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August 10, 2026

TEMONA. Inc.
Earnings Report for the Third Quarter of the Fiscal Year Ending September 30, 2026 [Japanese GAAP] (Consolidated)

Stock listings: Tokyo Stock Exchange
Securities code: 3985
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Scheduled dates Dividend payout: —
Supplementary materials to financial results available: Yes
Quarterly earnings presentation held: No

(Amounts rounded down to the nearest million yen)

1. Consolidated Financial Results for the Nine Months Ended June 30, 2026 (October 1, 2025 to June 30, 2026)

(1) Operating Results (Total)

(Percentage figures represent year-on-year changes)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of the parent	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Nine months ended Jun. 30, 2026	1,338	(3.0)	(29)	—	(35)	—	(40)	—
Nine months ended Jun. 30, 2025	1,379	0.7	132	—	130	—	87	—

Note: Comprehensive income Nine months ended Jun. 30, 2026: ¥(40) million [-%]
Nine months ended Jun. 30, 2025: ¥88 million [-%]

	Basic earnings per share	Diluted earnings per share
	¥	¥
Nine months ended Jun. 30, 2026	(3.78)	—
Nine months ended Jun. 30, 2025	8.18	8.17

Note: Although there are residual securities outstanding, diluted earnings per share for the nine months ended Jun. 30, 2026 is omitted here, as the Company recorded net loss per share for the period.

(2) Financial Position

	Total assets	Net assets	Equity ratio
	¥ million	¥ million	%
As of Jun. 30, 2026	2,099	723	33.4
As of Sep. 30, 2025	1,766	767	42.0

Reference: Total shareholders' equity: Jun. 30, 2026: ¥700 million
Sep. 30, 2025: ¥741 million

2. Dividends

	Annual dividends per share				
	End-first quarter	End-second quarter	End-third quarter	Fiscal year-end	Annual total
	¥	¥	¥	¥	¥
FY Ended Sep. 30, 2025	—	0.00	—	0.00	0.00
FY Ending Sep. 30, 2026	—	0.00	—		
FY Ending Sep. 30, 2026 (Forecast)				0.00	0.00

Note: No changes were made to the latest release of dividend forecasts.

3. Consolidated Earnings Forecast for the Fiscal Year Ending September 30, 2026 (October 1, 2025 to September 30, 2026)

(Percentage figures represent year-on-year changes)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of the parent		Basic earnings per share
	¥ million	%	¥ million	%	¥ million	%	¥ million	%	¥
Full year	2,025	10.5	60	(61.5)	49	(67.4)	41	(43.8)	3.86

Note: No changes were made to the latest release of consolidated earnings forecasts.

Notes

(1) Significant changes in the scope of consolidation during the period : No

New: - (Name) -

Excluded: - (Name) -

(2) Use of accounting methods specific to preparation of the quarterly consolidated financial statements: Yes

Note: For details, please see "(Use of accounting methods specific to preparation of the quarterly consolidated financial statements)" under "(3) Notes on the Consolidated Financial Statements" on page 11 in section "2. Consolidated Financial Statements and Main Notes" in the Accompanying Materials.

(3) Changes in accounting policy, changes in accounting estimates, and retrospective restatement:

1) Changes in accordance with amendments to accounting standards:	None
2) Changes other than the above 1):	None
3) Changes in accounting estimates:	None
4) Retrospective restatement:	None

(4) Number of shares issued (common stock)

1) Number of shares issued at end of period (treasury shares included):	Jun. 30, 2026	11,438,920 shares	Sep. 30, 2025	11,438,920 shares
2) Number of shares held in treasury at end of period:	Jun. 30, 2026	737,617 shares	Sep. 30, 2025	739,217 shares
3) Average number of shares outstanding during the period:	Jun. 30, 2026	10,700,783 shares	Jun. 30, 2025	10,683,598 shares

Note: The Company has introduced a "Board Benefit Trust" and an "Employee Stock Ownership Plan Trust". The Company's shares held by these trusts (September 30, 2025: 738,400 shares, June 30, 2026: 736,800 shares) are included in the number of treasury shares.

* Reviews of the accompanying quarterly consolidated financial statements by certified public accountants or the accounting auditor : N/A

*Appropriate Use of Earnings Forecasts and Other Important Information

The above forecasts, which constitute forward-looking statements, are based on information available to the Company as of the date of the release of this document.

