Financial Results for the Six Months Ended September 30, 2025 (H1 FY3/2026)

TRADERS HOLDINGS CO., LTD.

Securities Code: 8704
October 31, 2025

This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

JPX-NIKKEI Mid Small

Traders

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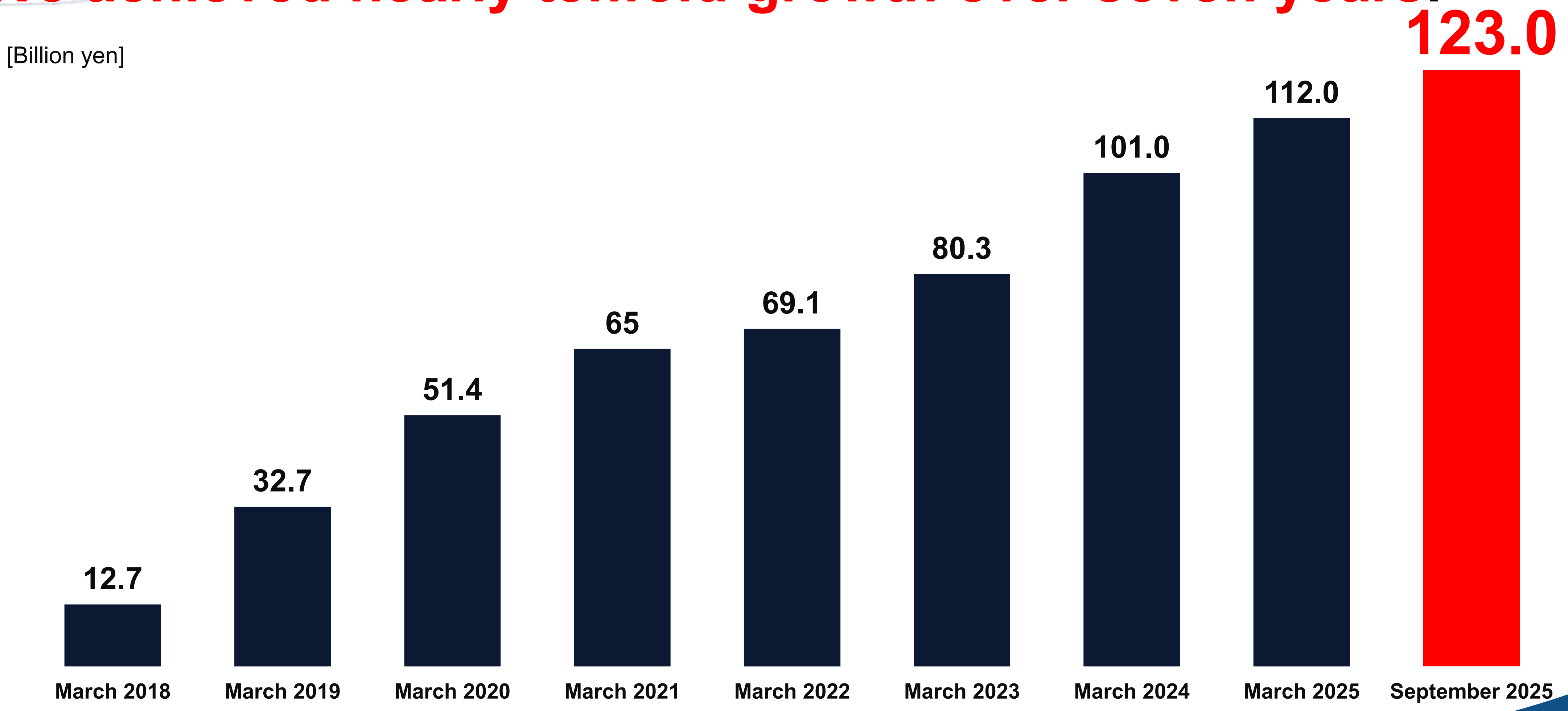
Assets under custody reached the 120 billion of yen level. We achieved nearly tenfold growth over seven years.



Selected for the JPX-Nikkei Mid and Small Cap Index for the third consecutive year.

JPX-NIKKEI Mid Small

FY 2023 – FY 2025 Selection

Re-selected for Forbes Asia's "200 Best Under a Billion" list after a two-year interval.

Forbes Asia

BEST UNDER A BILLION

New commercial featuring Robert Akiyama Ryuji! Broadcasting since July 2025!

Our Group's Competitive Advantage (Integration of Finance and Systems)

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Finance

みんなのFX
LIGHT FX

Traders Securities Co., Ltd.

Feedback on business issues and customer feedback to detect the latest trends in the financial industry.

Create New Value

Immediate reflection in the system. Deployment of new systems and services.

Systems

FleGrowth

FleGrowth Co., Ltd.

01 Cost

Since this system is developed in-house by a systems company within the group, which is a wholly owned subsidiary, it is possible for the group as a whole to develop the system at a low cost, thereby reducing development costs.

02 Speed

The Traders Securities Co., Ltd. and system development staff are located in the same office, allowing for close collaboration in the field, and enabling the absorption of improvements and immediate correction of problems without communication loss.
This allows for early release of the services.

03 Quality

Engineers who have been developing FX systems for more than 20 years are dedicated to our FX system, which provides unparalleled stability, convenience, and processing speed.

04 Know-How

High problem-solving ability due to long term experience in the FX industry.

In-house know-how is accumulated and will be a source of competitiveness in the future.

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Financial Highlights of H1 FY3/2026

H1 FY3/2026 Executive Summary

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Unlike the H1 of the previous fiscal year, which achieved record results amid major market volatility such as the BOJ's currency intervention and "Reiwa Black Monday," the current H1 saw limited fluctuations and a range-bound market.

Although revenue and profit declined year on year, stable earnings were maintained even under low trading volumes.

Amid intensified swap competition, effective marketing—such as introducing "LIGHT pairs" and campaigns for Minna-no FX—drove steady growth in client assets and strengthened the foundation for sustainable profitability.

Our company is well-prepared to capture market opportunities in the H2.

	H1 FY 3/2025	H1 FY 3/2026	QoQ
Operating revenue	7,657 Millions of yen	5,856 Millions of yen	(23.5%)
Operating profit	4,273 Millions of yen	2,430 Millions of yen	(43.1%)
Profit attributable to owners of parent	2,885 Millions of yen	1,747 Millions of yen	(39.4%)
Assets under custody	112.2 Billion yen (The end of March 2025)	123.0 Billion yen	+ 10.8 Billion yen

Percentage of Progress in Quarterly Consolidated Financial Results

In the H1, trading activity remained within a limited range, resulting in progress rates for operating revenue and each stage of profit falling below 50%. However, the progress rate for client assets under custody, which forms the foundation of our revenue base, exceeded 50%. The potential to generate earnings during periods of market volatility has increased.

	H1 FY3/2026 actual results		FY3/2026 Forecast
Operating revenue	5,856 Millions of yen	Progress rate 39.8%	14,700 Millions of yen
Operating profit	2,430 Millions of yen	Progress rate 34.7%	7,000 Millions of yen
Ordinary profit	2,442 Millions of yen	Progress rate 34.9%	7,000 Millions of yen
Profit attributable to owners of parent	1,747 Millions of yen	Progress rate 36.4%	4,800 Millions of yen
Assets under custody	+10.8 Billion yen	Progress rate 60.7%	130 Billion yen

50%

The end of March 31, 2025: 112.2 Billion yen

The end of September 30, 2025: 123.0 Billion yen

Financial Results (Operating Revenues)

