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November 11, 2026

Consolidated Financial Results for the Second Quarter Ended September 30, 2026 (Under Japanese GAAP)

Name of Listed Company: Bengo4.com, Inc. Listed Stock Exchange: Tokyo Stock Exchange
Securities Code: 6027 URL: https://www.bengo4.com/corporate/en/
Representative: Taichiro Motoe, Representative Director, President and CEO
Contact: Masaoki Sawada, Director and CFO TEL: +81-3-5549-2555
Scheduled date to submit semi-annual report: November 11, 2026
Scheduled date to commence dividend payments: –
Preparation of supplementary materials on financial results: Yes
Holding of financial results briefing session: Yes (for institutional investors and analysts)

(Million yen with fractional amounts rounded down)

1. Financial results for the second quarter ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results (cumulative totals) (Percentages indicate year-on-year changes.)

	Net sales		EBITDA		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Second quarter ended	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
September 30, 2026	9,888	27.4	2,039	32.8	1,414	30.5	1,416	30.5	892	36.1
September 30, 2025	7,764	16.0	1,535	67.0	1,084	98.8	1,085	92.7	655	93.5

(Note) Comprehensive income: Second quarter ended September 30, 2026: 897 million yen (36.8%)
Second quarter ended September 30, 2025: 655 million yen (93.5%)

	Basic earnings per share	Diluted earnings per share
Second quarter ended	Yen	Yen
September 30, 2026	39.13	39.09
September 30, 2025	29.03	28.74

(Note) EBITDA = Operating profit + Depreciation + Amortization of goodwill + Share-based payment expenses + Share of profit (loss) of entities accounted for using equity method

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
As of	Million yen	Million yen	%
September 30, 2026	16,991	8,042	45.5
March 31, 2026	13,381	7,209	53.2

Reference: Equity capital As of September 30, 2026: 7,738 million yen As of March 31, 2026: 7,115 million yen

2. Cash dividends

	Dividend per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Annual
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	–	0.00	–	0.00	0.00
Fiscal year ending March 31, 2027	–	0.00			
Fiscal year ending March 31, 2027 (Forecast)			–	0.00	0.00

(Note) Revision to dividend forecasts published most recently: None

3. Consolidated forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Net sales		EBITDA		Operating profit		Profit attributable to owners of parent		Basic earnings per share
Fiscal year ending	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
March 31, 2027	20,500	25.9	4,300	35.0	3,000	36.1	2,000	32.4	87.73

(Note) Revisions to earnings forecasts published most recently: None

(Note) EBITDA = Operating profit + Depreciation + Amortization of goodwill + Share-based payment expenses + Share of profit (loss) of entities accounted for using equity method

* Notes

(1) Major changes in the scope of consolidation during the period: Yes

New: 3 companies (Company names) MIKATA Small Amount Short Term Insurance Co., Ltd., Bengo4.com Legal Finance, Inc. (formerly Japan Legal Network Inc.), ATE Inc.
Excluded: 1 company (Company name) ATE Inc.

(2) Application of particular accounting treatment concerning preparation of semi-annual consolidated financial statements: None

(3) Changes in accounting policies and changes or restatement of accounting estimates

a. Changes in accounting policies due to revisions to accounting standards and other regulations: None

b. Changes in accounting policies other than a: None

c. Change in accounting estimate: None

d. Restatement: None

(4) Number of shares issued (common stock)

a. Total number of shares issued at the end of the period (including treasury shares)

As of September 30, 2026	22,867,600 shares	As of March 31, 2026	22,867,600 shares

b. Number of treasury shares at the end of the period

As of September 30, 2026	71,622 shares	As of March 31, 2026	1,522 shares

c. Average number of shares during the period

Second quarter ended September 30, 2026	22,822,128 shares	Second quarter ended September 30, 2025	22,594,354 shares

* Semi-annual financial results are outside the scope of review by certified public accountants or audit corporations.

* Proper use of earnings forecasts, and other special matters

The forward-looking statements such as earnings forecasts stated in this document are based on the information currently available to the Group and certain assumptions that the Group judges as rational. These statements are not guarantees of future performance. Actual results may differ substantially from the forecasts due to various factors. For the assumptions underlying the forecasts and precautions when using the forecasts, please refer to “1. Overview of Operating Results and Financial Position, (3) Explanation regarding consolidated earnings forecasts and other forward-looking statements” on page 4 of the supplementary materials.

