

August 7, 2025

## Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: JACCS CO., LTD  
 Listing: Tokyo Stock Exchange  
 Securities code: 8584  
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 Representative: Murakami Ryo, President and Representative Director  
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 Scheduled date to commence dividend payments: -  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: None

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

### 1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

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

(Percentages indicate year-on-year changes.)

	Operating revenues		Operating profit		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	47,706	0.3	6,294	(28.5)	6,306	(28.4)	4,415	(26.6)
June 30, 2024	47,549	1.9	8,803	(21.1)	8,808	(20.9)	6,012	(21.5)

Note: Comprehensive income For the three months ended June 30, 2025: ¥2,608 million [(70.3)%]  
 For the three months ended June 30, 2024: ¥8,785 million [(17.6)%]

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
Three months ended June 30, 2025	127.03		126.76	
June 30, 2024	173.18		172.63	

#### (2) Consolidated financial position

	Total assets		Net assets		Equity-to-asset ratio	
	Millions of yen		Millions of yen		%	
As of June 30, 2025	3,830,883		254,858		6.5	
March 31, 2025	3,806,786		255,809		6.5	

Reference: Equity  
 As of June 30, 2025: ¥248,002 million  
 As of March 31, 2025: ¥248,273 million

### 2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 90.00	Yen -	Yen 100.00	Yen 190.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		100.00		100.00	200.00

Note: Revisions to the forecast of cash dividends most recently announced: None

### 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: Revisions to the earnings forecasts most recently announced: None

The Company plans to issue new shares based on a capital and business alliance agreement with MUFG Bank, Ltd., and the impact of this will be taken into account in its net income per share.

#### \* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
  - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
  - (ii) Changes in accounting policies due to other reasons: None
  - (iii) Changes in accounting estimates: None
  - (iv) Restatement: None
- (4) Number of issued shares (common shares)

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

As of June 30, 2025	35,079,161 shares
As of March 31, 2025	35,079,161 shares

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

As of June 30, 2025	314,754 shares
As of March 31, 2025	317,701 shares

- (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2025	34,763,045 shares
Three months ended June 30, 2024	34,717,714 shares

- \* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: nothing

- \* 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.6 "1. Summary of Operating Results, etc. (3) Explanation of Forward-Looking Information such as Consolidated Earnings Forecasts."

(Method of accessing supplementary material on financial results)

Supplementary financial results materials will be posted on the Company's website.

## Quarterly consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Current assets		
Cash and deposits	174,712	108,230
Accounts receivable - installment	3,341,923	3,348,578
Investments in leases	110,269	108,520
Prepaid expenses	6,664	7,468
Advances paid	26,466	39,254
Accounts receivable - other	31,954	97,756
Other	41,735	44,742
Allowance for doubtful accounts	(32,347)	(32,734)
<b>Total current assets</b>	<b>3,701,379</b>	<b>3,721,817</b>
Non-current assets		
Property, plant and equipment		
Buildings and structures	9,953	9,894
Accumulated depreciation	(6,983)	(6,999)
Buildings and structures, net	2,969	2,895
Land	14,828	14,828
Other	13,043	12,852
Accumulated depreciation	(7,886)	(7,849)
Other, net	5,157	5,002
<b>Total property, plant and equipment</b>	<b>22,955</b>	<b>22,727</b>
Intangible assets		
Software	24,963	24,638
Other	18	18
<b>Total intangible assets</b>	<b>24,981</b>	<b>24,656</b>
Investments and other assets		
Investment securities	33,542	37,424
Bad debts	184	121
Long-term prepaid expenses	4,110	4,142
Deferred tax assets	2,221	2,176
Guarantee deposits	1,315	1,376
Retirement benefit asset	12,461	12,579
Other	3,754	3,960
Allowance for doubtful accounts	(120)	(98)
<b>Total investments and other assets</b>	<b>57,469</b>	<b>61,682</b>
<b>Total non-current assets</b>	<b>105,406</b>	<b>109,066</b>
<b>Total assets</b>	<b>3,806,786</b>	<b>3,830,883</b>

	As of March 31, 2025	As of June 30, 2025
<b>Liabilities</b>		
Current liabilities		
Notes and accounts payable - trade	221,268	211,615
Short-term borrowings	341,508	420,651
Current portion of bonds payable	74,187	83,596
Current portion of long-term borrowings	219,745	246,260
Current portion of long-term loans payable for receivable securitization	314,782	305,870
Commercial papers	402,500	410,500
Accounts payable - other	3,941	3,891
Accrued expenses	3,172	3,649
Income taxes payable	5,462	1,579
Deposits received	79,439	79,781
Unearned revenue	1,359	1,334
Provision for bonuses	3,021	1,462
Provision for point card certificates	2,719	2,712
Provision for loss on guarantees	1,110	1,135
Deferred installment income	249,785	250,981
Other	25,541	27,300
<b>Total current liabilities</b>	<b>1,949,545</b>	<b>2,052,323</b>
Non-current liabilities		
Bonds payable	164,592	158,232
Long-term borrowings	807,835	773,570
Long-term loans payable for receivable securitization	621,107	583,989
Deferred tax liabilities	3,925	4,596
Provision for loss on interest repayment	616	583
Retirement benefit liability	92	98
Long-term guarantee deposits	1,444	1,407
Other	1,817	1,223
<b>Total non-current liabilities</b>	<b>1,601,431</b>	<b>1,523,701</b>
<b>Total liabilities</b>	<b>3,550,976</b>	<b>3,576,025</b>
<b>Net assets</b>		
Shareholders' equity		
Share capital	16,138	16,138
Capital surplus	30,642	30,640
Retained earnings	175,396	176,336
Treasury shares	(727)	(720)
<b>Total shareholders' equity</b>	<b>221,450</b>	<b>222,394</b>
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	19,800	19,972
Deferred gains or losses on hedges	30	(55)
Foreign currency translation adjustment	4,066	2,987
Remeasurements of defined benefit plans	2,925	2,702
<b>Total accumulated other comprehensive income</b>	<b>26,823</b>	<b>25,607</b>
Share acquisition rights	126	121
Non-controlling interests	7,409	6,735
<b>Total net assets</b>	<b>255,809</b>	<b>254,858</b>
<b>Total liabilities and net assets</b>	<b>3,806,786</b>	<b>3,830,883</b>

## Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
<b>Operating revenue</b>		
Operating revenues	46,759	47,162
<b>Financial revenue</b>		
Interest income	15	36
Dividend income	329	429
Other financial revenue	445	77
<b>Total financial revenue</b>	<b>790</b>	<b>543</b>
<b>Total operating revenue</b>	<b>47,549</b>	<b>47,706</b>
<b>Operating expenses</b>		
Selling, general and administrative expenses	32,964	33,994
<b>Financial expenses</b>		
Interest on borrowings	5,006	6,222
Interest on commercial papers	173	617
Other financial expenses	600	576
<b>Total financial expenses</b>	<b>5,781</b>	<b>7,417</b>
<b>Total operating expenses</b>	<b>38,746</b>	<b>41,412</b>
<b>Operating profit</b>	<b>8,803</b>	<b>6,294</b>
<b>Non-operating income</b>		
Miscellaneous income	7	14
<b>Total non-operating income</b>	<b>7</b>	<b>14</b>
<b>Non-operating expenses</b>		
Miscellaneous losses	2	2
<b>Total non-operating expenses</b>	<b>2</b>	<b>2</b>
<b>Ordinary profit</b>	<b>8,808</b>	<b>6,306</b>
<b>Extraordinary income</b>		
Gain on sale of investment securities	0	-
<b>Total extraordinary income</b>	<b>0</b>	<b>-</b>
<b>Extraordinary losses</b>		
Loss on retirement of non-current assets	1	1
anniversary event expenses	34	-
<b>Total extraordinary losses</b>	<b>35</b>	<b>1</b>
<b>Profit before income taxes</b>	<b>8,773</b>	<b>6,304</b>
Income taxes - current	2,519	1,371
Income taxes - deferred	375	679
<b>Total income taxes</b>	<b>2,894</b>	<b>2,051</b>
<b>Profit</b>	<b>5,879</b>	<b>4,253</b>
Loss attributable to non-controlling interests	(133)	(162)
<b>Profit attributable to owners of parent</b>	<b>6,012</b>	<b>4,415</b>

**Quarterly consolidated statement of comprehensive income**

(Millions of yen)

	<b>Three months ended June 30, 2024</b>	<b>Three months ended June 30, 2025</b>
Profit	5,879	4,253
Other comprehensive income		
Valuation difference on available-for-sale securities	1,743	172
Deferred gains or losses on hedges	138	(120)
Foreign currency translation adjustment	1,111	(1,475)
Remeasurements of defined benefit plans, net of tax	(88)	(222)
Total other comprehensive income	2,905	(1,645)
Comprehensive income	8,785	2,608
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,609	3,199
Comprehensive income attributable to non-controlling interests	175	(591)

(Notes on segment information, etc.)

Segment Information

I. the three months of the previous fiscal year (April 1, 2024 to June 30, 2024)

Information on operating revenue and the amount of profit or loss for each reported segment

(in millions of yen)

	Reportable segments		Total	Adjustment amount (Note) 1, 2	Quarterly Consolidated Statements of Income (Note)3
	Domestic	Overseas			
Operating revenue					
Sales revenue to external customers	40,917	6,526	47,444	-	47,444
Internal operating revenue or transfers between segments	194	-	194	(89)	105
Total	41,112	6,526	47,639	(89)	47,549
Segment profit (loss)	9,490	(734)	8,755	47	8,803

Note: 1. The adjustment amount of operating income of (89) million yen is 105 million yen due to the unification of accounting procedures among parent and subsidiary companies, and (194) million yen due to the elimination of transactions between segments.

2. The adjustment amount of segment profit or loss of 47 million yen is 55 million yen due to the unification of accounting procedures among the parent and subsidiary, and the amortization of goodwill is (7) million yen.

3. Segment profit or loss is adjusted to operating income in the quarterly consolidated statements of income.

II. the three months of the current fiscal year (April 1, 2025 to June 30, 2025)

Information on operating revenue and the amount of profit or loss for each reported segment

(in millions of yen)

	Reportable segments		Total	Adjustment amount (Note) 1, 2	Quarterly Consolidated Statements of Income (Note)3
	Domestic	Overseas			
Operating revenue					
Sales revenue to external customers	41,743	5,908	47,651	-	47,651
Internal operating revenue or transfers between segments	178	-	178	(123)	54
Total	41,922	5,908	47,830	(123)	47,706
Segment profit (loss)	6,797	(452)	6,344	(50)	6,294

Note: 1. The adjustment amount of operating income of (123) million yen is 54 million yen due to the unification of accounting procedures among parent and subsidiary, and (178) million yen due to the elimination of transactions between segments.

2. Adjustment of segment profit or loss of (50) million yen is the amount of adjustment due to the unification of accounting procedures among parent and subsidiary.

3. Segment profit or loss is adjusted to operating income in the quarterly consolidated statements of income.