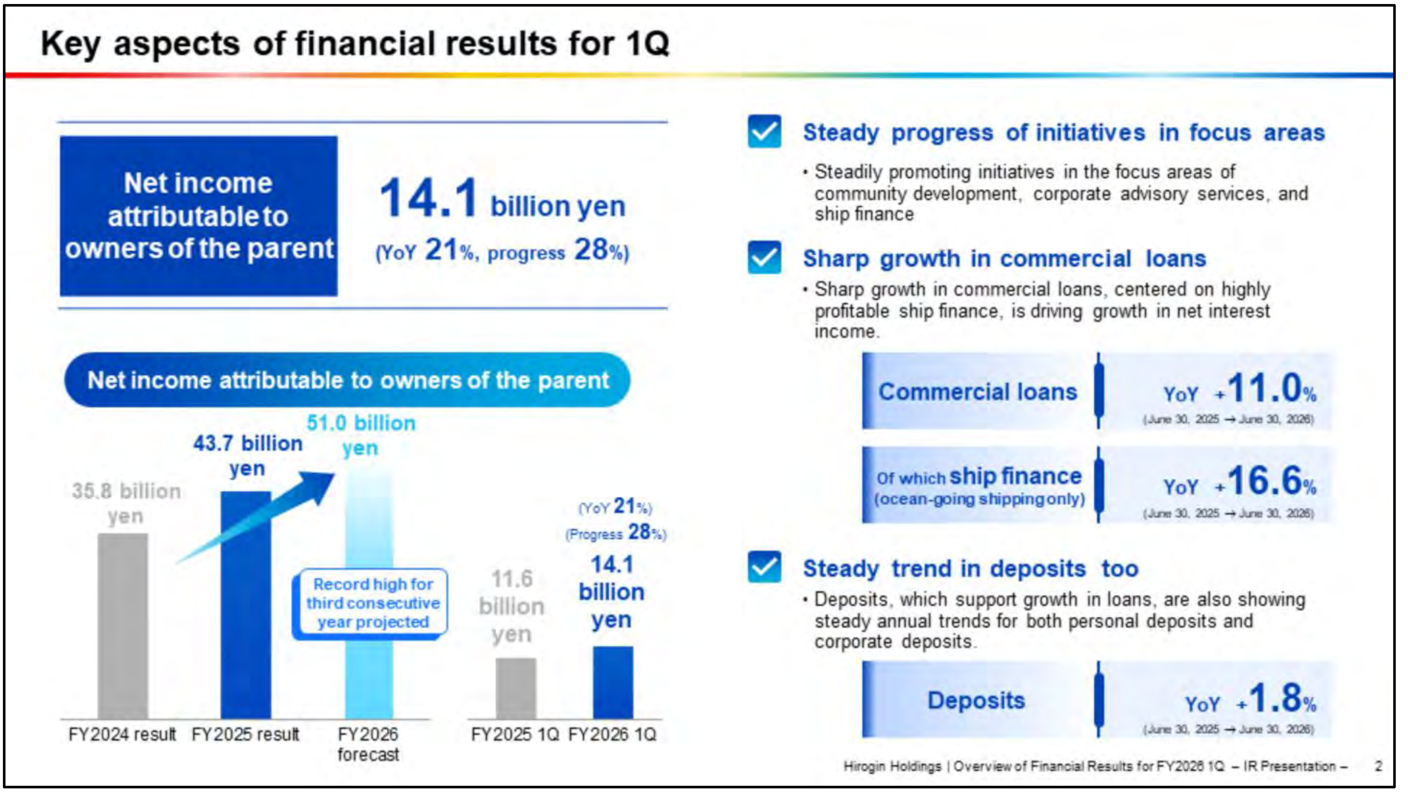
Overview of Financial Results for FY2026 1Q
– IR Presentation –

August 20, 2026

Hirogin Holdings, Inc.



- These are the key items on today's agenda.
- In the first quarter of FY2026, net income attributable to owners of the parent reached 14.1 billion yen, up 21% year on year.
- For FY2026, we project record high net income for the third consecutive year, attributable to owners of the parent, of 51.0 billion yen. We made steady progress of 28% toward this target in the first quarter.

- We are steadily pursuing initiatives in the three focus areas of community development, corporate advisory services, and ship finance.
- Growth in commercial loans in particular, centered on ship finance, surpassed the goals set in our plans, increasing 11.0% YoY on an ending balance basis. This factor helped drive growth in net interest income.
- Deposits, which support growth in loans, showed steady growth in both personal deposits and corporate deposits, growing 1.8% YoY.

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

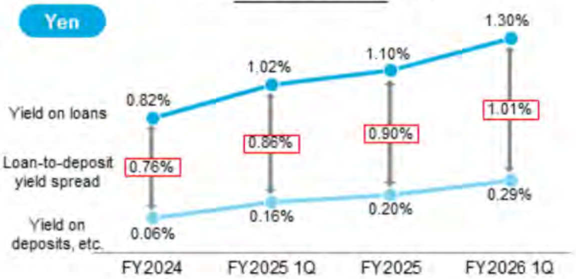
* Total amount obtained after multiplying net income for consolidated subsidiaries, etc. excluding Bank by ownership ratio

Net interest income

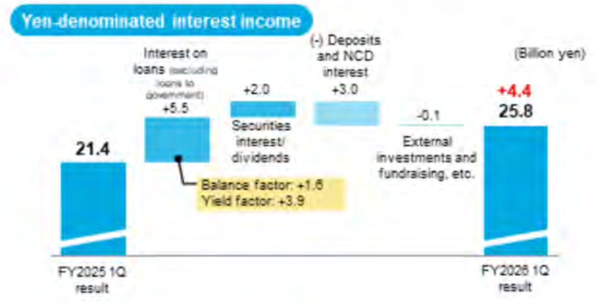
Hiroshima Bank nonconsolidated

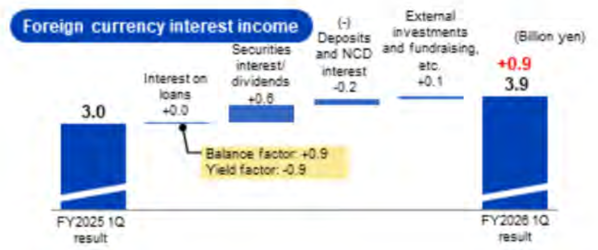
Net interest income

Yield on deposits/loans



Factors contributing to changes in net interest income



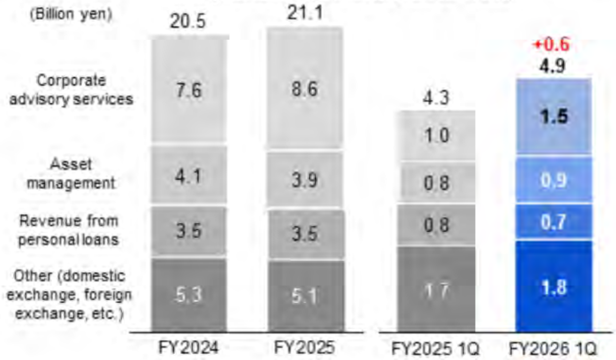


Net non-interest income, expenses

Hiroshima Bank nonconsolidated

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)



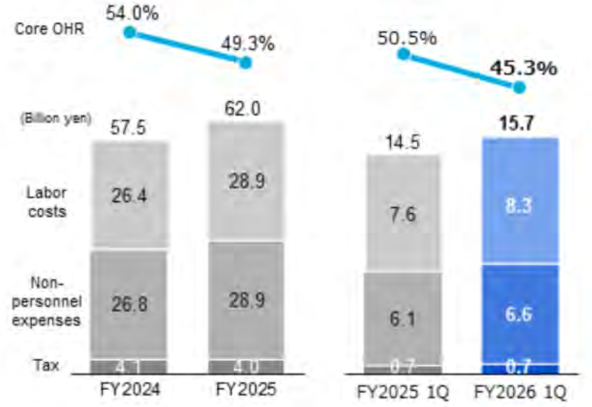
(Billion yen)

