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February 2, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Hirogin Holdings, Inc.
 Listing: Tokyo Stock Exchange
 Securities code: 7337
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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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	173,563	16.4	47,334	12.0	32,952	13.6
December 31, 2024	149,157	6.0	42,265	26.0	29,014	24.3

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 75,167 million [646.7%]
 For the nine months ended December 31, 2024: ¥ 10,067 million [(69.5)%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	109.72	109.66
December 31, 2024	95.79	95.74

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	12,701,974	559,644	4.4
March 31, 2025	12,131,905	504,636	4.2

Reference: Equity

As of December 31, 2025: ¥ 559,444 million
 As of March 31, 2025: ¥ 504,409 million

Note: Equity-to-asset 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. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal 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	-	27.00	-		
Fiscal year ending March 31, 2026 (Forecast)				27.00	54.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	57,000	9.2	40,000	11.6	133.58

Note: Revisions to the financial result forecast most recently announced: 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
- Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - Changes in accounting policies due to other reasons: None
 - Changes in accounting estimates: None
 - Restatement: None

(4) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	305,327,921 shares
As of March 31, 2025	308,775,621 shares

- (ii) Number of treasury shares at the end of the period

As of December 31, 2025	6,763,436 shares
As of March 31, 2025	8,371,546 shares

- (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	300,314,007 shares
Nine months ended December 31, 2024	302,875,070 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 24.406 billion yen year on year to 173.563 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 19.338 billion yen year on year to 126.229 billion yen, due to higher interest expenses as a result of an increase in interest on deposits, as well as an increase in other expenses caused by a rise in provision of allowance for loan losses. As a result, ordinary profit increased by 5.069 billion yen year on year to 47.334 billion yen, and profit attributable to owners of parent increased by 3.938 billion yen year on year to 32.952 billion yen.

Operating results by segment are as follows.

Ordinary income from the banking business increased by 22.882 billion yen year on year to 147.739 billion yen, and segment profit increased by 4.629 billion yen year on year to 43.962 billion yen.

Ordinary income from the leasing business increased by 437 million yen year on year to 17.657 billion yen, and segment profit decreased by 10 million yen year on year to 1.198 billion yen.

Ordinary income from “others” not included in reportable segments increased by 847 million yen year on year to 21.731 billion yen, and segment profit increased by 159 million yen year on year to 9.171 billion yen.

(2) Explanation of Consolidated Financial Position

Regarding the consolidated financial position, total assets increased by 570.0 billion yen from the end of the previous fiscal year to 12,701.9 billion yen, while liabilities increased by 515.1 billion yen from the end of the previous fiscal year to 12,142.3 billion yen. Net assets increased by 55.0 billion yen from the end of the previous fiscal year to 559.6 billion yen.

Regarding the balances of major accounts, deposits (including negotiable certificates of deposit) increased by 151.9 billion yen from the end of the previous fiscal year to 9,589.1 billion yen, while loans and bills discounted increased by 332.2 billion yen from the end of the previous fiscal year to 8,266.7 billion yen and securities increased by 229.6 billion yen from the end of the previous fiscal year to 2,146.3 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 full year ending March 31, 2026 from the figures announced on November 10, 2025.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,726,986	1,542,761
Call loans and bills bought	63,746	193,610
Monetary claims bought	8,908	10,580
Trading account assets	8,645	8,777
Money held in trust	13,022	14,421
Securities	1,916,703	2,146,331
Loans and bills discounted	7,934,540	8,266,747
Foreign exchanges	8,027	9,119
Lease receivables and investments in leases	71,572	71,313
Other assets	166,571	232,470
Tangible fixed assets	112,044	110,251
Intangible fixed assets	16,295	18,479
Retirement benefit asset	48,144	51,469
Deferred tax assets	19,701	1,991
Customers' liabilities for acceptances and guarantees	55,988	64,339
Allowance for loan losses	(38,995)	(40,690)
Total assets	12,131,905	12,701,974
Liabilities		
Deposits	9,277,057	9,399,625
Negotiable certificates of deposit	160,242	189,554
Call money and bills sold	-	220,000
Securities sold under repurchase agreements	249,066	345,648
Cash collateral received for securities lent	310,909	552,438
Trading account liabilities	6,122	6,209
Borrowed money	1,443,553	1,173,393
Foreign exchanges	1,172	1,663
Bonds payable	-	30,000
Borrowed money from trust account	79	79
Other liabilities	106,631	140,798
Retirement benefit liability	689	673
Provision for retirement benefits for directors (and other officers)	157	157
Provision for reimbursement of deposits	1,668	1,668
Provision for point card certificates	225	321
Provision for stockshares	942	1,066
Reserves under special laws	40	40
Deferred tax liabilities	-	1,975
Deferred tax liabilities for land revaluation	12,719	12,676
Acceptances and guarantees	55,988	64,339
Total liabilities	11,627,269	12,142,330

