



Translation

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Presentation Materials of Financial Results 2Q FY2026 (July 1, 2025–December 31, 2025)

Solvvy Inc.
February 13, 2026
The Tokyo Stock Exchange
Growth Market (7320)

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A large, abstract graphic at the bottom of the page consisting of thick, curved black and blue lines that sweep across the width of the slide.

1 [Performance] Achieved All-Time High Net Sales for the Second Quarter

- Business expansion in the housing area made good progress, achieving record-high sales for the second quarter.
- As the normalization of GIGA warranty operations is mostly concluded, non-housing areas are also on a recovering trend.

2 [Performance] Ordinary Profit Exceeded 1 Billion Yen, Achieving the HI Plan. No Change to the Full-Year Earnings Outlook

- Asset management utilizing the abundant cash generated by the warranty business has been successful.
- In addition to strong performance of new products introduced in the housing area, expansion into non-housing areas is progressing smoothly, and we expect to successfully meet the FY plan targets.

3 [Growth Strategy] Expanding into New Areas using the Successful Housing Area Model

- Expansion into non-housing areas is accelerating by standardizing the successful business model established in the housing area.
- In particular, we began to provide support for universities and cultural centers, which face business challenges associated with the declining population, similar to those seen in the housing sector.

4 [Financial Strategy] 300 Million Yen Purchase of Treasury Shares Decided

- In response to changes in the business environment, we decided to purchase 300 million yen in treasury shares to execute a flexible capital policy.

01

Financial Results for the Six Months Ended December 31, 2025

Explanation of Financial Results for the Six Months Ended December 31, 2025

Summary of FY2026 Q2 Consolidated Financial Results

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Along with achieving all-time high sales for the second quarter, ordinary profit exceeded 1 billion yen, achieving the targets of the HI plan.

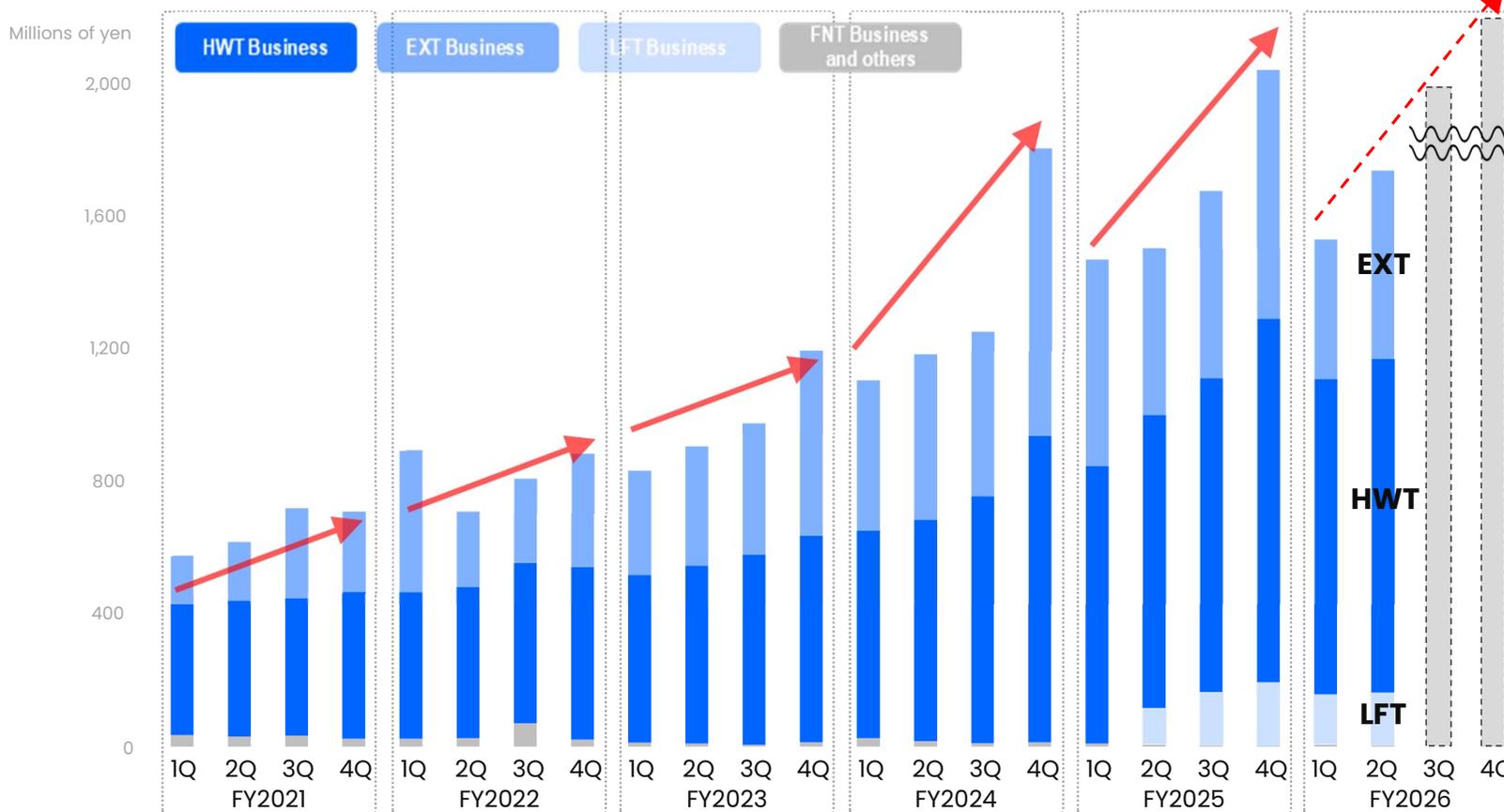
- Normalization of GIGA warranty operations, which contributed to the lag in performance in the first quarter, is mostly concluded.
- Despite continuing upfront investments, steady business growth in the housing area and a turnaround in business promotions activities in non-housing areas led to record-high net sales for the second quarter.
- However, the shortfall in the first quarter has impacted performance on a cumulative basis. While net sales and operating profit fell short of the HI plan, ordinary profit and net income met their respective targets.

Millions of yen	FY2026.6 Q2 Results (2025.10-2025.12)		FY2026.6 Cumulative through Q2 (2025.7-2025.12)			FY Plan (2025.7-2026.6)
	Results	YoY	Results	YoY	Progress of HI Plan	
Net sales	1,741	115.5%	3,276	109.9%	91.0%	8,200
Operating profit	355	130.2%	557	83.4%	68.8%	2,100
Ordinary profit	667	177.3%	1,044	121.9%	100.5%	2,500
HI net income attributable to parent company shareholders	450	-	698	232.3%	100.5%	1,625

Trends in Net Sales for Each Quarter

We anticipate achieving our full-year performance targets this period as well, with a trend of stronger results in the latter half.

- Our company's characteristic performance pattern is skewed toward the second half of the fiscal year, primarily due to timing factors such as the delivery of housing units.
- In addition to the recovery of sales activities in the non-residential sector, newly introduced warranty products for existing homes are performing well, and business growth in the residential sector is expected to drive performance in the second half.



