Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Securities Code: 8584
June 4, 2025

To our shareholders:

Ryo Murakami, President
JACCS CO., LTD.
2-5 Wakamatsu-cho, Hakodate, Hokkaido
(Principal Executive Office: 1-18 Ebisu 4-chome, Shibuya-ku, Tokyo)

Notice of the 94th Annual General Meeting of Shareholders

We hereby notify you that the 94th Annual General Meeting of Shareholders of JACCS CO., LTD. (the "Company") will be held as stated below.
When convening this General Meeting of Shareholders, the Company takes electronic provision measures for information that constitutes the content of the Reference Documents for the General Meeting of Shareholders, etc. (matters for which measures for providing information in electronic format are to be taken) in electronic format, and posts this information on the Company's website. Please access the Company's website by using the internet address shown below to review the information.

The Company website: (https://www.jaccs.co.jp/corporate/ir/stock/meeting/) (in Japanese)

Matters subject to measures for electronic provision are posted on the website of the Tokyo Stock Exchange (TSE) in addition to the Company's website. Please check the following link.

Tokyo Stock Exchange website (Listed Company Search):
https://www2.jpx.co.jp/tseHpFront/JJK010010Action.do?Show=Show (in Japanese)

(Access the Tokyo Stock Exchange website by using the internet address shown above, enter "JACCS" in "Issue name (company name)" or the Company's securities code "8584" in "Code," and click "Search." Then, click "Basic information" and select "Documents for public inspection/PR information." Under "Filed information available for public inspection," click "Click here for access" under "[Notice of General Shareholders Meeting /Informational Materials for a General Shareholders Meeting].")

If you are unable to attend the meeting, you can exercise your voting rights via the internet, etc. or in writing (voting form). Please refer to the "Information Regarding the Exercise of Voting Rights, Etc." below and exercise your voting rights no later than 6:00 p.m. on Wednesday, June 25, 2025 (JST).

1. **Date and Time:** Thursday, June 26, 2025 at 10:00 a.m. (JST) (Reception starts at 9:00 a.m.)
2. **Venue:** "Houou," 2nd floor, Hakodate Kokusai Hotel
   5-10 Ote-machi, Hakodate, Hokkaido
3. **Purpose of the Meeting**

Matters to be reported:

1. Business Report, Consolidated Financial Statements and Reports of Audit on Consolidated Financial Statements by the Financial Auditor and the Audit & Supervisory Board for the 94th fiscal year (April 1, 2024 to March 31, 2025)
2. Non-consolidated Financial Statements for the 94th fiscal year (April 1, 2024 to March 31, 2025)

Matters to be resolved:

Proposal No. 1 Appropriation of Surplus
Proposal No. 2 Election of 11 Directors
Proposal No. 3 Election of One Audit & Supervisory Board Member
Proposal No. 4 Election of One Substitute Audit & Supervisory Board Member

- The following matters are not included in the document sent to shareholders who requested the delivery of a paper copy in accordance with laws and regulations and Article 16 of the Company's Articles of Incorporation. Therefore, this document is part of the documents that have been audited by Audit & Supervisory Board Members and the Accounting Auditor when preparing their audit reports.
  (i) "Matters concerning subscription rights to shares, etc. of the Company," "Status of financial auditors," and "Systems to ensure properness of operations and status of operation of such systems" in the Business Report.
  (ii) "Consolidated statement of changes in net assets" and "Notes to consolidated financial statements" in the Consolidated Financial Statements
  (iii) "Statements of changes in net assets" and "Notes to non-consolidated financial statements" in the Non-consolidated Financial Statements.
- If revisions to the matters subject to measures for electronic provision arise, details of the revisions will be posted on each website that posts said matters.
- A shareholder with physical disabilities or one who needs an interpreter may attend the Annual Meeting with one companion. Please inform the reception on the day if you wish to attend with a companion.
- The results of resolutions at the Annual General Meeting of Shareholders will be posted on the website of the Company after the conclusion of the Meeting and will not be sent in writing.

Reference Documents for the General Meeting of Shareholders

Proposal No. 1 Appropriation of Surplus

The Company positions returning profits to shareholders as one of its most important management issues, and its basic policy is to provide dividends based on comprehensive consideration of continued stable dividends and business performance.
The Company has given comprehensive consideration to the business performance of the current fiscal year, its financial condition and future business expansion, and it proposes to pay a year-end dividend of ¥100 per share for the current fiscal year.

