

February 10, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)

Company name: The Ogaki Kyoritsu Bank, Ltd.
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
 Securities code: 8361
 URL: <https://www.okb.co.jp>
 Representative: Takaharu Hayashi, President
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 Scheduled date to commence dividend payments: -
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Less than 1 million yen and less than 1 decimal place are rounded down)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	112,353	18.2	18,760	62.3	12,792	53.5
December 31, 2024	94,994	(7.3)	11,553	11.8	8,333	16.3

Note: Comprehensive income For the nine months ended December 31, 2025: ¥52,335 million [-%]
 For the nine months ended December 31, 2024: ¥(6,919) million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	307.27	306.75
December 31, 2024	200.17	199.91

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	6,621,628	366,288	5.5
March 31, 2025	6,541,899	318,525	4.8

Reference: Equity
 As of December 31, 2025: ¥366,143 million
 As of March 31, 2025: ¥318,403 million

Note: The capital adequacy ratio is calculated by dividing (total portion of year-end net assets minus year-end stock acquisition rights) by the total portion of year-end assets. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	35.00	-	55.00	90.00
Fiscal year ending March 31, 2026	-	55.00	-		
Fiscal year ending March 31, 2026 (Forecast)				55.00	110.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2026	24,900	19.7	17,100	16.1	410.72

Note: Revisions to the earnings forecasts most recently announced: None

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
 - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: Yes
 - (iv) Restatement: None

- (4) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	41,831,897 shares
As of March 31, 2025	41,831,897 shares

- (ii) Number of treasury shares at the end of the period

As of December 31, 2025	198,070 shares
As of March 31, 2025	199,083 shares

- (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	41,633,889 shares
Nine months ended December 31, 2024	41,631,083 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual results may vary due to a variety of factors.

Quarterly consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	774,352	600,259
Call loans and bills bought	2,541	2,118
Monetary claims bought	1,889	2,114
Trading securities	180	43
Money held in trust	4,909	4,917
Securities	1,063,482	1,145,006
Loans and bills discounted	4,469,609	4,628,087
Foreign exchanges	4,645	4,389
Lease receivables and investments in leases	86,121	86,431
Other assets	74,308	88,712
Tangible fixed assets	31,458	30,433
Intangible fixed assets	6,420	5,938
Retirement benefit asset	29,387	30,275
Deferred tax assets	1,400	1,439
Customers' liabilities for acceptances and guarantees	16,315	16,294
Allowance for loan losses	(25,078)	(24,717)
Allowance for investment loss	(46)	(115)
Total assets	6,541,899	6,621,628

	As of March 31, 2025	As of December 31, 2025
Liabilities		
Deposits	5,696,702	5,728,428
Negotiable certificates of deposit	34,779	35,703
Call money and bills sold	-	469
Securities sold under repurchase agreements	18,308	12,453
Cash collateral received for securities lent	95,872	135,228
Commercial papers	7,990	6,987
Borrowed money	260,800	196,510
Foreign exchanges	1,110	659
Bonds payable	2,400	2,100
Borrowed money from trust account	1,113	1,048
Other liabilities	78,488	93,291
Provision for bonuses	1,549	46
Retirement benefit liability	816	755
Provision for retirement benefits for directors (and other officers)	44	53
Provision for reimbursement of deposits	49	138
Provision for point card certificates	160	157
Reserves under special laws	1	1
Deferred tax liabilities	4,984	23,174
Deferred tax liabilities for land revaluation	1,886	1,835
Acceptances and guarantees	16,315	16,294
Total liabilities	6,223,374	6,255,340
Net assets		
Share capital	46,773	46,773
Capital surplus	42,362	42,362
Retained earnings	198,369	206,611
Treasury shares	(385)	(384)
Total shareholders' equity	287,120	295,362
Valuation difference on available-for-sale securities	19,204	53,093
Deferred gains or losses on hedges	(851)	5,591
Revaluation reserve for land	1,719	1,675
Remeasurements of defined benefit plans	11,210	10,421
Total accumulated other comprehensive income	31,283	70,781
Share acquisition rights	122	144
Total net assets	318,525	366,288
Total liabilities and net assets	6,541,899	6,621,628