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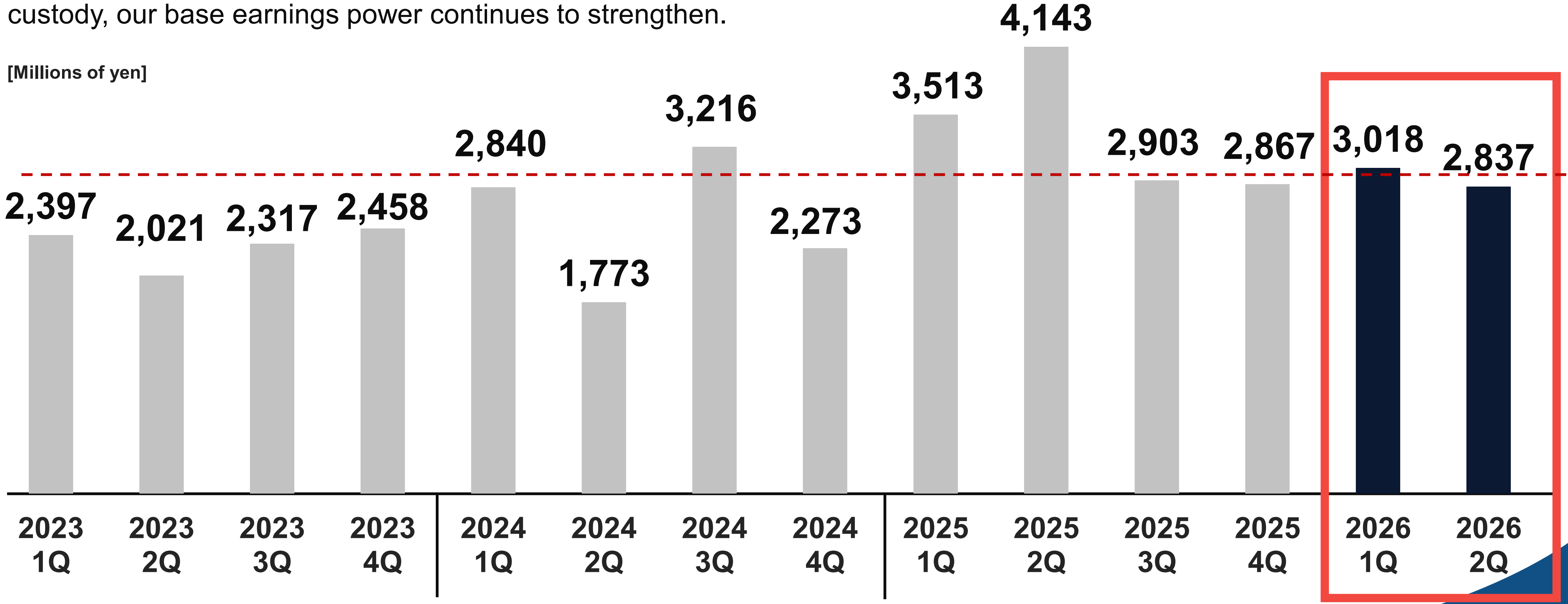
- ✓ Even under the limited market conditions that have persisted since the H2 of the previous fiscal year, quarterly operating revenue remained stable at about 3.0 billion yen, ensuring consistent profitability.
- ✓ During this period of low volatility, our average earnings capacity exceeded the levels recorded in past quarters—except for the H1 of the previous fiscal year and the 3Q of the year before last. Supported by the steady accumulation of customer assets under custody, our base earnings power continues to strengthen.



Transition of SG&A Expenses

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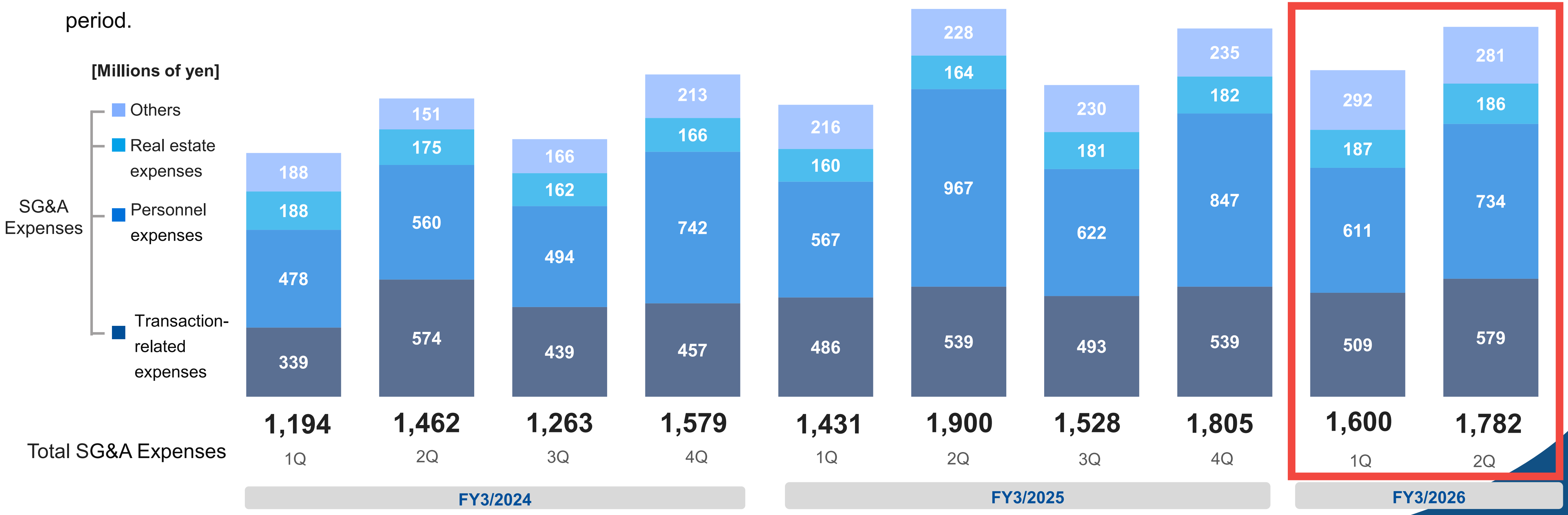
- ✓ We continue to focus on advertising and promotional activities to achieve the medium-term management plan targets for assets under custody. Advertising and promotional expenses (transaction-related expenses) are systematically invested while considering cost-effectiveness, and the expected investment returns are steadily materializing.
- ✓ Acquiring top talent remains a key management challenge. To pursue both high ROE and high wages, we are strengthening investments in human capital, resulting in a trend of increasing personnel expenses (2Q of FY3/2025 included a temporary increase of approximately 250 million yen due to the reflection of an accounting estimate change).
- ✓ Total SG&A expenses tend to increase in the 2Q and 4Q of the fiscal year, showing a progressive increase when comparing these quarters each period.



[Reference] Quarterly Consolidated Financial Results

[Millions of yen]	FY3/2025				FY3/2026		QoQ
	1Q 2024 Apr to June	2Q 2024 July to Sep	3Q 2024 Oct to Dec	4Q 2025 Jan to Mar	1Q 2025 Apr to June	2Q 2025 July to Sep	
Operating revenue	3,513	4,143	2,903	2,867	3,018	2,837	(31.5%)
Operating income [Profit margin]	2,054 [58.5%]	2,219 [53.6%]	1,337 [46.1%]	1,022 [35.7%]	1,395 [46.2%]	1,034 [36.5%]	(53.4%)
Ordinary income [Profit margin]	2,051 [58.4%]	2,233 [53.9%]	1,332 [45.9%]	1,033 [36.0%]	1,413 [46.8%]	1,029 [36.3%]	(53.9%)
Quarterly net income [Profit margin]	1,485 [42.3%]	1,400 [33.8%]	939 [32.4%]	721 [25.2%]	1,079 [35.8%]	668 [23.5%]	(52.3%)

