

FY12/2025 2Q

Earnings Presentation Materials

August 2025



Tokyo Stock Exchange
<Security Code : 8508>

Disclaimer and precautions

- ◆ The forward-looking statements contained in this material are based on the Company's perceptions, opinions, judgments, or forecasts at the time of preparation of the material, are not intended to guarantee the realization of such statements. Please be aware that actual performance and results may differ significantly due to various factors.
- ◆ This document is intended to provide information about J Trust and is not intended to solicit investments in securities issued by the company or subsidiaries.
- ◆ This document has been carefully prepared for accuracy, but completeness is not guaranteed. We assume no responsibility for any failure or damage caused by the projections or information in this document.
- ◆ Segment revenue includes intersegment revenue and transfers.
- ◆ Net profit attributable to owners of parent is presented as net profit.
- ◆ During the consolidated cumulative second quarter of the fiscal year ending December 2025 (hereinafter referred to as "2025/2Q"), Prospect Asset Management, Inc. and J Trust Credit NBFI have been classified as discontinued operations. Accordingly, figures for "Operating Revenue," "Operating Profit," and "Pre-tax profit" for the second quarter of the fiscal year ending December 2024 (hereinafter referred to as "2024/2Q") have been restated for comparison purposes.
- ◆ As we transferred all shares of J Trust Credit NBFI, which was engaged in financial business in Financial Business in South Korea and Mongolia, and excluded it from the scope of consolidation, we have changed the segment name from "Financial Business in South Korea and Mongolia" to "Financial Business in South Korea."
- ◆ ***This English-translated document was solely prepared for the convenience of English-speaking investors. If any discrepancies exist between this translation and the original Japanese document, the Japanese version always prevails. J Trust shall not be held responsible for any damages or losses of profit arising from this translation.***

Key Financial Results for 2Q of the Fiscal Year Ending December 31, 2025

While there were variations in performance across segments, operating profit exceeded the plan by 800 million JPY, driven primarily by the three financial businesses.

Operating profit reached 4.5 billion JPY, approximately 2.3 times higher than the same period of the previous year, reflecting particularly strong improvement in Financial Business in South Korea.


Our sustainability initiatives have been recognized, and we have been selected for the first time as a constituent of an ESG index (Environmental, Social, and Governance) .

We have been newly selected for the FTSE Blossom Japan Sector Relative Index, marking its first appearance in the ESG benchmark.

- We have been selected for the first time for the "FTSE Blossom Japan Sector Relative Index," which is adopted by the Government Pension Investment Fund (GPIF) as one of the benchmarks for passive investment in ESG.

⇒Our group has been engaging in various initiatives and activities to address social issues such as responding to climate change risks and opportunities, respecting human rights, preventing corruption, contributing to local communities, strengthening corporate governance. We believe that our efforts toward sustainability have been recognized and led to this selection.

■「FTSE Blossom Japan Sector Relative Index」

	 FTSE Blossom Japan Sector Relative Index
Concept and Characteristics of the Index	<p>Based on FTSE Russell's ESG ratings, as with the FTSE Blossom Japan Index, for companies with high carbon intensity (greenhouse gas emissions per unit of revenue), their management approach to climate change risks and opportunities is also reflected in the evaluation.</p> <p>Stocks with comparatively high ESG ratings within each sector are included, followed by sector-neutral weighting in the final portfolio.</p>
Index Construction	Based on a selective (best-in-class) approach.
Index Inclusion Candidates (Parent Index)	FTSE JAPAN ALL CAP INDEX [1,431 constituents]
Number of Index Constituents	663
Assets Under Management	1,398 billion JPY

※GPIF Excerpt from the "Business Report for Fiscal Year 2024"

Going forward, J Trust will continue striving to address social issues through its business activities, particularly in its core financial businesses, with the aim of enhancing corporate value.

■ Selected ESG-themed disclosures from our company

E (Environment) <ul style="list-style-type: none"> •Initiatives for the Global Environment •Response to Climate Change •CO₂ Emissions Performance and Reduction Targets 	G (Governance) <ul style="list-style-type: none"> •Basic Approach to Compliance •Compliance Structure •Compliance Awareness Activities •Prohibition of Bribery •Anti-Corruption Initiatives •Compliance Hotline •Response to Compliance Cases •External Reporting System •Fines and Settlements •Political Donations
S (Social) <ul style="list-style-type: none"> •Investment and Lending in Green Bonds, Social Bonds, and Others •Implementation of Environmentally and Socially Conscious Deposit Programs •Basic Approach to Respect for Human Rights •Policy on Local Employment •Initiatives for Employees •Social Data •Initiatives to Promote Diversity •Social Contribution Activities →Key Focus Areas and Their Relation to Business →Initiatives for Local Communities →Initiatives for Social Welfare 	<div> <p>◆ Details of our sustainability initiatives are available on our website. https://www.jt-corp.co.jp/sustainability/</p>  </div>



- 01 | FY12/2025 Second Quarter Summary of Consolidated Results
- 02 | FY12/2025 Second Quarter Results by Segment and Initiatives
- 03 | FY12/2025 Second Quarter Shareholder Returns and IR Activities

Consolidated Financial Results for the Fiscal Year Ending December 2025

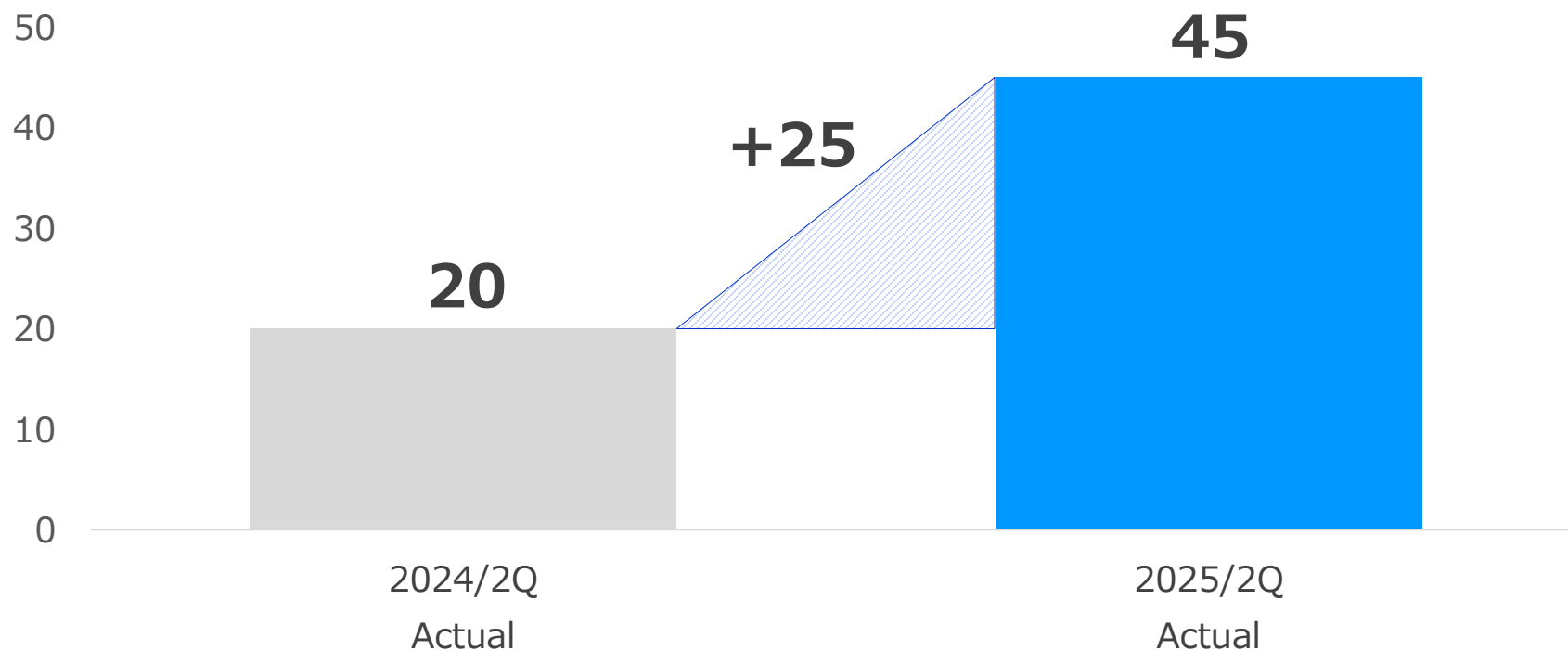
	2025/2Q 《Actual》 (100 million JPY)
Operating revenue	607
Operating profit	45
Pre-tax profit	38
Net profit	13

Consolidated Operating Profit (Year-on-Year)

- Operating profit reached 4.5 billion JPY, approximately 2.3 times higher than the same period last year.
- Operating profit is steadily growing toward the achievement of the full-year target of 11.1 billion yen and the three-year plan (Dec. 2025–Dec. 2027).

Consolidated Operating Profit (Cumulative)

Unit : 100 million JPY



※The difference between the figures rounded down to the nearest 100 million JPY is calculated to the nearest 100 million JPY.

Operating Profit by Business Segment (Year-on-Year)

- Operating profit in Financial Business in South Korea significantly improved due to better lending-deposit spreads and reduced credit-related costs.

	2024/2Q 《Actual》 Operating profit (100 million JPY)	2025/2Q 《Actual》 Operating profit (100 million JPY)	Year-on-Year (100 million JPY)
Financial Business in Japan	33	35	+2
Financial Business in South Korea	-13	5	+18
Financial Business in Southeast Asia	14	15	+1
Real Estate Business	3	-0	-3
Investment Business	-6	-0	+6

※The difference between the figures rounded down to the nearest 100 million JPY is calculated to the nearest 100 million JPY.

Operating Profit by Business Segment (vs. Plan)

- Operating profits in the three financial businesses exceeded planned figures, contributing significantly to consolidated performance.

	2025/2Q 《Plan》 Operating profit (100 million JPY)	2025/2Q 《Actual》 Operating profit (100 million JPY)	vs. Plan (100 million JPY)
Financial Business in Japan	33	35	+2
Financial Business in South Korea	-4	5	+9
Financial Business in Southeast Asia	9	15	+6
Real Estate Business	7	-0	-7
Investment Business	3	-0	-3

※The difference between the figures rounded down to the nearest 100 million JPY is calculated to the nearest 100 million JPY.

Summary of Consolidated Results (YoY and vs. Plan)

- Due to a decrease in sales revenue from real estate for sale in Real Estate Business and other factors, consolidated operating revenue declined.
- Net profit for the period decreased year-on-year due to factors such as the appreciation of the JPY in foreign exchange markets, resulting in the recording of foreign exchange losses from the revaluation of foreign currency-denominated assets and liabilities.

	2024/2Q 《Actual》 (100 million JPY)	2025/2Q 《Actual》 (100 million JPY)	YoY (100 million JPY)	2025/2Q 《Plan》 (100 million JPY)	vs. Plan (100 million JPY)
Operating revenue	653	607	-46	660	-53
Operating profit	20	45	+25	37	+8
Pre-tax profit	41	38	-3	42	-4
Net profit	27	13	-14	16	-3

※The difference between the figures rounded down to the nearest 100 million JPY is calculated to the nearest 100 million JPY.



