

# 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 (up 38% 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
<b>Gross business income</b>	25,556	<b>27,686</b>	2,130
Core gross business income	27,882	<b>32,205</b>	4,323
Net interest income	34,186	<b>35,158</b>	972
Net fees and commissions	(1,204)	<b>(837)</b>	367
Other business income (excl. losses on sale of bonds)	(5,100)	<b>(2,115)</b>	2,985
Losses on sale of bonds	(2,325)	<b>(4,518)</b>	(2,193)
<b>Expenses</b>	21,270	<b>21,764</b>	494
Net business income (Before provision of general allowance for loan losses)	4,286	<b>5,922</b>	1,636
Core net business income	6,611	<b>10,441</b>	3,830
Core net business income (excl. gains/losses on redemption of investment trusts)	6,174	<b>9,923</b>	3,749
General allowance for loan losses <sup>①</sup>	–	<b>829</b>	829
<b>Net business income</b>	4,286	<b>5,093</b>	807
<b>Non-recurring profit/loss</b>	2,798	<b>4,773</b>	1,975
Loan charge off and reserve expenses <sup>②</sup>	934	<b>(239)</b>	(1,173)
Profit/loss related to shares, etc.	3,416	<b>4,105</b>	689
Other non-recurring profit/loss	316	<b>428</b>	112
<b>Ordinary profit</b>	7,084	<b>9,866</b>	2,782
<b>Extraordinary profit/loss</b>	(121)	<b>(256)</b>	(135)
<b>Net income</b>	5,216	<b>6,690</b>	1,474
<b>Credit cost (①+②)</b>	934	<b>589</b>	(345)
<b>Ordinary income</b>	60,986	<b>62,954</b>	1,968

## Summary of Consolidated Financial Results

(Millions of yen)

	FY2024	FY2025	YoY	Difference
<b>Ordinary income</b>	66,146	<b>68,517</b>	2,371	5,563
<b>Ordinary profit</b>	7,835	<b>10,665</b>	2,829	799
<b>Net income attributable to owners of parent</b>	5,715	<b>7,212</b>	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)

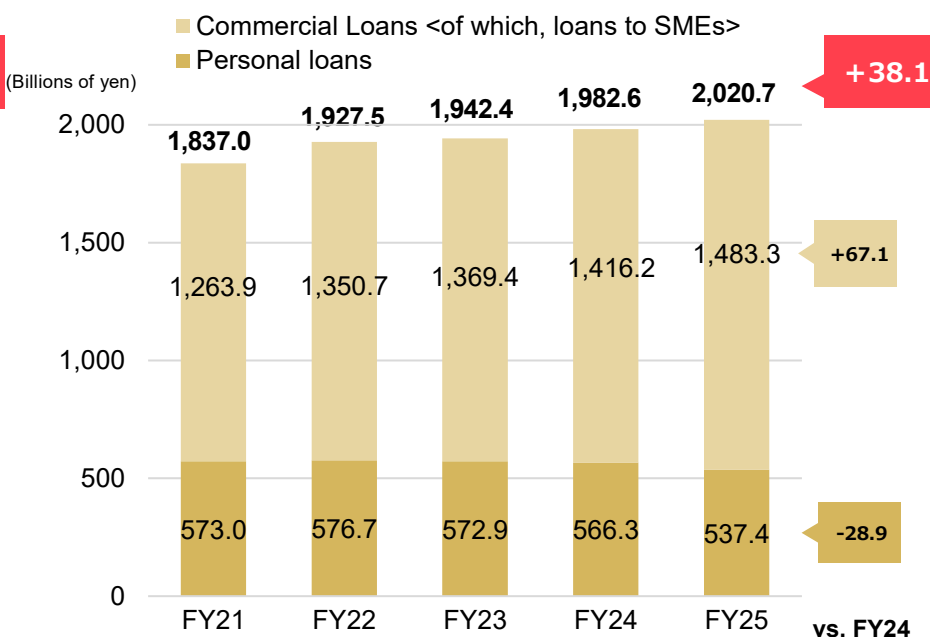
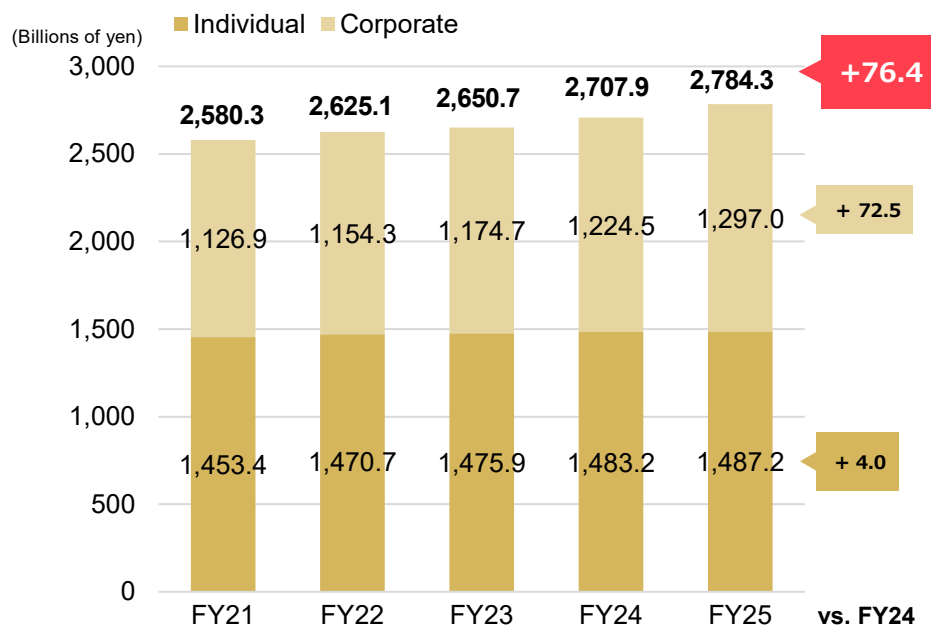
# Status of Deposits and Loans



