

November 6, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)

Company name: JACCS CO., LTD
 Listing: Tokyo Stock Exchange
 Securities code: 8584
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 Scheduled date to file semi-annual securities report: November 12, 2025
 Scheduled date to commence dividend payments: November 28, 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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenues		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	97,069	1.4	13,281	(17.4)	13,102	(18.6)	9,712	(13.2)
September 30, 2024	95,739	3.8	16,084	(12.7)	16,099	(12.2)	11,185	(9.1)

Note: Comprehensive income For the six months ended September 30, 2025: ¥7,555 million [(45.5)%]
 For the six months ended September 30, 2024: ¥13,873 million [(27.7)%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	271.26	270.70
September 30, 2024	322.15	321.19

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	3,836,854	298,954	7.6
March 31, 2025	3,806,786	255,809	6.5

Reference: Equity
 As of September 30, 2025: ¥292,368 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
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	90.00	-	100.00	190.00
Fiscal year ending March 31, 2026	-	100.00			
Fiscal year ending March 31, 2026 (Forecast)				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
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

* **Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of semi-annual 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 September 30, 2025	45,059,992 shares
As of March 31, 2025	35,079,161 shares

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

As of September 30, 2025	299,532 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)

Six months ended September 30, 2025	35,804,570 shares
Six months ended September 30, 2024	34,721,954 shares

* Semi-annual financial results reports are exempt from review 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.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 and contents of the financial results briefing)

The Company plans to hold an earnings briefing for institutional investors and analysts on Tuesday, November 18, 2025. The financial results briefing materials to be distributed at this briefing will be posted on the Company's website before the meeting is held on the same day.

Semi-annual consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Current assets		
Cash and deposits	174,712	115,133
Accounts receivable - installment	3,341,923	3,344,240
Investments in leases	110,269	107,697
Prepaid expenses	6,664	7,061
Advances paid	26,466	41,908
Accounts receivable - other	31,954	96,655
Other	41,735	45,410
Allowance for doubtful accounts	(32,347)	(32,785)
Total current assets	3,701,379	3,725,321
Non-current assets		
Property, plant and equipment		
Buildings and structures	9,953	10,100
Accumulated depreciation	(6,983)	(7,066)
Buildings and structures, net	2,969	3,033
Land	14,828	14,828
Other	13,043	13,166
Accumulated depreciation	(7,886)	(8,005)
Other, net	5,157	5,161
Total property, plant and equipment	22,955	23,023
Intangible assets		
Software	24,963	24,797
Other	18	17
Total intangible assets	24,981	24,815
Investments and other assets		
Investment securities	33,542	39,613
Bad debts	184	242
Long-term prepaid expenses	4,110	4,218
Deferred tax assets	2,221	1,968
Guarantee deposits	1,315	1,370
Retirement benefit asset	12,461	12,699
Other	3,754	3,691
Allowance for doubtful accounts	(120)	(111)
Total investments and other assets	57,469	63,694
Total non-current assets	105,406	111,533
Total assets	3,806,786	3,836,854

	As of March 31, 2025	As of September 30, 2025
Liabilities		
Current liabilities		
Notes and accounts payable - trade	221,268	201,822
Short-term borrowings	341,508	347,013
Current portion of bonds payable	74,187	92,138
Current portion of long-term borrowings	219,745	224,023
Current portion of long-term loans payable for receivable securitization	314,782	314,816
Commercial papers	402,500	405,500
Accounts payable - other	3,941	4,021
Accrued expenses	3,172	3,290
Income taxes payable	5,462	5,335
Deposits received	79,439	77,407
Unearned revenue	1,359	1,262
Provision for bonuses	3,021	3,111
Provision for point card certificates	2,719	2,742
Provision for loss on guarantees	1,110	1,159
Deferred installment income	249,785	249,765
Other	25,541	27,035
Total current liabilities	1,949,545	1,960,447
Non-current liabilities		
Bonds payable	164,592	148,159
Long-term borrowings	807,835	791,357
Long-term loans payable for receivable securitization	621,107	630,484
Deferred tax liabilities	3,925	4,337
Provision for loss on interest repayment	616	550
Retirement benefit liability	92	91
Long-term guarantee deposits	1,444	1,410
Other	1,817	1,061
Total non-current liabilities	1,601,431	1,577,453
Total liabilities	3,550,976	3,537,900
Net assets		
Shareholders' equity		
Share capital	16,138	35,680
Capital surplus	30,642	50,212
Retained earnings	175,396	181,633
Treasury shares	(727)	(686)
Total shareholders' equity	221,450	266,839
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	19,800	21,596
Deferred gains or losses on hedges	30	(110)
Foreign currency translation adjustment	4,066	1,564
Remeasurements of defined benefit plans	2,925	2,478
Total accumulated other comprehensive income	26,823	25,529
Share acquisition rights	126	121
Non-controlling interests	7,409	6,464
Total net assets	255,809	298,954
Total liabilities and net assets	3,806,786	3,836,854

Semi-annual consolidated statement of income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Operating revenue		
Operating revenues	94,086	96,405
Financial revenue		
Interest income	52	131
Dividend income	362	467
Other financial revenue	1,237	64
Total financial revenue	1,652	663
Total operating revenue	95,739	97,069
Operating expenses		
Selling, general and administrative expenses	67,795	68,972
Financial expenses		
Interest on borrowings	10,169	12,339
Interest on commercial papers	443	1,253
Other financial expenses	1,245	1,222
Total financial expenses	11,858	14,815
Total operating expenses	79,654	83,787
Operating profit	16,084	13,281
Non-operating income		
Miscellaneous income	19	27
Total non-operating income	19	27
Non-operating expenses		
Share of loss of entities accounted for using equity method	-	30
Share issuance costs	-	171
Miscellaneous losses	4	4
Total non-operating expenses	4	207
Ordinary profit	16,099	13,102
Extraordinary income		
Gain on sale of investment securities	494	1,002
Total extraordinary income	494	1,002
Extraordinary losses		
Loss on retirement of non-current assets	2	1
Loss on sale of investment securities	0	4
anniversary event expenses	248	-
Total extraordinary losses	250	6
Profit before income taxes	16,343	14,098
Income taxes - current	6,532	4,927
Income taxes - deferred	(1,115)	(138)
Total income taxes	5,417	4,788
Profit	10,925	9,310
Loss attributable to non-controlling interests	(259)	(402)
Profit attributable to owners of parent	11,185	9,712

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	10,925	9,310
Other comprehensive income		
Valuation difference on available-for-sale securities	(426)	1,796
Deferred gains or losses on hedges	212	(121)
Foreign currency translation adjustment	3,333	(2,983)
Remeasurements of defined benefit plans, net of tax	(171)	(445)
Total other comprehensive income	2,947	(1,754)
Comprehensive income	13,873	7,555
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	13,560	8,418
Comprehensive income attributable to non-controlling interests	312	(862)