

May 15, 2025

Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)

Company name: JACCS CO., LTD
 Listing: Tokyo Stock Exchange
 Securities code: 8584
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 Scheduled date of annual general meeting of shareholders: June 26, 2025
 Scheduled date to commence dividend payments: June 27, 2025
 Scheduled date to file annual securities report: June 24, 2025
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes (for institutional investors and analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenues		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	190,978	3.4	25,732	(22.3)	25,765	(22.1)	18,620	(21.7)
March 31, 2024	184,782	6.5	33,126	4.6	33,060	4.1	23,770	9.8

Note: Comprehensive income For the fiscal year ended March 31, 2025: ¥24,667 million [(27.0)%]
 For the fiscal year ended March 31, 2024: ¥33,795 million [37.7%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Operating profit to operating revenues ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2025	536.11	534.92	7.8	0.7	13.5
March 31, 2024	685.13	682.95	10.9	0.9	17.9

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	3,806,786	255,809	6.5	7,142.20
March 31, 2024	3,777,595	238,440	6.1	6,637.17

Reference: Equity
 As of March 31, 2025: ¥248,273 million
 As of March 31, 2024: ¥230,422 million

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	(45,170)	(7,448)	39,738	174,499
March 31, 2024	(98,024)	(6,258)	129,021	187,491

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	100.00	-	120.00	220.00	7,635	32.1	3.5
March 31, 2025	-	90.00	-	100.00	190.00	6,602	35.4	2.8
March 31, 2026 (Forecast)		100.00		100.00	200.00		57.7	

Note: 1. Breakdown of year-end dividends for the fiscal year ending March 31, 2024: Ordinary dividend 110.00 yen, commemorative dividend 10.00 yen
2. The year-end dividend per share for the fiscal year ending March 31, 2025 has been changed from 90 yen to 100 yen. For details, please refer to the "Notice Concerning Dividend (Dividend Increase)" announced today (May 15, 2025).
3. The Company plans to issue new shares as announced on March 14, 2025, in accordance with the "Notice of Conclusion of Capital and Business Alliance Agreement with MUFG Bank, Ltd. and Issuance of New Shares through Third-Party Allotment."
The "the fiscal year ending March 31, 2026 (Forecast)" takes into account the impact of the issuance of new shares.

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Operating revenues		Operating profit		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	95,000	(0.8)	10,000	(37.8)	10,000	(37.9)	7,500	(32.9)	167.73
Fiscal year ending March 31, 2026	191,500	0.3	20,000	(22.3)	20,000	(22.4)	15,500	(16.8)	346.64

Note: The Company plans to issue new shares as announced on March 14 in accordance with the "Notice of Conclusion of Capital and Business Alliance Agreement with MUFG Bank, Ltd. and Issuance of New Shares through Third-Party Allotment."

Net income per share takes into account the impact of the issuance of new shares.

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
 - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None

Note: For details, please refer to Appendix P.18 "4. Please refer to Consolidated Financial Statements and Major Notes (5) Notes on Consolidated Financial Statements (Notes on Changes in Accounting Policy).

(3) Number of issued shares (common shares)

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

As of March 31, 2025	35,079,161 shares
As of March 31, 2024	35,079,161 shares

(ii) Number of treasury shares at the end of the period

As of March 31, 2025	317,701 shares
As of March 31, 2024	362,146 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2025	34,733,555 shares
Fiscal year ended March 31, 2024	34,694,369 shares

Note: The number of shares on which the calculation of net income per share is based on Appendix P. 31, "4. Please refer to "Consolidated Financial Statements and Major Notes (5) Notes on Consolidated Financial Statements (Notes on Information per Share)".

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

(Cautions on forward-looking statements, etc.)

The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors. For the conditions on which earnings forecasts are predicated and precautions for the use of earnings forecasts, please refer to Appendix P.2 "1. Please refer to "Summary of Operating Results for the Current Fiscal Year" (1) Summary of Operating Results for the Current Fiscal Year.

(Method of accessing supplementary material on financial results and contents of the financial results briefing)

The Company plans to hold an earnings briefing for institutional investors and analysts on Tuesday, May 20, 2025. The financial results briefing materials used in this briefing will be posted on the Company's website before the meeting is held on the same day.