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	60,000	60,000
Capital surplus	22,209	17,158
Retained earnings	423,980	441,340
Treasury shares	(8,284)	(7,705)
Total shareholders' equity	497,905	510,794
Valuation difference on available-for-sale securities	(18,486)	4,458
Deferred gains or losses on hedges	1,923	21,289
Revaluation reserve for land	25,877	25,798
Remeasurements of defined benefit plans	(2,811)	(2,896)
Total accumulated other comprehensive income	6,503	48,650
Share acquisition rights	126	126
Non-controlling interests	100	72
Total net assets	504,636	559,644
Total liabilities and net assets	12,131,905	12,701,974

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	149,157	173,563
Interest income	91,687	114,607
Interest on loans and discounts	67,567	77,316
Interest and dividends on securities	21,473	29,254
Trust fees	106	173
Fees and commissions	27,495	29,088
Gain on trading account transactions	1,788	1,532
Other ordinary income	21,136	19,379
Other income	6,943	8,783
Ordinary expenses	106,891	126,229
Interest expenses	28,479	37,292
Interest on deposits	6,614	16,202
Fees and commissions payments	8,748	9,808
Other ordinary expenses	21,326	20,735
General and administrative expenses	47,398	50,882
Other expenses	939	7,512
Ordinary profit	42,265	47,334
Extraordinary income	25	32
Gain on disposal of non-current assets	25	32
Extraordinary losses	607	331
Loss on disposal of non-current assets	50	149
Impairment losses	555	182
Provision of reserve for financial instruments transaction liabilities	2	-
Profit before income taxes	41,683	47,034
Income taxes - current	15,149	13,350
Income taxes - deferred	(2,469)	742
Total income taxes	12,679	14,093
Profit	29,003	32,941
Loss attributable to non-controlling interests	(11)	(10)
Profit attributable to owners of parent	29,014	32,952

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	29,003	32,941
Other comprehensive income	(18,935)	42,225
Valuation difference on available-for-sale securities	(18,651)	22,944
Deferred gains or losses on hedges	97	19,365
Remeasurements of defined benefit plans, net of tax	(381)	(85)
Comprehensive income	10,067	75,167
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,079	75,177
Comprehensive income attributable to non-controlling interests	(11)	(10)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on segment information, etc.)

Information on ordinary income, profit or loss by reportable segment

The nine months ended December 31, 2024 (April 1, 2024 to December 31, 2024)

(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	123,683	16,997	140,680	8,476	149,157	-	149,157
Intersegment ordinary income	1,174	222	1,397	12,408	13,805	(13,805)	-
Total	124,857	17,220	142,078	20,884	162,962	(13,805)	149,157
Segment profit	39,333	1,208	40,542	9,012	49,555	(7,289)	42,265

(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 57 million yen.

3. The adjustment to segment profit of (7,289) million yen includes elimination of intersegment transactions of (7,188) million yen and amortization of goodwill of (101) million yen.

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

The nine months ended December 31, 2025 (April 1, 2025 to December 31, 2025)

(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	146,748	17,430	164,178	9,385	173,563	-	173,563
Intersegment ordinary income	991	227	1,219	12,345	13,564	(13,564)	-
Total	147,739	17,657	165,397	21,731	187,128	(13,564)	173,563
Segment profit	43,962	1,198	45,160	9,171	54,332	(6,997)	47,334

(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 72 million yen.

