Financial Results for the Second Quarter of the Fiscal Year Ending March 31, 2025

November 6, 2024

信用で人をつなぐ
ジェイリース

JPX PRIME

Code number: 7187

Contents

01 **Introduction**

Message from the President P. 3

02 **Financial Results**

Financial Results for 2Q of the Fiscal Year Ending March 31, 2025 P. 4

Summary of Financial Results for 2Q of the Fiscal Year Ending March 31, 2025 P. 5

Main Businesses P. 6~8

Key Performance Indicators (KPI) P. 9~11

Businesses in Development P. 12

New Businesses P. 13

03 **Management Environment and Growth Strategy**

Opportunities and Risks P. 14

Investment for the Future (People and Systems) P. 15

Shareholder Returns (Dividend Forecasts) P. 16

Scheme for Further Growth P. 17

Corporation for Supporting Housing for Persons Requiring Special Assistance in Securing Housing P. 18

Sustainability P. 19

Social Contribution Through Sports P. 20

©J-LEASE CO.,LTD.

Message from the President

Record highs for sales and profit with both exceeding company plan



I am Tsuchi Nakashima, Representative Director and President. I would like to express our sincere appreciation for your continued support.

I hereby would like to report our financial results for the second quarter of the fiscal year ending March 31, 2025.

In the second quarter of the fiscal year under review, both sales and profits reached record highs as sales performed strongly, and we were able to curb bad-debt-related costs compared to company plan levels by appropriately exercising risk control.

To gain even further momentum, we opened Toyama and Shiga branches in July, and Yamanashi and Nara branches in October. We will extend our community-based services, one of the Company's strengths, nationwide, while at the same time aiming to expand market share in metropolitan areas, where we expect to see further sales growth.

In addition to our use of AI and other technologies in credit screening, we also introduced AI analysis in our credit management scheme starting in October. By performing more refined risk control, we will aim to further increase our operational efficiency with the goals of maximizing earnings and increasing our corporate value through data-driven management.

Furthermore, we will evolve our operational foundation through the overhaul of our core systems planned in the near future; further improve the skills, mindsets, and know-how of our employees by accelerating our practice of management by principle; and reinforce our human resource foundation through active recruitment of new graduates and mid-career hires, thereby achieving sustainable medium- and long-term growth.

Our Future Vision is to create "a society where everyone can live their own life to the fullest." To achieve this, we will co-create new value with numerous partners to solve various social issues that are not limited to the guarantee field, in addition to carrying out the above initiatives.

Going forward, we will continue striving to return profits to our shareholders and other stakeholders through further earnings growth, dividends, and other means. I would sincerely like to request your continued support.

Representative Director and President 中島 土

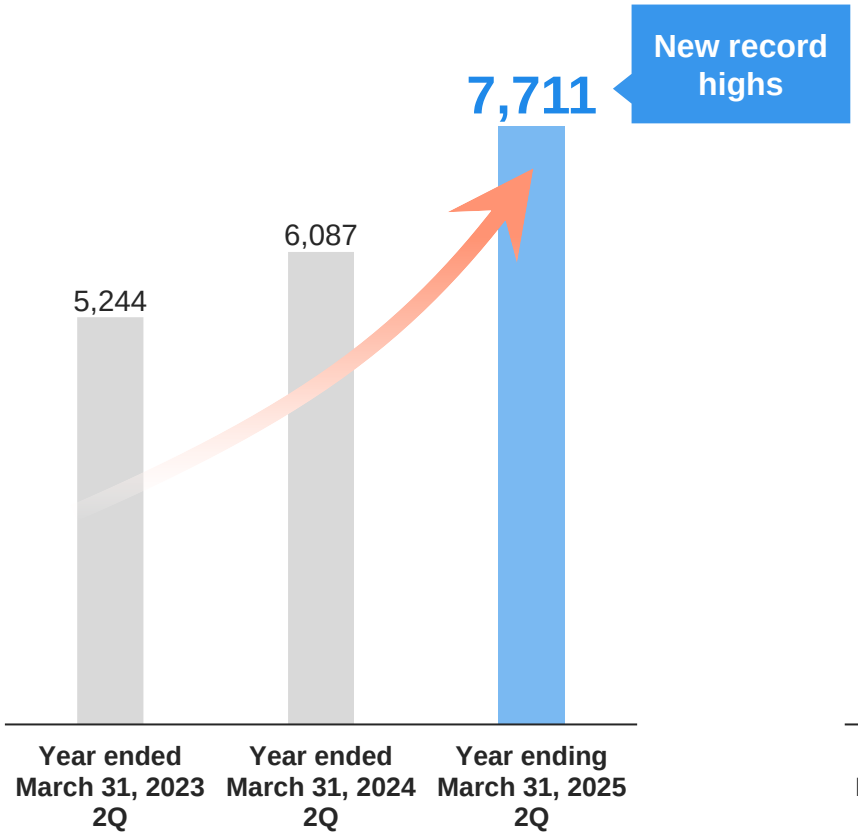
©J-LEASE CO.,LTD.

Financial Results for 2Q of the Fiscal Year Ending March 31, 2025

Sales and profit both hit record highs in 2Q

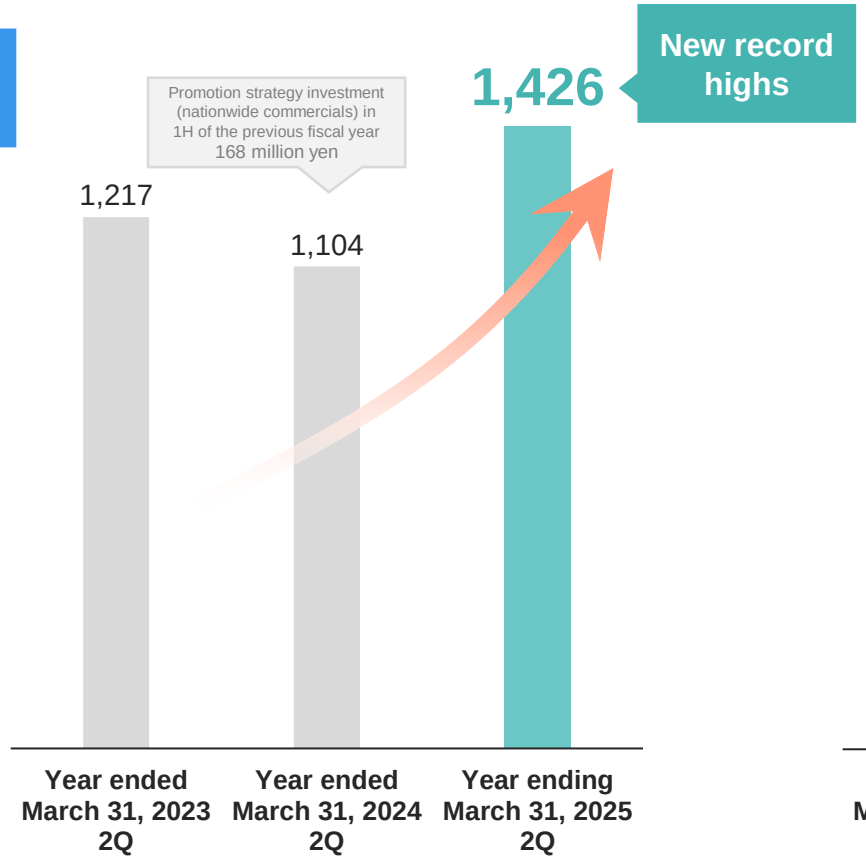
Net sales

(Millions of yen)