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★This issue★

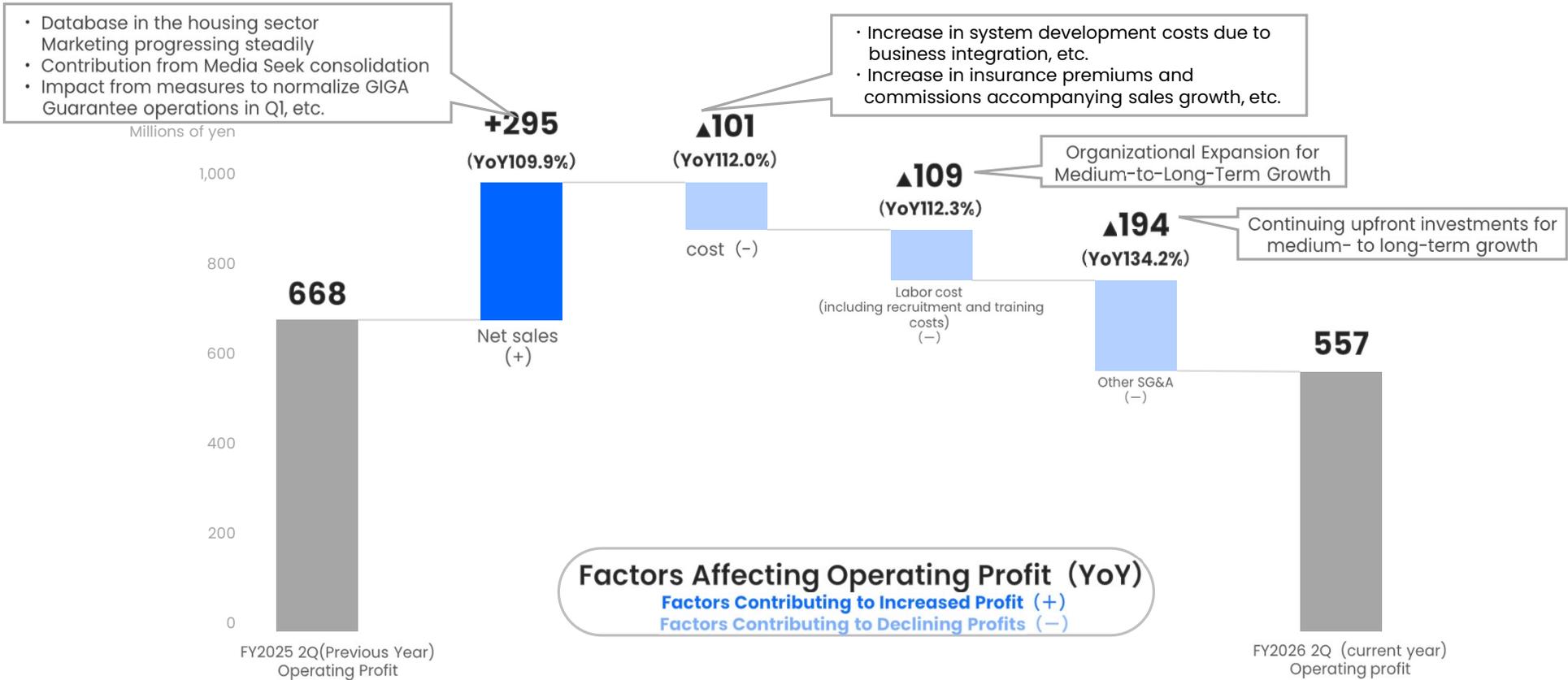
Residential Sector
 Newly introduced warranty products for used homes are performing well and are expected to drive performance in the second half.

+

Non-residential Sector
 With the normalization of GIGA warranty operations and the resumption of business activities following its conclusion, we are on track to achieve our full-year plan.

Various upfront investments for medium- to long-term growth are also being executed according to plan.

- Continue various upfront investments to achieve the mid-term management plan announced in August 2025 and transition to the Tokyo Stock Exchange Prime Market



FY2026 2Q Consolidated Financial Results by Segment

Solvvy

Business expansion in the residential sector is progressing well, and the non-residential sector is also recovering its growth trend.

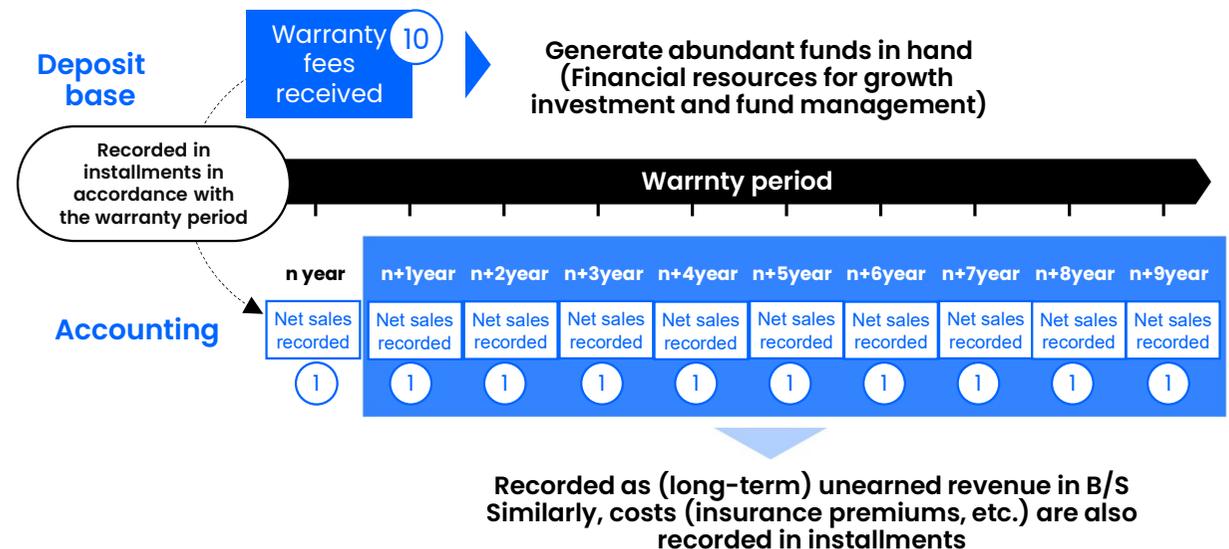
• In the Housing Sector (HWT Business), past guarantee fee income (deferred revenue) sequentially contributes to sales/operating profit, thereby underpinning stable business income and expenditure. *See the following pages for details.

Millions of yen	FY2026.6 Q2 Results (2025.10-2025.12)		FY2026.6 Cumulative through Q2 (2025.7-2025.12)				Full-year Plan (2025.7-2026.6)
	Results	YoY	Results	YoY	Half-year Plan	Half-year Plan Progress Rate	
Net Sales	1,741	115.5%	3,276	109.9%	3,600	91.0%	8,200
HomeworthTech Business	1,008	113.8%	1,961	113.5%	1,991	98.5%	4,491
ExtendTech Business	568	112.7%	988	87.8%	1,261	78.4%	2,777
LifeTech Business	157	145.7%	308	285.4%	347	88.9%	929
FinTech Business and Others	7	82.3%	17	92.6%	1	1701.6%	2
Head office	-	-	-	-	-	-	-
Operating Profit	355	130.2%	557	83.4%	810	68.8%	2,100
HomeworthTech Business	408	129.0%	778	127.5%	825	94.4%	2,062
ExtendTech Business	391	110.1%	631	76.4%	924	68.3%	1,923
LifeTech Business	45	461.1%	99	1005.3%	110	90.5%	248
FinTechBusiness and Others	1	-	5	-	▲35	-	▲72
Head ofuce	▲492	-	▲957	-	▲1,013	-	▲2,061

Long-term warranty services have a structure that tends to see profits squeezed in the expansion stage of business due to accounting treatment

- With respect to long-term warranty contracts in the HomeworthTech business, while net sales and costs are recorded on a pro rata basis in accordance with the warranty period, selling, general and administrative expenses are recorded en bloc, making the Company's earnings structure into one that tends to see profits squeezed in the expansion stage of business.
- The maturing of business (an increase in an outstanding balance of warranty contracts) has turned it into the long-term stable earning structure.
- Long-term warranty contracts generate abundant funds in hand as warranty fees are obtained en bloc at the time of conclusion of contracts.

(Example) the case where warranty fees for the 10-year equipment warranty are received en bloc in the n year

