Solvvy

Translation

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Presentation Materials of Financial Results

Fiscal Year Ended June 2026 (FY2026)

Solvvy Inc. (Tokyo Stock Exchange Growth Market: 7320)

August 14, 2026

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1 [Financial Results] Record-High Sales and Profit Achieved; Ordinary Profit Exceeds Full-Year Plan of ¥2.5 Billion

・・・P.4

- Business expansion in our two core areas (Housing / Renewable Energy) drove performance, achieving record-high sales and profit for the fourth quarter and the full fiscal year
- Delays in the first half caused by our response to GIGA School Program warranty demand were recovered in the second half, achieving substantial YoY increases in sales and profit despite a slight shortfall versus the full-year plan

2 [Strategy] Strategic Expansion into New Business Areas Aimed at Long-Term, Stable Growth

・・・P.10

- Alongside further deepening our two core areas, we are taking on the challenge of expanding into new business areas that can become future growth engines
- Full-scale expansion into the home renovation sector has begun through a capital and business alliance with JACCS Co., Ltd.

3 [Shareholder Returns] Planning a 50% Dividend Increase Based on a Progressive Dividend Policy Targeting a 30% Payout Ratio

・・・P.22

- In FY2026 (ending June 2026), the dividend will be maintained at the previously forecast ¥20 per share annually
- In FY2027 (ending June 2027), an interim dividend will be introduced, bringing the annual dividend forecast to ¥30

01

FY2026 Financial Results

I will explain the financial results for FY2026.

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Record-High Sales and Profit Achieved; Ordinary Profit Exceeds Full-Year Plan of ¥2.5 Billion

- In the fourth quarter as well, business expansion in both of our two core areas (Housing and Renewable Energy) remained strong, achieving record-high sales and profit for both the quarter and the full fiscal year
- Delays in the first half caused by our response to GIGA School Program warranty demand were recovered in the second half, achieving substantial YoY increases in sales and profit despite a slight shortfall versus the full-year plan

Millions of yen	FY2026.6 Q4 Period (2026.4-2026.6)		FY2026.6 Results (2025.7-2026.6)		FY Plan (2025.7-2026.6)	
	Results	YoY	Results	YoY	FY Plan	Progress of FY Plan
Net sales	2,437 Record High	119.1%	7,679 Record High	114.5%	8,200	93.6%
Operating profit	791 Record High	138.2%	1,860 Record High	114.8%	2,100	88.6%
Ordinary profit	929 Record High	150.6%	2,552 Record High	129.1%	2,500	102.1%
Net income attributable to parent company shareholders	664 Record High	-	1,743 Record High	-	1,625	107.3%

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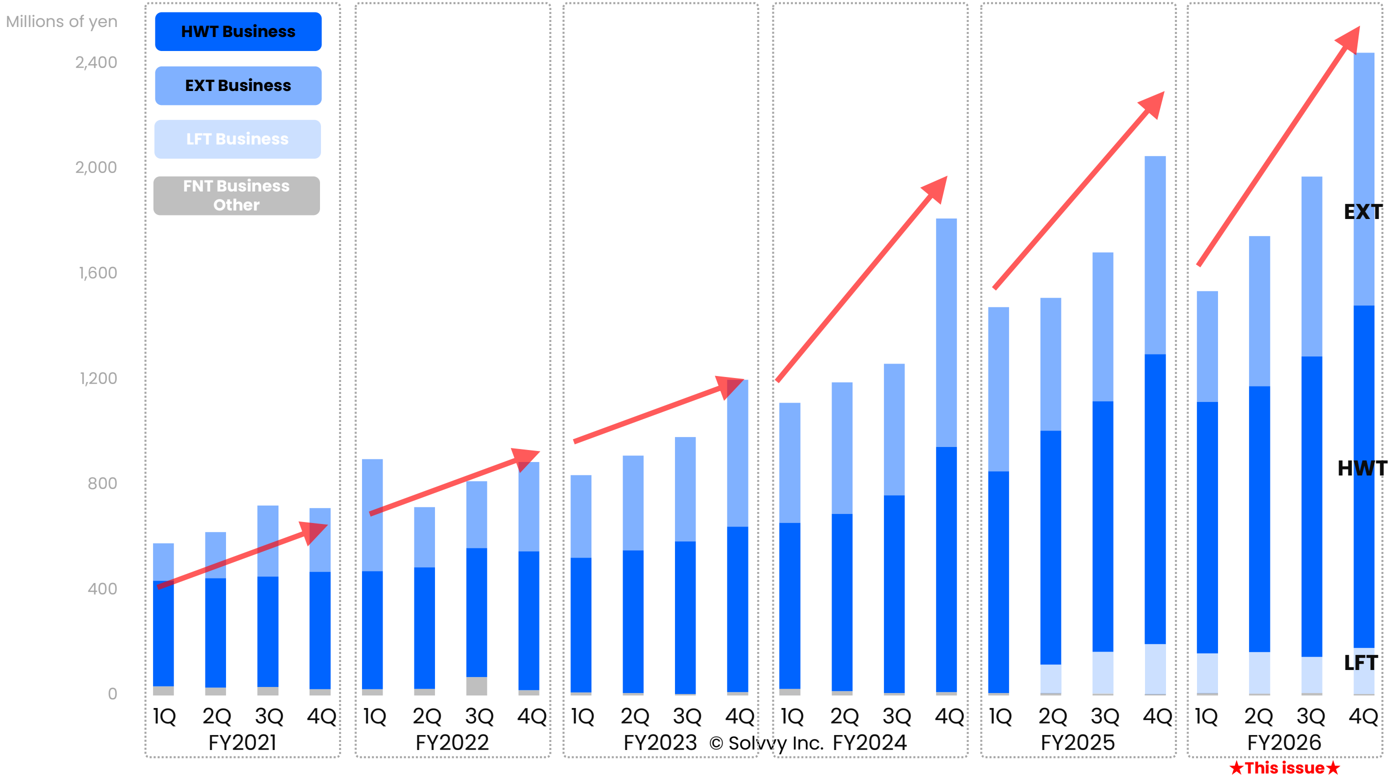
Strong business expansion in our two core areas achieves record-high net sales for both the quarter and the full fiscal year

- Our performance is characteristically weighted toward the second half, driven by factors such as the timing of housing deliveries
- Business expansion in our two core areas (Housing and Renewable Energy) remained strong, achieving record-high net sales for both the quarter and the full fiscal year in line with the annual second-half-weighted trend