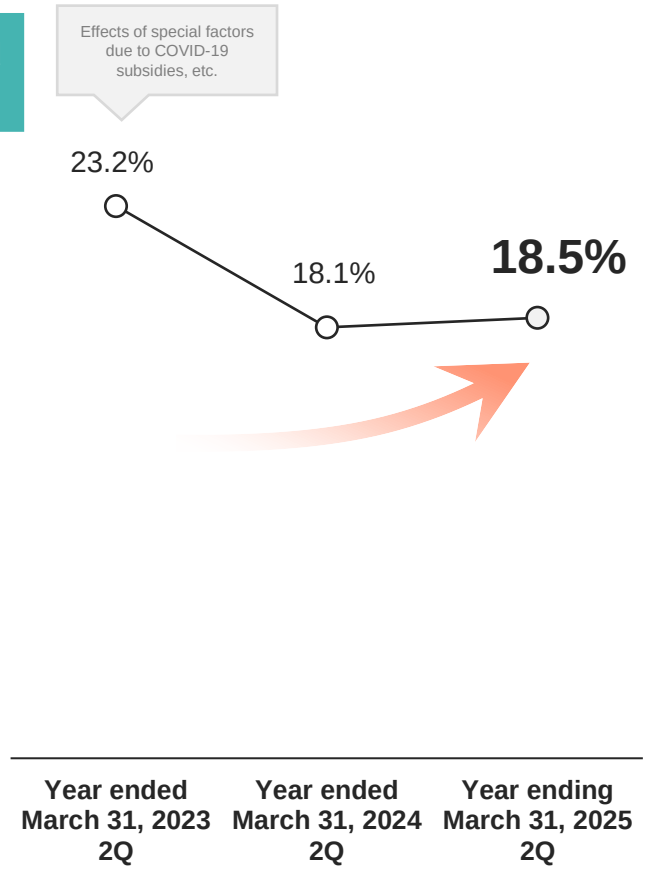


Operating profit

(Millions of yen)



Operating profit margin



©J-LEASE CO.,LTD.

Summary of Financial Results for 2Q of the Fiscal Year Ending March 31, 2025

Both sales and profit exceeded company plan

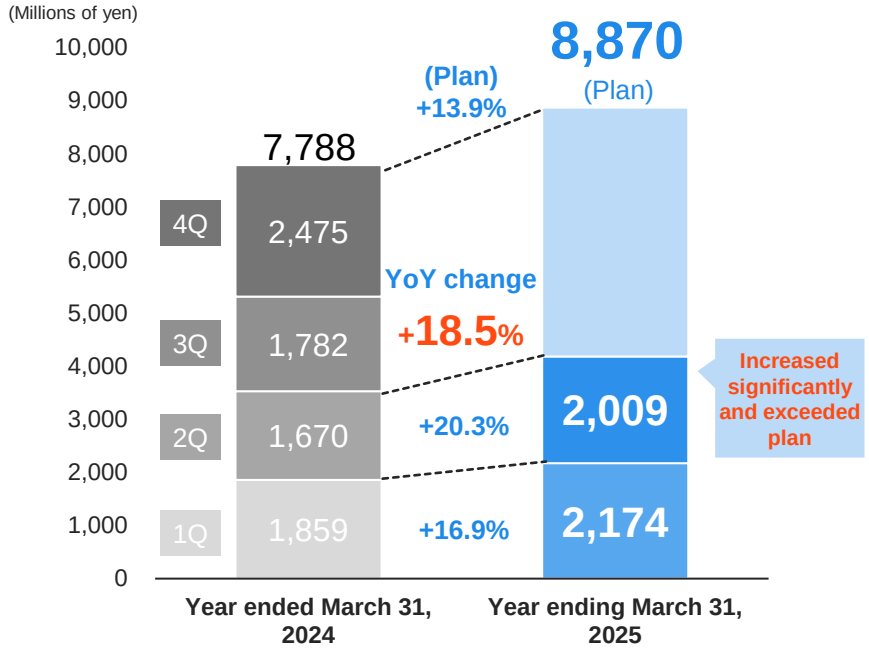
(Millions of yen)	Year ended March 31, 2024 2Q results	Year ending March 31, 2025 2Q results	YoY change
Net sales	6,087	**7,711**	+26.7%
Operating profit	1,104	**1,426**	+29.2%
Operating profit margin	18.1%	**18.5%**	+0.4pt
Ordinary profit	1,105	**1,414**	+28.0%
Profit attributable to owners of parent	760	**920**	+21.0%

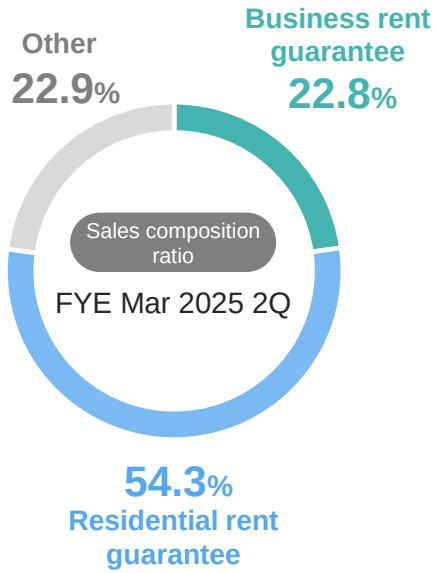
- **Net sales for residential rent guarantees greatly exceeded the plan, and business rent guarantees performed steadily**
- **Continued appropriate risk control through credit screening and credit management operations, etc.**
- **All profits exceeded the company plan, absorbing an increase in administrative fees resulting from intensifying competition and an increase in bad-debt-related expenses**

©J-LEASE CO.,LTD.

