

# Translation

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## Summary of Consolidated Financial Results for the Nine Months Ended December 31, 2024 (Based on Japanese GAAP)

February 6, 2025

Company name: JACCS CO., LTD  
 Stock exchange listing: Tokyo  
 Stock code: 8584 URL <https://www.jaccs.co.jp/>  
 Representative: President and Representative Director Murakami Ryo  
 Director and Senior Managing Executive  
 Inquiries: Saitou Takashi TEL 03-5448-1311  
 Officer  
 Scheduled date to commence dividend payments: —  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results meeting: No

(Amounts less than one million yen are rounded down)

### 1. Consolidated financial results for the nine months ended December 31, 2024 (from April 1, 2024 to December 31, 2024)

#### (1) Consolidated operating results (cumulative)

Percentages indicate year-on-year changes

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2024	143,494	3.1	23,052	(15.1)	23,076	(14.7)	16,155	(11.0)
Nine months ended December 31, 2023	139,176	7.5	27,137	3.5	27,040	2.8	18,158	0.2

	Earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2024	465.23	463.86
Nine months ended December 31, 2023	523.45	521.49

#### (2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of December 31, 2024	3,808,792	249,607	6.4
As of March 31, 2024	3,777,595	238,440	6.1

### 2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2024	—	100.00	—	120.00	220.00
Year ending March 31, 2025	—	90.00	—		
Year ending March 31, 2025 (Forecast)				90.00	180.00

Breakdown of year-end dividend for the year ended March 31, 2024: ordinary dividend of ¥110.00 per share, commemorative dividend of ¥10.00 per share

### 3. Forecast of consolidated financial results for the year ending March 31, 2025 (from April 1, 2024 to March 31, 2025)

Percentages indicate year-on-year changes

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	189,000	2.3	24,000	(27.6)	24,000	(27.4)	16,500	(30.6)	475.26

#### 4. Notes

- (1) Significant changes in the scope of consolidation during the nine months ended December 31, 2024: No
- (2) Application of special accounting methods for preparing quarterly consolidated financial statements: No
- (3) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements
- Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
- Changes in accounting policies due to other reasons: No
- Changes in accounting estimates: No
- Restatement of prior period financial statements: No

#### (4) Number of issued shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2024	35,079,161 shares	As of March 31, 2024	35,079,161 shares
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Number of treasury shares at the end of the period

As of December 31, 2024	343,413 shares	As of March 31, 2024	362,146 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2024	34,726,481 shares	Nine months ended December 31, 2023	34,689,483 shares
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**Quarterly consolidated financial statements**  
**Consolidated balance sheets**

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
Assets		
Current assets		
Cash and deposits	187,611	132,741
Accounts receivable - installment	3,296,408	3,310,501
Investments in leases	121,899	112,662
Prepaid expenses	5,495	6,499
Advances paid	28,952	29,752
Accounts receivable - other	30,879	105,217
Other	37,393	41,234
Allowance for doubtful accounts	(29,882)	(31,438)
Total current assets	3,678,758	3,707,170
Non-current assets		
Property, plant and equipment		
Buildings and structures	9,748	9,908
Accumulated depreciation	(6,667)	(6,926)
Buildings and structures, net	3,081	2,981
Land	14,828	14,828
Other	12,487	12,935
Accumulated depreciation	(7,380)	(7,879)
Other, net	5,107	5,056
Total property, plant and equipment	23,017	22,866
Intangible assets		
Goodwill	114	—
Software	25,598	24,840
Other	14	18
Total intangible assets	25,726	24,859
Investments and other assets		
Investment securities	29,614	33,256
Bad debts	230	269
Long-term prepaid expenses	4,210	4,053
Deferred tax assets	1,741	2,025
Guarantee deposits	1,391	1,373
Retirement benefit asset	9,544	9,828
Other	3,488	3,206
Allowance for doubtful accounts	(130)	(115)
Total investments and other assets	50,092	53,896
Total non-current assets	98,836	101,622
Total assets	3,777,595	3,808,792

