

# RISKMONSTER.COM

## Consolidated Financial Results Briefing for the Fiscal Year Ended March 31, 2018



May 15, 2018



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# 1. Financial Highlights

(thousands of yen)

	FY3/2017	FY3/2018	Change	Change (ratio)
Net sales	2,686,740	<b>2,811,396</b>	124,656	104.6 %
Operating Income	381,651	<b>404,858</b>	23,206	106.1 %
Ordinary Income	386,715	<b>408,217</b>	21,502	105.6 %
Profit attributable to owners of parent	247,938	<b>262,052</b>	14,113	105.7 %

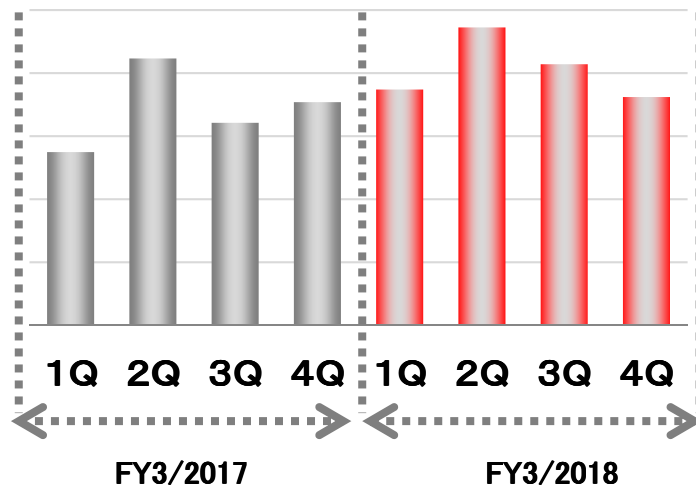
	FY3/2017	FY3/2018	Change	Change (ratio)
Earnings per share	¥62.82	<b>¥67.24</b>	¥4.42	107.0 %
Number of members	10,838 ID	<b>11,440 ID</b>	602 ID	105.6 %
Return on equity	6.1 %	<b>6.2 %</b>	0.1 point	101.6 %

## 2. Quarterly Performance

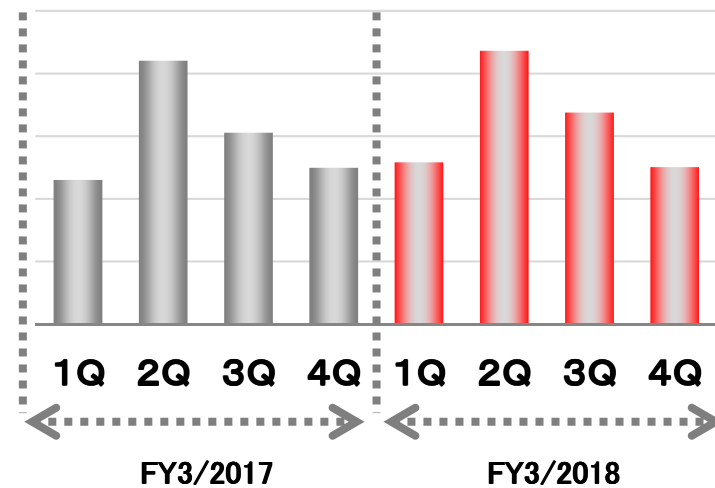
(thousands of yen)

FY3/2018	1Q	2Q	3Q	4Q
Net sales	687,027	736,219	707,072	681,077
Operating Income	82,508	135,856	106,304	80,189
FY3/2017	1Q	2Q	3Q	4Q
Net sales	637,440	711,639	660,631	677,028
Operating Income	74,050	131,117	96,630	79,853

