Consolidated Financial Results for the Three Months Ended June 30, 2026 [Japanese GAAP]

August 5, 2026

Name of Listed Company	ZENKOKU HOSHO Co., Ltd.		Listed Stock Exchange	Tokyo
Code Number	7164		URL	https://www.zenkoku.co.jp/
Representative	(Title)	President & Representative Director	(Name)	Yuichi Aoki
Contact	(Title)	Director and General Manager, Corporate Planning Division	(Name)	Ko Mizuguchi (Phone) +81-3-3270-2302

Expected Date of Dividend Payment: ―
Preparation of Analyst Meeting Supplemental Data: Yes
Analyst Meeting Held: None

(Figures less than one million yen omitted)

1. Business Results for the Three Months Ended June 30, 2026 (April 1, 2026 to June 30, 2026)
(1) Consolidated Operating Results

(Percentages represent changes from the previous corresponding period)

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Million yen	%	Million yen	%	Million yen	%	Million yen	%
June 30, 2026	11,772	2.5	7,724	0.1	9,335	7.9	6,562	9.4
June 30, 2025	11,481	6.7	7,712	5.0	8,652	6.2	5,999	6.0

(Note) Comprehensive income Three months ended June 30, 2026: 7,808 million yen (24.0%)
Three months ended June 30, 2025: 6,296 million yen (10.4%)

	Profit per share	Profit per share after full dilution
Three months ended	Yen	Yen
June 30, 2026	49.39	―
June 30, 2025	44.53	―

(2) Consolidated Financial Position

	Total assets	Net assets	Shareholders' equity ratio
	Million yen	Million yen	%
As of June 30, 2026	493,710	242,970	49.2
As of March 31, 2026	500,831	245,148	48.9

(Reference) Shareholders' equity As of June 30, 2026: 242,970 million yen; As of March 31, 2026: 245,148 million yen

2. Dividend Payments

	Annual dividend per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year end	Annual
	Yen	Yen	Yen	Yen	Yen
FY2025	―	45.00	―	75.00	120.00
FY2026	―				
FY2026 (forecast)		50.00	―	73.00	123.00

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

3. Consolidated Financial Forecast for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027)

(Percentages represent changes from the previous corresponding period)

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent		Profit per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full year	60,600	3.2	42,000	1.5	47,200	1.3	32,700	0.5	246.12

(Notes) 1. Revisions to the consolidated financial forecast announced most recently: None

2. Beginning with the three months ended June 30, 2026, “Gain (loss) on sale of investment securities,” which had been presented under “Extraordinary income/losses,” has been presented on a net basis under “Non-operating income/expenses,” because purchases and sales of investment securities held for pure investment purposes have begun to occur on a recurring basis. In line with this change, the percentage change in ordinary profit has been calculated using the reclassified figures reflecting this change in the presentation method.

* Notes

(1) Significant changes in the scope of consolidation during the period: None

Added: None Excluded: None

(2) Adoption of special accounting treatment for preparing quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates and retrospective restatement

(i) Changes in accounting policies due to the revision of accounting standards : No

(ii) Changes of accounting policies other than (i) above : No

(iii) Changes in accounting estimates : No

(iv) Retrospective restatement : No

(4) Number of shares issued (Common stock)

(i) Number of issued shares at the end of period (including treasury stock)	As of June 30, 2026	137,743,580 shares	As of March 31, 2026	137,743,580 shares
(ii) Number of treasury stocks at the end of period	As of June 30, 2026	4,881,925 shares	As of March 31, 2026	4,881,865 shares
(iii) Average number of shares during the period	Three Months Ended June 30, 2026	132,861,696 shares	Three Months Ended June 30, 2025	134,738,376 shares

(Note) The Company’s shares held by the Employee Stock Ownership Plan (J-ESOP) of 73,660 shares as of June 30, 2026, and 73,660 shares as of March 31, 2026, and held by the Board Benefit Trust of 218,800 shares as of June 30, 2026 and 218,800 shares as of March 31, 2026 are included in treasury stocks.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Explanation on appropriate use of forecasts of performance and other special items

The forward-looking statements in this document concerning forecasting of performance and etc. are based on currently available information and assumptions considered by the Company to be reasonable. The actual performance may be significantly different from the forecast due to various factors.

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1. Overview of Business Results, etc.

(1) Overview of Business Results for the Three Months Ended June 30, 2026

For the three months ended June 30, 2026, we recorded operating revenue of ¥11,772 million (up 2.5% year-on-year) as the outstanding guarantee exposure remained steady. Operating profit was flat at ¥7,724 million (up 0.1% year-on-year) due to an increase in operating expenses. Ordinary profit was ¥9,335 million (up 7.9% year-on-year) mainly due to an improvement in asset management yields and the recording of share of profit of entities accounted for using equity method. As a result, we recorded profit attributable to owners of parent of ¥6,562 million (up 9.4% year-on-year).

As the Group’s only reportable segment is “credit guarantee business,” and other businesses are immaterial, segment information is omitted.

(2) Overview of Financial Position for the Three Months Ended June 30, 2026

At the end of the first quarter under review, total assets decreased 1.4% from the end of the previous consolidated fiscal year to ¥493,710 million.