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1. Overview of Operating Results and Financial Position

(1) Overview of consolidated operating results for the second quarter ended September 30, 2026

During the first six months of the fiscal year under review, although the Japanese economy showed some signs of weakness due to downward pressure from rising crude oil prices affected by the situation in the Middle East, it continued to follow a moderate recovery trend, supported by high levels of corporate earnings against the backdrop of increased global AI-related demand, improvements in employment and income conditions, government economic measures, and accommodative financial conditions. However, the outlook remains uncertain due to the impact of developments in the Middle East on financial and foreign exchange markets and the Japanese economy and prices, trends in resource prices and exchange rates, and corporate wage and price-setting behavior.

Under the mission, “Be the Professional-Tech Company,” the Group has been operating the Professional Support business, which involves the operation of Internet media through portal sites such as Bengoshi.com, Zeirishi.com, and BUSINESS LAWYERS, as well as the provision of services for professionals such as the Hanreihisho precedent database and Legal Brain Agent, an AI agent specializing in legal affairs. The Group also operates the CloudSign business, which provides the CloudSign contract management platform, as well as the Legal Finance business, which provides attorney insurance and legal fee provision services.

The financial results of MIKATA Small Amount Short Term Insurance Co., Ltd., which became a consolidated subsidiary on April 27, 2026, have been reflected since the first quarter of the fiscal year ending March 31, 2027.

In addition, the Company acquired shares of Japan Legal Network Inc. on April 2, 2026, making it and its subsidiary, ATE Inc., consolidated subsidiaries. Since the deemed acquisition date for both companies is June 30, 2026, their financial results from July 1, 2026, to September 30, 2026, have been consolidated in the first six months of the fiscal year under review. Furthermore, for the purpose of streamlining management, the two companies merged on August 1, 2026, with Japan Legal Network Inc. as the surviving company, and changed its name to Bengo4.com Legal Finance, Inc.

As a result of the above, net sales reached 9,888 million yen, up 27.4% year on year, operating profit amounted to 1,414 million yen, up 30.5% year on year, ordinary profit was 1,416 million yen, up 30.5% year on year, and profit attributable to owners of parent came to 892 million yen, up 36.1% from a year earlier, in the first six months of the fiscal year under review.

In addition, the Group’s reportable segments were previously the Professional Support business and the CloudSign business, but starting from the first six months of the consolidated fiscal year under review, the Legal Finance business has been added as a reportable segment for the purpose of providing clearer information regarding the new Legal Finance business area. Accordingly, MIKATA Small Amount Short Term Insurance Co., Ltd. and Bengo4.com Legal Finance, Inc., which were included in the Professional Support business during the first quarter of the fiscal year ending March 31, 2027, have been reclassified into the Legal Finance business.

The segment information for the first six months of the previous consolidated fiscal year presented herein has been prepared based on the reportable segments after the change.

Operating results by business segment are as follows.

(Professional Support business)

In the Professional Support business, the Company operates Internet media through portal sites such as Bengoshi.com, a legal consultation portal site, Zeirishi.com, a tax consultation portal site, and BUSINESS LAWYERS, a portal site specializing in corporate legal affairs, as well as providing services to support operational efficiency for professionals, including business support services for registered lawyers, Legal Brain Agent, an AI agent specializing in legal affairs, and the Hanreihisho precedent database.

In the Bengoshi.com business, the Company focused on providing content that is helpful for users and improving usability, while also strengthening collaboration with Hanreihisho and BengoKakumei to develop products for lawyers. As a result, the number of registered lawyers as of the end of the second quarter under review rose to 30,694 (up 3.8% year on year), and the number of lawyers with paid member subscriptions to the lawyer support service stood at 15,028 (up 2.5% year on year).

As a result, net sales and segment profit increased 12.2% and 15.7% year on year, to 4,062 million yen and 1,088 million yen, respectively, in the first six months under review.

(CloudSign business)

In the CloudSign business, the Company provides CloudSign, a contract management platform. The Company sought to improve usability, increase recognition, and expand its customer base by reinforcing its development and sales systems through active recruitment of human resources, as well as by placing advertisements in various media. As a result, the number of contracts transmitted increased 14.6% year on year, to 6,411,600 in the first six months of the fiscal year under review.

