

Financial Results for the Nine Months Ended December 31, 2025 (3Q FY 3 /2026)

TRADERS HOLDINGS CO., LTD.

Securities Code: 8704

January 30, 2026

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.

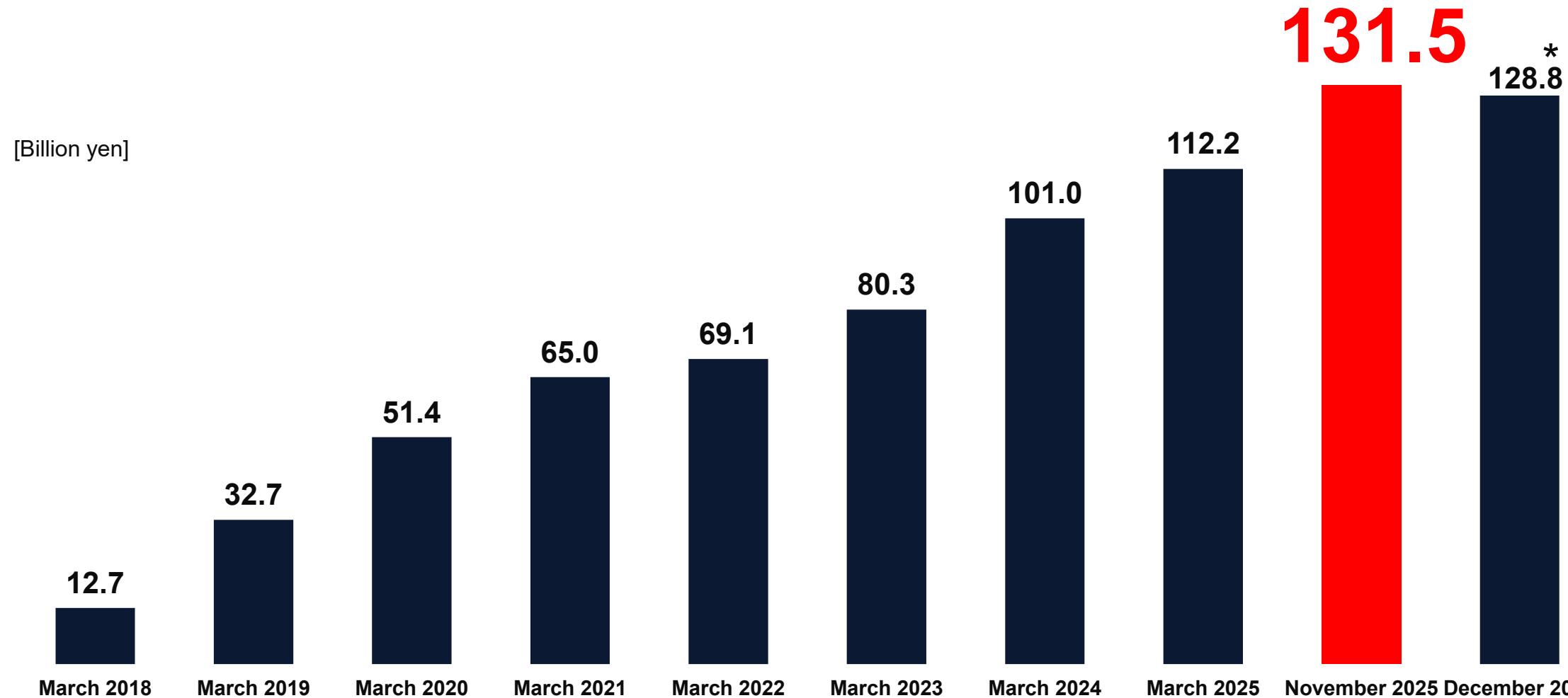


JPX-NIKKEI Mid Small



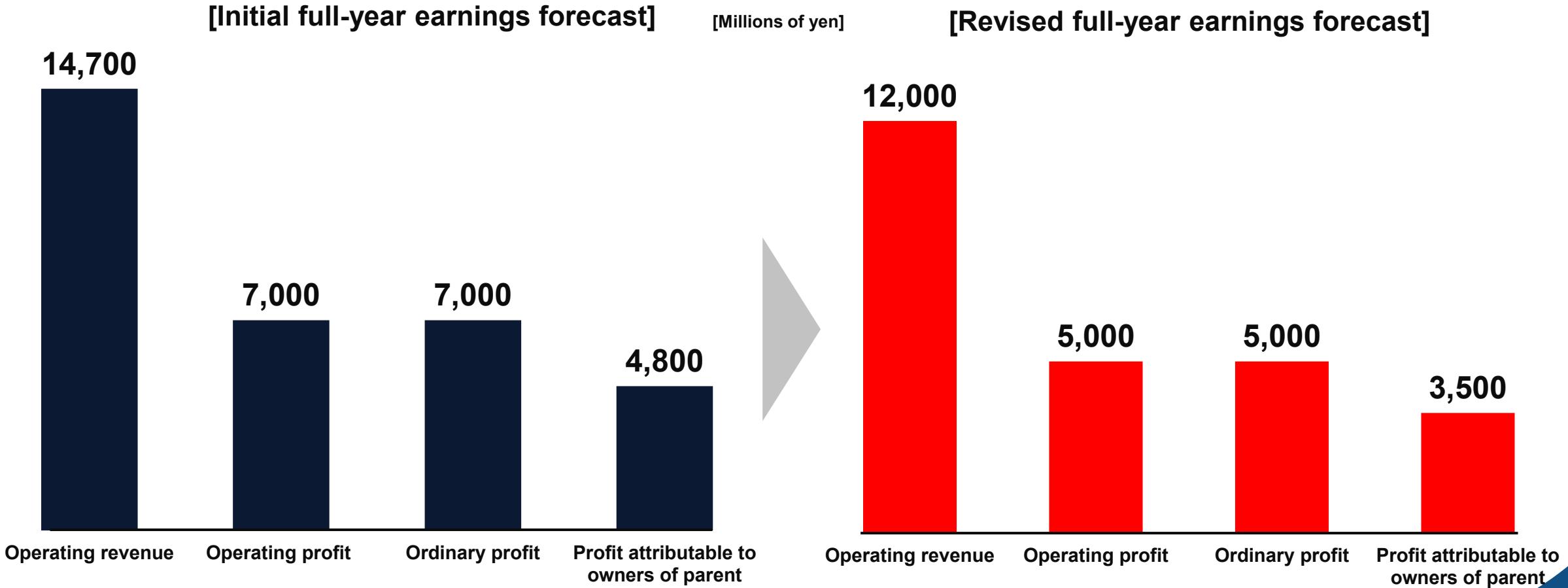
金融を、もっと面白く。

Assets under custody reached the year-end target level of JPY 130 bn ahead of schedule in November!



Note: Due to the strategic placement of a large-scale campaign ending at the end of November, withdrawals increased in the following month as a rebound effect, temporarily resulting in a month-on-month decline in assets under custody in December.

As the prolonged decline in volatility across major currency pairs continued, performance through the 3Q did not reach the statistically estimated expected average revenue yield relative to assets under custody. Accordingly, our Company has revised downward its full-year earnings forecast.



Year-End Dividend

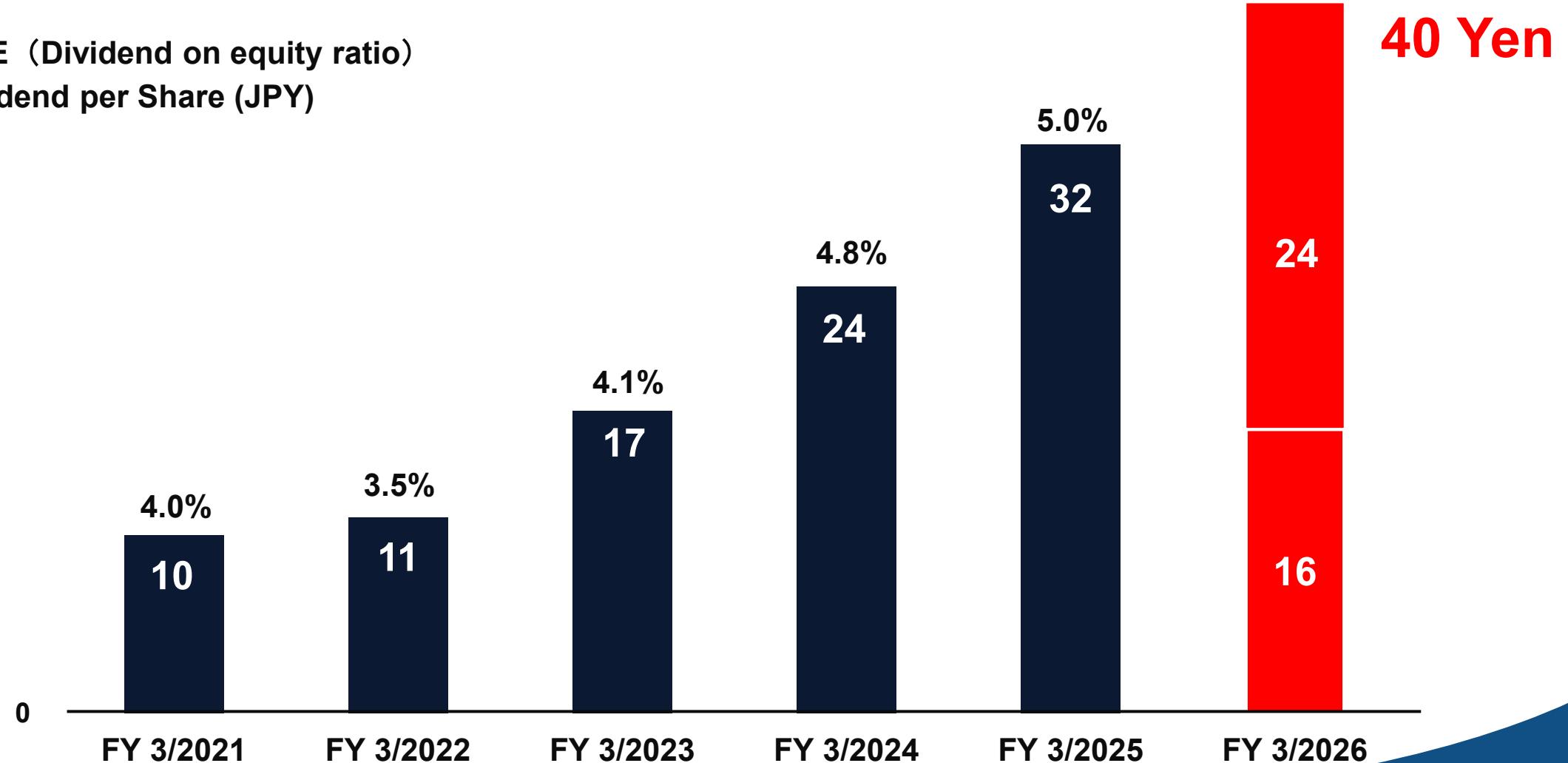
Dividend Policy Based on DOE (Not Payout Ratio)

