



**Fiscal Year Ending
December 31, 2025**

Financial Results Presentation

IBJ, Inc.
(TSE Prime 6071)

Disclaimer

This presentation has been prepared using AI-based translation tools. While care has been taken to ensure accuracy, some differences may exist between this English version and the original Japanese version.

Financial Highlights for FY2025 (December 31, 2025)



Net Sales

20.1 billion yen

YoY+13.7%



Operating profit

3.6 billion yen

YoY+39.9%

Number of
Franchise partners*

4,766 companies

YoY+5.9%

Number of IBJ
Registered Members*

104,859 person

YoY+11.4%

Number of
Successful marriages

20,970

YoY+27.9%

Executive Summary

December 31, 2025

Q4 Review

- With the increase in registered members, the number of successful marriages exceeded 2,000 couples in a single month of December for the first time

Number of successful marriages: 2,165 couples (YoY +23.4%)

- Strong performance growth in the Affiliate Business, rapid increase in ZWEI membership sign-ups
Consolidated net sales: ¥5,226 million (YoY +12.4%)
- Despite investments in partial staff increases and strengthening promotional activities,
Consolidated operating income: ¥628 million (YoY +6.6%), achieving a favorable result.

Full-Year Review

- Profit increase driven by ZWEI's strong performance, successful M&A, and optimization of monthly membership fee unit prices in the Affiliate Business
Consolidated net sales: ¥20,172 million (YoY +13.7%), reaching a record high.
- Achieved reduction in advertising expenses through company-wide in-house advertising operations,
Consolidated operating income: ¥3,608 million (YoY +39.9%), reaching a record high.
- Key KPIs reached record highs: Number of marriage agencies, Number of IBJ Registered Members, Number of successful marriages

Number of successful marriages: 20,970 couples (YoY +27.9%), surpassing 20,000 couples for the first time.

Executive Summary

Outlook for the Next Term

- **Significantly revised upward the 2027 target for number of weddings from 20,000 to 30,000, strengthening cross-selling to the Life Design Business**
- **In parallel with M&A with companies expected to generate high synergies, we will create a reproducible growth model while leveraging FC know-how**

- 1 **Results summary (P.6)**
- 2 **Growth strategy(P. 15)**
- 3 **Growth Strategy by Operating Segment (P.30)**
- 4 **Revision of Mid-Term Management Plan (P.43)**
- 5 **Business Segment Results(P. 45)**
- 6 **reference material(P. 51)**

1

Summary of Financial Results

Full year operating income achieved remarkable profit growth of YoY+39.9%

(1,000,000 yen)	FY2024 Q4 (Cumulative)	FY2025 Q4 (Cumulative)	Change (YoY)	% change YoY
Net Sales	17,739	20,172	2,433	13.7%
Operating profit	2,579	3,608	1,029	39.9%
Ordinary profit	2,561	3,471	909	35.5%
Net income attributable to shareholders of parent company				
Net income	1,523	2,077	553	36.3%

FY2025 (December 31, 2025) Full Year Segment Information (Last 3 Years)

Net sales (million)	FY2023 Q4 (Cumulative)	FY2024 Q4 (Cumulative)	FY2025 Q4 (Cumulative)	Change (YoY)	% change YoY
Affiliate Business	2,973	3,365	3,820	+455	+13.5%
Directly-Managed Lounge Business	8,379	8,999	9,444	+445	+4.9%
Matching Business	1,838	1,634	1,560	△74	△4.5%
Life Design Business	2,529	1,037	2,054	+1,017	+98.1%
K Village Business	1,928	2,703	3,292	+589	+21.8%
Divisional profit (Millions of yen)	FY2023 Q4 (Cumulative)	FY2024 Q4 (Cumulative)	FY2025 Q4 (Cumulative)	Change (YoY)	% change YoY
Affiliate Business	1,827	2,227	2,616	+388	+17.5%
Directly-Managed Lounge Business	1,850	2,062	2,262	+200	+9.7%
Matching Business	335	224	327	+102	+45.8%
Life Design Business	274	283	730	+447	+157.5%
K Village Business	235	338	461	+123	+36.5%

*Divisional profit is defined as operating income after adjusting internal transactions, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

Resolving social issues while maintaining high profitability

Through a virtuous cycle of increasing affiliates and affiliate growth, number of weddings increased significantly

IBJ's share in Japan's total number of marriages

4.3%

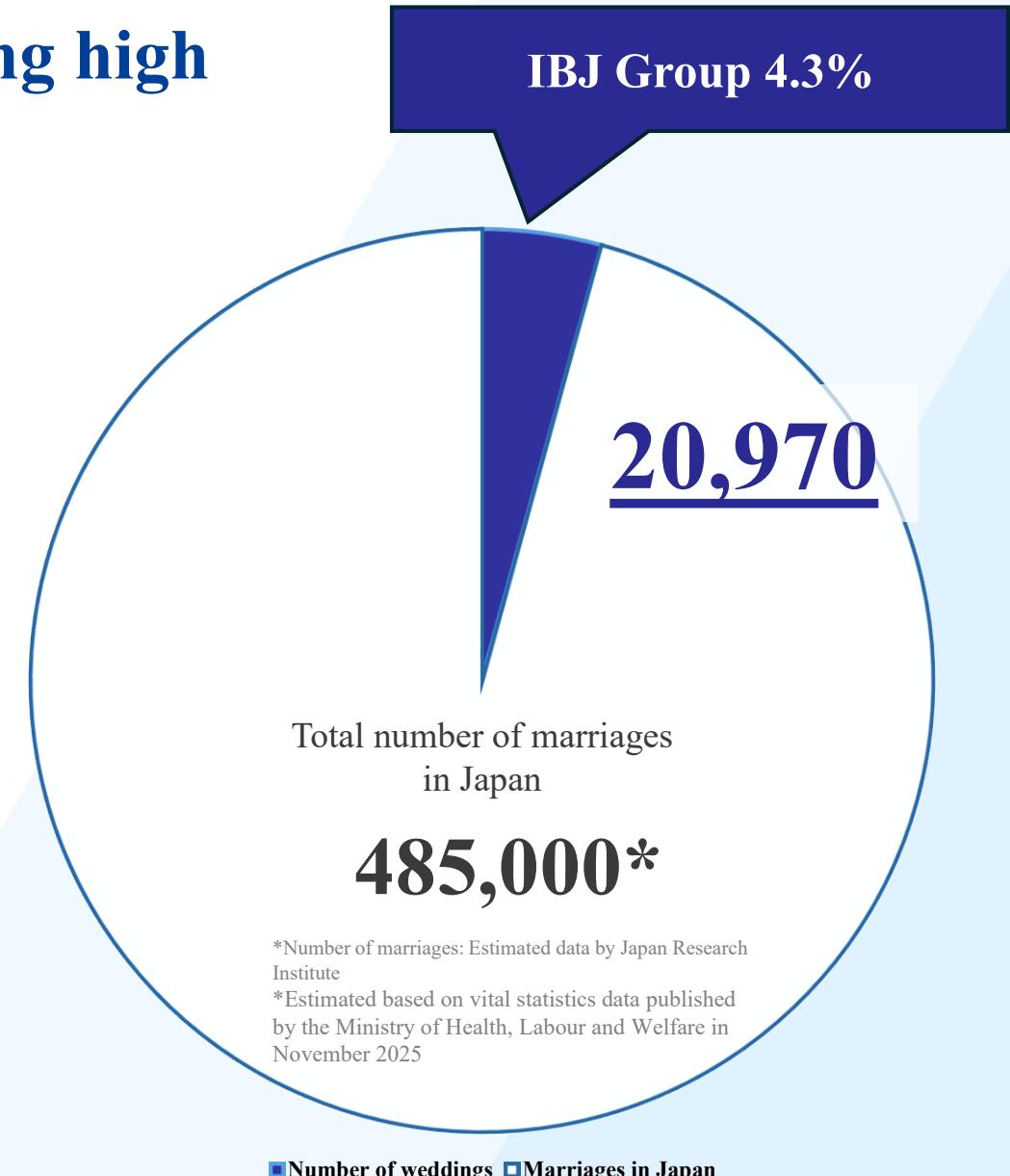
Against Japan's 485,000 marriages,
IBJ Group created 20,970 weddings

▣ Early achievement of Mid-Term Management Plan

Achieved the 2027 target of ""20,000 weddings"" 2 years ahead of schedule

▣ High business profitability

Affiliate Business profit margin 68.5% (FY2025 Full Year)



Number of weddings increase and operating income

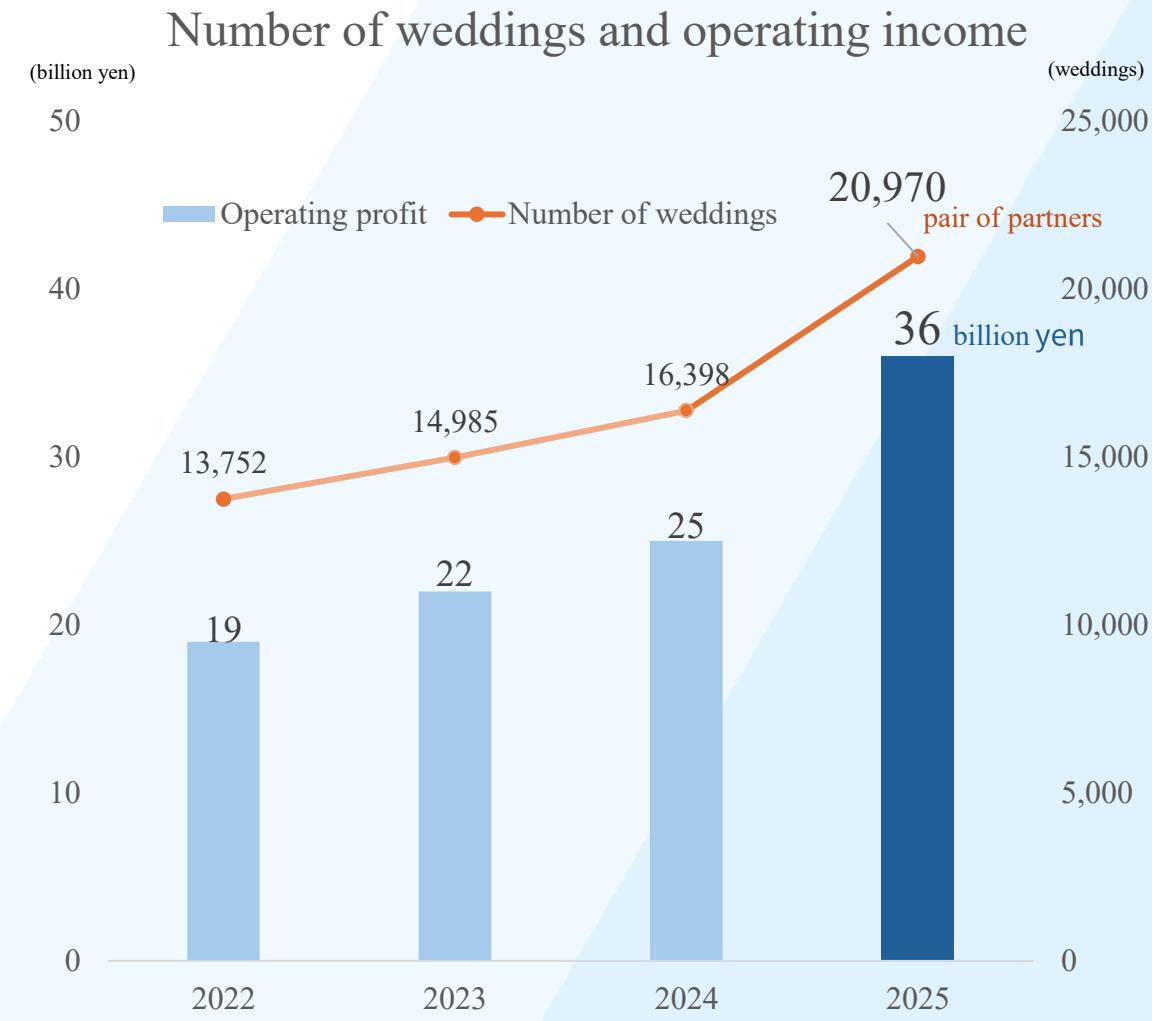
In line with the increasing trend in number of weddings,
operating income has also steadily increased

With ""marriage"" as the starting point,
cross-selling to the Life Design Business accelerates

Cross-sell ratio as of December 31, 2025

17.3% (Wedding/insurance contracts ÷ Number of weddings) ※

Rate of change (YoY)	2023	2024	2025
Operating profit	+11.9%	+15.6%	+39.9%
Number of weddings	+9.0%	+9.4%	+27.9%
Operating Profitability	12.6%	14.5%	17.9%



*Number of weddings refers to the value calculated by adding those who applied to withdraw with the intention of marriage to those confirmed as married by both agencies in the group system

Optimization of revenue structure through in-house advertising operations

- Maximizing investment efficiency through in-house operations and unified group management
- Maximizing efficiency through thorough group-wide CPO management

◆IBJ Group Operating margin

2024 Fiscal year

Marketing Division established

14.5%



2025 Fiscal year

Achieved significant improvement in profit margin

17.9%

Thorough pursuit of ""Profitable Marketing""

