Overview of Financial Results for FY2026 1Q
– IR Presentation –

August 20, 2026

Hirogin Holdings, Inc.

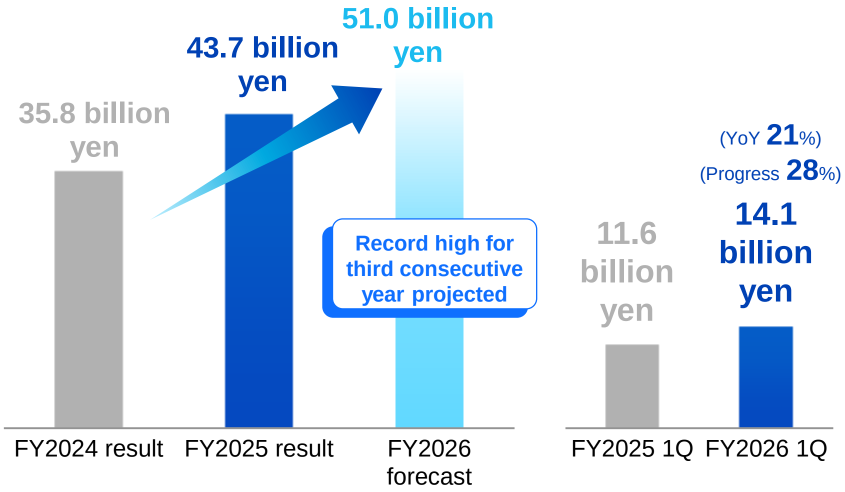
Key aspects of financial results for 1Q

Net income attributable to owners of the parent

14.1 billion yen

(YoY 21%, progress 28%)

Net income attributable to owners of the parent



Steady progress of initiatives in focus areas

- Steadily promoting initiatives in the focus areas of community development, corporate advisory services, and ship finance

Sharp growth in commercial loans

- Sharp growth in commercial loans, centered on highly profitable ship finance, is driving growth in net interest income.

Commercial loans — YoY +11.0% (June 30, 2025 → June 30, 2026)

Of which ship finance (ocean-going shipping only) — YoY +16.6% (June 30, 2025 → June 30, 2026)

Steady trend in deposits too

- Deposits, which support growth in loans, are also showing steady annual trends for both personal deposits and corporate deposits.

Deposits — YoY +1.8% (June 30, 2025 → June 30, 2026)

未来を、ひろげる。

Hirogin Holdings, Inc.

Contents

I. Overview of Financial Results for FY2026 1Q

Overview of Financial Results for FY2026 1Q

Summary of Hirogin Holdings consolidated business performance

(Billion yen)

	FY2026 1Q	YoY	(Change rate)	Progress
Consolidated gross profit	**35.9**	**4.5**	**(14.4%)**	
(excluding gains/losses related to treasuries and other bonds)	**38.1**	**6.3**		
Net interest income	29.4	5.1		
Income on service transactions and other fees	6.6	0.6		
Income from specific transactions and other businesses	-0.2	-1.2		
(of which, gains/losses related to treasuries and other bonds)	-2.2	-1.8		
Operating expenses (-)	17.7	1.0		
Credit costs (-)	-0.4	0.9		
Gains/losses related to equities, etc.	1.6	1.1		
Equity in earnings of affiliates	0.0	0.0		
Other	0.0	0.0		
Ordinary profit	**20.3**	**3.7**	**(22.5%)**	**27%**
Extraordinary gains/losses	-0.0	0.1		
Total income tax, etc. (-)	6.2	1.4		
Net income attributable to non-controlling interests (-)	-0.0	0.0		
Net income attributable to owners of the parent	**14.1**	**2.5**	**(21.1%)**	**28%**

(Reference) Operating overhead ratio *	46.5%	- 6.1%	

* Operating overhead ratio = operating expenses ÷ (consolidated gross profit - gains/losses from treasuries and other bonds)

Hiroshima Bank summary results

(Billion yen)

	FY2026 1Q	YoY	(Change rate)
Core business gross profit	**34.7**	**6.0**	**(20.7%)**
Net interest income	29.7	5.3	
Net non-interest income	4.9	0.6	
Corporate advisory services	1.5	0.5	
Asset management	0.9	0.1	
Revenue from personal loans	0.7	-0.1	
Other (domestic exchange, foreign exchange, etc.)	1.8	0.1	
Expenses (excluding extraordinary disposal) (-)	15.7	1.2	
Net income from core businesses	**19.0**	**4.8**	**(33.4%)**
Net income from core businesses **(excluding gains/losses from cancellation of investment trusts)**	**19.0**	**4.8**	**(33.4%)**
Gains/losses related to treasuries and other bonds	-2.2	-1.8	
Effective net income from businesses	**16.7**	**2.9**	**(21.0%)**
Credit costs (-)	-0.5	0.9	
Gains/losses related to equities, etc.	1.6	1.1	
Other temporary gains/losses	0.2	0.1	
Ordinary profit	**19.1**	**3.2**	**(20.3%)**
Extraordinary gains/losses	-0.0	0.1	
Total income tax, etc. (-)	5.7	1.2	
Net income	**13.3**	**2.1**	**(18.7%)**

Results for major Group companies: Excluding Hiroshima Bank

Financial consolidated subsidiary / Nonfinancial consolidated subsidiary

Hirogin Securities

(Million yen)	FY2026 1Q	YoY
Gross income	1,639	462
Ordinary profit	588	396
Net income	394	262

(Million yen)	FY2026 planned	YoY
Net income	940	-234

Hirogin Lease

(Million yen)	FY2026 1Q	YoY
Gross income	840	28
Ordinary profit	481	56
Net income	324	32

(Million yen)	FY2026 planned	YoY
Net income	1,050	49

Shimanami Servicer

(Million yen)	FY2026 1Q	YoY
Gross income	204	94
Ordinary profit	84	111
Net income	58	77

(Million yen)	FY2026 planned	YoY
Net income	250	50

Hirogin Capital Partners

(Million yen)	FY2026 1Q	YoY
Gross income	110	47
Ordinary profit	46	27
Net income	31	18

(Million yen)	FY2026 planned	YoY
Net income	115	379

Hirogin Credit Service

(Million yen)	FY2026 1Q	YoY
Gross income	934	-110
Ordinary profit	460	-38
Net income	297	-30

(Million yen)	FY2026 planned	YoY
Net income	1,308	-30

Hirogin Life Partners

(Million yen)	FY2026 1Q	YoY
Gross income	24	17
Ordinary profit	5	12
Net income	3	8

(Million yen)	FY2026 planned	YoY
Net income	30	32

Hirogin Human Resources

(Million yen)	FY2026 1Q	YoY
Gross income	112	45
Ordinary profit	18	26
Net income	12	18

(Million yen)	FY2026 planned	YoY
Net income	11	-22

Hirogin Area Design

(Million yen)	FY2026 1Q	YoY
Gross income	10	4
Ordinary profit	-97	-14
Net income	-97	-14

(Million yen)	FY2026 planned	YoY
Net income	60	-17

Hirogin IT Solutions

(Million yen)	FY2026 1Q	YoY
Gross income	159	-15
Ordinary profit	-79	-28
Net income	-57	-22

(Million yen)	FY2026 planned	YoY
Net income	150	77

Total net income for Group companies*

(Million yen)	FY2026 1Q	YoY
Total net income for Group companies	1,073	358

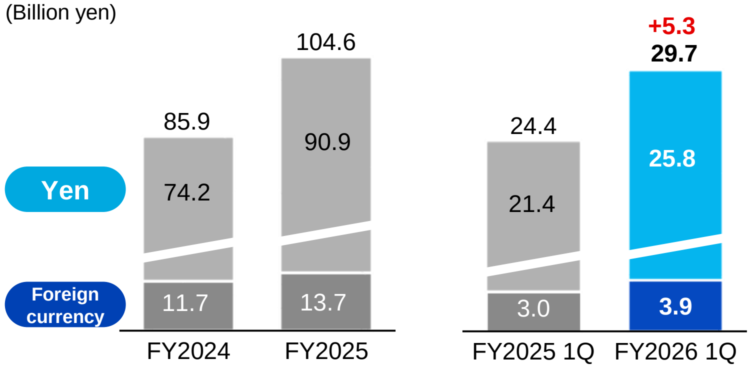
(Million yen)	FY2026 planned	YoY
Total net income for Group companies	3,956	210

* Total amount obtained after multiplying net income for consolidated subsidiaries, etc. excluding Bank by ownership ratio