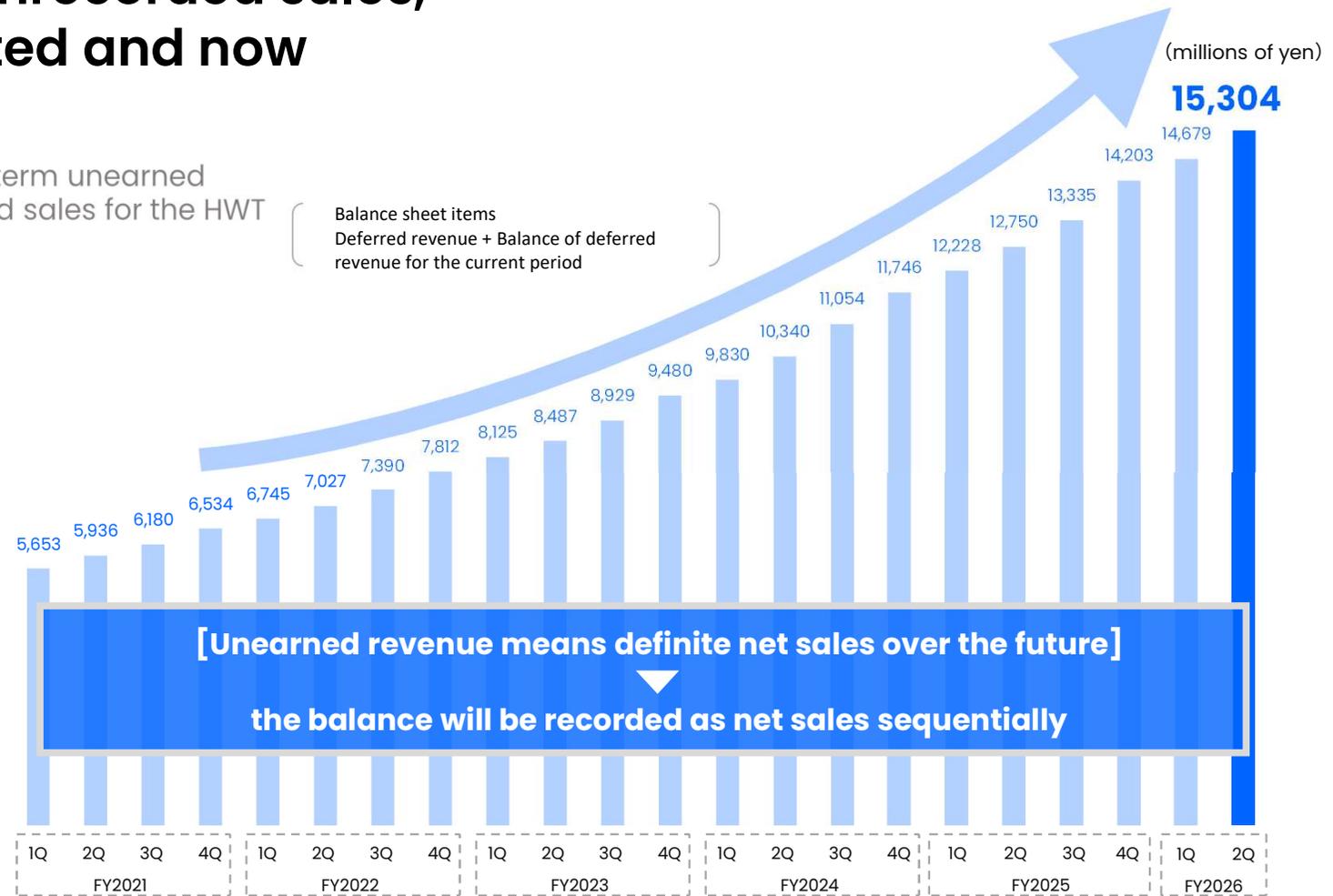


Trends in Unearned revenue* [HWT business]

Unearned revenue, or unrecorded sales, has steadily accumulated and now exceeds 15.3 billion yen

*Total value of "unearned revenue + long-term unearned revenue," which corresponds to unrecorded sales for the HWT business

- Unearned revenue,* positioned as a major KPI for the HWT business, topped 15.3 billion yen at the end of the current quarter
- Of warranty fee revenues, those not yet recorded as net sales were recorded as unearned revenue + long-term unearned revenue on the balance sheet
- Unearned revenue* means definite net sales over the future, and thus the balance will be recorded as net sales sequentially to underpin future profitability

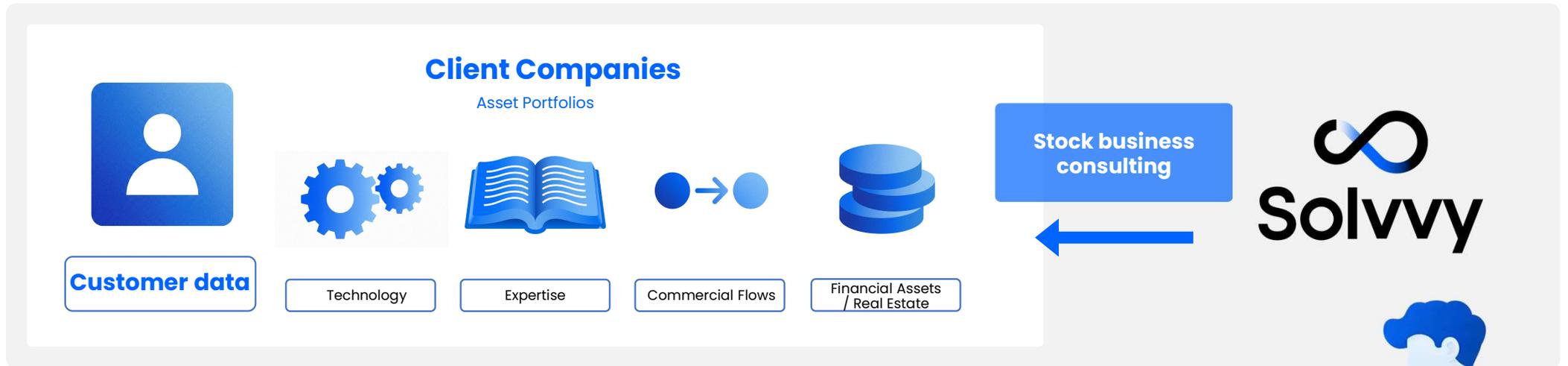


02

Business Model and Growth Strategy

We will explain our future business model and growth strategy.

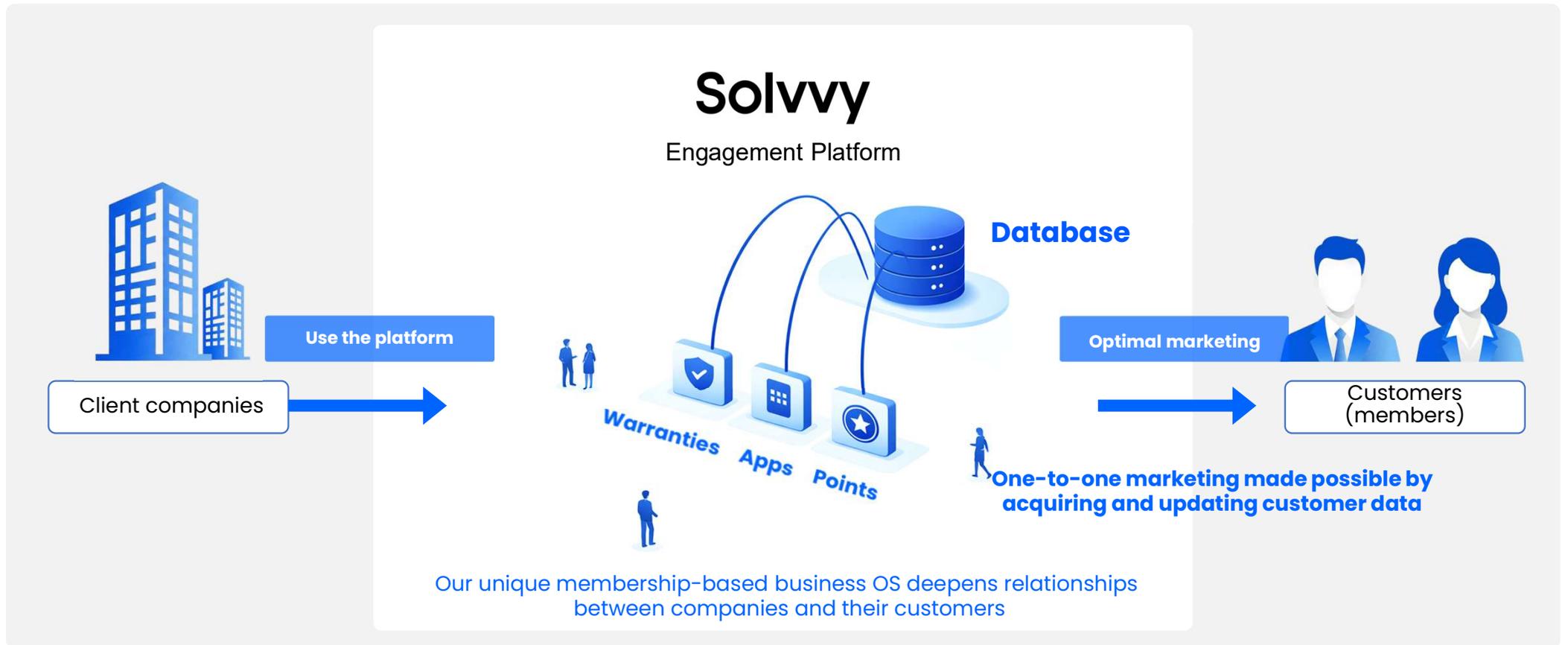
Consulting services that increase the value of clients' assets, activating and monetizing them



Transitioning from a business model based on one-time sales to building membership-based businesses that maximize LTV