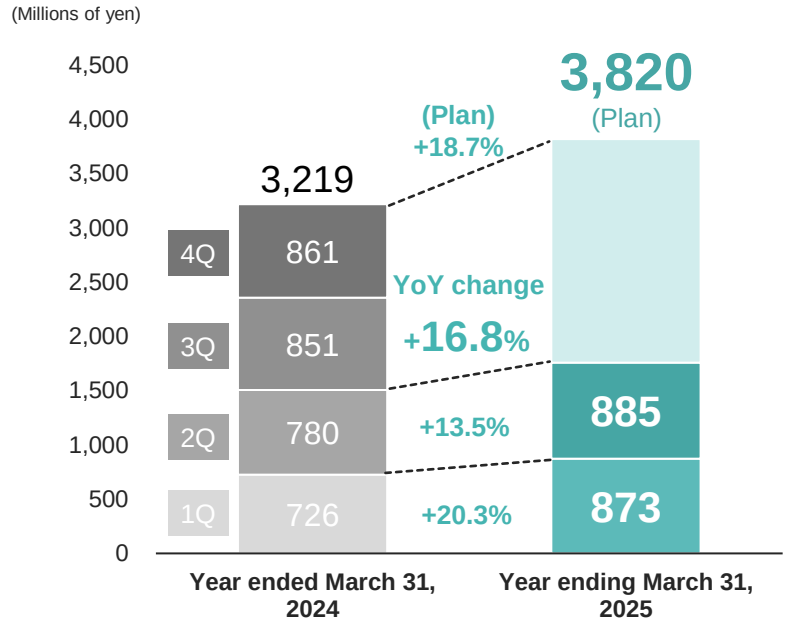
Growth of residential rent guarantees accelerated and business rent guarantees remained steady

Residential rent guarantee





Business rent guarantee



Residential rent guarantee	New transactions increased due to the success of various strategies, including allocation of human resources to the Tokyo metropolitan area, human resource development, and alliances; increased significantly and exceeded plan Further solidified relationships with existing customers by means such as following up on community-based customers and responding to their detailed needs
Business rent guarantee	Although growth rates slowed as the high frequency of move-ins and move-outs during the pandemic and post-pandemic periods tailed off and competitors increased, we forecast continued growth going forward against the backdrop of growing recognition of business rent guarantees and an awareness of risk avoidance among real estate owners Further focused on marketing in the Tokyo metropolitan area, where the market is large, and aggressively expand into large office buildings and commercial facilities
Other	Businesses under development (medical expense guarantees and subsidiary Asumirai [real estate brokerage for foreign nationals]) performed well, and subsidiary AIVS also contributed to sales growth Subrogation fees and collection agency fees also increased in line with an increase in the number of contracts

©J-LEASE CO.,LTD.

Main Businesses (Residential Rent Guarantee)

Significantly outperformed market growth rate

(Condominiums, apartments, etc.)



Market growing moderately

	Year ended March 31, 2023 Results	Year ended March 31, 2024 Results	Year ending March 31, 2025 Plan
Guarantee company utilization rate in the market*	73%	75%	**76%**
Market sales size (Market growth rate)*	216.0 billion yen (+4%)	224.0 billion yen (+4%)	**230.0 billion yen** (+3%)
Company net sales (Company growth rate)	6.5 billion yen (+14.5%)	7.7 billion yen (+19.6%)	**8.8 billion yen** (+13.9%)

2Q results +18.5%

- **More than 200 competitors due to low barriers to entry**
  (including credit card and consumer credit companies)
- **The use of guarantees for leased residential properties is becoming common, and guarantee company utilization rates rose, but the rate of increase is slowing**
- **Amidst this environment, we have leveraged our own strengths to significantly outperform market growth rates, and our growth has also far surpassed our plan**

The Company's strengths in residential rent guarantee

- ✓ **No. 1 store network in the industry; attentive service through localization**
- ✓ **Marketing human resources with a high level of expertise and response capabilities, developed through long years of experience and training**
- ✓ **Active marketing backed by high-precision credit screening that leverages AI analysis and strong claim collection capabilities**
- ✓ **Rich services created through co-creation with diverse alliance partners**

See Page 17 for details

- ✓ **Listed on the Prime Market of the Tokyo Stock Exchange, with proven track record and high credibility accumulated over 20 years since our establishment**

Residential rent guarantee strategies

- ✓ **Further expansion of nationwide network by opening stores**
- ✓ **Expansion of application channels through online application services and alliances with small-amount and short-term insurance companies, etc.**
- ✓ **Cross-selling of residential and business rent guarantees**
- ✓ **Engagement in marketing collaborations with partner companies and approaches to large real estate companies through teams of experts selected from across the country**

©J-LEASE CO.,LTD.

*"Guarantee company utilization rate in the market" (percentage of rental contracts that use guarantee contracts) and "Market sales size (Market growth rate)" are the Company's estimates.

Main Businesses (Business Rent Guarantee)

Leveraging our strengths in the business rent guarantee market to become number one in the industry

(Offices, stores, etc.)



Market expecting growth, with low rate of guarantee utilization

	Year ended March 31, 2023 Results	Year ended March 31, 2024 Results	Year ending March 31, 2025 Plan
Guarantee company utilization rate in the market*	19%	21%	**23%**
Market sales size (Market growth rate)*	27.0 billion yen (+14%)	31.0 billion yen (+14%)	**35.0 billion yen** (+14%)
Company net sales (Company growth rate)	2.5 billion yen (+20.7%)	3.2 billion yen (+23.9%)	**3.8 billion yen** (+18.7%)

2Q results +16.8%

- **High frequency of move-ins and move-outs during the pandemic and post-pandemic periods tailed off and competitors increased**
- **On the other hand, the utilization rate of business rent guarantee remains low. We forecast continued market growth going forward against the backdrop of growing recognition and an awareness of risk avoidance among real estate owners**
- **Further focused on marketing in the Tokyo metropolitan area, where the market is large, and aggressively expand into large office buildings and commercial facilities**

The Company's strengths in business rent guarantee

- ✓ **First-mover advantage, having expanded our business rent guarantee operations since our establishment**
- ✓ **No. 1 store network in the industry; attentive service through localization**
- ✓ **Marketing human resources with a high level of expertise and response capabilities, developed through long years of experience and training**
- ✓ **Screening units and credit management units specializing in business rent guarantees leveraging our wealth of proprietary data**
- ✓ **A system that allows for credit screening applications and contract conclusions, regardless of the use or type of property or rent prices**
- ✓ **Listed on the Prime Market of the Tokyo Stock Exchange, with proven track record and high credibility accumulated over 20 years since our establishment**

Business rent guarantee strategies

- ✓ **Strategic allocation of human resources to the Tokyo metropolitan area, where needs are expanding**
- ✓ **Engagement in marketing collaborations with partner companies, and approaches to investment properties and large commercial/office complex facilities through teams of experts selected from across the country**
- ✓ **Approaches to building owners, investment companies, and general contractors**
- ✓ **Cross-selling of residential and business rent guarantees**

©J-LEASE CO.,LTD.

