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November 9, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (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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Scheduled date to file semi-annual securities report: November 24, 2026
Scheduled date to commence dividend payments: December 10, 2026
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, 2026 (from April 1, 2026 to September 30, 2026)

(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, 2026	54,812	22.9	8,878	33.7	7,092	60.0
September 30, 2025	44,601	14.8	6,640	24.2	4,431	19.3

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 16,431 million [(11.9)%]
For the six months ended September 30, 2025: ¥ 18,641 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	93.77	93.20
September 30, 2025	58.22	57.82

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, Basic earnings per share and diluted earnings per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	4,303,922	260,490	6.0
March 31, 2026	4,492,353	245,261	5.5

Reference: Equity
As of September 30, 2026: ¥ 260,140 million
As of March 31, 2026: ¥ 244,874 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, 2026	-	85.00	-	85.00	170.00
Fiscal year ending March 31, 2027	-	25.00			
Fiscal year ending March 31, 2027 (Forecast)			-	25.00	50.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Please note that the estimated annual dividend per share for the fiscal year ending March 2027, without considering the aforementioned stock split, would be ¥250 yen (interim dividend: ¥125 yen, year-end dividend: ¥125 yen).

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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	111,400	12.0	19,300	31.2	14,000	32.1	185.10

Note: Revisions to the financial result forecast 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: 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, 2026	78,468,170 shares
As of March 31, 2026	78,468,170 shares

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

As of September 30, 2026	2,723,894 shares
As of March 31, 2026	2,944,315 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	75,635,475 shares
Six months ended September 30, 2025	76,111,650 shares

Note: 1. The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, the total number of issued shares at the end of the period, the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

2. The Bank has introduced a trust-type employee stock ownership incentive plan, and the shares of the Bank held by the trust (336,400 shares as of September 30 2026, 393,000 shares as of March 31 2026 (78,600 shares before the stock split)) 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 are included in the number of treasury shares, which are deducted from the average number of shares during the fiscal year, namely (365,853 shares for six months ended September 30, 2026 and 559,515 shares for six months ended September 30, 2025 (111,903 shares before the stock split)).

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	56,745	48.1	16,594	176.2	15,048	273.1
September 30, 2025	38,309	17.0	6,007	33.4	4,033	27.4

	Basic earnings per share
Six months ended	Yen
September 30, 2026	198.96
September 30, 2025	53.00

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, Basic earnings per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	4,275,286	240,815	5.6
March 31, 2026	4,461,761	217,039	4.9

Reference: Equity

As of September 30, 2026: ¥ 240,555 million
As of March 31, 2026: ¥ 216,749 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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	106,500	23.0	26,200	96.9	21,500	122.2	284.26

* 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 FY2026, the Japanese economy continued its gradual recovery trend, supported by increasing global demand related to AI, steady wage increases resulting from the annual spring labor negotiations, and various government measures, although rising crude oil prices and the Bank of Japan's monetary tightening following interest rate hikes acted as downward pressure. Capital investment increased gradually, backed by demand for AI-related and labor-saving investments, although some projects experienced delays due to rising construction costs and labor shortages. Production activities remained generally flat, supported by AI-related demand despite the impact of developments in the Middle East. Personal consumption remained resilient, supported by rising wages, improving employment conditions, and government household support measures, although inflation weighed on spending. Housing investment showed weakness against the backdrop of rising housing prices, while public investment remained generally flat due to national resilience-related construction projects. Employment conditions continued to improve despite persistent labor shortages. In the financial market, stock prices remained firm, led by AI-related stocks. The yen temporarily appreciated against the U.S. dollar due to foreign exchange intervention, but subsequently weakened again, while strengthening against other major currencies. Long-term interest rates rose due to interest rate hikes and inflationary pressures.

The Oita prefectural economy continued to recover moderately overall, although weakness remained in housing starts and employment. Capital investment declined from the previous year due to a reactionary decrease following large-scale investments in the manufacturing sector in the previous fiscal year. Production activities maintained a recovery trend, despite temporary factory shutdowns caused by the 2026 Kumamoto Earthquake, as operations subsequently resumed. Although tourism was partially affected, the number of overnight guests exceeded the previous year, supported by an increase in overseas visitors from Taiwan and other countries, and continued to increase. Personal consumption remained resilient, with retail sales remaining firm and passenger car sales showing signs of recovery despite continued thriftiness caused by rising prices. Housing investment remained weak due to persistently high construction costs, while public investment remained at a high level. Employment conditions weakened as new job openings declined due to rising prices and labor costs.

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 ¥10,211 million year-on-year to ¥54,812 million, driven by higher interest on loans, interest and dividends on securities, and reversal of allowance for loan losses.

Meanwhile, ordinary expenses increased by ¥7,973 million year-on-year to ¥45,934 million, mainly due to higher loss on sale of government bonds and interest on deposits.

As a result, ordinary profit increased by ¥2,237 million year-on-year to ¥8,878 million. Net income attributable to owners of parent increased by ¥2,660 million year-on-year to ¥7,092 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 ¥3,586.3 billion, a decrease of ¥28.6 billion from the end of the previous consolidated fiscal year, due to a decrease in financial institution deposits and individual deposits.

・ Loans and bills discounted

Total outstanding loans and bills discounted amounted to ¥2,501.9 billion, an increase of ¥41.3 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 ¥1,205.5 billion, a decrease of ¥82.6 billion from the end of the previous consolidated fiscal year, due to decreases in other securities and local government bonds.