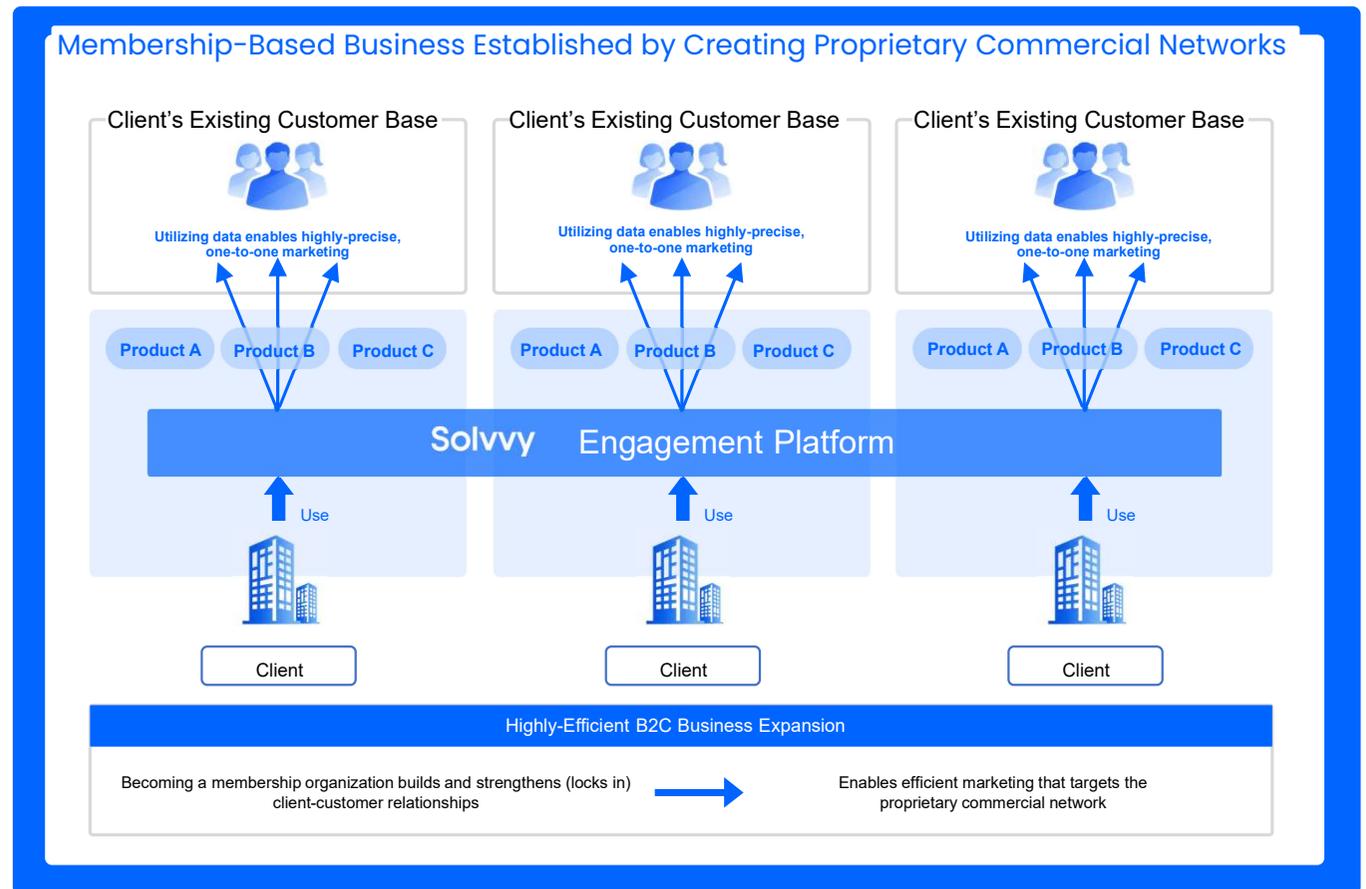
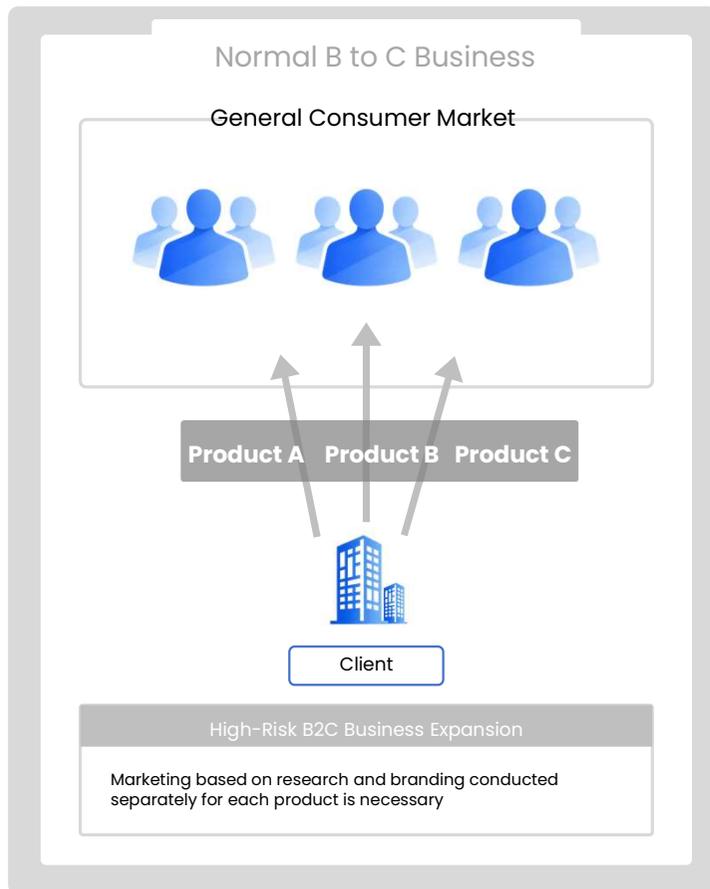


Sales and operation of Solvvy's unique engagement platform (membership-based business OS)

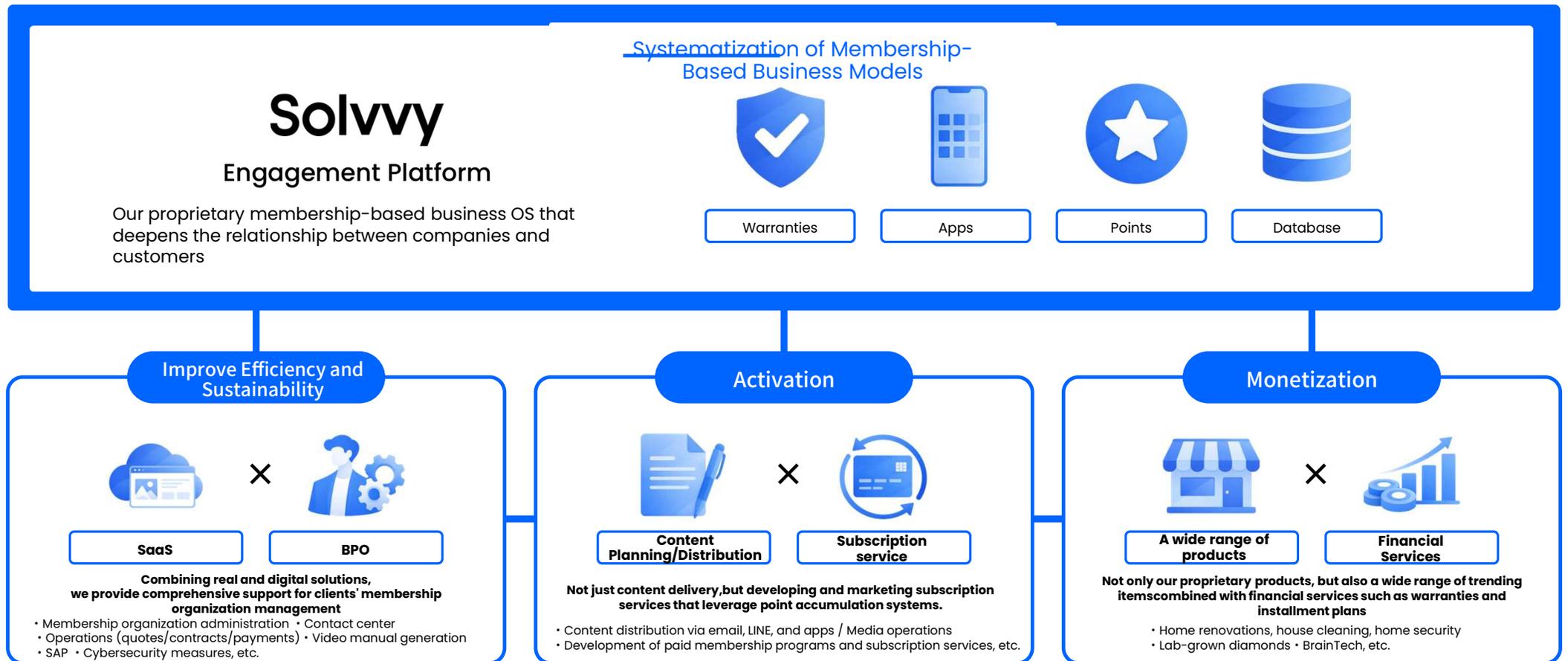


What is Achieved Through Membership-Based Business

Helping clients form their own commercial networks enables low-risk, high-precision closed marketing



