

November 7, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)

Company name: The Ogaki Kyoritsu Bank, Ltd.
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
 Securities code: 8361
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 Scheduled date to file semi-annual securities report: November 7, 2025
 Scheduled date to commence dividend payments: December 10, 2025
 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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	72,406	14.8	11,169	85.4	7,747	78.5
September 30, 2024	63,058	(0.6)	6,022	19.6	4,338	26.0

Note: Comprehensive income For the six months ended September 30, 2025: ¥32,903 million [-%]
 For the six months ended September 30, 2024: ¥(9,318) million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	186.08	185.78
September 30, 2024	104.21	104.07

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	6,602,393	349,138	5.2
March 31, 2025	6,541,899	318,525	4.8

Reference: Equity
 As of September 30, 2025: ¥349,003 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: Yes

Note: Breakdown of year-end dividends for the fiscal year ending March 31, 2026 (forecast): Ordinary dividend of 45.00 yen, commemorative dividend of 10.00 yen (130th anniversary dividend)

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: Yes

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) 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

(3) Number of issued shares (common shares)

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

As of September 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 September 30, 2025	197,672 shares
As of March 31, 2025	199,083 shares

- (iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	41,633,866 shares
Six months ended September 30, 2024	41,629,843 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	49,057	23.5	10,668	117.8	7,801	100.8
September 30, 2024	39,690	(0.9)	4,896	23.1	3,883	24.3

	Basic earnings per share
Six months ended	Yen
September 30, 2025	187.38
September 30, 2024	93.28

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	6,494,591	313,501	4.8
March 31, 2025	6,436,909	282,501	4.3

Reference: Equity

As of September 30, 2025: ¥313,365 million

As of March 31, 2025: ¥282,378 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. Non-consolidated financial forecast 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		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2026	22,700	26.3	16,200	22.1	389.10

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

1. 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.
2. Since the Company falls under the category of a specified operating company (a company engaged in business as stipulated in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Details, etc.), the Company prepares interim consolidated financial statements and interim financial statements for the interim accounting period.

Semi-annual consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	774,352	680,751
Call loans and bills bought	2,541	348
Monetary claims bought	1,889	1,487
Trading securities	180	13
Money held in trust	4,909	4,922
Securities	1,063,482	1,129,131
Loans and bills discounted	4,469,609	4,543,375
Foreign exchanges	4,645	4,405
Lease receivables and investments in leases	86,121	86,767
Other assets	74,308	92,077
Tangible fixed assets	31,458	30,834
Intangible fixed assets	6,420	6,114
Retirement benefit asset	29,387	29,918
Deferred tax assets	1,400	1,408
Customers' liabilities for acceptances and guarantees	16,315	15,406
Allowance for loan losses	(25,078)	(24,543)
Allowance for investment loss	(46)	(25)
Total assets	6,541,899	6,602,393

	As of March 31, 2025	As of September 30, 2025
Liabilities		
Deposits	5,696,702	5,705,169
Negotiable certificates of deposit	34,779	79,615
Call money and bills sold	-	2,233
Securities sold under repurchase agreements	18,308	19,927
Cash collateral received for securities lent	95,872	106,146
Commercial papers	7,990	6,989
Borrowed money	260,800	196,551
Foreign exchanges	1,110	181
Bonds payable	2,400	2,250
Borrowed money from trust account	1,113	1,088
Other liabilities	78,488	96,853
Provision for bonuses	1,549	1,570
Retirement benefit liability	816	771
Provision for retirement benefits for directors (and other officers)	44	47
Provision for reimbursement of deposits	49	148
Provision for point card certificates	160	181
Reserves under special laws	1	1
Deferred tax liabilities	4,984	16,286
Deferred tax liabilities for land revaluation	1,886	1,835
Acceptances and guarantees	16,315	15,406
Total liabilities	6,223,374	6,253,255
Net assets		
Share capital	46,773	46,773
Capital surplus	42,362	42,362
Retained earnings	198,369	203,855
Treasury shares	(385)	(383)
Total shareholders' equity	287,120	292,608
Valuation difference on available-for-sale securities	19,204	42,560
Deferred gains or losses on hedges	(851)	1,474
Revaluation reserve for land	1,719	1,675
Remeasurements of defined benefit plans	11,210	10,684
Total accumulated other comprehensive income	31,283	56,394
Share acquisition rights	122	135
Total net assets	318,525	349,138
Total liabilities and net assets	6,541,899	6,602,393