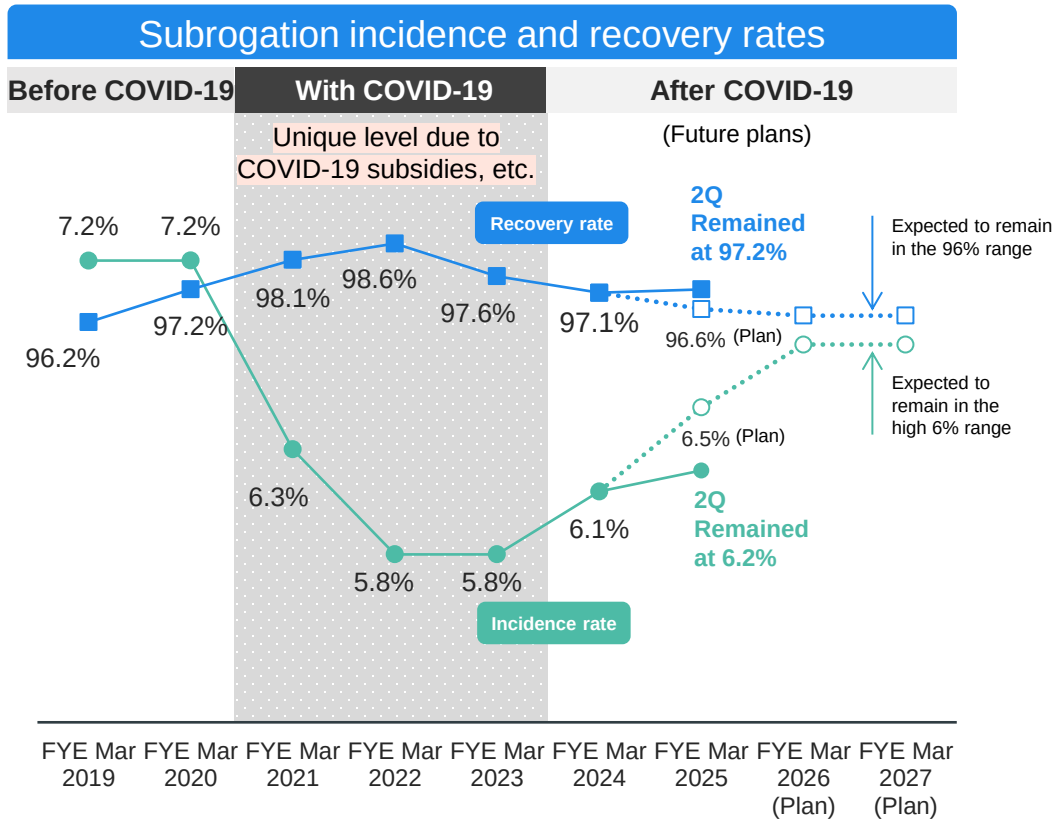
*"Guarantee company utilization rate in the market" (percentage of rental contracts that use guarantee contracts) and "Market sales size (Market growth rate)" are the Company's estimates.

Key Performance Indicators (KPI)

Both subrogation incidence rate and recovery rate remained strong

Guarantee-related business	Year ended March 31, 2024 2Q results	Year ending March 31, 2025 2Q results
Number of real estate company agreements (thousands)	24	27
Number of applications (thousands)	113	128
Guaranteed monthly rent (millions of yen)*	46,285	54,037
Subrogation incidence rate	6.2%	(Full-year plan 6.5%) 6.2%
Subrogation recovery rate	97.1%	(Full-year plan 96.6%) 97.2%
Number of stores (stores)	36	38
Number of prefectures with stores	33	35
Number of employees (persons)	389	433

No. 1 store network in the industry



- Amidst changes in the business environment, such as soaring goods prices, rising interest rates, and climbing bankruptcies, we have continued appropriate risk control through credit screening, credit management, etc. based on AI analysis
- Both the number of real estate company agreements and the number of applications steadily increased due to community-based marketing
- Toyama and Shiga branches opened in July 2024, and Yamanashi and Nara branches opened in October 2024 (40 branches in 37 prefectures)

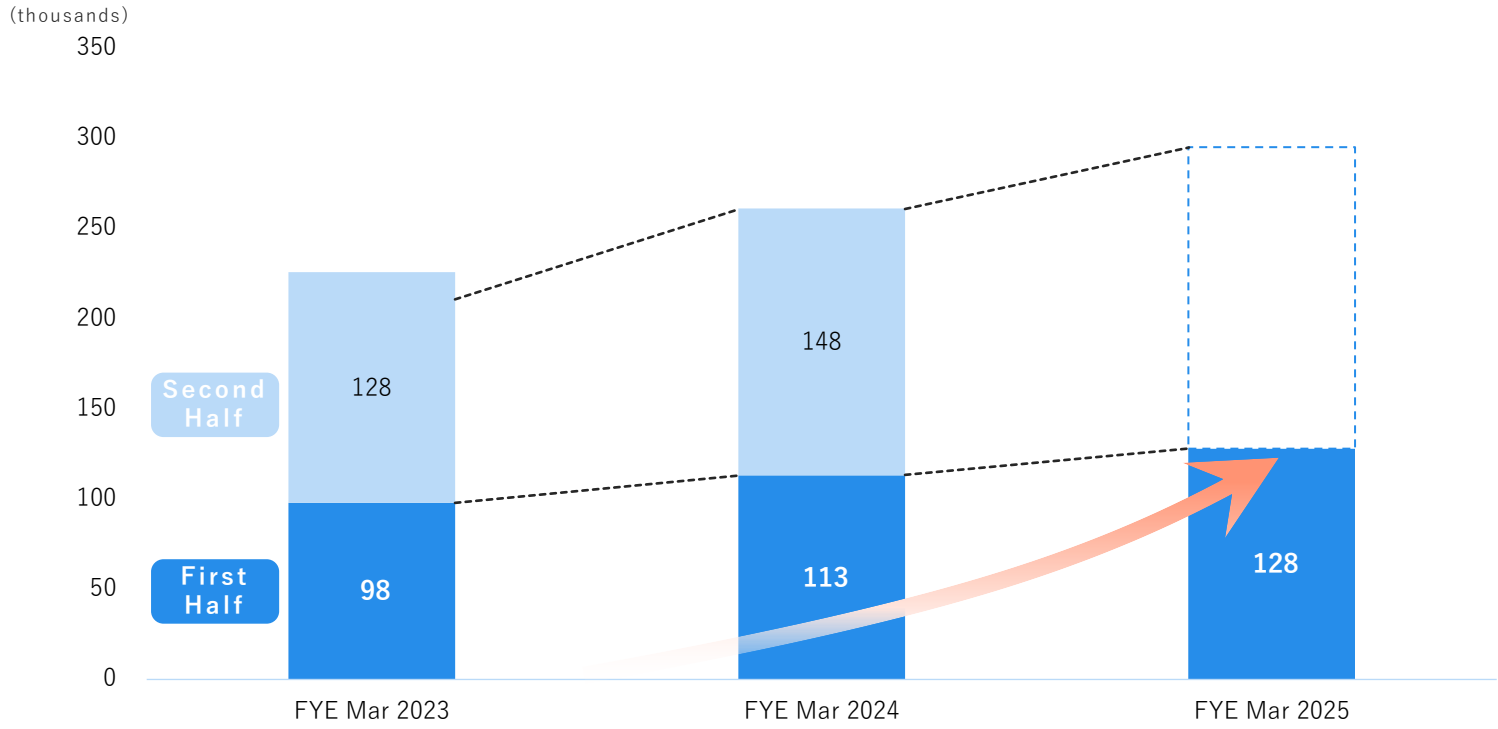
©J-LEASE CO.,LTD.