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

The financial forecasts announced on August 7, 2026 have been revised as follows, as interest income and gains on sales of stocks and other securities are expected to exceed the previous forecasts on a non-consolidated basis for the Bank, and the tax burden is expected to decline due to a decrease in credit costs.

① Consolidated financial results forecast for FY2026 (April 1, 2026 – March 31, 2027)

(Millions of Yen)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent
Previously announced forecasts (A)	103,500	19,000	13,000
Revised forecasts (B)	111,400	19,300	14,000
Change (B-A)	7,900	300	1,000
Change (%)	7.6	1.6	7.7
(Reference) Previous Year (FY2025)	99,429	14,710	10,595

② Non-consolidated financial results forecast for FY2026 (April 1, 2026 – March 31, 2027)

(Millions of Yen)

	Ordinary income	Ordinary profit	Net income
Previously announced forecasts (A)	98,500	26,000	20,500
Revised forecasts (B)	106,500	26,200	21,500
Change (B-A)	8,000	200	1,000
Change (%)	8.1	0.8	4.9
(Reference) Previous Year (FY2025)	86,610	13,308	9,676

The financial results forecast assumes a credit costs of (¥0.8) billion on a consolidated basis and (¥1.2) 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, 2026	As of September 30, 2026
Assets		
Cash and due from banks	618,940	476,557
Call loans and bills bought	3,037	2,202
Monetary claims bought	1,535	488
Money held in trust	2,000	2,000
Securities	1,288,228	1,205,568
Loans and bills discounted	2,460,618	2,501,951
Foreign exchanges	6,064	3,806
Lease receivables and investments in leases	20,575	21,441
Other assets	44,005	47,688
Tangible fixed assets	29,908	30,262
Intangible fixed assets	1,285	1,558
Retirement benefit asset	23,081	23,272
Deferred tax assets	1,161	1,184
Customers' liabilities for acceptances and guarantees	15,081	7,164
Allowance for loan losses	(23,172)	(21,224)
Total assets	4,492,353	4,303,922
Liabilities		
Deposits	3,532,172	3,440,442
Negotiable certificates of deposit	82,753	145,877
Call money and bills sold	-	10,000
Securities sold under repurchase agreements	111,406	70,703
Cash collateral received for securities lent	96,902	93,362
Borrowed money	327,992	183,955
Foreign exchanges	82	84
Other liabilities	60,068	66,797
Provision for bonuses	1,128	1,188
Retirement benefit liability	4,519	4,558
Provision for retirement benefits for directors (and other officers)	24	23
Provision for reimbursement of deposits	892	753
Deferred tax liabilities	10,042	14,544
Deferred tax liabilities for land revaluation	4,024	3,974
Acceptances and guarantees	15,081	7,164
Total liabilities	4,247,091	4,043,431
Net assets		
Share capital	19,598	19,598
Capital surplus	13,768	13,768
Retained earnings	169,208	175,060
Treasury shares	(2,403)	(2,228)
Total shareholders' equity	200,171	206,198
Valuation difference on available-for-sale securities	21,836	24,717
Deferred gains or losses on hedges	5,728	12,780
Revaluation reserve for land	7,657	7,549
Remeasurements of defined benefit plans	9,480	8,893
Total accumulated other comprehensive income	44,703	53,941
Share acquisition rights	289	259
Non-controlling interests	97	91
Total net assets	245,261	260,490
Total liabilities and net assets	4,492,353	4,303,922

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, 2025	For the six months ended September 30, 2026
Ordinary income	44,601	54,812
Interest income	29,836	37,363
Interest on loans and discounts	15,166	18,828
Interest and dividends on securities	12,714	16,044
Fees and commissions	5,519	5,763
Other ordinary income	5,370	5,781
Other income	3,874	5,903
Ordinary expenses	37,960	45,934
Interest expenses	6,154	8,402
Interest on deposits	3,090	5,180
Fees and commissions payments	1,180	1,200
Other ordinary expenses	14,430	21,383
General and administrative expenses	14,268	14,265
Other expenses	1,926	682
Ordinary profit	6,640	8,878
Extraordinary income	8	120
Gain on disposal of non-current assets	8	120
Extraordinary losses	92	51
Loss on disposal of non-current assets	43	35
Impairment losses	48	16
Profit before income taxes	6,556	8,947
Income taxes - current	1,784	1,726
Income taxes - deferred	352	135
Total income taxes	2,136	1,862
Profit	4,420	7,085
Loss attributable to non-controlling interests	(11)	(6)
Profit attributable to owners of parent	4,431	7,092

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	4,420	7,085
Other comprehensive income	14,221	9,345
Valuation difference on available-for-sale securities	13,449	2,881
Deferred gains or losses on hedges	954	7,051
Remeasurements of defined benefit plans, net of tax	(182)	(587)
Comprehensive income	18,641	16,431
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	18,652	16,437
Comprehensive income attributable to non-controlling interests	(10)	(6)

Semi-annual Consolidated Statement of Changes in Equity

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

For the six months ended September 30, 2026

(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	169,208	(2,403)	200,171
Changes during period					
Dividends of surplus			(1,290)		(1,290)
Profit attributable to owners of parent			7,092		7,092
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(56)		175	118
Reversal of revaluation reserve for land			107		107
Transfer from retained earnings to capital surplus		56	(56)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,852	174	6,026
Balance at end of period	19,598	13,768	175,060	(2,228)	206,198