	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

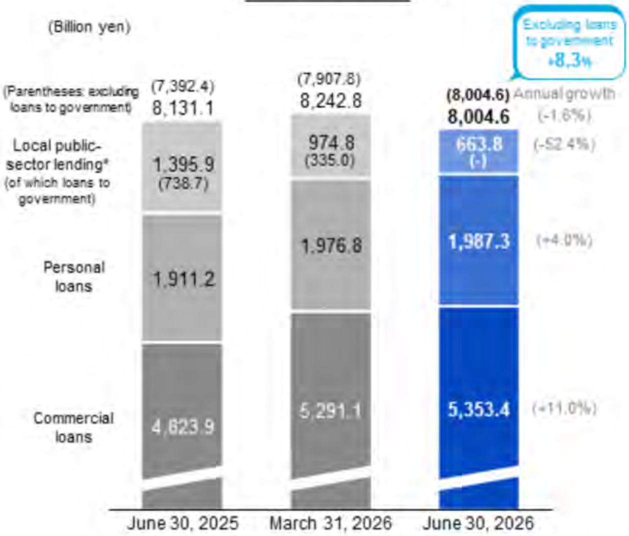
Core OHR = Expenses / Gross profit on core businesses



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

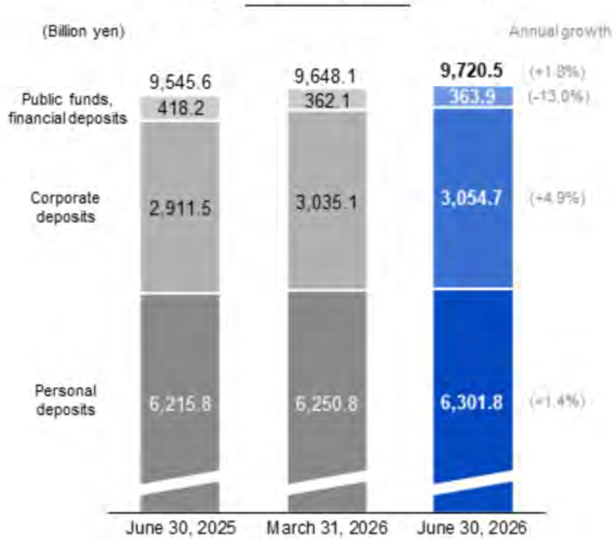
Hiroshima Bank nonconsolidated

Loans (end balance)



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

Deposits, etc. (end balance)

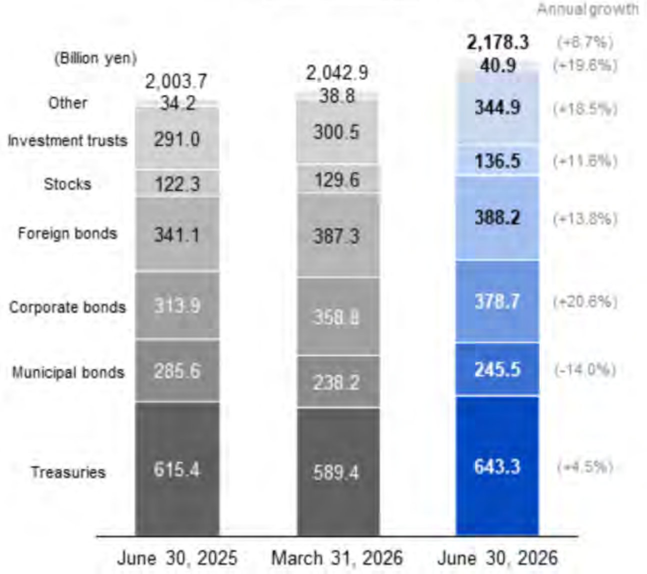


* Deposits, etc. include negotiable certificates of deposit (NCDs).

Hiroshima Bank nonconsolidated

Securities (end balance), gains/losses on securities

Securities (end balance)



Gains/losses on securities

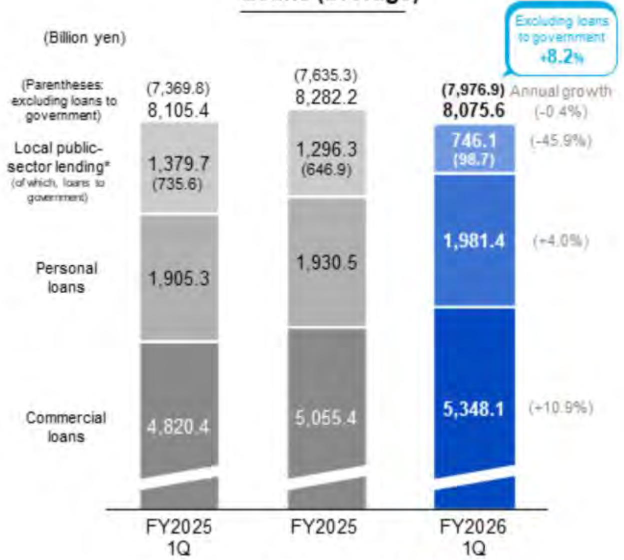
(Billion yen)

	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)

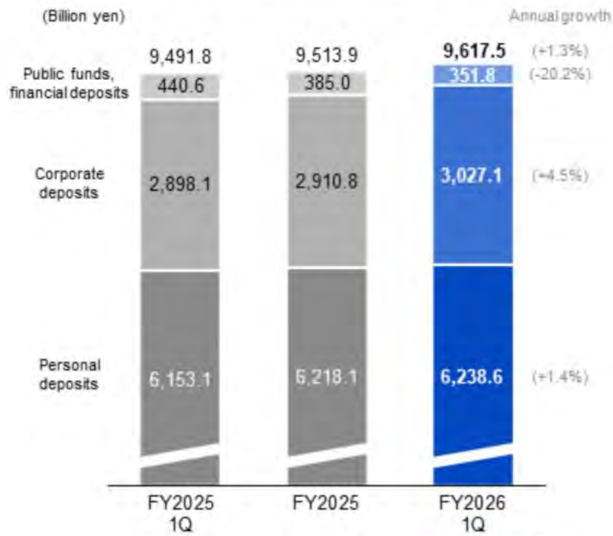
Hiroshima Bank nonconsolidated

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).

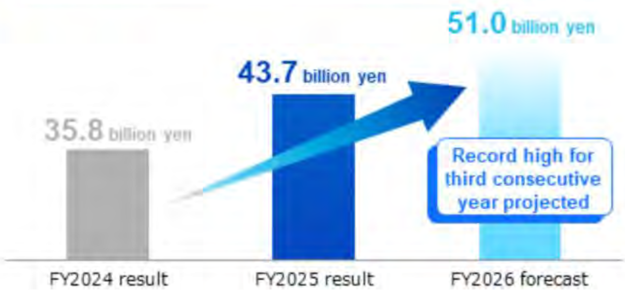
未来を、ひろげる。
Hirogin Holdings, Inc.

