

RISKMONSTER.COM

Consolidated Financial Results Briefing for the Second Quarter of the Fiscal Year Ending March 31, 2023



November 16th, 2022

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(thousands of yen)

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Net sales	1,784,143	1,890,072	105,929	105.9 %
Operating Income	353,673	321,576	△32,097	90.9 %
Ordinary Income	376,953	301,418	△75,534	80.0 %
Profit attributable to owners of parent	249,447	198,492	△50,955	79.6 %

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Earnings per share	¥33.39	¥26.19	△¥7.2	78.4 %
Number of members	14,060 ID	13,826 ID	△234 ID	98.3 %
Return on equity*	4.6 %	3.4 %	△1.2 point	—

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

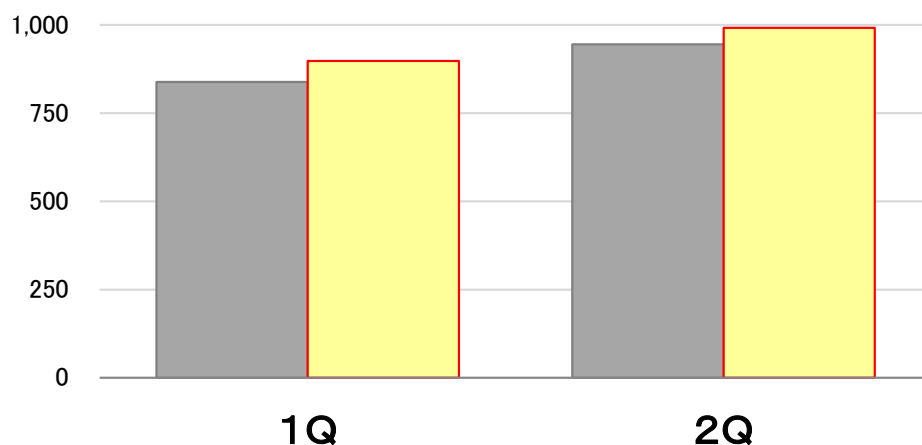
2. Quarterly Performance

(thousands of yen)

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 %
FY3/2022	1Q	2Q	Cumulative	YoY(ratio)
Net Sales	838,697	945,446	1,784,143	100.9 %
Operating Income	135,034	218,639	353,673	80.6 %

Net Sales

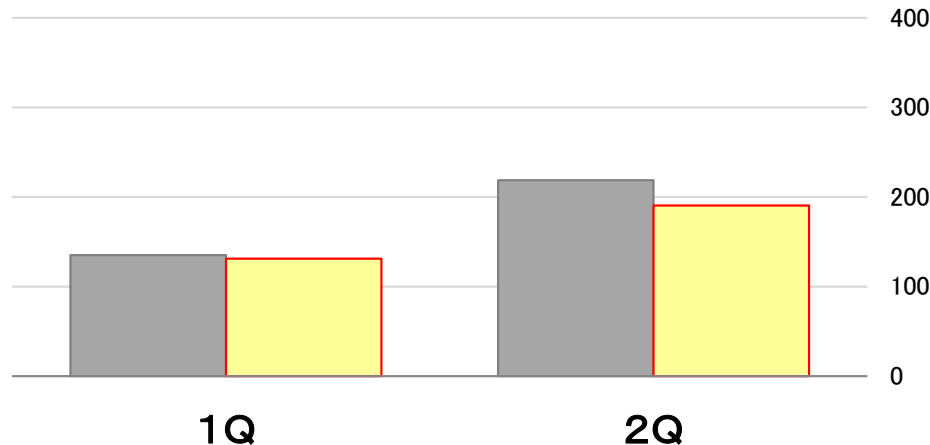
(millions of yen)



