FY12/2026 Q3

Financial Results Presentation

IBJ, Inc.
(TSE Prime: 6071)

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FY12/2026 Q3 (Cumulative) Financial Highlights

Q3 (cumulative) results: existing businesses continued to perform well

Net sales

¥21.74 billion

YoY+45.5%

Operating income

¥3.99 billion

YoY+34.2%

Number of marriage agencies*

4,869 agencies YoY+4.0%

Number of IBJ Registered Members*

111,160 members YoY+8.7%

Number of successful marriages (couples)

17,237 couples YoY+13.5%

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* Number of marriage agencies and number of IBJ Registered Members are as of the end of September

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1 Overview of Financial Results

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FY12/2026 Q3 Consolidated Results (Cumulative)

Significant growth at every profit level

(Millions of yen)	Q3 2025 (Cumulative)	Q3 2026 (Cumulative)	Change (YoY)	% Change (YoY)
Net sales	14,946	21,744	+6,797	+45.5%
Operating income	2,979	3,999	+1,019	+34.2%
Ordinary income	2,981	3,889	+908	+30.5%
Attributable to owners of parent Net income	1,859	2,129	+270	+14.5%

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FY12/2026 Q3 Overview of Results by Segment (Past Three Years)

Net sales (Millions of yen)	Q3 2024 (Quarter only)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change (YoY)	% Change (YoY)
IBJ Platform Business	854	1,032	**1,073**	**+40**	**+4.0%**
Directly-Managed Lounge Business	2,310	2,409	**2,740**	**+330**	**+13.7%**
Matching Business	414	422	**470**	**+47**	**+11.4%**
Life Design Business	102	412	**371**	**▲40**	**▲9.9%**
K Village business	713	738	**1,013**	**+275**	**+37.3%**
Wedding & Photo Business	130	197	**2,031**	**+1,833**	**+927.1%**

Divisional profit (Millions of yen)	Q3 2024 (Quarter only)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change (YoY)	% Change (YoY)
IBJ Platform Business	569	737	**765**	**+28**	**+3.9%**
Directly-Managed Lounge Business	506	638	**765**	**+126**	**+19.9%**
Matching Business	69	96	**126**	**+29**	**+30.7%**
Life Design Business	48	201	**125**	**▲75**	**▲37.7%**
K Village business	113	115	**132**	**+16**	**+14.5%**
Wedding & Photo Business	12	48	**592**	**+544**	**+1130.5%**

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* Net sales and divisional profit of the Wedding & Photo Business reflect the consolidated contribution of Decollte Holdings from Q1 2026
* Divisional profit: Operating income after elimination of intersegment transactions, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

FY12/2026 Q3 Progress Toward Forecast

Earnings forecast revised upward in Q2 FY12/2026
Results progressing well

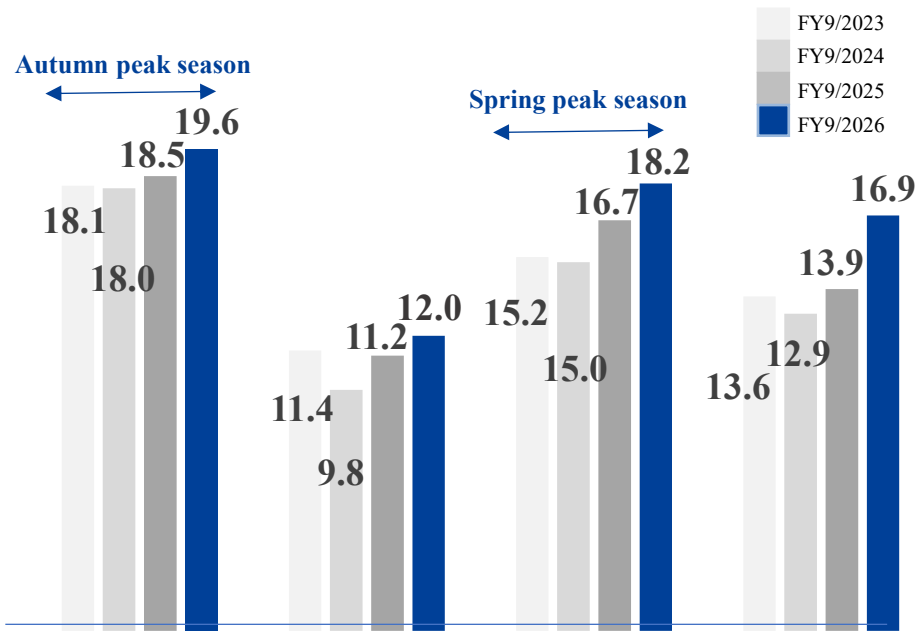
(Millions of yen)	Q3 2026 Results	FY12/2026 Earnings Forecast (Revised)	Progress Rate
Net sales	21,744	28,905	75.2%
Operating income	3,999	4,647	86.1%
Ordinary income	3,889	4,523	86.0%
Attributable to owners of parent Net income	2,129	2,523	84.4%

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Seasonal factors of Decollte HD upon consolidation into IBJ

Net sales

[Unit: ¥100 million]



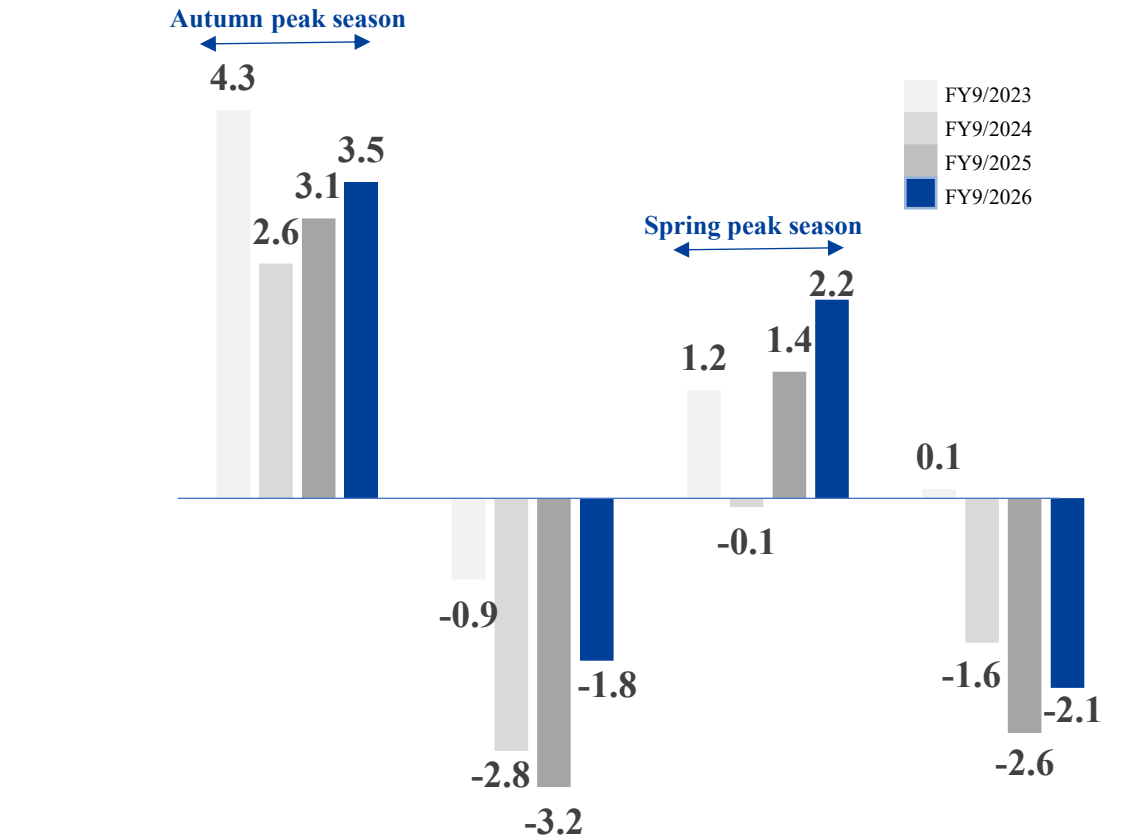
Decollte	1st Quarter (Oct.-Dec.)	2st Quarter (Jan.-Mar.)	3st Quarter (Apr.-Jun.)	4st Quarter (Jul.-Sep.)

When incorporated into IBJ	1st Quarter (Jan.-Mar.)	2nd Quarter (Apr.-Jun.)	3rd Quarter (Jul.-Sep.)	4th Quarter (Oct.-Dec.)

Operating income*

(Reference values under Japanese GAAP)

[Unit: ¥100 million]



Decollte	1st Quarter (Oct.-Dec.)	2nd Quarter (Jan.-Mar.)	3rd Quarter (Apr.-Jun.)	4th Quarter (Jul.-Sep.)

When incorporated into IBJ	1st Quarter (Jan.-Mar.)	2nd Quarter (Apr.-Jun.)	3rd Quarter (Jul.-Sep.)	4th Quarter (Oct.-Dec.)

*** Operating income: Reference value calculated by deducting Decollte HD's "amortization of goodwill" arising from reclassification to Japanese GAAP from its IFRS-based operating income**
(4Q 2026 includes the consolidated results of Emu Co., Ltd.).

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Full-scale collaboration with Decollte HD has begun

Collaboration strengthened following joining the IBJ Group
Referrals from the Directly-Managed Lounge Business increased significantly

December 2025

Phase 1

Group integration
Full-scale collaboration launched

December 25, 2025
Tender offer completed

FY12/2025 (Cumulative) Results

Referrals: 849

Q1 2026 onward: Currently in progress

Phase 2

Strengthening customer referrals from the Directly-Managed Lounge Business
(Significant increase in referrals from ZWEI)

Current status

FY12/2026 Q3 (Cumulative) Results

Referrals: 2,065
(YoY+299.4%)

Phase 3

Rollout to approx. 4,800 affiliated marriage agencies nationwide

From affiliated agencies,
referrals have also gradually started
Aim to further increase the number of referrals

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* Number of referrals: Total number of customers referred by the Company, regardless of whether a contract was concluded with Decollte HD

About the Medium-Term Management Plan

Approaching achievement of 2027 targets
New Medium-Term Management Plan scheduled to be announced with the full-year results next February

(Millions of yen)	FY12/2026 Earnings Forecast (Revised)	Medium-Term Management Plan (2027)	Progress Rate
Net sales	28,905	31,500	91.8%
Operating income	4,647	4,800	96.8%

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2 Growth Strategy Advantages of Match Tech

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What is Match Tech?

"Human involvement" and "AI technology" create "successful marriages"

Unique business model

HUMAN

(Attentive hands-on support)

By approx. 4,800 affiliated agencies (matchmakers)

Attentive human support

×

TECH

(Efficient encounters through AI)

Big data on approx. 110,000 members

=Match Tech

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Advantages compared with matching apps

Going beyond providing encounters, "Match Tech" supports members all the way to "successful marriage"

	Typical matching apps	Match Tech
Purpose of use	Not necessarily aimed at marriage	Marriage
Member activities	Proceed on one's own	Matchmaker provides support throughout
Customer acquisition cost	High relative to sales	Low relative to sales
Churn rate	High due to lack of support	Low due to attentive support
Goal	"Providing encounters"	"Successful marriage (engagement)" Customer touchpoints continue



Churn rate is high
Customer touchpoints end after membership cancellation

After-marriage domain
(Insurance, real estate, wedding photos, rings)

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AI technology alone cannot create "successful marriages"

AI streamlines "encounters," while people provide support all the way to the "decision to marry"

What technology has solved

- Extracting criteria from large volumes of data

- More efficient matching

- Available anytime, anywhere
Maximizing "opportunities for encounters"

- Streamlining administrative tasks, etc.

Barriers that technology cannot overcome

- Understanding the partner's level of interest and "emotional subtleties"

- Resolving misunderstandings while dating

- Dispelling anxieties and doubts about marriage

- A "gentle push" toward the final decision

"Human encouragement" is what creates "successful marriages"

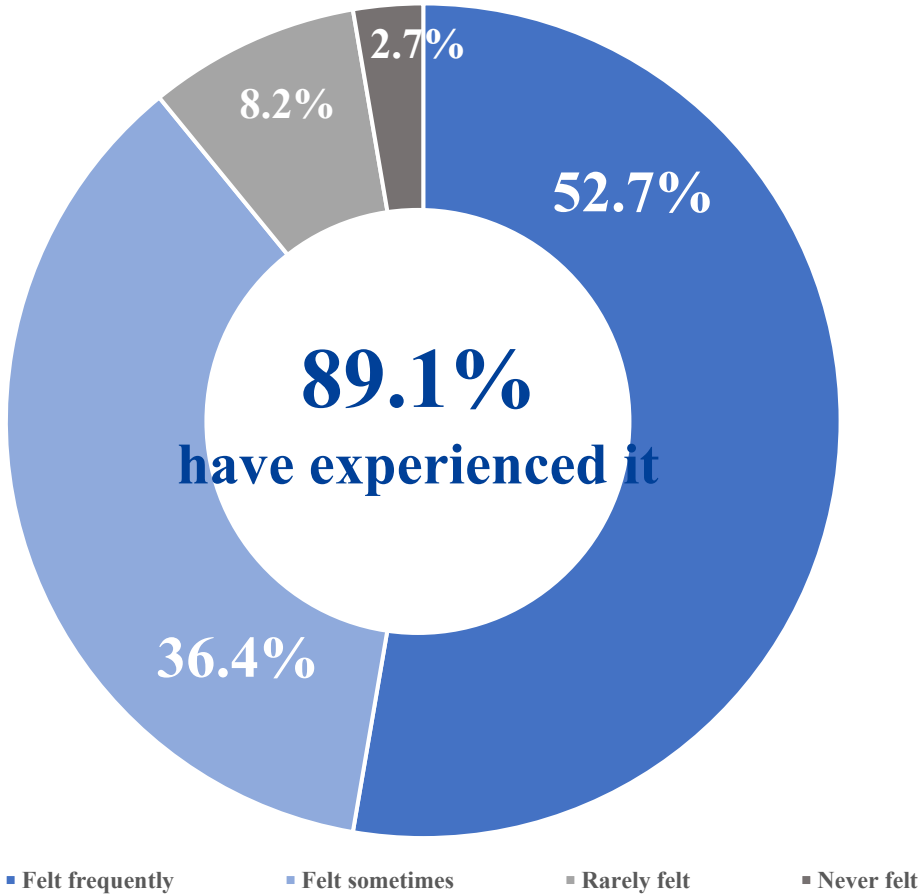
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Emerging "matching app fatigue"

While "opportunities" have increased, the difficulty of searching on one's own has become apparent

Have you ever experienced "app fatigue"?

