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May 15, 2026

To whom it may concern,

Company name:	The Ogaki Kyoritsu Bank, Ltd.
Name of representative:	Takaharu Hayashi, President
	(Securities Code: 8361 TSE Prime/NSE Premier)
Inquiries:	Hiroaki Ito, Executive Officer, General Manager of Planning & Coordination Division
	(TEL: +81-584-74-2111)

Notice Concerning "Share Split," "Partial Amendments to the Articles of Incorporation" in Connection with the Share Split, and "Expansion and Modification of the Shareholder Benefit Program"

The Ogaki Kyoritsu Bank, Ltd. (the "Company") hereby announces that, at its Board of Directors meeting held on May 15, 2026, it resolved a share split and a partial amendment to the Articles of Incorporation in accordance with the share split, as well as a decision to expand and modify the shareholder benefit program. Details are as follows.

1. About the share split

(1) Purpose of the share split

The purpose of the share split is to lower the Company's share price per investment unit, thereby creating an environment that makes it easier for shareholders and investors to invest, thereby improving stock liquidity and further expanding the Company's investor base.

(2) Overview of share split

i. Method of share split

Effective as of the record date of Wednesday, September 30, 2026, the Company will conduct a 5-for-1 stock split for each share of common stock held by shareholders listed or recorded in the shareholder register as of the record date.

Please note that there will be no change in the amount of share capital as a result of the share split.

ii. Number of shares to be increased by share split

Total number of issued shares before the share split	41,281,897 shares
Number of shares to be increased by this share split	165,127,588 shares
Total number of issued shares after the share split	206,409,485 shares
Total number of shares authorized to be issued after the share split	400,000,000 shares

iii. Schedule of share split

Date of public notice of the record date (scheduled)	Friday, September 11, 2026
Record date	Wednesday, September 30, 2026
Effective date	Thursday, October 1, 2026

2. About partial amendments to the Articles of Incorporation

(1) Reason for change

In connection with this stock split, pursuant to a resolution of the Board of Directors under Article 184, Paragraph 2 of the Companies Act, the Company will amend the total number of authorized shares specified in Article 5 of its Articles of Incorporation, effective Thursday, October 1, 2026.

(2) Details of change

(Changes are indicated in underlined text)

Before amendments	After amendments
(Total number of authorized shares) Article 5 The total number of authorized shares by the Bank shall be 80 million shares.	(Total number of authorized shares) Article 5 The total number of authorized shares by the Bank shall be <u>400 million share</u>s.

(3) Schedule of change

Date of resolution at the meeting of the Board of Directors	Friday, May 15, 2026
Effective date	Thursday, October 1, 2026

3. About the expansion and modification of the shareholder benefit programs

(4) Reasons for expansion and modification

The Company values the ongoing support and patronage of its shareholders and has established a shareholder benefit program to enhance the appeal of investing in its shares.

Following the share split, the Company will adjust the minimum shareholding required to qualify for its shareholder benefits in line with the split ratio. At the same time, the program will be expanded and modified to encourage more investors to hold its shares and maintain their investment over the medium to long term.

(5) Details of the expansion and modification of the shareholder benefit program at the end of the fiscal year

(Changes are indicated in underlined text)

	Current	After modification
Conditions	Hold 100 shares or more as of March 31 of each year	i. <u>Hold 200 shares or more (equivalent to 40 shares or more before the stock split) but fewer than 500 shares (equivalent to fewer than 100 shares before the stock split) continuously for one year or more*1</u> as of March 31 of each year ii. <u>Hold 500 shares or more (equivalent to 100 shares before the stock split) continuously for one year or more*2</u> as of March 31 of each year
Details of benefits	OKB's "Selectable" Shareholder Benefit Program − Select one complimentary product from either the "Challenge Course" (by lottery*3) or the "Select Course." − Option to donate to a social contribution organization instead of receiving a complimentary product	<u>i. A QUO card worth 500 yen</u> <u>ii. A QUO card worth 500 yen</u>, and OKB's "Selectable" Shareholder Benefit Program (The benefits are the same as listed on the left)

(*1) Shareholders who have been listed under the same shareholder number in the shareholder registry on March 31 and September 30 of each year for at least three consecutive times, and who hold 200 shares or more on each occasion

(*2) Shareholders who have been listed under the same shareholder number in the shareholder registry on March 31 and September 30 of each year for at least three consecutive times, and who hold 500 shares or more on each occasion

(*3) Those not selected in the lottery will receive a QUO Card worth 500 yen

(6) Details of the changes to the shareholder benefit program at the end of the interim period, "OKB's Autumn Gift"

(Changes are indicated in underlined text)

	Current	After modification
Conditions	Hold 500 shares or more continuously for one year or more as of September 30 of each year[*4]	Hold <u>2,500 shares or more (equivalent to 500 shares before the stock split)</u> continuously for one year or more[*5] as of September 30 of each year
Details of benefits	i. For a holding period of one year or more but less than three years One complimentary product of choice from the selection of benefits, which includes OKB Brand Complimentary Products and items created in collaboration with local specialties ii. For a holding period of three years or more[*6] Two complimentary products of choice from the selection of benefits, which includes OKB Brand Complimentary Products and items created in collaboration with local specialties	i. For a holding period of one year or more but less than three years One complimentary product of choice from the selection of benefits, which includes OKB Brand Complimentary Products and items created in collaboration with local specialties ii. For a holding period of three years or more[*7] Two complimentary products of choice from the selection of benefits, which includes OKB Brand Complimentary Products and items created in collaboration with local specialties

(*4) Shareholders who have been listed under the same shareholder number in the shareholder registry on March 31 and September 30 of each year for at least three consecutive times, and who hold 500 shares or more on each occasion

(*5) Shareholders who have been listed under the same shareholder number in the shareholder registry on March 31 and September 30 of each year for at least three consecutive times, and who hold 2,500 shares or more on each occasion

(*6) Shareholders who have been listed under the same shareholder number in the shareholder registry on March 31 and September 30 of each year for at least seven consecutive times, and who hold 500 shares or more on each occasion

(*7) Shareholders who have been listed under the same shareholder number in the shareholder registry on March 31 and September 30 of each year for at least seven consecutive times, and who hold 2,500 shares or more on each occasion

(7) Effective date and other details

These changes will apply to shareholders as of the record date of March 31, 2027. For the shareholder benefits program effective as of that date, eligibility will be limited to shareholders listed under the same shareholder number in the shareholder registry on both September 30, 2026, and March 31, 2027, who hold at least the minimum number of shares required for each benefit.

For the shareholder benefit program provided at the end of the interim period, OKB's Autumn Gift, which uses the record date of September 30, 2027, the eligibility criteria will change for shareholders as of that date. For benefits based on the record date of September 30, 2026, the number of shares held before the share split will be used as the basis.

4. About dividends

Since the share split takes effect on October 1, 2026, both the year-end dividend for the fiscal year ended March 31, 2026 (with a record date of March 31, 2026) and the interim dividend for the fiscal year ending March 31, 2027 (with a record date of September 30, 2026) will be paid based on the number of shares held before the share split.