



# Investor Relations Presentation Material

December 2025

<b>I: Key Topics</b>		<b>III: FY2025 Overview of Interim Financial Results</b>	
	Page	FY2025 Overview of Interim Financial Results	17
Revision of Financial Targets in the Medium-Term Management Plan	2	Interest Income	18
Shareholder Returns	3	Non-interest Income	19
Maintaining Financial Soundness	4	Status of Expenses	20
Strategic Shareholdings	5	Balance of Nonperforming Loans and Credit-related Costs	21
Initiatives to Improve PER	6	Status of Securities Investments	22
Financial Targets	7	FY2025 Financial Results Forecast	23
Non-Financial Targets	8		
<b>II: Initiatives to Enhance Corporate Value</b>		<b>IV: Sustainability Policy and Initiatives</b>	
Overview of Medium-Term Management Plan	10	Sustainability Policy	25
Initiatives to Enhance Corporate Value	11	Materiality Metrics	26
Growth Strategy	12	Specific Initiatives for Material Issues (Materiality)	29
Management Foundation Reinforcement	13		
Talent Strategy	15		

**I: Key Topics**

**II: Initiatives to Enhance Corporate Value**

**III: FY2025 Overview of Interim Financial Results**

**IV: Sustainability Policy and Initiatives**

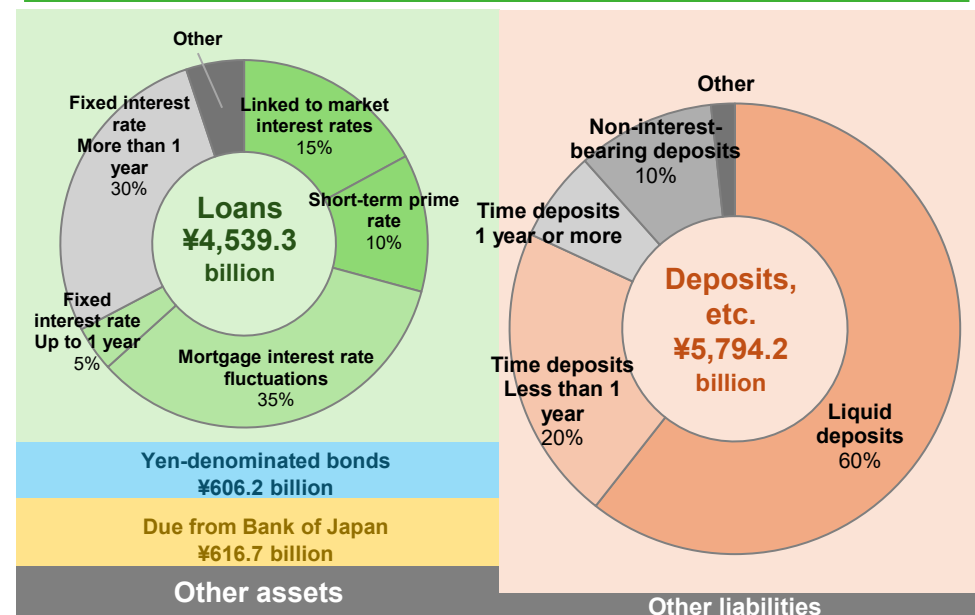
# Revision of Financial Targets in the Medium-Term Management Plan

The Ogaki Kyoritsu Bank, LTD.

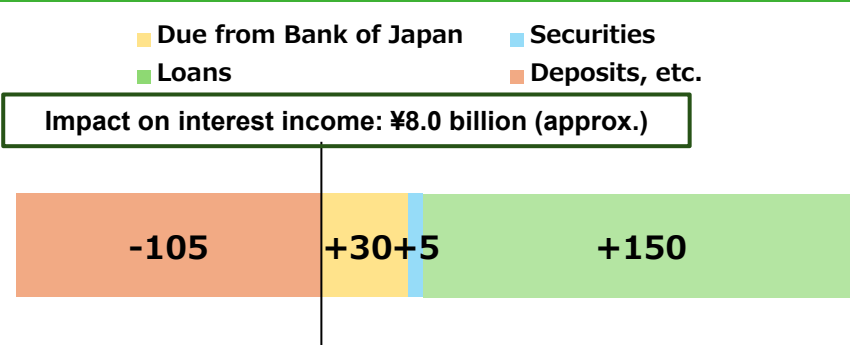
Financial targets revised upward in light of the impact of the Bank of Japan's policy rate hike and other factors not taken into account when the medium-term management plan was initially formulated

Item	FY2024 (Actual)	FY2025 (Plan)	Medium-term Target		Long-term Target	
			Initial	Revised	Initial	Revised
(Consolidated) ROE	4.4%	5.0%	3.5% or higher	5.0% or higher	5.0% or higher	8.0% or higher
(Consolidated) Net income	¥14.7 billion	¥17.1 billion	¥12.0 billion or more	¥18.0 billion or more	¥15.0 billion or more	¥25.0 billion or more
(Consolidated) Core OHR	71.5%	67.3%	75% or less	65% or less	65% or less	60% or less

## Yen Balance Sheet



## Impact of Yen Interest Rate Hike (+0.50%)



- [Assumptions]
- ✓ The yen-denominated balance sheet remains unchanged
  - ✓ Loans other than fixed-rate loans have an immediate pass-through rate of 100% for the increase in the policy interest rate
  - ✓ Fixed-rate loans (of up to one year) maintain the loan balance and have a pass-through rate of 100%.
  - ✓ Liquid deposits have a pass-through rate of 40%, while fixed deposits have a pass-through rate of 60%.

For FY2025 the annual dividend is to be increased by 20 yen (interim dividend of 10 yen and year-end dividend of 10 yen) to 110 yen (planned)

## Basic Policy for Capital Management

We will conduct balanced capital management from the three perspectives of maintaining soundness by building up equity, investments for sustainable growth, and enhancing shareholder returns.

### Shareholder Returns

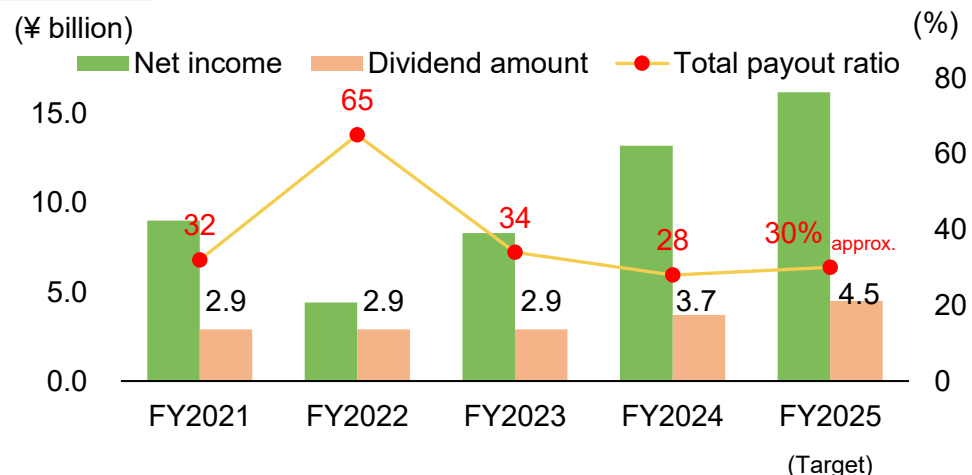


## Shareholder Returns Policy

### [Shareholder Returns Policy]

To ensure a sustainable management foundation in order to live up to the trust of our local customers, we will strive to build up our internal reserves. Based on this premise, we will position stable dividends as the basic form of shareholder returns, and based on a comprehensive assessment of future capital adequacy ratio levels, financial results outlooks, external conditions, and other factors, we will provide additional shareholder returns through **dividend increases** and **share repurchases**, with a target total payout ratio of around 30%.

	Interim Dividend		Year-end Dividend		Annual Dividend
	Basic Shareholder Return	Additional Shareholder Return	Basic Shareholder Return	Additional Shareholder Return	
FY2023	35 yen/share	–	35 yen/share	–	70 yen/share
FY2024	35 yen/share	–	35 yen/share	20 yen/share	90 yen/share
FY2025	45 yen/share	10 yen/share	45 yen/share	10 yen/share	110 yen/share



The consolidated interim capital adequacy ratio for FY2025 is maintained in the 9% range on a fully loaded basis to ensure financial soundness

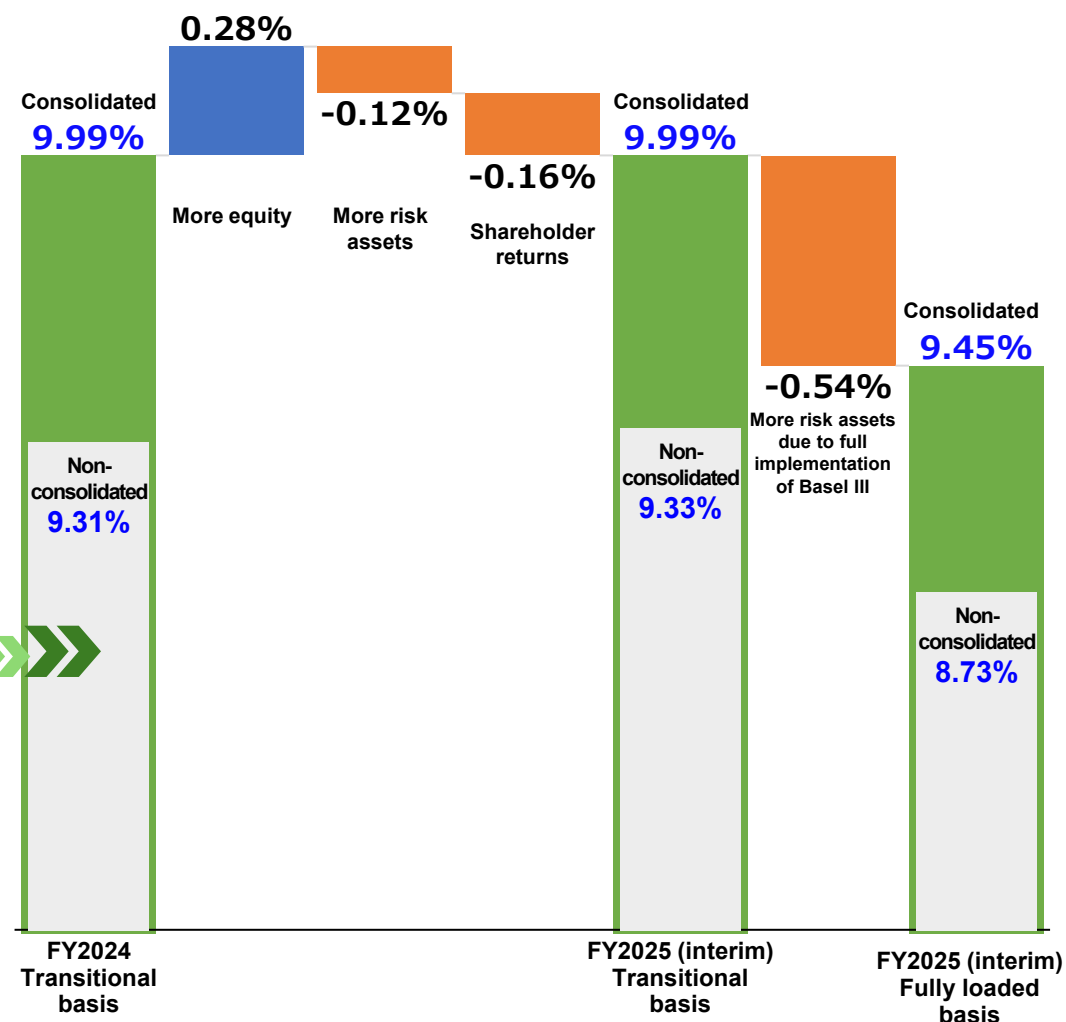
## Basic Policy for Capital Management

We will conduct balanced capital management from the three perspectives of maintaining soundness by building up equity, investments for sustainable growth, and enhancing shareholder returns.