Single answer, n=770



Source: ZWEI Marriage Agency, Marriage-Hunting Research Institute

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Advantages of Match Tech

The emotional decision of "marriage" requires "a push from a person"

Changes in the market environment

Lower barriers to meeting people

- Mainstream adoption of matching apps
- More opportunities to meet people

Challenges

Matching apps' limitations

- Too many options
- Mismatched criteria/goals
- Rarely leads to marriage

Match Tech's unique strength

"Human involvement" and the value it creates

- **Emotionally attuned support and encouragement**
- **Partner search beyond criteria**
- **Maintaining/boosting motivation**

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Maximizing LTV per customer, starting from marriage

Trust with matchmakers enables low-cost cross-selling
Maximum LTV increases

Step 1
Marriage-hunting phase

Enrollment fee/monthly fee/ activity support fee + marriage success fee
Approx. ¥400,000

Self-improvement (Eyebrow salon)
Profile photos
Approx. ¥20,000

Marriage hunting

Number of successful marriages (couples)

20,970 couples

* As of the end of December 2025

Marriage (Engagement)

Step 2
Wedding phase

Wedding photos
Wedding venue and ring referrals
Approx. ¥400,000

Step 3
Life design phase

Insurance & housing
Approx. ¥8 million+

M&A Business Expanding

1 Cross-selling built on trust

Trust with the matchmaker who supported them

all the way to marriage yields high conversion rates

2 Low additional customer acquisition cost

Since the approach targets members who have married,

cross-selling is possible at no additional cost

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3 Growth Strategy IBJ online Progress

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IBJ online Progress

Launched in October last year (2025), membership has already reached 40,000

"Ease of matching apps" × "Seriousness of marriage agencies"
combined in a "B to B to C" platform

Members: 40,395 Member agencies: 23
*** As of the end of October 2026**

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Aiming to establish a platform for the "middle segment"

Forming a middle segment to accelerate the flow from the vast casual segment into the serious segment

The spread of matching apps has made "marriage hunting" more accessible, but

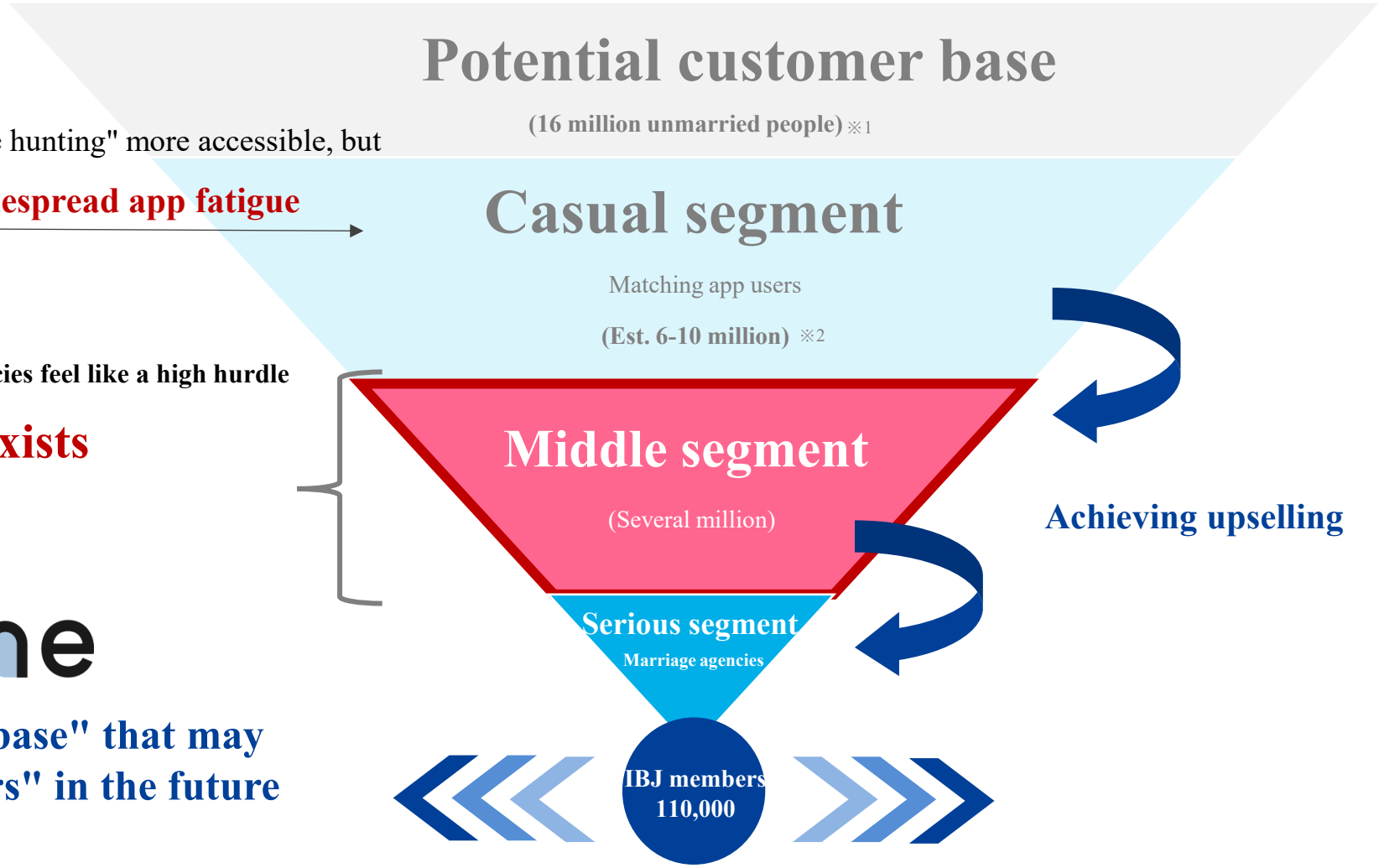
Red ocean market and widespread app fatigue

Can't meet serious people on apps, while marriage agencies feel like a high hurdle

A "middle segment" exists

IBJ online

Building a "potential customer base" that may become "serious marriage seekers" in the future



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*1 Calculated from the 2025 Population Census *2 Company estimate

Outlook

Targeting corporations with member bases
Achieving high profitability through medium-term expansion of the member base



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4 Human Capital Strategy

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Strengthening Group Management through Head Office Relocation

Consolidating the group's headquarters functions into one location from January 2027

Purpose of head office consolidation

Faster decision-making

Bringing together group company personnel to enable swift management decisions

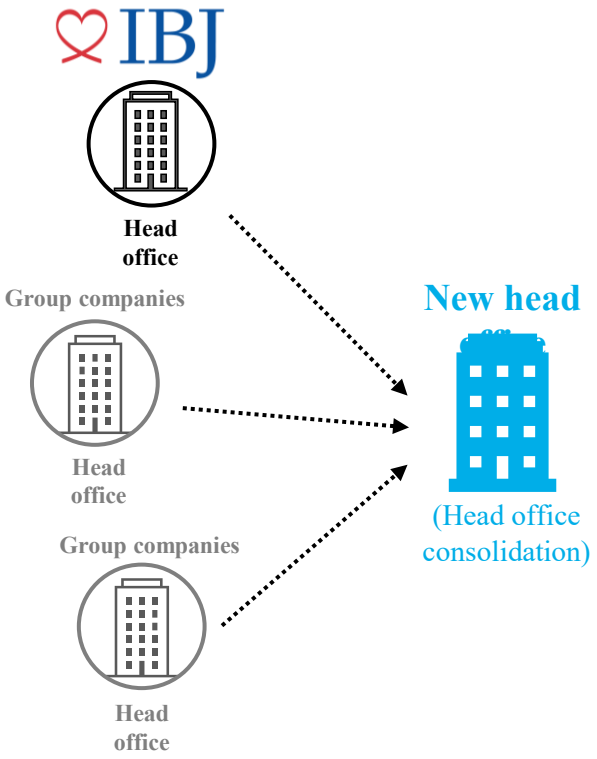
Open and free exchange of opinions

Consolidating talent and invigorating communication

Creating synergies across the group

Strengthening personnel exchange and know-how sharing across the group

Cost increase from head office consolidation
+Approx. 60-70M/Q (rent, depreciation, etc.)





▶New head office (Meiji Yasuda Life Building)



▶Image of the new head office interior

Office layout designed for group collaboration

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Group-wide CRM (customer relationship management system)

Roll out the know-how of fast-growing ZWEI across the group

Establishment of new CRM Division

IBJメンバーズ CRM

ZWEI CRM

サンマリエ CRM

Stronger collaboration

Roadmap for group CRM (customer relationship management system) integration

Short term (1H 2027 onward)
CRM platform integration & efficiency

Unify the group's CRM
Improve efficiency across all customer touchpoints

Medium term (2H 2027 onward)
Data analysis & optimization

Analyze integrated member data
Promote personalized strategies

Long term (2028 onward)
Customer experience optimization & LTV improvement

Deepen customer understanding and support decision-making
Build long-term relationships of trust

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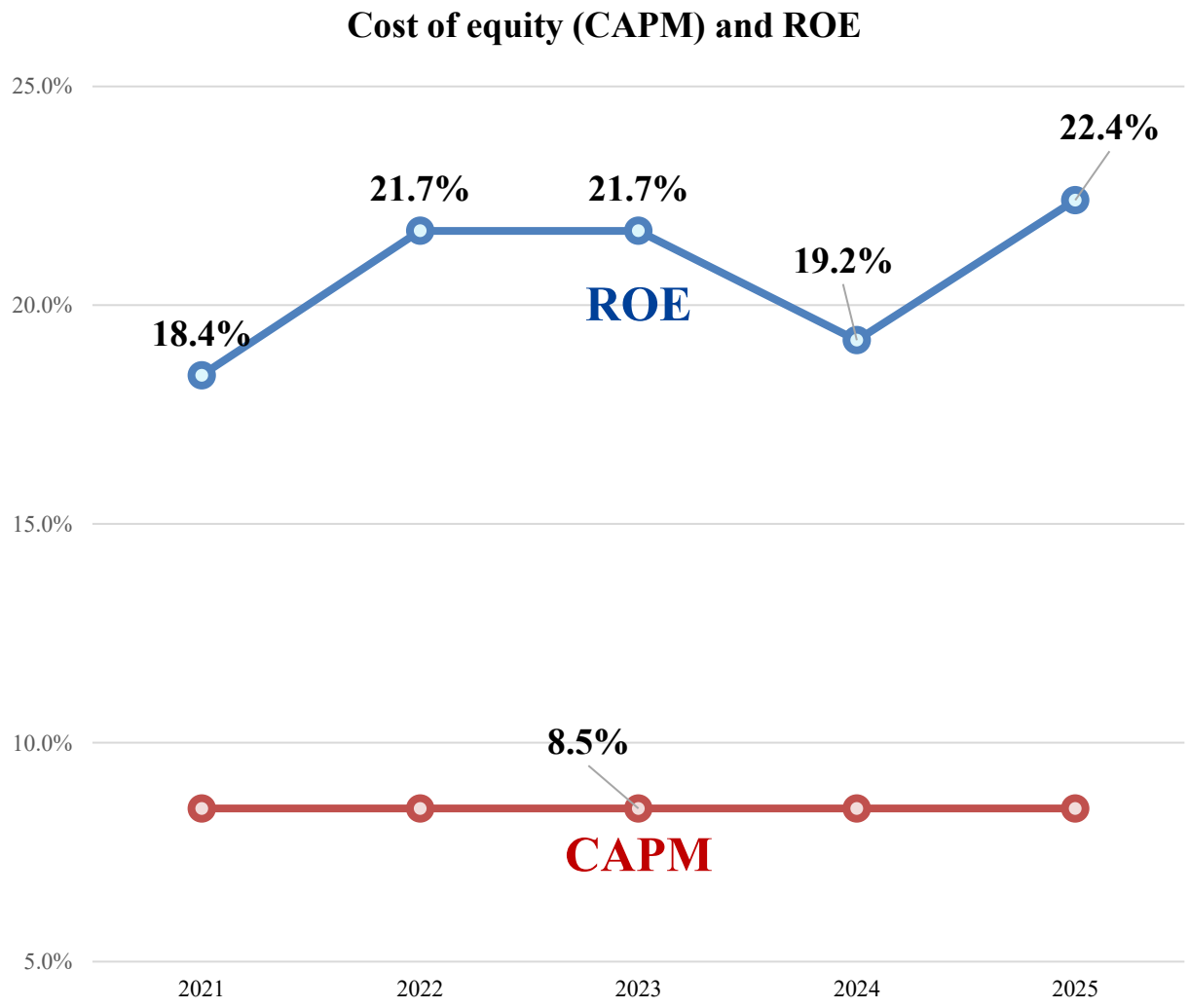
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5 Cost of Capital and Stock Price-Conscious Management

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Current Assessment and Analysis (Cost of Capital and Return on Capital)

While ROE significantly exceeds the cost of capital, P/E remains at approx. 14x



Cost of equity: assumed to be approx. 8.5%-9%

- Risk-free rate: 2.995% (Japan 10-year government bond yield) ※1
- Beta: 0.77 (period: most recent 5 years, 2021-2025) ※1
- Equity risk premium: 7.2% (period: TOPIX base year to 2025) ※2

*1 Values as of October 15, 2026

*2 Focus Valuation Co., Ltd., "Historical Equity Risk Premium in Japan (2025)"

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IR Targets for Enhancing Corporate Value

Aiming for a market capitalization target of ¥100 billion,
with ¥50 billion in market capitalization during 2027 as a milestone

- Increase trading volume

Improve the free float ratio, strengthen shareholder return measures, and hold various IR events to expand into new investor segments

- Strengthen dialogue with capital markets

Proactively communicate the growth story and expand one-on-one meetings, etc. with domestic and overseas institutional investors

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IBJ Premium Shareholder Benefit Program (Interim and Year-End)

Expanding the shareholder benefit program to cultivate shareholders who are IBJ fans

Interim benefits (for shareholders listed in the shareholder register as of the end of June each year)

- 500 to fewer than 1,000 shares **QUO Card ¥500**

- 1,000 shares or more **QUO Card ¥2,000**

Year-end benefits 500 shares or more
(for shareholders listed in the shareholder register as of the end of December each year)



(1) Premium Konkatsu Cheer Coupon (Online matchmaking)

- Bridal Net half-price annual fee voucher
(Free from the 2nd year onward until marriage)

- IBJ online Enrollment fee: 50% OFF Monthly fee: 50% OFF
(Monthly fee 50% OFF from the 2nd year onward until marriage)



(2) Premium Konkatsu Cheer Coupon (Marriage agencies)

- Participating marriage agencies: ¥30,000 discount coupon on enrollment fee



(3) Premium Life Cheer Coupon

- Decollte Co., Ltd.: ¥10,000 discount coupon for wedding photos,
¥5,000 discount coupon for anniversary photos, ¥3,000 discount coupon for life photos
- Men's eyebrow salon (Mayuge no Ousama) services: ¥3,000 discount coupon
- selfit Co., Ltd.: ¥3,000 discount coupon for photo services
- (Partner company) Bros Dining Co., Ltd.: 15% discount coupon for restaurants

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* For detailed terms of use for each company, please see the back of the benefit voucher.

