News Release

Japan Credit Rating Agency, Ltd.

25-D-0966
October 17, 2025

Japan Credit Rating Agency, Ltd. (JCR) announces the following credit rating.

The Hiroshima Shinkin Bank (security code: -)

<Affirmation>

Long-term Issuer Rating: A
Outlook: Stable

Rationale

Headquartered in Hiroshima City, Hiroshima Prefecture, The Hiroshima Shinkin Bank is the largest shinkin bank in the Chugoku region with a fund volume of around 1.7 trillion yen. It operates branches at a high density, mainly in Hiroshima City where there are many business opportunities. Factors reflected in the rating include decent earnings capacity underpinned by the solid customer base, etc.; quality of loan assets that are well-diversified into small amounts and well-covered; and sufficient capital adequacy against risks. JCR will continue watching the balance between investment/loan risks and capital, as well as trends in basic earnings capacity.

*This rationale is a summary version. JCR will replace it with a full text version within three business days.

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Rating

Issuer: The Hiroshima Shinkin Bank

<Affirmation>

Long-term Issuer Rating: A Outlook: Stable

Rating Assignment Date: October 14, 2025

The assumptions for the credit ratings and the definitions of the rating symbols are published as "Types of Credit Ratings and Definitions of Rating Symbols" (January 6, 2014) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

Outline of the rating methodology is shown as "JCR's Rating Methodology" (October 1, 2024) and "Banks" (October 1, 2021) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

The rating stakeholder participated in the rating process of the aforementioned credit ratings.

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