Year-end dividends
- Type of dividend property
  Cash
- Allotment of dividend property to shareholders and their aggregate amount
  ¥100 per common share of the Company
  Total dividends: ¥3,476,146,000
- Effective date of dividends of surplus
  June 27, 2025

Proposal No. 2 Election of 11 Directors

The terms of office of all 11 Directors will expire at the conclusion of this meeting. In that regard, the Company proposes the election of 11 Directors. The candidates for Director are as follows:

Candidate No.	Name		Position and responsibilities in the Company	Board of Directors meeting attendance	Tenure as Director
Reelection 1	Toru Yamazaki (Male)		Chairman (Representative Director) CEO	8 / 8	9 years
Reelection 2	Ryo Murakami (Male)		President (Representative Director) COO	8 / 8	5 years
Reelection 3	Akihito Suehiro (Male)		Director and Managing Executive Officer (Supervisor of Corporate Planning and International Business)	8 / 8	2 years
Reelection 4	Ichiro Kobayashi (Male)		Director and Managing Executive Officer (Supervisor of Risk Supervisory and Compliance)	8 / 8	3 years
Reelection 5	Kazuhiko Segawa (Male)		Director and Managing Executive Officer (Supervisor of Credit Screening and Operation, and General Affairs and Personnel)	7 / 7	1 year
New election 6	Tatsuo Nakazawa (Male)		Senior Executive Officer (Supervisor of Accounting and Finance)	–	– years
New election 7	Go Iwase (Male)		General Manager of International Business Department	–	– years
Reelection 8	Masahito Suzuki (Male)	Outside Independent	Outside Director	8 / 8	7 years
Reelection 9	Kyoko Okada (Female)	Outside Independent	Outside Director	8 / 8	4 years
Reelection 10	Hiroji Sanpei (Male)	Outside Independent	Outside Director	8 / 8	3 years
Reelection 11	Yuko Shitamori (Female)	Outside Independent	Outside Director	8 / 8	2 years

<table>
<tr><th>Candidate No.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibilities in the Company</th><th>Number of the Company's shares owned</th></tr>
<tr><td rowspan="2">1</td><td>Toru Yamazaki
June 17, 1959 (age 66) Male

Reelection

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as Director
9 years</td><td>Apr. 1982
Oct. 2009

Oct. 2011

June 2012

June 2013

June 2015

June 2016

June 2017

June 2018
June 2022</td><td>Joined the Company
Executive Officer and General Manager of First Sales Promotion Department of Business Strategy Department
Executive Officer and General Manager of Shopping Credit Promotion Department of Business Strategy Department
Executive Officer and General Manager of Chubu Area
Senior Executive Officer and General Manager of Kinki Area
Senior Executive Officer and General Manager of Shutoken Area
Director and Senior Executive Officer (Supervisor of Corporate Planning)
Director and Managing Executive Officer (Supervisor of Corporate Planning)
President (Representative Director, COO)
Chairman (Representative Director, CEO) (to present)</td><td>21,249 shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as candidate for Director]
Since his appointment as President of the Company in 2018, Mr. Yamazaki has demonstrated strong leadership in the implementation of the Company's plans and been committed to the improvement of business performance based on his wealth of experience and broad knowledge, even amid a drastically changing external environment. Since he is playing an extensive role in supervising the execution of the corporate management of the entire group, the Company judges that he continues to be necessary for the Group's management and has nominated him as a candidate for Director.</td></tr>
<tr><td rowspan="2">2</td><td>Ryo Murakami
Sept. 4, 1962 (age 62) Male

Reelection

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as Director
5 years</td><td>Apr. 1985
June 2012

June 2016

June 2018

June 2019

June 2020

June 2022</td><td>Joined the Company
Executive Officer and General Manager of Shopping Credit Promotion Department of Business Strategy Department
Senior Executive Officer and General Manager of Chubu Area
Senior Executive Officer and Supervisor of Credit Business of Business Strategy Department
Senior Executive Officer, Deputy General Manager of Business Strategy Department, and Supervisor of Credit Business
Director and Managing Executive Officer (Supervisor of Corporate Planning)
President (Representative Director, COO) (to present)</td><td>16,975 shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as candidate for Director]
Mr. Murakami has been involved in the sales division, particularly the credit business for many years, and contributed to the expansion of the Company's revenue base. Since his appointment of President, he frequently visits business sites and centers in Japan and overseas and demonstrates leadership, devoting himself to driving the business structural reforms and solidifying the management foundation. The Company judges that he continues to be necessary for the Group's management and has nominated him as a candidate for Director.</td></tr>
</table>