### Shareholder Returns



## Factors Behind Changes in Capital Adequacy Ratio



**We aim to reduce strategic shareholdings, including deemed shareholdings, to 20% of consolidated net assets (market value basis)**

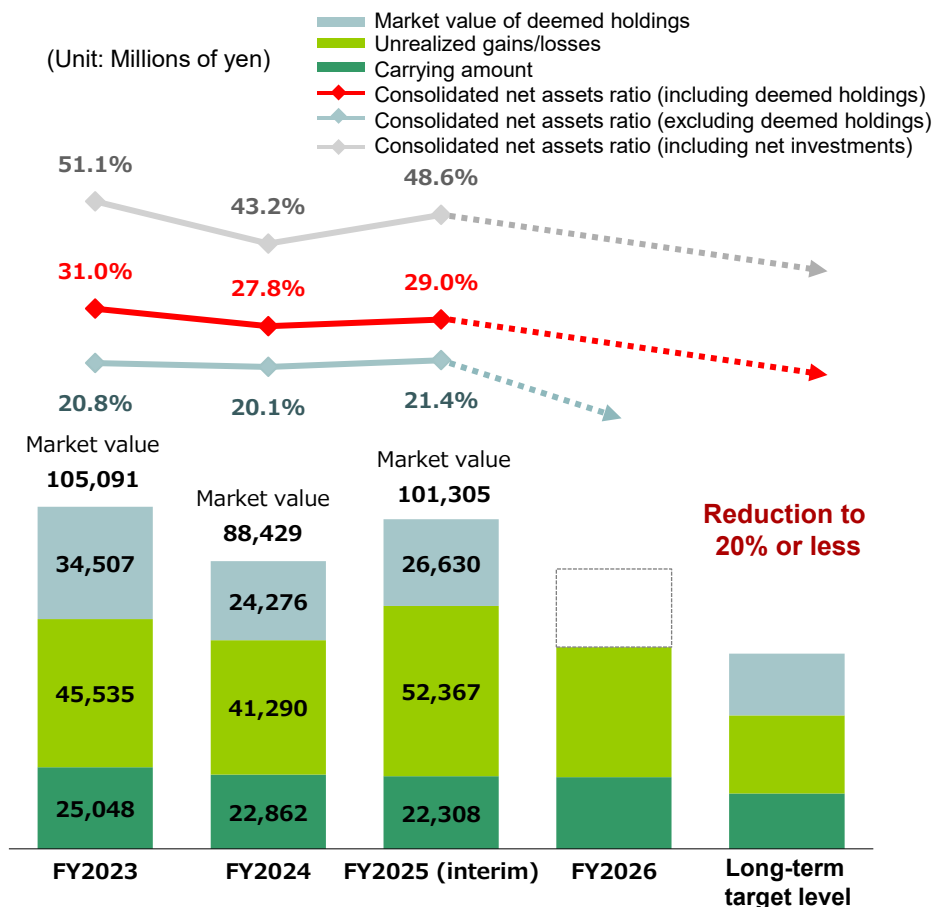
**[Strategic Shareholdings Policy]**

We regularly review the medium- to long-term economic rationale and future prospects of strategic shareholdings, taking into account whether the benefits and risks of each individual shareholding are commensurate with the cost of capital. When undertaking a review of economic rationale, we adopt the perspectives of profitability and soundness. As a result of this, we, as a regional financial institution, make a comprehensive determination as to whether it is appropriate to hold such shares based on factors that include our business strategy and the maintaining and strengthening of long-term, stable business relationships with business partners, and our basic policy is to sell or reduce holdings of stocks where we can find no significance in continued holding. For FY2025, based on the results of our review, we are working to reduce strategic shareholdings where the rationale for holding is deemed no longer valid.

## Trends in Strategic Shareholdings (including Deemed Shareholdings)

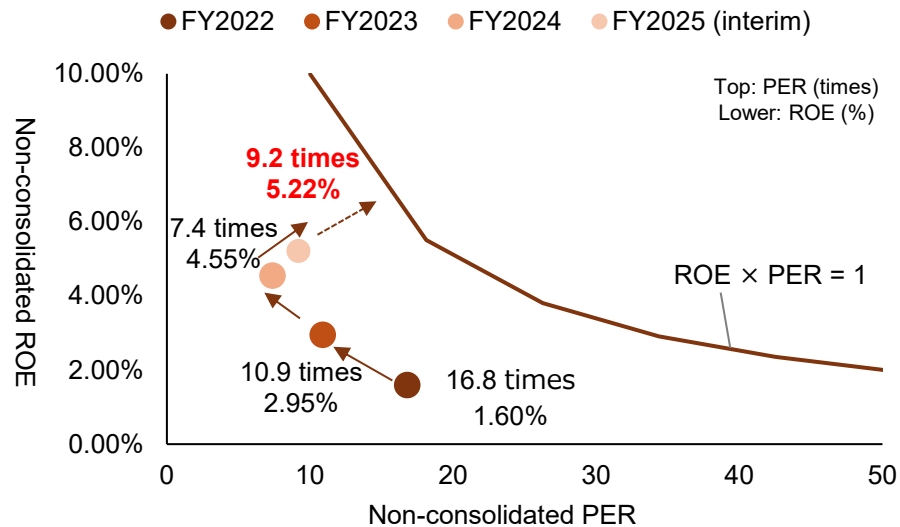
(Unit: Millions of yen)

		FY2023	FY2024	FY2025 (interim)	Vs. FY2024	
Overall	Listed Shares	No. of issues	89	78	75	(3)
		Market value	66,265	59,857	70,398	+10,540
	Unlisted shares	No. of issues	143	142	138	(4)
		Market value	4,318	4,294	4,277	(17)
	Deemed	No. of issues	3	3	3	+0
		Market value	34,507	24,276	26,630	+2,353
	No. of issues		235	223	216	(7)
	Book value		36,504	34,318	33,764	(553)
	Market value		105,091	88,429	101,305	+12,876
	Consolidated net assets		338,704	318,525	349,138	+30,613
Consolidated net assets ratio		31.0%	27.8%	29.0%	1.3%	

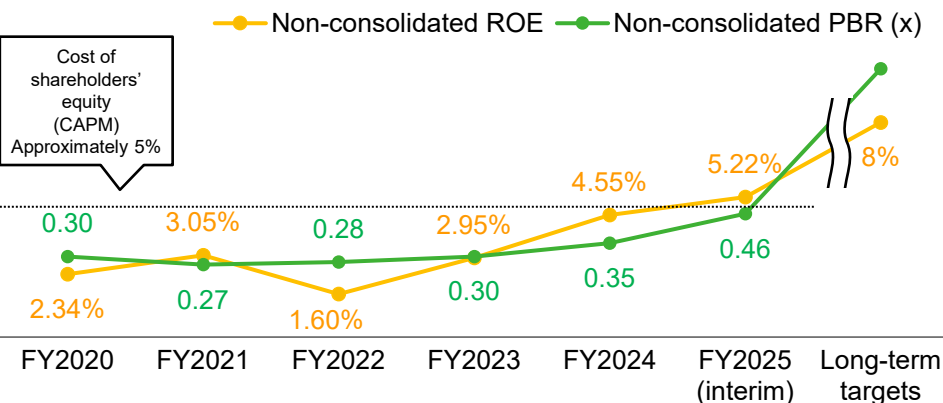


## Change in PER

ROE levels improved due to an increase in net income for the period, and PER also increased, partly reflecting a spillover effect on the stock price.



## Trend in ROE and PBR



## Dialogue with Investors and Others

We will increase opportunities for dialogue with investors and communicate our management strategy and management philosophy, while also updating disclosures to reflect needs identified through such dialogue and aiming to enhance our governance.

### Number of Dialogues with Investors and Others

**12 times** (First Half of FY2024) **32 times** (First Half of FY2025)

## Initiatives Triggered by Dialogue with Investors and Other

**December 2024**  
Establishment of the OKB Group Human Rights Policy

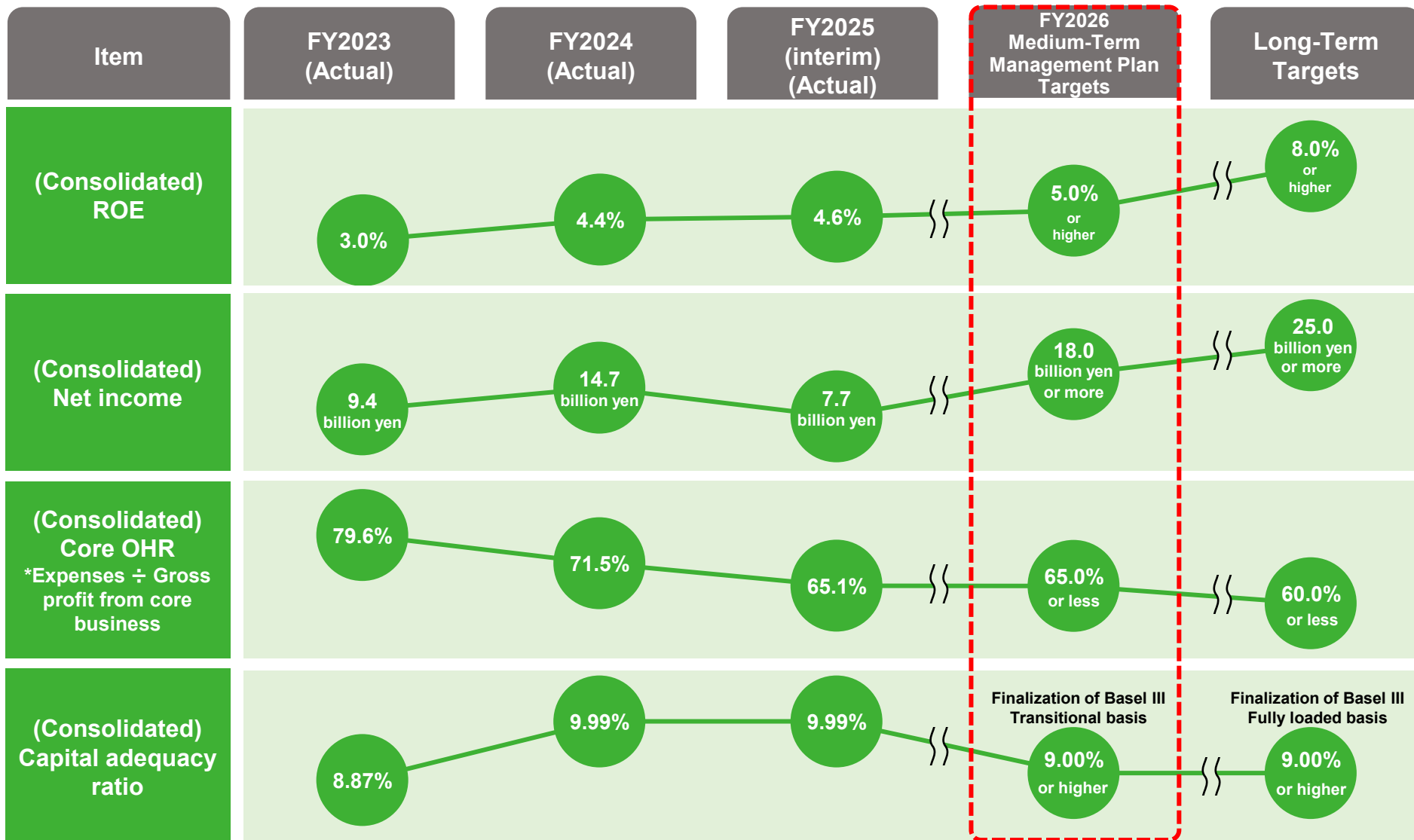


**February 2025**  
Establishment of a Shareholder Return Policy



**September 2025**  
Revision of Financial Targets in the Medium-Term Management Plan





- To contribute to the development of prosperous local communities, we will further strengthen our **non-financial initiatives**.
- Social value created through solving regional issues is essential for the development of regional economies and it also leads to **future economic value**.
- We have set priority non-financial targets so that our non-financial initiatives will lead to economic value.

Theme		Metrics	Target	Target year	2025 As of the end of September
Environmental	Climate change	Reduction in CO <sub>2</sub> emissions (vs. FY2013) *OKB Group target	75% reduction	FY2030	44% reduction
	Financial intermediation	Amount of sustainable finance provided* OKB Group target (Cumulative amount provided from FY2022 to FY2030)	¥1,200 billion	FY2030	¥610.1 billion
Social	Regional economy	Number of clients that received M&A support (annual) Number of clients that received business succession support (annual)	600 1,300	FY2026	678 804
	Corporate culture	Engagement score	68 or higher	FY2026	70
Governance	Diversity	Improving diversity Ratio of women in leadership positions (senior associate and above)	30 % or higher	FY2030	29.2%
	Market dialogue	In-depth dialogue with investors and others (annual)	30 times or more	FY2030	32 times

I: Key Topics

**II: Initiatives to Enhance Corporate Value**

III: FY2025 Overview of Interim Financial Results

IV: Sustainability Policy and Initiatives

The current medium-term management plan is positioned both as a transformation achievement phase in which we complete the work to strengthen the management foundation carried over from the previous medium-term management plan and as a foundation-building phase for structural reforms aimed at realizing a sustainable business model.

## Structural Reform April 2024 to March 2027

**Medium-Term Management Plan  
Always**  
- With Unchanging Commitment,  
Changing Tomorrow -

## Structural Reform

April 2021 to March 2024

Medium-Term Management Plan  
“Let’s Do It!”

