

Management Policy

Management Vision

Contribute to the creation of a prosperous future for the regional community as a trusted Regional Comprehensive Services Group by closely offering thorough support to customers

Code of Conduct

Hirogin Holdings will endeavor to create the shared values with the regional community and realize a sustainable society, based on five items of the Code of Conduct.



Contributing to local communities

Work in step with regional communities to actively contribute to their development



Contributing to customers

Think and act from the customers' points of view to contribute to their prosperous life and business development



Enhancing corporate value

Continuously enhance the Company's corporate value



Increased job satisfaction

Create a cheerful, rewarding corporate group where everyone works healthfully



Compliance

Exercise a high level of compliance

Brand slogan

Expanding the horizons of the future



未来を、ひろげる。

私たちは、お客さまに寄り添い、声に耳を傾け、真に信頼される〈地域総合サービスグループ〉としてお客さまとともに、この地域の未来をひろげます。





HIROGIN HOLDINGS

広島銀行 | ひろぎん証券 | しまなみ債権回収 | ひろぎんキャピタルパートナーズ | ひろぎんITソリューションズ
 ひろぎんリース | ひろぎんエリアデザイン | ひろぎんヒューマンリソース

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Editorial Policy

Hirogin Holdings, Inc. (the "Company") has prepared this "Hirogin Holdings INTEGRATED REPORT 2022" to facilitate understanding among stakeholders, particularly investors, of the Company's initiatives aimed at sustainable value creation.

In editing this report, we referred to the International Integrated Reporting Framework advocated by the International Integrated Reporting Council (IIRC), the Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation advocated by the Ministry of Economy, Trade and Industry, and other guidelines, and the Report details the Company's business model and explains the mechanisms to sustainably create value.

Hirogin Holdings

INTEGRATED REPORT 2022

Expanding the horizons of the future together with our customers

Achievements and challenges apparent eighteen months after transition to a holding company structure

Based on our strong commitment of “contributing to the creation of a prosperous future for the regional community,” eighteen months after launching our transition to a holding company structure, Group management has taken root at a faster pace than envisaged.

I had thought that the cooperation of the operating companies would be our greatest challenge, but Group employees have a good understanding of the direction that the Group is heading in and are engaging in business activities by collaborating with Group companies. An operational flow has started to move in the appropriate areas in which the bank's branch offices, which stand at the front lines of customer relationship building, are identifying customers' issues and needs beyond financial areas and passing that information appropriately and accurately to the respective operating companies, and the operating companies are demonstrating their specializations in proposing solutions to those issues and meeting those needs.

Their achievements in building many relationships through dialogue with customers will lead to a sense of fulfillment among our employees, and give them a sense of enjoyment and reward in their work. I am increasingly hopeful that creating more opportunities to recognize their own role in society will help them to make even greater contributions to the growth and prosperity of the region.

Under our previous organization, we dealt with customers in a “product-out” approach, in which we made proposals from among the product and service options handled by the bank. However, more and more often, we found ourselves failing to come up with good

ideas in the face of issues and needs that could not be resolved with financial products and services alone. Now, having made the complete shift toward Group management and expanded our operations and businesses into areas other than banking, the options that we are able to propose have expanded, and we are on the way to realizing a “market-in” approach.

For example, we are starting to see concrete outcomes from moves to combine the functions of Group companies, Hirogin Lease and Hirogin IT Solutions, to propose IT and DX solutions to customers while also making use of leasing arrangements. These kinds of moves are giving me a sense of a considerable change in our employees' awareness. When the people involved in these businesses come together in person and cooperate on the ground, they come up with unexpected ideas, revealing ideas for the creation of new added value. The fact that all Group companies have been brought together into our new head office building is also, I believe, adding to this effect.

On the other hand, one issue that I regard as urgent is the advancement of the specializations that each of the Group companies should be demonstrating. Currently, there are still many areas in which we are not yet able to offer a wide range of products and services to meet all of our customers' diverse needs. Constantly raising the quality of our operating companies will be a never-ending challenge.