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
Liabilities		
Current liabilities		
Notes and accounts payable - trade	268,581	222,505
Short-term borrowings	338,064	406,462
Current portion of bonds payable	46,718	17,540
Current portion of long-term borrowings	221,089	211,354
Current portion of long-term loans payable for receivable securitization	272,105	294,905
Commercial papers	413,500	392,000
Accounts payable - other	4,773	4,386
Accrued expenses	3,112	3,433
Income taxes payable	6,304	3,330
Deposits received	77,558	81,675
Unearned revenue	1,405	1,340
Provision for bonuses	2,926	1,472
Provision for point card certificates	2,731	2,742
Provision for loss on guarantees	1,089	1,118
Deferred installment income	243,464	247,517
Other	27,429	26,378
Total current liabilities	1,930,855	1,918,164
Non-current liabilities		
Bonds payable	213,404	220,869
Long-term borrowings	812,574	812,127
Long-term loans payable for receivable securitization	575,574	600,312
Deferred tax liabilities	2,943	3,708
Provision for loss on interest repayment	683	632
Retirement benefit liability	28	27
Long-term guarantee deposits	1,321	1,472
Other	1,771	1,871
Total non-current liabilities	1,608,299	1,641,021
Total liabilities	3,539,155	3,559,185
Net assets		
Shareholders' equity		
Share capital	16,138	16,138
Capital surplus	30,641	30,660
Retained earnings	164,068	172,931
Treasury shares	(828)	(786)
Total shareholders' equity	210,019	218,943
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	16,978	19,812
Deferred gains or losses on hedges	(152)	7
Foreign currency translation adjustment	1,954	1,749
Remeasurements of defined benefit plans	1,623	1,347
Total accumulated other comprehensive income	20,403	22,917
Share acquisition rights	179	167
Non-controlling interests	7,837	7,578
Total net assets	238,440	249,607
Total liabilities and net assets	3,777,595	3,808,792

**Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)**

**Consolidated statements of income (cumulative)**

	(Millions of yen)	
	Nine months ended December 31, 2023	Nine months ended December 31, 2024
Operating revenue		
Operating revenues	135,770	141,537
Financial revenue		
Interest income	91	77
Dividend income	603	679
Other financial revenue	2,710	1,201
Total financial revenue	3,405	1,957
Total operating revenue	139,176	143,494
Operating expenses		
Selling, general and administrative expenses	96,849	102,272
Financial expenses		
Interest on borrowings	12,846	15,582
Interest on commercial papers	258	817
Other financial expenses	2,084	1,769
Total financial expenses	15,189	18,169
Total operating expenses	112,038	120,442
Operating profit	27,137	23,052
Non-operating income		
Miscellaneous income	90	33
Total non-operating income	90	33
Non-operating expenses		
Miscellaneous losses	187	9
Total non-operating expenses	187	9
Ordinary profit	27,040	23,076
Extraordinary income		
Gain on sale of investment securities	203	668
Gain on liquidation of investment securities	93	—
Total extraordinary income	296	668
Extraordinary losses		
Loss on retirement of non-current assets	28	2
Loss on sale of investment securities	0	0
anniversary event expenses	—	269
Total extraordinary losses	28	271
Profit before income taxes	27,308	23,473
Income taxes - current	8,326	8,518
Income taxes - deferred	543	(724)
Total income taxes	8,870	7,793
Profit	18,437	15,679
Profit (loss) attributable to non-controlling interests	279	(476)
Profit attributable to owners of parent	18,158	16,155

**Consolidated statements of comprehensive income (cumulative)**

	(Millions of yen)	
	Nine months ended December 31, 2023	Nine months ended December 31, 2024
Profit	18,437	15,679
Other comprehensive income		
Valuation difference on available-for-sale securities	3,663	2,833
Deferred gains or losses on hedges	(67)	227
Foreign currency translation adjustment	3,311	(12)
Remeasurements of defined benefit plans, net of tax	(72)	(262)
Total other comprehensive income	6,836	2,785
Comprehensive income	25,273	18,465
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	24,135	18,669
Comprehensive income attributable to non-controlling interests	1,137	(204)