くふうカンパニー

Kufu Company Holdings Inc.

Q3 FY2026.9
Presentation Material

August 14, 2026

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1. Consolidated Financial Results for Q3 FY2026.9

Group Structure (Main Group Companies as of August 1, 2026)

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Daily Life Business

- Kufu Company

Life Event Business

- Kufu Sumai Consulting
- Kufu Sumai
- Kufu Wedding

Investment and Incubation Business

- KIDS STAR
- Seven Signatures International (SSI)
- Gold Eggs
- atelier haruka
- Kufu Capital
- Kufu Company Holdings (Investment Business)

* B/S consolidation of atelier haruka Co., Ltd. started at the end of Q1 FY2026.9, and P/L consolidation began from Q2 FY2026.9.
* All operations of Kufu Shizuoka were integrated into Kufu Company as of the end of March 2026.

Highlights of Q3 FY2026.9 Consolidated Financial Results

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- Net sales: 11,493 JPY MM (115.6% YoY), Operating profit: 672 JPY MM (323.9% YoY), EBITDA: 1,453 JPY MM (134.6% YoY).

Summary

Daily Life Business	• Kufu Tokubai: Net sales increased on growth in fixed-fee contract stores, and operating profit continued to grow steadily. • Expanded fixed-fee contract stores across 4 key verticals to restore net sales growth.
Life Event Business	• Stable performance in the Housing Franchise and Wedding businesses. • Housing Advisory: Operational optimization began to bear fruit, contributing to segment net sales and profit.
Investment and Incubation Business	• atelier haruka continued to contribute to segment net sales and profit.

Consolidated Net Sales

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- Net sales for Q3 FY2026.9 (cumulative) were 11,493 JPY MM (115.6% YoY).
- Progress against the full-year forecast was 67.6%.

	FY2025.9	FY2026.9			
	Q3 Cumulative	Q3 * Cumulative	YoY	Forecast	Progress
Net sales	9,938	11,493	115.6 %	17,000	67.6 %
Daily Life Business	2,109	2,094	99.3 %	-	-
Life Event Business	5,927	6,292	106.2 %	-	-
Investment and Incubation Business	1,981	3,167	159.8 %	-	-
Adjustment	▲79	▲62	-	-	-

(JPY MM)

* In the Investment and Incubation Business, P/L consolidation of atelier haruka Co., Ltd. began from Q2 FY2026.9.
* From Q3 FY2026.9, all operations of Kufu Shizuoka were integrated into Kufu Company and reclassified from the Investment and Incubation Business to the Daily Life Business.

Consolidated Operating Profit / EBITDA

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- Operating profit for Q3 FY2026.9 (cumulative) was 672 JPY MM (323.9% YoY), and EBITDA was 1,453 JPY MM (134.6% YoY).
- Progress against the full-year forecasts was 67.3% and 72.7%, respectively.

	FY2025.9	FY2026.9			
	Q3 Cumulative	Q3 * Cumulative	YoY	Forecast	Progress
Operating profit	207	672	323.9 %	1,000	67.3 %
Daily Life Business	546	726	133.0 %	-	-
Life Event Business	462	400	86.5 %	-	-
Investment and Incubation Business	275	193	70.1 %	-	-
Adjustment	▲1,076	▲647	-	-	-
EBITDA	1,079	1,453	134.6 %	2,000	72.7 %

(JPY MM)

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Consolidated Quarterly Financial Results

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- Q3 achieved YoY growth in net sales, operating profit, and EBITDA, with profits this fiscal year maintaining an upward quarterly trend.

	FY2025.9				FY2026.9				
	Q1	Q2	Q3	Q4	Q1	Q2 *	Q3	YoY	QoQ
Net sales	3,454	3,419	3,064	4,171	3,182	4,179	4,131	134.8%	98.9%
Operating profit	63	138	5	314	138	247	286	4928.3%	115.9%
EBITDA	346	428	304	619	387	512	552	181.4%	107.8%

(JPY MM)

* In the Investment and Incubation Business, P/L consolidation of atelier haruka Co., Ltd. began from Q2 FY2026.9.

Consolidated Financial Results – Quarterly Trends

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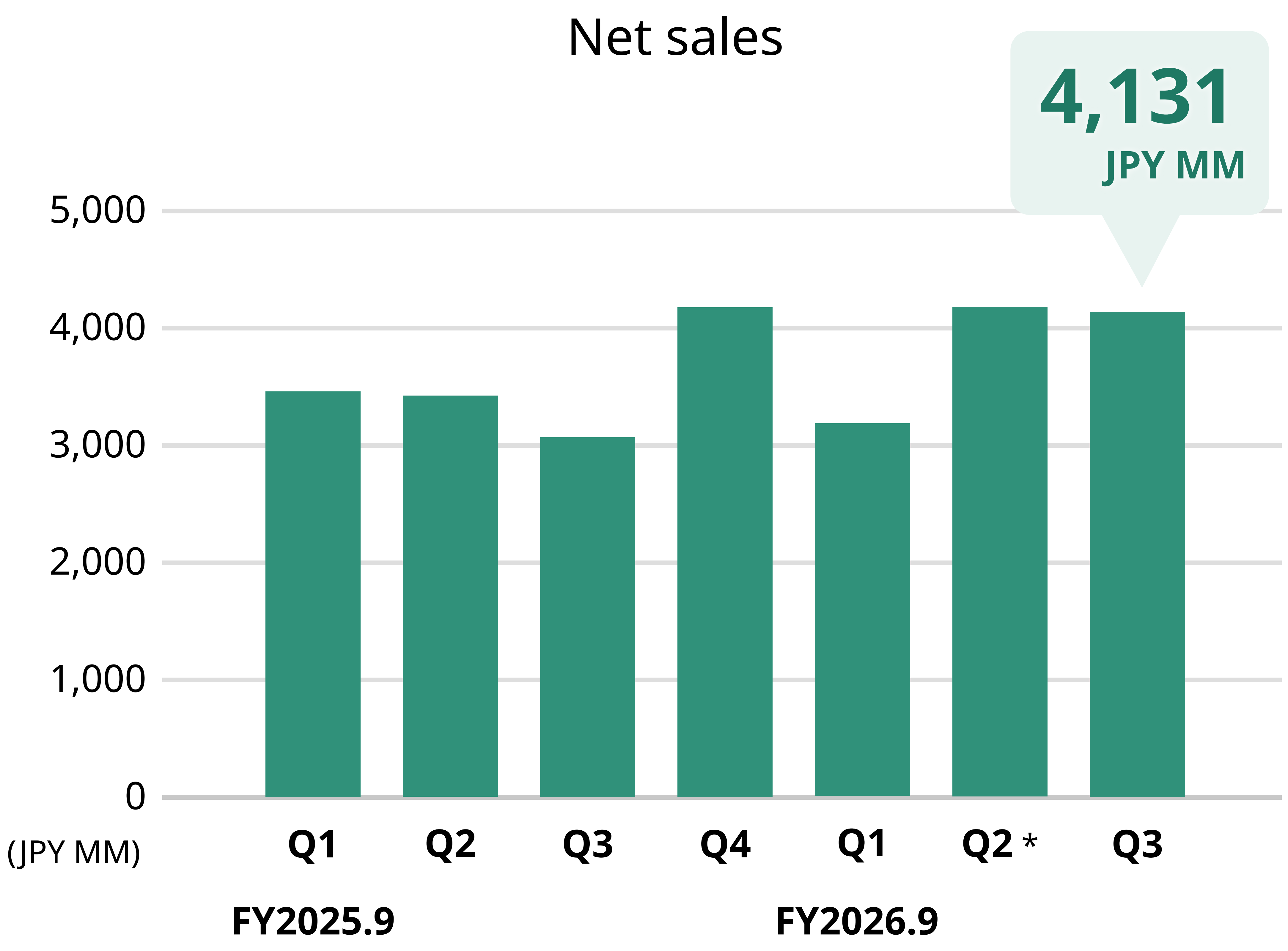
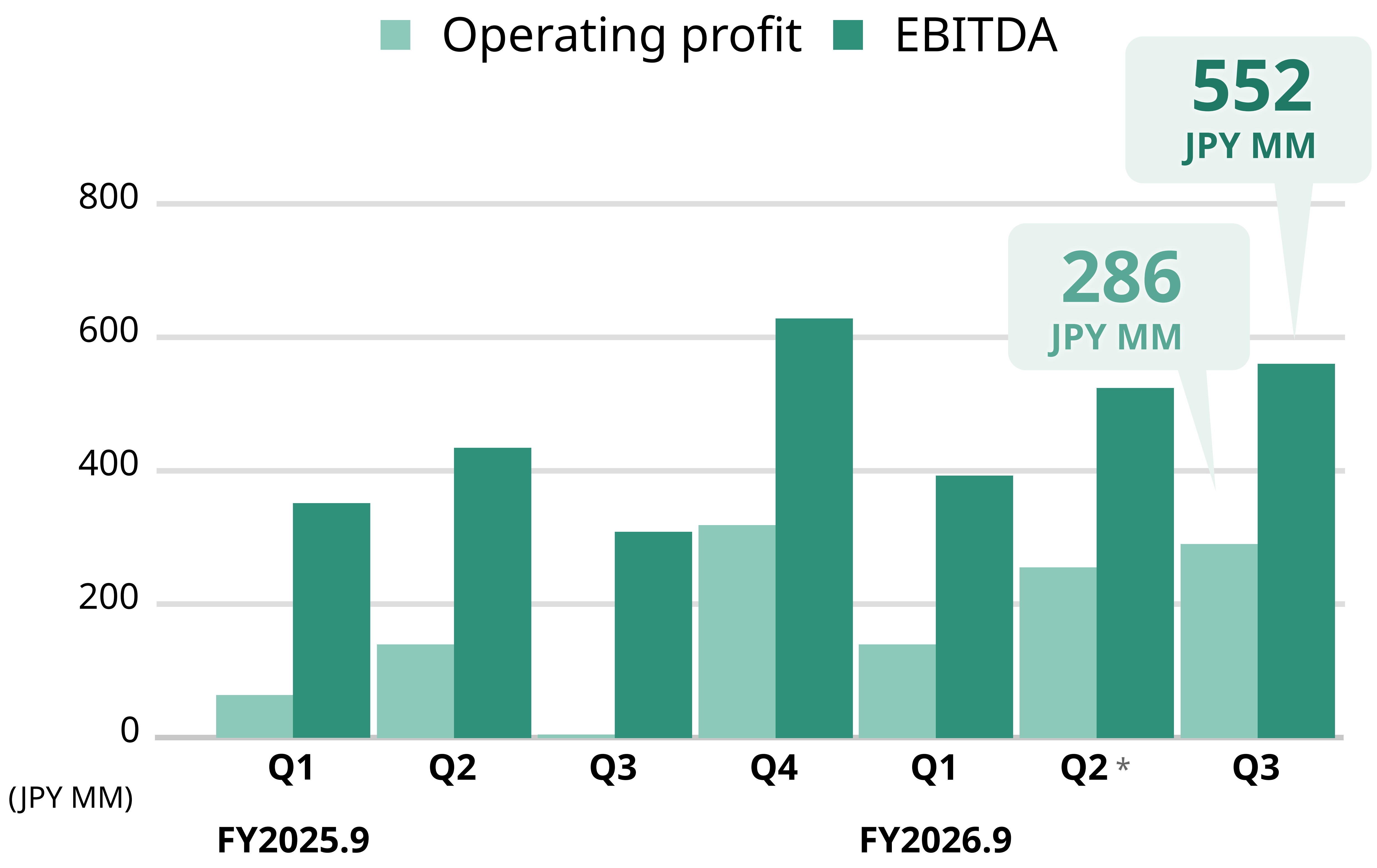
- Q3 achieved YoY growth in net sales, operating profit, and EBITDA, with profits this fiscal year maintaining an upward quarterly trend.





