Note: 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.

August 6, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: JACCS CO., LTD.
Listing: Tokyo Stock Exchange
Securities code: 8584
URL: https://www.jaccs.co.jp/
Representative: Murakami Ryo President and Representative Director
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Scheduled date to commence dividend payments: -
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	49,281	3.3	6,035	(4.1)	6,066	(3.8)	4,163	(5.7)
June 30, 2025	47,706	0.3	6,294	(28.5)	6,306	(28.4)	4,415	(26.6)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 7,521 million [188.4%]
For the three months ended June 30, 2025: ¥ 2,608 million [(70.3) %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	92.98	92.87
June 30, 2025	127.03	126.76

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,784,409	305,355	7.9
March 31, 2026	3,752,420	302,376	7.9

Reference: Equity
As of June 30, 2026: ¥ 299,707 million
As of March 31, 2026: ¥ 296,649 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	100.00	-	100.00	200.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		100.00	-	100.00	200.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	96,000	(1.1)	6,000	(54.8)	6,000	(54.2)	5,500	(43.4)	122.88
Full year	192,500	0.1	11,000	(46.1)	11,000	(45.7)	10,000	(34.7)	223.42

Note: Revisions to the financial result forecast most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	45,059,992 shares
As of March 31, 2026	45,059,992 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	281,926 shares
As of March 31, 2026	282,714 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	44,777,580 shares
Three months ended June 30, 2025	34,763,045 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

(Cautions on forward-looking statements, etc.)

The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors.

(Method of accessing supplementary material on financial results)

Supplementary financial results materials will be posted on the Company's website.

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	144,845	114,030
Accounts receivable - installment	3,278,004	3,263,175
Investments in leases	107,095	107,230
Prepaid expenses	7,141	8,341
Advances paid	56,832	50,005
Accounts receivable - other	34,553	103,503
Other	40,091	40,639
Allowance for doubtful accounts	(31,522)	(32,215)
Total current assets	3,637,041	3,654,712
Non-current assets		
Property, plant and equipment		
Buildings and structures	10,157	10,328
Accumulated depreciation	(7,232)	(7,337)
Buildings and structures, net	2,924	2,990
Land	14,828	14,828
Other	13,803	14,560
Accumulated depreciation	(8,425)	(8,732)
Other, net	5,378	5,827
Total property, plant and equipment	23,132	23,646
Intangible assets		
Software	25,683	26,551
Other	17	17
Total intangible assets	25,701	26,568
Investments and other assets		
Investment securities	40,804	47,110
Bad debts	374	302
Long-term prepaid expenses	4,641	4,788
Deferred tax assets	1,547	1,440
Guarantee deposits	1,338	1,338
Retirement benefit asset	14,106	14,237
Other	3,857	10,384
Allowance for doubtful accounts	(125)	(120)
Total investments and other assets	66,544	79,481
Total non-current assets	115,378	129,697
Total assets	3,752,420	3,784,409

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	197,380	180,801
Short-term borrowings	337,990	449,238
Current portion of bonds payable	42,144	12,163
Current portion of long-term borrowings	250,202	204,938
Current portion of long-term loans payable for receivable securitization	307,275	286,590
Commercial papers	372,800	413,800
Accounts payable - other	3,605	3,638
Accrued expenses	4,303	4,632
Income taxes payable	4,545	1,839
Deposits received	79,821	80,763
Unearned revenue	1,474	1,382
Provision for bonuses	3,144	1,564
Provision for point card certificates	2,732	2,732
Provision for loss on guarantees	1,209	1,236
Deferred installment income	249,594	255,592
Other	23,178	25,061
Total current liabilities	1,881,402	1,925,977
Non-current liabilities		
Bonds payable	146,259	146,288
Long-term borrowings	775,409	820,005
Long-term loans payable for receivable securitization	640,001	578,028
Deferred tax liabilities	3,856	5,739
Provision for loss on interest repayment	483	442
Retirement benefit liability	63	40
Long-term guarantee deposits	1,524	1,540
Other	1,043	990
Total non-current liabilities	1,568,641	1,553,076
Total liabilities	3,450,043	3,479,054
Net assets		
Shareholders' equity		
Share capital	35,680	35,680
Capital surplus	50,201	50,200
Retained earnings	182,759	182,445
Treasury shares	(648)	(646)
Total shareholders' equity	267,993	267,680
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	22,225	25,502
Deferred gains or losses on hedges	(1)	34
Foreign currency translation adjustment	3,577	3,804
Remeasurements of defined benefit plans	2,854	2,685
Total accumulated other comprehensive income	28,656	32,027
Share acquisition rights	93	91
Non-controlling interests	5,633	5,556
Total net assets	302,376	305,355
Total liabilities and net assets	3,752,420	3,784,409

Quarterly Consolidated Statements of Income and Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Operating revenue		
Operating revenues	47,162	48,699
Financial revenue		
Interest income	36	42
Dividend income	429	500
Other financial revenue	77	39
Total financial revenue	543	582
Total operating revenue	47,706	49,281
Operating expenses		
Selling, general and administrative expenses	33,994	33,974
Financial expenses		
Interest on borrowings	6,222	7,613
Interest on commercial papers	617	1,079
Other financial expenses	576	578
Total financial expenses	7,417	9,271
Total operating expenses	41,412	43,246
Operating profit	6,294	6,035
Non-operating income		
Share of profit of entities accounted for using equity method	-	13
Miscellaneous income	14	23
Total non-operating income	14	37
Non-operating expenses		
Miscellaneous losses	2	6
Total non-operating expenses	2	6
Ordinary profit	6,306	6,066
Extraordinary income		
Gain on sale of investment securities	-	0
Total extraordinary income	-	0
Extraordinary losses		
Loss on retirement of non-current assets	1	2
Loss on sale of investment securities	-	0
Total extraordinary losses	1	2
Profit before income taxes	6,304	6,064
Income taxes - current	1,371	1,437
Income taxes - deferred	679	540
Total income taxes	2,051	1,977
Profit	4,253	4,086
Loss attributable to non-controlling interests	(162)	(76)
Profit attributable to owners of parent	4,415	4,163

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	4,253	4,086
Other comprehensive income		
Valuation difference on available-for-sale securities	172	3,276
Deferred gains or losses on hedges	(120)	71
Foreign currency translation adjustment	(1,475)	144
Remeasurements of defined benefit plans, net of tax	(222)	(166)
Share of other comprehensive income of entities accounted for using equity method	-	107
Total other comprehensive income	(1,645)	3,434
Comprehensive income	2,608	7,521
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,199	7,535
Comprehensive income attributable to non-controlling interests	(591)	(13)