

The Fiscal Year Ended March 31, 2025 Financial Results Materials



May 15, 2025
COMTURE CORPORATION

The FY Ended March 31, 2025

Results of Operations

Financial Highlights - The FY3/25

Achieved 15 consecutive years of sales growth and 14 consecutive years of earnings growth with both sales and earnings climbing to record highs

(Millions of yen)	FY3/24		FY3/25		YoY change
	Amount	% to net sales	Amount	% to net sales	
Net sales	34,185	-	36,341	-	+6.3%
Operating profit	4,600	13.5%	4,630	12.7%	+0.7%
Ordinary profit	4,597	13.4%	4,660	12.8%	+1.4%
Profit attributable to owners of parent	3,135	9.2%	3,160	8.7%	+0.8%
Net income per share (yen)	98.35	-	99.12	-	+0.8%
EBITDA	5,100	14.9%	5,137	14.1%	+0.7%

*EBITDA = Operating profit + Depreciation + Goodwill amortization

Financial Highlights - 4Q of the FY3/25

Profitability improved both YoY and QoQ

(Millions of yen)	4Q FY3/24		3Q FY3/25		4Q FY3/25		YoY change	QoQ change
	Amount	% to net sales	Amount	% to net sales	Amount	% to net sales		
Net sales	8,874	-	9,068	-	9,478	-	+6.8%	+4.5%
Operating profit	1,337	15.1%	1,253	13.8%	1,393	14.7%	+4.1%	+11.1%
Ordinary profit	1,337	15.1%	1,256	13.9%	1,419	15.0%	+6.2%	+13.0%
Profit attributable to owners of parent	1,021	11.5%	826	9.1%	1,055	11.1%	+3.3%	+27.6%
EBITDA	1,467	16.5%	1,386	15.3%	1,512	16.0%	+3.1%	+9.1%

*EBITDA = Operating profit + Depreciation + Goodwill amortization

Contributing Factors

Net sales

Up 6.3% YoY

- + Higher Digital business sales involving Microsoft, Cybozu, AWS and SAP peripheral development projects
- + Increased demand at financial institutions for the development of front office systems and the improvement of operational efficiency
- + Workforce growth due to more recruiting and improvement in employee attrition rate and progress with utilizing the resources of partner companies
- Shortage of resources, particularly PM professionals

Operating profit

Up 0.7% YoY

- + Higher gross profit due to an increase in the number of productive employees at partner companies
- An increase in personnel expenses due to larger number of employees and higher salaries
- Extension of technical skills training period (from two months to three months) to give new graduates even higher skills
- An increase in costs associated with the consolidation of offices to strengthen ties with Group companies

Components of Changes in Operating Profit

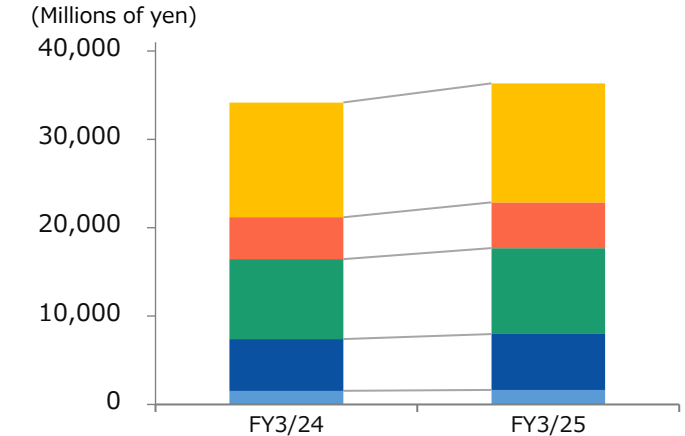
(Millions of yen)



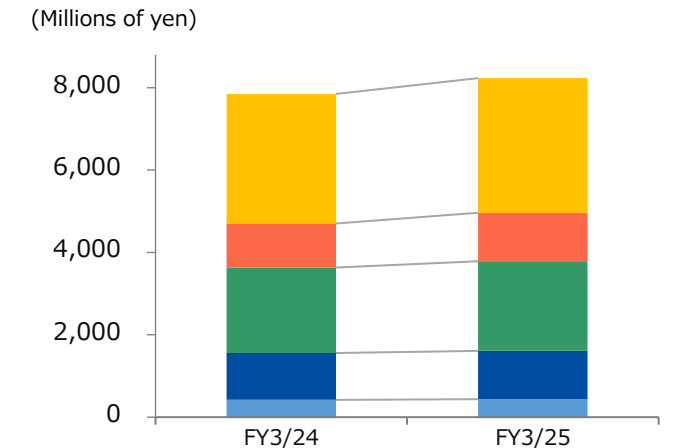
Business Segment Performance

(Millions of yen)	FY3/24	FY3/25	YoY change
Net sales	34,185	36,341	+ 6.3%
Cloud Solutions	12,997	13,465	+3.6%
Digital Solutions	4,736	5,176	+9.3%
Business Solutions	9,049	9,731	+7.5%
Platform, Operation Services	5,855	6,322	+8.0%
Digital Learning	1,545	1,645	+6.4%
Gross profit	7,852	8,235	+ 4.9%
Cloud Solutions	3,146	3,269	+3.9%
Digital Solutions	1,069	1,178	+10.2%
Business Solutions	2,076	2,176	+4.8%
Platform, Operation Services	1,138	1,173	+3.1%
Digital Learning	420	437	+3.9%

Net sales

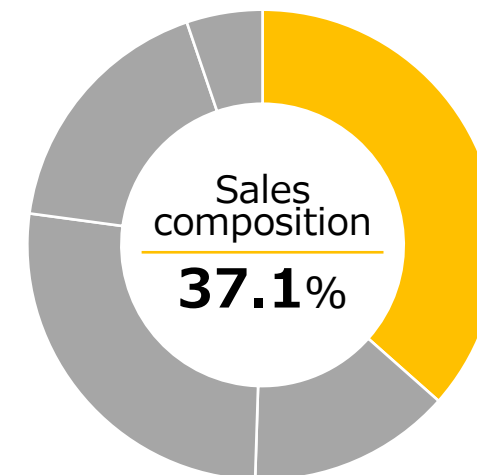


Gross profit



Major components

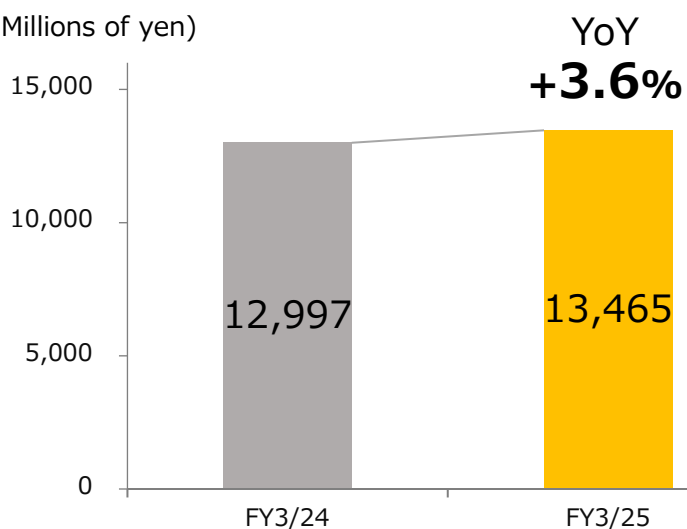
- + Growth of the consulting business backed by collaboration with Microsoft and Cybozu and increasing low-code development demand
- Higher expenses for strengthening training programs for new graduates and hiring people with prior work experience, and the incurrence of costs during reskilling period
- Shortage of resources, particularly PM professionals, in the Salesforce domain



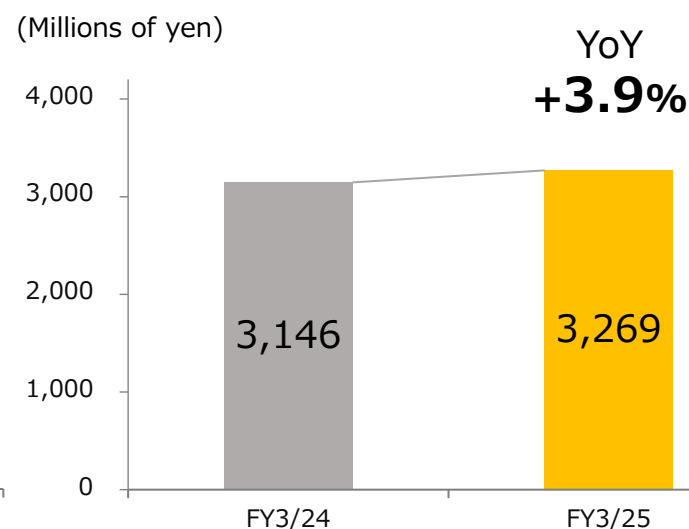
Net sales

Gross profit

(Millions of yen)



(Millions of yen)



