

November 10, 2025



Company name: THE OITA BANK, LTD.
Name of representative: Yasuhide Takahashi, President
(Securities code: 8392; TSE Prime, Fukuoka Stock Exchange)
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Notice Concerning Dividend of Surplus (Interim Dividend) and Revision (Increase) to Year-end Dividend Forecast

THE OITA BANK, LTD. (the “Bank”) hereby announces that it resolved, at a meeting of the Board of Directors held on November 10, 2025, to pay a dividend of surplus (interim dividend) with a record date of September 30, 2025, as described below, and that it has revised its year-end dividend forecast for the fiscal year ending March 31, 2026.

1. Details of the dividend of surplus (interim dividend)

	Determined amount	Recent dividend forecast (Announced on May 12, 2025)	Results for the previous fiscal year (Fiscal year ended March 31, 2025)
Record date	September 30, 2025	Same as the left	September 30, 2024
Dividend per share	85.00 yen	75.00 yen	50.00 yen
Total dividend amount	1,290 million yen	-	787 million yen
Effective date	December 10, 2025	-	December 10, 2024
Source of dividend	Retained earnings	-	Retained earnings

2. Details of revision to year-end dividend forecast

	Dividend per share		
	2nd quarter-end	Year-end	Total
Previous forecast (Announced on May 12, 2025)	75.00 yen	75.00 yen	150.00 yen
Revised forecast		85.00 yen	170.00 yen
Results for the current fiscal year	85.00 yen		
Results for the previous fiscal year (Fiscal year ended March 31, 2025)	50.00 yen	60.00 yen	110.00 yen

3. Reasons for the revision to the dividend forecast

The Bank's fundamental dividend policy is to provide stable and continuous profit distribution, in view of its public nature as a banking business. To this end, the Bank is striving to strengthen its financial structure by reinforcing the long-term stability of its management base, enhancing the efficiency of its management, and building sufficient internal reserves. The Bank aims to maintain a total payout ratio of 30% or more relative to profit attributable to owners of parent through progressive dividends driven by profit growth and flexible acquisition of treasury shares.

Regarding the dividends for the fiscal year ending March 31, 2026, after comprehensively considering the "Financial Results for the Six Months Ended September 30, 2025," "Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (Full year)," and "Revision of Financial Indicators in the Medium-Term Management Plan 2024," the Bank has determined to increase the dividend per share for the fiscal year ending March 31, 2026 by 20 yen from the initial forecast to 170 yen, and the interim dividend and year-end dividend by 10 yen to 85 yen, respectively, in order to respond to shareholders' continuous support.

Consequently, the dividend payout ratio (consolidated) for the fiscal year ending March 2026 is projected to be 28.1%, and the total payout ratio (consolidated), including dividends and share repurchases, 38.9%.

The Bank will continue to strengthen its financial structure and strive to enhance shareholder returns appropriately based on the shareholder return policy in order to meet the expectations of shareholders.

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