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November 10, 2026

Consolidated Financial Results for the Six Months Ended September 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
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Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: Yes
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For Institutional Investors)

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

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	158,822	43.8	41,847	42.9	28,862	41.6
September 30, 2025	110,423	15.2	29,292	10.2	20,378	10.7

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 45,148 million [(11.9)%]
For the six months ended September 30, 2025: ¥ 51,256 million [399.6%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	97.15	97.12
September 30, 2025	67.77	67.73

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	12,172,306	598,374	4.9
March 31, 2026	12,210,589	568,824	4.7

Reference: Equity
As of September 30, 2026: ¥ 598,290 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	-	38.50			
Fiscal year ending March 31, 2027 (Forecast)			-	38.50	77.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

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
Full year	82,500	33.0	56,500	29.2	190.50

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

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

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

(2) 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

(3) Number of issued shares (common shares)

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

As of September 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 September 30, 2026	9,267,170 shares
As of March 31, 2026	6,808,270 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	297,083,199 shares
Six months ended September 30, 2025	300,684,484 shares

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* 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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(Supplementary information)
Supplementary Material on Financial Results for the Six Months Ended September 30, 2026

1. Qualitative Information on Financial Results for the Period Under Review

(1) Explanation of Consolidated Operating Results

Regarding consolidated operating results, ordinary income increased by 48.399 billion yen year on year to 158.822 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 35.845 billion yen year on year to 116.975 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 12.555 billion yen year on year to 41.847 billion yen, and profit attributable to owners of parent increased by 8.484 billion yen year on year to 28.862 billion yen.

Operating results by segment are as follows.

Ordinary income from the banking business increased by 47.842 billion yen year on year to 141.311 billion yen, and segment profit increased by 12.039 billion yen year on year to 39.048 billion yen.

Ordinary income from the leasing business increased by 414 million yen year on year to 12.129 billion yen, and segment profit increased by 249 million yen year on year to 992 million yen.

Ordinary income from “others” not included in reportable segments increased by 12.006 billion yen year on year to 29.111 billion yen, and segment profit increased by 11.415 billion yen year on year to 19.934 billion yen.

(2) Explanation of Consolidated Financial Position

Regarding the consolidated financial position, total assets decreased by 38.2 billion yen from the end of the previous fiscal year to 12,172.3 billion yen, while liabilities decreased by 67.8 billion yen from the end of the previous fiscal year to 11,573.9 billion yen. Net assets increased by 29.5 billion yen from the end of the previous fiscal year to 598.3 billion yen.

Regarding the balances of major accounts, deposits (including negotiable certificates of deposit) increased by 34.2 billion yen from the end of the previous fiscal year to 9,661.5 billion yen, while loans and bills discounted decreased by 152.9 billion yen from the end of the previous fiscal year to 8,040.1 billion yen and securities increased by 123.3 billion yen from the end of the previous fiscal year to 2,170.3 billion yen.

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

For the consolidated financial results forecast for the full year ending March 31, 2027, please refer to the “Notice Concerning Revision of Financial Results Forecast for Fiscal Year Ending March 31, 2027, Determination of Dividends of Surplus (Interim Dividends) and Upward Revision of Year-End Dividend Forecast” disclosed today.

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,153,437	1,172,165
Call loans and bills bought	201,874	174,790
Monetary claims bought	9,758	9,381
Trading account assets	10,072	13,039
Money held in trust	13,921	14,320
Securities	2,047,018	2,170,390
Loans and bills discounted	8,193,073	8,040,146
Foreign exchanges	10,045	9,588
Lease receivables and investments in leases	74,612	77,041
Other assets	284,831	259,903
Tangible fixed assets	110,184	110,193
Intangible fixed assets	20,240	23,535
Retirement benefit asset	59,783	61,386
Deferred tax assets	2,310	2,133
Customers' liabilities for acceptances and guarantees	62,553	75,947
Allowance for loan losses	(43,128)	(41,658)
Total assets	12,210,589	12,172,306
Liabilities		
Deposits	9,481,425	9,542,578
Negotiable certificates of deposit	145,905	118,991
Call money and bills sold	77,000	160,000
Securities sold under repurchase agreements	274,389	265,603
Cash collateral received for securities lent	212,651	15,472
Trading account liabilities	7,561	10,886
Borrowed money	1,180,735	1,089,618
Foreign exchanges	859	666
Short-term bonds payable	-	20,000
Bonds payable	30,000	30,000
Borrowed money from trust account	127	174
Other liabilities	149,433	217,894
Retirement benefit liability	666	666
Provision for retirement benefits for directors (and other officers)	147	118
Provision for reimbursement of deposits	1,397	1,397
Provision for point card certificates	332	469
Provision for stockshares	1,095	893
Reserves under special laws	42	42
Deferred tax liabilities	2,794	9,888
Deferred tax liabilities for land revaluation	12,644	12,622
Acceptances and guarantees	62,553	75,947
Total liabilities	11,641,764	11,573,931

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	60,000	60,000
Capital surplus	17,158	17,087
Retained earnings	452,193	471,746
Treasury shares	(7,817)	(13,855)
Total shareholders' equity	521,534	534,978
Valuation difference on available-for-sale securities	(8,113)	154
Deferred gains or losses on hedges	28,251	36,454
Revaluation reserve for land	25,727	25,678
Remeasurements of defined benefit plans	1,195	1,025
Total accumulated other comprehensive income	47,061	63,312
Share acquisition rights	126	11
Non-controlling interests	100	73
Total net assets	568,824	598,374
Total liabilities and net assets	12,210,589	12,172,306

