

Financial Summary for FY2025 (Year Ended March 31, 2026)

May 15, 2026



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

- **The FY2025 financial results: increase in income and profit. Ordinary profit and net income both reached record highs**
 - **Total assets exceeded 3 trillion yen, loans surpassed the 2 trillion yen milestone** (increase in loans mainly related to the ship finance business) (⇒p. 5)
 - Core net business income, which reflects earnings from the Bank's core banking business, increased by JPY 3.8 billion (year-on-year), primarily due to higher interest income on loans, higher consulting-related fees, and lower foreign currency procurement costs (⇒p. 4)
 - **This is the first time the Bank has reported consolidated net income exceeding 7.0 billion yen.** (⇒p. 4)

- **Achieved key numerical targets of the 18th Medium-term Plan (FY2024–2026) ahead of schedule**
 - Achieved **key numerical targets ahead of schedule, including "net income of 6.0 billion yen or more," "ROE of approximately 4.0%," "OHR in the 60% level," and "equity ratio of 8.0% or higher"** (⇒ See separate material "Status of Progress of the Medium-term Plan," p. 4)
 - Generally achieved our annual targets for the KPIs of individual strategies as well (⇒ See separate material "Status of Progress of the Medium-term Plan," pp. 5–6)

- **Due to record profits, a dividend increase of 10 yen is planned.**
 - Combined with the originally planned 2 yen commemorative dividend for the 110th anniversary since the Company's founding, we plan to increase the dividend by 12 yen year-on-year (⇒p. 7)
 - In FY2026, we aim to achieve a dividend payout ratio of 30% or higher on a standalone basis through further dividend increases (⇒p.7)

Financial Summary for FY2025 (Year Ended March 31, 2026)

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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.



Summary of Non-Consolidated Financial Results

(Millions of yen)

	FY2024	FY2025	YoY
Gross business income	25,556	27,686	2,130
Core gross business income	27,882	32,205	4,323
Net interest income	34,186	35,158	972
Net fees and commissions	(1,204)	(837)	367
Other business income (excl. losses on sale of bonds)	(5,100)	(2,115)	2,985
Losses on sale of bonds	(2,325)	(4,518)	(2,193)
Expenses	21,270	21,764	494
Net business income (Before provision of general allowance for loan losses)	4,286	5,922	1,636
Core net business income	6,611	10,441	3,830
Core net business income (excl. gains/losses on redemption of investment trusts)	6,174	9,923	3,749
General allowance for loan losses ^①	–	829	829
Net business income	4,286	5,093	807
Non-recurring profit/loss	2,798	4,773	1,975
Loan charge off and reserve expenses ^②	934	(239)	(1,173)
Profit/loss related to shares, etc.	3,416	4,105	689
Other non-recurring profit/loss	316	428	112
Ordinary profit	7,084	9,866	2,782
Extraordinary profit/loss	(121)	(256)	(135)
Net income	5,216	6,690	1,474
Credit cost (①+②)	934	589	(345)
Ordinary income	60,986	62,954	1,968

Summary of Consolidated Financial Results

(Millions of yen)

	FY2024	FY2025	YoY	Difference
Ordinary income	66,146	68,517	2,371	5,563
Ordinary profit	7,835	10,665	2,829	799
Net income attributable to owners of parent	5,715	7,212	1,496	522

- **The FY2025 financial results:** increase in income and profit.
- **Ordinary profit (consolidated) exceeded 10.0 billion yen,** reaching a record high.
- **Net profit (consolidated) exceeded 7.0 billion yen,** reaching a record high.
- **Due to record profits, a dividend increase of 10 yen is planned. ➡ p. 7**
- **Main factors contributing to the increase in profit**
 - Higher interest income from yen-denominated loans (increase in revenue)
 - Higher consulting-related fees (increase in revenue)
 - Decrease in foreign currency procurement costs (cost reduction)