	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	21,836	5,728	7,657	9,480	44,703	289	97	245,261
Changes during period								
Dividends of surplus								(1,290)
Profit attributable to owners of parent								7,092
Purchase of treasury shares								(0)
Disposal of treasury shares								118
Reversal of revaluation reserve for land								107
Transfer from retained earnings to capital surplus								-
Net changes in items other than shareholders' equity	2,880	7,051	(107)	(587)	9,238	(29)	(6)	9,202
Total changes during period	2,880	7,051	(107)	(587)	9,238	(29)	(6)	15,228
Balance at end of period	24,717	12,780	7,549	8,893	53,941	259	91	260,490

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	617,688	475,143
Call loans	3,037	2,202
Monetary claims bought	1,535	488
Money held in trust	2,000	2,000
Securities	1,292,428	1,209,792
Loans and bills discounted	2,473,308	2,516,895
Foreign exchanges	6,064	3,806
Other assets	29,728	33,346
Other	29,728	33,346
Tangible fixed assets	29,011	29,344
Intangible fixed assets	1,190	1,487
Prepaid pension costs	11,232	12,166
Customers' liabilities for acceptances and guarantees	15,081	7,164
Allowance for loan losses	(20,546)	(18,550)
Total assets	4,461,761	4,275,286
Liabilities		
Deposits	3,544,473	3,450,604
Negotiable certificates of deposit	87,153	145,877
Call money	-	10,000
Securities sold under repurchase agreements	111,406	70,703
Cash collateral received for securities lent	96,902	93,362
Borrowed money	323,202	180,086
Foreign exchanges	82	84
Other liabilities	48,532	54,106
Income taxes payable	652	627
Lease liabilities	225	198
Asset retirement obligations	403	404
Other	47,251	52,876
Provision for bonuses	1,063	1,118
Provision for retirement benefits	6,204	6,155
Provision for reimbursement of deposits	892	753
Deferred tax liabilities	5,703	10,477
Deferred tax liabilities for land revaluation	4,024	3,974
Acceptances and guarantees	15,081	7,164
Total liabilities	4,244,722	4,034,471

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	19,598	19,598
Capital surplus	10,582	10,582
Legal capital surplus	10,582	10,582
Retained earnings	153,928	167,736
Legal retained earnings	10,431	10,431
Other retained earnings	143,497	157,305
Reserve for tax purpose reduction entry of non-current assets	83	83
General reserve	132,330	136,830
Retained earnings brought forward	11,084	20,392
Treasury shares	(2,403)	(2,228)
Total shareholders' equity	181,705	195,688
Valuation difference on available-for-sale securities	21,658	24,536
Deferred gains or losses on hedges	5,728	12,780
Revaluation reserve for land	7,657	7,549
Total valuation and translation adjustments	35,044	44,866
Share acquisition rights	289	259
Total net assets	217,039	240,815
Total liabilities and net assets	4,461,761	4,275,286

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	38,309	56,745
Interest income	29,226	45,159
Interest on loans and discounts	14,550	18,225
Interest and dividends on securities	12,721	24,443
Fees and commissions	5,124	5,369
Other ordinary income	89	132
Other income	3,869	6,084
Ordinary expenses	32,302	40,150
Interest expenses	6,147	8,397
Interest on deposits	3,099	5,193
Fees and commissions payments	1,180	1,200
Other ordinary expenses	9,781	16,512
General and administrative expenses	13,477	13,414
Other expenses	1,714	624
Ordinary profit	6,007	16,594
Extraordinary income	8	120
Extraordinary losses	92	51
Profit before income taxes	5,923	16,664
Income taxes - current	1,496	1,452
Income taxes - deferred	392	163
Total income taxes	1,889	1,615
Profit	4,033	15,048

Semi-annual Non-consolidated Statement of Changes in Equity

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

For the six months ended September 30, 2026

(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			(56)	(56)
Provision of general reserve				
Reversal of revaluation reserve for land				
Transfer to other capital surplus from retained earnings brought forward			56	56
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	132,330	11,084	153,928	(2,403)	181,705
Changes during period							
Dividends of surplus				(1,290)	(1,290)		(1,290)
Profit				15,048	15,048		15,048
Purchase of treasury shares						(0)	(0)
Disposal of treasury shares						175	118
Provision of general reserve			4,500	(4,500)	-		-
Reversal of revaluation reserve for land				107	107		107
Transfer to other capital surplus from retained earnings brought forward				(56)	(56)		-
Net changes in items other than shareholders' equity							
Total changes	-	-	4,500	9,308	13,808	174	13,983

	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			
during period							
Balance at end of period	10,431	83	136,830	20,392	167,736	(2,228)	195,688

	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	21,658	5,728	7,657	35,044	289	217,039
Changes during period						
Dividends of surplus						(1,290)
Profit						15,048
Purchase of treasury shares						(0)
Disposal of treasury shares						118
Provision of general reserve						-
Reversal of revaluation reserve for land						107
Transfer to other capital surplus from retained earnings brought forward						-
Net changes in items other than shareholders' equity	2,877	7,051	(107)	9,822	(29)	9,792
Total changes during period	2,877	7,051	(107)	9,822	(29)	23,776
Balance at end of period	24,536	12,780	7,549	44,866	259	240,815

Supplementary Financial Results Material

for 1H FY2026

THE OITA BANK, LTD.

