



(Reference) Equity:	As of June 30, 2025:	¥	214,363 million
	As of March 31, 2025:	¥	208,218 million

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 50.00	Yen -	Yen 60.00	Yen 110.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		75.00	-	75.00	150.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	39,600	1.9	5,600	4.8	3,800	2.3	249.02
Full year	80,300	3.1	13,200	19.0	9,000	19.1	589.78

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 2 (Company name: Oita Capital Partners Co., Ltd. , Oita Plat Co., Ltd.)
Excluded: - (Company name: -)

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates, and restatement

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 15,693,634 shares
March 31, 2025: 15,693,634 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 404,871 shares
March 31, 2025: 440,659 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 15,260,023 shares
Three months ended June 30, 2024: 15,710,991 shares

Note: The Bank has introduced a trust-type employee stock ownership incentive plan, and the shares of the Bank held by the trust (109,600 shares as of June 30, 2025 , 126,000 shares as of March 31, 2025) 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 (121,182 shares for three months ended June 30, 2025 , 89,661 shares for three months ended June 30, 2024).

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The forward-looking statements, including the earnings forecasts, contained in this material are based on information currently available to the Bank and certain assumptions that are considered reasonable. Actual results may differ materially from these forecasts due to various factors.

1. Overview of Operating Results

(1) Overview of Operating Results for the Period Under Review

Ordinary income for the three months ended June 30, 2025 (the "period under review") was ¥21,584 million, an increase of ¥2,020 million year-on-year. This increase was primarily attributable to increased loan interest.

Ordinary expenses were ¥16,689 million, an increase of ¥2,034 million year-on-year, mainly due to higher interest expense on deposits. As a result, ordinary profit was ¥4,894 million, a decrease of ¥14 million year-on-year. Profit attributable to owners of the parent company was ¥3,289 million, a decrease of ¥154 million year-on-year.

Operating results by segment were as follows.

In the Banking segment, ordinary income was ¥18,545 million, up ¥2,147 million year-on-year, due primarily to increased loan interest. Segment profit was ¥4,673 million, an increase of ¥247 million year-on-year. This improvement was driven by the increase in ordinary income exceeding the increase in ordinary expenses, which stemmed primarily from higher interest rates paid on deposits.

In the Leasing segment, ordinary income was ¥2,451 million, up ¥2 million year-on-year, due primarily to an increase in lease revenue. Segment profit was ¥32 million, a decrease of ¥59 million year-on-year. This decrease was attributable to increased ordinary expenses, mainly due to a higher allowance for doubtful accounts, offsetting the growth in ordinary income.

Ordinary income from Other segment excluding the Banking and Leasing segments was ¥896 million, a decrease of ¥149 million year-on-year, primarily due to a decrease in other ordinary income. Segment profit was ¥214 million, a decrease of ¥188 million year-on-year, attributable to the decline in ordinary income.

(2) Overview of Financial Position for the Period Under Review

As of June 30, 2025, total deposits, including negotiable certificates of deposit, amounted to ¥3,658,721 million, an increase of ¥89,045 million from the previous fiscal year-end. This increase was due to increases in corporate deposits, individual deposits, and public funds deposits.

Total loans and bills discounted outstanding amounted to ¥2,293,212 million as of June 30, 2025, an increase of ¥21,941 million from the previous fiscal year-end. This increase was driven by growth in personal loans and business loans.

Securities as of June 30, 2025 totaled ¥1,351,537 million, an increase of ¥14,535 million from the prior fiscal year-end. This increase was primarily due to higher foreign securities holdings.

