

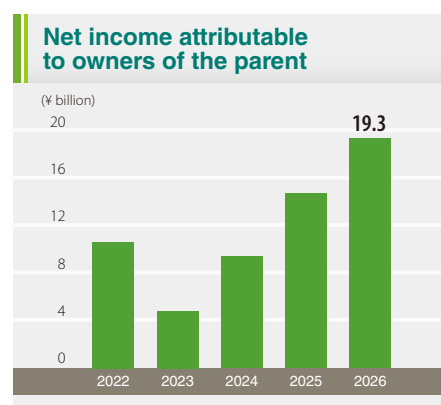
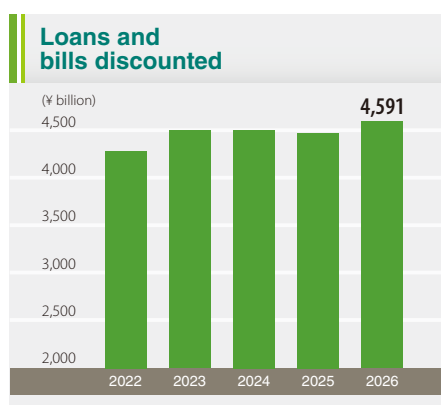
Consolidated Financial Highlights

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.

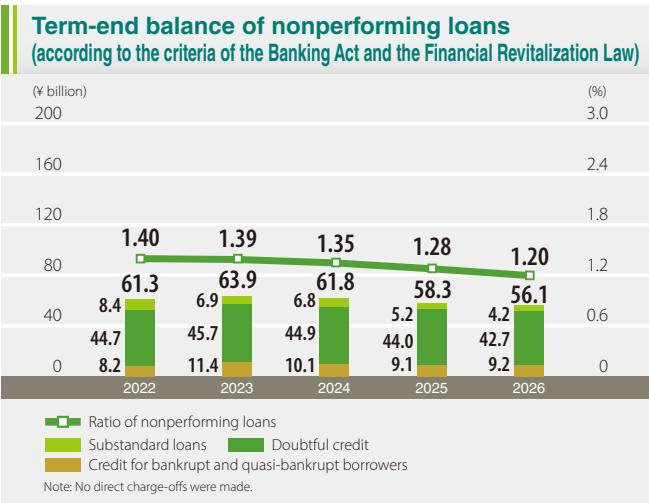
Asset Quality

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.”