■ FY3/2022 ■ FY3/2023

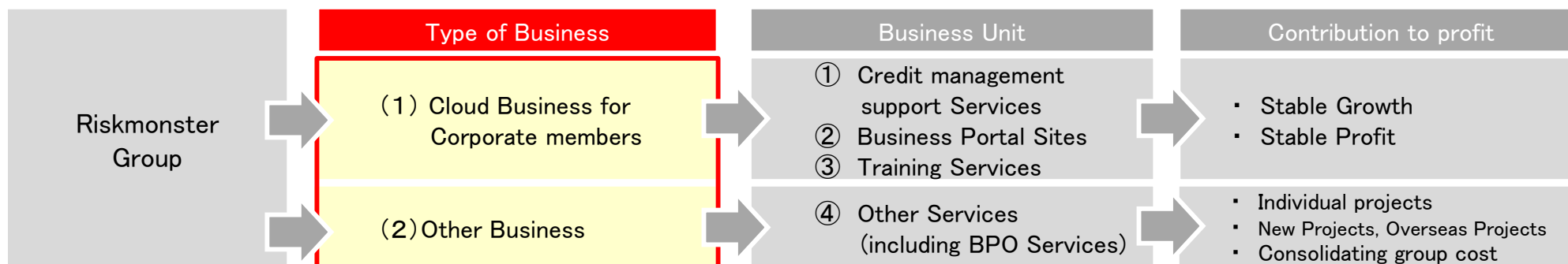
Operating Income

(millions of yen)



■ FY3/2022 ■ FY3/2023

Riskmonster's Business Model

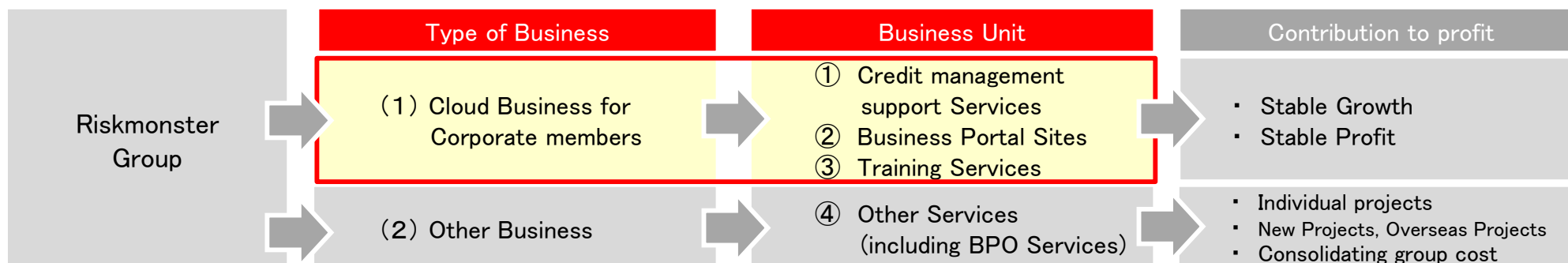


(thousands of yen)

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
(1) Cloud Business for Corporate members	1,589,045	1,496,725	△92,320	94.2%
(2) Other Business	314,358	578,447	264,089	184.0%
Total Net Sales	1,903,404	2,075,173	171,769	109.0%
(1) Cloud Business for Corporate members	406,689	376,548	△30,140	92.6%
(2) Other Business	5,735	30,722	24,987	535.6%
Total Operating Income	412,425	407,271	△5,153	98.8%

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

Riskmonster's Business Model



(thousands of yen)

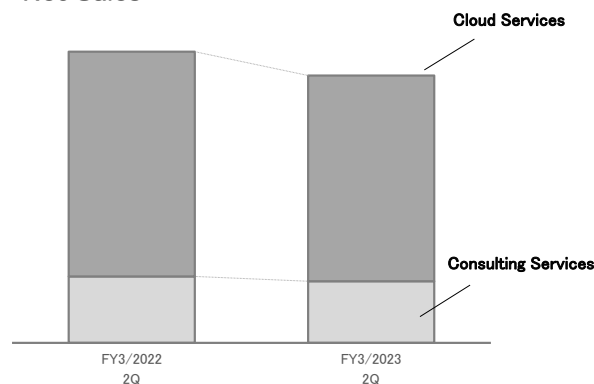
	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
①Credit management support Services	1,159,726	1,064,563	△95,163	91.8%
②Business Portal Sites	300,112	309,458	9,346	103.1%
③Training Services	129,205	122,703	△6,502	95.0%
Total Business Unit Sales	1,589,045	1,496,725	△92,320	94.2%
①Credit management support Services	248,310	228,565	△19,745	92.0%
②Business Portal Sites	119,072	124,337	5,264	104.4%
③Training Services	39,305	23,646	△15,659	60.2%
Total Business Unit Income	406,689	376,548	△30,140	92.6%
Number of members(ID)	13,667	13,375	△292	97.9%

