

Financial Results For the Nine Months Ended December 31, 2025

Supplementary Briefing Materials

Feb 13, 2026 eGuarantee, Inc.
(TSE Prime 8771)

Handling Precautions for This Presentation Material

This presentation is intended solely to provide information regarding the Company's management strategies and related matters. It is not, and should not be construed as, an offer or solicitation to purchase or sell any securities issued by the Company. This presentation contains forward-looking statements, including forecasts, plans, and targets, relating to the Company. These statements are based on information currently available to the Company and on certain assumptions deemed reasonable at the time of preparation. Such statements and assumptions are inherently subject to various risks and uncertainties, and actual results may differ materially from those expressed or implied herein. In addition, information relating to third parties included in this presentation has been obtained from publicly available sources. The Company has not independently verified such information and makes no representation or warranty as to its accuracy or appropriateness. The Company undertakes no obligation to update or revise any forward-looking statements contained in this presentation, whether as a result of new information, future events, or otherwise.

Executive summary

Sales headcount is improving toward planned levels driven by enhanced recruitment and support systems. We are capturing emerging needs amid the rising number of corporate bankruptcies.

| Results | | | |
|---|---|--|----------------|
| | YoY comparison (as of the end of Dec 2024) | Results (as of the end of Dec 2025) | Rate of change |
| Guarantee liabilities (Billion yen) | 808.6 | 895.3 | +10.7% |
| Net sales (Million yen) | 7,493 | 8,253 | +10.1% |
| Gross profit (Million yen) | 5,838 | 6,030 | +3.3% |
| Ordinary profit (Million yen) | 3,812 | 3,984 | +4.5% |

| Q3 Highlights | |
|--------------------------------------|---|
| Strengthening Sales force | 【Sales Headcount Growth】 <ul style="list-style-type: none"> Promoted new graduate training and operational support systems. The number of sales personnel is expected to increase 20% by the end of FY 2026, reaching 114 employees |
| | 【Efficiency & Channels】 <ul style="list-style-type: none"> Introduced a system for operational efficiency, enabling streamlined KPI management. |
| | 【Sales Efficiency Initiatives】 <ul style="list-style-type: none"> Develop partnerships with non-financial institution agents such as certified tax firms, accounting offices, and M&A advisory firms to build a sales network. |
| Gross Profit Margin Bottoming Out | <ul style="list-style-type: none"> While the cost ratio has risen recently due to higher reinsurance fees, the risk of further increases over the next several years is considered limited. |
| Strengthening IR Shareholder Returns | <ul style="list-style-type: none"> Established a dedicated IR team from Q3. Increasing market visibility through appearances on prominent investment-focused YouTube channels. Completed acquisition of treasury shares totaling 6.0 billion yen (as of January 2026). |

Trends of guarantee liabilities and guarantee obligations

Driven by an increase in new contracts, both guarantee liabilities and the guarantee obligations expanded, with guarantee liabilities reaching a record high of 895.3 billion yen. In 2025, corporate bankruptcies exceeded 10,000 for the first time in 12 years. Amid this heightened uncertainty, companies are increasingly shifting toward outsourcing credit risk management rather than handling it internally. We expect guarantee liabilities to continue accumulating moving forward.

Trends of guarantee liabilities and guarantee obligations



■ guarantee liabilities
 Outstanding receivables by guaranteed party*
 * Net Sales = Guarantee Obligations × Guarantee Fee Rate

(guarantee obligations)
 The total amount of the guarantee limit set for each company covered by the guarantee

FY2026 Q3 Business results (Cumulative)

While net sales growth is being maintained, the increase in guarantee payments and reinsurance fees associated with rising bankruptcy cases has pushed up the cost ratio. Recent guarantee payouts have remained stable.

| Business results | | | | Comments |
|--|-----------------|-----------------|------------|--|
| (Million yen) | End of Dec 2024 | End of Dec 2025 | YoY change | |
| Net sales | 7,493 | 8,253 | +10.1% | <ul style="list-style-type: none"> • New contract numbers showed steady growth. • For the next fiscal year, we aim to increase guarantee liabilities through both new contract acquisition and proactive risk underwriting. |
| Gross profit | 5,838 | 6,030 | +3.3% | <ul style="list-style-type: none"> • The increase in guarantee payments and reinsurance fees due to rising bankruptcy cases has pushed up the cost ratio. Through careful assessing, recent guarantee payments have remained stable. |
| Gross profit margin | 77.9% | 73.1% | ▲4.8pt | |
| Selling, general and administrative expenses | 2,096 | 2,157 | +2.9% | <ul style="list-style-type: none"> • Despite the increase in headcount, the growth in personnel expenses was contained as overtime decreased through system implementations and other efficiencies. • On the other hand, SG&A expenses rose due to commissions paid for share repurchases. |
| Operating profit | 3,741 | 3,872 | +3.5% | |
| Ordinary profit | 3,812 | 3,984 | +4.5% | <ul style="list-style-type: none"> • While personnel expenses and other expenses showed no significant change compared to the previous fiscal year, the cost ratio increased, leading to a decline in the ordinary profit margin. |
| Ordinary profit margin | 50.9% | 48.3% | ▲2.6pt | |
| Profit attributable to owners of parent | 2,514 | 2,685 | +6.8% | |

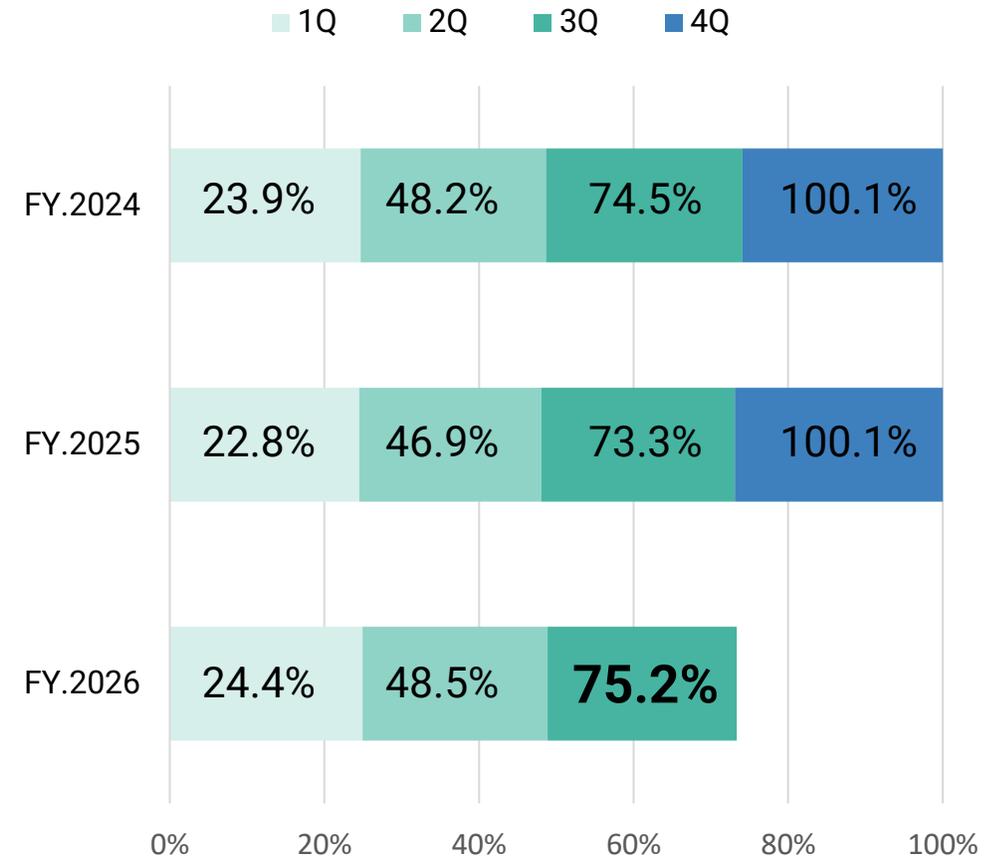
Progress Toward FY2026/3 Q3 Forecast

Cumulative results for Q3 are generally progressing smoothly against initial forecasts.

For Q4, we will focus on strengthening and restructuring our sales organization to prepare for next fiscal year, anticipating results in line with plans.

| Business results | | | |
|---|--|------------------------------|---------------|
| (Million yen) | Annual Performance Forecast (as of the end of Mar 2025) | Q3 cumulative actual results | Progress rate |
| Net sales | 11,300 | 8,253 | 73.0% |
| Gross profit | - | 6,030 | - |
| Operating profit | 5,200 | 3,872 | 74.5% |
| Ordinary profit | 5,300 | 3,984 | 75.2% |
| Profit attributable to owners of parent | 3,550 | 2,685 | 75.7% |

Progress rate of ordinary income for each quarter



Consolidated balance sheet

Current Assets: Current assets decreased 29% from the end of the previous fiscal year, primarily due to a 5,573 million yen reduction in cash and deposits resulting from Acquisition of Treasury Shares.

Current Liabilities: Current liabilities decreased 9% from the end of the previous fiscal year, mainly reflecting a 607 million yen decrease in income taxes payable and other items.

