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November 9, 2026

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

Company name: JPMC Corporation
Listing: Tokyo Stock Exchange
Securities code: 3276
URL: https://www.jpmc.jp
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Scheduled date to commence dividend payments: -
Preparation of supplementary material on financial results: None
Holding of financial results briefing: None

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

1. Consolidated financial results for the nine months ended September 30, 2026 (from January 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	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	44,713	2.1	2,148	(1.1)	2,167	(0.6)	1,517	4.1
September 30, 2025	43,798	0.1	2,172	11.4	2,180	11.7	1,457	12.3

Note: Comprehensive income For the nine months ended September 30, 2026: ¥1,517 million [4.1%]
For the nine months ended September 30, 2025: ¥1,457 million [12.3%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
September 30, 2026	90.77	-
September 30, 2025	86.64	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	17,610	10,306	58.5
December 31, 2025	17,434	9,255	53.1

Reference: Equity
As of September 30, 2026: ¥10,306 million
As of December 31, 2025: ¥9,255 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 December 31, 2025	-	29.00	-	31.00	60.00
Fiscal year ending December 31, 2026	-	0.00	-		
Fiscal year ending December 31, 2026 (Forecast)				0.00	0.00

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

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

(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 December 31, 2026	59,500	1.7	2,900	10.0	2,910	10.0	1,980	10.0	118.00

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes
Excluded: 1 company (Leaks Property Inc.)

(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 September 30, 2026	17,725,600 shares
As of December 31, 2025	17,725,600 shares

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

As of September 30, 2026	995,003 shares
As of December 31, 2025	1,016,711 shares

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

Nine months ended September 30, 2026	16,713,764 shares
Nine months ended September 30, 2025	16,819,064 shares

Note: The Company has introduced a Equity Benefit Trust (J-ESOP), and the Company's shares remaining in the Equity Benefit Trust (J-ESOP), which are recorded as treasury stock in shareholders' equity, are included in the treasury stock deducted in the calculation of the average number of shares during the period in the calculation of quarterly net income per share.

* 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. For the conditions on which earnings forecasts are predicated and precautions for the use of earnings forecasts, please refer to Appendix P.3 "1. Summary of Operating Results, etc. (3) Explanation of Forward-Looking Information such as Consolidated Earnings Forecasts."

Quarterly consolidated balance sheet

(Thousands of yen)

	As of December 31, 2025	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	6,845,349	7,451,309
Accounts receivable - trade, and contract assets	667,944	468,633
Real estate for sale	495,865	486,358
Operating loans	1,602,899	1,331,300
Other	1,053,530	1,195,515
Allowance for doubtful accounts	(159,830)	(158,293)
Total current assets	10,505,759	10,774,822
Non-current assets		
Property, plant and equipment		
Buildings	3,602,368	3,673,655
Accumulated depreciation	(1,985,552)	(2,074,636)
Buildings, net	1,616,815	1,599,019
Land	3,585,200	3,633,399
Other	197,653	188,295
Accumulated depreciation	(128,623)	(131,697)
Other, net	69,029	56,598
Total property, plant and equipment	5,271,046	5,289,017
Intangible assets		
Goodwill	258,159	235,621
Other	320,749	264,135
Total intangible assets	578,908	499,757
Investments and other assets		
Deferred tax assets	99,169	83,191
Other	1,406,640	1,416,025
Allowance for doubtful accounts	(426,733)	(452,059)
Total investments and other assets	1,079,076	1,047,157
Total non-current assets	6,929,031	6,835,931
Total assets	17,434,791	17,610,754

(Thousands of yen)

	As of December 31, 2025	As of September 30, 2026
Liabilities		
Current liabilities		
Accounts payable - trade	1,053,135	774,476
Current portion of long-term borrowings	123,246	380,042
Income taxes payable	379,282	170,199
Provision for bonuses	-	67,742
Advances received	2,445,780	2,670,154
Provision for share awards	104,530	95,769
Other	1,240,129	977,670
Total current liabilities	5,346,103	5,136,055
Non-current liabilities		
Long-term borrowings	636,369	-
Long-term guarantee deposits	1,920,004	1,829,520
Deferred tax liabilities	150,319	198,103
Provision for share awards	120,059	117,622
Asset retirement obligations	-	17,081
Other	6,648	5,929
Total non-current liabilities	2,833,400	2,168,258
Total liabilities	8,179,504	7,304,313
Net assets		
Shareholders' equity		
Share capital	465,803	465,803
Capital surplus	365,757	372,652
Retained earnings	9,594,526	10,593,570
Treasury shares	(1,170,800)	(1,125,586)
Total shareholders' equity	9,255,286	10,306,440
Total net assets	9,255,286	10,306,440
Total liabilities and net assets	17,434,791	17,610,754

Quarterly consolidated statement of income

(Thousands of yen)

	Nine months ended September 30, 2025	Nine months ended September 30, 2026
Net sales	43,798,578	44,713,742
Cost of sales	37,729,792	38,254,416
Gross profit	6,068,786	6,459,326
Selling, general and administrative expenses	3,896,723	4,311,323
Operating profit	2,172,063	2,148,003
Non-operating income		
Interest income	11,106	21,748
Commission income	1,636	1,601
Other	1,978	2,576
Total non-operating income	14,721	25,926
Non-operating expenses		
Interest expenses	5,522	6,180
Other	845	11
Total non-operating expenses	6,368	6,191
Ordinary profit	2,180,416	2,167,737
Extraordinary income		
Gain on sale of non-current assets	777	245
Settlement income	80,000	-
Total extraordinary income	80,777	245
Extraordinary losses		
Loss on retirement of non-current assets	2,351	0
Total extraordinary losses	2,351	0
Profit before income taxes	2,258,842	2,167,982
Income taxes - current	739,150	587,122
Income taxes - deferred	62,568	63,761
Total income taxes	801,719	650,883
Profit	1,457,123	1,517,099
Profit attributable to owners of parent	1,457,123	1,517,099

Quarterly consolidated statement of comprehensive income

(Thousands of yen)

	Nine months ended September 30, 2025	Nine months ended September 30, 2026
Profit	1,457,123	1,517,099
Comprehensive income	1,457,123	1,517,099
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,457,123	1,517,099