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November 13, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: The Ogaki Kyoritsu Bank, Ltd.
Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
Securities code: 8361
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Representative: Takaharu Hayashi, President
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Scheduled date to file semi-annual securities report: November 13, 2026
Scheduled date to commence dividend payments: December 10, 2026
Setting of trading account: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Less than 1 million yen and less than 1 decimal place are rounded down)

1. Consolidated financial results for the six months ended September 30, 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	85,827	18.5	17,090	53.0	11,330	46.2
September 30, 2025	72,406	14.8	11,169	85.4	7,747	78.5

Note: Comprehensive income For the six months ended September 30, 2026: ¥54,474 million [65.5%]
For the six months ended September 30, 2025: ¥32,903 million [−%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	55.15	55.05
September 30, 2025	37.21	37.15

Note: On October 1, 2026, the Company carried out a five-for-one split of its common shares.
Basic earnings per share and diluted earnings per share for the interim period are calculated as if the stock split had occurred 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	6,845,487	415,060	6.0
March 31, 2026	6,737,053	364,482	5.4

Reference: Equity
As of September 30, 2026: ¥414,892 million
As of March 31, 2026: ¥364,328 million

Note: The capital adequacy ratio is calculated by dividing period-end net assets, less period-end stock acquisition rights, by period-end total assets.
This equity-to-asset ratio differs from the capital adequacy ratio prescribed in the Capital Adequacy Ratio Notification.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	−	55.00	−	95.00	150.00
Fiscal year ending March 31, 2027	−	75.00			
Fiscal year ending March 31, 2027 (Forecast)			−	22.00	−

Note: 1. Revisions to the forecast of cash dividends most recently announced: Yes
2. Period-end dividend breakdown for the fiscal year ending March 31, 2026:
Ordinary dividend: 85.00 yen; commemorative dividend: 10.00 yen (130th anniversary).
3. On October 1, 2026, the Company carried out a five-for-one split of its common shares.
The forecast period-end dividend per share for the fiscal year ending March 31, 2027 reflects the stock split. The total annual dividend per share is shown as "−".
Before adjustment for the stock split, the forecast period-end dividend per share for the fiscal year ending March 31, 2027 is 110.00 yen,
and the annual dividend per share will be 185.00 yen.

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	36,600	65.3	24,400	25.8	118.78

Note: 1. Revisions to the most recently announced earnings forecasts: Yes
2. On October 1, 2026, the Company carried out a five-for-one split of its common shares.
Forecast earnings per share are calculated as if the stock split had occurred at the beginning of the current fiscal year.

*** 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	206,409,485 shares
As of March 31, 2026	206,409,485 shares

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

As of September 30, 2026	990,650 shares
As of March 31, 2026	992,970 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	205,418,815 shares
Six months ended September 30, 2025	208,169,330 shares

Note: On October 1, 2026, the Company carried out a five-for-one split of its common shares.
The period-end number of issued shares (including treasury shares), fiscal period -end number of treasury shares, and average number of shares during the interim period are calculated as if the stock split had occurred at the beginning of the previous fiscal year.

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	63,197	28.8	16,045	50.4	10,996	40.9
September 30, 2025	49,057	23.5	10,668	117.8	7,801	100.8

	Basic earnings per share
Six months ended	Yen
September 30, 2026	53.53
September 30, 2025	37.47

Note: On October 1, 2026, the Company carried out a five-for-one split of its common shares.
Basic earnings per share are calculated as if the stock split had occurred 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	6,736,967	375,222	5.5
March 31, 2026	6,626,040	324,486	4.8

Reference: Equity
As of September 30, 2026: ¥375,054 million
As of March 31, 2026: ¥324,332 million

Note: The capital adequacy ratio is calculated by dividing period-end net assets, less period-end stock acquisition rights, by period-end total assets.
This equity-to-asset ratio differs from the capital adequacy ratio prescribed in the Capital Adequacy Ratio Notification.

2. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027 (April 1, 2026 ~ March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	34,400	69.7	23,600	26.1	114.88

Note: On October 1, 2026, the Company carried out a five-for-one split of its common shares.
Forecast earnings per share are calculated as if the stock split had occurred at the beginning of the current fiscal year.

* 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. Forward-looking statements in these materials, including financial results forecasts, are based on information currently available to the Company and assumptions considered reasonable. The Company does not guarantee that these forecasts will be achieved. Actual results may differ due to various factors.
2. Since the Company falls under the category of a specified operating company (a company engaged in business as stipulated in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Details, etc.), the Company prepares interim consolidated financial statements and interim financial statements for the interim accounting period.