【 Table of Contents 】

I. Summary of Financial Results for Six months ended September 30, 2026 (1H FY2026)

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] [Consolidated]	

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 FY2026 [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, 2026 (1H FY2026)

1. Status of profit and loss

[Nonconsolidated]

(Millions of Yen)

		1H FY2026	YoY		1H FY2025
			Change rate (%)	Amount	
Gross business profit	1	24,553		7,220	17,333
(excluding gain/loss on bonds) (comprising five account items)	2	[38,441]		[14,189]	[24,252]
Gross business profit from domestic operations	3	22,590		6,599	15,991
(excluding gain/loss on bonds (comprising five account items))	4	[36,445]		[13,535]	[22,910]
Net interest income	5	32,316		13,306	19,010
Fees and commissions profit	6	4,158		220	3,938
Other business profit	7	(13,883)		(6,926)	(6,957)
(of which, gain/loss on bonds)	8	[(13,854)]		[(6,935)]	[(6,919)]
Gross business profit from overseas operations	9	1,963		622	1,341
(excluding gain/loss on bonds (comprising five account items))	10	[1,995]		[654]	[1,341]
Net interest income	11	4,448		378	4,070
Fees and commissions profit	12	10		6	4
Other business profit	13	(2,495)		238	(2,733)
(of which, gain/loss on bonds)	14	[(32)]		[(32)]	[—]
Expenses (excluding non-recurrent items) (-)	15	14,223		522	13,701
Personnel expenses (-)	16	7,119		46	7,073
Property expenses (-)	17	5,986		401	5,585
Taxes (-)	18	1,117		75	1,042
Net business profit (prior to provision of allowance for general loan losses)	19	10,330	184.5	6,699	3,631
Net business profit on core banking operations	20	24,217	129.5	13,667	10,550
Excluding gain/loss on cancellation of investment trusts	21	21,080		12,747	8,333
①Provision of allowance for general loan losses (-)	22	—		(31)	31
Net business profit	23	10,330	186.9	6,730	3,600
(of which, gain/loss on bonds (comprising five account items))	24	(13,887)		(6,968)	(6,919)
Non-recurrent gain/loss	25	6,268		3,859	2,409
②Disposal of bad debts (-)	26	(37)		(783)	746
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	(37)		(37)	0
(Expenses for provision of allowance for bad debts written off ①+②) (-)	32	(37)		(814)	777
③ Reversal of allowance for loan losses	33	1,898		1,898	—
④ Recoveries of written off receivables	34	—		—	—
Gain/loss on equity securities	35	3,501		600	2,901
Gain on sale of equity securities	36	4,030		261	3,769
Loss on sale of equity securities (-)	37	328		(397)	725
Loss on devaluation of equity securities (-)	38	199		57	142
Other non-recurrent gain/loss	39	830		576	254
Ordinary profit	40	16,594	176.2	10,587	6,007
Extraordinary income/losses	41	69		152	(83)
Of which, gain/loss on disposal of non-current assets	42	85		120	(35)
Of which, impairment losses (-)	43	16		(32)	48
Profit before income taxes	44	16,664	181.3	10,741	5,923
Income taxes-current (-)	45	1,452		(44)	1,496
Income taxes-deferred (-)	46	163		(229)	392
Total income taxes (-)	47	1,615		(274)	1,889
Profit	48	15,048	273.1	11,015	4,033
(Reference)					
Credit costs (①+②-③-④) (-)	49	(1,936)		(2,713)	777

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 FY2026	YoY	1H FY2025
Consolidated gross profit	1	17,922	(1,039)	18,961
Net interest income	2	28,961	5,280	23,681
Fees and commissions profit	3	4,562	223	4,339
Other business profit	4	(15,602)	(6,543)	(9,059)
General and administrative expenses	5	14,265	(3)	14,268
Expenses for provision of allowance for bad debts written off	6	(16)	(1,001)	985
Write-off of loans	7	1	0	1
Provision of allowance for specific loan losses	8	—	(933)	933
Loss on sale of accruing loans	9	19	(1)	20
Provision of allowance for general loan losses	10	—	(28)	28
Other	11	(37)	(37)	0
Reversal of allowance for loan losses	12	1,726	1,726	—
Recoveries of written off receivables	13	0	0	0
Gain/loss on equity securities	14	3,478	570	2,908
Share of profit/loss of entities accounted for using equity method	15	—	—	—
Other	16	(0)	(24)	24
Ordinary profit	17	8,878	2,238	6,640
Extraordinary income/losses	18	69	152	(83)
Profit before income taxes	19	8,947	2,391	6,556
Income taxes-current	20	1,726	(58)	1,784
Income taxes-deferred	21	135	(217)	352
Total income taxes	22	1,862	(274)	2,136
Profit	23	7,085	2,665	4,420
Loss attributable to non-controlling interests	24	(6)	5	(11)
Profit attributable to owners of parent	25	7,092	2,661	4,431

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	0	9
Number of equity method companies	0	0	0

2. Net business profit [Nonconsolidated]

(Millions of Yen)

		1H FY2026	YoY	1H FY2025
(1)	Net business profit (prior to provision of allowance for general loan losses)	10,330	6,699	3,631
	Amount per employee (Thousand yen)	7,143	4,656	2,487
(2)	Net business profit	10,330	6,730	3,600
	Amount per employee (Thousand yen)	7,143	4,678	2,465