We also need to put more effort into making people in the region more aware of us as a Regional Comprehensive Services Group. I have always believed that, more than increases in the size of loans and deposited assets, the most important thing is the increase in the number of regional customers who recognized Hiroshima Bank as their main trading bank. One indicator of this that we have emphasized is the number of companies identifying us as their main bank



Toshio Heya

Representative Director and President

according to main bank surveys. Over the past several years, as we have been stepping up our efforts to become a Regional Comprehensive Services Group, we have been pleased to see a definite increase in this number. This has given us certainty that we are heading in the right direction. Having said that, our output is still not as strong as it should be, and we recognize that further efforts to raise awareness are needed. At the same time, whereas until recently, people were naturally aware of Hirogin's presence as they walked the streets of this city, with physical branches and ATMs catching their eye, now, with the increasing use of net banking, we are proceeding with plans to reduce the number of branches and ATMs. This presents the major challenge of how we replace and compensate for the role of branches and ATMs in advertising our presence to customers. There is a growing sense of urgency in the realization that raising our brand awareness and thoroughly advertising our presence will be extremely important factors in the maintenance and creation of relationships going forward.

Becoming an indispensable connector for the region

Amid loud claims about the need to reorganize regional banks and the acceleration of moves by regional bank alliances to convert to a holding company structure, the Hirogin Group embarked on Group management with its own by transforming into an independent holding company. This was entirely due to our desire to become a corporate group that is indispensable to this region and to be the Group that the people of the region would most trust and rely on for advice and appropriate responses when they face problems.

For all this talk about changes in the business environment, it must be remembered that each region has its own different factors. The region of Hiroshima and other three prefectures (Okayama, Yamaguchi and Ehime), which is the Group's main sales base, has maintained a considerably large economy and population compared with other regions of Japan. It is for precisely that reason that taking the independent route was an option for us, and it is also a true indication of our faith in the region's potential. Nevertheless, maintaining the status quo will mean a decline, and with the population shrinking, we are not in a position to sit and do nothing.

As we aim for the economic development of the region from perspectives such as how we can encourage new industries or how we can support the redevelopment of the region or revitalize tourism, the question of how to provide the necessary functions to achieve these aims is instilled in our management vision of "contribute to the creation of a prosperous future for the regional community as a trusted Regional Comprehensive Services Group by closely offering thorough support to customers."

There is no way that a single corporate group could ever accomplish these kinds of initiatives on its own. It is essential we pursue such initiatives by uniting and collaborating with the regional community, including local governments. Our objective in establishing one of our subsidiaries, Hirogin Area Design, lies precisely in that aim of regional revitalization. One thing that is often said about regional banks is that their role is to "connect." To connect customers with other customers. To connect government administrations with customers and to the region. These are our roles, and, by fulfilling those functions properly, we hope to boost the redevelopment and revitalization of the region and, together, pursue activities to "expand the horizons of the future."

Considered from the perspective of the ideal business portfolio for achieving this goal, the list of necessary



functions would be never-ending. In fact, pursuant to the revision of the Banking Act in 2021, Hirogin Human Resources launched a registration-style human resources dispatch business in April 2022. However, there would be no point in increasing functions if they are not going to be used. A sudden increase in service offerings could even invite confusion. For this reason, we will approach any increase in functions by first comprehensively considering the level of our proposal capabilities in light of market needs and actively incorporate those functions that need to be increased and services that have truly high market needs.

Meanwhile, as well as expanding into new business domains, we are also pursuing repositioning initiatives by reorganizing and amalgamating existing functions. This is because we believe that, even if the functions that exist within the business portfolio are the same, rearranging and repositioning them could breathe new life into those functions. Breathing fresh air into the corporate culture to change the atmosphere and changing the mindsets and behavior of the people who work there to revitalize business in ways that suit the times; These are perspectives that we will continue to value. At the moment, we are examining a merger of the existing Hirogin Guarantee and Hirogin Card Service in 2023 and positioning the merged company as a direct subsidiary of the holding company, rather than as a subsidiary of the Bank. This decision will be made to pursue the promotion of cashless payment services even more proactively than before.

As society changes, inevitably, so too do the market's needs. We must respond appropriately to each era as it arrives and, recognizing that the day will come when our business portfolio will require a major rearrangement, we will make careful decisions one by one for the construction of a business portfolio with which we can properly provide the functions precisely when they are needed.

