



THE OGAKI KYORITSU BANK, LTD.

ANNUAL REPORT 2026

OKB

Profile



Management Vision

To always be respected and trusted by the local community.

Demographic trends

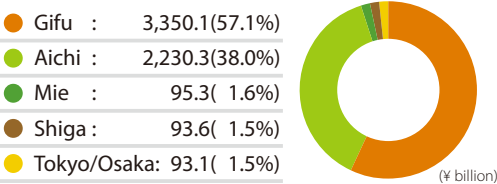
(as of October 1, 2025)



Note: Population figures are rounded down to the nearest 10,000.

Balance of deposits (Non-consolidated)

(breakdown by area; as of March 31, 2026)

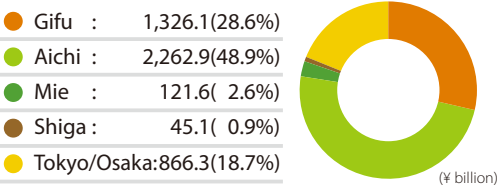


Notes:

1. Amounts are rounded down to the nearest ¥100 million.
2. Shares are rounded down to the nearest 0.1 percentage point.

Balance of loans (Non-consolidated)

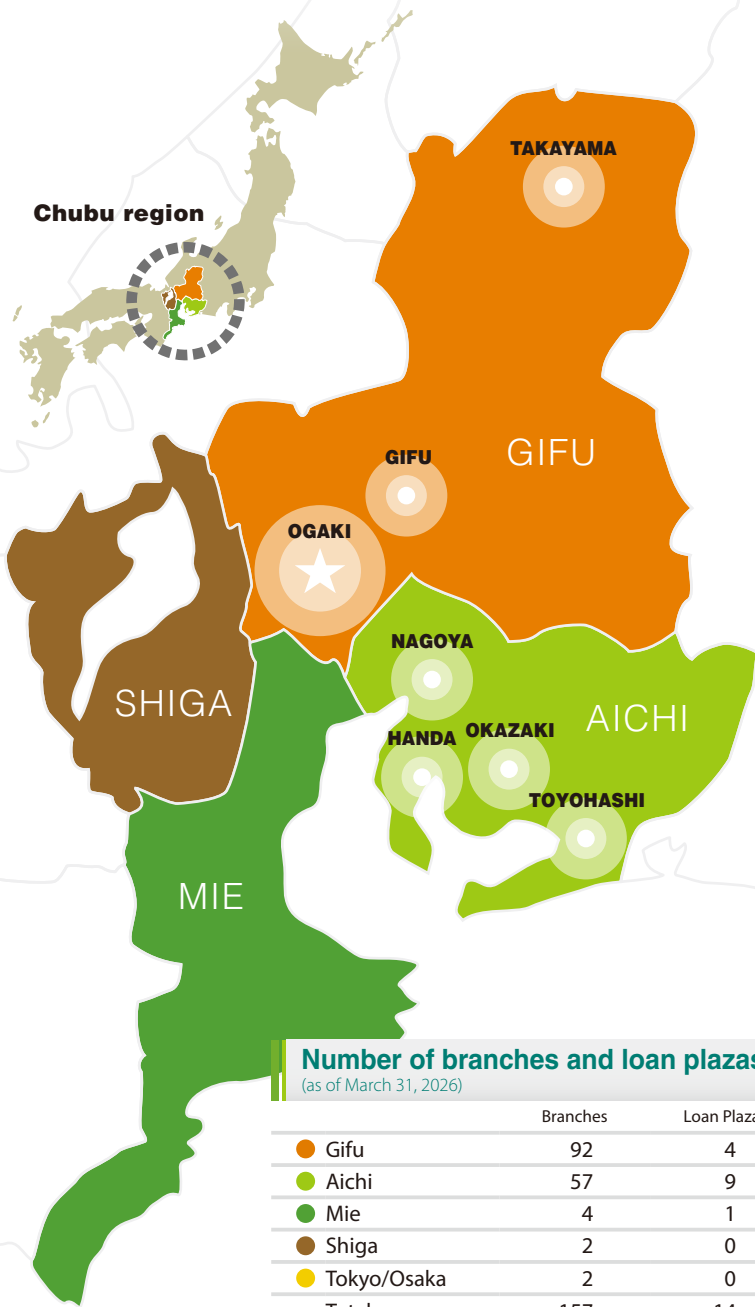
(breakdown by area; as of March 31, 2026)



Notes:

1. Amounts are rounded down to the nearest ¥100 million.
2. Shares are rounded down to the nearest 0.1 percentage point.

Chubu region



Number of branches and loan plazas

(as of March 31, 2025)

	Branches	Loan Plazas
○ Gifu	92	4
○ Aichi	57	9
○ Mie	4	1
○ Shiga	2	0
○ Tokyo/Osaka	2	0
Total	157	14

Credit rating

(as of November 6, 2025)

Japan Credit Rating Agency, Ltd.

Long-term Issue Rating, A

Message from the President



It gives us great pleasure to introduce the 2026 Annual Report of Ogaki Kyoritsu Bank.

Ogaki Kyoritsu Bank is a regional financial institution headquartered in Gifu Prefecture, approximately the center of Japan.

Our domestic network of 157 branches and offices is centered in Gifu, Aichi, Mie, and Shiga Prefectures.

Since the Company was founded in March 1896, it has been guided by its management vision of always being respected and trusted by the local community. We have advanced in step with our region, always aiming to earn and maintain the unshakable trust of our customers, shareholders, financial markets, our employees and members of regional community.

Adopting the standpoint of our customers, all members of Ogaki Kyoritsu Bank and its 11 consolidated subsidiaries and affiliates—in addition to deliver more convenient products and services, collectively comprising the Ogaki Kyoritsu Group—will work together to help revitalize the regional economy.

T. Hayashi

Takaharu Hayashi
President

OKB

OKB Group Charter

- We will each think and act for the best, and continue to tackle the challenges of our age
- We will seek the satisfaction of our customers
- We will always give high-quality service
- We will grow together with our community
- We will ensure compliance and carry out our business fairly and in good faith

OKB

The OKB Group, including Ogaki Kyoritsu Bank and its subsidiaries and affiliates, has enacted the OKB Group Charter.

Each and every person in the Group pledges to uphold OKB's culture, traditions, and way of thinking. We will thrive in tandem with our region and take the customer's point of view in all things.

Our Fundamental Policy

The policy that lies at the heart of the business activities of the Company is to always view its products and services from the customer's perspective.

For many decades, Japanese banks had been protected by a web of regulations often described as the convoy system. Under this protection, the banks had cultivated no sense of competition, let alone a willingness to approach the issue of improving customer convenience.

In the 1990s, a wave of financial deregulation swept across Japan, heralding a new era in which banks could leave the

confines of the convoy system and compete with each other by implementing their own ideas. In that context, we that the most urgent task for all directors and employees is to realize that a bank is no longer a privileged institution but a company in the service sector, which must compete by providing the most attractive and convenient services.

Since adopting this policy, we have consistently maintained a customer-first approach and tackled the challenges of the times, so that we could boost customer convenience. Some of our key initiatives are shown below.