Net Sales



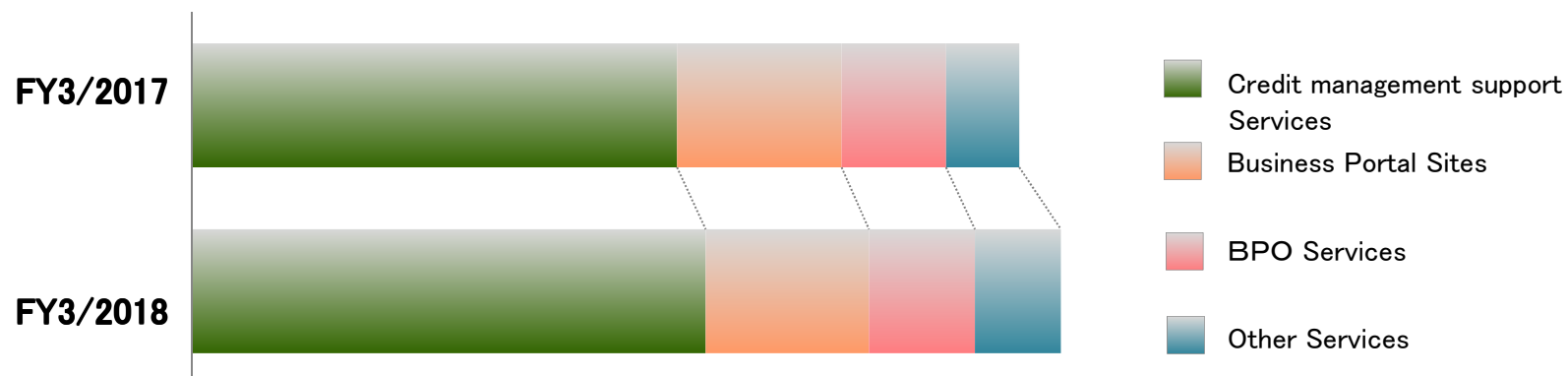
Operating Income



## 3. Segments Information

(thousands of yen)

	FY3/2017	<b>FY3/2018</b>	Change	Change (ratio)
Credit management support Services	1,657,411	<b>1,755,116</b>	97,704	105.9%
Business Portal Sites	561,617	<b>557,174</b>	△4,442	99.2%
BPO Services	356,305	<b>361,627</b>	5,321	101.5%
Other Services	250,011	<b>293,538</b>	43,526	117.4%
Transactions with other segments	△138,605	<b>△156,059</b>	△17,454	—
<b>Total</b>	<b>2,686,740</b>	<b>2,811,396</b>	<b>124,656</b>	<b>104.6%</b>

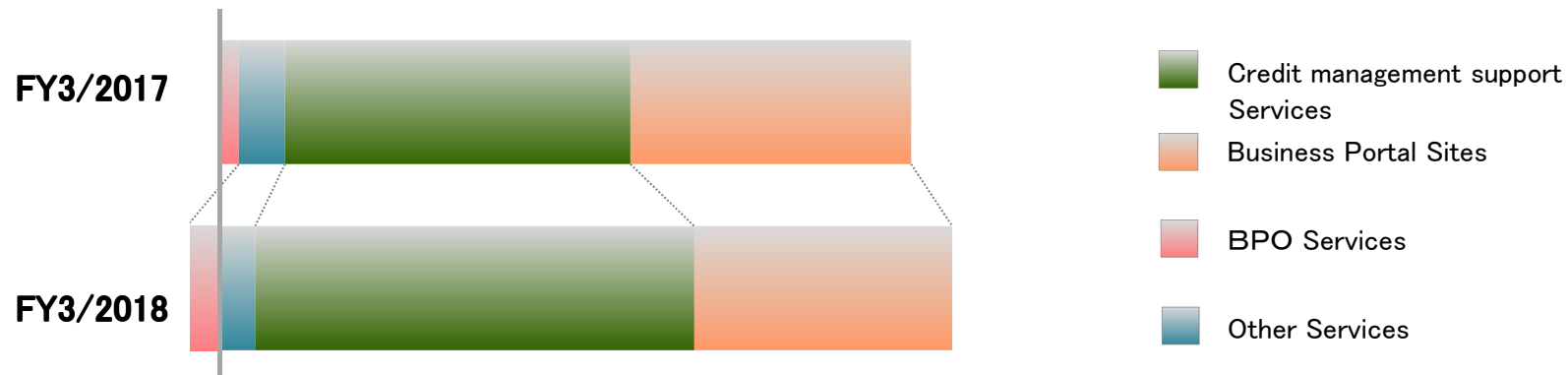


## 3-2. Operating Income (Loss)

(thousands of yen)

