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November 5, 2026

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 Senior Managing Executive Officer
(TEL: +81-3-5448-1311)

Notice Concerning Differences between Financial Results Forecasts and Actual Results for Six Months Ended September 30, 2026 and Revisions to Financial Results Forecasts for Fiscal Year Ending March 31, 2027

JACCS CO., LTD. ("the Company") hereby announces that there are differences between the financial results forecasts for the six months ended September 30, 2026, which were announced on August 6, 2026, and actual results announced today. The Company also announces that, in light of recent trends in its business performance, it has revised the consolidated financial results forecasts for the fiscal year ending March 31, 2027, as described below.

1. Differences between the financial results forecasts and actual results for the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)

	Operating revenue	Operating profit	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 96,000	Millions of yen 6,000	Millions of yen 6,000	Millions of yen 5,500	Yen 122.88
Actual results (B)	98,733	11,172	11,180	8,814	196.83
Change (B-A)	2,733	5,172	5,180	3,314	
Change (%)	2.8	86.2	86.3	60.3	
(Reference) Actual results for the previous six months (Six months ended September 30, 2025)	97,069	13,281	13,102	9,712	271.26

2. Reason for differences

The consolidated financial results for the six months ended September 30, 2026 showed that operating revenue exceeded the previously announced forecast, driven by steady growth in credit business volume, primarily for residential remodeling, as a result of various measures implemented in the domestic business. Operating profit and ordinary profit for the six months exceeded the previously announced forecasts due to measures to curb selling, general and administrative expenses as well as the deferral of certain expense recognitions to the third quarter and beyond, in addition to the increase in operating revenue.

3. Revisions to financial results forecasts for the fiscal year ending March 31, 2027 (From April 1, 2026 to March 31, 2027)

	Operating revenue	Operating profit	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 192,500	Millions of yen 11,000	Millions of yen 11,000	Millions of yen 10,000	Yen 223.42
Revised forecasts (B)	196,500	11,000	11,000	10,000	223.31
Change (B-A)	4,000	-	-	-	
Change (%)	2.1	-	-	-	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	192,315	20,414	20,258	15,314	380.28

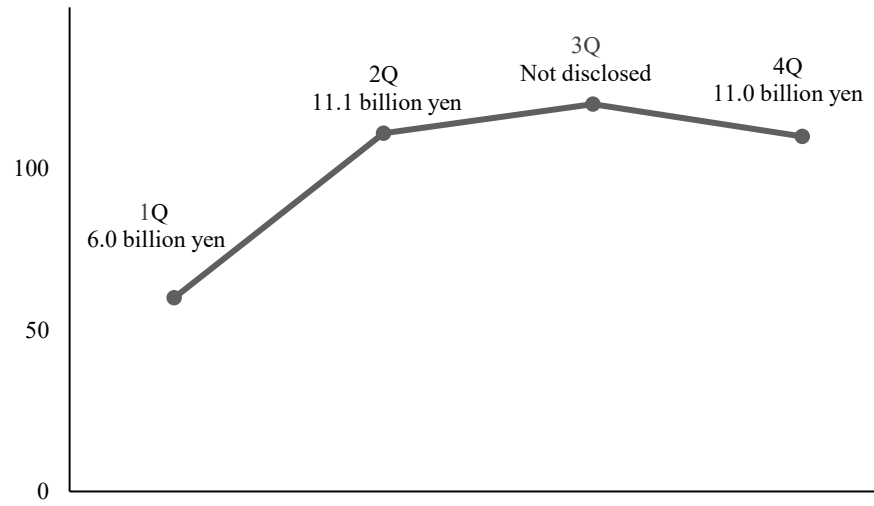
4. Reason for revisions

Regarding the full-year consolidated financial results forecasts, in the domestic business, operating revenue is expected to increase, due to interest rate hikes in addition to a less-than-anticipated decline in transaction volume resulting from interest rate hikes in the credit business. However, regarding operating profit and ordinary profit, the Company has left the previous forecasts unchanged because it does not expect any increase in profit due to an increase in operating expenses expected in or after the third quarter.

In the third quarter and beyond, in addition to an increase in selling, general and administrative expenses driven by higher transaction volumes, the Company has revised its interest rate scenario because current interest rate conditions differ from the assumptions used in the initial forecasts (announced in May 2026). Furthermore, in the fourth quarter, the Company plans to securitize low-yield receivables to reduce interest-bearing debt. Taking these factors into account, we anticipate a significant increase in financial expenses.

Furthermore, while the Company plans to record extraordinary losses in connection with the “Notice Concerning Structural Reforms (Organizational Restructuring and Workforce Rationalization)” announced on September 11, 2026, profit attributable to owners of parent remains unchanged from the previous forecast as the Company intends to offset the losses through the sale of cross-shareholdings.

(References) Trends in ordinary profit in the fiscal year ending March 2027.



5. Revisions to dividend forecast

There are no changes to the dividend forecast resulting from the revisions to the financial results forecasts.

(Note) The forecast of financial results provided in this material is based on information currently available, and actual results may differ from forecasts for a variety of reasons going forward.