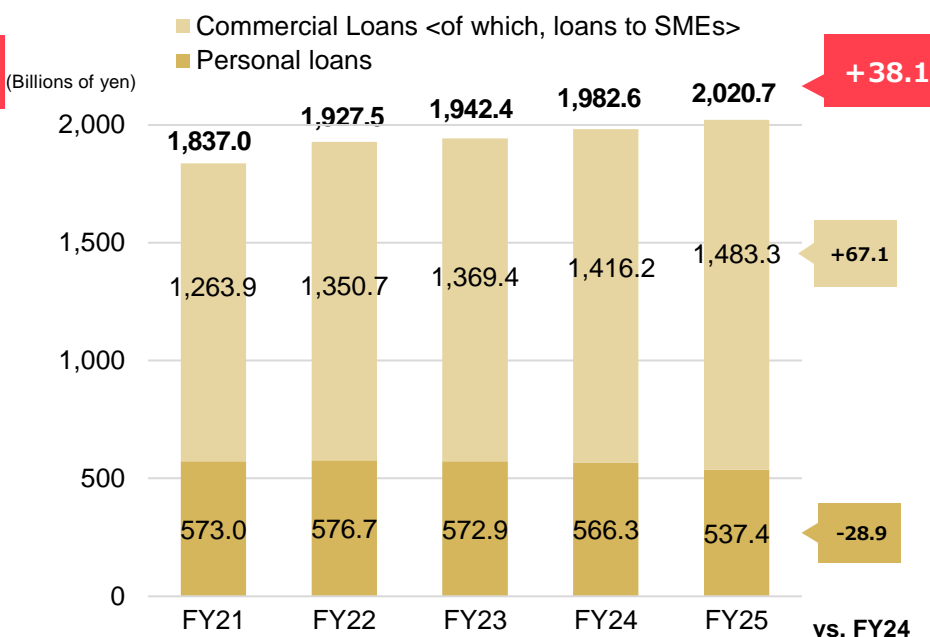
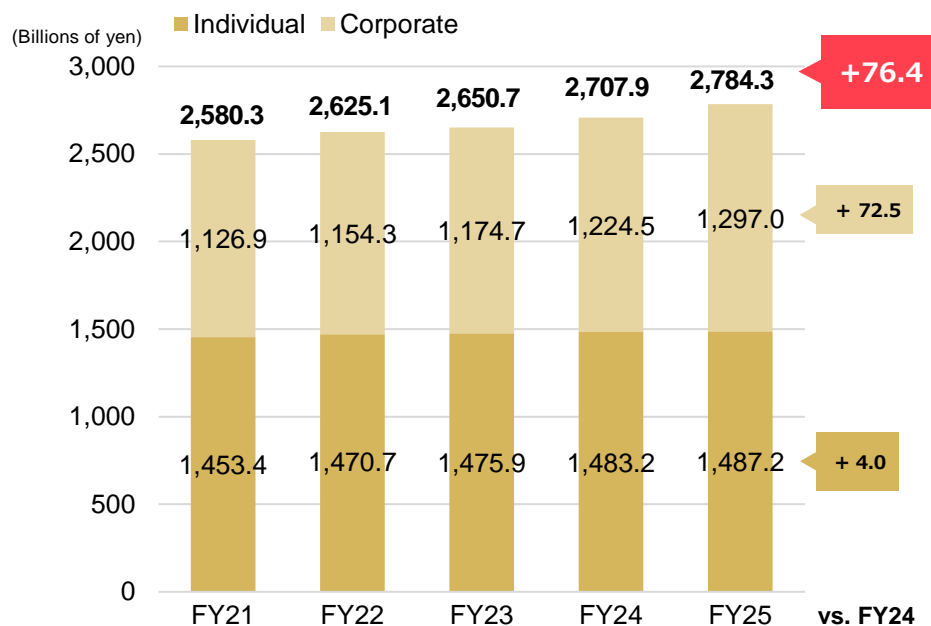
Status of Deposits and Loans



- Deposits (end of period balance) increased by 76.4 billion yen year-on-year
- Loans (end of period balance) increased by 38.1 billion yen year-on-year, driven mainly by steady ship finance business and business loans (balance exceeded 2 trillion yen)
- Total assets exceeded 3 trillion yen

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

Changes in loans (end of period balance) by entity



(Ref.)

Total assets ▶

2,880.9	2,877.6	2,879.9	2,951.6	3,071.4
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(Billions of yen)

(Ref.)