Fifth Consecutive Dividend Increase



% DOE (Dividend on equity ratio)

■ Dividend per Share (JPY)

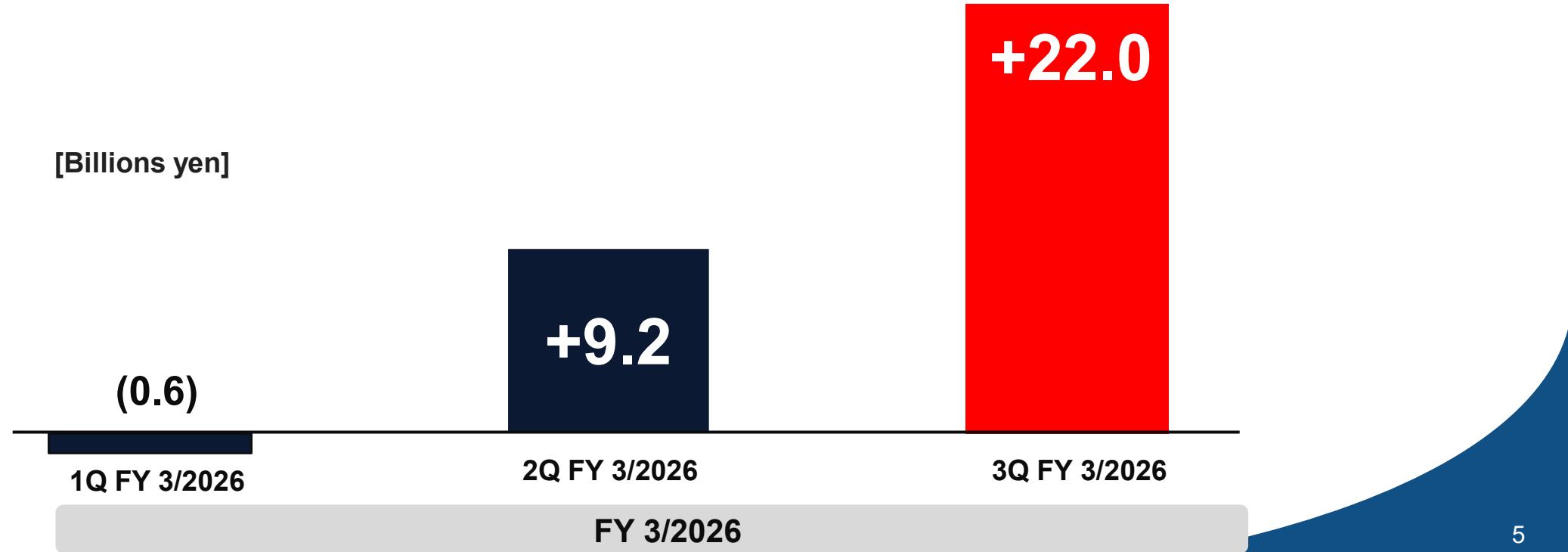


FX trading is shifting from a short-term focus to
an era where it is increasingly used for long-term investing and asset building.

As yen carry trades supported by our Company's high-swap strategy aligned with a stable market environment, cumulative customer profit through 3Q FY 3/2026

Exceeded JPY +22.0 billion!

Note: "Cumulative customer profit" represents the combined total of customers' unrealized gains/losses and realized gains/losses from closed positions.



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

金融を、もっと面白く。



Traders Securities Co., Ltd.



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.

- 1 Financial Highlights of 3Q FY 3/2026**
- 2 Shareholder Returns**
- 3 Progress of New Initiatives Toward a Differentiation Strategy that Creates Added Value**
- 4 Progress of FY 3/2026 Initiatives**
- 5 Appendix**

Financial Highlights for 3Q FY 3/2026

3Q FY 3/2026 Executive Summary

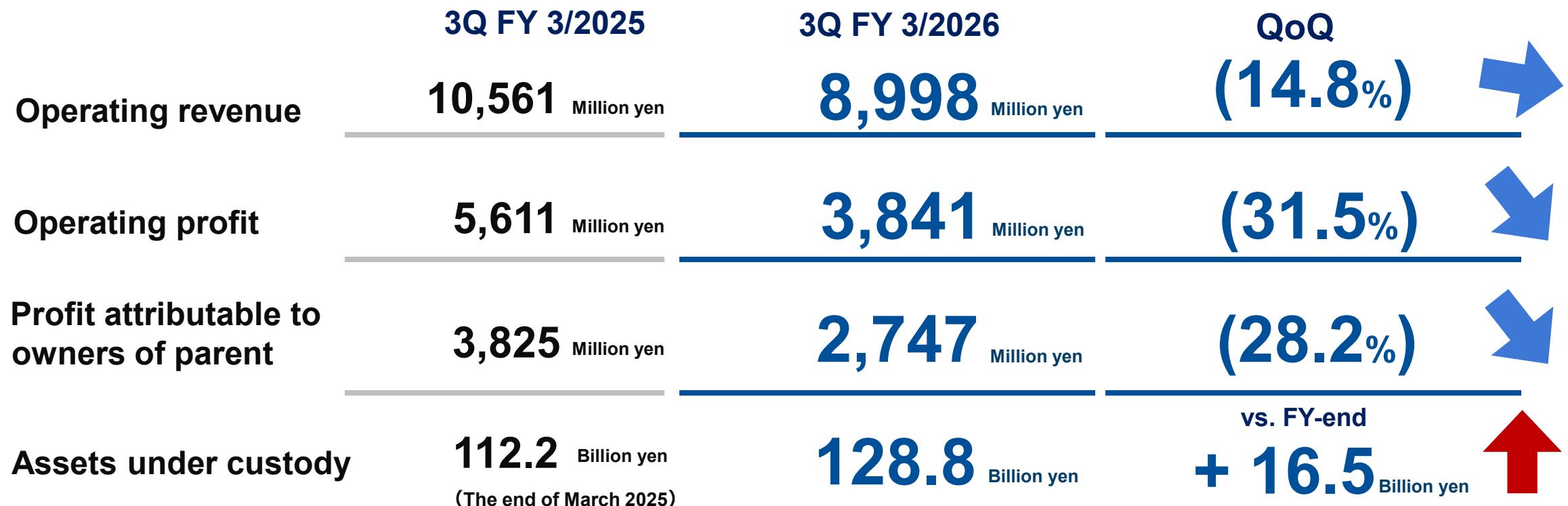
金融を、もっと面白く。



Assets under custody, a key management KPI, progressed steadily and exceeded the plan, reaching the fiscal year-end target of JPY 130.0 billion ahead of schedule as of the end of November.

Supported by this steady growth in assets under custody, our Company secured resilient earnings, generating operating revenue of approximately JPY 3.0 billion per quarter even during a prolonged period of low FX market volatility (see p. 11, Operating Revenue Trends).