As a result, net sales and segment profit increased 23.5% and 45.6% year on year, to 5,114 million yen and 1,956 million yen, respectively, in the first six months under review.

(Legal Finance business)

In the Legal Finance business, the Company provides small-amount short-term insurance services operated by MIKATA Small Amount Short Term Insurance Co., Ltd., as well as legal fee provision services operated by Bengo4.com Legal Finance, Inc. MIKATA Small Amount Short Term Insurance Co., Ltd. has been the industry leader in this market since it launched Japan's first standalone attorney fee insurance. In addition, Bengo4.com Legal Finance, Inc. provides Japan's first new legal fee provision service that can be contracted even after a dispute has arisen. By expanding sales channels utilizing the Group's customer base, the Company worked to increase awareness and expand the customer base for attorney insurance and legal fee provision services, while also proceeding with the development of the management foundation following the inclusion in the Group.

As a result, net sales and segment loss were 711 million yen and 106 million yen, respectively, in the first six months under review.

(2) Overview of consolidated financial position for the second quarter ended September 30, 2026

Total assets at the end of the second quarter under review stood at 16,991 million yen, an increase of 3,610 million yen from the end of the previous consolidated fiscal year. The main factors were an increase in goodwill due to the acquisition of shares of subsidiaries, partially offset by a decrease in cash and deposits.

(Current assets)

Current assets at the end of the second quarter under review stood at 8,079 million yen, a decrease of 446 million yen from the end of the previous consolidated fiscal year. This was mainly due to a decrease of 685 million yen in cash and deposits.

(Non-current assets)

Non-current assets at the end of the second quarter under review stood at 8,912 million yen, an increase of 4,057 million yen from the end of the previous consolidated fiscal year. This was mainly due to increases of 2,916 million yen in goodwill, 867 million yen in lease and guarantee deposits, and 211 million yen in software.

(Current liabilities)

Current liabilities at the end of the second quarter under review stood at 4,280 million yen, an increase of 509 million yen from the end of the previous consolidated fiscal year. This was mainly due to increases of 390 million yen in current portion of long-term borrowings, 144 million yen in advances received, and 177 million yen in income taxes payable, while accounts payable - other decreased by 163 million yen.

(Non-current liabilities)

Non-current liabilities at the end of the second quarter under review stood at 4,669 million yen, an increase of 2,268 million yen from the end of the previous consolidated fiscal year. This was mainly due to increases of 1,830 million yen in long-term borrowings and 470 million yen in insurance contract reserves.

(Net assets)

Net assets at the end of the second quarter under review stood at 8,042 million yen, an increase of 832 million yen from the end of the previous consolidated fiscal year. This was mainly due to an increase of 892 million yen in retained earnings.

(3) Explanation regarding consolidated earnings forecasts and other forward-looking statements

There is no change to the earnings forecasts for the fiscal year ending March 31, 2027, announced on May 13, 2026.

2. Semi-annual Consolidated Financial Statements and Key Notes

(1) Semi-annual consolidated balance sheet

(Thousand yen)

	Previous consolidated fiscal year (As of March 31, 2026)	Second quarter under review (As of September 30, 2026)
Assets		
Current assets		
Cash and deposits	5,199,665	4,513,763
Accounts receivable	2,469,462	2,565,512
Prepaid expenses	824,808	734,006
Other	105,099	346,839
Allowance for doubtful accounts	(73,044)	(80,912)
Total current assets	8,525,991	8,079,208
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	71,574	88,340
Tools, furniture and fixtures, net	79,359	80,630
Lease assets, net	–	9,686
Construction in progress	–	9,000
Total property, plant and equipment	150,934	187,658
Intangible assets		
Goodwill	804,044	3,720,151
Technology assets	1,217,927	1,169,210
Software	972,501	1,183,812
Software in progress	289,069	287,153
Trademark right	214,212	206,713
Other	36,534	44,121
Total intangible assets	3,534,290	6,611,162
Investments and other assets		
Investment securities	492,895	527,971
Distressed receivables	34,873	45,499
Lease and guarantee deposits	178,573	1,046,438
Deferred tax assets	418,476	405,930
Other	79,971	133,370
Allowance for doubtful accounts	(34,872)	(45,498)
Total investments and other assets	1,169,917	2,113,711
Total non-current assets	4,855,142	8,912,532
Total assets	13,381,133	16,991,741