### 3C Strategy

- Strengthening of consulting-based business model
- Strengthening customer touchpoints
- Business process reform

 <b>Growth Strategy</b>	<b>Connecting</b> places, people, and work and creating new value
 <b>Talent Strategy</b>	Toward employee happiness and a vibrant organization through peoples’ <b>connections</b>
 <b>Management Foundation Reinforcement</b>	<b>Connecting</b> to the future with a strong management foundation

## Long-term Vision

**An OKB Group that brings happiness to local communities and employees**

- Pursuing our customers’ “thank you”~-

### Our Vision for the Community



Development of prosperous local communities

### The OKB Group We Aspire to Be



Value-creating company

### Ideal Organization



A highly dynamic and autonomous organization

### Ideal Employee Profile



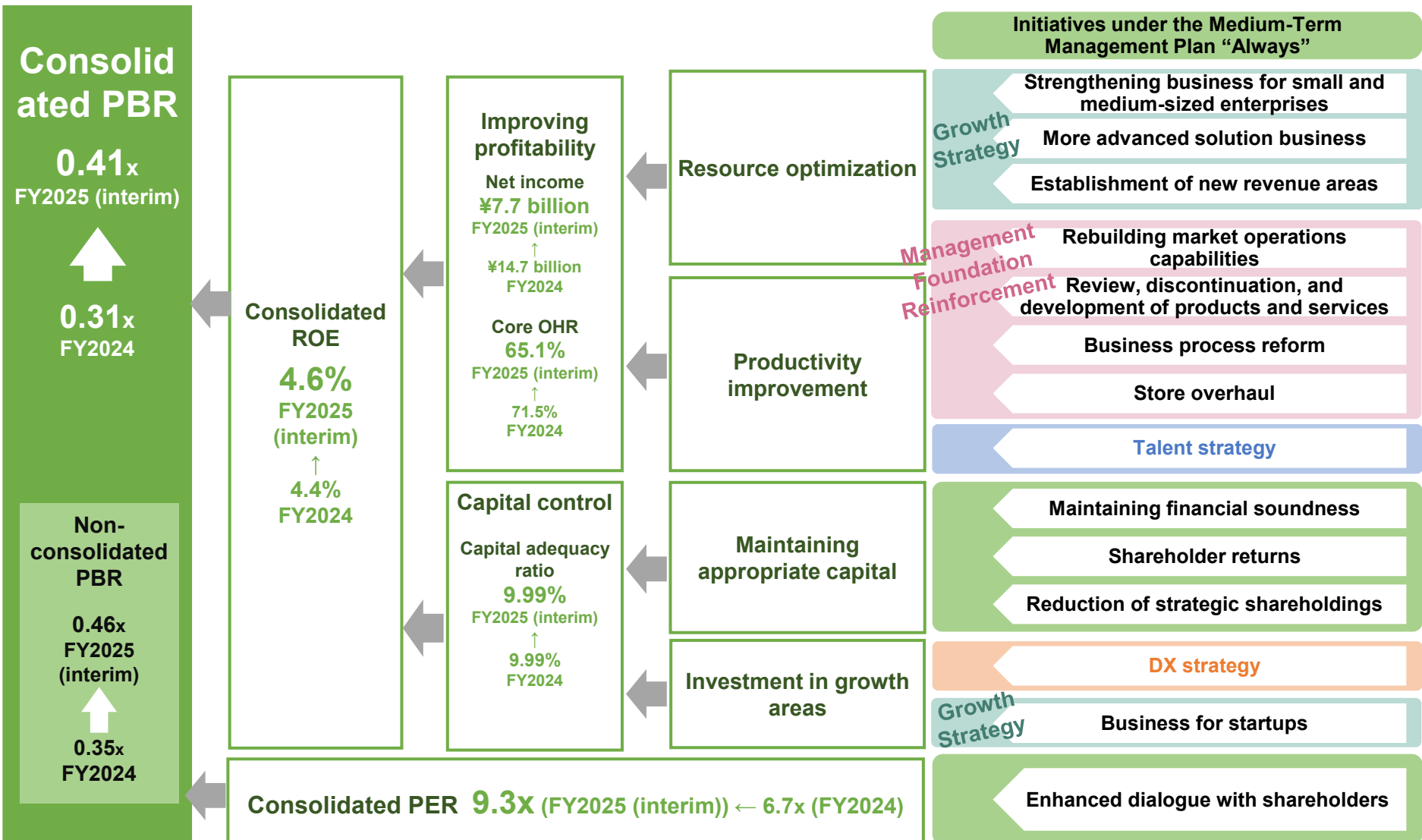
Happiness at work

## DX Strategy: Supporting Regional Innovation

## Basic Sustainability Policy

The OKB Group recognizes addressing sustainability-related issues as an important issue for management, and will work to realize the basic philosophy of the OKB Group by contributing to sustainable community development as a driver of a regional circular economy.

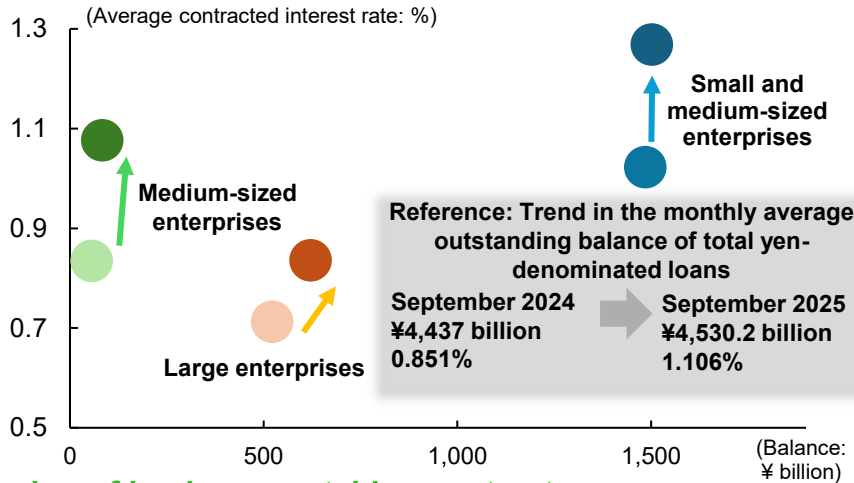
Under the medium-term management plan “Always,” we aim to enhance corporate value by working to improve ROE through growth strategy, talent strategy, and initiatives to strengthen the management foundation, while also seeking to improve PER through proactive dialogue with shareholders and sustainability initiatives.



In an environment of rising domestic interest rates, expanding loan balances is an important factor in securing revenue, so as a result of efforts to appropriately price loan yields and increase balances, both balances and yields improved. As a result of our efforts to offer solutions tailored to customers' needs, opportunities to enter into contracts with customers increased.

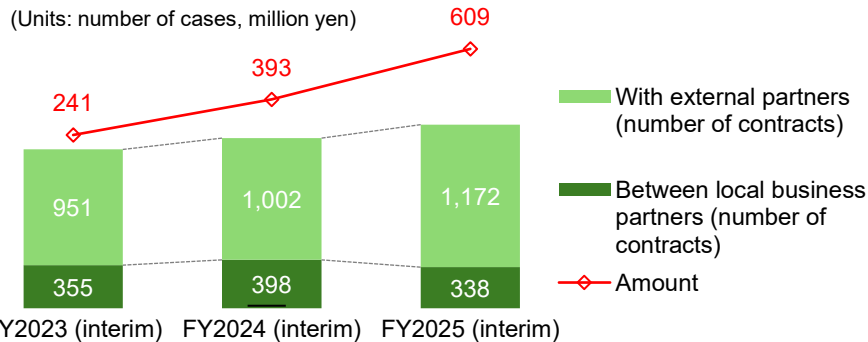
## Strengthening profitability through improved loan yields

■ Trend in Loans by Business Size (September 2024 to September 2025)



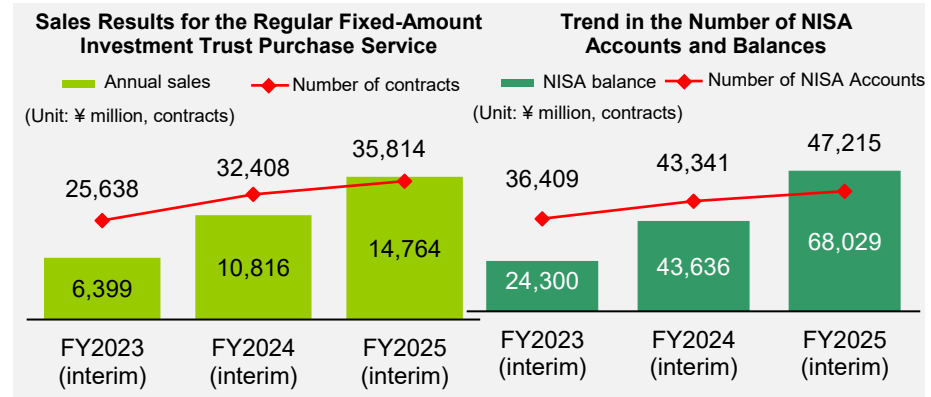
## Number of business matching contracts (collaboration with external partners)

Business matching fees increased due to an increase in contracts with external partners and a rise in the unit price per contract.



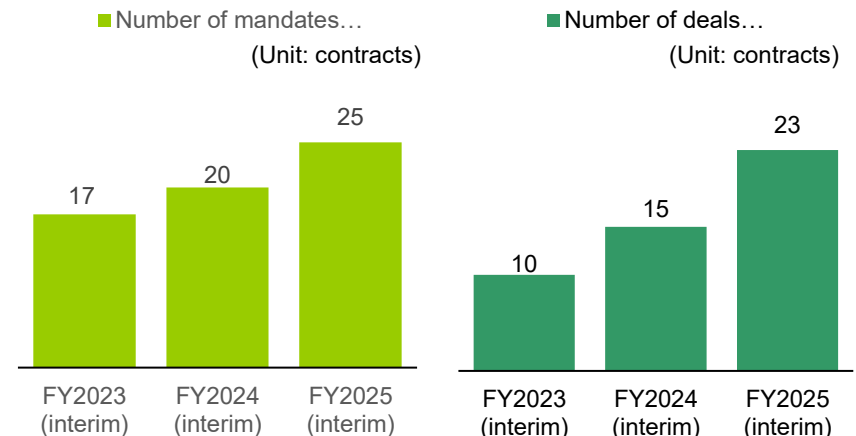
## Promotion of NISA focused on the asset-building segment

■ Promotion of NISA focused on the asset-building segment



## Development of regional industries through M&A

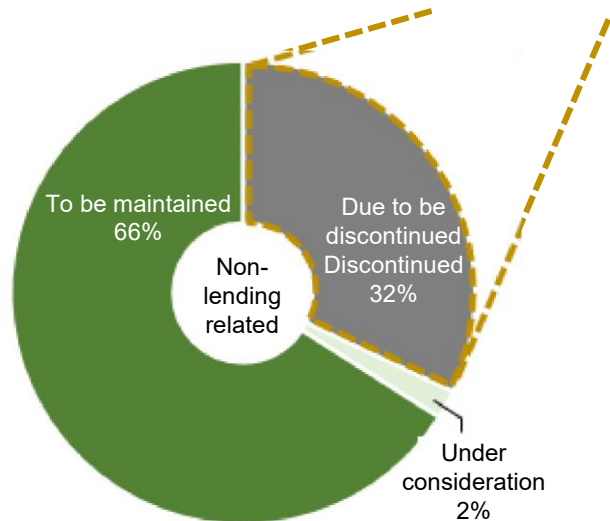
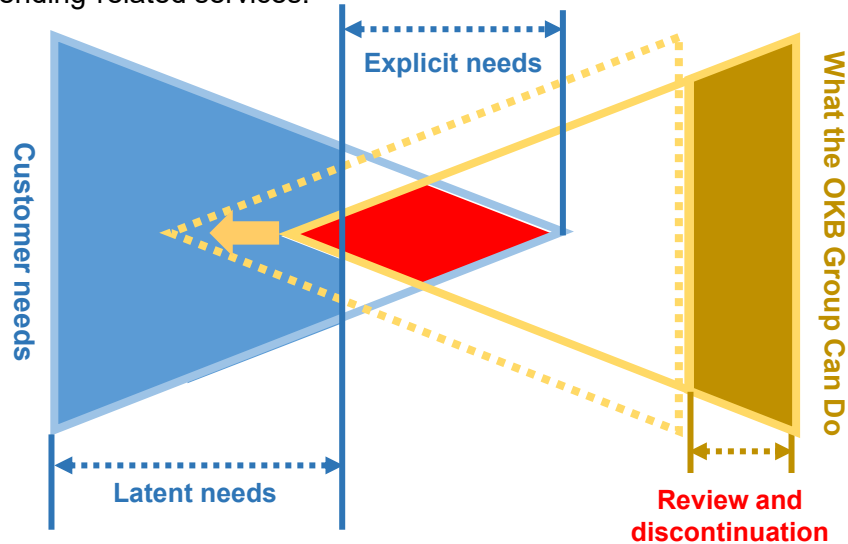
Increase in M&As handled due to increase in dedicated staff.



## Review of existing products and services

We will thoroughly review targeted products and services and discontinue if necessary.

