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November 10, 2025

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



Company name: THE OITA BANK, LTD.

Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange

Securities code: 8392

URL: <https://www.oitabank.co.jp/>

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President

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Scheduled date to file semi-annual securities report: November 25, 2025

Scheduled date to commence dividend payments: December 10, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

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	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	44,601	14.8	6,640	24.2	4,431	19.3
September 30, 2024	38,850	4.1	5,345	21.2	3,713	15.6

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 18,641 million [-%]
For the six months ended September 30, 2024: ¥ (2,571) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	291.11	289.09
September 30, 2024	236.97	235.33

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	4,481,088	225,484	5.0
March 31, 2025	4,506,698	208,559	4.6

Reference: Equity

As of September 30, 2025: ¥ 225,087 million
As of March 31, 2025: ¥ 208,218 million

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	-	50.00	-	60.00	110.00
Fiscal year ending March 31, 2026	-	85.00			
Fiscal year ending March 31, 2026 (Forecast)			-	85.00	170.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	87,200	11.9	13,700	23.5	9,200	21.8	604.38

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included:	2	companies(Oita Capital Partners Co., Ltd. , Oita Plat Co., Ltd.	)
Excluded:	-	companies(	)

(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: None
- (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	15,693,634 shares
As of March 31, 2025	15,693,634 shares

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

As of September 30, 2025	606,902 shares
As of March 31, 2025	440,659 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	15,222,330 shares
Six months ended September 30, 2024	15,670,377 shares

Note: The Bank has introduced a trust-type employee stock ownership incentive plan, and the shares of the Bank held by the trust (97,800 shares as of September 30, 2025, 126,000 shares as of March 31, 2025) are included in the number of treasury shares at the end of the fiscal year. In calculating the average number of shares during the fiscal year, the shares of the Bank held by the trust (111,903 shares for the six months ended September 30, 2025, 128,516 shares for the six months ended September 30, 2025) are included in the number of treasury shares, which are deducted from the average number of shares during the fiscal year.

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	38,309	17.0	6,007	33.4	4,033	27.4
September 30, 2024	32,753	3.1	4,503	20.3	3,166	14.3

	Basic earnings per share
	Yen
Six months ended September 30, 2025	264.98
September 30, 2024	202.08

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	4,457,417	201,988	4.5
March 31, 2025	4,484,286	185,354	4.1

Reference: Equity

As of September 30, 2025: ¥ 201,698 million

As of March 31, 2025: ¥ 185,082 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	74,900	13.8	12,400	28.1	8,400	26.8	551.82

* 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. Overview of Operating Results

(1) Overview of Operating Results for the Current Interim Period

During the first half of FY2025, the Japanese economy showed a gradual recovery, mainly due to resilient personal consumption, despite some signs of weakness influenced by U.S. tariffs. Capital investment increased gradually, driven by investments in labor-saving solutions and logistics facilities. Production activities remained broadly flat, despite a rebound from increased automobile production, as data server and AI-related demand remained strong. Personal consumption remained solid, supported by improved income conditions despite the impact of rising prices. Housing investment showed a weaker trend due to rising housing prices. Public investment remained stable, driven by ongoing national resilience-related construction projects. Employment conditions improved gradually due to labor shortages. In the financial market, stocks performed favorably, with AI-related stocks leading the market and hitting record highs. The yen remained stable against the U.S. dollar but weakened against other major currencies. Long-term interest rates rose due to expectations of monetary tightening by the Bank of Japan.

The Oita prefectural economy showed some weakness due to a decrease in housing starts. Capital investment exceeded the previous year due to large-scale investments in the manufacturing sector. Production activities showed weakness for most of the first half due to global economic stagnation but gradually recovered in the latter half. Personal consumption remained solid for daily necessities, but passenger car sales stagnated, leading to a flat trend. Housing investment declined, with weakness in owner-occupied homes. Tourism experienced a temporary decrease in visitors due to rumors related to disasters but remained at a high level. Public investment remained high, driven by disaster recovery projects. The job-to-applicant ratio showed a weaker trend due to declining demand for labor amidst rising prices.

Under these economic conditions, the Bank Group actively pursued sales activities and strived to improve performance, resulting in the following:

On a consolidated basis, ordinary income increased by ¥5,750 million year-on-year to ¥44,601 million, driven by higher interest on loans, interest and dividends on securities, and interest on deposits with banks.

Meanwhile, ordinary expenses increased by ¥4,455 million year-on-year to ¥37,960 million, mainly due to higher interest on deposits and operating expenses.

As a result, ordinary profit increased by ¥1,295 million year-on-year to ¥6,640 million. Net income attributable to owners of parent increased by ¥717 million year-on-year to ¥4,431 million.

(2) Overview of Financial Position for the Current Interim Period

(Status of assets and liabilities)

· Deposits

Total deposits, including negotiable certificates of deposit, amounted to ¥3,553.2 billion, a decrease of ¥16.4 billion from the end of the previous consolidated fiscal year, due to a decrease in public deposits and financial institution deposits.

· Loans and bills discounted

Total outstanding loans and bills discounted amounted to ¥2,358.9 billion, an increase of ¥87.6 billion from the end of the previous consolidated fiscal year, due to an increase in business loans and individual loans.

· Securities

Total securities amounted to ¥1,361.2 billion, an increase of ¥24.2 billion from the end of the previous consolidated fiscal year, due to an increase in stocks and other securities.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-Looking Information

The financial forecasts announced on May 12, 2025 have been revised as follows, due to the fact that interest and dividends on securities, gains on sales of stocks, and interest on loans and discounts are expected to exceed the initial forecasts for the Bank on a non-consolidated basis.

① Consolidated financial results forecast for FY2025 (April 1, 2025 – March 31, 2026)

(Millions of Yen)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent
Previously announced forecasts (A)	80,300	13,200	9,000
Revised forecasts (B)	87,200	13,700	9,200
Change (B-A)	6,900	500	200
Change (%)	8.6	3.8	2.2
(Reference) Previous Year (FY2024)	77,922	11,088	7,555

② Non-consolidated financial results forecast for FY2025 (April 1, 2025 – March 31, 2026)

(Millions of Yen)

	Ordinary income	Ordinary profit	Net income
Previously announced forecasts (A)	68,200	12,000	8,200
Revised forecasts (B)	74,900	12,400	8,400
Change (B-A)	6,700	400	200
Change (%)	9.8	3.3	2.4
(Reference) Previous Year (FY2024)	65,808	9,682	6,626

The financial results forecast assumes a Nikkei Stock Average ranging from ¥43,000 to ¥51,000, and credit costs of ¥1.8 billion on a consolidated basis and ¥1.5 billion on a non-consolidated basis.

These forecasts are based on information currently available to the Bank and certain assumptions that are considered reasonable. Actual results may differ significantly from these forecasts due to various factors.

