Consolidated Financial Results Briefing

for the 2nd Quarter Ended March 31,2026

RISKMONSTER.COM



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1. Financial Highlights



	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Net sales	1,852,141	1,890,892	38,751	102.1 %
Operating Income	118,597	176,881	58,283	149.1 %
Operating Profit Margin	6.4%	9.4%	3.0_{point}	
Ordinary Income	122,851	185,666	62,815	151.1 %
Profit (loss) attributable to owners of parent	△1,190,532	127,897	1,318,430	_

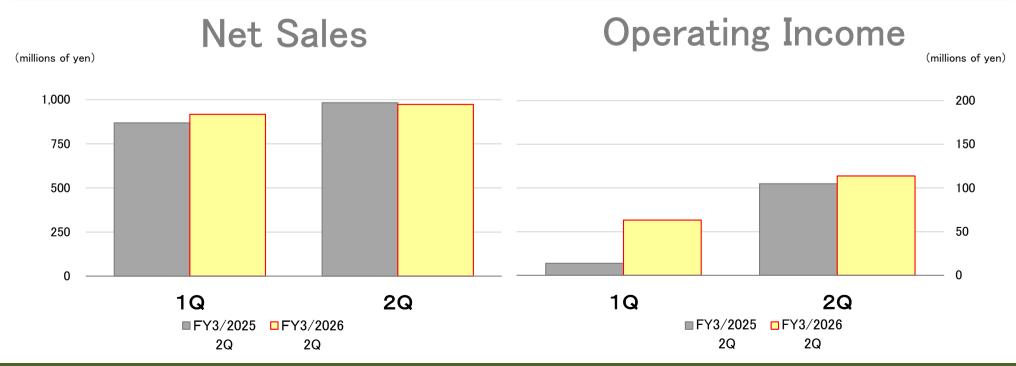
	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Earnings per share	△¥160.92	¥17.00	¥177.92	_
Number of members	14,256 _{ID}	14,710 _{ID}	454 _{ID}	103.2 %



2. Quarterly Performance



FY3/2026	1Q	2Q	Cumulative	YoY(ratio)
Net Sales	917,460	973,432	1,890,892	102.1%
Operating Income	63,198	113,683	176,881	149.1%
FY3/2025	1Q	2Q	Cumulative	YoY(ratio)
Net Sales	868,886	983,255	1,852,141	102.3 %
Operating Income	13,772	104,825	118,597	78.6 %

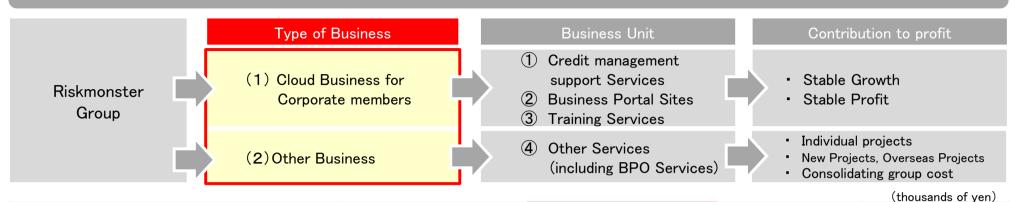




3. Performance by Type of Business



Riskmonster's Business Model



	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
(1) Cloud Business for Corporate members	1,390,074	1,389,013	△1,061	99.9%
(2)Other Business	663,745	688,962	25,217	103.8%
Total Net Sales	2,053,819	2,077,976	24,156	101.2%
(1) Cloud Business for Corporate members	235,994	270,162	34,168	114.5%
(2)Other Business	6,197	17,107	10,909	276.0%
Total Operating Income	242,192	287,269	45,077	118.6%

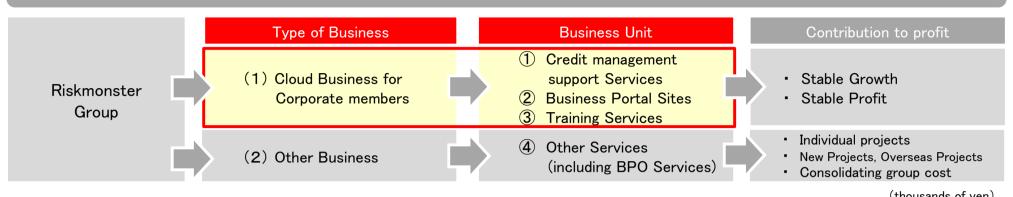
(Note) Net Sales and Operating Income are calculated based on amounts before the elimination of inter transactions.