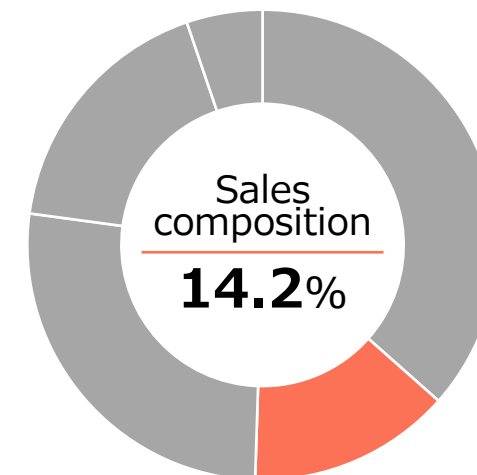
Main Activities

Collaboration using alliances with global SaaS vendors (Microsoft, Salesforce, ServiceNow and others), consulting and integration services for the installation and use of CRM and other cloud services, and other activities

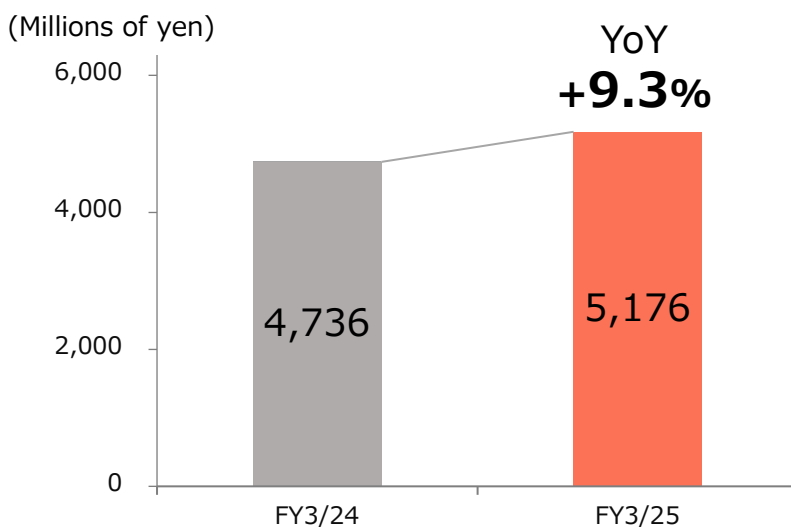
Digital Solutions

Major components

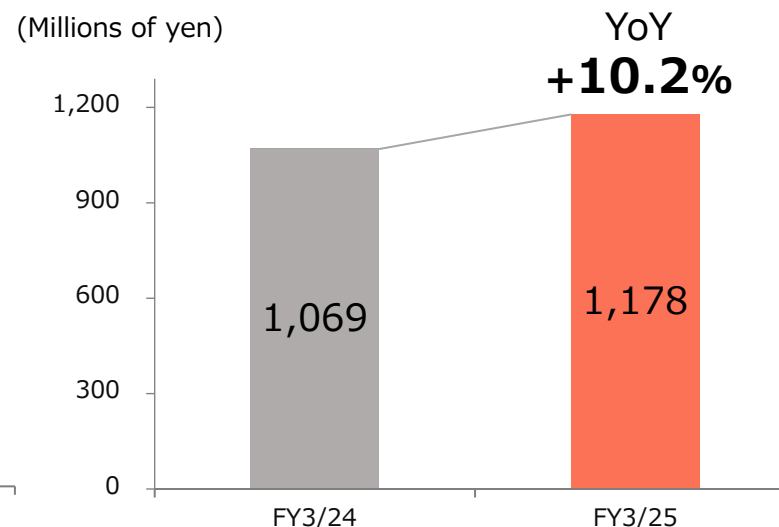
- + Growth of the data analysis business and acquisitions of large projects in the data management domain
- + More orders for building cloud infrastructures (AWS)
- Decrease in demand for physical server construction



Net sales



Gross profit



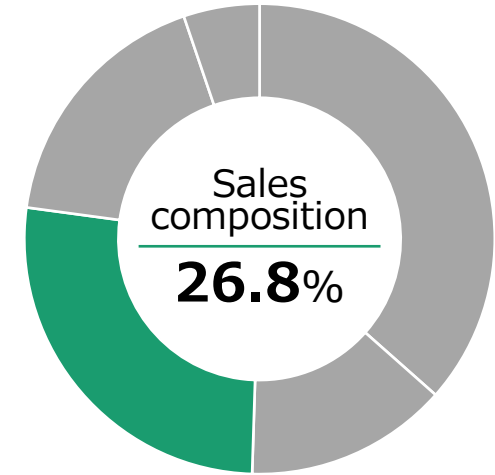
Main Activities

Construction of data infrastructures by working with global AI vendors (Google Cloud, Amazon Web Services and others), provision of data analysis solutions by working with global data analysis vendors (SAS, Informatica, Databricks and others), and other activities

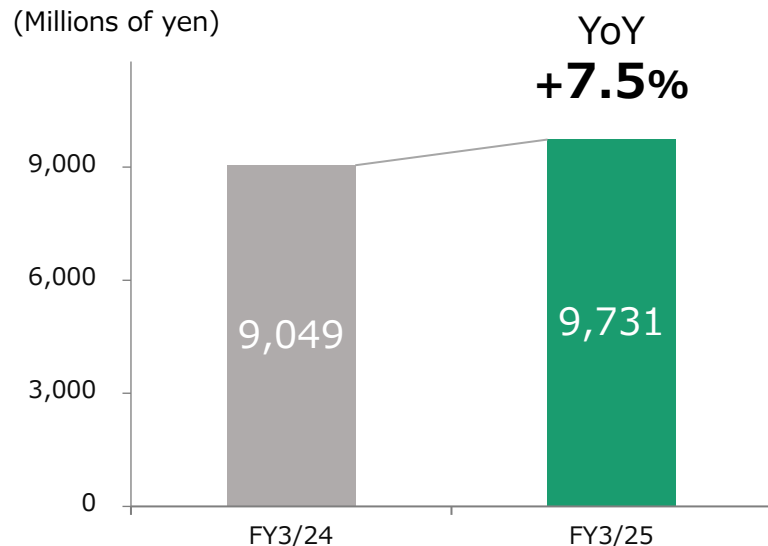
Business Solutions

Major components

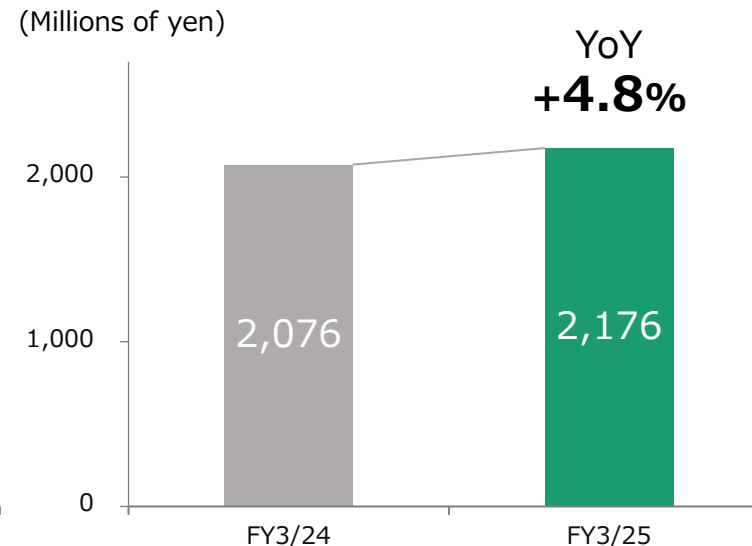
- + Growth of the SAP-related development business continued
- + Expansion of SAP peripheral development projects related to government agencies
- + Increased demand at financial institutions for the development of front office systems and the automation of business processes



Net sales



Gross profit



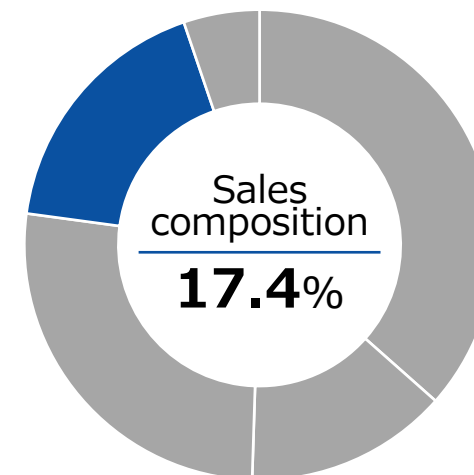
Main Activities

Construction, operation and modernization concerning accounting, personnel, fintech and other core IT systems using collaborations with SAP, SuccessFactors and other global ERP package vendors

Platform, Operation Services

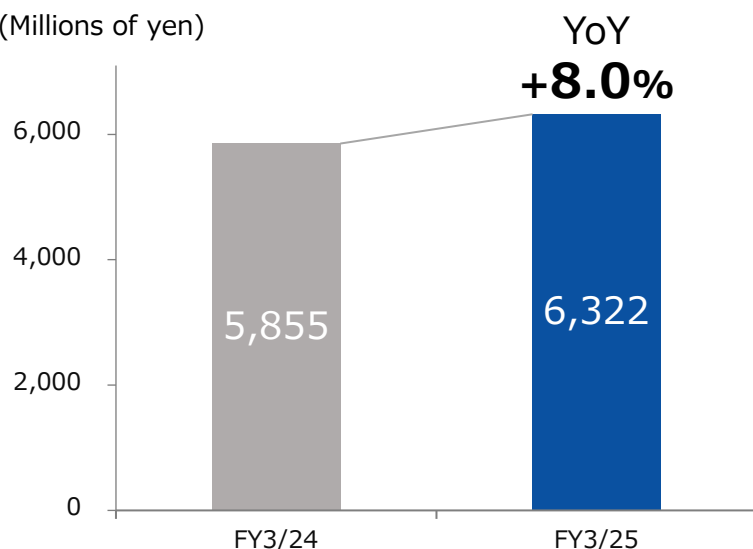
Major components

- + Higher demand for the outsourcing and security support of IT system operations
- + Price negotiations contributed to sales growth
- Completion of network construction projects for government agencies



