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## Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 4, 2025

Company name: Hirogin Holdings, Inc.  
Listing: Tokyo Stock Exchange  
Securities code: 7337  
URL: <https://www.hirogin-hd.co.jp/>  
Representative: Toshio Heya, Representative Director and President  
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Scheduled date to commence dividend payments: -  
Trading accounts: Yes  
Preparation of supplementary material on financial results: Yes  
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	53,378	11.5	16,640	8.2	11,671	9.7
June 30, 2024	47,875	2.9	15,373	12.3	10,639	10.1

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 26,926 million [ -%]  
Three months ended June 30, 2024: ¥ 497 million [ (97.5)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	38.84	38.81
June 30, 2024	35.00	34.98

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	12,319,891	524,394	4.3
March 31, 2025	12,131,905	504,636	4.2

(Reference) Equity: As of June 30, 2025: ¥ 524,189 million  
As of March 31, 2025: ¥ 504,409 million

(Note) Capital adequacy ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets  
This ratio is not the capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

### 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	23.50	-	24.50	48.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		27.00	-	27.00	54.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	27,500	3.4	19,000	3.2	63.32
Full year	57,000	9.2	40,000	11.6	133.58

(Note) Revision to the financial results forecast announced most recently: None

\* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 305,327,921 shares

March 31, 2025: 308,775,621 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 4,564,424 shares

March 31, 2025: 8,371,546 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 300,498,381 shares

Three months ended June 30, 2024: 303,919,069 shares

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

\* Proper use of earnings forecasts, and other special matters

The forecasts above were prepared based on information available as of the date of publication of this document. Actual financial results may differ from the forecast figures due to various factors in the future.

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## 1. Overview of Operating Results and Financial Conditions for the Period under Review

### (1) Explanation of Consolidated Operating Results

Regarding consolidated operating results, ordinary income increased by 5.503 billion yen year on year to 53.378 billion yen, due to an increase in interest income as a result of increases in interest on loans and discounts and in interest and dividends on securities. Ordinary expenses increased by 4.236 billion yen year on year to 36.738 billion yen, due to an increase in interest expenses and in general and administrative expenses. As a result, ordinary profit increased by 1.267 billion yen year on year to 16.640 billion yen, and profit attributable to owners of parent increased by 1.032 billion yen year on year to 11.671 billion yen.

Operating results by segment are as follows.

Ordinary income from the banking business increased by 5.795 billion yen year on year to 45.253 billion yen, and segment profit increased by 1.585 billion yen year on year to 15.920 billion yen.

Ordinary income from the leasing business increased by 130 million yen year on year to 5.837 billion yen, and segment profit decreased by 26 million yen year on year to 425 million yen.

Ordinary income from “others” not included in reportable segments increased by 4.249 billion yen year on year to 10.767 billion yen, and segment profit increased by 4.447 billion yen year on year to 7.232 billion yen.

### (2) Explanation of Consolidated Financial Position

Regarding the consolidated financial position, total assets increased by 187.9 billion yen from the end of the previous fiscal year to 12,319.8 billion yen, while liabilities increased by 168.2 billion yen from the end of the previous fiscal year to 11,795.4 billion yen. Net assets increased by 19.7 billion yen from the end of the previous fiscal year to 524.3 billion yen.

Regarding the balances of major accounts, deposits (including negotiable certificates of deposit) increased by 72.7 billion yen from the end of the previous fiscal year to 9,509.9 billion yen, while loans and bills discounted increased by 145.5 billion yen from the end of the previous fiscal year to 8,080.0 billion yen and securities increased by 91.4 billion yen from the end of the previous fiscal year to 2,008.1 billion yen.

### (3) Explanation of Consolidated Financial Results Forecast and Other Forward-Looking Information

There are no changes to the consolidated financial results forecast for the six months ending September 30, 2025 and the full year ending March 31, 2026 from the figures announced on May 12, 2025.

