Consolidated Financial Results
for the 1st Quarter of Fiscal 2026

August 13, 2026

TOKYO STAR BANK
東京スター銀行

August 13, 2026

Consolidated Financial Results
for the 1st Quarter of Fiscal 2026 ended June 30, 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 1st Quarter of Fiscal 2026 ended June 30, 2026

(1) Operating Results
(Millions of yen except per share data and percentages)

	For the three months ended	
	June 30, 2026	June 30, 2025
Ordinary income	**21,482**	19,459
Change from the previous period	**10.3%**	26.5%
Ordinary profit	**950**	4,760
Change from the previous period	**(80.0)%**	46.9%
Net income attributable to owners of the parent	**508**	3,247
Change from the previous period	**(84.3)%**	52.2%
Net income per common share (yen)	**726.64**	4,639.65
Diluted net income per common share (yen)	**-**	-

Note: Comprehensive income for the three months ended :
June 30, 2026 : 1,598 million yen (38.2) %
June 30, 2025 : 2,589 million yen 55.3 %

(2) Financial Conditions
(Millions of yen except percentages)

	As of	
	June 30, 2026	March 31, 2026
Total assets	**2,679,442**	2,637,723
Net assets	**195,775**	194,177
Ratio of net assets to total assets	**7.3%**	7.3%

Notes: 1.Net assets, excluding Stock acquisition rights and Non-controlling interests, as of :
June 30, 2026 : 195,775 million yen
March 31, 2026 : 194,177 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.

(2) Application of Special Accounting Methods for Quarterly Consolidated Financial Statements : No

(3) Changes in Accounting Policies, Changes in Accounting Estimates and Correction of Prior Period Errors for Quarterly 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

(4) Number of Shares Outstanding (Common stock)

(a) Number of Shares Outstanding as of :

June 30, 2026	:	700,000	shares
March 31, 2026	:	700,000	shares

(b) Number of Treasury Shares Outstanding as of :

June 30, 2026	:	―	shares
March 31, 2026	:	―	shares

(c) Average Number of Shares Outstanding for the three months ended :

June 30, 2026	:	700,000	shares
June 30, 2025	:	700,000	shares

Consolidated Financial Statements

1. Consolidated Balance Sheets

	As of	
(Millions of yen)	March 31, 2026	June 30, 2026
Assets:		
Cash and due from banks	309,269	351,195
Monetary claims bought	18,853	20,989
Securities	462,660	445,071
Loans and bills discounted	1,745,748	1,756,485
Foreign exchanges	6,295	9,942
Other assets	79,852	84,432
Tangible fixed assets	2,872	2,789
Intangible fixed assets	5,301	5,028
Deferred tax assets	6,554	7,089
Customers' liabilities for acceptances and guarantees	16,511	16,917
Allowance for loan losses	(16,196)	(20,499)
Total assets	2,637,723	2,679,442
Liabilities:		
Deposits	2,121,474	2,192,386
Negotiable certificates of deposit	11,500	―
Call money	31,976	32,478
Payables under repurchase agreements	179,616	160,830
Payables under securities lending transactions	12,293	12,281
Borrowed money	4,400	4,900
Foreign exchanges	498	421
Bonds payable	4,100	4,100
Other liabilities	59,465	57,292
Provision for bonuses	937	1,496
Provision for directors' bonuses	304	100
Net defined benefit liability	2	2
Provision for directors' retirement benefits	322	317
Provision for losses on dormant deposit repayments	138	138
Provision for possible losses on refund of interest	3	3
Acceptances and guarantees	16,511	16,917
Total liabilities	2,443,546	2,483,666
Net assets:		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Retained earnings	146,540	147,048
Total shareholders' equity	196,540	197,048
Valuation difference on available-for-sale securities	(3,152)	(2,185)
Deferred gains or losses on hedges	789	911
Total accumulated other comprehensive income	(2,363)	(1,273)
Total net assets	194,177	195,775
Total liabilities and net assets	2,637,723	2,679,442

