

Reference Materials

November 2025



Table of Contents

Part 1 Economic Data for Hiroshima Prefecture

1. Profile of Hiroshima Prefecture	4
2. Hiroshima Prefecture and Four Local Prefectures (Chugoku and Shikoku regions) Comparisons	5
3. Population and Labor Force in Hiroshima Prefecture	6
4. Trends of Land Prices in Hiroshima Prefecture	7
5. Production Activities in Hiroshima Prefecture	8
6. Overview of Hiroshima Prefecture's economy	9
7. Major Industry Trends -Transport Equipment-	10
8. Major Industry Trends -Iron and Steel/General Machinery-	11
9. Bankruptcies in Hiroshima Prefecture	12
10. Consumer Spending	13
11. Trends of Loans/Deposits in Hiroshima Prefecture	14
12. Comparison among Hiroshima City, Sapporo City, Sendai City, and Fukuoka City	15
13. Hiroshima Prefecture tourism	16

Part 2 Data for Hirogin Holdings

1. Changes in Earnings Performance (HiroginHD Consolidated)	19
2. Consolidated Capital Adequacy Ratio	21
3. Hirogin Holdings Stock Information	22

Part 3 Data for Hiroshima Bank

1. Changes in Earnings Performance (nonconsolidated)	24
2. Investment and Fundraising	25
3. Loans (1)	26
4. Loans (2)	27
5. Deposits	28
6. Status of Loan-Deposit Interest Margin Rates	29
7. Securities (1)	30
8. Securities (2)	31
9. Business Operations	32
10. Self-assessment	33
11. Disclosed Claims under the Financial Revitalization Law and Credit Costs	34
12. Capital Adequacy Ratio	35
13. Risk Management	36

未来を、ひろげる。



Hirogin Holdings, Inc.

Part 1

Economic Data for Hiroshima Prefecture



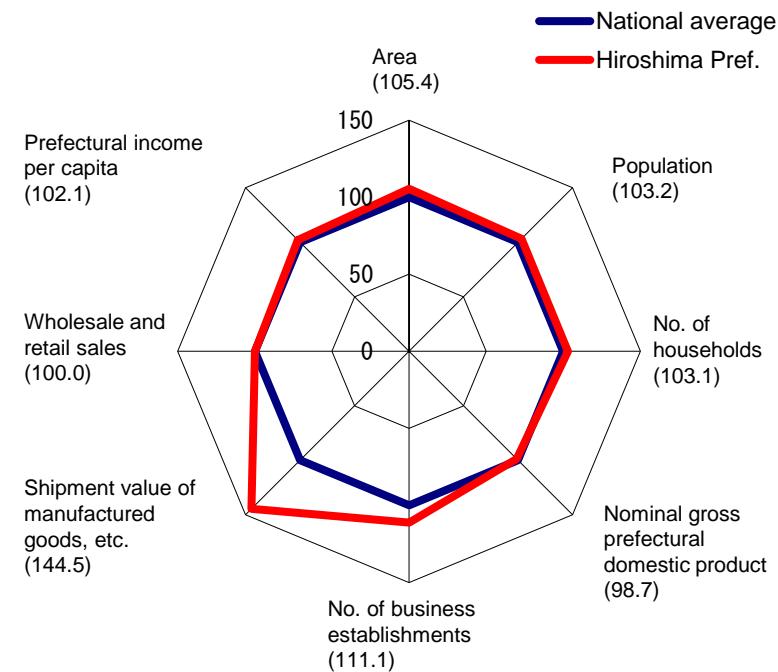
1. Profile of Hiroshima Prefecture

- 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

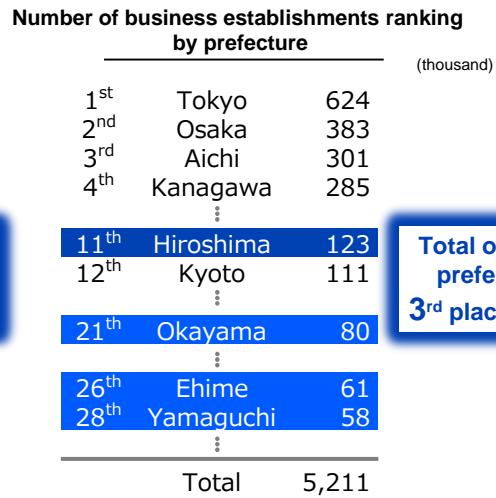
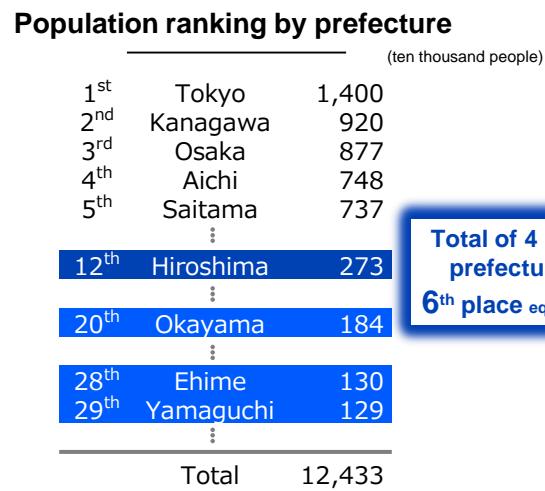
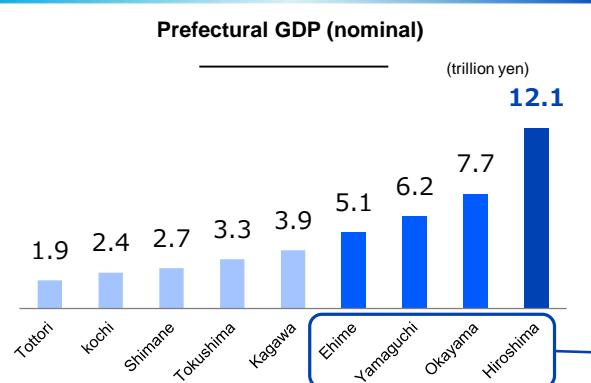
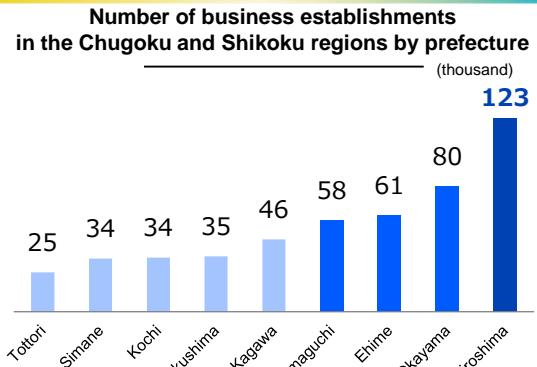
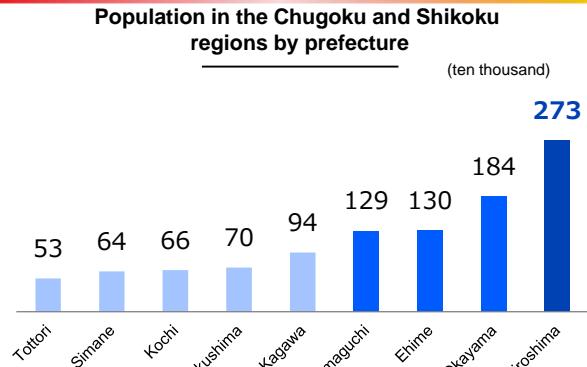
			Actual data	National ranking	Share of Japan	As of
Regionality	Area	km ²	8,478	11th/47	2.2%	Jury. 2025
	Population	Thousand People	2,729	12th/47	2.2%	January. 2025
	No. of households	Thousand households	1,345	11th/47	2.2%	January. 2025
Economy	Nominal gross prefectoral domestic product	Trillion yen	12.1	12th/47	2.1%	FY2021
	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
Finance	Prefectural income per capita	Thousand yen	4,906	8th/47	—	FY2021
	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



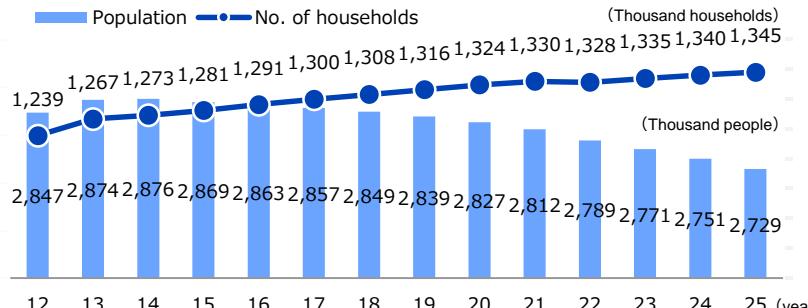
Country/region	GDP(nominal)
Romania	32.6trillion yen
Four local prefectures	31.1trillion yen
Portugal	29.1trillion yen
New Zealand	28.4trillion yen
...	...
Kenya	12.5trillion yen
Ecuador	12.2trillion yen
Hiroshima Prefecture	12.1trillion yen
Puerto rico	12.1trillion yen
Ethiopia	11.3trillion yen

Note: Nominal gross prefectoral domestic product figures are from FY2021; GDP (nominal) figures are from 2021.

Source: IMF, Cabinet Office, Bank of Japan

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

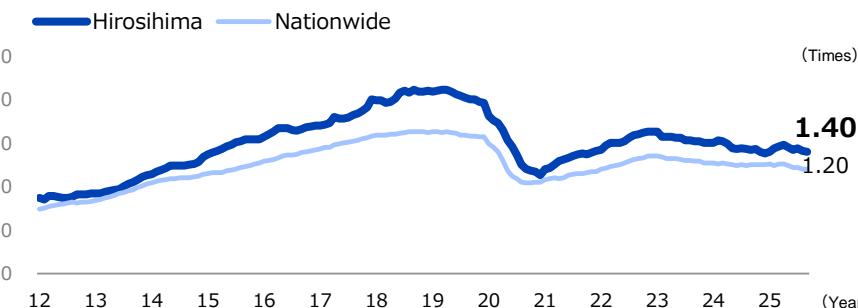
Estimates for future population Prefectures (Chugoku and Shikoku regions)

	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

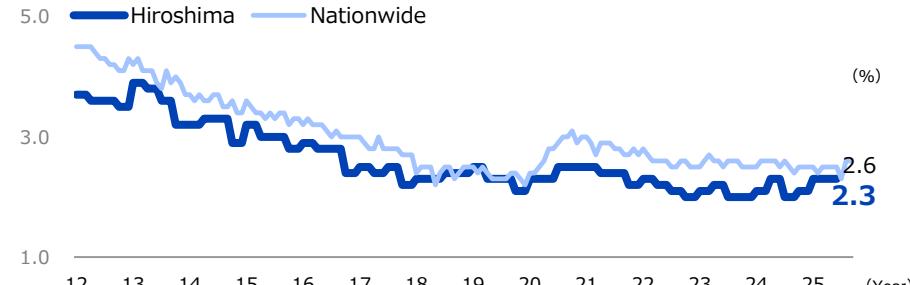
Source: National Institute of Population and Social Security Research, 「March 2023 Estimates」

Changes in job-offers-to-seekers ratio



Note: The most recent figures are as of September. Source: Ministry of Health, Labour and Welfare

Changes in unemployment rate

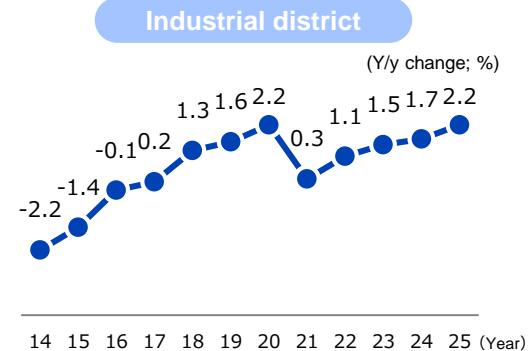
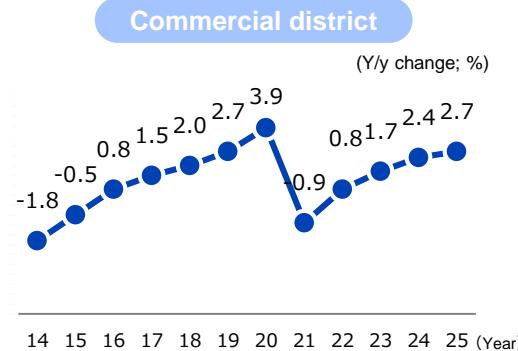
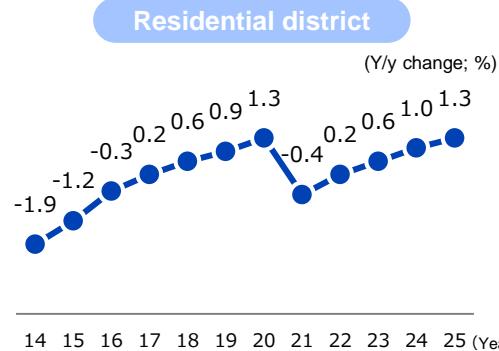


Note: The most recent figures are from April-June 2025 for Hiroshima and as of September 2025 for Japan overall.