<table>
<tr><th>Candidate No.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibilities in the Company</th><th>Number of the Company’s shares owned</th></tr>
<tr><td rowspan="2">3</td><td>Akihito Suehiro
June 4, 1966 (age 59) Male

Reelection

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as Director
2 years</td><td>Apr. 1990
Apr. 2019

Oct. 2020

June 2021

June 2022

June 2023

June 2024</td><td>Joined the Company
Executive Officer and General Manager of Acquiring Department of Business Strategy Department
General Manager of Credit Card and Payments Operations Department of Business Strategy Department
Executive Officer and General Manager of Tohoku Area
Senior Executive Officer and General Manager of Tohoku Area
Director and Senior Executive Officer (Supervisor of Corporate Planning)
Director and Managing Executive Officer (Supervisor of Corporate Planning and International Business) (to present)</td><td>3,200 shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as candidate for Director]
Mr. Suehiro has been engaged in the Sales Division, particularly the payments business, for many years, and contributed to the expansion of domestic business. Currently, he serves as Supervisor of Corporate Planning and International Business, faces all management issues and supervises business execution appropriately. The Company judges that he continues to be necessary for the Group’s management and has nominated him as a candidate for Director.</td></tr>
<tr><td rowspan="2">4</td><td>Ichiro Kobayashi
July 8, 1967 (age 57) Male

Reelection

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as Director
3 years</td><td>Apr. 1991

July 2016
Apr. 2019

June 2019

June 2022

June 2023

June 2024</td><td>Joined The Sanwa Bank, Limited (currently MUFG Bank, Ltd.)
Tamagawa Branch Manager
General Manager of Corporate Planning Department of the Company
Executive Officer and General Manager of Corporate Planning Department
Director and Senior Executive Officer (Supervisor of Corporate Planning)
Director and Senior Executive Officer (Supervisor of Risk Supervisory and Compliance)
Director and Managing Executive Officer (Supervisor of Risk Supervisory and Compliance) (to present)</td><td>2,300 shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as candidate for Director]
Mr. Kobayashi has a wealth of experience and knowledge through his service with a financial institution. He was engaged in the corporate planning division after joining the Company in 2019. Currently, he serves as Supervisor of Risk Supervisory and Compliance and supervises business execution appropriately. The Company judges that he continues to be necessary for the Group’s management and has nominated him as a candidate for Director.</td></tr>
</table>

<table>
<tr><th>Candidate No.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibilities in the Company</th><th>Number of the Company’s shares owned</th></tr>
<tr><td rowspan="2">5</td><td>Kazuhiko Segawa
Jan. 29, 1966 (age 59) Male

Reelection

Board of Directors meeting attendance
7 / 7 (100%)

Tenure as Director
1 year</td><td colspan="2">Apr. 1988 Joined the Company
Apr. 2015 General Manager of Personnel Department
June 2016 Executive Officer and General Manager of Corporate Planning Department
June 2019 Executive Officer and General Manager of Compliance Supervisory Department
June 2021 Senior Executive Officer and Supervisor of General Affairs and Personnel
July 2021 Chair of Audit & Supervisory Board of JACCS International Vietnam Finance Company Limited (to present)
June 2024 Director and Managing Executive Officer (Supervisor of Credit Screening and Operation, and Supervisor of General Affairs and Personnel) (to present)
(Significant concurrent positions outside the Company)
Chair of Audit & Supervisory Board of JACCS International Vietnam Finance Company Limited</td><td>4,800 shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as candidate for Director]
Mr. Segawa has been engaged in the corporate division, primarily personnel division for many years, and has a wealth of experience and knowledge. Currently, he serves as Supervisor of Credit Screening and Operation and Supervisor of General Affairs and Personnel and appropriately supervises business execution. The Company judges that he continues to be necessary for the Group’s management and has nominated him as a candidate for Director.</td></tr>
<tr><td rowspan="2">6</td><td>Tatsuo Nakazawa
Feb. 25, 1964 (age 61) Male

