SELECTED FINANCIAL INFORMATION

For the First Half of Fiscal 2025
(Supplementary)

November 13, 2025

TOKYO STAR BANK
東京スター銀行

CONTENTS

I. Selected Financial Information for the First Half of Fiscal 2025

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Gross operating profit (Note 1)	**23,713**	**22,013**	**1,700**
Net interest income	20,364	20,069	294
Net fees and commissions	2,295	2,206	88
Net other ordinary income	1,053	(263)	1,317
General and administrative expenses	15,361	14,895	466
Net operating income before general allowance and goodwill (Note 2)	**8,351**	**7,117**	**1,233**
Provision for general allowance for loan losses	(346)	(486)	139
Net operating income (Note 3)	**8,698**	**7,604**	**1,094**
Non-recurring income and expenses	(570)	(151)	(418)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,084	619	1,464
Written-off of loans	22	18	4
Provision for specific allowance for loan losses	1,951	582	1,368
Net loss on sales of loans	110	18	91
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	(0)
Others	1,513	468	1,045
Ordinary profit	**8,128**	**7,452**	**675**
Extraordinary income and loss	(12)	(66)	54
Net gain and loss on disposal of non-current assets	(12)	(66)	54
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	12	66	(54)
Others	—	—	—
Income before income taxes	**8,115**	**7,386**	**729**
Income taxes	2,560	2,338	221
Income taxes - current	2,447	2,477	(29)
Income taxes - deferred	112	(139)	251
Net income	**5,555**	**5,047**	**508**
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	5,555	5,047	508

Notes: 1. Gross operating profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)
2. Net operating income before general allowance and goodwill = Gross operating profit - General and administrative expenses
3. Net operating income = Gross operating profit - General and administrative expenses
- Provision for general allowance for loan losses

Credit costs (Note 4)	1,749	147	1,602
Excluding recoveries of written-off claims	1,750	148	1,602

Note: 4. Credit costs = (Provision for general allowance for loan losses + Problem claims related costs)
- (Reversal of allowance for loan losses + Recoveries of written-off claims) + Adjustment on purchased loan

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Number of Consolidated Subsidiaries	2	1	1

1. Operating Results *(continued)*

(2) Non-consolidated

(Millions of yen)

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Gross operating profit	**22,350**	**20,772**	**1,577**
Net interest income	20,324	20,053	270
Net fees and commissions	972	982	(10)
Net other ordinary income	1,053	(263)	1,317
of which net gain and loss on bonds	139	301	(161)
General and administrative expenses (excluding non-recurring expenses)	14,943	14,501	442
Personnel expenses	7,437	7,192	244
Nonpersonnel expenses	6,751	6,599	151
Taxes	754	709	45
Net operating income before general allowance and goodwill	**7,406**	**6,271**	**1,135**
Core net operating income (excluding net gain and loss on bonds)	**7,266**	**5,969**	**1,296**
Excluding gain and loss on cancellation of investment trusts	**7,266**	**5,969**	**1,296**
Provision for general allowance for loan losses	(436)	—	(436)
Amortization of goodwill	—	—	—
Net operating income	**7,842**	**6,271**	**1,571**
Non-recurring income and expenses	167	961	(794)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	1,141	(9)	1,150
Written-off of loans	—	—	—
Provision for specific allowance for loan losses	1,141	—	1,141
Net gain and loss on sales of loans	—	(9)	9
Reversal of allowance for loan losses	—	687	(687)
Recoveries of written-off claims	—	—	—
Others	1,308	265	1,043
Ordinary profit	**8,009**	**7,232**	**776**
Extraordinary income and loss	(12)	(66)	54
Net gain and loss on disposal of non-current assets	(12)	(66)	54
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	12	66	(54)
Others	—	—	—
Income before income taxes	**7,997**	**7,166**	**830**
Income taxes	2,460	2,224	235
Income taxes - current	2,319	2,309	10
Income taxes - deferred	140	(85)	225
Net income	**5,537**	**4,942**	**594**

2. Return on Equity

(%)

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.90	5.65	0.25
Non-consolidated Basis	6.30	5.98	0.32

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated

(%)

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	2.44	2.23	0.21
(i) Yields on Loans and Bills discounted	2.45	2.32	0.13
(ii) Yields on Securities	4.37	4.96	(0.59)
Financing Costs including General & Administrative Expenses (b)	2.17	1.88	0.29
(i) Yields on Deposits	0.62	0.32	0.30
(ii) Yields on Other External Liabilities	2.59	0.42	2.17
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.27	0.35	(0.08)

