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May 8, 2026

Company name: J-LEASE CO., LTD.  
Name of representative: Tsuchi Nakashima, Representative  
Director, President & COO  
(Securities code: 7187, Tokyo Stock  
Exchange Prime Market)  
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### **[Delayed] Notice Concerning Business Alliance with SecondXight Analytica, Inc.**

J-LEASE CO., LTD. (the “Company”) hereby announces that it has resolved to enter into a business alliance agreement with SecondXight Analytica, Inc. (Tokyo Stock Exchange Growth Market: 5028; Head office: Chiyoda-ku, Tokyo; hereinafter referred to as “SecondXight Analytica”) for the purpose of enhancing the corporate value of both companies through AI-based business process re-engineering, as well as the enhancement and new development of products and services, as described below.

#### 1. Background and purpose of the alliance

The Company aims for sustainable growth with the rent guarantee business as its core business. Considering that AI is rapidly evolving day by day and has reached a stage where it can dramatically transform business structures and other areas, the Company has decided to implement fundamental business process re-engineering to reconstruct its operations into an AI-based business process and organizational structure, with the aim of enhancing medium- to long-term corporate value.

SecondXight Analytica is a specialized company providing services utilizing analytics and technology, and is responsible for developing the Company's advanced credit screening model utilizing AI.

Through this business alliance, the Company will achieve the optimization of its cost structure through AI-driven business process re-engineering, the reallocation of human resources to high value-added tasks, and the sophistication of business operations; additionally, SecondXight Analytica will accelerate the verification of AI technology and the enhancement and development of products and services through AX (AI Transformation) promotion support and collaboration, further striving to enhance the corporate value of both companies with the aim of developing joint businesses and other initiatives.

#### 2. Details of the alliance

Both companies will collaborate on planning, research, design, and development for the enhancement and new development of products and services utilizing various AI technologies such as generative AI, AI agents, and high-precision forecasting. Specifically, the details are primarily as follows:

- (1) Visualization, optimization, and quality improvement of business processes utilizing AI
- (2) Expansion of existing businesses and development/deployment of new businesses utilizing AI
- (3) Planning and development of joint businesses and joint technologies

### 3. Overview of the alliance partner

(1) Name	SecondXight Analytica, Inc.		
(2) Location	RBM Kanda Bldg. 6F, 3 Kanda Nishifukuda-cho, Chiyoda-ku, Tokyo		
(3) Title and name of representative	Hirokazu Takayama, Representative Director and President		
(4) Business details	A specialized company providing services utilizing analytics and technology. Conducts R&D on new technologies such as machine learning and deep learning, which form the core of "AI," and provides analytics consulting services for various industries and fields, as well as the IT infrastructure and AI services (products) that drive them.		
(5) Share capital	356 million yen		
(6) Date of establishment	June 1, 2016		
(7) Major shareholders and shareholding ratios	SBI Shinsei Bank, Limited		19.1%
	EXEO Group, Inc.		13.4%
	TIS Inc.		10.7%
	Naoki Fukaya		7.0%
	Hirokazu Takayama		6.3%
	Miroku Jyoho Service Co., Ltd.		6.3%
	Ryotaro Kato		2.2%
	Rakuten Securities, Inc.		1.8%
	SBI SECURITIES Co., Ltd.		1.6%
	SB Payment Service Corp.		1.5%
(8) Relationship between the listed company and the said company	Capital relationship	Not applicable.	
	Personnel relationship	Not applicable.	
	Business relationship	There is a business relationship regarding the construction of a credit screening model.	
	Status as a related party	Not applicable.	
(9) Consolidated operating results and consolidated financial position of the said company for the most recent three years			
Fiscal year ended	December 31, 2023	December 31, 2024	December 31, 2025
Consolidated net assets	642 million yen	813 million yen	965 million yen
Consolidated total assets	789 million yen	1,063 million yen	1,266 million yen
Consolidated net assets per share	66.70 yen	83.68 yen	99.00 yen
Consolidated net sales	680 million yen	1,141 million yen	1,436 million yen
Consolidated operating profit	36 million yen	159 million yen	171 million yen
Consolidated ordinary profit	34 million yen	159 million yen	171 million yen
Profit attributable to owners of parent	24 million yen	116 million yen	121 million yen
Consolidated basic earnings per share	2.54 yen	12.44 yen	12.85 yen
Dividends per share	–	–	–

(Note) Regarding "(9) Consolidated operating results and consolidated financial position of the said company for the most recent three years," the figures for the fiscal year ended December 31, 2024 and prior periods are pre-consolidation and represent the non-consolidated results of the said company. Additionally, the fiscal year ended December 31, 2023 was a nine-month period due to a change in the fiscal year-end.

### 4. Future outlook

Although the impact of this alliance on the Group's financial results for the fiscal year ending March 31, 2027 is currently expected to be minor, we will strive to improve asset efficiency by leveraging the convergence of finance and AI for growth, thereby realizing a medium- to long-term increase in corporate value.

If any matters that require disclosure arise in the future, we will promptly announce them.