Financial Results for the Fiscal Year Ended March 31, 2026

Note: This document has been translated from 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.

May 13, 2026

信用で人をつなぐ
ジェイリース

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Contents

Introduction

Message from the President P. 3

Financial Results for the Fiscal Year Ended March 31, 2026

Financial Results for the Fiscal Year Ended March 31, 2026 P. 5

Summary of Financial Results for the Fiscal Year Ended March 31, 2026 P. 6

Main Businesses P. 7-8

Key Performance Indicators (KPI) P. 9-10

Status of New Group Companies P. 11-13

Performance Status of Businesses in Development P. 14

Plan and Strategy for the Fiscal Year Ending March 31, 2027

Financial Results Forecast P. 16-18

Main Businesses P. 19-20

Opportunities and Risks P. 21

Business Expansion P. 22

Shareholder Returns (Dividend Forecasts) P. 23

Management mindful of cost of capital and share price P. 24

Sustainability P. 25

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Message from the President

Achieving seven consecutive years of higher sales and profit and six consecutive years of dividend increases
Aiming for sustained profit growth through AI Transformation (AX)

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

In the fiscal year ended March 31, 2026, the rent guarantee business performed strongly as a result of our community-based services leveraging the largest branch network in the industry and our sales strategy in the Tokyo metropolitan area. Both sales and profits exceeded the company plan and reached record highs.

This performance also enabled us to achieve our three-year business plan one year ahead of schedule.

In the fiscal year ending March 31, 2027, we will continue to increase our market share in the Tokyo metropolitan area and build out a branch network covering all 47 prefectures by opening six new branches. We will also focus on the following three pillars of our medium-term growth strategy:

1. Accelerating AI-driven reform
- Establishing a new Process Planning Department to drive the AX of operations, advancing the automation of credit screening, credit management, and other functions to build a strong management foundation
- Actively driving improvements in asset efficiency by leveraging the fusion of finance and AI as a lever for growth

2. Executing strategic investments
- Developing a new core system that will serve as the foundation for AX
- Strengthening sales organization in the Tokyo metropolitan area through expansion of the Tokyo head office floor space
- Strengthening the medical expense guarantee business, where social demand is growing
- Introducing a new HR system that encourages challenge and growth

3. Building a stock-type revenue model and realizing synergies
- Expanding guarantee revenue through joint promotion of the “whole-building guarantee service” with K-net
- Building a new guarantee platform through deployment as a distributor of the Mitsubishi Estate Group’s HOMETACT smart home service



While we expect profit to decline in the first half due to the execution of strategic investments, we plan to achieve record-high profit for the full year, supported by the effects of sales growth. Going forward, we will continue to make every effort to enhance corporate value and further return profits to our shareholders. I would sincerely like to request your continued support.

Representative Director and President 中島 土

Financial Results
for the Fiscal Year Ended March 31, 2026

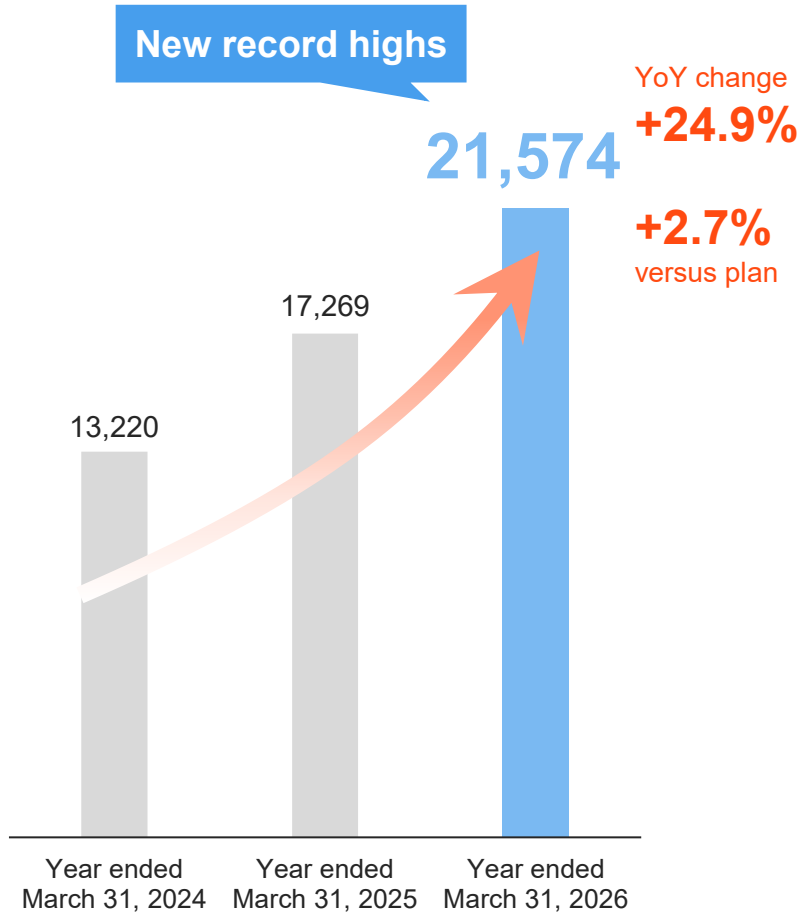
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Financial Results for the Fiscal Year Ended March 31, 2026

Sales and profit both hit record highs

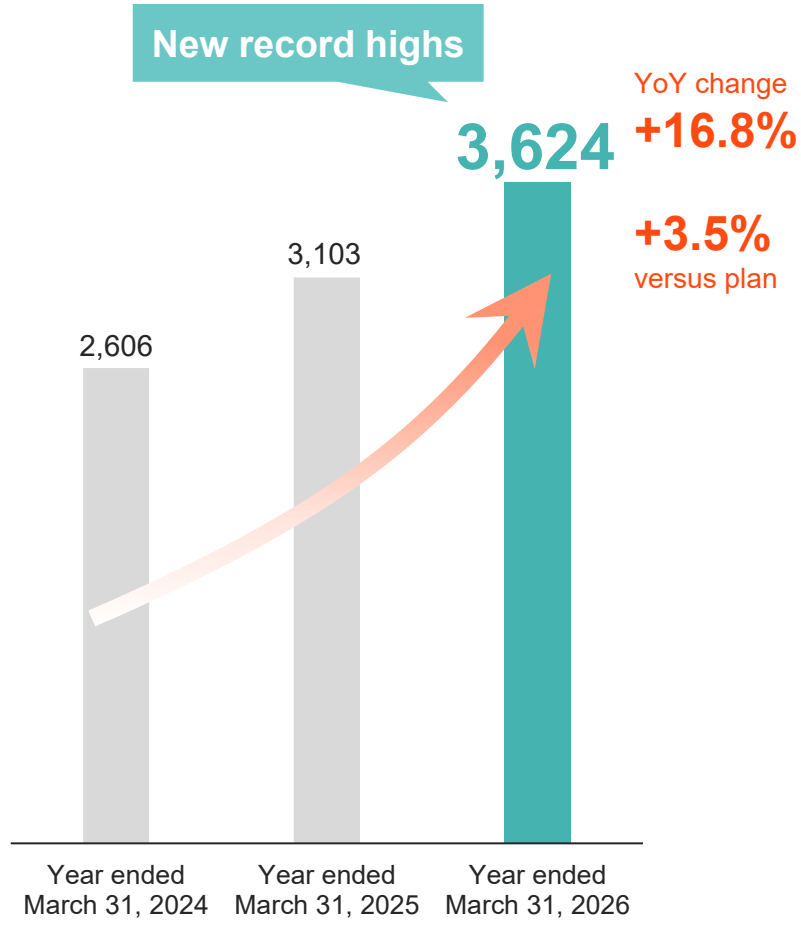
Net sales

(Millions of yen)

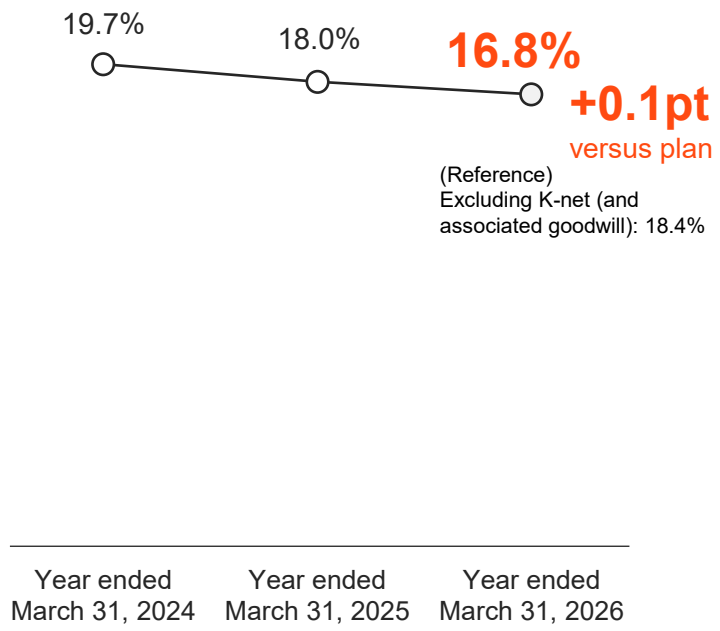


Operating profit

(Millions of yen)



Operating profit margin



For each item in the fiscal year ended March 31, 2025, the figures reflect the retrospective application to the previous fiscal year due to changes in presentation method in the fiscal year under review following the establishment of J-Lease Football Club Co., Ltd. (spin-off).

