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February 13, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: eGuarantee, Inc.
Listing: Tokyo Stock Exchange
Securities code: 8771
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Scheduled date to commence dividend payments: -

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(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	%
Nine months ended December 31, 2025	8,253	10.1	3,872	3.5	3,984	4.5	2,685	6.8
December 31, 2024	7,493	9.9	3,741	3.0	3,812	4.4	2,514	4.4

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 2,751 million [3.5%]
For the nine months ended December 31, 2024: ¥ 2,658 million [4.0%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	57.56	56.97
December 31, 2024	52.67	52.05

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
December 31, 2025	27,659	21,635	70.4	438.05
March 31, 2025	33,014	26,391	73.3	505.07

Reference: Equity

As of December 31, 2025: ¥ 19,461 million

As of March 31, 2025: ¥ 24,206 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal 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	-	0.00	-		
Fiscal year ending March 31, 2026 (Forecast)				38.00	38.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	11,300	10.5	5,200	1.9	5,300	1.9	3,550	1.7	74.07

Note: Revisions to the financial result forecast most recently announced: None

* Notes

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

Newly included: - companies()

Excluded: - companies()

(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

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	47,942,500 shares
As of March 31, 2025	47,928,900 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	3,516,333 shares
As of March 31, 2025	2,733 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	46,657,974 shares
Nine months ended December 31, 2024	47,732,192 shares

(5) Guarantee liabilities for guarantee services against sales credit

Guarantee liabilities for guarantee services against sales credit 895.3 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 December 31, 2025
Assets		
Current assets		
Cash and deposits	16,315,316	10,741,802
Accounts receivable - trade	78,454	85,023
Securities	300,000	-
Prepaid expenses	1,569,664	1,349,650
Accounts receivable - other	260,113	579,337
Other	383,547	764,994
Total current assets	18,907,097	13,520,809
Non-current assets		
Property, plant and equipment	1,976,018	1,977,650
Intangible assets	117,221	166,119
Investments and other assets		
Investment securities	11,288,851	11,295,119
Deferred tax assets	257,966	257,966
Other	466,973	442,232
Total investments and other assets	12,013,792	11,995,319
Total non-current assets	14,107,032	14,139,089
Total assets	33,014,129	27,659,898
Liabilities		
Current liabilities		
Accounts payable - trade	90,494	103,662
Income taxes payable	1,018,170	411,155
Advances received	4,748,132	4,635,066
Provision for settlement	413,316	502,479
Deposits received	71,595	61,930
Other	165,805	194,422
Total current liabilities	6,507,514	5,908,716
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	6,023,998
Net assets		
Shareholders' equity		
Share capital	3,975,185	3,979,619
Capital surplus	3,385,185	3,390,047
Retained earnings	16,846,869	17,759,250
Treasury shares	(1,068)	(5,667,814)
Total shareholders' equity	24,206,173	19,461,102
Share acquisition rights	157,733	157,529
Non-controlling interests	2,027,426	2,017,267
Total net assets	26,391,332	21,635,899
Total liabilities and net assets	33,014,129	27,659,898

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Thousands of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Net sales	7,493,816	8,253,600
Cost of sales	1,655,687	2,223,345
Gross profit	5,838,129	6,030,255
Selling, general and administrative expenses	2,096,622	2,157,324
Operating profit	3,741,507	3,872,930
Non-operating income		
Interest income	65,880	107,613
Other	9,043	15,896
Total non-operating income	74,923	123,510
Non-operating expenses		
Share of loss of entities accounted for using equity method	2,521	12,387
Miscellaneous losses	1,323	0
Total non-operating expenses	3,844	12,387
Ordinary profit	3,812,586	3,984,053
Profit before income taxes	3,812,586	3,984,053
Income taxes	1,154,288	1,232,520
Profit	2,658,298	2,751,533
Profit attributable to non-controlling interests	144,257	65,883
Profit attributable to owners of parent	2,514,040	2,685,649

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Thousands of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	2,658,298	2,751,533
Comprehensive income	2,658,298	2,751,533
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,514,040	2,685,649
Comprehensive income attributable to non-controlling interests	144,257	65,883