(thousands of yen)

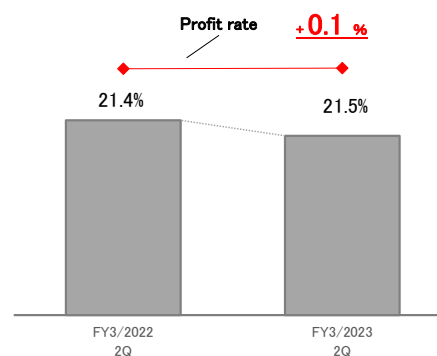
	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Cloud Services	894,695	818,873	△75,821	91.5%
Consulting Services	265,031	245,689	△19,341	92.7%
Net Sales	1,159,726	1,064,563	△95,163	91.8%
Business Unit Income	248,310	228,565	△19,745	92.0%
Profit rate	21.4%	21.5%	0.1 point	—
Number of members(ID) *	7,043	7,230	187	102.7%

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

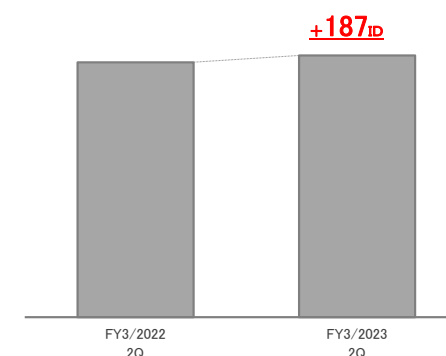
Net Sales



Business Unit Income



Number of members(ID)

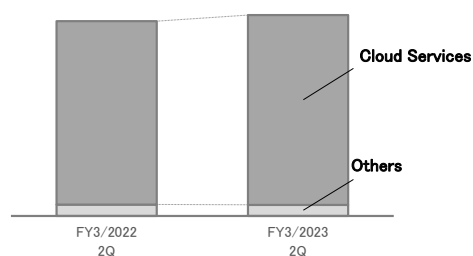


4. (1) – ②Business Portal Sites

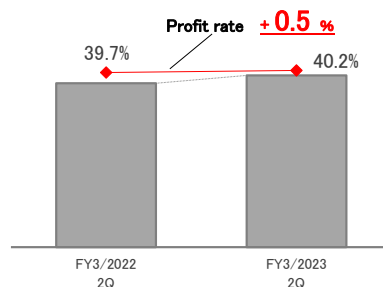
(thousands of yen)

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Cloud Services	282,402	292,322	9,920	103.5%
Others	17,710	17,136	△574	96.8%
Net Sales	300,112	309,458	9,346	103.1%
Business Unit Income	119,072	124,337	5,264	104.4%
Profit rate	39.7%	40.2%	0.5point	—
Number of Members (ID)	3,147	3,127	△20	99.4%
Number of Users	144,176	145,163	987	100.7%

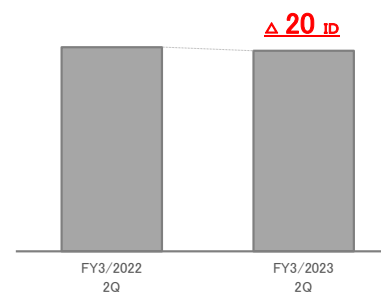
Net Sales



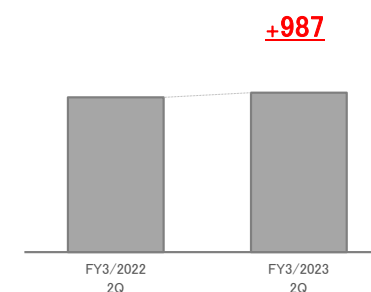
Business Unit Income



Number of Members(ID)