Net Assets: Net assets decreased 18% from the end of the previous fiscal year, primarily due to a 5,666 million yen increase in treasury shares.

| Assets (million yen) | End of Mar 2025 | End of Dec 2025 | Rate of Change |
|----------------------------------|--------------------|--------------------|----------------|
| Current assets | 18,907 | 13,520 | -29% |
| Cash and deposits | 16,315 | 10,741 | -34% |
| Prepaid expenses | 1,569 | 1,349 | -14% |
| Securities | 300 | - | - |
| Others | 723 | 1,429 | +98% |
| Non-current assets | 14,107 | 14,139 | +0% |
| Property, plant and equipment | 1,976 | 1,977 | +0% |
| Intangible assets | 117 | 166 | +42% |
| Investment securities | 11,288 | 11,295 | +0% |
| Others | 726 | 700 | -4% |
| Total assets | 33,014 | 27,659 | -16% |

| Liabilities | End of Mar 2025 | End of Dec 2025 | Rate of Change |
|---|-----------------|-----------------|----------------|
| Current liabilities | 6,507 | 5,908 | -9% |
| Provision for guarantee obligations | 413 | 502 | +22% |
| Advances received | 4,748 | 4,635 | -2% |
| Income taxes payable | 1,018 | 411 | -60% |
| Others | 328 | 360 | +10% |
| Non-current liabilities | 115 | 115 | +0% |
| Long-term accounts payable | 115 | 115 | +0% |
| Total liabilities | 6,622 | 6,023 | -9% |
| Net assets | End of Mar 2025 | End of Dec 2025 | Rate of Change |
| Shareholders' equity | 24,206 | 19,461 | -20% |
| Capital stock | 3,975 | 3,979 | +0% |
| Capital surplus | 3,385 | 3,390 | +0% |
| Retained earnings | 16,846 | 17,759 | +5% |
| Treasury stock | 0 | Δ5,667 | - |
| Stock acquisition rights | 157 | 157 | +0% |
| Non-controlling interests | 2,027 | 2,017 | +0% |
| Total net assets | 26,391 | 21,635 | -18% |
| Total liabilities and net assets | 33,014 | 27,659 | -16% |

As the first year of monetizing prior human capital investments, FY2026 will focus on enhancing sales enablement and training to accelerate employee ramp-up. The goal is to drive a sharp increase in contract volume and strengthen marketing efforts beginning in the second half.

- **Continued Human Capital Investment Based on Operational Efficiency**

- We will continue investing in human capital and strengthen training programs to support monetization. At the same time, we plan to improve the efficiency of recruitment activities.

- **Organizational Reinforcement to Accommodate Accelerated Growth in Contract Volume**

- To accommodate the accelerated increase in contract volume, we will strengthen sales support functions, enhance the sales framework through IT utilization, and implement system-based support for client proposals.

- **Enhancing Back-Office Functions for Proactive Risk Acceptance**

- We will reinforce our back-office operations to support proactive risk acceptance and contract expansion.
This will include improving our capacity to collect information on issues such as payment delays, refining credit screening logic, adjusting guarantee fees based on risk levels, and further promoting the digitalization of back-office functions.

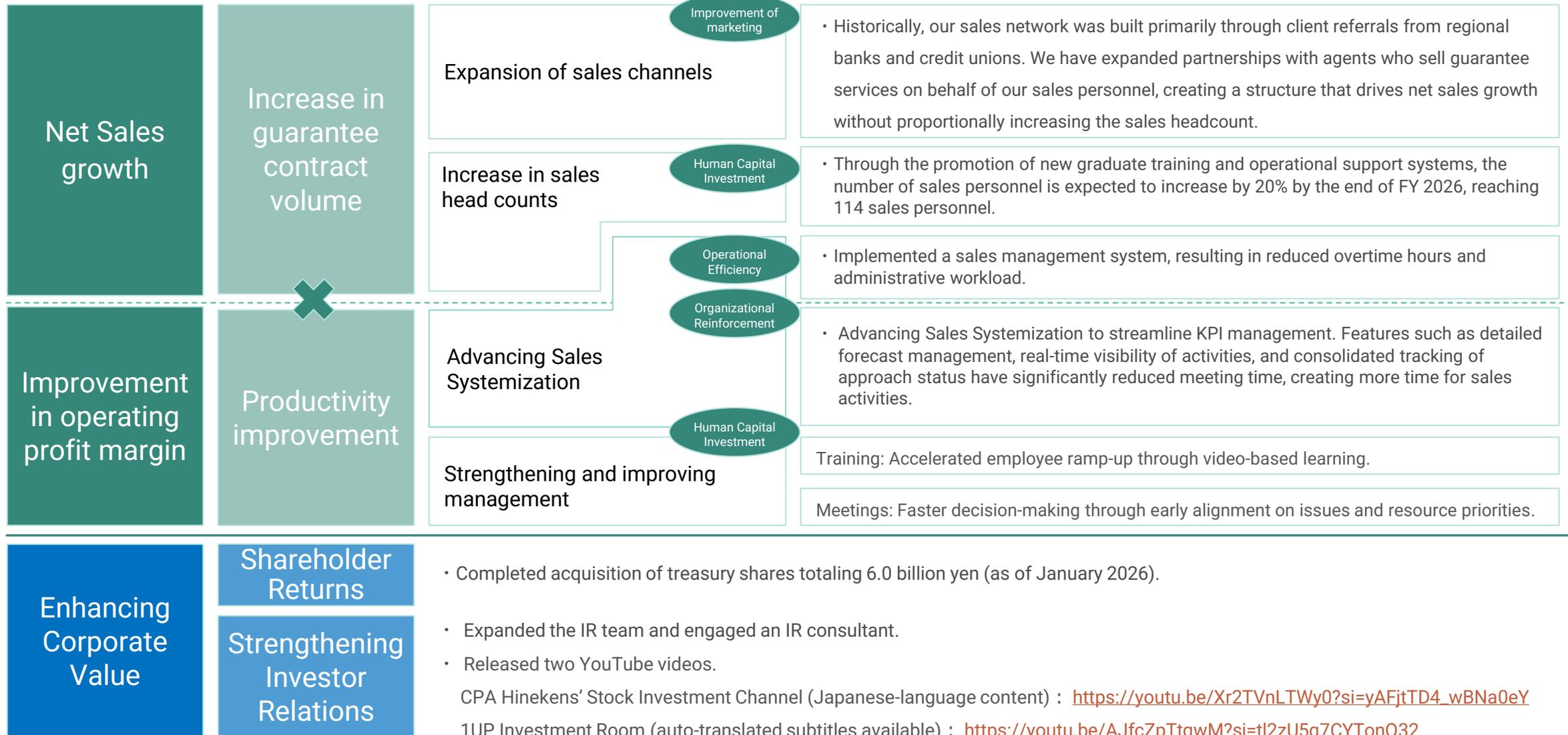
- **Improvement of marketing**

- Improving marketing strategies to enhance the renewal rate of existing contracts and acquire new business. We provide services to help companies address challenges in risk management operations, driven by clients' growing demand for outsourcing and workload reduction.
- Promote the introduction of products designed for companies dealing with non-payment issues, introduce products that can be easily integrated into daily operations, and expand new sales channels, such as through shinkin banks.
- Preparatory steps will be taken for adjacent businesses such as financial receivables guarantees and overseas operations.

Recent Initiatives

Sales headcount is improving toward planned levels, driven by enhanced recruitment and follow-up systems for new graduates.

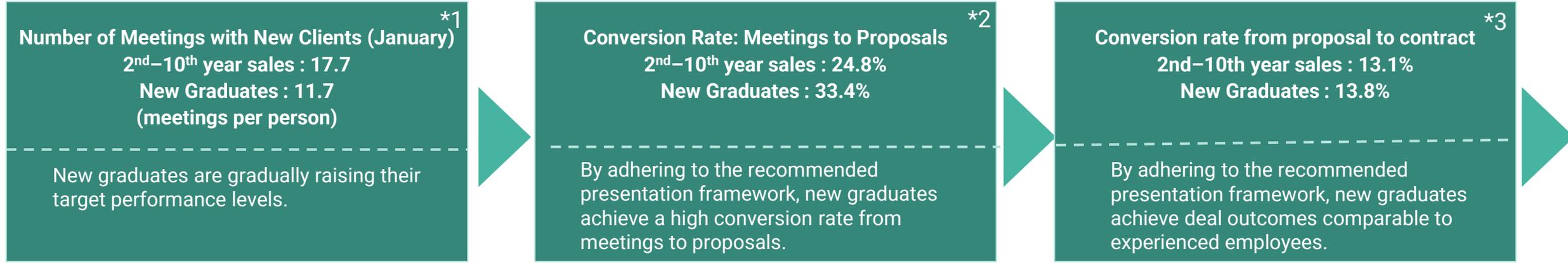
Advancing Sales Systemization has established a sustainable working environment. Moving forward, we aim for further productivity gains.



Even newly hired employees achieve KPIs at the same level as existing staff.

Through a structured training program, new graduate employees become productive in a short period, achieving results on major KPIs comparable to existing staff. Even new hires are converting a significant portion of customer meetings into closed deals.

