

May 14, 2026

Consolidated Financial Results
for the Fiscal Year ended March 31, 2026
[under Japanese GAAP]

Company Name : **The Tokyo Star Bank, Limited**

(URL <https://www.tokyostarbank.co.jp/>)

Headquarters : Tokyo

Notes: - The financial results presented here are not subject to certified public accountant's or audit firm's audits.
- The amounts are rounded down to the nearest million of yen.

1. Summary of Consolidated Financial Results
for the Fiscal Year ended March 31, 2026

(1) Operating Results

(Millions of yen except per share data and percentages)

	For the year ended March 31	
	2026	2025
Ordinary income	76,799	62,976
Change from the previous period	21.9%	15.2%
Ordinary profit	15,918	13,075
Change from the previous period	21.7%	34.8%
Net income attributable to owners of the parent	10,931	9,641
Change from the previous period	13.3%	47.3%
Net income per common share (yen)	15,616.46	13,773.23
Diluted net income per common share (yen)	-	-
Return on equity	5.7%	5.3%
Ratio of ordinary profit to total assets	0.6%	0.5%
Ratio of ordinary profit to ordinary income	20.7%	20.7%

Note: Comprehensive income for the year ended :

March 31, 2026 :	8,799 million yen	(9.5) %
March 31, 2025 :	9,725 million yen	34.0 %

(2) Financial Conditions

(Millions of yen except percentages)

	As of March 31	
	2026	2025
Total assets	2,637,723	2,361,989
Net assets	194,177	185,377
Ratio of net assets to total assets	7.3%	7.8%
Net assets per common share (yen)	277,396.05	264,825.21

Notes: 1. Net assets, excluding Stock acquisition rights and Non-controlling interests, as of :

March 31, 2026 :	194,177 million yen
March 31, 2025 :	185,377 million yen

2. Ratio of net assets to total assets = Net assets / Total assets X 100

2. Notes

(1) Significant Change in the Scope of Consolidation : No

There is no changes in material subsidiaries accompanying significant change in the scope of consolidation.

Note: One subsidiary which is not a specified subsidiary company increased.

(2) Changes in Accounting Policies, Changes in Accounting Estimates and Correction of Prior Period Errors for Consolidated Financial Statements

- (a) Changes in accounting policies due to revision of accounting standards etc. : No
- (b) Changes in accounting policies other than (a) above : No
- (c) Changes in accounting estimates : No
- (d) Correction of prior period errors : No

(3) Number of Shares Outstanding (Common stock)

- (a) Number of Shares Outstanding as of :
- | | |
|------------------|----------------|
| March 31, 2026 : | 700,000 shares |
| March 31, 2025 : | 700,000 shares |
- (b) Number of Treasury Shares Outstanding as of :
- | | |
|------------------|----------|
| March 31, 2026 : | — shares |
| March 31, 2025 : | — shares |
- (c) Average Number of Shares Outstanding for the fiscal year ended :
- | | |
|------------------|----------------|
| March 31, 2026 : | 700,000 shares |
| March 31, 2025 : | 700,000 shares |

(Reference)

1. Summary of Non-Consolidated Financial Results for the Fiscal Year ended March 31, 2026

(1) Operating Results

(Millions of yen except per share data and percentages)

	For the year ended March 31	
	2026	2025
Ordinary income	76,644	62,919
Change from the previous period	21.8%	15.3%
Ordinary profit	15,803	12,284
Change from the previous period	28.6%	31.2%
Net income	10,936	9,111
Change from the previous period	20.0%	43.0%
Net income per common share (yen)	15,623.97	13,016.89
Diluted net income per common share (yen)	-	-

(2) Financial Conditions

(Millions of yen except percentages)

	As of March 31	
	2026	2025
Total assets	2,635,732	2,360,277
Net assets	184,488	175,683
Ratio of net assets to total assets	6.9%	7.4%
Net assets per common share (yen)	263,555.50	250,977.02

Notes: 1. Net assets, excluding Stock acquisition rights, as of :

