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Consolidated Financial Results for the Year Ended March 31, 2025 [Japanese GAAP]

May 12, 2025

Company name: Hirogin Holdings, Inc.
Listing: Tokyo Stock Exchange
Securities code: 7337
URL: https://www.hirogin-hd.co.jp/
Representative: Toshio Heya ,Representative Director and President
Inquiries: Atsushi Nakamuro ,Senior Manager Accounting Department
Telephone: +81-82-245-5151
Scheduled date of annual general meeting of shareholders: June 24, 2025
Scheduled date to commence dividend payments: June 4, 2025
Scheduled date to file annual securities report: June 18, 2025
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 Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	201,368	8.2	52,176	52.8	35,835	29.4
March 31, 2024	186,071	16.1	34,151	81.8	27,691	121.4

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (13,311) million [-%]
Fiscal year ended March 31, 2024: ¥ 52,066 million [408.7%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary revenues ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2025	118.55	118.49	6.9	0.4	25.9
March 31, 2024	90.35	90.30	5.4	0.3	18.4

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2025: ¥ 56 million
Fiscal year ended March 31, 2024: ¥ (17) million

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	12,131,905	504,636	4.2	1,679.10
March 31, 2024	12,790,381	535,249	4.2	1,760.62

(Reference) Equity: As of March 31, 2025: ¥ 504,409 million
As of March 31, 2024: ¥ 534,979 million

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

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	(897,433)	(202,518)	(17,718)	1,685,379
March 31, 2024	783,335	(119,386)	(15,919)	2,803,038

2. Dividends

	Annual dividends					Total dividends	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	18.00	-	19.00	37.00	11,443	41.0	2.2
March 31, 2025	-	23.50	-	24.50	48.00	14,666	40.5	2.8
Fiscal year ending March 31, 2026(Forecast)	-	27.00	-	27.00	54.00		40.4	

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

(Percentages indicate year-on-year changes.)

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

* Notes:

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

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

1) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
2) Changes in accounting policies due to other reasons: None
3) Changes in accounting estimates: None
4) Restatement: None

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):
March 31, 2025: 308,775,621 shares
March 31, 2024: 312,370,921 shares

2) Number of treasury shares at the end of the period:
March 31, 2025: 8,371,546 shares
March 31, 2024: 8,513,249 shares

3) Average number of shares outstanding during the period:
Fiscal Year ended March 31, 2025: 302,258,495 shares
Fiscal Year ended March 31, 2024: 306,484,965 shares

* Financial results reports are exempt from 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 Fiscal Year Ended March 31, 2025

1. Overview of Operating Results and Financial Conditions

(1) Overview of Operating Results

Regarding consolidated operating results, consolidated ordinary income increased by 15.3 billion yen year on year to 201.3 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. Consolidated ordinary expenses decreased by 2.8 billion yen year on year to 149.1 billion yen, due to a decrease in other expenses as a result of a decrease in provision of allowance for loan losses, despite increases in interest expenses and in general and administrative expenses. As a result, consolidated ordinary profit increased by 18.0 billion yen year on year to 52.1 billion yen, and profit attributable to owners of parent increased by 8.2 billion yen year on year to 35.8 billion yen, marking a record high profit.

(2) Overview of Financial Position

Regarding the consolidated financial position, total assets decreased by 658.4 billion yen from the end of the previous fiscal year to 12,131.9 billion yen, while liabilities decreased by 627.9 billion yen to 11,627.2 billion yen. Net assets decreased by 30.6 billion yen to 504.6 billion yen.

Regarding the balances of major accounts, loans and bills discounted increased by 245.4 billion yen from the end of the previous fiscal year to 7,934.5 billion yen, while deposits (including negotiable certificates of deposit) increased by 75.1 billion yen to 9,437.2 billion yen.

(3) Overview of Cash Flows

Regarding consolidated cash flows, net cash used in operating activities was 897.4 billion yen (compared to 783.3 billion yen provided in the previous fiscal year), primarily due to decreases in call money and increases in loans and bills discounted. Net cash used in investing activities was 202.5 billion yen (compared to 119.3 billion yen used in the previous year) as a result of purchase of securities exceeding proceeds from sale and redemption of securities. Net cash used in financing activities was 17.7 billion yen (compared to 15.9 billion yen used in the previous year) due to dividend payments and other factors. As a result, the balance of cash and cash equivalents at the end of the period decreased by 1,117.7 billion yen from the end of the previous fiscal year to 1,685.3 billion yen.

(4) Future Outlook

Financial results forecast for the fiscal year ending March 31, 2026 is as follows.

[Consolidated financial results forecast] (Billions of yen)

	Fiscal year ending March 31, 2026	Year-on-year change	Fiscal year ended March 31, 2025
Ordinary profit	57.0	4.9	52.1
Profit attributable to owners of parent	40.0	4.2	35.8

(5) Dividend Policy and Dividends for the Fiscal Year Ended March 31, 2025 and for the Fiscal Year Ending March 31, 2026

As a regional comprehensive services group, we aim to contribute to the sustainable growth of the region by working with commitment to resolving every issue affecting the regional community and our customers. To this end, we will pay heed to enhancing retained earnings while returning profits to shareholders, and will pay dividends that are in proportion to the profit attributable to owners of parent.

We intend to expand our management base and further strengthen the business structure by balancing the use of retained earnings with the use of capital to enhance profitability, which includes growth investment aimed at solving regional issues and sustainable prosperity of the region as well as enhanced investment in human capital.

- Dividends

  We aim to maintain a stable and sustainable increase in dividends per share through profit growth, with a target dividend payout ratio of approximately 40%.

- Acquisition of treasury shares

  Based on a target consolidated capital adequacy ratio of approximately 11%, we will repurchase our treasury shares flexibly, taking into consideration performance trends, market conditions, and other factors comprehensively.

Under the shareholder return policy stated above, for the fiscal year ended March 31, 2025, in view of the profit attributable to owners of parent exceeding the forecast announced in November 2024, the Company has determined to increase the year-end dividend per share (record date: March 31, 2025) by 1 yen from the forecast to 24.50 yen (annual dividend of 48 yen including the interim dividend of 23.50 yen).

For the fiscal year ending March 31, 2026, we plan to pay an annual dividend of 54 yen per share (including an interim dividend of 27 yen).

2. Basic Policy on Selection of Accounting Standards

The Group applies Japanese generally accepted accounting principles (Japanese GAAP), and will appropriately respond to the application of International Financial Reporting Standards (IFRS) taking into consideration domestic and international circumstances and other factors.

