

# RISKMONSTER.COM

## Consolidated Financial Results Briefing for the Second Quarter of the Fiscal Year Ending March 31, 2024



November 14th, 2023



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(thousands of yen)

	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Net sales	1,890,072	1,811,162	△78,910	95.8 %
Operating Income	321,576	150,914	△170,661	46.9 %
Ordinary Income	301,418	142,335	△159,082	47.2 %
Profit attributable to owners of parent	198,492	79,723	△118,769	40.2 %

	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Earnings per share	¥26.19	¥10.62	△¥15.57	40.5 %
Number of members	13,826 ID	13,851 ID	25 ID	100.2 %
Return on equity*	3.4 %	1.4 %	△2.0 point	—

( Note ) Return on equity is calculated on the result of performance for 6 months.

(thousands of yen)

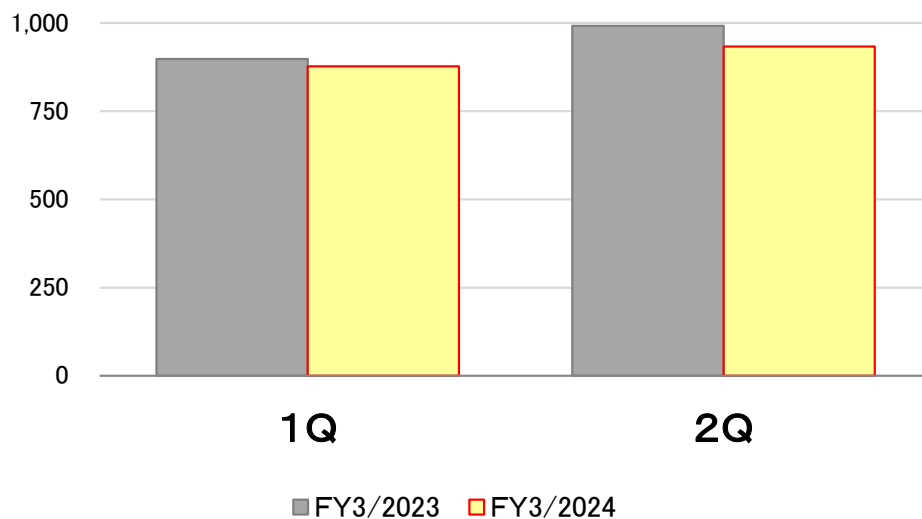
FY3/2024	1Q	2Q	Cumulative	YoY(ratio)
Net Sales	877,517	933,644	1,811,162	95.8 %
Operating Income	51,678	99,236	150,914	46.9 %

FY3/2023	1Q	2Q	Cumulative	YoY(ratio)
Net Sales	898,424	991,648	1,890,072	105.9 %
Operating Income	131,133	190,442	321,576	90.9 %

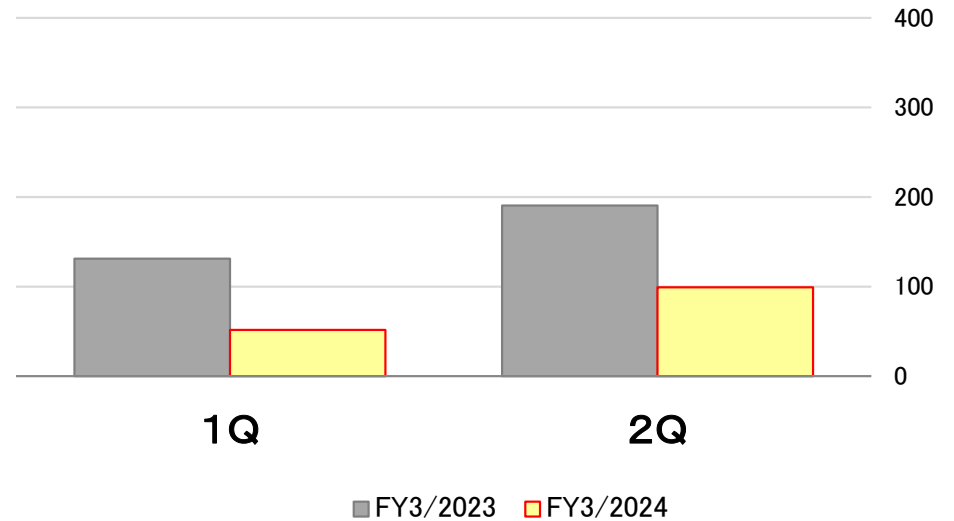
## Net Sales

(millions of yen)