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Summary of Financial Results for the Fiscal Year Ended March 31, 2026

Sales, profit, and profit margin all exceeded the company plan

(Millions of yen)	Year ended March 31, 2025 Results*	Year ended March 31, 2026 Plan	Year ended March 31, 2026 Results	YoY change	Versus plan
Net sales	17,269	21,000	**21,574**	**+24.9%**	**+2.7%**
Operating profit	3,103	3,500	**3,624**	**+16.8%**	**+3.5%**
Operating profit margin	18.0%	16.7%	**16.8%**	**-1.2pt**	**+0.1pt**
Ordinary profit	3,097	3,450	**3,590**	**+15.9%**	**+4.1%**
Profit attributable to owners of parent	2,089	2,290	**2,470**	**+18.3%**	**+7.9%**

* For items in “Year ended March 31, 2025 Results” above, the figures reflect the retrospective application to the previous fiscal year due to changes in presentation method in the fiscal year under review following the establishment of J-Lease Football Club Co., Ltd. (spin-off).

- Net sales continued to grow at a double-digit pace, supported by strong performance in mainstay residential and business rent guarantees and by the contribution of sales from K-net, which became a subsidiary in April 2025.
- All profits posted record highs, as higher bad debt-related expenses arising from an increase in the number of contracts, an increase in administrative fees (cost of sales) resulting from intensifying competition, and an increase in goodwill amortization arising from M&As were absorbed by sales growth.
- Continuously promoted appropriate risk control and improvements in operational efficiency through credit screening and credit management operations, etc. utilizing AI.

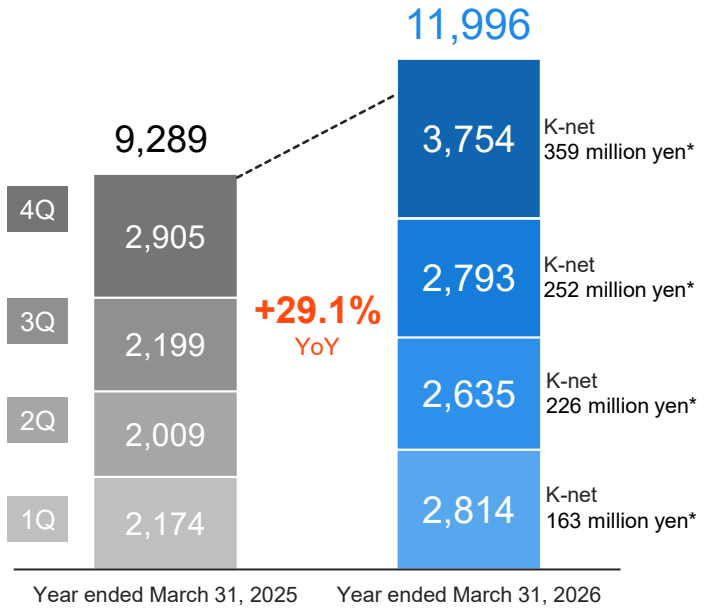
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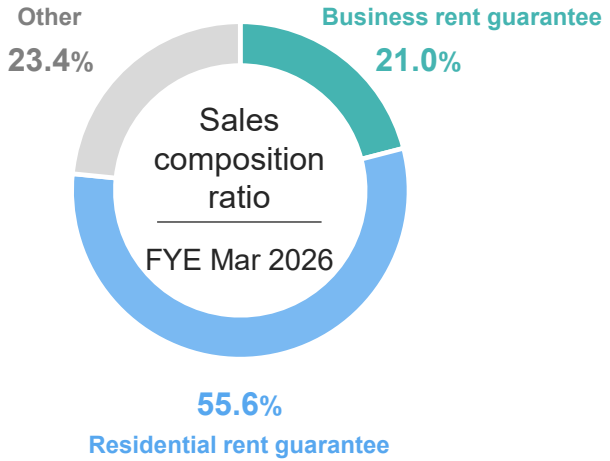
Performance of Main Businesses

Both residential and business sales reached record highs

Residential rent guarantee

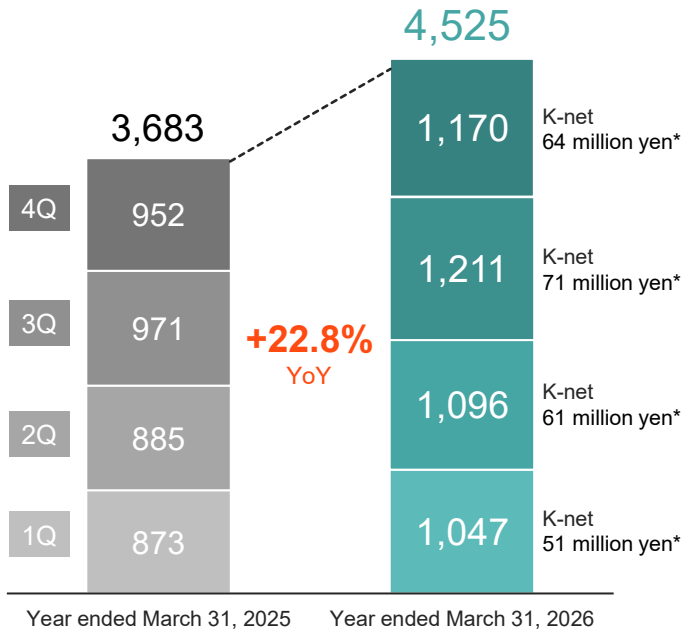
(Millions of yen)





Business rent guarantee

(Millions of yen)



Residential rent guarantee

Significant growth of +29.1% YoY, with K-net also contributing to higher sales, reaching a record high
New transactions increased due to the success of various strategies, including the strengthening of human resources in the Tokyo metropolitan area, human resource development, and the formation of alliances
Further solidified relationships with existing customers by responding to their detailed community-based needs and made progress in acquiring customers in areas where stores were opened

Business rent guarantee

Market development progressed and sales reached a record high, up 22.8% YoY
Further focused on sales activities in the Tokyo metropolitan area, where the market is large, against a backdrop of risk avoidance among real estate owners and the growing use of business rent guarantees
Contract unit prices also increased due to growth in guarantees for high-value properties through sales efforts to large real estate companies

Other

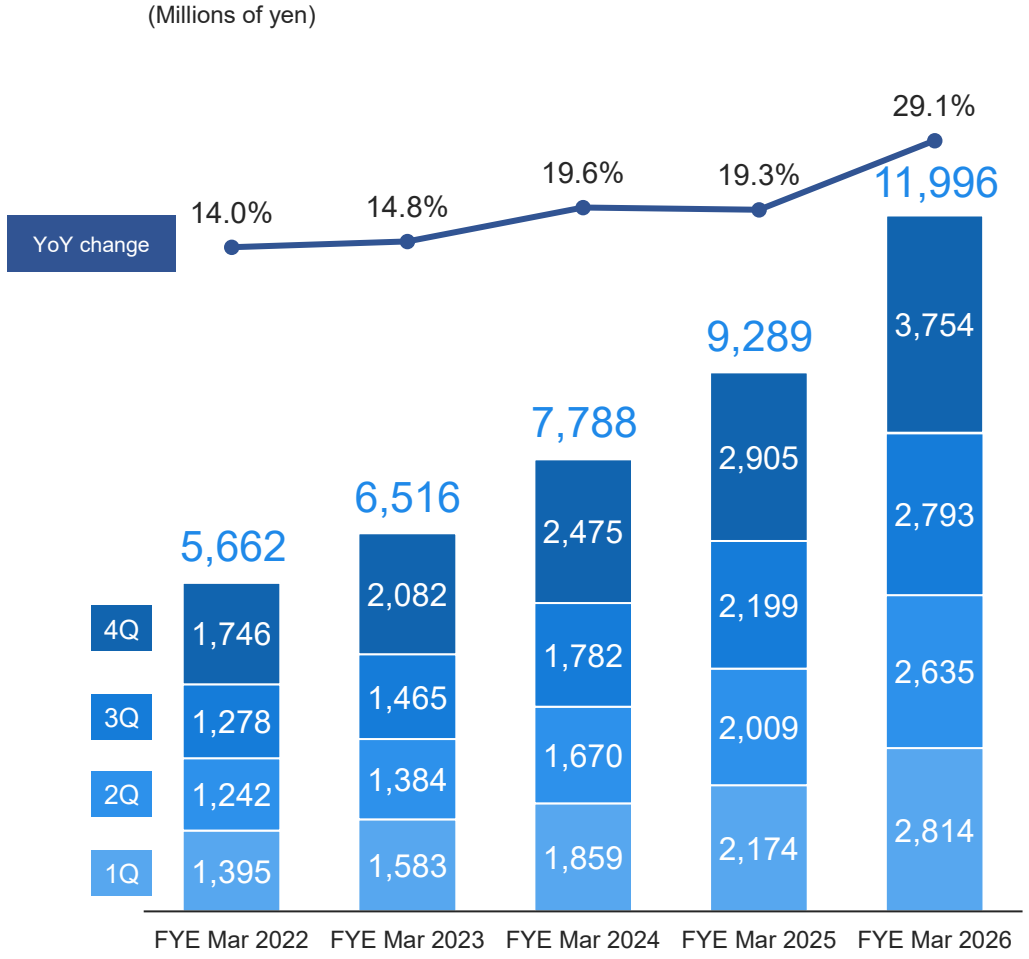
Medical expense guarantees, IT-related business, and real-estate-related business remained strong
Subrogation fees and collection agency fees also increased in line with an increase in the number of contracts

* Owing to the consolidation of K-net, the P/L was in an irregular manner, but in these graphs, sales match the actual month they arose.
As a result, figures for 1Q and 2Q differ to those in the presentation material for the second quarter financial results for the fiscal year ending March 2026 (matched with P/L).