3.Consolidated Financial Statemens and Principal Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	2,839,819	1,726,986
Call loans and bills bought	50,355	63,746
Monetary claims bought	8,779	8,908
Trading account assets	6,956	8,645
Money held in trust	24,787	13,022
Securities	1,783,523	1,916,703
Loans and bills discounted	7,689,192	7,934,540
Foreign exchanges	7,064	8,027
Lease receivables and investments in leases	69,683	71,572
Other assets	137,582	166,571
Tangible fixed assets	113,173	112,044
Buildings, net	35,941	35,914
Land	53,250	53,213
Leased assets, net	6,041	5,885
Construction in progress	112	212
Other tangible fixed assets	17,828	16,817
Intangible fixed assets	13,485	16,295
Software	8,649	9,908
Goodwill	286	145
Other intangible fixed assets	4,549	6,240
Retirement benefit asset	51,236	48,144
Deferred tax assets	1,826	19,701
Customers' liabilities for acceptances and guarantees	44,432	55,988
Allowance for loan losses	(51,517)	(38,995)
Total assets	12,790,381	12,131,905
Liabilities		
Deposits	9,225,779	9,277,057
Negotiable certificates of deposit	136,410	160,242
Call money and bills sold	819,300	-
Securities sold under repurchase agreements	196,778	249,066
Cash collateral received for securities lent	301,697	310,909
Trading account liabilities	4,443	6,122
Borrowed money	1,377,528	1,443,553
Foreign exchanges	661	1,172
Borrowed money from trust account	56	79
Other liabilities	126,157	106,631
Retirement benefit liability	695	689
Provision for retirement benefits for directors (and other officers)	150	157
Provision for reimbursement of deposits	1,827	1,668
Provision for point card certificates	199	225
Provision for stockshares	1,043	942
Reserves under special laws	38	40
Deferred tax liabilities	5,031	-
Deferred tax liabilities for land revaluation	12,899	12,719
Acceptances and guarantees	44,432	55,988
Total liabilities	12,255,132	11,627,269

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	60,000	60,000
Capital surplus	25,209	22,209
Retained earnings	400,829	423,980
Treasury shares	(7,111)	(8,284)
Total shareholders' equity	478,927	497,905
Valuation difference on available-for-sale securities	23,949	(18,486)
Deferred gains or losses on hedges	1,303	1,923
Revaluation reserve for land	26,269	25,877
Remeasurements of defined benefit plans	4,529	(2,811)
Total accumulated other comprehensive income	56,052	6,503
Share acquisition rights	126	126
Non-controlling interests	142	100
Total net assets	535,249	504,636
Total liabilities and net assets	12,790,381	12,131,905

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	186,071	201,368
Interest income	106,494	124,714
Interest on loans and discounts	82,350	90,801
Interest and dividends on securities	20,137	28,675
Interest on call loans and bills bought	419	641
Interest on deposits with banks	1,226	3,166
Other interest income	2,360	1,430
Trust fees	175	149
Fees and commissions	36,233	38,233
Gain on trading account transactions	2,300	2,357
Other ordinary income	29,303	27,434
Other income	11,562	8,479
Reversal of allowance for loan losses	-	1,246
Recoveries of written off receivables	40	43
Other	11,522	7,189
Ordinary expenses	151,920	149,191
Interest expenses	33,581	38,955
Interest on deposits	4,074	10,226
Interest on negotiable certificates of deposit	32	278
Interest on call money and bills sold	(157)	22
Interest expenses on securities sold under repurchase agreements	9,809	11,823
Interest expenses on cash collateral received for securities lent	684	1,275
Interest on borrowings and rediscounts	361	543
Other interest expenses	18,776	14,784
Fees and commissions payments	12,268	12,324
Other ordinary expenses	27,905	28,778
General and administrative expenses	57,991	64,194
Other expenses	20,172	4,939
Provision of allowance for loan losses	13,907	-
Other	6,265	4,939
Ordinary profit	34,151	52,176
Extraordinary income	7,120	42
Gain on disposal of non-current assets	697	42
Gains on cancellation of employee retirement benefit trust	6,423	-
Extraordinary losses	1,325	1,177
Loss on disposal of non-current assets	204	486
Impairment losses	1,110	688
Provision of reserve for financial instruments transaction liabilities	10	2
Profit before income taxes	39,945	51,041
Income taxes - current	17,711	16,067
Income taxes - deferred	(5,500)	(871)
Total income taxes	12,211	15,196
Profit	27,734	35,845
Profit attributable to non-controlling interests	42	10
Profit attributable to owners of parent	27,691	35,835

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	27,734	35,845
Other comprehensive income	24,332	(49,156)
Valuation difference on available-for-sale securities	32,452	(42,436)
Deferred gains or losses on hedges	(2,187)	620
Remeasurements of defined benefit plans, net of tax	(5,931)	(7,340)
Comprehensive income	52,066	(13,311)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	52,023	(13,321)
Comprehensive income attributable to non-controlling interests	42	10

(3) Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	60,000	25,209	381,782	(1,071)	465,920
Changes during period					
Dividends of surplus			(9,794)		(9,794)
Profit attributable to owners of parent			27,691		27,691
Purchase of treasury shares				(6,294)	(6,294)
Disposal of treasury shares		0		435	435
Retained earnings increased sales associated with a increase in equity method affiliates			447		447
Increase of treasury shares by increasing of entities accounted for using equity method				(181)	(181)
Revaluation reserve for land			701		701
Net changes in items other than shareholders' equity					
Total changes during period	-	0	19,046	(6,039)	13,006
Balance at end of period	60,000	25,209	400,829	(7,111)	478,927

	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	(8,502)	3,490	26,971	10,461	32,421	126	135	498,604
Changes during period								
Dividends of surplus								(9,794)
Profit attributable to owners of parent								27,691
Purchase of treasury shares								(6,294)
Disposal of treasury shares								435
Retained earnings increased sales associated with a increase in equity method affiliates								447
Increase of treasury shares by increasing of entities accounted for using equity method								(181)
Revaluation reserve for land								701
Net changes in items other than shareholders' equity	32,452	(2,187)	(701)	(5,931)	23,630	-	7	23,637
Total changes during period	32,452	(2,187)	(701)	(5,931)	23,630	-	7	36,644
Balance at end of period	23,949	1,303	26,269	4,529	56,052	126	142	535,249

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	60,000	25,209	400,829	(7,111)	478,927
Changes during period					
Dividends of surplus			(13,076)		(13,076)
Profit attributable to owners of parent			35,835		35,835
Purchase of treasury shares				(5,001)	(5,001)
Disposal of treasury shares				828	828
Cancellation of treasury shares		(2,999)		2,999	-
Revaluation reserve for land			392		392
Net changes in items other than shareholders' equity					
Total changes during period	-	(2,999)	23,151	(1,172)	18,978
Balance at end of period	60,000	22,209	423,980	(8,284)	497,905

	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	23,949	1,303	26,269	4,529	56,052	126	142	535,249
Changes during period								
Dividends of surplus								(13,076)
Profit attributable to owners of parent								35,835
Purchase of treasury shares								(5,001)
Disposal of treasury shares								828
Cancellation of treasury shares								-
Revaluation reserve for land								392
Net changes in items other than shareholders' equity	(42,436)	620	(392)	(7,340)	(49,549)	-	(42)	(49,591)
Total changes during period	(42,436)	620	(392)	(7,340)	(49,549)	-	(42)	(30,613)
Balance at end of period	(18,486)	1,923	25,877	(2,811)	6,503	126	100	504,636

