Second Quarter FY2026

# Financial Results

**KOKOPELLI Inc. (stock code: 4167)**

November 13, 2026

*FY2026 refers to the fiscal year ending March 31, 2027.

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# 01

# Company & Business Overview

# Company Overview

| | |
|---|---|
| Name: | **KOKOPELLI Inc.** |
| Address: | **Kioicho Bldg. 11th floor, 3-12 Kioicho, Chiyoda-ku, Tokyo** |
| Established: | **June 2007** |
| CEO: | **Shigeru Kondo** |
| Capital: | **812 million yen**<br>*As of September 30, 2026 |
| Number of Group Employees: | **131（permanent & part-time）**<br>*As of September 30, 2026 |
| Group Companies: | **Kokopelli Management Support Inc.**<br>**Key Point Inc.**<br>**Santel Corp.** |
| Overview: | **Business platform**<br>・Operation of “Big Advance”, a management support platform for SMEs<br>・DX Solutions |






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# Find the future in corporate value

In concert with financial institutions, we help sprout the seeds of possibilities in companies across Japan.



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# Service Contents

- Core focus on a B2B SaaS model that supports the growth of SMEs and regional revitalization (*1)
- Expanding services for financial institutions' DX and those leveraging generative AI
- Welcomed Santel Corp., a system development company, into the Group and launched DX consulting services for regional SMEs.

## Big Advance

**Management Support Platform for SMEs**

Big Advance

**Corporate Portal Site**

**Overseas Business Matching Platform**

BIG ADVANCE GLOBAL

**Business Matching Management**

BM Portal

## DX Solutions

**File transfer and sharing service**

WebFile　GrpMail グループメール

**Consulting on utilization of subsidies**

KOKOPELLI Management Support

**Specialized AI FAQ**

SAF Specialized AI FAQ

NEW

**DX Consulting Services**

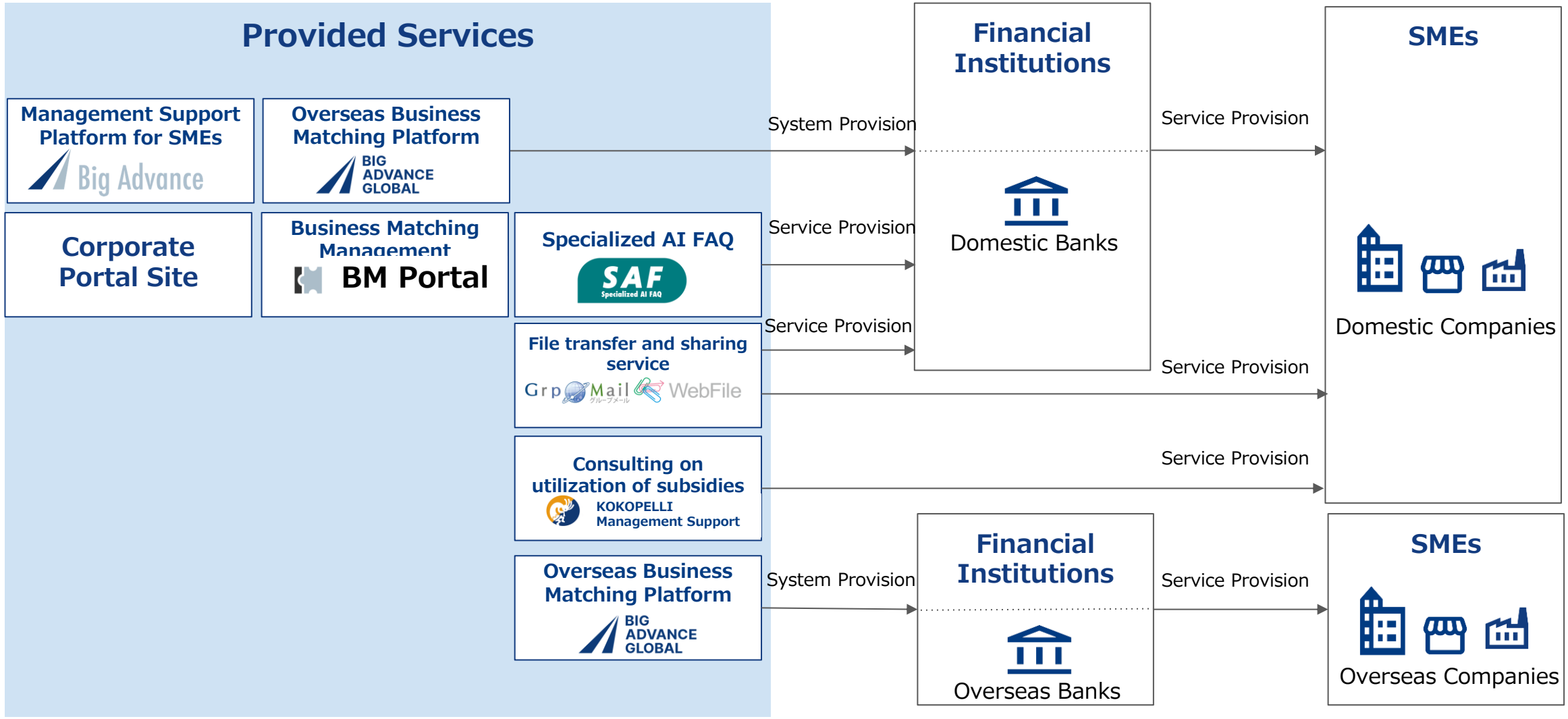
SUNTEL CORP.

(*1) Abbreviation for "Software as a Service". Software applications offered on Cloud by service providers which users can access through the network.

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# Kokopelli Group Business Model

**Leveraging our unique SME and financial institution networks to maximize up-selling and cross-selling.**




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# About "Big Advance"

- A BtoB SaaS model management support platform for SME clients of financial institutions.
- Provides a wealth of functions with competitive price offers to accelerate the pace of DX at SMEs.
- Aspiring to be the essential infrastructure for SMEs.

## Basic Functions

### Business matching
Facilitate business matching across regions through financial institutions.

### Chat with financial institutions
Communicate directly with people in charge at financial institutions.

### Subsidies and grants
Access proprietary database with details of all municipalities across the country.

### Discussion with professionals
Connect with the most appropriate advisors in times of need.

### Automatic website creation
Easily set up websites by entering simple details into prescribed format.

### “FUKURI” welfare program
Deliver welfare and benefits to employees in the form of coupons which can be used on the website.

### Safety check
Check safety of employees in times of emergencies with a push of a button.

### Business chat
Smooth intra-company communications regardless of time and place.

## Optional Functions

*Optional only for requested financial institutions

### Crowd Funding
Attract funding by sharing your passion to a common future.

### Management Discussion Forum
Talk freely on managerial issues with other company managements.

### Business Succession
Allows to acquire essential knowledge and calculate share prices in preparation for business succession.

### “CHANTO Attendance Management”
Easy-to-use labor time management system with travel expenses and other expenses adjustment and settlement features

### “CHANTO Invoice”
Simple operations to issue invoices and receive forms in line with the new invoice system and the revised Electronic Book Preservation Act.

### Subsidies Application Support
Seek professional guidance on the utilization of subsidies and obtain specialized assistance for application processes.

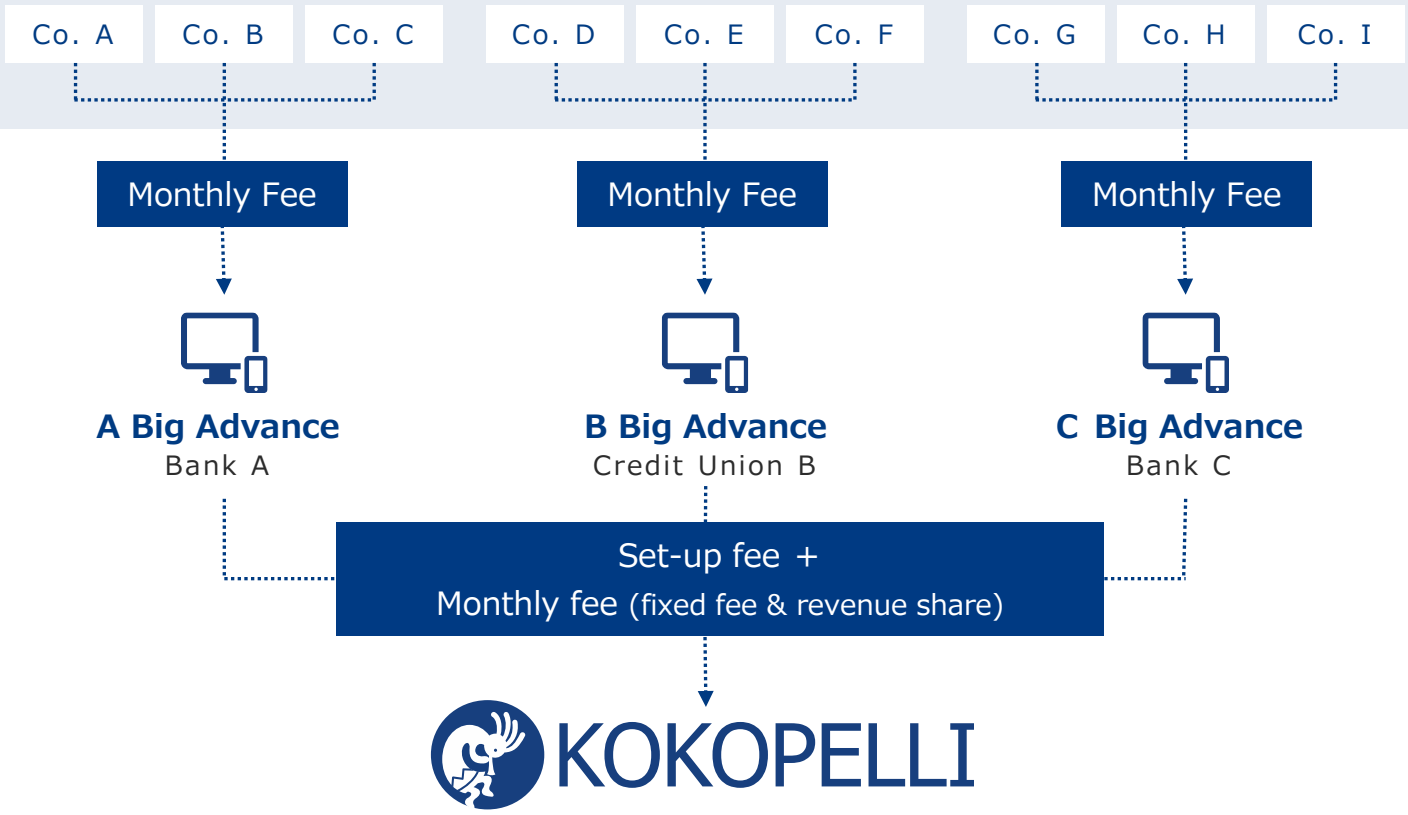
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# How “Big Advance” Works

## Innovative Services for SMEs: “XX Big Advance” for each Financial Institution - Breaking Regional and Institutional Barriers

### Business matching beyond the framework of each financial institution

System-linkage between each Big Advance bolsters matching capabilities on an unprecedented scale



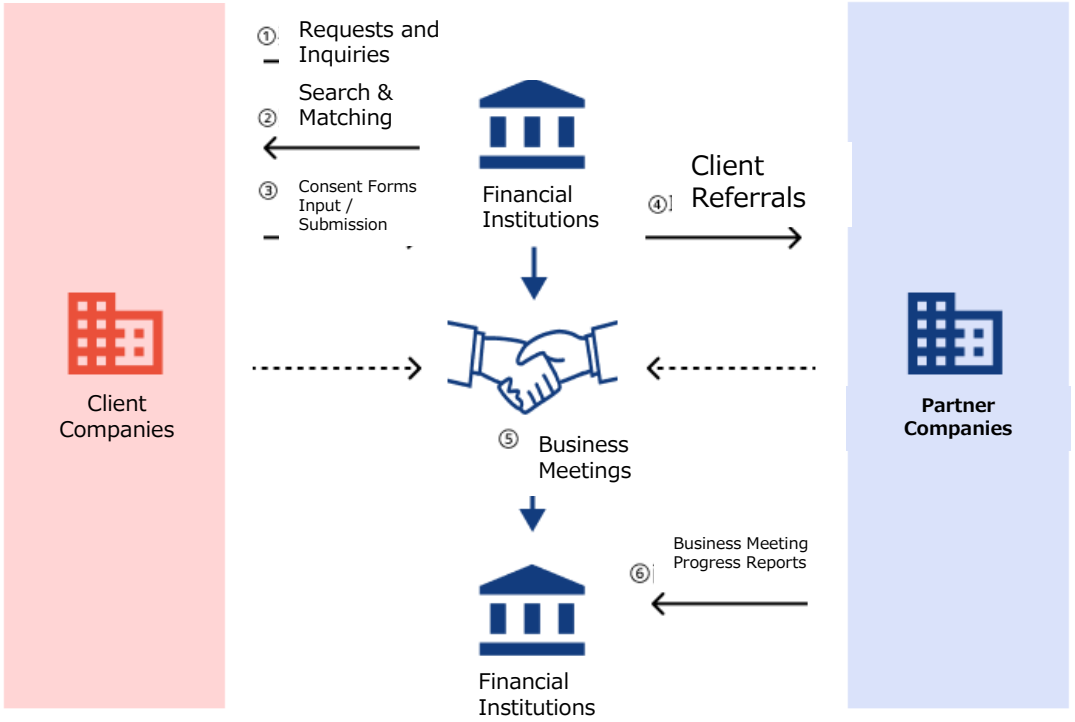

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# BM Portal: Business Matching Management for Financial Institutions

**Released the “BM Portal,” a platform for centralized online management of business matching operations at f inancial institutions.**

## BM Portal

Business Matching Mechanism




## Key Features

- ○ Management of Partner Companies’ Service Information
- ○ Digitization of Business Referral Agreements
- ○ Tracking and Managing the Progress of Business Matchings
- ○ Systematization of Business Matching Knowledge and Case Studies
- ○ Equipped with Flexible Workflow Features
- ○ Centralized Operations through Invoice Issuance Function

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# Specialized AI FAQ (SAF) for inquiry operations at a Financial Institution

## Utilizing Generative AI for Internal Inquiries on Policies and Documents within Financial Institutions




SAF
Specialized AI FAQ

- Developed FAQ functions by training AI with work regulations and manuals to create chatbots that can answer questions.
- By leveraging generative AI for internal inquiries regarding policies and documents, employees can quickly access the information they need.
- This ensures access to the most up-to-date information at all times, supports new employees in quickly catching up with their roles, and reduces the burden of responding to inquiries.

