November 12, 2026

Consolidated Financial Results
for the First Half of Fiscal 2026 ended September 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 First Half of Fiscal 2026 ended September 30, 2026

(1) Operating Results

(Millions of yen except per share data and percentages)

	For the six months ended	
	September 30, 2026	September 30, 2025
Ordinary income	**45,990**	37,578
Change from the previous period	**22.3%**	20.5%
Ordinary profit	**7,803**	8,128
Change from the previous period	**(3.9)%**	9.0%
Net income attributable to owners of the parent	**4,807**	5,555
Change from the previous period	**(13.4)%**	10.0%
Net income per common share (yen)	**6,867.67**	7,936.76
Diluted net income per common share (yen)	–	–

Note: Comprehensive income for the six months ended :
September 30, 2026 : 3,299 million yen (26.6) %
September 30, 2025 : 4,499 million yen (10.4) %

(2) Financial Conditions

(Millions of yen except percentages)

	As of	
	September 30, 2026	March 31, 2026
Total assets	**2,651,207**	2,637,723
Net assets	**197,477**	194,177
Ratio of net assets to total assets	**7.4%**	7.3%

Notes: 1.Net assets, excluding Stock acquisition rights and Non-controlling interests, as of :
September 30, 2026 : 197,477 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) 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 :

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

(b) Number of Treasury Shares Outstanding as of :

September 30, 2026	:	－ shares
March 31, 2026	:	－ shares

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

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

(Reference)

1. Summary of Non-Consolidated Financial Results for the First Half of Fiscal 2026 ended September 30, 2026

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

	For the six months ended	
	September 30, 2026	September 30, 2025
Ordinary income	**45,913**	37,506
Change from the previous period	**22.4%**	17.9%
Ordinary profit	**7,645**	8,009
Change from the previous period	**(4.5)%**	10.7%
Net income	**4,726**	5,537
Change from the previous period	**(14.6)%**	12.0%
Net income per common share (yen)	**6,752.72**	7,910.18

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

	As of	
	September 30, 2026	March 31, 2026
Total assets	**2,649,444**	2,635,732
Net assets	**187,708**	184,488
Ratio of net assets to total assets	**7.0%**	6.9%

Notes: 1.Net assets, excluding Stock acquisition rights, as of :
September 30, 2026 : 187,708 million yen
March 31, 2026 : 184,488 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, 2026	As of September 30, 2026
Assets:		
Cash and due from banks	309,269	342,092
Monetary claims bought	18,853	19,989
Securities	462,660	417,362
Loans and bills discounted	1,745,748	1,736,753
Foreign exchanges	6,295	8,076
Other assets	79,852	112,870
Tangible fixed assets	2,872	2,864
Intangible fixed assets	5,301	4,760
Deferred tax assets	6,554	7,243
Customers' liabilities for acceptances and guarantees	16,511	16,826
Allowance for loan losses	(16,196)	(17,631)
Total assets	2,637,723	2,651,207
Liabilities:		
Deposits	2,121,474	2,149,818
Negotiable certificates of deposit	11,500	―
Call money	31,976	15,735
Payables under repurchase agreements	179,616	180,693
Payables under securities lending transactions	12,293	11,229
Borrowed money	4,400	―
Foreign exchanges	498	639
Bonds payable	4,100	4,100
Other liabilities	59,465	72,587
Provision for bonuses	937	1,454
Provision for directors' bonuses	304	154
Net defined benefit liability	2	2
Provision for directors' retirement benefits	322	347
Provision for losses on dormant deposit repayments	138	138
Provision for possible losses on refund of interest	3	3
Acceptances and guarantees	16,511	16,826
Total liabilities	2,443,546	2,453,730
Net assets:		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Retained earnings	146,540	151,347
Total shareholders' equity	196,540	201,347
Valuation difference on available-for-sale securities	(3,152)	(5,063)
Deferred gains or losses on hedges	789	1,192
Total accumulated other comprehensive income	(2,363)	(3,870)
Total net assets	194,177	197,477
Total liabilities and net assets	2,637,723	2,651,207

2. Consolidated statements of income

	For the six months ended	
(Millions of yen)	September 30, 2025	September 30, 2026
Ordinary income:	37,578	45,990
Interest income	30,600	36,717
Interest on loans and discounts	20,448	24,615
Interest and dividends on securities	8,790	10,110
Fees and commissions	4,103	4,440
Other ordinary income	1,280	3,849
Other income	1,594	982
Ordinary expenses:	29,450	38,187
Interest expenses	10,235	14,142
Interest on deposits	6,621	10,077
Fees and commissions payments	1,807	1,989
Other ordinary expenses	226	1,957
General and administrative expenses	15,361	16,375
Other expenses	1,818	3,722
Ordinary profit	8,128	7,803
Extraordinary income	—	—
Extraordinary loss	12	34
Income before income taxes	8,115	7,768
Income taxes-current	2,447	2,956
Income taxes-deferred	112	4
Total income taxes	2,560	2,961
Net income	5,555	4,807
Net income attributable to non-controlling interests	—	—
Net income attributable to owners of the parent	5,555	4,807

3. Consolidated statements of comprehensive income

(Millions of yen)	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Net income	5,555	4,807
Other comprehensive income	(1,056)	(1,507)
Valuation difference on available-for-sale securities	(1,138)	(1,910)
Deferred gains or losses on hedges	82	403
Comprehensive income	4,499	3,299
Comprehensive income attributable to owners of the parent	4,499	3,299
Comprehensive income attributable to non-controlling interests	—	—

