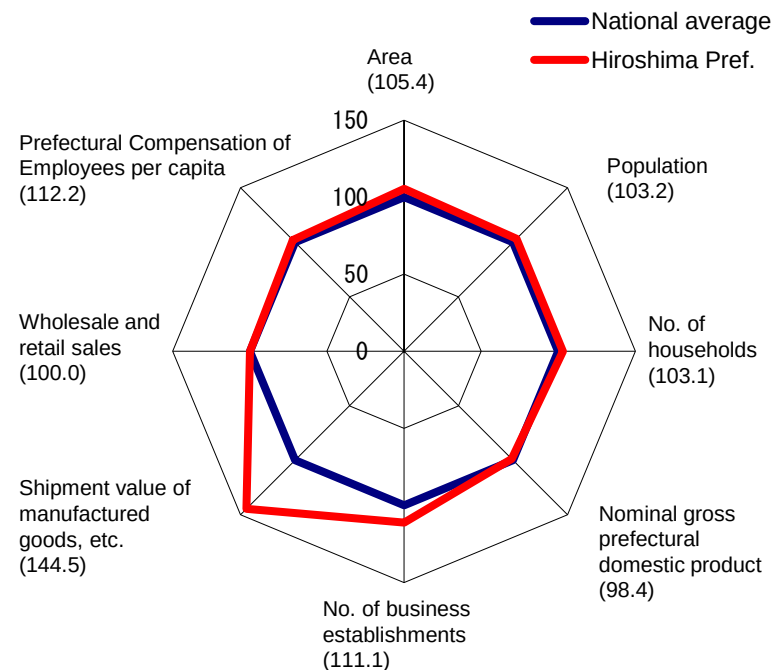
1. Profile of Hiroshima Prefecture

- In terms of key indexes, Hiroshima Prefecture accounts for about 2.2% of Japan and falls around 10th place in the national ranking.

Hiroshima Prefecture's ranking and share of Japan

			Actual data	National ranking	Share of Japan	As of
Regionality	Area	km ²	8,478	11th/47	2.2%	January. 2026
	Population	Thousand People	2,729	12th/47	2.2%	January. 2025
	No. of households	Thousand households	1,345	11th/47	2.2%	January. 2025
Economy	Nominal gross prefectural domestic product	Trillion yen	12.5	12th/47	2.1%	FY2022
	No. of business establishments	Thousand establishments	123	11th/47	2.4%	2021
	Shipment value of manufactured goods, etc.	Trillion yen	11.5	11th/47	3.1%	2023
	Wholesale and retail sales	Trillion yen	11.5	10th/47	2.1%	2021
	Prefectural Compensation of Employees per capita	Thousand yen	5,096	4th/47	—	FY2022
Finance	Deposits outstanding	Trillion yen	16.3	12th/47	1.6%	March. 2025
	Loans outstanding	Trillion yen	12.2	9th/47	2.0%	March. 2025

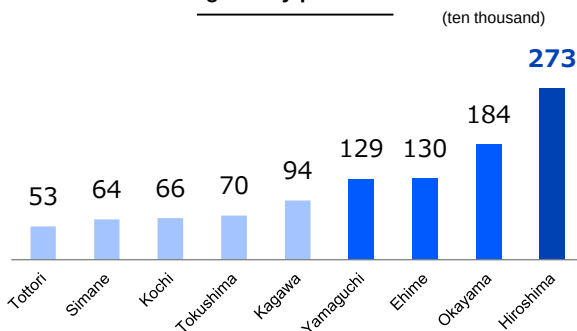
Comparison between Hiroshima and national average



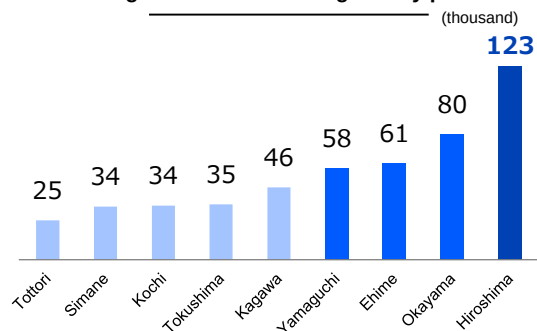
Note: Each index of Hiroshima Prefecture is calculated based on a national average=100.

2. Hiroshima Prefecture and Four Local Prefectures(Chugoku and Shikoku regions) Comparisons

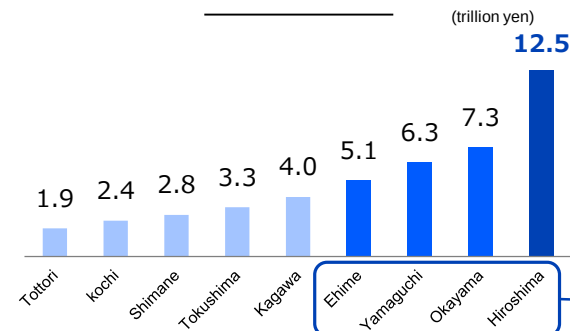
Population in the Chugoku and Shikoku regions by prefecture



Number of business establishments in the Chugoku and Shikoku regions by prefecture



Prefectural GDP (nominal)



Population ranking by prefecture

(ten thousand people)

1 st	Tokyo	1,400
2 nd	Kanagawa	920
3 rd	Osaka	877
4 th	Aichi	748
5 th	Saitama	737
⋮		
12 th	Hiroshima	273
⋮		
20 th	Okayama	184
⋮		
28 th	Ehime	130
29 th	Yamaguchi	129
⋮		
Total		12,433

Total of 4 local prefectures
6th place equivalent

Number of business establishments ranking by prefecture

(thousand)

1 st	Tokyo	624
2 nd	Osaka	383
3 rd	Aichi	301
4 th	Kanagawa	285
⋮		
11 th	Hiroshima	123
12 th	Kyoto	111
⋮		
21 th	Okayama	80
⋮		
26 th	Ehime	61
28 th	Yamaguchi	58
⋮		
Total		5,211

Total of 4 local prefectures
3rd place equivalent

Country/region

GDP(nominal)

New Zealand	32.3trillion yen
Four local prefectures	31.2trillion yen
Qatar	31.0trillion yen
Algeria	29.7trillion yen
⋮	
Oman	14.5trillion yen
Guatemala	12.6trillion yen
Hiroshima Prefecture	12.5trillion yen
Uzbekistan	12.4trillion yen
Bulgaria	11.9trillion yen

Note: Nominal gross prefectural domestic product figures are from FY2022; GDP (nominal) figures are from 2022.

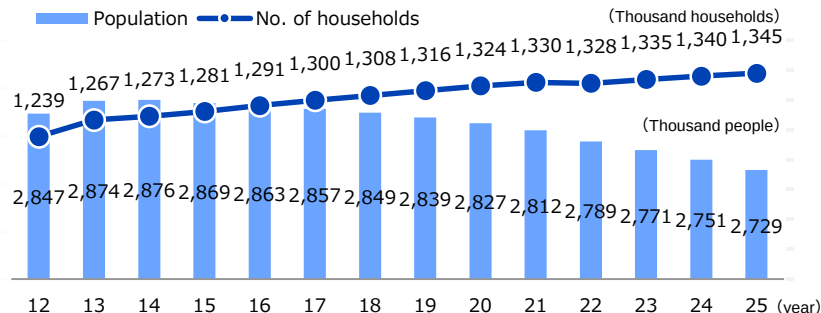
Source: IMF, Cabinet Office, Bank of Japan

Source: The number of the population based on the Basic Resident Register, the population dynamics and the households by the Ministry of Internal Affairs and Communications(as of 1 January 2025)

Source: Economic census 2021

3. Population and Labor Force in Hiroshima Prefecture

Changes in population and number of households in Hiroshima Prefecture



Source: Ministry of Internal Affairs and Communications, Basic Resident Register

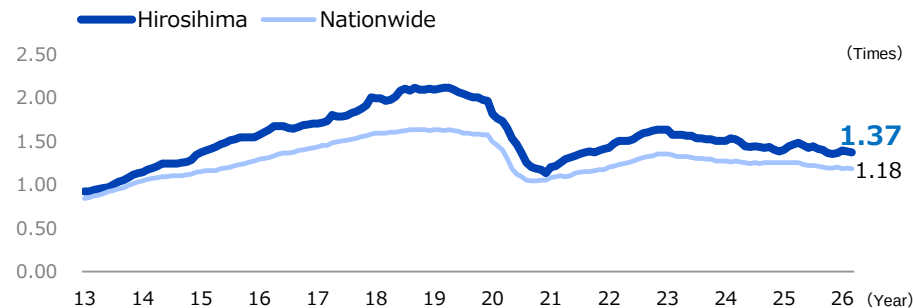
Estimates for future population Prefectures (Chugoku and Shikoku regions)

	2020	2030	Rate of increase/ Decrease	2040	Rate of increase/ decrease
Hiroshima	2,800	2,618	-6.5%	2,428	-13.3%
Okayama	1,888	1,774	-6.0%	1,646	-12.8%
Yamaguchi	1,342	1,199	-10.7%	1,059	-21.1%
Shimane	671	610	-9.1%	553	-17.6%
Tottori	553	503	-9.0%	454	-17.9%
Ehime	1,335	1,203	-9.9%	1,074	-19.6%
Kagawa	950	875	-7.9%	800	-15.8%
Tokushima	720	640	-11.1%	561	-22.1%
Kochi	692	608	-12.1%	528	-23.7%

Note: Rate of increase/Decrease is compared to 2020

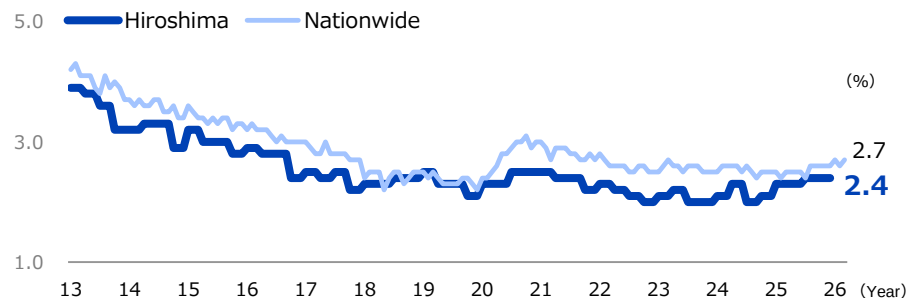
Source: National Institute of Population and Social Security Research, 「March 2023 Estimates」

Changes in job-offers-to-seekers ratio



Note: The most recent figures are as of March. Source: Ministry of Health, labour and welfare

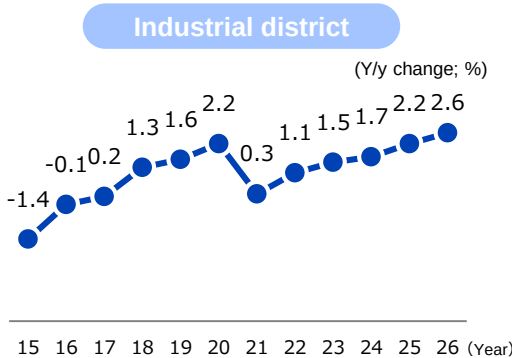
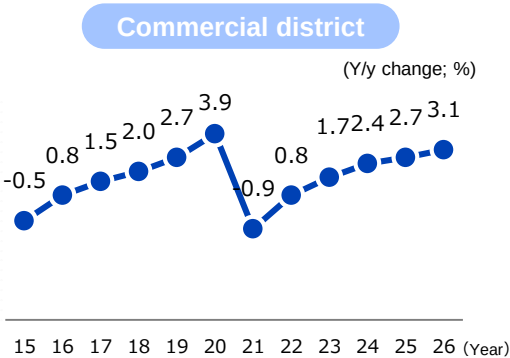
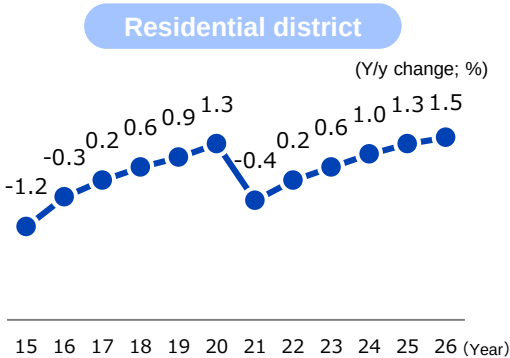
Changes in unemployment rate