These forward-looking statements are not guarantees of future performance, and actual results may differ materially from those expressed or implied herein due to a range of factors. For the assumptions underlying the forecasts herein and other notice on the use of earnings forecasts, please refer to "(3) Consolidated Earnings Forecast and Other Forward-Looking Statements" on page 6 in section "1.Explanation of Operating Results and Financial Position" in the Accompanying Materials.

(Supplementary materials to quarterly financial results)

Supplementary materials to the quarterly financial results (Fact Sheets) will be posted on the Company's website on August 10, 2026.

Contents

1. Explanation of Operating Results and Financial Position

(1) Operating Results

Forward-looking statements in this document are based on information available as of June 30, 2026.

In the nine months ended June 30, 2026, the outlook for the Japanese economy remained uncertain primarily due to surging prices in raw materials resulting from the unstable international situation, a downside risk to economic activity due to the impact of U.S. trade policy, and a persistent increase in consumer prices, despite the expectation of a moderate recovery resulting from various policy measures under the improved employment and income situation.

According to the "FY2024 Digital Transaction Environment Improvement Project (Market Research on Electronic Commerce)," for the domestic e-commerce market related to the Group's business, the B2C-EC market size increased 5.1% year on year to 26.1 trillion yen, and the B2B-EC market size rose 10.6% year on year to 514.4 trillion yen in 2024. On the other hand, the e-commerce ratio (*1), which is an indicator of the market penetration of e-commerce, continued to increase, rising to 9.8% for B2C-EC and 43.1% for B2B-EC, and the digitalization of commercial transactions is expected to continue to advance.

In the current economic environment, the Group believes that the key to growth is to continuously contribute to customers' business growth by comprehensively supporting customer subscription businesses, which can secure steady revenue even in the midst of uncertain economic conditions, thereby enabling sustainable growth. Thus, the Group has focused on strengthening its management foundation, including the revision of the cost structure and the improvement of productivity while promoting functional enhancement and sales of existing services that support customers' business growth. The Group is also working to expand new businesses with the aim of creating a new business pillar, without being confined to the scope of its existing operations.

During the nine months ended June 30, 2026, factors contributing to increased revenue included an increase in transaction volume resulting from participation in the commercial flow of the physical store market "BC Mall" utilizing the Subsc-@ service, an increase in customers for which system engineering services are provided, and the expansion of the FinTech Business; however, net sales decreased to 1,338,495 thousand yen, down 3.0% year on year, due to factors such as a decline in contract development revenue including customization for "Subsc-Store," and the impact of system failures caused by unauthorized access to "Tamago Repeat."

Cost of sales increased 21.0% year on year to 757,968 thousand yen, mainly due to an increase in the cost of merchandise sourcing and depreciation associated with growth in transactions at the physical store market "BC Mall" and the FinTech Business.

Selling, general and administrative expenses fell 1.9% year on year to 610,048 thousand yen, mainly due to decreases in rent expenses on land and buildings and depreciation associated with relocation of the headquarters and the Fukuoka Office.

As a result, in the nine months ended June 30, 2026, the Group posted an operating loss of 29,520 thousand yen (operating profit of 132,030 thousand yen in the same period of the previous fiscal year). Ordinary loss was 35,113 thousand yen (ordinary profit of 130,083 thousand yen in the same period of the previous fiscal year). Loss attributable to owners of the parent came to 40,413 thousand yen (profit attributable to owners of the parent of 87,344 thousand yen in the same period of the previous fiscal year).

Operating results by business segment are as follows.

(a) E-Commerce Support Business

The E-Commerce Support Business provides systems that make up e-commerce sites specializing in subscription businesses, as well as a range of services related to attracting customers, client services, logistics, etc., that support the operation of subscription businesses.

The following is a breakdown of the revenue generated by each of the services provided by the E-Commerce Support Business.

