

Consolidated Financial Results Briefing

for the Fiscal Year Ended March 31,2026

RISKMONSTER.COM

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(thousands of yen)

	FY3/2025	FY3/2026	Change	Change (ratio)
Net sales	3,728,251	3,824,037	95,786	102.6 %
EBITDA	1,049,077	1,119,196	70,119	106.7 %
Operating Income	263,991	360,195	96,204	136.4 %
Ordinary Income	289,951	378,982	89,031	130.7 %
Profit (loss) attributable to owners of parent	△49,599	223,311	272,910	—

(Note) EBITDA=Operating Income+Depreciation+ Amortization of goodwill

	FY3/2025	FY3/2026	Change	Change (ratio)
Earnings per share	△¥6.67	¥29.60	¥36.27	—
Number of members	14,442 ID	15,042 ID	600 ID	104.2 %
Return on equity	△0.8 %	3.8 %	4.6 point	—

(thousands of yen)

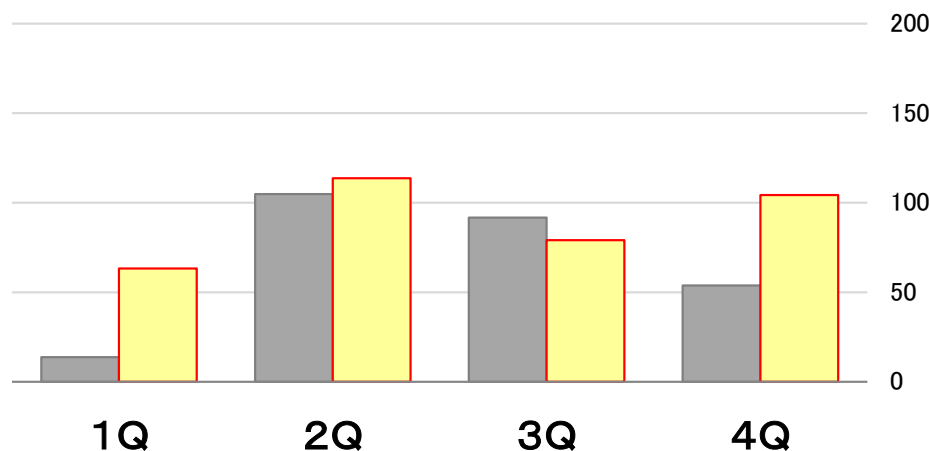
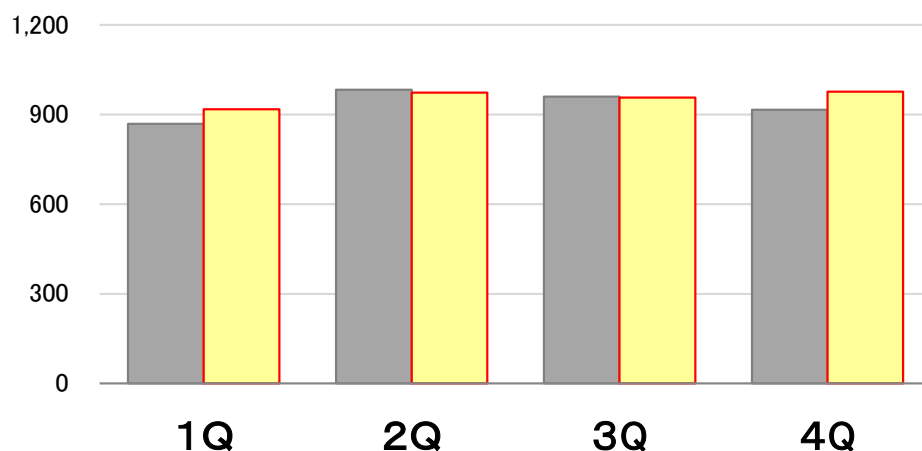
FY3/2026	1Q	2Q	3Q	4Q
Net Sales	917,460	973,432	956,613	976,531
Operating Income	63,198	113,683	79,049	104,265
FY3/2025	1Q	2Q	3Q	4Q
Net Sales	868,886	983,255	960,180	915,929
Operating Income	13,772	104,825	91,626	53,767

Net Sales

Operating Income

(millions of yen)