Consolidated balance sheet

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Current assets		
Cash and deposits	187,611	174,712
Accounts receivable - installment	3,296,408	3,341,923
Investments in leases	121,899	110,269
Prepaid expenses	5,495	6,664
Advances paid	28,952	26,466
Accounts receivable - other	30,879	31,954
Other	37,393	41,735
Allowance for doubtful accounts	(29,882)	(32,347)
Total current assets	3,678,758	3,701,379
Non-current assets		
Property, plant and equipment		
Buildings and structures	9,748	9,953
Accumulated depreciation	(6,667)	(6,983)
Buildings and structures, net	3,081	2,969
Land	14,828	14,828
Other	12,487	13,043
Accumulated depreciation	(7,380)	(7,886)
Other, net	5,107	5,157
Total property, plant and equipment	23,017	22,955
Intangible assets		
Goodwill	114	-
Software	25,598	24,963
Other	14	18
Total intangible assets	25,726	24,981
Investments and other assets		
Investment securities	29,614	33,542
Bad debts	230	184
Long-term prepaid expenses	4,210	4,110
Deferred tax assets	1,741	2,221
Guarantee deposits	1,391	1,315
Retirement benefit asset	9,544	12,461
Other	3,488	3,754
Allowance for doubtful accounts	(130)	(120)
Total investments and other assets	50,092	57,469
Total non-current assets	98,836	105,406
Total assets	3,777,595	3,806,786

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Current liabilities		
Notes and accounts payable - trade	268,581	221,268
Short-term borrowings	338,064	341,508
Current portion of bonds payable	46,718	74,187
Current portion of long-term borrowings	221,089	219,745
Current portion of long-term loans payable for receivable securitization	272,105	314,782
Commercial papers	413,500	402,500
Accounts payable - other	4,773	3,941
Accrued expenses	3,112	3,172
Income taxes payable	6,304	5,462
Deposits received	77,558	79,439
Unearned revenue	1,405	1,359
Provision for bonuses	2,926	3,021
Provision for point card certificates	2,731	2,719
Provision for loss on guarantees	1,089	1,110
Deferred installment income	243,464	249,785
Other	27,429	25,541
Total current liabilities	1,930,855	1,949,545
Non-current liabilities		
Bonds payable	213,404	164,592
Long-term borrowings	812,574	807,835
Long-term loans payable for receivable securitization	575,574	621,107
Deferred tax liabilities	2,943	3,925
Provision for loss on interest repayment	683	616
Retirement benefit liability	28	92
Long-term guarantee deposits	1,321	1,444
Other	1,771	1,817
Total non-current liabilities	1,608,299	1,601,431
Total liabilities	3,539,155	3,550,976
Net assets		
Shareholders' equity		
Share capital	16,138	16,138
Capital surplus	30,641	30,642
Retained earnings	164,068	175,396
Treasury shares	(828)	(727)
Total shareholders' equity	210,019	221,450
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	16,978	19,800
Deferred gains or losses on hedges	(152)	30
Foreign currency translation adjustment	1,954	4,066
Remeasurements of defined benefit plans	1,623	2,925
Total accumulated other comprehensive income	20,403	26,823
Share acquisition rights	179	126
Non-controlling interests	7,837	7,409
Total net assets	238,440	255,809
Total liabilities and net assets	3,777,595	3,806,786

Consolidated statement of income

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Operating revenue		
Operating revenues	181,305	188,847
Financial revenue		
Interest income	147	140
Dividend income	616	700
Other financial revenue	2,712	1,289
Total financial revenue	3,476	2,131
Total operating revenue	184,782	190,978
Operating expenses		
Selling, general and administrative expenses	131,058	140,201
Financial expenses		
Interest on borrowings	17,874	21,315
Interest on commercial papers	357	1,345
Other financial expenses	2,364	2,383
Total financial expenses	20,596	25,044
Total operating expenses	151,655	165,246
Operating profit	33,126	25,732
Non-operating income		
Miscellaneous income	125	45
Total non-operating income	125	45
Non-operating expenses		
Miscellaneous losses	191	12
Total non-operating expenses	191	12
Ordinary profit	33,060	25,765
Extraordinary income		
Gain on sale of non-current assets	0	-
Gain on sale of investment securities	1,263	1,090
Gain on liquidation of investment securities	93	-
Total extraordinary income	1,357	1,090
Extraordinary losses		
Loss on retirement of non-current assets	32	128
Loss on sale of investment securities	0	2
anniversary event expenses	-	269
Total extraordinary losses	32	399
Profit before income taxes	34,384	26,455
Income taxes - current	10,256	10,395
Income taxes - deferred	37	(1,752)
Total income taxes	10,293	8,642
Profit	24,090	17,813
Profit (loss) attributable to non-controlling interests	320	(807)
Profit attributable to owners of parent	23,770	18,620