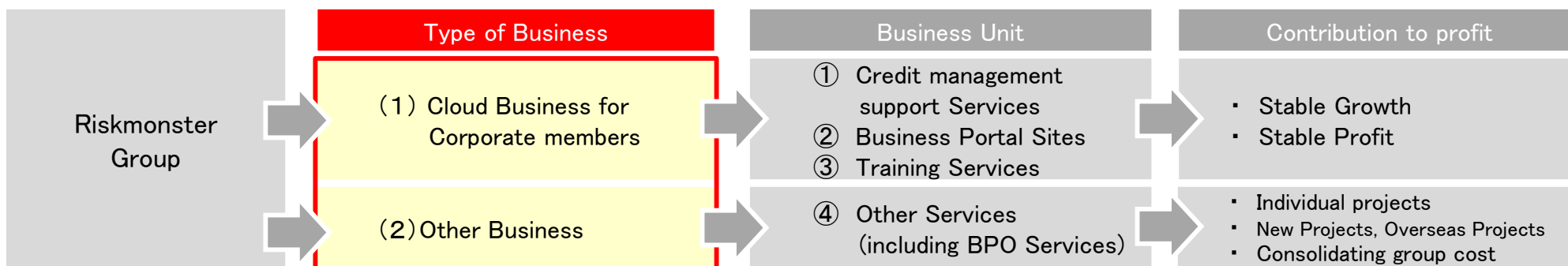


## Operating Income

(millions of yen)



## Riskmonster's Business Model

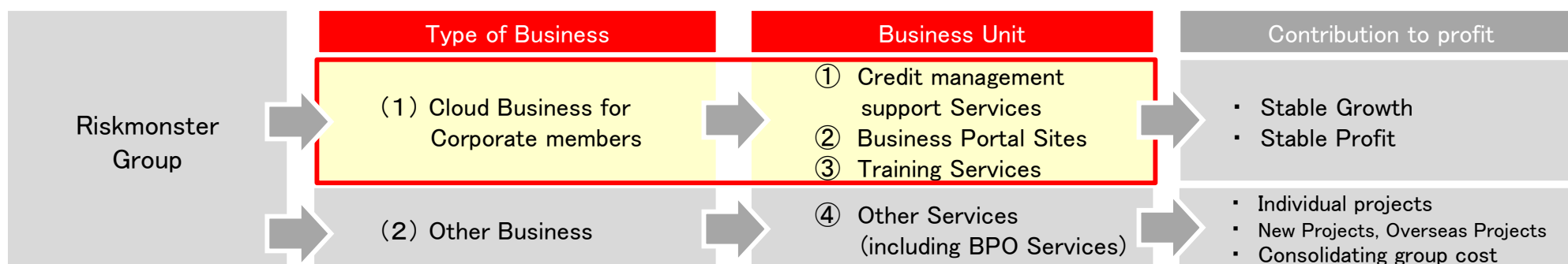


(thousands of yen)

	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
(1) Cloud Business for Corporate members	1,496,725	1,402,600	△94,124	93.7%
(2) Other Business	578,447	636,968	58,521	110.1%
<b>Total Net Sales</b>	<b>2,075,173</b>	<b>2,039,569</b>	<b>△35,603</b>	<b>98.3%</b>
(1) Cloud Business for Corporate members	376,548	279,554	△96,994	74.2%
(2) Other Business	30,722	4,070	△26,652	13.2%
<b>Total Operating Income</b>	<b>407,271</b>	<b>283,624</b>	<b>△123,646</b>	<b>69.6%</b>

