Translation

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Summary of Consolidated Financial Results for the Year Ended June 30, 2026 (Based on Japanese GAAP)

August 14, 2026

Company name:	Solvvy Inc.		
Stock exchange listing:	Tokyo		
Stock code:	7320 URL https://solvvy.co.jp/		
Representative:	Representative director and president	Yoshitaka Adachi	
Inquiries:	Senior ExecutiveOfficer, General Manager of Administration Headquarters	Atsushi Yoshikawa	TEL 03-6276-0401

Scheduled date of ordinary general meeting of shareholders: September 25, 2026
Scheduled date to file Securities Report: September 24, 2026
Scheduled date to commence dividend payments: September 28, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results meeting: Yes (for institutional investors and analysts)

(Amounts less than one million yen are rounded down)

1. Consolidated financial results for the year ended June 30, 2026 (from July 1, 2025 to June 30, 2026)

(1) Consolidated operating results

Percentages indicate year-on-year changes

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Year ended June 30, 2026	7,679	14.5	1,860	14.8	2,552	29.1	1,743	–
Year ended June 30, 2025	6,705	25.1	1,620	30.6	1,977	30.7	(628)	–

	Earnings per share	Diluted earnings per share	Profit attributable to owners of parent/equity	Ordinary profit/total assets	Operating profit/net sales
	Yen	Yen	%	%	%
Year ended June 30, 2026	153.70	–	36.0	8.0	24.2
Year ended June 30, 2025	(56.95)	–	(17.5)	7.3	24.2

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of June 30, 2026	34,423	5,535	16.0	497.81
As of June 30, 2025	29,619	4,190	14.1	361.96

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Year ended June 30, 2026	1,673	(377)	(1,118)	3,600
Year ended June 30, 2025	2,099	(1,342)	(549)	3,413

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Dividend payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Year ended June 30, 2025	–	0.00	–	28.00	28.00	161	–	4.2
Year ended June 30, 2026	–	10.00	–	10.00	20.00	223	13.0	4.7
Year ending June 30, 2027 (Forecast)	–	15.00	–	15.00	30.00		19.3	

3. Forecast of consolidated financial results for the year ending June 30, 2027 (from July 1, 2026 to June 30, 2027)

Percentages indicate year-on-year changes

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending December 31, 2026	3,350	2.3	680	22.0	1,080	3.4	706	1.1	62.23
Full year	8,000	4.2	1,900	2.1	2,700	5.8	1,765	1.2	155.58

4. Notes

(1) Significant changes in the scope of consolidation during the year ended June 30, 2026: No

(2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations: No

Changes in accounting policies due to other reasons: No

Changes in accounting estimates: No

Restatement of prior period financial statements: No

(3) Number of issued shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	11,997,254 shares	As of June 30, 2025	11,997,254 shares

Number of treasury shares at the end of the period

As of June 30, 2026	920,000 shares	As of June 30, 2025	476,500 shares

Average number of shares during the period

Year ended June 30, 2026	11,344,597 shares	Year ended June 30, 2025	11,028,949 shares

Consolidated financial statements
Consolidated balance sheets

(Thousands of yen)

	As of June 30, 2025	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	3,298,764	3,528,340
Accounts receivable - trade	2,515,669	4,821,421
Prepaid expenses	908,833	1,016,536
Advances paid	2,274,838	2,794,753
Other	696,122	786,640
Total current assets	9,694,227	12,947,692
Non-current assets		
Property, plant and equipment		
Buildings	113,445	119,079
Accumulated depreciation	(40,555)	(50,969)
Buildings, net	72,889	68,109
Land	1,339	1,339
Leased assets	19,266	19,266
Accumulated depreciation	(10,275)	(14,128)
Leased assets, net	8,990	5,137
Construction in progress	88,458	106,717
Other	108,338	105,453
Accumulated depreciation	(74,687)	(75,215)
Other, net	33,651	30,237
Total property, plant and equipment	205,330	211,542
Intangible assets		
Goodwill	16,043	12,341
Other	632,039	678,953
Total intangible assets	648,083	691,294
Investments and other assets		
Investment securities	6,207,125	6,869,174
Investments in capital	200,020	200,000
Guarantee deposits	2,154	290
Long-term prepaid expenses	4,382,962	5,235,632
Investment property	7,262,251	7,540,749
Accumulated depreciation	(246,481)	(335,542)
Investment property, net	7,015,770	7,205,207
Other	1,263,332	1,062,100
Total investments and other assets	19,071,365	20,572,405
Total non-current assets	19,924,779	21,475,242
Deferred assets		
Business commencement expenses	517	517
Total deferred assets	517	517
Total assets	29,619,524	34,423,452

(Thousands of yen)