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**

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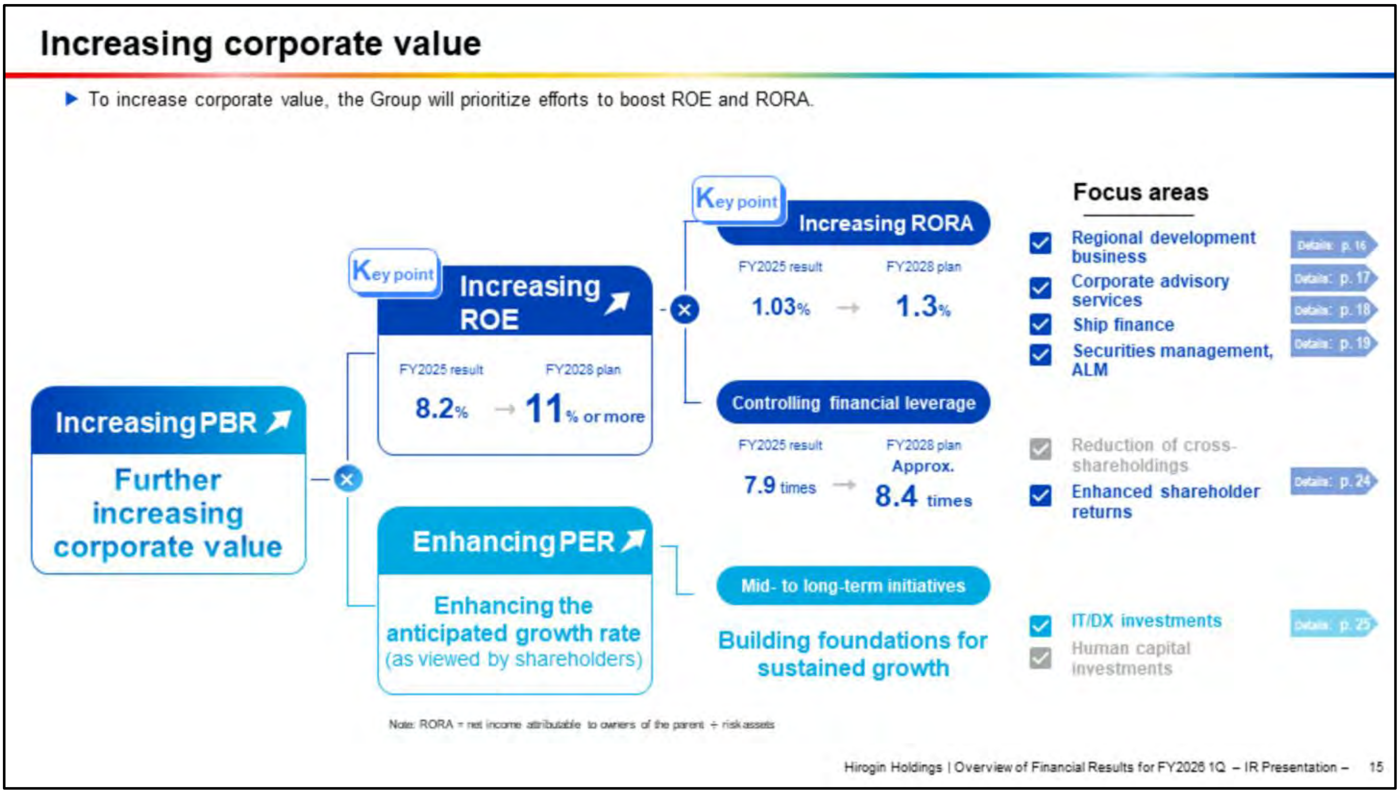
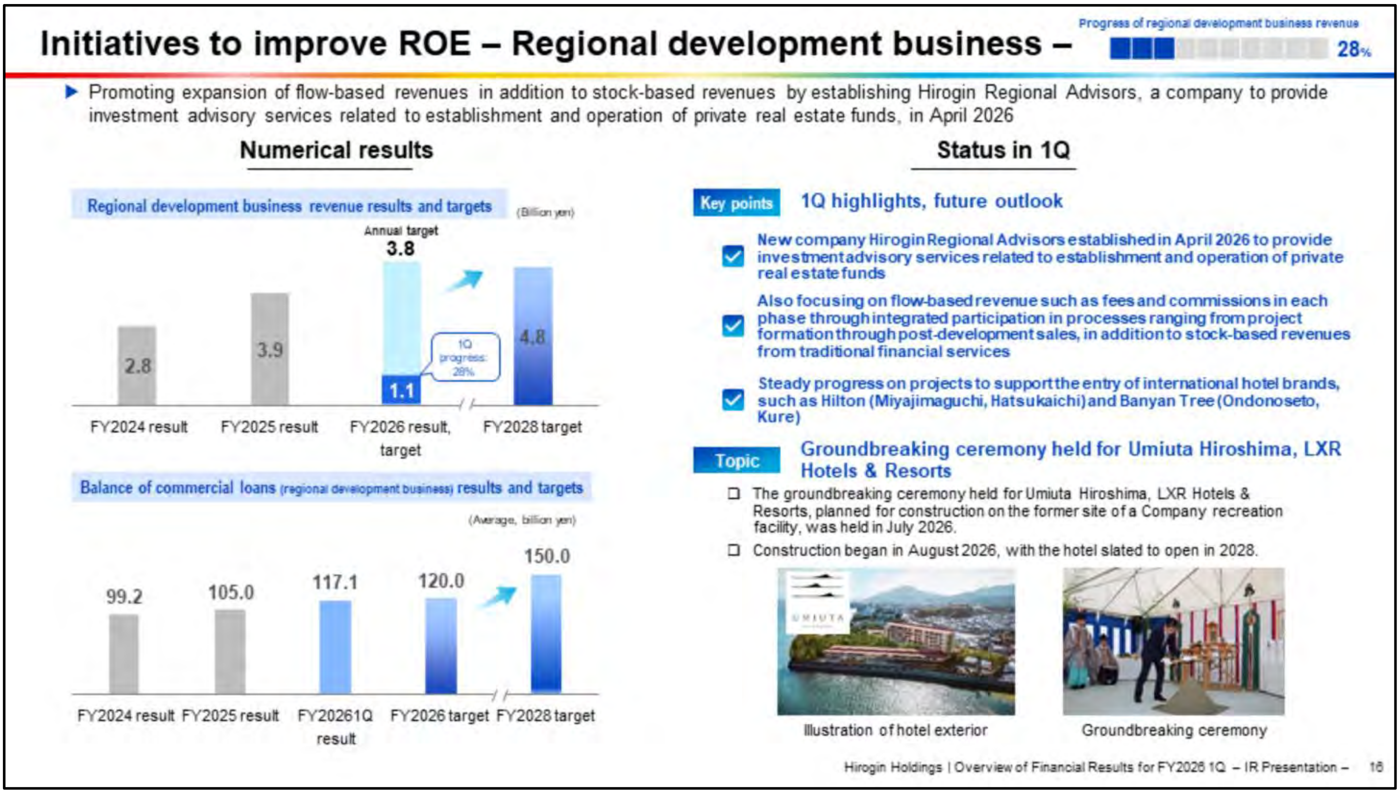
Hirogin Holdings, Inc.

