

# Semi-Annual Securities Report

(First six months of the 48th fiscal year)

ACOM CO., LTD.

# Semi-Annual Securities Report

This document has been outputted and printed by adding a table of contents and page numbers to the data contained in the semi-annual securities report which has been submitted through the usage of Electronic Disclosure for Investors' NETwork (EDINET) that is stipulated in Article 27-30-2 of the Financial Instruments and Exchange Act of Japan.

This document is a translation of the Semi-Annual Securities Report (original text: Japanese) submitted to the Prime Minister pursuant to Article 24-4-7 of the Financial Instruments and Exchange Act. It does not bear any responsibility pertaining to the aforementioned Financial Instruments and Exchange Act regarding the content of the English text. We recommend that the determination of the authenticity of the content be based on the Japanese text of the Semi-Annual Securities Report.

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[Document Submitted]	Semi-Annual Securities Report (“Hanki-Hokokusho”)
[Article of the Applicable Law Requiring Submission of This Document]	Item 1 of the table in Article 24-5, Paragraph 1 of the Financial Instruments and Exchange Act of Japan
[Submitted to]	Director, Kanto Local Finance Bureau
[Date of Submission]	November 14, 2024
[Interim Accounting Period]	First Six Months of the 48th Fiscal Year (from April 1, 2024 to September 30, 2024)
[Company Name]	ACOM Kabushiki-Kaisha
[Company Name in English]	ACOM CO., LTD. (the “Company”)
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[Place Where Available for Public Inspection]	Tokyo Stock Exchange, Inc. (2-1, Nihonbashi Kabutocho, Chuo-ku, Tokyo)

Part I Information on the Company

I. Overview of the Company

1. Key Financial Data and Trends

(Millions of yen, unless otherwise stated)

Fiscal period	For the six months ended September 30, 2023	For the six months ended September 30, 2024	47 <sup>th</sup> fiscal year
Period of account	From April 1, 2023 to September 30, 2023	From April 1, 2024 to September 30, 2024	From April 1, 2023 to March 31, 2024
Operating revenue	144,299	156,299	294,730
Ordinary profit	44,382	48,239	86,715
Profit attributable to owners of parent	27,287	29,859	53,091
Comprehensive income	39,661	41,095	72,242
Net assets	650,192	704,855	674,175
Total assets	1,359,973	1,439,995	1,417,403
Basic earnings per share (yen)	17.42	19.06	33.89
Diluted earnings per share (yen)	—	—	—
Shareholders' equity ratio (%)	44.66	45.47	44.31
Net cash provided by (used in) operating activities	(20,668)	(12,624)	(36,759)
Net cash provided by (used in) investing activities	(2,209)	(2,691)	(6,178)
Net cash provided by (used in) financing activities	31,804	2,608	57,163
Cash and cash equivalents at end of period	66,815	59,516	71,900

(Notes) 1. Key financial data and trends of the Filing Company are not stated since the Filing Company has prepared its interim consolidated financial statements.

2. Diluted earnings per share is not stated because there is no dilutive security.

2. Description of Business

During the six months ended September 30, 2024, there was no material change in the businesses conducted by the Company Group (the Company and its subsidiaries and associates).

There was no change in the status of the Company's major subsidiaries and associates either.

## II. Business Overview

### 1. Risks Related to Business

There were no significant events or conditions which may cast significant doubt about the going-concern assumption, or other events having material impact on the Company's operations, during the six months ended September 30, 2024.

There were no significant changes to the "Risks Related to Business" described in the Securities Report for the prior fiscal year.

### 2. Analyses of Consolidated Business Results, Financial Position and Cash Flows by the Corporate Managers

#### (1) Analysis of business results

During the interim period ended September 30, 2024, the Japanese economy kept showing a gradual recovery partly due to various government policies as the employment and income environment continued to improve. However, there are some risks that could push down Japan's economic momentum, such as a downturn in overseas economies due to fluctuations in financial markets and economies in various countries. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

Overseas, economies are returning to normal growth trajectories with the support of monetary easing. Although economic conditions in the Kingdom of Thailand, where we operate the business, continue to grow gradually led by inbound demand, concerns over rising household debt have led the Bank of Thailand to tighten regulations, resulting in sluggish consumer spending. We need to closely monitor the uncertain future trends. Steady economic growth is expected in the Republic of the Philippines, where we also operate the business, due to the decline in the unemployment rates as a result of an improved employment environment, and in Malaysia due to a recovery of inbound demand and consumer spending.

The demand for funds keeps being in good conditions in the nonbank business sector in Japan, however, future trends need to be closely monitored as the sector is significantly impacted by consumer spending. Although requests for interest repayment are decreasing, future trends need to be closely monitored on an ongoing basis, as requests for interest repayment are susceptible to the impacts of changes in the external environment.

In such an environment, the Company Group will continue to promote its operating activities in accordance with the vision and medium-term policy based on the current medium-term management plan, while flexibly responding to changes in the external environment.

Consolidated operating revenue for the six months ended September 30, 2024, increased to 156,299 million yen (up 8.3% year-on-year) and was 49.9% of the full-year forecast. This is mainly attributable to: the increases in interest on operating loans and revenue from credit guarantee. Operating expenses also increased to 108,276 million yen (up 8.2% year-on-year) mainly due to an increase in provision for bad debts associated with the expansion of business scale. As a result, operating profit increased to 48,022 million yen (up 8.6% year-on-year) and was 55.1% of the full-year forecast. Ordinary profit also increased to 48,239 million yen (up 8.7% year-on-year) and was 55.1% of the full-year forecast. Profit attributable to owners of parent increased to 29,859 million yen (up 9.4% year-on-year) and was 53.7% of the full-year forecast.

Business results for each segment are as follows:

#### 1) Loan and credit card business

In the domestic loans business, new loans and additional use increased due to the impact of a recovery in personal consumption. Accordingly, accounts receivable - operating loans totaled 909,898 million yen as of September 30, 2024 (up 7.7% year-on-year, up 3.5% from the prior fiscal year-end). In the credit card business, accounts receivable - installment amounted to 130,731 million yen (up 16.0% year-on-year, up 6.9% from the prior fiscal year-end) primarily due to higher transaction volumes.

As a result, the segment's operating revenue stood at 83,669 million yen (up 9.6% year-on-year) for the six months ended September 30, 2024, due in part to increases in interest on operating loans and revenue from credit card business generated by higher accounts receivable - operating loans and accounts receivable - installment. Operating profit increased to 26,189 million yen (up 30.9% year-on-year).

