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March 16, 2026

To Whom It May Concern

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Representative Director
(Code Number: 7164, Prime
Market of the Tokyo Stock
Exchange)

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**Notice Concerning Revision of Full-Year Consolidated Financial Forecast for FY2025
and Upward Revision of Year-End Dividend Forecast (Increase)**

Based on recent trends in its business performance, ZENKOKU HOSHO Co., Ltd. (“ZENKOKU HOSHO”) has revised its full-year consolidated financial forecast and year-end dividend forecast for the fiscal year ending March 31, 2026 announced on May 8, 2025 as detailed below.

1. Revision of the full-year consolidated financial forecast

(1) Revision of the full-year consolidated financial forecast for the fiscal year ending March 31, 2026
(April 1, 2025 to March 31, 2026)

	Operating revenue	Operating profit	Ordinary profit	Profit attributable to owners of parent	Profit per share
Previously announced forecast (A)	Million yen 59,200	Million yen 41,600	Million yen 45,100	Million yen 31,200	Yen 233.77
Revised forecast (B)	58,500	41,100	46,000	32,000	238.63
Change (B – A)	(700)	(500)	900	800	
Change (%)	(1.2)	(1.2)	2.0	2.6	
(Reference) Actual results for the fiscal year ended March 31, 2025	56,972	41,974	44,518	32,089	236.54

(Note) ZENKOKU HOSHO has conducted a two-for-one share split, effective April 1, 2025. For the actual results for the previous fiscal year ended March 31, 2025, profit per share has been calculated assuming that this share split occurred at the beginning of the previous consolidated fiscal year.

(2) Reason for revision

In the credit guarantee service business for housing loans, which is ZENKOKU HOSHO's core business, operating revenue fell short of the previous forecast due to factors such as a decrease in insurance-related revenue. However, ordinary profit is expected to remain largely in line with the

initial forecast, driven by a decrease in non-operating expenses and increased gains on investments in securities. In addition, due to the acquisition of shares in INTELLEX HOLDINGS Co., Ltd. announced on February 27, 2026, which is expected to result in the recording of non-operating income (share of profit of entities accounted for using equity method), ordinary profit and profit attributable to owners of parent are now projected to exceed the previously announced forecast. Therefore, ZENKOKU HOSHO has revised its financial forecast.

The acquisition of shares is scheduled for March 17, and the actual amount to be recorded may change depending on the results of the allocation of acquisition costs and other factors.

2. Revision of the year-end dividend forecast

(1) Revision of the year-end dividend forecast for the fiscal year ending March 31, 2026

	Annual dividend per share		
	2nd quarter-end	Year end	Annual
Previous forecast (announced on May 8, 2025)	Yen 45.00	Yen 70.00	Yen 115.00
Revised forecast		75.00	120.00
Dividend paid for the current fiscal year	45.00		
Dividend paid for the previous fiscal year (the fiscal year ended March 31, 2025)	0.00	212.00	212.00

(Note) ZENKOKU HOSHO has conducted a two-for-one share split, effective April 1, 2025. For the dividend paid for the previous fiscal year (the fiscal year ended March 31, 2025), the actual amount of dividends paid before the stock split are stated.

(2) Reason for revision

ZENKOKU HOSHO considers profit distribution to its shareholders as one of its priorities. Its basic dividend policy is to pay stable, continuous cash dividends based on comprehensive consideration of the entire business, while securing internal reserves to maintain a solid financial foundation.

Based on the above policy and in light of the financial forecast for the fiscal year ending March 31, 2026, being expected to exceed the previously announced forecast, ZENKOKU HOSHO raised its forecast for the year-end dividend per share by 5 yen, from the previous forecast of 70.00 yen to 75.00 yen.

(Notes) The forecasts included in this document are based on the judgments and assumptions by the information available as of the date of this document. Accordingly, the actual results may differ from those projected depending on various factors.