Translation

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FASF

May 15,2026

Company name: Solvvy Inc.
Representative: Yoshitaka Adachi, Representative Director and President
(Securities code: 7320 TSE Growth)
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Notice Regarding Execution of a Basic Agreement for a Capital and Business Alliance with JACCS CO., LTD.

Solvvy Inc. (the "Company") hereby announces that its Board of Directors, at a meeting held today, has resolved to execute a basic agreement (the "Basic Agreement") for a capital and business alliance with JACCS CO., LTD. ("JACCS"), and that the agreement was executed as of today.

1. Background and Purpose of the Basic Agreement

The Company operates a business combining warranty services and technology, providing after-sales service establishment and operational support, as well as database marketing support, to a total of 4,000 housing-related companies. It also engages in system development, including SaaS. JACCS provides home renovation loans in collaboration with home renovation companies nationwide. In addition to providing detailed support for member stores through its nationwide network of branches, JACCS has established a highly convenient service system for customers, such as online loan application acceptance.
Through this agreement, the two companies aim to create new value by leveraging their respective strengths to jointly develop a platform and provide warranty services in the home renovation sector.

(1) Joint development of a platform for DX in the housing industry

In the housing industry, responding to digital transformation (DX) has become an industry-wide issue. As a SaaS for the renovation business, the Company develops and operates a platform that fully digitalizes the process from placing and receiving orders for construction estimates and contracts to payment. The two companies have been discussing the development of additional functions for this platform aimed at improving the operational efficiency of renovation member stores. This function will enable member stores to seamlessly and automatically guide customers to payment methods, significantly reducing the operational burden on member stores and realizing a smooth payment experience for customers.

(2) Collaboration in new areas such as warranty services

The Company possesses extensive knowledge and expertise in the warranty business since the era of its predecessor, Japan Living Warranty Inc.. By collaborating in the development of warranty services across a wide range of areas, not limited to the housing sector, JACCS aims to differentiate its loan products and expand revenues outside of interest rates, while the Company aims to cultivate new areas and expand sales of new products, thereby leading to the corporate growth of both companies.

2. Details of the Basic Agreement

(1) Details of the Business Alliance

Based on the SaaS for the renovation business developed and provided by the Company, the two companies will proceed with examinations and discussions toward the joint development of a DX platform in the home renovation sector and the integration of payment services into the said platform.

(2) Details of the Capital Alliance

With the aim of strengthening the relationship between the two companies and building a medium- to long-term partnership, we are considering a capital alliance through methods such as JACCS underwriting treasury stock held by the Company group. Details such as the acquisition price and planned acquisition ratio will be determined after further discussions between the two companies.

3. Overview of the Alliance Partner

(1) Name	JACCS CO., LTD.	
(2) Location	1-18, Ebisu 4-chome, Shibuya-ku, Tokyo	
(3) Title and Name of Representative	Ryo Murakami Representative Director and President	
(4) Business Description	Credit business, payment business, finance business, overseas business	
(5) Capital	35,680 million yen	
(6) Date of Establishment	June 29, 1954	
(7) Major Shareholders and Shareholding Ratios (As of September 30, 2025)	MUFG Bank, Ltd.	39.43%
	The Master Trust Bank of Japan, Ltd. (Trust Account)	6.44%
	Custody Bank of Japan, Ltd. (Trust Account)	5.32%
	JACCS Kyoeikai	3.75%
	The Dai-ichi Life Insurance Company, Limited	3.03%
	Meiji Yasuda Life Insurance Company	2.85%
	JACCS Employee Shareholding Association	2.07%
	STATE STREET BANK AND TRUST COMPANY 505223	1.49%
	Nippon Life Insurance Company	1.31%
	RE FUND 107-CLIENT AC	1.28%
(8) Relationship between the Listed Company and the Said Company		
Capital relationship	Not applicable	
Personnel relationship	Not applicable	
Business relationship	There are transactions in the payment of warranty fees.	
Status of applicability to related parties	Not applicable.	

(9)Consolidated Operating Results and Consolidated Financial Position of the Said Company for the Past 3 Years (in millions of yen):

Fiscal Year	FYE March 2023	FYE March 2024	FYE March 2025
Net Assets	210,605	238,440	255,809
Total Assets	3,575,732	3,777,595	3,806,786
Net Assets per Share (Yen)	5,883.59	6,637.17	7,142.20

Operating Revenues	173,506	184,782	190,978
Operating Income	31,678	33,126	25,732
Ordinary Income	31,769	33,060	25,765
Net Income per Share (Yen)	624.60	685.13	536.11
Dividends per Share (Yen)	190.00	220.00	190.00

4. Schedule

Date of resolution by the Board of Directors: May 15, 2026
Date of execution of the Basic Agreement: May 15, 2026
Date of execution of the capital and business alliance agreement: Mid-August 2026 (Scheduled)
Commencement date of the capital and business alliance: Mid-August 2026 (Scheduled)

5. Outlook

This alliance is currently at the basic agreement stage, and its impact on the Company's business results is undetermined at this time. If any matters requiring disclosure arise in the future, we will announce them promptly.

6. Others

Regarding the specific details of this Basic Agreement, the two companies will proceed with discussions and preparations toward the execution of a capital and business alliance agreement.