Financial Results for the Three Months Ended June 30, 2026 (FY3/2027 1Q)

TRADERS HOLDINGS CO., LTD.

Securities Code: 8704
July 31, 2026

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JPX-NIKKEI Mid Small

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Competitive Advantages of the Company Group

✓ To date , the Company Group has created new value based on its strengths in product capabilities and system development capabilities . Going forward , the Company will further enhance these strengths , while establishing new capabilities in product creation and intellectual property strategy , thereby achieving greater competitive advantages and delivering new value.

みんなのFX LIGHT FX LIGHTペア LIGHTペア

・Stable provision of industry-leading spreads and swap points

LIGHTペア

CHF/TRY

CHF/MXN

CHF/ZAR

Product Competitiveness

みんなのFX

LIGHT FX

Product Creation Capability

Create New Values

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New Domains

Development Capability

FleGrowth

■Cost ■Quality
■Speed ■Know-how

Renovation みんなのシストレ

Renovation みんなのオプション

・Outstanding problem-solving capabilities backed by over 20 years of FX-focused expertise
・Exceptional development speed that enables rapid response to market changes
・Low-cost operations realized through group synergies

Intellectual Property Strategy

・Protect excess earning power through intellectual property
・Establish uniqueness and strengthen competitive advantage
・Maximize revenue opportunities

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Financial Highlights of FY3/2027 1Q

FY3/2027 1Q Executive Summary

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Operating revenue ○	Operating profit ○	Operating Profit Margin ◎	Assets under custody △
3,974 Million yen	2,097 Million yen	52.8 %	139.0 Billion yen
QoQ +31.7%	QoQ +50.2%	QoQ +6.6 percentage points	Change from FY-End +5.7 Billion yen

- ✓ During FY3/2027 1Q, the range-bound market that had persisted since the previous quarter became even more pronounced (see page 8), resulting in la challenging market environment characterized by lower volatility.
- ✓ Against this backdrop, temporary increases in trading activity during periods of market volatility caused by FX interventions in April and May, together with revenue opportunities arising from instability in the interest rate markets for certain currencies amid geopolitical tensions related to Iran, enabled the Company to provide industry-leading spreads and swap points while securing solid earnings. As a result, operating revenue reached 3.9 billion yen, marking the third-highest quarterly level on record, while maintaining a high operating profit margin.
- ✓ Assets under Custody increased by 5.7 billion yen from the end of the previous fiscal year, representing steady progress toward the full-year target increase of 16.8 billion yen. Meanwhile, competition intensified further as leading industry peers strengthened their initiatives. On a comparable basis using publicly disclosed data, the net increase in assets under custody in the 1Q ranked second in the industry.

Percentage of Progress in Quarterly Consolidated Financial Results

- ✓ Both operating revenue and operating profit exceeded 25% of the full-year targets, demonstrating strong earnings performance despite the continued range-bound market environment.
- ✓ Assets under custody reached approximately 35% of the full-year growth target in the 1Q, marking a solid start toward the full-year target of 150.0 billion yen.

	1Q actual results	Progress rate	FY3/2027 Full-Year Financial Forecast
Operating revenue	3,974 Million yen	25.3%	15,700 Million yen
Operating profit	2,097 Million yen	30.0%	7,000 Million yen
Ordinary profit	2,080 Million yen	29.7%	7,000 Million yen
Profit attributable to owners of parent	1,426 Million yen	29.7%	4,800 Million yen
Assets under custody	+5.7 Billion yen	34.3%	150.0 Billion yen