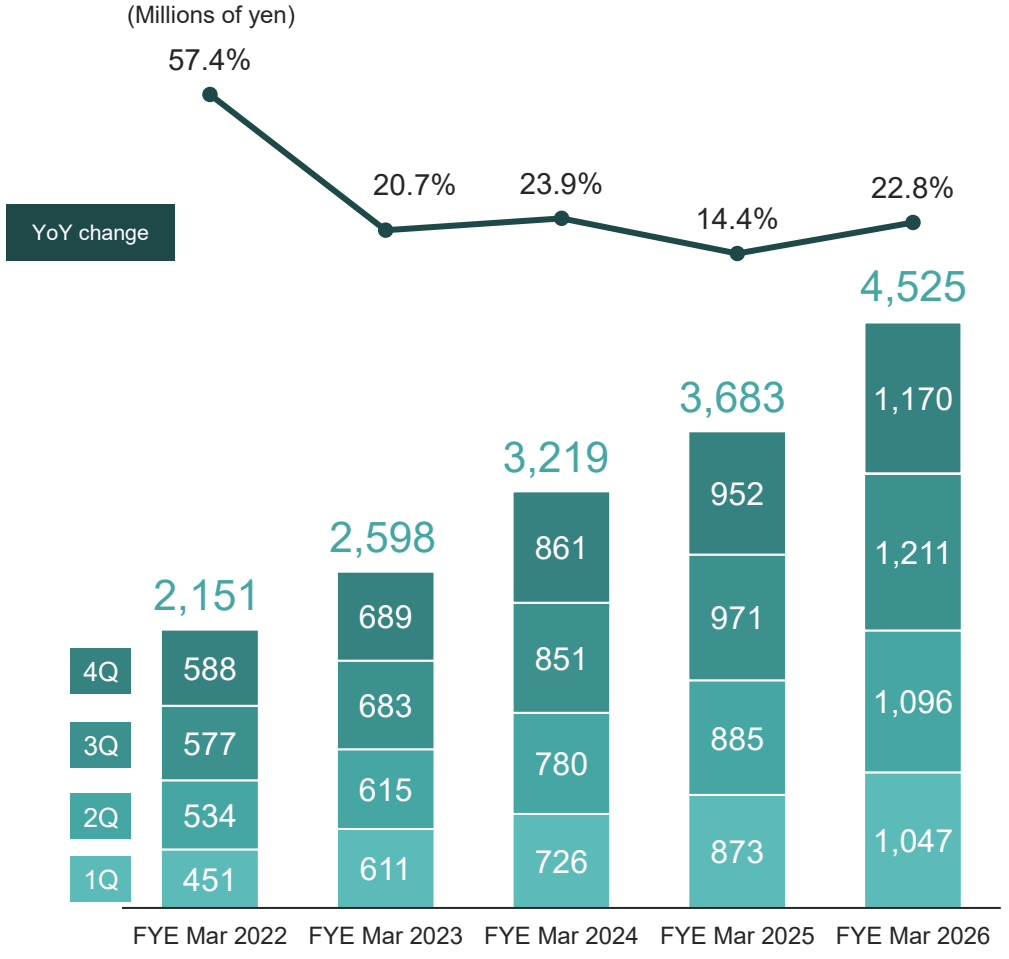
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(Reference) Performance of Main Businesses

Residential rent guarantee



Business rent guarantee



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Key Performance Indicators (KPI)

Guarantee-related business (J-lease alone)

	Year ended March 31, 2025 Results	**Year ended March 31, 2026 Results**	YoY
Number of real estate company agreements (thousands)	28	**31**	+9.2%
Number of applications (thousands)	296	**321**	+8.6%
Average contract rent for residential use (yen)	69,668	**72,782**	+4.5%
Average contract rent for business use (yen)	168,101	**184,210**	+9.6%
Subrogation incidence rate	6.3%	**6.5%**	+0.2pt
Subrogation recovery rate	97.4%	**97.4%**	+0.0pt
Balance of advance subrogation payments (millions of yen)	7,177	**8,562**	+19.3%
Number of stores (stores)	40	**44**	+4 stores
Number of prefectures with stores	37	**41**	+4 prefectures
Number of employees (persons)	437	**451**	+14 persons

-0.1pt versus plan

+0.6pt versus plan

No. 1 store network in the industry

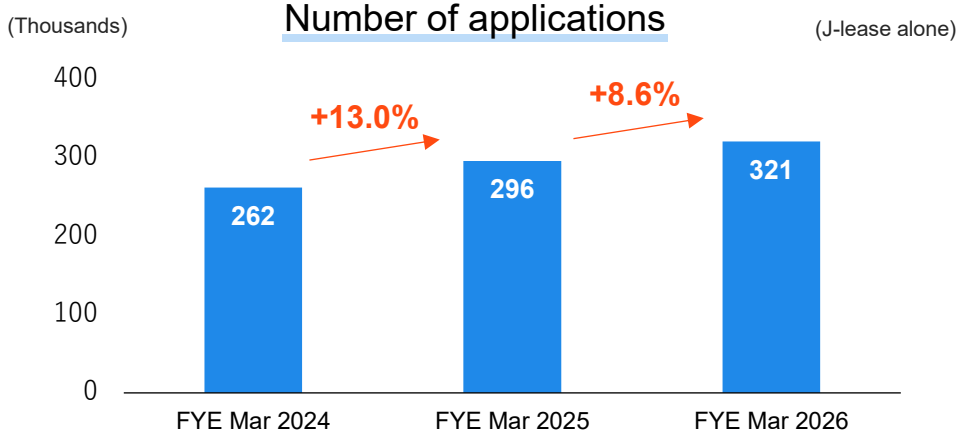
Figures for each indicator are those for J-lease alone, excluding K-net

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Key Performance Indicators (KPI)

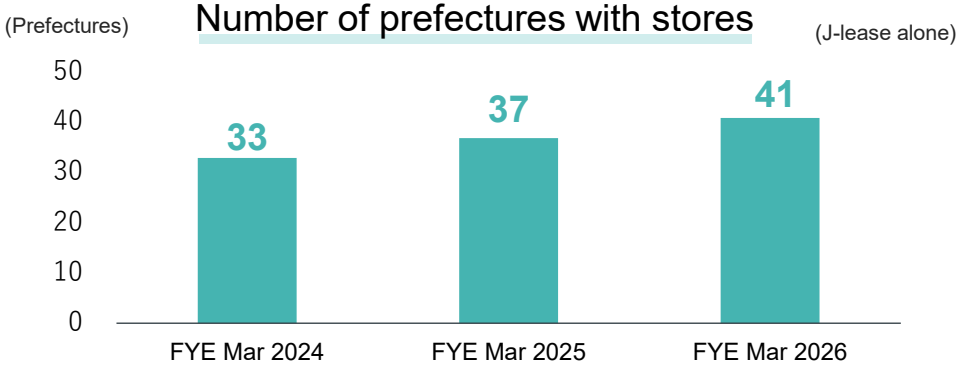
Subrogation recovery rate above company plan due to optimal risk controls

Number of applications



- The number of new applications remained strong

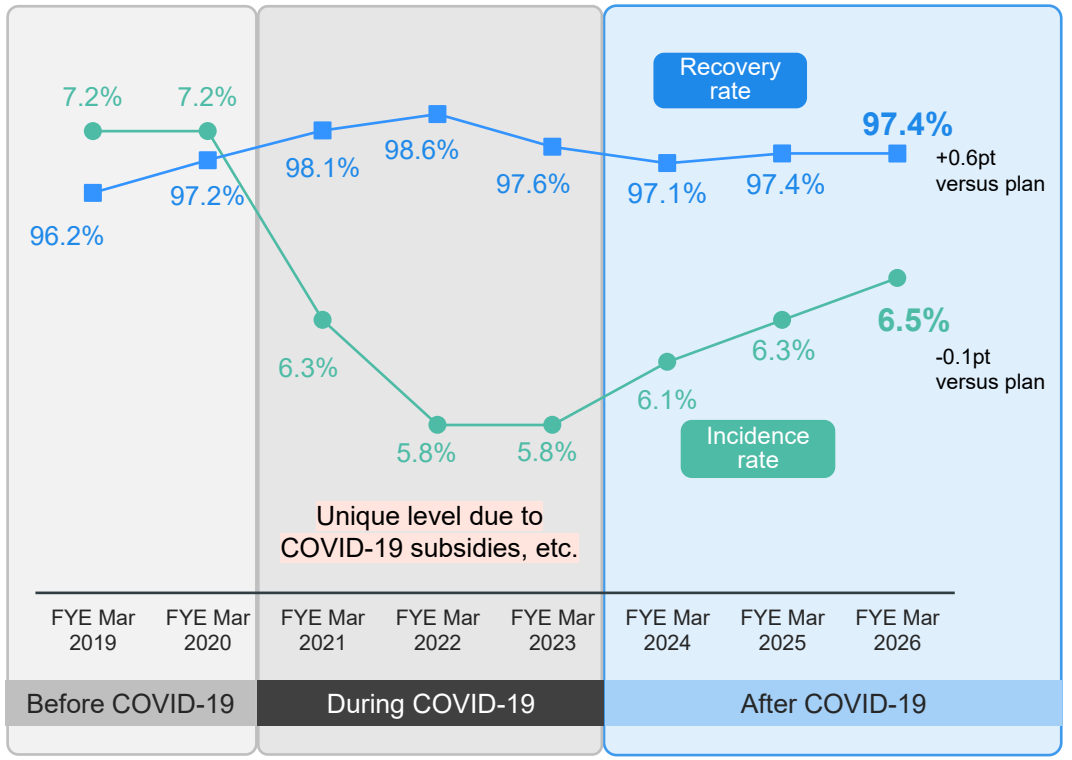
Number of prefectures with stores



- Aiming to open branches in all 47 prefectures, the Mie Branch was opened in June 2025, the Yamagata Branch in September 2025, and the Aomori Branch and Akita Branch in March 2026