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

The consolidated earnings forecast for the fiscal year ending March 31, 2026 remains unchanged from the forecast announced on May 12, 2025. 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.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	781,091	848,463
Call loans and bills bought	5,681	3,765
Monetary claims bought	2,210	2,773
Money held in trust	3,994	2,004
Securities	1,337,002	1,351,537
Loans and bills discounted	2,271,271	2,293,212
Foreign exchanges	3,945	4,079
Lease receivables and investments in leases	18,510	18,622
Other assets	41,438	38,694
Tangible fixed assets	29,368	29,247
Intangible fixed assets	842	1,079
Retirement benefit asset	17,051	17,161
Deferred tax assets	4,725	2,765
Customers' liabilities for acceptances and guarantees	13,036	13,654
Allowance for loan losses	(23,472)	(23,725)
Total assets	4,506,698	4,603,336
Liabilities		
Deposits	3,491,860	3,524,254
Negotiable certificates of deposit	77,815	134,467
Securities sold under repurchase agreements	68,683	83,656
Cash collateral received for securities lent	193,413	185,587
Borrowed money	386,883	387,239
Foreign exchanges	29	19
Other liabilities	54,850	49,163
Provision for bonuses	1,129	289
Retirement benefit liability	5,311	5,263
Provision for retirement benefits for directors (and other officers)	20	18
Provision for reimbursement of deposits	1,064	990
Deferred tax liabilities for land revaluation	4,039	4,037
Acceptances and guarantees	13,036	13,654
Total liabilities	4,298,139	4,388,639
Net assets		
Share capital	19,598	19,598
Capital surplus	13,768	13,768
Retained earnings	160,837	163,182
Treasury shares	(1,624)	(1,495)
Total shareholders' equity	192,579	195,053
Valuation difference on available-for-sale securities	1,346	4,912
Deferred gains or losses on hedges	1,145	1,347
Revaluation reserve for land	7,672	7,667
Remeasurements of defined benefit plans	5,474	5,382
Total accumulated other comprehensive income	15,638	19,310
Share acquisition rights	271	224
Non-controlling interests	68	109
Total net assets	208,559	214,697
Total liabilities and net assets	4,506,698	4,603,336

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	19,563	21,584
Interest income	12,704	14,496
Interest on loans and discounts	6,216	7,287
Interest and dividends on securities	6,156	6,224
Fees and commissions	2,653	2,701
Other ordinary income	2,560	2,621
Other income	1,644	1,764
Ordinary expenses	14,654	16,689
Interest expenses	1,442	2,825
Interest on deposits	205	1,487
Fees and commissions payments	420	426
Other ordinary expenses	5,665	5,240
General and administrative expenses	6,939	7,212
Other expenses	186	984
Ordinary profit	4,909	4,894
Extraordinary income	32	8
Gain on disposal of non-current assets	32	8
Extraordinary losses	5	4
Loss on disposal of non-current assets	5	4
Profit before income taxes	4,935	4,898
Income taxes - current	1,115	1,362
Income taxes - deferred	376	254
Total income taxes	1,491	1,617
Profit	3,443	3,281
Loss attributable to non-controlling interests	(0)	(8)
Profit attributable to owners of parent	3,443	3,289

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	3,443	3,281
Other comprehensive income	(5,530)	3,676
Valuation difference on available-for-sale securities	(5,984)	3,566
Deferred gains or losses on hedges	535	201
Remeasurements of defined benefit plans, net of tax	(80)	(91)
Comprehensive income	(2,086)	6,958
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,085)	6,966
Comprehensive income attributable to non-controlling interests	(1)	(8)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Notes in case of significant changes in shareholders' equity)

Not applicable.

(Accounting methods adopted particularly for the preparation of quarterly consolidated financial statements)

Treatment of tax expenses

Tax expenses for consolidated subsidiaries are calculated by multiplying profit before income taxes by a reasonably estimated effective tax rate for profit before income taxes after application of deferred tax accounting for the fiscal year including the first quarter ended June 30, 2025.