Consolidated statement of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Profit	24,090	17,813
Other comprehensive income		
Valuation difference on available-for-sale securities	6,996	2,821
Deferred gains or losses on hedges	19	236
Foreign currency translation adjustment	1,346	2,504
Remeasurements of defined benefit plans, net of tax	1,342	1,291
Total other comprehensive income	9,704	6,854
Comprehensive income	33,795	24,667
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	32,956	25,040
Comprehensive income attributable to non-controlling interests	838	(373)

Consolidated statement of changes in equity

Fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,138	30,534	147,062	(911)	192,823
Dividends of surplus			(6,764)		(6,764)
Profit attributable to owners of parent			23,770		23,770
Purchase of treasury shares				(6)	(6)
Disposal of treasury shares		18		89	107
Change in ownership interest of parent due to transactions with non-controlling interests		88			88
Net changes in items other than shareholders' equity					
Total changes during period	-	106	17,005	83	17,195
Balance at end of period	16,138	30,641	164,068	(828)	210,019

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	9,982	(188)	1,147	275	11,217	211	6,353	210,605
Dividends of surplus							(116)	(6,880)
Profit attributable to owners of parent								23,770
Purchase of treasury shares								(6)
Disposal of treasury shares								107
Change in ownership interest of parent due to transactions with non-controlling interests								88
Net changes in items other than shareholders' equity	6,996	35	806	1,347	9,186	(32)	1,600	10,754
Total changes during period	6,996	35	806	1,347	9,186	(32)	1,484	27,834
Balance at end of period	16,978	(152)	1,954	1,623	20,403	179	7,837	238,440

Consolidated statement of changes in equity

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,138	30,641	164,068	(828)	210,019
Dividends of surplus			(7,292)		(7,292)
Profit attributable to owners of parent			18,620		18,620
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		1		103	104
Change in ownership interest of parent due to transactions with non-controlling interests					
Net changes in items other than shareholders' equity					
Total changes during period	-	1	11,328	100	11,430
Balance at end of period	16,138	30,642	175,396	(727)	221,450

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	16,978	(152)	1,954	1,623	20,403	179	7,837	238,440
Dividends of surplus							(55)	(7,347)
Profit attributable to owners of parent								18,620
Purchase of treasury shares								(2)
Disposal of treasury shares								104
Change in ownership interest of parent due to transactions with non-controlling interests								
Net changes in items other than shareholders' equity	2,821	183	2,112	1,302	6,419	(53)	(373)	5,993
Total changes during period	2,821	183	2,112	1,302	6,419	(53)	(428)	17,369
Balance at end of period	19,800	30	4,066	2,925	26,823	126	7,409	255,809

Consolidated statement of cash flows

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	34,384	26,455
Depreciation	11,233	11,106
Amortization of goodwill	228	114
Increase (decrease) in allowance for doubtful accounts	470	1,964
Increase (decrease) in provision for loss on guarantees	(1)	20
Increase (decrease) in provision for bonuses	106	93
Increase (decrease) in provision for point card certificates	(33)	(12)
Decrease (increase) in retirement benefit asset	(456)	(957)
Increase (decrease) in retirement benefit liability	7	61
Increase (decrease) in provision for loss on interest repayment	(12)	(66)
Interest and dividend income	(763)	(841)
Interest expenses	19,350	23,777
Foreign exchange losses (gains)	55	(242)
Loss (gain) on sale of property, plant and equipment and intangible assets	(0)	-
Loss on retirement of property, plant and equipment and intangible assets	32	128
Loss (gain) on sale of investment securities	(1,263)	(1,088)
Loss (gain) on liquidation of investment securities	(93)	-
Decrease (increase) in trade receivables	(136,819)	(24,673)
Decrease (increase) in accounts receivable - other	(16,871)	(1,045)
Increase (decrease) in trade payables	14,269	(47,381)
Increase (decrease) in deferred installment income	12,190	5,248
Decrease (increase) in other assets	(9,188)	(3,336)
Increase (decrease) in other liabilities	2,164	(734)
Subtotal	(71,008)	(11,409)
Interest and dividends received	690	798
Interest paid	(17,947)	(23,253)
Income taxes paid	(9,759)	(11,306)
Net cash provided by (used in) operating activities	(98,024)	(45,170)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Cash flows from investing activities		
Payments into time deposits	-	(75)
Purchase of property, plant and equipment and intangible assets	(8,669)	(9,015)
Proceeds from sale of property, plant and equipment and intangible assets	0	-
Purchase of investment securities	(0)	(19)
Proceeds from sale of investment securities	2,299	1,623
Proceeds from liquidation of investment securities	99	-
Payments of guarantee deposits	(157)	(47)
Proceeds from refund of guarantee deposits	165	44
Loan advances	(81)	(66)
Proceeds from collection of loans receivable	85	108
Net cash provided by (used in) investing activities	(6,258)	(7,448)
Cash flows from financing activities		
Net increase (decrease) in short-term borrowings	12,486	1,479
Net increase (decrease) in commercial papers	(36,800)	(11,000)
Proceeds from long-term borrowings	267,984	213,565
Repayments of long-term borrowings	(173,998)	(223,148)
Proceeds from issuance of bonds	32,688	24,778
Redemption of bonds	(61,198)	(46,796)
Proceeds from long-term loans payable for receivable securitization	364,323	390,656
Repayments of long-term loans payable for receivable securitization	(270,429)	(302,445)
Proceeds from share issuance to non-controlling shareholders	850	-
Proceeds from sale of treasury shares	0	0
Purchase of treasury shares	(4)	(2)
Dividends paid by the parent company	(6,764)	(7,292)
Dividends paid to non-controlling interests	(116)	(55)
Net cash provided by (used in) financing activities	129,021	39,738
Effect of exchange rate change on cash and cash equivalents	514	(111)
Net increase (decrease) in cash and cash equivalents	25,252	(12,992)
Cash and cash equivalents at beginning of period	162,238	187,491
Cash and cash equivalents at end of period	187,491	174,499