Note: The most recent figures are from October-December 2025 for Hiroshima and as of March 2026 for Japan overall.
Source: Statistics Bureau, Ministry of Internal Affairs and Communications

4. Trends of Land Prices in Hiroshima Prefecture

Changes in official land price by use



Land price fluctuation rate in major cities of Hiroshima Prefecture

Major Cities	Residential district			Commercial district			Industrial district		
	2024	2025	2026	2024	2025	2026	2024	2025	2026
Hiroshima	2.0	2.4	2.7	4.2	4.6	5.2	2.6	2.9	3.3
Kure	-0.7	-0.3	0.0	-0.4	0.0	0.2	-0.6	-0.3	1.2
Fukuyama	1.3	1.6	1.8	4.2	4.5	4.5	1.9	2.3	2.3
Higashihiroshima	0.9	1.0	1.1	1.3	1.9	2.3	3.2	3.1	3.4

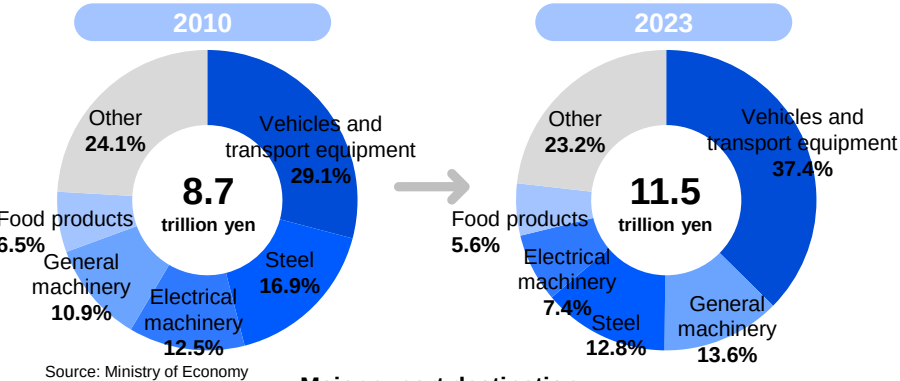
Highest land price in 4 local prefectures

(Unit: Thousand yen/m ²)					
Hiroshima	Residential district	1,790	Yamaguchi	Residential district	95
	Commercial district	4,200		Commercial district	190
Okayama	Residential district	208	Ehime	Residential district	243
	Commercial district	2,020		Commercial district	870

Source: Ministry of Land, Infrastructure, Transport and Tourism, 「Land General Information System」

5. Production Activities in Hiroshima Prefecture

Trends of shipment value of manufactured goods, etc.
(Hiroshima Prefecture)

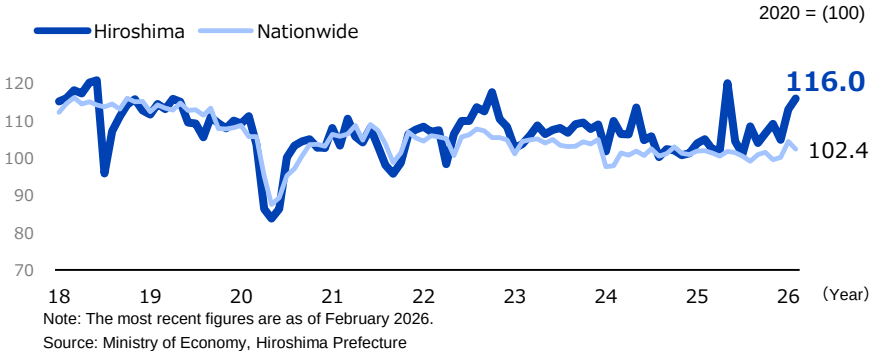


Major export destination
countries and regions (Hiroshima Prefecture)

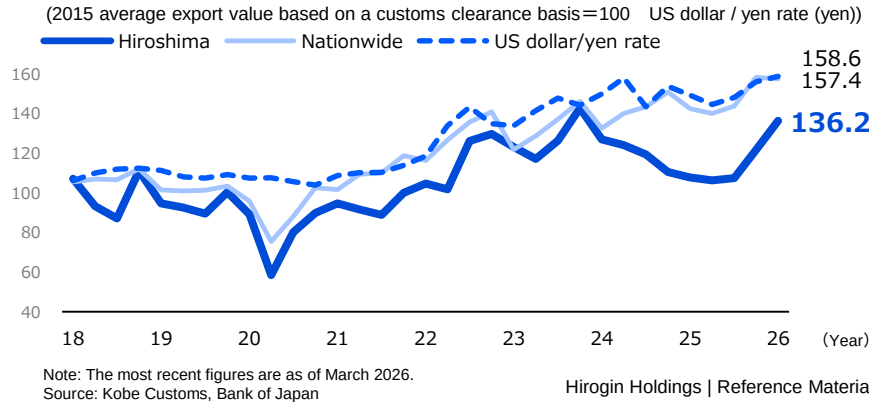
(JPY Bn)	2010	2025	Increase/ Decrease	Rate of Increase/ Decrease
Total	1,989.2	2631.5	642.3	32.3
Asia	926.7	1032.8	106.1	11.5
China	348.4	178.5	-169.9	-48.8
Korea	180.4	145.8	-34.6	-19.2
Thailand	108.9	147.9	39.0	35.8
Taiwan	64.5	182.8	118.3	183.4
Singapore	46.2	122.5	76.3	165.2
Philippines	24.3	40.8	16.5	67.8
India	4.5	29.0	24.5	544.5
North America	324.7	672.0	347.3	107.0
United States	269.9	568.9	299.0	110.8
Western Europe	179.7	263.3	83.6	46.5
Germany	38.2	61.1	22.9	59.9
England	43.8	56.8	13.0	29.7

Source: Kobe Customs

Industrial Production Index (Hiroshima Prefecture)



Trend of export value on a customs clearance basis
(nationwide and Hiroshima Prefecture) and trend of US dollar/ yen rate



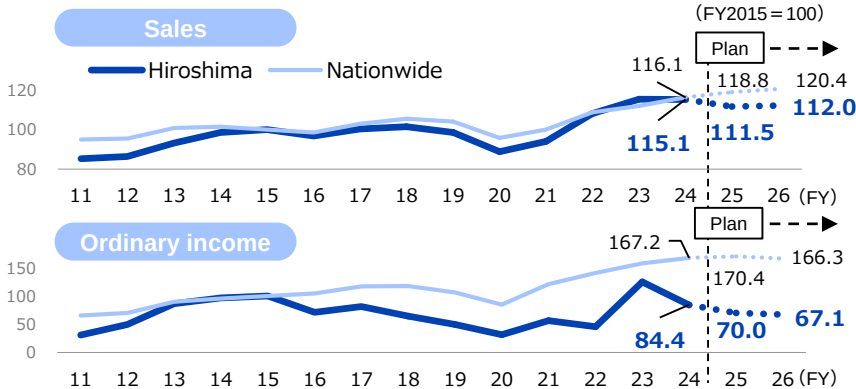
6. Overview of Hiroshima Prefecture's economy

Latest business confidence

Movements by item			
April 2025		April 2026	
Hiroshima	Overview	A gentle recovering trend	A gentle recovering trend
	Private Consumption	A gentle recovering trend	A gentle recovering trend
	Business investment	Increasing	Increasing
	Production	More or less unchanged	A moderate recovering
	Exports	Showing a weak trend	Signs of a moderate recovery

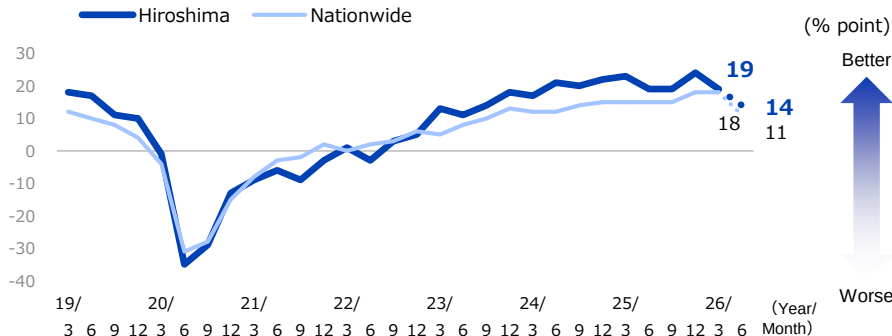
Source: Monthly report of recent economy and financial developments by Bank of Japan

Sales and ordinary income



Source: Tankan by Bank of Japan

Diffusion Index (D.I.) (all industries in Hiroshima Prefecture)



Source: Tankan by Bank of Japan

(Prospected)

Amounts of capital investment

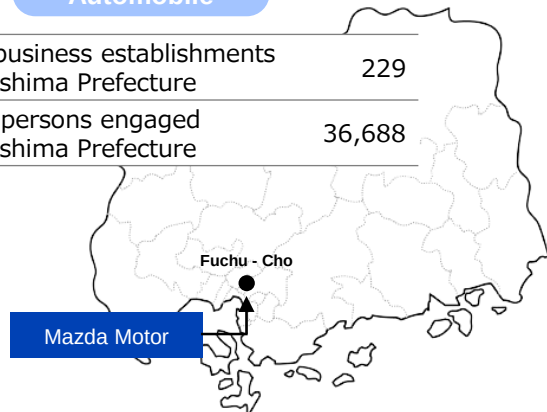
	FY2024 results	FY2025 estimated	FY2026 plans
All industries	21.6	-1.2	5.3
Manufacturing	5.0	13.7	14.2
Major companies	2.4	22.6	0.2
Mid-sized companies	31.6	-7.2	52.7
SMEs	-35.6	26.4	8.1
Non-manufacturing	30.9	-7.9	0.3
Major companies	36.1	-9.8	0.4
Mid-sized companies	-5.9	2.7	7.0
SMEs	-19.8	54.1	-21.6

Source: Tankan by Bank of Japan

7. Major Industry Trends -Transportation Equipment-

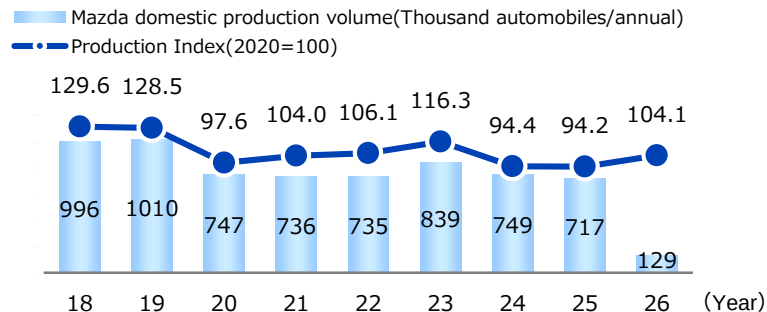
Automobile

No. of business establishments in Hiroshima Prefecture	229
No. of persons engaged in Hiroshima Prefecture	36,688