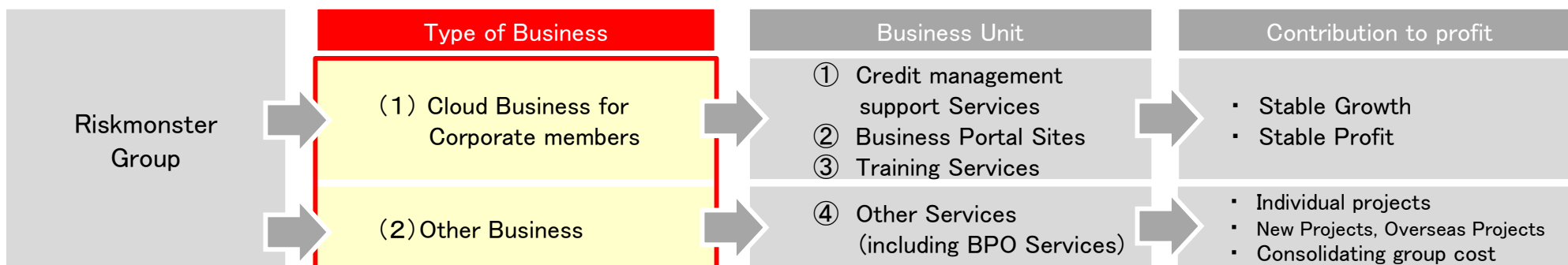
(millions of yen)



■ FY3/2025 ■ FY3/2026

■ FY3/2025 ■ FY3/2026

Riskmonster's Business Model

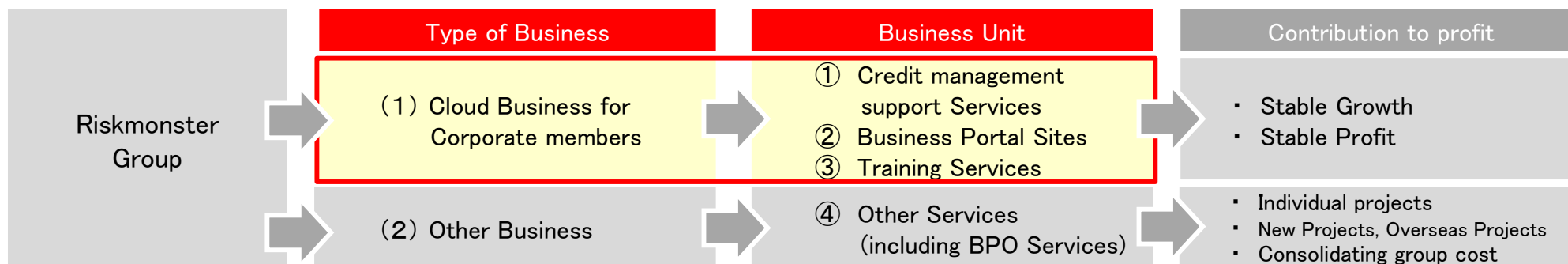


(thousands of yen)

	FY3/2025	FY3/2026	Change	Change (ratio)
(1) Cloud Business for Corporate members	2,815,852	2,871,385	55,532	102.0%
(2) Other Business	1,318,268	1,338,388	20,119	101.5%
Total Net Sales	4,134,121	4,209,773	75,652	101.8%
(1) Cloud Business for Corporate members	489,153	559,286	70,132	114.3%
(2) Other Business	6,786	△574	△7,360	—
Total Operating Income	495,940	558,712	62,772	112.7%

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

Riskmonster's Business Model



(thousands of yen)

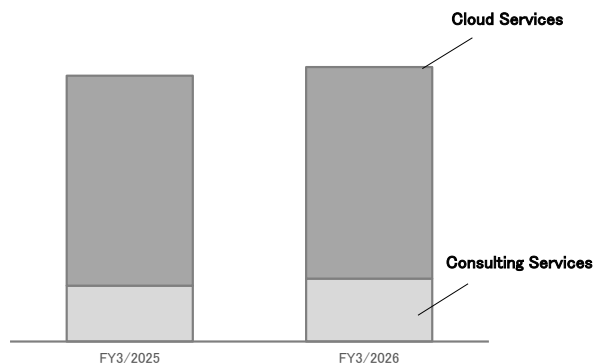
	FY3/2025	FY3/2026	Change	Change (ratio)
①Credit management support Services	1,985,114	2,050,226	65,111	103.3%
②Business Portal Sites	606,888	634,820	27,931	104.6%
③Training Services	223,849	186,338	△37,511	83.2%
Total Business Unit Sales	2,815,852	2,871,385	55,532	102.0%
①Credit management support Services	247,959	353,523	105,564	142.6%
②Business Portal Sites	205,840	200,163	△5,676	97.2%
③Training Services	35,354	5,599	△29,754	15.8%
Total Business Unit Income	489,153	559,286	70,132	114.3%
Number of members(ID)	13,946	14,545	599	104.3%

