



Brief Statement of Financial Results for the Fiscal Year Ended March 2026 [Japanese GAAP (Consolidated)]

May 12, 2026

Name of the company: ACOM CO., LTD. ("ACOM" or "the Company") Stock market: Tokyo Stock Exchange
Code Number: 8572 URL: <https://www.acom.co.jp/corp/english/ir/>
Position of the representative: President & Chief Executive Officer Name: Masataka Kinoshita
Position of the person in charge: Chief PR & IR Officer Name: Masato Tanaka Telephone Number: (03) 6865-6474
Date of the shareholders' meeting: June 23, 2026 Commencement date of dividend payment: June 24, 2026
Registration date of annual securities report: June 16, 2026
Material to supplement the financial results : Applicable
Financial results conference : Applicable (For domestic and foreign institutional investors and financial analysts)

Note 1.: All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

1. Consolidated Business Results for the Fiscal Year ended March 2026 (from April 1, 2025, to March 31, 2026)

(1) Consolidated Business Results (Accumulated) (The figures in percentage show year-on-year change from the same prior periods.)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent	
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%
3/2026	337,709	6.3	100,394	71.4	100,513	70.6	79,635	147.9
3/2025	317,742	7.8	58,561	(32.2)	58,919	(32.1)	32,124	(39.5)

(Note) Comprehensive income 3/2026 101,411 million yen (80.3%) 3/2025 56,241 million yen (22.1%)

	Basic Earnings per Share	Diluted Earnings per Share	Return on Equity (ROE)	Ordinary Profit to Total Assets	Operating Margin
	(Yen)	(Yen)	%	%	%
3/2026	50.83	—	11.6	6.5	29.7
3/2025	20.51	—	5.0	4.1	18.4

<Reference> Equity in earnings of affiliates 3/2026 25 million yen 3/2025 23 million yen

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
3/2026	1,616,379	782,455	44.5	458.96
3/2025	1,486,409	709,035	44.0	417.18

<Reference> Shareholders' Equity: 3/2026 719,019 million yen 3/2025 653,561 million yen

(3) Consolidated Cash Flow Status

	From Operating Activities	From Investing Activities	From Financing Activities	Cash and Cash Equivalents at the End of Year
	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)
3/2026	12,096	(4,910)	13,105	80,397
3/2025	876	(6,478)	(6,410)	60,157

2. Dividend Status

	Dividend per Share					Total Amount of Dividend (Year)	Payout Ratio (Consolidated) (%)	Ratio of Payout to Net Assets (Consolidated) (%)
	1Q	2Q	3Q	4Q	Annual			
	(Yen)	(Yen)	(Yen)	(Yen)	(Yen)	(Millions of Yen)	%	%
3/2025	—	7.00	—	7.00	14.00	21,932	68.3	3.4
3/2026	—	10.00	—	12.00	22.00	34,465	43.3	5.0
3/2027 (Forecast)	—	11.00	—	11.00	22.00		54.0	

3. Forecasts for the Fiscal Year Ending March 2027 (from April 1, 2026, to March 31, 2027)

(The figures in percentage show year-on-year change from the same prior periods.)

	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)
First Half	174,700	5.5	51,700	(4.4)	56,600	4.3	37,900	(25.7)	24.19
Annual	356,000	5.4	98,000	(2.4)	98,500	(2.0)	63,800	(19.9)	40.72

(Note)

(1) Change in Important Subsidiaries for the Year ended March 2026 (Change in scope of consolidation): : None

(2) Changes in Accounting Policies, Accounting Estimates and Restatement

A) Change in accounting policies due to revisions of accounting standards and other regulations: : None

B) Changes in accounting policies other than A): : None

C) Change in accounting estimates : None

D) Restatement : None

(3) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury shares)	As of March 31, 2026	1,566,614,098 shares	As of March 31, 2025	1,566,614,098 shares
B) Number of treasury shares at the end of period	As of March 31, 2026	190 shares	As of March 31, 2025	120 shares
C) Number of average shares outstanding	As of March 31, 2026	1,566,613,943 shares	As of March 31, 2025	1,566,613,978 shares

(Reference) Outline of non-consolidated business results

1. Non-consolidated Business Results for the Fiscal Year Ended March 2026 (from April 1, 2025, to March 31, 2026)

(1) Non-consolidated Operating Results (The figures in percentage show year-on-year change from the same prior periods.)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit	
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%
3/2026	248,759	6.6	75,061	110.9	80,960	102.2	70,477	171.9
3/2025	233,250	8.3	35,585	(41.5)	40,036	(40.2)	25,922	(44.0)

	Basic Earnings per Share	Net Income per Share Diluted
	(Yen)	(Yen)
3/2026	44.99	—
3/2025	16.55	—

(2) Non-consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
3/2026	1,350,792	574,876	42.6	366.95
3/2025	1,236,083	531,031	43.0	338.97

<Reference> Shareholders' Equity: 3/2026 574,876 million yen 3/2025 531,031 million yen

2. Forecasts for the Fiscal Year Ending March 31, 2027 (from April 1, 2026, to March 31, 2027)

(The figures in percentage show year-on-year change from the same prior periods.)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit		Basic Earnings per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
First Half	128,700	4.7	38,900	(5.9)	43,800	(3.7)	30,500	(35.8)	19.47
Annual	260,800	4.8	72,500	(3.4)	79,500	(1.8)	55,900	(20.7)	35.68

(Note) Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

(Note) Explanation regarding proper use of the business forecast and other notes

(Notes to Forward-looking Statement)

The statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it. These statements do not guarantee our future performance: actual results may differ from those in the forward-looking statements as a result of various factors. Please refer to "(4) Forecasts for the Consolidated Business Results" of "1. Overview of Business Results" on page 5 for conditions which are basis of forecasts and notes for using the forecast.

(Accessing financial results materials and archive of financial results conference)

ACOM plans to hold a financial results conference for the year ended March 2026 for domestic institutional investors and financial analysts, and a video conferencing for foreign institutional investors and analysts on May 12, 2026. The materials used at the conference will be available at ACOM's website promptly after disclosure of financial results. The archives of the conference will be also available on the website after the conference is held.