	FY3/2017	<b>FY3/2018</b>	Change	Change (ratio)
Credit management support Services	235,535	<b>299,368</b>	63,833	127.1%
Business Portal Sites	191,364	<b>175,900</b>	△15,463	91.9%
BPO Services	12,808	<b>△22,750</b>	△35,558	—
Other Services	31,343	<b>23,853</b>	△7,489	76.1%
Adjustments*	△89,400	<b>△71,514</b>	17,886	—
<b>Total</b>	<b>381,651</b>	<b>404,858</b>	<b>23,206</b>	<b>106.1%</b>

( Note ) The Adjustments are eliminations of inter-segmental transaction and All company expenses not allocated to each report segments.  
The major part of "All company expenses" is selling, general and administrative expenses.



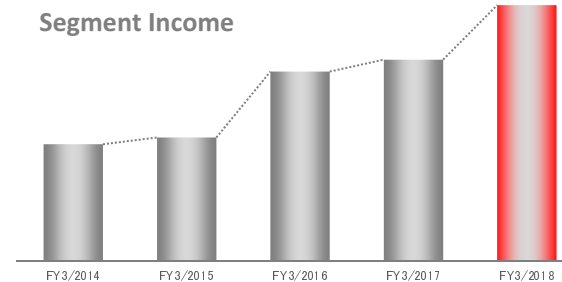
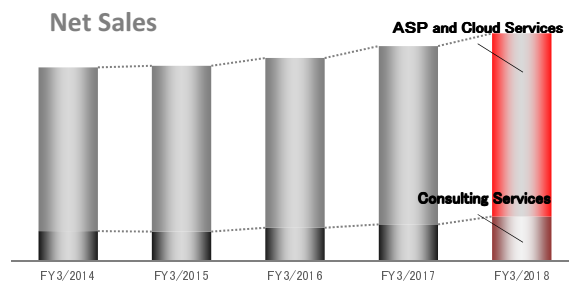
## 3-3. Credit management support Services

(thousands of yen)

	FY3/2017	FY3/2018	Change	Change (ratio)
ASP and Cloud Services	1,375,815	1,412,783	36,967	102.7%
Consulting Services *1	281,595	342,333	60,737	121.6%
<b>Net Sales</b>	<b>1,657,411</b>	<b>1,755,116</b>	<b>97,704</b>	<b>105.9%</b>
<b>Segment Income</b>	<b>235,535</b>	<b>299,368</b>	<b>63,833</b>	<b>127.1%</b>
<b>Number of Members (ID)*2</b>	<b>5,541</b>	<b>5,907</b>	<b>366</b>	<b>106.6%</b>

( Notes ) 1.Services including Portfolio, marketing, guaranty and others.

2.The number means the sum of member can use our services directly and through alliance company's service.





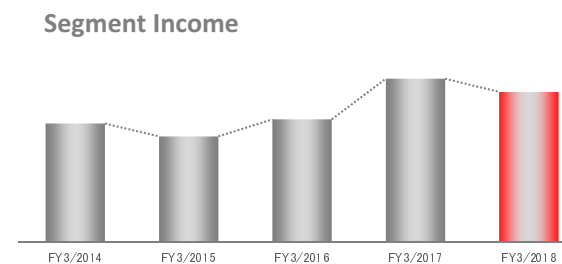
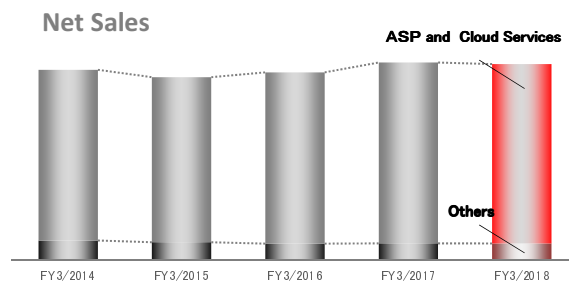
(thousands of yen)

	FY3/2017	FY3/2018	Change	Change (ratio)
ASP and Cloud Services *1	513,524	509,290	△4,234	99.2%
Others *2	48,092	47,884	△207	99.6%
<b>Net Sales</b>	561,617	557,174	△4,442	99.2%
<b>Segment Income</b>	191,364	175,900	△15,463	91.9%
<b>Number of Members (ID) *3</b>	3,039	3,058	19	100.6%
<b>Number of Users</b>	127,915	131,724	3,809	103.0%

( Notes ) 1.The services provide business portal site supplies groupware named J-MOTTO for small and medium-sized companies.