Semi-annual consolidated balance sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	836,506	780,389
Call loans and bills bought	2,403	22,853
Monetary claims bought	1,477	749
Trading securities	9	14
Money held in trust	2,925	2,925
Securities	1,061,592	1,117,697
Loans and bills discounted	4,591,534	4,658,529
Foreign exchanges	4,713	4,559
Lease receivables and investments in leases	90,245	90,103
Other assets	85,724	106,547
Tangible fixed assets	29,949	29,577
Intangible fixed assets	6,252	6,693
Retirement benefit asset	30,884	31,338
Deferred tax assets	1,503	1,465
Customers' liabilities for acceptances and guarantees	14,887	14,514
Allowance for loan losses	(23,459)	(22,386)
Allowance for investment loss	(95)	(85)
Total assets	6,737,053	6,845,487

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Deposits	5,840,098	5,894,043
Negotiable certificates of deposit	30,849	3,612
Securities sold under repurchase agreements	15,366	14,350
Cash collateral received for securities lent	143,202	125,584
Commercial papers	6,982	6,976
Borrowed money	202,658	205,150
Foreign exchanges	266	126
Bonds payable	2,100	1,950
Borrowed money from trust account	1,027	1,006
Other liabilities	87,076	118,572
Provision for bonuses	1,560	1,696
Retirement benefit liability	735	756
Provision for retirement benefits for directors (and other officers)	59	47
Provision for reimbursement of deposits	150	131
Provision for point card certificates	158	182
Reserves under special laws	2	2
Deferred tax liabilities	23,566	39,955
Deferred tax liabilities for land revaluation	1,823	1,767
Acceptances and guarantees	14,887	14,514
Total liabilities	6,372,571	6,430,427
Net assets		
Share capital	46,773	46,773
Capital surplus	42,362	42,362
Retained earnings	209,517	217,064
Treasury shares	(1,033)	(1,035)
Total shareholders' equity	297,620	305,165
Valuation difference on available-for-sale securities	42,496	73,647
Deferred gains or losses on hedges	7,446	20,025
Revaluation reserve for land	2,495	2,370
Remeasurements of defined benefit plans	14,269	13,682
Total accumulated other comprehensive income	66,708	109,726
Share acquisition rights	153	167
Total net assets	364,482	415,060
Total liabilities and net assets	6,737,053	6,845,487

Semi-annual consolidated statement of income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	72,406	85,827
Interest income	34,624	46,306
Interest on loans and discounts	23,965	30,394
Interest and dividends on securities	8,935	12,365
Trust fees	0	0
Fees and commissions	11,466	11,875
Other ordinary income	1,087	3,289
Other income	25,227	24,355
Ordinary expenses	61,236	68,736
Interest expenses	8,523	13,939
Interest on deposits	4,999	9,289
Fees and commissions payments	4,624	4,795
Other ordinary expenses	4,344	7,373
General and administrative expenses	21,736	22,883
Other expenses	22,007	19,744
Ordinary profit	11,169	17,090
Extraordinary income	1	4
Gain on disposal of non-current assets	1	4
Extraordinary losses	376	631
Loss on disposal of non-current assets	70	44
Impairment losses	305	586
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	10,795	16,462
Income taxes - current	3,131	7,945
Income taxes - deferred	(83)	(2,813)
Total income taxes	3,047	5,132
Profit	7,747	11,330
Profit attributable to owners of parent	7,747	11,330

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	7,747	11,330
Other comprehensive income	25,155	43,143
Valuation difference on available-for-sale securities	23,356	31,151
Deferred gains or losses on hedges	2,325	12,579
Remeasurements of defined benefit plans, net of tax	(526)	(587)
Comprehensive income	32,903	54,474
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	32,903	54,474

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

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

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

Semi-annual consolidated statement of changes in equity

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	46,773	42,362	209,517	(1,033)	297,620
Changes during period					
Dividends of surplus			(3,902)		(3,902)
Profit attributable to owners of parent			11,330		11,330
Purchase of treasury shares				(11)	(11)
Disposal of treasury shares			(6)	10	4
Reversal of revaluation reserve for land			125		125
Change in scope of consolidation					
Net changes in items other than shareholders' equity					
Total changes during period	—	—	7,546	(1)	7,545
Balance at end of period	46,773	42,362	217,064	(1,035)	305,165

	Valuation and translation adjustments					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	42,496	7,446	2,495	14,269	66,708	153	364,482
Changes during period							
Dividends of surplus							(3,902)
Profit attributable to owners of parent							11,330
Purchase of treasury shares							(11)
Disposal of treasury shares							4
Reversal of revaluation reserve for land							125
Change in scope of consolidation							
Net changes in items other than shareholders' equity	31,151	12,579	(125)	(587)	43,018	14	43,032
Total changes during period	31,151	12,579	(125)	(587)	43,018	14	50,577
Balance at end of period	73,647	20,025	2,370	13,682	109,726	167	415,060