(Notes to segment information)

[Segment Information]

Three months ended June 30, 2024 (from April 1, 2024 to June 30, 2024)

Information about ordinary income and profit by reportable segment

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from external customers	16,323	2,408	18,732	901	19,633	(70)	19,563
Intersegment ordinary income	74	40	115	144	260	(260)	—
Total	16,398	2,449	18,847	1,045	19,893	(330)	19,563
Segment profit	4,425	91	4,517	403	4,920	(11)	4,909

- Notes: 1. Ordinary income is presented as a counterpart to net sales for companies in other industries.
2. The “Other” segment contains businesses that are not included in the reportable segments, such as the credit card business.
3. A downward reconciliation in ordinary income from external customers of ¥70 million is made to adjust reversal of allowance for loan losses.
4. A downward reconciliation in segment profit of ¥11 million was made to eliminate intersegment transactions.
5. Segment profit is reflected as an adjustment to ordinary profit on the Quarterly Consolidated Statement of Income.

Three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

Information about ordinary income and profit by reportable segment

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from external customers	18,461	2,410	20,871	737	21,609	(25)	21,584
Intersegment ordinary income	84	41	125	158	283	(283)	—
Total	18,545	2,451	20,997	896	21,893	(309)	21,584
Segment profit	4,673	32	4,705	214	4,919	(25)	4,894

- Notes: 1. Ordinary income is presented as a counterpart to net sales for companies in other industries.
2. The “Other” segment contains businesses that are not included in the reportable segments, such as the credit card business.
3. A downward reconciliation in ordinary income from external customers of ¥25 million is made to adjust reversal of allowance for loan losses.
4. A downward reconciliation in segment profit of ¥25 million was made to eliminate intersegment transactions.
5. Segment profit is reflected as an adjustment to ordinary profit on the Quarterly Consolidated Statement of Income.

(Notes to Quarterly Consolidated Statement of Cash Flows)

The Quarterly Consolidated Statement of Cash Flows for the period under review has not been prepared. Depreciation (including amortization pertaining to intangible assets) for three months ended June 30, 2024 and 2025 is as follows.

(Millions of Yen)

	Three months ended June 30, 2024 (from April 1, 2024 to June 30, 2024)	Three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)
Depreciation	402	339

Financial Results Material for 1Q of FY2025

The financial results for the first quarter showed an increase in both ordinary income and quarterly net profit, driven by the growth in loan interest income and other factors, resulting in higher revenue and profit.

1. Status of profit and loss (nonconsolidated)

(Millions of Yen)

	No.	FY2025 1Q (A)	YoY (A)－(B)	FY2024 1Q (B)	FY2025 2Q	
					Financial results forecast	Progress rate
Ordinary income	①	18,538	2,147	16,391	33,700	55.0%
Gross business profit on core banking operations	②	12,113	786	11,327		
Net interest income	③	11,376	395	10,981		
Fees and commissions profit	④	2,078	32	2,046		
Other business profit (excluding five account items)	⑤	(1,342)	358	(1,700)		
Expenses (excluding non-recurrent expense items)	(-) ⑥	6,875	266	6,609		
Personnel expenses	(-)	3,371	(60)	3,431		
Property expenses	(-)	2,873	329	2,544		
Taxes	(-)	629	(4)	633		
Net business profit on core banking operations	⑦	5,237	520	4,717	5,800	90.2%
Excluding gain/loss on cancellation of investment trusts		4,244	738	3,506		
Credit costs	(-) ⑧	166	622	(456)		
Gain/loss on securities	⑨	(506)	320	(826)		
Gain/loss on bonds (comprising five account items)	⑩	(1,580)	106	(1,686)		
Gain/loss on equity securities (comprising three account items)	⑪	1,073	213	860		
Other non-recurrent gain/loss		98	22	76		
Ordinary profit	⑫	4,662	238	4,424	5,100	91.4%
Extraordinary income/losses	⑬	4	(22)	26		
Profit before income taxes	⑭	4,666	215	4,451		
Total income taxes	(-) ⑮	1,522	202	1,320		
Profit	⑯	3,143	13	3,130	3,500	89.8%