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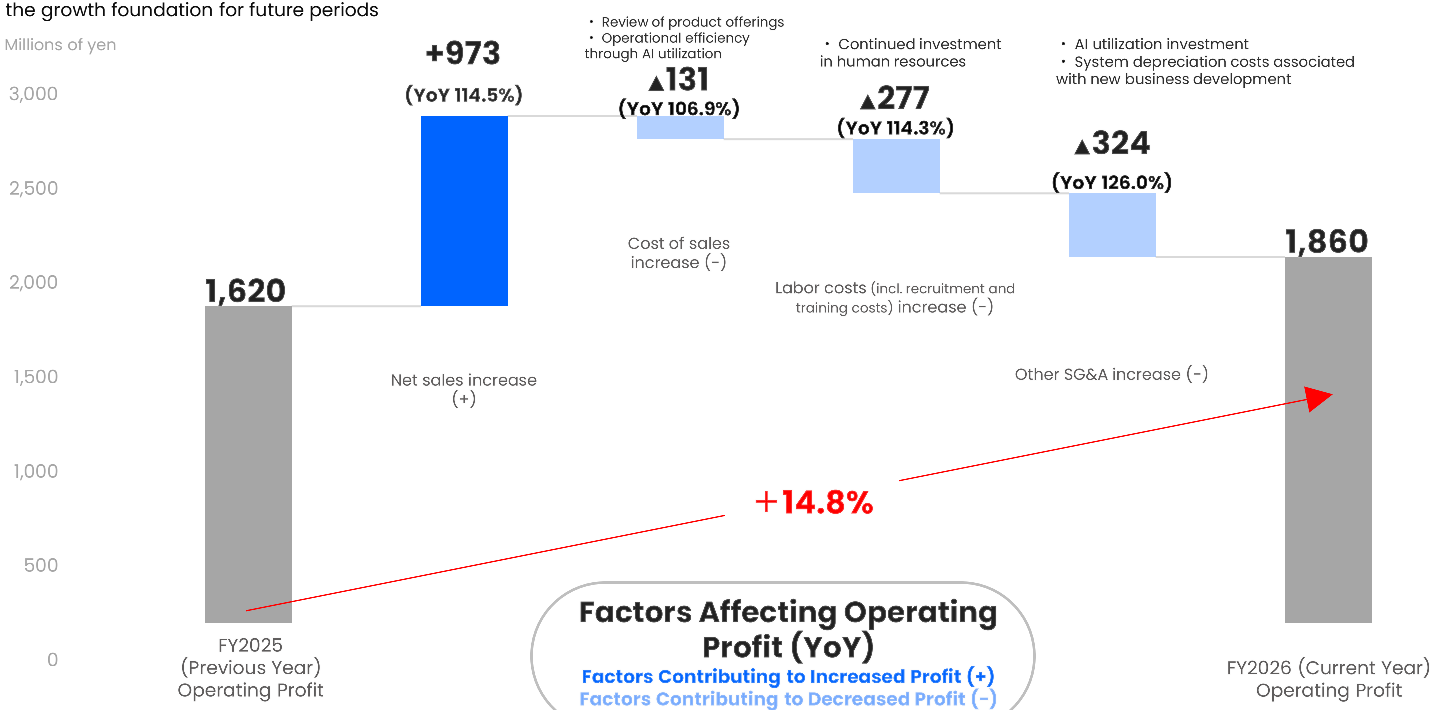
Achieved double-digit profit growth while continuing upfront investments for medium- to long-term stable growth

- Continuing various upfront investments to further expand performance by deepening our two core areas and developing new areas, and to transition to the Tokyo Stock Exchange Prime Market
- Upfront investments centered on digitalization through strengthening human capital and utilizing AI were executed as planned, affecting operating profit progress this period while building the growth foundation for future periods



FY2026 Consolidated Financial Results by Segment

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Business expansion in our two core areas continues to progress well, with all businesses achieving increases in both sales and profit

- In the Housing sector, in addition to strong business expansion, past warranty fee revenue (unearned revenue) is progressively contributing to net sales and operating profit, moving toward a long-term, stable, high-profitability phase
- In the Non-residential sector, despite the impact of delays in the first half, sales and profit grew significantly in the fourth quarter (YoY net sales 127.4% / operating profit 140.0%), achieving increases in both sales and profit for the full fiscal year as well

	FY2026.6 Q4 Period (2026.4-2026.6)		FY2026.6 Results (2025.7-2026.6)		FY Plan (2025.7-2026.6)	
Millions of yen	Results	YoY	Results	YoY	FY Plan	Progress of FY Plan
Net Sales	**2,437**	**119.1%**	**7,679**	**114.5%**	**8,200**	**93.6%**
HomeworthTech Business (Housing)	1,298	118.3%	4,399	116.5%	4,491	98.0%
ExtendTech Business (Non-residential)	957	127.4%	2,626	107.6%	2,777	94.6%
LifeTech Business (SI, etc.)	175	92.2%	620	135.6%	929	66.8%
FinTech Business and Others	5	101.1%	31	103.6%	2	1595.6%
Head office	-	-	-	-	-	-
Operating Profit	**791**	**138.2%**	**1,860**	**114.8%**	**2,100**	**88.6%**
HomeworthTech Business (Housing)	594	122.1%	1,880	127.5%	2,062	91.2%
ExtendTech Business (Non-residential)	737	140.0%	1,832	106.6%	1,923	95.3%
LifeTech Business (SI, etc.)	53	71.6%	172	127.1%	248	69.7%
FinTech Business and Others	2	-	10	-	▲72	-
Head office	▲595	-	▲2,037	-	▲2,061	-

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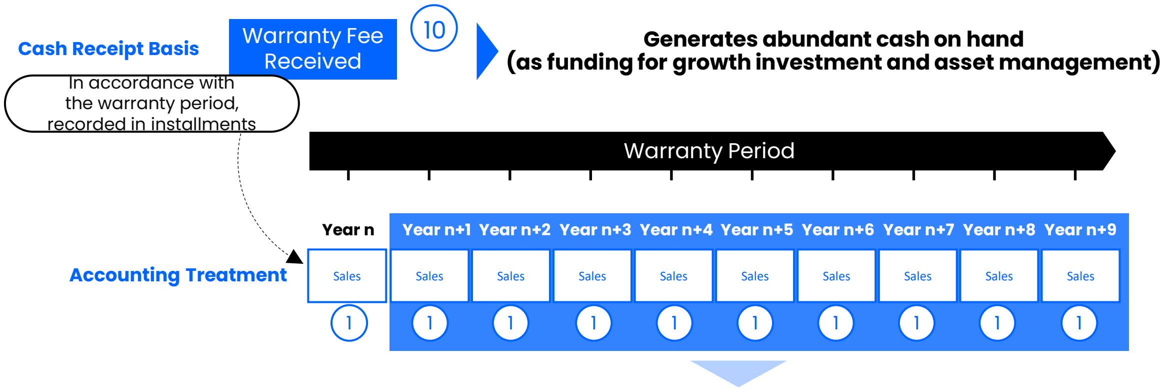
As warranty fees for long-term warranty contracts are recorded in installments, unearned revenue accumulates, achieving a stable revenue structure

For long-term warranty contracts in the HWT business, net sales and cost of sales are recorded proportionally over the warranty period, while SG&A expenses are recorded in a lump sum in the current period — a revenue structure in which profit tends to be squeezed during the business expansion phase.