2.Services including hosting and others.

3.The number means the sum of member who can use J-MOTTO and the number of users.





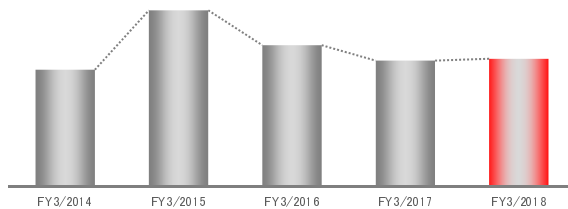
## 3-5. BPO Services



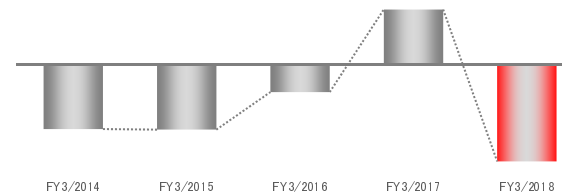
(thousands of yen)

	FY3/2017	FY3/2018	Change	Change (ratio)
BPO Services (digital data creation etc.)	356,305	361,627	5,321	101.5%
<b>Net Sales</b>	356,305	361,627	5,321	101.5%
<b>Segment Income(Loss)</b>	12,808	△22,750	△35,558	—

Net Sales



Segment Income(Loss)

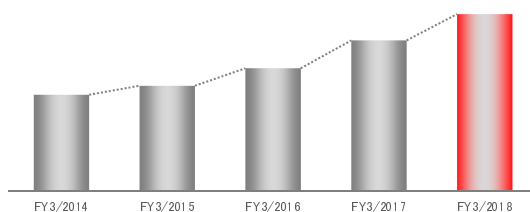


(thousands of yen)

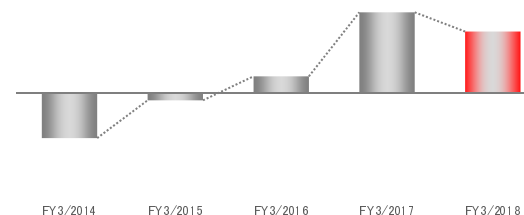
	FY3/2017	FY3/2018	Change	Change (ratio)
Other Services (including Training Services)	250,011	293,538	43,526	117.4%
<b>Net Sales</b>	250,011	293,538	43,526	117.4%
<b>Segment Income</b>	31,343	23,853	△7,489	76.1%
<b>Number of Members(ID)*</b>	2,258	2,475	217	109.6%

( Note ) The number means the sum of the number of members of training service CYBAX Univ. and the number of members can use groupware service in China.