FY2026 (December 31, 2026) Business Performance Forecast

2025 Year Business contribution from M&A

• GROWBING

Mid-term consolidated sales of 430 million yen

Generated operating income of 110 million yen

• Decollte Holdings

Through TOB implementation,
became a consolidated subsidiary in December (50.1%)
Expected to contribute to business results from 2026

FY2026 (December 31, 2026) Forecast for Consolidated Business Results

2025 Year

Net Sales **20.1 billion yen** → **28.8 billion yen**
(YoY +42.8%)

Operating profit **3.6 billion yen** → **4.0 billion yen**
(YoY +12.2%)

Reference breakdown

IBJ Group (excluding Decollte)
Sales **22.2 billion yen** (YoY+10.5%)
Operating income **4.0 billion yen** (YoY+11.1%)

Decollte HD contribution: Sales +6.5 billion yen / Operating income +37 million yen

FY12/26 Full-year Results Forecast

(1,000,000 yen)	FY2025 Full-year (Actual)	FY2026 Full-year (Forecast)	increased/decreased amount	Rate of change
Net Sales	20,172	28,803	+8,630	+42.8%
Operating profit	3,608	4,048	+440	+12.2%
Ordinary profit	3,471	3,922	+450	+13.0%
Net income attributable to shareholders of parent company				
Net income	2,077	2,335	+258	+12.4%

FY2026 (December 31, 2026) Net Sales Forecasts by Segment

*After elimination of inter-business transactions

*Difference from forecast net sales on P.12,P13 is functional division sales

(1,000,000 yen)	FY2025 Full Year Net Sales	FY2026 Forecast Net Sales	Change (YoY)	% change YoY
Affiliate Business	3,820	4,316	+495	+13.0%
Directly-Managed Lounge Business	9,444	10,110	+665	+7.0%
Matching Business	1,560	1,763	+203	+13.0%
Life Design Business (※)	2,054	1,395	△659	△32.1%
K Village Business	3,292	3,709	+416	+12.7%
Wedding & Photo Business (※)	-	7,363	-	-

(*) From FY2026, the Wedding business and selfit will be separated from the Life Design Business, combined with Decollte, and consolidated as ""Wedding & Photo Business,"" resulting in reduced sales for Life Design Business

2

Growth Strategy

Three Pillars of Growth Strategy

Public-Private Partnership on a large scale

Initiatives with Okayama and
Yamanashi Prefectures

Increase in Children and
Families Agency projects

Development of matching app
for local governments

P17-P22

M&A

Review of M&A Track
Record

M&A leveraging IBJ's two
strengths

P23-P24

New Establishment of FC Business

IBJ's FC know-how and track
record

Future development goals

P25-P29

Public-Private Partnership on a large scale

Track record of marriage support activities across Japan Over 130 projects

Performance of initiatives in FY2025

Chiba Prefecture

Life design
Support Concierge Business

Toyama Prefecture

For young professionals
Life design seminars

Yamanashi Prefecture

Yamanashi Matchmaking
Support Network Business

Ishikawa Prefecture

Life design support seminars

Fukushima Prefecture

Life design video production

Gifu Prefecture

Marriage activity book production

Suzaka City, Nagano Prefecture

Life design seminar video production

Hamamatsu City, Shizuoka Prefecture

Life design seminars

Minano Town, Saitama Prefecture

Questionnaire implementation and
participation in town council

Initiatives with Okayama Prefecture: Deepening public-private partnership



Concluded business alliance agreement

Hare-Koi ♡ Hare-Kon Project

Purposes

Developing romance and marriage awareness among young people in the prefecture
Providing IBJ's knowledge and know-how to foster positive mindset formation



Photo of Okayama Prefecture agreement ceremony Governor Ibaragi (center)

Background and Outlook

Children and Families Agency: Regional Priority Grant for Measures Against Declining Birthrate

Added to FY2025 grants

Public-Private Partnership Marriage Support for Marriage Service Providers



The importance of government-private sector cooperation is growing

Expansion of IBJ's role and functional expectations

Outlook for the Next Term

Centered on ""public-private partnership,""
Aiming to achieve both resolution of regional issues and business growth

Partnership with Yamanashi Prefecture: IBJ Regional Revitalization Model

Promoting a hybrid approach of ""immediate marriage support"" × ""marriage support looking 10 years ahead""

Providing opportunities to learn ""life skills"" not found in textbooks and eliminating unconscious bias

Immediate marriage hunting support

- ✓ Creating momentum for marriage (Life design seminars)
- ✓ Implementation of training for marriage supporters
- ✓ Subsidies for marriage agency fees



Joint press conference Governor Nagasaki (left in photo)

Support looking 10 years ahead

- ✓ Life design education for junior/senior high school students and young employees
- ✓ Elimination of unconscious bias
- ✓ Fostering the ability to proactively plan for the future

Transformation of life stages



Promoting ""regional revitalization"" using initiatives in Yamanashi Prefecture as a model case

Tackling social issues through Life Design

Participating in Children and Families Agency projects

Providing execution capabilities as a private business operator and tackling social issues through ""Life Design""



Introduction of FY2025 verification projects

- For university students in urban areas
- Experiential life design verification project



- For young people thinking about future plans
- Workshop verification project



Matching app for local governments ""youbride+""

Updating ""youbride"" with 26 years of operational track record for local governments

Aiming for introduction to resolve regional issues



High safety

Single status certificate compatible
24-hour manned monitoring



Proven track record

26 years of operational know-how
Extensive marriage results



Migration promotion

With migration seekers nationwide
Matching possible

Profile editing screen showing a woman's profile and various demographic and preference fields:

Category	Item	Value
性格について	社交的	
	性格についてひとこと	
	未設定	
基本情報	ニックネーム	Test
	年齢	34歳
	居住地	神奈川県
	出身地	未選択
	生年月日	1990年05月14日
	身長	160cm
	体型	未設定
	学歴	未設定
	学校名	未設定
	雰囲気	未設定
お相手の希望		
年齢の希望	36歳～51歳	
体型の希望	未設定	
身長の希望	未選択～未選択	
年収の希望	未選択	
最終学歴の希望	未設定	
たばこの希望	未設定	
アルコールの希望	未設定	
結婚歴の希望	未選択	
その他希望		
未選択	主婦	

youbride+

IBJ growing together with regional revitalization

About 4,700 franchised stores nationwide take the lead in approaching local governments
Regional development"" leads to ""franchised store development,""
Creating a virtuous cycle leading to profit return for IBJ



M&A Strategy: Best Practices and Track Record

Successfully completed multiple M&As, achieving recovery from losses and sustained growth

Company name	Consolidation timing	Results
Sunmarie	January 2019	Achieved profitability within one year after consolidation through utilization of IBJ platform and thorough commitment to marriage success Net sales increased 1.8 times in 5 years since consolidation
K Village	January 2019	FC expansion also contributed, Net sales increased 4.3 times in 5 years since consolidation
ZWEI	May 2020	Achieved profitability within one year after consolidation through utilization of IBJ platform and thorough commitment to marriage success Net sales increased 2.9 times in 4 years since consolidation
selfit	March 2023	Achieved profitability within one year after consolidation through member referrals Net sales increased 1.3 times in 1 year since consolidation
GROWBING	March 2025	Implementing various measures for business growth Focusing on FC expansion, aiming for further growth
Decolte HD	December 2025	Consolidated aiming for further growth of the entire Life Design Business Aiming to create synergies with IBJ

Future M&A Strategy: IBJ's Two Unique Foundations

Executing 1-2 proactive M&As annually based on accumulated know-how

Considering deals that can utilize the following ""two unique foundations"" regardless of industry or field



IBJ member base

104,859 person

IBJ registered members

Eager consumers with a positive
outlook on life and high awareness



IBJ franchised store base

4,766 companies

Franchised store owners nationwide

A collective of FC owners with
an entrepreneurial mindset

Establishing new FC business

Leveraging IBJ's cultivated ""FC creation capabilities"" and ""scaling know-how"" to establish new pillars of FC business

IBJ's unique FC know-how

Marriage Agency Business

franchise fee
From ¥2 million yen

number of franchise partners
4,766 companies

Small-scale, numerous openings
Long-term sustainable model

NAYUTAS (Voice training and dance school business)

franchise fee
¥3 million yen

Number of schools
98 schools

High success probability
Zero loss-making withdrawals to date

Mayuge no Osama (Men's eyebrow salon)

franchise fee
¥3 million yen

Goal
100 stores (including directly-managed)

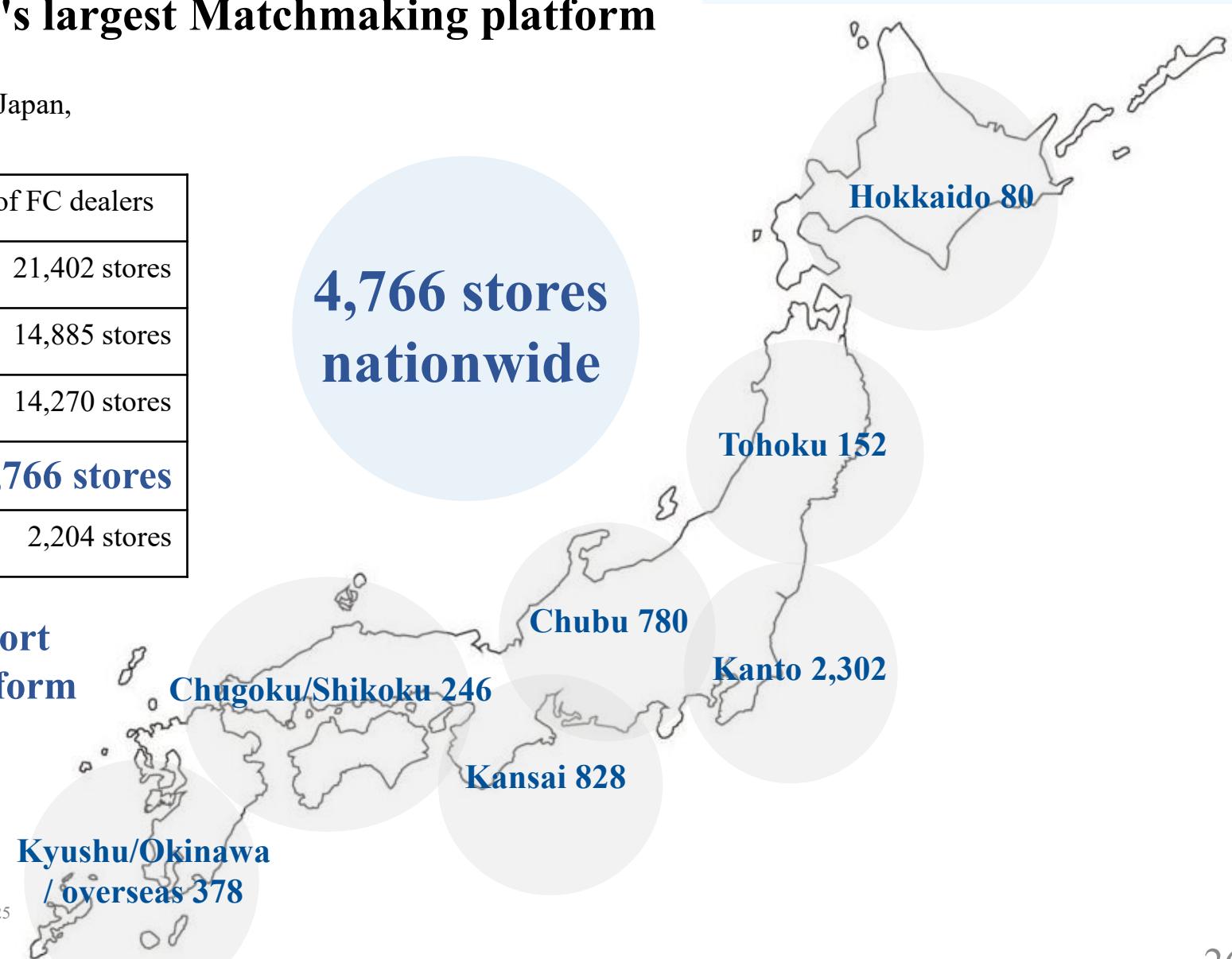
Goals through 2027
Accelerate FC expansion

Having a community-rooted franchised store network and Japan's largest Matchmaking platform

In terms of number of franchised stores (FC) in Japan,
ranking 4th among major companies*

dignity	brand	No. of FC dealers
1	Seven-Eleven	21,402 stores
2	Family Mart	14,885 stores
3	Lawson	14,270 stores
4	IBJ	4,766 stores
5	McDonald's	2,204 stores

Realizing marriage hunting support
throughout Japan using IBJ's platform



*Other companies' FC store numbers are quoted from Business Chance Co., Ltd. ""Business Chance August 2025 Issue""