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## 【Mission】

# 地域発世界

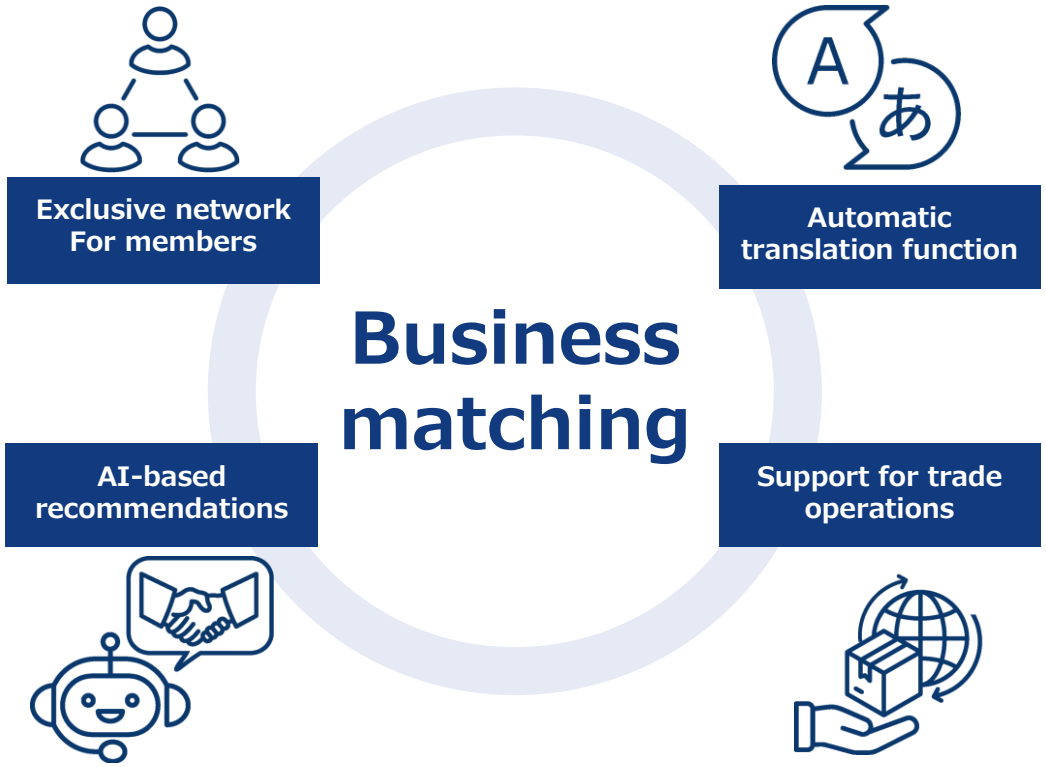
From Region to the World

## 【Objective】

Support the global expansion of SMEs to boost Japan's economy

## 【Features】

- Leveraging the “trusted network” provided by financial institutions and “advanced technology”
- Japan’s first global platform enabling direct trade between SMEs




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# Technological Advantages of BIG ADVANCE GLOBAL

## New UI/UX Designed for Global Expansion

- Multilingual support (Japanese and Thai)
- Smartphone optimization
- Integration with SNS (including LINE)
- Online contract execution

## Proprietary Automatic Translation Engine Utilizing LLM

- AI-powered automatic translation for text chat
- Video chat with AI-powered automatic translation

## Proprietary AI Technology

- AI multilingual search (to be implemented)
- Automatic generation of project registration texts (to be implemented)
- AI-based recommendations of matching partners (to be implemented)




Thai projects displayed in Japanese;
registration available in Japanese




Chat in Japanese with Thai counterparts, supported by AI real-time translation




AI translates Thai messages instantly, enabling smooth communication
Face-to-face business meetings via video chat

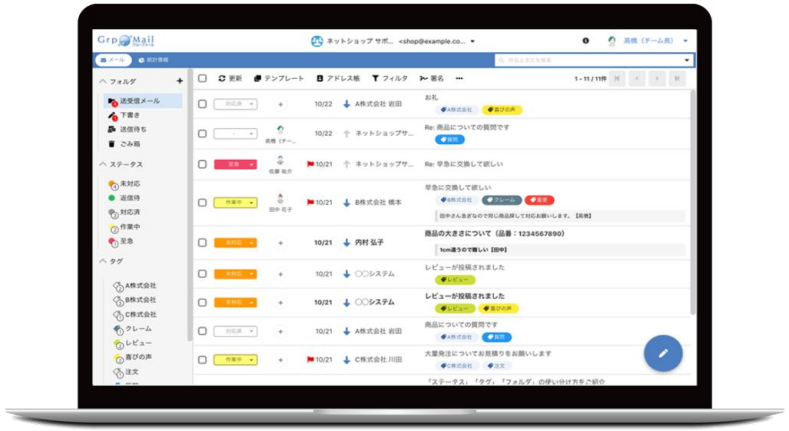
**Coming Soon**

**AI search** **AI generation** **AI recommendations**

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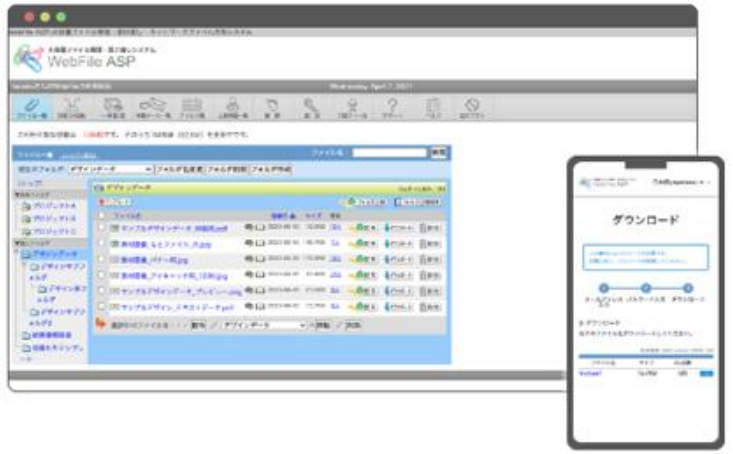
# GrpMail & WebFile: File Transmission, Reception, and Sharing Services

- Developed and provided by Key Point, a group company.
- Introduced to over 2,000 companies to date.
- Addressing Information Security Challenges Such as File Attachment Transmission and Paperless Operations



A simple interface that prevents duplication and oversight, with a shared email management system

GrpMail グループメール




Corporate email transmission and sharing system that consolidates file transfers and retrievals

WebFile

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# Consulting on Utilization of Subsidies

- Provided by our group company, Kokopelli Management Support Inc.
- Expanded our supported subsidy lineup to address diverse client needs.

| | | | |
|---|---|---|---|
| New Business Entry & Monodukuri Commercial/Service Subsidy | SME Labor-Saving Investment Subsidy (General Type) | SME Growth Acceleration Subsidy | Large-Scale Growth Investment Subsidy |
| Energy Conservation & Non-Fossil Energy Transition Subsidy | Business Succession & M&A Subsidy | MAFF Subsidies (Ministry of Agriculture, Forestry and Fisheries) | Local Government Subsidies |

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02

# Highlights

# FY2026 2Q Highlights

**Achieved revenue and profit growth, driven by steady "Big Advance" sales, expansion of financial DX/AX services ("BM Portal," "SAF," "WebFile/GrpMail"), higher subsidy consulting acceptance rates, and completed "BIG ADVANCE GLOBAL" investments.**

**- 2Q Net Sales: 938 million yen (+8.3% YoY)**

Driven by growth in financial DX/AX services and higher acceptance rates in subsidy consulting.

**- Significant EBITDA & Operating Income Growth Post-"BIG ADVANCE GLOBAL" Investment Peak**

Achieved EBITDA of 120 million yen (+133 million yen YoY) and operating income of 17 million yen (+166 million yen YoY).

**- Continued Adoption of "BM Portal," "SAF," and "WebFile/GrpMail" by FIs**

New FI adoptions increased by meeting needs for operational efficiency and security.

**- Cross-Border Business Matching Begins on "BIG ADVANCE GLOBAL"**

Following the March 2026 launch, growing Japanese and Thai memberships initiated cross-border matching.

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# FY2026 2Q Financial Highlights

## Consolidated Financial Results

**Sales**

**938**million yen
(YoY +8.3%)

**EBITDA** (*2)

**120**million yen
(YoY: -13 million yen in 2Q FY2025)

**Operating profit**

**17**million yen
(YoY: -148 million yen in 2Q FY2025)

## Current Status of Big Advance

Number of BA-installed financial institutions
**72**

Number of member companies
**51,802**

Total number of users
**219,107**

Average churn rate
**1.39 %** (*1)

(*1) Churn rate : Unsubscribed companies during the month / Subscribed member companies at month-end (12-month average from Oct 2025 to Sep 2026).
(*2) EBITDA is calculated by operating profit + depreciation + goodwill amortization + stock-based compensation expense.

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# 03

## Key Topics

# Alignment with the Government's Key Policy: "Regional Financial Capability Enhancement Plan"

**The "Regional Financial Capability Enhancement Plan," formulated and published by the Financial Services Agency (FSA) in December 2025, is a comprehensive policy package designed to support regional economies facing population decline and an aging society. It encourages regional financial institutions to go beyond providing funds and actively contribute to corporate value creation and problem-solving.**

## Overview of the Regional Financial Capability Enhancement Plan (Excerpt)

| Category | Details / Supplementary Information |
|---|---|
| **1. Supporting the Growth of Mid-Sized & SME Enterprises Through Domestic and Global Partnerships** | Promote collaboration with players possessing expertise in domestic/international market expansion and business development to support highly ambitious regional SMEs, while providing expertise to regional FIs. |
| 2. Support for M&A, Business Succession, and Securing Executive Talent | - |
| 3. Promoting Support for Early Business Improvement and Smooth Business Revitalization | - |
| 4. Promoting Business-Based Lending Utilizing Enterprise Value Security Rights | - |
| 5. Fundraising Support for Growth Companies and Startups | Present specific guidelines for financial inspection and supervision regarding venture debt, etc. |
| 6. Promoting Lending Independent of Personal Guarantees by Executives | - |
| **7. Promoting DX Support for Regional Enterprises** | Revise supervisory guidelines to further assist regional companies in digitalizing operations and advancing data utilization. |
| 8. Resolving Regional Challenges | Promote the following initiatives by regional FIs to solve local issues:<br>(1) Promote impact investing in local zebra enterprises, etc.<br>(2) Participation of regional FIs in public-private partnership urban development.<br>(3) Promote collaboration with relevant ministries to address issues in agriculture, forestry, and fisheries.<br>(4) Promote initiatives to maintain customer services in depopulated areas.<br>(5) Contribute to regional asset formation and financial/economic education.<br>(6) Promote initiatives in Special Financial and Wealth Management Zones. |
| **9. Fostering Regional Revitalization Initiatives by Regional Financial Institutions** | • Compile case studies on regional revitalization efforts and create forums for stakeholders to collaborate and share ideas<br>.• Encourage regional financial capabilities based on local conditions, evaluate these efforts, and drive further initiatives. |
| 10. Promoting Capital Fund Supplies Through Investment-Specialized Companies | • Consider further relaxing and clarifying requirements for equity investments by specialized investment companies. |

Our Services

BIG ADVANCE GLOBAL

Big Advance

Our Web Media

コネクト connect (*1)

(*1) "CONNECT" is our web media that highlights and shares the stories of regional SMEs (https://connect.bigadvance.jp/).

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# AI Agent Strategy: Released AI Assistant "BiBi"

- **Launched the AI assistant “BiBi” on Big Advance.**
- **BiBi is an AI assistant that autonomously supports user activities on Big Advance. As a first step, BiBi assists companies in business matching by drafting needs descriptions and suggesting potential business partners, driving new sales channel development.**




Introducing the **AI** Assistant **"BiBi"!**

**(1) Discovering Promising Matching Prospects**
By sharing preferences with BiBi, it automatically searches for matching candidates among Big Advance members that meet the criteria and periodically notifies the user.

**(2) Supporting Matching Needs Creation**
BiBi drafts matching needs descriptions, significantly reducing the operational workload for users.

**(3) Preventing Missed Opportunities in Business Negotiations**
BiBi reminds users of pending negotiations and suggests next actions, preventing oversight in negotiation follow-ups and guiding deals to successful closures.

**(4) Evolving Per User by Learning Usage Data**
By learning user behavioral data such as activity patterns and negotiation outcomes, BiBi evolves into a personalized assistant for each user, continuously improving matching accuracy.

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# Shinkumi Federation Bank Joins Big Advance's "Enmusu BA" Matchmaking Event

- The Shinkumi Federation Bank (the central bank for credit cooperatives in Japan) has adopted "Big Advance" and joined our online business matchmaking event, "Enmusu BA."
- The initiative aims to create new business negotiation opportunities for client companies of credit cooperatives by leveraging the nationwide network of financial institutions adopting Big Advance.




**What is "Enmusu BA"?**

1. B2B business matchmaking event open to all industries
2. Leveraging the nationwide network of Big Advance
3. Providing business negotiation opportunities combining online and in-person formats

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# Financial DX Strategy: Expansion of "BM Portal," "SAF," and "WebFile/GrpMail" Adoption

## Expanding Adoption of Financial DX/AX Services Among New Financial Institutions

### Business Matching Management

**BM Portal**

**Newly adopted by 2 FI**

**(Cumulative adoption: 7 FIs)**

**(*1)**

Newly adopted by 2 institutions: Aomori Michinoku Bank and Towa Bank

Procrea 青森みちのく銀行

ふれあいバンク TOWA 東和銀行

### Specialized AI FAQ

**SAF** Specialized AI FAQ

**Newly adopted by 2 FI**

**(Cumulative adoption: 11 FIs)**

**(*1)**

Newly adopted by 2 institutions: Toyokawa Shinkin Bank and a shinkin bank in the Kanto region

豊かなくらしのお手伝い 豊川信用金庫

**a shinkin bank in the Kanto region**

### File transfer and sharing service

WebFile GrpMail グループメール

**Newly adopted by 6 FIs**

**(Cumulative adoption: 12 FIs)**

**(*1)**

Newly adopted by 6 institutions: Osaka Shinkin Bank, Kagawa Bank, Kurayoshi Shinkin Bank, Chiba Shinkin Bank, a shinkin bank in the Kinki region, and a shinkin bank in the Shikoku region

この街のホームドクター 大阪信用金庫

倉吉信用金庫 Kurayoshi Shinkin Bank

香川銀行

**a shinkin bank in the Kinki region**

千葉信用金庫

**a shinkin bank in the Shikoku region**

(*1) As of the end of September 2026

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# Global Strategy: Progress of "BIG ADVANCE GLOBAL"

- **Service officially launched in Japan and Thailand in March 2026.**
- **In key KPIs, progress reached 525 member companies and 287 registered matching needs in Japan, and 176 PoC (free) member companies and 51 registered matching needs in Thailand.**
- **Monetization Schedule: Success fee revenue in Japan is planned from 3Q onward, and transition to paid membership in Thailand is planned for 4Q.**

| | 2Q (Actual) | | | | 3Q Plan | 4Q Plan |
|---|---|---|---|---|---|---|
| JAPAN | Item | Target | Actual(*1) | Status | Key Theme | Key Theme |
| | Member Companies | - | 525 companies | The number of member companies is progressing steadily. | - | - |
| | Registered Matching Needs | 200 cases | 287 cases (+272 vs. 1Q) | Registered matching needs in Japan are progressing steadily. | Strengthening Business Matching | Generating Success Stories |
| THAILAND | Item | Target | Actual(*1) | Status | Key Theme | Key Theme |
| | Member Companies (*2) | 200 companies | 176 companies (+155 vs. 1Q) | Includes 133 companies awaiting registration approval, as the approval process is taking time. While acquisition is slightly below target, it remains on an upward trend. | - | Launch of Paid Subscriptions in Thailand |
| | Registered Matching Needs | 100 cases | 51 cases (+43 vs. 1Q) | Fell below target due to the time required to approve registered companies. Matching needs are expected to increase as the approval process progresses. | Strengthening Business Matching | Creating & Showcasing Success Stories |

(*1) As of the end of September 2026
(*2) Number of free member companies participating in PoC

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# Launch of DX Consulting Services for Regional SMEs

- **Acquired 100% of the shares of Santel Corp., a company providing system development and related services for local businesses in Okayama Prefecture, making it a consolidated subsidiary (effective October 1, 2026).**
- **Initiated DX consulting services tailored to regional SMEs.**
- **Building a "Community-Based Network" in collaboration with regional financial institutions.**

| | |
|---|---|
| Company Name | Santel Corp. |
| Address | Center Bldg. 4th floor, 409 Bakurocho, Kurashiki-shi, Okayama |
| Established | June 23, 1997 |
| Number of Employees | 7 |
| Business Overview | Custom system development<br>Development and sales of industry-specific packaged software<br>Website creation |

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04

# FY2026 Second Quarter Result

# FY2026 2Q Profit and Loss Statement

- Consolidated net sales reached 938 million yen (+8.3% YoY), driven by steady performance in Big Advance, new adoption of BM Portal, SAF, and WebFile/GrpMail, and improved acceptance rates in subsidy consulting services.
- With the conclusion of heavy strategic investments in BIG ADVANCE GLOBAL executed in the previous year, EBITDA reached 120 million yen (+133 million yen YoY) and operating income reached 17 million yen (+166 million yen YoY), driving profit growth and a return to profitability.

