

# Profile

Founded in November 1878, The Hiroshima Bank, Ltd. (the "Bank") is a regional financial institution headquartered in Hiroshima Prefecture, operating primarily in Hiroshima and the three neighboring prefectures of Okayama, Yamaguchi and Ehime. In addition to Branches and Offices in Japan, the Bank has representative offices in Shanghai, Bangkok and Singapore covering the entire area of East and Southeast Asia. Taking advantage of its extensive network, the Bank is providing comprehensive financial services including deposit taking, lending, money transfers, foreign currency exchange, and trustee services, along with investment trust sales and life insurance policies and other commercial banking activities.



Hiroshima Bank Head Office  
(temporary Head Office)

## ■ Management Policy

### Management Vision

Building a reliable Hiroshima Bank Group united through trusting relations with the regional community

### Code of Conduct

The Hiroshima Bank Group shall rigorously implement sound management based on the following code of conduct:

1. Work in step with regional communities to actively contribute to their development
2. Strive to enhance customer satisfaction and peace of mind
3. Continuously enhance the Bank's corporate value
4. Create a cheerful, rewarding workplace
5. Exercise a high level of compliance

## ■ Financial Results (As of March 31, 2017, non-consolidated)

<b>Balance of deposits + NCD</b>	<b>¥7,459.3 billion</b>
<b>Balance of loans</b>	<b>¥5,852.3 billion</b>
<b>Net income</b>	<b>¥27.0 billion</b>
<b>Profit attributable to owners of the parent</b>	<b>¥25.8 billion</b>
<b>Capital adequacy ratio</b>	(Consolidated) 11.07% (Non-consolidated) 10.79%

## ■ Corporate Data (As of March 31, 2018, non-consolidated)

<b>Established</b>	November 1878
<b>Common Stock</b>	¥54,573 million
<b>Employees</b>	3,405

<b>Head Office</b>	1-1-7, Nishikaniya, Minami-ku, Hiroshima City, Hiroshima 732-0804, Japan (temporary Head Office)
<b>Branches and Offices</b>	151 domestic branches, 16 offices, and 3 overseas representative offices (Shanghai, Bangkok, Singapore)

## ■ Business Operations (As of July 1, 2018)

Comprising Hiroshima Bank, ten subsidiaries, and one affiliated company, the Hiroshima Bank Group provides financial services centered on banking services.

In order to improve the efficiency of banking services, subsidiaries mainly engage in businesses such as financial product transactions related to the Bank, management and collection of receivables, asset management, credit cards, credit guarantees, and valuation of collateral real estate.

In addition, our affiliated company is mainly engaged in leasing and other businesses in order to answer the diversified needs of the region and to strengthen our ability to provide integrated financial services.



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