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.

November 6, 2026

To whom it may concern

Company name: 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 Corporate Planning Division
(TEL. +81-584-74-2111)

Notice Concerning Change in Major Shareholders and the Largest Major Shareholder

The Ogaki Kyoritsu Bank, Ltd. (the "Company") hereby announces that there has been a change in its major shareholders and the largest major shareholder as of October 28, 2026, as described below.

1. Background for the change

A large shareholding report (change report) was submitted as of November 5, 2026 by Ariake Capital Inc. to the Director-General of the Kanto Local Finance Bureau. As a result, the Company has confirmed the change in the major shareholders and the largest major shareholder.

2. Summary of the shareholder who has newly become a major shareholder and the largest major shareholder

(1) Name	Ariake Master Fund.
(2) Location	P.O. Box 10240, Harbor Place 4F, 103 South Church Street, Grand Cayman KY1- 1002 Cayman Islands
(3) Job title and name of representative	Gonzalo Jalles, Director
(4) Description of business	Investment business

3. Number of voting rights (number of shares) held by the said shareholder and its ratio to the number of voting rights held by all shareholders before and after the change

	Number of voting rights (Number of shares held)	Ratio to the number of voting rights of all shareholders	Ranking among major shareholders
Before the change (As of September 24, 2026)	197,930 units (19,793,000 shares)	9.67%	2nd place
After the change (As of October 28, 2026)	219,956 units (21,995,600shares)	10.74%	2nd place

(Note)

(1) The Company implemented a stock split at a ratio of five shares for each common share, with an effective date of October 1, 2026. Since the number of voting rights (number of shares held) after the change is based on the figures after the stock split, the number of voting rights (number of shares held) before the change has also been converted on the assumption that the stock split had been implemented.

(2) The large shareholding reports (change reports) submitted by Ariake Capital Inc. on October 1, 2026 and November 5, 2026 state that Ariake Capital Inc. manages shares, etc. based on a discretionary investment management agreement with Ariake Master Fund. The above information is based on the large shareholding reports (change reports) that were submitted, and the Company has not been able to confirm the actual number of shares held by the said shareholder.

(3) The ratio to the number of voting rights of all shareholders is calculated on the assumption that the stock split described in Note 1 above had been implemented as of each reference date. For the period before the change, the ratio is calculated based on the total shareholder voting rights of 2,046,500 units, which is calculated by deducting the number of shares without voting rights (1,759,485 shares) as of March 31, 2026, from the total number of issued shares (206,409,485 shares) as of the same date. For the period after the change, the ratio is calculated based on the total shareholder voting rights of 2,046,435 units, which is calculated by deducting the number of shares without voting rights (1,765,985 shares) as of September 30, 2026, from the total number of issued shares (206,409,485 shares) as of the same date.

(4) The ratio to the number of voting rights of all shareholders is truncated after the second decimal place.

(5) The ranking of major shareholders is estimated by the Company based on the shareholder register as of March 31, 2026 before the change and as of September 30, 2026 after the change.

(6) The top shareholder position was held by The Master Trust Bank of Japan, Ltd. (Trust Account) before and after the change. However, pursuant to the proviso of Article 163, Paragraph 1 of the Financial Instruments and Exchange Act, this company is not a major shareholder or the largest

shareholder.

4. Future Outlook

This matter is based on the large shareholding report (change report), and there is no particular matter to note regarding the future outlook.