Investor relations presentation material

2026.6

OKB

Contents

I: FY2025 Financial Results: Overview

II: Initiatives to Enhance Corporate Value

III: Sustainability Policy and Initiatives

Summary

I: FY2025 Financial Results: Overview

- Consolidated net income for FY2025 increased by ¥4.6 billion year-on-year to ¥19.3 billion, marking a record high.
  - ✓ In addition to the increase in net interest income driven by rising interest rates, growth in profits from fees and commissions supported by strong performance in the Solution Business drove overall results.
  - ✓ Gains on sales of stocks, etc., recorded in connection with factors such as a reduction of strategic shareholdings, will be allocated to the disposal of assets carrying unrealized losses, with the aim of strengthening the soundness of the balance sheet.
- A record-high consolidated net income of ¥20.6 billion is planned for FY2026.

II: Initiatives to Enhance Corporate Value

- Consolidated ROE target is revised upward in September 2025 (medium-term target: 5.0% or higher, long-term target 8.0% or higher).
  - ✓ Consolidated ROE for the FY2025 increased by 1.19 ppt year on year to 5.67%, exceeding the target level.
- Target for reduction of strategic shareholdings was changed in February 2026.
  - ✓ Although strategic shareholdings have been reduced, market value increased due to rising stock prices, resulting in only a slight year-on-year decline in the ratio of strategic shareholdings to consolidated net assets.
- Annual dividend for FY2025 increased by ¥60 per share (including a commemorative dividend), and shareholder returns were enhanced through share buybacks.

III: Sustainability Policy and Initiatives

Summary of Financial Results for the FY2025

Consolidated net income reached a record high, driven by an increase in net interest income reflecting changes in domestic and overseas interest rates, as well as an increase in profits from fees and commissions due to an expansion of the Solution Business.

Non-consolidated

(Unit: ¥ billion)

	FY2024	FY2025	YoY
Gross profit from core business	**56.3**	**58.7**	**+2.4**
Net interest income	46.3	57.7	+11.3
Profits from fees and commissions	10.3	11.4	+1.0
Other operating profit (excluding gains (losses) on government bonds and other securities)	(0.4)	(10.4)	(10.0)
Expenses	**40.1**	**41.8**	**+1.7**
Personnel expenses	21.1	22.2	+1.1
Non-personnel expenses	16.7	17.1	+0.4
Net income from core business	**16.2**	**16.8**	**+0.6**
Gains (Losses) on securities trading	**0.3**	**1.8**	**+1.4**
Gains (Losses) on government bonds and other securities	(4.9)	(26.2)	(21.3)
Gains (Losses) on stocks	5.3	28.1	+22.7
Credit-related costs	**0.3**	**0.1**	**(0.1)**
Other extraordinary gains (losses)	**1.6**	**1.6**	**+0.0**
Ordinary profit	**17.9**	**20.2**	**+2.3**
Extraordinary gains and losses	**(0.7)**	**4.4**	**+5.2**
Net income	**13.2**	**18.7**	**+5.4**

Consolidated

(Unit: ¥ billion)

	FY2024	FY2025	YoY
Ordinary profit	**20.7**	**22.1**	**+1.3**
Net income attributable to owners of parent	**14.7**	**19.3**	**+4.6**

Factors behind changes in net interest income

- Interest on deposits and loans increased due to an improvement in the loan-to-interest spread, in addition to an increase in the average balance of loans.
  Interest on loans and discounts: ¥50.4 billion (+¥10.8 billion YoY)
  Interest on deposits, etc.: ¥11.6 billion (+¥8.1 billion YoY)
- Securities investment yield was improved through portfolio turnover while limiting the buildup of average balances in anticipation of rising interest rates.
  Average balance of securities: ¥1,072.9 billion (-¥46.1 billion YoY)
  Interest and dividends on securities: ¥22.4 billion(+8.3 billion YoY)

Factors behind changes in profits from fees and commissions

- Both corporate and individual solution fees reached record highs
  Corporate solutions fees: ¥4.1 billion (+¥1.0 billion YoY)
  Fees related to assets under custody: ¥6.4 billion (+¥0.5 billion YoY)

Factors behind changes in other operating profit, gains/losses on securities transactions, and extraordinary income/losses

- Use of gains on stock sales and gain on return of retirement benefit trust to partially dispose of yen-denominated bonds, investment trusts, and loans that had accumulated latent losses, with the aim of improving the soundness of the balance sheet

Gains (losses) on stocks and other securities: ¥28.1 billion
(Extraordinary income/loss) Gain on return of retirement benefit trust: ¥5.6 billion

Realization of unrealized gains

⇕

Gains (losses) on government bonds and other bonds: -¥26.2 billion
(Other operating profit) Gains (losses) on sales of loans: -¥12.3billion

Used for asset replacement

Interest on loans and deposits increased due to the fully fledged rise in yen interest rates and the widening of the Loan-to-interest.
The Market Division is constructing a portfolio that contributes to securing stable earnings.

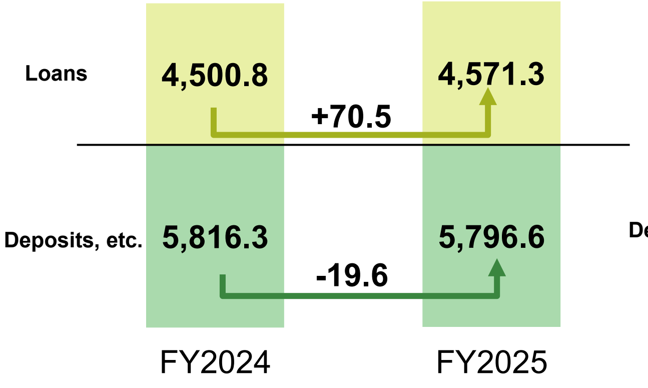
Net Interest Income

(Unit: ¥ billion)

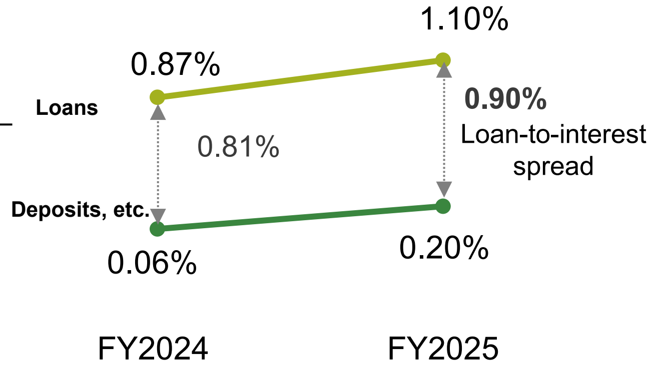
	FY2024	FY2025	YoY
Interest on deposits and loans	**36.0**	**38.8**	**+2.7**
Interest on loans and discounts	39.5	50.4	+10.8
(Yield factors)			+10.0
(Average balance factors)			+0.7
Interest on deposits, etc.	3.5	11.6	+8.1
(Yield factors)			+8.1
(Average balance factors)			(0.0)
Interest and dividends on securities	**14.1**	**22.4**	**+8.3**
Interest on yen-denominated bonds(1)	2.1	4.3	+2.1
Stock dividends(2)	5.5	5.8	+0.2
Distributions from investment trusts(3)	1.6	4.0	+2.3
Interest on foreign securities(4)	4.6	8.2	+3.5
Market operations and funding	**(3.8)**	**(2.4)**	**+1.3**
Domestic segment(5)	1.7	3.1	+1.3
Interest on operations	1.7	3.1	+1.4
Interest on funding	0.0	0.0	+0.0
International segment⑥(6)	(5.5)	(5.5)	+0.0
Interest on operations	0.0	0.0	+0.0
Interest on funding	5.6	5.6	+0.0
Other	0.0	(1.0)	(1.0)
(Reference) Market Division (Domestic)(1)+(2)+(3)+(5)	11.1	17.3	+6.1
(Reference) Market Division (International)(4)+(6)	(0.9)	2.6	+3.5

Average Balance Trend

(Unit: ¥ billion)

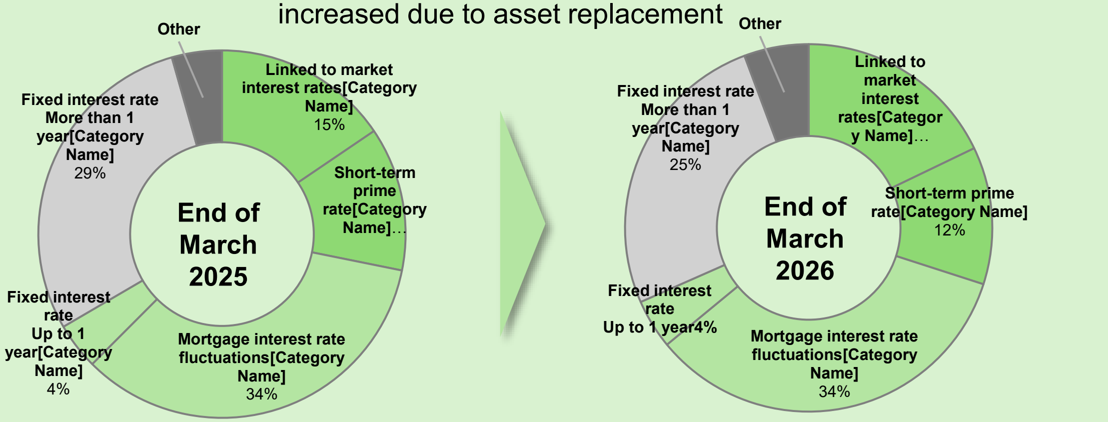


Yield Trend



Changes in the composition of yen-denominated loans

The proportion of fixed-rate loans decreased and that of variable-rate loans increased due to asset replacement



Non-interest Income

Profits from fees and commissions remained solid, driven by steady performance in the Solution Business for both corporate and individual customers. Other operating profit decreased due to the recording of a cancellation loss arising from the sale of loans.

Breakdown of profits from fees and commissions

(Unit: ¥ billion)

	FY2024	FY2025	YoY
Profits from fees and commissions	**10.3**	**11.4**	**+1.0**
Fees and commissions	18.1	19.1	+0.9
Corporate solution fees	3.1	4.1	+1.0
Fees related to assets under custody	5.9	6.4	+0.5
Expenses for fees and commissions	7.7	7.6	(0.1)
Guarantee commission and insurance expenses	6.3	6.2	(0.1)

Other operating profit

(Unit: ¥ billion)

	FY2024	FY2025	YoY
Other operating profit (excluding gains (losses) on government bonds and other securities)	**(0.4)**	**(10.4)**	**(10.0)**
Gains (losses) on financial derivatives	(2.3)	(1.1)	+1.1
Gains (losses) on foreign exchange transactions	3.1	3.1	(0.0)
Gains (losses) on sales of loans	(1.2)	(12.3)	(11.1)

Gains (losses) on sales of loans

- Use of gains on stock sales and gain on return of retirement benefit trust to partially dispose of yen-denominated bonds, investment trusts, and loans that had accumulated latent losses, with the aim of improving the soundness of the balance sheet.

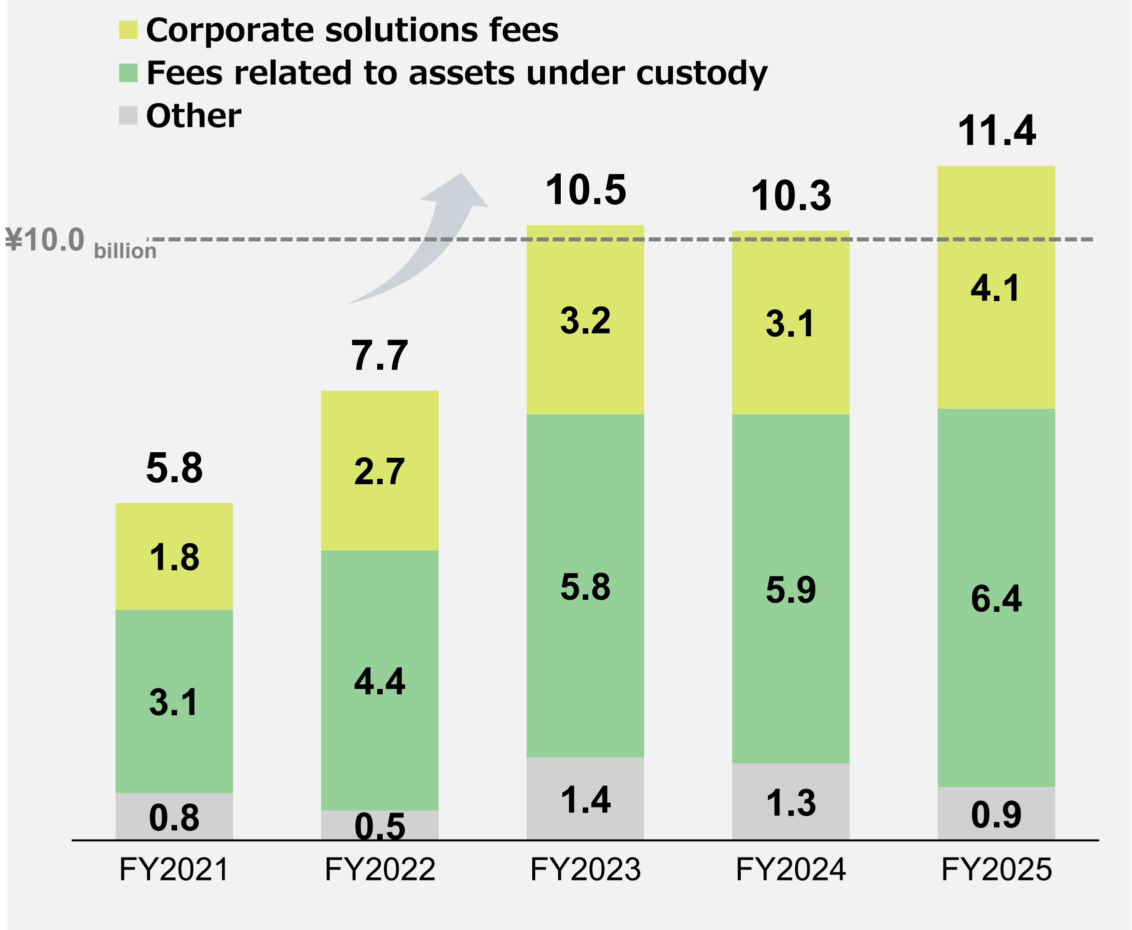
Gains (losses) on stocks and other securities: ¥28.1 billion
Gain on return of retirement benefit trust: ¥5.6 billion

Gains (losses) on government bonds and other bonds: -¥26.2 billion
Gains (losses) on sales of loans: -¥12.3 billion

Past trend in profits from fees and commissions

- Profits from fees and commissions reached a record high

(Unit: ¥ billion)



Status of Expenses

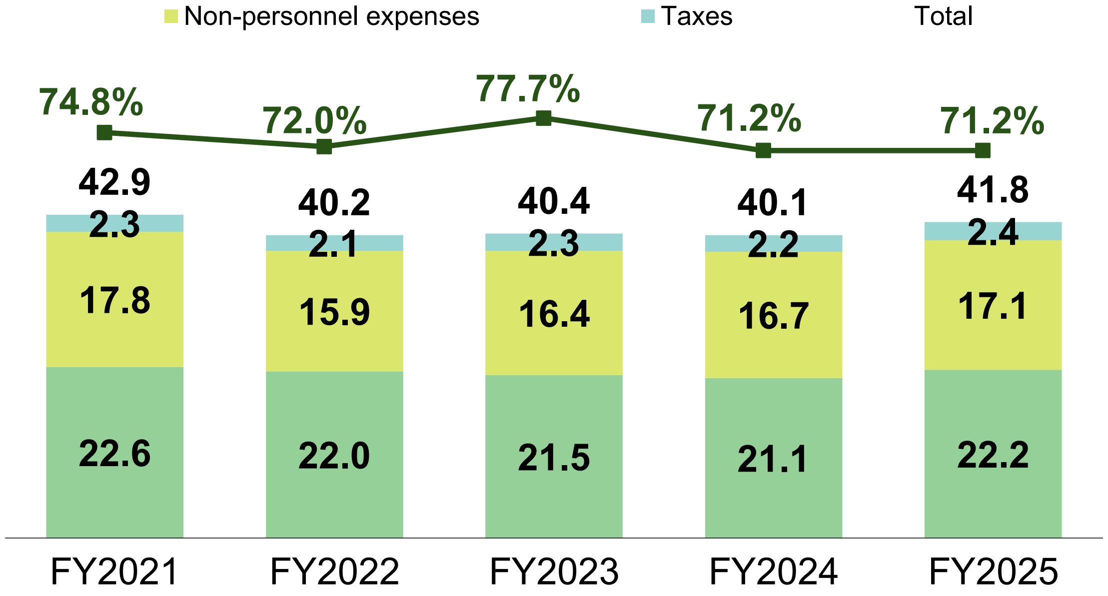
Expenses increased mainly due to an increase in personnel expenses resulting from the implementation of pay raises and an increase in non-personnel expenses associated with the execution of forward-looking strategic system investments. Core OHR was maintained at the same level due to an increase in gross profit from core business.