Ogaki Kyoritsu Bank

Pioneering improved customer convenience by adopting the customer's perspective



ATMs operated 365 days of the year
(a first for Japanese banks)



Everyday Plaza opened (special branches open all year round)
(first in Japan)



Launch of sales of "Futari-de" loans for married couples to undergo treatment for infertility
(first in Japan)

2020

- Opened the Akaike Branch, a collaboration branch with a fitness gym and self-service laundry



Established "Digital Transformation (DX) Consulting Center" at Motoyama Branch

Established "OKB SCLAMB," a location for supporting the creation of open innovation



Aiming to become a comprehensive financial services company

1994

1998

2000

2009

2012

2017

2019

2020

2021

2022

2023

2024

- Launched provision of trust services
- Established OKB Securities Co., Ltd.

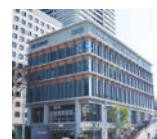
- Transactions with just by scanning the palm become possible at teller windows



Hida No. 1 mobile branch (vehicle) started operation
(first in Japan)



Launched biometric ATMs that allow customers to carry out transactions with just a scan of their palm
(first in Japan)



Established "OKB Gifu Chuo Plaza Wakuwaku Base G," a location for creating community liveliness



Always - Changing tomorrow, without changing our commitment

The Company started the Medium-Term Management Plan “Always - Changing tomorrow, without changing our commitment” (April 2024 to March 2027) from April 2024.

Long-term Vision

The OKB Group, making communities and employees happy-pursuing the “appreciation” of our customers-

- Realizing “community happiness” by fostering employee happiness (challenging and rewarding work)
- Realizing sustainability of communities and the OKB Group by having a presence that is needed by communities (= a presence that can make communities happy)

Basic strategies

- Our new Medium-Term Management Plan is founded on the materiality of the Basic Policy on Sustainability, taking three pillars being the growth strategy, human resources strategy and strengthening the management base as basic strategies, and by also engaging in support for community innovation through our DX strategy, we contribute to the development of prosperous local communities.

KPI

Item		Year ended March 31, 2026	Medium-Term Management Plan Numerical Targets	Long-term Numerical Targets
ROE (consolidated)	Profitability Striving to improve profitability by establishing a sustainable profit structure and through efficient management of capital	5.67%	5.0% or higher	8.0% or higher
Net income (consolidated)	Group profitability Striving to strengthen profitability for the entire Group	¥19.3 billion	¥18.0 billion or more	¥25.0 billion or more
Core OHR (consolidated) * Expenses ÷ Core gross business profit	Efficiency Striving to improve efficiency through expense controls, securing investment funds for sustainable growth	71.9%	65% or less	60% or less
Capital adequacy ratio (consolidated)	Soundness In addition to asset controls, maintaining appropriate levels of capital in light of the finalization of Basel III reforms	9.82%	9.0% or higher Finalization of Basel III reforms Transitional measures basis	9.0% or higher Finalization of Basel III reforms Fully implemented basis

* Applying the finalization of Basel III reforms from FY2024 with transitional measures to increase the risk weighting for equities over five years in steps from 100% to 250%

Basic Policy on Sustainability

The OKB Group recognizes that addressing sustainability issues is a key management task and is committed to realizing the Group's management vision by “contributing to the creation of sustainable communities as a leader of a recycling-oriented local community.”

Management vision: To always be respected and trusted by the local community.



Response to TCFD Recommendations

OKB endorsed the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) in December 2021. The Company will continue working to enhance climate change-related information disclosure in line with the framework in the TCFD recommendations.

Response to TNFD Recommendations

OKB's main business territory encompassing Gifu Prefecture and Aichi Prefecture is a region where nature and diverse industries coexist given the area's abundant forest resources, clear streams, farmland, and network of manufacturers. We accordingly regard the need to conserve natural capital underpinning the regional economy as a key priority that is on par with the need to address population decline and the changing industrial structure. With the achievement of nature-positive outcomes having become essential to attain sustainable corporate growth, OKB has endorsed the principles of the Taskforce on Nature-related Financial Disclosures (TNFD) and is making progress in disclosing information based on the TNFD framework. We aim to strike a balance between developing local communities and enhancing corporate value by enhancing the sustainability of the region's environmental value and industrial base through efforts that involve appropriately identifying nature-related dependencies, impacts, risks and opportunities, then integrating such findings into highly transparent information disclosure and business strategy.

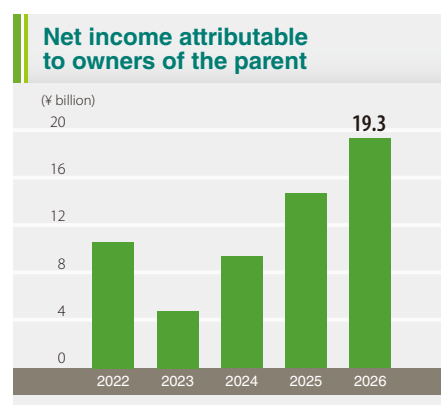
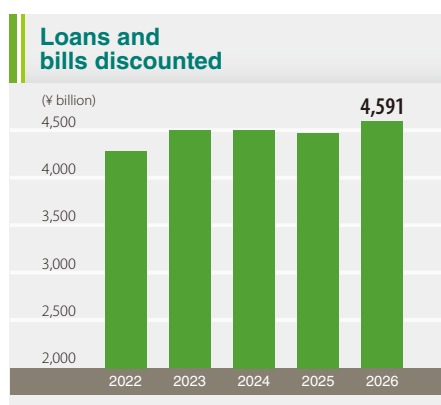
Consolidated Financial Highlights

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

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
At Year-End:			
Deposits	¥5,870,948	¥5,731,482	\$36,720,965
Loans and bills discounted	4,591,534	4,469,609	28,718,626
Securities	1,061,592	1,063,482	6,639,929
Total assets	6,737,053	6,541,899	42,138,184
Total net assets	364,482	318,525	2,279,722
Common stock	46,773	46,773	292,550
For the Year:			
Total income	¥182,189	¥131,364	\$1,139,535
Total expenses	155,572	111,352	973,054
Income before income taxes	26,616	20,011	166,474
Net income attributable to owners of the parent	19,382	14,718	121,228
Per Share Data (in yen and U.S. dollars):			
Net income attributable to owners of the parent —basic	¥466.06	¥353.53	\$2.91
—diluted	465.24	353.01	2.90
Net assets	8,868.04	7,647.89	55.46
ROE	5.67%	4.48%	

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 ¥159.88 per U.S. \$1.00, the rate prevailing at March 31, 2026.



Business Performance (on a consolidated basis)

Total income (ordinary income plus extraordinary income) amounted to ¥182,189 million (US\$1,139,535 thousand), a increase of ¥50,826 million year on year.

Total expenses (ordinary expenses plus extraordinary expenses) came to ¥155,572 million (US\$973,054 thousand), a increase of ¥44,220 million year on year.

As a result of these and other factors, Profit before income taxes for the year totaled ¥26,616 million (US\$166,474 thousand), while Profit attributable to owners of parent for the year amounted to ¥19,382 million (US\$121,228 thousand).

Deposits & Loans (on a consolidated basis)

During the fiscal year under review, deposits increased by ¥139.4 billion year on year to ¥58,709.9 billion (US\$36,720 million), mainly due to accounts held by business deposit.

The year-end balance of loans and bills increased by ¥121.9 billion year on year to ¥4,591.5 billion (US\$28,718 million), mainly due to business loans.