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

## Riskmonster's Business Model



(thousands of yen)

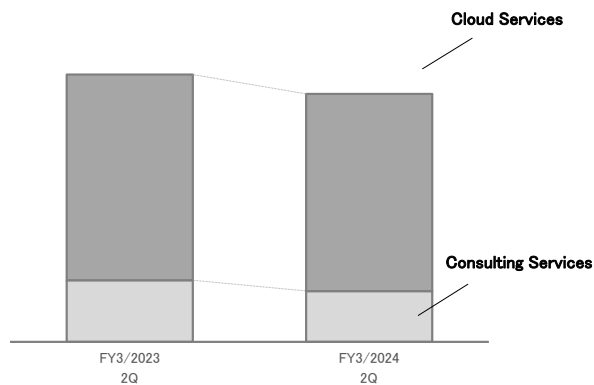
	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
①Credit management support Services	1,064,563	987,597	△76,965	92.8%
②Business Portal Sites	309,458	302,532	△6,926	97.8%
③Training Services	122,703	112,471	△10,232	91.7%
<b>Total Business Unit Sales</b>	<b>1,496,725</b>	<b>1,402,600</b>	<b>△94,124</b>	<b>93.7%</b>
①Credit management support Services	228,565	143,204	△85,360	62.7%
②Business Portal Sites	124,337	113,640	△10,696	91.4%
③Training Services	23,646	22,708	△937	96.0%
<b>Total Business Unit Income</b>	<b>376,548</b>	<b>279,554</b>	<b>△96,994</b>	<b>74.2%</b>
<b>Number of members(ID)</b>	<b>13,375</b>	<b>13,399</b>	<b>24</b>	<b>100.2%</b>

(thousands of yen)

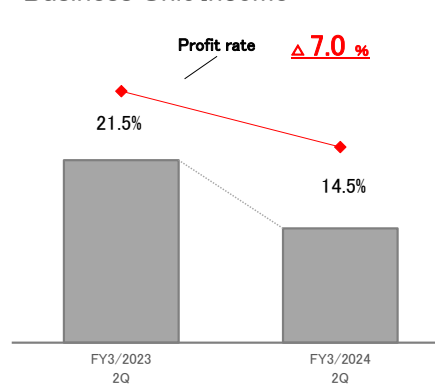
	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Cloud Services	818,873	784,893	△33,979	95.9%
Consulting Services	245,689	202,703	△42,986	82.5%
<b>Net Sales</b>	<b>1,064,563</b>	<b>987,597</b>	<b>△76,965</b>	<b>92.8%</b>
<b>Business Unit Income</b>	<b>228,565</b>	<b>143,204</b>	<b>△85,360</b>	<b>62.7%</b>
<b>Profit rate</b>	<b>21.5%</b>	<b>14.5%</b>	<b>△7.0point</b>	<b>—</b>
<b>Number of members (ID) *</b>	<b>7,230</b>	<b>7,315</b>	<b>85</b>	<b>101.2%</b>

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

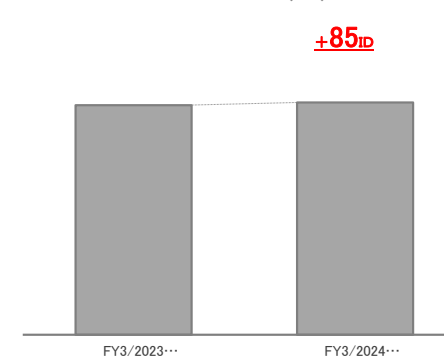
Net Sales



Business Unit Income



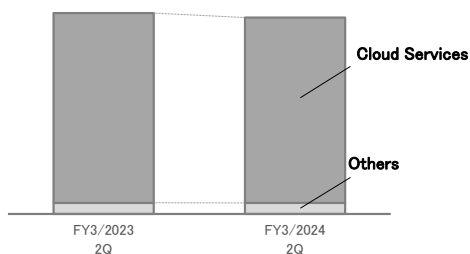
Number of members(ID)