III. Increasing corporate value

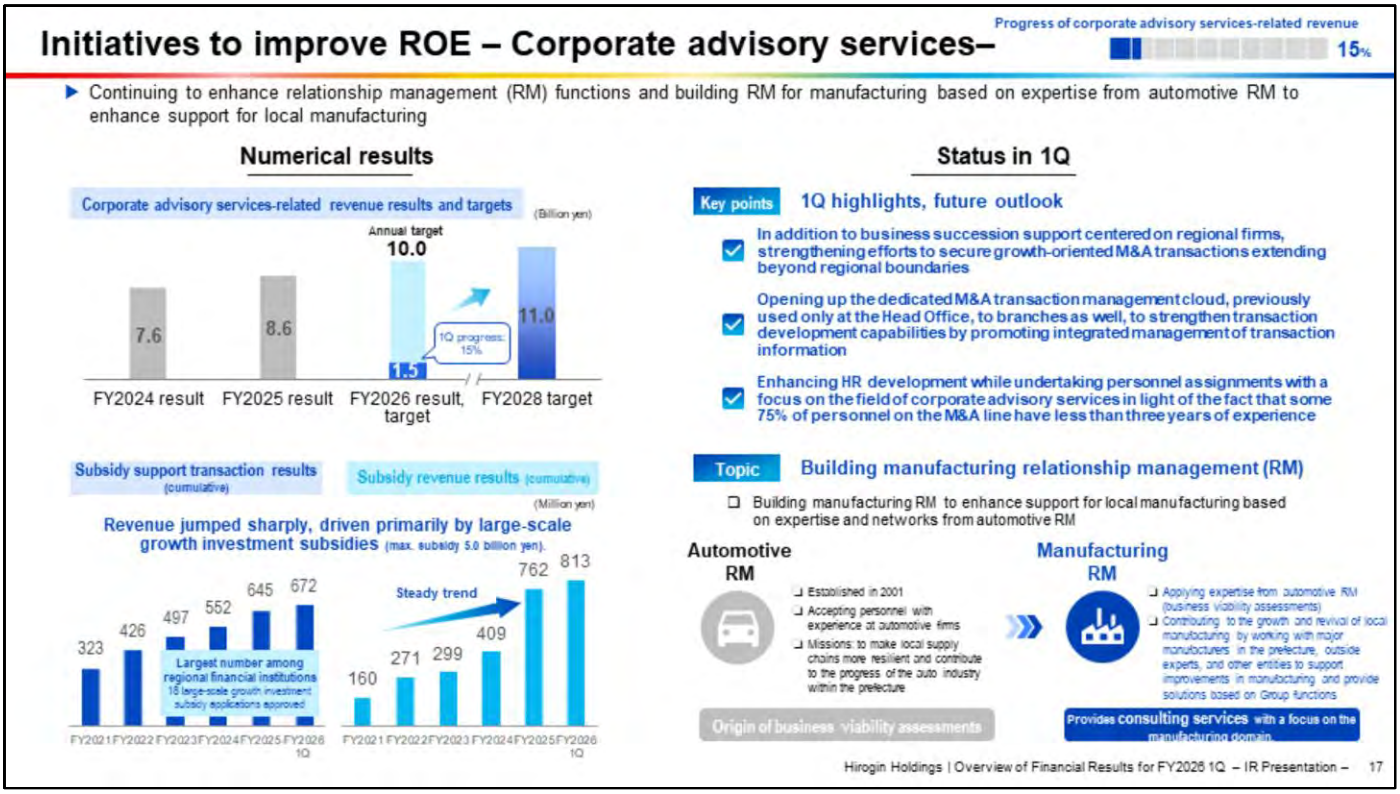


- To grow PBR (corporate value), we will target an ROE of 11% or above.
- To do so, we will increase RORA and enhance efforts to control financial leverage.
- Additionally, we will strengthen investments in growth, including IT and DX investments, to boost anticipated growth as viewed by shareholders.



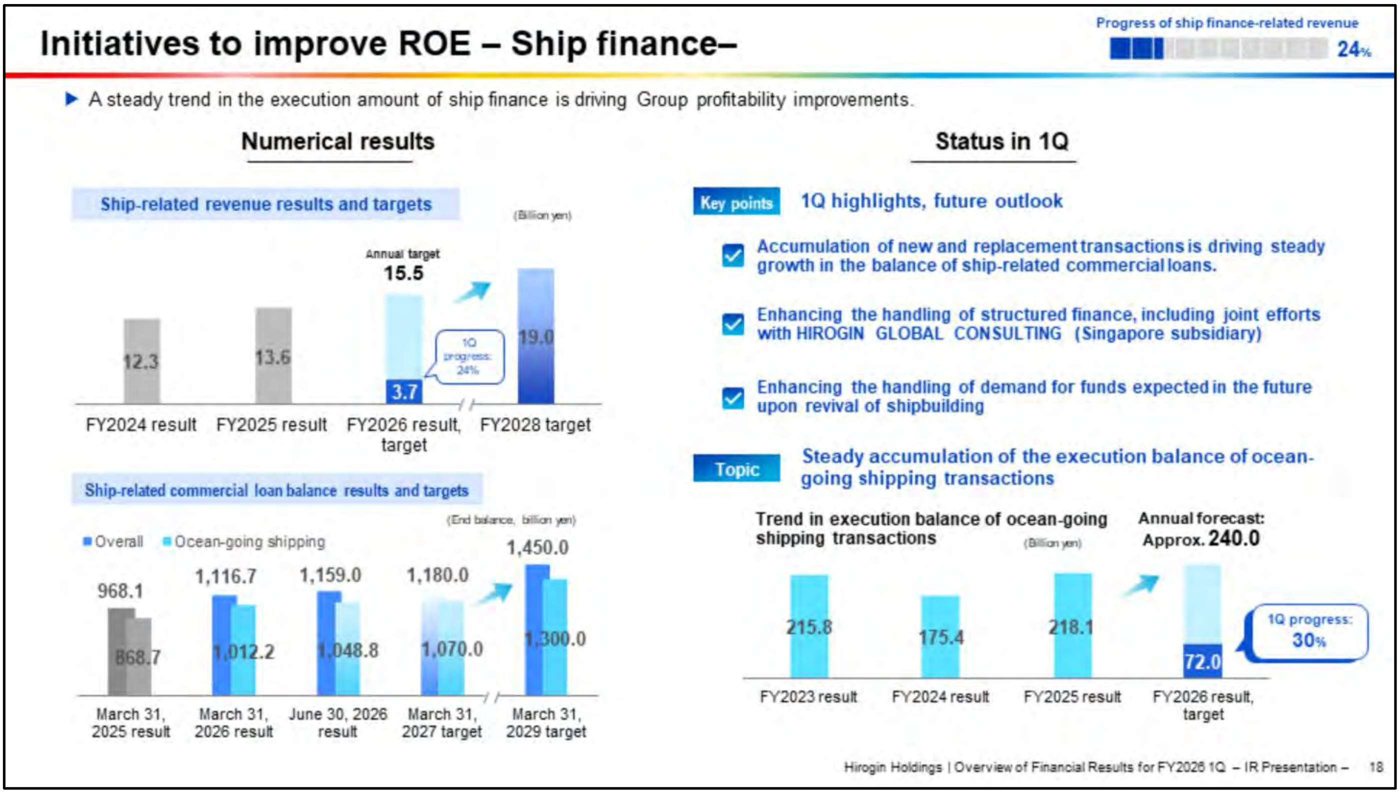
- This slide examines community development, the first focus area.
- At 1.1 billion yen, regional development revenue in the first quarter got off to a smooth start. This figure is 28% of the annual target of 3.8 billion yen.

- In April 2026, we established Hirogin Regional Advisors, an asset management firm charged with handling private investment funds. The structure established will provide integrated support, upstream to downstream, for community development projects.
- Centered on Hirogin Holdings' new Regional Development Coordination Group, also established in April, we will focus not just on real estate finance, but on securing income from service transactions, including consulting fees, through participating in community development projects from the initial planning stage.
- A groundbreaking ceremony was held in July for LXR Miyajima, a hotel operating as part of the Hilton Group's premium hotel brand, which will be built on the former site of a Company recreation facility in Miyajimaguchi, Hatsukaichi. Construction began this month, and the hotel is slated to open in 2028.
- Multiple other community development projects are underway, including one in Seto Park, Ondonoseto, Kure. We continue to pursue earnings opportunities related to redevelopment, an area in which we anticipate growth.