(Unit: million yen)

| | FY2025 Q2 Results (a) | FY2026 Q2 Results | | | YoY Change (b) – (a) | YoY Comparison (b) / (a) |
|---|---|---|---|---|---|---|
| | | Total (b) | Excluding BAG (*1) | BAG only (*2) | | |
| **Net Sales** | 866 | **938** | **938** | — | **+71** | **+8.3%** |
| **Gross Profit** | 374 | **485** | **523** | **-37** | **+111** | **+29.7%** |
| Gross Profit Margin | 43.2% | **51.8%** | **55.8%** | — | — | — |
| **EBITDA** | -13 | **120** | **137** | **-16** | **+133** | — |
| **Operating Income** | -148 | **17** | **89** | **-72** | **+166** | — |
| Operating Margin | — | **1.9%** | **9.6%** | — | — | — |
| **Ordinary Income** | -147 | **17** | **89** | **-72** | **+165** | — |
| **Profit Attributable to Owners of Parent** | -113 | **11** | **83** | **-71** | **+124** | — |

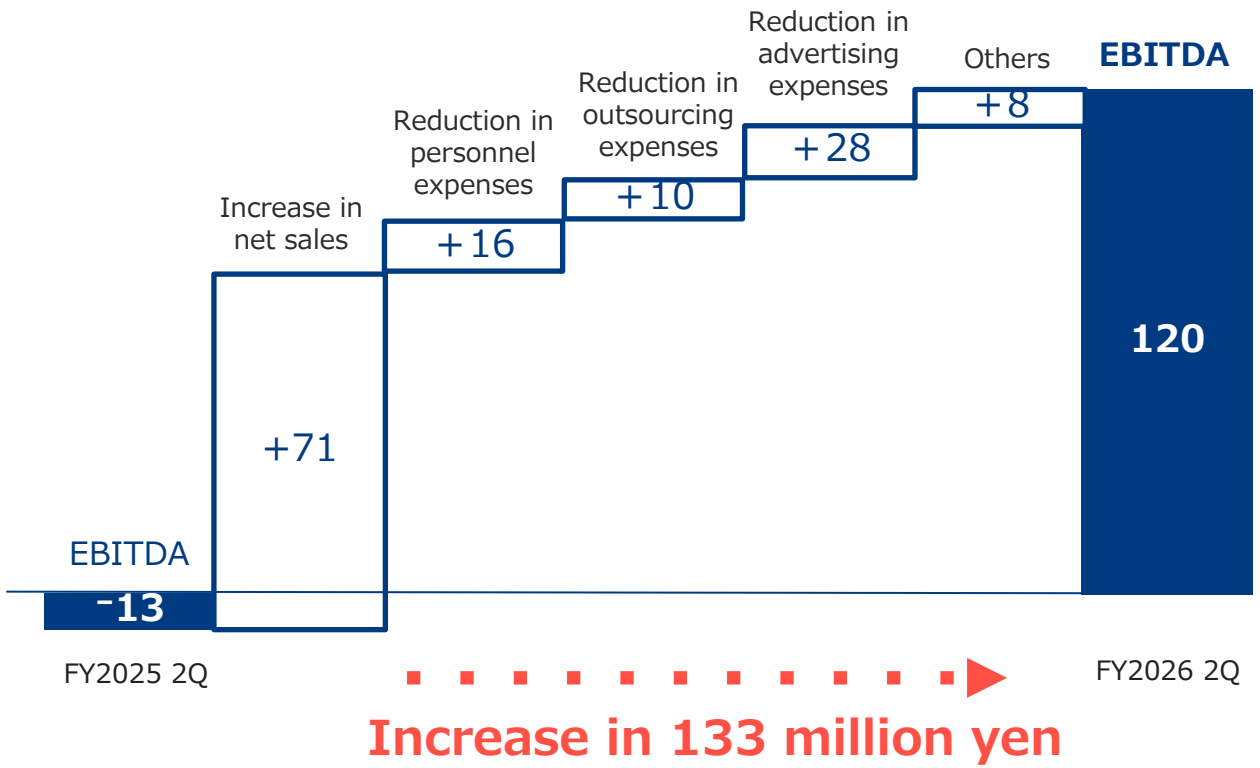
(*1) Financial results excluding BIG ADVANCE GLOBAL.
(*2) Financial results of BIG ADVANCE GLOBAL.

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# Factors affecting EBITDA

**EBITDA returned to profitability at 120 million yen, driven by net sales growth, improved productivity through the operational use of Generative AI, and the conclusion of heavy strategic investments in BIG ADVANCE GLOBAL executed last year.**

(Unit: million yen)



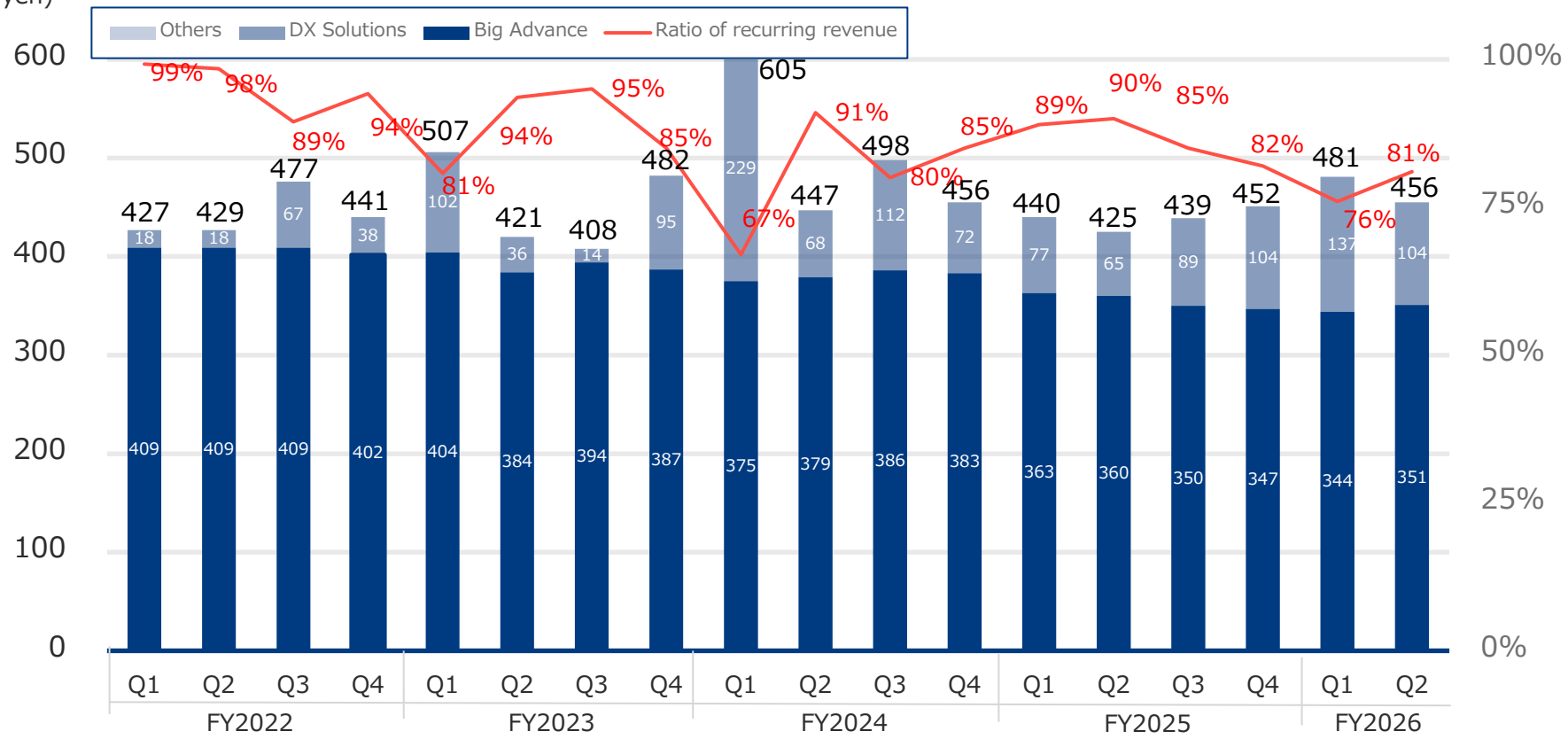

(*1) Investment in BIG ADVANCE GLOBAL represents the amount recognized as expenses for the current fiscal year, excluding portions capitalized as assets.

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# Trends in Quarterly Sales

**Quarterly net sales increased 8.3% YoY to 456 million yen, driven by steady performance in Big Advance, an increasing number of financial institutions adopting BM Portal and SAF, and improved acceptance rates in subsidy consulting services.**

(Unit: million yen)




(*1) Stand-alone results used until Q2 of FY2022, and consolidated results from Q3 of FY2022.

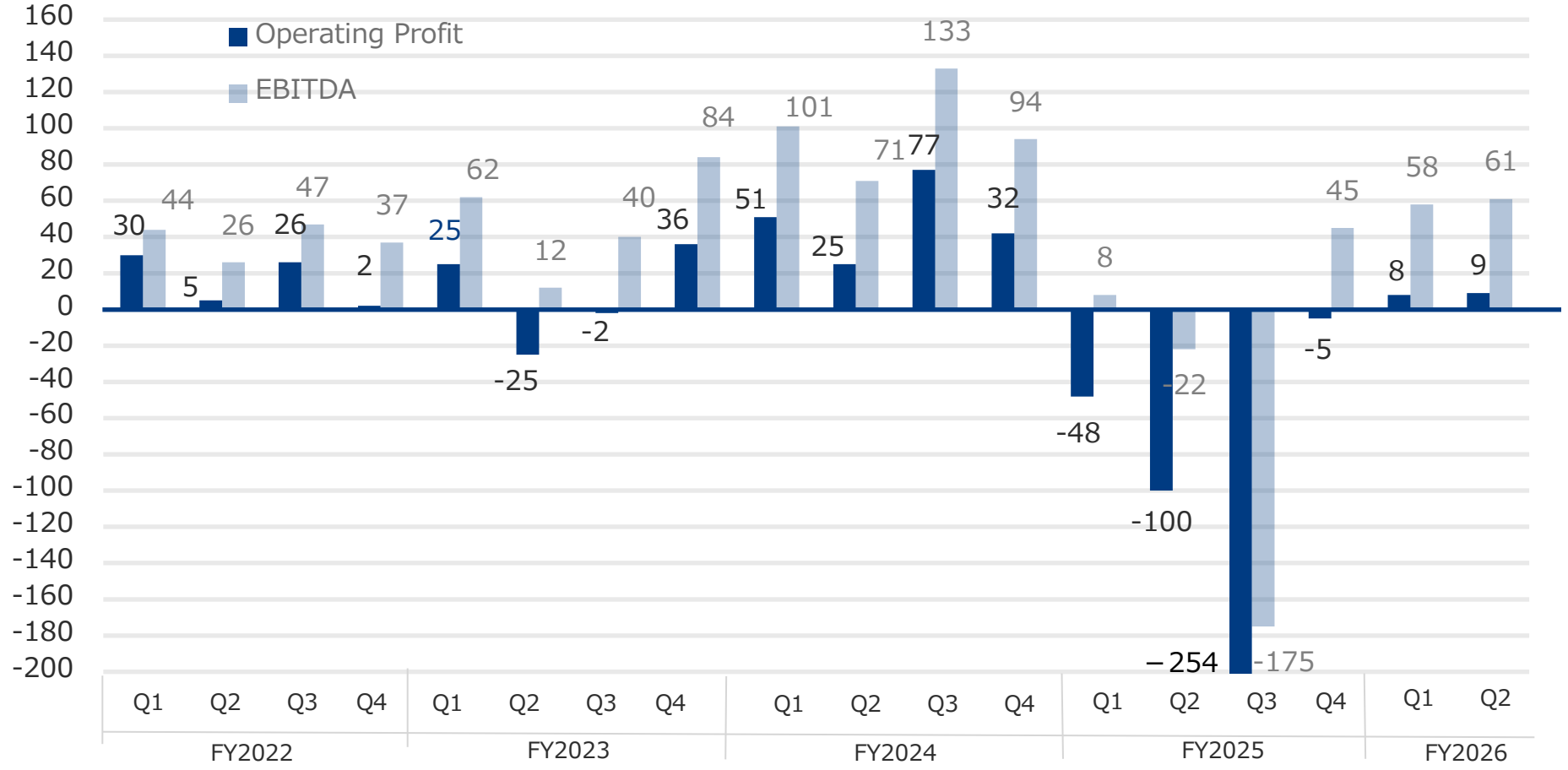
(*2) Recurring Revenue includes monthly O&M fees for BIG ADVANCE from financial institutions, revenue sharing of monthly user fees, Web File service fees, etc.

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# Trends for Quarterly Operating Profit/Loss and EBITDA

**Driven by operational efficiency improvements through Generative AI utilization, EBITDA reached 61 million yen and operating income reached 9 million yen, maintaining a steady recovery trend.**

(Unit: million yen)

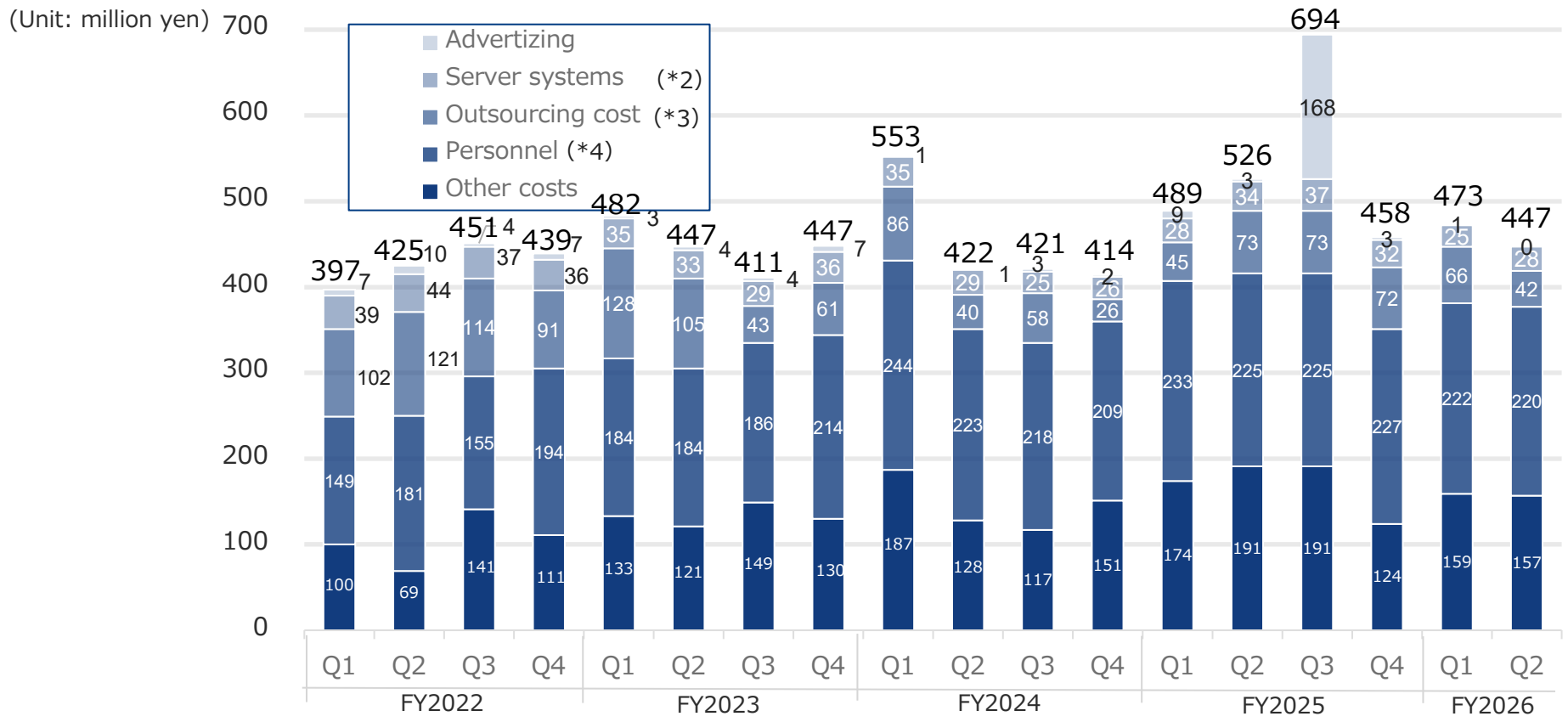



(*) Since FY2023 Q3, when consolidated financial statements were adopted, the financial figures until FY 2023 Q2 were based on individual (standalone) statements.

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# Trends in Quarterly Cost Structure

**Expenses normalized due to the conclusion of heavy investments in "BIG ADVANCE GLOBAL" in the previous fiscal year, combined with operational efficiency improvements driven by Generative AI.**




(*1) Financial statements are on a stand-alone basis until Q2 of FY2022, and then on a consolidated basis from Q3 of FY2023.
(*2) AWS and web system usage fees. CoGS
(*3) Cost of outsourcing development to external engineers. CoGS
(*4) Salary for engineers, sales, customer service, corporate employees and executive pay, plus social insurance and recruitment costs. Total of CoGS and SGA.

