Summary of Consolidated Financial Results for the Second Quarter (Six Months) of the Fiscal Year Ending December 31, 2026 [Japanese GAAP]

August 13, 2026

Company name	Cacco Inc.			Listed exchange Tokyo
Stock code	4166	URL https://cacco.co.jp		
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Scheduled filing date of semi-annual report		August 13, 2026	Scheduled commencement date of dividend payment ー	

Supplementary materials: Yes
Financial results briefing: Yes (For institutional investors and analysts)

(Amounts less than one million yen are rounded down)

1. Consolidated Financial Results for the Second Quarter (Six Months) of the Fiscal Year Ending December 31, 2026 (January 1, 2026 – June 30, 2026)

(1) Consolidated Operating Results (Cumulative) (Percentages represent year-on-year changes)

	Revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended June 30, 2026	455	―	-92	―	-93	―	-107	―
Six months ended June 30, 2025	―	―	―	―	―	―	―	―

(Note) Comprehensive income — Six months ended June 30, 2026: -109millions of yen(—%); Six months ended June 30, 2025: ―millions of yen(—%)

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended June 30, 2026	-39.17	―
Six months ended June 30, 2025	―	―

(Notes) 1. Because the Company has prepared interim consolidated financial statements from the second quarter of the fiscal year ending December 31, 2026, figures for the six months ended June 30, 2025 and for the fiscal year ended December 31, 2025, as well as year-on-year changes, are not presented.

2. Diluted earnings per share for the interim period is not presented because, although dilutive shares exist, a net loss per share was recorded.

(2) Consolidated Financial Position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of June 30, 2026	1,127	620	55.1
As of December 31, 2025	―	―	―

(Reference) Shareholders' equity — As of June 30, 2026: 620millions of yen; As of December 31, 2025: ―millions of yen

(Note) Because the Company has prepared interim consolidated financial statements from the second quarter of the fiscal year ending December 31, 2026, figures for the fiscal year ended December 31, 2025 are not presented.

2. Dividends

	Annual dividends				
	End of Q1	End of Q2	End of Q3	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended December 31, 2025	–	0.00	–	0.00	0.00
Fiscal year ending December 31, 2026	–	0.00			
Fiscal year ending December 31, 2026 (Forecast)			–	0.00	0.00

(Note) Revision to the most recently announced dividend forecast: None

3. Consolidated Earnings Forecast for the Fiscal Year Ending December 31, 2026 (January 1, 2026 – December 31, 2026)

(Percentages represent year-on-year changes)

	Revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	1,058	–	-182	–	-191	–	-206	–	-74.72

(Note) Revision to the most recently announced earnings forecast: Yes

* Notes

(1) Significant changes in the scope of consolidation during the interim period: Yes

Newly included: 1 company (Name) Anycloud, Inc.; Excluded: None

(Note) For details, please refer to page 8 of the attachments, "2. Interim Consolidated Financial Statements and Principal Notes (4) Notes to the Interim Consolidated Financial Statements (Notes on Changes in the Scope of Consolidation or the Scope of Application of the Equity Method)."

(2) Application of accounting treatments specific to the preparation of interim consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatements

(i) Changes in accounting policies due to revisions to accounting standards: None

(ii) Changes in accounting policies other than (i): None

(iii) Changes in accounting estimates: None

(iv) Restatements: None

(4) Number of shares issued (common stock)

(i) Number of shares issued at the end of the period (including treasury shares)	As of June 30, 2026	2,771,055shares	As of December 31, 2025	2,732,655shares
(ii) Number of treasury shares at the end of the period	As of June 30, 2026	–shares	As of December 31, 2025	–shares
(iii) Average number of shares during the period (interim period)	Six months ended June 30, 2026	2,746,233shares	Six months ended June 30, 2025	2,726,080shares

* This summary of interim financial results is not subject to review by a certified public accountant or an audit corporation.

* Explanation of the appropriate use of earnings forecasts and other special notes

(Cautionary note regarding forward-looking statements)

Forward-looking statements in this document, including earnings forecasts, are based on information currently available to the Company and on certain assumptions that the Company considers reasonable. They are not guarantees of future performance, and actual results may differ materially due to a variety of factors. For matters relating to the earnings forecast, please refer to page 5 of the attachments, "1. Qualitative Information on the Interim Results (4) Explanation of Forward-Looking Information, Including the Consolidated Earnings Forecast."