* In the Investment and Incubation Business, P/L consolidation of atelier haruka Co., Ltd. began from Q2 FY2026.9.

Consolidated Quarterly Financial Results – Net Sales by Segment

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- Led by the Kufu Tokubai business, both the Daily Life Business and the Life Event Business maintained an upward revenue trend.
- The Investment and Incubation Business was driven largely by the contribution of atelier haruka.

		FY2025.9				FY2026.9				
		Q1	Q2	Q3	Q4	Q1	Q2 *1	Q3 *2	YoY	QoQ
Net sales	Daily Life Business	715	716	677	654	692	691	710	104.9%	102.8%
	Life Event Business	2,007	1,990	1,929	2,606	2,023	2,109	2,160	112.0%	102.4%
	Investment and Incubation Business	763	739	477	933	488	1,398	1,280	267.9%	91.6%
	Adjustment	▲31	▲27	▲20	▲22	▲20	▲20	▲20	-	-
	Total	3,454	3,419	3,064	4,171	3,182	4,179	4,131	134.8%	98.9%

(JPY MM)

*1 In the Investment and Incubation Business, P/L consolidation of atelier haruka Co., Ltd. began from Q2 FY2026.9.

*2 From Q3 FY2026.9, all operations of Kufu Shizuoka were integrated into Kufu Company and reclassified from the Investment and Incubation Business to the Daily Life Business.

Consolidated Quarterly Financial Results – Operating Profit by Segment

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- The Daily Life Business steadily grew profit, while the Life Event Business saw profit contribution from operational improvements in the Housing Advisory business.

		FY2025.9				FY2026.9				
		Q1	Q2	Q3	Q4	Q1	Q2 *1	Q3 *2	YoY	QoQ
Operating profit	Daily Life Business	146	197	202	194	224	244	257	127.4%	105.5%
	Life Event Business	174	166	121	323	114	116	168	138.9%	144.4%
	Investment and Incubation Business	109	120	45	147	9	103	79	176.3%	77.1%
	Adjustment	▲366	▲346	▲363	▲350	▲209	▲217	▲219	-	-
	Total	63	138	5	314	138	247	286	4928.3%	115.9%

(JPY MM)

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Consolidated Financial Results – B/S

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	As of end-Sep. 2025	As of end-Jun. 2026	Change	Change factors
Current assets	12,769	13,650	880	・Due to the impact of consolidating atelier haruka, total assets (including cash and deposits) increased by 1,080 JPY MM.
(Cash and deposits)	7,434	8,078	644	
(Operating investment securities)	1,889	1,609	▲280	
(Real estate for sale)	1,673	1,443	▲229	
Non-current assets	3,706	3,909	203	
(Goodwill)	739	526	▲212	
(Investments and other assets)	1,316	1,383	67	
Assets	16,485	17,566	1,080	
Liabilities	6,849	7,269	420	• Due to the impact of consolidating atelier haruka, short-term and long-term borrowings increased by 315 JPY MM. • Retained earnings increased by 878 JPY MM due to a transfer from capital surplus and profit recorded during the period
(Short-term and long-term borrowings	3,396	3,711	315	
Net assets	9,635	10,296	660	
(Capital stock)	30	77	47	
(Capital surplus)	8,620	8,225	▲395	
(Retained earnings)	▲299	578	878	
(Treasury stock)	▲32	▲32	0	
(Valuation difference on available-for-sale securities)	▲323	▲557	▲234	
(Non-controlling interests)	1,631	1,978	347	
Total liabilities and net assets	16,485	17,566	1,080	

(JPY MM)

* B/S consolidation of atelier haruka Co., Ltd. began at the end of Q1 FY2026.9.

