Generating excitement and smiles through
"YORISOU CHIKARA" - the Strength to Support

FY2026 Q2 Financial Results

Thursday, November 12, 2026
ITFOR Inc. 〔Ticker : 4743〕

https://www.itfor.co.jp/en/

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Executive Summary

Performance

- Posted YoY growth of 11.4% in net sales and 25.8% in operating income
- Progress was generally in line with the plan, and the full-year forecast remains unchanged
- Net sales by sectors were driven by Financial Systems and BPO. Sales from AISEL, consolidated in Q3 of the previous fiscal year, also boosted top-line growth
- Both gross margin and the SG&A margin improved, marking a bottoming out in the decline of operating income margin

New Orders

- Posted a 24.5% YoY increase in new orders, driven by Recurring business including BPO
- Posted a 15.3% YoY increase in order backlog (reaching record highs in both System Development and Sales, and Recurring business)
- Secured a solid foundation for future earnings growth, backed by a high level of order backlog

Capital Allocation

- Maintaining the annual dividend forecast of JPY 80
- Continuously evaluating M&A and CVC opportunities

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AGENDA

01 FY2026 Q2 Results

02 FY2026 Forecast

03 Progress on FY2026 Business Strategy

04 Shareholder Returns

05 Company Profile



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FY2026 Q2 Financial Results - P&L Overview ①

■ **Progress was generally in line with the plan**

■ **Achieved double-digit growth in both net sales and operating income**

- Despite a slight shortfall of net sales and ordinary income, operating income and net income exceeded forecasts aided by higher profit margins

Unit: JPY MM ( ) indicates a decrease	FY2025 Apr. to Sep. Results	FY2026 Apr. to Sep.			vs FY2026 Forecast (Announced May 14, 2026)			
		Results	YoY (%)	YoY (Amount)	1H		Full-Year	
					Forecast	vs Forecast	Forecast	vs Forecast
Net Sales	9,222	**10,276**	11.4%	1,054	**10,800**	95.2%	**28,000**	36.7%
Operating Income	1,156	**1,454**	25.8%	298	**1,400**	103.9%	**4,800**	30.3%
Ordinary Income	1,254	**1,350**	7.7%	96	**1,450**	93.2%	**4,900**	27.6%
Net Income attributable to owners of the parent company	988	**1,073**	8.6%	85	**1,000**	107.3%	**3,400**	31.6%
New Orders	9,963	**12,408**	24.5%	2,444	-	-	**29,500**	42.1%
Order Backlog	17,036	**19,643**	15.3%	2,607	-	-	**19,812**	99.2%

*Forecasts are not disclosed

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FY2026 Q2 Financial Results - P&L Overview ②

Unit: JPY MM ( ) indicates a decrease	FY2025 Apr. to Sep.	FY2026 Apr. to Sep.		
	Results	Results	YoY (%)	YoY (Amount)
Net Sales	9,222	**10,276**	11.4%	1,054
Gross Profit	3,403	**3,912**	15.0%	509
SG&A	2,246	**2,457**	9.4%	*1 211
Operating Income	1,156	**1,454**	25.8%	298
Non-Operating Income	104	**91**	(12.7%)	(13)
Non-Operating Expenses	6	**195**	2,854%	*2 188
Ordinary Income	1,254	**1,350**	7.7%	96
Net Income **attributable to owners of the parent company**	988	**1,073**	8.6%	85

■ Key Points

*1 SG&A increased by JPY211MM
（including a JPY165MM increase in personnel expenses）

*2 Non-operating expenses increased by JPY188MM
（including a JPY183MM increase in equity-method investment losses）

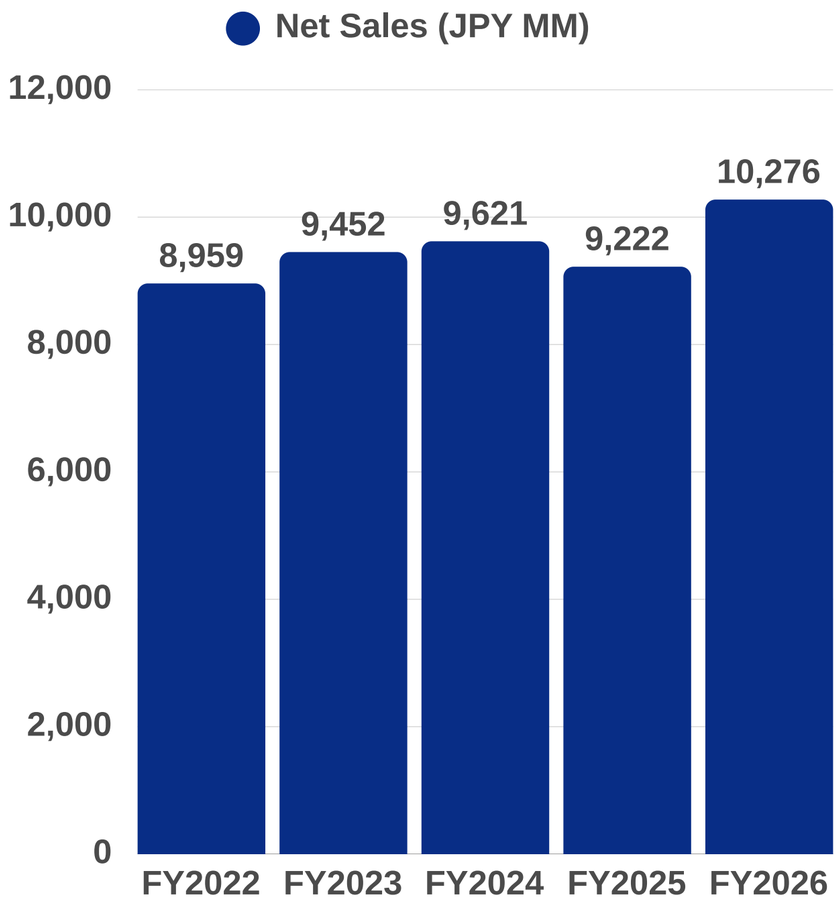
	FY2025 Apr. to Sep.	**FY2026 Apr. to Sep.**	**YoY**	
Gross Margin	36.9%	**38.1%**		+1.2pt
SG&A Margin	24.4%	**23.9%**	*3	(0.4pt)
Operating Income Margin	12.5%	**14.2%**	*4	+1.6pt

*3 SG&A margin improved as sales growth absorbed higher personnel expenses

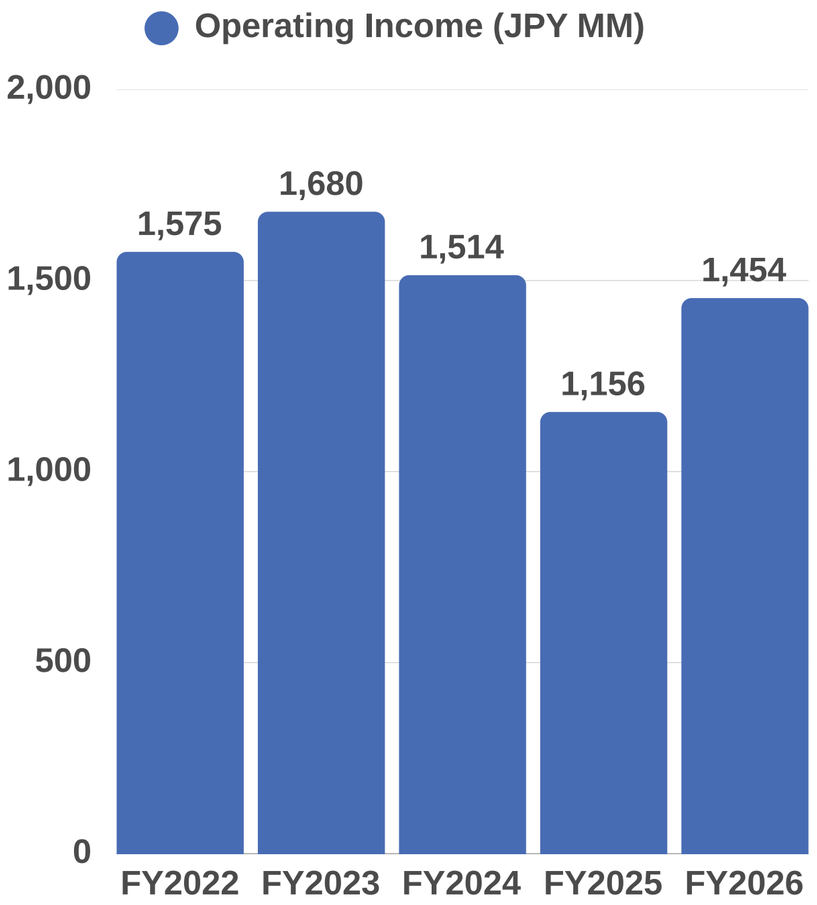
*4 Operating income margin rose 1.6pt, driven by improvements in both gross margin and SG&A margin

FY2026 Q2 Financial Results - Performance Trends

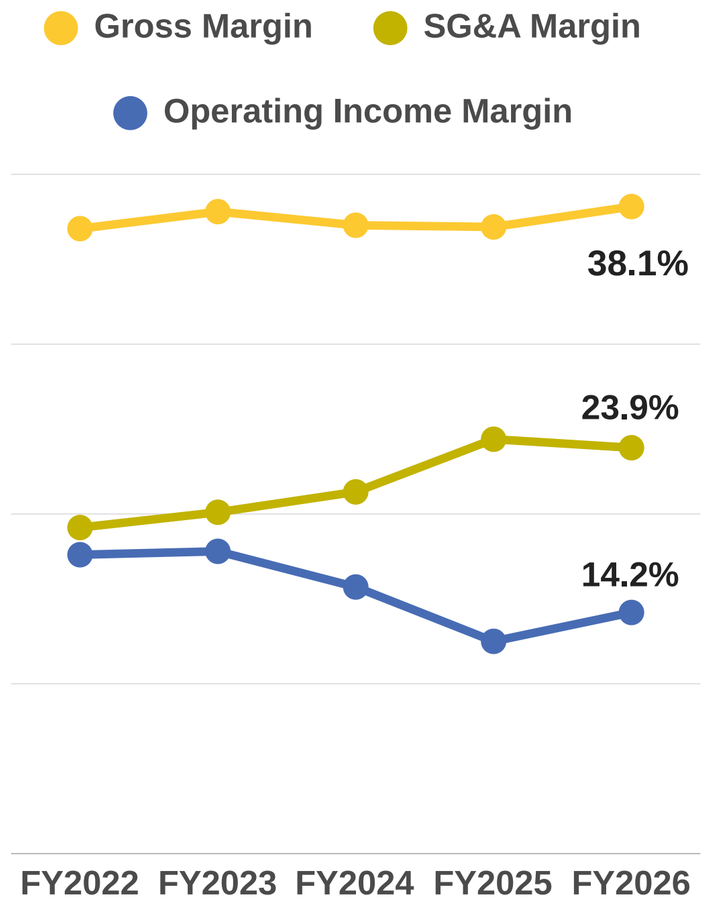
Both net sales and operating income showed a solid recovery, returning to year-on-year growth



*Apr. to Sep.



*Apr. to Sep.



*Apr. to Sep.