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	110,423	158,822
Interest income	74,300	92,003
Interest on loans and discounts	50,272	60,874
Interest and dividends on securities	18,341	23,436
Trust fees	113	149
Fees and commissions	19,027	18,880
Gain on trading account transactions	921	1,452
Other ordinary income	12,844	30,060
Other income	3,214	16,275
Ordinary expenses	81,130	116,975
Interest expenses	23,748	30,971
Interest on deposits	10,132	16,926
Fees and commissions payments	6,293	6,672
Other ordinary expenses	12,273	41,759
General and administrative expenses	33,805	35,198
Other expenses	5,008	2,373
Ordinary profit	29,292	41,847
Extraordinary income	29	0
Gain on disposal of non-current assets	29	0
Extraordinary losses	278	227
Loss on disposal of non-current assets	144	70
Impairment losses	134	156
Profit before income taxes	29,043	41,620
Income taxes - current	8,003	12,779
Income taxes - deferred	669	(7)
Total income taxes	8,673	12,771
Profit	20,370	28,849
Loss attributable to non-controlling interests	(7)	(12)
Profit attributable to owners of parent	20,378	28,862

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	20,370	28,849
Other comprehensive income	30,886	16,299
Valuation difference on available-for-sale securities	22,167	8,267
Deferred gains or losses on hedges	8,775	8,202
Remeasurements of defined benefit plans, net of tax	(56)	(170)
Comprehensive income	51,256	45,148
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	51,264	45,161
Comprehensive income attributable to non-controlling interests	(7)	(12)

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	60,000	22,209	423,980	(8,284)	497,905
Changes during period					
Dividends of surplus			(7,455)		(7,455)
Profit attributable to owners of parent			20,378		20,378
Purchase of treasury shares				(1,497)	(1,497)
Disposal of treasury shares		(1,176)		1,532	355
Cancellation of treasury shares		(3,874)		3,874	-
Revaluation reserve for land			56		56
Net changes in items other than shareholders' equity					
Total changes during period	-	(5,050)	12,979	3,908	11,837
Balance at end of period	60,000	17,158	436,959	(4,375)	509,743

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(18,486)	1,923	25,877	(2,811)	6,503	126	100	504,636
Changes during period								
Dividends of surplus								(7,455)
Profit attributable to owners of parent								20,378
Purchase of treasury shares								(1,497)
Disposal of treasury shares								355
Cancellation of treasury shares								-
Revaluation reserve for land								56
Net changes in items other than shareholders' equity	22,167	8,775	(56)	(56)	30,829	-	(24)	30,805
Total changes during period	22,167	8,775	(56)	(56)	30,829	-	(24)	42,642
Balance at end of period	3,681	10,699	25,820	(2,868)	37,332	126	75	547,278

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	60,000	17,158	452,193	(7,817)	521,534
Changes during period					
Dividends of surplus			(9,358)		(9,358)
Profit attributable to owners of parent			28,862		28,862
Purchase of treasury shares				(7,001)	(7,001)
Disposal of treasury shares		(71)		963	891
Revaluation reserve for land			48		48
Net changes in items other than shareholders' equity					
Total changes during period	-	(71)	19,553	(6,038)	13,443
Balance at end of period	60,000	17,087	471,746	(13,855)	534,978

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(8,113)	28,251	25,727	1,195	47,061	126	100	568,824
Changes during period								
Dividends of surplus								(9,358)
Profit attributable to owners of parent								28,862
Purchase of treasury shares								(7,001)
Disposal of treasury shares								891
Revaluation reserve for land								48
Net changes in items other than shareholders' equity	8,267	8,202	(48)	(170)	16,250	(115)	(27)	16,107
Total changes during period	8,267	8,202	(48)	(170)	16,250	(115)	(27)	29,550
Balance at end of period	154	36,454	25,678	1,025	63,312	11	73	598,374

(4) Notes to Semi-annual Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Notes on segment information, etc.)

Information on ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The six months ended September 30, 2025 (April 1, 2025 to September 30, 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	92,817	11,561	104,379	6,043	110,423	—	110,423
Intersegment ordinary income	652	153	805	11,061	11,867	(11,867)	—
Total	93,469	11,715	105,184	17,105	122,290	(11,867)	110,423
Segment profit	27,009	743	27,752	8,519	36,272	(6,979)	29,292
Segment assets	12,434,818	96,627	12,531,445	515,782	13,047,228	(543,285)	12,503,943
Segment liabilities	11,932,742	87,403	12,020,146	30,826	12,050,972	(94,308)	11,956,664
Other items							
Depreciation	3,098	346	3,444	113	3,558	(24)	3,534
Interest income	74,408	1	74,409	7,011	81,421	(7,120)	74,300
Interest expenses	23,684	248	23,932	19	23,952	(203)	23,748

(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 70 million yen.

3. Details of adjustments are as follows.
   (1) The adjustment to segment profit of (6,979) million yen includes elimination of intersegment transactions of (6,912) million yen and amortization of goodwill of (67) million yen.
   (2) The adjustment to segment assets of (543,285) million yen includes elimination of intersegment transactions.
   (3) The adjustment to segment liabilities of (94,308) million yen includes elimination of intersegment transactions.
   (4) The adjustment to depreciation of (24) million yen is an adjustment related to unrealized profit and loss.
   (5) The adjustment to interest income of (7,120) million yen includes elimination of intersegment transactions.
   (6) The adjustment to interest expenses of (203) million yen is for elimination of intersegment transactions.