Source: Hiroshima Prefecture, 2023 Census of Manufactures

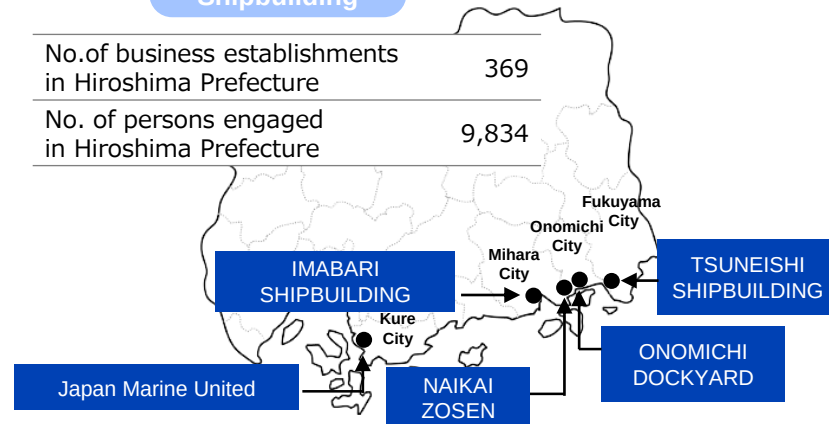
Production index in the automobile sector (Hiroshima Prefecture) and Mazda's annual production volume



Note: : 2026 figures are from January-February
Sources: Hiroshima Prefecture, Mazda Motor Corporation

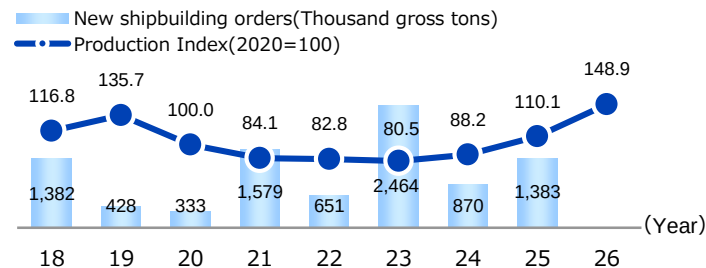
Shipbuilding

No. of business establishments in Hiroshima Prefecture	369
No. of persons engaged in Hiroshima Prefecture	9,834



Source: Hiroshima Prefecture, 2023 Census of Manufactures

Industrial Production Index of the shipbuilding sector and new shipbuilding orders (Hiroshima Prefecture)

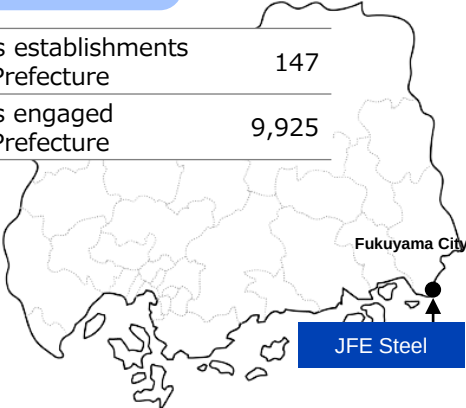


Note: Figures for production index are January-February.
Sources: Hiroshima Prefecture, Chugoku District Transport Bureau.

8. Major Industry Trends -Iron and Steel/General Machinery-

Iron and steel

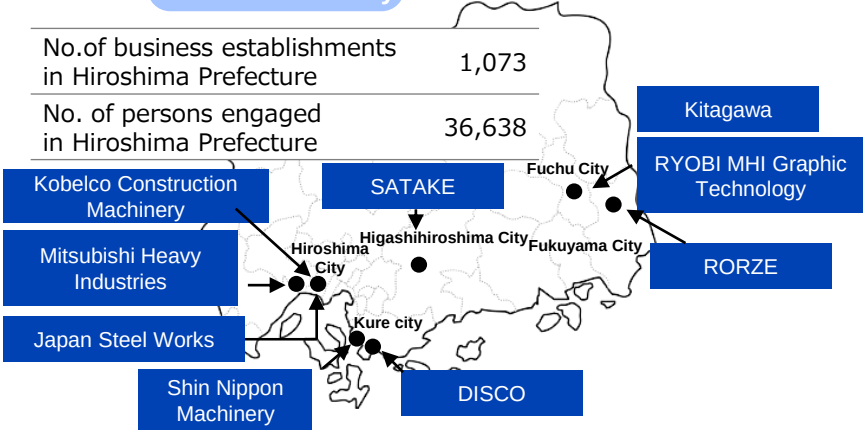
No.of business establishments in Hiroshima Prefecture	147
No. of persons engaged in Hiroshima Prefecture	9,925



Source: Hiroshima Prefecture, Economic census 2023

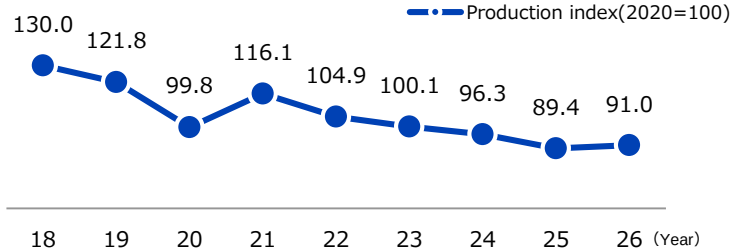
General machinery

No.of business establishments in Hiroshima Prefecture	1,073
No. of persons engaged in Hiroshima Prefecture	36,638



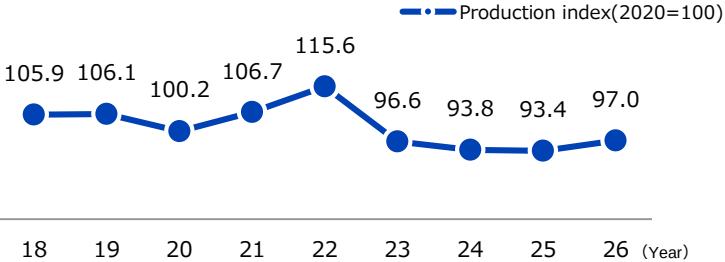
Source: Hiroshima Prefecture, Economic census 2023

Industrial Production Index of the iron and steel sector (Hiroshima Prefecture)



Note: 2026 figures are from January-February. Sources: Hiroshima Prefecture

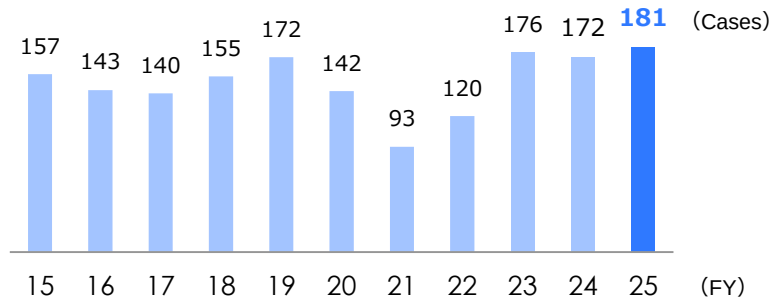
Industrial Production Index of the general machinery sector (Hiroshima Prefecture)



Note: 2026 figures are from January-February. Sources: Hiroshima Prefecture

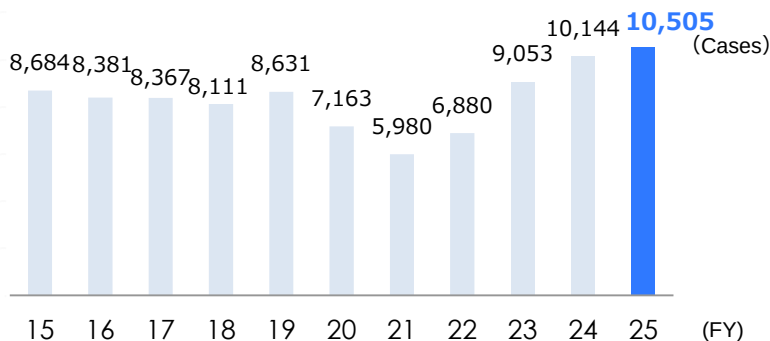
9. Bankruptcies in Hiroshima Prefecture

Number of bankruptcies in Hiroshima Prefecture



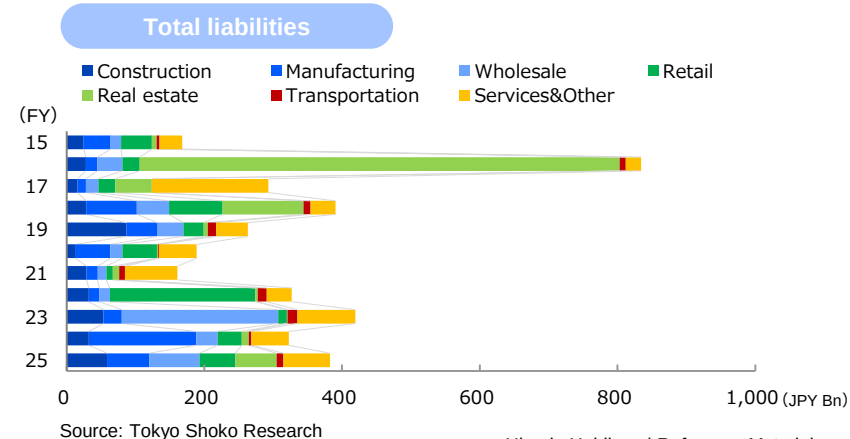
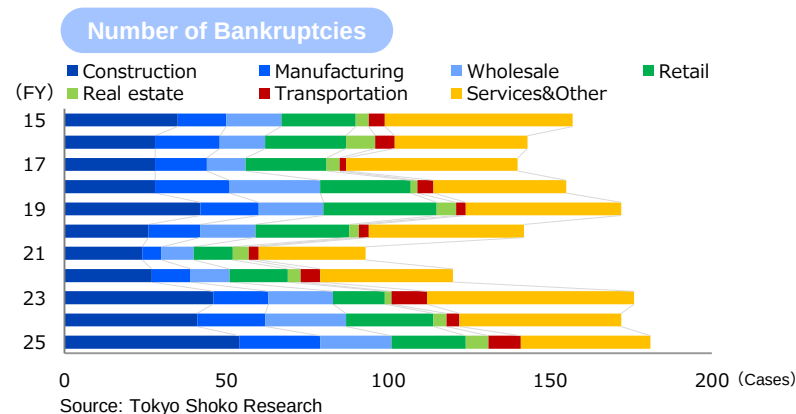
Source: Tokyo Shoko Research

