



September 15, 2026

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Notice Concerning Capital and Business Alliance with Solvvy Inc.

JACCS CO., LTD. (“the Company”) hereby announces that, on September 15, 2026, it has concluded a capital and business alliance agreement (“the Alliance”) with Solvvy Inc. (“Solvvy”), as detailed below.

1. Background and purpose of the Alliance

The Company launched its Three-Year Medium-Term Business Plan “Do next!” in FY2025 and positions it as the three years of taking on the challenge of “transformation” and “renewed growth” while further deepening collaboration with the MUFG Group. As one of the plan’s focus strategies, we are working to grow and expand our housing-related business.

In the housing-related business, the Company has provided home renovation loans in collaboration with home renovation companies nationwide. In addition to providing detailed support for member stores through its nationwide network of branches, it has established a highly convenient service system for customers, such as online loan application acceptance.

On the other hand, Solvvy operates a business combining warranty services and technology. It provides after-sales service establishment and operational support, as well as database marketing support, to a total of 4,000 housing-related companies. It also engages in system development, including SaaS.

Through the Alliance, the two companies will jointly develop a platform in the home renovation sector and provide warranty services, leveraging their respective strengths. This will enable the Company to deliver new value to member stores that cannot be achieved by the Company alone, and to further expand its business in the housing-related field.

2. Details, etc. of the Alliance

(1) Details of business collaboration

(i) Joint development of a platform for DX in the housing industry

In the housing industry, responding to digital transformation (DX) has become an industry-wide issue. As a SaaS for the renovation business, Solvvy develops and operates a platform that fully digitalizes the process for placing and receiving orders for construction estimates and contracts.

Through the Alliance that will enable development of additional features, such as payment functions, for this platform, we will enable seamless and automatic guides to receive estimates and contracts as well as to make payment within the platform. This will also reduce the operational burden on member stores through enhanced operational efficiency.

(ii) Collaboration in new areas such as warranty services

Solvvy possesses extensive knowledge and expertise in the warranty business since the era of its predecessor, Japan Living Warranty Inc. Through the collaboration of both companies in the warranty services across a wide range of areas, not limited to the housing sector, the Company aims to differentiate

its loan products and expand revenue opportunities outside of interest rates, while Solvvy aims to cultivate new areas and expand sales of new products, thereby leading to the corporate growth.

(2) Details of capital alliance

The Company plans to acquire 414,000 treasury shares held by Solvvy (3.45% of the total number of issued common shares).

3. Overview of Alliance partner

(1) Name		Solvvy Inc.		
(2) Location		4-33-4, Nishi-shinjuku, Shinjuku-ku, Tokyo		
(3) Name and title of representative		Yoshitaka Adachi, Representative Director and President		
(4) Business description		HomeworthTech business, ExtendTech business, LifeTech business, FinTech business, and others		
(5) Capital		212 million yen		
(6) Date of establishment		March 12, 2009		
(7) Number of issued shares		11,997,254 shares (including treasury shares)		
(8) Accounting period		June		
(9) Number of employees		335		
(10) Major shareholders and shareholding ratios (As of June 30, 2026)	Takuya Arakawa		8.04%	
	Solvvy Inc.		7.67%	
	Mighty Capital Management Inc.		6.83%	
	Naoki Nishio		5.80%	
	Yoshitaka Adachi		4.50%	
	Shuichi Morinaga		4.06%	
	Mitsui Fudosan Residential Co., Ltd.		3.80%	
	Custody Bank of Japan, Ltd. (Trust account)		3.36%	
	CACEIS BANK/QUINTET LUXEMBOURG SUB AC/UCITS CUSTOMERS ACCOUNT		3.08%	
	Shunsuke Takebayashi		3.01%	
(11) Relationship between the listed company and the said company				
Capital relationship		Not applicable		
Personnel relationship		Not applicable		
Business relationship		There are transactions in the bill collection service for guarantee charges for extension		
Status of applicability to related parties		Not applicable		
(12) Consolidated operating results and consolidated financial position of the said company for the past three years (in millions of yen):				
Accounting period		FYE June 2024	FYE June 2025	FYE June 2026
Net assets		3,005	4,190	5,535
Total assets		24,593	29,619	34,423
Net assets per share (yen)		299.07	361.96	497.81
Net sales		5,359	6,705	7,679
Operating profit		1,240	1,620	1,860
Ordinary profit		1,512	1,977	2,552
Basic earnings per share (yen)		96.93	(56.95)	153.70
Dividends per share (yen)		15.00	28.00	20.00

* Solvvy executed a two-for-one common stock split on July 1, 2025.

4. Share acquisition cost

The share acquisition cost related to the Alliance 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.

5. Number of shares acquired, acquisition costs, and shareholding status before and after acquisition

(1)	Number of shares held before the change	0 shares (ratio of voting rights held: 0%)
(2)	Number of shares to be acquired	414,000 shares
(3)	Acquisition costs	597,816,000 yen
(4)	Number of shares held after the change	414,000 shares (ratio of voting rights held: 3.63%)(*)

* The ratio of voting rights held is the ratio to the sum (113,908 rights) calculated based on the total number of voting rights in Solvvy as of June 30, 2026 (109,768) plus the increase in the number of voting rights as a result of the disposal of treasury shares (4,140).

6. Timetable

(1)	Date of conclusion of the agreement	September 15, 2026
(2)	Date of commencement of share transfer	October 5, 2026 (scheduled)

7. Future outlook

The impact of the Alliance on the consolidated financial results will be minimal in the current fiscal year. If any matters requiring disclosure arise in the future, the Company will announce them.