DISCLAIMER: 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.

October 29, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: JBCC Holdings Inc.
Listing: Tokyo Stock Exchange
Securities code: 9889
URL: https://www.jbcchd.co.jp/english/
Representative: Seiji Higashiue, President & CEO
Inquiries: Nobuharu Asari, CFO

Scheduled date to file semi-annual securities report: November 12, 2026
Scheduled date to commence dividend payments: December 1, 2026
Preparation of supplementary material on financial results: Yes (to be published at a later date)
Holding of financial results briefing: Yes (for institutional investors)

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

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

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	39,313	4.9	4,382	21.5	4,432	18.2	2,835	13.2
September 30, 2025	37,461	4.6	3,605	13.3	3,749	12.9	2,506	8.6

Note: Comprehensive income For the six months ended September 30, 2026: ¥2,650 million [(3.7)%]
For the six months ended September 30, 2025: ¥2,753 million [18.2%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	46.70	-
September 30, 2025	40.23	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	47,257	25,555	54.1
March 31, 2026	47,394	24,883	52.5

Reference: Equity
As of September 30, 2026: ¥25,555 million
As of March 31, 2026: ¥24,883 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	-	17.00	-	25.00	42.00
Fiscal year ending March 31, 2027	-	30.00			
Fiscal year ending March 31, 2027 (Forecast)				30.00	60.00

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

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Net sales		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
Fiscal year ending March 31, 2027	79,500	4.6	8,745	19.7	8,845	18.4	6,045	12.9	99.54

Note: Revisions to the earnings forecasts most recently announced: None

*** Notes**

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

(2) Adoption of accounting treatment specific to the preparation of semi-annual consolidated financial statements: Yes

Note: For details, please refer to Appendix P11 "2. Interim Consolidated Financial Statements and Key Notes (4) Notes on Interim Consolidated Financial Statements (Application of Accounting Procedures Specific to the Preparation of Interim Consolidated Financial Statements)".

(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 September 30, 2026	71,094,972 shares
As of March 31, 2026	71,094,972 shares

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

As of September 30, 2026	10,518,111 shares
As of March 31, 2026	10,422,430 shares

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

Six months ended September 30, 2026	60,729,987 shares
Six months ended September 30, 2025	62,293,562 shares

Note: The Company's shares held by the JBCC Group Employee Stock Ownership Association Trust Account under the Trust-type Employee Stock Ownership Incentive Plan (E-Ship) are included in the number of treasury shares deducted in the calculation of the average number of shares during the period for the calculation of basic earnings per share (six months ended September 30, 2025: 2,291,687 shares; six months ended September 30, 2026: 1,843,231 shares).

* Semi-annual financial results reports are exempt from review conducted by certified public accountants or an audit firm.

* 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.

Supplementary financial results materials will be posted on the IR Library of the Company's website at a later date.

◆Click here for the IR Library https://www.jbcchd.co.jp/english/ir-library/

Semi-annual consolidated balance sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	18,619	17,961
Notes and accounts receivable - trade, and contract assets	14,171	13,662
Securities	-	500
Merchandise and finished goods	1,388	1,706
Raw materials and supplies	285	274
Prepaid expenses	6,036	7,074
Other	211	211
Allowance for doubtful accounts	(5)	(1)
Total current assets	40,707	41,389
Non-current assets		
Property, plant and equipment	1,374	1,072
Intangible assets	360	512
Investments and other assets		
Investment securities	2,256	1,396
Other	2,706	2,898
Allowance for doubtful accounts	(10)	(12)
Total investments and other assets	4,952	4,282
Total non-current assets	6,687	5,867
Total assets	47,394	47,257

