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August 4, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: Hirogin Holdings, Inc.
Listing: Tokyo Stock Exchange
Securities code: 7337
URL: https://www.hirogin-hd.co.jp/
Representative: Yuji Hiroe ,Representative Director and President
Inquiries: Naoyuki Yamashiro ,Senior Manager Accounting Department
Telephone: +81-82-245-5151
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, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	74,189	39.0	20,382	22.5	14,128	21.1
June 30, 2025	53,378	11.5	16,640	8.2	11,671	9.7

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 48,017 million [78.3%]
For the three months ended June 30, 2025: ¥ 26,926 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	47.40	47.37
June 30, 2025	38.84	38.81

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	12,122,833	603,720	5.0
March 31, 2026	12,210,589	568,824	4.7

Reference: Equity
As of June 30, 2026: ¥ 603,516 million
As of March 31, 2026: ¥ 568,596 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, 2026	-	27.00	-	31.00	58.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		35.00	-	35.00	70.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	34,500	17.8	23,500	15.3	79.23
Full year	74,500	20.1	51,000	16.6	172.73

Note: Revisions to the financial result forecast most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 companies(Hirogin Regional Advisors Co., Ltd.)

(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

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
(ii) Changes in accounting policies due to other reasons: None
(iii) Changes in accounting estimates: None
(iv) 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 June 30, 2026	305,327,921 shares
As of March 31, 2026	305,327,921 shares

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

As of June 30, 2026	8,520,148 shares
As of March 31, 2026	6,808,270 shares

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

Three months ended June 30, 2026	298,040,497 shares
Three months ended June 30, 2025	300,498,381 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.

Appendix

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 20.811 billion yen year on year to 74.189 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 as well as a rise in other ordinary income owing to higher gain on sale of bonds. Ordinary expenses increased by 17.068 billion yen year on year to 53.806 billion yen, due to an increase in interest expenses as well as an increase in other ordinary expenses caused by an increase in loss on sale of bonds. As a result, ordinary profit increased by 3.742 billion yen year on year to 20.382 billion yen, and profit attributable to owners of parent increased by 2.457 billion yen year on year to 14.128 billion yen.

Operating results by segment are as follows.

Ordinary income from the banking business increased by 20.135 billion yen year on year to 65.388 billion yen, and segment profit increased by 3.226 billion yen year on year to 19.146 billion yen.

Ordinary income from the leasing business increased by 210 million yen year on year to 6.047 billion yen, and segment profit increased by 56 million yen year on year to 481 million yen.

Ordinary income from “others” not included in reportable segments increased by 11.921 billion yen year on year to 22.688 billion yen, and segment profit increased by 11.634 billion yen year on year to 18.866 billion yen.

(2) Explanation of Consolidated Financial Position

Regarding the consolidated financial position, total assets decreased by 87.7 billion yen from the end of the previous fiscal year to 12,122.8 billion yen, while liabilities decreased by 122.6 billion yen from the end of the previous fiscal year to 11,519.1 billion yen. Net assets increased by 34.9 billion yen from the end of the previous fiscal year to 603.7 billion yen.

Regarding the balances of major accounts, deposits (including negotiable certificates of deposit) increased by 66.9 billion yen from the end of the previous fiscal year to 9,694.2 billion yen, while loans and bills discounted decreased by 237.2 billion yen from the end of the previous fiscal year to 7,955.8 billion yen and securities increased by 135.5 billion yen from the end of the previous fiscal year to 2,182.5 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, 2026 and the full year ending March 31, 2027 from the figures announced on May 13, 2026.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,153,437	1,303,937
Call loans and bills bought	201,874	151,734
Monetary claims bought	9,758	9,475
Trading account assets	10,072	10,217
Money held in trust	13,921	13,920
Securities	2,047,018	2,182,533
Loans and bills discounted	8,193,073	7,955,828
Foreign exchanges	10,045	8,272
Lease receivables and investments in leases	74,612	74,680
Other assets	284,831	193,630
Tangible fixed assets	110,184	109,816
Intangible fixed assets	20,240	21,984
Retirement benefit asset	59,783	60,582
Deferred tax assets	2,310	2,222
Customers' liabilities for acceptances and guarantees	62,553	66,331
Allowance for loan losses	(43,128)	(42,337)
Total assets	12,210,589	12,122,833
Liabilities		
Deposits	9,481,425	9,558,774
Negotiable certificates of deposit	145,905	135,439
Call money and bills sold	77,000	90,000
Securities sold under repurchase agreements	274,389	274,816
Cash collateral received for securities lent	212,651	15,774
Trading account liabilities	7,561	7,764
Borrowed money	1,180,735	1,141,167
Foreign exchanges	859	5,598
Bonds payable	30,000	30,000
Borrowed money from trust account	127	84
Other liabilities	149,433	158,882
Retirement benefit liability	666	657
Provision for retirement benefits for directors (and other officers)	147	110
Provision for reimbursement of deposits	1,397	1,397
Provision for point card certificates	332	408
Provision for stockshares	1,095	1,079
Reserves under special laws	42	42
Deferred tax liabilities	2,794	18,138
Deferred tax liabilities for land revaluation	12,644	12,644
Acceptances and guarantees	62,553	66,331
Total liabilities	11,641,764	11,519,113