(Unit: thousands of yen)

Service		Revenue category	Nine months ended June 30, 2025 (October 1, 2024 to June 30, 2025)		Nine months ended June 30, 2026 (October 1, 2025 to June 30, 2026)		Change	Change (%)
			Amount	Weighting (%)	Amount	Weighting (%)		
a	Subsc-Store	Recurring revenue	219,434	20.5	205,625	23.6	(13,809)	(6.3)
		Contract development revenue	106,071	9.9	31,006	3.6	(75,065)	(70.8)
		Other revenue	64,766	6.1	71,274	8.2	6,507	10.0
	Tamago Repeat	Recurring revenue	218,125	20.4	139,320	16.0	(78,805)	(36.1)
		Contract development revenue	9,390	0.9	75	0.0	(9,315)	(99.2)
		Other revenue	21,300	2.0	10,730	1.2	(10,570)	(49.6)
	Subtotal		639,088	59.8	458,031	52.6	(181,057)	(28.3)
b	Payment fees	GMV-linked revenue	321,541	30.1	249,674	28.7	(71,867)	(22.4)
c	Other	Recurring revenue	69,703	6.5	67,221	7.7	(2,481)	(3.6)
		Contract development revenue	11,831	1.1	4,856	0.6	(6,975)	(59.0)
		Other revenue	26,613	2.5	91,543	10.5	64,929	244.0
	Subtotal		108,148	10.1	163,620	18.8	55,472	51.3
Total (a+b+c)			1,068,778	100.0	871,326	100.0	(197,452)	(18.5)

a. Recurring revenue (*2) decreased due to a decline in the total number of service user accounts for Subsc-Store and Tamago Repeat to 586, down 19.7% year on year, and a decline in revenue owing to system failure caused by unauthorized access to Tamago Repeat. Furthermore, contract development revenue (*3), including Subsc-Store customization services, also decreased. Therefore, revenue totaled 458,031 thousand yen, down 28.3% year on year.

b. The gross transaction volume of services provided by the Group totaled 76.3 billion yen, down 17.7% year on year, mainly reflecting decreases in the Subsc-Store and Tamago Repeat service user accounts and lower revenue owing to system failure caused by unauthorized access. GMV-linked revenue (*4) totaled 249,674 thousand yen, down 22.4% year on year.

c. Accounts (corporate contracts) for the Subsc-@ service targeted at physical stores increased to 173, up 2.4% year on year, and Subsc-Store B2B accounts targeted at B2B service providers decreased to 18, down 5.3% year on year. As a result, recurring revenue decreased to 67,221 thousand yen, down 3.6% year on year. Meanwhile, other revenue increased to 91,543 thousand yen, up 244.0% year-on-year, due to factors such as increased transaction volume resulting from participation in the commercial flow of the physical store market "BC Mall" utilizing the Subsc-@ service. As a result, revenue from other services totaled 163,620 thousand yen, up 51.3% year on year.

As a result of the above factors, revenue from the E-Commerce Support Business came to 871,326 thousand yen, down 18.5% year on year, and segment loss was 55,588 thousand yen (segment profit of 125,385 thousand yen in the same period of the previous fiscal year).

(b) Engineering Business

The Engineering Business operated by Sackle Inc. provides contract services for system development and system engineering services that provide customers with software engineer skills.

Revenue increased 12.1% year on year to 346,438 thousand yen, owing to the increase in customers for which system engineering services are provided. Segment profit amounted to 4,025 thousand yen (down 82.9% compared with the same period of the previous fiscal year).

(c) Fintech Business

The Fintech Business operated by Subscription Solutions Co., Ltd. provides services such as Subsc-Credit, which is a subscription-type financing service.

Revenue from the Fintech Business came to 120,731 thousand yen (2,004 thousand yen in the same period of the previous fiscal year), and segment profit was 10,966 thousand yen (segment loss of 19,694 thousand yen in the same period of the previous fiscal year).

*1 E-commerce ratio: The ratio of B2C/B2B e-commerce transaction value to total B2C/B2B market transaction value.
*2 Recurring revenue: Revenue from services that charge a fixed monthly fee.
*3 Contract development revenue: Revenue from contract development, such as customization of the Company’s system.
*4 GMV-linked revenue: Revenue from services with variable fees linked to client GMV.

(2) Financial Position

(Assets)

Consolidated assets as of June 30, 2026, totaled 2,099,194 thousand yen, a 333,039 thousand yen increase from September 30, 2025. This was mainly due to the expansion of the FinTech Business, which led to an increase of 500,147 thousand yen in assets for lease and a decrease of 203,312 thousand yen in cash and deposits.

(Liabilities)

Consolidated liabilities as of June 30, 2026, totaled 1,376,154 thousand yen, a 377,630 thousand yen increase from September 30, 2025. This was mainly due to an increase of 106,844 thousand yen in accounts payable and an increase of 140,154 thousand yen in long-term borrowings (including the current portion of long-term borrowings) from the purchase of assets for lease in the FinTech Business.