Semi-annual balance sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	835,518	778,906
Call loans	2,403	22,853
Monetary claims bought	1,477	749
Trading securities	9	14
Money held in trust	2,925	2,925
Securities	1,075,205	1,131,498
Loans and bills discounted	4,622,214	4,692,199
Foreign exchanges	4,713	4,559
Other assets	43,403	63,433
Other	43,403	63,433
Tangible fixed assets	26,649	26,170
Intangible fixed assets	6,234	6,582
Prepaid pension costs	10,240	11,550
Customers' liabilities for acceptances and guarantees	14,887	14,514
Allowance for loan losses	(19,763)	(18,920)
Allowance for investment loss	(80)	(70)
Total assets	6,626,040	6,736,967

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Deposits	5,862,573	5,916,340
Negotiable certificates of deposit	46,749	19,512
Securities sold under repurchase agreements	15,366	14,350
Cash collateral received for securities lent	143,202	125,584
Borrowed money	152,200	157,500
Foreign exchanges	266	126
Borrowed money from trust account	1,027	1,006
Other liabilities	45,777	76,668
Income taxes payable	1,895	7,208
Lease liabilities	757	721
Asset retirement obligations	340	305
Other	42,784	68,432
Provision for bonuses	1,250	1,378
Provision for reimbursement of deposits	150	131
Deferred tax liabilities	16,277	32,863
Deferred tax liabilities for land revaluation	1,823	1,767
Acceptances and guarantees	14,887	14,514
Total liabilities	6,301,553	6,361,745
Net assets		
Share capital	46,773	46,773
Capital surplus	36,034	36,034
Legal capital surplus	36,034	36,034
Retained earnings	191,212	198,424
Legal retained earnings	13,536	13,536
Other retained earnings	177,676	184,888
General reserve	140,578	150,578
Retained earnings brought forward	37,098	34,310
Treasury shares	(1,033)	(1,035)
Total shareholders' equity	272,986	280,197
Valuation difference on available-for-sale securities	41,404	72,460
Deferred gains or losses on hedges	7,446	20,025
Revaluation reserve for land	2,495	2,370
Total valuation and translation adjustments	51,345	94,856
Share acquisition rights	153	167
Total net assets	324,486	375,222
Total liabilities and net assets	6,626,040	6,736,967

Semi-annual statement of income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	49,057	63,197
Interest income	35,890	47,624
Interest on loans and discounts	24,087	30,617
Interest and dividends on securities	10,092	13,479
Trust fees	0	0
Fees and commissions	9,311	9,315
Other ordinary income	1,079	3,280
Other income	2,775	2,977
Ordinary expenses	38,389	47,152
Interest expenses	8,345	13,695
Interest on deposits	5,034	9,347
Fees and commissions payments	4,712	4,850
Other ordinary expenses	4,344	7,373
General and administrative expenses	19,973	20,900
Other expenses	1,012	330
Ordinary profit	10,668	16,045
Extraordinary income	1	4
Gain on disposal of non-current assets	1	4
Extraordinary losses	378	630
Loss on disposal of non-current assets	73	43
Impairment losses	305	586
Profit before income taxes	10,291	15,419
Income taxes - current	2,642	7,293
Income taxes - deferred	(152)	(2,869)
Total income taxes	2,490	4,423
Profit	7,801	10,996

Semi-annual statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

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

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

Semi-annual statement of changes in equity

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	46,773	36,034	-	36,034	13,536	140,578	37,098	191,212	(1,033)	272,986
Changes during period										
Dividends of surplus							(3,902)	(3,902)		(3,902)
Profit							10,996	10,996		10,996
Purchase of treasury shares									(11)	(11)
Disposal of treasury shares							(6)	(6)	10	4
Provision of general reserve						10,000	(10,000)	—		—
Reversal of revaluation reserve for land							125	125		125
Net changes in items other than shareholders' equity										
Total changes during period	—	—	—	—	—	10,000	(2,787)	7,212	(1)	7,211
Balance at end of period	46,773	36,034	—	36,034	13,536	150,578	34,310	198,424	(1,035)	280,197

	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	41,404	7,446	2,495	51,345	153	324,486
Changes during period						
Dividends of surplus						(3,902)
Profit						10,996
Purchase of treasury shares						(11)
Disposal of treasury shares						4
Provision of general reserve						—
Reversal of revaluation reserve for land						125
Net changes in items other than shareholders' equity	31,056	12,579	(125)	43,510	14	43,524
Total changes during period	31,056	12,579	(125)	43,510	14	50,735
Balance at end of period	72,460	20,025	2,370	94,856	167	375,222