(4) Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	39,945	51,041
Depreciation	6,566	7,123
Impairment losses	1,110	688
Gains on cancellation of employee retirement benefit trust	(6,423)	-
Share of loss (profit) of entities accounted for using equity method	17	(56)
Increase (decrease) in allowance for loan losses	12,144	(12,522)
Decrease (increase) in retirement benefit asset	29,767	3,091
Increase (decrease) in retirement benefit liability	(14)	(5)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	5	7
Increase (decrease) in provision for reimbursement of deposits	1,390	(159)
Increase (decrease) in provision for point card certificates	22	26
Increase (decrease) in provision for share awards	128	(100)
Increase (decrease) in reserves under special laws	10	2
Interest income	(106,494)	(124,714)
Interest expenses	33,581	38,955
Loss (gain) related to securities	(5,185)	736
Loss (gain) on disposal of non-current assets	(492)	444
Net decrease (increase) in trading account assets	3,642	(1,689)
Net increase (decrease) in trading account liabilities	(3,552)	1,678
Net decrease (increase) in loans and bills discounted	(465,068)	(245,348)
Net increase (decrease) in deposits	300,285	51,277
Net increase (decrease) in negotiable certificates of deposit	(190,351)	23,832
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	363,667	66,024
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(3,626)	(4,826)
Net decrease (increase) in call loans	(15,667)	(13,519)
Net increase (decrease) in call money	835,544	(767,011)
Net increase (decrease) in cash collateral received for securities lent	(101,015)	9,212
Net decrease (increase) in foreign exchanges - assets	4,514	(962)
Net increase (decrease) in foreign exchanges - liabilities	(1,715)	510
Amortization of goodwill	140	140
Interest received	104,357	122,841
Interest paid	(32,377)	(36,505)
Other, net	(25,458)	(42,989)
Subtotal	779,400	(872,776)
Income taxes refund (paid)	3,934	(24,657)
Net cash provided by (used in) operating activities	783,335	(897,433)

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities		
Purchase of securities	(417,446)	(601,631)
Proceeds from sale of securities	228,069	253,037
Proceeds from redemption of securities	72,916	144,672
Increase in money held in trust	(5,503)	(4,094)
Decrease in money held in trust	21,803	15,551
Purchase of tangible fixed assets	(11,573)	(4,044)
Purchase of intangible fixed assets	(5,865)	(6,319)
Proceeds from sale of tangible fixed assets	1,350	311
Payments for retirement of tangible fixed assets	(28)	(0)
Purchase of stocks of equity method affiliate	(3,109)	-
Net cash provided by (used in) investing activities	(119,386)	(202,518)
Cash flows from financing activities		
Dividends paid	(9,772)	(13,047)
Dividends paid to non-controlling interests	(35)	(52)
Purchase of treasury shares	(6,294)	(5,001)
Proceeds from sale of treasury shares	277	481
Repayments of lease liabilities	(93)	(97)
Net cash provided by (used in) financing activities	(15,919)	(17,718)
Effect of exchange rate change on cash and cash equivalents	56	10
Net increase (decrease) in cash and cash equivalents	648,085	(1,117,659)
Cash and cash equivalents at beginning of period	2,154,953	2,803,038
Cash and cash equivalents at end of period	2,803,038	1,685,379

(5) Notes to Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Changes in accounting policies)

(Adoption of Accounting Standard for Current Income Taxes)

The Company has adopted Accounting Standard for Current Income Taxes (ASBJ Statement No. 27, issued on October 28, 2022) since the beginning of the fiscal year under review. This causes no impact on the consolidated financial statements for the fiscal year under review.

(Segment information, etc.)

1 Overview of reportable segments

The Group operates in two segments: the banking business segment operated by The Hiroshima Bank, Ltd. and the leasing business segment operated by Hirogin Lease Co., Ltd.

Operations in the banking business segment include deposit services, lending services, securities investment services, and foreign exchange services. Operations in the leasing business segment includes leasing services.

2 Methods of calculating ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The accounting methods adopted for calculating financial results for each reportable segment are the same as those adopted for calculating consolidated financial results.

Segment profit is based on ordinary profit.

Intersegment ordinary income is based on actual transaction prices.

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

Fiscal year ended March 31, 2024 (April 1, 2023 – March 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	151,569	22,113	173,682	12,388	186,071	—	186,071
Intersegment ordinary income	2,647	292	2,939	26,495	29,435	(29,435)	—
Total	154,216	22,405	176,622	38,884	215,506	(29,435)	186,071
Segment profit	31,487	1,042	32,530	22,302	54,833	(20,682)	34,151
Segment assets	12,720,169	88,988	12,809,158	522,447	13,331,605	(541,223)	12,790,381
Segment liabilities	12,234,566	81,201	12,315,767	39,238	12,355,006	(99,874)	12,255,132
Other items							
Depreciation	5,736	666	6,403	184	6,587	(20)	6,566
Interest income	107,666	0	107,667	19,534	127,201	(20,706)	106,494
Interest expenses	33,500	252	33,752	46	33,798	(217)	33,581

(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.

3. Details of adjustments are as follows.

(1) The adjustment to segment profit of (20,682) million yen includes elimination of intersegment transactions of (20,547) million yen and amortization of goodwill of (135) million yen.

(2) The adjustment to segment assets of (541,223) million yen includes elimination of intersegment transactions.

(3) The adjustment to segment liabilities of (99,874) million yen includes elimination of intersegment transactions.

(4) The adjustment to depreciation of (20) million yen is an adjustment related to unrealized profit and loss.

(5) The adjustment to interest income of (20,706) million yen includes elimination of intersegment transactions.
(6) The adjustment to interest expenses of (217) million yen is for elimination of intersegment transactions.

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

Fiscal year ended March 31, 2025 (April 1, 2024 – March 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	167,062	22,697	189,759	11,608	201,368	—	201,368
Intersegment ordinary income	1,559	329	1,889	30,069	31,958	(31,958)	—
Total	168,621	23,027	191,649	41,677	233,326	(31,958)	201,368
Segment profit	47,716	1,474	49,191	24,934	74,125	(21,948)	52,176
Segment assets	12,064,317	95,419	12,159,736	515,357	12,675,094	(543,189)	12,131,905
Segment liabilities	11,607,174	86,699	11,693,873	27,728	11,721,601	(94,332)	11,627,269
Other items							
Depreciation	6,135	823	6,959	202	7,162	(38)	7,123
Interest income	124,838	1	124,839	21,977	146,816	(22,101)	124,714
Interest expenses	38,859	389	39,248	40	39,289	(334)	38,955

(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 56 million yen.

3. Details of adjustments are as follows.
(1) The adjustment to segment profit of (21,948) million yen includes elimination of intersegment transactions of (21,813) million yen and amortization of goodwill of (135) million yen.
(2) The adjustment to segment assets of (543,189) million yen includes elimination of intersegment transactions.
(3) The adjustment to segment liabilities of (94,332) million yen includes elimination of intersegment transactions.
(4) The adjustment to depreciation of (38) million yen is an adjustment related to unrealized profit and loss.
(5) The adjustment to interest income of (22,101) million yen includes elimination of intersegment transactions.
(6) The adjustment to interest expenses of (334) million yen is for elimination of intersegment transactions.