- This slide examines the next focus area, the corporate advisory services business.
- Corporate advisory service revenue in the first quarter was 1.5 billion yen, versus the annual target of 10.0 billion yen.
  Although earnings grew 46% year on year, progress toward the target is a mere 15%, which we aim to improve on going forward.
- For subsidy support consulting, both numbers of transactions and revenue showed steady growth. We had 18 large-scale growth investment subsidy applications approved, more than any other regional bank. We will maintain our focus on this area this year.

- We will also continue to focus on the business succession and M&A businesses, which account for the core of our corporate advisory services. We are expanding staffing in response to continuing demand growth among sellers for growth-oriented M&As, in addition to traditional business succession M&As. Going forward, we will raise profitability by increasing the rate of contracts successfully concluded by securing larger-scale transactions and better meeting buyer needs.
- To strengthen transaction development capabilities, we are introducing to our branches a dedicated M&A transaction management cloud previously used only at the Head Office.
- However, we still face development issues in HR. While we are enhancing personnel assignments, since some 75% of personnel assigned to this area have fewer than three years of experience, we plan to have newly assigned personnel at the head office contribute immediately through external secondment and other means.
- We have established the new field of manufacturing relationship management to deploy expertise from automotive relationship management to support manufacturing in areas other than automotive fields. We will support efforts to improve regional manufacturing management in cooperation with major manufacturers within the prefecture.



- This slide examines ship finance, the third focus area.
- Ship finance-related revenue in the first quarter was 3.7 billion yen, versus the annual target of 15.5 billion yen. Although the rate of progress toward the target is a mere 24%, since ship finance-related revenue typically grows in the second half in connection with growing loan balances, we consider this a very smooth start.
- In particular, the balance of commercial loans for ocean-going shipping is growing faster than anticipated (up 16.6% YoY on an ending-balance basis), which will drive growth in net interest income.

- Going forward, we will steadily grow balances in line with strong funding demand for new and replacement shipbuilding.
- Additionally, we plan to work with HIROGIN GLOBAL CONSULTING, a Singapore subsidiary established in 2024, to enhance the handling of structured finance in ship finance.

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	+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)	-	-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	+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

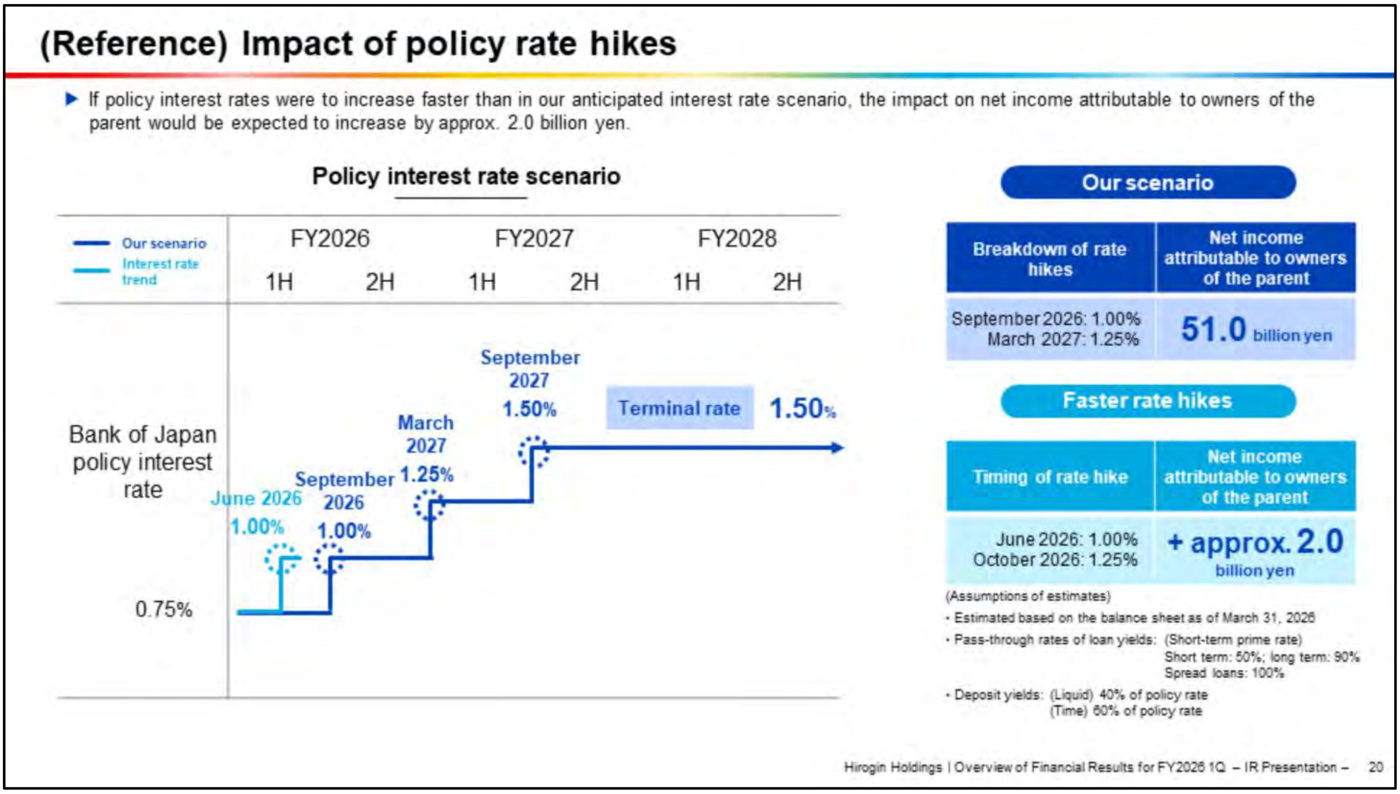
Call money, commercial paper

Corporate bonds

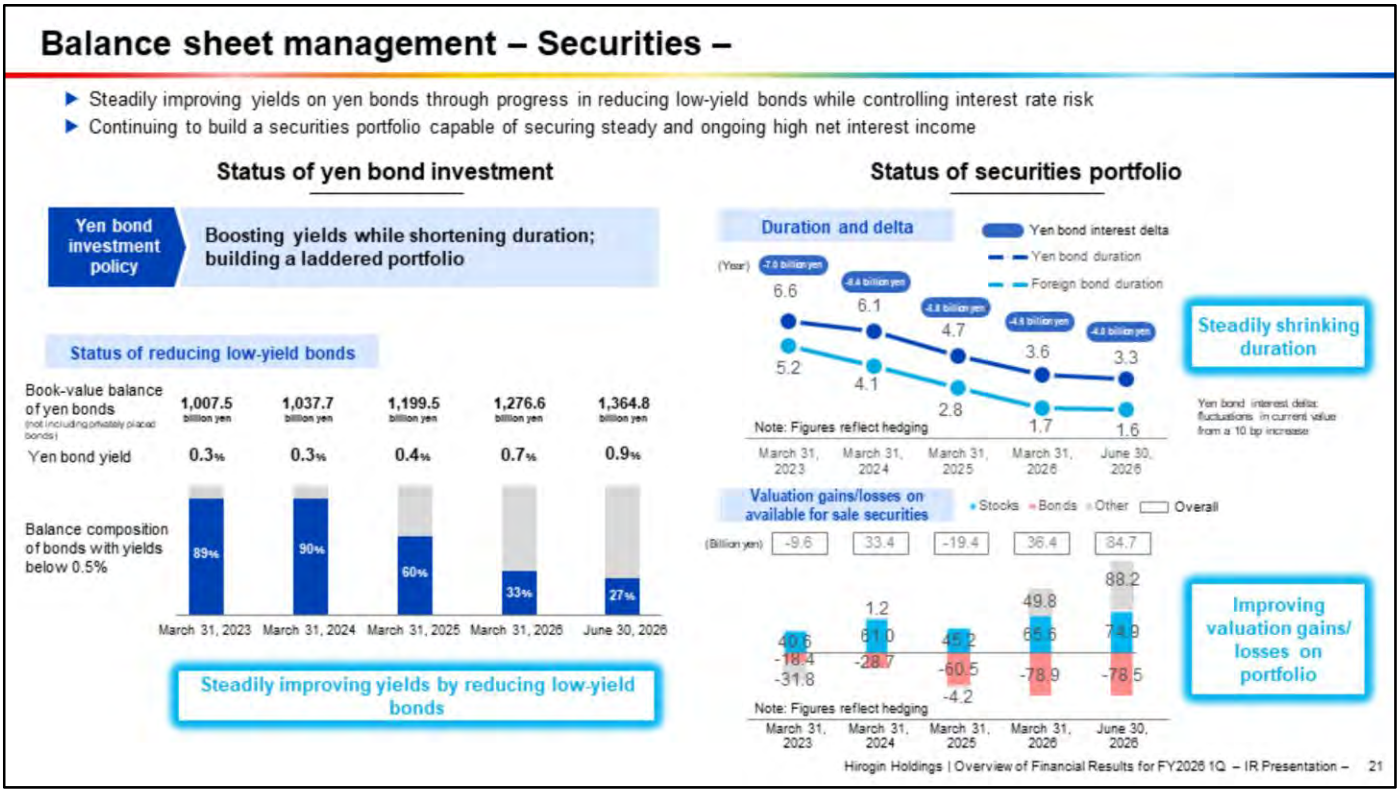
- Now let's consider Hiroshima Bank's balance sheet.
- We're making more efforts to strengthen ALM than before in response to intensifying competition to secure deposits associated with the shift to a world of positive interest rates.