2. Business Overview by Segment

Daily Life Business

Daily Life Business – Financial Results – Quarterly Trends

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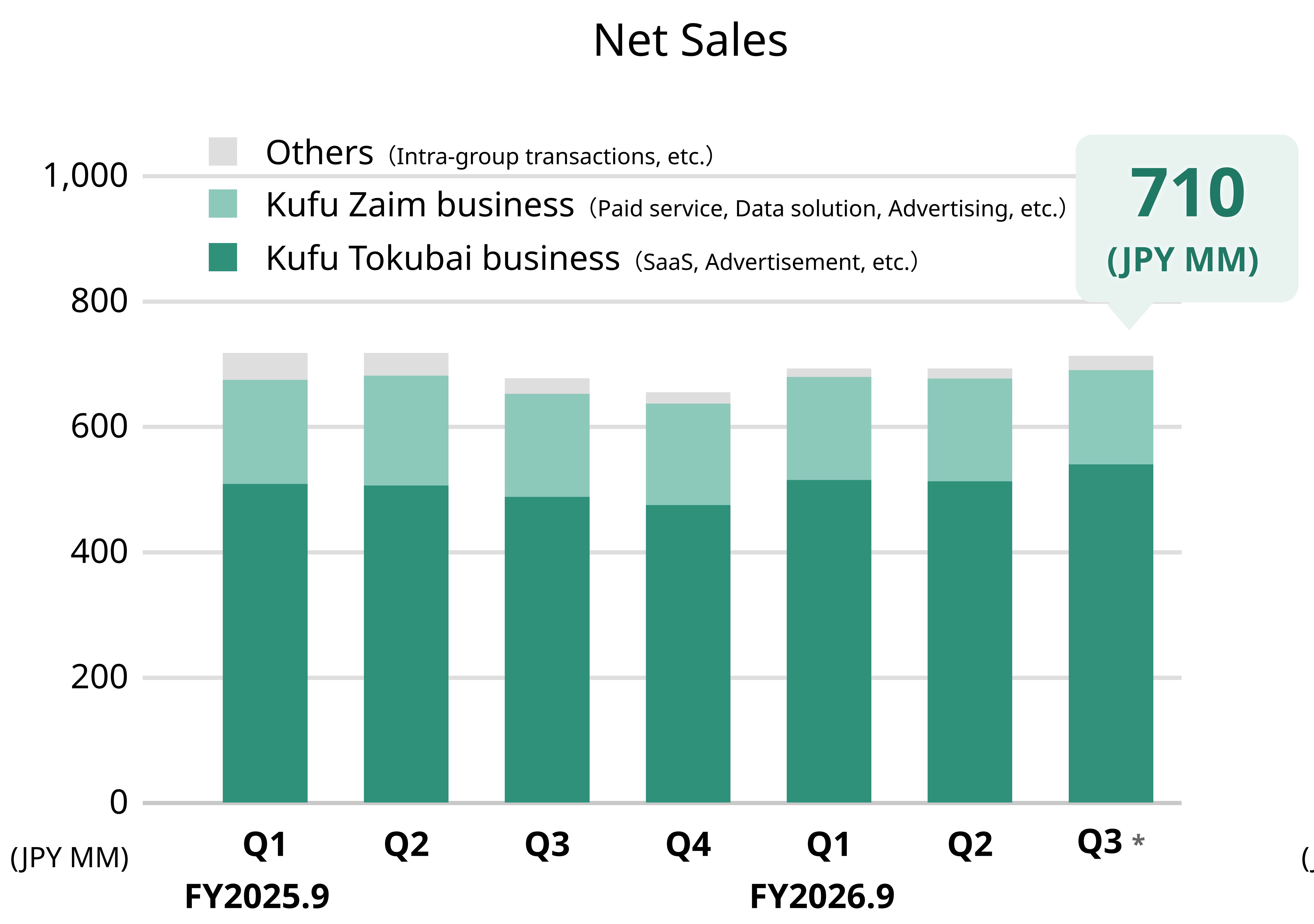
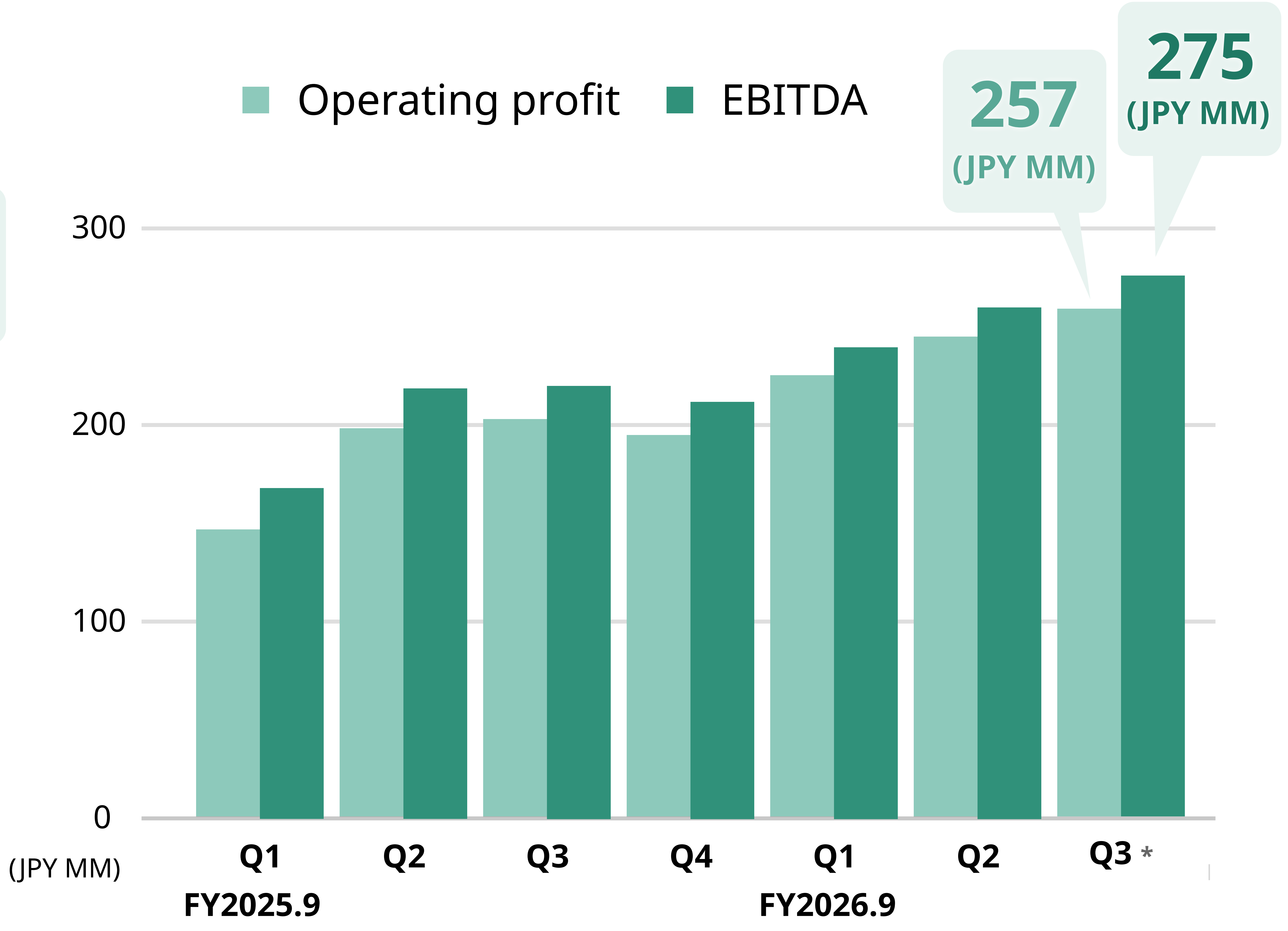
- The core Kufu Tokubai business promoted growth in fixed-fee contract stores across four key verticals, shifting toward revenue growth, while profits continued to increase.





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Number of Paid Stores and Average Unit Price for Tokubai Service *