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

(Per share information)

	Fiscal year ended March 31, 2024 (April 1, 2023 – March 31, 2024)	Fiscal year ended March 31, 2025 (April 1, 2024 – March 31, 2025)
Net assets per share	1,760.62 yen	1,679.10 yen
Basic earnings per share	90.35 yen	118.55 yen
Diluted earnings per share	90.30 yen	118.49 yen

(Notes) 1. Basic earnings per share and diluted earnings per share are calculated based on the following:

		Fiscal year ended March 31, 2024 (April 1, 2023 – March 31, 2024)	Fiscal year ended March 31, 2025 (April 1, 2024 – March 31, 2025)
Basic earnings per share			
Profit attributable to owners of parent	Millions of yen	27,691	35,835
Profit not attributable to common shareholders	Millions of yen	—	—
Profit attributable to owners of parent pertaining to common stock	Millions of yen	27,691	35,835
Average number of shares of common stock outstanding during the period	Thousands of shares	306,484	302,258
Diluted earnings per share			
Adjustment to profit attributable to owners of parent	Millions of yen	—	—
Increase in the number of shares of common stock	Thousands of shares	171	171
(Of which, stock acquisition rights)	Thousands of shares	171	171
Description of dilutive shares excluded from calculation of diluted earnings per share due to lack of dilutive effects		—	—

2. The Company's shares held by The Master Trust Bank of Japan, Ltd. (76,131 units in the officer compensation BIP trust account and 76,905 units in the ESOP trust account) are accounted for as treasury stock in the consolidated financial statements. Accordingly, such shares are included in the number of treasury shares deducted in the calculation of per share information.
The number of such treasury shares at the end of the period deducted in the calculation of per share information was 3,719 thousand shares for the fiscal year ended March 31, 2025 (4,715 thousand shares for the fiscal year ended March 31, 2024), and the average number of such treasury shares of common stock outstanding during the period was 4,158 thousand shares for the fiscal year ended March 31, 2025 (3,437 thousand shares for the fiscal year ended March 31, 2024).

(Significant subsequent events)

(Acquisition of Treasury shares)

The Company has resolved, at a meeting of the Board of Directors held on May 12, 2025, the matters concerning the acquisition of treasury shares pursuant to the provisions of Article 156 of the Companies Act, as applied by replacing the relevant terms pursuant to the provisions of Article 165, paragraph (3) of the same Act, as described below.

1 Reason for acquisition of treasury shares

With a target consolidated equity ratio of approximately 11%, the Company aims to enhance corporate value by improving capital efficiency, comprehensively taking into account factors such as performance trends and market conditions.

2 Details of matters related to acquisition

(1) Class of shares to be acquired	Common shares
(2) Total number of shares to be acquired	6,000,000 shares (upper limit) (Percentage of total number of issued shares (including treasury shares): approximately 1.9%)
(3) Total amount of share acquisition costs	5 billion yen (upper limit)
(4) Acquisition period	From May 15, 2025 to March 31, 2026

(Cancellation of Treasury Shares)

The Company has resolved, at a meeting of the Board of Directors held on May 12, 2025, the cancellation of treasury shares pursuant to the provisions of Article 178 of the Companies Act, as described below.

(1) Class of shares to be acquired	Common shares
(2) Total number of shares to be cancelled	3,447,700 shares (Percentage of total number of issued shares before the cancellation: 1.12%)
(3) Scheduled date of cancellation	May 26, 2025

Supplementary Material on Financial Results for the Fiscal Year Ended March 31, 2025

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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)

			FY2024 (a)	(a)-(b)	FY2023 (b)
Consolidated gross profit	連結粗利益	1	112,830	12,078	100,752
Net interest income	資金利益	2	85,759	12,846	72,913
Net fees and commissions	役務取引等利益	3	26,058	1,918	24,140
Net gain on trading account transactions	特定取引利益	4	2,357	57	2,300
Net other ordinary income	その他業務利益	5	(1,344)	(2,742)	1,398
Of which, gain (loss) related to bonds	うち国債等債券関係損益	6	(6,294)	(3,851)	(2,443)
General and administrative expenses (-)	営業経費(△)	7	64,194	6,203	57,991
Credit costs (-)	与信費用(△)	8	2,925	(12,100)	15,025
Write-off loans (-)	貸出金償却(△)	9	3,946	3,088	858
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	10	[1,463] -	(10,874)	10,874
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	11	[(2,709)] -	(3,032)	3,032
Loss on sales of loans, etc. (-)	貸出債権売却損等(△)	12	268	(32)	300
Reversal of allowance for loan losses	貸倒引当金戻入益	13	1,246	1,246	-
Recoveries of written off receivables, etc.	償却債権取立益等	14	43	3	40
Gain (loss) related to equity securities	株式等関係損益	15	5,557	(2,071)	7,628
Share of profit (loss) of entities accounted for using equity method	持分法による投資損益	16	56	73	(17)
Others	その他	17	851	2,045	(1,194)
Ordinary profit (loss) 1-7-8+15+16+17	経常利益	18	52,176	18,025	34,151
Extraordinary income (loss)	特別損益	19	(1,135)	(6,929)	5,794
Profit (loss) before income taxes	税金等調整前当期純利益	20	51,041	11,096	39,945
Income taxes (-)	法人税等合計(△)	21	15,196	2,985	12,211
Profit (loss)	当期純利益	22	35,845	8,111	27,734
Profit (loss) attributable to non-controlling interests (-)	非支配株主に帰属する当期純利益(△)	23	10	(32)	42
Profit (loss) attributable to owners of parent	親会社株主に帰属する当期純利益	24	35,835	8,144	27,691
(Ref) General and administrative expenses ratio 7/(1-6)	(参考)営業経費率	25	53.9%	(2.3%)	56.2%

(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 Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Number of consolidated subsidiaries	連結子会社数	12	-	12
Number of companies accounted for using the equity method	持分法適用会社数	1	-	1

