June 13, 2025

Company name: JACCS CO., LTD.
Name of representative: Ryo Murakami, President
(Code No.: 8584
Prime Market of the Tokyo Stock Exchange)
Inquiries: Akihito Suehiro, Director and Managing Executive Officer
(TEL: +81-3-5448-1311)

Matters Concerning Controlling Shareholders, Etc.

1. Trade name of parent company, controlling shareholders (excluding the parent company), or other associated companies, etc.

(As of March 31, 2025)

Name	Attribute	Ownership ratio of voting rights (%)			Financial instruments exchanges, etc. where issued share certificates are listed
		Directly held portion	Portion to be aggregated	Total	
Mitsubishi UFJ Financial Group, Inc.	Other associated companies	—	22.58	22.58	Tokyo Stock Exchange Nagoya Stock Exchange New York Stock Exchange
MUFG Bank, Ltd.	Other associated companies	20.58	—	20.58	—

2. Trade name of parent company, etc. deemed to have the largest influence on the Company, and reason thereof

(i) Trade name
Mitsubishi UFJ Financial Group, Inc.
(ii) Reason
MUFG Bank, Ltd., which directly holds 20.58% of voting rights of the Company, is a wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc.

3. Position of listed company within the corporate group centering on the parent company or equivalent and other relationships between listed company and the parent company or equivalent

The Company undertakes a certain role in the retail area of Mitsubishi UFJ Financial Group, Inc. (“MUFG”) and MUFG Bank, Ltd. (“MUFG Bank”), and it is deploying its business operations while maintaining a close business alliance. Aiming to further expand the alliance with the MUFG Group, the Company decided at its Board of Directors meeting held on March 14, 2025 to enter into a capital and business alliance agreement with MUFG Bank and conduct a capital increase through third party allotment with MUFJ Bank as the allottee.
However, the Company will strive to carry out its independent business deployment to consumers in areas such as the credit business, payment business, finance business and overseas business as a consumer credit company and continue to conduct its corporate activities while maintaining a certain level of independence.
As of March 31, 2025, the officers of the Company that previously served at MUFJ Bank, Ltd. consisted of two Directors, one Audit & Supervisory Board Member, and one Senior Executive Officer.

4. Matters concerning transactions with controlling shareholders, etc.

(From April 1, 2024 to March 31, 2025)

Category	Name	Location	Capital stock or investments in capital (Millions of yen)	Business or occupation	Percentage of voting rights owning (owned) (%)	Relationship with related party	Transactions		Transaction amount (Millions of yen)	Accounts	Balance at end of fiscal year (Millions of yen)
Major corporate shareholder	MUFG Bank, Ltd.	Chiyoda-ku, Tokyo	1,711,958	Banking business	Owned directly 20.58	Relationship of borrowing money	Borrowing of funds		336,087	Short-term borrowings	68,887
										Current portion of long-term borrowings	66,882
										Long-term borrowings	267,609
									262,000	Commercial papers	40,000
							Payment of interest		3,741	Prepaid expenses	8
										Accrued expenses	404
						Relationship of business alliance	Loan guarantees	Credit guarantee (See Note 3.)	146,494	–	–
								Receipt of guarantee fee	830	–	–

(Notes) 1. Transaction terms and method of determining transaction terms
Interest rates on borrowings from MUFG Bank, Ltd. are determined based on market rates.
Borrowings from MUFG Bank, Ltd. are determined by resolutions of the Board of Directors and the Company's rules in the same manner as fundraising carried out from other banks.
Loan guarantee fee rates are determined based on the terms generally applied to other transactions.
2. Only material transactions are presented.
3. "Transaction amount" shows the balance of credit guarantee at the fiscal year end.

(From April 1, 2024 to March 31, 2025)

Category	Name	Location	Capital stock or investments in capital (Millions of yen)	Business or occupation	Percentage of voting rights owning (owned) (%)	Relationship with related party	Transactions		Transaction amount (Millions of yen)	Accounts	Balance at end of fiscal year (Millions of yen)
Subsidiary of other associated companies	Mitsubishi UFJ Trust and Banking Corporation	Chiyoda-ku, Tokyo	324,279	Trust banking business	Owned directly 1.65	Relationship of business alliance	Loan guarantees	Credit guarantee (See Note 3.)	100,864	–	–
								Receipt of guarantee fee	1,676	–	–

(Notes) 1. Transaction terms and method of determining transaction terms
Loan guarantee fee rates are determined based on the terms generally applied to other transactions.
2. Only material transactions are presented.
3. "Transaction amount" shows the balance of credit guarantee at the fiscal year end.

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