

# Consolidated Balance Sheets

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

As of March 31, 2025 and 2024	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
<b>ASSETS</b>			
Cash and Due from Banks	¥ 774,352	¥ 672,675	\$ 5,178,919
Call Loans and Bills Bought	2,541	2,573	16,994
Monetary Claims Bought	1,889	2,918	12,633
Trading Account Securities	180	169	1,203
Money Held in Trust	4,909	4,950	32,831
Securities	1,063,482	1,205,447	7,112,640
Loans and Bills Discounted	4,469,609	4,506,723	29,893,051
Foreign Exchanges	4,645	5,763	31,066
Lease Receivables and Investments	86,121	82,542	575,983
Other Assets	74,308	107,306	496,976
Tangible Fixed Assets	31,458	31,716	210,393
Intangible Fixed Assets	6,420	6,636	42,937
Net Defined Benefit Asset	29,387	32,413	196,542
Deferred Tax Assets	1,400	1,456	9,363
Customers' Liabilities for Acceptances and Guarantees	16,315	16,328	109,115
Less Reserve for Possible Loan Losses	(25,078)	(28,290)	(167,723)
Less Reserve for Possible Investment Losses	(46)	(28)	(307)
<b>Total Assets</b>	<b>¥6,541,899</b>	<b>¥ 6,651,305</b>	<b>\$43,752,668</b>
<b>LIABILITIES AND NET ASSETS</b>			
<b>Liabilities</b>			
Deposits	¥5,731,482	¥ 5,755,767	\$ 38,332,544
Payables under Repurchase Agreements	18,308	20,433	122,445
Payables for Securities Lending Transactions	95,872	77,736	641,198
Commercial Papers	7,990	5,998	53,437
Borrowed Money	260,800	333,010	1,744,248
Foreign Exchanges	1,110	706	7,423
Bonds Payable	2,400	2,700	16,051
Borrowed Money from Trust Account Liabilities	1,113	1,196	7,443
Other Liabilities	78,488	76,900	524,933
Accrued Employees' Bonuses	1,549	1,570	10,359
Net Defined Benefit Liability	816	798	5,457
Reserve for Directors' Retirement Benefits	44	35	294
Reserve for Reimbursement of Deposits	49	75	327
Reserve for Customer Point Program	160	875	1,070
Reserve under Special Laws	1	1	6
Deferred Tax Liabilities	4,984	16,616	33,333
Deferred Tax Liability on Land Revaluation	1,886	1,847	12,613
Acceptances and Guarantees	16,315	16,328	109,115
<b>Total Liabilities</b>	<b>6,223,374</b>	<b>6,312,601</b>	<b>41,622,351</b>
<b>Net Assets</b>			
Common Stock :			
Authorized — 80,000,000 shares			
Issued — 41,831,897 shares	46,773	46,773	312,821
Capital Surplus	42,362	42,362	283,319
Retained Earnings	198,369	186,526	1,326,705
Less Treasury Stock :			
— 199,083 shares in 2025 and 210,087 shares in 2024	(385)	(406)	(2,574)
Accumulated Other Comprehensive Income :			
Net Unrealized Gains on Available-for-Sale Securities	19,204	47,654	128,437
Net Deferred Hedge Gains and Losses	(851)	(1,642)	(5,691)
Land Revaluation Reserve	1,719	1,813	11,496
Remeasurements of Defined Benefit Plans	11,210	15,505	74,973
Stock Acquisition Rights	122	116	815
<b>Total Net Assets</b>	<b>318,525</b>	<b>338,704</b>	<b>2,130,317</b>
<b>Total Liabilities and Net Assets</b>	<b>¥6,541,899</b>	<b>¥ 6,651,305</b>	<b>\$43,752,668</b>