Net Sales

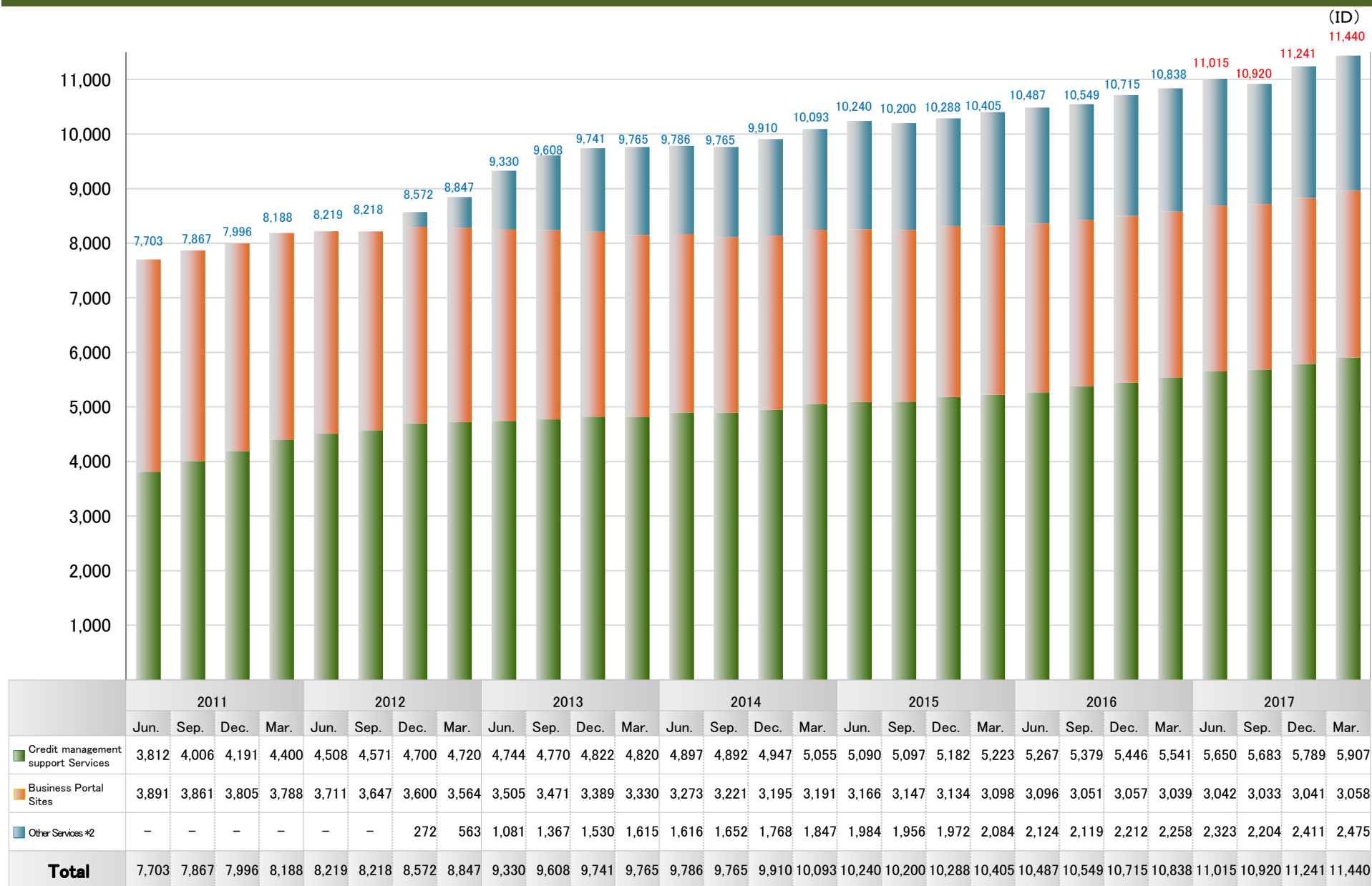


Segment Income(Loss)





## 4. Quarterly Number of Members



(Notes) 1. Figures include overlapped members.

2. The number means the sum of the number of members of training service CYBAX Univ. and the number of members can use groupware service in China.

(thousands of yen)

	As of March 31, 2017	As of March 31, 2018	Change	Change (ratio)
Current Assets	2,570,229	2,429,304	△140,924	94.5%
Non-Current Assets	2,698,912	2,860,724	161,812	106.0%
<b>Total Assets</b>	5,269,141	5,290,029	20,888	100.4%
Current Liabilities	526,243	445,736	△80,507	84.7%
Non-Current Liabilities	516,664	486,849	△29,814	94.2%
<b>Total Liabilities</b>	1,042,908	932,586	△110,321	89.4%
Net Assets	4,226,233	4,357,443	131,210	103.1%
<b>Total Liabilities and Net Assets</b>	5,269,141	5,290,029	20,888	100.4%
<b>Equity ratio</b>	79.1%	81.1%	—	—
<b>Net Assets per share</b>	¥1,059.87	¥1,103.29	¥43.42	104.1%
<b>Price book-value ratio</b>	0.97	1.30	—	—



## 6. Cash Flows



(thousands of yen)

	FY3/2017	FY3/2018	Change
Operating CF	709,619	<b>454,918</b>	△254,701
Investing CF	△377,131	<b>△365,968</b>	11,163
Financial CF	△192,588	<b>△306,602</b>	△114,014
Effect of exchange rate change on cash and cash equivalents	△2,075	<b>30</b>	2,106
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>137,823</b>	<b>△217,621</b>	<b>△355,445</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>1,892,544</b>	<b>2,030,367</b>	<b>137,823</b>
<b>Cash and cash equivalents at end of period</b>	<b>2,030,367</b>	<b>1,812,746</b>	<b>△217,621</b>