As the business matures (with an increase in the outstanding balance of warranty contracts), this shifts toward a long-term, stable revenue structure.

For long-term warranty contracts, warranty fee income is received in a lump sum at the time of enrollment, generating abundant funds on hand and enabling active growth investment and asset management.

(Example) Case where a 10-year equipment warranty fee is received in a lump sum in Year n



Recorded as (long-term) unearned revenue on the balance sheet
Similarly, costs (insurance premiums, etc.) are also recorded in installments

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Unearned revenue, representing confirmed future net sales, surpasses ¥17.3 billion*

*Positioned as a key KPI for the HWT business the total of "unearned revenue + long-term unearned revenue," corresponding to unrecorded net sales

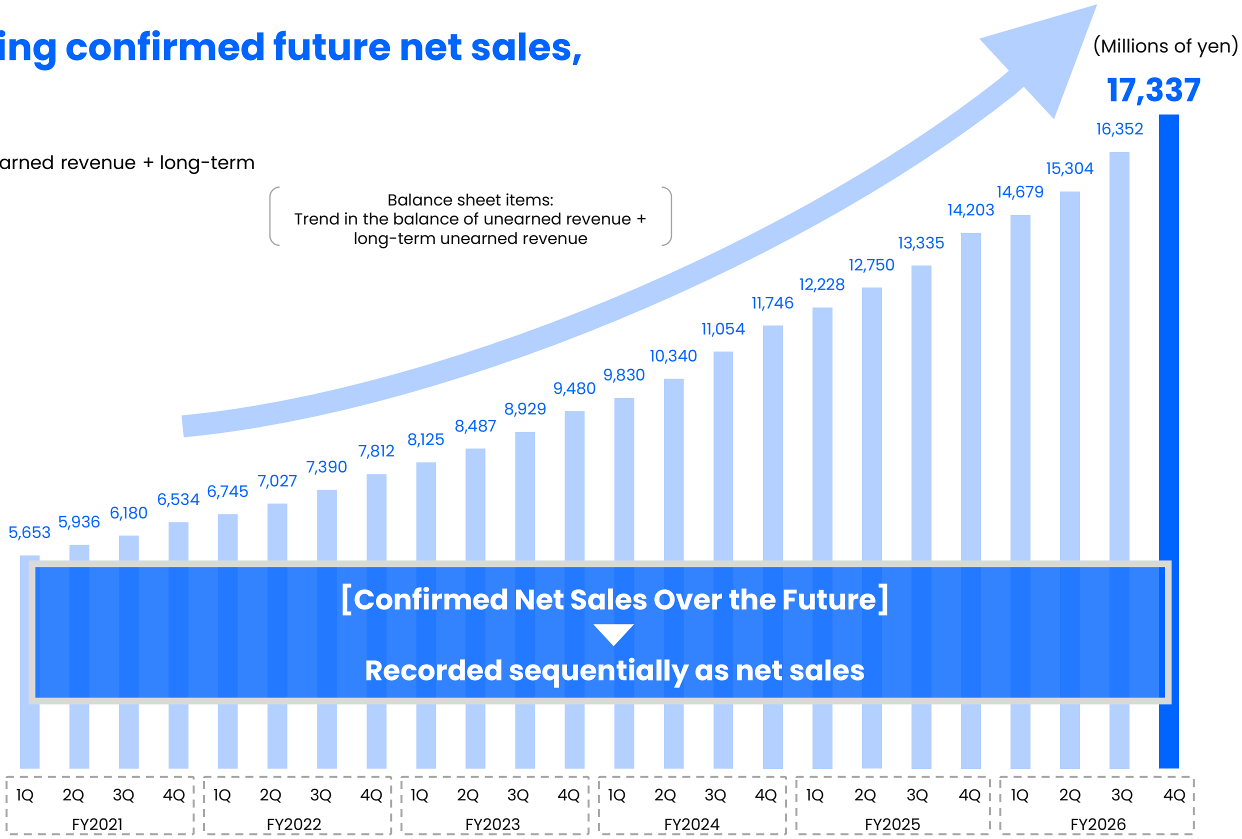
Of our warranty fee income, we record the portion corresponding to the unexpired period as "unearned revenue and long-term unearned revenue" on the balance sheet.

This represents a "stock of revenue" for which future net sales are already confirmed, and as it is recorded sequentially as net sales, it forms a solid foundation that underpins medium- to long-term revenue.

Our equity ratio stands at approximately 16%, which is low compared to typical operating companies; however, this is due to the accounting treatment specific to the warranty business, under which this unearned revenue is recorded as a liability.

Unlike interest-bearing debt, this liability does not involve future cash outflows, and instead serves as a source of funding (on-hand liquidity) for active growth investment.

We recognize that this "cash-first" business model is the very source that drives our sustainable growth.



02

Future Growth Strategy

I will explain an overview of our growth strategy.

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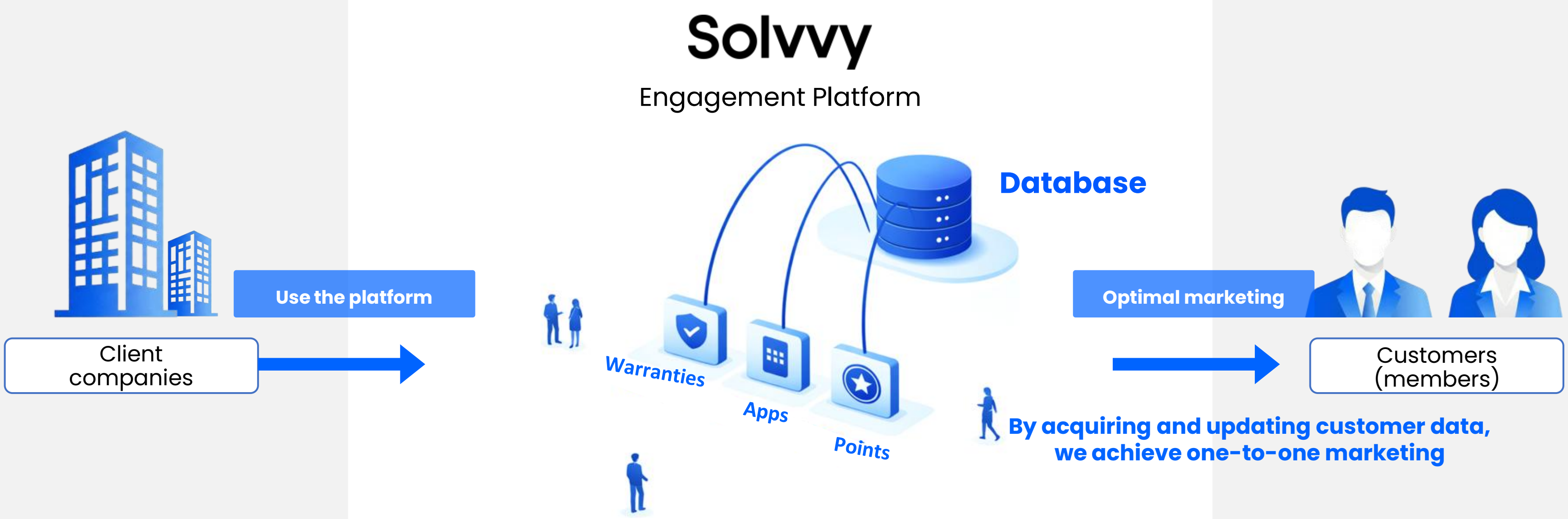
Sales and operation of our proprietary Engagement Platform (membership-based business OS)