(thousands of yen)

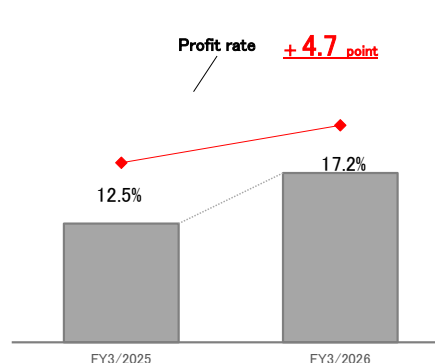
	FY3/2025	FY3/2026	Change	Change (ratio)
Cloud Services	1,567,135	1,579,854	12,719	100.8%
Consulting Services	417,978	470,371	52,392	112.5%
Net Sales	1,985,114	2,050,226	65,111	103.3%
Business Unit Income	247,959	353,523	105,564	142.6%
Profit rate	12.5%	17.2%	4.7point	—
Number of members (ID) *	7,890	8,445	555	107.0%

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

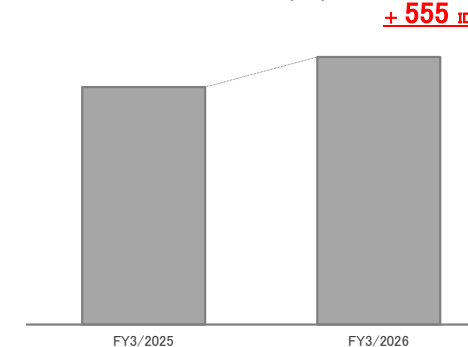
Net Sales



Business Unit Income



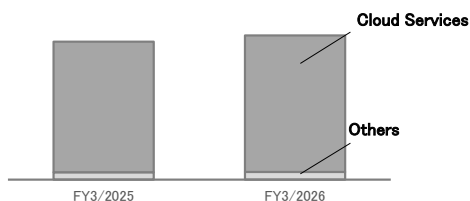
Number of members (ID)



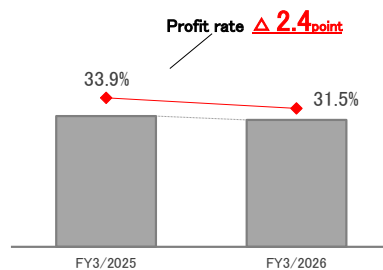
(thousands of yen)

	FY3/2025	FY3/2026	Change	Change (ratio)
Cloud Services	573,896	600,991	27,095	104.7%
Others	32,992	33,828	836	102.5%
Net Sales	606,888	634,820	27,931	104.6%
Business Unit Income	205,840	200,163	△5,676	97.2%
Profit rate	33.9%	31.5%	△2.4point	—
Number of Members (ID)	3,067	3,015	△52	98.3%
Number of Users	145,914	145,221	△693	99.5%

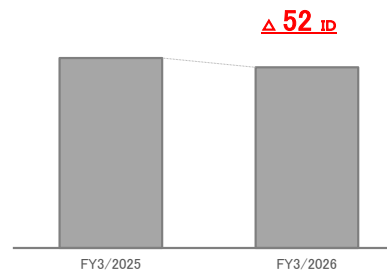
Net Sales



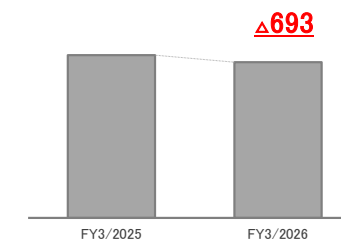
Business Unit Income



Number of Members(ID)



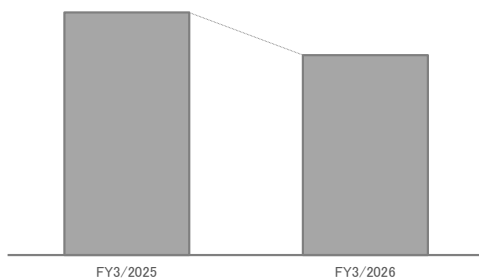
Number of Users



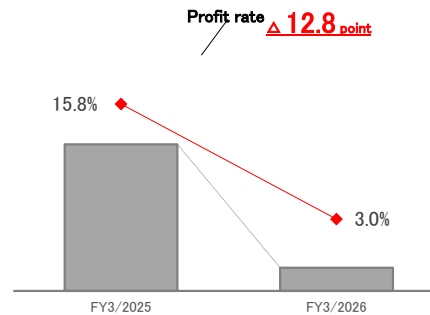
(thousands of yen)

