Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

October 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 Unrealized Losses on Securities as of the End of the Six Months Ended September 30, 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 the end of the six months ended September 30, 2026, as follows.

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

(A) Total amount of unrealized losses on securities as of the end of the six months ended September 30, 2026	5,605 million yen
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2026 (A/B x 100)	14,710 million yen (38.1%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2026 (A/C x 100)	10,595 million yen (52.9%)

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 42,225 million yen
Market value 36,619 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, 2027. We plan to announce full-year financial results forecasts for the year ending March 31, 2027 along with second quarter financial results on November 9.

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 end of the second quarter of the fiscal year for the Bank and its consolidated subsidiaries is September 30.
2. Unrealized gains and net unrealized gains on held-to-maturity debt securities as of the end of the six months ended September 30, 2026, are as follows:

(D) Total unrealized gains on securities as of the end of the six months ended September 30, 2026	- million yen
(E) Total net unrealized gains on securities as of the end of the six months ended September 30, 2026 (D - A)	(5,605million yen)