Our unique membership-based business OS that deepens the relationship between companies and their customers

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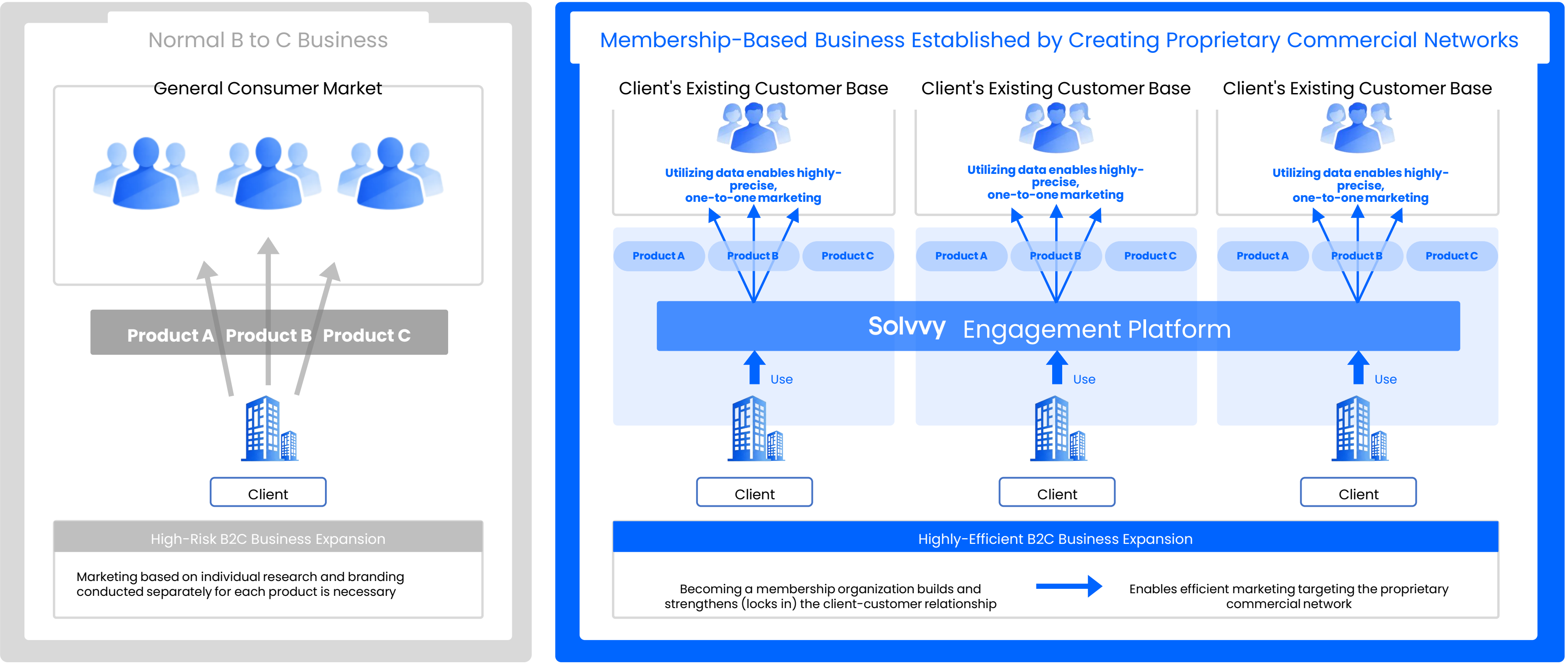
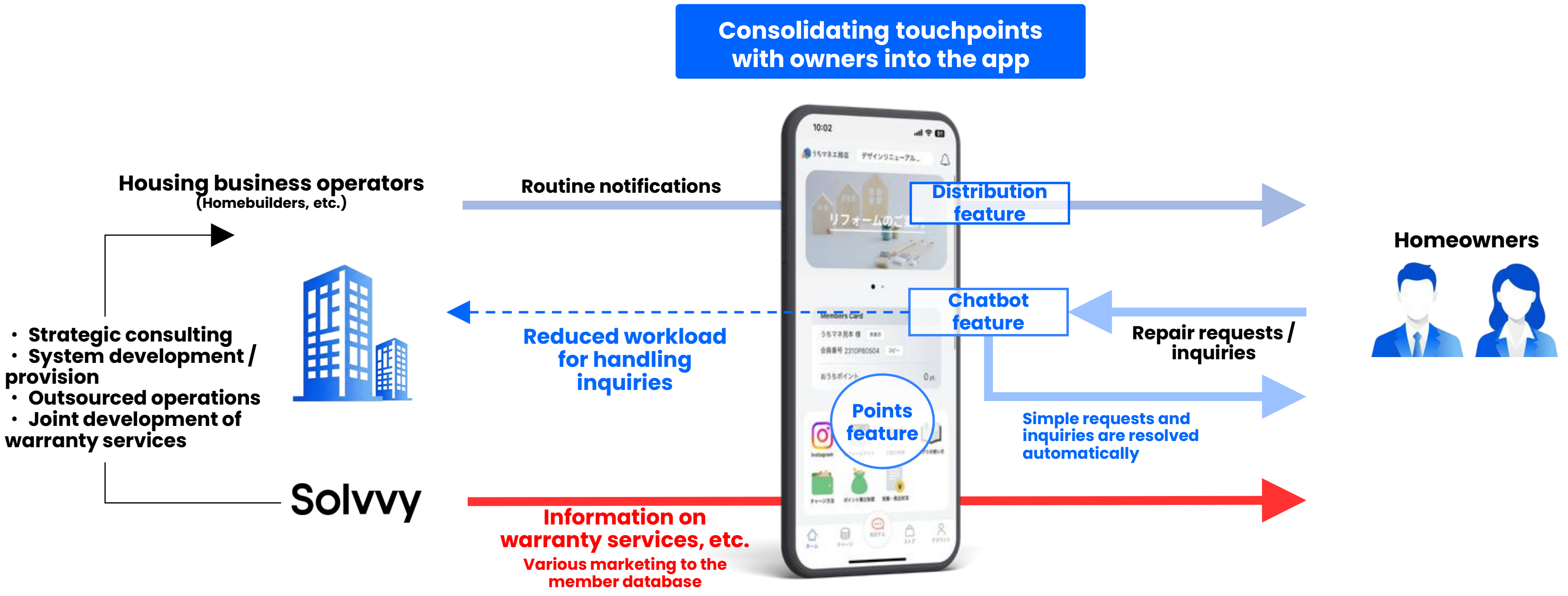
Helping clients form their own proprietary commercial networks enables low-risk, high-precision closed marketing