(Thousand yen)

	Previous consolidated fiscal year (As of March 31, 2026)	Second quarter under review (As of September 30, 2026)
Liabilities		
Current liabilities		
Short-term borrowings	250,000	250,000
Current portion of long-term borrowings	630,996	1,021,788
Accounts payable - other	1,097,006	933,821
Accrued expenses	145,054	121,017
Income taxes payable	383,095	561,039
Accrued consumption taxes	263,384	215,789
Advances received	853,405	998,154
Provision for bonuses	6,999	17,084
Provision for bonuses for directors (and other officers)	24,792	25,687
Other	116,106	135,658
Total current liabilities	3,770,838	4,280,040
Non-current liabilities		
Long-term borrowings	1,851,496	3,682,376
Deferred tax liabilities	474,233	460,832
Retirement benefit liability	72,800	54,097
Insurance contract reserves	–	470,038
Other	2,050	2,050
Total non-current liabilities	2,400,579	4,669,394
Total liabilities	6,171,418	8,949,434
Net assets		
Shareholders' equity		
Share capital	50,000	50,000
Capital surplus	1,206,531	1,093,635
Retained earnings	5,866,519	6,759,443
Treasury shares	(7,485)	(164,335)
Total shareholders' equity	7,115,566	7,738,743
Share acquisition rights	94,148	117,900
Non-controlling interests	–	185,662
Total net assets	7,209,714	8,042,306
Total liabilities and net assets	13,381,133	16,991,741

(2) Semi-annual consolidated statement of income and semi-annual consolidated statement of comprehensive income

Semi-annual consolidated statement of income

(Thousand yen)

	Previous second quarter (from April 1, 2025 to September 30, 2025)	Second quarter under review (from April 1, 2026 to September 30, 2026)
Net sales	7,764,627	9,888,394
Cost of sales	1,668,967	2,072,402
Gross profit	6,095,660	7,815,991
Selling, general and administrative expenses	5,011,336	6,401,232
Operating profit	1,084,323	1,414,758
Non-operating income		
Interest income	1,727	6,764
Share of profit of entities accounted for using equity method	16,655	22,275
Commission income	1,819	2,492
Miscellaneous income	3,005	5,530
Total non-operating income	23,208	37,062
Non-operating expenses		
Interest expenses	9,785	33,244
Miscellaneous losses	12,337	1,926
Total non-operating expenses	22,122	35,171
Ordinary profit	1,085,408	1,416,649
Extraordinary income		
Gain on reversal of share acquisition rights	53	–
Total extraordinary income	53	–
Extraordinary losses		
Loss on sale of non-current assets	249	–
Impairment losses	–	15,501
Loss on retirement of non-current assets	10,529	6
Total extraordinary losses	10,779	15,508
Profit before income taxes	1,074,683	1,401,141
Income taxes - current	466,471	518,350
Income taxes - deferred	(47,637)	(14,488)
Total income taxes	418,834	503,861
Profit	655,848	897,279
Profit attributable to non-controlling interests	–	4,356
Profit attributable to owners of parent	655,848	892,923

Semi-annual consolidated statement of comprehensive income

(Thousand yen)

	Previous second quarter (from April 1, 2025 to September 30, 2025)	Second quarter under review (from April 1, 2026 to September 30, 2026)
Profit	655,848	897,279
Comprehensive income	655,848	897,279
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	655,848	892,923
Comprehensive income attributable to non-controlling interests	–	4,356

(3) Semi-annual consolidated statement of cash flows

(Thousand yen)