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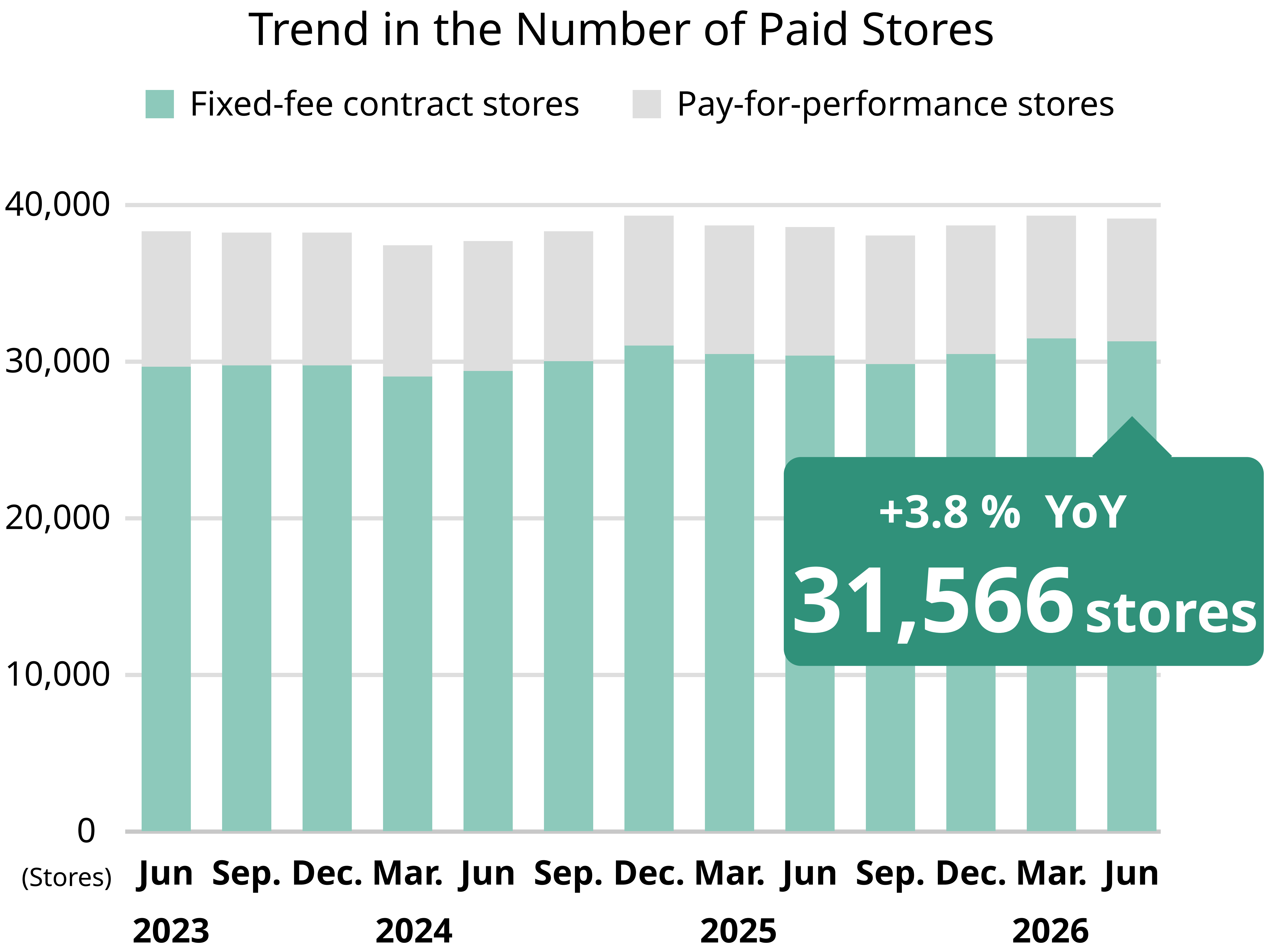
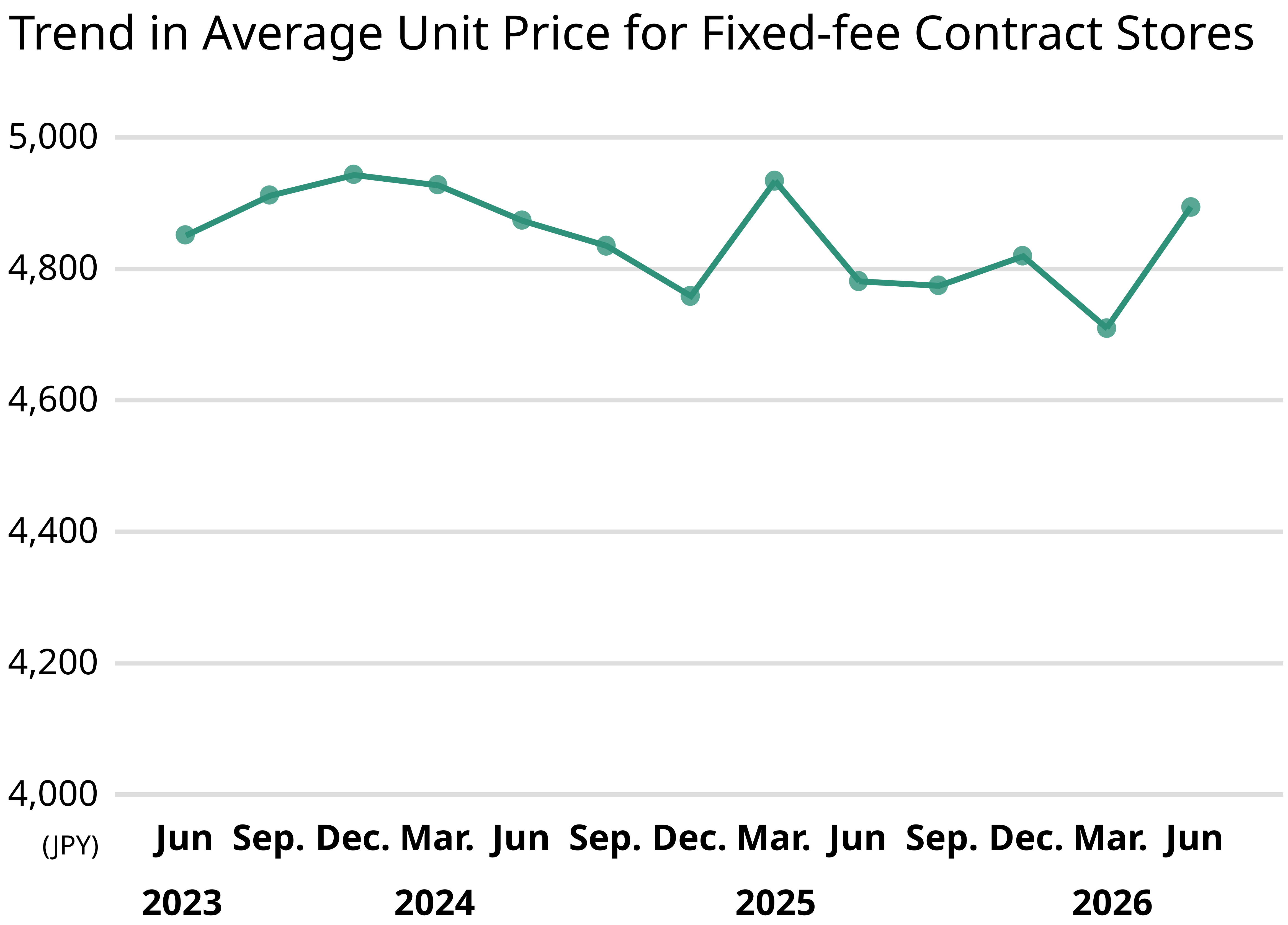
- As of the end of June 2026, fixed-fee contract stores grew steadily to 31,566, up 3.8% YoY.





* The number of fixed-fee contract stores and the average unit price do not include the initiative with approximately 16,000 convenience stores.