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	60,000	60,000
Capital surplus	17,158	17,158
Retained earnings	452,193	456,963
Treasury shares	(7,817)	(11,566)
Total shareholders' equity	521,534	522,555
Valuation difference on available-for-sale securities	(8,113)	20,284
Deferred gains or losses on hedges	28,251	33,838
Revaluation reserve for land	25,727	25,727
Remeasurements of defined benefit plans	1,195	1,110
Total accumulated other comprehensive income	47,061	80,961
Share acquisition rights	126	126
Non-controlling interests	100	76
Total net assets	568,824	603,720
Total liabilities and net assets	12,210,589	12,122,833

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	53,378	74,189
Interest income	35,552	43,894
Interest on loans and discounts	24,359	29,088
Interest and dividends on securities	8,843	11,544
Trust fees	54	66
Fees and commissions	8,733	9,527
Gain on trading account transactions	350	668
Other ordinary income	6,142	15,637
Other income	2,545	4,395
Ordinary expenses	36,738	53,806
Interest expenses	11,213	14,422
Interest on deposits	4,924	7,632
Fees and commissions payments	2,737	2,920
Other ordinary expenses	5,482	16,544
General and administrative expenses	16,719	17,730
Other expenses	586	2,189
Ordinary profit	16,640	20,382
Extraordinary income	15	0
Gain on disposal of non-current assets	15	0
Extraordinary losses	137	34
Loss on disposal of non-current assets	23	29
Impairment losses	113	4
Profit before income taxes	16,519	20,348
Income taxes - current	2,415	6,032
Income taxes - deferred	2,437	198
Total income taxes	4,853	6,230
Profit	11,665	14,118
Loss attributable to non-controlling interests	(5)	(9)
Profit attributable to owners of parent	11,671	14,128

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	11,665	14,118
Other comprehensive income	15,260	33,899
Valuation difference on available-for-sale securities	11,612	28,398
Deferred gains or losses on hedges	3,676	5,586
Remeasurements of defined benefit plans, net of tax	(28)	(85)
Comprehensive income	26,926	48,017
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	26,932	48,027
Comprehensive income attributable to non-controlling interests	(5)	(9)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on segment information, etc.)

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.

The three months ended June 30, 2026 (April 1, 2026 to June 30, 2026)

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	64,968	5,971	70,939	3,249	74,189	—	74,189
Intersegment ordinary income	420	75	496	19,438	19,934	(19,934)	—
Total	65,388	6,047	71,435	22,688	94,124	(19,934)	74,189
Segment profit	19,146	481	19,627	18,866	38,494	(18,111)	20,382

(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 75 million yen.
3. The adjustment to segment profit of (18,111) million yen is for elimination of intersegment transactions.
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, 2026. Depreciation (including amortization of intangible assets excluding goodwill) and amortization of goodwill are as follows for the three months ended June 30, 2026.

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	1,786 million yen	1,747 million yen
Amortization of goodwill	35 million yen	1 million yen

Supplementary Material on Financial Results for the Three Months Ended June 30, 2026

1. Income and Expenses

【Hirogin Holdings, Consolidated】

(Millions of yen)