4.(1) Cloud Business for Corporate members



Riskmonster's Business Model



				(thousands of yen)
	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
①Credit management support Services	980,148	984,051	3,902	100.4%
②Business Portal Sites	298,517	312,130	13,613	104.6%
③Training Services	111,409	92,831	△18,577	83.3%
Total Business Unit Sales	1,390,074	1,389,013	△1,061	99.9%
①Credit management support Services	119,251	172,786	53,534	144.9%
②Business Portal Sites	100,079	92,995	△7,083	92.9%
③Training Services	16,663	4,380	△12,282	26.3%
Total Business Unit Income	235,994	270,162	34,168	114.5%
Number of members (ID)	13,769	14,185	416	103.0%

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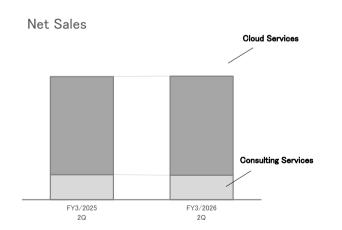
4. (1) - ①Credit management support Services

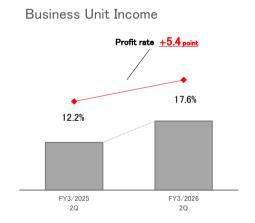


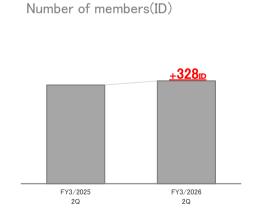
(thousands of yen)

	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Cloud Services	780,297	788,597	8,299	101.1%
Consulting Services	199,850	195,453	△4,396	97.8%
Net Sales	980,148	984,051	3,902	100.4%
Business Unit Income	119,251	172,786	53,534	144.9%
Profit rate	12.2%	17.6%	5.4point	_
Number of members (ID)*	7,744	8,072	328	104.2%

(Note) The number means the sum of members can use our services directly and through alliance company's service.





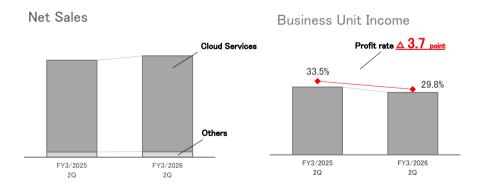


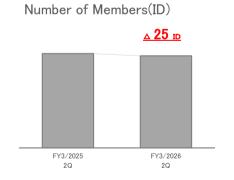


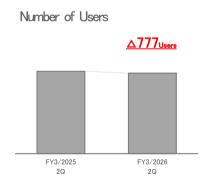
4. (1) - 2 Business Portal Sites



				(thousands of yen)
	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Cloud Services	282,204	294,899	12,695	104.5%
Others	16,312	17,230	918	105.6%
Net Sales	298,517	312,130	13,613	104.6%
Business Unit Income	100,079	92,995	△7,083	92.9%
Profit rate	33.5%	29.8%	$\triangle 3.7$ point	_
Number of Members (ID) Number of Users	3,059 146,250	3,034 145,473	△ 25 △777	99.2 % 99.5%









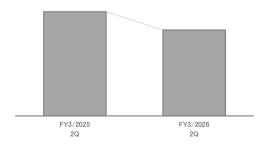
4. (1) - 3Training Services



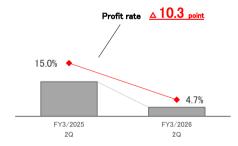
(thousands of yen)

	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Cloud Services / Net Sales	111,409	92,831	△18,577	83.3%
Business Unit Income	16,663	4,380	△12,282	26.3%
Profit rate	15.0%	4.7%	$\triangle 10.3$ point	_
Number of Members (ID)	2,966	3,079	113	103.8%

Cloud Services / Net Sales



Business Unit Income



Number of Members(ID)