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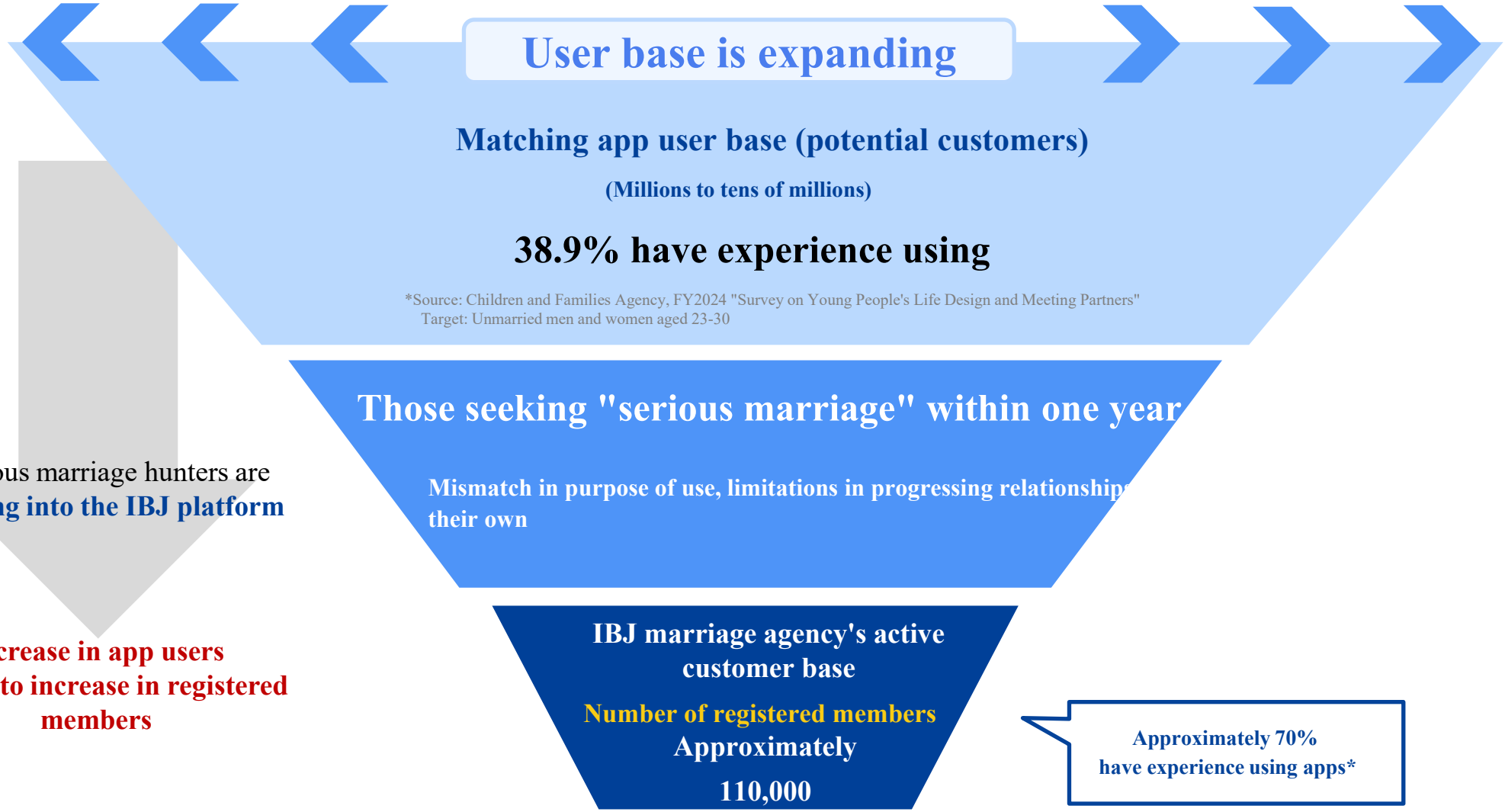
Market Environment and Strengths

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Expanding potential customer base and IBJ's growth potential

Against a potential customer base of millions of matching app users,

there is significant room for growth in IBJ's registered members



*Source: IBJ, Inc. "Survey on Usage of Marriage Hunting Apps and Matching Apps" (Released March 2025)

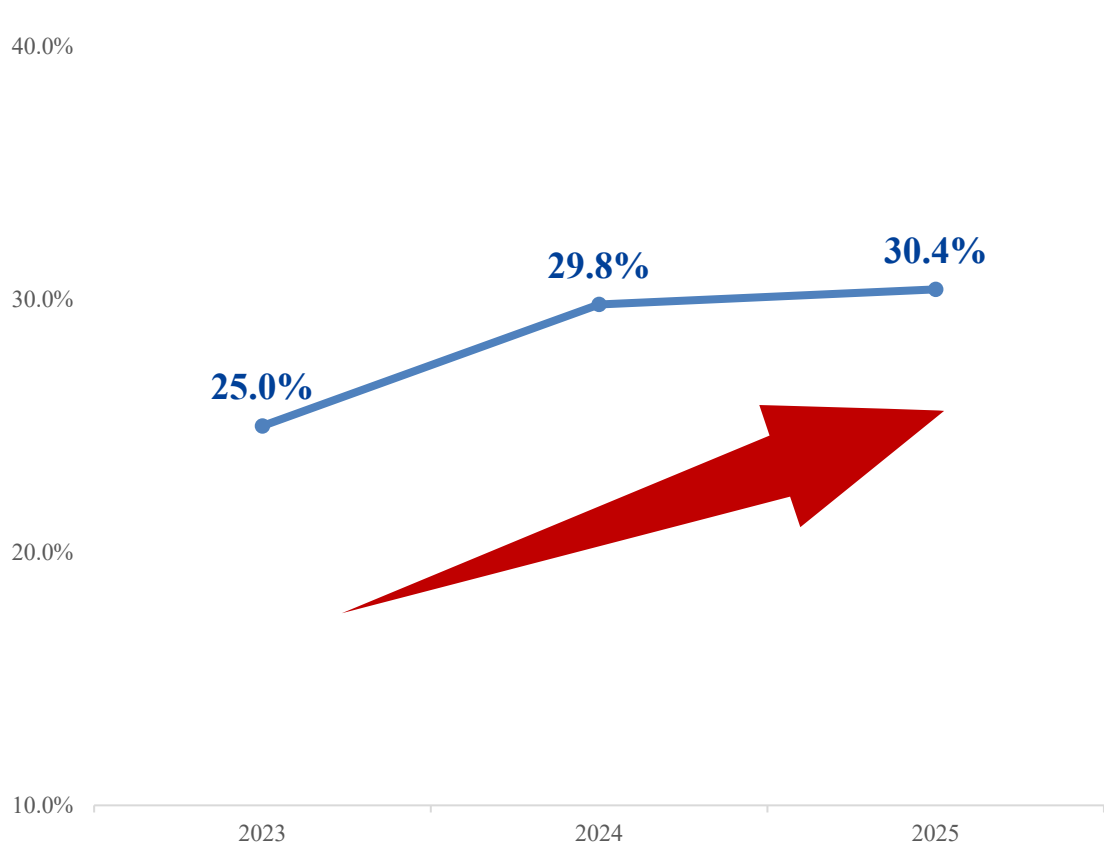
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Number of IBJ new members is on an increasing trend

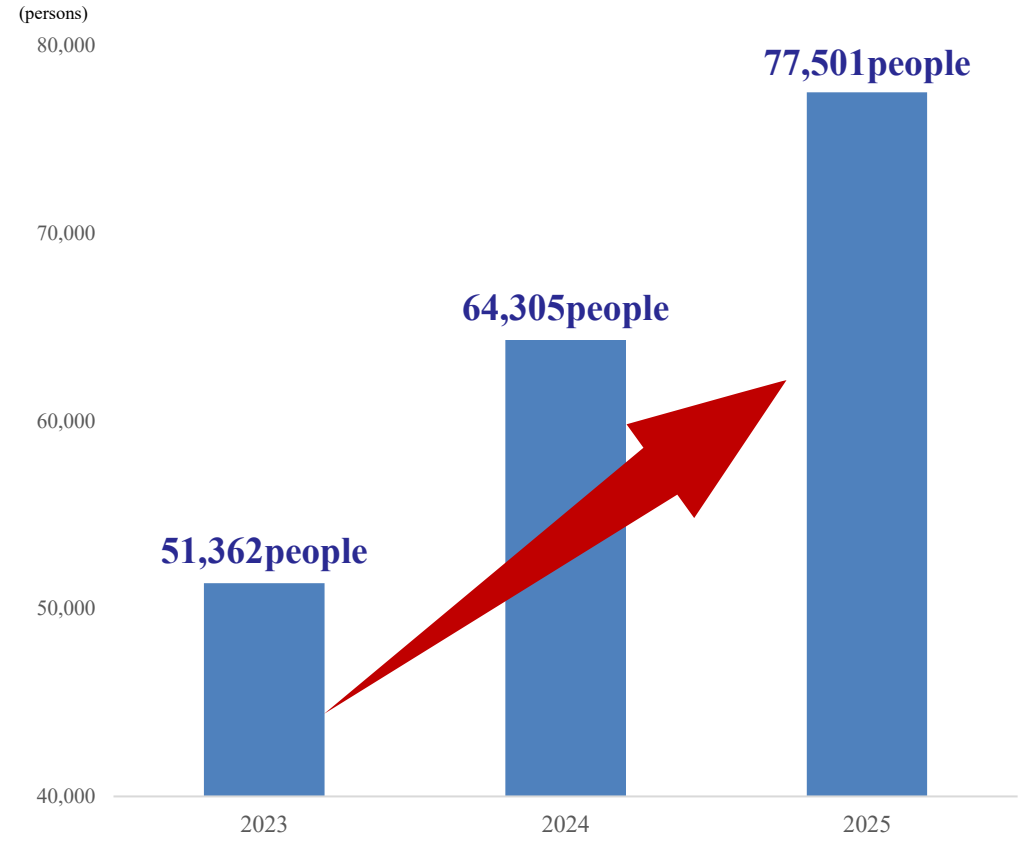
Marriage hunting services have become mainstream as a means to marriage

IBJ new members increase year by year while steadily capturing matching app users

Percentage of people who married using matching apps



Changes in the number of IBJ new members



*Source: Meiji Yasuda Life Insurance "Survey on Good Couple Day" Target: Couples who married within the past year

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Why IBJ is chosen

Scale generates customer results, leading to further word of mouth (awareness)

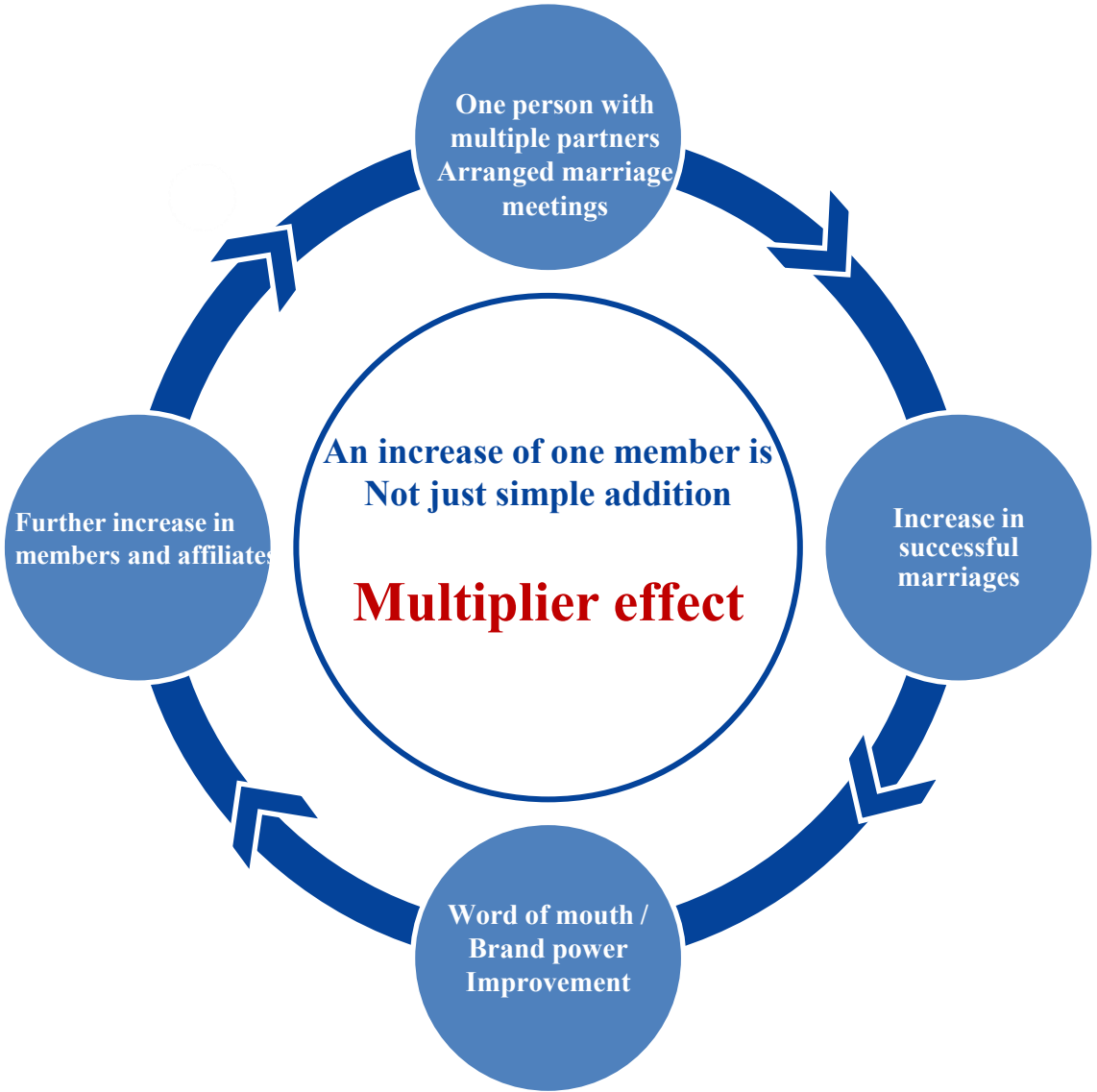
Established a model that generates sustainable growth regardless of the external environment