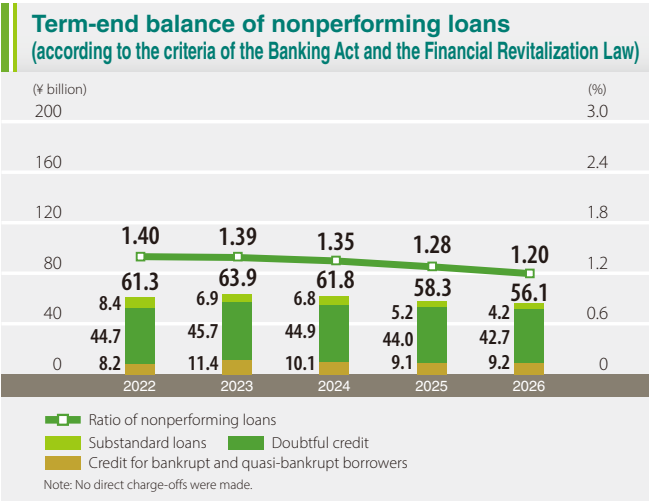
Asset Quality

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 ¥2.2 billion from the previous reporting term, to ¥56.0 billion.

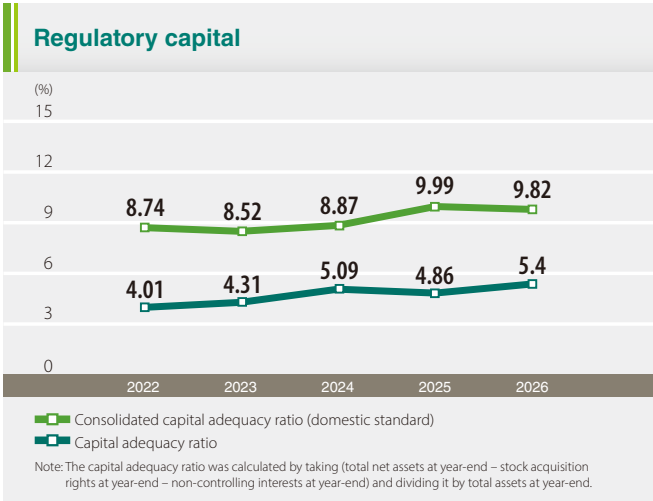
The ratio of these loans to total loans and bills discounted decreased by 0.08 percentage points year on year to 1.20%.

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 88.9% (¥49.8 billion).



Capital Adequacy

Regulatory capital as of the reporting term-end was ¥287.8 billion, an increase of ¥9.3 billion from the previous reporting term-end. The capital adequacy ratio decreased by 0.17 of a percentage point to 9.82% partly due to an increase in risk assets associated with loans.



Topics

Celebrating Our 130th Anniversary

OKB celebrated the 130th anniversary of its founding on March 9, 2026. We have implemented various initiatives to express our gratitude to our regional customers for having reached this significant milestone, including donations to local governments and offering of commemorative time deposits.

One of our commemorative initiatives, the “OKB App Dream support Project,” provides support from the planning stage to help make the dreams and wishes collected from our customers come true, with the aim of expressing our gratitude to customers and bringing happiness to the region.

We will continue our efforts toward developing the regional economy and giving rise to a sustainable future by realizing our long-term vision, “the OKB Group, making communities and employees happy.”



Corporate Governance

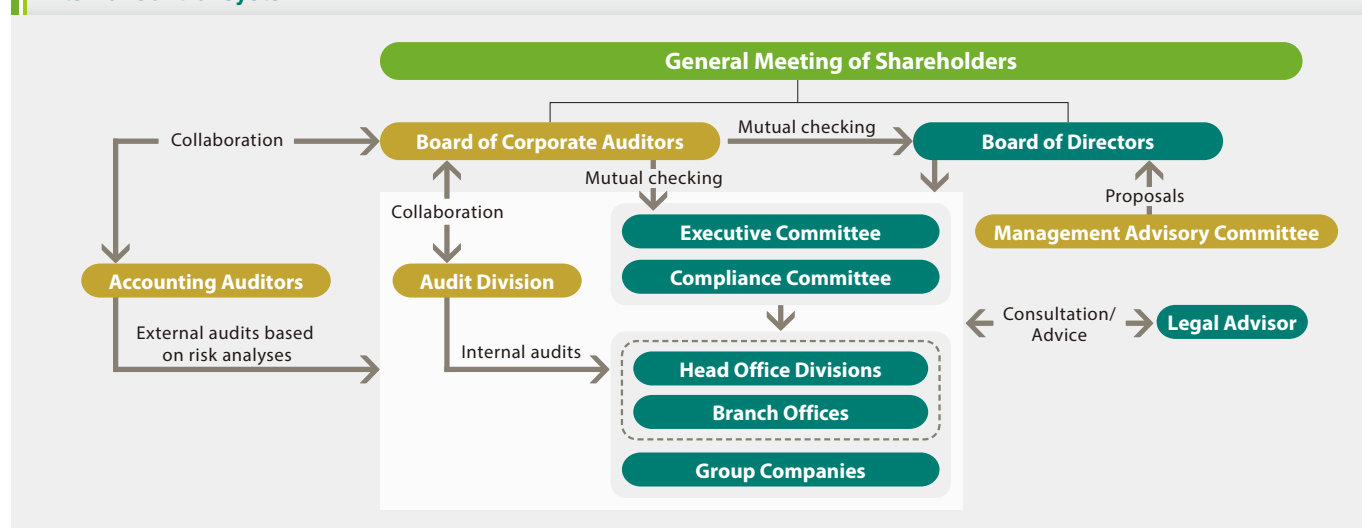
Basic Stance on Corporate Governance

Ogaki Kyoritsu Bank and its Group companies are pursuing the following as a means toward the ultimate objective: To always be respected and trusted by the local community.

- Seeking to achieve swift decision-making at the management level, as well as overall management efficiency
- Realizing transparent management through substantial disclosure of corporate information
- Demonstrating the sincerity of the Group by practicing compliance and making contributions to the communities in our home region

These are the basic policies that we follow in enhancing our corporate governance.

Internal control system



Establishment of the Internal Control System

The Company has drawn up a set of basic policies regarding the creation of an internal control system, and the management is working to enhance the effective functioning of the system, particularly with respect to compliance and risk management, and ensure its effectiveness.

We are also working to construct a system that will ensure the adequacy of the Group's internal controls on financial reporting under the Financial Instruments and Exchange Act.

The Board of Directors of Ogaki Kyoritsu Bank meets once a month in principle to make decisions on important matters and operational execution regarding the Company's management. In addition, they periodically report on the execution of operations and the risk status to the Board.

The Company also adopted a Corporate Officer system in order to revitalize the Board of Directors, speed up decision-making and enhance the business execution function by separating management's decision-making and supervision from business execution.

The Company ensures that operations are audited by its management by requiring its corporate auditors to attend meetings of the Board of Directors. To prevent complacency and to clarify its management responsibilities, the Company limits the term of office for directors to one year. With these initiatives, the Company is committed to strengthening the functions of the Board of Directors.

The corporate auditors of Ogaki Kyoritsu Bank hold meetings, in principle every month, to discuss, determine and report on important matters relating to audits, based on audit policies and audit plans resolved by the Board of Corporate Auditors.

The Executive Committee discusses important management matters, and controls and manages the Company's operations in general.