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Financial Business in Japan



NIHON HOSHOU

PARTIR



Nexus Card



MIRAI



J TRUST GLOBAL SECURITIES



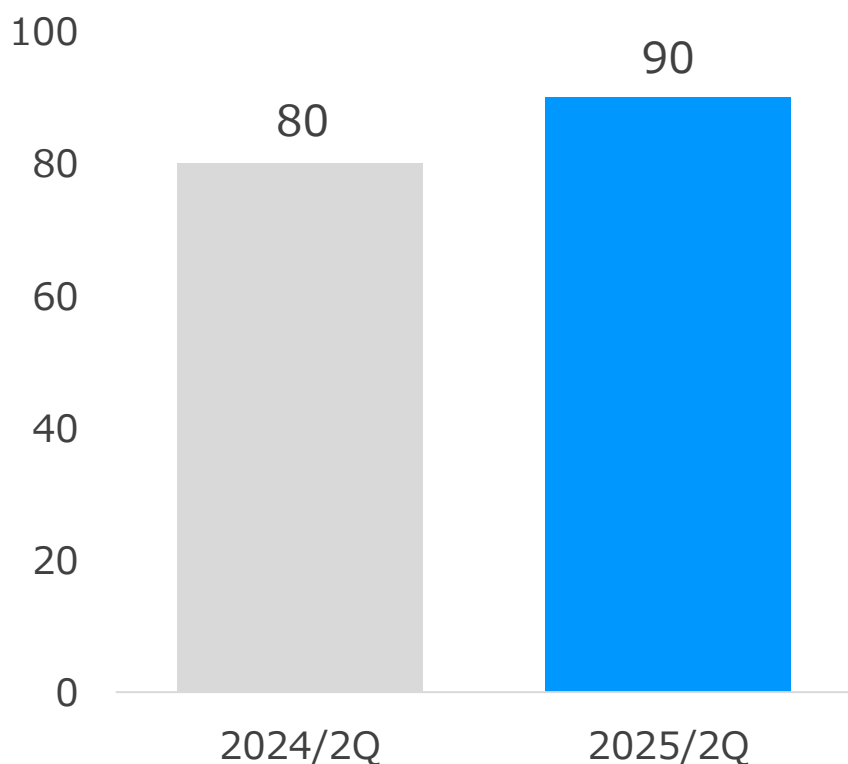
J TRUST

Operating revenue and Operating profit of Financial Business in Japan (YoY)

- In addition to the continued strong performance of the guarantees business and the servicer business, increased fee revenue from the securities business and the installment credit business resulted in higher revenue and profit.
- We will continue to pursue stable growth in revenue and profit through group synergies.

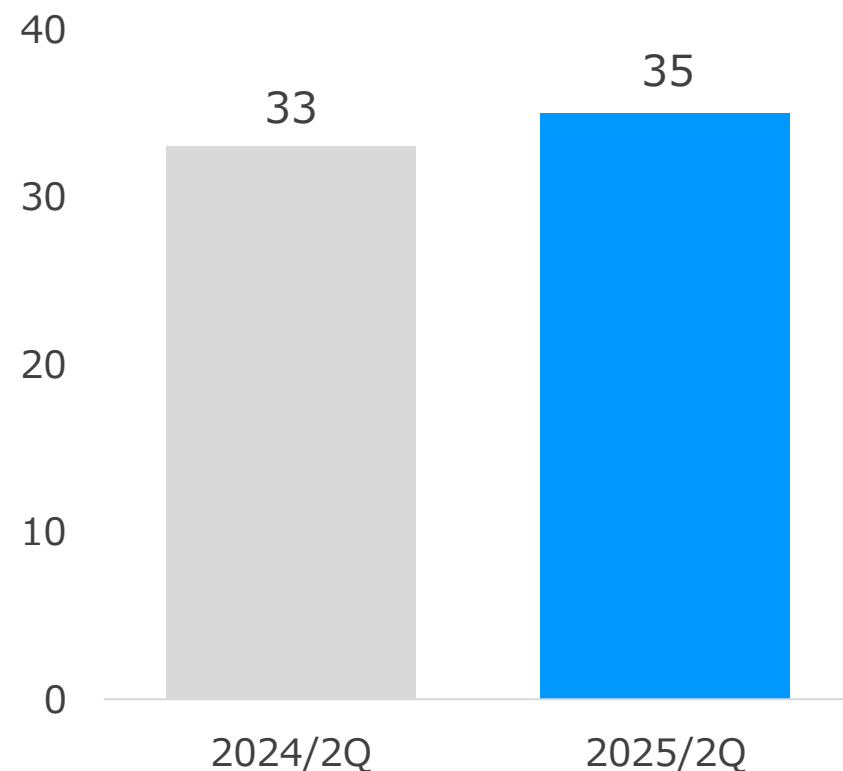
Operating revenue

Unit : 100 million JPY



Operating profit

Unit : 100 million JPY



Outstanding Balance of Credit Guarantees

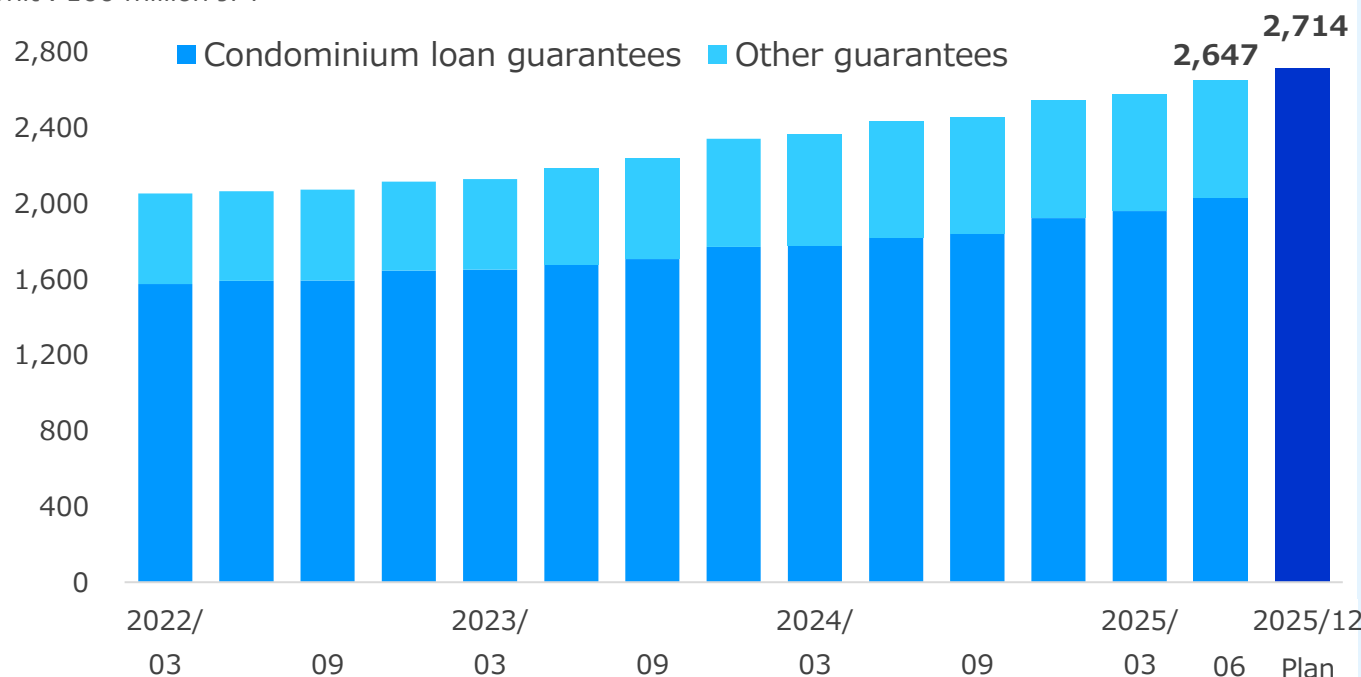
- The balance of credit guarantees has been steadily increasing toward achieving the plan, driven by strong performance in guarantees for condominium loans, overseas real estate-backed loans, and securities-backed loans※.
- Nihon Hoshou has launched the hair removal industry's first "Advance Payment Guarantee" service in July, in partnership with Clear Co., Ltd., a Nexus Card-affiliated merchant, aiming to further increase the outstanding balance of credit guarantees.

※Loan provided through a three-company collaboration between a partner financial institution, J Trust Global Securities, and Nihon Hoshou.

Balance of Credit Guarantees



Unit : 100 million JPY



(※) Guarantee balance is a figure for total guarantees liabilities

「Advance Payment Guarantee」 Service

In recent years, there have been numerous reports of medical hair removal clinics and salons facing financial difficulties, resulting in service disruptions and refund disputes. To address these concerns, Nihon Hoshou has launched an advance payment guarantee service after thoroughly assessing the financial health of its partner companies (such as clinics). This is a contract-attached guarantee service under which, in the event that a clinic becomes unable to provide treatment, Nihon Hoshou will refund the portion of the payment corresponding to the unperformed services (equivalent to the cancellation refund amount stated in the contract).



【Partner Companies】

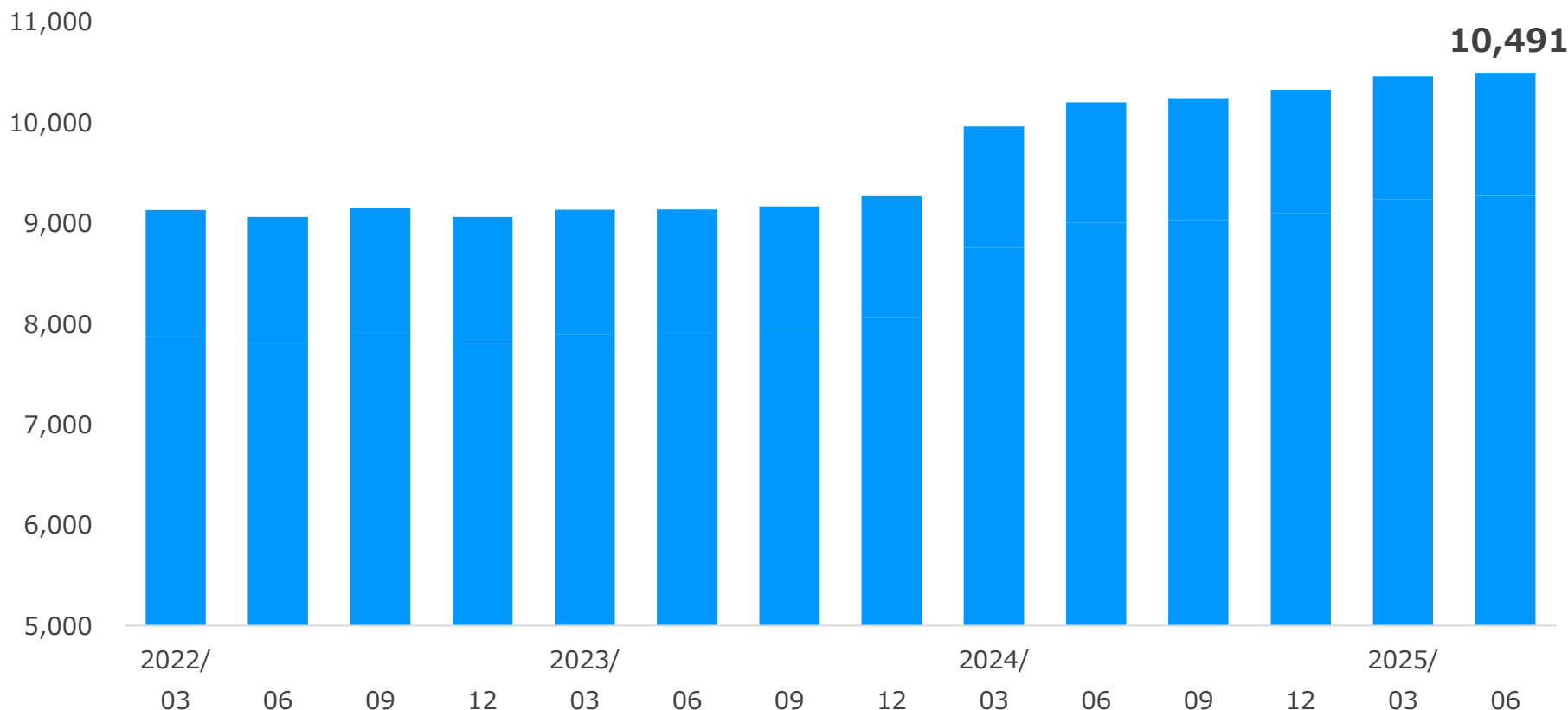
- Clear Co., Ltd.
(Men's Clear, Strash)
- Medical Corporation Seisyu-Kai
(Regina Clinic, Regina Clinic Omu, Etoile Regina Clinic)
- Medical Corporation Okimaru-Kai
(Frey-A Clinic, Frey-A Clinic Men's)

Balance of Claimed Receivables

- While collections progressed steadily, the purchase of receivables also advanced, resulting in a slight increase in the balance of claimed receivables.
- We will continue to focus on collection operations and expect an increase in operating profit.