Trends in expenses and core OHR

(Unit: ¥ billion)

	FY2024	FY2025	YoY
Expenses	**40.1**	**41.8**	**+1.7**
Personnel expenses	21.1	22.2	+1.1
Non-personnel expenses	16.7	17.1	+0.4
Taxes	2.2	2.4	+0.1
Core OHR (non-consolidated)	**71.2%**	**71.2%**	**+0.0%**

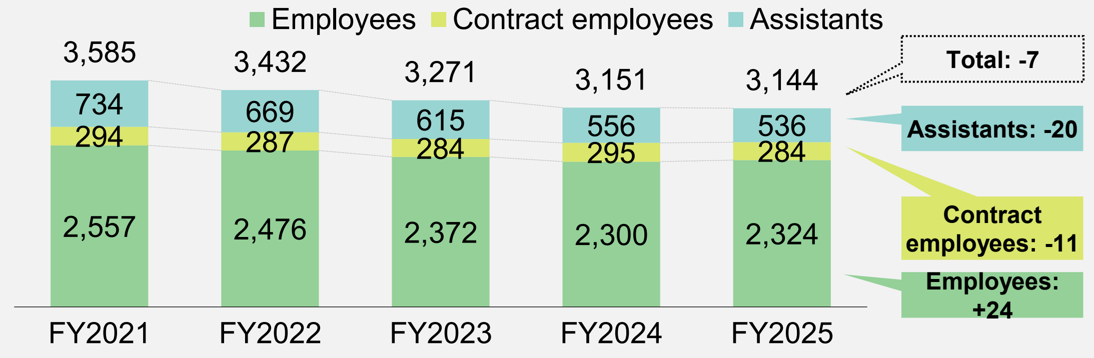
(Unit: ¥ billion)



Personnel expenses

- Base pay increases implemented in line with rising prices
- Strategic talent acquisition for future growth

Employee Trends (Unit: persons)



Non-personnel expenses

Depreciation (+¥200 million)

- Investment in system infrastructure for data utilization
- Infrastructure investment to enhance convenience and comfort at customer touchpoints (Introduction of tablets at service counters, store overhaul)

Maintenance and administration expenses, administrative outsourcing expenses (+¥200 million)

- Increase in maintenance and administration expenses and administrative outsourcing expenses due to rising prices

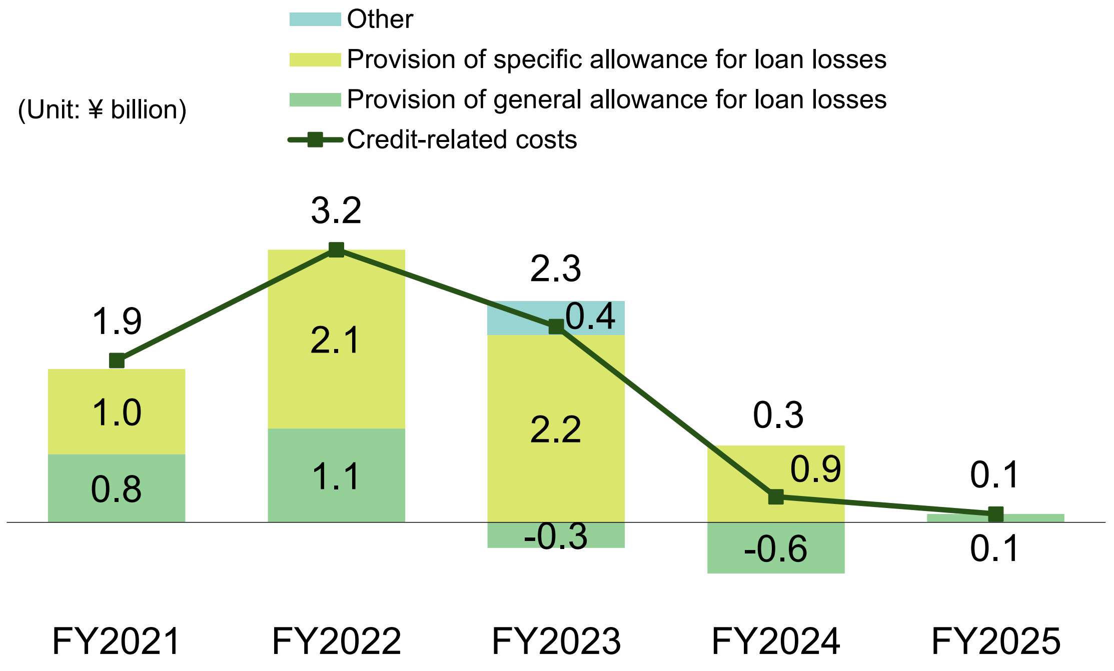
Credit-related Costs and Balance of Non-performing Loans

Credit costs decreased, mainly due to a decrease in provision of specific allowance for loan losses.
The balance of claims disclosed under the Banking Act and the Financial Revitalization Act decreased, and the non-performing loan ratio continued to remain at a low level.

Credit-related costs

(Unit: ¥ billion)

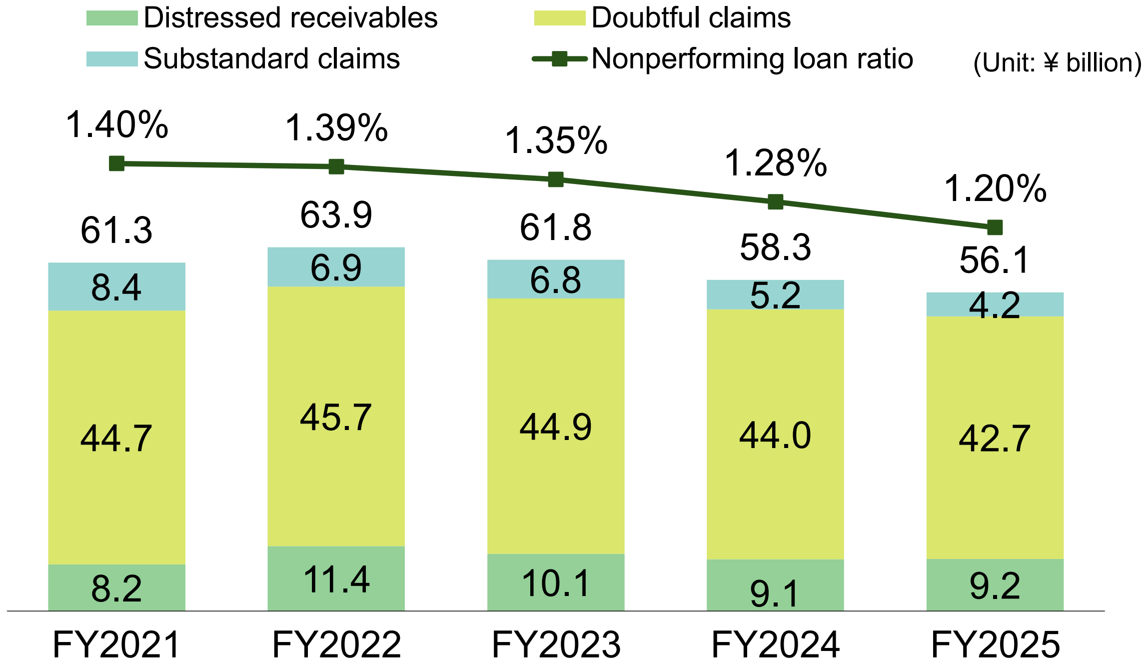
	FY2024	FY2025	YoY
Credit-related costs	**0.3**	**0.1**	**(0.1)**
Provision of general allowance for loan losses	(0.6)	-	+0.6
Provision of specific allowance for loan losses	0.9	-	(0.9)
Other	0.0	0.1	+0.1



Balance of non-performing loans

(Unit: ¥ billion)

	FY2024	FY2025	YoY
Claims disclosed under the Banking Act and the Financial Revitalization Act	**58.3**	**56.1**	**(2.2)**
Distressed receivables	9.1	9.2	0.1
Doubtful claims	44.0	42.7	(1.3)
Substandard claims	5.2	4.2	(1.0)
Non-performing loan ratio	1.28%	1.20%	(0.08%)



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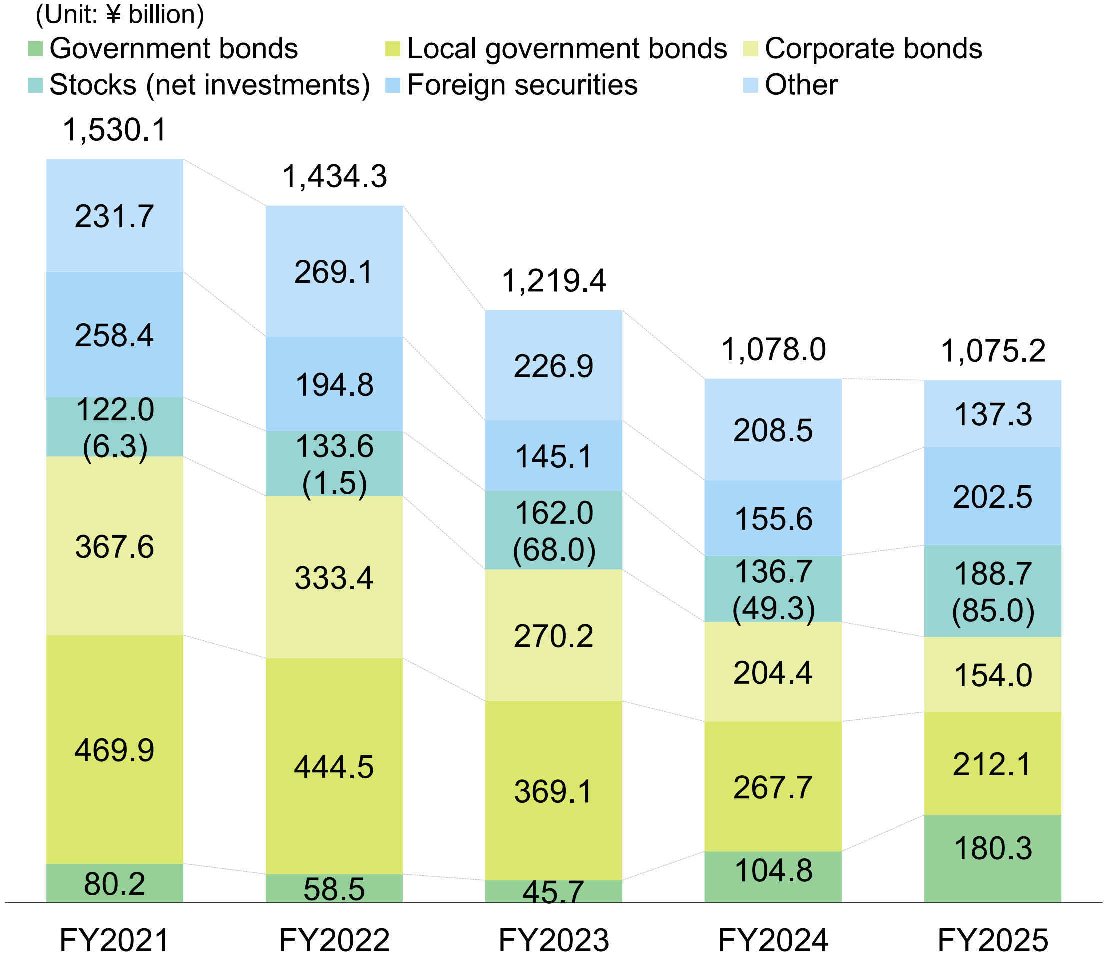
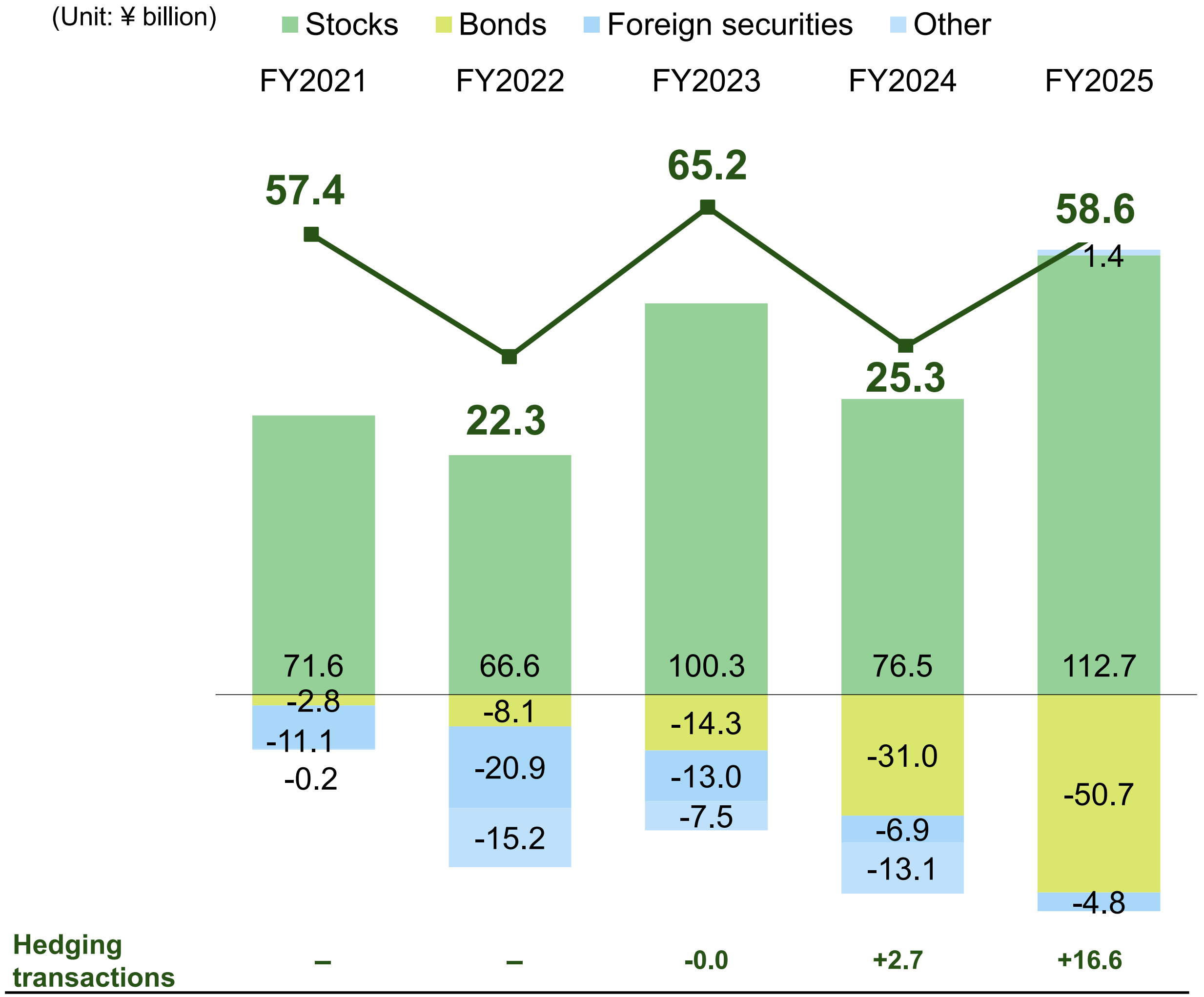
Status of Securities Investments