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# Number of Big Advance Member Companies and Adopting Financial Institutions

- The number of Big Advance member companies was 51,802(*1), a net decrease of 401 from 1Q-end.
- Total FIs adopting all services reached 122 cumulative implementations, an increase of 13 from 1Q-end. (*1)

**The number of Big Advance member companies**

**51,802** (-401 from 1Q)

**Total Adopting FIs (All Services)**

**122** ( +13 from 1Q)

| Big Advance | BIG ADVANCE GLOBAL |
|---|---|
| 72 (±0 from 1Q) | 17 (+3 from 1Q) |
| **Corporate Portal Site** | **BM Portal** |
| 3 (±0 from 1Q) | 7 (+2 from 1Q) |
| **SAF** | **WebFile/GrpMail** |
| 11 (+2 from 1Q) | 12 (+6 from 1Q) |

(*1) As of the end of September 2026

【Big Advance】

**Hokkaido / Tohoku Region**

Aomori Michinoku Bank / Iwate Bank / Kita-Nippon Bank / The 77 Bank / Shonai Bank / Sendai Bank / Toho Bank

**Hokuriku Region**

Kanazawa Shinkin Bank / Kyoei Shinkumi Bank / Sanjo Shinkin Bank / Taiko Bank/
Niigata Shinkin Bank / Fukui Bank / Fukui Shinkin Bank / Hokuriku Bank

**Kanto / Koshinetsu Region**

Alupuschuo Shinkin Bank / Ashikaga Bank / Kawasaki Credit Union / Kofu Shinkin Bank/ Seibu Shinkin Bank Joyo Bank / Suwa Shinkin Bank / Tama Shinkin Bank / Chiba Shinkin Bank / Tokyo Higashi Shinkin Bank / Towa Bank / Tochigi Bank / Hachijuni Nagano Bank / Hanno Shinkin Bank / Higashi Nihon Bank / Hiratsuka Shinkin Bank / Mito Shinkin Bank / Yokohama Shinkin Bank / The Shinkumi Federation Bank

**Tokai Region**

Gifu Shinkin Bank / Kuwana Mie Shinkin Bank / Seishin Shinkin Bank / Takayama Shinkin Bank /Aichi Bank / Tono Shinkin Bank / Toyokawa Shinkin Bank / Nagoya Bank / Hekikai Shinkin Bank

**Kansai Region**

Ikeda Senshu Bank / Osaka shoko Shinkin Bank / Kinokuni Shinkin Bank / Kiyo Bank / Kyoto Bank / Shiga Chuo Shinkin Bank / Tajima Shinkin Bank / Nara Chuo Shinkin Bank / Himeji Shinkin Bank

**Chugoku / Shikoku Region**

Ehime Bank / Kure Shinkin Bank / Kochi Bank / Sanin Godo Bank / Shikoku Bank / Tamashima Shinkin Bank / Tomato Bank / The Hiroshimashi Shinkumi Bank

**Kyushu / Okinawa Region**

Oita Bank / Okinawa Bank / Okinawa Kaiho Bank / Kagoshima Sougo Shinkin Bank / Kinokuni Shinkin Bank / Koza Shinkin Bank / Saga Bank / Suwa Shinkin Bank / Niishi Nihon City Bank / Higo Bank / Fukuoka Chuo Bank / Nagasaki Bank / Minami Nippon Bank / Miyazaki Bank

**【BIG ADVANCE GLOBAL】**

Alps Chuo Shinkin Bank / THE EHIME BANK / Osaka shoko Shinkin Bank / Kita-Nippon Bank / Kyoei Shinkumi Bank / Seishin Shinkin Bank / Tajima Shinkin Bank / Tama Shinkin Bank / Tamashima Shinkin Bank / Chiba Shinkin Bank / Tono Shinkin Bank / Hanno Shinkin Bank / Fukui Bank / Mizuho Bank / Krungthai Bank (Thailand)

**【BA Portal】**

Okinawa Bank /Kyoto Bank/Higo Bank

**【BM Portal】**

Aomori Michinoku Bank / Ashikaga Bank / Akita Bank / Okinawa Bank / Kyoto Bank / Joyo Bank / Towa Bank

**【SAF】**

Akagi Shinkumi Bank / Eiwa Shinkin Bank / Kochi Bank / Shiga Chuo Shinkin Bank / Suwa Shinkin Bank / Chunichi Shinkin Bank / Toyokawa Shinkin Bank / Nishi-Chugoku Shinkin Bank / Matsumoto Shinkin Bank / Shinkin bank in the Kanto region / Shinkin bank in the Kinki region

**【WebFile/GrpMail】**

Osaka Shinkin Bank / Kagawa Bank / Credit Guarantee Corporation of Kagoshima / Kumamoto Dai-ichi Shinkin Bank / Kurayoshi Shinkin Bank Shiba Shinkin Bank / Chiba Shinkin Bank / Chugin Lease / Tokushima Taisho Bank / Shinkin bank in the Kinki region / Shinkin bank in the Kinki region / Shinkin bank in the Shikoku region

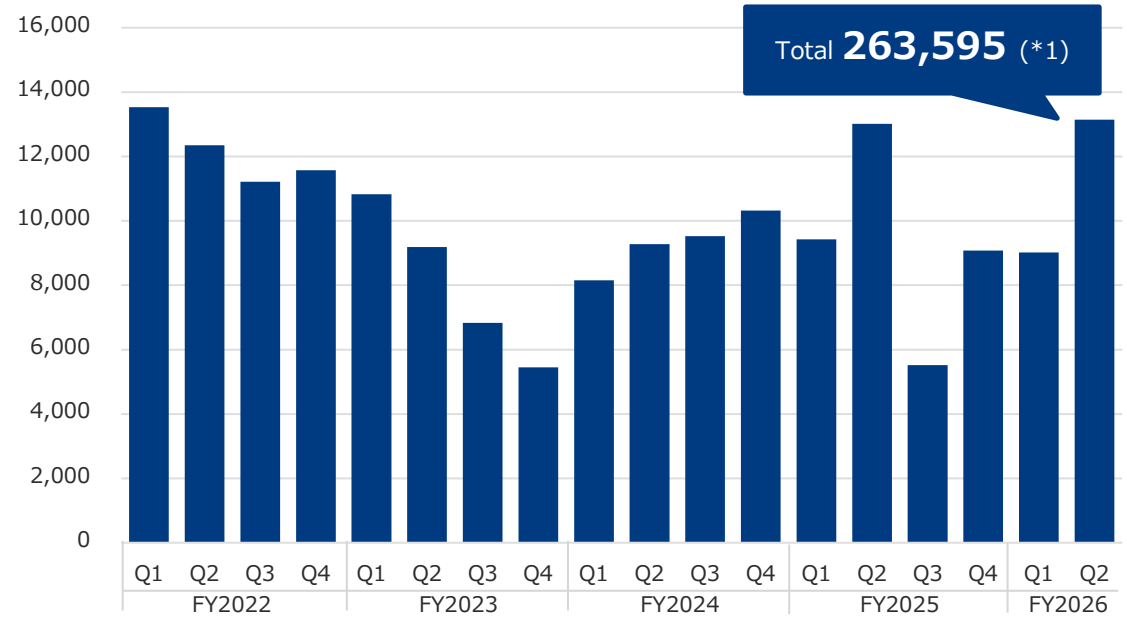
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# Benefits of adopting Big Advance ~Business Matching~

- Business Matching Features Support Development of New Partnerships, Alliances, and Cross-Industry Innovations, Including New Product Development.
- Focused on creating higher-quality negotiations and enhancing matching accuracy through functional improvements and hosting business matchmaking events.

Unit: Cases

## Quarterly requests for business Matchings




(*1) As of the end of September 2026

### Initiatives to Increase Number of Business Negotiations

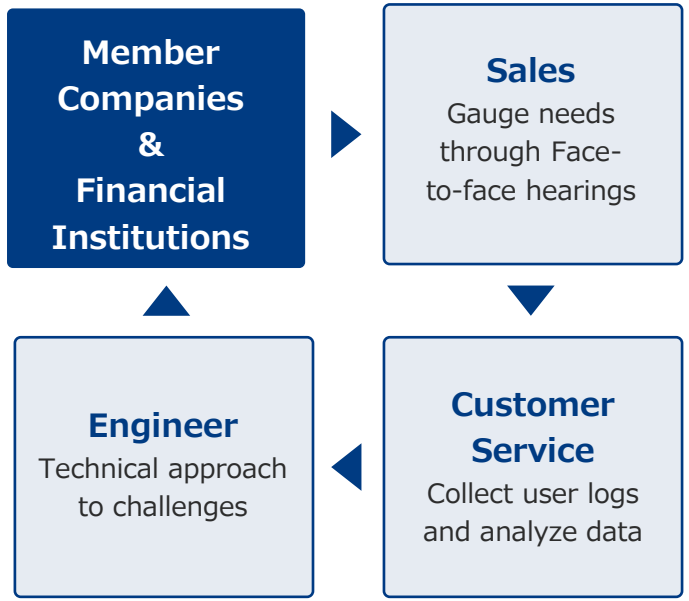
- Streamlining workflow from negotiation request to meeting execution
- Achieved a record-high number of entries for the Special Matching Day "6th Enmusu BA" (Online Business Matchmaking Event)
- Released AI assistant "BiBi" to further drive the growth in business matching transactions

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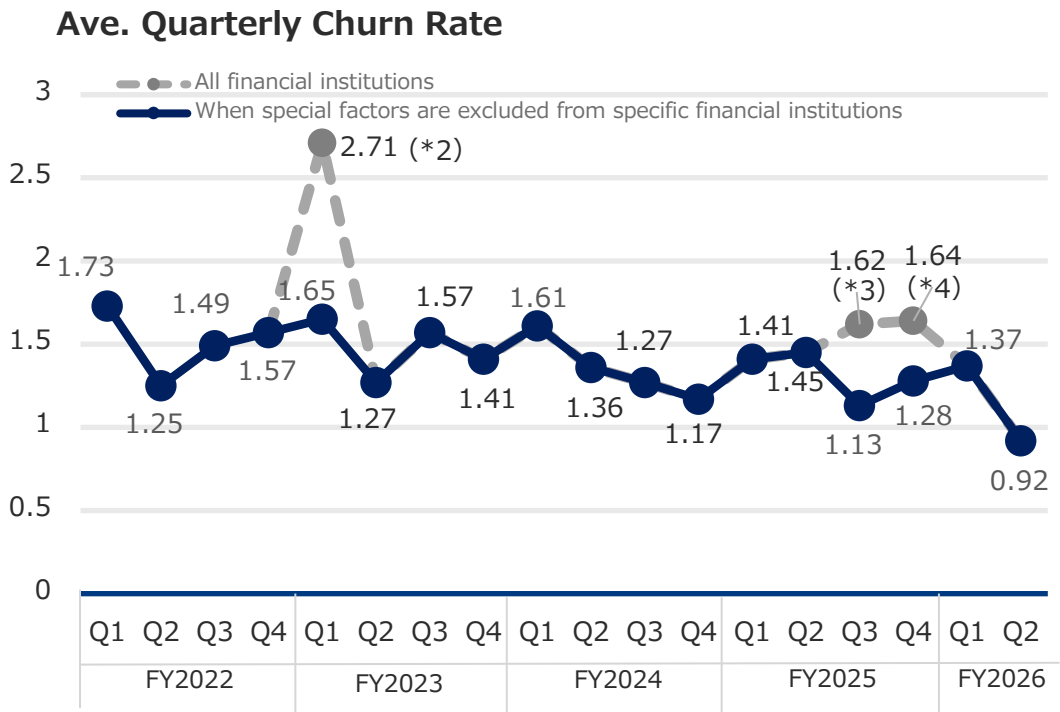
# Sustaining users with quick improvements to functions

- Average annual churn rate remained in the 1% range, driven by our efforts to gather needs from financial institutions and member companies and rapidly reflect them in our services to enhance customer satisfaction and convenience.
- Achieved a quarterly average churn rate below 1% for the first time.

## Cycle of functional upgrades




## Ave. Annual Churn Rate at 1.39% (*1)




(*1) Churn rate: (Unsubscribed companies during the month) / (Subscribed companies at previous month end (12-month average from October 2025 to September 2026)
(*2) Temporary increase in churn rate in Dec 2020 due to one-off factors at FIs. Excluding this impact, the average churn rate for 3Q FY2020 was 1.67%.
(*3) Temporary increase in churn rate in Mar-Apr 2023 due to one-off factors at FIs. Excluding this impact, the average churn rate for 1Q FY2022 was 1.65%.
(*4) Temporary increase in churn rate in Mar 2026 due to an FI withdrawal. Excluding this impact, the average churn rate through 3Q FY2025 was 1.28%.

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05

# FY2026 estimates

# Full-Year Earnings Forecast for FY 2026

- No changes to the full-year forecast announced at the beginning of the fiscal year.
- Achieve higher sales and profitability, returning to profitability with net sales of JPY 2.0 billion, EBITDA of JPY 280 million, and operating income of JPY 80 million through steady growth of existing businesses
- Implement AI agent functions in Big Advance and increase the number of member companies per financial institution through enhanced functionality
- Accelerate new adoption of BM Portal, SAF, and WebFile/GrpMail among financial institutions, respond to diverse customer needs, and strengthen cross-selling
- BIG ADVANCE GLOBAL will begin contributing to earnings through the completion of large-scale investments, reduction of upfront investment burdens, and service launch
- Improve productivity through proactive utilization of AI in internal operations

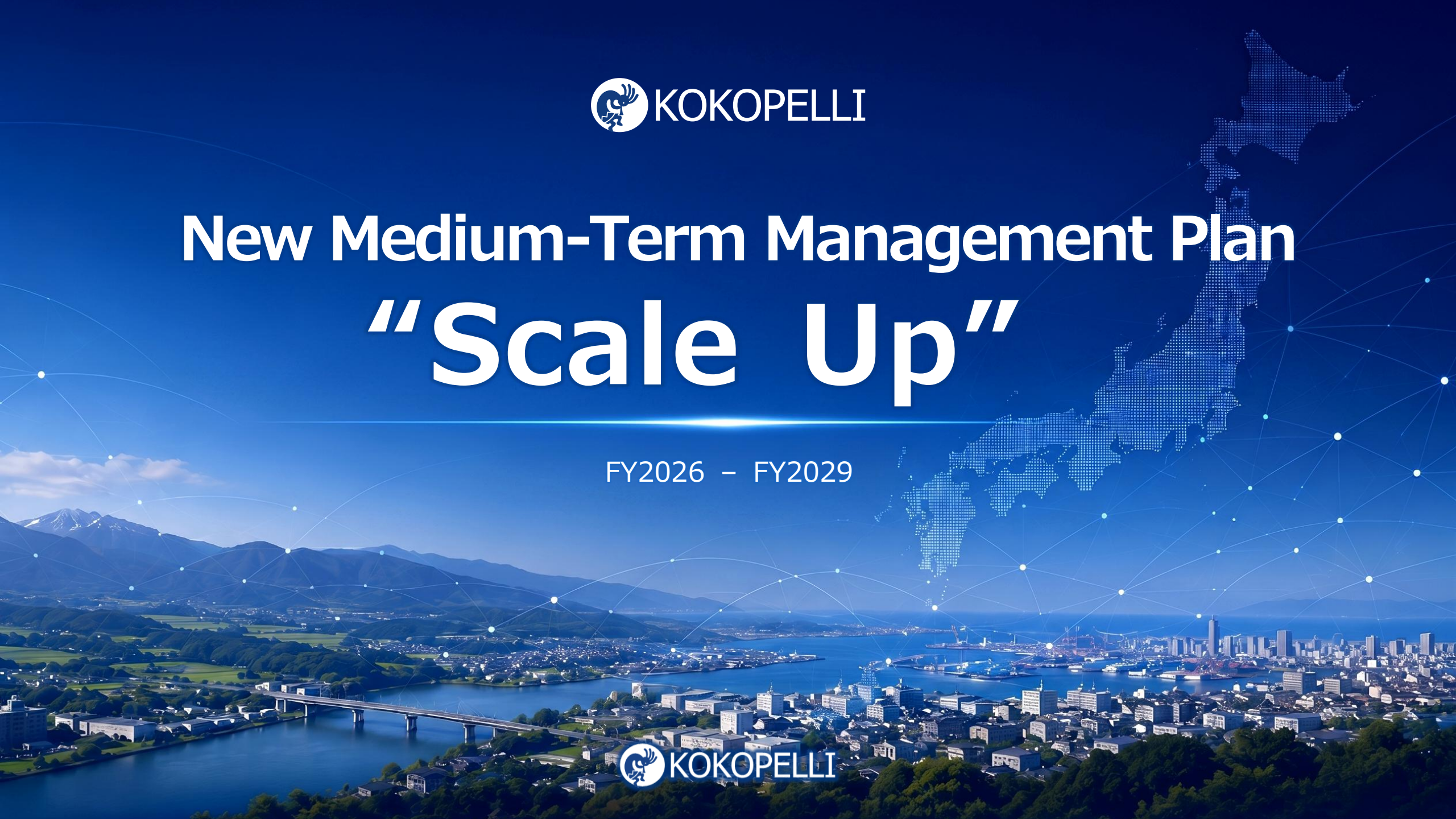
(Unit: JPY million)

| | FY 2025 Consolidated Results (Actual) | FY 2026 Consolidated (Forecast) | Change | YoY |
|---|---|---|---|---|
| **Net Sales** | 1,758 | **2,000** | **+241** | **+13.7%** |
| **Gross Profit** | 765 | **980** | **+214** | **+28.1%** |
| **Gross Profit Margin** | 43.5% | **49.0%** | — | — |
| **EBITDA** | -142 | **280** | **+422** | — |
| **Operating Income** | -409 | **80** | **+489** | — |
| **Operating Margin** | — | **4.0%** | — | — |
| **Ordinary Income** | -202 | **82** | **+284** | — |
| **Profit Attributable to Owners of Parent** | -414 | **50** | **+464** | — |

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06

# Medium-Term Management Plan (Announced on May 14, 2026)


KOKOPELLI
New Medium-Term Management Plan
“Scale Up”
FY2026 – FY2029
KOKOPELLI

# Building a “Regional Economy OS” Through “Regional Revitalization × Technology” to Achieve a New Growth Phase (“Scale Up”)



Japan is currently facing structural challenges, including a rapid decline in the working-age population and a decrease in the number of companies, causing the traditional regional economic model to reach its limits. SMEs across Japan are now confronting the serious reality of potential business closures. However, we firmly believe that these very challenges create significant opportunities for transformation through technology and serve as the driving force behind sustainable future growth.