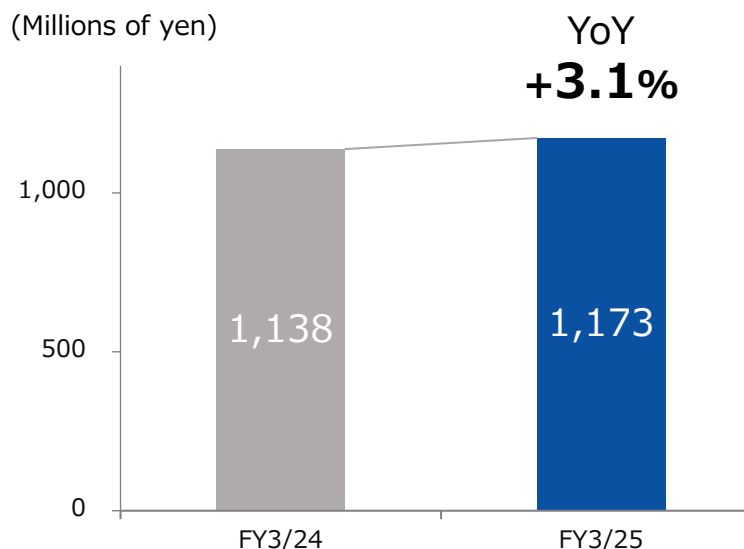
Net sales

(Millions of yen)



Gross profit

(Millions of yen)



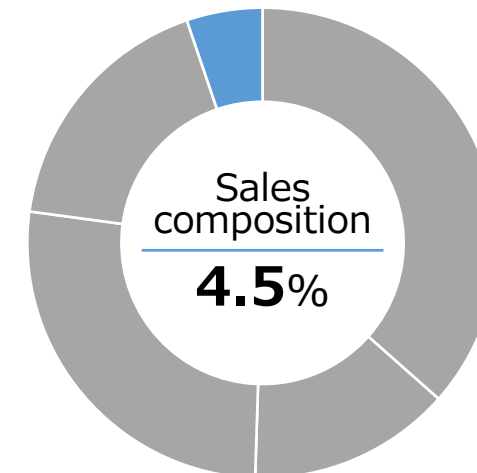
Main Activities

Hybrid cloud environments using virtualization software (Kubernetes and others), design, construction and operation of virtual networks (Cisco and others), IT system remote surveillance at COMTURE Group's service centers using global tools, help desk operations, and other activities

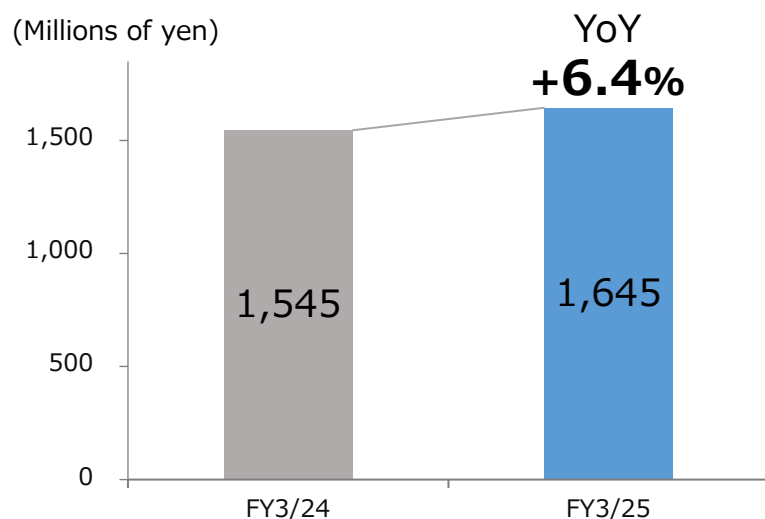
Digital Learning

Major components

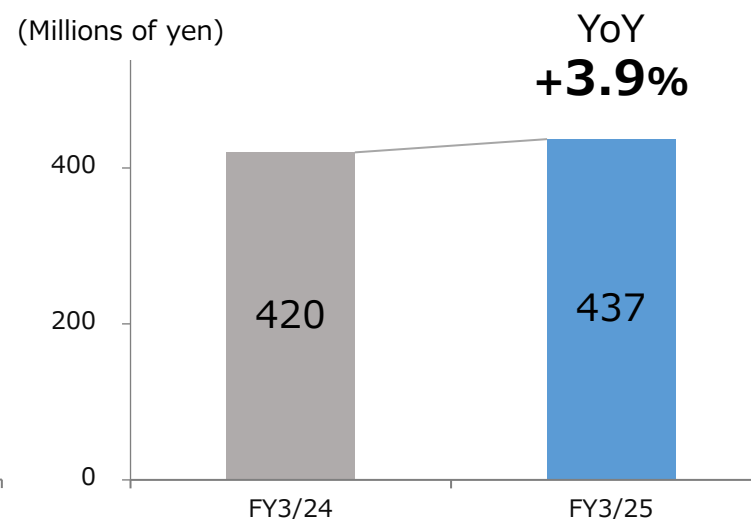
- + Higher demand for Microsoft (AI, etc.) training programs
- + Growth of training programs outsourced by other companies
- + Improved sales and earnings due to higher instructor utilization rate and price negotiations
- Priority on training within the COMTURE Group (new graduates and reskilling)



Net sales



Gross profit



Main Activities

Training services with cooperation of global vendors (Microsoft, Salesforce, ServiceNow and others) for acquiring vendor certifications and IT training services to give people skills needed to perform Digital jobs

Major investments To accelerate growth

Market conditions

- Faster pace of business innovation activities as companies switch to digital technologies and make Digital investments
- More specialized support services by system integrators as the number of Digital experts at companies increases
- Increasing demand for the development of apps for business activities as the use of generative AI grows



Investments in people

Recruiting

New graduate: **180** (hired in April 2025), Experienced people: **70** (FY3/25)

Training

Reskilling: **30-40 per six months**, larger and upgraded training system, New online learning platform, goal is **1,000** certifications

Salary/hours

Salary increase: **5.0% or more**

Working time: Down from 7hr 50min to **7hr 30min**



Innovations

Generative AI

Use of the Microsoft Copilot generative AI tool for improvements and innovations of all business processes; new/revised core IT system and human resource system



