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# Notice Concerning Structural Reforms (Organizational Restructuring and Workforce Rationalization)

JACCS CO., LTD. ("the Company") hereby announces that, at a meeting of the Board of Directors held today, it resolved to implement an organizational restructuring. In connection with this, it has been decided that the Company will carry out workforce rationalization, as described below.

1. Reasons for implementing structural reforms (organizational restructuring and workforce rationalization)

The JACCS Group is in the second year of its Medium-Term Business Plan "Do next!" with themes of the three years of taking on the challenge of "transformation" and "renewed growth" through expansion of collaboration with the MUFG Group. Under the Medium-Term Business Plan, the JACCS Group is implementing the three focus strategies, namely "Growth Strategy," "Business Restructuring," and "Finance Strategy," with the aim of achieving sustainable growth and enhancing corporate value.

As part of its Business Restructuring, the Company has been working to optimize its center-system organization such as by reorganizing its sales office network in line with market conditions, improving operational efficiency through digitalization, and reviewing personnel allocation. With respect to credit screening operations, it has to date worked on measures such as web-based application procedures, automation of the credit screening process, and improvements to the credit screening acceptance system. To further improve operational efficiency and productivity, it has decided to implement an organizational restructuring of its credit screening and operation department.

Under this organizational restructuring, credit screening operations, currently dispersed across 11 locations nationwide, will be consolidated into a 7-location structure with Tokyo and Osaka as the primary locations. In conjunction with this, the Company will implement workforce rationalization measures applicable to employees working at the 4 locations to be closed (Sapporo, Nagoya, Fukuoka, and Okayama).

2. Overview of structural reforms (organizational restructuring and workforce rationalization)

(1) Details of organizational restructuring

The Company will implement the organizational restructuring of locations under the credit screening and operation department as shown below.

| Before restructuring | After restructuring |
|---|---|
| Tokyo Credit Screening Center | Tokyo Credit Screening Center |
| Osaka Credit Screening Center | Osaka Credit Screening Center |
| Tokyo Auto Credit Screening Center | Tokyo Auto Credit Screening Center |
| Sapporo Credit Office | Sendai Credit Screening Center |
| Sendai Credit Office | Tokyo Guarantee Screening Center |
| Nagoya Credit Office | VFJ Support Center |
| Fukuoka Credit Office | Mercedes-Operations Center |
| Tokyo Guarantee Screening Office | |
| Okayama Guarantee Screening Office | |
| VFJ Support Center | |
| Mercedes-Operations Center | |

Timing of the organizational restructuring: April 1, 2027

(2) Details of workforce rationalization measures

| | |
|---|---|
| Workforce rationalization | Employees working at the 4 locations to be closed (Sapporo, Nagoya, Fukuoka, and Okayama) will be subject to the rationalization measures, under which they will be asked to select one of the following options:<br>(i) Continue employment by transferring to a department designated by the Company<br>(ii) Continue employment through a change in work arrangements*<br>* Transition to a work arrangement that may require relocation to a different work location<br>(iii) Retirement for reasons attributable to the Company |
| Number of employees subject to the measures | 180 (As of September 1, 2026) |
| Date of retirement for employees who elect to leave the Company | March 31, 2027 |
| Preferential treatment for employees to retire | Provision of extra retirement payments and outplacement support services for those requesting such support |

3. Impact on financial results

The implementation of these structural reforms (organizational restructuring and workforce rationalization) is expected to involve costs such as office closing expenses and extra retirement payments. Employees are expected to begin selecting among the rationalization measures in or after November 2026. If all applicable employees were to elect to retire, the Company estimates that extra retirement payments of up to approximately 1.1 billion yen would be payable.

Expenses associated with this matter will be funded by a part of the proceeds raised through a third-party allotment with MUFG Bank, Ltd. (“MUFG Bank”) as the allottee, in accordance with the capital and business alliance agreement concluded with MUFG Bank announced in March 2025.

For the fiscal year ending March 31, 2027, the Company expects to record an extraordinary loss due to the implementation of these structural reforms. The Company’s financial result forecast for the fiscal year ending March 31, 2027 remains unchanged at this time. It will assess the impact of this matter along with other factors thoroughly. It will promptly disclose any revision should one become necessary.