

Consolidated Financial Results Briefing

for the Fiscal Year Ended March 31,2024

RISKMONSTER.COM

1. Financial Highlights (P.2)
2. Quarterly Performance (P.3)
3. Performance by Type of Business (P.4)
4. (1) Cloud Business for Corporate members (P.5)
4. (1)-① Credit management support Services (P.6)
4. (1)-② Business Portal Sites (P.7)
4. (1)-③ Training Services (P.8)
4. (2) Other Business (P.9)
5. Quarterly Number of Members (P.10)
6. Balance Sheets (P.11)
7. Cash Flows (P.12)
8. Outlook for FY 3 / 2025 (P.13)
9. Return to Stockholders (P.14)
- Contact (P.15)

(thousands of yen)

	FY3/2023	FY3/2024	Change	Change (ratio)
Net sales	3,744,813	3,666,482	△78,331	97.9 %
Operating Income	565,083	300,992	△264,090	53.3 %
Ordinary Income	552,548	290,616	△261,932	52.6 %
Profit attributable to owners of parent	360,374	160,935	△199,439	44.7 %

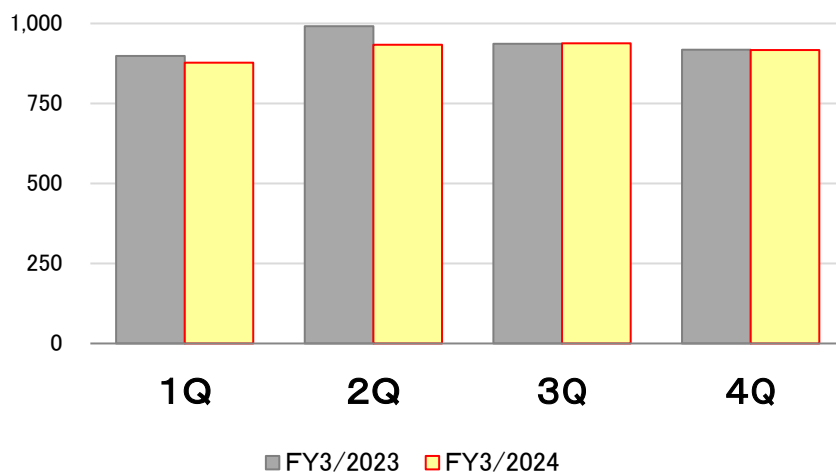
	FY3/2023	FY3/2024	Change	Change (ratio)
Earnings per share	¥47.60	¥21.48	△¥26.12	45.1 %
Number of members	13,822 ID	14,007 ID	185 ID	101.3 %
Return on equity	6.2 %	2.7 %	△3.5 point	—

(thousands of yen)

FY3/2024	1Q	2Q	3Q	4Q
Net Sales	877,517	933,644	938,021	917,298
Operating Income	51,678	99,236	77,135	72,942
FY3/2023	1Q	2Q	3Q	4Q
Net Sales	898,424	991,648	936,530	918,209
Operating Income	131,133	190,442	132,606	110,901

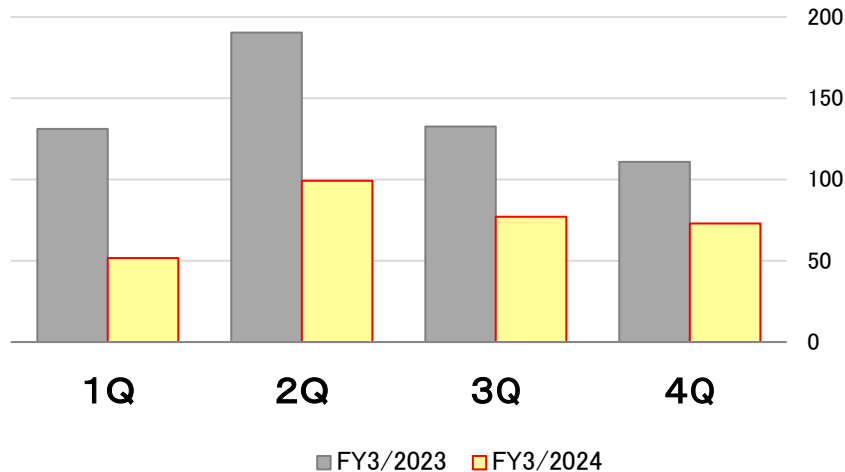
Net Sales

(millions of yen)