Number of Monthly Active Users and App Downloads of Tokubai Service

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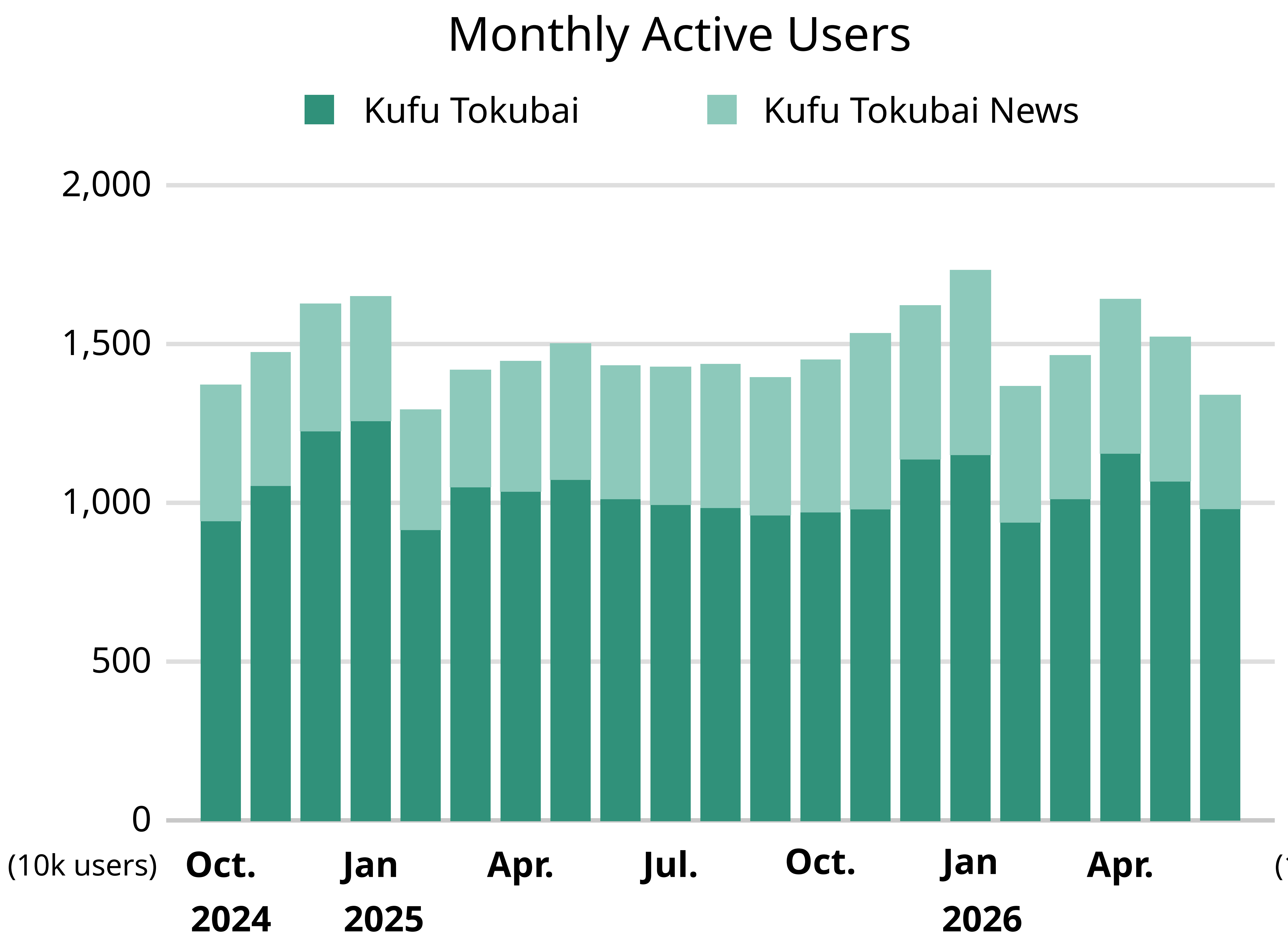
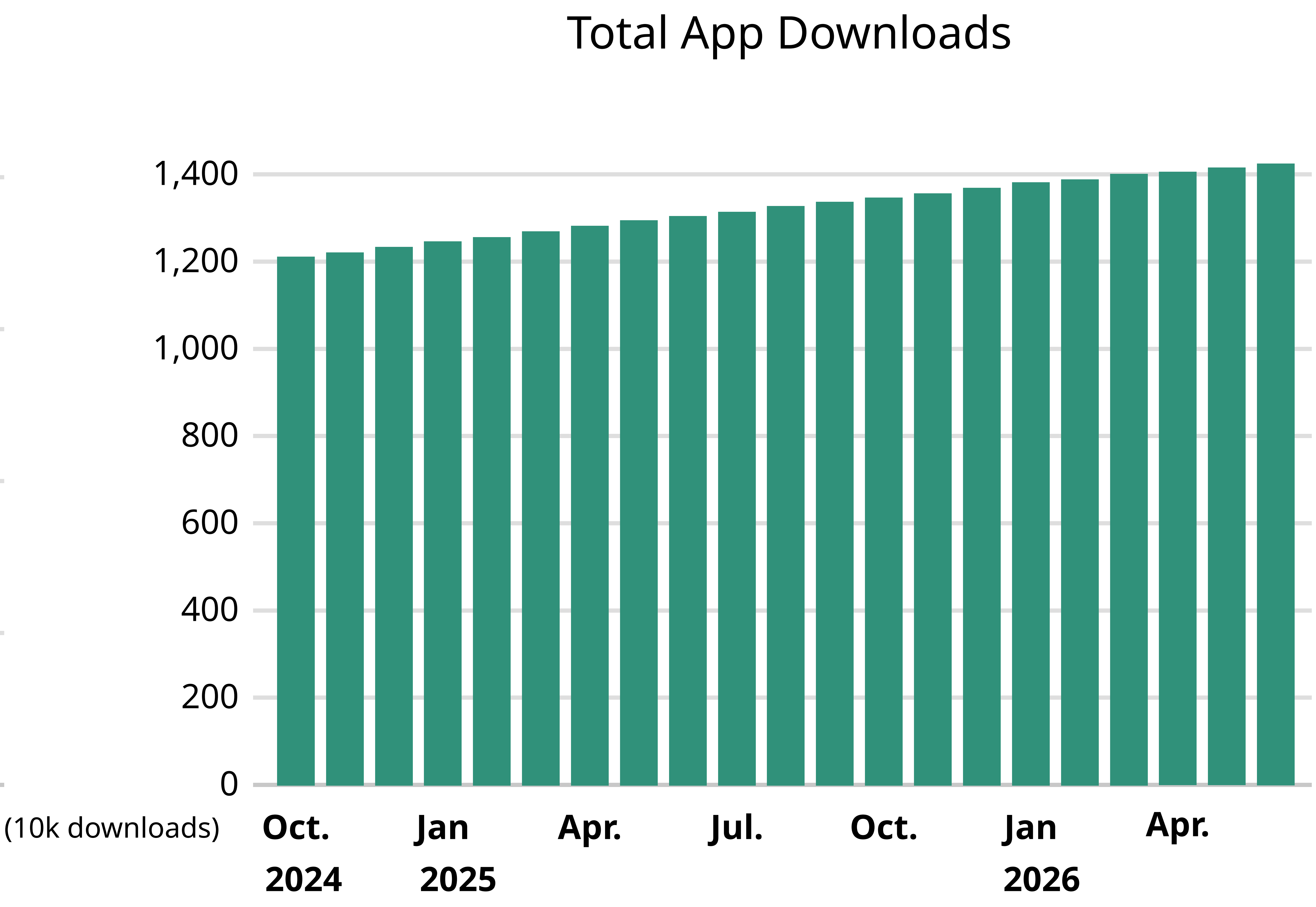
- As of the end of June 2026, the number of monthly active users of Kufu Tokubai was approximately 13 million, and the cumulative number of app downloads was approximately 14 million.