The balance of securities remained at the same level as the previous fiscal year as a result of trading aimed at improving yields. Gains on valuation of available-for-sale securities increased due to the expansion of unrealized gains on stocks resulting from rising stock prices

Securities balance



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



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FY2026 Financial Results Forecast

Despite an expected decrease in profits from fees and commissions, we plan to achieve a new record-high profit by improving interest margins through replacement of assets under management.
Even if the policy interest rate is not raised, earnings are expected to exceed the level recorded in FY2025.

Non-consolidated

(Unit: ¥ billion)

	FY2025	FY2026	YoY
Gross profit from core business	**58.7**	**74.8**	**+16.1**
Net interest income	57.7	62.5	+4.8
Profits from fees and commissions	11.4	9.8	(1.6)
Other operating profit (excluding gains (losses) on government bonds and other securities)	(10.4)	2.3	+12.7
Expenses	**41.8**	**45.1**	**+3.3**
Personnel expenses	22.2	23.4	+1.2
Non-personnel expenses	17.1	19.1	+2.0
Net income from core business	**16.8**	**29.6**	**+12.8**
Gains (Losses) on securities trading	**1.8**	**(0.3)**	**(2.1)**
Gains (Losses) on government bonds and other securities	(26.2)	(3.3)	+22.9
Gains (Losses) on stocks	28.1	3.0	(25.1)
Credit-related costs	**0.1**	**2.1**	**+2.0**
Other extraordinary gains (losses)	**1.6**	**1.4**	**(0.2)**
Ordinary profit	**20.2**	**28.8**	**+8.6**
Extraordinary gains and losses	**4.4**	**(1.0)**	**(5.4)**
Net income	**18.7**	**20.0**	**+1.3**

Consolidated

(Unit: ¥ billion)

	FY2025	FY2026	YoY
Ordinary profit	**22.1**	**30.5**	**+8.4**
Net income attributable to owners of parent	**19.3**	**20.6**	**+1.3**

Interest rate scenario

(Unit: %)

	2026/Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec	2027/Jan-Mar
Bank of Japan policy rate	**0.75**	**0.75**	**1.00**	**1.00**	**1.25**
U.S. FF rate	3.75	3.50	3.50	3.50	3.50

Factors behind changes in net interest income

- Interest on deposits and loans increased due to an increase in the average balance of loans outstanding as well as an improvement in the gross interest margin on loans and deposits
  Interest on loans and discounts: ¥62.5 billion (+¥12.0 billion YoY)
  Interest on deposits, etc.: ¥22.2 billion (+¥10.6 billion YoY)
- Interest on securities increased, reflecting the results of our ongoing efforts to improve portfolio quality.
  Interest and dividends on securities: ¥24.5 billion (+¥2.1 billion YoY)

Factors behind changes in other operating profit

- Increased due to a fall in gains/losses on loan sales

Factors behind changes in extraordinary gains and losses

- Decreased due to a fall in gains from the return of retirement benefit trust assets

Revenue forecast, assuming no change in domestic policy interest rates

(Unit: ¥ billion)

	FY2026	YoY
(Non-consolidated) Ordinary profit	**27.2**	**+7.0**
(Non-consolidated) Net income	**18.9**	**+0.2**
(Consolidated) Net income	**19.5**	**+0.2**

Initiatives to Enhance Corporate Value

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 other initiatives.

PBR
0.70
FY2025
0.31
FY2024

Consolidated ROE
5.67%
FY2025
↑
4.48%
FY2024

Resource optimization

Productivity improvement

Maintaining appropriate capital

Investment in growth areas

Consolidated PER 13.2 (FY2025) ←6.7 (FY2024)

Initiatives under the medium-term management plan "Always"

Growth Strategy
- Strengthening business for small and medium-sized enterprises
- More advanced solution business
- Establishment of new revenue areas

Management foundation reinforcement
- Rebuilding market operations capabilities
- Review, discontinuation, and development of products and services
- Business process reform
- Store overhaul

Talent Strategy

- Maintaining Financial Soundness
- Shareholder returns
- Reduction of strategic shareholdings

DX strategy

Growth Strategy
- Business for startups

Enhanced dialogue with shareholders

Progress on Financial and Non-Financial Targets

Progress toward both the financial and non-financial targets set forth in the medium-term management plan "Always" is steady.
For FY2026, we expect to achieve all financial and non-financial targets through measures including raising the top line.

Financial/Non-financial targets

Financial targets	Financial targets (FY2026)*(1)	Long-Term targets	FY2025 results	FY2026 forecast
(Consolidated) ROE	5.0% or higher	8.0% or higher	5.67%	5.56%
(Consolidated) Net income	¥18.0 billion or more	¥25.0 billion or more	¥19.3 billion	¥20.6 billion
(Consolidated) Core OHR*(2)	65% or less	60% or less	71.9%	62.2%
(Consolidated) Capital adequacy ratio*(3)	9.0% or higher	9.0% or higher	9.82%	9.73%

*(1) Financial targets were revised in September 2025 *(2) Expenses ÷ gross profit from core business *(3) Financial targets use a transitional basis; long-term targets use a fully-loaded basis

Theme		Metrics	Target	Target year	End of March. 2026
Environment	Climate change	Reduction in CO_2 emissions (vs. FY2013) *OKB Group target	75% reduction	FY2030	45% reduction
Social	Financial intermediation	Amount of sustainable finance provided *OKB Group target (Cumulative amount provided from FY2022 to FY2030)	¥1,200 billion	FY2030	¥829.6 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	1,170 1,471
Governance	Corporate culture	Engagement score	68 or higher	FY2026	71
Governance	Diversity	Ratio of women in leadership positions (senior associate and above)	30% or higher	FY2030	29.6%
Governance	Market dialogue	In-depth dialogue with investors and others (annual)	30 times or more	FY2030	56 times

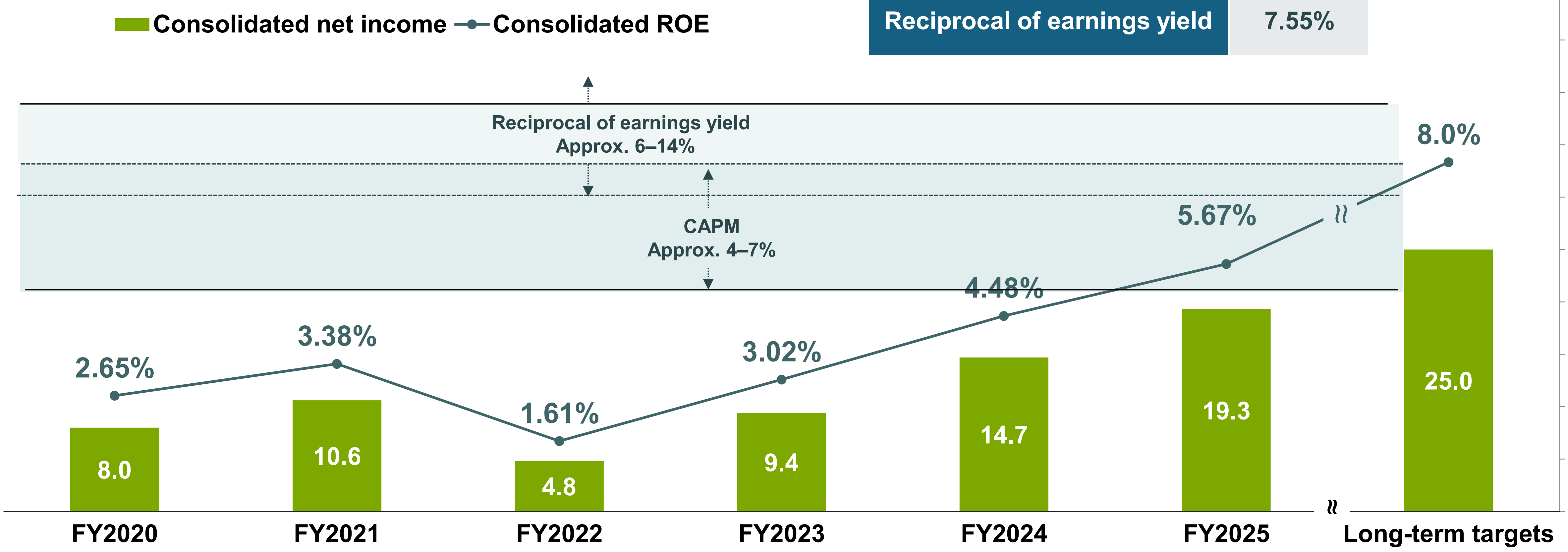
As part of our initiatives toward realizing management conscious of cost of equity and stock price, we aim to enhance corporate value through improvement of ROE, which contributes to improvement of PBR.

Trends in Consolidated ROE

(Unit: ¥ billion)

Cost of equity based on most recent estimates

CAPM	7.53%
Reciprocal of earnings yield	7.55%



*Cost of equity is estimated in reference to the theoretical estimate by CAPM and market evaluation (reciprocal of stock earnings yield) and used as a benchmark..

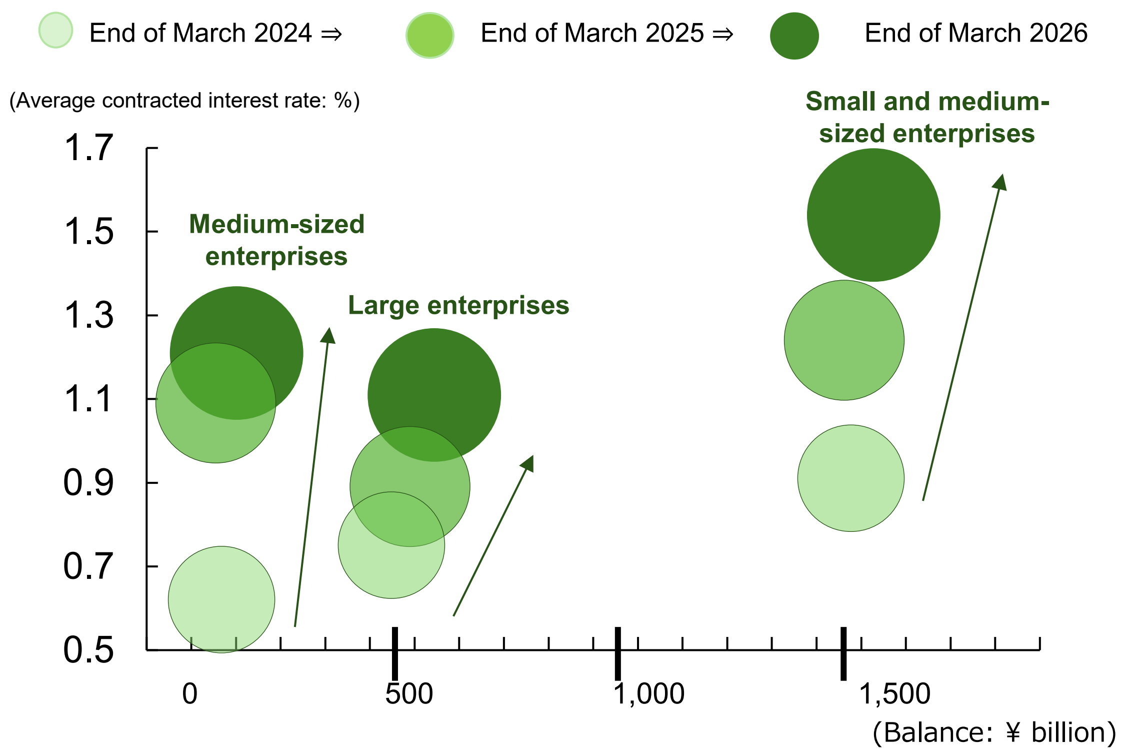
Loan balances have grown steadily, underpinned by our consistent response to funding needs. By bolstering resources allocated to Aichi Prefecture, a market with high-growth potential, we aim to expand our SME and mid-sized enterprise-focused business in the region, including outstanding loan balances.