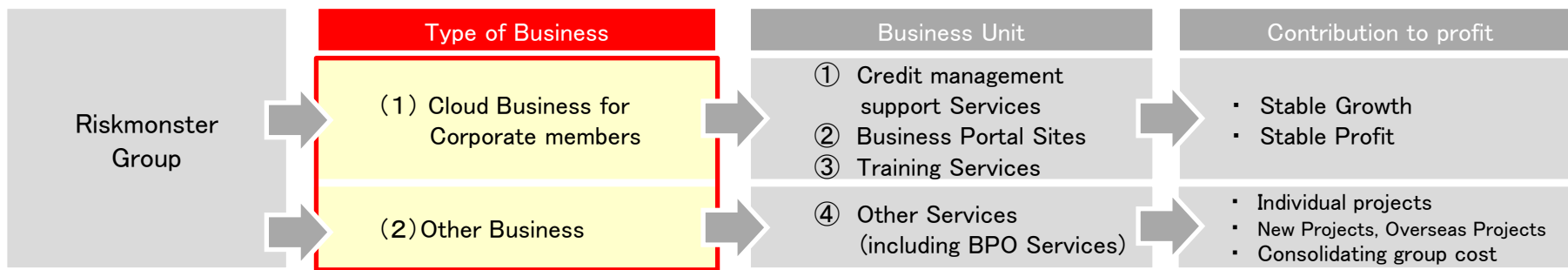


Operating Income

(millions of yen)



Riskmonster's Business Model



(thousands of yen)

	FY3/2023	FY3/2024	Change	Change (ratio)
(1) Cloud Business for Corporate members	2,958,208	2,821,137	△137,071	95.4%
(2) Other Business	1,199,285	1,316,024	116,738	109.7%
Total Net Sales	4,157,493	4,137,161	△20,332	99.5%
(1) Cloud Business for Corporate members	667,624	542,589	△125,034	81.3%
(2) Other Business	64,114	16,104	△48,010	25.1%
Total Operating Income	731,738	558,693	△173,045	76.4%

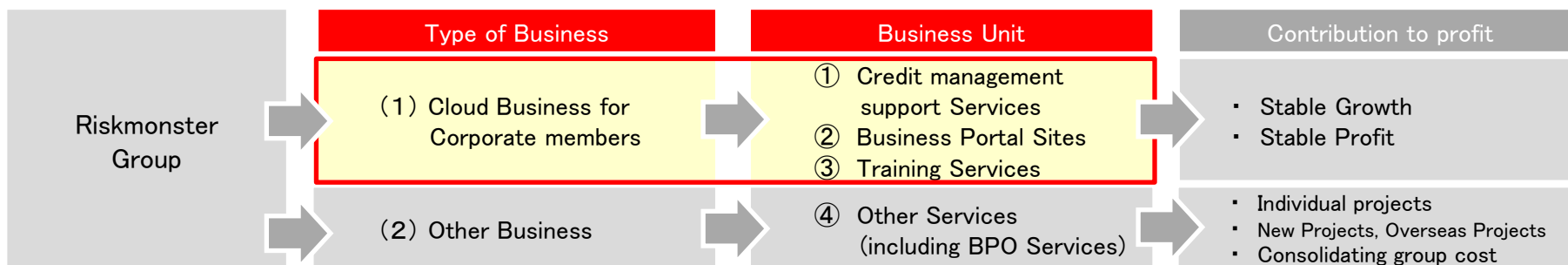
(Note) Net Sales and Operating Income are calculated based on amounts before the elimination of inter transactions.



4.(1) Cloud Business for Corporate members



Riskmonster's Business Model



(thousands of yen)

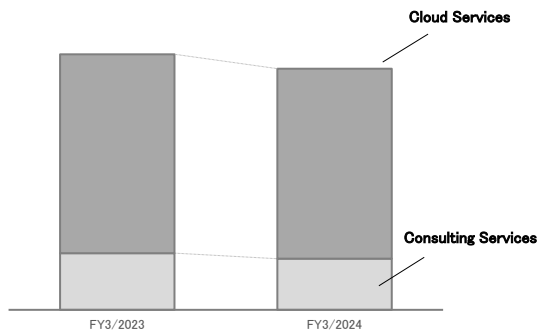
	FY3/2023	FY3/2024	Change	Change (ratio)
①Credit management support Services	2,102,864	1,983,944	△118,920	94.3%
②Business Portal Sites	614,901	604,891	△10,010	98.4%
③Training Services	240,442	232,301	△8,140	96.6%
Total Business Unit Sales	2,958,208	2,821,137	△137,071	95.4%
①Credit management support Services	381,364	256,395	△124,968	67.2%
②Business Portal Sites	241,298	230,489	△10,809	95.5%
③Training Services	44,960	55,704	10,743	123.9%
Total Business Unit Income	667,624	542,589	△125,034	81.3%
Number of members (ID)	13,377	13,536	159	101.2%