## Consolidated Statements of Income

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

For the Years Ended March 31, 2025 and 2024	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
<b>Income</b>			
Interest and Dividends on:			
Loans and Bills Discounted	¥ 39,542	¥ 37,135	\$ 264,459
Securities	12,294	11,151	82,223
Others	2,181	528	14,586
Trust Fees	0	2	0
Fees and Commissions	22,263	21,822	148,896
Other Operating Income	3,781	1,321	25,287
Other Income	51,300	62,177	343,097
<b>Total Income</b>	<b>131,364</b>	<b>134,138</b>	<b>878,571</b>
<b>Expenses</b>			
Interest on:			
Deposits	3,497	423	23,388
Borrowings and Rediscounts	6,036	7,219	40,369
Others	316	1	2,113
Fees and Commissions	7,517	7,005	50,274
Other Operating Expenses	9,201	16,176	61,536
General and Administrative Expenses	41,852	43,121	279,909
Other Expenses	42,930	46,596	287,118
<b>Total Expenses</b>	<b>111,352</b>	<b>120,545</b>	<b>744,729</b>
<b>Income before Income Taxes</b>	<b>20,011</b>	<b>13,593</b>	<b>133,834</b>
<b>Income Taxes :</b>			
Current	3,906	3,823	26,123
Deferred	1,386	297	9,269
<b>Total Income Taxes</b>	<b>5,293</b>	<b>4,121</b>	<b>35,399</b>
<b>Net Income</b>	<b>14,718</b>	<b>9,471</b>	<b>98,434</b>
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 14,718</b>	<b>¥ 9,471</b>	<b>\$ 98,434</b>

	Yen		U.S. Dollars
	2025	2024	2025
<b>Per Share of Common Stock</b>			
Net Income Attributable to Owners of the Parent	¥ 353.53	¥ 227.54	\$ 2.36
Diluted Net Income Attributable to Owners of the Parent	353.01	227.24	2.36
Dividends	90.00	70.00	0.6
Net Assets	7,647.89	8,134.85	51.14

## Consolidated Statements of Comprehensive Income

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

For the Years Ended March 31, 2025 and 2024	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
Net Income	14,718	9,471	98,434
Other Comprehensive Income	(32,009)	44,055	(214,078)
Net Unrealized Losses on Available-for-Sale Securities	(28,450)	30,794	(190,275)
Net Deferred Hedge Gains and Losses	791	(268)	5,290
Revaluation Reserve for Land	(55)	—	(367)
Remeasurements of Defined Benefit Plans	(4,294)	13,529	(28,718)
<b>Comprehensive Income</b>	<b>(17,291)</b>	<b>53,526</b>	<b>(115,643)</b>
Comprehensive Income Attributable to:			
Owners of the Parent	(17,291)	53,526	(115,643)

# Consolidated Statements of Changes in Net Assets

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

	Millions of Yen				
	STOCKHOLDERS' EQUITY				
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity
Balance at April 1, 2023	¥46,773	¥42,362	¥179,968	¥(402)	¥268,702
Cash Dividends	—	—	(2,913)	—	(2,913)
Net Income Attributable to Owners of the Parent	—	—	9,471	—	9,471
Purchases of Treasury Stock	—	—	—	(4)	(4)
Losses on Sales of Treasury Stock	—	—	(0)	0	0
Land Revaluation	—	—	(0)	—	(0)
Net Changes in Items Other Than Stockholders' Equity	—	—	—	—	—
Balance at March 31, 2024	46,773	42,362	186,526	(406)	275,255
Cash Dividends	—	—	(2,913)	—	(2,913)
Net Income Attributable to Owners of the Parent	—	—	14,718	—	14,718
Purchases of Treasury Stock	—	—	—	(4)	(4)
Losses on Sales of Treasury Stock	—	0	—	25	25
Land Revaluation	—	—	38	—	38
Net Changes in Items Other Than Stockholders' Equity	—	—	—	—	—
Balance at March 31, 2025	¥46,773	¥42,362	¥198,369	¥(385)	¥287,120