Subrogation incidence and recovery rates

(J-lease alone)



- Subrogation incidence rate remained in line with the plan through measures such as credit screening based on AI analysis
- Subrogation recovery rate was brought to a favorable level of 0.6 pt above the full-year plan through attentive customer service and other efforts

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Status of New Group Companies

K-net Co., Ltd.
(Guarantee-related business)

Synergy strategy is underway

Net sales	Operating profit
1,378 million yen	46 million yen
Full-year plan: 1,580 million yen	Full-year plan: 10 million yen

K-net alone, consolidated since May 2025

K-net's strengths

- K-net's competitive edge in whole-building guarantee services
  *See the next page for details
- Partnership agreements with major and mid-size companies that deal in fund properties
- Network in the Kinki area (partnership agreements with 8,000 companies)

Synergy strategy

Key focus 1 **Expansion of whole-building guarantee service leveraging J-lease's nationwide branch network**

Example: August 1, 2025 Business alliance with JPMC Finance Co., Ltd. Introduced whole-building guarantee services to properties throughout the country which are operated by JPMC and partner companies

Key focus 2 **Sharing of overlapping service areas and appropriate allocation of human resources**

Example: Efficient branch reorganization between K-net's Kobe head office and J-lease's Kobe branch, promoting knowledge sharing and exchange of human resources

Key focus 3 **Exchange of expertise in sales and credit management and strengthening of human resource development**

Example: Secondment from J-lease
Improved figures for credit management indicators

Key focus 4 **A synergy maximization strategy has been formulated and is progressing according to plan**

1. Upgrade whole-building guarantee products (including switch from free to paid services)
2. K-net to specialize in whole-building guarantees
   New regular guarantees are to be gradually switched to J-lease agreements
   → Curb bad debt-related costs through improved screening accuracy

- K-net: Various measures for generating synergy are underway
- Successful expansion of the whole-building guarantee service with J-lease, with multiple companies in negotiations for its adoption

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About Whole-building Guarantee Services



Landlord / Managing company

Whole-building guarantee service contracts

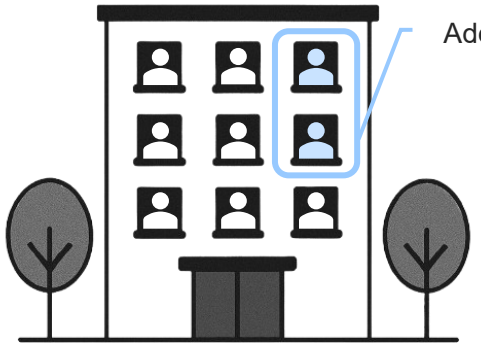
K-net

Guarantees are provided through a two-party contract with the landlord or the management company
(Highly convenient compared to a typical three-party contract involving tenants)

Guarantees are additionally provided to current tenants without any guarantee

Guarantees by other company

Not guaranteed

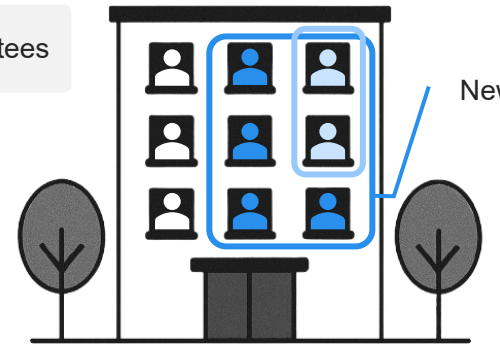


Addition of guarantees

Note: There are many cases where rent guarantees are cancelled due to a change of owners accompanying the sale or purchase of real estate properties. Therefore, demand for addition of guarantees to current tenants is very high among new landlords (many inquiries from funds and major landlords)

After signing a whole-building guarantee contract, J-lease provides guarantees for unit replacements

J-lease guarantees



New guarantees

Points strengthened by joining the Group

- Residential properties only ➡ Expansion to other types of properties such as those for businesses and housing for the elderly with home-care services
- Mainly in the Kinki area ➡ Nationwide development utilizing the Group's store network
- Provided free of charge ➡ Launched paid services given excellent salability with nationwide development as an opportunity

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AIVS (IT-related business)

Significant profit growth achieved

Net sales

1,526 million yen

(-17.4% YoY)

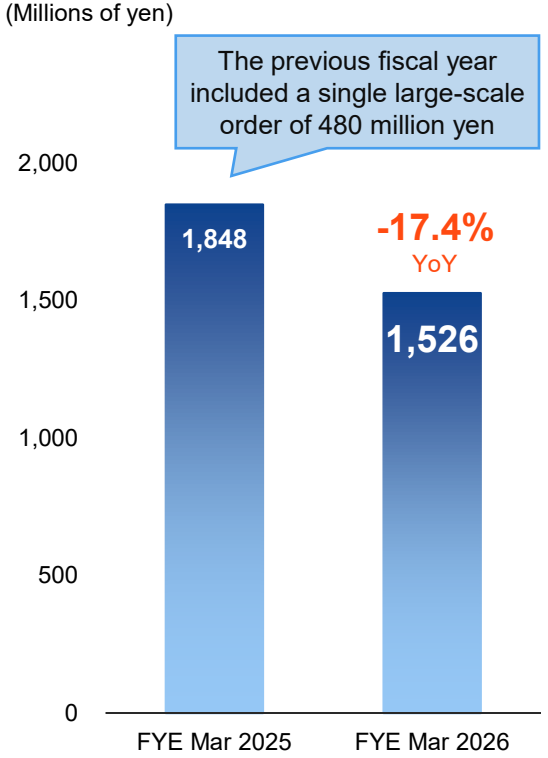
Operating profit

194 million yen

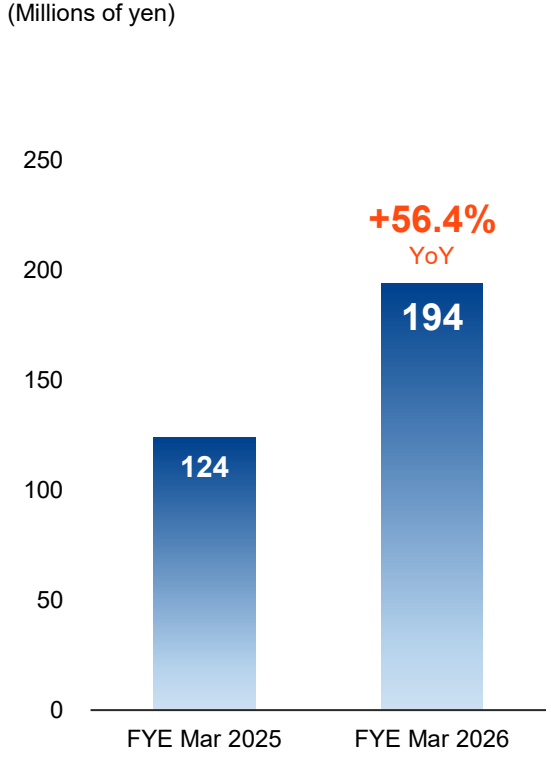
(+56.4% YoY)

AIVS alone, consolidated since May 2024

Net sales



Operating profit



Synergy strategy

Key focus 1 **Strengthen the system infrastructure**

Joint system project
Leading the renewal project of J-Lease's core system

Key focus 2 **Strengthen the customer base**

Mutual referrals of business partners focusing on medical expense guarantees
Both parties made progress in acquiring new customers

Key focus 3 **Exchange human resources**

Mutual secondment, including management-level personnel
Improved IT literacy

- AIVS: Strong business performance, especially for software sales, supported by enhanced creditworthiness after it joined the Group.
- Although net sales declined in the fiscal year under review due in part to a large order in the previous fiscal year, profit increased substantially as a result of prioritizing profitability and winning a large number of high-margin deals
- Business synergies generated due to system contracting from J-lease, joint system projects, etc.

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Performance Status of Businesses in Development

Medical expense guarantees

Continued high growth

Net sales

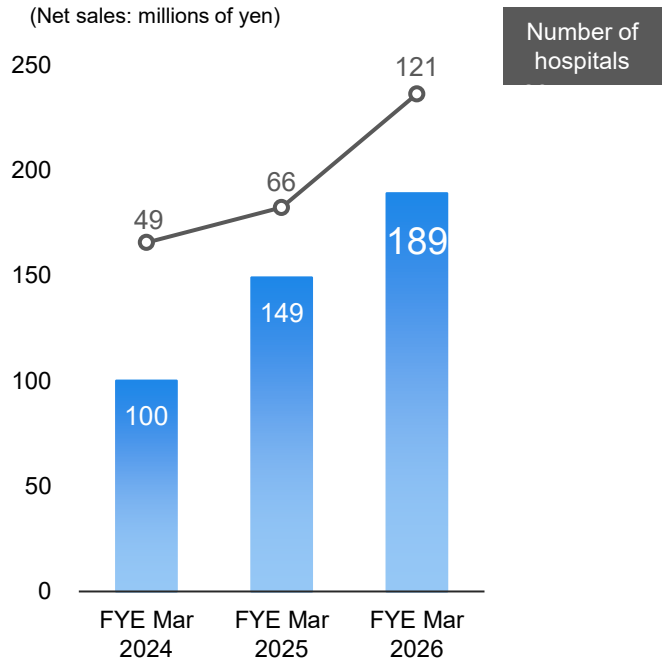
189 million yen

(+26.8% YoY)

Number of newly contracted medical institutions (April 2025 to March 2026)

55 hospitals

Net sales



- Medical expense guarantees: Number of new contracted medical institutions was expanded owing to expanded recognition through direct sales, in addition to referrals from existing customers and alliance partners
- Entering into a growth period, sales activities have been carried out by stores nationwide in addition to specialized departments from April 2025, and the number of negotiations and signed contracts has increased

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

Significant growth through renovation and resale, etc.

