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May 15, 2026

## Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (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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President and Representative Director

Director and Managing Executive Officer

Scheduled date of annual general meeting of shareholders: June 25, 2026

Scheduled date to commence dividend payments: June 26, 2026

Scheduled date to file annual securities report: June 22, 2026

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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

### 1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

#### (1) Consolidated operating results

(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	%
Fiscal year ended								
March 31, 2026	192,315	0.7	20,414	(20.7)	20,258	(21.4)	15,314	(17.8)
March 31, 2025	190,978	3.4	25,732	(22.3)	25,765	(22.1)	18,620	(21.7)

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 15,454 million [ (37.3)%]  
For the fiscal year ended March 31, 2025: ¥ 24,667 million [ (27.0)%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Operating profit to operating revenue ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	380.28	379.74	5.6	0.5	10.6
March 31, 2025	536.11	534.92	7.8	0.7	13.5

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ (43) million

For the fiscal year ended March 31, 2025: ¥ - million

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	3,752,420	302,376	7.9	6,625.00
March 31, 2025	3,806,786	255,809	6.5	7,142.20

Reference: Equity

As of March 31, 2026: ¥ 296,649 million

As of March 31, 2025: ¥ 248,273 million

#### (3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	23,136	(12,229)	(41,159)	144,634
March 31, 2025	(45,170)	(7,448)	39,738	174,499

## 2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	90.00	-	100.00	190.00	6,602	35.4	2.8
Fiscal year ended March 31, 2026	-	100.00	-	100.00	200.00	8,953	52.6	2.9
Fiscal year ending March 31, 2027 (Forecast)	-	100.00	-	100.00	200.00		89.5	

## 3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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
Six months ending September 30, 2026	96,000	(1.1)	6,000	(54.8)	6,000	(54.2)	5,500	(43.4)	122.88
Full year	192,500	0.1	11,000	(46.1)	11,000	(45.7)	10,000	(34.7)	223.42

### \* Notes

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

Newly included: - companies( )  
 Excluded: - companies( )

(2) 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

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	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 March 31, 2026	282,714 shares
As of March 31, 2025	317,701 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	40,273,334 shares
Fiscal Year ended March 31, 2025	34,733,555 shares

\* Financial results reports are exempt from audit 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.

(Method of accessing supplementary material on financial results)

The Company plans to hold an earnings briefing for institutional investors and analysts on Wednesday, May 20, 2026. The financial results briefing materials to be used at this briefing will be posted on the Company's website before the meeting is held on the same day.

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>		
Current assets		
Cash and deposits	174,712	144,845
Accounts receivable - installment	3,341,923	3,278,004
Investments in leases	110,269	107,095
Prepaid expenses	6,664	7,141
Advances paid	26,466	56,832
Accounts receivable - other	31,954	34,553
Other	41,735	40,091
Allowance for doubtful accounts	(32,347)	(31,522)
Total current assets	3,701,379	3,637,041
Non-current assets		
Property, plant and equipment		
Buildings and structures	9,953	10,157
Accumulated depreciation	(6,983)	(7,232)
Buildings and structures, net	2,969	2,924
Land	14,828	14,828
Other	13,043	13,803
Accumulated depreciation	(7,886)	(8,425)
Other, net	5,157	5,378
Total property, plant and equipment	22,955	23,132
Intangible assets		
Software	24,963	25,683
Other	18	17
Total intangible assets	24,981	25,701
Investments and other assets		
Investment securities	33,542	40,804
Bad debts	184	374
Long-term prepaid expenses	4,110	4,641
Deferred tax assets	2,221	1,547
Guarantee deposits	1,315	1,338
Retirement benefit asset	12,461	14,106
Other	3,754	3,857
Allowance for doubtful accounts	(120)	(125)
Total investments and other assets	57,469	66,544
Total non-current assets	105,406	115,378
Total assets	3,806,786	3,752,420