Transition in Assets Under Custody

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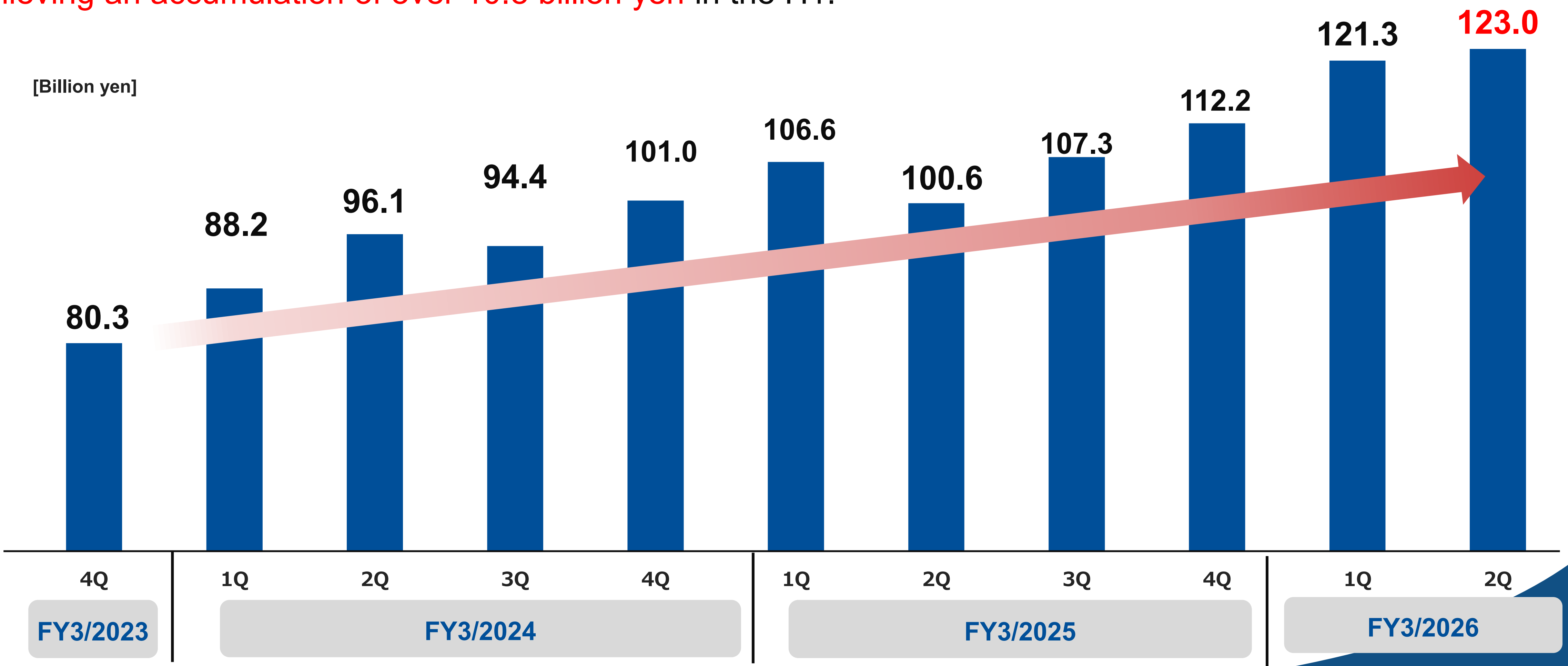
✓ The swap-focused strategy has advanced further with the addition of “LIGHT Pairs” in Minna-no FX. As a result, assets under custody have continued to increase steadily, capturing customer demand and achieving an accumulation of over 10.8 billion yen in the H1.



Comparison of Other Companies in the FX industry in Terms of Assets Under Custody

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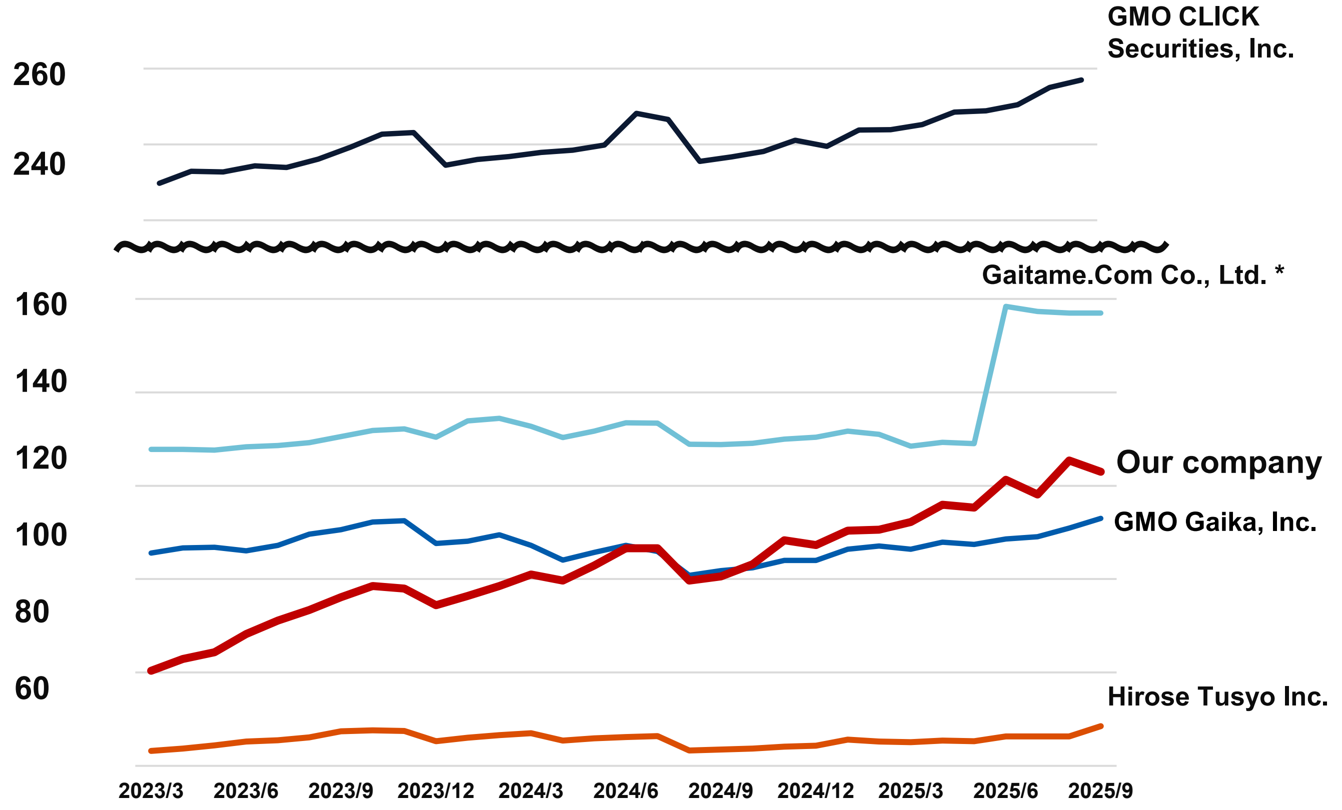
- ✓ Amid intensified competition in swap offerings driven by rival firms targeting our swap strategy, our company secured the second-highest increase in customer assets under custody during the H1 of the fiscal year.
- ✓ Recognizing that excessive swap promotions lacking a proper balance between revenue and cost can significantly erode operating income, we have maintained a disciplined approach—differentiating ourselves from overly aggressive competitors—while pursuing a dual objective: to provide customers with the most favorable and stable trading conditions over the long term and to achieve sustainable, sound growth.
- ✓ During the current fiscal year, we have enhanced customer incentives by strategically implementing large-scale monthly campaigns. While these campaigns led to an increase in last-minute deposits toward the end of each campaign period and a corresponding rise in withdrawals at the beginning of the following month—resulting in monthly fluctuations in customer asset balances—the overall trend has remained solidly upward.

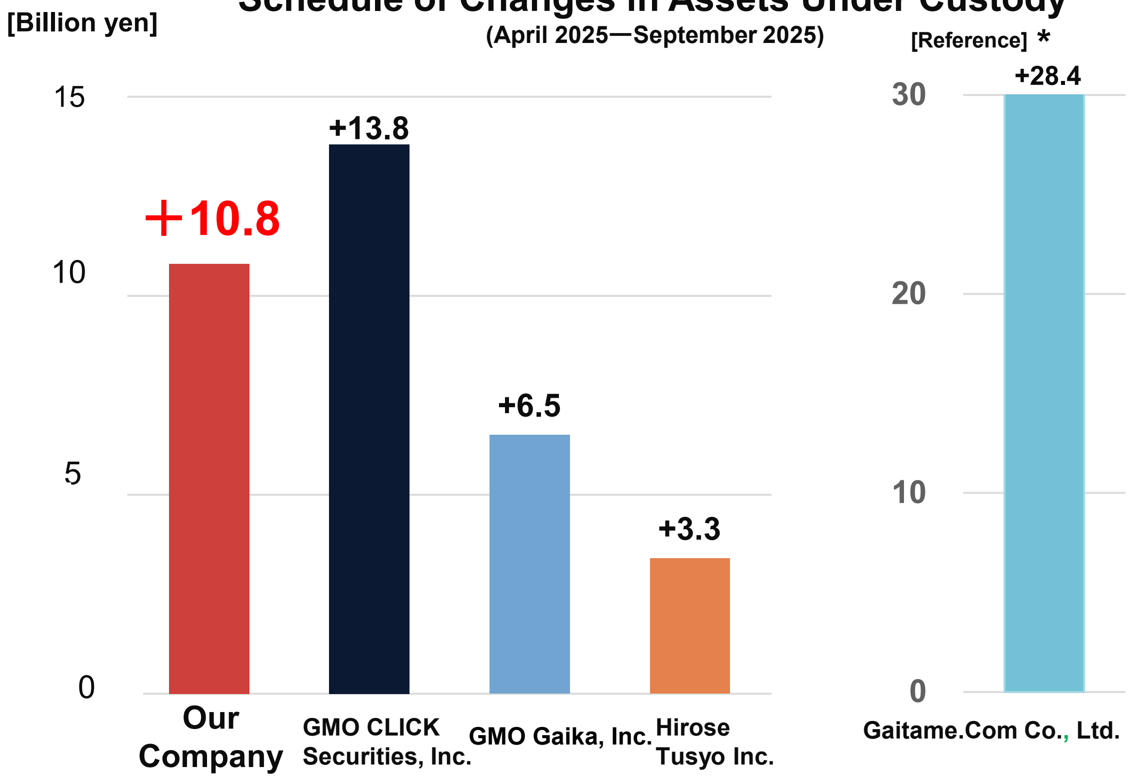
Changes in assets under custody



Source: Monthly assets under custody related to FX from firms that disclose this information on their websites or in disclosure documents.