As of the end of January 2026

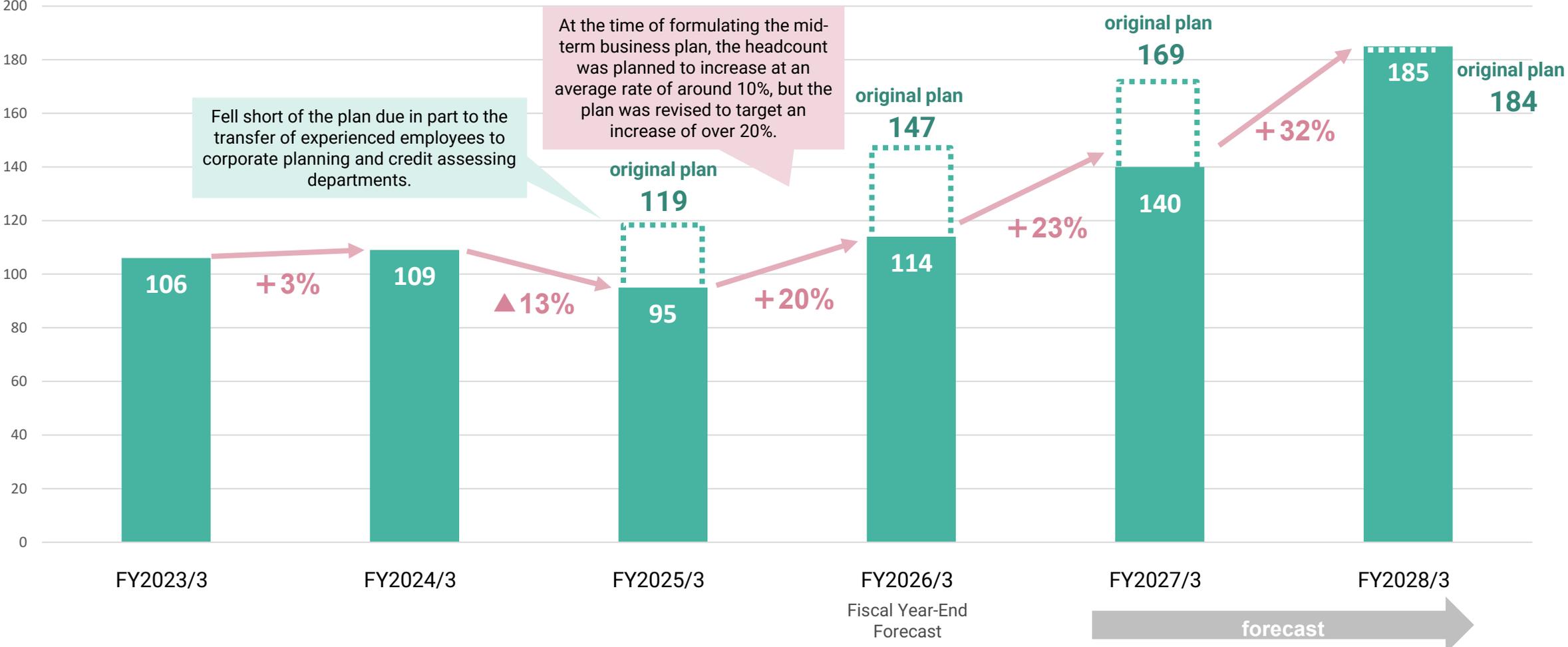


*1 Excludes sales employees handling only existing contracts.
*2 Proportion of customers met from September to November 2025 for whom proposals were submitted.
*3 Proportion of customers who received proposals between August and October 2025 and subsequently converted into contracts.

Trends in Sales Headcount

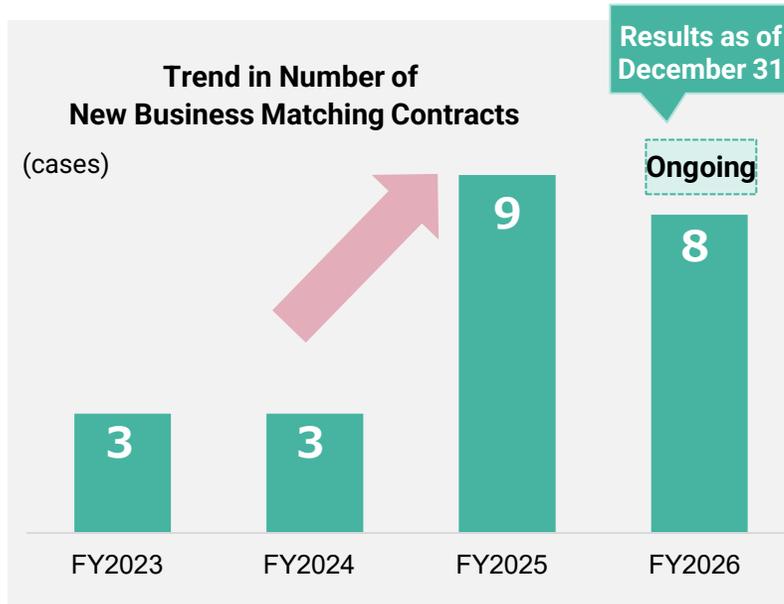
As of the end of March 2025, the number of sales employees remained below the medium-term business plan, but recruitment has been significantly higher compared with the previous years. With a revised recruitment plan and initiatives to strengthen training and operational support for new graduates, the salesforce is expected to exceed the original plan under the medium-term management plan by the fiscal year ending March 2028.

Trends in Sales Headcount



Net sales growth strategy beyond sales headcount expansion. eGuarantee

In addition to securing internal sales headcount, we are building broader sales networks by expanding channel partnerships. Furthermore, we aim to effectively expand our sales force by granting contract-signing authority to our partners.



Business partnerships originally aimed at client referrals from financial institutions → Expanded partnerships with agents selling on behalf of our sales team.

| | |
|--|-----------------------------------|
| Insurance Agents <ul style="list-style-type: none">• FY2025 (ending Mar 2025): 2 contracts• FY2026 (ending Mar 2026): 1 contract <p>➔ Shift from client-referral focus to agent-based sales partnership.</p> | New Partnership Since 2018 |
| Tax & Accounting Professionals <ul style="list-style-type: none">• FY2026 (ending Mar 2026): 3 contracts | First Partnership |

“Expansion of Sales Network”

×

“Granting of Contract Execution Authority”

↓

“Expansion of Sales Platform”

Planned Activities with Insurance Agents

Promoting the Granting of Contract Execution Authority to Enable Insurance Agents, Certified tax firms, accounting offices, etc. to Sell Our Products

Ongoing Initiatives:

- Preparation of contract documents
- Digitization of application procedures (via web)
- Creation of explanatory videos on contract details

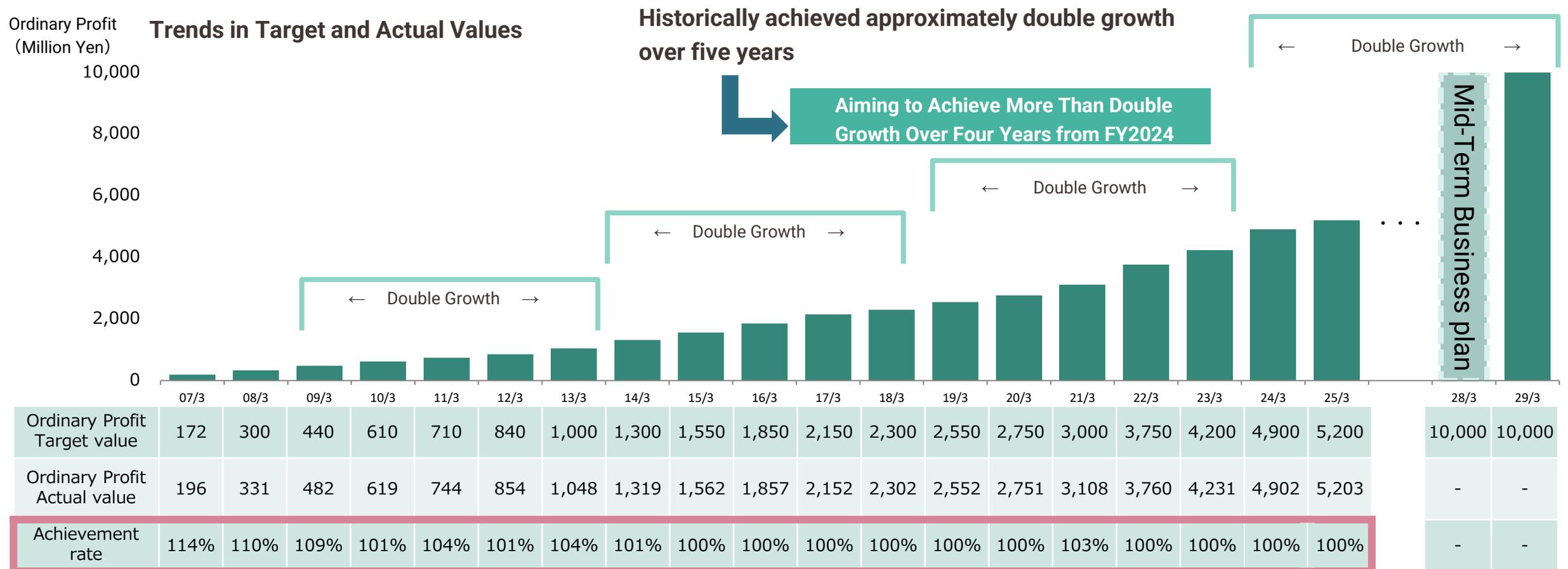
Accelerate 2028

Shifting from stable growth for the purpose of database development to accelerated growth by improving risk underwriting capabilities and investing in resources

| FY2028 Target (consolidated) | | |
|------------------------------|---------------------|-------------------------|
| Net sales | ROE | Dividend payout ratio |
| 20 billion yen | 20 % or more | 50 % or more |
| Ordinary profit | ROIC | DOE |
| 10 billion yen | 20 % or more | Sustainable Improvement |

Mid-Term Business Plan

- The medium-term management plan set an ambitious goal to double sales and ordinary profit in four years, compared with the approximate five-year doubling achieved historically.
- While this target was considered achievable through the expansion of the sales force, delays in increasing sales headcount have made the goal even more challenging.
- To address this, the company is continuing to strengthen the sales force, and any shortfall in personnel plans will be supplemented by expanding the sales platform through the development of the sales network and the granting of contract execution authority.