Since our founding, under the philosophy of “Discovering the Future Within Corporate Value,” we have developed a unique business model that unlocks the hidden potential of SMEs through the power of IT and transforms it into corporate growth. At the core of this model lies the fusion of our “strong network of trust” with regional financial institutions nationwide and “technology” that transcends time and geographical constraints. The powerful synergy created by these two elements forms the foundation of our overwhelming competitive advantage as a next-generation infrastructure platform, a “Regional Economy OS”, that cannot be replicated by competitors.

Our next growth strategy is not merely an extension of the past. To achieve sustainable and transformative growth in corporate value, we are now embarking on a major transformation (“Scale Up”). Without being constrained by short-term stability, we will boldly execute strategic investments aimed at capturing substantial future market opportunities. We will expand our target market beyond existing frameworks into global markets, transition toward new profit structures driven by AI technologies, and strongly pursue “transformational growth,” including through M&A initiatives.

As technological innovation fundamentally reshapes the nature of business itself, we are committed to building a “unique regional revitalization model” at the forefront of this transformation, one that connects regional value across Japan and beyond to the world and creates a new economic cycle that contributes to the revitalization of the Japanese economy.

We sincerely appreciate the continued support and encouragement of all our stakeholders as we take on this new challenge.

**Shigeru Kondo, CEO**

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# “Three Megatrends” Accelerating Business Growth

## 1. SME DX / AX

Japan’s labor force is projected to decline by approximately 6.62 million people by 2035, and the top challenge facing SMEs is labor shortages (53.1%).

The utilization of DX and AI is no longer optional, but has become a survival strategy for businesses.




## 2. Regional Revitalization

Policy support is accelerating through initiatives such as “Regional Revitalization 2.0” and the “Regional Financial Capability Enhancement Plan.”

The role of regional financial institutions is expanding, shifting from a traditional “lending model” to a “core business support model” for client companies.



## 3. Globalization

In addition to the contraction of the domestic market caused by population decline, the weak yen and changes in the global tariff environment are driving supply chain restructuring.

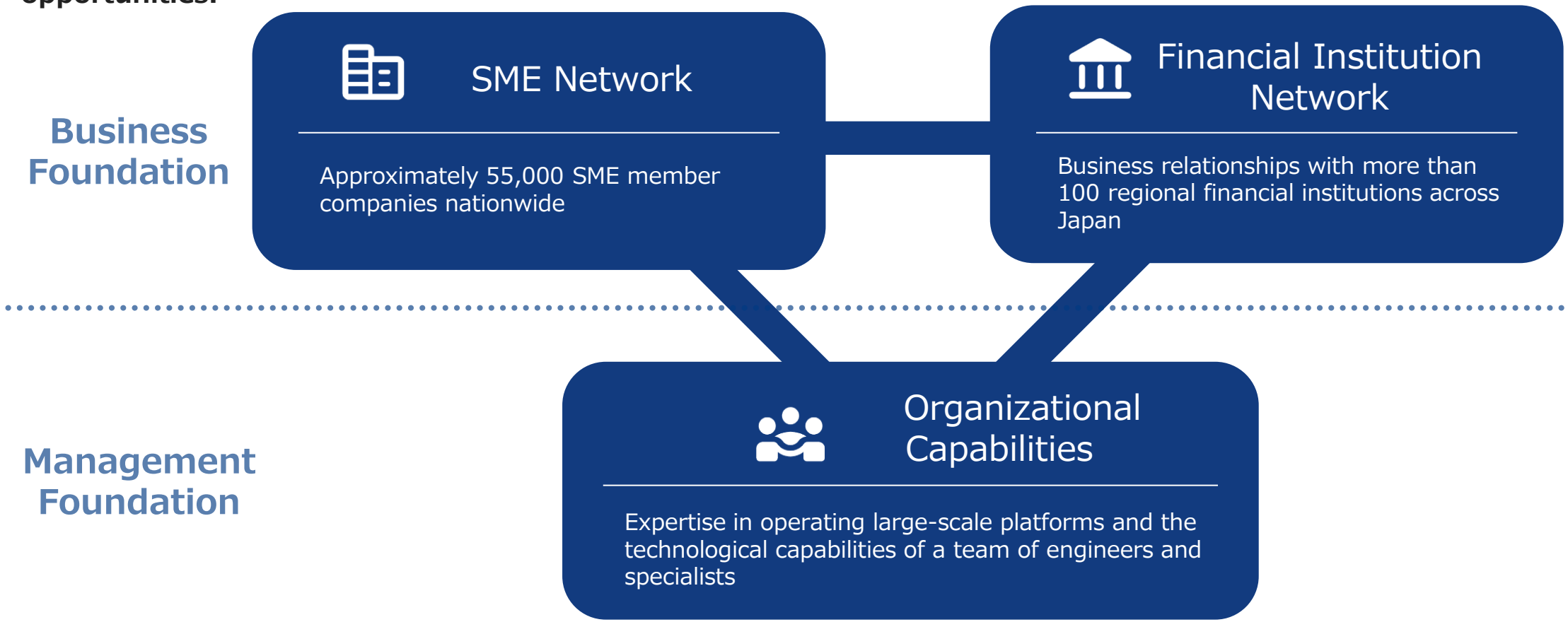
Approximately 40% of SMEs are interested in overseas expansion.



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# KOKOPELLI's Strengths

- **KOKOPELLI's strengths lie in the proprietary SME network and financial institution network it has independently built, as well as its expertise and technological capabilities in operating large-scale systems.**
- **By leveraging these unique strengths, KOKOPELLI aims to transform megatrends into major growth opportunities.**




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# “Regional Revitalization × Technology”

## - From Regions to Japan and the World -

Using the power of technology to break through the “sense of stagnation” in regional economies and create a new economic circulation model that connects regional value throughout Japan and to the world.




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# KOKOPELLI's Unique "Regional Revitalization Model"

By leveraging the unique model of "Wide-Area (Digital) × Community-Centric (Human)", KOKOPELLI aims to build an infrastructure that functions as a "Regional Economy OS."

**Vison**

## Finding the Future in Corporate Value

Regional Companies across Japan

**Provided Solutions**

Big Advance | BIG ADVANCE GLOBAL | ココペリ経営サポート | WebFile | GrpMail グループメール | Expansion of Solutions

**Regional Economy OS**

### Wide Area Network (Digital)

A digital platform powered by Big Advance and BIG ADVANCE GLOBAL that connects SMEs and mid-sized companies across Japan and around the world.

×

### Community-Based Network (Human)

Hands-on consulting tailored to each region, providing solutions rooted in local communities.

**Network Infrastructure**

## Financial institution networks expanding across Japan

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# Establishing a New Revenue Model

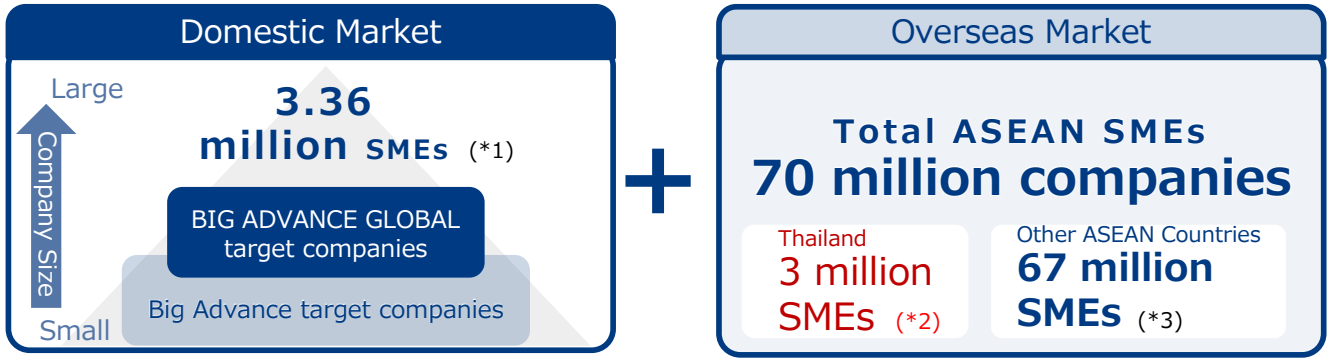
## Aiming for exponential growth through “market expansion” and “multi-layering of the revenue structure”

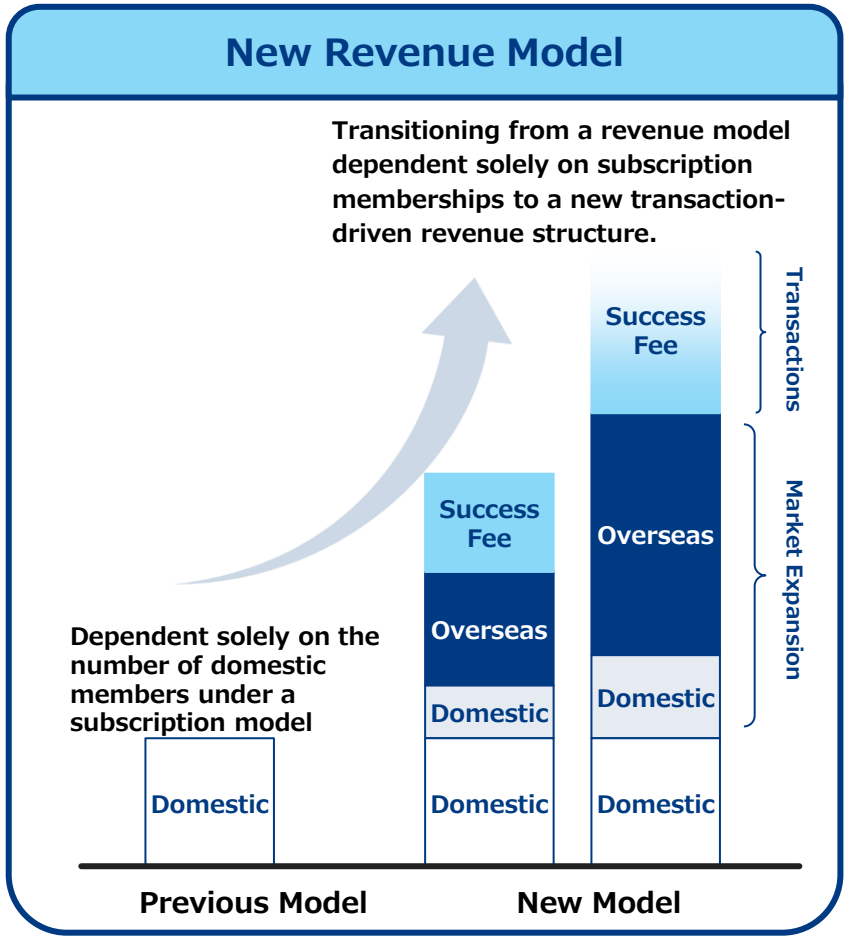
### Market Expansion

- **[Domestic Market] Expansion of Target Segments (Company Size)**
  By approaching companies with overseas expansion needs, KOKOPELLI will broaden its target base from primarily small businesses to larger SMEs and mid-sized companies.
- **[Overseas Market] Expansion of Market Areas (Global)**
  In addition to the domestic market, KOKOPELLI has entered Thailand (approx. 3 million companies), with plans to eventually target the entire ASEAN region (approx. 70 million companies).

### Transformation of the Revenue Structure

- **[Base] Subscription Model (Stable Revenue Foundation)**
  KOKOPELLI will deploy a subscription-based monthly billing model for local companies in Thailand, building a global recurring revenue base.
- **[Upside] Transaction-Based Revenue (New Growth Engine)**
  By introducing a success fee model linked to successful business matching transactions both domestically and internationally, Kokopelli aims to create transaction-driven exponential growth (J-curve growth) that does not rely solely on membership growth.




(*1) Ministry of Internal Affairs and Communications (MIC), "2021 Economic Census"
(*2) Office of Small and Medium Enterprises Promotion (OSMEP), Situation Report of MSMEs 2023.
(*3) Asian Development Bank (ADB), Realizing the Potential of Over 71 Million MSMEs in Southeast Asia (Based on 2020 Data).

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# Business Strategies to Achieve Scale-Up

**To realize sustainable medium- to long-term growth, KOKOPELLI will promote the following three business strategies.**

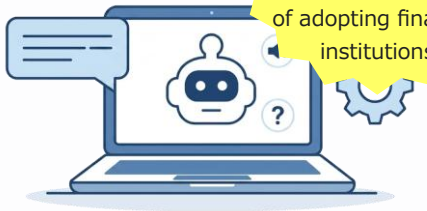
## 1. Enhancement of Existing Businesses

### AI Agent Strategy

Transforming Big Advance into an AI agent platform

Expanding employee-oriented services for Big Advance member companies

**[Expected Effects]**
-Increase in member companies
-Growth in the number of adopting financial institutions



## 2. Expansion of New Businesses

### Global Strategy

Full-scale expansion of BIG ADVANCE GLOBAL

**[Expected Effects]**
-Increase in member companies
-Expansion of success fee revenue



### Financial DX Strategy

Further expansion of BM Portal, SAF, and WebFile/GrpMail

**[Expected Effects]**
Cross-selling to financial institutions



## 3. Transformational Growth through M&A

### M&A Strategy

Expanding DX/AI solutions across Japan by leveraging the financial institution network together with companies that provide solutions to regional business challenges

**[Expected Effects]**
Inorganic Growth in Net Sales



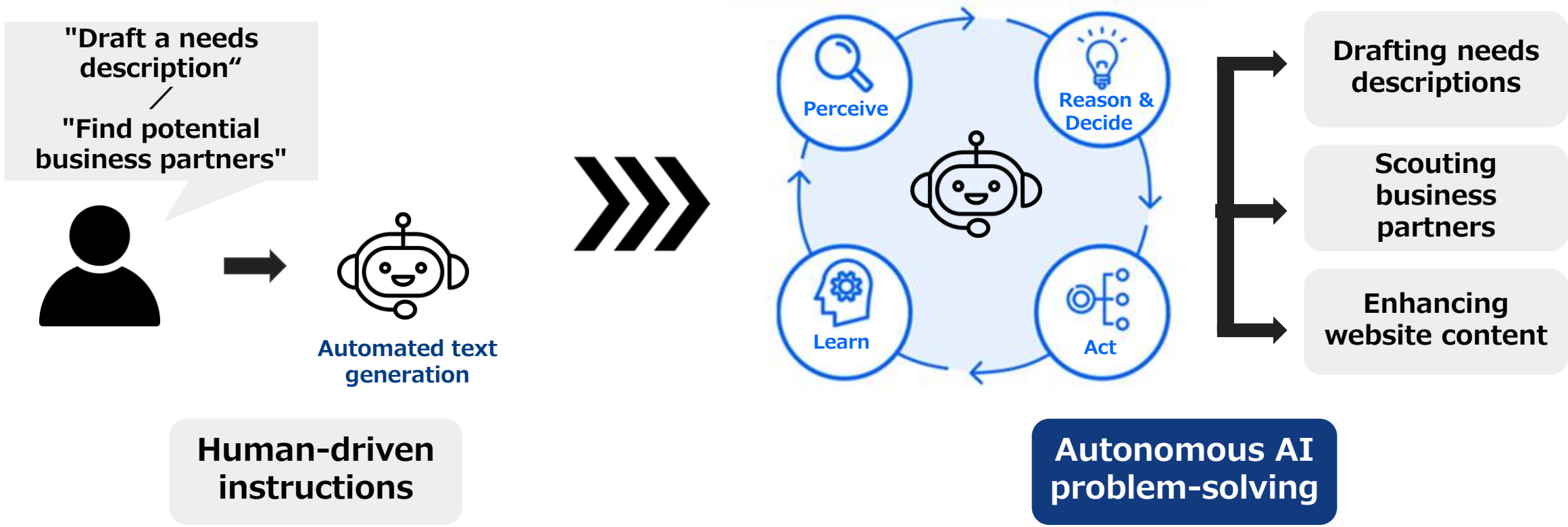
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# 1. Enhancement of Existing Businesses: AI Agent Strategy

- Further evolving the generative AI utilization that we have implemented in Big Advance to date.
- An advanced system where "AI" autonomously makes decisions and takes action by integrating multiple AI technologies and functions to achieve goals set by "humans."