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Liabilities</b>		
Current liabilities		
Notes and accounts payable - trade	221,268	197,380
Short-term borrowings	341,508	337,990
Current portion of bonds payable	74,187	42,144
Current portion of long-term borrowings	219,745	250,202
Current portion of long-term loans payable for receivable securitization	314,782	307,275
Commercial papers	402,500	372,800
Accounts payable - other	3,941	3,605
Accrued expenses	3,172	4,303
Income taxes payable	5,462	4,545
Deposits received	79,439	79,821
Unearned revenue	1,359	1,474
Provision for bonuses	3,021	3,144
Provision for point card certificates	2,719	2,732
Provision for loss on guarantees	1,110	1,209
Deferred installment income	249,785	249,594
Other	25,541	23,178
<b>Total current liabilities</b>	<b>1,949,545</b>	<b>1,881,402</b>
Non-current liabilities		
Bonds payable	164,592	146,259
Long-term borrowings	807,835	775,409
Long-term loans payable for receivable securitization	621,107	640,001
Deferred tax liabilities	3,925	3,856
Provision for loss on interest repayment	616	483
Retirement benefit liability	92	63
Long-term guarantee deposits	1,444	1,524
Other	1,817	1,043
<b>Total non-current liabilities</b>	<b>1,601,431</b>	<b>1,568,641</b>
<b>Total liabilities</b>	<b>3,550,976</b>	<b>3,450,043</b>
<b>Net assets</b>		
Shareholders' equity		
Share capital	16,138	35,680
Capital surplus	30,642	50,201
Retained earnings	175,396	182,759
Treasury shares	(727)	(648)
<b>Total shareholders' equity</b>	<b>221,450</b>	<b>267,993</b>
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	19,800	22,225
Deferred gains or losses on hedges	30	(1)
Foreign currency translation adjustment	4,066	3,577
Remeasurements of defined benefit plans	2,925	2,854
<b>Total accumulated other comprehensive income</b>	<b>26,823</b>	<b>28,656</b>
Share acquisition rights	126	93
Non-controlling interests	7,409	5,633
<b>Total net assets</b>	<b>255,809</b>	<b>302,376</b>
<b>Total liabilities and net assets</b>	<b>3,806,786</b>	<b>3,752,420</b>

Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Operating revenue</b>		
Operating revenues	188,847	191,025
<b>Financial revenue</b>		
Interest income	140	333
Dividend income	700	890
Other financial revenue	1,289	65
Total financial revenue	2,131	1,289
Total operating revenue	190,978	192,315
<b>Operating expenses</b>		
Selling, general and administrative expenses	140,201	140,346
<b>Financial expenses</b>		
Interest on borrowings	21,315	25,869
Interest on commercial papers	1,345	2,819
Other financial expenses	2,383	2,866
Total financial expenses	25,044	31,554
Total operating expenses	165,246	171,900
Operating profit	25,732	20,414
<b>Non-operating income</b>		
Miscellaneous income	45	70
Total non-operating income	45	70
<b>Non-operating expenses</b>		
Share of loss of entities accounted for using equity method	-	43
Share issuance costs	-	171
Miscellaneous losses	12	10
Total non-operating expenses	12	226
Ordinary profit	25,765	20,258
<b>Extraordinary income</b>		
Gain on sale of investment securities	1,090	2,025
Total extraordinary income	1,090	2,025
<b>Extraordinary losses</b>		
Loss on retirement of non-current assets	128	14
Loss on sale of investment securities	2	11
Anniversary event expenses	269	-
Total extraordinary losses	399	26
Profit before income taxes	26,455	22,258
Income taxes - current	10,395	8,957
Income taxes - deferred	(1,752)	(595)
Total income taxes	8,642	8,361
Profit	17,813	13,896
Loss attributable to non-controlling interests	(807)	(1,418)
Profit attributable to owners of parent	18,620	15,314

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	17,813	13,896
Other comprehensive income		
Valuation difference on available-for-sale securities	2,821	2,425
Deferred gains or losses on hedges	236	(52)
Foreign currency translation adjustment	2,504	(1,219)
Remeasurements of defined benefit plans, net of tax	1,291	(56)
Share of other comprehensive income of entities accounted for using equity method	-	460
Total other comprehensive income	6,854	1,558
Comprehensive income	24,667	15,454
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	25,040	17,147
Comprehensive income attributable to non-controlling interests	(373)	(1,693)

Consolidated Statement of Changes in Equity  
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,138	30,641	164,068	(828)	210,019
Changes during period					
Dividends of surplus			(7,292)		(7,292)
Profit attributable to owners of parent			18,620		18,620
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		1		103	104
Net changes in items other than shareholders' equity					
Total changes during period	-	1	11,328	100	11,430
Balance at end of period	16,138	30,642	175,396	(727)	221,450

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	16,978	(152)	1,954	1,623	20,403	179	7,837	238,440
Changes during period								
Dividends of surplus							(55)	(7,347)
Profit attributable to owners of parent								18,620
Purchase of treasury shares								(2)
Disposal of treasury shares								104
Net changes in items other than shareholders' equity	2,821	183	2,112	1,302	6,419	(53)	(373)	5,993
Total changes during period	2,821	183	2,112	1,302	6,419	(53)	(428)	17,369
Balance at end of period	19,800	30	4,066	2,925	26,823	126	7,409	255,809