Using after-sales service as an entry point, we consolidate touchpoints between housing business operators and homeowners, creating marketing opportunities for warranty services



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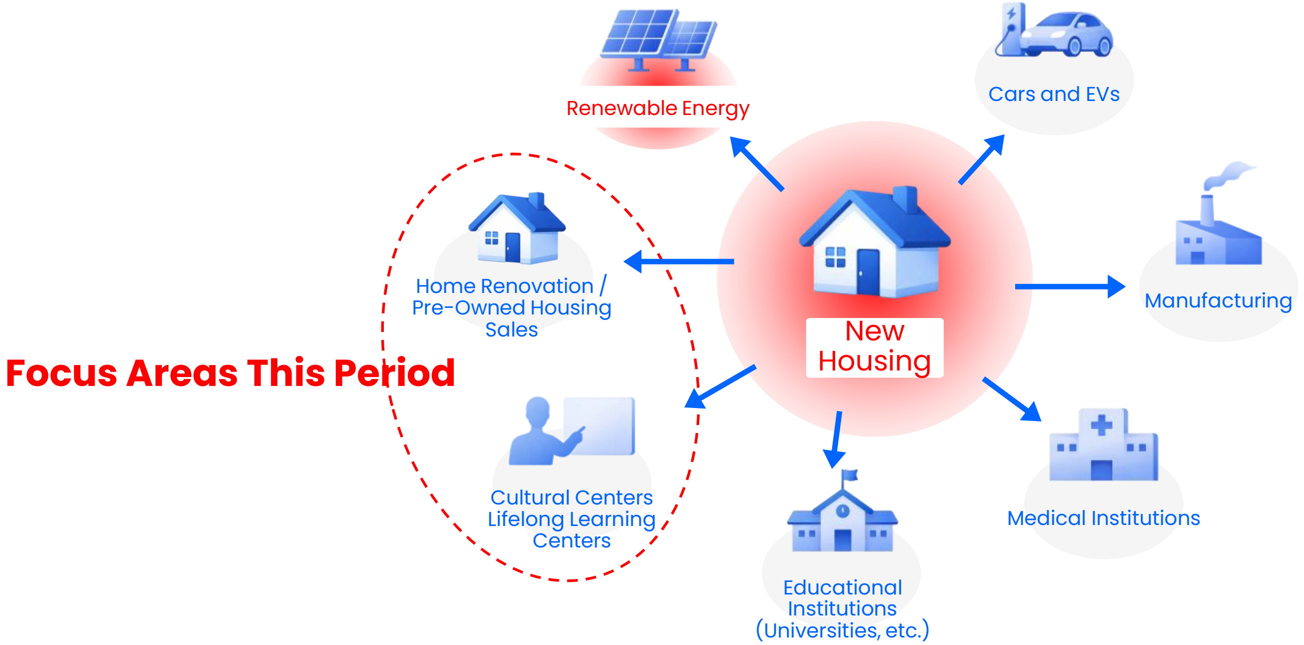
Continuing to take on the challenge of expanding into new areas while further deepening our two core areas

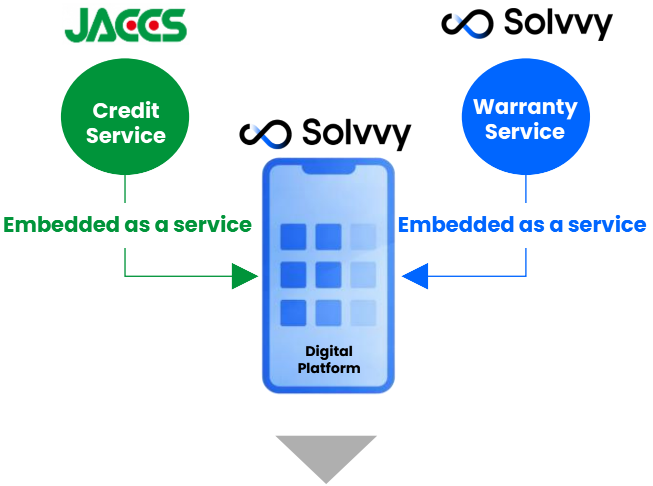


Leveraging our strength in B2B marketing capabilities enables us to explore new businesses (areas) through rapid PDCA cycles

Introducing a DX platform for renovation contracting operations through a capital and business alliance with JACCS Co., Ltd.

‹Contract to be Concluded›

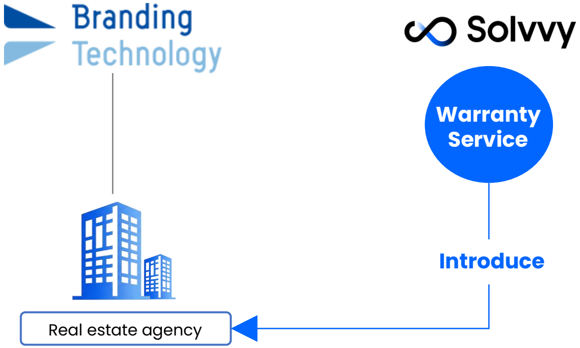
- We are jointly developing a digital platform for the home renovation sector and, through the company's affiliated stores, aim for the seamless implementation of financial and warranty services in home renovation contracting operations
- Through this alliance with a company that boasts a high share in the housing sector, we aim for swift business expansion into the home renovation sector, where social needs are rising amid soaring prices for new homes



JACCS introducing the platform to affiliated stores, we aim to increase the likelihood of use of both companies' core services

Developing real estate agency accounts through a business alliance with Branding Technology Inc.

- Aiming to develop accounts through an alliance with a company that supports the marketing of small and mid-sized real estate agencies
- Promoting stronger after-sales service offerings for homebuyers in collaboration with real estate agencies

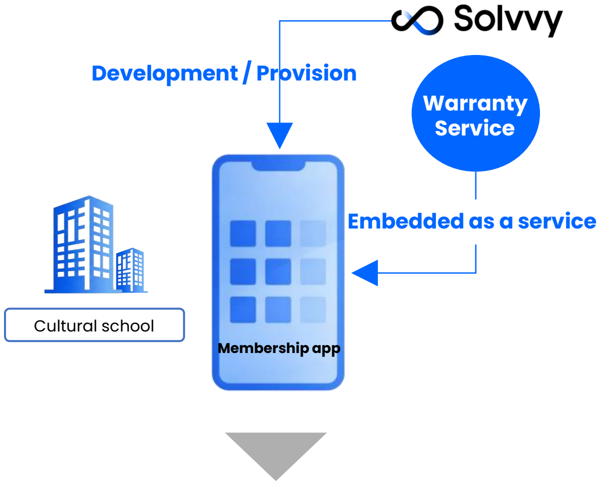


Branding Technology

By introducing warranty services to business partners, expanding into the pre-owned housing sales sector, where there is significant room for growth