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1. Analyses of Business Results and Financial Position:

(1) Analyses of Business Results

During the fiscal year ended March 31, 2026, the Japanese economy kept showing a gradual recovery partly due to improvements in the employment and income environment and the effect of various government policies. However, there are some risks that could push down Japan's economic momentum due to fluctuations in financial markets and economies in various countries, including the impact of the situation in the Middle East, in addition to the continued price increase. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

In the Kingdom of Thailand, the Republic of Philippines, and Malaysia where we operate our business, steady economic growth is continuously expected, supported by expanded personal spending and other factors. However, as seen in the declaration of "national energy emergency" in the Republic of Philippines, the impacts of the situation in the Middle East are becoming visible nowadays. These impacts on each country need to be closely monitored, as they will turn into risks that could push down economic momentum in the Southeast Asia if the current situation is prolonged.

In the nonbank business sector in Japan, while it is necessary to closely monitor future trends just as with the domestic economy, demand for funds is showing signs of good conditions due to expanding consumer spending. Although requests for interest repayment are decreasing steadily, future trends need to be closely monitored on an ongoing basis because requests for interest repayment are susceptible to the impacts of changes in the external environment.

In such an environment, the Company Group has been promoting the following initiatives in each business, leveraging its accumulated expertise in consumer finance business in Japan and internationally, as well as its know-how on low-cost operations, including centralization of operations. In the loan and credit card business, we have been striving to offer high-customer experiences by strengthening our efforts to attract new customers through rebuilding the perception of our services, and by improving both responsiveness and screening speed. In the guarantee business, we have been focusing on further strengthening ties with our existing alliance partners. In the overseas financial business, we will concentrate on further growth of our existing subsidiaries in line with local regulatory requirements, the development of businesses tailored to regional characteristics, and expansion into new countries.

Consolidated operating revenue for the fiscal year ended March 31, 2026, increased to 337,709 million yen (up 6.3% year-on-year), mainly due to an increase in interest on operating loans resulting from an increase in operating loans.

Operating expenses decreased to 237,315 million yen (down 8.4% year-on-year), due to a decrease in addition of provision for loss on interest repayment. As a result, operating profit increased to 100,394 million yen (up 71.4% year-on-year), and ordinary profit increased to 100,513 million yen (up 70.6% year-on-year). Profit attributable to owners of parent increased to 79,635 million yen (up 147.9% year-on-year) mainly due to an increase in income taxes - deferred toward profit side as a result of a change in the company classification relating to the recoverability of deferred tax assets.

Business results for each segment are as follows:

(Loan and credit card business)

In the domestic loan and credit card business, we made efforts to attract new customers and provide high-quality customer experiences.

As measures to attract new customers, we have worked on initiatives to enhance the brand appeal of "Hajimete-no (First time at) ACOM" through activities such as revamping our television commercials and the "Challenge What You Want to Start" project.

In addition to these marketing activities, we have endeavored to maintain the soundness of our loan portfolio and improve the customer-reception quality of our employees by improving the accuracy of credit screenings and reinforcing the development of human resources through training for credit control and customer reception. Furthermore, we have enhanced UI and UX through system development related to customer service.

GeNiE Inc., a subsidiary of the Company, launched its embedded finance services in October 2024. We will continue to strengthen its business foundation.

In the loan business, accounts receivable - operating loans at the end of the fiscal year ended March 31, 2026, increased to 998,234 million yen (up 6.6% year-on-year), amid a sign of recovery in consumer spending. In the credit card business, accounts receivable - installment increased to 153,522 million yen (up 11.8% year-on-year), driven by an increase in transaction volume.

As a result, the segment's operating revenue for the current fiscal year totaled 181,889 million yen (up 7.3% year-on-year), mainly due to increases in accounts receivable - operating loans and accounts receivable - installment. Operating expenses decreased mainly due to a decrease in addition of provision for loss on interest repayment, therefore operating profit increased to 53,588 million yen (up 281.9% year-on-year).

(Guarantee business)

In the guarantee business, both the Company and its subsidiary, MU Credit Guarantee Co., LTD., worked to deepen communication with existing partners and continued appropriate screening. We have worked on attracting new customers through joint advertisements in which multiple partners use common advertisement materials and on providing support for a variety of sales measures and improvement of business efficiency, etc., through temporary transfer of personnel for technical guidance. In addition to these initiatives, we have continued to strive to develop new partners, including non-financial companies.

The balance of guaranteed receivables for the current fiscal year increased to 1,469,006 million yen (up 7.7% year-on-year), amid a sign of recovery in consumer spending.

As a result, the segment's operating revenue for the current fiscal year totaled 81,039 million yen (up 6.2% year-on-year) due to an increase in the balance of guaranteed receivables and revision of guarantee fee rates, and operating profit totaled 22,269 million yen (down 5.9% year-on-year) due to an increase in provision for bad debts resulting from an increase in the balance of guarantee receivables and the number of new loans.

(Overseas financial business)

In the overseas financial business, we carried out business operations in the pursuit of reconciling the expansion of scale and provision of appropriate credit for relevant businesses.

EASY BUY Public Company Limited, a subsidiary of the Company which engages in the loan business in the Kingdom of Thailand, actively conducted marketing activities of the "Umay+" brand with the aim of enhancing the brand image and acquiring new customers, thereby building the top-brand position in the country, while responding to changes in the business environment due to the impact of local regulations. In addition, it has worked to promote digitalization through efforts such as organizing data within its mobile application.

ACOM CONSUMER FINANCE CORPORATION, a subsidiary of the Company which engages in the loan business in the Republic of the Philippines, has been working on improving the quality of loans through efforts such as promoting the acquisition of preferred customers. ACOM (M) SDN. BHD., a subsidiary of the Company established in Malaysia, has been working to establish its business operations and strengthen sales since starting its business in September 2023, and will continue its efforts to enhance the business foundation going forward.

In addition, we have also promoted necessary surveys in other Asian countries to explore the feasibility of business development.

The balance of the overseas financial business at the end of the fiscal year ended March 31, 2026, increased to 280,079 million yen (up 5.0% year-on-year) due to foreign exchange impact on the depreciation of the yen, although accounts receivable - operating loans on a local currency basis at EASY BUY decreased due to various regulations associated with increased household debt in the Kingdom of Thailand.

