

Financial Summary for FY2024 (Year Ended March 31, 2025)

May 12, 2025



The Ehime Bank supports the Sustainable Development Goals (SDGs).

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Financial Summary

* For each calculation, values are rounded down to the nearest unit, so the increase/decrease values calculated using the values in the materials may differ from the values shown. The same applies to the following pages.



- **FY2024 financial results (non-consolidated): increase in income and profit. Ordinary profit and net income both exceeded financial results forecasts**
- **These results were driven by gains on the sale of equity securities and a reduction in the cost of foreign currency procurement**

	FY2023	FY2024	YoY
(Millions of yen)			
Gross business income	24,651	25,556	904
Core gross business income	27,309	27,882	572
Net interest income	34,703	34,186	(516)
Net fees and commissions	(1,187)	(1,204)	(17)
Other business income (excl. losses on sale of bonds)	(6,206)	(5,100)	1,106
Losses on sale of bonds	(2,657)	(2,325)	332
Expenses	20,742	21,270	527
Net business income (Before provision of general allowance for loan losses)	3,909	4,286	377
Core net business income	6,567	6,611	44
Core net business income (excl. gains/losses on redemption of investment trusts)	6,368	6,174	(194)
General allowance for loan losses^①	—	—	—
Net business income	3,909	4,286	377
Extraordinary profit/loss	3,171	2,798	(372)
Loan charge-off and reserve expenses ^②	334	934	599
Profit/loss related to shares, etc.	3,320	3,416	95
Other extraordinary profit/loss	185	316	131
Ordinary profit	7,080	7,084	4
Extraordinary profit/loss	(817)	(121)	695
Net income	4,509	5,216	707
Credit cost (①+②)	334	934	599
Ordinary income	60,558	60,986	428

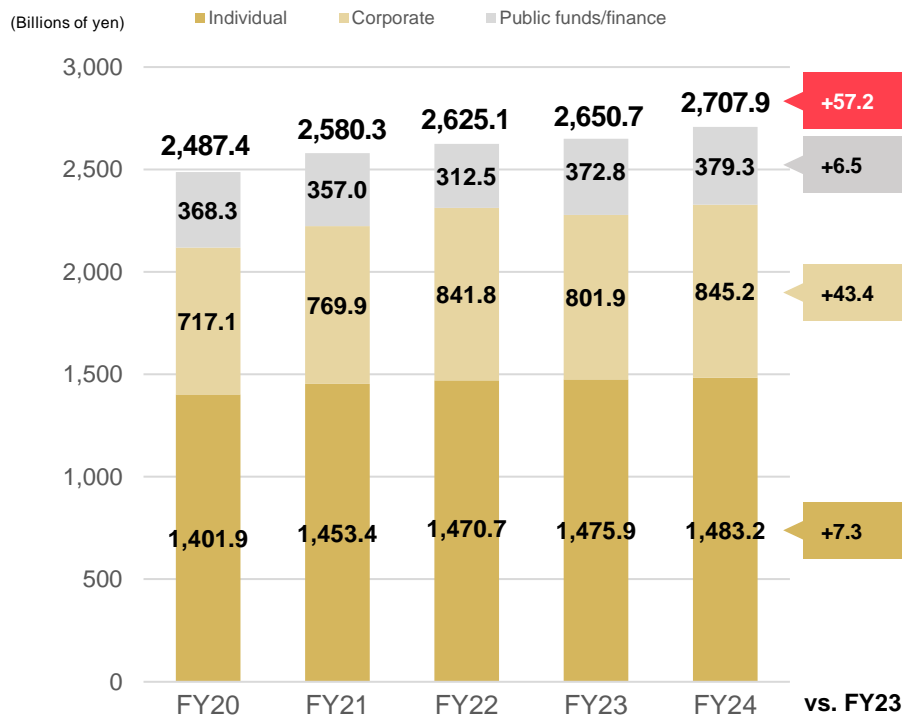
Major factors for increase or decrease, etc.

