

May 12, 2026



Company name: THE OITA BANK, LTD.  
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## Notice Concerning Revision to Shareholder Return Policy

THE OITA BANK, LTD. (the “Bank”) hereby announces that it has resolved, at a meeting of the Board of Directors held on May 12, 2026, to revise its policy on shareholder returns as described below.

### 1. Description of changes

Before changes	<p>The Bank’s basic policy is to continue to pay a stable dividend while working to strengthen its long-term and stable business foundation, improve operational efficiency, and enhance its financial position by increasing internal reserves.</p> <p>Specifically, through progressive dividends driven by profit growth and flexible share buybacks, the Bank targets a total payout ratio of 30% or more of profit attributable to owners of the parent.</p>
After changes	<p>The Bank’s basic policy is to continue to pay a stable dividend while working to strengthen its long-term and stable business foundation, improve operational efficiency, and enhance its financial position by increasing internal reserves.</p> <p>Specifically, through progressive dividends driven by profit growth and flexible share buybacks, the Bank <b>targets a total payout ratio of 35% or more</b> of profit attributable to owners of the parent, and with regard to the dividend portion, it <b>aims for a dividend payout ratio of 30% or more</b>.</p>

### 2. Reason for the changes

In light of the public nature of the banking industry, the Bank is committed to strengthening its long-term and stable business foundation, improving operational efficiency, and enhancing its financial position through the accumulation of internal reserves. Accordingly, its basic policy on profit distribution is to continue paying a stable dividend.

In light of recent progress in strengthening its financial position and with a view to further enhancing returns to shareholders, the Bank has decided to revise its shareholder return policy as described above.

### 3. Timing of changes

The changes will go into effect in FY2026 (the fiscal year ending March 31, 2027).

### 4. Dividend forecast for FY2026 (fiscal year ending March 31, 2027)

Regarding the dividend forecast for FY2026 (fiscal year ending March 31, 2027), based on its revised shareholder return policy and taking into account earnings forecasts and the business environment, the Bank plans to pay a dividend of 50.00 yen\* per share.

\*Effective April 1, 2026, the Bank implemented a 5-for-1 stock split of its common stock. Excluding the effect of this stock split, the annual dividend per share will be 250.00 yen (an increase of 80.00 yen from the previous fiscal year).