March 31, 2026 : 184,488 million yen

March 31, 2025 : 175,683 million yen

2. Ratio of net assets to total assets = Net assets / Total assets X 100

Consolidated Financial Statements

1. Consolidated balance sheets

(Millions of yen)	As of	
	March 31, 2025	March 31, 2026
Assets:		
Cash and due from banks	306,031	309,269
Monetary claims bought	24,813	18,853
Securities	353,736	462,660
Loans and bills discounted	1,602,157	1,745,748
Foreign exchanges	3,388	6,295
Other assets	62,859	79,852
Tangible fixed assets	2,619	2,872
Intangible fixed assets	5,608	5,301
Deferred tax assets	5,507	6,554
Customers' liabilities for acceptances and guarantees	9,900	16,511
Allowance for loan losses	(14,635)	(16,196)
Total assets	2,361,989	2,637,723
Liabilities:		
Deposits	1,854,142	2,121,474
Negotiable certificates of deposit	15,000	11,500
Call money	94,856	31,976
Payables under repurchase agreements	126,425	179,616
Payables under securities lending transactions	19,905	12,293
Borrowed money	3,200	4,400
Foreign exchanges	594	498
Bonds payable	—	4,100
Other liabilities	51,113	59,465
Provision for bonuses	876	937
Provision for directors' bonuses	272	304
Net defined benefit liability	—	2
Provision for directors' retirement benefits	259	322
Provision for losses on dormant deposit repayments	59	138
Provision for possible losses on refund of interest	4	3
Acceptances and guarantees	9,900	16,511
Total liabilities	2,176,611	2,443,546
Net assets:		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Retained earnings	135,608	146,540
Total shareholders' equity	185,608	196,540
Valuation difference on available-for-sale securities	(512)	(3,152)
Deferred gains or losses on hedges	280	789
Total accumulated other comprehensive income	(231)	(2,363)
Total net assets	185,377	194,177
Total liabilities and net assets	2,361,989	2,637,723

2. Consolidated statements of income

(Millions of yen)	For the year ended	
	March 31, 2025	March 31, 2026
Ordinary income:	62,976	76,799
Interest income	52,532	64,046
Interest on loans and discounts	35,763	42,100
Interest and dividends on securities	14,861	19,061
Interest on call loans	0	0
Interest on deposits with banks	1,049	2,008
Other interest income	858	875
Fees and commissions	7,475	8,458
Other ordinary income	1,732	2,298
Other income	1,236	1,996
Ordinary expenses:	49,900	60,881
Interest expenses	12,337	21,541
Interest on deposits	7,335	14,391
Interest on negotiable certificates of deposit	88	49
Interest on call money	407	1,159
Interest on payables under repurchase agreements	4,295	5,319
Interest on payables under securities lending transactions	172	510
Interest on borrowed money	3	23
Interest on bonds	—	21
Other interest expenses	34	67
Fees and commissions payments	3,375	3,660
Other ordinary expenses	2,014	698
General and administrative expenses	30,662	31,229
Other expenses	1,509	3,751
Provision of allowance for loan losses	567	2,726
Others	942	1,024
Ordinary profit	13,075	15,918
Extraordinary income	—	—
Extraordinary loss	112	50
Loss on disposal of non-current assets	112	50
Income before income taxes	12,963	15,867
Income taxes-current	3,598	5,002
Income taxes-deferred	(276)	(65)
Total income taxes	3,322	4,936
Net income	9,641	10,931
Net income attributable to non-controlling interests	—	—
Net income attributable to owners of the parent	9,641	10,931

3. Consolidated statements of comprehensive income

(Millions of yen)	For the year ended	
	March 31, 2025	March 31, 2026
Net income	9,641	10,931
Other comprehensive income	84	(2,131)
Valuation difference on available-for-sale securities	(196)	(2,640)
Deferred gains or losses on hedges	280	508
Comprehensive income	9,725	8,799
Comprehensive income attributable to owners of the parent	9,725	8,799
Comprehensive income attributable to non-controlling interests	—	—