As a result, the segment's operating revenue for the current fiscal year was 67,526 million yen (up 3.2% year-on-year) due to the foreign exchange impact on the depreciation of the yen, and operating profit increased to 22,865 million yen (up 18.1% year-on-year) mainly due to a decrease in provision for bad debts.

(Loan servicing business)

In the loan servicing business, IR Loan Servicing, Inc., a subsidiary of the Company, worked to further strengthen its sales and collection capabilities by promoting deeper relationships with existing partners and upgrading collection methods, particularly for retail receivables. As a result, the segment's operating revenue for the current fiscal year totaled 7,211 million yen (up 10.7% year-on-year), owing to an increase in the proceeds from purchased receivables. Operating profit totaled 1,348 million yen (up 5.6% year-on-year).

(2) Analyses of Financial Position

Compared with the end of the prior fiscal year, total assets increased by 129,969 million yen, total liabilities increased by 56,549 million yen, and net assets increased by 73,419 million yen as of March 31, 2026. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets increased by 112,816 million yen, and non-current assets increased by 17,152 million yen. Consequently, total assets increased by 129,969 million yen. The breakdown of major increases in current assets is as follows: accounts receivable - operating loans (up 75,474 million yen) and accounts receivable - installment (up 16,170 million yen). The factors increasing accounts receivable - operating loans include foreign exchange impacts. The breakdown of major increases in non-current assets is as follows: deferred tax assets (up 11,395 million yen) and retirement benefit asset (up 4,985 million yen). The combined total of allowance for doubtful accounts recorded under current assets and non-current assets increased by 6,446 million yen.

(Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were an increase of 110,184 million yen and a decrease of 53,634 million yen, respectively, resulting in an increase of 56,549 million yen in total liabilities. The breakdown of major changes in liabilities includes the outstanding balance of funds procured mainly in the form of loans and bonds payable (up 45,127 million yen), income taxes payable (up 16,336 million yen) and provision for loss on interest repayment (down 6,500 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 53,002 million yen due to an increase in retained earnings, accumulated other comprehensive income increased by 12,455 million yen due in part to an increase in foreign currency translation adjustment, and non-controlling interests increased by 7,961 million yen. As a result, total net assets increased by 73,419 million yen, and the shareholders' equity ratio increased by 0.5 percentage points to 44.5%.

(3) Status of Cash Flows

Cash and cash equivalents (hereinafter, "funds") at the end of the current fiscal year increased by 20,239 million yen from the end of the prior fiscal year to 80,397 million yen. The changes in the respective cash flows and the reasons thereof are as follows.

(Net cash provided by (used in) operating activities)

With respect to net cash provided by operating activities, funds saw an increase of 12,096 million yen (up 11,219 million yen year-on-year). This is primarily due to profit before income taxes of 100,746 million yen, an increase in allowance for doubtful accounts of 5,179 million yen, and a decrease in provision for loss on interest repayment of 6,500 million yen, exceeding fund-decreasing factors such as an increase of 57,362 million yen in accounts receivable - operating loans, an increase of 16,121 million yen in accounts receivable - installment, and income taxes paid of 12,300 million yen.

(Net cash provided by (used in) investing activities)

With respect to net cash used in investing activities, funds saw a decrease of 4,910 million yen (up 1,567 million yen year-on-year). This was primarily due to funds-decreasing factors such as the purchase of intangible assets of 5,111 million yen.

(Net cash provided by (used in) financing activities)

With respect to net cash provided by financing activities, funds saw an increase of 13,105 million yen (up 19,516 million yen year-on-year). This was primarily due to the fact that the total amount of proceeds from loans and issuance of bonds was 41,447 million yen more than the amount of repayments of borrowings and payments at maturity of bonds, and that dividends paid amounted to 26,634 million yen.

(4) Outlook for the Next Fiscal Year

In such an environment, the Company has set the outlook for the fiscal year ending March 2027. Its quantitative outlook in the domestic market is combined receivables from loan and credit card business and guarantee business of 2,820.9 billion yen, comprising 1,237.8 billion yen in receivables from loan and credit card business and 1,583.1 billion yen in receivables from guarantee business. As for the overseas domain, the Company aims to attain loans receivable of 54 billion THB for EASY BUY Public Company Limited in the Kingdom of Thailand, 1.8 billion PHP for ACOM CONSUMER FINANCE CORPORATION in the Republic of the Philippines, and 0.1 billion MYR for ACOM (M) SDN. BHD. in Malaysia.

With regard to quantitative targets, the Group forecasts consolidated operating revenue of – 356 billion yen, ordinary profit of – 98.5 billion yen and profit attributable to owners of parent of – 63.8 billion yen.

Outlook above is forecast based on information available at the date of announcement of this brief statement. However, there are some potential risk factors in the Group's business management. Therefore, the actual results may differ significantly.

(5) Basic Policy on Profit Distribution and Dividend for This and Next Fiscal Year

With regard to profit distribution, we position the return of profits to shareholders as one of our important management issues, and our basic policy is to maintain stable and continuous shareholder returns by maintaining financial soundness and strengthening profitability toward sustainable enhancement of corporate value.

As for the year-end dividend for the fiscal year ended March 31, 2026, as a result of comprehensively taking into account recent full-year business results and other factors, we plan to increase the dividend by 2 yen from the previous forecast, resulting in an annual dividend of 22 yen per share and a year-end dividend of 12 yen per share. This dividend payment will be subject to approval at the ordinary general meeting of shareholders scheduled in June 2026.

As for the fiscal year ending March 31, 2027, an annual dividend of 22 yen per share is planned. This consists of an interim dividend of 11 yen and a year-end dividend of 11 yen.

The Group intends to strive for its long-term stable growth in the future.

2. Basic Stance on Selection of Accounting Policy

The Company's financial statements are prepared in accordance with generally accepted accounting practices in Japan (J-GAAP). The Company is currently under consideration of the necessity of application of IFRS in the future.