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FY2026 Q2 Financial Results - Sales Results by Sectors

Unit: JPY MM ( ) indicates a decrease	FY2025 Apr. to Sep.	FY2026 Apr. to Sep.		Business Description & Topics
		Results	YoY	
Financial Systems	2,163	2,610	447	Provides market-leading niche solutions. Hold an approximately 70% market share in packaged systems among regional banks in Japan
Public Systems	463	422	(41)	Provides delinquency management and school affairs support systems for regional governments. Robust potential demand driven by the legislative mandate for the standardization of regional government systems
Retail EC Systems	245	187	(57)	Provides retail solutions, including core systems for sales and customer management, as well as e-commerce site development
CTI Systems	615	345	(269)	Provides contact center solutions for a wide range of industries, financial institutions in particular
Communication Systems	444	308	(136)	Provides solutions including cloud infrastructure, social infrastructure renewal, and network security systems
Payment Systems	610	667	57	Provides the "iRITSpay Payment Terminal," a multi-payment terminal developed in-house
Others (mainly subsidiaries) *	79	805	725	***Previously, net sales from each business applying the percentage-of-completion method were included in "Others." From FY2026 Q2, the category primarily covers subsidiaries' system development and sales businesses. Prior-year figures have been reclassified accordingly and are shown on the next page**
System Development and Sales Total	4,623	5,348	725	–
BPO	1,809	1,954	145	Provides BPO services such as tax and insurance premium payment reminders for regional governments
Maintenance, Usage Fees	2,789	2,973	183	Provides maintenance and support services for systems delivered across our System Development and Sales businesses
Recurring Total	4,599	4,927	328	–
Consolidated Net Sales Total	9,222	10,276	1,054	–

***From FY2026 Q2, accounting methods have been revised. Prior-year figures have been reclassified accordingly and are shown on the next page**

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FY2026 Q2 Financial Results - Half-Year Sales Results by Sectors

*Previously, net sales from each business applying the percentage-of-completion method were included in "Others." From FY2026 Q2, the category primarily covers subsidiaries' system development and sales businesses

Unit: JPY MM	FY2024				FY2025				FY2026		
	1H	2H		Full-year	1H	2H		Full-year	1H		Full-year
	Apr. to Sep. Results	Oct. to Mar. Results	Weighting in Full-Year	Apr. to Mar. Results	Apr. to Sep. Results	Oct. to Mar. Results	Weighting in Full-Year	Apr. to Mar. Results	Apr.to Sep. Results	vs full-year forecast	Apr. to Mar. Forecast
Financial Systems	2,121	3,259	60.6%	5,381	2,163	3,213	59.8%	5,376	**2,610**	—	—
Public Systems	201	450	69.0%	652	463	1,584	77.4%	2,048	**422**		
Retail EC Systems	411	467	53.2%	879	245	430	63.7%	675	**187**		
CTI Systems	547	443	44.8%	991	615	756	55.2%	1,372	**345**		
Communication Systems	587	631	51.8%	1,218	444	773	63.5%	1,218	**308**		
Payment Systems	1,122	659	37.0%	1,782	610	946	60.8%	1,556	**667**		
Others (mainly subsidiaries) *	181	438	70.7%	1,423	79	1,343	94.4%	1,423	**805**		
System Development and Sales Total	5,137	6,350	55.1%	11,524	4,623	9,048	66.2%	13,671	**5,348**	**31.0%**	**17,245**
BPO	1,764	1,850	51.2%	3,615	1,809	1,936	51.7%	3,745	**1,954**	—	—
Maintenance, Usage Fees	2,683	2,729	50.4%	5,412	2,789	2,893	50.9%	5,683	**2,973**		
Recurring Total	4,447	4,759	50.7%	9,027	4,599	4,829	51.2%	9,429	**4,927**	**45.8%**	**10,755**
Consolidated Net Sales Total	9,621	10,930	53.2%	20,552	9,222	13,878	60.1%	23,101	**10,276**	**36.7%**	**28,000**

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FY2026 Q2 Financial Results - Quarterly Sales Results by Sectors

*Previously, net sales from each business applying the percentage-of-completion method were included in "Others." From FY2026 Q2, the category primarily covers subsidiaries' system development and sales businesses

Unit: JPY MM	FY2024				FY2025				FY2026		
	Q1 Apr. to Jun.	Q2 Jul. to Sep.	Q3 Oct. to Dec.	Q4 Jan. to Mar.	Q1 Apr. to Jun.	Q2 Jul. to Sep.	Q3 Oct. to Dec.	Q4 Jan. to Mar.	Q1 Apr. to Jun.	Q2 Jul. to Sep.	YoY (Amount)
Financial Systems	957	1,163	1,348	1,910	949	1,214	1,334	1,878	1,201	**1,409**	**194**
Public Systems	72	129	71	378	229	234	516	1,067	181	**241**	**7**
Retail EC Systems	191	219	145	322	121	124	194	235	71	**116**	**(8)**
CTI Systems	363	183	111	331	297	318	205	551	73	**272**	**(45)**
Communication Systems	331	255	221	410	212	232	140	633	194	**113**	**(118)**
Payment Systems	683	439	353	305	107	502	198	748	107	**560**	**57**
Others (mainly subsidiaries) *	105	76	204	233	35	44	877	465	337	**468**	**424**
System Development and Sales Total	2,706	2,467	2,457	3,893	1,952	2,670	3,467	5,580	2,167	**3,181**	**510**
BPO	876	887	929	920	896	913	955	980	973	**980**	**67**
Maintenance, Usage Fees	1,338	1,345	1,355	1,373	1,386	1,403	1,433	1,459	1,483	**1,490**	**86**
Recurring Total	2,214	2,233	2,285	2,294	2,282	2,316	2,389	2,440	2,456	**2,471**	**154**
Consolidated Net Sales Total	4,920	4,700	4,742	6,187	4,235	4,987	5,856	8,021	4,624	**5,652**	**665**

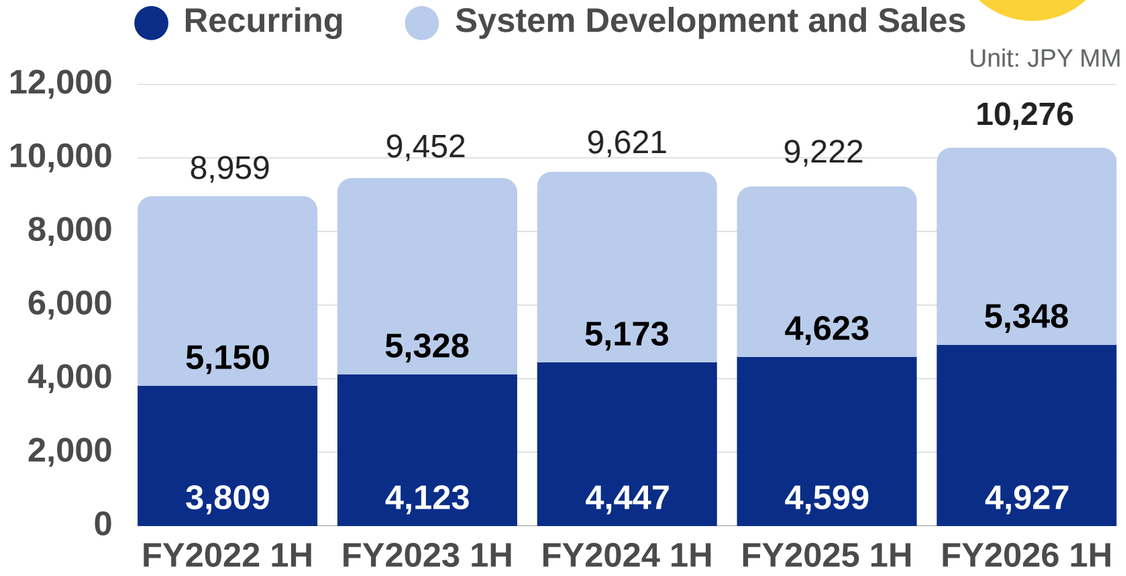
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FY2026 Q2 Financial Results - by Segments (Cumulative)

Both net sales and segment income progressed generally in line with the plan

Net Sales - Apr. to Sep.

Forecast 10,800

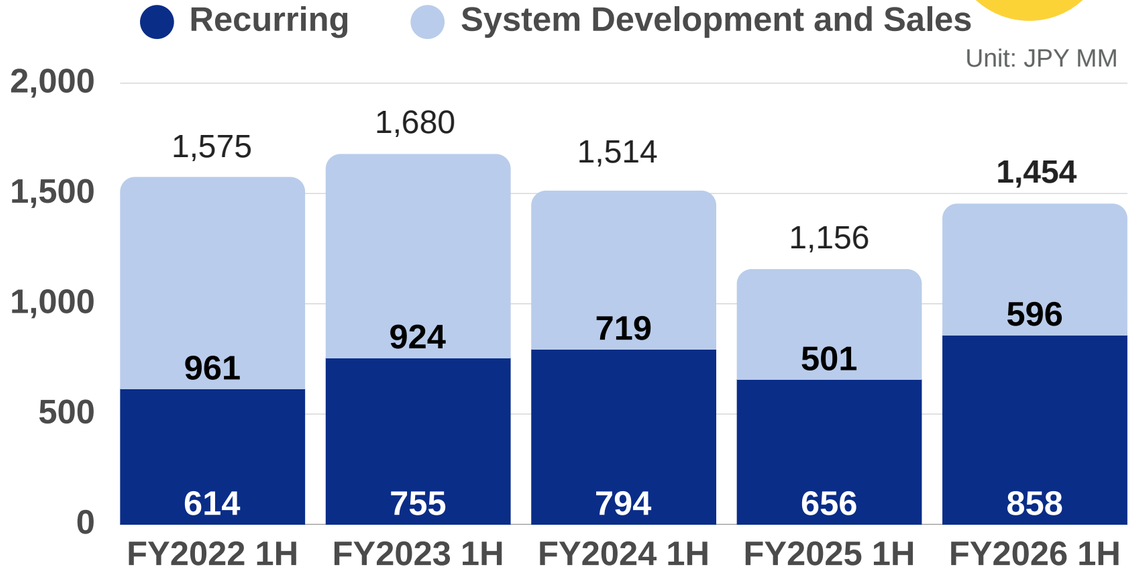


*Apr. to Sep.

Recurring Ratio				
42.5%	43.6%	46.2%	49.9%	48.0%

Segment Income - Apr. to Sep.

Forecast 1,400



*Apr. to Sep.

Recurring Ratio				
39.0%	45.0%	52.5%	56.7%	59.0%

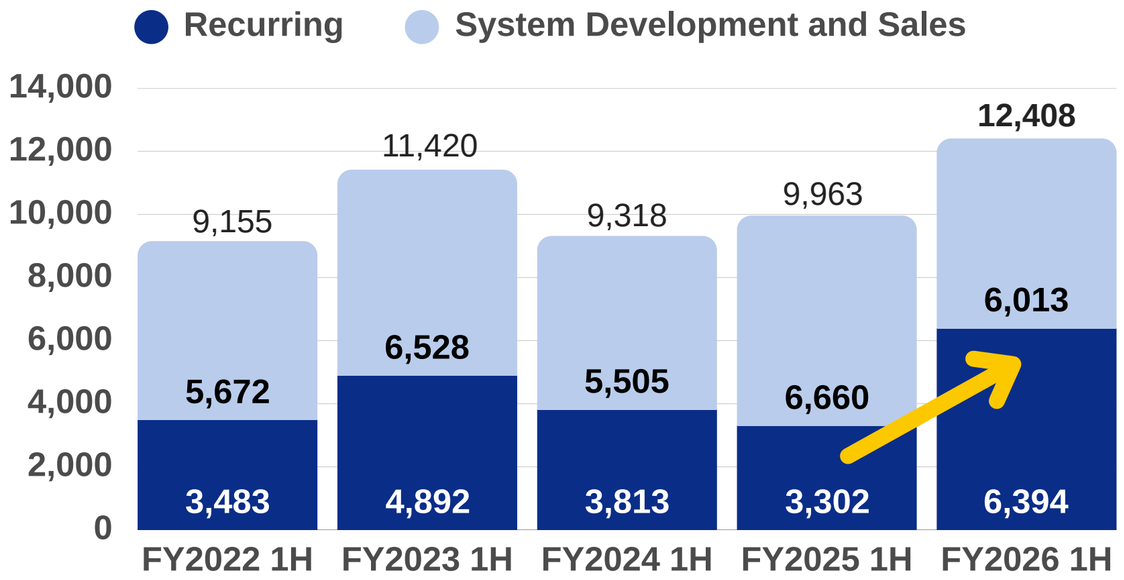
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FY2026 Q2 Financial Results - Orders Trends (Cumulative)

New orders and order backlog both reached record highs, driven by growth in Recurring business, notably BPO

New Orders - Apr. to Sep.

Unit: JPY MM

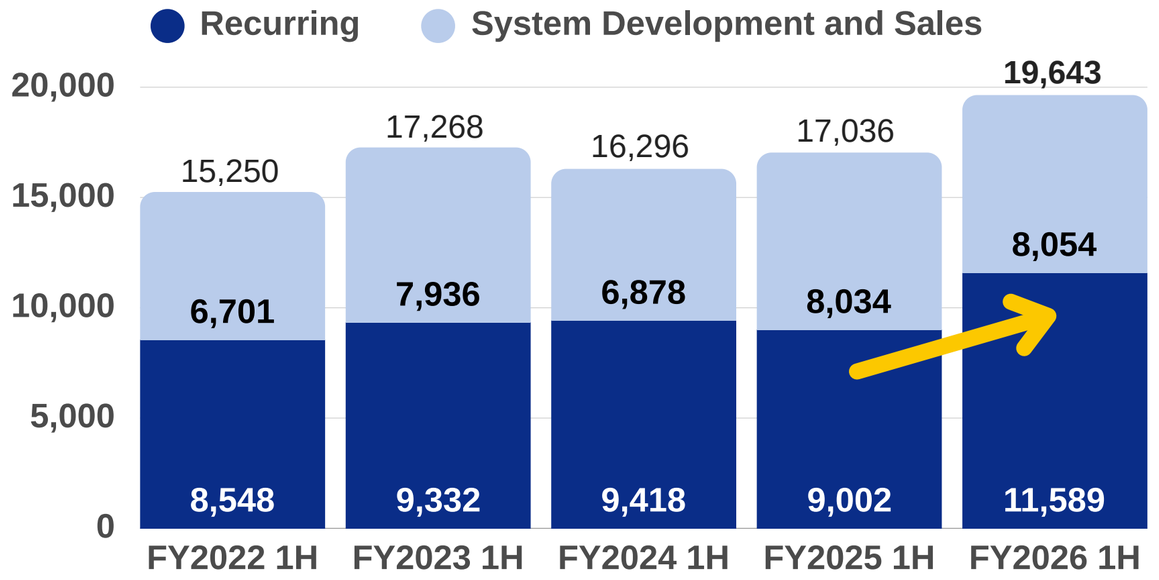


*Apr. to Sep.