(Change to the consolidated earnings forecast)

Because the Company has prepared interim consolidated financial statements from the interim consolidated accounting period under review, the non-consolidated earnings forecast for the fiscal year ending December 31, 2026 announced on February 13, 2026 has been changed to a consolidated earnings forecast. For details, please refer to "Notice Regarding Revision of the Full-Year Non-Consolidated Earnings Forecast and Announcement of the Consolidated Earnings Forecast for the Fiscal Year Ending December 31, 2026," announced today (August 13, 2026).

(How to obtain the supplementary materials and the content of the financial results briefing)

The supplementary materials on financial results will be posted on the Company's website after being disclosed on TDnet on the same day. The Company also plans to hold a briefing for institutional investors and analysts on Thursday, August 13, 2026. A video of the briefing and the presentation materials distributed on the day will be posted on the Company's website promptly after the briefing.

Contents of Attachments

1. Qualitative Information on the Interim Results

The Group has prepared consolidated financial statements from the interim consolidated accounting period under review. Because no consolidated balance sheet exists as of the end of the previous fiscal year, comparisons with the end of the previous fiscal year are not presented.

In addition, as the deemed acquisition date is May 31, 2026 and only the balance sheet was consolidated in the interim consolidated accounting period under review, the results of Anycloud, Inc. are not included in the interim consolidated statement of income or the interim consolidated statement of comprehensive income for the period.

(1) Explanation of Operating Results

During the interim consolidated accounting period under review (January 1, 2026 to June 30, 2026), the Japanese economy remained on a moderate recovery track, with personal consumption holding firm on the back of improvements in employment and income conditions. At the same time, higher crude oil prices stemming from the situation in the Middle East and fluctuations in foreign exchange rates pose risks to corporate earnings and to real household income, and the outlook remains uncertain.

According to the "FY2024 Digital Transaction Environment Development Project (Market Survey on Electronic Commerce) Report" published by the Ministry of Economy, Trade and Industry, the business-to-consumer e-commerce (BtoC-EC) market grew 5.1% year on year to 26.1 trillion yen in 2024, maintaining a high growth rate. The e-commerce penetration rate (the ratio of the e-commerce market to the total commercial transaction market) also rose 0.4 percentage points year on year to 9.78%, indicating that the BtoC-EC market continues to grow steadily.

In recent years, incidents of "card number theft," in which credit card numbers and other information are stolen and used fraudulently, have increased sharply. In response, the amended Installment Sales Act now requires businesses to take the measures necessary to prevent the fraudulent use of credit card numbers and similar information.

In addition, the "Credit Card Security Guidelines, Version 6.1" (Council of Anti-Fraud for Credit Card Transactions), which serve as practical guidance, make the introduction of EMV 3-D Secure and measures against unauthorized logins mandatory for e-commerce merchants, and further call for measures to protect card information and to prevent fraudulent use. Social demand for anti-fraud measures is thus increasing steadily.

In this business environment, the Group has pursued its management vision of "giving shape to the 'let's just try it' spirit of the game changers of tomorrow," and has developed its SaaS Algorithm Provision Business, in which it develops and provides algorithms and software based on its security, payment and data science technology and know-how to help companies solve problems and take on challenges.

In the Fraud Detection Service, the Company integrated its measures against fraudulent orders and unauthorized logins—previously offered as separate services—under the "O-PLUX" brand, establishing a framework capable of delivering a consistent anti-fraud solution spanning unauthorized login prevention before card payment through fraudulent order detection at and after payment. Through this integration, the Company has strengthened its ability to deliver more unified proposals optimized for each domain, such as e-commerce and financial services. To reduce the implementation burden on customers, the Company is also developing additional functions and promoting system integration with EC package and shopping cart providers.

Furthermore, on April 1, 2026 the Company acquired the business related to “X-log,” an ad fraud countermeasure service, and began offering the service. As a result, the Company is now able to provide end-to-end coverage from ad fraud prevention through unauthorized login, fraudulent order and payment countermeasures, enabling it to offer a more comprehensive anti-fraud solution.

As a result of the above, recurring revenue from the Fraud Detection Service (the total of fixed monthly fees and volume-based screening fees charged according to the number of screenings) was 385,492 thousand yen for the interim consolidated accounting period under review, up 22.3% year on year.

In the Payment Consulting Service, the Company worked to win orders for system development and maintenance projects, and in the Data Science Service, it worked to win orders for data analysis projects.

As a result, for the interim consolidated accounting period under review the Company recorded revenue of 455,960 thousand yen, an operating loss of 92,816 thousand yen, an ordinary loss of 93,877 thousand yen, and a net loss attributable to owners of parent of 107,576 thousand yen.