Net sales

690 million yen

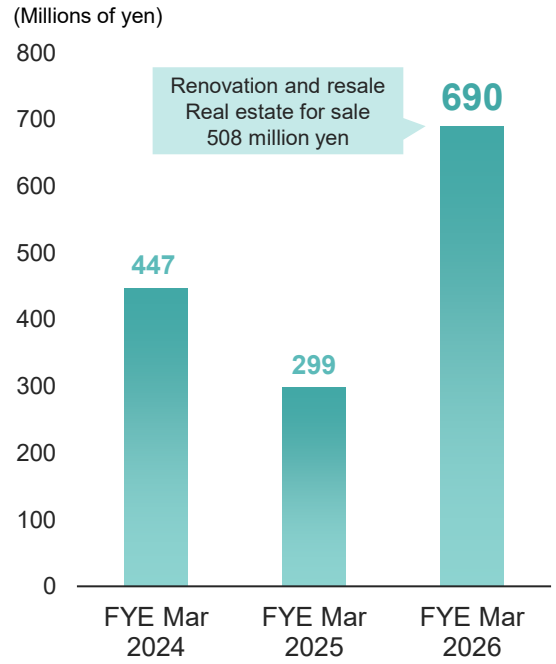
(+130.4% YoY)

Operating profit

11 million yen

(Loss of 38 million yen for the previous year)

Net sales



- Real-estate-related business (subsidiary Asumirai: real estate brokerage for foreign nationals): Sales significantly increased and exceeded the company plan due to strong performance in renovation and resale and real estate for sale
- Operating profit turned to a profit for the full year

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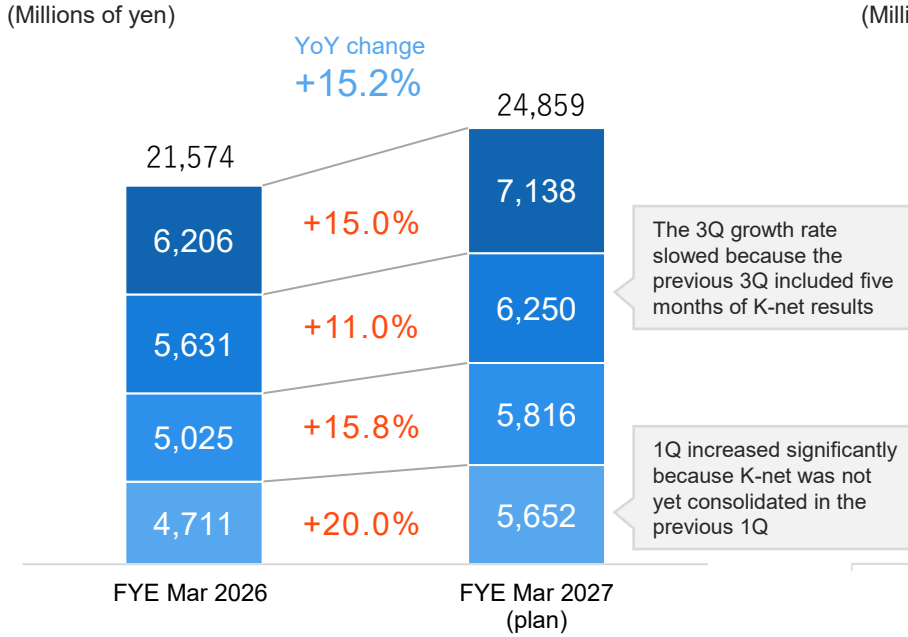
Plan and Strategy
for the Fiscal Year Ending March 31, 2027

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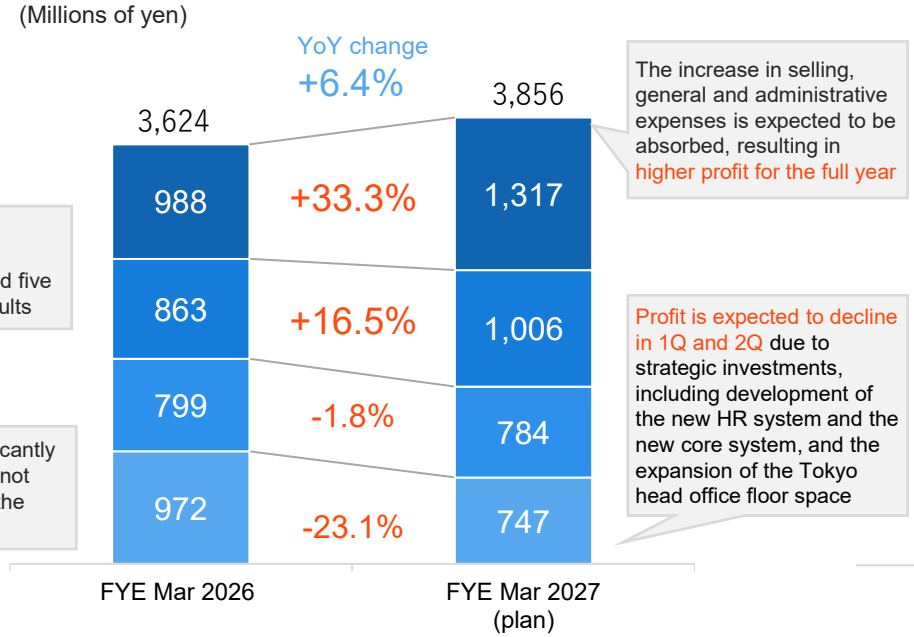
Plan for the Fiscal Year Ending March 31, 2027

Plan to absorb upfront investment with the effect of higher sales and renew the record-high profit

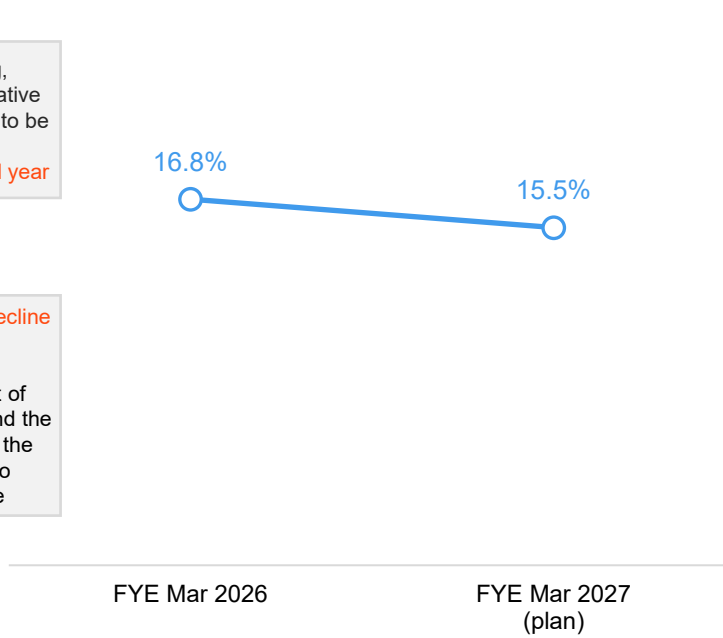
Net sales



Operating profit



Operating profit margin



- Results are forecast to significantly exceed the three-year management plan (announced May 2024: net sales of 21,170 million yen, operating profit of 3,465 million yen)
- Net sales will continue to grow at a double-digit pace, led by mainstay residential and business rent guarantees, with medical expense guarantees planned at 246 million yen, up 30% year on year
- In addition to higher bad debt-related expenses and litigation-related expenses arising from the increase in the number of contracts, selling, general and administrative expenses will rise by approximately 300 million yen year on year due to strategic investments, including the introduction of a new HR system that encourages challenge and growth from April 2026 (+135 million yen YoY), the development costs of a new core system that will serve as the foundation for AI utilization (+121 million yen YoY), and the expansion of the Tokyo head office floor space in April 2026 to strengthen business in the Tokyo metropolitan area (+40 million yen YoY)
- Operating profit will decline in the first half due to strategic investments and expense restraints in the previous first half, but is expected to grow for the full year on the back of higher sales
- The subrogation incidence rate is expected to be 6.7% (6.5% in the previous fiscal year) and the recovery rate 96.8% (97.4% in the previous fiscal year). The medium-term outlook for the subrogation indicators assumes an incidence rate of around 7% and a recovery rate in the 96% range

