Materials on Consolidated Financial Results for the Three Months Ended June 30, 2026

-Financial Summary and the Company’s Initiatives-

IwaiCosmo Holdings,Inc.

August 2026

1 Company Profile

IwaiCosmo Holdings,Inc.

Founded	May 1915
Headquarters Location	1-8-12 Imabashi,chuo Ward,Osaka City
Capital	10,004million yen
Number of shares issued	25,012,800
Number of employees	911（consolidated、As of June 2026）
Subsidiary	IwaiCosmo Securities Co.,Ltd. IwaiCosmo Business Service Co.,Ltd.

Iwai Cosmo Securities Headquarters Exterior

Iwai Cosmo Securities Tokyo Headquarters Exterior

Iwai Cosmo Securities Tokyo Headquarters 1st Floor Stock Price Board

This material is provided for the purpose of providing information on operating performance for up to the year ended June 2026, and is not intended for solicitation of investments in securities issued by the Company.

It has been prepared based on data available up to and including June 30, 2026, and opinions and forecasts contained represent the Company's views. In addition, it does not guarantee the Company's operating performance, and is subject to change without notice.　We are not responsible for any omissions or errors in the data and expressions used in the material.

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② Management Highlights

Operating revenue	9,496 million yen	year-on-year	＋40.5%
Operating profit	4,369 million yen	year-on-year	＋81.3%
Ordinary profit Recorded ordinary profit for 55 consecutive quarters	4,687 million yen	year-on-year	＋74.0%
Profit attributable to owners of parent	3,398 million yen	year-on-year	＋55.5%

Earnings per share for the current period

144.67 yen

Same period last year 93.03 yen

ROE

18.3%

Same period last year 13.0%

Ratio of ordinary profit to operating revenue

49.4%

Same period last year 39.9%

Medium-term plan target achieved！

Fixed cost coverage ratio

53.7%

Same period last year 38.7%

TSR (Total Shareholder Return)

233.2%

TOPIX 202.2%

※March 2026

1 All-time high earnings on quarterly basis

Operating revenue
Operating profit
Ordinary profit
Profit attributable to owners of parent

All-time high (quarterly basis)

2 Initiatives in the Sixth Medium-Term Management Plan (fiscal years ending March 2026 to March 2028)

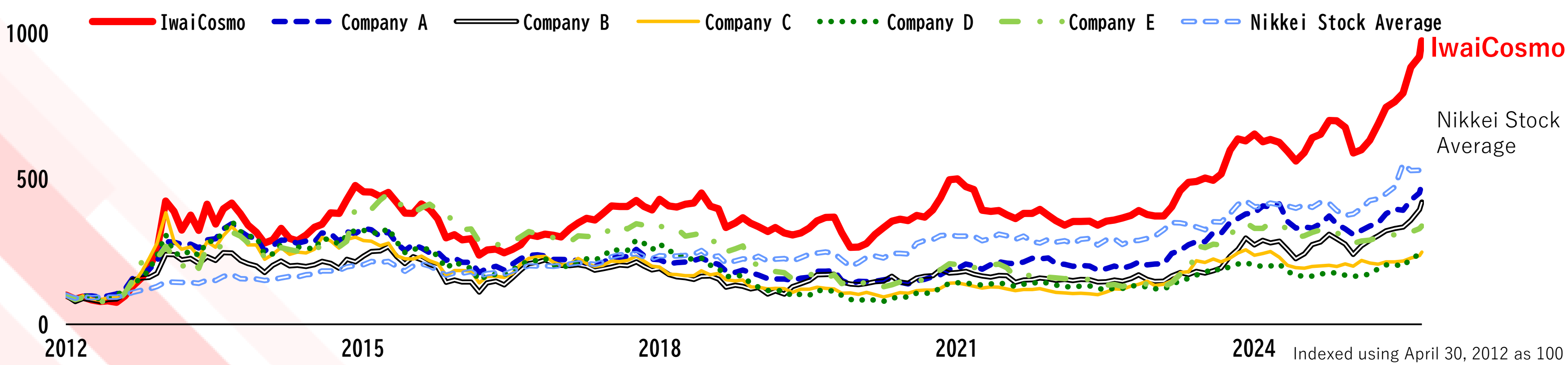
- **Overseas equity assets under custody 1 trillion yen, total assets under custody top 3.5 trillion yen**
- **Fixed cost coverage ratio ：53.7%** (target: 50% in the final year of the plan) achieved
- **Implemented base salary increase for the fifth year in a row**
- **Acceleration of AI use** on groupware

3 Steady stock price trend

- All-time high since market listing (July 14 closing price),

The Company's stock price (closing price) on July 15, 2026 was **4,425 yen with P/B ratio of 1.4**

Stock price trend since the merger of securities subsidiaries (May 2012) (compared to peers)



Indexed using April 30, 2012 as 100

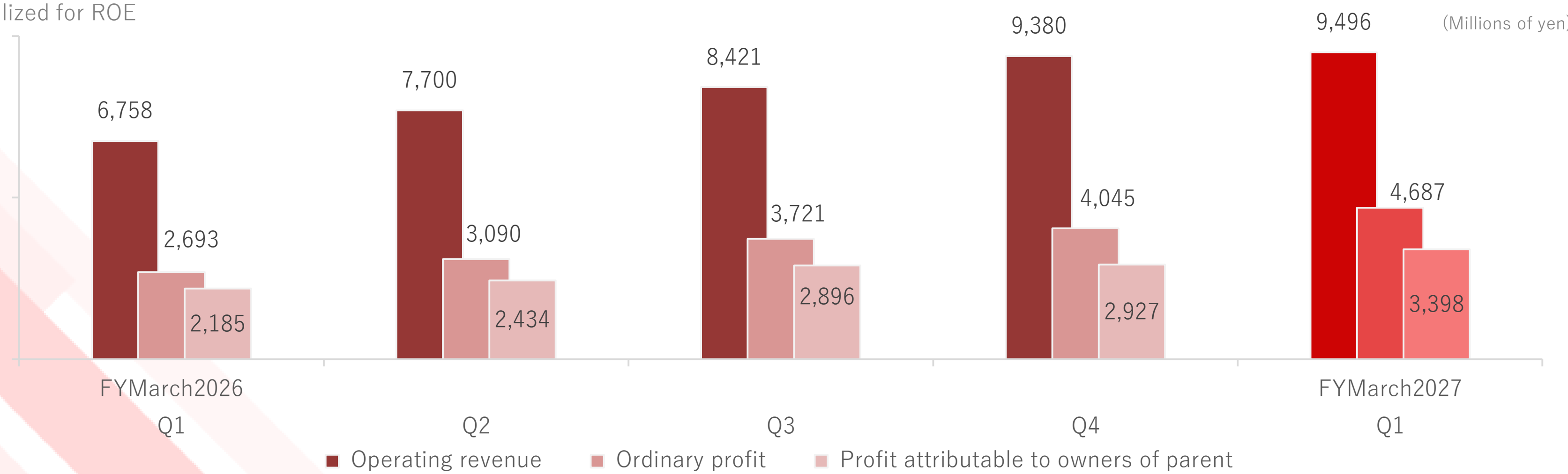
Management Summary

Operating revenue, net operating revenue, operating profit, ordinary profit, and profit attributable to owners of parent recorded **all-time highs (quarterly basis)** .

(Millions of yen, %)

	Year ended March 31, 2026 Q1	Year ended March 31, 2026 Q4	Year ending March 31, 2027 Q1	Change (%) compared with the same period last year	Change (%) compared with the previous quarter
Operating revenue	6,758	9,380	9,496	40.5%	1.2%
Net operating revenue	6,691	9,254	9,381	40.2%	1.4%
Selling, general and administrative expenses	4,281	5,238	5,011	17.0%	△4.3%
Operating profit	2,409	4,016	4,369	81.3%	8.8%
Ordinary profit	2,693	4,045	4,687	74.0%	15.9%
Profit attributable to owners of parent	2,185	2,927	3,398	55.5%	16.1%
Earnings per share	93.03yen	124.64yen	144.67yen	55.5%	16.1%
Net assets per share	2,823.32yen	3,163.05yen	3,168.58yen	12.2%	0.2%
ROE	13.0%	16.1%	18.3%	5.2pt	2.1pt