As an advisory committee to the Board of Directors, the Management Advisory Committee submits proposals concerning the nomination and remuneration of directors. The Compliance Committee, chaired by the president of the Company, holds regular meetings twice a year in addition to ad hoc meetings as deemed necessary, and sets out the Company's policies on legal compliance. A Compliance Manual—detailing the procedures to be followed to ensure compliance—is posted on the intranet where all executives and regular employees of the Company can access it, and compliance study sessions are held for each separate employee rank. In this and other ways, the management of the Company is actively working to foster a corporate culture grounded in the spirit of compliance and a thorough understanding of the laws applicable to the banking business.

Compliance

The management of Ogaki Kyoritsu Bank recognizes the importance of the public role played by banks, and the necessity of fulfilling corporate social responsibilities. The establishment of an effective compliance system is the vital first step that a bank must take to earn the trust of its customers and shareholders, and for this reason we are working to strengthen legal compliance within Ogaki Kyoritsu Bank.

The organizational structure of the Company's compliance system consists, first of all, of a Compliance Office within the Management Administration Division, which serves as the central supervisory unit for compliance-related matters. In addition, an officer responsible for compliance is designated within each division of the Company and at each branch office. By means of constant liaison and collaboration between these officers and the Compliance Office, we are able to operate a unified system for the monitoring of compliance, covering both the Company's head office and all branch offices.

Additionally, the Compliance Committee (chaired by the president) works to enhance the Company's practice of compliance, and is responsible for drawing up and revising the Company's Compliance Manual and Compliance Program, and for raising awareness of compliance issues among the Company's directors and employees.

The Compliance Manual, which is posted on the intranet where all executives and regular employees can access it, specifies the procedures to be followed to ensure the practice of legal compliance. By overseeing the day-to-day practice of compliance, the management of the Company is working to build a compliance-focused corporate culture. Staff education in the principles of compliance and specific banking-related laws is also provided by means of separate study courses for the different ranks in the Company's hierarchy, as part of the Company's rigorous approach to ensuring legal compliance.

Maintaining Organizational Flexibility

Inter-industry Training System

In 1998, we started an inter-industry training system that allows young bankers to experience working in other industries and to look beyond the boundaries of banking.

Participants train in a variety of industries, including mass media and manufacturing. Entry into the training program is by open application, and many young bankers enthusiastically apply. Those who are chosen spend about a year in their second workplace, where they consider the real meaning of service and how banks should act as companies within the service sector. Later, they provide feedback to the Company.

Convenience Plaza Handa is our representative branch designed from the customer's point of view. The idea came from a banker who took inter-industry training as the manager of a convenience store and then modeled a bank branch on a convenience store. Also, a banker who did inter-industry training at a TV station used his experience to plan, shoot, and edit a currently airing TV commercial for Ogaki Kyoritsu Bank as well as promotional videos shown in our branches.

Our inter-industry training system promotes flexible thinking that is not limited by bank boundaries and that drives us to provide services from the customer's point of view.



A trainee at a TV station shooting a scene



Handa Branch, aka Convenience Plaza Handa, planned by a trainee managing a convenience store

CSR Initiatives

Presentation of the "Palm of Your Hand Donation"

Since 2021, OKB has been contributing through its "Palm of Your Hand Donation" program to the Hatachi Fund, a public interest incorporated association that provides extensive support to children affected by the Great East Japan Earthquake. This year, OKB contributed ¥1,765,709 in funds collected from its officers and employees.

OKB's "Pipit" palm authentication ATM, was developed in response to the Great East Japan Earthquake in hopes of encouraging people to evacuate empty-handed in the event of a disaster. We made this donation with the dual purpose of ensuring that the circumstances and sentiment behind the ATM's development is not forgotten, and expressing our ongoing support for communities affected by the disaster.

The donation ceremony was attended by 124 new OKB employees, as well as the representative of the Hatachi Fund and staff from Hatachi Fund grant recipients. Lectures were given about the current state of support efforts in the region and why such assistance remains essential.



Risk Management

Progress in Perfecting the Risk Management System

Ogaki Kyoritsu Bank is committed to managing its risks properly, by keeping them in balance with income. The Company has developed and adopted appropriate and effective risk management systems, based on risk details and scale. These systems comply with the Company's Risk Management Policies, which set out handling policies and organizational structures relating to risk management, and other risk management regulations are stipulated for each risk category.

Specifically, the Company has established committees dedicated to risk management, including the ALM Committee. The Company has also set up sections that manage risks in an integrated manner, as well as risk control and supervisory sections in each category. In doing so, the Company has built a system through which the risk status is reported regularly and as required from the risk management sections to the management directly. Operational audits are also carried out by the Audit Division, which is organizationally independent of the units of the Company that it audits, to confirm the appropriateness and validity of risk management.

Credit Risk Management

Credit risk refers to the risk of a reduction or elimination of asset value, and the resulting loss, owing to factors such as the aggravation of the financial position of borrowers.

The Company carries out rigorous credit screening on an individual loan basis prior to the extension of each loan, based on its Credit Risk Management Regulations and its regulations relating to credit risk, and follows this up with close monitoring of repayment. We also manage our loan portfolio as a whole. Through this two-pronged approach, we are able to maintain the soundness of the Company's loan assets.

Maintaining its objective and independent status, the Loan & Credit Supervision Division applies strict criteria to individual loans in both the credit screening and post-loan management phases to ensure that the loans contribute to the public good, have reasonable prospects of repayment, the loans are profitable, and borrowers have a sufficient degree of future growth potential.

In the management of the Company's loan asset portfolio as a whole, the Company conducts credit rating and self-assessments to ensure that there is no undue concentration of loans in particular industries, in particular corporate borrower sizes, or particular geographic areas. The aim of these regular checks is to disperse risk and create a well-balanced asset portfolio.

Market Risk Management

Market risk refers to the risk of a downward adjustment in the value of the Bank's assets (including off-balance-sheet assets) as a result of fluctuations in market factors, including interest rates, currency exchange rates and share prices, and the risk of a downward adjustment in the value of the Bank's assets as a result of fluctuations in income generated by assets and liabilities. This risk category is principally subdivided into interest rate risk, price fluctuation risk, and exchange rate risk.

Ogaki Kyoritsu Bank has drawn up a set of Market Risk

Management Regulations. The Company controls market risk adequately through the administration of its credit limits. In addition, the Company has established an organization that allows controls to function by separating the market risk management division (middle office) and the office work management division (back office) from the market division (front office).

Liquidity Risk Management

Liquidity risk refers to the possibility that the Company may not be able to secure sufficient funds from its normal sources for necessary operations, due to a mismatched term between fund procurement and investment, or the occurrence of a contingent withdrawal of deposits (known as funding risk). This may result in the Company being forced to take funds at considerably higher interest rates than normal, thus causing the Company to suffer a loss. Liquidity risk also refers to the possibility that the Company may not be able to engage in market transactions, due to factors such as market turmoil (known as market liquidity risk). This may result in the Company being forced to carry out transactions at much more disadvantageous prices than normal, generating a loss.

Ogaki Kyoritsu Bank has drawn up a set of Liquidity Risk Management Regulations. The Company is applying the rules so that it manages its funds in a conservative way. To prepare for any contingency, the Company has also adopted measures to deal with a liquidity crisis, and has established an organization that allows it to make an immediate response.

The ALM Committee

At meetings of the ALM Committee held each month, policies on securities management, funding and other matters are discussed and adopted to improve profitability by keeping market risk, liquidity risk and credit risk within their allowable ranges.

Operational Risk Management

Operational risk refers to the risk of loss resulting from bank business processes, the activities of executives and employees, or systems being inappropriate, as well as from external events.

