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November 9, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

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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Telephone: +81-89-933-1111

Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 8, 2026
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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	36,548	9.9	7,444	89.0	5,201	93.3
September 30, 2025	33,242	6.0	3,939	14.8	2,691	19.9

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 1,305 million [(83.2)%]
For the six months ended September 30, 2025: ¥ 7,779 million [122.6%]

	Basic earnings per share
Six months ended	Yen
September 30, 2026	133.11
September 30, 2025	68.90

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,041,526	144,582	4.7
March 31, 2026	3,082,660	144,419	4.7

Reference: Equity
As of September 30, 2026: ¥ 144,292 million
As of March 31, 2026: ¥ 144,140 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, 2026	-	17.00	-	29.00	46.00
Fiscal year ending March 31, 2027	-	28.00			
Fiscal year ending March 31, 2027 (Forecast)			-	30.00	58.00

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

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :

Commemorative dividend 2.00 yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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	11,750	10.2	7,700	6.8	197.05

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) 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

(3) Number of issued shares (common shares)

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

As of September 30, 2026	39,426,777 shares
As of March 31, 2026	39,426,777 shares

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

As of September 30, 2026	351,596 shares
As of March 31, 2026	350,976 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	39,075,487 shares
Six months ended September 30, 2025	39,054,602 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	33,663	9.8	6,957	94.3	4,857	97.7
September 30, 2025	30,672	5.6	3,581	14.9	2,457	20.5

	Basic earnings per share
Six months ended	Yen
September 30, 2026	124.29
September 30, 2025	62.91

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,030,102	134,277	4.4
March 31, 2026	3,071,497	134,326	4.4

Reference: Equity

As of September 30, 2026: ¥ 134,277 million
As of March 31, 2026: ¥ 134,326 million

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	346,760	323,223
Call loans and bills bought	1,598	786
Monetary claims bought	31,884	27,698
Trading securities	4	4
Securities	602,723	587,875
Loans and bills discounted	2,013,899	2,014,781
Foreign exchanges	5,785	8,585
Lease receivables and investments in leases	10,139	10,134
Other assets	41,906	41,850
Tangible fixed assets	28,287	27,928
Intangible fixed assets	2,003	1,837
Retirement benefit asset	191	200
Deferred tax assets	3,422	5,057
Customers' liabilities for acceptances and guarantees	7,478	4,885
Allowance for loan losses	(13,426)	(13,325)
Total assets	3,082,660	3,041,526
Liabilities		
Deposits	2,677,383	2,615,472
Negotiable certificates of deposit	101,191	151,144
Call money and bills sold	30,000	31,573
Cash collateral received for securities lent	53,502	21,000
Borrowed money	36,722	39,415
Foreign exchanges	90	55
Other liabilities	28,141	29,808
Provision for bonuses for directors (and other officers)	55	-
Retirement benefit liability	54	56
Provision for retirement benefits for directors (and other officers)	7	8
Provision for share-based compensation	178	203
Provision for loss on interest repayment	2	2
Provision for reimbursement of deposits	73	56
Deferred tax liabilities	286	232
Deferred tax liabilities for land revaluation	3,074	3,026
Acceptances and guarantees	7,478	4,885
Total liabilities	2,938,241	2,896,944
Net assets		
Share capital	21,367	21,367
Capital surplus	15,816	15,816
Retained earnings	101,338	105,505
Treasury shares	(495)	(496)
Total shareholders' equity	138,028	142,193
Valuation difference on available-for-sale securities	(745)	(4,553)
Revaluation reserve for land	5,780	5,676
Remeasurements of defined benefit plans	1,076	975
Total accumulated other comprehensive income	6,111	2,099
Non-controlling interests	278	289
Total net assets	144,419	144,582
Total liabilities and net assets	3,082,660	3,041,526