25%

The end of March 31, 2026 :133.2 billion yen

The end of June 30, 2026 :139.0 billion yen

Operating Revenue Trend

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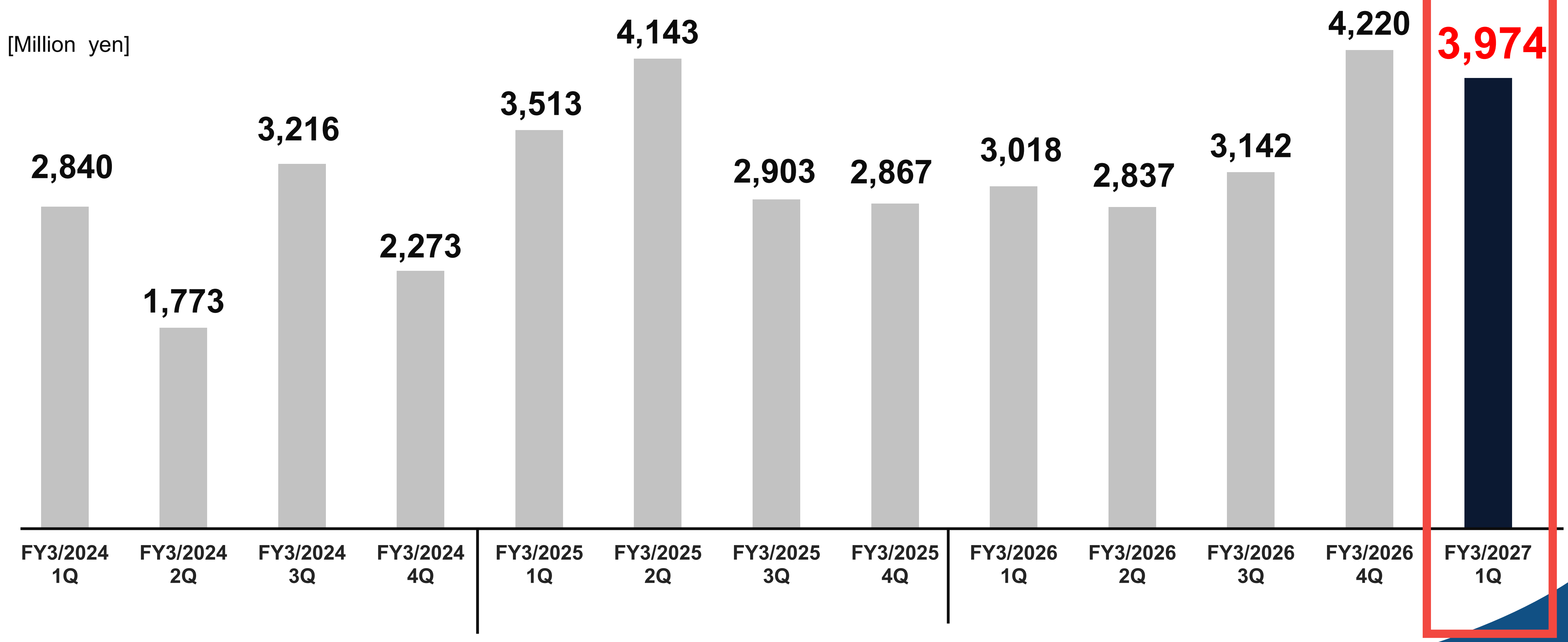
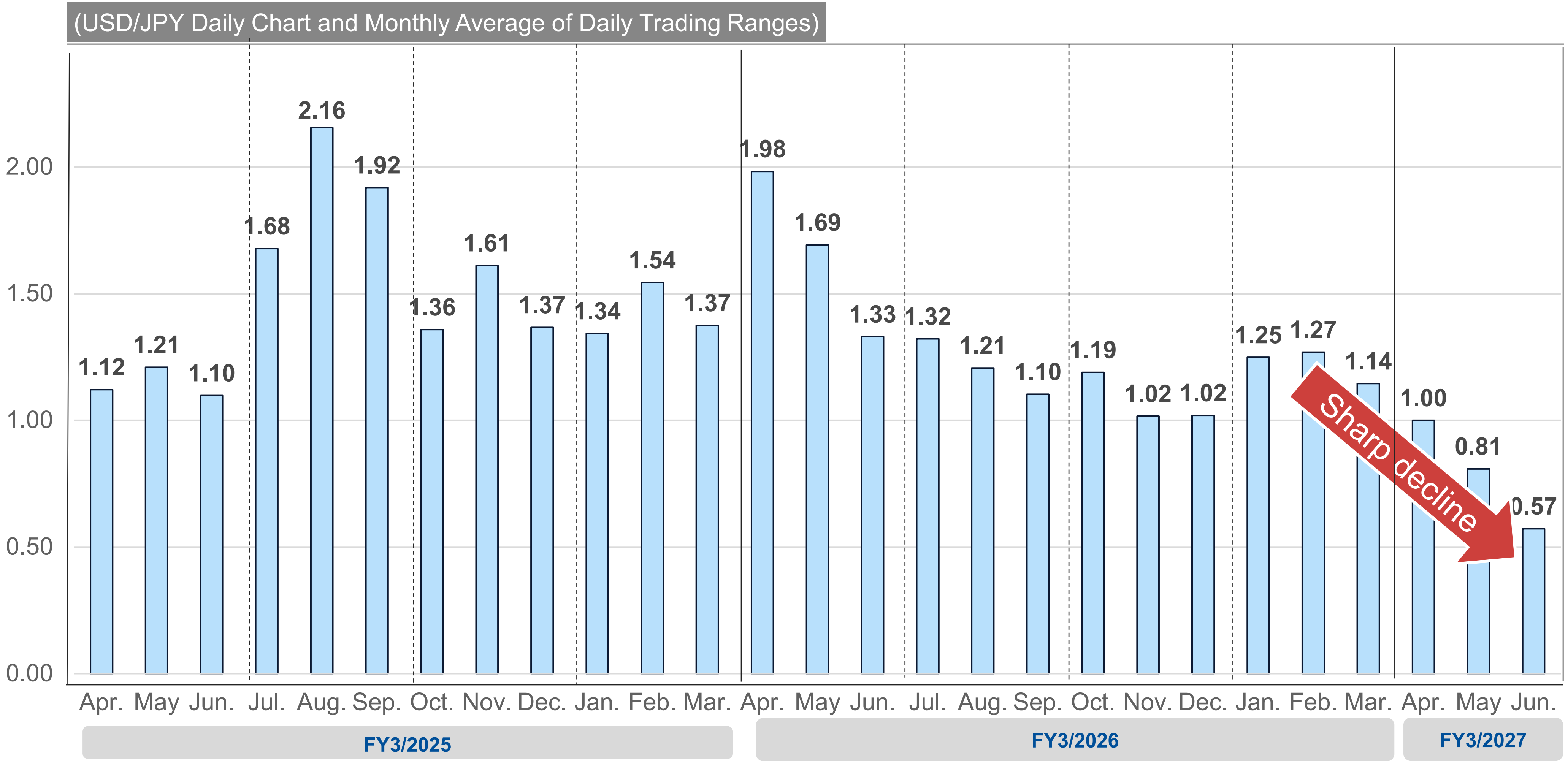
✓ Despite continued low volatility, particularly in the USD/JPY market, the Company successfully maintained a high level of operating revenue by capitalizing on profit opportunities created by sharp market movements triggered FX interventions and instability in interest rate markets for certain currencies amid heightened geopolitical tensions in the Middle East.



【Monthly Average Daily USD/JPY Range over the Past Three Fiscal Years

(Additional Information)

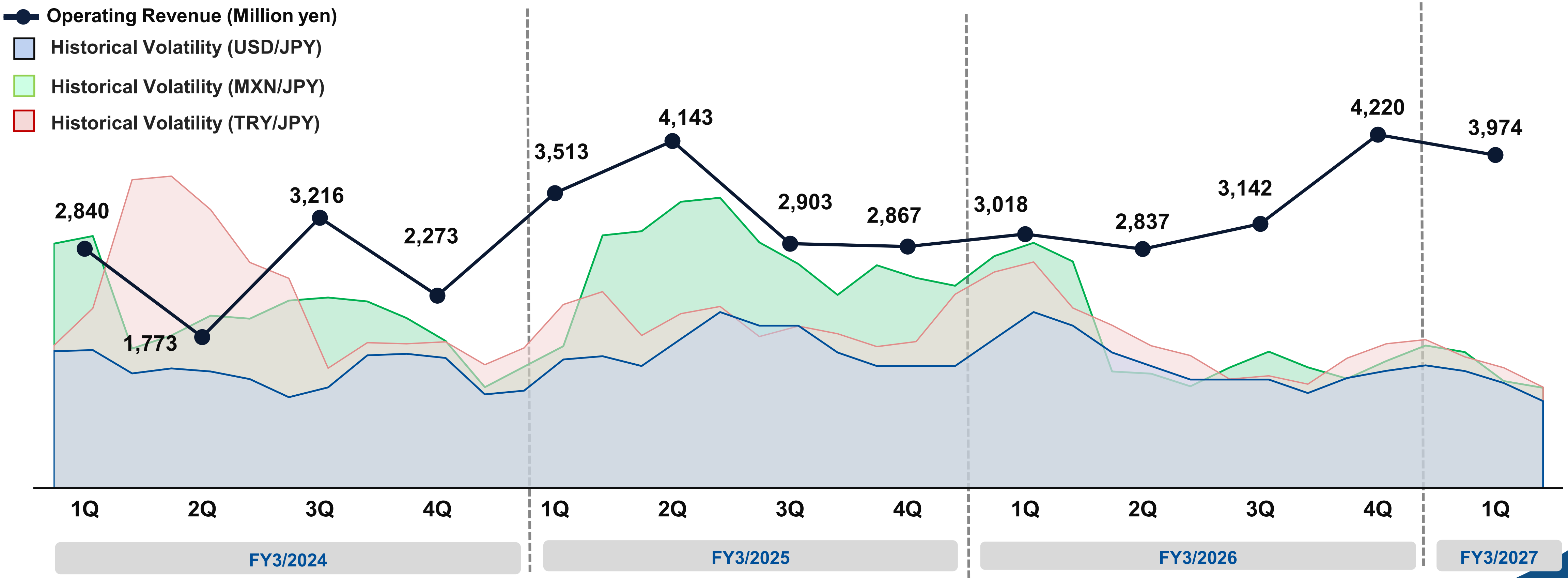
- ✓ The low-volatility environment that had persisted since the previous quarter intensified further throughout FY3/2027 1Q, with the monthly average daily USD/JPY trading range narrowing for three consecutive months.
- ✓ While the market had remained range-bound during the previous fiscal year, the monthly average daily USD/JPY trading range never fell below 1 yen. In contrast, the average daily trading range stayed below 1 yen throughout FY3/2027 1Q, reflecting an even less volatile market environment than in the previous fiscal year.



