Solvvy

Translation

Notice: This document is an excerpt translation of the original Japanese document and is only for reference purposes. In the event of any discrepancy between this translated document and the original Japanese document, the latter shall prevail.

Presentation Materials of Financial Results 3Q FY2026 (July 1, 2025-March 31, 2026)

Solvvy Inc.
May 15, 2026
The Tokyo Stock Exchange
Growth Market (7320)

Solvvy

1 [Financial Results] Record-High Sales and Profits Achieved in the Third Quarter ・・・P.4

- Achieved record-high sales and profits for the third quarter
- Operating profit, in particular, exceeded 500 million yen for the third quarter alone, marking a final push toward achieving the full-year targets

2 [Housing Sector] Stock Business Consulting Gains Momentum ・・・P.5

- Full-scale revenue generation through marketing to various homeowner databases, in collaboration with clients, is now underway
- In particular, new products targeting the pre-owned housing market are performing well and are driving results in the second half of the fiscal year

3 [New Business Area] Signing of a Memorandum of Understanding Regarding a Capital and Business Alliance with JACCS Co., Ltd. ・・・P.14

- We have jointly developed a platform to promote digital transformation in payment processing for home renovation projects and are rolling it out to the company's affiliated stores.
- Expanding the home renovation market through the provision of embedded finance

4 [Financial Strategy] Currently proceeding with the repurchase of up to 300 million yen in treasury stock ・・・P.18

- The acquisition is proceeding as announced in the timely disclosure dated February 13, 2026, titled "Notice Regarding the Decision on Matters Concerning the Acquisition of Treasury Stock"

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01

Financial Results for the Nine Months Ended March 31, 2026

Explanation of Financial Results for the Nine Months Ended March 31, 2026

Summary of FY2026 Q3 Consolidated Financial Results

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Record-high sales and profits for the third quarter; significant progress toward achieving full-year targets

- Thanks to steady progress in consulting for the housing sector's existing stock and a recovery in sales activities in the non-residential sector, we achieved record-high sales for the third quarter.
- Asset management leveraging the characteristics of our warranty business is also progressing smoothly, contributing more significantly to profits as non-operating income.
- Since our plan is more heavily weighted toward the second half of the fiscal year than in previous years, and we anticipate further growth in performance during the fourth quarter—including from newly launched products—we have made no changes to our full-year plan.

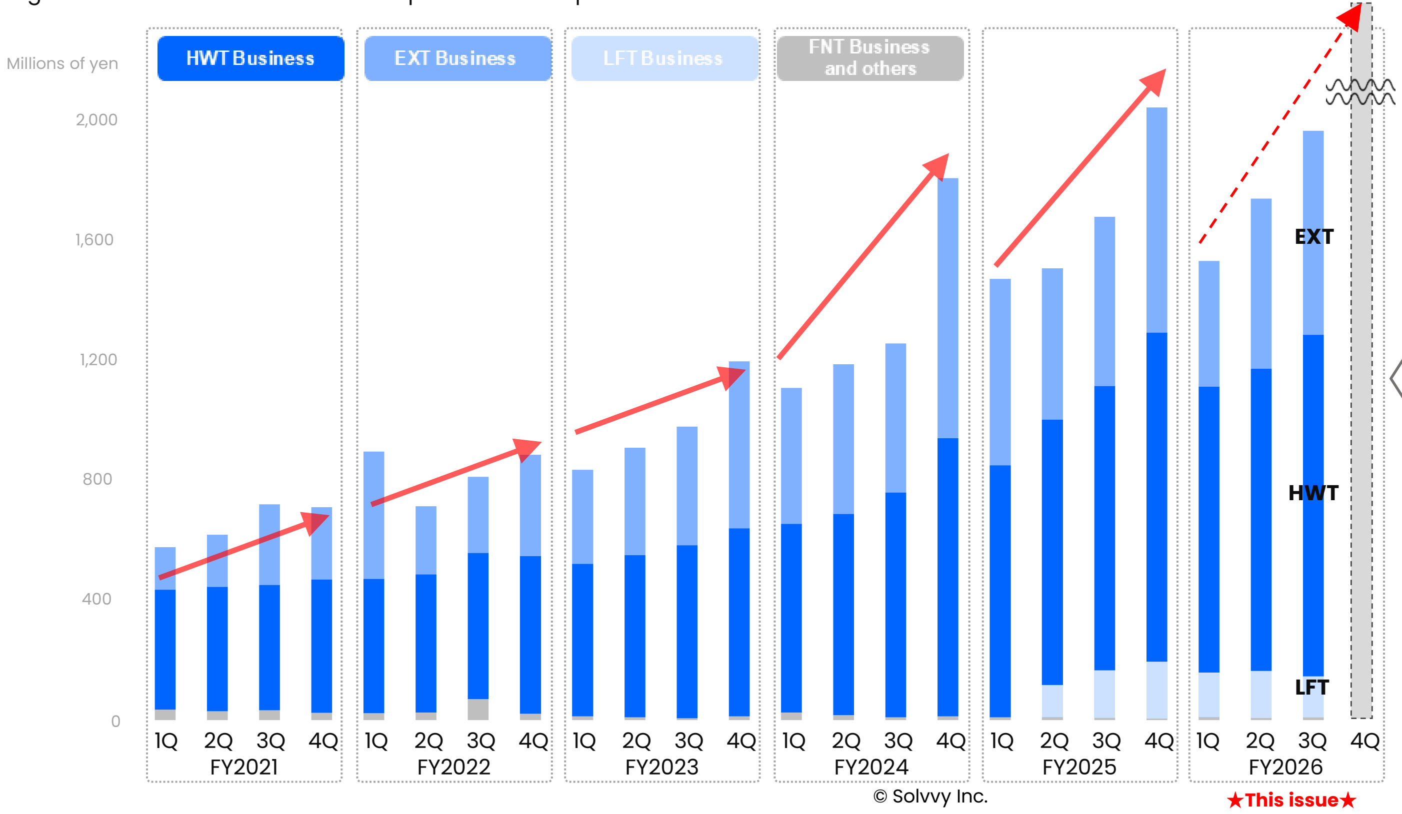
Millions of yen	FY2026.6 Q3 Results (2026.01-2026.03)		FY2026.6 Cumulative through Q3 (2025.7-2026.03)		FY Plan (2025.7-2026.6)	
	Results	YoY	Results	YoY	FY Plan	Progress of FY Plan
Net sales	1,965	117.1%	5,241	112.5%	8,200	63.9%
Operating profit	511	134.8%	1,068	102.0%	2,100	50.9%
Ordinary profit	577	114.9%	1,622	119.3%	2,500	64.9%
H1 net income attributable to parent company shareholders	380	-	1,079	391.0%	1,625	66.4%

Trends in Net Sales for Each Quarter

Solvvy

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.