Semi-annual Consolidated Statements of Income and Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	33,242	36,548
Interest income	25,622	29,327
Interest on loans and discounts	15,771	18,370
Interest and dividends on securities	8,605	9,020
Fees and commissions	3,067	3,340
Other ordinary income	1,904	2,091
Other income	2,647	1,789
Ordinary expenses	29,303	29,104
Interest expenses	8,319	9,573
Interest on deposits	4,326	6,619
Fees and commissions payments	2,811	2,704
Other ordinary expenses	4,132	2,600
General and administrative expenses	13,256	13,325
Other expenses	783	900
Ordinary profit	3,939	7,444
Extraordinary income	7	0
Gain on disposal of non-current assets	7	0
Extraordinary losses	30	8
Loss on disposal of non-current assets	26	8
Impairment losses	4	-
Other	-	0
Profit before income taxes	3,916	7,436
Income taxes - current	1,095	2,161
Income taxes - deferred	119	60
Total income taxes	1,215	2,222
Profit	2,700	5,214
Profit attributable to		
Profit attributable to owners of parent	2,691	5,201
Profit attributable to non-controlling interests	9	12
Other comprehensive income	5,079	(3,908)
Valuation difference on available-for-sale securities	5,076	(3,808)
Remeasurements of defined benefit plans, net of tax	2	(100)
Comprehensive income	7,779	1,305
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	7,769	1,292
Comprehensive income attributable to non-controlling interests	10	12

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	21,367	15,816	95,392	(532)	132,044
Changes during period					
Dividends of surplus			(667)		(667)
Profit attributable to owners of parent			2,691		2,691
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				31	31
Reversal of revaluation reserve for land			8		8
Change in ownership interest of parent due to transactions with non-controlling interests		(0)			(0)
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	2,032	31	2,063
Balance at end of period	21,367	15,816	97,424	(501)	134,107

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(2,426)	5,851	(13)	3,410	260	135,716
Changes during period						
Dividends of surplus						(667)
Profit attributable to owners of parent						2,691
Purchase of treasury shares						(0)
Disposal of treasury shares						31
Reversal of revaluation reserve for land						8
Change in ownership interest of parent due to transactions with non-controlling interests						(0)
Net changes in items other than shareholders' equity	5,075	(8)	2	5,069	4	5,074
Total changes during period	5,075	(8)	2	5,069	4	7,137
Balance at end of period	2,649	5,842	(10)	8,480	265	142,853

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	21,367	15,816	101,338	(495)	138,028
Changes during period					
Dividends of surplus			(1,139)		(1,139)
Profit attributable to owners of parent			5,201		5,201
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares					-
Reversal of revaluation reserve for land			103		103
Change in ownership interest of parent due to transactions with non-controlling interests					-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	4,166	(1)	4,165
Balance at end of period	21,367	15,816	105,505	(496)	142,193

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(745)	5,780	1,076	6,111	278	144,419
Changes during period						
Dividends of surplus						(1,139)
Profit attributable to owners of parent						5,201
Purchase of treasury shares						(1)
Disposal of treasury shares						-
Reversal of revaluation reserve for land						103
Change in ownership interest of parent due to transactions with non-controlling interests						-
Net changes in items other than shareholders' equity	(3,808)	(103)	(100)	(4,012)	10	(4,001)
Total changes during period	(3,808)	(103)	(100)	(4,012)	10	163
Balance at end of period	(4,553)	5,676	975	2,099	289	144,582

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	346,753	323,193
Call loans	1,598	786
Monetary claims bought	31,884	27,698
Trading securities	4	4
Securities	601,661	586,895
Loans and bills discounted	2,020,785	2,021,788
Foreign exchanges	5,785	8,585
Other assets	34,046	33,582
Tangible fixed assets	28,190	27,860
Intangible fixed assets	1,976	1,815
Deferred tax assets	3,764	5,350
Customers' liabilities for acceptances and guarantees	7,478	4,885
Allowance for loan losses	(12,432)	(12,343)
Total assets	3,071,497	3,030,102
Liabilities		
Deposits	2,683,133	2,621,348
Negotiable certificates of deposit	101,191	151,144
Call money	30,000	31,573
Cash collateral received for securities lent	53,502	21,000
Borrowed money	33,522	35,915
Foreign exchanges	90	55
Other liabilities	23,497	25,392
Income taxes payable	2,248	1,984
Accrued expenses	3,473	4,011
Unearned revenue	884	981
Reserve for interest on installment savings	4	5
Financial derivatives	6,610	3,755
Lease liabilities	240	218
Other	10,035	14,434
Provision for bonuses for directors (and other officers)	55	-
Provision for retirement benefits	1,375	1,221
Provision for share-based compensation	178	203
Provision for reimbursement of deposits	73	56
Deferred tax liabilities for land revaluation	3,074	3,026
Acceptances and guarantees	7,478	4,885
Total liabilities	2,937,170	2,895,825