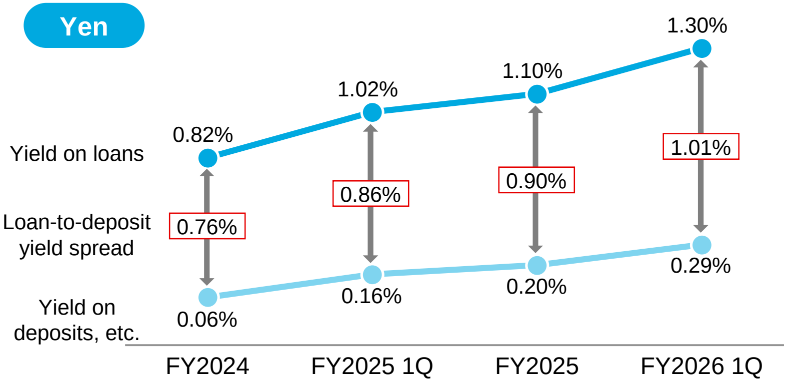
Net interest income

Hirogin Holdings consolidated | Hiroshima Bank nonconsolidated

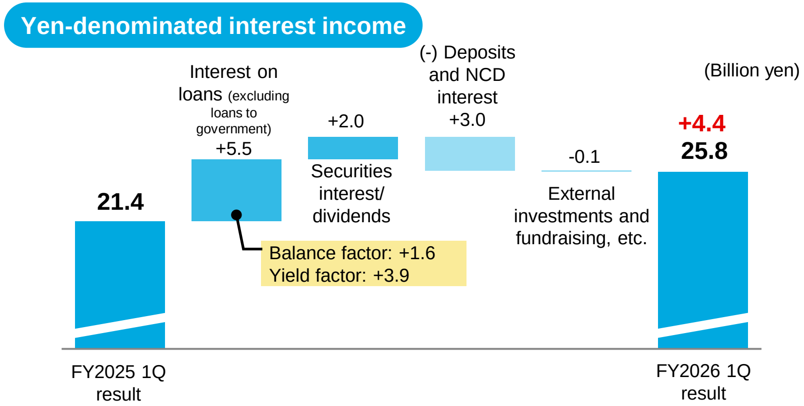
Net interest income

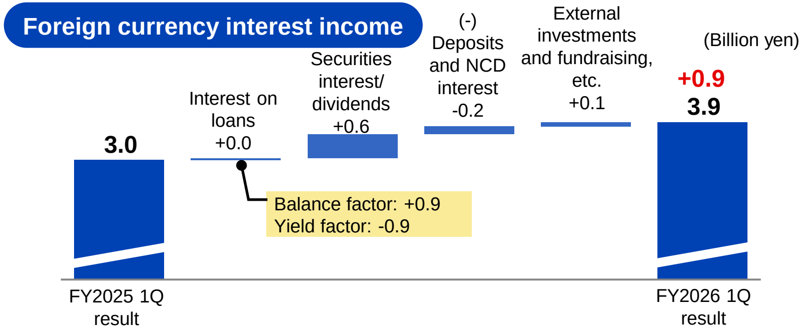


Yield on deposits/loans



Factors contributing to changes in net interest income

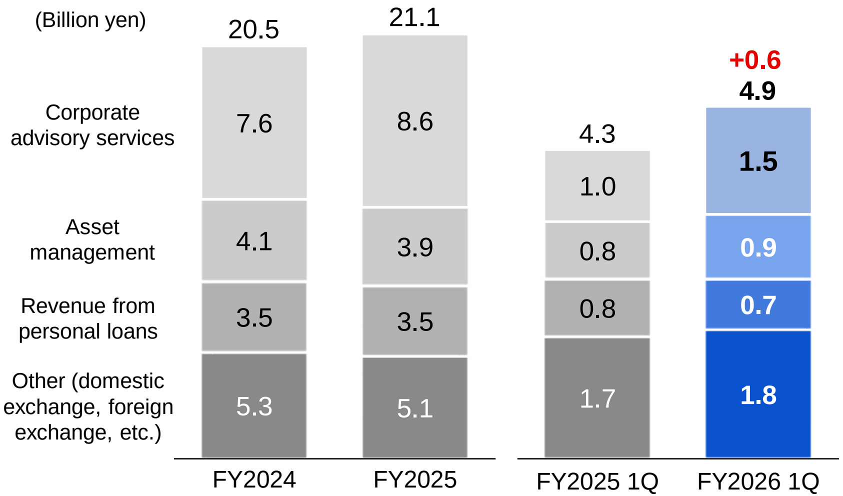




Net non-interest income, expenses

Net non-interest income

Net non-interest income = income on service transactions and other fees + income from specific transactions + income from other businesses (not including gains/losses related to treasuries and other bonds)



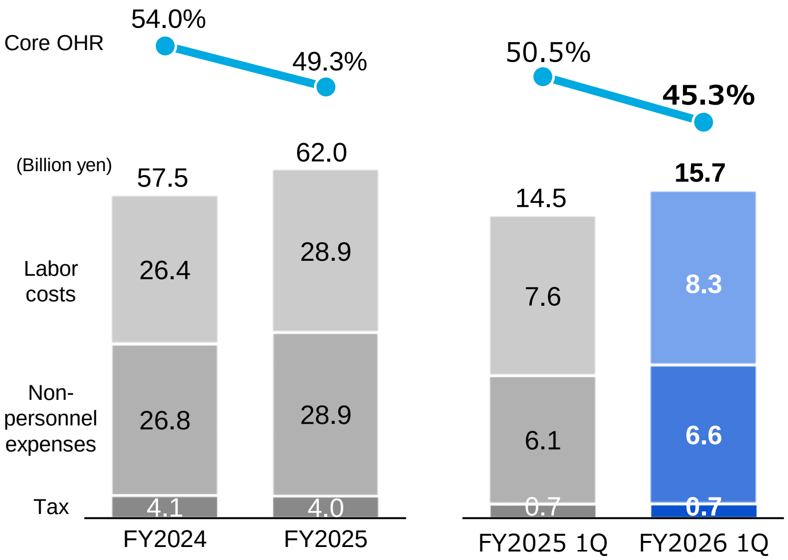
(Billion yen)

	FY2024	FY2025	FY2025 1Q	FY2026 1Q	YoY
Asset management (Group total)	9.1	10.1	2.0	2.6	0.6
Of which, Hiroshima Bank	4.1	3.9	0.8	0.9	0.1
Of which, Group companies *	5.0	6.2	1.2	1.7	0.5

* After deducting intra-Group transactions

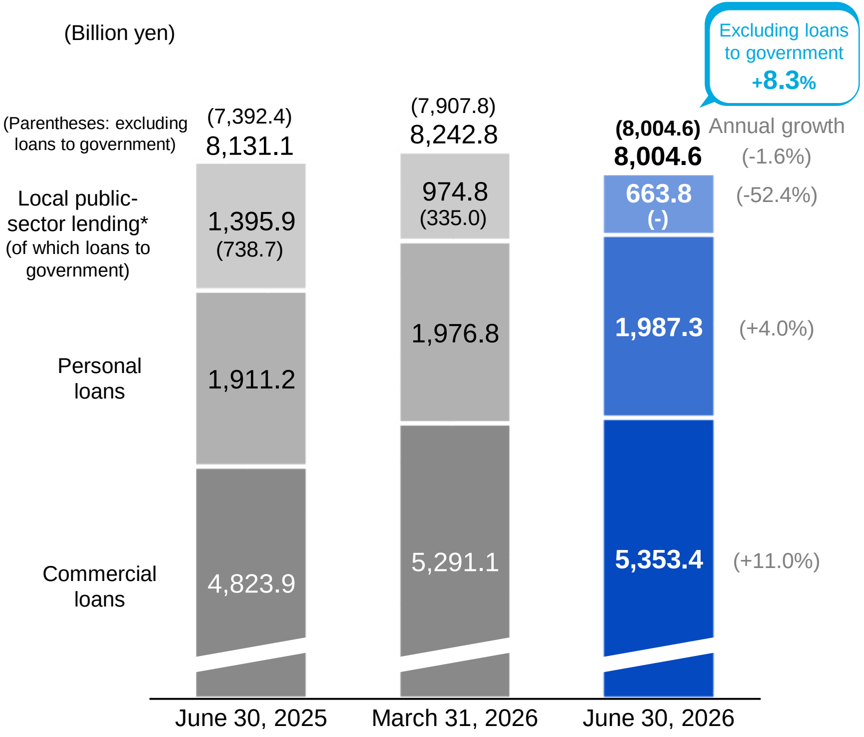
Expenses (excluding one-time disposal) / core OHR