Number of Users

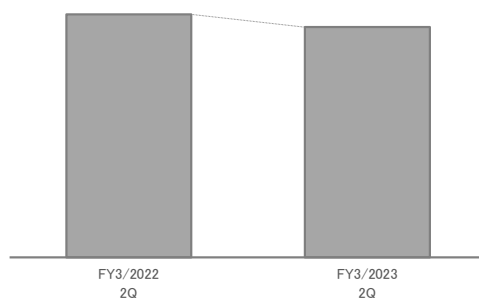


4. (1) – ③ Training Services

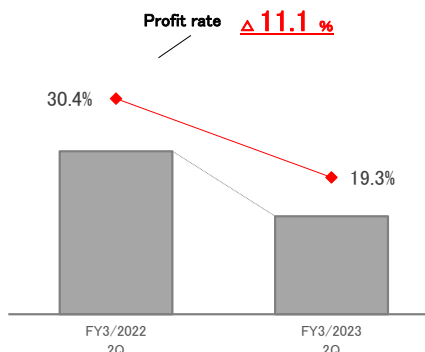
(thousands of yen)

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Cloud Services / Net Sales	129,205	122,703	△6,502	95.0%
Business Unit Income	39,305	23,646	△15,659	60.2%
Profit rate	30.4%	19.3%	△11.1point	—
Number of Members (ID)	3,477	3,018	△459	86.8%

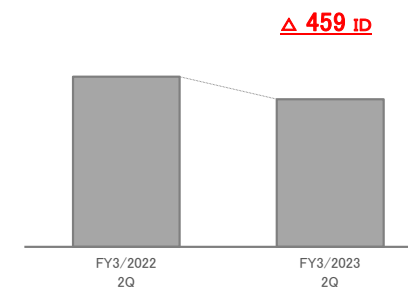
Cloud Services / Net Sales



Business Unit Income

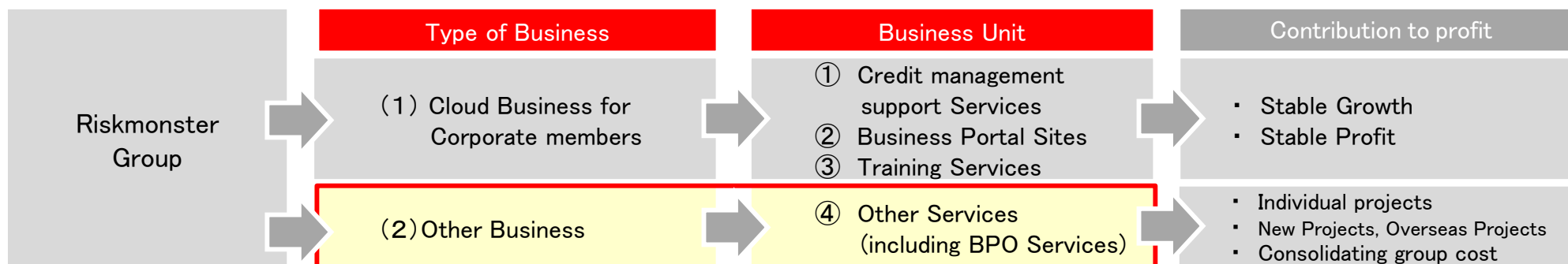


Number of Members(ID)



4. (2) Other Business

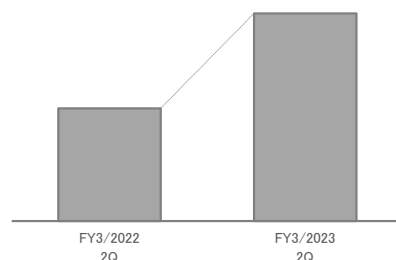
Riskmonster's Business Model



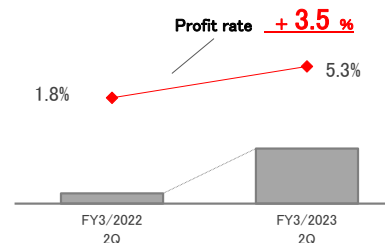
(thousands of yen)

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Total Business Unit Sales	314,358	578,447	264,089	184.0%
Total Business Unit Income	5,735	30,722	24,987	535.6%
Profit rate	1.8%	5.3%	3.5point	—