※ Annualized for ROE



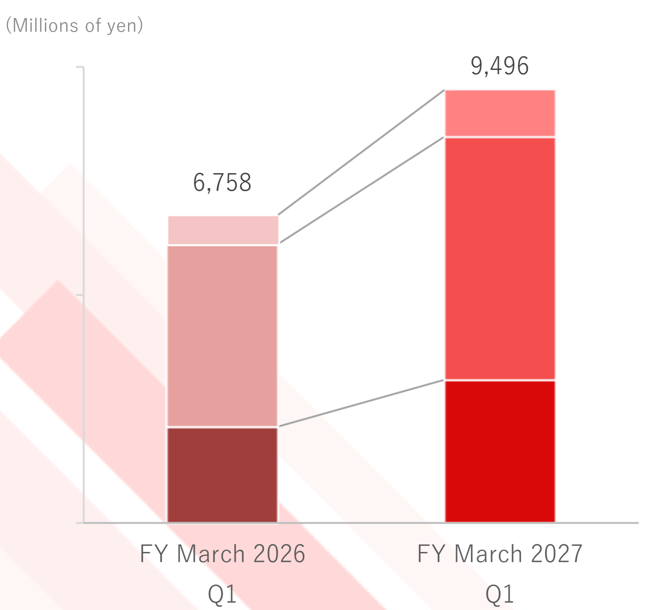
5 Operating revenue

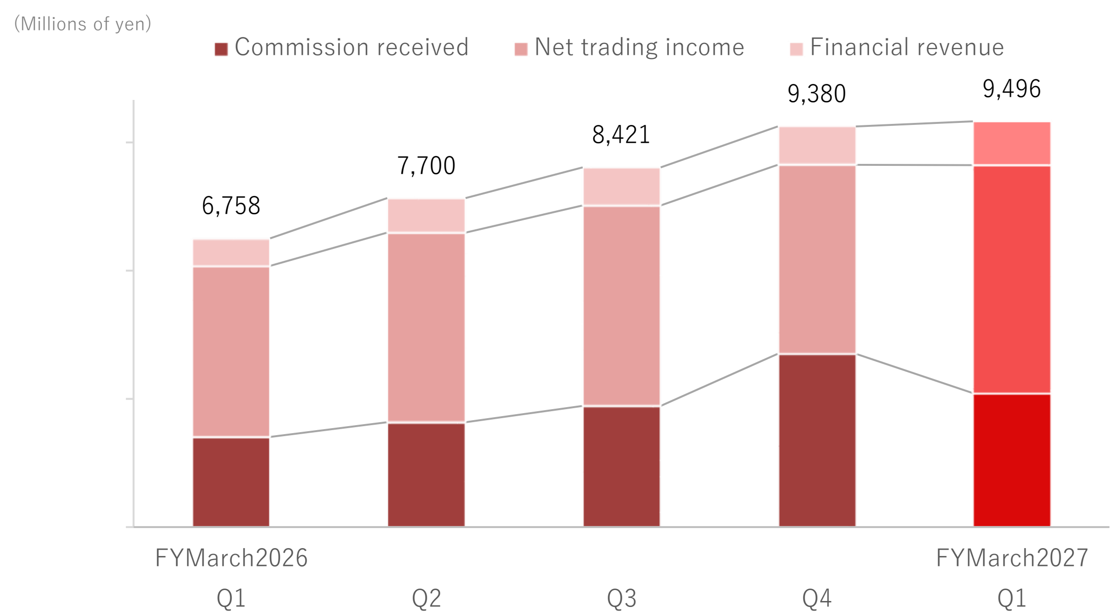
Operating revenue increased 40.5% year on year, mainly due to higher commission received and net trading income.

(million yen)

	FY March 2026 Q1	FY March 2027 Q1	Percentage change from the previous fiscal year
Commission received	2,111	3,136	48.5%
Net trading income	4,006	5,337	33.2%
Financial revenue	640	1,023	59.9%
Operating revenue	**6,758**	**9,496**	**40.5%**

	FY March 2026 Q1	Q2	Q3	Q4	FY March 2027 Q1	Change (%) compared with the previous quarter
Commission received	2,111	2,456	2,835	4,055	3,136	△22.7%
Net trading income	4,006	4,435	4,692	4,422	5,337	20.7%
Financial revenue	640	808	893	902	1,023	13.4%
Operating revenue	**6,758**	**7,700**	**8,421**	**9,380**	**9,496**	**1.2%**

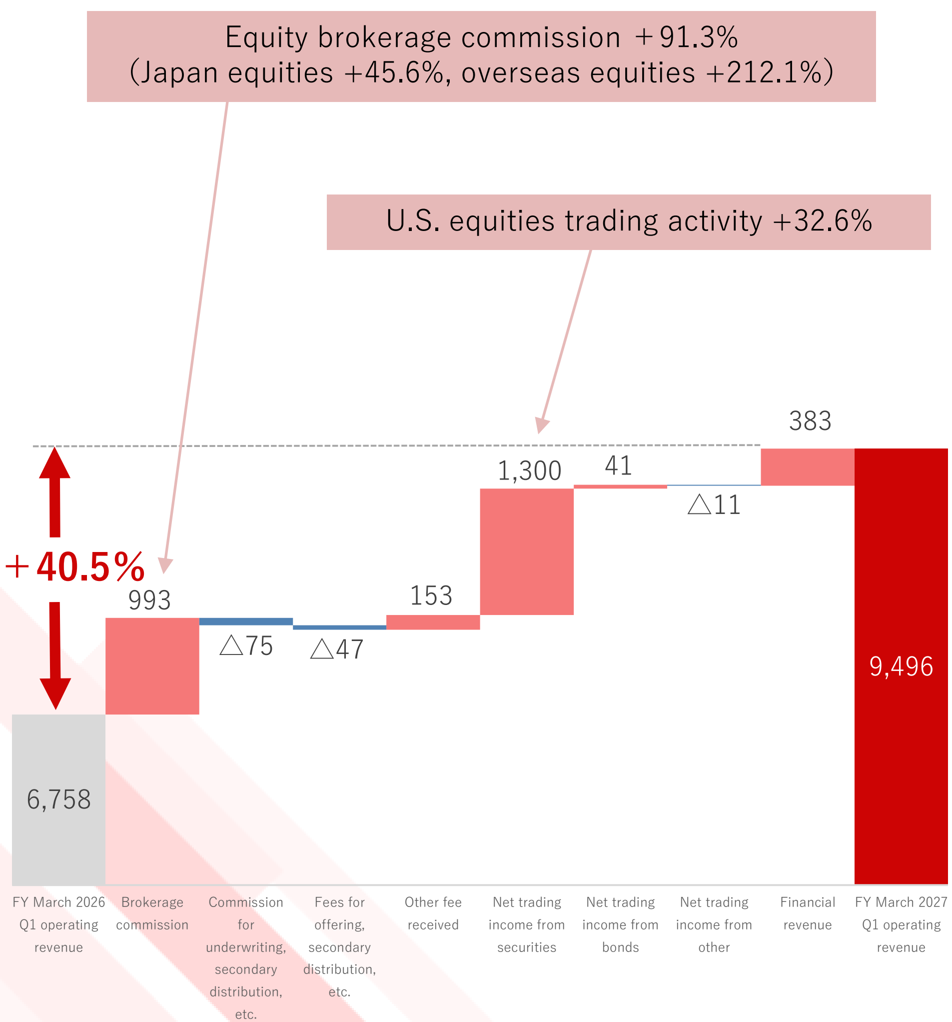




6 Factors for change in operating revenue

IwaiCosmo Holdings,Inc.

YoY



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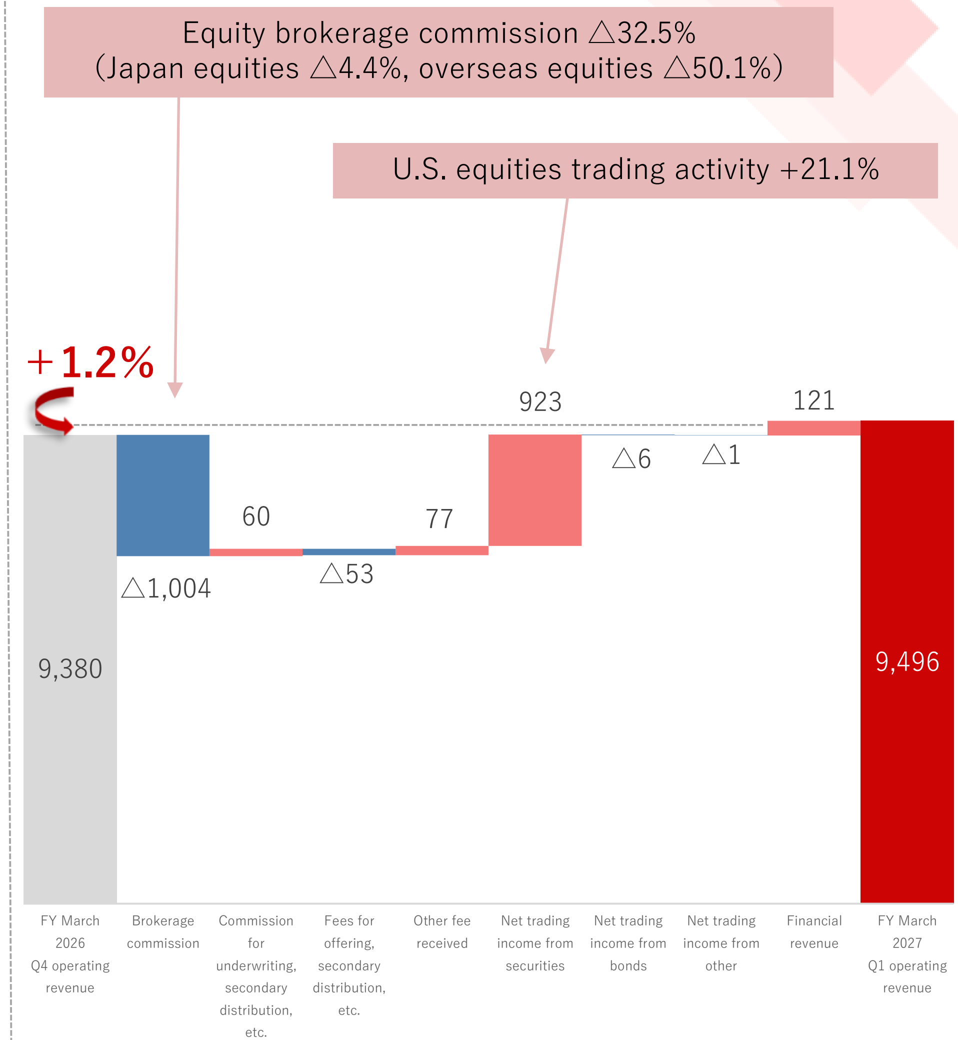


