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February 25, 2026

To whom it may concern,

Company name: The Ogaki Kyoritsu Bank, Ltd.  
 Name of representative: Takaharu Hayashi, President  
 (Securities Code: 8361 TSE Prime/NSE Premier)  
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### Notice Concerning Change in Target for Reduction of Cross-Shareholdings

In the Medium-Term Management Plan announced on March 25, 2024, the Company sets a target to reduce cross-shareholdings, and has been making steady progress through continuous dialogue with partners of the cross shareholdings.

We hereby announce that we have decided to review the reduction target to further improve capital efficiency and accelerate the reduction of cross-shareholdings, as follows.

#### 1. Reduction target

Before the change	Reduce the ratio of cross-shareholdings ( <b>excluding deemed shareholdings</b> ) to consolidated net assets (based on market value) <b>to 20%</b> by the end of March 2027.
After the change	Reduce the ratio of cross-shareholdings ( <b>including deemed shareholdings</b> ) to consolidated net assets (based on market value) <b>to less than 20%</b> by the end of March 2028.

#### 2. Trend of the reduction in cross-shareholdings (including deemed shareholdings)