New election

Board of Directors meeting attendance
/ (%)

Tenure as Director
– year</td><td colspan="2">Apr. 1986 Joined The Mitsubishi Bank, Limited (currently MUFG Bank, Ltd.)
June 2013 Executive Officer and General Manager of Corporate Administration Division
May 2014 Executive Officer and General Manager of Personnel Department
June 2015 Full-time Audit & Supervisory Board Member
June 2016 Full-time Audit & Supervisory Board Member of Mitsubishi Rayon Co., Ltd. (currently Mitsubishi Chemical Corporation)
July 2022 Executive Secretary of Audit Committee of Mitsubishi Chemical Holdings Corporation (currently Mitsubishi Chemical Group Corporation)
Jan. 2023 Full-time Advisor of Marunouchi Yorozu Co., Ltd.
Apr. 2023 General Manager of Accounting Department of the Company
June 2023 Senior Executive Officer and General Manager of Accounting Department
June 2024 Senior Executive Officer (Supervisor of Accounting and Finance) (to present)</td><td>1,000 shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as candidate for Director]
Mr. Nakazawa has served a variety of important roles, including Executive Officer and Audit & Supervisory Board Member, in a major financial institution and a large chemical manufacturer and is equipped with abundant experience and knowledge. He has appropriately fulfilled his roles, such as the stabilization of financing, as the head of accounting and finance since joining the Company in 2023. Judging that a wealth of experience and knowledge that he has gained up to the present can contribute to the Group’s sustainable growth and enhancement of corporate value, the Company has nominated him as a new candidate for Director.</td></tr>
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<table>
<tr><th>Candidate No.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibilities in the Company</th><th>Number of the Company’s shares owned</th></tr>
<tr><td rowspan="2">7</td><td>Go Iwase
Jul. 22, 1971 (age 53) Male

New election

Board of Directors meeting attendance
/ (%)

Tenure as Director
– year</td><td>Apr. 1994

June 2020

Apr. 2021

Apr. 2021

Apr. 2023

Apr. 2023

June 2025</td><td>Joined The Mitsubishi Bank, Limited (currently MUFG Bank, Ltd.)
Executive Officer and General Manager of Company Screening Department
Executive Officer and General Manager of Digital Service Planning Department
Executive Officer and General Manager of Digital Service Planning Department of Mitsubishi UFJ Financial Group, Inc.
Executive Officer and General Manager of Loan Planning Department of MUFG Bank, Ltd.
Executive Officer and General Manager of Loan Planning Department of Mitsubishi UFJ Financial Group, Inc.
General Manager of International Business Department of the Company (to present)</td><td>– shares</td></tr>
<tr><td colspan="3">[Reasons for nomination as candidate for Director]
Mr. Iwase has gained experience through working in a variety of departments in a major financial institution and is equipped with expertise in a number of fields. Judging that a wealth of experience and expertise that he has gained up to the present are expected to play appropriate roles in the Group’s business expansion and management in general and contribute to sustainable growth and enhancement of corporate value, the Company has nominated him as a new candidate for Director.</td></tr>
<tr><td rowspan="2">8</td><td>Masahito Suzuki
Sept. 9, 1957 (age 67) Male

Reelection
Outside
Independent

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as outside Director
7 years</td><td>Apr. 1980
Mar. 2007