**GenAI Utilization to Date**

**Evolution into AI Agents**




**Human-driven instructions**

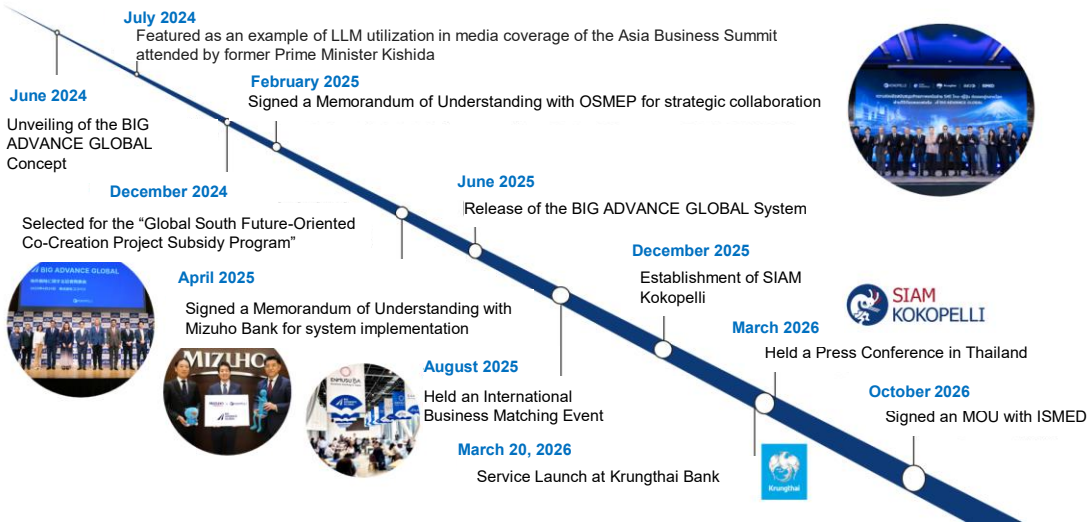
**Autonomous AI problem-solving**

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# 2. Expansion of New Businesses: Global Strategy

## Progress to Date

- In response to growing overseas expansion needs, Kokopelli announced its global strategy concept in June 2024.
- Achieved numerous public-private partnerships.
- Executed large-scale investments and spent two years developing a new system.
- Launched the service at Krungthai Bank in Thailand in March 2026.




## Future Global Strategy

- From FY 2026 (the current fiscal year), the business is expected to begin contributing to earnings.
- From FY 2027 onward, the company aims to achieve standalone profitability for this business.

### Key KPIs

| | KPI | Description |
|---|---|---|
| Domestic | Number of Registered Matching Needs | Since the domestic business model is based on success fees from business matching, the KPI will be the number of registered matching needs rather than the number of member companies. |
| Overseas | Number of Member Companies in Thailand | Since the subscription model is adopted in Thailand, the KPI will be the number of member companies. |

### Key Initiatives

**- [Domestic] Number of Registered Matching Needs**

- Collaborate with Japanese financial institutions to approach companies seeking overseas expansion opportunities

- Discover projects in cooperation with local governments

**- [Overseas] Number of Member Companies in Thailand**

- Collaborate with Thai financial institutions to approach companies seeking overseas expansion opportunities

- Work with Thailand's Office of Small and Medium Enterprises Promotion (OSMEP) to approach companies seeking overseas expansion opportunities

- Develop subsidy programs in collaboration with OSMEP

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# 2. Expansion of New Businesses: Financial DX Strategy

| | BM Portal | SAF Specialized AI FAQ | WebFile / GrpMail |
|---|---|---|---|
| Current Situation and Market Environment | • Adopted by multiple financial institutions<br>• Growing DX needs among financial institutions | • Adopted by multiple financial institutions<br>• Growing demand for generative AI utilization among financial institutions<br>• The domestic generative AI market for financial institutions is projected to reach JPY 150 billion by 2030 (*1) | • Adopted by multiple financial institutions<br>• Increasing need for stronger security measures at financial institutions |
| Key Initiatives | • Accelerating sales activities<br>• Continuous product development<br>• Addition of upsell solutions | • Accelerating sales activities<br>• Continuous product development<br>• Addition of upsell solutions | • Accelerating sales activities<br>• Continuous product development |
| Growth Image | • Expansion of recurring revenue through an increase in the number of adopting financial institutions<br>• Expansion of flow revenue through upsell solutions<br>• Establishment of a competitive advantage through integration with Big Advance | • Expansion of recurring revenue through an increase in the number of adopting financial institutions<br>• Expansion of upsell revenue driven by increased usage frequency | • Expansion of recurring revenue through an increase in the number of adopting financial institutions<br>• Expansion of upsell revenue driven by increased usage frequency<br>• Establishment as the de facto standard in the financial industry |

(*1) Source: Survey by Nikkei BP and Nomura Research Institute

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# 3. Transformational Growth through M&A: M&A Strategy

- **KOKOPELLI's policy is to prioritize M&A in the area of the "Community-Based Network (Human)" to address the challenges faced by regional SMEs.**

## Challenges Faced by SMEs

**Business Growth / Profitability**
- Expansion of sales channels
- New product development
- Globalization

**Finance**
- Fundraising
- Improvement of financial conditions
- Governance

**DX/AX**
- Digital utilization
- Operational efficiency
- Data utilization

**Human Resources**
- Recruitment and training
- Wage increases
- Employee benefits

## High-priority M&A target companies

### Community-Based Network (Human)

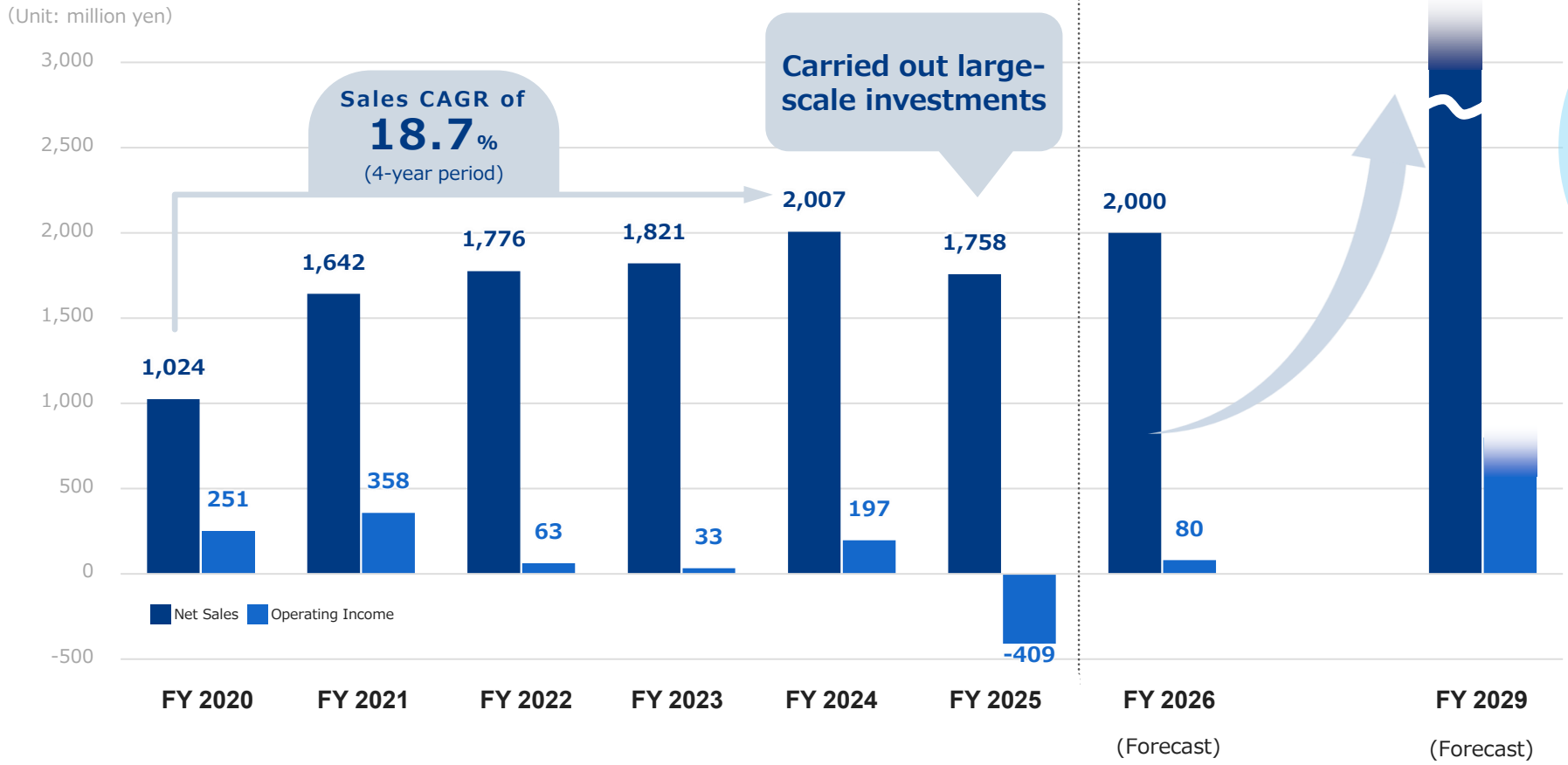
Companies that operate businesses capable of providing hands-on consulting tailored to each region.

Through partnerships with locally established companies, KOKOPELLI aims to support the sustainable growth of SMEs while achieving non-linear growth for the Company.

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# Growth Targets: Growth in Sales / Operating Profit and Target Market Capitalization

- Execute business strategies based on the new Medium-Term Management Plan.
- Achieve organic growth and return to profitability in FY 2026.
- From FY 2027 onward, realize sustainable business growth and improved profitability through contributions from the new revenue model and non-linear growth including M&A activities, entering a renewed growth phase targeting a sales CAGR of 20% and an operating margin of 20%.



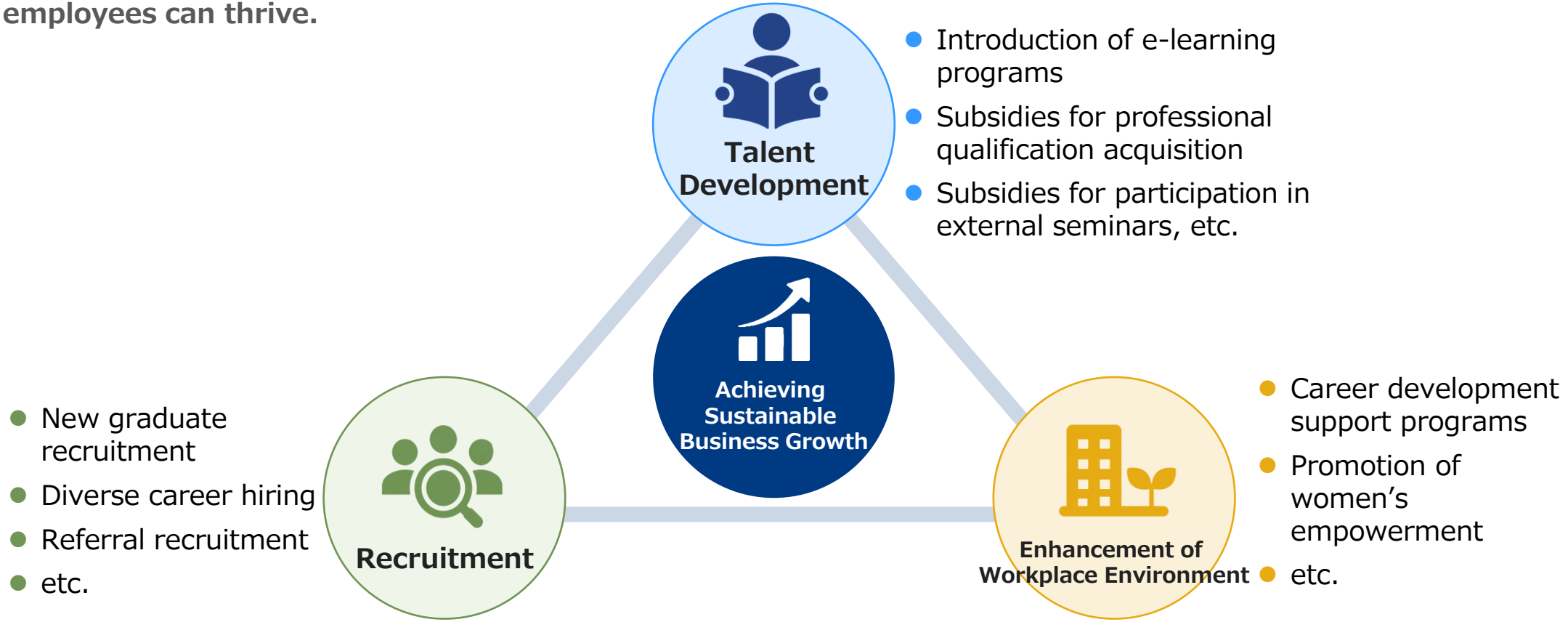

- Achieve Sustainable Growth with a Revenue CAGR of 20% or More
- Return to Profitability from FY 2026 and Continue Improving Profitability Thereafter

**Target Market Capitalization 15 billion yen**

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# Human Capital Management

**Based on our MVV (Mission, Vision, and Values), we will achieve sustainable business growth by recruiting, developing, and empowering diverse and talented human resources while creating an environment in which employees can thrive.**




By promoting talent development, talent acquisition, and the enhancement of the workplace environment, we aim to improve corporate value and achieve sustainable growth.

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# Embedding the Corporate Culture

**To instill our MVV throughout the organization and foster a strong corporate culture, we distribute a Culture Book to all employees, hold company-wide meetings with participation from all employees at the end of each month, and conduct employee recognition programs once every half year.**

## Culture Book




- Distributed to all employees upon joining the company
- Employee recognition criteria include embodiment of the Mission and Values, fostering a culture in which employees naturally internalize and practice the Company’s MVV

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# Human Resource Development & Workplace Environment Enhancement

**We implement various initiatives to help employees realize personal growth and build diverse career paths.**

## E-Learning System

Shared viewing sessions within departments
Freely accessible for self-directed learning

## Career Development Support Program

Diversification of career paths
Internal career application system

## Subsidies for Professional Qualification Acquisition

Partial subsidies for examination fees for designated qualifications

## Workstyle Support

Childcare leave support
Support for balancing work with childcare and nursing care responsibilities

## Subsidies for External Seminar Participation

Subsidies covering up to one-half of training expenses for eligible external seminars and certification schools

We **support the growth** of each individual employee while promoting **diverse career development opportunities and a comfortable working environment**.

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# Human Resource Development & Employee Benefits Programs

- We provide stock-based compensation to directors and employees as an incentive for medium- to long-term business growth.
- From the perspective of recruiting and developing outstanding human resources, we have established a variety of HR and employee benefit programs.

| | | |
|---|---|---|
| Stock Compensation Program | Marriage and Childbirth Celebration Allowance | Lunch Subsidy with Employees |
| Shareholding Association | Anniversary Allowance | Free Drinks |
| Competency Awards | KOKOPELLI Goods Gift Program | Club Activities |
| KOKOPELLI Awards | Subsidies for Health Checkups for Dependents | Internal Events |
| Referral Recruitment Incentive Program | Subsidies for Influenza Vaccination Costs | Book Purchase Subsidy Program |

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# Basic Policy on Shareholder Returns

**We prioritize the creation of stable cash flow and sustainable business growth, while considering shareholder returns to the extent possible.**

## Dividends



- We believe that the best way to reward our shareholders is not through dividends, but by increasing our share price through business growth and delivering returns in the form of capital gains.
- Once we reach a stage where we can generate stable cash flow even after making business investments, we intend to provide returns through dividends.