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

				FY2024		FY2023
				(a)	(a)-(b)	(b)
Gross banking profit		業務粗利益	1	100,255	10,639	89,616
Of which, core gross banking profit	1-7	うちコア業務粗利益	2	106,549	14,490	92,059
Net interest income		資金利益	3	85,981	11,813	74,168
Net fees and commissions		役務取引等利益	4	17,206	1,930	15,276
Net gain on trading account transactions		特定取引利益	5	1,586	258	1,328
Net other ordinary income		その他業務利益	6	(4,518)	(3,362)	(1,156)
Of which, gain (loss) related to bonds		うち国債等債券関係損益	7	(6,294)	(3,851)	(2,443)
Expenses (excluding extraordinary items)	(-)	経費(除く臨時処理分)(△)	8	57,514	4,421	53,093
Personnel expenses	(-)	人件費(△)	9	26,481	2,567	23,914
Non-personnel expenses	(-)	物件費(△)	10	26,861	2,271	24,590
Taxes	(-)	税金(△)	11	4,171	(417)	4,588
Banking profit (before provision of general allowance for loan losses)	1-8	実質業務純益	12	42,740	6,217	36,523
Core banking profit	2-8	コア業務純益	13	49,034	10,068	38,966
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	49,034	10,068	38,966
Provision of general allowance for loan losses	(-)	一般貸倒引当金繰入額(△)	15	[(2,727)] -	(3,023)	3,023
Banking profit	12-15	業務純益	16	42,740	9,241	33,499
Non-recurring income (losses)	18-19+25	臨時損益	17	4,976	6,988	(2,012)
Gain (loss) related to equity securities		株式等関係損益	18	5,557	(2,707)	8,264
Disposal of non-performing loans	(-)	不良債権処理額(△)	19	2,376	(9,058)	11,434
Write-off loans	(-)	貸出金償却(△)	20	3,946	3,088	858
Provision of specific allowance for loan losses	(-)	個別貸倒引当金繰入額(△)	21	[948] -	(10,322)	10,322
Loss on sales of loans, etc.	(-)	貸出債権売却損等(△)	22	252	(40)	292
Reversal of allowance for loan losses		貸倒引当金戻入益	23	→ 1,779	1,779	-
Recoveries of written off receivables, etc.		償却債権取立益等	24	43	5	38
Other non-recurring income (losses)		その他臨時損益	25	1,794	637	1,157
Ordinary profit (loss)	16+17	経常利益	26	47,716	16,229	31,487
Extraordinary income (losses)		特別損益	27	(1,122)	(6,946)	5,824
Of which, gains on cancellation of employee retirement benefit trust		うち退職給付信託返還益	28	-	(6,423)	6,423
Of which, gain (loss) related to non-current assets		うち固定資産関係損益	29	(1,122)	(524)	(598)
Profit (loss) before income taxes		税引前当期純利益	30	46,594	9,282	37,312
Income taxes	(-)	法人税等合計(△)	31	13,646	2,860	10,786
Profit (loss)		当期純利益	32	32,948	6,423	26,525
Credit costs	15+19 (-)	与信費用(△)	33	2,376	(12,081)	14,457

2. ROE【Hirogin Holdings, Consolidated】

(%)

		FY2024 (a)	(a)-(b)	FY2023 (b)
Profit attributable to owners of parent basis	親会社株主に帰属する当期純利益ベース	6.89	1.54	5.35

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 Mar. 31, 2025 [Preliminary figures] (a)	(a)-(b)	As of Mar. 31, 2024 (b)
(1) Basic items related to core capital	コア資本に係る基礎項目の額	495.9	11.1	484.8
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	44.6	(0.1)	44.7
(3) Equity capital (1)-(2)	自己資本の額	451.2	11.2	440.0
(4) Risk-weighted assets	リスク・アセットの額	4,085.2	101.0	3,984.2
(5) Capital adequacy ratio (3)/(4)	自己資本比率	11.04%	0.00%	11.04%

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Mar. 31, 2025 [Preliminary figures] (a)	(a)-(b)	As of Mar. 31, 2024 (b)
(1) Basic items related to core capital	コア資本に係る基礎項目の額	454.6	14.1	440.5
(2) Adjustment items related to core capital	コア資本に係る調整項目の額	46.6	7.0	39.6
(3) Equity capital (1)-(2)	自己資本の額	407.9	7.0	400.9
(4) Risk-weighted assets	リスク・アセットの額	4,047.2	109.6	3,937.6
(5) Capital adequacy ratio (3)/(4)	自己資本比率	10.07%	(0.11%)	10.18%

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

(Millions of yen)

		FY2024 (a)	(a)-(b)	FY2023 (b)
Core banking profit	コア業務純益	49,034	10,068	38,966
Per staff (in thousands of yen)	職員一人当たり（千円）	17,229	3,685	13,544
Banking profit (before provision of general allowance for loan losses)	実質業務純益	42,740	6,217	36,523
Per staff (in thousands of yen)	職員一人当たり（千円）	15,017	2,323	12,694
Banking profit	業務純益	42,740	9,241	33,499
Per staff (in thousands of yen)	職員一人当たり（千円）	15,017	3,373	11,644

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

(All Branches)

(%)

		FY2024 (a)	(a)-(b)	FY2023 (b)
(1) Yield on interest-earning assets	資金運用利回	1.06	0.04	1.02
Yield on loans and bills discounted	貸出金利回	1.10	0.01	1.09
Yield on securities	有価証券利回	1.53	0.26	1.27
(2) Yield on interest-bearing liabilities	資金調達原価	0.83	0.09	0.74
Yield on deposits	預金等利回	0.11	0.07	0.04
(3) Interest spread on loans and deposits	預貸金利鞘	0.38	(0.10)	0.48
(4) Net interest margin (1)-(2)	総資金利鞘	0.23	(0.05)	0.28

(Note) 1.Yield on deposits includes negotiable certificates of deposit.

2.From the FY 2024, 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 FY 2023 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。

2.2025年3月期から、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、2024年3月期についても遡及して修正しております。

(Domestic Operations)

(%)

		FY2024 (a)	(a)-(b)	FY2023 (b)
(1) Yield on interest-earning assets	資金運用利回	0.71	0.06	0.65
Yield on loans and bills discounted	貸出金利回	0.82	0.08	0.74
Yield on securities	有価証券利回	0.93	0.14	0.79
(2) Yield on interest-bearing liabilities	資金調達原価	0.58	0.11	0.47
Yield on deposits	預金等利回	0.06	0.06	0.00
(3) Interest spread on loans and deposits	預貸金利鞘	0.15	(0.02)	0.17
(4) Net interest margin (1)-(2)	総資金利鞘	0.13	(0.05)	0.18

(Note) 1.Yield on deposits includes negotiable certificates of deposit.

2.From the FY 2024, 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 FY 2023 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。

2.2025年3月期から、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、2024年3月期についても遡及して修正しております。

(International Operations)

(%)

		FY2024 (a)	(a)-(b)	FY2023 (b)
(1) Yield on interest-earning assets	資金運用利回	3.56	(0.28)	3.84
Yield on loans and bills discounted	貸出金利回	3.54	(0.59)	4.13
Yield on securities	有価証券利回	4.15	0.53	3.62
(2) Yield on interest-bearing liabilities	資金調達原価	2.67	(0.47)	3.14
Yield on deposits	預金等利回	2.15	0.40	1.75
(3) Interest spread on loans and deposits	預貸金利鞘	0.76	(0.93)	1.69
(4) Net interest margin (1)-(2)	総資金利鞘	0.89	0.19	0.70

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

(Millions of yen)

		FY2024 (a)	(a)-(b)	FY2023 (b)
Gain (loss) related to bonds	国債等債券関係損益	(6,294)	(3,851)	(2,443)
Gains on sales	売却益	2,910	(2,955)	5,865
Losses on sales (-)	売却損（△）	8,995	736	8,259
Write-offs (-)	償却（△）	208	159	49
Gain (loss) related to equity securities	株式等関係損益	5,557	(2,707)	8,264
Gains on sales	売却益	5,708	(4,746)	10,454
Losses on sales (-)	売却損（△）	45	(1,814)	1,859
Write-offs (-)	償却（△）	104	(227)	331

7. Gain (Loss) on Valuation of Securities
【Hirogin Holdings, Consolidated】

(Billions of yen)

		As of Mar. 31, 2025					As of Mar. 31, 2024			
		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	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Bonds	債券	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,852.8	(27.8)	(61.3)	74.2	102.0	1,737.2	33.5	91.6	58.1
Stocks	株式	113.2	45.3	(15.7)	52.7	7.4	136.7	61.0	61.8	0.8
Bonds	債券	1,093.9	(68.9)	(40.2)	0.1	69.0	1,004.7	(28.7)	0.2	29.0
Others	その他	645.6	(4.2)	(5.4)	21.3	25.5	595.8	1.2	29.5	28.3
Foreign bonds	うち外債	318.6	(14.4)	6.2	1.5	15.9	274.2	(20.6)	1.0	21.6
Total	合計	1,928.0	(30.9)	(64.5)	74.2	105.2	1,791.2	33.5	91.8	58.2

(Notes) 1. As “available-for-sale” are measured at market prices, valuation gains or losses are the difference between the balance sheet amounts and the acquisition costs.
2. In addition to “securities” on the consolidated balance sheet, the figures above include negotiable certificates of deposit in “cash and due from banks.”