Others

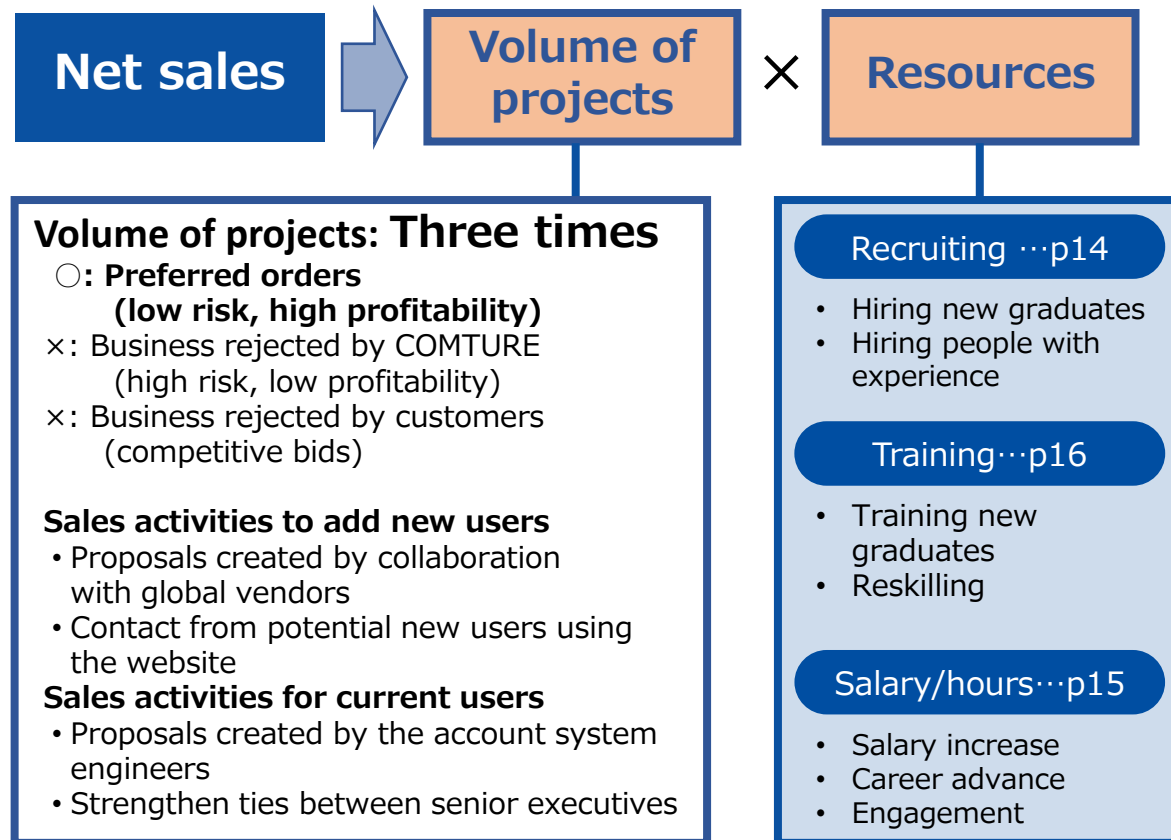
Market profile

Renewal the corporate website, a brand and other

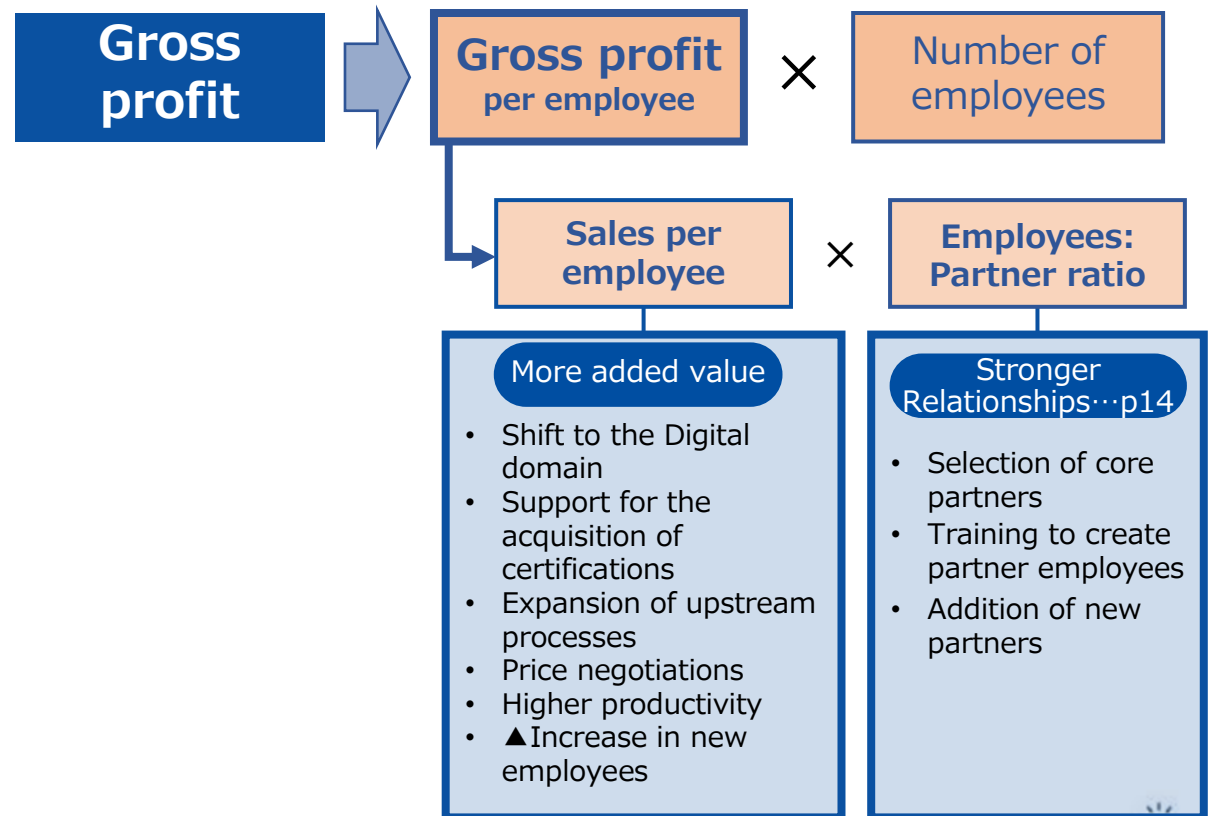
Investments in People Linked with the Growth of Corporate Value

Key performance indicator management for high value-added business and consistent growth

■ KPI concerning achievement of sales plans



■ KPI concerning achievement of earnings plans

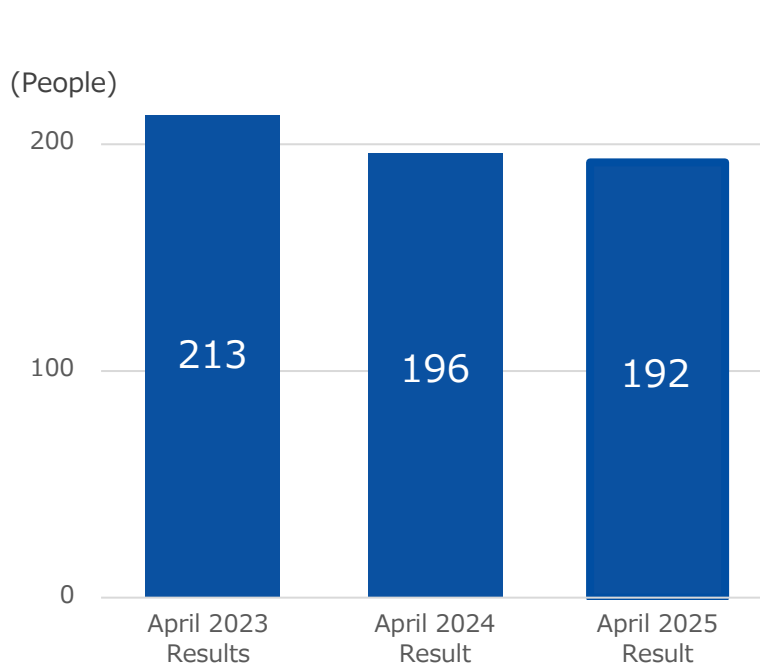


Progress with Key Initiatives – Corporate Resources

Recruiting activities for faster growth

Recruiting talented new graduates

- Hired 192 people, which is more than the plan of 180



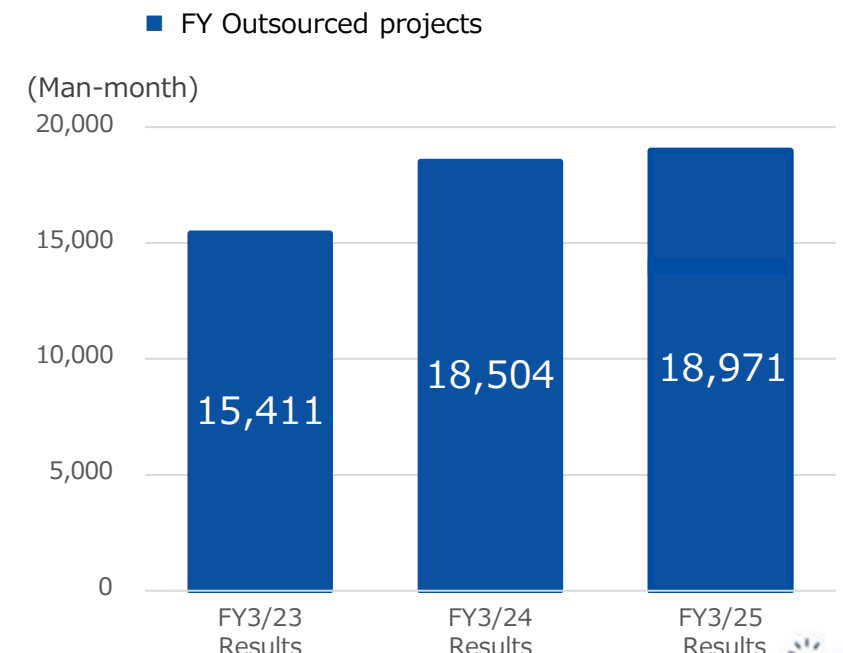
More hiring of experienced people

- Hired 73 people with prior work experience (including people who accepted a COMTURE job offer but are not yet at COMTURE), which is more than the plan of 70



Stronger relationships with partner companies

- Outsourced projects were 2.5% more than one year earlier



* In prior years, hiring of people with prior work experience included people who accepted a job offers. Starting in FY3/25, only the number of people who have started working at COMTURE is shown.