Mar. 2008

Mar. 2009

Mar. 2012

Mar. 2013

Mar. 2014

June 2018
June 2018
June 2018
Apr. 2019

(Significant concurrent positions outside the Company)
Outside Director of AJIS Co., Ltd.</td><td>Joined Kirin Brewery Company, Limited
Seconded to Kirin Beverage Company, Limited as General Manager of Accounting Department
Executive Officer and General Manager of Corporate Planning Department
Director of the Board and General Manager of Corporate Planning Department
Director of the Board & CFO of Kirin Holdings Company, Limited
Director of the Board & CFO of Kirin Holdings Company, Limited, and Director of the Board of Kirin Company, Limited
Audit & Supervisory Board Member of Kirin Holdings Company, Limited, and Audit & Supervisory Board Member of Kirin Company, Limited
Outside Director of WORLD CO., LTD.
Outside Director of AJIS Co., Ltd. (to present)
Outside Director of the Company (to present)
Visiting Professor at the Graduate School of Tokyo Metropolitan University</td><td>– shares</td></tr>
<tr><td colspan="3">[Reasons for nomination as a candidate for outside Director and overview of expected role]
Mr. Suzuki has a wealth of experience and a high level of insight into general management through his service in the planning and accounting divisions, as well as audit business, at a major liquor manufacturer. He provides valuable advice regarding decisions on important matters of the Group and on overseas strategy and so forth, and performs the role of supervising management execution adequately. The Company has nominated him as a candidate for outside Director in the expectation that he will continue performing these roles.</td></tr>
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<tr><th>Candidate No.</th><th>Name
(Date of birth)</th><th colspan="2">Career summary, position and responsibilities in the Company</th><th>Number of the Company's shares owned</th></tr>
<tr><td rowspan="2">9</td><td>Kyoko Okada
July 26, 1959 (age 65) Female

Reelection
Outside
Independent

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as outside Director
4 years</td><td colspan="2">Apr. 1982 Joined Shiseido Company, Limited
Oct. 2011 General Manager of Corporate Culture Department
Oct. 2012 General Manager of Corporate Culture Department, and Group Leader for the 150-Year History Compilation Project
Apr. 2015 General Manager of Executive Section, General Affairs Department
June 2015 Full-time Audit & Supervisory Board Member
June 2019 Outside Corporate Auditor of SUBARU CORPORATION
June 2019 Outside Audit & Supervisory Board Member of NS Solutions Corporation
June 2020 Outside Audit & Supervisory Board Member of Daio Paper Corporation (to present)
June 2021 Outside Director of the Company (to present)
June 2022 Outside Audit & Supervisory Board Member of NEC Corporation
June 2023 Outside Director (retiring in June 2025)
(Significant concurrent positions outside the Company)
Outside Audit & Supervisory Board Member of Daio Paper Corporation</td><td>– shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as a candidate for outside Director and overview of expected role]
Ms. Okada has a wealth of experience and insight in CSR and corporate culture activities from serving at a major cosmetics manufacturer. She draws on her wealth of experience and knowledge and offers advice from a diverse perspective in relation to decision making on important matters of the Group, and performs her role of supervising management execution adequately. The Company has nominated her as a candidate for outside Director in the expectation that she will continue performing these roles.</td></tr>
<tr><td rowspan="2">10</td><td>Hiroji Sanpei
Mar. 15, 1955 (age 70) Male

Reelection
Outside
Independent

Board of Directors meeting attendance
8 / 8 (100%)

Tenure as outside Director
3 years</td><td colspan="2">Apr. 1977 Joined Nippon Fire & Marine Insurance Co., Ltd. (currently Sompo Japan Insurance Inc.)
June 2008 Executive Officer and General Manager of Marketing Planning Department of Nipponkoa Insurance Co., Ltd. (currently Sompo Japan Insurance Inc.)
Apr. 2010 Managing Executive Officer and General Manager of Sales Promotion Department
Apr. 2011 Senior Managing Executive Officer in Charge of Head Office Marketing
Apr. 2011 Senior Managing Executive Officer of Sompo Japan Insurance Inc.
Apr. 2014 Representative Director and President of Sompo Japan Nipponkoa Career Staff Co., Ltd. (currently SOMPO CORPORATE SERVICE)
Oct. 2019 Advisor of Felice Law Office (to present)
June 2022 Outside Director of the Company (to present)
(Significant concurrent positions outside the Company)
Not applicable.</td><td>– shares</td></tr>
<tr><td colspan="4">[Reasons for nomination as a candidate for outside Director and overview of expected role]
Mr. Sanpei has a wealth of experience and a high level of insight into management in general through his many years of service in the non-life insurance industry. He is currently adding depth to his experience and knowledge in a new area as an advisor to a law firm. He draws on his experience and insight and offers advice from a diverse perspective, and performs his role of supervising management execution adequately. The Company has nominated him as a candidate for outside Director in the expectation that he will continue performing these roles.</td></tr>
</table>