Progress of New Mid-Term Management Plan Identifying the now from a sustainability perspective

In terms of our progress in achieving the targets declared in our Mid-Term Management Plan, excluding the Bank, profit from Group companies alone expanded to ¥3.5 billion in fiscal 2021, so our view is that outcomes are steadily being achieved. The two new operating companies established in April 2021 (Hirogin Area Design and Hirogin Human Resources) are both performing even better than expected, with Hirogin Human Resources, in particular, on track to make a profit in fiscal 2022. However, we understand that it will not be easy to achieve the highly ambitious targets declared for the final year of the Plan (fiscal 2023) of over ¥27.0 billion in profit attributable to owners of the parent, over ¥16.0 billion in total of revenue related to consulting service for corporate and retail customers and net income for the Group companies, and 12% or more in contributions of Group companies to consolidated performance. Therefore, we will focus our energies on making fiscal 2022 an extremely important bridging year for reaching our final targets. In addition, our business model aimed at corporate customers is taking shape, and we see the question of how to evolve our business model aimed at retail customers as our greatest challenge for fiscal 2022.

As an overall summary of the single fiscal year of fiscal 2021, despite increases in defensive costs in anticipation of the future, including credit costs, as well as losses caused by the replacement of securities amid the sudden rise in interest rates overseas, we managed to finish the year within a reasonable range of our targets. I believe that this fact is something to be commended.

When future generations look back on the times we now live in, they are certain to see them as a major turning point. This means that we must make significant changes to conventional mechanisms and our very ways of thinking. After thirty-plus years of deflation in Japan, today's younger generations have never known inflation and rising interest rates. Nevertheless, the inflationary trend is definitely growing worldwide. This is also an era of one unprecedented situation after another, such as carbon neutrality action and the Russia-Ukraine conflict.

When we look back on Japan's modern industrial history, due to cost concerns, Japan has been totally dependent on overseas for both production and resources, and the negative ramifications of that dependence are now starting to emerge. I feel strongly that we are at a point in time that requires drastic re-examination of what we should do next. We must accept calmly the possibility that the foundations of the region's survival will be threatened in such an era of massive change. However, regional financial institutions such as ours have an extremely important role to play to prevent the ruination of the region itself, by providing support that will allow a soft landing for companies that, unfortunately, make the decision to close or withdraw from their business.

In terms of carbon neutrality, in addition to Hiroshima Prefecture's industrial structure, coal-fired thermal power generation accounts for a large percentage of the region's power mix, placing our region among the worst in terms of per capita CO₂ emissions. When setting 2030 as one target, given that new energies are not going to become widespread overnight, unless we think about how the region should respond as a whole and start building mechanisms from the perspective of how to secure renewable energies and deliver them to companies in the region, it will be difficult to improve those emission levels. Without such an improvement, the region's manufacturing industry itself will be bound to fall into decline, ruining the region's very economy as a result. Of course, this is not something that our group can achieve on our own. We will accelerate our efforts to solve these issues together with government administrations and companies within and outside the region. This, truly, is the greatest responsibility of regional financial institutions in this region. First, in terms of things that we can do as a banking-centered group, we propose products and services such as consulting to support carbon neutrality action, support services for the introduction of sustainability-oriented management, and sustainable loans. As our next step, we hope to coordinate with various social functions to fulfill our role through initiatives that share a mindset of "not for a single company, but for the entire region."



未来を、ひろげる。

私たちは、お客さまに寄り添い、声に耳を傾け、
真に信頼される「地域総合サービスグループ」として
お客さまとともに、この地域の未来をひろげます。

 HIROGIN HOLDINGS

Greater sophistication of human capital x ensuring diversity x organizational capabilities x culture of praise = ability to create regional value

In recent years, one intangible asset that has taken on greater importance is human resources, and companies are being called on to ensure the diversity of their core personnel. What the Hirogin Group truly needs are the greater sophistication of its human capital and greater diversity as a collection of people. The greatest asset of our organization is, without a doubt, our "people." It is our job as the executive management team to create an environment in which the people working here can engage in their work positively every day. If we do not become such an organization, there is no way that we will grow. To take it a step further, it will become increasingly difficult to recruit new people.

