



April 23, 2026

Company name: Bank of The Ryukyus, Ltd.
 Name of representative: Ken Shimabukuro
 President
 Securities code: 8399 (TSE Prime Market, FSE)
 Inquiries: Shinichiro Higa
 Executive Officer
 General Manager,
 General Planning Department
 Telephone: +81-98-860-3787

Notice Concerning Unrealized Losses on Securities as the Fiscal Year-End of March 31, 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 March 31, 2026 was as described below.

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

(A) Total unrealized losses on securities for the year ended March 31, 2026	¥3,286 million
(B) Consolidated ordinary profit for the fiscal year ended March 31,2025 (A / B×100)	¥8,328 million (39.4%)
(C) Net income attributable to owners of the parent for the fiscal year ended March 31,2025 (A / C×100)	¥5,751 million (57.1%)

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

2. Book value of assessed securities ¥38,313million

Market value of assessed securities ¥35,030million

2.Impact on the financial results

This matter will have no impact on financial results forecasts. However, factors such as interest and dividend income from securities are expected to exceed initial forecasts. Therefore, the financial results forecasts for the fiscal year ended March 31,2026 announced on October 24, 2025 have been revised upward. Please refer to the “Notice Concerning Revisions to the Full-Year Financial Results Forecast and Year-End Dividend Forecast (Dividend Increase)” announced today (April 23, 2026) for further details.

● 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 fiscal year ends on March 31.
- 2.Unrealized gains and net unrealized gains (losses) on securities for the period ended March 31, 2026, were as follows.

(D) Total unrealized gains on securities as of March 31,2026	¥4million
(E) Total net unrealized gains (losses) on securities as of March 31, 2026 (D - A)	¥(3,281)million