The Company classifies risks into the categories of (1) administrative risk, (2) system risk, (3) cyber security risk, (4) legal risk, (5) human resource risk, (6) tangible asset risk, and (7) reputational risk, and addresses risk management in accordance with the Operational Risk Management Regulations.

Furthermore, at the Operational Risk Management Committee that is held on a regular basis, efforts are made to improve the effectiveness of risk management through discussions aimed at understanding the status of operational risks and possible countermeasures.

The management systems for the administrative risk and system risk, which are key proponents of operational risk, are as follows.

Administrative Risk Management

Administrative risk refers to the risk of losses, as a result of negligence on the part of executives and regular employees in the performance of clerical duties, accidents they cause, or acts of dishonesty they commit.

Ogaki Kyoritsu Bank is working to strengthen the administrative risk management organization in compliance with its Administrative Risk Management Regulations in order to minimize the materialization of foreseeable categories of administrative risk and thereby enable the Company to cope with the diversification of the banking business and the trend toward an increasing number of transactions.

Specifically, we are collecting and analyzing information on administrative errors so that we can put in place measures to prevent any recurrence and improve our administrative processes. We have also set up administrative work support teams to help the branch offices maintain an adequately high level of accuracy in administrative work. Members of the team visit the branches to supervise work procedures directly, and the team also conducts training courses to raise the skill levels of branch staff. In addition, regular training courses are conducted for different rankings of employees by division to raise the administrative skill levels of the whole Bank.

Cyber Security Risk Management

Cyber security risk refers to the risk that Ogaki Kyoritsu Bank may incur losses as a result of its cyber security being threatened by a cyber-attack. Ogaki Kyoritsu Bank has positioned cyber security risk as one of its most important management issues and has accordingly established a “Basic Policy on Cyber Security Management” and “Cyber Security Risk Management Regulations.” Under the leadership of senior management, we have set up a cross-departmental Computer Security Incident Response Team (CSIRT) to address the threat of cyber-attacks, thereby establishing a management system geared to early warning and emergency response.

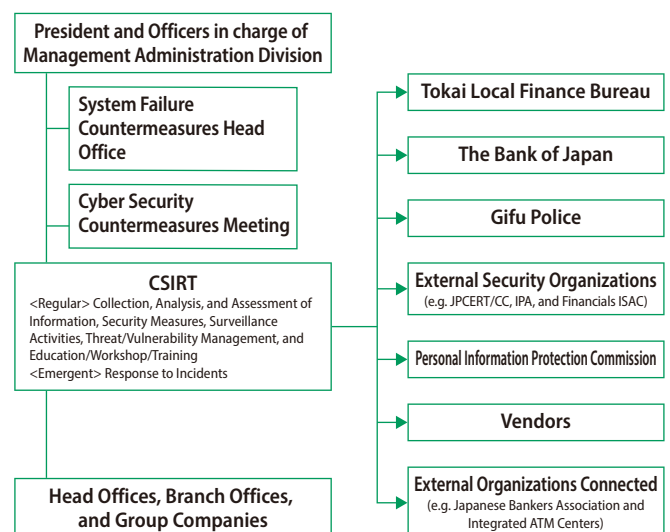
Information Asset Management

The term “information assets” as used here refers both to information itself and to the computer systems. In the event that confidential information is leaked to persons outside the Company, or improper use is made of the Company’s information assets, the Company could suffer considerable damage.

To ensure that Ogaki Kyoritsu Bank conducts its banking business in an ethically correct manner, we have published our Security Policy, which clarifies the principles that the Company applies to the protection of information assets, in addition to the Customer Information Management Regulations, which set out in detail the procedures to be followed for the proper protection and use of the Company’s customer information assets.

Response to Cyber Security

We position cyber security risks as one of our most important management issues, and under the leadership of senior management, we have established a management system for early warning and emergency response to cyberattacks, including the establishment of a Computer Security Incident Response Team (CSIRT), a cross-departmental organization to respond to the threat of cyber-attacks.



Consolidated Balance Sheets

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

As of March 31, 2026 and 2025	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
ASSETS			
Cash and Due from Banks	¥ 836,506	¥ 774,352	\$ 5,232,086
Call Loans and Bills Bought	2,403	2,541	15,030
Monetary Claims Bought	1,477	1,889	9,238
Trading Account Securities	9	180	56
Money Held in Trust	2,925	4,909	18,294
Securities	1,061,592	1,063,482	6,639,929
Loans and Bills Discounted	4,591,534	4,469,609	28,718,626
Foreign Exchanges	4,713	4,645	29,478
Lease Receivables and Investments	90,245	86,121	564,454
Other Assets	85,724	74,308	536,177
Tangible Fixed Assets	29,949	31,458	187,321
Intangible Fixed Assets	6,252	6,420	39,104
Net Defined Benefit Asset	30,884	29,387	193,169
Deferred Tax Assets	1,503	1,400	9,400
Customers' Liabilities for Acceptances and Guarantees	14,887	16,315	93,113
Less Reserve for Possible Loan Losses	(23,459)	(25,078)	(146,728)
Less Reserve for Possible Investment Losses	(95)	(46)	(594)
Total Assets	¥6,737,053	¥ 6,541,899	\$ 42,138,184
LIABILITIES AND NET ASSETS			
Liabilities			
Deposits	¥5,870,948	¥ 5,731,482	\$ 36,720,965
Payables under Repurchase Agreements	15,366	18,308	96,109
Payables for Securities Lending Transactions	143,202	95,872	895,684
Commercial Papers	6,982	7,990	43,670
Borrowed Money	202,658	260,800	1,267,563
Foreign Exchanges	266	1,110	1,663
Bonds Payable	2,100	2,400	13,134
Borrowed Money from Trust Account Liabilities	1,027	1,113	6,423
Other Liabilities	87,076	78,488	544,633
Accrued Employees' Bonuses	1,560	1,549	9,757
Net Defined Benefit Liability	735	816	4,597
Reserve for Directors' Retirement Benefits	59	44	369
Reserve for Reimbursement of Deposits	150	49	938
Reserve for Customer Point Program	158	160	988
Reserve under Special Laws	2	1	12
Deferred Tax Liabilities	23,566	4,984	147,398
Deferred Tax Liability on Land Revaluation	1,823	1,886	11,402
Acceptances and Guarantees	14,887	16,315	93,113
Total Liabilities	6,372,571	6,223,374	39,858,462
Net Assets			
Common Stock :			
Authorized — 80,000,000 shares			
Issued — 41,281,897 shares	46,773	46,773	292,550
Capital Surplus	42,362	42,362	264,961
Retained Earnings	209,517	198,369	1,310,464
Less Treasury Stock :			
— 198,594 shares in 2026 and 199,083 shares in 2025	(1,033)	(385)	(6,461)
Accumulated Other Comprehensive Income :			
Net Unrealized Gains on Available-for-Sale Securities	42,496	19,204	265,799
Net Deferred Hedge Gains and Losses	7,446	(851)	46,572
Land Revaluation Reserve	2,495	1,719	15,605
Remeasurements of Defined Benefit Plans	14,269	11,210	89,248
Stock Acquisition Rights	153	122	956
Total Net Assets	364,482	318,525	2,279,722
Total Liabilities and Net Assets	¥6,737,053	¥ 6,541,899	\$ 42,138,184