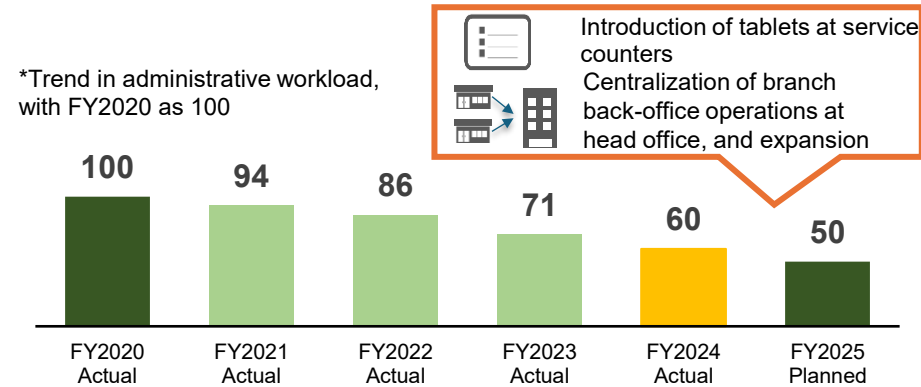
To date, we have decided to discontinue 32% of the 197 non-lending-related services.



## Business process reform

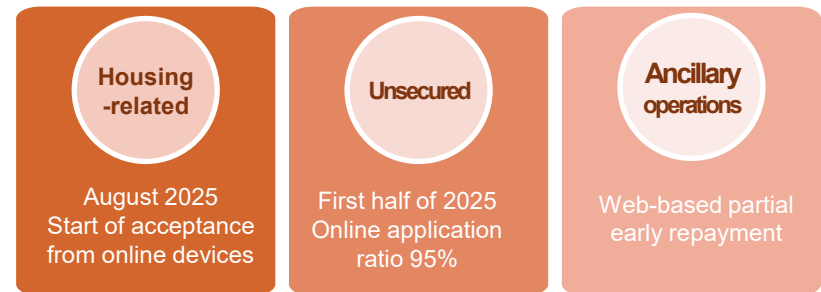
### Branch deposit operations

Aiming to achieve both more robust administrative operations and simplification and greater efficiency, we are introducing tablets at service counters and expanding centralized head-office operations, with the aim of reducing administrative workloads.



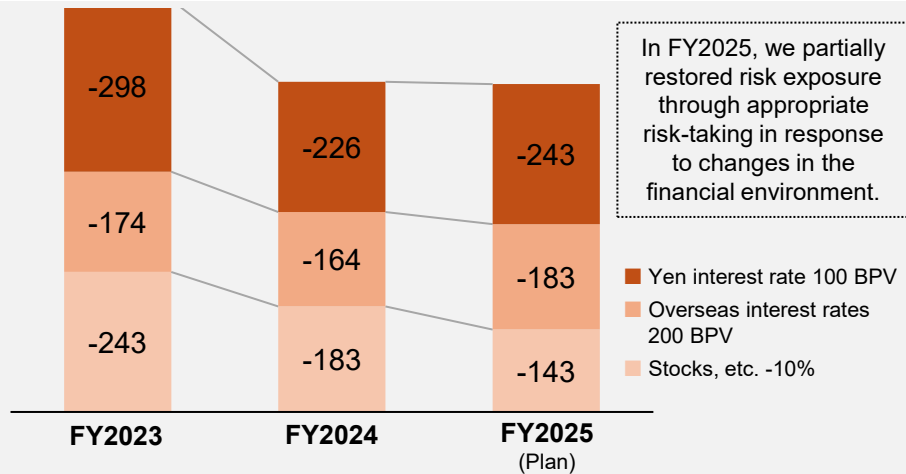
### Web-based loan operations

We are expanding non-face-to-face transactions to enhance convenience for customers and support the centralization of operations at head office.



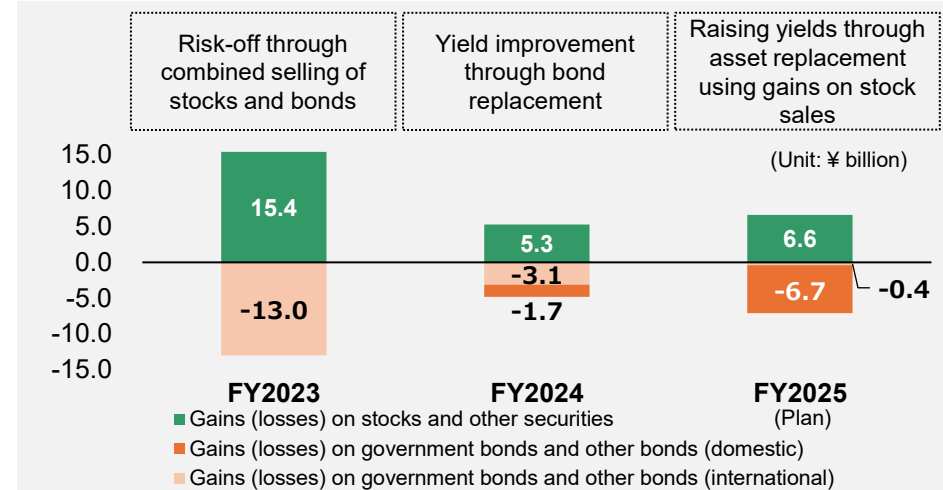
In the second half of FY2025, we will use gains on stock sales and other sources to replace securities in ways that help improve investment efficiency and take appropriate risks in response to changes in the financial environment, thereby enhancing the quality of the portfolio and accelerating its restructuring with a focus on carry.

### ■ Trend in risk exposure

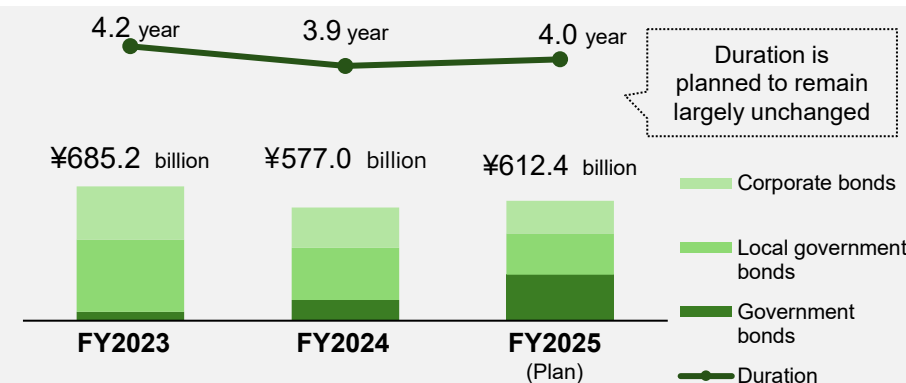


\*For investment trusts, risk exposure is allocated according to underlying assets

### ■ Trend in gains and losses on securities

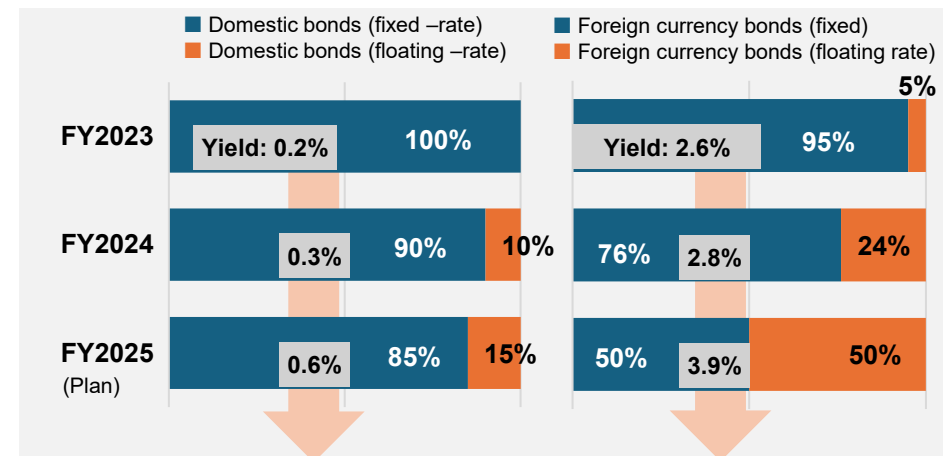


### ■ Domestic bond holdings and duration



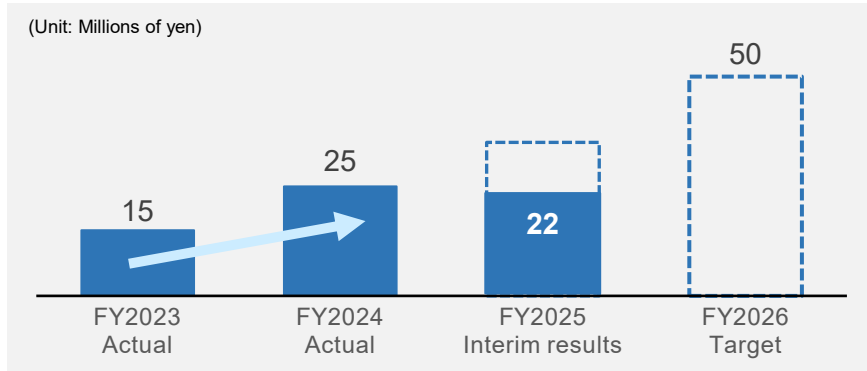
\*Duration is after taking asset swap hedges into account.

### ■ Ratio of floating-rate bonds in total bond holdings and yield



To achieve a “highly dynamic and autonomous organization” through human capital management, we are actively investing in human capital while supporting employees’ self-directed skill development.

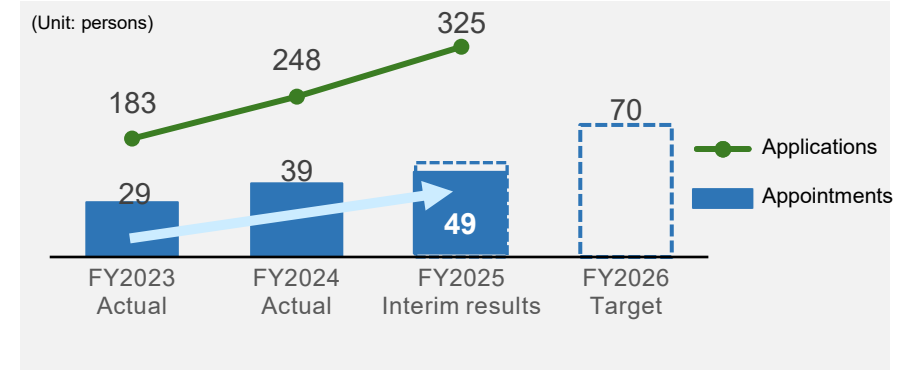
## Amount invested in the employee development fund



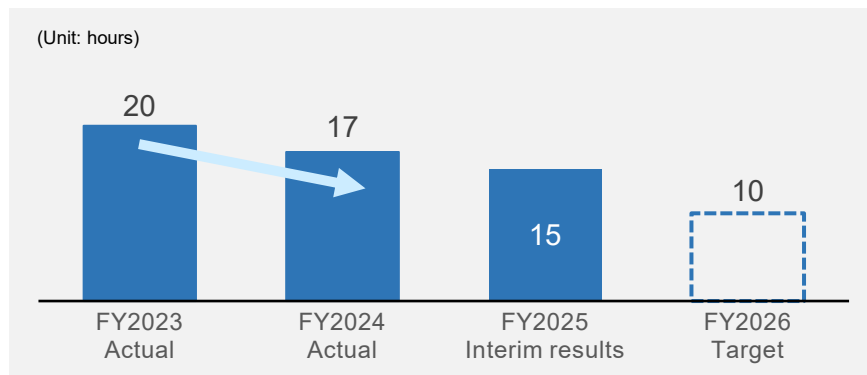
## Empowerment of diverse talent

### Job Request System

\*Cumulative total since FY2021

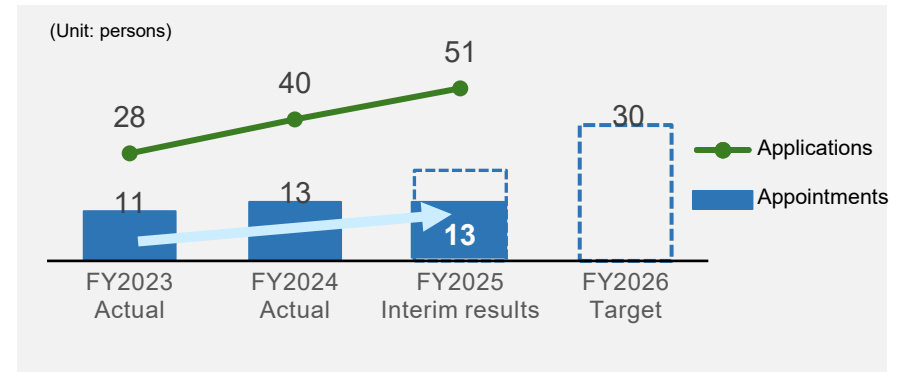


## Overtime Hours (Monthly Average)



### FA System

\*Cumulative total since FY2021



I: Key Topics

II: Initiatives to Enhance Corporate Value

**III: FY2025 Overview of Interim Financial Results**

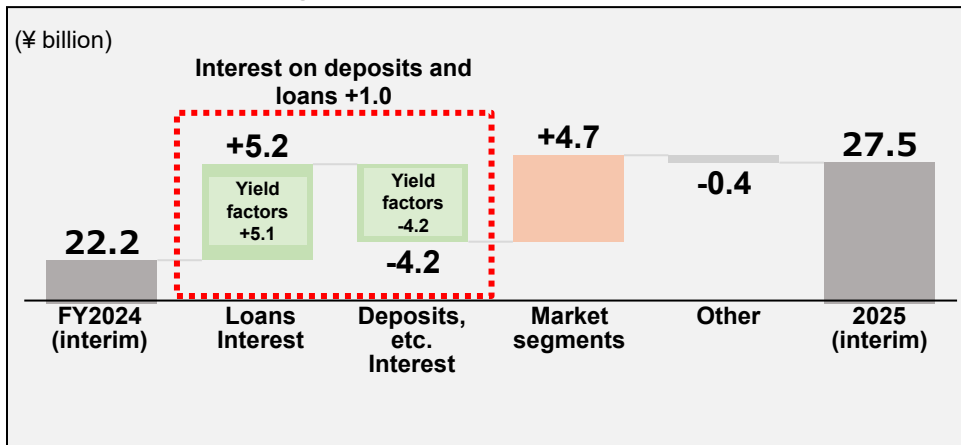
IV: Sustainability Policy and Initiatives

Ordinary profit increased, mainly because gross profit from core business rose, chiefly due to an increase in net interest income.