<Reference> Number of bankruptcies nationwide



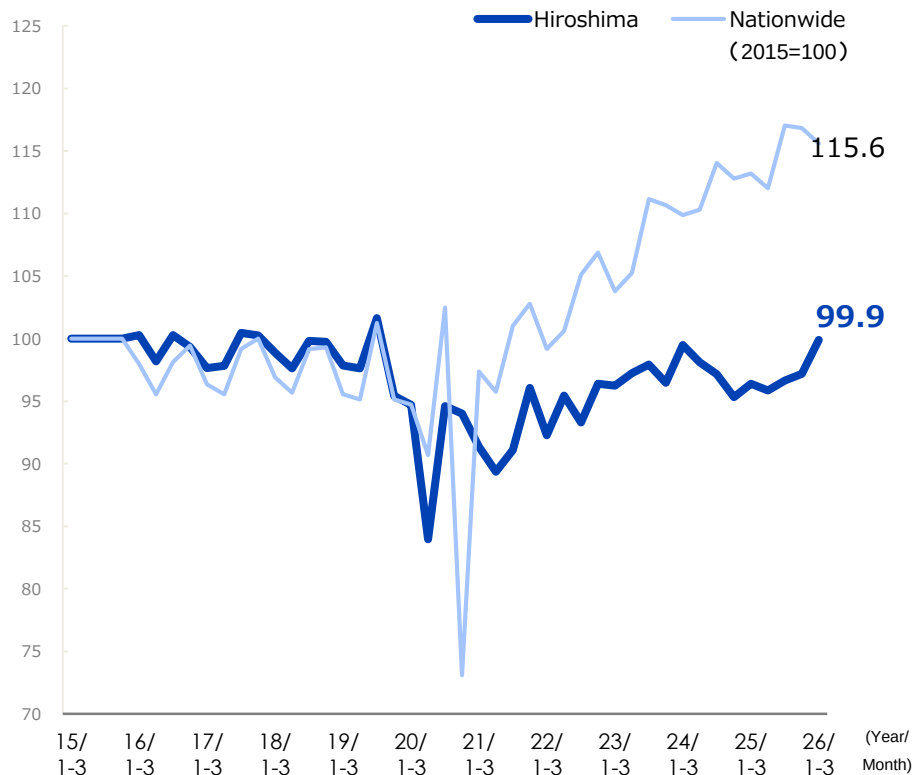
Source: Tokyo Shoko Research

Bankruptcies in Hiroshima Prefecture by industry sector



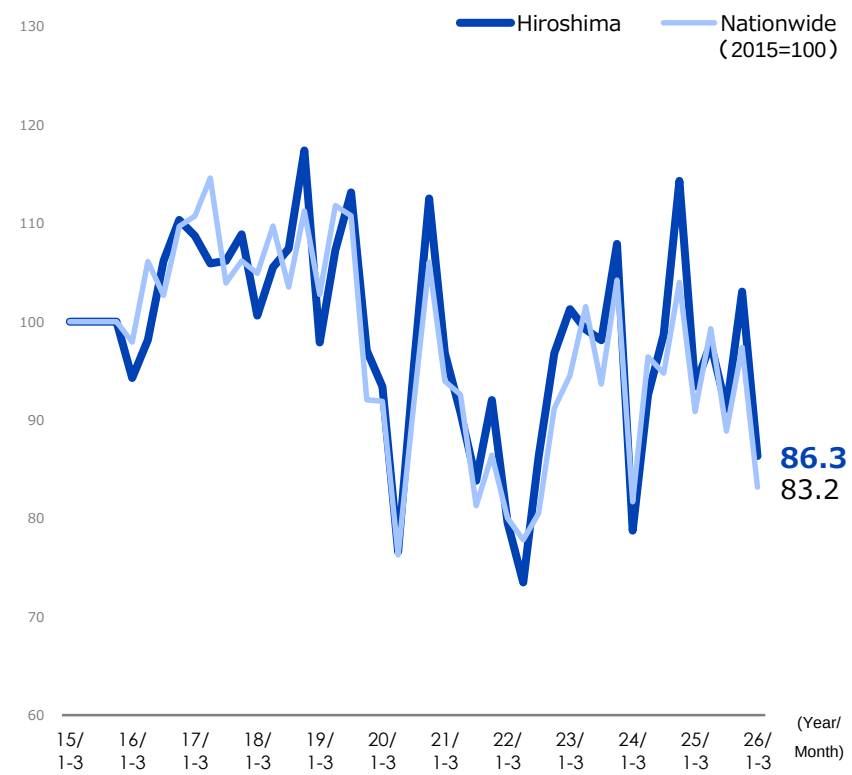
10. Consumer Spending

Changes in sales at large-scale retail stores (department stores and supermarkets)



Source: Ministry of Economy

Changes in new car registration

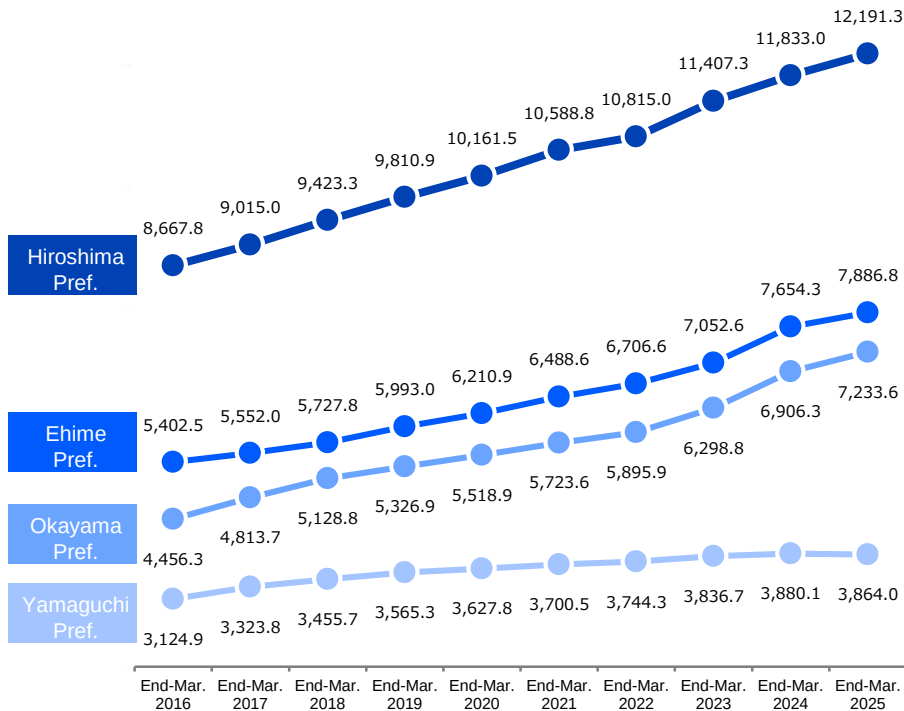


Source: Japan Automobile Dealers Association

11. Trends of Loans/Deposits in Hiroshima Prefecture

Changes in loans outstanding

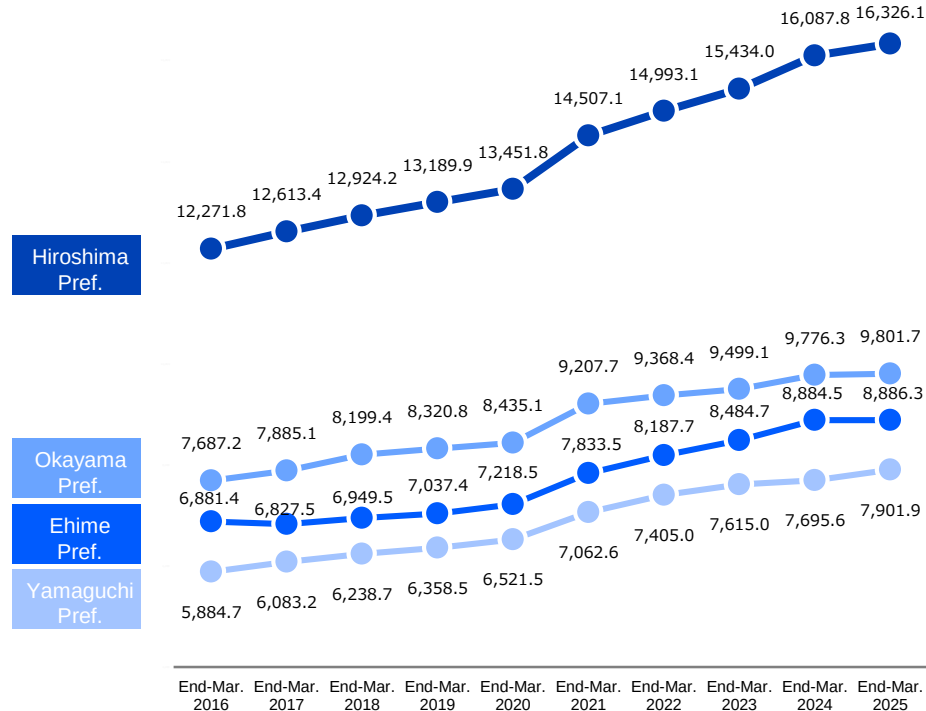
(JPY Bn)



Source: The Bank of Japan, "Prefectural Deposits, Cash and Loans"

Changes in deposits outstanding

(JPY Bn)



Source: The Bank of Japan, "Prefectural Deposits, Cash and Loans"

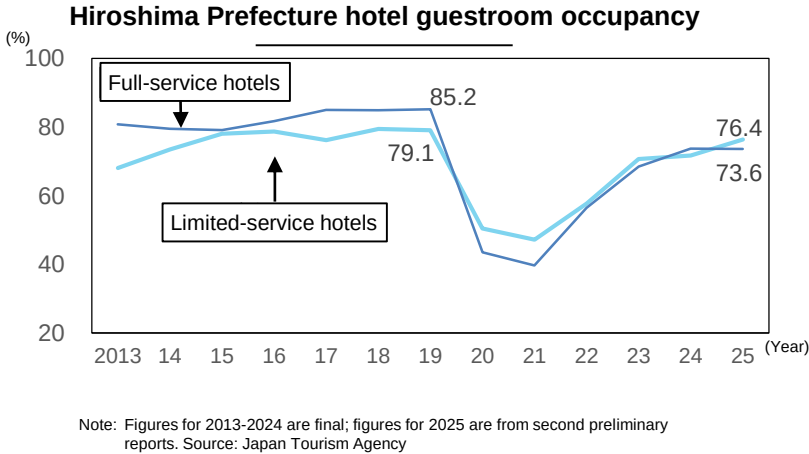
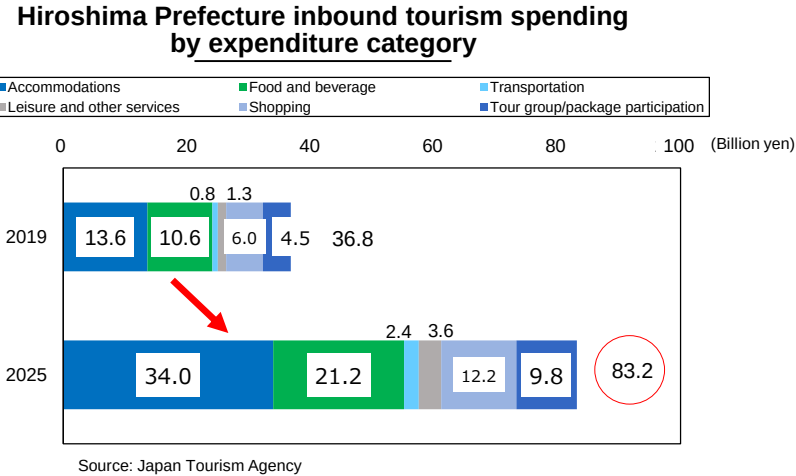
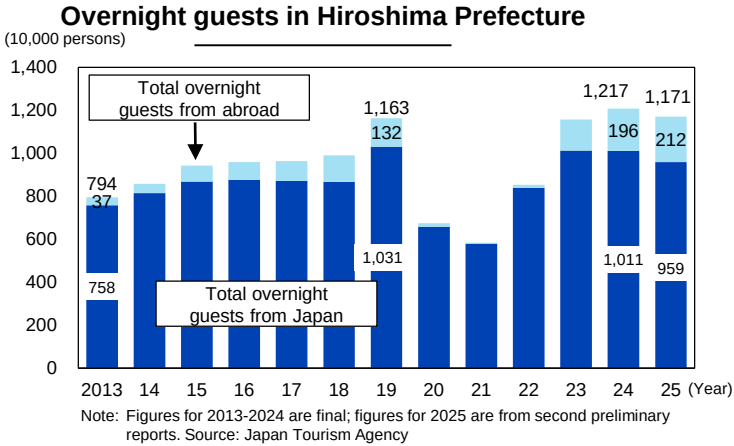
12. Comparison among Hiroshima City, Sapporo City, Sendai City, and Fukuoka City