(注) 1.「その他有価証券」は時価評価しておりますので、評価損益は連結貸借対照表計上額と取得原価との差額を計上しております。
2.連結貸借対照表の「有価証券」のほか、「現金預け金」中の譲渡性預け金を含んでおります。

* To reduce interest risk on bonds, we conduct hedging transactions using interest rate swaps and apply deferred hedging.
The valuation gains and losses after hedging are as follows.

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

(Billions of yen)

		As of Mar. 31, 2025		As of Mar. 31, 2024
		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)	(27.8)	(61.3)	33.5
Interest rate swaps	金利スワップ	8.3	8.3	-
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	(19.4)	(52.9)	33.5

【Hiroshima Bank, Non-consolidated】

(Billions of yen)

		As of Mar. 31, 2025					As of Mar. 31, 2024			
		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	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Bonds	債券	75.1	(3.1)	(3.2)	-	3.1	53.9	0.0	0.1	0.0
Others	その他	-	-	-	-	-	-	-	-	-
Available-for-sale *	その他有価証券※	1,852.4	(27.8)	(61.3)	74.2	102.0	1,736.7	33.4	91.6	58.1
Stocks	株式	113.2	45.2	(15.8)	52.7	7.4	136.6	61.0	61.8	0.8
Bonds	債券	1,093.5	(68.9)	(40.2)	0.1	69.0	1,004.2	(28.7)	0.2	29.0
Others	その他	645.6	(4.2)	(5.4)	21.3	25.5	595.8	1.2	29.5	28.3
Foreign bonds	うち外債	318.6	(14.4)	6.2	1.5	15.9	274.2	(20.6)	1.0	21.6
Total	合計	1,927.5	(31.0)	(64.5)	74.2	105.2	1,790.7	33.5	91.7	58.2

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

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

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

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

* To reduce interest risk on bonds, we conduct hedging transactions using interest rate swaps and apply deferred hedging.
The valuation gains and losses after hedging are as follows.

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

(Billions of yen)

		As of Mar. 31, 2025		As of Mar. 31, 2024
		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)	(27.8)	(61.3)	33.4
Interest rate swaps	金利スワップ	8.3	8.3	-
Available-for-sale (after hedging)	その他有価証券(ヘッジ考慮後)	(19.4)	(52.9)	33.4

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)		FY2024 (a)	(a)-(b)	FY2023 (b)
Loans and bills discounted	貸出金残高	8,234.2	716.3	7,517.9
Business loans, etc	事業性貸出等	6,404.6	651.5	5,753.1
Personal loans	個人ローン	1,829.5	64.8	1,764.7
Housing loans	住宅ローン	1,207.3	57.2	1,150.1
Other loans	その他ローン	622.2	7.6	614.6

(Billions of yen)

(Term-end balance)		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Loans and bills discounted	貸出金残高	7,984.2	238.5	7,745.7
Business loans, etc	事業性貸出等	6,086.1	129.9	5,956.2
Personal loans	個人ローン	1,898.0	108.5	1,789.5
Housing loans	住宅ローン	1,274.8	103.7	1,171.1
Other loans	その他ローン	623.1	4.7	618.4

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

(Billions of yen)

		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Loans to SMEs	中小企業等貸出残高	5,005.1	169.8	4,835.3
SME loan ratio	中小企業等貸出比率	62.7%	0.3%	62.4%

(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 Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Allowance for loan losses	貸倒引当金	38,995	(12,522)	51,517
General allowance	一般貸倒引当金	18,313	(2,709)	21,022
Specific allowance	個別貸倒引当金	20,682	(9,812)	30,494

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Allowance for loan losses	貸倒引当金	36,235	(12,694)	48,929
General allowance	一般貸倒引当金	17,968	(2,728)	20,696
Specific allowance	個別貸倒引当金	18,266	(9,967)	28,233

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 Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (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	9,401	2,034	7,367
Risk loans	危険債権	45,233	(11,087)	56,320
Substandard loans	要管理債権	29,036	(6,324)	35,360
Delinquent loans past due over three months	三月以上延滞債権	2,015	38	1,977
Restructured loans	貸出条件緩和債権	27,020	(6,363)	33,383
Subtotal	小計	83,670	(15,378)	99,048
Normal claims	正常債権	7,962,554	267,673	7,694,881
Total	合計	8,046,224	252,294	7,793,930
Non-performing loan ratio	不良債権比率	1.04%	(0.23%)	1.27%

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (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	8,030	1,829	6,201
Risk loans	危険債権	45,233	(11,087)	56,320
Substandard loans	要管理債権	29,036	(6,324)	35,360
Delinquent loans past due over three months	三月以上延滞債権	2,015	38	1,977
Restructured loans	貸出条件緩和債権	27,020	(6,363)	33,383
Subtotal (A)	小計	82,300	(15,582)	97,882
Normal claims	正常債権	8,011,105	261,016	7,750,089
Total	合計	8,093,405	245,434	7,847,971
Non-performing loan ratio	不良債権比率	1.02%	(0.23%)	1.25%

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

【Hiroshima Bank, Non-consolidated】

(Millions of yen)

		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Coverage amount (B)	カバー額	64,492	(12,064)	76,556
Allowance for loan losses (C)	貸倒引当金	25,318	(11,486)	36,804
Portion secured by collateral and guarantees	担保保証等による保全部分	39,174	(578)	39,752
Coverage ratio for disclosed loans (B)/(A)	開示債権額に対するカバー率	78.4%	0.2%	78.2%
(Ref: Coverage ratio before direct write-offs)	(参考:部分直接償却前のカバー率)	83.4%	1.5%	81.9%
Portion not secured by collateral or guarantees (D)	担保保証等による保全のない部分	43,126	(15,003)	58,129
Allowance ratio (C)/(D)	引当率	58.7%	(4.6%)	63.3%

《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 3,553	637	2,915	- (26)	- (347)	Loans under bankruptcy/ rehabilitation or similar proceedings 破産更生債権及びこれらに準ずる債権 8,030	7,645	385	100%	100%
Effectively bankrupt borrowers 実質破綻先 4,477	1,279	3,198	- (11)	- (-)					
Potentially bankrupt borrowers 破綻懸念先 45,233	34,587	7,330	3,314 (17,750)	- (-)	Risk loans 危険債権 45,233	24,168	17,750	92.7%	84.3%
Substandard borrowers 要管理先 36,223	4,966	31,257	-	-	Substandard loans 要管理債権 29,036	7,360	7,182	50.1%	33.1%
					Delinquent loans past due over three months 三月以上延滞債権 2,015	1,873	37	94.8%	26.7%
					Restructured loans 貸出条件緩和債権 27,020	5,486	7,144	46.7%	33.2%
Borrowers requiring caution 要注意先 494,342	81,361	412,981	-	-	Normal claims 正常債権 8,011,105				
Normal borrowers 正常先 7,545,799	7,545,799	-	-	-					
Total 合計 8,093,405	7,663,665	426,425	3,314	-	Total 合計 8,093,405				