*Guaranteed monthly rent: Amount to be subrogated if the subrogation incident rate were 100% (monthly)

Key Performance Indicators (KPI)

Number of new applications steadily increased

Number of new applications

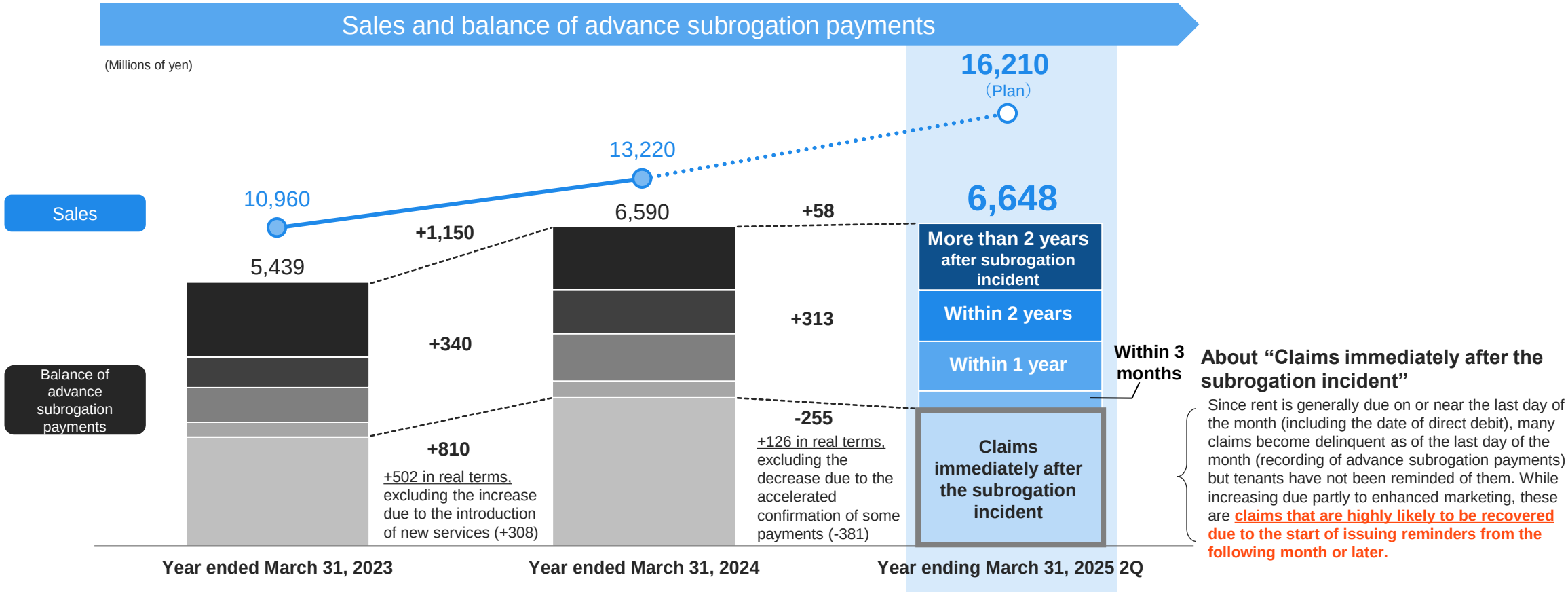


- The number of new applications increased steadily due to strengthened alliances with various companies and organizations and localized marketing strategies
- Improved the efficiency of the application processing system by promoting digitization through online move-in application services, etc.

©J-LEASE CO.,LTD.

Key Performance Indicators (KPI)

Curbed increase of balance of advance subrogation payments in proportion to increase in sales



About "Claims immediately after the subrogation incident"

Since rent is generally due on or near the last day of the month (including the date of direct debit), many claims become delinquent as of the last day of the month (recording of advance subrogation payments) but tenants have not been reminded of them. While increasing due partly to enhanced marketing, these are **claims that are highly likely to be recovered due to the start of issuing reminders from the following month or later.**

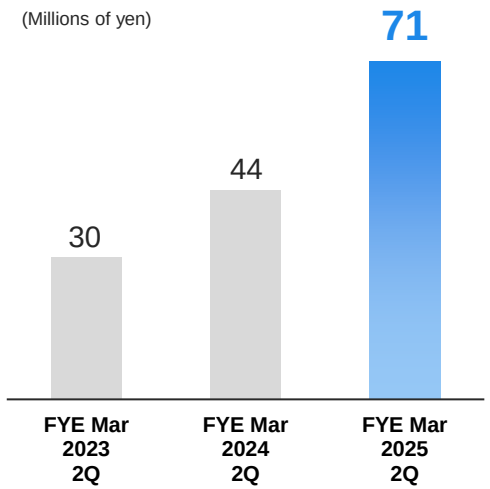
- **Advance subrogation payments (excluding claims immediately after the subrogation incident) are at an appropriate level corresponding to the increase in the number of contracts and sales, despite being on an increasing trend**
- **Screening accuracy has improved through the use of a new screening model based on AI analysis (operational from November 2023), etc.**
- **Credit management operations that leverages AI analysis were launched, and we are striving to further improve operational efficiency by refining our credit management models**

©J-LEASE CO.,LTD.

Medical expense guarantees are expanding, and subsidiary Asumirai is performing well

Medical expense guarantee

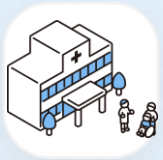
2Q sales trends



Examples of introduction for FYE Mar 2025

- Shizuoka Saiseikai General Hospital
- Japanese Red Cross Society Nasu Red Cross Hospital
- Kagawa Prefectural Central Hospital
- Osaka Medical and Pharmaceutical University Hospital
- Fukuyama City Hospital, etc.

Offering of diverse services



Guarantee services for hospitalization and other accounts receivable for medical institutions
(Guarantee fee borne by the hospital)



Inpatient rental service Ancillary guarantee service for accounts receivable
(Guarantee service for accounts receivable added to the inpatient rental service)

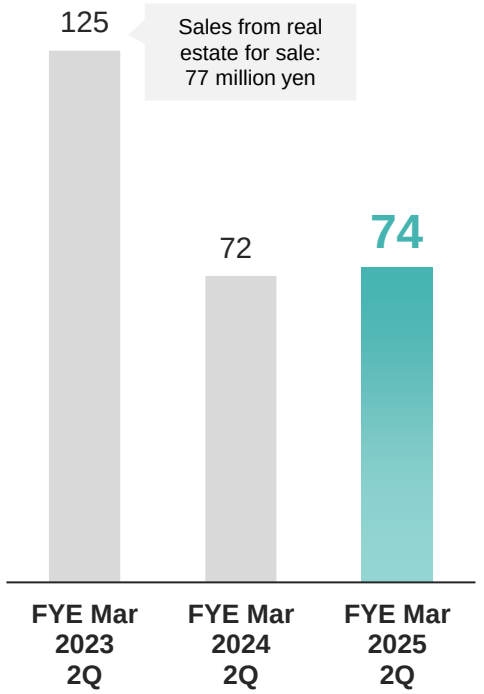


Receivables liquidation service for delinquent receivables of medical institutions

- **Sales were in line with the plan due to an increase in the number of affiliated medical institutions, etc.**
- **Made progress in introduction in public hospitals, Red Cross hospitals, etc.**
- **The potential of the medical expense guarantee market is great, with growth expected going forward**

Real-estate-related business (Group company Asumirai Co., Ltd.)