- On the investment side, while the balance of commercial loans has grown sharply, centered on highly profitable ship finance, we are improving the asset efficiency of the loan portfolio by reducing the balance of low-profitability government-related loans to zero by the end of May.
- We plan to maintain a securities balance of approximately 2 trillion yen throughout the current Mid-Term Plan period.

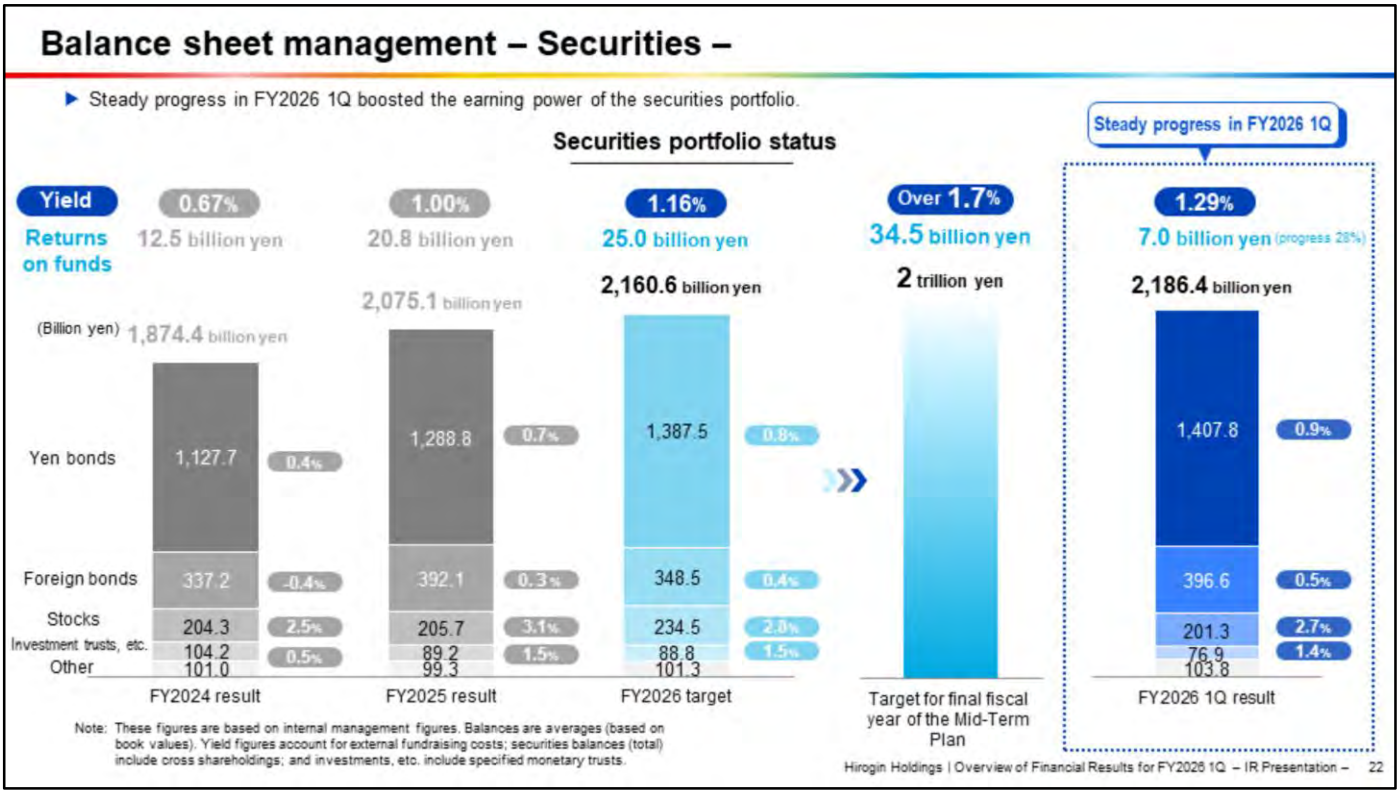
- On the fundraising side, we are steadily building up deposit balances while controlling deposit yields and avoiding excessive interest rate promotions for both personal and corporate deposits.
- Going forward, based on the gap between deposits and loans, we will study and address ways to diversify our fundraising, including call money, commercial paper, and corporate bonds, in addition to securing deposits.



