June 11, 2026

(For Translation Purposes Only)

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Notice Concerning the Launch of the New Services “URIHOmini” and “BizCheck”

Raccoon Holdings, Inc. (“Raccoon”) hereby announces that its consolidated subsidiary, Raccoon Financial, Inc. (hereinafter “Raccoon Financial”), today resolved to launch “URIHOmini” and “BizCheck” as part of a new business strategy for its accounts receivable guarantee service “URIHO.” The details are as follows.

1. Overview

   Raccoon Financial provides the accounts receivable guarantee service “URIHO.” However, awareness of accounts receivable guarantees remains low, and many small and medium-sized enterprises (SMEs) have yet to adopt such services simply because they are unfamiliar with how they work. Against this backdrop, Raccoon Financial has continued to explore services that address new needs while also working to raise awareness of accounts receivable guarantees. As a result, the Company has decided to offer two new services: “URIHOmini,” an entry-level offering that is easy for small businesses to use, and “BizCheck,” which performs anti-social forces checks and credit screening at the same time without requiring an accounts receivable guarantee.

   For details, please refer to the attached materials.

2. Scheduled Launch of the Services

   “URIHOmini”: June 2026
   “BizCheck”: August 2026 (planned)

3. Future Outlook

   The impact of this matter on Raccoon’s consolidated business results for the fiscal year ending April 30, 2027 is expected to be immaterial. Over the medium to long term, however, Raccoon believes it will contribute to the growth of its business and the enhancement of its financial results. Should any matter requiring disclosure arise in the future, Raccoon will announce it promptly.

PRESS RELEASE

To the Press

June 11, 2026

RACCOON FINANCIAL, Inc.

Accounts Receivable Guarantee Service “URIHO” Expands to a New Customer Base
Launch of the Entry-Level Model “URIHOmini” and the Credit Screening Service “BizCheck”

RACCOON FINANCIAL, Inc. (Head office: Chuo-ku, Tokyo; President & Representative Director: Yuji Akiyama) will newly offer two services as part of a new business strategy for its accounts receivable guarantee service “URIHO”: “URIHOmini,” an entry-level model aimed primarily at small and medium-sized enterprises (SMEs) with annual sales of 100 million yen or less, and “BizCheck,” a service specializing in credit screening.

■Background and Objectives

Amid the uncertainty of the recent economic environment, the risk of uncollectible accounts receivable arising from the bankruptcy or payment delays of business partners is rising. While companies are required to take measures to prevent a partner’s deteriorating performance from leading to their own financial distress or a chain-reaction bankruptcy, awareness that “accounts receivable can be guaranteed” remains insufficient, and many SMEs have yet to adopt credit management or accounts receivable guarantee arrangements.

URIHO, the industry’s first subscription-based accounts receivable guarantee service provided by Raccoon Financial, has a guarantee balance exceeding 50 billion yen and has helped reduce risk for the more than 3,000 SMEs that have adopted it. With this launch, Raccoon Financial aims to create an environment in which a broader range of businesses can readily make use of accounts receivable guarantees.

■About URIHOmini

URIHOmini is an accounts receivable guarantee service for corporations and sole proprietors with annual sales of 100 million yen or less that pays in their place when a customer fails to remit payment for a transaction. By limiting the scope of coverage to a customer's bankruptcy, it achieves a simple design, providing coverage of up to 3 million yen per company under a flat monthly fee of 4,980 yen.

[Key Features of the Service]

- An entry-level model aimed primarily at corporations and sole proprietors with annual sales of 100 million yen or less
- No advance screening of customers is required; coverage can begin simply by registering customer information
- Coverage is limited to customer bankruptcy (*a plan is also available for those who wish to cover payment delays in addition to bankruptcy)
- A flat monthly fee of 4,980 yen, with no limit on the number of registered customers; covers accounts receivable of up to 3 million yen per company

[Service Information URL] https://uriho.jp/web/lp/lp_uriho_mini_01/

■About BizCheck

BizCheck is a corporate credit screening service developed to meet the needs of companies that wish to use credit screening functions alone, without an accounts receivable guarantee. Leveraging AI together with a real-world database built on the actual payment records and default data of more than 1 million companies accumulated through Raccoon Financial's accounts receivable guarantee and payment businesses, it assesses a customer's anti-social forces status, transaction safety, and recommended transaction amount in as little as real time. Following a test-sales period, full-scale sales are scheduled to begin in August 2026.

[Key Features of the Service]

- Simply enter customer information to assess "anti-social forces status, transaction safety, and recommended transaction amount" within minutes
- Uses AI to collect and assess online reputation information
- Low pricing of 333 to 800 yen per customer (pay-as-you-go or flat-rate plans available)
- Based on the Company's own extensive data on small and micro-

enterprises, enabling highly accurate assessments even for parties for which information is limited
- Also supports bulk registration via CSV and can be used for periodic monitoring of existing customers

[Service Information URL] https://uriho.jp/contents/bizcheck

■URIHO's New Business Strategy

Through the rollout of these two services—"URIHOmini," with an entry-level design that is easy even for small businesses to use, and "BizCheck," which specializes in credit screening needs—Raccoon Financial expects to raise awareness of accounts receivable guarantees themselves and to cultivate new customer segments.

As a management infrastructure underpinning business-to-business transactions, Raccoon Financial will continue to expand its service lineup to meet diverse needs, contributing to the growth of a greater number of SMEs and to the realization of a stable trading environment.

■Reference

URIHO **https://uriho.jp**

A subscription-based accounts receivable guarantee service aimed mainly at SMEs. Even if a customer fails to pay due to deteriorating business conditions or bankruptcy, URIHO pays the transaction amount in their place. From application through credit screening to filing guarantee claims, the entire process is automated, achieving the industry's first "flat-rate guarantee with unlimited coverage*" model. Three monthly plans are available: 9,800 yen, 29,800 yen, and 99,800 yen.

*A maximum guarantee amount is set for each plan; within that limit, any number of companies may be covered.

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Location: 1-14-14 Nihonbashi-Kakigaracho, Chuo-ku, Tokyo
Established: October 2010
Capital: 490,000 thousand yen
Stockholder: Raccoon Holdings, Inc. 100%
Listed on the Tokyo Stock Exchange Prime Market,
Securities Code: 3031
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