In addition, following the consolidation of Anycloud, Inc. as a subsidiary, the Company has changed its reportable segments from the interim consolidated accounting period under review to two segments: the SaaS Algorithm Provision Business and the AI Software Development Business. Because the deemed acquisition date is May 31, 2026, the closing date of Anycloud, Inc., only that company’s balance sheet was consolidated in the period under review; as no operating results arose in the AI Software Development Business, disclosure of operating results by segment is omitted.

(2) Explanation of Financial Position

(Assets)

Current assets at the end of the interim consolidated accounting period under review were 829,565 thousand yen, and non-current assets were 297,748 thousand yen. As a result, total assets were 1,127,313 thousand yen.

(Liabilities)

Current liabilities at the end of the interim consolidated accounting period under review were 436,144 thousand yen, and non-current liabilities were 70,517 thousand yen. As a result, total liabilities were 506,661 thousand yen.

(Net Assets)

Total net assets at the end of the interim consolidated accounting period under review were 620,652 thousand yen.

As a result, the equity ratio was 55.1%.

(3) Cash Flows

Cash and cash equivalents (“cash”) at the end of the interim consolidated accounting period under review decreased by 96,299 thousand yen from the end of the previous fiscal year to 666,140 thousand yen. Cash flows during the period and their principal drivers were as follows.

(Cash flows from operating activities)

Net cash used in operating activities was 122,852 thousand yen, mainly reflecting a loss before income taxes for the interim period of 108,150 thousand yen.

(Cash flows from investing activities)

Net cash used in investing activities was 160,433 thousand yen, mainly reflecting payments of 134,299 thousand yen for the acquisition of shares in a subsidiary.

(Cash flows from financing activities)

Net cash provided by financing activities was 186,986 thousand yen, mainly reflecting proceeds of 247,000 thousand yen from short-term borrowings.

(4) Explanation of Forward-Looking Information, Including the Consolidated Earnings Forecast

Because the Company has prepared consolidated financial statements from the interim consolidated accounting period under review, the non-consolidated full-year earnings forecast for the fiscal year ending December 31, 2026 announced in the “Summary of Financial Results for the Fiscal Year Ended December 31, 2025” dated February 13, 2026 has been changed to a consolidated earnings forecast. For details, please refer to “Notice Regarding Revision of the Full-Year Non-Consolidated Earnings Forecast and Announcement of the Consolidated Earnings Forecast for the Fiscal Year Ending December 31, 2026,” announced today (August 13, 2026).

2. Interim Consolidated Financial Statements and Principal Notes

(1) Interim Consolidated Balance Sheet

(Thousands of yen)

	Interim consolidated accounting period under review (As of June 30, 2026)
Assets	
Current assets	
Cash and deposits	666,140

Accounts receivable - trade and contract assets	120,057
Work in process	1,335
Other	42,164
Allowance for doubtful accounts	-132
Total current assets	829,565
Non-current assets	
Property, plant and equipment	8,395
Intangible assets	
Goodwill	171,140
Software	16,849
Total intangible assets	187,990
Investments and other assets	
Other	120,865
Allowance for doubtful accounts	-19,503
Total investments and other assets	101,362
Total non-current assets	297,748
Total assets	1,127,313
Liabilities	
Current liabilities	
Accounts payable - trade	17,761
Short-term borrowings	247,000
Current portion of long-term borrowings	69,366
Income taxes payable	7,866
Provision for bonuses	20,259
Other	73,890
Total current liabilities	436,144
Non-current liabilities	
Long-term borrowings	69,678
Deferred tax liabilities	839
Total non-current liabilities	70,517
Total liabilities	506,661
Net assets	
Shareholders' equity	
Share capital	27,141
Capital surplus	703,278
Retained earnings	-107,576
Total shareholders' equity	622,843
Accumulated other comprehensive income	
Valuation difference on available-for-sale securities	-2,191
Total accumulated other comprehensive income	-2,191
Total net assets	620,652
Total liabilities and net assets	1,127,313

(2) Interim Consolidated Statement of Income and Interim Consolidated Statement of Comprehensive Income

(Interim Consolidated Statement of Income)

(Thousands of yen)

	Interim consolidated accounting period under review (January 1, 2026 to June 30, 2026)
Revenue	455,960
Cost of revenue	120,263
Gross profit	335,697
Selling, general and administrative expenses	428,513
Operating loss	-92,816
Non-operating income	
Interest and dividend income	751
Other	534
Total non-operating income	1,285