(2) Non-consolidated, excluding International Operations

(%)

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.86	1.52	0.34
(i) Yields on Loans and Bills discounted	2.36	2.10	0.26
(ii) Yields on Securities	1.05	0.89	0.16
Financing Costs including General & Administrative Expenses (b)	1.78	1.45	0.33
(i) Yields on Deposits	0.49	0.13	0.36
(ii) Yields on Other External Liabilities	0.48	0.13	0.35
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.08	0.07	0.01

4. Gain & Loss on Securities （Non-consolidated）

(Millions of yen)

	For the First Half of Fiscal 2025 (A)	For the First Half of Fiscal 2024 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	139	301	(161)
Gain on Sales	356	336	19
Gain on Redemption	10	8	2
Loss on Sales	102	―	102
Loss on Redemption	124	43	80
Loss on Devaluation	―	―	―
Net Gain & Loss on Stocks and Other Securities	―	―	―
Gain on Sales	―	―	―
Loss on Sales	―	―	―
Loss on Devaluation	―	―	―

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

		As of September 30, 2025			As of March 31, 2025			As of September 30, 2024		
		Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Securities										
	Held-to-maturity securities	278,175	279,671	1,495	216,741	217,453	712	197,612	198,338	726
	Other securities	170,057	170,057	–	131,687	131,687	–	96,567	96,567	–
Loans and bills discounted		1,686,272			1,602,157			1,532,784		
	Allowance for loan losses	(15,248)			(14,602)			(15,342)		
		1,671,023	1,754,866	83,842	1,587,554	1,660,453	72,898	1,517,442	1,589,144	71,702
Total Assets		2,119,256	2,204,595	85,338	1,935,983	2,009,594	73,610	1,811,622	1,884,051	72,428
Deposits		2,202,575	2,202,884	308	1,854,142	1,854,473	330	1,956,181	1,956,758	577
Negotiable certificates of deposit		–	–	–	15,000	15,000	–	41,000	41,000	–
Total Liabilities		2,202,575	2,202,884	308	1,869,142	1,869,473	330	1,997,181	1,997,758	577
Derivative transactions										
	Hedge accounting not applied	(1,444)	(1,444)	–	(167)	(167)	–	490	490	–
	Hedge accounting applied	509	509	–	380	380	–	14	14	–
Total Derivative transactions		(935)	(935)	–	213	213	–	504	504	–

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

		As of September 30, 2025			As of March 31, 2025			As of September 30, 2024		
		Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Government bonds	–	–	–	–	–	–	–	–	–
	Corporate bonds	–	–	–	–	–	–	–	–	–
	Foreign Securities	254,188	255,718	1,530	156,860	157,698	838	173,284	174,022	737
	Sub-Total	254,188	255,718	1,530	156,860	157,698	838	173,284	174,022	737
Fair value not in excess of Balance sheet amount	Government bonds	–	–	–	–	–	–	–	–	–
	Corporate bonds	–	–	–	–	–	–	–	–	–
	Foreign Securities	23,987	23,952	(34)	59,881	59,754	(126)	24,327	24,316	(11)
	Sub-Total	23,987	23,952	(34)	59,881	59,754	(126)	24,327	24,316	(11)
Total		278,175	279,671	1,495	216,741	217,453	712	197,612	198,338	726

2) Available-for-sale securities

(Millions of yen)

			As of September 30, 2025			As of March 31, 2025			As of September 30, 2024		
			Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds		17,556	17,469	86	14,757	14,632	125	34,070	33,879	191
		Government bonds	–	–	–	–	–	–	11,993	11,992	1
		Corporate bonds	17,556	17,469	86	14,757	14,632	125	22,076	21,886	189
	Others		34,487	33,975	511	41,068	40,518	549	30,642	30,309	332
	Sub-Total		52,043	51,445	598	55,825	55,150	674	64,712	64,188	523
Balance sheet amount not in excess of Cost	Bonds		31,101	31,181	(79)	31,812	31,928	(115)	12,916	12,956	(40)
		Government bonds	24,962	25,000	(37)	21,417	21,490	(73)	9,976	9,998	(21)
		Corporate bonds	6,139	6,181	(41)	10,395	10,437	(42)	2,939	2,958	(18)
	Others		90,591	93,520	(2,928)	48,408	50,880	(2,472)	23,607	25,263	(1,656)
	Sub-Total		121,693	124,701	(3,008)	80,221	82,808	(2,587)	36,523	38,219	(1,696)
Total			173,736	176,146	(2,409)	136,046	137,959	(1,912)	101,235	102,408	(1,172)