Unit : 100 million JPY

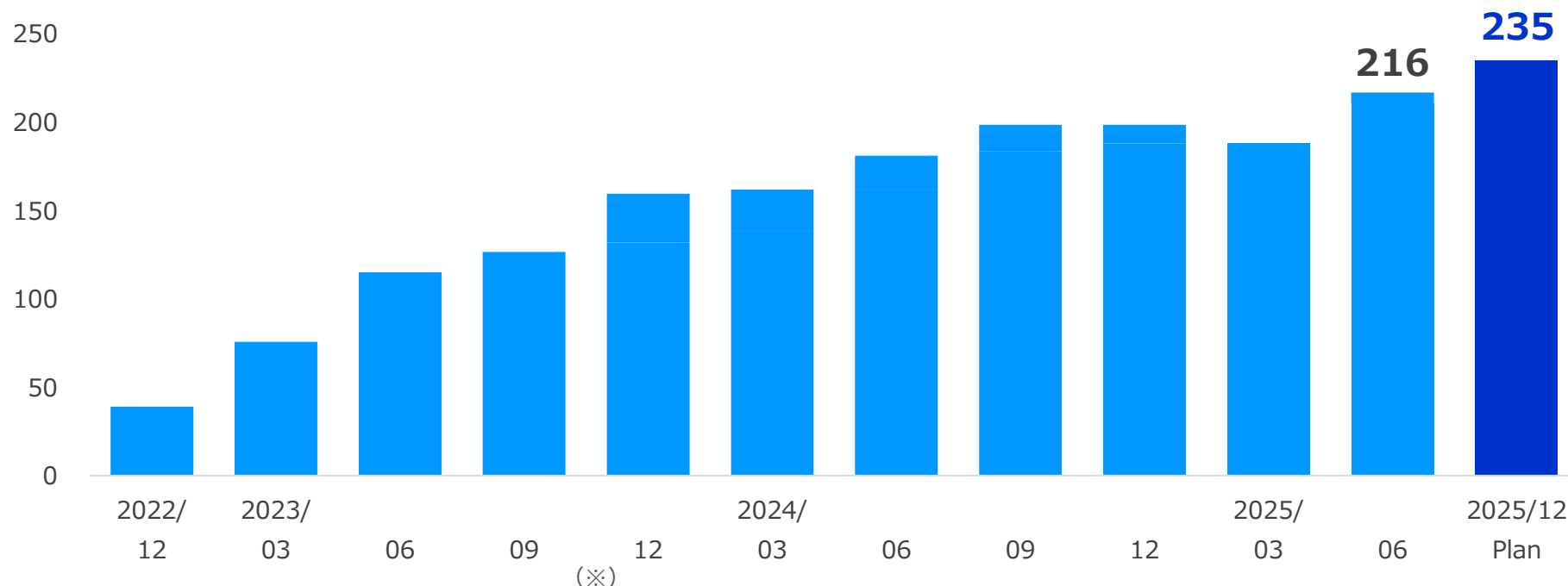
PARTIR



Balance of Installment-sales accounts receivables

- Due to the expansion of installment transaction handling by newly affiliated merchants, Regina Clinic and Frey-A Clinic, the balance of installment-sales accounts receivable has been steadily increasing.
- A further increase in installment-sales accounts receivables is expected during the second and third quarters, which are the peak seasons for the hair removal industry.
- With the launch of Nihon Hosho's 'Advance Payment Guarantee' service in July, we expect this to lead to medium- to long-term expansion of installment transactions and contribute to their continued stability.

Unit : 100 million JPY

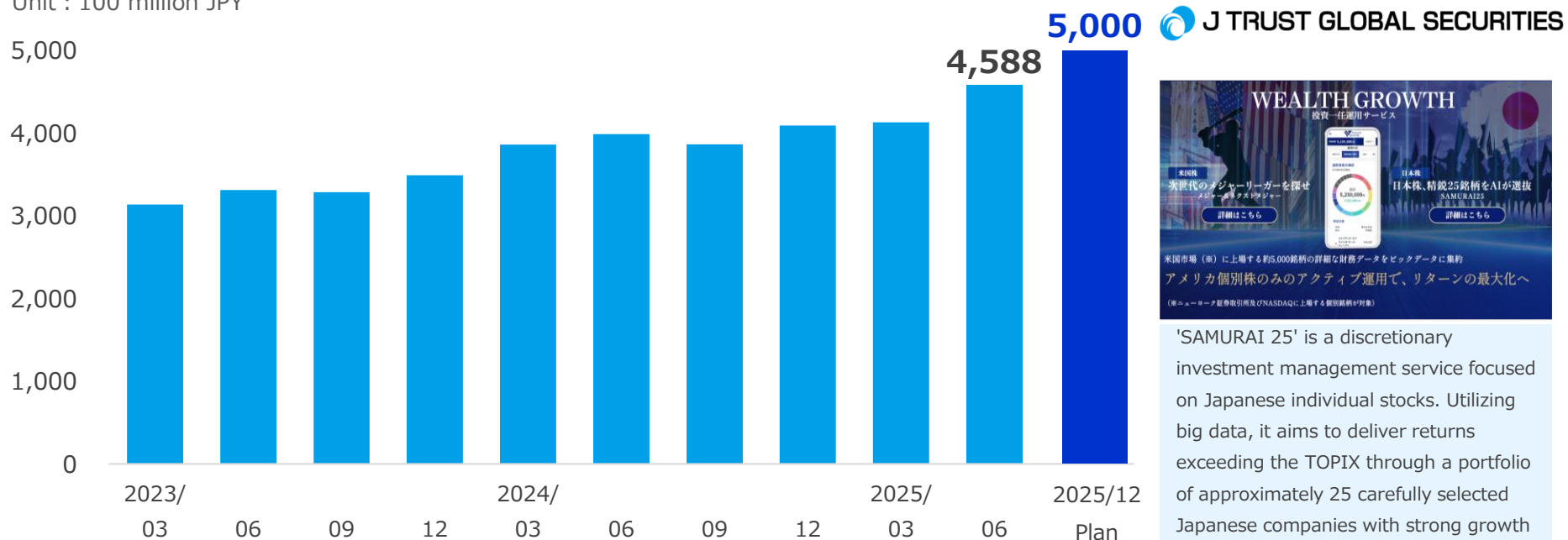


(※) MIRAI became a consolidated subsidiary from October 2023.

Assets under custody

- Operating revenue for the single month of June 2025 reached its highest level since December 2014.
⇒In addition to increased trading volume driven by a robust stock market, the amount of foreign bond sales in June rose by 70% compared to the previous month.
 - Asset inflows from our core target affluent clients※ have remained strong, leading to a steady increase in assets under custody.⇒As of the end of June 2025, assets under custody from affluent clients totaled ¥289.5 billion, an increase of ¥57.0 billion compared to the same month of the previous year.
 - A new Japan equity course, 'SAMURAI 25', has been added to the U.S. stock discretionary investment management service 'WEALTH GROWTH', and became available starting August 1.
- ※At JTG Securities, clients with financial assets or assets under custody of ¥100 million or more are defined as 'affluent client'.

Unit : 100 million JPY



'SAMURAI 25' is a discretionary investment management service focused on Japanese individual stocks. Utilizing big data, it aims to deliver returns exceeding the TOPIX through a portfolio of approximately 25 carefully selected Japanese companies with strong growth potential and profitability.



Financial Business in South Korea



JT Chinae Savings Bank



JT Savings Bank

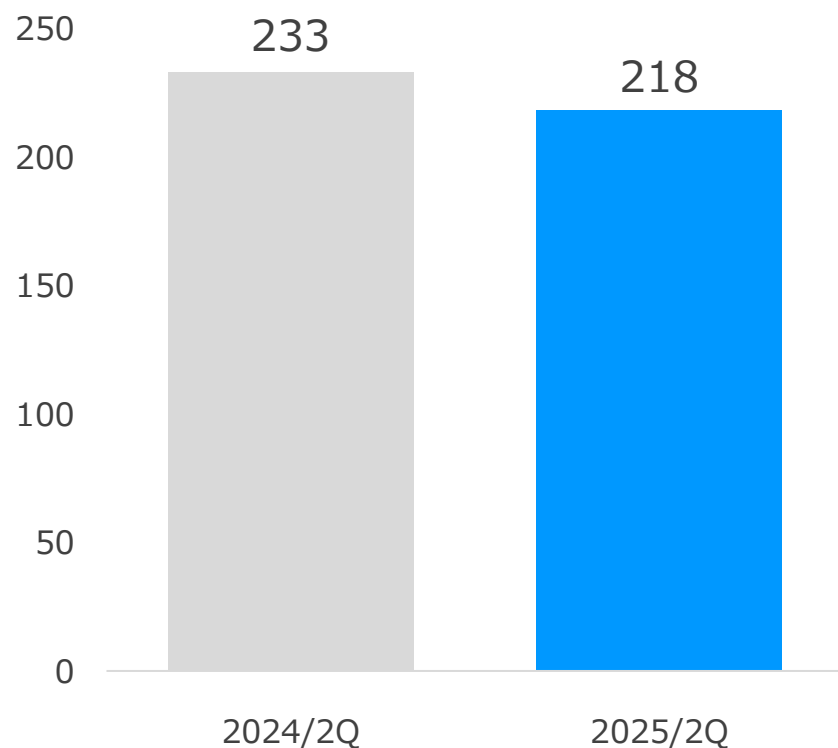


Operating revenue and Operating profit (loss) for Financial Business in South Korea (YoY)

- In the savings bank business, revenue declined due to factors such as a decrease in interest income from loans after conversion to JPY, resulting from the appreciation of the JPY.
- Operating profit improved by 1.8 billion JPY year-on-year, primarily due to a decrease in expenses related to loan losses, resulting in a turnaround to profitability ahead of schedule.