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

The six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

(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	140,523	11,980	152,504	6,318	158,822	—	158,822
Intersegment ordinary income	788	148	936	22,792	23,729	(23,729)	—
Total	141,311	12,129	153,440	29,111	182,552	(23,729)	158,822
Segment profit	39,048	992	40,040	19,934	59,975	(18,127)	41,847
Segment assets	12,084,309	103,313	12,187,622	542,115	12,729,737	(557,431)	12,172,306
Segment liabilities	11,496,887	92,908	11,589,795	66,226	11,656,022	(82,091)	11,573,931
Other items							
Depreciation	3,067	369	3,436	102	3,539	(27)	3,512
Interest income	92,132	1	92,133	18,286	110,419	(18,415)	92,003
Interest expenses	30,614	364	30,979	282	31,261	(289)	30,971

(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 74 million yen.

3. Details of adjustments are as follows.
   (1) The adjustment to segment profit of (18,127) million yen is for elimination of intersegment transactions.
   (2) The adjustment to segment assets of (557,431) million yen includes elimination of intersegment transactions.
   (3) The adjustment to segment liabilities of (82,091) million yen includes elimination of intersegment transactions.
   (4) The adjustment to depreciation of (27) million yen is an adjustment related to unrealized profit and loss.
   (5) The adjustment to interest income of (18,415) million yen is for elimination of intersegment transactions.
   (6) The adjustment to interest expenses of (289) million yen is for elimination of intersegment transactions.

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

Supplementary Material on Financial Results for the Six Months Ended September 30, 2026

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* “Consolidated” refers to the consolidated figures for Hirogin Holdings, Inc.

“Non-consolidated” refers to the non-consolidated figures for The Hiroshima Bank, Ltd.

HIROGIN HOLDINGS

1. Income and Expenses
【Hirogin Holdings, Consolidated】

(Millions of yen)

				Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Consolidated gross profit		連結粗利益	1	63,143	(1,749)	64,892
Net interest income		資金利益	2	61,031	10,480	50,551
Net fees and commissions		役務取引等利益	3	12,358	(489)	12,847
Net gain on trading account transactions		特定取引利益	4	1,452	531	921
Net other ordinary income		その他業務利益	5	(11,699)	(12,270)	571
Of which, gain (loss) related to bonds		うち国債等債券関係損益	6	(14,410)	(12,588)	(1,822)
General and administrative expenses	(-)	営業経費(△)	7	35,198	1,393	33,805
Credit costs	(-)	与信費用(△)	8	(749)	(4,119)	3,370
Write-off loans	(-)	貸出金償却(△)	9	-	(937)	937
Provision of specific allowance for loan losses	(-)	個別貸倒引当金繰入額(△)	10	[64] -	(4,013)	4,013
Provision of general allowance for loan losses	(-)	一般貸倒引当金繰入額(△)	11	[(807)] -	734	(734)
Loss on sales of loans, etc.	(-)	貸出債権売却損等(△)	12	155	(13)	168
Reversal of allowance for loan losses		貸倒引当金戻入益	13	742	742	-
Recoveries of written off receivables, etc.		償却債権取立益等	14	162	(852)	1,014
Gain (loss) related to equity securities		株式等関係損益	15	13,109	11,614	1,495
Share of profit (loss) of entities accounted for using equity method		持分法による投資損益	16	74	4	70
Others		その他	17	(31)	(41)	10
Ordinary profit (loss)	1-7-8+15+16+17	経常利益	18	41,847	12,555	29,292
Extraordinary income (loss)		特別損益	19	(226)	23	(249)
Profit (loss) before income taxes		税金等調整前中間純利益	20	41,620	12,577	29,043
Income taxes	(-)	法人税等合計(△)	21	12,771	4,098	8,673
Profit (loss)		中間純利益	22	28,849	8,479	20,370
Profit (loss) attributable to non-controlling interests	(-)	非支配株主に帰属する中間純利益(△)	23	(12)	(5)	(7)
Profit (loss) attributable to owners of parent		親会社株主に帰属する中間純利益	24	28,862	8,484	20,378
(Ref) General and administrative expenses ratio 7/(1-6)		(参考)営業経費率	25	45.4%	(5.3%)	50.7%

(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 Sep. 30, 2026 (a)	(a)-(b)	As of Sep. 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)

				Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Gross banking profit		業務粗利益	1	56,385	(1,885)	58,270
Of which, core gross banking profit	1-7	うちコア業務粗利益	2	70,795	10,702	60,093
Net interest income		資金利益	3	61,517	10,793	50,724
Net fees and commissions		役務取引等利益	4	7,463	(777)	8,240
Net gain on trading account transactions		特定取引利益	5	1,070	517	553
Net other ordinary income		その他業務利益	6	(13,665)	(12,418)	(1,247)
Of which, gain (loss) related to bonds		うち国債等債券関係損益	7	(14,410)	(12,588)	(1,822)
Expenses (excluding extraordinary items)	(-)	経費(除く臨時処理分)(△)	8	31,612	1,664	29,948
Personnel expenses	(-)	人件費(△)	9	15,316	1,044	14,272
Non-personnel expenses	(-)	物件費(△)	10	14,558	587	13,971
Taxes	(-)	税金(△)	11	1,737	33	1,704
Banking profit (before provision of general allowance for loan losses)	1-8	実質業務純益	12	24,772	(3,550)	28,322
Core banking profit	2-8	コア業務純益	13	39,182	9,037	30,145
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	39,182	9,037	30,145
Provision of general allowance for loan losses	(-)	一般貸倒引当金繰入額(△)	15	[(827)] -	736	(736)
Banking profit	12-15	業務純益	16	24,772	(4,287)	29,059
Non-recurring income (losses)	18-19+25	臨時損益	17	14,275	16,324	(2,049)
Gain (loss) related to equity securities		株式等関係損益	18	13,109	11,614	1,495
Disposal of non-performing loans	(-)	不良債権処理額(△)	19	(738)	(4,470)	3,732
Write-off loans	(-)	貸出金償却(△)	20	-	(937)	937
Provision of specific allowance for loan losses	(-)	個別貸倒引当金繰入額(△)	21	[85] -	(3,643)	3,643
Loss on sales of loans, etc.	(-)	貸出債権売却損等(△)	22	154	(10)	164
Reversal of allowance for loan losses		貸倒引当金戻入益	23	→ 741	741	-
Recoveries of written off receivables, etc.		償却債権取立益等	24	151	(862)	1,013
Other non-recurring income (losses)		その他臨時損益	25	427	241	186
Ordinary profit (loss)	16+17	経常利益	26	39,048	12,039	27,009
Extraordinary income (losses)		特別損益	27	(206)	42	(248)
Of which, gain (loss) related to non-current assets		うち固定資産関係損益	28	(206)	42	(248)
Profit (loss) before income taxes		税引前中間純利益	29	38,841	12,081	26,760
Income taxes	(-)	法人税等合計(△)	30	11,735	3,964	7,771
Profit (loss)		中間純利益	31	27,105	8,116	18,989
Credit costs	15+19 (-)	与信費用(△)	32	(738)	(3,733)	2,995

2. ROE【Hirogin Holdings, Consolidated】

(%)

		Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Profit attributable to owners of parent basis	親会社株主に帰属する中間純利益ベース	9.86	2.13	7.73

3. Capital Adequacy Ratio (Domestic Standard)

We use the foundation internal ratings-based approach to calculate credit risk assets and the standardized measurement approach to calculate the amount equivalent to operational risk.

信用リスク・アセットの算出においては基礎的内部格付手法を、オペレーショナル・リスク相当額の算出においては標準的計測手法を採用しております。

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Sep. 30, 2026 [Preliminary figures] (a)	(a)-(b)	As of Mar. 31, 2026 (b)
(1) Basic items related to core capital	コア資本に係る基礎項目の額	528.0	9.1	518.9
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	58.7	3.4	55.3
(3) Equity capital (1)-(2)	自己資本の額	469.2	5.7	463.5
(4) Risk-weighted assets	リスク・アセットの額	4,290.8	25.1	4,265.7
(5) Capital adequacy ratio (3)/(4)	自己資本比率	10.93%	0.07%	10.86%

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Sep. 30, 2026 [Preliminary figures] (a)	(a)-(b)	As of Mar. 31, 2026 (b)
(1) Basic items related to core capital	コア資本に係る基礎項目の額	518.7	16.4	502.3
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	57.1	3.6	53.5
(3) Equity capital (1)-(2)	自己資本の額	461.6	12.9	448.7
(4) Risk-weighted assets	リスク・アセットの額	4,232.5	22.5	4,210.0
(5) Capital adequacy ratio (3)/(4)	自己資本比率	10.90%	0.24%	10.66%

4. Banking Profit 【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Core banking profit	コア業務純益	39,182	9,037	30,145
Per staff (in thousands of yen)	職員一人当たり（千円）	13,377	3,036	10,341
Banking profit (before provision of general allowance for loan losses)	実質業務純益	24,772	(3,550)	28,322
Per staff (in thousands of yen)	職員一人当たり（千円）	8,457	(1,259)	9,716
Banking profit	業務純益	24,772	(4,287)	29,059
Per staff (in thousands of yen)	職員一人当たり（千円）	8,457	(1,511)	9,968

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

(All Branches)

(%)

		Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Yield on interest-earning assets (A)	資金運用利回	1.59	0.34	1.25
Yield on loans and bills discounted (B)	貸出金利回	1.50	0.28	1.22
Yield on securities	有価証券利回	2.14	0.33	1.81
Yield on interest-bearing liabilities (C)	資金調達原価	1.10	0.18	0.92
Yield on deposits (D)	預金等利回	0.36	0.14	0.22
Loan-to-deposit yield spread (B)-(D)	預貸金利回差	1.14	0.14	1.00
Net interest margin (A)-(C)	総資金利鞘	0.49	0.16	0.33

(Domestic Operations)

(%)

		Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Yield on interest-earning assets (A)	資金運用利回	1.29	0.33	0.96
Yield on loans and bills discounted (B)	貸出金利回	1.35	0.31	1.04
Yield on securities	有価証券利回	1.68	0.42	1.26
Yield on interest-bearing liabilities (C)	資金調達原価	0.93	0.21	0.72
Yield on deposits (D)	預金等利回	0.32	0.15	0.17
Loan-to-deposit yield spread (B)-(D)	預貸金利回差	1.03	0.16	0.87
Net interest margin (A)-(C)	総資金利鞘	0.36	0.12	0.24