3. The adjustment to segment profit of (6,997) million yen includes elimination of intersegment transactions of (6,896) million yen and amortization of goodwill of (101) 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 nine months ended December 31, 2025. Depreciation (including amortization of intangible assets excluding goodwill) and amortization of goodwill are as follows for the nine months ended December 31, 2025.

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation	5,309 million yen	5,251 million yen
Amortization of goodwill	105 million yen	105 million yen

Supplementary Material on Financial Results for the Nine Months Ended December 31, 2025

1. Income and Expenses

【Hirogin Holdings, Consolidated】

(Millions of yen)

		Nine months ended Dec. 31, 2025		Nine months ended Dec. 31, 2024	Forecast for the FY2025 (Full year)	
		(a)	(a)-(b)			(b)
Consolidated gross profit	連 結 粗 利 益	1	96,945	13,286	83,659	
Net interest income	資 金 利 益	2	77,315	14,107	63,208	
Net fees and commissions	役 務 取 引 等 利 益	3	19,453	600	18,853	
Net gain on trading account transactions	特 定 取 引 利 益	4	1,532	(256)	1,788	
Net other ordinary income	そ の 他 業 務 利 益	5	(1,356)	(1,167)	(189)	
Of which, gain (loss) related to bonds	う ち 国 債 等 債 券 関 係 損 益	6	(5,162)	(1,099)	(4,063)	
General and administrative expenses (-)	営 業 経 費 (△)	7	50,882	3,484	47,398	
Credit costs (-)	与 信 費 用 (△)	8	3,463	4,346	(883)	
Write-off loans (-)	貸 出 金 償 却 (△)	9	884	884	-	
Provision of specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	10	4,491	4,491	[2,276] -	
Provision of general allowance for loan losses (-)	一 般 貸 倒 引 当 金 繰 入 額 (△)	11	(679)	(679)	[(2,555)] -	
Loss on sales of loans, etc. (-)	貸 出 債 権 売 却 損 等 (△)	12	245	40	205	
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	13	-	(279)	279	
Recoveries of written off receivables, etc.	償 却 債 権 取 立 益 等	14	1,478	668	810	
Gain (loss) related to equity securities	株 式 等 関 係 損 益	15	4,856	264	4,592	
Share of profit (loss) of entities accounted for using equity method	持 分 法 に よ る 投 資 損 益	16	72	15	57	
Others	そ の 他	17	(194)	(664)	470	
Ordinary profit (loss)	1-7-8+15+16+17 経 常 利 益	18	47,334	5,069	42,265	57,000
Extraordinary income (loss)	特 別 損 益	19	(299)	283	(582)	
Profit (loss) before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	20	47,034	5,351	41,683	
Income taxes (-)	法 人 税 等 合 計 (△)	21	14,093	1,414	12,679	
Profit (loss)	四 半 期 純 利 益	22	32,941	3,938	29,003	
Profit (loss) attributable to non-controlling interests (-)	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益 (△)	23	(10)	1	(11)	
Profit (loss) attributable to owners of parent	親 會 社 株 主 に 帰 属 す る 四 半 期 (当 期) 純 利 益	24	32,952	3,938	29,014	40,000
(Ref) General and administrative expenses ratio 7/(1-6)	(参 考) 営 業 経 費 率	25	49.8%	(4.2%)	54.0%	

(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 Dec. 31, 2025		As of Dec. 31, 2024
		(a)	(a)-(b)	
Number of consolidated subsidiaries	連 結 子 會 社 数	12	-	12
Number of companies accounted for using the equity method	持 分 法 適 用 會 社 数	1	-	1