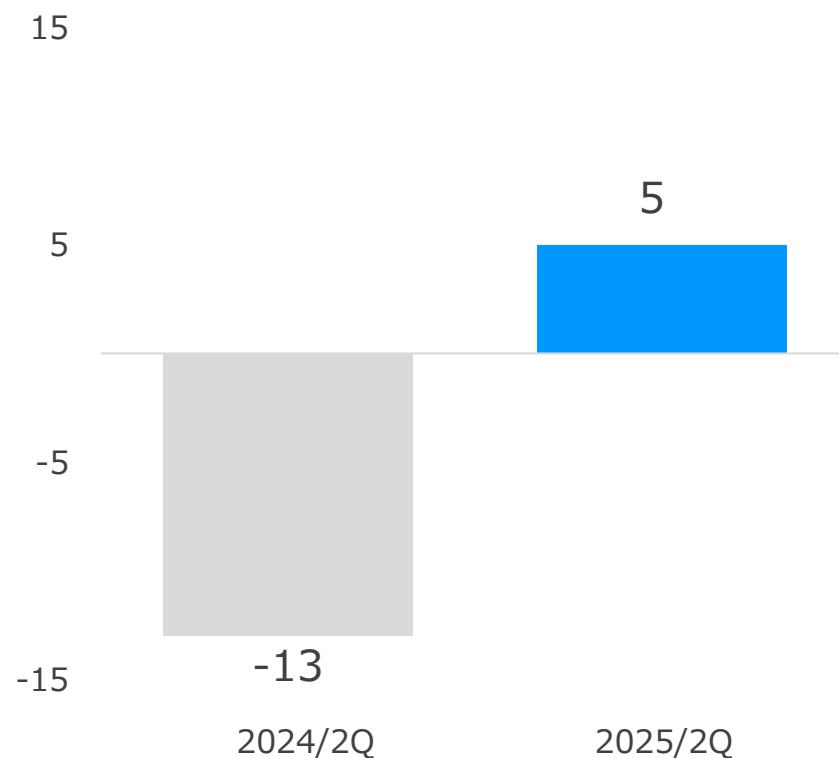
Operating revenue

Unit : 100 million JPY



Operating profit (loss)

Unit : 100 million JPY

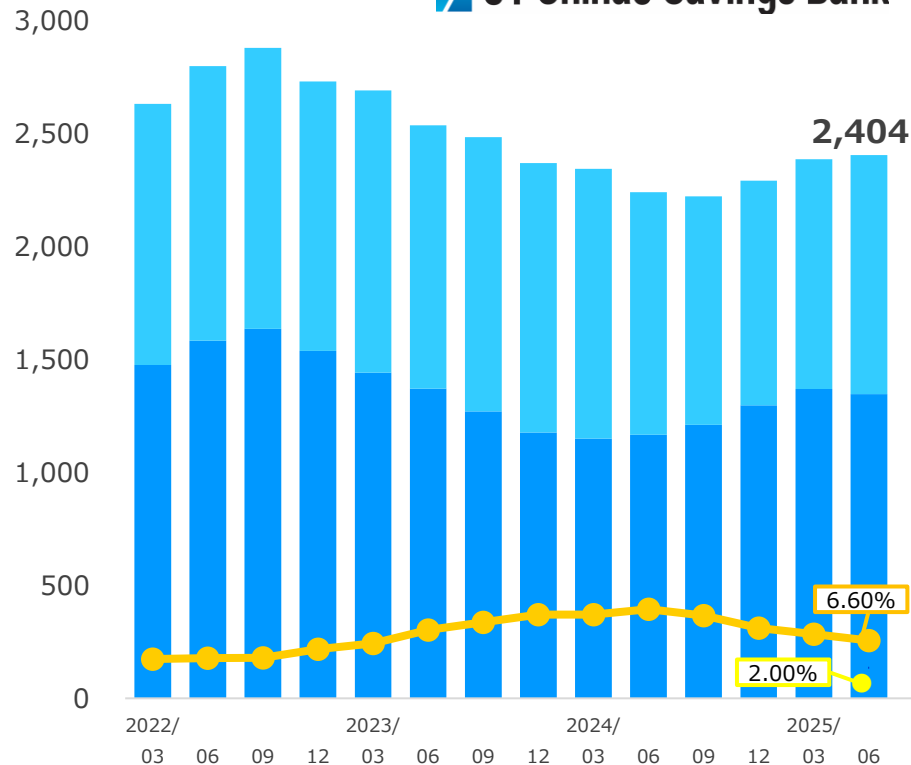


Loan Balance and Non-Performing Loan Ratio for two Savings Banks in South Korea

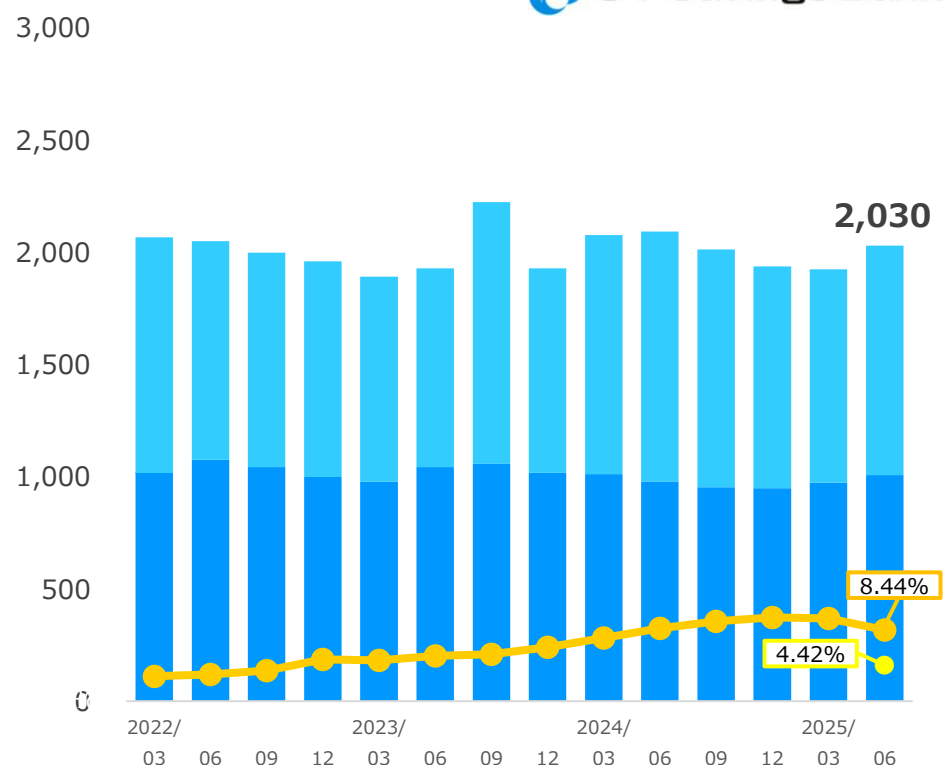
- Both banks aim for a stable increase in their loan balances.
- Non-performing loans of both banks are adequately covered through collateral arrangements and loan loss provisions.

■ Individuals ■ Corporations —●— NPL Ratio (Gross/delinquent over 90 days or more) ● NPL Ratio (Net)

Unit : 100 million JPY



Unit : 100 million JPY



(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2025 (1 Korean won = 0.1067 JPY)



Financial Business in Southeast Asia

 **J TRUST BANK**

 **J Trust Royal Bank**

 **J TRUST INVESTMENTS**
Indonesia

TA Asset
PT TurnAround Asset Indonesia

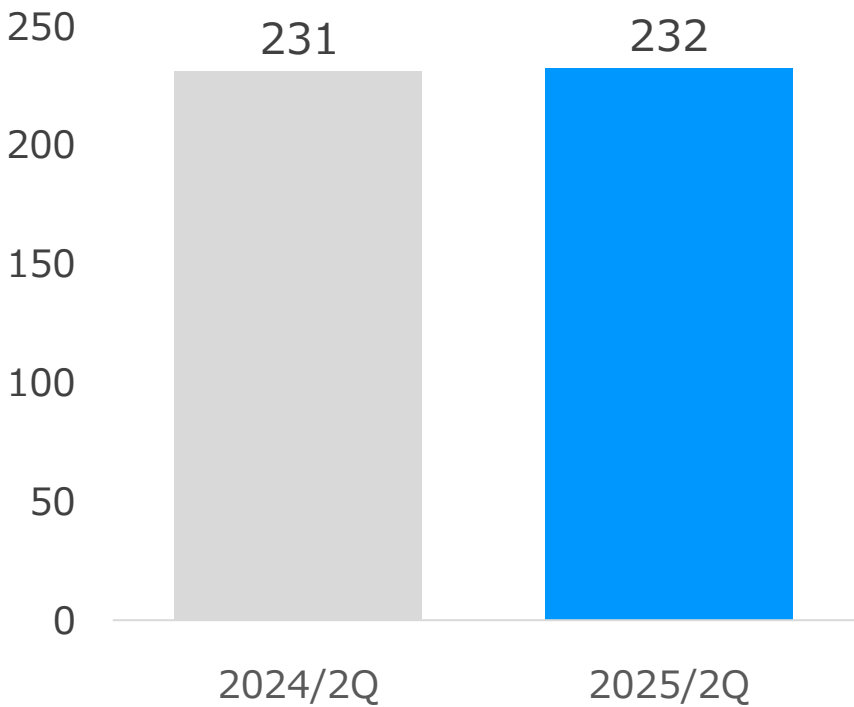
 **J TRUST CONSULTING**
Indonesia

Operating revenue and Operating profit for Financial Business in Southeast Asia (YoY)

➤ Both operating revenue and operating profit were roughly in line with the results of the previous fiscal year.