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

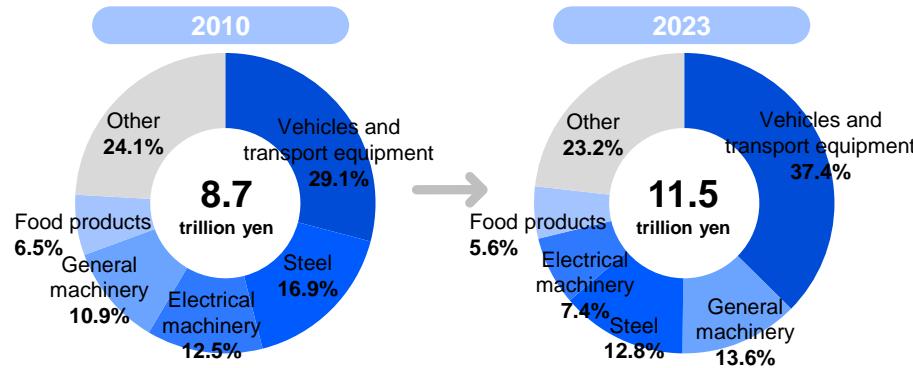
Major Cities	Residential district			Commercial district			Industrial district		
	2023	2024	2025	2023	2024	2025	2023	2024	2025
Hiroshima	1.7	2.0	2.4	3.7	4.2	4.6	2.4	2.6	2.9
Kure	-1.1	-0.7	-0.3	-0.6	-0.4	0.0	-1.1	-0.6	-0.3
Fukuyama	0.5	1.3	1.6	2.1	4.2	4.5	1.6	1.9	2.3
Higashihiroshima	0.7	0.9	1.0	1.3	1.3	1.9	3.0	3.2	3.1

Highest land price in 4 local prefectures

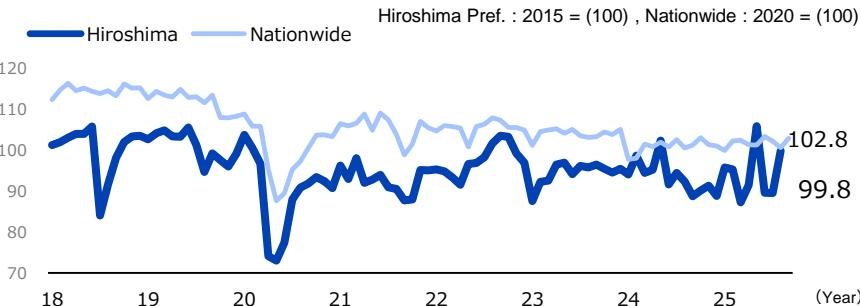
(Unit: Thousand yen/m ²)				
Hiroshima	Residential district	1,690	Yamaguchi	Residential district
	Commercial district	4,040		Commercial district
Okayama	Residential district	200	Ehime	Residential district
	Commercial district	1,900		Commercial district

5. Production Activities in Hiroshima Prefecture

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



Industrial Production Index (Hiroshima Prefecture)

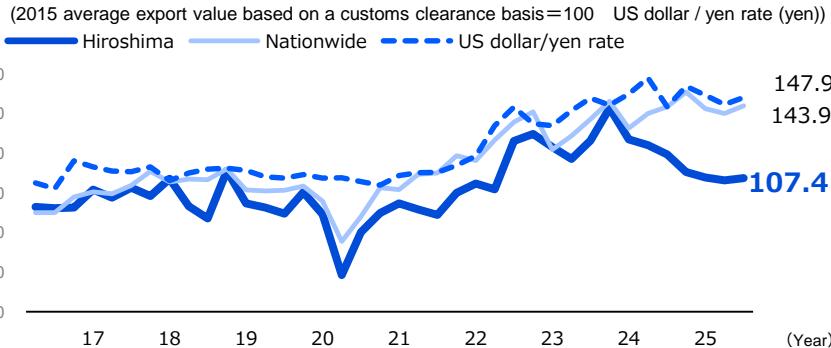


Major export destination countries and regions (Hiroshima Prefecture)

(JPY Bn)	2010	2024	Increase/Decrease	Rate of Increase/Decrease
Total	1,989.2	2,855.0	865.8	43.5%
Asia	926.7	1,039.6	112.9	12.2%
China	348.4	164.4	-184.0	-52.8%
Korea	180.4	160.6	-19.8	-11.0%
Thailand	108.9	158.5	49.6	45.6%
Taiwan	64.5	120.6	56.1	87.0%
Singapore	46.2	125.5	79.3	171.7%
Philippines	24.3	42.3	18.0	74.2%
India	4.5	46.2	41.7	927.7%
North America	324.7	742.5	417.8	128.7%
United States	269.9	650.9	381.0	141.2%
Western Europe	179.7	337.0	157.3	87.5%
Germany	38.2	90.3	52.1	136.5%
England	43.8	59.8	16.0	36.4%

Source: Kobe Customs

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



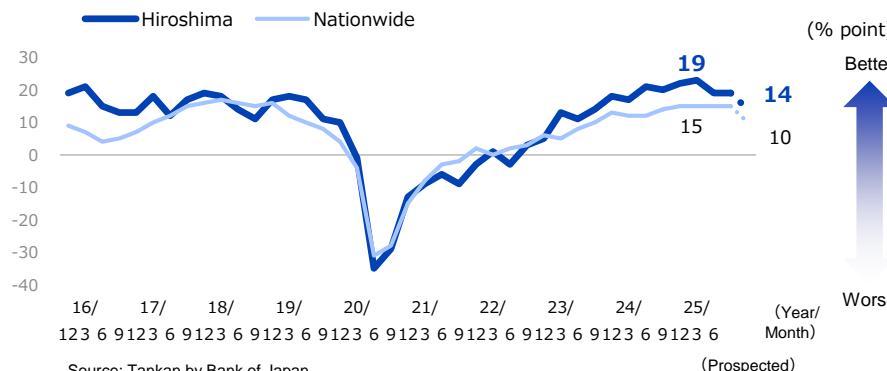
6. Overview of Hiroshima Prefecture's economy

Latest business confidence

Hiroshima	Movements by item	
	October 2024	October 2025
Overview	Slowly recovering	A gentle recovering trend
Private Consumption	Slowly recovering	A gentle recovering trend
Business investment	Increasing	Increasing
Production	More or less unchanged	More or less unchanged
Exports	More or less unchanged	Showing a weak trend

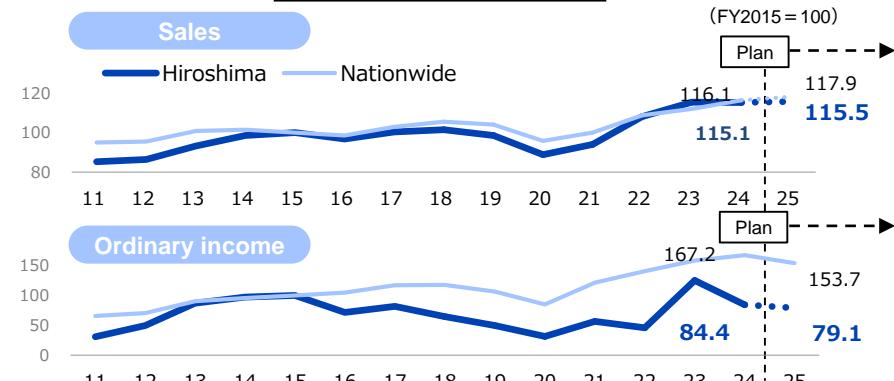
Source: Monthly report of recent economy and financial developments by Bank of Japan

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



Source: Tankan by Bank of Japan

Sales and ordinary income



Source: Tankan by Bank of Japan

Amounts of capital investment

	FY2023 results	FY2024 results	(YoY change) FY2025 plans
All industries	9.1%	21.6%	3.5%
Manufacturing	3.5%	5.0%	27.0%
Major companies	5.4%	2.4%	35.1%
Mid-sized companies	3.0%	31.6%	9.0%
SMEs	-5.3%	-35.6%	33.1%
Non-manufacturing	12.3%	30.9%	-7.1%
Major companies	12.0%	36.1%	-8.8%
Mid-sized companies	12.9%	-5.9%	-3.2%
SMEs	21.1%	-19.8%	76.9%

Source: Tankan by Bank of Japan

Hirogin Holdings | Reference Materials

7. Major Industry Trends -Transportation Equipment-

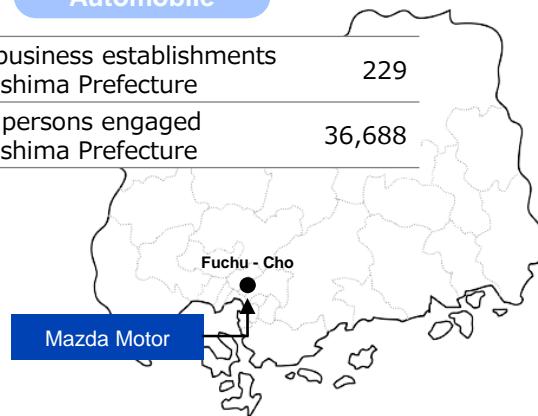
Automobile

No. of business establishments in Hiroshima Prefecture

229

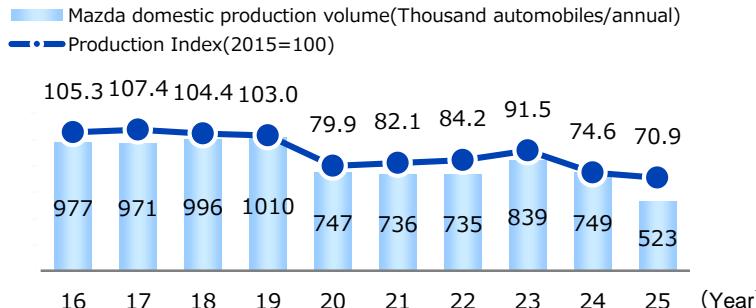
No. of persons engaged in Hiroshima Prefecture

36,688



Source: Hiroshima Prefecture, 2023 Census of Manufactures

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



Note: Figures for 2025 Mazda domestic production volume are from January-September;

Production index is based on January-February figures.

Sources: Hiroshima Prefecture, Mazda Motor Corporation

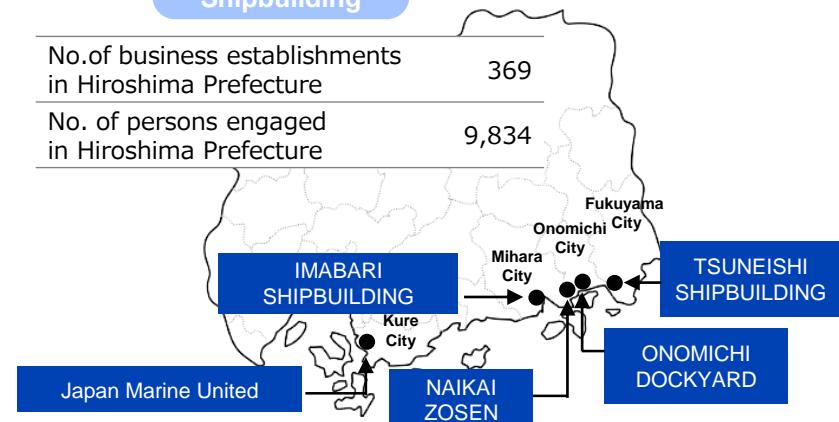
Shipbuilding

No. of business establishments in Hiroshima Prefecture

369

No. of persons engaged in Hiroshima Prefecture

9,834

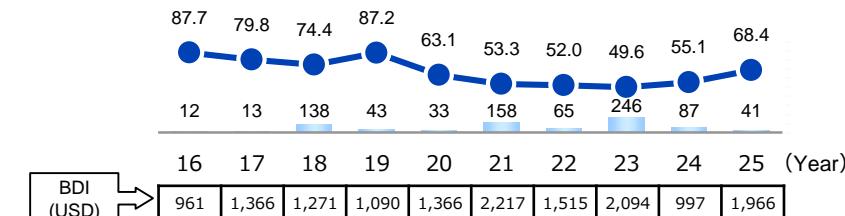


Source: Hiroshima Prefecture, 2023 Census of Manufactures

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

New shipbuilding orders (Thousand gross tons)

Production Index (2015=100)



Note: Figures for production index are January - August, and figures for BDI is as of the end of October.
Sources: Hiroshima Prefecture, Chugoku District Transport Bureau and Bloomberg L.P.

