November 6, 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)

Notice Concerning Differences Between Forecasts of Financial Results and Actual Results for the Six Months Ended September 30, 2025

JACCS CO., LTD. ("the Company") hereby announces that differences have arisen between the forecasts of consolidated financial results for the six months ended September 30, 2025 that it announced on August 7, 2025 and the actual results that it announced today. The details are as follows.

1. Differences between forecasts of consolidated financial results and actual results for the six months ended September 30, 2025
(from April 1, 2025 to September 30, 2025)

	Operating revenue	Operating profit	Ordinary profit	Profit attributable to owners of parent	Earnings per share
	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecasts (A) (announced on August 7, 2025)	95,000	10,000	10,000	7,500	167.73
Actual results (B)	97,069	13,281	13,102	9,712	271.26
Change (B-A)	2,069	3,281	3,102	2,212	
Change (%)	2.2	32.8	31.0	29.5	
(Reference) Actual results for the same period of the previous fiscal year (Six months ended September 30, 2024)	95,739	16,084	16,099	11,185	322.15

2. Reasons for the differences
Concerning operating revenue for the six months ended September 30, 2025, the market share of the domestic credit business, which had decreased following the increase of interest rates the Company implemented last year, is now showing a trend of recovery that is earlier than anticipated. As a result, the actual result of operating revenue has exceeded the previously announced forecast.
For operating profit, ordinary profit and profit attributable to owners of parent as well, the actual results have exceeded the previously announced forecasts. In addition to the aforementioned increase in operating revenue, this was the result of the domestic policy interest rates being left unchanged, leading to lower-than-expected financial expenses.
Looking ahead to the forecasts of financial results for the full year, the Company is currently expecting the domestic business to see an increase in selling, general and administrative expenses from the third quarter onward, and after taking into consideration the progress of financial results in the overseas business, the Company has left the existing forecast unchanged.

Going forward, if it becomes necessary to revise the forecasts of financial results, the Company will promptly announce the new forecasts.

End