Residential Sector

Newly introduced warranty products for used homes are performing well

＋

Non-residential Sector

Resumption of Sales Activities /Launch of New Products*

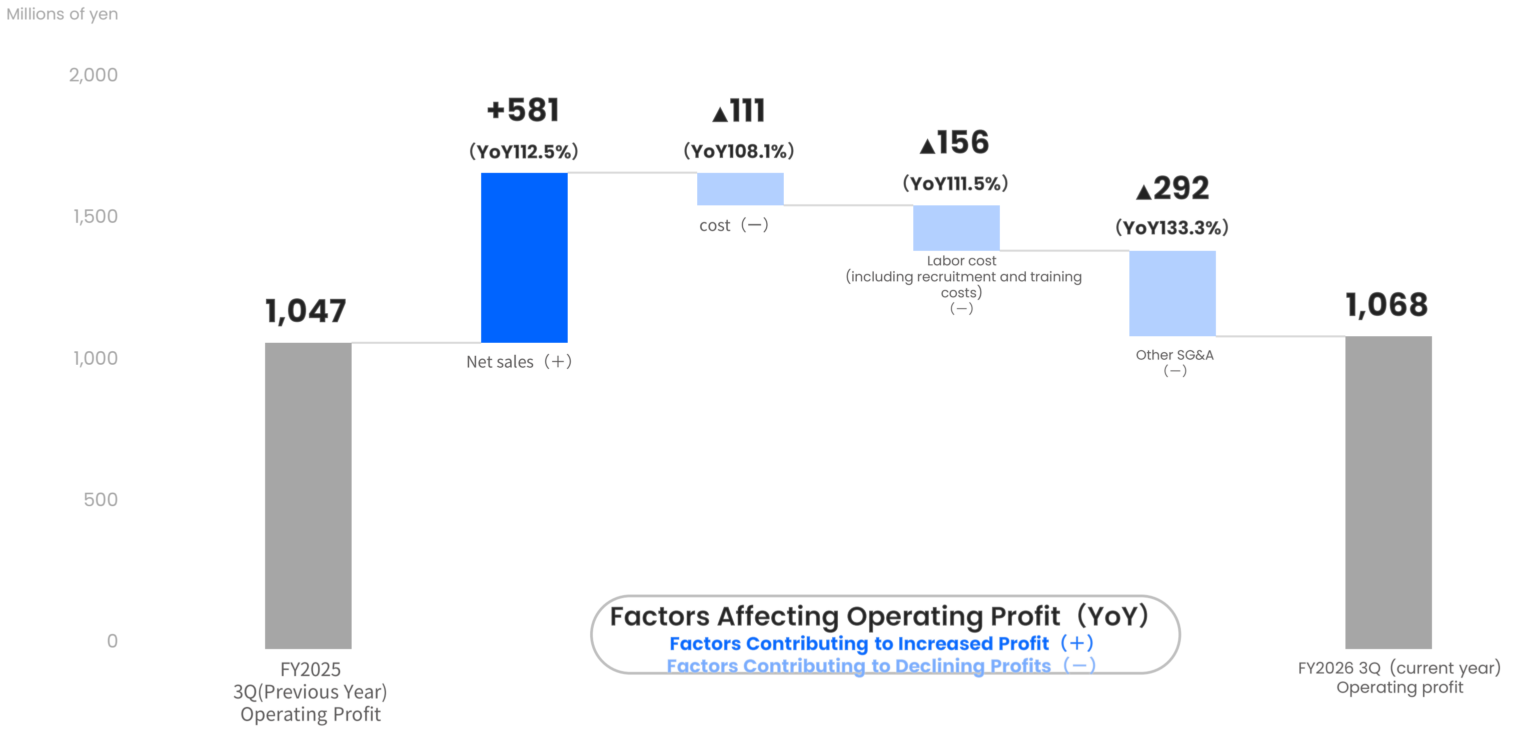
*For details, see the "Business Development Topics" section starting on page 10

FY2026 3Q Operating Profit Analysis

Solvvy

We will continue to make upfront investments focused on human resources and systems to drive medium- to long-term growth

- 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 3Q 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, in addition to strong business performance, past warranty fee revenue (deferred revenue) is gradually contributing to net sales and operating profit, marking the start of a phase of long-term, stable high profitability. *See the following pages for details.
- In the non-residential sector as well, the recovery in sales activities has restored the growth trend, and the company is currently making up for the shortfall incurred during the first quarter.

	FY2026.6 Q3 Results (2026.01-2026.03)		FY2026.6 Cumulative through Q3 (2025.7-2026.03)		Full-year Plan (2025.7-2026.6)	
Millions of yen	Results	YoY	Results	YoY	FY Plan	FY Plan Progress Rate
Net Sales	**1,965**	**117.1%**	**5,241**	**112.5%**	**8,200**	**63.9%**
HomeworthTech Business	1,139	120.0%	3,100	115.8%	4,491	69.0%
ExtendTech Business	680	120.7%	1,669	98.8%	2,777	60.1%
LifeTech Business	136	85.8%	445	166.4%	929	47.9%
FinTech Business and Others	9	135.6%	26	104.2%	2	1311.5%
Head office	-	-	-	-	-	-
Operating Profit	**511**	**134.8%**	**1,068**	**102.0%**	**2,100**	**50.9%**
HomeworthTech Business	507	134.4%	1,286	130.1%	2,062	62.4%
ExtendTech Business	464	126.5%	1,095	91.8%	1,923	57.0%
LifeTech Business	20	38.7%	119	193.9%	248	48.2%
FinTechBusiness and Others	2	-	8	-	▲72	-
Head office	▲483	-	▲1,441	-	▲2,061	-

Solvvy

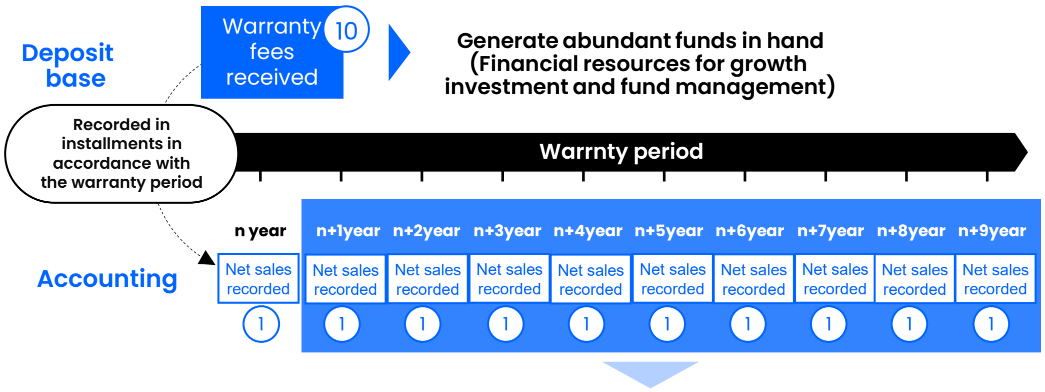
Long-term warranty services have a structure that tends to see profits squeezed in the expansion stage of business due to accounting treatment

- 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 y



Recorded as (long-term) unearned revenue in B/S Similarly, costs (insurance premiums, etc.) are also recorded in installments

Solvvy

Unearned revenue, or unrecorded sales, has steadily accumulated and now exceeds 16.3 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 16.3 billion yen at the end of the current quarter