Market Overview for FY3/2027 1Q (Additional Information)

- ✓ Historical volatility declined during the 1Q not only for USD/JPY but also for MXN/JPY and TRY/JPY, both of which are popular among the Company's customers.
- ✓ Subdued price movements resulted in a quarter with limited trading activity.

Trend in Historical volatility *



* 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.

Market Review for FY3/2027 1Q

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USD/JPY（ Daily chart ）

Market Overview

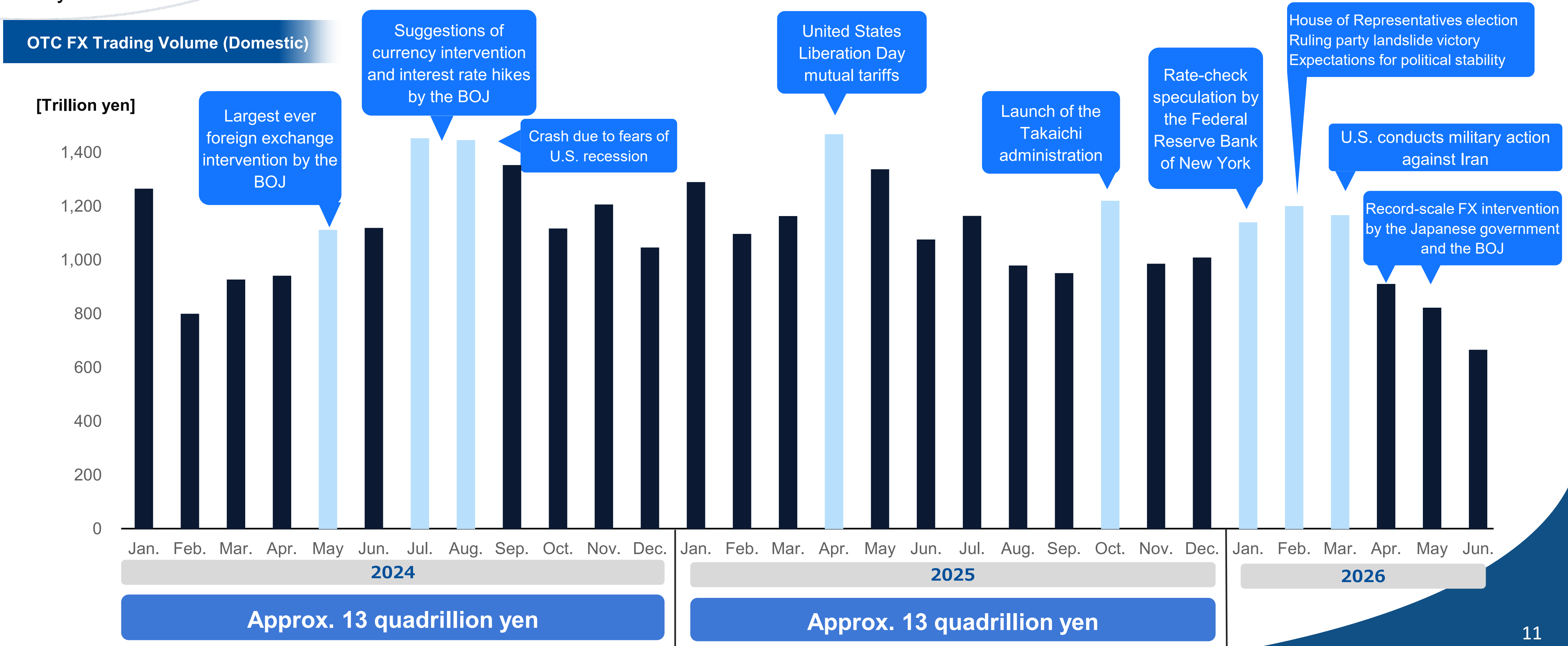
During the 1Q, USD/JPY traded in the upper 158 yen to lower 160 yen range in April, supported by the interest rate differential between Japan and the United States. At the BOJ's monetary policy meeting, the policy rate was left unchanged, although some Policy Board members advocated a rate hike, keeping expectations for further monetary policy normalization alive.

Following large-scale FX interventions conducted from late April through May, the yen temporarily appreciated, with USD/JPY falling to the 155 yen level. However, the impact of the interventions gradually faded, and the exchange rate rebounded to the 159 yen level by the latter half of May.

In June, USD/JPY resumed its upward trend, reaching the 162 yen level by month-end. Although the BOJ raised its policy rate, the yen continued to weaken as U.S. interest rates remained elevated and no additional FX interventions were undertaken.

Trend in Total Domestic FX Trading Volume

- ✓ Total trading volume in the Japanese FX market remained subdued during April–June 2026.
- ✓ In June, monthly trading volume declined to the 600-trillion-yen range, falling below 700 trillion yen for the first time since February 2022, when Russia's invasion of Ukraine triggered heightened market volatility—the lowest level in four years and four months.