### ◆Operating CF

Profit before income taxes	404,911
Depreciation	299,686
Income taxes paid	△172,907

### ◆Investing CF

Proceeds from redemption of investment securities	18,702
Purchase of property, plant and equipment	△58,946
Purchase of intangible assets	△260,195
Purchase of investment securities	△81,378

### ◆Financial CF

Proceeds from disposal of treasury shares	133,752
Purchase of treasury shares	△328,316
Repayments of long-term loans payable	△60,160
Cash dividends paid	△51,057



## 7. Outlook for FY 3 / 2019



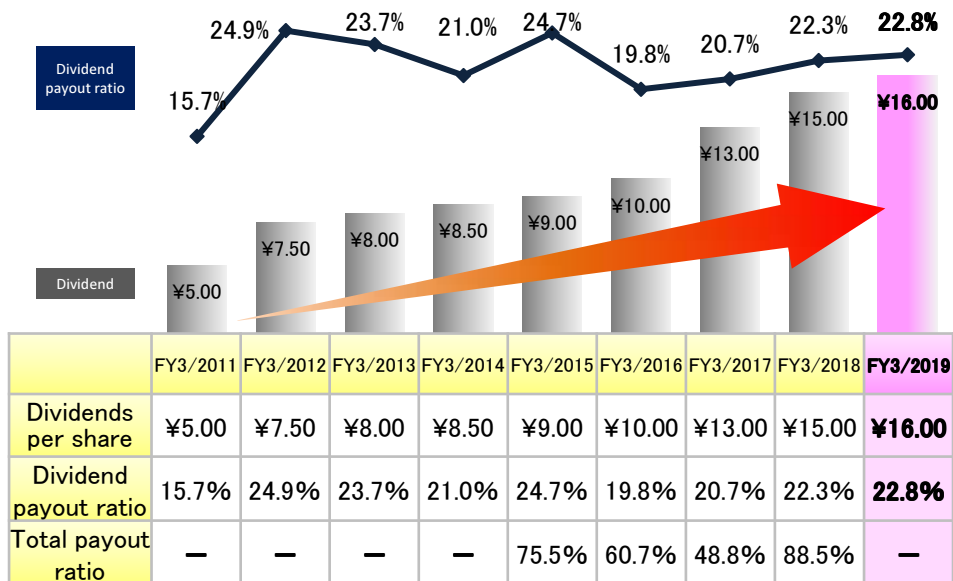
(millions of yen)

	FY3/2018 (results)	FY3/2019 (projected)	Change	Change (ratio)
Net sales	2,811	<b>2,950</b>	138	104.9%
Operating Income	404	<b>430</b>	25	106.2%
Ordinary Income	408	<b>430</b>	21	105.3%
Profit attributable to owners of parent	262	<b>270</b>	7	103.0%
Earnings per share	¥67.24	<b>¥70.06</b>	¥2.82	104.2%

## Profit Distribution Policies

Riskmonster's policy on shareholder return is to aim for stable and continuous dividends. We also strive to achieve dividend payout ratio of 30% and total payout ratio of 60% during the long-term vision.

- ◆ Dividends per share in this term will be ¥15.00.
- ◆ For the next fiscal year, we plan to pay a dividend of ¥16.00 per share.



## Shareholder benefits

Shareholders who are recorded in the registry of shareholders on September 30 and hold 300 or more shares over 6 months will receive an item worth of each Japanese yen.



Number of Shares held	Continuous Holding Period		
	Over 6 months – less than a year	Less than 3 years	3 years or more
300 shares	Specified item	¥1,500	¥2,000
500 shares		¥2,000	¥3,000
1,000 shares		¥3,000	¥4,000





## 9. Contact



### 【Contact】

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FAX : 03-6214-0431

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### 【Trade Name】

Riskmonster.com

<http://www.riskmonster.co.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.

<http://www.outsource.co.jp>

Cybax Inc.

<http://www.cybaxuniv.jp>

Riskmonster China Inc.

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