Progress with Key Initiatives – Improvements in Salaries and Benefits

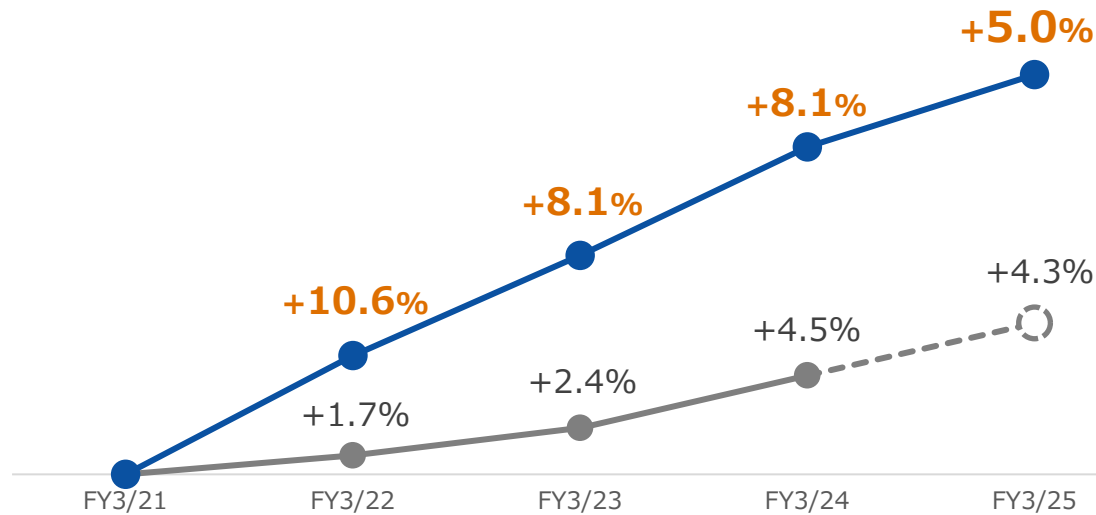
Improvement of employee satisfaction and retention

Higher labor expenses

- Continuing to raise salaries while remaining far ahead of peer companies

— COMTURE (current employees/personnel expense increase per employee)
— Information and telecommunications industry average (*)

*Source: Survey on wage increase, Ministry of Health, Labour and Welfare



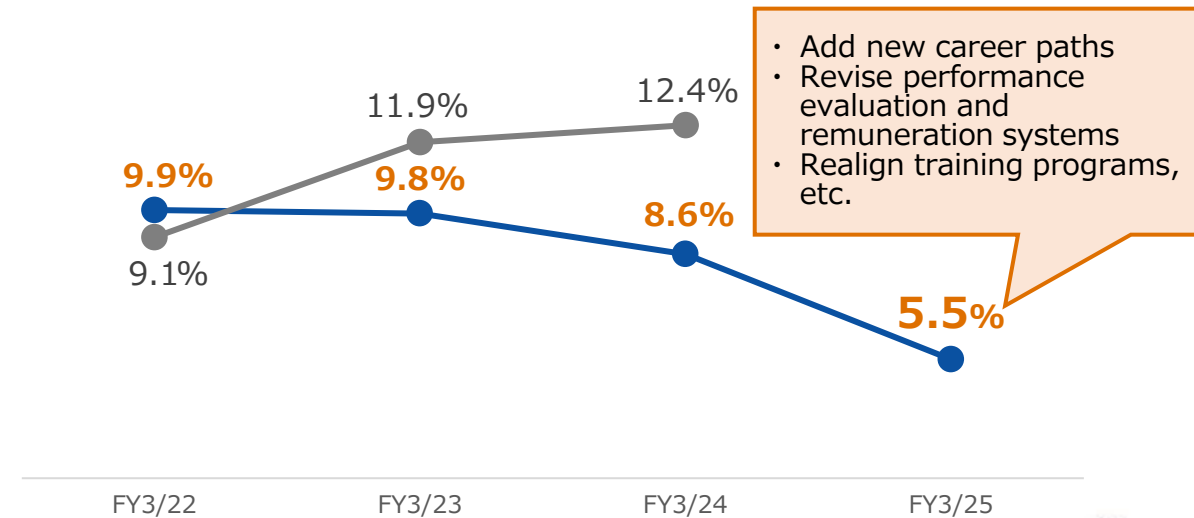
*Growth rate using FY3/21 as one

Improvement in employee attrition rate

- Continuously improving benefits, increasing engagement and taking other actions to retain people
- As a result, turnover was down 3.1 pt YoY

— Attrition rate as of 4Q (cumulative)
— Information and telecommunications industry average (*)

*Source: Survey on employment trends (2021-2023), Ministry of Health, Labour and Welfare



Progress with Key Initiatives – Training Programs

Education and training programs for more added value

Fast training of new graduate employees

- Almost 95% of 189 new hires assigned to business units are productive

Reskilling current employees

- Completed reskilling of 78 people; the plan is 60-80 every year

FY3/24

Apr. 213 new graduates hired/training started
May Department training

June Pct. of productive new graduates: About 30%
Sep. Pct. of productive new graduates: About 90%

Apr. 196 new graduates hired/training started
May-June Department training after job assignments

FY3/25

Sep. Pct. of productive new graduates: About 80%
Dec. Pct. of productive new graduates: About 95%

FY3/24

Resource shift in 4 major domains*: 140 employees (cumulative)

*Microsoft, Salesforce, SAP, data science

*Includes people still in reskilling programs

*Since January 2023

1Q Priority on training new graduates

FY3/25

Full year

Reskilling: 78 employees (cumulative)

Resource shift: 42 employees (cumulative)
(included in reskilling)

April 1, 2025 to March 31, 2028

Medium-term Business Plan

COMTURE uses rolling medium-term plans. Reexamining the plan every year makes it possible to adapt to changes in the business climate with speed and flexibility.

Our vision for the next three years

The Business Climate for the COMTURE Group

1. Constant growth of **digital technology investments**
2. Increasing **internalization of business processes** by client companies
3. Fundamental alteration of the IT services industry due to **generative AI**



Our Vision

Dedicated to becoming a company with close ties to customers based on a thorough understanding of **their business operations** and providing **new services and experiences** for customers

Outline of Business Strategies

Promote high added value in the digital domain and achieve sustainable growth

Three business strategies

Collaborations with vendors

- Strengthening sales process
- Upgrade quality/technical skills

User base

- Establish a stable user base
- Business model reform

Resources

- PM professional trainings
- Recruitment/resources shifts

Strengthening the management base that supports business

Promotion of digitalization

Human resources

Sustainability

Investment strategies that accelerate business growth

M&A

Investment in human resources

Business and management innovations

Medium-term Business Plan Financial Target

The goal is to raise sales to 100 billion yen in 2032

The plan's goals are average annual sales growth of more than 10% and more dividend increases.

(Millions of yen)	FY3/25 Results	FY3/28 Plan	Average annual growth rate (FY3/25-FY3/28)
Net sales	36,341	51,000	10.0% or more
Operating profit	4,630	6,600	10.0% or more
Operating profit margin	12.7%	12.9%	-
EBITDA	5,137	7,538	10.0% or more
EBITDA margin	14.1%	14.8%	-
ROE	17.9%	20.0% or more	-
Payout ratio	48.4%	45.0% or more[※]	-

*Maintain a dividend payout ratio of at least 45.0% while continuing to raise the dividend.

FY3/26

Earnings Forecast

FY3/26 Earnings Forecast

Aiming for 16 consecutive years of sales growth and 15 consecutive years of earnings growth, reaching new record highs

(Millions of yen)	FY3/25 Results		FY3/26 Forecast		YoY change (%)
	Amount	% to net sales	Amount	% to net sales	
Net sales	36,341	-	40,000	-	+10.1%
Operating profit	4,630	12.7%	5,000	12.5%	+8.0%
Ordinary profit	4,660	12.8%	5,000	12.5%	+7.3%
Profit attributable to owners of parent	3,160	8.7%	3,325	8.3%	+5.2%
Net income per share	99.12	-	104.27	-	+5.2%
EBITDA	5,137	14.1%	5,813	14.5%	+13.2%
Dividend per share	48.00	-	50.00	-	-
Payout ratio	48.4%	-	48.0%	-	-
ROE	17.9%	-	17.2%	-	-

Business Category Themes for More Growth

Cloud Solutions

- Collaboration using alliances with global SaaS vendors, consulting and integration services for the installation and use of CRM and other cloud services, and other activities

Digital Solutions

- Construction of data infrastructures by working with global AI vendors, provision of data analysis solutions by working with global data analysis vendors, and other activities

Business Solutions

- Construction, operation and modernization concerning accounting, personnel, fintech and other core IT systems using collaborations with global ERP package vendors

Platform, Operation Services

- Hybrid cloud environments using virtualization software, design, construction and operation of virtual networks, IT system remote surveillance at COMTURE Group's service centers using global tools, help desk operations, and other activities

Digital Learning

- Training services with cooperation of global vendors for acquiring vendor certifications and IT training services to give people skills needed to perform Digital jobs



- Partnering with Microsoft Japan to continuously expand low-code application development and explore new opportunities in AI integration
- Build core IT systems on the Salesforce platform and increase business activities in data integration, agent AI and other new fields
- Use joint activities with SAS for more projects for regional banks
- Upgrade proposal capabilities to receive more contracts directly
- More projects for modernizing and building AI platforms with AWS and more multi-cloud projects
- Growth of the integration and peripheral application development business involving SAP and expansion of the business for the use of these technologies by midsize companies
- Growth of the business for shifting from SAP to the ERP packages of other companies
- Increase projects for development of cloud-based front office systems for financial institutions
- More infrastructure projects by using alliances with ITOCHU Group companies and large system consulting companies
- Expansion of the support for visualization and automation of system operations
- Upgrade Microsoft AI training activities and hold more classes
- Use joint activities with software resellers and distributors to start a Microsoft training course resale business
- Business growth by offering more courses for employees of IT subsidiaries of large corporations

Major investments foster faster organic growth

Market conditions

- Digital domain investments are expected to increase at companies as their use of digital technologies grows
- More outsourcing of support for system integrators as companies form teams to perform tasks internally and continue digital technology training for their employees
- The rapid increase in the use of generative AI requires fundamental changes in the IT services industry concerning development methods and service models

Investments in people [820 million yen]

Recruiting

- New graduates: 200 (to be hired in April 2026)
- Experienced people: 70 (FY3/26)