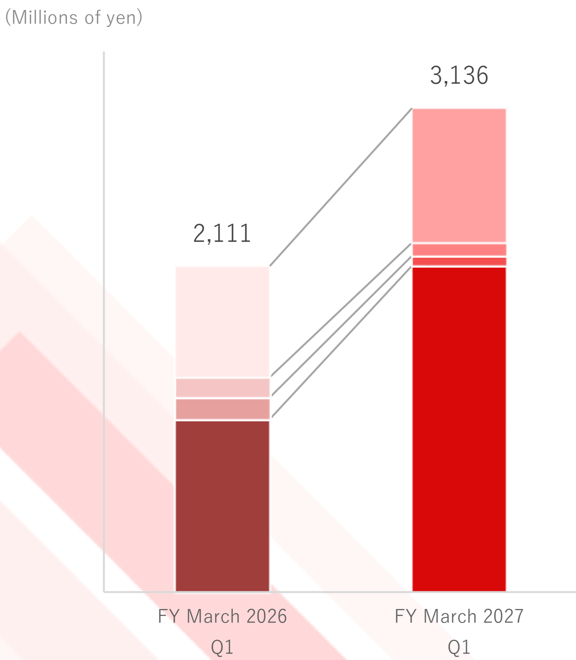
7 Commission receive

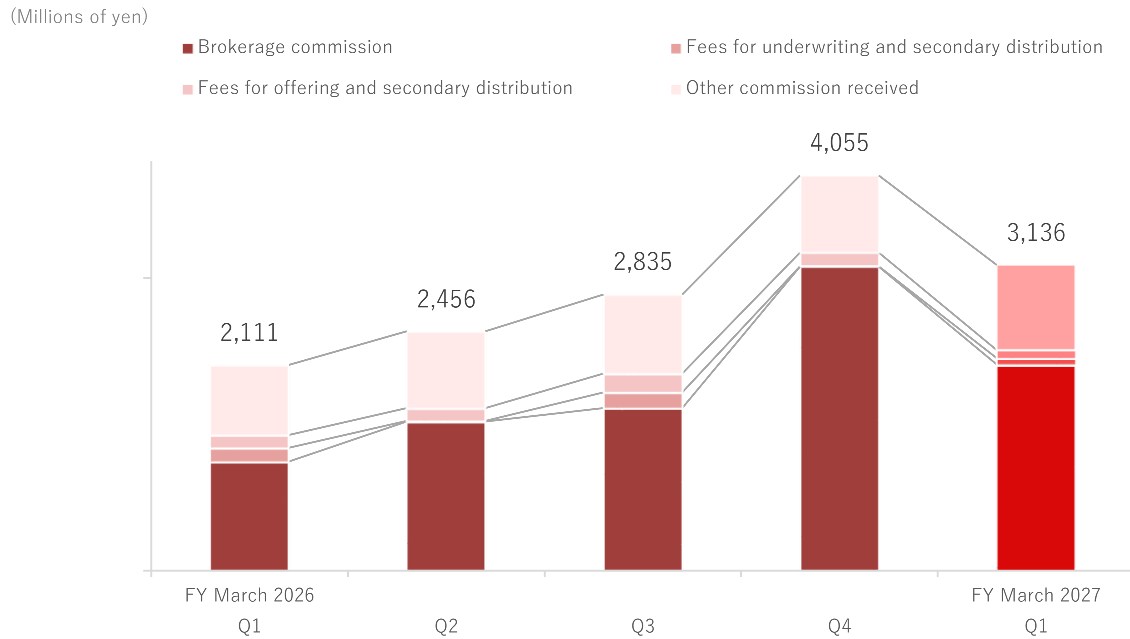
Within brokerage commission, equity brokerage commission increased 91.3% year on year.

(million yen)

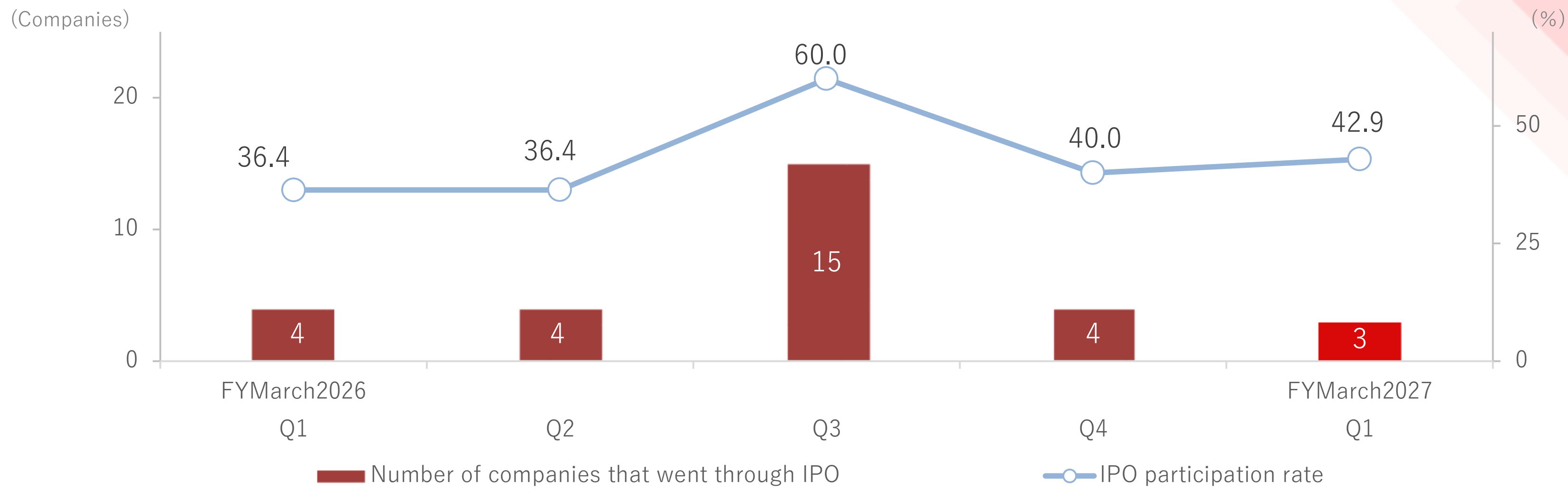
	FY March 2026 Q1	FY March 2027 Q1	Percentage change from the previous fiscal year
Brokerage commission	1,120	2,113	88.6%
Fees for underwriting and secondary distribution	140	65	△53.4%
Fees for offering and secondary distribution	132	85	△35.5%
Other commission received	718	871	21.4%
Commission received	**2,111**	**3,136**	**48.5%**

	FY March 2026 Q1	Q2	Q3	Q4	FY March 2027 Q1	Change (%) compared with the previous quarter
Brokerage commission	1,120	1,529	1,669	3,118	2,113	△32.2%
Fees for underwriting and secondary distribution	140	8	160	4	65	-
Fees for offering and secondary distribution	132	130	194	139	85	△38.6%
Other commission received	718	787	811	793	871	9.8%
Commission received	**2,111**	**2,456**	**2,835**	**4,055**	**3,136**	**△22.7%**