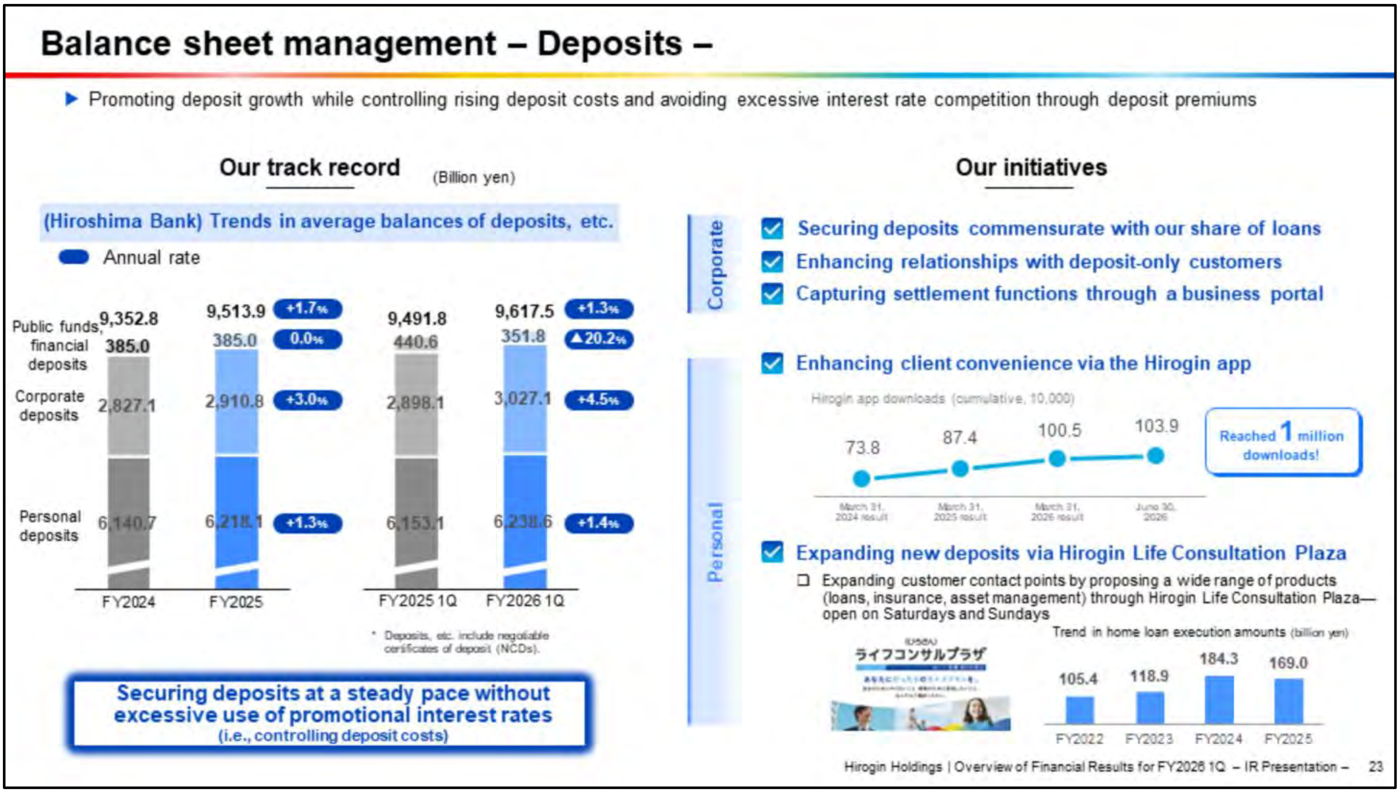
- Shown here is the policy interest rate scenario for the current Mid-Term Plan.
- If the next policy interest rate hike were to take place ahead of schedule in October, the expected result would be an increase in net income attributable to owners of the parent of approximately 2.0 billion yen.



- This slide addresses our management of securities assets.
- Yields on yen bonds are improving steadily due to cuts in low-yield bond holdings while implementing control over duration. Related efforts include investments made in variable bonds (treasuries asset swaps) in light of rising interest rates.
- Valuation gains/losses are also improving for the securities portfolio as a whole, and we will continue building this portfolio to achieve high net interest income on a stable, ongoing basis.



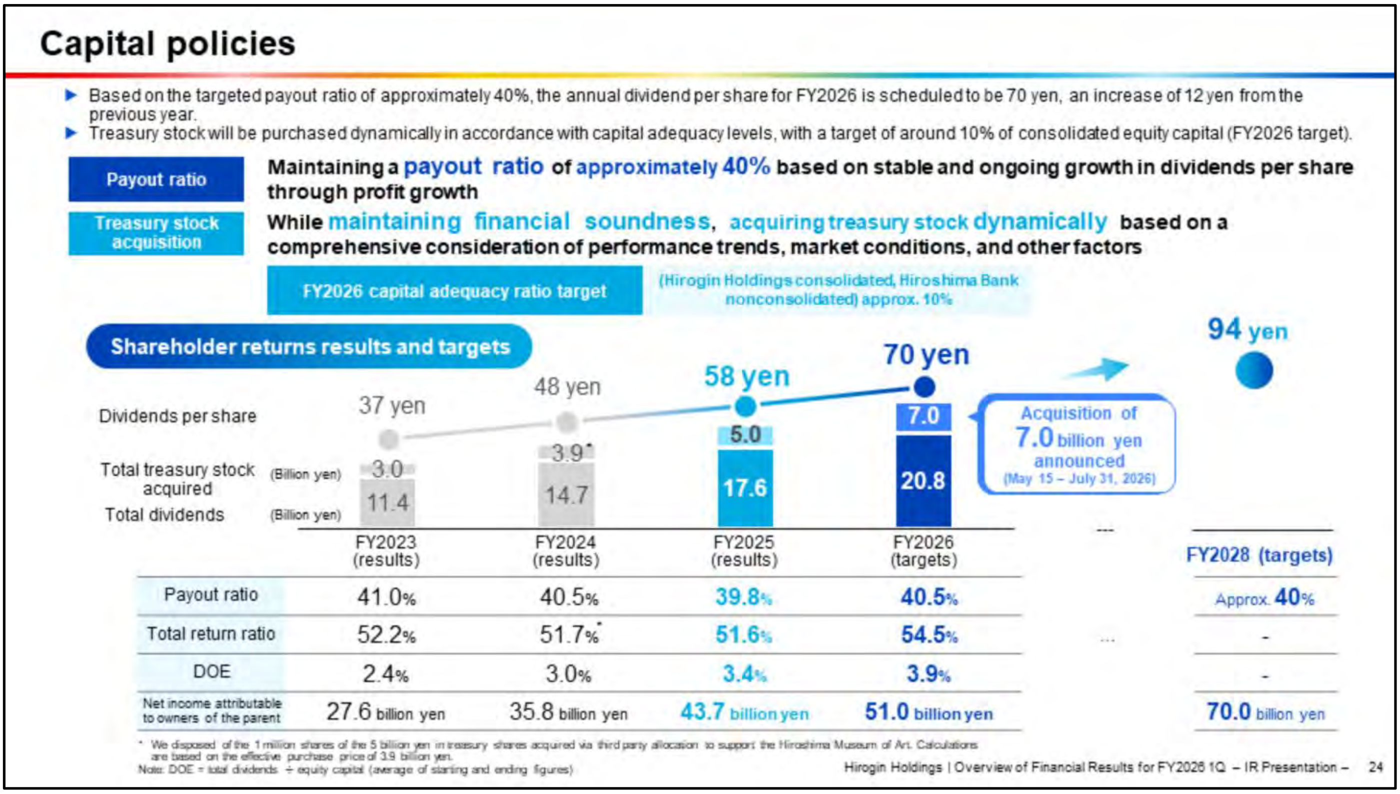
- We made steady progress during the first quarter of FY2026.
- Our aim is to build a portfolio with net interest income of 34.5 billion yen and yield exceeding 1.7% in FY2028, the final year of the Mid-Term Plan.



