DISCLAIMER: This English document is translated using a machine translation. You may use this for reference purposes only, fully understanding that it may include inaccurate translations. It is your sole responsibility if you rely not on the Japanese original but on this translation.

November 13, 2026

To whom it may concern,

Company name: The Ogaki Kyoritsu Bank, Ltd.
Name of representative: Takaharu Hayashi, President
(Code No.: 8361 TSE Prime/NSE Premier)
Inquiries: Hiroaki Ito, Executive Officer, General Manager of Corporate Planning Division
(TEL. +81-584-74-2111)

Notice Concerning Revision to Year-End Dividend Forecast (Dividend Increase)

The Ogaki Kyoritsu Bank, Ltd. (the "Company") hereby announces that, at its Board of Directors meeting held on November 13, 2026, the Company resolved to revise the year-end dividend for the fiscal year ending March 31, 2027, which was announced on May 15, 2026, as described below. The year-end dividend is scheduled to be formally determined following a resolution at the Ordinary General Meeting of Shareholders scheduled to be held in June 2027.

1. Details of Revision to the Year-End Dividend Forecast

	Dividend per share		
	Second quarter-end	Fiscal-year end	Total
Previous forecasts (May 15, 2026)		15.00 yen	-
Revised forecasts		22.00 yen	-
Actual results for the current fiscal year	75.00 yen		
Actual results for the previous fiscal year (Fiscal year ended March 2026)	55.00 yen	95.00 yen	150.00 yen

*The Company conducted a 5-for-1 stock split of its common stock, with an effective date of October 1, 2026. The year-end dividend per share for the fiscal year ending March 31, 2027 (forecast) is the amount that takes into account the impact of the stock split, and the total annual dividend per share is indicated as "-." Without considering the stock split, the revised year-end dividend per share for the fiscal year ending March 31, 2027 (forecast) will be 110.00 yen, and the annual dividend per share will be 185.00 yen.

2. Reason for Revision

The Company's basic policy for profit distribution is to pay stable dividends to shareholders while maintaining sound management and strengthening its financial position through retained earnings. Based on this assumption, the Company aims to achieve a total return ratio of approximately 30% by making stable dividends the basic form of shareholder returns and implementing additional shareholder returns through "expansion of dividends" and "purchase of treasury shares," based on a comprehensive assessment of the future capital adequacy ratio, earnings outlook, and external environment.

Under this policy, the Company has decided to raise the year-end dividend per share from the previous forecast of 15 yen to 22 yen as a result of a comprehensive assessment, including the fact that business results for the fiscal year ending March 31, 2027 are expected to exceed the initial forecast.