

Japan Credit Rating Agency, Ltd. (JCR) announces the following credit rating.

THE OKAZAKI SHINKIN BANK (security code: -)

<Affirmation>

Long-term Issuer Rating: A
Outlook: Stable

Rationale

THE OKAZAKI SHINKIN BANK (the "Bank") is a shinkin bank headquartered in Okazaki City, Aichi Prefecture. Boasting a fund volume of 3.6 trillion yen, it is one of the largest shinkin banks in Japan. It enjoys high market shares for deposits and loans in Okazaki City and has a certain level of operating bases in other places like Nagoya City as well. The long-term issuer rating reflects the Bank's solid business foundation and the sound quality of its loan assets. While strengthening earning capacity remains a challenge, JCR expects further improvement going forward.

*This rationale is a summary version. JCR will replace it with a full text version within three business days.

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Rating

Issuer: THE OKAZAKI SHINKIN BANK

<Affirmation>

Long-term Issuer Rating: A Outlook: Stable

Rating Assignment Date: February 9, 2026

The assumptions for the credit ratings and the definitions of the rating symbols are published as "Types of Credit Ratings and Definitions of Rating Symbols" (January 6, 2014) in Information about JCR Ratings on JCR's website (<https://www.jcr.co.jp/en/>).

Outline of the rating methodology is shown as "JCR's Rating Methodology" (October 1, 2024) and "Banks" (October 1, 2021) in Information about JCR Ratings on JCR's website (<https://www.jcr.co.jp/en/>).

The rating stakeholder participated in the rating process of the aforementioned credit ratings.

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JCR publishes its press releases regarding the rating actions both in Japanese and in English on the same day. In case that it takes time to translate rating rationale, JCR may publicize the summary version, which will be replaced by the full translated version within three business days. (Regarding Structured Finance products, JCR only publicize the summary version in English.)