

August 8, 2025

Consolidated Financial Results for the Three Months Ended June 30, 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
 Inquiries: Hiroaki Ito, Executive Officer, General Manager of Planning & Coordination Division
 Telephone: +81-584-74-2111
 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 three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	34,232	5.6	5,845	35.8	4,121	31.4
June 30, 2024	32,386	3.2	4,302	(15.9)	3,135	(14.9)

Note: Comprehensive income For the three months ended June 30, 2025: ¥11,183 million [-%]
 For the three months ended June 30, 2024: ¥(7,736) million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	98.99	98.83
June 30, 2024	75.33	75.23

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	6,593,988	327,411	4.9
March 31, 2025	6,541,899	318,525	4.8

Reference: Equity
 As of June 30, 2025: ¥327,284 million
 As of March 31, 2025: ¥318,403 million

Note: The capital adequacy ratio is calculated by dividing the total amount of net assets at the end of the period by the total amount of assets at the end of the period.
 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	-				
Fiscal year ending March 31, 2026 (Forecast)		45.00		45.00	90.00

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
Six months ending September 30, 2025	9,800	62.7	6,100	40.6	146.51
Fiscal year ending March 31, 2026	22,900	10.1	15,000	1.9	360.27

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 June 30, 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 June 30, 2025	197,109 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)

Three months ended June 30, 2025	41,633,348 shares
Three months ended June 30, 2024	41,625,789 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 June 30, 2025
Assets		
Cash and due from banks	774,352	751,331
Call loans and bills bought	2,541	1,497
Monetary claims bought	1,889	2,334
Trading securities	180	18
Money held in trust	4,909	4,916
Securities	1,063,482	1,091,422
Loans and bills discounted	4,469,609	4,508,935
Foreign exchanges	4,645	4,167
Lease receivables and investments in leases	86,121	86,075
Other assets	74,308	83,843
Tangible fixed assets	31,458	31,095
Intangible fixed assets	6,420	6,224
Retirement benefit asset	29,387	29,744
Deferred tax assets	1,400	1,420
Customers' liabilities for acceptances and guarantees	16,315	15,665
Allowance for loan losses	(25,078)	(24,670)
Allowance for investment loss	(46)	(35)
Total assets	6,541,899	6,593,988

	As of March 31, 2025	As of June 30, 2025
Liabilities		
Deposits	5,696,702	5,769,661
Negotiable certificates of deposit	34,779	50,815
Securities sold under repurchase agreements	18,308	17,392
Cash collateral received for securities lent	95,872	104,280
Commercial papers	7,990	7,989
Borrowed money	260,800	195,340
Foreign exchanges	1,110	640
Bonds payable	2,400	2,250
Borrowed money from trust account	1,113	1,092
Other liabilities	78,488	89,520
Provision for bonuses	1,549	46
Retirement benefit liability	816	778
Provision for retirement benefits for directors (and other officers)	44	41
Provision for reimbursement of deposits	49	150
Provision for point card certificates	160	173
Reserves under special laws	1	1
Deferred tax liabilities	4,984	8,849
Deferred tax liabilities for land revaluation	1,886	1,886
Acceptances and guarantees	16,315	15,665
Total liabilities	6,223,374	6,266,577
Net assets		
Share capital	46,773	46,773
Capital surplus	42,362	42,362
Retained earnings	198,369	200,114
Treasury shares	(385)	(381)
Total shareholders' equity	287,120	288,869
Valuation difference on available-for-sale securities	19,204	25,246
Deferred gains or losses on hedges	(851)	431
Revaluation reserve for land	1,719	1,790
Remeasurements of defined benefit plans	11,210	10,947
Total accumulated other comprehensive income	31,283	38,415
Share acquisition rights	122	126
Total net assets	318,525	327,411
Total liabilities and net assets	6,541,899	6,593,988

Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	32,386	34,232
Interest income	13,403	16,551
Interest on loans and discounts	9,267	11,449
Interest and dividends on securities	3,821	4,234
Trust fees	0	0
Fees and commissions	5,318	5,302
Other ordinary income	1,228	289
Other income	12,437	12,089
Ordinary expenses	28,084	28,387
Interest expenses	1,881	3,936
Interest on deposits	293	2,316
Fees and commissions payments	1,998	2,258
Other ordinary expenses	3,308	603
General and administrative expenses	10,469	11,052
Other expenses	10,424	10,535
Ordinary profit	4,302	5,845
Extraordinary income	0	0
Gain on disposal of non-current assets	0	0
Extraordinary losses	104	177
Loss on disposal of non-current assets	50	38
Impairment losses	54	139
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	4,197	5,668
Income taxes - current	498	874
Income taxes - deferred	562	672
Total income taxes	1,061	1,547
Profit	3,135	4,121
Profit attributable to owners of parent	3,135	4,121

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	3,135	4,121
Other comprehensive income	(10,872)	7,061
Valuation difference on available-for-sale securities	(9,902)	6,042
Deferred gains or losses on hedges	(727)	1,282
Remeasurements of defined benefit plans, net of tax	(242)	(263)
Comprehensive income	(7,736)	11,183
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(7,736)	11,183

(Notes on segment information, etc.)

The three months of the previous fiscal year (April 1, 2024 to June 30, 2024)

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

(in 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	20,224	10,140	440	30,805	1,580	32,386	-	32,386
Internal Recurring Revenue Across Segments	1,397	215	335	1,948	596	2,545	(2,545)	-
Total	21,622	10,355	776	32,754	2,177	34,931	(2,545)	32,386
Segment Profit	4,295	426	565	5,287	145	5,433	(1,130)	4,302

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)

The amount of impairment loss recorded is not significant, so it is omitted.

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.

The three months of the current fiscal year (April 1, 2025 to June 30, 2025)

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

(in 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	21,938	10,591	262	32,793	1,439	34,232	-	34,232
Internal Recurring Revenue Across Segments	1,468	153	468	2,090	839	2,929	(2,929)	-
Total	23,407	10,745	731	34,883	2,278	37,162	(2,929)	34,232
Segment Profit	6,324	385	378	7,087	112	7,200	(1,354)	5,845

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

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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.

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