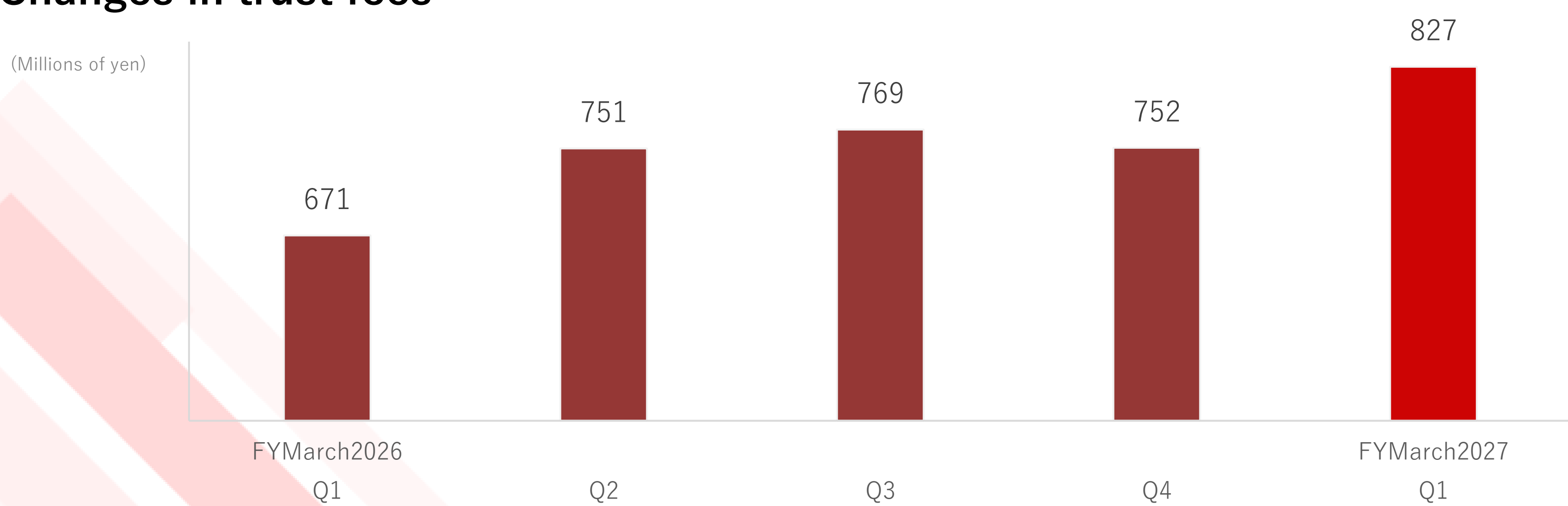




Quarterly Changes in IPO Transactions



Changes in trust fees



9 Net trading income

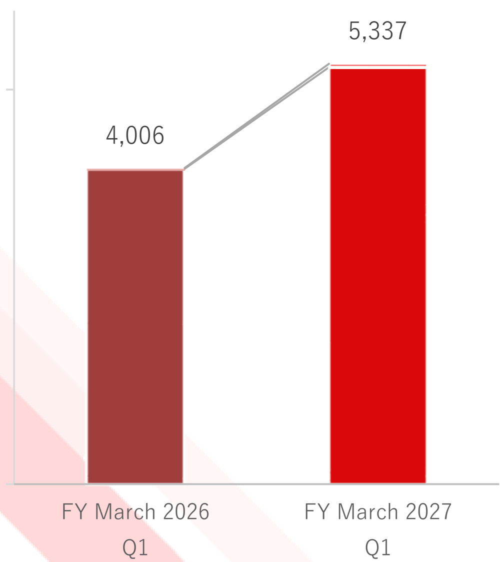
Continued focus on proposal-based sales of U.S. stocks, which are leading global financial markets, led to a 32.6% year-on-year increase in net trading income from share certificates and other securities.

(million yen)

	FY March 2026 Q1	FY March 2027 Q1	Percentage change from the previous fiscal year
Securities	3,990	5,291	32.6%
Bonds, etc. and other	15	45	189.3%
Net trading income	**4,006**	**5,337**	**33.2%**

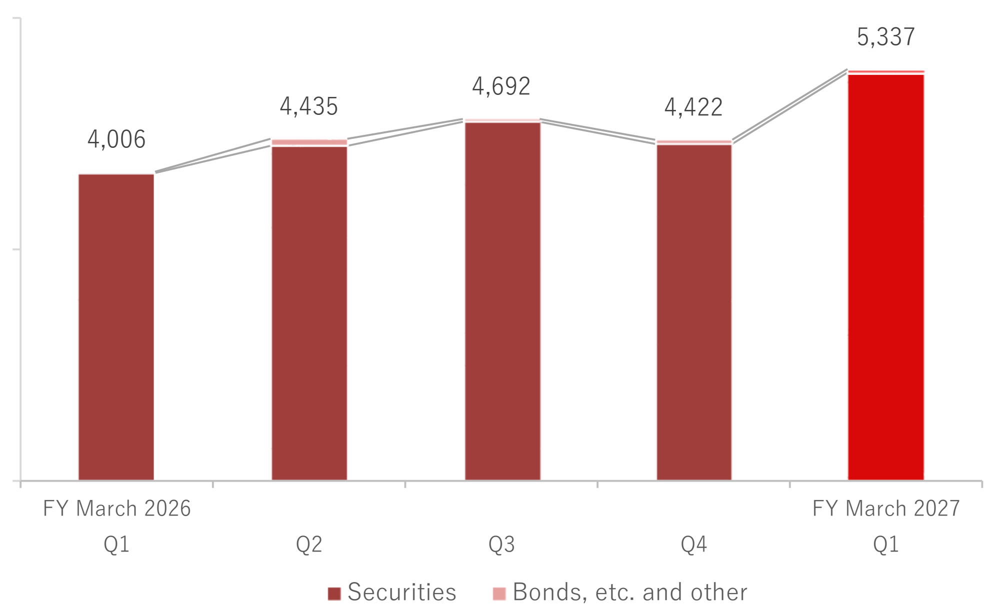
	FY March 2026 Q1	Q2	Q3	Q4	FY March 2027 Q1	Change (%) compared with the previous quarter
Securities	3,990	4,344	4,653	4,368	5,291	21.1%
Bonds, etc. and other	15	90	38	53	45	△15.1%
Net trading income	**4,006**	**4,435**	**4,692**	**4,422**	**5,337**	**20.7%**

(Millions of yen)



※ Income from securities is mainly related to over-the-counter transactions of U.S. stocks

(Millions of yen)



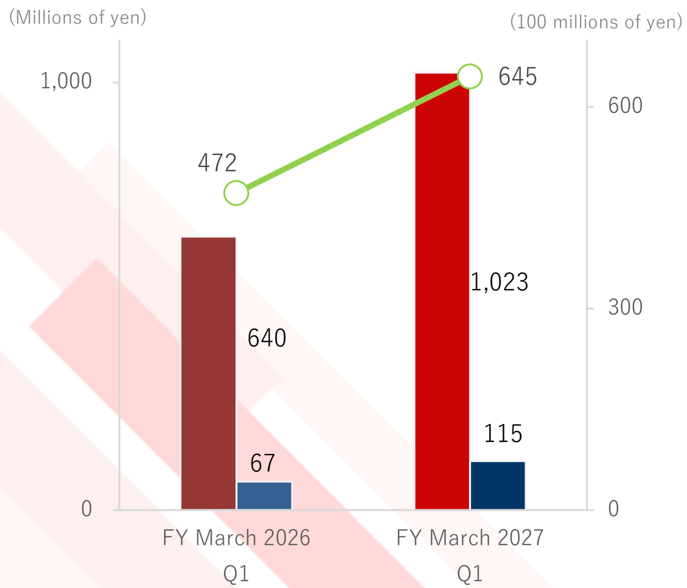
10 Financial balance

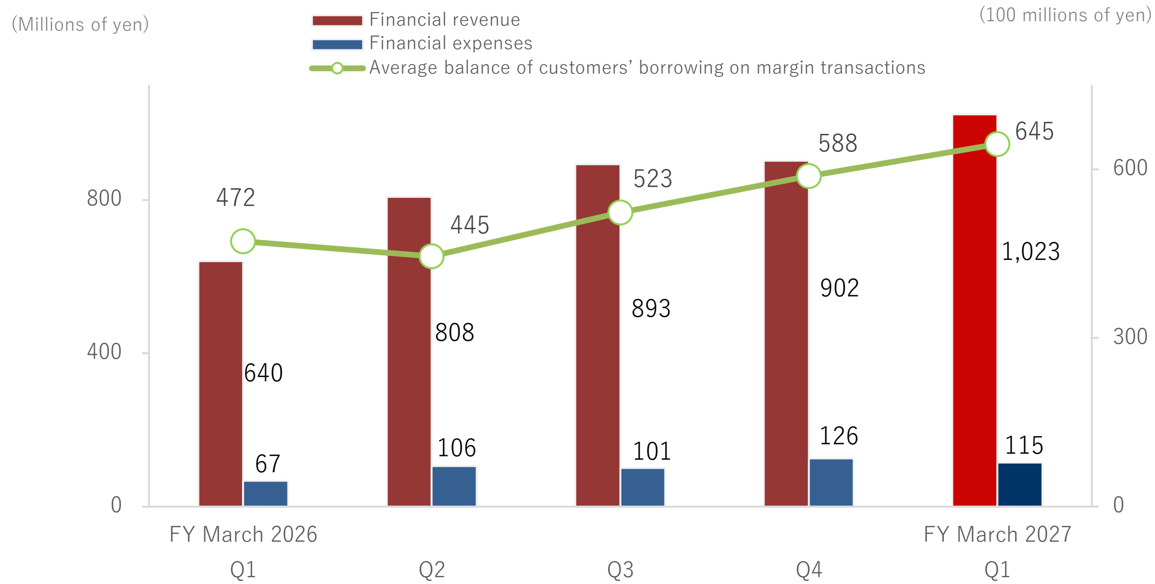
Balance of customers’ borrowing on margin transactions: 68.3 billion yen（As of June 31, 2026）, 6th in industry (17 retail securities companies, excluding online securities companies).
Margin transaction revenue increased 43.8% year on year while interest income increased 84.0% year on year.