Consolidated Statements of Income

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

For the Years Ended March 31, 2026 and 2025	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
Income			
Interest and Dividends on:			
Loans and Bills Discounted	¥ 50,240	¥ 39,542	\$ 314,235
Securities	20,473	12,294	128,052
Others	3,569	2,181	22,322
Trust Fees	0	0	0
Fees and Commissions	23,898	22,263	149,474
Other Operating Income	3,237	3,781	20,246
Other Income	80,770	51,300	505,191
Total Income	182,189	131,364	1,139,535
Expenses			
Interest on:			
Deposits	11,566	3,497	72,341
Borrowings and Rediscounts	6,275	6,036	39,248
Others	1,284	316	8,031
Fees and Commissions	7,500	7,517	46,910
Other Operating Expenses	40,011	9,201	250,256
General and Administrative Expenses	43,952	41,852	274,906
Other Expenses	44,981	42,930	281,342
Total Expenses	155,572	111,352	973,054
Income before Income Taxes	26,616	20,011	166,474
Income Taxes :			
Current	4,406	3,906	27,558
Deferred	2,827	1,386	17,682
Total Income Taxes	7,233	5,293	45,240
Net Income	19,382	14,718	121,228
Net Income Attributable to Owners of the Parent	¥ 19,382	¥ 14,718	\$ 121,228

	Yen		U.S. Dollars
	2026	2025	2026
Per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 466.06	¥ 353.53	\$ 2.91
Diluted Net Income Attributable to Owners of the Parent	465.24	353.01	2.90
Dividends	150.00	90.00	0.93
Net Assets	8,868.04	7,647.89	55.46

Consolidated Statements of Comprehensive Income

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

For the Years Ended March 31, 2026 and 2025	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
Net Income	19,382	14,718	121,228
Other Comprehensive Income	34,649	(32,009)	216,718
Net Unrealized Losses on Available-for-Sale Securities	23,292	(28,450)	145,684
Net Deferred Hedge Gains and Losses	8,297	791	51,895
Revaluation Reserve for Land	—	(55)	—
Remeasurements of Defined Benefit Plans	3,058	(4,294)	19,126
Comprehensive Income	54,032	(17,291)	337,953
Comprehensive Income Attributable to:			
Owners of the Parent	54,032	(17,291)	337,953

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, 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
Cash Dividends	—	—	(4,579)	—	(4,579)
Net Income Attributable to Owners of the Parent	—	—	19,382	—	19,382
Purchases of Treasury Stock	—	—	—	(3,516)	(3,516)
Losses on Sales of Treasury Stock	—	(0)	—	4	4
Cancellation of Treasury Stock	—	(0)	(2,863)	2,863	—
Land Revaluation	—	—	(775)	—	(775)
Change in Scope of Consolidation	—	—	(15)	—	(15)
Net Changes in Items Other Than Stockholders' Equity	—	—	—	—	—
Balance at March 31, 2026	¥46,773	¥42,362	¥209,517	¥(1,033)	¥297,620

	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, 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
Cash Dividends	—	—	—	—	—	—	(4,579)
Net Income Attributable to Owners of the Parent	—	—	—	—	—	—	19,382
Purchases of Treasury Stock	—	—	—	—	—	—	(3,516)
Losses on Sales of Treasury Stock	—	—	—	—	—	—	4
Cancellation of Treasury Stock	—	—	—	—	—	—	—
Land Revaluation	—	—	—	—	—	—	(775)
Change in Scope of Consolidation	—	—	—	—	—	—	(15)
Net Changes in Items Other Than Stockholders' Equity	23,292	8,297	775	3,058	35,425	31	35,456
Balance at March 31, 2026	¥42,496	¥7,446	¥2,495	¥14,269	¥66,708	¥153	¥364,482

	Thousands of U.S. Dollars				
	STOCKHOLDERS' EQUITY				
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity
Balance at April 1, 2025	\$ 292,550	\$ 264,961	\$ 1,240,736	\$ (2,408)	\$ 1,795,846
Cash Dividends	—	—	(28,640)	—	(28,640)
Net Income Attributable to Owners of the Parent	—	—	121,228	—	121,228
Purchases of Treasury Stock	—	—	—	(21,991)	(21,991)
Losses on Sales of Treasury Stock	—	(0)	—	25	25
Cancellation of Treasury Stock	—	(0)	(17,907)	17,907	—
Land Revaluation	—	—	(4,847)	—	(4,847)
Change in Scope of Consolidation	—	—	(93)	—	(93)
Net Changes in Items Other Than Stockholders' Equity	—	—	—	—	—
Balance at March 31, 2026	\$ 292,550	\$ 264,961	\$ 1,310,464	\$ (6,461)	\$ 1,861,521

	Thousands of U.S. Dollars						Stock Acquisition Rights	Total Net Assets
	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			
Balance at April 1, 2025	\$ 120,115	\$ (5,322)	\$ 10,751	\$ 70,115	\$ 195,665	\$ 763	\$ 1,992,275	
Cash Dividends	—	—	—	—	—	—	(28,640)	
Net Income Attributable to Owners of the Parent	—	—	—	—	—	—	121,228	
Purchases of Treasury Stock	—	—	—	—	—	—	(21,991)	
Losses on Sales of Treasury Stock	—	—	—	—	—	—	25	
Cancellation of Treasury Stock	—	—	—	—	—	—	—	
Land Revaluation	—	—	—	—	—	—	(4,847)	
Change in Scope of Consolidation	—	—	—	—	—	—	(93)	
Net Changes in Items Other Than Stockholders' Equity	145,684	51,895	4,847	19,126	221,572	193	221,766	
Balance at March 31, 2026	\$ 265,799	\$ 46,572	\$ 15,605	\$ 89,248	\$ 417,237	\$ 956	\$ 2,279,722	