- ... Decrease driven by lower yields on foreign currency investments and increased cost of yen-denominated deposits
- ... Decrease in the cost of foreign currency procurement
- ... Losses associated with the sale of foreign currency denominated bonds after portfolio rebalancing
- ... Higher labor costs associated with an increase in base level wages and an increase in non-personnel expenses stemming from system investments and price increases
- ... Achieved core net business income in line with the previous year's results
- ... Sale of equities, including strategic shareholdings, reflecting favorable market trends
- ... Exceeded financial results forecast of 6.6 billion yen
- ... Exceeded financial results forecast of 4.5 billion yen(increase in profit)
- ... Year-on-year increase following the conservative recognition of allowance for loan losses

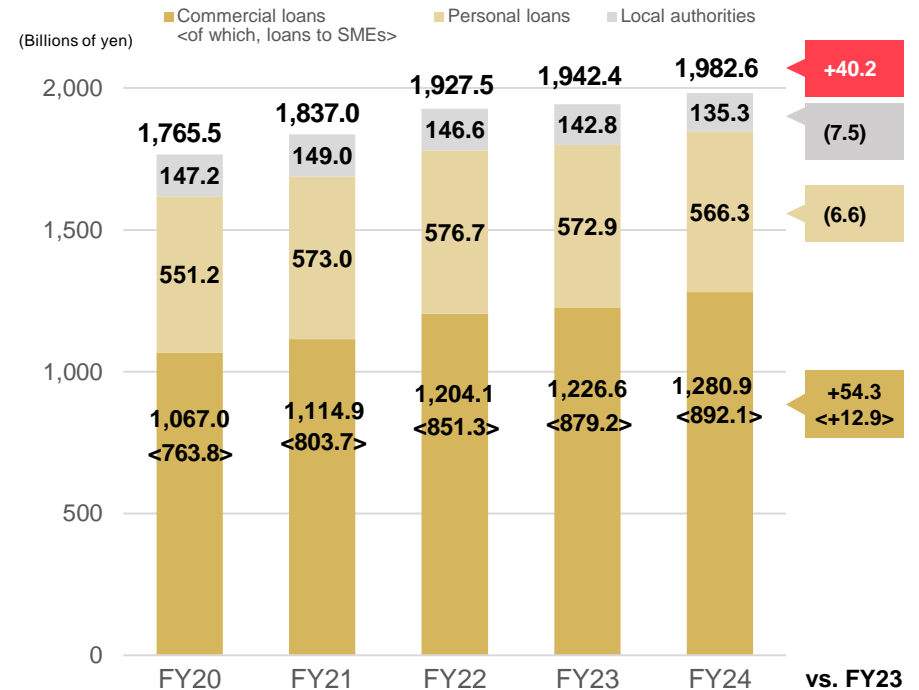
Status of Deposits and Loans

- Deposits (end of period balance) increased by 57.2 billion yen year-on-year primarily due to an increase in corporate deposits
- Loans (end of period balance) increased by 40.2 billion yen year-on-year due an increase in loans to Small and Midsize Companies (SMEs) and other commercial loans

Changes in deposits and negotiable certificates of deposit (end of period balance) by entity



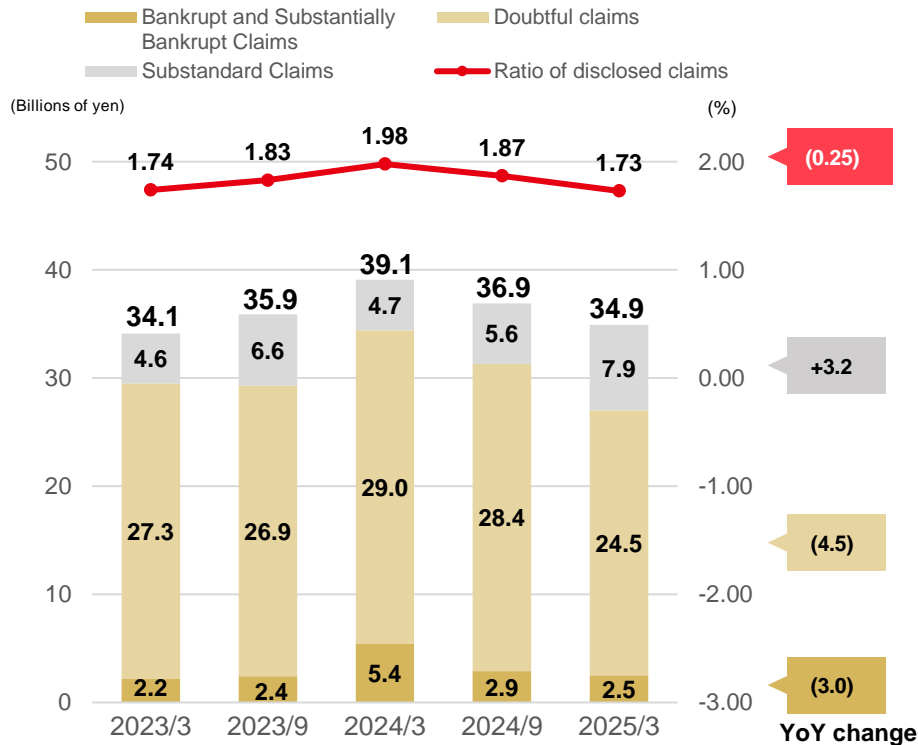
Changes in loans (end of period balance) by entity