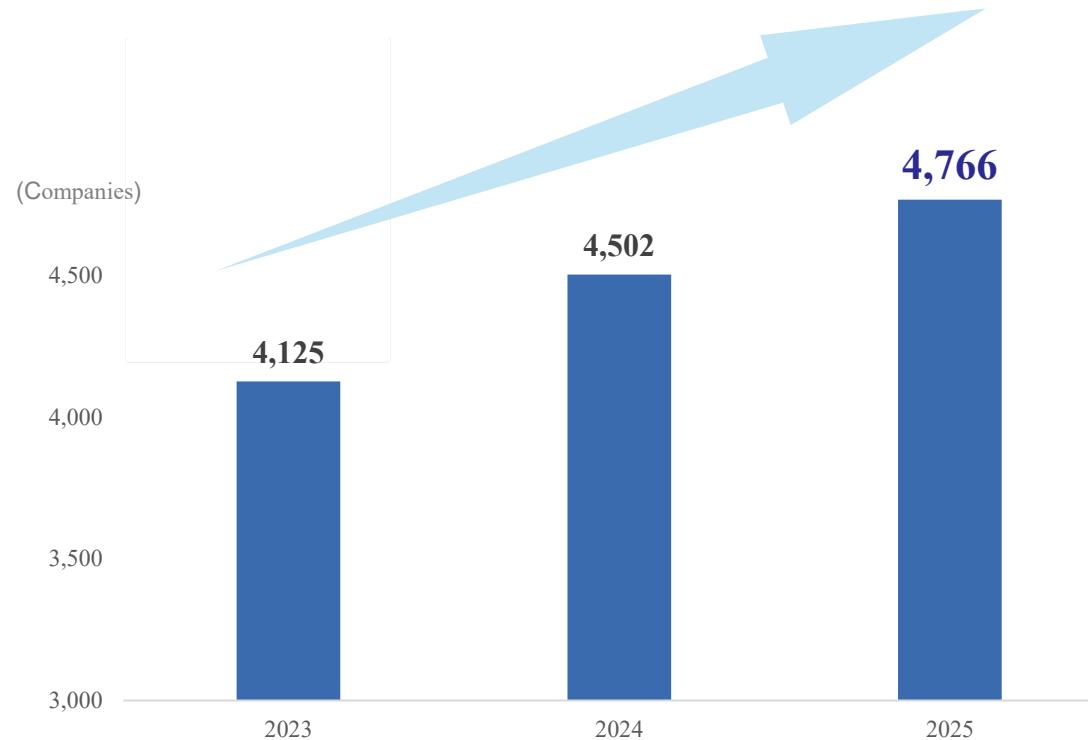
*IBJ franchised store numbers are as of December 31, 2025

Copyright © IBJ, Inc. All rights reserved.

FC Expansion Trends (Results)

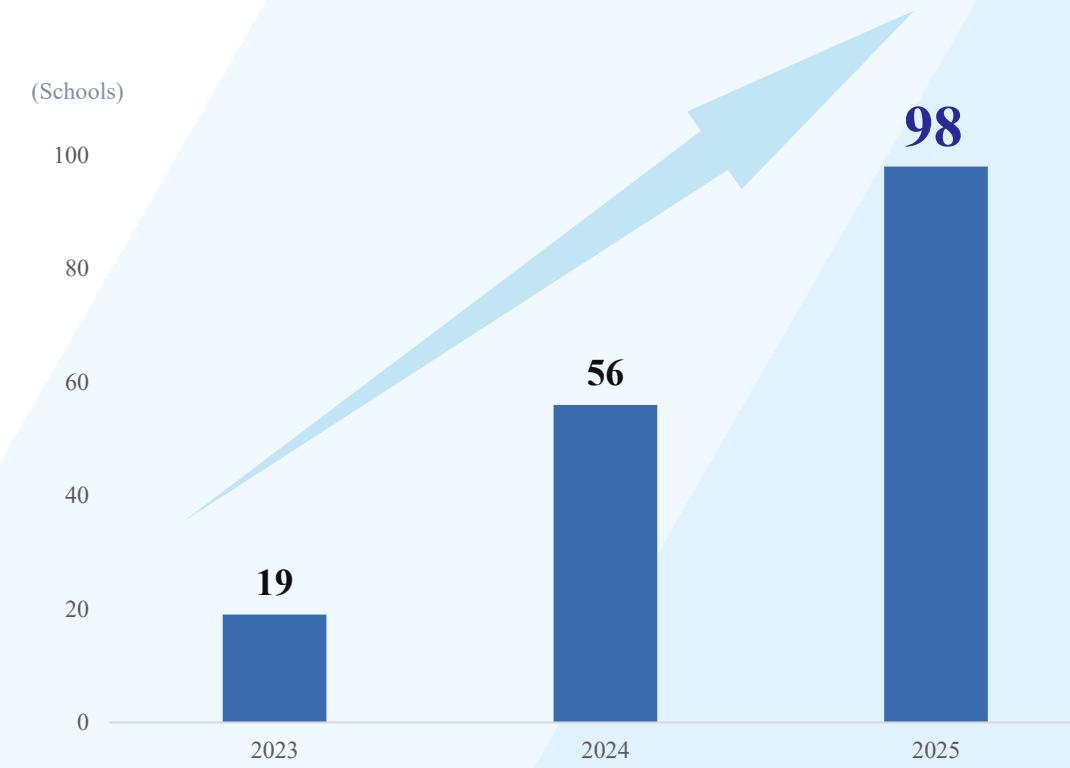
Marriage Agency Franchised Store Numbers

Stable growth through steady accumulation



NAYUTAS Number of Schools (Voice training and dance school business)

Rapid growth of about 5 times in the past 2 years



Future Development Goals

Holding both ""demand (members)"" and ""supply (franchised stores)"" within our own platform

Further promoting ""immediate expansion of store network"" through proposals to the franchised store base, and ""early realization of monetization"" through referrals to the member base



Utilizing a robust ecosystem,
rapidly deploying 2nd and 3rd revenue pillars following the marriage agency business

Essence of strategy

IBJ's Two Strengths × IBJ's FC Track Record



Spreading nationwide
Member base and
franchised store base

×



FC track record and
20 years of know-how

Through ""FC expansion"" utilizing this robust foundation,
aiming to scale business and achieve further growth

3

Growth Strategy by Segment

Franchised Store Business Growth Strategy

The value of the IBJ platform has been enhanced by the successive participation of major operators.



FY2025 Number of Franchised Stores

4,766 companies

YoY +264 companies

Key strategy

1. Strengthening corporate sales

Focusing on acquisition measures centered on corporate franchising,
aiming for further expansion of the network

2. Revenue expansion of existing franchised stores

Strengthening customer acquisition and enhancing support systems

Continuing support even after operations are on track

Member expansion through public-private partnership

Leveraging business characteristics highly compatible with public policies to steadily capture regional revitalization demand

Aiming for synergy between ""new franchised store participation"" × ""business stabilization of existing franchised stores""



Growth in the after-marriage domain

Improving contract rates, primarily in insurance and wedding services

By executing 1-2 strategic M&As per year,
accelerating expansion in the Life Design Business

2025 Fiscal year

FP Business (Insurance)

Number of contracts closed (Full-year)

2,153 cases (YoY +56.0%)

Wedding Business

Number of contracts closed (Full-year)

1,471 cases (YoY +50.1%)

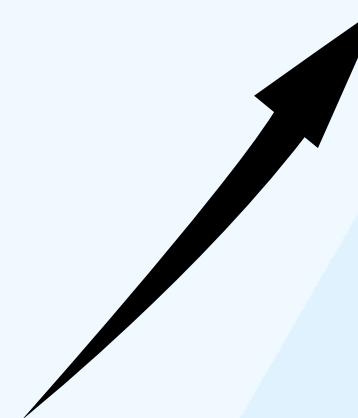
**Through consolidation of Decolte, Inc.
further growth is expected through synergies with the wedding business**

Number of customer referrals to Decolte, Inc.^{*}

Aim to increase by more than double

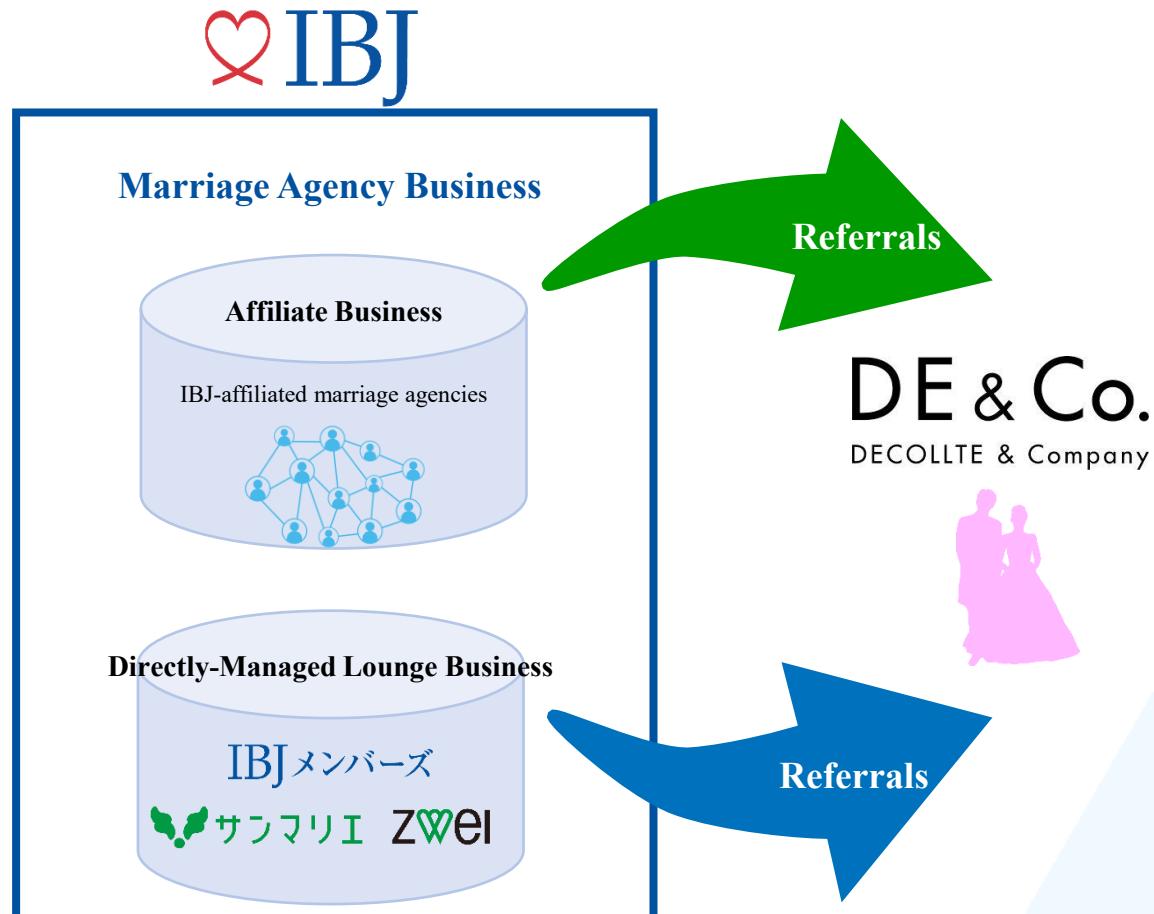
**FY2025 number of customer
referrals**

Approximately 850 cases

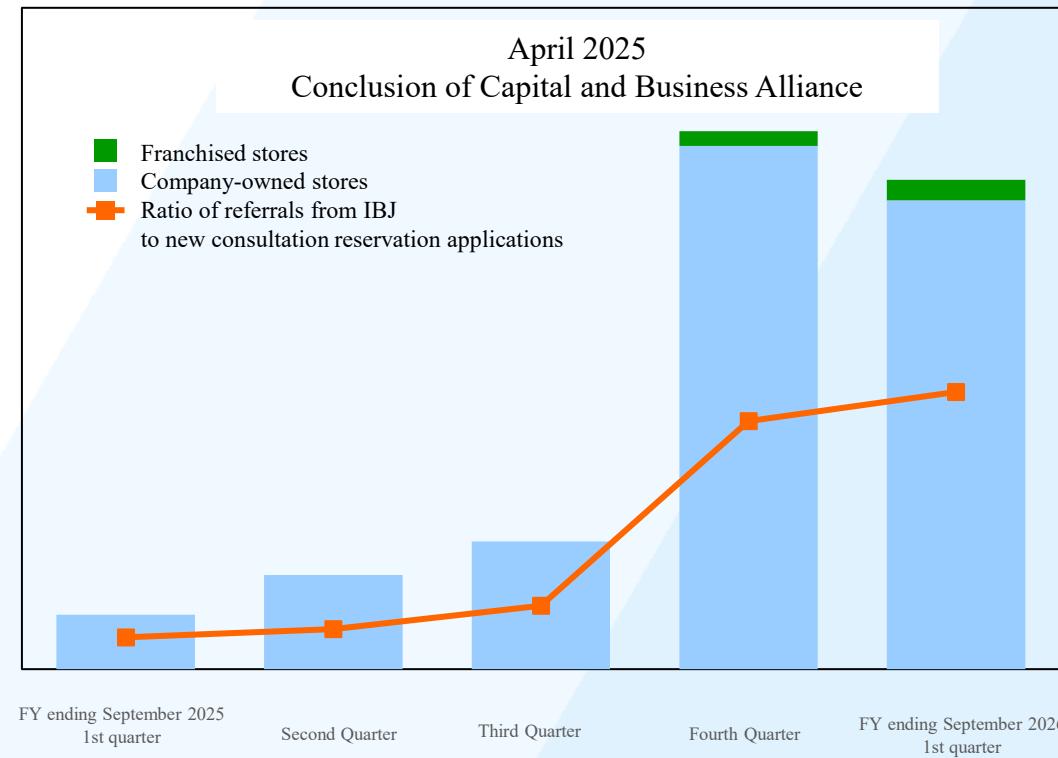


IBJ's referral effect through capital and business alliance

Since concluding the capital and business alliance agreement in April 2025, synergies through referrals have been quickly realized mainly at IBJ Group's directly-managed stores; however, expanding the scale of referrals from franchised stores is taking time, indicating significant room for growth remains