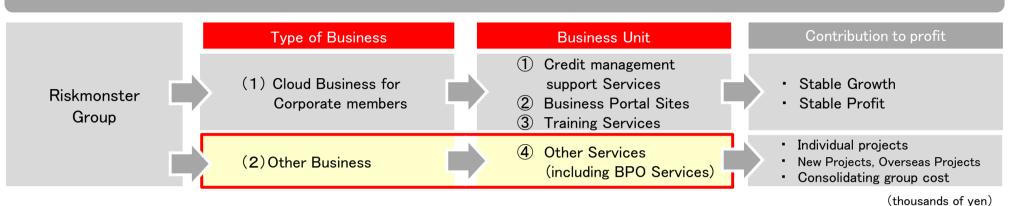




4. (2) Other Business

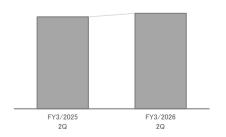


Riskmonster's Business Model



	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Total Business Unit Sales	663,745	688,962	25,217	103.8%
Total Business Unit Income	6,197	17,107	10,909	276.0%
Profit rate	0.9%	2.5%	1.6point	_





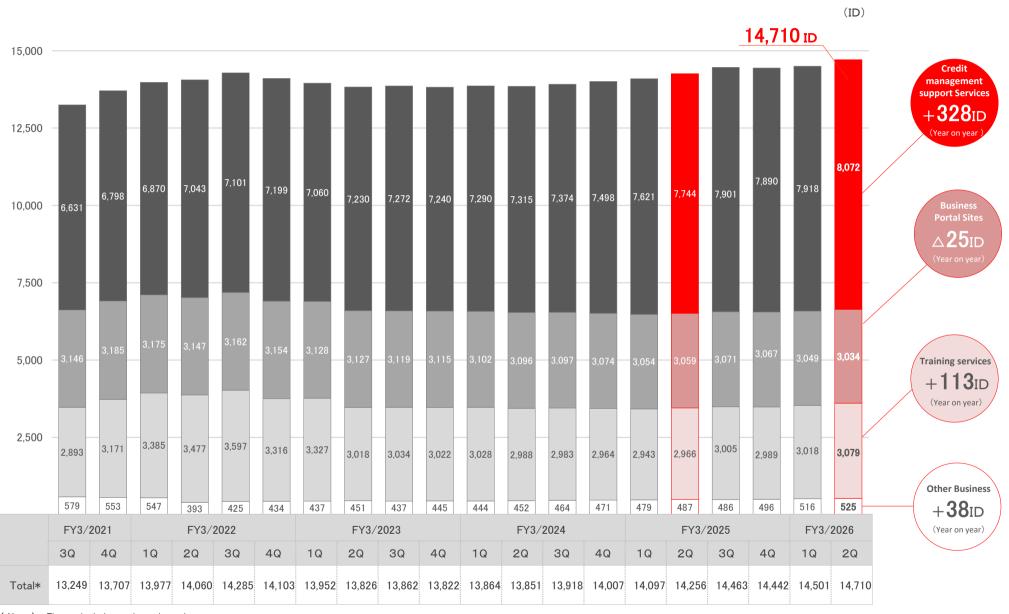
Business Unit Income





5. Quarterly Number of Members





(Note) Figures include overlapped members.



6. Balance Sheets



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	As of March 31, 2025	As of September 30, 2025	Change	Change (ratio)
Current Assets	2,567,213	2,454,779	△112,433	95.6%
Non-Current Assets	4,572,049	4,732,981	160,932	103.5%
Total Assets	7,139,262	7,187,760	48,498	100.7%
Current Liabilities	859,188	678,703	△180,484	79.0%
Non-Current Liabilities	297,898	356,876	58,977	119.8%
Total Liabilities	1,157,086	1,035,579	△121,507	89.5%
Net Assets	5,982,175	6,152,181	170,005	102.8%
Total Liabilities and Net Assets	7,139,262	7,187,760	48,498	100.7%
Equity ratio	82.4%	84.1%	_	_
Net Assets per share	788.06円	794.30円	6.24円	100.8%