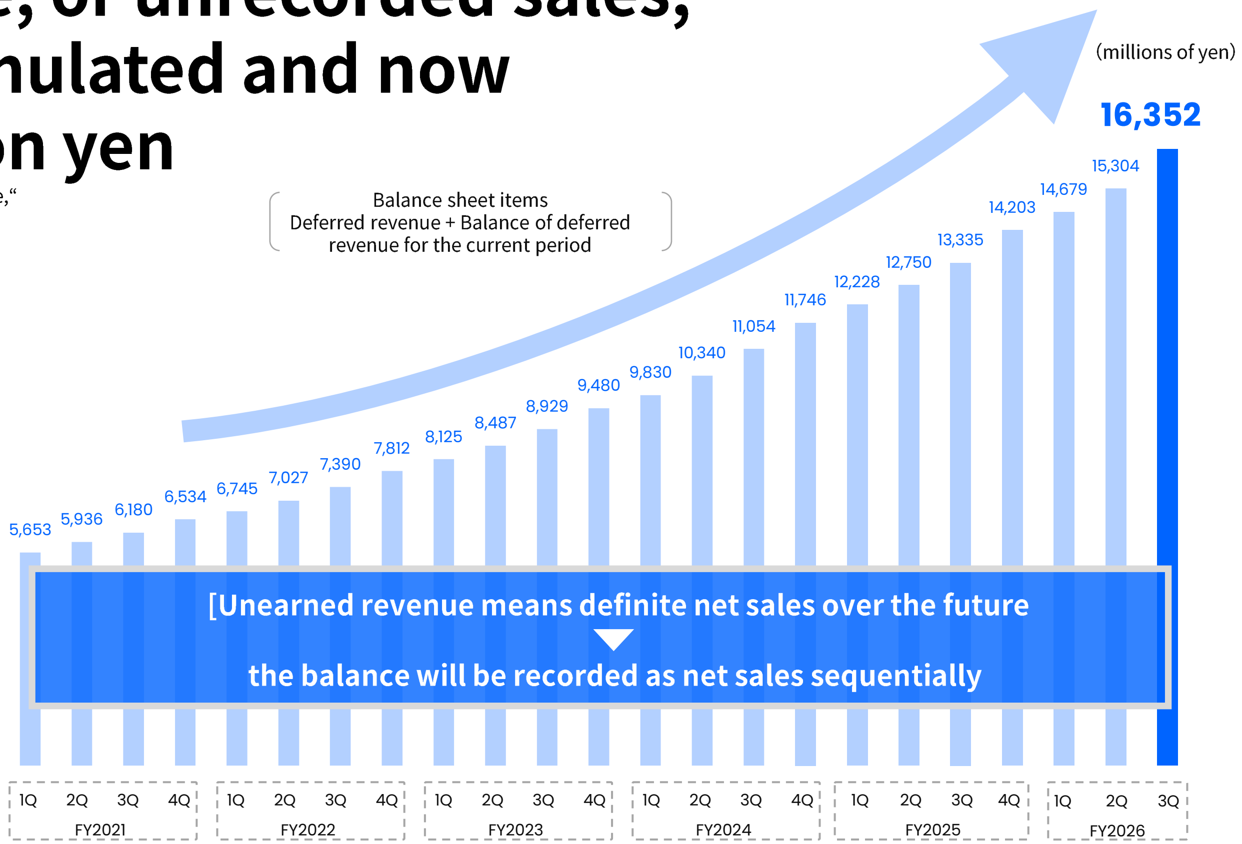
Of warranty fee revenues, those not yet recorded as net sales were recorded as unearned revenue + long-term unearned revenue on the balance sheet

Unearned revenue* means definite net sales over the future, and thus the balance will be recorded as net sales sequentially to underpin future profitability

It should be noted that our equity ratio is approximately 15%, which is lower than that of typical operating companies; however, this is due to accounting practices specific to the warranty business, under which such unearned revenue is recorded as a liability.

Unlike interest-bearing debt, this liability does not involve future cash outflows; rather, it serves as a source of funding (on-hand liquidity) for proactive growth investments.

We recognize that this "cash-first" business model is the driving force behind our sustainable growth.



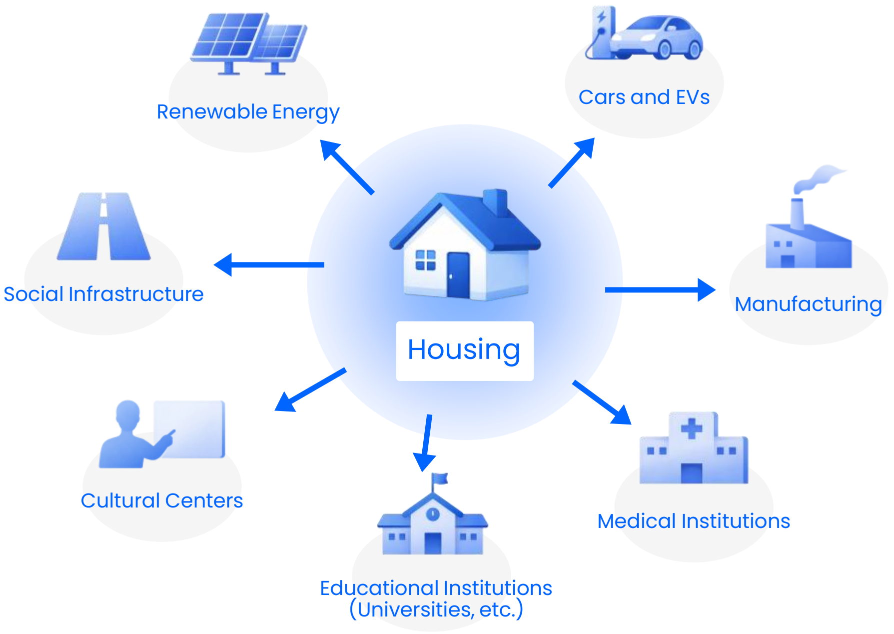
02

Business Development Highlights

I would like to explain our most recent initiatives.