I believe that we are making considerable progress in the development of organizations and systems that enable diverse career development. This includes personnel exchanges and human resources development within the Group, as well as the appropriate appointment and promotion of people from outside the Group. In particular, in terms of personnel systems, there has been considerable progress made in the establishment of multiple career paths. However, going forward, we will need to consider recruitment and development of people who will engage in relationship building with customers, mainly in the branch offices, and human resources who will take those relationships and demonstrate specializations in particular areas to meet customers' needs. I also believe that we will need to invest much more in human resources development.

What we ask of our employees on the front lines assuming the role as connectors to customers, are to cultivate their abilities to appropriately understand customers' needs in a broad range of areas and to connect them accurately to specialists. However, those sensibilities will differ from person to person, as will the areas they gravitate toward. There is also certainly no one uniform approach regarding just how much each employee will cover. We must remember that we are an organization. Each of us within that organization has our own role to play, and it is by combining those roles that we will execute our operations. I feel keenly that it is top management's job to make the most of the characteristics of each individual, from those who know and can do a little bit of everything to those who are better at mastering a particular specialization, while establishing an environment that will make the whole run smoothly. It is for this very reason that we want to seek out people who love their local community and people who have an essential understanding of what it is to work in an organization, and welcome them as our colleagues who will commit alongside us to creating a prosperous future for the region. Under present circumstances, we are fortunate to be experiencing an increase in applicants to Hiroshima Bank, and also to Hirogin Securities, Hirogin Lease, and Hirogin IT Solutions. Nevertheless, we must not let our guard down and continue our push to create an environment that anyone will find pleasant and rewarding to work in.

From the perspective of the organizational culture, it is important that we create a foundation in which our people can work with a high sense of motivation. As I mentioned at the beginning, as well as shifting our business approach from “product out” to “market in,” I believe that it is essential that we foster a “culture of praise.” In other words, we need to break free from the demerit-system approach. The more challenges we take on, the more failures there will be. There is no denying that fact. Therefore, instead of being an organization with a “demerit system” that condemns failure, we need to become an organization where it is easy to take on challenges and that commends failures made in the course of such challenges.

It is not like Japan's rapid economic growth period of the latter half of the Showa era, in which we could expect to achieve growth as an extension of the past. We are now in an era in which we cannot see what lies ahead. This is exactly why, unless we think about things on the premise of breaking down the status quo, we will not be able to create a future. Each individual is inspired and encouraged from within him or herself. It is crucial that this point be conveyed properly and that an organizational culture be fostered in which everybody can nurture their own spirit while possessing the will

and courage to create a new tomorrow for themselves. It is for this reason as well that I keep in mind the need to move away from the style of communication that was common in many Japanese companies, not expressly stating what you want, but expecting others to know just by looking at how you operate, toward a style of “communication to convey” not only to employees but to all stakeholders.

Dedicating myself to the management of Hirogin Holdings

From April this year, I made the decision to step away from the management of Hiroshima Bank and to dedicate myself solely to the management of Hirogin Holdings. The aim of this decision was, simply, to strive for the greater sophistication of the holding company structure.

The fact was that, when serving concurrently as President of the holding company and the President of the Bank, much of my time was taken up with the Bank's operations, which account for the major proportion of the Group, and I found it difficult to shift my thinking away from banking. This made me wonder if I could truly look at the Group as a whole in an objective manner. Therefore, with the front lines of the business proceeding well, we decided that, to proceed to the next step, it was time to organize the roles of the holding company and the roles of the bank and other operating companies, and to make each of them more sophisticated. It was based on this decision that the current structure was formed.