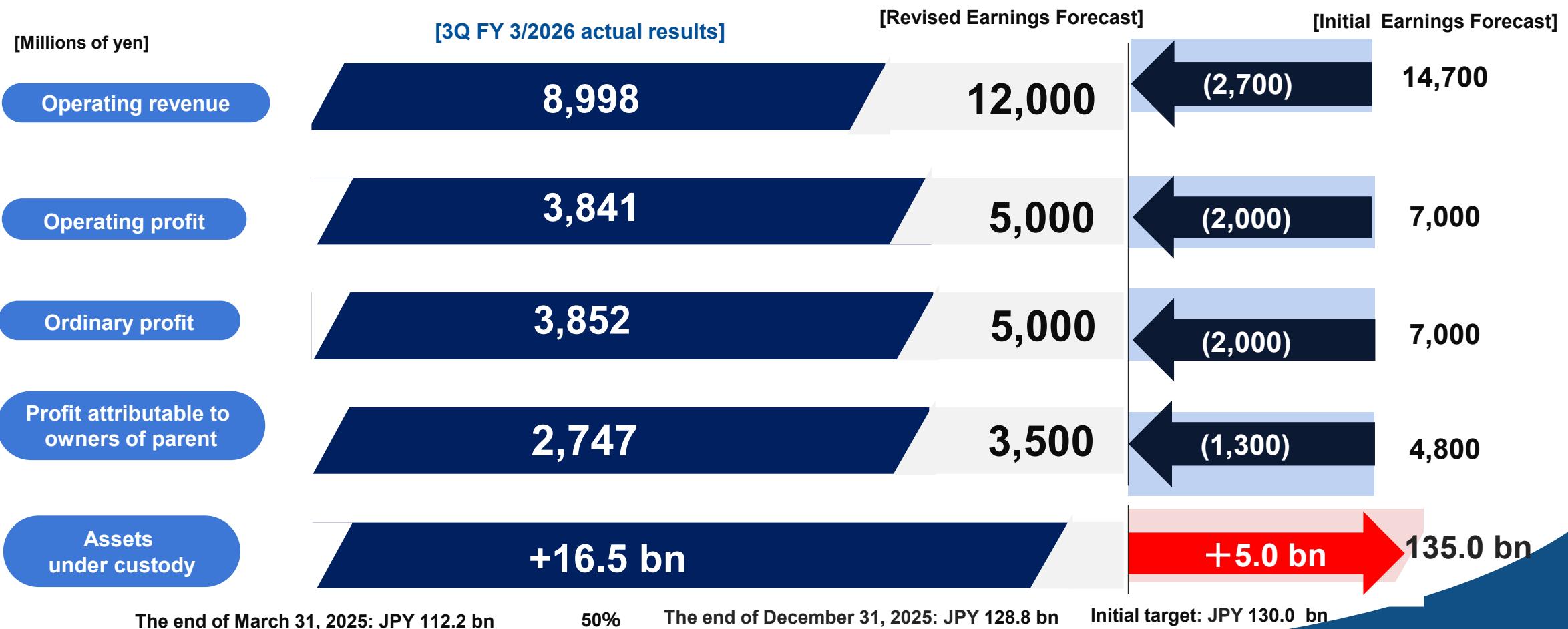
However, unlike the first half of the previous fiscal year—when sharp market fluctuations were triggered by two rounds of BoJ FX interventions and the so-called “Reiwa Black Monday” in August—no comparable volatility-driven upside was observed. **As a result, the prolonged low-volatility environment has caused revenue progress to lag behind expectations**, and our Company has revised downward its full-year earnings forecast.



Full-Year Consolidated Earnings Forecast for FY 3/2026



- ✓ Assuming that the low-volatility environment in major currency pairs observed through the 3Q will continue into the 4Q, our Company has lowered its expected average revenue yield and revised downward its full-year forecast for operating revenue and profits at each level.
- ✓ Meanwhile, supported by our Company's unique original services—such as the introduction of LIGHT pairs on "Minna-no FX" and the launch of new currency pairs offering the highest swap points in our Company's history (e.g., Swiss franc and Turkish lira pairs)—assets under custody reached the year-end target of JPY 130.0 billion ahead of schedule in November. Accordingly, our Company has revised upward its year-end target for assets under custody by JPY 5.0 billion, from JPY 130.0 billion to **JPY 135.0 billion**, and expects this to contribute to earnings from the next fiscal year onward.

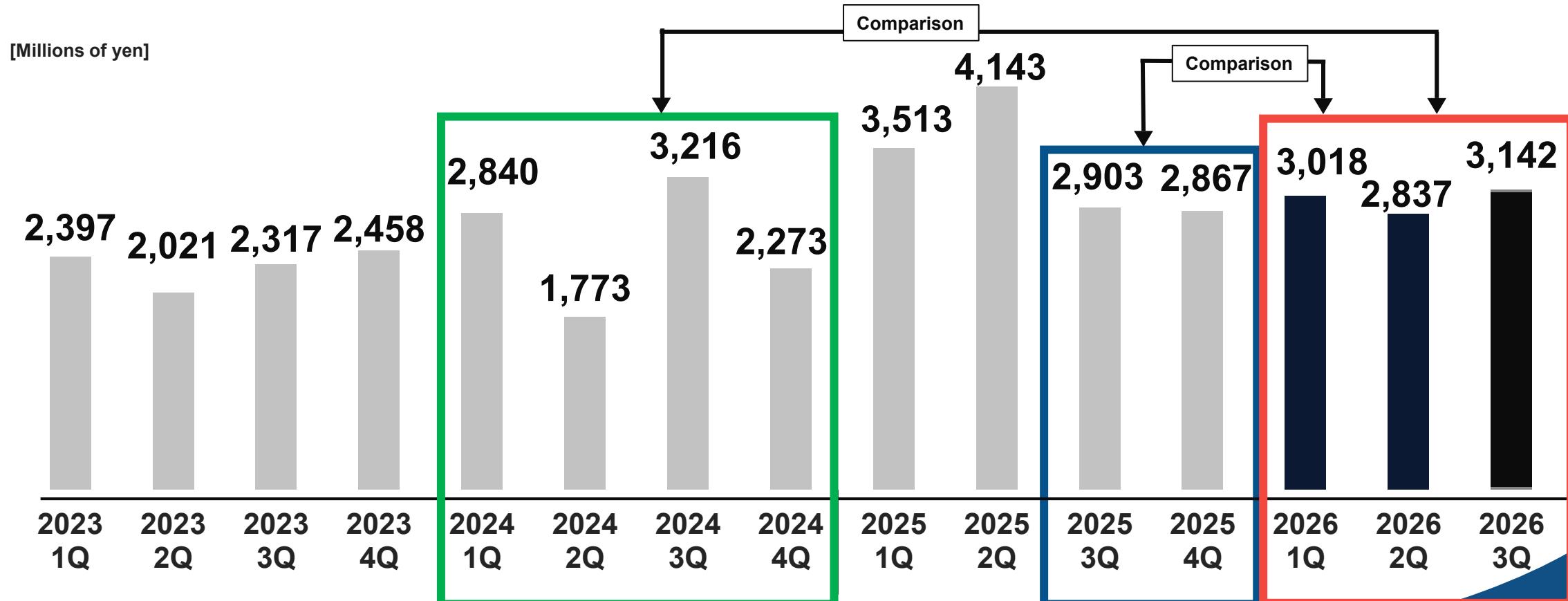


Operating Revenue Trends

金融を、もっと面白く。



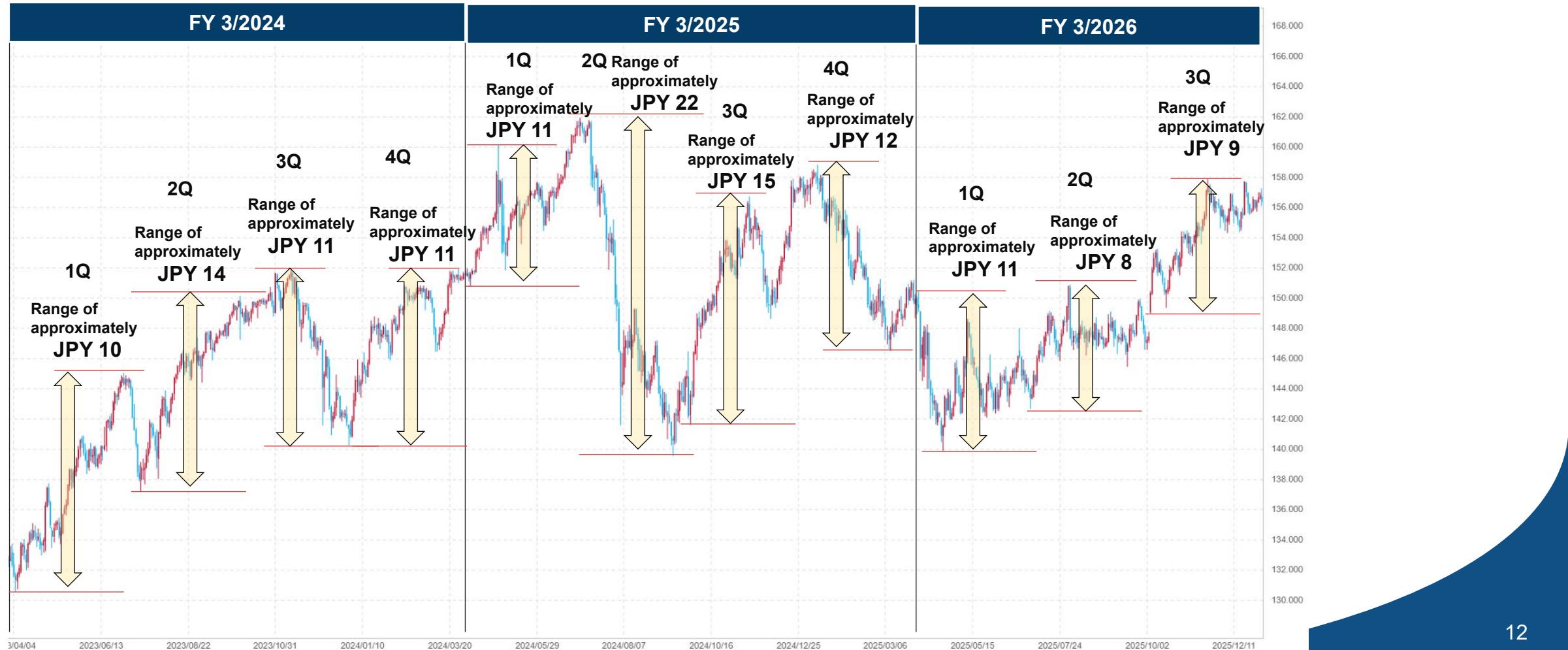
- ✓ Even under the prolonged low-volatility market conditions since the second half of the previous fiscal year, our Company secured quarterly operating revenue of approximately JPY 3.0 billion.
- ✓ Earnings capacity during periods of limited market movement has already exceeded the average quarterly operating revenue recorded in the fiscal year before last as well as that of the second half of the previous fiscal year, indicating that the steady accumulation of assets under custody is firmly supporting and raising the baseline level of operating revenue.