Source: The Financial Futures Association of Japan

Quarterly Trend in Customer Open Positions (Additional Information)

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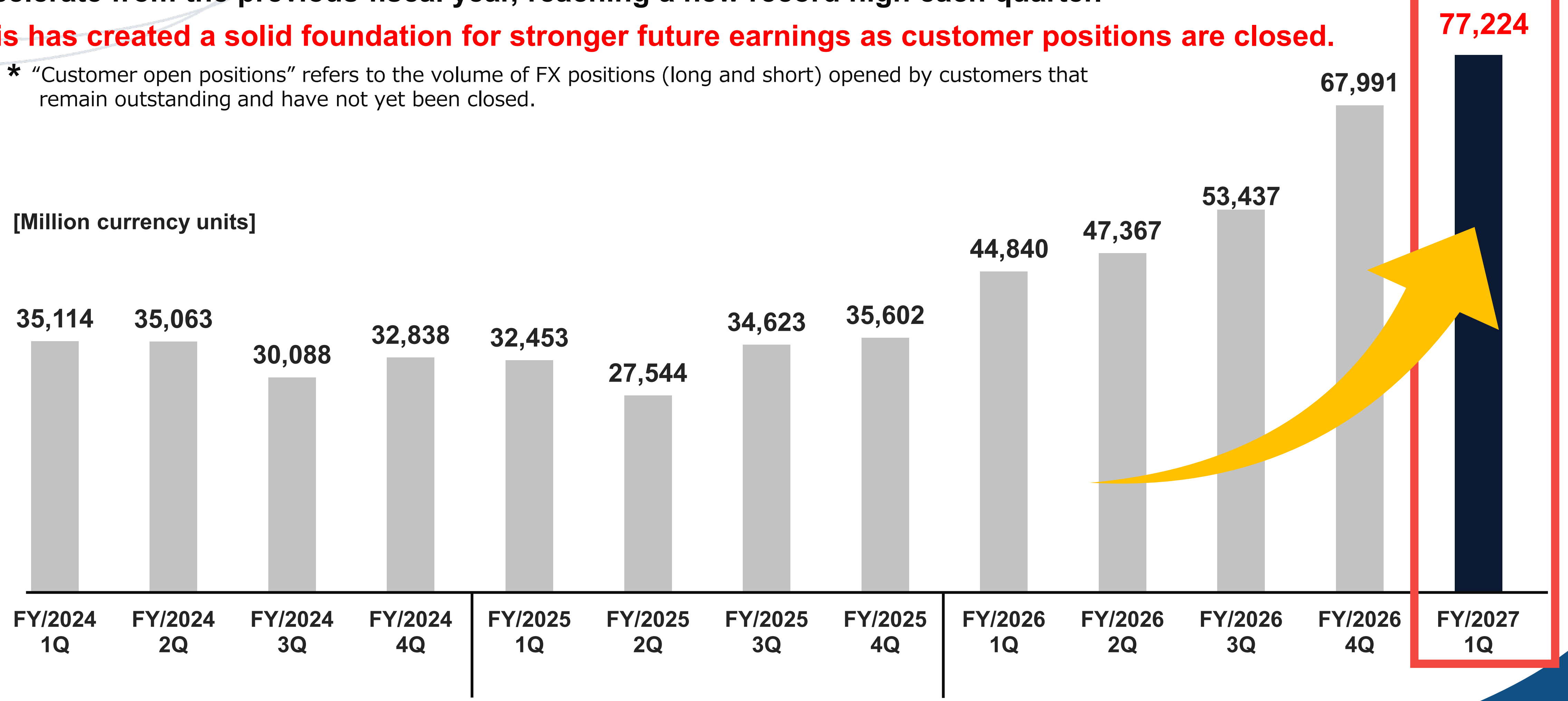
- ✓ Despite FX intervention, the pace of growth in the number of customer open positions* continued to accelerate from the previous fiscal year, reaching a new record high each quarter.
- ✓ **This has created a solid foundation for stronger future earnings as customer positions are closed.**

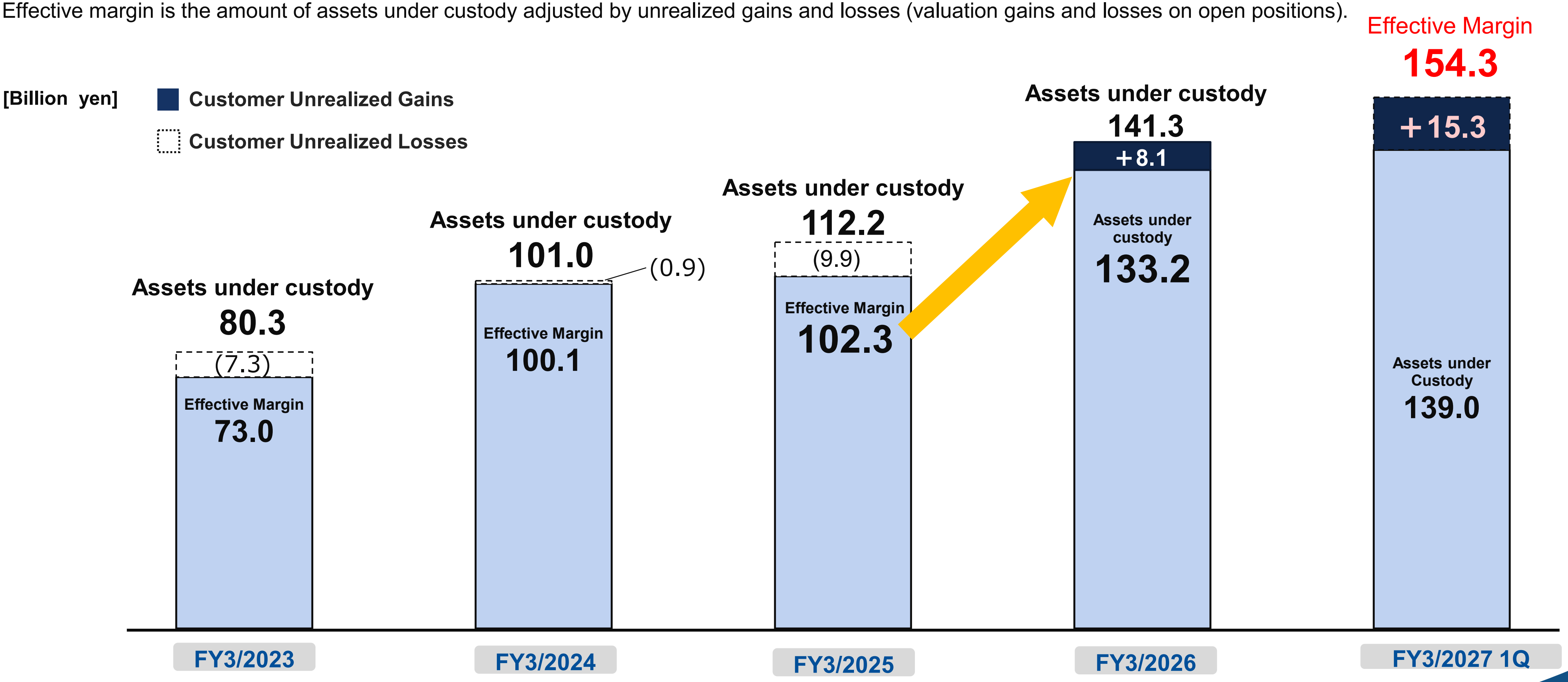
* "Customer open positions" refers to the volume of FX positions (long and short) opened by customers that remain outstanding and have not yet been closed.