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	6,259	5,908
Accrued expenses	4,260	3,423
Income taxes payable	1,788	1,694
Provision for loss on orders received	58	27
Provision for product warranties	9	13
Provision for incentive	465	165
Contract liabilities	4,449	5,092
Other	2,265	2,716
Total current liabilities	19,557	19,043
Non-current liabilities		
Long-term borrowings	1,903	1,535
Retirement benefit liability	-	1
Asset retirement obligations	896	900
Provision for incentive	-	82
Other	154	137
Total non-current liabilities	2,954	2,657
Total liabilities	22,511	21,701
Net assets		
Shareholders' equity		
Share capital	4,713	4,713
Capital surplus	6,986	7,134
Retained earnings	19,921	21,191
Treasury shares	(7,518)	(8,078)
Total shareholders' equity	24,102	24,961
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	813	596
Foreign currency translation adjustment	(25)	2
Remeasurements of defined benefit plans	(7)	(3)
Total accumulated other comprehensive income	780	594
Total net assets	24,883	25,555
Total liabilities and net assets	47,394	47,257

Semi-annual consolidated statement of income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Net sales	37,461	39,313
Cost of sales	25,486	26,335
Gross profit	11,975	12,978
Selling, general and administrative expenses	8,369	8,596
Operating profit	3,605	4,382
Non-operating income		
Interest income	15	25
Dividend income	32	31
Insurance fee income	91	36
Other	29	6
Total non-operating income	169	99
Non-operating expenses		
Interest expenses	6	4
Commission expenses	5	6
Foreign exchange losses	-	26
Other	13	10
Total non-operating expenses	25	49
Ordinary profit	3,749	4,432
Extraordinary income		
Gain on sale of investment securities	-	260
Total extraordinary income	-	260
Extraordinary losses		
Impairment losses	-	83
Extra retirement payments	-	246
Total extraordinary losses	-	329
Profit before income taxes	3,749	4,363
Income taxes	1,243	1,527
Profit	2,506	2,835
Profit attributable to owners of parent	2,506	2,835

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	2,506	2,835
Other comprehensive income		
Valuation difference on available-for-sale securities	269	(217)
Foreign currency translation adjustment	(24)	27
Remeasurements of defined benefit plans, net of tax	1	3
Total other comprehensive income	246	(185)
Comprehensive income	2,753	2,650
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,753	2,650

Semi-annual consolidated statement of cash flows

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Cash flows from operating activities		
Profit before income taxes	3,749	4,363
Depreciation	307	286
Impairment losses	-	83
Gain on sale of investment securities	-	(260)
Increase (decrease) in allowance for doubtful accounts	3	(1)
Increase (decrease) in retirement benefit liability	(0)	1
Interest and dividend income	(48)	(56)
Interest expenses	6	4
Commission expenses	5	9
Decrease (increase) in accounts receivable - trade, and contract assets	(451)	511
Decrease (increase) in inventories	155	(307)
Increase (decrease) in trade payables	372	(403)
Increase (decrease) in accrued expenses	(507)	(836)
Decrease (increase) in accounts receivable - other	(45)	58
Increase (decrease) in accounts payable - other	(86)	93
Decrease (increase) in prepaid expenses	(1,263)	(1,040)
Increase (decrease) in contract liabilities	553	643
Other, net	(122)	241
Subtotal	2,629	3,393
Interest and dividends received	41	47
Interest paid	(1)	(4)
Commission fee paid	(3)	(6)
Income taxes refund (paid)	(1,252)	(1,606)
Other, net	108	39
Net cash provided by (used in) operating activities	1,520	1,862
Cash flows from investing activities		
Purchase of property, plant and equipment	(3)	(21)
Purchase of intangible assets	(47)	(220)
Payments of leasehold and guarantee deposits	(1)	(1)
Proceeds from refund of leasehold and guarantee deposits	1	0
Purchase of investment securities	-	(0)
Proceeds from sale of investment securities	0	315
Other, net	(0)	(3)
Net cash provided by (used in) investing activities	(49)	68
Cash flows from financing activities		
Repayments of long-term borrowings	(359)	(367)
Purchase of treasury shares	(0)	(1,000)
Proceeds from disposal of treasury shares	301	335
Dividends paid	(1,306)	(1,565)
Repayments of lease liabilities	(13)	(16)
Net cash provided by (used in) financing activities	(1,379)	(2,614)
Effect of exchange rate change on cash and cash equivalents	(20)	25
Net increase (decrease) in cash and cash equivalents	70	(658)
Cash and cash equivalents at beginning of period	17,784	18,619
Cash and cash equivalents at end of period	17,854	17,961

(Notes on segment information, etc.)