Status of Disclosed Claims and Credit Costs

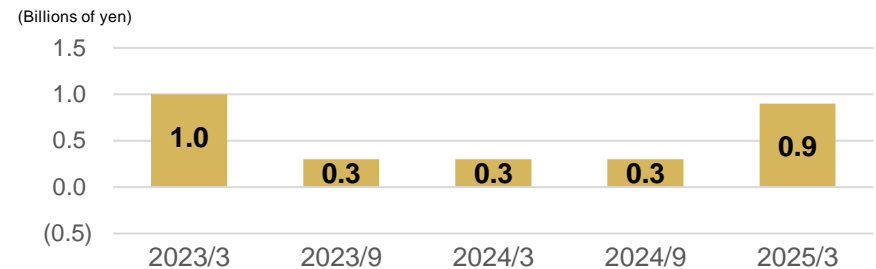
- The ratio of disclosed claims has been maintained at the 1% level
- Credit costs increased year-on-year following the conservative recognition of allowance for loan losses

Changes in disclosed claims

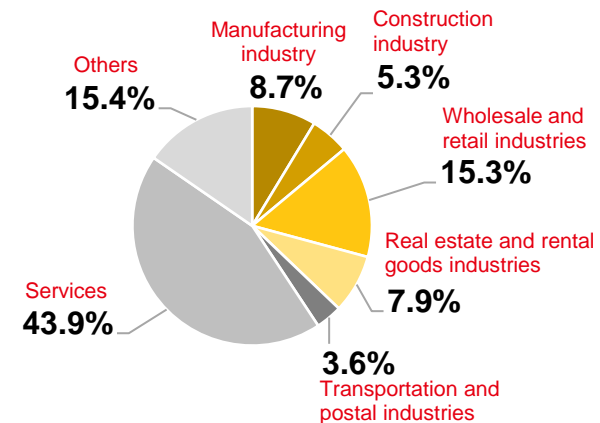


* The balances of disclosed claims are displayed rounded to the nearest unit.

