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November 13, 2026

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Notice of Difference of Financial Results from Results for the Same Period of the Previous Fiscal Year

The Ogaki Kyoritsu Bank, Ltd.(the "Bank") hereby announces the difference in ordinary income for the second quarter of the fiscal year ending March 2027 (April 1, 2026 to September 30, 2026) from the results for the same period of the previous fiscal year as follows.

1. Differences of Financial Results from the Results for the Same Period of the Previous Fiscal Year

Results for the Second Quarter of the Fiscal Year Ending March 2027 (April 1, 2026 to September 30, 2026)

	Ordinary income (consolidated)	Ordinary income (non-consolidated)
	Millions of yen	Millions of yen
Results for the same period of the previous fiscal year (A)	72,406	49,057
Financial results announced this time (B)	85,827	63,197
Change (B-A)	13,420	14,140
Change (%)	18.5	28.8

2. Reason for the difference

Ordinary income increased by more than 10% from the same period of the previous fiscal year, mainly due to increases in interest on loans and interest and dividends on securities in the Bank's non-consolidated results.

For more details, please refer to the "Summary of Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)" dated November 13, 2026.