	Previous second quarter (from April 1, 2025 to September 30, 2025)	Second quarter under review (from April 1, 2026 to September 30, 2026)
Cash flows from operating activities		
Profit before income taxes	1,074,683	1,401,141
Depreciation	385,440	438,126
Amortization of goodwill	37,282	140,040
Share-based payment expenses	11,549	23,801
Gain on reversal of share acquisition rights	(53)	–
Impairment losses	–	15,501
Loss on sale of non-current assets	249	–
Loss on retirement of non-current assets	10,529	6
Increase (decrease) in allowance for doubtful accounts	11,396	18,494
Interest and dividend income	(1,727)	(6,764)
Interest expenses	9,785	33,244
Share of loss (profit) of entities accounted for using equity method	(16,655)	(22,275)
Decrease (increase) in trade receivables	(29,308)	(96,049)
Decrease (increase) in prepaid expenses	(130,147)	98,010
Increase (decrease) in accounts payable - other	(126)	(229,170)
Increase (decrease) in accrued expenses	(19,707)	(35,679)
Increase (decrease) in accrued consumption taxes	(36,034)	(47,942)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	7,800	–
Increase (decrease) in insurance contract reserves	–	(2,884)
Increase (decrease) in advances received	63,238	143,422
Other, net	(20,751)	(139,876)
Subtotal	1,357,442	1,731,148
Interest and dividends received	1,727	6,764
Interest paid	(9,584)	(37,730)
Income taxes paid	(416,134)	(343,135)
Income taxes refunded	–	78,183
Net cash provided by (used in) operating activities	933,451	1,435,231
Cash flows from investing activities		
Purchase of property, plant and equipment	(36,997)	(21,782)
Proceeds from sale of property, plant and equipment	7,865	–
Purchase of investment securities	(63,502)	–
Proceeds from sale of investment securities	–	10,003
Purchase of intangible assets	(404,249)	(489,995)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	–	(2,709,002)
Payments for lease deposits	–	(851,530)
Other, net	8,728	357
Net cash provided by (used in) investing activities	(488,154)	(4,061,949)
Cash flows from financing activities		
Proceeds from long-term borrowings	–	2,700,000
Repayments of long-term borrowings	(242,502)	(478,328)
Proceeds from exercise of employee share options	16,840	18,897
Purchase of treasury shares	–	(213,753)
Repayments of lease liabilities	–	(979)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	–	(85,020)
Net cash provided by (used in) financing activities	(225,661)	1,940,817
Net increase (decrease) in cash and cash equivalents	219,634	(685,901)
Cash and cash equivalents at beginning of period	4,171,122	5,199,665
Cash and cash equivalents at end of period	4,390,757	4,513,763

(4) Notes to semi-annual consolidated financial statements

(Notes on going concern assumptions)

Not applicable.

(Notes in the case of significant changes in shareholders' equity)

The Company acquired 94,900 treasury shares based on a resolution of the Board of Directors meeting held on June 11, 2026. In addition, the Company disposed of treasury shares due to the exercise of share acquisition rights.

As a result, treasury shares increased by 156,849 thousand yen during the first six months of the consolidated fiscal year under review, and amounted to 164,335 thousand yen at the end of the second quarter of the consolidated fiscal year under review.

(Segment information)

[Segment information]

I. Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

1. Information on net sales and profit (loss) by reportable segment

(Thousand yen)

	Reportable segments				Adjustment (Note 1)	Amount posted in the semi-annual statement of income (Note 2)
	Professional Support business	CloudSign business	Legal Finance business	Total		
Net sales						
Net sales to external customers	3,621,787	4,142,839	–	7,764,627	–	7,764,627
Inter-segment sales or transfers	–	–	–	–	–	–
Total	3,621,787	4,142,839	–	7,764,627	–	7,764,627
Segment profit	940,508	1,344,008	–	2,284,517	(1,200,193)	1,084,323

(Note) 1. The adjustment for segment profit of (1,200,193) thousand yen includes corporate expenses that are not previously allocated to the reportable segments.

Corporate expenses consist primarily of general and administrative expenses that are not attributable to the reporting segments.

2. Segment profit is adjusted to be consistent with the operating profit reported in the semi-annual consolidated statement of income.

2. Information on impairment losses on non-current assets and goodwill by reportable segment

Not applicable.

II. Six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

1. Information on net sales and profit (loss) by reportable segment

(Thousand yen)

	Reportable segments				Adjustment (Note 1)	Amount posted in the semi-annual statement of income (Note 2)
	Professional Support business	CloudSign business	Legal Finance business	Total		
Net sales						
Net sales to external customers	4,062,423	5,114,455	711,515	9,888,394	–	9,888,394
Inter-segment sales or transfers	377	78	302	757	(757)	–
Total	4,062,800	5,114,534	711,817	9,889,151	(757)	9,888,394
Segment profit (loss)	1,088,531	1,956,953	(106,527)	2,938,957	(1,524,198)	1,414,758

(Note) 1. The adjustment for net sales of (757) thousand yen represents the elimination of inter-segment transactions.