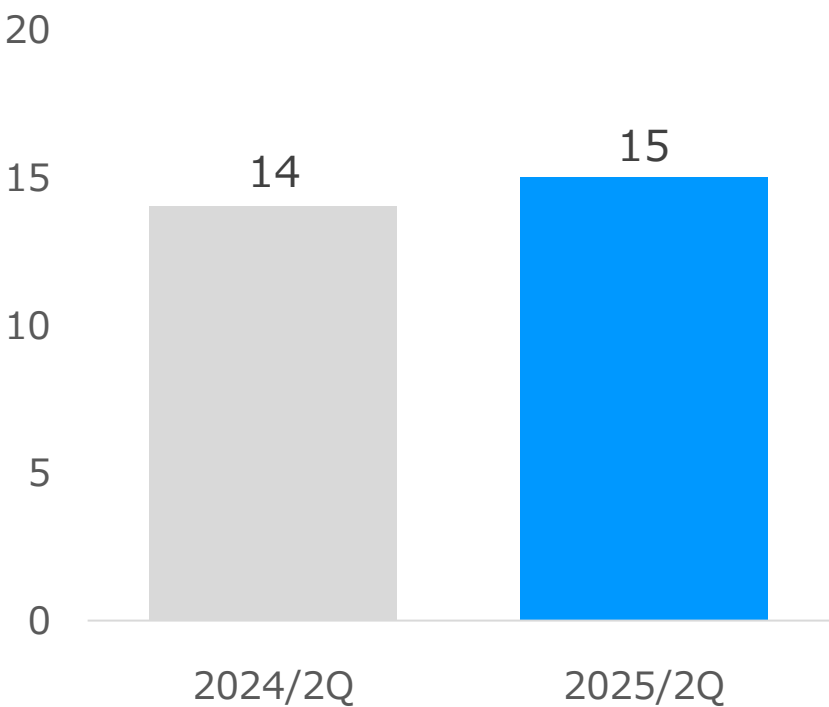
Operating revenue

Unit : 100 million JPY



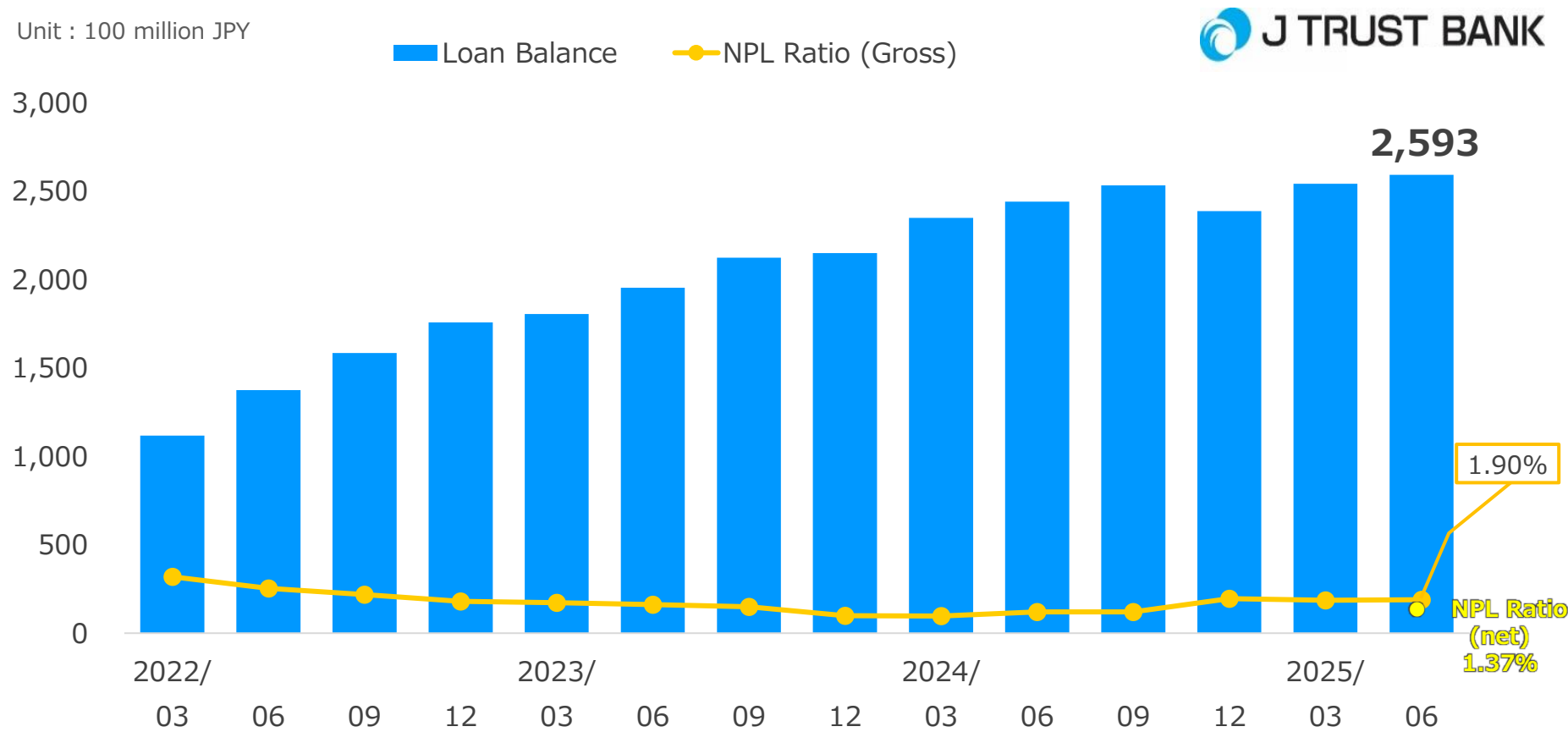
Operating profit

Unit : 100 million JPY



Loan Balance and Non-Performing Loan Ratio for J Trust Bank Indonesia

- Since the beginning of the current fiscal year, we have been managing both balance levels and portfolio composition with close attention to our capital adequacy ratio.
- Regarding the capital increase, a total of over one billion JPY has been secured through completed and expected executions.

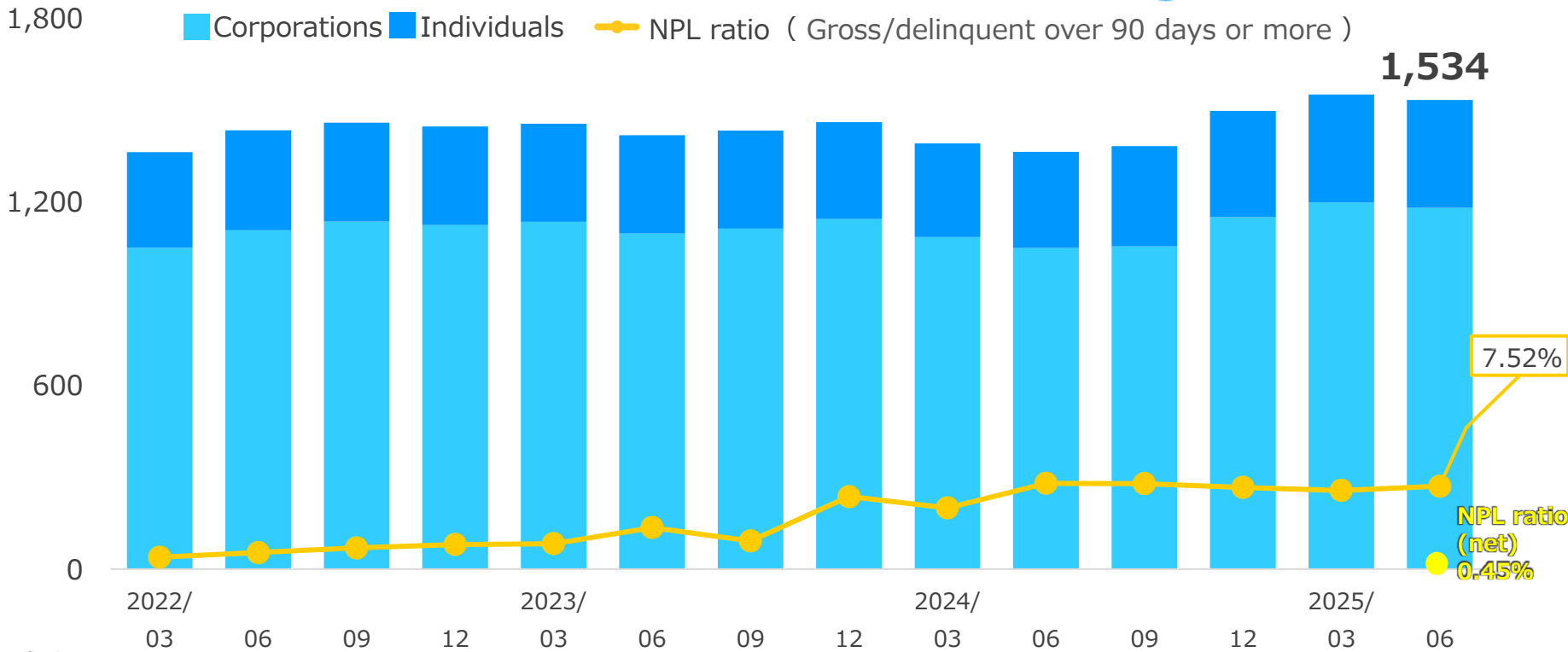


(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2025 (1 IDR = 0.0090 JPY)

Loan Balance and Non-Performing Loan Ratio for J Trust Royal Bank (Cambodia)

- In anticipation of the capital adequacy ratio regulations to be implemented by the National Bank of Cambodia starting in fiscal 2026, we are adjusting our loan balances and portfolio composition accordingly.
- Loan loss provisions have been recorded to cover non-performing loans, resulting in a low net non-performing loan ratio of 0.45%.

Unit : 100 million JPY



(※) NPL ratios are figures reported to NBC (Central Bank of Cambodia).
(※) Figures are displayed in major local currency in circulation (USD) multiplied by the exchange rate at the end of June 2025 (1 USD = 144.81 JPY).



Real Estate Business

 J-GRAND

 gro-bels

 Live Rent

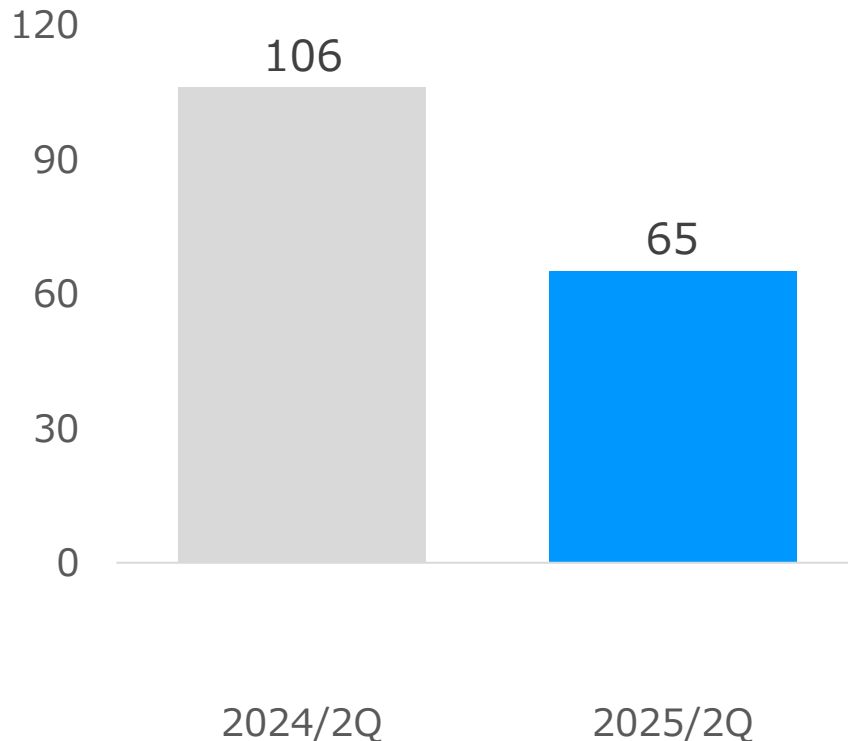
 GRAND GUARANTEE

Operating revenue and Operating profit (loss) for Real Estate Business (YoY)

- As the sale of properties scheduled for the first half was postponed to the second half or later, sales revenue declined, resulting in decreases in both revenue and profit.

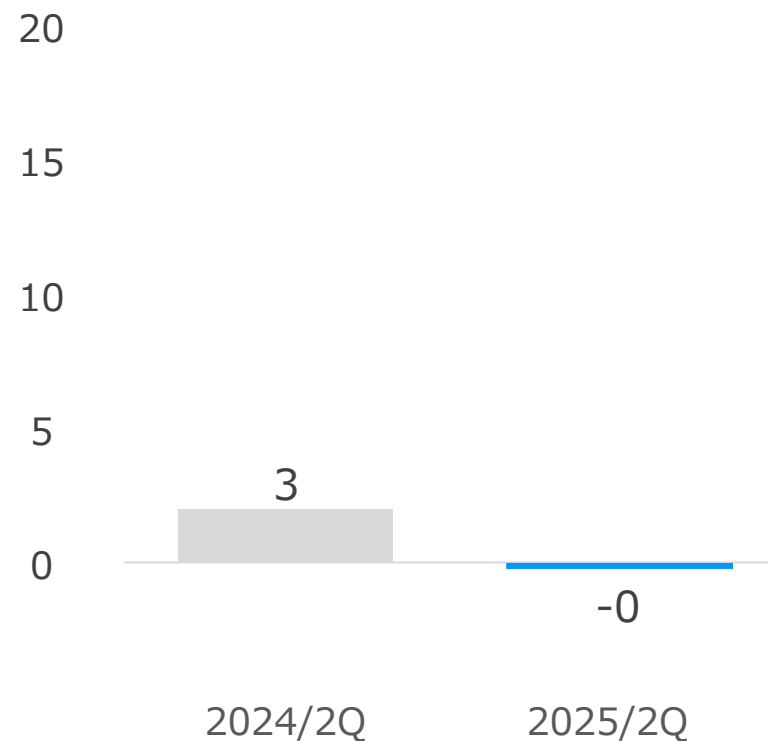
Operating revenue

Unit : 100 million JPY



Operating profit (loss)

Unit : 100 million JPY





Investment Business

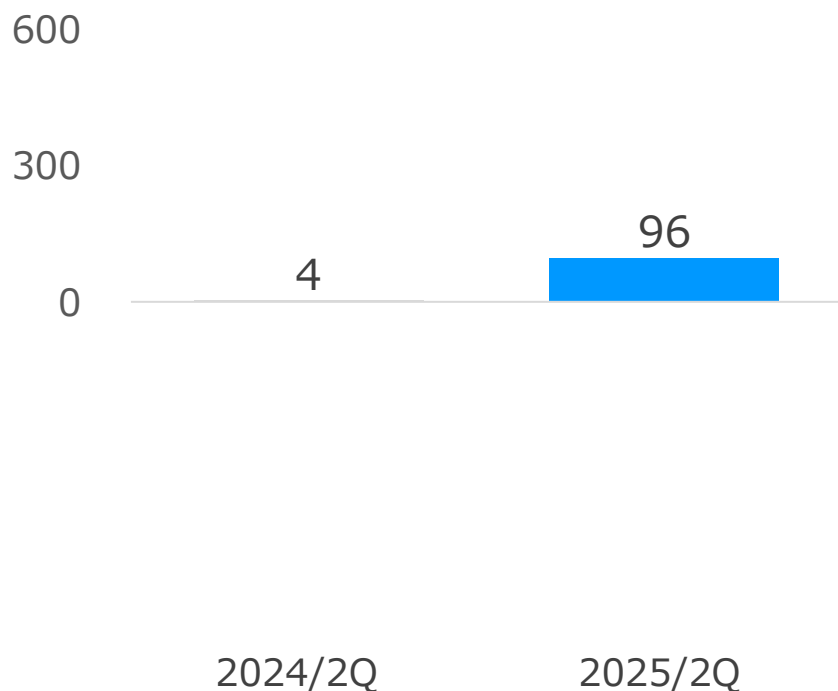
 J TRUST ASIA

Operating Revenue and Operating Loss for Investment Business (YoY)

- Operating loss was reduced due to claims recovery following a favorable ruling by the Singapore High Court and a decrease in legal expenses.
- The ¥750 million claims recovery planned for the current fiscal year was already completed in the first quarter, and we remain committed to pursuing further recoveries.

