Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 7, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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
Inquiries: Nozomu Murai Managing Director, General Manager of Corporate Administration Dept.
Telephone: +81-3-6327-3609

Scheduled date to commence dividend payments: -
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	2,800	2.1	1,334	5.6	1,412	9.1	953	10.2
June 30, 2025	2,741	13.9	1,262	8.1	1,294	9.0	865	11.0

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 947 million [6.3%]
For the three months ended June 30, 2025: ¥ 891 million [7.5%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	21.45	21.25
June 30, 2025	18.09	17.91

(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
June 30, 2026	27,789	21,349	70.1	437.75
March 31, 2026	29,398	22,424	68.8	455.30

Reference: Equity
As of June 30, 2026: ¥ 19,474 million
As of March 31, 2026: ¥ 20,223 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, 2026	-	0.00	-	40.00	40.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		42.00	-	42.00	84.00

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

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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
Six months ending September 30, 2026	5,700	3.9	2,600	3.5	2,650	3.2	1,800	3.4	39.70
Full year	11,900	7.9	5,500	5.7	5,600	5.6	3,800	5.9	83.82

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: - companies( )

Excluded: 1 companies(RG Guarantee, Inc)

(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 June 30, 2026	45,335,467 shares
As of March 31, 2026	45,335,467 shares

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

As of June 30, 2026	846,800 shares
As of March 31, 2026	918,800 shares

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

Three months ended June 30, 2026	44,439,612 shares
Three months ended June 30, 2025	47,815,667 shares

(5) Guarantee liabilities for guarantee services against sales credit

Guarantee liabilities for guarantee services against sales credit 931.7 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, 2026	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	12,713,611	11,104,694
Accounts receivable - trade	87,408	85,988
Securities	-	2,000,000
Prepaid expenses	1,290,436	1,191,737
Accounts receivable - other	574,271	661,630
Other	458,604	441,323
Total current assets	15,124,333	15,485,374
Non-current assets		
Property, plant and equipment	1,974,950	1,966,779
Intangible assets	145,986	169,900
Investments and other assets		
Investment securities	11,297,171	9,299,245
Deferred tax assets	444,662	444,662
Other	410,941	423,176
Total investments and other assets	12,152,775	10,167,085
Total non-current assets	14,273,711	12,303,764
Total assets	29,398,045	27,789,139
Liabilities		
Current liabilities		
Accounts payable - trade	99,608	116,382
Income taxes payable	978,640	443,170
Advances received	5,030,839	4,854,158
Provision for settlement	562,733	559,625
Provision for bonuses	40,000	40,000
Deposits received	36,229	122,002
Other	110,555	193,373
Total current liabilities	6,858,607	6,328,712
Non-current liabilities		
Long-term accounts payable - other	115,282	111,344
Total non-current liabilities	115,282	111,344
Total liabilities	6,973,889	6,440,057
Net assets		
Shareholders' equity		
Share capital	3,991,485	3,991,485
Capital surplus	3,401,485	3,401,485
Retained earnings	14,319,031	13,453,974
Treasury shares	(1,488,954)	(1,372,242)
Total shareholders' equity	20,223,049	19,474,704
Share acquisition rights	156,403	156,367
Non-controlling interests	2,044,703	1,718,010
Total net assets	22,424,155	21,349,082
Total liabilities and net assets	29,398,045	27,789,139

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Thousands of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Net sales	2,741,715	2,800,538
Cost of sales	710,097	726,323
Gross profit	2,031,617	2,074,214
Selling, general and administrative expenses	768,627	740,073
Operating profit	1,262,990	1,334,140
Non-operating income		
Interest income	34,273	43,036
Share of profit of entities accounted for using equity method	-	26,962
Other	2,762	8,100
Total non-operating income	37,035	78,099
Non-operating expenses		
Share of loss of entities accounted for using equity method	5,718	-
Total non-operating expenses	5,718	-
Ordinary profit	1,294,308	1,412,240
Extraordinary losses		
Loss on retirement of non-current assets	-	610
Loss on extinguishment of share-based remuneration expenses	-	9,532
Total extraordinary losses	-	10,143
Profit before income taxes	1,294,308	1,402,097
Income taxes	402,578	454,160
Profit	891,729	947,936
Profit (loss) attributable to non-controlling interests	26,587	(5,325)
Profit attributable to owners of parent	865,142	953,262

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Thousands of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	891,729	947,936
Comprehensive income	891,729	947,936
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	865,142	953,262
Comprehensive income attributable to non-controlling interests	26,587	(5,325)