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	781,091	658,179
Call loans and bills bought	5,681	4,466
Monetary claims bought	2,210	2,199
Money held in trust	3,994	1,999
Securities	1,337,002	1,361,228
Loans and bills discounted	2,271,271	2,358,921
Foreign exchanges	3,945	4,023
Lease receivables and investments in leases	18,510	19,328
Other assets	41,438	32,887
Tangible fixed assets	29,368	29,517
Intangible fixed assets	842	1,071
Retirement benefit asset	17,051	17,270
Deferred tax assets	4,725	1,126
Customers' liabilities for acceptances and guarantees	13,036	13,201
Allowance for loan losses	(23,472)	(24,333)
Total assets	4,506,698	4,481,088
Liabilities		
Deposits	3,491,860	3,431,981
Negotiable certificates of deposit	77,815	121,283
Securities sold under repurchase agreements	68,683	109,437
Cash collateral received for securities lent	193,413	174,275
Borrowed money	386,883	338,940
Foreign exchanges	29	58
Other liabilities	54,850	51,813
Provision for bonuses	1,129	1,122
Retirement benefit liability	5,311	5,163
Provision for retirement benefits for directors (and other officers)	20	20
Provision for reimbursement of deposits	1,064	958
Deferred tax liabilities	-	3,312
Deferred tax liabilities for land revaluation	4,039	4,035
Acceptances and guarantees	13,036	13,201
Total liabilities	4,298,139	4,255,604
Net assets		
Share capital	19,598	19,598
Capital surplus	13,768	13,768
Retained earnings	160,837	164,324
Treasury shares	(1,624)	(2,457)
Total shareholders' equity	192,579	195,233
Valuation difference on available-for-sale securities	1,346	14,794
Deferred gains or losses on hedges	1,145	2,100
Revaluation reserve for land	7,672	7,667
Remeasurements of defined benefit plans	5,474	5,291
Total accumulated other comprehensive income	15,638	29,854
Share acquisition rights	271	289
Non-controlling interests	68	106
Total net assets	208,559	225,484
Total liabilities and net assets	4,506,698	4,481,088

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	38,850	44,601
Interest income	24,380	29,836
Interest on loans and discounts	12,497	15,166
Interest and dividends on securities	11,055	12,714
Fees and commissions	5,314	5,519
Other ordinary income	5,052	5,370
Other income	4,102	3,874
Ordinary expenses	33,505	37,960
Interest expenses	2,608	6,154
Interest on deposits	565	3,090
Fees and commissions payments	1,093	1,180
Other ordinary expenses	16,089	14,430
General and administrative expenses	13,251	14,268
Other expenses	462	1,926
Ordinary profit	5,345	6,640
Extraordinary income	32	8
Gain on disposal of non-current assets	32	8
Extraordinary losses	22	92
Loss on disposal of non-current assets	22	43
Impairment losses	-	48
Profit before income taxes	5,355	6,556
Income taxes - current	1,144	1,784
Income taxes - deferred	497	352
Total income taxes	1,641	2,136
Profit	3,713	4,420
Profit (loss) attributable to non-controlling interests	0	(11)
Profit attributable to owners of parent	3,713	4,431

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	3,713	4,420
Other comprehensive income	(6,284)	14,221
Valuation difference on available-for-sale securities	(5,951)	13,449
Deferred gains or losses on hedges	(171)	954
Remeasurements of defined benefit plans, net of tax	(161)	(182)
Comprehensive income	(2,571)	18,641
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,570)	18,652
Comprehensive income attributable to non-controlling interests	(0)	(10)

Semi-annual Consolidated Statement of Changes in Equity

For the 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	19,598	13,768	157,053	(1,999)	188,420
Changes during period					
Dividends of surplus			(790)		(790)
Profit attributable to owners of parent			3,713		3,713
Purchase of treasury shares				(841)	(841)
Disposal of treasury shares		(33)		145	112
Reversal of revaluation reserve for land			20		20
Transfer from retained earnings to capital surplus		33	(33)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	2,909	(695)	2,214
Balance at end of period	19,598	13,768	159,962	(2,694)	190,634

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	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	17,372	(225)	7,810	4,178	29,135	254	69	217,880
Changes during period								
Dividends of surplus								(790)
Profit attributable to owners of parent								3,713
Purchase of treasury shares								(841)
Disposal of treasury shares								112
Reversal of revaluation reserve for land								20
Transfer from retained earnings to capital surplus								-
Net changes in items other than shareholders' equity	(5,950)	(171)	(20)	(161)	(6,304)	17	(0)	(6,287)
Total changes during period	(5,950)	(171)	(20)	(161)	(6,304)	17	(0)	(4,072)
Balance at end of period	11,422	(397)	7,790	4,016	22,831	271	69	213,807

For the 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	19,598	13,768	160,837	(1,624)	192,579
Changes during period					
Dividends of surplus			(922)		(922)
Profit attributable to owners of parent			4,431		4,431
Purchase of treasury shares				(1,001)	(1,001)
Disposal of treasury shares		(27)		167	140
Reversal of revaluation reserve for land			5		5
Transfer from retained earnings to capital surplus		27	(27)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,486	(833)	2,653
Balance at end of period	19,598	13,768	164,324	(2,457)	195,233

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	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	1,346	1,145	7,672	5,474	15,638	271	68	208,559
Changes during period								
Dividends of surplus								(922)
Profit attributable to owners of parent								4,431
Purchase of treasury shares								(1,001)
Disposal of treasury shares								140
Reversal of revaluation reserve for land								5
Transfer from retained earnings to capital surplus								-
Net changes in items other than shareholders' equity	13,448	954	(5)	(182)	14,215	17	38	14,271
Total changes during period	13,448	954	(5)	(182)	14,215	17	38	16,924
Balance at end of period	14,794	2,100	7,667	5,291	29,854	289	106	225,484

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	779,890	658,174
Call loans	5,681	4,466
Monetary claims bought	2,210	2,199
Money held in trust	3,994	1,999
Securities	1,341,145	1,365,474
Loans and bills discounted	2,282,301	2,369,735
Foreign exchanges	3,945	4,023
Other assets	27,361	19,451
Other	27,361	19,451
Tangible fixed assets	28,456	28,626
Intangible fixed assets	756	1,006
Prepaid pension costs	10,315	10,773
Deferred tax assets	6,129	-
Customers' liabilities for acceptances and guarantees	13,035	13,200
Allowance for loan losses	(20,937)	(21,714)
Total assets	4,484,286	4,457,417
Liabilities		
Deposits	3,503,296	3,440,938
Negotiable certificates of deposit	82,215	125,683
Securities sold under repurchase agreements	68,683	109,437
Cash collateral received for securities lent	193,413	174,275
Borrowed money	381,438	333,319
Foreign exchanges	29	58
Other liabilities	44,386	45,489
Income taxes payable	1,237	671
Lease liabilities	279	250
Asset retirement obligations	401	402
Other	42,467	44,165
Provision for bonuses	1,063	1,054
Provision for retirement benefits	6,265	6,093
Provision for reimbursement of deposits	1,064	958
Deferred tax liabilities	-	885
Deferred tax liabilities for land revaluation	4,039	4,035
Acceptances and guarantees	13,035	13,200
Total liabilities	4,298,932	4,255,429