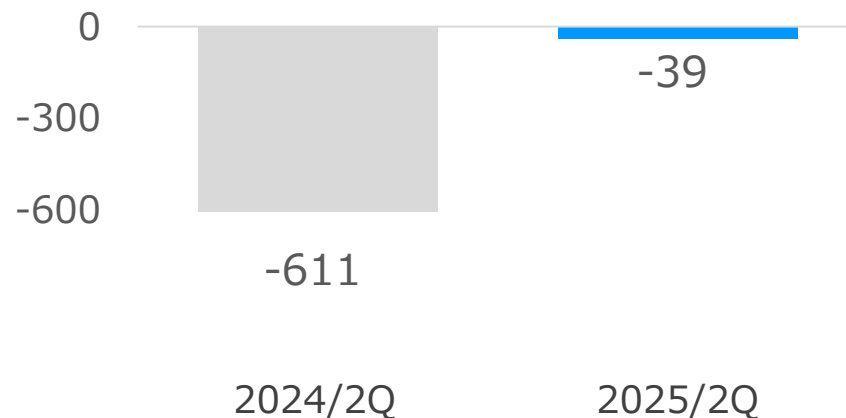
Operating revenue

Unit : Million JPY



Operating loss

Unit : Million JPY





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Shareholder Benefits for the Fiscal Year Ending December 2025 (as of the end of June)

- Shareholder benefit vouchers and a notice were sent on August 7 to the addresses listed in the shareholder register for shareholders※ holding 100 shares or more as of the end of June.
 - ⇒For shareholders holding 500 shares or more, one application ticket for a lottery to win a pair of tickets to the private performances “Cosmos Troupe Private Performance at the Tokyo Takarazuka Theater” and “Star Troupe Private Performance at the Takarazuka Grand Theater” is enclosed.
 - ※Shareholders who are recorded or registered in the shareholder register as of the end of June 2025 and hold 100 or more shares of the Company

■ Shareholder Benefits for the Fiscal Year Ending December 2025 as of the end of June (Two types)

Contents	Available Period (Scheduled)	Amount	Record Date	Conditions
4 Types of Treatment Discount Vouchers for Beauty Clinics, etc. [Men's and Women's Medical Weight Loss, Medical Hair Removal, Cosmetic Dermatology, Snoring Treatment, AGA Treatment, etc.]	October 1, 2025 (Wed) – September 30, 2026 (Wed)	20% off the menu (Applicable to all plans)	June end	<u>Listed on the shareholder register as of the record date and holding 100 shares (1 unit) or more</u>
Takarazuka Revue – Cosmos Troupe Private Performance at the Tokyo Takarazuka Theater [Winners will be invited by lottery.]	Saturday, November 29, 2025 – Performance starts at 3:30 p.m.	-	June end	<u>Listed on the shareholder register as of the record date and holding 500 shares or more</u>
Takarazuka Revue – Star Troupe Private Performance at the Takarazuka Grand Theater [Winners will be invited by lottery.]	Saturday, January 10, 2026 – Performance starts at 3:30 p.m.	-		



Application and Lottery Schedule for Private Takarazuka Theater Performance



※Details regarding the application process will be provided by mail.

For details regarding the Private Takarazuka Revue performance, please visit our official website.
[J Trust Private Takarazuka Revue Performance (Official Website)]
<https://www.jt-corp.co.jp/ir/jstock/yutai2025/>



©Takarazuka Revue

※The photos may differ from the actual performance.

Initiatives for IR Activities for the Fiscal Year Ending December 2025

- To raise awareness of our company and communicate our current status and growth potential, we have conducted presentation for individual investors across Japan. In addition, we are actively engaged in IR activities such as overseas IR (Presentations and Meetings with institutional investors).
- On June 7, we participated in an online IR seminar for individual investors hosted by Logmi Finance, where we presented an overview of our company.

■ IR Online seminar for individual investors



Jトラスト(8508)/シナネンHD(8132)/ライフネット生命保険(7157)/エフ・コード(9211)/四国化成HD(4099)/井関農機(6310)【個人投資家向けIRセミナー】

IR online seminar for individual investors is available on the official YouTube channel "Logmi Finance."

【YouTube】

official YouTube channel "Logmi Finance."



■ Photos from Presentation for Individual Investors



Presentation for Individual Investors in Osaka
(June 3)



Presentation for Individual Investors in Sapporo
(July 3)

Schedule for Company Presentation for Individual Investors

Aug 19 (Tue) 13:35~14:25	【Tokyo】Nikkei Kayabacho Conference Room ※Also available via live streaming
Aug 27 (Wed) 13:30~14:20	【Osaka】Kitahama Forum
Sep 9 (Tue) 13:00~13:50	【Hyogo(Tanbasasayama)】Shikinomori Lifelong Learning Center
Sep 19(Fri) 13:30~14:20	【Aichi(Nagoya)】WINC AICHI
Oct 10(Fri) 13:30~14:20	【Fukuoka(Hakata)】JR Hakata City

Details of upcoming IR activities will be announced on our website and via social media in due course.

【HP】

J Trust Official Website
(IR Information)



【X (formerly Twitter)】

J Trust Official Account
@JTrust_kouhouir



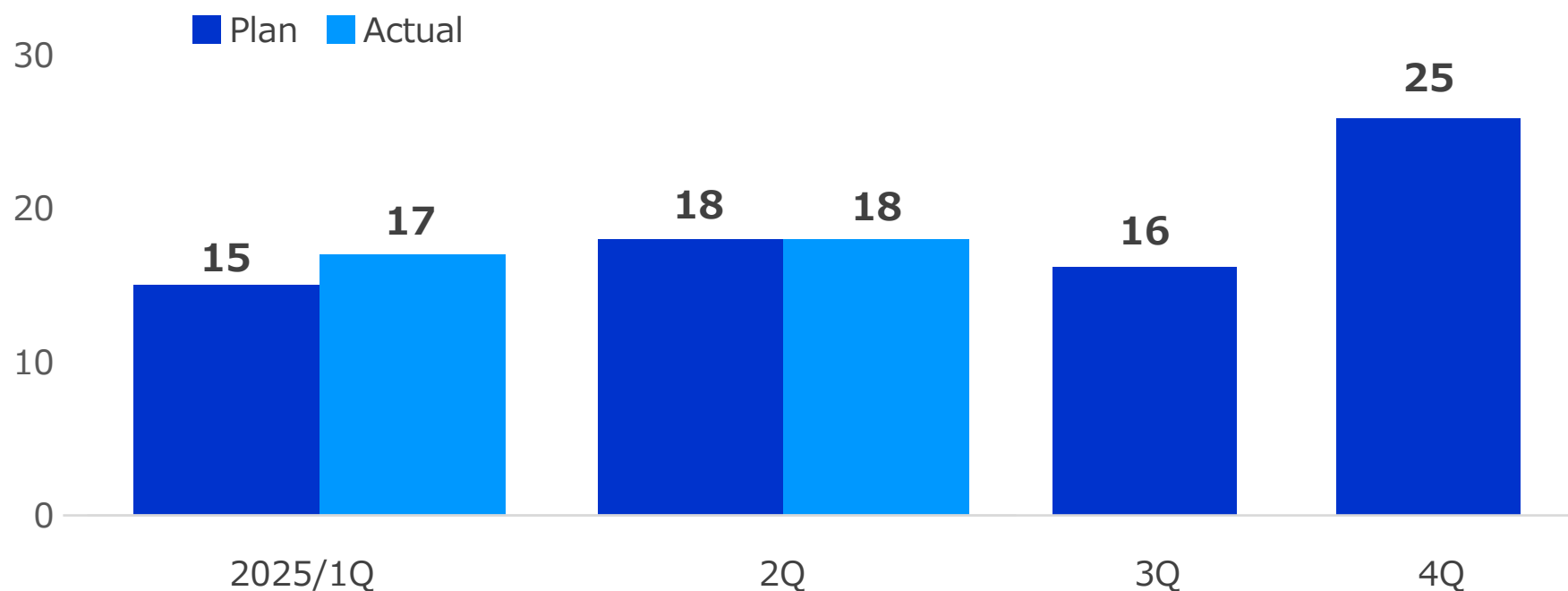
Appendix

Quarterly Segment Profit Plan for the Fiscal Year Ending December 2025 (Financial Business in Japan)

➤ Operating profit is expected to progress in line with the plan from the third quarter onward.

Operating Profit Plan and Results for Finance Business in Japan (※)

Unit : 100 million JPY



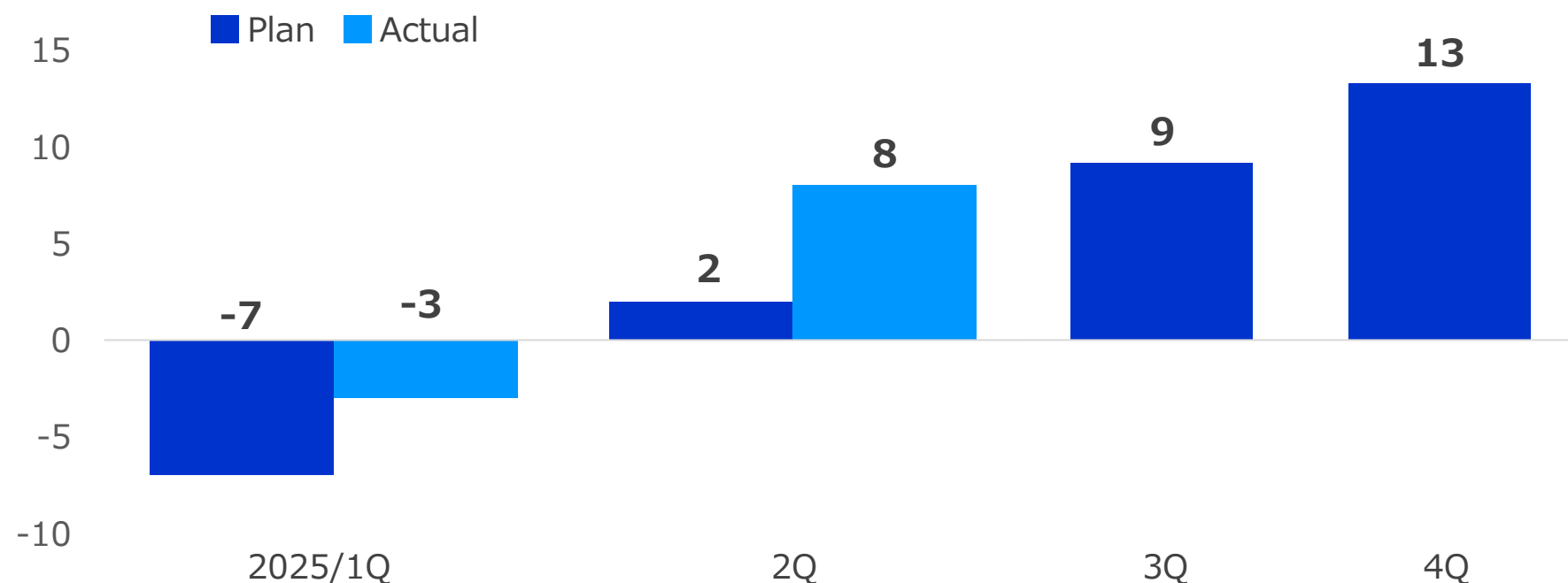
(※) Quarterly accounting period

Quarterly Segment Profit Plan for the Fiscal Year Ending December 2025 (Financial Business in South Korea)

- Operating profit for Q2 (April–June) exceeded the plan by ¥600 million for the period and by ¥1.0 billion on a cumulative basis.
- Due to further improvement in lending-deposit spreads and the containment of non-performing loans, business performance recovered ahead of schedule.