## 2. Quarterly Consolidated Financial Statements and Primary Notes

### (1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	1,726,986	1,639,697
Call loans and bills bought	63,746	90,647
Monetary claims bought	8,908	8,536
Trading account assets	8,645	9,253
Money held in trust	13,022	13,021
Securities	1,916,703	2,008,190
Loans and bills discounted	7,934,540	8,080,081
Foreign exchanges	8,027	7,430
Lease receivables and investments in leases	71,572	69,886
Other assets	166,571	183,273
Tangible fixed assets	112,044	111,172
Intangible fixed assets	16,295	16,742
Retirement benefit asset	48,144	49,252
Deferred tax assets	19,701	10,379
Customers' liabilities for acceptances and guarantees	55,988	59,227
Allowance for loan losses	(38,995)	(36,900)
Total assets	12,131,905	12,319,891
<b>Liabilities</b>		
Deposits	9,277,057	9,309,291
Negotiable certificates of deposit	160,242	200,658
Securities sold under repurchase agreements	249,066	250,960
Cash collateral received for securities lent	310,909	603,698
Trading account liabilities	6,122	6,805
Borrowed money	1,443,553	1,245,015
Foreign exchanges	1,172	447
Borrowed money from trust account	79	58
Other liabilities	106,631	102,919
Retirement benefit liability	689	685
Provision for retirement benefits for directors (and other officers)	157	126
Provision for reimbursement of deposits	1,668	1,668
Provision for point card certificates	225	276
Provision for stockshares	942	929
Reserves under special laws	40	40
Deferred tax liabilities for land revaluation	12,719	12,690
Acceptances and guarantees	55,988	59,227
Total liabilities	11,627,269	11,795,497

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	60,000	60,000
Capital surplus	22,209	18,335
Retained earnings	423,980	428,262
Treasury shares	(8,284)	(4,105)
Total shareholders' equity	497,905	502,492
Valuation difference on available-for-sale securities	(18,486)	(6,873)
Deferred gains or losses on hedges	1,923	5,600
Revaluation reserve for land	25,877	25,810
Remeasurements of defined benefit plans	(2,811)	(2,839)
Total accumulated other comprehensive income	6,503	21,697
Share acquisition rights	126	126
Non-controlling interests	100	77
Total net assets	504,636	524,394
Total liabilities and net assets	12,131,905	12,319,891

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	47,875	53,378
Interest income	29,513	35,552
Interest on loans and discounts	22,077	24,359
Interest and dividends on securities	6,788	8,843
Trust fees	36	54
Fees and commissions	8,535	8,733
Gain on trading account transactions	932	350
Other ordinary income	6,393	6,142
Other income	2,463	2,545
Ordinary expenses	32,502	36,738
Interest expenses	9,019	11,213
Interest on deposits	1,399	4,924
Fees and commissions payments	2,280	2,737
Other ordinary expenses	5,133	5,482
General and administrative expenses	15,955	16,719
Other expenses	111	586
Ordinary profit	15,373	16,640
Extraordinary income	1	15
Gain on disposal of non-current assets	1	15
Extraordinary losses	140	137
Loss on disposal of non-current assets	23	23
Impairment losses	115	113
Provision of reserve for financial instruments transaction liabilities	2	-
Profit before income taxes	15,233	16,519
Income taxes - current	4,107	2,415
Income taxes - deferred	486	2,437
Total income taxes	4,593	4,853
Profit	10,640	11,665
Profit (loss) attributable to non-controlling interests	0	(5)
Profit attributable to owners of parent	10,639	11,671

Quarterly Consolidated Statement of Comprehensive Income  
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	10,640	11,665
Other comprehensive income	(10,142)	15,260
Valuation difference on available-for-sale securities	(8,693)	11,612
Deferred gains or losses on hedges	(1,321)	3,676
Remeasurements of defined benefit plans, net of tax	(127)	(28)
Comprehensive income	497	26,926
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	497	26,932
Comprehensive income attributable to non-controlling interests	0	(5)



(3) Notes to Quarterly Consolidated Financial Statements

(Notes on segment information, etc.)