Expanding SBC into cultural schools through the provision of a membership app for cultural schools

- Building on "MyClass," the core system for cultural schools in which MediaSeek Inc. holds the top domestic market share, we are newly rolling out a membership app
- As with the Housing sector, we will ramp up marketing to the member database jointly with clients through stock business consulting
- We have already secured preliminary agreement to introduce the membership app at several major cultural centers



With each cultural school to which we provide the core system, we move toward joint marketing through the membership app

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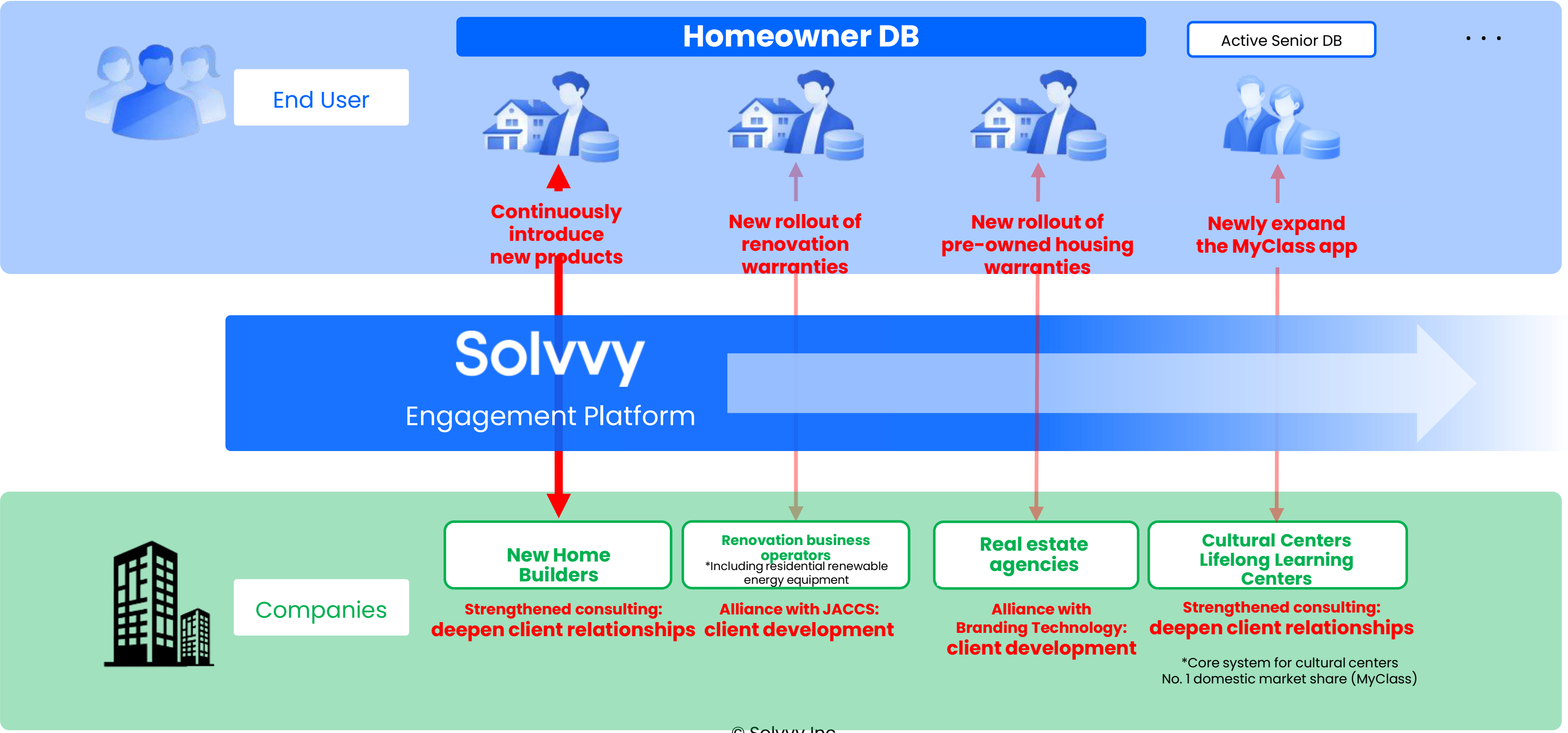
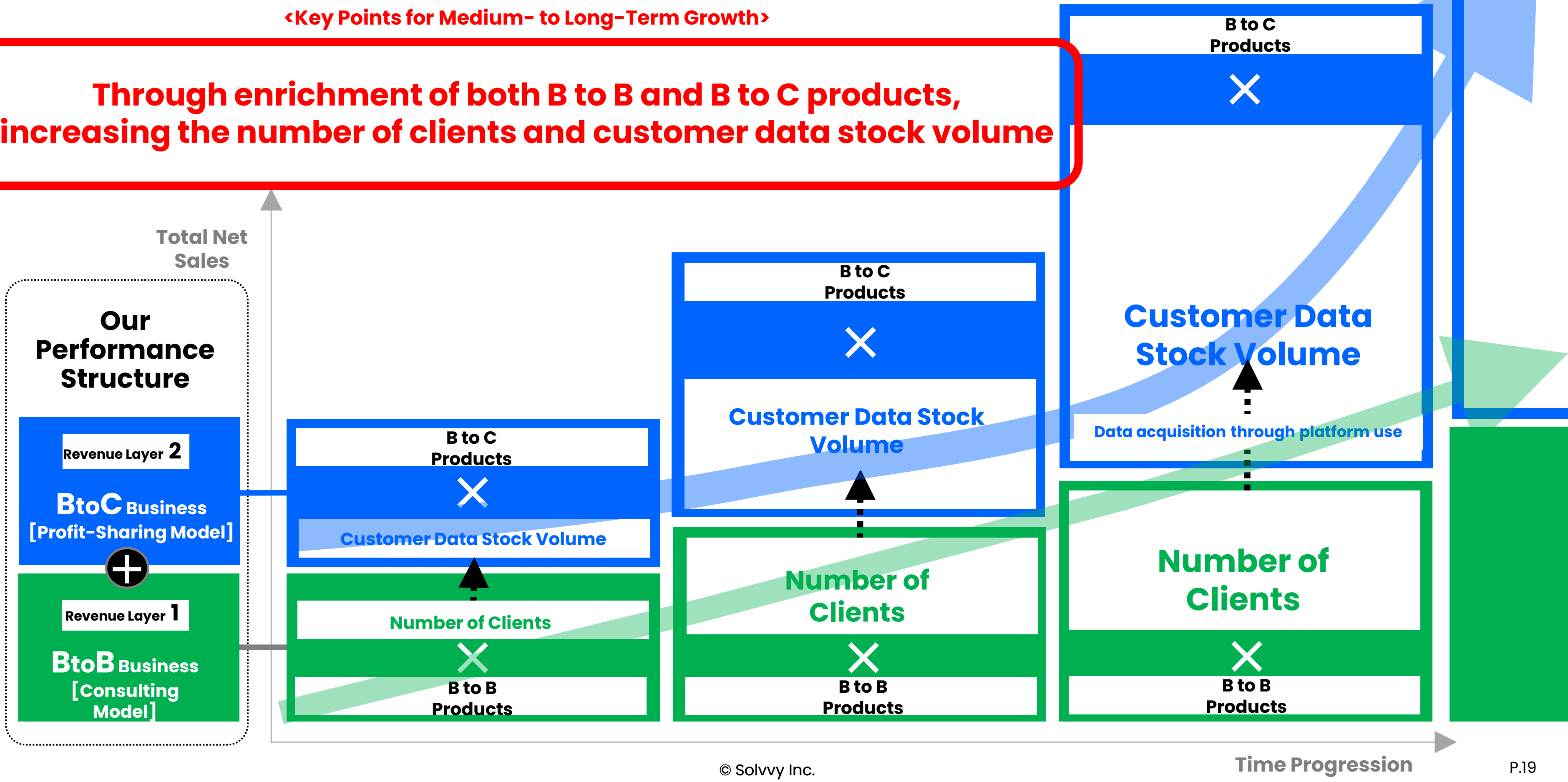
Aiming for access to wide-ranging customer databases through stock business consulting in each area