4. Consolidated statements of changes in net assets

For the year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				Accumulated other comprehensive income			Total net assets
	Capital stock	Capital surplus	Retained earnings	Total	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total	
Balance at the beginning of current period	26,000	24,000	125,967	175,967	(315)	—	(315)	175,651
Changes of items during the period								
Net income attributable to owners of the parent	—	—	9,641	9,641	—	—	—	9,641
Net changes of items other than shareholders' equity	—	—	—	—	(196)	280	84	84
Total changes of items during the period	—	—	9,641	9,641	(196)	280	84	9,725
Balance at the end of current period	26,000	24,000	135,608	185,608	(512)	280	(231)	185,377

For the year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				Accumulated other comprehensive income			Total net assets
	Capital stock	Capital surplus	Retained earnings	Total	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total	
Balance at the beginning of current period	26,000	24,000	135,608	185,608	(512)	280	(231)	185,377
Changes of items during the period								
Net income attributable to owners of the parent	—	—	10,931	10,931	—	—	—	10,931
Net changes of items other than shareholders' equity	—	—	—	—	(2,640)	508	(2,131)	(2,131)
Total changes of items during the period	—	—	10,931	10,931	(2,640)	508	(2,131)	8,799
Balance at the end of current period	26,000	24,000	146,540	196,540	(3,152)	789	(2,363)	194,177

5. Going concern assumption

There is no applicable information.

6. Notes to consolidated financial statements

There is no applicable information.

7. Segment Information

Since our group operates solely within a banking segment, this information is omitted.

8. Per share data

	(yen)
Net assets per common share	277,396.05
Net income per common share	15,616.46

(notes)

(a) Net assets per share is calculated based on the followings:

(Millions of yen except number of shares)

Net assets	194,177
Deduction from net assets	—
Net assets attributable to common stock at the fiscal year-end	194,177
Number of shares of common stock outstanding at the fiscal year-end used for the calculation of net assets per share	700,000

(b) Net income per share is calculated based on the followings:

(Millions of yen except number of shares)

Net income	10,931
Amount not attributable to common stockholders	—
Net income attributable to owners of the parent to common stock	10,931
Average number of shares of common stock during the period	700,000

9. Subsequent events

There is no applicable information.

Non-consolidated Financial Statements

1. Non-consolidated balance sheets

(Millions of yen)	As of	
	March 31, 2025	March 31, 2026
Assets:		
Cash and due from banks	306,023	309,170
Monetary claims bought	24,813	18,853
Securities	358,041	467,167
Loans and bills discounted	1,599,422	1,742,479
Foreign exchanges	3,388	6,295
Other assets	62,825	79,816
Tangible fixed assets	2,576	2,828
Intangible fixed assets	5,540	5,174
Deferred tax assets	4,812	5,765
Customers' liabilities for acceptances and guarantees	4,332	10,565
Allowance for loan losses	(11,501)	(12,383)
Total assets	2,360,277	2,635,732
Liabilities:		
Deposits	1,867,642	2,135,019
Negotiable certificates of deposit	15,000	11,500
Call money	94,856	31,976
Payables under repurchase agreements	126,425	179,616
Payables under securities lending transactions	19,905	12,293
Borrowed money	3,200	4,400
Foreign exchanges	594	498
Bonds payable	—	4,100
Other liabilities	51,174	59,575
Provision for bonuses	870	933
Provision for directors' bonuses	272	304
Provision for directors' retirement benefits	259	322
Provision for losses on dormant deposit repayments	59	138
Acceptances and guarantees	4,332	10,565
Total liabilities	2,184,593	2,451,244
Net assets:		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Legal capital surplus	24,000	24,000
Retained earnings	125,915	136,851
Legal retained earnings	2,000	2,000
Other retained earnings	123,915	134,851
Retained earnings brought forward	123,915	134,851
Total shareholders' equity	175,915	186,851
Valuation difference on available-for-sale securities	(512)	(3,152)
Deferred gains or losses on hedges	280	789
Total valuation and translation adjustments	(231)	(2,363)
Total net assets	175,683	184,488
Total liabilities and net assets	2,360,277	2,635,732