One of the key points requiring greater sophistication was the question of how to operate the middle offices and back offices, and how to make our human capital more sophisticated. This is connected to the question of how much of our management resources we are able to inject into our current key areas. If we consider this to be a priority, we need to actively pursue initiatives to improve the efficiency and productivity of internal operations. Another key point is the advancement of DX. DX is an effective means of improving operational efficiency and productivity. Engaging in DX is also essential for the active planning and promotion of services that will help to enhance customer value. Three years ago, we set up a digital strategy division under the direct supervision of the President, and we identified room for improvement in the areas of more sophisticated utilization of data and the development of human resources who specialize in digital technologies and IT. The ideal process would be to seek out things that can be done to make individual operations more efficient and sophisticated, and progressively replace them with IT/DX in collaboration with the individual divisions. Unfortunately, however, that identification of needs has not gone well. Therefore, to further strengthen these efforts, in addition to re-examining the staff allocations, authority, organizational structure, and other aspects, moves to pick up the pace of implementation, as well as improving IT literacy, will be accelerated.

From the governance perspective as well, given the differences in industry sectors and cultures of the Group companies, there are limits to the uniform standardization that can be achieved. In particular, Hirogin



IT Solutions is a gathering of engineers, whose culture is quite different from finance, and we will need to carefully monitor the question of whether conventional bank-style approaches can or should be applied. Given the need to respond flexibly according to the culture, size, and circumstances of each company, from the perspective of Group governance, we decided that it would be more appropriate to have a dedicated management structure that could watch over the entire Group with an objective eye.

To our stakeholders: Pressing forward with activities for the future alongside the regional community

In recent times, there has been a conspicuous increase in redevelopment projects, particularly in Hiroshima City. They include the redevelopment of the south side of Hiroshima Station, multiple plans for the construction of high-rise buildings, and plans for the relocation of the soccer stadium. These redevelopment plans are being made at a time when no progress would be possible without mutual respect and conciliation. For this

reason, I believe that, instead of demanding their completion as separate projects, it is more important than ever to think about how to engage in community development with the entire region in mind. While making use of the functions of the Urban Hiroshima Meeting, of which I serve as Vice Chairman, I hope that these redevelopment projects will move in the same direction and contribute to the future growth and prosperity of the region.

In addition, although I acknowledge that, so far, we have achieved a smooth start to our business activities as a Regional Comprehensive Services Group through the total shift toward Group management, we will not sway from our greatest intention in our orientation toward autonomous, independent Group management, namely, to be an organization that customers can trust and depend on when they have problems. We will strengthen our resolve to carry out our original intention and press forward with corporate activities that make the greatest contribution to the local community. I hope that our stakeholders will continue to support us and trust us with their hopes and expectations.

Aerial photograph of Hiroshima city center



History

On August 8, 1945, just two days after the atomic bomb was dropped, Hiroshima Bank restarted its operations by borrowing a floor space from the Bank of Japan's business room along with desks, chairs, and other furnishings. Even though most of its customers did not have their personal seals or passbooks, Hiroshima Bank relied on employees' memories and took crisis measures in a flexible manner such as responding to requests for refund for convenience purposes. Despite these measures, Hiroshima Bank managed to maintain its credibility without any particular dispute at a later date.

After the period of reconstruction from the devastation of atomic bombing, we steadily expanded our business as the local economy grew. In November 1997,

however, after the economic bubble collapsed in Japan, we faced the second major crisis involving a sharp drop in share prices in reputational damage and a surge in withdrawals. But we were able to recover the market's confidence by actively disclosing our earnings and asset details, having many employees visit customers to explain the situation, and carrying out bold structural reforms.

Although we experienced two grave crises, we were able to overcome the difficulties and have continued to grow to this day, thanks to warm support from our customers and our employees' sincere and honest effort. Hirogin Holdings has inherited Hiroshima Bank's DNA of "customer-oriented business operations," which remains unchanged to this day.



1878

The 66th National Bank, Hiroshima Bank's predecessor, was established in November in Onomichi as the first bank in the prefecture, before opening for business in April 1879.

1988

(April)
Enacted the CI and established the current corporate badge

(July)
Characters used in Japanese name changed (no change to the English name)

広島銀行

1945

(May)

New Geibi Bank was established through a five-way merger of Geibi Bank, Kure Bank, Binan Bank, Miyoshi Bank, and Hiroshima Godo Chochiku Bank.

(August 6)

Suffered losses as a result of the atomic bomb (11 branches out of 16 in Hiroshima City together with 144 officers and employees of Hiroshima Bank were lost.)