Schedule of Changes in Assets Under Custody

(April 2025—September 2025)



*Gaitame.Com's assets under custody include those transferred as a result of the service integration with MONEY PARTNERS CO.,LTD. on June 28, 2025. This is provided for reference purposes only.

Market Review for 2Q FY3/2026 (i)

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USD/JPY（ Daily chart ）

Market Overview

In the 2Q, the USD/JPY exchange rate moved toward yen depreciation following the BOJ's decision on July 30 to keep policy rates unchanged.

On August 1, the U.S. employment report revised down nonfarm payroll figures for the previous two months significantly, leading to a major shift in market conditions.

Although the market remained relatively stable from early August through late September, the upward revision of the final GDP figures on September 25 again pushed the yen lower.

Market Review for 2Q FY3/2026 (ii)

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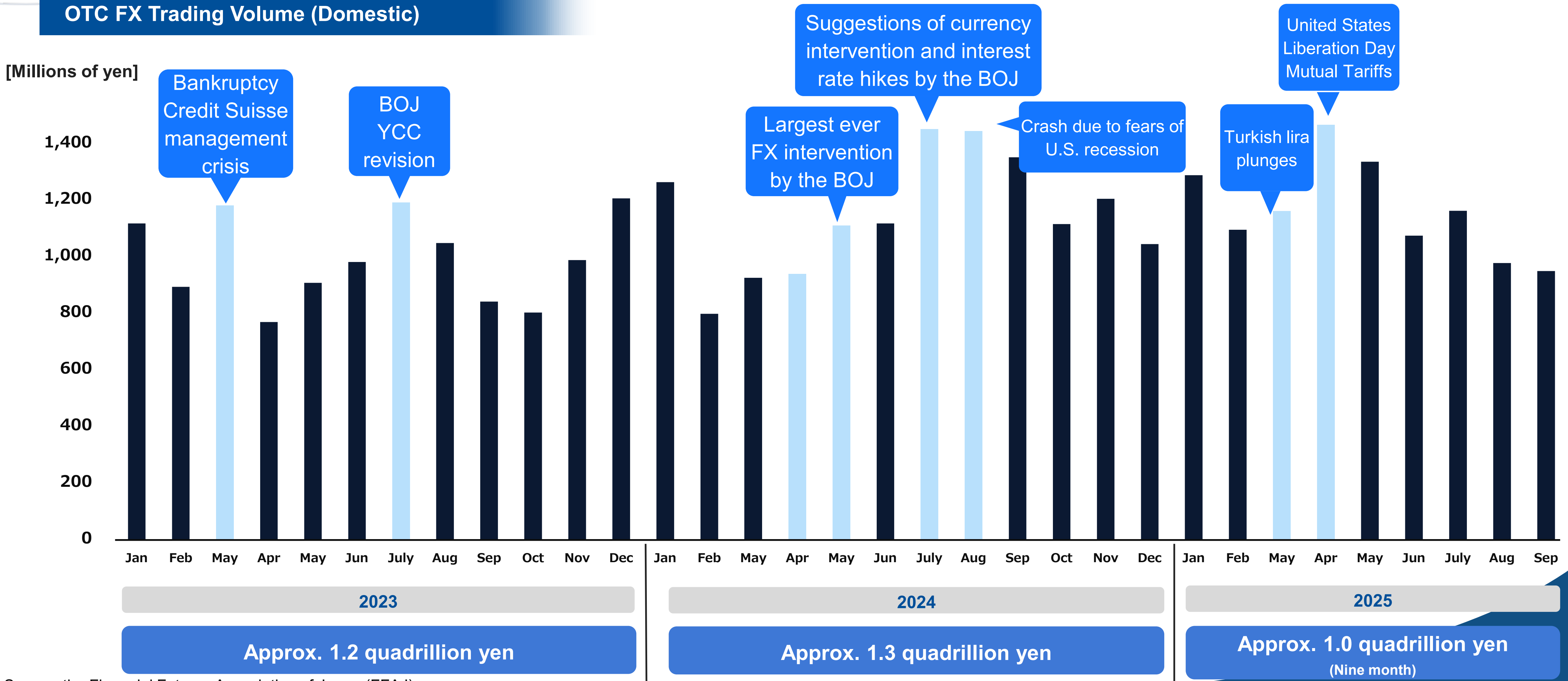
- ✓ In the 2Q, the FX market experienced the so-called “summer lull,” with limited price movements amid reduced investor participation.
- ✓ There were no surprises in monetary policy from either Japan or the U.S., and the persistent range-bound market led to a decline in trading volume.

OTC FX Trading Volume (Domestic)



Source: the Financial Futures Association of Japan (FFAJ)

Market Review for the 2Q FY3/2026 (iii)

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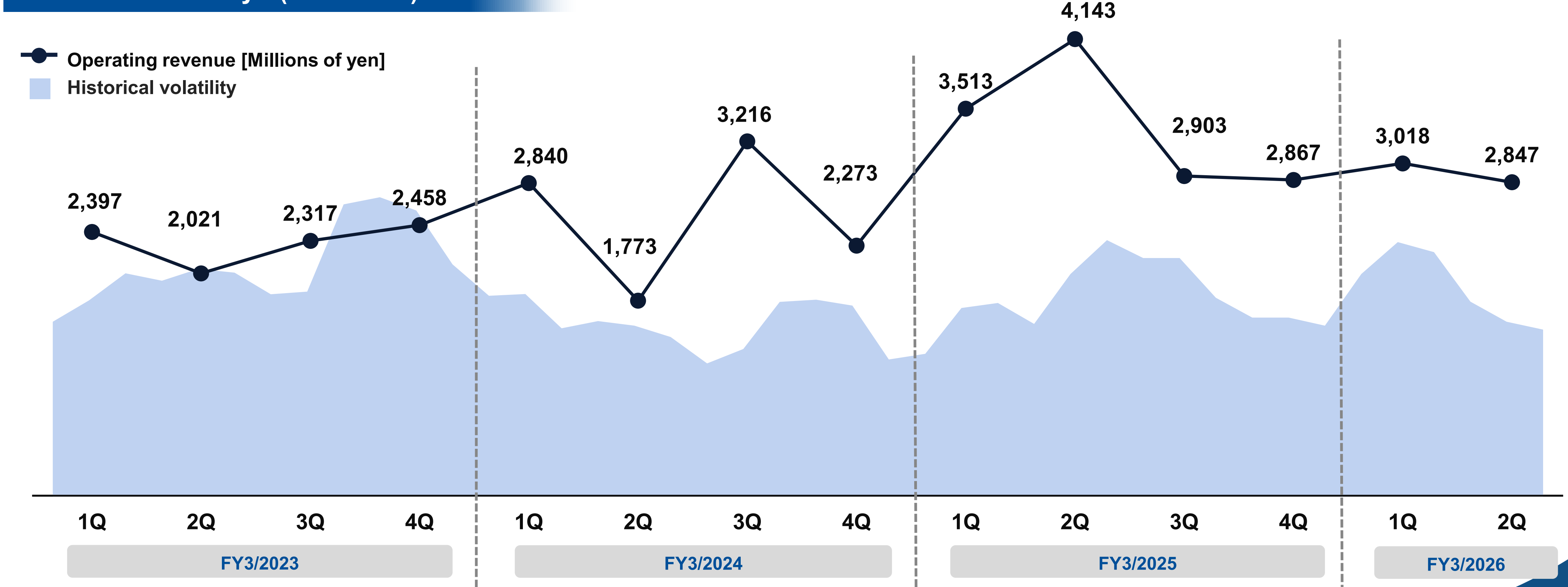
- ✓ During the 2Q, the FX market remained calm within a range-bound environment, leading to a decline in historical volatility.
- ✓ Even under the challenging conditions of the summer lull, our assets under custody continued to grow, providing a stable foundation for earnings.