Recurring Ratio				
38.0%	42.8%	40.9%	33.2%	51.5%

Order Backlog - As of Sep. 30

Unit: JPY MM



*as of Sep. 30

Recurring Ratio				
56.1%	54.0%	57.8%	52.8%	59.0%

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FY2026 Q2 Financial Results - BS①

Unit: JPY MM ( ) indicates minus	As of Sep. 30, 2025	As of Mar. 31, 2026	As of Sep. 30, 2026		
	Results	Results	Results	YoY (Amount)	vs. End of FY2025
Cash and Deposits	5,982	7,808	**6,211**	**229**	**(1,596)**
Accounts Receivable-Trade	3,700	6,410	**4,215**	**514**	**(2,195)**
Securities *1	7,092	5,094	**4,896**	**(2,196)**	**(197)**
Inventories *2	570	397	**994**	**423**	**596**
Others	415	371	**784**	**369**	**413**
Total Current Assets	17,763	20,081	**17,102**	**(660)**	**(2,978)**
Tangible Fixed Assets *3	1,106	1,065	**1,669**	**563**	**604**
Intangible Fixed Assets *4	574	907	**1,495**	**920**	**587**
Investments and Other Assets *5	4,369	6,012	**7,049**	**2,679**	**1,036**
Total Fixed Assets	6,051	7,985	**10,214**	**4,163**	**2,229**
Total Assets	23,814	28,066	**27,316**	**3,502**	**(749)**

■ Key Points

***1: Securities**
Securities maturing within one year, including commercial paper

***2: Inventories**
Mainly terminal inventories in Payment Systems and work in progress for various system development projects

***3: Tangible fixed assets**
Mainly office facilities and the Tokorozawa Building

***4: Intangible fixed assets**
Mainly software and goodwill

***5: Investments and Other Assets**
Investment securities (JPY5,786MM as of Sep. 30, 2026), guarantee deposits and deferred tax assets

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FY2026 Q2 Financial Results - BS②

Unit: JPY MM ( ) indicates minus	As of Sep. 30, 2025	As of Mar. 31, 2026	As of Sep. 30, 2026		
	Results	Results	Results	YoY (Amount)	vs. End of FY2025
Accounts payable	772	1,747	**877**	**105**	**(870)**
Contract Liabilities	872	902	**973**	**100**	**71**
Others *1, *2	2,332	3,428	**2,999**	**667**	**(428)**
Total Current Liabilities	3,977	6,078	**4,851**	**873**	**(1,227)**
Total Fixed Liabilities *2, *3	373	842	**925**	**551**	**83**
Total Liabilities	4,351	6,920	**5,776**	**1,425**	**(1,144)**
Capital Stock	1,124	1,124	**1,124**	**0**	**0**
Capital Surplus	1,221	1,221	**1,224**	**3**	**3**
Retained Earnings	17,707	18,669	**18,405**	**697**	**(264)**
Treasury Stock	(1,538)	(1,566)	**(1,481)**	**57**	**85**
Others *4	948	1,697	**2,267**	**1,318**	**569**
Total Net Assets	19,463	21,146	**21,540**	**2,077**	**394**

■ Key Points

***1: Others (current liabilities)**

Mainly corporate income tax payable, provision for bonuses, and other payables

***2: Interest-bearing debt**

- Short-term borrowings: JPY70MM
- Long-term borrowings: JPY114MM

(Outstanding from FY2025 Q3)

***3: Fixed liabilities (excluding long-term borrowings)**

Mainly liabilities for retirement benefit, provision for stock-based remuneration

***4: Others (net assets)**

Mainly valuation difference on available-for-sale securities and non-controlling interests

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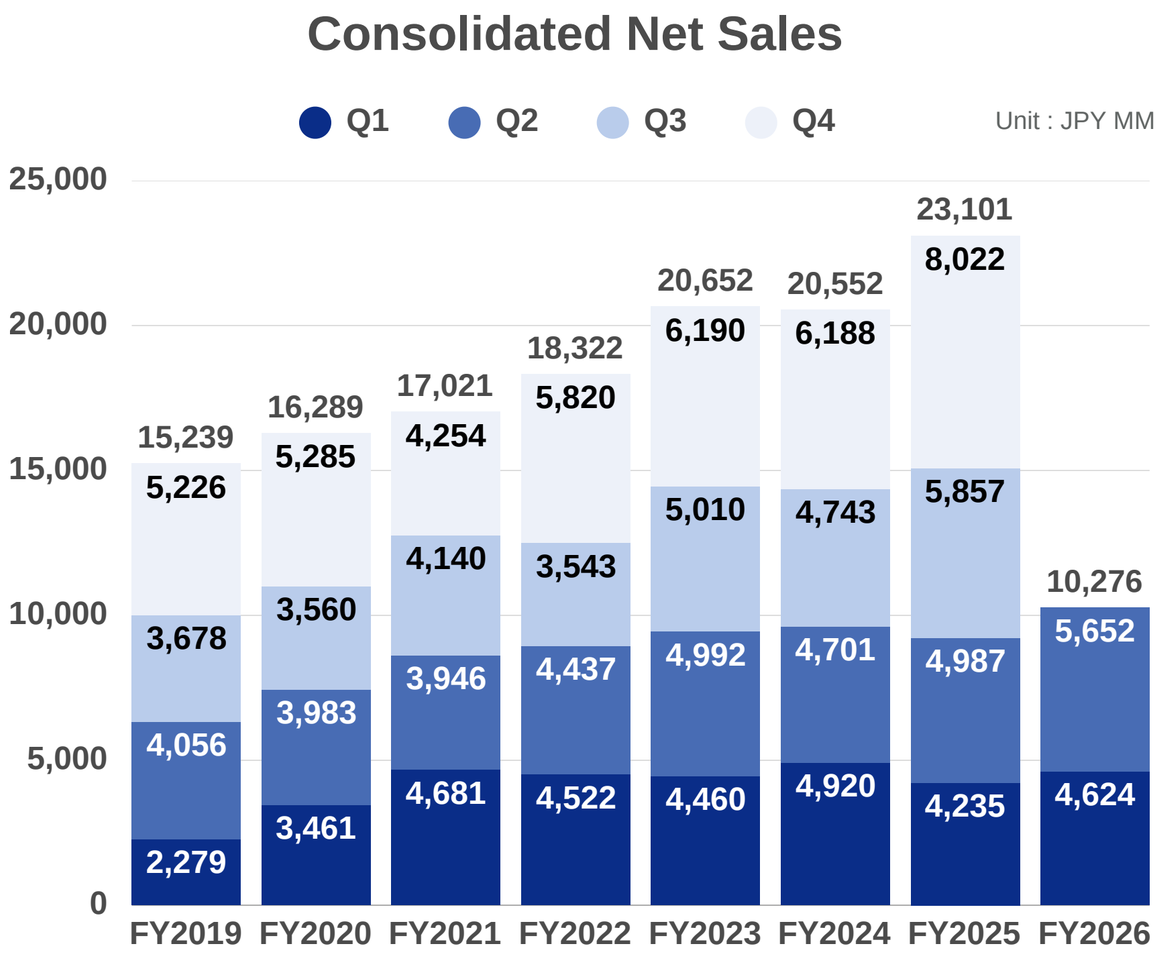
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FY2026 Forecast - Consolidated Total

No change in the full-year forecast

- Sales are projected to accelerate toward Q4, supported by a strong order backlog

Unit: JPY MM	2H (Oct. to Mar.)		Full-Year (Apr. to Mar.)	
	FY2025 Results	FY2026 Forecast	FY2025 Results	FY2026 Forecast
Net Sales	13,878	**17,723**	23,101	**28,000**
Operating Income	2,702	**3,345**	3,858	**4,800**
Ordinary Income	2,799	**3,549**	4,054	**4,900**
Net Income attributable to owners of the parent company	1,769	**2,326**	2,757	**3,400**
New Orders	14,354	**16,963**	24,317	**29,500**
Order Backlog	-	**-**	17,512	**19,812**



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FY2026 Forecast - by Segments

(Unit: JPY MM)		FY2025	FY2026	
		Results	Forecast	YoY
System Development and Sales				
	Net Sales	13,671	**17,245**	26.1%
	Segment Income	1,954	**2,437**	24.7%
	New Orders	15,065	**15,990**	6.1%
Recurring				
	Net Sales	9,429	**10,755**	14.0%
	Segment Income	1,903	**2,363**	24.1%
	New Orders	9,252	**13,510**	46.0%
Total				
	Net Sales	23,101	**28,000**	21.2%
	Segment Income	3,858	**4,800**	24.4%
	New Orders	24,317	**29,500**	21.3%

■ Key Points

System Development and Sales

- Demand for packaged system renewals is projected to remain steady in the financial sector
- Demand for system renewals in the public sector is expected to remain robust, driven by the transition to standardized regional government systems

Recurring

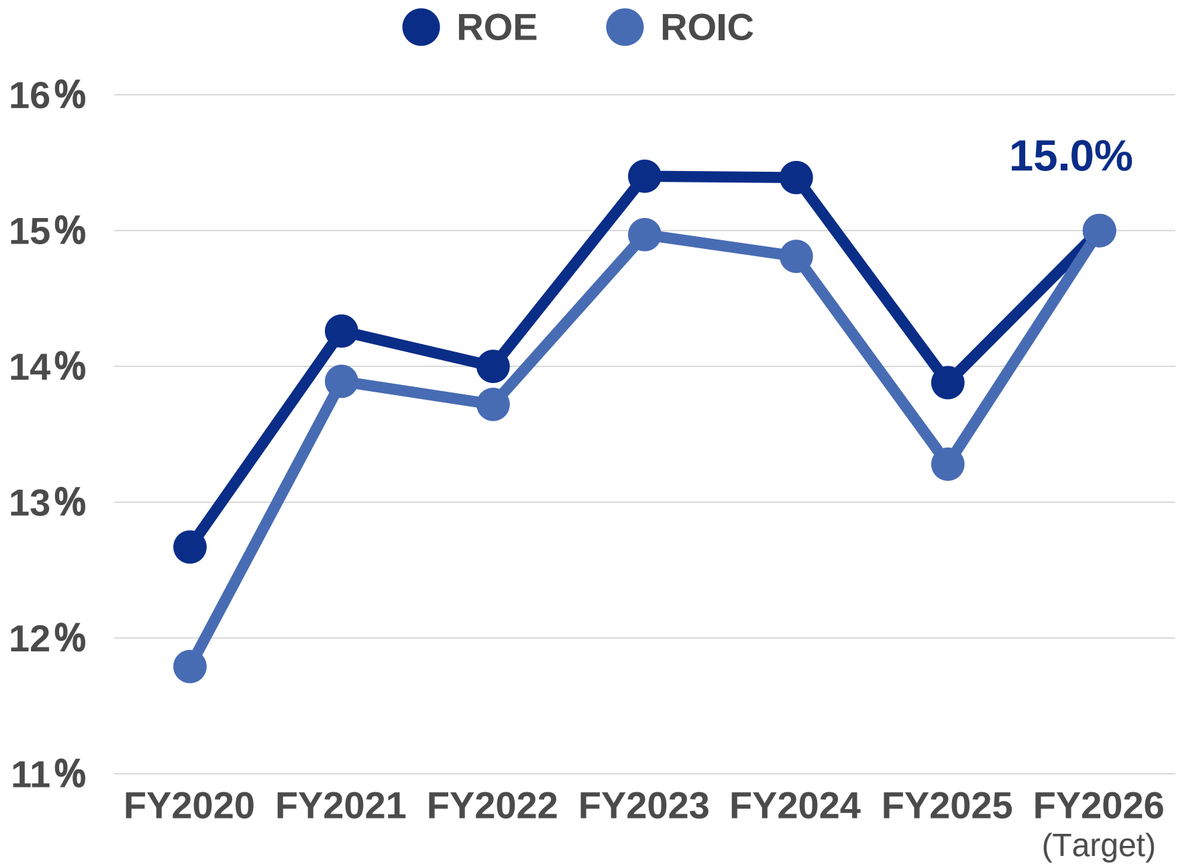
- Maintenance sales in each business are expected to increase, alongside growth in the System Development and Sales business
- Both new orders and sales are projected to expand as we broaden our BPO services to include long-term care insurance in addition to tax collection and national health insurance