(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 Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Domestic (excl. special international financial transactions account)	国内店分(除く特別国際金融取引勘定)	7,984,257	238,476	7,745,781
Manufacturing	製造業	790,114	32,997	757,117
Agriculture and forestry	農業・林業	4,542	(476)	5,018
Fishery	漁業	1,103	(80)	1,183
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	1,099	(202)	1,301
Construction	建設業	189,322	1,073	188,249
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	256,854	12,969	243,885
Information and communications	情報通信業	20,132	968	19,164
Transport and postal services	運輸業・郵便業	558,510	48,973	509,537
Wholesale and retail trade	卸売業・小売業	623,551	47,110	576,441
Finance and insurance	金融業・保険業	489,054	70,022	419,032
Real estate and leasing	不動産業・物品賃貸業	1,324,434	62,281	1,262,153
Various services	各種サービス業	459,029	20,089	438,940
Local public sectors	地方公共団体	1,292,736	(136,819)	1,429,555
Others	その他	1,973,768	79,574	1,894,194
Of which for individuals	うち個人向け	1,428,797	108,640	1,320,157
Of which for ship leasing (non-residents)	うち船舶貸渡業(非居住者)	482,023	(36,588)	518,611

(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 Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Loans related to ships	船舶関連貸出金	967,822	20,121	947,701

(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 Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Domestic (excl. special international financial transactions account)	国内店分(除く特別国際金融取引勘定)	82,300	(15,582)	97,882
Manufacturing	製造業	26,117	1,464	24,653
Agriculture and forestry	農業・林業	87	(100)	187
Fishery	漁業	12	0	12
Mining, quarrying, and gravel	鉱業・採石業・砂利採取業	-	-	-
Construction	建設業	4,185	(335)	4,520
Electricity, gas, heat supply, and water	電気・ガス・熱供給・水道業	645	643	2
Information and communications	情報通信業	237	(54)	291
Transport and postal service	運輸業・郵便業	2,410	(904)	3,314
Wholesale and retail service	卸売業・小売業	12,840	(9,545)	22,385
Finance and insurance	金融業・保険業	0	(646)	646
Real estate and leasing	不動産業・物品賃貸業	10,912	(1,726)	12,638
Various services	各種サービス業	15,836	(5,593)	21,429
Local public sectors	地方公共団体	-	-	-
Others	その他	9,015	1,214	7,801

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

Breakdown of outstanding balance of deposits and others

(Billions of yen)

(Average balance)		FY2024 (a)	(a)-(b)	FY2023 (b)
Deposits and other balances	預金等残高	9,353.0	34.3	9,318.7
Personal deposits	個人預金	6,140.7	120.2	6,020.5
Corporate deposits	法人預金	2,827.1	47.7	2,779.4
Public funds and financial deposits	公金・金融預金	385.0	(133.7)	518.7

(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。

(Billions of yen)

(Term-end balance)		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Deposits and other balances	預金等残高	9,471.9	72.4	9,399.5
Personal deposits	個人預金	6,146.9	67.2	6,079.7
Corporate deposits	法人預金	2,894.6	18.5	2,876.1
Public funds and financial deposits	公金・金融預金	430.3	(13.3)	443.6

(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 【Hiroshima Bank and Hirogin Securities】

(Billions of yen)

		As of Mar. 31, 2025 (a)	(a)-(b)	As of Mar. 31, 2024 (b)
Total custody assets	総預り資産残高	11,207.7	91.4	11,116.3
Hiroshima Bank	広島銀行	10,676.6	115.3	10,561.3
Deposits and other balances	預金等	9,471.9	72.4	9,399.5
Non-deposit products	非預金商品	1,204.6	42.9	1,161.7
Investment trusts	投資信託	196.2	24.3	171.9
Public bonds	公共債	116.1	7.9	108.2
Pension insurance	年金保険	403.0	21.1	381.9
Financial instruments intermediary	金融商品仲介	450.8	(7.7)	458.5
Others	その他	38.4	(2.7)	41.1
Hirogin Securities (excl. financial instruments intermediary)	ひろぎん証券(除く金融商品仲介)	531.1	(23.8)	554.9

Total non-deposit products	非預金商品合計	1,735.7	19.0	1,716.7

(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.”

(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。

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

(1) Non-Consolidated Balance Sheets

(Millions of yen)

		As of March 31, 2024	As of March 31, 2025
Assets	資産の部		
Cash and due from banks	現金預け金	2,838,661	1,725,605
Cash	現金	67,211	82,146
Due from banks	預け金	2,771,450	1,643,458
Call loans	コールローン	50,355	63,746
Monetary claims bought	買入金銭債権	6,793	6,759
Trading account assets	特定取引資産	6,956	8,645
Trading securities	商品有価証券	1,294	1,527
Trading account financial derivatives	特定金融派生商品	5,661	7,118
Money held in trust	金銭の信託	10,487	22
Securities	有価証券	1,779,230	1,912,350
Government bonds	国債	438,641	593,795
Local government bonds	地方債	328,680	283,736
Corporate bonds	社債	290,956	291,147
Stocks	株式	141,107	117,567
Other securities	その他の証券	579,845	626,103
Loans and bills discounted	貸出金	7,745,781	7,984,257
Bills discounted	割引手形	16,623	7,946
Loans on bills	手形貸付	42,761	34,953
Loans on deeds	証書貸付	6,921,336	7,152,538
Overdrafts	当座貸越	765,059	788,818
Foreign exchanges	外国為替	7,064	8,027
Due from foreign banks (our accounts)	外国他店預け	4,814	6,415
Foreign bills bought	買入外国為替	274	37
Foreign bills receivable	取立外国為替	1,975	1,574
Other assets	その他資産	116,239	146,370
Prepaid expenses	前払費用	1,338	1,319
Accrued revenue	未収収益	7,977	10,711
Margin deposits for futures transactions	先物取引差入証拠金	481	864
Financial derivatives	金融派生商品	15,803	23,569
Cash collateral paid for financial instruments	金融商品等差入担保金	34,675	49,484
Other	その他の資産	55,963	60,422
Tangible fixed assets	有形固定資産	106,294	105,251
Buildings, net	建物	35,811	35,800
Land	土地	53,248	53,211
Leased assets, net	リース資産	383	310
Construction in progress	建設仮勘定	112	211
Other tangible fixed assets	その他の有形固定資産	16,739	15,716
Intangible fixed assets	無形固定資産	12,818	15,442
Software	ソフトウエア	8,299	9,256
Other intangible fixed assets	その他の無形固定資産	4,518	6,185
Prepaid pension costs	前払年金費用	44,671	52,218
Deferred tax assets	繰延税金資産	-	16,456
Customers' liabilities for acceptances and guarantees	支払承諾見返	43,744	55,398
Allowance for loan losses	貸倒引当金	(48,929)	(36,235)
Total assets	資産の部合計	12,720,169	12,064,317