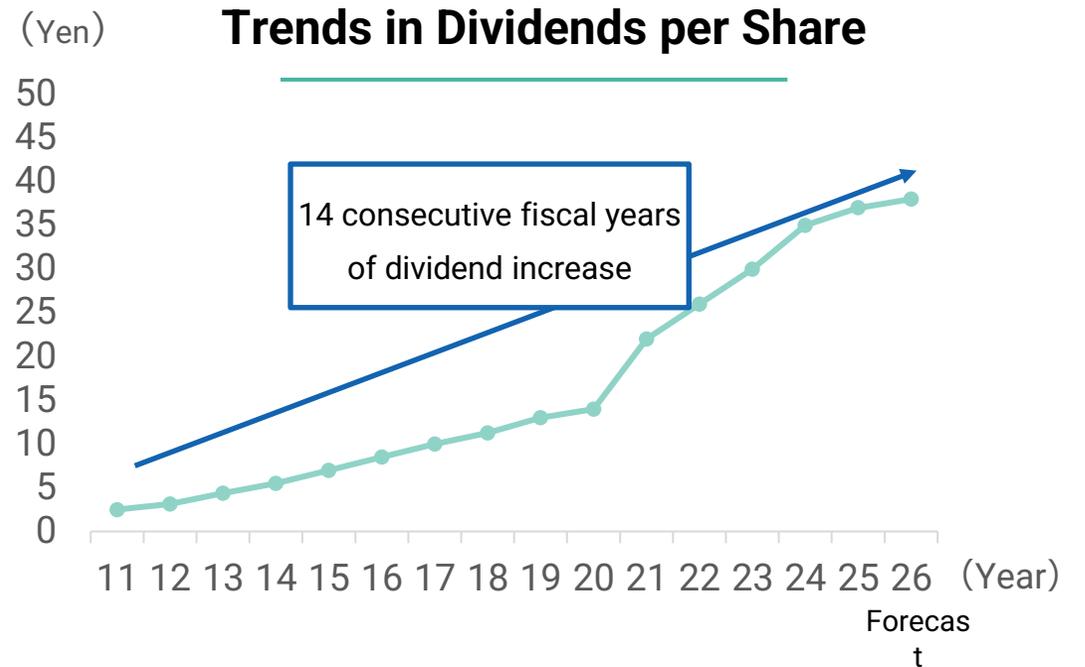
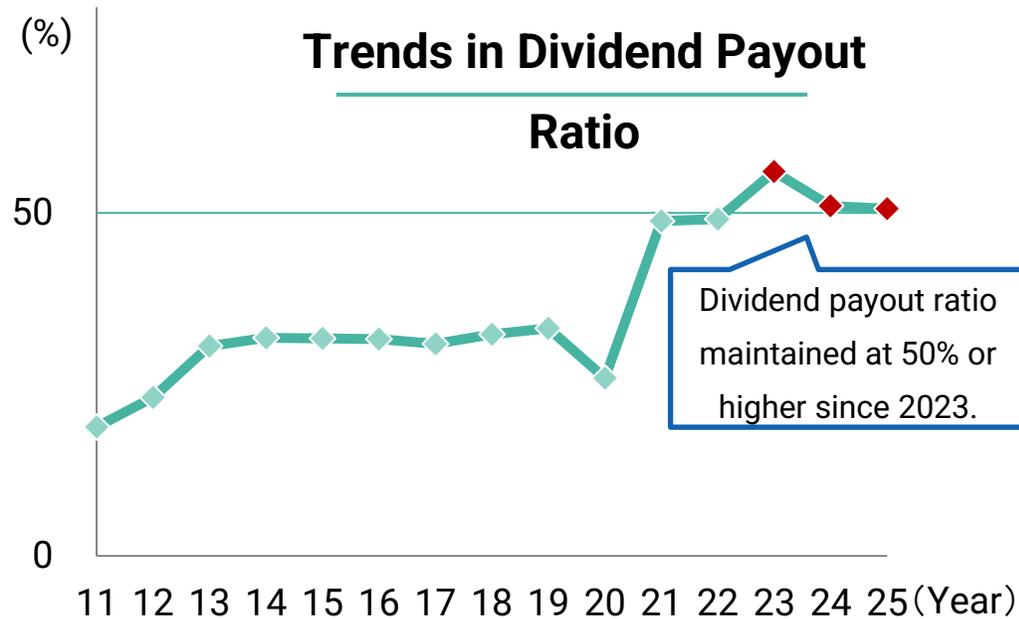


Shareholder returns (Dividend)

Targeting a Dividend Payout Ratio of 50% or Higher, with a Commitment to Progressive Dividends.
 Fiscal Year 2025 DOE7.6%. DOE has remained above 7% for the past three consecutive years.

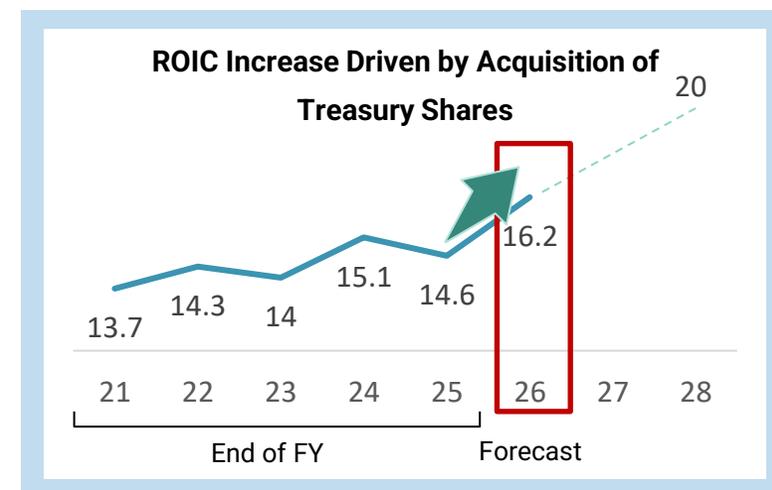
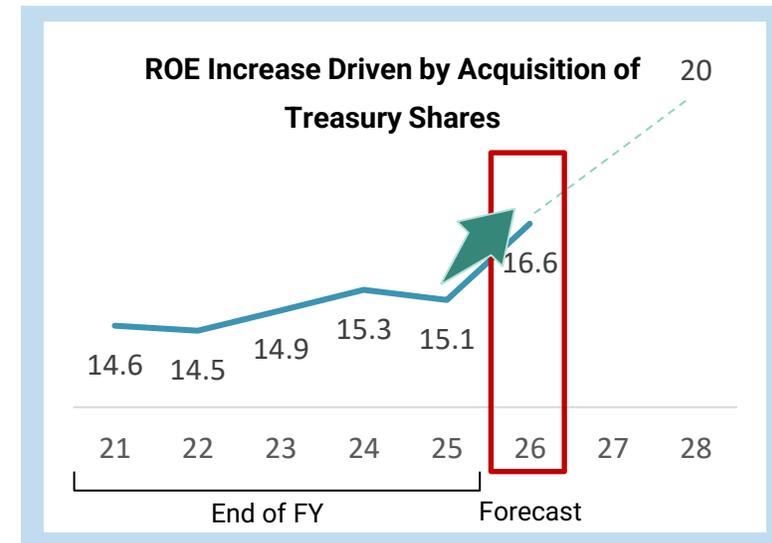
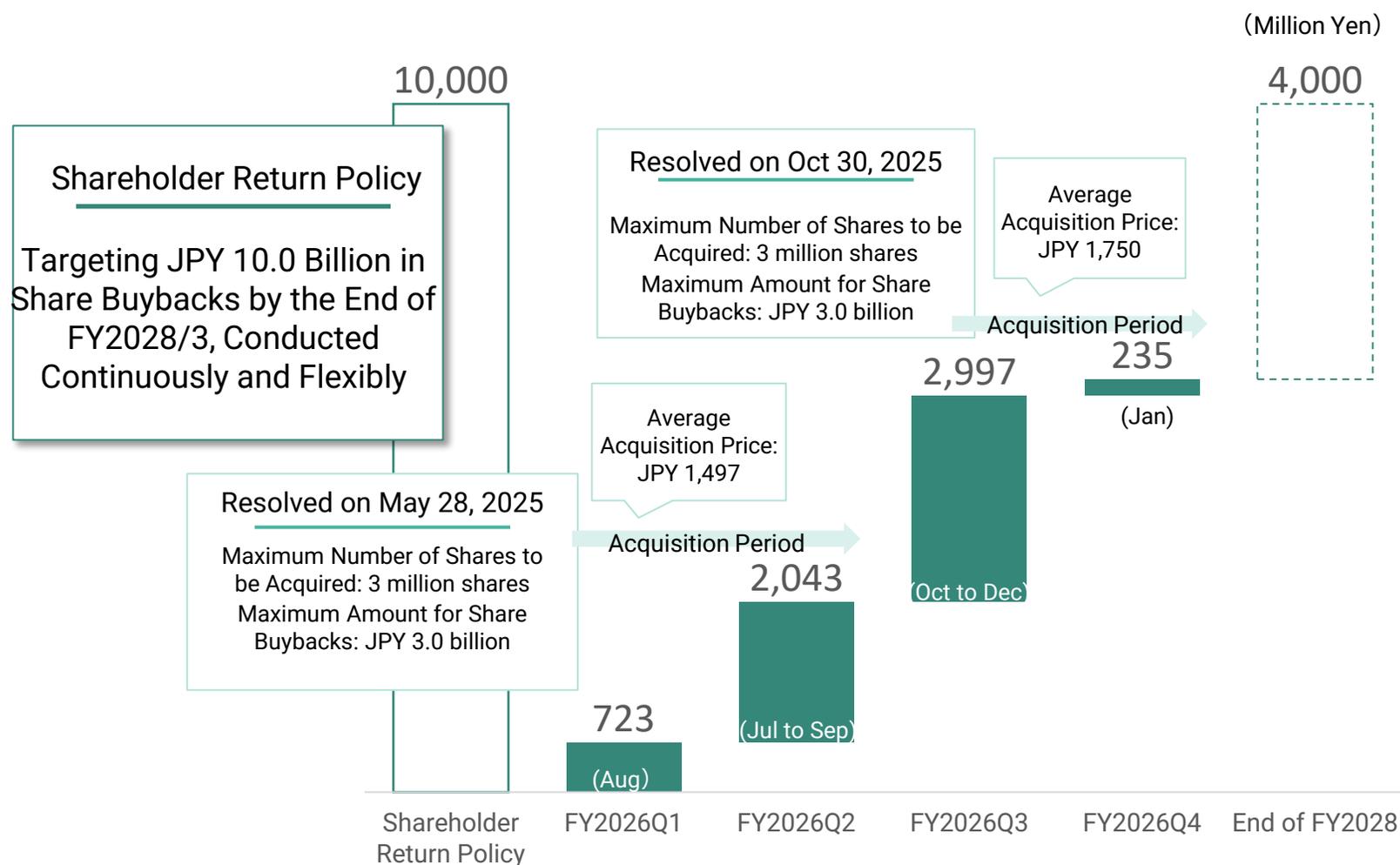
Shareholder Return Policy
 Dividend payout ratio
 over **50%**