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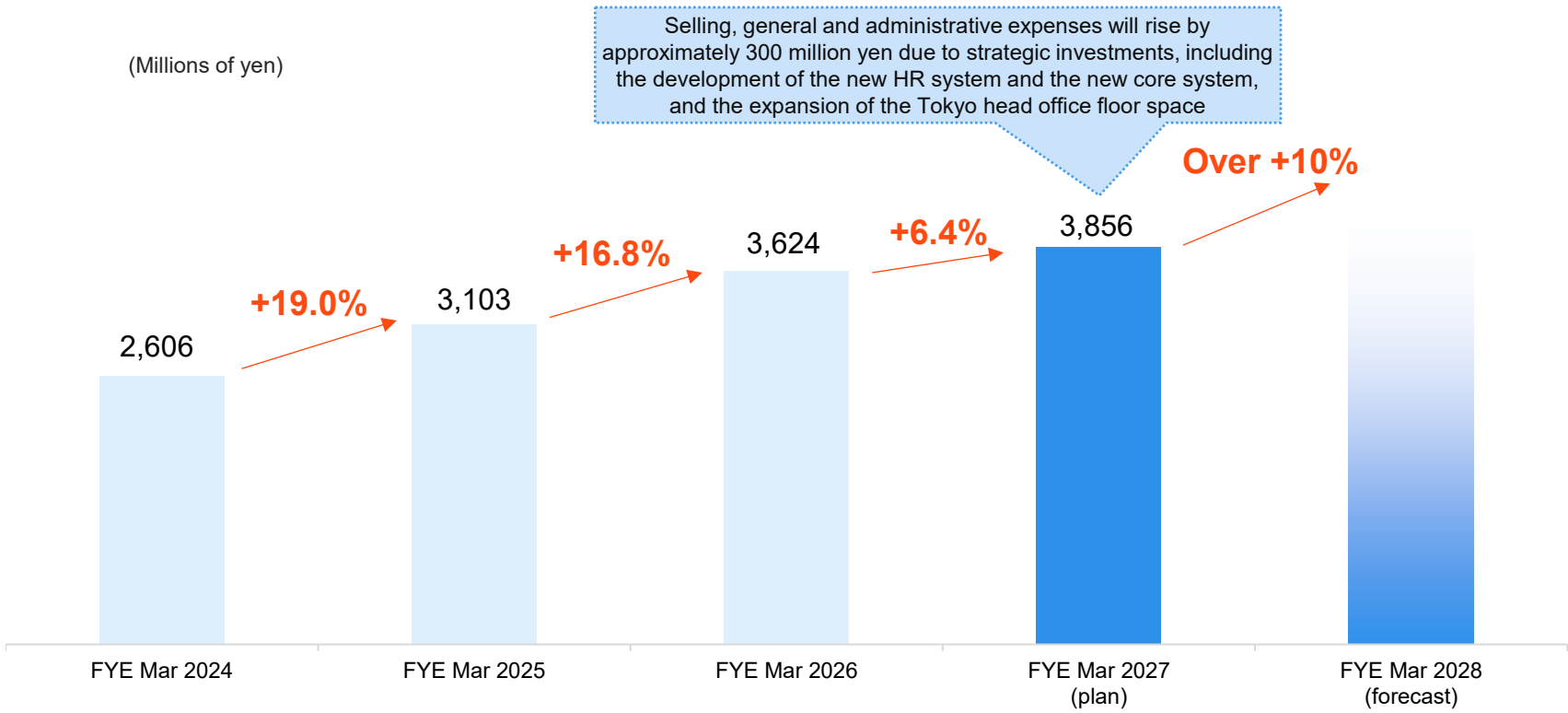
* For details of the profit structure of the guarantee-related business, please refer to “Easy to Understanding J-Lease” on our website.

Operating Profit Plan

In the fiscal year ending March 31, 2027,
operating profit is planned to increase by 6.4% on the back of strategic investments.

In the fiscal year ending March 31, 2028,
double-digit growth is expected as sales expand and the investment cycle is completed, with its effects materializing.

Operating profit



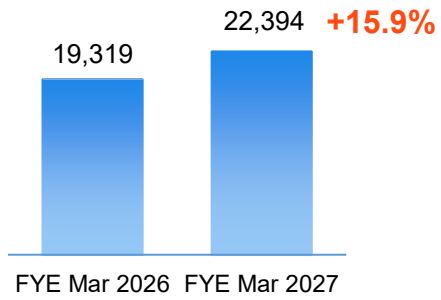
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Full-year Plan by Business

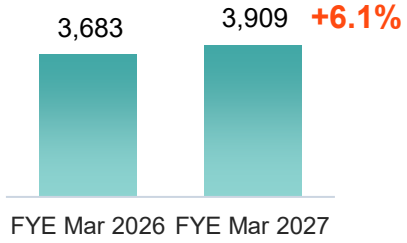
All businesses are expected to perform solidly

Guarantee-related business

Net sales

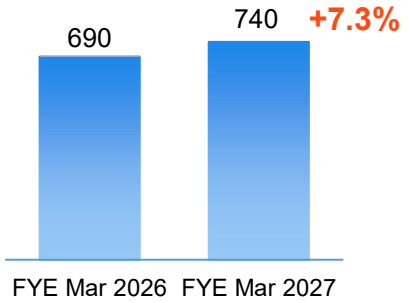


Operating profit

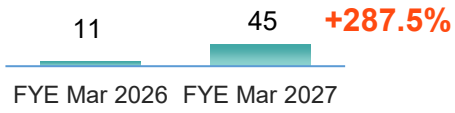


Real-estate-related business

Net sales

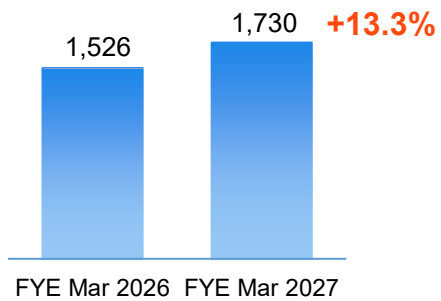


Operating profit

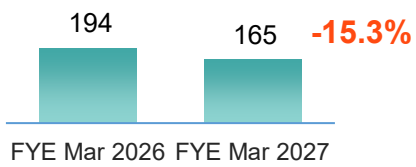


IT-related business

Net sales



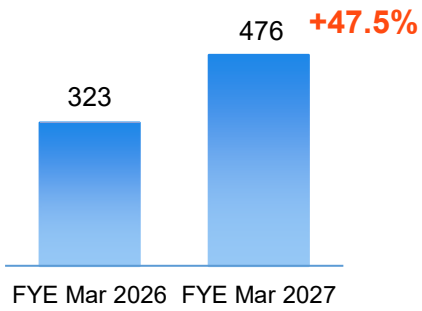
Operating profit



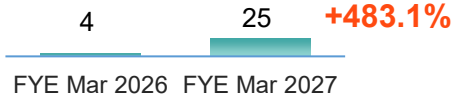
The fiscal year ended March 31, 2026 included several profitable single-shot projects; no similar projects are expected in the fiscal year ending March 31, 2027

Others (AFB: advertising agency, J-Lease Football Club)

Net sales



Operating profit



Drivers of higher sales:

- +86 million yen due to factors including a full-year reflection of sales from AFB, which has been included in the scope of consolidation since September 2025
- +64 million yen from higher sponsorship fees at J-Lease Football Club

(Note) Figures for each business segment are on a non-consolidated basis (excluding amortization of goodwill, etc.)

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Main Businesses: Growth Strategy of Residential Rent Guarantee

Expanding at a pace significantly above the market growth rate

Market environment

- Soaring construction costs and higher real estate prices and interest rates
- An increase in single-person households and foreign residents
- Sustained high use of guarantees for residential rental properties

Expansion of rental demand

- Rising rent levels, particularly in major metropolitan areas

Increase in guarantee fee revenue

(Condominiums, apartments, etc.)



	Year ended March 31, 2025 Results	Year ended March 31, 2026 Results	**Year ending March 31, 2027 Plan**
Guarantee company utilization rate in the market*	76%	77%	**78%**
Market sales size (Market growth rate)*	230.0 billion yen (+3%)	236.0 billion yen (+3%)	**243.0 billion yen** (+3%)
Our Group's net sales (Growth rate)	9.2 billion yen (+19.3%)	11.9 billion yen (+29.1%)	**13.9 billion yen (+16.1%)**

Excluding K-net: +18.3%

Note: "Guarantee company utilization rate in the market" (the percentage of guarantee contracts in all lease contracts, including owner-managed properties) and "Market sales size (Market growth rate)" are the Company's estimates.

The Company's strengths in residential rent guarantee

- Listed on the Prime Market of the Tokyo Stock Exchange, with proven track record and high credibility accumulated over 22 years since our establishment
- No. 1 store network in the industry; attentive service through localization
- Continued development of marketing human resources with a high level of expertise and response capabilities
- High-precision credit screening that leverages AI analysis, and strong credit management capabilities through a customer-oriented approach
- Rich services created through co-creation with diverse alliance partners

Residential rent guarantee strategies

- Further expansion of the nationwide network through new stores—covering all 47 prefectures with the opening of six stores in the fiscal year under review
- Growing sales in the Tokyo metropolitan area, where market share is low and there is significant room for expansion
- Sales synergies with subsidiary K-net (expanded promotion of the whole-building guarantee service and business restructuring)
- Engagement in marketing collaborations with partner companies and approaches to large real estate companies through teams of experts selected from across the country
- Creating a next-generation guarantee platform through the expanded promotion of HOMETACT (Mitsubishi Estate Group)

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Main Businesses: Growth Strategy of Business Rent Guarantee

Business rent guarantee market continues to expand

Market environment

- The utilization rate of business rent guarantees is in the 20% range
- Deployment to various scales and business formats, including large-scale facilities
- Increasing corporate needs for improved office environments

Market continues to grow as awareness of the service expands

(Offices, stores, etc.)



	Year ended March 31, 2025 Results	Year ended March 31, 2026 Results	**Year ending March 31, 2027 Plan**
Guarantee company utilization rate in the market*	23%	25%	**27%**
Market sales size (Market growth rate)*	35.0 billion yen (+14%)	38.5 billion yen (+10%)	**42.0 billion yen** (+10%)
Our Group's net sales (Growth rate)	3.6 billion yen (+14.4%)	4.5 billion yen (+22.8%)	**5.0 billion yen (+12.5%)**

Excluding K-net: +16.1%

Note: "Guarantee company utilization rate in the market" (the percentage of guarantee contracts in all lease contracts, including owner-managed properties) and "Market sales size (Market growth rate)" are the Company's estimates.

