



January 28, 2026

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Notice Concerning Unrealized Losses on Securities For the Nine Months Ended December 31, 2025

Bank of The Ryukyus, Ltd. (the“Bank”) hereby announces that, as a result of calculating unrealized losses on securities (held-to-maturity bonds) held by The Bank of Ryukyus, Ltd., total amount as of December 31, 2025 was as described below.

1. Assessed securities (Held-to-maturity bond)

(A) Total unrealized losses on securities for the nine months ended December 31,2025	¥2,644 million
(B) Consolidated ordinary profit for the fiscal year ended March 31,2025 (A / B × 1 0 0)	¥8,328 million (31.7%)
(C) Net income attributable to owners of the parent for the fiscal year ended March 31,2025 (A / C × 1 0 0)	¥5,751 million (45.9%)

Notes : 1. All held-to-maturity bonds for which market value can be reasonably determined are included.

2. Book value of assessed securities ¥35,981million
 Market value of assessed securities ¥33,346million

2.Impact on the financial results

There are no revisions to figures in the consolidated financial results forecasts and dividend payment forecasts for the fiscal year ended March 31, 2026 announced on October 24, 2025.

● Forward-looking statements, including performance forecasts, contained in this document are based on information available to the management of the Company at the time of writing, as well as assumptions deemed to be reasonable. The Company has no intention of guaranteeing their achievement. Actual results may differ substantially due to various factors.

Reference:

- 1.The Company and its subsidiary's third quarter of fiscal year ends on December 31.
- 2.Unrealized gains and net unrealized gains (losses) on securities for the nine months ended December 31, 2025, were as follows.

(D) Total unrealized gains on securities for the nine months December 31,2025	¥9million
(E) Total net unrealized gains (losses) on securities (held-to-maturity bonds) for the nine months ended December 31, 2025 (D-A)	¥(2,635)million