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January26, 2026

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(Securities code: 8392; TSE Prime, Fukuoka Stock Exchange)
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Notice Concerning Unrealized Losses on Securities as of December 31, 2025 (for the Third Quarter of the Fiscal Year Ending March 31, 2026)

Oita Bank (the "Bank") hereby announces that it has completed a calculation of total amount of unrealized losses on securities (held-to-maturity debt securities) held by the Bank and its consolidated subsidiaries as of December 31, 2025 (for the third quarter of the fiscal year ending March 31, 2026), as follows.

1. Securities (held-to-maturity debt securities) subject to the calculation

(A) Total amount of unrealized losses on securities as of December 31, 2025 (for the third quarter of the fiscal year ending March 31, 2026)	4,350 million yen
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2025 (A/B x 100)	11,088 million yen (39.2%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2025 (A/C x 100)	7,555 million yen (57.6%)

Notes 1. Securities subject to the calculation are those held-to-maturity debt securities for which market value can be reasonably calculated.
2. Book value of the securities subject to the calculation 42,188 million yen
Market value 37,837 million yen

2. Impact on financial results

This matter will have no impact on financial results forecasts and dividend forecast for the fiscal year ending March 31, 2026.

Note: The financial results forecasts cited herein are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ from forecasts due to various factors.

For Reference

1. The third quarter of the fiscal year for the Bank and its consolidated subsidiaries is December 31.
2. Unrealized gains and net unrealized gains on held-to-maturity debt securities as of December 31, 2025, are as follows:

(D) Total unrealized gains on securities as of December 31, 2025 (for the third quarter of the fiscal year ending March 31, 2026)	- million yen
(E) Total net unrealized gains on securities as of December 31, 2025 (for the third quarter of the fiscal year ending March 31, 2026) (D - A)	(4,350million yen)