(International Operations)

(%)

		Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Yield on interest-earning assets (A)	資金運用利回	3.20	0.07	3.13
Yield on loans and bills discounted (B)	貸出金利回	2.51	(0.25)	2.76
Yield on securities	有価証券利回	4.16	(0.04)	4.20
Yield on interest-bearing liabilities (C)	資金調達原価	1.98	(0.17)	2.15
Yield on deposits (D)	預金等利回	1.67	(0.38)	2.05
Loan-to-deposit yield spread (B)-(D)	預貸金利回差	0.84	0.13	0.71
Net interest margin (A)-(C)	総資金利鞘	1.22	0.24	0.98

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

(Millions of yen)

		Six months ended Sep. 30, 2026 (a)	(a)-(b)	Six months ended Sep. 30, 2025 (b)
Gain (loss) related to bonds	国債等債券関係損益	(14,410)	(12,588)	(1,822)
Gains on sales	売却益	17,209	16,587	622
Losses on sales (-)	売却損（△）	31,619	29,175	2,444
Write-offs (-)	償却（△）	-	-	-
Gain (loss) related to equity securities	株式等関係損益	13,109	11,614	1,495
Gains on sales	売却益	15,108	13,270	1,838
Losses on sales (-)	売却損（△）	1,980	1,637	343
Write-offs (-)	償却（△）	18	18	-

7. Gain (Loss) on Valuation of Securities

【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Sep. 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	(9.1)	(2.3)	-	9.1	84.6	(6.8)	-	6.8
Bonds	債券	84.6	(9.1)	(2.3)	-	9.1	84.6	(6.8)	-	6.8
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,090.1	(0.9)	11.9	166.5	167.4	1,968.4	(12.8)	136.6	149.4
Stocks	株式	131.1	74.7	9.1	81.3	6.6	125.4	65.6	74.4	8.8
Bonds	債券	1,208.8	(138.5)	(10.3)	0.0	138.5	1,102.2	(128.2)	0.3	128.6
Others	その他	750.1	62.8	13.0	85.1	22.2	740.6	49.8	61.8	12.0
Foreign bonds	うち外債	373.9	(15.7)	(9.0)	0.2	16.0	387.2	(6.7)	2.4	9.2
Total	合計	2,174.7	(10.0)	9.6	166.5	176.6	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.

※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 Sep. 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)	(0.9)	11.9	(12.8)
Interest rate swaps	金利スワップ	62.1	12.8	49.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	61.2	24.7	36.5

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Sep. 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	(9.1)	(2.3)	-	9.1	84.6	(6.8)	-	6.8
Bonds	債券	84.6	(9.1)	(2.3)	-	9.1	84.6	(6.8)	-	6.8
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	2,089.8	(0.9)	11.9	166.5	167.4	1,968.1	(12.8)	136.6	149.4
Stocks	株式	131.0	74.6	9.0	81.3	6.6	125.4	65.6	74.4	8.8
Bonds	債券	1,208.6	(138.5)	(10.3)	0.0	138.5	1,102.0	(128.2)	0.3	128.6
Others	その他	750.1	62.8	13.0	85.1	22.2	740.6	49.8	61.8	12.0
Foreign bonds	うち外債	373.9	(15.7)	(9.0)	0.2	16.0	387.2	(6.7)	2.4	9.2
Total	合計	2,174.4	(10.0)	9.6	166.5	176.6	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.

※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 Sep. 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)	(0.9)	11.9	(12.8)
Interest rate swaps	金利スワップ	62.1	12.8	49.3
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	61.2	24.8	36.4

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

(1) Breakdown of loans and bills discounted outstanding balance

(Billions of yen)

(Average balance)		Six months ended Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	FY2025 (b)	Six months ended Sep. 30, 2025 (c)
Loans and bills discounted	貸出金残高	8,087.8	(194.4)	(101.3)	8,282.2	8,189.1
Excluding loans to the government	うち政府向け貸出除き	8,038.7	403.4	582.3	7,635.3	7,456.4
Local public sector loans	地共貸出	704.4	(591.9)	(678.8)	1,296.3	1,383.2
Loans to the government	うち政府向け貸出	49.1	(597.8)	(683.6)	646.9	732.7
Business loans	事業性貸出	5,395.5	340.1	502.1	5,055.4	4,893.4
Personal loans	個人ローン	1,987.9	57.4	75.4	1,930.5	1,912.5
Housing loans	住宅ローン	1,372.2	60.7	80.0	1,311.5	1,292.2
Other loans	その他ローン	615.7	(3.3)	(4.6)	619.0	620.3

(Billions of yen)

(Term-end balance)		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Loans and bills discounted	貸出金残高	8,085.6	(157.2)	(316.7)	8,242.8	8,402.3
Excluding loans to the government	うち政府向け貸出除き	8,085.6	177.8	482.0	7,907.8	7,603.6
Local public sector loans	地共貸出	649.9	(324.9)	(796.6)	974.8	1,446.5
Loans to the government	うち政府向け貸出	-	(335.0)	(798.7)	335.0	798.7
Business loans	事業性貸出	5,430.8	139.7	406.6	5,291.1	5,024.2
Personal loans	個人ローン	2,004.8	28.0	73.3	1,976.8	1,931.5
Housing loans	住宅ローン	1,387.1	26.0	76.2	1,361.1	1,310.9
Other loans	その他ローン	617.7	2.0	(2.9)	615.7	620.6