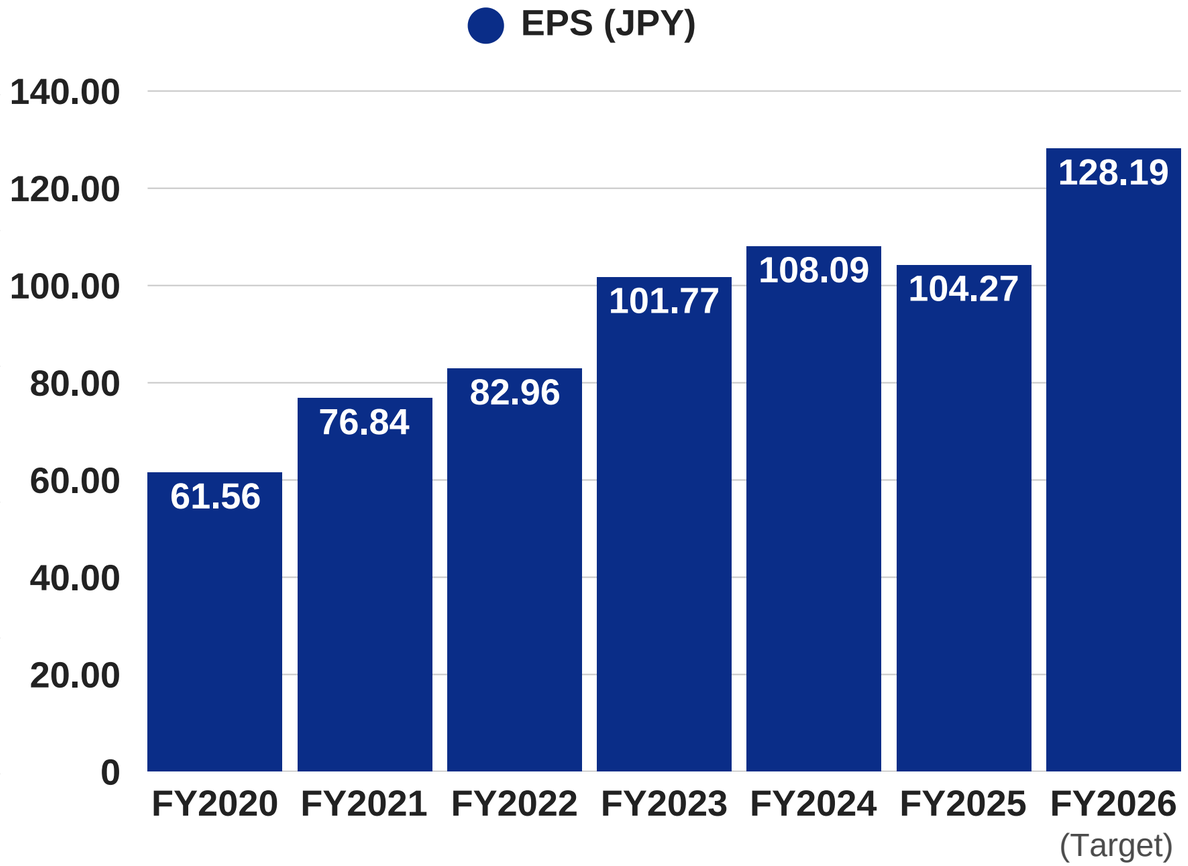
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FY2026 Forecast - ROE / ROIC / EPS

Maintaining high ROE and ROIC by achieving strong profit margins through distinctive services

- Profit margins are projected to recover, after a temporary decline in FY2025 due to investments in human capital





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FY2026 Business Strategy

Diversifying our 3 growth drivers to achieve non-linear growth

- Driving balanced growth across both existing and new businesses

1 Deepening and expanding existing businesses

Increasing product implementations and expanding into adjacent markets



2 Building a platform for foreign nationals

Building a platform for foreign tourists and workers in Japan



3 "Growth Capital" Initiative

Establishing a structure to execute proactive M&A to expand target markets



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FY2026 Business Strategy

■ **FY2024 – Laying the foundation for growth**

New business ventures such as the development of "COCO VOICE" and "Agent Hub"

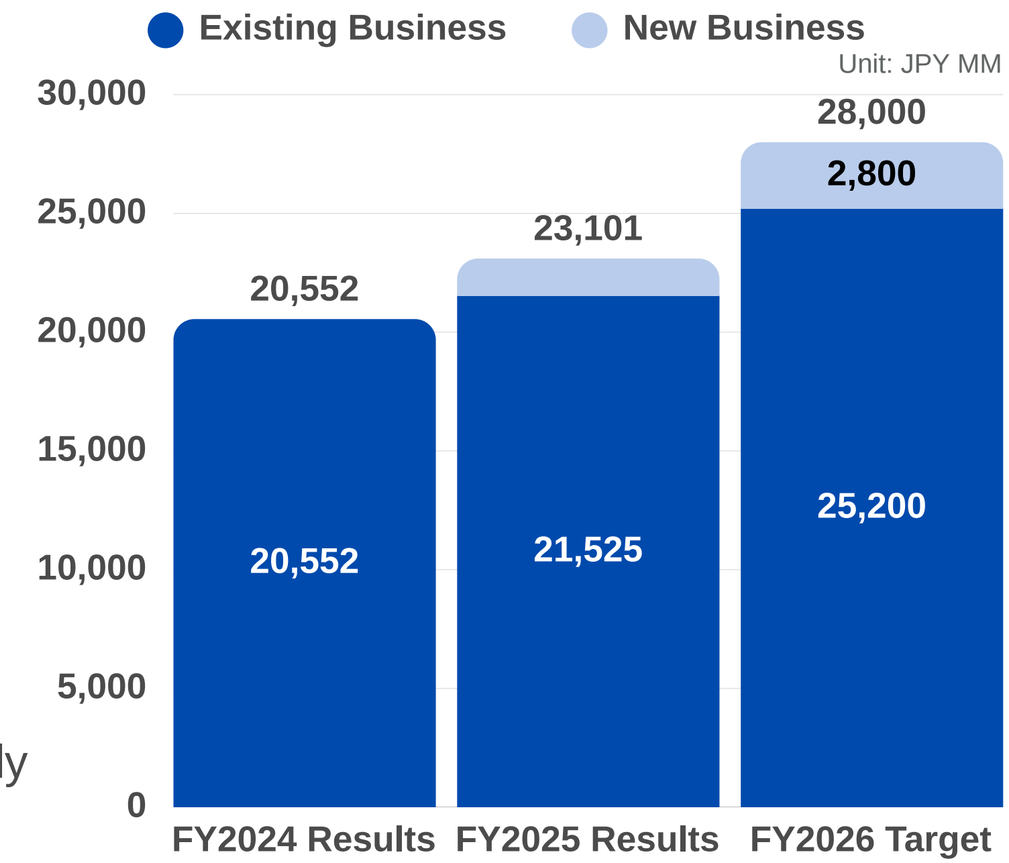
■ **FY2025 – Building momentum for accelerated growth**

Our business has expanded through both organic growth and M&A

■ **FY2026 – Shifting to non-linear growth**

As the final year of the 4th Medium-Term Management Plan, we aim to achieve non-linear growth of our sales, with multiple growth engines contributing simultaneously

Consolidated Net Sales



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Progress on Business Strategy

1 Deepening and Expanding Existing Businesses

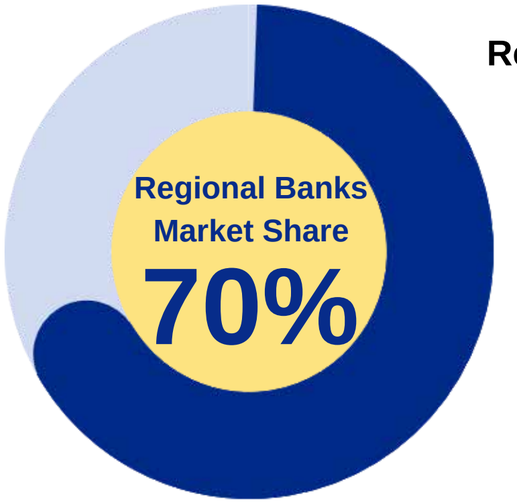
Financial Systems

Accelerating system implementations across regional banks' group companies, while maintaining a high market share in regional banks

- Sales are projected to accelerate toward 2H, supported by a strong order backlog



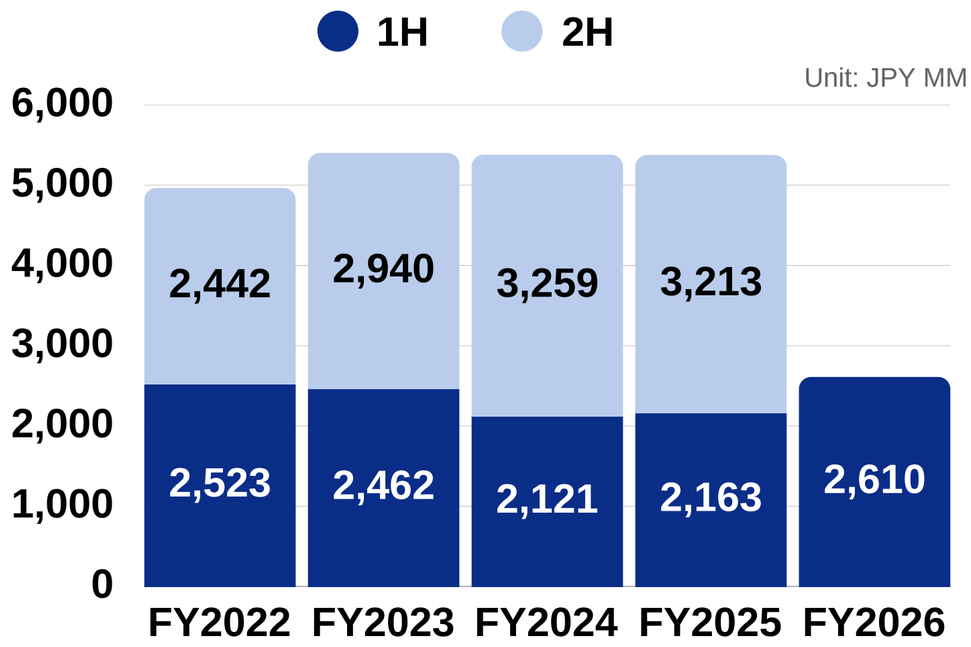
Expanding our market share in screening and delinquency management systems through a ripple effect across regional banks nationwide



Regional Bank Affiliates

- Credit guarantees
- Servicers
- Credit cards
- Consumer finance

Financial Systems Net Sales
(System Development and Sales)



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Progress on Business Strategy

1 Deepening and Expanding Existing Businesses

Financial Systems

Release of "LoanEX" Development Concept (July 17, 2026)

- Next-generation version of our screening system with a strong market share among regional banks nationwide



【Concept】

Covers business processes end to end

Next-generation packaged system

Online application intake | **Screening** | **Application** | **Contract** | **Post-execution management**

Improve UI/UX (User Interface/User Experience)



Adoption of a system architecture designed to accommodate future advances in AI technology

【Expected effects】

- **Providing an operational environment where anyone can perform tasks accurately and quickly, regardless of skill level**
- **Exploring the future implementation (concept) of an "AI Agent Function" that autonomously guides staff through operational tasks, reducing manual work and visual checks**
- **Aiming for a loan platform that continues to evolve with the times**

Scheduled development completion: December 2026

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Progress on Business Strategy

1 Deepening and Expanding Existing Businesses

Public Systems and BPO Business

Expanding orders on the back of government-led standardization of regional government systems

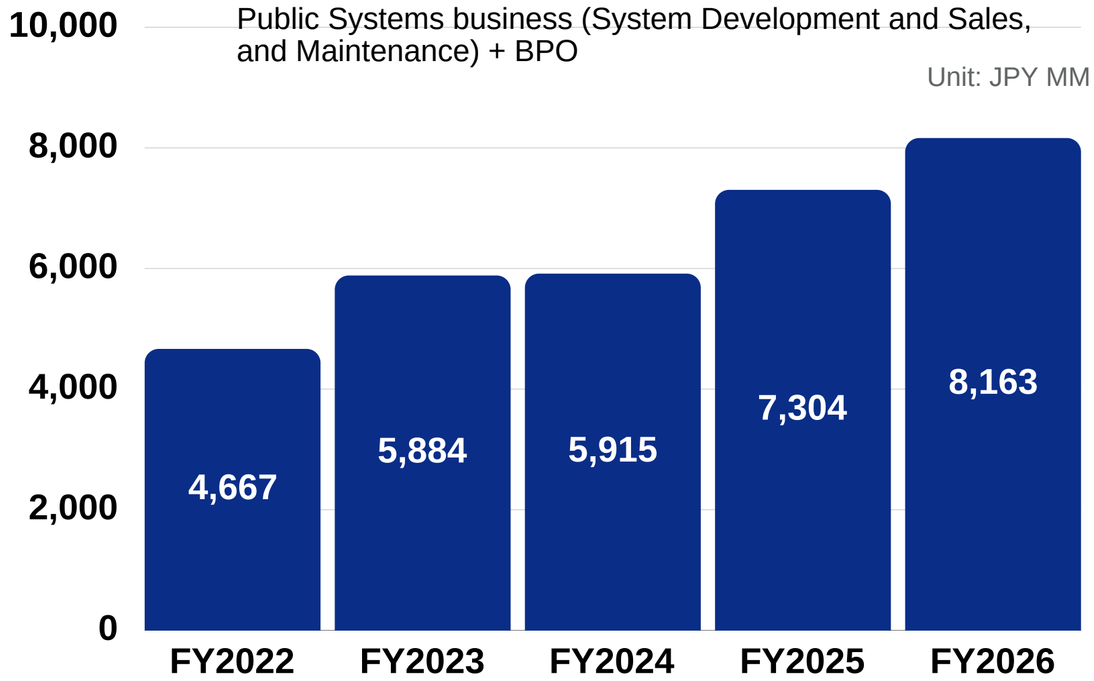
- Significant potential for further system orders, supported by market growth and our competitive advantages
- BPO expansion is also anticipated amid regional government staffing shortages