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

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

	1H FY2026	YoY	1H FY2025
(1) Yield on fund operation (A)	2.11	0.80	1.31
(a) Yield on loans	1.46	0.21	1.25
(b) Yield on securities	4.01	2.14	1.87
(2) Fund procurement cost (B)	1.09	0.17	0.92
(a) Yield on deposits, etc.	0.30	0.12	0.18
(b) Yield on external debts	0.25	0.20	0.05
(3) Gross interest margin (A)-(B)	1.02	0.63	0.39

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

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

	1H FY2026	YoY	1H FY2025
(1) Yield on fund operation (A)	1.87	0.81	1.06
(a) Yield on loans	1.40	0.22	1.18
(b) Yield on securities	4.02	2.67	1.35
(2) Fund procurement cost (B)	1.01	0.19	0.82
(a) Yield on deposits, etc.	0.30	0.13	0.17
(b) Yield on external debts	0.25	0.20	0.05
(3) Gross interest margin (A)-(B)	0.86	0.62	0.24

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 FY2026	YoY	1H FY2025
Gain/loss on bonds (comprising five account items)	(13,887)	(6,968)	(6,919)
Gain on sale	132	43	89
Gain on redemption	—	—	—
Loss on sale	14,020	7,011	7,009
Loss on redemption	—	—	—
Write-off	—	—	—

Gain/loss on equity securities (comprising three account items)	3,501	600	2,901
Gains on sale	4,030	261	3,769
Loss on sale	328	(397)	725
Write-off	199	57	142

5. Capital adequacy ratio (domestic standard)

[Nonconsolidated] (100 Millions of Yen)

	Sep. 30, 2026 [Preliminary figures]	Vs. Mar. 31, 2026	Vs. Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
(1) Capital adequacy ratio	9.10%	(8.64)%	(9.04)%	8.64%	9.04%
(2) Nonconsolidated capital	1,884	(1,758)	(1,712)	1,758	1,712
(3) Risk-weighted assets	20,695	(20,349)	(18,921)	20,349	18,921
(4) Nonconsolidated total required capital	827	(813)	(756)	813	756

[Consolidated] (100 Millions of Yen)

	Sep. 30, 2026 [Preliminary figures]	Vs. Mar. 31, 2026	Vs. Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
(1) Consolidated capital adequacy ratio	9.61%	(9.53)%	(9.94)%	9.53%	9.94%
(2) Consolidated capital	2,008	(1,962)	(1,905)	1,962	1,905
(3) Risk-weighted assets	20,876	(20,583)	(19,161)	20,583	19,161
(4) Consolidated total required capital	835	(823)	(766)	823	766

6. ROE

[Nonconsolidated] (%)

	1H FY2026	YoY	1H FY2025
Net business profit basis	9.01	5.30	3.71
Profit basis	13.12	8.96	4.16

(Calculation formula)

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

[Consolidated] (%)

	1H FY2026	YoY	1H FY2025
Profit basis	5.60	1.53	4.07

(Calculation formula)

$$\frac{\text{Profit} \div 183 \times 365}{\{(\text{Beginning net assets} - \text{Beginning share acquisition rights} - \text{Beginning non-controlling interests}) + (\text{Ending net assets} - \text{Ending share acquisition rights} - \text{Ending non-controlling interests})\}/2} \times 100$$

(Reference) Return on equity (ROE) (%)

	1H FY2026	YoY	1H FY2025
[Nonconsolidated] Profit basis	15.90	11.34	4.56
[Consolidated] Profit basis	6.96	2.41	4.55

(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, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Claims against bankrupt or de facto bankrupt borrowers	7,791	162	(37)	7,629	7,828
Doubtful claims	26,876	(2,703)	(5,179)	29,579	32,055
Claims requiring monitoring	62	(49)	(59)	111	121
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	62	(49)	(59)	111	121
Total (A)	34,730	(2,589)	(5,276)	37,319	40,006
Normal loans	2,504,561	37,881	146,160	2,466,680	2,358,401
Total credit balance	2,539,292	35,292	140,885	2,504,000	2,398,407

(%)

Percentages to total credit balance						
	Claims against bankrupt or de facto bankrupt borrowers	0.30	0.00	(0.02)	0.30	0.32
	Doubtful claims	1.05	(0.13)	(0.28)	1.18	1.33
	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	1.36	(0.13)	(0.30)	1.49	1.66

[Consolidated]

(Millions of Yen)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Claims against bankrupt or de facto bankrupt borrowers	8,446	185	29	8,261	8,417
Doubtful claims	27,741	(2,767)	(5,433)	30,508	33,174
Claims requiring monitoring	74	(48)	(73)	122	147
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	74	(48)	(73)	122	147
Total (A)	36,262	(2,631)	(5,478)	38,893	41,740
Normal loans	2,522,995	36,399	145,007	2,486,596	2,377,988
Total credit balance	2,559,257	33,768	139,529	2,525,489	2,419,728

(%)

Percentages to total credit balance						
	Claims against bankrupt or de facto bankrupt borrowers	0.33	0.01	(0.01)	0.32	0.34
	Doubtful claims	1.08	(0.12)	(0.29)	1.20	1.37
	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	1.41	(0.13)	(0.31)	1.54	1.72