Candidate No.	Name (Date of birth)	Career summary, position and responsibilities in the Company	Number of the Company's shares owned
11	Yuko Shitamori Apr. 21, 1973 (age 52) Female Reelection Outside Independent Board of Directors meeting attendance 8 / 8 (100%) Tenure as outside Director 2 years	Apr. 1999 Joined Lion Corporation July 2008 Director of FINCH JAPAN Co., LTD. Sept. 2017 Representative Director and President of IoToI Japan Inc. July 2022 Sales Advisor of BRAND CLOUD Inc. June 2023 Outside Director of the Company (to present) April 2024 Executive Officer of LTS, Inc. (to present) Oct. 2024 Outside Director of AXXZIA INC. (to present) Dec. 2024 Representative Director of MODELY Co., Ltd. (to present) (Significant concurrent positions outside the Company) Executive Officer of LTS, Inc. and Outside Director of AXXZIA INC.	– shares
	[Reasons for nomination as a candidate for outside Director and overview of expected role] After worked for a major manufacturer, Ms. Shitamori engaged in corporate consulting related to product development. She has a wealth of knowledge in the IT sector and insight as a corporate manager. She draws on her experience and broad insight and offers advice from a diverse perspective, and performs her role of supervising management execution adequately. The Company has nominated her as a candidate for outside Director in the expectation that she will continue performing these roles.		

Notes:
1. There is no special interest between any of the candidates for Director and the Company.
2. The age of each candidate for Director is based on the Western style of counting age at the conclusion of the General Meeting of Shareholders.
3. Masahito Suzuki, Kyoko Okada, Hiroji Sanpei and Yuko Shitamori are candidates for outside Director.
4. The Company has registered Masahito Suzuki, Kyoko Okada, Hiroji Sanpei and Yuko Shitamori as independent officers as provided for by the Tokyo Stock Exchange. If their reelection is approved, the Company plans to continue to designate them as independent officers.
5. Masahito Suzuki, Kyoko Okada, Hiroji Sanpei and Yuko Shitamori are currently outside Directors of the Company, and at the conclusion of this meeting, their tenures as outside Directors will have been seven years for Masahito Suzuki, four years for Kyoko Okada, three years for Hiroji Sanpei and two years for Yuko Shitamori.
6. The Company has entered into a limited liability agreement with Masahito Suzuki, Kyoko Okada, Hiroji Sanpei and Yuko Shitamori to limit their liability for damages under Article 423 paragraph (1) of the Companies Act in accordance with the provisions of Article 427 paragraph (1) of the same Act. The maximum amount of liability for damages under this agreement is set at the amount provided for by relevant laws and regulations. If the reelection of each candidate is approved, the Company plans to renew the limited liability agreement of the same content with each of them.
7. The Company has concluded a compensation agreement, pursuant to Article 430-2 paragraph (1) of the Companies Act, with each of its current Directors, and will indemnify them against the expenses under Item 1 and the losses under Item 2 of the same Act to the extent specified by laws and regulations. However, in order to ensure that the appropriateness of the execution of duties by company officers is not impaired by such compensation agreement, compensation shall not be subject to malicious intent or gross negligence. If the reelection of candidates who are currently Directors is approved, the Company plans to renew the compensation agreement of the same content, and if the election of the new candidates Tatsuo Nakazawa and Go Iwase is approved, the Company plans to enter into a compensation agreement of the same content with them.
8. The Company has entered into a directors and officers liability insurance ("D&O insurance") policy, pursuant to Article 430-3, paragraph (1) of the Companies Act, with an insurance company. In the event that an insured person is claimed for damages as a result of actions in connection with the performance of his/her duties, the insurance policy covers liability for damages, etc. However, this excludes those that fall under the grounds for exemption set forth in the insurance policy. If the reelection of candidates who are currently Directors is approved, they will continue to be included as the insured persons of the policy. If the election of the new candidates Tatsuo Nakazawa and Go Iwase is approved, each of them is planned to be included as the insured person. The insurance policy is scheduled to be renewed in July 2025.
9. Kazuhiko Segawa's attendance of Board of Directors meetings is his attendance since his appointment as Director on June 27, 2024.
10. Outside Audit & Supervisory Board Member of Daio Paper Corporation, in which Kyoko Okada serves as Outside Audit & Supervisory Board Member, plans to shift from a company with a Board of Company Auditors to a company with an Audit and Supervisory Committee, on June 26, 2025. Accordingly, she is scheduled to shift her status from Outside Audit & Supervisory Board Member to Outside Director (Audit and Supervisory Committee Member).
11. Kyoko Okada is scheduled to retire as Outside Director of NEC Corporation on June 20, 2025.