（million yen、%）

	FY March 2026 Q1	FY March 2027 Q1	Percentage change from the previous fiscal year
Financial revenue	640	1,023	59.9%
Financial expenses	67	115	71.9%
Financial balance	**572**	**907**	**58.4%**
Average balance of customers’ borrowing on margin transactions（100 millions of yen)	472	645	36.5%

	FY March 2026 Q1	Q2	Q3	Q4	FY March 2027 Q1	Change (%) compared with the previous quarter
Financial revenue	640	808	893	902	1,023	13.4%
Financial expenses	67	106	101	126	115	△8.5%
Financial balance	**572**	**702**	**792**	**775**	**907**	**17.0%**
Average balance of customers’ borrowing on margin transactions（100 millions of yen)	472	445	523	588	645	9.5%





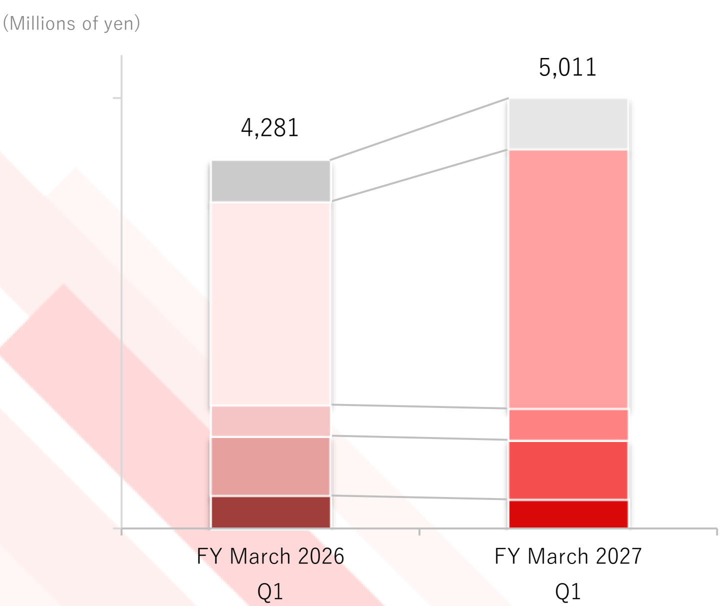
Selling, general and administrative expenses

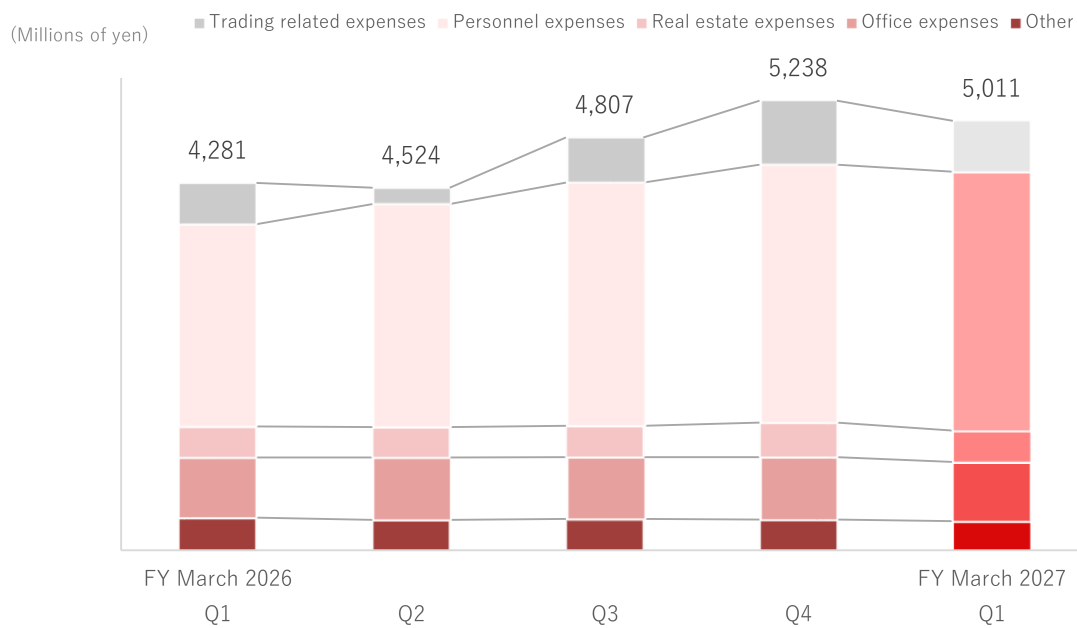
IwaiCosmo Holdings,Inc.

SG&A expenses increased 17.0% year on year, mainly due to an increase in performance-linked bonuses.

(million yen、%)

	FY March 2026 Q1	FY March 2027 Q1	Percentage change from the previous fiscal year	FY March 2026 Q1	Q2	Q3	Q4	FY March 2027 Q1	Change (%) compared with the previous quarter
Trading related expenses	483	593	22.6%	483	490	525	746	593	△20.6%
Personnel expenses	2,354	3,023	28.4%	2,354	2,595	2,831	3,003	3,023	0.6%
Real estate expenses	361	365	0.9%	361	354	365	402	365	△9.4%
Office expenses	698	690	△1.2%	698	727	720	725	690	△4.8%
Other	382	339	△11.3%	382	356	365	359	339	△5.5%
Selling, general and administrative expenses	**4,281**	**5,011**	**17.0%**	**4,281**	**4,524**	**4,807**	**5,238**	**5,011**	**△4.3%**

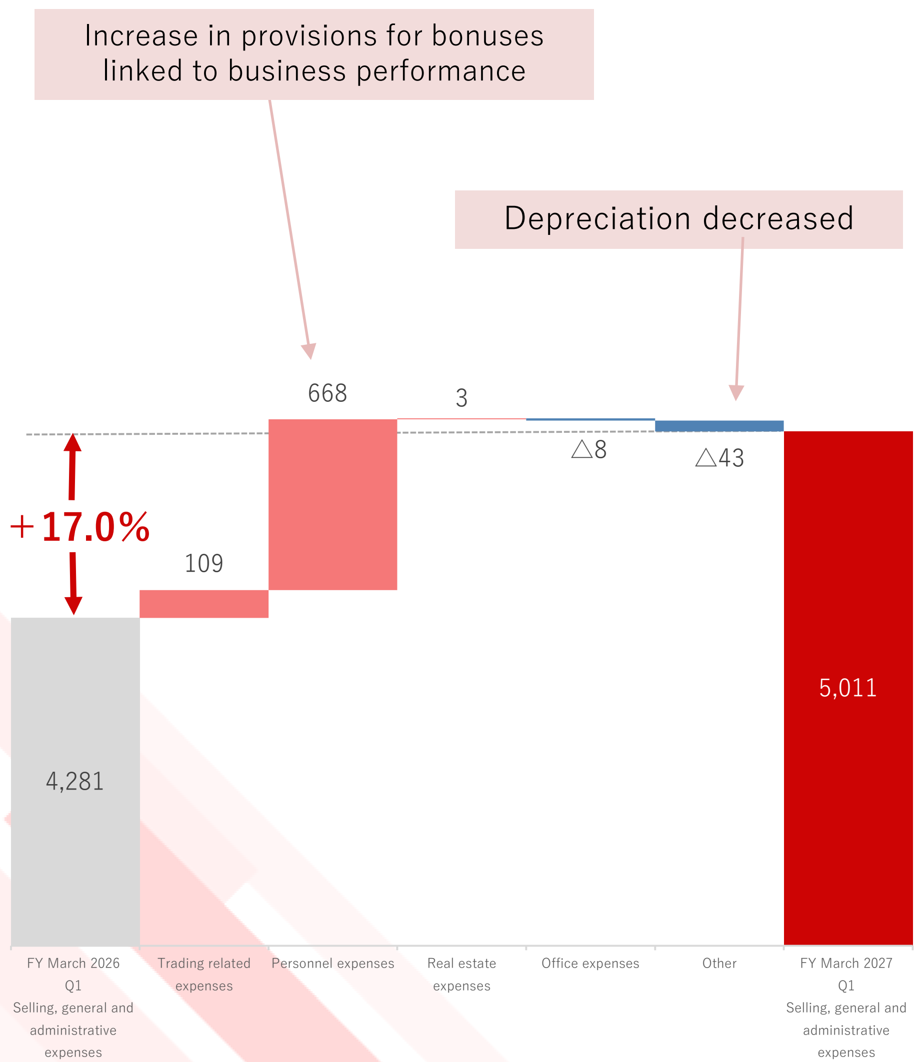




Factors resulting in change in selling, general and administrative expenses

IwaiCosmo Holdings,Inc.