- 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	<b>3,071.4</b>
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(Billions of yen)

(Ref.)

Ship finance business ▶

424.6	459.8	490.1	491.6	<b>535.5</b>
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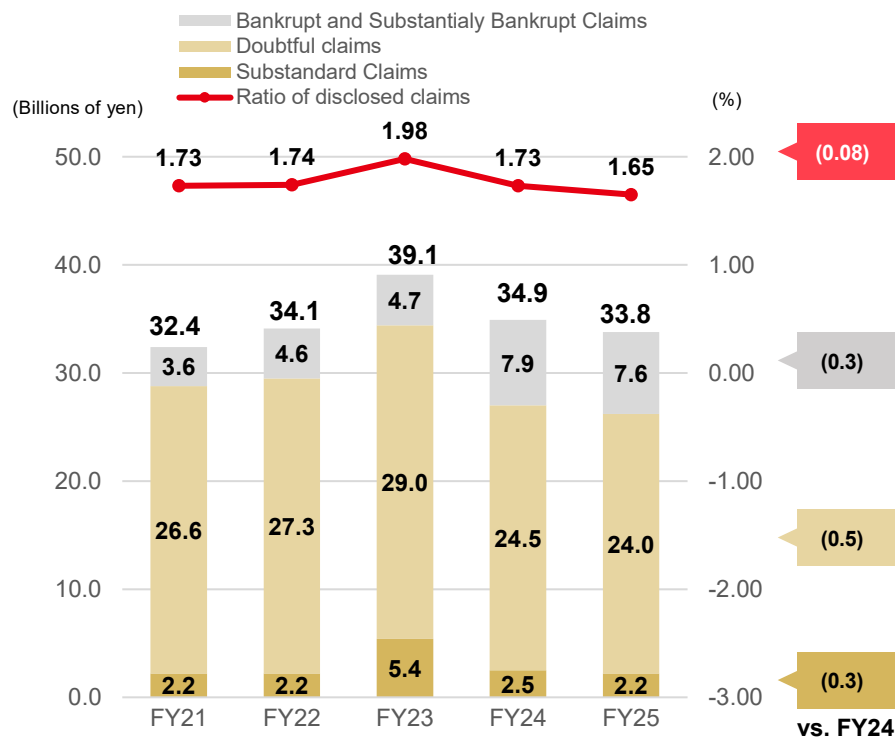
(Billions of yen)

# Status of Disclosed Claims and Credit Costs



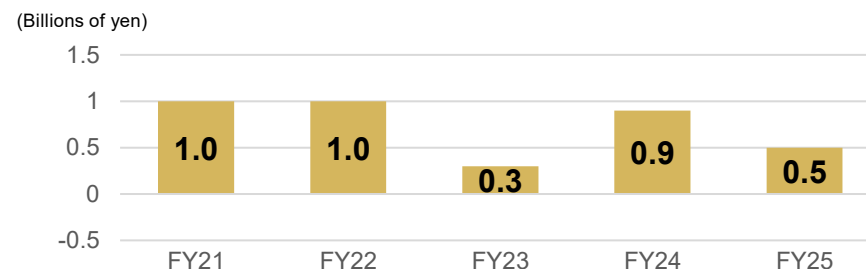
- The ratio of disclosed claims has been maintained at the 1% level
- Credit costs decreased as the business conditions of our clients improved and the quality of loan receivables improved.

## Changes in disclosed claims

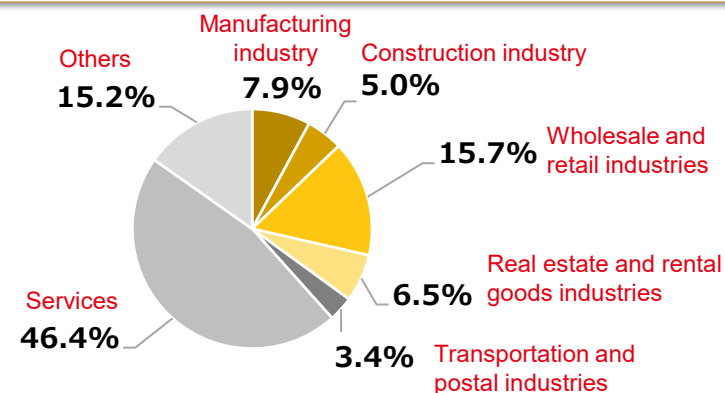


\* The balances of disclosed claims are displayed rounded to the nearest unit.