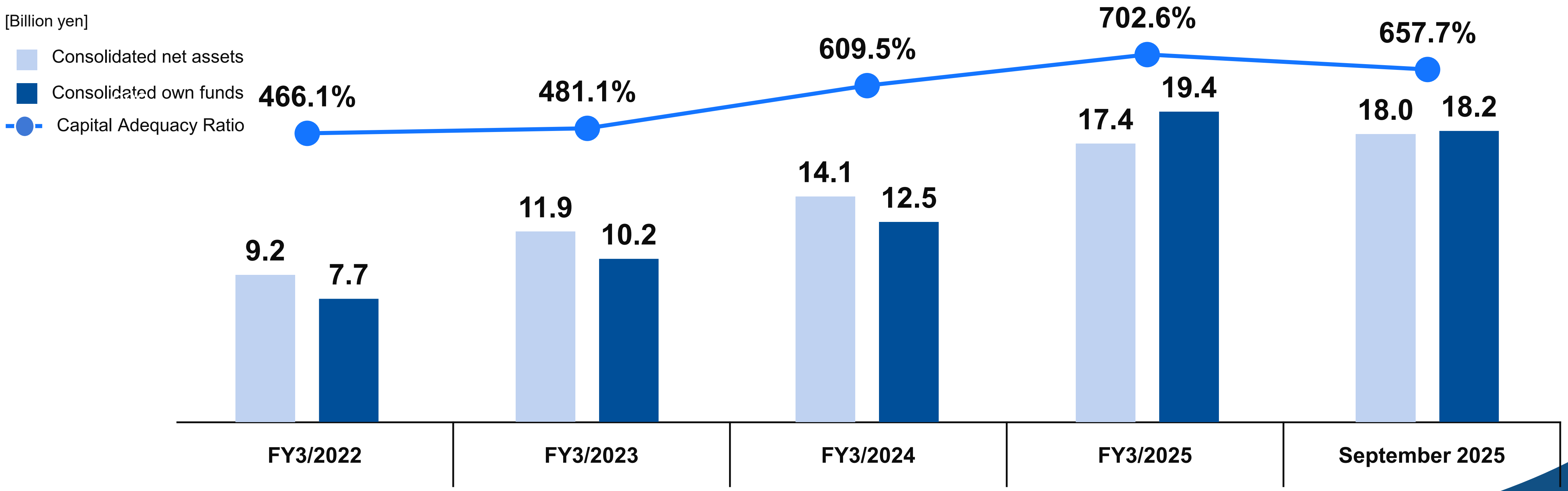
Historical volatility * (USD / JPY)



* Historical volatility is one of the technical analysis methods and is the rate of price fluctuation statistically calculated based on historical data.
If past price fluctuations are small, historical volatility will be small, and if past price fluctuations are large, historical volatility will be large.
The figure above is calculated based on price fluctuation data for the past 60 days, which is a quarterly accounting period.

Consolidated Net Assets, Consolidated Own Funds and Financial Security

- ✓ The capital adequacy ratio has remained at approximately 600%. In addition, the stress test margin has increased, further strengthening risk resilience for future FX business expansion.
- ✓ While assets under custody continue to grow, risk levels have risen in line with heightened market activity. Should total risk exceed capital, regulatory requirements may impose trading restrictions, which could limit revenue opportunities.
- ✓ Strengthening Traders Securities' capital is essential to seize future growth opportunities, while the accumulation of internal reserves directly supports reinvestment in the business.



Note: Consolidated own funds = Consolidated Cash and Deposits + Short-term Deposits - Interest-bearing Debt
[Short-term funds attributable to the Group, excluding cash segregated as deposits for customers]

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Forecast for FY3/2026

Forecast for FY3/2026

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- ✓ Our full-year earnings forecast has been calculated based on statistically expected revenues derived from the increase in assets under custody. As assets under custody have progressed ahead of plan, we will maintain our full-year forecast while closely monitoring market conditions in and after the 3Q.
- ✓ Although revenue and profit progress against the annual plan remain subdued, assets under custody have steadily accumulated and exceeded our targets, ensuring sufficient potential for revenue expansion in the H2. With the aim of achieving our assets under custody target of 130 billion yen and further growth, we will strengthen our revenue base in the H2 by promoting initiatives such as the introduction of new currency pairs.
- ✓ We aim to capture revenue opportunities effectively and regain momentum toward achieving our targets.

[Millions of yen]	FY3/2025 [Results]	FY3/2026 [Forecast]	Increase and Decrease
Operating revenue	13,429	14,700	＋1,270
Operating income [Operating profit ratio]	6,634 [49.4%]	7,000 [47.6%]	＋365 [-1.8%]
Ordinary income	6,650	7,000	+349
Profit attributable to owners of parent	4,547	4,800	＋252
Assets under custody	112.2 Billion yen	130.0 Billion yen	＋17.7 Billion yen

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Progress on Initiatives to Achieve the FY3/2026 Earnings Forecast

Initiatives for FY3/2026 (Product Competitiveness)

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» We have introduced new currency pairs to "Minna-no FX" and "LIGHT FX." By combining the low-yield Swiss franc with emerging market currencies, we delivered the highest swap points in our company's history.

- ✓ By combining the low-yield Swiss franc with high-yield emerging market currencies, we delivered the highest swap points in our company's history.
- ✓ Swiss franc carry trades, leveraging the low-yield Swiss franc, are primarily conducted through our company.
- ✓ Highly successful and leading the intensifying competition in swap offerings.

Initiatives for FY3/2026 (Product Competitiveness)

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» We have increased position limits for the “TRY/JPY LIGHT,” “MXN/JPY LIGHT,” and “ZAR/JPY LIGHT” pairs, all of which provide attractive high swap points, further strengthening our swap point offerings.

- ✓ A growing number of customers reached their position limits, leading to increased requests to raise these thresholds.
- ✓ In response to customer demand, we have increased position limits on high-swap currency pairs.
- ✓ By attracting greater assets under custody from high-net-worth customers, we seek to expand trading volumes and enhance customer retention.

Initiatives for FY3/2026 (Marketing)

金融を、もっと面白く。 Traders

» In August, we launched the "Royal Traders Club," a new premium membership service for large-lot customers. This initiative aims to strengthen engagement with existing loyal customers while cultivating potential loyal segments, thereby promoting customer growth and retention.

- ✓ Four people as image characters from "Creator's File," in which Robert Akiyama Ryuji plays the role of people at the forefront of various professions.
- ✓ The appeal of swap point investment, one of our strengths.
- ✓ New commercial special page https://min-fx.jp/specialpage2025/

Initiatives for FY3/2026 (Marketing)

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» During April–September 2025, we expanded cashback campaigns and strengthened advertising initiatives. As a result, both assets under custody and new account acquisitions have been steadily increasing.

- ✓ We held the following attractive campaigns: the "30 Million Yen Total Prize-Sharing Campaign," the "40% Swap Point Increase Campaign," the "Up to 3% Deposit Cashback Campaign," and the "Swap No.1 Challenge Campaign," all of which contributed to increased assets under custody, higher customer satisfaction, and greater customer profit opportunities.
- ✓ The number of new accounts has been steadily increasing, driven by enhanced advertising initiatives and related efforts.
- ✓ We will enhance our appeal to new FX investors and seek to further expand the number of new account openings.

Initiatives for FY3/2026 (Large-lot Customers Strategy)

金融を、もっと面白く。 Traders

» In August, we launched the "Royal Traders Club," a new premium membership service for large-lot customers. This initiative aims to strengthen engagement with existing loyal customers while cultivating potential loyal segments, thereby promoting customer growth and retention.

- ✓ We operate on a fully invitation-only basis, open exclusively to customers who meet our defined criteria.
- ✓ We will introduce a status program linked to trading volume to enhance transparency and stimulate customer motivation. This initiative is designed to prevent customer attrition and strengthen loyalty.
- ✓ We invite club members to exclusive lectures, seminars, and networking events featuring renowned instructors to enhance trading literacy and enrich the investment experience, ultimately driving higher trading volumes.

Initiatives for FY3/2026 (Cover Transaction Profitability)

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We plan to expand Prime Brokerage contracts to improve profitability through more competitive pricing. By including both domestic and international financial institutions as counterparties, we aim to enhance the trading environment and diversify risks.

[Major counterparties]

- Citi Bank
- UBS AG
- Bank of America Corporation
- Standard Chartered Bank
- Barclays Bank PLC
- Commerzbank AG
- Daiwa Securities Co., Ltd.
- OCBC Securities
- JPMorgan Chase Bank, N.A.
- Deutsche Bank AG
- MUFG Bank, Ltd.
- Sumitomo Mitsui Banking Corporation

[FY3/2026]

- Goldman Sachs Securities added [June 2025]

Over 20 financial institutions in all.
Maximize revenue
by reducing cover costs.