■Trend of referrals from IBJ



Strengthening capital relationship with Decolte HD through tender offer bid

Deepen synergies between both companies and accelerate business growth



- ✓ Strengthening customer referrals from IBJ Group and affiliated marriage agencies
- ✓ Acquiring more potential customers and improving customer LTV and satisfaction
- ✓ Development of new businesses in photo wedding services and related industries
- ✓ Sharing and collaboration of marketing know-how and efficient talent recruitment and development

IBJ online: Recent Progress



Released in October 2025 with a solid start

Surpassed 20,000 members

Two major online players joined as affiliates



Expect stable increase

IBJ online Service Characteristics

Convenience of matching apps × Security and seriousness of marriage agencies
Providing a new matchmaking service that offers ""the best of both worlds""

	Conventional matching apps	IBJ online	Conventional marriage agencies
Reliability/Purpose	Purpose may be ambiguous (Low reliability)	Single status pledge required High trust and seriousness	Single status certificate required (Very high)
Until meeting	Complicated exchanges (Difficult to meet)	Matching = scheduled to meet No tedious exchanges needed	Matchmaker arranges (Arranged meeting)
Convenience/Price	Convenient	App-based and smart	Challenging

IBJ online: Service Features

Meeting is the starting point, providing a smart matchmaking experience completed

within the app



application

Easy application from the app



Matching Business & Schedule coordination

Coordinated with the premise of meeting



Trial date

First, an arranged meeting



Communication

Trial relationship starts



Relationship

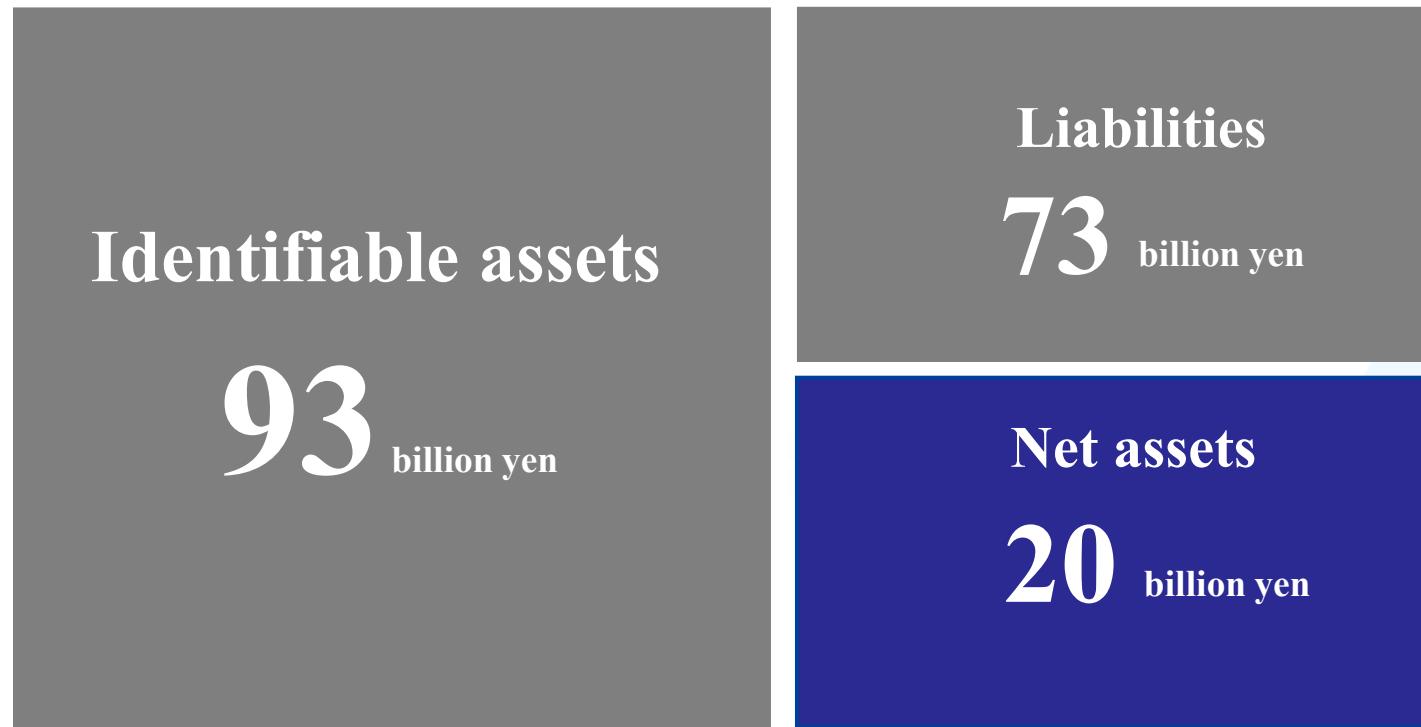
To serious relationship



Specific to matching apps
Eliminating ""tedious messaging before meeting""

Impact of Decolte HD consolidation

Impact on Consolidated Balance Sheet



(As of Decolte HD financial results for FY ending September 2025)

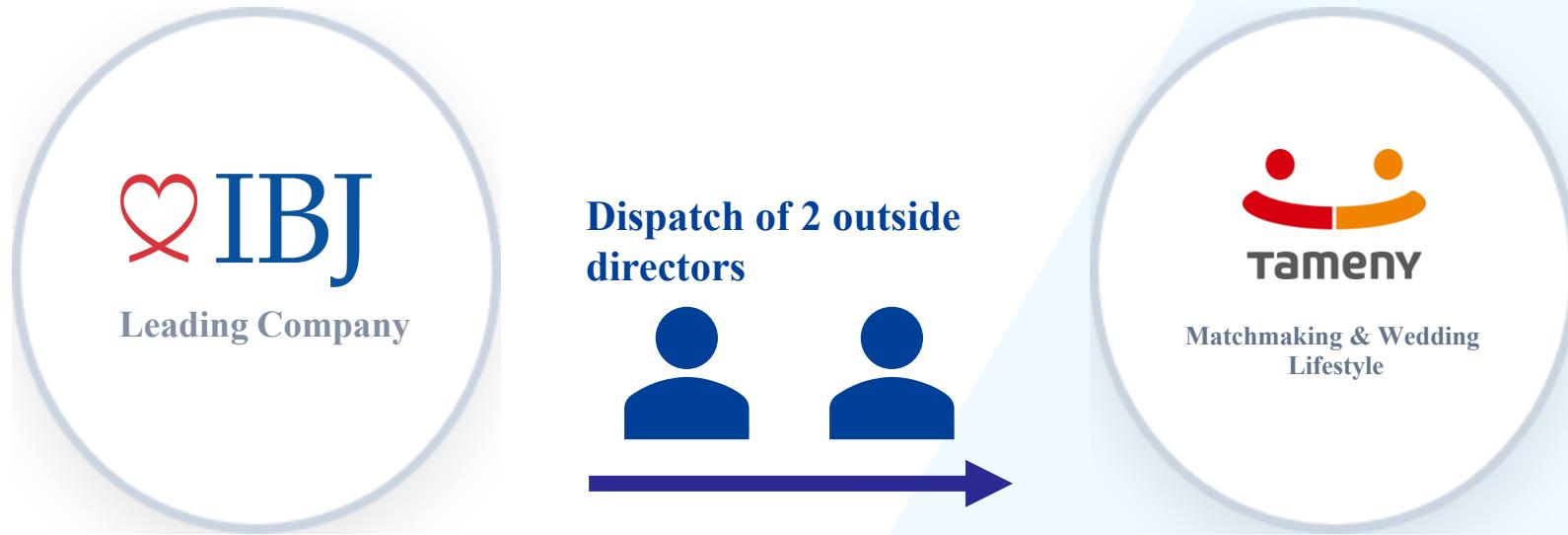
◆ From IFRS
(International Financial Reporting Standards)
J-GAAP (Japanese accounting standards)
adjusted and consolidated

◆ Profit and Loss Statement from FY2026
will be affected

IBJ: Beyond competition, defining the industry

Contributing to enhance the value of the entire industry

Emphasizing sound development of the industry and strengthening collaboration with Tameny



**A partnership aiming to elevate the entire industry and
achieve sound market development together**

This is strengthening collaboration through executive dispatch and will not become an equity-method affiliate

Regarding the change to co-representative structure

Demonstrating strong leadership from both ""external"" and ""internal"" aspects
Aiming for sustainable growth with no blind spots



President, Representative Director
Shigeru Ishizaka

Chairman, Representative Director

Scheduled to assume position*



Executive Vice president
Kenjiro Tsuchiya

President, Representative Director

Scheduled to assume position*

Achieving non-continuous growth

- The ""face"" of IBJ Group
- M&A/New Businesses
- Government local government collaboration

Achieving continuous growth

- Strengthening existing businesses
- Organizational management
- Finance/ IR

IBJ that continues to grow

KV Activities

1レッスン550円からの韓国語スクール

K Village 韓国語



FC Number of schools 98

Leveraging FC know-how
Further business expansion

M&A

IBJ Platform

Number of registered members:
104,859

Directly-Managed Lounge Business
IBJメンバーズ

zwei



Affiliate Business



Number of marriage agencies: 4,766



local government

Matching Business

IBJ Matching

Bridal Net

youbride

IBJ online

Expanding primarily through IBJ online as a new Platform

M&A

Life Design Business



IBJファイナンシャル
アドバイザリー株式会社



IBJライフデザインサポート



Customer referrals starting from
""successful marriages""

M&A

Customer referrals from approximately 4,700
affiliated stores nationwide

Wedding & Photo Business

DE & Co.
DECOLLTE & Company



ウエディング
navi

Regional revitalization centered on approximately 4,700 affiliated stores nationwide

Revision of Mid-Term Management Plan

Steady growth in matchmaking and Life Design businesses and upward revision following successful M&A

~Number of successful marriages achieved in FY2025, 2 years ahead of schedule~

	2027 (Before revision)	2027 (After revision)	Details of review
Net Sales	24.0 billion yen	31.5 billion yen	7.5 billion yen upward revision
Operating profit	4.0 billion yen	4.8 billion yen	0.8 billion yen upward revision
Number of successful marriages	20,000 couples	30,000 couples	10,000 couples upward revision
Number of marriage agencies*	7,000 companies	—	in the medium-term management plan Excluded from key indicators
Number of IBJ paying members	140,000 members	—	in the medium-term management plan Excluded from key indicators

Number of marriage agencies and IBJ paying members will continue to be disclosed in monthly KPI reports

5

Business Segment Results

Overview of Affiliate Business

(1,000,000 yen)	Full year 2024	Full year 2025	increased/decreased amount	growth rate
Net Sales	3,365	3,820	+455	+13.5%
Divisional profit	2,227	2,616	+388	+17.5%
Income margin	66.2%	68.5%	-	-