Strength 1: Certainty of arranged marriage meetings

One of Japan's largest registered membership bases (approx. 110,000 members)

Strength 2: Matchmakers' commitment to achieving successful marriages

A nationwide network of approx. 4,800 marriage agencies

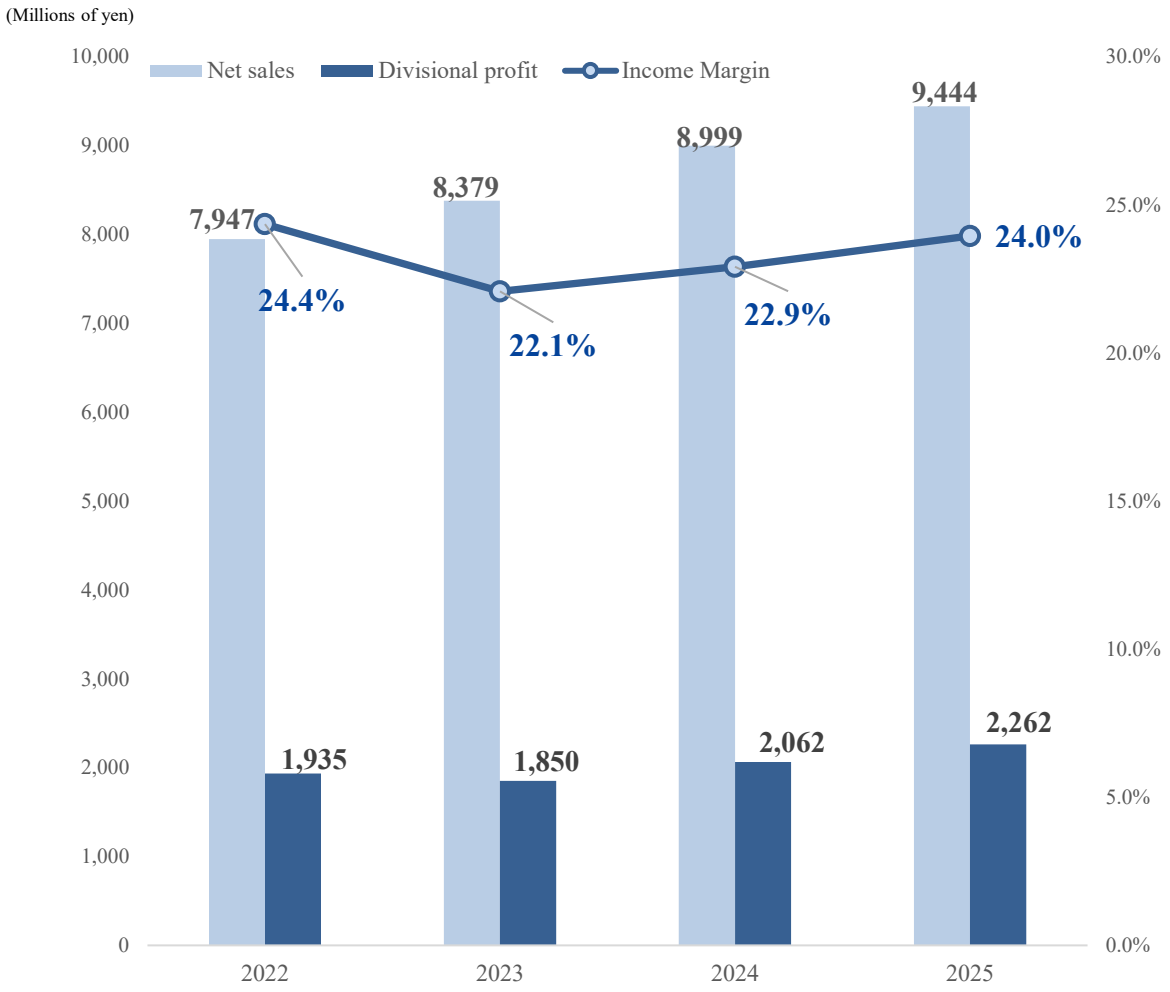


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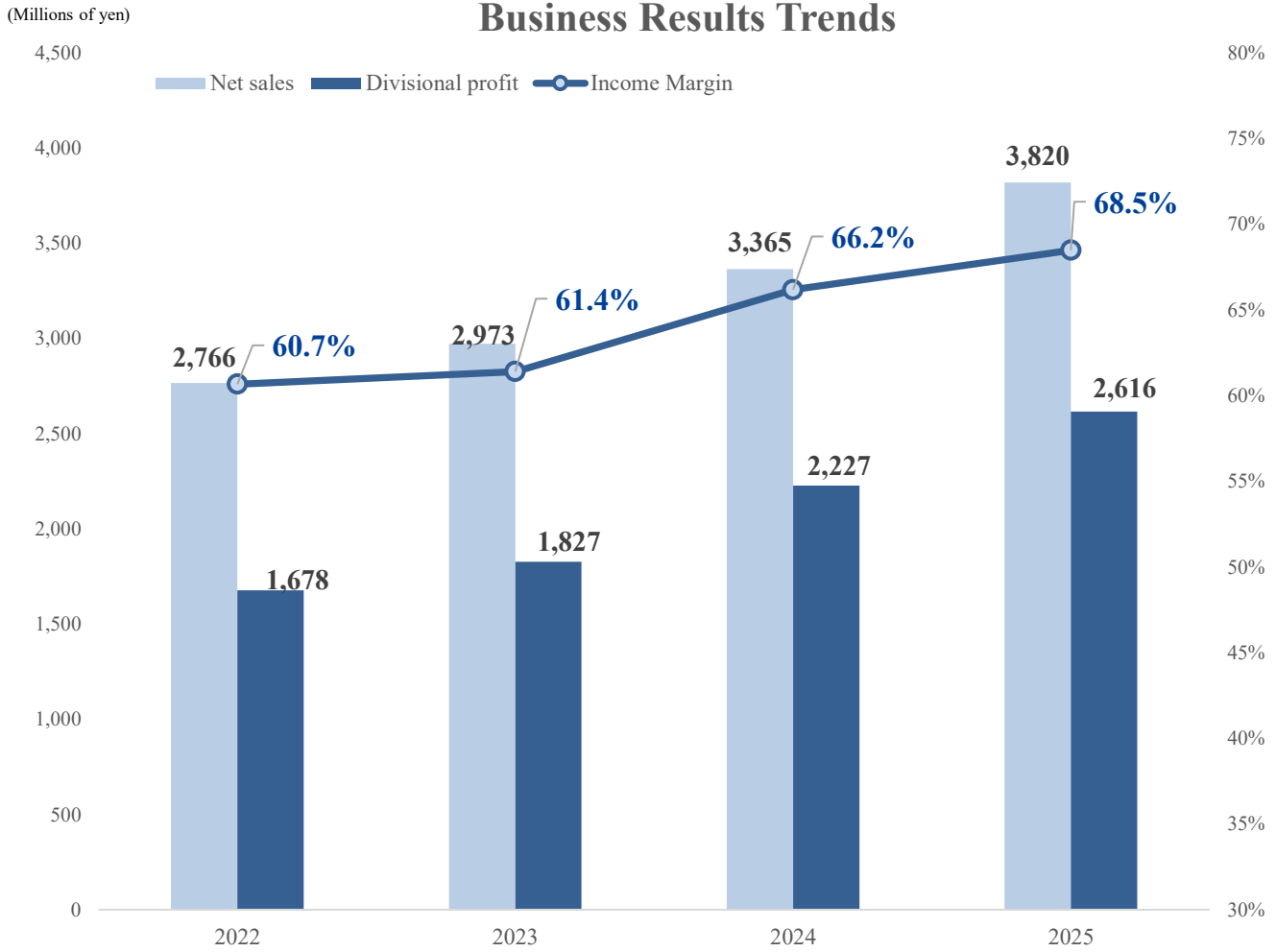
A high-margin business created by the multiplier effect

Due to the pay-per-use system based on the number of members,
Growth of affiliated marriage agencies generates high profit margins

Directly-Managed Lounge Business Results Trends



IBJ Platform Business Business Results Trends



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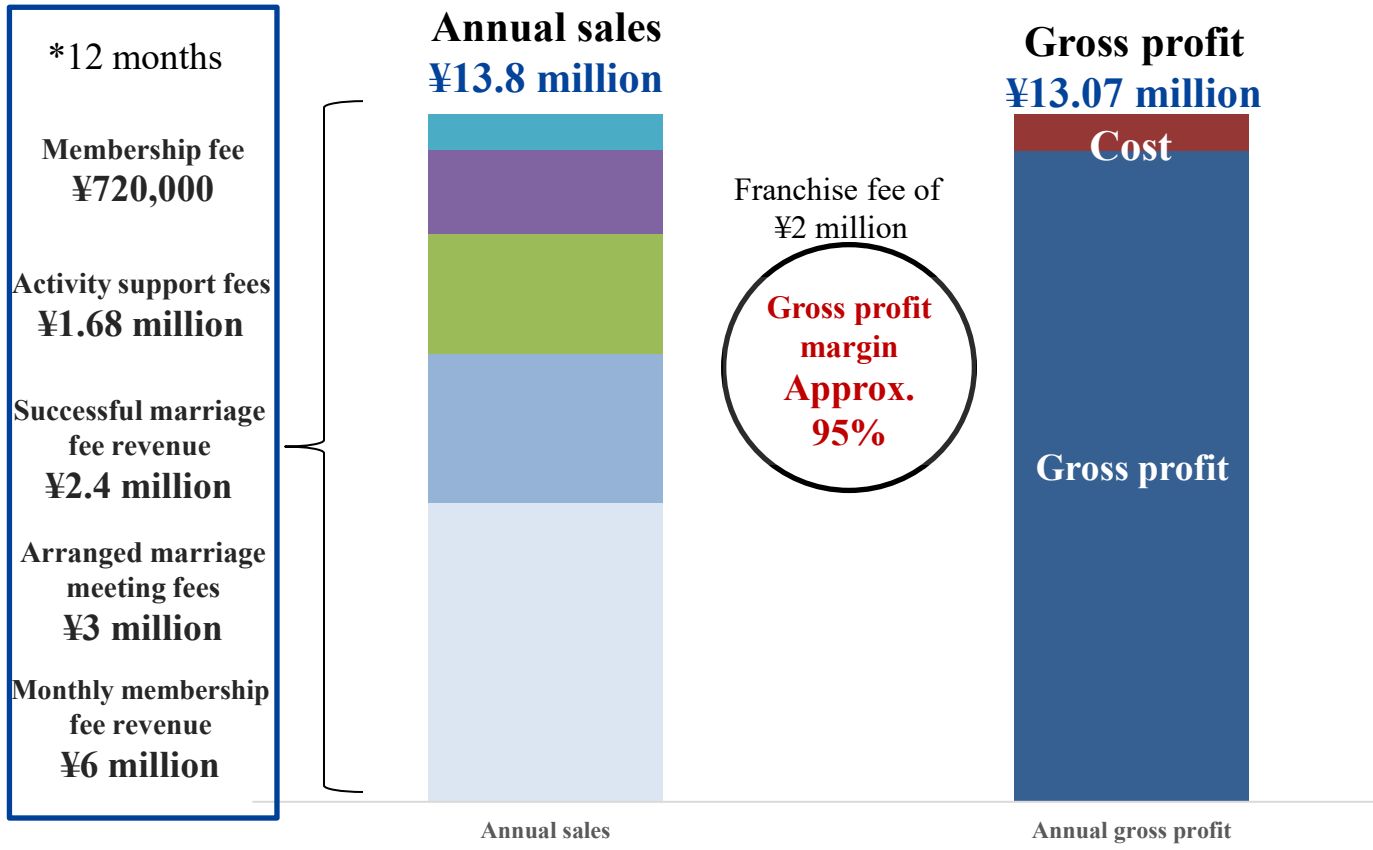
New entries into the high-margin marriage agency business are increasing

Number of affiliated marriage agencies has expanded approx. 3.5 times since 2016
Gross profit margin for operators is approx. 95%, indicating high investment recoverability



(When starting as a sole proprietor)

Conditions: (1 marriage counselor, 50 members, 2 new members/month, 1 successful marriage/month)



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"Continuous value provision" aligned with life stage changes

Expansion of the number of marriage agencies and members increases "successful marriages," leading to use of Life Design services

Number of marriage agencies*
4,869 agencies

Number of registered members
111,160 members
* As of the end of September 2026

Number of marriages
20,970 couples
*As of December 31, 2025





Self-improvement (Eyebrow salon)