12. Yuko Shitamori is scheduled to assume the office of Outside Director of Striders Corporation (Audit and Supervisory Committee Member) at said company's annual meeting of shareholders scheduled for late June 2025.

[Reference] Directors Skills Matrix

Subject to the approval and adoption of Proposal No. 2 as originally proposed, the positions of the Directors are expected to be determined as follows at the Board of Directors meeting after the conclusion of this meeting:

Name	Position	Corporate Management	Sales and Marketing	Global	Finance and Accounting	Personnel, Human Resource Development, and DE&I Promotion	IT and Systems	Legal Affairs and Risk Management
Toru Yamazaki	Chairman	●	●	●				●
Ryo Murakami	President (Representative Director)	●	●	●				●
Akihito Suehiro	Director Senior Managing Executive Officer (Representative Director)		●	●				
Ichiro Kobayashi	Director Managing Executive Officer		●				●	●
Kazuhiko Segawa	Director Managing Executive Officer					●		●
Tatsuo Nakazawa	Director Managing Executive Officer				●	●		
Go Iwase	Director Managing Executive Officer		●	●				
Masahito Suzuki	Outside Director	●		●	●			●
Kyoko Okada	Outside Director		●			●		●
Hiroji Sanpei	Outside Director	●	●			●		
Yuko Shitamori	Outside Director	●					●	

Notes: 1. The above table presents the skills that are particularly expected of each Director.
2. As all Directors execute corporate management in line with the “Basic Sustainability Policy,” sustainability is not presented as a skill in the items in the above table.
3. “DE&I” stands for Diversity, Equity and Inclusion.

Proposal No. 3 Election of One Audit & Supervisory Board Member

The term of office of Audit & Supervisory Board Member Yasuyuki Okumoto will expire at the conclusion of this meeting. Therefore, the Company proposes the election of one Audit & Supervisory Board Member.
In addition, the consent of the Audit & Supervisory Board has been obtained for this proposal.
The candidate for Audit & Supervisory Board Member is as follows:

Name (Date of birth)	Career summary and position in the Company		Number of the Company's shares owned
Nobuyoshi Watanabe Mar. 31, 1968 (age 57) Male New election Audit & Supervisory Board meeting attendance / (%) Board of Directors meeting attendance / (%) Tenure of outside Audit & Supervisory Board Member – year	Apr. 1991 Apr. 2018 Oct. 2020 June 2023	Joined the Company General Manger of Web Solutions Department of Business Strategy Department General Manager of DX Promotion Department General Manager of General Affairs Department (to present)	1,000 shares
[Reasons for nomination as candidate for Audit & Supervisory Board Member] Mr. Watanabe has a wealth of experience after years of credit business and knowledge in the digital field. Currently, he is responsible for the General Affairs Department and engaged in enhancing operational efficiency and improving the workplace environment, fulfilling his roles appropriately. Judging that the knowledge that he has gained up to the present can contribute to the Group's audits and supervision, the Company has nominated him as a new candidate for Audit & Supervisory Board Member.			

Notes:
1. There is no special interest between Nobuyoshi Watanabe, who is the candidate for Audit & Supervisory Board Member, and the Company.
2. The Company has entered into a limited liability agreement with each of its current Audit & Supervisory Board Members to limit their liability for damages under Article 423 paragraph (1) of the Companies Act in accordance with the provisions of Article 427 paragraph (1) of the same Act. The maximum amount of liability for damages under this agreement is set at the amount provided for by relevant laws and regulations. If the election of Nobuyoshi Watanabe is approved, the Company plans to enter into the limited liability agreement of the same content with him.
3. The Company has concluded a compensation agreement, pursuant to Article 430-2 paragraph (1) of the Companies Act, with each of its current Audit & Supervisory Board Members, and will indemnify them against the expenses under Item 1 and the losses under Item 2 of the same Act to the extent specified by laws and regulations. However, in order to ensure that the appropriateness of the execution of duties by company officers is not impaired by such compensation agreement, compensation shall not be subject to malicious intent or gross negligence. If the election of Nobuyoshi Watanabe is approved, the Company plans to enter into the compensation agreement of the same content with him.
4. The Company has entered into a directors and officers liability insurance ("D&O insurance") policy, pursuant to Article 430-3, paragraph (1) of the Companies Act, with an insurance company. In the event that an insured person is claimed for damages as a result of actions in connection with the performance of his/her duties, the insurance policy covers liability for damages, etc. However, this excludes those that fall under the grounds for exemption set forth in the insurance policy. If the election of Nobuyoshi Watanabe is approved, he is planned to be included as the insured person. The insurance policy is scheduled to be renewed in July 2025.