*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

Affiliate Business

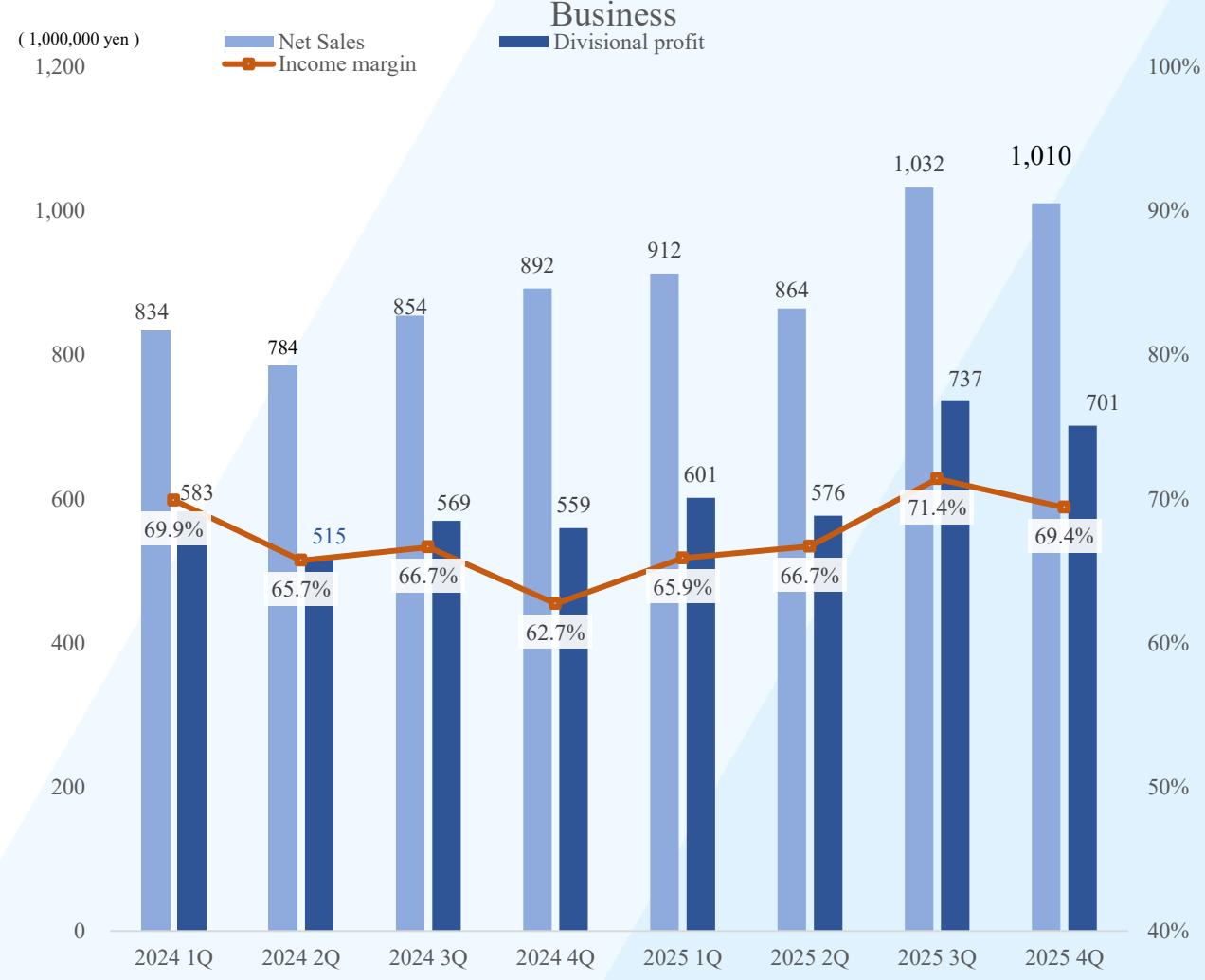
Due to the increase in franchise opening fees, the number of new affiliate businesses with high motivation to operate continues to grow. Combined with the effects of capital and business alliances with major marriage consultation agencies, the number of new memberships increased to 14,046 in Q4 (up 14.4% year-on-year).

As member activity within the platform also became more active, the number of arranged marriage meetings reached 182,394 in Q4 (up 25.1% year-on-year), continuing to show remarkable growth.

Agency Opening Support Business

Due to the price revision implemented in January 2025, contracts temporarily concentrated in December 2024, resulting in 238 new openings in Q4 (down 7.0% year-on-year). Following the review of organizational structure and marketing methods, as well as personnel reinforcement, both the number of new openings and unit prices are showing an improving trend.

Quarterly Sales and Divisional Profit Trends for Affiliate Business



Overview of Directly-Managed Lounge Business

(1,000,000 yen)	Full year 2024	Full year 2025	increased/decreased amount	growth rate
Net Sales	8,999	9,444	+445	+4.9%
Divisional profit	2,062	2,262	+200	+9.7%
Income margin	22.9%	24.0%	-	-

*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

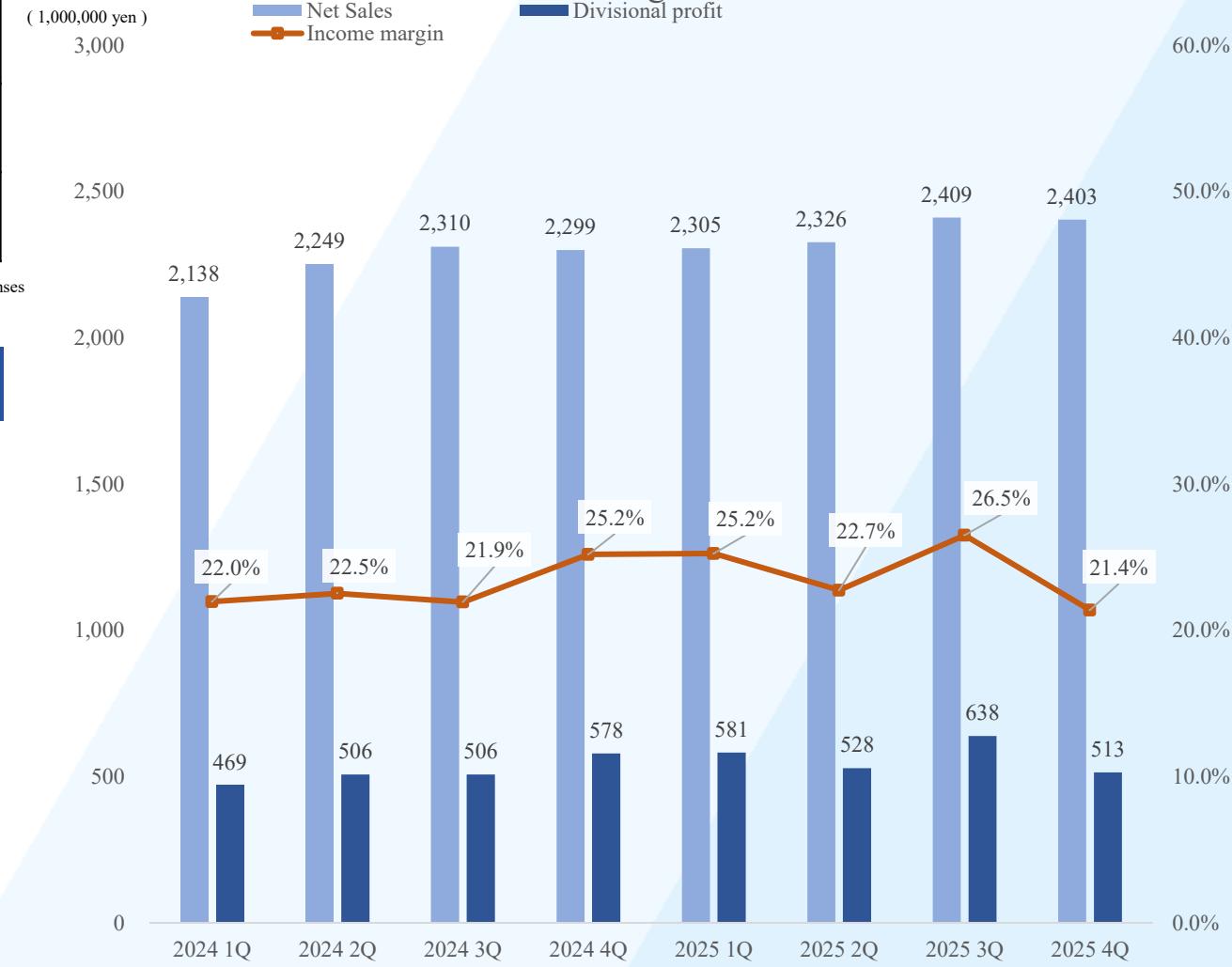
Overview of 3 Brands

IBJ Members and Sunmarie continued to strengthen collaboration with IBJ Matching (matchmaking parties) to promote new memberships. ZWEI enhanced its marketing strategy, including mass media advertising (ZWEI's YouTube channel also surpassed 100,000 subscribers), steadily expanding brand awareness.

The number of new memberships across all three brands increased to 5,570 in Q4 (up 12.5% year-on-year).

The number of arranged marriage meetings across all three brands remained solid at 86,392 in Q4 (up 0.2% year-on-year).

Quarterly Sales and Divisional Profit Trends for Directly-Managed Lounge Business



Overview of Matching Business

(1,000,000 yen)	Full year 2024	Full year 2025	increased/decreased amount	growth rate
Net Sales	1,634	1,560	△74	△4.5%
Divisional profit	224	327	+102	+45.8%
Income margin	13.7%	21.0%	-	-

*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

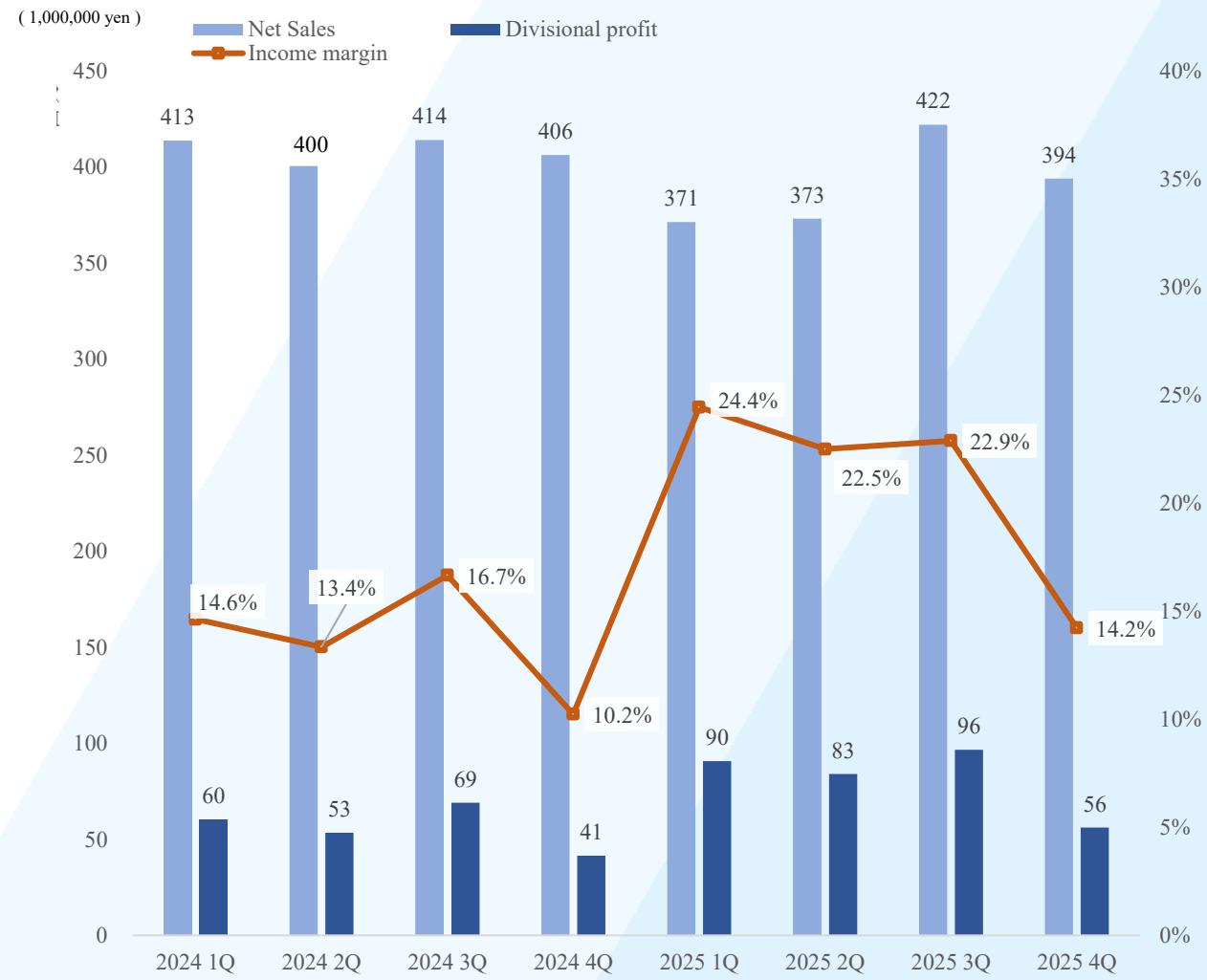
Party Business

Achieved steady business growth through event planning tailored to customer needs combined with media exposure effects, with advertising efficiency significantly improved through in-house marketing.

App Business

IBJ online, which will become a new revenue pillar for the Matching Business, was released in October. Phase 1 commenced database expansion as an investment period. Continuous improvement of each service's functions.

Matching Business Quarterly Sales and Divisional Profit Trends



Overview of Life Design Business

(1,000,000 yen)	FY2024 Full year	FY2025 Full year	increased/decreased amount	growth rate
Net Sales	1,037	2,054	+1,017	+98.1%
business profits	283	730	+447	+157.5%
Income margin	27.4%	35.6%	-	-

*Divisional profit is operating income after adjusting internal transactions, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses.