Current assets decreased 6.0% from the end of the previous consolidated fiscal year to ¥123,024 million. This was mainly due to decreases in securities and cash and deposits.

Non-current assets increased 0.2% from the end of the previous consolidated fiscal year to ¥370,686 million. This was mainly due to an increase in investment securities, despite decreases in long-term time deposits and long-term loans receivable.

Total liabilities decreased 1.9% from the end of the previous consolidated fiscal year to ¥250,739 million.

Current liabilities decreased 12.8% from the end of the previous consolidated fiscal year to ¥35,799 million. This was mainly due to a decrease in income taxes payable.

Non-current liabilities increased 0.1% from the end of the previous consolidated fiscal year to ¥214,940 million. This was mainly due to an increase in long-term unearned revenue.

Total net assets decreased 0.9% from the end of the previous consolidated fiscal year to ¥242,970 million. This was mainly due to a decrease in retained earnings.

2. Consolidated Quarterly Financial Statements and Significant Notes

(1) Consolidated Quarterly Balance Sheets

(Amount: million yen)

	FY2025 As of March 31, 2026	FY2026 As of June 30, 2026
Assets		
Current assets		
Cash and deposits	72,545	69,293
Right to reimbursement	19,880	21,465
Securities	44,094	39,108
Other	4,313	4,129
Allowance for doubtful accounts	△9,905	△10,971
Total current assets	130,927	123,024
Non-current assets		
Property, plant and equipment	496	459
Intangible assets	2,446	2,279
Investments and other assets		
Investment securities	309,145	319,025
Long-term loans receivable	23,544	20,480
Long-term time deposits	28,000	23,000
Retirement benefit asset	84	85
Deferred tax assets	5,022	4,216
Other	1,161	1,138
Total investments and other assets	366,959	367,947
Total non-current assets	369,903	370,686
Total assets	500,831	493,710

(Amount: million yen)

	FY2025 As of March 31, 2026	FY2026 As of June 30, 2026
Liabilities		
Current liabilities		
Unearned revenue	19,364	19,076
Income taxes payable	7,934	2,783
Provision for loss on guarantees	9,181	9,154
Other provisions	1,235	456
Other	3,326	4,327
Total current liabilities	41,042	35,799
Non-current liabilities		
Long-term borrowings	30,000	30,000
Long-term unearned revenue	183,985	184,269
Other provisions	599	618
Retirement benefit liability	45	45
Other	8	7
Total non-current liabilities	214,640	214,940
Total liabilities	255,682	250,739
Net assets		
Shareholders’ equity		
Share capital	10,703	10,703
Capital surplus	637	637
Retained earnings	246,155	242,731
Treasury shares	△14,673	△14,673
Total shareholders’ equity	242,823	239,399
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	2,198	3,452
Remeasurements of defined benefit plans	126	119
Total accumulated other comprehensive income	2,325	3,571
Total net assets	245,148	242,970
Total liabilities and net assets	500,831	493,710

(2) Consolidated Quarterly Statements of Income and Comprehensive Income

Consolidated Quarterly Statements of Income

(Amount: million yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Operating revenue	11,481	11,772
Operating expenses		
Provision for loss on guarantees	1,056	1,321
Provision of allowance for doubtful accounts	△56	△255
Salaries, allowances and bonuses	583	623
Other	2,184	2,358
Total operating expenses	3,768	4,048
Operating profit	7,712	7,724
Non-operating income		
Interest income	1,066	1,405
Dividend income	82	111
Share of profit of entities accounted for using equity method	–	269
Other	18	63
Total non-operating income	1,166	1,850
Non-operating expenses		
Interest expenses	194	231
Other	32	7
Total non-operating expenses	227	239
Ordinary profit	8,652	9,335
Extraordinary income		
Gain on sale of investment securities	0	160
Total extraordinary income	0	160
Profit before income taxes	8,653	9,495
Income taxes - current	2,438	2,714
Income taxes - deferred	215	219
Total income taxes	2,654	2,933
Profit	5,999	6,562
Profit attributable to owners of parent	5,999	6,562

Consolidated Quarterly Statements of Comprehensive Income

(Amount: million yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	5,999	6,562
Other comprehensive income		
Valuation difference on available-for-sale securities	299	1,254
Remeasurements of defined benefit plans, net of tax	△2	△6
Share of other comprehensive income of entities accounted for using equity method	－	△1
Total other comprehensive income	296	1,246
Comprehensive income	6,296	7,808
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,296	7,808

(3) Notes to Consolidated Quarterly Financial Statements

(Notes on Segment Information)

As the Group's only reportable segment is "credit guarantee business," and other businesses are immaterial, segment information is omitted.

(Notes in Event of Significant Change in Shareholders' Equity)

There is no relevant information.

(Notes on Going Concern Assumption)

There is no relevant information.

(Notes on the Statements of Cash Flows)

The Company does not prepare quarterly consolidated statements of cash flows for the three months ended June 30, 2026. Depreciation (including amortization of intangible assets) for the three months ended June 30, 2026 is as follows.

	Three months ended June 30, 2025	Three months ended June 30, 2026
Depreciation	¥247 million	¥234 million