#### 2) Guarantee business

The guarantee business also benefitted from the recovery in personal consumption in the same way that the loan and credit card business did. Due to this, the total balance of guaranteed receivables in the guarantee

operation of the Company and MU Credit Guarantee Co., LTD. was 1,320,202 million yen as of September 30, 2024 (up 6.3% year-on-year, up 3.3% from the prior fiscal year-end).

As a result, the segment's operating revenue totaled 37,359 million yen (up 7.2% year-on-year) for the six months ended September 30, 2024, primarily owing to an increase in guarantee income attributable to an increase in the balance of guaranteed receivables. However, operating profit totaled 10,956 million yen (down 4.8% year-on-year) following an increase in operating expenses attributable to an increase in provision for bad debts caused by business expansion.

### 3) Overseas financial business

In the overseas financial business, accounts receivable - operating loans generated by EASY BUY Public Company Limited (hereinafter, "EASY BUY") in the Kingdom of Thailand totaled 250,911 million yen (up 8.1% year-on-year, up 4.9% from the prior fiscal year-end) as of September 30, 2024, due the impact of the depreciation of Japanese yen.

The segment's operating revenue amounted to 32,228 million yen (up 7.3% year-on-year) for the six months ended September 30, 2024, primarily due to the impact of the depreciation of the yen. However, operating profit totaled 10,203 million yen (down 25.4% year-on-year) following an increase in operating expenses attributable to an increase in provision for bad debts.

### 4) Loan servicing business

In the loan servicing business, with the servicer market continuing to shrink, the Company Group focused on strengthening relationships with existing business partners and worked to enhance its sales and collection capabilities, including the sophistication of collection methods.

As a result, the segment's operating revenue totaled 3,059 million yen (up 5.4% year-on-year) for the six months ended September 30, 2024, owing to an increase in the proceeds from purchased receivables. However, operating profit totaled 578 million yen (down 21.3% year-on-year) following an increase in operating expenses attributable to an increase in provision for bad debts caused by business expansion.

## (2) Analysis of financial position

Compared with the end of the prior fiscal year, total assets increased by 22,591 million yen and net assets increased by 30,680 million yen as of September 30, 2024. Details of changes in assets, liabilities and net assets are as follows:

### (Assets)

Current assets increased by 34,828 million yen and non-current assets decreased by 12,237 million yen. Consequently, total assets increased by 22,591 million yen. The breakdown of major increases in current assets is as follows: accounts receivable - operating loans (up 42,673 million yen) and accounts receivable - installment (up 8,424 million yen). The factors increasing accounts receivable - operating loans include foreign exchange impacts. The increases in accounts receivable - operating loans and accounts receivable - installment led to an increase of 4,529 million yen in allowance for doubtful accounts. The breakdown of major decreases in non-current assets is as follows: deferred tax assets (down 12,578 million yen).

### (Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were a decrease of 9,188 million yen and an increase of 1,100 million yen, respectively, resulting in a decrease of 8,088 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 17,536 million yen) and provision for loss on interest repayment (down 11,987 million yen).

### (Net assets)

In terms of net assets, shareholders' equity increased by 20,459 million yen due to an increase in retained earnings. The breakdown of major changes in retained earnings includes an increase due to the recording of profit attributable to owners of parent (29,859 million yen) and a decrease due to the payment of dividends (9,399 million yen). Moreover, accumulated other comprehensive income increased by 6,252 million yen due in part to an increase in foreign currency translation adjustment, and non-controlling interests increased by 3,968 million yen. As a result, total net assets increased by 30,680 million yen, and the shareholders' equity ratio increased by 1.2 percentage points to 45.5%.

(3) Status of cash flows

Cash and cash equivalents (hereinafter, “funds”) as of September 30, 2024, decreased by 12,384 million yen during the six months ended September 30, 2024, from the end of the prior fiscal year to 59,516 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 used in operating activities, funds saw a decrease of 12,624 million yen (up 8,044 million yen year-on-year), mainly reflecting 48,128 million yen in profit before income taxes, a decrease of 11,987 million yen in provision for loss on interest repayment, and funds-decreasing factors such as an increase of 29,173 million yen in accounts receivable - operating loans, an increase of 8,383 million yen in accounts receivable - installment, and income taxes paid of 12,580 million yen.

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

With respect to net cash used in investing activities, funds saw a decrease of 2,691 million yen (down 481 million yen year-on-year). This was primarily due to funds-decreasing factors such as the purchase of intangible fixed assets (2,764 million yen).

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

With respect to net cash provided by financing activities, funds saw an increase of 2,608 million yen (down 29,195 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 13,211 million yen more than the amount of repayments of borrowings and payments at maturity of bonds, and that dividends paid amounted to 9,398 million yen.

(4) Business and financial issues to address

In the six months ended September 30, 2024, the Company saw no significant change in business and financial issues to address and no new issue presented itself that the Company needed to address.

(5) Research and development activities

Not applicable



(6) Consolidated operating results

1) Operating revenue by business segment

Business segment			For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)		For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	
			Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service businesses	Japan	Loan business	68,764	47.7	74,778	47.8
		Credit card business	7,567	5.2	8,879	5.7
		Guarantee business	34,841	24.2	37,359	23.9
		Loan servicing business	2,904	2.0	3,059	2.0
		Others	112	0.1	0	0.0
	Overseas	Loan business	30,067	20.8	32,181	20.6
		Installment loan business	40	0.0	38	0.0
Total			144,299	100.0	156,299	100.0

(Note) Category of business above applies the category of business stated in “Segments of an Enterprise and Related Information” in [Notes] under 1. Interim Consolidated Financial Statements of IV. Financial Information.

2) Transaction volume and outstanding receivables at the end of the period of the financial service business segments

(a) Transaction volume

Business segment		For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)		For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan business	220,257	64.5	238,738	64.4
	Credit card business	34,698	10.2	37,062	10.0
	Loan servicing business	1,401	0.4	2,207	0.6
Overseas	Loan business	84,664	24.8	92,385	24.9
	Installment loan business	455	0.1	450	0.1
Total		341,477	100.0	370,845	100.0

(Notes) 1. Category of business above applies the category of business stated in “Segments of an Enterprise and Related Information” in [Notes] under 1. Interim Consolidated Financial Statements of IV. Financial Information.