Solvvy

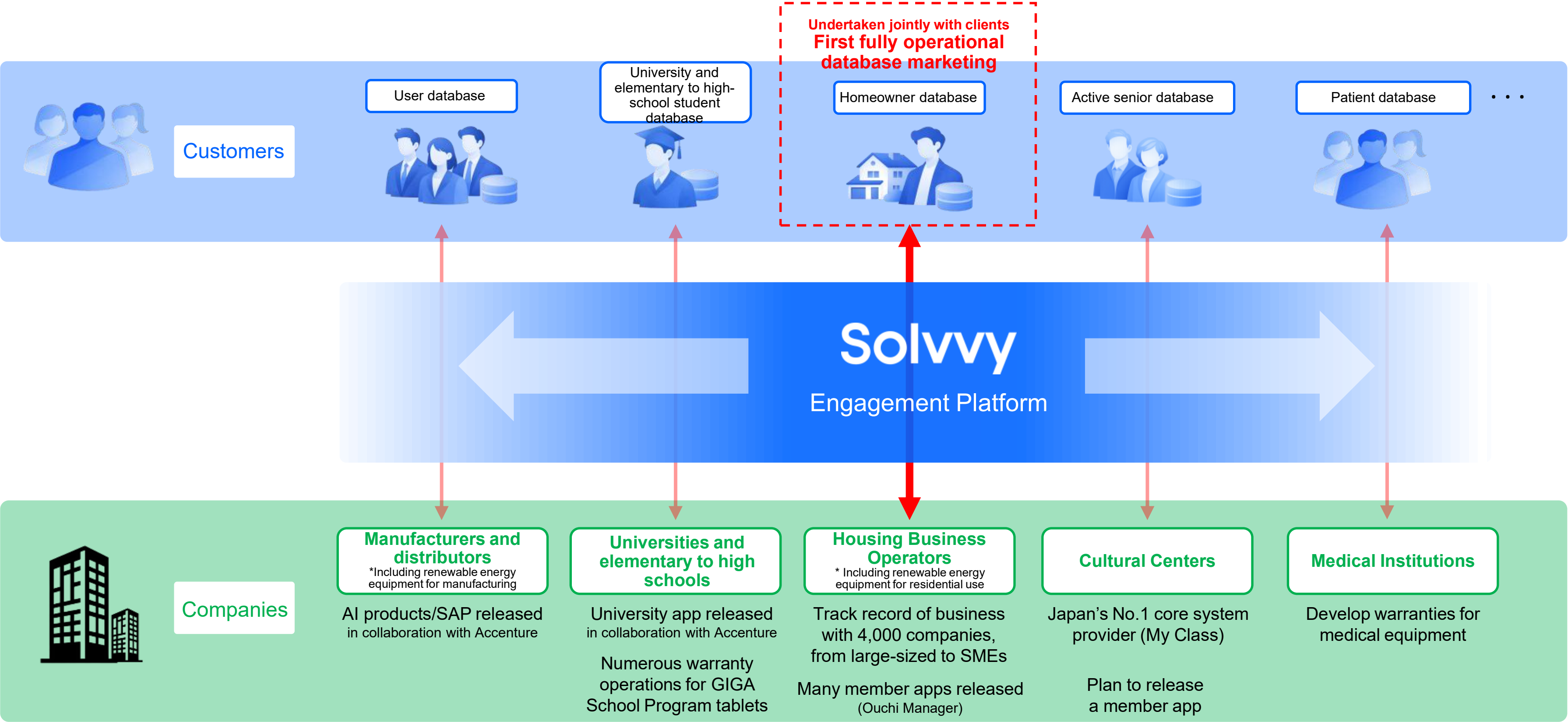
Leveraging our proven model for success in the housing area to expand into every sector



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

Solvvy

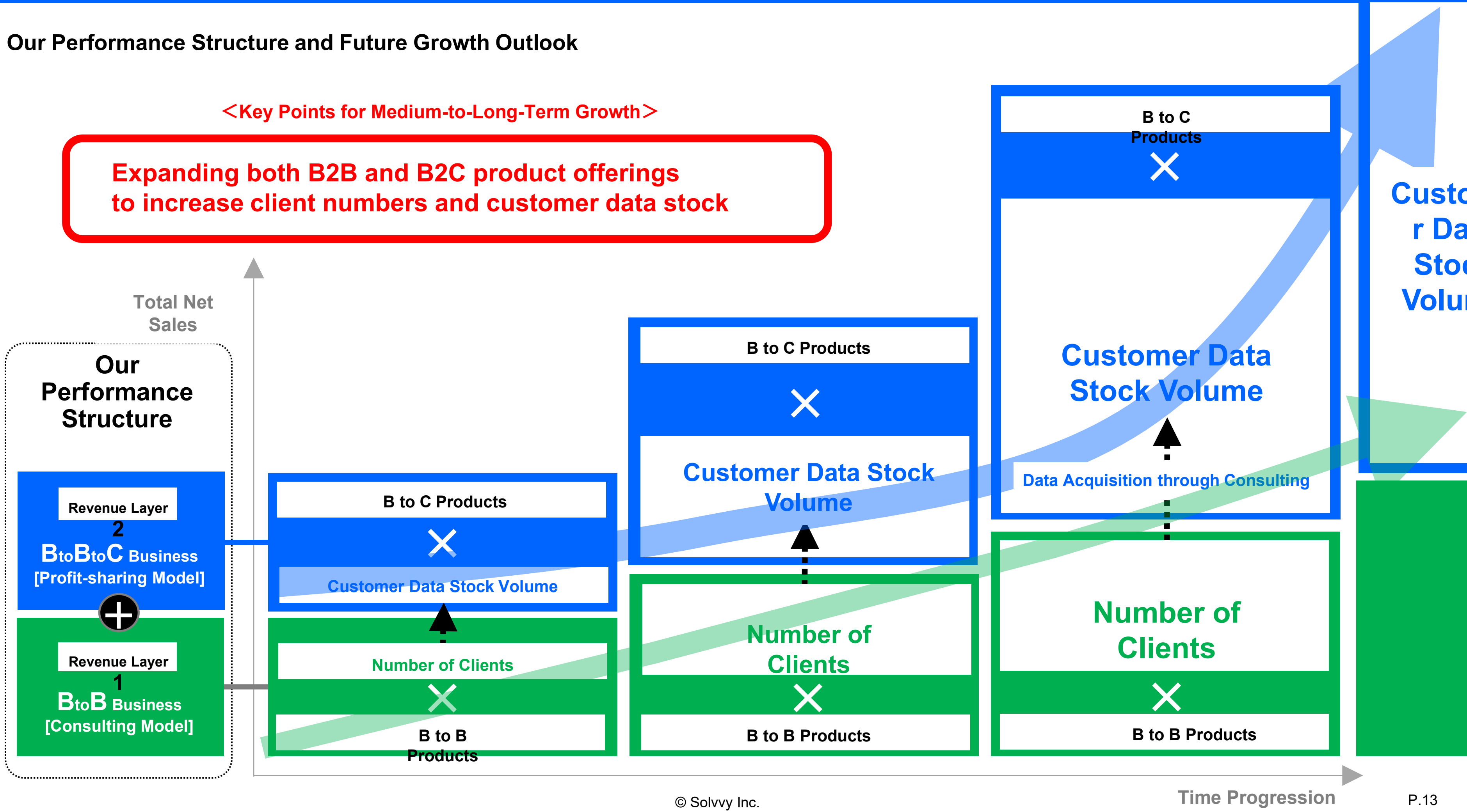
Aiming for access to wide-ranging customer databases by implementing platforms in each sector



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



Signed a Memorandum of Understanding with JACCS Co., Ltd. Regarding a Capital and Business Alliance. To Expand Embedded Finance into the Home Renovation Sector

- On May 15, 2026, we signed a basic agreement for a capital and business alliance with JACCS Co., Ltd., a major consumer finance company that provides home renovation loans in partnership with home renovation contractors nationwide.
- We will jointly develop a platform for the renovation business—which we have developed and operate—to enable a fully online process for home renovation estimates, order placement, and payment.
- Through the rollout of this platform, we aim to expand the home renovation market while also exploring the development of various solutions, such as renovation-related guarantees.

For more details, please refer to the timely disclosure dated May 15, 2026.