The adjustment for segment profit (loss) of (1,524,198) thousand yen includes corporate expenses that are not previously allocated to the reportable segments.

Corporate expenses consist primarily of general and administrative expenses that are not attributable to the reporting segments.

2. Segment profit (loss) is adjusted to be consistent with the operating profit reported in the semi-annual consolidated

statement of income.

2. Information on impairment losses on non-current assets and goodwill by reportable segment

(Significant impairment losses on non-current assets)

Information is omitted as it is not material.

(Significant changes in amount of goodwill)

In the "Legal Finance business" segment, MIKATA Small Amount Short Term Insurance Co., Ltd. has been newly included in the scope of consolidation. This event resulted in an increase in goodwill of 2,459,721 thousand yen during the first six months of the consolidated fiscal year under review.

In addition, Japan Legal Network Inc. and ATE Inc. (both companies have merged to become "Bengo4.com Legal Finance, Inc.") have also been newly included in the scope of consolidation. This event resulted in an increase in goodwill of 596,425 thousand yen during the first six months of the consolidated fiscal year under review.

3. Matters on changes in reportable segments

The Group's reportable segments were previously the "Professional Support business" and "CloudSign business," but starting from the first six months of the consolidated fiscal year under review, the "Legal Finance business" has been added as a reportable segment for the purpose of providing clearer information regarding the new "Legal Finance" business area. Accordingly, MIKATA Small Amount Short Term Insurance Co., Ltd. and Bengo4.com Legal Finance, Inc., which were included in the "Professional Support business" in the first quarter of the current consolidated fiscal year, have been reclassified into the "Legal Finance business."

The segment information for the first six months of the previous consolidated fiscal year presented herein has been prepared based on the reportable segments after the change.

(Business combinations, etc.)

(Business combination through acquisition)

At the Board of Directors meeting held on February 12, 2026, the Company resolved to acquire all issued shares of Japan Legal Network Inc. (hereinafter "Japan Legal Network") to make it a subsidiary, and concluded a share transfer agreement on the same date. The shares were acquired on April 2, 2026. Since Japan Legal Network holds ATE Inc. as a wholly owned subsidiary, ATE Inc. also became a consolidated subsidiary of the Company through this share acquisition.

1. Overview of business combination

(1) Name and business of acquired company

Name of acquired company: Japan Legal Network Inc.

Business: Operation of a legal finance business

(2) Main reasons for the business combination

A serious social problem in Japan is that only about 20% of people facing legal trouble in their lives actually seek the support of lawyers or other legal specialists, a situation referred to as the "20% justice" problem. Heavy initial expenses, including retainer fees and litigation costs, are a major obstacle that forces people to reluctantly give up on protecting their rights, even though they wish to move forward with legal action, resulting in many cases of people "suffering in silence." As an entity supporting legal infrastructure, the Company believes that eliminating disparities in access to justice due to economic reasons and helping to establish a society in which everyone can assert their legitimate rights is an extremely important responsibility.

Japan Legal Network Inc. operates with the mission of "creating a society without suffering in silence by leveraging Tech/Finance in the legal field," and provides Japan's first innovative service that covers legal fees and can be contracted even after a conflict has occurred. The company's service opens a path to practical relief for people who had previously abandoned legal action due to concerns over costs, and it has an extremely high affinity with the elimination of the "20% justice" problem that the Company aims to achieve.

Through this business combination, in addition to accelerating the popularization of services by leveraging the Company's customer base, one of the largest in Japan, we anticipate the creation of multifaceted synergies, such as product development through the fusion of both companies' expertise and AI technology, and the promotion of the "Legal Brain initiative." Through these efforts, we aim to

further improve access to justice and realize a society where more legal troubles are resolved.

(3) Date of business combination
April 2, 2026 (Deemed acquisition date: June 30, 2026)

(4) Legal form of business combination
Share acquisition in exchange for cash

(5) Name of the combined entity
No change. Note that the company absorbed ATE Inc. on August 1, 2026, and changed its trade name to Bengo4.com Legal Finance, Inc.