Core OHR = $\frac{\text{Expenses}}{\text{Gross profit on core businesses}}$



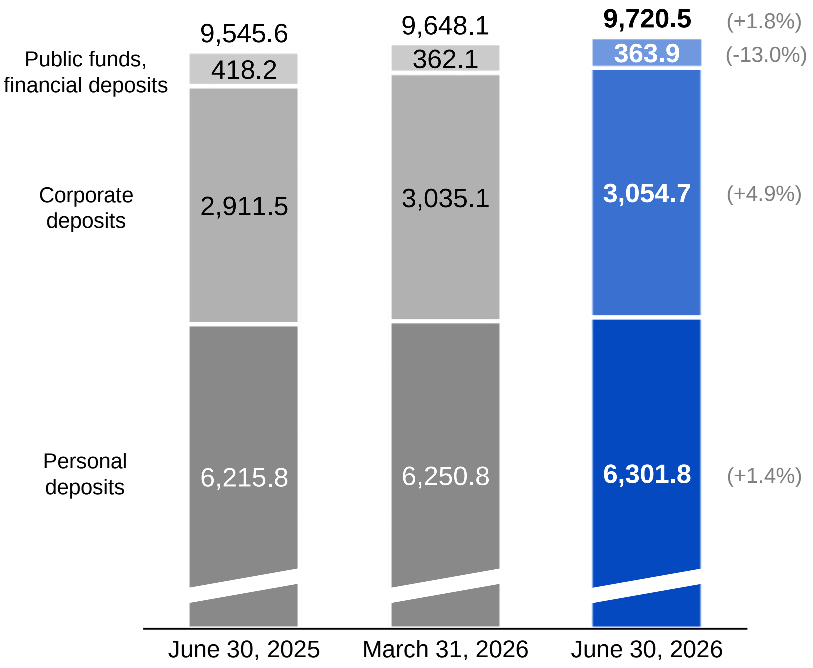
Loans (end balance), deposits, etc. (end balance)

Loans (end balance)



* Local public sector lending: Lending to local public agencies, public corporations, and governments

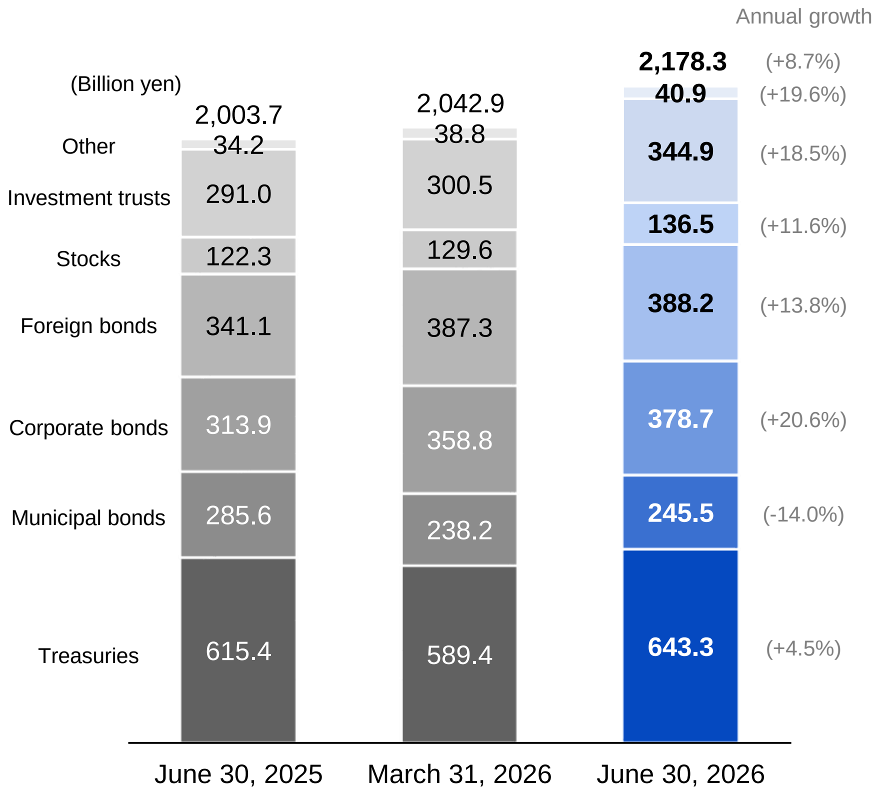
Deposits, etc. (end balance)



* Deposits, etc. include negotiable certificates of deposit (NCDs).

Securities (end balance), gains/losses on securities

Securities (end balance)



Gains/losses on securities

(Billion yen)

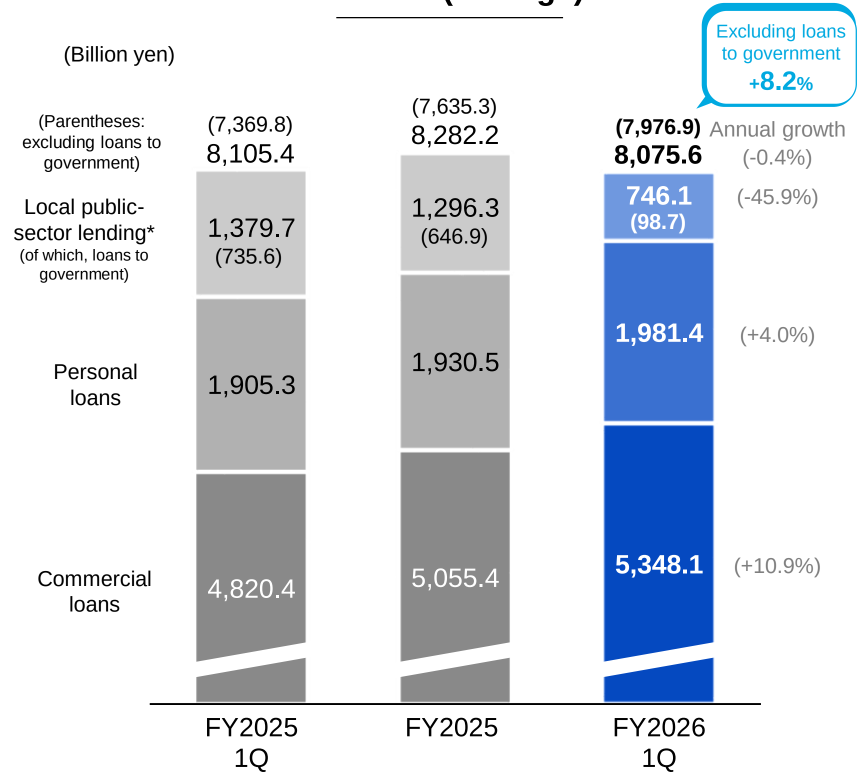
	June 30, 2026	vs. March 31, 2026
Held to maturity	-7.5	-0.7
Available-for-sale securities *	28.3	41.1
Stocks	74.9	9.3
Bonds	-134.9	-6.7
Treasuries	-89.1	-6.0
Municipal bonds	-14.7	0.8
Corporate bonds	-30.9	-1.4
Other	88.2	38.4
(Included) Foreign bonds	-7.8	-1.1
(Included) Investment trusts	96.1	39.5
Total	20.7	40.4

* Gains/losses after hedging

Other securities (before hedging)	28.3	41.1
Interest rate swaps	56.4	7.1
Other securities (after hedging)	**84.7**	**48.3**

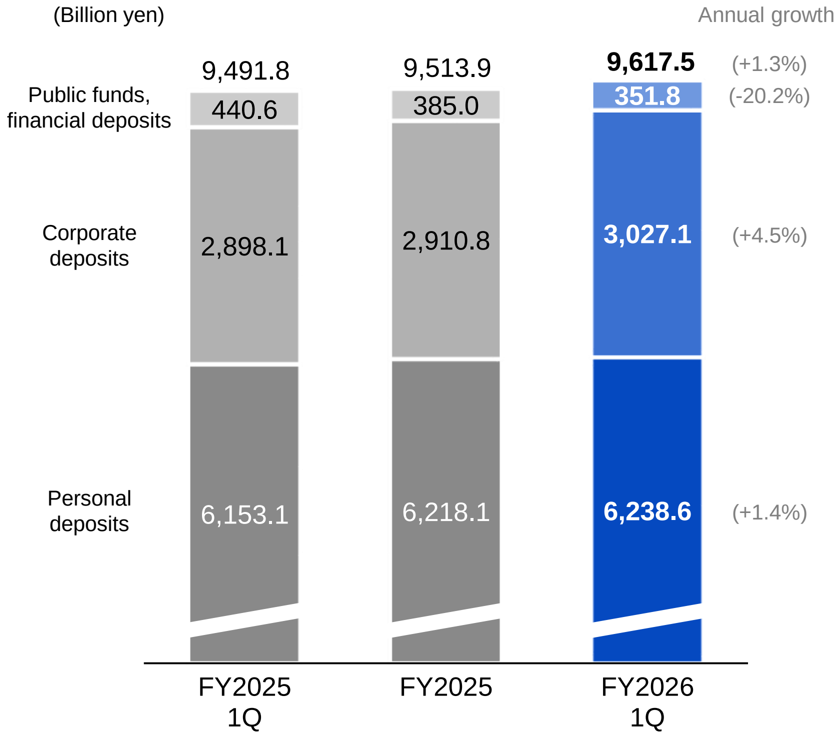
Loans (average), deposits, etc. (average)

Loans (average)



* Local public sector lending: Lending to local public agencies, public corporations, and governments

Deposits, etc. (average)



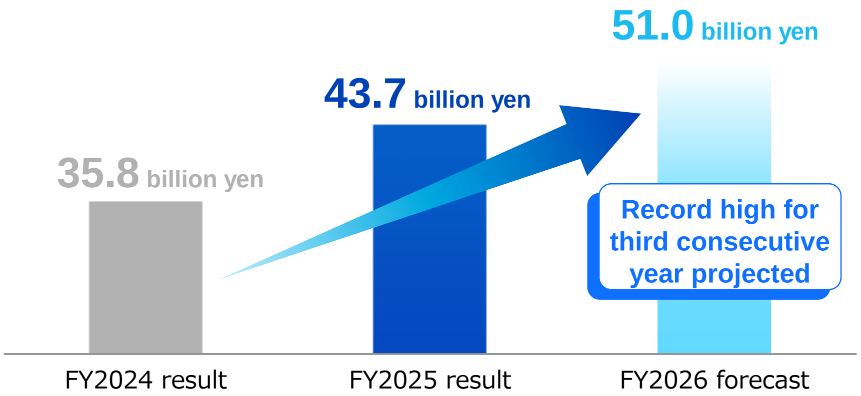
* Deposits, etc. include negotiable certificates of deposit (NCDs).