			Three months ended Jun. 30, 2026 (a)	(a)-(b)	Three months ended Jun. 30, 2025 (b)	Forecast for the FY2026 (Full year)
Consolidated gross profit	連結粗利益	1	35,907	4,507	31,400	
Net interest income	資金利益	2	29,471	5,132	24,339	
Net fees and commissions	役務取引等利益	3	6,673	623	6,050	
Net gain on trading account transactions	特定取引利益	4	668	318	350	
Net other ordinary income	その他業務利益	5	(906)	(1,566)	660	
Of which, gain (loss) related to bonds	うち国債等債券関係損益	6	(2,259)	(1,853)	(406)	
General and administrative expenses (-)	営業経費（△）	7	17,730	1,011	16,719	
Credit costs (-)	与信費用（△）	8	(499)	823	(1,322)	
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	[(14)] -	-	[(135)] -	
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額（△）	11	[(442)] -	-	[(637)] -	
Loss on sales of loans, etc. (-)	貸出債権売却損等（△）	12	91	(20)	111	
Reversal of allowance for loan losses	貸倒引当金戻入益	13	456	(316)	772	
Recoveries of written off receivables, etc.	償却債権取立益等	14	133	(880)	1,013	
Gain (loss) related to equity securities	株式等関係損益	15	1,613	1,067	546	
Share of profit (loss) of entities accounted for using equity method	持分法による投資損益	16	75	4	71	
Others	その他	17	17	0	17	
Ordinary profit (loss) 1-7-8+15+16+17	経常利益	18	20,382	3,742	16,640	74,500
Extraordinary income (loss)	特別損益	19	(33)	88	(121)	
Profit (loss) before income taxes	税金等調整前四半期純利益	20	20,348	3,829	16,519	
Income taxes (-)	法人税等合計（△）	21	6,230	1,377	4,853	
Profit (loss)	四半期純利益	22	14,118	2,453	11,665	
Profit (loss) attributable to non-controlling interests (-)	非支配株主に帰属する四半期純利益（△）	23	(9)	(4)	(5)	
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	14,128	2,457	11,671	51,000
(Ref) General and administrative expenses ratio 7/(1-6)	（参考）営業経費率	25	46.5%	(6.1%)	52.6%	

(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, 2026 (a)	(a)-(b)	As of Jun. 30, 2025 (b)
Number of consolidated subsidiaries	連結子会社数	13	1	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, 2026 (a)	(a)-(b)	Three months ended Jun. 30, 2025 (b)	Forecast for the FY2026 (Full year)
Gross banking profit		業務粗利益	1	32,466	4,094	28,372	
Of which, core gross banking profit	1-7	うちコア業務粗利益	2	34,725	5,946	28,779	
Net interest income		資金利益	3	29,759	5,283	24,476	
Net fees and commissions		役務取引等利益	4	4,098	179	3,919	
Net gain on trading account transactions		特定取引利益	5	483	283	200	
Net other ordinary income		その他業務利益	6	(1,875)	(1,652)	(223)	
Of which, gain (loss) related to bonds		うち国債等債券関係損益	7	(2,259)	(1,853)	(406)	
Expenses (excluding extraordinary items)	(-)	経費(除く臨時処理分)(△)	8	15,718	1,188	14,530	
Personnel expenses	(-)	人件費(△)	9	8,351	681	7,670	
Non-personnel expenses	(-)	物件費(△)	10	6,607	492	6,115	
Taxes	(-)	税金(△)	11	760	15	745	
Banking profit (before provision of general allowance for loan losses)	1-8	実質業務純益	12	16,747	2,905	13,842	
Core banking profit	2-8	コア業務純益	13	19,006	4,758	14,248	73,500
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	19,006	4,758	14,248	
Provision of general allowance for loan losses	(-)	一般貸倒引当金繰入額(△)	15	[(450)] -	-	[(636)] -	
Banking profit	12-15	業務純益	16	16,747	2,905	13,842	
Non-recurring income (losses)	18-19+25	臨時損益	17	2,398	320	2,078	
Gain (loss) related to equity securities		株式等関係損益	18	1,613	1,067	546	
Disposal of non-performing loans	(-)	不良債権処理額(△)	19	(525)	881	(1,406)	
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	[(38)] -	-	[(219)] -	
Loss on sales of loans, etc.	(-)	貸出債権売却損等(△)	22	91	(20)	111	
Reversal of allowance for loan losses		貸倒引当金戻入益	23	489	(367)	856	
Recoveries of written off receivables, etc.		償却債権取立益等	24	127	(886)	1,013	
Other non-recurring income (losses)		その他臨時損益	25	259	135	124	
Ordinary profit (loss)	16+17	経常利益	26	19,146	3,226	15,920	68,500
Extraordinary income (losses)		特別損益	27	(24)	96	(120)	
Of which, gain (loss) related to non-current assets		うち固定資産関係損益	28	(24)	96	(120)	
Profit (loss) before income taxes		税引前四半期純利益	29	19,121	3,322	15,799	
Income taxes	(-)	法人税等合計(△)	30	5,773	1,221	4,552	
Profit (loss)		四半期(当期)純利益	31	13,347	2,101	11,246	47,500
Credit costs	15+19 (-)	与信費用(△)	32	(525)	881	(1,406)	7,000

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

(All Branches)

(%)