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of September 30, 2025 Preliminary (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
1. **Capital Adequacy Ratio 2. /3. X100%**	**11.91%**	**12.08%**	**(0.17)%**	**12.11%**	**(0.20)%**
2. Capital	191,557	186,168	5,388	181,378	10,179
3. Risk-weighted Assets	1,608,279	1,540,079	68,199	1,496,593	111,686
4. Minimum Capital Requirements 3. X4%	64,331	61,603	2,727	59,863	4,467

(2) Non-consolidated

(Millions of yen)

	As of September 30, 2025 Preliminary (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
5. **Capital Adequacy Ratio 6. /7. X100%**	**11.23%**	**11.38%**	**(0.15)%**	**11.44%**	**(0.21)%**
6. Capital	180,187	174,805	5,381	170,286	9,900
7. Risk-weighted Assets	1,603,743	1,535,716	68,026	1,488,171	115,572
8. Minimum Capital Requirements 7. X4%	64,149	61,428	2,721	59,526	4,622

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach."

II. Loan Portfolio & Deposits

1. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims (Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	3,120	2,825	295	3,152	(31)
Doubtful	14,059	9,602	4,457	9,241	4,817
Sub-standard	2,743	2,890	(146)	2,647	96
Loans Past Due 3 Months or More	581	609	(27)	434	147
Restructured Loans	2,162	2,280	(118)	2,213	(51)
Sub-Total (a)	**19,923**	**15,317**	**4,606**	**15,041**	**4,882**
Normal	1,676,239	1,594,976	81,262	1,524,195	152,043
Total (b)	1,696,162	1,610,293	85,869	1,539,236	156,926
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	**1.17**	**0.95**	**0.22**	**0.97**	**0.20**
Amounts Secured (c)	13,366	8,828	4,537	8,756	4,609
Coverage Ratio (%) (c/a X 100)	**67.08**	**57.63**	**9.45**	**58.21**	**8.87**

Chart-B: Disclosed Claims including Category IV Claims (Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	10,730	9,721	1,009	11,060	(330)
Doubtful	14,059	9,602	4,457	9,241	4,817
Sub-standard	2,743	2,890	(146)	2,647	96
Loans Past Due 3 Months or More	581	609	(27)	434	147
Restructured Loans	2,162	2,280	(118)	2,213	(51)
Sub-Total (a)	**27,533**	**22,213**	**5,320**	**22,949**	**4,583**
Normal	1,676,239	1,594,976	81,262	1,524,195	152,043
Total (b)	1,703,772	1,617,189	86,582	1,547,145	156,627
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	**1.61**	**1.37**	**0.24**	**1.48**	**0.13**
Amounts Secured (c)	20,975	15,724	5,251	16,665	4,310
Coverage Ratio (%) (c/a X 100)	**76.18**	**70.78**	**5.40**	**72.61**	**3.57**

(2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims (Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	1,738	1,504	234	1,700	38
Doubtful	14,042	9,583	4,458	9,221	4,821
Sub-standard	2,729	2,881	(151)	2,647	81
Loans Past Due 3 Months or More	567	600	(33)	434	132
Restructured Loans	2,162	2,280	(118)	2,213	(51)
Sub-Total (a)	**18,510**	**13,968**	**4,541**	**13,568**	**4,941**
Normal	1,670,487	1,589,436	81,050	1,518,773	151,713
Total (b)	1,688,997	1,603,405	85,592	1,532,342	156,655
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	**1.09**	**0.87**	**0.22**	**0.88**	**0.21**
Amounts Secured (c)	13,586	8,909	4,677	8,848	4,737
Coverage Ratio (%) (c/a X 100)	**73.39**	**63.77**	**9.62**	**65.21**	**8.18**

Chart-B: Disclosed Claims including Category IV Claims (Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	7,671	6,982	688	8,008	(337)
Doubtful	14,042	9,583	4,458	9,221	4,821
Sub-standard	2,729	2,881	(151)	2,647	81
Loans Past Due 3 Months or More	567	600	(33)	434	132
Restructured Loans	2,162	2,280	(118)	2,213	(51)
Sub-Total (a)	**24,442**	**19,446**	**4,995**	**19,876**	**4,565**
Normal	1,670,487	1,589,436	81,050	1,518,773	151,713
Total (b)	1,694,929	1,608,882	86,046	1,538,650	156,279
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	**1.44**	**1.20**	**0.24**	**1.29**	**0.15**
Amounts Secured (c)	19,518	14,386	5,131	15,157	4,361
Coverage Ratio (%) (c/a X 100)	**79.85**	**73.98**	**5.87**	**76.25**	**3.60**

2. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims (Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	2,260	2,684	(423)	2,697	(436)
Specific Allowance for Loan Losses	3,601	3,338	263	2,898	703
Total Allowance for Loan Losses (a)	5,862	6,023	(160)	5,595	266
Total Loans and Bills Discounted (b)	1,677,283	1,593,945	83,338	1,523,429	153,854
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.34	0.37	(0.03)	0.36	(0.02)

Chart-B: Allowance for Loan Losses including Category IV Claims (Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	2,260	2,684	(423)	2,697	(436)
Specific Allowance for Loan Losses	9,534	8,816	717	9,206	327
Total Allowance for Loan Losses (a)	11,795	11,501	293	11,904	(109)
Total Loans and Bills Discounted (b)	1,683,216	1,599,422	83,793	1,529,737	153,478
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.70	0.71	(0.01)	0.77	(0.07)

3. Classifications of Loans & Bills Discounted (Non-consolidated)

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,683,216	1,599,422	83,793	1,529,737	153,478
Manufacturing	41,769	37,740	4,029	29,346	12,423
Agriculture and forestry	485	487	(2)	519	(34)
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	—	—	—	—	—
Construction	8,375	10,255	(1,880)	13,154	(4,779)
Electricity, gas, heat supply and water	21,132	22,982	(1,850)	20,660	472
Information and communications	8,111	7,705	406	7,110	1,001
Transport and postal activities	9,862	10,448	(586)	10,520	(658)
Wholesale and retail trade	45,600	41,808	3,792	31,300	14,300
Finance and insurance	117,200	127,911	(10,711)	123,164	(5,964)
Real estate and goods rental and leasing	379,297	331,048	48,249	305,095	74,202
Other services	229,555	220,292	9,263	221,626	7,929
Government, except elsewhere classified	—	—	—	—	—
Industries unable to classify	821,830	788,746	33,084	767,243	54,587
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
Total	1,683,216	1,599,422	83,793	1,529,737	153,478

3. Classifications of Loans & Bills Discounted (Non-consolidated) *(continued)*

(2) Consumer Loans

(Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	632,872	599,536	33,336	578,136	54,736
Housing Loans	170,142	176,630	(6,488)	185,936	(15,794)
Other Consumer Loans	462,730	422,906	39,824	392,200	70,530

(3) Loans to Small and Medium-sized Enterprises and Individuals

(Millions of yen)

	As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,445,233	1,362,663	82,570	1,325,230	120,003
Total Loans and Bills Discounted (b)	1,683,216	1,599,422	83,794	1,529,737	153,479
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	85.86	85.19	0.67	86.63	(0.77)

4. Balances of Loans and Deposits

(Millions of yen)

			As of September 30, 2025 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2024 (C)	Increase/ (Decrease) (A)-(C)
Total Deposits and Negotiable certificates of deposit		Consolidated (Ending Bal.)	2,202,575	1,869,142	333,432	1,997,181	205,394
		Non-consolidated (Ending Bal.)	2,216,092	1,882,642	333,449	2,010,299	205,792
		Non-consolidated (Average Bal.)	2,117,779	1,950,682	167,096	1,932,117	185,661
	Deposits	Consolidated (Ending Bal.)	2,202,575	1,854,142	348,432	1,956,181	246,394
		Individual	1,259,378	1,202,742	56,636	1,171,348	88,030
		Corporate	608,804	517,794	91,010	528,161	80,643
		Public money	268,198	122,979	145,219	220,013	48,184
		Financial institutions	66,193	10,626	55,566	36,657	29,535
		Non-consolidated (Ending Bal.)	2,216,092	1,867,642	348,449	1,969,299	246,792
		Non-consolidated (Average Bal.)	2,110,593	1,890,126	220,467	1,849,482	261,110
	Negotiable certificates of deposit	Consolidated (Ending Bal.)	—	15,000	(15,000)	41,000	(41,000)
		Non-consolidated (Ending Bal.)	—	15,000	(15,000)	41,000	(41,000)
		Non-consolidated (Average Bal.)	7,185	60,556	(53,370)	82,634	(75,449)
Loans and Bills Discounted		Consolidated (Ending Bal.)	1,686,272	1,602,157	84,115	1,532,784	153,488
		Non-consolidated (Ending Bal.)	1,683,216	1,599,422	83,793	1,529,737	153,478
		Non-consolidated (Average Bal.)	1,658,983	1,522,030	136,952	1,488,334	170,648