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

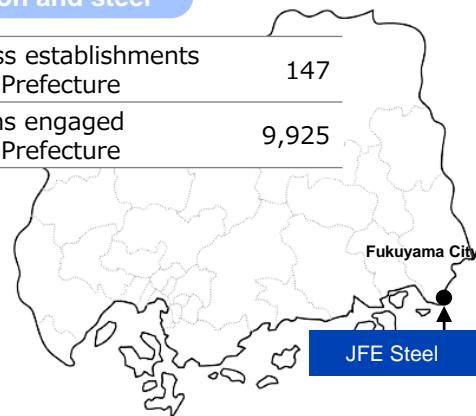
Iron and steel

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

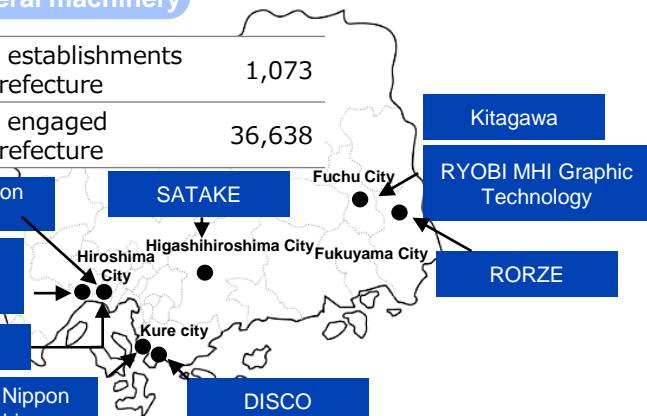
36,638

Kobelco Construction Machinery

Mitsubishi Heavy Industries

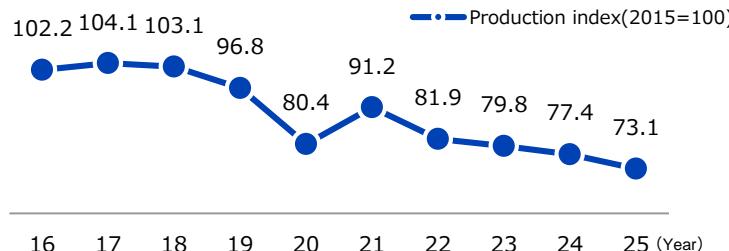
Japan Steel Works

Shin Nippon Machinery



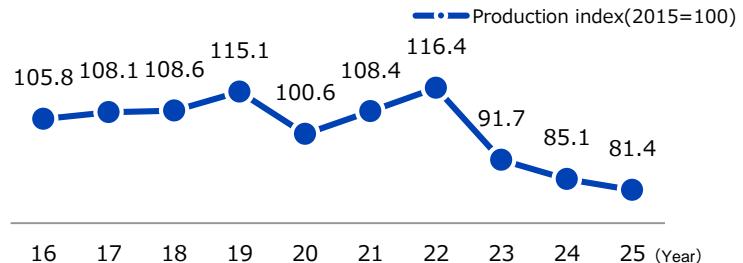
Source: Hiroshima Prefecture, Economic census 2023

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



Note: 2025 figures are from January-August. Sources: Hiroshima Prefecture

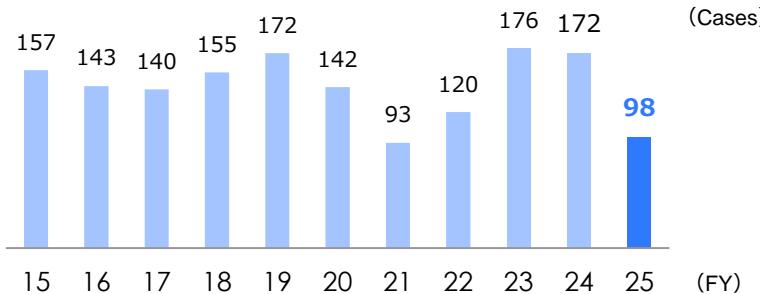
Industrial Production Index of the general machinery sector (Hiroshima Prefecture)



Note: 2025 figures are from January-August. Sources: Hiroshima Prefecture

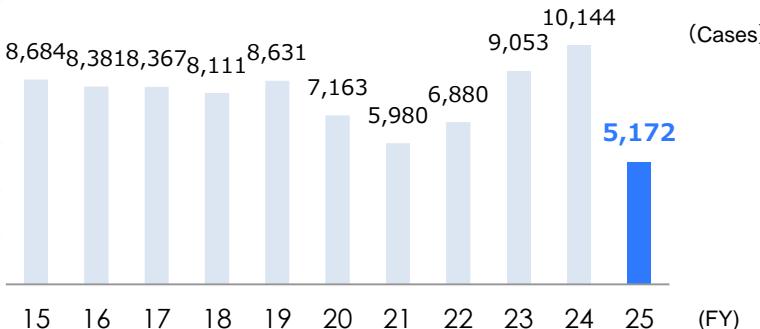
9. Bankruptcies in Hiroshima Prefecture

Number of bankruptcies in Hiroshima Prefecture



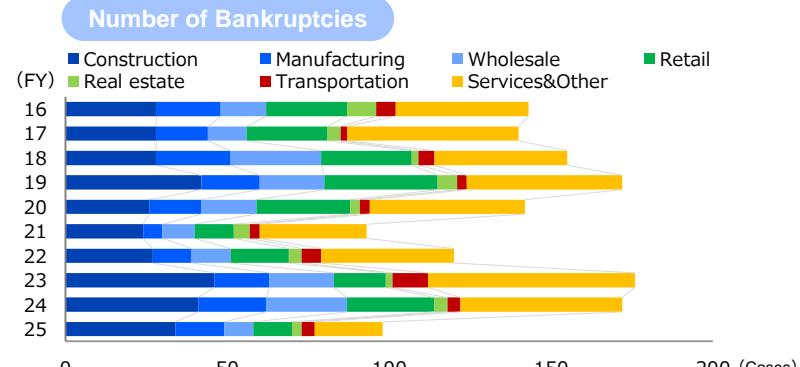
Source: Tokyo Shoko Research FY25 figures are from April - September

<Reference> Number of bankruptcies nationwide



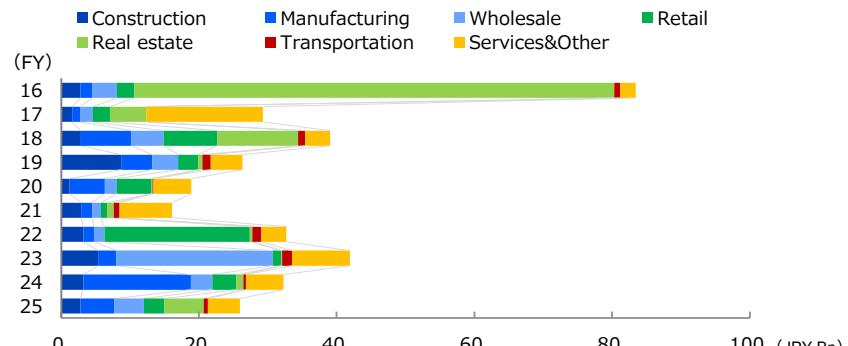
Source: Tokyo Shoko Research FY25 figures are from April - September

Bankruptcies in Hiroshima Prefecture by industry sector



Note: 2025 figures are from April-September. Source: Tokyo Shoko Research

Total liabilities

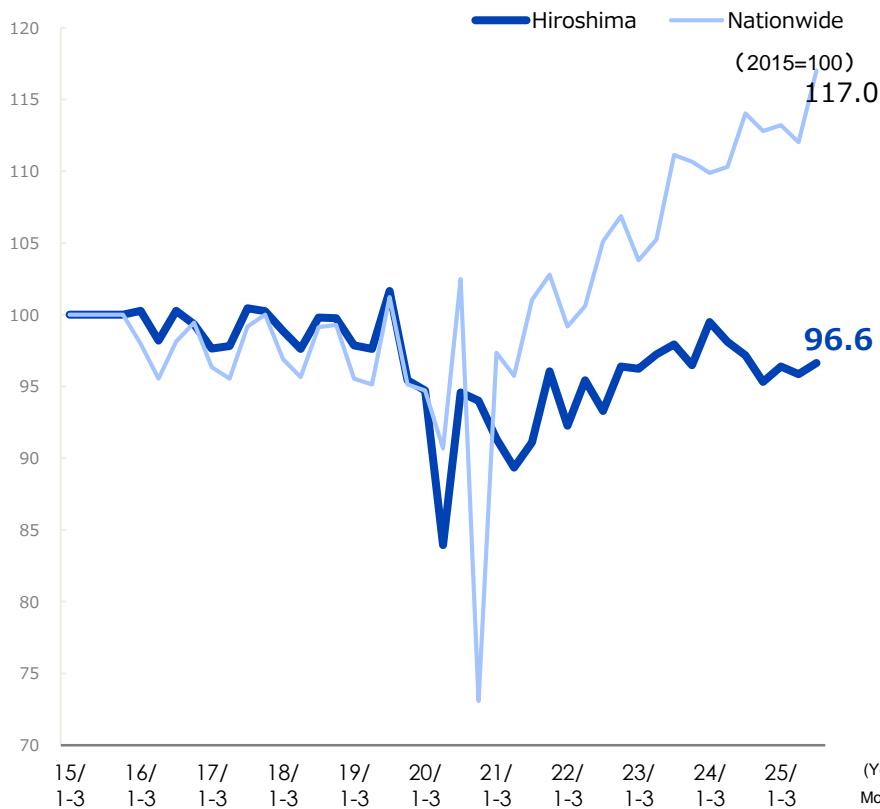


Note: 2025 figures are from April-September.

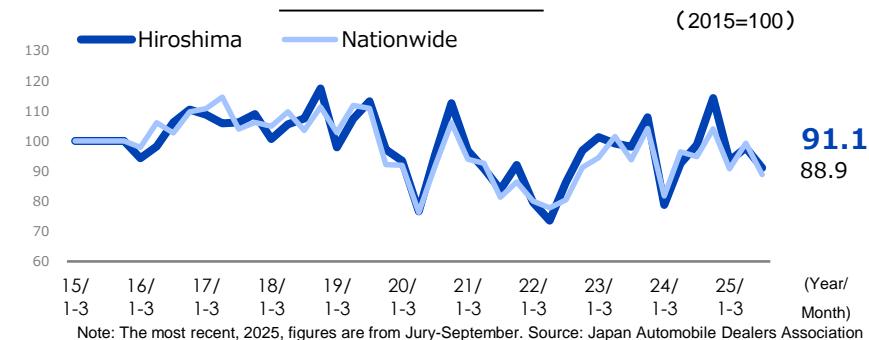
Source: Tokyo Shoko Research

10. Consumer Spending

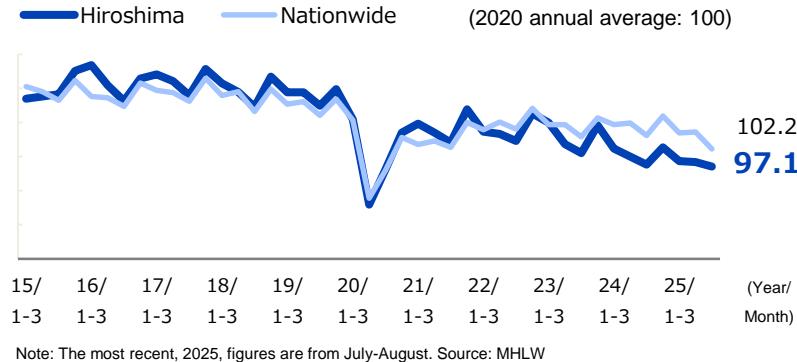
Changes in sales at large-scale retail stores (department stores and supermarkets)



