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August 7, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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 Corporate Planning 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, 2026 (from April 1, 2026 to June 30, 2026)

(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, 2026	42,730	24.8	8,487	45.1	5,720	38.7
June 30, 2025	34,232	5.6	5,845	35.8	4,121	31.4

Note: Comprehensive income For the three months ended June 30, 2026: ¥57,473 million [413.9%]
For the three months ended June 30, 2025: ¥11,183 million [－%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	139.22	138.96
June 30, 2025	98.99	98.83

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	6,795,859	418,057	6.1
March 31, 2026	6,737,053	364,482	5.4

Reference: Equity
As of June 30, 2026: ¥417,899 million
As of March 31, 2026: ¥364,328 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, 2026	—	55.00	—	95.00	150.00
Fiscal year ending March 31, 2027	—				
Fiscal year ending March 31, 2027 (Forecast)		75.00	—	15.00	—

Note: 1.Revisions to the forecast of cash dividends most recently announced: None
2. Breakdown of year-end dividends for the fiscal year ending March 31, 2026: Ordinary dividend of 85.00 yen Commemorative dividend of 10.00 yen (130th anniversary dividend)
3. The Company plans to conduct a stock split at the rate of 5 shares for 1 common share, effective October 1, 2026.
The year-end dividend per share for the fiscal year ending March 31, 2027 (forecast) is the shadow of the stock split.
The amount that takes into account the resonance is described, and the total annual dividend per share is "－". In addition, stock splits should not be considered.
In this case, the year-end dividend per share for the fiscal year ending March 31, 2027 (forecast) will be 75.00 yen, and the annual dividend per share will be 150.00 yen.

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	13,300	19.0	9,000	16.1	43.81
Fiscal year ending March 31, 2027	30,500	37.8	20,600	6.2	100.28

Note: 1.Revisions to the earnings forecasts most recently announced: None
2. Expected net income per share is described in "2. We take into account the impact of the stock split noted in the "Dividend Status" section.
Expected net income per share without taking into account the stock split was 219.06 yen for the second quarter (cumulative) and for the full year.
It will be 501.40 yen.

* **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: None
- (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, 2026	41,281,897 shares
As of March 31, 2026	41,281,897 shares

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

As of June 30, 2026	197,221 shares
As of March 31, 2026	198,594 shares

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

Three months ended June 30, 2026	41,083,627 shares
Three months ended June 30, 2025	41,633,348 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	836,506	790,836
Call loans and bills bought	2,403	36,322
Monetary claims bought	1,477	1,325
Trading securities	9	20
Money held in trust	2,925	2,942
Securities	1,061,592	1,139,845
Loans and bills discounted	4,591,534	4,581,397
Foreign exchanges	4,713	5,209
Lease receivables and investments in leases	90,245	88,753
Other assets	85,724	89,635
Tangible fixed assets	29,949	29,629
Intangible fixed assets	6,252	6,167
Retirement benefit asset	30,884	31,134
Deferred tax assets	1,503	1,481
Customers' liabilities for acceptances and guarantees	14,887	14,255
Allowance for loan losses	(23,459)	(23,004)
Allowance for investment loss	(95)	(95)
Total assets	6,737,053	6,795,859

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Deposits	5,840,098	5,831,624
Negotiable certificates of deposit	30,849	10,111
Call money and bills sold	-	3,734
Securities sold under repurchase agreements	15,366	15,509
Cash collateral received for securities lent	143,202	136,034
Commercial papers	6,982	6,980
Borrowed money	202,658	201,170
Foreign exchanges	266	180
Bonds payable	2,100	1,950
Borrowed money from trust account	1,027	1,013
Other liabilities	87,076	105,112
Provision for bonuses	1,560	50
Retirement benefit liability	735	746
Provision for retirement benefits for directors (and other officers)	59	41
Provision for reimbursement of deposits	150	141
Provision for point card certificates	158	175
Reserves under special laws	2	2
Deferred tax liabilities	23,566	47,153
Deferred tax liabilities for land revaluation	1,823	1,814
Acceptances and guarantees	14,887	14,255
Total liabilities	6,372,571	6,377,801
Net assets		
Share capital	46,773	46,773
Capital surplus	42,362	42,362
Retained earnings	209,517	211,347
Treasury shares	(1,033)	(1,028)
Total shareholders' equity	297,620	299,455
Valuation difference on available-for-sale securities	42,496	90,845
Deferred gains or losses on hedges	7,446	11,145
Revaluation reserve for land	2,495	2,476
Remeasurements of defined benefit plans	14,269	13,976
Total accumulated other comprehensive income	66,708	118,443
Share acquisition rights	153	158
Total net assets	364,482	418,057
Total liabilities and net assets	6,737,053	6,795,859

Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	34,232	42,730
Interest income	16,551	22,438
Interest on loans and discounts	11,449	14,279
Interest and dividends on securities	4,234	6,539
Trust fees	0	0
Fees and commissions	5,302	6,014
Other ordinary income	289	1,224
Other income	12,089	13,053
Ordinary expenses	28,387	34,243
Interest expenses	3,936	6,506
Interest on deposits	2,316	4,158
Fees and commissions payments	2,258	2,365
Other ordinary expenses	603	3,767
General and administrative expenses	11,052	11,601
Other expenses	10,535	10,002
Ordinary profit	5,845	8,487
Extraordinary income	0	1
Gain on disposal of non-current assets	0	1
Extraordinary losses	177	253
Loss on disposal of non-current assets	38	21
Impairment losses	139	232
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	5,668	8,235
Income taxes - current	874	1,951
Income taxes - deferred	672	563
Total income taxes	1,547	2,514
Profit	4,121	5,720
Profit attributable to owners of parent	4,121	5,720

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	4,121	5,720
Other comprehensive income	7,061	51,753
Valuation difference on available-for-sale securities	6,042	48,348
Deferred gains or losses on hedges	1,282	3,698
Remeasurements of defined benefit plans, net of tax	(263)	(293)
Comprehensive income	11,183	57,473
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	11,183	57,473

(Notes on segment information, etc.)

The three months of the previous fiscal year (April 1, 2025 to June 30, 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	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.

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, 2026 to June 30, 2026)

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	30,207	10,287	454	40,949	1,781	42,730	—	42,730
Internal Recurring Revenue Across Segments	1,509	165	343	2,019	653	2,672	(2,672)	—
Total	31,717	10,452	798	42,968	2,434	45,403	(2,672)	42,730
Segment Profit	8,551	337	658	9,547	138	9,686	(1,199)	8,487

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.

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