## Shareholder Benefits Program



- Unlike dividends, shareholder benefits programs offer greater flexibility in design, and we believe they can be implemented within a scope that does not affect growth investments.
- We will continue to consider future implementation.

## Share Repurchases



- Unlike dividends, share repurchases can be executed with greater flexibility and agility; however, as mentioned in dividends section, we believe shareholder returns should primarily be achieved through share price appreciation driven by business growth.
- We intend to consider implementation while monitoring market conditions.

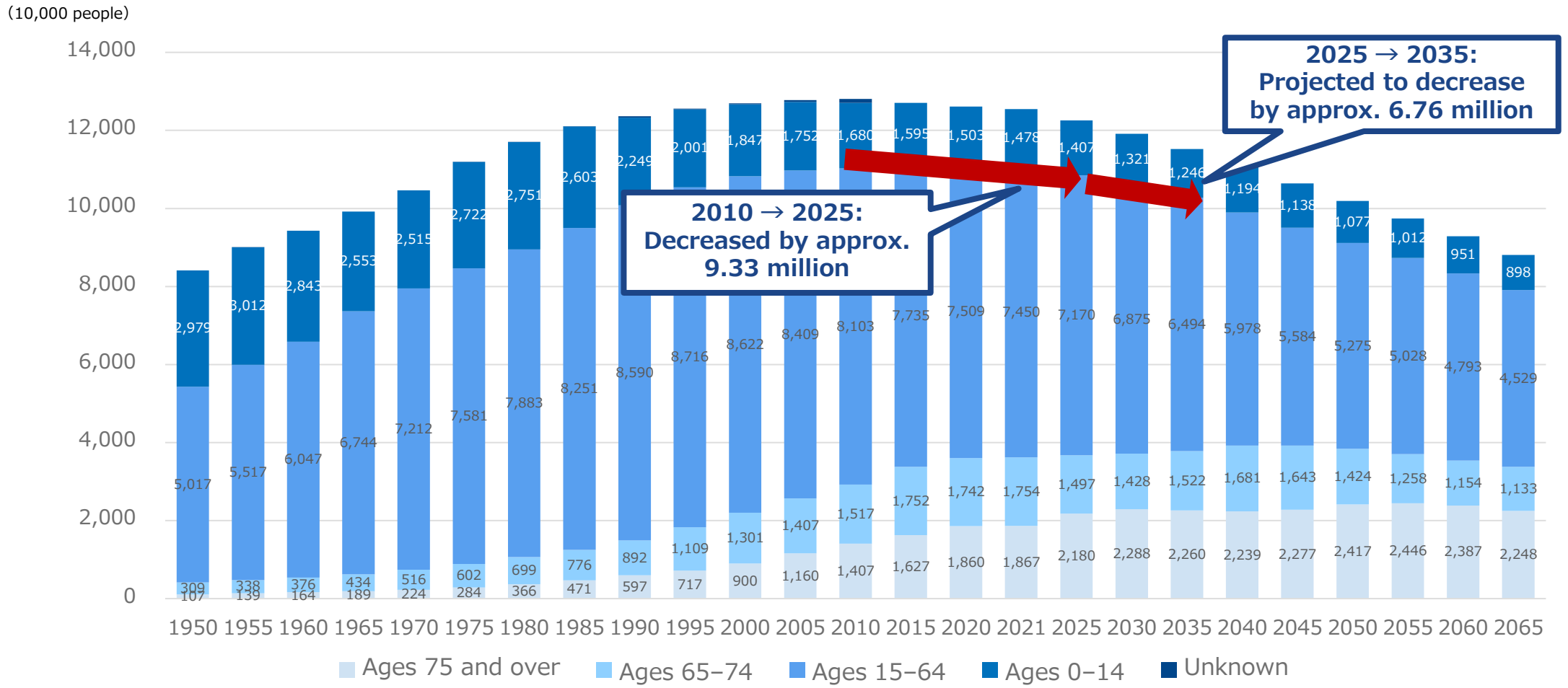
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07

# Supplementary Information

# Background: Decline in the Working-Age Population

## Japan's working-age population is projected to decrease significantly.



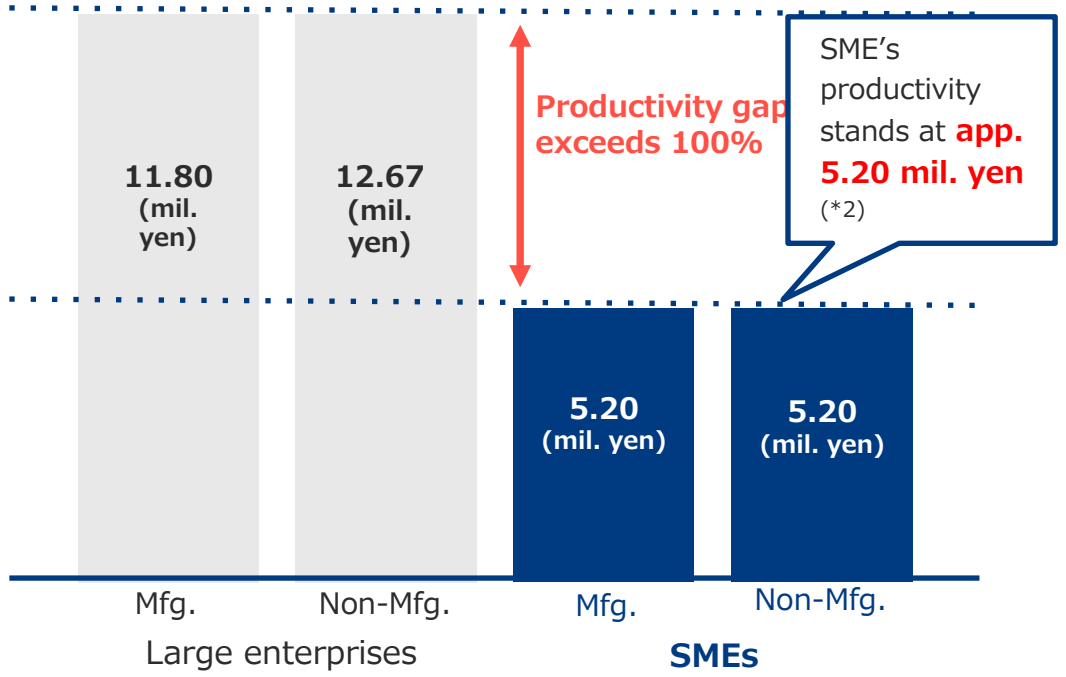

Source: Cabinet Office, "White Paper on the Ageing Society: 2022"

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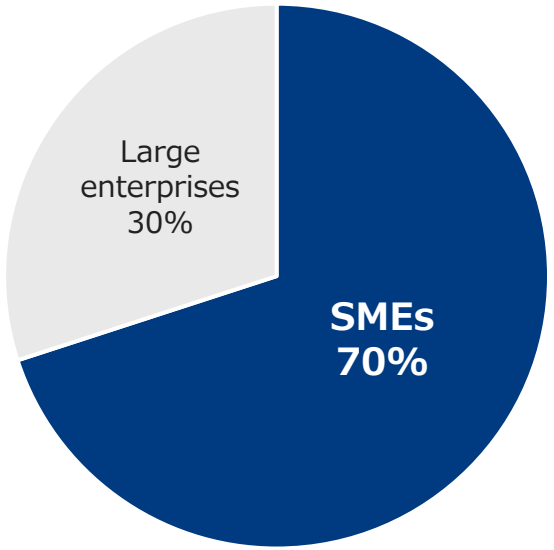
# Overview & Challenges: SMEs in Japan

- Addressing the Challenge of Low Labor Productivity in SMEs
- SMEs play a significant role in the domestic economy, and a 10% improvement in labor productivity could generate a 16 trillion yen economic impact. (*1)

## Comparison of productivity




## Ratio of workers at SMEs




**3.58 million**
SMEs/small enterprises (*3)

**Ratio of SMEs vs total**
**99.7%** (*3)

(*1) Our calculation, based on *2 and *3 above. (Total workers at SMEs of app.32mil. X 5.20 mil. yen X 10%)
(*2) Ministry of Internal Affairs and Communications and METI, "2016 Economic Census"
(*3) Small and Medium Enterprise Agency "2020 White Paper on Small and Medium Enterprises in Japan"

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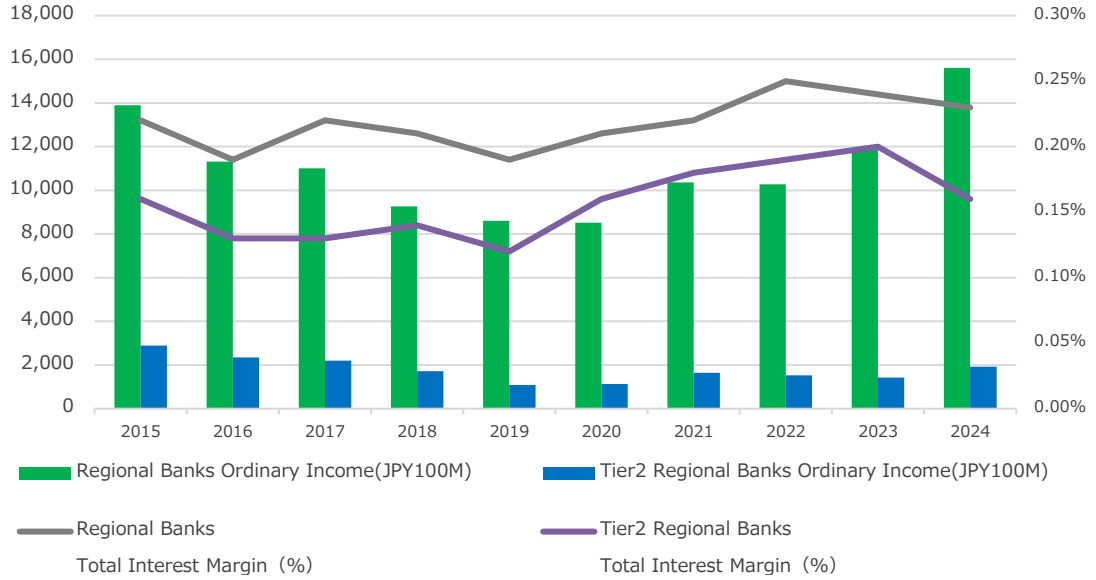
# Overview & Challenges: Regional Financial Institutions

- Regional financial institutions hold 326 trillion yen in outstanding loans to SMEs, making them central to the regional financial infrastructure.
- Although temporary funding demand has expanded due to COVID-related loans, sustained funding demand remains weak, necessitating further support for the core businesses of client companies
- Need to secure stable income and promote DX (digital transformation) at SMEs.

**Outstanding Loans to SMEs by Business Type for Regional Financial Institutions**

| Type | Number | Outstanding loans to SMEs (*1 *2) |
|---|---|---|
| Regional Banks | 62 | 197trillion yen |
| 2nd Tier Reginal Banks | 36 | 43trillion yen |
| Shinkin Bank | 254 | 73trillion yen |
| Shinkumi Bank | 143 | 13trillion yen |
| **Total** | **495** | **326trillion yen** |
| Mega Banks (Ref.) | 4 | 135trillion yen |

**History of Ordinary Income and Gross Interest Margin**



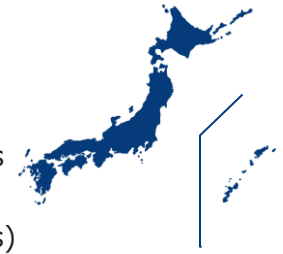

(*1) Our calculation, based on "A list of SMEs and Regional Banks in each Prefecture (as of March 2025)" by Small and Medium Enterprise Agency
(*2) Our calculation, based on disclosures for outstanding loans to SMEs from Mega Banks (Mitsubishi UFJ, Mitsui Sumitomo, Mizuho, Resona) as of March 2024.
(*3) Our analysis, based on "2019 Financial Results Trend" by Japanese Bankers Association.

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# Advantages of using Big Advance

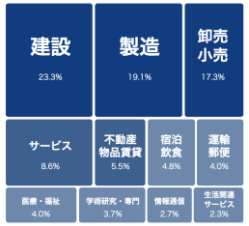
## Effective networking with local financial institutions

- An established network of Japan's largest regional financial institutions, including regional banks, second-tier regional banks, shinkin banks, and credit unions, regardless of business category.
- Comprises 72 BA-installed financial institutions that have head offices spanning across 42 prefectures (47 prefectures including branches) and approximately 5,200 branches.



## Effective networking with SMEs across the country

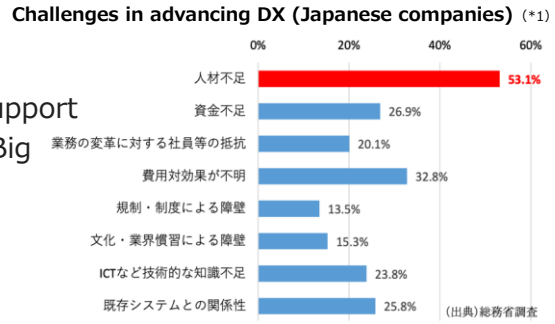
- A very effective network of 55,000 or more companies registered with Big Advance nationwide.
- Able to provide services to small, like-sized companies across the sector that were difficult to reach with web-based services.




The top three industries of the member companies are construction, manufacturing and wholesale/retail.

## Fusion of in-person and technology-based services

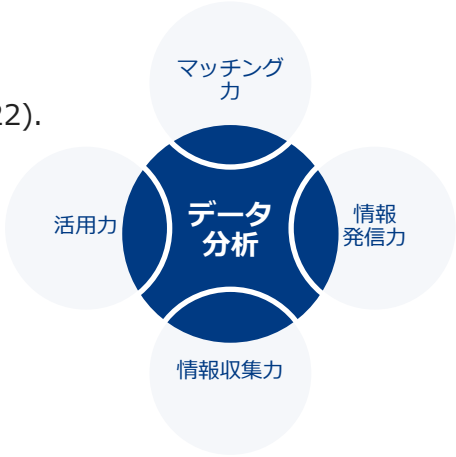
- Trusted personnel at financial institutions in close contact with companies on a daily basis will support the installation and operation of Big Advance to promote DX.
- Share the core values of local companies with those across the country via the web.




The main issues with DX is “lack of personnel” at 53.1%.