**[Non-consolidated]**(Unit: ¥ billion)

	FY2024 (interim)	FY2025 (interim)	YoY
<b>Gross profit from core business</b>	26.0	32.5	+6.5
Net interest income	22.2	27.5	+5.2
Profits from fees and commissions	4.5	4.5	+0.0
Other operating profit (excluding gains (losses) on government bonds and other securities)	(0.8)	0.4	+1.2
<b>Expenses</b>	19.6	20.7	+1.1
Personnel expenses	10.6	11.2	+0.5
Non-personnel expenses	7.9	8.3	+0.3
<b>Net income from core business</b>	6.3	11.8	+5.4
Net income from core business (excluding gains (losses) on cancellation of investment trusts)	7.0	12.0	+4.9
<b>Gains (Losses) on securities trading</b>	(2.1)	(1.1)	+1.0
Gains (Losses) on government bonds and other securities	(4.1)	(3.6)	+0.5
Gains (Losses) on stocks	2.0	2.5	+0.5
<b>Credit-related costs</b>	(0.2)	0.8	+1.1
Provision of general allowance for loan losses	—	(1.2)	(1.2)
Provision of specific allowance for loan losses	—	2.1	+2.1
Reversal of allowance for loan losses	0.2	—	(0.2)
<b>Other extraordinary gains (losses)</b>	0.3	0.7	+0.4
<b>Ordinary profit</b>	4.8	10.6	+5.7
<b>Income before income taxes</b>	4.7	10.2	+5.5
<b>Net income</b>	3.8	7.8	+3.9
<b>[Consolidated]</b> (Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Ordinary profit</b>	6.0	11.1	+5.1
<b>Net income attributable to owners of parent</b>	4.3	7.7	+3.4

## Factors Behind Changes in Net Interest Income



### Gross profit from core business

Net interest income increased due to higher yields on loans and yen-denominated bonds resulting from rising yen interest rates, as well as an increase in interest on foreign securities.

### Expenses

Personnel expenses increased due to wage increases associated with base pay raises.

Non-personnel expenses increased due to higher system investment and an increase in administrative outsourcing expenses for some operations.

### Gains (Losses) on securities trading

Using gains on the sale of shares associated with the unwinding of cross-shareholdings as a source of funds, we sold yen-denominated bonds and investment trusts with unrealized losses.

### Credit-related costs

In the same period of the previous year, credit costs were kept low because the materialization of credit risk was limited, but in this year, risk materialized in some cases.

In an environment of rising yen interest rates, interest on deposits and loans increased, as the rise in loan yields exceeded the rise in yields on deposits and other liabilities.

In market segments, interest on yen bonds and market investments increased, as did interest on foreign securities

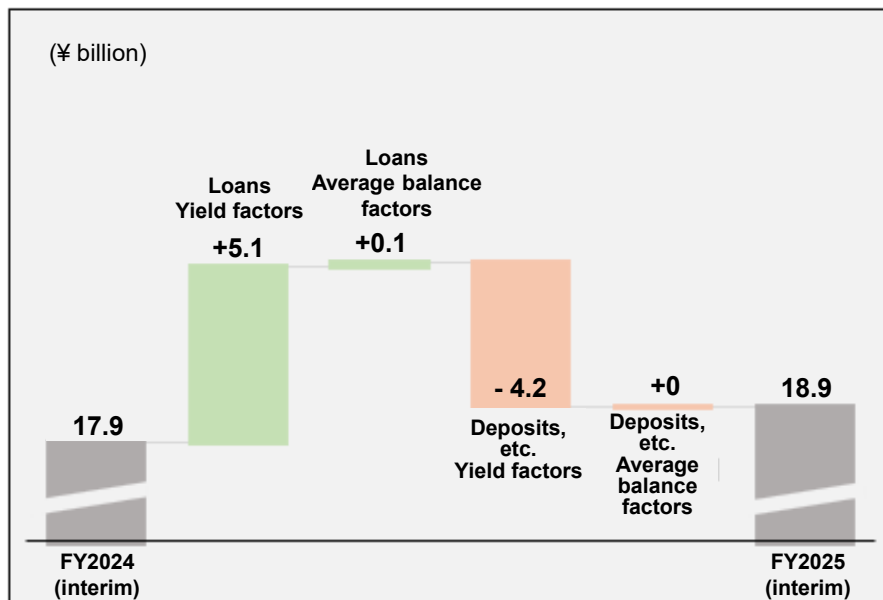
## Average balance and yield on loans

(Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Average balance of loans</b>	4,489.9	4,529.5	+39.6
<b>Yield on loans</b>	0.83%	1.06%	+0.22%

## Average balance and yield on deposits, etc.

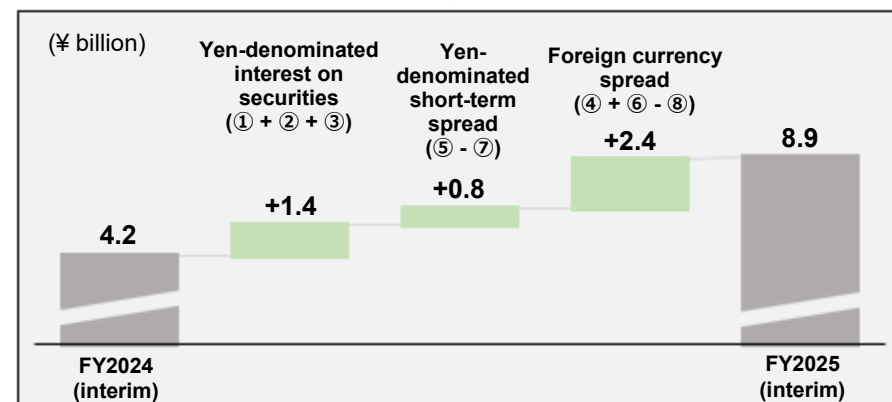
(Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Average balance of deposits, etc.</b>	5,829.9	5,800.1	(29.8)
<b>Yield on deposits, etc.</b>	0.03%	0.17%	+0.14%

## Factors Contributing to Changes in Interest on Deposits and Loans



## Factors behind changes in interest income in market segments

(Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Interest and dividends on securities</b>	6.4	10.0	+3.6
Interest on yen-denominated bonds <sup>①</sup>	0.9	1.7	+0.8
Stock dividends <sup>②</sup>	3.0	3.2	+0.1
Distributions from investment trusts <sup>③</sup>	0.2	0.7	+0.4
Gains (losses) on cancellation of investment trusts	(0.7)	(0.2)	+0.4
Interest on foreign securities <sup>④</sup>	2.1	4.3	+2.1
<b>Market operations and funding</b>	(2.2)	(1.1)	+1.1
Interest on market operations	0.6	1.4	+0.8
Domestic segment <sup>⑤</sup>	0.6	1.4	+0.8
International segment <sup>⑥</sup>	0.0	0.0	(0.0)
Interest on market funding	2.9	2.6	(0.2)
Domestic segment <sup>⑦</sup>	0.0	0.0	+0.0
International segment <sup>⑧</sup>	2.8	2.6	(0.2)



Profits from fees and commissions remained generally at the same level as in the same period of the previous fiscal year, as corporate solution fees and other items increased despite increases in guarantee commission and insurance expenses. Other business income (excluding gains (losses) on government bonds and other securities) increased due to the absence of losses on sales of loans recorded in the same period of the previous fiscal year.

## Breakdown of profits from fees and commissions

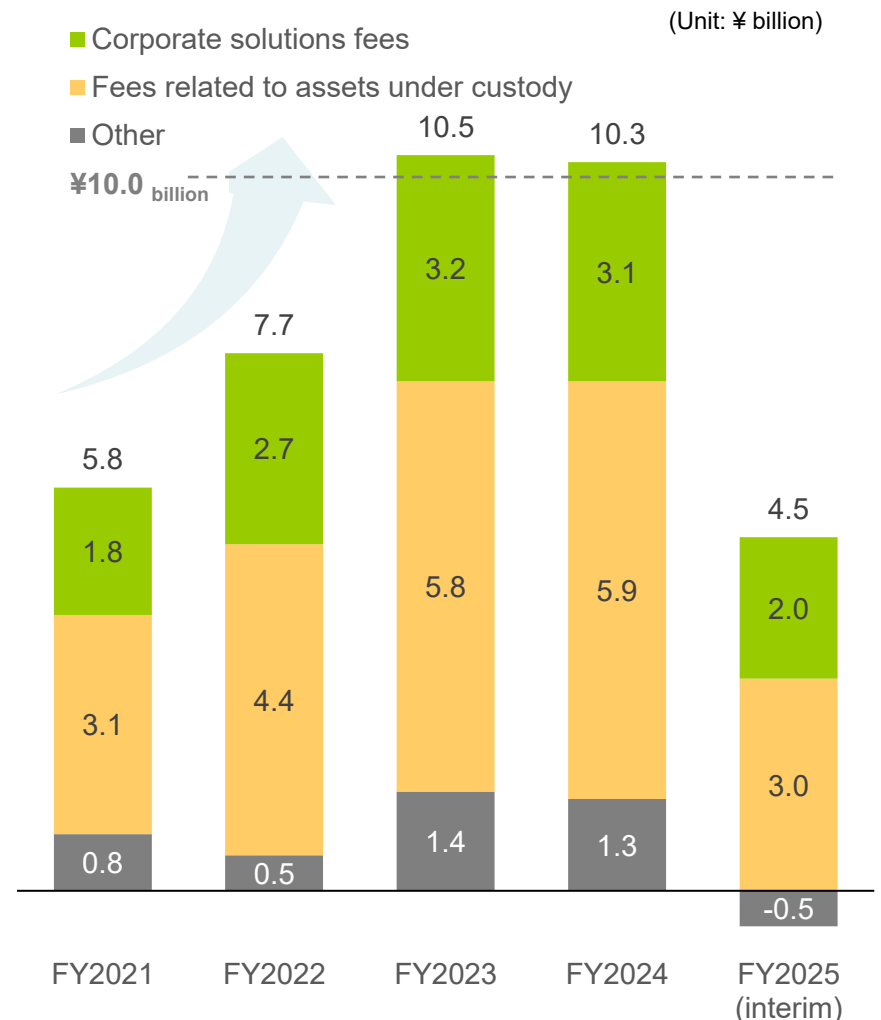
(Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Profits from fees and commissions</b>	4.5	4.5	+0.0
<b>Revenue from fees and commissions</b>	9.0	9.3	+0.3
Foreign exchange fees	1.4	1.5	+0.1
Corporate solution fees	1.3	2.0	+0.6
Fees related to assets under custody	3.1	3.0	(0.1)
<b>Expenses for fees and commissions</b>	4.4	4.7	+0.3
Guarantee commission and insurance expenses	3.7	4.0	+0.3

## Breakdown of other operating profit

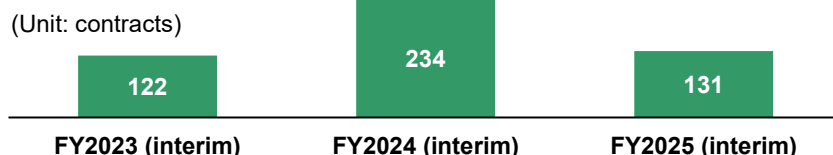
(excluding gains (losses) on government bonds and other securities)

(Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Other business profit</b>	(0.8)	0.4	+1.2
Gains (losses) on financial derivatives	(1.4)	(0.6)	+0.7
Gains (losses) on foreign exchange transactions	1.8	1.0	(0.7)
Gains (losses) on sales of loans	(1.2)	0.0	+1.2