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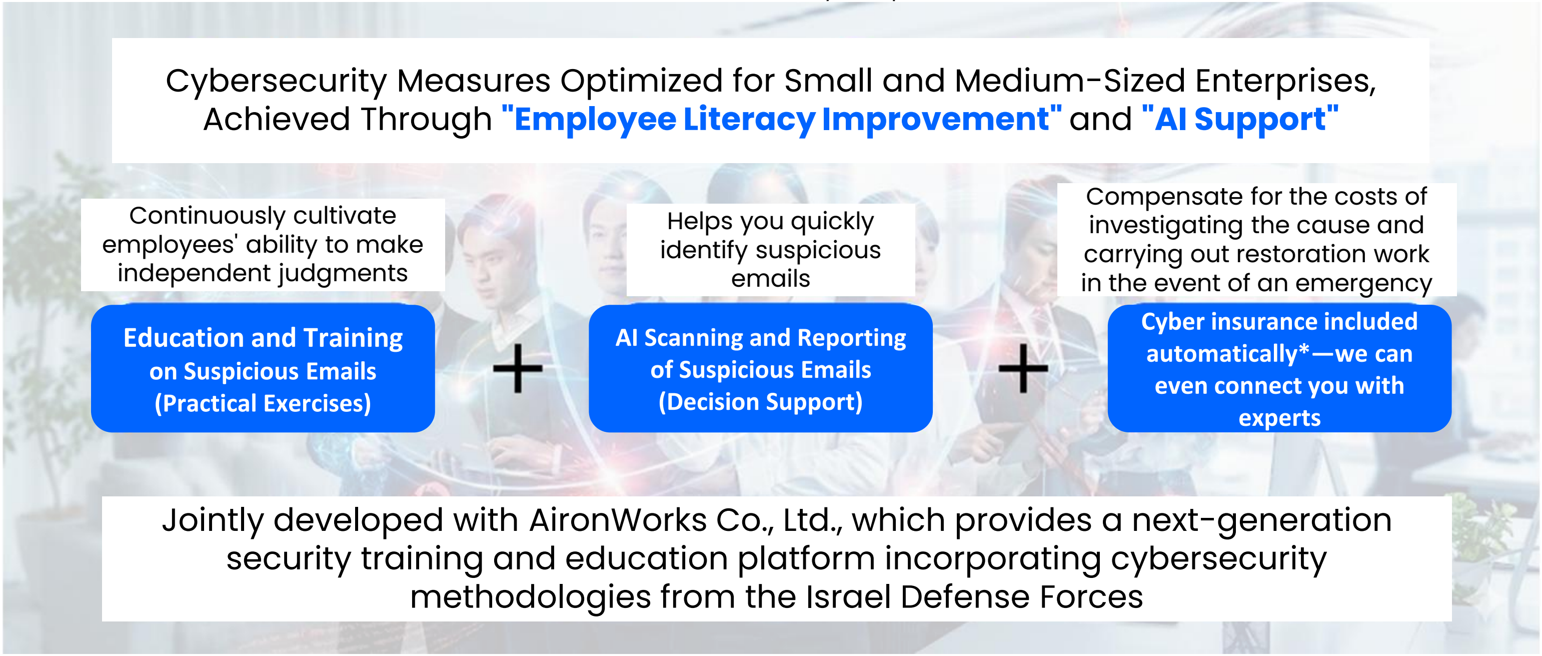
Launch of a New Cybersecurity Package for Small and Medium-Sized Enterprises (Starting April 2026)

- A service package jointly developed by AironWorks Co., Ltd. and Solvvy Inc.
- Optimized for small and medium-sized enterprises, this package combines “practical training” and “AI support” for dealing with suspicious emails with “cyber insurance”
- It has been decided that the service will be rolled out in collaboration with Century 21 Japan Inc. to its network of over 900 franchise locations nationwide



https://solvvy.co.jp/news/20260408/

Solvvy

We are now launching "MyClass App," a membership app for cultural schools (Starting June 2026)

- Launching a new member app based on "MyClass," the core system for cultural schools developed and provided by MediaSeek Inc.
- As with the Housing sector, we will now fully ramp up marketing efforts targeting the member database in collaboration with clients through our recurring revenue consulting services

*The screenshots shown are from a work-in-progress version and are subject to change without notice.

Expanding into new markets through the launch of new products

Solvvy

University Sector	Home Renovation Sector	Cultural Schools Sector
Launching the University's Official App	Launching a payment platform	Launching the MyClass app
accenture	JACCS	Media Seek
June 2025: Distributor Partnership	May 2026: Basic Agreement on a Capital and Business Alliance	November 2024: Business Integration

Common to All Areas

Rolling out a cybersecurity solution package

November 2025: Business Partnership

AIRONWORKS

We will continue to take on the challenge of expanding into new markets by introducing new products

03

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)
Total number of shares acquired (As of April 30, 2026)	55,900shares
Total acquisition cost of the shares (As of April 30, 2026)	87,860,300yen
Acquisition Period	Feb 16,2026～May 31,2026

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

Solvvy

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 paied 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＞＞

① We will aim for a dividend payout ratio of 30%
and pursue a step-by-step increase in dividend amounts.
② We will achieve progressive dividends (sustained dividend growth).

＜Dividendenprognose＞

An interim dividend was 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**
FY2025.6	―	14yen	**14yen**
FY2024.6	―	7.5yen	7.5yen

+43%

+87%

※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.

04

About Solvvy Inc.

Explanation about Solvvy

Solvvy
Solve with idea, Solve with you.

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**

About us

Solvvy

Name of the Company	Solvvy Inc.	**Capital stock**	212,336K yen （*As of Mar.,2026）
Founded	March,2009	**Stock Exchange Listings**	Tokyo Stock Excange Growth Market （7320）
Representative	Yoshitaka Adachi Executive President and Representative Director	**Correspondent Banks**	・Mizuho BK ・Mitsubishi UFJ BK ・Sumitomo Mitsui BK ・Chiba BK
Number of Employees	Approx. 310（*As of Mar.2026）	**Licenses held** ※Including those held by subsidiaries	・General Construction License ・Qualified Architect Office ・Issuer of third-party prepaid means of payment
Head Office Address	4-33-4,Nishishinjuku,Shinjuku,Tokyo		
Other Offices	Osaka・Fukuoka・Sendai		

Solvvy

[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

Media Seek

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.