Trends in outstanding loans to businesses by business size

*Excluding financial and insurance industries

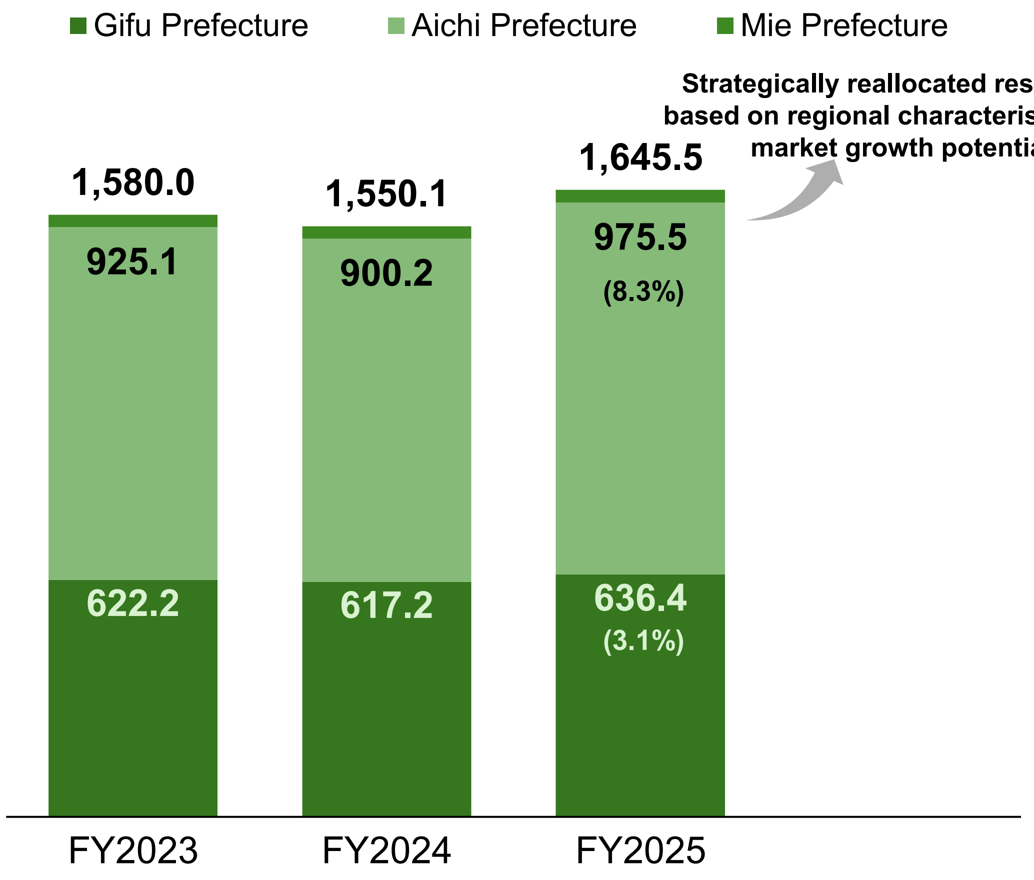
Total Loans to Businesses

	End of March '25		End of March '26
Balance:	¥2,008.8 billion	→	¥2,173.1 billion
Average contracted interest rate:	1.15%	→	1.41%



Trends in outstanding loans to businesses by area

(Unit: ¥ billion)
Figures in parentheses indicate year-on-year changes

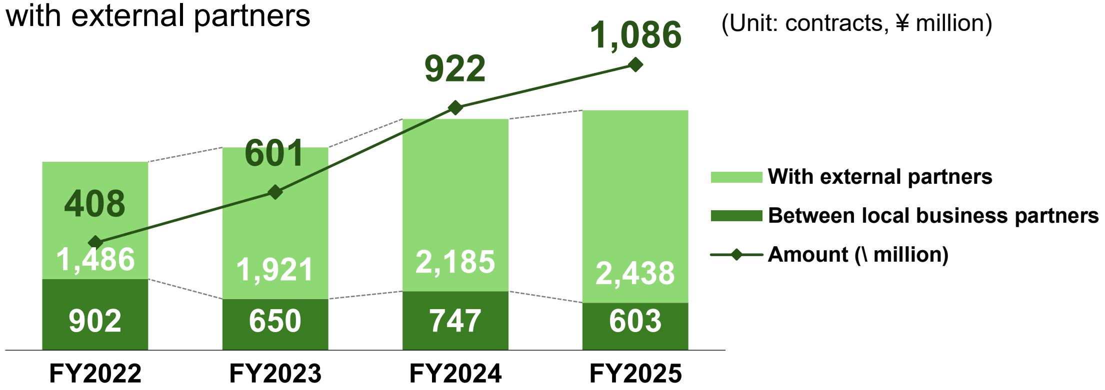


More Advanced Solution Business (Corporate)

Number of business matching contracts and commission income increased through collaboration with business partners.
For M&A, we will strengthen our framework to contribute to the development of regional industries through the cultivation of specialized human resources via external secondment and the implementation of in-house OJT.

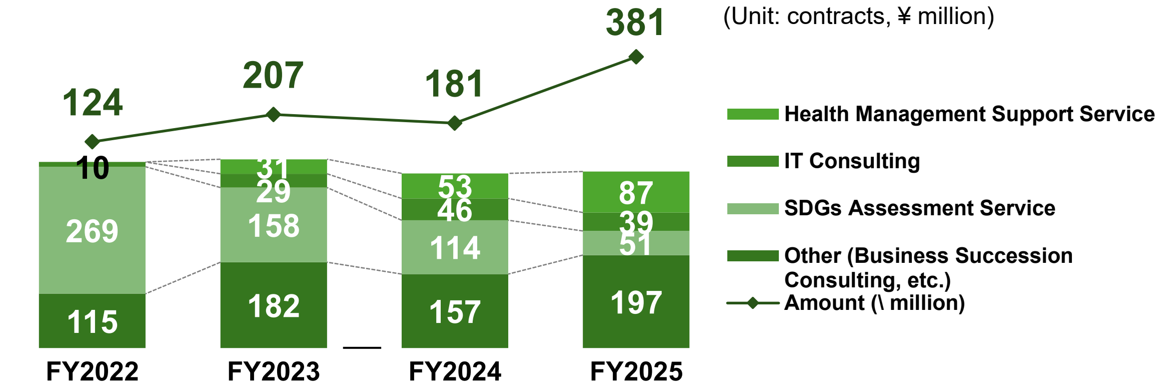
Number of business matching contracts

Business matching fees increased due to an increase in contracts with external partners



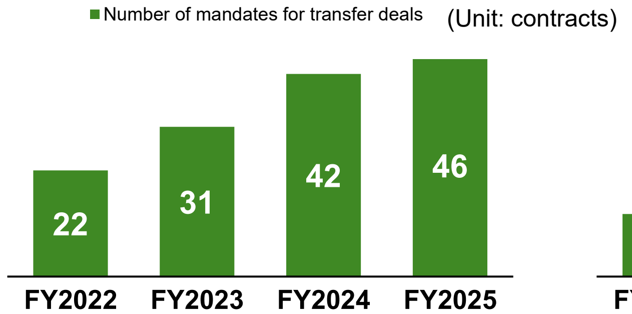
OKB's unique solution menu

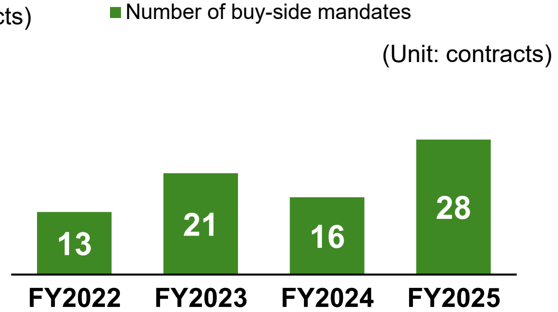
We strive to provide consulting services aligned with the needs of the times and resolve our clients' management challenges.

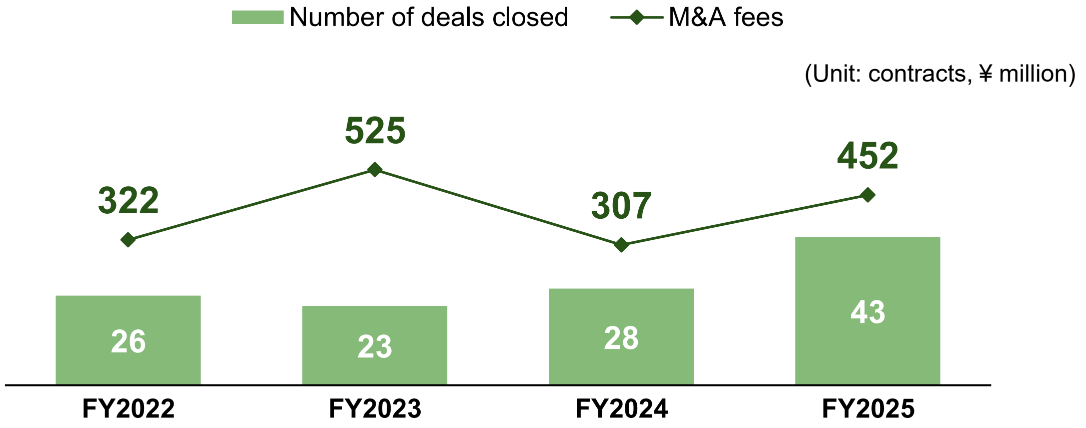


Development of regional industries through M&A

By conducting activities that emphasize dialogue incorporating customers' growth strategies, we approached not only companies seeking business succession, but also companies pursuing growth through alliances with other companies.







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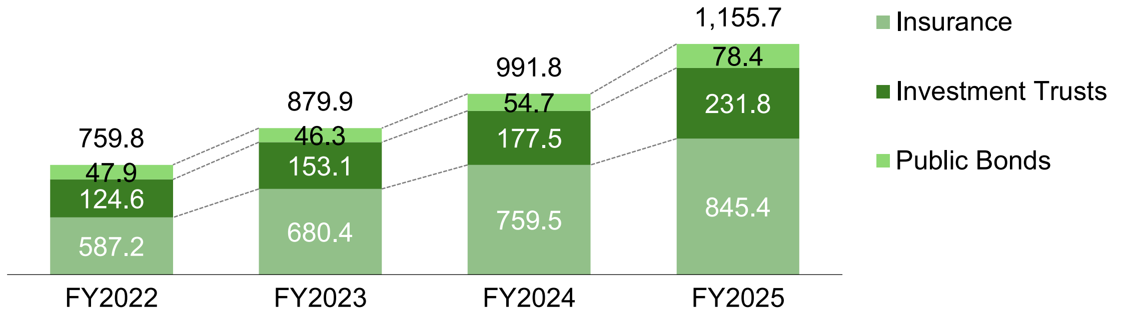
More Advanced Solution Business (Individual)

Increased the balance of assets under custody by pursuing the best interests of customers and conducting sales activities with a customer-first approach.
Built relationships of trust primarily with corporate owners through cross-selling of individual and corporate transactions.

Balance of individual assets under custody

The balance of assets under custody for individual customers increased, primarily in investment trusts, against a backdrop of a favorable investment environment

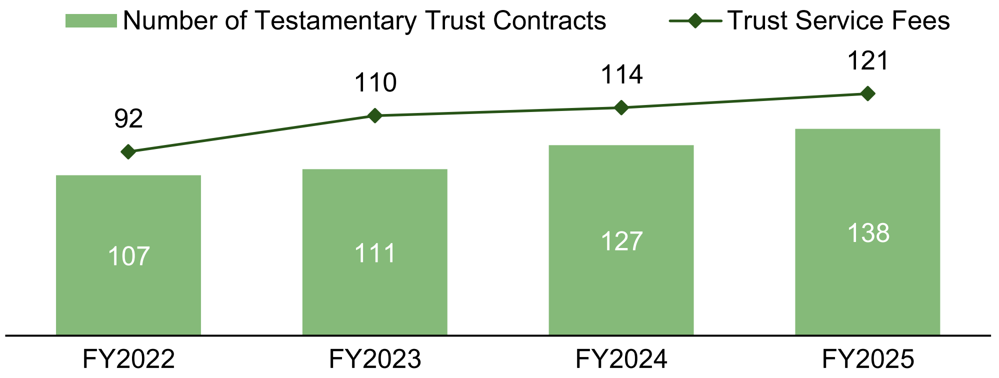
(Unit: ¥ billion)



Testamentary trust

Number of contracts with corporate owners increased

(Unit: contracts, ¥ million)

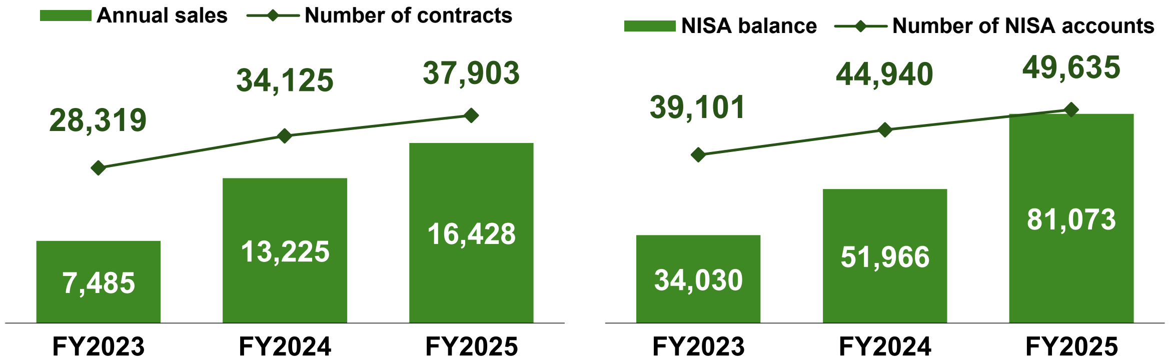


NISA

Steady increase in transactions with the asset formation generation

(Unit: persons, ¥ million)

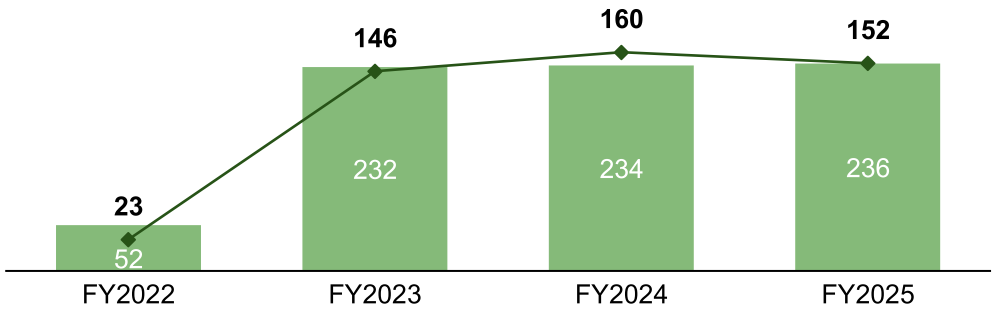
(Unit: contracts, ¥ million)



Corporate Insurance

Enhanced promotional lineup to meet customer needs

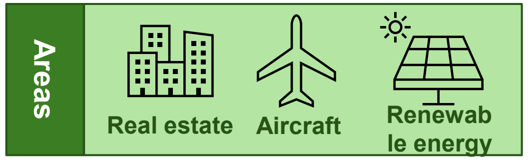
(Unit: contracts, ¥ million)



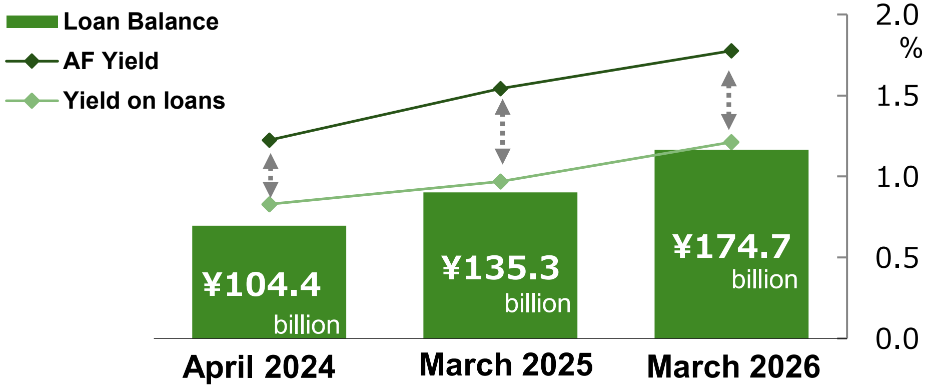
Asset finance achieved returns exceeding the overall loan yield.
For all head office-led loans, we aim to increase the pass-through rate during periods of rising interest rates by switching to variable-rate loans.