3. Consolidated Financial Statements and Major Notes

(1) Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Assets		
Current assets		
Cash and deposits	60,268	80,397
Accounts receivable – operating loans	1,202,085	1,277,559
Accounts receivable – installment	138,106	154,277
Purchased receivables	9,388	10,623
Other	99,330	105,549
Allowance for doubtful accounts	(100,403)	(106,813)
Total current assets	1,408,775	1,521,592
Non-current assets		
Property, plant and equipment		
Buildings and structures	15,103	13,339
Accumulated depreciation	(12,639)	(11,231)
Buildings and structures, net	2,464	2,107
Equipment	12,457	11,124
Accumulated depreciation	(8,262)	(8,092)
Equipment, net	4,194	3,032
Leased assets	1,493	1,595
Accumulated depreciation	(538)	(794)
Leased assets, net	955	801
Total property, plant and equipment	7,614	5,941
Intangible assets		
Software	11,345	14,758
Other	13	12
Total intangible assets	11,359	14,770

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Investments and other assets		
Investment securities	1,454	1,479
Retirement benefit asset	10,727	15,713
Deferred tax assets	39,255	50,650
Guarantee deposits	4,006	3,627
Other	3,793	3,215
Allowance for doubtful accounts	(576)	(611)
Total investments and other assets	58,660	74,074
Total non-current assets	77,634	94,786
Total assets	1,486,409	1,616,379
Liabilities		
Current liabilities		
Notes and accounts payable – trade	816	609
Short-term borrowings	16,054	13,440
Commercial papers	54,914	84,938
Current portion of long-term borrowings	179,334	194,903
Current portion of bonds payable	13,248	62,455
Lease liabilities	333	370
Income taxes payable	7,843	24,179
Provision for loss on guarantees	12,661	13,498
Asset retirement obligations	839	424
Other	13,179	14,590
Total current liabilities	299,224	409,409
Non-current liabilities		
Bonds payable	145,727	114,660
Long-term borrowings	277,848	261,857
Lease liabilities	749	544
Provision for loss on interest repayment	48,000	41,500
Retirement benefit liability	1,331	1,738
Asset retirement obligations	4,043	3,681
Other	448	532
Total non-current liabilities	478,149	424,514
Total liabilities	777,374	833,924

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	69,861	69,861
Retained earnings	481,608	534,610
Treasury shares	(0)	(0)
Total shareholders' equity	615,301	668,304
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	0	—
Foreign currency translation adjustment	35,736	46,057
Remeasurements of defined benefit plans	2,523	4,658
Total accumulated other comprehensive income	38,260	50,715
Non-controlling interests	55,473	63,435
Total net assets	709,035	782,455
Total liabilities and net assets	1,486,409	1,616,379

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

(Consolidated Statement of Income)

(Millions of yen)

	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Operating revenue		
Interest on operating loans	196,122	207,283
Revenue from credit card business	17,033	19,144
Revenue from installment sales finance business	64	59
Revenue from credit guarantee	66,667	70,979
Proceeds from purchased receivables	4,880	5,531
Other financial revenue		
Interest on deposits	77	64
Other	6	94
Total other financial revenue	83	159
Other operating revenue	32,890	34,552
Total operating revenue	317,742	337,709
Operating expenses		
Financial expenses		
Interest expenses	3,538	4,957
Interest on bonds	1,339	1,533
Amortization of bond issuance costs	168	109
Other	701	723
Total financial expenses	5,747	7,323
Cost of purchased receivables	2,024	2,444
Other operating expenses		
Advertising expenses	17,266	17,788
Provision of allowance for doubtful accounts	92,881	95,779
Provision for loss on interest repayment	40,033	6,573
Provision for loss on guarantees	12,795	13,655
Employees' salaries, allowances and bonuses	24,172	25,735
Retirement benefit expenses	(85)	(333)
Welfare expenses	3,331	3,443
Rent expenses	5,622	5,536
Depreciation	3,852	3,894
Commission expenses	26,891	28,235
Amortization of goodwill	215	—
Other	24,431	27,238
Total other operating expenses	251,409	227,547
Total operating expenses	259,181	237,315
Operating profit	58,561	100,394

	(Millions of yen)	
	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Non-operating income		
Interest income	1	0
Dividend income	5	15
Share of profit of entities accounted for using equity method	23	25
Rental income from buildings	237	287
Other	119	116
Total non-operating income	386	446
Non-operating expenses		
Interest expenses	6	5
Foreign exchange losses	13	230
Penalty	—	63
Other	7	27
Total non-operating expenses	28	326
Ordinary profit	58,919	100,513
Extraordinary income		
Gain on sale of non-current assets	159	490
Total extraordinary income	159	490
Extraordinary losses		
Loss on sale of non-current assets	10	0
Loss on retirement of non-current assets	425	250
Loss on sale of investment securities	—	0
Other	1	6
Total extraordinary losses	437	257
Profit before income taxes	58,641	100,746
Income taxes – current	9,939	27,890
Income taxes – deferred	12,131	(12,032)
Total income taxes	22,070	15,858
Profit	36,571	84,888
Profit attributable to non-controlling interests	4,446	5,253
Profit attributable to owners of parent	32,124	79,635

(Consolidated Statement of Comprehensive Income)

(Millions of yen)

	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Profit	36,571	84,888
Other comprehensive income		
Valuation difference on available-for-sale securities	(0)	(0)
Foreign currency translation adjustment	20,486	14,441
Remeasurements of defined benefit plans, net of tax	(815)	2,081
Total other comprehensive income	19,670	16,523
Comprehensive income	56,241	101,411
Comprehensive income attributable to		
Owners of parent	45,916	92,090
Non-controlling interests	10,325	9,321

(3) Consolidated Statement of Changes in Net Assets

Prior fiscal year (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Beginning balance	63,832	69,861	469,849	(0)	603,543
Changes of items during the period					
Dividends of surplus			(20,365)		(20,365)
Profit attributable to owners of parent			32,124		32,124
Purchase of treasury shares					—
Net changes of items other than shareholders' equity					
Total changes of items during the period	—	—	11,758	—	11,758
Ending balance	63,832	69,861	481,608	(0)	615,301

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Beginning balance	0	21,153	3,314	24,468	46,164	674,175
Changes of items during the period						
Dividends of surplus						(20,365)
Profit attributable to owners of parent						32,124
Purchase of treasury shares						—
Net changes of items other than shareholders' equity	(0)	14,583	(791)	13,792	9,309	23,101
Total changes of items during the period	(0)	14,583	(791)	13,792	9,309	34,860
Ending balance	0	35,736	2,523	38,260	55,473	709,035