Proposal No. 4 Election of One Substitute Audit & Supervisory Board Member

The effect of the election of substitute Audit & Supervisory Board Member Takuya Yokota elected at the 90th Annual General Meeting of Shareholders held on June 25, 2021 will expire as of the commencement of this meeting.
Accordingly, the Company proposes the election of one substitute Audit & Supervisory Board Member as a substitute for outside Audit & Supervisory Board Members, Yusuke Komachiya and Hideki Ono, to be ready to fill a vacant position should the number of Audit & Supervisory Board Members fall below the number required by laws and regulations. The effectiveness of election pursuant to this proposal shall be until the commencement of Annual General Meeting of Shareholders four years hence.
The consent of the Audit & Supervisory Board has been obtained for this proposal, and the effectiveness of election pursuant to this proposal can be nullified by a resolution of the Board of Directors if the consent of the Audit & Supervisory Board has been obtained; provided, however, that it is only in a time before assuming office.
The candidate for substitute outside Audit & Supervisory Board Member is as follows:

Name (Date of birth)	Career summary and positions	Number of the Company's shares owned
Takuya Yokota Aug. 12, 1982 (Age 42) (Male) Outside	Oct. 2006 Registered as an attorney at law Oct. 2006 Joined Ono Sogo Law Office (currently ONO SOGO LEGAL PROFESSION CORPORATION) (to present) Mar. 2013 Representative, Japan Federation of Bar Associations Apr. 2013 Permanent Member, Tokyo Bar Association (Significant concurrent positions outside the Company) ONO SOGO LEGAL PROFESSION CORPORATION	– shares
[Reasons for nomination as candidate for substitute outside Audit & Supervisory Board Member] Mr. Yokota has never in the past been directly involved in the management of a company. However, he has a wealth of professional knowledge regarding corporate legal affairs and so forth as a lawyer. The Company judges that this insight will enhance the effectiveness of the Audit & Supervisory Board Members' audits of the Company, and it has continued to nominate him as a candidate for substitute outside Audit & Supervisory Board Member.		

Notes:
1. Takuya Yokota is a candidate for substitute outside Audit & Supervisory Board Member.
2. There is no special interest between Takuya Yokota and the Company.
3. If Takuya Yokota assumes the office of Audit & Supervisory Board Member, the Company plans to submit notification to Tokyo Stock Exchange, Inc. of him as an independent officer as provided for by the aforementioned exchange.
4. The Company has entered into a limited liability agreement with each of its current Audit & Supervisory Board Members to limit their liability for damages under Article 423 paragraph (1) of the Companies Act in accordance with the provisions of Article 427 paragraph (1) of the same Act. The maximum amount of liability for damages under this agreement is set at the amount provided for by relevant laws and regulations. If Takuya Yokota assumes the office of Audit & Supervisory Board Member, the Company plans to enter into the limited liability agreement of the same content with him.
5. The Company has concluded a compensation agreement, pursuant to Article 430-2 paragraph (1) of the Companies Act, with each of its current Audit & Supervisory Board Members, and will indemnify them against the expenses under Item 1 and the losses under Item 2 of the same Act to the extent specified by laws and regulations. However, in order to ensure that the appropriateness of the execution of duties by company officers is not impaired by such compensation agreement, compensation shall not be subject to malicious intent or gross negligence. Takuya Yokota assumes the office of outside Audit & Supervisory Board Members, the Company plans to enter into the compensation agreement with him.
6. The Company has entered into a directors and officers liability insurance ("D&O insurance") policy, pursuant to Article 430-3, paragraph (1) of the Companies Act, with an insurance company. In the event that an insured person is claimed for damages as a result of actions in connection with the performance of his/her duties, the insurance policy covers liability for damages, etc. However, this excludes those that fall under the grounds for exemption set forth in the insurance policy. If Takuya Yokota assumes the office of outside Audit & Supervisory Board Members, he too is planned to be included as the insured person. The insurance policy is scheduled to be renewed in July 2025.