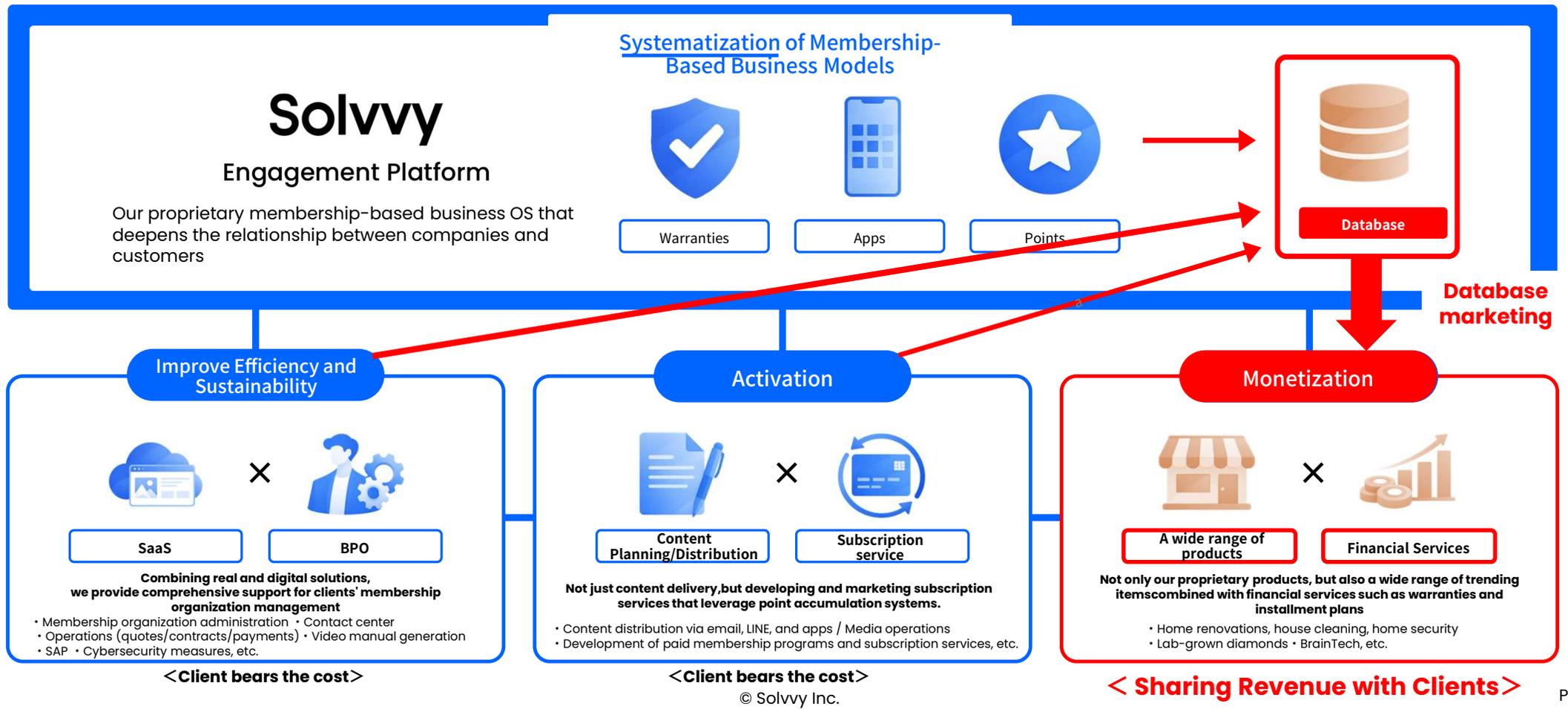
We provide a wide range of "accompanying support solutions" that integrate with engagement platforms.



(Collaborating with clients)

Consolidate information into proprietary databases and establish database marketing revenue as a new pillar.