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

(Billions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Loans to SMEs	中小企業等貸出残高	5,475.9	97.2	356.4	5,378.7	5,119.5
SME loan ratio	中小企業等貸出比率	67.7%	2.4%	6.8%	65.3%	60.9%

(Note) 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。

9. Allowance for Loan Losses

【Hirogin Holdings, Consolidated】

(Millions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Allowance for loan losses	貸倒引当金	41,658	(1,470)	1,243	43,128	40,415
General allowance	一般貸倒引当金	16,968	(807)	(610)	17,775	17,578
Specific allowance	個別貸倒引当金	24,690	(663)	1,853	25,353	22,837

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Allowance for loan losses	貸倒引当金	39,301	(1,134)	1,725	40,435	37,576
General allowance	一般貸倒引当金	16,556	(828)	(676)	17,384	17,232
Specific allowance	個別貸倒引当金	22,744	(307)	2,400	23,051	20,344

10. Loans Based on the Financial Reconstruction Act and Risk-Monitored Loans

- The figures are shown after direct write-offs.
・部分直接償却後で記載しております。

【Hirogin Holdings, Consolidated】

(Millions of yen)

		As of Sep. 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	7,819	(686)	8,505
Risk loans	危険債権	56,548	(1,001)	57,549
Substandard loans	要管理債権	30,997	2,400	28,597
Delinquent loans past due over three months	三月以上延滞債権	1,895	196	1,699
Restructured loans	貸出条件緩和債権	29,102	2,204	26,898
Subtotal	小計	95,365	713	94,652
Normal claims	正常債権	8,071,509	(144,233)	8,215,742
Total	合計	8,166,875	(143,520)	8,310,395
Non-performing loan ratio	不良債権比率	1.17%	0.03%	1.14%

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Sep. 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	6,579	(595)	7,174
Risk loans	危険債権	56,548	(1,001)	57,549
Substandard loans	要管理債権	30,997	2,400	28,597
Delinquent loans past due over three months	三月以上延滞債権	1,895	196	1,699
Restructured loans	貸出条件緩和債権	29,102	2,204	26,898
Subtotal (A)	小計	94,125	804	93,321
Normal claims	正常債権	8,115,843	(148,522)	8,264,365
Total	合計	8,209,969	(147,718)	8,357,687
Non-performing loan ratio	不良債権比率	1.15%	0.03%	1.12%

11. Coverage Status of Loans Based on the Financial Reconstruction Act

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	As of Mar. 31, 2026 (b)
Coverage amount (B)	カバー額	73,539	(401)	73,940
Allowance for loan losses (C)	貸倒引当金	30,429	726	29,703
Portion secured by collateral and guarantees	担保保証等による保全部分	43,110	(1,127)	44,237
Coverage ratio for disclosed loans (B)/(A)	開示債権額に対するカバー率	78.1%	(1.1%)	79.2%
(Ref: Coverage ratio before direct write-offs)	(参考:部分直接償却前のカバー率)	81.6%	(1.0%)	82.6%
Portion not secured by collateral or guarantees (D)	担保保証等による保全のない部分	51,015	1,932	49,083
Allowance ratio (C)/(D)	引当率	59.6%	(0.9%)	60.5%

《Reference》 Self-Assessment, Loans Based on the Financial Reconstruction Act, Risk-Monitored Loans
【Hiroshima Bank, Non-consolidated】

(Millions of yen)

Borrower category and classification under self-assessment 自己査定の債務者区分および分類額					Loans based on the Financial Reconstruction Act / Risk-monitored loans 金融再生法開示債権 / リスク管理債権				
Borrower category 債務者区分	Unclassified 非分類	Classification II II分類	Classification III III分類	Classification IV IV分類	Category / Credit balance 区分 / 与信残高	Amount of coverage 保全額 Secured by collateral 担保等による保全額	Amount of coverage 保全額 Allowance 引当額	Coverage ratio カバー率	Allowance ratio 引当率
Bankrupt borrowers 破綻先 1,942	228	1,713	- (-)	- (-)	Loans under bankruptcy/ rehabilitation or similar proceedings 破産更生債権及びこれらに準ずる債権 6,579	6,567	11	100%	100%
Effectively bankrupt borrowers 実質破綻先 4,636	1,372	3,264	- (11)	- (-)					
Potentially bankrupt borrowers 破綻懸念先 56,548	41,568	10,613	4,366 (22,600)	- (-)	Risk loans 危険債権 56,548	29,581	22,600	92.3%	83.8%
Substandard borrowers 要管理先 39,060	5,203	33,857	-	-	Substandard loans 要管理債権 30,997	6,961	7,817	47.7%	32.5%
					Delinquent loans past due over three months 三月以上延滞債権 1,895	1,722	46	93.3%	26.7%
					Restructured loans 貸出条件緩和債権 29,102	5,239	7,771	44.7%	32.6%
Borrowers requiring caution 要注意先 429,788	67,138	362,649	-	-	Normal claims 正常債権 8,115,843				
Normal borrowers 正常先 7,717,053	7,717,053	-	-	-					
Total 合計 8,209,969	7,827,361	378,241	4,366	-	Total 合計 8,209,969				

(Note) The figures in parentheses in "Borrower category and classification under self-assessment" are specific allowance for loan losses.
(注)「自己査定の債務者区分および分類額」における（　　）内は分類額に対する個別貸倒引当金の引当額です。