YoY



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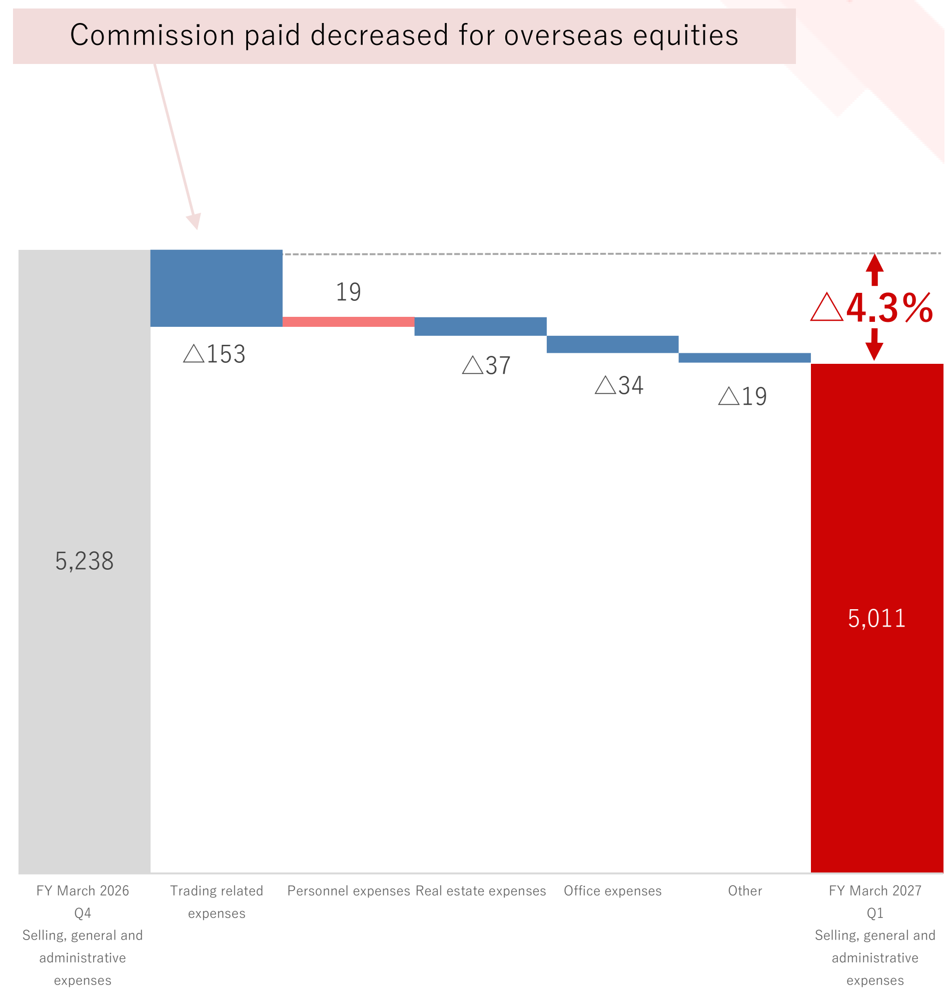


Quarterly Changes in Operating Results

IwaiCosmo Holdings,Inc.

Recorded ordinary profit for 55 consecutive quarters

(Millions of yen)

	Year ending March 31, 2026					Year ending March 31, 2027
	Q1	Q2	Q3	Q4	full year	Q1
Operating revenue	**6,758**	**7,700**	**8,421**	**9,380**	**32,260**	**9,496**
Commission received	2,111	2,456	2,835	4,055	11,459	3,136
Brokerage commission	1,120	1,529	1,669	3,118	7,437	2,113
Commission for underwriting, secondary distribution, etc.	140	8	160	4	313	65
Fees for offering, secondary distribution, etc.	132	130	194	139	597	85
Other fee received	718	787	811	793	3,110	871
Net trading income	4,006	4,435	4,692	4,422	17,556	5,337
Securities	3,990	4,344	4,653	4,368	17,357	5,291
Bonds, etc. and other	15	90	38	53	198	45
Financial revenue	640	808	893	902	3,244	1,023
Financial expenses	67	106	101	126	401	115
Net operating revenue	6,691	7,593	8,320	9,254	31,859	9,381
Selling, general and administrative expenses	4,281	4,524	4,807	5,238	18,851	5,011
Operating profit	**2,409**	**3,069**	**3,512**	**4,016**	**13,007**	**4,369**
Non-operating income	294	33	209	53	591	320
Non-operating expenses	11	11	1	24	47	2
Non-operating profit	283	21	208	29	543	317
Ordinary profit	**2,693**	**3,090**	**3,721**	**4,045**	**13,550**	**4,687**
Extraordinary profit	444	438	491	-	1,375	563
Extraordinary losses	-	-	31	55	86	205
Extraordinary profit(loss)	444	438	460	△ 55	1,288	358
Profit before income taxes	3,138	3,529	4,181	3,989	14,839	5,045
Profit attributable to owners of parent	**2,185**	**2,434**	**2,896**	**2,927**	**10,443**	**3,398**

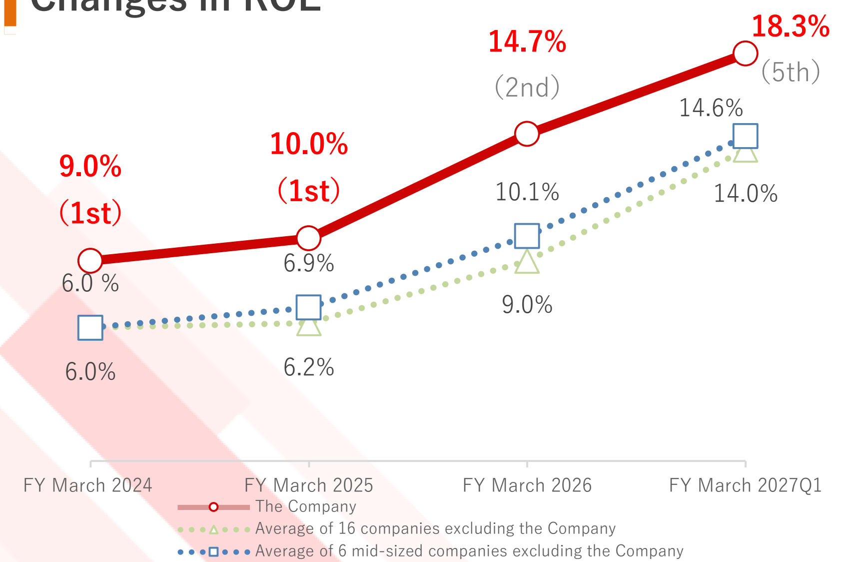
Quarterly Changes in Key Management Indicators①

IwaiCosmo Holdings,Inc.

	Year ending March 31, 2026 Q1	Q2	Q3	Q4	full year	Year ending March 31, 2027 Q1
Ratio of ordinary profit to operating revenue	39.9%	40.1%	44.2%	43.1%	42.0%	49.4%
ROE	13.0%	14.3%	16.5%	16.1%	14.7%	18.3%
Earnings per share	93.03yen	103.64yen	123.31yen	124.64yen	444.61yen	144.67yen
Capital adequacy ratio	791.1%	841.8%	816.4%	762.8%	762.8%	744.9%

