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February 5, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: JACCS CO., LTD.

Listing: Tokyo Stock Exchange

Securities code: 8584

URL: <https://www.jaccs.co.jp/>

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Scheduled date to commence dividend payments: -

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President and Representative Director
Director and Managing Executive Officer

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	145,817	1.6	19,221	(16.6)	19,055	(17.4)	14,593	(9.7)
December 31, 2024	143,494	3.1	23,052	(15.1)	23,076	(14.7)	16,155	(11.0)

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 12,182 million [(34.0)%]
For the nine months ended December 31, 2024: ¥ 18,465 million [(26.9)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	376.12	375.42
December 31, 2024	465.23	463.86

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	3,854,997	299,105	7.6
March 31, 2025	3,806,786	255,809	6.5

Reference: Equity

As of December 31, 2025: ¥ 292,927 million

As of March 31, 2025: ¥ 248,273 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, 2025	-	90.00	-	100.00	190.00
Fiscal year ending March 31, 2026	-	100.00	-		
Fiscal year ending March 31, 2026 (Forecast)				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, 2026 (from April 1, 2025 to March 31, 2026)

(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
Full year	191,500	0.3	20,000	(22.3)	20,000	(22.4)	15,500	(16.8)	346.64

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 December 31, 2025	45,059,992 shares
As of March 31, 2025	35,079,161 shares

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

As of December 31, 2025	297,629 shares
As of March 31, 2025	317,701 shares

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

Nine months ended December 31, 2025	38,800,828 shares
Nine months ended December 31, 2024	34,726,481 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, 2025	As of December 31, 2025
Assets		
Current assets		
Cash and deposits	174,712	175,502
Accounts receivable - installment	3,341,923	3,286,661
Investments in leases	110,269	107,241
Prepaid expenses	6,664	6,786
Advances paid	26,466	44,846
Accounts receivable - other	31,954	109,162
Other	41,735	44,224
Allowance for doubtful accounts	(32,347)	(31,948)
Total current assets	3,701,379	3,742,477
Non-current assets		
Property, plant and equipment		
Buildings and structures	9,953	10,173
Accumulated depreciation	(6,983)	(7,164)
Buildings and structures, net	2,969	3,009
Land	14,828	14,828
Other	13,043	13,475
Accumulated depreciation	(7,886)	(8,210)
Other, net	5,157	5,264
Total property, plant and equipment	22,955	23,102
Intangible assets		
Software	24,963	25,082
Other	18	17
Total intangible assets	24,981	25,100
Investments and other assets		
Investment securities	33,542	39,818
Bad debts	184	132
Long-term prepaid expenses	4,110	4,445
Deferred tax assets	2,221	1,929
Guarantee deposits	1,315	1,345
Retirement benefit asset	12,461	12,817
Other	3,754	3,933
Allowance for doubtful accounts	(120)	(105)
Total investments and other assets	57,469	64,317
Total non-current assets	105,406	112,520
Total assets	3,806,786	3,854,997

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Liabilities		
Current liabilities		
Notes and accounts payable - trade	221,268	194,816
Short-term borrowings	341,508	338,647
Current portion of bonds payable	74,187	98,391
Current portion of long-term borrowings	219,745	242,421
Current portion of long-term loans payable for receivable securitization	314,782	310,767
Commercial papers	402,500	408,500
Accounts payable - other	3,941	4,415
Accrued expenses	3,172	4,019
Income taxes payable	5,462	1,967
Deposits received	79,439	82,452
Unearned revenue	1,359	1,264
Provision for bonuses	3,021	1,550
Provision for point card certificates	2,719	2,756
Provision for loss on guarantees	1,110	1,203
Deferred installment income	249,785	249,123
Other	25,541	24,236
Total current liabilities	1,949,545	1,966,533
Non-current liabilities		
Bonds payable	164,592	146,117
Long-term borrowings	807,835	791,623
Long-term loans payable for receivable securitization	621,107	643,718
Deferred tax liabilities	3,925	4,924
Provision for loss on interest repayment	616	517
Retirement benefit liability	92	84
Long-term guarantee deposits	1,444	1,397
Other	1,817	975
Total non-current liabilities	1,601,431	1,589,358
Total liabilities	3,550,976	3,555,892
Net assets		
Shareholders' equity		
Share capital	16,138	35,680
Capital surplus	30,642	50,211
Retained earnings	175,396	182,038
Treasury shares	(727)	(682)
Total shareholders' equity	221,450	267,248
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	19,800	21,786
Deferred gains or losses on hedges	30	(107)
Foreign currency translation adjustment	4,066	1,744
Remeasurements of defined benefit plans	2,925	2,254
Total accumulated other comprehensive income	26,823	25,678
Share acquisition rights	126	117
Non-controlling interests	7,409	6,060
Total net assets	255,809	299,105
Total liabilities and net assets	3,806,786	3,854,997

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Operating revenue		
Operating revenues	141,537	144,698
Financial revenue		
Interest income	77	201
Dividend income	679	866
Other financial revenue	1,201	51
Total financial revenue	1,957	1,119
Total operating revenue	143,494	145,817
Operating expenses		
Selling, general and administrative expenses	102,272	103,853
Financial expenses		
Interest on borrowings	15,582	18,925
Interest on commercial papers	817	1,948
Other financial expenses	1,769	1,869
Total financial expenses	18,169	22,743
Total operating expenses	120,442	126,596
Operating profit	23,052	19,221
Non-operating income		
Miscellaneous income	33	55
Total non-operating income	33	55
Non-operating expenses		
Share of loss of entities accounted for using equity method	-	40
Share issuance costs	-	171
Miscellaneous losses	9	8
Total non-operating expenses	9	220
Ordinary profit	23,076	19,055
Extraordinary income		
Gain on sale of investment securities	668	2,020
Total extraordinary income	668	2,020
Extraordinary losses		
Loss on retirement of non-current assets	2	3
Loss on sale of investment securities	0	11
Anniversary event expenses	269	-
Total extraordinary losses	271	14
Profit before income taxes	23,473	21,061
Income taxes - current	8,518	6,653
Income taxes - deferred	(724)	526
Total income taxes	7,793	7,180
Profit	15,679	13,880
Loss attributable to non-controlling interests	(476)	(713)
Profit attributable to owners of parent	16,155	14,593

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	15,679	13,880
Other comprehensive income		
Valuation difference on available-for-sale securities	2,833	1,986
Deferred gains or losses on hedges	227	(220)
Foreign currency translation adjustment	(12)	(2,794)
Remeasurements of defined benefit plans, net of tax	(262)	(669)
Total other comprehensive income	2,785	(1,698)
Comprehensive income	18,465	12,182
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	18,669	13,449
Comprehensive income attributable to non-controlling interests	(204)	(1,266)