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October 27, 2025

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(Securities code: 8392; TSE Prime, Fukuoka Stock Exchange)
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Notice Concerning Unrealized Losses on Securities as of the End of the Six Months Ended September 30, 2025

Oita Bank (the "Bank") hereby announces that it has completed a calculation of total amount of unrealized losses on securities (held-to-maturity debt securities) held by the Bank and its consolidated subsidiaries as of the end of the six months ended September 30, 2025, as follows.

1. Securities (held-to-maturity debt securities) subject to the calculation

(A) Total amount of unrealized losses on securities as of the end of the six months ended September 30, 2025	3,722 million yen
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2025 (A/B x 100)	11,088 million yen (33.6%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2025 (A/C x 100)	7,555 million yen (49.3%)

Notes
1. Securities subject to the calculation are those held-to-maturity debt securities for which market value can be reasonably calculated.
2. Book value of the securities subject to the calculation 42,176 million yen
   Market value 38,453 million yen

2. Impact on financial results

(Six months ended September 30, 2025)

This matter will have no impact on financial results forecasts. Gain on sale of equity securities and interest and dividends on securities are expected to exceed initial forecasts. Therefore, the financial results forecasts for the six months ended September 30, 2025 announced on May 12, 2025 have been revised upward. See the "Notice Concerning Revisions to Financial Results Forecasts" announced today (October 27, 2025) for details.

(Full year ending March 31, 2026)

This matter will have no impact on financial results forecasts. We plan to announce full-year financial results forecasts for the year ending March 31, 2026 along with second quarter financial results on November 10.

Note: The financial results forecasts cited herein are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ from forecasts due to various factors.

For Reference

1. The end of the second quarter of the fiscal year for the Bank and its consolidated subsidiaries is September 30.
2. Unrealized gains and net unrealized gains on held-to-maturity debt securities as of the end of the six months ended September 30, 2025, are as follows:

(D) Total unrealized gains on securities as of the end of the six months ended September 30, 2025	- million yen
(E) Total net unrealized gains on securities as of the end of the six months ended September 30, 2025 (D - A)	(3,722 million yen)