2. Details and transaction volume of the above financial service business segments are as follows:

Loan business	Provision of loans directly to customers. The scope of this segment’s transaction volume is the amount of loans to customers during the period.
Credit card business	Provision of general financial services through the use of credit cards, based on comprehensive credit administration. The scope of transaction volume is the total amount of credit extended for shopping through the use of credit cards during the period.
Loan servicing business	The amount of purchased receivables.
Installment loan business	Provision of financial services without using credit cards. Each transaction of this service involves customer screening and review. The scope of transaction volume is the sum of credit amount and commission fees.

**(b) Receivables outstanding**

Business segment		Prior interim period (As of September 30, 2023)		Current interim period (As of September 30, 2024)		Prior fiscal year (As of March 31, 2024)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan business	845,224	70.3	909,908	69.7	879,032	70.2
	Credit card business	112,650	9.4	130,731	10.0	122,303	9.8
	Loan servicing business	7,785	0.6	8,930	0.7	8,212	0.6
Overseas	Loan business	235,545	19.6	254,320	19.5	242,522	19.3
	Installment loan business	736	0.1	751	0.1	754	0.1
Total		1,201,944	100.0	1,304,641	100.0	1,252,825	100.0

(Note) Category of business above applies the category of business stated in “Segments of an Enterprise and Related Information” in [Notes] under 1. Interim Consolidated Financial Statements of IV. Financial Information.

**3) Number of outlets**

Category	Prior interim period (As of September 30, 2023)	Current interim period (As of September 30, 2024)	Prior fiscal year (As of March 31, 2024)
Outlets	811	721	781

**4) Number of customer accounts**

Business segment		Prior interim period (As of September 30, 2023)	Current interim period (As of September 30, 2024)	Prior fiscal year (As of March 31, 2024)
Japan	Loan business	1,705,862	1,855,612	1,790,412
	Credit card business	733,883	875,012	822,470
	Loan servicing business	414,279	435,966	425,676
Overseas	Loan business	1,465,359	1,458,923	1,471,348
	Installment loan business	12,679	11,461	11,935

(Notes) 1. Category of business above applies the category of business stated in “Segments of an Enterprise and Related Information” in [Notes] under 1. Interim Consolidated Financial Statements of IV. Financial Information.

2. The number of customer accounts by business segment shown above is as follows:

Loan business	Number of accounts with outstanding accounts receivable - operating loans
Credit card business	Number of “MasterCard®” holders
Loan servicing business	Number of accounts with outstanding purchased receivables
Installment loan business	Number of contracts with outstanding accounts receivable - installment

5) Breakdown of accounts receivable - operating loans

(a) By loan type

Loan type		Prior interim period (As of September 30, 2023)					Current interim period (As of September 30, 2024)					Prior fiscal year (As of March 31, 2024)				
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)
Consumer loans	Unsecured loans (excluding housing loans)	3,170,353	100.0	1,078,469	99.8	17.25	3,313,780	100.0	1,162,302	99.8	17.36	3,260,945	100.0	1,119,458	99.8	17.29
	Secured loans (excluding housing loans)	860	0.0	2,283	0.2	11.25	750	0.0	1,911	0.2	11.19	808	0.0	2,081	0.2	11.23
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,171,213	100.0	1,080,753	100.0	17.24	3,314,530	100.0	1,164,214	100.0	17.35	3,261,753	100.0	1,121,540	100.0	17.28
Commercial loans	Unsecured loans	2	0.0	2	0.0	15.00	1	0.0	0	0.00	15.00	1	0.0	0	0.0	15.00
	Secured loans	6	0.0	15	0.0	8.91	4	0.0	13	0.01	9.19	6	0.0	14	0.0	9.03
	Subtotal	8	0.0	17	0.0	9.66	5	0.0	13	0.0	9.41	7	0.0	14	0.0	9.25
Total		3,171,221	100.0	1,080,770	100.0	17.24	3,314,535	100.0	1,164,228	100.0	17.35	3,261,760	100.0	1,121,554	100.0	17.28

**(b) By industry**

Industry	Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Agriculture, forestry and fishery	—	—	—	—	—	—	—	—	—	—	—	—
Construction	2	0.0	5	0.0	1	0.0	4	0.0	1	0.0	4	0.0
Manufacturing	1	0.0	0	0.0	—	—	—	—	1	0.0	0	0.0
Electricity; gas; heat supply; water supply	—	—	—	—	—	—	—	—	—	—	—	—
Information and communications	—	—	—	—	—	—	—	—	—	—	—	—
Transport and postal services	—	—	—	—	—	—	—	—	—	—	—	—
Wholesale and retail	—	—	—	—	—	—	—	—	—	—	—	—
Finance and insurance	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0
Real estate, and goods rental and leasing	—	—	—	—	—	—	—	—	—	—	—	—
Accommodation, and food and beverage services	—	—	—	—	—	—	—	—	—	—	—	—
Education and educational support	—	—	—	—	—	—	—	—	—	—	—	—
Healthcare and welfare	—	—	—	—	—	—	—	—	—	—	—	—
Multiple services	—	—	—	—	—	—	—	—	—	—	—	—
Other services (Does not fall under any other category)	4	0.0	9	0.0	3	0.0	8	0.0	4	0.0	8	0.0
Individuals	3,171,213	100.0	1,080,753	100.0	3,314,530	100.0	1,164,214	100.0	3,261,753	100.0	1,121,540	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	3,171,221	100.0	1,080,770	100.0	3,314,535	100.0	1,164,228	100.0	3,261,760	100.0	1,121,554	100.0

(Note) Commercial loans to sole proprietors are included in corresponding categories other than “Individuals.”