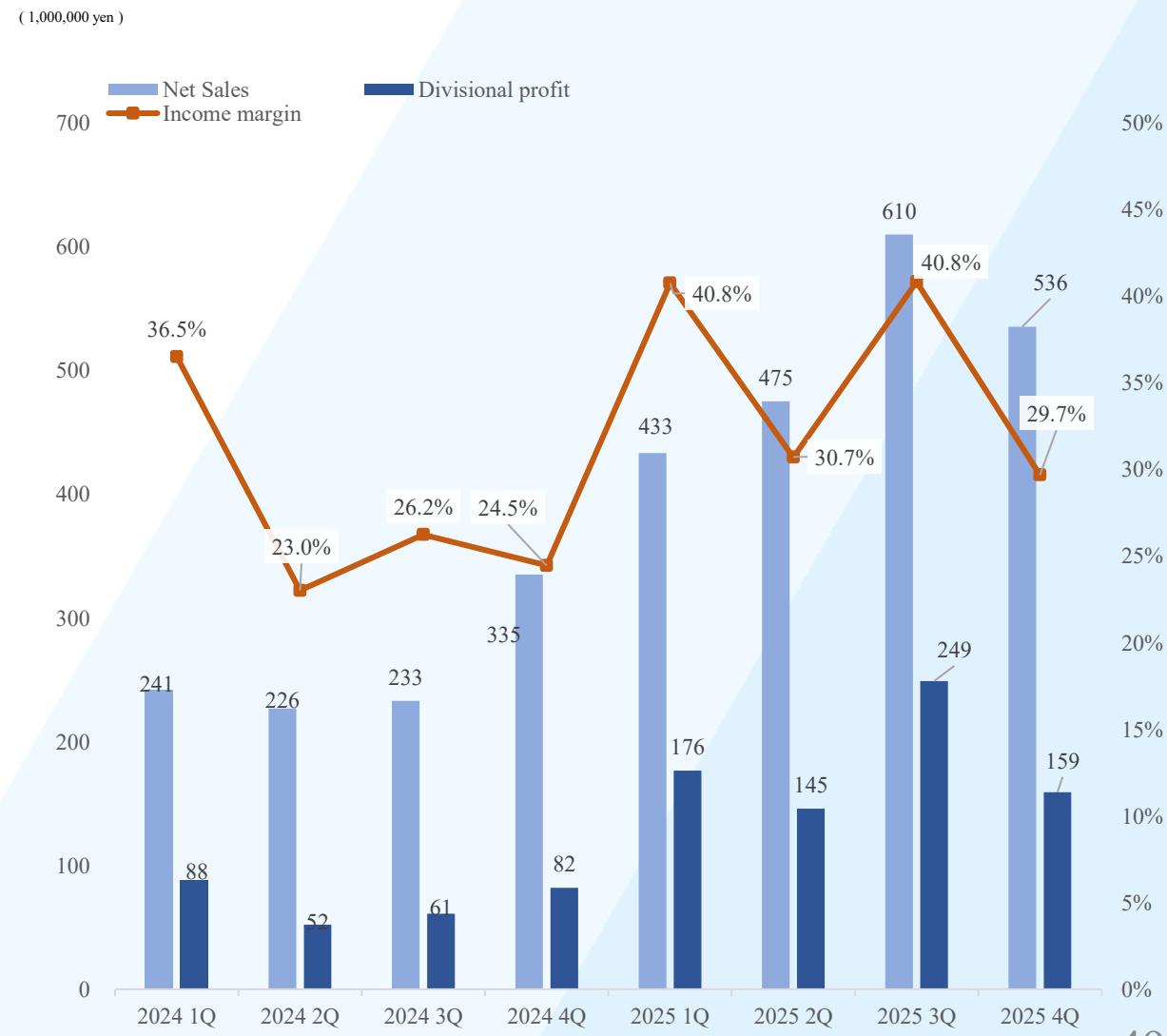
Wedding, Insurance, Housing, Photo

Along with the increase in the number of successful marriages in the Marriage agency Business, the number of service users has been steadily increasing. In addition, by strengthening collaboration with the Directly-Managed Lounge Business, the Number of wedding deals closed reached 401 in Q4 (up 56.0% year-on-year), and for insurance, through personnel training and staff expansion, the Number of insurance contracts also reached 592 in Q4 (up 69.6% year-on-year), continuing to grow rapidly.

GROWBING (men's Eyebrow Salon)

Operate 21 stores nationwide. Against the backdrop of strong demand, from next fiscal year, we aim to increase customer referrals through FC store expansion and strengthening cooperation with the Marriage Agency Business.

Life Design Business Quarterly Trends in Net Sales and Divisional Profit



Overview of K Village Business

(1,000,000 yen)	FY2024 Full year	FY2025 Full year	increased/decreased amount	growth rate
Net Sales	2,703	3,292	+589	+21.8%
business profits	338	461	+123	+36.5%
Income margin	12.5%	14.0%	-	-

*Divisional profit is operating income after adjusting internal transactions, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses.

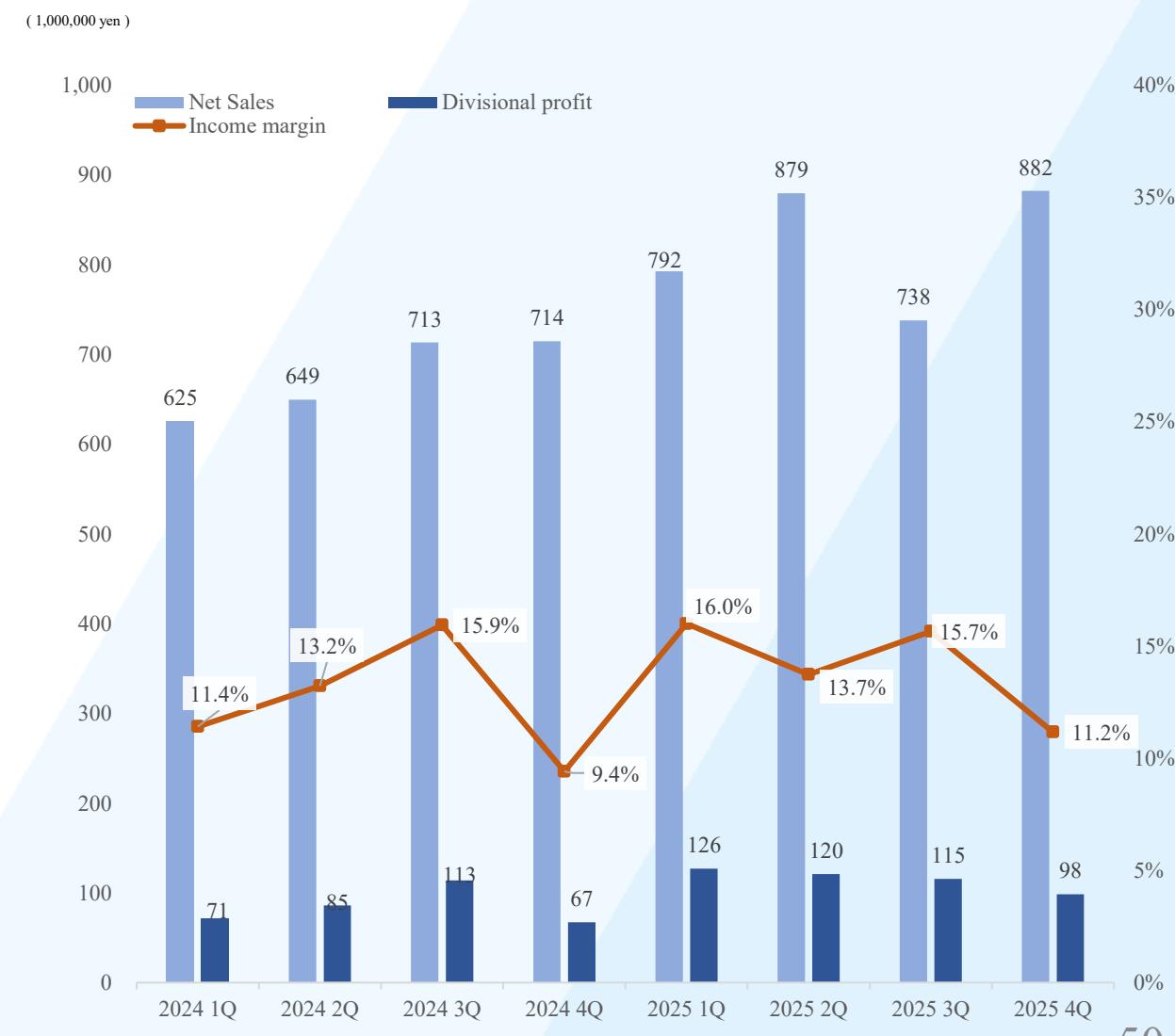
Korean Business

As a result of focusing on improving instructor skills, student withdrawals were prevented, and the number of students increased to 16,430 (up 13.1% year-on-year). The newly opened Shibuya and Ikebukuro locations are performing well, and student numbers continue to remain steady.

Entertainment Business

The FC business continues to expand steadily, backed by generous support for each FC store from before opening. The number of FC schools reached 98 (up 75.0% YoY), nearly doubling and approaching the milestone of 100 schools. The number of students also reached 9,563 (up 80.9% YoY), achieving service scale expansion in line with the number of schools.

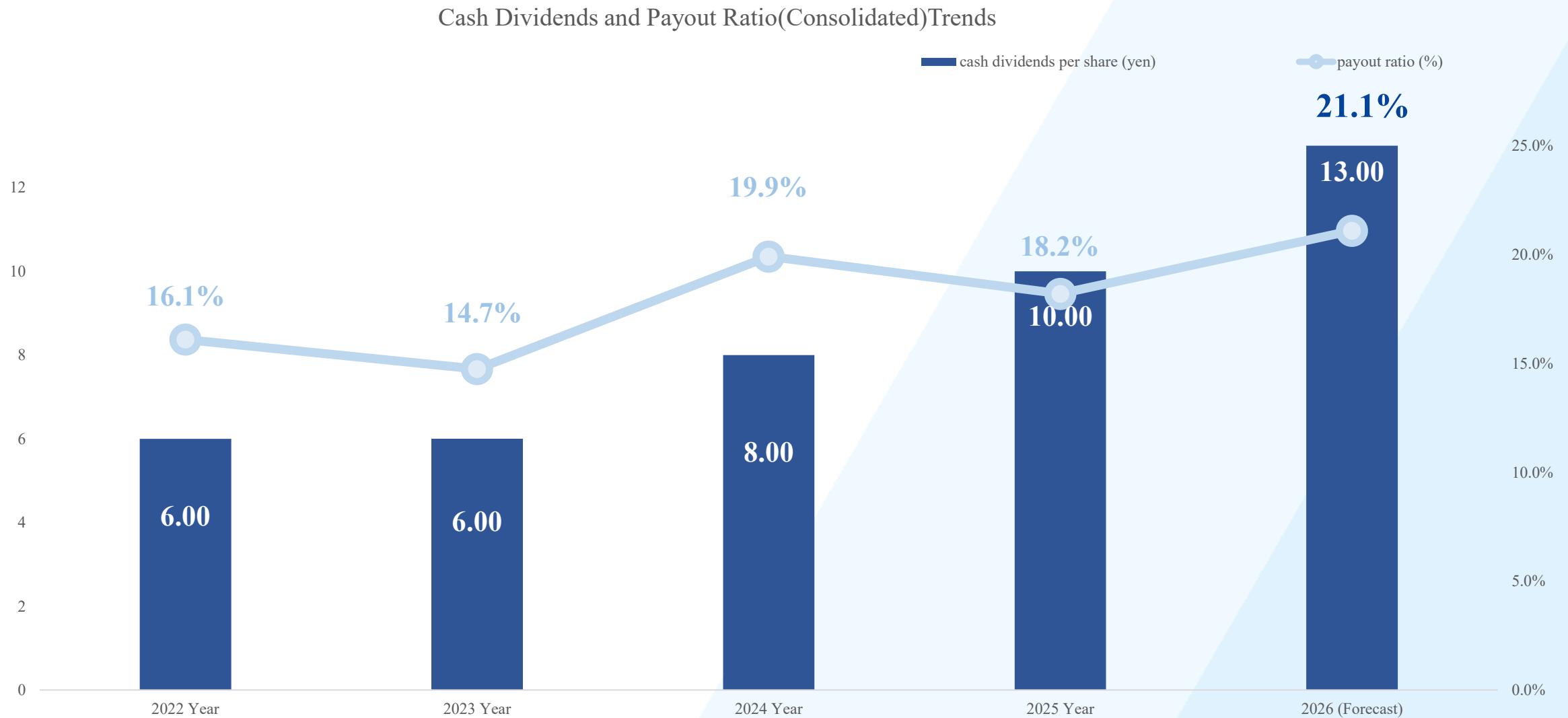
KVillageBusiness Quarterly Trends in Net Sales and Divisional Profit



6

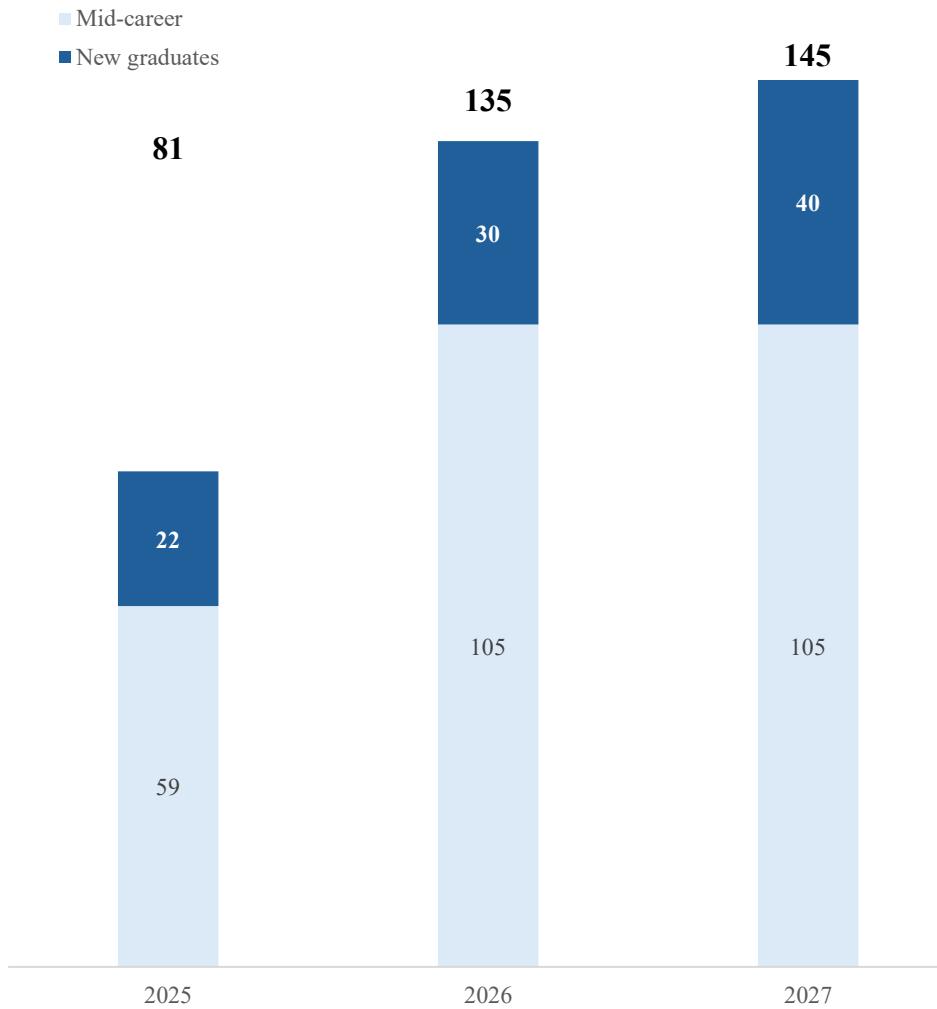
Reference material

For investment toward business growth and continuous enhancement of shareholder returns
The year-end dividend for 2026 is planned at ¥13, an increase of ¥3 from the previous year.