			Three months ended Jun. 30, 2026 (a)	(a)-(b)	Three months ended Jun. 30, 2025 (b)
Yield on interest-earning assets (A)		資金運用利回	1.54	0.32	1.22
Yield on loans and bills discounted (B)		貸出金利回	1.44	0.24	1.20
Yield on securities		有価証券利回	2.12	0.32	1.80
Yield on interest-bearing liabilities (C)		資金調達原価	1.07	0.18	0.89
Yield on deposits (D)		預金等利回	0.33	0.12	0.21
Loan-to-deposit yield spread	(B)-(D)	預貸金利回差	1.11	0.12	0.99
Net interest margin	(A)-(C)	総資金利鞘	0.47	0.14	0.33

(Domestic Operations)

(%)

			Three months ended Jun. 30, 2026 (a)	(a)-(b)	Three months ended Jun. 30, 2025 (b)
Yield on interest-earning assets (A)		資金運用利回	1.22	0.29	0.93
Yield on loans and bills discounted (B)		貸出金利回	1.29	0.28	1.01
Yield on securities		有価証券利回	1.64	0.34	1.30
Yield on interest-bearing liabilities (C)		資金調達原価	0.89	0.19	0.70
Yield on deposits (D)		預金等利回	0.29	0.13	0.16
Loan-to-deposit yield spread	(B)-(D)	預貸金利回差	1.00	0.15	0.85
Net interest margin	(A)-(C)	総資金利鞘	0.33	0.10	0.23

(International Operations)

(%)

			Three months ended Jun. 30, 2026 (a)	(a)-(b)	Three months ended Jun. 30, 2025 (b)
Yield on interest-earning assets (A)		資金運用利回	3.19	0.10	3.09
Yield on loans and bills discounted (B)		貸出金利回	2.51	(0.32)	2.83
Yield on securities		有価証券利回	4.21	0.16	4.05
Yield on interest-bearing liabilities (C)		資金調達原価	2.00	(0.10)	2.10
Yield on deposits (D)		預金等利回	1.74	(0.37)	2.11
Loan-to-deposit yield spread	(B)-(D)	預貸金利回差	0.77	0.05	0.72
Net interest margin	(A)-(C)	総資金利鞘	1.19	0.20	0.99

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

(Millions of yen)

			Three months ended Jun. 30, 2026 (a)	(a)-(b)	Three months ended Jun. 30, 2025 (b)
Gain (loss) related to bonds		国債等債券関係損益	(2,259)	(1,853)	(406)
Gains on sales		売却益	9,288	9,226	62
Losses on sales	(-)	売却損（△）	11,547	11,079	468
Write-offs	(-)	償却（△）	-	-	-
Gain (loss) related to equity securities		株式等関係損益	1,613	1,067	546
Gains on sales		売却益	3,582	3,031	551
Losses on sales	(-)	売却損（△）	1,950	1,945	5
Write-offs	(-)	償却（△）	18	18	-

4. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Jun. 30, 2026					As of Mar. 31, 2026			
		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	84.6	(7.5)	(0.7)	-	7.5	84.6	(6.8)	-	6.8
Bonds	債券	84.6	(7.5)	(0.7)	-	7.5	84.6	(6.8)	-	6.8
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,102.8	28.3	41.1	182.3	153.9	1,968.4	(12.8)	136.6	149.4
Stocks	株式	132.4	74.9	9.3	81.7	6.8	125.4	65.6	74.4	8.8
Bonds	債券	1,183.3	(134.9)	(6.7)	0.2	135.1	1,102.2	(128.2)	0.3	128.6
Others	その他	786.9	88.2	38.4	100.2	11.9	740.6	49.8	61.8	12.0
Foreign bonds	うち外債	388.1	(7.8)	(1.1)	1.8	9.6	387.2	(6.7)	2.4	9.2
Total	合計	2,187.4	20.7	40.4	182.3	161.5	2,053.0	(19.6)	136.6	156.3

(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.

※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, 2026		As of Mar. 31, 2026
		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)	28.3	41.1	(12.8)
Interest rate swaps	金利スワップ	56.4	7.1	49.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	84.7	48.2	36.5

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Jun. 30, 2026					As of Mar. 31, 2026			
		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	84.6	(7.5)	(0.7)	-	7.5	84.6	(6.8)	-	6.8
Bonds	債券	84.6	(7.5)	(0.7)	-	7.5	84.6	(6.8)	-	6.8
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,102.4	28.3	41.1	182.2	153.9	1,968.1	(12.8)	136.6	149.4
Stocks	株式	132.4	74.9	9.3	81.7	6.8	125.4	65.6	74.4	8.8
Bonds	債券	1,183.0	(134.9)	(6.7)	0.2	135.1	1,102.0	(128.2)	0.3	128.6
Others	その他	786.9	88.2	38.4	100.2	11.9	740.6	49.8	61.8	12.0
Foreign bonds	うち外債	388.1	(7.8)	(1.1)	1.8	9.6	387.2	(6.7)	2.4	9.2
Total	合計	2,187.1	20.7	40.4	182.2	161.5	2,052.7	(19.6)	136.6	156.3

(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.