Key indexes of each city

			Hiroshima City	Sapporo City	Sendai City	Fukuoka City	As of
Regionality	Area	km ²	907	1,121	786	343	Jury. 2026
	Population	Thousand people	1,174	1,956	1,064	1,608	January. 2025
	No. of households	Thousand households	584	1,114	549	874	January. 2025
Economy	Nominal gross regional domestic product	Billion yen	5,371.3	7,703.8	5,009.0	8,235.1	FY2022
	No. of business establishments	Establishments	52,041	71,870	47,077	73,223	2021
	Shipment value of manufactured goods, etc.	Billion yen	3,544.3	638.3	1,124.0	700.2	2023
	Retail sales	Billion yen	1,406.7	2,278.7	1,487.9	2,120.6	2021
	Wholesale sales	Billion yen	6,021.4	7,182.7	7,195.5	11,437.5	2021
	Municipal Compensation of Employees per Capita	Thousand yen	5,039	4,685	5,449	5,040	FY2022

Source: Ministry of Internal Affairs and Communications, Ministry of Economy, Cabinet Office

13. Hiroshima Prefecture tourism



Prefectures ranked by guestroom occupancy (2019, 2025)

Full-service hotels					Limited-service hotels				
(%)					(%)				
	2019			2025					
	Prefecture	Occupancyrate		Prefecture	Occupancyrate				
1	Osaka	85.4	1	Osaka	79.4				
2	Hiroshima	85.2	2	Saitama	78.2				
3	Kanagawa	84.5	3	Kagawa	77.9				
4	Tokyo	84.2	4	Kyoto	77.5				
5	Chiba	81.3	5	Tokyo	77.4				
6	Fukuoka	80.2	6	Kumamoto	77.3				
7	Kyoto	79.9	7	Chiba	77.1				
8	Okinawa	79.5	8	Nagano	76.3				
9	Kumamoto	78.7	9	Hokkaido	74.6				
10	Hokkaido	78.0	10	Hiroshima	73.6				

(%)					
	2019			2025	
	Prefecture	Occupancyrate		Prefecture	Occupancyrate
1	Tokyo	84.0	1	Osaka	83.0
1	Kanagawa	84.0	2	Tokyo	81.6
3	Okayama	83.8	3	Kanagawa	80.4
4	Kyoto	80.1	4	Hyogo	78.6
5	Osaka	79.8	5	Fukuoka	77.8
6	Gifu	79.6	6	Kyoto	77.3
7	Fukuoka	79.5	7	Okinawa	77.0
8	Kumamoto	79.2	8	Hiroshima	76.4
9	Hiroshima	79.1	9	Hokkaido	76.0
10	Saga	77.3	10	Nagano	75.9

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Hirogin Holdings, Inc.

Part 2

Data for Hirogin Holdings

1. Changes in Earnings Performance (Hirogin Holdings Consolidated)

I . Status of consolidated financial results

(JPY Bn)

	FY2023	1H of FY2024	FY2024	1H of FY2025	FY2025	Compared to FY2024
Consolidated gross profit	100.7	55.1	112.8	64.8	121.5	8.7
Net interest income	72.9	41.1	85.7	50.5	104.2	18.5
Net fees and commissions income	24.1	12.5	26.0	12.8	27.8	1.8
Income from specific transactions and other businesses	3.6	1.4	1.0	1.4	-10.5	-11.5
Operating expenses (-)	57.9	31.5	64.1	33.8	69.5	5.4
Credit costs (-)	15.0	-0.5	2.9	3.3	3.3	0.4
Gains/losses related to equities, etc.	7.6	1.9	5.5	1.4	12.9	7.4
Gains/losses from equity method investments	-0.0	0.0	0.0	0.0	0.0	0.0
Other	-1.1	0.5	0.8	0.0	0.2	-0.6
Ordinary profit	34.1	26.5	52.1	29.2	62.0	9.9
Extraordinary gains/losses	5.7	-0.2	-1.1	-0.2	-0.5	0.6
Total income tax, etc. (-)	12.2	7.9	15.1	8.6	17.7	2.6
Net income attributable to owners of the parent	27.6	18.4	35.8	20.3	43.7	7.9

1. Changes in Earnings Performance (Hirogin Holdings Consolidated)

II . Total profits from consulting business for corporate and individual customers and net income for Group companies

(JPY Bn)

	FY2023	1H of FY2024	FY2024	1H of FY2025	FY2025	Compared to FY2024
Corporate solutions	5.8	3.7	7.6	3.2	8.6	1.0
Asset management	4.9	2.2	4.1	1.8	3.9	-0.2
Equity business	1.5	0.0	0.2	-	0.2	0.0
Net income for Group companies	2.5	1.3	3.0	1.5	3.7	0.7
Hirogin Securities (included above)	0.6	0.2	0.4	0.4	1.1	0.7
Hirogin Lease (included above)	0.7	0.5	0.9	0.5	1.0	0.1
Hirogin Credit Service(included above)	1.2	0.6	1.2	0.6	1.3	0.1
Total	14.7	7.2	14.9	6.5	16.4	1.5

III . Group total credit

(JPY Bn)

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Group total credit	7,872.4	8,477.0	8,129.6	8,545.9	8,394.5	264.9
Lending (consolidated)	7,689.1	8,292.9	7,934.5	8,352.6	8,193.0	258.5
Lease claims ^{*1}	84.7	83.7	88.0	87.7	91.3	3.3
PE investments, etc. ^{*2}	41.7	44.6	55.8	56.2	60.4	4.6
Private placement bonds	56.8	55.5	51.1	49.3	49.7	-1.4

*1 : Represents the lease claims of Hirogin Lease.

*2 : "PE investments, etc." includes private REIT investments.

2. Consolidated Capital Adequacy Ratio

I . Consolidated Capital Adequacy Ratio

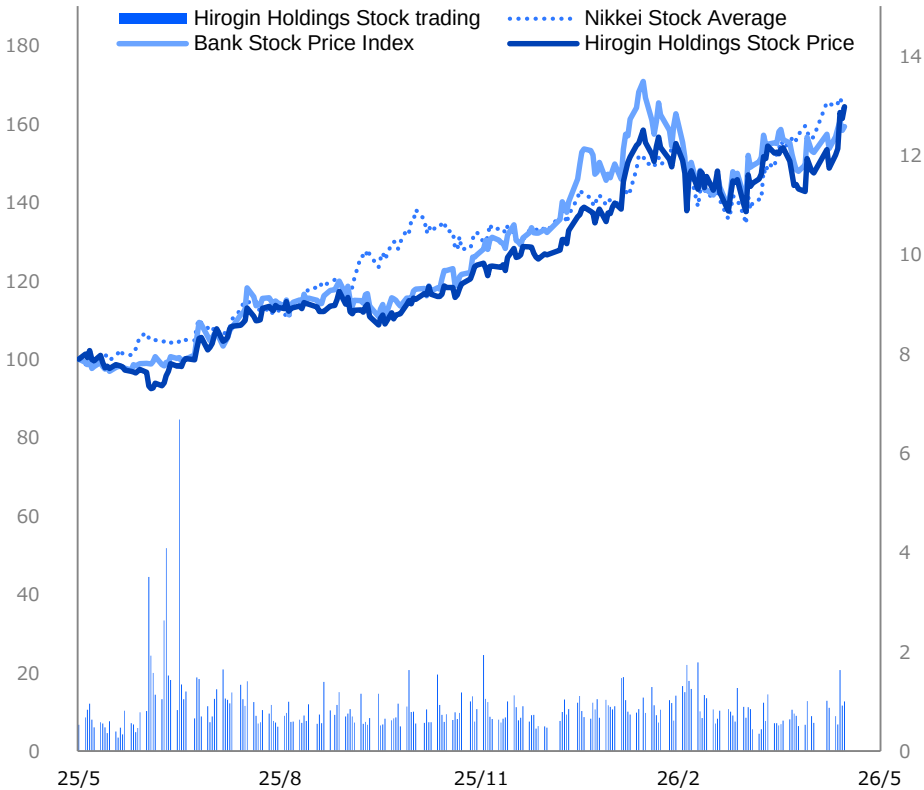
		March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Amount of basic items related to core capital	①	484.8	495.7	495.9	509.2	518.9	23.0
Of which, amount of shareholders' equity related to common stock or mandatory convertible preferred stock		473.0	482.6	490.4	501.4	512.1	21.7
Of which, amount included in the amount of basic items related to core capital, of the amount of eligible former capital raising instruments		-	-	-	-	-	-
Amount of adjustment items related to core capital	②	44.7	47.2	44.6	47.1	55.3	10.7
Amount of owned equity ① - ②	③	440.0	448.5	451.2	462.0	463.5	12.3
Total amount of risk-weighted assets, etc.	④	3,984.2	3,989.9	4,085.2	4,060.8	4,265.7	180.5
Consolidated capital adequacy ratio ③ / ④		11.04%	11.24%	11.04%	11.37%	10.86%	-0.18%

※ We (consolidated and nonconsolidated) apply domestic standards; specifically, we have adopted the Fundamental Internal Ratings Based Approach to calculate credit risk assets and the Standardized Approach to calculate operational risk equivalent amounts.

3. Hirogin Holdings Stock Information

Trends in Hirogin Holdings stock price, Nikkei Stock Average, Banks Stock Price Index, and Hirogin Holdings stock trading volume

Left scale: stock price, end-May 2025=100; right scale: trading volume (million shares)



Composition of shareholders

	24/3	24/9	25/3	25/9	26/3
Financial institutions	36.1%	36.8%	35.7%	32.0%	28.8%
Financial instruments business operators (brokerage houses)	3.2%	2.2%	2.6%	4.0%	3.5%
General corporations	26.4%	26.6%	25.8%	26.2%	26.6%
Foreigners	12.9%	13.5%	13.3%	15.8%	17.7%
Individuals	20.3%	20.2%	21.1%	21.8%	22.3%
Treasury stock	1.2%	0.6%	1.4%	0.4%	1.1%

Major shareholders (March 31, 2026)

	No. of shares held (hundred shares)	Shareholding ratio (%)
The Master Trust Bank of Japan, Ltd. (trust account)	390,955	12.80
Custody Bank of Japan, Ltd. (trust account)	148,191	4.85
Meiji Yasuda Life Insurance Company	82,047	2.68
CP Chemical Incorporated	74,638	2.44
Sumitomo Life Insurance Company	60,380	1.97
Employee stock ownership (Hirogin Holdings)	59,142	1.93
Nippon Life Insurance Company	48,339	1.58
IYOTETSU Group Co., Ltd	43,229	1.41
JP MORGAN CHASE BANK	39,829	1.30
Hakubotan Shuzo Co., Ltd.	37,751	1.23

4. Hirogin Holdings Group Structure



(Established October 2020)



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Hirogin Holdings, Inc.