	As of June 30, 2025	As of June 30, 2026
Liabilities		
Current liabilities		
Accounts payable - trade	121,216	138,695
Current portion of long-term borrowings	480,498	130,360
Lease liabilities	4,238	4,238
Income taxes payable	13,263	424,400
Unearned revenue	2,429,236	2,801,494
Deposits received	511,659	588,268
Provision for bonuses	193,255	227,470
Provision for loss on guarantee	1,336,795	227,184
Other	507,548	865,058
Total current liabilities	5,597,711	5,407,171
Non-current liabilities		
Long-term borrowings	1,792,682	1,990,911
Lease liabilities	5,651	1,412
Long-term unearned revenue	12,612,846	15,242,986
Long-term deposits received	5,062,961	5,708,270
Provision for point card certificates	10,424	12,584
Other	346,371	524,885
Total non-current liabilities	19,830,937	23,481,051
Total liabilities	25,428,648	28,888,222
Net assets		
Shareholders' equity		
Share capital	212,336	212,336
Capital surplus	2,771,567	2,810,359
Retained earnings	1,891,014	3,360,735
Treasury shares	(700,776)	(1,389,445)
Total shareholders' equity	4,174,141	4,993,986
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	(4,023)	520,477
Total accumulated other comprehensive income	(4,023)	520,477
Non-controlling interests	20,757	20,765
Total net assets	4,190,876	5,535,229
Total liabilities and net assets	29,619,524	34,423,452

Consolidated statements of income and consolidated statements of comprehensive income
Consolidated statements of income

(Thousands of yen)

	Fiscal year ended June 30, 2025	Fiscal year ended June 30, 2026
Net sales	6,705,733	7,679,206
Cost of sales	1,897,879	2,029,572
Gross profit	4,807,853	5,649,634
Selling, general and administrative expenses	3,187,400	3,789,227
Operating profit	1,620,453	1,860,407
Non-operating income		
Interest income	61,824	92,608
Dividend income	12,955	9,784
Gain on sale of securities	44,068	111,684
Rental income from investment property	322,372	321,846
Gain on sales of investment property	116,196	157,824
Other	61,631	221,752
Total non-operating income	619,048	915,500
Non-operating expenses		
Interest expenses	22,584	26,322
Loss on sale of securities	12,088	9
Rent expenses of real estate for investment	199,796	187,358
Other	27,909	10,145
Total non-operating expenses	262,379	223,835
Ordinary profit	1,977,122	2,552,071
Extraordinary losses		
Loss on valuation of investment securities	5,779	9,276
Loss on guarantees	2,797,637	–
Loss on retirement of non-current assets	11,103	66,866
Reorganization cost	14,416	–
Other	5,924	–
Total extraordinary losses	2,834,861	76,142
Profit (loss) before income taxes	(857,738)	2,475,929
Income taxes - current	60,612	423,569
Income taxes - deferred	(290,314)	308,643
Total income taxes	(229,702)	732,213
Profit (loss)	(628,036)	1,743,715
Profit attributable to non-controlling interests	128	7
Profit (loss) attributable to owners of parent	(628,165)	1,743,708

Consolidated statements of comprehensive income

(Thousands of yen)

	Fiscal year ended June 30, 2025	Fiscal year ended June 30, 2026
Profit (loss)	(628,036)	1,743,715
Other comprehensive income		
Valuation difference on available-for-sale securities	(191,025)	524,500
Total other comprehensive income	(191,025)	524,500
Comprehensive income	(819,061)	2,268,216
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(819,190)	2,268,208
Comprehensive income attributable to non-controlling interests	128	7

Consolidated statements of changes in equity

Fiscal year ended June 30, 2025

(Thousands of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	212,336	198,689	2,594,544	(187,307)	2,818,263
Changes during period					
Issuance of new shares		2,493,966			2,493,966
Profit (loss) attributable to owners of parent			(628,165)		(628,165)
Dividends of surplus			(75,364)		(75,364)
Purchase of treasury shares				(700,910)	(700,910)
Disposal of treasury shares		78,910		187,442	266,352
Net changes in items other than shareholders' equity					
Total changes during period	–	2,572,877	(703,530)	(513,468)	1,355,878
Balance at end of period	212,336	2,771,567	1,891,014	(700,776)	4,174,141

	Accumulated other comprehensive income		Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Total accumulated other comprehensive income		
Balance at beginning of period	187,001	187,001	–	3,005,264
Changes during period				
Issuance of new shares				2,493,966
Profit (loss) attributable to owners of parent				(628,165)
Dividends of surplus				(75,364)
Purchase of treasury shares				(700,910)
Disposal of treasury shares				266,352
Net changes in items other than shareholders' equity	(191,025)	(191,025)	20,757	(170,267)
Total changes during period	(191,025)	(191,025)	20,757	1,185,611
Balance at end of period	(4,023)	(4,023)	20,757	4,190,876