	Millions of Yen						
	ACCUMULATED OTHER COMPREHENSIVE INCOME						
	Net Unrealized Gains on Available-for-Sale Securities	Net Deferred Hedge Gains and Losses	Land Revaluation Reserve	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income	Stock Acquisition Rights	Total Net Assets
Balance at April 1, 2023	¥16,860	¥(1,374)	¥1,813	¥1,975	¥19,275	¥96	¥288,073
Cash Dividends	—	—	—	—	—	—	(2,913)
Net Income Attributable to Owners of the Parent	—	—	—	—	—	—	9,471
Purchases of Treasury Stock	—	—	—	—	—	—	(4)
Losses on Sales of Treasury Stock	—	—	—	—	—	—	0
Land Revaluation	—	—	—	—	—	—	(0)
Net Changes in Items Other Than Stockholders' Equity	30,794	(268)	0	13,529	44,056	20	44,077
Balance at March 31, 2024	47,654	(1,642)	1,813	15,505	63,331	116	338,704
Cash Dividends	—	—	—	—	—	—	(2,913)
Net Income Attributable to Owners of the Parent	—	—	—	—	—	—	14,718
Purchases of Treasury Stock	—	—	—	—	—	—	(4)
Losses on Sales of Treasury Stock	—	—	—	—	—	—	25
Land Revaluation	—	—	—	—	—	—	38
Net Changes in Items Other Than Stockholders' Equity	(28,450)	791	(93)	(4,294)	(32,048)	5	(32,042)
Balance at March 31, 2025	¥19,204	¥(851)	¥1,719	¥11,210	¥31,283	¥122	¥318,525

	Thousands of U.S. Dollars				
	STOCKHOLDERS' EQUITY				
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity
Balance at April 1, 2024	\$ 312,821	\$ 283,319	\$ 1,247,498	\$ (2,715)	\$ 1,840,924
Cash Dividends	—	—	(19,482)	—	(19,482)
Net Income Attributable to Owners of the Parent	—	—	98,434	—	98,434
Purchases of Treasury Stock	—	—	—	(26)	(26)
Losses on Sales of Treasury Stock	—	0	—	167	167
Land Revaluation	—	—	254	—	254
Net Changes in Items Other Than Stockholders' Equity	—	—	—	—	—
Balance at March 31, 2025	\$ 312,821	\$ 283,319	\$ 1,326,705	\$ (2,574)	\$ 1,920,278

	Thousands of U.S. Dollars					
	ACCUMULATED OTHER COMPREHENSIVE INCOME					
	Net Unrealized Gains on Available-for-Sale Securities	Net Deferred Hedge Gains and Losses	Land Revaluation Reserve	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income	Stock Acquisition Rights
Balance at April 1, 2024	\$ 318,713	\$ (10,981)	\$ 12,125	\$ 103,698	\$ 423,562	\$ 775
Cash Dividends	—	—	—	—	—	—
Net Income Attributable to Owners of the Parent	—	—	—	—	—	—
Purchases of Treasury Stock	—	—	—	—	—	—
Losses on Sales of Treasury Stock	—	—	—	—	—	—
Land Revaluation	—	—	—	—	—	—
Net Changes in Items Other Than Stockholders' Equity	(190,275)	5,290	(621)	(28,718)	(214,339)	33
Balance at March 31, 2025	\$ 128,437	\$ (5,691)	\$ 11,496	\$ 74,973	\$ 209,222	\$ 815