(Millions of yen)

		As of March 31, 2024	As of March 31, 2025
Liabilities	負債の部		
Deposits	預金	9,257,363	9,305,930
Current deposits	当座預金	631,120	583,520
Ordinary deposits	普通預金	5,874,198	5,893,753
Savings deposits	貯蓄預金	90,930	94,455
Deposits at notice	通知預金	30,995	30,138
Time deposits	定期預金	2,113,350	2,168,536
Installment savings	定期積金	20	18
Other deposits	その他の預金	516,747	535,507
Negotiable certificates of deposit	譲渡性預金	142,224	166,059
Call money	コールマネー	819,300	-
Securities sold under repurchase agreements	売現先勘定	196,778	249,066
Cash collateral received for securities lent	債券貸借取引受入担保金	301,697	310,909
Trading account liabilities	特定取引負債	4,443	6,122
Trading account financial derivatives	特定金融派生商品	4,443	6,122
Borrowed money	借用金	1,360,488	1,419,325
Borrowings from other banks	借入金	1,360,488	1,419,325
Foreign exchanges	外国為替	661	1,172
Foreign bills sold	売渡外国為替	374	444
Foreign bills payable	未払外国為替	287	728
Borrowed money from trust account	信託勘定借	56	79
Other liabilities	その他負債	89,055	77,769
Domestic exchange settlement account, credit	未決済為替借	1,448	487
Income taxes payable	未払法人税等	15,346	5,815
Accrued expenses	未払費用	6,171	8,277
Unearned revenue	前受収益	996	2,178
Reserve for interest on installment savings	給付補填備金	1	1
Financial derivatives	金融派生商品	48,881	45,713
Cash collateral received for financial instruments	金融商品等受入担保金	9,430	5,007
Lease liabilities	リース債務	407	329
Asset retirement obligations	資産除去債務	301	307
Other	その他の負債	6,070	9,651
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,827	1,668
Provision for point card certificates	ポイント引当金	150	175
Provision for stockshares	株式給付引当金	889	774
Deferred tax liabilities	繰延税金負債	2,985	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	12,899	12,719
Acceptances and guarantees	支払承諾	43,744	55,398
Total liabilities	負債の部合計	12,234,566	11,607,174

(Millions of yen)

		As of March 31, 2024	As of March 31, 2025
Net assets	純資産の部		
Share capital	資本金	54,573	54,573
Capital surplus	資本剰余金	30,634	30,634
Legal capital surplus	資本準備金	30,634	30,634
Retained earnings	利益剰余金	348,889	362,630
Legal retained earnings	利益準備金	40,153	40,153
Other retained earnings	その他利益剰余金	308,736	322,477
General reserve	別途積立金	289,604	289,604
Retained earnings brought forward	繰越利益剰余金	19,132	32,873
Total shareholders' equity	株主資本合計	434,098	447,838
Valuation difference on available-for-sale securities	その他有価証券評価差額金	23,931	(18,496)
Deferred gains or losses on hedges	繰延ヘッジ損益	1,303	1,923
Revaluation reserve for land	土地再評価差額金	26,269	25,877
Total valuation and translation adjustments	評価・換算差額等合計	51,504	9,304
Total net assets	純資産の部合計	485,602	457,143
Total liabilities and net assets	負債及び純資産の部合計	12,720,169	12,064,317

(2) Non-Consolidated Statements of Income

(Millions of yen)

		For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	経常収益	154,216	168,621
Interest income	資金運用収益	107,666	124,838
Interest on loans and discounts	貸出金利息	82,331	90,903
Interest and dividends on securities	有価証券利息配当金	21,339	28,713
Interest on call loans	コールローン利息	419	641
Interest on deposits with banks	預け金利息	1,225	3,165
Other interest income	その他の受入利息	2,349	1,414
Trust fees	信託報酬	175	149
Fees and commissions	役務取引等収益	25,928	28,054
Fees and commissions on domestic and foreign exchanges	受入為替手数料	6,443	6,558
Other fees and commissions	その他の役務収益	19,485	21,495
Gain on trading account transactions	特定取引収益	1,328	1,586
Net gain on trading securities	商品有価証券収益	48	19
Net gain on trading account financial derivatives	特定金融派生商品収益	1,279	1,567
Other ordinary income	その他業務収益	7,206	4,685
Gain on foreign exchange transactions	外国為替売買益	1,340	1,499
Gain on sale of bonds	国債等債券売却益	5,865	2,910
Gain on financial derivatives	金融派生商品収益	-	276
Other income	その他経常収益	11,910	9,308
Reversal of allowance for loan losses	貸倒引当金戻入益	-	1,779
Recoveries of written off receivables	償却債権取立益	38	43
Gain on sale of equity securities	株式等売却益	10,454	5,708
Gain on money held in trust	金銭の信託運用益	346	456
Other	その他の経常収益	1,070	1,320
Ordinary expenses	経常費用	122,728	120,904
Interest expenses	資金調達費用	33,500	38,859
Interest on deposits	預金利息	4,074	10,235
Interest on negotiable certificates of deposit	譲渡性預金利息	32	282
Interest on call money	コールマネー利息	(157)	22
Interest expenses on securities sold under repurchase agreements	売現先利息	9,809	11,823
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	684	1,275
Interest on borrowings and rediscounts	借用金利息	286	441
Interest expenses on interest rate swaps	金利スワップ支払利息	10,465	9,913
Other interest expenses	その他の支払利息	8,304	4,864
Fees and commissions payments	役務取引等費用	10,827	10,997
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,968	2,270
Other fees and commissions	その他の役務費用	8,859	8,726
Other ordinary expenses	その他業務費用	8,363	9,204
Loss on sale of bonds	国債等債券売却損	8,259	8,995
Loss on devaluation of bonds	国債等債券償却	49	208
Loss on financial derivatives	金融派生商品費用	54	-
General and administrative expenses	営業経費	51,111	56,980
Other expenses	その他経常費用	18,925	4,863
Provision of allowance for loan losses	貸倒引当金繰入額	13,345	-
Write-off of loans	貸出金償却	858	3,946
Loss on sale of equity securities	株式等売却損	1,859	45
Loss on devaluation of equity securities	株式等償却	331	104
Other	その他の経常費用	2,531	766
Ordinary profit	経常利益	31,487	47,716

(Millions of yen)

		For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Extraordinary income	特別利益	7,120	41
Gain on disposal of non-current assets	固定資産処分益	697	41
Gains on cancellation of employee retirement benefit trust	退職給付信託返還益	6,423	-
Extraordinary losses	特別損失	1,295	1,163
Loss on disposal of non-current assets	固定資産処分損	193	476
Impairment losses	減損損失	1,102	687
Profit before income taxes	税引前当期純利益	37,312	46,594
Income taxes - current	法人税、住民税及び事業税	15,849	14,350
Income taxes - deferred	法人税等調整額	(5,063)	(704)
Total income taxes	法人税等合計	10,786	13,646
Profit	当期純利益	26,525	32,948