【Factor】

③ Net interest income	Although deposit interest income increased due to the rise in deposit rates, loan interest income also grew as a result of continuous accompanying support and other efforts, leading to an increase in profit.
④ Fees and commissions profit	Profit increased due to the growth in stock revenue driven by the accumulation of intermediary asset balances (Nomura Alliance effect) and the promotion of housing loans.
⑥ Expenses (excluding non-recurrent expense items)	Although personnel expenses decreased due to factors such as a reduction in retirement benefit costs, property expenses increased due to IT investments and other initiatives, resulting in an overall increase in expenses.
⑧ Credit costs	Credit costs increased as a result of providing continuous and proactive support to business partners, as well as setting aside provisions to prepare for future credit costs.
⑨ Gain/loss on securities	Profit increased due to the improvement in gains and losses on government bonds and other securities (comprising five account items), as well as the rise in gains and losses on stocks and other securities (comprising three account items) driven by the sale of stocks previously held as 'policy investments'.
⑯ Profit	Profit increased due to the growth in core business net income (growth rate: 11%). Progress toward the performance forecast is also proceeding smoothly.

2. Loans and bills discounted (nonconsolidated)

(100 Millions of Yen)

	Jun.30,2025	Vs. Mar.31,2025 Vs. Jun.30,2024		Mar.31,2025	Jun.30,2024
Loans and bills discounted	23,047	224	1,360	22,823	21,687
Of which, balance of loans to SMEs	17,095	191	923	16,904	16,172
Ratio of loans to SMEs	74.1%	0.1%	(0.4%)	74.0%	74.5%
Of which, individual loans	8,089	154	665	7,935	7,424
Of which, loans within Oita Prefecture	17,026	148	584	16,878	16,442

• Loans amounted to 2.3047 trillion yen (an increase of 22.4 billion yen compared to the end of March 2025 and an increase of 136 billion yen compared to the end of June 2024), driven by lending to small and medium -sized enterprises and the promotion of personal loans.

3. Deposits, etc. (including negotiable certificates of deposit) (nonconsolidated)

(100 Millions of Yen)

	Jun.30,2025	Vs. Mar.31,2025 Vs. Jun.30,2024		Mar.31,2025	Jun.30,2024
Deposits, etc.	36,713	858	(321)	35,855	37,034
Of which, individual deposits	24,023	335	8	23,688	24,015
Of which, corporate deposits	10,125	426	(284)	9,699	10,409

• Deposits and others increased by 85.8 billion yen compared to the end of March 2025, reaching 3.6713 trillion yen, as a result of efforts to attract deposits.

4. Securities (consolidated)

(1) Term-end balance

(100 Millions of Yen)

	Jun.30,2025	Vs. Mar.31,2025 Vs. Jun.30,2024		Mar.31,2025	Jun.30,2024
Securities	13,515	145	(596)	13,370	14,111
Government bonds	1,971	(131)	(445)	2,102	2,416
Local government bonds	3,010	198	(18)	2,812	3,028
Corporate bonds	2,226	24	(145)	2,202	2,371
Stocks	1,154	25	(15)	1,129	1,169
Other securities	5,151	28	25	5,123	5,126

(2) Unrealized gain/loss

(100 Millions of Yen)

	Jun.30,2025			Mar.31,2025			Increase/decrease
	Unrealized gain/loss			Unrealized gain/loss			Unrealized gain/loss
	(A)	Unrealized gain	Unrealized loss	(B)	Unrealized gain	Unrealized loss	(A)-(B)
Held-to-maturity debt securities	(33)	—	33	(35)	—	35	2
Government bonds	(22)	—	22	(22)	—	22	0
Local government bonds	(10)	—	10	(12)	—	12	2
Corporate bonds	(0)	—	0	(0)	—	0	0

Note: "Unrealized gain/loss" presents differences between book values after the application of amortized cost method and fair values.