(c) By collateral type

Collateral	Prior interim period (As of September 30, 2023)		Current interim period (As of September 30, 2024)		Prior fiscal year (As of March 31, 2024)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Securities	—	—	—	—	—	—
[Stocks included in the above]	[—]	[—]	[—]	[—]	[—]	[—]
Credit	—	—	—	—	—	—
[Deposits included in the above]	[—]	[—]	[—]	[—]	[—]	[—]
Merchandise	—	—	—	—	—	—
Real estate	2,299	0.2	1,925	0.2	2,095	0.2
Foundations	—	—	—	—	—	—
Others	—	—	—	—	—	—
Subtotal	2,299	0.2	1,925	0.2	2,095	0.2
Guarantee	—	—	—	—	—	—
Unsecured	1,078,471	99.8	1,162,303	99.8	1,119,459	99.8
Total	1,080,770	100.0	1,164,228	100.0	1,121,554	100.0

## (d) By loan term

Loan period		Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Revolving	2,989,776	94.3	1,022,023	94.6	3,130,475	94.4	1,106,426	95.0	3,076,755	94.3	1,062,914	94.8
	Due within 1 year	1,223	0.0	133	0.0	2,471	0.1	231	0.0	1,687	0.0	168	0.0
	Due after 1 year through 5 years	152,672	4.8	46,455	4.3	159,226	4.8	45,454	3.9	158,758	4.9	46,503	4.1
	Due after 5 years through 10 years	20,797	0.7	5,846	0.5	16,784	0.5	6,891	0.6	18,409	0.6	6,235	0.6
	Due after 10 years through 15 years	5,812	0.2	3,962	0.4	4,746	0.1	3,246	0.3	5,258	0.2	3,584	0.3
	Due after 15 years through 20 years	62	0.0	42	0.0	58	0.0	41	0.0	60	0.0	41	0.0
	Due after 20 years through 25 years	9	0.0	6	0.0	16	0.0	9	0.0	15	0.0	9	0.0
	Due after 25 years	4	0.0	1	0.0	5	0.0	1	0.0	4	0.0	1	0.0
	Subtotal	3,170,355	100.0	1,078,471	99.8	3,313,781	100.0	1,162,303	99.8	3,260,946	100.0	1,119,459	99.8
	Secured loans	Revolving	666	0.0	1,703	0.2	576	0.0	1,449	0.1	624	0.0	1,578
Due within 1 year		5	0.0	15	0.0	3	0.0	9	0.0	4	0.0	12	0.0
Due after 1 year through 5 years		35	0.0	41	0.0	38	0.0	57	0.0	38	0.0	53	0.0
Due after 5 years through 10 years		88	0.0	228	0.0	79	0.0	191	0.0	83	0.0	207	0.0
Due after 10 years through 15 years		34	0.0	100	0.0	29	0.0	81	0.0	32	0.0	74	0.0
Due after 15 years through 20 years		8	0.0	17	0.0	7	0.0	15	0.0	7	0.0	17	0.0
Due after 20 years through 25 years		30	0.0	192	0.0	22	0.0	119	0.0	26	0.0	150	0.0
Due after 25 years		—	—	—	—	—	—	—	—	—	—	—	—
Subtotal		866	0.0	2,299	0.2	754	0.0	1,925	0.2	814	0.0	2,095	0.2
Revolving		2,990,442	94.3	1,023,726	94.7	3,131,051	94.5	1,107,876	95.2	3,077,379	94.3	1,064,493	94.9
Due within 1 year	1,228	0.0	148	0.0	2,474	0.1	241	0.0	1,691	0.0	181	0.0	
Due after 1 year through 5 years	152,707	4.8	46,497	4.3	159,264	4.8	45,511	3.9	158,796	4.9	46,557	4.2	
Due after 5 years through 10 years	20,885	0.7	6,075	0.6	16,863	0.5	7,082	0.6	18,492	0.6	6,443	0.6	
Due after 10 years through 15 years	5,846	0.2	4,062	0.4	4,775	0.1	3,328	0.3	5,290	0.2	3,658	0.3	
Due after 15 years through 20 years	70	0.0	60	0.0	65	0.0	57	0.0	67	0.0	58	0.0	
Due after 20 years through 25 years	39	0.0	199	0.0	38	0.0	129	0.0	41	0.0	160	0.0	
Due after 25 years	4	0.0	1	0.0	5	0.0	1	0.0	4	0.0	1	0.0	
Total	3,171,221	100.0	1,080,770	100.0	3,314,535	100.0	1,164,228	100.0	3,261,760	100.0	1,121,554	100.0	
Average term per contract	—				—				—				

(Note) “Average term per contract” is not calculated since revolving loan contracts are included in the table above.

6) Breakdown by funding sources

Funding sources, etc.	Prior interim period (As of September 30, 2023)		Current interim period (As of September 30, 2024)		Prior fiscal year (As of March 31, 2024)	
	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)
Borrowings from financial institutions, etc.	435,393	0.60	496,003	0.79	468,603	0.66
Others	192,441	0.67	184,862	0.70	194,725	0.72
[Corporate bonds, CPs]	[192,441]	[0.67]	[184,862]	[0.70]	[194,725]	[0.72]
Total	627,834	0.62	680,866	0.76	663,329	0.68
Owners' equity	741,040	—	771,610	—	752,795	—
[Share capital]	[63,832]	[—]	[63,832]	[—]	[63,832]	[—]

(Note) "Owners' equity" was calculated by deducting total liabilities, the amount of non-controlling interests in the "net assets" section, and the planned amount of dividend from total assets, and then adding the total amount of reserves (including reserves under special laws).

7) Operating results of the Filing Company

(a) The number of outlets and customer accounts by business segment

(i) The number of outlets and automated teller machines

Category	Prior interim period (As of September 30, 2023)	Current interim period (As of September 30, 2024)	Prior fiscal year (As of March 31, 2024)
Outlets	701	611	671
Staffed outlets	—	—	—
Unstaffed outlets	701	611	671
Automatic contract machines	701 locations [715]	611 locations [624]	671 locations [685]
ATMs	49,857	50,432	49,779
Proprietary	714	593	684
Tie-up	49,143	49,839	49,095
[Number of tie-up companies]	[16]	[14]	[15]

(Note) In addition to the above 611 loan business outlets, based on the Money Lending Business Act, we registered 1 service center (1 as of September 30, 2023, and 1 as of March 31, 2024) for the various applications and registration acceptance via automatic contract machines and other means as outlets.

