

January 26, 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 Revision of Cross-Shareholdings Reduction Target

THE OITA BANK, LTD. (the “Bank”) hereby announces that it has resolved, at a meeting of the Board of Directors held on January 26, 2026, to revise the “cross-shareholdings reduction target” set in December 2023. Aiming to further strengthen governance and increase capital efficiency, the Bank will work to further reduce cross-shareholdings.

1. Reduction target

Original	Reduce cross-shareholdings by around 3.7 billion yen, in book value, from the level as of March 31, 2023, by the end of FY2026 (March 31, 2027).
Revised	Reduce cross-shareholdings by <u>around 5.3 billion yen (approximately 40%), in book value</u> , from the level as of March 31, 2023, by the end of FY2026 (March 31, 2027).

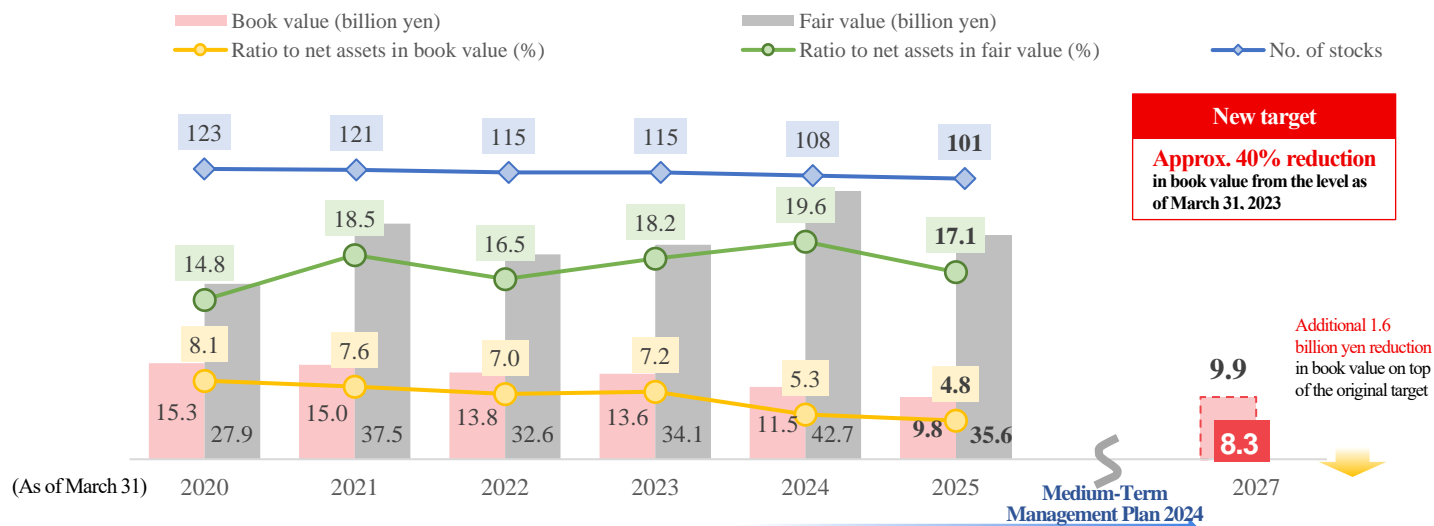
2. Reasons for the revision

The Bank has in place a “Basic Policy on Cross-Shareholdings” based on the intent of the Corporate Governance Code. Under the policy, we are working to reduce cross-shareholdings after examining the significance of holding each stock.

The revision of the reduction target is aimed at further strengthening governance, enhancing capital efficiency, and increasing our effort to reduce cross-shareholdings.

We will continue close dialogue with the business partners with whom we are in cross-shareholding relationship to gain their understanding of the above-mentioned policy and work to maintain and strengthen the relationship of trust we have built with them to date even after reduction of cross-shareholdings.

3. Change in cross-shareholdings and reduction target



*Listed and unlisted shares and shares deemed to be held by the Bank are included, while shares of consolidated subsidiaries are excluded.