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	19,598	19,598
Capital surplus	10,582	10,582
Legal capital surplus	10,582	10,582
Retained earnings	146,476	149,565
Legal retained earnings	10,431	10,431
Other retained earnings	136,045	139,134
Reserve for tax purpose reduction entry of non-current assets	83	83
General reserve	130,330	132,330
Retained earnings brought forward	5,632	6,721
Treasury shares	(1,624)	(2,457)
Total shareholders' equity	175,032	177,288
Valuation difference on available-for-sale securities	1,230	14,642
Deferred gains or losses on hedges	1,145	2,100
Revaluation reserve for land	7,672	7,667
Total valuation and translation adjustments	10,049	24,410
Share acquisition rights	271	289
Total net assets	185,354	201,988
Total liabilities and net assets	4,484,286	4,457,417

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	32,753	38,309
Interest income	23,796	29,226
Interest on loans and discounts	11,910	14,550
Interest and dividends on securities	11,058	12,721
Fees and commissions	4,916	5,124
Other ordinary income	54	89
Other income	3,986	3,869
Ordinary expenses	28,249	32,302
Interest expenses	2,592	6,147
Interest on deposits	566	3,099
Fees and commissions payments	1,093	1,180
Other ordinary expenses	11,685	9,781
General and administrative expenses	12,449	13,477
Other expenses	428	1,714
Ordinary profit	4,503	6,007
Extraordinary income	32	8
Extraordinary losses	22	92
Profit before income taxes	4,514	5,923
Income taxes - current	913	1,496
Income taxes - deferred	434	392
Total income taxes	1,347	1,889
Profit	3,166	4,033

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	19,598	10,582	-	10,582
Changes during period				
Dividends of surplus				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			(33)	(33)
Provision of general reserve				
Reversal of revaluation reserve for land				
Transfer to other capital surplus from retained earnings brought forward			33	33
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	19,598	10,582	-	10,582

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,431	84	126,330	6,776	143,621	(1,999)	171,802
Changes during period							
Dividends of surplus				(790)	(790)		(790)
Profit				3,166	3,166		3,166
Purchase of treasury shares						(841)	(841)
Disposal of treasury shares						145	112
Provision of general reserve			4,000	(4,000)	-		-
Reversal of revaluation reserve for land				20	20		20
Transfer to other capital surplus from retained earnings brought forward				(33)	(33)		-
Net changes in items other than							

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
shareholders' equity							
Total changes during period	-	-	4,000	(1,636)	2,363	(695)	1,667
Balance at end of period	10,431	84	130,330	5,139	145,984	(2,694)	173,470

	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	17,225	(225)	7,810	24,810	254	196,867
Changes during period						
Dividends of surplus						(790)
Profit						3,166
Purchase of treasury shares						(841)
Disposal of treasury shares						112
Provision of general reserve						-
Reversal of revaluation reserve for land						20
Transfer to other capital surplus from retained earnings brought forward						-
Net changes in items other than shareholders' equity	(5,930)	(171)	(20)	(6,122)	17	(6,104)
Total changes during period	(5,930)	(171)	(20)	(6,122)	17	(4,437)
Balance at end of period	11,295	(397)	7,790	18,688	271	192,430

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	19,598	10,582	-	10,582
Changes during period				
Dividends of surplus				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			(27)	(27)
Provision of general reserve				
Reversal of revaluation reserve for land				
Transfer to other capital surplus from retained earnings brought forward			27	27
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	19,598	10,582	-	10,582

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,431	83	130,330	5,632	146,476	(1,624)	175,032
Changes during period							
Dividends of surplus				(922)	(922)		(922)
Profit				4,033	4,033		4,033
Purchase of treasury shares						(1,001)	(1,001)
Disposal of treasury shares						167	140
Provision of general reserve			2,000	(2,000)	-		-
Reversal of revaluation reserve for land				5	5		5
Transfer to other capital surplus from retained earnings brought forward				(27)	(27)		-
Net changes in items other than shareholders' equity							

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Total changes during period	-	-	2,000	1,089	3,089	(833)	2,255
Balance at end of period	10,431	83	132,330	6,721	149,565	(2,457)	177,288

	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	1,230	1,145	7,672	10,049	271	185,354
Changes during period						
Dividends of surplus						(922)
Profit						4,033
Purchase of treasury shares						(1,001)
Disposal of treasury shares						140
Provision of general reserve						-
Reversal of revaluation reserve for land						5
Transfer to other capital surplus from retained earnings brought forward						-
Net changes in items other than shareholders' equity	13,411	954	(5)	14,360	17	14,378
Total changes during period	13,411	954	(5)	14,360	17	16,633
Balance at end of period	14,642	2,100	7,667	24,410	289	201,988

Supplementary Financial Results Material
for 1H FY2025

THE OITA BANK, LTD.

【 Table of Contents 】

I. Summary of Financial Results for Six months ended September 30, 2025 (1H FY2025)

1. Status of profit and loss [Nonconsolidated]	1
Status of profit and loss [Consolidated]	2
2. Net business profit [Nonconsolidated]	
3. Interest margins (all branches) [Nonconsolidated]	3
4. Gain/loss related to securities [Nonconsolidated]	
5. Capital adequacy ratio (domestic standard) [Nonconsolidated] [Consolidated]	4
6. ROE [Nonconsolidated]	

II. Status of Loans, etc.

1. Status of claims subject to mandatory disclosure under the Act on Emergency Measures for the Revitalization of Financial Functions ("Financial Revitalization Act") and risk-monitored claims [Nonconsolidated][Consolidated]	5
2. Status of coverage of claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims [Nonconsolidated][Consolidated]	6
3. Status of allowance for specific loan losses based on self-assessment (total credit basis) [Nonconsolidated] [Consolidated]	
4. Status of allowance for loan losses [Nonconsolidated][Consolidated]	7
5. Coverage ratio of claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims [Nonconsolidated][Consolidated]	
Status after execution of direct partial write-offs [Nonconsolidated]	8
6. Status of lending by industry	9
(1) Loans by industry [Nonconsolidated]	
(2) Claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims by industry [Nonconsolidated]	
(3) Balance of consumer loans [Nonconsolidated]	10
(4) Balance and ratio of loans to SMEs [Nonconsolidated]	
7. Balances of deposits and loans and bills discounted [Nonconsolidated]	
8. Number of corporate officers, employees and offices [Nonconsolidated]	
9. Financial results forecast [Nonconsolidated]	11
10. Amounts of forgiven debts and number of forgiven debtors in 1H FY2025 [Nonconsolidated]	
11. Balance of loans to affiliated nonbanks	
12. Shortfall in reserves for consolidated subsidiaries and affiliated nonbanks [Nonconsolidated]	
13. Results of self-assessment [Nonconsolidated]	
14. Status of lending [Nonconsolidated]	12
15. Bad debts	13
(1) Losses on disposal [Nonconsolidated][Consolidated]	
(2) Final disposal and new occurrence [Nonconsolidated]	
(3) Financial support [Nonconsolidated]	
(4) Amounts and ratios of reserves for loan losses by debtor category [Nonconsolidated]	14
16. Share holdings	
(1) Share holdings [Nonconsolidated]	
(2) Impairment accounting criteria [Nonconsolidated]	
《reference material》	
Disclosure of information on the Bank's contribution to regional communities [Nonconsolidated]	15

Note 1: The forward-looking statements contained in this document are based on information currently available to us and on certain assumptions that we consider to be reasonable. However, actual results may differ significantly due to various factors. Additionally, the increases and decreases (rates) mentioned in this document are calculated based on the disclosed units presented herein.