Shareholder Return Policy
 Progressive Dividends
 (No Dividend Reduction)



Shareholder returns (Acquisition of Treasury Shares)

On May 28, 2025, the company resolved to maintain a dividend payout ratio of 50% or higher with a commitment to progressive dividends, while continuing flexible share buybacks. As of January 2026, approximately JPY 6.0 billion of treasury shares have been acquired. For the current fiscal year, ROE and ROIC are expected to rise toward the medium-term management plan target of 20%.



Strengthening Investor Relations

Established a dedicated team and initiated significant strengthening of investor-focused communication through exposure on prominent YouTube channels.



YouTube① Corporate Research by Hineken

Our recent performance and initiatives were featured on the YouTube channel "CPA Hineken's Stock Investment Channel,"



YouTube② Stock Study Session by 1UP Investment Room

Our recent performance and initiatives were featured on the YouTube channel "1UP Investment Room."



Establishment of the Public Relations and Investor Relations Team

We have assigned one dedicated team leader and are expanding the team members. We will strengthen consistent information dissemination centered on Corporate Identity and comprehensively advance internal and external communication.



Establishment of a support system by specialized personnel

We have established a practical support system staffed by highly specialized personnel to advance communication design from an investor perspective and support the in-house development of IR systems.

Nationwide Bankruptcy Trends

Bankruptcies have increased for four consecutive years, exceeding 10,000 annually for the first time in 12 years. Amid growing caution over credit risk in business transactions, demand for guarantees is on the rise.



Future Outlook

Amid rising interest rates, high prices, and labor shortages, bankruptcies are expected to continue, and demand for guarantees is likely to remain strong.



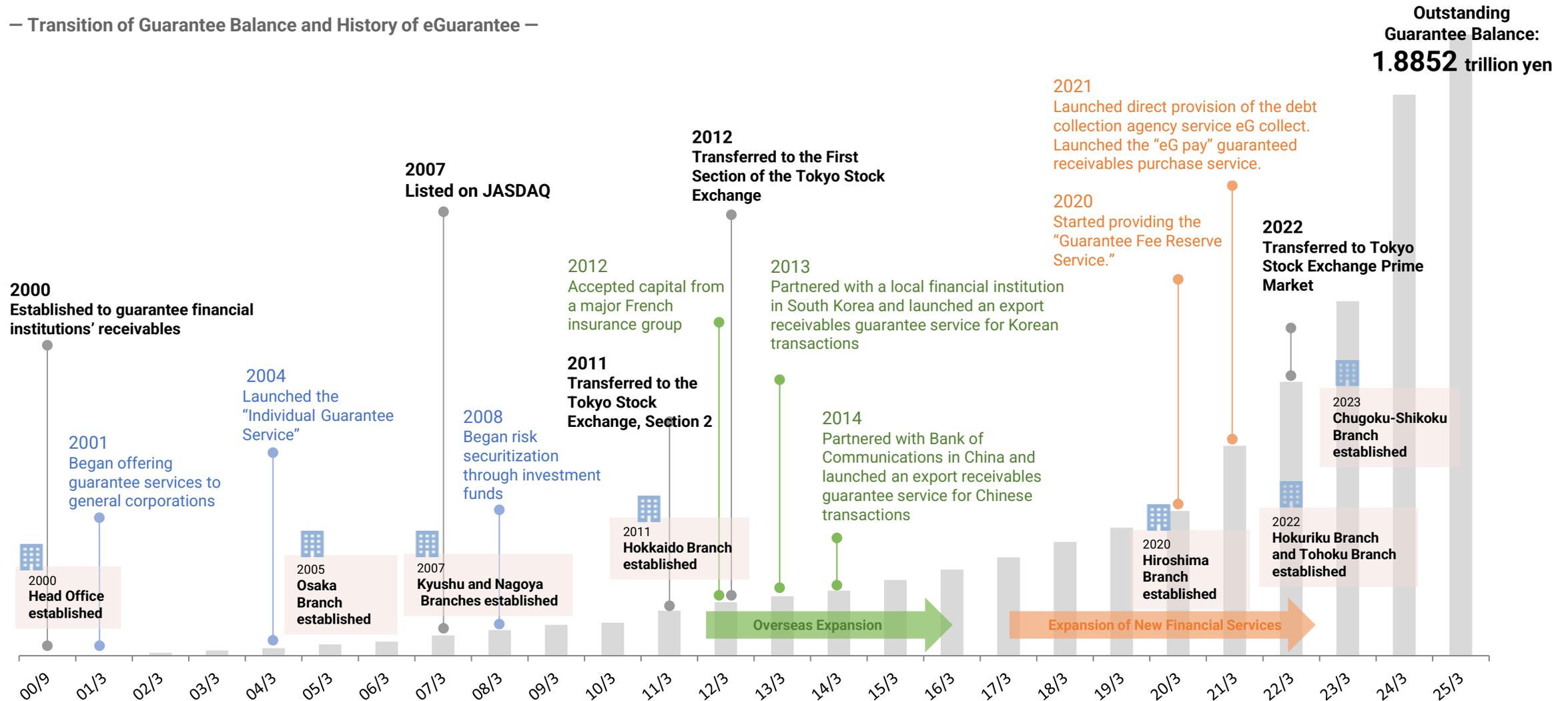
Appendix 1

- About eGuarantee, Inc.

Established as a subsidiary of ITOCHU Corporation to guarantee financial institutions' credit risks. Now Japan's largest guarantee company, providing guarantee and fintech services.

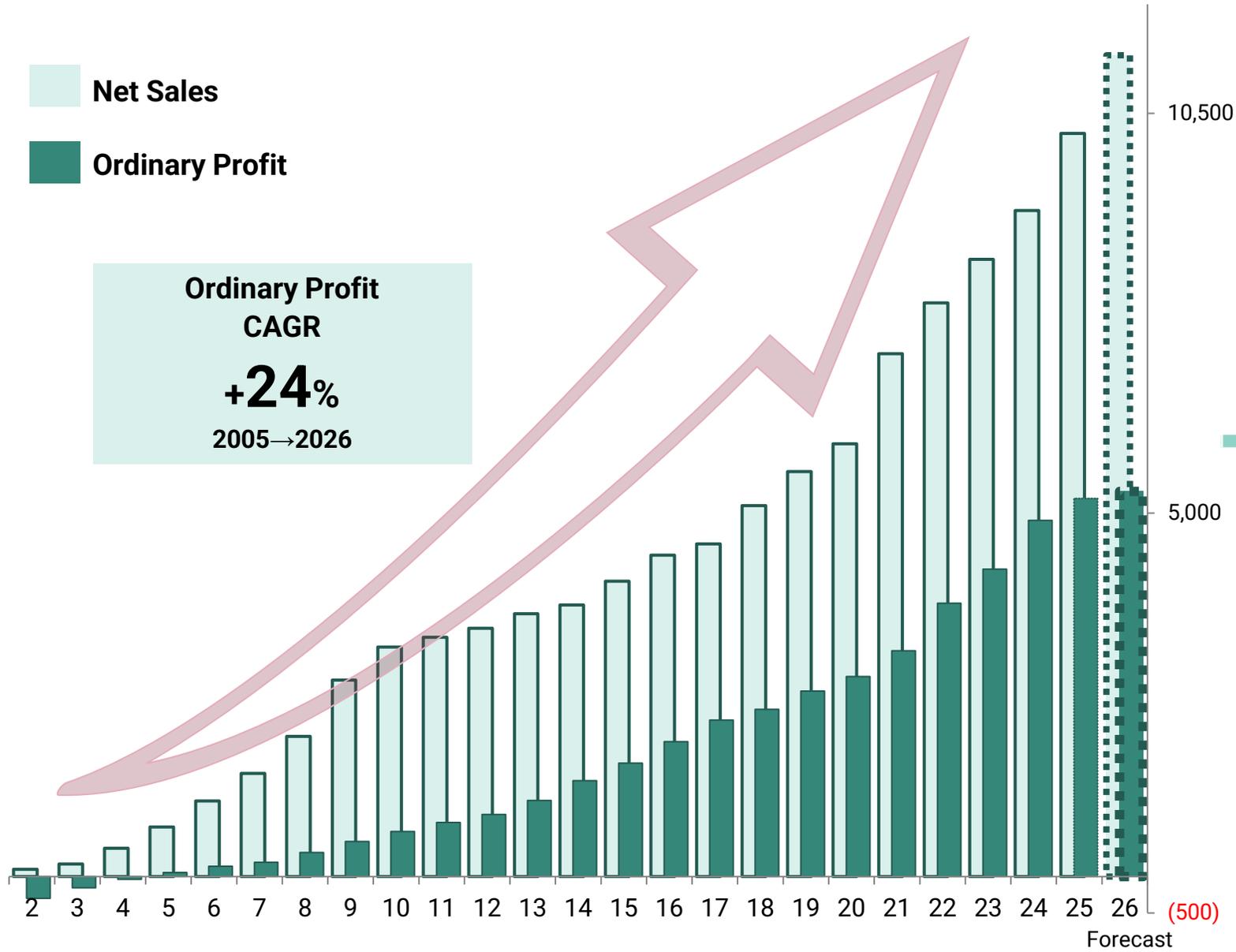
eGuarantee was founded in 2000 to underwrite the credit risks of financial institutions. Since then, the Company has expanded its guarantee services to non-financial corporations and, in recent years, has launched fintech services, such as payment solutions and salary advance payment systems.