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

Client Companies

Asset Portfolios

Customer data

Technology

Expertise

Commercial Flows

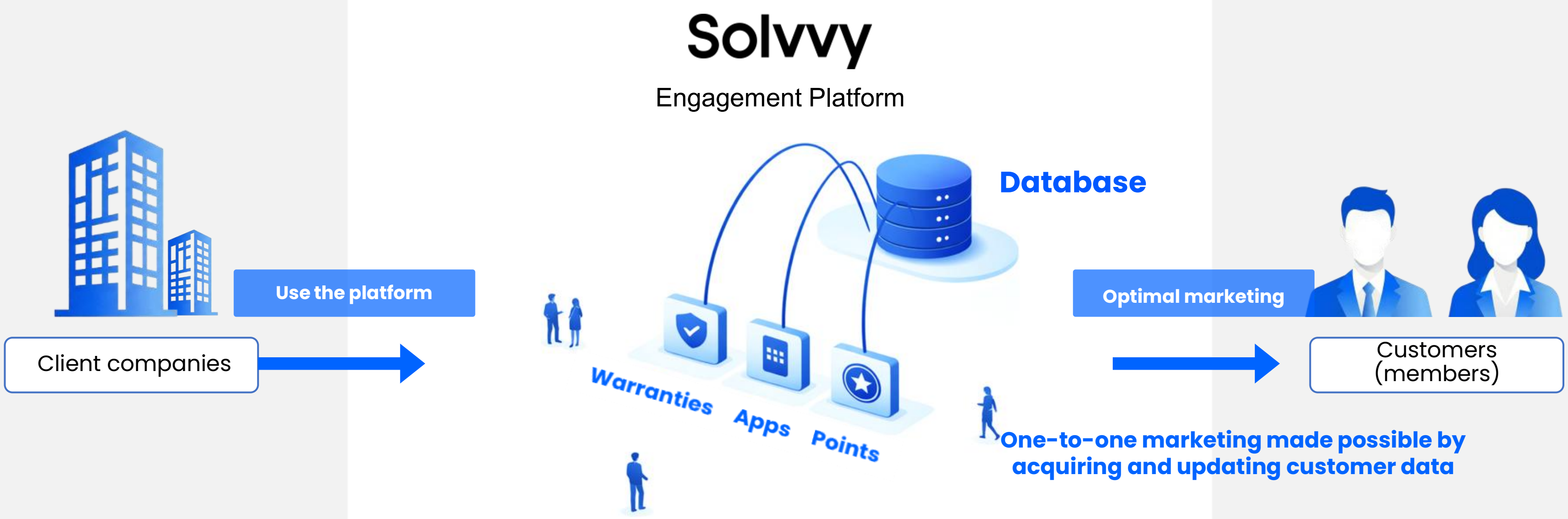
Financial Assets / Real Estate

Stock business consulting

Solvvy

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

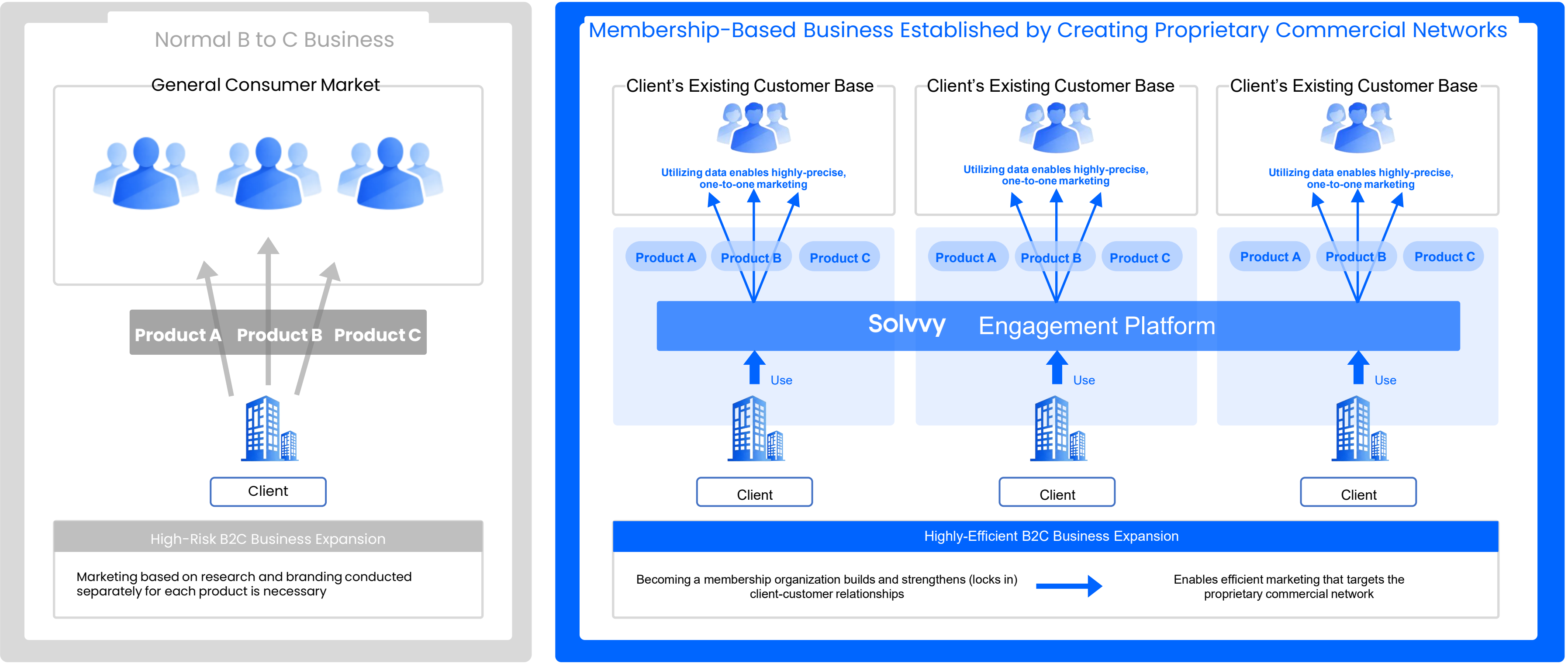
Sales and operation of Solvvy's unique engagement platform (membership-based business OS)



Our unique membership-based business OS deepens relationships between companies and their customers

Solvvy

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



Solutions to Accelerate Membership-Based Businesses

Solvvy

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

Solvvy
Engagement Platform

Our proprietary membership-based business OS that deepens the relationship between companies and customers

Systematization of Membership-Based Business Models

- Warranties
- Apps
- Points
- Database

Improve Efficiency and Sustainability

SaaS × BPO

Combining real and digital solutions, we provide comprehensive support for clients' membership organization management

・Membership organization administration ・Contact center
・Operations (quotes/contracts/payments) ・Video manual generation
・SAP ・Cybersecurity measures, etc.

Activation

Content Planning/Distribution × Subscription service

Not just content delivery,but developing and marketing subscription services that leverage point accumulation systems.

・Content distribution via email, LINE, and apps / Media operations
・Development of paid membership programs and subscription services, etc.

Monetization

A wide range of products × Financial Services

Not only our proprietary products, but also a wide range of trending itemscombined with financial services such as warranties and installment plans

・Home renovations, house cleaning, home security
・Lab-grown diamonds ・BrainTech, etc.

Database Marketing Through Member Information Consolidation

Solvvy

(Collaborating with clients)

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

＜Client bears the cost＞

Solvvy Engagement Platform

Our proprietary membership-based business OS that deepens the relationship between companies and customers

Systematization of Membership-Based Business Models

- Warranties
- Apps
- Points

→ Database

Database marketing

Improve Efficiency and Sustainability

SaaS × BPO

Combining real and digital solutions, we provide comprehensive support for clients' membership organization management

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・Home renovations, house cleaning, home security
・Lab-grown diamonds ・BrainTech, etc.