# Consolidated Statements of Cash Flows

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

For the Years Ended March 31, 2025 and 2024	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 20,011	¥ 13,593	\$ 133,834
Depreciation	3,828	3,485	25,601
Impairment Loss on Fixed Assets	557	685	3,725
Increase (Decrease) in Reserve for Possible Loan Losses	(3,211)	(360)	(21,475)
Increase (Decrease) in Allowance for Investment Loss	18	13	120
Increase (Decrease) in Accrued Employees' Bonuses	(21)	(21)	(140)
Decrease (Increase) in Net Defined Benefit Asset	(2,411)	(578)	(16,124)
Increase (Decrease) in Net Defined Benefit Liability	(462)	(769)	(3,089)
Increase (Decrease) in Reserve for Directors' Retirement Benefits	9	(3)	60
Increase (Decrease) in Reserve for Reimbursement of Deposits	(25)	(38)	(167)
Interest and Dividend Income	(54,018)	(48,815)	(361,276)
Interest Expense	9,851	7,644	65,884
Securities Gains, Net	(469)	(2,334)	(3,136)
Losses (Gains) on Money Held in Trust	37	(60)	247
Losses on Sale of Fixed Assets, Net	223	150	1,491
Net Changes in Trading Account Securities	(10)	59	(66)
Net Changes in Loans and Bills Discounted	37,114	(8,469)	248,220
Net Changes in Deposits	(24,285)	13,846	(162,419)
Net Changes in Borrowed Money	(72,210)	(44,878)	(482,945)
Net Changes in Deposits with Banks	2,653	(2,980)	17,743
Net Changes in Call Loans	32	(36)	214
Net Changes in Call Money	(2,125)	(32,544)	(14,212)
Net Increase (Decrease) in Commercial Papers	1,991	5,998	13,315
Net Changes in Payables for Securities Lending Transactions	18,136	(33,741)	121,294
Net Changes in Foreign Exchange Assets	1,118	(112)	7,477
Net Changes in Foreign Exchange Liabilities	403	(174)	2,695
Interest Income Received	54,762	49,159	366,252
Interest Expense Paid	(9,650)	(7,973)	(64,539)
Net Changes in Lease Assets	73	31	488
Net Changes in Lease Receivables and Investments	(3,579)	773	(23,936)
Increase (Decrease) in Straight Bonds - Issuance and Redemption	(300)	(300)	(2,006)
Net Changes in Borrowed Money from Trust Account Liabilities	(83)	(34)	(555)
Others	35,304	(20,495)	236,115
Subtotal	13,259	(109,285)	88,677
Income Taxes Paid	(3,535)	(4,182)	(23,642)
Income Taxes Refunded	190	964	1,270
Net Cash Provided by (Used in) Operating Activities	9,913	(112,503)	66,298
<b>Cash Flows from Investing Activities:</b>			
Purchases of Securities	(208,050)	(70,895)	(1,391,452)
Proceeds from Sales of Securities	115,480	141,662	772,338
Proceeds from Maturities of Securities	193,852	217,914	1,296,495
Purchases of Tangible Fixed Assets	(2,315)	(2,882)	(15,482)
Proceeds from Sales of Tangible Fixed Assets	123	0	822
Payments for Retirement of Tangible Fixed Assets	(16)	—	(107)
Purchases of Intangible Fixed Assets	(1,702)	(2,614)	(11,383)
Others	1	—	6
Net Cash Provided by (Used in) Investing Activities	97,372	283,184	651,230
<b>Cash Flows from Financing Activities:</b>			
Cash Dividends Paid	(2,913)	(2,913)	(19,482)
Purchases of Treasury Stock	(4)	(4)	(26)
Proceeds from Sales of Treasury Stock	0	0	0
Others	(38)	(38)	(254)
Net Cash Used in Financing Activities	(2,956)	(2,956)	(19,769)
<b>Effect of Foreign Exchange Rate Changes</b>	—	0	—
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>104,330</b>	<b>167,724</b>	<b>697,766</b>
<b>Cash and Cash Equivalents at Beginning of the Year</b>	<b>667,117</b>	<b>499,393</b>	<b>4,461,724</b>
<b>Cash and Cash Equivalents at End of the Year</b>	<b>¥ 771,447</b>	<b>¥ 667,117</b>	<b>\$ 5,159,490</b>