— Transition of Guarantee Balance and History of eGuarantee —



Performance trends

Achieving 23 Consecutive Years of Net sales and Profit Growth, with Ordinary Profit CAGR of Approximately 24%



Achieved
23 consecutive terms of
Net sales and Ordinary profit
growth

Expecting continued growth in
Net sales and
Ordinary profit
for FY2026.

Creating a "Market for Risk" by Accepting and Securitizing Risks

eGuarantee accepts the risks faced by companies in the form of "guarantees," subdivides these risks, and then transfers them to risk takers, thereby securitizing them. Previously, large risks that could not be underwritten are now credit-enhanced through eGuarantee's marketplace, making them attractive and investable for multiple risk takers.



Guarantee Contract Holders (Clients)

- Regardless of their own creditworthiness or collateral availability, they can transfer large risks at a low cost.
- They can hedge financial receivable risks freely through single-entity underwriting.

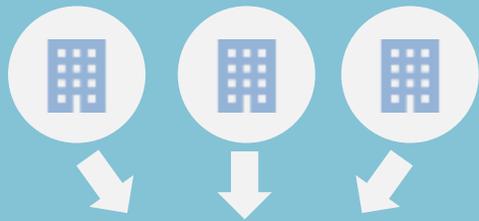
Risk Takers (Investors)

- Can selectively underwrite subdivided risks according to their preferences.
- Gain stable and predictable returns.

Customer Acquisition

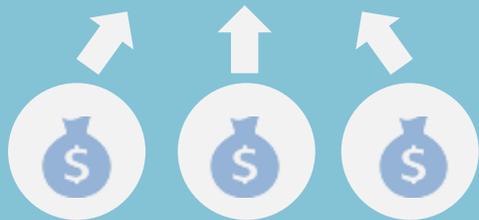
Customer

"I want to find a market where many risks can be accepted."



eGuarantee

Japan's Largest Market for Risk



Risktaker

"I want to join a market where many risks are gathered."

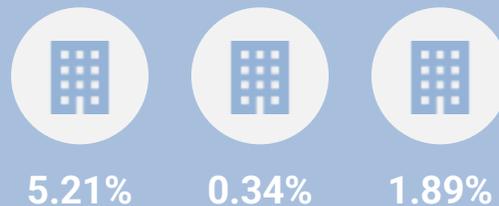
Because eGuarantee operates Japan's largest risk market (outstanding guarantee balance: approx. ¥1,885.2 billion), numerous companies seeking to transfer risks and institutional investors seeking to take them on gather in this market.

Valuation

Details on the next page



Calculating Default Probabilities for Each Individual Company



Using proprietary big data accumulated through underwriting activities, eGuarantee calculates the default probability for each company. The amount of risk underwritten is determined based on these probabilities.

Distribution

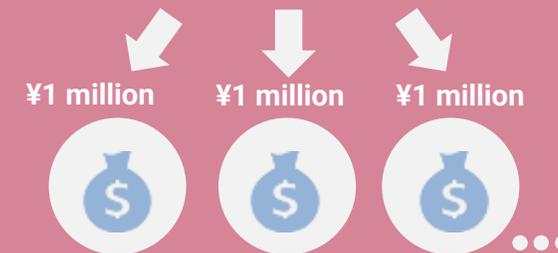
Customer

¥10 million



eGuarantee

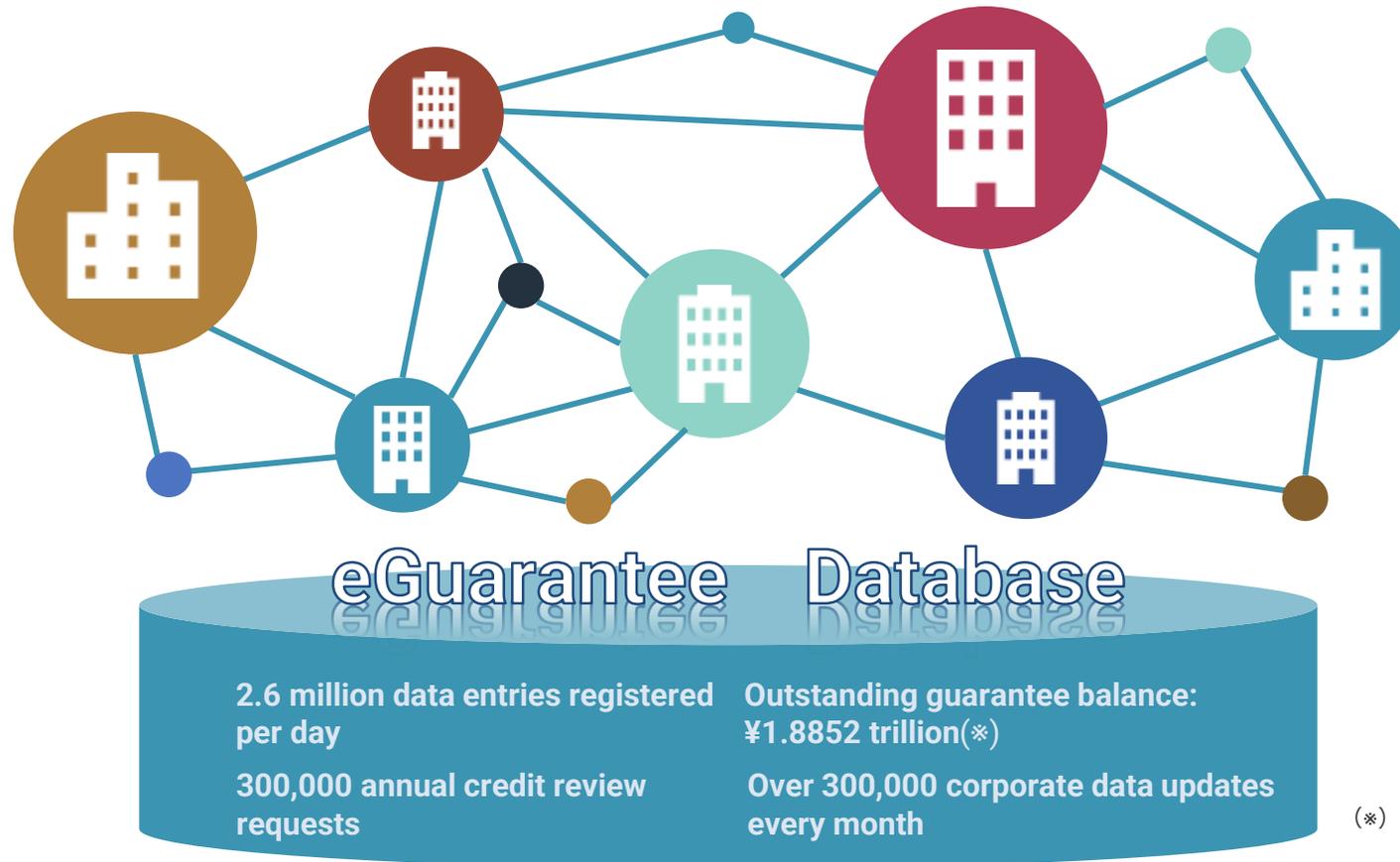
Diversification of High-Value Risks



Risktaker

Rather than assuming all the risk internally, eGuarantee subdivides and diversifies it across more than 20 risk takers.

Information accumulated through the risk underwriting process. Using proprietary big data centered on payment information, eGuarantee calculates the probability of default for each individual company.



(*) as of March 2025

During a given period, data includes patterns such as guarantee application concentrations, payment delays, utility payment history, changes in personal assets, management history, changes in company representatives, financial institutions' risk appetite, mortgage repayment status, lease payment conditions, sales declines or increases, reviews on business rating sites, and website updates, etc.

To deliver the latest financial services to companies across Japan, we are building a sales network in collaboration with regional financial institutions and leading corporations.