During Matchmaking

Profile photo

Successful marriage (Engagement)

ring

Wedding

Wedding Photo

Housing

Insurance

Examples of future prospects

Junior domain
Education/Childcare

Senior domain
End-of-life planning/Funeral services

Life Design domain is expanding

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M&A Track Record

Performance expanded after joining IBJ Group

Korean Domain

1レッスン550円からの韓国語スクール
KVillage 韓国語

Korean language school Entertainment business

Net sales
+564.5% ※

Operating income
+350.4%

2019

Matchmaking Business

サンマリエ

Matchmaking Business

Net sales
+42.5% ※

Operating income
Achieved profitability

2019

zwei

Matchmaking Business

Net sales
+76.0% ※

Operating income
Achieved profitability

2020

Life Design Business

selfit photo studio

Arranged marriage meeting photos

Net sales
+53.6% ※

Operating income
+91.9%

2023

眉毛の王様
(GROWBING)

Men's eyebrow salon

28stores nationwide Deployment
(As of the end of October 2026)

Planning franchise expansion

2025

DE & Co.
DECOLLTE & Company

Wedding Photo

34 stores nationwide Deployment
(As of the end of October 2026)

Full-scale customer referrals from marriage hunting domain

2025

Year of consolidation

*Before elimination of internal transactions

*Net sales and operating income compare results from the period immediately before consolidation with results as of the end of December 2025

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6-2 Reference Material

Summary by Segment

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Overview of the IBJ Platform Business

(Millions of yen)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change	Growth rate
Net sales	1,032	1,073	+40	+4.0%
Divisional profit	737	765	+28	+3.9%
Profit margin	71.4%	71.4%	-	-

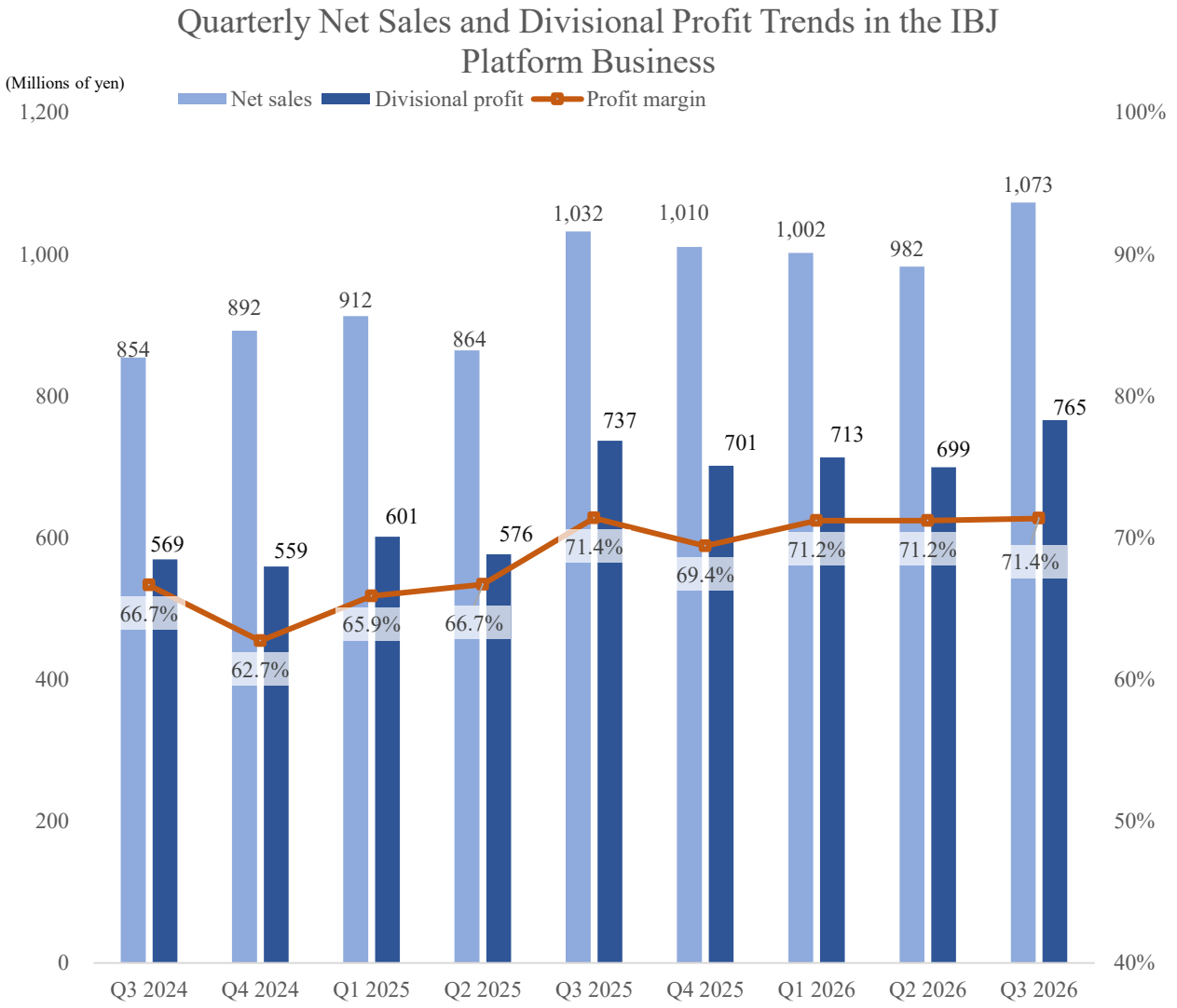
*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

IBJ Platform Business

The cumulative number of arranged marriage meetings through Q3 was 307,979 (+13.0% YoY), reaching a record high as member activity on the platform intensified.
In addition, through the introduction of new functions to promote operational efficiency at marriage agencies (scheduled for November) and the holding of events such as "IBJ Summit 2026," which brings together affiliated agencies from across Japan, we aim to generate even more marriages heading into the year-end season, when marriages peak.

Agency Opening Support Business

Due to strengthened outbound sales, the number of consultations in Q3 continued to increase. Although the number of new openings was 252 (▲0.4%YoY), corporate openings are on an upward trend. We will continue to focus on increasing openings by corporations with existing member bases.



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Overview of the Directly-Managed Lounge Business

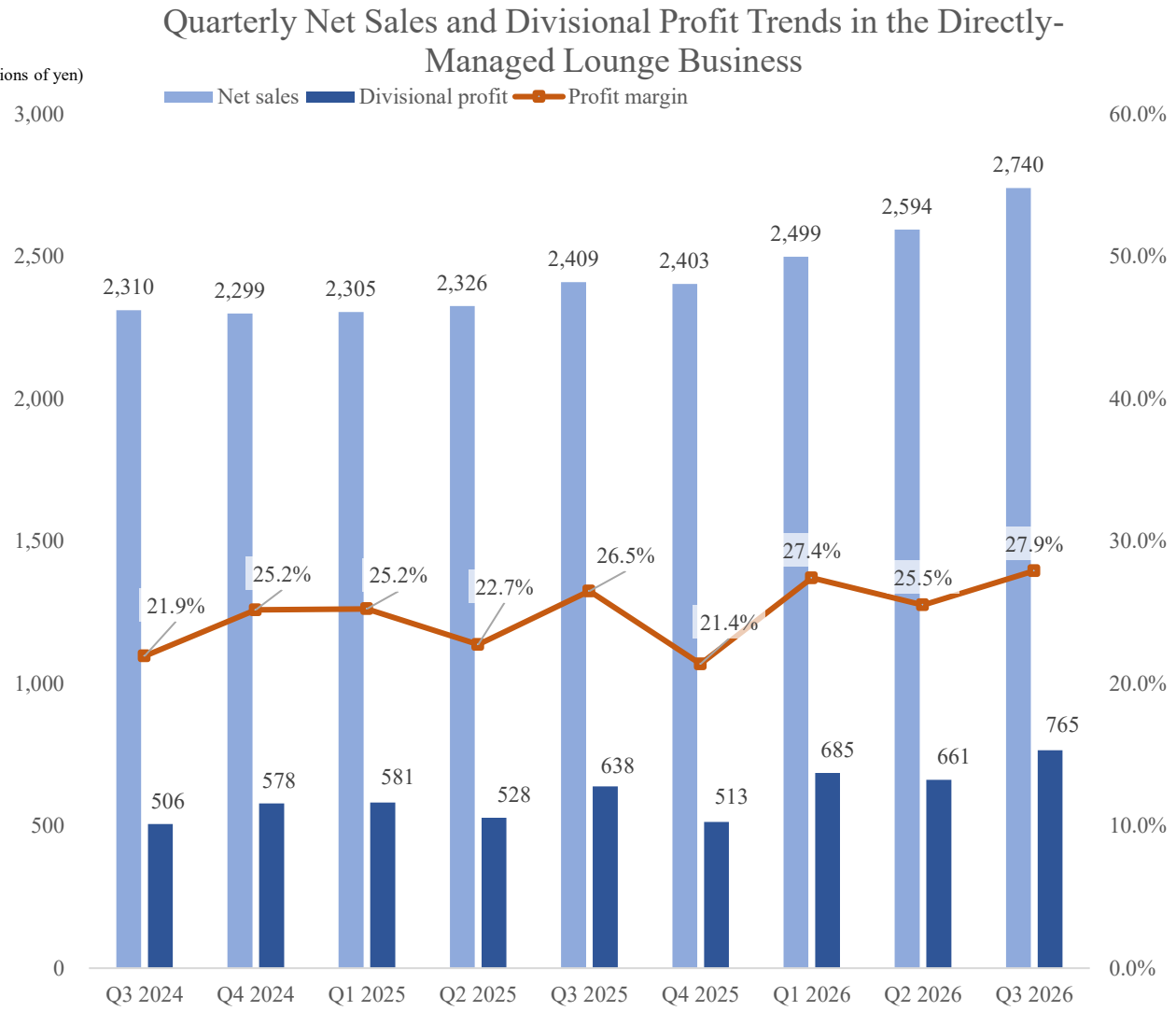
(Millions of yen)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change	Growth rate
Net sales	2,409	2,740	+330	+13.7%
Divisional profit	638	765	+126	+19.9%
Profit margin	26.5%	27.9%	-	-

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

Overview of the Three Brands

At ZWEI, marketing strategies proved successful, and enrollments from app users, primarily younger people, remained strong. Media exposure also increased, advancing brand penetration and awareness among a broad customer base. Backed by ZWEI's growth, the three directly-managed brands recorded 7,409 new members in Q3 (+15.3% YoY).

At Sunmarie, rebranding since the beginning of the year proved successful, and enrollments are on a recovery trend. For the Directly-Managed Lounge Business as a whole, enrollments and arranged marriage meetings remained strong, and we expect to generate even more marriages in Q4.



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Overview of the Matching Business

(Millions of yen)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change	Growth rate
Net sales	422	470	+47	+11.4%
Divisional profit	96	126	+29	+30.7%
Profit margin	22.9%	26.9%	-	-

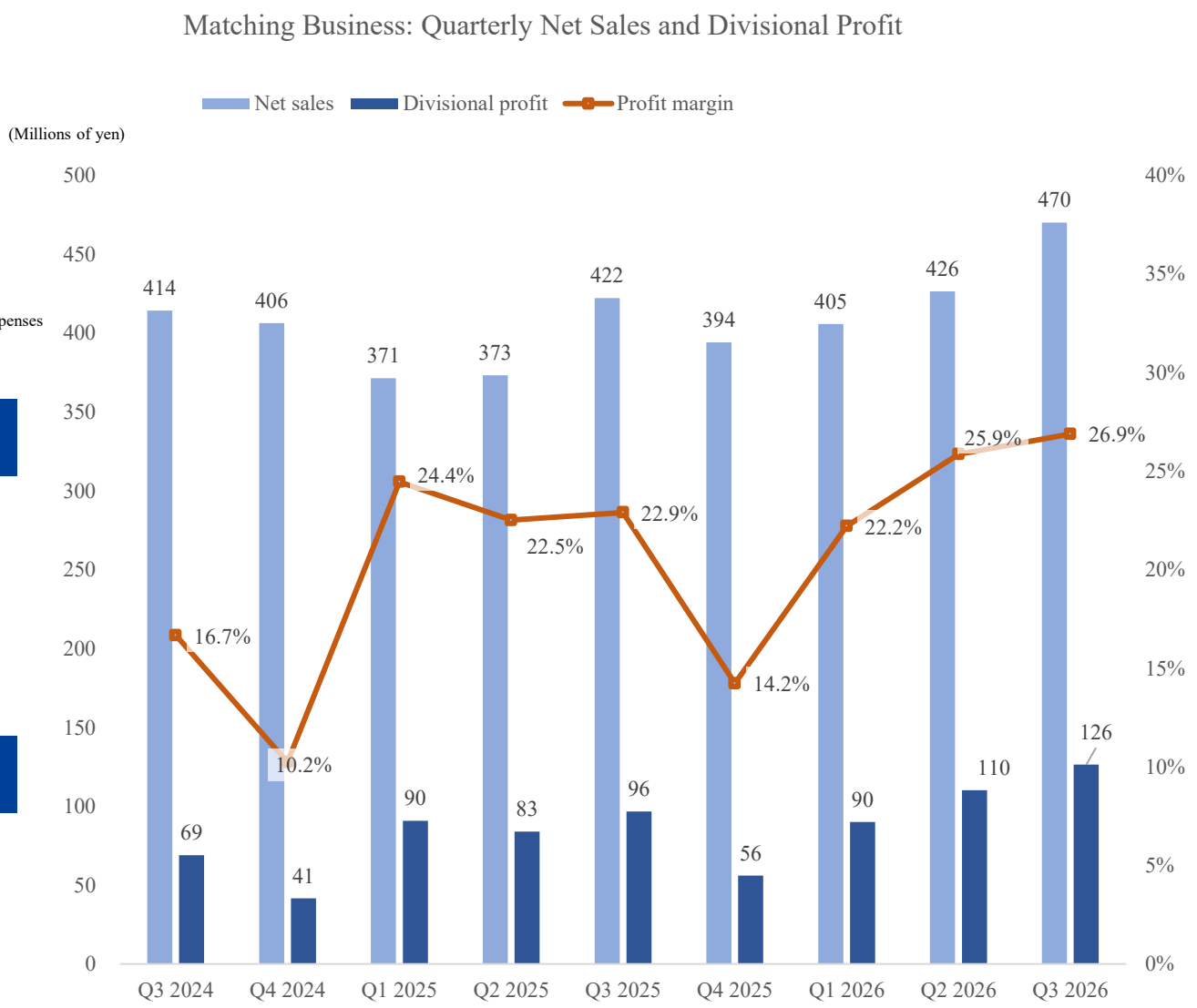
*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

Party Business

IBJ's first large-scale event, held in October, drew 2,000 participants, twice the initially expected 1,000. From next year onward, we aim to hold the event regularly in major cities. In addition, commissions for events for local governments are steadily increasing, and we will seek to further expand revenue.