Head Office of Hiroshima Bank immediately after the atomic bomb (photograph taken on August 8)

1965

(February)

Completion of new Head Office building



1960

1970

1950

(August 6)

Name changed to Hiroshima Bank five years after the atomic bomb, in connection to "Hiroshima, the City of Peace"



1971

(February)

Listed stocks on the first section of Tokyo Stock Exchange

1978

(November)

100th anniversary of the founding

Opened Hiroshima Museum of Art



Hiroshima Museum of Art

1990

(February)

The "Genesis Building," a new computing center, completed



1990

1940~

1960~

1970~

1980~

1990~

1945 Atomic bomb dropped

1964 Tokyo Olympics

1973 The first oil shock
1975 The completed San-yō Shinkansen opened
1979 The second oil shock

1985 The Plaza Accord
1987 Black Monday
1989 Consumption tax was introduced

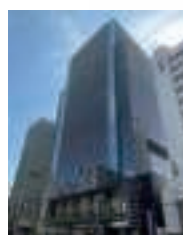
1991 Economic bubble collapsed
1993 Hiroshima Airport opened
1994 The Hiroshima Asian Games were held
1995 The Great Hanshin-Awaji Earthquake occurred
1996 The Hiroshima Peace Memorial (Genbaku Dome) and Itsukushima Shinto Shrine were registered as World Heritage Site

Expanding the business overseas

1996	Opened Shanghai Representative Office
2009	Opened Bangkok Representative Office
2013	Opened Singapore Representative Office
2019	Opened Hanoi Representative Office

2021

(May)
Opened the new
Head Office building



2018

(January)
Moved Head Office to
temporary branch



2000

1997

(November)
Share prices plunged in
reputational damage

2010

2016

(May)
Completed the construction
of <Hirogin> Chuo Building

2003

(January)
Joint system operation with the
Bank of Fukuoka introduced

1998

(February)
• "Promise of the 120th year" for structural reforms
announced
• Consolidated overseas branches and urban branches
as part of a plan to return to a "Bank of the Region"
(October)
Launched "Reliance 21,"
a new Long-Term Management Plan

2020

(October)
• Transitioned to a holding company structure

Established



HIROGIN HOLDINGS

- Formulated Mid-Term Management Plan 2020
- Launch of the slogan "Expanding the horizons of the future"

History of Group companies (expansion of the scope of business operations)

1978	Established Shinai Guarantee (current Hirogin Guarantee Co., Ltd.)
1980	Established Green Lease (current Hirogin Lease Co., Ltd.)
1987	Established Hirogin Diamond Credit (current Hirogin Card Service Co., Ltd.)
1989	Established Hirogin Mortgage Service (current Hirogin Business Service)
2001	Established Shimanami Servicer Co., Ltd.
2008	Hirogin Utsumiya Securities (current Hirogin Securities Co., Ltd.) started operation
2015	Made Hirogin Guarantee Co., Ltd. and Hirogin Card Service Co., Ltd. wholly-owned subsidiaries
2017	Made Hirogin Securities Co., Ltd. a wholly-owned subsidiary Established Hirogin REIT Management
2020	Established Hirogin Capital Partners Co., Ltd.
2021	Made Hirogin IT Solutions Co., Ltd. a subsidiary Made Hirogin Lease Co. Ltd. a wholly-owned subsidiary Established Hirogin Area Design Co., Ltd. and Hirogin Human Resources Co., Ltd.

2000~

2010~

Hiroshima Bank

2020~

Hirogin Holdings

2005 Deposit insurance fully deregulated
2007 Subprime mortgage crisis occurred in the U.S.
2008 Global financial crisis occurred
2009 Hiroshima Municipal Baseball Stadium opened

2011 The Great East Japan Earthquake occurred
2012 The second Abe cabinet formed; "Abenomics" started
2015 UN SDGs and Paris Agreement
2019 Imperial era name changed to Reiwa

2020 New coronavirus pandemic
2020 Japanese Government declared its intention to achieve carbon neutrality by 2050
2022 Restructuring of Tokyo Stock Exchange