## Data-driven analysis and returns

- Core business support to clients of financial institutions by offering data collected by Big Advance (data provisions to begin in April 2022).
- Business matching function offers AI-driven recommendations of business activities to companies.
- Implementing AI agents to strongly promote corporate DX

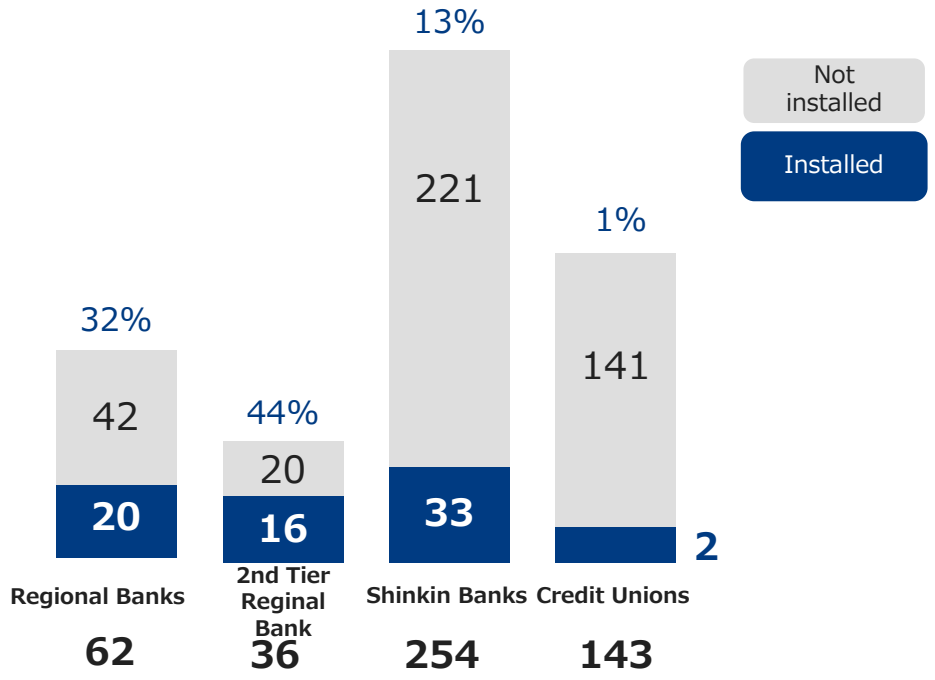



(*1) Ministry of Internal Affairs and Communications, Japan ”2021 White Paper Information and Communications in Japan”

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# Attracting more users: Expanding the user base

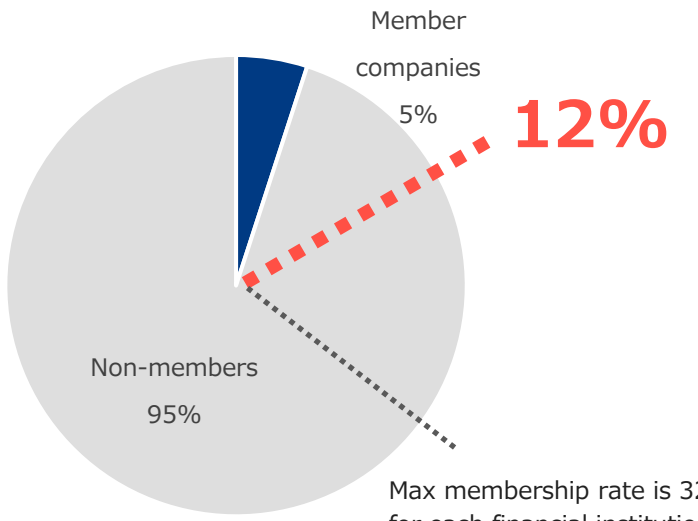
## Number of financial institutions




- Installed at 14%（72/495）of financial institutions
- Target for 100 financial institutions to install the system

(as of 30 September 2026)

## Potential finance customers



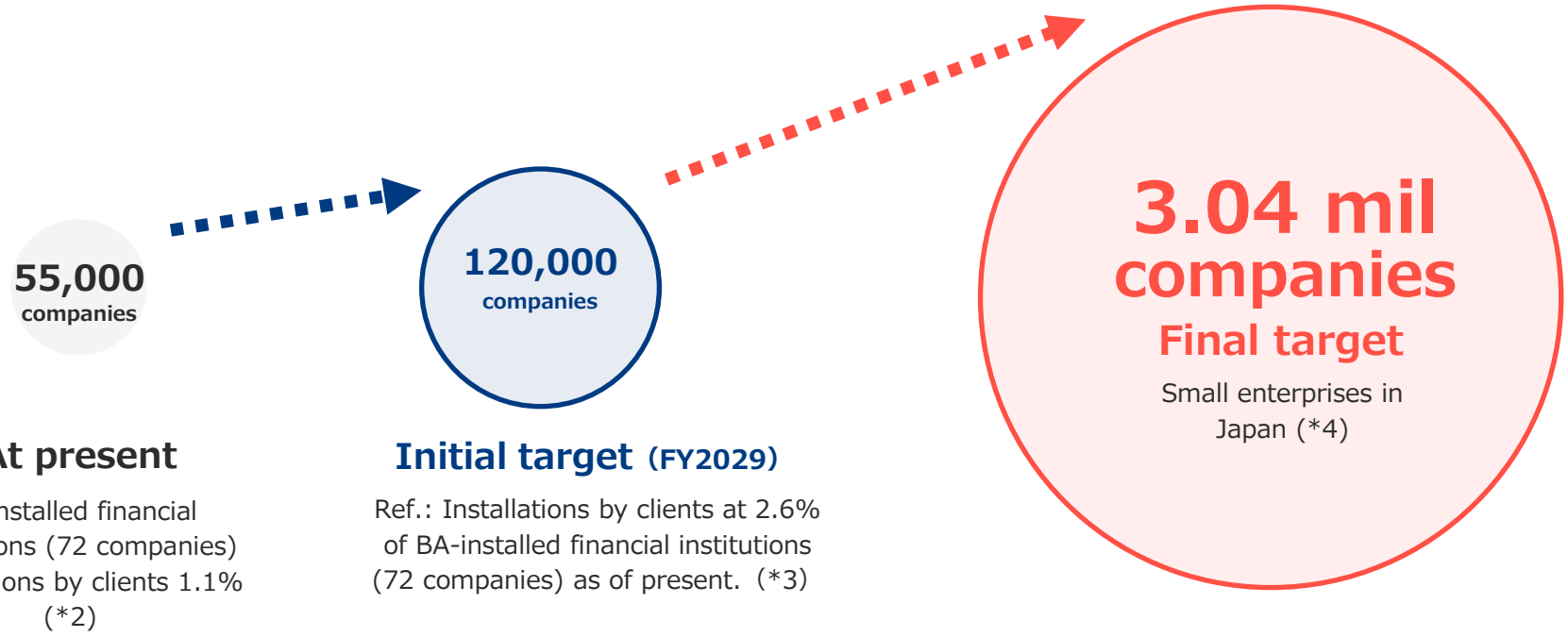

- Potential clients in finance is around 1 million (based on our research) , and the current membership rate for Big Advance is 5%
- Target average membership rate of 12%（120,000 companies)

(Based on the 72 BA-installed financial institutions)

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# Further expansion of user base

- Target clients of regional financial institutions operating small enterprises across Japan.
- Revised target: Aiming for 120,000 member companies by FY2029 based on updated numerical plans.




**At present**

BA-installed financial institutions (72 companies) Installations by clients 1.1% (*2)

**Initial target (FY2029)**

Ref.: Installations by clients at 2.6% of BA-installed financial institutions (72 companies) as of present. (*3)

Source: “Financial System Report – Annex (July 2019)”, Bank of Japan, “Economic Census 2016”, Ministry of Internal Affairs and Communications/Ministry of Economy, Trade and Industry, and Financial Services Authority website

(*1) Total number of corporate clients of BA-installed financial institutions (72 companies) = 4.67 million in total (as of March 31, 2026)

(*2) Installation rate at clients = Big Advance member companies / number of corporate clients of the 72 BA-installed financial institutions (as of March 31, 2026)

(*3) 120,000 companies / Number of corporate clients of the 72 BA-installed financial institutions (as of March 31, 2026)

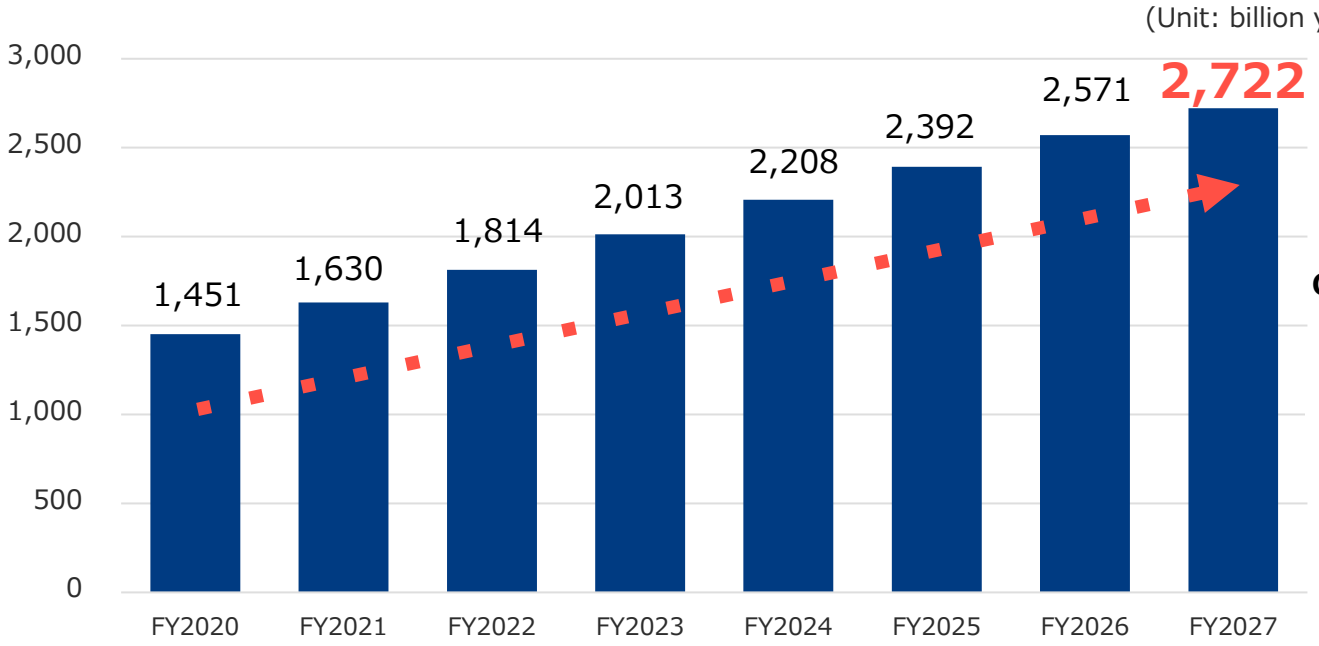
(*4) 3.58 million SMEs "2016 Economic Census" x 84.9% small businesses "Number of small and medium-sized enterprises (as of June 2016)"

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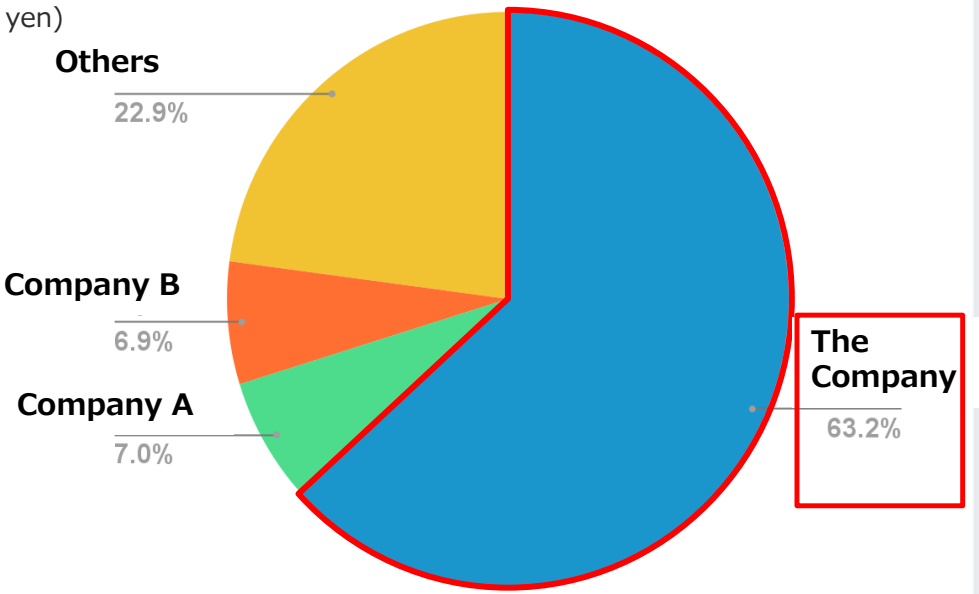
# The market size of business matching platforms

- The domestic market as a whole is expected to expand from 2,013 billion yen in FY 2024 to 2,722 billion yen in FY2028
- Holds a high market share of 60% in the financial business matching platform market.

## Mid-term forecast for the business matching platform market size




## Market Share by Revenue: Financial Platforms

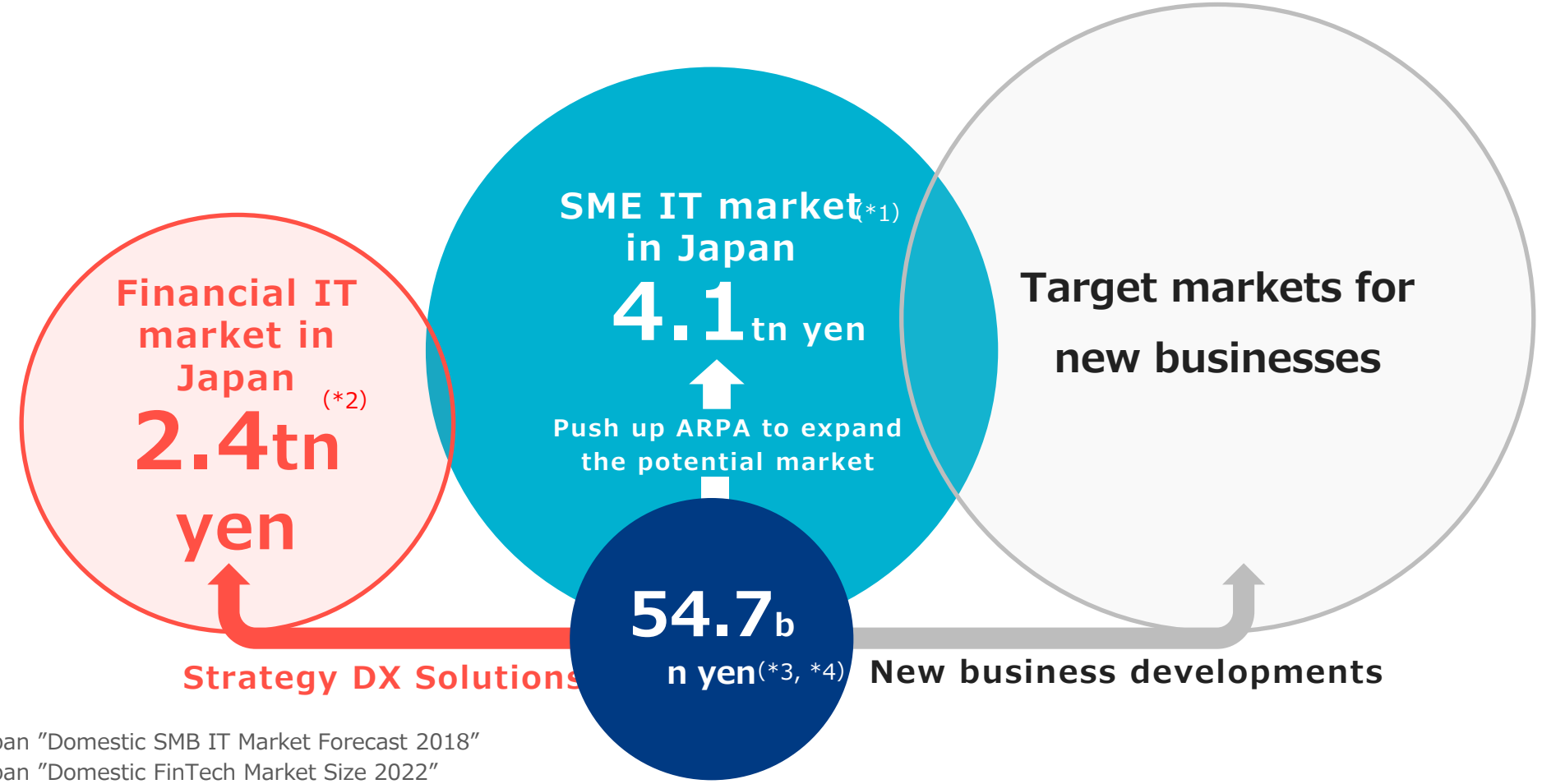



(Source) Deloitte Tohmatsu MIC Research Institute Co., Ltd., "Current Status and Outlook of the Domestic Business Matching Platform Market [2023 Edition]," issued on December 13, 2023. (https://mic-r.co.jp/mr/02980/)

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# Potential market with room for further expansion

**Raise ARPA through offering new functions and links with other companies' services, as well as an expanded user base.**



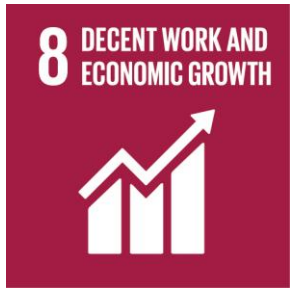

(*1) IDC Japan "Domestic SMB IT Market Forecast 2018"
(*2) IDC Japan "Domestic FinTech Market Size 2022"
(*3) Target customer base x Current fee plan=54.7 billion yen
(*4) target audience × current pricing

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# Sustainable Development Goals （SDGs）

**We strive to “Find the future in corporate value“, and “make technologies accessible to SMEs” through on-going efforts to add corporate value and commit to resolving social issues through our engagements.**

SUSTAINABLE DEVELOPMENT GOALS




8.3
Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the births and growth of micro-, small- and medium-sized enterprises by improving access to financial services.




9.1
Develop quality, reliable, sustainable and resilient regional and trans-border infrastructures, to support economic development and human well-being, with a focus on affordable and equitable access for all.




17.17
Encourage and promote effective public, public-private, and civil society partnerships, building on the experience and resourcing strategies based on a wealth of partnerships experiences.

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- The materials and information provided in this document contain so-called "forward-looking statements". They are based on current expectations, forecasts, and assumptions that involve risks and uncertainties that could cause actual results to differ materially from those in the forward-looking statements. Such risks and uncertainties include general industry and market conditions, and general national and international economic conditions, such as interest rate and forex swings.
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