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, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Covered amount (B)	32,617	(2,863)	(5,439)	35,480	38,056
Allowance for loan losses	14,816	(2,024)	(3,871)	16,840	18,687
Loan loss reserve for specified debtors	—	—	—	—	—
Collateral and guarantees	17,801	(838)	(1,567)	18,639	19,368

(%)

Coverage ratio (B)/(A)	93.9	(1.1)	(1.2)	95.0	95.1

(Millions of Yen)

		Claims against bankrupt or de facto bankrupt borrowers	Doubtful claims	Claims requiring monitoring	Total
Balance of claims	A	7,791	26,876	62	34,730
Amount covered by collateral	B	3,274	14,514	12	17,801
Allowance for loan losses	C	4,517	10,298	1	14,816
Ratio of covered portion D=(B+C)/A	D	100.0%	92.3%	21.5%	93.9%

[Consolidated]

(Millions of Yen)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Covered amount (B)	33,430	(2,884)	(5,492)	36,314	38,922
Allowance for loan losses	15,569	(2,046)	(3,956)	17,615	19,525
Loan loss reserve for specified debtors	—	—	—	—	—
Collateral and guarantees	17,860	(838)	(1,537)	18,698	19,397

(%)

Coverage ratio (B)/(A)	92.1	(1.2)	(1.1)	93.3	93.2

(Millions of Yen)

		Claims against bankrupt or de facto bankrupt borrowers	Doubtful claims	Claims requiring monitoring	Total
Balance of claims	A	8,446	27,741	74	36,262
Amount covered by collateral	B	3,333	14,514	12	17,860
Allowance for loan losses	C	5,112	10,453	3	15,569
Ratio of covered portion D=(B+C)/A	D	100.0%	89.9%	21.0%	92.1%

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	26,876	14,514	12,361	10,298	83.3%
De facto bankrupt borrowers	2,885	1,640	1,244	1,244	100.0%
Bankrupt borrowers	4,906	1,633	3,272	3,272	100.0%
Total	34,667	17,789	16,878	14,815	87.7%

[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	27,741	14,514	13,227	10,453	79.0%
De facto bankrupt borrowers	3,183	1,650	1,532	1,532	100.0%
Bankrupt borrowers	5,263	1,683	3,580	3,580	100.0%
Total	36,188	17,848	18,339	15,565	84.8%

4. Status of allowance for loan losses

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2026	Vs. Mar. 31, 2026	Vs. Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Allowance for loan losses	18,550	(1,996)	(3,164)	20,546	21,714
Allowance for general loan losses	3,735	27	704	3,708	3,031
Allowance for specific loan losses	14,815	(2,023)	(3,868)	16,838	18,683
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, 2026	Vs. Mar. 31, 2026	Vs. Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Allowance for loan losses	21,224	(1,948)	(3,109)	23,172	24,333
Allowance for general loan losses	4,403	58	747	4,345	3,656
Allowance for specific loan losses	16,821	(2,006)	(3,855)	18,827	20,676
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, 2026	Vs. Mar. 31, 2026	Vs. Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Prior to direct partial write-offs	53.41	(1.64)	(0.86)	55.05	54.27
After direct partial write-offs					

[Consolidated]

(%)

	Sep. 30, 2026	Vs. Mar. 31, 2026	Vs. Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Prior to direct partial write-offs	58.53	(1.04)	0.24	59.57	58.29
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, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Claims against bankrupt or de facto bankrupt borrowers	3,386	(92)	92	3,478	3,294
Doubtful claims	26,876	(2,703)	(5,179)	29,579	32,055
Claims requiring monitoring	62	(49)	(59)	111	121
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	62	(49)	(59)	111	121
Total	30,325	(2,844)	(5,147)	33,169	35,472
Normal loans	2,504,561	37,881	146,160	2,466,680	2,358,401
Total credit balance	2,534,887	35,037	141,014	2,499,850	2,393,873

Direct partial write-offs	4,404	254	(130)	4,150	4,534

(%)

Percentages to total credit bal	Claims against bankrupt or de facto bankrupt borrowers	0.13	0.00	0.00	0.13	0.13
	Doubtful claims	1.06	(0.12)	(0.27)	1.18	1.33
	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	1.19	(0.13)	(0.29)	1.32	1.48

6. Status of lending by industry

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

(Millions of Yen)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
For domestic branches (excluding special international financial transactions accounts)	2,516,895	43,587	147,160	2,473,308	2,369,735
Manufacturing	202,839	1,434	18,015	201,405	184,824
Agriculture and forestry	6,245	183	533	6,062	5,712
Fishery	3,794	620	51	3,174	3,743
Mining, quarrying and gravel extraction	3,092	951	1,576	2,141	1,516
Construction	71,033	89	3,845	70,944	67,188
Electricity, gas, heat supply, and waterworks	67,057	774	1,100	66,283	65,957
Telecommunications	13,091	(625)	(489)	13,716	13,580
Transportation and postal services	94,406	539	9,303	93,867	85,103
Wholesale and retail	158,556	4,097	14,907	154,459	143,649
Finance and insurance	137,640	1,962	2,000	135,678	135,640
Real estate and goods leasing	376,191	22,117	47,367	354,074	328,824
Various services	225,683	2,937	5,649	222,746	220,034
Local public bodies	303,210	(5,902)	(784)	309,112	303,994
Other	854,058	14,411	44,087	839,647	809,971