Changes in new car registration

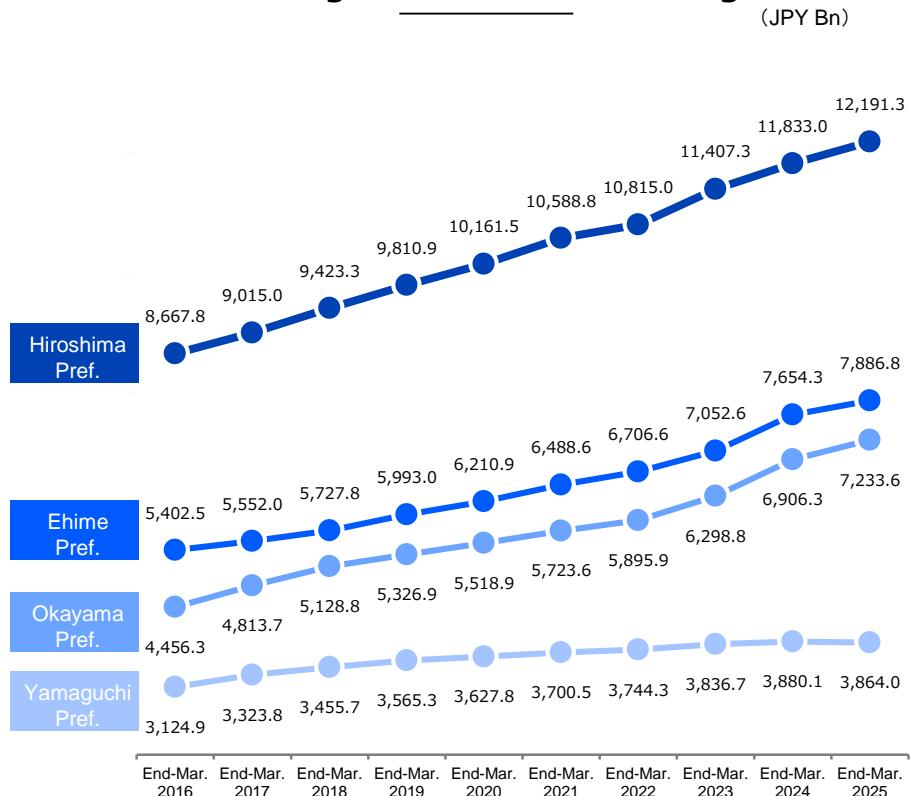


Changes in overtime working hours



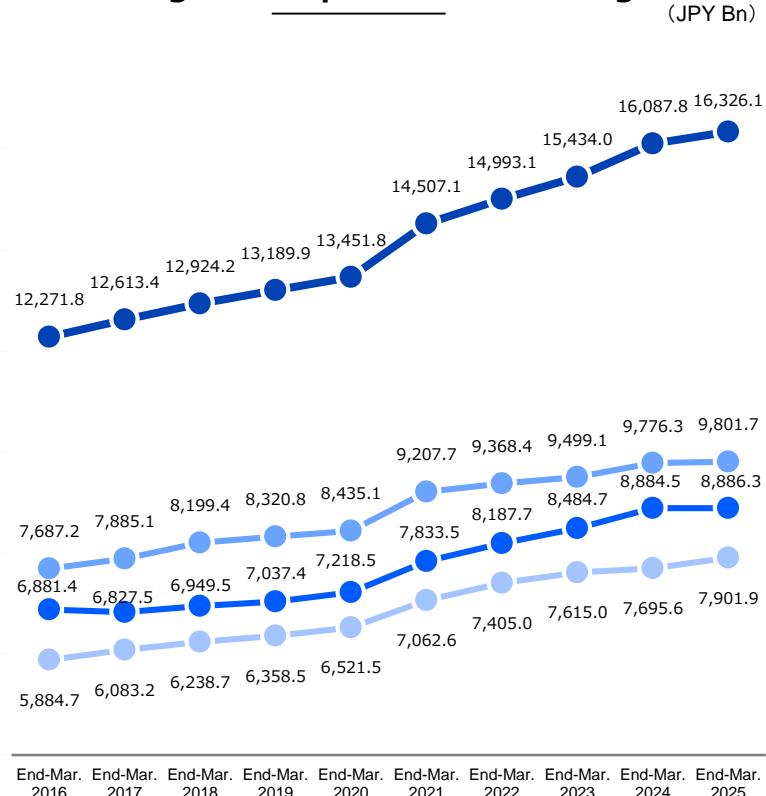
11. Trends of Loans/Deposits in Hiroshima Prefecture

Changes in loans outstanding



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

Changes in deposits outstanding



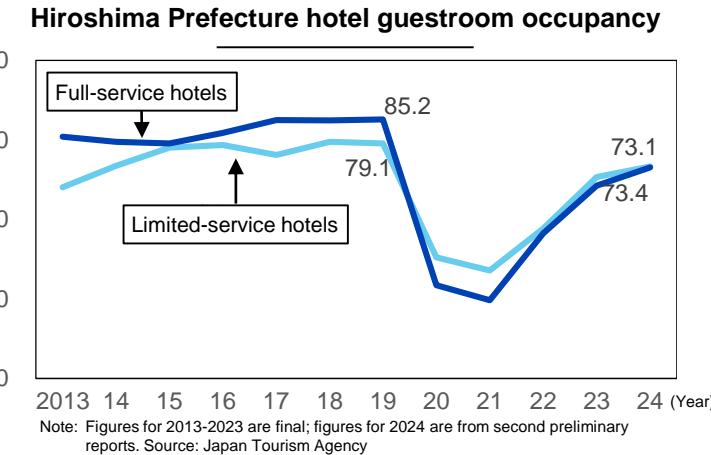
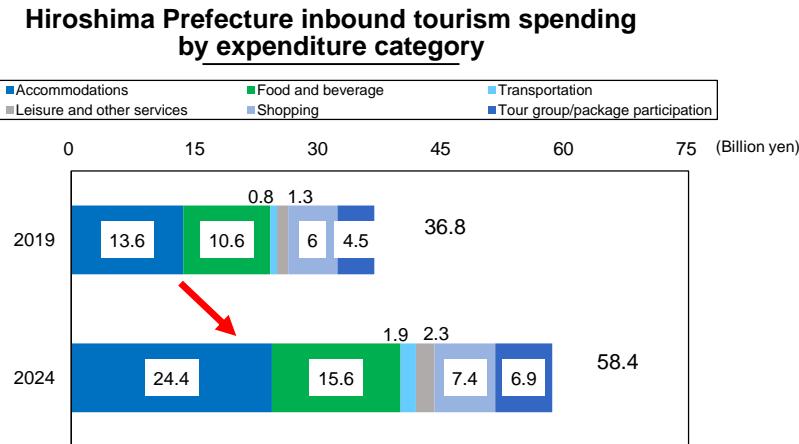
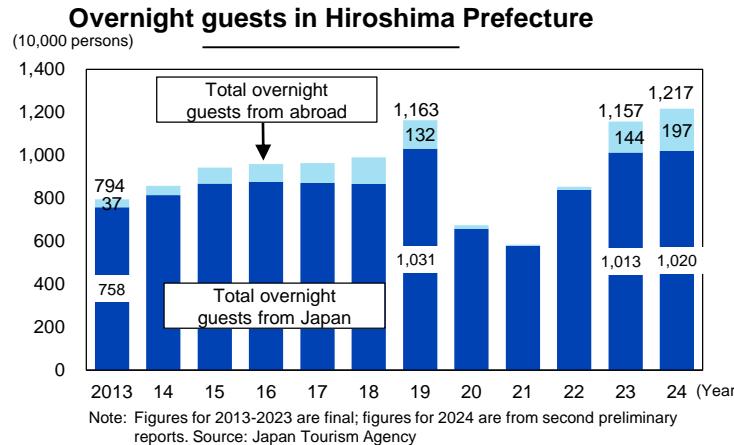
Source: The Bank of Japan, "Prefectural Deposits, Cash and Loans"

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. 2025
	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	5,183.6	7,466.1	5,054.5	7,827.7	FY2021
	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	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
	City income per capita	Thousand yen	4,849	4,597	5,310	4,968	FY2021

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

13. Hiroshima Prefecture tourism



Prefectures ranked by guestroom occupancy (2019, 2024)

Full-service hotels (%)			Limited-service hotels (%)		
	2019	2024		2019	2024
1	Osaka	85.4	1	Kagawa	76.8
2	Hiroshima	85.2	2	Tokyo	76.7
3	Kanagawa	84.5	3	Osaka	75.7
4	Tokyo	84.2	4	Fukuoka	75.5
5	Chiba	81.3	5	Chiba	75.1
6	Fukuoka	80.2	6	Kumamoto	74.4
7	Kyoto	79.9	7	Kochi	74.0
8	Okinawa	79.5	8	Saitama	73.5
9	Kumamoto	78.7	9	Shimane	73.5
10	Hokkaido	78.0	10	Hiroshima	73.1
11	Miyazaki	77.1	11	Kyoto	73.0
12	Aichi	76.8	12	Nagano	72.9
13	Nara	76.8	13	Ishikawa	72.4

Note: Figures for 2013-2023 are final; figures for 2024 are from second preliminary reports. Source: Japan Tourism Agency

13. Hiroshima Prefecture tourism

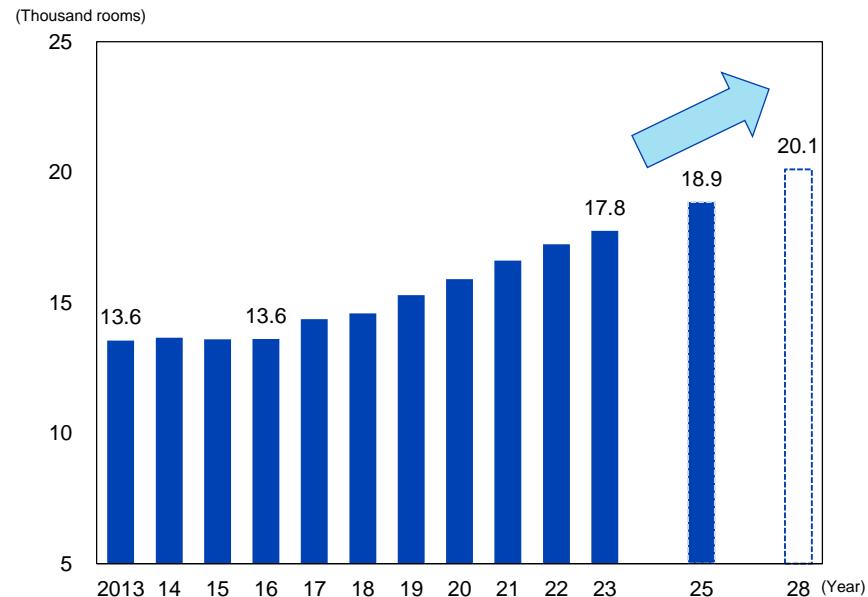
Hotel construction and plans in city of Hiroshima (Opened or slated to open in 2024-2028)

Hotel	Location	(Planned) opening date	Rooms (Rooms)
APA Hotel Hiroshima Ekimae Shinkansenguchi	Osugacho, Higashi-ku	July 2024	294
APA Hotel Hiroshima Ekimae Stadiumguchi	Kojinmachi, Minami-ku	October 2024	242
Hotel Granvia Hiroshima South Gate	Matsubaracho, Minami-ku	Spring 2025	380
Tokyu Stay Hiroshima (tentative name)	Teppocho, Naka-ku	2026	182
voco Hiroshima	Matobacho, Minami-ku	2027	301
Courtyard by Marriott	Mikawacho, Naka-ku	Early 2027	183
RIHGA Royal Hotels Group, New Hotel on Hiroshima Heiwa Odori (Peace Boulevard)	Higashihiratsukacho, Naka-ku	Spring 2027	167
APA Hotels & Resorts, Hiroshima Ekimae Tower	Matsubaracho, Minami-ku	Spring 2028	600
Total guestrooms			2,349

Note: Only hotels for which guestroom numbers have been announced are shown.