Semi-annual consolidated statement of income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	63,058	72,406
Interest income	25,054	34,624
Interest on loans and discounts	18,781	23,965
Interest and dividends on securities	5,408	8,935
Trust fees	0	0
Fees and commissions	11,005	11,466
Other ordinary income	2,011	1,087
Other income	24,986	25,227
Ordinary expenses	57,035	61,236
Interest expenses	4,004	8,523
Interest on deposits	877	4,999
Fees and commissions payments	4,261	4,624
Other ordinary expenses	7,055	4,344
General and administrative expenses	20,560	21,736
Other expenses	21,153	22,007
Ordinary profit	6,022	11,169
Extraordinary income	0	1
Gain on disposal of non-current assets	0	1
Extraordinary losses	158	376
Loss on disposal of non-current assets	104	70
Impairment losses	54	305
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	5,864	10,795
Income taxes - current	635	3,131
Income taxes - deferred	890	(83)
Total income taxes	1,526	3,047
Profit	4,338	7,747
Profit attributable to owners of parent	4,338	7,747

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	4,338	7,747
Other comprehensive income	(13,656)	25,155
Valuation difference on available-for-sale securities	(12,281)	23,356
Deferred gains or losses on hedges	(891)	2,325
Remeasurements of defined benefit plans, net of tax	(484)	(526)
Comprehensive income	(9,318)	32,903
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(9,318)	32,903

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	46,773	42,362	186,526	(406)	275,255
Changes during period					
Dividends of surplus			(1,456)		(1,456)
Profit attributable to owners of parent			4,338		4,338
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		0	-	25	25
Reversal of revaluation reserve for land			10		10
Change in scope of consolidation					
Net changes in items other than shareholders' equity					
Total changes during period	-	0	2,892	22	2,915
Balance at end of period	46,773	42,362	189,418	(383)	278,171

	Valuation and translation adjustments					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	47,654	(1,642)	1,813	15,505	63,331	116	338,704
Changes during period							
Dividends of surplus							(1,456)
Profit attributable to owners of parent							4,338
Purchase of treasury shares							(2)
Disposal of treasury shares							25
Reversal of revaluation reserve for land							10
Change in scope of consolidation							
Net changes in items other than shareholders' equity	(12,281)	(891)	(10)	(484)	(13,667)	(11)	(13,678)
Total changes during period	(12,281)	(891)	(10)	(484)	(13,667)	(11)	(10,763)
Balance at end of period	35,373	(2,533)	1,803	15,021	49,664	105	327,940

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	46,773	42,362	198,369	(385)	287,120
Changes during period					
Dividends of surplus			(2,289)		(2,289)
Profit attributable to owners of parent			7,747		7,747
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		(0)	-	4	4
Reversal of revaluation reserve for land			44		44
Change in scope of consolidation			(15)		(15)
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	5,486	2	5,488
Balance at end of period	46,773	42,362	203,855	(383)	292,608

	Valuation and translation adjustments					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	19,204	(851)	1,719	11,210	31,283	122	318,525
Changes during period							
Dividends of surplus							(2,289)
Profit attributable to owners of parent							7,747
Purchase of treasury shares							(2)
Disposal of treasury shares							4
Reversal of revaluation reserve for land							44
Change in scope of consolidation							(15)
Net changes in items other than shareholders' equity	23,356	2,325	(44)	(526)	25,111	13	25,124
Total changes during period	23,356	2,325	(44)	(526)	25,111	13	30,613
Balance at end of period	42,560	1,474	1,675	10,684	56,394	135	349,138

Semi-annual balance sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	773,336	679,477
Call loans	2,541	348
Monetary claims bought	1,889	1,487
Trading securities	180	13
Money held in trust	4,909	4,922
Securities	1,078,012	1,143,451
Loans and bills discounted	4,494,767	4,570,998
Foreign exchanges	4,645	4,405
Other assets	33,241	46,782
Other	33,241	46,782
Tangible fixed assets	27,964	27,483
Intangible fixed assets	6,570	6,241
Prepaid pension costs	13,154	14,450
Deferred tax assets	657	-
Customers' liabilities for acceptances and guarantees	16,315	15,406
Allowance for loan losses	(21,257)	(20,867)
Allowance for investment loss	(20)	(10)
Total assets	6,436,909	6,494,591