USD/JPY Exchange Rate Trends Over the Past Three Years

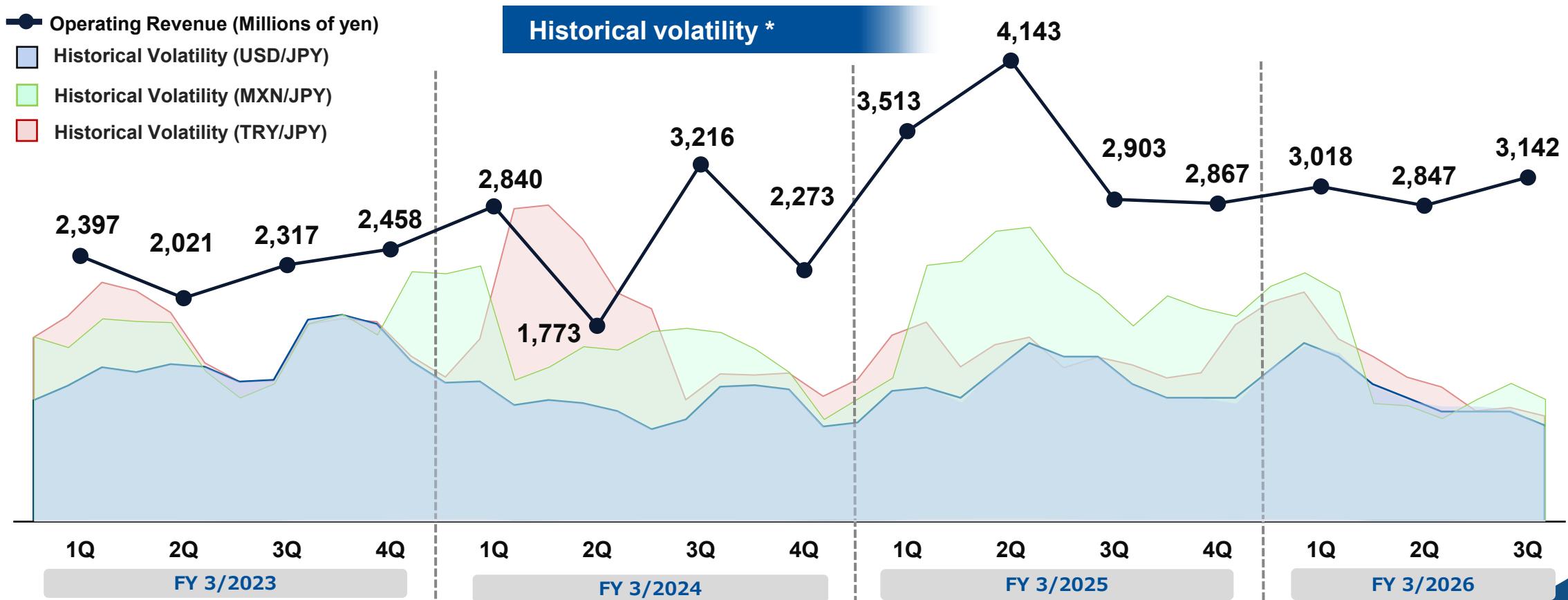
- While the quarterly USD/JPY trading range exceeded JPY 10 in every quarter over the past two fiscal years, the range narrowed to within JPY 10 in both the 2Q and 3Q of the current fiscal year, indicating that market conditions have become increasingly range-bound.

USD/JPY (Daily chart)



Market Overview for 3Q FY 3/2026

- ✓ In the 3Q, the market remained range-bound with limited momentum, and historical volatility in major currency pairs declined.
- ✓ In addition, historical volatility fell notably in the Mexican peso and the Turkish lira—high-yield currencies on which our Company focuses.



* Historical volatility is one of the technical analysis methods and is the rate of price fluctuation statistically calculated based on historical data.

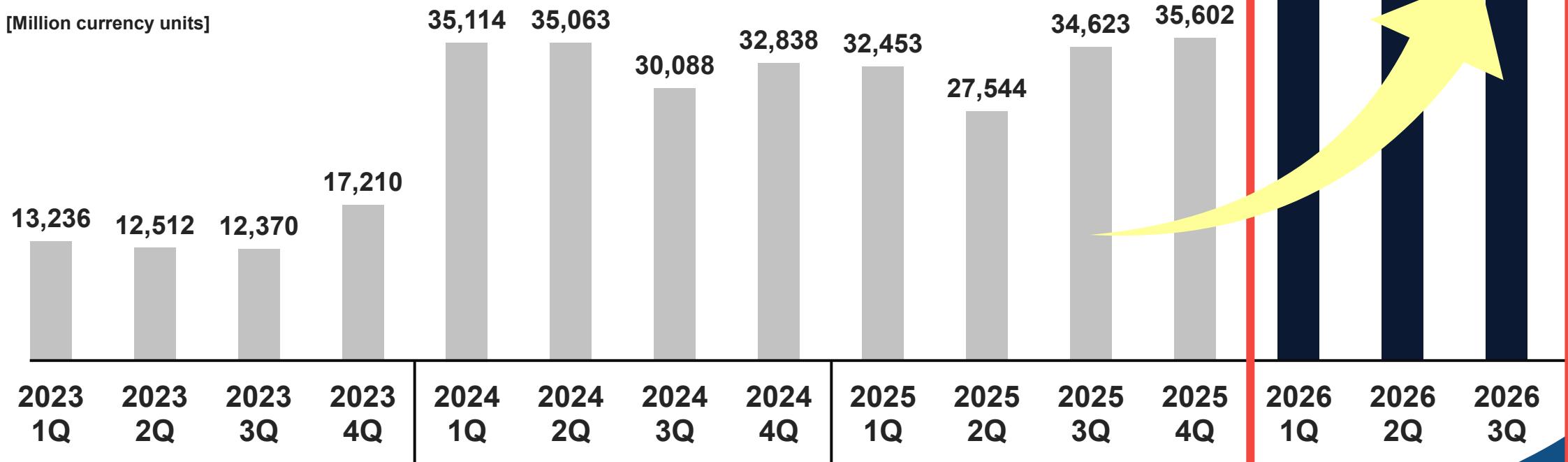
If past price fluctuations are small, historical volatility will be small, and if past price fluctuations are large, historical volatility will be large.

The figure above is calculated based on price fluctuation data for the past 60 days, which is a quarterly accounting period.

Quarterly Trend in Customer Open Positions

- ✓ Except for the externally driven range-bound market conditions, fundamentals such as assets under custody, open positions, and effective margin remain extremely strong.
- ✓ Supported by the steady increase in assets under custody, new position openings rose, **and customer open positions*** continued to reach successive record highs.
- ✓ When market conditions become more volatile going forward, a larger number of position closings is expected, **which could create opportunities for increased revenue.**

Note: "Customer open positions" refers to the volume of FX positions (long and short) opened by customers that remain outstanding and have not yet been closed.



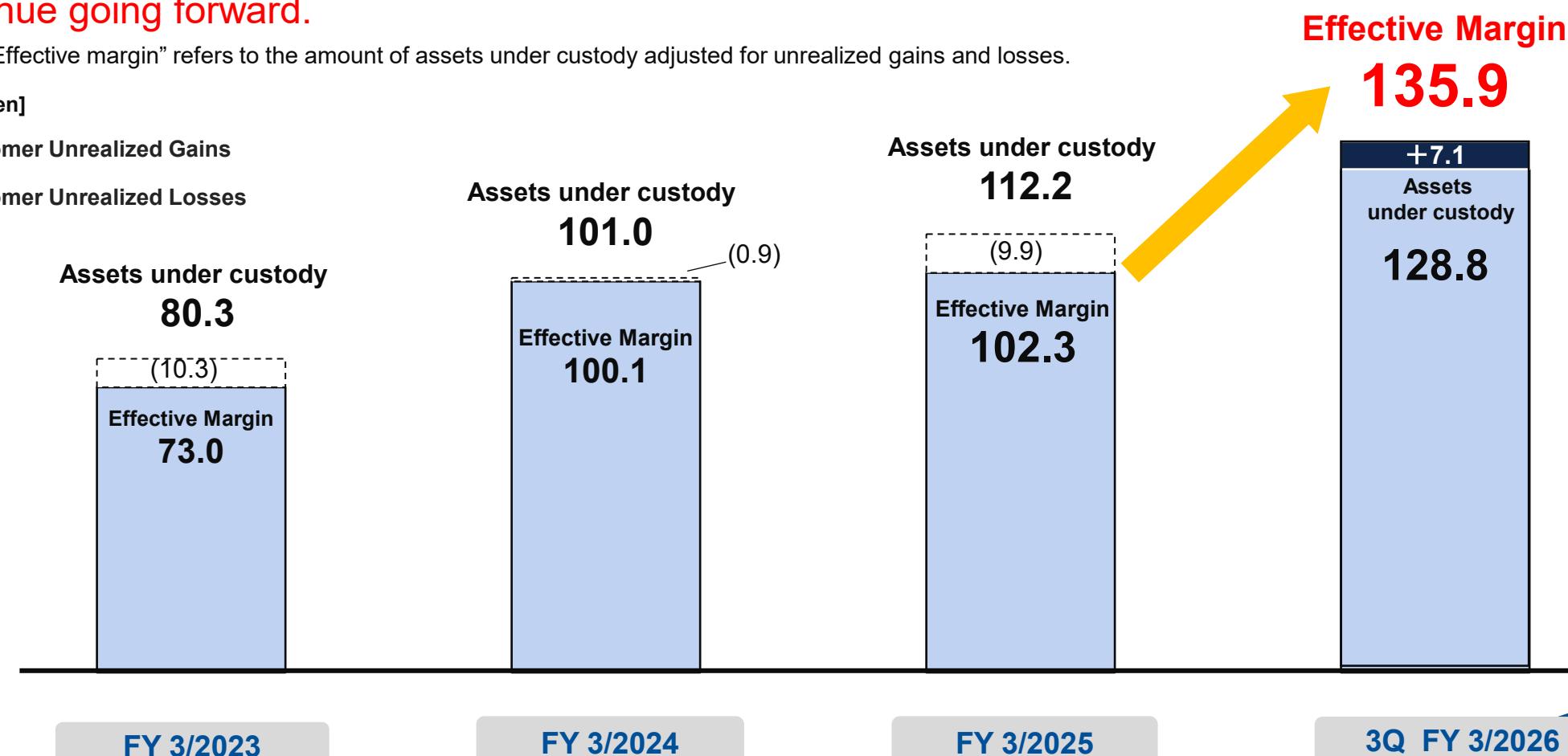
Trend in Effective Margin

- ✓ As customer unrealized gains increased, **the balance of effective margin*** reached a record-high level.
Our Company's capacity to seize future investment opportunities has strengthened.
- ✓ This adds further support to assets under custody and is **expected to create opportunities for increased revenue going forward.**

Note: "Effective margin" refers to the amount of assets under custody adjusted for unrealized gains and losses.