• The unrealized gains and losses on bonds held to maturity improved by 200 million yen compared to the end of March 2025, resulting in a negative 3.3 billion yen.

(3) Valuation gain/loss

(100 Millions of Yen)

	Jun.30,2025			Mar.31,2025			Increase/decrease
	Valuation gain/loss			Valuation gain/loss			Valuation gain/loss
	(A)	Valuation gain	Valuation loss	(B)	Valuation gain	Valuation loss	(A)-(B)
Available-for-sale securities	60	564	504	8	538	530	52
Government bonds	(136)	0	137	(153)	—	153	17
Local government bonds	(103)	0	103	(114)	—	114	11
Corporate bonds	(78)	0	78	(83)	0	83	5
Stocks	508	523	15	479	496	16	29
Other	(129)	40	169	(118)	42	160	(11)

• The valuation gains and losses on other securities totaled a positive 6 billion yen, driven by the steady performance of valuation gains and losses on stocks.

5. Credit costs (nonconsolidated)

(Millions of Yen)

	1Q FY2025			FY2024	1Q FY2024
		Vs. FY2024	Vs. 1Q FY2024		
Credit costs	166	(477)	622	643	(456)
Provision of allowance for general loan losses	4	(483)	4	487	—
Disposal of bad debts	162	6	171	156	(9)
Write-off of loans	—	—	—	—	—
Provision of allowance for specific loan losses	157	(3)	157	160	—
Loss on sale of accruing loans	—	—	—	—	—
Other	4	8	13	(4)	(9)
Reversal of allowance for loan losses	—	—	(447)	—	447
Recoveries of written off receivables	—	(0)	—	0	—

Note: Credit costs = Provision of allowance for general loan losses + Disposal of bad debts - Reversal of allowance for loan losses - Recoveries of written off receivables

6. Claims subject to mandatory disclosure under the Act on Emergency Measures for the Revitalization of Financial Functions ("Financial Revitalization Act") (nonconsolidated)

(100 Millions of Yen)

	Jun.30,2025			Mar.31,2025	Jun.30,2024
		Vs. Mar.31,2025	Vs. Jun.30,2024		
Claims against bankrupt or de facto bankrupt borrowers	76	(1)	15	77	61
Doubtful claims	316	4	(19)	312	335
Claims requiring monitoring	1	0	0	1	1
Total	393	2	(4)	391	397

Total credit balance	23,333	232	1,387	23,101	21,946
Ratio of disclosed amount to total credit balance (Ratio of bad debts)	1.68%	(0.01%)	(0.13%)	1.69%	1.81%

(Reference) Claims subject to mandatory disclosure under the Financial Revitalization Act (consolidated)

(100 Millions of Yen)

	Jun.30,2025			Mar.31,2025	Jun.30,2024
		Vs. Mar.31,2025	Vs. Jun.30,2024		
Claims against bankrupt or de facto bankrupt borrowers	82	(1)	14	83	68
Doubtful claims	327	4	(15)	323	342
Claims requiring monitoring	1	(1)	(1)	2	2
Total	411	3	0	408	411

Total credit balance	23,536	228	1,385	23,308	22,151
Ratio of disclosed amount to total credit balance (Ratio of bad debts)	1.74%	0.00%	(0.11%)	1.74%	1.85%

7. Capital adequacy ratio (domestic standard)

	Jun.30,2025 (Preliminary figure)			Mar.31,2025	Jun.30,2024
		Vs. Mar.31,2025	Vs. Jun.30,2024		
Consolidated capital adequacy ratio	10.15%	0.04%	(0.25%)	10.11%	10.40%

	Jun.30,2025 (Preliminary figure)			Mar.31,2025	Jun.30,2024
		Vs. Mar.31,2025	Vs. Jun.30,2024		
Nonconsolidated capital adequacy ratio	9.25%	0.04%	(0.28%)	9.21%	9.53%

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