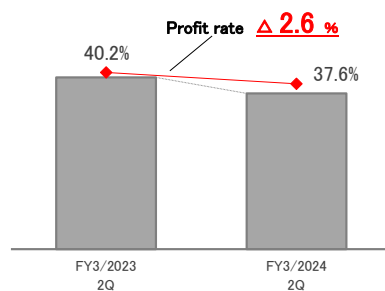
(thousands of yen)

	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Cloud Services	292,322	285,449	△6,873	97.6%
Others	17,136	17,083	△52	99.7%
<b>Net Sales</b>	<b>309,458</b>	<b>302,532</b>	<b>△6,926</b>	<b>97.8%</b>
<b>Business Unit Income</b>	<b>124,337</b>	<b>113,640</b>	<b>△10,696</b>	<b>91.4%</b>
<b>Profit rate</b>	<b>40.2%</b>	<b>37.6%</b>	<b>△2.6point</b>	<b>—</b>
<b>Number of Members (ID)</b>	<b>3,127</b>	<b>3,096</b>	<b>△31</b>	<b>99.0%</b>
<b>Number of Users</b>	<b>145,163</b>	<b>147,332</b>	<b>2,169</b>	<b>101.5%</b>

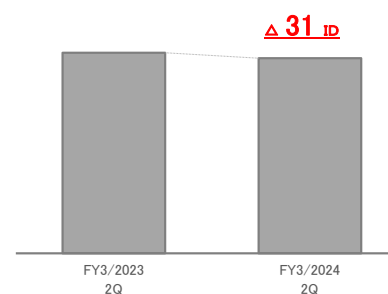
Net Sales



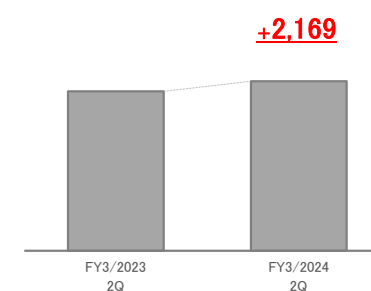
Business Unit Income



Number of Members(ID)



Number of Users

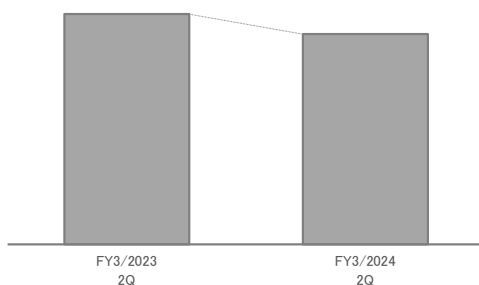




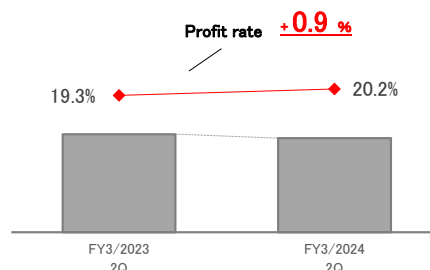
(thousands of yen)

	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Cloud Services / Net Sales	122,703	112,471	△10,232	91.7%
Business Unit Income	23,646	22,708	△937	96.0%
Profit rate	19.3%	20.2%	0.9point	—
Number of Members (ID)	3,018	2,988	△30	99.0%