As of the end of September 2025

Regional Banks In order of prefectures (and by bank code within each prefecture)

| | | | | | | | | | |
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Credit Unions and Credit Associations In alphabetical order (Japanese syllabary order)

| | | | | | | | | |
|--|--|--|--|--|--|--|--|--|
| | | | | | | | | |
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Other Banks In alphabetical order (Japanese syllabary order)

| | | |
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|--|--|--|

Securities Companies In alphabetical order (Japanese syllabary order)

| | | | |
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Leasing Companies In alphabetical order (Japanese syllabary order)

| | | | |
|--|--|--|--|
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Insurance Agencies In alphabetical order (Japanese syllabary order)

● Trading Companies

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● Bank- and Manufacturer-Affiliated Companies

| | | | |
|--|--|--|--|
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Clients

For Corporate

| | |
|-----------------------------|--|
| eG Guarantee Service | Provides risk guarantee for accounts receivable held by financial institutions and corporations. Offers customized solutions based on transaction characteristics. |
| RG Guarantee | Guarantee service that provides protection for transactions with specific counterparties, allowing tailored risk coverage for each company. |
| Minimal DX | A subscription-based guarantee service that can be applied for completely online. Starts at ¥8,000 per month. |
| eG Collect DX | Enables collection of receivables and early monetization through optional guarantee functions and integrated payment collection tools. |
| eG Pay DX・BNPL | A deferred payment (BNPL) service enabling transactions within corporate networks, supporting efficient B2B settlements. |

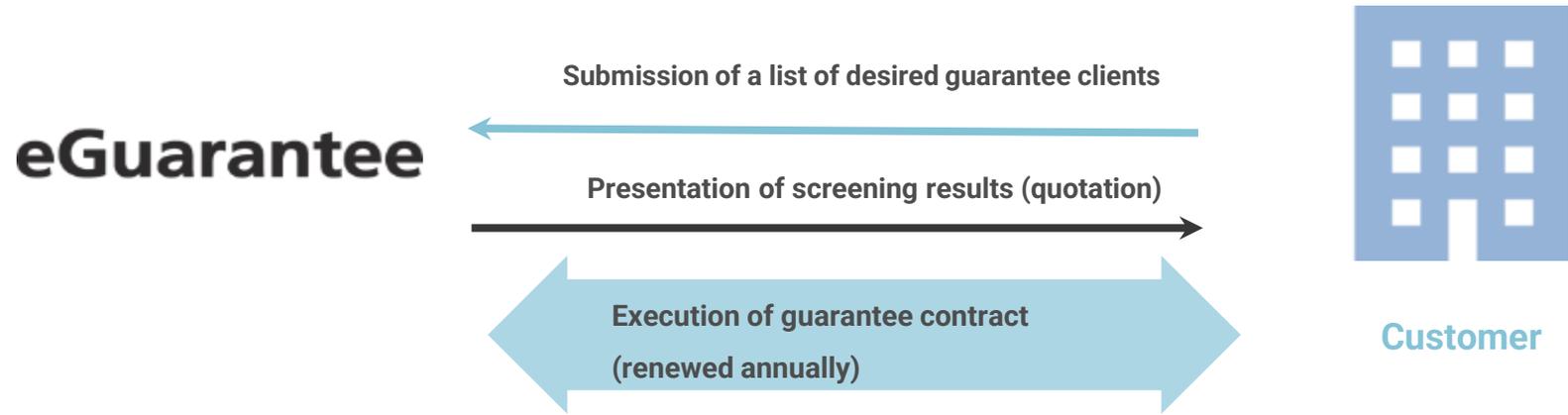
Institutions

For Financial

| | |
|--|--|
| Reinsurance for Receivables Guarantee | Provides reinsurance for receivables guaranteed by factoring and similar transactions. |
| Lease Receivables Guarantee Service | Covers default risks related to lease receivables. |
| Loan Receivables Guarantee Service | Guarantees credit risks of loan receivables held by financial institutions. |
| Securitized Receivables Guarantee Service | Provides guarantees for securitized receivables portfolios. |

| | |
|--|---|
| eG前払い For Partner Companies DX | A support service enabling advance payments via a mobile app upon approval. |
| eG前払い For Employees DX | A support service enabling advance payments via a mobile app upon approval. |
| Guaranteed Receivables Purchase Service | Guarantees receivables and allows eGuarantee Group to purchase them. |
| Bill Purchase Network | A network-based bill purchase service provided by the eGuarantee Group. |

| | |
|---|---|
| Receivables Collection Enhancement Guarantee Service | Supports receivables recovery and collection efficiency for financial institutions. |
| Advance Payment Receivables Guarantee Service | Guarantee service for receivables arising from payment settlements, such as card or platform-based payments. |
| Corporate Investment Guarantee Service | Provides support to investment companies by assessing the asset value of accounts receivable for investment evaluation. |
| DIP Finance Support Service | Offers assistance for funding arrangements using accounts receivable as collateral. |



The credit risk market for companies with a broad base

Overseas markets

Expansion of credit risk underwriting not only in Japan but also overseas

Expansion of guarantee business overseas and intermediary in the exchange of risk undertakings between countries. We are leveraging our strength of being founded by a general trading company, and are developing the business.

Expansion of utilization methods

Expansion into peripheral businesses such as capitalization, etc.

We will create value by meeting funding needs, etc., through cooperation with a variety of companies, including existing financial institutions and invoice issuing agencies.

Addressing outsourcing needs

We will make decisions on transactions and loan availability in real time, receive outsourcing orders for payment management and payment reminders, and manage transaction amounts by linking to systems, etc.

Indirect financing
Approx. 491 trillion yen

Direct financing
Approx. 251 trillion yen

Expansion of credit risk underwriting

Expansion of target areas to include indirect financing, etc.

Expansion of income by directly undertaking credit risks

Current income areas

Business-to-business credit
Approx. 215 trillion yen

Today

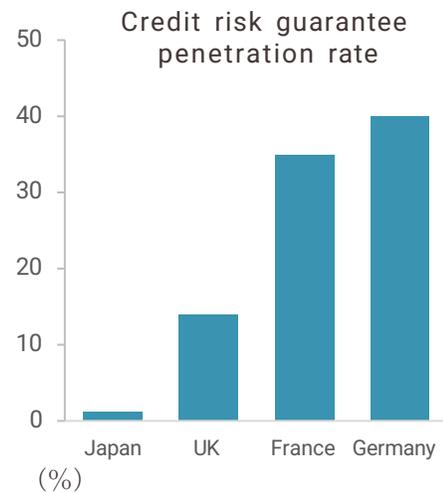
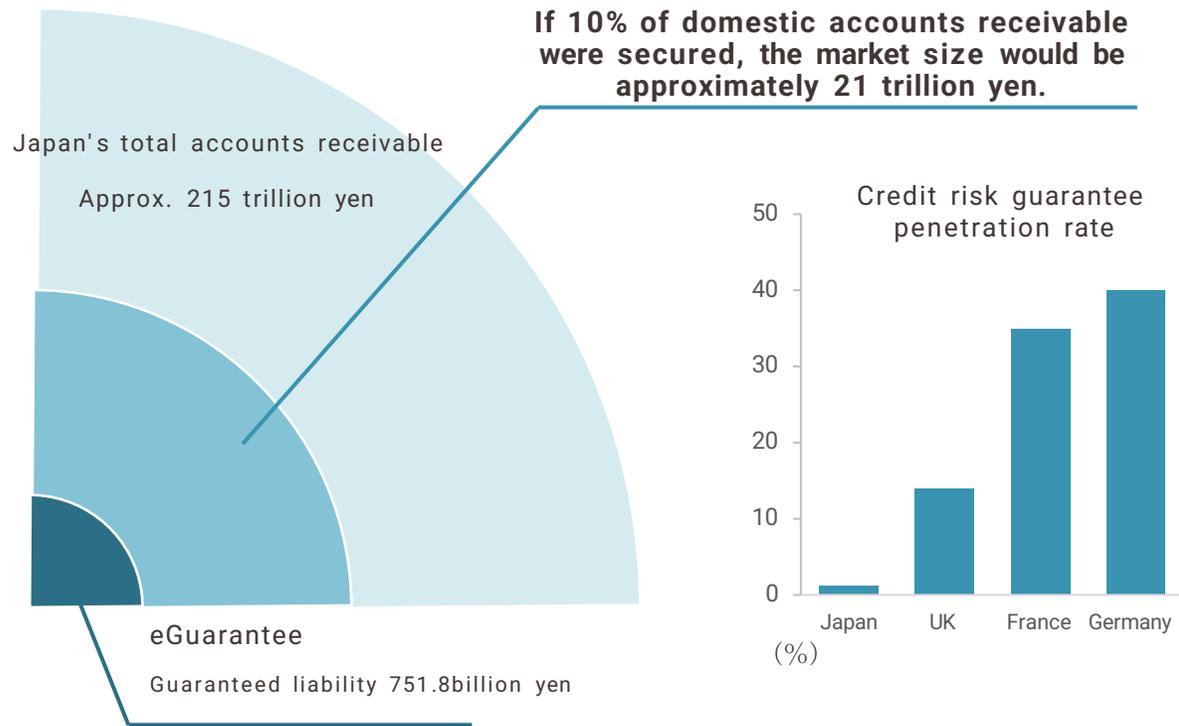
Future

*Amount of business-to-business credit, direct financing, and indirect financing: from Flow of Funds Statistics (FY2022, Bank of Japan)

Japan and Asian markets is a Blue Ocean

Growth potential of the domestic market

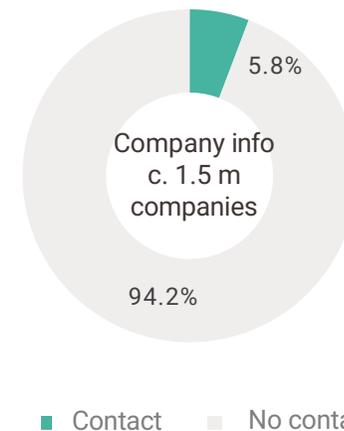
The amount of Japanese accounts receivable covered by some form of guarantee or insurance is estimated to be approx.1.3% of the total amount of accounts receivable in Japan. In Europe, on the other hand, credit risk guarantees have a high penetration: 12-14% in the UK, 30-35% in France, and over 40% in Germany. If 10% of Japan's accounts receivable (approx. 215 trillion yen) were secured, the market size would be approximately 21 trillion yen. This makes it a blue ocean market with significant potential for expansion.