Current fiscal year (from April 1, 2025 to March 31, 2026)

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Beginning balance	63,832	69,861	481,608	(0)	615,301
Changes of items during the period					
Dividends of surplus			(26,632)		(26,632)
Profit attributable to owners of parent			79,635		79,635
Purchase of treasury shares				(0)	(0)
Net changes of items other than shareholders' equity					
Total changes of items during the period	—	—	53,002	(0)	53,002
Ending balance	63,832	69,861	534,610	(0)	668,304

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Beginning balance	0	35,736	2,523	38,260	55,473	709,035
Changes of items during the period						
Dividends of surplus						(26,632)
Profit attributable to owners of parent						79,635
Purchase of treasury shares						(0)
Net changes of items other than shareholders' equity	(0)	10,320	2,134	12,455	7,961	20,416
Total changes of items during the period	(0)	10,320	2,134	12,455	7,961	73,419
Ending balance	—	46,057	4,658	50,715	63,435	782,455

(4) Consolidated Statement of Cash Flows

	(Millions of yen)	
	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Cash flows from operating activities		
Profit before income taxes	58,641	100,746
Depreciation	3,852	3,894
Amortization of goodwill	215	—
Increase (decrease) in allowance for doubtful accounts	5,727	5,179
Increase (decrease) in provision for loss on interest repayment	17,653	(6,500)
Increase (decrease) in provision for loss on guarantees	687	836
Increase (decrease) in retirement benefit liability	131	96
Decrease (increase) in retirement benefit asset	(1,411)	(1,677)
Interest and dividend income	(6)	(16)
Interest expenses	6	5
Amortization of bond issuance costs	168	109
Foreign exchange losses (gains)	8	86
Share of loss (profit) of entities accounted for using equity method	(23)	(25)
Loss (gain) on sale of property, plant and equipment	(148)	(490)
Loss on retirement of property, plant and equipment	360	250
Decrease (increase) in operating loans	(51,211)	(57,362)
Decrease (increase) in accounts receivable - installment	(14,963)	(16,121)
Decrease (increase) in purchased receivables	(1,176)	(1,234)
Decrease (increase) in other current assets	(2,350)	(5,665)
Increase (decrease) in trade payables	44	(207)
Loss (gain) on sale of investment securities	—	0
Increase (decrease) in other current liabilities	(1,856)	784
Increase (decrease) by other operating activities	1,960	1,696
Subtotal	16,311	24,385
Interest and dividend income received	5	16
Interest paid	(6)	(5)
Income taxes paid	(15,434)	(12,300)
Net cash provided by (used in) operating activities	876	12,096

	(Millions of yen)	
	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Cash flows from investing activities		
Purchase of property, plant and equipment	(1,363)	(723)
Proceeds from sale of property, plant and equipment	284	1,161
Purchase of intangible assets	(6,130)	(5,111)
Purchase of investment securities	(56)	—
Proceeds from sale of investment securities	—	0
Increase (decrease) by other investing activities	788	(236)
Net cash provided by (used in) investing activities	(6,478)	(4,910)
Cash flows from financing activities		
Proceeds from short-term borrowings	372,047	256,031
Repayments of short-term borrowings	(377,532)	(259,612)
Proceeds from issuance of commercial papers	232,752	419,618
Redemption of commercial papers	(208,000)	(390,000)
Proceeds from issuance of bonds	52,787	29,890
Redemption of bonds	(61,500)	(13,192)
Proceeds from long-term borrowings	144,110	189,200
Repayments of long-term borrowings	(139,341)	(190,487)
Repayments of finance lease obligations	(354)	(347)
Purchase of treasury shares	—	(0)
Dividends paid	(20,364)	(26,634)
Dividends paid to non-controlling interests	(1,015)	(1,359)
Net cash provided by (used in) financing activities	(6,410)	13,105
Effect of exchange rate change on cash and cash equivalents	269	(52)
Net increase (decrease) in cash and cash equivalents	(11,742)	20,239
Cash and cash equivalents at beginning of period	71,900	60,157
Cash and cash equivalents at end of period	60,157	80,397

(5) Notes on Consolidated Financial Statements

(Going-concern Assumption)

Not applicable.

(Changes in Presentation)

<Consolidated Statement of Income>

“Compensation income”, which had been presented separately under “Non-operating income”, is included in “Other” from the current fiscal year because of its decreased quantitative significance. To reflect this change in presentation, the financial statements for the prior fiscal year have been reclassified.

As a result, 57 million yen of “Compensation income” previously presented under non-operating income in the Consolidated Statement of Income for the prior fiscal year has been reclassified as “Other.”

(Consolidated Balance Sheet)

1. Amount of shares of subsidiaries and associates included in investment securities

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Investment securities	486 million yen	512 million yen

2. Contingent liabilities

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Outstanding guarantee obligation in the guarantee business	1,364,525 million yen	1,469,006 million yen
Provision for loss on guarantees	12,661 million yen	13,498 million yen
Net	1,351,863 million yen	1,455,507 million yen

3. Commitment line contracts for accounts receivable - operating loans

For the prior fiscal year (As of March 31, 2025)

Loans extended by the Company and some of consolidated subsidiaries primarily take the form of revolving credit-line contracts whereby a facility indicating a maximum loanable amount is assigned to a customer who is then able to borrow repeatedly within the limit of the facility, provided that contract terms have not been violated. Outstanding unexercised portions of such facilities amounted to 827,383 million yen at the end of the accounting period. This included a total of 626,209 million yen of unexercised amounts remaining in the accounts of customers with zero outstanding balances at the end of the fiscal year.

A certain portion of revolving credit-line contracts lapse without ever being used. Therefore, the amount itself of outstanding unexercised facilities will not necessarily affect the future cash flow of the Company.

Contracts contain provisions allowing the Company to reject applications for additional borrowing or reduce the facility in case of changes in the customer's credit standing or other material reasons. Outstanding contracts are regularly examined according to internal procedures to determine the credit standing of customers and other pertinent information. When necessary, contracts are reviewed and measures are taken to preserve loan assets.