2. Consolidated Statements of Income

	For the three months ended	
(Millions of yen)	June 30, 2025	June 30, 2026
Ordinary income:	19,459	21,482
Interest income and dividends	14,609	17,518
Interest on loans and discounts	9,885	11,584
Interest and dividends on securities	4,098	5,068
Fees and commissions	2,120	2,001
Other ordinary income	1,289	1,286
Other income	1,440	675
Ordinary expenses:	14,699	20,531
Interest expenses	5,075	6,638
Interest on deposits	3,033	4,617
Fees and commissions payments	896	986
Other ordinary expenses	181	54
General and administrative expenses	7,846	8,311
Other expenses	698	4,540
Ordinary profit	4,760	950
Extraordinary income	—	—
Extraordinary loss	9	22
Income before income taxes	4,750	927
Income taxes-current	1,578	1,455
Income taxes-deferred	(75)	(1,036)
Total income taxes	1,503	419
Net income	3,247	508
Net income attributable to non-controlling interests	—	—
Net income attributable to owners of the parent	3,247	508

3. Consolidated Statements of Comprehensive Income

	For the three months ended	
(Millions of yen)	June 30, 2025	June 30, 2026
Net income	3,247	508
Other comprehensive income	(658)	1,089
Valuation difference on available-for-sale securities	(550)	967
Deferred gains or losses on hedges	(107)	122
Comprehensive income	2,589	1,598
Comprehensive income attributable to owners of the parent	2,589	1,598
Comprehensive income attributable to non-controlling interests	–	–

4. Going Concern Assumption

There is no applicable information.

Selected Financial Information of 1st Quarter Results

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the three months ended June 30,		Increase/ (Decrease) (A)-(B)
	2026 (A)	2025 (B)	
Gross operating profit (Note 1)	**13,127**	**11,866**	**1,261**
Net interest income	10,880	9,534	1,346
Net fees and commissions	1,014	1,223	(208)
Net other ordinary income	1,231	1,108	123
General and administrative expenses	8,311	7,846	465
Net operating income before general allowance and goodwill (Note 2)	**4,815**	**4,019**	**796**
Provision for general allowance for loan losses	(154)	(334)	179
Net operating income (Note 3)	**4,970**	**4,354**	**616**
Non-recurring income and expenses	(4,020)	406	(4,426)
Net gain and loss on stocks and other securities	―	―	―
Problem claims related costs	4,657	1,000	3,657
Written-off of loans	13	4	8
Provision for specific allowance for loan losses	4,644	995	3,648
Net loss on sales of loans	―	―	―
Reversal of allowance for loan losses	―	―	―
Recoveries of written-off claims	0	0	(0)
Others	637	1,406	(769)
Ordinary profit	**950**	**4,760**	**(3,810)**
Extraordinary income and loss	(22)	(9)	(12)
Net gain and loss on disposal of non-current assets	(22)	(9)	(12)
Gain on disposal of non-current assets	―	―	―
Loss on disposal of non-current assets	22	9	12
Others	―	―	―
Income before income taxes	**927**	**4,750**	**(3,823)**
Income taxes	419	1,503	(1,084)
Income taxes - current	1,455	1,578	(123)
Income taxes - deferred	(1,036)	(75)	(960)
Net income	**508**	**3,247**	**(2,739)**
Net income attributable to non-controlling interests	―	―	―
Net income attributable to owners of the parent	508	3,247	(2,739)

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)	4,516	679	3,836
Excluding recoveries of written-off claims	4,516	679	3,836

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

(2) Non-consolidated

(Millions of yen)