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

(Millions of Yen)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
For domestic branches (excluding special international financial transactions accounts)	34,730	(2,589)	(5,276)	37,319	40,006
Manufacturing	3,110	3	1,030	3,107	2,080
Agriculture and forestry	118	(40)	(30)	158	148
Fishery	745	(12)	(31)	757	776
Mining, quarrying and gravel extraction	—	—	—	—	—
Construction	1,425	31	775	1,394	650
Electricity, gas, heat supply, and waterworks	1,336	(55)	(238)	1,391	1,574
Telecommunications	—	(5)	(5)	5	5
Transportation and postal services	870	(29)	(102)	899	972
Wholesale and retail	9,783	(142)	(4,528)	9,925	14,311
Finance and insurance	—	(3,095)	(3,095)	3,095	3,095
Real estate and goods leasing	1,957	127	276	1,830	1,681
Various services	8,414	450	191	7,964	8,223
Local public bodies	—	—	—	—	—
Other	6,969	181	483	6,788	6,486

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

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Balance of consumer loans	874,976	15,953	43,679	859,023	831,297
Of which, balance of housing loans	805,263	15,104	41,242	790,159	764,021
Of which, balance of other loans	69,713	849	2,437	68,864	67,276

(4) Balance and ratio of loans to SMEs **[Nonconsolidated]** (Millions of Yen, %)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Balance of loans to SMEs	1,851,910	34,750	102,118	1,817,160	1,749,792
Ratio of loans to SMEs	73.57	0.10	(0.26)	73.47	73.83

7. Balances of deposits and loans and bills discounted **[Nonconsolidated]** (Millions of Yen)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Deposits, etc. (term-end balance) (including NCDs)	3,596,482	(35,144)	29,861	3,631,626	3,566,621
Deposits, etc. (average balance) (including NCDs)	3,677,309	62,709	32,397	3,614,600	3,644,912
Loans and bills discounted (term-end balance)	2,516,895	43,587	147,160	2,473,308	2,369,735
Loans and bills discounted (average balance)	2,484,552	118,947	174,800	2,365,605	2,309,752

8. Number of corporate officers, employees and offices

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

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Number of corporate officers	11	(1)	(1)	12	12
Number of employees	1,425	6	(15)	1,419	1,440

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

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

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
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 FY2026 Most recent forecast	1H FY2026 Results	FY2026 Forecast	FY2025 Results
Ordinary income	52,400	56,745	106,500	86,610
Ordinary profit	16,300	16,594	26,200	13,308
Profit	13,900	15,048	21,500	9,676
Net business profit	11,000	10,330	14,800	2,322
Net business profit on core banking operations	19,900	24,217	38,600	26,931
Credit costs	(1,800)	(1,936)	(1,200)	738

10. Amounts of forgiven debts and number of forgiven debtors in 1H FY2026

[Nonconsolidated]

(Millions of Yen)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
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, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Total for two companies	15,589	2,220	4,207	13,369	11,382

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, 2026		Mar. 31, 2026		Sep. 30, 2025	
	Amounts	Percentage to total claims	Amounts	Percentage to total claims	Amounts	Percentage to total claims
Total credit balance	2,526,533	100.00%	2,490,624	100.00%	2,384,849	100.00%
Category I	2,275,405	90.06%	2,238,408	89.87%	2,141,220	89.78%
Total categorized amount	251,127	9.93%	252,216	10.12%	243,629	10.21%
Category II	249,064	9.85%	250,460	10.05%	241,771	10.13%
Category III	2,063	0.08%	1,755	0.07%	1,857	0.07%
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)				
	①Bankrupt or de facto bankrupt borrowers	②Borrowers in danger of bankruptcy	Total of ① and ②	③Borrowers requiring caution	Total of ① through ③
Sep. 30, 2025	7,828	32,055	39,884	253,995	293,880
Mar. 31, 2026	7,629	29,579	37,208	262,965	300,174
Sep. 30, 2026	7,791	26,876	34,667	262,061	296,729

(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, 2025	40,006	745	777
Mar. 31, 2026	37,319	(57)	650
Sep. 30, 2026	34,730	(1,925)	(1,898)

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

○ Final disposal amounts (1H FY2026) **[Nonconsolidated]** (Millions of Yen)

① Sale (including transfers of claims to funds)	193
② Direct write-offs	—
③ Other (collection, improvement in debtor's performance, etc.)	4,271
④ Total	4,464

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

○ Amounts newly incurred (1H FY2026) **[Nonconsolidated]** (Millions of Yen)

① Amount incurred from normal borrowers	888
② Amount incurred from borrowers requiring caution (excluding borrowers requiring monitoring)	1,208
③ Amount incurred from borrowers requiring monitoring	—
④ Total	2,096

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 2026 to September 2026 **[Nonconsolidated]**

(Millions of Yen)

Categories of debtors	Number of debtors	Credit balance
Normal borrowers	24	167
Borrowers requiring caution	3	150
Borrowers requiring monitoring	0	—
Borrowers in danger of bankruptcy	2	168
Bankrupt or de facto bankrupt borrowers	3	118
Total	32	605

Note: Categories of debtors are as of March 31, 2026.