Trends in asset finance balance

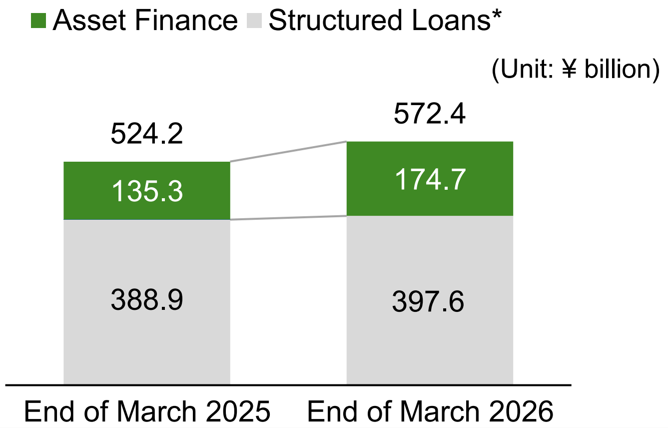
*Balance figures are end-of-period balances, and yields are intra-month yields.



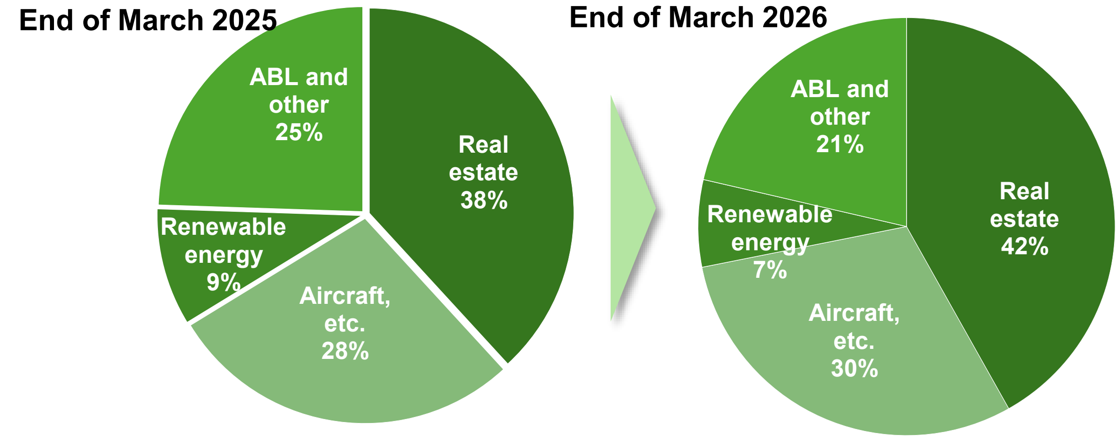
The Structured Finance Department was established at the launch of the current medium-term management plan, and we have been actively pursuing it as a priority area



Trends in head office-led loans



Asset finance portfolio breakdown

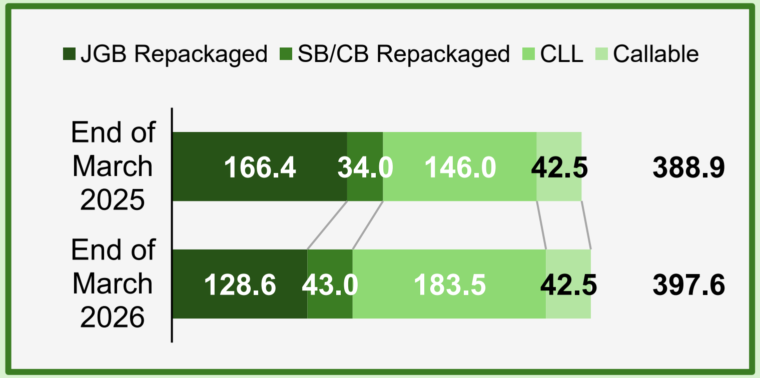


As of end of March 2026

	Balance (¥ billion)
Real estate	72.6
Aircraft, etc.	52.1
Renewable energy-related	11.7
ABL and other	38.3
Subtotal	174.7

Status of structured lending※

(Unit: ¥ billion)



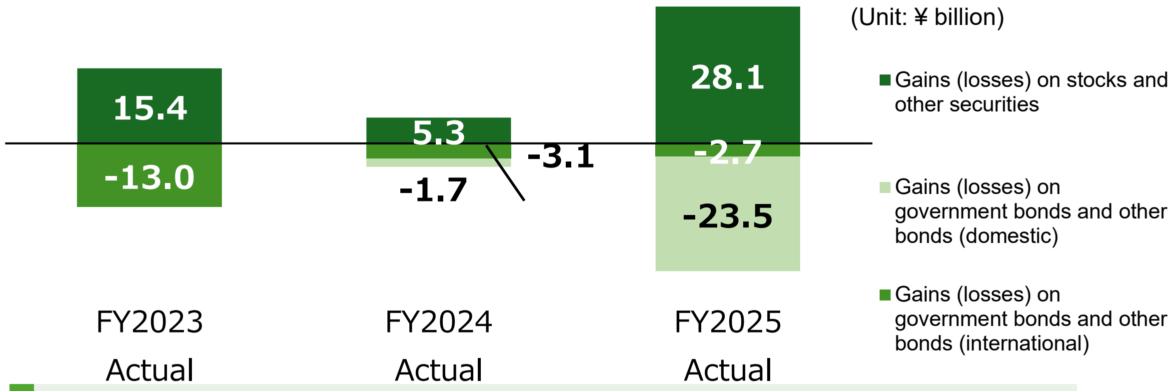
*Structured loans consist of loans repackaged with JGBs as underlying assets, loans repackaged with straight bonds and convertible bonds as underlying assets, loans with embedded credit default swaps, and callable loans, etc. (products combining ordinary loans with derivatives).

Rebuilding Market Operations Capabilities

In FY2025, we improved the quality of our portfolio, including improving yields primarily through stock replacement while also utilizing gains on stock sales. We will continue to restructure the portfolio by improving yields through asset replacement, while controlling interest rate risk to a level commensurate with financial capacity.

Trend in gains and losses on securities

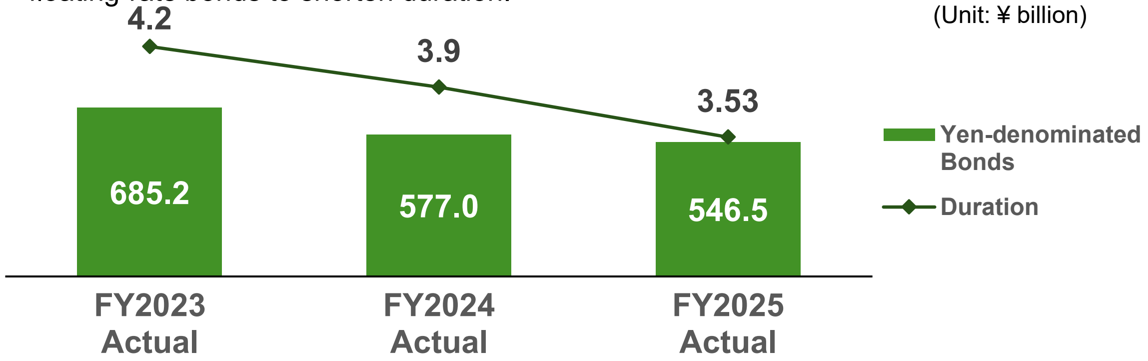
In FY2025, we utilized gains on stock sales to replace domestic bonds.



Domestic bond holdings and duration

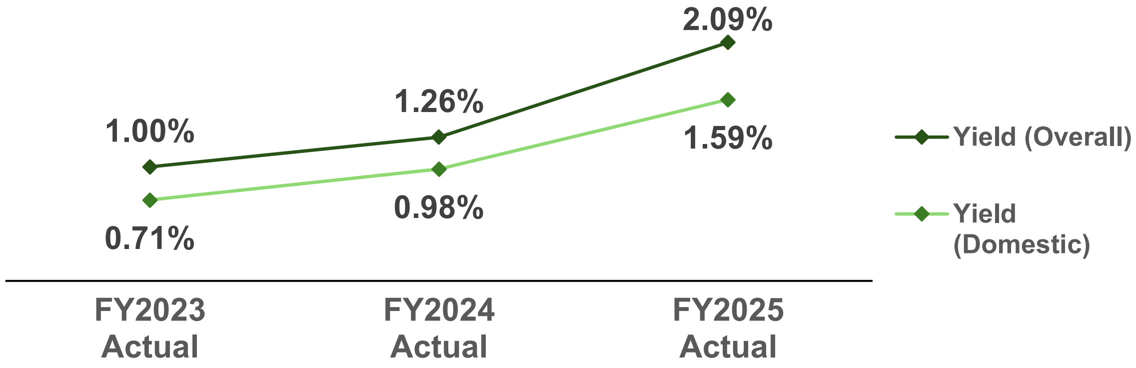
*Duration is after taking hedges into account.

Long-term bonds were replaced with short-term bonds and floating-rate bonds to shorten duration.



Trend in securities yields

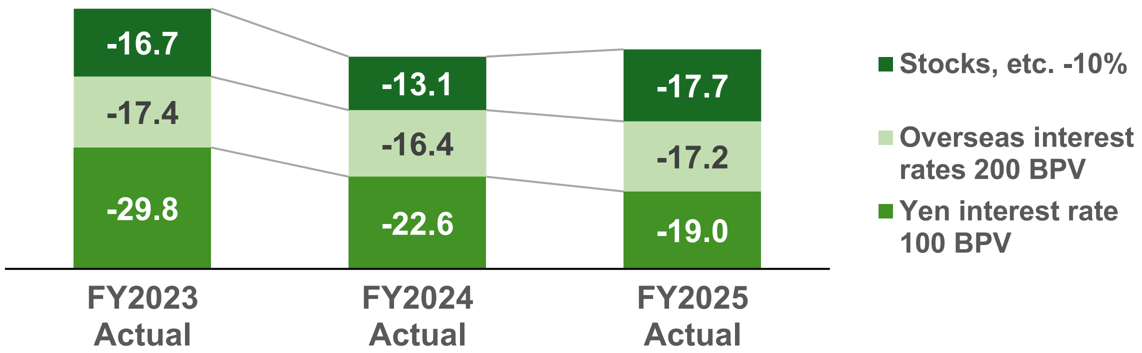
Securities yields rose due to the effects of asset replacement, etc.



Trend in risk exposure

*After consideration of hedging

Gradual reduction of yen interest rate risk amid rising yen interest rates



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

Review, Discontinuation, and Development of Products and Services

To provide products and services that meet customer needs, we held an idea contest as an opportunity to foster innovation beyond conventional frameworks. New initiatives leveraging employee ideas generated through the contest were launched.

Development of products and services that meet latent needs

Customer → Identification of customer needs → OKB Group

OKB Group → Rollout of products and services → Customer

OKB Group: Development of products and services

Plan	Do	Check	Action
Identification of customer needs	Consideration and rollout of new products and services	Confirmation of alignment between customer needs and products/services	Discontinuation of products and services

Idea Contest

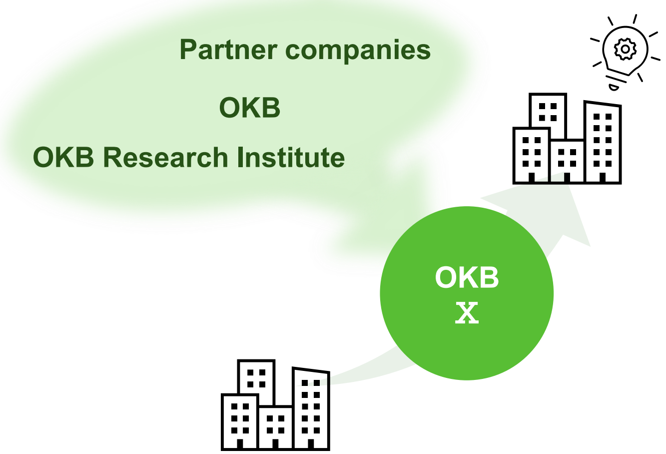
- Driving innovation from employee ideas
- Creating opportunities for self-realization beyond organizational and positional boundaries

Applications → First screening → Graduate School of Project Design curriculum enrollment → Final screening → Framework development → New business launch

- August 2024: Applications
- November 2024: Screening results 11 candidates passed
- January 2025 - November 2025: Project research commenced at Graduate School of Project Design
- Commercialization in December 2025
- April 2026: New business launch

New business creation support program "OKB X"

We launched a new business creation support program called "OKB X," utilizing the OKB SCLAMB base at Gifu University. We provide step-by-step support to regional companies, from the conception and verification to the implementation of new businesses, and together see promising business plans through to commercialization.



*OKB Ogaki Kyoritsu Bank employee who received the Grand Prize

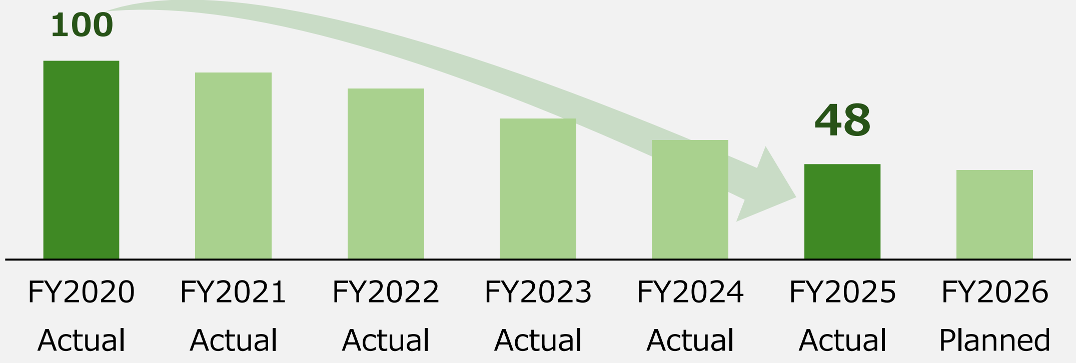
Course	Theme
Session X c- Learning and taking on Challenges -	**A course to develop human resources (internal entrepreneurs)** who create and drive business ideas
Shoot X - Testing hypotheses -	**A course to practice the building of a business from scratch** through hypothesis and validation of business plans
Sprint X - Accelerating at full speed -	**A course to swiftly realize a business plan** that has undergone hypothesis testing and validation

Operational efficiency was pursued through business process reform and store overhaul.
Administrative staffing resources for deposits and loans were reduced since the start of the current medium-term management plan period.

Business process reform

Efforts continued to create time for sales promotion by streamlining and reducing branch office administrative work, aiming to transform branch offices from places for administrative processing to places for sales promotion. Branch deposit operation workload halved over five years.