Note 2: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

I. Summary of Financial Results for Six months ended September 30, 2025 (1H FY2025)

1. Status of profit and loss

[Nonconsolidated]

(Millions of Yen)

		1H FY2025	YoY		1H FY2024
			Change rate (%)	Amount	
Gross business profit	1	17,333		3,937	13,396
(excluding gain/loss on bonds) (comprising five account items)	2	[24,252]		[3,639]	[20,613]
Gross business profit from domestic operations	3	15,991		2,568	13,423
(excluding gain/loss on bonds (comprising five account items))	4	[22,910]		[2,269]	[20,641]
Net interest income	5	19,010		2,141	16,869
Fees and commissions profit	6	3,938		126	3,812
Other business profit	7	(6,957)		301	(7,258)
(of which, gain/loss on bonds)	8	[(6,919)]		[299]	[(7,218)]
Gross business profit from overseas operations	9	1,341		1,368	(27)
(excluding gain/loss on bonds (comprising five account items))	10	[1,341]		[1,369]	[(28)]
Net interest income	11	4,070		(263)	4,333
Fees and commissions profit	12	4		(6)	10
Other business profit	13	(2,733)		1,639	(4,372)
(of which, gain/loss on bonds)	14	[—]		[(0)]	[0]
Expenses (excluding non-recurrent items) (-)	15	13,701		1,058	12,643
Personnel expenses (-)	16	7,073		128	6,945
Property expenses (-)	17	5,585		809	4,776
Taxes (-)	18	1,042		120	922
Net business profit (prior to provision of allowance for general loan losses)	19	3,631	382.8	2,879	752
Net business profit on core banking operations	20	10,550	32.4	2,581	7,969
Excluding gain/loss on cancellation of investment trusts	21	8,333		2,305	6,028
① Provision of allowance for general loan losses (-)	22	31		31	—
Net business profit	23	3,600	378.7	2,848	752
(of which, gain/loss on bonds (comprising five account items))	24	(6,919)		298	(7,217)
Non-recurrent gain/loss	25	2,409		(1,343)	3,752
② Disposal of bad debts (-)	26	746		757	(11)
Write-off of loans (-)	27	—		—	—
Provision of allowance for specific loan losses (-)	28	745		745	—
Loss on sale of accruing loans (-)	29	—		—	—
Provision of allowance for loss on sale of receivables (-)	30	—		—	—
Other (-)	31	0		11	(11)
(Expenses for provision of allowance for bad debts written off (①)+(②)) (-)	32	777		788	(11)
③ Reversal of allowance for loan losses	33	—		(743)	743
④ Recoveries of written off receivables	34	—		—	—
Gain/loss on equity securities	35	2,901		(2)	2,903
Gain on sale of equity securities	36	3,769		639	3,130
Loss on sale of equity securities (-)	37	725		615	110
Loss on devaluation of equity securities (-)	38	142		26	116
Other non-recurrent gain/loss	39	254		160	94
Ordinary profit	40	6,007	33.4	1,504	4,503
Extraordinary income/losses	41	(83)		(93)	10
Of which, gain/loss on disposal of non-current assets	42	(35)		(45)	10
Of which, impairment losses (-)	43	48		48	—
Profit before income taxes	44	5,923	31.2	1,409	4,514
Income taxes-current (-)	45	1,496		583	913
Income taxes-deferred (-)	46	392		(42)	434
Total income taxes (-)	47	1,889		542	1,347
Profit	48	4,033	27.4	867	3,166
(Reference)					
Credit costs (①+②-③-④) (-)	49	777		1,531	(754)

Notes 1. Amounts are rounded down to the nearest million yen.

2. Amounts recorded as "Other" under "Disposal of bad debts" are provision of reserve associated with the responsibility-sharing system of Credit Guarantee Corporation.

[Consolidated]

<Consolidated Statement of Income basis>

(Millions of Yen)

		1H FY2025	YoY	1H FY2024
Consolidated gross profit	1	18,961	4,006	14,955
Net interest income	2	23,681	1,909	21,772
Fees and commissions profit	3	4,339	119	4,220
Other business profit	4	(9,059)	1,978	(11,037)
General and administrative expenses	5	14,268	1,017	13,251
Expenses for provision of allowance for bad debts written off	6	985	973	12
Write-off of loans	7	1	(1)	2
Provision of allowance for specific loan losses	8	933	933	—
Loss on sale of accruing loans	9	20	0	20
Provision of allowance for general loan losses	10	28	28	—
Other	11	0	11	(11)
Reversal of allowance for loan losses	12	—	(849)	849
Recoveries of written off receivables	13	0	0	0
Gain/loss on equity securities	14	2,908	(5)	2,913
Share of profit/loss of entities accounted for using equity method	15	—	—	—
Other	16	24	133	(109)
Ordinary profit	17	6,640	1,295	5,345
Extraordinary income/losses	18	(83)	(93)	10
Profit before income taxes	19	6,556	1,201	5,355
Income taxes-current	20	1,784	640	1,144
Income taxes-deferred	21	352	(145)	497
Total income taxes	22	2,136	495	1,641
Profit	23	4,420	707	3,713
Profit (loss) attributable to non-controlling interests	24	(11)	(11)	0
Profit attributable to owners of parent	25	4,431	718	3,713

Notes 1. Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)

+ (Other ordinary income - Other ordinary expenses)

2. Amounts recorded as "Other" under "Expenses for provision of allowance for bad debts written off" are provision of reserve associated with the responsibility-sharing system of Credit Guarantee Corporations.

(Number of companies included in the scope of consolidation)

(Companies)

Number of consolidated subsidiaries	9	2	7
Number of equity method companies	0	0	0

Note: As of April 1, 2025, we have established Oita Capital Partners Co., Ltd. and Oita Plat Co., Ltd.

2. Net business profit [Nonconsolidated]

(Millions of Yen)

		1H FY2025	YoY	1H FY2024
(1)	Net business profit (prior to provision of allowance for general loan losses)	3,631	2,879	752
	Amount per employee (Thousand yen)	2,487	1,982	505
(2)	Net business profit	3,600	2,848	752
	Amount per employee (Thousand yen)	2,465	1,960	505

Note: The number of employees does not include dispatched staff, non-regular staff and temporary workers.

3. Interest margins (all branches) **[Nonconsolidated]** (%)

		1H FY2025		1H FY2024
			YoY	
(1)	Yield on fund operation (A)	1.31	0.24	1.07
	(a) Yield on loans	1.25	0.16	1.09
	(b) Yield on securities	1.87	0.29	1.58
(2)	Fund procurement cost (B)	0.92	0.22	0.70
	(a) Yield on deposits, etc.	0.18	0.15	0.03
	(b) Yield on external debts	0.05	0.05	0.00
(3)	Gross interest margin (A)-(B)	0.39	0.02	0.37

Note: Yield on external debts is the total of yields on call money and borrowed money.

Interest margins (domestic operation) **[Nonconsolidated]** (%)

		1H FY2025		1H FY2024
			YoY	
(1)	Yield on fund operation (A)	1.06	0.25	0.81
	(a) Yield on loans	1.18	0.20	0.98
	(b) Yield on securities	1.35	0.26	1.09
(2)	Fund procurement cost (B)	0.82	0.21	0.61
	(a) Yield on deposits, etc.	0.17	0.15	0.02
	(b) Yield on external debts	0.05	0.05	0.00
(3)	Gross interest margin (A)-(B)	0.24	0.04	0.20

Note: Yield on external debts is the total of yields on call money and borrowed money.