Consolidated Statements of Cash Flows

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

For the Years Ended March 31, 2026 and 2025	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 26,616	¥ 20,011	\$ 166,474
Depreciation	3,985	3,828	24,924
Impairment Loss on Fixed Assets	835	557	5,222
Gains on Return of Employee Retirement Benefit Trust	(5,600)	—	(35,026)
Increase (Decrease) in Reserve for Possible Loan Losses	(1,619)	(3,211)	(10,126)
Increase (Decrease) in Allowance for Investment Loss	48	18	300
Increase (Decrease) in Accrued Employees' Bonuses	11	(21)	68
Decrease (Increase) in Net Defined Benefit Asset	2,923	(2,411)	18,282
Increase (Decrease) in Net Defined Benefit Liability	(81)	(462)	(506)
Increase (Decrease) in Reserve for Directors' Retirement Benefits	15	9	93
Increase (Decrease) in Reserve for Reimbursement of Deposits	100	(25)	625
Interest and Dividend Income	(74,283)	(54,018)	(464,617)
Interest Expense	19,126	9,851	119,627
Securities Gains, Net	(1,797)	(469)	(11,239)
Losses (Gains) on Money Held in Trust	(1)	37	(6)
Losses on Sale of Fixed Assets, Net	280	223	1,751
Net Changes in Trading Account Securities	171	(10)	1,069
Net Changes in Loans and Bills Discounted	(121,924)	37,114	(762,596)
Net Changes in Deposits	139,465	(24,285)	872,310
Net Changes in Borrowed Money	(58,141)	(72,210)	(363,653)
Net Changes in Deposits with Banks	(281)	2,653	(1,757)
Net Changes in Call Loans	138	32	863
Net Changes in Call Money	(2,941)	(2,125)	(18,395)
Net Increase (Decrease) in Commercial Papers	(1,007)	1,991	(6,298)
Net Changes in Payables for Securities Lending Transactions	47,330	18,136	296,034
Net Changes in Foreign Exchange Assets	(67)	1,118	(419)
Net Changes in Foreign Exchange Liabilities	(843)	403	(5,272)
Interest Income Received	75,032	54,762	469,301
Interest Expense Paid	(18,815)	(9,650)	(117,682)
Net Changes in Lease Assets	177	73	1,107
Net Changes in Lease Receivables and Investments	(4,123)	(3,579)	(25,788)
Increase (Decrease) in Straight Bonds - Issuance and Redemption	(300)	(300)	(1,876)
Net Changes in Borrowed Money from Trust Account Liabilities	(85)	(83)	(531)
Others	(9,523)	35,304	(59,563)
Subtotal	14,817	13,259	92,675
Income Taxes Paid	(4,110)	(3,535)	(25,706)
Income Taxes Refunded	25	190	156
Net Cash Provided by (Used in) Operating Activities	10,732	9,913	67,125
Cash Flows from Investing Activities:			
Purchases of Securities	(363,063)	(208,050)	(2,270,846)
Proceeds from Sales of Securities	244,516	115,480	1,529,372
Proceeds from Maturities of Securities	179,184	193,852	1,120,740
Proceeds from Cancellation of Money Held in Trust	1,966	—	12,296
Purchases of Tangible Fixed Assets	(1,679)	(2,315)	(10,501)
Proceeds from Sales of Tangible Fixed Assets	74	123	462
Payments for Retirement of Tangible Fixed Assets	(9)	(16)	(56)
Purchases of Intangible Fixed Assets	(1,719)	(1,702)	(10,751)
Others	—	1	—
Net Cash Provided by (Used in) Investing Activities	59,269	97,372	370,709
Cash Flows from Financing Activities:			
Cash Dividends Paid	(4,579)	(2,913)	(28,640)
Purchases of Treasury Stock	(3,516)	(4)	(21,991)
Proceeds from Sales of Treasury Stock	0	0	0
Others	(35)	(38)	(218)
Net Cash Used in Financing Activities	(8,131)	(2,956)	(50,856)
Net Increase (Decrease) in Cash and Cash Equivalents	61,871	104,330	386,983
Cash and Cash Equivalents at Beginning of the Year	771,447	667,117	4,825,162
Cash and Cash Equivalents at End of the Year	¥ 833,319	¥ 771,447	\$ 5,212,152

Overseas Topics

To Meet the Needs of Customers Who Are Expanding Business Overseas, the Company Has Built a Network through Business Alliances.

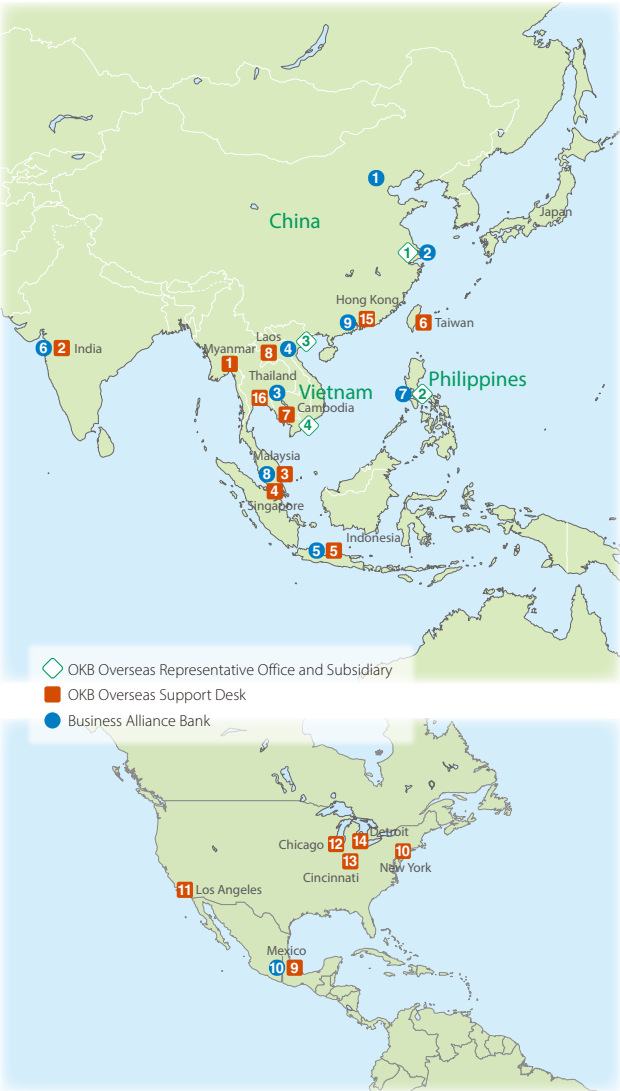
Ogaki Kyoritsu Bank strengthened its Asian support network by opening OKB Consulting Vietnam Co., Ltd., in Hanoi in April 2017, followed by the Manila Representative Office in the city of Makati, the national capital region of the Philippines, in May. The Company opened the Ho Chi Minh City Branch of OKB Consulting Vietnam Co., Ltd., in Ho Chi Minh City in March

2020. In addition to offering the “OKB Overseas Support Desk” service* by utilizing OKB’s four overseas sites, the overseas sites of Sampo Japan Insurance and Mitsui Sumitomo Insurance, etc. as the contract points, we have established a support organization in 14 countries and territories, mainly in Asia, through alliances with leading local banks overseas.

* A service aimed at members of the OKB Asia Kyoritsu-Kai.

OKB Overseas Business Support Network

— Our overseas network extending to 14 countries and territories, mainly in Asia (including Japan) —



OKB Overseas Representative Office and Subsidiary

- ① Shanghai Representative Office
- ② Manila Representative Office
- ③ OKB Consulting Vietnam Co., Ltd.
- ④ OKB Consulting Vietnam Co., Ltd. Ho Chi Minh City Branch

OKB Overseas Support Desk

- ① OKB Myanmar Support Desk
- ② OKB India Support Desk
- ③ OKB Malaysia Support Desk
- ④ OKB Singapore Support Desk
- ⑤ OKB Indonesia Support Desk
- ⑥ OKB Taiwan Support Desk
- ⑦ OKB Cambodia Support Desk
- ⑧ OKB Laos Support Desk
- ⑨ OKB Mexico Support Desk
- ⑩ OKB New York Support Desk
- ⑪ OKB Los Angeles Support Desk
- ⑫ OKB Chicago Support Desk
- ⑬ OKB Cincinnati Support Desk
- ⑭ OKB Detroit Support Desk
- ⑮ OKB Hong Kong Support Desk
- ⑯ OKB Thailand Support Desk

Business Alliance Bank

- ① Bank of China Limited
- ② Bank of Communications Co., Ltd.
- ③ Bangkok Bank Public Company Limited
- ④ JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIET NAM
- ⑤ PT. Bank Maybank Indonesia Tbk
- ⑥ State Bank of India
- ⑦ Metropolitan Bank and Trust Company
- ⑧ Malayan Banking Berhad
- ⑨ The Bank of East Asia, Limited
- ⑩ BANCO NACIONAL DE MÉXICO, S.A.