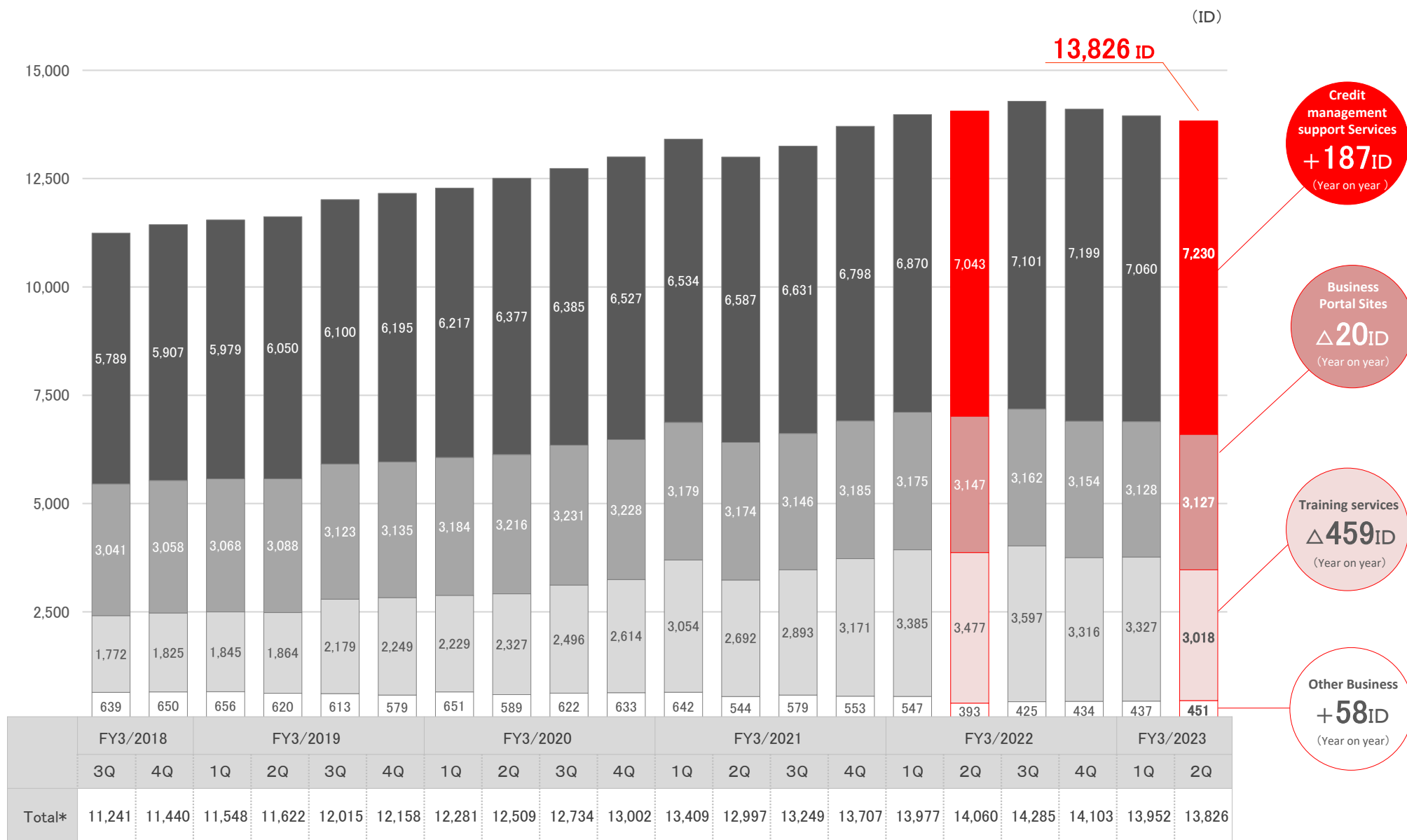
Net Sales



Business Unit Income



5. Quarterly Number of Members



(Note) Figures include overlapped members.

(thousands of yen)

	As of March 31, 2022	As of September 30, 2022	Change	Change (ratio)
Current Assets	2,734,080	2,748,289	14,209	100.5%
Non-Current Assets	4,205,973	4,015,858	△190,114	95.5%
Total Assets	6,940,053	6,764,148	△175,904	97.5%
Current Liabilities	579,424	543,705	△35,719	93.8%
Non-Current Liabilities	465,800	360,585	△105,214	77.4%
Total Liabilities	1,045,225	904,291	△140,934	86.5%
Net Assets	5,894,827	5,859,857	△34,970	99.4%
Total Liabilities and Net Assets	6,940,053	6,764,148	△175,904	97.5%
Equity ratio	84.1%	85.8%	—	—
Net Assets per share	¥774.16	¥761.19	△¥12.97	98.3%