(ii) Number of customer accounts

Business segment	Prior interim period (As of September 30, 2023)	Current interim period (As of September 30, 2024)	Prior fiscal year (As of March 31, 2024)
Loan business	1,705,843	1,855,595	1,790,395
Credit card business	733,883	875,012	822,470

(Note) The number of customer accounts by business segment shown above is as follows:

Loan business                      Number of accounts with outstanding accounts receivable - operating loans  
Credit card business              Number of "MasterCard®" holders

(b) Operating revenue by business segment

Business segment	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)		For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)		For the prior fiscal year (From April 1, 2023 to March 31, 2024)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	68,762	65.1	74,788	65.1	140,260	65.1
Unsecured loans	68,633	65.0	74,681	65.0	140,008	65.0
Consumer loans	68,633	65.0	74,681	65.0	140,008	65.0
Commercial loans	0	0.0	0	0.0	0	0.0
Secured loans	129	0.1	106	0.1	252	0.1
Credit card business	7,567	7.2	8,879	7.7	15,769	7.3
Guarantee business	29,133	27.6	31,113	27.1	59,208	27.5
Others	148	0.1	54	0.0	229	0.1
Total	105,612	100.0	114,836	100.0	215,467	100.0

(c) Transaction volume and outstanding receivables at the end of the period for the financial service business segments

(i) Transaction volume

Business segment		For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)		For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)		For the prior fiscal year (From April 1, 2023 to March 31, 2024)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	220,253	86.4	238,735	86.6	450,914	86.3
	Consumer loans	220,253	86.4	238,735	86.6	450,914	86.3
	Commercial loans	—	—	—	—	—	—
	Secured loans	3	0.0	3	0.0	7	0.0
	Subtotal	220,257	86.4	238,738	86.6	450,922	86.3
Credit card business		34,698	13.6	37,062	13.4	71,451	13.7
Total		254,956	100.0	275,801	100.0	522,373	100.0

(Note) Details and transaction volume of the above financial service business segments are as follows:

Loan business                      Provision of loans by the Filing Company directly to customers. The scope of this segment's transaction volume is the amount of loans to customers during the period.

Credit card business              Provision of general financial services through the use of credit cards, based on comprehensive credit administration. The scope of transaction volume is the total amount of credit extended for shopping through the use of credit cards during the period.



## (ii) Receivables outstanding

Business segment		Prior interim period (As of September 30, 2023)		Current interim period (As of September 30, 2024)		Prior fiscal year (As of March 31, 2024)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	842,914	88.0	907,973	87.3	876,926	87.6
	Consumer loans	842,912	88.0	907,972	87.3	876,925	87.6
	Commercial loans	2	0.0	0	0	0	0
	Secured loans	2,299	0.2	1,925	0.2	2,095	0.2
	Subtotal	845,213	88.2	909,898	87.4	879,021	87.8
Credit card business		112,650	11.8	130,731	12.6	122,303	12.2
Total		957,864	100.0	1,040,629	100.0	1,001,325	100.0

## (d) Increase/decrease and outstanding balance of accounts receivable - operating loans

(Millions of yen)

Item	Prior interim period (As of September 30, 2023)			Current interim period (As of September 30, 2024)			Prior fiscal year (As of March 31, 2024)		
	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans
Beginning balance	810,958	808,441	2,516	879,021	876,926	2,095	810,958	808,441	2,516
Loans made during the period	220,257	220,253	3	238,738	238,735	3	450,922	450,914	7
Collection during the period	170,145	169,945	199	190,281	190,136	144	350,105	349,716	388
Transfer of claims on bankruptcy and reorganization, etc.	195	195	—	219	210	9	396	396	—
Write-off of bad debts during the period	15,660	15,638	21	17,360	17,340	19	32,356	32,316	39
Final balance	845,213	842,914	2,299	909,898	907,973	1,925	879,021	876,926	2,095
Average loans receivable	824,833	822,402	2,431	892,775	890,750	2,025	841,912	839,593	2,319

(e) Breakdown of accounts receivable - operating loans

(i) By loan type

Loan type	Prior interim period (As of September 30, 2023)					Current interim period (As of September 30, 2024)					Prior fiscal year (As of March 31, 2024)					
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	
Consumer loans	Unsecured loans (excluding housing loans)	1,704,975	99.9	842,912	99.7	15.38	1,854,840	100.0	907,972	99.8	15.57	1,789,580	100.0	876,925	99.8	15.49
	Secured loans (excluding housing loans)	860	0.1	2,283	0.3	11.25	750	0.0	1,911	0.2	11.19	808	0.0	2,081	0.2	11.23
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,705,835	100.0	845,196	100.0	15.37	1,855,590	100.0	909,884	100.0	15.56	1,790,388	100.0	879,007	100.0	15.48
Commercial loans	Unsecured loans	2	0.0	2	0.0	15.00	1	0.0	0	0.0	15.00	1	0.0	0	0.0	15.00
	Secured loans	6	0.0	15	0.0	8.91	4	0.0	13	0.0	9.19	6	0.0	14	0.0	9.03
	Subtotal	8	0.0	17	0.0	9.66	5	0.0	13	0.0	9.41	7	0.0	14	0.0	9.25
Total	1,705,843	100.0	845,213	100.0	15.37	1,855,595	100.0	909,898	100.0	15.56	1,790,395	100.0	879,021	100.0	15.48	

## (ii) By industry

Industry	Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Agriculture, forestry and fishery	—	—	—	—	—	—	—	—	—	—	—	—
Construction	2	0.0	5	0.0	1	0.0	4	0.0	1	0.0	4	0.0
Manufacturing	1	0.0	0	0.0	—	—	—	—	1	0.0	0	0.0
Electricity; gas; heat supply; water supply	—	—	—	—	—	—	—	—	—	—	—	—
Information and communications	—	—	—	—	—	—	—	—	—	—	—	—
Transport and postal services	—	—	—	—	—	—	—	—	—	—	—	—
Wholesale and retail	—	—	—	—	—	—	—	—	—	—	—	—
Finance and insurance	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0
Real estate, and goods rental and leasing	—	—	—	—	—	—	—	—	—	—	—	—
Accommodation, and food and beverage services	—	—	—	—	—	—	—	—	—	—	—	—
Education and educational support	—	—	—	—	—	—	—	—	—	—	—	—
Healthcare and welfare	—	—	—	—	—	—	—	—	—	—	—	—
Multiple services	—	—	—	—	—	—	—	—	—	—	—	—
Other services (Does not fall under any other category)	4	0.0	9	0.0	3	0.0	8	0.0	4	0.0	8	0.0
Individuals	1,705,835	100.0	845,196	100.0	1,855,590	100.0	909,884	100.0	1,790,388	100.0	879,007	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total</b>	<b>1,705,843</b>	<b>100.0</b>	<b>845,213</b>	<b>100.0</b>	<b>1,855,595</b>	<b>100.0</b>	<b>909,898</b>	<b>100.0</b>	<b>1,790,395</b>	<b>100.0</b>	<b>879,021</b>	<b>100.0</b>

(Note) Commercial loans to sole proprietors are included in corresponding categories other than “Individuals.”