App Business

With the continued growth in the number of member agencies and members, the "IBJ online" platform base expanded steadily, and the number of matches also increased. We will seek to further maximize the value of the platform by increasing the number of new member agencies and implementing measures to improve usability.



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Overview of the Life Design Business

(Millions of yen)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change	Growth rate
Net sales	412	371	▲40	▲9.9%
Divisional profit	201	125	▲75	▲37.7%
Profit margin	48.8%	33.7%	-	-

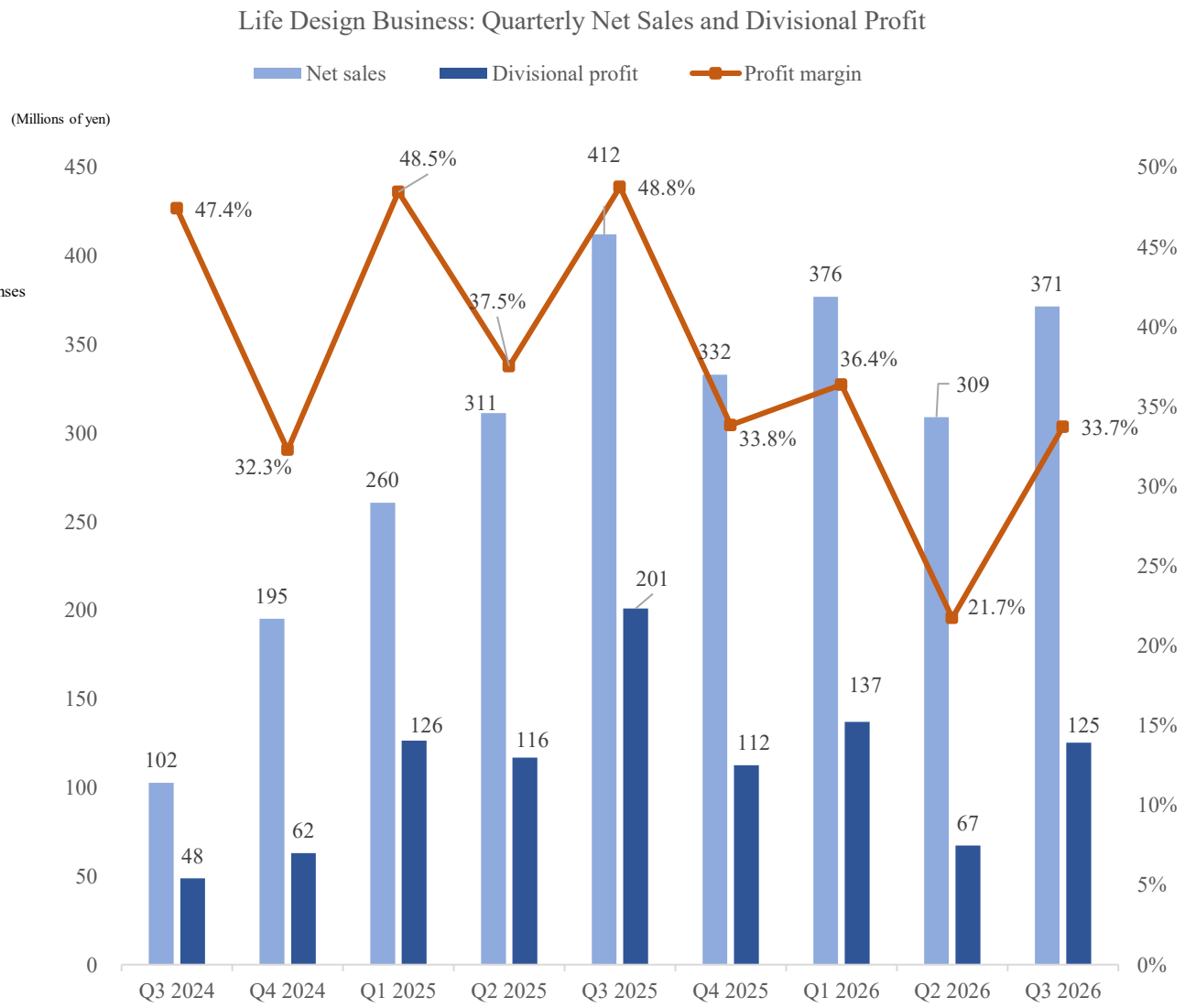
*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

Insurance & housing

Number of insurance contracts in 3Q: 634 (+0.5% YoY). Established a new "Life Design Division" consolidating our services to strengthen comprehensive support for post-marriage life events. We aim to create a continuous customer cycle through life design support and maximize LTV.

GROWBING (eyebrow salon)

Customer referral collaboration among our three directly managed store brands is now in full swing. We also advanced area-specific price optimization and opened new directly managed stores, and the number of store visits increased compared with last year. We aim to expand revenue by strengthening collaboration across the Group and promoting new businesses.



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Overview of the K Village business

(Millions of yen)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change	Growth rate
Net sales	738	1,013	+275	+37.3%
Divisional profit	115	132	+16	+14.5%
Profit margin	15.7%	13.1%	-	-

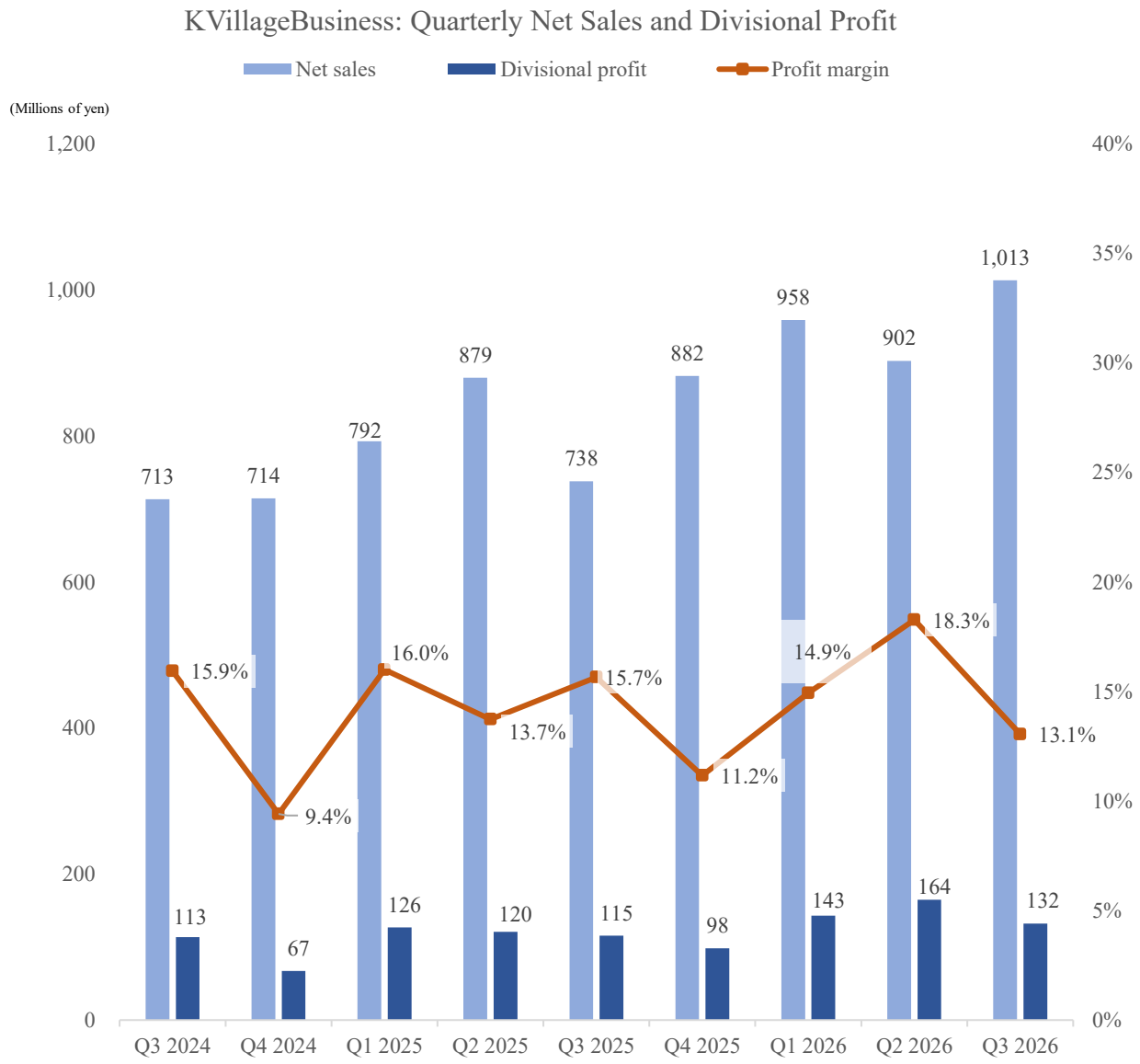
*Divisional profit is operating income plus internal transaction adjustments, plus depreciation + amortization of goodwill + amortization of long-term prepaid expenses

Korea-related business

While the opening of FC schools progressed smoothly, enrollments became dispersed in certain areas, mainly at directly managed schools. To develop the market over a wider area, we opened new directly managed schools in Hiroshima and Kashiwa. We will seek to expand revenue over the medium to long term by further enhancing brand awareness.

Entertainment business

The number of NAYUTAS (voice training) FC schools reached 121 (+28.7 YoY), and the number of students reached 12,326 (+39.8% YoY), showing solid growth. In addition, we revised lesson fees at directly managed schools and fixed monthly FC fees. We aim to further expand revenue.



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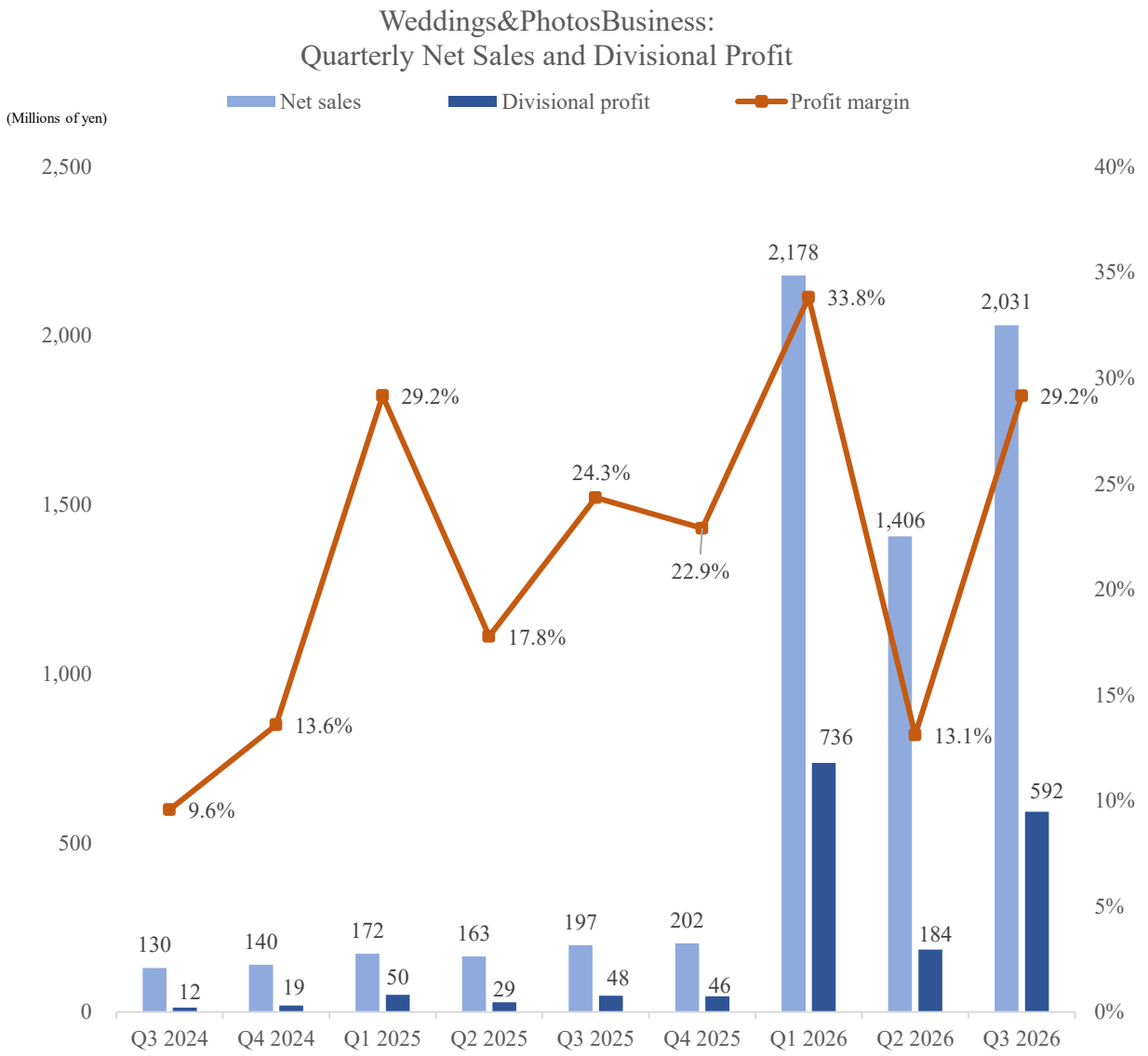
Overview of the Wedding & Photo Business

(Millions of yen)	Q3 2025 (Quarter only)	Q3 2026 (Quarter only)	Change	Growth rate
Net sales	197	2,031	+1,833	+927.1%
Divisional profit	48	592	+544	+1130.5%
Profit margin	24.3%	29.2%	-	-

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

Wedding & Photo Business

Customer referrals from our directly managed marriage agencies to Decollte HD continued to perform well.
We have also gradually begun referrals from approximately 4,800 member agencies nationwide and will seek to further increase the number of referrals. Backed by strong referral numbers, the number of contracts in 3Q, including referrals to Decollte HD, grew significantly to 518 (+23.0% YoY), and we aim to further expand the after-marriage domain.