Ship finance business ▶

424.6	459.8	490.1	491.6	535.5
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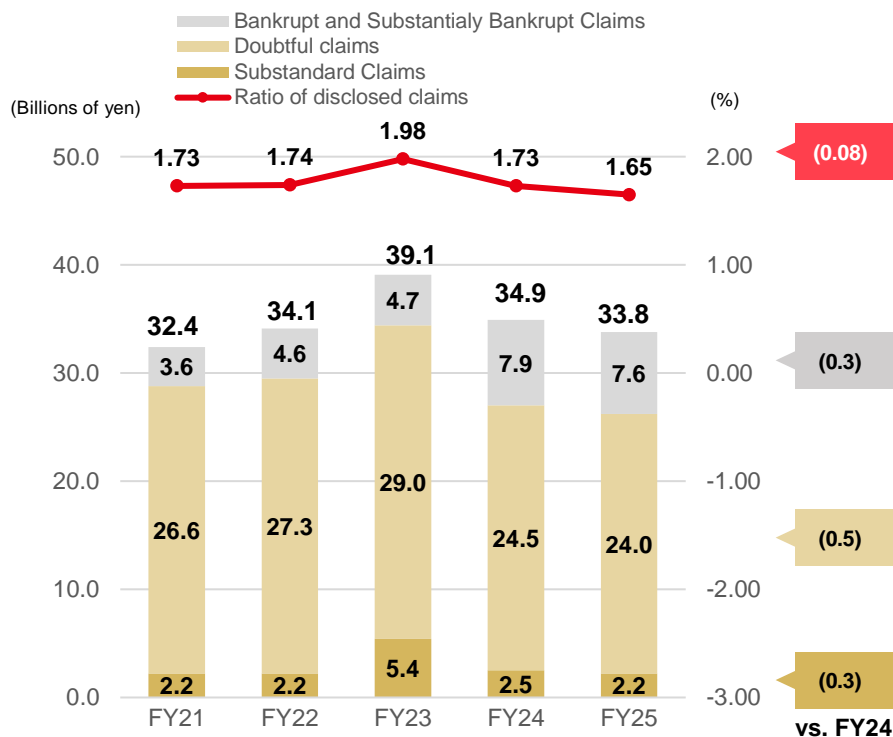
(Billions of yen)

Status of Disclosed Claims and Credit Costs



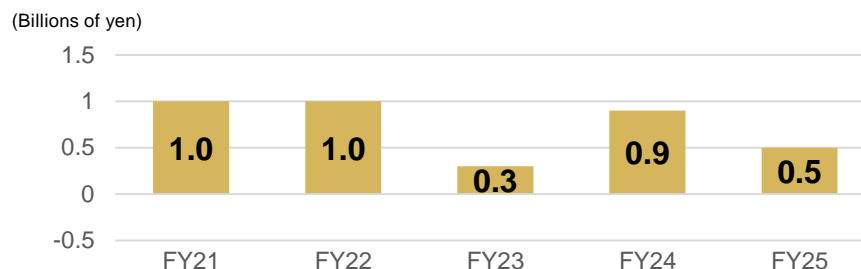
- The ratio of disclosed claims has been maintained at the 1% level
- Credit costs decreased as the business conditions of our clients improved and the quality of loan receivables improved.

Changes in disclosed claims

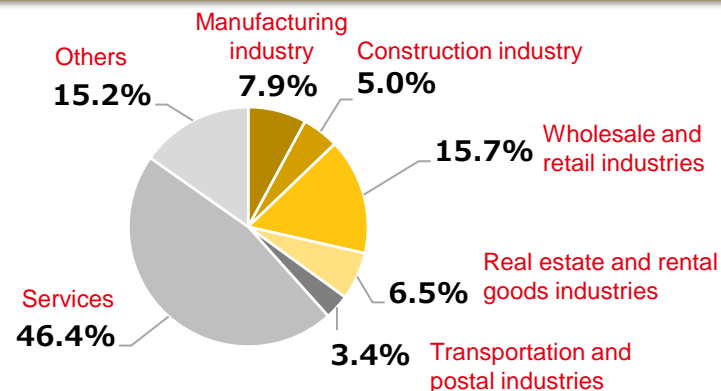


* The balances of disclosed claims are displayed rounded to the nearest unit.

Changes in credit cost



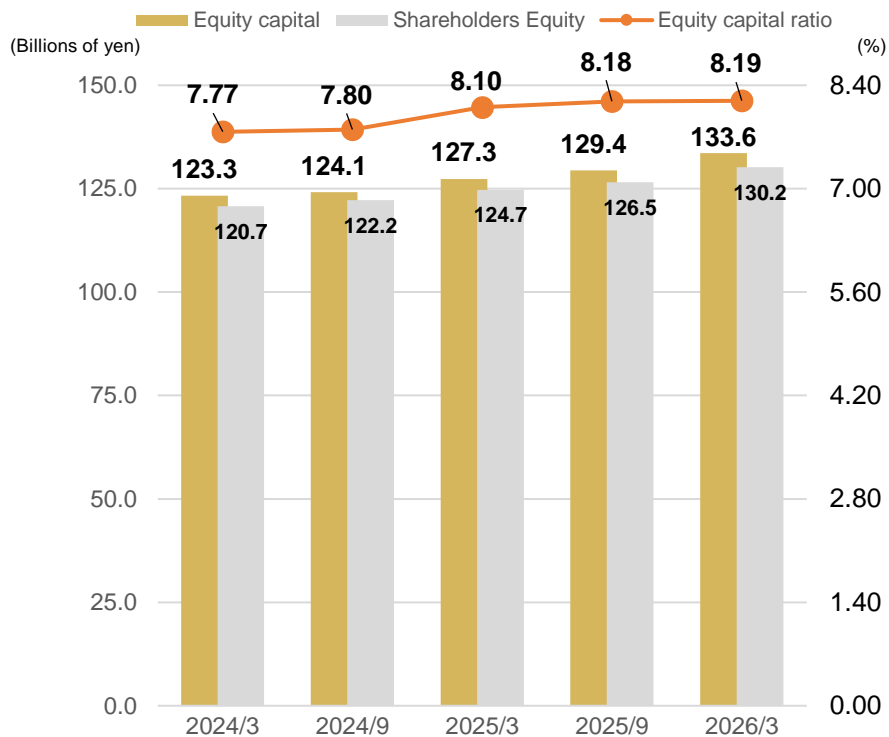
Breakdown of risk monitored loans by industry