With both strengthening recruitment and securing human resources, we aim for an annual net increase of +50 employees.

2027 Recruitment plan through the year



Strengthening recruitment centered on new graduates

2025: 22 persons → 2027: 40 persons

Securing and developing human resources is the core success factor of our service model.

Net increase in personnel in line with business growth and establishing a structure where recruitment exceeds resignations.

IBJ Stock Price Trends Since Listing (2012-2025)



Profit and Loss Statement (P/L)

(Unit: ¥mn)	2024 Year					2025 Year					YoY (Amount of change)	YoY (%Change)
	1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Net Sales	4,254	4,311	4,525	4,647	17,739	4,815	4,918	5,212	5,226	20,172	+2,433	+13.7%
Cost of sales	294	296	317	367	1,276	432	436	279	363	1,511	+234	+18.4%
Gross profit	3,959	4,014	4,208	4,280	16,463	4,383	4,482	4,932	4,862	18,661	+2,198	+13.4%
Selling, general and administrative expenses	3,295	3,408	3,489	3,690	13,884	3,376	3,695	3,746	4,234	15,052	+1,168	+8.4%
Operating profit	663	606	719	589	2,579	1,006	786	1,186	628	3,608	+1,029	+39.9%
Total non-operating income	3	5	△1	4	11	3	70	25	△77	22	+10	+93.7%
Total non-operating expenses	5	5	6	11	28	10	76	12	60	159	+130	+451.3%
Ordinary profit	662	606	711	581	2,561	999	781	1,200	490	3,471	+909	+35.5%
Total extraordinary income	82	1	–	1	85	–	0	–	243	244	+159	+186.9%
Total extraordinary losses	–	23	0	345	368	12	4	3	409	430	+61	+16.6%
Net income attributable to shareholders of parent company	481	385	450	206	1,523	614	482	762	217	2,077	+553	+36.3%
Net income												

Only major items are excerpted; please refer to the earnings report for details.

Balance Sheet (B/S)

(Unit: ¥mn)	2024 Year 4 Q	2025 Year 4 Q	increased/decreased amount (vs. previous full year)	Rate of change (vs. previous full year)
Current assets	8,918	12,782	+3,863	+43.3%
of which cash and deposit	4,198	4,935	+736	+17.6%
Non-current assets	9,547	19,742	+10,195	+106.8%
Total assets	18,465	32,524	+14,059	+76.1%
Current liabilities	5,220	11,596	+6,375	+122.1%
Non-current liabilities	4,274	9,005	+4,730	+110.7%
Total liabilities	9,495	20,601	+11,106	+117.0%
Total net assets	8,970	11,923	+2,953	+32.9%
Total liabilities and net assets	18,465	32,524	+14,059	+76.1%
Equity-to-asset ratio	45.4%	31.3%	—	—

Only major items are excerpted; please refer to the earnings report for details.

Net sales and Divisional Profit by Business

(Unit: ¥mn)		2024 Year					2025 Year					YoY (Absolute change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Affiliate Business	Net Sales	834	784	854	892	3,365	912	864	1,032	1,010	3,820	+455	+13.5%
	└ Agency Opening Support Business	419	344	388	392	1,545	370	322	470	437	1,599	+54	+3.5%
	└ <Affiliate Business>	414	440	465	499	1,819	542	542	562	573	2,220	+401	+22.1%
	Divisional profit	583	515	569	559	2,227	601	576	737	701	2,616	+388	+17.5%
	└ Agency Opening Support Business	269	192	222	205	889	187	149	280	244	860	△28	△3.2%
	└ <Affiliate Business>	313	323	347	354	1,338	414	427	456	457	1,755	+417	+31.2%
Directly-Managed Lounge Business	Net Sales	2,138	2,249	2,310	2,299	8,999	2,305	2,326	2,409	2,403	9,444	+445	+4.9%
	Divisional profit	469	506	506	578	2,062	581	528	638	513	2,262	+200	+9.7%
Matching Business	Net Sales	413	400	414	406	1,634	371	373	422	394	1,560	△74	△4.5%
	└ Party Business	230	217	229	230	908	215	224	274	251	965	+57	+6.3%
	└ App Business	182	182	184	175	725	155	149	147	142	594	△131	△18.1%
	Divisional profit	60	53	69	41	224	90	83	96	56	327	+102	+45.8%
	└ Party Business	22	20	32	17	93	48	47	60	19	176	+82	+88.4%
	└ App Business	37	33	36	23	130	42	36	35	36	150	+19	+15.3%
Life Design Business	Net Sales	241	226	233	335	1,037	433	475	610	535	2,054	+1,017	+98.1%
	Divisional profit	88	52	61	82	283	176	145	249	159	730	+447	+157.5%
K Village Business	Sales	625	649	713	714	2,703	792	879	738	882	3,292	+589	+21.8%
	Divisional profit	71	85	113	67	338	126	120	115	98	461	+123	+36.5%

※Divisional profit for Party Business increased due to transfer of rent expenses to Directly-Managed Lounge Business

*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

KPI by Business (Marriage Agency Business)

(Fiscal year)	2024 Year					2025 Year					YoY (Increase/Decrease)	YoY (%Change)	
	1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year			
Marriage Agency Business (Affiliate Business + Directly-Managed Lounge Business)	Number of marriage agencies*1	4,211	4,317	4,428	4,502	4,502	4,541	4,541	4,682	4,766	4,766	+264	+5.9%
	Number of new business openings	225	235	248	256	964	206	177	253	238	874	△90	△9.3%
	Number of new memberships	13,639	16,280	17,161	17,225	64,305	18,296	19,310	20,279	19,616	77,501	+13,196	+20.5%
	└ member's store	8,624	10,649	11,352	12,275	42,900	12,653	13,354	13,853	14,046	53,906	+11,006	+25.7%
	└ Directly operated shops	5,015	5,631	5,809	4,950	21,405	5,643	5,956	6,426	5,570	23,595	+2,190	+10.2%
	Number of IBJ Registered Members*1	87,297	91,318	94,763	94,167	94,167	96,449	97,857	102,302	104,859	104,859	+10,692	+11.4%
	└ member's store	60,915	63,637	65,727	65,777	65,777	68,029	69,871	73,226	75,845	75,845	+10,068	+15.3%
	└ Directly operated shops	26,382	27,681	29,036	28,390	28,390	28,420	27,986	29,076	29,014	29,014	+624	+2.2%
	Number of IBJ Paying Members*1	58,681	61,695	66,476	70,697	70,697	74,088	77,900	96,235	99,120	99,120	+28,423	+40.2%
	└ member's store	36,281	38,472	42,348	46,213	46,213	49,599	52,745	68,323	70,864	70,864	+24,651	+53.3%
	└ Directly operated shops	22,400	23,223	24,128	24,484	24,484	24,489	25,155	27,912	28,256	28,256	+3,772	+15.4%
	Number of arranged marriage meetings	205,706	220,157	230,081	232,026	887,970	243,614	259,818	272,530	268,786	1,044,748	+156,778	+17.7%
	└ member's store	125,561	135,712	143,265	145,843	550,381	157,954	172,671	182,237	182,394	695,256	+144,875	+26.3%
	└ Directly operated shops	80,145	84,445	86,816	86,183	337,589	85,660	87,147	90,293	86,392	349,492	+11,903	+3.5%
	Number of weddings (of which confirmed)*2	3,841 (1,834)	3,794 (1,865)	4,211 (2,032)	4,552 (2,182)	16,398 (7,913)	4,962 (2,249)	5,094 (2,265)	5,136 (2,411)	5,778 (3,128)	20,970 (10,054)	+4,572 (+2,141)	+27.9% (+27.1%)

*1 Number of marriage agencies and members are as of the end of each quarter

*2 Confirmed weddings refer to the number of couples whose marriages have been confirmed for both parties in the IBJ Group's system

*3 The "confirmed" value for December 2025 includes an addition of 496 weddings between ZWEI's own members that were originally confirmed, due to system modifications during the period

KPI by Business (Matching Business, Life Design Business, K Village Business)

(Fiscal year)		2024 Year					2025 Year					YoY (Increase/Decrease)	YoY (%Change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Matching Business	Number of party participants	70,610	74,525	82,143	79,443	306,721	68,980	74,818	91,179	78,791	313,770	7,049	+2.3%
	Number of parties held	6,956	7,967	8,746	7,744	31,413	5,695	6,038	6,792	6,045	24,570	△6,840	△21.8%
	Number of matches(apps)	312,308	318,044	310,124	256,394	1,196,870	197,482	191,804	177,270	157,742	724,298	△472,572	△39.5%

(Fiscal year)		2024 Year					2025 Year					YoY (Increase/Decrease)	YoY (%Change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Life Design Business	Number of wedding deals closed	246	234	243	257	980	348	301	421	401	1,471	+491	+50.1%
	Number of insurance contracts	361	337	327	349	1,374	435	495	631	592	2,153	+779	+56.7%
	selfit Total number of arranged marriage photo shoots	1,403	2,380	2,523	2,171	8,477	2,350	2,644	3,091	2,995	11,380	+2,503	+30.7%

(Fiscal year)		2024 Year					2025 Year					YoY (Increase/Decrease)	YoY (%Change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
K Village Business	K Village (Korean) Number of students	13,374	13,900	14,415	14,529	14,529	15,377	16,090	16,450	16,430	16,430	+1,901	+13.1%
	NAYUTAS (Voice Training) Number of students	2,535	3,523	4,473	5,287	5,287	6,426	7,532	8,817	9,563	9,563	+4,276	+80.9%
	NAYUTAS (Voice Training) Number of FC schools	29	38	48	56	56	72	79	94	98	98	+42	+75.0%

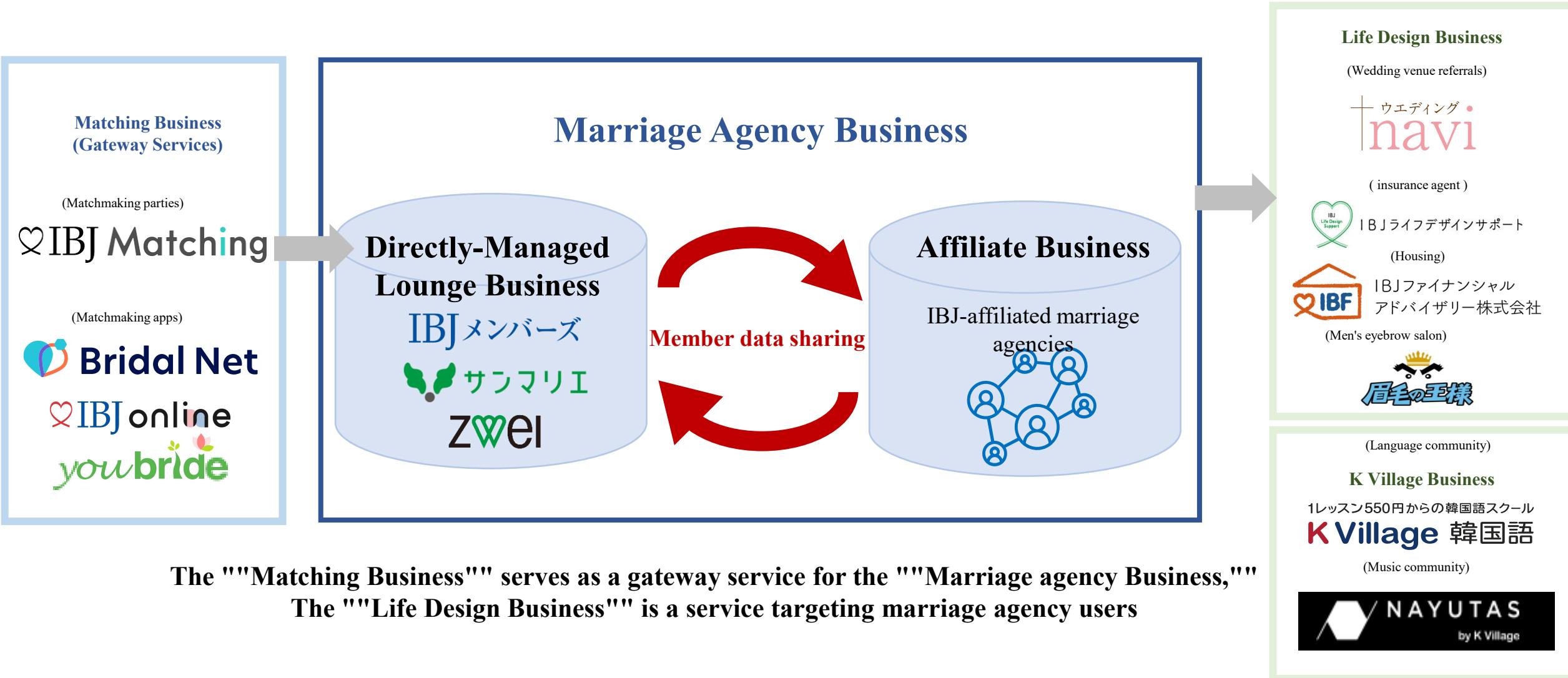
※ Each KPI of Matching Business decreased YoY due to the termination of IBJ Gohan Date service