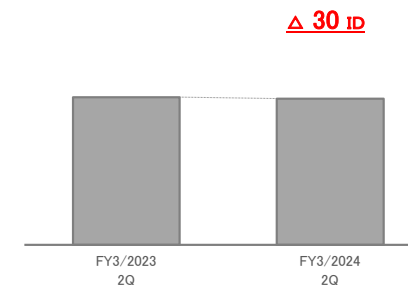
Cloud Services / Net Sales



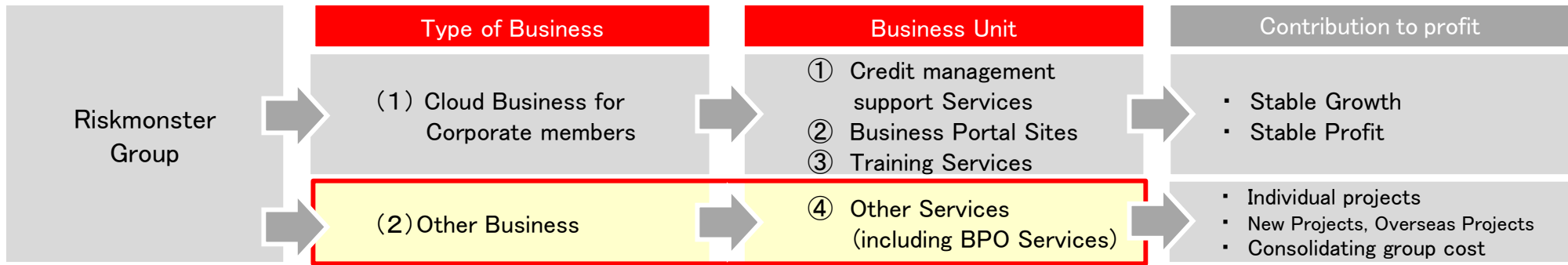
Business Unit Income



Number of Members(ID)



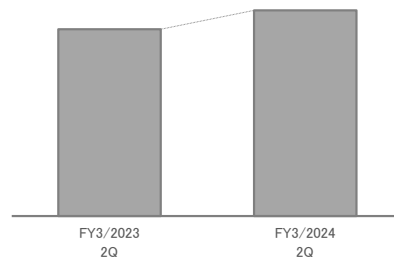
## Riskmonster's Business Model



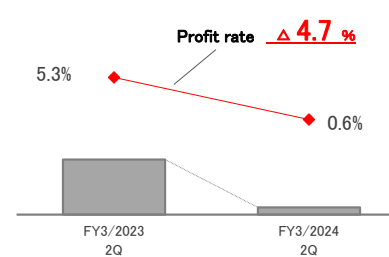
(thousands of yen)