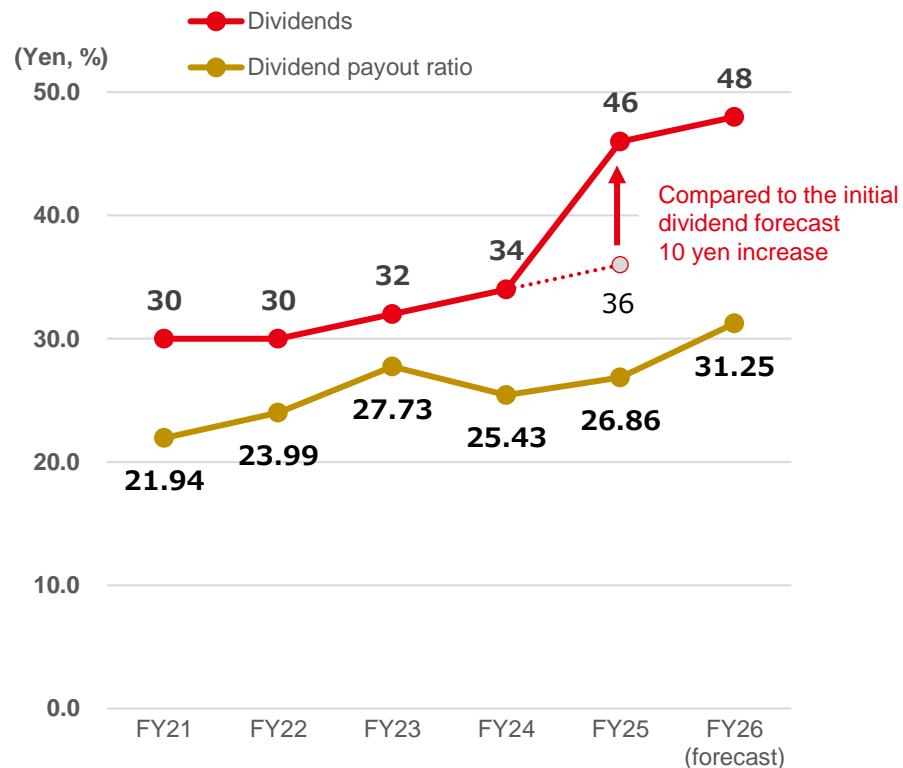
Status of Equity Capital and Dividends

- Equity capital has steadily increased due to recording of stable profits every year
- Dividends are set to increase by 10 yen following record-high profits. (Combined with the dividend to commemorate the 110th anniversary, this represents a year-on-year increase of 12 yen)
- The policy is to maintain a dividend payout ratio (non-consolidated) of 30% or higher for FY2026.

Changes in equity capital amounts (non-consolidated)



Dividends and dividend payout ratio (non-consolidated)



(Reference) Group Organization



The Ehime Bank, Ltd.

- 111 Head Office & sub-branches (Head Office, 99 branches, 12 sub-branches)
 - 91 branches in Ehime Prefecture (including Loan Center Matsuyama, Shikoku 88 Pilgrimage Branch, and HandyBank Branch)
 - 12 branches in other prefectures within Shikoku (Kagawa, Tokushima, and Kochi prefectures)
 - 8 branches outside Shikoku (Tokyo, Osaka, Okayama, Hiroshima, and Oita)
- 14 subsidiaries
 - Consolidated subsidiaries (5 companies)
 - Himegin Business Service Co., Ltd. (Maintenance and management of automated teller machines, 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 (7 companies)
 - 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 Subsidiaries Not Subject to the Equity Method (1 company)
 - Friendship Ehime (Sales utilizing the Internet, catalogs, and other communication networks, etc.)

Number of physical locations:
81 branches
* Excluding the Loan Center Matsuyama, Shikoku 88 Pilgrimage Branch, and HandyBank Branch

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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