	As of March 31, 2025	As of September 30, 2025
Liabilities		
Deposits	5,723,280	5,727,351
Negotiable certificates of deposit	50,679	95,515
Call money	-	2,233
Securities sold under repurchase agreements	18,308	19,927
Cash collateral received for securities lent	95,872	106,146
Borrowed money	208,100	144,400
Foreign exchanges	1,110	181
Borrowed money from trust account	1,113	1,088
Other liabilities	36,436	54,877
Income taxes payable	1,242	2,544
Lease liabilities	985	892
Asset retirement obligations	275	266
Other	33,932	51,174
Provision for bonuses	1,255	1,274
Provision for reimbursement of deposits	49	148
Deferred tax liabilities	-	10,704
Deferred tax liabilities for land revaluation	1,886	1,835
Acceptances and guarantees	16,315	15,406
Total liabilities	6,154,408	6,181,090
Net assets		
Share capital	46,773	46,773
Capital surplus	36,034	36,034
Legal capital surplus	36,034	36,034
Other capital surplus	0	0
Retained earnings	180,727	186,284
Legal retained earnings	13,536	13,536
Other retained earnings	167,191	172,747
General reserve	131,578	140,578
Retained earnings brought forward	35,613	32,169
Treasury shares	(385)	(383)
Total shareholders' equity	263,151	268,708
Valuation difference on available-for-sale securities	18,359	41,507
Deferred gains or losses on hedges	(851)	1,474
Revaluation reserve for land	1,719	1,675
Total valuation and translation adjustments	19,227	44,656
Share acquisition rights	122	135
Total net assets	282,501	313,501
Total liabilities and net assets	6,436,909	6,494,591

Semi-annual statement of income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	39,690	49,057
Interest income	26,138	35,890
Interest on loans and discounts	18,800	24,087
Interest and dividends on securities	6,473	10,092
Trust fees	0	0
Fees and commissions	9,000	9,311
Other ordinary income	1,996	1,079
Other income	2,554	2,775
Ordinary expenses	34,794	38,389
Interest expenses	3,842	8,345
Interest on deposits	882	5,034
Fees and commissions payments	4,405	4,712
Other ordinary expenses	7,055	4,344
General and administrative expenses	18,937	19,973
Other expenses	552	1,012
Ordinary profit	4,896	10,668
Extraordinary income	0	1
Gain on disposal of non-current assets	0	1
Extraordinary losses	154	378
Loss on disposal of non-current assets	100	73
Impairment losses	54	305
Profit before income taxes	4,742	10,291
Income taxes - current	10	2,642
Income taxes - deferred	848	(152)
Total income taxes	858	2,490
Profit	3,883	7,801

Semi-annual statement of changes in equity

Six months ended September 30, 2024

(Millions of yen)

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings				Total retained earnings
						General reserve	Retained earnings brought forward			
Balance at beginning of period	46,773	36,034	-	36,034	13,536	126,578	30,223	170,337	(406)	252,739
Changes during period										
Dividends of surplus							(1,456)	(1,456)		(1,456)
Profit							3,883	3,883		3,883
Purchase of treasury shares									(2)	(2)
Disposal of treasury shares			0	0			-	-	25	25
Provision of general reserve						5,000	(5,000)	-		-
Reversal of revaluation reserve for land							10	10		10
Net changes in items other than shareholders' equity										
Total changes during period	-	-	0	0	-	5,000	(2,562)	2,437	22	2,460
Balance at end of period	46,773	36,034	0	36,034	13,536	131,578	27,660	172,774	(383)	255,199

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	46,539	(1,642)	1,813	46,710	116	299,567
Changes during period						
Dividends of surplus						(1,456)
Profit						3,883
Purchase of treasury shares						(2)
Disposal of treasury shares						25
Provision of general reserve						-
Reversal of revaluation reserve for land						10
Net changes in items other than shareholders' equity	(11,997)	(891)	(10)	(12,898)	(11)	(12,910)
Total changes during period	(11,997)	(891)	(10)	(12,898)	(11)	(10,450)
Balance at end of period	34,542	(2,533)	1,803	33,811	105	289,117

Semi-annual statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

(millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings				Total retained earnings
						General reserve	Retained earnings brought forward			
Balance at beginning of period	46,773	36,034	0	36,034	13,536	131,578	35,613	180,727	(385)	263,151
Changes during period										
Dividends of surplus							(2,289)	(2,289)		(2,289)
Profit							7,801	7,801		7,801
Purchase of treasury shares									(2)	(2)
Disposal of treasury shares			(0)	(0)			-	-	4	4
Provision of general reserve						9,000	(9,000)	-		-
Reversal of revaluation reserve for land							44	44		44
Net changes in items other than shareholders' equity										
Total changes during period	-	-	(0)	(0)	-	9,000	(3,443)	5,556	2	5,557
Balance at end of period	46,773	36,034	0	36,034	13,536	140,578	32,169	186,284	(383)	268,708

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	18,359	(851)	1,719	19,227	122	282,501
Changes during period						
Dividends of surplus						(2,289)
Profit						7,801
Purchase of treasury shares						(2)
Disposal of treasury shares						4
Provision of general reserve						-
Reversal of revaluation reserve for land						44
Net changes in items other than shareholders' equity	23,147	2,325	(44)	25,428	13	25,442
Total changes during period	23,147	2,325	(44)	25,428	13	31,000
Balance at end of period	41,507	1,474	1,675	44,656	135	313,501