Future Growth Image Through Stock Business Consulting

‹Key Points for Medium- to Long-Term Growth›

Through enrichment of both B to B and B to C products, increasing the number of clients and customer data stock volume



FY2027 Plan and Performance Growth Image

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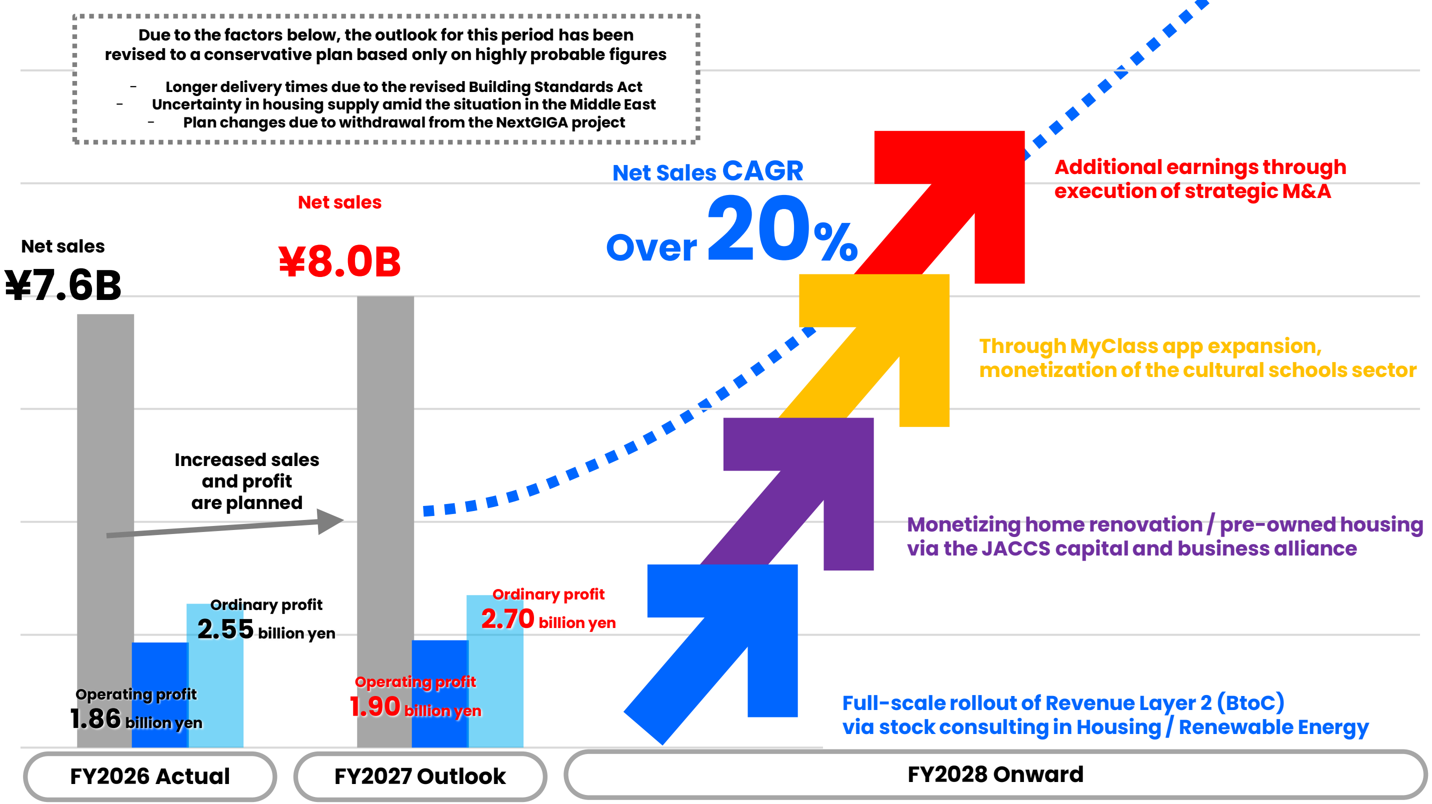
In response to the delay in plans due to our handling of the GIGA School Program matter, we will achieve long-term, stable growth by continuing various strategic initiatives



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The outlook for this period has been revised to a conservative plan based only on highly probable figures

- Revised to a conservative plan due to longer delivery times from the revised Building Standards Act, uncertainty in housing supply amid the situation in the Middle East, and plan changes from withdrawal from the NextGIGA project

Millions of yen	FY2026.6 Results (2025.7-2026.6)	FY2027.6 Plan (2026.7-2027.6)						
	Full-Year Results	Q1 Period	Q2 Period	Q3 Period	Q4 Period	FY Plan	YoY	
Net sales	7,679	1,500	1,850	2,150	2,500	**8,000**	**+320**	**104.2%**
Operating profit	1,860	160	520	500	720	**1,900**	**+39**	**102.1%**
Ordinary profit	2,552	340	740	670	950	**2,700**	**+147**	**105.8%**

03

Shareholder Return Policy

I will explain our shareholder return policy going forward.

