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November 10, 2025

Company name: THE OITA BANK, LTD.
Name of representative: Yasuhide Takahashi, President
(Securities code: 8392; TSE Prime, Fukuoka Stock Exchange)
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# Notice Concerning Dividend of Surplus (Interim Dividend) and Revision (Increase) to Year-end Dividend Forecast

THE OITA BANK, LTD. (the "Bank") hereby announces that it resolved, at a meeting of the Board of Directors held on November 10, 2025, to pay a dividend of surplus (interim dividend) with a record date of September 30, 2025, as described below, and that it has revised its year-end dividend forecast for the fiscal year ending March 31, 2026.

1. Details of the dividend of surplus (interim dividend)

| | Determined amount | Recent dividend forecast (Announced on May 12, 2025) | Results for the previous fiscal year (Fiscal year ended March 31, 2025) |
|---|---|---|---|
| Record date | September 30, 2025 | Same as the left | September 30, 2024 |
| Dividend per share | 85.00 yen | 75.00 yen | 50.00 yen |
| Total dividend amount | 1,290 million yen | - | 787 million yen |
| Effective date | December 10, 2025 | - | December 10, 2024 |
| Source of dividend | Retained earnings | - | Retained earnings |

2. Details of revision to year-end dividend forecast

| | Dividend per share | | |
|---|---|---|---|
| | 2nd quarter-end | Year-end | Total |
| Previous forecast (Announced on May 12, 2025) | 75.00 yen | 75.00 yen | 150.00 yen |
| Revised forecast | | 85.00 yen | 170.00 yen |
| Results for the current fiscal year | 85.00 yen | | |
| Results for the previous fiscal year (Fiscal year ended March 31, 2025) | 50.00 yen | 60.00 yen | 110.00 yen |

3. Reasons for the revision to the dividend forecast

The Bank's fundamental dividend policy is to provide stable and continuous profit distribution, in view of its public nature as a banking business. To this end, the Bank is striving to strengthen its financial structure by reinforcing the long-term stability of its management base, enhancing the efficiency of its management, and building sufficient internal reserves. The Bank aims to maintain a total payout ratio of 30% or more relative to profit attributable to owners of parent through progressive dividends driven by profit growth and flexible acquisition of treasury shares.

Regarding the dividends for the fiscal year ending March 31, 2026, after comprehensively considering the "Financial Results for the Six Months Ended September 30, 2025," "Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (Full year)," and "Revision of Financial Indicators in the Medium-Term Management Plan 2024," the Bank has determined to increase the dividend per share for the fiscal year ending March 31, 2026 by 20 yen from the initial forecast to 170 yen, and the interim dividend and year-end dividend by 10 yen to 85 yen, respectively, in order to respond to shareholders' continuous support.

Consequently, the dividend payout ratio (consolidated) for the fiscal year ending March 2026 is projected to be 28.1%, and the total payout ratio (consolidated), including dividends and share repurchases, 38.9%.

The Bank will continue to strengthen its financial structure and strive to enhance shareholder returns appropriately based on the shareholder return policy in order to meet the expectations of shareholders.

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