Operating Profit Plan and Results for Finance Business in South Korea (※)

Unit : 100 million JPY



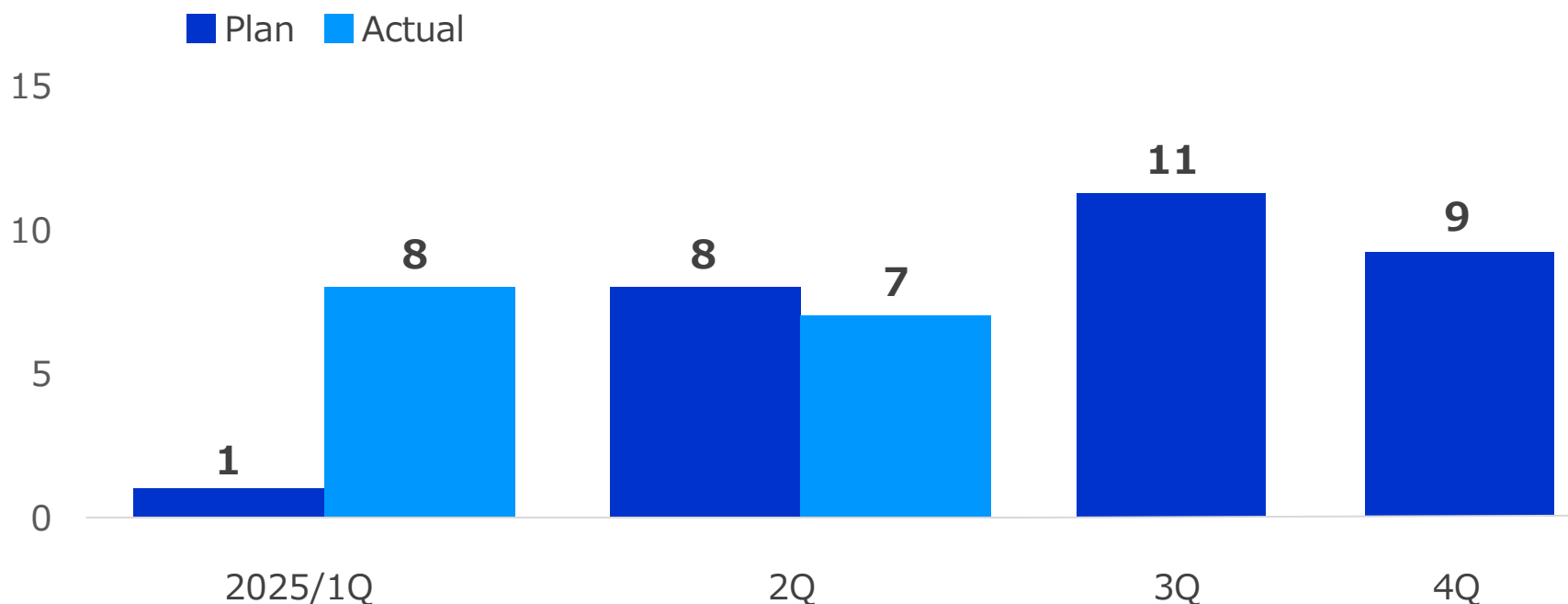
(※) Quarterly accounting period

Quarterly Segment Profit Plan for the Fiscal Year Ending December 2025 (Financial Business in Southeast Asia)

- Operating profit for Q2 (April–June) was roughly in line with the plan, and the forecast for Q3 and beyond remains unchanged.

Operating Profit Plan and Results for Finance Business in Southeast Asia (※)

Unit : 100 million JPY



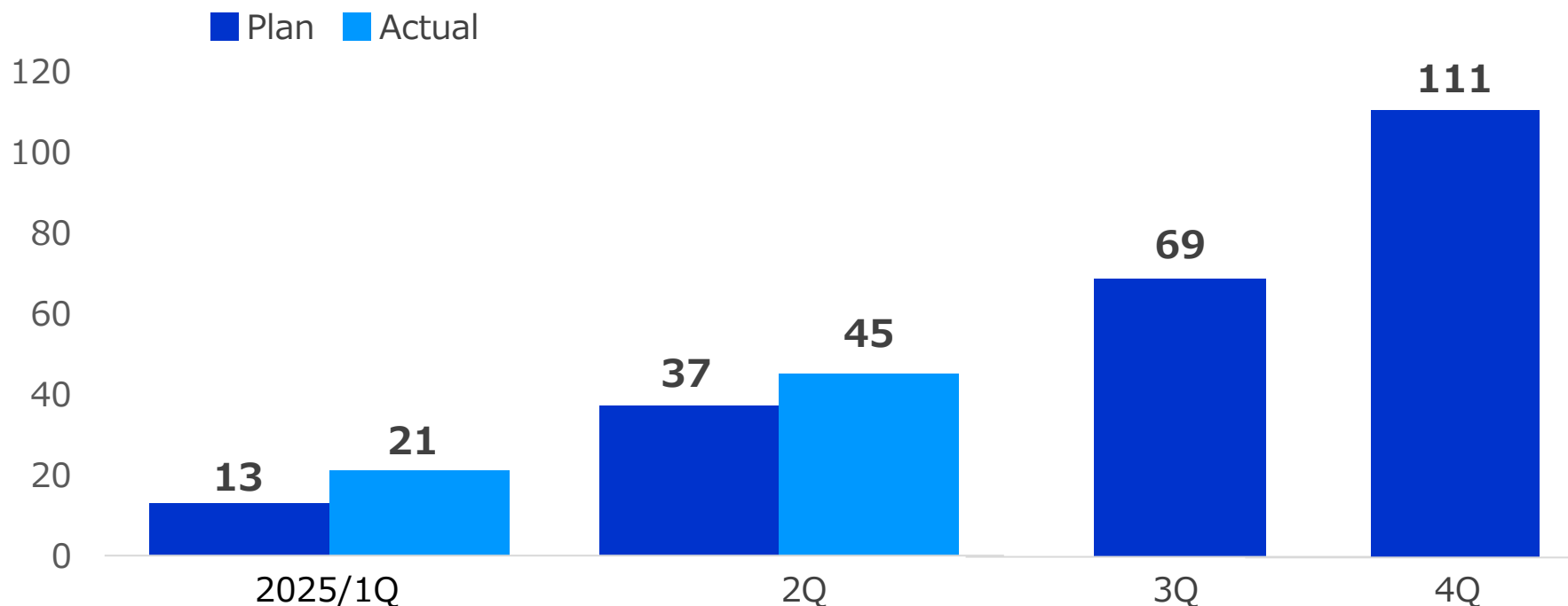
(※) Quarterly accounting period

Quarterly Operating Profit Plan for the Fiscal Year Ending December 2025

- Although operating profit for the first half exceeded the plan by 800 million JPY, the plan is weighted toward the second half. For this and other reasons, the situation will be monitored going forward, and the full-year plan of 11.1 billion JPY will be maintained.

Consolidated Operating Profit Plan and Results (Cumulative)

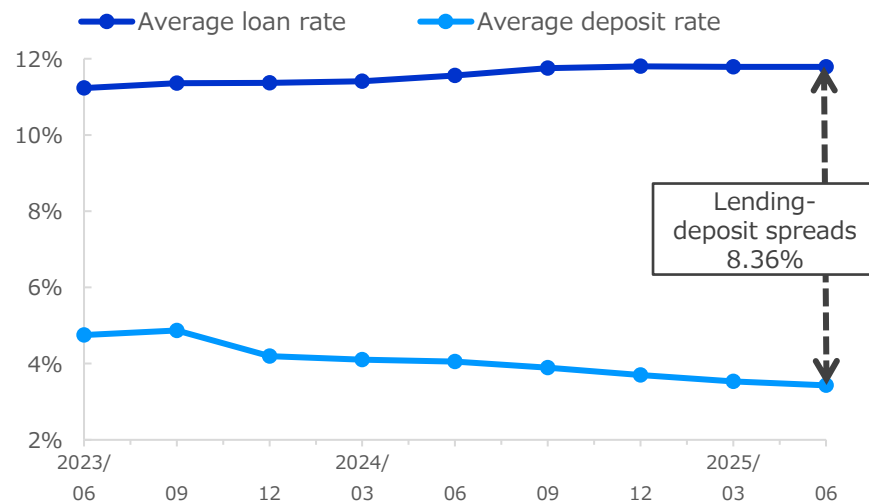
Unit : 100 million JPY



Lending-deposit spreads of Banking Business (two Savings Banks in South Korea)

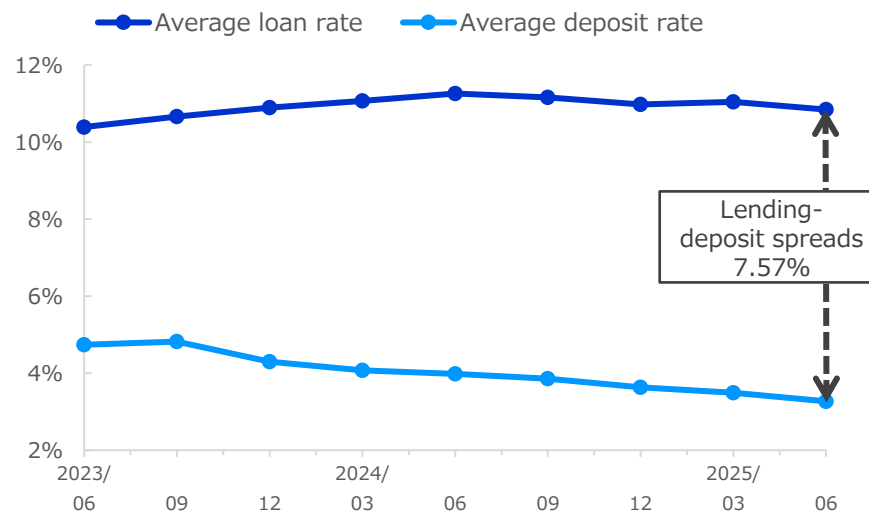
JT Chinae Savings Bank

	Average deposit rate	Average loan rate	Lending-deposit spreads
Jun 2023	4.75%	11.23%	6.48%
Sep 2023	4.87%	11.36%	6.49%
Dec 2023	4.20%	11.37%	7.17%
Mar 2024	4.10%	11.41%	7.31%
Jun 2024	4.05%	11.56%	7.51%
Sep 2024	3.89%	11.75%	7.86%
Dec 2024	3.70%	11.80%	8.10%
Mar 2025	3.53%	11.79%	8.26%
Jun 2025	3.43%	11.79%	8.36%