Part 3

Data for Hiroshima Bank

1. Changes in Earnings Performance (nonconsolidated)

I . Total							(JPY Bn)
	FY2023	1H of FY2024	FY2024	1H of FY2025	FY2025	Compared to FY2024	
Net interest income	74.1	41.2	85.9	50.7	104.6	18.7	
Net fees and commissions income	15.2	8.4	17.2	8.2	17.7	0.5	
Specific transaction profit	1.3	0.8	1.5	0.5	1.7	0.2	
Other banking profit (excluding gains/losses on bonds)	1.2	1.0	1.7	0.5	1.6	-0.1	
Core gross banking profit	92.0	51.6	106.5	60.0	125.7	19.2	
- Expenses	53.0	28.2	57.5	29.9	62.0	4.5	
Core banking profit	38.9	23.3	49.0	30.1	63.7	14.7	
Gains/losses on bonds	-2.4	-2.4	-6.2	-1.8	-18.1	-11.9	
Actual net banking profit	36.5	20.9	42.7	28.3	45.5	2.8	
- General provision for doubtful debt	3.0	-	-	-0.7	-0.5	-0.5	
- Non-performing loans w/ritten off	11.4	-0.7	2.3	3.7	3.3	1.0	
Gains/losses on stocks	8.2	1.9	5.5	1.4	13.2	7.7	
Ordinary profit	31.4	24.5	47.7	27.0	56.9	9.2	
Extraordinary income/loss	5.8	-0.1	-1.1	-0.2	-0.5	0.6	
Income before income taxes	37.3	24.3	46.5	26.7	56.3	9.8	
Corporate taxes	10.7	7.2	13.6	7.7	16.0	2.4	
Net income	26.5	17.1	32.9	18.9	40.3	7.4	
Adjusted overhead ratio	57.7%	54.7%	54.0%	49.8%	49.3%	-4.7%	

II . Domestic operations							(JPY Bn)
	FY2023	1H of FY2024	FY2024	1H of FY2025	FY2025	Compared to FY2024	
Net Interest income	63.9	34.5	71.8	42.9	88.2	16.4	
Net fees and commissions income	15.1	8.4	17.2	8.2	17.8	0.6	
Specific transaction profit	0.0	0.0	0.0	0.0	0.0	0.0	
Other banking profit (excluding gains/losses on bonds)	-0.0	0.0	0.1	-0.0	-0.0	-0.1	
Core gross banking profit	79.0	43.0	89.2	51.2	105.9	16.7	

2. Investment and Fundraising

I . Total

(JPY Bn)

	FY2023		1H of FY2024		FY2024		1H of FY2025		FY2025		Compared to FY2024		
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	YoY	Yield
Interest-earning assets	9,332.2	1.15%	10,158.4	1.16%	11,706.1	1.06%	11,785.0	1.25%	11,770.5	1.33%	64.4	0.6%	0.27%
Loans and bills discounted	7,517.9	1.09%	8,172.0	1.07%	8,234.2	1.10%	8,189.0	1.22%	8,282.2	1.27%	48.0	0.6%	0.17%
Trading securities	1,675.8	1.27%	1,818.2	1.48%	1,871.6	1.53%	2,021.5	1.81%	2,075.0	1.88%	203.4	10.9%	0.35%
Call loans	46.4	0.90%	73.8	0.78%	83.1	0.77%	81.4	0.93%	133.6	0.88%	50.5	60.8%	0.11%
Due from banks*	1,141.2	0.10%	1,578.0	0.13%	1,426.9	0.21%	1,381.9	0.50%	1,170.9	0.56%	-256.0	-17.9%	0.35%
Interest-bearing liabilities	11,642.8	0.28%	11,498.9	0.31%	11,483.8	0.33%	11,579.8	0.40%	11,553.9	0.45%	70.1	0.6%	0.12%
Deposits	8,978.3	0.04%	9,138.5	0.07%	9,132.7	0.11%	9,288.6	0.21%	9,318.0	0.24%	185.3	2.0%	0.13%
Negotiable CDs	340.4	0.00%	247.5	0.06%	220.2	0.12%	200.2	0.44%	195.8	0.48%	-24.4	-11.1%	0.36%
Call money	644.0	-0.02%	18.3	0.15%	12.3	0.18%	37.4	0.47%	70.2	0.55%	57.9	470.7%	0.37%
Borrowed money	1,070.4	0.02%	1,416.9	0.02%	1,417.3	0.03%	1,309.1	0.04%	1,245.8	0.05%	-171.5	-12.1%	0.02%

II . Domestic operations

(JPY Bn)

	FY2023		1H of FY2024		FY2024		1H of FY2025		FY2025		Compared to FY2024		
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	YoY	Yield
Interest-earning assets	8,890.9	0.73%	9,655.2	0.75%	11,184.2	0.71%	11,258.6	0.96%	11,228.1	1.03%	43.9	0.4%	0.32%
Loans and bills discounted	6,746.6	0.74%	7,319.7	0.76%	7,375.9	0.82%	7,315.6	1.04%	7,369.9	1.09%	-6.0	-0.1%	0.27%
Trading securities	1,394.6	0.79%	1,476.1	0.89%	1,521.7	0.93%	1,645.2	1.26%	1,668.6	1.29%	146.9	9.7%	0.36%
Call loans	39.0	0.02%	65.6	0.19%	75.2	0.31%	73.9	0.58%	126.2	0.69%	51.0	67.8%	0.38%
Due from banks*	1,141.2	0.10%	1,578.0	0.13%	1,426.9	0.21%	1,381.9	0.50%	1,170.9	0.56%	-256.0	-17.9%	0.35%
Interest-bearing liabilities	11,237.7	0.01%	11,047.3	0.03%	11,014.0	0.07%	11,091.3	0.20%	11,048.0	0.25%	34.0	0.3%	0.18%
Deposits	8,771.6	0.00%	8,923.9	0.02%	8,905.3	0.05%	9,058.9	0.17%	9,082.4	0.20%	177.1	2.0%	0.15%
Negotiable CDs	340.4	0.00%	247.5	0.06%	220.2	0.12%	200.2	0.44%	195.8	0.48%	-24.4	-11.1%	0.36%
Call money	644.0	-0.02%	18.3	0.15%	12.3	0.18%	37.4	0.47%	70.1	0.55%	57.8	469.9%	0.37%
Borrowed money	1,069.6	0.02%	1,416.5	0.02%	1,416.9	0.02%	1,308.9	0.04%	1,245.7	0.05%	-171.2	-12.1%	0.03%

* Calculations of due from banks include average deposits with the Bank of Japan (interest-bearing portion).

3. Loans (1)

I . Loans outstanding by region

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Loans	7,745.7	100.0%	8,350.6	100.0%	7,984.2	100.0%	8,402.3	100.0%	8,242.8	100.0%	258.6	3.2%	-
Hiroshima	4,519.7	58.4%	4,587.4	54.9%	4,677.6	58.6%	4,732.4	56.3%	4,824.4	58.5%	146.8	3.1%	-0.1%
Okayama	372.1	4.8%	373.6	4.5%	397.7	5.0%	408.7	4.9%	429.2	5.2%	31.5	7.9%	0.2%
Ehime	688.7	8.9%	677.4	8.1%	688.5	8.6%	715.0	8.5%	774.9	9.4%	86.4	12.5%	0.8%
Yamaguchi	235.4	3.0%	238.0	2.9%	243.1	3.0%	257.6	3.1%	273.4	3.3%	30.3	12.5%	0.3%
Other	1,929.8	24.9%	2,473.9	29.6%	1,977.0	24.8%	2,288.5	27.2%	1,940.9	23.5%	-36.1	-1.8%	-1.2%

II . Loans outstanding by business category

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Loans	7,745.7	100.0%	8,350.6	100.0%	7,984.2	100.0%	8,402.3	100.0%	8,242.8	100.0%	258.6	3.2%	-
Business	4,523.0	58.4%	4,637.1	55.5%	4,788.1	60.0%	5,024.2	59.8%	5,291.1	64.2%	503.0	10.5%	4.2%
Leading medium-sized and large enterprises	1,477.3	19.1%	1,624.1	19.4%	1,681.1	21.1%	1,836.2	21.9%	1,889.2	22.9%	208.1	12.4%	1.9%
Small and medium-sized enterprises	3,045.7	39.3%	3,013.1	36.1%	3,107.0	38.9%	3,188.0	37.9%	3,401.9	41.3%	294.9	9.5%	2.4%
Local governments	1,433.1	18.5%	1,884.3	22.6%	1,298.0	16.3%	1,446.5	17.2%	974.8	11.8%	-323.2	-24.9%	-4.4%
Of which loans to government	785.5	10.1%	1,235.3	14.8%	662.2	8.3%	798.7	9.5%	335.0	4.1%	-327.2	-49.4%	-4.2%
Personal loans	1,789.5	23.1%	1,829.0	21.9%	1,898.0	23.8%	1,931.5	23.0%	1,976.8	24.0%	78.8	4.2%	0.2%

III . Business loans by interest rate

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Yen-based business loans	3,852.5	100.0%	3,999.9	100.0%	4,106.6	100.0%	4,297.9	100.0%	4,483.1	100.0%	376.5	9.2%	-
Fixed interest rates	1,328.1	34.5%	1,434.5	35.9%	1,552.5	37.8%	1,713.5	39.9%	1,823.1	40.7%	270.6	17.4%	2.9%
Variable interest rates	2,524.4	65.5%	2,565.4	64.1%	2,554.1	62.2%	2,584.4	60.1%	2,660.0	59.3%	105.9	4.1%	-2.9%
Market rates	1,391.6	36.1%	1,428.4	35.7%	1,435.5	35.0%	1,483.8	34.5%	1,533.2	34.2%	97.7	6.8%	-0.8%
Short-term prime rates	1,132.8	29.4%	1,137.0	28.4%	1,118.6	27.2%	1,100.6	25.6%	1,126.8	25.1%	8.2	0.7%	-2.1%
Of which negotiation-based rates	379.5	9.9%	372.1	9.3%	371.7	9.1%	355.0	8.3%	379.2	8.5%	7.5	2.0%	-0.6%
Of which market-linked rates	753.3	19.6%	764.8	19.1%	746.9	18.2%	745.6	17.3%	747.6	16.7%	0.7	0.1%	-1.5%

IV . Breakdown of personal loans

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Personal loans	1,789.6	100.0%	1,829.0	100.0%	1,898.1	100.0%	1,931.5	100.0%	1,976.8	100.0%	78.7	4.1%	-
Of which housing loans	1,171.2	65.4%	1,204.2	65.8%	1,274.9	67.2%	1,310.9	67.9%	1,361.1	68.9%	86.2	6.8%	1.7%
Of which apartment loans	475.3	26.6%	476.4	26.0%	473.7	25.0%	473.3	24.5%	473.1	23.9%	-0.6	-0.1%	-1.0%
Of which consumer loans	133.2	7.4%	133.7	7.3%	134.5	7.1%	135.6	7.0%	133.8	6.8%	-0.7	-0.5%	-0.3%
Of which loans by purpose	99.3	5.5%	99.9	5.5%	100.8	5.3%	101.9	5.3%	100.3	5.1%	-0.5	-0.5%	-0.2%
Of which card loans	33.9	1.9%	33.8	1.8%	33.7	1.8%	33.7	1.7%	33.5	1.7%	-0.2	-0.6%	-0.1%

4. Loans (2)

V. Loans outstanding by industry sector

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Loans	7,745.7	100.0%	8,350.6	100.0%	7,984.2	100.0%	8,402.3	100.0%	8,242.8	100.0%	258.6	3.2%	-
Manufacturing	757.1	9.8%	778.5	9.3%	790.1	9.9%	839.4	10.0%	885.5	10.7%	95.4	12.1%	0.8%
Construction	188.2	2.4%	190.8	2.3%	189.3	2.4%	199.4	2.4%	204.9	2.5%	15.6	8.2%	0.1%
Transportation and mailing	509.5	6.6%	511.6	6.1%	558.5	7.0%	577.0	6.9%	615.2	7.5%	56.7	10.2%	0.5%
Wholesale and retail	576.4	7.4%	602.3	7.2%	623.5	7.8%	621.8	7.4%	638.7	7.7%	15.2	2.4%	-0.1%
Finance and insurance	419.0	5.4%	456.5	5.5%	489.0	6.1%	502.4	6.0%	511.0	6.2%	22.0	4.5%	0.1%
Real estate	927.8	12.0%	941.8	11.3%	968.1	12.1%	998.0	11.9%	1,018.1	12.4%	50.0	5.2%	0.2%
Leasing	334.2	4.3%	336.0	4.0%	356.2	4.5%	371.3	4.4%	411.7	5.0%	55.5	15.6%	0.5%
Services	322.7	4.2%	325.4	3.9%	333.3	4.2%	340.2	4.0%	360.3	4.4%	27.0	8.1%	0.2%
Other	3,710.8	47.9%	4,207.7	50.4%	3,676.2	46.0%	3,952.8	47.0%	3,597.4	43.6%	-78.8	-2.1%	-2.4%