(iii) Breakdown of unsecured consumer loans receivable by consumers' sex and age

Sex and age		Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Male	18-19 years	2,326	0.1	204	0.0	178	0.0	15	0.0	535	0.0	47	0.0
	20-29	372,678	21.9	141,266	16.8	416,871	22.5	158,306	17.4	400,430	22.4	151,258	17.3
	30-39	284,076	16.7	162,174	19.2	305,413	16.5	174,209	19.2	295,132	16.5	167,571	19.1
	40-49	223,686	13.1	154,415	18.3	231,353	12.5	157,817	17.4	227,511	12.7	155,776	17.8
	50-59	191,463	11.2	142,843	16.9	201,418	10.9	148,468	16.4	196,568	11.0	145,618	16.6
	60 years and older	123,888	7.3	66,209	7.9	132,271	7.1	70,785	7.8	127,897	7.1	68,631	7.8
	Subtotal	1,198,117	70.3	667,114	79.1	1,287,504	69.4	709,602	78.2	1,248,073	69.7	688,904	78.6
Female	18-19 years	1,227	0.1	104	0.0	113	0.0	9	0.0	334	0.0	28	0.0
	20-29	166,046	9.7	48,396	5.7	190,930	10.3	57,155	6.3	182,321	10.2	53,703	6.1
	30-39	103,839	6.1	36,810	4.4	118,675	6.4	42,691	4.7	111,278	6.2	39,645	4.5
	40-49	94,128	5.5	36,159	4.3	101,637	5.5	38,843	4.3	98,214	5.5	37,514	4.3
	50-59	86,343	5.1	35,011	4.2	94,656	5.1	38,128	4.2	90,940	5.1	36,590	4.2
	60 years and older	55,275	3.2	19,315	2.3	61,325	3.3	21,540	2.4	58,420	3.3	20,538	2.3
	Subtotal	506,858	29.7	175,798	20.9	567,336	30.6	198,370	21.8	541,507	30.3	188,021	21.4
Total	1,704,975	100.0	842,912	100.0	1,854,840	100.0	907,972	100.0	1,789,580	100.0	876,925	100.0	

(iv) By collateral type

Collateral accepted	Prior interim period (As of September 30, 2023)		Current interim period (As of September 30, 2024)		Prior fiscal year (As of March 31, 2024)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Securities	—	—	—	—	—	—
[Stocks included in the above]	[—]	[—]	[—]	[—]	[—]	[—]
Credit	—	—	—	—	—	—
[Deposits included in the above]	[—]	[—]	[—]	[—]	[—]	[—]
Merchandise	—	—	—	—	—	—
Real estate	2,299	0.3	1,925	0.2	2,095	0.2
Foundations	—	—	—	—	—	—
Others	—	—	—	—	—	—
Subtotal	2,299	0.3	1,925	0.2	2,095	0.2
Guarantee	—	—	—	—	—	—
Unsecured	842,914	99.7	907,973	99.8	876,926	99.8
Total	845,213	100.0	909,898	100.0	879,021	100.0

## (v) By loan amount

Loan amount		Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Due within 100,000 yen	300,227	17.6	18,932	2.2	311,149	16.8	18,674	2.1	306,661	17.1	18,778	2.1
	Due over 100,000 yen through 300,000 yen	403,878	23.7	83,666	9.9	461,650	24.9	97,107	10.7	438,007	24.5	91,585	10.4
	Due over 300,000 yen through 500,000 yen	540,113	31.6	233,858	27.7	590,465	31.8	255,044	28.0	569,986	31.9	246,618	28.1
	Due over 500,000 yen	460,759	27.0	506,457	59.9	491,577	26.5	537,146	59.0	474,927	26.5	519,943	59.2
	Subtotal	1,704,977	99.9	842,914	99.7	1,854,841	100.0	907,973	99.8	1,789,581	100.0	876,926	99.8
Secured loans	Due within 1 million yen	227	0.0	125	0.0	214	0.0	110	0.0	223	0.0	118	0.0
	Due over 1 million yen through 5 million yen	542	0.1	1,418	0.2	460	0.0	1,202	0.1	504	0.0	1,314	0.1
	Due over 5 million yen through 10 million yen	83	0.0	560	0.1	71	0.0	487	0.1	75	0.0	504	0.1
	Due over 10 million yen through 50 million yen	14	0.0	195	0.0	9	0.0	124	0.0	12	0.0	157	0.0
	Due over 50 million yen through 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Due over 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	866	0.1	2,299	0.3	754	0.0	1,925	0.2	814	0.0	2,095	0.2
Total		1,705,843	100.0	845,213	100.0	1,855,595	100.0	909,898	100.0	1,790,395	100.0	879,021	100.0
Average loans receivable per contract (Thousands of yen)		—	—	495	—	—	—	490	—	—	—	490	—
Unsecured loans		—	—	494	—	—	—	489	—	—	—	490	—
Secured loans		—	—	2,654	—	—	—	2,553	—	—	—	2,574	—