For the current fiscal year (As of March 31, 2026)

Loans extended by the Company and some of consolidated subsidiaries primarily take the form of revolving credit-line contracts whereby a facility indicating a maximum loanable amount is assigned to a customer who is then able to borrow repeatedly within the limit of the facility, provided that contract terms have not been violated. Outstanding unexercised portions of such facilities amounted to 914,084 million yen at the end of the accounting period. This included a total of 692,365 million yen of unexercised amounts remaining in the accounts of customers with zero outstanding balances at the end of the fiscal year.

A certain portion of revolving credit-line contracts lapse without ever being used. Therefore, the amount itself of outstanding unexercised facilities will not necessarily affect the future cash flow of the Company.

Contracts contain provisions allowing the Company to reject applications for additional borrowing or reduce the facility in case of changes in the customer's credit standing or other material reasons. Outstanding contracts are regularly examined according to internal procedures to determine the credit standing of customers and other pertinent information. When necessary, contracts are reviewed and measures are taken to preserve loan assets.

4. Status of non-performing loans of accounts receivable - operating loans

Losses on unsecured consumer loans to bankrupt parties are written off at the time bankruptcy is declared. For this reason, loans to borrowers in bankruptcy or under reorganization include receivables for debtors who have petitioned for bankruptcy as of the end of the fiscal year, but not yet declared bankrupt. This entire amount is booked to on allowance for doubtful accounts.

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Loans to parties who have petitioned for bankruptcy, but not yet declared bankrupt	268 million yen	306 million yen
	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Bankrupt or De facto Bankrupt	531 million yen	596 million yen
Doubtful receivables	23,557 million yen	23,940 million yen
Receivables past due for three months or more	8,685 million yen	7,832 million yen
Restructured receivables	40,452 million yen	40,920 million yen
Performing loans (*)	1,143,362 million yen	1,219,310 million yen
Total	1,216,589 million yen	1,292,600 million yen

(*) Accrued interest (Prior fiscal year: 14,248 million yen, Current fiscal year: 14,754 million yen) is included in Performing loans.

(Notes) 1. Bankrupt or De facto Bankrupt are loans to borrowers who have fallen into bankruptcy due to declared bankrupt, rehabilitation and reorganization, or other similar circumstances.

2. Doubtful receivables are other than the above, where the borrower has not yet entered into bankruptcy, but the financial condition and business performance of the borrower have deteriorated and it is highly probable that the principal of the loan will not be collected and interest will not be received in accordance with the contract.

3. Receivables past due for three months or more are loans other than the above that are overdue by 3 months or more.

4. Restructured receivables are loans other than the above on which favorable terms have been granted, such as the waiving of interest.

5. Performing loans are classified as other than the above as there are no particular problems with the borrower's financial condition or business performance.

5. Agreements for overdraft and commitment facilities

For efficient procurement of working capital, the Company and some of its subsidiaries maintain overdraft contract with financial institutions and designated commitment line contracts with financial institutions and etc. The unexercised portion of facilities based on these contracts was as follows.

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Agreed amount of agreement for overdraft and commitment line	158,896 million yen	160,153 million yen
Amount of borrowing	43,152 million yen	25,123 million yen
Net	115,744 million yen	135,030 million yen

(Segment and Related Information)

(Segment information)

1. Outline of reported segment information

The reported segment of the Company is the business units for which the Company is able to obtain respective financial information separately in order for the Board of Directors to conduct periodic review to determine distribution of management resources and evaluate their business results.

The Company conducts financial businesses comprised mainly of loan and credit card business in Japan and overseas.

In Japan, the Company mainly conducts guarantee business and loan servicing business in addition to loan and credit card business. In overseas, the Company also conducts financial businesses in Asia.

Accordingly, the Company's reported segments are "Loan and credit card business," "Guarantee business," "Overseas financial business" and "Loan servicing business."

2. Methods of measurement for the amounts of operating revenue, profit or loss, assets and other items by reported segments

The accounting treatment regarding the reported business segments are the same as recorded in the "Significant matters providing the basis for the preparation of consolidated financial statements." The income of business segments are based on operating income. The intersegment operating revenue is based on trading prices in the market.

3. Information about operating revenue, profit or loss, assets and other items by reported segments, and disaggregation of revenue

For the year ended March 31, 2025 (from April 1, 2024, to March 31, 2025)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)
Operating revenue							
Operating revenue from external customers	169,454	76,332	65,436	6,517	317,740	2	317,742
Revenues from transactions with other operating segments	10	—	13	—	24	234	259
Total	169,464	76,332	65,449	6,517	317,764	237	318,001
Segment profit	14,033	23,657	19,355	1,277	58,324	237	58,562
Segment assets	1,055,899	44,505	263,085	9,365	1,372,855	2,009	1,374,865
Other items							
Depreciation	2,886	594	1,345	27	4,852	—	4,852
Amortization of goodwill	—	215	—	—	215	—	215
Provision for bad debts (Note 2)	41,793	36,742	26,000	1,078	105,614	—	105,614
Provision for loss on interest repayment	40,033	—	—	—	40,033	—	40,033
Increase of tangible and intangible assets	2,988	18	291	45	3,344	—	3,344

(Notes) 1. The "Others" category consists of operating revenue, profit, and assets and other items which are not included in the reported segments.

2. This item is the sum of provision of allowance for doubtful accounts and provision for loss on guarantees, etc.

3. Different criteria are applied for allocation of non-current assets to each segment and for allocation of relevant depreciation to each segment, respectively.

For the year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business (Millions of yen)	Guarantee business (Millions of yen)	Overseas financial business (Millions of yen)	Loan servicing business (Millions of yen)	Subtotal (Millions of yen)		
Operating revenue							
Operating revenue from external customers	181,880	81,039	67,493	7,194	337,607	102	337,709
Revenues from transactions with other operating segments	9	—	33	17	59	208	268
Total	181,889	81,039	67,526	7,211	337,667	310	337,977
Segment profit	53,588	22,269	22,865	1,348	100,071	310	100,382
Segment assets	1,131,219	44,924	281,879	10,921	1,468,944	3,816	1,472,761
Other items							
Depreciation	2,879	607	1,298	55	4,840	—	4,840
Amortization of goodwill	—	—	—	—	—	—	—
Provision for bad debts (Note 2)	43,167	41,564	23,499	1,227	109,459	—	109,459
Provision for loss on interest repayment	6,573	—	—	—	6,573	—	6,573
Increase of tangible and intangible assets	1,781	164	293	167	2,407	—	2,407

(Notes) 1. The “Others” category consists of operating revenue, profit, and assets and other items which are not included in the reported segments.