II. Performance projections (FY2026)

FY2026 performance projections

- Net income attributable to owners of the parent for FY2026 is expected to reach 51.0 billion yen, marking a record high for the third consecutive year. (Unchanged from figures announced at start of year)

Net income attributable to owners of the parent



Market scenario assumptions of performance forecasts

Yen interest rate:	(Short-term) BoJ policy rate	1.25%*	(Long term) Rate on 10-year JGBs	2.30%
Foreign interest rates:	(Short-term) FF rate	3.50%*	(Long term) Rate on 10-year US treasuries	4.30%
Exchange rate (USD/JPY):	150 yen			
Nikkei average:	55,000 yen			

* As of March 31, 2027

[Consolidated forecasts for Hirogin Holdings] (Billion yen)

	Interim performance forecasts	FY2026 performance forecasts	YoY change
Ordinary profit	**34.5**	**74.5**	**12.5**
Net income attributable to owners of the parent	**23.5**	**51.0**	**7.3**
Consolidated ROE		**8.7%**	**0.5%**

Reference: FY2026 nonconsolidated forecasts for Hiroshima Bank (Billion yen)

	Interim performance forecasts	FY2026 performance forecasts	YoY change
Net interest income		118.5	13.9
Net non-interest income		21.5	0.4
Core business gross profit		**140.0**	**14.3**
Expenses (-)		66.5	4.5
Net income from core business		**73.5**	**9.8**
Gains/losses related to securities, etc.		1.5	6.4
Credit costs (-)		7.0	4.3
Ordinary profit	**32.0**	**68.5**	**11.6**
Net income	**22.0**	**47.5**	**7.2**

III. Increasing corporate value

Increasing corporate value

- To increase corporate value, the Group will prioritize efforts to boost ROE and RORA.

Increasing PBR

Further increasing corporate value

×

Key point: Increasing ROE

FY2025 result 8.2% → FY2028 plan 11% or more

×

Key point: Increasing RORA

FY2025 result 1.03% → FY2028 plan 1.3%

Controlling financial leverage

FY2025 result 7.9 times → FY2028 plan Approx. 8.4 times

Enhancing PER

Enhancing the anticipated growth rate (as viewed by shareholders)

Mid- to long-term initiatives

Building foundations for sustained growth

Focus areas

- Regional development business Details: p. 16
- Corporate advisory services Details: p. 17
- Ship finance Details: p. 18
- Securities management, ALM Details: p. 19
- Reduction of cross-shareholdings
- Enhanced shareholder returns Details: p. 24
- IT/DX investments Details: p. 25
- Human capital investments

Note: RORA = net income attributable to owners of the parent ÷ risk assets

Initiatives to improve ROE – Regional development business –

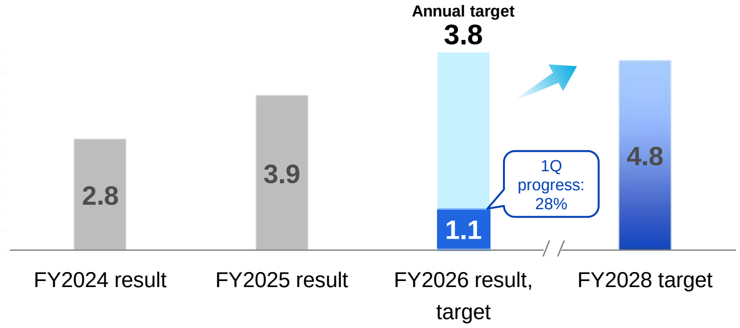
Progress of regional development business revenue
28%

▶ Promoting expansion of flow-based revenues in addition to stock-based revenues by establishing Hirogin Regional Advisors, a company to provide investment advisory services related to establishment and operation of private real estate funds, in April 2026

Numerical results

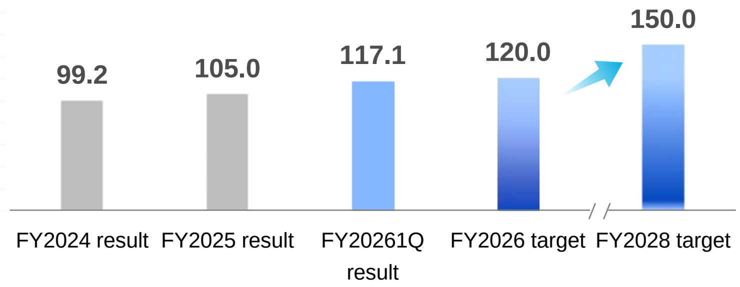
Regional development business revenue results and targets

(Billion yen)



Balance of commercial loans (regional development business) results and targets

(Average, billion yen)



Status in 1Q

Key points **1Q highlights, future outlook**

- ✓ New company Hirogin Regional Advisors established in April 2026 to provide investment advisory services related to establishment and operation of private real estate funds
- ✓ Also focusing on flow-based revenue such as fees and commissions in each phase through integrated participation in processes ranging from project formation through post-development sales, in addition to stock-based revenues from traditional financial services
- ✓ Steady progress on projects to support the entry of international hotel brands, such as Hilton (Miyajimaguchi, Hatsukaichi) and Banyan Tree (Ondonoseto, Kure)

Topic **Groundbreaking ceremony held for Umiuta Hiroshima, LXR Hotels & Resorts**

- ❑ The groundbreaking ceremony held for Umiuta Hiroshima, LXR Hotels & Resorts, planned for construction on the former site of a Company recreation facility, was held in July 2026.
- ❑ Construction began in August 2026, with the hotel slated to open in 2028.

Illustration of hotel exterior

Groundbreaking ceremony

Initiatives to improve ROE – Corporate advisory services–

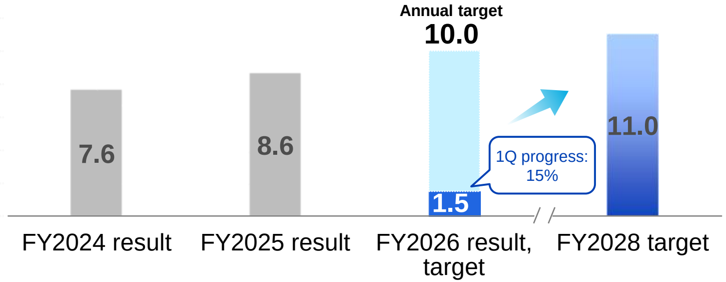
Progress of corporate advisory services-related revenue
15%

▶ Continuing to enhance relationship management (RM) functions and building RM for manufacturing based on expertise from automotive RM to enhance support for local manufacturing

Numerical results

Corporate advisory services-related revenue results and targets

(Billion yen)

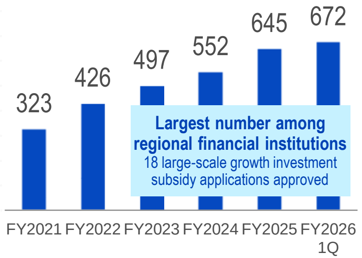


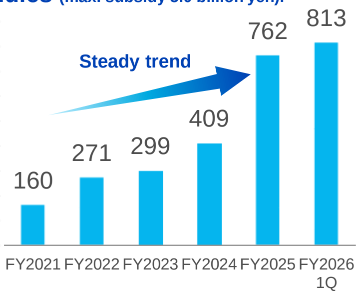
Subsidy support transaction results (cumulative)

Subsidy revenue results (cumulative)

(Million yen)

Revenue jumped sharply, driven primarily by large-scale growth investment subsidies (max. subsidy 5.0 billion yen).