Branch deposit operations load



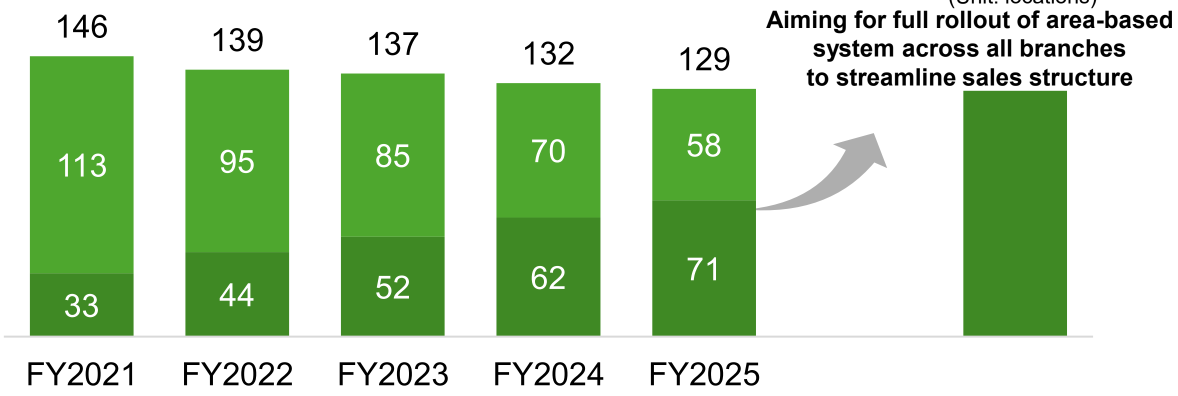
■ **Key initiatives**

- Tablets at service counters
- Outsourcing of ATM management
- Introduction of counter ATM image workflow system
- Establishment of Operation Support Center / expansion of consolidated operations
- Establishment of Inheritance Center / expansion of consolidated operations
- Reduction of inefficient operations

Store overhaul

Functional reorganization (area-based system) has consolidated sales personnel and streamlined the sales structure. The operational structure was streamlined while maintaining customer touchpoints at the same time.

Number of locations



Administrative staff (deposits and loans) *Comparison using the standard number of employees (calculated independently by OKB)

OKB

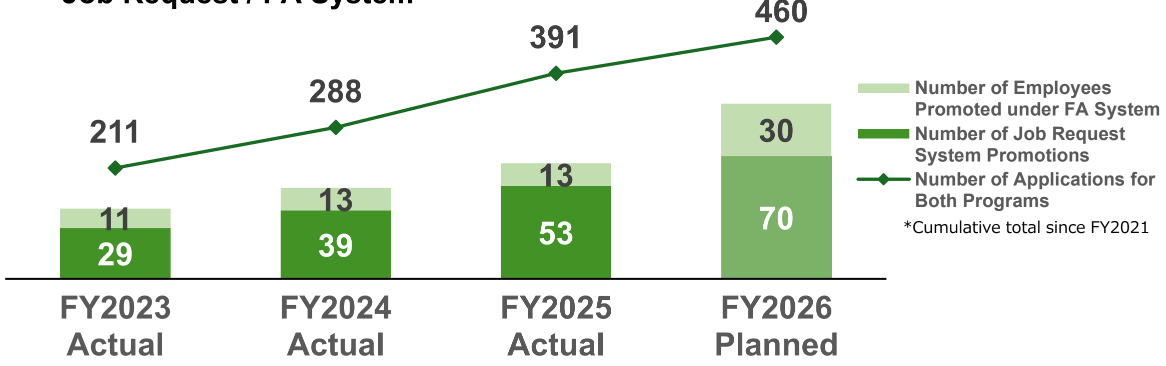
Autonomous skill development was promoted, while supporting the active participation of diverse human resources toward the sustainable enhancement of corporate value.
Overtime hours were reduced through productivity improvement measures, achieving a smoother work experience and employee engagement.

Autonomous skill development

Active utilization of the Job Request System, which allows employees to apply for internal job openings, and the FA System, which allows employees to apply for all positions and assignments, along with steady utilization of the Employee Development Fund, which supports employee growth

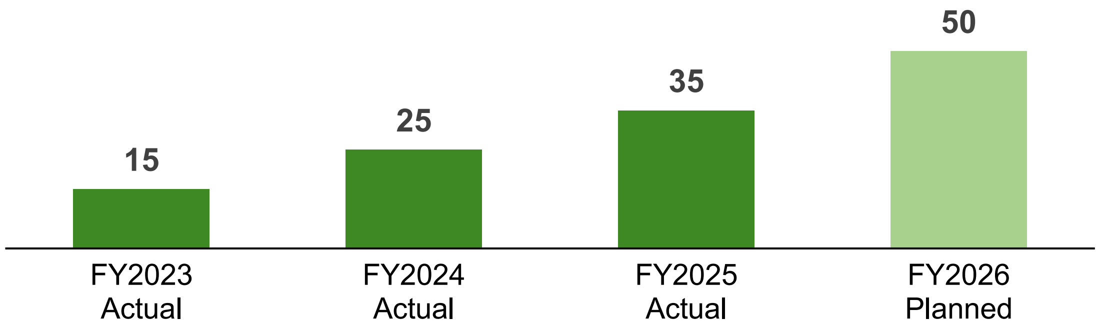
(Unit: persons)

Job Request / FA System



Investment in employee development fund

(Unit: ¥ million)

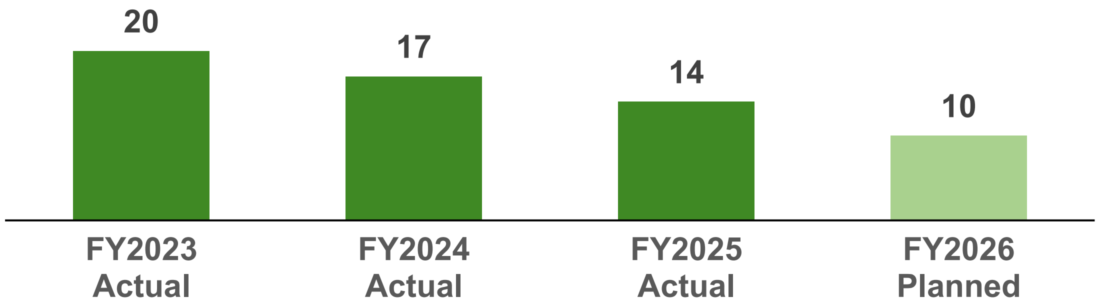


Productivity improvement

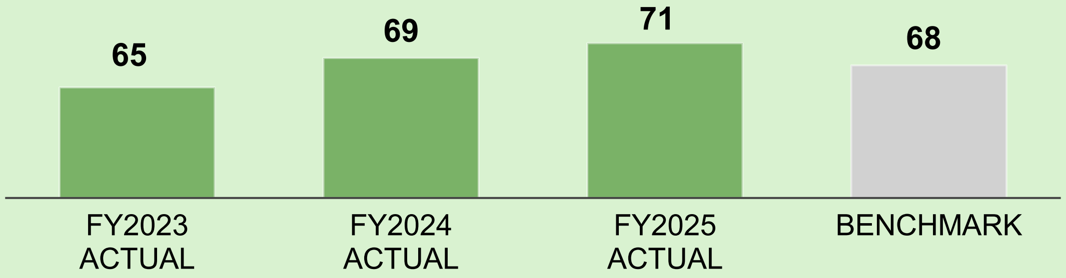
The number of overtime hours worked by employees decreased through the establishment of a highly efficient and productive operational structure
Improving employee work environment and increasing engagement scores

Overtime hours (monthly average)

(Unit: hours)



Trend in engagement score (Wevox)



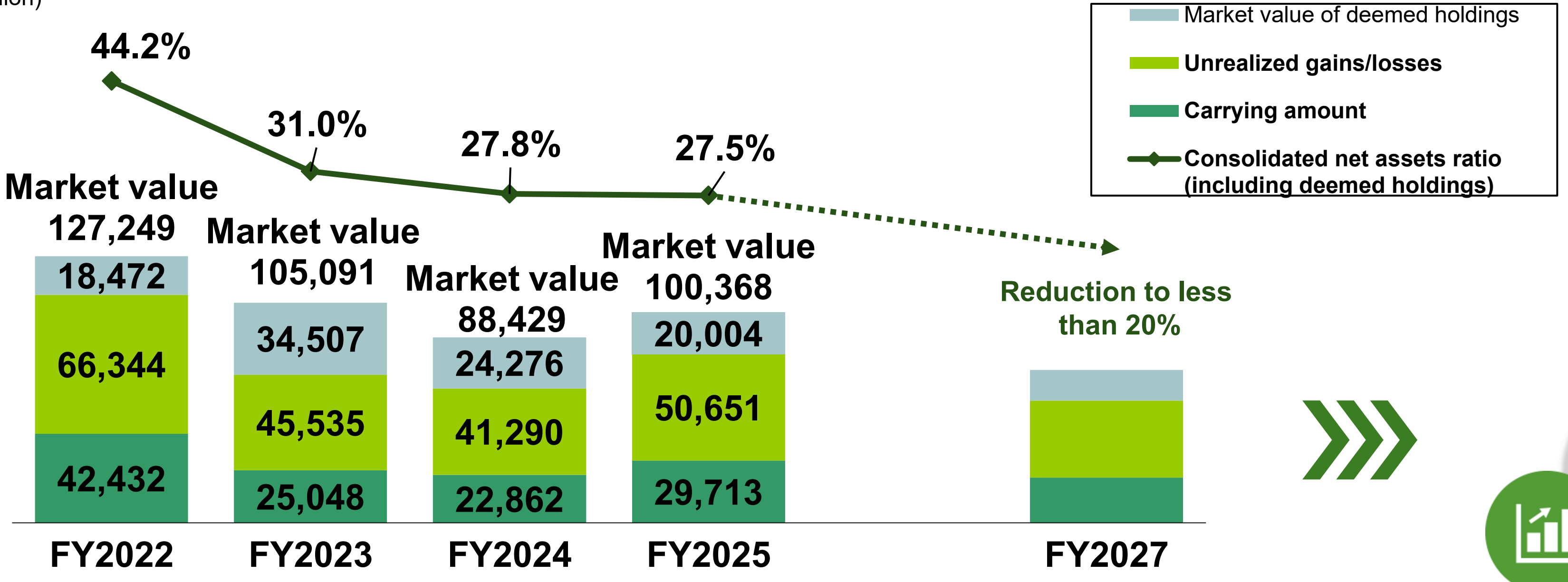
Reduction of Strategic Shareholdings

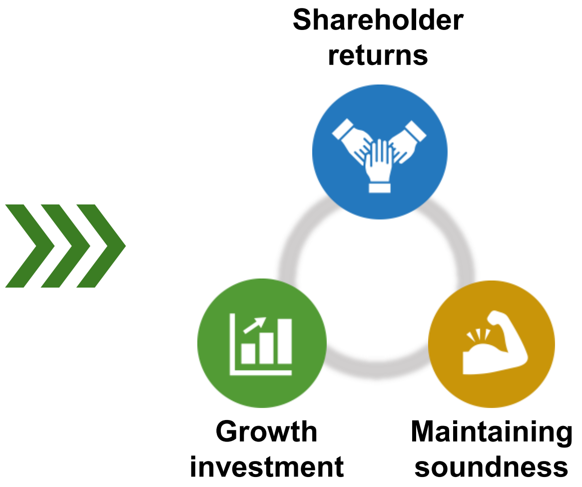
Strategic shareholdings (including deemed shareholdings) were reduced to a consolidated net asset ratio of less than 20% by the end of March 2028.
In FY2025, the number of stocks held decreased, but the consolidated net asset ratio declined only slightly due to market value

Trend in consolidated net assets ratio

Before change	**Reduce** strategic shareholdings (**excluding deemed shareholdings**) **to roughly 20%** of consolidated net assets (market value basis) by the end of March 2027
After change	Reduce the ratio of cross-shareholdings (**including deemed cross-shareholdings**) to consolidated net assets (market value basis) to **less than 20%** by the end of March 2028

(Unit: ¥ million)





	FY2022	FY2023	FY2024	FY2025	Vs. FY2024
No. of issues	254	235	223	205	(18)

OKB

Capital gained from realized gains and business expansion will be utilized for shareholder returns and investments to enhance future competitiveness, while maintaining financial soundness through the strengthening of equity capital.

Basic policy for capital management

[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

Business Performance Growth × Total Payout Ratio 30% → Dividend Growth

Growth Investment

Initiatives to enhance future competitiveness

Asset replacement
Operational efficiency improvement
Human capital value
Data utilization
Infrastructure investment

Maintaining Soundness

Maintaining a level of equity capital that enables investment and financing to support the sustainable development of the regional economy

Initiatives to enhance future competitiveness

Asset Replacement
Improving operational efficiency
Data utilization
Human capital
Infrastructure investment

Key initiatives under the medium-term management plan “Always”

Growth strategy
- Enhancing presence in the mass retail segment
- Replacement of head office-led loans

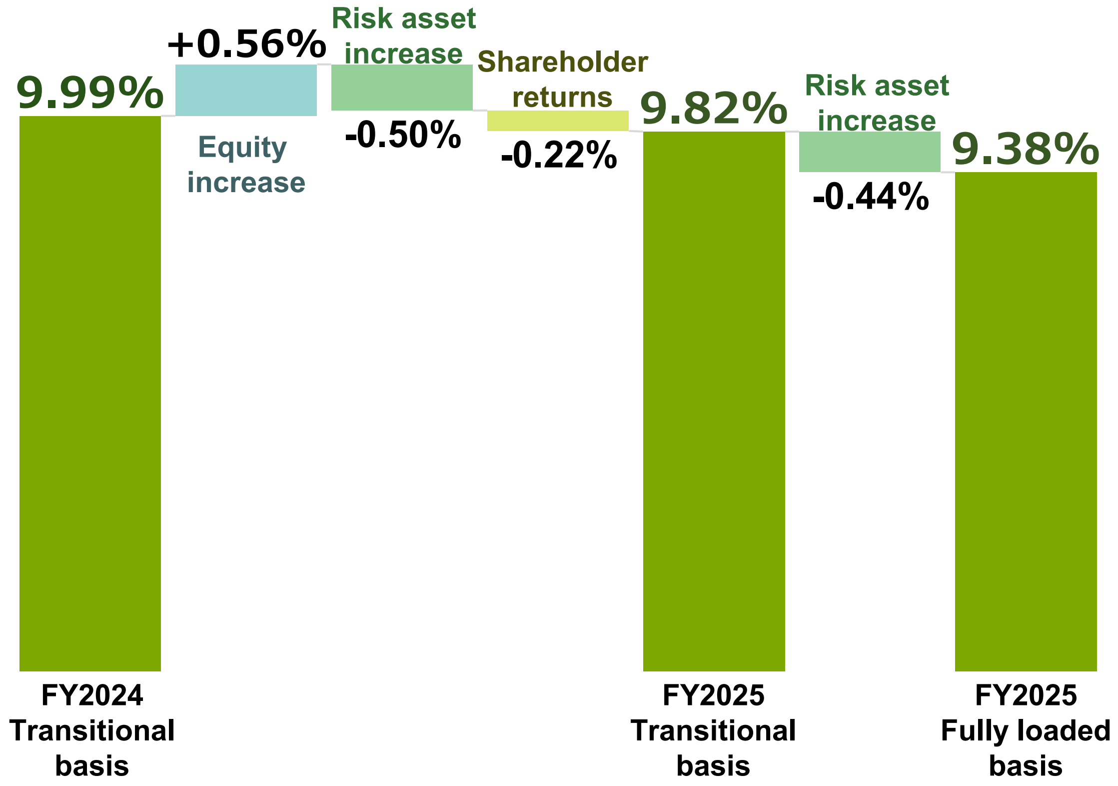
Management foundation reinforcement
- Replacement of securities
- Streamlining branch office administrative work
- Branch office reorganization by function