The three months ended June 30, 2024 (April 1, 2024 to June 30, 2024)

Information on ordinary income, profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Others	Total	Adjustments	Amounts in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income from external customers	39,035	5,634	44,669	3,206	47,875	-	47,875
Intersegment ordinary income	422	73	496	3,312	3,808	(3,808)	-
Total	39,458	5,707	45,165	6,518	51,684	(3,808)	47,875
Segment profit	14,335	451	14,786	2,785	17,572	(2,198)	15,373

(Notes) 1. Ordinary income is presented instead of net sales, which is generally used by non-financial companies.

2. "Others" include business segments other than the reportable segments, including financial instruments business, receivables management and collection business, and IT-related businesses. Ordinary income from external customers recorded in "others" includes share of profit of entities accounted for using equity method of 54 million yen.

3. The adjustment to segment profit of (2,198) million yen includes elimination of intersegment transactions of (2,164) million yen and amortization of goodwill of (33) million yen.

4. Segment profits are adjusted to agree in total with ordinary profit in the quarterly consolidated statements of income.

The three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)

Information on ordinary income, profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Others	Total	Adjustments	Amounts in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income from external customers	44,917	5,767	50,685	2,693	53,378	-	53,378
Intersegment ordinary income	335	70	405	8,074	8,479	(8,479)	-
Total	45,253	5,837	51,091	10,767	61,858	(8,479)	53,378
Segment profit	15,920	425	16,346	7,232	23,578	(6,938)	16,640

(Notes) 1. Ordinary income is presented instead of net sales, which is generally used by non-financial companies.

2. "Others" include business segments other than the reportable segments, including financial instruments business, receivables management and collection business, and IT-related businesses. Ordinary income from external customers recorded in "others" includes share of profit of entities accounted for using equity method of 71 million yen.

3. The adjustment to segment profit of (6,938) million yen includes elimination of intersegment transactions of (6,904) million yen and amortization of goodwill of (33) million yen.

4. Segment profits are adjusted to agree in total with ordinary profit in the quarterly consolidated statements of income.

(Notes on significant changes to shareholders' equity)

Not applicable.

(Notes on going concern assumption)

Not applicable.

(Notes on quarterly consolidated statements of cash flows)

There is no quarterly consolidated statement of cash flows for the three months ended June 30, 2025. Depreciation (including amortization of intangible assets excluding goodwill) and amortization of goodwill are as follows for the three months ended June 30, 2025.

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Depreciation	1,738 million yen	1,786 million yen
Amortization of goodwill	35 million yen	35 million yen

Supplementary Material on Financial Results for the Three Months Ended June 30, 2025

1. Income and Expenses  
【Hirogin Holdings, Consolidated】

					Three months ended Jun. 30, 2025		Three months ended Jun. 30, 2024	Forecast for the FY2025 (Full year)
					(a)	(a)-(b)	(b)	
Consolidated gross profit	連 結 粗 利 益	1			31,400	2,423	28,977	
Net interest income	資 金 利 益	2			24,339	3,846	20,493	
Net fees and commissions	役 務 取 引 等 利 益	3			6,050	(241)	6,291	
Net gain on trading account transactions	特 定 取 引 利 益	4			350	(582)	932	
Net other ordinary income	そ の 他 業 務 利 益	5			660	(600)	1,260	
Of which, gain (loss) related to bonds	う ち 国 債 等 債 券 関 係 損 益	6			(406)	(271)	(135)	
General and administrative expenses (-)	営 業 経 費 (△)	7			16,719	764	15,955	
Credit costs (-)	与 信 費 用 (△)	8			(1,322)	664	(1,986)	
Write-off loans (-)	貸 出 金 償 却 (△)	9			351	351	-	
Provision of specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	10			[ (135) ] -	-	[ (1,099) ] -	
Provision of general allowance for loan losses (-)	一 般 貸 倒 引 当 金 繰 入 額 (△)	11			[ (637) ] -	-	[ (441) ] -	
Loss on sales of loans, etc. (-)	貸 出 債 権 売 却 損 等 (△)	12			111	15	96	
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	13			→ 772	(768)	→ 1,540	
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等	14			1,013	471	542	
Gain (loss) related to equity securities	株 式 等 関 係 損 益	15			546	405	141	
Share of profit (loss) of entities accounted for using equity method	持 分 法 に よ る 投 資 損 益	16			71	17	54	
Others	そ の 他	17			17	(152)	169	
Ordinary profit (loss) 1-7-8+15+16+17	経 常 利 益	18			16,640	1,267	15,373	57,000
Extraordinary income (loss)	特 別 損 益	19			(121)	18	(139)	
Profit (loss) before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	20			16,519	1,286	15,233	
Income taxes (-)	法 人 税 等 合 計 (△)	21			4,853	260	4,593	
Profit (loss)	四 半 期 純 利 益	22			11,665	1,025	10,640	
Profit (loss) attributable to non-controlling interests (-)	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益 (△)	23			(5)	(5)	0	
Profit (loss) attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 (当 期) 純 利 益	24			11,671	1,032	10,639	40,000
(Ref) General and administrative expenses ratio 7/(1-6)	( 参 考 ) 営 業 経 費 率	25			52.6%	(2.2%)	54.8%	