Non-operating expenses	
Interest expenses	2,336
Other	10
Total non-operating expenses	2,347
Ordinary loss	-93,877
Extraordinary losses	
Loss on valuation of investment securities	14,272
Total extraordinary losses	14,272
Loss before income taxes for the interim period	-108,150
Income taxes - current	265
Income taxes - deferred	-839
Total income taxes	-574
Net loss for the interim period	-107,576
Profit attributable to non-controlling interests	—
Net loss attributable to owners of parent	-107,576

(Interim Consolidated Statement of Comprehensive Income)

(Thousands of yen)

	Interim consolidated accounting period under review (January 1, 2026 to June 30, 2026)
Net loss for the interim period	-107,576
Other comprehensive income	
Valuation difference on available-for-sale securities	-2,284
Total other comprehensive income	-2,284
Comprehensive income for the interim period	-109,860
(Breakdown)	
Comprehensive income attributable to owners of parent	-109,860
Comprehensive income attributable to non-controlling interests	—

(3) Interim Consolidated Statement of Cash Flows

(Thousands of yen)

	Interim consolidated accounting period under review (January 1, 2026 to June 30, 2026)
Cash flows from operating activities	
Loss before income taxes for the interim period	-108,150
Depreciation and other amortization	18,008
Increase (decrease) in provision for bonuses	3,557
Interest and dividend income	-751
Interest expenses	2,336
Loss (gain) on valuation of investment securities	14,272
Decrease (increase) in trade receivables	-15,228
Decrease (increase) in inventories	344
Decrease (increase) in other current assets	-10,415
Increase (decrease) in trade payables	-26
Increase (decrease) in other current liabilities	-24,749
Subtotal	-120,801
Interest and dividends received	751
Interest paid	-2,336
Income taxes paid	-464
Net cash provided by (used in) operating activities	-122,852
Cash flows from investing activities	
Purchase of property, plant and equipment	-2,633
Payments for business transfer	-23,500
Purchase of shares of subsidiaries resulting in change in scope of consolidation	-134,299

Net cash provided by (used in) investing activities	-160,433
Cash flows from financing activities	
Net increase (decrease) in short-term borrowings	247,000
Repayments of long-term borrowings	-60,014
Net cash provided by (used in) financing activities	186,986
Net increase (decrease) in cash and cash equivalents	-96,299
Cash and cash equivalents at beginning of period	762,439
Cash and cash equivalents at end of interim period	666,140

(4) Notes to the Interim Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Notes on Changes in the Scope of Consolidation or the Scope of Application of the Equity Method)

From the interim consolidated accounting period under review, the Company acquired shares of Anycloud, Inc. and has included the company in the scope of consolidation.

Although the share acquisition date was June 17, 2026, the deemed acquisition date is May 31, 2026, the closing date of Anycloud, Inc.; accordingly, only that company's balance sheet was consolidated in the interim consolidated accounting period under review.

(Notes on Significant Changes in Shareholders' Equity)

Based on a resolution of the Board of Directors meeting held on February 25, 2026, the Company reduced its legal capital surplus by 137,687 thousand yen on the same date and transferred the entire amount to other capital surplus. In addition, subject to the reduction of legal capital surplus taking effect, the Company transferred 137,687 thousand yen of other capital surplus to retained earnings brought forward, thereby offsetting the accumulated deficit. Furthermore, during the interim consolidated accounting period under review, share capital and legal capital surplus each increased by 13,996 thousand yen through the issuance of new shares as restricted stock compensation.

As a result, share capital was 27,141 thousand yen and capital surplus was 703,278 thousand yen as of the end of the interim consolidated accounting period under review.

(Business Combinations)

(Acquisition of the ad fraud countermeasure business)

At the Board of Directors meeting held on February 27, 2026, the Company resolved to acquire the business related to "X-log," an ad fraud countermeasure service operated by Japan Cloudia Inc., and entered into a business transfer agreement on the same date. Based on this agreement, the Company acquired the business on April 1, 2026.

1. Overview of the business combination

(1) Name of the counterparty and description of the acquired business

Name of the counterparty: Japan Cloudia Inc.

Description of the acquired business: Business related to "X-log," an ad fraud (advertising fraud) countermeasure service

(2) Principal reason for the business combination

The Company's core business is the prevention of fraudulent orders and unauthorized logins in online payments. Through this business acquisition, the Company aims to build a framework for providing end-to-end fraud prevention from the ad-traffic stage through the conversion stage, thereby strengthening its competitiveness and expanding its earnings base.

(3) Date of the business combination

April 1, 2026

(4) Legal form of the business combination

Business acquisition with cash as consideration

(5) Principal basis for determining the acquirer

The Company acquired the business with cash as consideration.

