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November 6, 2025

**Consolidated Financial Results
for the Six Months Ended September 30, 2025
(Under Japanese GAAP)**



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
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Scheduled date to file semi-annual securities report: November 14, 2025

Scheduled date to commence dividend payments: -

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

1) Consolidated operating results (cumulative)					(Percentages indicate year-on-year change)			
	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	5,488	12.5	2,512	5.6	2,568	5.3	1,740	6.4
September 30, 2024	4,878	8.4	2,380	1.3	2,438	3.3	1,636	5.2

Note: Comprehensive income	For the six months ended September 30, 2025:	¥	1,769 million	[4.9%]
	For the six months ended September 30, 2024:	¥	1,687 million	[1.9%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	36.83	36.46
September 30, 2024	34.30	33.90

(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
September 30, 2025	30,000	23,682	71.7	466.05
March 31, 2025	33,014	26,391	73.3	505.07

Reference: Equity

As of September 30, 2025: ¥ 21,504 million

As of March 31, 2025:	¥	24,206 million
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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 second 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 semi-annual 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 September 30, 2025	47,928,900 shares
As of March 31, 2025	47,928,900 shares

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

As of September 30, 2025	1,786,033 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)

Six months ended September 30, 2025	47,271,616 shares
Six months ended September 30, 2024	47,710,874 shares

(5) Guarantee liabilities for guarantee services against sales credit

Guarantee liabilities for guarantee services against sales credit 869.0 billion yen

* Semi-annual financial results reports are exempt from review conducted by certified public accountants or an audit firm.

* 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.

Disclosure of supplementary briefing material on financial results

Supplementary briefing material on financial results will be posted on the Company's website. The Company also plans to hold a briefing session for institutional investors and securities analysts on Thursday, November 6, 2025.

Semi-annual Consolidated Financial Statements and Primary Notes
Semi-annual Consolidated Balance Sheet

(Thousands of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Current assets		
Cash and deposits	16,315,316	12,778,115
Accounts receivable - trade	78,454	79,349
Securities	300,000	300,000
Prepaid expenses	1,569,664	1,623,061
Accounts receivable - other	260,113	412,835
Other	383,547	700,606
Total current assets	18,907,097	15,893,968
Non-current assets		
Property, plant and equipment	1,976,018	1,990,043
Intangible assets	117,221	138,437
Investments and other assets		
Investment securities	11,288,851	11,293,022
Deferred tax assets	257,966	257,966
Other	466,973	426,970
Total investments and other assets	12,013,792	11,977,960
Total non-current assets	14,107,032	14,106,442
Total assets	33,014,129	30,000,410
Liabilities		
Current liabilities		
Accounts payable - trade	90,494	105,770
Income taxes payable	1,018,170	840,310
Advances received	4,748,132	4,529,310
Provision for settlement	413,316	494,820
Provision for bonuses	-	58,000
Deposits received	71,595	37,161
Other	165,805	136,786
Total current liabilities	6,507,514	6,202,159
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	6,317,442
Net assets		
Shareholders' equity		
Share capital	3,975,185	3,975,185
Capital surplus	3,385,185	3,385,613
Retained earnings	16,846,869	16,814,589
Treasury shares	(1,068)	(2,670,639)
Total shareholders' equity	24,206,173	21,504,749
Share acquisition rights	157,733	157,733
Non-controlling interests	2,027,426	2,020,485
Total net assets	26,391,332	23,682,968
Total liabilities and net assets	33,014,129	30,000,410

Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Thousands of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Net sales	4,878,995	5,488,471
Cost of sales	1,117,136	1,508,977
Gross profit	3,761,858	3,979,493
Selling, general and administrative expenses	1,381,803	1,467,006
Operating profit	2,380,055	2,512,486
Non-operating income		
Interest income	43,091	75,968
Share of profit of entities accounted for using equity method	10,532	-
Other	6,128	6,896
Total non-operating income	59,752	82,865
Non-operating expenses		
Share of loss of entities accounted for using equity method	-	26,687
Miscellaneous losses	1,020	0
Total non-operating expenses	1,020	26,687
Ordinary profit	2,438,787	2,568,664
Profit before income taxes	2,438,787	2,568,664
Income taxes	751,259	799,110
Profit	1,687,527	1,769,553
Profit attributable to non-controlling interests	51,029	28,565
Profit attributable to owners of parent	1,636,498	1,740,988

Semi-annual Consolidated Statement of Comprehensive Income

(Thousands of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	1,687,527	1,769,553
Comprehensive income	1,687,527	1,769,553
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,636,498	1,740,988
Comprehensive income attributable to non-controlling interests	51,029	28,565