(Notes on segment information, etc.)

Segment Information

1. Overview of Reporting Segments

The Company's reporting segments are those of the Group's constituent units for which segregated financial statements are available and are subject to periodic review by the Board of Directors in order to determine the allocation of management resources and evaluate business performance.

The Group is engaged in business activities mainly in the consumer credit business, with the Company and its three consolidated subsidiaries operating in Japan and local subsidiaries overseas in the ASEAN region (Vietnam, Indonesia, Cambodia, and the Philippines).

The Company is comprised of regional segments, with two reporting segments: "Domestic" and "Overseas."

2. Method of calculating the amount of operating income, profit or loss, assets, liabilities and other items for each reporting segment

The accounting methods for the reported business segments are generally the same as those described in the "Fundamental Important Matters for the Preparation of Consolidated Financial Statements."

3. Information on the amount of operating income, profit or loss, assets, liabilities, and other items for each reporting segment

The previous fiscal year (April 1, 2023 to March 31, 2024)

(in millions of yen)

	Reportable segments		Total	Adjustment amount (Note) 1	Amount recorded in consolidated financial statements (Note)2
	Domestic	Overseas			
Operating revenue					
Sales revenue to external customers	158,802	26,016	184,818	-	184,818
Internal operating revenue or transfers between segments	743	-	743	(779)	(35)
Total	159,545	26,016	185,561	(779)	184,782
Segment Profit	33,348	192	33,540	(413)	33,126
Segment Assets	3,649,945	153,961	3,803,906	(26,311)	3,777,595
Other items					
Depreciation	10,342	891	11,233	-	11,233
Amount of amortization of goodwill	200	-	200	28	228
Interest income	552	143	695	(548)	147
Interest on borrowings	10,373	7,883	18,257	(382)	17,874
Interest on commercial papers	357	-	357	-	357
Extraordinary income					
Gain on sale of non-current assets	-	0	0	-	0
Gain on sale of investment securities	1,263	-	1,263	-	1,263
Gain on liquidation of investment securities	93	-	93	-	93
Extraordinary losses					
Loss on retirement of non-current assets	32	0	32	-	32
Loss on sale of investment securities	0	-	0	-	0
anniversary event expenses	-	-	-	-	-
Increase in property, plant and equipment and intangible assets	10,548	1,216	11,765	-	11,765

Note: 1. The amount of adjustment is as follows.

(1) The adjustment amount of operating income of (779) million yen is (35) million yen due to the unification of accounting procedures among parent and subsidiary, and (743) million yen due to the elimination of transactions between segments.

(2) The adjustment amount of segment profit of (413) million yen is (385) million yen due to the unification of accounting procedures among the parent and subsidiary, and the amortization of goodwill is (28) million yen.

(3) Adjustments to segment assets of (26,311) million yen include (27,937) million yen in inter-segment transactions, 14 million yen in other assets not allocated to each reporting segment, and 1,611 million yen in assets related to retirement benefits.

