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August 7, 2026

Company name: THE OITA BANK, LTD.
Name of representative: Yasuhide Takahashi, President
(Securities code: 8392; TSE Prime, Fukuoka Stock Exchange)
Inquiries: Masayuki Kono, General Manager of General Planning Division
(Telephone: +81-97-534-1111)

Notice Concerning Revisions to Financial Results Forecasts

Oita Bank (the "Bank") hereby announces that in light of the most recent operating trends, the financial results forecasts announced on May 12, 2026, have been revised as described below.

● Revisions to financial results forecasts

Revisions to consolidated financial results forecasts for the six months ended September 30, 2026 (April 1, 2026 through September 30, 2026)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecasts (A)	48,200	7,900	5,500	72.56
Revised forecasts (B)	50,700	8,500	5,900	78.11
Change (B-A)	2,500	600	400	
Change (%)	5.2	7.6	7.3	
(Reference) Actual results for the same period of the previous fiscal year (April 1, 2025 - September 30, 2025)	44,601	6,640	4,431	58.22

(Note) The Bank carried out a stock split on April 1, 2026, at a ratio of 5 shares for every 1 common share. Basic earnings per share for the previous consolidated fiscal year (fiscal year ending March 2026) are calculated assuming this stock split occurred at the beginning of the period.

Revisions to consolidated financial results forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecasts (A)	97,500	17,800	12,200	160.95
Revised forecasts (B)	103,500	19,000	13,000	172.10
Change (B-A)	6,000	1,200	800	
Change (%)	6.2	6.7	6.6	
(Reference) Actual results for the previous fiscal year (fiscal year ending March 2026)	99,429	14,710	10,595	139.79

(Note) The Bank carried out a stock split on April 1, 2026, at a ratio of 5 shares for every 1 common share. Basic earnings per share for the previous consolidated fiscal year (fiscal year ending March 2026) are calculated assuming this stock split occurred at the beginning of the period.

Revisions to non-consolidated financial results forecasts for the six months ended September 30, 2026 (April 1, 2026 through September 30, 2026)

	Ordinary income	Ordinary profit	Profit	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecasts (A)	41,700	7,300	5,100	67.28
Revised forecasts (B)	52,400	16,300	13,900	184.02
Change (B-A)	10,700	9,000	8,800	
Change (%)	25.7	123.3	172.5	
(Reference) Actual results for the same period of the previous fiscal year (April 1, 2025 - September 30, 2025)	38,309	6,007	4,033	53.00

(Note) The Bank carried out a stock split on April 1, 2026, at a ratio of 5 shares for every 1 common share. Basic earnings per share for the previous fiscal year (fiscal year ending March 2026) are calculated assuming this stock split occurred at the beginning of the period.

Revisions to non-consolidated financial results forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

	Ordinary income	Ordinary profit	Profit	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecasts (A)	84,400	16,400	11,300	149.08
Revised forecasts (B)	98,500	26,000	20,500	271.39
Change (B-A)	14,100	9,600	9,200	
Change (%)	16.7	58.5	81.4	
(Reference) Actual results for the previous fiscal year (fiscal year ending March 2026)	86,610	13,308	9,676	127.66

(Note) The Bank carried out a stock split on April 1, 2026, at a ratio of 5 shares for every 1 common share. Basic earnings per share for the previous fiscal year (fiscal year ending March 2026) are calculated assuming this stock split occurred at the beginning of the period.

Reason for revision

(Non-consolidated)

On a non-consolidated basis, the Bank expects that interest and dividends on securities will increase significantly due to the receipt of dividends from consolidated subsidiaries (¥8,406 million), which is intended to improve and optimize the capital efficiency of the Bank group as a whole. Therefore, the Bank has revised upward its non-consolidated financial results forecasts for the six months ended September 30, 2026 and for the fiscal year ending March 31, 2027.

In addition, the revised forecast figures also reflect the increase in interest income from loans, the increase in interest and dividends on securities excluding dividends from consolidated subsidiaries, and the impact of the expected decrease in credit-related expenses.

(Consolidated)

On a consolidated basis, the Bank has revised upward its consolidated financial results forecasts for the six months ended September 30, 2026 and for the fiscal year ending March 31, 2027 because, in the Bank, interest income from loans and interest and dividends on securities, etc. are expected to increase, and credit-related expenses are expected to decrease from the initial forecast.

In addition, dividends from consolidated subsidiaries have no impact on consolidated financial results.

Note: The financial results forecasts herein have been made based on information available as of the date of publication of this document. Actual results may differ significantly from the forecasts due to various factors in the future.