Status in 1Q

Key points — 1Q highlights, future outlook

- ☑ In addition to business succession support centered on regional firms, strengthening efforts to secure growth-oriented M&A transactions extending beyond regional boundaries
- ☑ Opening up the dedicated M&A transaction management cloud, previously used only at the Head Office, to branches as well, to strengthen transaction development capabilities by promoting integrated management of transaction information
- ☑ Enhancing HR development while undertaking personnel assignments with a focus on the field of corporate advisory services in light of the fact that some 75% of personnel on the M&A line have less than three years of experience

Topic — Building manufacturing relationship management (RM)

❑ Building manufacturing RM to enhance support for local manufacturing based on expertise and networks from automotive RM

Automotive RM

- ❑ Established in 2001
- ❑ Accepting personnel with experience at automotive firms
- ❑ Missions: to make local supply chains more resilient and contribute to the progress of the auto industry within the prefecture

Origin of business viability assessments

Manufacturing RM

- ❑ Applying expertise from automotive RM (business viability assessments)
- ❑ Contributing to the growth and revival of local manufacturing by working with major manufacturers in the prefecture, outside experts, and other entities to support improvements in manufacturing and provide solutions based on Group functions

Provides **consulting services** with a focus on the manufacturing domain.

Initiatives to improve ROE – Ship finance–

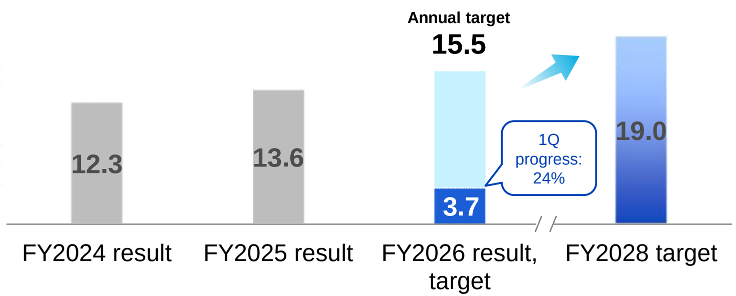
Progress of ship finance-related revenue 24%

- A steady trend in the execution amount of ship finance is driving Group profitability improvements.

Numerical results

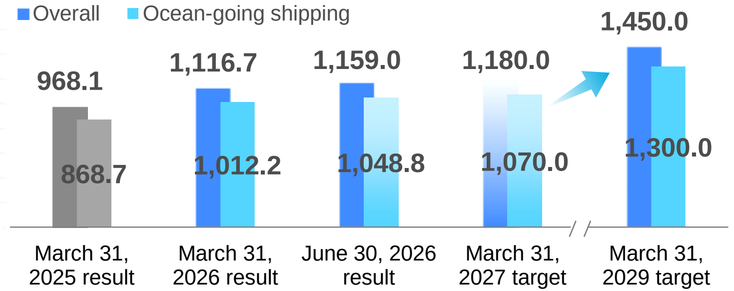
Ship-related revenue results and targets

(Billion yen)



Ship-related commercial loan balance results and targets

(End balance, billion yen)



Status in 1Q

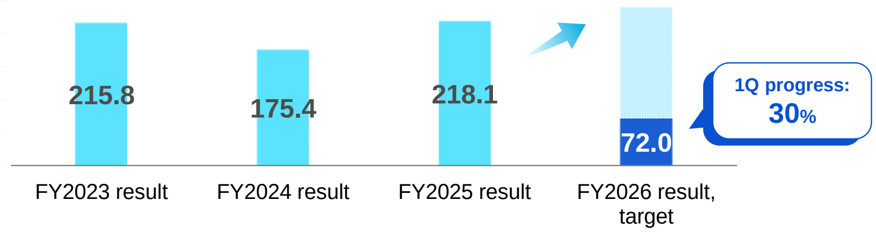
Key points 1Q highlights, future outlook

- ☑ Accumulation of new and replacement transactions is driving steady growth in the balance of ship-related commercial loans.
- ☑ Enhancing the handling of structured finance, including joint efforts with HIROGIN GLOBAL CONSULTING (Singapore subsidiary)
- ☑ Enhancing the handling of demand for funds expected in the future upon revival of shipbuilding

Topic Steady accumulation of the execution balance of ocean-going shipping transactions

Trend in execution balance of ocean-going shipping transactions (Billion yen)

Annual forecast: Approx. 240.0



Balance sheet management – ALM –

▶ In addition to shifting toward highly profitable assets, promoting efforts to secure deposits and to diversify means of fundraising for sustained revenue growth

Loans

1 High annual growth rate recorded due to booming demand for commercial loans, centered on **highly profitable ship finance**

2 Improving asset efficiency by shifting toward highly profitable assets, for example by reducing the balance of **low-profitability government-related loans** to zero by the end of May 2026

(Billion yen)

	June 30, 2026	Annual growth rate
Commercial loans	5,353.4	1 +11.0%
Of which, ship finance (ocean-going shipping only)	1,048.8	+16.6%
Personal loans	1,987.3	+4.0%
Of which, home loans	1,371.9	+6.1%
Local public-sector lending	663.8	-52.4%
(of which, loans to government)	-	2 -100.0%
Overall	8,004.6	-1.6%

Annual growth rate of loans, not including loans to government: **+8.3%**

Securities

❑ Replacement with securities portfolio capable of securing steady high net interest income while maintaining a balance of approx. 2 trillion yen

Hiroshima Bank's balance sheet (as of June 30, 2026)

(In parentheses: vs. June 30, 2025)

Investments	Fundraising
Loans 8.0 trillion yen (-0.1 trillion yen)	**Deposits, etc.** 9.7 trillion yen (+0.2 trillion yen)
Securities 2.2 trillion yen (+0.2 trillion yen)	**Other fundraising** 1.7 trillion yen (-0.5 trillion yen)
Other assets 1.8 trillion yen (-0.3 trillion yen)	**Net assets** 0.6 trillion yen (+0.1 trillion yen)

Deposits

3 Securing stable deposits, **both personal and corporate**, while controlling deposit costs by avoiding excessive interest rate promotions

(Billion yen)

	June 30, 2026	Annual growth rate
Personal deposits	6,301.8	3 +1.4%
Corporate deposits	3,054.7	+4.9%
Public funds, financial deposits	363.9	-13.0%
Overall	9,720.5	+1.8%

	FY2025 1Q	FY2026 1Q
Yield on yen deposits	0.16%	0.29%
(Reference) Policy interest rate	0.50%	0.75%

Other fundraising

❑ Studying diverse means of fundraising to support the steady growth of highly profitable loans

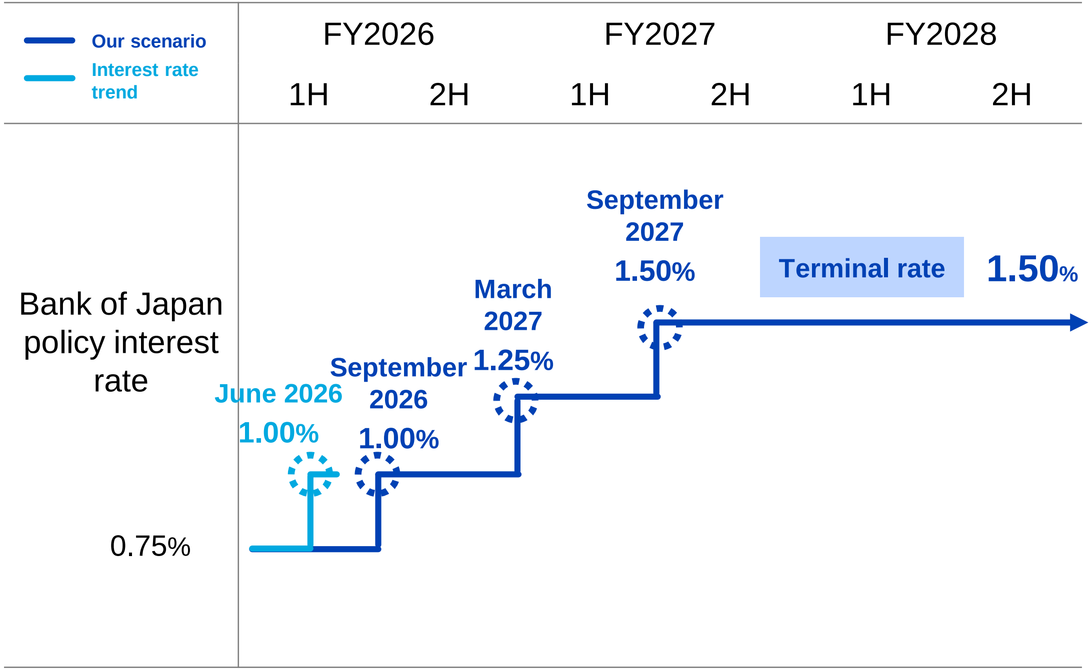
Call money, commercial paper

Corporate bonds

(Reference) Impact of policy rate hikes

▶ If policy interest rates were to increase faster than in our anticipated interest rate scenario, the impact on net income attributable to owners of the parent would be expected to increase by approx. 2.0 billion yen.