Scalability of the Regional Government Systems Market

Conventional	Core business systems have been individually customized and operated across approximately 1,800 regional governments nationwide
Change	Unifying the "20 core operations" directly tied to residents' daily lives into standard specifications designated by the national government
Competitive environment	Some competitors are showing signs of exiting the market due to difficulties in meeting standardization requirements
Potential market	Original target: End of FY2025 (transition period through FY2030 for regional governments facing challenges)

Order Backlog of Public Sector Solutions (As of Sep. 30)



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Progress on Business Strategy

1 Deepening and Expanding Existing Businesses

CTI Systems

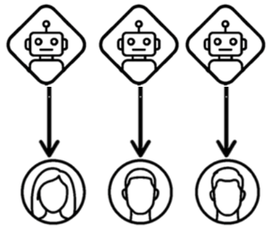
Deployment of "NiCE Cognigy," an AI agent platform for contact centers

- Addressing labor shortages in contact centers through an autonomous "think-and-act" approach exceeding the limits of conventional AI chatbots



【Key Features】

Human-like natural dialogue and understanding of "intent"



Autonomous backend processing (system integration) that goes beyond mere conversation



High integration capability allowing existing telephony infrastructure and assets to be utilized as-is



【Expected effects】

- **Enabling consistently high-quality customer support 24/7**
- **Allowing operators to concentrate on more sophisticated tasks by having AI handle routine operations and initial inquiries**
- **Analyzing conversation data to uncover potential customer needs and dissatisfaction, leading to service improvements**

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Progress on Business Strategy

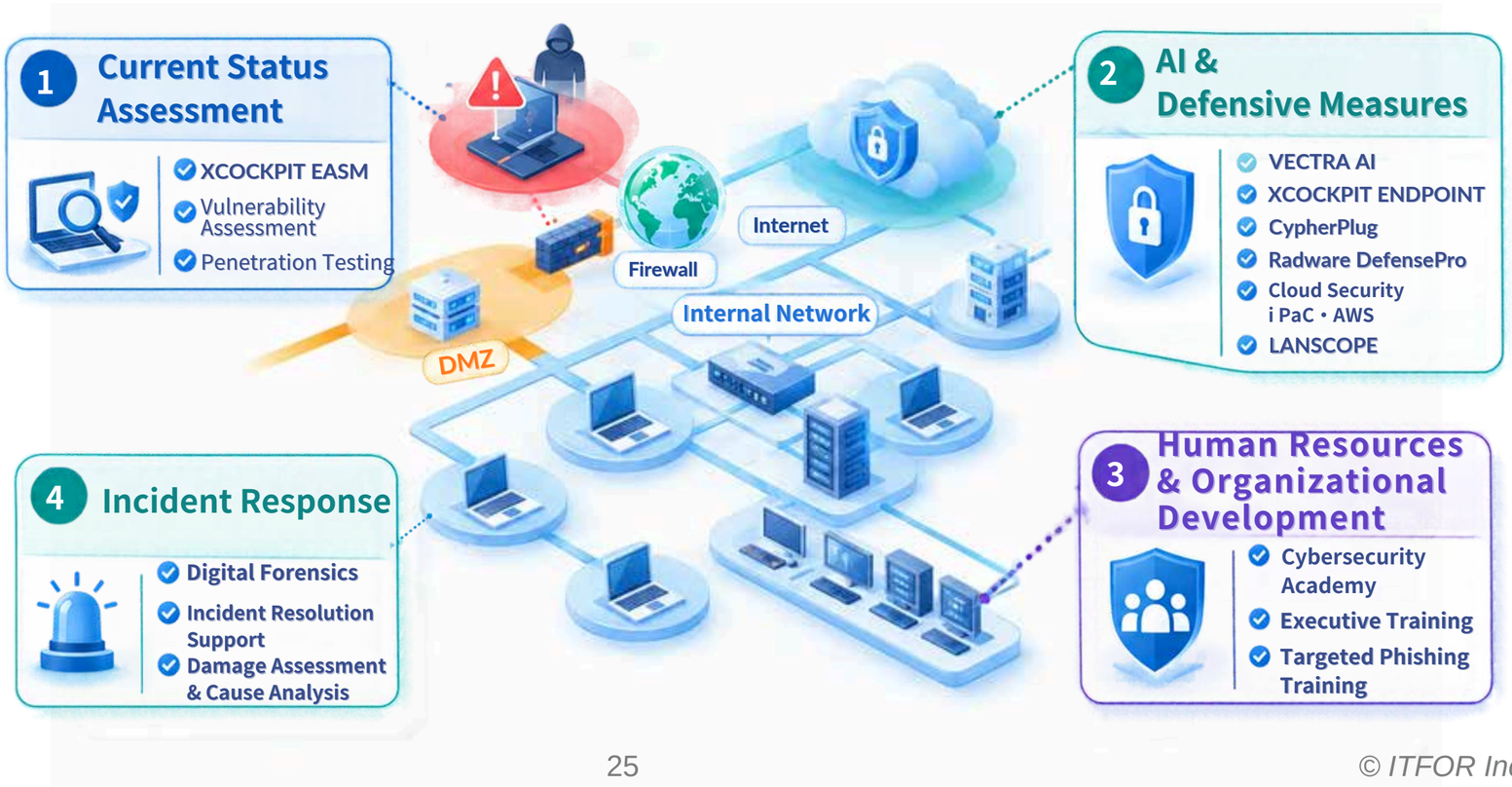
1 Deepening and Expanding Existing Businesses

Communication Systems

Comprehensive cybersecurity support against escalating cyber threats, from preparedness to incident response

- Supporting safe and secure business continuity through an integrated approach covering four domains of corporate security





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Progress on Business Strategy

1 Deepening and Expanding Existing Businesses

New Solutions

Promoting application development to create new revenue streams

- Expanding product offerings beyond those focused on program development to include new products, such as pay-per-use applications



"DigiShare, " a digital legacy management app



Storing what to share and what to pass on

"COCO VOICE, " AI platform to foster dialogue



Collecting employees' honest feelings

"Pay Collect, " automated payment notification service



Automating payment reminders for overdue accounts

"Agent Hub, " digital debt consolidation platform

Agent Hub

SaaS platform connecting law firms and financial institutions

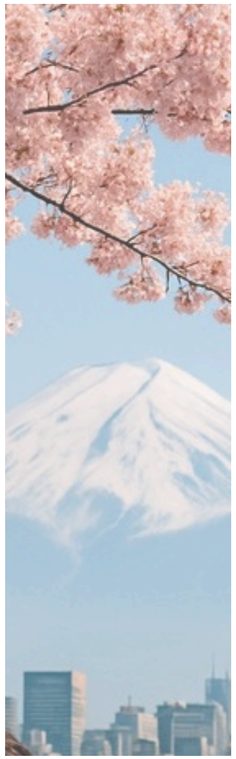
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Progress on Business Strategy

2 Building a platform for foreign nationals

Achieving ease of living for foreign nationals staying in Japan through a dedicated platform

- Addressing social challenges through IT in support of government initiatives for foreign nationals in Japan



Foreign Tourists

2024

36.87 million (Actual)

1.5x

2030

60 million (Target)

Source:
(2024 Actual)
・Japan National Tourism Organization (JNTO) "Number of visitor arrivals"
・Japan Tourism Agency "International Visitor Survey"
(2030 Target)
・the Japan Tourism Agency "The New Tourism Nation Promotion Basic Plan"

Foreign Workers in Japan

2024

2.30 million (Actual)

1.6x

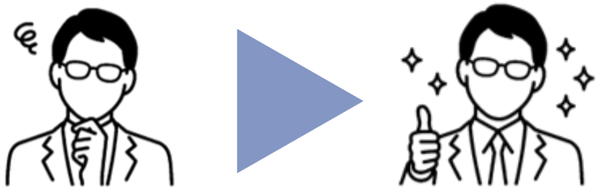
2030

3.56 million (Estimate)

Source:
(2024 Actual) Ministry of Health, Labour and Welfare "Notification situation summary of "foreigner job situation" (as of end of 2024 October)"
(2030 Estimate) JICA (Japan International Cooperation Agency) Sadako Ogata Institute for Peace and Development Report, "Estimates of Foreign Human Resources Acceptance in 2040"

Addressing regional economic challenges through IT

Despite the growing number of inbound tourists, spending in regional areas remains limited



Regional banks are facing increased administrative burdens and a growing need for multilingual support due to the increasing number of foreign workers in Japan

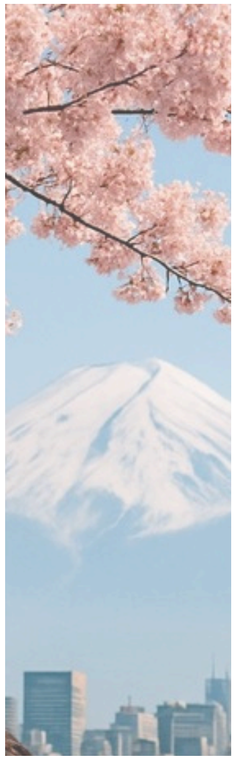
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Progress on Business Strategy

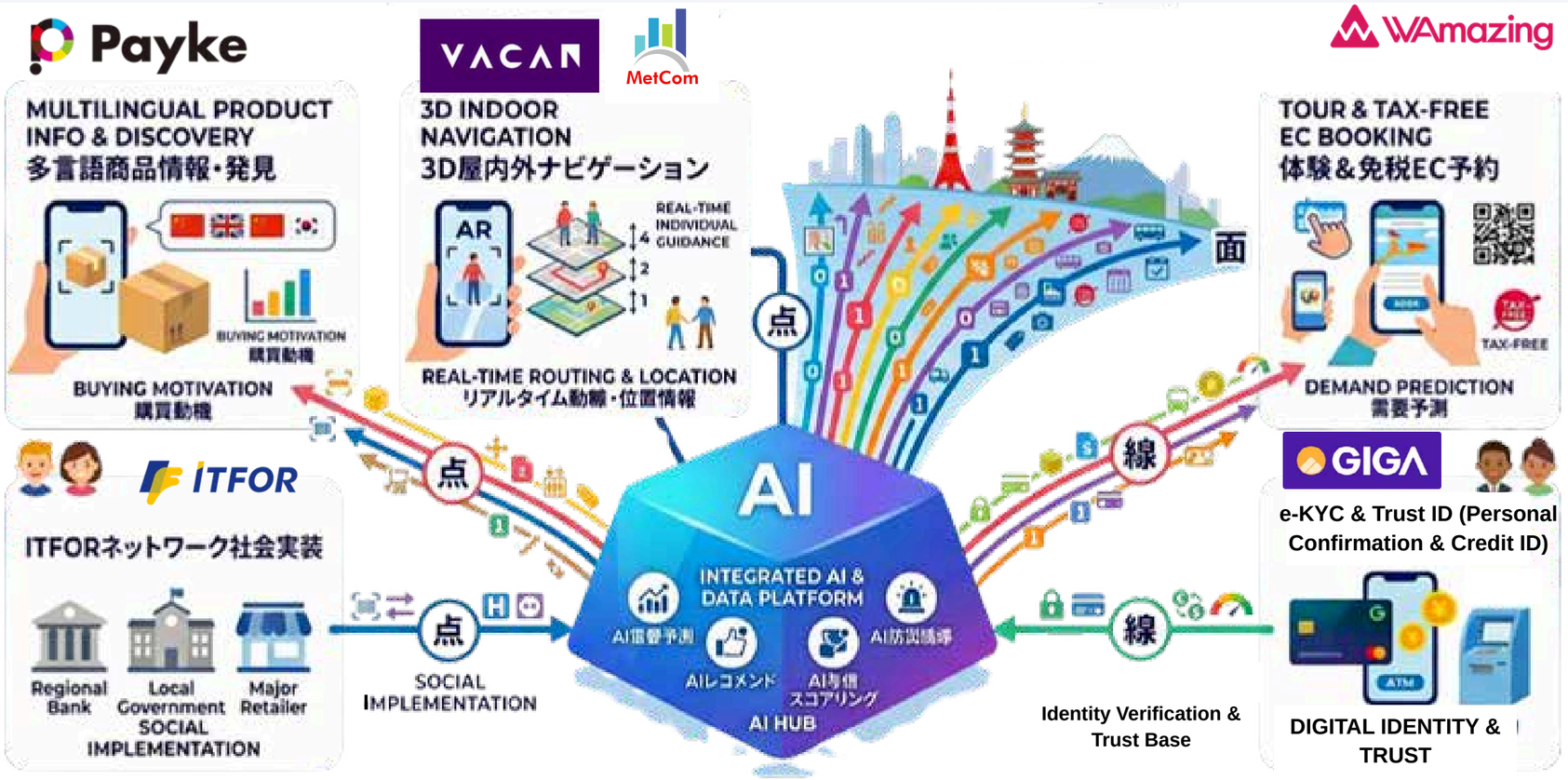
2 Building a platform for foreign nationals

AI-Enabled Integration of Existing Platforms for Foreign Nationals

- Building a platform for foreign nationals by connecting data across existing platforms through AI and network technologies, creating broader revenue opportunities



Conceptual Image



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Progress on Business Strategy

3 Growth Capital Initiative

Established ITFOR Growth Capital Inc.