(Note) “Consolidated gross profit” is calculated as (Interest income – Interest expenses) + (Fees and commissions – Fees and commissions payments + Trust fees) + (Gain on trading account transactions – Loss on trading account transactions) + (Other ordinary income – Other ordinary expenses)

(注)「連結粗利益」は、(資金運用収益－資金調達費用)+(役務取引等収益－役務取引等費用+信託報酬)+(特定取引収益－特定取引費用)+(その他業務収益－その他業務費用)で算出しております。

(Reference: Number of consolidated companies) (Number of companies)

		As of Jun. 30, 2025		As of Jun. 30, 2024
		(a)	(a)-(b)	(b)
Number of consolidated subsidiaries	連 結 子 会 社 数	12	-	12
Number of companies accounted for using the equity method	持 分 法 適 用 会 社 数	1	-	1

**【Hiroshima Bank, Non-consolidated】**

(Millions of yen)

			Three months ended Jun. 30, 2025		Three months ended Jun. 30, 2024	Forecast for the FY2025 (Full year)
			(a)	(a)-(b)	(b)	
Gross banking profit	業 務 粗 利 益	1	28,372	2,496	25,876	
Of which, core gross banking profit	1-7 う ち コ ア 業 務 粗 利 益	2	28,779	2,768	26,011	
Net interest income	資 金 利 益	3	24,476	3,907	20,569	
Net fees and commissions	役 務 取 引 等 利 益	4	3,919	(156)	4,075	
Net gain on trading account transactions	特 定 取 引 利 益	5	200	(505)	705	
Net other ordinary income	そ の 他 業 務 利 益	6	(223)	(748)	525	
Of which, gain (loss) related to bonds	う ち 国 債 等 債 券 関 係 損 益	7	(406)	(271)	(135)	
Expenses (excluding extraordinary items)	(-) 経 費 ( 除 く 臨 時 処 理 分 ) (△)	8	14,530	538	13,992	
Personnel expenses	(-) 人 件 費 (△)	9	7,670	615	7,055	
Non-personnel expenses	(-) 物 件 費 (△)	10	6,115	270	5,845	
Taxes	(-) 税 金 (△)	11	745	(346)	1,091	
Banking profit (before provision of general allowance for loan losses)	1-8 実 質 業 務 純 益	12	13,842	1,959	11,883	
Core banking profit	2-8 コ ア 業 務 純 益	13	14,248	2,230	12,018	57,000
Core banking profit (excl. gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	14	14,248	2,230	12,018	
Provision of general allowance for loan losses	(-) 一 般 貸 倒 引 当 金 繰 入 額 (△)	15	┐ [ (636) ] -	-	┐ [ (444) ] -	
Banking profit	12-15 業 務 純 益	16	13,842	1,959	11,883	
Non-recurring income (losses)	18-19+25 臨 時 損 益	17	2,078	(374)	2,452	
Gain (loss) related to equity securities	株 式 等 関 係 損 益	18	546	405	141	
Disposal of non-performing loans	(-) 不 良 債 権 処 理 額 (△)	19	(1,406)	571	(1,977)	
Write-off loans	(-) 貸 出 金 償 却 (△)	20	351	351	-	
Provision of specific allowance for loan losses	(-) 個 別 貸 倒 引 当 金 繰 入 額 (△)	21	┐ [ (219) ] -	-	┐ [ (1,087) ] -	
Loss on sales of loans, etc.	(-) 貸 出 債 権 売 却 損 等 (△)	22	111	15	96	
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	23	→ 856	(675)	→ 1,531	
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等	24	1,013	471	542	
Other non-recurring income (losses)	そ の 他 臨 時 損 益	25	124	(209)	333	
Ordinary profit (loss)	16+17 経 常 利 益	26	15,920	1,585	14,335	52,000
Extraordinary income (losses)	特 別 損 益	27	(120)	8	(128)	
Of which, gain (loss) related to non-current assets	う ち 固 定 資 産 関 係 損 益	28	(120)	8	(128)	
Profit (loss) before income taxes	税 引 前 四 半 期 純 利 益	29	15,799	1,593	14,206	
Income taxes	(-) 法 人 税 等 合 計 (△)	30	4,552	290	4,262	
Profit (loss)	四 半 期 ( 当 期 ) 純 利 益	31	11,246	1,303	9,943	36,500
Credit costs	15+19 (-) 与 信 費 用 (△)	32	(1,406)	571	(1,977)	7,000