Talent strategy
- Investment in autonomous skill development
- Base pay increases

DX strategy
- Establishment of digital infrastructure
- Enhancement of cybersecurity

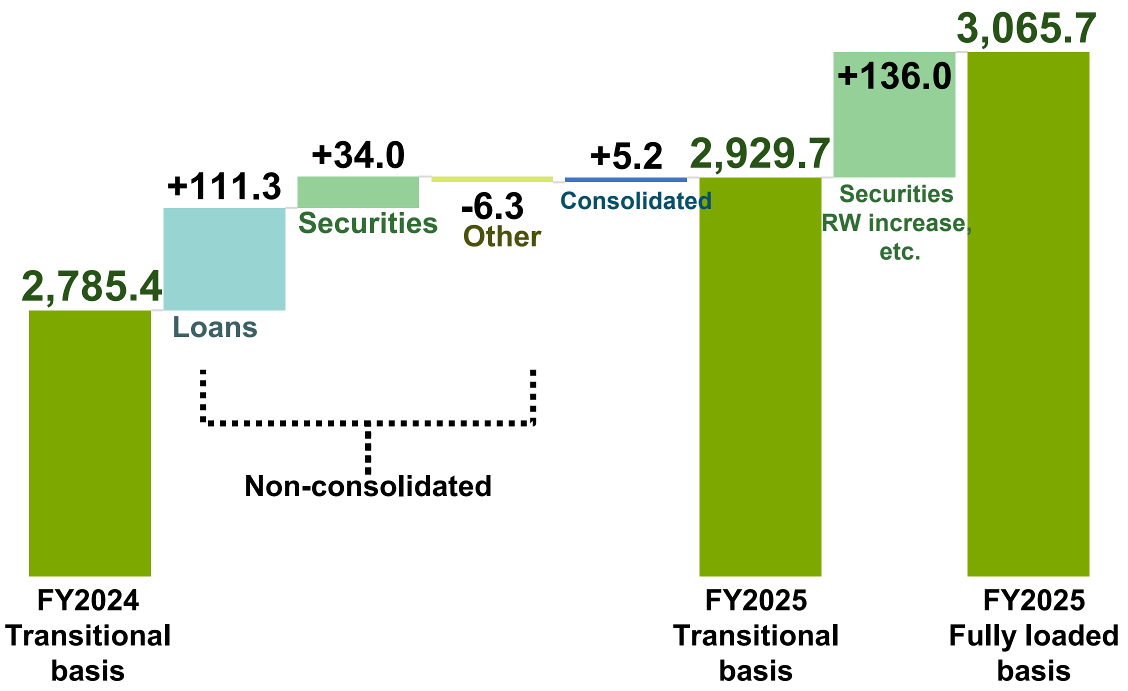
We maintained financial soundness by securing a capital adequacy ratio of 9% or higher for FY2025.
Risk assets increased due to growth in loan balances and the phased application of risk weights for equities.

Factors behind changes in consolidated capital adequacy ratio



Factors behind changes in risk assets

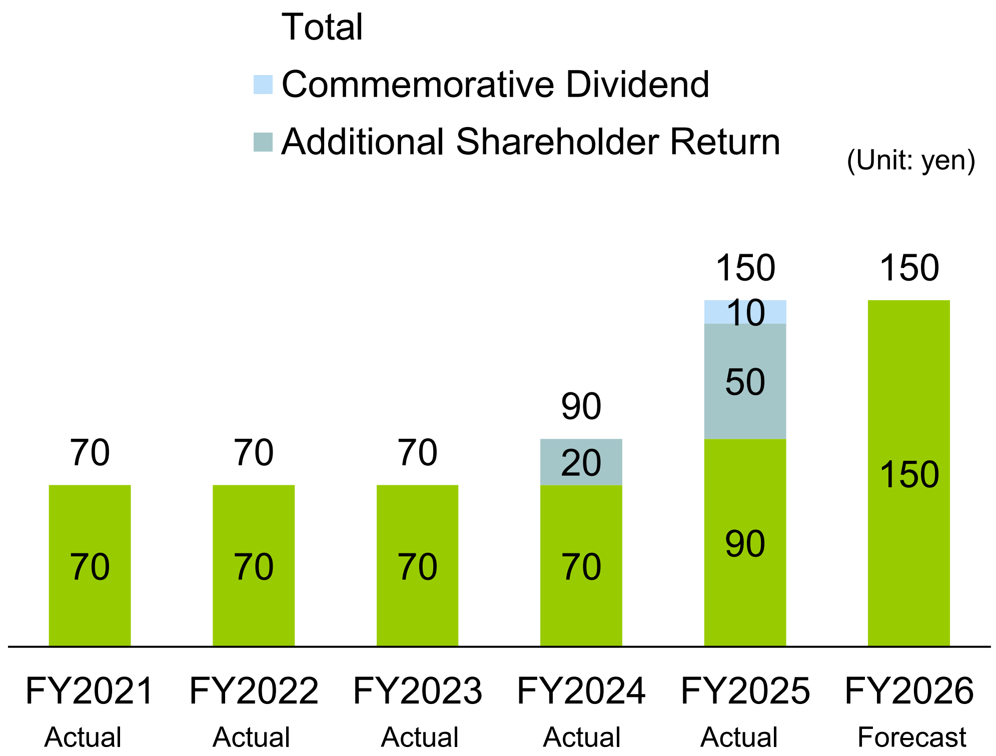
(Unit: ¥ billion)



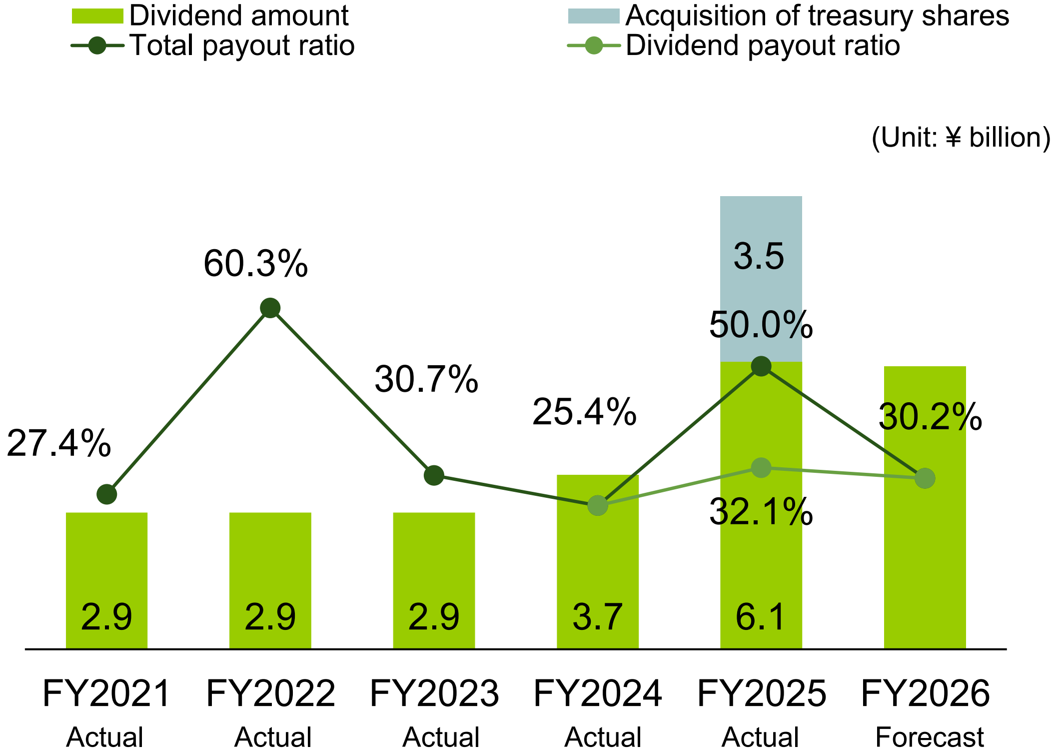
The year-end dividend for FY2025 was increased by 40 yen to 150 yen (including a commemorative dividend of 10 yen).
Total return ratio was 50.0%, including the share buyback conducted in February 2026.

[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%.

Dividends per share



Total payout ratio



DX Strategy

Undertake DX to transform customer touchpoints and improve operational efficiency through the establishment of a DX promotion framework, system investments, and IT human resource development initiatives.
Provide an environment to achieve the sustainable growth of local communities and the enhancement of corporate value through the utilization of digital technology.

Development of DX framework

Organizational reforms were undertaken in July 2025 to establish a cross-organizational DX framework and accelerate initiatives to enhance corporate value through DX.

DX Framework

- Launch of the Digital Management Division
- Establishment of DX Center
- Establishment of DX Committee

Key Objectives

- ➤ Strengthening alignment with management strategy
- ➤ Accelerating decision-making
- ➤ Strengthening control over system investments
  - Maximizing effectiveness

We will actively invest in systems to enhance customer convenience and improve productivity

Initiatives to develop IT human resources

- DX-related certification acquisition
- In-house training for all employees
- DX trainee program (individual training)
- Briefing sessions for students specializing in DX

Continue various measures to develop IT human resources and improve organization-wide IT literacy

Major initiatives for system investment (FY2026)

Transformation of customer touchpoints

- Enhancement of OKB app features
- Expansion of OKB Security Pass (passkey authentication) usage

Additional Features

- Time deposit transactions
- Investment trust transactions

etc.

Screen content for reference purposes only

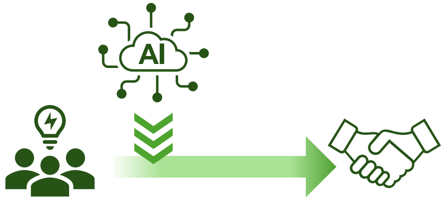
Branch process reform

- Expansion of counter work using tablets at service counters
- Introduction of image filing system

AI and data utilization

- Expansion of data collection scope
- Visualization and enhancement via dashboard
- Implementation of initiatives using AI

Data-driven practices



Improved decision-making speed
Securing time for sales promotion

Establishment of digital infrastructure

- Development of infrastructure for expanded AI utilization
- App development based on low-code development

Enhancement of cybersecurity

- Initiatives toward enhancing risk identification, monitoring, and analysis frameworks
- Initiatives toward achieving zero trust

III: Sustainability Policy and Initiatives

Sustainability Policy

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.

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.

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

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

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.

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

(The figures in red in the table have been updated based on the results as of the end of March 2026 and other data. The figures in parentheses are the figures prior to the update.)

Metrics	Target year	Target	Actual as of the end of March 2026
I. Sustainable Growth of the Regional Economy			
Cumulative amount of sustainable finance provided [overall/environmental] [OKB Group Target]	FY2030	Total: ¥1,200 billion Environment: ¥600 billion	Total: ¥829.6 billion Environment: ¥280.3 billion
Number of consulting proposals to businesses (annual)	FY2026 (FY2025)	7,500 (7,000)	7,708
Number of consulting proposals for individuals (annual)	FY2026 (FY2025)	71,000	68,737
Number of sustainability-related solution proposals (annual)	FY2026 (FY2025)	680 (650)	667
Number of clients that received M&A support (annual) and Number of clients that received business succession support (annual)	FY2026	600, 1,300	1,170, 1,471
II. Support for Local Innovation			
Number of OKB app downloads (cumulative)	FY2026 (FY2025)	600,000 (500,000)	453,000
Visits to new IT consulting clients (cumulative)	FY2026	1,482	1,363
Number of participants in financial and economic education programs (annual)	FY2026 (FY2025)	1,000	1,911

Social

Metrics	Target year	Target	Actual as of the end of March 2026
III. Utilization of Local Resources			
Number of clients that received sales channel development support (annual)	FY2026 (FY2025)	255 (250)	250
Number of clients that received value enhancement support aimed at regional revitalization through the use of regional trading company functions (cumulative)	FY2026	50	79
Enhancement of local resources through co-creation consulting (number of cases, cumulative)	FY2030 (FY2025)	100 (50)	55

Environmental

Metrics	Target year	Target	Actual as of the end of March 2026
IV. Addressing Climate Change and Environmental Conservation			
Reduction of CO_2 emissions (vs. FY2013) [OKB Group target] (cumulative)	FY2030 FY2050	75% reduction Achievement of carbon neutrality	45.0% decrease
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)

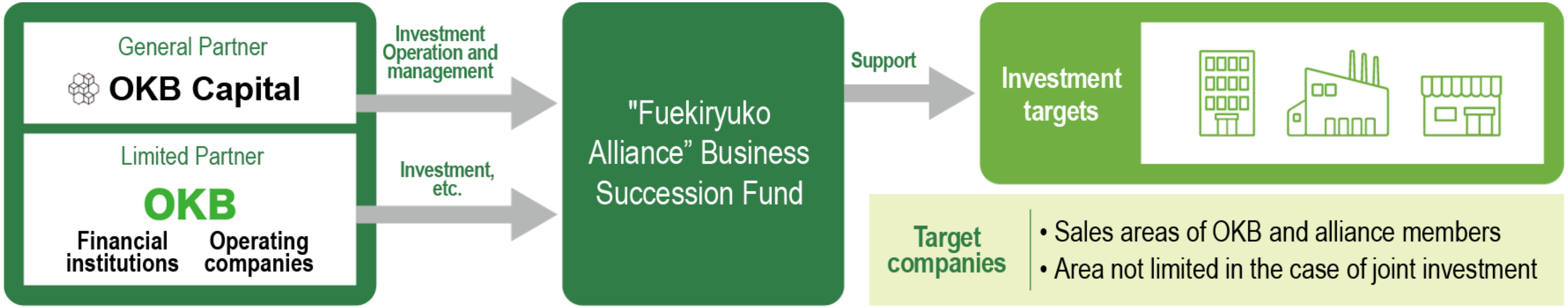
Metrics	Target year	Target	Actual as of the end of March 2026
V. Promoting the Active Participation of Diverse Talent			
Ratio of women in leadership positions (senior associate and above)	FY2030	30%	29.6%
Rate of male employees taking childcare leave, etc.	FY2026 (FY2025)	100%	100%
Percentage of employees 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 Atrae, Inc.)	FY2026	68 or higher	71
VI. Enhancing Corporate Governance			
Initiatives for compliance (with laws, etc.) (Training participation rate, checklist implementation rate) (annual)	FY2026 (FY2025)	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	56 times
Strengthening BCP (Number of Drills) (annual)	FY2030	10 times	16 times

I. Sustainable Growth of the Regional Economy

Establishment of the "Fuekiryuko Alliance" Business Succession Fund

In May of this year, the group company OKB Capital established the "Fuekiryuko Alliance" as a hands-on management support fund for business succession. OKB Capital established the "OKB Business Succession Fund III -Fuekiryuko-" in April 2023, and since then has supported the maintenance and enhancement of corporate value through fund investments while respecting the vision and approach of the current management.