4. Gain/loss related to securities **[Nonconsolidated]** (Millions of Yen)

	1H FY2025	YoY	1H FY2024
Gain/loss on bonds (comprising five account items)	(6,919)	298	(7,217)
Gain on sale	89	35	54
Gain on redemption	—	—	—
Loss on sale	7,009	(262)	7,271
Loss on redemption	—	—	—
Write-off	—	—	—

Gain/loss on equity securities (comprising three account items)	2,901	(2)	2,903
Gains on sale	3,769	639	3,130
Loss on sale	725	615	110
Write-off	142	26	116

5. Capital adequacy ratio (domestic standard)

[Nonconsolidated]

(100 Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
	[Preliminary figures]	Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
(1) Capital adequacy ratio	9.04%	(0.17)%	(0.37)%	9.21%	9.41%
(2) Nonconsolidated capital	1,712	15	33	1,697	1,679
(3) Risk-weighted assets	18,921	490	1,075	18,431	17,846
(4) Nonconsolidated total required capital	756	19	43	737	713

[Consolidated]

(100 Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
	[Preliminary figures]	Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
(1) Consolidated capital adequacy ratio	9.94%	(0.17)%	(0.35)%	10.11%	10.29%
(2) Consolidated capital	1,905	18	45	1,887	1,860
(3) Risk-weighted assets	19,161	501	1,095	18,660	18,066
(4) Consolidated total required capital	766	20	44	746	722

6. ROE **[Nonconsolidated]**

(%)

	1H FY2025			1H FY2024
		YoY		
Net business profit basis	3.71	2.94		0.77
Profit basis	4.16	0.92		3.24

(Calculation formula)

$$\frac{\text{Net business profit (profit)} \div 183 \times 365}{\{(\text{Beginning net assets} - \text{Beginning share acquisition rights}) + (\text{Ending net assets} - \text{Ending share acquisition rights})\} / 2} \times 100$$

(Reference) Return on equity (ROE) **[Nonconsolidated]**

(%)

	1H FY2025			1H FY2024
		YoY		
Profit basis	4.56	0.91		3.65

(Calculation formula)

$$\frac{\text{Profit} \div 183 \times 365}{(\text{Total of beginning shareholders' equity} + \text{Total of ending shareholders' equity}) / 2} \times 100$$

II. Status of Loans, etc.

1. Status of claims subject to mandatory disclosure under the Act on Emergency Measures for the Revitalization of Financial Functions ("Financial Revitalization Act") and risk-monitored claims

Direct partial write-offs (Not executed/ Executed)

Accrued interests unrecording basis (Unrecorded for borrowers in danger of bankruptcy and below)

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2025	Vs. Mar. 31, 2025		Mar. 31, 2025	Sep. 30, 2024
			Vs. Sep. 30, 2024		
Claims against bankrupt or de facto bankrupt borrowers	7,828	109	724	7,719	7,104
Doubtful claims	32,055	814	(37)	31,241	32,092
Claims requiring monitoring	121	(10)	(21)	131	142
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	121	(10)	(21)	131	142
Total (A)	40,006	914	667	39,092	39,339
Normal loans	2,358,401	87,400	193,995	2,271,001	2,164,406
Total credit balance	2,398,407	88,313	194,662	2,310,094	2,203,745

(%)

Percentages to total credit balance	Claims against bankrupt or de facto bankrupt borrowers	0.32	(0.01)	0.00	0.33	0.32
	Doubtful claims	1.33	(0.02)	(0.12)	1.35	1.45
	Claims requiring monitoring	0.00	0.00	0.00	0.00	0.00
	Accruing loans contractually past due three months or more	—	—	—	—	—
	Restructured loans	0.00	0.00	0.00	0.00	0.00
	Total	1.66	(0.03)	(0.12)	1.69	1.78

[Consolidated]

(Millions of Yen)

	Sep. 30, 2025	Vs. Mar. 31, 2025		Mar. 31, 2025	Sep. 30, 2024
			Vs. Sep. 30, 2024		
Claims against bankrupt or de facto bankrupt borrowers	8,417	144	664	8,273	7,753
Doubtful claims	33,174	830	466	32,344	32,708
Claims requiring monitoring	147	(8)	(24)	155	171
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	147	(8)	(24)	155	171
Total (A)	41,740	967	1,107	40,773	40,633
Normal loans	2,377,988	87,989	194,040	2,289,999	2,183,948
Total credit balance	2,419,728	88,955	195,147	2,330,773	2,224,581

(%)

Percentages to total credit balance	Claims against bankrupt or de facto bankrupt borrowers	0.34	(0.01)	0.00	0.35	0.34
	Doubtful claims	1.37	(0.01)	(0.10)	1.38	1.47
	Claims requiring monitoring	0.00	0.00	0.00	0.00	0.00
	Accruing loans contractually past due three months or more	—	—	—	—	—
	Restructured loans	0.00	0.00	0.00	0.00	0.00
	Total	1.72	(0.02)	(0.10)	1.74	1.82

2. Status of coverage of claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Covered amount (B)	38,056	961	1,022	37,095	37,034
Allowance for loan losses	18,687	741	526	17,946	18,161
Loan loss reserve for specified debtors	—	—	—	—	—
Collateral and guarantees	19,368	219	495	19,149	18,873
(%)					
Coverage ratio (B)/(A)	95.1	0.3	1.0	94.8	94.1

(Millions of Yen)

	Claims against bankrupt or de facto bankrupt borrowers	Doubtful claims	Claims requiring monitoring	Total
Balance of claims A	7,828	32,055	121	40,006
Amount covered by collateral B	3,147	16,195	25	19,368
Allowance for loan losses C	4,681	14,001	4	18,687
Ratio of covered portion D=(B+C)/A	100.0%	94.2%	24.8%	95.1%

[Consolidated]

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Covered amount (B)	38,922	1,015	1,091	37,907	37,831
Allowance for loan losses	19,525	785	590	18,740	18,935
Loan loss reserve for specified debtors	—	—	—	—	—
Collateral and guarantees	19,397	231	501	19,166	18,896
(%)					
Coverage ratio (B)/(A)	93.2	0.3	0.1	92.9	93.1

(Millions of Yen)

	Claims against bankrupt or de facto bankrupt borrowers	Doubtful claims	Claims requiring monitoring	Total
Balance of claims A	8,417	33,174	147	41,740
Amount covered by collateral B	3,176	16,195	25	19,397
Allowance for loan losses C	5,241	14,272	11	19,525
Ratio of covered portion D=(B+C)/A	100.0%	91.8%	24.9%	93.2%

3. Status of allowance for specific loan losses based on self-assessment (total credit basis)

[Nonconsolidated]

(Millions of Yen)

