February 13, 2026

Company name Net Protections Holdings, Inc
Representative Shin Shibata, President and Representative Director
(Securities code: 7383; Prime Market of the Tokyo Stock Exchange)
Contact: Kazuharu Watanabe,CFO and Director
(Telephone +81-03－4530－9235)

Notice Regarding the Signing of an MOU for a Business Alliance between the Consolidated Subsidiary and Sumitomo Mitsui Card Company, Limited

Net Protections Holdings, Inc. (the "Company") hereby announces that its Board of Directors has resolved at a meeting held on February 13, 2026, to sign a Memorandum of Understanding (the "MOU") regarding a business alliance in B2B payments between its consolidated subsidiary, Net Protections, Inc. ("Net Protections") and Sumitomo Mitsui Card Company, Limited ("Sumitomo Mitsui Card").

1. Background and Purpose of the MOU

While digitization and cashless payments are advancing in domestic B2B transactions, manual billing operations and collection risks continue to hinder corporate productivity. Additionally, against the backdrop of serious labor shortages and mandatory legal compliance, such as the Law on Book and Record Keeping through Electronic Methods and the Invoice System, the need for corporate Digital Transformation (DX) is higher than ever. Under these circumstances, Net Protections has pioneered corporate DX by establishing proprietary credit-screening expertise and operational systems through its B2B payment service, 'NP Kakebarai.' Meanwhile, Sumitomo Mitsui Card continues to expand the domestic cashless payments market and improve the convenience of B2B payments through the provision of diverse payment solutions, including corporate cards and e-commerce payment processing services. Through this alliance, Net Protections and Sumitomo Mitsui Card aim to create high-impact services in B2B payments and support a wide range of corporate customers by mutually leveraging advanced B2B payment solutions. Consequently, the Company has decided to conclude this MOU.

2. Details of the Business Alliance

Net Protections and Sumitomo Mitsui Card will consider the concrete implementation of the collaboration in stages as follows:

(i) Strengthening joint sales and delivery of seamless payment services
Sumitomo Mitsui Card will offer 'NP Kakebarai' to the SMBC Group's extensive corporate client base. This move will directly address critical business needs, including billing outsourcing, credit risk mitigation, and invoice management DX. Simultaneously, both companies will explore offering Sumitomo Mitsui Card's advanced financial solutions—such as corporate cards and 'Trunk,' the digital financial platform—to the buyer companies of 'NP Kakebarai' generated through this initiative. Both companies will proceed with discussions regarding the economic terms and conditions related to this alliance in the future.

(ii) System and operational collaboration for new value creation
To maximize the value provided in the B2B payment area, we will consider various initiatives, including the linkage of existing payment products provided by Sumitomo Mitsui Card (such as factoring products) with Net Protections' advanced system infrastructure.

3. Overview of the Business Alliance Partner

Name	Sumitomo Mitsui Card Company, Limited
Location	SMBC Toyosu Building, 2-2-31 Toyosu, Koto-ku, Tokyo
Title and Name of Representative	Yukihiko Onishi, Representative Director, President & CEO
Business Description	Credit card services, debit/prepaid card and other payment services, loan services, guarantee services, shopping credit services, transaction services, and other ancillary businesses
Capital	JPY 34,000,003,000
Date of Establishment	December 26, 1967
Relationship with the Company	There are no capital, personal, or transactional relationships between the Company and the counterparty that require special mention.

Consolidated operating results and consolidated financial position for the past three years (Unit: million yen)

Fiscal year	Fiscal year ended March 2023	Fiscal year ended March 2024	Fiscal year ended March 2025
Net assets	999,909	1,163,503	1,491,441
Total assets	3,400,081	4,401,273	6,992,980
Net assets per share (yen)	93,673	108,999	139,721
Revenue	351,281	454,968	678,050
Operating Profit	16,525	24,185	△15,792
Ordinary income	16,514	24,162	△12,663
Profit attributable to owners of parent	11,449	18,560	24,558
Net income per share (yen)	1,073	1,739	2,301
Dividend per share (yen)	429.04	956.33	1,265.39

4. Overview of the Business Alliance Partner

The impact of this matter on the Company's consolidated financial results for the fiscal year ending March 2026 is expected to be minor. If any matters that should be disclosed arise in the future, we will promptly announce them.