JT Savings Bank

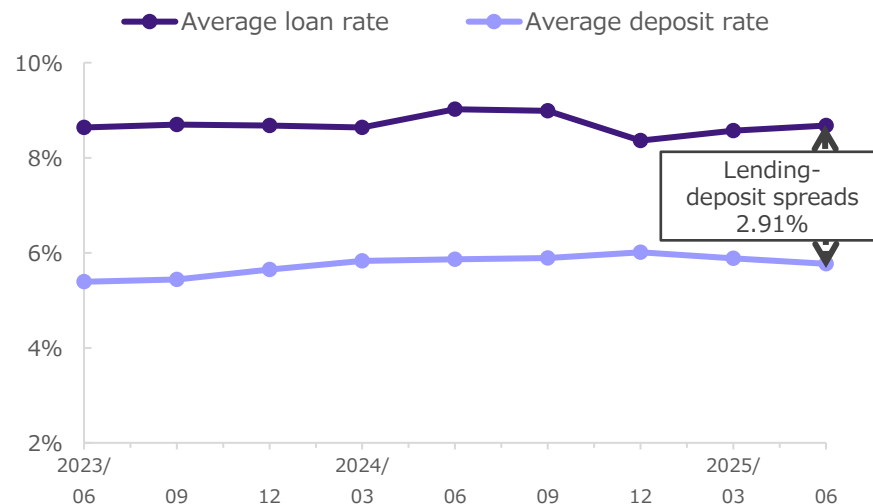
	Average deposit rate	Average loan rate	Lending-deposit spreads
Jun 2023	4.74%	10.39%	5.65%
Sep 2023	4.82%	10.66%	5.84%
Dec 2023	4.30%	10.89%	6.59%
Mar 2024	4.07%	11.07%	7.00%
Jun 2024	3.98%	11.26%	7.28%
Sep 2024	3.86%	11.16%	7.30%
Dec 2024	3.63%	10.98%	7.35%
Mar 2025	3.49%	11.04%	7.55%
Jun 2025	3.27%	10.84%	7.57%



Lending-deposit spreads of Banking Business (two Banks in Southeast Asia)

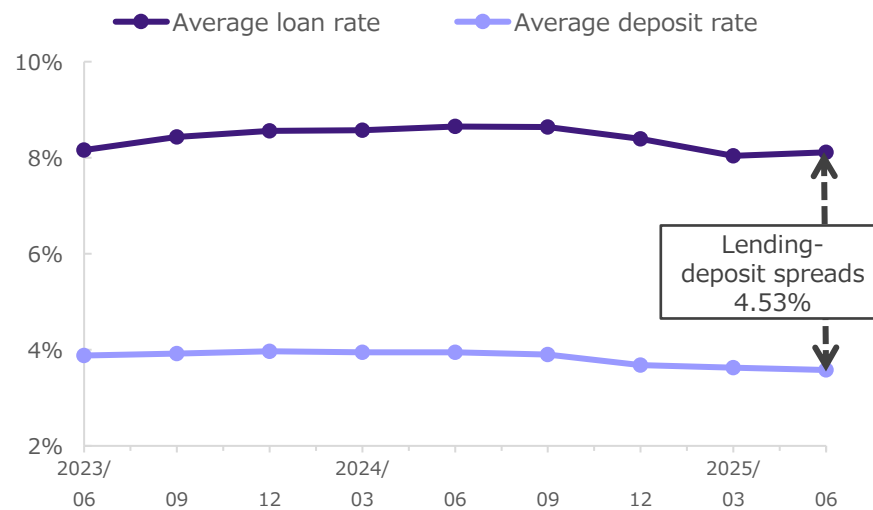
J TRUST BANK (Indonesia)

	Average deposit rate	Average loan rate	Lending-deposit spreads
Jun 2023	5.39%	8.64%	3.25%
Sep 2023	5.44%	8.70%	3.26%
Dec 2023	5.65%	8.68%	3.03%
Mar 2024	5.83%	8.64%	2.81%
Jun 2024	5.86%	9.02%	3.16%
Sep 2024	5.89%	8.99%	3.10%
Dec 2024	6.01%	8.36%	2.35%
Mar 2025	5.88%	8.57%	2.69%
Jun 2025	5.77%	8.68%	2.91%



J Trust Royal Bank (Cambodia)

	Average deposit rate	Average loan rate	Lending-deposit spreads
Jun 2023	3.88%	8.16%	4.28%
Sep 2023	3.92%	8.43%	4.51%
Dec 2023	3.97%	8.56%	4.59%
Mar 2024	3.95%	8.57%	4.62%
Jun 2024	3.95%	8.65%	4.70%
Sep 2024	3.90%	8.64%	4.74%
Dec 2024	3.68%	8.39%	4.71%
Mar 2025	3.63%	8.04%	4.41%
Jun 2025	3.58%	8.11%	4.53%



Topics for J Trust Bank Indonesia

- Aihi Takano, a player representing J Trust Bank Indonesia, claimed her first victory at the JLPGA Tour “Yonex Ladies Golf Tournament 2025,” held in Japan from June 6 to June 8, setting the tournament’s youngest champion record at 20 years and 267 days old.⇒ Aihi Takano represents the bank by wearing logo-branded apparel and actively participating in golf tours and official bank events.
- J Trust Bank Indonesia participated as the main sponsor of the "4v4 Indonesia Cup 2025," hosted by former Japan national soccer team member Keisuke Honda.⇒ On the day of the event, a special promotion was held at the dedicated booth, where individuals who opened an account had a chance to win prizes such as a signed jersey by Keisuke Honda.



Photo of Aihi Takano at Her First Victory on the Golf Tour

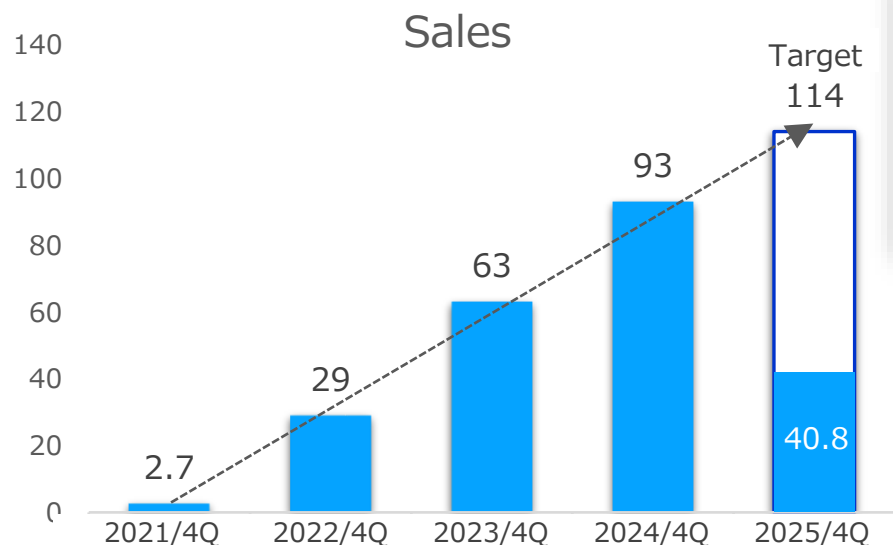


4v4 Indonesia Cup 2025

Real Estate Business Initiatives J-GRAND

- "J-ARC Shinjuku / Min-reji" Residential property that incorporates private short-term lodging begins operations.
- J Grand has obtained license for Type I and Type III Real Estate Specified Joint Enterprises (Including electronic transactions), with fund formation scheduled for early October.

Unit : 100 million JPY

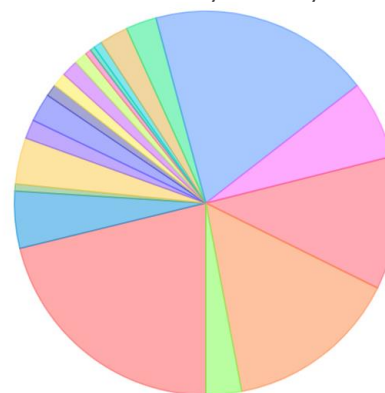


Residential property that incorporates private short-term lodging
J-ARC Shinjuku

First Month Results (End of July 2025)

- Average Length of Stay: 5.58 days
- Occupancy Rate: 95.81%

■ 【Residential property that incorporates private short-term lodging】
Guest Trends by Country



Other : 21.2%	Norway : 0.5%
USA : 4.8%	France : 0.4%
Israel : 0.6%	Brazil : 0.7%
Netherland : 3.9%	Bouvet Island : 2.4%
Kyrgyzstan : 1.6%	Belgium : 2.6%
Singapore : 2.4%	China : 18.7%
Switzerland : 1.0%	Taiwan : 6.6%
Spain : 1.2%	Japan : 11.2%
Turkey : 1.4%	South Korea : 14.7%
Germany : 1.1%	Hong Kong : 3.0%

Series	Properties to be sold/Summary	Properties to be sold/Summary
J-ARC New Condominium Series	Shinjuku Residential property that incorporates private short-term lodging	Sangen-jaya III RC, 1 basement floor, 3 above ground, 7 units
	Itabashi-honcho RC, 5 floors, 8 units	Shimokitazawa I RC, 4 floors, 7 units
	Ebisu II RC, 1 basement floor, 3 above ground, 11 units	Kamata Residential property that incorporates private short-term lodging
	Dokanyama RC, 5 floors, 10 units	
J-Maison New Apartment Series	Dokkyo Wodden, 3 floors, 12 units	Koshigaya Wodden, 3 floors, 12 units
	University-mae Wodden, 3 floors, 12 units	Fuchinobe II Wodden, 3 floors, 15 units
	Kita-Toda I Wodden, 3 floors, 12 units	
	Kita-Toda II Wodden, 3 floors, 9 units	

Real Estate Business Initiatives

- This fiscal year, we will focus on the stable acquisition and sale of condominiums in condominium sales business, aiming to achieve our performance targets.
- Both "Grobel Tachikawa Premium" and "Grobel Urawa Tokiwa The Parks" are expected to be sold out before completion.
- We will open the Saitama branch in July 2025.⇒We aim to expand our business by focusing on the Saitama area, a promising market for future development.

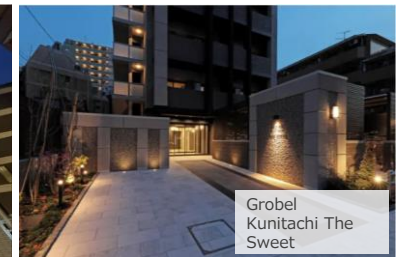
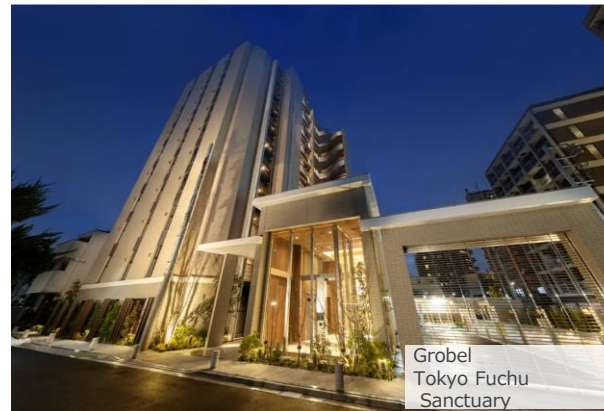
■ Properties for sale (Condominium)



Grobel Urawa Tokiwa The Parks

京浜東北線 北浦和駅 徒歩4分 | 埼玉近代美術館を臨む 北浦和公園 徒歩2分 | パークビュー & 富士山ビュー | 角住戸率 66%超 | 駅と大型公園(約3.5ha)に寄り添う、地上13階建のコンパクトレジデンス

■ Sales results (Condominium)



Information on property sales is available on the Grobels website and Instagram, so please take a look.



【Grobels Website】



【Instagram】

