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February 2, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: The Ehime Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8541

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

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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

President

Managing Executive Officer

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	50,341	6.6	7,271	34.4	4,998	37.2
December 31, 2024	47,228	(3.5)	5,411	(9.0)	3,643	(5.7)

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 10,635 million [223.3%]
For the nine months ended December 31, 2024: ¥ 3,289 million [(41.3)%]

	Basic earnings per share
	Yen
Nine months ended December 31, 2025	127.97
December 31, 2024	93.38

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	2,953,416	145,048	4.9
March 31, 2025	2,962,667	135,716	4.6

Reference: Equity

As of December 31, 2025: ¥ 144,777 million
As of March 31, 2025: ¥ 135,455 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal 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	-	17.00	-		
Fiscal year ending March 31, 2026 (Forecast)				19.00	36.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the year-end dividend for the fiscal year ending March 31, 2026 (forecast) :

Commemorative dividend 2.00 yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	7,900	0.8	5,800	1.5	148.63

Note: Revisions to the financial result forecast most recently announced: 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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	39,426,777 shares
As of March 31, 2025	39,426,777 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	350,716 shares
As of March 31, 2025	382,307 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	39,060,689 shares
Nine months ended December 31, 2024	39,015,569 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 December 31, 2025
Assets		
Cash and due from banks	269,082	191,058
Call loans and bills bought	5,382	3,444
Monetary claims bought	47,904	38,373
Trading securities	4	4
Securities	585,125	611,033
Loans and bills discounted	1,975,795	2,022,384
Foreign exchanges	5,580	5,911
Lease receivables and investments in leases	9,734	9,919
Other assets	36,929	45,236
Tangible fixed assets	28,329	28,273
Intangible fixed assets	2,503	2,111
Deferred tax assets	4,493	1,994
Customers' liabilities for acceptances and guarantees	5,177	6,410
Allowance for loan losses	(13,376)	(12,740)
Total assets	2,962,667	2,953,416
Liabilities		
Deposits	2,542,367	2,583,813
Negotiable certificates of deposit	160,153	125,113
Call money and bills sold	30,000	30,000
Cash collateral received for securities lent	20,120	23
Borrowed money	41,005	32,810
Foreign exchanges	3,305	122
Other liabilities	19,707	25,004
Provision for bonuses for directors (and other officers)	55	-
Retirement benefit liability	1,416	1,439
Provision for retirement benefits for directors (and other officers)	10	7
Provision for share-based compensation	177	165
Provision for loss on interest repayment	3	3
Provision for reimbursement of deposits	93	74
Deferred tax liabilities	246	272
Deferred tax liabilities for land revaluation	3,112	3,106
Acceptances and guarantees	5,177	6,410
Total liabilities	2,826,951	2,808,367
Net assets		
Share capital	21,367	21,367
Capital surplus	15,816	15,816
Retained earnings	95,392	99,067
Treasury shares	(532)	(494)
Total shareholders' equity	132,044	135,757
Valuation difference on available-for-sale securities	(2,426)	3,190
Revaluation reserve for land	5,851	5,839
Remeasurements of defined benefit plans	(13)	(9)
Total accumulated other comprehensive income	3,410	9,020
Non-controlling interests	260	271
Total net assets	135,716	145,048
Total liabilities and net assets	2,962,667	2,953,416

Quarterly Consolidated Statements of Income and Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	47,228	50,341
Interest income	39,010	39,466
Interest on loans and discounts	23,420	23,917
Interest and dividends on securities	14,241	13,586
Fees and commissions	4,071	4,689
Other ordinary income	2,695	2,850
Other income	1,451	3,334
Ordinary expenses	41,816	43,070
Interest expenses	12,888	12,645
Interest on deposits	4,103	6,764
Fees and commissions payments	4,134	4,192
Other ordinary expenses	4,975	5,442
General and administrative expenses	19,318	19,698
Other expenses	499	1,091
Ordinary profit	5,411	7,271
Extraordinary income	0	7
Gain on disposal of non-current assets	0	7
Extraordinary losses	59	125
Loss on disposal of non-current assets	29	121
Impairment losses	29	4
Profit before income taxes	5,352	7,153
Income taxes - current	1,709	2,200
Income taxes - deferred	3	(60)
Total income taxes	1,712	2,139
Profit	3,640	5,013
Profit attributable to		
Profit attributable to owners of parent	3,643	4,998
Profit (loss) attributable to non-controlling interests	(3)	14
Other comprehensive income	(350)	5,622
Valuation difference on available-for-sale securities	(363)	5,618
Remeasurements of defined benefit plans, net of tax	12	4
Comprehensive income	3,289	10,635
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,293	10,619
Comprehensive income attributable to non-controlling interests	(3)	16