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Progress on Initiatives to Secure Stable Revenue

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Minna-no System Trade

Policies and Enhancement Initiatives

Traders

みんなのシストレ

Growth Strategy

Policy

In addition to our highly unique follow-trade service, we significantly expanded and strengthened our lineup of repeat-type strategies.

Strategic Initiatives for FY3/2026

(1) Addition of New Currency Pairs

We are introducing new currency pairs that are more likely to form range-bound markets, enabling our repeat-type strategies to demonstrate their full advantage. (Details on the next page)

(2) Launch of New Repeat-Type Strategies & Patent Applications

As part of our proprietary framework, we have filed multiple patent applications for several types of repeat-based strategies. Through business model patents, we aim to secure intellectual property protection and strengthen our competitive edge.

Development Status and Future Plans

System Trading Enhancement Initiatives Underway Since the Previous Fiscal Year

(1) FY3/2025

Completion of the migration to our in-house developed trading system.
Execution processing capacity, which had previously been a bottleneck, has improved significantly.

(2) FY3/2026

Scheduled completion of the transition from MT4 to MT5, resolving key concerns in our system trading growth strategy.

(3) FY3/2027

Entering a full-scale growth phase.
We will further strengthen UI/UX improvements and marketing initiatives to drive growth in client assets under custody.

Minna-no System Trade

Introduction of New Currency Pairs

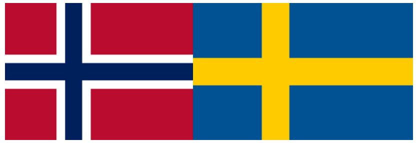
» In preparation for the full-scale growth phase of Minna-no System Trade starting from April 2026, we introduced two new currency pairs in September — AUD/CAD (Australian Dollar / Canadian Dollar) and NOK/SEK (Norwegian Krone / Swedish Krona) — both characterized by their tendency to form range-bound markets.

- ✓ We have introduced currency pairs that align well with Minna-no System Trade, a system that demonstrates strong earning potential in range-bound markets.
- ✓ Going forward, we plan to gradually expand the lineup of tradable currency pairs, thereby broadening customer choices and enhancing trading opportunities within our system trading platform.

Currency Pairs with Characteristics Conducive to Forming Range-Bound Markets

AUD/CAD

- ✓ Both currencies belong to resource-exporting countries and exhibit a strong correlation with commodity prices, making them relatively more prone to forming range-bound markets.



NOK/SEK

- ✓ Both are currencies of small Nordic countries with strong geographical and economic ties, making them prone to forming range-bound markets.

Additional Currency Pairs to Be Introduced Sequentially

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Policies and Enhancement Initiatives

Traders

Minna-no Binary Options Trade

Before	At present
1. Insufficient System Development Resources Priority was given to Minna-no FX and LIGHT FX, resulting in a shortage of development resources allocated to Minna-no Binary Options Trade. **2. Lack of Dedicated Personnel** A shortage of specialized staff made it difficult to take appropriate trading risks, leading to lower payout ratios and reduced product competitiveness.	**1. System development resources have become available for reallocation as the development of "Minna-no FX" and "LIGHT FX" has been completed.** (1) We have commenced full-scale system development for "Minna-no Binary Options Trade". (2) We have enhanced the trading interface through improvements in UI/UX design. **2. Organizational Enhancement** We have strengthened our risk management framework by assigning dedicated personnel, and are enhancing customer returns through an improved payout ratio.

Decline in Competitiveness ↘

Decrease in Market Share ↘

We aim to provide services on par with or superior to those of competitors and regain market share in the binary options segment.

Capital Policy

Purchase of Treasury Stock

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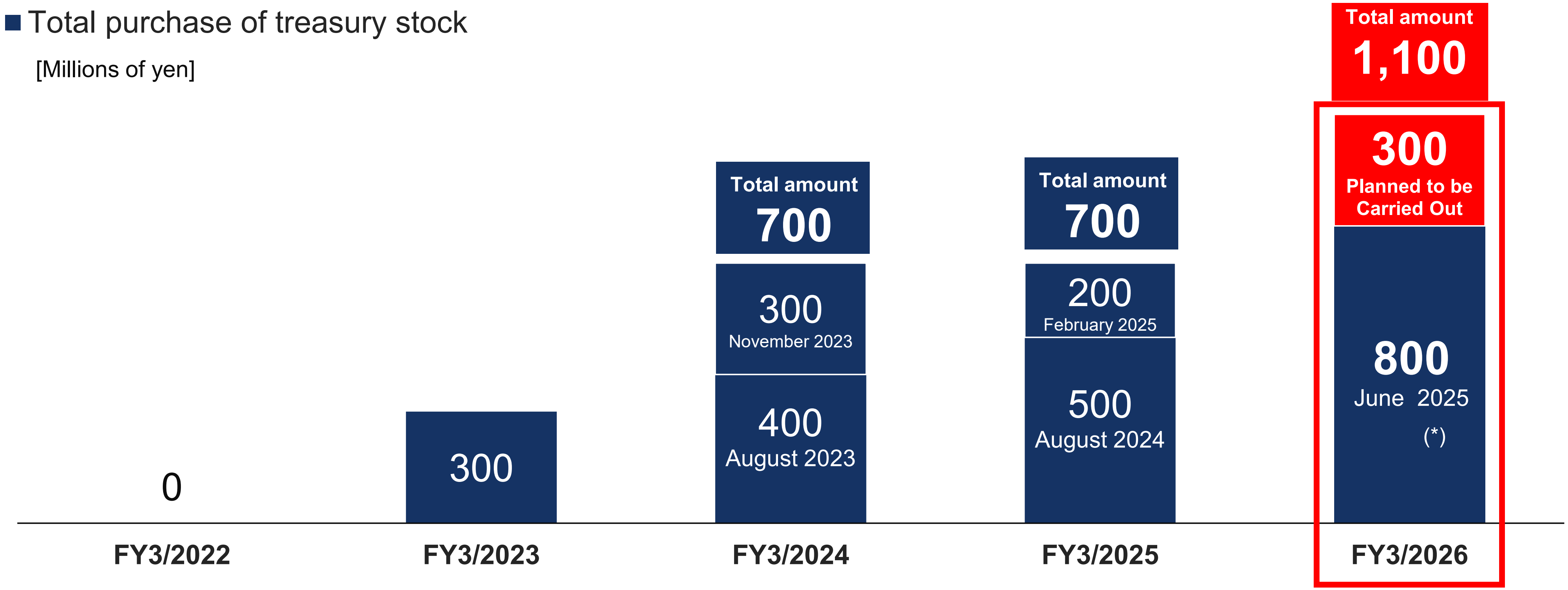
- ✓ To enhance capital efficiency and contribute to the improvement of shareholder value, we have adopted a policy of implementing share repurchases as part of a flexible capital management strategy.
- ✓ In line with this policy, taking into consideration our current earnings performance and stock price trends since November, we have decided to conduct a share repurchase of up to 300 million yen, commencing on November 4, 2025.



(*) We were approached by our major shareholder, Takata Co., Ltd., expressing its intention to sell its shares in our Company.
To mitigate potential impacts on market price fluctuations and supply-demand conditions, we executed a share buyback through an off-market transaction.