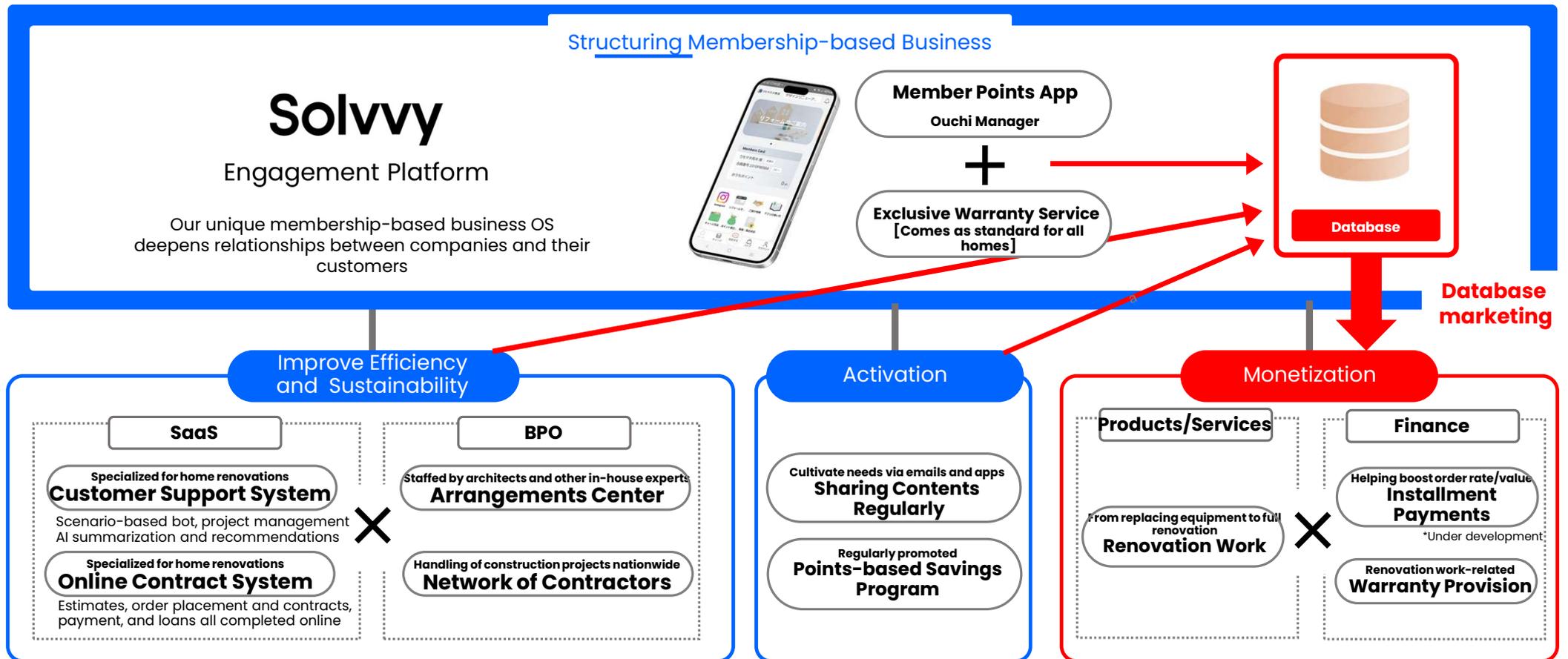
<Client bears the cost>



Example of Client Support

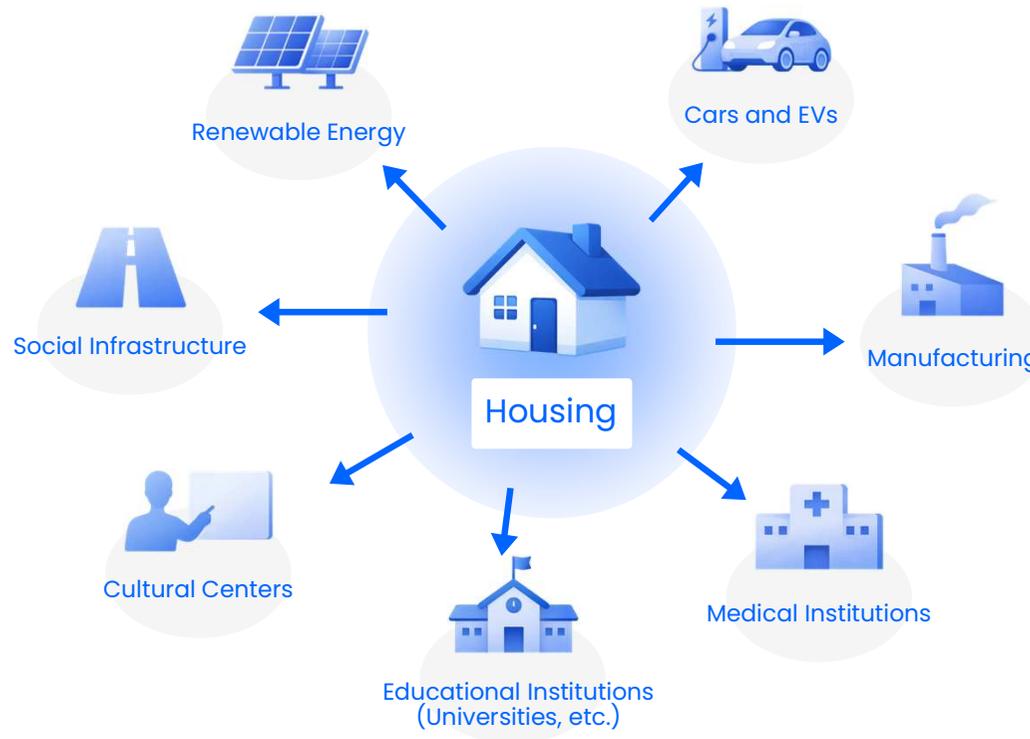
Supporting the operation of a leading condominium developer's owners club and renovation business

<Future plans include horizontal expansion to leading business operators and general-purpose expansion for small- and medium-sized business operators>



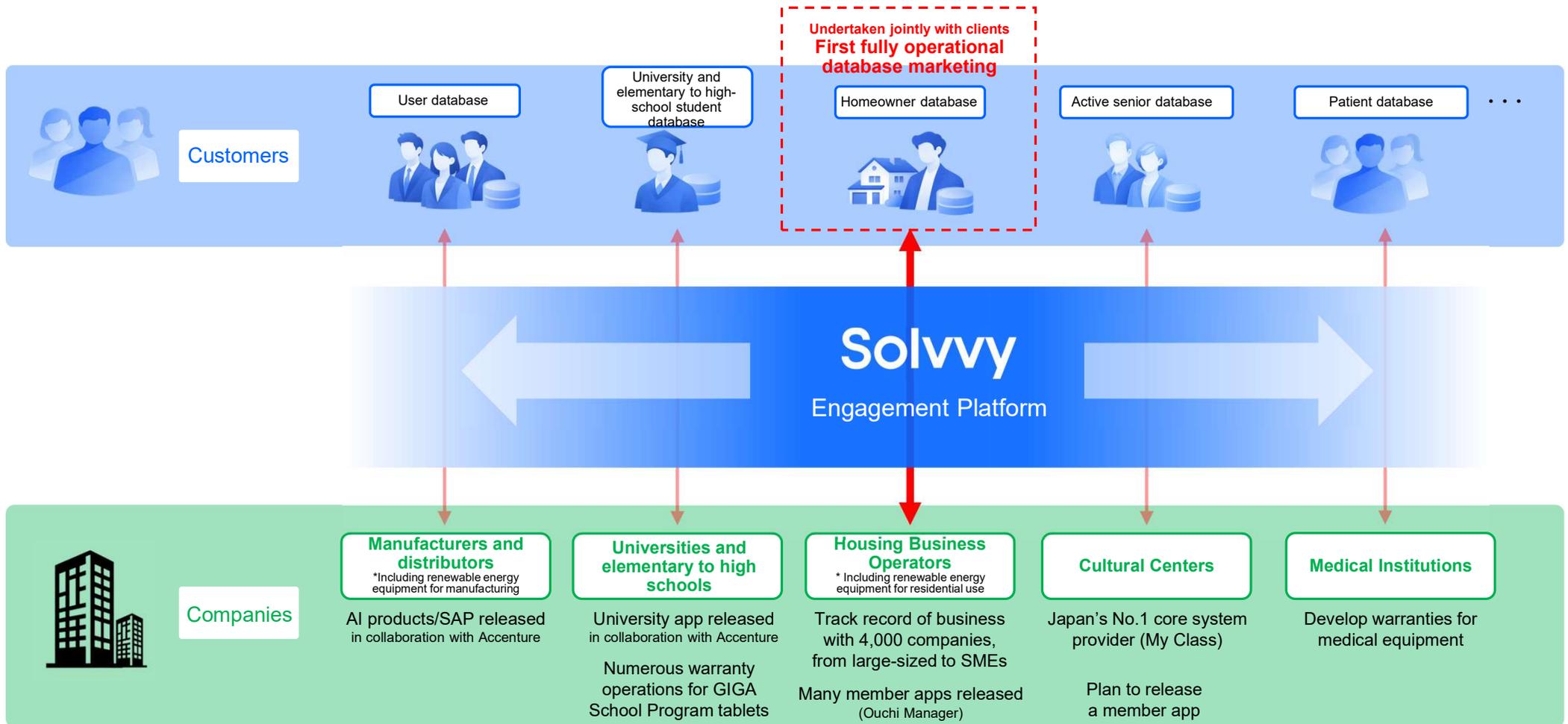
<Sharing Revenue with Clients>

Leveraging our proven model for success in the housing area to expand into every sector



Utilizing our strengths in B2B marketing allows us to explore new businesses (sectors) through rapid PDCA cycles

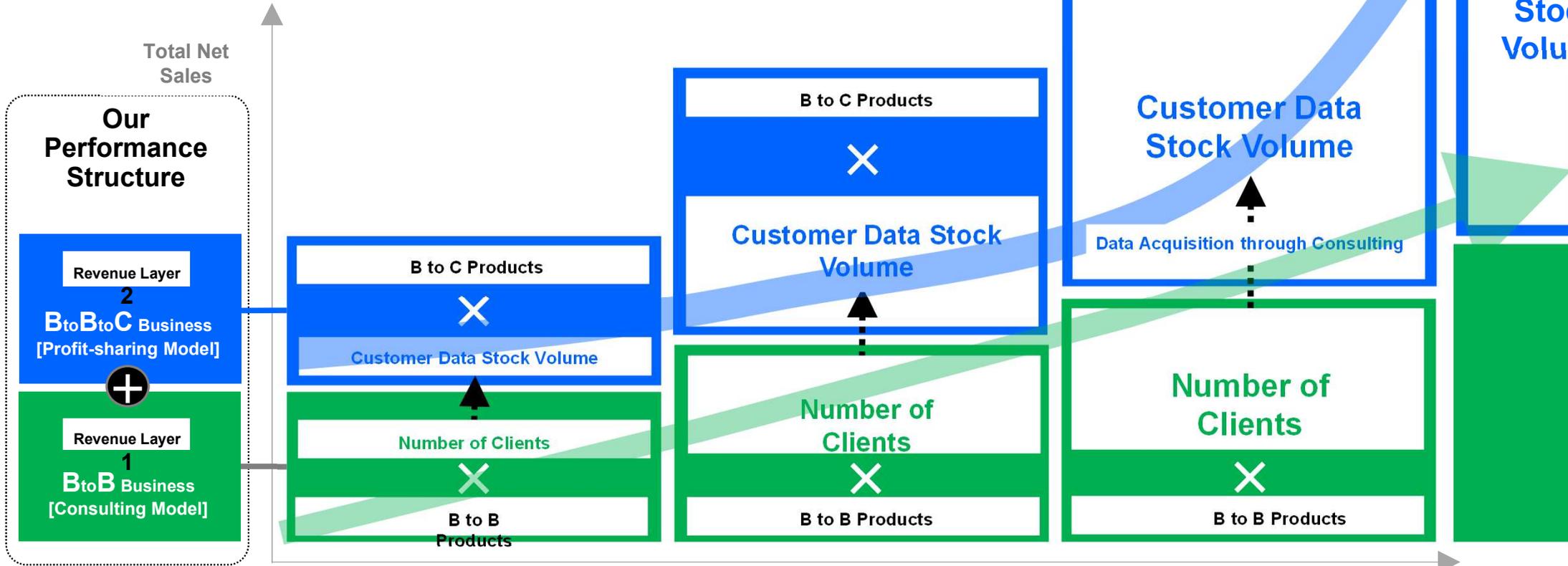
Aiming for access to wide-ranging customer databases by implementing platforms in each sector



