

May 8, 2025

Company name: THE TOWA BANK, LTD.
(Securities code: 8558 TSE Prime Market)
Representative: Hiroshi Ebara, Representative Director,
President & Chief Executive Officer
Contact: Yoichi Noguchi, General Manager of
Finance and Accounting Department
(TEL: 027-234-1111)

Notice of Unrealized Losses on Securities as of the End of the Fiscal Year Ended March 31, 2025

THE TOWA BANK, Ltd. hereby announces that it has completed a calculation of the total amount of unrealized losses on securities it holds as of the end of the fiscal year ended March 31, 2025, as follows.

1. Securities Subject to the Calculation (Held-to-Maturity Debt Securities)

(A) Total amount of unrealized losses on securities as of the end of the fiscal year ended March 31, 2025	¥ 2,801 million
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2024 ($A/B \times 100$)	¥ 4,335 million (64.6%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2024 ($A/C \times 100$)	¥ 3,530 million (79.3%)

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	¥ 47,500 million
Market value	¥ 44,698 million

2. Impact on Financial Results

This matter has no impact on the financial results forecasts.

* The matters concerning forecasts contained in this press release are based on information currently available to the Bank. Actual results may differ from the forecasts due to various factors going forward.

(Reference)

1. The Bank's fiscal year-end date is March 31.
2. Unrealized gains and net unrealized gains on held-to-maturity debt securities as of the end of the fiscal year ended March 31, 2025 are as follows.

(D) Total unrealized gains on securities as of the end of the fiscal year ended March 31, 2025	¥ 151 million
(E) Total net unrealized gains on securities as of the end of the fiscal year ended March 31, 2025 ($D - A$)	¥ (2,650) million