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February 25, 2026

To whom it may concern,

Name of listed company: The Ogaki Kyoritsu Bank, Ltd.
 Name of representative: Takaharu Hayashi, President
 (Code No.: 8361, TSE Prime/NSE Premier)
 Inquiries: Hiroaki Ito, Executive Officer, General
 Manager of Planning & Coordination
 Division
 (TEL. +81-584-74-2111)

Notice Concerning Expansion of Shareholder Benefit Program

The Company hereby announces that it has decided to expand the shareholder benefit program, "OKB's Autumn Gift," with record date of September 30 of each year as follows.

1. Reason for the change

The Company appreciates the support and patronage of its shareholders and has implemented a shareholder benefit program to enhance the investment attractiveness of shares of the Company.

This time, the Company has decided to expand the shareholder benefit program, "OKB's Autumn Gift," so that more shareholders will continue to hold shares of the Company for a longer period of time.

Incidentally, there will be no change to OKB's "Selectable" Shareholder Benefit Program with record date of March 31 of each year.

2. Details of the expansion

(changes are underlined)

	Before the change	After the change
Condition	500 or more shares held continuously for at least 1 year on September 30 of each year*1	500 or more shares held continuously for at least 1 year on September 30 of each year*1
Details of the benefit plan	A gift of your choice from the OKB Brand Complimentary Products and other complimentary products provided in collaboration with local specialties will be presented.	(i) <u>When the holding period is 1 year or more and less than 3 years</u> <u>One item</u> of your choice from the OKB Brand Complimentary Products and other complimentary products provided in collaboration with local specialties will be presented.

		<p><u>(ii) When the holding period is three years or more^{*2}</u> <u>Two items</u> of your choice from the OKB Brand Complimentary Products and other complimentary products provided in collaboration with local specialties will be presented.</p>
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(*1) Recorded 3 or more times consecutively with the same shareholder number in the shareholder register as of March 31 and September 30 of each year, and held 500 or more shares each time

(*2) Recorded 7 or more times consecutively with the same shareholder number in the shareholder register as of March 31 and September 30 of each year, and held 500 or more shares each time

3. Start of application

It will be applied to shareholder benefit program with record date of September 30, 2026 and onward.

For further information, please contact: Stock Section, General Affairs Division, the Ogaki Kyoritsu Bank, Ltd.

+81-584-74-2222 (office hours: 9:00 am to 5:00 pm on weekdays)