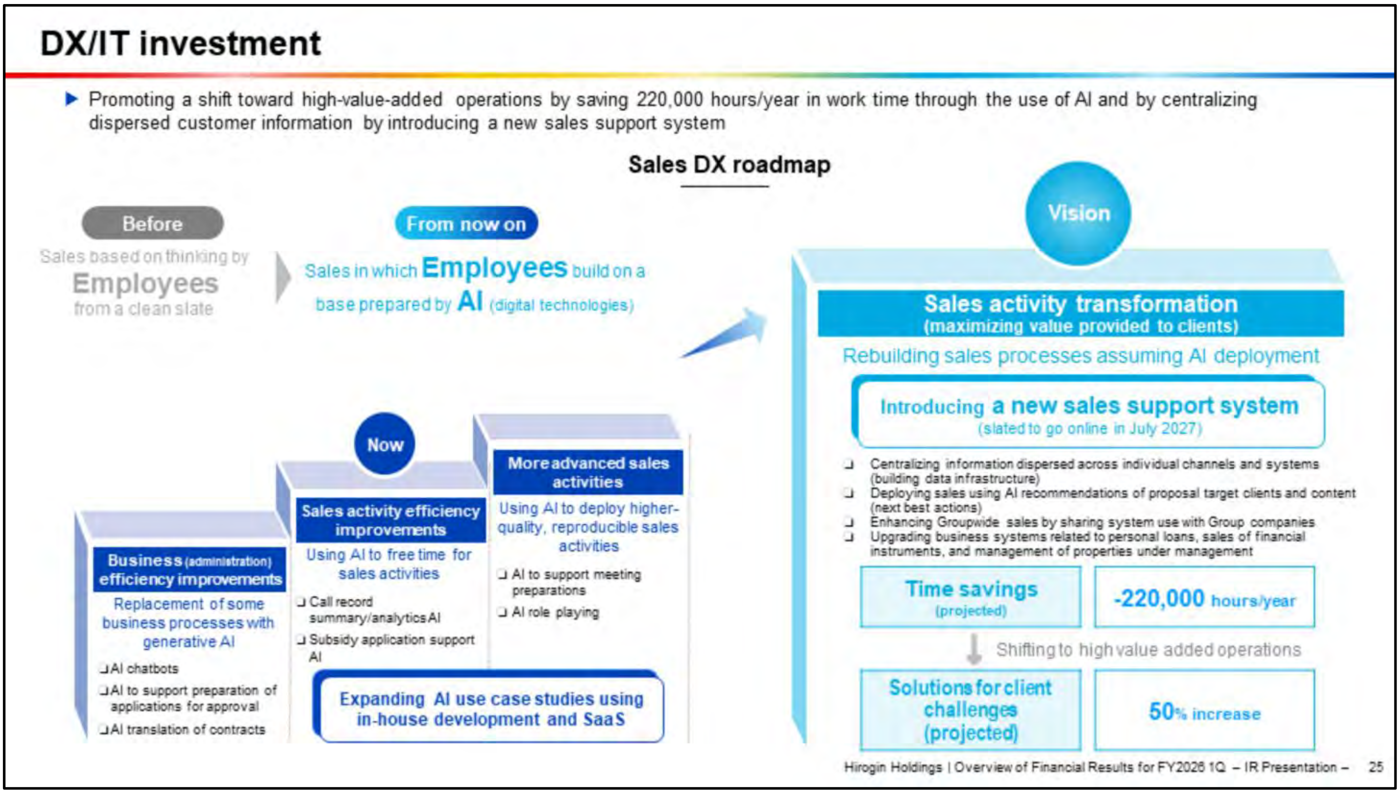
- This slide examines efforts to secure deposits.
- Our basic approach is to pursue growth in deposits while controlling rising deposit costs and avoiding high yield deposit premiums and excessive interest rate competition.

- We are raising corporate deposits through steady efforts including securing deposits commensurate with loans and enhancing relationships with deposit-only customers.

- For personal deposits, we are promoting efforts to secure mass market deposits through contactless channels, as the cumulative total of Hirogin app downloads has now surpassed 1 million.
- We are also continuing to focus on securing deposits through personal services, such as Hirogin Life Consultation Plaza, which offers a wide range of product proposals that includes loans, insurance, and asset management.



- This slide reviews our policy on shareholder returns.
- While maintaining a payout ratio of approximately 40% as a basic policy, we will make dynamic purchases of treasury stock in accordance with capital adequacy levels, with a target of around 10% of consolidated equity capital (i.e., as the FY2026 target).
- Based on this policy, we plan for an annual dividend of 70 yen per share in FY2026, which corresponds to a payout ratio of 40.5%.
- We also acquired 7.0 billion yen in treasury stock from May through July.
- During the period covered by the Mid-Term Plan, we will increase dividends in line with rising profit levels, targeting a dividend of 94 yen based on 70.0 billion yen in net income in FY2028, the plan's final fiscal year.



- This slide examines DX and IT investment.
- To date, our deployment of AI has focused on business efficiency improvements, and going forward, we will enhance the use of AI to formulate and deploy more advanced sales strategies.
- We plan to proceed by rebuilding our sales processes based on the assumption of AI deployment, and by introducing a new sales support system in 2027.
- By centralizing information dispersed across individual channels and systems and deploying sales based on AI recommendations of proposal target clients and content and next best actions, we will save an anticipated 220,000 hours/year, which will free up resources for high value-added operations.

Appendix

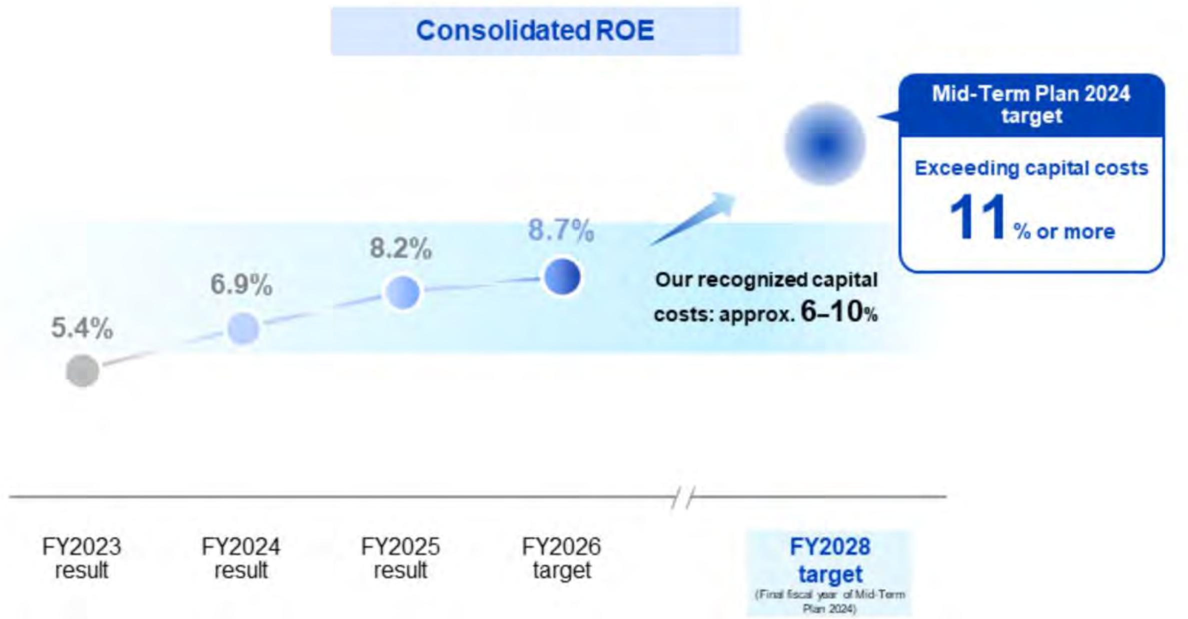
– Mid-Term Plan 2024 management targets –

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**

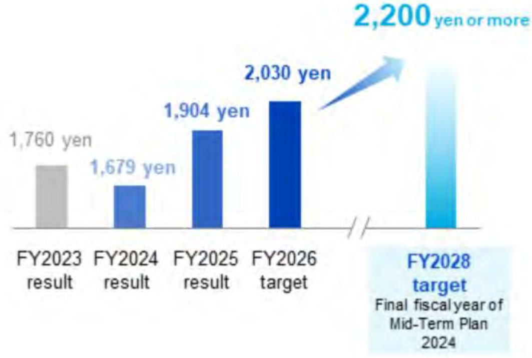
KPIs


Consolidated ROE
Mid-Term Plan 2024 target
Exceeding capital costs
11% or more
8.7%
8.2%
6.9%
5.4%
Our recognized capital costs: approx. 6–10%
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

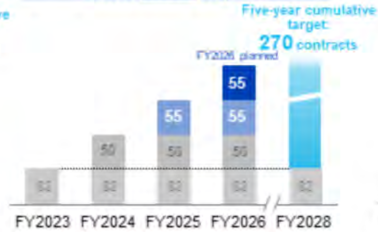
Targeting continual reductions
(2028)

* 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

Disclaimer

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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.

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