Fiscal year ended June 30, 2026

(Thousands of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	212,336	2,771,567	1,891,014	(700,776)	4,174,141
Changes during period					
Issuance of new shares		8			8
Profit (loss) attributable to owners of parent			1,743,708		1,743,708
Dividends of surplus			(273,986)		(273,986)
Purchase of treasury shares				(688,939)	(688,939)
Disposal of treasury shares		(0)		269	269
The acquisition by the parent company of the parent company shares consolidated subsidiaries held		38,784			38,784
Net changes in items other than shareholders' equity					
Total changes during period	–	38,792	1,469,721	(688,669)	819,845
Balance at end of period	212,336	2,810,359	3,360,735	(1,389,445)	4,993,986

	Accumulated other comprehensive income		Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Total accumulated other comprehensive income		
Balance at beginning of period	(4,023)	(4,023)	20,757	4,190,876
Changes during period				
Issuance of new shares				8
Profit (loss) attributable to owners of parent				1,743,708
Dividends of surplus				(273,986)
Purchase of treasury shares				(688,939)
Disposal of treasury shares				269
The acquisition by the parent company of the parent company shares consolidated subsidiaries held				38,784
Net changes in items other than shareholders' equity	524,500	524,500	7	524,508
Total changes during period	524,500	524,500	7	1,344,353
Balance at end of period	520,477	520,477	20,765	5,535,229

Consolidated statements of cash flows

(Thousands of yen)

	Fiscal year ended June 30, 2025	Fiscal year ended June 30, 2026
Cash flows from operating activities		
Profit (loss) before income taxes	(857,738)	2,475,929
Depreciation	228,610	325,013
Amortization of goodwill	2,468	3,702
Increase (decrease) in allowance for doubtful accounts	(38)	(4)
Increase (decrease) in provision for bonuses	(60,976)	34,215
Increase (decrease) in provision for bonuses for directors (and other officers)	(72,812)	–
Increase (decrease) in provision for point card certificates	3,789	2,160
Increase (decrease) in provision for loss on guarantee	–	(1,109,610)
Interest and dividend income	(74,780)	(102,392)
Interest expenses	22,584	26,322
Foreign exchange losses (gains)	16,651	(35,687)
Loss (gain) on sale of securities	(31,980)	(111,675)
Loss (gain) on sales of real estate for investment	(116,196)	(157,824)
Loss on retirement of non-current assets	11,103	66,866
Loss (gain) on valuation of investment securities	5,779	9,276
Loss on guarantees	2,797,637	–
Reorganization cost	14,416	–
Decrease (increase) in trade receivables	(1,160,578)	(2,320,963)
Increase (decrease) in trade payables	28,416	17,478
Increase (decrease) in unearned revenue	278,135	379,432
Increase (decrease) in long-term unearned revenue	2,104,319	2,630,140
Increase (decrease) in deposits received	(131,091)	76,609
Increase (decrease) in long-term deposits received	490,239	645,309
Increase (decrease) in accounts payable - other	(9,308)	87,783
Decrease (increase) in prepaid expenses	(211,974)	(107,587)
Decrease (increase) in long-term prepaid expenses	(573,773)	(858,866)
Decrease (increase) in advances paid	(233,259)	(519,915)
Other, net	176,156	(12,847)
Subtotal	2,645,799	1,442,864
Interest and dividends received	60,450	79,692
Interest paid	(22,785)	(26,923)
Income taxes paid	(583,465)	(29,769)
Income taxes refund	–	208,102
Net cash provided by (used in) operating activities	2,099,998	1,673,966

(Thousands of yen)

	Fiscal year ended June 30, 2025	Fiscal year ended June 30, 2026
Cash flows from investing activities		
Purchase of property, plant and equipment	(13,453)	(10,608)
Purchase of intangible assets	(370,017)	(374,125)
Purchase of investment securities	(1,280,017)	(422,291)
Proceeds from sale and redemption of investment securities	326,155	647,658
Purchase of investment property	(1,327,058)	(570,667)
Proceeds from sale of investment property	901,279	419,506
Proceeds from refund of guarantee deposits	512,000	–
Purchase of insurance funds	(37,487)	(36,027)
Payments of leasehold deposits	(65,375)	(71,593)
Return of lease deposits	34	1,864
Proceeds from return of investments in capital	10	20
Other, net	11,869	39,039
Net cash provided by (used in) investing activities	(1,342,062)	(377,224)
Cash flows from financing activities		
Proceeds from long-term borrowings	–	254,500
Repayments of long-term borrowings	(356,112)	(406,409)
Repayments of lease liabilities	(4,238)	(4,238)
Purchase of treasury shares	(113,663)	(688,454)
Dividends paid	(75,535)	(273,639)
Net cash provided by (used in) financing activities	(549,549)	(1,118,241)
Effect of exchange rate change on cash and cash equivalents	(6,079)	8,294
Net increase (decrease) in cash and cash equivalents	202,307	186,794
Cash and cash equivalents at beginning of period	2,804,524	3,413,948
Increase in cash and cash equivalents due to share exchange	407,116	–
Cash and cash equivalents at end of period	3,413,948	3,600,742