Our Performance Structure and Future Growth Outlook

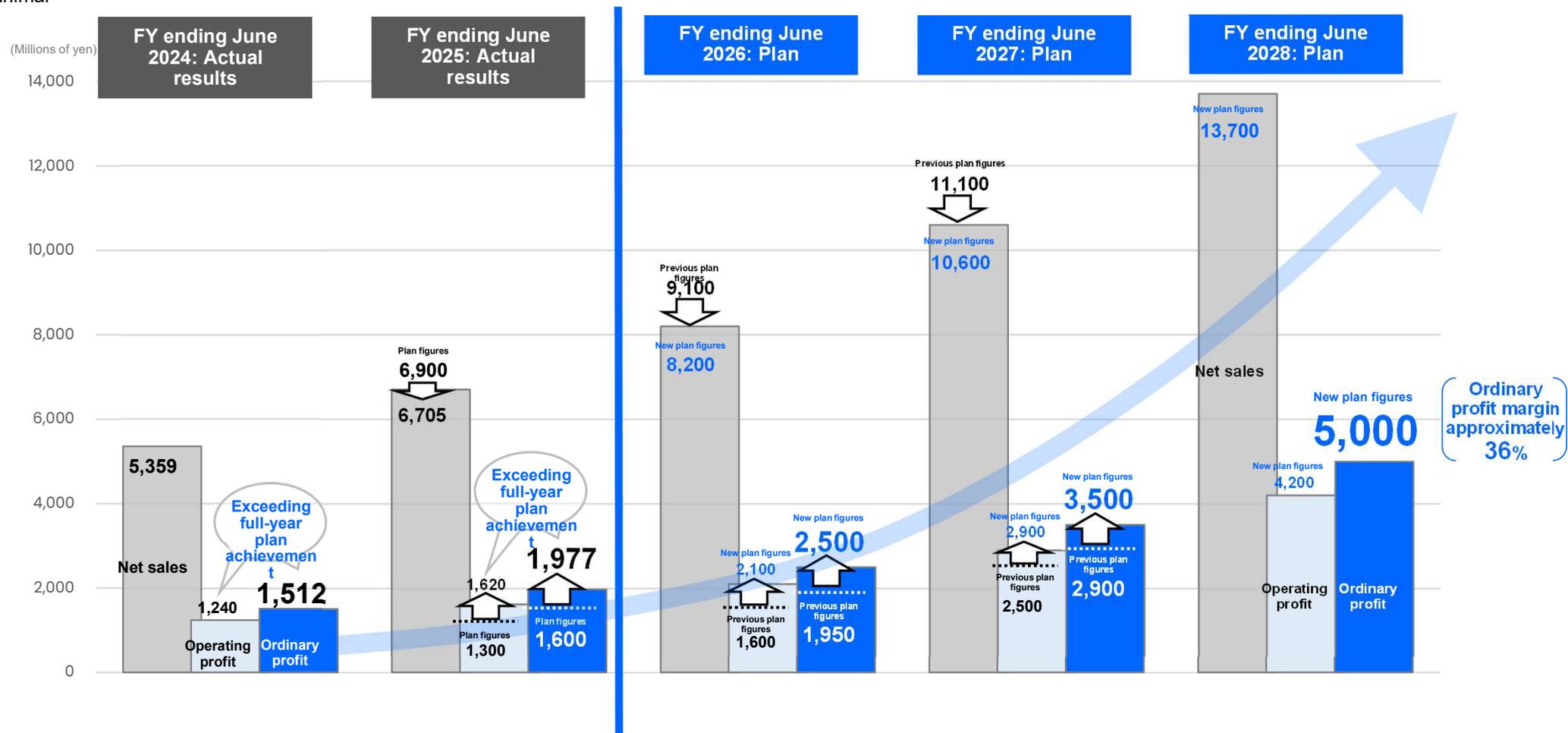
<Key Points for Medium-to-Long-Term Growth>

Expanding both B2B and B2C product offerings to increase client numbers and customer data stock



Medium-Term Business Plan [FY2026.6 - FY2028.6]

- Based on a review of the sales portfolio in consideration of the business environment, the profit plan has been revised upward, and a new three-year plan with the current fiscal year as the first year has been announced
- The net loss generated by extraordinary losses recorded in the previous fiscal year is temporary, and the impact on medium-term performance plans and execution is minimal



<For details, please refer to P4-5 and the timely disclosure materials "Posting of Extraordinary Losses" dated August 13, 2025>

03

Business Development Topics

I will explain our most recent initiatives.

Launching security-related products with high social demand in both B2B and B2C markets

<B to B products>

The advertisement features the Solvvy logo at the top left. Below it is the Aironworks logo, a stylized triangle with the word 'AIRONWORKS' underneath. The main text reads 'AI駆動型次世代メールセキュリティサービス PhishDetectAI 法人向け共同展開を開始'. At the bottom, it says 'AIが検知し、人の判断を支える時代へ'. The background is dark with a faint shield and globe graphic.

Not only in the housing sector, but also as a door-to-door sales product in new markets

<B to C products>

The advertisement features a white security camera on the right side. The background is a blurred image of a smartphone screen showing a blue notification with the number '7'. The text includes '月額1,980円から始める 次世代型ホームセキュリティサブスク'. Below that, it says '世界基準の「安全」を提供する ALARM.COM® と提携で'. The main headline is 'スマートセキュア AI 販売開始'. The Solvvy logo is at the bottom right.

Execute marketing utilizing the residential sector client database

Develop and discover highly trending products,
accelerating the expansion of our lineup going forward.

<B to B products>

Solvvy × RUN.EDGE
Solve with Idea. Solve with you.

動画マニュアル生成AI
TAGURU
法人向け共同展開を開始

説明しながら動画を撮影するだけで **AIが動画マニュアルを自動生成**

Primarily targeting the housing and construction industries
where foreign talent utilization is advancing
Proposed as a multilingual manual creation tool

<B to C products>

New Trend

”実験室（ラボ）”で育ったサステナブルな
ラボグラウンダイヤモンドジュエリー

LUMERA
Powered by Solvvy

ブランドローンチ/販売展開

3ct プラチナ ソリティアダイヤモンド・リング 【Gratia】
¥702,900 (税込)
アメリカ宝石学会(GIA)鑑定書付き

投資でもステータスでもない **これからの時代の新しいジュエリーの選択肢へ**

We are conducting marketing campaigns targeting the client's
customer database while simultaneously exploring applications
for research and industrial use.

04

Policy on Treasury Stock Acquisition and Shareholder Returns

I will explain our most recent initiatives.

To implement flexible capital policies in response to changes in the business environment, the company has decided to acquire its own shares.

- Decided to acquire treasury stock as a measure to enhance capital efficiency and create shareholder value
- Details will be disclosed in the timely disclosure announcement "Notice Regarding Decision on Matters Related to Treasury Stock Acquisition" on February 13, 2026

<<Summary of Treasury Stock Acquisition>>

Type of Shares Subject to Acquisition	Common stock
Total number of shares that may be acquired	220,000 shares (upper limit) [Percentage of total issued shares (excluding treasury stock): 1.88%]
Total acquisition cost of shares	300,000,000Yen (upper limit)
Acquisition Period	Feb 16,2026~May 31,2026

※Depending on market trends and other factors, the acquisition may not proceed in whole or in part.

(Reference) Status of Treasury Stock Holdings as of January 31, 2026

Total Number of Shares Issued (excluding treasury stock)	11,683,594 shares
Number of treasury shares	313,660 shares

※The number of treasury shares does not include shares of the Company held by consolidated subsidiaries.

Achieving both sustainable growth and shareholder returns / Plans to increase dividends for the fiscal year ending June 2026

- For the fiscal year ending June 2026, we plan to pay an interim dividend and project an annual dividend of ¥20 per share, representing an increase of over 40%.

<<Dividend Policy with a Medium-to-Long-Term Perspective>>

- We will aim for a dividend payout ratio of **30%** and pursue a step-by-step increase in dividend amounts.
- We will achieve progressive dividends (sustained dividend growth).