2Q sales trends



Asumirai's strengths



Numerous foreign staff with expertise in the real estate business



Stable and high-occupancy monthly condominium operations



Acquisition of customers by leveraging J-lease's network of stores

- **There are many brokerage transactions, as demand is high for Japanese real estate from foreign nationals due to the weak yen**
- **There are many properties for which contracts have already been concluded and are to be transferred in October or afterward, and steady progress is made toward our full-year plan targets**
- **Marketing ability strengthened by opening the Tokyo branch (already opened)**

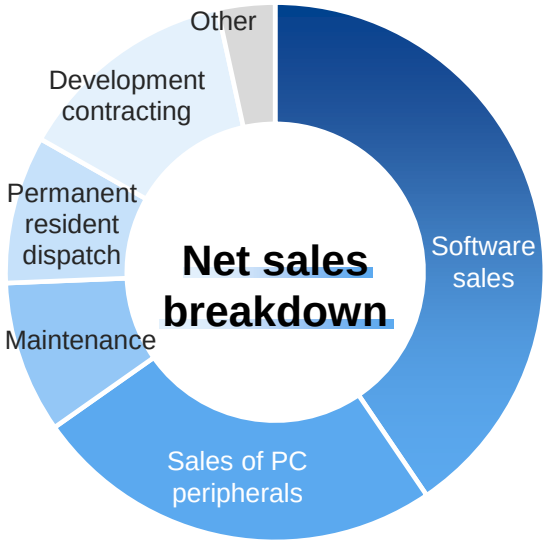
©J-LEASE CO.,LTD.

Sales of AIVS, which became part of the Group in April 2024, rose by 19% compared to the plan

AIVS non-consolidated 2Q (May - Sep.) results

Net sales:
541 million yen
(2Q plan: 456 million yen)

Operating loss:
-13 million yen
(2Q plan: -29 million yen)



- Consolidated into J-lease's results from May 2024 results
- Business performance is highly seasonal, and sales and profit are high during 4Q
- Planned to achieve profitability for the full year
  Both sales and operating profit exceeded the plan for 2Q (May to September)

Expand business fields through synergy effects

Strengths of AIVS



Environmental inspection systems
- No.1 share in the domestic industry



Software contract development
- Stable technical capabilities backed up by track records with major companies, government agencies, etc.



Various systems for medical institutions and nursing care facilities
- Development, sale and maintenance of "Mimamori (monitoring) System" and "Health Checkup System," etc.

Synergy strategy

Currently implementing marketing collaboration, etc. in the field of medical expense guarantees
Started working more closely than before in the systems area

Case 1
- **AIVS Mimamori System introduced at J-lease partnership sites**

Case 2
- **Proposed J-lease's medical expense guarantee service to AIVS's business partners**

©J-LEASE CO.,LTD.

Opportunities and Risks

Aiming for further growth with business opportunities as a driver

Opportunities	DX (Digital Transformation)	Operational efficiency will be improved through optimizing operations using generative AI and utilizing big data, as demand for technology will increase due to the declining birthrate, aging population, and shrinking population (e.g., collaboration with the new group company AIVS)
	Awareness of risk aversion	If the economic stagnation deepens due to rising interest rates, inflation, or other factors, real estate owners will become more risk averse, which will increase the need for residential and business rent guarantees, and therefore expand our business opportunities.
	Preference for rentals	The shift of preference from owner-occupied to rental housing is expanding due to rising interest rates and property prices. *1
	Foreign nationals	Due to the increase in the number of foreign students, workers, etc., the number of guarantees for foreign nationals is expected to increase and business opportunities for Asumirai Co., Ltd., a subsidiary engaged in the real estate business for such nationals, are expected to expand. *2
	Aging population	The need for credit enhancement service is expected to expand with the arrival of an aging society.
Risks	Increase in interest rates	The direct impact is minimal due to the amount of the Company's borrowings. On the other hand, the number of applications for guarantees may stagnate because of companies' postponing store openings due to higher borrowing costs and curbing moves in the wake of the economic downturn.
	Inflation	If raw material prices rise due to inflation or economic stagnation deteriorates, it may have a certain impact on the operations of tenant companies such as restaurants, which may affect the Company's advance subrogation payments, etc.

*1 According to the "Ownership and Renting Orientation" survey in the 2022 "Survey on Public Awareness of Land Issues" (Ministry of Land, Infrastructure, Transport and Tourism), the percentage of respondents who "do not mind renting or prefer renting" is on an increasing trend to 15.1% from 10.5%.
*2 The Company has expanded its services for foreign visitors to Japan (see "Notice of Expansion of Rent Guarantee Services for Foreign Visitors to Japan" dated January 24, 2024).

©J-LEASE CO.,LTD.

Investment for the Future (People and Systems)

Growth investment in human resources and systems to realize sustainable growth and management by principle

Field	Growth investment strategy	Progress (implemented)	Future plans
 Human Resources	• Investments based on human capital management • Development and strengthening of human resources • Strategic allocation of human resources (hiring and transfers) • Review of grading, compensation, and evaluation systems	• New personnel system (new evaluation system) started Introduction of performance-linked bonuses and transition to a new grading and compensation system (5% increase in annual income over the previous year) • Expansion of nationwide network by opening stores in new areas • Active recruitment of new graduates • Improvement of working hours and leave program • Efforts to create a better work environment • Reorganization of the Tokyo metropolitan area	• Further expansion and deepening of marketing utilizing the nationwide network • Creation of a virtuous cycle of recruitment and training • Acquisition and retention of customers by strengthening marketing ability and deepening localization • Practice of management by principle
 System (Data and DX)	• Operational process reform (Electronification, web-based, automation) • Integrated management of various pieces of data • Strengthening of credit management system	• Analysis of credit screening and customer data • Promotion of digitization of information held by the Company • Expansion of partnerships for online move-in applications • Introduction of electronic contracts • Electronification of various procedures and RPA for routine tasks • Reorganization and strengthening of IT & Systems Division • Introduction of AI analysis in credit screening • Introduction of AI analysis in credit management operations	• Increase in information from existing fields and new fields • Progress in operational efficiency • Expansion of electronic applications and contracts • Sophisticated analysis of various types of data • Development of next-generation core system • Building of own DWH • Development of services utilizing AIVS's technological capabilities
Other	• Effective promotion • Contribution to local communities through sports (J-lease FC) • Global expansion	• Promotions related to business rent guarantees • Web advertisements	• Digital marketing using data • M&As of companies with synergies • Development of new businesses • Research and study of global expansion

©J-LEASE CO.,LTD.