Training

- Strengthen training programs for project managers and consultants
- Reskilling: 30-40 per six months
- Larger and upgraded training system, increase the use of online learning platform
- Goal is 1,000 certifications

Salaries/ benefits

- Salary increase: 5.0%
- More upgrades to personnel systems and employee benefits

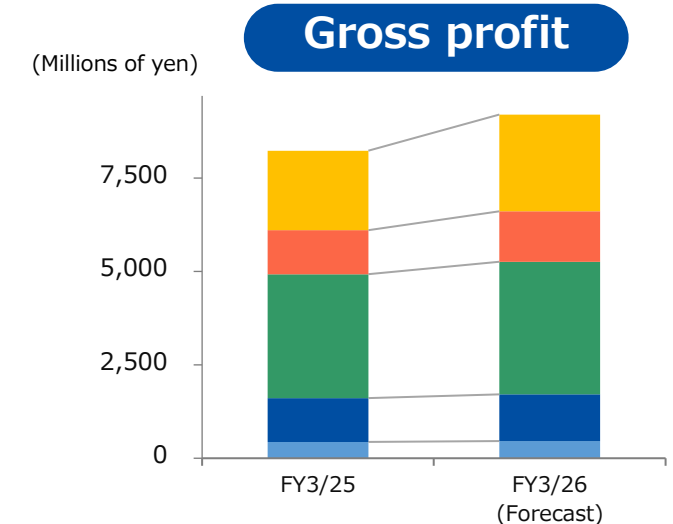
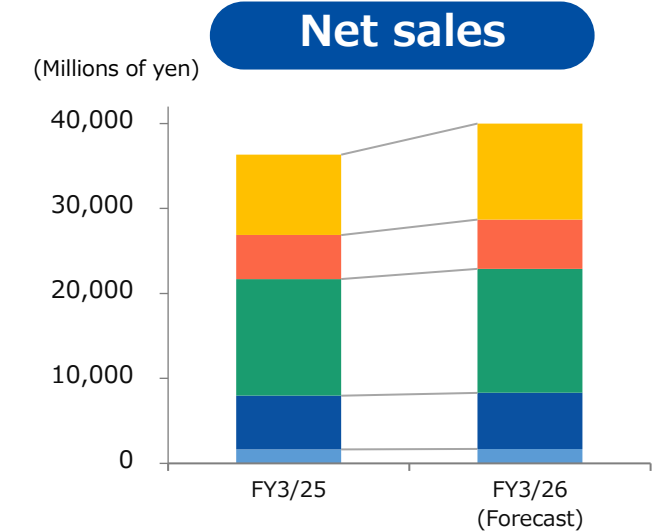
Innovations [280 million yen]

- R&D for the use of generative AI for IT system development and project management activities
- Use of the Microsoft Copilot generative AI tool for improvements and innovations of all business processes; new/revised core IT system and internal infrastructure
- Website and branding renewals and other improvements to raise awareness of COMTURE

Business Segment Forecast

(Millions of yen)	FY3/25 Results	FY3/26 Forecast	YoY change (%)
Net Sales	36,341	40,000	+10.1%
Cloud Solutions	9,466	11,300	+19.4%
Digital Solutions	5,176	5,800	+12.0%
Business Solutions	13,729	14,600	+6.3%
Platform, Operation Services	6,322	6,600	+4.4%
Digital Learning	1,645	1,700	+3.3%
Gross profit	8,235	9,200	+11.7%
Cloud Solutions	2,128	2,590	+21.7%
Digital Solutions	1,178	1,350	+14.5%
Business Solutions	3,317	3,550	+7.0%
Platform, Operation Services	1,173	1,250	+6.5%
Digital Learning	437	460	+5.2%

*Beginning in FY3/26, some of the business segments have been revised. FY3/25 figures of Cloud Solutions and Business Solutions businesses use the revised classification method.



Shareholder Return

COMTURE pays dividends every quarter

COMTURE pays a quarterly dividend because the stability of operations results in the stability of quarterly performance as well.

Dividend payment schedule

	Dividend per share	Dividend record date	Dividend payment date (Plan)
1Q	12.50 yen	Jun. 30, 2025	Aug. 29, 2025
2Q	12.50 yen	Sep. 30, 2025	Nov. 28, 2025
3Q	12.50 yen	Dec. 31, 2025	Feb. 27, 2026
4Q	12.50 yen	Mar. 31, 2026	Next business day after shareholders' meeting approval
Total	50.00 yen		

Shareholder Benefit Program

Shareholders receive special benefits in addition to dividends

Shareholders of record at the end of September and March every year who own at least **300 shares** receive prepaid QUO cards worth 1,000 yen (2,000 yen every fiscal year).



- Dividend of 15,000 yen + prepaid QUO cards worth 2,000 yen = 17,000 yen annually
- The payout ratio including QUO cards are expected to be **54.3%** for the fiscal year ending March 31, 2026 (for shareholders holding 300 shares)

QUO
クオカード
1000

AIとデジタルで未来を創造

COMTURE 40TH ANNIVERSARY
LEAD THE FUTURE

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コムチュアの
イメージキャラクター
コムくん



Topics

Plan to Purchase All the Stock of Human Interactive Technology

Overview of stock acquisition

Purpose of acquisition	<ul style="list-style-type: none">• An even stronger framework for providing total solutions in the Microsoft business, extending from building infrastructures to system development and system operations and education support.• Establish an even more powerful framework in the AI solutions category
Acquisition date (tentative)	June 30, 2025
Acquisition cost	1,625 million yen

Profile of Human Interactive Technology

Name	Human Interactive Technology inc.
Business	Creation of infrastructure/security environments by using mainly Microsoft solutions, provision of cloud services, AI transformation (AX) consulting and other activities
Capital	10 million yen
Net sales	920 million yen (FY3/24)
Established	August 1988
Employees	34
Partner certifications	Microsoft Infrastructure, Microsoft Digital & App Innovation

Activities in the Microsoft Business

A stronger Microsoft business by using synergies with COMTURE Group companies

Market conditions 1
Increasing need for **cloud infrastructures**

Market conditions 2
Increasingly diverse user needs for **generative AI, internalization** and other activities



Human Interactive Technology

Planned to become a consolidated subsidiary on June 30, 2025



COMTURE



Edifist Learning

Infrastructure engineers

- Skills for building infrastructure/security environments
- Many accomplishments, including Microsoft partner certifications

AI development

- Consulting for transformations using AI
- Development of AI services using the Azure OpenAI Service

**Consulting
Application development**

Use of generative AI

- Free seminar to alter mindsets to prepare for using generative AI
- Training for a fee that gives people technology and other skills needed to use generative AI in business processes

Training programs

- Training for people involved with development and management activities at user companies



Total solutions in the Microsoft business encompassing infrastructure construction, system development, and support for system operations and education



Activities for the Use of Generative AI

Advancing from studies to applications for methods to use generative AI for development tasks

Studies

- Established a task force covering many business units
- Examined ways AI can be used for development tasks and the potential scope of applications

Potential applications

- Development tasks:
Coding tools
Production of designs
More efficient reverse engineering
- Project management tasks:
RFP and production of reports
Check terms of contracts

Trial

- Identification of potential uses
- Proof of concept
- Guideline production/security measures
- Training for proper use concerning ethics/responsibilities
- Formation of communities

Applications

- Training covering all activities of COMTURE
- Periodic monitoring of generative AI use
- Sharing of knowledge and info about successful applications
- Linkage with other tools

FY3/25
Completed studies to determine suitable business processes for the use of generative AI

Starting in FY3/26
Expand the use of generative AI to all business operations and begin using generative AI for the business activities of some customers

Support for creating pleasant and productive workplaces for business sustainability

Eruboshi Certification



Eruboshi certification is given by the Ministry of Health, Labour and Welfare to companies with outstanding programs for the participation and advancement of women in the workplace. COMTURE has received one star certification.

Silver Certification as an Excellent Health Company



Excellent Health Company Silver Certification No. 3346

The Tokyo Federation of the National Federation of Health Insurance Societies grants Silver Certification to recognize companies with a strong commitment to the health of employees.

KENKO Investment for Health 2025



This certification by Nippon Kenko Kaigi facilitates the visualization of companies with outstanding health and productivity management and helps create an environment in which these companies can be recognized by the public.

Special events in the COMTURE Group and for the public

COMTURE is grateful for the support provided by shareholders and investors that has played a key role in reaching the 40th anniversary of its establishment. We look forward to continuing to receive this support as we aim for more growth.



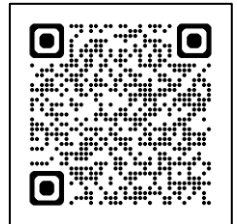
A concert for customers and business partners



A 40th anniversary event for employees

Information about the history of COMTURE is on the company's YouTube channel.