Source: press releases and/or other documents

Hotel and inn guestrooms in city of Hiroshima



Notes: 1. As of end of March each year

2. For 2025 and 2028, the numbers of new guestrooms scheduled to open are added without considering potential or actual closures. Source: Ministry of Health, Labour and Welfare of Japan

未来を、ひろげる。



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)	
	1H of FY2023	FY2023	1H of FY2024	FY2024	1H of FY2025	Compared to 1H of FY2024	Compared to 1H of FY2023
Consolidated gross profit	49.0	100.7	55.1	112.8	64.8	9.7	15.8
Net interest income	35.2	72.9	41.1	85.7	50.5	9.4	15.3
Net fees and commissions income	11.7	24.1	12.5	26.0	12.8	0.3	1.1
Income from specific transactions and other businesses	2.0	3.6	1.4	1.0	1.4	0.0	-0.6
Operating expenses (-)	28.5	57.9	31.5	64.1	33.8	2.3	5.3
Credit costs (-)	4.3	15.0	-0.5	2.9	3.3	3.8	-1.0
Gains/losses related to equities, etc.	7.4	7.6	1.9	5.5	1.4	-0.5	-6.0
Gains/losses from equity method investments	-0.0	-0.0	0.0	0.0	0.0	0.0	0.0
Other	0.3	-1.1	0.5	0.8	0.0	-0.5	-0.3
Ordinary profit	23.9	34.1	26.5	52.1	29.2	2.7	5.3
Extraordinary gains/losses	-0.0	5.7	-0.2	-1.1	-0.2	0.0	-0.2
Total income tax, etc. (-)	7.2	12.2	7.9	15.1	8.6	0.7	1.4
Net income attributable to owners of the parent	16.6	27.6	18.4	35.8	20.3	1.9	3.7

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)

	1H of FY2023	FY2023	1H of FY2024	FY2024	1H of FY2025	Compared to 1H of FY2024	Compared to 1H of FY2023
Corporate solutions	2.8	5.8	3.7	7.4	3.2	-0.5	0.4
Asset management	2.4	4.9	2.2	4.2	1.8	-0.4	-0.6
Equity business	-	1.5	0.0	0.2	-	-0.0	-
Net income for Group companies	1.3	2.5	1.3	3.0	1.5	0.2	0.2
Hirogin Securities (included above)	0.3	0.6	0.2	0.4	0.4	0.2	0.1
Hirogin Lease (included above)	0.3	0.7	0.5	0.9	0.5	0.0	0.2
Hirogin Credit Service (included above)	0.5	1.2	0.6	1.2	0.6	0.0	0.1
Total	6.5	14.7	7.2	14.8	6.5	-0.7	0.0

III . Group total credit

(JPY Bn)

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to September 30, 2024	Compared to September 30, 2023
Group total credit	7,608.3	7,872.4	8,477.0	8,129.6	8,545.9	68.9	937.6
Lending (consolidated)	7,436.1	7,689.1	8,292.9	7,934.5	8,352.6	59.7	916.5
Lease claims ^{*1}	77.5	84.7	83.7	88.0	87.7	4.0	10.2
PE investments, etc. ^{*2}	38.5	41.7	44.6	55.8	56.2	11.6	17.7
Private placement bonds	56.1	56.8	55.5	51.1	49.3	-6.2	-6.8

*1 : Represents the lease claims of Hirogin Lease.

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

2. Consolidated Capital Adequacy Ratio

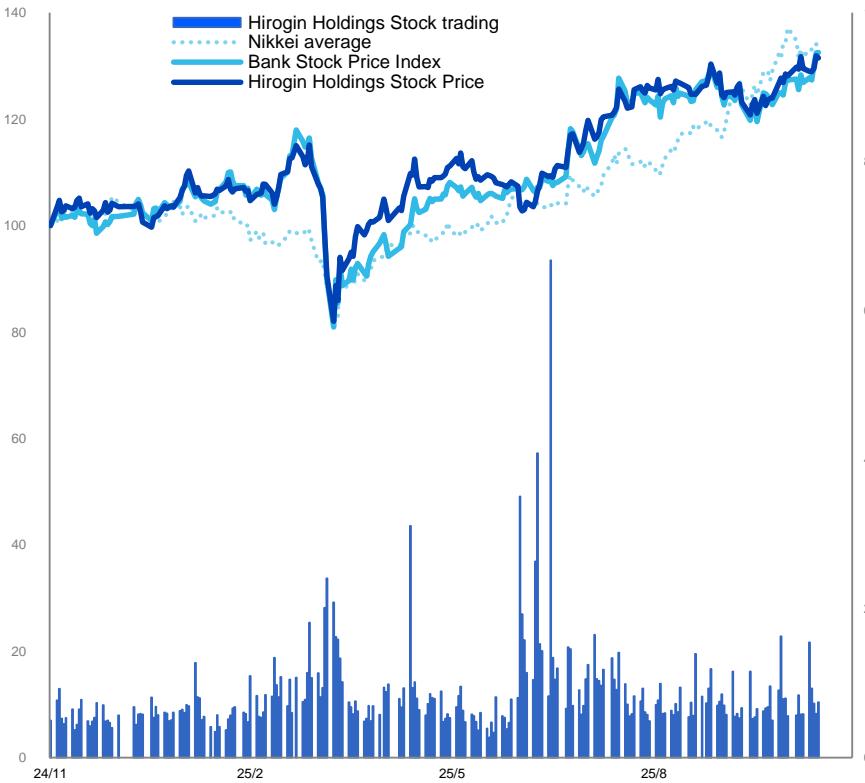
I . Consolidated Capital Adequacy Ratio		(JPY Bn)						
		September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Amount of basic items related to core capital	①	485.4	484.8	495.7	495.9	509.2	13.3	13.5
Of which, amount of shareholders' equity related to common stock or mandatory convertible preferred stock		467.7	473.0	482.6	490.4	501.4	11.0	18.8
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	62.0	44.7	47.2	44.6	47.1	2.5	-0.1
Amount of owned equity ① - ②	③	423.4	440.0	448.5	451.2	462.0	10.8	13.5
Total amount of risk-weighted assets, etc.	④	3,771.2	3,984.2	3,989.9	4,085.2	4,060.8	-24.4	70.9
Consolidated capital adequacy ratio ③ / ④		11.22%	11.04%	11.24%	11.04%	11.37%	0.33%	0.13%

※ 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-November 2024=100; right scale: trading volume (million shares)



Composition of shareholders

	23/9	24/3	24/9	25/3	25/9
Financial institutions	37.2%	36.1%	36.8%	35.7%	32.0%
Financial instruments business operators (brokerage houses)	2.7%	3.2%	2.2%	2.6%	4.0%
General corporations	26.9%	26.4%	26.6%	25.8%	26.2%
Foreigners	13.2%	12.9%	13.5%	13.3%	15.8%
Individuals	19.1%	20.3%	20.2%	21.1%	21.8%
Treasury stock	0.8%	1.2%	0.6%	1.4%	0.4%

Major shareholders (September 30, 2025)

	No. of shares held (hundred shares)	Shareholding ratio (%)
The Master Trust Bank of Japan, Ltd. (trust account)	417,139	13.66
Custody Bank of Japan, Ltd. (trust account)	170,814	5.59
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)	58,763	1.92
Nippon Life Insurance Company	48,339	1.58
JP MORGAN CHASE BANK	38,920	1.27
The Bank of Fukuoka, Ltd.	38,503	1.26
Hakubutan Shuzo Co., Ltd.	37,751	1.23

未来を、ひろげる。



Hirogin Holdings, Inc.

Part 3

Data for Hiroshima Bank

1. Changes in Earnings Performance (nonconsolidated)

I . Total	FY2022	1H of FY2023	FY2023	1H of FY2024	FY2024	1H of FY2025	(JPY Bn)	
							Compared to 1H of FY2024	Compared to 1H of FY2023
Net interest income	67.4	36.4	74.1	41.2	85.9	50.7	9.5	14.3
Net fees and commissions income	14.2	7.6	15.2	8.4	17.2	8.2	-0.2	0.6
Specific transaction profit	1.4	0.6	1.3	0.8	1.5	0.5	-0.3	-0.1
Other banking profit (excluding gains/losses on bonds)	3.4	0.9	1.2	1.0	1.7	0.5	-0.5	-0.4
Core gross banking profit	86.5	45.7	92.0	51.6	106.5	60.0	8.4	14.3
- Expenses	52.3	26.2	53.0	28.2	57.5	29.9	1.7	3.7
Core banking profit	34.2	19.5	38.9	23.3	49.0	30.1	6.8	10.6
Gains/losses on bonds	-16.7	-1.2	-2.4	-2.4	-6.2	-1.8	0.6	-0.6
Actual net banking profit	17.4	18.2	36.5	20.9	42.7	28.3	7.4	10.1
- General provision for doubtful debt	-6.0	2.2	3.0	-	-	-0.7	-2.2	0.8
- Non-performing loans written off	6.3	1.8	11.4	-0.7	2.3	3.7	4.4	1.9
Gains/losses on stocks	-2.2	7.4	8.2	1.9	5.5	1.4	-0.5	-6.0
Ordinary profit	16.4	23.2	31.4	24.5	47.7	27.0	2.5	3.8
Extraordinary income/loss	-0.5	-0.0	5.8	-0.1	-1.1	-0.2	-0.1	-0.2
Income before income taxes	15.9	23.1	37.3	24.3	46.5	26.7	2.4	3.6
Corporate taxes	4.3	6.4	10.7	7.2	13.6	7.7	0.5	1.3
Net income	11.5	16.6	26.5	17.1	32.9	18.9	1.8	2.3
Adjusted overhead ratio	60.4%	57.3%	57.7%	54.7%	54.0%	49.8%	-4.9%	-7.5%

II . Domestic operations	FY2022	1H of FY2023	FY2023	1H of FY2024	FY2024	1H of FY2025	(JPY Bn)	
							Compared to 1H of FY2024	Compared to 1H of FY2023
Net Interest income	59.1	31.8	63.9	34.5	71.8	42.9	8.4	11.1
Net fees and commissions income	14.0	7.6	15.1	8.4	17.2	8.2	-0.2	0.6
Specific transaction profit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other banking profit (excluding gains/losses on bonds)	-0.0	0.0	-0.0	0.0	0.1	-0.0	-0.0	-0.0
Core gross banking profit	73.2	39.4	79.0	43.0	89.2	51.2	8.2	11.8

2. Investment and Fundraising

I . Total										(JPY Bn)					
	1H of FY2023		FY2023		1H of FY2024		FY2024		1H of FY2025		Compared to FY2024		Compared to 1H of FY2024		
	Average balance	Yield	Average balance	YoY	Yield	Yield	Yield								
Interest-earning assets	9,165.3	1.13%	9,332.2	1.15%	10,158.4	1.16%	11,706.1	1.06%	11,785.0	1.25%	78.9	0.19%	1,626.6	16.0%	0.09%
Loans and bills discounted	7,399.3	1.07%	7,517.9	1.09%	8,172.0	1.07%	8,234.2	1.10%	8,189.0	1.22%	-45.2	0.12%	17.0	0.2%	0.15%
Trading securities	1,635.8	1.30%	1,675.8	1.27%	1,818.2	1.48%	1,871.6	1.53%	2,021.5	1.81%	149.9	0.28%	203.3	11.2%	0.33%
Call loans	37.9	1.07%	46.4	0.90%	73.8	0.78%	83.1	0.77%	81.4	0.93%	-1.7	0.16%	7.6	10.3%	0.15%
Due from banks*	1,923.3	0.10%	1,141.2	0.10%	1,578.0	0.13%	1,426.9	0.21%	1,381.9	0.50%	-45.0	0.29%	-196.1	-12.4%	0.37%
Interest-bearing liabilities	11,417.7	0.27%	11,642.8	0.28%	11,498.9	0.31%	11,483.8	0.33%	11,579.8	0.40%	96.0	0.07%	80.9	0.7%	0.09%
Deposits	8,948.2	0.03%	8,978.3	0.04%	9,138.5	0.07%	9,132.7	0.11%	9,288.6	0.21%	155.9	0.10%	150.1	1.6%	0.14%
Negotiable CDs	358.3	0.00%	340.4	0.00%	247.5	0.06%	220.2	0.12%	200.2	0.44%	-20.0	0.32%	-47.3	-19.1%	0.38%
Call money	481.8	-0.04%	644.0	-0.02%	18.3	0.15%	12.3	0.18%	37.4	0.47%	25.1	0.29%	19.1	104.4%	0.32%
Borrowed money	1,016.4	0.02%	1,070.4	0.02%	1,416.9	0.02%	1,417.3	0.03%	1,309.1	0.04%	-108.2	0.01%	-107.8	-7.6%	0.02%