Effective Margin* Trend (Additional Information)

- ✓ Customer unrealized gains continued to increase from the previous quarter, **exceeding 15.0 billion yen.** As a result, effective margin※ also **surpassed 150.0 billion yen**, reaching another record high.
- ✓ The continued expansion of customers' investment capacity is **expected to support further growth in the Company's future earnings.**

* Effective margin is the amount of assets under custody adjusted by unrealized gains and losses (valuation gains and losses on open positions).



Transition of SG&A Expenses

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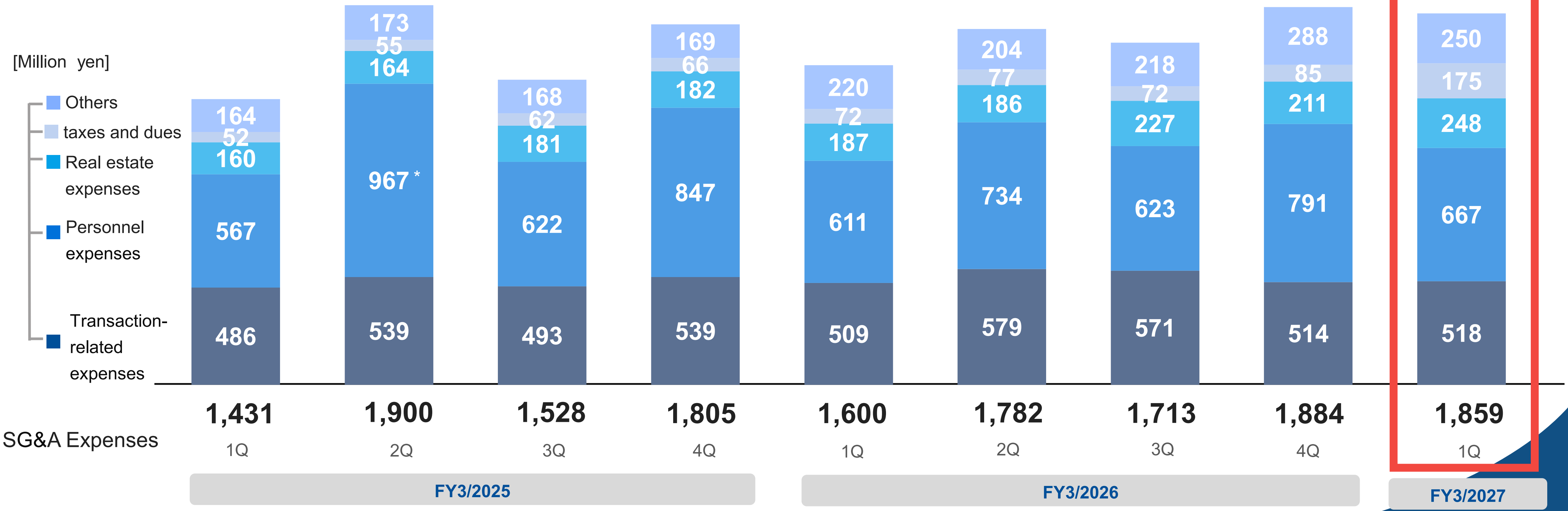
- ✓ Marketing expenses remained at a level comparable to the previous fiscal year, as the Company continued to invest aggressively to achieve its Assets under Custody target.
- ✓ Personnel expenses increased slightly year on year following the salary revision implemented in April 2026.
- ✓ Real estate-related expenses increased following the expansion of the Company's office space at Ebisu Garden Place Tower in the second half of the previous fiscal year.
- ✓ Taxes and dues increased year on year, as higher financial income resulting from the BOJ's interest rate hikes led to an increase in the non-deductible (non-refundable) portion of consumption tax recognized as an expense.



* Includes a temporary increase of approximately 0.25 billion yen resulting from a change in accounting estimates.

[Reference] Quarterly Comparison of Consolidated Results

[Million yen]	FY3/2026				FY3/2027	QoQ
	1Q (2025 Apr to June)	2Q (2025 July to Sep)	3Q (2025 Oct to Dec)	4Q (2026 Jan to Mar)	1Q (2026 Apr to June)	
Operating revenue	3,018	2,837	3,142	4,220	3,974	+31.7%
Operating profit [Profit margin]	1,395 [46.2%]	1,034 [36.5%]	1,410 [44.9%]	2,320 [55.0%]	2,097 [52.8%]	+50.2%
Ordinary profit [Profit margin]	1,413 [46.8%]	1,029 [36.3%]	1,409 [44.9%]	2,308 [54.7%]	2,080 [52.4%]	+47.3%
Quarterly profit [Profit margin]	1,079 [35.8%]	668 [23.5%]	1,000 [31.8%]	1,496 [35.4%]	1,426 [35.9%]	+32.1%