＜ Sharing Revenue with Clients＞

Solvvy

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>

Structuring Membership-based Business

Solvvy

Engagement Platform

Our unique membership-based business OS deepens relationships between companies and their customers

Member Points App
Ouchi Manager

＋

Exclusive Warranty Service
[Comes as standard for all homes]

Database

Database marketing

Improve Efficiency and Sustainability

SaaS

Specialized for home renovations
Customer Support System
Scenario-based bot, project management
AI summarization and recommendations

Specialized for home renovations
Online Contract System
Estimates, order placement and contracts, payment, and loans all completed online

×

BPO

Staffed by architects and other in-house experts
Arrangements Center

Handling of construction projects nationwide
Network of Contractors

Activation

Cultivate needs via emails and apps
Sharing Contents Regularly

Regularly promoted
Points-based Savings Program

Monetization

Products/Services

From replacing equipment to full renovation
Renovation Work

×

Finance

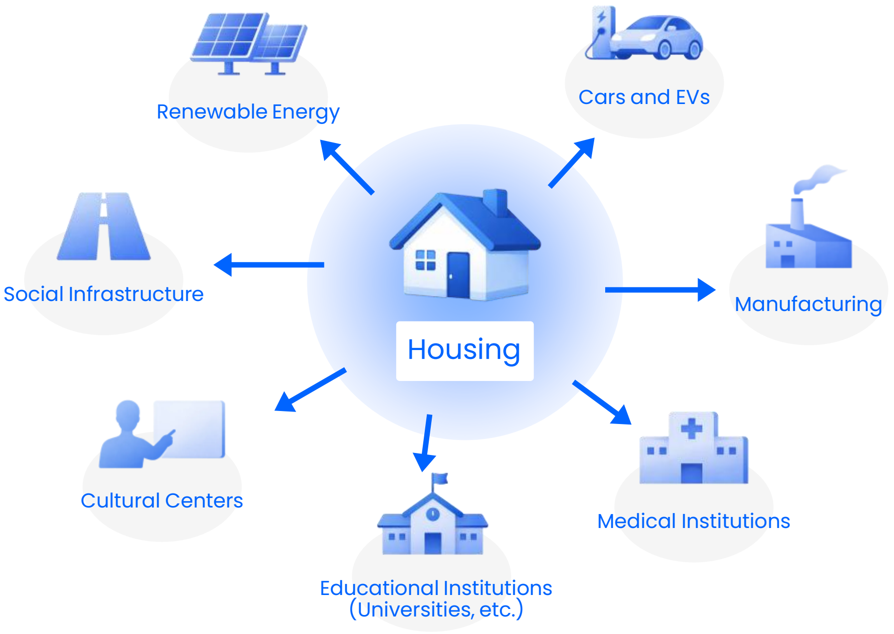
Helping boost order rate/value
Installment Payments
*Under development

Renovation work-related
Warranty Provision

<Sharing Revenue with Clients>

Solvvy

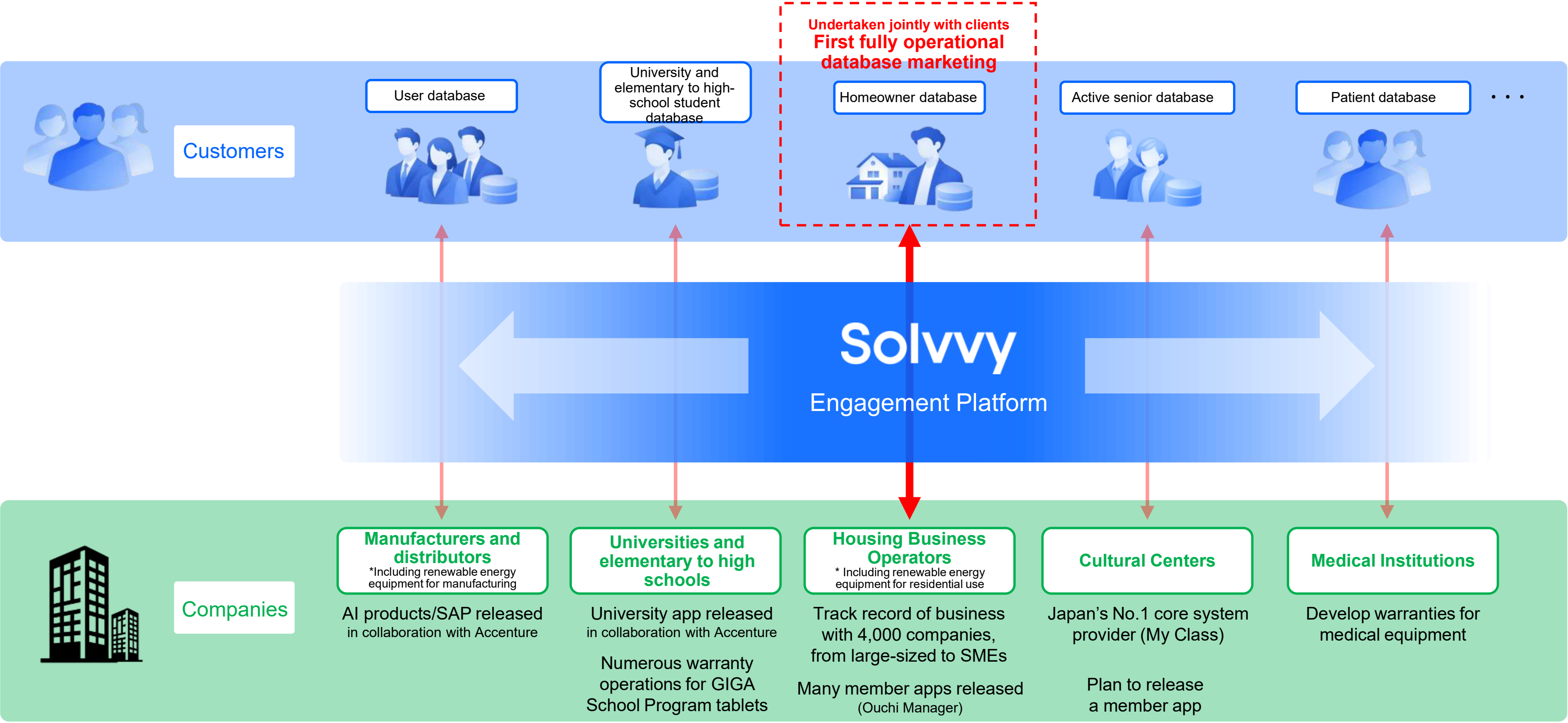
Leveraging our proven model for success in the housing area to expand into every sector