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,138	30,642	175,396	(727)	221,450
Changes during period					
Issuance of new shares	19,542	19,542			39,084
Dividends of surplus			(7,952)		(7,952)
Profit attributable to owners of parent			15,314		15,314
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		16		81	97
Net changes in items other than shareholders' equity					
Total changes during period	19,542	19,558	7,362	79	46,543
Balance at end of period	35,680	50,201	182,759	(648)	267,993

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	19,800	30	4,066	2,925	26,823	126	7,409	255,809
Changes during period								
Issuance of new shares								39,084
Dividends of surplus							(82)	(8,034)
Profit attributable to owners of parent								15,314
Purchase of treasury shares								(1)
Disposal of treasury shares								97
Net changes in items other than shareholders' equity	2,425	(31)	(489)	(71)	1,832	(33)	(1,693)	106
Total changes during period	2,425	(31)	(489)	(71)	1,832	(33)	(1,775)	46,567
Balance at end of period	22,225	(1)	3,577	2,854	28,656	93	5,633	302,376

## Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Cash flows from operating activities</b>		
Profit before income taxes	26,455	22,258
Depreciation	11,106	11,536
Amortization of goodwill	114	-
Increase (decrease) in allowance for doubtful accounts	1,964	(442)
Increase (decrease) in provision for loss on guarantees	20	98
Increase (decrease) in provision for bonuses	93	123
Increase (decrease) in provision for point card certificates	(12)	12
Decrease (increase) in retirement benefit asset	(957)	(1,781)
Increase (decrease) in retirement benefit liability	61	(25)
Increase (decrease) in provision for loss on interest repayment	(66)	(132)
Interest and dividend income	(841)	(1,223)
Interest expenses	23,777	29,950
Foreign exchange losses (gains)	(242)	(5)
Loss on retirement of property, plant and equipment and intangible assets	128	14
Loss (gain) on sale of investment securities	(1,088)	(2,014)
Share of loss (profit) of entities accounted for using equity method	-	43
Decrease (increase) in trade receivables	(24,673)	61,567
Decrease (increase) in accounts receivable - other	(1,045)	(2,617)
Increase (decrease) in trade payables	(47,381)	(23,928)
Increase (decrease) in deferred installment income	5,248	599
Decrease (increase) in other assets	(3,336)	(31,842)
Increase (decrease) in other liabilities	(734)	(1,561)
Subtotal	(11,409)	60,631
Interest and dividends received	798	1,157
Interest paid	(23,253)	(28,605)
Income taxes paid	(11,306)	(10,046)
Net cash provided by (used in) operating activities	(45,170)	23,136
<b>Cash flows from investing activities</b>		
Payments into time deposits	(75)	-
Purchase of property, plant and equipment and intangible assets	(9,015)	(11,037)
Purchase of investment securities	(19)	(3,641)
Proceeds from sale of investment securities	1,623	2,390
Payments of guarantee deposits	(47)	(94)
Proceeds from refund of guarantee deposits	44	132
Loan advances	(66)	(50)
Proceeds from collection of loans receivable	108	70
Net cash provided by (used in) investing activities	(7,448)	(12,229)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Cash flows from financing activities</b>		
Net increase (decrease) in short-term borrowings	1,479	(3,256)
Net increase (decrease) in commercial papers	(11,000)	(29,700)
Proceeds from long-term borrowings	213,565	218,623
Repayments of long-term borrowings	(223,148)	(219,622)
Proceeds from issuance of bonds	24,778	24,000
Redemption of bonds	(46,796)	(73,638)
Proceeds from long-term loans payable for receivable securitization	390,656	342,330
Repayments of long-term loans payable for receivable securitization	(302,445)	(330,943)
Proceeds from issuance of shares	-	39,084
Proceeds from sale of treasury shares	0	0
Purchase of treasury shares	(2)	(1)
Dividends paid by the parent company	(7,292)	(7,952)
Dividends paid to non-controlling interests	(55)	(82)
Net cash provided by (used in) financing activities	39,738	(41,159)
Effect of exchange rate change on cash and cash equivalents	(111)	387
Net increase (decrease) in cash and cash equivalents	(12,992)	(29,864)
Cash and cash equivalents at beginning of period	187,491	174,499
Cash and cash equivalents at end of period	174,499	144,634