	FY3/2025	FY3/2026	Change	Change (ratio)
Cloud Services / Net Sales	223,849	186,338	△37,511	83.2%
Business Unit Income	35,354	5,599	△29,754	15.8%
Profit rate	15.8%	3.0%	△12.8point	—
Number of Members (ID)	2,989	3,085	96	103.2%

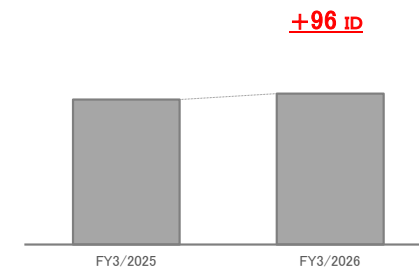
Cloud Services / Net Sales



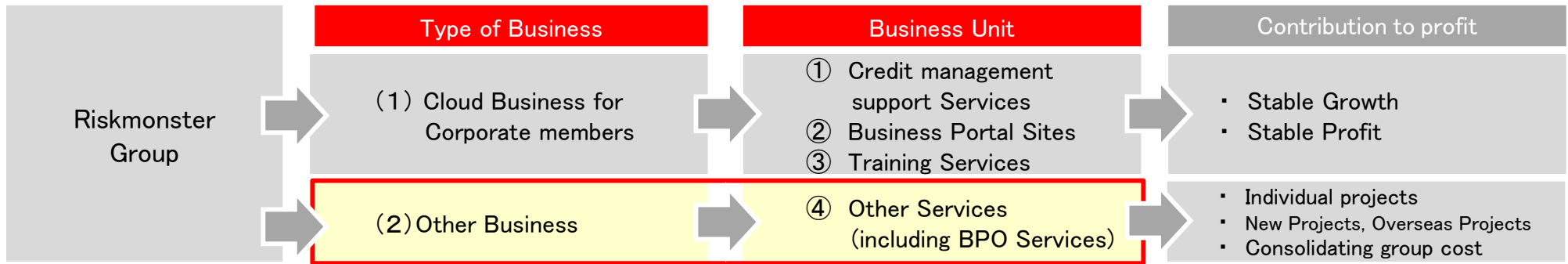
Business Unit Income



Number of Members(ID)



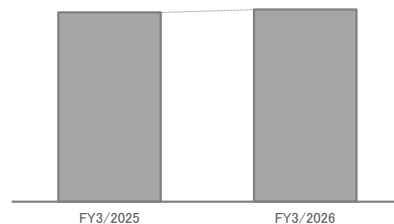
Riskmonster's Business Model



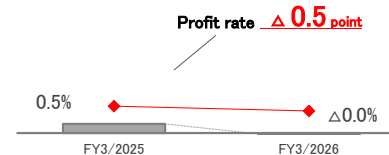
(thousands of yen)