12. Loans by Industry 【Hiroshima Bank, Non-consolidated】

(1) Loans by industry

(Millions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Domestic (excl. special international financial transactions account)	国内店分(除く特別国際金融取引勘定)	8,085,631	(157,183)	(316,736)	8,242,814	8,402,367
Manufacturing	製造業	903,243	17,695	63,755	885,548	839,488
Agriculture and forestry	農業・林業	5,147	893	547	4,254	4,600
Fishery	漁業	1,075	66	(155)	1,009	1,230
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	1,311	(83)	(81)	1,394	1,392
Construction	建設業	222,886	17,968	23,424	204,918	199,462
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	268,283	(12,160)	(6,244)	280,443	274,527
Information and communications	情報通信業	22,892	851	2,042	22,041	20,850
Transport and postal service	運輸業・郵便業	623,937	8,732	46,850	615,205	577,087
Wholesale and retail service	卸売業・小売業	647,782	9,063	25,968	638,719	621,814
Finance and insurance	金融業・保険業	512,824	1,761	10,388	511,063	502,436
Real estate and leasing	不動産業・物品賃貸業	1,462,401	32,435	93,022	1,429,966	1,369,379
Various services	各種サービス業	541,620	37,829	67,857	503,791	473,763
National and local governments	国・地方公共団体	640,489	(324,767)	(800,149)	965,256	1,440,638
Others	その他	2,231,730	52,533	156,040	2,179,197	2,075,690
Of which for individuals	うち個人向け	1,538,769	31,326	77,080	1,507,443	1,461,689
Of which for ship leasing (non-residents)	うち船舶貸渡業(非居住者)	623,631	13,050	71,724	610,581	551,907

(Note) Ship leasing (non-residents) refers to overseas subsidiaries of domestic ship leasing companies.
(注) 船舶貸渡業(非居住者)とは、国内船舶貸渡業者の海外子会社等です。

(Millions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Loans related to ships	船舶関連貸出金	1,142,898	26,258	123,629	1,116,640	1,019,269

(Note) Loans related to ships include ship leasing (domestic and non-residents) and shipbuilding.
(注) 船舶関連貸出金は、船舶貸渡業(国内及び非居住者)や造船業等を含んでおります。

(2) Loans based on the Financial Reconstruction Act and risk-monitored loans by industry

(Millions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Domestic (excl. special international financial transactions account)	国内店分（除く特別国際金融取引勘定）	94,125	804	12,062	93,321	82,063
Manufacturing	製造業	30,537	2,016	4,210	28,521	26,327
Agriculture and forestry	農業・林業	190	3	128	187	62
Fishery	漁業	85	19	18	66	67
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	12	(0)	(0)	12	12
Construction	建設業	5,259	313	1,125	4,946	4,134
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	645	-	-	645	645
Information and communications	情報通信業	429	25	11	404	418
Transport and postal service	運輸業・郵便業	2,860	(195)	46	3,055	2,814
Wholesale and retail service	卸売業・小売業	16,002	(1,664)	3,612	17,666	12,390
Finance and insurance	金融業・保険業	0	0	(0)	0	0
Real estate and leasing	不動産業・物品賃貸業	9,948	(304)	(678)	10,252	10,626
Various services	各種サービス業	18,276	319	2,893	17,957	15,383
National and local governments	国・地方公共団体	-	-	-	-	-
Others	その他	9,879	275	697	9,604	9,182

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

(Billions of yen)

(Average balance)		Six months ended Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	FY2025 (b)	Six months ended Sep. 30, 2025 (c)
Deposits and other balances	預金等残高	9,665.6	151.7	176.6	9,513.9	9,489.0
Personal deposits	個人預金	6,261.2	43.1	77.2	6,218.1	6,184.0
Corporate deposits	法人預金	3,031.7	120.9	148.9	2,910.8	2,882.8
Public funds and financial deposits	公金・金融預金	372.7	(12.3)	(49.5)	385.0	422.2

(Note) Deposits and other balances includes negotiable certificates of deposit.

(注) 預金等は、譲渡性預金を含んでおります。

(Billions of yen)

(Term-end balance)		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Deposits and other balances	預金等残高	9,685.4	37.3	172.0	9,648.1	9,513.4
Personal deposits	個人預金	6,257.7	6.9	58.0	6,250.8	6,199.7
Corporate deposits	法人預金	3,048.6	13.5	71.7	3,035.1	2,976.9
Public funds and financial deposits	公金・金融預金	379.0	16.9	42.3	362.1	336.7

(Note) Deposits and other balances includes negotiable certificates of deposit.