[Billion yen]

■ Customer Unrealized Gains
□ Customer Unrealized Losses

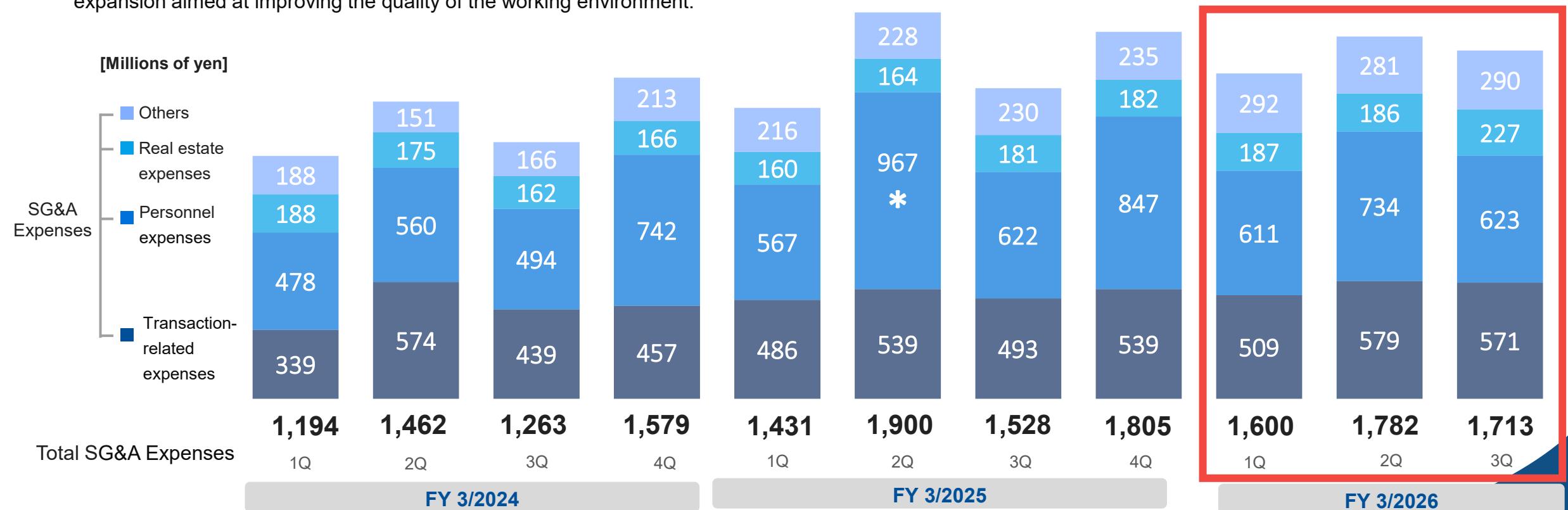


Transition of SG&A Expenses

金融を、もっと面白く。



- ✓ To achieve the medium-term management plan target for assets under custody, our Company continued to focus on proactively investing in marketing expenses. **As advertising and promotional expenses increased compared with the previous fiscal year**, transaction-related expenses have been trending higher year on year.
- ✓ Cashback provided through large-scale campaigns implemented as a key initiative in the current fiscal year is recorded as a deduction from operating revenue and is therefore not included in advertising and promotional expenses.
- ✓ To attract and retain highly qualified talent, our Company continues to pursue **a balance between high ROE and competitive wage levels (including ongoing salary increases)**. As part of its investments in human capital, personnel expenses have been on an upward trend. Real estate expenses increased due to office expansion aimed at improving the quality of the working environment.



Note: This amount includes a temporary increase of approximately JPY 250 million resulting from the impact of a change in accounting estimates.

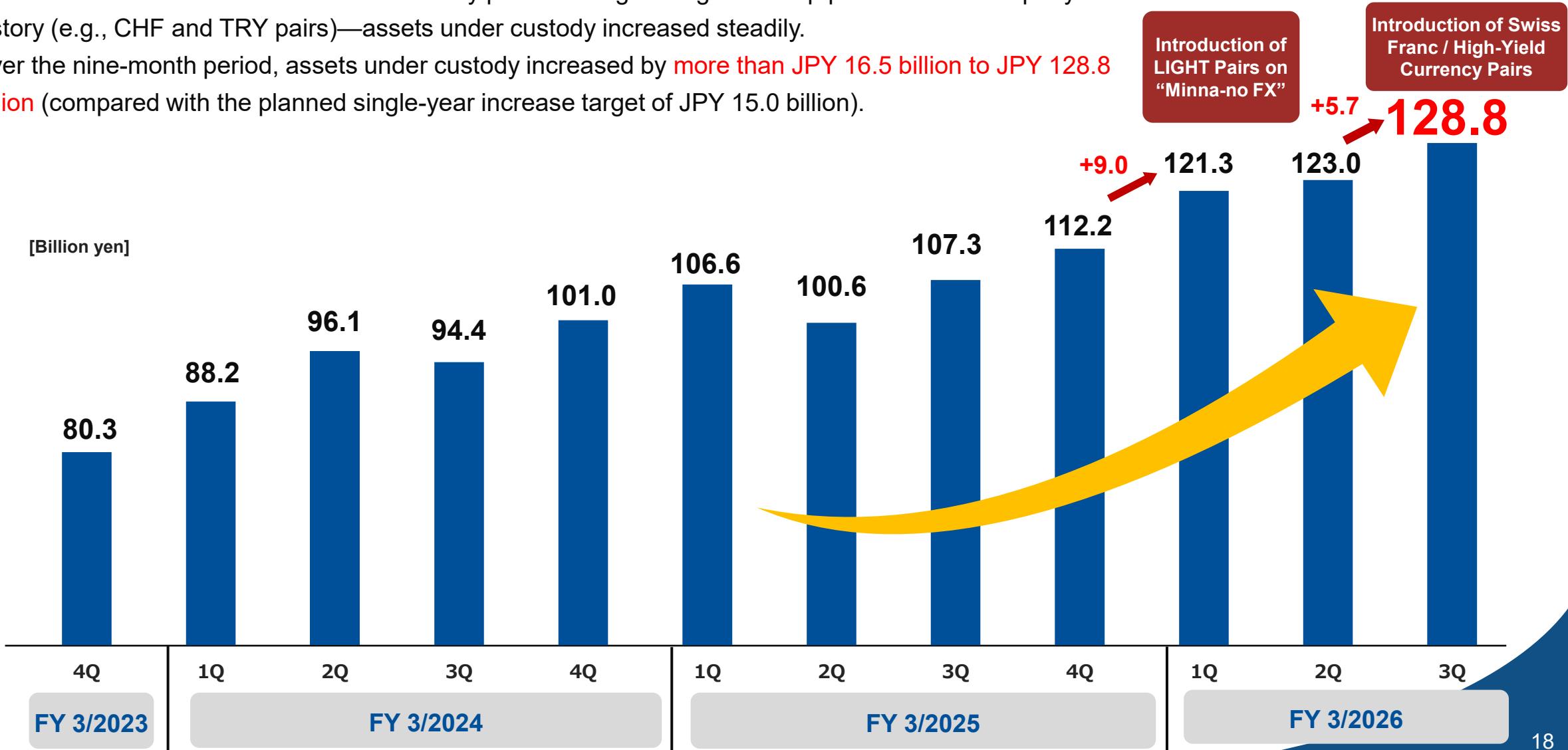
Quarterly Consolidated Financial Results

[Millions of yen]	3Q FY 3/2025				3Q FY 3/2026			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	3Q 2025 Oct to Dec	
Operating revenue	3,513	4,143	2,903	2,867	3,018	2,837	3,142	+8.2%
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%]	1,410 [44.9%]	+5.5%
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%]	1,409 [44.9%]	+5.8%
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%]	1,000 [31.8%]	+6.4%

Trends in Assets Under Custody

- ✓ Supported by our Company's unique original services—such as the introduction of LIGHT pairs on "Minna-no FX" and the launch of new currency pairs offering the highest swap points in our Company's history (e.g., CHF and TRY pairs)—assets under custody increased steadily.
- ✓ Over the nine-month period, assets under custody increased by **more than JPY 16.5 billion** to **JPY 128.8 billion** (compared with the planned single-year increase target of JPY 15.0 billion).