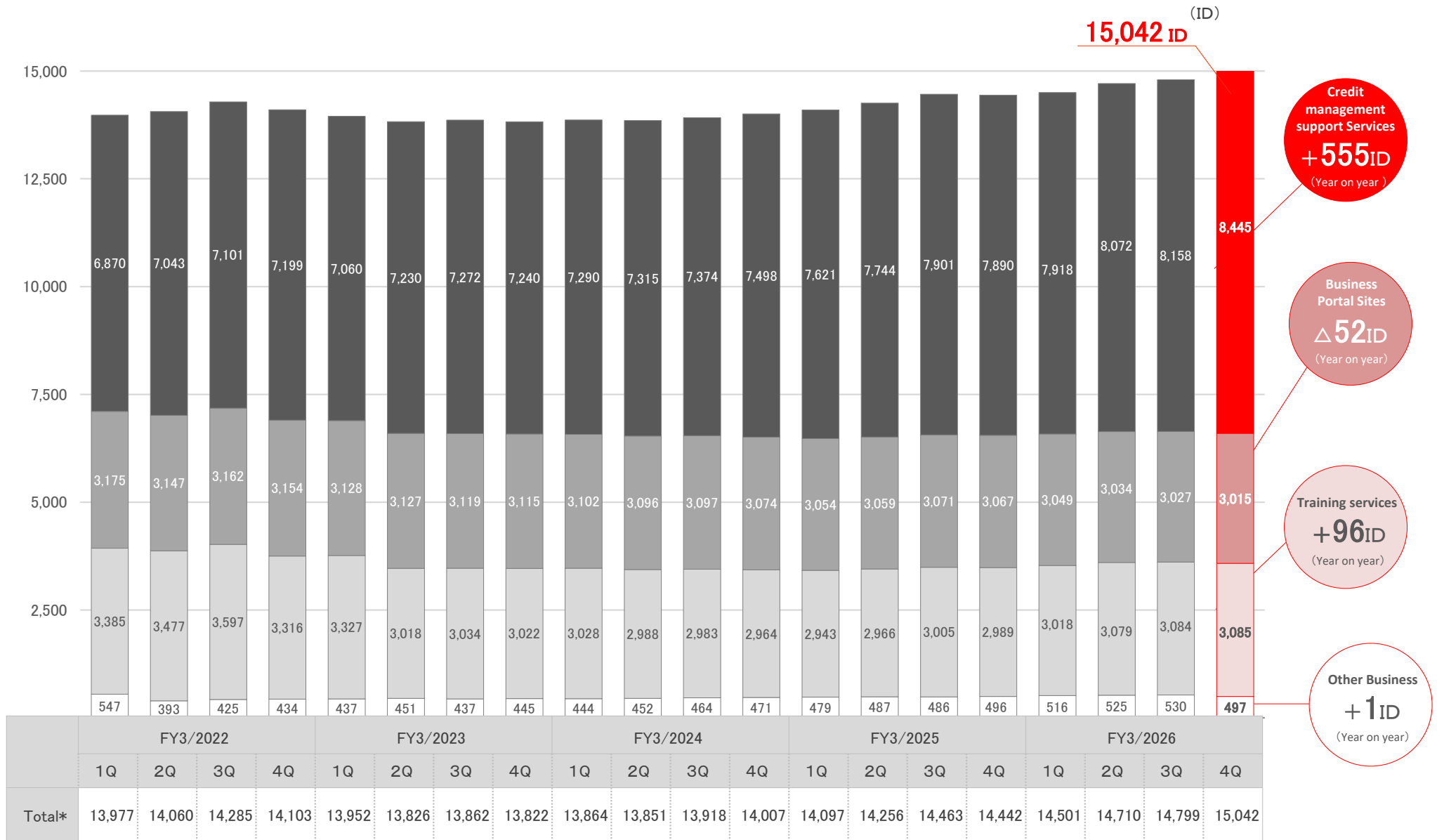
	FY3/2025	FY3/2026	Change	Change (ratio)
Total Business Unit Sales	1,318,268	1,338,388	20,119	101.5%
Total Business Unit Income	6,786	△574	△7,360	—
Profit rate	0.5%	△0.0%	△0.5point	—

Net Sales



Business Unit Income





(Note) Figures include overlapped members.

(thousands of yen)

	As of March 31, 2025	As of March 31, 2026	Change	Change (ratio)
Current Assets	2,567,213	2,351,162	△216,050	91.6%
Non-Current Assets	4,572,049	4,630,544	58,494	101.3%
Total Assets	7,139,262	6,981,706	△157,556	97.8%
Current Liabilities	859,188	650,966	△208,221	75.8%
Non-Current Liabilities	297,898	311,140	13,242	104.4%
Total Liabilities	1,157,086	962,107	△194,979	83.1%
Net Assets	5,982,175	6,019,599	37,423	100.6%
Total Liabilities and Net Assets	7,139,262	6,981,706	△157,556	97.8%
Equity ratio	82.4%	84.6%	2.2point	—
Net Assets per share	¥788.06	¥792.07	¥4.01	100.5%

(thousands of yen)

	FY3/2025	FY3/2026	Change	Change (ratio)
Operating CF	226,009	1,739,330	1,513,321	769.6%
Investing CF	△1,020,855	△894,408	126,447	—
Financial CF	199,668	△321,737	△521,405	—
Effect of exchange rate change on cash and cash equivalents	△1,848	△235	1,613	—
Net increase (decrease) in cash and cash equivalents	△597,026	522,949	1,119,976	—
Cash and cash equivalents at end of period	1,125,736	1,648,686	522,949	146.5%

◆ Operating CF

Profit before income taxes	352,186
Depreciation	749,178
Proceeds from return of deposit money	740,000
Payments for loss on litigation	△109,128
Income taxes paid	△66,259