4. Consolidated statements of changes in net assets

For the six months ended September 30, 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	135,608	185,608	(512)	280	(231)	185,377
Changes of items during the period								
Net income attributable to owners of the parent	—	—	5,555	5,555	—	—	—	5,555
Net changes of items other than shareholders' equity	—	—	—	—	(1,138)	82	(1,056)	(1,056)
Total changes of items during the period	—	—	5,555	5,555	(1,138)	82	(1,056)	4,499
Balance at the end of current period	26,000	24,000	141,164	191,164	(1,650)	363	(1,287)	189,877

For the six months ended September 30, 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	146,540	196,540	(3,152)	789	(2,363)	194,177
Changes of items during the period								
Net income attributable to owners of the parent	—	—	4,807	4,807	—	—	—	4,807
Net changes of items other than shareholders' equity	—	—	—	—	(1,910)	403	(1,507)	(1,507)
Total changes of items during the period	—	—	4,807	4,807	(1,910)	403	(1,507)	3,299
Balance at the end of current period	26,000	24,000	151,347	201,347	(5,063)	1,192	(3,870)	197,477

5. Going concern assumption

There is no applicable information.

Non-consolidated Financial Statements

1. Non-consolidated balance sheets

(Millions of yen)	As of March 31, 2026	As of September 30, 2026
Assets:		
Cash and due from banks	309,170	342,008
Monetary claims bought	18,853	18,485
Securities	467,167	423,382
Loans and bills discounted	1,742,479	1,733,578
Foreign exchanges	6,295	8,076
Other assets	79,816	112,850
Tangible fixed assets	2,828	2,816
Intangible fixed assets	5,174	4,656
Deferred tax assets	5,765	6,493
Customers' liabilities for acceptances and guarantees	10,565	10,937
Allowance for loan losses	(12,383)	(13,841)
Total assets	2,635,732	2,649,444
Liabilities:		
Deposits	2,135,019	2,163,583
Negotiable certificates of deposit	11,500	—
Call money	31,976	15,735
Payables under repurchase agreements	179,616	180,693
Payables under securities lending transactions	12,293	11,229
Borrowed money	4,400	—
Foreign exchanges	498	639
Bonds payable	4,100	4,100
Other liabilities	59,575	72,729
Provision for bonuses	933	1,446
Provision for directors' bonuses	304	154
Provision for directors' retirement benefits	322	347
Provision for losses on dormant deposit repayments	138	138
Acceptances and guarantees	10,565	10,937
Total liabilities	2,451,244	2,461,736
Net assets:		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Legal capital surplus	24,000	24,000
Retained earnings	136,851	141,578
Legal retained earnings	2,000	2,000
Other retained earnings	134,851	139,578
Retained earnings brought forward	134,851	139,578
Total shareholders' equity	186,851	191,578
Valuation difference on available-for-sale securities	(3,152)	(5,063)
Deferred gains or losses on hedges	789	1,192
Total valuation and translation adjustments	(2,363)	(3,870)
Total net assets	184,488	187,708
Total liabilities and net assets	2,635,732	2,649,444

2. Non-consolidated statements of income

	For the six months ended	
(Millions of yen)	September 30, 2025	September 30, 2026
Ordinary income:	37,506	45,913
Interest income	30,572	36,701
Interest on loans and discounts	20,424	24,603
Interest and dividends on securities	8,787	10,106
Fees and commissions	4,068	4,398
Other ordinary income	1,280	3,849
Other income	1,584	963
Ordinary expenses:	29,496	38,267
Interest expenses	10,248	14,162
Interest on deposits	6,634	10,096
Fees and commissions payments	3,096	3,348
Other ordinary expenses	226	1,957
General and administrative expenses	15,139	16,099
Other expenses	785	2,700
Ordinary profit	8,009	7,645
Extraordinary income	—	—
Extraordinary loss	12	34
Income before income taxes	7,997	7,611
Income taxes-current	2,319	2,919
Income taxes-deferred	140	(34)
Total income taxes	2,460	2,884
Net income	5,537	4,726

3. Non-consolidated statements of changes in net assets

For the six months ended September 30, 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	123,915	125,915	175,915
Changes of items during the period							
Net income	—	—	—	—	5,537	5,537	5,537
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes of items during the period	—	—	—	—	5,537	5,537	5,537
Balance at the end of current period	26,000	24,000	24,000	2,000	129,452	131,452	181,452

	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	—	—	—	5,537
Net changes of items other than shareholders' equity	(1,138)	82	(1,056)	(1,056)
Total changes of items during the period	(1,138)	82	(1,056)	4,480
Balance at the end of current period	(1,650)	363	(1,287)	180,164

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

For the six months ended September 30, 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	134,851	136,851	186,851
Changes of items during the period							
Net income	—	—	—	—	4,726	4,726	4,726
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes of items during the period	—	—	—	—	4,726	4,726	4,726
Balance at the end of current period	26,000	24,000	24,000	2,000	139,578	141,578	191,578

	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	(3,152)	789	(2,363)	184,488
Changes of items during the period				
Net income	—	—	—	4,726
Net changes of items other than shareholders' equity	(1,910)	403	(1,507)	(1,507)
Total changes of items during the period	(1,910)	403	(1,507)	3,219
Balance at the end of current period	(5,063)	1,192	(3,870)	187,708

4. Going concern assumption

There is no applicable information.