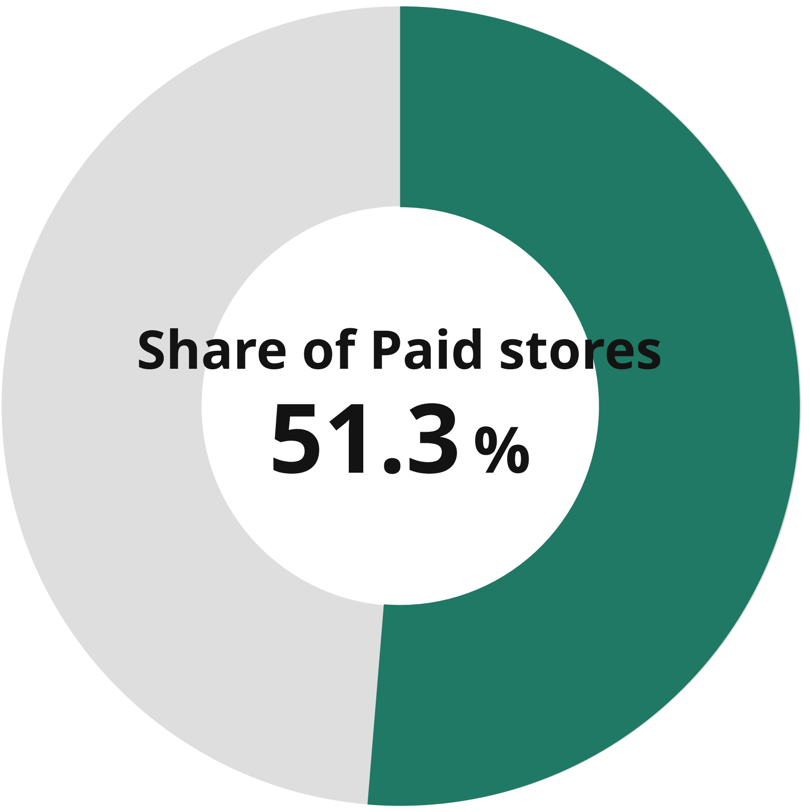


Strengthening Key Verticals for Renewed Growth

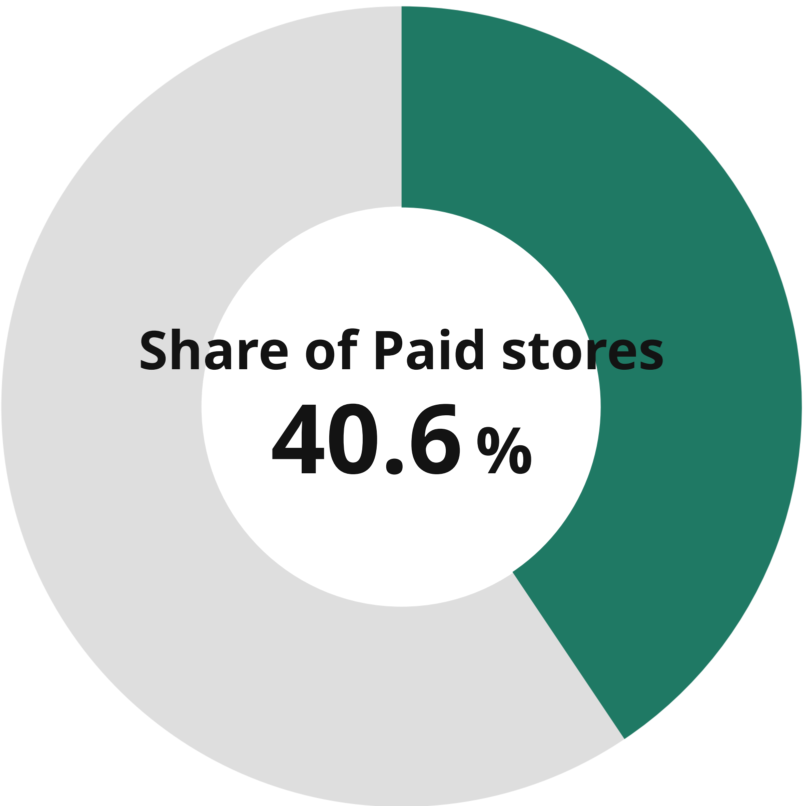
- Identified four key verticals of particular focus, including consumer electronics mass retailers, and will continue to expand the share of fixed-fee contract stores.
- The drugstore share declined slightly from the previous quarter-end, but we aim to regain ground from Q4 onward.

Market Share among 4 Key Verticals *

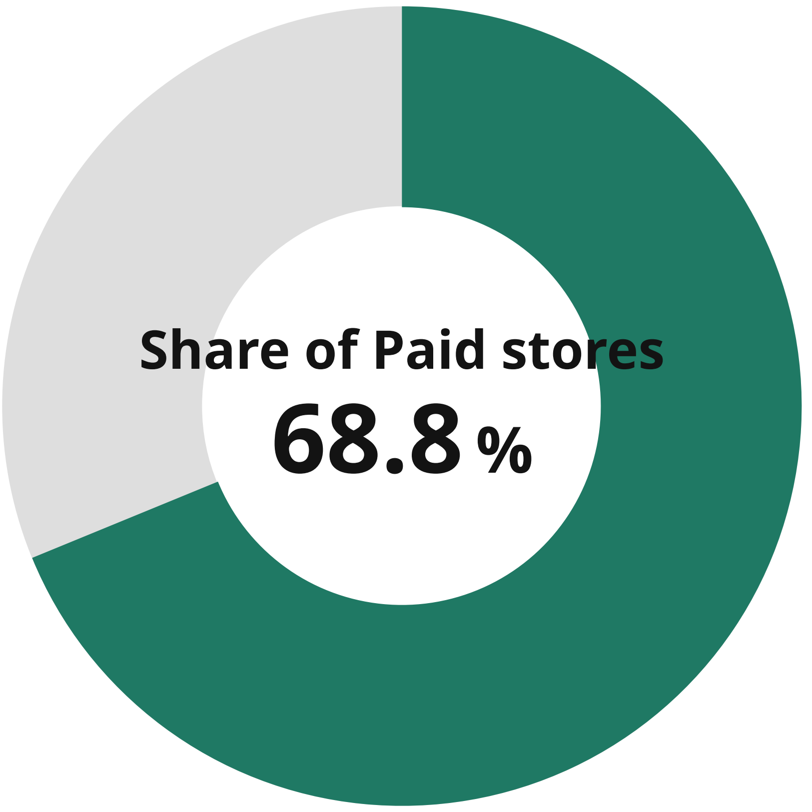
Supermarket
Domestic market: 23,039 stores



Drugstore
Domestic market: 23,723 stores



Home Center
Domestic market: 5,020 stores



Consumer electronics mass retailer
Domestic market: 2,670 stores

* Sources: Prepared by the Company based on the National Supermarket Association of Japan, Japan Chain Drugstore Association, Japan DIY Homecenter Association, and the Ministry of Economy, Trade and Industry "Current Survey of Commerce." Figures are based on 2024 or fiscal 2024. For consumer electronics mass retailers, the store count as of December 2024 for large-scale home-appliance specialty stores is used.

Focusing on Expanding the Number of Listed Stores

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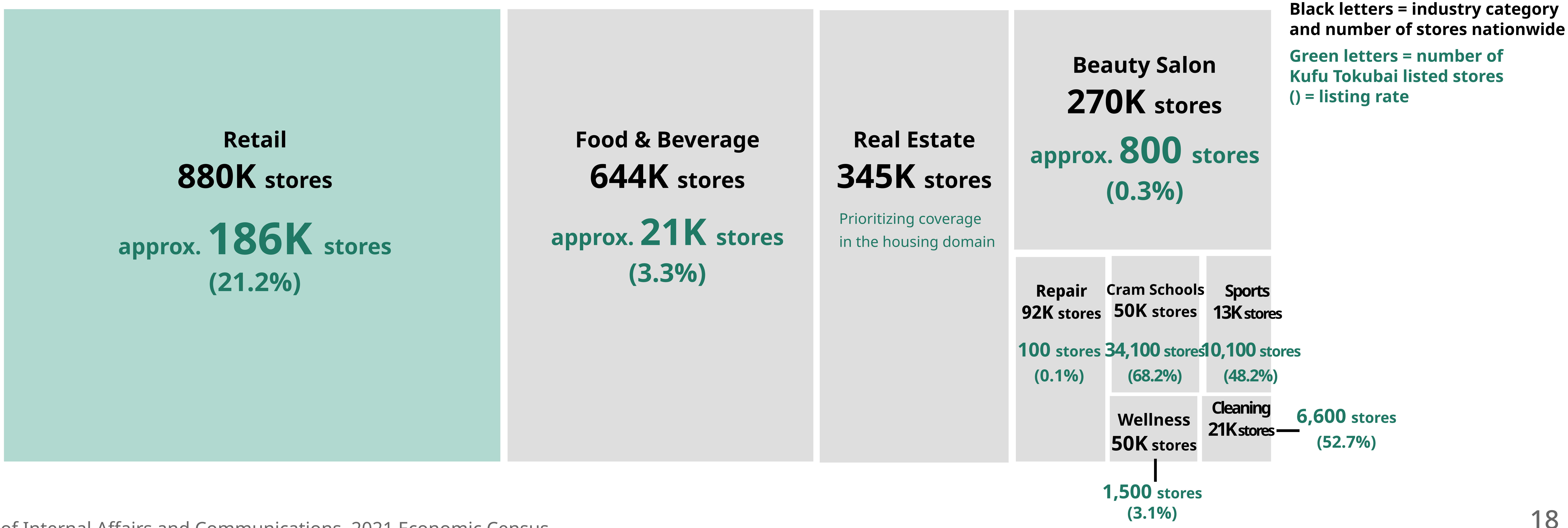
- Kufu Tokubai Scale (As of June 2026): ~270,000 listed stores, 12.3% of the total target market.
- Improving store information coverage and enhancing user convenience by increasing the number of listed stores as much as possible.

Total target market: approx. 2.2 million stores*

Number of listed stores for Tokubai service as of the end of June 2026: approx. 270K stores (listing rate 12.3%).