## (vi) By loan term

Loan term		Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Revolving	1,571,097	92.1	794,649	94.0	1,723,249	92.9	862,099	94.7	1,656,026	92.5	829,608	94.4
	Due within 1 year	1,219	0.1	132	0.0	1,154	0.1	129	0.0	1,206	0.1	140	0.0
	Due after 1 year through 5 years	105,981	6.2	38,274	4.5	108,832	5.9	35,555	3.9	108,606	6.1	37,307	4.3
	Due after 5 years through 10 years	20,793	1.2	5,843	0.7	16,781	0.9	6,889	0.8	18,406	1.0	6,232	0.7
	Due after 10 years through 15 years	5,812	0.3	3,962	0.5	4,746	0.3	3,246	0.4	5,258	0.3	3,584	0.4
	Due after 15 years through 20 years	62	0.0	42	0.0	58	0.0	41	0.0	60	0.0	41	0.0
	Due after 20 years through 25 years	9	0.0	6	0.0	16	0.0	9	0.0	15	0.0	9	0.0
	Due after 25 years	4	0.0	1	0.0	5	0.0	1	0.0	4	0.0	1	0.0
	Subtotal	1,704,977	99.9	842,914	99.7	1,854,841	100.0	907,973	99.8	1,789,581	100.0	876,926	99.8
	Secured loans	Revolving	666	0.1	1,703	0.2	576	0.0	1,449	0.2	624	0.0	1,578
Due within 1 year		5	0.0	15	0.0	3	0.0	9	0.0	4	0.0	12	0.0
Due after 1 year through 5 years		35	0.0	41	0.0	38	0.0	57	0.0	38	0.0	53	0.0
Due after 5 years through 10 years		88	0.0	228	0.1	79	0.0	191	0.0	83	0.0	207	0.0
Due after 10 years through 15 years		34	0.0	100	0.0	29	0.0	81	0.0	32	0.0	74	0.0
Due after 15 years through 20 years		8	0.0	17	0.0	7	0.0	15	0.0	7	0.0	17	0.0
Due after 20 years through 25 years		30	0.0	192	0.0	22	0.0	119	0.0	26	0.0	150	0.0
Due after 25 years		—	—	—	—	—	—	—	—	—	—	—	—
Subtotal		866	0.1	2,299	0.3	754	0.0	1,925	0.2	814	0.0	2,095	0.2
Revolving		1,571,763	92.1	796,353	94.2	1,723,825	92.9	863,549	94.9	1,656,650	92.5	831,187	94.6
Due within 1 year	1,224	0.1	148	0.0	1,157	0.1	138	0.0	1,210	0.1	153	0.0	
Due after 1 year through 5 years	106,016	6.2	38,316	4.5	108,870	5.9	35,613	3.9	108,644	6.1	37,361	4.3	
Due after 5 years through 10 years	20,881	1.2	6,072	0.7	16,860	0.9	7,080	0.8	18,489	1.0	6,440	0.7	
Due after 10 years through 15 years	5,846	0.4	4,062	0.5	4,775	0.3	3,328	0.4	5,290	0.3	3,658	0.4	
Due after 15 years through 20 years	70	0.0	60	0.0	65	0.0	57	0.0	67	0.0	58	0.0	
Due after 20 years through 25 years	39	0.0	199	0.0	38	0.0	129	0.0	41	0.0	160	0.0	
Due after 25 years	4	0.0	1	0.0	5	0.0	1	0.0	4	0.0	1	0.0	
Total	1,705,843	100.0	845,213	100.0	1,855,595	100.0	909,898	100.0	1,790,395	100.0	879,021	100.0	
Average term per contract	—				—				—				

(Note) “Average term per contract” is not calculated since revolving loan contracts are included in the table above.

## (vii) By interest rate

Interest rate		Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	10% p.a. or less	131,188	7.7	56,464	6.7	127,125	6.9	54,593	6.0	129,964	7.3	55,791	6.4
	Above 10% to 15% p.a.	362,174	21.2	387,533	45.8	378,348	20.4	406,169	44.6	367,462	20.5	394,102	44.8
	From 15.0% to 18.0% p.a.	1,211,615	71.0	398,916	47.2	1,349,368	72.7	447,210	49.1	1,292,155	72.2	427,032	48.6
	From 18.0% to 20.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Above 20.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,704,977	99.9	842,914	99.7	1,854,841	100.0	907,973	99.8	1,789,581	100.0	876,926	99.8
Secured loans	Below 10.0% p.a.	223	0.0	786	0.1	202	0.0	658	0.1	211	0.0	703	0.1
	From 10.0% to 15.0% p.a.	643	0.1	1,512	0.2	552	0.0	1,266	0.1	603	0.0	1,392	0.1
	From 15.0% to 18.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	866	0.1	2,299	0.3	754	0.0	1,925	0.2	814	0.0	2,095	0.2
Total		1,705,843	100.0	845,213	100.0	1,855,595	100.0	909,898	100.0	1,790,395	100.0	879,021	100.0

## (f) Breakdown of funds

## (i) Breakdown by funding sources

Funding sources, etc.	Prior interim period (As of September 30, 2023)		Current interim period (As of September 30, 2024)		Prior fiscal year (As of March 31, 2024)	
	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)
Borrowings from financial institutions, etc.	392,704	0.41	443,160	0.54	423,425	0.44
Others	154,997	0.35	164,968	0.49	164,989	0.49
[Corporate bonds, CPs]	[154,997]	[0.35]	[164,968]	[0.49]	[164,989]	[0.49]
Total	547,701	0.40	608,129	0.53	588,414	0.46
Owners' equity	623,163	—	633,335	—	625,591	—
[Share capital]	[63,832]	[—]	[63,832]	[—]	[63,832]	[—]

(Note) "Owners' equity" was calculated by deducting total liabilities and the planned amount of dividend from total assets, and then adding the total amount of reserves (including reserves under special laws).

## (ii) Breakdown by financial institution

(Millions of yen)

Financial institution	Prior interim period (As of September 30, 2023)				Current interim period (As of September 30, 2024)				Prior fiscal year (As of March 31, 2024)				
	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	
Borrowings	City banks, etc.	293,114	62,000	50,908	304,206	313,859	87,000	71,242	329,617	293,114	173,000	152,255	313,859
	Regional banks	47,501	11,200	7,325	51,376	60,682	9,100	8,081	61,700	47,501	27,200	14,019	60,682
	Trust banks	—	—	—	—	—	—	—	—	—	—	—	—
	Foreign banks	1,000	—	—	1,000	1,000	—	—	1,000	1,000	—	—	1,000
	Life insurance companies	2,600	500	660	2,440	2,280	—	160	2,120	2,600	500	820	2,280
	Non-life insurance companies	1,500	—	—	1,500	1,500	—	—	1,500	1,500	—	—	1,500
	Business corporations (leasing and financing companies, etc.)	264	—	82	182	104	—	48	56	264	—	160	104
	Other financial institutions	29,200	9,500	6,700	32,000	44,000	10,000	6,833	47,167	29,200	21,500	6,700	44,000
Subtotal	375,179	83,200	65,675	392,704	423,425	106,100	86,364	443,160	375,179	222,200	173,954	423,425	
Commercial papers	34,998	147,998	128,000	54,997	29,989	124,979	130,000	24,968	34,998	251,991	257,000	29,989	
Corporate bonds (including current portion of bonds payable)	95,000	20,000	15,000	100,000	135,000	25,000	20,000	140,000	95,000	65,000	25,000	135,000	
Subtotal	129,998	167,998	143,000	154,997	164,989	149,979	150,000	164,968	129,998	316,991	282,000	164,989	
Total	505,177	251,198	208,675	547,701	588,414	256,079	236,364	608,129	505,177	539,191	455,954	588,414	

(Notes) 1. "City banks, etc." includes SBI Shinsei Bank, Limited and Aozora Bank, Ltd.