Click here
to view

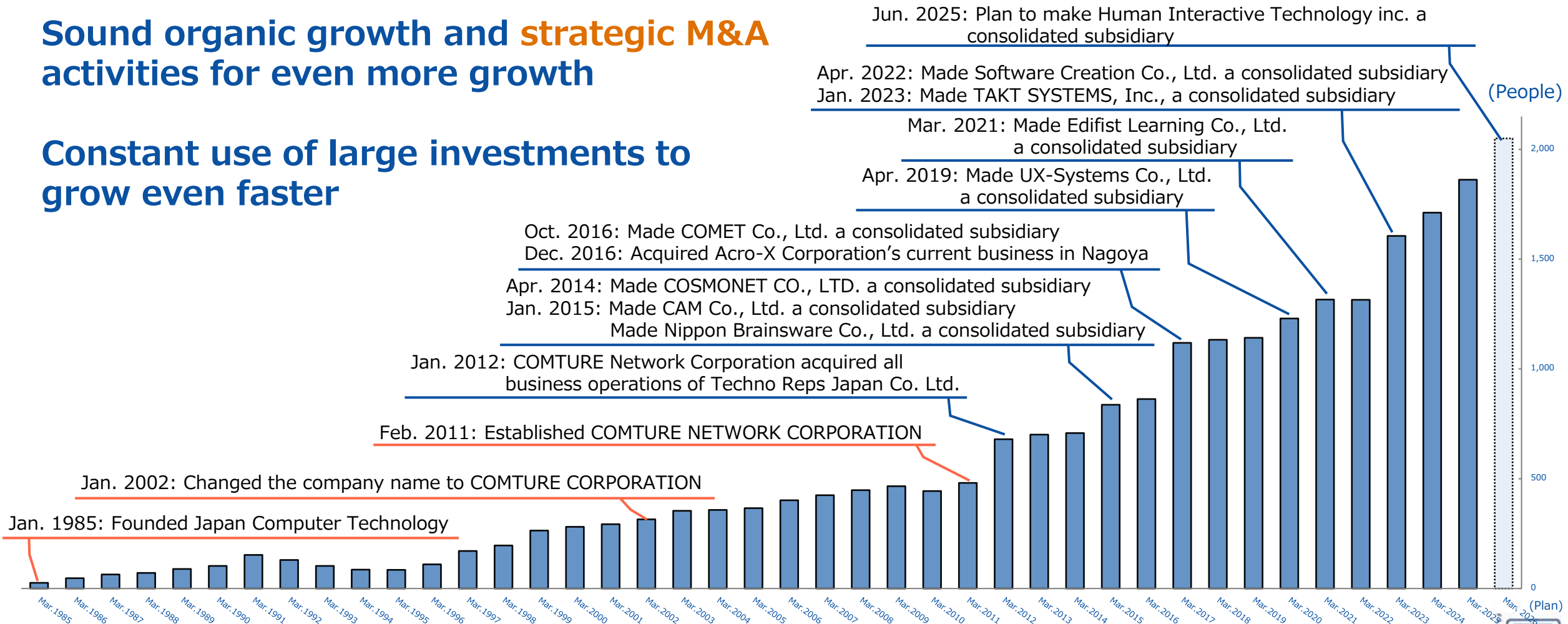


Appendix

COMTURE's M&A strategy has increased the size of the workforce and group

Sound organic growth and **strategic M&A** activities for even more growth

Constant use of large investments to grow even faster



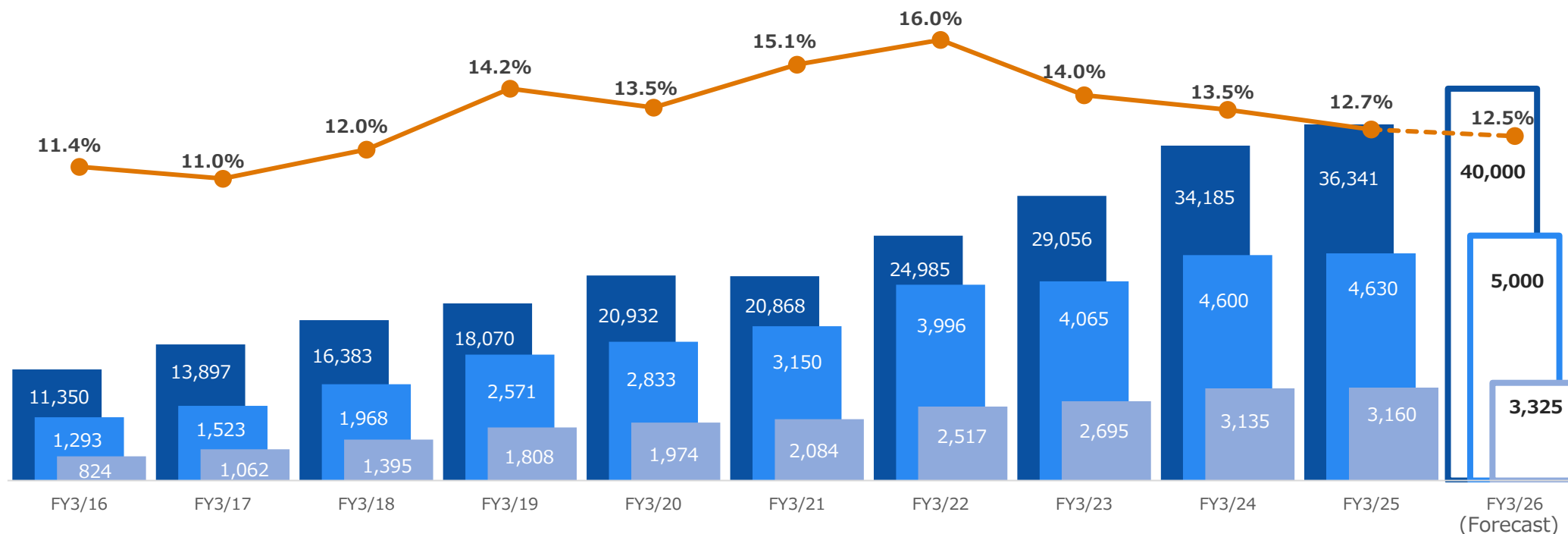
Recent M&A Activity

Big increase in profitability due to post-merger integration and training programs

Companies	Purpose of acquisition	Employees when acquired	Acquisition cost	Net sales Operating profit margin		Benefits of joining COMTURE Group
				Before (last year)	After (first year)	
Edifist Learning Inc.	• Strengthen IT education business	56	¥1,350 million	¥1,100 million 10.9%	¥1,190 million 19.4%	<ul style="list-style-type: none"> • More powerful education business • Training of Digital experts
SoftwareCreation Co., Ltd. *Integration into COMTURE CORPORATION in April 2024	• Addition of resources (for reskilling)	120	¥500 million	¥1,760 million 4.7%	¥1,970 million 12.0%	<ul style="list-style-type: none"> • Expansion of businesses to growing market sectors by reskilling SAP engineers • More cross-selling to major clients
TAKT SYSTEMS, INC. TAKT BUSINESS SOFT, INC. *These companies were combined in October 2023 *Integration into COMTURE CORPORATION in April 2025	• Addition of resources (people with PM and other advanced skills)	121	¥2,370 million	¥2,670 million 6.5% (converted to 12-month period)	¥2,840 million 18.2%	<ul style="list-style-type: none"> • Addition of PM professionals, more business opportunities due to better quality for project management and other activities • A stronger framework for business operations in Kansai area • A stronger framework in the BPM business sector

Performance Trends

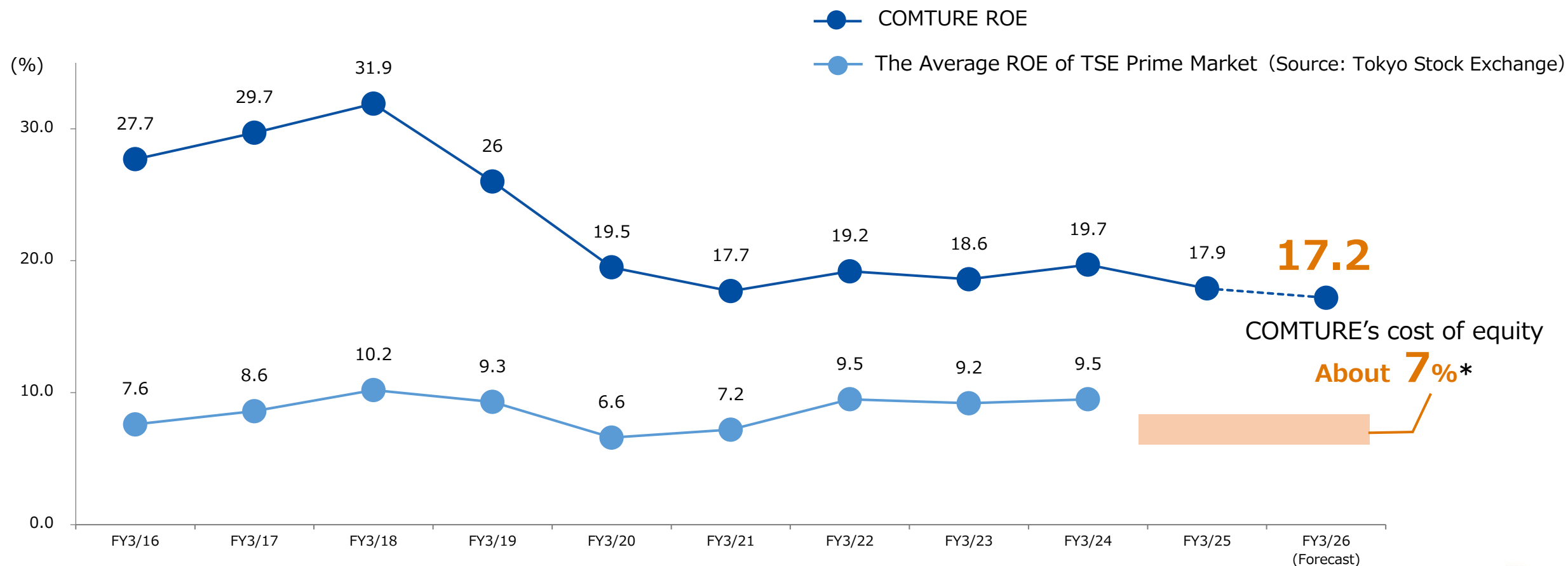
FY3/16 to FY3/26 (Net sales/Operating profit/Net income)



ROE	27.7%	29.7%	31.9%	26.0%	19.5%	17.7%	19.2%	18.6%	19.7%	17.9%	17.2%
Payout ratio	38.9%	35.2%	33.9%	39.5%	46.6%	47.4%	46.9%	52.0%	46.8%	48.4%	48.0%

*COMTURE started applying Accounting Standard for Revenue Recognition (ASBJ Statement No. 29, March 31, 2020) in FY3/21.