金融を、もっと面白く。

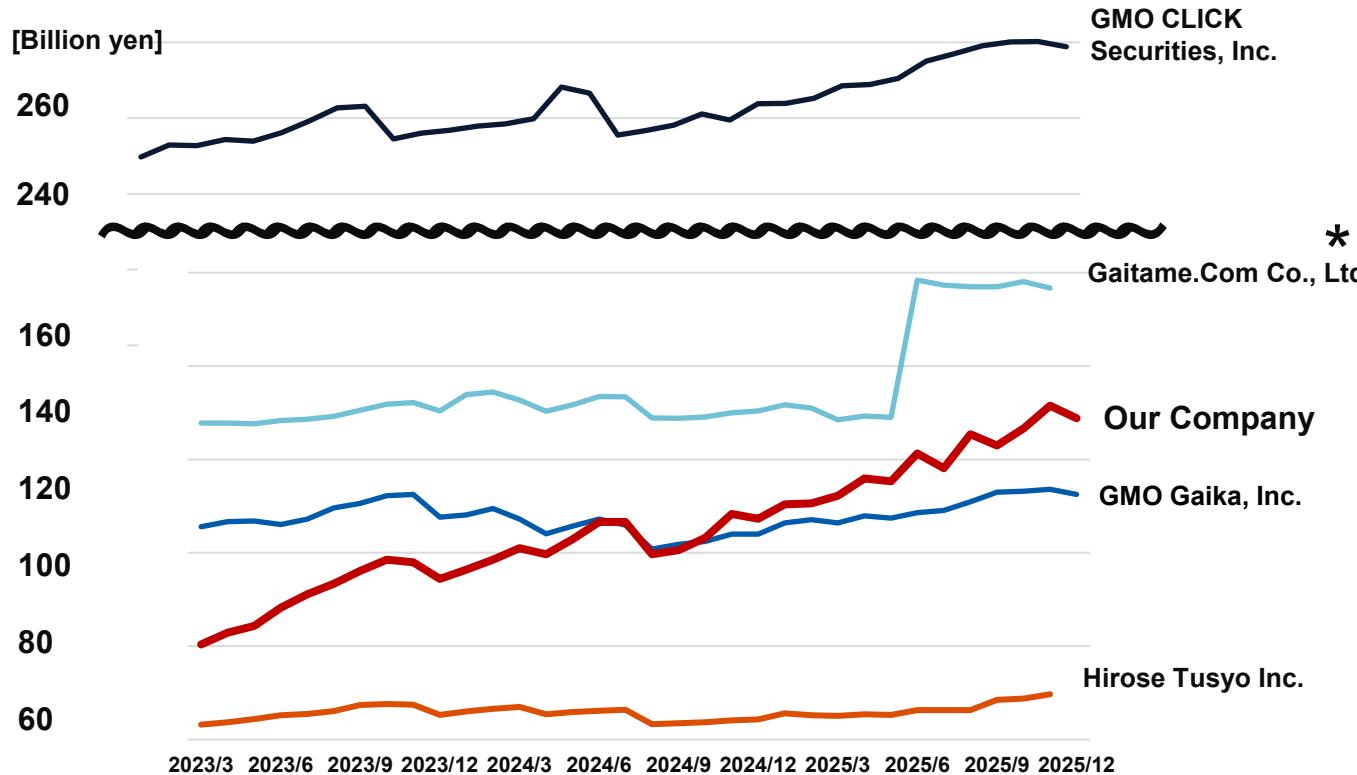


Comparison of Other Companies in the FX industry in Terms of Assets Under Custody



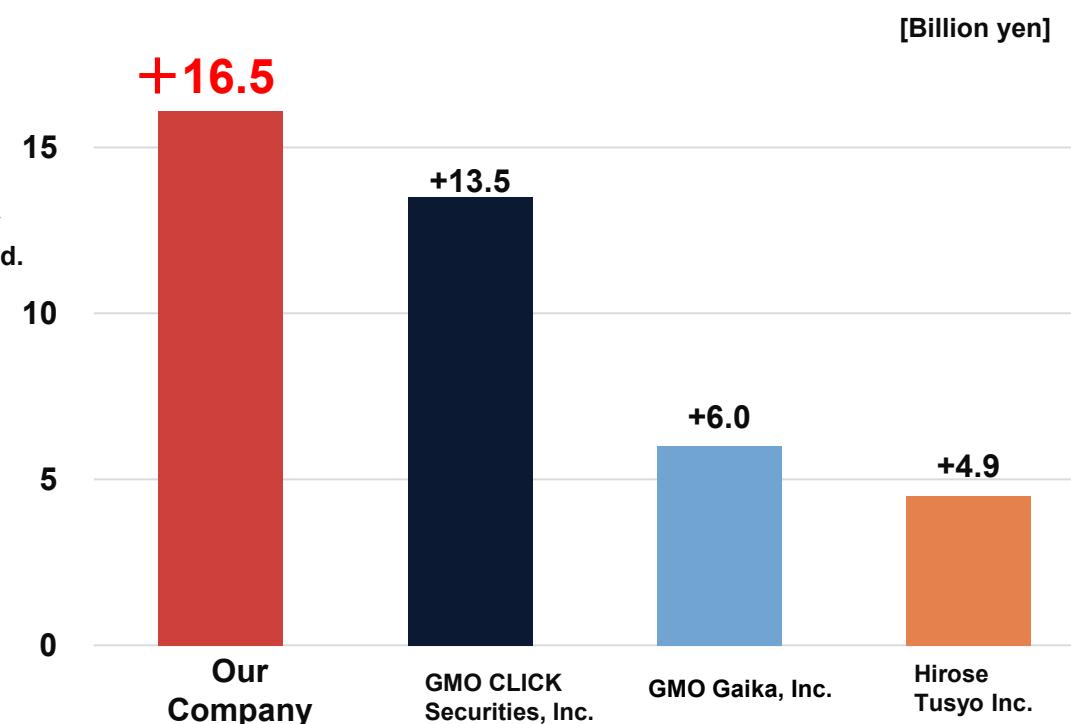
- ✓ Amid intensifying competition over product specifications such as spreads and swap points, our Company launched LIGHT pairs on "Minna-no FX" in April and introduced new Swiss franc-related currency pairs offering the highest swap points in our Company's history in September. Throughout the year, our Company also strengthened customer incentives, including the implementation of large-scale campaigns. As a result of these initiatives, **our Company achieved the highest increase in assets under custody on a cumulative nine-month basis through the 3Q.**
- ✓ Reflecting this strong customer acquisition momentum, **our Company revised upward its year-end target for assets under custody from JPY 130.0 billion to JPY 135.0 billion.**

Changes in Assets Under Custody



Note: The assets under custody of Gaitame.com Co., Ltd. include amounts transferred in connection with the service integration with Money Partners Co., Ltd. implemented on June 28, 2025.

Schedule of Changes in Assets Under Custody (April 2025—December 2025)



Source: Monthly assets under custody related to FX from firms that disclose this information on their websites or in disclosure documents. 19

Market Review for 3Q FY 3/2026

USD/JPY (Daily chart)



Market Overview

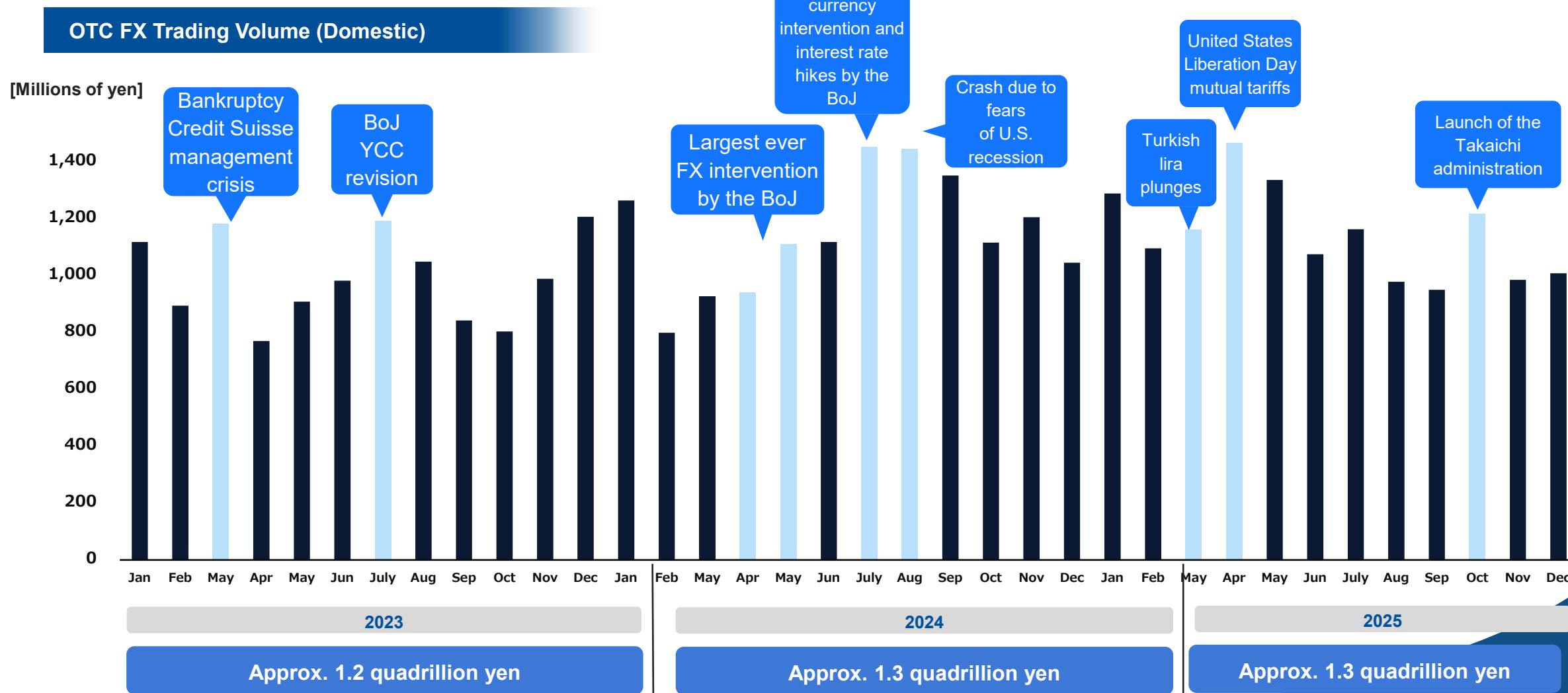
During the 3Q, USD/JPY rose in October as the yen weakened following Ms. Sanae Takaichi's victory in the LDP presidential election, which heightened expectations for future fiscal expansion and led to a decline in market expectations for an early BoJ rate hike. Against this backdrop, USD/JPY temporarily climbed to the upper JPY 150 range.