2. Interest Margin 【Hiroshima Bank, Non-consolidated】

(All Branches)

		Three months ended Jun. 30, 2025		Three months ended Jun. 30, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	1.22	0.20	1.02
Yield on loans and bills discounted	貸出金利回	1.20	0.10	1.10
Yield on securities	有価証券利回	1.80	0.27	1.53
(2) Yield on interest-bearing liabilities	資金調達原価	0.89	0.09	0.80
Yield on deposits	預金等利回	0.21	0.15	0.06
(3) Interest spread on loans and deposits	預貸金利鞘	0.38	(0.07)	0.45
(4) Net interest margin (1)-(2)	総資金利鞘	0.33	0.11	0.22

(Notes) 1.Yield on deposits includes negotiable certificates of deposit.  
2.Yield on interest-earning assets includes the interest-bearing portion of the average balance of due from the Bank of Japan.  
The figure for the three months ended June 30, 2024 has also been restated retroactively.

(注) 1.預金等利回は、譲渡性預金を含んでおります。  
2.資金運用利回に、日銀預け金平残（有利息部分）を含めて算出しており、2025年3月期第1四半期についても変更しております。

(Domestic Operations)

		Three months ended Jun. 30, 2025		Three months ended Jun. 30, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	0.93	0.29	0.64
Yield on loans and bills discounted	貸出金利回	1.01	0.26	0.75
Yield on securities	有価証券利回	1.30	0.34	0.96
(2) Yield on interest-bearing liabilities	資金調達原価	0.70	0.19	0.51
Yield on deposits	預金等利回	0.16	0.15	0.01
(3) Interest spread on loans and deposits	預貸金利鞘	0.23	0.09	0.14
(4) Net interest margin (1)-(2)	総資金利鞘	0.23	0.10	0.13

(Notes) 1.Yield on deposits includes negotiable certificates of deposit.  
2.Yield on interest-earning assets includes the interest-bearing portion of the average balance of due from the Bank of Japan.  
The figure for the three months ended June 30, 2024 has also been restated retroactively.

(注) 1.預金等利回は、譲渡性預金を含んでおります。  
2.資金運用利回に、日銀預け金平残（有利息部分）を含めて算出しており、2025年3月期第1四半期についても変更しております。

(International Operations)

		Three months ended Jun. 30, 2025		Three months ended Jun. 30, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	3.09	(0.82)	3.91
Yield on loans and bills discounted	貸出金利回	2.83	(1.21)	4.04
Yield on securities	有価証券利回	4.05	(0.01)	4.06
(2) Yield on interest-bearing liabilities	資金調達原価	2.10	(0.98)	3.08
Yield on deposits	預金等利回	2.11	0.11	2.00
(3) Interest spread on loans and deposits	預貸金利鞘	0.11	(1.22)	1.33
(4) Net interest margin (1)-(2)	総資金利鞘	0.99	0.16	0.83