2. Segment profit is adjusted to operating income in the consolidated statements of income.

The current fiscal year (April 1, 2024 to March 31, 2025)

(in millions of yen)

	Reportable segments		Total	Adjustment amount (Note) 1	Amount recorded in consolidated financial statements (Note)2
	Domestic	Overseas			
Operating revenue					
Sales revenue to external customers	165,045	25,703	190,748	-	190,748
Internal operating revenue or transfers between segments	712	-	712	(482)	229
Total	165,757	25,703	191,461	(482)	190,978
Segment profit (loss)	29,176	(3,630)	25,545	186	25,732
Segment Assets	3,683,415	150,766	3,834,182	(27,396)	3,806,786
Other items					
Depreciation	10,092	1,013	11,106	-	11,106
Amount of amortization of goodwill	100	-	100	14	114
Interest income	741	92	833	(692)	140
Interest on borrowings	14,443	7,503	21,946	(631)	21,315
Interest on commercial papers	1,345	-	1,345	-	1,345
Extraordinary income					
Gain on sale of non-current assets	-	-	-	-	-
Gain on sale of investment securities	1,090	-	1,090	-	1,090
Gain on liquidation of investment securities	-	-	-	-	-
Extraordinary losses					
Loss on retirement of non-current assets	86	41	128	-	128
Loss on sale of investment securities	2	-	2	-	2
anniversary event expenses	269	-	269	-	269
Increase in property, plant and equipment and intangible assets	10,735	651	11,386	-	11,386

Note: 1. The amount of adjustment is as follows.

- (1) The adjustment amount of operating income of (482) million yen was 229 million yen due to the unification of accounting procedures among parent and subsidiary, and (712) million yen due to the elimination of transactions between segments.
 - (2) The adjustment amount of 186 million yen for segment profit or loss is 201 million yen due to the unification of accounting procedures among the parent and subsidiary, and the amortization of goodwill is (14) million yen.
 - (3) Adjustments to segment assets of (27,396) million yen were (30,327) million yen to the elimination of inter-segment transactions and adjustments to assets related to retirement benefits of 2,931 million yen.
2. Segment profit or loss is adjusted for operating income in the consolidated statements of income.

Related Information

The previous fiscal year (April 1, 2023 to March 31, 2024)

1. Product and Service Information

(in millions of yen)

	credit	payment	finance	other	Financial Returns	Total
Sales revenue to external customers	82,208	43,432	35,430	20,234	3,512	184,818

2. Regional Information

(1) Operating revenue

Since the same information is disclosed in the segment information, it is omitted.

(2) Property, plant and equipment

The amount of property, plant and equipment located in Japan exceeds 90% of the amount of property, plant and equipment on the consolidated balance sheet, so the description is omitted.

3. Information per main customer

There is no counterparty that accounts for more than 10% of the operating revenue in the consolidated statements of income out of the operating revenue to external customers, so it is not listed.

The current fiscal year (April 1, 2024 to March 31, 2025)

1. Product and Service Information

(in millions of yen)

	credit	payment	finance	other	Financial Returns	Total
Sales revenue to external customers	86,347	44,794	38,207	19,497	1,901	190,748

2. Regional Information

(1) Operating revenue

Since the same information is disclosed in the segment information, it is omitted.

(2) Property, plant and equipment

The amount of property, plant and equipment located in Japan exceeds 90% of the amount of property, plant and equipment on the consolidated balance sheet, so the description is omitted.

3. Information per main customer

There is no counterparty that accounts for more than 10% of the operating revenue in the consolidated statements of income out of the operating revenue to external customers, so it is not listed.

Information on impairment losses on fixed assets by reporting segment

The previous fiscal year (April 1, 2023 to March 31, 2024)

Not applicable.

The current fiscal year (April 1, 2024 to March 31, 2025)

Not applicable.

Information on amortization and unamortized balances of goodwill by reporting segment

The previous fiscal year (April 1, 2023 to March 31, 2024)

(in millions of yen)

	Domestic	Overseas	Unallocated amounts and elimination	Total
Depreciation for the period	200	-	28	228
Balance at the end of the current fiscal year	100	-	14	114

The current fiscal year (April 1, 2024 to March 31, 2025)

(in millions of yen)

	Domestic	Overseas	Unallocated amounts and elimination	Total
Depreciation for the period	100	-	14	114
Balance at the end of the current fiscal year	-	-	-	-

Information on the amount of amortization of negative goodwill and the balance of unamortized by reporting segment

The previous fiscal year (April 1, 2023 to March 31, 2024)

Not applicable.

The current fiscal year (April 1, 2024 to March 31, 2025)

Not applicable.