<Reference>

Automobile-related (domestic)	192.6	2.5%	196.1	2.3%	187.3	2.3%	205.3	2.4%	204.8	2.5%	17.5	9.3%	0.1%
Shipbuilding and marine transportation	947.7	12.2%	932.8	11.2%	967.8	12.1%	1,019.3	12.1%	1,116.7	13.5%	148.9	15.4%	1.4%

VI. Moneylending shares in Hiroshima Prefecture

(%)

Shares in Hiroshima Prefecture	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
Hiroshima Bank		33.7%		33.4%		33.6%		33.5%		33.7%			0.1%
Other regional banks		20.9%		21.5%		21.8%		21.5%		21.5%			-0.3%
Second regional banks		18.7%		18.3%		18.2%		18.1%		18.0%			-0.2%
Mega banks		13.8%		14.1%		13.6%		14.2%		14.2%			0.6%
Shinkin Banks		12.9%		12.7%		12.8%		12.7%		12.6%			-0.2%

VII Loans outstanding to small and medium-sized enterprises, etc. and their ratio

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Loans outstanding to small and medium-sized enterprises, etc.	4,835.3	62.4%	4,842.2	58.0%	5,005.1	62.7%	5,119.5	60.9%	5,378.7	65.3%	373.6	7.5%	2.6%

5. Deposits

I . Breakdown of deposits

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Deposits	9,399.5	100.0%	9,412.4	100.0%	9,471.9	100.0%	9,513.4	100.0%	9,648.1	100.0%	176.2	1.9%	-
Liquid deposits	6,984.6	74.3%	6,766.0	71.9%	6,928.5	73.1%	6,868.9	72.2%	7,014.7	72.7%	86.2	1.2%	-0.4%
Fixed-term deposits	2,113.3	22.5%	2,144.1	22.8%	2,168.5	22.9%	2,259.6	23.8%	2,275.3	23.6%	106.8	4.9%	0.7%
Foreign currency deposits, etc.	159.3	1.7%	200.3	2.1%	208.8	2.2%	193.1	2.0%	206.3	2.1%	-2.5	-1.2%	-0.1%
NCD	142.2	1.5%	302.0	3.2%	166.0	1.8%	191.6	2.0%	151.7	1.6%	-14.3	-8.6%	-0.2%

II . Deposits outstanding by region

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Deposits	9,399.5	100.0%	9,412.4	100.0%	9,471.9	100.0%	9,513.4	100.0%	9,648.1	100.0%	176.2	1.9%	-
Hiroshima	8,376.9	89.1%	8,377.4	89.0%	8,400.2	88.7%	8,422.5	88.5%	8,510.7	88.2%	110.5	1.3%	-0.5%
Okayama	317.3	3.4%	319.7	3.4%	314.8	3.3%	329.8	3.5%	330.1	3.4%	15.3	4.9%	0.1%
Ehime	263.4	2.8%	274.1	2.9%	273.7	2.9%	276.9	2.9%	302.8	3.1%	29.1	10.6%	0.2%
Yamaguchi	221.0	2.4%	223.4	2.4%	223.3	2.4%	229.6	2.4%	230.2	2.4%	6.9	3.1%	0.0%
Other	220.8	2.3%	217.7	2.3%	259.8	2.7%	254.4	2.7%	274.0	2.8%	14.2	5.5%	0.1%

III . Deposits outstanding by person

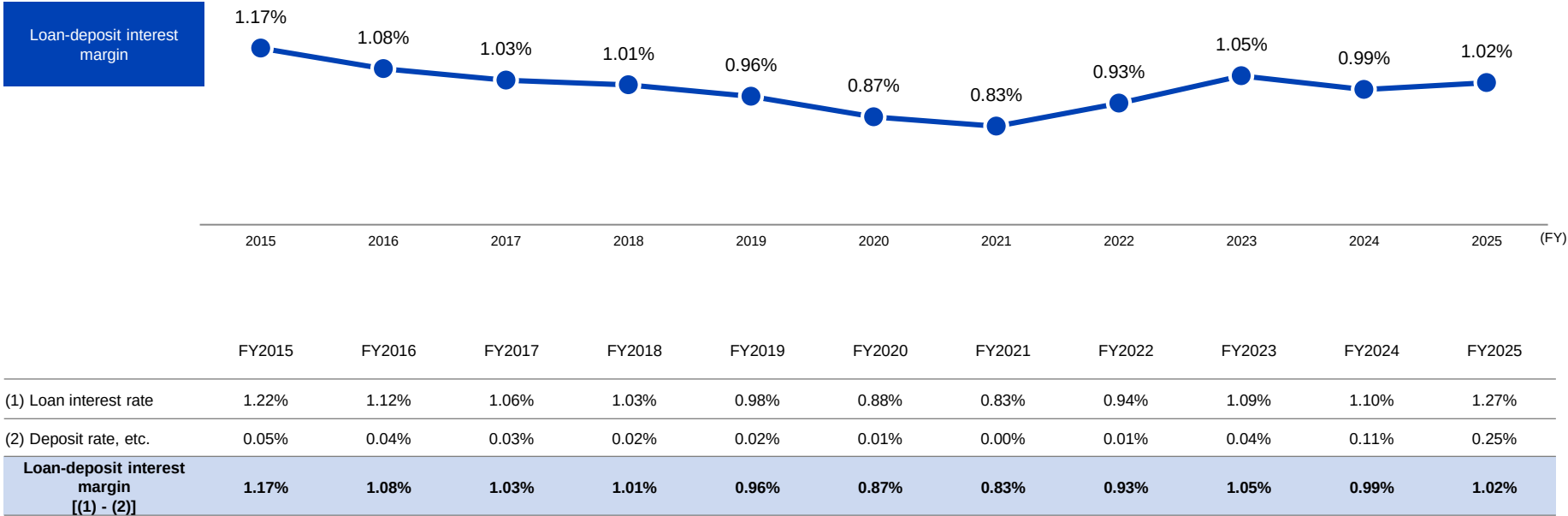
(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Deposits	9,399.5	100.0%	9,412.4	100.0%	9,471.9	100.0%	9,513.4	100.0%	9,648.1	100.0%	176.2	1.9%	-
Individual	6,079.7	64.7%	6,132.2	65.2%	6,146.9	64.9%	6,199.7	65.2%	6,250.8	64.8%	103.9	1.7%	-0.1%
Liquid deposits	4,372.4	46.5%	4,431.2	47.1%	4,442.9	46.9%	4,425.6	46.5%	4,452.0	46.1%	9.1	0.2%	-0.8%
Fixed-term deposits	1,691.4	18.0%	1,687.1	17.9%	1,691.4	17.9%	1,762.0	18.5%	1,787.4	18.5%	96.0	5.7%	0.7%
Foreign currency deposits	15.7	0.2%	13.9	0.1%	12.5	0.1%	12.1	0.1%	11.3	0.1%	-1.2	-9.6%	0.0%
NCD	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	-	0.0%
Corporate	2,876.1	30.6%	2,857.0	30.4%	2,894.6	30.6%	2,976.9	31.3%	3,035.1	31.5%	140.5	4.9%	0.9%
Liquid deposits	2,279.0	24.2%	2,179.4	23.2%	2,215.8	23.4%	2,247.8	23.6%	2,271.0	23.5%	55.2	2.5%	0.1%
Fixed-term deposits	382.3	4.1%	407.0	4.3%	427.8	4.5%	437.7	4.6%	441.4	4.6%	13.6	3.2%	0.1%
Foreign currency deposits	135.5	1.4%	170.7	1.8%	166.3	1.8%	176.0	1.9%	186.1	1.9%	19.8	11.9%	0.2%
NCD	79.2	0.8%	99.7	1.1%	84.6	0.9%	115.2	1.2%	136.4	1.4%	51.8	61.2%	0.5%
Public fund	377.2	4.0%	363.4	3.9%	333.1	3.5%	281.7	3.0%	288.2	3.0%	-44.9	-13.5%	-0.5%
Financial	66.4	0.7%	59.6	0.6%	97.1	1.0%	54.9	0.6%	73.9	0.8%	-23.2	-23.9%	-0.3%

* "Deposits" includes "NCD".

6. Status of Loan-Deposit Interest Margin Rates

Trend of loan-deposit interest margin rates



7. Securities (1)

I . Balance of securities by term to maturity (market value)

(JPY Bn)

	One year or less	More than one year but not more than three years	More than three years but not more than five years	More than five years but not more than seven years	More than seven years but not more than 10 years	More than 10 years	Term to maturity not specified	Total
March 31, 2025								
Government bonds	-	-	7.7	223.3	62.7	299.9	-	593.7
Local government bonds	28.6	53.2	50.6	61.7	49.5	39.9	-	283.7
Corporate bonds	24.5	54.3	65.3	11.4	13.3	122.0	-	291.1
Stocks	-	-	-	-	-	-	117.5	117.5
Other securities	7.0	29.7	57.1	14.6	20.0	318.1	179.2	626.1
Of which foreign securities	2.4	15.7	23.8	9.1	5.8	274.8	0.0	332.0
March 31, 2026								
Government bonds	80.1	-	45.2	59.2	50.6	354.1	-	589.4
Local government bonds	22.2	19.0	55.7	56.9	49.5	34.8	-	238.2
Corporate bonds	24.2	114.5	87.3	7.7	12.2	112.6	-	358.8
Stocks	-	-	-	-	-	-	129.6	129.6
Other securities	6.0	28.3	47.3	25.5	44.3	361.5	213.3	726.7
Of which foreign securities	1.9	13.6	28.9	14.4	-	340.4	0.0	399.4

8. Securities (2)

II . Breakdown of net unrealized gains/losses on securities

(JPY Bn)

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Securities	33.4	25.7	-27.8	4.2	-12.8	15.0
Stocks	61.0	54.8	45.2	59.3	65.6	20.4
Bonds	-28.7	-31.5	-68.9	-87.0	-128.2	-59.3
Government and local government bonds	-23.0	-24.5	-54.5	-69.8	-98.7	-44.2
Corporate bonds	-5.7	-6.9	-14.3	-17.1	-29.5	-15.2
Other	1.2	2.4	-4.2	31.9	49.8	54.0
Of which foreign bonds	-20.6	-11.2	-14.6	-12.3	-7.0	7.6

III .Balance of cross-shareholdings

(JPY Bn)

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Cross-shareholdings	27.8	26.7	26.3	26.0	25.3	-1.0
Publicly traded shares	23.6	22.5	22.1	21.9	21.2	-0.9
Unlisted shares	4.2	4.2	4.2	4.1	4.1	-0.1

IV . Duration

(Year)

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Yen bond duration	6.05	5.31	4.67	4.21	3.60	-1.07
Foreign bond duration	4.10	3.08	2.84	2.24	1.71	-1.13

V . Interest rate delta*

(JPY Bn)

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Government bonds, etc.	3.4	3.3	2.8	2.6	1.8	-1.0
Foreign securities in foreign currencies	1.4	1.2	1.2	1.1	0.9	-0.3