2. This item is the sum of provision of allowance for doubtful accounts and provision for loss on guarantees, etc.

3. Different criteria are applied for allocation of non-current assets to each segment and for allocation of relevant depreciation to each segment, respectively.

4. Amount and outline of difference between the total amounts of reported segments and amounts of consolidated financial statements

Operating revenue	For the year ended March 31, 2025 (Millions of yen)	For the year ended March 31, 2026 (Millions of yen)
Total reported segments	317,764	337,667
Profit of “Others” category	237	310
Elimination of intersegment transactions	(245)	(235)
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(13)	(33)
Operating revenue in consolidated financial statements	317,742	337,709

Profit	For the year ended March 31, 2025 (Millions of yen)	For the year ended March 31, 2026 (Millions of yen)
Total reported segments	58,324	100,071
Profit of “Others” category	237	310
Elimination of intersegment transactions	1	34
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(2)	(22)
Operating profit in consolidated financial statements	58,561	100,394

Assets	As of March 31, 2025 (Millions of yen)	As of March 31, 2026 (Millions of yen)
Total reported segments	1,372,855	1,468,944
Assets of “Others” category	2,009	3,816
Elimination of intersegment asset	(27,348)	(28,112)
Assets at head office	148,574	191,675
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(9,681)	(19,944)
Total assets in consolidated financial statements	1,486,409	1,616,379

Other items	Sum of reported segments		Other		Adjustment amount		Amounts in the Consolidated Financial Statements	
	For the year ended March 31, 2025 (Millions of yen)	For the year ended March 31, 2026 (Millions of yen)	For the year ended March 31, 2025 (Millions of yen)	For the year ended March 31, 2026 (Millions of yen)	For the year ended March 31, 2025 (Millions of yen)	For the year ended March 31, 2026 (Millions of yen)	For the year ended March 31, 2025 (Millions of yen)	For the year ended March 31, 2026 (Millions of yen)
Depreciation	4,852	4,840	—	—	(1,000)	(946)	3,852	3,894
Amortization of goodwill	215	—	—	—	—	—	215	—
Provision for bad debts	105,614	109,459	—	—	62	(24)	105,676	109,434
Provision for loss on interest repayment	40,033	6,573	—	—	—	—	40,033	6,573
Increase of tangible and intangible assets	3,344	2,407	—	—	4,592	4,150	7,936	6,557

(Note) The adjustment amount of increase of tangible and intangible assets is the amount of capital investment in assets at head office.

(Per Share Information)

Item	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Net assets per share	417.18 yen	458.96 yen
Basic earnings (loss) per share	20.51 yen	50.83 yen

(Notes) 1. Dilutive earnings per share is not stated as there is no dilutive security.
2. Basic earnings per share is calculated based on the following data.

Item	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Profit attributable to owners of parent	32,124 millions yen	79,635 millions yen
Profit not attributable to common shareholders	— millions yen	— millions yen
Profit attributable to owners of parent related to common stock	32,124 millions yen	79,635 millions yen
Weighted average number of common stock during the consolidated fiscal year	1,566,613,978 shares	1,566,613,943 shares

3. Net assets per share is calculated based on the following data.

Item	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Total net assets	709,035 millions yen	782,455 millions yen
Amount deducted from total net assets	55,473 millions yen	63,435 millions yen
[Non-controlling interests included in the above]	(55,473 millions yen)	(63,435 millions yen)
Amounts of net assets related to common stock at the end of fiscal year	653,561 millions yen	719,019 millions yen
Number of common shares to calculate net assets per share at the end of fiscal year	1,566,613,978 shares	1,566,613,908 shares

(Significant Subsequent Events)

Not applicable

4. Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Assets		
Current assets		
Cash and deposits	51,223	64,466
Accounts receivable – operating loans	934,096	990,420
Accounts receivable – installment	137,371	153,522
Prepaid expenses	1,087	892
Accrued income	16,840	17,441
Right to reimbursement	59,060	62,493
Other	8,191	6,221
Allowance for doubtful accounts	(71,840)	(77,110)
Total current assets	1,136,032	1,218,348
Non-current assets		
Property, plant and equipment		
Buildings	11,669	10,041
Accumulated depreciation	(9,968)	(8,607)
Buildings, net	1,701	1,434
Structures	1,809	1,563
Accumulated depreciation	(1,417)	(1,247)
Structures, net	391	316
Equipment	10,573	8,931
Accumulated depreciation	(6,677)	(6,296)
Equipment, net	3,895	2,634
Leased assets	1,493	1,595
Accumulated depreciation	(538)	(794)
Leased assets, net	955	801
Total property, plant and equipment	6,943	5,186
Intangible assets		
Software	10,178	13,564
Other	9	9
Total intangible assets	10,187	13,574

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Investments and other assets		
Investment securities	967	967
Shares of subsidiaries and associates	23,151	26,667
Long-term loans receivable from subsidiaries and associates	—	9,000
Distressed receivables	991	1,041
Long-term prepaid expenses	1,867	1,326
Deferred tax assets	45,494	58,922
Guarantee deposits	3,536	3,095
Prepaid pension costs	6,766	8,382
Other	704	4,869
Allowance for doubtful accounts	(560)	(590)
Total investments and other assets	82,920	113,682
Total non-current assets	100,051	132,443
Total assets	1,236,083	1,350,792
Liabilities		
Current liabilities		
Accounts payable - trade	808	598
Commercial papers	54,914	84,938
Current portion of long-term borrowings	167,317	188,541
Current portion of bonds payable	10,000	55,000
Lease liabilities	333	370
Accounts payable - other	1,040	1,037
Accrued expenses	8,773	9,753
Income taxes payable	3,574	20,146
Deposits received	334	343
Provision for loss on guarantees	11,380	11,760
Asset retirement obligations	783	421
Other	279	319
Total current liabilities	259,540	373,230
Non-current liabilities		
Bonds payable	130,000	105,000
Long-term borrowings	262,768	252,066
Lease liabilities	749	544
Provision for loss on interest repayment	48,000	41,500
Asset retirement obligations	3,813	3,375
Other	179	199
Total non-current liabilities	445,511	402,685
Total liabilities	705,052	775,916