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
FY2025		7	0	7
1H FY2026		0	(19)	(19)
	Forecast at beginning of fiscal year	1	6	7
FY2026 forecast		1	(13)	(12)

*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
FY2025		7	4	11
1H FY2026		1	(18)	(17)
	Forecast at beginning of fiscal year	1	8	9
FY2026 forecast		1	(9)	(8)

(2) Final disposal and new occurrence

① Comparison of balances **[Nonconsolidated]**

(100 Millions of Yen)

	Mar. 31, 2026 ①	New increase	Decrease during the period		Sep. 30, 2026 ②	Change ②−①
			Removed from balance sheet	Changes in claim categories		
Claims against bankrupt borrowers	76	10	8	0	77	1
Doubtful claims	295	14	36	5	268	(27)
Total	372	25	44	5	346	(26)

② Removal from balance sheet by type of disposal **[Nonconsolidated]**

(100 Millions of Yen)

		Removal from balance sheet results for 1H FY2026	Removal from balance sheet planned for 2H FY2026	Removal from balance sheet results for FY2025
Liquidation		—	—	—
Restructuring		—	—	—
Securitization of claims		1	16	11
	Sale to RCC	—	—	—
Direct write-off		—	—	—
Other		42	25	73
	Collection/repayment	42	20	24
	Improved performance	0	5	49
Total		44	41	85

(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, 2026		Mar. 31, 2026	
Claims against de facto bankrupt or bankrupt borrowers	100.00% of unsecured portion	45	100.00% of unsecured portion	42
Claims against borrowers in danger of bankruptcy	83.30% of unsecured portion	102	87.76% of unsecured portion	125
Claims against borrowers requiring monitoring	2.12% of claims	0	2.43% of claims	0
Claims against other borrowers requiring caution	1.24% of claims	32	1.19% of claims	31
Claims against normal borrowers	0.02% of claims	4	0.02% of claims	5

Self-assessment categories		Standards for reserves
De facto bankrupt borrowers 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, 2025	706	1,326
Mar. 31, 2026	727	1,553
Sep. 30, 2026	738	1,709

(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 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, 2026			Mar. 31, 2026	Sep. 30, 2025
			Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Balance of loans to borrowers in Oita Prefecture	(A)	17,969	257	757	17,712	17,212
Balance of loans to borrowers outside Oita Prefecture	(B)	7,199	178	714	7,021	6,485
Balance of total loans	(C)	25,168	435	1,471	24,733	23,697
Ratio of loans to borrowers in Oita Prefecture	(A)/(C)	71.3%	(0.3)%	(1.3)%	71.6%	72.6%

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, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Manufacturing	825	(5)	(2)	830	827
Construction	582	(12)	21	594	561
Wholesale and retail	1,054	33	79	1,021	975
Finance and insurance	79	5	3	74	76
Real estate and goods leasing	2,317	132	271	2,185	2,046
Various services	1,985	11	48	1,974	1,937
Local public bodies	2,107	(20)	(17)	2,127	2,124
Individuals	7,512	127	313	7,385	7,199
Other	1,508	(14)	41	1,522	1,467
Total	17,969	257	757	17,712	17,212

(2) Number of borrowers in Oita Prefecture by industry

(borrowers)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
		Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Manufacturing	701	(29)	(46)	730	747
Construction	1,639	(44)	(55)	1,683	1,694
Wholesale and retail	1,290	(54)	(108)	1,344	1,398
Finance and insurance	36	(1)	(1)	37	37
Real estate and goods leasing	1,885	(7)	(14)	1,892	1,899
Various services	2,849	(91)	(145)	2,940	2,994
Local public bodies	17	0	0	17	17
Individuals	98,064	174	(121)	97,890	98,185
Other	792	6	(2)	786	794
Total	107,273	(46)	(492)	107,319	107,765

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

(100 Millions of Yen, borrowers)

		Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
			Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Balance of loans to SMEs	(A)	18,519	348	1,022	18,171	17,497
Total balance of loans	(B)	25,168	435	1,471	24,733	23,697
Ratio of loans to SMEs	(A)/(B)	73.5%	0.1%	(0.3)%	73.4%	73.8%
Number of SME borrowers		111,616	1	(233)	111,615	111,849

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, 2026			Mar. 31, 2026	Sep. 30, 2025
			Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Balance of loans of the Bank in Oita Prefecture guaranteed by credit guarantee corporations	(A)	677	66	56	611	621
Balance of claims guaranteed by Credit Guarantee Corporation of Oita-Ken	(B)	2,003	126	117	1,877	1,886
Ratio of loans of the Bank guaranteed by credit guarantee corporations to the overall loans in Oita Prefecture	(A)/(B)	33.8%	1.2%	0.9%	32.6%	32.9%

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, 2026			Mar. 31, 2026	Sep. 30, 2025
			Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Balance of unsecured loans	(A)	671	8	24	663	647
Balance of secured loans	(B)	7,332	112	283	7,220	7,049
Balance of loans to individuals	(A)+(B)=(C)	8,003	120	307	7,883	7,696
Total balance of loans	(D)	17,969	257	757	17,712	17,212
Ratio of loans to individuals	(C)/(D)	44.5%	0.0%	(0.2)%	44.5%	44.7%

(2) Number of individual loans in Oita Prefecture

(loans)

		Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
			Vs. Mar. 31, 2026	Vs. Sep. 30, 2025		
Number of unsecured loans	(A)	140,741	(764)	(1,137)	141,505	141,878
Number of secured loans	(B)	34,731	133	392	34,598	34,339
Number of individual loans	(A)+(B)	175,472	(631)	(745)	176,103	176,217