*Decrease in fair value when interest rates increase by 10bp

9. Business Operations

I. Breakdown of corporate solutions

(Trades/JPY Bn)

	FY2023		1H of FY2024		FY2024		1H of FY2025		FY2025		Compared to FY2024	
	No. of trades	Profit	No. of trades	Profit	No. of trades	Profit	No. of trades	Profit	No. of trades	Profit	No. of trades	Profit
Corporate solutions	-	5.8	-	3.7	-	7.6	-	3.2	-	8.6	-	1.0
Business succession support, M&As	87	0.9	35	0.5	64	0.9	30	0.5	65	1.0	1	0.1
Derivatives	158	1.5	120	1.7	201	2.3	71	0.5	163	1.9	-38	-0.4
Syndicated loans, etc.	21	2.6	11	1.2	20	3.3	11	1.7	21	4.4	1	1.1
Bond trustee services	90	0.4	35	0.1	82	0.4	31	0.2	76	0.4	-6	0.0
Business matching, etc.	-	0.4	-	0.2	-	0.7	-	0.3	-	0.9	-	0.2

II. Breakdown of asset management

(JPY Bn)

	FY2023		1H of FY2024		FY2024		1H of FY2025		FY2025		Compared to FY2024	
	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit
Asset management	-	4.9	-	2.2	-	4.1	-	1.8	-	3.9	-	-0.2
Investment trusts	38.1	0.9	21.5	0.5	54.4	1.0	29.1	0.5	76.9	1.4	22.5	0.4
Insurance	38.7	1.9	24.6	0.8	44.9	1.5	19.7	0.7	32.8	1.2	-12.1	-0.3
Public bonds	20.3	0.0	11.3	0.0	29.4	0.1	17.5	0.0	41.9	0.1	12.5	0.0
Financial instruments intermediary services	0.0	0.6	0.0	0.3	0.0	0.5	0.0	0.1	0.0	0.2	0.0	-0.3
Foreign currency deposits	45.8	0.4	17.2	0.1	31.1	0.2	7.1	0.1	14.9	0.1	-16.2	-0.1
Trust business, etc.	-	0.8	-	0.3	-	0.7	-	0.4	-	0.8	-	0.1

III. Total assets in custody

(JPY Bn)

Outstanding balance	March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		March 31, 2026		Compared to March 31, 2025		
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	YoY	% of total
Total assets in custody	11,098.2	100.0%	11,083.8	100.0%	11,176.7	100.0%	11,352.4	100.0%	11,638.4	100.0%	461.7	4.1%	-
Deposits	9,399.5	84.7%	9,412.4	84.9%	9,471.9	84.7%	9,513.4	83.8%	9,648.1	82.9%	176.2	1.9%	-1.8%
Individual (non-deposit)	897.6	8.1%	910.2	8.2%	938.0	8.4%	984.4	8.7%	1,058.4	9.1%	120.4	12.8%	0.7%
Investment trusts	167.6	1.5%	180.5	1.6%	190.8	1.7%	200.6	1.8%	227.4	2.0%	36.6	19.2%	0.2%
Public bonds	88.8	0.8%	87.8	0.8%	92.0	0.8%	100.0	0.9%	115.1	1.0%	23.1	25.1%	0.2%
Insurance	363.8	3.3%	363.8	3.3%	372.0	3.3%	378.8	3.3%	388.3	3.3%	16.3	4.4%	0.0%
Financial instruments intermediary services, etc.	277.2	2.5%	278.0	2.5%	283.2	2.5%	304.8	2.7%	327.3	2.8%	44.1	15.6%	0.3%
Corporate (non-deposit)	246.0	2.2%	232.3	2.1%	235.5	2.1%	251.4	2.2%	280.6	2.4%	45.1	19.2%	0.3%
Investment trusts	4.2	0.0%	4.9	0.0%	5.3	0.0%	6.0	0.1%	6.8	0.1%	1.5	28.3%	0.0%
Public bonds	19.4	0.2%	21.3	0.2%	24.0	0.2%	27.0	0.2%	30.6	0.3%	6.6	27.5%	0.0%
Financial instruments intermediary services, etc.	222.4	2.0%	206.0	1.9%	206.0	1.8%	218.2	1.9%	243.1	2.1%	37.1	18.0%	0.2%
Hirogin Securities (mark-to-market basis)	554.9	5.0%	528.7	4.8%	531.1	4.8%	603.1	5.3%	651.1	5.6%	120.0	22.6%	0.8%

Note: EOY balance for Hirogin Securities (mark-to-market basis) excludes balances related to financial instruments brokerage services.

10. Self-assessment (FY2025)

(JPY Bn)

Obligor category in self-assessment		Amount of claims disclosed under the Act on Emergency Measures for the Revitalization of the Financial Functions	Amount preserved by security, guarantee, etc.	Amount of reserves	Guidelines for write-off/reserves	Coverage ratio
Bankrupt 2.3		Claims in bankruptcy, rehabilitation, etc. 7.1	7.1 (99.8%)	0.0 (0.2%)	100% of amount of claims not preserved by security are subject to write-off/reserves.	100%
Effectively bankrupt 4.8						
At risk of bankruptcy 57.5		Claims at risk 57.5	29.5 (51.4%)	22.9 (39.8%)	①In principle, reserves are based on calculation of anticipated losses over the next three years based on past actual rates of bankruptcy. ②How ever, for large-scale obligors for w hich future cash flow can reasonably be estimated, reserves are based on the discounted cash flow (DCF) method.	91.2%
Obligors requiring caution	Obligors requiring management 36.4	Claims requiring management 28.5	7.5 (26.3%)	6.7 (23.7%)	①For the amount of claims subject to reserves (the portion not preserved by security), reserves are based on calculation of anticipated losses over the next three years. ②How ever, for large-scale obligors for which future cash flow can reasonably be estimated, reserves are based on the discounted cash flow (DCF) method.	50.0%
	General obligors requiring caution 434.9	Normal claims 8,264.3	 Total amount preserved: 44.2		①After categorization by degree of credit risk, in principle reserves are based on calculation of anticipated losses over one year. ②How ever, for obligors recognized to involve relatively high risk due to low er market appraisal or other reasons, reserves are based on calculation of anticipated losses for each claim instead of using the above method.	 Total coverage ratio: 79.2%
	Normal 7,821.5		 Total amount of reserves: 29.7			
Reserves are based on calculation of anticipated losses over one year						
Total 8,357.6		Total 8,357.6				

11. Disclosed Claims under the Financial Revitalization Law and Credit Costs

I . Breakdown of non-performing loans

(JPY Bn)

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Disclosed claims under the Financial Revitalization Law	97.8	94.8	82.3	82.0	93.3	11.0
(Ratio of non-performing loans)	(1.25%)	(1.12%)	(1.02%)	(0.96%)	(1.12%)	(0.1%)
Substandard claims	35.3	37.7	29.0	24.5	28.5	-0.5
Doubtful claims	56.3	51.0	45.2	50.6	57.5	12.3
Bankrupt and substantially bankrupt claims	6.2	5.9	8.0	6.8	7.1	-0.9
Manufacturing	24.7	27.7	26.1	26.3	28.5	2.4
Construction	4.5	5.2	4.1	4.1	4.9	0.8
Transportation and mailing	3.3	2.8	2.4	2.8	3.0	0.6
Wholesale and retail	22.4	20.5	12.8	12.3	17.6	4.8
Real estate and leasing	12.6	11.2	10.9	10.6	10.2	-0.7
Services	21.4	17.2	15.8	15.3	17.9	2.1
Other	8.9	10.1	10.2	10.6	11.2	1.0
Total	97.9	94.8	82.3	82.0	93.3	11.0

II . Non-performing loan coverage ratio

	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Disclosed claims under the Financial Revitalization Law	78.2%	78.0%	78.4%	80.7%	79.2%	0.8%
Substandard claims	47.2%	50.1%	50.1%	51.3%	50.0%	-0.1%
Doubtful claims	95.3%	96.0%	92.7%	92.3%	91.2%	-1.5%
Bankrupt and substantially bankrupt claims	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%

III . Credit costs and credit cost ratio

	FY2023	1H of FY2024	FY2024	1H of FY2025	FY2025	Compared to FY2024
Credit costs	14.4	-0.7	2.3	2.9	2.7	0.4
(Credit cost ratio)	(0.18%)	(-)	(0.02%)	(0.06%)	(0.03%)	(0.01%)

12. Capital Adequacy Ratio

I . Capital adequacy ratio (consolidated)

(JPY Bn)

		March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Amount of basic items related to core capital	①	445.4	458.4	447.0	468.3	503.8	56.8
Of which amount of shareholders' equity related to common stock or mandatory convertible preferred stock		434.3	446.4	443.0	462.0	498.2	55.2
Of which amount included in the amount of basic items related to core capital, of the amount of eligible former capital raising instruments		-	-	-	-	-	-
Amount of adjustment items related to core capital	②	44.2	46.5	43.8	46.4	54.7	10.9
Amount of owned equity ① - ②	③	401.2	411.9	403.1	421.8	449.0	45.9
Total amount of risk-weighted assets, etc.	④	3,932.1	3,945.6	4,027.0	4,001.6	4,195.2	168.2
Consolidated capital adequacy ratio ③ / ④		10.20%	10.44%	10.01%	10.54%	10.70%	0.69%

II . Capital adequacy ratio (nonconsolidated)

(JPY Bn)

		March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	March 31, 2026	Compared to March 31, 2025
Amount of basic items related to core capital	①	440.5	453.7	449.6	471.0	502.3	52.7
Of which amount of shareholders' equity related to common stock or mandatory convertible preferred stock		434.0	446.2	442.8	461.8	498.0	55.2
Of which amount included in the amount of basic items related to core capital, of the amount of eligible former capital raising instruments		-	-	-	-	-	-
Amount of adjustment items related to core capital	②	39.6	42.2	46.6	49.3	53.5	6.9
Amount of owned equity ① - ②	③	400.9	411.4	402.9	421.7	448.7	45.8
Total amount of risk-weighted assets, etc.	④	3,937.6	3,951.8	4,047.5	4,027.9	4,210.0	162.5
Capital adequacy ratio ③ / ④		10.18%	10.41%	9.95%	10.46%	10.66%	0.71%

13. Risk Management

Status of risk limit management

Operations are well within the limits on risk exposure

		Risk quantity limits	Risk quantity (March 31, 2026)
Credit risk		70.0 billion yen	45.4 billion yen
Market Risk	Interest rate risk	73.0 billion yen	9.7 billion yen
	volatility risk		
	Net investment in securities, etc.	123.0 billion yen	81.7 billion yen
	Policy investment securities, etc.	46.0 billion yen	29.9 billion yen
Operational risk		9.1 billion yen	9.1 billion yen
Total		321.1 billion yen	175.8 billion yen

State of interest rate risk in the banking book (IRRBB) (March 31, 2026)

Results of materiality tests

(1)ΔEVE (*1)	20.4 billion yen
(2)Amount of owned equity (consolidated)	449.0 billion yen
Results of materiality tests ((1)÷(2)) (*2)	4.6%

*1: The IRRBB shows declines in market value attributable to interest rate shocks.

*2: The Financial Services Agency's Guidelines for Supervision call for ΔEVE to be no more than 20% of equity.

(References)Standards for measuring risk quantity

		Measuring method	Confidence Level	Holding period
Credit risk				One year
Market Risk	Interest rate risk	VaR (*3)	99.9%	-
	Deposits, loans, etc.			One year
	Securities			Three months
	Net investment in securities, etc.			Three months
	Policy investment securities, etc.			Three months
	Cross-shareholdings			Six months

*3: Method of calculating the maximum loss through statistical analysis of historical data