## Trend in profits from fees and commissions



《Number of foreign exchange derivative contracts (currency options) executed》

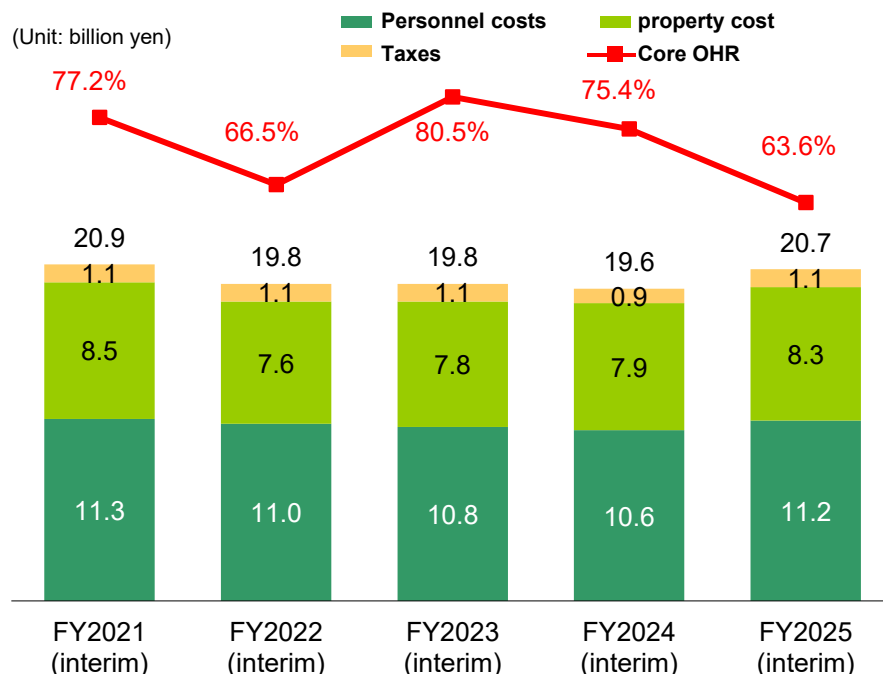


Expenses increased as personnel expenses rose due to wage increases associated with base pay hikes and other factors, while non-personnel expenses also increased due to higher system investment and other factors  
 Core OHR declined due to an increase in gross profit from core business

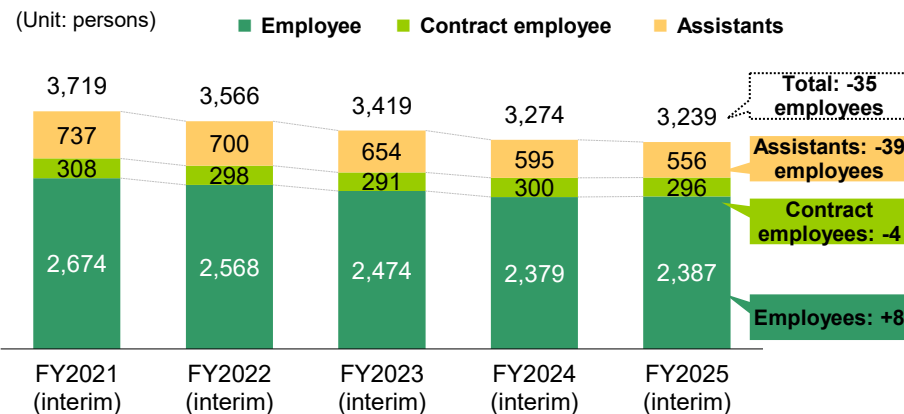
## Trends in expenses and core OHR

(Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Expenses</b>	19.6	20.7	+1.1
<b>Personnel expenses</b>	10.6	11.2	+0.5
<b>Non-personnel expenses</b>	7.9	8.3	+0.3
<b>Taxes</b>	0.9	1.1	+0.1
<b>Core OHR (non-consolidated)</b>	75.4%	63.6%	(11.8%)

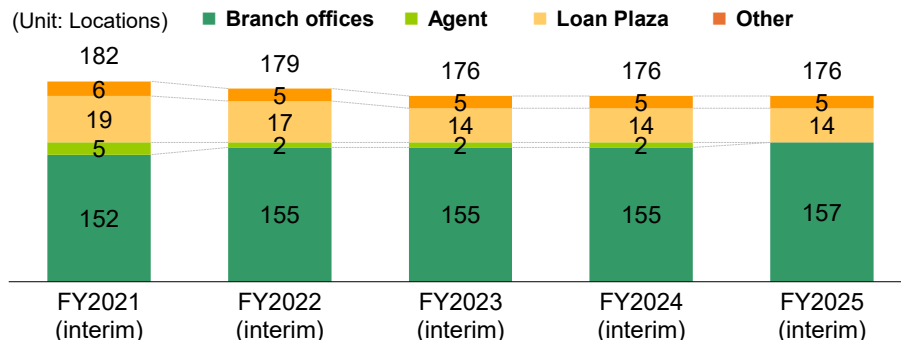
Core OHR = based on gross profit from core business



## Number of employees



## Number of stores



• Other: Mobile stores and overseas representative offices

### In-store branches (Unit: locations)

FY2021 (interim)	FY2022 (interim)	FY2023 (interim)	FY2024 (interim)	FY2025 (interim)
11	18	20	23	29

# Balance of Nonperforming Loans and Credit-related Costs

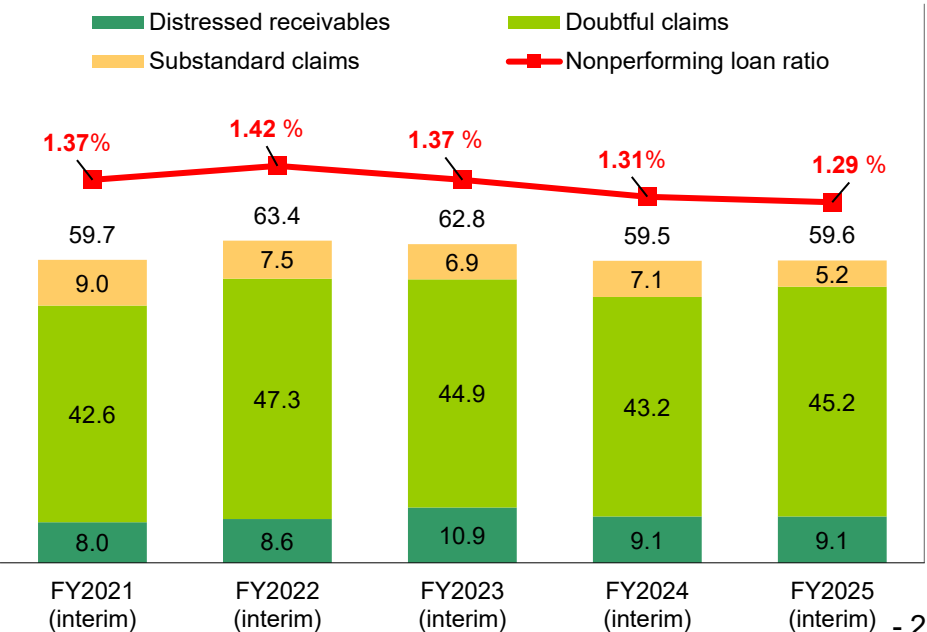
In the same period of the previous fiscal year, credit costs were kept low because credit risk remained largely unrealized, but in the current period, risk has materialized in some cases

## Balance of Nonperforming loans

[Non-consolidated] (Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Claims Disclosed under the Banking Act and the Financial Revitalization Act</b>	59.5	59.6	+0.1
Distressed receivables	9.1	9.1	+0.0
Doubtful claims	43.2	45.2	+1.9
Claims requiring special attention	7.1	5.2	(1.9)
<b>Nonperforming loan ratio</b>	1.31%	1.29%	(0.02%)

\*Partial direct write-offs have not been implemented.

(Unit: billion yen)

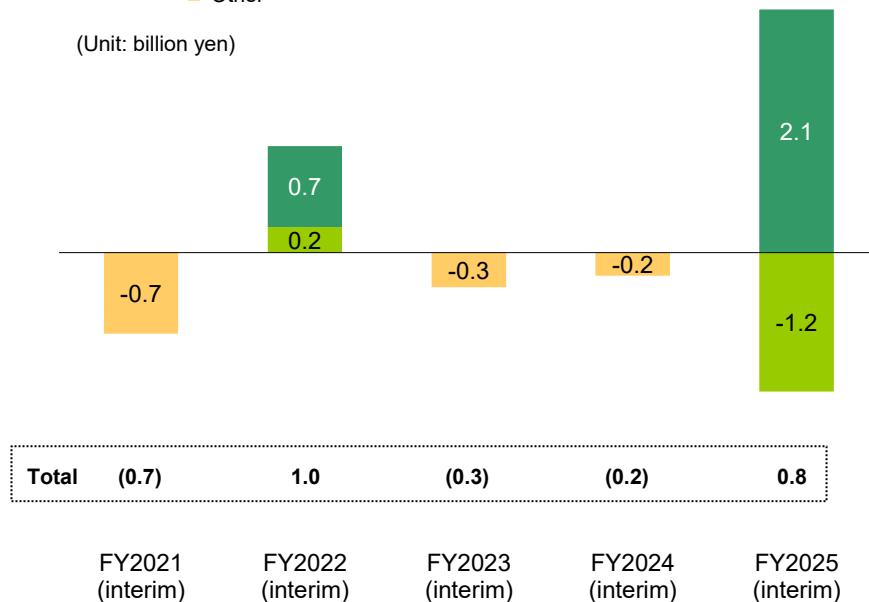


## Credit-related costs

[Non-consolidated] (Unit: ¥ billion)	FY2024 (interim)	FY2025 (interim)	YoY
<b>Credit-related costs</b>	(0.2)	0.8	+1.1
Provision of general allowance for loan losses	–	(1.2)	(1.2)
Provision of specific allowance for loan losses	–	2.1	+2.1
Other	(0.2)	(0.0)	+0.2

- Provision of specific allowance for loan losses
- Provision of general allowance for loan losses
- Other

(Unit: billion yen)



Although the securities balance decreased because the Company refrained from increasing its holdings of yen-denominated bonds amid rising yen interest rates, it remained at roughly the same level as in the same period of the previous year, as stocks increased mainly due to a rise in unrealized gains and the balance of foreign securities was restored.

Valuation gains and losses on available-for-sale securities improved despite further valuation losses on yen-denominated bonds. This is thanks to increased valuation gains on stocks.

## Securities balance

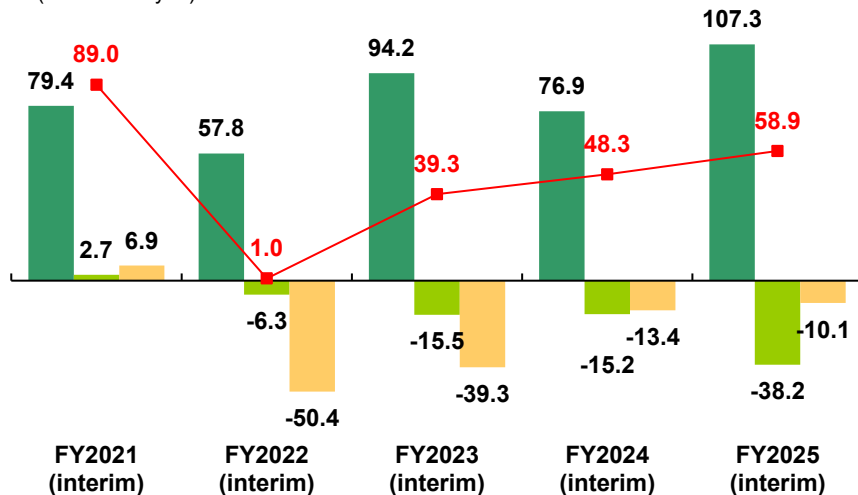
(Unit: ¥ billion)

	FY2024 (interim)	FY2025 (interim)	YoY
<b>Total securities balance</b>	1,134.1	1,143.4	+9.3
<b>Yen-denominated bonds</b>	646.2	606.2	(40.0)
Government bonds	75.5	165.3	+89.7
Municipal bonds	326.8	264.6	(62.2)
Corporate bonds	243.7	176.2	(67.5)
<b>Stocks</b>	138.1	166.6	+28.5
<b>Foreign securities</b>	137.3	169.5	+32.2
<b>Other (including investment trusts)</b>	212.4	201.0	(11.4)