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Balancing Sustainable Growth and Shareholder Returns / Maintaining a Dividend Forecast of ¥20 with a Planned 50% Increase in FY2027

- For FY2026 (ending June 2026), the dividend will be maintained at the previously forecast ¥20 per share annually
- For FY2027 (ending June 2027), an interim dividend will be introduced, bringing the annual dividend forecast to ¥30, a planned 50% increase

<<Dividend Policy with a Medium- to Long-Term Perspective>>

① We will aim for a dividend payout ratio of 30% and pursue a step-by-step increase in dividend amounts
② We will achieve progressive dividends (sustained dividend increases)

<Dividend Forecast>

Maintaining the current period's dividend forecast while achieving progressive dividends next period as well

	Dividend per share (based on post-split shares)			
	Interim	Final	Annual	Payout ratio
FY2027.6	15yen	15yen	**30yen**	**19.3%**
			+50%	**+6.3pt**
FY2026.6	10yen	10yen	20yen	13.0%
			+43%	
FY2025.6	—	14yen	14yen	- (Net loss for the year)

※The Company conducted a 2-for-1 stock split of common stock on July 1, 2025. The dividend per share is calculated assuming this stock split had been conducted at the beginning of FY2024 (ended June 2024).

04 About Solvvy Inc.

I will explain our company overview and business.

Solve with idea, Solve with you.

Providing answers the world has never seen before, together.

Society is evolving and becoming increasingly complex.
New solutions are required in the business world as well.

We want to respond to every challenge with creative ideas.
At Solvvy, we work closely with our partners
to solve problems together.

For example, when creating stock-type businesses,
we improve business sustainability by providing comprehensive support
from structuring to monetization.

Beyond being a solutions provider, we look forward to
a society that thinks and solves problems together.

Providing answers the world has never seen before, together with Solvvy.

Purpose	**Providing answers the world has never seen before, together.**
Vision	**A co-creation B for B company**
Mission	**Provide leading stock business consulting**

Solvvy

Name of the Company	Solvvy Inc.
Founded	March 2009
Representative	President and Representative Director: Yoshitaka Adachi
Number of Employees	Approx. 350 (*As of June 2026)
Head Office Address	4-33-4 Nishishinjuku, Shinjuku-ku, Tokyo
Other Offices	Osaka, Fukuoka, Sendai

Capital Stock	¥212,336 thousand (*As of June 2026)
Stock Exchange Listing (Securities Code)	Tokyo Stock Exchange Growth Market (7320)
Correspondent Banks	• Mizuho Bank • MUFG Bank • Sumitomo Mitsui Trust Bank • Sumitomo Mitsui Banking Corporation • The Chiba Bank
Licenses Held *Including those held by subsidiaries	• General Construction Business License • Registered First-Class Architect Office • Issuer of prepaid payment instruments (third-party type)

Introduction of the Representative Directors

[Center of photo]

President and Representative Director

Yoshitaka Adachi

After graduating from the Department of Engineering at Tokyo Institute of Technology, joined Sanwa Bank (now MUFG Bank),
where he was in charge of foreign exchange trading and the marketing of derivative products.
After joining Marsh Inc. Japan (Marsh Japan), he provided consulting to major medical device manufacturers
on PL risk measures and captive investment projects, among other engagements.

[Right of photo]

Executive Vice President and Representative Director

Takuya Arakawa

After graduating from the Faculty of Law at Waseda University, he worked at Nippon Fire & Marine Insurance (now Sompo Japan) and then
at Marsh Inc. Japan (now Marsh Japan), where he handled risk management for listed REITs and other special insurance arrangements,
including earthquake insurance arrangements for commercial properties, among many others.

[Left of photo]

Executive Vice President and Representative Director

Naoki Nishio

After graduating from the Faculty of Science and Technology at Tokyo University of Science, he gained experience at Andersen Consulting (now Accenture) before founding MediaSeek Inc. In the digital domain,
he has led numerous venture companies to IPO through consulting and new business development.

Solvvy in Numbers

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Consecutive increases in net sales since founding	17 consecutive years	*As of June 2026
Balance of electronic money issued	Approx. 2.9 B yen	*As of June 2026
Average age of employees	Approx. 34 years old	*As of June 2026
Youngest person ever appointed as an executive officer	32 years old	*As of June 2026
Net sales growth rate	20 %+	*As of June 2026; average for the past 10 years
IPO track record for startup investments	6 companies	*As of June 2026; group track record
Ratio of female employees	Approx. 42 %	*As of June 2026
Youngest person ever promoted to manager	24 years old	*As of June 2026
Cumulative number of business partners	Approx. 4,000 companies	*As of June 2026
Cumulative app downloads	37 million	*As of June 2026; ICONIT / group track record

Corporate History

Solvvy

2009
- .03 Japan Living Warranty Inc. established
- .09 Began providing Housing Equipment Anshin Support (housing equipment maintenance warranty)

2012
- .08 Living Point Inc. (wholly-owned subsidiary) established

2015
- .11 Obtained a PrivacyMark (P-Mark)

2016
- .06 Began providing Housing Equipment Anshin Support Premium (housing equipment maintenance warranty × Ouchi Points)

2017
- .04 Began providing Sales Anshin Support (inspection/warranty service when buying or selling a pre-owned home)
- .08 Began providing a long-term maintenance system (bundled support plan for after-sales operations)

2018
- .03 Newly listed on the Tokyo Stock Exchange Growth Market (formerly the Mothers Market)

2019
- .07 Osaka Branch Office opened
- .08 Started accepting applications for Uchimo Keeping, a total home support service

2020
- .03 Fukuoka Branch Office opened
- .04 Began providing warranties for PCs and tablets used in the GIGA School Program
- .07 Began full-fledged expansion of the building 20-year warranty backup service (long-term building warranty)

2021
- .01 Release of the After-sales Customer Service Platform, a digital platform for warranty service applications
- .04 Living Finance Inc. (wholly-owned subsidiary) established
- .09 Began providing 20-year energy storage system equipment warranties
- .10 Began providing Ouchi Manager

2022
- .07 Began providing Earthquake Anshin Support
- .11 Began providing the EV Charger Warranty, a long-term warranty service for charging equipment for EVs (electric vehicles)

2023
- .09 Began providing the ESS Warranty System, a warranty service for large-scale storage batteries for industrial and power grid use
- .12 Began providing Ouchi Bot to support customer service operations of housing business operators

2024
- .07 Sendai Branch Office opened
- .07 Began handling coverage for building foundations
- .08 Began providing KROX, a new SaaS × Fintech service
- .11 Made MediaSeek Inc. a wholly-owned subsidiary
- .11 Changed trade name to Solvvy Inc.

2025
- .06 Signed a partnership agreement with Accenture Corporation

Solvvy Inc.

https://solvvy.co.jp/

This document is intended to provide general information about Solvvy Inc. (the "Company") and is not intended to solicit investment in the Company's shares or other securities. The Company's results, plans, estimates, forecasts, and other forward-looking information contained in this document reflect currently available information and judgments as of the present time, and actual results may differ materially from these statements due to inherent uncertainties. In addition, this document has been prepared based on economic and social conditions generally recognized at present, and its contents may be changed without notice due to changes in economic conditions or other factors. While every care has been taken in preparing the information in this document, please note that inaccuracies may occur due to unforeseeable circumstances.