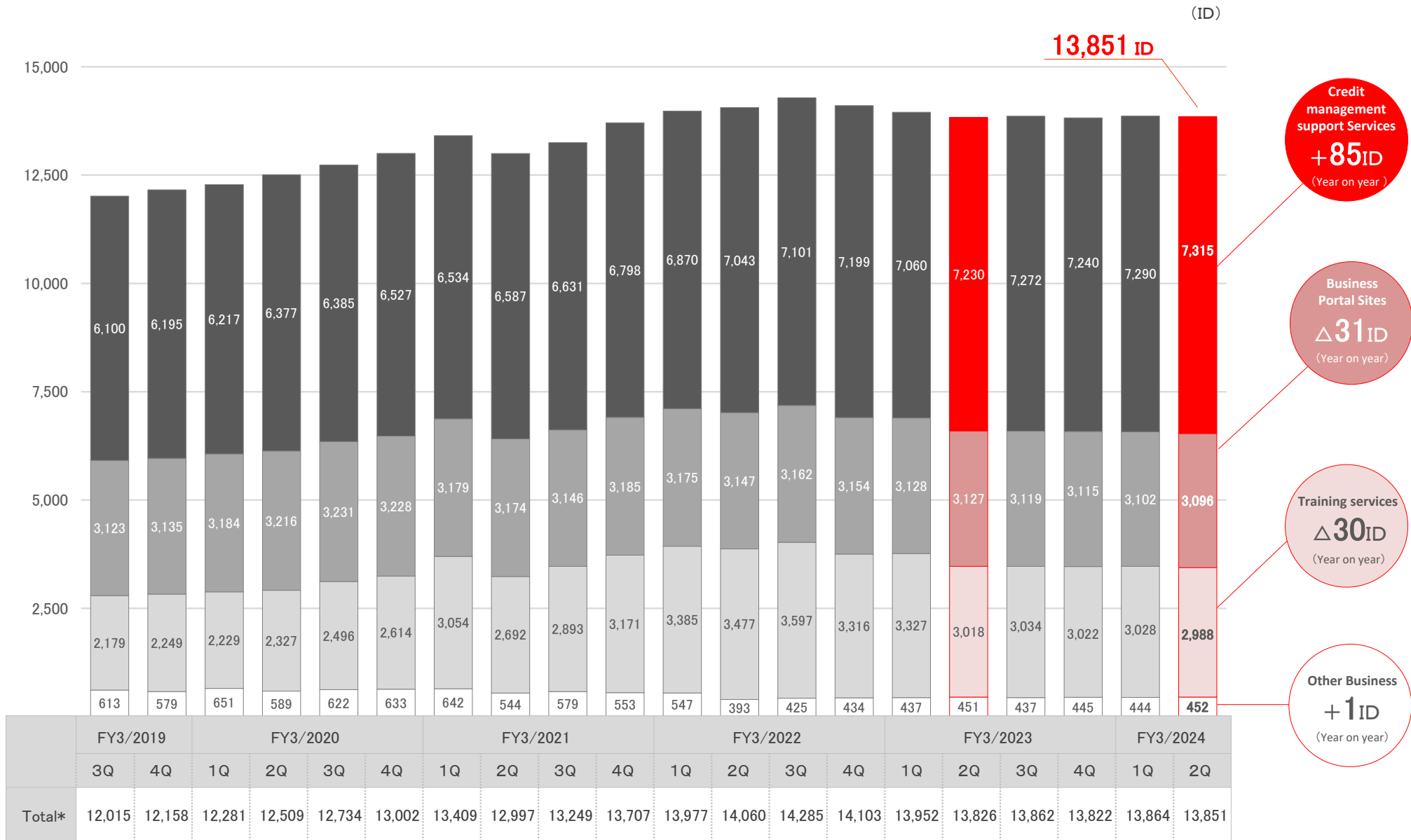
	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Total Business Unit Sales	578,447	636,968	58,521	110.1%
Total Business Unit Income	30,722	4,070	△26,652	13.2%
Profit rate	5.3%	0.6%	△4.7point	—

Net Sales



Business Unit Income





( Note ) Figures include overlapped members.

(thousands of yen)

	As of March 31, 2023	As of September 30, 2023	Change	Change (ratio)
Current Assets	2,575,945	2,356,697	△219,247	91.5%
Non-Current Assets	4,101,158	4,394,882	293,724	107.2%
<b>Total Assets</b>	<b>6,677,103</b>	<b>6,751,580</b>	<b>74,477</b>	<b>101.1%</b>
Current Liabilities	527,343	531,164	3,821	100.7%
Non-Current Liabilities	304,226	297,070	△7,155	97.6%
<b>Total Liabilities</b>	<b>831,569</b>	<b>828,235</b>	<b>△3,334</b>	<b>99.6%</b>
Net Assets	5,845,533	5,923,345	77,811	101.3%
<b>Total Liabilities and Net Assets</b>	<b>6,677,103</b>	<b>6,751,580</b>	<b>74,477</b>	<b>101.1%</b>
<b>Equity ratio</b>	<b>86.7%</b>	<b>86.8%</b>	—	—
<b>Net Assets per share</b>	<b>¥774.13</b>	<b>¥775.71</b>	¥1.58	100.2%

(thousands of yen)

	FY3/2023 2Q	FY3/2024 2Q	Change	Change (ratio)
Operating CF	419,816	360,715	△59,101	85.9%
Investing CF	△333,559	△508,511	△174,951	152.4%
Financial CF	△141,062	△143,912	△2,849	102.0%
Effect of exchange rate change on cash and cash equivalents	△436	75	512	—
Net increase (decrease) in cash and cash equivalents	△55,241	△291,632	△236,390	—
Cash and cash equivalents at end of period	1,996,985	1,611,782	△385,202	80.7%