II . Domestic operations										(JPY Bn)					
	1H of FY2023		FY2023		1H of FY2024		FY2024		1H of FY2025		Compared to FY2024		Compared to 1H of FY2024		
	Average balance	Yield	Average balance	YoY	Yield	Yield	Yield								
Interest-earning assets	8,736.7	0.73%	8,890.9	0.73%	9,655.2	0.75%	11,184.2	0.71%	11,258.6	0.96%	74.4	0.25%	1,603.4	16.6%	0.21%
Loans and bills discounted	6,663.8	0.73%	6,746.6	0.74%	7,319.7	0.76%	7,375.9	0.82%	7,315.6	1.04%	-60.3	0.22%	-4.1	-0.1%	0.28%
Trading securities	1,367.5	0.91%	1,394.6	0.79%	1,476.1	0.89%	1,521.7	0.93%	1,645.2	1.26%	123.5	0.33%	169.1	11.5%	0.37%
Call loans	30.5	0.01%	39.0	0.02%	65.6	0.19%	75.2	0.31%	73.9	0.58%	-1.3	0.27%	8.3	12.7%	0.39%
Due from banks*	1,923.3	0.10%	1,141.2	0.10%	1,578.0	0.13%	1,426.9	0.21%	1,381.9	0.50%	-45.0	0.29%	-196.1	-12.4%	0.37%
Interest-bearing liabilities	11,026.5	0.00%	11,237.7	0.01%	11,047.3	0.03%	11,014.0	0.07%	11,091.3	0.20%	77.3	0.13%	44.0	0.4%	0.17%
Deposits	8,754.4	0.00%	8,771.6	0.00%	8,923.9	0.02%	8,905.3	0.05%	9,058.9	0.17%	153.6	0.12%	135.0	1.5%	0.15%
Negotiable CDs	358.3	0.00%	340.4	0.00%	247.5	0.06%	220.2	0.12%	200.2	0.44%	-20.0	0.32%	-47.3	-19.1%	0.38%
Call money	481.8	-0.04%	644.0	-0.02%	18.3	0.15%	12.3	0.18%	37.4	0.47%	25.1	0.29%	19.1	104.4%	0.32%
Borrowed money	1,015.3	0.02%	1,069.6	0.02%	1,416.5	0.02%	1,416.9	0.02%	1,308.9	0.04%	-108.0	0.02%	-107.6	-7.6%	0.02%

* Since the period ended September 2023, calculations of due from banks include average deposits with the Bank of Japan (interest-bearing portion).

3. Loans (1)

I. Loans outstanding by region

Outstanding balance	September 30, 2023					March 31, 2024					September 30, 2024					March 31, 2025					September 30, 2025					Compared to March 31, 2025		Compared to September 30, 2024						
	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	7,488.9	100.0%	7,745.7	100.0%	8,350.6	100.0%	7,984.2	100.0%	8,402.3	100.0%	418.1	-	51.7	0.6%	-	145.0	3.2%	1.4%	Hiroshima	4,424.4	59.1%	4,519.7	58.4%	4,587.4	54.9%	4,677.6	58.6%	4,732.4	56.3%	54.8	-2.3%	145.0	3.2%
Hiroshima	4,424.4	59.1%	4,519.7	58.4%	4,587.4	54.9%	4,677.6	58.6%	4,732.4	56.3%	54.8	-2.3%	145.0	3.2%	1.4%	Okayama	356.9	4.8%	372.1	4.8%	373.6	4.5%	397.7	5.0%	408.7	4.9%	11.0	-0.1%	35.1	9.4%	0.4%			
Ehime	658.7	8.8%	688.7	8.9%	677.4	8.1%	688.5	8.6%	715.0	8.5%	26.5	-0.1%	37.6	5.6%	0.4%	Yamaguchi	226.4	3.0%	235.4	3.0%	238.0	2.9%	243.1	3.0%	257.6	3.1%	14.5	0.0%	19.6	8.2%	0.2%			
Other	1,822.5	24.3%	1,929.8	24.9%	2,473.9	29.6%	1,977.0	24.8%	2,288.5	27.2%	311.5	2.5%	-185.4	-7.5%	-2.4%																			

II. Loans outstanding by business category

Outstanding balance	September 30, 2023					March 31, 2024					September 30, 2024					March 31, 2025					September 30, 2025					Compared to March 31, 2025		Compared to September 30, 2024						
	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	7,488.9	100.0%	7,745.7	100.0%	8,350.6	100.0%	7,984.2	100.0%	8,402.3	100.0%	418.1	-	51.7	0.6%	-	145.0	3.2%	1.4%	Business	4,311.7	57.6%	4,523.0	58.4%	4,637.1	55.5%	4,781.1	60.0%	5,024.2	59.8%	236.1	-0.2%	387.1	8.3%
Leading medium-sized and large enterprises	1,387.6	18.5%	1,477.3	19.1%	1,624.1	19.4%	1,681.1	21.1%	1,836.2	21.9%	155.1	0.8%	212.1	13.1%	2.4%	Small and medium-sized enterprises	2,924.1	39.0%	3,045.7	39.3%	3,013.1	36.1%	3,107.0	38.9%	3,188.0	37.9%	81.0	-1.0%	174.9	5.8%	1.9%			
Local governments	1,412.4	18.9%	1,433.1	18.5%	1,884.3	22.6%	1,298.0	16.3%	1,446.5	17.2%	148.5	1.0%	-437.8	-23.2%	-5.3%	Of which loans to government	753.2	10.1%	785.5	10.1%	1,235.3	14.8%	662.2	8.3%	798.7	9.5%	136.5	1.2%	-436.6	-35.3%	-5.3%			
Personal loans	1,764.8	23.6%	1,789.5	23.1%	1,829.0	21.9%	1,898.0	23.8%	1,931.5	23.0%	33.5	-0.8%	102.5	5.6%	1.1%																			

III. Business loans by interest rate

Outstanding balance	September 30, 2023					March 31, 2024					September 30, 2024					March 31, 2025					September 30, 2025					Compared to March 31, 2025		Compared to September 30, 2024			
	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	3,678.2	100.0%	3,852.5	100.0%	3,999.9	100.0%	4,106.6	100.0%	4,297.9	100.0%	191.3	-	298.0	7.5%	-	1,200.6	32.6%	1,328.1	34.5%	1,434.5	35.9%	1,552.5	37.8%	1,713.5	39.9%	161.0	2.1%	279.0	19.4%	4.0%
Fixed interest rates	1,200.6	32.6%	1,328.1	34.5%	1,434.5	35.9%	1,552.5	37.8%	1,713.5	39.9%	161.0	2.1%	279.0	19.4%	4.0%	Variable interest rates	2,477.6	67.4%	2,524.4	65.5%	2,565.4	64.1%	2,551.4	62.2%	2,584.4	60.1%	30.3	-2.1%	19.0	0.7%	-4.0%
Market rates	1,382.0	37.6%	1,391.6	36.1%	1,428.4	35.7%	1,435.5	35.0%	1,483.8	34.5%	48.3	-0.4%	55.4	3.9%	-1.2%	Short-term prime rates	1,095.6	29.8%	1,132.8	29.4%	1,137.0	28.4%	1,118.6	27.2%	1,100.6	25.6%	-18.0	-1.6%	-36.4	-3.2%	-2.8%
Of which negotiation-based rates	375.6	10.2%	379.5	9.9%	372.1	9.3%	371.7	9.1%	355.0	8.3%	-16.7	-0.8%	-17.1	-4.6%	-1.0%	Of which market-linked rates	719.9	19.6%	753.3	19.6%	764.8	19.1%	746.9	18.2%	745.6	17.3%	-1.3	-0.8%	-19.2	-2.5%	-1.8%

IV. Breakdown of personal loans

Outstanding balance	September 30, 2023					March 31, 2024					September 30, 2024					March 31, 2025					September 30, 2025					Compared to March 31, 2025		Compared to September 30, 2024			
	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	1,764.8	100.0%	1,789.6	100.0%	1,829.0	100.0%	1,898.1	100.0%	1,931.5	100.0%	33.4	-	102.5	5.6%	-	Of which housing loans	1,149.2	65.1%	1,171.2	65.4%	1,204.2	65.8%	1,274.9	67.2%	1,310.9	67.9%	36.0	0.7%	106.7	8.9%
Of which apartment loans	475.3	26.9%	475.3	26.6%	476.4	26.0%	473.7	25.0%	473.3	24.5%	-0.4	-0.5%	-3.1	-0.7%	-1.5%	Of which consumer loans	129.7	7.3%	133.2	7.4%	133.7	7.3%	134.5	7.1%	135.6	7.0%	1.1	-0.1%	1.9	1.4%	-0.3%
Of which loans by purpose	95.8	5.4%	99.3	5.5%	99.9	5.5%	100.8	5.3%	101.9	5.3%	1.1	0.0%	2.0	2.0%	-0.2%	Of which card loans	33.9	1.9%	33.9	1.9%	33.8	1.8%	33.7	1.8%	33.7	1.7%	0.0	0.0%	-0.1	-0.3%	-0.1%

4. Loans (2)

V. Loans outstanding by industry sector

Outstanding balance	September 30, 2023				March 31, 2024				September 30, 2024				March 31, 2025				September 30, 2025				Compared to March 31, 2025		Compared to September 30, 2024								
	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	7,488.9	100.0%	7,745.7	100.0%	8,350.6	100.0%	7,984.2	100.0%	8,402.3	100.0%	418.1	-	51.7	0.6%	-	Manufacturing	738.2	9.9%	757.1	9.8%	778.5	9.3%	790.1	9.9%	839.4	10.0%	49.3	0.1%	60.9	7.8%
Manufacturing	738.2	9.9%	757.1	9.8%	778.5	9.3%	790.1	9.9%	839.4	10.0%	49.3	0.1%	60.9	7.8%	0.7%	Construction	185.8	2.5%	188.2	2.4%	190.8	2.3%	189.3	2.4%	199.4	2.4%	10.1	0.0%	8.6	4.5%	0.1%
Transportation and mailing	475.6	6.4%	509.5	6.6%	511.6	6.1%	558.5	7.0%	577.0	6.9%	18.5	-0.1%	65.4	12.8%	0.7%	Wholesale and retail	563.6	7.5%	576.4	7.4%	602.3	7.2%	623.5	7.8%	621.8	7.4%	-1.7	-0.4%	19.5	3.2%	0.2%
Finance and insurance	359.6	4.8%	419.0	5.4%	456.5	5.5%	489.0	6.1%	502.4	6.0%	13.4	-0.1%	45.9	10.1%	0.5%	Real estate	915.9	12.2%	927.8	12.0%	941.8	11.3%	968.1	12.1%	998.0	11.9%	29.9	-0.2%	56.2	6.0%	0.6%
Leasing	320.3	4.3%	334.2	4.3%	336.0	4.0%	356.2	4.5%	371.3	4.4%	15.1	0.0%	35.3	10.5%	0.4%	Services	323.3	4.3%	322.7	4.2%	325.4	3.9%	333.3	4.2%	340.2	4.0%	6.9	-0.1%	14.8	4.5%	0.2%
Other	3,606.6	48.2%	3,710.8	47.9%	4,207.7	50.4%	3,676.2	46.0%	3,952.8	47.0%	276.6	1.0%	-254.9	-6.1%	-3.3%																

<Reference>

Automobile-related (domestic)	196.2	2.6%	192.6	2.5%	196.1	2.3%	188.9	2.4%	205.3	2.4%	16.4	0.1%	9.2	4.7%	0.1%
Shipbuilding and marine transportation	892.6	11.9%	947.7	12.2%	932.8	11.2%	967.8	12.1%	1,019.3	12.1%	51.5	0.0%	86.5	9.3%	1.0%

VI. Moneylending shares in Hiroshima Prefecture

Shares in Hiroshima Prefecture	September 30, 2023				March 31, 2024				September 30, 2024				March 31, 2025				September 30, 2025				Compared to March 31, 2025		Compared to September 30, 2024			
	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		
Hiroshima Bank	33.4%		33.7%		33.4%		33.6%		33.5%		-0.1%		0.1%													
Other regional banks	21.4%		20.9%		21.5%		21.8%		21.5%		-0.3%		0.0%													
Second regional banks	18.4%		18.7%		18.3%		18.2%		18.1%		-0.1%		-0.2%													
Mega banks	13.8%		13.8%		14.1%		13.6%		14.2%		0.6%		0.1%													
Shinkin Banks	13.0%		12.9%		12.7%		12.8%		12.7%		-0.1%		0.0%													