3. Gain (Loss) Related to Securities 【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		Three months ended Jun. 30, 2025		Three months ended Jun. 30, 2024
		(a)	(a)-(b)	(b)
Gain (loss) related to bonds	国債等債券関係損益	(406)	(271)	(135)
Gains on sales	売却益	62	(22)	84
Losses on sales (-)	売却損(△)	468	248	220
Write-offs (-)	償却(△)	-	-	-

Gain (loss) related to equity securities	株式等関係損益	546	405	141
Gains on sales	売却益	551	403	148
Losses on sales (-)	売却損(△)	5	(2)	7
Write-offs (-)	償却(△)	-	-	-

4. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Jun. 30, 2025					As of Mar. 31, 2025			
		Balance sheet amount	Valuation gains (losses) (a)	(a)-(b)	Gains	Losses	Balance sheet amount	Valuation gains (losses) (b)	Gains	Losses
Held-to-maturity	満期保有目的	83.4	(2.6)	0.5	0.0	2.6	75.1	(3.1)	-	3.1
Bonds	債券	83.4	(2.6)	0.5	0.0	2.6	75.1	(3.1)	-	3.1
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,935.5	(10.9)	16.8	90.4	101.4	1,852.8	(27.8)	74.2	102.0
Stocks	株式	118.0	49.1	3.8	58.8	9.6	113.2	45.3	52.7	7.4
Bonds	債券	1,132.1	(70.2)	(1.3)	0.0	70.3	1,093.9	(68.9)	0.1	69.0
Others	その他	685.4	10.1	14.3	31.5	21.4	645.6	(4.2)	21.3	25.5
Foreign bonds	うち外債	341.0	(13.9)	0.5	1.1	15.0	318.6	(14.4)	1.5	15.9
Total	合計	2,018.9	(13.6)	17.3	90.4	104.0	1,928.0	(30.9)	74.2	105.2

(Notes) 1. As “available-for-sale” are measured at market prices, valuation gains or losses are the difference between the balance sheet amounts and the acquisition costs.

2. In addition to “securities” on the consolidated balance sheet, the figures above include negotiable certificates of deposit in “cash and due from banks.”

(注) 1. 「その他有価証券」は時価評価しておりますので、評価損益は連結貸借対照表計上額と取得原価との差額を計上しております。

2. 連結貸借対照表の「有価証券」のほか、「現金預け金」中の譲渡性預け金を含んでおります。

\* To reduce interest risk on bonds, we conduct hedging transactions using interest rate swaps and apply deferred hedging.

The valuation gains and losses after hedging are as follows.

※なお、債券に対する金利リスク低減を目的として、金利スワップによるヘッジ取引を行い、繰延ヘッジを適用しております。ヘッジ考慮後の評価損益は以下のとおりです。

(Billions of yen)

		As of Jun. 30, 2025		As of Mar. 31, 2025
		Valuation gains (losses) (a)	(a)-(b)	Valuation gains (losses) (b)
Available-for-sale (before hedging)	その他有価証券(ヘッジ考慮前)	(10.9)	16.8	(27.8)
Interest rate swaps	金利スワップ	11.9	3.6	8.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	1.0	20.4	(19.4)

**【Hiroshima Bank, Non-consolidated】**

(Billions of yen)

		As of Jun. 30, 2025					As of Mar. 31, 2025			
		Balance sheet amount	Valuation gains (losses) (a)	(a)-(b)	Gains	Losses	Balance sheet amount	Valuation gains (losses) (b)	Gains	Losses
Held-to-maturity	満期保有目的	83.4	(2.6)	0.5	0.0	2.6	75.1	(3.1)	-	3.1
Bonds	債券	83.4	(2.6)	0.5	0.0	2.6	75.1	(3.1)	-	3.1
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,935.0	(10.9)	16.9	90.4	101.4	1,852.4	(27.8)	74.2	102.0
Stocks	株式	117.9	49.1	3.9	58.8	9.6	113.2	45.2	52.7	7.4
Bonds	債券	1,131.6	(70.2)	(1.3)	0.0	70.3	1,093.5	(68.9)	0.1	69.0
Others	その他	685.4	10.1	14.3	31.5	21.4	645.6	(4.2)	21.3	25.5
Foreign bonds	うち外債	341.0	(13.9)	0.5	1.1	15.0	318.6	(14.4)	1.5	15.9
Total	合計	2,018.4	(13.6)	17.4	90.4	104.0	1,927.5	(31.0)	74.2	105.2

(Notes) 1. As “available-for-sale” are measured at market prices, valuation gains or losses are the difference between the balance sheet amounts and the acquisition costs.