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

			Nine months ended Dec. 31, 2025		Nine months ended Dec. 31, 2024	Forecast for the FY2025 (Full year)	
			(a)	(a)-(b)	(b)		
Gross banking profit		業 務 粗 利 益	1	86,760	12,204	74,556	
Of which, core gross banking profit	1-7	う ち コ ア 業 務 粗 利 益	2	91,922	13,303	78,619	
Net interest income		資 金 利 益	3	77,609	14,225	63,384	
Net fees and commissions		役 務 取 引 等 利 益	4	12,261	(231)	12,492	
Net gain on trading account transactions		特 定 取 引 利 益	5	934	(241)	1,175	
Net other ordinary income		そ の 他 業 務 利 益	6	(4,045)	(1,550)	(2,495)	
Of which, gain (loss) related to bonds		う ち 国 債 等 債 券 関 係 損 益	7	(5,162)	(1,099)	(4,063)	
Expenses (excluding extraordinary items)	(-)	経 費 (除 く 臨 時 処 理 分) (△)	8	44,893	2,732	42,161	
Personnel expenses	(-)	人 件 費 (△)	9	22,123	1,971	20,152	
Non-personnel expenses	(-)	物 件 費 (△)	10	20,098	1,237	18,861	
Taxes	(-)	税 金 (△)	11	2,670	(478)	3,148	
Banking profit (before provision of general allowance for loan losses)	1-8	実 質 業 務 純 益	12	41,866	9,472	32,394	
Core banking profit	2-8	コ ア 業 務 純 益	13	47,029	10,571	36,458	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	47,029	10,571	36,458	
Provision of general allowance for loan losses	(-)	一 般 貸 倒 引 当 金 繰 入 額 (△)	15	(688)	(688)	[(2,521)] -	
Banking profit	12-15	業 務 純 益	16	42,555	10,161	32,394	
Non-recurring income (losses)	18-19+25	臨 時 損 益	17	1,406	(5,533)	6,939	
Gain (loss) related to equity securities		株 式 等 関 係 損 益	18	4,856	264	4,592	
Disposal of non-performing loans	(-)	不 良 債 権 処 理 額 (△)	19	3,744	4,917	(1,173)	
Write-off loans	(-)	貸 出 金 償 却 (△)	20	884	884	-	
Provision of specific allowance for loan losses	(-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	21	4,096	4,096	[1,956] -	
Loss on sales of loans, etc.	(-)	貸 出 債 権 売 却 損 等 (△)	22	240	38	202	
Reversal of allowance for loan losses		貸 倒 引 当 金 戻 入 益	23	-	(565)	565	
Recoveries of written off receivables, etc.		償 却 債 権 取 立 益 等	24	1,476	666	810	
Other non-recurring income (losses)		そ の 他 臨 時 損 益	25	294	(880)	1,174	
Ordinary profit (loss)	16+17	経 常 利 益	26	43,962	4,629	39,333	52,000
Extraordinary income (losses)		特 別 損 益	27	(298)	271	(569)	
Of which, gain (loss) related to non-current assets		う ち 固 定 資 産 関 係 損 益	28	(298)	271	(569)	
Profit (loss) before income taxes		税 引 前 四 半 期 純 利 益	29	43,663	4,899	38,764	
Income taxes	(-)	法 人 税 等 合 計 (△)	30	12,822	1,215	11,607	
Profit (loss)		四 半 期 (当 期) 純 利 益	31	30,840	3,684	27,156	36,500
Credit costs	15+19 (-)	与 信 費 用 (△)	32	3,055	4,228	(1,173)	7,000

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

(All Branches)

(%)

		Nine months ended Dec. 31, 2025		Nine months ended Dec. 31, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	1.29	0.26	1.03
Yield on loans and bills discounted	貸出金利回	1.24	0.16	1.08
Yield on securities	有価証券利回	1.88	0.33	1.55
(2) Yield on interest-bearing liabilities	資金調達原価	0.93	0.12	0.81
Yield on deposits	預金等利回	0.23	0.14	0.09
(3) Interest spread on loans and deposits	預貸金利鞘	0.38	(0.01)	0.39
(4) Net interest margin (1)-(2)	総資金利鞘	0.36	0.14	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 nine months ended December 31, 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3四半期についても変更しております。

(Domestic Operations)

(%)