In November, USD/JPY continued to trend higher, with the U.S. dollar strengthening against the yen. Market participants remained focused on U.S. economic indicators and developments in U.S.–China relations, and the overall tone continued to favor dollar buying.

In December, USD/JPY traded in a range around the mid-JPY 150 levels, as year-end position adjustments kept the pair largely range-bound. Mid-month, the BoJ's move toward policy normalization—such as raising the short-term policy rate from 0.5% to 0.75%—was increasingly recognized by the market and provided some support for the yen.

Trends in Total Trading Volume of the Domestic OTC FX Market

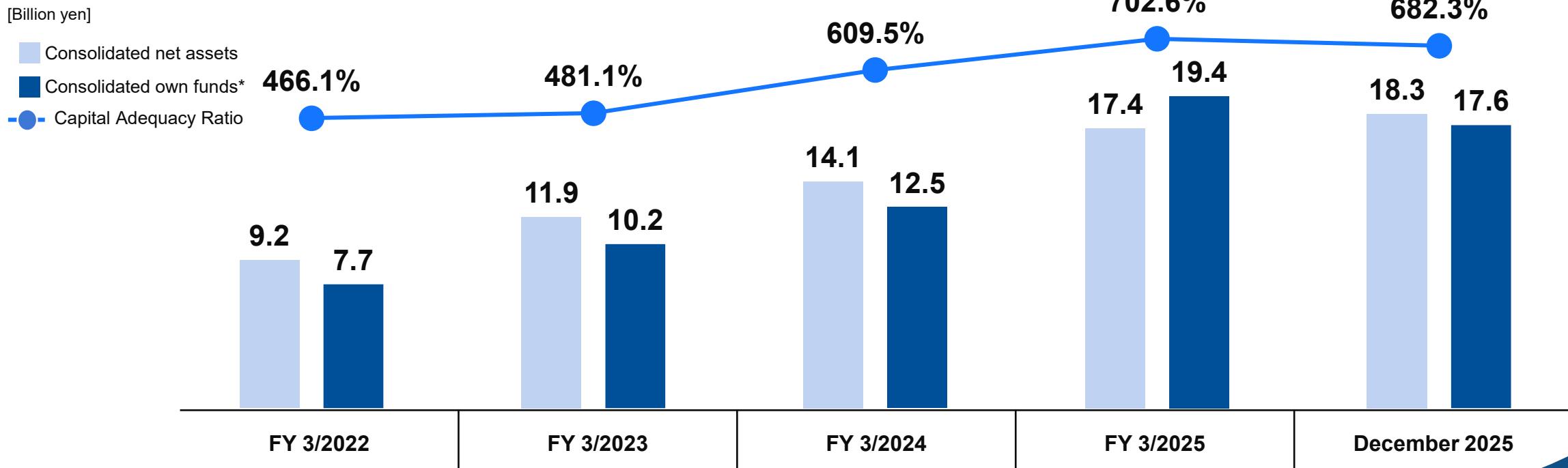
- ✓ Trading volume temporarily increased following the launch of the Takaichi administration, but has since returned to calmer levels.



Consolidated Net Assets, Consolidated Own Funds and Financial Security



- ✓ The capital adequacy ratio remained above 600%, and the surplus margin under stress testing also increased, improving our Company's risk tolerance for future expansion of its FX business.
- ✓ While assets under custody have been increasing, risk exposure has also been trending upward amid more active market conditions. If total risk were to exceed capital, our Company could be required to restrict trading to comply with regulatory requirements, which may result in missed revenue opportunities.
- ✓ Accordingly, building up the capital base of Traders Securities is critical to capturing revenue opportunities. For our Company, the accumulation of retained earnings is essentially equivalent to reinvestment in the business.



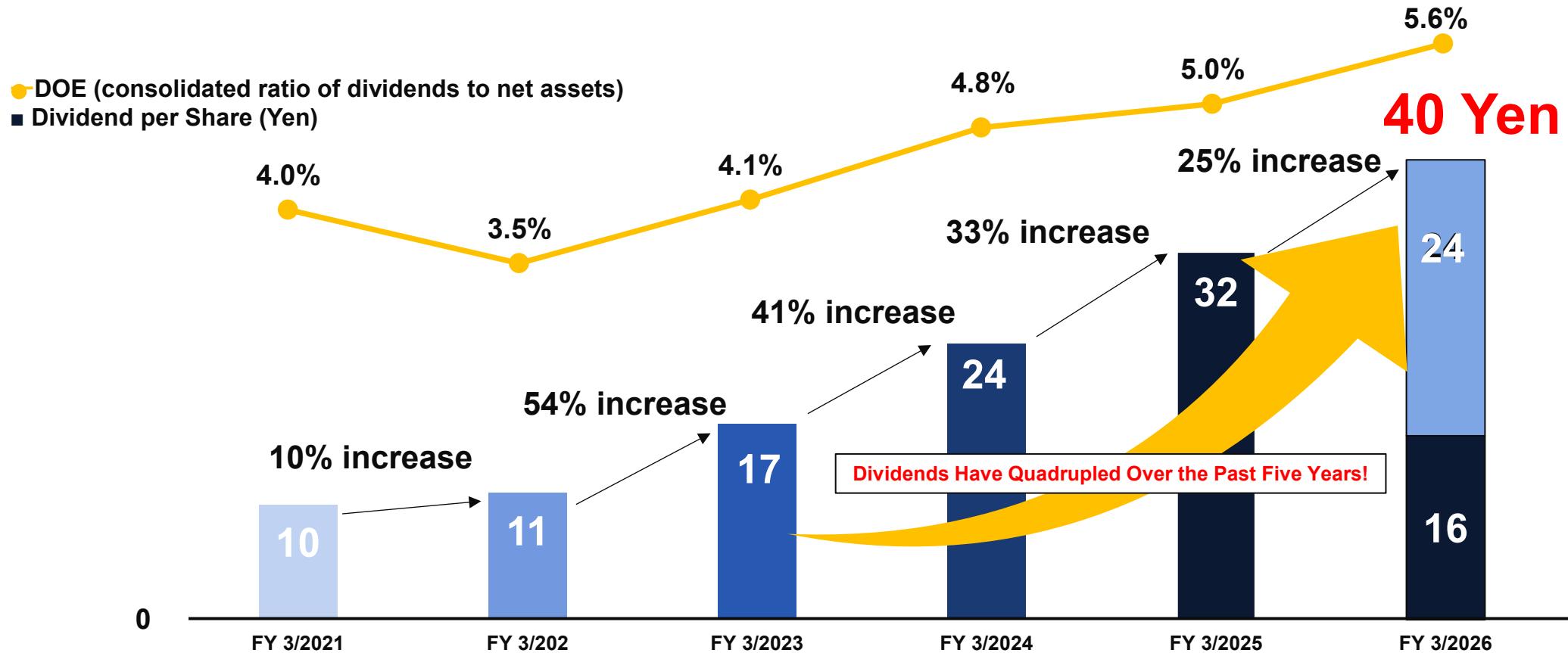
Note: Consolidated own funds = Consolidated Cash and Deposits + Short-term Deposits - Interest-bearing Debt

[Short-term funds attributable to the Group, excluding cash segregated as deposits for customers]

Shareholder Returns

Shareholder Returns

- ✓ The forecast year-end dividend is **JPY 24 per share**, bringing total annual dividends to a planned **JPY 40 per share**, marking **the fifth consecutive year of dividend increases**.
- ✓ Shareholder return policy: Our Company targets a consolidated dividend on equity (DOE) ratio of approximately 4% and will provide stable dividends as well as conduct agile share repurchases as appropriate. By adopting DOE as its key return metric, our Company aims to deliver stable dividend increases without being overly affected by single-year earnings fluctuations, **as long as it remains profitable**.
- ✓ Since initiating dividend payments, our Company has **increased dividends for five consecutive fiscal years**. **DOE stands at 5.6%**, and total annual dividends have **quadrupled** over the past five years.



Progress of New Initiatives Toward a Differentiation Strategy that Creates Added Value

Building a Sustainable Growth Foundation Through an Intellectual Property Strategy



» In its Medium-Term Management Plan, our Company positions the “formalization of technological value into intellectual property rights” as a core pillar of its growth strategy and began full-scale implementation from the previous fiscal year. By converting the technological capabilities, know-how, and original ideas accumulated within our Company into protected intellectual property, our Company aims to enhance corporate value and achieve sustainable growth, **and has successfully obtained its first patent grant.**

Achieving Both the Difficulty of Imitating a High-Profit Business Model and the Reproducibility of Growth

- 1 By protecting high-profit product design, UI, and proprietary AI technologies through intellectual property, **our Company enhances the difficulty of imitation.**
- 2 **Establish medium- to long-term barriers to entry** that support the sustainability of competitive advantage.
- 3 **Advance the shift away from intensifying price competition** through technology-driven differentiation.
- 4 **Laying the groundwork for diversifying revenue sources** with a view toward future business expansion and service development.

→ The intellectual property strategy is positioned as a key driver supporting our Company’s medium- to long-term growth.