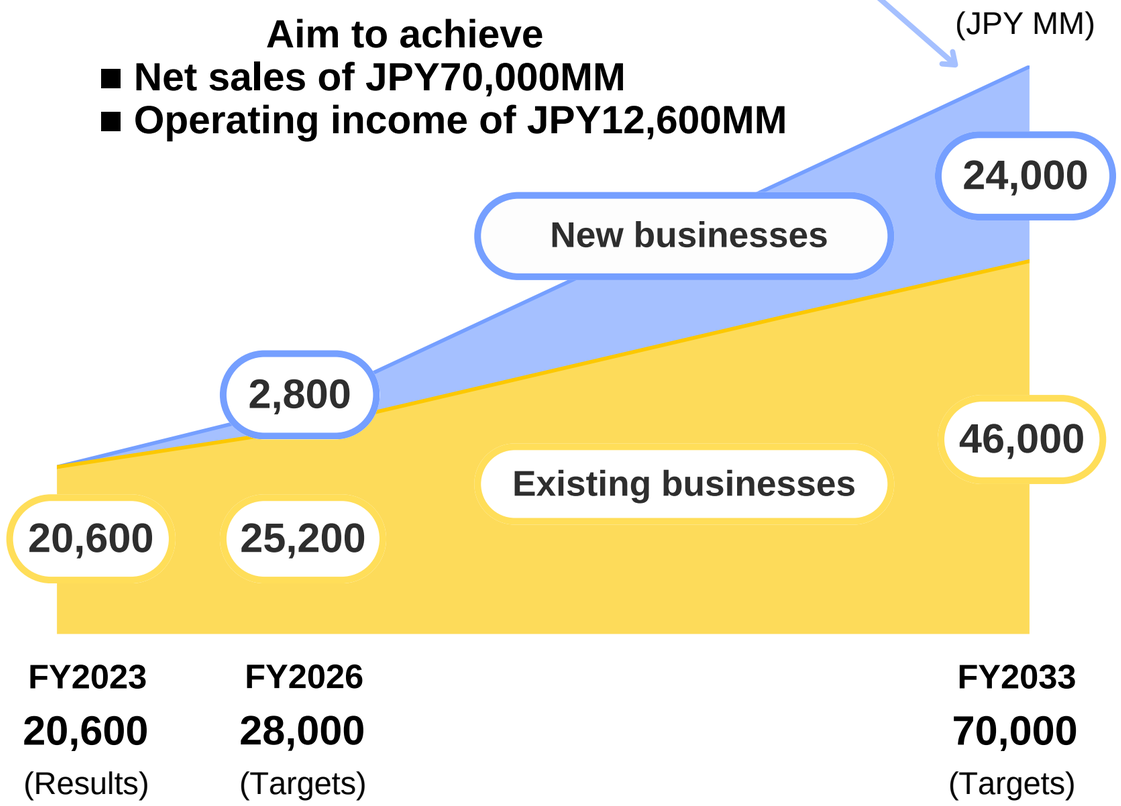
- Establishing a structure to execute proactive M&A to expand target markets

Name	ITFOR Growth Capital Inc.
Location	21 Ichibancho, Chiyoda-ku, Tokyo
Representative	Tsunenori Sato, President and Representative Director (Concurrently Chairman and Representative Director of ITFOR Inc.)
Capital	JPY 100 million
Shareholding Ratio	• ITFOR Inc.: 90% • SOURCING BROTHERS Co., Ltd.: 10%
Purpose	Sustainably enhancing the ITFOR Group's corporate value and creating new businesses by driving the entire cycle end-to-end, from deal sourcing and investment execution to PMI and business development

Playing a key role in generating JPY24,000MM in new business sales

Our vision "HIGH FIVE 2033"

Aim to achieve
- **Net sales of JPY70,000MM**
- **Operating income of JPY12,600MM**

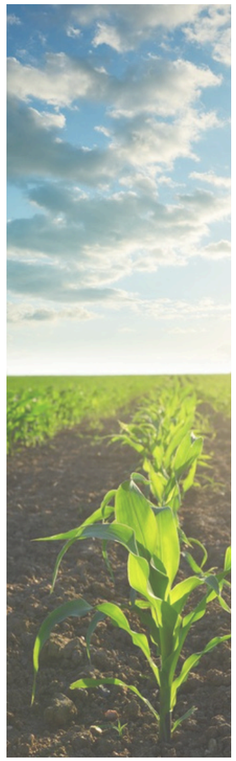


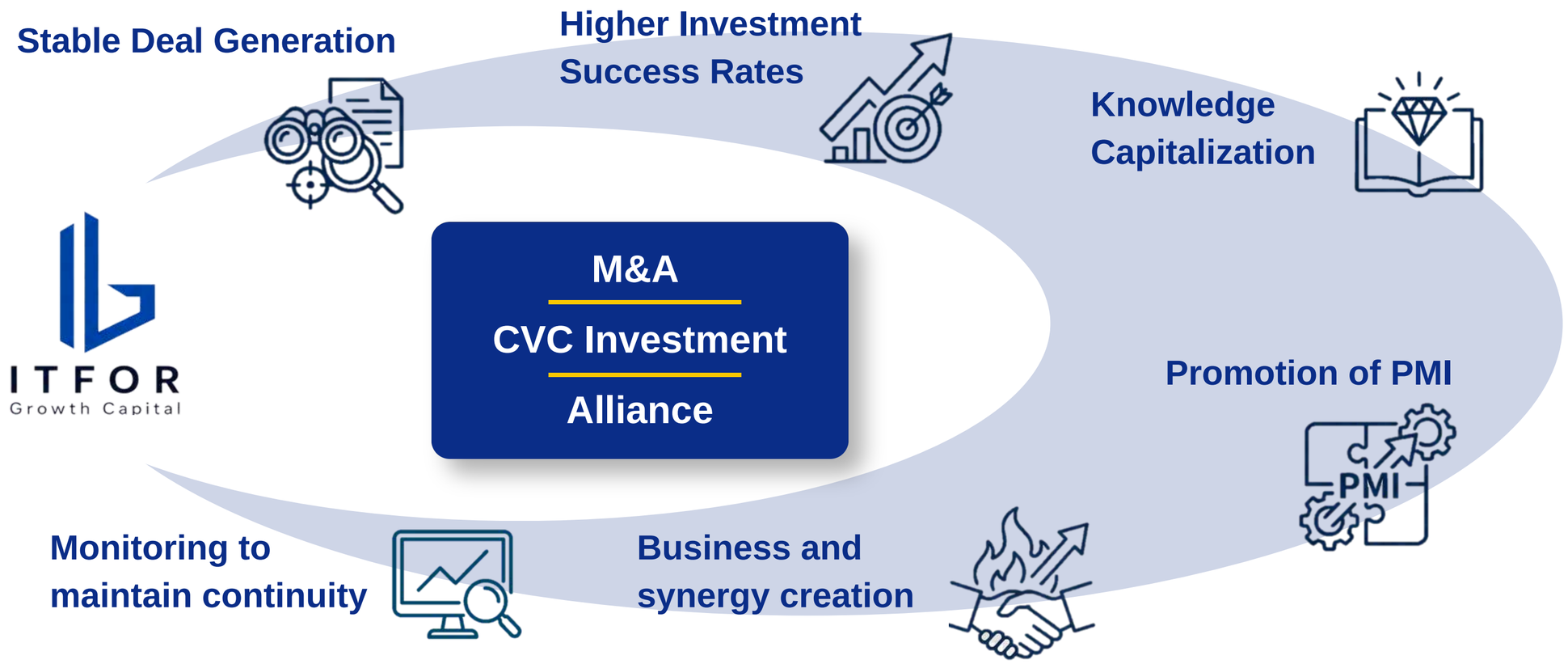
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Progress on Business Strategy 3 Growth Capital Initiative

Established a dedicated team to systematize M&A and investments, realizing repeatable and discontinuous inorganic growth

- Pursuing investments and new business development to achieve the sales target of JPY 70 billion under "HIGH FIVE 2033," our FY2033 vision



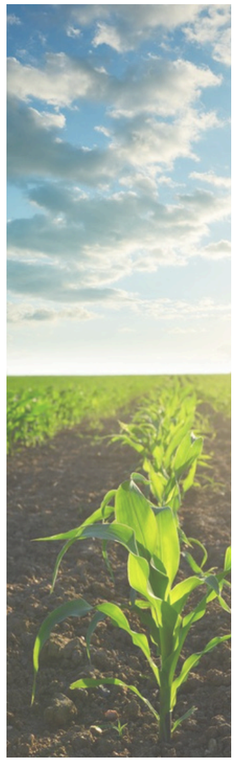


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Progress on Business Strategy 3 Growth Capital Initiative

Accelerating the Shift from "All-In-House Development" to "Co-Creation"

- Creating new synergies through collaborating with partners offering differentiated technologies and deep domain expertise in target fields



2025.02.19
Investment in Vacan
Offering "VACAN", a congestion management platform featuring visualization, management, and distribution of congestion status

2025.04.02
Investment in Payke
Operating "Payke," a shopping support app for foreign visitors to Japan

2025.07.31
Investment in ZenTech
Supporting business transformation and development DX through comprehensive AI implementation and operational solutions

2025.10.01
Acquisition of AISEL through M&A
Operating in the fields of software development, DX support, and security solutions

2025.11.21
Investment in MetCom
Developing a three-dimensional (3D) positioning infrastructure that enables location tracking even in areas where GPS signals are unavailable, both indoors and outdoors

2026.04.01
Investment in WAmazing
Operating "TFaaS" (Tax-Free as a Service), Japan's first online tax-free shopping platform for inbound tourists

2026.05.01
Investment in GIGABANK
Providing reusable financial IDs and credit infrastructure for foreign workers

We are also exploring new business partnerships for FY2026

NEXT...?

To achieve "HIGH FIVE3033," we will maximize business synergies through collaboration

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Topic① - Sustainability Activities

Building a sustainable growth model together with regional communities, focusing on fostering the next generation and revitalizing regional economies

- Aiming for continuous co-creation of social and economic value by providing opportunities for student initiatives and building a track record of supporting regional revitalization

Sponsoring the "National Programming Contest for Elementary School Students"



To support future IT talent from all regions of Japan, we have sponsored this contest for 3 consecutive years

Sponsoring app and web service development contests for junior high and high school students



To support the discovery and healthy development of young creators who will lead the next generation

テック甲子園 TECH KOSHIEN

Sponsoring a contest fostering student entrepreneurial mindset at the University of Electro-Communications



To support the creation of new technologies and service ideas aimed at solving social issues and enriching daily lives

U★PoC

Sponsoring the Rikkyo University Athletic Association Men's Ekiden Team



To support their leap forward, we stand by athletes who carry forward tradition through the tasuki relay and continually push their limits

Conducting Rice Planting at the "Aso Mizukake Terraced Fields"



To conserve groundwater resources essential for semiconductor manufacturing plants, we have supported the "Rice Paddy Water Retention Project" for 2 consecutive years to restore abandoned farmland to rice paddies



Providing Supplies for the Aomori National Sports Games & Para-Sports Games





To contribute to regional revitalization through sports and build a society accessible to all, we have supported the smooth operation of the event

Sponsoring "Mynavi Tour de Kyushu"

マイナビ TOUR de KYUSHU ツール・ド・九州

To contribute to the sustainable future development of the Kyushu region, we have supported the event, serving as a Silver Partner for 4 consecutive years

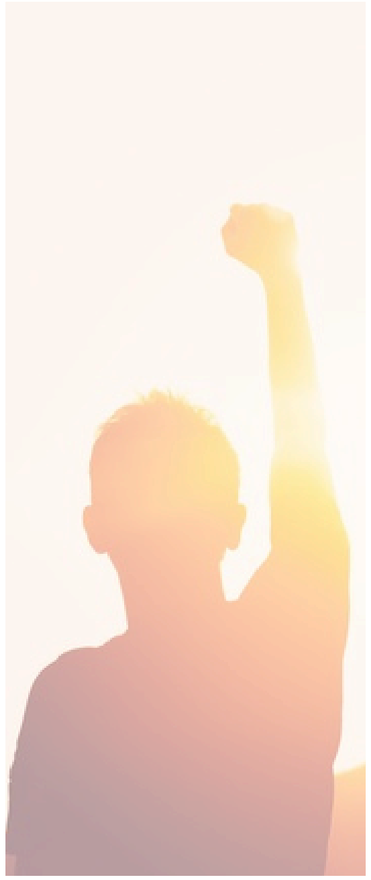


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Topic② - Strengthening Human Resources