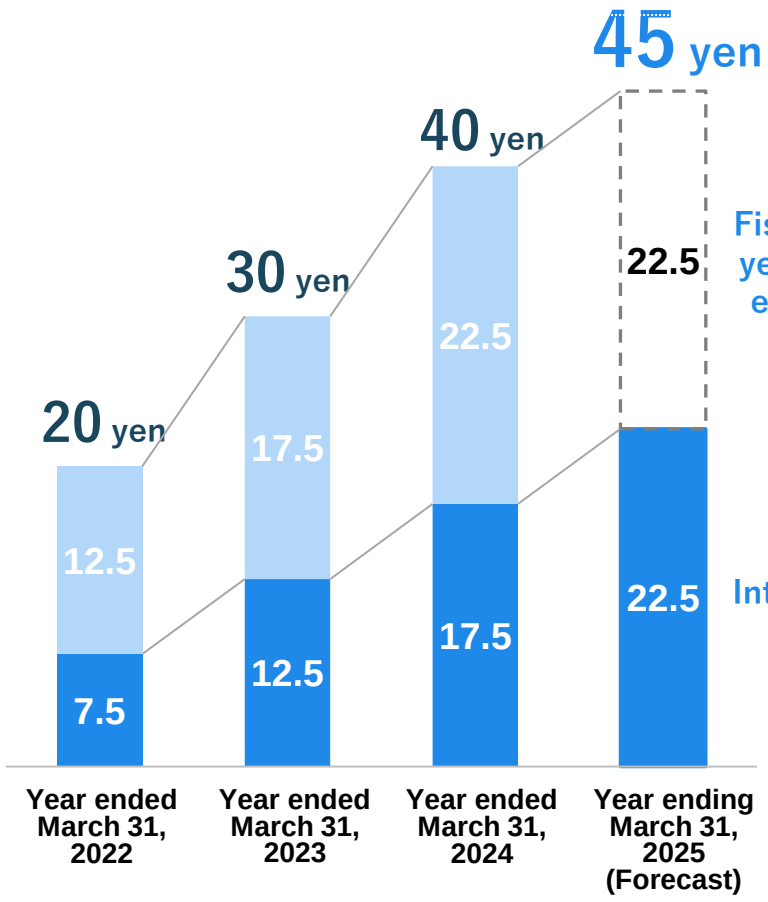
Shareholder Returns (Dividend Forecasts)

Continued increase in dividends from higher income, with a policy of a dividend payout ratio at around 40%

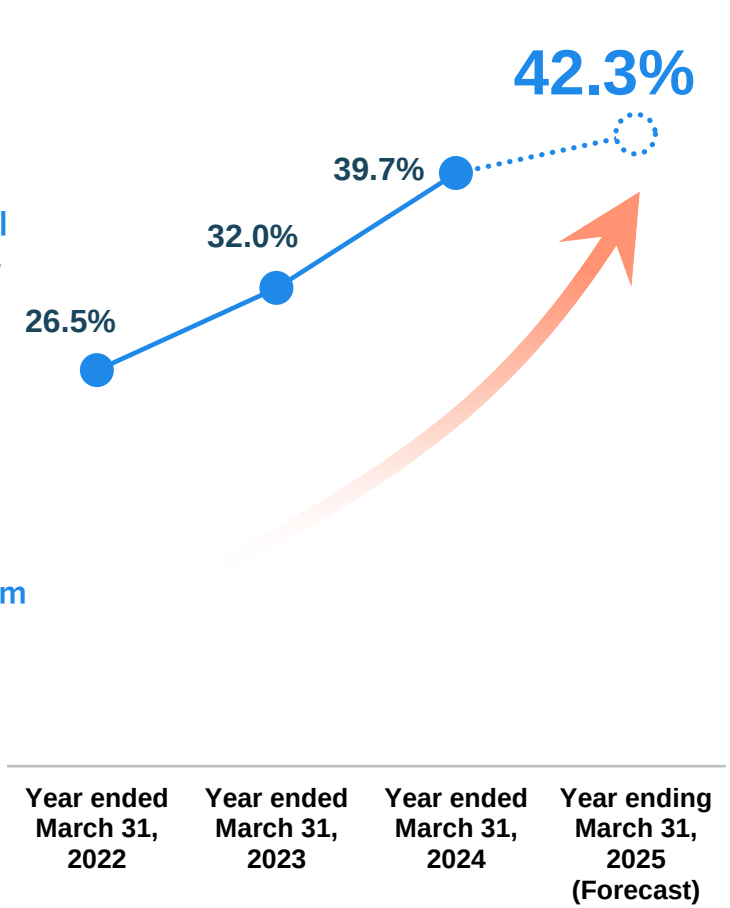
	Year ended March 31, 2024 Results	Year ending March 31, 2025
Interim	17.5 yen	22.5 yen
Fiscal year-end	22.5 yen	22.5 yen (Forecast)
Total	40.0 yen	45.0 yen (Forecast)

- Based on a dividend payout ratio of around 40% (Basic Dividend Policy)
- Continue Premium Benefit Club for shareholder benefits

Trend of dividends



Dividend payout ratio



* The Company conducted a 2-for-1 stock split of shares of common stock on March 1, 2024, and this stock split is also taken into consideration for past figures.

©J-LEASE CO.,LTD.

Scheme for Further Growth

Expansion of proprietary ecosystem through co-creation with customers and alliance partners

System linkage with leading platforms in the rental industry

- One of the largest number in the guarantee industry for data partners with rental industry platformers
- Enclosure of customers by improving convenience

Online residence application service

ITANDI BB 申込受付くん / 不動産BB / at home / いえらぶCLOUD / visual research / WEB申込 7.0 / AMBITION DX HOLDINGS / SKIPS / キマルーム Sign / GoWeb! / カクシンクラウド / 不動産業務支援サービス RAKUSUMU community cloud / Real Estate System CLOUD Web入居申込

Electronic contracting service

ITANDI BB 電子契約くん / 電子印鑑なら GMOサイン

Cooperation with small-amount and short-term insurance companies

- The number of small-amount and short-term insurance companies with which we work is among the highest in the industry
- In addition to service collaboration, there are mutual referrals of business partners

東京海上ミレア少額短期 東京海上ウエスト少額短期 / 全管協 少額短期保険株式会社 / SBI 日本少短 / 日本共済株式会社 / あすか少額短期保険株式会社 ASUKA SSI / フレックス少額短期保険 / 株式会社ホープ少額短期保険 / e-Net 少額短期保険株式会社 / ASSOCIA SSI あそしあ少額短期保険 / ユーミーLA少額短期保険株式会社



Tie-ups with major real estate associations and major companies

All Japan Real Estate Association

- In partnership with The Real Estate Association, developed the "All Japan Rabby Guarantee" for members of the All Japan Real Estate Association, of which approximately 30% of real estate businesses nationwide are members
- Started data linkage with All Japan Group's "All Japan Rabby Small Amount Short-Term Insurance" as well