Shareholder Returns

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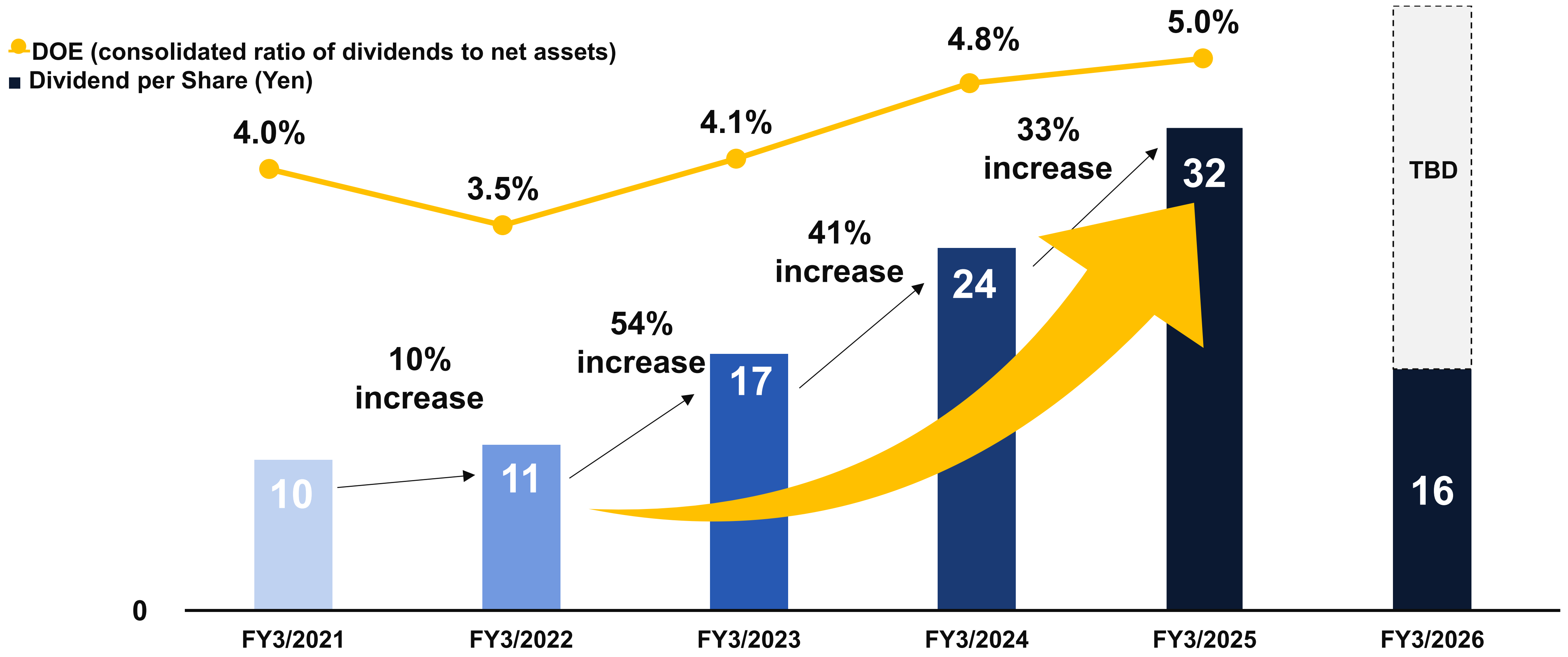
- ✓ Shareholder Return Policy: We aim to provide stable dividends and flexible share buybacks, with a target Dividend on Equity (DOE) ratio of 4%.
- ✓ Since the commencement of dividend payments, we have achieved four consecutive years of dividend increases, with the total dividend amount rising 3.2 times over the past four years. Our DOE has reached 5%, and we remain committed to pursuing continuous dividend growth going forward.
- ✓ Regarding the year-end dividend, we will closely monitor the progress of full-year results and announce it once uncertainties have been sufficiently reduced.



Stock Information [Shareholding Composition]

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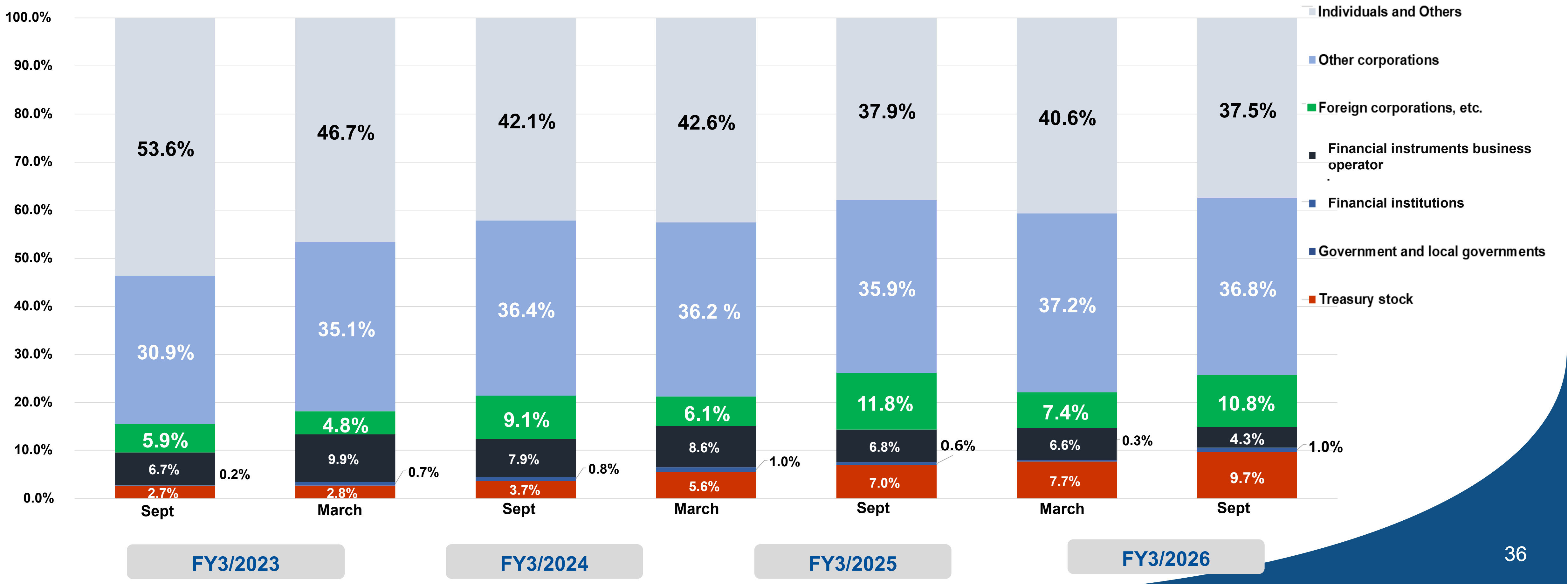
- ✓ The proportion of overseas investors has once again exceeded double digits and continues to grow, with increasing attention and ownership from institutional investors focused on medium- to long-term holdings.
- ✓ Through the acquisition of shares from a major shareholder, our treasury stock ratio has risen, minimizing the market impact of shareholder transfers while contributing to the stabilization of shareholder composition.
- ✓ Going forward, we will continue to strengthen our capital policies and investor relations activities, aiming to expand the ownership ratio of medium- to long-term oriented institutional investors, further stabilize our shareholder base, and support the sustainable stability of our share price.



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Appendix

Traders

Selected as a component of the "JPX-NIKKEI Mid Small Cap Index" for the 3rd consecutive year.

JPX-NIKKEI Mid Small 2023-2025 Selection

Selected for the "JPX-NIKKEI Mid Small Cap Index" for the 3rd year in a row, which includes companies with high investment attractiveness for investors, such as those with efficient use of capital and a management perspective with investors in mind.

Re: JPX-NIKKEI Mid Small

- ✓ A stock price index calculated jointly by JPX Research Institute and Nikkei Inc. that applies the same concept as the JPX Nikkei 400 to small- and mid-cap stocks and is composed of companies that are engaged in sustainable corporate value enhancement and shareholder-oriented management.
- ✓ From among the listed stocks on the Tokyo Stock Exchange Prime, Standard, and Growth markets, the selection is conducted based not only on quantitative scoring indicators but also on qualitative factors, with the top 200 stocks chosen.

Honored by Forbes Asia, the global business publication

Traders

Selected for Forbes Asia's 200 Best Under A Billion yen for the first time in two years!

Forbes Asia
BEST UNDER A BILLION

- ✓ The selection process reviewed over 20,000 publicly listed companies in the Asia-Pacific region with annual sales between 10 million yen and 1 billion yen. From this group, 200 companies were recognized for outstanding performance based on comprehensive criteria, including sales and profit growth over the past 12 months and three years, as well as high ROE over a five-year period.
- ✓ Of the 200 companies selected, 25 were Japanese, including 14 from the Prime Market, 3 from the Standard Market, and 8 from the Growth Market. More than half of the Japanese companies were drawn from the Prime Market.
- ✓ The selection process incorporated both quantitative performance criteria and qualitative screening, excluding companies with serious governance deficiencies, questionable accounting practices, environmental concerns, management weaknesses, or legal issues.

Sustainability Policy

Traders Group's Perspective on Sustainability

Up to now, we have been gradually growing as a company by appropriately collaborating with or receiving support from various stakeholders, including shareholders, investors, customers, suppliers, employees, and related organizations.

As a publicly listed company and a corporate entity engaged in a variety of businesses, the Group will continue to pursue not only its own interests but also materiality in its financial instruments business and system development consulting business, both of which can contribute to society and the environment in the long term. We will continue to pursue materiality initiatives that can contribute to society and the environment over the long term in our financial instruments business and system development consulting business.