Changes in credit cost



Breakdown of risk-monitored loans by industry

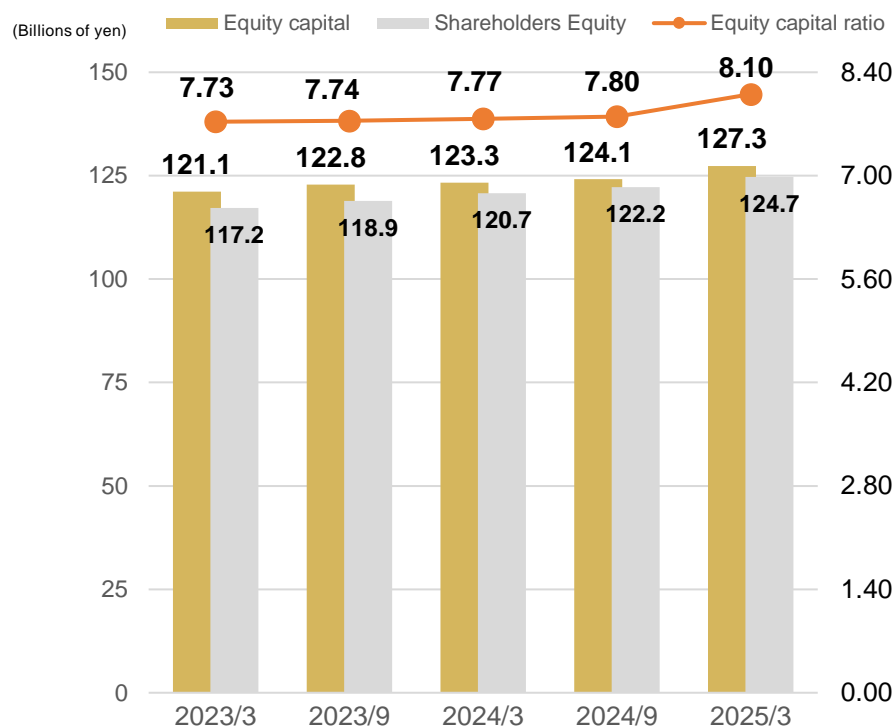


Status of Equity Capital and Dividends

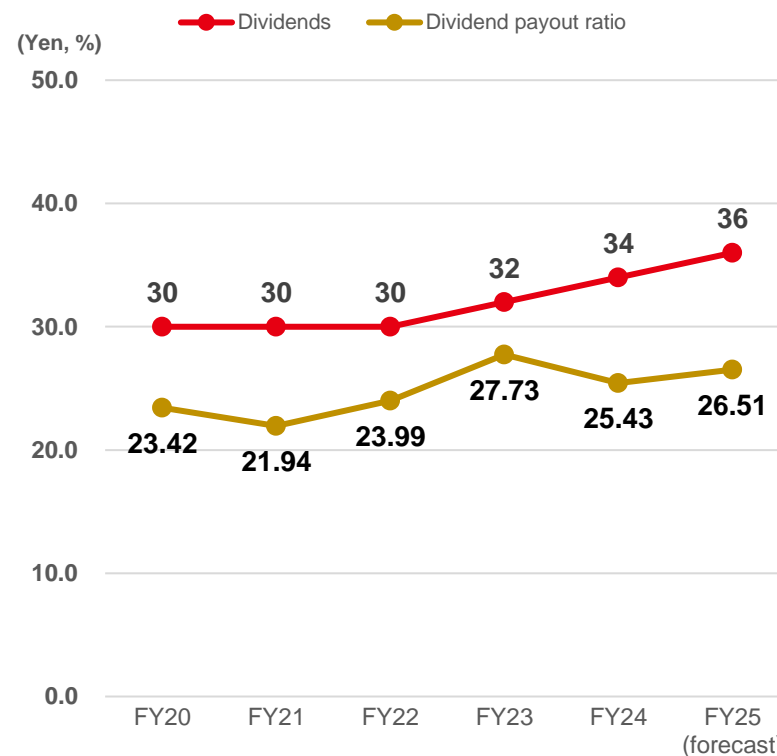


- Equity capital has steadily increased due to recording of stable profits
- Annual dividends are set to be 36 yen in FY2025 following the addition of a 2 yen year-end dividend to commemorate the 110th anniversary since the Company's founding

Changes in equity capital amounts (non-consolidated)



Dividends and dividend payout ratio (non-consolidated)



Status of Consolidated Financial Results



(Millions of yen)

	FY2024			FY2023	Difference*
		YoY	Change %		
Ordinary income	66,146	+983	+1.5%	65,163	5,160
Ordinary profit	7,835	(73)	(0.9%)	7,909	751
Net income attributable to owners of parent	5,715	+660	+13.1%	5,055	499

* Differences between consolidated and non-consolidated

The Ehime Bank, Ltd. (Head Office, 99 branches, 12 sub-branches, 14 subsidiaries)

Consolidated subsidiaries (5 companies)

- Himegin Business Service Co., Ltd. (Detailed check & disposition of cash, etc., money collection for specific clients, etc.)
- Himegin Soft Co., Ltd. (Development and sales of computer software, information processing by computers, etc.)
- HIMEGIN Lease Co., Ltd. (Leasing, investment, etc.)
- Ehime-JCB Co., Ltd. (Credit card services, credit guarantee services, etc.)
- Nishiseto Marine Partners Inc. (Support for the development of the ship finance business, promotion of exchanges among maritime industry businesses, etc.)

Non-Consolidated Subsidiaries Subject to the Equity Method (8 companies)

- Ehime Gaiya Fund Growth Industry Support Fund Limited Partnership for Investment Businesses (Investment in agriculture, forestry and fisheries)
- Ehime Venture Fund 2013 Limited Partnership for Investment Businesses (Investment in venture companies)
- Ehime Agricultural Fund Limited Partnership for Investment Businesses (Operations for investments in agricultural entities)
- Ehime Primary Industry Support Investment Limited Partnership (Investment in agriculture, forestry and fisheries)
- Setouchi SDGs Investment Limited Partnership (Investment in unlisted companies in the Setouchi region that are engaged in SDGs management)
- GK Collabo-Loan Nishiseto 1 (Acquisition, holding and disposal of monetary claims related to ships)
- GK Collabo-Loan Nishiseto 2 (Acquisition, holding and disposal of monetary claims related to ships)
- GK Collabo-Loan Nishiseto 4 (Acquisition, holding and disposal of monetary claims related to ships)

Non-Consolidated Subsidiary Not Subject to the Equity Method (1 company)

- Friendship Ehime (Sales utilizing the Internet, catalogs, and other communication networks, etc.)

This material is provided solely for the purpose of providing a financial summary and information on management policies and is not intended to be a solicitation of an investment in, or a recommendation to trade in, any securities issued by the Bank.

Please note that future performance is not guaranteed and may differ as a consequence of changes in the business environment and other factors.

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