Trends in Assets Under Custody

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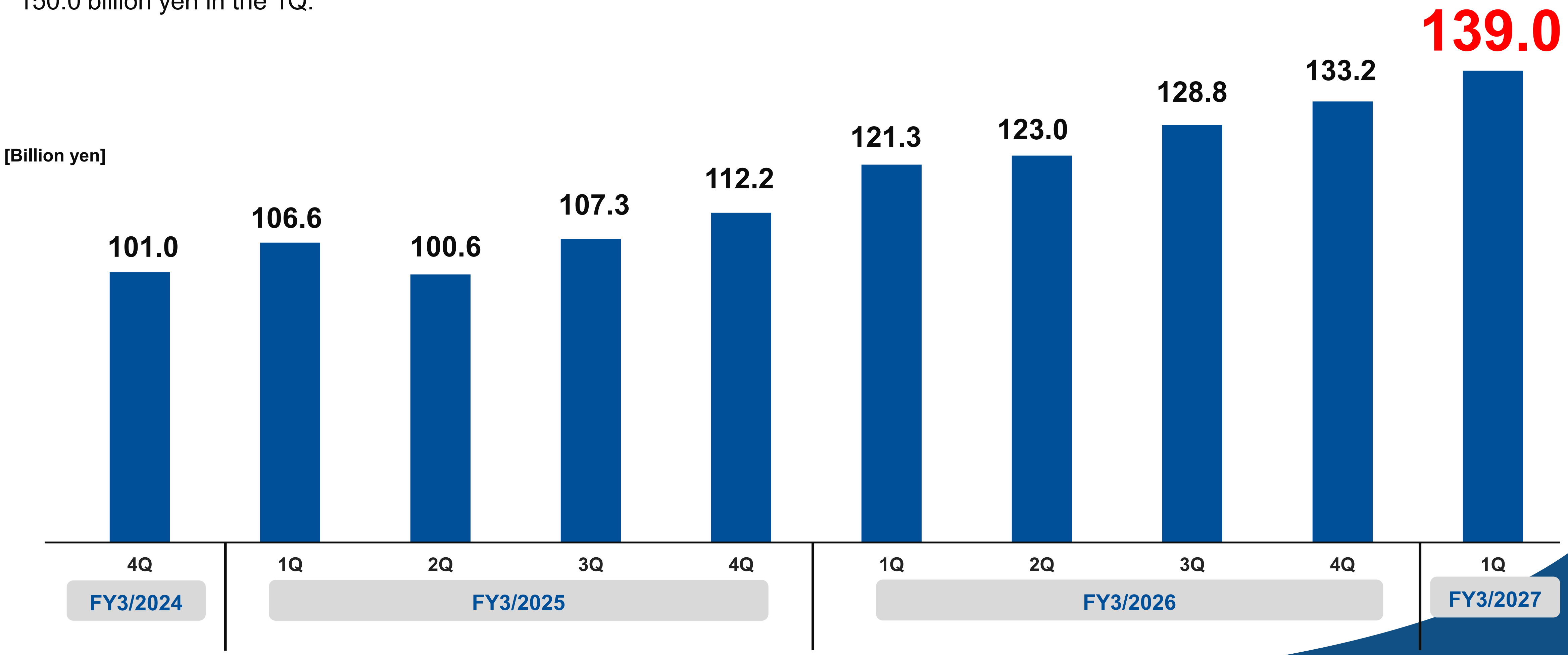
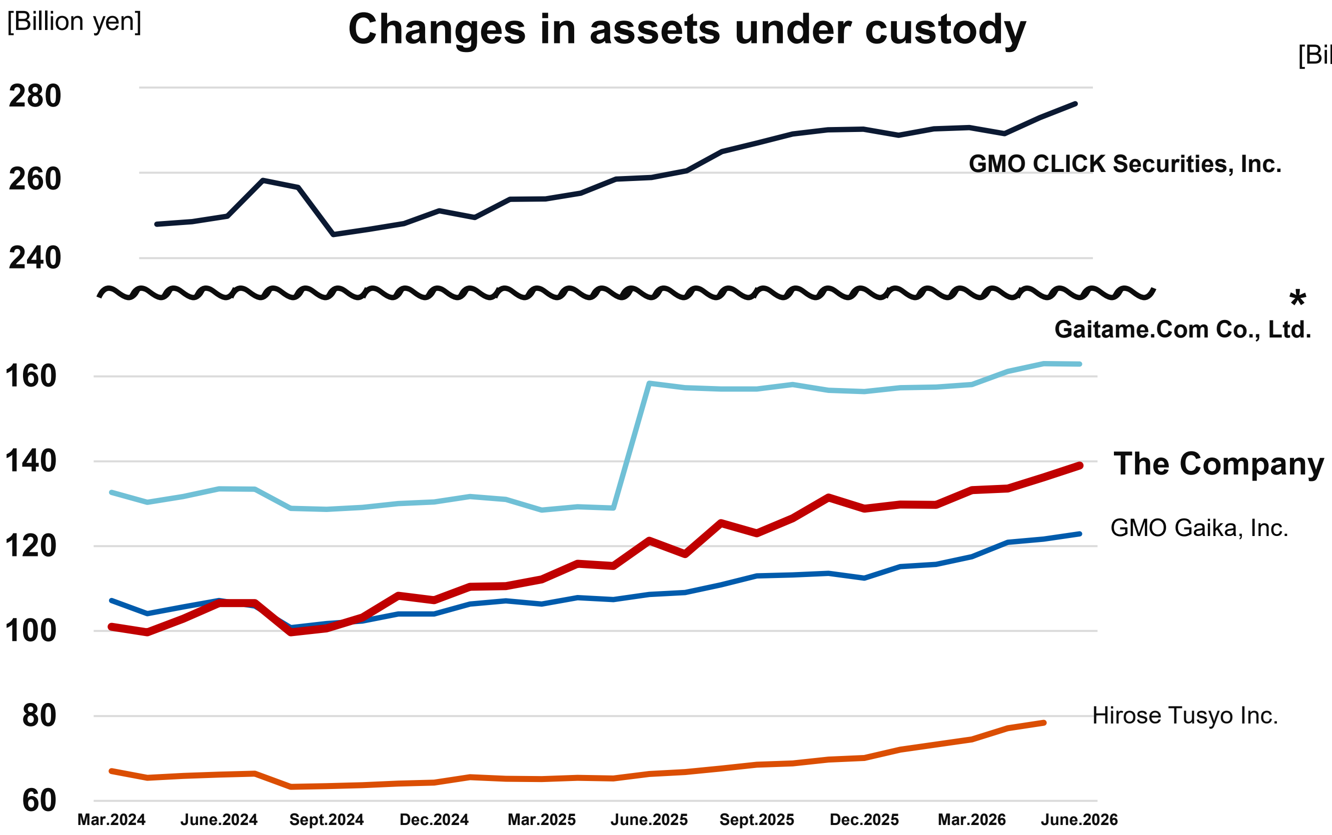
✓ Although there was a pullback following the conclusion of a major promotional campaign, our continued provision of industry-leading spreads and swap points—one of our core strategies—contributed to attracting new swap-investment customers and increasing customers' swap income amid sustained stable market conditions. As a result, assets under custody remained on track toward the full-year target of 150.0 billion yen in the 1Q.