We believe that it is our duty, responsibility, and mission to promote initiatives to enhance or create social and economic value in collaboration with our stakeholders to drive the growth of our group in the future, and to address issues surrounding sustainability in terms of society and the environment.

For Solutions to Social Challenges

Initiatives to Enhance Financial Literacy (1)

Continuing from last year, we collaborated with Shibuya Ward, where our Group is headquartered, and completed a three-session outreach program at elementary schools within the ward.

"Scenes from the presentation at the elementary school on the day."

In April last year, Shibuya Ward in Tokyo launched the full-scale implementation of its new exploratory education program, Shibuya Mirai-ka, across all public elementary and junior high schools. For the second consecutive year, our Group's outreach program—proposed to Shibuya Ward and focused on enhancing financial literacy—was selected, and delivered at Nagayato Elementary School.

This year, approximately 50 sixth-grade students across two classes participated in the program, which consisted of three sessions.

Initiatives to Enhance Financial Literacy (2)

Continuing from the previous fiscal year, we conducted a job shadowing program for high school students.

As part of our efforts to promote financial education, we conducted a 'Job Shadowing' program in August. Seiko Gakuin Junior and Senior High School in Kanagawa participated for the third consecutive year, following successful implementations in the past two years. Below are some comments from participants:

"I was able to experience firsthand both the rewards and challenges of working on the frontlines of financial services. Observing employees who constantly monitor market trends and respond swiftly to changes deepened my aspiration to work in such a professional environment. I intend to apply the lessons learned from this experience to my future career choices."

"Before visiting, I imagined that financial work was mainly solitary and individual. However, through this program, I saw how important discussions and decision-making processes are, and I realized that teamwork is essential in a corporate environment."

"What impressed me most was the mentor's comment, 'Work can be tense, but it is also rewarding.' I used to think that work was nothing but hard and difficult, so this perspective was refreshing. I am now motivated to find a career path that suits me, making use of this valuable experience. Thank you very much."

For Solutions to Social Challenges

Initiatives to Improve Financial Literacy (3)

4 質の高い教育をみんなに

Traders Group's first financial and economic education at a university was held at Meiji Gakuin University.
With the cooperation of the Kanto Local Finance Bureau, the event was held jointly. 97% of students responded that they were satisfied with the program.

In response to a request from Professor Fujita, Dean of the Faculty of Economics at Meiji Gakuin University, this event was held to provide students with knowledge on the basics of investment, FX, and financial troubles from experts working in the financial industry. In the first part, Mr. Sugiyama, Director of the Financial Management Section of the Tokyo Finance Office, Kanto Local Finance Bureau, Ministry of Finance, gave a lecture on “Preventing Financial Troubles” and, in the second part, Mr. Iguchi, a FX dealer and director of Traders Securities, gave a lecture on the theme of “Toward the 100-year life era: How to live through the new era and deal with money.”

Students commented, “I was particularly impressed by the talk on the importance of long-term asset building.” “I learned about the importance of utilizing the effect of compound interest when accumulating assets over the long term.” “I realized that acquiring knowledge about money at an early age and investing it properly and systematically will lead to financial stability in the future.” “I used to feel that the topics of investment and savings were somewhat distant from my mind, but through this seminar, I realized that these topics are familiar and realistic to me.” “I have been feeling that the topics of investment and savings are somewhat distant from me, but through this seminar, realized that these topics are familiar and realistic to me.”

Efforts to Enhance and Further Improve Corporate Governance

Achieved compliance with all principles of the TSE Corporate Governance Code at our company!

	(1) As of June 2024	(2) As of June 2025*
Comply (Out of 83 principles)	79	83
Explain	4	

*As of the filing of the Corporate Governance Report on June 25, 2025.

Aiming to reach a level appropriate for the TSE prime market. Further strengthening of governance

Key improvements we have made toward compliance.

Point 1!

[Ensuring diversity within our company, including the promotion of women's activities]

Fair evaluation based on the desired abilities, experience, and work performance, regardless of gender, nationality, or age, during recruitment and selection and when making decisions on promotion to management positions.

Point 2!

[Disclosure on investments in sustainability, human capital, and intellectual property]

A wide range of activities centered on efforts to improve financial literacy among young people are posted on the website and various disclosure materials, etc.

Point 3!

[Involvement of the Board of Directors in sustainability, human capital, and intellectual property investments]

The ESG Promotion Committee established by the Board of Directors promotes activities. A dedicated department has been established to promote intellectual property strategy.

Point 4!

[Management with awareness of cost of capital and stock price]

Recognize our company's challenges and clearly state the direction of future initiatives based on an analysis of our company and comparison with other companies in the industry in the financial results presentation for the FY3/2025.

Future Policy Toward Reclassification to TSE prime market

Situation exceeds formal standards by a wide margin → **Cost-effectiveness verification** → **Adequate corporate size and governance** → **To the TSE prime market at the timing deemed optimal. Plans to apply for reclassification.**

Point 1!

All formal criteria such as market capitalization, market capitalization of tradable shares, earnings base, financial condition, number of shareholders, number of tradable shares, and ratio of tradable shares were achieved.

However, we cannot rule out the possibility of falling below the market capitalization criteria again in the event of a major decline in the stock market as a whole.

Point 2!

A multifaceted examination of the challenges and management costs associated with developing the systems required of a company listed on the prime market is necessary.
E.g.
・Full disclosure, including to overseas investors
・Increase ratio of female executives, etc.

Point 3!

Strengthen corporate size and governance structure appropriate for a true prime market listed company.

FleGrowth Offshore Development

金融を、もっと面白く。

✓ Achieving a highly profitable structure through two offshore development bases in Dalian and Hanoi.

Dalian base

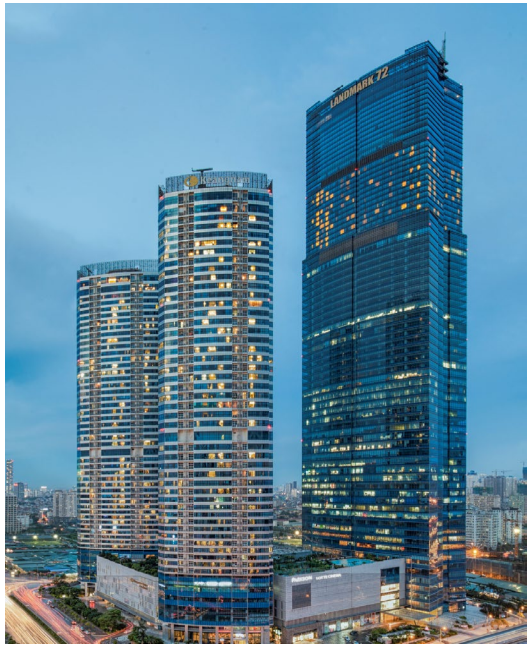
As a development department with core technologies, we perform advanced system development and operation and maintenance. Approximately 40 members with over 20 years of experience in FX system development are currently employed.

Dalian Hi-Tech Zone where the Dalian base is located

The Dalian Hi-Tech Zone, where the Dalian base is located, is one of China's national high-tech zones, a convergence zone for Northeast China's high-tech industries and a concentration of the world's high-tech companies and institutions. Dalian is a medium-sized economic city after Beijing, Shanghai, and Guangzhou.

Hanoi Base

Development Division for Financial Peripheral Systems



AON Hanoi Landmark Tower, Hanoi's base of operations

The tallest building in Hanoi and the second tallest building in Vietnam, where approximately 110 systems personnel from Hanoi are engaged in development, operation, and maintenance work.

金融を、もっと面白く。 Traders

MISSION

Create New Value

VISION

Become the “FinTech” group most trusted by customers and realize a society where anyone can invest in their future.

VALUE

TRADERS HOLDINGS CO., LTD.	We value all the "people" involved in our business, and we will continue to take on the challenge of change through management that respects compliance and diversity.
Traders Securities Co., Ltd.	While contributing to the improvement of financial literacy, we will continue to take on the challenge of providing new services demanded by our customers and society.
FleGrowth Co., Ltd	Continue to challenge stable and innovative system development with a sense of speed while providing competitive services.

金融を、もっと面白く。

Cautionary statement regarding this document

This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Forward-looking statements such as business strategies, target figures, and forecasts contained in this material are based on information currently available to the Company and actual results may differ materially from these statements due to various uncertainties and other risks, including future economic conditions, business environment, and trends in the foreign exchange market. In addition, some figures, such as market share and market size, are estimates made by the Company and may differ depending on research methods and other factors.

This material is not intended as a solicitation to invest.

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Traders

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