

December 15, 2025
Japan System Techniques Co., Ltd.

ESOP Participation Up 33% over 18 Months as JAST Supports Employee Savings as Inflation Continues Increase is backed by the JAST life planning education program and incentive payments

Japan System Techniques Co., Ltd. (Head Office: Kita-ku, Osaka; President and CEO: Taku Hirabayashi; JAST) has stepped up activities to support the financial wellbeing of employees as inflation continues in Japan. One measure is a higher limit on payments to the employee stock ownership plan (ESOP) and more incentive payments for participation in this plan. Another step is life planning information meetings for employees that were held by JAST and a securities company in June and December 2025. Improvements to the ESOP and these meetings increased the interest of employees in building up their savings.

Due to these activities, participation in JAST's ESOP rose from 20.52% of all employees in June 2024 to 27.47% in December 2025, an increase of 33% over a period of 18 months. This increase demonstrates the effectiveness of JAST's activities for enabling employees to increase their savings.



A financial wellness information meeting in December 2025

■ Background

Purchases of JAST stock by employees participating in the ESOP are funded by deductions from their salaries. As an incentive, JAST makes an additional contribution equal to 10% of these salary deductions. However, only 20.52% of employees were participating in the ESOP as of the end of June 2024. This was well below the average of 37.82% for all Tokyo Stock Exchange companies according to “Summary of 2023 Employee Stock Ownership Plans*” by this exchange.

Raising the participation rate increases engagement as well as the motivation of employees to contribute to the growth of JAST's corporate value. Consequently, JAST positions the ESOP as a key performance indicator for human resource management and is taking steps to make the ESOP more appealing while conducting a financial wellness education program.

*https://www.jpx.co.jp/markets/statistics-equities/examination/tvdivq0000001xhe-att/employee_2023.pdf

■ Activities

To increase ESOP participation, JAST used the following measures involving a financial incentive and financial knowledge.

- Increased the ESOP contribution, as reported on December 2, 2024, in a release titled “Increase in Maximum Contribution and Start of Campaign for Employee Stock Ownership Plan*.”
- Started a financial incentive payment campaign to make the ESOP more appealing as reported in the December 2, 2024 release*.
- Programs to increase employees’ financial literacy by holding information meetings and distributing information in other ways

*https://www.jast.jp/cms/wp-content/uploads/2024/12/ir_notice20241202_en.pdf

Financial wellbeing events with a securities company

Instructors from JAST and SMBC Nikko Securities Inc. led information meetings about financial wellbeing in June and December 2025. Presentations covered specific themes involving funds required for housing, education and retirement, the effects of inflation, and other subjects. Interest in investments is increasing in Japan following the start of the Nippon individual savings account (NISA), which is a tax-free investment program. These meetings gave employees basic knowledge about shifting their money from savings to investments.

Employees who attended the meetings had many questions and all employees can receive financial wellbeing information by using an on-demand distribution system.



■ Outcomes of the Measures

The ESOP improvements and financial wellbeing events were major reasons for the increase of 33% in ESOP employee participation from 20.52% in June 2024 to 27.47% in December 2025.

■ Upcoming activities

Since its inception, JAST has placed emphasis on human resources based on the guiding philosophy that “refining and upgrading the skills of people comes first ahead of everything else.” Many activities are under way to accomplish the JAST VISION 2035 goal of raising sales to 100 billion yen from 29.3 billion yen in the fiscal year that ended in March 2025. Achieving this goal will require the constant advancement of the skills of everyone at JAST.

JAST firmly believes that raising the financial literacy of employees will also improve their performance at work. This improvement was demonstrated in a 2025 Trust Future Project survey involving the growth of corporate value resulting from employee education for financial literacy*. JAST will continue to use numerous activities for increasing the financial wellbeing of employees.

*https://ps.nikkei.com/shintakumirai/img/contents/15/report_20250331.pdf?v=250414

About JAST



日本システム技術株式会社
Japan System Techniques Co., Ltd.

JAST is an IT company that has no affiliations with other corporate groups. Business activities encompass education, healthcare, finance, telecommunications, the public sector and many other social infrastructure categories. Guided by the philosophy that “refining and upgrading the skills of people comes first ahead of everything else,” JAST has many programs for the advancement of employees. JAST builds relationships with customers based on trust by working closely with customers while providing one-stop support extending from defining requirements to the provision of maintenance services. JAST has two enterprise resource planning packages: the GAKUEN series, an integration package system for universities, and the BankNeo, an information integration package for financial institutions. There is also a medical big data business for one-stop support for health insurers. This includes the JMICS, an automatic inspection system for health insurance claims, and the iBss, an insurers business support system for the digital transformation of insurance administrative processes.

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Established: March 26, 1973
Capital: 1,535 million yen
Employees: Consolidated 1,679 (as of September 30, 2025);
Non-consolidated 1,230 (as of September 30, 2025)
Fiscal year end: March
URL: <https://www.jast.jp/en/>

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