	For the three months ended June 30,		Increase/ (Decrease) (A)-(B)
	2026 (A)	2025 (B)	
Gross operating profit	**12,423**	**11,194**	**1,229**
Net interest income	10,871	9,521	1,349
Net fees and commissions	320	564	(244)
Net other ordinary income	1,231	1,108	123
of which net gain and loss on bonds	(36)	179	(216)
General and administrative expenses (excluding non-recurring expenses)	8,067	7,651	416
Personnel expenses	3,940	3,698	242
Nonpersonnel expenses	3,681	3,534	146
Taxes	445	418	26
Net operating income before general allowance and goodwill	**4,356**	**3,542**	**813**
Core net operating income (excluding net gain and loss on bonds)	**4,393**	**3,363**	**1,029**
Excluding gain and loss on cancellation of investment trusts	**4,393**	**3,363**	**1,029**
Provision for general allowance for loan losses	(148)	(361)	212
Amortization of goodwill	—	—	—
Net operating income	**4,504**	**3,903**	**600**
Non-recurring income and expenses	(3,558)	789	(4,347)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	4,085	524	3,561
Written-off of loans	—	—	—
Provision for specific allowance for loan losses	4,085	524	3,561
Net gain and loss on sales of loans	—	—	—
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	—	—	—
Others	527	1,313	(786)
Ordinary profit	**946**	**4,693**	**(3,747)**
Extraordinary income and loss	(22)	(9)	(12)
Net gain and loss on disposal of non-current assets	(22)	(9)	(12)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	22	9	12
Others	—	—	—
Income before income taxes	**923**	**4,683**	**(3,760)**
Income taxes	396	1,434	(1,037)
Income taxes - current	1,394	1,473	(79)
Income taxes - deferred	(997)	(38)	(958)
Net income	**526**	**3,248**	**(2,722)**

2. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

<Disclosed Claims under Financial Revitalization Law after writing-off Category IV Claims>

(Millions of yen except percentages)

	As of June 30, 2026 (A)	As of June 30, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of March 31, 2026
Bankruptcy and Quasi-Bankruptcy	7,594	2,890	4,704	3,391
Doubtful	15,230	14,068	1,162	15,424
Sub-standard	2,769	2,912	(143)	2,944
Loans Past Due 3 Months or More	768	746	22	763
Restructured Loans	2,000	2,166	(165)	2,181
Sub-Total (a)	25,594	19,871	5,723	21,760
Normal	1,747,482	1,666,933	80,549	1,740,847
Total (b)	1,773,077	1,686,804	86,272	1,762,608
Ratio of Problem Loans to Total Claims (a / b × 100)	1.44%	1.17%	0.27%	1.23%

<Disclosed Claims under Financial Revitalization Law including Category IV Claims>

(Millions of yen except percentages)

	As of June 30, 2026 (A)	As of June 30, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of March 31, 2026
Bankruptcy and Quasi-Bankruptcy	19,958	9,525	10,432	11,334
Doubtful	15,230	14,068	1,162	15,424
Sub-standard	2,769	2,912	(143)	2,944
Loans Past Due 3 Months or More	768	746	22	763
Restructured Loans	2,000	2,166	(165)	2,181
Sub-Total (a)	37,958	26,507	11,451	29,703
Normal	1,747,482	1,666,933	80,549	1,740,847
Total (b)	1,785,441	1,693,440	92,000	1,770,551
Ratio of Problem Loans to Total Claims (a / b × 100)	2.12%	1.56%	0.56%	1.67%

(2) Non-consolidated

<Disclosed Claims under Financial Revitalization Law after writing-off Category IV Claims>

(Millions of yen except percentages)

	As of June 30, 2026 (A)	As of June 30, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of March 31, 2026
Bankruptcy and Quasi-Bankruptcy	6,104	1,502	4,601	1,979
Doubtful	15,216	14,050	1,165	15,408
Sub-standard	2,736	2,889	(152)	2,912
Loans Past Due 3 Months or More	736	722	13	730
Restructured Loans	2,000	2,166	(165)	2,181
Sub-Total (a)	24,057	18,442	5,614	20,300
Normal	1,741,648	1,661,368	80,280	1,734,949
Total (b)	1,765,706	1,679,810	85,895	1,755,250
Ratio of Problem Loans to Total Claims (a / b × 100)	1.36%	1.09%	0.27%	1.15%

<Disclosed Claims under Financial Revitalization Law including Category IV Claims>

(Millions of yen except percentages)