Quarterly consolidated statement of income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	94,994	112,353
Interest income	39,526	53,336
Interest on loans and discounts	28,803	36,771
Interest and dividends on securities	9,286	14,050
Trust fees	0	0
Fees and commissions	16,328	17,113
Other ordinary income	2,611	1,833
Other income	36,527	40,070
Ordinary expenses	83,441	93,592
Interest expenses	6,839	13,439
Interest on deposits	2,045	7,834
Fees and commissions payments	6,529	6,971
Other ordinary expenses	7,495	7,385
General and administrative expenses	30,716	32,658
Other expenses	31,860	33,137
Ordinary profit	11,553	18,760
Extraordinary income	0	1
Gain on disposal of non-current assets	0	1
Extraordinary losses	257	863
Loss on disposal of non-current assets	188	237
Impairment losses	68	625
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	11,296	17,898
Income taxes - current	1,542	4,740
Income taxes - deferred	1,420	365
Total income taxes	2,962	5,106
Profit	8,333	12,792
Profit attributable to owners of parent	8,333	12,792

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	8,333	12,792
Other comprehensive income	(15,252)	39,542
Valuation difference on available-for-sale securities	(15,940)	33,889
Deferred gains or losses on hedges	1,413	6,443
Remeasurements of defined benefit plans, net of tax	(726)	(789)
Comprehensive income	(6,919)	52,335
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,919)	52,335

(Notes on segment information, etc.)

The nine months of the previous fiscal year (April 1, 2024 to December 31, 2024)

1. Information on the amount of recurring revenue and profit by reporting segment

(Millions of yen)

	Reportable segments				Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	BNK	Leases	Credit Guarantees	Total				
Ordinary income								
Recurring revenue to external customers	57,265	31,480	1,510	90,256	4,738	94,994	-	94,994
Internal Recurring Revenue Across Segments	3,051	873	953	4,878	3,075	7,953	(7,953)	-
Total	60,316	32,354	2,463	95,135	7,813	102,948	(7,953)	94,994
Segment Profit	10,107	1,562	1,829	13,499	1,693	15,193	(3,640)	11,553

Note: 1. Ordinary revenue is shown instead of general corporate sales.

2. The "Other" category refers to business segments that are not included in the reporting segments, and includes computer-related business, securities business, credit card business, etc.

3. The adjustment amount is the elimination of inter-segment transactions.

4. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

(Significant impairment loss on fixed assets)

(Millions of yen)

	Reportable segments				Other	Total
	BNK	Leases	Credit Guarantees	Total		
Impairment Loss	68	-	-	68	-	68

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.

The nine months of the current fiscal year (April 1, 2025 to December 31, 2025)

1. Information on the amount of recurring revenue and profit by reporting segment

(Millions of yen)

	Reportable segments				Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	BNK	Leases	Credit Guarantees	Total				
Ordinary income								
Recurring revenue to external customers	74,006	32,003	1,187	107,197	5,156	112,353	-	112,353
Internal Recurring Revenue Across Segments	3,030	966	996	4,994	3,589	8,584	(8,584)	-
Total	77,037	32,970	2,184	112,191	8,745	120,937	(8,584)	112,353
Segment Profit	18,354	1,552	1,018	20,925	1,711	22,636	(3,876)	18,760

Note: 1. Ordinary revenue is shown instead of general corporate sales.

2. The "Other" category refers to business segments that are not included in the reporting segments, and includes computer-related business, securities business, credit card business, etc.

3. The adjustment amount is the elimination of inter-segment transactions.

4. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

(Significant impairment loss on fixed assets)

(Millions of yen)

	Reportable segments				Other	Total
	BNK	Leases	Credit Guarantees	Total		
Impairment Loss	625	-	-	625	-	625

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.