(thousands of yen)

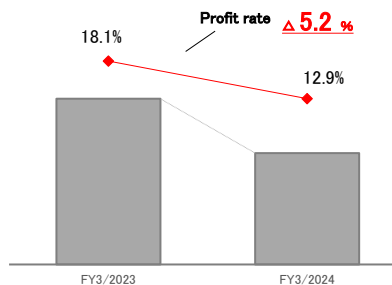
	FY3/2023	FY3/2024	Change	Change (ratio)
Cloud Services	1,637,183	1,563,165	△74,018	95.5%
Consulting Services	465,681	420,779	△44,901	90.4%
Net Sales	2,102,864	1,983,944	△118,920	94.3%
Business Unit Income	381,364	256,395	△124,968	67.2%
Profit rate	18.1%	12.9%	△5.2point	—
Number of members (ID)*	7,240	7,498	258	103.6%

(Note) The number means the sum of members can use our services directly and through alliance company's service.

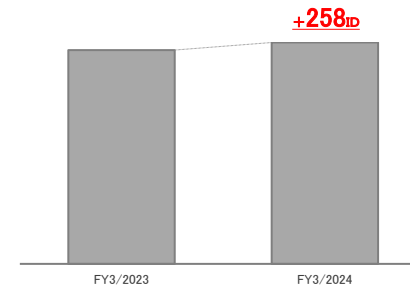
Net Sales



Business Unit Income



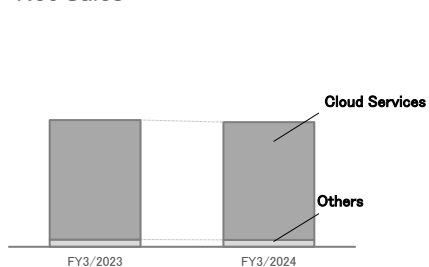
Number of members(ID)



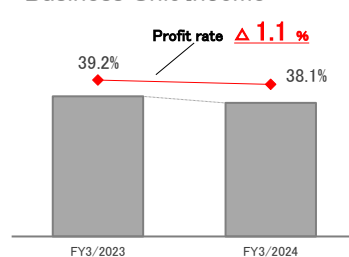
(thousands of yen)

	FY3/2023	FY3/2024	Change	Change (ratio)
Cloud Services	579,836	571,337	△8,498	98.5%
Others	35,065	33,554	△1,511	95.7%
Net Sales	614,901	604,891	△10,010	98.4%
Business Unit Income	241,298	230,489	△10,809	95.5%
Profit rate	39.2%	38.1%	△1.1point	—
Number of Members (ID)	3,115	3,074	△41	98.7%
Number of Users	145,315	144,995	△320	99.8%

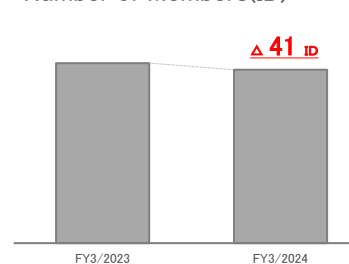
Net Sales



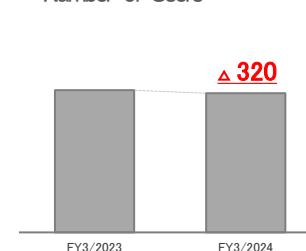
Business Unit Income



Number of Members(ID)



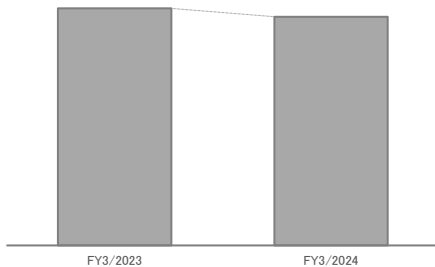
Number of Users



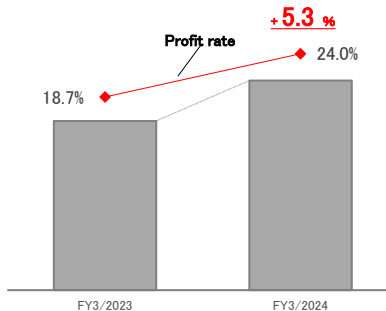
(thousands of yen)

