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November 4, 2025

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(Securities Code: 8558; Prime Market,
Tokyo Stock Exchange)
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Notice Concerning Unrealized Losses on Securities as of the End of the Second Quarter of the Fiscal Year Ending March 31, 2026

THE TOWA BANK, LTD. (the “Bank”) hereby announces that it has completed a calculation of the total amount of unrealized losses on securities (held-to-maturity debt securities) held by the Bank as of the end of the second quarter of the fiscal year ending March 31, 2026, 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 second quarter of the fiscal year ending March 31, 2026	¥ 3,721 million
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2025 (A/B × 100)	¥ 6,389 million (58.2%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2025 (A/C × 100)	¥ 4,520 million (82.3%)

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	¥ 49,188 million
Market value	¥ 45,466 million

2. Impact on Financial Results

This matter will have no impact on the financial results forecasts and dividend forecasts for the fiscal year ending March 31, 2026.

* 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 second quarter-end date is September 30.
2. Unrealized gains and net unrealized gains on securities (held-to-maturity debt securities) as of the end of the second quarter of the fiscal year ending March 31, 2026, are as follows.

(D) Total unrealized gains on securities as of the end of the second quarter of the fiscal year ending March 31, 2026	¥ 138 million
(E) Total net unrealized gains on securities as of the end of the second quarter of the fiscal year ending March 31, 2026 (D - A)	¥ (3,583) million