(thousands of yen)

	FY3/2022 2Q	FY3/2023 2Q	Change	Change (ratio)
Operating CF	144,111	419,816	275,704	291.3%
Investing CF	△214,720	△333,559	△118,839	155.3%
Financial CF	△136,400	△141,062	△4,661	103.4%
Effect of exchange rate change on cash and cash equivalents	△447	△436	11	97.4%
Net increase (decrease) in cash and cash equivalents	△207,456	△55,241	152,215	26.6%
Cash and cash equivalents at end of period	2,236,272	1,996,985	△239,287	89.3%

◆Operating CF

Profit before income taxes	297,516
Depreciation	251,100
Increase in trade receivables	△31,027
Decrease in accounts payable – other	△84,750
Income taxes paid	△68,345
Income taxes refund	11,628

◆Investing CF

Purchase of property, plant and equipment	△15,347
Purchase of intangible assets	△379,979
Proceeds from sale of investment securities	47,797

◆Financial CF

Dividends paid	△109,049
Repayments of long-term borrowings	△30,080

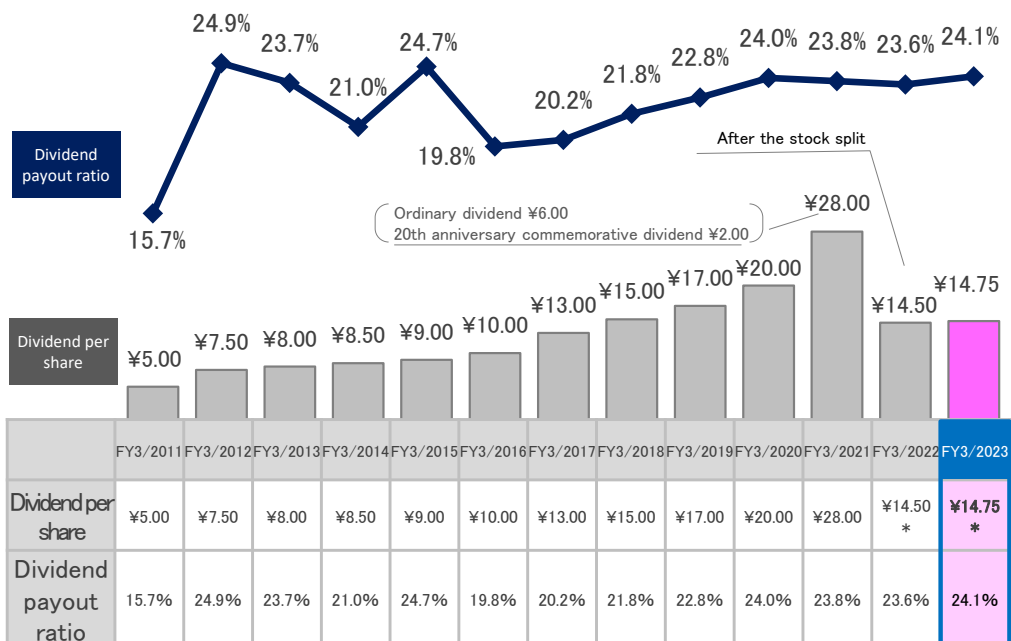
millions of yen

	FY3/2023 2Q (results)	FY3/2023 (projected)	Difference	Progression rate
Net Sales	1,890	4,000	2,109	47.3%
Operating Income	321	690	368	46.6%
Ordinary Income	301	700	398	43.1%
Profit attributable to owners of parent	198	465	266	42.7%
Earnings per share	¥26.19	¥61.18	¥34.99	42.8%

Profit Distribution Policies

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

- ◆ Dividend per share in FY3/2022 term was ¥14.50. The annual dividend per share for FY3/2023 forecast would be ¥14.75.



(Note) On April 1, 2021, the Company conducted a two-for-one stock split of common stock. The stock split is reflected in the dividends for FY3/2022 and FY3/2023 forecast.

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

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【Trade Name】

Riskmonster.com

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

<https://www.cybaxuniv.jp>

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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>

Riskmonster China Inc.

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

SHIPS Co.,Ltd.

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

(Note) Riskmonster.com absorbed Cybax Inc. on
April 1, 2022.