(注) 預金等は、譲渡性預金を含んでおります。

14. Total Custody Assets 【Group total】

(Billions of yen)

		As of Sep. 30, 2026 (a)	(a)-(b)	(a)-(c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Total custody assets	総預り資産残高	11,899.1	244.5	535.2	11,654.6	11,363.9
Deposits and other balances	預金等	9,685.4	37.3	172.0	9,648.1	9,513.4
Non-deposit products	非預金商品	2,213.6	207.1	363.2	2,006.5	1,850.4
Hiroshima Bank	広島銀行	1,483.4	133.7	238.7	1,349.7	1,244.7
Investment trusts	投資信託	260.4	26.1	53.7	234.3	206.7
Public bonds	公共債	174.9	29.1	47.8	145.8	127.1
Insurance	保険	394.4	(4.6)	6.6	399.0	387.8
Financial instruments intermediary	金融商品仲介	600.2	74.6	119.6	525.6	480.6
Others	その他	53.3	8.4	10.9	44.9	42.4
Hirogin Securities (excl. financial instruments intermediary)	ひろぎん証券(除く金融商品仲介)	720.2	69.1	117.1	651.1	603.1
Hirogin Life Partners	ひろぎんライフパートナーズ	9.9	4.3	7.5	5.6	2.4

(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。

(Reference) The Hiroshima Bank, Ltd. Semi-annual Non-Consolidated Financial Statements

(1) Semi-annual Non-Consolidated Balance Sheet

(Millions of yen)

		As of March 31, 2026	As of September 30, 2026
Assets	資産の部		
Cash and due from banks	現金預け金	1,151,996	1,170,787
Call loans	コールローン	201,874	174,790
Monetary claims bought	買入金銭債権	7,293	6,782
Trading account assets	特定取引資産	10,072	13,039
Money held in trust	金銭の信託	21	20
Securities	有価証券	2,042,968	2,166,244
Loans and bills discounted	貸出金	8,242,814	8,085,631
Foreign exchanges	外国為替	10,045	9,588
Other assets	その他資産	260,638	235,185
Tangible fixed assets	有形固定資産	103,421	103,270
Intangible fixed assets	無形固定資産	19,601	22,945
Prepaid pension costs	前払年金費用	58,051	59,900
Customers' liabilities for acceptances and guarantees	支払承諾見返	62,003	75,421
Allowance for loan losses	貸倒引当金	(40,435)	(39,301)
Total assets	資産の部合計	12,130,366	12,084,309
Liabilities	負債の部		
Deposits	預金	9,496,433	9,560,625
Negotiable certificates of deposit	譲渡性預金	151,733	124,848
Call money	コールマネー	77,000	160,000
Securities sold under repurchase agreements	売現先勘定	274,389	265,603
Cash collateral received for securities lent	債券貸借取引受入担保金	212,651	15,472
Trading account liabilities	特定取引負債	7,561	10,886
Borrowed money	借用金	1,155,977	1,058,243
Foreign exchanges	外国為替	859	666
Short-term bonds payable	短期社債	-	20,000
Borrowed money from trust account	信託勘定借	127	174
Other liabilities	その他負債	115,019	180,368
Income taxes payable	未払法人税等	6,133	11,524
Lease liabilities	リース債務	267	236
Asset retirement obligations	資産除去債務	321	332
Other	その他の負債	108,297	168,275
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,397	1,397
Provision for point card certificates	ポイント引当金	296	405
Provision for stockshares	株式給付引当金	868	728
Deferred tax liabilities	繰延税金負債	2,250	9,423
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	12,644	12,622
Acceptances and guarantees	支払承諾	62,003	75,421
Total liabilities	負債の部合計	11,571,213	11,496,887

(Millions of yen)

		As of March 31, 2026	As of September 30, 2026
Net assets	純資産の部		
Share capital	資本金	70,000	70,000
Capital surplus	資本剰余金	45,208	45,208
Legal capital surplus	資本準備金	45,208	45,208
Retained earnings	利益剰余金	398,098	409,953
Legal retained earnings	利益準備金	40,153	40,153
Other retained earnings	その他利益剰余金	357,945	369,800
General reserve	別途積立金	289,604	289,604
Retained earnings brought forward	繰越利益剰余金	68,341	80,196
Total shareholders' equity	株主資本合計	513,307	525,162
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(8,134)	126
Deferred gains or losses on hedges	繰延ヘッジ損益	28,251	36,454
Revaluation reserve for land	土地再評価差額金	25,727	25,678
Total valuation and translation adjustments	評価・換算差額等合計	45,845	62,259
Total net assets	純資産の部合計	559,152	587,421
Total liabilities and net assets	負債及び純資産の部合計	12,130,366	12,084,309

(2) Semi-annual Non-Consolidated Statement of Income

(Millions of yen)

		For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	経常収益	93,469	141,311
Interest income	資金運用収益	74,408	92,132
Interest on loans and discounts	うち貸出金利息	50,340	60,979
Interest and dividends on securities	うち有価証券利息配当金	18,400	23,487
Trust fees	信託報酬	113	149
Fees and commissions	役務取引等収益	13,743	13,380
Gain on trading account transactions	特定取引収益	553	1,070
Other ordinary income	その他業務収益	1,264	18,084
Other income	その他経常収益	3,385	16,493
Ordinary expenses	経常費用	66,460	102,263
Interest expenses	資金調達費用	23,684	30,614
Interest on deposits	うち預金利息	10,156	16,944
Fees and commissions payments	役務取引等費用	5,616	6,066
Other ordinary expenses	その他業務費用	2,511	31,750
General and administrative expenses	営業経費	30,016	31,462
Other expenses	その他経常費用	4,631	2,368
Ordinary profit	経常利益	27,009	39,048
Extraordinary income	特別利益	29	0
Extraordinary losses	特別損失	278	207
Profit before income taxes	税引前中間純利益	26,760	38,841
Income taxes - current	法人税、住民税及び事業税	7,069	11,914
Income taxes - deferred	法人税等調整額	701	(179)
Total income taxes	法人税等合計	7,771	11,735
Profit	中間純利益	18,989	27,105