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Contents

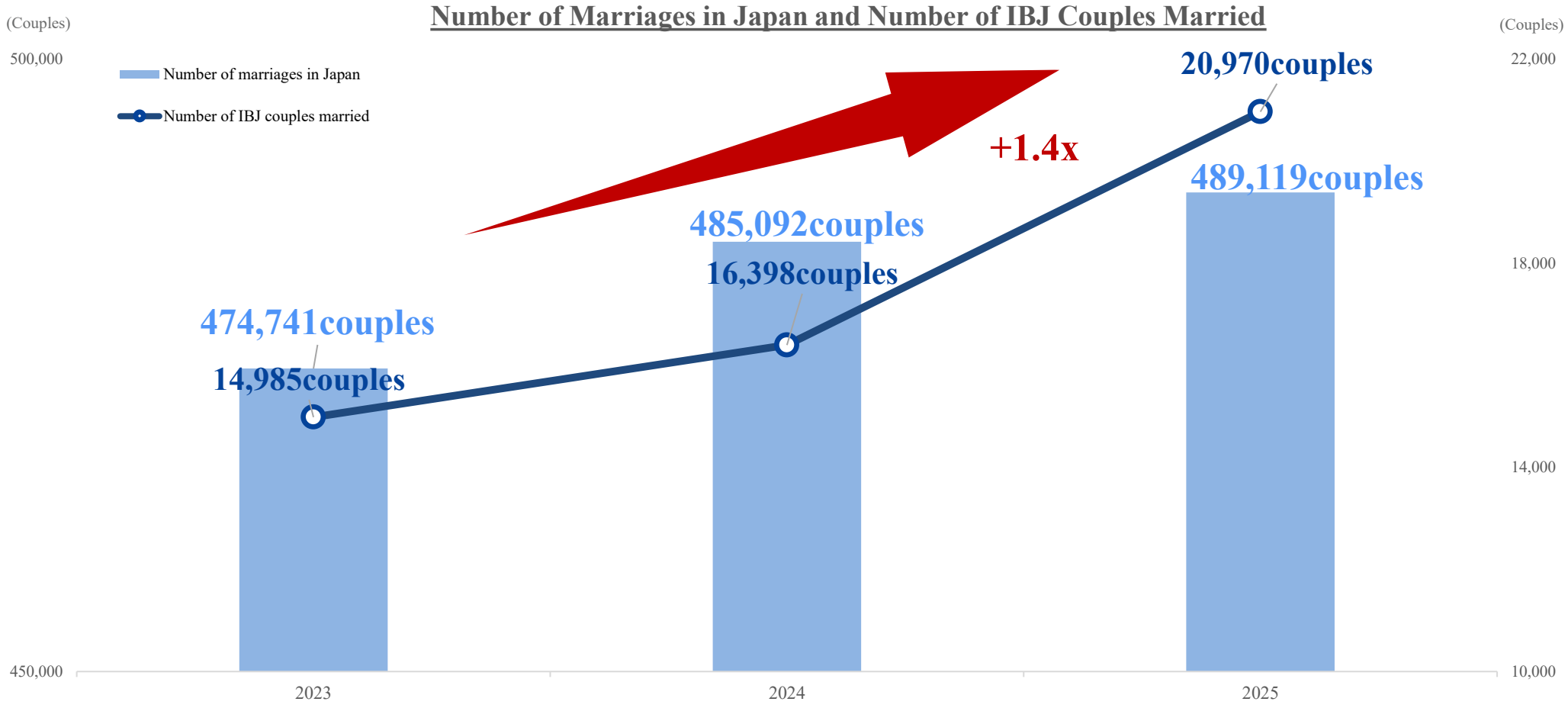
6-3 Reference Material Other

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Net increase in IBJ couples married underpins the number of marriages in Japan

While tapping into latent demand in the marriage-hunting market, the number of IBJ couples married grew approximately 1.4-fold over the past three years

IBJ's growth contributes to countermeasures against Japan's declining birthrate



Source: Ministry of Health, Labour and Welfare, "Vital Statistics" * Figures for 2025 are approximate

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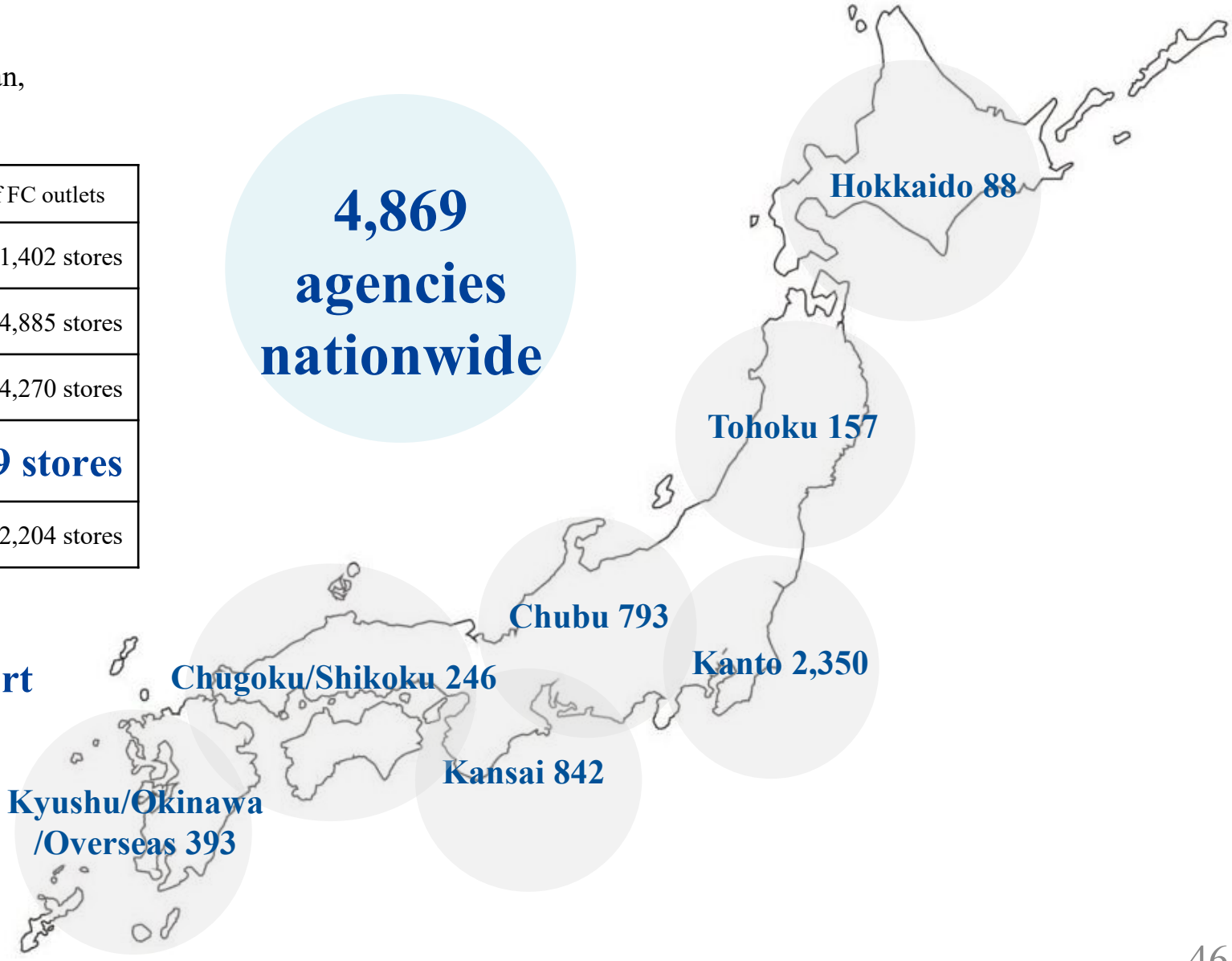
A community-rooted network of member agencies and Japan's largest marriage-hunting platform

In terms of the number of franchise (FC) outlets in Japan,
IBJ ranks 4th, alongside major corporations*

Rank	Brand	Number of FC outlets
1	Seven-Eleven	21,402 stores
2	FamilyMart	14,885 stores
3	Lawson	14,270 stores
4	**IBJ**	**4,869 stores**
5	McDonald's	2,204 stores

**Using IBJ's platform,
we provide marriage-hunting support
throughout Japan**

**4,869
agencies
nationwide**



* FC outlet numbers for other companies are cited from Business Chance Co., Ltd., "Business Chance, August 2025 issue"
* The number of IBJ member agencies is as of the end of September 2026

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IBJ's marriage support initiatives expand nationwide

Together with the national and local governments,

we are working hard to solve the social issue of the "declining birthrate"

Over 200 track records nationwide



Event examples

August 2025: Concluded a business agreement with Okayama Prefecture

April 2026: Concluded a partnership agreement with Akita Prefecture

Operational support for the Akita Marriage Support Center

December 2025: Concluded a partnership agreement with Yamanashi Prefecture

Supporting a matchmaking support project for people in their 20s

Seminar examples

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IBJ Executive Officer Hiroki Mori promotes regional marriage-hunting support



IBJ,Inc Executive Officer and Head of Regional Revitalization Department
Hiroki Mori

Works with local governments and administrative bodies nationwide to address the declining birthrate and aging population in each region
With extensive experience as a seminar lecturer and consultant,
he is an expert in life design guidance tailored to young people

Examples of initiatives (excerpt)	Details
Children and Families Agency	Presented and discussed examples of private-sector initiatives related to life design at the "Working Group on Life Design and Encounters Envisioned by the Younger Generation"
Ministry of Economy, Trade and Industry	Spoke as a service demonstration provider at the "Life Design Management Practicing Companies Symposium" and presented the content and effects of life design services
Liberal Democratic Party, House of Councillors	Spoke at the Policy Research Council as a marriage support expert, giving a lecture titled "How Do People in Their 20s Think About Whether or Not to Marry?" Exchanged views with participating Diet members
Chiba Prefecture/Toyama Prefecture	Spoke as a lecturer at a life design seminar for young working adults
Akita Prefecture	Spoke as a lecturer at a seminar on revitalizing marriage support programs
Ishikawa Prefecture	Spoke as a lecturer at a life design support seminar for corporate personnel
Yamanashi Prefecture	Gave a lecture to a marriage support network on the theme of "Marriage Support from Each Stakeholder's Position"
Shimane Prefecture	At the Shimane Marriage Support Policy Promotion Conference, gave a lecture titled "Marriage Support Expected of Government" to municipal marriage support divisions, matchmaking support center staff, and others
Hokkaido	Scheduled to speak at the "Hokkaido Marriage Support Forum" hosted by the "Marriage Support Center Hokkaido Konkatsu Information Concierge"

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5 Steps to Successful Marriage

STEP 01 Registration



Matchmaker Support Details

☑ **Introduction of matchmaking partners**

Checking member profiles and preferences

☑ **Making a good impression at matchmaking meetings**
Advice

Appropriate attire and manners for matchmaking meetings, how to expand conversations, etc.

STEP 02 Arranged marriage meetings



Matchmaker Support Details

☑ **Confirmation and support of dating status**

Checking recent activities such as whether they are in regular contact and going on dates

☑ **Confirming the feelings of members and their dating partners**

Understanding each other's situation and deciding whether to proceed to serious dating

STEP 03 Pre-Dating
(Multiple dating is OK)

STEP 04 Serious Dating



Matchmaker Support Details

☑ **Confirming intention to marry**

Also confirming their vision after marriage and status of introductions to parents

☑ **Proposal advice**

Proposal situations, how to choose a ring, etc.

STEP 05 Successful marriage



GOAL

IBJ's definition of successful marriage is "Successful marriage = Engagement"

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Business Opening Support for Affiliate Consultation Offices

Branch System

Regular forums held at the "prefectural level"
Information exchange and networking according to area characteristics





Ambassador Club

A study club led by matchmakers regardless of area
You can learn know-how while stimulating each other with senior matchmakers





01 Business Opening Preparation

Orientation
Creating pricing plans and building services
3C analysis for marriage consultation offices



02 Customer Acquisition

Preparation and review for acquiring monitors
Senior matchmaker training, IBJ site features and submission methods
Early-stage customer acquisition, Google Business Profile, HP, blog, SNS, LINE



03 Registration Interview

Registration interview methods based on the IBJ method
Document preparation, anticipating solution proposals
Role-playing (male version, female version)



04 Contract

Preparation and procedures for contract documents with members
Series of procedures from registration to start of activities
IBJ guidelines, rules & manners



05 Support

First counseling
Matchmaking support, flow from dating to successful marriage, and troubleshooting techniques