2. In addition to “securities” on the non-consolidated balance sheet, the figures above include negotiable certificates of deposit in “cash and due from banks.”

(注) 1. 「その他有価証券」は時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

2. 貸借対照表の「有価証券」のほか、「現金預け金」中の譲渡性預け金を含んでおります。

\* To reduce interest risk on bonds, we conduct hedging transactions using interest rate swaps and apply deferred hedging.

The valuation gains and losses after hedging are as follows.

※なお、債券に対する金利リスク低減を目的として、金利スワップによるヘッジ取引を行い、繰延ヘッジを適用しております。ヘッジ考慮後の評価損益は以下のとおりです。

(Billions of yen)

		As of Jun. 30, 2025		As of Mar. 31, 2025
		Valuation gains (losses) (a)	(a)-(b)	Valuation gains (losses) (b)
Available-for-sale (before hedging)	その他有価証券(ヘッジ考慮前)	(10.9)	16.9	(27.8)
Interest rate swaps	金利スワップ	11.9	3.6	8.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	0.9	20.4	(19.4)

5. Balance of Loans and Bills Discounted 【Hiroshima Bank, Non-consolidated】

(1) Breakdown of loans and bills discounted outstanding balance (Billions of yen)

		As of Jun. 30, 2025			As of Mar. 31, 2025	As of Jun. 30, 2024
		(a)	(a)-(b)	(a)-(c)		
Loans and bills discounted	貸 出 金 残 高	8,131.1	146.9	(29.0)	7,984.2	8,160.1
Local public sector loans	地 共 貸 出	1,395.9	97.9	(376.4)	1,298.0	1,772.3
Business loans	事 業 性 貸 出	4,823.9	35.8	233.5	4,788.1	4,590.4
Personal loans	個 人 ロ ー ン	1,911.2	13.2	114.0	1,898.0	1,797.2
Housing loans	住 宅 ロ ー ン	1,292.7	17.9	111.1	1,274.8	1,181.6
Other loans	そ の 他 ロ ー ン	618.4	(4.7)	2.9	623.1	615.5

(2) Loans to Small and Medium-sized Enterprises (SMEs) (Billions of yen)

		As of Jun. 30, 2025			As of Mar. 31, 2025	As of Jun. 30, 2024
		(a)	(a)-(b)	(a)-(c)		
Loans to SMEs	中 小 企 業 等 貸 出 残 高	5,018.7	13.6	128.3	5,005.1	4,890.4
SME loan ratio	中 小 企 業 等 貸 出 比 率	61.7%	(1.0%)	1.8%	62.7%	59.9%

- (Notes) 1. Loans to SMEs include personal loans.  
2. Loans that are the denominators in the SME loan ratio exclude those in the special international financial transactions account.  
(注) 1. 中小企業等貸出残高は、個人ローン残高等を含んでおります。  
2. 中小企業等貸出比率の分母となる貸出金は、特別国際金融取引勘定分を除いております。

6. Loans Based on Categories Under the Financial Reconstruction Act and Risk-Monitored Loans 【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Jun. 30, 2025		As of Mar. 31, 2025
		(a)	(a)-(b)	
Loans under bankruptcy/rehabilitation or similar proceedings	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	7.6	(0.4)	8.0
Risk loans	危 険 債 権	45.0	(0.2)	45.2
Substandard loans	要 管 理 債 権	26.9	(2.1)	29.0
Delinquent loans past due over three months	三 月 以 上 延 滞 債 権	2.5	0.5	2.0
Restructured loans	貸 出 条 件 緩 和 債 権	24.4	(2.6)	27.0
Subtotal	小 計	79.5	(2.8)	82.3
Normal claims	正 常 債 権	8,165.1	154.0	8,011.1
Total	合 計	8,244.5	151.1	8,093.4
Non-performing loan ratio	不 良 債 権 比 率	0.96%	(0.06%)	1.02%