	Balance of loans, etc. A	Amount covered by collateral B	Amount possibly unrecoverable C (A-B)	Allowance for specific loan losses D	Coverage ratio (D/C)
Borrowers in danger of bankruptcy	32,055	16,195	15,859	14,001	88.2%
De facto bankrupt borrowers	2,776	1,540	1,236	1,236	100.0%
Bankrupt borrowers	5,052	1,607	3,444	3,444	100.0%
Total	39,884	19,343	20,541	18,683	90.9%

[Consolidated]

(Millions of Yen)

	Balance of loans, etc. A	Amount covered by collateral B	Amount possibly unrecoverable C (A-B)	Allowance for specific loan losses D	Coverage ratio (D/C)
Borrowers in danger of bankruptcy	33,174	16,195	16,979	14,272	84.0%
De facto bankrupt borrowers	3,023	1,543	1,479	1,479	100.0%
Bankrupt borrowers	5,394	1,632	3,762	3,762	100.0%
Total	41,592	19,371	22,220	19,513	87.8%

4. Status of allowance for loan losses

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Allowance for loan losses	21,714	777	1,349	20,937	20,365
Allowance for general loan losses	3,031	31	813	3,000	2,218
Allowance for specific loan losses	18,683	746	536	17,937	18,147
Loan loss reserve for specific countries	—	—	—	—	—

Reserve for support of specified debtors	—	—	—	—	—
--	---	---	---	---	---

Reserve for loss on sale of receivables	—	—	—	—	—
---	---	---	---	---	---

[Consolidated]

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Allowance for loan losses	24,333	861	1,598	23,472	22,735
Allowance for general loan losses	3,656	29	837	3,627	2,819
Allowance for specific loan losses	20,676	832	760	19,844	19,916
Loan loss reserve for specific countries	—	—	—	—	—

Reserve for loss on sale of receivables	—	—	—	—	—
---	---	---	---	---	---

5. Coverage ratio of claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims

[Nonconsolidated]

(%)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Prior to direct partial write-offs	54.27	0.72	2.50	53.55	51.77
After direct partial write-offs					

[Consolidated]

(%)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Prior to direct partial write-offs	58.29	0.73	2.34	57.56	55.95
After direct partial write-offs					

Status after execution of direct partial write-offs

<<Direct partial write-offs>>

For collateralized or secured claims that were judged to be unrecoverable or no value based on self-assessment, the Bank subtracts an amount deemed recoverable through the disposal of collaterals or execution of guarantees from the amount of the claims (amount categorized as IV), and directly deducts that amount from the total amount of claims as an estimated unrecoverable amount.

The Bank does not execute direct partial write-offs, and therefore records allowance for loan losses in an amount equivalent to the amount categorized as IV.

Claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Claims against bankrupt or de facto bankrupt borrowers	3,294	(218)	79	3,512	3,215
Doubtful claims	32,055	814	(37)	31,241	32,092
Claims requiring monitoring	121	(10)	(21)	131	142
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	121	(10)	(21)	131	142
Total	35,472	587	22	34,885	35,450
Normal loans	2,358,401	87,400	193,995	2,271,001	2,164,406
Total credit balance	2,393,873	87,986	194,017	2,305,887	2,199,856

Direct partial write-offs	4,534	328	645	4,206	3,889
---------------------------	-------	-----	-----	-------	-------

(%)

Percentages to total credit balance	Claims against bankrupt or de facto bankrupt borrowers	0.13	(0.02)	(0.01)	0.15	0.14
	Doubtful claims	1.33	(0.02)	(0.12)	1.35	1.45
	Claims requiring monitoring	0.00	0.00	0.00	0.00	0.00
	Accruing loans contractually past due three months or more	—	—	—	—	—
	Restructured loans	0.00	0.00	0.00	0.00	0.00
	Total	1.48	(0.03)	(0.13)	1.51	1.61

6. Status of lending by industry

(1) Loans by industry **[Nonconsolidated]**

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
For domestic branches (excluding special international financial transactions accounts)	2,369,735	87,434	193,150	2,282,301	2,176,585
Manufacturing	184,824	19,038	27,328	165,786	157,496
Agriculture and forestry	5,712	203	651	5,509	5,061
Fishery	3,743	160	(276)	3,583	4,019
Mining, quarrying and gravel extraction	1,516	(248)	(472)	1,764	1,988
Construction	67,188	(917)	8,993	68,105	58,195
Electricity, gas, heat supply, and waterworks	65,957	2,099	923	63,858	65,034
Telecommunications	13,580	(1,476)	(1,732)	15,056	15,312
Transportation and postal services	85,103	9,408	21,420	75,695	63,683
Wholesale and retail	143,649	2,754	6,959	140,895	136,690
Finance and insurance	135,640	4,550	6,058	131,090	129,582
Real estate and goods leasing	328,824	19,807	38,948	309,017	289,876
Various services	220,034	1,540	2,823	218,494	217,211
Local public bodies	303,994	(5,098)	8,435	309,092	295,559
Other	809,971	35,614	73,092	774,357	736,879

(2) Claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims by industry **[Nonconsolidated]**

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
For domestic branches (excluding special international financial transactions accounts)	40,006	914	667	39,092	39,339
Manufacturing	2,080	(46)	(617)	2,126	2,697
Agriculture and forestry	148	106	71	42	77
Fishery	776	(7)	172	783	604
Mining, quarrying and gravel extraction	—	—	—	—	—
Construction	650	385	420	265	230
Electricity, gas, heat supply, and waterworks	1,574	(102)	(101)	1,676	1,675
Telecommunications	5	5	(3)	—	8
Transportation and postal services	972	(21)	(43)	993	1,015
Wholesale and retail	14,311	(28)	(230)	14,339	14,541
Finance and insurance	3,095	0	0	3,095	3,095
Real estate and goods leasing	1,681	(257)	(497)	1,938	2,178
Various services	8,223	717	1,163	7,506	7,060
Local public bodies	—	—	—	—	—
Other	6,486	162	335	6,324	6,151

(3) Balance of consumer loans **[Nonconsolidated]**

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Balance of consumer loans	831,297	37,756	74,614	793,541	756,683
Of which, balance of housing loans	764,021	35,966	70,721	728,055	693,300
Of which, balance of other loans	67,276	1,790	3,893	65,486	63,383

(4) Balance and ratio of loans to SMEs **[Nonconsolidated]**

(Millions of Yen, %)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Balance of loans to SMEs	1,749,792	59,323	128,087	1,690,469	1,621,705
Ratio of loans to SMEs	73.83	(0.23)	(0.67)	74.06	74.50

7. Balances of deposits and loans and bills discounted **[Nonconsolidated]**

(Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Deposits, etc. (term-end balance) (including NCDs)	3,566,621	(18,891)	(32,504)	3,585,512	3,599,125
Deposits, etc. (average balance) (including NCDs)	3,644,912	35,301	(3,014)	3,609,611	3,647,926
Loans and bills discounted (term-end balance)	2,369,735	87,434	193,150	2,282,301	2,176,585
Loans and bills discounted (average balance)	2,309,752	112,558	142,599	2,197,194	2,167,153

8. Number of corporate officers, employees and offices

(1) Number of corporate officers and employees (at fiscal year-end) **[Nonconsolidated]**

(persons)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Number of corporate officers	12	0	0	12	12
Number of employees	1,440	(7)	(23)	1,447	1,463

Note: The number of employees does not include dispatched staff, non-regular staff and temporary workers.

