

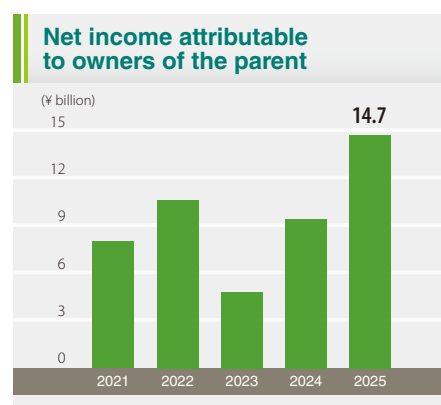
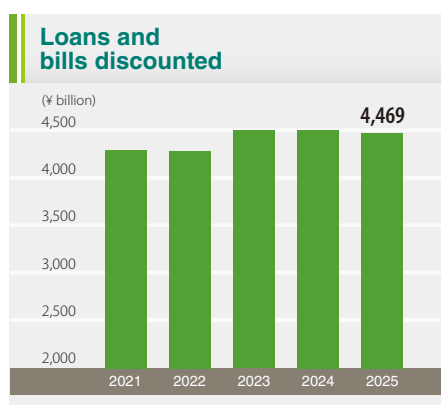
Consolidated Financial Highlights

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries
Years ended March 31

	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
At Year-End:			
Deposits	¥5,731,482	¥5,755,767	\$38,332,544
Loans and bills discounted	4,469,609	4,506,723	29,893,051
Securities	1,063,482	1,205,447	7,112,640
Total assets	6,541,899	6,651,305	43,752,668
Total net assets	318,525	338,704	2,130,317
Common stock	46,773	46,773	312,821
For the Year:			
Total income	¥131,364	¥134,138	\$878,571
Total expenses	111,352	120,545	744,729
Income before income taxes	20,011	13,593	133,834
Net income attributable to owners of the parent	14,718	9,471	98,434
Per Share Data (in yen and U.S. dollars):			
Net income attributable to owners of the parent —basic	¥353.53	¥227.54	\$2.36
—diluted	353.01	227.24	2.36
Net assets	7,647.89	8,134.85	51.14
ROE	4.48%	3.02%	

Notes: 1. In this annual report, the Japanese yen in millions are indicated with fractions omitted.

2. Figures stated in U.S. dollars in this annual report are translated from Japanese yen, solely for convenience, at the rate of ¥149.52 per U.S. \$1.00, the rate prevailing at March 31, 2025.



Business Performance (on a consolidated basis)

Total income (ordinary income plus extraordinary income) amounted to ¥131,364 million (US\$878,571 thousand), a decrease of ¥2,774 million year on year.

Total expenses (ordinary expenses plus extraordinary expenses) came to ¥111,352 million (US\$744,729 thousand), a decrease of ¥9,193 million year on year.

As a result of these and other factors, income before income taxes for the year totaled ¥20,011 million (US\$133,834 thousand), while net income attributable to owners of the parent for the year amounted to ¥14,718 million (US\$98,434 thousand).

Deposits & Loans (on a consolidated basis)

During the fiscal year under review, deposits decreased by ¥24.2 billion year on year to ¥5,731.4 billion (US\$38,332 million), mainly due to accounts held by individuals.

The year-end balance of loans and bills discounted decreased by ¥37.1 billion year on year to ¥4,469.6 billion (US\$29,893 million), mainly due to business loans.

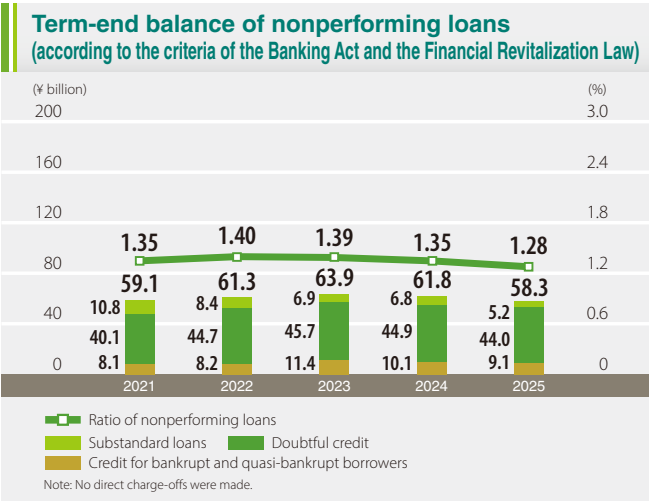
Asset Quality

Present Status of the Bank's Assets

The balance of nonperforming loans subject to mandatory disclosure under the Banking Act and the Financial Revitalization Law fell by ¥3.5 billion from the previous reporting term, to ¥58.3 billion.

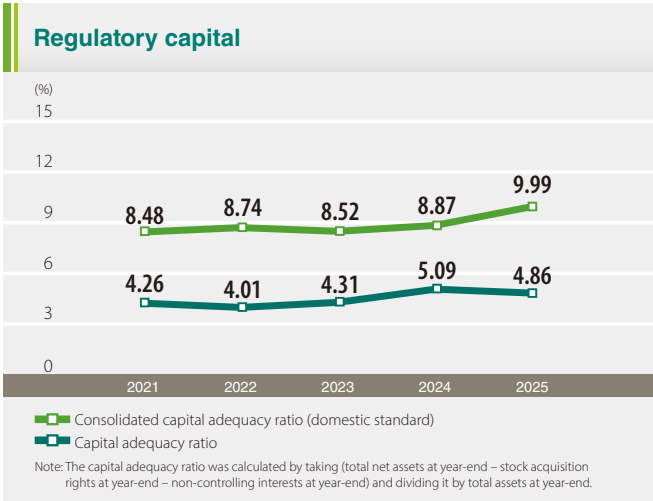
The ratio of these loans to total loans and bills discounted decreased by 0.07 percentage points year on year to 1.28%.

The majority of these nonperforming loans are covered by reserves for possible loan losses or by collateral or guarantees. Consequently, the coverage ratio (coverage of total bad debt) was 88.0% (¥51.2 billion)



Capital Adequacy

In addition to the increase in regulatory capital as of the reporting term-end by ¥8.0 billion from the previous reporting term-end to ¥278.4 billion, the capital adequacy ratio increased by 1.12 of a percentage point to 9.99%, mainly due to a decrease of risk assets in loans.



Topics

Awarded the “Minister of State for Regional Revitalization Award for Outstanding Initiatives by Financial Institutions Contributing to Regional Revitalization” for FY2024.

In March 2025, the Company was selected for the “Outstanding Initiatives by Financial Institutions Contributing to Regional Revitalization” announced by the Secretariat of the Headquarters for the Creation of New Regional Economies and Living Environments under the Cabinet Secretariat, and it received an award from the Minister of State for Regional Revitalization.

This award collects examples of collaboration with local governments and pioneering initiatives from among those contributing to regional revitalization by financial institutions and other organizations across the country, and selects, publicizes, and recognizes the most distinctive initiatives from among them.

OKB received the award in recognition of its efforts to support local government organizations in their tourism base development projects, the digitization of regional gift certificates, and the introduction of digital local currencies.

Going forward, the Company will continue to contribute to regional revitalization by supporting the resolution of various regional issues.