- (Notes) 1. The above figures as of June 30, 2025 are classified according to the categories of each claim specified in Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions.  
In addition, the figures are compiled based on the debtor classification resulting from the asset appraisal conducted as of June 30, 2025 in accordance with the self-assessment standards established by the Hiroshima Bank.  
2. “Delinquent loans past due over three months” and “Restructured loans” under “Substandard loans” indicate categories of risk-monitored loans.  
(注) 1. 上記の2025年6月末計数は、「金融機能の再生のための緊急措置に関する法律施行規則」第4条に規定する各債権の  
カテゴリーにより分類しております。  
また、同計数は、広島銀行の定める自己査定基準に基づく2025年6月末時点の資産査定の結果による債務者区分を基に  
集計しております。  
2. 「要管理債権」中の「三月以上延滞債権」、「貸出条件緩和債権」は、リスク管理債権における区分を表示しております。



7. Balance of Deposits, etc. 【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Jun. 30, 2025			As of Mar. 31, 2025	As of Jun. 30, 2024
		(a)	(a)-(b)	(a)-(c)		
Deposits and other balances	預 金 等 残 高	9,545.6	73.7	37.2	9,471.9	9,508.4
Deposits	預 金	9,339.1	33.2	108.1	9,305.9	9,231.0
Personal deposits	う ち 個 人	6,215.8	68.9	57.8	6,146.9	6,158.0
Negotiable certificates of deposit	譲 渡 性 預 金	206.4	40.4	(70.9)	166.0	277.3

8. Total Custody Assets 【Hiroshima Bank and Hirogin Securities】

(Billions of yen)

		As of Jun. 30, 2025			As of Mar. 31, 2025	As of Jun. 30, 2024
		(a)	(a)-(b)	(a)-(c)		
Total custody assets	総 預 り 資 産 残 高	11,296.5	112.3	52.6	11,184.2	11,243.9
Deposits and other balances	預 金 等	9,545.6	73.7	37.2	9,471.9	9,508.4
Non-deposit products	非 預 金 商 品	1,750.9	38.7	15.4	1,712.2	1,735.5
Hiroshima Bank	広 島 銀 行	1,198.7	17.6	22.2	1,181.1	1,176.5
Investment trusts	投 資 信 託	198.5	2.3	21.7	196.2	176.8
Public bonds	公 共 債	122.9	6.8	14.5	116.1	108.4
Insurance	保 険	380.5	1.0	(3.5)	379.5	384.0
Financial instruments intermediary	金 融 商 品 仲 介	457.3	6.5	(9.4)	450.8	466.7
Others	そ の 他	39.3	0.9	(1.2)	38.4	40.5
Hirogin Securities (excl. financial instruments intermediary)	ひ ろ ぎ ん 証 券 ( 除 く 金 融 商 品 仲 介 )	552.2	21.1	(6.8)	531.1	559.0

- (Notes) 1. The balances of Hirogin Securities are shown on a mark-to-market basis.
2. The figures exclude financial instruments intermediary (Rakuten Securities and SBI SECURITIES) through the “Hirogin App.”
3. Since this fiscal year, we have revised the method of recording insurance balances and modified the balances for previous fiscal years according to this revision.

- (注) 1.ひろぎん証券の残高は、時価ベースです。
- 2.「ひろぎんアプリ」を通じた金融商品仲介(楽天証券・SBI証券)は含んでおりません。
- 3.当年度から、保険残高の計上方法を見直ししており、過年度の残高についても変更しております。

9. Capital Adequacy Ratio (Domestic Standard)

Capital Adequacy Ratio as of June 30, 2025 will be announced when it is fixed.

2025年6月末実績につきましては、現在算出中であり確定次第公表いたします。