	FY3/2023	FY3/2024	Change	Change (ratio)
Cloud Services / Net Sales	240,442	232,301	△8,140	96.6%
Business Unit Income	44,960	55,704	10,743	123.9%
Profit rate	18.7%	24.0%	5.3point	—
Number of Members (ID)	3,022	2,964	△58	98.1%

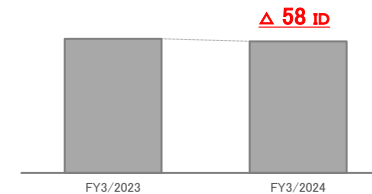
Cloud Services / Net Sales



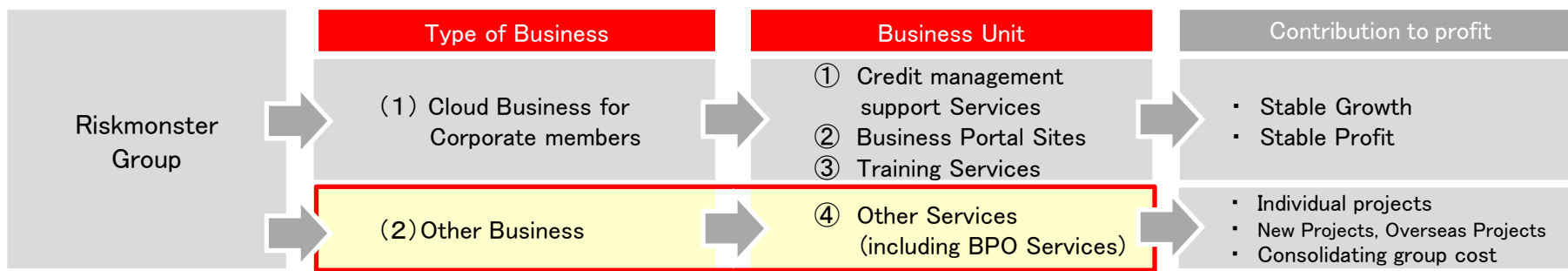
Business Unit Income



Number of Members(ID)



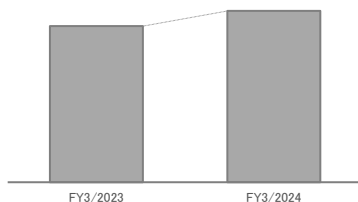
Riskmonster's Business Model



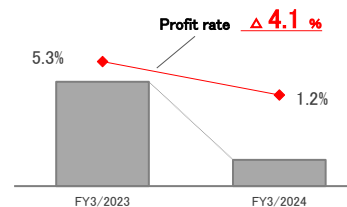
(thousands of yen)

	FY3/2023	FY3/2024	Change	Change (ratio)
Total Business Unit Sales	1,199,285	1,316,024	116,738	109.7%
Total Business Unit Income	64,114	16,104	△48,010	25.1%
Profit rate	5.3%	1.2%	△4.1point	—