Capital efficiency is consistently far above the cost of equity



*The cost of equity is calculated by using the capital asset pricing model (CAPM).

Balancing Capital Efficiency and Shareholder Returns

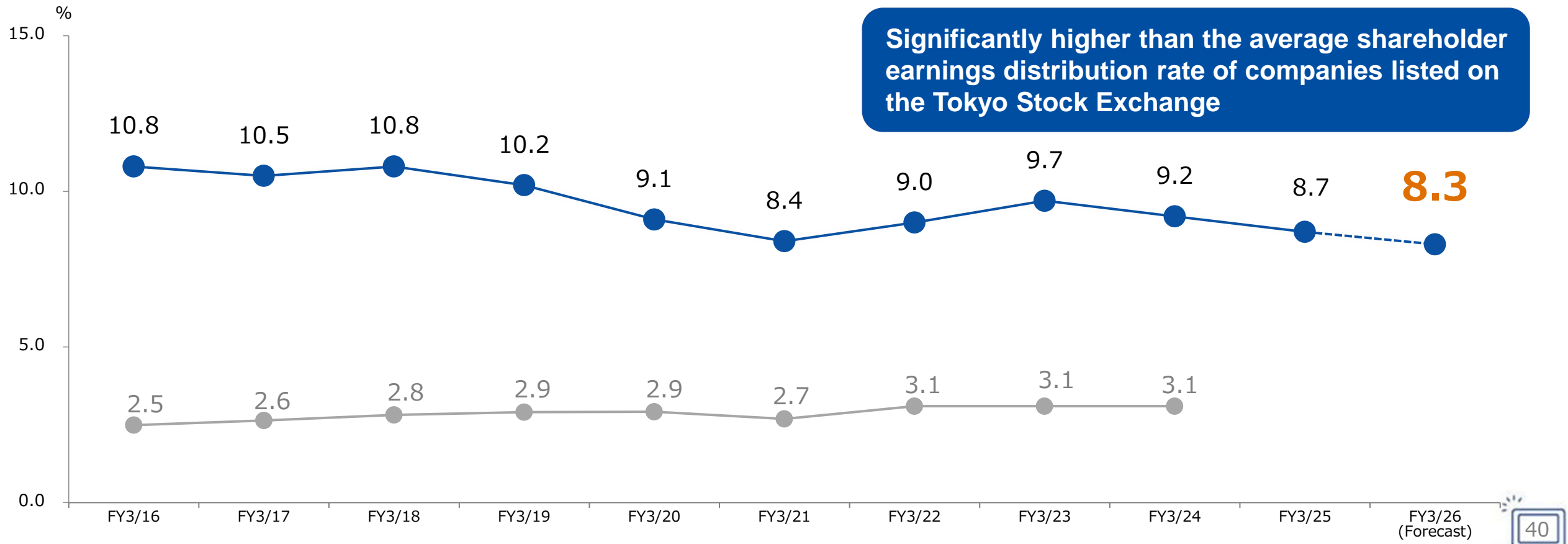
Goal is consistently high shareholder distributions and dividend stability

DOE(Dividend-equity ratio)= Payout ratio×ROE

The DOE shows earnings distributions to shareholders in relation to equity.

COMTURE DOE The Average DOE of TSE Prime Market(*)

(*Source: Tokyo Stock Exchange)

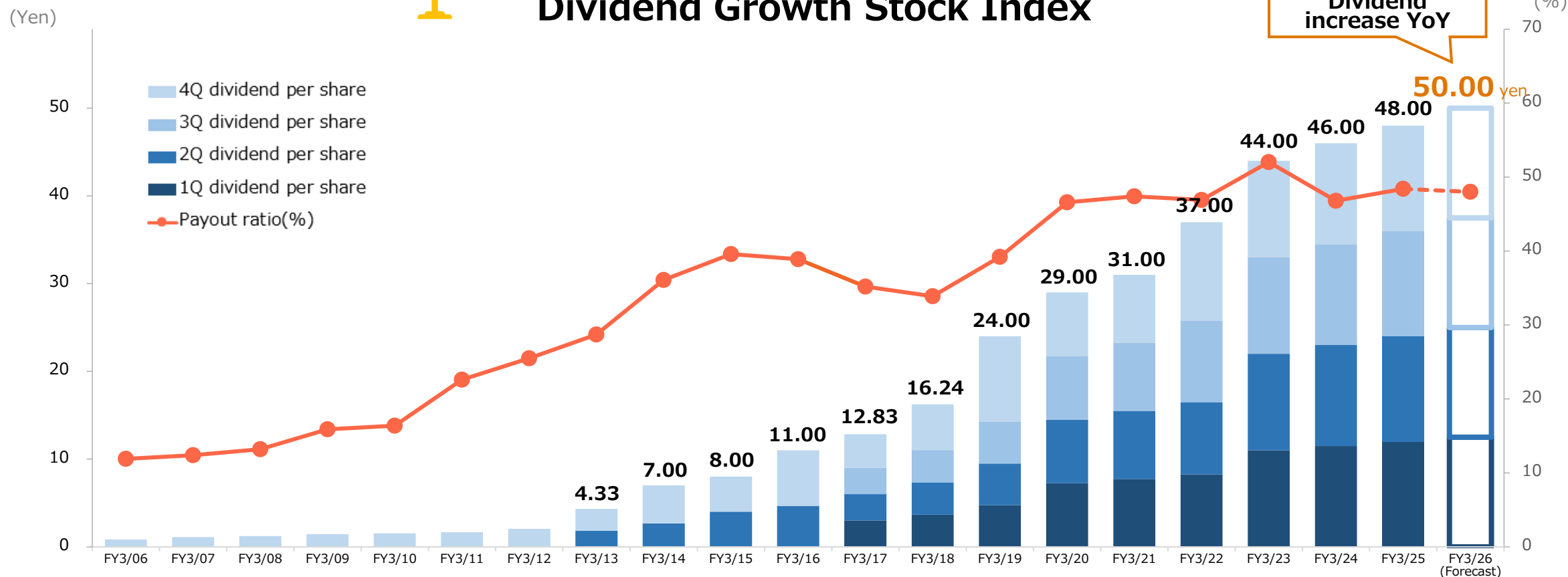


Dividend Policy and Dividend Growth

Planning on the 21st consecutive dividend increase;
goal is payout ratio of at least 45%



Included in the Nikkei Consecutive
Dividend Growth Stock Index



COMTURE conducted a 3-for-1 common stock split effective on October 1, 2017 and a 2-for-1 common stock split effective on October 1, 2019.
Dividend per share has been calculated as if these stock splits had taken place at the beginning of FY3/06.

Key Numbers about COMTURE Group

Recruiting



New graduates: **192**

(Hired in April 2025)

Experienced people: **64**

(Hired during FY3/25)

Reskilling



Cumulative no. of participants:

78

(FY3/25 total)

The number of certified personnel



Employees with more than one certification counted separately

1,500

(FY3/25 results)

Growth rate of gross profit per employee



+0.2%

(FY3/25 results)

Salary increase rate



+5.0%

(FY3/25 results)

Turnover rate



5.5%

(FY3/25 results)

Average monthly overtime



8.8 hours

(FY3/25 results, COMTURE
(Non-consolidated))

Use of child care time off/ Pct. of eligible employees



Male: **88%**

Female: **100%**

(FY3/25 results, COMTURE
(Non-consolidated))

Female managers/Pct. of all managers



23/10.3%

(FY3/25 results, COMTURE
(Non-consolidated))

Be a source of “*excitement*”
for customers and
“*dreams*”
for employees



- This presentation was prepared to provide information about COMTURE and is not a solicitation to invest in COMTURE.
- COMTURE exercised care regarding the accuracy of information in this presentation but does not guarantee that this information is complete.
- COMTURE assumes no responsibility whatsoever concerning any losses or damages resulting from the use of information in this presentation.
- Forecasts and other forward-looking statements in this presentation are based on the judgments of COMTURE using information that was available when this presentation was prepared and incorporate risks and uncertainties. As a result, actual performance may differ significantly from the forward-looking statements in this presentation due to changes in market conditions or many other reasons.

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