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October 23, 2026

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Notice Concerning Unrealized Losses on Securities For the Six Months Ended September 30, 2026

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 September 30, 2026 was as described below.

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

(A) Total unrealized losses on securities for the six months ended September 30,2026	¥4,716 million
(B) Consolidated net assets for the fiscal year ended March 31,2026 (A / B×100)	¥145,524 million (3.24%)
(C) Consolidated ordinary profit for the fiscal year ended March 31,2026 (A / C×100)	¥13,060 million (36.11%)
(D) Net income attributable to owners of the parent for the fiscal year ended March 31,2026 (A / D×100)	¥9,084 million (51.92%)

Notes : 1. All held-to-maturity bonds for which market value can be reasonably determined are included.
2. Book value of assessed securities ¥42,249million
Market value of assessed securities ¥37,542million

2. Impact on the financial results

There is no impact on the consolidated financial results forecasts and dividend payment forecasts for the fiscal year ended March 31, 2027 announced on May 12, 2026.

● 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 second quarter of fiscal year ends on September 30.

2.Unrealized gains and net unrealized gains (losses) on securities for the six months ended September 30, 2026, were as follows.

(E) Total unrealized gains on securities for the six months September 30,2026	¥9million
(F) Total net unrealized gains (losses) on securities (held-to-maturity bonds) for the six months ended September 30, 2026 (E - A)	¥(4,707)million