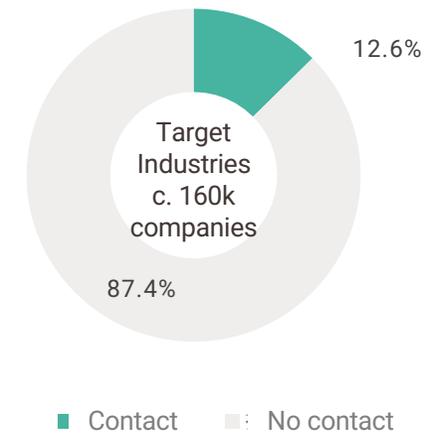
Currently we are unable to approach due to lack of personnel

- Of the approx. 1.5 million companies in the research firm's corporate information, 5.8% have had contact with us in the past 10 years.
- By industry, as well, there are many uncontacted companies in the wholesale industry (12.6%), where accounts receivable are more likely to be generated.

Percentage of companies that have had contact with us in the past 10 years.



Percentage of companies that have had contact with us in the past 10 years when narrowed down to wholesale industry.



* Penetration rate in Europe and the U.S.: Refer to Sept. 2022 : <https://www.insurancebusinessmag.com/uk>

* Japan's total accounts receivable: Refer to the Balance of Financial Liabilities of Business-to-Business and Trade Credit/Private Nonfinancial corporation Financial liabilities in the Flow of Funds Statistics (FY2022, Bank of Japan).

* Amount of accounts receivable covered by some form of guarantee or insurance: Estimated based on information published on Jan. 17, 2023 by the Nihon Keizai Shimbun Inc.

*Company Information and Industry: Refer to Teikoko Databank COSMOS

**Contact history: Refer to the Company's internal database.

When businesses are unable to trade due to concerns about risk or low creditworthiness, eGuarantee's services solve these challenges – enabling many familiar services in our daily lives. eGuarantee is there, behind the scenes of everyday life.



Behind the rice ball you had this morning!

Farmers can now sell rice directly without going through agricultural cooperatives. The reason they can sell to supermarkets and wholesalers nationwide is because of eGuarantee's guarantee.



Behind resort hotel services!

Linens, food ingredients, and other supplies are stably delivered to hotels. Behind that stability, too, is eGuarantee's guarantee.



Behind the lights illuminating the city!

With full liberalization of electricity retail, new power suppliers have rapidly entered the market. Their ability to venture into new sectors is also supported by eGuarantee's guarantee.



Behind renewable energy!

Large-scale facilities are being installed to generate long-term returns from solar panels. Thanks to guarantees, they can be set up nationwide.



Behind the latest apps!

Fintech ventures that take on new systems and ideas can secure funding because guarantees provide assurance to investors.



Behind overseas product exports!

When expanding abroad, companies face challenges managing credit as they do domestically. Guarantees make it possible to deliver products safely across borders.



Behind life-saving medical devices!

As the types of viruses in circulation change, the need for the latest medical equipment can arise suddenly. Guarantees are used even in these situations.



Behind working environments!

Guarantees allow staffing agencies to stably dispatch personnel to various workplaces.



Behind your dream home!

Guarantees ensure that materials used in your home are supplied, and that subcontractors are able to complete their work.



Behind employee benefits for valued workers!

This service ensures that salaries paid monthly can always be processed, even if employers face delays. The same mechanism is used in corporate-to-corporate transactions.



Behind a company's stock market listing!

Even after preparing for an IPO, unexpected troubles can occur. Guarantees support companies in the process of going public to prevent such setbacks.



Behind companies that provide guarantee services!

Some companies wish to expand into the guarantee business but lack the credibility to be trusted. eGuarantee assumes their risks behind the scenes.



Behind the logistics that deliver goods nationwide!

From highway toll systems (ETC) to nationwide distribution, guarantees ensure that convenient products reach destinations quickly and reliably.



Behind construction equipment leasing!

Guarantees make it possible for small and medium-sized enterprises, which are often not eligible for direct leasing services, to lease equipment through added credit support.



Behind the expansion of beauty salons!

Newly established ventures in the beauty industry can advertise online or in print thanks to credit guarantees that support their promotional activities.



Behind your favorite Japanese sake!

Breweries can focus on brewing without worrying about credit risk, ensuring that delicious sake reaches consumers across Japan — thanks to credit guarantees.



Behind post-payment settlements in online shopping!

When companies sell products online, they can safely offer "buy now, pay later" options because of eGuarantee's payment guarantee services.



Behind your favorite clothes!

Fashion retailers can confidently trade in fast-changing items like seasonal trends and apparel thanks to the support of credit guarantees.



Appendix 2

- **Initiatives Related to Sustainability**

eGuarantee's Basic Sustainability Policy



eGuarantee, Inc. aims to contribute to the creation of a vibrant and prosperous society by providing credit to various industries and ensuring the optimal allocation of social resources. The company has concentrated its management resources on credit risk assumption and securitization businesses.

As a credit risk market maker, eGuarantee believes that continuing its business activities of risk assumption and securitization contributes to solving social issues. Through its business, the company strives to appropriately allocate social resources to areas such as renewable energy and social business, thereby promoting its initiatives for sustainability.

- Environment -



The Company promotes solutions to environmental issues indirectly by guaranteeing commercial transactions related to renewable energies such as solar, biomass, and wind power. For example, a company seeking to install solar panels may be unable to take on the manufacturer's credit risk themselves when purchasing the panels from the manufacturer, thereby causing such company to hold off on making the purchase. In this case, the Company will undertake the manufacturer's credit risk, making it easier for the installing company to purchase the solar panels, in turn helping to promote the solar power generation business.

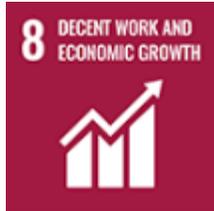


The Company contributes to the sustainable use of marine resources by guaranteeing commercial transactions related to aquaculture. For example, a company selling feed may be unable to sell feed to an aquaculture business operator because it is unable to determine the credit risk of such operator when doing so. In such a case, the Company will undertake the aquaculture business operator's credit risk, enabling it to purchase the feed, thus contributing to the expansion of aquaculture.



Our GHG emissions in FY2023 were 113 tons (indirect emissions from electricity consumption). In order to reduce GHG emissions, we will strive to achieve a decarbonized society by saving energy and electricity within the Company, and by utilizing renewable energy sources that do not use fossil fuels.

- Society -



Through our guarantee services, we give start-ups the same ability to determine credit risk and risk tolerance as large companies. We also guarantee and provide credit to start-ups and sole proprietors. In such ways, we make it easier for start-ups and sole proprietors to do business smoothly with other companies, supporting the further growth of start-ups and the sustainable business activities of sole proprietors.



The Company promotes solutions to social issues, including nursing care and elderly welfare issues, by guaranteeing commercial transactions with hospitals and social welfare corporations. Local small and medium-sized companies play a central role in the social welfare business. For example, the nursing care business is a relatively easy sector to enter, despite its high costs and low profit margins. These factors have made large companies reluctant to engage in this business, which has resulted in small and medium-sized companies becoming the central players in the sector. Small and medium-sized companies undertaking nursing care operations face financing pressures in areas such as the initial costs mainly consisting of purchasing buildings and fitting out their interiors, as well as running costs such as the personnel costs of frontline care workers. The Company assists these small and medium-sized companies by undertaking their credit risks and extending their usance for payment of supplies, etc. that they procure.



Regional companies are doing more and more business with companies in urban areas or other prefectures. Shifts in sales channels have been a major reason behind this trend. Namely, whereas in the past, large companies, such as the trading companies, functioned as intermediaries in these kinds of transactions, buying from and selling to companies in urban areas and other prefectures, the rise of the internet in recent years has given regional companies a direct connection to those urban and out-of-prefecture companies, allowing them to buy and sell directly. However, these regional companies have difficulty investigating the credit risk of these other parties outside their own prefecture, making the cost of collecting outstanding debts a major burden.

The Company undertakes those credit risks in the form of guarantees, which reduces such collection costs and gives the regional companies more options for commercial transactions. In this way, we are contributing to the growth and development of regional communities.

- Governance -

Diagram of Corporate Governance Structure (as of March 31, 2025)



Corporate Governance Structure at a Glance (as of June 27, 2025)

| | |
|---|----------|
| Number of Directors (of which, number of Outside Officers) | 9 (4) |
| Number of Audit & Supervisory Board Members (of which, number of Outside Audit & Supervisory Board Members) | 3 (3) |
| Directors' term of office | 1 years |
| Number of Outside Directors designated as independent officers | 4 |
| Existence of optional committee(s) equivalent to nomination committee or remuneration committee | None (*) |

* Four of nine board members are independent outside directors (1/3 of the Board); no voluntary committees primarily composed of independent outside directors have been established..

Indices for Sustainability Initiatives

(As of March 31, 2025)

| Category | Guarantee liabilities (Billions of yen) |
|--|--|
| Guarantee liabilities related to solutions to environmental issues (E) | 24.2 |
| Guarantee liabilities related to solutions to social issues (S) | 25.1 |
| Guarantee liabilities related to regional revitalization (S) | 300.5 |
| Guarantee liabilities related to start-ups, etc. (S) | 90.2 |
| Summary | 440.0 |

* Separate confirmation of whether or not individual guaranteed transactions pertain to their corresponding categories has not been performed. The above figures are the aggregation of guarantee contracts in which the name of the guaranteed product or service or the guaranteed company, etc., contains specific wording.

Inquiries about this document

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