Potential for expansion in the business rent guarantee market

- Small- and medium-sized offices, stores, restaurants, etc.
  ➡ Guarantee needs remain strong and use continues to expand
- Large offices and commercial facilities
  ➡ Began to be used by some customers and there is great potential for expansion

The current market size for business rent guarantees is estimated at 38.5 billion yen; the market is estimated to expand to approximately 120 billion yen in the future

Business rent guarantee strategies

- Expansion of whole-building guarantee service (K-net) to business properties
- Strategic allocation of human resources to the Tokyo metropolitan area, where needs are expanding
- Approaches to investment properties and large commercial/office complex facilities, including through engagement in marketing collaborations with partner companies
- Approaches to building owners, investment companies, and general contractors

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Opportunities and Risks

Aiming for further growth by turning risks into opportunities

	Occurrence	Details	Impact on our Group
Opportunities	Evolution of AI	With demand accelerating for labor-saving technologies, driven by an aging and shrinking population, operational efficiency will be improved through optimizing operations using generative AI and utilizing big data.	Promoting AX initiatives, such as AI-driven business automation, through the establishment of the Process Planning Department—which oversees internal AX—and a business partnership with SecondXight Analytica, Inc. Rising demand for relocation and guarantees due to the spread of smart homes ➡ Distributorship agreement for the Mitsubishi Estate Group's smart home HOMETACT
	Awareness of risk aversion	Increase in businesses failing due to labor shortages and the rising costs of food ingredients and materials.	Real estate owners will become more risk averse ➡ Greater need for residential and business rent guarantees, and therefore expand our opportunities.
	Preference for rentals	The shift of preference from owner-occupied to rental housing will expand due to rising interest rates and property prices.*1	Expanded base of rental tenants ➡ Greater need for guarantees and increased sales
	Foreign nationals	Due to the increase in the number of foreign students, workers, etc., the number of guarantees for foreign nationals will increase.*2	Business opportunities for Asumirai Co., Ltd., a subsidiary engaged in the real estate business for such nationals, will expand.
	Aging population	Due to the advancing aging society, there is a growing issue of a lack of co-guarantors for single elderly people.	Expansion in guarantee and monitoring services for the elderly ➡ Improvement in lifetime value
	Rent increases	Rents will be pushed upward by pressures such as the sharply rising costs of construction materials and renovation.	Higher average guarantee fee ➡ Sales growth
Risks	Increase in interest rates	Companies to postpone store openings due to higher borrowing costs and curb moves in the wake of an economic downturn.	The direct impact is minimal due to the amount of our Group's borrowings, and even though there is likely to be a decline in guarantee applications as moves are curbed, the preference for rentals amid a reluctance to purchase homes will present as an opportunity.
	Price increases	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.	Advance subrogation payments are likely to increase but greater awareness of risk aversion among landlords will present as an opportunity.

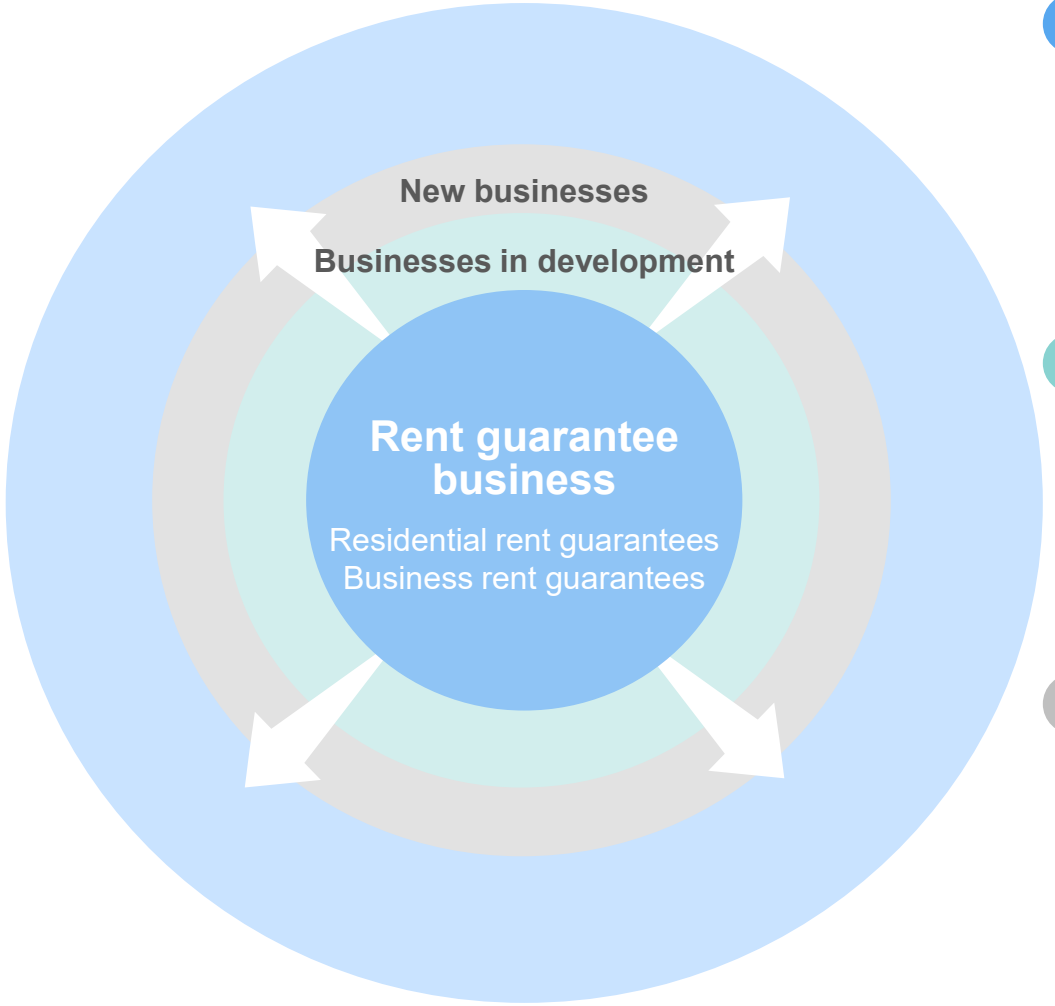
*1 According to the "Ownership and Renting Orientation" survey in the 2023 "Survey on Public Awareness of Land Issues" (Ministry of Land, Infrastructure, Transport and Tourism), the percentage of respondents who "do not mind renting or prefer renting" is on an increasing trend to 17.5% from 15.1%.

*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).

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Business Expansion

Corporate Philosophy: We pursue the happiness of all employees and everyone involved with us.
Vision: We will create a society in which everyone can live their lives to the fullest.



Rent guarantee business

Oct. 2017	“J-AKINAI” Strategic business rent guarantee plan
April 2025	Made K-net Co., Ltd. a subsidiary ➡ Acquired customers by utilizing whole-building guarantee services
May 2025	Made Wellon Solutions Co., Ltd. an equity method company ➡ Expanded customer base by utilizing bank network

Businesses in development

June 2012	Established Asumirai Co., Ltd. (Real-estate-related business) ➡ Expanded services for foreign nationals
July 2018	Launched the medical expense guarantee service ➡ Invested resources as a third earnings pillar
May 2023	Launched the child support guarantee service

New businesses

April 2024	Made AIVS (IT-related business) a subsidiary ➡ Strengthened system infrastructure and implemented cross-selling
April 2025	Established J-Lease Football Club Co., Ltd. (company split) ➡ Strengthened selling ability through enhanced brand recognition
July 2025	Made AFB Co., Ltd. (advertising-related business) a subsidiary ➡ Strengthened marketing and promotion functions

Expanding businesses that solve social issues, aiming to realize our philosophy and vision

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Shareholder Returns (Dividend Forecasts)

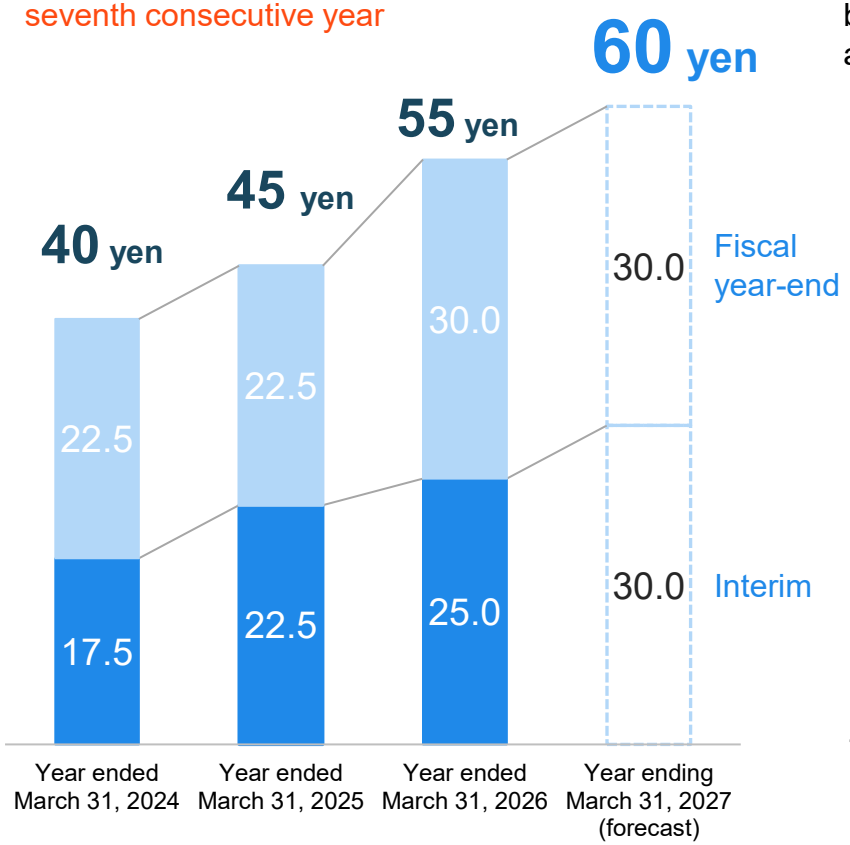
The final dividend for the fiscal year ending March 2026 will be increased from 25 yen to 30 yen
We plan to increase the dividend again for the fiscal year ending March 2027