* Source: Ministry of Internal Affairs and Communications, 2021 Economic Census.

Life Event Business

Life Event Business – Financial Results – Quarterly Trends

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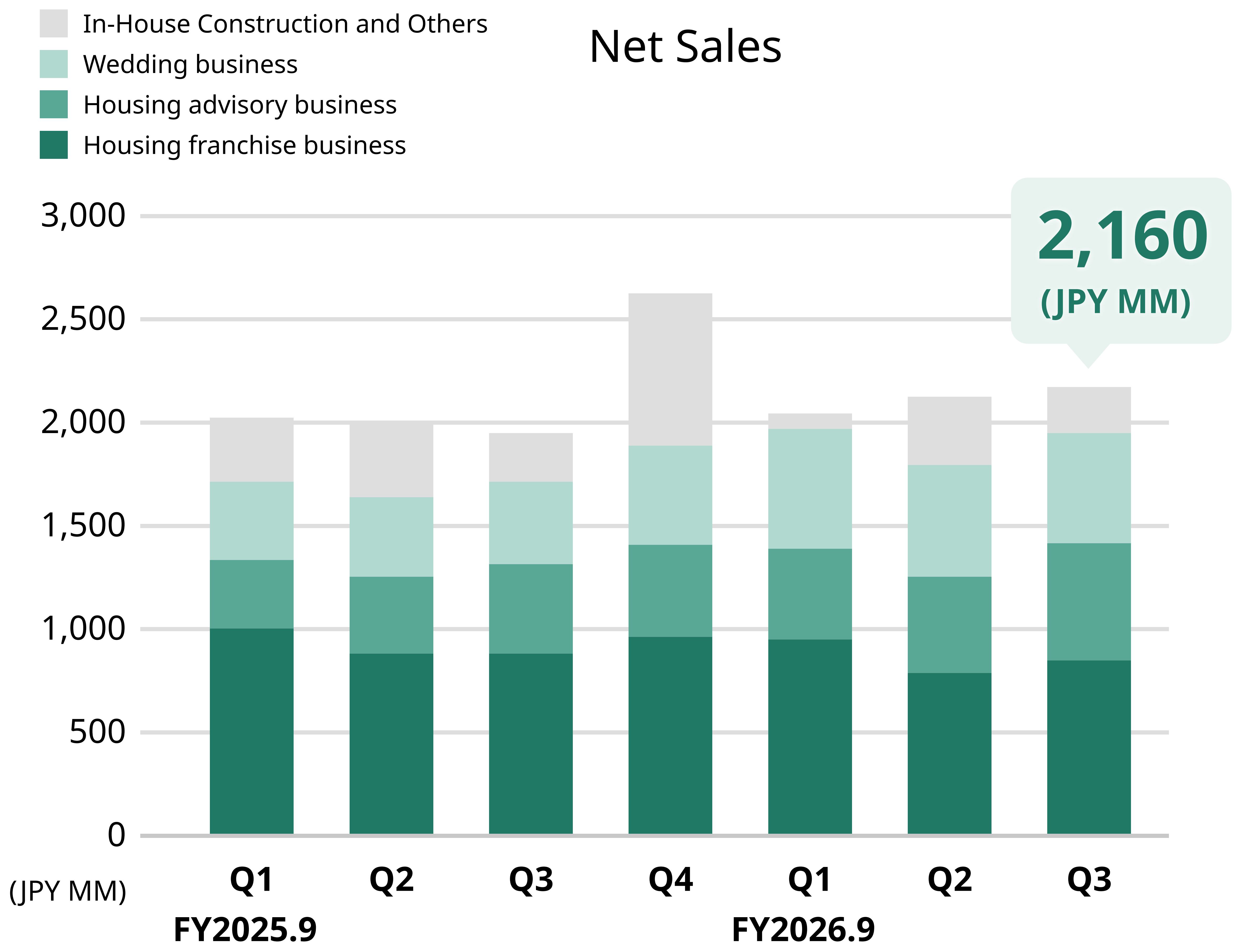
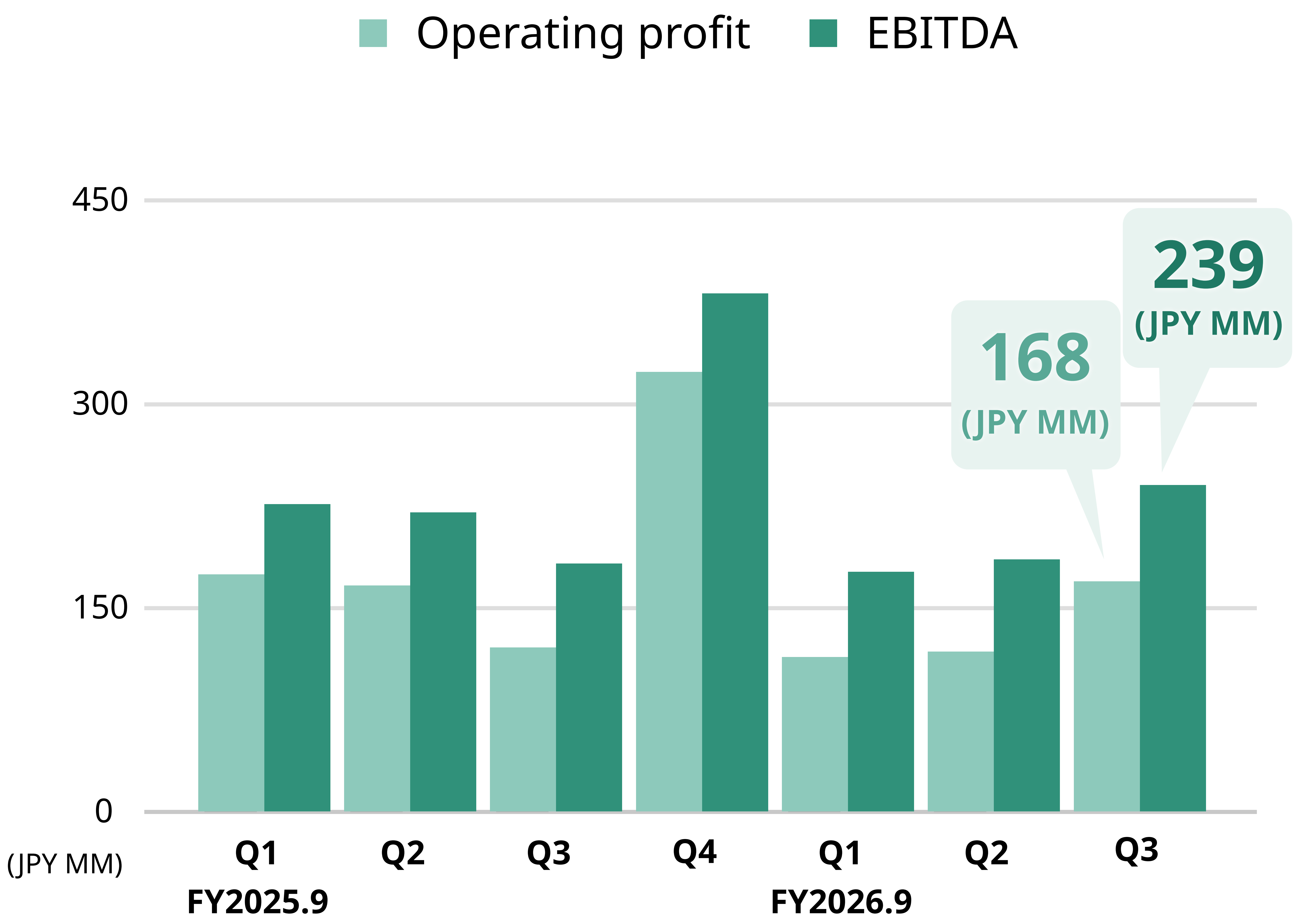
- Performance of the Housing Franchise and Wedding businesses remained stable.
- Housing Advisory business began to see the effects of operational optimization, contributing to segment net sales and profit.