7. Cash Flows



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	FY3/2025 2Q	FY3/2026 2Q	Change	Change (ratio)
Operating CF	△268,463	1,141,750	1,410,214	
Investing CF	△656,092	△324,313	331,778	
Financial CF	209,151	△231,873	△441,024	_
Effect of exchange rate change on cash and cash equivalents	△1,507	△1,065	442	
Net increase (decrease) in cash and cash equivalents	△716,912	584,497	1,301,410	_
Cash and cash equivalents at end of period	1,005,850	1,710,234	704,383	170.0%

◆Operating CF		◆Investing CF		♦Financial CF	
Profit before income taxes	189,973	Purchase of Intangible assets	△454,071	Dividends paid	△112,026
Depreciation	352,905	Proceeds from withdrawal of time deposits	100,000	Repayments of short-term borrowings	△116,700
Increase in trade receivables	△72,623	Payments into time deposits	△100,000		
Income from return of deposit	740,000	Proceeds from sale of investment securities	125,434		
Payments for loss on litigation	△109,128				
Income taxes paid	△32,377				
Income taxes refund	31,904				



8. Outlook for FY3/2026



millions of yen

	FY3/2026 2Q (results)	FY3/2026 (projected) *	Difference	Progression rate
Net Sales	1,890	3,900	2,009	48.5%
Operating Income	176	380	203	46.5%
Ordinary Income	185	380	194	48.9%
Profit (loss) attributable to owners of parent	127	210	82	60.9%
Earnings per share	¥17.00	¥27.74	¥10.74	_

(Note) Disclosed on November 7, 2025.



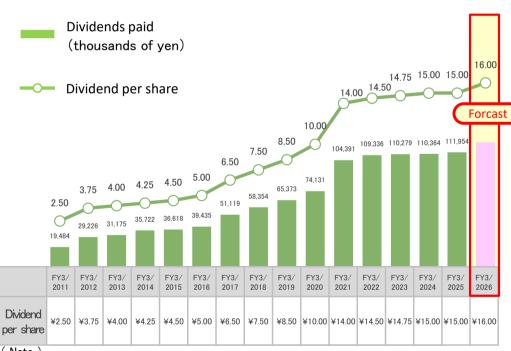
9. Return to Shareholders



Profit Distribution Policies

Riskmonster has consistently prioritized shareholder returns as a key management objective, and we remain committed to delivering stable and sustainable dividends going forward.

◆ Dividend per share for FY3/2026 is forecasted at ¥16.00

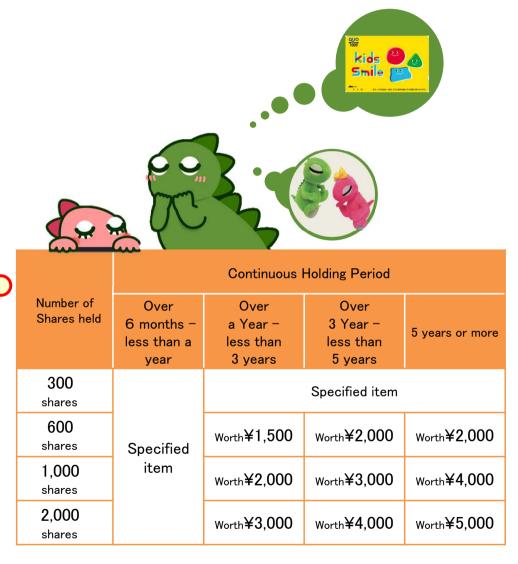


(Note)

On October 1, 2012, the Company conducted a 100-for-one stock split of common stock. On April 1, 2021, the Company conducted a two-for-one stock split of common stock.

Shareholder benefits (only in Japan)

For shareholder who owns 300 shares or more and more than 6months at the end of September, we will send goods on the following table.







Contact

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Mail : <u>ir@riskmonster.co.jp</u>

IR Inquiry Form:

https://www.riskmonster.co.jp/form/inquire

<u>/ir/index</u>

[Trade Name]

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Group Companies

Rismon Business Portal Co., Ltd.

https://www.j-motto.co.jp

Rismon Muscle Data.com

Nippon Outsource Inc.

https://www.outsource.co.jp

SHIPS Co.,Ltd.

https://www.ships-it.co.jp

Riskmonster China Inc.

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