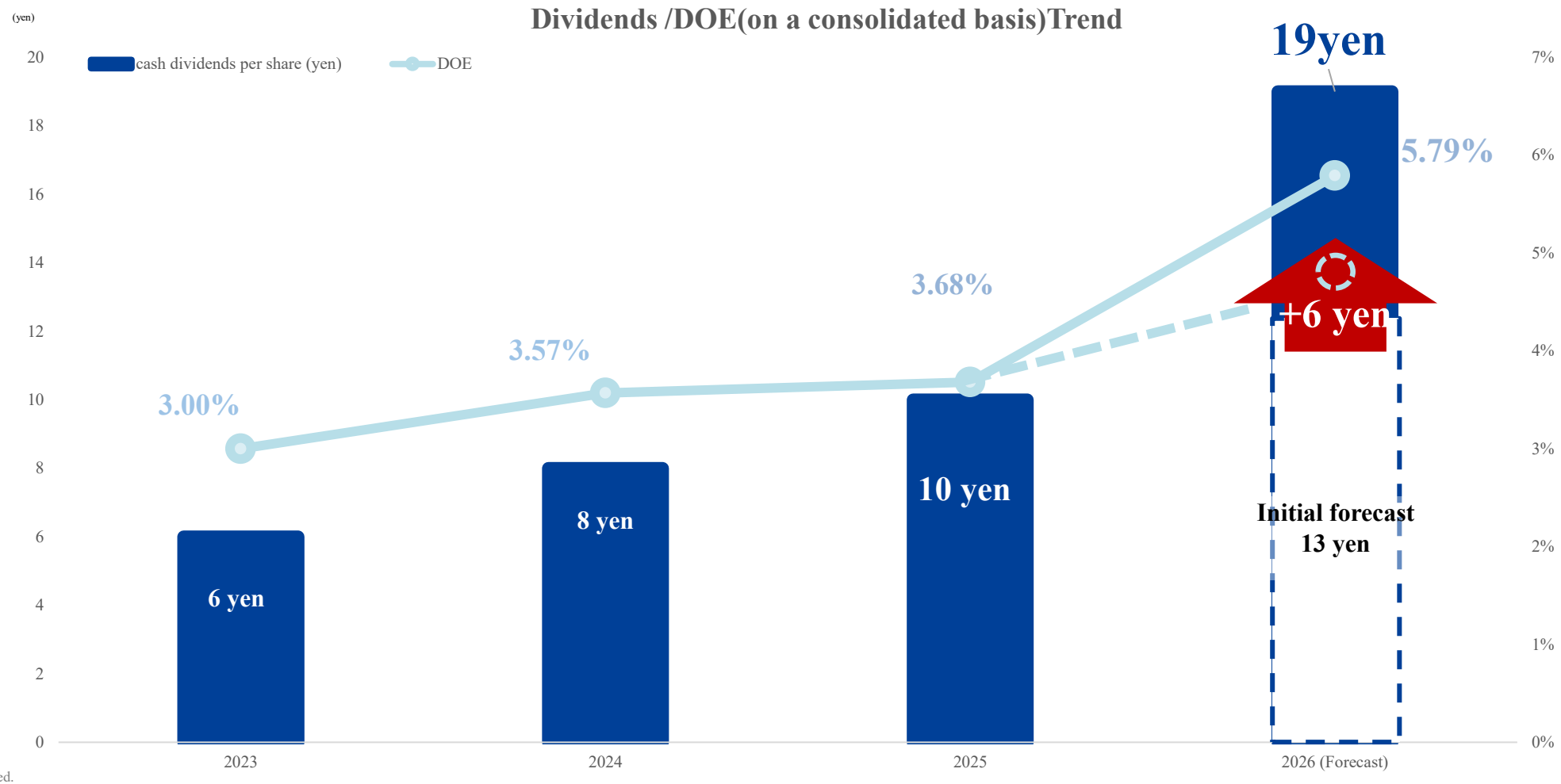
06 Other

About the System
Such as matchmaking analytics
30 courses available before starting business

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Increased dividends by 6 yen from full-year forecast and introduced progressive dividends

Year-end dividend for 2026 is planned at 19 yen, an increase of 6 yen from the forecast
Progressive dividends introduced as dividend policy, with DOE (Dividends on Equity) reaching 5.79%



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Profit and Loss Statement (P/L)

(Unit: Millions of yen)	2025					2026					YoY (Change)	YoY (% change)
	1Q	2Q	**3Q**	4Q	Full year	1Q	**2Q**	**3Q**	4Q	Full year		
Net sales	4,815	4,918	**5,212**	5,226	20,172	7,421	6,621	**7,691**	-	-	**+2,479**	**+47.6%**
Cost of sales	432	436	**279**	363	1,511	1,314	974	**1,264**	-	-	**+984**	**+352.2%**
Gross profit	4,383	4,482	**4,932**	4,862	18,661	6,107	5,647	**6,427**	-	-	**+1,494**	**+30.3%**
SG&A	3,376	3,695	**3,746**	4,234	15,052	4,527	4,739	**4,915**	-	-	**+1,169**	**+31.2%**
Operating income	1,006	786	**1,186**	628	3,608	1,580	907	**1,511**	-	-	**+325**	**+27.4%**
Total non-operating income	3	70	**25**	△77	22	19	11	**12**	-	-	**△13**	**△51.2%**
Total non-operating expenses	10	76	**12**	60	159	47	48	**57**	-	-	**+45**	**+366.2%**
Ordinary income	999	781	**1,200**	490	3,471	1,552	870	**1,466**	-	-	**+266**	**+22.2%**
Total extraordinary income	-	0	**-**	243	244	222	33	**5**	-	-	**+5**	**-**
Total extraordinary loss	12	4	**3**	409	430	4	517	**2**	-	-	**△0**	**△15.6%**
Profit attributable to owners of parent	614	482	**762**	217	2,077	1,029	209	**891**	-	-	**+128**	**+16.8%**

Only major items are shown. For details, please refer to the Summary of Financial Results.

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Balance Sheet (B/S)

(Unit: Millions of yen)	2025 4Q	2026 3Q	Change (vs. previous full year)	% change (vs. previous full year)
Current assets	12,782	15,513	+2,731	+21.4%
Cash and deposits	4,935	5,549	+614	+12.5%
Non-current assets	19,742	19,326	△416	△2.1%
Total assets	32,524	34,839	+2,315	+7.1%
Current liabilities	11,596	13,346	+1,750	+15.1%
Non-current liabilities	9,005	9,011	+5	+0.1%
Total liabilities	20,601	22,358	+1,756	+8.5%
Total net assets	11,923	12,481	+558	+4.7%
Total liabilities and net assets	32,524	34,839	+2,315	+7.1%
Equity ratio	31.3%	32.0%	-	-

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Only major items are shown. For details, please refer to the Summary of Financial Results

Net sales and Divisional Profit by Business

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

(Unit: Millions of yen)		2025					2026					YoY (change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
IBJ Platform Business	Net sales	912	864	**1,032**	1,010	3,820	1,002	982	**1,073**	-	-	**+40**	**+4.0%**
	L Agency Opening Support Business	370	322	**470**	437	1,599	414	405	**448**	-	-	**△21**	**△4.6%**
	L Affiliate Business	542	542	**562**	573	2,220	587	576	**624**	-	-	**+62**	**+11.1%**
	Divisional profit	601	576	**737**	701	2,616	713	699	**765**	-	-	**+28**	**+3.9%**
	L Agency Opening Support Business	187	149	**280**	244	860	215	214	**240**	-	-	**△40**	**△14.4%**
	L Affiliate Business	414	427	**456**	457	1,755	497	485	**525**	-	-	**+69**	**+15.2%**
Directly-Managed Lounge Business	Net sales	2,305	2,326	**2,409**	2,403	9,444	2,499	2,594	**2,740**	-	-	**+330**	**+13.7%**
	Divisional profit	581	528	**638**	513	2,262	685	661	**765**	-	-	**+126**	**+19.9%**
Matching Business	Net sales	371	373	**422**	394	1,560	405	426	**470**	-	-	**+47**	**+11.4%**
	L Party Business	215	224	**274**	251	965	269	279	**325**	-	-	**+51**	**+18.6%**
	L App Business	155	149	**147**	142	594	136	147	**144**	-	-	**△3**	**△2.2%**
	Divisional profit	90	83	**96**	56	327	90	110	**126**	-	-	**+29**	**+30.7%**
	L Party Business	48	47	**60**	19	176	57	68	**91**	-	-	**+30**	**+49.8%**
	L App Business	42	36	**35**	36	150	32	41	**35**	-	-	**△0**	**△1.7%**
Life Design Business	Net sales	260	311	**412**	332	1,317	376	309	**371**	-	-	**△40**	**△9.9%**
	Divisional profit	126	116	**201**	112	556	137	67	**125**	-	-	**△75**	**△37.7%**
K Village business	Net sales	792	879	**738**	882	3,292	958	902	**1,013**	-	-	**+275**	**+37.3%**
	Divisional profit	126	120	**115**	98	461	143	164	**132**	-	-	**+16**	**+14.5%**
Wedding & Photo Business	Net sales	172	163	**197**	202	737	2,178	1,406	**2,031**	-	-	**+1,833**	**+927.1%**
	Divisional profit	50	29	**48**	46	174	736	184	**592**	-	-	**+544**	**+1130.5%**

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KPIs by Business (Marriage Agency Business)

(By period)		2025					2026					YoY (Change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Marriage agency Business (Affiliates + Directly-Managed Lounges)	**Number of marriage agencies*1**	**4,541**	**4,541**	**4,682**	**4,766**	**4,766**	**4,783**	**4,797**	**4,869**	-	-	**+187**	**+4.0%**
	Number of new business openings	**206**	**177**	**253**	**238**	**874**	**217**	**206**	**252**	-	-	**△1**	**△0.4%**
	Number of new memberships	**18,296**	**19,310**	**20,279**	**19,616**	**77,501**	**19,956**	**19,602**	**19,722**	-	-	**△557**	**△2.7%**
	└Affiliate Business	12,653	13,354	13,853	14,046	53,906	13,247	12,986	**12,313**	-	-	**△1,540**	**△11.1%**
	└Directly-Managed Lounge Business	5,643	5,956	6,426	5,570	23,595	6,709	6,616	**7,409**	-	-	**+983**	**+15.3%**
	Number of IBJ Registered Members*1	**96,449**	**97,857**	**102,302**	**104,859**	**104,859**	**107,597**	**109,712**	**111,160**	-	-	**+8,858**	**+8.7%**
	└Affiliate Business	68,029	69,871	73,226	75,845	75,845	77,248	78,677	**78,994**	-	-	**+5,768**	**+7.9%**
	└Directly-Managed Lounge Business	28,420	27,986	29,076	29,014	29,014	30,349	31,035	**32,166**	-	-	**+3,090**	**+10.6%**
	Number of IBJ Paying Members*1	**74,088**	**77,900**	**96,235**	**99,120**	**99,120**	**101,884**	**104,017**	**116,740**	-	-	**+20,505**	**+21.3%**
	└Affiliate Business	49,599	52,745	68,323	70,864	70,864	72,770	74,216	**84,100**	-	-	**+15,777**	**+23.1%**
	└Directly-Managed Lounge Business	24,489	25,155	27,912	28,256	28,256	29,114	29,801	**32,640**	-	-	**+4,728**	**+16.9%**
	Number of arranged marriage meetings	**243,614**	**259,818**	**272,530**	**268,786**	**1,044,748**	**280,025**	**297,080**	**307,979**	-	-	**+35,449**	**+13.0%**
	└Affiliate Business	157,954	172,671	182,237	182,394	695,256	187,613	199,197	**199,133**	-	-	**+16,896**	**+9.3%**
	└Directly-Managed Lounge Business	85,660	87,147	90,293	86,392	349,492	92,412	97,883	**108,846**	-	-	**+18,553**	**+20.5%**
	Number of successful marriages (couples) **(Of which, confirmed basis)*2**	4,962 (2,249)	5,094 (2,265)	**5,136 (2,411)**	5,778 (3,128) ※3	20,970 (10,054)	5,659 (2,894)	5,712 (2,818)	**5,865 (2.950)**	-	-	**+729 (+539)**	**+14.2% (+22.4%)**

*1 The number of marriage agencies and the number of members are as of the end of each quarter
*2 "Confirmed basis" within the number of married couples refers to the number of couples whose marriage has been confirmed for both the man and the woman in the IBJ Group's system
*3 For the 2025 "confirmed basis" figure, following a system modification, 496 married couples between ZWEI's own members, which should originally have been counted as confirmed, were added to Q4

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KPIs by Business (Matching Business, Life Design Business, K Village Business, Wedding & Photo Business)

(By period)		2025					2026					YoY (Change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Matching Business	Number of party participants	68,980	74,818	91,179	78,791	313,768	79,959	85,704	**96,588**	-	-	**+5,409**	**+5.9%**
	Number of parties held	5,695	6,038	6,792	6,045	24,570	6,139	7,082	**8,006**	-	-	**+1,214**	**+17.9%**
	Number of people matched (app)*1	166,708	158,236	154,444	146,790	626,178	136,544	148,972	**154,103**	-	-	**△341**	**△0.2%**

(By period)		2025					2026					YoY (Change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Life Design Business	Number of insurance contracts	435	495	631	592	2,153	534	677	**634**	-	-	**+3**	**+0.5%**

(By period)		2025					2026					YoY (Change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
K Village Business*2	K Village (Korean) number of students*3	15,453	16,217	16,612	16,601	16,601	16,804	17,127	**17,504**	-	-	**+892**	**+5.4%**
	K Village (Korean) number of FC schools	1	1	1	2	2	4	8	**9**	-	-	**+8**	**+800.0%**
	NAYUTAS (voice training) number of students	6,426	7,532	8,817	9,563	9,563	10,960	11,784	**12,326**	-	-	**+3,509**	**+39.8%**
	NAYUTAS (voice training) number of FC schools	72	79	94	98	98	106	116	**121**	-	-	**+27**	**+28.7%**

(By period)		2025					2026					YoY (Change)	YoY (% change)
		1Q	2Q	3Q	4Q	Full year	1Q	2Q	3Q	4Q	Full year		
Wedding & Photo Business	Number of wedding deals closed	348	301	421	401	1,471	438	504	**518**	-	-	**+97**	**+23.0%**
	selfit Total number of matchmaking photo shoots	2,350	2,644	3,091	2,995	11,380	3,301	3,578	**4,223**	-	-	**+1,132**	**+36.6%**

*1 From the current period, youbride changed its aggregation criteria and conducted a cleanup of its membership. Figures for 2025 have also been retroactively revised and presented based on the new criteria
*2 KPIs for the K Village Business are as of the end of each quarter
*3 From FY2026, the number of FC students has been added to the scope of aggregation. Figures for FY2025 have also been retroactively revised and presented based on the same criteria

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Company Overview

Company name: IBJ,Inc

Established: February 2006

Location: 1-23-7 Nishi-Shinjuku, Shinjuku-ku, Tokyo
Shinjuku First West 12F/17F

Number of employees: 1,530 (September 2026) *Full-time employees only

Officers: Representative Director and Chairman Shigeru Ishizaka
Representative Director and President Kenjiro Tsuchiya
Managing Director Yasuyuki Yokogawa
Outside Director Kozo Umezu
Outside Director Mei Murakami
Outside Director Mai Sato
Full-time Corporate Auditor Yuki Futatsuya
Corporate Auditor Koichiro Yoneda
Corporate Auditor Naoya Haraikawa

Listed market: TSE Prime Market (6071)

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TSE Prime Market (Securities code: 6071)

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The contents of this document have been prepared based on generally recognized economic and social conditions as of the end of September 2026 and on certain assumptions that the Company has reasonably judged; however, they are subject to change without notice due to changes in the business environment and other factors.

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