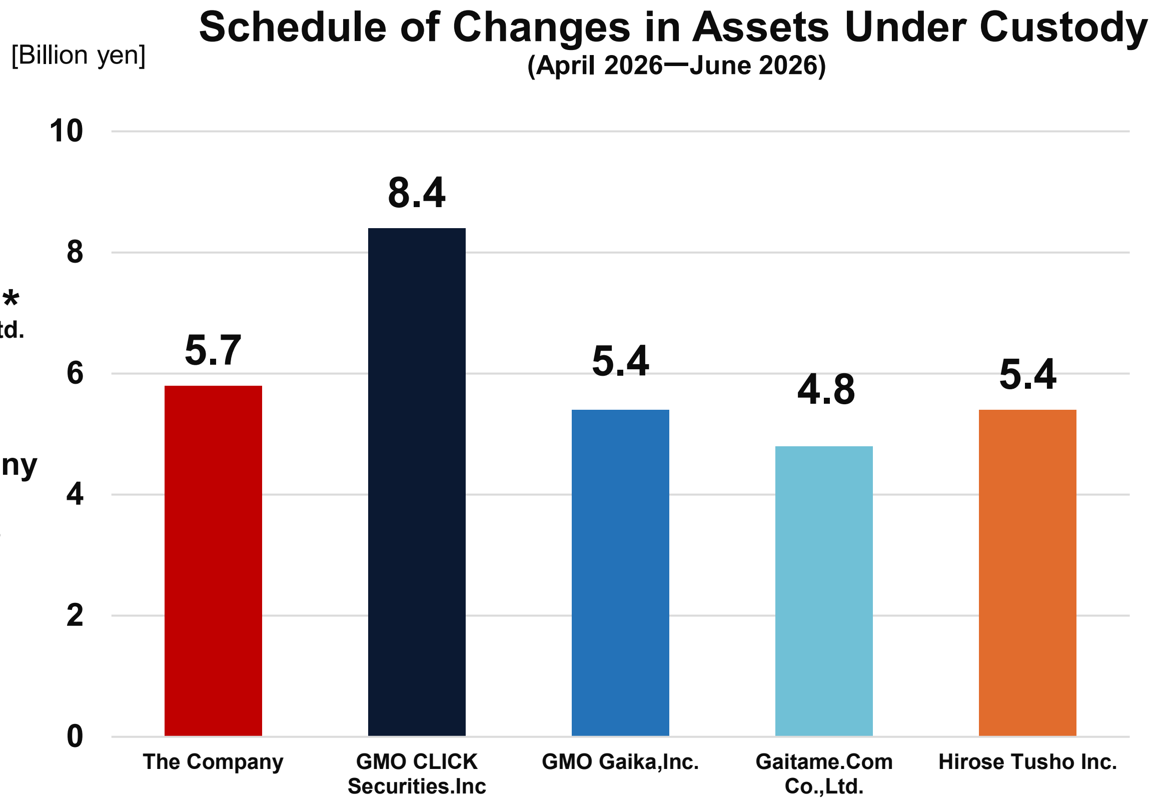


Comparison of Other Companies in the FX Industry in Terms of Assets Under Custody

- ✓ During FY3/2027 1Q, assets under custody increased across the industry, supported by the continued depreciation of the yen and the realization of customer gains.
- ✓ The Company got off to a slower start in FY3/2027 1Q, as the completion of a large-scale campaign at the end of the previous fiscal year led to a temporary decline in assets under custody due to substantial customer withdrawals, ranking No. 2 in the industry based on publicly disclosed data.
- ✓ Nevertheless, assets under custody continued to increase steadily, reflecting the Company's highly competitive spreads and swap points.



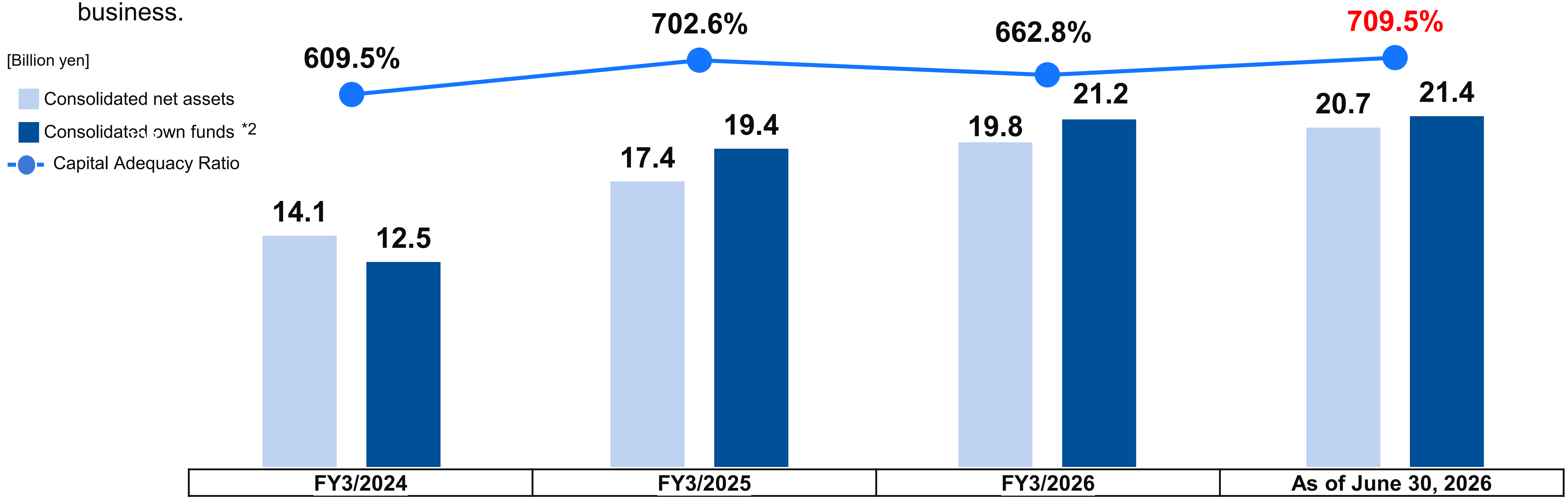
* Assets under custody of Gaitame.com Co., Ltd. include transferred assets associated with the service integration with Money Partners Co., Ltd. conducted on June 28, 2025.



Source: Each company's website and publicly announced materials Only firms that specialize in FX and disclose their own monthly assets under custody are listed.

Consolidated Net Assets, Consolidated Own Funds and Financial Security

- ✓ The capital-to-risk ratio (calculated pursuant to Article 46-6, paragraph (1) of the Financial Instruments and Exchange Act) remained above 700%, maintaining a stable level.
- ✓ Going forward, it will remain important to secure sufficient capital commensurate with increases in the total risk equivalent and maintain an appropriate capital buffer based on stress testing (*1), thereby ensuring sound financial management that prevents opportunity losses resulting from the triggering of trading restrictions.
- ✓ We will also emphasize the retention of capital to secure sufficient "non-fixed capital," positioning it as funds for reinvestment in the FX business.



***1 Pursuant to Article 123(1)(xxi)-4 of the Cabinet Office Order on Financial Instruments Business, etc.**

***2 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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FY3/2027 Strategic Initiatives

みんなのオプション Minna-no Option Trade

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In May 2026, the Company substantially revamped "Minna-no Option Trade" to expand trading opportunities across a broader range of market conditions. The Company is strengthening its earnings base by offering a product that can generate revenue opportunities even in low-volatility market environments.