(Net assets)

Consolidated net assets as of June 30, 2026, totaled 723,040 thousand yen, a 44,590 thousand yen decrease from September 30, 2025. This decrease mainly reflects a 40,413 thousand yen decrease in retained earnings.

(3) Consolidated Earnings Forecast and Other Forward-looking Statements

The Company’s consolidated earnings forecast for the fiscal year ending September 30, 2026, is unchanged from the forecast included in the "Notice Regarding the Release of Consolidated Earnings Forecasts," announced on January 13, 2026.

2. Consolidated Financial Statements and Main Notes

(1) Consolidated Balance Sheet

(Unit: thousands of yen)

	As of September 30, 2025	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	1,231,502	1,028,189
Accounts receivable - trade and contract assets	158,076	146,488
Other	114,768	183,349
Allowance for doubtful accounts	(1,849)	(1,947)
Total current assets	1,502,497	1,356,079
Non-current assets		
Property, plant and equipment		
Rental assets	27,464	527,611
Other	29,994	24,928
Total tangible assets	57,459	552,540
Intangible assets		
Software	2,636	1,636
Goodwill	161,790	143,124
Total intangible assets	164,426	144,760
Investments and other assets		
Investment securities	2,250	2,250
Deferred tax assets	5,192	9,949
Other	39,150	37,718
Allowance for doubtful accounts	(4,821)	(4,103)
Total investments and other assets	41,771	45,814
Total non-current assets	263,657	743,115
Total assets	1,766,154	2,099,194

(Unit: thousands of yen)

	As of September 30, 2025	As of June 30, 2026
Liabilities		
Current liabilities		
Accounts payable-trade	67,226	174,070
Short-term loans payable	200,000	250,000
Current portion of long-term loans payable	129,548	190,895
Income taxes payable	38,465	16,354
Other	170,308	182,681
Total current liabilities	605,548	814,000
Non-current liabilities		
Long-term loans payable	384,899	463,706
Provision for share awards	2,848	1,709
Other	5,228	96,738
Total non-current liabilities	392,975	562,153
Total liabilities	998,524	1,376,154
Net assets		
Shareholders' equity		
Capital stock	386,921	386,921
Capital surplus	378,473	377,598
Retained earnings	555,124	514,710
Treasury shares	(579,401)	(578,261)
Total shareholders’ equity	741,117	700,968
Stock acquisition rights	23,517	22,072
Non-controlling interests	2,994	—
Total net assets	767,630	723,040
Total liabilities and net assets	1,766,154	2,099,194

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

Consolidated Statement of Income

Consolidated cumulative period-third quarter

(Unit: thousands of yen)

	Nine months ended June 30, 2025 (October 1, 2024 to June 30, 2025)	Nine months ended June 30, 2026 (October 1, 2025 to June 30, 2026)
Net sales	1,379,894	1,338,495
Cost of sales	626,182	757,968
Gross profit	753,712	580,527
Selling, general and administrative expenses	621,682	610,048
Operating profit (loss)	132,030	(29,520)
Non-operating income		
Interest income	532	1,216
Dividend income	225	225
Contract service income	366	270
Gain on sales of goods	714	57
Difference in consumption tax payable under the simplified taxation system	2,495	—
Other	107	648
Total non-operating income	4,442	2,416
Non-operating expenses		
Interest expenses	5,816	8,009
Organization expenses	571	—
Total non-operating expenses	6,388	8,009
Ordinary profit (loss)	130,083	(35,113)
Extraordinary income		
Gain on reversal of asset retirement obligations	980	—
Gain on reversal of share acquisition rights	7,422	1,445
Gain on sale of investment securities	4,523	—
Subsidy income	—	34,500
Insurance income	—	35,409
Total extraordinary income	12,926	71,354
Extraordinary losses		
System failure response expenses	—	65,452
Total extraordinary losses	—	65,452
Profit (Loss) before income taxes	143,010	(29,211)
Income taxes	54,776	11,472
Profit (Loss) for the period	88,233	(40,683)
Profit (Loss) attributable to non-controlling interests	889	(270)
Profit (Loss) attributable to owners of the parent	87,344	(40,413)

Consolidated Statement of Comprehensive Income

Consolidated cumulative period-third quarter

(Unit: thousands of yen)

	Nine months ended June 30, 2025 (October 1, 2024 to June 30, 2025)	Nine months ended June 30, 2026 (October 1, 2025 to June 30, 2026)
Profit (Loss) for the period	88,233	(40,683)
Comprehensive income	88,233	(40,683)
Comprehensive income attributable to:		
Comprehensive income attributable to owners of the parent	87,344	(40,413)
Comprehensive income attributable to non-controlling interests	889	(270)

(3) Notes on the Consolidated Financial Statements

(Notes on the going-concern assumption)

Not applicable.