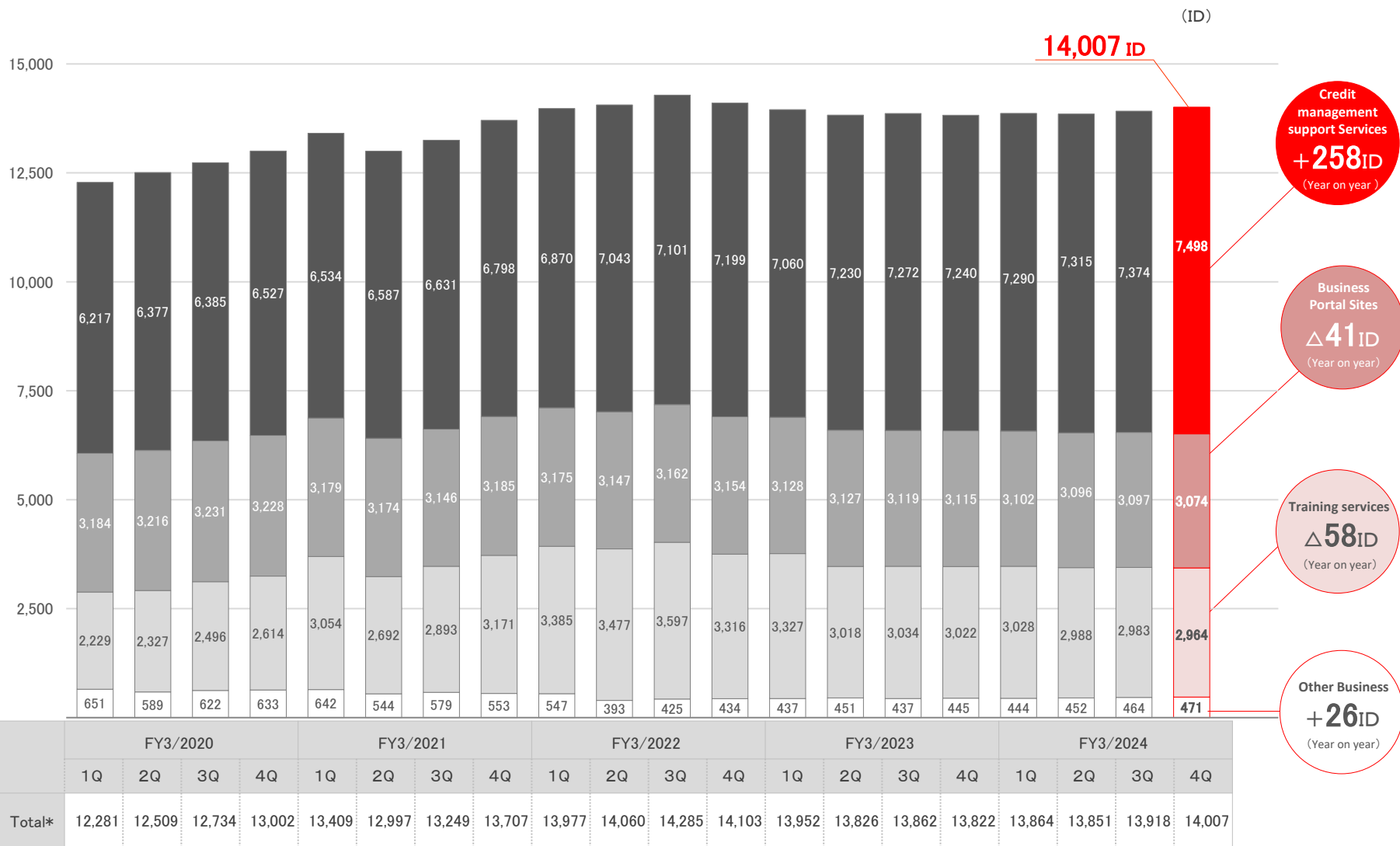
Net Sales



Business Unit Income



5. Quarterly Number of Members



(Note) Figures include overlapped members.

(thousands of yen)

	As of March 31, 2023	As of March 31, 2024	Change	Change (ratio)
Current Assets	2,575,945	2,295,893	△280,051	89.1%
Non-Current Assets	4,101,158	4,490,111	388,953	109.5%
Total Assets	6,677,103	6,786,005	108,901	101.6%
Current Liabilities	527,343	433,092	△94,250	82.1%
Non-Current Liabilities	304,226	330,600	26,374	108.7%
Total Liabilities	831,569	763,693	△67,876	91.8%
Net Assets	5,845,533	6,022,311	176,778	103.0%
Total Liabilities and Net Assets	6,677,103	6,786,005	108,901	101.6%
Equity ratio	86.7%	87.6%	—	—
Net Assets per share	¥774.13	¥808.06	¥33.93	104.4%

(thousands of yen)

	FY3/2023	FY3/2024	Change	Change (ratio)
Operating CF	916,943	812,431	△104,512	88.6%
Investing CF	△790,027	△713,814	76,213	90.4%
Financial CF	△272,900	△278,135	△5,235	101.9%
Effect of exchange rate change on cash and cash equivalents	△2,827	△1,132	1,694	—
Net increase (decrease) in cash and cash equivalents	△148,811	△180,651	△31,839	—
Cash and cash equivalents at end of period	1,903,415	1,722,763	△180,651	90.5%

◆ Operating CF

Profit before income taxes	301,577
Depreciation	651,487
Income taxes paid	△210,841

◆ Investing CF

Purchase of intangible assets	△925,817
Payments into time deposits	△101,252
Payments for acquisition of businesses	△44,942
Proceeds from withdrawal of time deposits	202,503
Proceeds from sales of investment securities	176,762