(2) Number of offices **[Nonconsolidated]**

(offices)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Domestic head office and branches	93	0	0	93	93
Overseas branches	0	0	0	0	0
Representative offices	1	0	0	1	1

9. Financial results forecast

[Nonconsolidated]

(Millions of Yen)

	1H FY2025 Beginning-of-period forecast	1H FY2025 Results	FY2025 Forecast	FY2024 Results
Ordinary income	33,700	38,309	74,900	65,808
Ordinary profit	5,100	6,007	12,400	9,682
Profit	3,500	4,033	8,400	6,626
Net business profit	5,500	3,600	9,900	4,423
Net business profit on core banking operations	5,800	10,550	19,000	16,768
Credit costs	700	777	1,500	643

10. Amounts of forgiven debts and number of forgiven debtors in 1H FY2025

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2025	Vs. Mar. 31, 2025 Vs. Sep. 30, 2024		Mar. 31, 2025	Sep. 30, 2024
Number of forgiven debtors	0	0	0	0	0
Amounts of forgiven debts	—	—	—	—	—

11. Balance of loans to affiliated nonbanks

(Millions of Yen)

	Sep. 30, 2025	Vs. Mar. 31, 2025 Vs. Sep. 30, 2024		Mar. 31, 2025	Sep. 30, 2024
Total for two companies	11,382	(206)	1,934	11,588	9,448

12. Shortfall in reserves for consolidated subsidiaries and affiliated nonbanks

Sufficient reserves have been secured for its consolidated subsidiaries and affiliated nonbanks.

The Bank does not provide financial support to its consolidated subsidiaries and affiliated nonbanks.

13. Results of self-assessment

Results of self-assessment and categorization of claims (ratios) **[Nonconsolidated]** (preliminary figures basis) (Millions of Yen)

	Sep. 30, 2025		Mar. 31, 2025		Sep. 30, 2024	
	Amounts	Percentage to total claims	Amounts	Percentage to total claims	Amounts	Percentage to total claims
Total credit balance	2,384,849	100.00%	2,297,029	100.00%	2,191,026	100.00%
Category I	2,141,220	89.78%	2,063,251	89.82%	1,958,434	89.38%
Total categorized amount	243,629	10.21%	233,778	10.17%	232,591	10.61%
Category II	241,771	10.13%	231,878	10.09%	230,391	10.51%
Category III	1,857	0.07%	1,899	0.08%	2,200	0.10%
Category IV	—	—	—	—	—	—

Note: Total credit balance: Securities lent, loans and bills discounted, foreign exchanges, accrued interests, suspense payments and customers' liabilities for acceptances and guarantees.

Categorized amount are balances after deducting allowance for specific loan losses.

Category I: Consists of assets not classified to Category II, Category III, or Category IV.

These are assets with no problems in terms of risk in recovery or loss in value.

Category II: Consists of assets deemed to include a higher than normal repayment risk.

Category III: Consists of "assets for which there are serious doubts about final recovery or value and therefore a high risk of losses but for which the amount of loss is difficult to rationally estimate.

Category IV: Consists of assets that are deemed unrecoverable or no value.

14. Status of lending

○ Balances of bad debts and problem loans and amount of allowance for bad debts

[Nonconsolidated]

(Millions of Yen)

	Balances of bad debts and problem loans (self-assessment)				
	① Bankrupt or de facto bankrupt borrowers	② Borrowers in danger of bankruptcy	Total of ① and ②	③ Borrowers requiring caution	Total of ① through ③
Sep. 30, 2024	7,104	32,092	39,197	246,124	285,321
Mar. 31, 2025	7,719	31,241	38,960	246,001	284,962
Sep. 30, 2025	7,828	32,055	39,884	253,995	293,880

(Millions of Yen)

	Claims subject to mandatory disclosure under the Financial Revitalization Act	Allowance for bad debts	
		Provision of allowance for specific loan losses, net	Provision of allowance for specific/general loan losses, net
Sep. 30, 2024	39,339	(447)	(743)
Mar. 31, 2025	39,092	160	648
Sep. 30, 2025	40,006	745	777

Note: Balances of bad debts and problem loans are based on total credit and include assets classified as Category I.

○ Final disposal amounts (1H FY2025)

[Nonconsolidated]

(Millions of Yen)

① Sale (including transfers of claims to funds)	—
② Direct write-offs	—
③ Other (collection, improvement in debtor's performance, etc.)	1,886
④ Total	1,886

Note: The final disposal amounts of bad debts are amounts of principals after removing bad debts from the balance sheet.

○ Amounts newly incurred (1H FY2025)

[Nonconsolidated]

(Millions of Yen)

① Amount incurred from normal borrowers	560
② Amount incurred from borrowers requiring caution (excluding borrowers requiring monitoring)	2,539
③ Amount incurred from borrowers requiring monitoring	—
④ Total	3,099

Note: The balances of newly incurred bad debts are those of claims that are newly categorized as "borrowers in danger of bankruptcy" (doubtful claims under the Financial Revitalization Act) or below.

○ Status of bankrupt borrowers from April 2025 to September 2025

[Nonconsolidated]

(Millions of Yen)

Categories of debtors	Number of debtors	Credit balance
Normal borrowers	15	180
Borrowers requiring caution	3	131
Borrowers requiring monitoring	0	—
Borrowers in danger of bankruptcy	1	118
Bankrupt or de facto bankrupt borrowers	1	1666
Total	20	2,096

Note: Categories of debtors are as of March 31, 2025.

15. Bad debts

(1) Losses on disposal

[Nonconsolidated]

(100 Millions of Yen)

		① Provision of allowance for general loan losses	② Disposal of bad debts	Total credit costs ① + ②
FY2024		5	1	6
1H FY2025		0	8	8
	Forecast at beginning of fiscal year	1	6	7
FY2025 forecast		1	14	15

*Disposal of bad debts is a total of items under non-recurrent gain/loss, such as provision of allowance for specific loan losses, net, and write-off of loans.

[Consolidated]

(100 Millions of Yen)

		① Provision of allowance for general loan losses	② Disposal of bad debts	Total credit costs ① + ②
FY2024		5	4	9
1H FY2025		0	9	9
	Forecast at beginning of fiscal year	1	8	9
FY2025 forecast		1	17	18

(2) Final disposal and new occurrence

① Comparison of balances **[Nonconsolidated]**

(100 Millions of Yen)

	Mar. 31, 2025 ①	New increase	Decrease during the period		Sep. 30, 2025 ②	Change ②-①
			Removed from balance sheet	Changes in claim categories		
Claims against bankrupt borrowers	77	12	11	—	78	1
Doubtful claims	312	23	7	7	320	8
Total	389	35	18	7	398	9

② Removal from balance sheet by type of disposal

[Nonconsolidated]

(100 Millions of Yen)

		Removal from balance sheet results for 1H FY2025	Removal from balance sheet planned for 2H FY2025	Removal from balance sheet results for FY2024
Liquidation		—	—	—
Restructuring		—	—	—
Securitization of claims		—	4	10
	Sale to RCC	—	—	—
Direct write-off		—	—	0
Other		18	18	40
	Collection/repayment	12	12	24
	Improved performance	6	6	15
Total		18	22	50

(3) Financial support

[Nonconsolidated]

There is no recipient of financial support.