Policy interest rate scenario



Our scenario

Breakdown of rate hikes	Net income attributable to owners of the parent
September 2026: 1.00% March 2027: 1.25%	51.0 billion yen

Faster rate hikes

Timing of rate hike	Net income attributable to owners of the parent
June 2026: 1.00% October 2026: 1.25%	+ approx. 2.0 billion yen

(Assumptions of estimates)

- Estimated based on the balance sheet as of March 31, 2026
- Pass-through rates of loan yields: (Short-term prime rate) Short term: 50%; long term: 90%; Spread loans: 100%
- Deposit yields: (Liquid) 40% of policy rate (Time) 60% of policy rate

Balance sheet management – Securities –

- Steadily improving yields on yen bonds through progress in reducing low-yield bonds while controlling interest rate risk
- Continuing to build a securities portfolio capable of securing steady and ongoing high net interest income

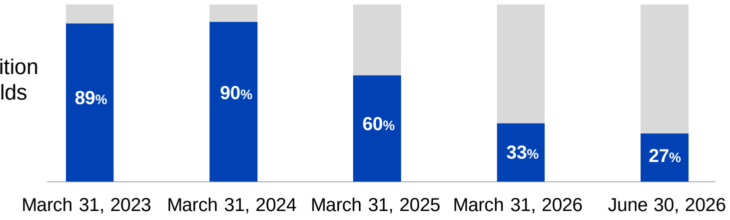
Status of yen bond investment

Yen bond investment policy | **Boosting yields while shortening duration; building a laddered portfolio**

Status of reducing low-yield bonds

	March 31, 2023	March 31, 2024	March 31, 2025	March 31, 2026	June 30, 2026
Book-value balance of yen bonds (not including privately placed bonds)	1,007.5 billion yen	1,037.7 billion yen	1,199.5 billion yen	1,276.6 billion yen	1,364.8 billion yen
Yen bond yield	0.3%	0.3%	0.4%	0.7%	0.9%

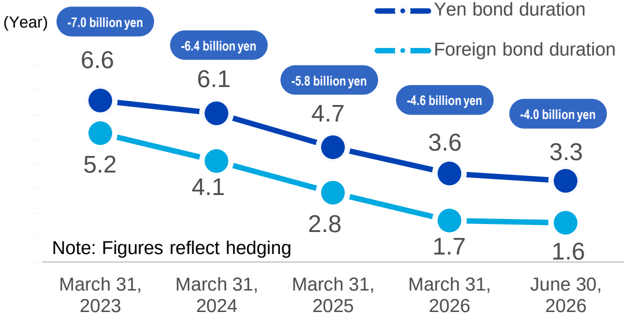
Balance composition of bonds with yields below 0.5%



Steadily improving yields by reducing low-yield bonds

Status of securities portfolio

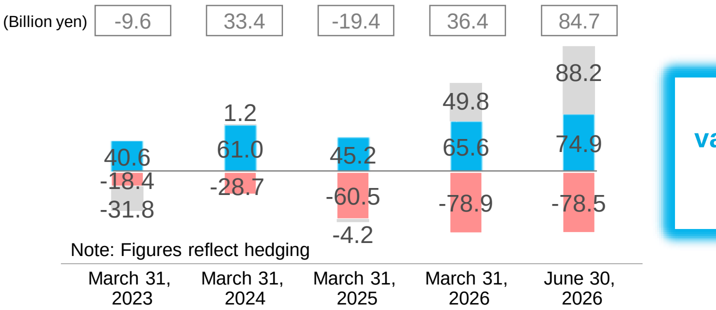
Duration and delta



Steadily shrinking duration

Yen bond interest delta: fluctuations in current value from a 10 bp increase

Valuation gains/losses on available for sale securities

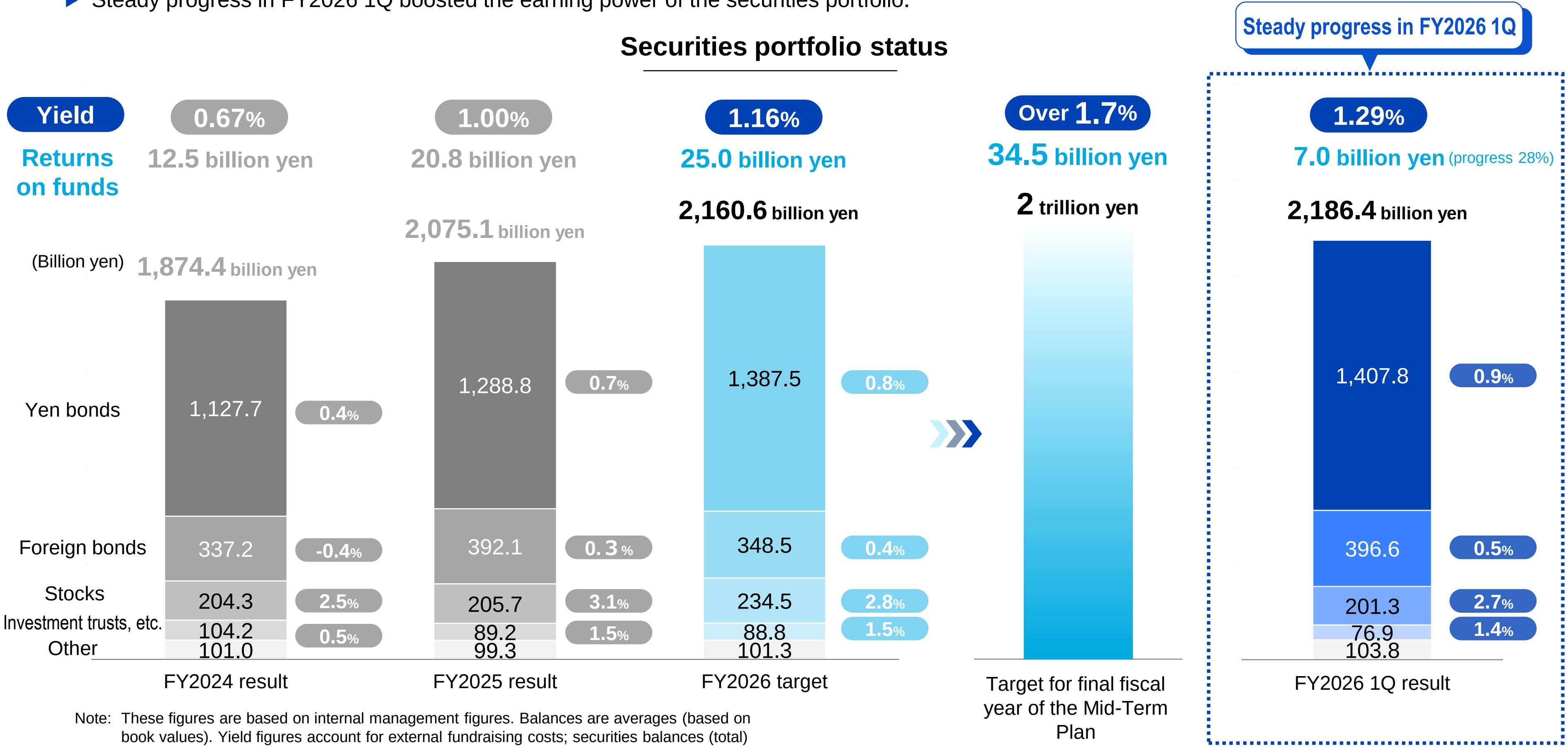


Improving valuation gains/ losses on portfolio

Balance sheet management – Securities –

▶ Steady progress in FY2026 1Q boosted the earning power of the securities portfolio.

Securities portfolio status



Note: These figures are based on internal management figures. Balances are averages (based on book values). Yield figures account for external fundraising costs; securities balances (total) include cross shareholdings; and investments, etc. include specified monetary trusts.

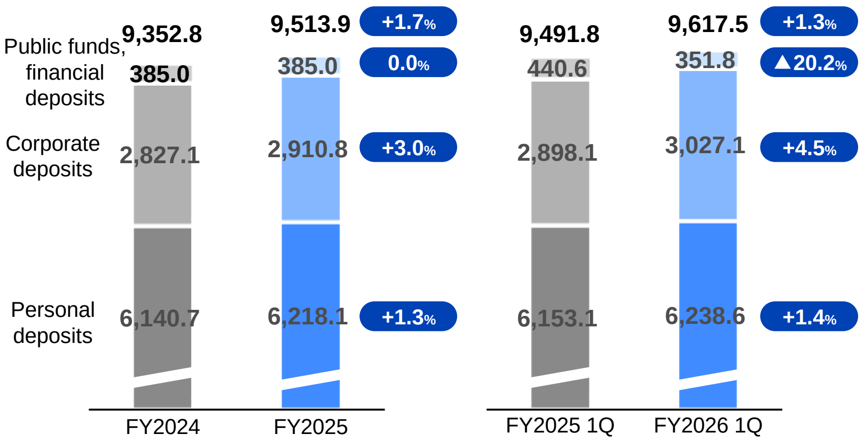
Balance sheet management – Deposits –

▶ Promoting deposit growth while controlling rising deposit costs and avoiding excessive interest rate competition through deposit premiums

Our track record

(Billion yen)

(Hiroshima Bank) Trends in average balances of deposits, etc.