(Notes on significant changes in the amount of shareholders' equity)

Not applicable.

(Use of accounting methods specific to preparation of the quarterly consolidated financial statements)

(Calculation of tax expenses)

Tax expenses are calculated by reasonably estimating the effective tax rate after application of tax effect accounting to profit before income taxes for the fiscal year (including the nine months ended of the fiscal year ending September 30, 2026), and multiplying profit before income taxes by this estimated effective tax rate. In case the estimating the effective tax rate is significantly unreasonable, the Company calculates tax expenses using the statutory tax rate.

(Additional Information)

(Recording of system failure response expenses)

Expenses of 65,452 thousand yen incurred in response to the system failure caused by unauthorized third-party access on October 24, 2025, have been recorded as "System failure response expenses" under extraordinary losses. These expenses comprise mainly investigation expenses paid to external specialists and those related to system restoration work.

(Segment information, etc.)

Segment information

I. Nine Months Ended June 30, 2025 (October 1, 2024 to June 30, 2025)

1. Net sales and income/loss by reportable segment

(Unit: thousands of yen)

	Reportable segment				Adjustments (note 1)	Reported in consolidated statement of income (note 2)
	E-Commerce Support Business	Engineering Business	Fintech Business	Total		
Net sales						
Sales to external customers	1,068,778	309,111	2,004	1,379,894	—	1,379,894
Intersegment sales or transfers	27,615	164,809	—	192,424	(192,424)	—
Total	1,096,394	473,920	2,004	1,572,318	(192,424)	1,379,894
Segment income (loss)	125,385	23,601	(19,694)	129,293	2,737	132,030

Notes: 1. Adjustments for segment income (loss) includes 2,737 thousand yen of intersegment transactions elimination.

2. Segment income (loss) is adjusted based on operating profit reported in the quarterly consolidated statement of income for the quarterly period.

2. Impairment losses or goodwill on non-current assets by reportable segment

Not applicable.

II. Nine Months Ended June 30, 2026 (October 1, 2025 to June 30, 2026)

1. Net sales and income/loss by reportable segment

(Unit: thousands of yen)

	Reportable segment				Adjustments (note 1)	Reported in consolidated statement of income (note 2)
	E-Commerce Support Business	Engineering Business	Fintech Business	Total		
Net sales						
Sales to external customers	871,326	346,438	120,731	1,338,495	—	1,338,495
Intersegment sales or transfers	2,112	226,268	—	228,381	(228,381)	—
Total	873,439	572,706	120,731	1,566,877	(228,381)	1,338,495
Segment income (loss)	(55,588)	4,025	10,966	(40,597)	11,076	(29,520)

Notes: 1. Adjustments for segment income (loss) includes 11,076 thousand yen of intersegment transactions elimination.

2. Segment income (loss) is adjusted based on operating loss reported in the consolidated statement of income for the corresponding period.

2. Impairment losses or goodwill on non-current assets by reportable segment

Not applicable.

3. Matters related to changes in the reportable segment

Following the establishment of Subscription Solutions Co., Ltd. in the previous fiscal year, the Group’s business domain expanded, and accordingly, the FinTech Business segment has been added from the previous fiscal year.

Segment information for the first nine months of the previous fiscal year has been prepared based on the revised segment classification.

(Notes to Statements of Cash Flows)

Quarterly consolidated statements of cash flows for the nine months ended June 30, 2026, have not been prepared. Depreciation (including amortization related to intangible assets excluding goodwill) for the nine months ended June 30, 2026 and amortization of goodwill are as follows.

	Nine months ended June 30, 2025 (October 1, 2024 to June 30, 2025)	Nine months ended June 30, 2026 (October 1, 2025 to June 30, 2026)
Depreciation	15,333thousand yen	63,932thousand yen
Amortization of goodwill	22,986thousand yen	18,666thousand yen

(Significant subsequent events)

Not applicable.