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus		
Legal capital surplus	72,322	72,322
Total capital surplus	72,322	72,322
Retained earnings		
Legal retained earnings	4,320	4,320
Other retained earnings		
General reserve	80,000	80,000
Retained earnings brought forward	310,555	354,400
Total retained earnings	394,876	438,721
Treasury shares	(0)	(0)
Total shareholders' equity	531,031	574,876
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	0	—
Total valuation and translation adjustments	0	—
Total net assets	531,031	574,876
Total liabilities and net assets	1,236,083	1,350,792

(2) Non-consolidated Statement of Income

	(Millions of yen)	
	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Operating revenue		
Interest on operating loans	136,525	145,345
Revenue from credit card business	17,033	19,144
Revenue from credit guarantee	54,728	58,103
Other financial revenue		
Interest on deposits	2	7
Foreign exchange gains	—	94
Total other financial revenue	2	102
Other operating revenue	24,960	26,063
Total operating revenue	233,250	248,759
Operating expenses		
Financial expenses		
Interest expenses	2,263	4,034
Interest on bonds	816	1,086
Amortization of bond issuance costs	156	109
Other	617	701
Total financial expenses	3,855	5,932
Other operating expenses		
Advertising expenses	17,015	17,465
Provision of allowance for doubtful accounts	62,642	66,225
Provision for loss on interest repayment	40,033	6,573
Provision for loss on guarantees	11,380	11,760
Employees' salaries, allowances and bonuses	15,016	15,354
Retirement benefit expenses	(320)	(581)
Welfare expenses	2,589	2,609
Rent expenses	3,767	3,577
Depreciation	3,265	3,254
Commission expenses	22,165	22,873
Amortization of goodwill	215	—
Other	16,038	18,651
Total other operating expenses	193,810	167,765
Total operating expenses	197,665	173,697
Operating profit	35,585	75,061

(Millions of yen)

	For the year ended March 31, 2025 (From April 1, 2024 to March 31, 2025)	For the year ended March 31, 2026 (From April 1, 2025 to March 31, 2026)
Non-operating income		
Interest income	7	55
Dividend income	4,135	5,776
Other	337	388
Total non-operating income	4,480	6,220
Non-operating expenses		
Interest expenses	6	5
Foreign exchange losses	15	232
Penalty	—	63
Other	7	20
Total non-operating expenses	29	321
Ordinary profit	40,036	80,960
Extraordinary income		
Gain on sale of non-current assets	155	490
Total extraordinary income	155	490
Extraordinary losses		
Loss on sale of non-current assets	10	0
Loss on retirement of non-current assets	416	223
Loss on sale of investment securities	—	0
Loss on valuation of shares of subsidiaries and associates	—	3,099
Other	1	6
Total extraordinary losses	427	3,329
Profit before income taxes	39,764	78,121
Income taxes – current	3,301	21,071
Income taxes – deferred	10,539	(13,427)
Total income taxes	13,841	7,644
Profit	25,922	70,477

(3) Non-consolidated Statement of Changes in Net Assets

Prior fiscal year (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Shareholders' equity		
	Share capital	Capital surplus	
		Legal capital surplus	Total capital surplus
Beginning balance	63,832	72,322	72,322
Changes of items during the period			
Dividends of surplus			
Profit			
Purchase of treasury shares			
Net changes of items other than shareholders' equity			
Total changes of items during the period	—	—	—
Ending balance	63,832	72,322	72,322

	Shareholders' equity			
	Retained earnings			
	Legal retained earnings	Other retained earnings		Total retained earnings
		General reserve	Retained earnings brought forward	
Beginning balance	4,320	80,000	304,998	389,319
Changes of items during the period				
Dividends of surplus			(20,365)	(20,365)
Profit			25,922	25,922
Purchase of treasury shares				
Net changes of items other than shareholders' equity				
Total changes of items during the period	—	—	5,556	5,556
Ending balance	4,320	80,000	310,555	394,876

	Shareholders' equity		Valuation and translation adjustments		Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Total valuation and translation adjustments	
Beginning balance	(0)	525,474	0	0	525,474
Changes of items during the period					
Dividends of surplus		(20,365)			(20,365)
Profit		25,922			25,922
Purchase of treasury shares		—			—
Net changes of items other than shareholders' equity			(0)	(0)	(0)
Total changes of items during the period	—	5,556	(0)	(0)	5,556
Ending balance	(0)	531,031	0	0	531,031

Current fiscal year (from April 1, 2025 to March 31, 2026)

(Millions of yen)

	Shareholders' equity		
	Share capital	Capital surplus	
		Legal capital surplus	Total capital surplus
Beginning balance	63,832	72,322	72,322
Changes of items during the period			
Dividends of surplus			
Profit			
Purchase of treasury shares			
Net changes of items other than shareholders' equity			
Total changes of items during the period	—	—	—
Ending balance	63,832	72,322	72,322

	Shareholders' equity			
	Retained earnings			
	Legal retained earnings	Other retained earnings		Total retained earnings
		General reserve	Retained earnings brought forward	
Beginning balance	4,320	80,000	310,555	394,876
Changes of items during the period				
Dividends of surplus			(26,632)	(26,632)
Profit			70,477	70,477
Purchase of treasury shares				
Net changes of items other than shareholders' equity				
Total changes of items during the period	—	—	43,844	43,844
Ending balance	4,320	80,000	354,400	438,721

	Shareholders' equity		Valuation and translation adjustments		Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Total valuation and translation adjustments	
Beginning balance	(0)	531,031	0	0	531,031
Changes of items during the period					
Dividends of surplus		(26,632)			(26,632)
Profit		70,477			70,477
Purchase of treasury shares	(0)	(0)			(0)
Net changes of items other than shareholders' equity			(0)	(0)	(0)
Total changes of items during the period	(0)	43,844	(0)	(0)	43,844
Ending balance	(0)	574,876	—	—	574,876