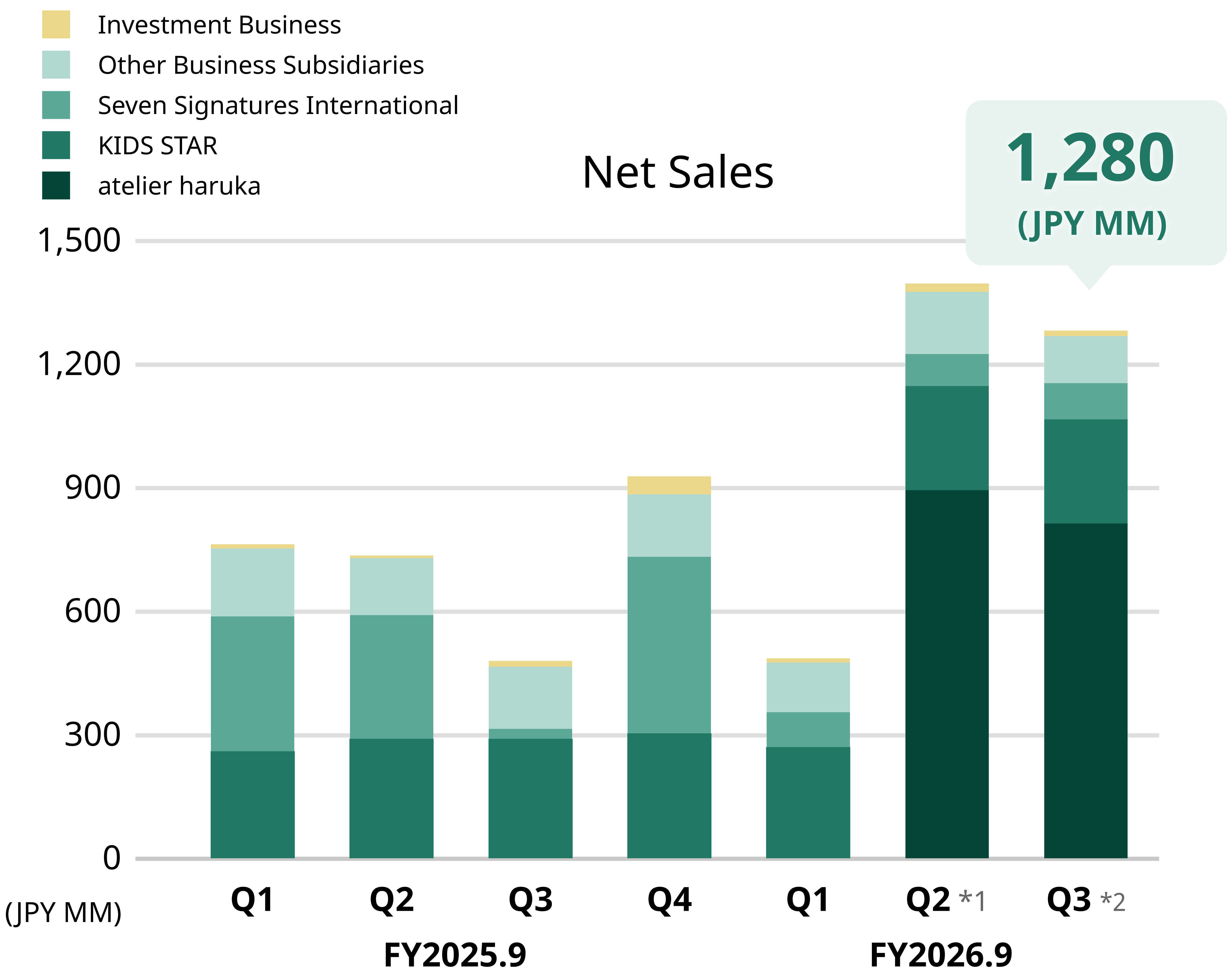


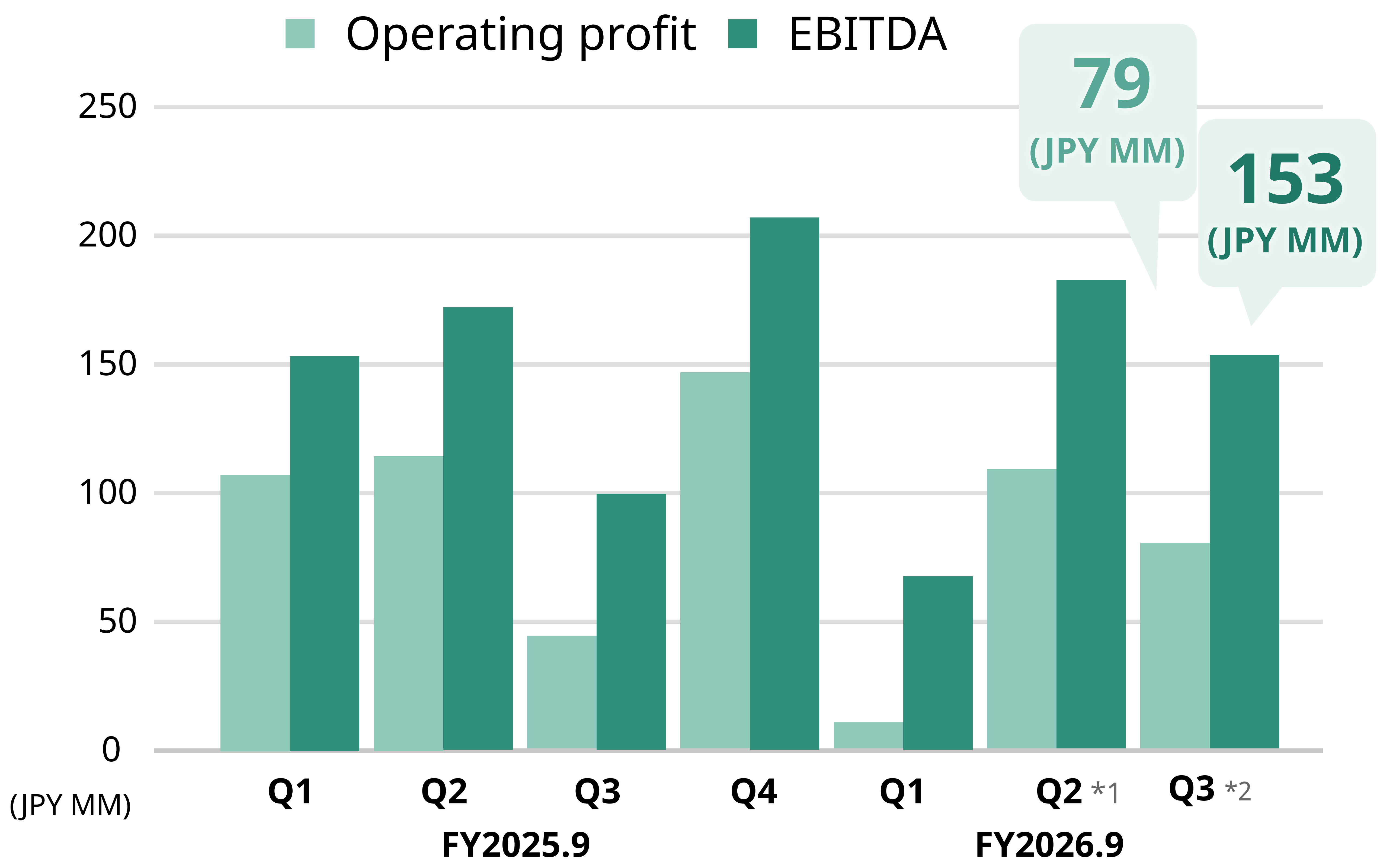


Investment and Incubation Business

Investment and Incubation Business – Financial Results – Quarterly Trends

- Despite seasonal factors, atelier haruka continued to contribute to segment net sales and profit.





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Becoming the No.1 service

in the Kufu Company Group’s major businesses, by providing one-stop services both online and offline

Shopping	No.1 in the number of listed stores and users by FY2026.9
Home	No.1 in the number of housing-related constructions by FY2028.9
Marriage	No.1 in the number of weddings handled by FY2028.9

Disclaimer

Important notes

This document contains forward-looking statements. These forward-looking statements are based only on the information made available to Kufu Company as of the date this document was prepared. These statements are not guarantees of future results and involve risks and uncertainties. Accordingly, the actual results may differ materially from those projected herein depending on operating environment and other factors.

Actual results could be affected by factors including, but are not limited to, domestic and international economic conditions and industry trends surrounding Kufu Company.

Kufu Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

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