(4) Amounts and ratios of reserves for loan losses by debtor category

[Nonconsolidated]

(100 Millions of Yen)

	Sep. 30, 2025	Mar. 31, 2025
Claims against de facto bankrupt or bankrupt borrowers	100.00% of unsecured portion 46	100.00% of unsecured portion 43
Claims against borrowers in danger of bankruptcy	88.28% of unsecured portion 140	87.69% of unsecured portion 135
Claims against borrowers requiring monitoring	3.93% of claims 0	7.16% of claims 0
Claims against other borrowers requiring caution	0.94% of claims 24	0.83% of claims 20
Claims against normal borrowers	0.03% of claims 5	0.05% of claims 9

Self-assessment categories		Standards for reserves
De facto bankrupt borrowers		Provide allowance for specific loan losses in a full amount of the portion not covered by collateral and guarantees.
Borrowers in danger of bankruptcy	Borrowers to which DCF method is applied	Provide allowance for specific loan losses in an amount calculated by deducting the estimated discounted present value of the borrower's future cash flows from the portion not covered by collateral and guarantees.
	General borrowers	Provide allowance for specific loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next three years based on a historical default rate by the portion not covered by collateral and guarantees.
Borrowers requiring monitoring	Borrowers to which DCF method is applied	Provide allowance for general loan losses in an amount calculated by deducting the estimated discounted present value of the borrower's future cash flows from the amount of claims.
	General borrowers	Provide allowance for general loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next three years based on a historical default rate with the amount of claims.
Other borrowers requiring caution		Provide allowance for general loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next one year based on a historical default rate with the amount of claims.
Normal borrowers		Provide allowance for general loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next one year based on a historical default rate with the amount of claims.

Criteria for selecting borrowers to which DCF method is applied:

○Borrowers in danger of bankruptcy: Those with claims with ¥100 million or more of portions not covered by collateral and guarantees.

○Borrowers requiring monitoring: Those with claims of ¥1,000 million or more.

16. Share holdings

(1) Share holdings **[Nonconsolidated]** (100 Millions of Yen)

	Acquisition cost	In fair value
Sep. 30, 2024	676	1,159
Mar. 31, 2025	695	1,172
Sep. 30, 2025	706	1,326

(2) Impairment accounting criteria **[Nonconsolidated]**

Action to be taken if the rate of decline was 30% and more but less than 50%:

① Uniformly record as a loss

Yes ☒ No

② If marked as No:

<Judgement criteria of recoverability>

The Bank recognizes impairment losses for assets falling under the internal criteria it stipulated pursuant to Practical Guidelines on Accounting Standards for Financial Instruments.

Disclosure of information on the Bank's contribution to regional communities

1. Balance and ratio of loans to borrowers in Oita Prefecture

(100 Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Balance of loans to borrowers in Oita Prefecture (A)	17,212	334	757	16,878	16,455
Balance of loans to borrowers outside Oita Prefecture (B)	6,485	540	1,175	5,945	5,310
Balance of total loans (C)	23,697	874	1,932	22,823	21,765
Ratio of loans to borrowers in Oita Prefecture (A)/(C)	72.6%	(1.3)%	(3.0)%	73.9%	75.6%

2. Balance of loans to borrowers and number of borrowers in Oita Prefecture by industry

(1) Balance of loans to borrowers in Oita Prefecture by industry

(100 Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Manufacturing	827	(9)	(13)	836	840
Construction	561	(16)	40	577	521
Wholesale and retail	975	34	62	941	913
Finance and insurance	76	(2)	(3)	78	79
Real estate and goods leasing	2,046	53	108	1,993	1,938
Various services	1,937	15	28	1,922	1,909
Local public bodies	2,124	(27)	(19)	2,151	2,143
Individuals	7,199	272	548	6,927	6,651
Other	1,467	14	6	1,453	1,461
Total	17,212	334	757	16,878	16,455

(2) Number of borrowers in Oita Prefecture by industry

(borrowers)

	Sep. 30, 2025		Mar. 31, 2025	Sep. 30, 2024	
		Vs. Mar. 31, 2025			Vs. Sep. 30, 2024
Manufacturing	747	(30)	(67)	777	814
Construction	1,694	(45)	(82)	1,739	1,776
Wholesale and retail	1,398	(32)	(90)	1,430	1,488
Finance and insurance	37	(2)	(1)	39	38
Real estate and goods leasing	1,899	(2)	(8)	1,901	1,907
Various services	2,994	(106)	(184)	3,100	3,178
Local public bodies	17	0	(1)	17	18
Individuals	98,185	979	1,430	97,206	96,755
Other	794	(22)	(63)	816	857
Total	107,765	740	934	107,025	106,831

3. Balance and ratio of loans to SMEs and number of SME borrowers

(100 Millions of Yen, borrowers)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Balance of loans to SMEs (A)	17,497	593	1,280	16,904	16,217
Total balance of loans (B)	23,697	874	1,932	22,823	21,765
Ratio of loans to SMEs (A)/(B)	73.8%	(0.2)%	(0.7)%	74.0%	74.5%
Number of SME borrowers	111,849	1,033	1,444	110,816	110,405

Notes: 1. Balance of loans does not include special international financial transactions accounts.

2. SMEs refer to enterprises with a capital of ¥300 million or less (however, ¥100 million for wholesale operators and ¥50 million for retail, restaurant and goods leasing operators) or those with 300 or fewer full-time employees (however, 100 full-time employees for wholesale and goods leasing operators and 50 full-time employees for retail and restaurant operators).

4. Balance of loans in Oita Prefecture guaranteed by credit guarantee corporations (Credit Guarantee Corporation of Oita-Ken)

(100 Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Balance of loans of the Bank in Oita Prefecture guaranteed by credit guarantee corporations (A)	621	(11)	(39)	632	660
Balance of claims guaranteed by Credit Guarantee Corporation of Oita-Ken (B)	1,886	(49)	(126)	1,935	2,012
Ratio of loans of the Bank guaranteed by credit guarantee corporations to the overall loans in Oita Prefecture (A)/(B)	32.9%	0.2%	0.1%	32.7%	32.8%

5. Balance and ratio of loans to individuals in Oita Prefecture (including housing loans), and number of loans

(1) Balance and ratio of loans to individuals in Oita Prefecture

(100 Millions of Yen)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Balance of unsecured loans (A)	647	19	41	628	606
Balance of secured loans (B)	7,049	246	498	6,803	6,551
Balance of loans to individuals (A)+(B)=(C)	7,696	265	539	7,431	7,157
Total balance of loans (D)	17,212	334	757	16,878	16,455
Ratio of loans to individuals (C)/(D)	44.7%	0.7%	1.2%	44.0%	43.5%

(2) Number of individual loans in Oita Prefecture

(loans)

	Sep. 30, 2025			Mar. 31, 2025	Sep. 30, 2024
		Vs. Mar. 31, 2025	Vs. Sep. 30, 2024		
Number of unsecured loans (A)	141,878	(35)	36	141,913	141,842
Number of secured loans (B)	34,339	569	1,149	33,770	33,190
Number of individual loans (A)+(B)	176,217	534	1,185	175,683	175,032