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

Outstanding balance	September 30, 2023				March 31, 2024				September 30, 2024				March 31, 2025				September 30, 2025				Compared to March 31, 2025		Compared to September 30, 2024								
	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.	4,688.9	62.6%	4,835.3	62.4%	4,842.2	58.0%	5,005.1	62.7%	5,119.5	60.9%	114.4	-1.8%	277.3	5.7%	2.9%	Manufacturing	738.2	9.9%	757.1	9.8%	778.5	9.3%	790.1	9.9%	839.4	10.0%	49.3	0.1%	60.9	7.8%
Manufacturing	738.2	9.9%	757.1	9.8%	778.5	9.3%	790.1	9.9%	839.4	10.0%	49.3	0.1%	60.9	7.8%	0.7%	Construction	185.8	2.5%	188.2	2.4%	190.8	2.3%	189.3	2.4%	199.4	2.4%	10.1	0.0%	8.6	4.5%	0.1%
Transportation and mailing	475.6	6.4%	509.5	6.6%	511.6	6.1%	558.5	7.0%	577.0	6.9%	18.5	-0.1%	65.4	12.8%	0.7%	Wholesale and retail	563.6	7.5%	576.4	7.4%	602.3	7.2%	623.5	7.8%	621.8	7.4%	-1.7	-0.4%	19.5	3.2%	0.2%
Finance and insurance	359.6	4.8%	419.0	5.4%	456.5	5.5%	489.0	6.1%	502.4	6.0%	13.4	-0.1%	45.9	10.1%	0.5%	Real estate	915.9	12.2%	927.8	12.0%	941.8	11.3%	968.1	12.1%	998.0	11.9%	29.9	-0.2%	56.2	6.0%	0.6%
Leasing	320.3	4.3%	334.2	4.3%	336.0	4.0%	356.2	4.5%	371.3	4.4%	15.1	0.0%	35.3	10.5%	0.4%	Services	323.3	4.3%	322.7	4.2%	325.4	3.9%	333.3	4.2%	340.2	4.0%	6.9	-0.1%	14.8	4.5%	0.2%
Other	3,606.6	48.2%	3,710.8	47.9%	4,207.7	50.4%	3,676.2	46.0%	3,952.8	47.0%	276.6	1.0%	-254.9	-6.1%	-3.3%																

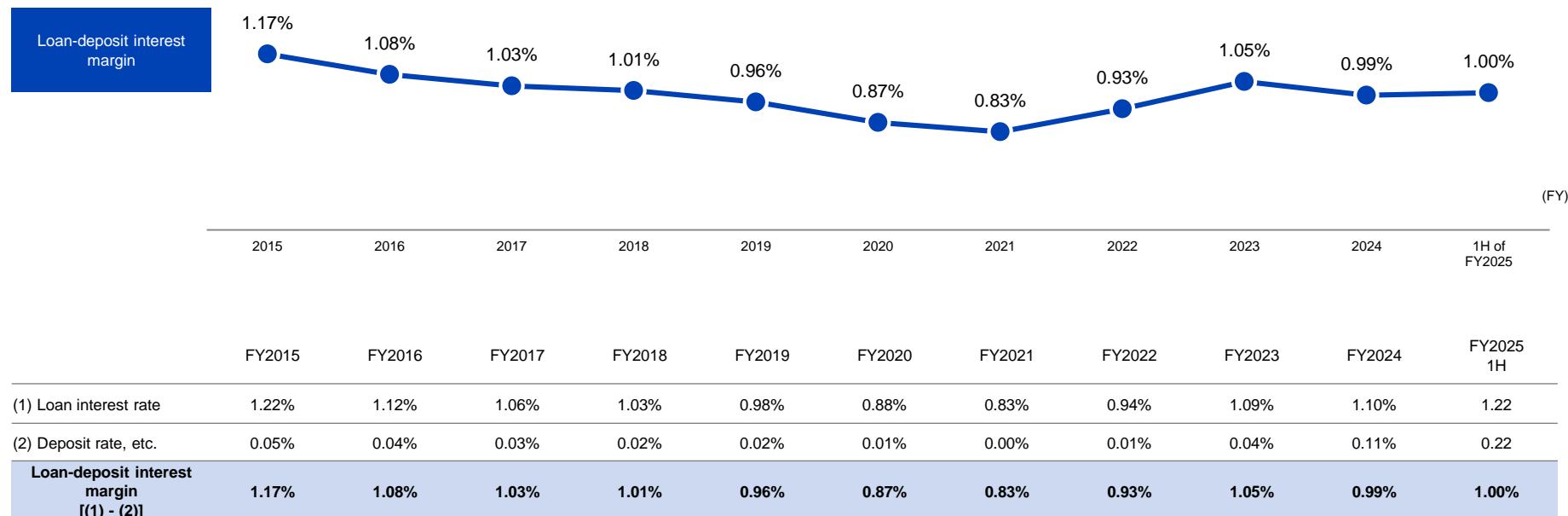
5. Deposits

I. Breakdown of deposits													(JPY Bn)		
Outstanding balance	September 30, 2023		March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		Compared to March 31, 2025		Compared to September 30, 2024		
	Ending balance	% of total	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	9,268.8	100.0%	9,399.5	100.0%	9,412.4	100.0%	9,471.9	100.0%	9,513.4	100.0%	41.5	-	101.0	1.1%	-
Liquid deposits	6,628.3	71.5%	6,984.6	74.3%	6,766.0	71.9%	6,928.5	73.1%	6,868.9	72.2%	-59.6	-0.9%	102.9	1.5%	0.3%
Fixed-term deposits	2,161.8	23.3%	2,113.3	22.5%	2,144.1	22.8%	2,168.5	22.9%	2,259.6	23.8%	91.1	0.9%	115.5	5.4%	1.0%
Foreign currency deposits, etc.	176.4	1.9%	159.3	1.7%	200.3	2.1%	208.8	2.2%	193.1	2.0%	-15.7	-0.2%	-7.2	-3.6%	-0.1%
NCD	302.2	3.3%	142.2	1.5%	302.0	3.2%	166.0	1.8%	191.6	2.0%	25.6	0.3%	-110.4	-36.6%	-1.2%
II. Deposits outstanding by region													(JPY Bn)		
Outstanding balance	September 30, 2023		March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		Compared to March 31, 2025		Compared to September 30, 2024		
	Ending balance	% of total	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	9,268.8	100.0%	9,399.5	100.0%	9,412.4	100.0%	9,471.9	100.0%	9,513.4	100.0%	41.5	-	101.0	1.1%	-
Hiroshima	8,251.5	89.0%	8,376.9	89.1%	8,377.4	89.0%	8,400.2	88.7%	8,422.5	88.5%	22.3	-0.2%	45.1	0.5%	-0.5%
Okayama	321.2	3.5%	317.3	3.4%	319.7	3.4%	314.8	3.3%	329.8	3.5%	15.0	0.1%	10.1	3.2%	0.1%
Ehime	261.6	2.8%	263.4	2.8%	274.1	2.9%	273.7	2.9%	276.9	2.9%	3.2	0.0%	2.8	1.0%	0.0%
Yamaguchi	231.3	2.5%	221.0	2.4%	223.4	2.4%	223.3	2.4%	229.6	2.4%	6.3	0.1%	6.2	2.8%	0.0%
Other	203.0	2.2%	220.8	2.3%	217.7	2.3%	259.8	2.7%	254.4	2.7%	-5.4	-0.1%	36.7	16.9%	0.4%
III. Deposits outstanding by person													(JPY Bn)		
Outstanding balance	September 30, 2023		March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		Compared to March 31, 2025		Compared to September 30, 2024		
	Ending balance	% of total	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	9,268.8	100.0%	9,399.5	100.0%	9,412.4	100.0%	9,471.9	100.0%	9,513.4	100.0%	41.5	-	101.0	1.1%	-
Individual	6,008.4	64.8%	6,079.7	64.7%	6,132.2	65.2%	6,146.9	64.9%	6,199.7	65.2%	52.8	0.3%	67.5	1.1%	0.0%
Liquid deposits	4,259.9	46.0%	4,372.4	46.5%	4,431.2	47.1%	4,442.9	46.9%	4,425.6	46.5%	-17.3	-0.4%	-5.6	-0.1%	-0.6%
Fixed-term deposits	1,729.0	18.7%	1,691.4	18.0%	1,687.1	17.9%	1,691.4	17.9%	1,762.0	18.5%	70.6	0.7%	74.9	4.4%	0.6%
Foreign currency deposits	19.4	0.2%	15.7	0.2%	13.9	0.1%	12.5	0.1%	12.1	0.1%	-0.4	0.0%	-1.8	-12.9%	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%	0.0	-	0.0%
Corporate	2,797.7	30.2%	2,876.1	30.6%	2,857.0	30.4%	2,894.6	30.6%	2,976.9	31.3%	82.3	0.7%	119.9	4.2%	0.9%
Liquid deposits	2,172.3	23.4%	2,279.0	24.2%	2,179.4	23.2%	2,215.8	23.4%	2,247.8	23.6%	32.0	0.2%	68.4	3.1%	0.5%
Fixed-term deposits	380.9	4.1%	382.3	4.1%	407.0	4.3%	427.8	4.5%	437.7	4.6%	9.9	0.1%	30.7	7.5%	0.3%
Foreign currency deposits	157.0	1.7%	135.5	1.4%	170.7	1.8%	166.3	1.8%	176.0	1.9%	9.7	0.1%	5.3	3.1%	0.0%
NCD	87.5	0.9%	79.2	0.8%	99.7	1.1%	84.6	0.9%	115.2	1.2%	30.6	0.3%	15.5	15.5%	0.2%
Public fund	419.6	4.5%	377.2	4.0%	363.4	3.9%	333.1	3.5%	281.7	3.0%	-51.4	-0.6%	-81.7	-22.5%	-0.9%
Financial	42.8	0.5%	66.4	0.7%	59.6	0.6%	97.1	1.0%	54.9	0.6%	-42.2	-0.4%	-4.7	-7.9%	-0.1%

* "Deposits" includes "NCD".

6. Status of Loan-Deposit Interest Margin Rates

Trend of loan-deposit interest margin rates



	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025 1H
(1) Loan interest rate	1.22%	1.12%	1.06%	1.03%	0.98%	0.88%	0.83%	0.94%	1.09%	1.10%	1.22
(2) Deposit rate, etc.	0.05%	0.04%	0.03%	0.02%	0.02%	0.01%	0.00%	0.01%	0.04%	0.11%	0.22
Loan-deposit interest margin [(1) - (2)]	1.17%	1.08%	1.03%	1.01%	0.96%	0.87%	0.83%	0.93%	1.05%	0.99%	1.00%

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
September 30, 2024								
Government bonds	-	-	36.5	265.6	90.4	150.9	-	543.5
Local government bonds	34.4	75.7	52.5	61.0	61.0	43.8	-	328.7
Corporate bonds	27.1	50.9	51.4	10.5	11.9	127.0	-	279.1
Stocks	-	-	-	-	-	-	128.6	128.6
Other securities	9.5	33.1	63.4	20.7	22.2	294.3	169.0	612.5
Of which foreign securities	-	13.5	31.7	10.2	9.7	252.9	0.0	318.2
September 30, 2025								
Government bonds	30.4	-	34.0	184.8	61.5	325.9	-	636.9
Local government bonds	21.7	52.5	57.3	56.8	50.2	38.1	-	276.8
Corporate bonds	25.0	86.7	91.8	7.1	13.2	116.0	-	340.0
Stocks	-	-	-	-	-	-	130.1	130.1
Other securities	10.2	32.4	51.5	12.7	46.1	352.6	194.7	700.4
Of which foreign securities	3.4	14.2	28.7	8.4	9.2	323.6	0.0	387.8

8. Securities (2)

II . Breakdown of net unrealized gains/losses on securities

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Securities	-24.0	33.4	25.7	-27.8	4.2	32.0	-21.5
Stocks	49.1	61.0	54.8	45.2	59.3	14.1	4.5
Bonds	-36.7	-28.7	-31.5	-68.9	-87.0	-18.1	-55.5
Government and local government bonds	-30.8	-23.0	-24.5	-54.5	-69.8	-15.3	-45.3
Corporate bonds	-5.9	-5.7	-6.9	-14.3	-17.1	-2.8	-10.2
Other	-36.4	1.2	2.4	-4.2	31.9	36.1	29.5
Of which foreign bonds	-31.0	-20.6	-11.2	-14.6	-12.3	2.3	-1.1

III . Balance of cross-shareholdings

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Cross-shareholdings	34.3	27.8	26.7	26.3	26.0	-0.3	-0.7
Publicly traded shares	29.8	23.6	22.5	22.1	21.9	-0.2	-0.6
Unlisted shares	4.5	4.2	4.2	4.2	4.1	-0.1	-0.1