Given the increasingly diverse and sophisticated challenges and needs faced by parties including investee companies, such as those related to marketing, branding, and profitability visualization, the Fuekiryuko Alliance is a fund that has significantly strengthened collaboration with external specialized institutions while maintaining the same investment approach. By building a broad and practical support framework that goes beyond the confines of finance, it aims to achieve sustainable growth at regional companies and resolve business succession challenges.



The fund will start with a total investment of 5.7 billion yen, and will continue to solicit investment from partners aiming to resolve regional business succession challenges with a view to expanding the size of the fund.

II. Support for Local Innovation

Initiatives Centered on OKB SCLAMB

Centered on "OKB SCLAMB," an open innovation creation support base established in April 2024, OKB is working to support innovation in local communities through programs that provide students with an entrepreneurial mindset and promising business ideas with opportunities to learn the basics of entrepreneurship, such as business development and business model building, as well as programs that address the needs of local companies for new business creation.

(1) OKB SCLAMB Acceleration Program: Final presentation

In February this year, we held the final presentation of the "OKB SCLAMB Acceleration Program," which has been implemented since October last year as an opportunity for students with an entrepreneurial orientation and business ideas to learn the basics of entrepreneurship. The selected participants presented their business ideas, which they had developed with the support of mentors and senior entrepreneurs.

Team Name(Representative)	Business Idea
Omatsuri Period (Ren Miyake)	Development of operational efficiency software and provision of planning and operational support services for organizers of regionally-based events
School Bus Time Visualization C-bus App (Kanon Yagi)	Development of an app that visualizes bus waiting times, including how long passengers need to wait in line and when the queue will clear
TrillionX (Ryugen Shimada)	Development of the "Mother Beef Project" to maximize value through branding and distribution promotion of "Keisan-gyu" (cows that have given birth)
Michikusa (Haruki Kato)	A business that transforms traditional crafts into capsule toys, providing tourists with a convenient and appealing souvenir experience
medical space (Ryunosuke Yuji)	Research and development of pharmaceuticals for elucidating changes in physical functions in space and health management for space travelers

(2) Holding of various seminars

Under the OKB SCLAMB program, initiatives aimed not only at students but also at local businesses are also implemented. In March this year, the third industry-academia collaboration exchange meeting "Crouch!" was held, featuring presentations on research with the theme of "Next-Generation Materials and Chemical Processes" that contribute to providing solutions for issues faced by society that include the fields of the environment, resource recycling, and energy, as well as tours to showcase cutting-edge equipment.

In addition, in May, the "Manufacturing AI Conference" was held jointly with Mirume AI Co., Ltd. and the Gifu Prefectural DX Promotion Consortium. This presented the frontline of AI utilization in the manufacturing industry and the direction of next-generation AI utilization. We will continue to support regional innovation by promoting the sharing and exchange of research content and other information between universities and other research institutions and local businesses.

III. Utilization of Local Resources

The "Agreement on Mutual Cooperation for the Promotion of Gifu Agriculture Revitalization" was concluded with Gifu Prefecture and the Tokai Regional Agricultural Administration Office.

In February this year, OKB and its group company OKB Research Institute signed a partnership agreement with Gifu Prefecture and the Tokai Regional Agricultural Administration Office on regional agricultural revitalization.

This agreement aims to provide effective solutions and support through mutual cooperation in the fields of securing new agricultural leaders and expanding domestic and overseas markets for agricultural, livestock, and fishery products, leveraging the Basic Plan for Agricultural Administration formulated by Gifu Prefecture at the end of FY2025.

The OKB Agribusiness Institute has been established within OKB Research Institute, and has accumulated know-how in the agricultural sector through surveys and research in the agribusiness field. Going forward, we will leverage this know-how to contribute to the revitalization of local agriculture in cooperation with partner organizations.

▲Agreement signing ceremony

Seminars on Entry into Agriculture

▲ At the seminar

As the first initiative under the above agreement, the "Seminar on Agricultural Entry by Companies" was held in March of this year. The seminar provided participants with an opportunity to gain a more concrete image of new entries into agriculture, through the introduction of actual examples of such entries, explanations of the acceptance systems and support provided by local governments, and the current status of local agriculture.

We will continue to foster awareness of entering the agricultural sector and support businesses planning or considering entering the agricultural sector, thereby contributing to the creation of new agricultural leaders in Gifu Prefecture and the sustainable development of local agriculture.

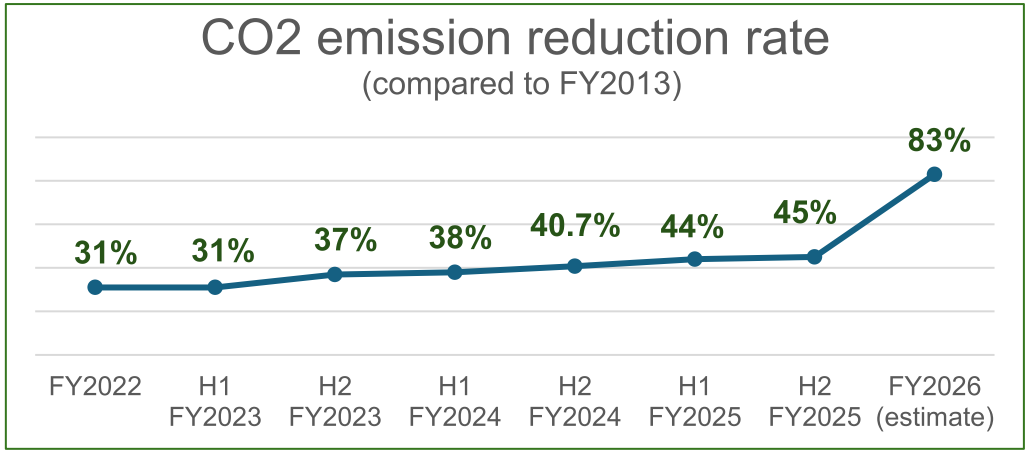
IV. Addressing Climate Change and Environmental Conservation

Full introduction of CO_2-free electricity

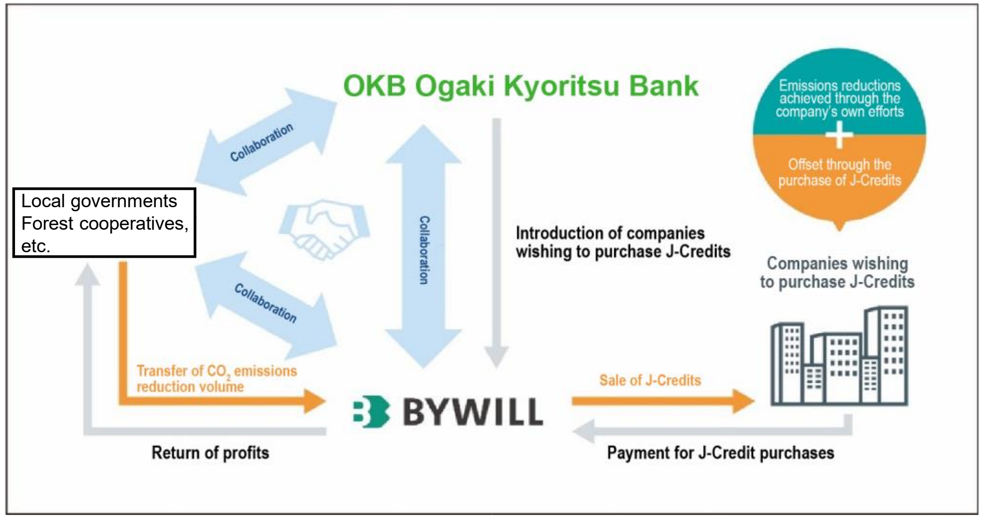
Since April of this year, all electricity supplied directly from Chubu Electric Miraiz has been incrementally switched to CO_2-free electricity. As a result of this initiative, we expect to reduce CO_2 emissions by approximately 4,685 tons annually, and we now expect to achieve the OKB Group's long-term sustainability KPI of "reducing CO_2 emissions (Scope 1 and 2) by 75% by FY2030" ahead of schedule within FY2026. We will continue to work toward reducing CO_2 emissions with the aim of achieving carbon neutrality by FY2050.

[CO_2 emission reduction effects]

In FY2026, CO_2 emissions are expected to be **reduced by approximately 83% compared to FY2013 levels**



Signing of the "Partnership Agreement on Carbon Neutrality Utilizing J-Credits"



By supporting the local production and local consumption of J-Credits generated through the environmental contribution efforts of local governments and forest cooperatives in cooperation with Bywill, which supports environmental value and a circular economy, OKB aims to contribute to achieving regional carbon neutrality in Gifu Prefecture and other areas.

By March this year, a total of 25 partnership agreements (23 with local governments and 2 with forest associations) had been concluded.

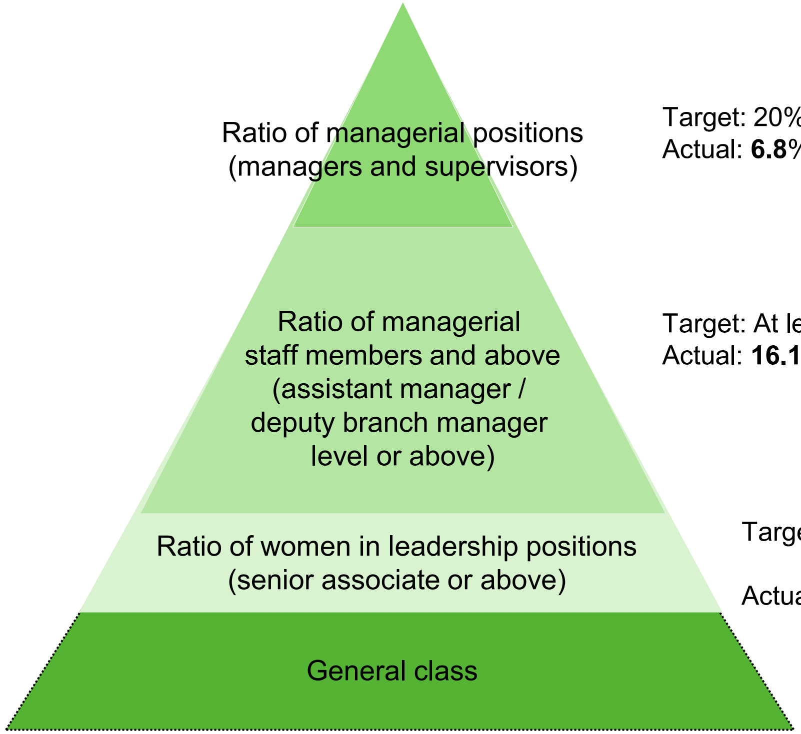
[Partnership details]

- 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.)

V. Promoting the Active Participation of Diverse Talent

Promotion of women's advancement

We regard the promotion of women's empowerment as one of our key management strategies and are working to build an organization where female employees can fully demonstrate their individuality and capabilities. We support career development by offering training programs for female leaders and holding roundtable discussions with female outside directors, among other events. We also offer a wide range of training opportunities, including business school programs and cross-organizational learning at other companies, to develop human resources who will assume key positions in the future.



Target: 20% or more in the future
Actual: **6.8**%

Target: At least 20% by the end of FY2030
Actual: **16.1**%

Target: At least 30% by the end of fiscal 2030
Actual: **29.6**%

Role model discussion sessions

To help female employees feel more familiar with managerial roles and to enhance their motivation for career development, we held a role model discussion session in which female managers shared their experiences on balancing work and family life, with the aim of alleviating any concerns. By directly interacting with female employees who are active in managerial positions, we are fostering a corporate culture in which female employees recognize their own potential and proactively engage in career development.

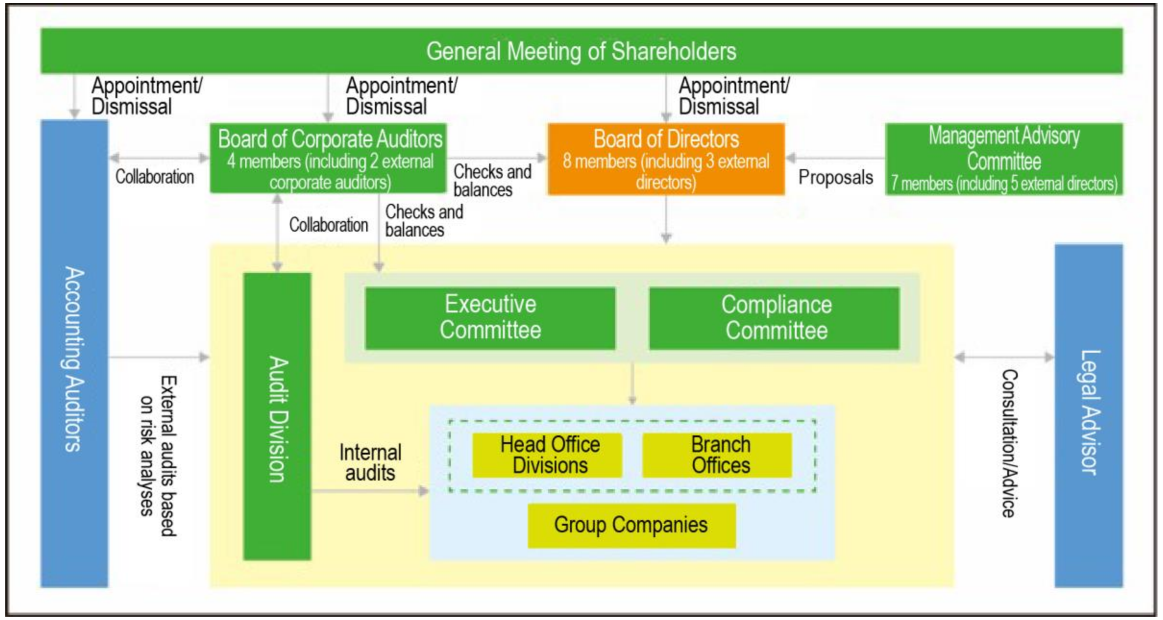
Support for Return to Work from Childcare Leave

To help employees who aim to balance work and childcare continue to thrive, we offer Nadeshiko Net and Childcare Leave Return Support Training to those on childcare leave and those who have returned to work in order to alleviate concerns about career development and balancing work and childcare. The training program provides opportunities for interaction with employees with experience of motherhood, as well as offering the chance of gatherings for employees currently on parental leave. We are also promoting the use of childcare leave among male employees and are working to create an environment that makes it easier for employees who wish to take childcare leave to do so.

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.



Board of Directors

Ratio of outside directors

Approx. 37%

(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)

Evaluation of the effectiveness of the Board of Directors

At the Board of Directors meeting in May 2026, 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.

- Allocating time for discussion on medium- to long-term and important themes to improve the effectiveness of the Board of Directors.
- Continuing to enhance advance briefings to reduce explanation time on the day of the Board of Directors meeting and further securing time for substantive discussions.
- Streamlining materials to enable more focused discussions on key points.

[Contact for inquiries regarding this document]

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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.