		Nine months ended Dec. 31, 2025		Nine months ended Dec. 31, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	0.98	0.31	0.67
Yield on loans and bills discounted	貸出金利回	1.06	0.28	0.78
Yield on securities	有価証券利回	1.31	0.37	0.94
(2) Yield on interest-bearing liabilities	資金調達原価	0.74	0.20	0.54
Yield on deposits	預金等利回	0.19	0.15	0.04
(3) Interest spread on loans and deposits	預貸金利鞘	0.25	0.11	0.14
(4) Net interest margin (1)-(2)	総資金利鞘	0.24	0.11	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 nine months ended December 31, 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3四半期についても変更しております。

(International Operations)

(%)

		Nine months ended Dec. 31, 2025		Nine months ended Dec. 31, 2024
		(a)	(a)-(b)	(b)
(1) Yield on interest-earning assets	資金運用利回	3.15	(0.53)	3.68
Yield on loans and bills discounted	貸出金利回	2.71	(1.00)	3.71
Yield on securities	有価証券利回	4.23	0.07	4.16
(2) Yield on interest-bearing liabilities	資金調達原価	2.16	(0.65)	2.81
Yield on deposits	預金等利回	2.03	(0.13)	2.16
(3) Interest spread on loans and deposits	預貸金利鞘	0.05	(0.87)	0.92
(4) Net interest margin (1)-(2)	総資金利鞘	0.99	0.12	0.87

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

(Millions of yen)

		Nine months ended Dec. 31, 2025		Nine months ended Dec. 31, 2024
		(a)	(a)-(b)	
Gain (loss) related to bonds	国債等債券関係損益	(5,162)	(1,099)	(4,063)
Gains on sales	売却益	770	(1,788)	2,558
Losses on sales (-)	売却損(△)	5,932	(486)	6,418
Write-offs (-)	償却(△)	-	(204)	204
Gain (loss) related to equity securities	株式等関係損益	4,856	264	4,592
Gains on sales	売却益	6,829	2,088	4,741
Losses on sales (-)	売却損(△)	1,973	1,966	7
Write-offs (-)	償却(△)	-	(142)	142

4. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Dec. 31, 2025					As of Sep. 30, 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	84.5	(5.6)	(1.8)	-	5.6	84.5	(3.8)	-	3.8
Bonds	債券	84.5	(5.6)	(1.8)	-	5.6	84.5	(3.8)	-	3.8
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,067.7	5.3	1.1	143.6	138.3	2,012.3	4.2	117.7	113.4
Stocks	株式	129.6	66.5	7.2	75.7	9.2	125.9	59.3	69.5	10.1
Bonds	債券	1,135.4	(114.3)	(27.3)	0.0	114.3	1,169.7	(87.0)	0.0	87.0
Others	その他	802.5	53.2	21.3	67.9	14.6	716.6	31.9	48.1	16.2
Foreign bonds	うち外債	429.7	(10.6)	1.4	2.1	12.7	373.7	(12.0)	1.6	13.7
Total	合計	2,152.3	(0.2)	(0.6)	143.6	143.9	2,096.8	0.4	117.7	117.3

(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 Dec. 31, 2025		As of Sep. 30, 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)	5.3	1.1	4.2
Interest rate swaps	金利スワップ	39.0	17.3	21.7
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	44.3	18.3	26.0

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Dec. 31, 2025					As of Sep. 30, 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	84.5	(5.6)	(1.8)	-	5.6	84.5	(3.8)	-	3.8	
	Bonds	債券	84.5	(5.6)	(1.8)	-	5.6	84.5	(3.8)	-	3.8
	Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,067.2	5.3	1.1	143.6	138.3	2,011.8	4.2	117.7	113.4	
	Stocks	株式	129.6	66.5	7.2	75.7	9.2	125.8	59.3	69.5	10.1
	Bonds	債券	1,135.0	(114.3)	(27.3)	0.0	114.3	1,169.3	(87.0)	0.0	87.0
	Others	その他	802.5	53.2	21.3	67.9	14.6	716.6	31.9	48.1	16.2
	Foreign bonds	うち外債	429.7	(10.6)	1.4	2.1	12.7	373.7	(12.0)	1.6	13.7
Total	合計	2,151.8	(0.2)	(0.6)	143.6	143.9	2,096.4	0.4	117.7	117.3	