公益社団法人 全日本不動産協会 / 全日ラビー少短

JR West Group

- Alliance with JR West and JR West Real Estate & Development Company. Developed the J-WEST Card Plan, which combines the J-WEST Card issued by JR West with a rent guarantee

JR西日本旅客鉄道株式会社 / JR西日本不動産開発

Chubu Electric Power Miraiz Connect

- In partnership with Chubu Electric Power Miraiz Connect, developed a rent guarantee service that includes a tenant monitoring service using electricity usage data in response to the increase in the number of elderly single residents

中部電力ミライズ コネクト

Other ancillary services

- Alliance with housing environment-related companies to improve service and convenience

Credit card settlement (initial costs, rents, etc.)		Auto accompanying of lone death insurance
Collection agency (simultaneous collection of rent, insurance premiums, etc.)		Emergency visit service
Monitoring service for the elderly	Multilingual call center	After-hours emergency window collaboration
Linkage with leasing software	Energization agency service	Assistance in resolving neighborhood problems

Advanced credit screening and credit management model building

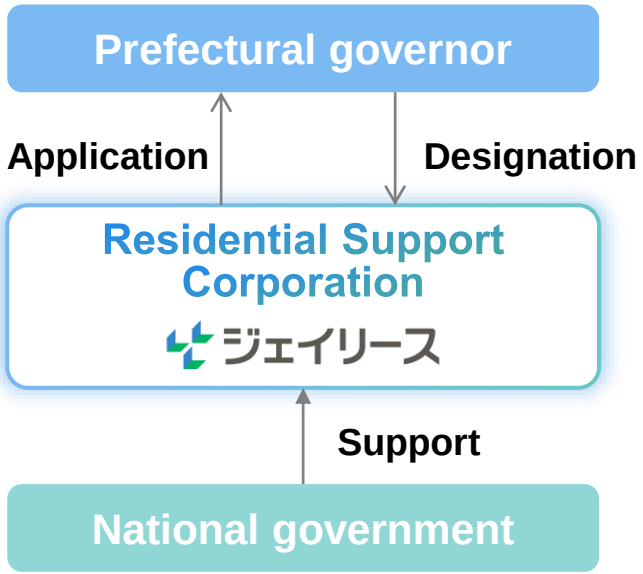
- Building advanced credit screening and credit management models based on AI analysis
- Aiming to maximize customer profits and our company's earnings through the provision of appropriate credit and efficiency improvement of credit management operations
- Enabling more strategic and flexible risk control

SecondXight analytica / KI DATA ANALYTICS PLATFORM

©J-LEASE CO.,LTD.

Corporation for Supporting Housing for Persons Requiring Special Assistance in Securing Housing

Designation as a “Corporation for Supporting Housing for Persons Requiring Special Assistance in Securing Housing”* under the Housing Safety Net Act expanded to 13 prefectures



Prefectures designating the Company (thirteen prefectures)

Iwate, Gunma, Chiba, Ishikawa, Nagano, Kyoto, Nara,
Shimane, Yamaguchi, Nagasaki, Oita, Miyazaki, Kagoshima

*April to end of October 2024

To be expanded in succession going forward

- **The Housing Safety Net Act is being revised with a target date of fall next year, due to the growing need for rental housing by the elderly and those with income difficulties**
- **As this revision is expected to revitalize the rental housing market, we will continue to promote the application for residential support corporations**

* “Corporation for Supporting Housing for Persons Requiring Special Assistance in Securing Housing” is a corporation that is designated by the prefectural government to provide Persons Requiring Special Assistance in Securing Housing with rent guarantees, housing information and counseling related to tenancy in rental housing, and livelihood support such as monitoring, in accordance with the Housing Safety Net Act. The aim is to ensure a smooth tenancy for Persons Requiring Special Assistance in Securing Housing (low-income earners, disaster victims, the elderly, persons with disabilities, persons raising children, and other persons requiring special assistance in securing housing) in private rental housing.

©J-LEASE CO.,LTD.

Sustainability “J-lease’s goal of sustainable growth”

SUSTAINABLE DEVELOPMENT GOALS

Implement various initiatives for “11 Creating a town where people can continue to live,” etc.

Provision of guarantee service	• Create a society where everyone can lead a humane life • Protect people’s trust as an asset
Various internal initiatives	• Respect diverse values and encourage employees to take on new challenges • Pursue the material and intellectual satisfaction of our employees
Various alliances	• Contribute to the development of local communities in cooperation with related organizations, etc. • Provide new value to society through alliances with external companies
ESG initiatives	**Environment** • Change company vehicles to EVs and hybrid cars • Manage air conditioning time, etc. • Reduce paper consumption through digitization • Calculate CO_2 emissions and implement emission control measures  **Social** • Employ persons with disabilities • Promote active roles of women • Communicate with local communities • J Lease FC, a football team for working adults  **Governance** • Strengthen risk management system • Strengthen management and supervisory functions • Ensure effectiveness of internal control processes 

©J-LEASE CO.,LTD.

Social Contribution Through Sports (J Lease FC)

3rd place in the All Japan Adults Football Tournament, scheduled to compete in the Japan Regional Football Champions League 2024 in November

J Lease FC overview

J LEASE FOOTBALL CLUB

Established:	April 2, 2018
Category:	Kyushu Football League
Philosophy:	More joy and happiness To everyone involved in J Lease FC To this city Through the power of sports
No. of members:	28 players, 6 staff members (including 13 employees)

Main club competition results

FY2018	Won 1st place in the Oita Adults Football League 3 (promoted to League 2)
FY2019	Won 1st place in the Oita Adults Football League 2 (promoted to League 1)
FY2020	Won 1st place in the Oita Adults Football League 1 (promoted to Kyushu Football League)
FY2021	3rd place in the KYFA 49th Kyushu Football League
FY2022	4th place in the KYFA 50th Kyushu Football League
FY2023	3rd place in the KYFA 51st Kyushu Football League
FY2024	2nd place in the KYFA 52nd Kyushu Football League Eliminated in the 2nd round of Emperor's Cup JFA 104th Japan Football Championship 3rd place in the 60th All Japan Adults Football Tournament

Main contributions to local communities

SPORTS YELL COMPANY 2024

- Visits to elderly nursing care facilities (20 visits in 2024)
- Held football classes at nursery schools and elementary schools (27 times in 2024)
- Participated in local events (as players and coaches)
- Participated in blind football tournaments
- Cleanup activities at match sites









- Contribution to local communities through activities as a corporate football team
- Aim for early promotion to JFL and to be the No.1 amateur club

©J-LEASE CO.,LTD.

Cautionary Statement Concerning Forward-Looking Statements

This document contains forward-looking statements, plans and management objectives related to the Company.
These forward-looking statements are based on current assumptions about future events and trends,
and there can be no assurance that such assumptions will prove accurate.
A number of factors could cause actual results to differ materially from those described in this document.

For IR inquiries, please contact

Corporate Planning Department, J-lease Co., Ltd.
E-mail: ir@j-lease.jp

Website: https://www.j-lease.jp

信用で人をつなぐ
ジェイリース

©J-LEASE CO.,LTD.