2. Non-consolidated statements of income

(Millions of yen)	For the year ended	
	March 31, 2025	March 31, 2026
Ordinary income:	62,919	76,644
Interest income	52,490	64,003
Interest on loans and discounts	35,721	42,060
Interest and dividends on securities	14,861	19,059
Interest on call loans	0	0
Interest on deposits with banks	1,049	2,008
Other interest income	858	875
Fees and commissions	7,414	8,372
Fees and commissions on domestic and foreign exchanges	326	400
Other fees and commissions	7,088	7,971
Other ordinary income	1,732	2,298
Gain on sales of bonds	353	567
Gain on redemption of bonds	14	53
Income from derivatives other than for trading or hedging	1,085	1,438
Others	278	238
Other income	1,281	1,969
Reversal of allowance for loan losses	67	—
Recoveries of written-off claims	—	1
Loan purchase revenue	377	228
Others	837	1,738
Ordinary expenses:	50,634	60,840
Interest expenses	12,343	21,568
Interest on deposits	7,341	14,418
Interest on negotiable certificates of deposit	88	49
Interest on call money	407	1,159
Interest on payables under repurchase agreements	4,295	5,319
Interest on payables under securities lending transactions	172	510
Interest on borrowed money	3	23
Interest on bonds	—	21
Interest on interest swaps	31	54
Other interest expenses	2	12
Fees and commissions payments	5,800	6,227
Fees and commissions on domestic and foreign exchanges	269	272
Other fees and commissions	5,530	5,955
Other ordinary expenses	2,014	698
Loss on foreign exchange transactions	1,845	199
Loss on sales of bonds	—	214
Loss on redemption of bonds	168	285
Others	0	—
General and administrative expenses	30,272	30,763
Other expenses	203	1,582
Provision of allowance for loan losses	—	1,331
Written-off of loans	2	—
Provision for losses on dormant deposit repayments	29	101
Others	171	149
Ordinary profit	12,284	15,803
Extraordinary income	—	—
Extraordinary loss	110	49
Loss on disposal of non-current assets	110	49
Income before income taxes	12,174	15,754
Income taxes-current	3,332	4,788
Income taxes-deferred	(270)	28
Total income taxes	3,062	4,817
Net income	9,111	10,936

3. Non-consolidated statements of changes in net assets

For the year ended March 31, 2025

(Millions of yen)

	Shareholders' equity						
	Capital stock	Capital surplus		Retained earnings			Total shareholders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings	
Balance at the beginning of current period	26,000	24,000	24,000	2,000	114,803	116,803	166,803
Changes of items during the period							
Net income	—	—	—	—	9,111	9,111	9,111
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes of items during the period	—	—	—	—	9,111	9,111	9,111
Balance at the end of current period	26,000	24,000	24,000	2,000	123,915	125,915	175,915

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at the beginning of current period	(315)	—	(315)	166,487
Changes of items during the period				
Net income	—	—	—	9,111
Net changes of items other than shareholders' equity	(196)	280	84	84
Total changes of items during the period	(196)	280	84	9,196
Balance at the end of current period	(512)	280	(231)	175,683

3. Non-consolidated statements of changes in net assets (Continued)

For the year ended March 31, 2026

(Millions of yen)

	Shareholders' equity						
	Capital stock	Capital surplus		Retained earnings			Total shareholders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings	
Balance at the beginning of current period	26,000	24,000	24,000	2,000	123,915	125,915	175,915
Changes of items during the period							
Net income	—	—	—	—	10,936	10,936	10,936
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes of items during the period	—	—	—	—	10,936	10,936	10,936
Balance at the end of current period	26,000	24,000	24,000	2,000	134,851	136,851	186,851

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at the beginning of current period	(512)	280	(231)	175,683
Changes of items during the period				
Net income	—	—	—	10,936
Net changes of items other than shareholders' equity	(2,640)	508	(2,131)	(2,131)
Total changes of items during the period	(2,640)	508	(2,131)	8,804
Balance at the end of current period	(3,152)	789	(2,363)	184,488

4. Going concern assumption

There is no applicable information.