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November 13, 2026

Consolidated Financial Results for the Six Months Ended September 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 file semi-annual securities report: November 13, 2026
Scheduled date to commence dividend payments: December 4, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 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	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	5,635	2.7	2,601	3.5	2,754	7.2	1,853	6.5
September 30, 2025	5,488	12.5	2,512	5.6	2,568	5.3	1,740	6.4

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 1,859 million [5.1%]
For the six months ended September 30, 2025: ¥ 1,769 million [4.9%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	41.58	41.23
September 30, 2025	36.83	36.46

(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
September 30, 2026	29,718	22,948	70.9	468.69
March 31, 2026	29,398	22,424	68.8	455.30

Reference: Equity
As of September 30, 2026: ¥ 21,072 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	-	42.00			
Fiscal year ending March 31, 2027 (Forecast)			-	42.00	84.00

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

Note: Breakdown of the second 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
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 forecast 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 semi-annual 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 September 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 September 30, 2026	374,000 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)

Six months ended September 30, 2026	44,583,347 shares
Six months ended September 30, 2025	47,271,616 shares

(5) Guarantee liabilities for guarantee services against sales credit

Guarantee liabilities for guarantee services against sales credit 954.9 billion yen

* Semi-annual financial results reports are exempt from review conducted by certified public accountants or an audit firm.

* 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.

Disclosure of supplementary briefing material on financial results

Supplementary briefing material on financial results will be posted on the Company's website. The Company also plans to hold a briefing session for institutional investors and securities analysts on Friday, November 13, 2026.

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Thousands of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	12,713,611	12,414,748
Accounts receivable - trade	87,408	91,543
Securities	-	3,000,000
Prepaid expenses	1,290,436	1,704,099
Accounts receivable - other	574,271	758,546
Other	458,604	421,899
Total current assets	15,124,333	18,390,836
Non-current assets		
Property, plant and equipment	1,974,950	1,956,973
Intangible assets	145,986	173,358
Investments and other assets		
Investment securities	11,297,171	8,301,342
Deferred tax assets	444,662	444,662
Other	410,941	451,742
Total investments and other assets	12,152,775	9,197,748
Total non-current assets	14,273,711	11,328,079
Total assets	29,398,045	29,718,916
Liabilities		
Current liabilities		
Accounts payable - trade	99,608	110,985
Income taxes payable	978,640	901,181
Advances received	5,030,839	4,843,205
Provision for settlement	562,733	595,518
Provision for bonuses	40,000	-
Deposits received	36,229	33,726
Other	110,555	174,274
Total current liabilities	6,858,607	6,658,891
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	6,770,236
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	14,286,005
Treasury shares	(1,488,954)	(606,137)
Total shareholders' equity	20,223,049	21,072,840
Share acquisition rights	156,403	146,983
Non-controlling interests	2,044,703	1,728,856
Total net assets	22,424,155	22,948,680
Total liabilities and net assets	29,398,045	29,718,916

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Thousands of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Net sales	5,488,471	5,635,441
Cost of sales	1,508,977	1,490,126
Gross profit	3,979,493	4,145,314
Selling, general and administrative expenses	1,467,006	1,543,871
Operating profit	2,512,486	2,601,443
Non-operating income		
Interest income	75,968	88,292
Share of profit of entities accounted for using equity method	-	45,417
Other	6,896	19,033
Total non-operating income	82,865	152,742
Non-operating expenses		
Share of loss of entities accounted for using equity method	26,687	-
Miscellaneous losses	0	-
Total non-operating expenses	26,687	-
Ordinary profit	2,568,664	2,754,185
Extraordinary income		
Gain on sale of property, plant and equipment	-	251
Total extraordinary income	-	251
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	2,568,664	2,744,294
Income taxes	799,110	885,161
Profit	1,769,553	1,859,132
Profit attributable to non-controlling interests	28,565	5,520
Profit attributable to owners of parent	1,740,988	1,853,612

Semi-annual Consolidated Statement of Comprehensive Income

(Thousands of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	1,769,553	1,859,132
Comprehensive income	1,769,553	1,859,132
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,740,988	1,853,612
Comprehensive income attributable to non-controlling interests	28,565	5,520