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

Solvvy

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



Our Performance Structure and Future Growth Outlook

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Expanding both B2B and B2C product offerings
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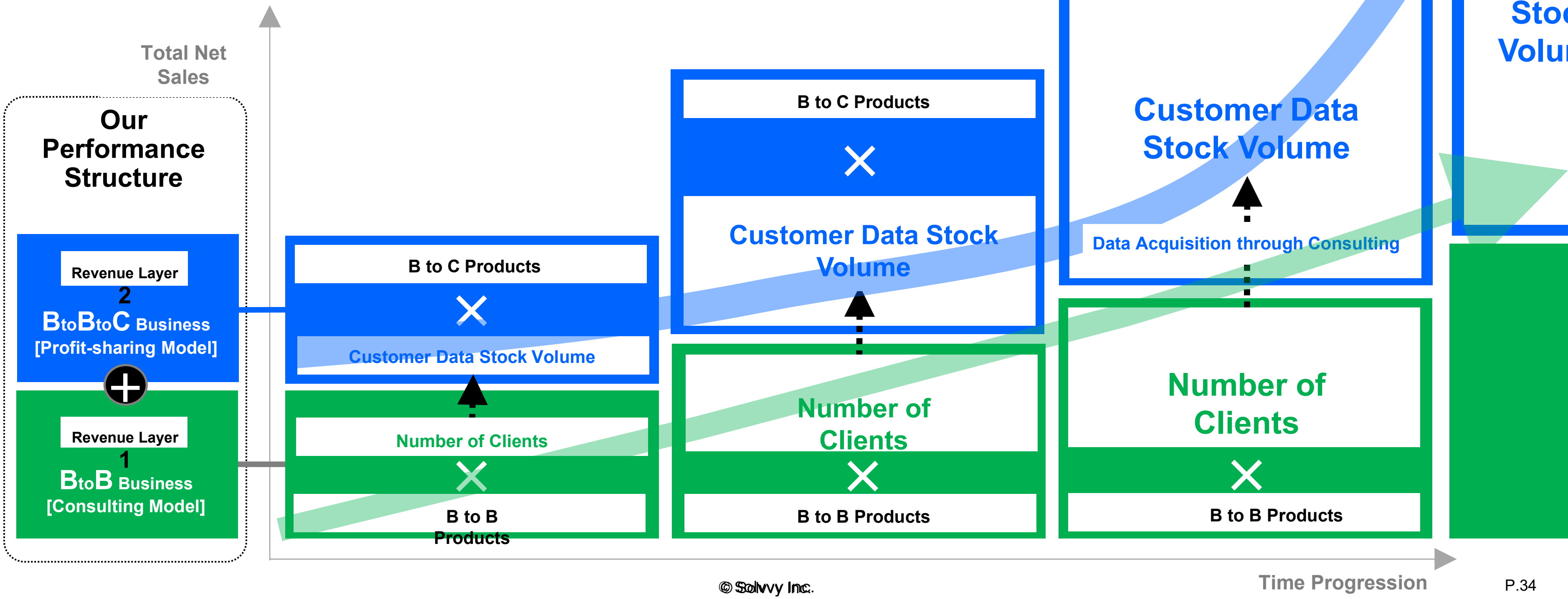
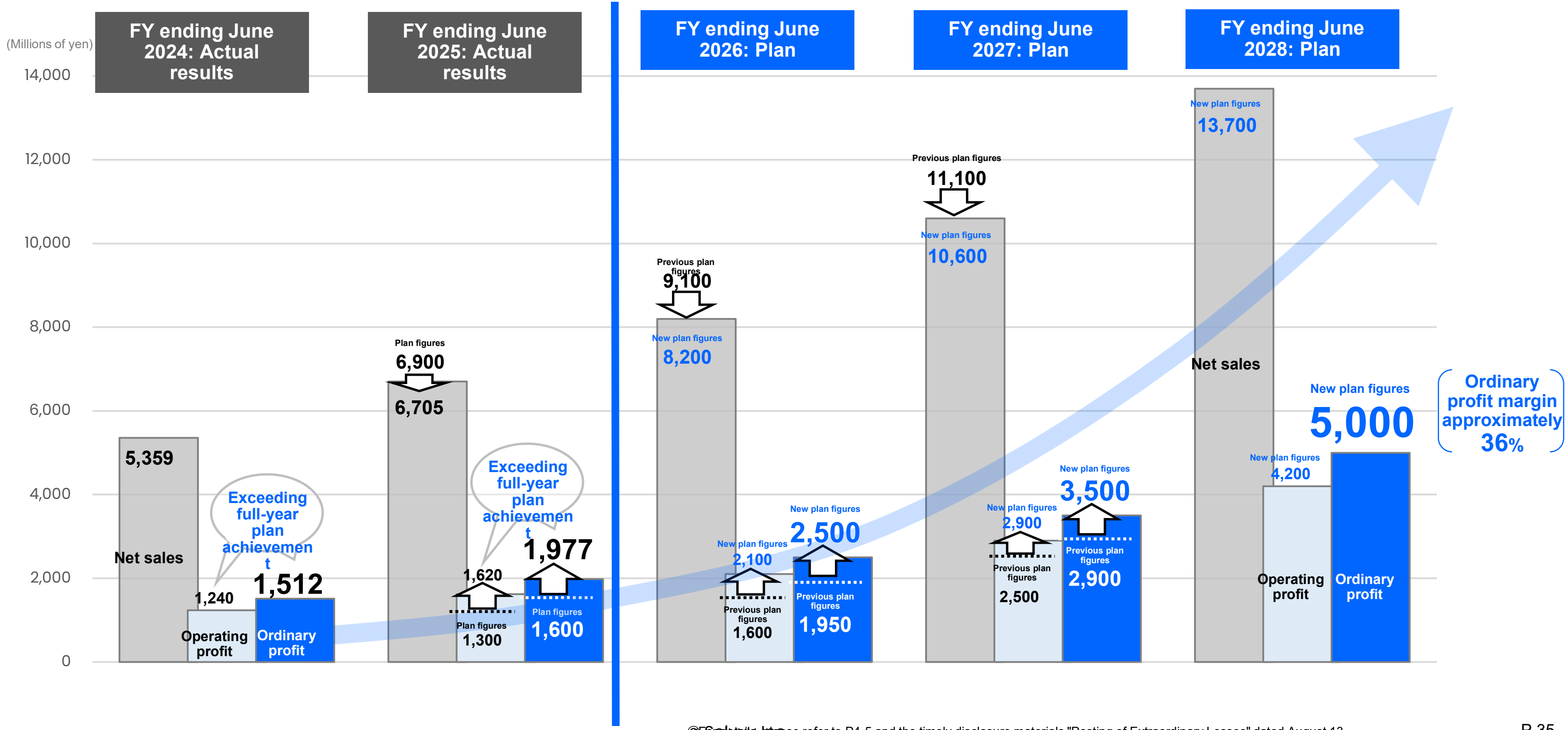


[Repost: Announced on August 13, 2025] Medium-Term Business Plan [FY2026.6 - FY2028.6]

Solvvy

- 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>

Solvvy in Numbers

Solvvy

Consecutive increases in net sales since founding

16 consecutive years

*As of Mar. 31, 2026

Balance of electronic money issued

Approx. **2.8** B yen

*As of Mar. 31, 2026

Average age of employees

Approx. **34** years old

*As of Mar. 31, 2026

Youngest person ever appointed as an executive officer

32 years old

*As of Mar. 31, 2026

Net sales growth rate

Over **30** %

*As of Mar. 31, 2026; average for the last 11 years

IPO track record for startup investments

6 companies

*As of Mar. 31 2026; group track record

Ratio of female employees

Approx. **42** %

*As of Mar. 31, 2026

Youngest person ever promoted to manager

24 years old

*As of Mar. 31, 2026

Cumulative number of business partners

Approx. **4,000** companies

*As of Mar. 31, 2026

Cumulative app downloads

36 million

*As of Mar. 31, 2026; ICONIT/group track record

Corporate History

Solvvy

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

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.

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We accept IR meeting requests from institutional investors and analysts, on an individual basis.
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