2. Period of the acquired business's results included in the interim consolidated statement of income

April 1, 2026 to June 30, 2026

3. Acquisition cost of the acquired business and breakdown by type of consideration

Consideration for the acquisition: Cash 18,500 thousand yen

Acquisition cost: 18,500 thousand yen

4. Description and amount of major acquisition-related costs

Brokerage fees and other: 7,970 thousand yen

These acquisition-related costs are recorded in “Selling, general and administrative expenses” in the interim consolidated statement of income.

5. Amounts of assets received and liabilities assumed on the date of the business combination and their principal components

Not applicable.

6. Amount of goodwill recognized, reason for recognition, and method and period of amortization

(1) Amount of goodwill recognized: 20,179 thousand yen

(2) Reason for recognition: Primarily the excess earning power expected from future business development.

(3) Method and period of amortization: Straight-line amortization over eight years

Because the allocation of the acquisition cost had not been completed as of the end of the interim consolidated accounting period under review, the allocation has been made provisionally based on reasonable information available at present. Accordingly, the amount of goodwill above is provisional and will be revised once the allocation of the acquisition cost is finalized.

(Business combination through acquisition)

At the Board of Directors meeting held on May 27, 2026, the Company resolved to acquire all of the issued shares of Anycloud, Inc. and make it a wholly owned subsidiary, and entered into a share transfer agreement on the same date. The Company acquired the shares on June 17, 2026, completing the conversion of the company into a subsidiary.

1. Overview of the business combination

(1) Name of the acquired company and description of its business

Name: Anycloud, Inc.

Description of business: Information services

(2) Principal reason for the business combination

To combine the Company’s expertise in fraud detection and data science with Anycloud’s AI system development capabilities, thereby building a development framework for next-generation products utilizing AI technology and creating business synergies.

(3) Date of the business combination

June 17, 2026

(4) Legal form of the business combination

Share acquisition with cash as consideration

(5) Name of the company after the combination

Anycloud, Inc. (no change in name)

(6) Percentage of voting rights acquired

100%

(7) Principal basis for determining the acquirer

The Company acquired the shares with cash as consideration.

2. Period of the acquired company’s results included in the interim consolidated statement of income

Because only the balance sheet was consolidated in the interim consolidated accounting period under review, the results of the acquired company are not included.

3. Acquisition cost of the acquired company and breakdown by type of consideration

Consideration for the acquisition: Cash 247,000 thousand yen

Acquisition cost: 247,000 thousand yen

4. Description and amount of major acquisition-related costs

Advisory fees and other: 28,800 thousand yen

These acquisition-related costs are recorded in “Selling, general and administrative expenses” in the interim consolidated statement of income.

5. Amount of goodwill recognized, reason for recognition, and method and period of amortization

(1) Amount of goodwill recognized: 151,591 thousand yen

(2) Reason for recognition: Primarily the excess earning power expected from future business development.

(3) Method and period of amortization: Straight-line amortization over seven years

Because the identification of identifiable assets and liabilities at the date of the business combination and the allocation of the acquisition cost had not been completed as of the end of the interim consolidated accounting period under review, the allocation of the acquisition cost has been made provisionally based on reasonable information available at present. Accordingly, the amount of goodwill above is provisional and will be revised once the allocation of the acquisition cost is finalized.

(Segment Information)

[Segment Information]

Interim consolidated accounting period under review (January 1, 2026 to June 30, 2026)

1. Matters relating to changes in reportable segments

The Group previously operated in a single reportable segment, the SaaS Algorithm Provision Business. From the interim consolidated accounting period under review, following the consolidation of Anycloud, Inc. as a subsidiary, the Company has added the AI Software Development Business as a reportable segment. Because the deemed acquisition date is May 31, 2026, the closing date of Anycloud, Inc., only that company's balance sheet was consolidated in the period under review; as no revenue or profit or loss arose in the AI Software Development Business, disclosure is omitted.

2. Information on impairment losses on non-current assets, goodwill and other items by reportable segment

(Significant changes in the amount of goodwill)

During the interim consolidated accounting period under review, the Company acquired all shares of Anycloud, Inc. and included the company in the scope of consolidation. Accordingly, goodwill was recorded in the AI Software Development Business. The increase in goodwill from this event was 151,591 thousand yen.

In addition, during the interim consolidated accounting period under review, the Company acquired the ad fraud (advertising fraud) countermeasure business, resulting in an increase in goodwill in the SaaS Algorithm Provision Business. The increase in goodwill from this event was 20,179 thousand yen.

Because the allocation of the acquisition cost has not been completed for either of the above, both goodwill amounts are provisional amounts calculated based on reasonable information available at present.

(Significant Subsequent Events)

Not applicable.