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Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 4, 2025

Company name: The Ehime Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8541

URL: <https://www.himegin.co.jp>

Representative: Yoshinori Nishikawa

President

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Managing Executive Officer

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	15,330	(5.7)	2,494	20.8	1,742	5.3
June 30, 2024	16,252	(4.0)	2,064	6.7	1,654	27.2

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 3,789 million [-%]
Three months ended June 30, 2024: ¥ (1,124) million [-%]

	Basic earnings per share
	Yen
Three months ended June 30, 2025	44.62
June 30, 2024	42.44

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	2,843,852	138,832	4.9
March 31, 2025	2,962,667	135,716	4.6

(Reference) Equity: As of June 30, 2025: ¥ 138,574 million
As of March 31, 2025: ¥ 135,455 million

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	17.00	-	17.00	34.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		17.00	-	19.00	36.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	3,600	4.9	2,400	6.9	61.50
Full year	7,900	0.8	5,800	1.5	148.63

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 39,426,777 shares

March 31, 2025: 39,426,777 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 382,376 shares

March 31, 2025: 382,307 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 39,044,444 shares

Three months ended June 30, 2024: 38,972,677 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	269,082	158,592
Call loans and bills bought	5,382	2,461
Monetary claims bought	47,904	45,161
Trading securities	4	4
Securities	585,125	599,686
Loans and bills discounted	1,975,795	1,959,440
Foreign exchanges	5,580	5,395
Lease receivables and investments in leases	9,734	9,946
Other assets	36,929	37,704
Tangible fixed assets	28,329	28,220
Intangible fixed assets	2,503	2,354
Deferred tax assets	4,493	3,384
Customers' liabilities for acceptances and guarantees	5,177	4,860
Allowance for loan losses	(13,376)	(13,361)
Total assets	2,962,667	2,843,852
Liabilities		
Deposits	2,542,367	2,440,398
Negotiable certificates of deposit	160,153	126,440
Call money and bills sold	30,000	30,000
Cash collateral received for securities lent	20,120	39,378
Borrowed money	41,005	36,571
Foreign exchanges	3,305	153
Other liabilities	19,707	22,163
Provision for bonuses for directors (and other officers)	55	-
Retirement benefit liability	1,416	1,423
Provision for retirement benefits for directors (and other officers)	10	10
Provision for share-based compensation	177	188
Provision for loss on interest repayment	3	3
Provision for reimbursement of deposits	93	89
Deferred tax liabilities	246	230
Deferred tax liabilities for land revaluation	3,112	3,107
Acceptances and guarantees	5,177	4,860
Total liabilities	2,826,951	2,705,020
Net assets		
Share capital	21,367	21,367
Capital surplus	15,816	15,816
Retained earnings	95,392	96,475
Treasury shares	(532)	(532)
Total shareholders' equity	132,044	133,127
Valuation difference on available-for-sale securities	(2,426)	(383)
Revaluation reserve for land	5,851	5,842
Remeasurements of defined benefit plans	(13)	(12)
Total accumulated other comprehensive income	3,410	5,446
Non-controlling interests	260	257
Total net assets	135,716	138,832
Total liabilities and net assets	2,962,667	2,843,852

Quarterly Consolidated Statements of Income and Comprehensive Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	16,252	15,330
Interest income	13,230	12,712
Interest on loans and discounts	7,825	7,784
Interest and dividends on securities	4,984	4,307
Fees and commissions	1,201	1,374
Other ordinary income	838	925
Other income	981	318
Ordinary expenses	14,187	12,835
Interest expenses	4,470	3,959
Interest on deposits	1,189	2,049
Fees and commissions payments	1,358	1,401
Other ordinary expenses	1,678	651
General and administrative expenses	6,382	6,638
Other expenses	297	184
Ordinary profit	2,064	2,494
Extraordinary income	-	6
Gain on disposal of non-current assets	-	6
Extraordinary losses	8	3
Loss on disposal of non-current assets	8	3
Profit before income taxes	2,056	2,497
Income taxes - current	520	673
Income taxes - deferred	(118)	79
Total income taxes	402	752
Profit	1,654	1,744
Profit attributable to		
Profit attributable to owners of parent	1,654	1,742
Profit attributable to non-controlling interests	0	2
Other comprehensive income	(2,779)	2,044
Valuation difference on available-for-sale securities	(2,783)	2,043
Remeasurements of defined benefit plans, net of tax	4	1
Comprehensive income	(1,124)	3,789
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,125)	3,786
Comprehensive income attributable to non-controlling interests	0	2