※ Number of insurance contracts is counted per product; if one customer closes two products, it is counted as two contracts

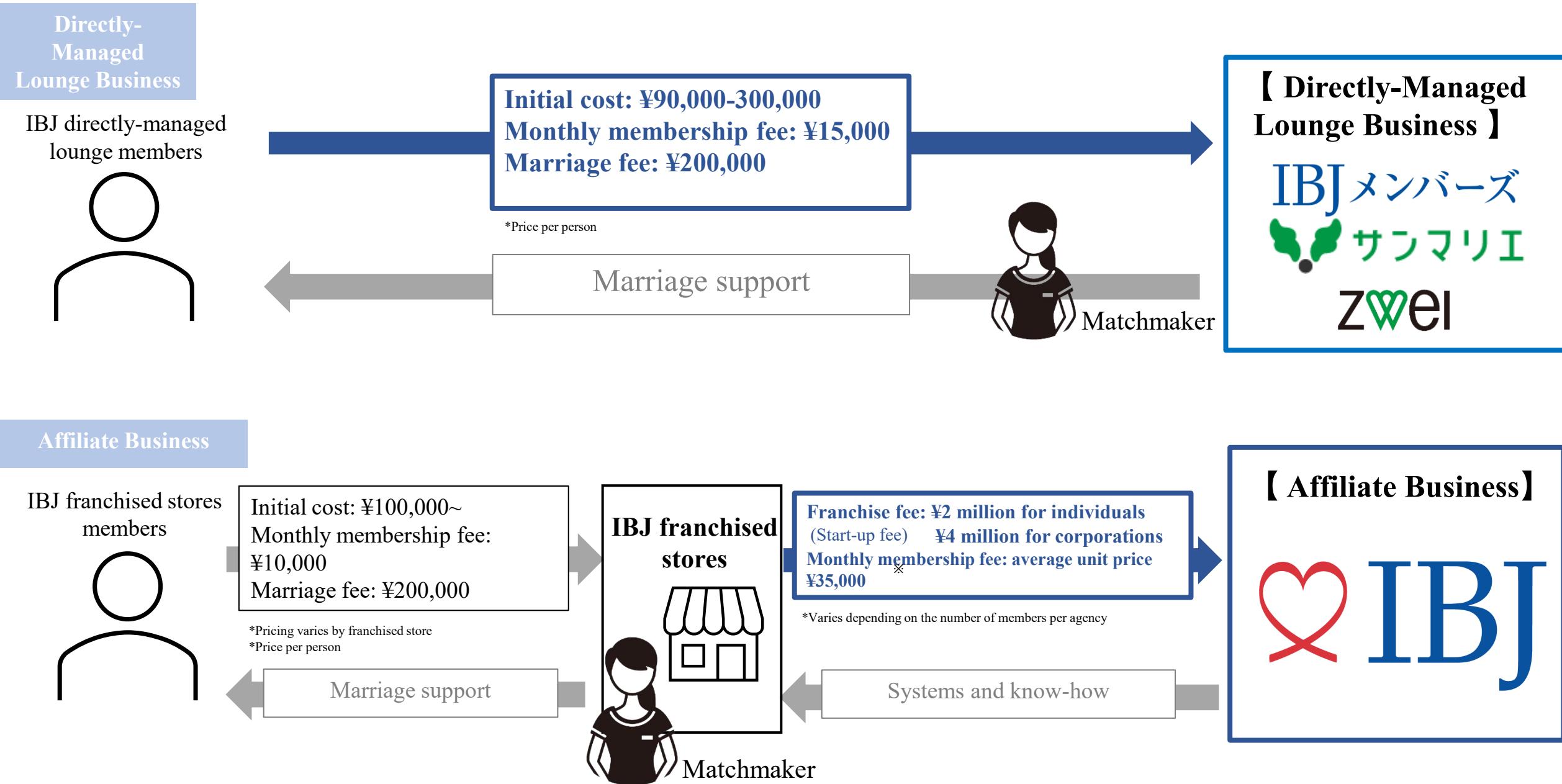
※ Number of students in K Village Business is as of the end of each quarter

IBJ's Unique Business Model

Operating Japan's largest matchmaking platform through ""Directly-Managed Lounges + Affiliates""
A unique business model where peripheral businesses also grow centered on the Marriage agency Business



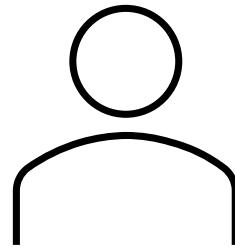
Business model for Marriage Agency Business (Affiliate Business + Directly-Managed Lounge Business)



Business model for Matching Business (Party + App)

Party Business

Participant



Party participation fee (per event)
Average for men and women:
approximately ¥3,000

IBJ Matching

- Lounge-based parties
Held at dedicated matchmaking party lounges
- Entertainment parties
Held at various venues, not limited to specific locations
Examples: aquariums, fireworks exhibitions, etc.



Referral to Directly-
Managed Lounge Business

IBJメンバーズ

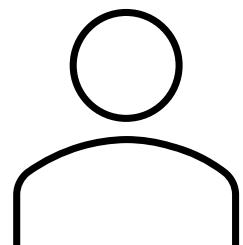
サフマリエ

Matching Business



App Business

App members



Monthly membership fee
¥2,000-5,380

*Varies depending on additional options, etc.

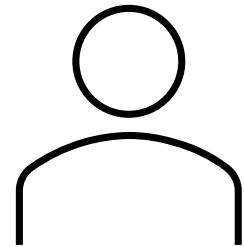
Support from registration
Support

 **Bridal Net**
 **youbride**

Business model for Life Design Business (marriage-related services)

For marriage agency members

marriage agencies
Active members



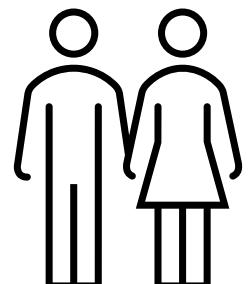
Matchmaking photo session (per session)
Average unit price: approximately ¥18,000

Hair and makeup & photography



For married couples

Married couples



Referral from
matchmakers

Referral



ウェディング
navi

Contract completion fee
(per case)
Approximately ¥80,000

Partner wedding halls

Insurance and housing sales



IBJライフデザインサポート



IBJファイナンシャル
アドバイザリー株式会社

Business model for K Village business

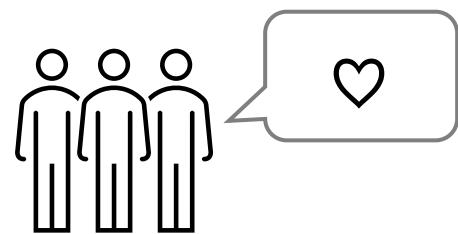
K Village's main businesses are ""Korean Business"" and ""Entertainment Business""

Businesses acquired through M&A and business transfers leveraging IBJ's management know-how are growing rapidly

Korean Business

(Main business: Korean language school; Related businesses: Korean media, beauty, and study abroad support)

Has one of Japan's largest communities of Korea enthusiasts



Korean language school
16,430 students

Information media users
71,579 members

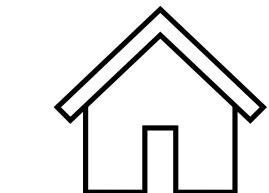
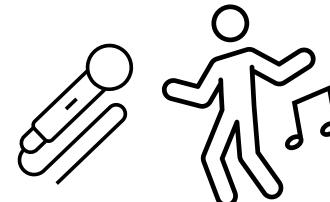
Approximately
88,000

Entertainment Business

(Voice training school & dance school)

Rapid growth in number of schools and students through franchise expansion

Key KPIs approximately doubled over one year



9,563 students
(YoY +80.9%)

98 franchise schools
(YoY +75.0%)

Sustainability: Promotion of ESG Strategy

Contributing to solving the issues of unmarried trends and declining birthrate, aiming for business operations that consider social and economic environments and achieving sustainable growth

Creating married couples through IBJ services

Social issues	Issues to resolve	KPI
① Aging population issues	Increase in number of franchised stores, increase in number of matchmakers (Promoting employment for seniors, measures against isolation)	
② Regional issues	Increase in number of franchised stores, increase in regional members (Regional revitalization, business succession issues)	
③ Countermeasures to the falling birthrate	Increase in membership, increase in number of weddings (Measures against unmarried trends, increasing birth rates)	Number of weddings

E (The environment)			S (Social Relations)			G (Governance)		
Materiality	Goal	target	Materiality	Goal	target	Materiality	Goal	target
<ul style="list-style-type: none"> Environmentally conscious business operations (Environmental efficiency of operations) <p>Reduction in electricity consumption (Reducing overtime, introducing LED lighting) Paper reduction (paperless transactions)</p>	 	7.3 13.1	<ul style="list-style-type: none"> Providing a safe place to meet (Data security, personal information protection) Securing and training highly specialized personnel (Diversity & inclusion, training programs) Corporate citizenship activities (contribution to the community) (Revitalizing matchmaking business through collaboration with local companies, regional banks, and local governments) 	   	4.4 8.1 8.2 8.5 10.3 16.3	<ul style="list-style-type: none"> Code of Conduct Corporate Governance <p>Agile and flexible management and enhanced management monitoring function to ensure soundness and transparency of management</p>		16.3 16.5 16.6 16.7

2006

- Established IBJ, Inc. and started marriage agency platform business
- Succeeded Bridal Net business and matchmaking party business (IBJ Matching) from predecessor company

2012

- Listed shares on Osaka Securities Exchange (currently Tokyo Stock Exchange) JASDAQ market

2014

- Changed listing to the Second Section of the Tokyo Stock Exchange

2015

- Listed on the First Section of the Tokyo Stock Exchange

2018

- Established IBJ Financial Advisory Co., Ltd. to operate real estate business

2019

- Made Sunmarie Inc. and K Village Inc. group companies

2020

- Made ZWEI Inc. a group company

2022

- Transitioned to the Prime Market of the Tokyo Stock Exchange

2023

- Capital and business alliance with O-net Inc.

2024

- Number of marriage agencies exceeded 4,500

2025

- Capital and business alliance with Tameny Inc.
- Made GROWBING Inc. and Decolte Holdings Inc. group companies
- Number of weddings exceeded 20,000

Company overview

Company Name: IBJ, Inc.

Established: February 2006

Address: 1-23-7 Nishi Shinjuku, Shinjuku Ward, Tokyo
Shinjuku First West 12F & 17F

Number of Employees: 1,908 (December 2025)

Officers: Representative Director, President: Shigeru Ishizaka

Vice President, Director: Kenjiro Tsuchiya

Director: Yasuyuki Yokogawa

Outside Director: Kohzoh Umezu

Outside Director: Megumi Murakami

Outside Director: Mai Satou

Full-Time Auditor: Yuki Futatsuya

Auditor: Nobuyuki Teramura

Auditor: Koichiro Yoneda

Listed Market: TSE Prime Market (6071)



IBJ, Inc. / IBJ, Inc.

〒160-0023

1-23-7 Nishi Shinjuku, Shinjuku Ward, Tokyo
Shinjuku First West 12F & 17F

This document was prepared by the Company (hereinafter, ""the Company"") for the purpose of helping investors understand the current status of the Company.

The contents of this document are based on economic and social conditions generally recognized as of the end of December 2025 and certain assumptions reasonably determined by the Company, but are subject to change without notice due to changes in the business environment, etc.



Through our official LINE account dedicated to IR,
we distribute IR information and conduct Q&A sessions



Add us as a friend here

We are also accepting M&A proposals here
Please feel free to contact us





人と人をつなぐのは、人だと思う。