* Deposits, etc. include negotiable certificates of deposit (NCDs).

Securing deposits at a steady pace without excessive use of promotional interest rates
(i.e., controlling deposit costs)

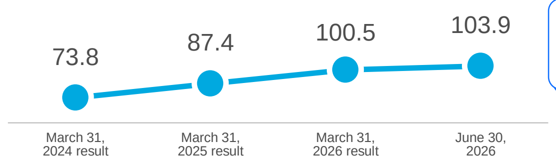
Our initiatives

Corporate

- ☑ Securing deposits commensurate with our share of loans
- ☑ Enhancing relationships with deposit-only customers
- ☑ Capturing settlement functions through a business portal

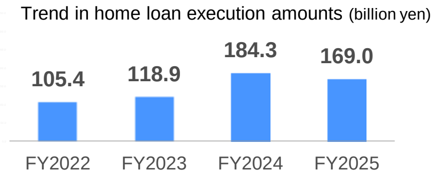
Personal

- ☑ Enhancing client convenience via the Hirogin app



Reached 1 million downloads!

- ☑ Expanding new deposits via Hirogin Life Consultation Plaza
  - ❑ Expanding customer contact points by proposing a wide range of products (loans, insurance, asset management) through Hirogin Life Consultation Plaza—open on Saturdays and Sundays



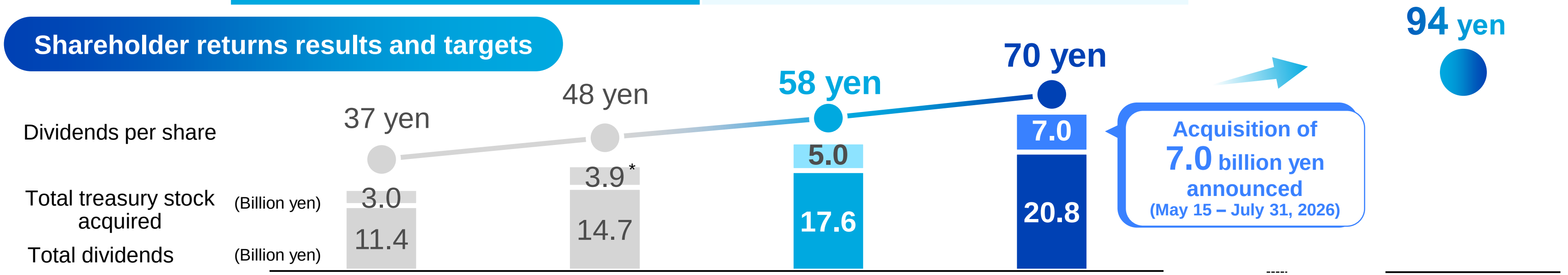
Capital policies

- Based on the targeted payout ratio of approximately 40%, the annual dividend per share for FY2026 is scheduled to be 70 yen, an increase of 12 yen from the previous year.
- Treasury stock will be purchased dynamically in accordance with capital adequacy levels, with a target of around 10% of consolidated equity capital (FY2026 target).

Payout ratio	**Maintaining a payout ratio of approximately 40% based on stable and ongoing growth in dividends per share through profit growth**
Treasury stock acquisition	**While maintaining financial soundness, acquiring treasury stock dynamically based on a comprehensive consideration of performance trends, market conditions, and other factors**

FY2026 capital adequacy ratio target	(Hirogin Holdings consolidated, Hiroshima Bank nonconsolidated) approx. 10%

Shareholder returns results and targets



	FY2023 (results)	FY2024 (results)	FY2025 (results)	FY2026 (targets)		FY2028 (targets)
Payout ratio	41.0%	40.5%	39.8%	40.5%		Approx. 40%
Total return ratio	52.2%	51.7%*	51.6%	54.5%	…	-
DOE	2.4%	3.0%	3.4%	3.9%		-
Net income attributable to owners of the parent	27.6 billion yen	35.8 billion yen	43.7 billion yen	51.0 billion yen		70.0 billion yen

* We disposed of the 1 million shares of the 5 billion yen in treasury shares acquired via third party allocation to support the Hiroshima Museum of Art. Calculations are based on the effective purchase price of 3.9 billion yen.

Note: DOE = total dividends ÷ equity capital (average of starting and ending figures)

DX/IT investment

▶ Promoting a shift toward high-value-added operations by saving 220,000 hours/year in work time through the use of AI and by centralizing dispersed customer information by introducing a new sales support system

Sales DX roadmap

Before

Sales based on thinking by **Employees** from a clean slate

From now on

Sales in which **Employees** build on a base prepared by **AI** (digital technologies)

Vision

Sales activity transformation (maximizing value provided to clients)

Rebuilding sales processes assuming AI deployment

Introducing a new sales support system
(slated to go online in July 2027)

- ❑ Centralizing information dispersed across individual channels and systems (building data infrastructure)
- ❑ Deploying sales using AI recommendations of proposal target clients and content (next best actions)
- ❑ Enhancing Groupwide sales by sharing system use with Group companies
- ❑ Upgrading business systems related to personal loans, sales of financial instruments, and management of properties under management

Time savings (projected)	-220,000 hours/year

Shifting to high value added operations

Solutions for client challenges (projected)	50% increase

Business (administration) efficiency improvements

Replacement of some business processes with generative AI

- ❑ AI chatbots
- ❑ AI to support preparation of applications for approval
- ❑ AI translation of contracts

Now

Sales activity efficiency improvements

Using AI to free time for sales activities

- ❑ Call record summary/analytics AI
- ❑ Subsidy application support AI

More advanced sales activities

Using AI to deploy higher-quality, reproducible sales activities

- ❑ AI to support meeting preparations
- ❑ AI role playing

Expanding AI use case studies using in-house development and SaaS

Appendix

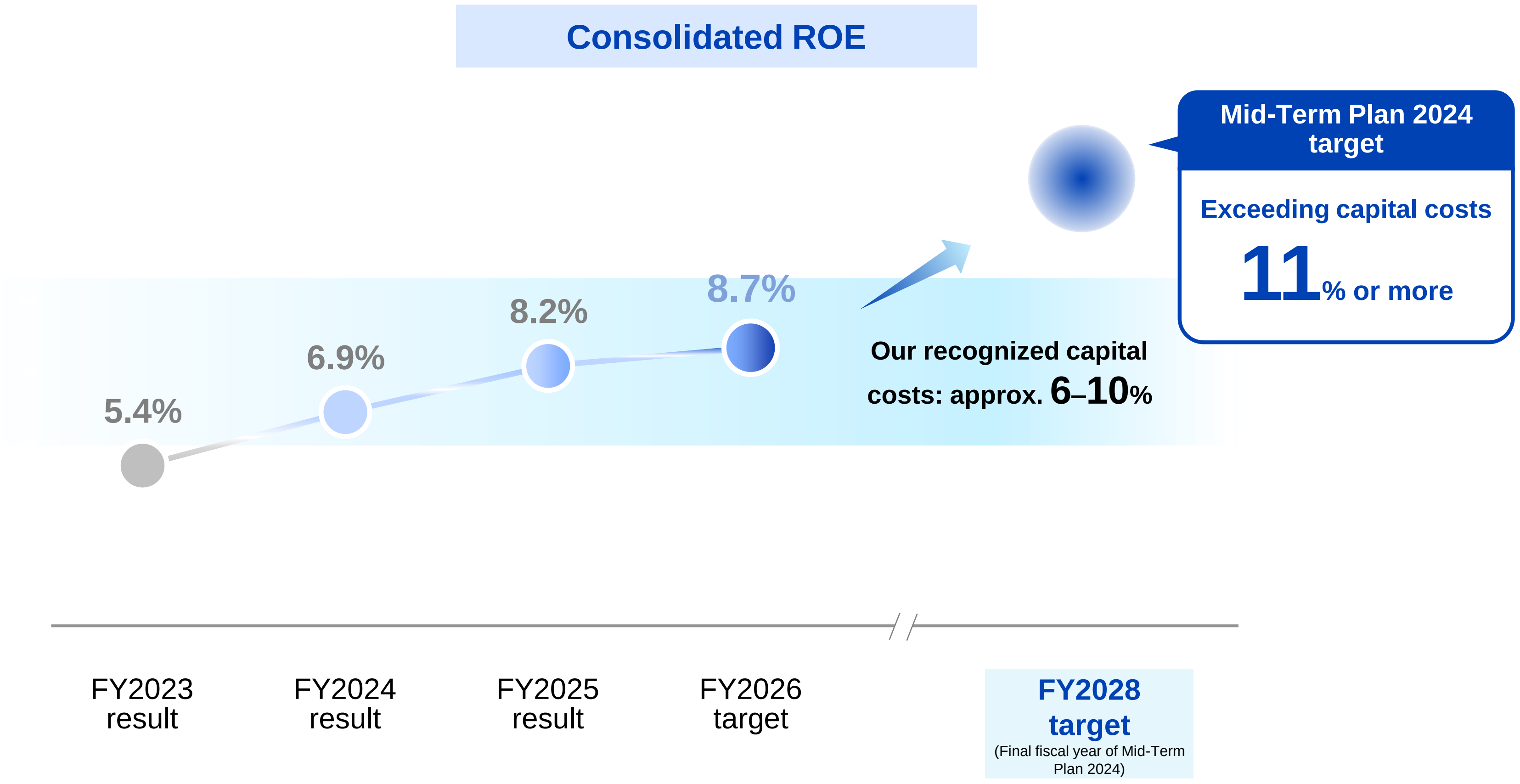
– Mid-Term Plan 2024 management targets –