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	21,367	21,367
Capital surplus	15,502	15,502
Legal capital surplus	15,502	15,502
Retained earnings	93,844	97,666
Legal retained earnings	5,864	5,864
Other retained earnings	87,979	91,801
Reserve for tax purpose reduction entry of non-current assets	30	30
General reserve	80,253	84,753
Retained earnings brought forward	7,695	7,017
Treasury shares	(495)	(496)
Total shareholders' equity	130,220	134,040
Valuation difference on available-for-sale securities	(1,674)	(5,440)
Revaluation reserve for land	5,780	5,676
Total valuation and translation adjustments	4,106	236
Total net assets	134,326	134,277
Total liabilities and net assets	3,071,497	3,030,102

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	30,672	33,663
Interest income	25,356	29,050
Interest on loans and discounts	15,801	18,418
Interest and dividends on securities	8,568	8,965
Fees and commissions	2,538	2,734
Other ordinary income	109	144
Other income	2,668	1,734
Ordinary expenses	27,091	26,705
Interest expenses	8,310	9,557
Interest on deposits	4,333	6,628
Fees and commissions payments	3,017	2,927
Other ordinary expenses	3,784	2,210
General and administrative expenses	11,226	11,151
Other expenses	752	857
Ordinary profit	3,581	6,957
Extraordinary income	4	0
Extraordinary losses	30	8
Profit before income taxes	3,555	6,949
Income taxes - current	963	1,995
Income taxes - deferred	135	97
Total income taxes	1,098	2,092
Profit	2,457	4,857

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
					Voluntary retained earnings	Retained earnings brought forward	
Balance at beginning of period	21,367	15,502	15,502	5,864	76,784	5,769	88,419
Changes during period							
Dividends of surplus						(667)	(667)
Profit						2,457	2,457
Purchase of treasury shares							-
Disposal of treasury shares							-
Reversal of revaluation reserve for land						8	8
Reversal of reserve for tax purpose reduction entry of non-current assets					(0)	0	-
Provision of general reserve					3,500	(3,500)	-
Net changes in items other than shareholders' equity							-
Total changes during period	-	-	-	-	3,499	(1,701)	1,798
Balance at end of period	21,367	15,502	15,502	5,864	80,284	4,068	90,217

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(532)	124,757	(3,282)	5,851	2,568	127,326
Changes during period						
Dividends of surplus		(667)				(667)
Profit		2,457				2,457
Purchase of treasury shares	(0)	(0)				(0)
Disposal of treasury shares	31	31				31
Reversal of revaluation reserve for land		8				8
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Net changes in items other than shareholders' equity		-	5,081	(8)	5,072	5,072
Total changes during period	31	1,829	5,081	(8)	5,072	6,901
Balance at end of period	(501)	126,587	1,798	5,842	7,641	134,228

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
					Voluntary retained earnings	Retained earnings brought forward	
Balance at beginning of period	21,367	15,502	15,502	5,864	80,284	7,695	93,844
Changes during period							
Dividends of surplus						(1,139)	(1,139)
Profit						4,857	4,857
Purchase of treasury shares							-
Disposal of treasury shares							-
Reversal of revaluation reserve for land						103	103
Reversal of reserve for tax purpose reduction entry of non-current assets					(0)	0	-
Provision of general reserve					4,500	(4,500)	-
Net changes in items other than shareholders' equity							-
Total changes during period	-	-	-	-	4,499	(677)	3,821
Balance at end of period	21,367	15,502	15,502	5,864	84,783	7,017	97,666

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(495)	130,220	(1,674)	5,780	4,106	134,326
Changes during period						
Dividends of surplus		(1,139)				(1,139)
Profit		4,857				4,857
Purchase of treasury shares	(1)	(1)				(1)
Disposal of treasury shares		-				-
Reversal of revaluation reserve for land		103				103
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Net changes in items other than shareholders' equity		-	(3,765)	(103)	(3,869)	(3,869)
Total changes during period	(1)	3,820	(3,765)	(103)	(3,869)	(49)
Balance at end of period	(496)	134,040	(5,440)	5,676	236	134,277