<Dividendenprognose>

An interim dividend will be paid for the fiscal year ending June 2026, and the annual dividend forecast remains unchanged.

	Dividend per share (based on post-split shares)			
	Midterm	Final	Annual	
FY2026.6	10yen	10yen	20yen	+43%
FY2025.6	—	14yen	14yen	+87%
FY2024.6	—	7.5yen	7.5yen	

※The Company conducted a stock split at a ratio of two shares for each share of common stock on July 1, 2025. The dividend per share was calculated assuming this stock split had been conducted at the beginning of the fiscal year ending June 2024.

05

About Solvvy Inc.

Explanation about Solvvy



Providing answers the world has never seen before, together.

Society is evolving and becoming increasingly complex.
New solutions are required in the business world as well.

We want to respond to every challenge with creative ideas.
At Solvvy, we work closely with our partners to solve problems together.

For example, when creating stock-type businesses,
we improve business sustainability by providing comprehensive support
from structuring to monetization.

Beyond being a solutions provider, we look forward to a society that thinks
and solves problems together.

Providing answers the world has never seen before, together with Solvvy.

Purpose

Providing answers the world has never seen before, together.

Vision

A co-creation B for B company

Mission

Provide leading stock business consulting

Name of the Company	Solvvy Inc.
Founded	March,2009
Representative	Yoshitaka Adachi Executive President and Representative Director
Number of Employees	Approx. 370 (*As of Dec.2025)
Head Office Address	4-33-4,Nishishinjuku,Shinjuku,Tokyo
Other Offices	Oska • Fukuoka • Sendai

Capital stock	212,336thousand Yen (*As of Dec.,2025)
Stock Exchange Listings	Tokyo Stock Exchange Growth Market (7320)
Correspondent Banks	<ul style="list-style-type: none"> • Mizuho BK • Sumitomo Mitsui BK • Mitsubishi UFJ BK • Chiba BK
Licenses held <small>※Including those held by subsidiaries</small>	<ul style="list-style-type: none"> • General Construction License • Qualified Architect Office • Issuer of third-party prepaid means of payment

Introduction of the Representative Director



[Center of photo]

Executive President and Representative Director

Yoshitaka Adachi



After graduating from the Department of Engineering at Tokyo Institute of Technology, joined Sanwa Bank (now MUFJ Bank) where he was in charge of foreign exchange trading and marketing of derivative products. After joining Marsh Inc., Japan, he handled consulting for major medical device manufacturers on PL risk measures and captive investment projects.

[Right of photo]

Executive Vice President and Representative Director

Takuya Arakawa



After graduating from the Waseda University School of Law, worked at The Nippon Fire & Marine Insurance (now Sompo Japan) and then Marsh Inc., Japan, where he handled numerous special insurance arrangements, such as risk management for listed REITs and earthquake insurance for commercial properties.

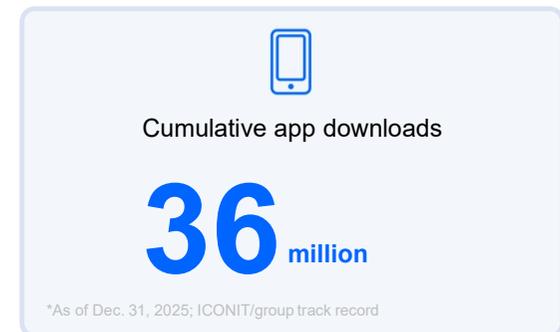
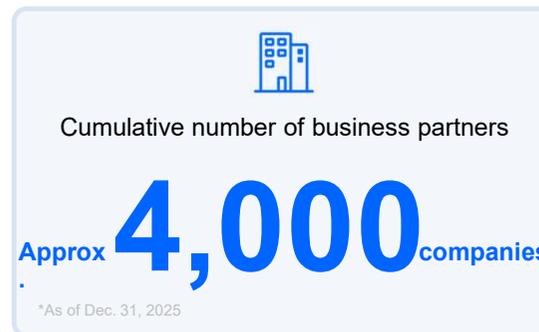
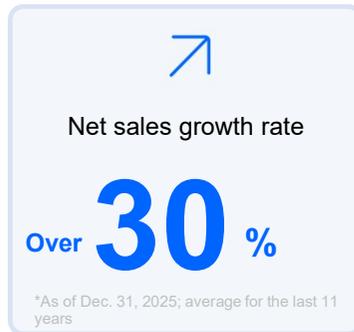
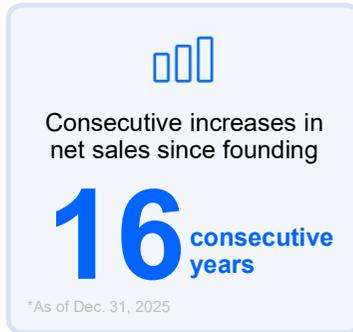
[Left of photo]

Executive Vice President and Representative Director

Naoki Nishio



After graduating from Tokyo University of Science's Faculty of Engineering, used his experience at Andersen Consulting (now Accenture) to establish MDI Consulting, Inc., leading various venture companies to IPOs through consulting in the digital domain and new business development.



- **2009**
 - .03 Japan Living Warranty Inc. established
 - .09 Began providing Housing Equipment Anshin Support (housing equipment maintenance warranty)
- **2012**
 - .08 Living Point Inc. (wholly-owned subsidiary) established
- **2015**
 - .11 Obtained a PrivacyMark (P-Mark)
- **2016**
 - .06 Began providing Housing Equipment Anshin Support Premium (housing equipment maintenance warranty ×Ouchi points)
- **2017**
 - .04 Began providing Sales Anshin Support (inspection/warranty service when buying or selling an existing house)
 - .08 Began providing a long-term maintenance system (bundled support plan for after-sales operations)
- **2018**
 - .03 Newly listed on the Tokyo Stock Exchange Growth Market (formerly the Mothers Market)
- **2019**
 - .07 Osaka Branch Office opened
 - .08 Started accepting applications for Uchimo Keeping, a total home support service
- **2020**
 - .03 Fukuoka Branch Office opened
 - .04 Began providing warranties for PCs and tablets used in the GIGA School Program
 - .07 Began full-fledged expansion of the building 20-year warranty backup service (long-term building warranty)
- **2021**
 - .01 Release of the After-sales Customer Service Platform, a digital platform for warranty service applications
 - .04 Living Finance Inc. (wholly-owned subsidiary) established
 - .09 Began providing 20-year energy storage system equipment warranties
 - .10 Began providing Ouchi Manager
- **2022**
 - .07 Began providing Earthquake Anshin Support
 - .11 Began providing the EV Charger Warranty, a long-term warranty service for charging equipment for EVs (electric vehicles)
- **2023**
 - .09 Began providing the ESS Warranty System, a warranty service for large-scale storage batteries for industrial and power grid use
 - .12 Began providing Ouchi Bot to support customer service operations of housing business operators
- **2024**
 - .07 Sendai Branch Office opened
 - .07 Began handling coverage for building foundations
 - .08 Began providing KROX, a new SaaS×Fintech service
 - .11 Media Seek Inc. was made a wholly-owned subsidiary
Trade name was changed to Solvvy Inc.
- **2025**
 - .05 Signing of a Partnership Agreement with Accenture Corporation



Solvvy Inc.

<https://solvvy.co.jp/>

- The present document contains results forecasts, plans, policies, management strategies, targets, expectations, future figures and amounts, the interpretation and evaluation of facts, etc., pertaining to Solvvy Inc.. These forward-looking statements and information, and all other matters outside the realm of the historical record are premised on information obtained by the company at the time of the announcement of the present document, and are based on forecasts, hopes, assumptions, plans, interpretations, and evaluations, etc.
- In addition to facts established in the past and thought to be accurate, the estimation of numerical forecasts requires the use of certain assumptions.
- These facts and assumptions can potentially change, with no objective guarantee as to the accuracy of these, nor to the accuracy regarding future developments. Numerous risks and uncertainties are associated with these facts and assumptions, such as, but not limited to, the existence of possible inaccuracies and a failure of predicted future developments to materialize.
- We therefore advise readers of this document to compare its contents with information obtained through other means, and to make decisions based on one's best judgement. Solvvy assumes no responsibility for any and all damages resulting from the use of this document.

We accept IR meeting requests from institutional investors and analysts, on an individual basis.
For more information, please refer to the e-mail address listed below.
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E-mail: ir@solvvy.co.jp