## Gains and losses on valuation of available-for-sale securities

Stocks Bonds Other Total

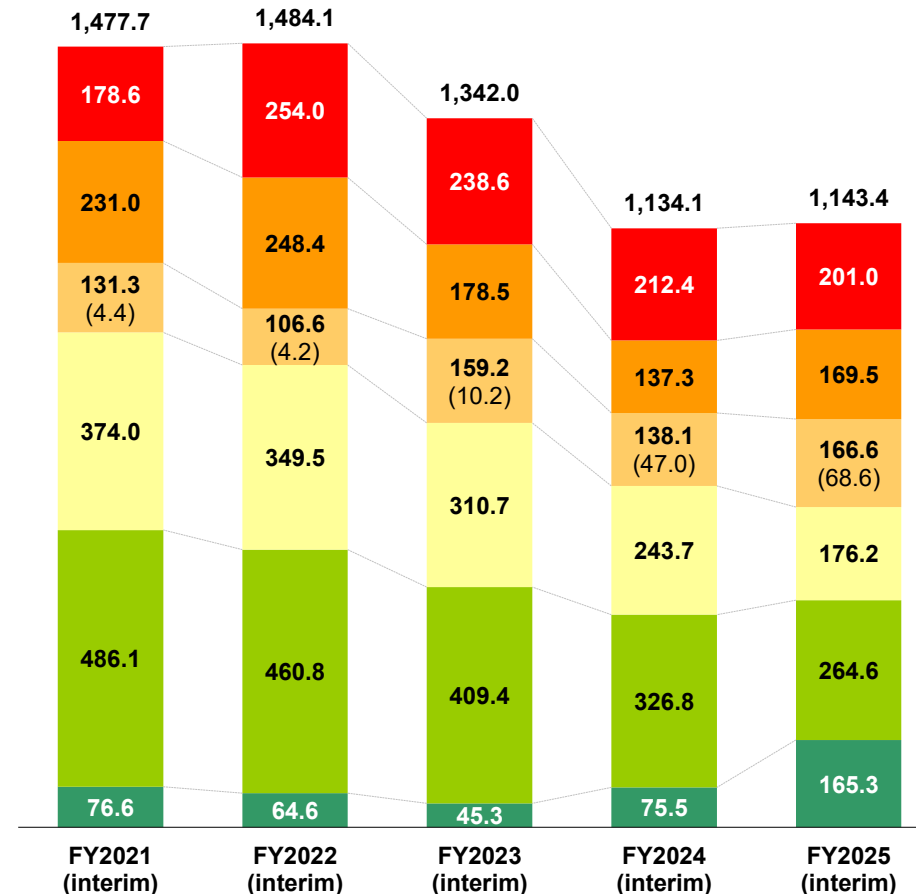
(Unit: billion yen)



## Securities balance

Government bonds  
Corporate bonds  
Foreign securities  
Local government bonds  
Stocks (net investments)  
Other

(Unit: billion yen)



Although expenses and credit-related costs are expected to increase, consolidated net income for the period is forecast to increase mainly due to higher gross profit from core business (reaching a new record high).

Compared with the earnings forecast in the initial plan\*, although earnings are under downward pressure due to the postponement of the timing of the Bank of Japan's policy rate hike, other factors will contribute to higher profits.

[Non-consolidated](Unit: ¥ billion)	FY2024	FY2025	YoY
<b>Gross profit from core business</b>	56.3	65.0	+8.7
Net interest income	46.3	54.7	+8.4
Profits from fees and commissions	10.3	9.6	(0.7)
Other operating profit (excluding gains (losses) on government bonds and other securities)	(0.4)	0.5	+0.9
<b>Expenses</b>	40.1	41.9	+1.8
Personnel expenses	21.1	22.2	+1.1
Non-personnel expenses	16.7	17.3	+0.6
<b>Net income from core business</b>	16.2	23.0	+6.8
Net income from core business (excluding gains (losses) on cancellation of investment trusts)	16.8	23.3	+6.5
<b>Gains (Losses) on securities trading</b>	0.3	(0.6)	(0.9)
Gains (Losses) on government bonds and other securities	(4.9)	(7.2)	(2.3)
Gains (Losses) on stocks	5.3	6.6	+1.3
<b>Credit-related costs</b>	0.3	1.4	+1.1
Provision of general allowance for loan losses	(0.6)	(1.0)	(0.4)
Provision of specific allowance for loan losses	0.9	2.5	+1.6
Other extraordinary gains (losses)	1.6	1.6	+0.0
Ordinary profit	17.9	22.7	+4.8
Income before income taxes	17.1	21.7	+4.6
Net income	13.2	16.2	+3.0

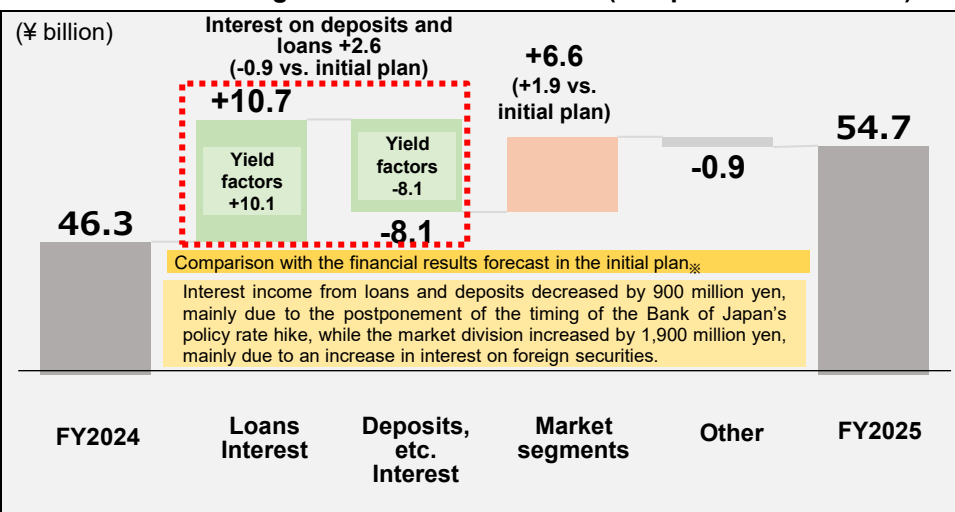
[Consolidated](Unit: ¥ billion)	FY2024	FY2025	YoY
Ordinary profit	20.7	24.9	+4.2
Net income attributable to owners of parent	14.7	17.1	+2.4

## Interest Rate Scenario

Bank of Japan policy rate: 0.50% → 0.75% in FY2025 Q4 (rate hike initially forecast for FY2025 Q3)

U.S. FF rate: 4.25% → 4.00% in FY2025 Q3

## Factors behind changes in net interest income (compared with FY2024)



## Gross profit from core business

Gross profit from core business is expected to increase due to factors including higher interest income from loans and deposits and interest on yen-denominated bonds accompanying a rise in yen interest rates.

## Expenses

Expenses are expected to increase due to higher personnel expenses resulting from wage increases associated with base pay hikes, as well as higher non-personnel expenses resulting from increased system investment.

## Credit-related costs

In light of the current business environment, a prudent assessment was made in estimating credit-related costs.

\* Financial results forecast at the time of the initial plan: Financial results forecast for the fiscal year ending March 31, 2026 in the Summary of Financial Results for the fiscal year ended March 31, 2025

**I: Key Topics**

**II: Initiatives to Enhance Corporate Value**

**III: FY2025 Overview of Interim Financial Results**

**IV: Sustainability Policy and Initiatives**

## OKB SDGs Declaration

Under the basic philosophy of being an OKB that is loved, familiar to, and trusted by the community, the OKB Group will contribute to the achievement of the SDGs (Sustainable Development Goals) and aim for sustainable growth together with the community by having each and every Group officer and employee actively work to resolve regional issues.

## Basic Sustainability Policy

The OKB Group recognizes addressing sustainability-related issues as an important issue for management, and will work to realize the basic philosophy of the OKB Group by contributing to sustainable community development as a driver of a regional circular economy.

## Material Issues (Materiality)

### I. Sustainable Growth of the Regional Economy

We will contribute to the sustainable growth of the regional economy by providing Group-wide solutions tailored to the needs of individual local businesses and resolving issues through support for their core operations.



### III. Promoting the Active Participation of Diverse Talent

We will promote the active participation of diverse human resources, including female employees, across a wide range of fields, and we will strive to provide high-quality services by creating a rewarding work environment through work style reform.



### V. Utilization of Local Resources

By actively utilizing local resources to address various issues, we will maximize their synergies and achieve coexistence and shared prosperity with local communities.



### II. Support for Local Innovation

We will utilize IT technologies such as AI and FinTech to build a more convenient and accessible financial infrastructure for our customers, while supporting local innovation and promoting sustainable industrialization.



### IV. Addressing Climate Change and Environmental Conservation

Recognizing that coexistence with the global environment forms the foundation of a sustainable society, we will actively and continuously address climate change and engage in our environmental conservation activities in order to pass on a rich natural environment to future generations.



### VI. Enhancing Corporate Governance

Based on prompt management decision-making, the pursuit of managerial efficiency, the enhancement of management transparency through proactive disclosure, and the practice of compliance (observance of laws and regulations) and community service in order to act as a sincere corporate group, we will strive to enhance corporate governance.



The OKB Group established non-financial indicators in October 2022 for the six identified material issues (materiality) to measure environmental and social value

The metrics are set by the Sustainability Promotion Committee (Chairperson: President), which will manage progress and promote initiatives to address sustainability issues

Regarding the metrics, we will consider revising them as appropriate in line with changes in the environment, and we will also consider upward revisions to target values and other items from time to time based on the degree of achievement.

## Social

Metrics	Target year	Target	Actual as of the end of September 2025
<b>I. Sustainable Growth of the Regional Economy</b>			
Cumulative amount of sustainable finance provided [overall/environmental] [OKB Group Target]	FY2030	Total: ¥1,200 billion Environment: ¥600 billion	Total: ¥610.1 billion Environment: ¥187.2 billion
Number of consulting proposals to businesses (annual)	FY2025	7,000	3,654
Number of consulting proposals for individuals (annual)	FY2025	71,000	31,945
Number of sustainability-related solution proposals (annual)	FY2025	650	406
Number of clients that received M&A support (annual) and Number of clients that received business succession support (annual)	FY2026	600, 1,300	678, 804
<b>II. Support for Local Innovation</b>			
Number of OKB app downloads (cumulative)	FY2025	500,000	383,000
Visits to new IT consulting clients (cumulative)	FY2026	1,482	1,105
Number of participants in financial and economic education programs (annual)	FY2025	1,000	1,185

## Social

Metrics	Target year	Target	Actual as of the end of September 2025
<b>V. Utilization of Local Resources</b>			
Number of clients that received sales channel development support (annual)	FY2025	250	124
Number of clients that received value enhancement support aimed at regional revitalization through the use of regional trading company functions (cumulative)	FY2026	50	63
Enhancement of local resources through co-creation consulting (number of cases, cumulative) *Consulting for local governments to address regional issues	FY2025	50	50

## Environmental

Metrics	Target year	Target	Actual as of the end of September 2025
<b>IV. Addressing Climate Change and Environmental Conservation</b>			
Reduction of CO2 emissions (vs. FY2013) [OKB Group target] (cumulative)	FY2030 FY2050	75% reduction Achievement of carbon neutrality	44% reduction
More sophisticated compliance with TCFD and TNFD	FY2030	More sophisticated information disclosure	-
[Collaboration with local governments] Trees planted and tree-planting activities held (cumulative)	FY2030	745 trees, 24 activities	647 trees, 19 activities

## Management Foundation (Governance)

Metrics	Target year	Target	Actual as of the end of September 2025
<b>III. Promoting the Active Participation of Diverse Talent</b>			
Ratio of women in leadership positions (senior associate and above)	FY2030	30%	29.2%
Rate of male employees taking childcare leave, etc.	FY2025	100%	92%
Percentage of employees with disabilities (including special subsidiaries)	FY2026	2.5%	2.89% (as of June 1, 2025)
Engagement score (annual) (Overall score on “Wevox” engagement survey by Atrac, Inc.)	FY2026	68 or higher	70
<b>VI. Enhancing Corporate Governance</b>			
Initiatives for compliance (with laws, etc.) (Training participation rate, checklist implementation rate) (annual)	FY2025	100%, 100%	100%, 100%
Enhancing the effectiveness of the Board of Directors (assessment of Board effectiveness) (annual)	FY2030	Once	Once
Dialogue with investors and others (annual)	FY2030	30 times or more	32 times
Strengthening BCP (Number of Drills) (annual)	FY2030	10 times	5 times

## I. Sustainable Growth of the Regional Economy



### Concluded a Business Cooperation Agreement with the Japan Bank for International Cooperation on support for the overseas business activities of SMEs

In November this year, we entered into a Business Cooperation Agreement with the Japan Bank for International Cooperation (hereinafter, “JBIC”) on support for the overseas business activities of mid-sized and small enterprises. This agreement aims to strengthen the support framework for the overseas business operations of our business partners. This has enabled OKB to, for overseas local projects of business partners for which OKB and JBIC have provided co-financing, **obtain monitoring information and other data by utilizing the network of all 18 of JBIC’s overseas representative offices.**



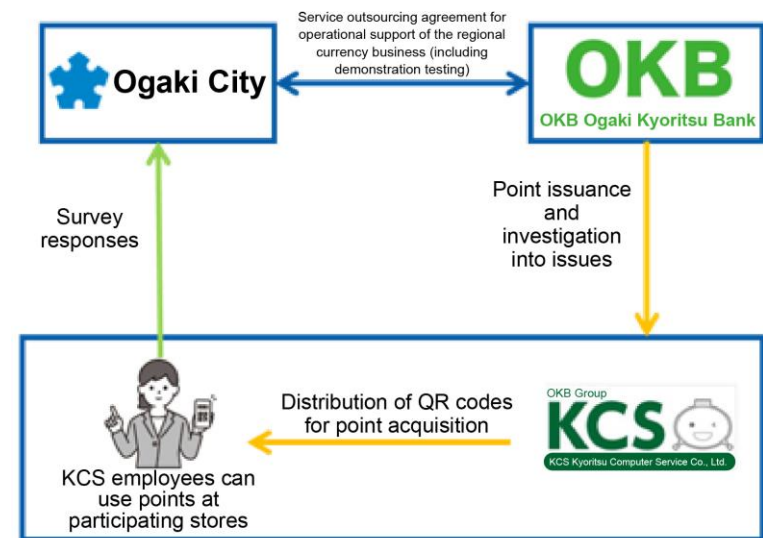
▲ Signing ceremony

### Demonstration experiment to expand private-sector use of Ogaki City’s local currency, “Gaki Pay”

In November this year, we conducted a demonstration experiment for Kyoritsu Computer Service, an OKB group company, aimed at expanding private-sector use of “Gaki Pay,” Ogaki City’s local currency.

