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## Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 7, 2025

Company name: eGuarantee, Inc.  
Listing: Tokyo Stock Exchange  
Securities code: 8771  
URL: <https://www.eguarantee.co.jp/>  
Representative: Masanori Eto

President and Chief Executive Officer  
Managing Director, General Manager of Corporate  
Administration Dept.

Inquiries: Nozomu Murai  
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Scheduled date to commence dividend payments: -  
Preparation of supplementary material on financial results: Yes  
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	2,741	13.9	1,262	8.1	1,294	9.0	865	11.0
June 30, 2024	2,406	7.4	1,168	1.5	1,187	1.5	779	1.0

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 891 million [ 7.5%]  
Three months ended June 30, 2024: ¥ 829 million [ 1.2%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	18.09	17.91
June 30, 2024	16.34	16.15

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of June 30, 2025	30,728	24,750	73.5	475.79
March 31, 2025	33,014	26,391	73.3	505.07

(Reference) Equity: As of June 30, 2025: ¥ 22,574 million  
As of March 31, 2025: ¥ 24,206 million

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	0.00	-	37.00	37.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		0.00	-	38.00	38.00

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

(Note) Breakdown of the 1st quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - yen  
Special dividend - yen

## 3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Net sales		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
Six months ending September 30, 2025	5,400	10.7	2,500	5.0	2,550	4.6	1,650	0.8	34.60
Full year	11,300	10.5	5,200	1.9	5,300	1.9	3,550	1.7	74.07

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

\* Notes:

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

Newly included: - (Company name: )  
Excluded: - (Company name: )

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

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

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 47,928,900 shares  
March 31, 2025: 47,928,900 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 482,933 shares  
March 31, 2025: 2,733 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 47,815,667 shares  
Three months ended June 30, 2024: 47,688,211 shares

(5) Guarantee liabilities for guarantee services against sales credit

Guarantee liabilities for guarantee services against sales credit 847.6 billion yen

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes(voluntary)

\* Proper use of earnings forecasts, and other special matters

**Notes on forward-looking statements**

Financial results forecasts and other forward-looking statements in this document are based on information currently available to the Company and certain assumptions deemed reasonable, and the Company does not guarantee their achievement. Actual performance and other results may be significantly different from the forecasts due to various factors.

Quarterly Consolidated Financial Statements and Primary Notes  
Quarterly Consolidated Balance Sheet

(Thousands of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Current assets		
Cash and deposits	16,315,316	11,899,562
Accounts receivable - trade	78,454	68,740
Securities	300,000	300,000
Prepaid expenses	1,569,664	1,208,239
Accounts receivable - other	260,113	434,764
Other	383,547	2,732,008
Total current assets	18,907,097	16,643,315
Non-current assets		
Property, plant and equipment	1,976,018	1,967,936
Intangible assets	117,221	123,891
Investments and other assets		
Investment securities	11,288,851	11,290,925
Deferred tax assets	257,966	257,966
Other	466,973	444,911
Total investments and other assets	12,013,792	11,993,804
Total non-current assets	14,107,032	14,085,631
Total assets	33,014,129	30,728,946
<b>Liabilities</b>		
Current liabilities		
Accounts payable - trade	90,494	100,230
Income taxes payable	1,018,170	417,635
Advances received	4,748,132	4,520,003
Provision for settlement	413,316	470,675
Provision for bonuses	-	8,000
Deposits received	71,595	134,025
Other	165,805	212,748
Total current liabilities	6,507,514	5,863,319
Non-current liabilities		
Long-term accounts payable - other	115,282	115,282
Total non-current liabilities	115,282	115,282
Total liabilities	6,622,796	5,978,602
<b>Net assets</b>		
Shareholders' equity		
Share capital	3,975,185	3,975,185
Capital surplus	3,385,185	3,385,185
Retained earnings	16,846,869	15,938,743
Treasury shares	(1,068)	(725,011)
Total shareholders' equity	24,206,173	22,574,103
Share acquisition rights	157,733	157,733
Non-controlling interests	2,027,426	2,018,507
Total net assets	26,391,332	24,750,344
Total liabilities and net assets	33,014,129	30,728,946

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Thousands of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Net sales	2,406,997	2,741,715
Cost of sales	557,823	710,097
Gross profit	1,849,174	2,031,617
Selling, general and administrative expenses	681,050	768,627
Operating profit	1,168,124	1,262,990
Non-operating income		
Interest income	20,727	34,273
Other	3,431	2,762
Total non-operating income	24,159	37,035
Non-operating expenses		
Share of loss of entities accounted for using equity method	4,780	5,718
Miscellaneous losses	366	-
Total non-operating expenses	5,147	5,718
Ordinary profit	1,187,136	1,294,308
Profit before income taxes	1,187,136	1,294,308
Income taxes	357,735	402,578
Profit	829,401	891,729
Profit attributable to non-controlling interests	50,064	26,587
Profit attributable to owners of parent	779,336	865,142

Quarterly Consolidated Statement of Comprehensive Income  
For the three months ended June 30, 2025

(Thousands of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	829,401	891,729
Comprehensive income	829,401	891,729
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	779,336	865,142
Comprehensive income attributable to non-controlling interests	50,064	26,587