Execution of the Intellectual Property (IP) Strategy: Maximizing Business Value Through Offensive and Defensive Approaches



Offensive IP that Drives Growth and Defensive IP that Supports Stability

Offensive

✓ **Promoting Monetization through the Expansion of Strategies in “Minna-no System Trade” (Patent application pending)**

- From the next fiscal year onward, “Minna-no System Trade” is expected to enter a full-scale growth phase, with plans to add numerous new strategies. **Many of the strategies to be implemented have already been filed for patent protection.**
- By expanding the lineup while mitigating imitation risks, our Company aims to establish a foundation for stable and **sustainable revenue growth through an increased number of strategies.**

✓ **AI Chart System (Patent application pending)**

- Through a proprietary chart analysis system powered by AI technology currently under patent application, our Company delivers high value-added information to support investment decision-making. By leveraging proprietary designs in analysis logic and visualization methods, our Company differentiates **its services and strengthens its competitive advantage.**

Patent applications are currently pending for many other technologies. Our Company is advancing efforts to secure and protect new business domains→ To create added value in its financial business and establish barriers to entry, our Company is promoting its intellectual property strategy on a full-scale basis.

Defensive

✓ **Technology Related to LIGHT Pairs (Patent Granted)**

- Patenting the business model related to LIGHT pairs, which is already contributing significantly to earnings.
- Protected by patents covering our Company's proprietary UI and system design.
- Establishing barriers to entry and deterring imitation through preventive measures.

→**Structurally protecting a proven high-profit business model through intellectual property rights.**

Progress of FY 3/2026 Initiatives

Initiatives for FY 3/2026 (Product Competitiveness)

金融を、もっと面白く。



- » The new Swiss franc currency pairs introduced in September 2025, which offer the highest swap points in our Company's history, remain highly differentiated in the market with limited competition. These pairs have grown steadily and have seen strong trading activity, contributing to stable revenue generation as well as an increase in assets under custody.

- ✓ 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 FY 3/2026 (Marketing)

金融を、もっと面白く。



» Campaigns aimed at enhancing swap point offerings—one of our Company's key strengths—proved effective, contributing to an increase in assets under custody and expanding earning opportunities for customers.

✓ Our Company further strengthened its key competitive advantage—swap points—through initiatives such as the “Up to 50% Swap Increase Campaign” and the “Swap No.1 Challenge Campaign.”

In addition, our Company launched multiple attractive campaigns designed to address customer needs, contributing to increased assets under custody, improved customer satisfaction, and expanded earning opportunities for customers.

✓ Our Company will strengthen its outreach to individuals with no prior FX investment experience, aiming to further increase the number of newly opened accounts.



Initiatives for FY 3/2026 (Evaluations by External Organizations)



» “Minna-no FX” and “LIGHT FX” were ranked No. 1 in the FX Swap Points category of the 2026 Oricon Customer Satisfaction® Survey. This top ranking was achieved in recognition of the expansion of currency pairs and the improved trading environment through LIGHT pairs, our Company’s ongoing efforts to enhance swap point conditions, as well as the accumulation of customer-focused promotions and campaigns.

- ✓ Our Company strengthened the continued implementation of swap point-focused campaigns, including the launch of new currency pairs combining the Swiss franc with high-yield currencies offering the highest swap points in our Company’s history, as well as campaigns such as the “Swap No.1 Challenge Campaign” and the “Up to 50% Swap Increase Campaign.”
- ✓ As a result, the image of “Traders Securities equals swap points” has been further reinforced, enabling our Company to appeal to a broad range of customers, from beginners to experienced FX traders.



Initiatives for FY 3/2026 (Marketing)

金融を、もっと面白く。



» Robert Ryuji Akiyama Featured in Our New TV Commercials—Airing from July!

Leveraging his distinctive expressive style, we aim to enhance brand awareness among both first-time and experienced FX investors.

- ✓ 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 FY 3/2026 (New Initiatives)

金融を、もっと面白く。



» Our Company launched its official YouTube channel, "Traders Securities – Making Finance More Enjoyable."

Our Company delivers video content that addresses a wide range of everyday questions and interests related to investing and money, providing clear explanations to make finance more accessible and enjoyable for a broad audience.

- ✓ For its first series, our Company released content themed around the basics of investing, featuring guests such as Nishida from the comedy duo Lalande.
- ✓ Official YouTube Channel: "Traders Securities – Making Finance More Enjoyable"

<https://www.youtube.com/@traderssec.chn01>



Initiatives for FY 3/2026 (Cover Transaction Profitability)

金融を、もっと面白く。



» Our Company plans 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]

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

[FY 3/2026]

- Goldman Sachs Securities [added June 2025]
- **HSBC(Hong Kong and Shanghai Banking Corporation)**
- **BNP Paribas S.A.**

[Added December 2025]



By leveraging relationships with more than 20 financial institutions, our Company aims to maximize revenue by reducing coverage costs through the pursuit of best pricing.

Corporate Venture Capital (CVC) Fund Investment Status



» Investments by the CVC fund established in April 2023 have been progressing steadily. Through strategic investments in companies with innovative technologies and those that contribute to ESG-driven management—where synergies with our Company's business are expected—our Company supports the growth of its investees and builds new pillars of business.

Investment Timing	Portfolio Company	Business Description	Targeted Business Synergies
1 July 2023	Doctors, co., Ltd.	Providing integrated business development solutions in the medical DX domain.	Provides online medical services to our Company's customers, aiming to enhance customer satisfaction.
2 November 2023	Helpfeel Inc.	Develops and provides "Helpfeel," a search-based FAQ system boasting a search hit rate of 98%.	Improving the quality of FAQs on our Company's service website.
3 March 2024	Arktus Therapeutics Co., Ltd.	Develops iPSC-derived cartilage products based on research findings from the Kyoto University Center for iPS Cell Research and Application (CiRA) and Saga University.	Realizing well-being-oriented lifestyles and a sustainable society through the extension of healthy life expectancy.
4 September 2024	Rege Nephro Co., Ltd.	Develops small-molecule therapeutics discovered through drug discovery using patient-derived iPS cells for kidney disease, as well as regenerative medicine products for kidney disease leveraging proprietary technologies to differentiate iPS cells.	Through its investment in the company, which is engaged in innovative regenerative medicine using human iPS cells, our Company aims to contribute to realizing individual well-being-oriented lifestyles and a sustainable society.
5 November 2025	labol inc.	Operates a financial services business that supports fundraising for freelancers, sole proprietors, and SMBs (small and medium-sized businesses), as well as a media business that provides funding-related information services for businesses.	By leveraging the investee company's fintech technologies and know-how in financial product development, our Company will accelerate the development of new financial services across the Group, thereby contributing to the advancement of its "Technology × Finance" strategy.

Note: Only investee companies that have been publicly disclosed are included.

The investment amount is included in investment securities in our Company's financial results materials.

Appendix

Analyst Report Published by Shared Research Inc.

金融を、もっと面白く。



- ✓ An analyst report on our Company prepared by Shared Research Inc. has been published.

https://www.tradershd.com/pdf/report/8704_JP_20260119.pdf

- ✓ The report was prepared based on independent research and analysis from a third-party perspective and provides a comprehensive overview of **our Company's business profile and medium- to long-term growth strategy**. The content is scheduled to be updated in line with our Company's quarterly earnings announcements going forward.

- ✓ A full English version of the report is scheduled to be published from March 2026 onward. Through the preparation and release of these reports, **our Company will proactively enhance its outreach to overseas institutional investors**.

カバレッジ開始日: 2026年1月19日
最終更新日: 2026年1月19日

8704
トレイダーズホールディングス

企業正式名称 トレイダーズホールディングス株式会社	本社所在地 東京都渋谷区恵比寿4-20-3恵比寿ガーデンプレイスタワー
上場市場 東証スタンダード	決算月 3月
設立年月日 1999年11月5日	上場年月日 2005年4月7日

当レポートは、掲載企業のご依頼により株式会社シェアードリサーチが作成したものです。投資家の各企業の『取扱説明書』を提供することを目的としています。正確で客観性・中立性を重視した分析を行うべく、弊社ではあらゆる努力を尽くしています。中立的でない見解の場合は、その見解の出所を常に明示します。例えば、経営側により示された見解は常に企業の見解として、弊社による見解は弊社見解として提示されます。弊社の目的は情報を提供することであり、何かについて説得したり影響を与えるたりする意図はありません。ご意見等がございましたら、sr_inquiries@sharedresearch.jp までメールをお寄せください。

Research Coverage Report by Shared Research Inc.

Selected in an index component as a company with high investment attractiveness



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

Selected for “Forbes Asia’s 200 Best Under A Billion 2025”!



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

Our Company delivered an on-site lecture on financial and economic education as part of the “Career Design” course at Gakushuin University. Through the program, participants not only gained fundamental knowledge of finance and economics, but also shifted their mindset toward more constructive long-term asset building.



Our Company delivered an on-site lecture on financial and economic education as part of the “Career Design” course taught by Professor Kamihito Takeuchi (Specially Appointed Visiting Professor) at Gakushuin University.

Focusing on the strong affinity between the financial and investment theories covered in the course and the essential concept of career design, our Company sought to contribute—albeit in a modest way—to students’ career development through more practical financial and economic education. With this objective, Director Iguchi of Traders Securities Co., Ltd. delivered a special lecture.

The lecture was very well received by students. One student commented, “Previously, I tended to view investing as having strong gambling-like aspects and was concerned about the risk of loss. Through this lecture, I learned that with appropriate financial literacy, investing can be an effective means of long-term asset building.” Another student stated, “I was able to deepen my understanding of the principles of long-term, regular, and diversified investing, as well as the mechanism of compound interest. I realized that compound interest—where interest becomes new principal and generates further interest—is a core element of asset building that leverages time.”



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.

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.

Inquiries about this material

TRADERS HOLDINGS CO., LTD.
ir@tradershd.co.jp



金融を、もっと面白く。