IV . Duration

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Yen bond duration	6.31	5.94	5.17	4.67	4.21	-0.46	-0.96
Foreign bond duration	4.19	4.10	3.08	2.84	2.24	-0.60	-0.84

V . Interest rate delta*

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Government bonds, etc.	3.5	3.4	3.3	2.8	2.6	-0.2	-0.7
Foreign securities in foreign currencies	1.5	1.4	1.2	1.2	1.1	-0.1	-0.1

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

9. Business Operations

I . Breakdown of corporate solutions												(Trades/JPY Bn)				
	1H of FY2023		FY2023		1H of FY2024		FY2024		1H of FY2025		Compared to 1H of FY2024		Compared to 1H of FY2023			
	No. of trades	Profit	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	-	2.8	-	5.8	-	3.7	-	7.4	-	3.2	-	-0.5	-	0.4		
Business succession support, M&As	37	0.3	87	0.9	35	0.5	64	0.9	30	0.5	-5	0.0	-7	0.2		
Derivatives	64	0.8	158	1.5	120	1.7	201	2.3	71	0.5	-49	-1.2	7	-0.3		
Syndicated loans, etc.	13	1.3	21	2.6	11	1.2	20	3.3	11	1.7	0	0.5	-2	0.4		
Bond trustee services	38	0.2	90	0.4	35	0.1	82	0.4	31	0.2	-4	0.1	-7	0.0		
Business matching, etc.	-	0.2	-	0.4	-	0.2	-	0.5	-	0.3	-	0.1	-	0.1		
II . Breakdown of asset management												(JPY Bn)				
	1H of FY2023		FY2023		1H of FY2024		FY2024		1H of FY2025		Compared to 1H of FY2024		Compared to 1H of FY2023			
	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit	Sales	Profit		
Asset management	-	2.4	-	4.9	-	2.2	-	4.2	-	1.8	-	-0.4	-	-0.6		
Investment trusts	17.5	0.5	38.1	0.9	21.5	0.5	54.4	1.0	29.1	0.5	7.6	0.0	11.6	0.0		
Insurance	13.6	0.9	38.7	1.9	24.6	0.8	44.9	1.5	19.7	0.7	-4.9	-0.1	6.1	-0.2		
Public bonds	9.4	0.0	20.3	0.0	11.3	0.0	29.4	0.0	17.5	0.0	6.2	0.0	8.1	0.0		
Financial instruments intermediary services	0.0	0.3	0.0	0.6	0.0	0.3	0.0	0.5	0.0	0.1	0.0	-0.2	0.0	-0.2		
Foreign currency deposits	22.8	0.2	45.8	0.4	17.2	0.1	31.1	0.2	7.1	0.1	-10.1	0.0	-15.7	-0.1		
Trust business, etc.	-	0.3	-	0.8	-	0.3	-	0.7	-	0.4	-	0.1	-	0.1		
III . Total assets in custody												(JPY Bn)				
	Outstanding balance		September 30, 2023		March 31, 2024		September 30, 2024		March 31, 2025		September 30, 2025		Compared to March 31, 2025		Compared to September 30, 2024	
	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	Ending balance	% of total	YoY	% of total
Total assets in custody	10,880.8	100.0%	11,098.2	100.0%	11,083.8	100.0%	11,176.7	100.0%	11,352.4	100.0%	175.7	-	268.6	2.4%	-	
Deposits	9,268.8	85.2%	9,399.5	84.7%	9,412.4	84.9%	9,471.9	84.7%	9,513.4	83.8%	41.5	-0.9%	101.0	1.1%	-1.1%	
Individual (non-deposit)	884.2	8.1%	897.6	8.1%	910.2	8.2%	938.0	8.4%	984.4	8.7%	46.4	0.3%	74.2	8.2%	0.5%	
Investment trusts	164.8	1.5%	167.6	1.5%	180.5	1.6%	190.8	1.7%	200.6	1.8%	9.8	0.1%	20.1	11.1%	0.1%	
Public bonds	94.6	0.9%	88.8	0.8%	87.8	0.8%	92.0	0.8%	100.0	0.9%	8.0	0.1%	12.2	13.9%	0.1%	
Insurance	356.1	3.3%	363.8	3.3%	363.8	3.3%	372.0	3.3%	378.8	3.3%	6.8	0.0%	15.0	4.1%	0.1%	
Financial instruments intermediary services, etc.	268.5	2.5%	277.2	2.5%	278.0	2.5%	283.2	2.5%	304.8	2.7%	21.6	0.2%	26.8	9.6%	0.2%	
Corporate (non-deposit)	219.1	2.0%	246.0	2.2%	232.3	2.1%	235.5	2.1%	251.4	2.2%	15.9	0.1%	19.1	8.2%	0.1%	
Investment trusts	3.6	0.0%	4.2	0.0%	4.9	0.0%	5.3	0.0%	6.0	0.1%	0.7	0.0%	1.1	22.4%	0.0%	
Public bonds	18.8	0.2%	19.4	0.2%	21.3	0.2%	24.0	0.2%	27.0	0.2%	3.0	0.0%	5.7	26.8%	0.0%	
Financial instruments intermediary services, etc.	196.6	1.8%	222.4	2.0%	206.0	1.9%	206.0	1.8%	218.2	1.9%	12.2	0.1%	12.2	5.9%	0.1%	
Hirogin Securities (mark-to-market basis)	508.6	4.7%	554.9	5.0%	528.7	4.8%	531.1	4.8%	603.1	5.3%	72.0	0.6%	74.4	14.1%	0.5%	

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

10. Self-assessment (1H of FY2025)

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. 6.8	6.8 (99.8%)	0.0 (0.2%)	100% of amount of claims not preserved by security are subject to write-off/reserves.	100%	
Effectively bankrupt 4.4						
At risk of bankruptcy 50.6	Claims at risk 50.6	26.5 (52.4%)	20.1 (39.9%)	①In principle, reserves are based on calculation of anticipated losses over the next three years based on past actual rates of bankruptcy. ②However, for large-scale obligors for which future cash flow can reasonably be estimated, reserves are based on the discounted cash flow (DCF) method.	92.3%	
Obligors requiring caution	Obligors requiring management 33.3	Claims requiring management 24.5	6.9 (28.3%)	5.6 (23.1%)	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. ②However, for large-scale obligors for which future cash flow can reasonably be estimated, reserves are based on the discounted cash flow (DCF) method.	51.3%
	General obligors requiring caution 443.9	Normal claims 8,432.2	Total amount preserved: 40.3	Total amount of reserves: 25.8	①After categorization by degree of credit risk, in principle reserves are based on calculation of anticipated losses over one year. ②However, for obligors recognized to involve relatively high risk due to lower market appraisal or other reasons, reserves are based on calculation of anticipated losses for each claim instead of using the above method.	
	Normal 7,979.6				Reserves are based on calculation of anticipated losses over one year	
	Total 8,514.3	Total 8,514.3			Total coverage ratio: 80.7%	

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

I . Breakdown of non-performing loans

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Disclosed claims under the Financial Revitalization Law	88.0	97.8	94.8	82.3	82.0	-0.3	-12.8
(Ratio of non-performing loans)	(1.16%)	(1.25%)	(1.12%)	(1.02%)	(0.96%)	(-0.13%)	(-0.04%)
Substandard claims	33.7	35.3	37.7	29.0	24.5	-4.5	-13.2
Doubtful claims	48.5	56.3	51.0	45.2	50.6	5.4	-0.4
Bankrupt and substantially bankrupt claims	5.7	6.2	5.9	8.0	6.8	-1.2	0.9
Manufacturing	23.5	24.7	27.7	26.1	26.3	0.2	-1.4
Construction	4.7	4.5	5.2	4.1	4.1	0.0	-1.1
Transportation and mailing	3.3	3.3	2.8	2.4	2.8	0.4	0.0
Wholesale and retail	11.9	22.4	20.5	12.8	12.3	-0.5	-8.2
Real estate and leasing	13.3	12.6	11.2	10.9	10.6	-0.3	-0.6
Services	22.3	21.4	17.2	15.8	15.3	-0.5	-1.9
Other	9.1	8.9	10.1	10.2	10.6	0.4	0.5
Total	88.0	97.9	94.8	82.3	82.0	-0.3	-12.8

II . Non-performing loan coverage ratio

	September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Disclosed claims under the Financial Revitalization Law	77.4%	78.2%	78.0%	78.4%	80.7%	2.3%	2.7%
Substandard claims	47.5%	47.2%	50.1%	50.1%	51.3%	1.2%	1.2%
Doubtful claims	95.5%	95.3%	96.0%	92.7%	92.3%	-0.4%	-3.7%
Bankrupt and substantially bankrupt claims	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%	0.0%

III . Credit costs and credit cost ratio

	1H of FY2023	FY2023	1H of FY2024	FY2024	1H of FY2025	Compared to FY2024	Compared to 1H of FY2024
Credit costs	4.0	14.4	-0.7	2.3	2.9	0.6	3.6
(Credit cost ratio)	(0.10%)	(0.18%)	(-)	(0.02%)	(0.06%)	(0.04%)	(0.06%)

12. Capital Adequacy Ratio

I . Capital adequacy ratio (consolidated)

(JPY Bn)

		September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Amount of basic items related to core capital	①	451.4	445.4	458.4	447.0	468.3	21.3	9.9
Of which amount of shareholders' equity related to common stock or mandatory convertible preferred stock		436.4	434.3	446.4	448.0	462.0	14.0	15.6
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	61.3	44.2	46.5	43.8	46.4	2.6	-0.1
Amount of owned equity ① - ②	③	390.1	401.2	411.9	403.1	421.8	18.7	9.9
Total amount of risk-weighted assets, etc.	④	3,691.9	3,932.1	3,945.6	4,027.0	4,001.6	-25.4	56.0
Consolidated capital adequacy ratio ③ / ④		10.56%	10.20%	10.44%	10.01%	10.54%	0.53%	0.10%

II . Capital adequacy ratio (nonconsolidated)

(JPY Bn)

		September 30, 2023	March 31, 2024	September 30, 2024	March 31, 2025	September 30, 2025	Compared to March 31, 2025	Compared to September 30, 2024
Amount of basic items related to core capital	①	441.6	440.5	453.7	449.6	471.0	21.4	17.3
Of which amount of shareholders' equity related to common stock or mandatory convertible preferred stock		436.3	434.0	446.2	447.8	461.8	14.0	15.6
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	51.7	39.6	42.2	46.6	49.3	2.7	7.1
Amount of owned equity ① - ②	③	389.9	400.9	411.4	402.9	421.7	18.8	10.3
Total amount of risk-weighted assets, etc.	④	3,701.2	3,937.6	3,951.8	4,047.5	4,027.9	-19.6	76.1
Capital adequacy ratio ③ / ④		10.53%	10.18%	10.41%	9.95%	10.46%	0.51%	0.05%

13. Risk Management

State of comprehensive risk management

Operations are well within the limits on risk exposure

	Risk quantity limits (1H of FY2025)
Credit risk	70.0 billion yen
Market Risk	Interest rate risk
	80.0 billion yen
	Net investment in securities, etc. (excluding bonds)
	111.0 billion yen
	Policy investment securities, etc. (excluding bonds)
	48.0 billion yen
Operational risk	8.4 billion yen
Total	317.4 billion yen

Risk quantity (September 30, 2025)
44.1 billion yen
20.2 billion yen
68.9 billion yen
19.3 billion yen
8.4 billion yen
160.9 billion yen

Standards for measuring risk quantity

	Measuring method	Confidence level	Holding period
Credit risk			One year
Interest rate risk			-
Deposits, loans, etc.			One year
Securities			Three months
Net investment in securities, etc. (excluding bonds)			Three months
Policy investment securities, etc. (excluding bonds)			Three months
Cross-shareholdings			Six months
Operational risk			-

(Note) Method of calculating the maximum loss through statistical analysis of historical data

State of interest rate risk in the banking book(IRRBB) (September 30, 2025)

Results of materiality tests

(1)ΔEYE ^{(*)2}	20.4 billion yen
(2)Amount of owned equity (consolidated)	421.8 billion yen
Results of materiality tests ((1)÷(2)) ^{(*)3}	4.9%

^{(*)2}: The IRRBB shows declines in market value attributable to interest rate shocks.

^{(*)3}: The Financial Services Agency's Guidelines for Supervision call for ΔEYE to be no more than 20% of equity.