◆ Financial CF

Dividends paid	△110,318
Purchase of treasury shares	△99,981
Repayments of long-term borrowings	△60,160

millions of yen

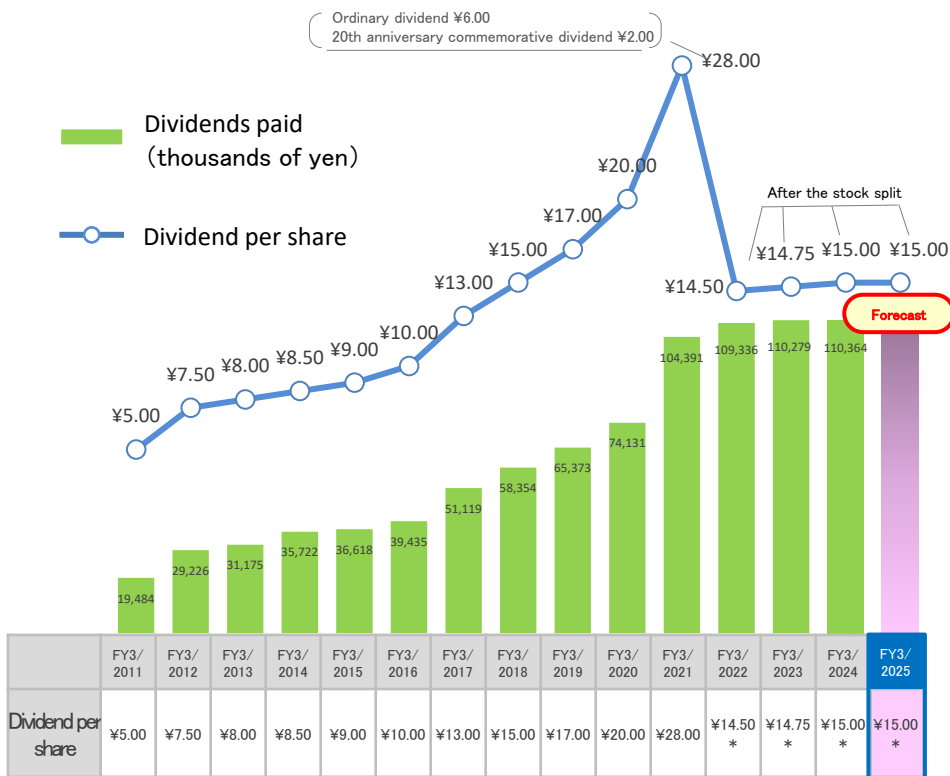
	FY3/2024 (results)	FY3/2025 (projected)	Difference	Progression rate
Net Sales	3,666	3,850	183	105.0%
Operating Income	300	380	79	126.2%
Ordinary Income	290	370	79	127.3%
Profit attributable to owners of parent	160	180	19	111.8%
Earnings per share	¥21.48	¥24.46	¥2.98	113.9%

(Note) Disclosed on May 10, 2024.

Profit Distribution Policies

Riskmonster's policy on shareholder return is to aim for stable and continuous dividends.

- ◆ FY3/2024, The Company plans that Dividends per Share to be ¥15.00, will increase for 13 consecutive fiscal years.
- ◆ Dividend per share for FY3/2025 forecast would be ¥15.00.



(Note) On April 1, 2021, the Company conducted a two-for-one stock split of common stock.

Shareholder benefits (only in Japan)

For shareholder who owns 300 shares or more and more than 6months at the end of September, we will send goods on the following table.



Number of Shares held	Continuous Holding Period			
	Over 6 months – less than a year	Over a Year – less than 3 years	Over 3 Year – less than 5 years	5 years or more
300 shares	Specified item	Specified item		
600 shares		Worth¥1,500	Worth¥2,000	Worth¥2,000
1,000 shares		Worth¥2,000	Worth¥3,000	Worth¥4,000
2,000 shares		Worth¥3,000	Worth¥4,000	Worth¥5,000

Contact

【Contact : IR only】

Mail : ir@riskmonster.co.jp

IR Inquiry Form :

<https://www.riskmonster.co.jp/form/inquire/ir/index>

【Trade Name】

Riskmonster.com

<https://www.riskmonster.co.jp>

<https://www.cybaxuniv.jp>

【Head Office】

RMG Bldg., 2-16-5 Nihonbashi, Chuo-ku,
Tokyo

【Group Companies】

Rismon Business Portal Co., Ltd.

<https://www.j-motto.co.jp>

Rismon Muscle Data.com

Nippon Outsource Inc.

<https://www.outsource.co.jp>

SHIPS Co.,Ltd.

<https://www.ships-it.co.jp>

Rismon China Inc.

<https://www.rismon.com.cn>