Strengthening human resources and enhancing ES for sustainable growth

- Maximizing employee capabilities and value creation through AI utilization and an engaging work environment



AI Talent Development

Promoting reductions in development workload

AI Utilization

Creating more time to focus on core, value-creating activities

Reskilling Support

Fostering a company-wide learning culture by expanding certification incentives and eligible qualifications

Introduced Side Job Policy

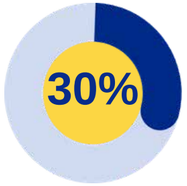
Empowering employees to take ownership of their careers

Introduced Childcare Support Allowance

Providing allowances to employees who take over duties from those on childcare leave

Employee Stock Ownership Plan

Providing a 30% incentive subsidy on employee contributions



Improving ES

COCO VOICE

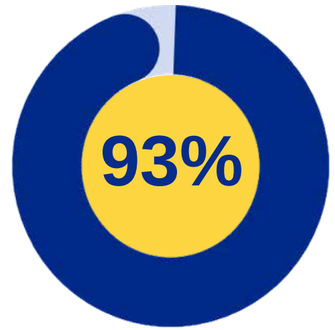
Using the "COCO VOICE" dialogue app

- New Graduate 3-Year Retention Rate: *93%

*As of the end of March 2026

- Ongoing wage increases for the 3rd consecutive year

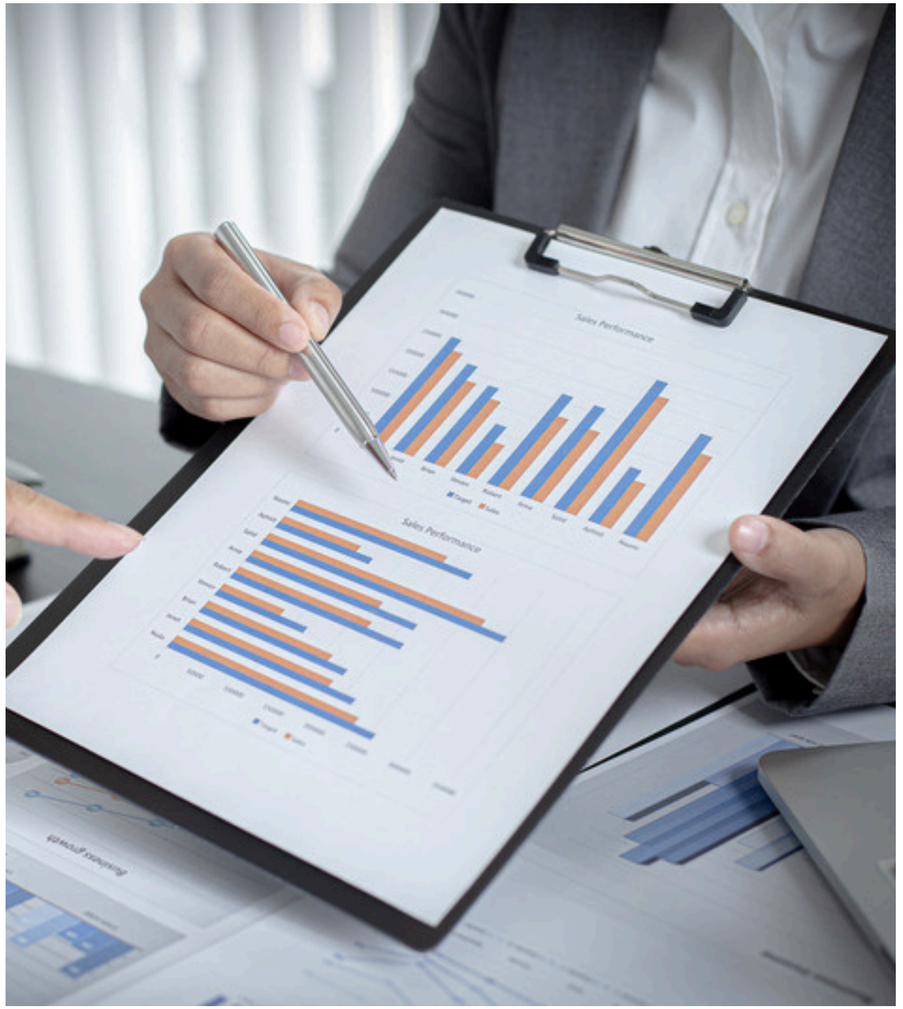
Retention rate



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AGENDA

01 FY2026 Q2 Results
02 FY2026 Forecast
03 Progress on FY2026 Business Strategy
04 Shareholder Returns
05 Company Profile



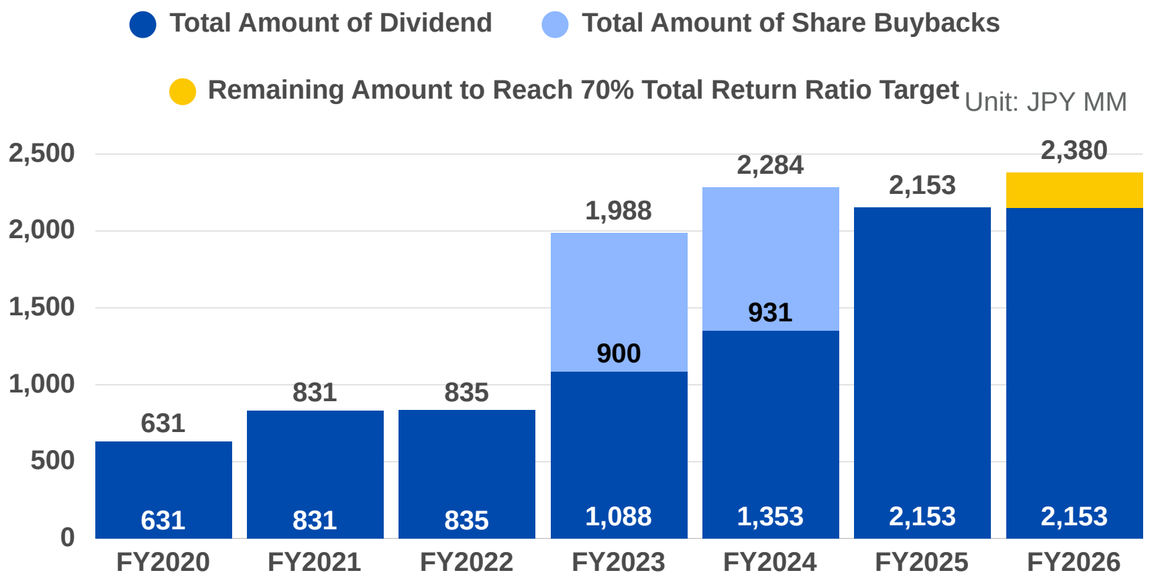
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Shareholder Returns

Basic Policy on Shareholder Returns: "Dividend payout ratio of 50%," "Progressive dividends," and "Total return ratio of 70%"

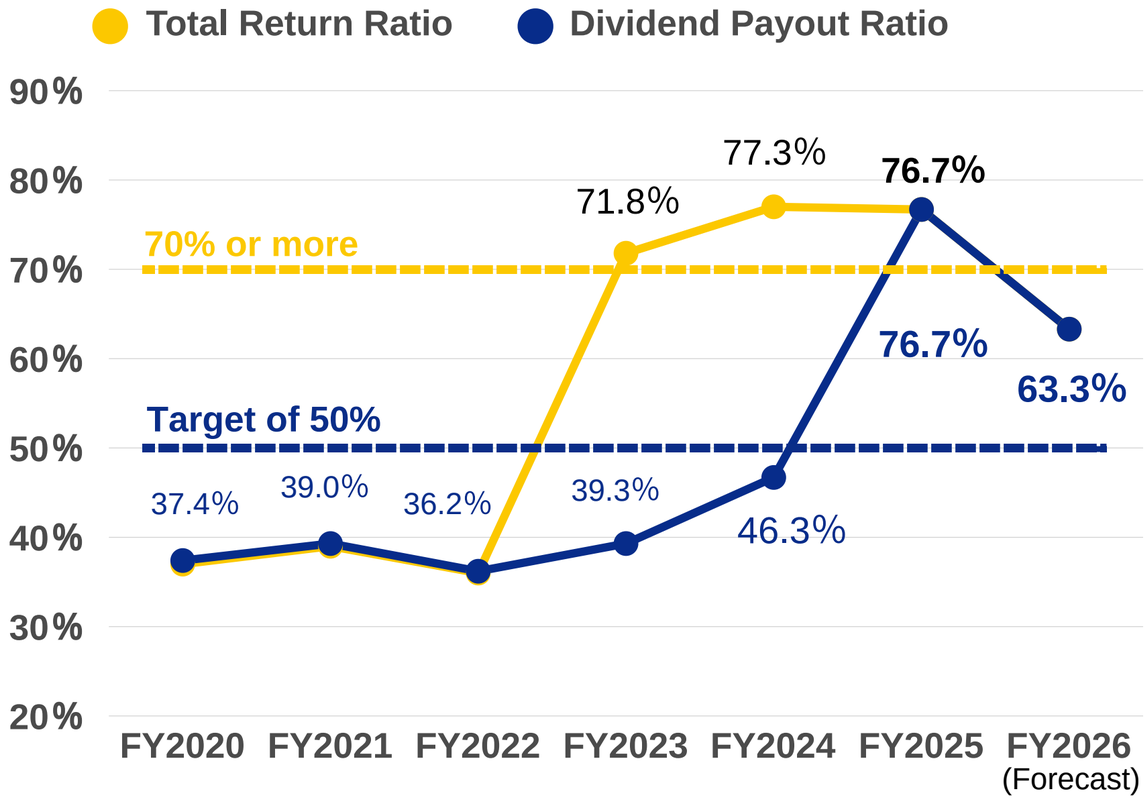
- Significantly expanding shareholder return levels

Total Shareholder Returns



Annual dividend per share						
JPY23	JPY30	JPY30	JPY40	JPY50	JPY80	JPY80 (Forecast)

Total Return Ratio and Dividend Payout Ratio



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IR Activities



2026 Plan

Proactive communication

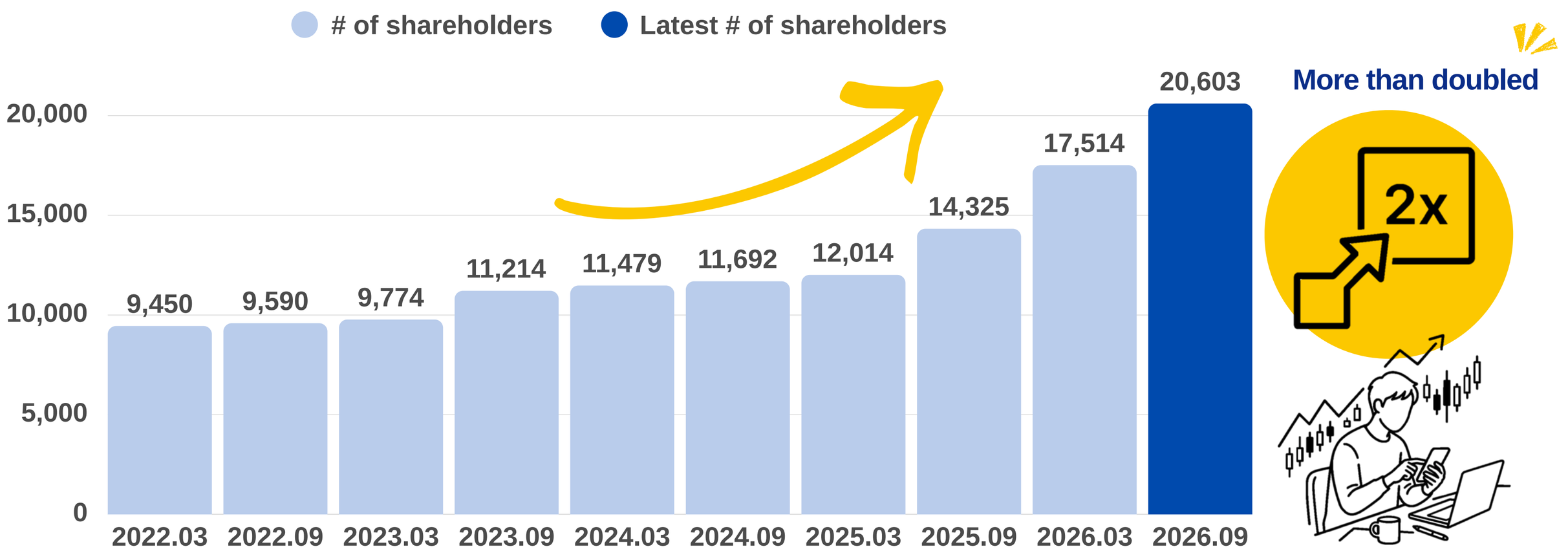
- Financial results briefings: Twice a year
- Investor meetings: 60
- Meetings for individual investors: 7
- Hong Kong Roadshow: 9 investors
  (First overseas roadshow)
- Release of Integrated Report 2026
- Sponsored research reports by SESSA Partners