(6) Percentage of voting rights acquired
100%

(7) Main basis for determining the acquiring company
The Company acquired the shares in exchange for cash.

2. Period of the acquired company's operating results included in the semi-annual consolidated statement of income
From July 1, 2026 to September 30, 2026

3. Acquisition cost of the acquired company and breakdown by type of consideration

Consideration for acquisition	Cash	730,000	Thousand yen
Acquisition cost		730,000	Thousand yen

4. Content of contingent consideration stipulated in the business combination agreement and future accounting policies
(1) Content of contingent consideration
The acquisition consideration does not include contingent consideration. The contract stipulates that if the conditions are met, a maximum of 40,000 thousand yen in contingent consideration will be incurred, which has not been determined at this time.

(2) Accounting policies
In the event that additional payment of acquisition consideration occurs, it is assumed to have been paid at the time of acquisition, and the acquisition cost will be adjusted, and the amount of goodwill and the amortization of goodwill will be revised.

5. Content and amount of major acquisition-related costs
Advisory fees and commissions, etc.: 3,445 thousand yen

6. Amount of goodwill incurred, reason for occurrence, amortization method, and amortization period
(1) Amount of goodwill incurred
596,425 thousand yen

(2) Reason for occurrence
It is the excess earning power expected from future business development.

(3) Amortization method and amortization period
Straight-line amortization over 10 years

(Business combination through acquisition)

At a meeting of the Board of Directors held on February 12, 2026, the Company resolved to acquire a portion of the issued shares of MIKATA Small Amount Short Term Insurance Co., Ltd. (hereinafter "MIKATA") for the purpose of making it a consolidated subsidiary, and acquired a majority of the voting rights of the company on April 27, 2026.

1. Overview of business combination

(1) Name and business of acquired company

Name of acquired company: MIKATA Small Amount Short Term Insurance Co., Ltd.

Business: Small amount short term insurance business and services incidental thereto

(2) Main reasons for the business combination

A serious social problem in Japan is that only about 20% of people facing legal trouble in their lives actually seek the support of lawyers or other legal specialists, a situation referred to as the "20% justice" problem. Heavy initial expenses, including retainer fees and litigation costs, are a major obstacle that forces people to reluctantly give up on protecting their rights, even though they wish to move forward with legal action, resulting in many cases of people "suffering in silence." As an entity supporting legal infrastructure, the Company believes that eliminating disparities in access to justice due to economic reasons and helping to establish a society in which everyone can assert their legitimate rights is an extremely important responsibility.

MIKATA released Japan's first standalone attorney fee insurance product in May 2013. Since then, it has been expanding its business as the largest company in this market. It opened a new field of insurance that had not previously been cultivated by existing non-life insurance companies and dramatically improved access to legal services, and is deeply committed to solving the social problem in Japan known as "20% justice".

Through this business combination, in addition to accelerating sales by leveraging the Company's customer base, we anticipate the creation of multifaceted synergies, such as the expansion of new product functions through the fusion of both companies' expertise and AI technology, and the promotion of the Legal Brain initiative. Through these efforts, we aim to realize a society where more legal troubles are resolved.

(3) Date of the business combination

April 27, 2026 (Deemed acquisition date: April 1, 2026)

(4) Legal form of the business combination

Share acquisition in exchange for cash

(5) Name of the combined entity

No change

(6) Percentage share of voting rights acquired

As of the business combination date 53%

(7) Main basis for determining the acquiring company

The Company acquired the shares in exchange for cash.

2. Period of the acquired company's operating results included in the semi-annual consolidated statement of income

From April 1, 2026 to September 30, 2026

3. Acquisition cost of the acquired company and breakdown by type of consideration

Consideration for acquisition	Cash	2,788,440	Thousand yen
Acquisition cost		2,788,440	Thousand yen

4. Content and amount of major acquisition-related costs

Advisory fees and commissions, etc.: 8,464 thousand yen

5. Amount of goodwill incurred, reason for occurrence, amortization method, and amortization period

(1) Amount of goodwill incurred

2,459,721 thousand yen

(2) Reason for occurrence

It represents the excess earning power expected from future business development.

(3) Amortization method and amortization period

Straight-line amortization over 14 years

(Significant subsequent events)

Not applicable.