

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