

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 Managing  
Executive Officer  
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### Matters Concerning Controlling Shareholders, Etc.

1. Trade name of parent company, controlling shareholders (excluding the parent company), or other associated companies, etc.

(As of March 31, 2026)

| Name                                 | Attribute                  | Ownership ratio of voting rights (%) |                          |       | Financial instruments exchanges, etc. where issued share certificates are listed |
|--------------------------------------|----------------------------|--------------------------------------|--------------------------|-------|--|
|                                      |                            | Directly held portion                | Portion to be aggregated | Total |  |
| Mitsubishi UFJ Financial Group, Inc. | Other associated companies | —                                    | 40.34                    | 40.34 | Tokyo Stock Exchange<br>Nagoya Stock Exchange<br>New York Stock Exchange         |
| MUFG Bank, Ltd.                      | Other associated companies | 40.18                                | —                        | 40.18 | —  |

2. Trade name of parent company, etc. deemed to have the largest influence on the Company, and reason thereof

(i) Trade name

Mitsubishi UFJ Financial Group, Inc.

(ii) Reason

MUFG Bank, Ltd., which directly holds 40.18% of voting rights of the Company, is a wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc.

3. Position of listed company within the corporate group centering on the parent company or equivalent and other relationships between listed company and the parent company or equivalent

The Company undertakes a certain role in the retail area of Mitsubishi UFJ Financial Group, Inc. (“MUFG”) and MUFG Bank, Ltd. (“MUFG Bank”), and it is deploying its business operations while maintaining a close business alliance. Aiming to further expand the alliance with the MUFG Group, the Company resolved at its Board of Directors meeting held on March 14, 2025 to enter into a capital and business alliance agreement involving a third-party allotment of shares with MUFG Bank. The payment for the issuance of new shares was completed on September 12 of the same year.

However, the Company will strive to carry out its independent business deployment to consumers in areas such as the credit business, payment business, finance business and overseas business as a consumer credit company and continue to conduct its corporate activities while maintaining a certain level of independence. As of March 31, 2026, the officers of the Company that previously served at MUFG Bank, Ltd. consisted of three Directors.

4. Matters concerning transactions with controlling shareholders, etc.

(From April 1, 2025 to March 31, 2026)

| Category                          | Name            | Location                       | Capital stock or investments in capital (Millions of yen) | Business or occupation | Percentage of voting rights owning (owned) (%) | Relationship with related party         | Transactions                                  | Transaction amount (Millions of yen) | Accounts              | Balance at end of fiscal year (Millions of yen) |
|-----------------------------------|-----------------|--------------------------------|---|------------------------|--|---|---|--------------------------------------|-----------------------|---|
| Major corporate shareholder       | MUFG Bank, Ltd. | Chiyoda-ku, Tokyo              | 1,711,958   | Banking business       | Owned directly<br>40.18                        | Capital and business alliance           | Third-party allotment of shares (See Note 1.) | 39,084                               |                       |   |
|                                   |                 |                                |   |                        |  |   | Relationship of borrowing money               | Borrowing of funds                   | Short-term borrowings | 63,371  |
|                                   |                 |                                |   |                        |  | Current portion of long-term borrowings |   |                                      | 93,017                |   |
|                                   |                 |                                |   |                        |  | Long-term borrowings                    |   |                                      | 243,788               |   |
|                                   |                 |                                |   |                        |  | Payment of interest                     |   | Commercial papers                    | 40,000                |   |
|                                   |                 |                                |   |                        |  |   |   | Prepaid expenses                     | 8                     |   |
|                                   |                 |                                |   |                        |  |   |   | Accrued expenses                     | 751                   |   |
| Relationship of business alliance | Loan guarantees | Credit guarantee (See Note 4.) | 177,107   | –                      | –  |   |   |                                      |                       |   |
|                                   |                 | Receipt of guarantee fee       | 970   | –                      | –  |   |   |                                      |                       |   |

(Notes) 1. The third-party allotment of shares conducted by the Company, which was subscribed for by MUFG Bank, Ltd.

2. Transaction terms and method of determining transaction terms

Interest rates on borrowings from MUFG Bank, Ltd. are determined based on market rates.

Borrowings from MUFG Bank, Ltd. are determined by resolutions of the Board of Directors and the Company's rules in the same manner as fundraising carried out from other banks.

Loan guarantee fee rates are determined based on the terms generally applied to other transactions.

3. Only material transactions are presented.

4. "Transaction amount" shows the balance of credit guarantee at the fiscal year end.

(From April 1, 2025 to March 31, 2026)

| Category                                 | Name   | Location          | Capital stock or investments in capital (Millions of yen) | Business or occupation | Percentage of voting rights owning (owned) (%) | Relationship with related party   | Transactions    | Transaction amount (Millions of yen) | Accounts | Balance at end of fiscal year (Millions of yen) |   |
|--|--|-------------------|---|------------------------|--|-----------------------------------|-----------------|--------------------------------------|----------|---|---|
| Subsidiary of other associated companies | Mitsubishi UFJ Trust and Banking Corporation | Chiyoda-ku, Tokyo | 324,279   | Trust banking business | None   | Relationship of business alliance | Loan guarantees | Credit guarantee (See Note 3.)       | 85,169   | –   | – |
|  |  |                   |   |                        |  |                                   |                 | Receipt of guarantee fee             | 1,535    | –   | – |

(Notes) 1. Transaction terms and method of determining transaction terms.

Loan guarantee fee rates are determined based on the terms generally applied to other transactions.

2. Only material transactions are presented.

3. "Transaction amount" shows the balance of credit guarantee at the fiscal year end.

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