※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, 2026		As of Mar. 31, 2026
		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)	28.3	41.1	(12.8)
Interest rate swaps	金利スワップ	56.4	7.1	49.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	84.7	48.3	36.4

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, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Jun. 30, 2025 (c)
Loans and bills discounted	貸出金残高	8,004.6	(238.2)	(126.5)	8,242.8	8,131.1
Excluding loans to the government	うち政府向け貸出除き	8,004.6	96.8	612.2	7,907.8	7,392.4
Local public sector loans	地共貸出	663.8	(311.0)	(732.1)	974.8	1,395.9
Loans to the government	うち政府向け貸出	-	(335.0)	(738.7)	335.0	738.7
Business loans	事業性貸出	5,353.4	62.3	529.5	5,291.1	4,823.9
Personal loans	個人ローン	1,987.3	10.5	76.1	1,976.8	1,911.2
Housing loans	住宅ローン	1,371.9	10.8	79.2	1,361.1	1,292.7
Other loans	その他ローン	615.4	(0.3)	(3.0)	615.7	618.4

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

(Billions of yen)

		As of Jun. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Jun. 30, 2025 (c)
Loans to SMEs	中小企業等貸出残高	5,429.3	50.6	410.6	5,378.7	5,018.7
SME loan ratio	中小企業等貸出比率	67.8%	2.5%	6.1%	65.3%	61.7%

(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, 2026 (a)	(a)-(b)	As of Mar. 31, 2026 (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	6.6	(0.6)	7.2
Risk loans	危険債権	57.1	(0.4)	57.5
Substandard loans	要管理債権	29.3	0.7	28.6
Delinquent loans past due over three months	三月以上延滞債権	1.7	0.0	1.7
Restructured loans	貸出条件緩和債権	27.6	0.7	26.9
Subtotal	小計	93.0	(0.3)	93.3
Normal claims	正常債権	8,029.5	(234.9)	8,264.4
Total	合計	8,122.5	(235.2)	8,357.7

Non-performing loan ratio	不良債権比率	1.14%	0.02%	1.12%

(Notes) 1. The above figures as of June 30, 2026 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, 2026 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2026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2026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, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Jun. 30, 2025 (c)
Deposits and other balances	預金等残高	9,720.5	72.4	174.9	9,648.1	9,545.6
Deposits	預金	9,579.2	82.8	240.1	9,496.4	9,339.1
Personal deposits	うち個人	6,301.8	51.0	86.0	6,250.8	6,215.8
Negotiable certificates of deposit	譲渡性預金	141.2	(10.5)	(65.2)	151.7	206.4

8. Total Custody Assets 【Group total】

(Billions of yen)

		As of Jun. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Jun. 30, 2025 (c)
Total custody assets	総預り資産残高	11,844.0	189.4	546.1	11,654.6	11,297.9
Deposits and other balances	預金等	9,720.5	72.4	174.9	9,648.1	9,545.6
Non-deposit products	非預金商品	2,123.5	117.0	371.2	2,006.5	1,752.3
Hiroshima Bank	広島銀行	1,424.7	75.0	226.0	1,349.7	1,198.7
Investment trusts	投資信託	245.5	11.2	47.0	234.3	198.5
Public bonds	公共債	160.6	14.8	37.7	145.8	122.9
Insurance	保険	400.1	1.1	19.6	399.0	380.5
Financial instruments intermediary	金融商品仲介	570.3	44.7	113.0	525.6	457.3
Others	その他	47.9	3.0	8.6	44.9	39.3
Hirogin Securities (excl. financial instruments intermediary)	ひろぎん証券(除く金融商品仲介)	690.6	39.5	138.4	651.1	552.2
Hirogin Life Partners	ひろぎんライフパートナーズ	8.1	2.5	6.7	5.6	1.4

(Notes) 1. The balances of Hirogin Securities and Hirogin Life Partners are shown on a mark-to-market basis.

2. The figures exclude financial instruments intermediary (Rakuten Securities and SBI SECURITIES) through the “Hirogin App.”

(注) 1.ひろぎん証券及びひろぎんライフパートナーズの残高は、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。

9. Capital Adequacy Ratio (Domestic Standard)

Capital Adequacy Ratio as of June 30, 2026 will be announced when it is fixed.

2026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。