◆ Investing CF

Proceeds from sale of investment securities	145,842
Purchase of intangible assets	△925,379
Purchase of investment securities	△99,804

◆ Financial CF

Dividends paid	△112,154
Repayments of short-term borrowings	△116,700
Purchase of treasury shares	△85,993

(millions of yen)

	FY3/2026 (results)	FY3/2027 (projected)	Difference	Progression rate
Net Sales	3,824	4,000	175	104.6%
EBITDA	1,119	1,180	60	105.4%
Operating Income	360	400	39	111.1%
Ordinary Income	378	400	21	105.5%
Profit attributable to owners of parent	223	240	16	107.5%
Earnings per share	¥29.60	¥32.43	¥2.83	—

(Note) Disclosed on May 13, 2026.

(Note) EBITDA=Operating Income+Depreciation+ Amortization of goodwill

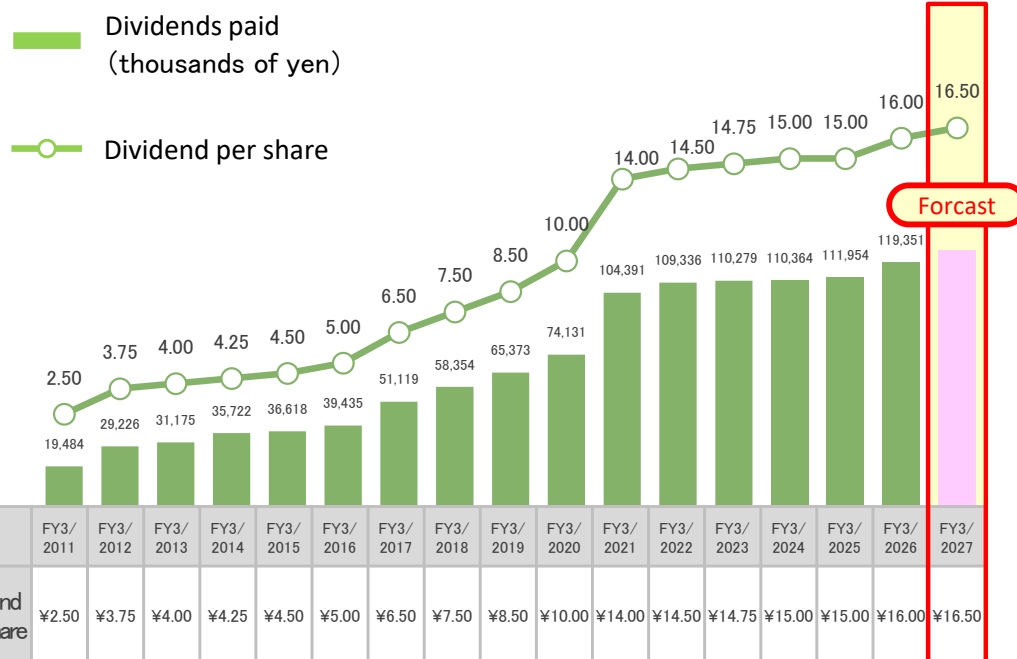
Profit Distribution Policies

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

- ◆ The dividend for FY3/2026 will be increased by 1.0 yen from the initial forecast, reaching ¥16.00 per share.
- ◆ Dividend per share for FY3/2027 is forecasted at ¥16.50.

Shareholder benefits (only in Japan)

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



(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.



Number of Shares held	Continuous Holding Period			
	Over 6 months – less than a year	Over a Year – less than 3 years	Over 3 Year – less than 5 years	5 years or more
300 shares	Specified item	Specified item		
600 shares		Worth ¥1,500	Worth ¥2,000	Worth ¥2,000
1,000 shares		Worth ¥2,000	Worth ¥3,000	Worth ¥4,000
2,000 shares		Worth ¥3,000	Worth ¥4,000	Worth ¥5,000

Contact

【Contact : IR only】

Mail : ir@riskmonster.co.jp

IR Inquiry Form :

<https://www.riskmonster.co.jp/form/inquire/ir/index>

【Trade Name】

Riskmonster.com

<https://www.riskmonster.co.jp>

【Head Office】

RMG Bldg., 2-16-5 Nihonbashi, Chuo-ku,
Tokyo

【Group Companies】

Rismon Business Portal Co., Ltd.

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

Rismon Muscle Data.com

SHIPS Co.,Ltd.

<https://www.outsource.co.jp>

Riskmonster China Inc.

<https://www.rismon.com.cn>