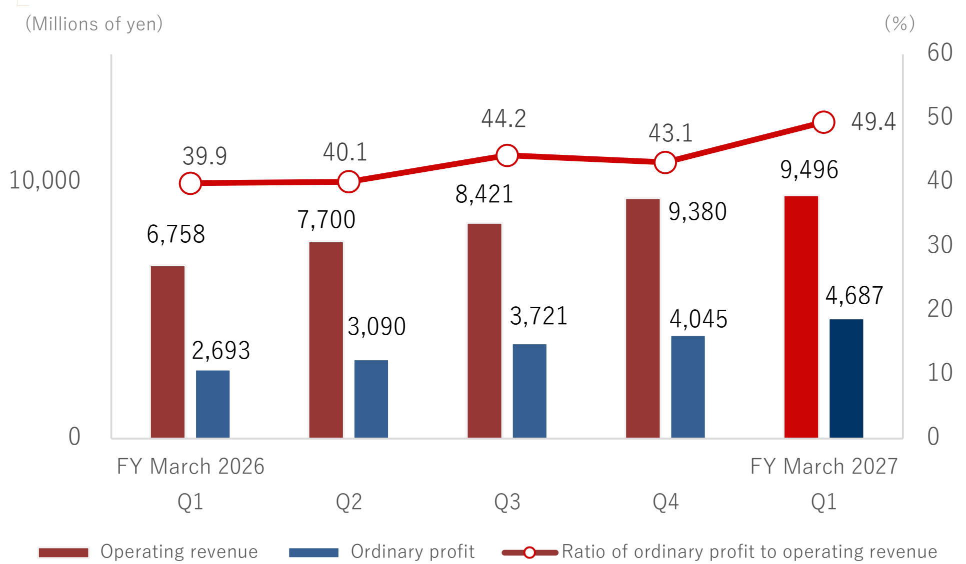
ROE: annualized

Changes in ROE



（Note）Seventeen retail securities companies

Ratio of ordinary profit to operating revenue



Quarterly Changes in Key Management Indicators②

Operating Performance Time Series

(Millions of yen)

	FY March 2023	FY March 2024	FY March 2025	FY March 2026	FY March 2027 Q1
Operating revenue	19,691	24,040	25,750	32,260	9,496
Ordinary profit	5,165	8,003	9,150	13,550	4,687
Profit	3,564	5,554	6,725	10,443	3,398
Ratio of ordinary profit to operating revenue	26.2%	33.3%	35.5%	42.0%	49.4%
(Industry ranking *1)	1st	2nd	2nd	2nd	4th
(Industry average *2)	△2.5%	19.0%	10.8%	21.8%	34.4%
Dividends per share	80yen	120yen	145yen	225yen	-
Dividend payout ratio	52.7%	50.7%	50.6%	50.6%	-

※1 Listed securities and major securities companies excluding online securities companies

※2 Simple industry average excluding the Company

Reference： Time Series in operating revenue (by product)

(Millions of yen)

	FY March 2023		FY March 2024		FY March 2025		FY March 2026		FY March 2027 Q1	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Japanese equity (※)	9,173	46.6	8,480	35.3	5,762	22.4	5,997	18.6	1,768	18.6
Foreign equity (brokerage commission + MM)	5,080	25.8	11,311	47.0	14,795	57.5	20,721	64.2	6,230	65.7
Investment trusts (including trust fees)	4,073	20.7	3,334	13.9	4,018	15.6	3,675	11.4	950	10.0
Bonds	906	4.6	249	1.0	413	1.6	472	1.5	108	1.1
Other	457	2.3	664	2.8	759	2.9	1,393	4.3	439	4.6
Operating revenue	**19,691**	**100.0**	**24,040**	**100.0**	**25,750**	**100.0**	**32,260**	**100.0**	**9,496**	**100.0**

※Includes a portion of financial revenue (margin transaction revenue, etc.)

Quarterly Changes in Key Management Indicators③

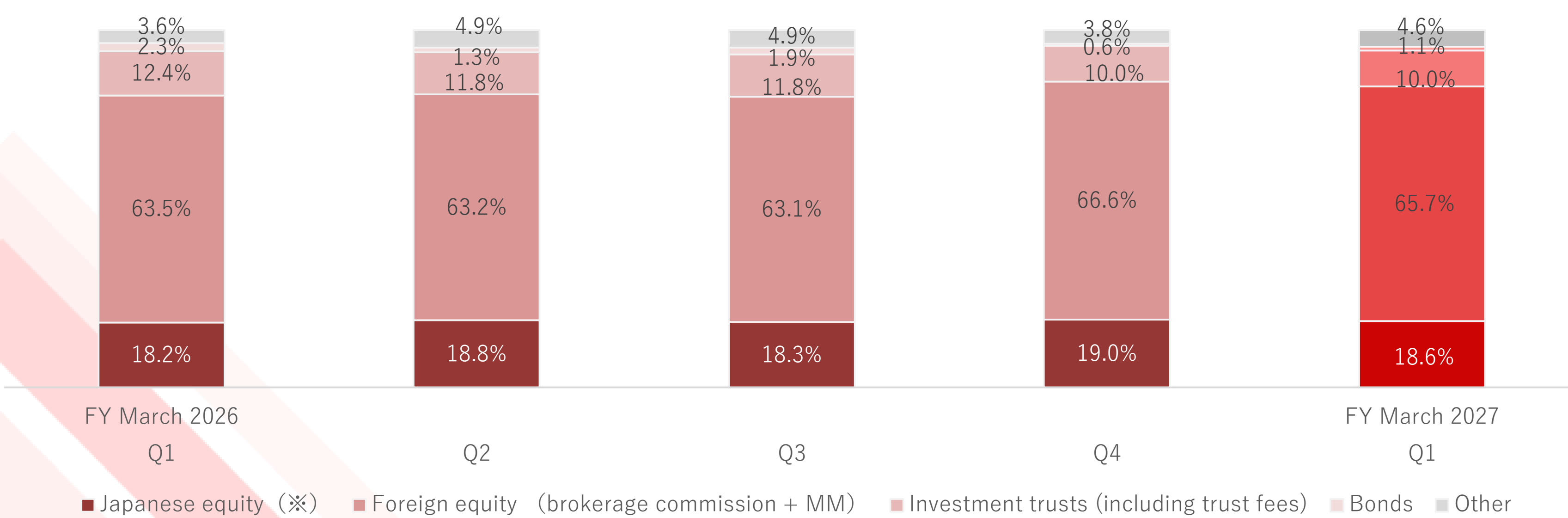
IwaiCosmo Holdings,Inc.

Reference：Quarterly changes in operating revenue (by product)

(million yen、%)

	Year ending March 31, 2026								Year ending March 31, 2027	
	Q1		Q2		Q3		Q4		Q1	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Japanese equity (※)	1,224	18.2	1,448	18.8	1,539	18.3	1,784	19.0	1,768	18.6
Foreign equity (brokerage commission + MM)	4,291	63.5	4,871	63.2	5,310	63.1	6,248	66.6	6,230	65.7
Investment trusts (including trust fees)	839	12.4	906	11.8	996	11.8	933	10.0	950	10.0
Bonds	158	2.3	97	1.3	158	1.9	57	0.6	108	1.1
Other	244	3.6	376	4.9	416	4.9	356	3.8	439	4.6
Operating revenue	**6,758**	**100.0**	**7,700**	**100.0**	**8,421**	**100.0**	**9,380**	**100.0**	**9,496**	**100.0**

※Includes a portion of financial revenue (margin transaction revenue, etc.)



17 Total Shareholder Return

Including shareholder returns (dividends), total shareholder return achieved high returns compared to the market as a whole (TOPIX).

T S R ：Total Shareholder Return

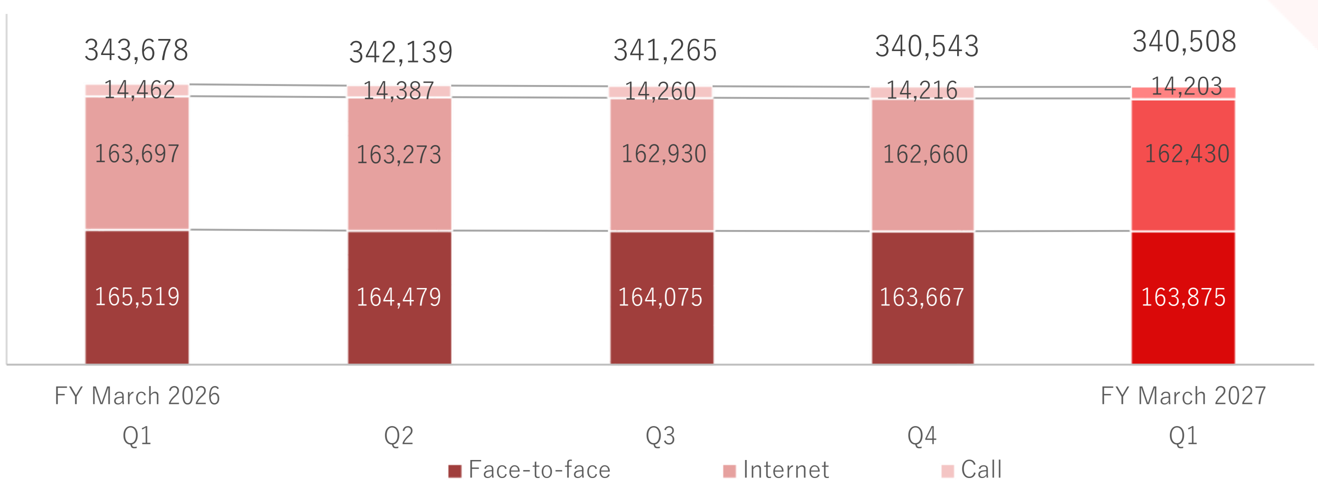
	March 2022	March 2023	March 2024	March 2025	March 2026
iwaicosmo	79.9	84.9	142.7	160.2	**233.2**
TOPIX	102.0	107.9	152.5	150.2	202.2