- ✓ **Enhanced UI/UX**
  Redesigned the trading interface to streamline the customer journey from market analysis to trade execution.
- ✓ **Expanded Trading Opportunities**
  Expanded target rates, revised trading session schedule, and introduced AUD/JPY to broaden customers' trading opportunities.
- ✓ **Enhanced Market Information**
  Introduced an economic calendar and economic indicator displays to support customers' investment decisions.

Intellectual Property Strategy

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Patent applications continued at a pace comparable to the previous quarter during FY3/2027 1Q.
As previously filed patent applications continue to be published, the Company's intellectual property strategy is shifting from building its patent portfolio to commercializing and further advancing its proprietary technologies.

Ongoing Patent Applications

- ✓ Leveraging the patent application framework established in the previous fiscal year, the Company plans to continue filing one new patent application per month in FY3/2027, maintaining the same pace as in the previous fiscal year.

Patent Application Publication

- ✓ Two patent applications filed by the Company were published.
  1. Patent for order execution technology
  2. Patent for Swap Points
- ✓ This represents further progress in demonstrating the technological competitiveness of the Company's proprietary products and services.

Product Implementation

- ✓ Released on March 28, "New Minna-no Repeat" incorporates the Company's proprietary patent-pending trading logic, which automatically reconfigures entry and settlement orders based on market price movements.
- ✓ On June 25, the Company further enhanced the functionality of its "AI Analysis Report," which utilizes the Company's proprietary patent-pending AI technology.

By integrating product development, technological capabilities, and intellectual property strategy, the Company aims to create highly differentiated products that are difficult to replicate and establish sustainable competitive advantages over the medium to long term.

Initiatives for FY3/2027(Marketing)

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From April to June 2026, the Company enhanced its cashback campaigns and other marketing initiatives, driving steady growth in both Assets under Custody and new account acquisitions.

- ✓ We conducted several attractive promotional campaigns, including the “Deposit Cashback Campaign,” “Over ¥2 Million Rewards Program,” and “Summer Giveaway Campaign,” enhancing customer satisfaction and helping expand customers’ profit-earning opportunities.
- ✓ We strengthened personalized reward initiatives aimed at stimulating trading activity among existing customers and encouraging their continued use of our services.

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Capital Policy

Shareholder Returns

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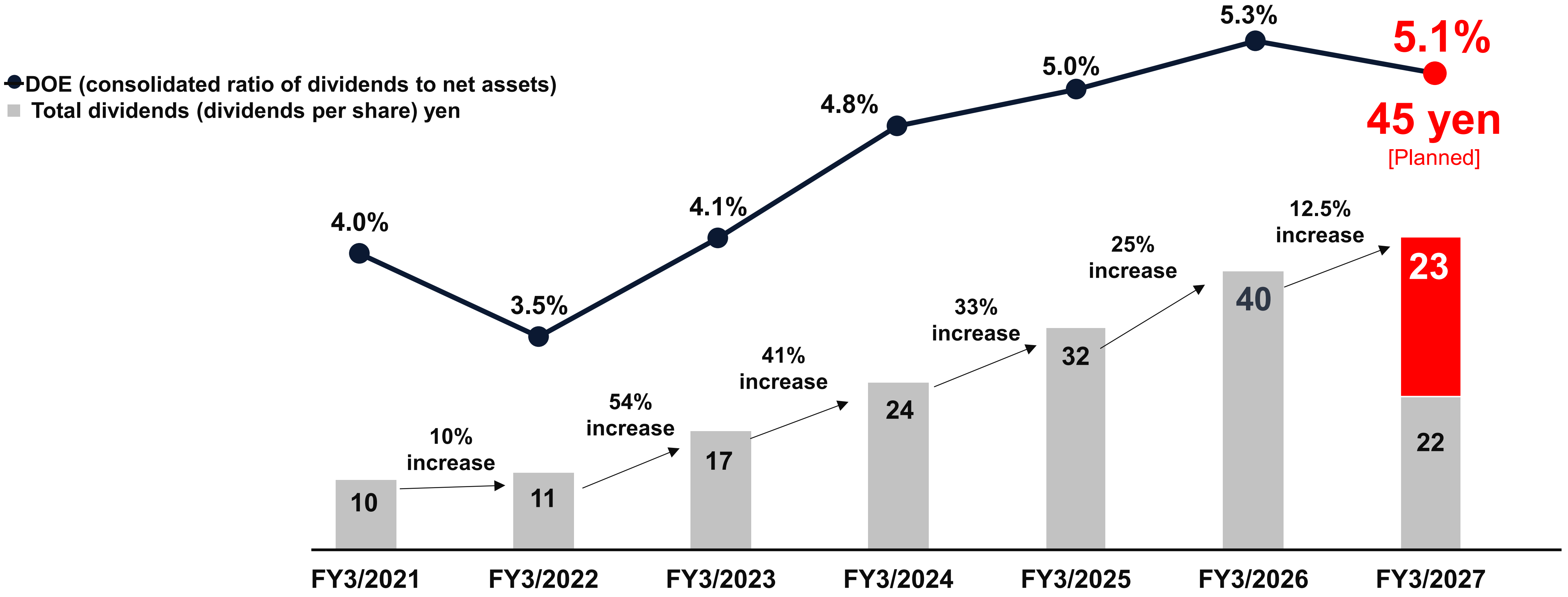
[Shareholder Return Policy]

✓ Maintain stable semiannual dividends, targeting a consolidated Dividend on Equity (DOE) ratio of 5%.

【 Dividend Forecast 】

✓ No change to the planned annual dividend of 45 yen per share (22 yen interim dividend and 23 yen year-end dividend).Planned dividend increase for the sixth consecutive fiscal year.



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Appendix

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.

Social

S For Solutions to Social Challenges

Initiatives to Enhance Financial Literacy

4 質の高い教育をみんなに

In April 2026, the Company delivered its second special lecture on financial and economic education at Gakushuin University, attended by approximately 220 students.The program included a hands-on mock investment workshop, and a post-lecture survey recorded a 95% participant satisfaction rate.

The lecture was delivered as part of Gakushuin University's "Career Design I" course and was attended by approximately 220 students. Participants provided highly positive feedback, including comments such as, "I had opened a NISA(Nippon Individual Savings Account) account but had never started investing—today motivated me to take the first step," "Learning about money is really about understanding how society works," "It was the most engaging 105-minute class I have taken at university," and "The lecture inspired me to study economics and business administration more deeply."
Rather than simply teaching financial knowledge, the program encouraged students to view finance as an essential part of understanding society. The Company believes this initiative demonstrated the potential of practical financial and economic education in higher education.

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MISSION

Create New Value

VISION

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

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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.

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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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