Segment Information

I. Previous interim consolidated accounting period (from April 1, 2025 to September 30, 2025)

1. Information on sales and the amount of profit or loss for each reported segment, as well as information on the breakdown of revenues

(Millions of yen)

	Reportable segments			Adjustment amount (Note) 1	Interim Consolidated Statements of Income (Note)2
	Information Solutions	Products Development and Manufacturing	Total		
Major goods or services					
SI	9,450	-	9,450	-	9,450
service	21,054	-	21,054	-	21,054
system	5,836	-	5,836	-	5,836
Products Development and Manufacturing	-	1,120	1,120	-	1,120
Total sales	36,341	1,120	37,461	-	37,461
Sales					
Revenue generated from customer contracts	36,341	1,120	37,461	-	37,461
Other Earnings	-	-	-	-	-
Revenues from external customers	36,341	1,120	37,461	-	37,461
Transactions with other segments	100	47	147	(147)	0
Total	36,441	1,167	37,609	(147)	37,461
Segment Profit	4,360	64	4,425	(819)	3,605

Note: The adjustment for one-segment profit of (819) million yen includes the elimination of inter-segment transactions of 0 million yen and the Company-wide expenses of (819) million yen that have not been allocated to each reporting segment. Corporate expenses are general and administrative expenses that are not primarily attributable to the reporting segment.

2 Segment profit is adjusted to operating income in the interim consolidated statements of income.

3. The contents of the main goods or services are as follows.

SI… System development centered on ultra-high-speed development that incorporates the Group's unique development method "JB Agile"
Service... IT system construction, operation, and maintenance services centered on cloud and security services
System... Hardware and software sales
Product Development, Manufacturing... Development and provision of proprietary software and production management systems, such as cloud linkage platforms
Manufacture and sale of various hardware such as printers

2. Information on impairment losses or goodwill on fixed assets by reporting segment

Not applicable.

II. The Interim Consolidated Accounting Period (April 1, 2026 to September 30, 2026)

1. Information on sales and the amount of profit or loss for each reported segment, as well as information on the breakdown of revenues

(Millions of yen)

	Reportable segments			Adjustment amount (Note) 1	Interim Consolidated Statements of Income (Note)2
	Information Solutions	Products Development and Manufacturing	Total		
Major goods or services					
SI	8,989	-	8,989	-	8,989
service	23,843	-	23,843	-	23,843
system	5,463	-	5,463	-	5,463
Products Development and Manufacturing	-	1,016	1,016	-	1,016
Total sales	38,296	1,016	39,313	-	39,313
Sales					
Revenue generated from customer contracts	38,296	1,016	39,313	-	39,313
Other Earnings	-	-	-	-	-
Revenues from external customers	38,296	1,016	39,313	-	39,313
Transactions with other segments	201	24	225	(225)	0
Total	38,497	1,040	39,538	(225)	39,313
Segment profit (loss)	5,093	(24)	5,069	(687)	4,382

Note: The adjustment for profit or loss (loss) for one segment (loss) of (687) million yen includes the elimination of inter-segment transactions of 0 million yen and the unallocated company-wide expenses of (687) million yen. Corporate expenses are general and administrative expenses that are not primarily attributable to the reporting segment.

2 Segment profit or loss (loss) is adjusted for operating income in the interim consolidated statements of income.

3. The contents of the main goods or services are as follows.

SI… System development centered on ultra-high-speed development that incorporates the Group's unique development method "JB Agile"
Service... IT system construction, operation, and maintenance services centered on cloud and security services
System... Hardware and software sales
Product Development, Manufacturing... Development and provision of proprietary software and production management systems, such as cloud linkage platforms
Manufacture and sale of various hardware such as printers

2. Information on impairment losses or goodwill on fixed assets by reporting segment

It is omitted because it is not important.