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November 5, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: JACCS CO., LTD.
Listing: Tokyo Stock Exchange
Securities code: 8584
URL: https://www.jaccs.co.jp/
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Scheduled date to file semi-annual securities report: November 12, 2026
Scheduled date to commence dividend payments: November 30, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Operating revenue		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, 2026	98,733	1.7	11,172	(15.9)	11,180	(14.7)	8,814	(9.2)
September 30, 2025	97,069	1.4	13,281	(17.4)	13,102	(18.6)	9,712	(13.2)

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 14,138 million [87.1%]
For the six months ended September 30, 2025: ¥ 7,555 million [(45.5)%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	196.83	196.59
September 30, 2025	271.26	270.70

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,728,302	312,009	8.2
March 31, 2026	3,752,420	302,376	7.9

Reference: Equity
As of September 30, 2026: ¥ 306,392 million
As of March 31, 2026: ¥ 296,649 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, 2026	-	100.00	-	100.00	200.00
Fiscal year ending March 31, 2027	-	100.00			
Fiscal year ending March 31, 2027 (Forecast)			-	100.00	200.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Operating revenue		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
Full year	196,500	2.2	11,000	(46.1)	11,000	(45.7)	10,000	(34.7)	223.31

Note: Revisions to the financial result forecast most recently announced: Yes

The Company has decided to revise the consolidated earnings forecasts for the fiscal year ending March 31, 2027, announced on August 6, 2026, in light of the latest business trends. For details, please refer to the " Notice Concerning Differences between Financial Results Forecasts and Actual Results for Six Months Ended September 30, 2026 and Revisions to Financial Results Forecasts for Fiscal Year Ending March 31, 2027," announced today (November 5, 2026).

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(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, 2026	45,059,992 shares
As of March 31, 2026	45,059,992 shares

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

As of September 30, 2026	271,858 shares
As of March 31, 2026	282,714 shares

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

Six months ended September 30, 2026	44,780,919 shares
Six months ended September 30, 2025	35,804,570 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.

(Method of accessing supplementary material on financial results)

The Company plans to hold an earnings briefing for institutional investors and analysts on Wednesday, November 11, 2026. 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 Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	144,845	153,801
Accounts receivable - installment	3,278,004	3,247,481
Investments in leases	107,095	107,644
Prepaid expenses	7,141	8,184
Advances paid	56,832	29,697
Accounts receivable - other	34,553	35,573
Other	40,091	39,390
Allowance for doubtful accounts	(31,522)	(32,079)
Total current assets	3,637,041	3,589,693
Non-current assets		
Property, plant and equipment		
Buildings and structures	10,157	10,331
Accumulated depreciation	(7,232)	(7,424)
Buildings and structures, net	2,924	2,907
Land	14,828	14,828
Other	13,803	15,442
Accumulated depreciation	(8,425)	(8,986)
Other, net	5,378	6,455
Total property, plant and equipment	23,132	24,191
Intangible assets		
Software	25,683	26,809
Other	17	16
Total intangible assets	25,701	26,825
Investments and other assets		
Investment securities	40,804	49,342
Bad debts	374	689
Long-term prepaid expenses	4,641	4,814
Deferred tax assets	1,547	1,446
Guarantee deposits	1,338	1,336
Retirement benefit asset	14,106	14,372
Other	3,857	15,769
Allowance for doubtful accounts	(125)	(178)
Total investments and other assets	66,544	87,592
Total non-current assets	115,378	138,609
Total assets	3,752,420	3,728,302

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	197,380	163,490
Short-term borrowings	337,990	393,662
Current portion of bonds payable	42,144	41,288
Current portion of long-term borrowings	250,202	301,430
Current portion of long-term loans payable for receivable securitization	307,275	281,480
Commercial papers	372,800	409,300
Accounts payable - other	3,605	3,316
Accrued expenses	4,303	4,459
Income taxes payable	4,545	4,599
Deposits received	79,821	77,764
Unearned revenue	1,474	1,307
Provision for bonuses	3,144	3,164
Provision for point card certificates	2,732	2,691
Provision for loss on guarantees	1,209	1,280
Deferred installment income	249,594	255,894
Other	23,178	23,740
Total current liabilities	1,881,402	1,968,871
Non-current liabilities		
Bonds payable	146,259	117,000
Long-term borrowings	775,409	718,121
Long-term loans payable for receivable securitization	640,001	603,189
Deferred tax liabilities	3,856	6,099
Provision for loss on interest repayment	483	401
Retirement benefit liability	63	37
Long-term guarantee deposits	1,524	1,797
Other	1,043	775
Total non-current liabilities	1,568,641	1,447,422
Total liabilities	3,450,043	3,416,293
Net assets		
Shareholders' equity		
Share capital	35,680	35,680
Capital surplus	50,201	50,214
Retained earnings	182,759	187,096
Treasury shares	(648)	(623)
Total shareholders' equity	267,993	272,367
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	22,225	27,125
Deferred gains or losses on hedges	(1)	101
Foreign currency translation adjustment	3,577	4,281
Remeasurements of defined benefit plans	2,854	2,515
Total accumulated other comprehensive income	28,656	34,024
Share acquisition rights	93	91
Non-controlling interests	5,633	5,525
Total net assets	302,376	312,009
Total liabilities and net assets	3,752,420	3,728,302

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Operating revenue		
Operating revenues	96,405	97,913
Financial revenue		
Interest income	131	194
Dividend income	467	536
Other financial revenue	64	88
Total financial revenue	663	820
Total operating revenue	97,069	98,733
Operating expenses		
Selling, general and administrative expenses	68,972	68,189
Financial expenses		
Interest on borrowings	12,339	15,755
Interest on commercial papers	1,253	2,356
Other financial expenses	1,222	1,258
Total financial expenses	14,815	19,370
Total operating expenses	83,787	87,560
Operating profit	13,281	11,172
Non-operating income		
Miscellaneous income	27	40
Total non-operating income	27	40
Non-operating expenses		
Share of loss of entities accounted for using equity method	30	24
Share issuance costs	171	-
Miscellaneous losses	4	9
Total non-operating expenses	207	33
Ordinary profit	13,102	11,180
Extraordinary income		
Gain on sale of investment securities	1,002	1,800
Total extraordinary income	1,002	1,800
Extraordinary losses		
Loss on retirement of non-current assets	1	4
Loss on sale of investment securities	4	0
Total extraordinary losses	6	5
Profit before income taxes	14,098	12,975
Income taxes - current	4,927	4,025
Income taxes - deferred	(138)	173
Total income taxes	4,788	4,198
Profit	9,310	8,776
Loss attributable to non-controlling interests	(402)	(38)
Profit attributable to owners of parent	9,712	8,814

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	9,310	8,776
Other comprehensive income		
Valuation difference on available-for-sale securities	1,796	4,899
Deferred gains or losses on hedges	(121)	174
Foreign currency translation adjustment	(2,983)	457
Remeasurements of defined benefit plans, net of tax	(445)	(333)
Share of other comprehensive income of entities accounted for using equity method	-	163
Total other comprehensive income	(1,754)	5,362
Comprehensive income	7,555	14,138
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,418	14,183
Comprehensive income attributable to non-controlling interests	(862)	(44)