	Year ended March 31, 2026 Results	Year ending March 31, 2027 Forecast
Interim	25.0 yen	30.0 yen
Fiscal year-end	30.0 yen	30.0 yen
Total	55.0 yen	60.0 yen

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

Trend of dividends

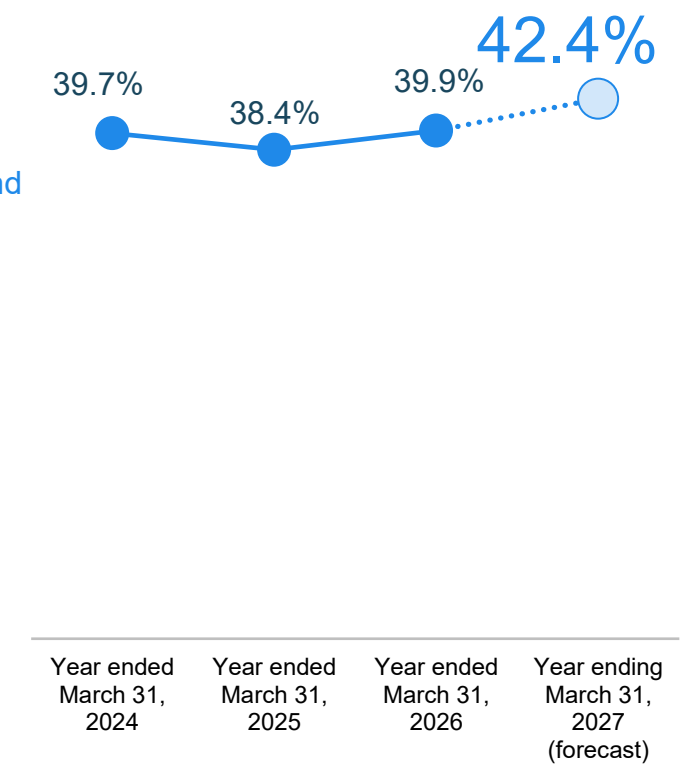
We will raise dividends for the seventh consecutive year



* 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.

Dividend payout ratio

We will provide shareholder returns based on a dividend payout ratio of around 40%



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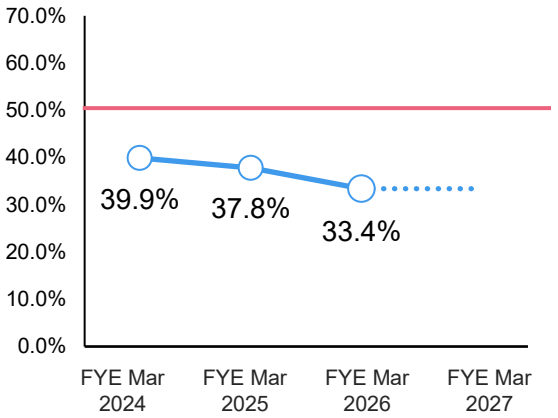
Management mindful of cost of capital and share price

Promoting efforts to increase corporate value

Ensuring financial soundness

We will aim to keep the equity ratio at 50% or higher while actively providing shareholder returns and implementing growth investments

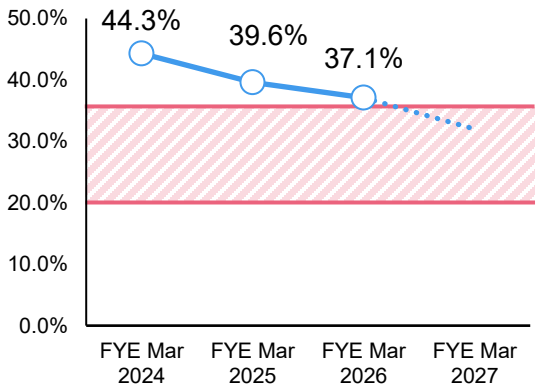
Equity ratio
50% or higher



Sustainable improvement of corporate value

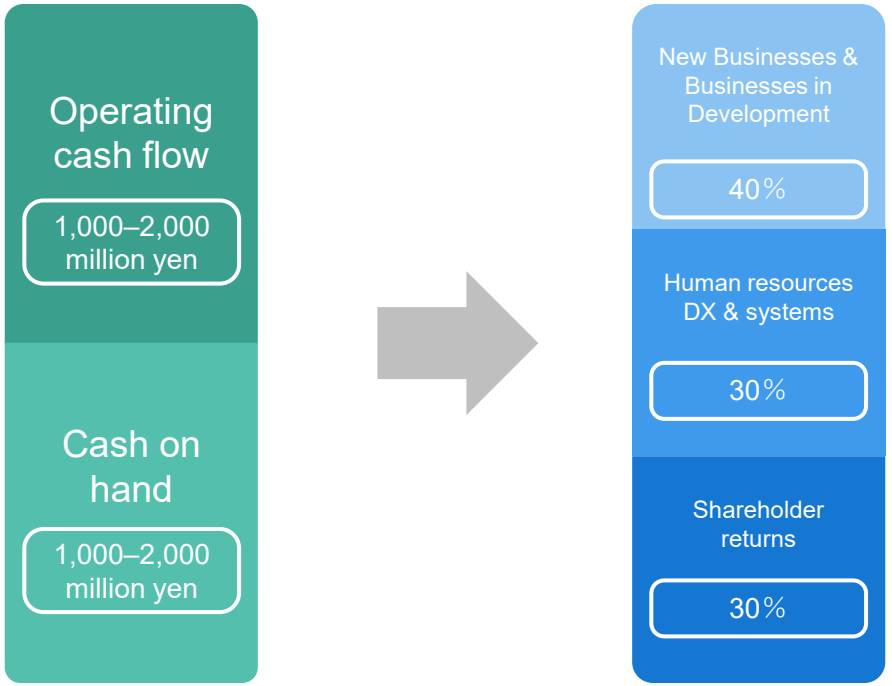
We will aim to keep ROE at around 20–35%, despite decline due to strengthening of equity

ROE
approx. 20–35%



Cash allocation

We will invest in New Businesses and Businesses in Development, and in human resources and systems as the foundation of management, while actively providing shareholder returns



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J-lease Group's specific initiatives for sustainability

Environment

We recognize the impact of our business activities on the environment and climate change and will maintain our efforts to achieve a sustainable society that balances social and economic development with global environmental conservation.

Environmental initiatives

- Changing company vehicles to EVs and hybrid cars
- Indoor temperature control in summer and winter
- Reduction of paper use through various digitization efforts
- Calculation of CO_2 emissions
- Eco-driving while using company vehicles
  - ➡Telematics device is installed in company vehicles to manage driving conditions and control sudden starts, sudden acceleration, sudden deceleration, and idling time and to prevent speeding
- Cleanup activities by J-Lease FC at game venues
- Climate change-related disclosures (CDP score: B)

Environmental analysis support systems

Subsidiary AIVS has developed various systems to support environmental analysis operations such as water quality inspections, air quality inspections, and legal inspections of septic tanks. It has supplied these systems to more than 200 companies and municipalities, including waterworks bureaus and factories.

eaXross

Environmental analysis support system eaXross series

Social

Initiatives for housing assistance

Efforts under the Revised Act on Promotion of Offering of Rental Housing to Persons Requiring Special Assistance in Securing Housing:

- Corporation for Supporting Housing for Persons Requiring Special Assistance in Securing Housing (20 prefectures)
- Certified by the Minister of Land, Infrastructure, Transport and Tourism as certified rent guarantee company (No. 5)

DE&I promotion

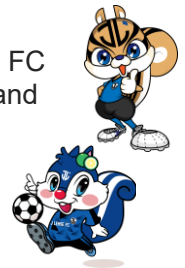
- Hiring of people with disabilities
- Scholarships to support the visually impaired (J-LEASE Scholarship Foundation)
- DE&I training for our executives through collaboration with people with intractable diseases and disabilities
- Promotion of women's advancement (women in management positions)
- Promotion of maternity and childcare leave
- Social gatherings for employees raising children (Iku Cafe)
- Employment of foreign nationals, mainly at subsidiary Asumirai
- Web accessibility support, etc.



Introduced an in-house health keeper system (Tokyo Head Office and Oita Headquarters)

Social contribution through sports

The corporate-sponsored soccer team J-Lease FC is actively involved in local volunteer activities and other initiatives. The team was promoted to the Japan Football League starting from the 2026 season. We will continue to advance urban development through sports.



Governance

Evaluation of the effectiveness of the Board of Directors



To further strengthen the supervisory function of directors, the Company conducts independent and objective questionnaires using a third-party organization for directors to evaluate the effectiveness of the Board of Directors as a whole. Many items received positive evaluations, indicating that the Board of Directors is operating appropriately in accordance with the requirements of the Corporate Governance Code.

Reinforcement of risk-management system



To strengthen our risk-management system, each department is working to analyze, evaluate, and control risk scenarios based on our business characteristics and comprehensive risk assessment.

Ensuring compliance

We regard thorough compliance as our most important management responsibility. We will pursue highly transparent management and further strengthen our compliance system.

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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

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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

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