## Changes in credit cost



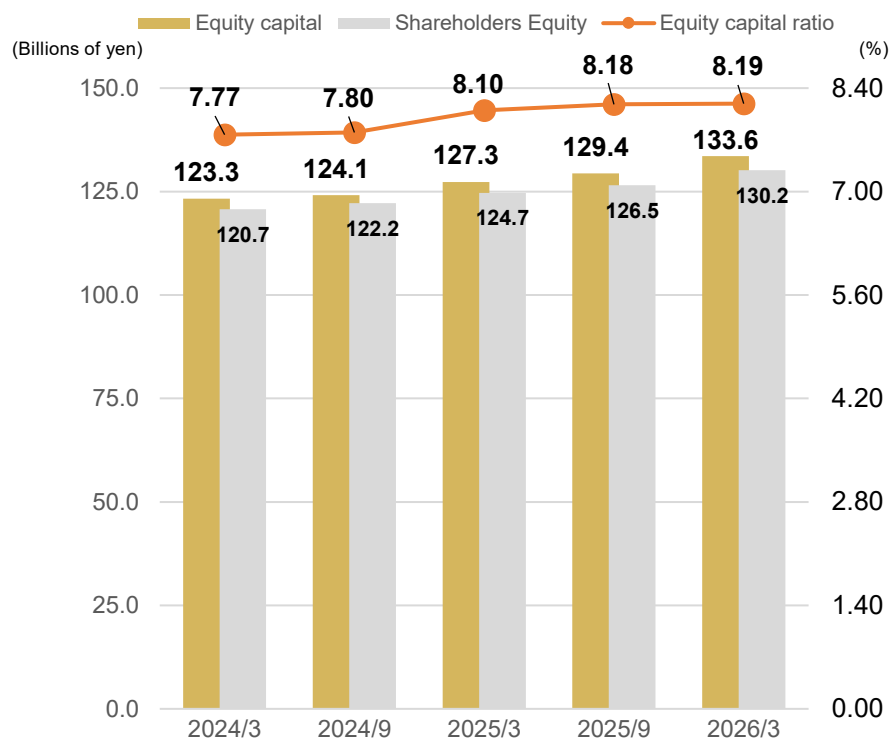
## Breakdown of risk monitored loans by industry



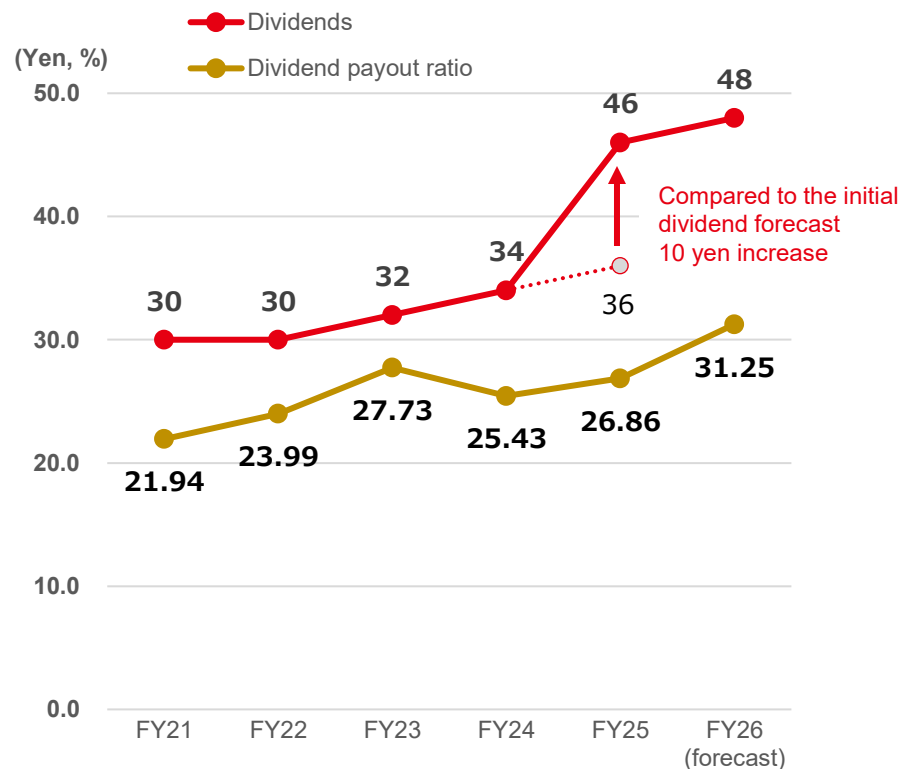
# Status of Equity Capital and Dividends

- 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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