



DISCLAIMER: This English document is translated using a machine translation. You may use this for reference purposes only, fully understanding that it may include inaccurate translations. It is your sole responsibility if you rely not on the Japanese original but on this translation.

May 15, 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 of Establishment of Subsidiary

The Ogaki Kyoritsu Bank, Ltd. (the “Company”) (President: Takaharu Hayashi) hereby announces that, at a meeting of its Board of Directors held today, it resolved to establish OKB Realty Management Co., Ltd., a 100% owned subsidiary of the Company, subject to approval by the authorities. Details are as follows.

1. Background and Purpose of Establishment

The regional economy is facing a major turning point due to future population decline and an aging society with a low birth rate, etc., so the role of regional financial institutions is changing. Given these circumstances, the Company's medium-term management plan, “Always - With Unchanging Commitment, Changing Tomorrow -” calls for "Connecting Cities, People, and Work for Sustainable Growth of the Region and the Company Group".

With the aim of further contributing to regional revitalization and community development, we have decided to establish a real estate asset management company to provide investment advice services on structuring and management of private real estate funds.

The new company will contribute to the sustainable growth of the regional economy through the provision of new solutions, with real estate as a starting point, by making the most of the Company’s accumulated expertise and specialized human resources in real estate finance, etc., and deepening cooperation with various stakeholders.

2. Overview of subsidiary to be established

Trade name	OKB Realty Management Co., Ltd.
Address	3-25-9 Meieki, Nakamura-ku, Nagoya-shi
Representative	Hiroshi Niimi
Date of Establishment	May 20, 2026 (scheduled)
Description of business	Investment advisory services related to structuring and management of private real estate funds
Share capital	300 million yen
Shareholder	The Ogaki Kyoritsu Bank, Ltd. 100%

3. Business Commencement Schedule

Business is expected to commence in September 2026, subject to the acquisition of necessary permits and licenses.

4. Impact on the Company's business performance

The impact of this transaction on the Company's non-consolidated and consolidated business results is immaterial.