(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 Dec. 31, 2025		As of Sep. 30, 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)	5.3	1.1	4.2
Interest rate swaps	金利スワップ	39.0	17.3	21.7
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	44.3	18.3	26.0

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 Dec. 31, 2025			As of Mar. 31, 2025	As of Dec. 31, 2024
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	貸出金残高	8,315.6	331.4	(94.7)	7,984.2	8,410.3
Excluding loans to the government	うち政府向け貸出除き	7,820.6	498.7	478.7	7,321.9	7,341.9
Local public sector loans	地共貸出	1,141.5	(156.5)	(575.3)	1,298.0	1,716.8
Excluding loans to the government	うち政府向け貸出除き	646.5	10.8	(1.9)	635.7	648.4
Business loans	事業性貸出	5,225.7	437.6	389.2	4,788.1	4,836.5
Personal loans	個人ローン	1,948.3	50.3	91.4	1,898.0	1,856.9
Housing loans	住宅ローン	1,334.6	59.8	100.4	1,274.8	1,234.2
Other loans	その他ローン	613.6	(9.5)	(9.0)	623.1	622.6

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

(Billions of yen)

		As of Dec. 31, 2025			As of Mar. 31, 2025	As of Dec. 31, 2024
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to SMEs	中小企業等貸出残高	5,295.3	290.2	291.8	5,005.1	5,003.5
SME loan ratio	中小企業等貸出比率	63.7%	1.0%	4.2%	62.7%	59.5%

(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 Dec. 31, 2025		As of Sep. 30, 2025
		(a)	(a)-(b)	(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	6.0	(0.8)	6.8
Risk loans	危険債権	53.1	2.5	50.6
Substandard loans	要管理債権	27.7	3.1	24.6
Delinquent loans past due over three months	三月以上延滞債権	2.0	(0.1)	2.1
Restructured loans	貸出条件緩和債権	25.7	3.2	22.5
Subtotal	小計	86.7	4.6	82.1
Normal claims	正常債権	8,348.1	(84.2)	8,432.3
Total	合計	8,434.9	(79.5)	8,514.4
Non-performing loan ratio	不良債権比率	1.03%	0.07%	0.96%

(Notes) 1. The above figures as of December 31, 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 December 31, 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12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 категория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12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 Dec. 31, 2025			As of Mar. 31, 2025 (b)	As of Dec. 31, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Deposits and other balances	預 金 等 残 高	9,643.5	171.6	260.5	9,471.9	9,383.0
Deposits	預 金	9,448.1	142.2	285.0	9,305.9	9,163.1
Personal deposits	う ち 個 人	6,326.5	179.6	97.2	6,146.9	6,229.3
Negotiable certificates of deposit	譲 渡 性 預 金	195.3	29.3	(24.6)	166.0	219.9

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

(Billions of yen)

		As of Dec. 31, 2025			As of Mar. 31, 2025 (b)	As of Dec. 31, 2024 (c)
		(a)	(a)-(b)	(a)-(c)		
Total custody assets	総 預 り 資 産 残 高	11,580.7	396.5	482.3	11,184.2	11,098.4
Deposits and other balances	預 金 等	9,643.5	171.6	260.5	9,471.9	9,383.0
Non-deposit products	非 預 金 商 品	1,937.2	225.0	221.9	1,712.2	1,715.3
Hiroshima Bank	広 島 銀 行	1,296.5	115.4	119.5	1,181.1	1,177.0
Investment trusts	投 資 信 託	218.6	22.4	30.0	196.2	188.6
Public bonds	公 共 債	133.4	17.3	22.9	116.1	110.5
Insurance	保 険	395.9	16.4	9.8	379.5	386.1
Financial instruments intermediary	金 融 商 品 仲 介	508.9	58.1	53.5	450.8	455.4
Others	そ の 他	39.5	1.1	3.3	38.4	36.2
Hirogin Securities (excl. financial instruments intermediary)	ひ ろ ぎ ん 証 券 (除 く 金 融 商 品 仲 介)	640.6	109.5	102.4	531.1	538.2

(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 December 31, 2025 will be announced when it is fixed.

2025年12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。