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Number of Shareholders

The number of shareholders has increased significantly as repeated briefings for individual investors raised awareness of the company

- We will continue to hold briefings for individual investors in various regions going forward



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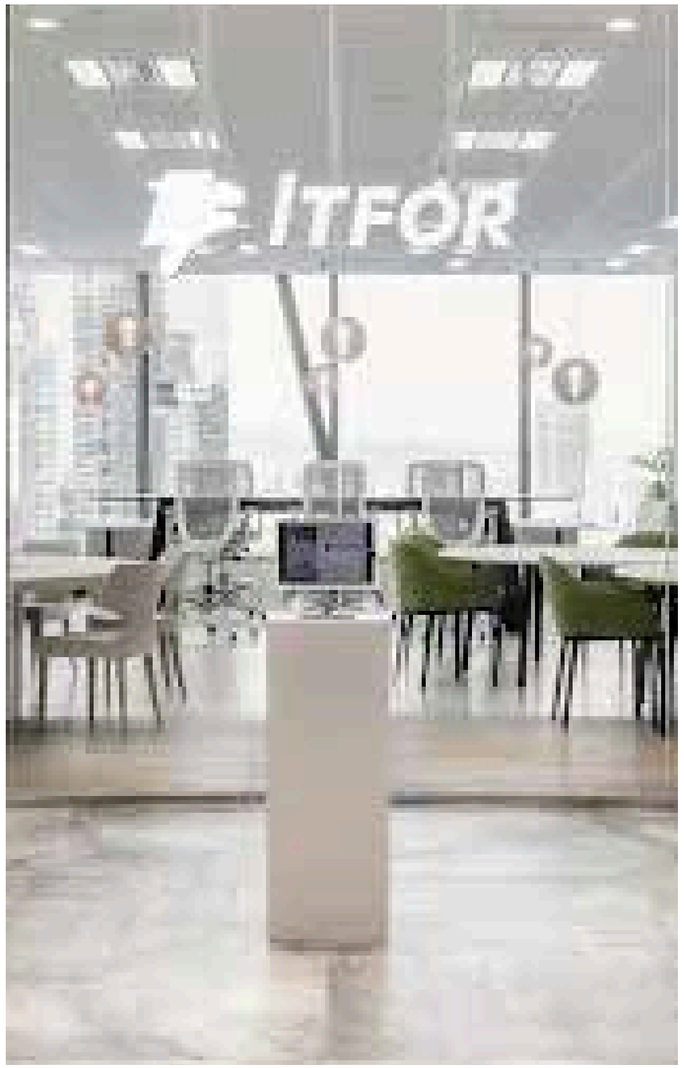
AGENDA

01 FY2026 Q2 Results
02 FY2026 Forecast
03 Progress on FY2026 Business Strategy
04 Shareholder Returns
05 Company Profile



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Company Profile



Company Name	**ITFOR Inc.**
Established	December 2nd, 1972
Headquarters	12th Floor, Ichibancho Tokyu Bldg., 21 Ichibancho, Chiyoda-ku, Tokyo, Japan 102-0082
Branch Offices	West Japan Office, Chubu Office, Kyushu Office, Okinawa Sales Office, Tokorozawa Building
Group Companies	AISEL Co., Ltd., ITFOR Growth Capital Inc., ITFOR・BeX Inc., EeB Corporation, CVC Co., Ltd.
Capital	1,124 million yen (Prime Market of the Tokyo Stock Exchange 4743)
Employees	892 (Consolidated, as of March 31st, 2026)

Please refer to our website for more details

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Company Profile - Corporate Philosophy



Generating excitement and smiles through

"YORISOU CHIKARA"

- the Strength to Support

Creating an affluent future for regional communities, together with our customers.

To revitalize regional economies, we deeply understand our customers' visions and operations, standing firmly by their side to support their endeavors.

We at ITFOR, through each employee's "YORISOU CHIKARA" we will fulfill our commitment to social contribution through regional revitalization

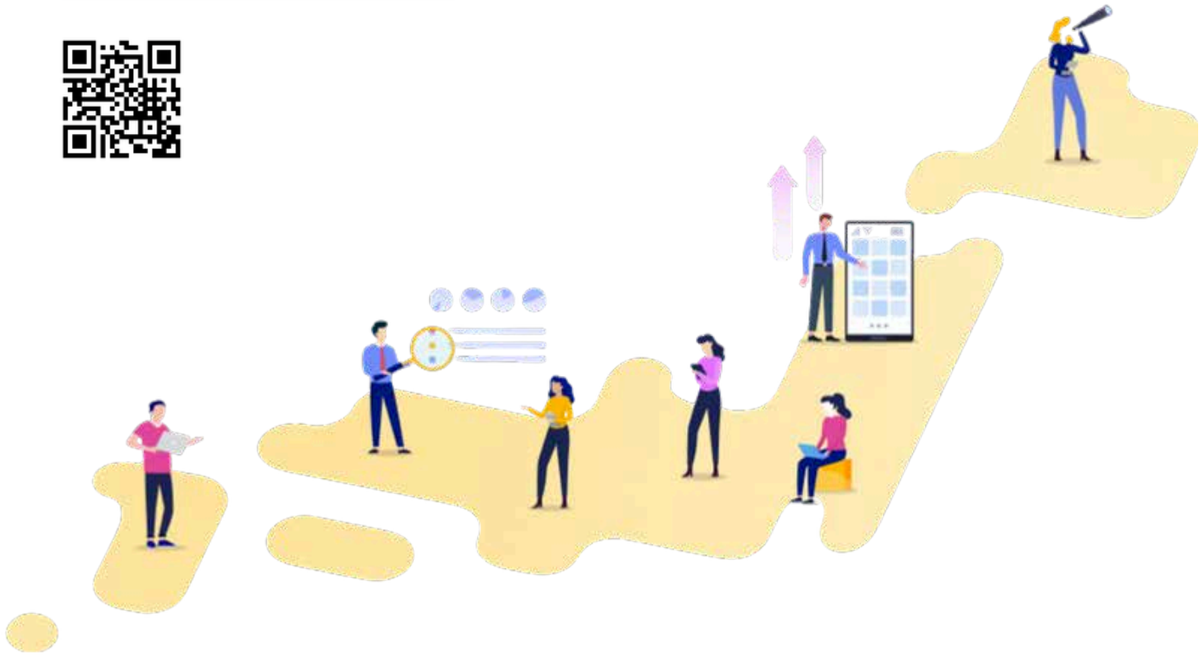
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Company Profile - Coexistence with Regional Communities

Business development hand in hand with both customers and employees across all 47 prefectures

- Building solid relationships of trust with customers nationwide, leveraging the deep regional insights of employees from all 47 prefectures
- We generate excitement and smiles through "YORISOU CHIKARA" - the Strength to Support

Customer Case Studies



Customers across all 47 prefectures



Achieved in FY2025 with the addition of a customer in Kochi Prefecture!

Employees from all 47 prefectures



Achieved in FY2025 with a new member from Toyama Prefecture!

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Company Profile - Customer Base

Supporting people at every stage of life through systems and services for communities nationwide

- Serving regional financial institutions, regional governments, and regional department stores



Financial Institutions

Personal lending operations systems for application intake, screening, and credit management; on-site investigation services

Public Institutions

Delinquency management systems for taxes, National Health Insurance, and long-term care insurance; school affairs support systems; and business process outsourcing (BPO)





Retailers and EC Businesses

Core systems for sales and customer management; EC site development

Contact Centers

Systems for voice biometric authentication, speech recognition, conversation analysis and automated inbound/outbound calling



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Company Profile - History

1972	**Established as CJK Co., Ltd. (December 2nd), handling sales of overseas information equipment and systems** ▼Launched Communications Systems business
1975	Developed and introduced **Japan's first** online POS system ▼Launched Retail Systems business
1983	Started sale of the "personal credit information inquiry system" (previous version of MICS) Started sale of **Japan's first** "auto-call system" (the predecessor of the TCS / CMS) ▼Launched Financial Systems business ▼Launched CTI Systems business
1986	Started sale of the "Personal loan Collection Management system (CMS)"
1999	▼ Launched EC Systems business (In 2004, commences sale of the EC site construction package "ITFOReC")
2000	Started sale of the "Total Collection System (TCS)" **IPO to JASDAQ Stock Exchange** Changed company name from CJK Co., Ltd. to ITFOR Inc.
2001	Started sale of the "mortgage loan examination system"
2004	Started sale of the core retail management system "RITS"
2005	Listed on the 2nd Section of the Tokyo Stock Exchange
2006	**Listed on the 1st Section of the Tokyo Stock Exchange**

Please refer to our website for details

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Company Profile - History

2008	Started sale of the personal credit information inquiry system "MICS2.0" Started sale of the telephone notice system "CARS" which increase collection rate of local tax ▼Launched Public Systems business
2012	Introduced Business Process Outsourcing (BPO) services for "CARS"
2017	Started sale of the personal loan operation support system "SCOPE" Started sale of the cashless solution "iRITSpay" , developed and started sale of merchant terminal "iRITSpay Payment Terminal" ▼Launched Payment Systems business
2018	Started sale of the cloud service "IPaC" Started sale of the automatic call reception system "Robotic Call"
2020	Started sale of the web-based personal loan application contract system "WELCOME"
2021	Started sale of the "CyCraft AIR" service for protecting against cyberattacks using AI
2023	Started sale of the Android payment terminal "SATURN1000F2" Conducted verification experiments of blockchain technology "Digital Safe" in Kumamoto Prefecture
2024	Announcement of the launch of "Agent Hub"
2025	Started the PoC for the AI Platform to Foster Dialogue "COCO VOICE"
2026	Established ITFOR Growth Capital Inc., a subsidiary to promote strategic investments

Please refer to our website for details

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Core Business Overview - Financial Systems Business①

Providing advanced packaged systems covering all 4 phases

- Enabling seamless data integration across all phases, in addition to providing individual functions
- Achieving operational efficiency and mitigating loan default risk for financial institutions

① Application Intake

Centralizing applications from diverse channels—including the web, branch counters, and phone (contact centers)—into a single system



② Screening

Accessing personal credit information through the system and promptly recording the results



③ Contract & Execution

Enabling non-face-to-face web contracts simultaneously registering guarantee management information into the system



④ Repayment, Reminders, Collection & Write-offs

Providing debt management systems tailored to respective business processes of banks, non-banks, and servicers. Additionally, automating collection operations with advanced delinquency management solutions



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Core Business Overview - Financial Systems Business ②

Offering packaged systems tailored to diverse financial industries

- Supporting diverse financial operations through proprietary development based on customer needs analysis
- Our subsidiary CVC Co., Ltd., conducts field investigation services for debt management

Key Systems

WELCOME
Web-based loan application intake & contract system

SCOPE
Personal loan operation support system

MICS 2.0
Personal credit information inquiry & registration system

CMS (Collection Management system)
Credit management system for banks

TCS (Total Collection System by ITFOR)
Delinquent debt management system for non-banks and servicers

Pay コレクト
Automated payment reminder system

CVC
Our subsidiary CVC Co., Ltd.,

Operations

① Application Intake
② Screening
③ Contract & Execution

① Application Intake
② Screening
③ Contract & Execution

④ Repayment, Reminders, Collection & Write-offs

Investigation related to debt management

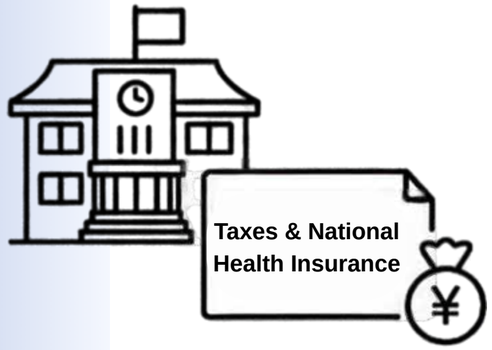
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Core Business Overview - for Public Sector

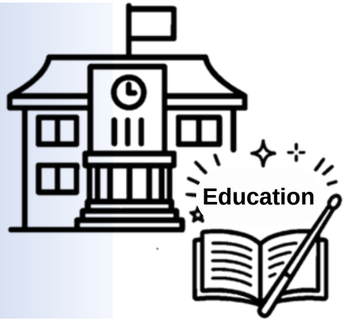
Providing solutions for regional government operations in collection and board of education administration

- Supporting administrative and fiscal reforms of regional governments by leveraging management and debt collection expertise accumulated through system development for financial institutions

Regional governments



Boards of education



System Development









Expanding operational areas

National Health Insurance collection

Tax collection

Long-term care insurance collection

CARS キャルスー

Student registry management

School lunch fee management

Financial aid for schooling







BPO



BeX 株式会社アイティフォー・ベックス

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Investor Relations Information

IR News Mailing Service

We will notify you of the latest news about ITFOR IR information via your registered email address.
We look forward to your registration

Register

https://ir.itfor.co.jp/english/mail/

ITFOR Integrated Report 2026

We are pleased to announce the publication of the ITFOR Integrated Report 2026.
You can access the full report via the QR code below



https://ir.itfor.co.jp/english/library/integrated_report/

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