International Directory

(as of June 30, 2026)

Head Office

98, Kuruwamachi 3-chome, Ogaki,
Gifu 503-0887, Japan
Phone: 81 (584) 74-2111
URL: <https://www.okb.co.jp>

Operations Support Division

98, Kuruwamachi 3-chome, Ogaki,
Gifu 503-0887, Japan
Phone: 81 (584) 74-2111
SWIFT Address: OGAK JPJT

Tokyo Branch

12-5, Kyobashi 1-chome, Chuo-ku,
Tokyo 104-0031, Japan
Phone: 81 (3) 5159-7000

Osaka Branch

5-7, Hon-machi 3-chome, Chuo-ku,
Osaka 541-0053, Japan
Phone: 81 (6) 6260-0500

Shanghai Representative Office

Room 2406, Shanghai International Trade
Centre, 2201 Yan-An Road (West), Shanghai
China
Phone: 86 (21) 5047-2700

Manila Representative Office

Unit 507, 5th Floor, Tower One & Exchange Plaza,
Ayala Triangle, Ayala Avenue, Makati City,
1226 Philippines
Phone: (63)2-8810-6856

OKB Consulting Vietnam Co., Ltd.

Unit 2.11, 2nd Floor, CornerStone Building,
16 Phan Chu Trinh Street, Cua Nam Ward, Hanoi
City, Vietnam
Phone: (84)24-3823-8247

OKB Consulting Vietnam Co., Ltd. Ho Chi Minh City Branch

3A Floor, Lafayette De Saigon, 8 Phung Khac
Khoan Street, Saigon Ward, Ho Chi Minh City,
Vietnam
Phone: (84)24-3827-8572

Subsidiaries

(as of June 30, 2026)

Company name	Business lines	Established	Capital (Millions of Yen)	Percentage of the Bank's voting rights (%)	Percentage of the Bank's subsidiaries' voting rights (%)
Kyoyu Lease Co., Ltd.	Leasing	July 14, 1964	120	27.1	72.9
Kyoritsu Computer Service Co., Ltd.	System development, operations related to IT consulting	December 3, 1980	45	5.0	95.0
OKB Research Institute Co., Ltd.	Investigations, research and commissioned work on the economy, industry, and culture Provision of corporate management information, and various consulting services	July 22, 1996	50	34.0	66.0
OKB Securities Co., Ltd.	Securities services	March 5, 2019	1,500	100.0	—
OKB Guarantee Co., Ltd.	Credit guarantee, and appraisal and investigation of real estate collateral properties	July 1, 1982	140	100.0	—
OKB Payment Plat Co., Ltd.	Credit card services	July 15, 1983	30	49.7	50.3
OKB Capital Co., Ltd.	Investment services in stocks, corporate bonds, etc.	October 1, 1984	100	49.8	50.2
OKB Realty Management Co., Ltd.	Investment advisory services related to structuring and management of private real estate funds	May 20, 2026	300	100.0	—
OKB Business Co., Ltd.	Commissioned work and centralized processing operations for bank clerical operations, and close examination and management operations for cash, etc.	December 15, 1979	20	100.0	—
OKB Partners Co., Ltd.	Ledgers and supply receiving and shipping services, document preparation and printing services, document storage and related services	April 3, 1984	10	100.0	—
OKB Consulting Vietnam Co., Ltd.	Management Consulting	April 5, 2017	30	100.0	—

Corporate Data

(as of March 31, 2026)

Year of Establishment

1896

Common Stock

Authorized 80,000,000 shares
Issued 41,281,897 shares
Capital ¥46,773 million

Number of Stockholders

22,553

Stock Listing

Prime Market of the Tokyo Stock Exchange
(Ticker Code: 8361)

Number of Employees (The Ogaki Kyoritsu Bank, Ltd.)

2,324

Number of Branches and Offices

Domestic 157
Foreign 2
Foreign subsidiary 1

Board of Directors and Corporate Auditors

(as of June 30, 2026)

Chairman	Toshiyuki Sakai
President	Takaharu Hayashi
Director & Senior Managing Executive Officers	Satoshi Tsuchiya Yoshinori Goto
Director & Managing Executive Officers	Yasushi Kanamori Tsuyoshi Koike
Directors	Yuko Moriguchi* Chihiro Shimizu* Masanori Aikyo*
	* External director
Standing Corporate Auditors	Tetsuya Uramatsu Kohei Tanabe
Corporate Auditors	Yoshiro Tominari* Toshio Sobue*
	* External auditor

Major Stockholders

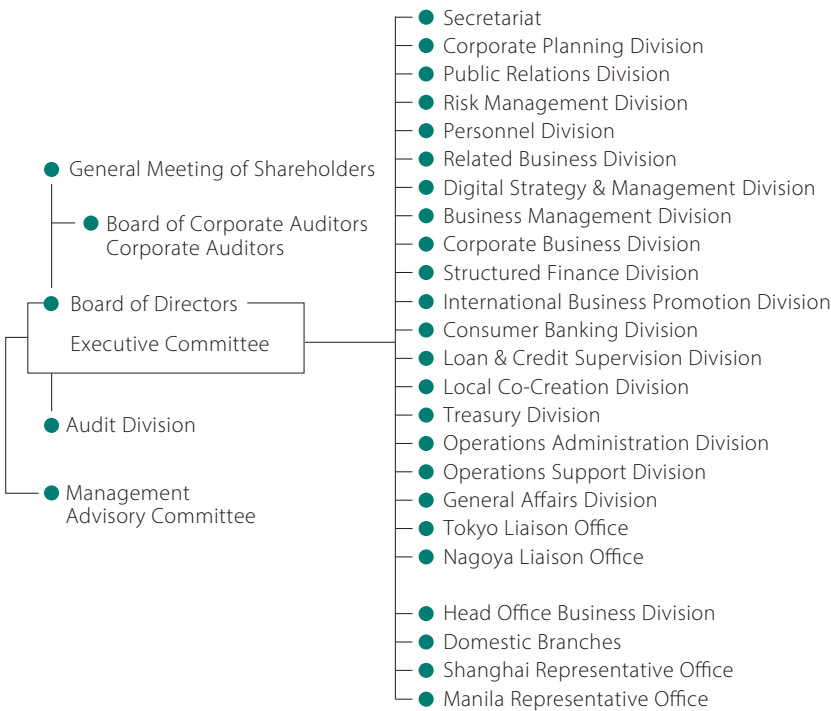
Name	Shares (Thousand)	%
The Master Trust Bank of Japan,Ltd. (Trustee Account)	4,985	12.13
ARIAKE MASTER FUND	3,066	7.46
Custody Bank of Japan,Ltd. (Trustee Account)	2,317	5.64
Ogaki Kyoritsu Bank Employees' Shareholding Association	1,127	2.74
Giken Co., Ltd.	1,064	2.59
Meiji Yasuda Life Insurance Company	791	1.92
Y.Makimura & Co., Ltd.	535	1.30
JP MORGAN CHASE BANK 385781	531	1.29
STATE STREET BANK AND TRUST COMPANY 505223	522	1.27
STATE STREET BANK AND TRUST COMPANY 505001	450	1.09

Notes:

1. The number of shares held is rounded down to the nearest thousand and the shareholding ratio is rounded down to two decimal places.
2. Treasury stock is not included in the calculation of the percentage of total share issued.

Organization Chart

(as of July 1, 2026)



OKB

The Ogaki Kyoritsu Bank, LTD.

98, Kuruwamachi 3-chome, Ogaki, Gifu 503-0887, Japan

Phone: 81 (584) 74-2111

URL: <https://www.okb.co.jp>