## ◆ Operating CF

Profit before income taxes	142,169
Depreciation	307,606
Increase in trade receivables	△30,834
Increase in accounts payable – other	20,260
Income taxes paid	△109,238

## ◆ Investing CF

Purchase of property, plant and equipment	△10,311
Purchase of intangible assets	△464,402
Payments for acquisition of businesses	△44,942

## ◆ Financial CF

Dividends paid	△110,224
Repayments of long-term borrowings	△30,080

millions of yen

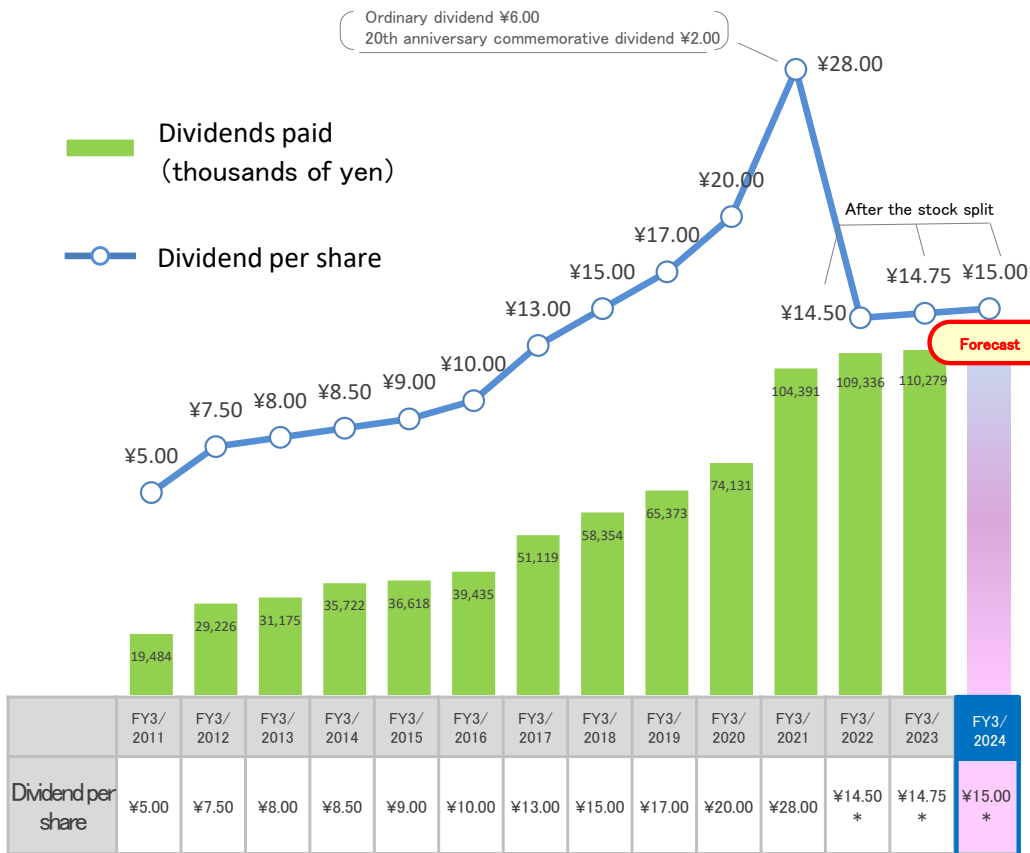
	FY3/2024 2Q (results)	FY3/2024 (projected) *	Difference	Progression rate
Net Sales	1,811	3,730	1,918	48.6%
Operating Income	150	350	199	43.1%
Ordinary Income	142	340	197	41.9%
Profit attributable to owners of parent	79	210	130	38.0%
Earnings per share	¥10.62	¥27.88	¥17.26	38.1%

( Note ) Disclosed on November 10, 2023.

## Profit Distribution Policies

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

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



( 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			
600 shares	Specified item	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](mailto: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>