Revisions of FY2028 targets made to date

Targets for final fiscal year of the Mid-Term Plan (FY2028)

		Initial		After May 2025 revisions		After November 2025 revisions		After May 2026 revisions
KPIs	Consolidated ROE	7% or more	→	9.5% or more	→	9.5% or more	→	11% or more
	Consolidated capital adequacy ratio	Approx. 11%	→	Approx. 11%	→	Approx. 10%	→	Approx. 10%
	Consolidated BPS	2,000 yen or more	→	2,000 yen or more	→	2,000 yen or more	→	2,200 yen or more
Target profit level	Net income attributable to owners of the parent	45.0 billion yen	→	57.0 billion yen	→	57.0 billion yen	→	70.0 billion yen

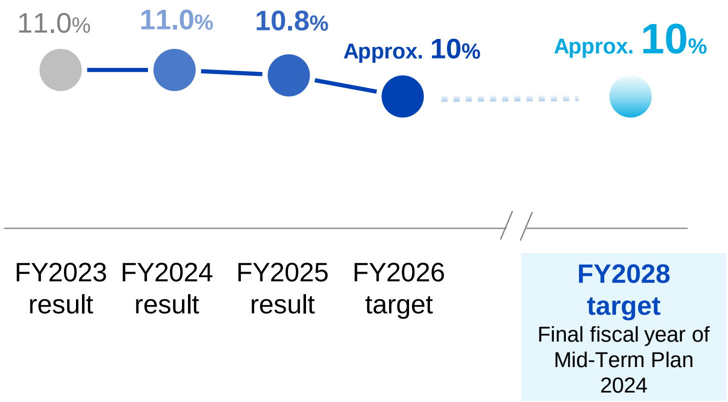
KPIs



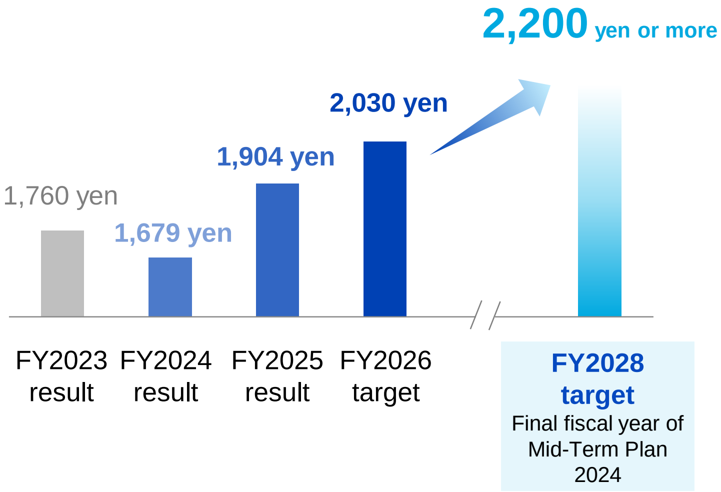
Consolidated ROE
5.4%
6.9%
8.2%
8.7%
Our recognized capital costs: approx. 6–10%
Mid-Term Plan 2024 target
Exceeding capital costs
11% or more
FY2023 result
FY2024 result
FY2025 result
FY2026 target
FY2028 target
(Final fiscal year of Mid-Term Plan 2024)

KPIs

Consolidated capital adequacy ratio



Consolidated BPS



Group Initiatives to Achieve the Regional Revitalization KPIs

KPIs for regional revitalization

Trend in Hiroshima Prefecture's population

Reducing the rate of decline
(2028)

Tourism consumption in Hiroshima Prefecture

Targeting continual growth*
(2028)

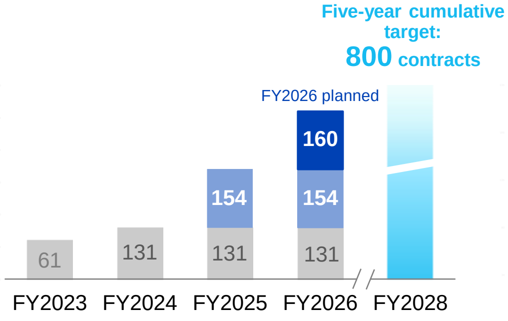
Hiroshima Prefecture's greenhouse gas emissions

Targeting continual reductions
(2028)

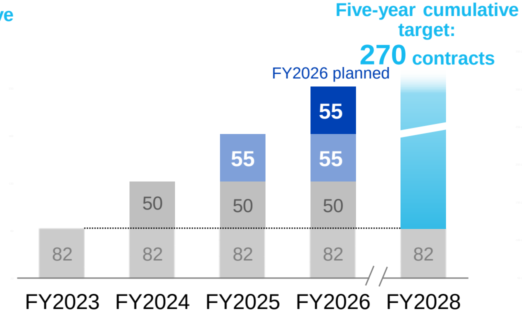
* Increasing unit amount through shift from tourism by travelers passing through to excursion and long-term-stay tourism consumption

The Group's initiatives

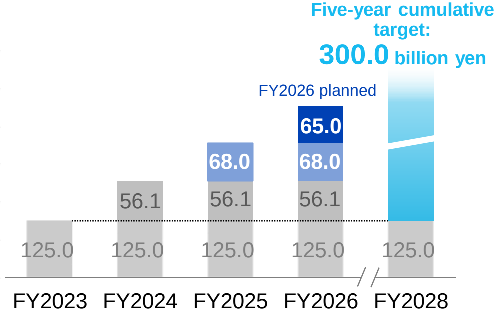
Cases of startup and VC support



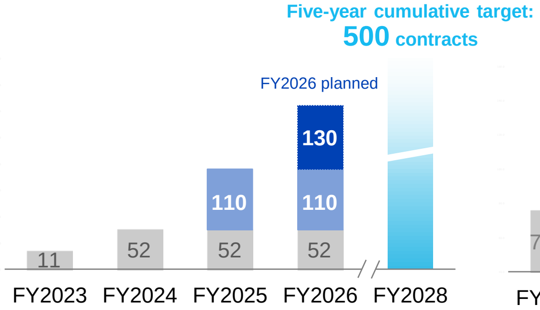
Involvement in community/regional development projects



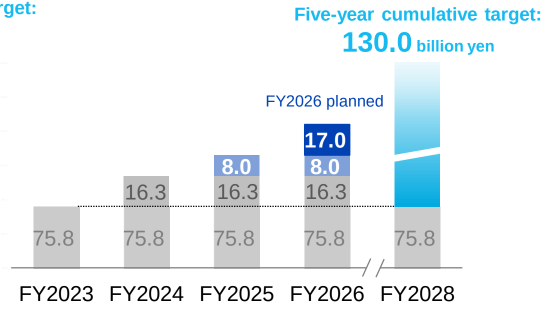
Execution amount of environmental finance



HR referrals



Amount invested in tourism



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These statements are based on information currently available to the Company and reflect its expectations as of the time of preparation of this document. Certain assumptions were made in preparing these statements. These statements and assumptions are subjective in nature and may prove to be inaccurate or may fail to materialize in the future. Various uncertainties and risks may lead to such outcomes. Please refer to the Company’s financial results, securities reports, and integrated reports for additional information on these. In addition, future-oriented statements within this document are, as stated above, based on information deemed reasonable as of the date of this document or of any separately specified date. The Company has neither the obligation nor enforces a policy to update such information when changes occur. Any information contained in this document regarding companies or entities other than the Company or the Group has been obtained from publicly available sources. The Company has verified neither the accuracy nor the appropriateness of such information and makes no guarantees regarding its accuracy or appropriateness.

Management Planning Group, Hirogin Holdings, Inc.

Phone: +81-82-245-5151

URL: https://www.hirogin-hd.co.jp/english/index.html

Hirogin Holdings, Inc.