T S R =(Stock price at the end of each fiscal year + Cumulative amount of dividends per share from four fiscal years prior to the current fiscal year to each fiscal year) / Stock price on the last day of the five fiscal years prior to the current fiscal year

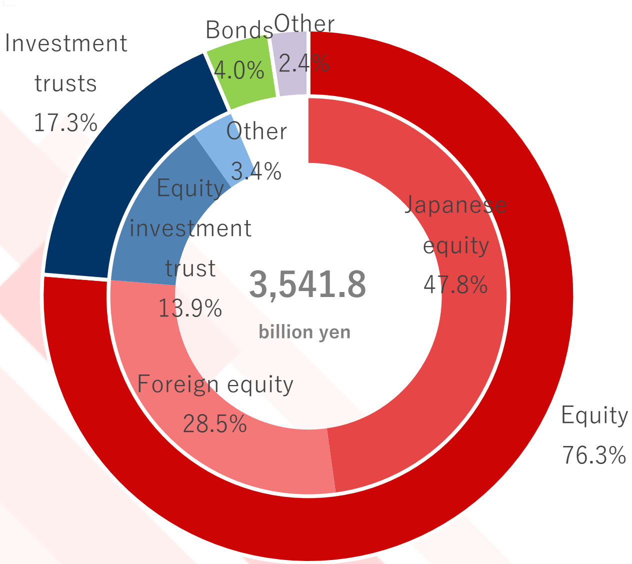
Reference: 10-year stock price trends for our company and TOPIX (based on stock prices as of March 31, 2017)

Quarterly Changes in the Number of Accounts , Assets under Custody

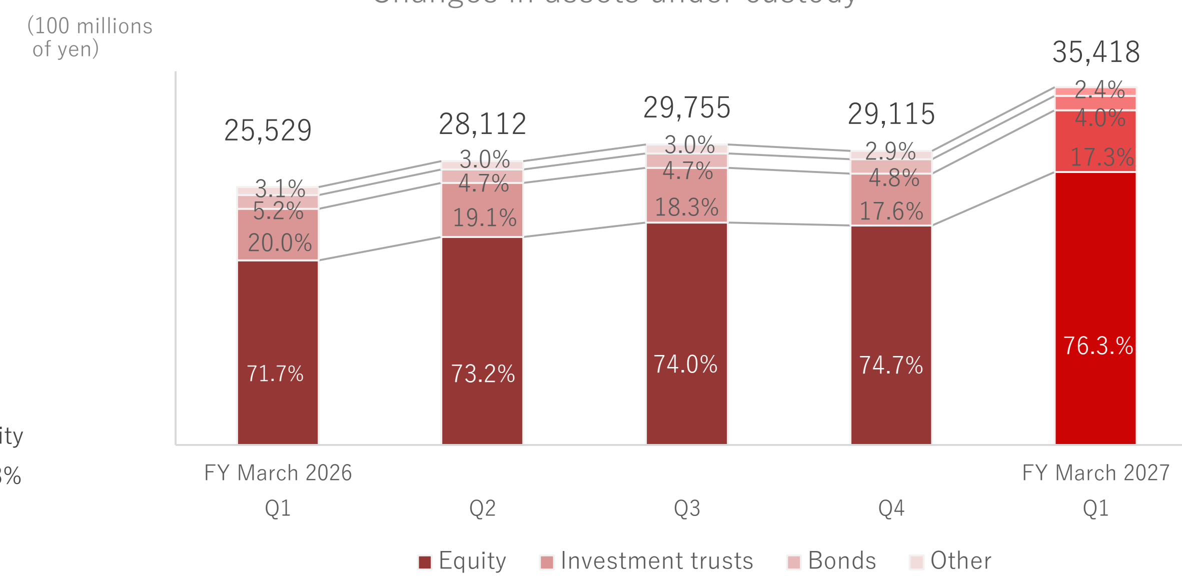
Quarterly Changes in the Number of Accounts



Assets under Custody



Changes in assets under custody



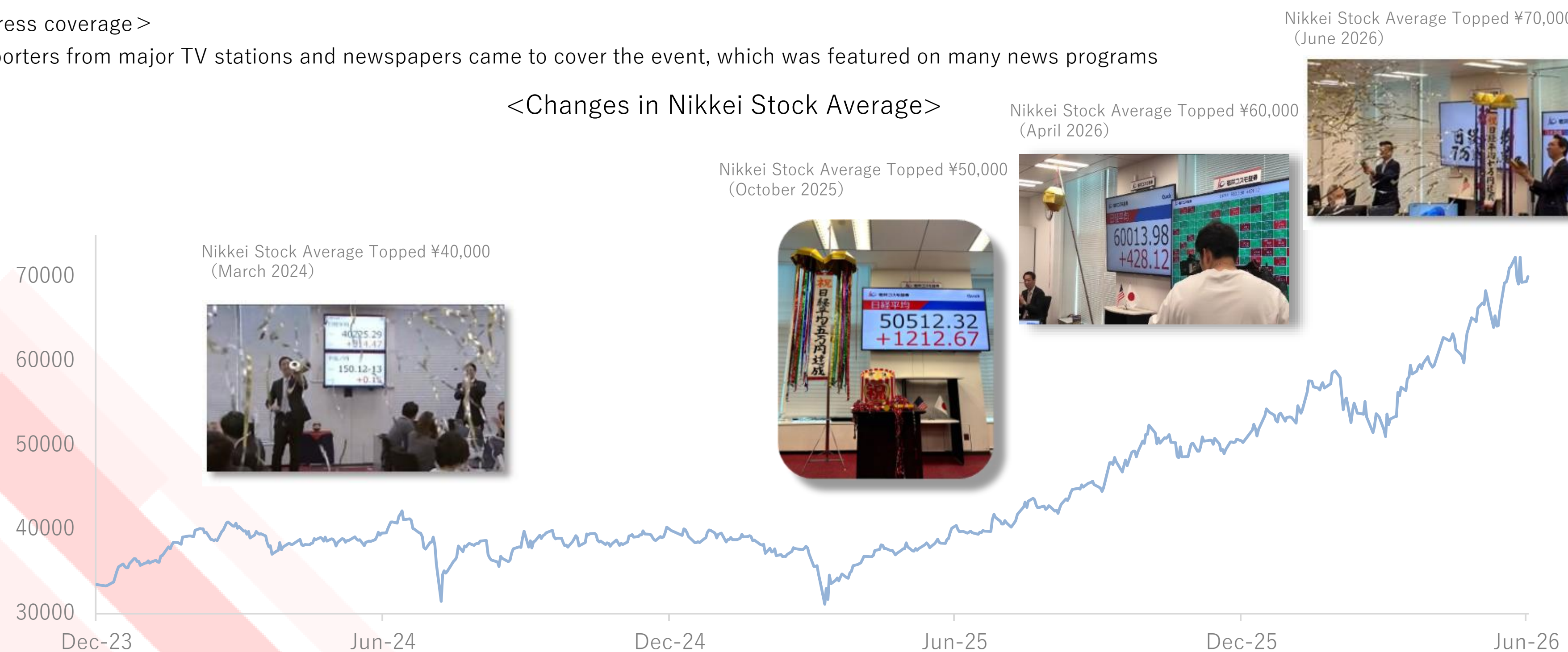
The Group’s Initiatives, Etc

Newspaper publications, press releases, etc.

2026	1 Apr:	Introduced casual business wear
	25 Apr:	**IwaiCosmo: Net profit up 55% (Nikkei Shimbun, Nikkei Online Edition)**
	28 Apr:	IwaiCosmo Securities employee received letter of appreciation from Nara Police Station for preventing victims of special fraud
	29 Apr:	Our employee convinced 85-year old customer to avoid special fraud (Asahi Shimbun)
	18 Jun:	**Held financial results briefing for fiscal year ended March 31, 2026 (for institutional investors and analysts)**
	30 Jun:	**Overseas equity assets under custody 1 trillion yen, total assets under custody top 3.5 trillion yen**
	1 Jul:	IwaiCosmo Securities broadcast new television commercials
	4 Jul:	**IwaiCosmo overseas equity assets under custody 1 trillion yen (Nikkei Shimbun, Nikkei Online Edition)**
	8 Jul:	IwaiCosmo Holdings hits 20-year high, inflow of funds anticipating strong earnings (Japan Company Handbook Online)
	14 Jul:	**IwaiCosmo Holdings share price (closing price) reached all-time high since market listing**

＜Press coverage＞
Reporters from major TV stations and newspapers came to cover the event, which was featured on many news programs

<Changes in Nikkei Stock Average>



IwaiCosmo Holdings,Inc.

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