	As of June 30, 2026 (A)	As of June 30, 2025 (B)	Increase/ (Decrease) (A)-(B)	As of March 31, 2026
Bankruptcy and Quasi-Bankruptcy	16,251	6,378	9,873	8,064
Doubtful	15,216	14,050	1,165	15,408
Sub-standard	2,736	2,889	(152)	2,912
Loans Past Due 3 Months or More	736	722	13	730
Restructured Loans	2,000	2,166	(165)	2,181
Sub-Total (a)	34,204	23,318	10,886	26,385
Normal	1,741,648	1,661,368	80,280	1,734,949
Total (b)	1,775,853	1,684,686	91,167	1,761,335
Ratio of Problem Loans to Total Claims (a / b × 100)	1.92%	1.38%	0.54%	1.49%

3. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

	As of June 30, 2026			As of June 30, 2025			As of March 31, 2026		
	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)
Government bonds	9,132	8,957	(175)	—	—	—	9,100	9,019	(81)
Foreign Securities	301,253	301,801	547	238,037	238,892	855	307,692	308,148	456
Total	310,386	310,758	371	238,037	238,892	855	316,792	317,167	374

2) Available-for-sale securities

(Millions of yen)

	As of June 30, 2026			As of June 30, 2025			As of March 31, 2026		
	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Bonds	34,740	34,770	(30)	46,838	46,642	196	46,053	46,115	(62)
Government bonds	12,467	12,504	(37)	21,456	21,493	(36)	22,451	22,505	(54)
Corporate bonds	22,273	22,265	7	25,381	25,148	233	23,601	23,609	(7)
Others	98,504	101,666	(3,162)	107,632	109,380	(1,747)	99,109	103,651	(4,542)
Total	133,244	136,437	(3,193)	154,471	156,023	(1,551)	145,162	149,766	(4,604)

4. Derivatives (Consolidated)

(1) Derivative transactions to which hedge accounting is not applied

(a) Interest Rate Derivatives

(Millions of yen)

		As of June 30, 2026			As of June 30, 2025			As of March 31, 2026		
		Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter	Interest Rate Swaps	672,987	2,795	2,795	589,473	502	502	656,649	2,125	2,125
	Others	70,910	(1,713)	(1,082)	41,790	(396)	(16)	64,919	(1,295)	(725)
Total			1,082	1,712		106	486		830	1,400

(b) Currency Derivatives

(Millions of yen)

		As of June 30, 2026			As of June 30, 2025			As of March 31, 2026		
		Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter	Forward Foreign Exchange Contracts	135,052	(522)	(522)	222,327	(1,145)	(1,145)	148,763	146	146
	Currency Options	1,310,932	(426)	9,113	1,136,662	(763)	8,861	1,117,063	(427)	8,366
Total			(948)	8,590		(1,909)	7,715		(280)	8,513

(c) Bond Derivatives

(Millions of yen)

		As of June 30, 2026			As of June 30, 2025			As of March 31, 2026		
		Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Listed	Bond Futures	22,000	(3)	(3)	7,636	8	8	26,155	(45)	(45)
Total			(3)	(3)		8	8		(45)	(45)

*Equity Derivatives, Commodity Derivatives, Credit Derivatives : Not applicable.

(2) Derivative transactions to which hedge accounting is applied

Interest Rate Derivatives

(Millions of yen)

Treatments	Products	Major hedged items	As of June 30, 2026		As of June 30, 2025		As of March 31, 2026	
			Notional amounts	Fair value	Notional amounts	Fair value	Notional amounts	Fair value
Deferral hedge accounting	Interest Rate Swaps	Loans	27,400	1,318	16,900	245	27,400	1,130
Total				1,318		245		1,130

*Derivatives transactions other than Interest Rate Derivatives : Not applicable.

5. Balances of Loans and Deposits (Consolidated)

(Millions of yen)

	As of June 30, 2026	As of June 30, 2025	As of March 31, 2026
Total deposits	**2,192,386**	2,128,437	2,132,974
Deposits	2,192,386	2,118,437	2,121,474
Individuals	1,275,645	1,276,808	1,266,278
Corporations	592,265	525,617	642,308
Public entities	152,833	251,854	162,079
Financial institutions	171,642	64,157	50,808
Negotiable certificates of deposit	-	10,000	11,500
Loans and bills discounted	**1,756,485**	1,675,965	1,745,748