This was carried out as part of the Digital Regional Currency Business Operation Support Services entrusted to OKB by Ogaki City, and involved verifying a mechanism in which private companies bear the cost and issue “Gaki Pay Points” to their employees in order to **consider making the regional currency business self-sustaining through the wider adoption of Gaki Pay.**

Going forward, we aim to create a new mechanism for regional circulation by verifying the use of “Gaki Pay” by local private companies for employee benefits and other purposes.



▲ Overview of demonstration experiment

## II. Support for Local Innovation



### Implementation of the 2nd “OKB SCLAMB Acceleration Program”

This program is aimed at students with entrepreneurial aspirations or promising business ideas and provides them with an opportunity to learn the fundamentals of entrepreneurship, including business development and business model design. This will be the second time the program is being held, following last year. Participants can gain practical knowledge and experience while receiving advice and support from mentors and senior entrepreneurs.

In October this year, we held a kickoff event for the selected participants, who had been chosen through document screening and the evaluation of presentations on their business ideas, and provided an opportunity for them to present their business ideas and interact with mentors and other supporters.

In last year’s program, **four of the five selected teams commercialized their business ideas.**



▲ Kickoff event

### Investment in Helical Fusion, a startup developing commercial fusion reactors

OKB and its group company, OKB Capital, have invested in **Helical Fusion Inc., a startup developing commercial fusion reactors** through the “OKB SCLAMB Open Innovation Creation Fund.”\*

Helical Fusion is a startup aiming to realize commercial fusion reactors by leveraging research results from the National Institute for Fusion Science in Toki City, Gifu Prefecture. OKB first made contact with the company when it won the top prize at the 2nd Gifu Tech Plan Grand Prix in 2022, which OKB was a special co-host of, and has continued to communicate with the company ever since. Nuclear fusion is attracting attention as a next-generation energy source that can help solve global challenges in terms of fuel and efficiency.

The realization of fusion reactors requires the combination of knowledge and experience from a wide range of industries, and the expectation that synergies can be created between the company, which is addressing the international issue of energy supply, and regional businesses, including companies in the prefecture, aligns with the concept of the fund, leading to this investment.

\*A fund established this February by OKB and its group company, OKB Capital. By providing financial support to promising startups with innovative technologies and services, we aim to use “OKB SCLAMB” as a starting point to promote synergies between startups and local companies in addressing their innovation needs.

## V. Utilization of Local Resources



### Conclusion of the “Kasamatsu Community Development Co-creation Partner Agreement” with Kasamatsu Town

In August this year, we concluded the “Kasamatsu Community Development Co-creation Partner Agreement” with Kasamatsu Town in Gifu Prefecture.

Kasamatsu Town has established the “Kasamatsu Community Development Co-creation Partner” program, under which businesses and the local government work together to address a range of local issues, with the aim of building a comprehensive cooperative relationship between the town and its partner companies and promoting sustainable community development.

OKB has contributed to enhancing the appeal of Kasamatsu Town by supporting matching with companies through the use of the corporate hometown tax donation program and by carrying out promotional projects using social media. Going forward, OKB will further strengthen collaboration toward the town’s sustainable community development, including by using OKB SCLAMB, its open innovation creation support hub at Gifu University, to help address local issues.

### Supporting the exhibition and sale of local products



▲ At the event



▲ Signing ceremony

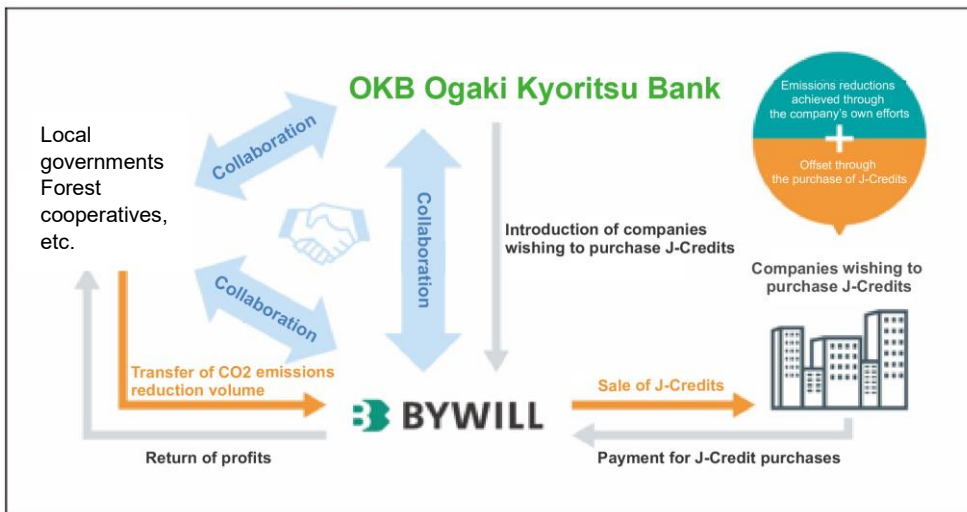
In June this year, as an initiative leveraging its “regional trading company” function, OKB organized an exhibition and sales event hosted by Matsuzakaya Nagoya called “**LIFE STYLE FES. presented by OKB Ogaki Kyoritsu Bank**” to showcase the appeal of products from local businesses and support market development.

This event was held with the cooperation of Matsuzakaya Nagoya, which supports OKB’s “regional trading company” initiative, and **this is the fourth time it has been held**. A total of 10 local businesses dealing in apparel, miscellaneous goods, and other items exhibited at the event. Products using local materials such as Mino Yuzen hand-painted silk and Tono cypress timber were exhibited and sold, helping attract new customers through expanded awareness and promotion of the products and brands.

## IV. Addressing Climate Change and Environmental Conservation



### Supporting the achievement of regional carbon neutrality



OKB is working with BuyWill Co., Ltd., which supports the creation of J-Credits, to promote the conclusion of partnership agreements with local governments and forest associations aimed at achieving carbon neutrality. By supporting the local production and local consumption of J-Credits generated through the environmental contribution efforts of local governments and forest cooperatives, we aim to contribute to achieving regional carbon neutrality.

By September this year, a total of 23 partnership agreements (21 with local governments and 2 with forest associations) had been concluded.

#### [Partnership Details]

- Provision of information, services, know-how, etc. related to environmental value
- Creation of new business models utilizing environmental value
- Creation of forest-derived J-Credits (forest cooperatives, etc.)

### Tree-planting activities in the “OKB Forest Republic”

In May 2015, OKB concluded the “Agreement on Blessed Forest Development in the OKB Forest Republic” with Gifu Prefecture and Ibigawa Town, and this year marks its 10th anniversary. As part of the OKB Group’s efforts to achieve carbon neutrality, executives and employees of the OKB Group and their families have continuously carried out tree-planting activities in the OKB Forest Republic.

To date, a cumulative total of 647 trees have been planted, and we aim to reach a cumulative total of 745 trees by fiscal 2030.



▲ Scenes from the commemorative ceremony and tree-planting activities

## III. Promoting the Active Participation of Diverse Talent



### OKB TOIRO” Activities

The project team **OKB TOIRO**, launched to **promote DE&I (Diversity, Equity, and Inclusion)** in October last year, has been undertaking various initiatives.



▲ Project logo

#### [Main activities]

- Awareness-raising activities to promote and embed DE&I within the company
- Support for employees on childcare leave
- Career support
- Promotion of paternity leave
- Promotion of women’s advancement
- Recommendations to management

### Examples of activities

#### Cross-border learning with Japan Airlines (JAL)

With the aim of fostering and embedding a DE&I-oriented corporate culture, we conducted cross-industry learning with JAL. This interaction with people from different industries offered an opportunity to gain new insights and learn from new perspectives.



#### Step-up training

We provide training designed to strengthen the thinking, writing, and communication skills of female leaders aspiring to management positions.



#### Support training for employees returning from childcare leave

We run training programs for employees returning from childcare leave to assist their return to work, help them readjust to the workplace, and overcome gaps resulting from their time away.

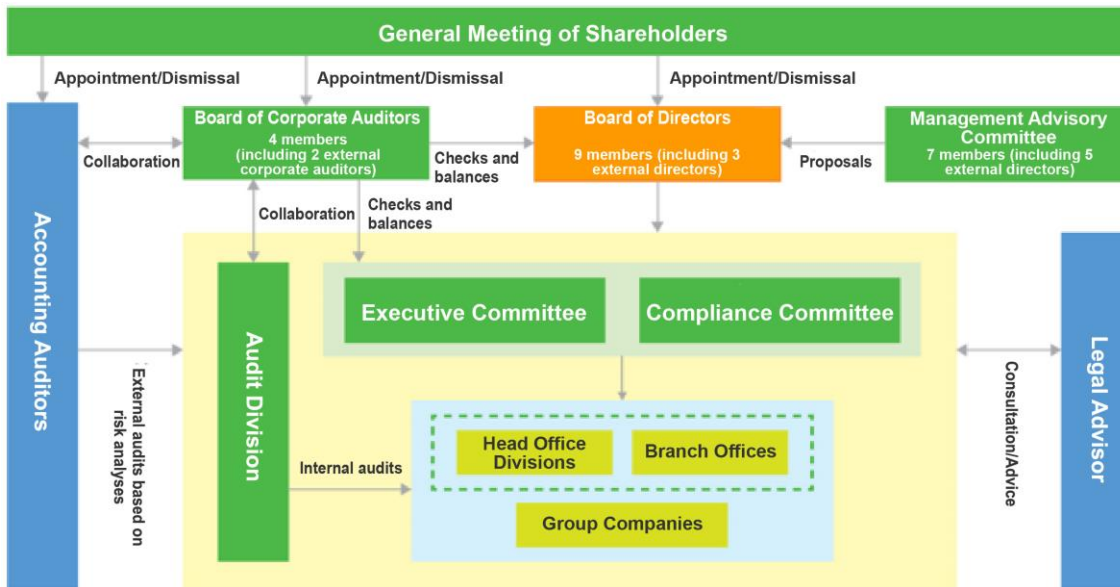


## VI. Enhancing Corporate Governance



### Overview of the Current Corporate Governance Structure

To further strengthen its corporate governance functions and ensure proper corporate management, OKB has elected to be a company with a board of corporate auditors.



### Evaluation of the Effectiveness of the Board of Directors

At the Board of Directors meeting in May 2025, an analysis and evaluation of the effectiveness of the Board as a whole was conducted. To further enhance its effectiveness, the matters set out below will be addressed.

- To improve the effectiveness of the Board of Directors, we will continue efforts to ensure effective and smooth running of the Board of Directors so that sufficient time can be secured for deliberation on highly important agenda items and discussions can be enriched.
- To enable the Board of Directors to fulfill its decision-making and oversight functions, we will provide timely and appropriate information, offer opportunities to acquire the necessary knowledge, and work to further enhance communication among directors and with executive divisions.

### Board of Directors



Ratio of Outside Directors  
**Approximately 37.5%**  
 (3 out of 8, including 1 woman)

### Management Advisory Council



Ratio of Outside Officers  
**Approx. 71%** (5 out of 7)

### Board of Corporate Auditors



Ratio of External Corporate Auditors  
**50%** (2 out of 4)

[Contact for inquiries regarding this document]

## **OKB Ogaki Kyoritsu Bank, Public Relations Division**

TEL : 0584-74-2248

FAX : 0584-74-2512

E-mail : [kouhou@okb.co.jp](mailto:kouhou@okb.co.jp)

URL : <https://www.okb.co.jp/personal/global.html>

This document contains forward-looking statements.

Please note that these statements do not guarantee future business performance and entail risks and uncertainties arising from changes in the business environment and other factors.