

Iyogin HD and Ehime Bank for Business Integration

On July 23 it was revealed that Iyogin Holdings, which owns Iyo Bank, and Ehime Bank have reached a basic agreement towards a business integration as early as next April. This move comes against a backdrop of rapidly changing circumstances including an increasingly severe population decline and a return to a "world with interest rates."

While both banks have supported the regional economy by providing capital, they have also been competitors. Given their differing corporate cultures and the fact that each has pursued its own unique path regarding partnerships with other institutions, this decision came as a complete surprise to the employees of both banks. Experts familiar with banking management have described the move as "a perfectly plausible option, yet an unexpected combination."

As of the end of March 2026, consolidated total assets stood at 9.5398 trillion yen for Iyogin HD and 3.0826 trillion yen for Ehime Bank; a simple combined total exceeds 12.6 trillion yen. Both companies are in strong financial health, with their most recent consolidated financial results showing record-high net profits.

With the negative interest rate policy by the bank of Japan ending in 2024, banks have improved their profitability by raising lending rates. However, this improved standing also invites fiercer competition.

With the spread of digital financial services and the diversification of banking businesses, the market has become a crowded arena where megabanks and online banks vie for customers.

At a press conference, the president of Iyogin Holdings cited population decline as the primary factor in the decision. According to national statistics and estimates, Japan's total population peaked in 2008 and is projected to decline to around 96 million by 2060. The pace of decline is faster in rural areas than in urban areas; Ehime Prefecture is expected to see its population halved to around 650,000 by 2060. A declining population inevitably leads to a decrease in the number of businesses and a shrinking market size.

This decision, which could mark a major turning point in Ehime's financial sector, is just one part of a nationwide trend. Both leaders spoke with serious expressions, "This is a decision for the future of the region," and "We can't afford to do things individually to boost the economy and industry." (July 23, August 21, 22 Ehime Shimbun Online)

Utilize the vacant lot on the riverbank for the community

Since this April, shop owners from the Yanai-cho Shopping District (1-chome, Yanai-cho, Matsuyama City), local residents, and city officials have been discussing ways to utilize a vacant lot on the riverbank to boost the local community. They have held four workshops so far to study the area's history and envision its future. A booklet summarizing the workshop outcomes is scheduled to be produced and shared with the community this autumn.

The site in question is an approximately 1,800-square-meter plot atop the levee on the right bank of the Ishite River; it is owned by the national government and managed by the prefecture. Although adjacent to the southern entrance of the shopping district, it is currently enclosed by a fence and overgrown with weeds. Discussions between the public and private sectors began after the shopping district association approached the city about two years ago, asking if the land could be put to effective use.

About 20 people participated in a workshop held on August 5th, discussing the elements needed to transform the vacant lot into a plaza where everyone—from children to the elderly—can gather. They used paper models to visualize features such as trees that reflect the changing seasons and play areas for children, as well as layouts for food trucks during events. Pointing to the models, participants discussed ideas such as installing benches so people could rest at any time and the need to consider nearby residents regarding issues like noise.

According to an association chairman, while parking lots are increasing around the Okaido and Gintengai shopping areas, there are few plazas where people can freely gather. Discussions have proceeded with the aim of pioneering a model in which a shopping district manages a plaza designed for the enjoyment of a wide range of people. (August 8, Ehime Shimbun)

End-of-Life Information Registration

On August 3, Matsuyama City began accepting registrations for "end-of-life planning information." If a registered person becomes unable to express their wishes due to illness or accident, or dies, the information will be disclosed upon request to designated relatives, the police, fire department, medical institutions, and welfare offices.

The aim is to provide a system that allows residents to clearly communicate their wishes in the event of an emergency, ensuring they can live with peace of mind. According to the city, Yokosuka City in Kanagawa Prefecture started this system about 10 years ago, and within the prefecture, as far as the city is aware, Saijo and Imabari cities have already started similar programs.

The service is free of charge for anyone with a resident registration in the city, regardless of age. Information to register includes basic information such as name and address; emergency contact details; medical information such as a primary care physician; location of an end-of-life notebook or will; intentions regarding end-of-life care, organ donation, and body donation; matters related to pre-need contracts such as funeral arrangements; and the location of a grave or ossuary. Other requests, such as information regarding a memorial portrait, can also be added. Registration is for information only; wills and end-of-life notebooks themselves are not stored.

While applications are generally made by the individual themselves, they are also possible to be made by guardians, relatives, or legal representatives depending on the circumstances and content. Information disclosure is made upon request from designated relatives or the police when the individual

is no longer able to express their wishes or upon death. Matters concerning graves, ossuaries, and wills are disclosed only upon death.

Basic information, emergency contact information, and medical information will be shared with the city's fire department after registration and used when necessary for emergency response activities.

Download the application form from the city's website

(<https://www.city.matsuyama.ehime.jp/kurashi/fukushi/korei/koureishakazoku/shukatsujoho.html>), fill it out, and submit it to the Long-Term Care and Welfare Division counter or mail it along with identification documents. A registration number will be assigned, and a public registration certificate and a portable registration card will be issued. The department stated, "We hope this will be helpful to single people, elderly couples, and seniors whose families live far away. We encourage them to consider it while they are still healthy."

For inquiries, please contact the department at 089 (948) 6408.

(August 4, Ehime Shimbun)

Reference; According to the city, this service is also available to international people with a resident registration in Matsuyama.

Sharing of Heavy Rain Recovery Stories and Hijikawa River Disaster Prevention

The Regional Co-creation Club at Ozu High School (Ozu City), which has been deepening its understanding of disaster prevention, has produced a "digital picture book" to clearly communicate the recovery efforts following the 2018 Western Japan Heavy Rain disaster and initiatives for disaster prevention and mitigation in the Hijikawa River basin. The video is available on YouTube, and the students hope that many people will watch it and use it as a learning resource.

Aiming to pass on memories of the disaster and contribute to creating a more livable community, the club conducted fieldwork, including listening to the stories of residents in the river basin. The club president said, "It was a great experience to be able to talk about the Hijikawa River across generations." Some club members were personally affected by the Western Japan Heavy Rain disaster. A student whose home was flooded recalled, "The water level rose in the blink of an eye while I was at home. I hurriedly evacuated to a community center on higher ground, but I didn't know what was happening."

Having deepened their knowledge of disaster prevention and mitigation by visiting areas affected by the Great East Japan Earthquake, the club members began conducting outreach classes at junior high schools in Ozu City during the 2023 academic year. However, as visiting every school was difficult, they started producing video materials aimed at upper-elementary and junior high school students.

Production of the digital picture book, titled "Protecting the Future of the Hijikawa River Together," began in late May. The story follows a boy named "Ko-kun," who was affected by the heavy rain, as he learns about recovery and disaster prevention efforts. Through the story, he learns about the importance of basin-

wide flood control by exploring concepts such as "paddy field dams"—which temporarily store rainwater and release it slowly into the river to curb flooding—and the embankments constructed after the disaster.

The illustrations were created using the generative AI "ChatGPT," based on photographs taken on-site. The students provided the narration and edited the footage into a video lasting approximately seven minutes; the project was completed in early July. Another student living upstream city of Seiyo realized that the familiar rice fields serve to protect the safety of areas downstream, noting that "the collective wishes of everyone in the river basin are connected, safeguarding our lives." She hopes to share the appeal of the Hijikawa River and Ozu with a wide audience through this digital picture book.

To ensure international tourists also learn about the recovery efforts, the club members are currently producing an English version. They are planning to collaborate with local hotels and tourist information centers to display QR codes that allow people to access the video. (August 3, Ehime Shimbun)