2. "Other financial institutions" includes syndicated loans.

## 3. Material Business Agreements, etc.

During the six months ended September 30, 2024, no material business agreement, etc. was finalized or concluded.



### III. Information on the Filing Company

#### 1. Information on the Company's Shares

##### (1) Total number of shares, etc.

###### 1) Total number of shares

Class	Total number of shares authorized to be issued
Common stock	5,321,974,000
Total	5,321,974,000

###### 2) Total number of shares issued

Class	As of the end of the current interim period (September 30, 2024)	As of the submission date (November 14, 2024)	Stock exchange on which the Company is listed	Description
Common stock	1,566,614,098	1,566,614,098	Tokyo Stock Exchange Standard Market	These are the Company's standard shares with no restricted rights. One unit of stock constitutes 100 common shares.
Total	1,566,614,098	1,566,614,098	—	—

##### (2) Status of the stock acquisition rights

###### 1) Details of stock option plans

Not applicable

###### 2) Other stock acquisition rights

Not applicable

##### (3) Status in the exercise of bonds with stock acquisition rights with exercise price amendment

Not applicable

##### (4) Changes in the total number of shares issued and the amount of share capital and other

(Millions of yen, unless otherwise stated)

Period	Changes in the total number of shares issued (Thousands of shares)	Balance of the total number of shares issued (Thousands of shares)	Changes in share capital	Balance of share capital	Changes in legal capital surplus	Balance of legal capital surplus
From April 1, 2024, to September 30, 2024	—	1,566,614	—	63,832	—	72,322

## (5) Major shareholders

As of September 30, 2024

Name	Address	Number of shares held (Thousands of shares)	Percentage of shares held to the total number of issued shares (excluding shares of treasury shares) (%)
Mitsubishi UFJ Financial Group, Inc.	1-4-5 Marunouchi, Chiyoda-ku, Tokyo	588,723	37.57
Maruito Shokusan Co., Ltd.	1-2-3 Minato-machi, Naniwa-ku, Osaka City	273,467	17.45
Maruito Co., Ltd.	1-2-3 Minato-machi, Naniwa-ku, Osaka City	125,533	8.01
The Master Trust Bank of Japan, Ltd. (Trust Account)	8-1 Akasaka 1-chome, Minato-ku, Tokyo	96,602	6.16
Foundation of Kinoshita Memorial Enterprise	6-2-14 Motomachi-dori, Chuo-ku, Kobe City	92,192	5.88
Maruito Shoten Co., Ltd.	1-2-3 Minato-machi, Naniwa-ku, Osaka City	38,733	2.47
Mitsubishi UFJ Trust and Banking Corporation (Standing proxy: The Master Trust Bank of Japan, Ltd.)	1-4-5 Marunouchi, Chiyoda-ku, Tokyo (1-8-1 Akasaka, Minato-ku, Tokyo)	31,572	2.01
Custody Bank of Japan, Ltd. (Trust Account 4)	1-8-12 Harumi, Chuo-ku, Tokyo	25,361	1.61
Aroa Shokusan LLC	3-2-4 Shibuya, Shibuya-ku, Tokyo	17,000	1.08
Custody Bank of Japan, Ltd. (Trust Account)	1-8-12 Harumi, Chuo-ku, Tokyo	13,697	0.87
Total	—	1,302,883	83.16

(Note) In "Number of shares held," figures less than one thousand are truncated.

(6) Status of voting rights

1) Issued shares

As of September 30, 2024

Classification	Number of shares (Shares)	Number of voting rights (Units)	Details
Shares without voting rights	—	—	—
Shares with limited voting rights (treasury shares, etc.)	—	—	—
Shares with limited voting rights (others)	—	—	—
Shares with full voting rights (treasury shares, etc.)	100	—	—
Shares with full voting rights (others)	Common stock 1,566,577,400	15,665,774	—
Shares less than one unit	Common stock 36,598	—	—
Total number of shares issued	1,566,614,098	—	—
Total voting rights held by all shareholders	—	15,665,774	—

(Notes) 1. The number of shares of common stock in the “Shares with full voting rights (others)” box includes 3,000 shares (30 units of voting rights) held by Japan Securities Depository Center, Inc.

2. The number of shares of common stock in the “Shares less than one unit” box includes 20 treasury shares held by the Company.

2) Treasury shares, etc.

As of September 30, 2024

Shareholder	Address of shareholder	Number of shares held under own name (Shares)	Number of shares held under the names of others (Shares)	Total (Shares)	Percentage of shares held to the total number of issued shares (%)
(Treasury shares) ACOM CO., LTD.	9-1, Higashi-Shinbashi 1-chome, Minato-ku, Tokyo	100	—	100	0.00
Total	—	100	—	100	0.00

2. Directors and Audit and Supervisory Committee Members

There was no change in Directors and Audit and Supervisory Committee members for the six months ended September 30, 2024 after the filing date of the securities report for the prior fiscal year.

#### IV. Financial Information

##### 1. Basis of preparation of the interim consolidated financial statements

The interim consolidated financial statements of the Company are prepared in accordance with the “Regulations Concerning the Terminology, Forms and Preparation Methods of Consolidated Financial Statements” (Ordinance of the Finance Ministry No. 28 of 1976; hereinafter referred to as the “Regulations for Consolidated Financial Statements”) and the “Ordinance on Reorganization of Accounting Methods for Special Finance Corporations, etc.” (Ordinance of General Administrative Agency of the Cabinet/the Finance Ministry No. 32 of 1999).

In addition, the Company falls under the category of a company listed in the left column of item 1 of the table in Article 24-5, Paragraph 1 of the Financial Instruments and Exchange Act, and has prepared Type 1 interim consolidated financial statements in accordance with the provisions of Parts 1 and 3 of the Regulations for Consolidated Financial Statements.

##### 2. Audit and review reports

Pursuant to the first paragraph of Article 193-2 of the Financial Instruments and Exchange Act, the Company’s interim consolidated financial statements for the current interim period (from April 1, 2024 to September 30, 2024) were reviewed by Deloitte Touche Tohmatsu LLC.

1. Interim Consolidated Financial Statements  
(1) Interim Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2024)	Current interim period (As of September 30, 2024)
<b>Assets</b>		
Current assets		
Cash and deposits	73,486	60,233
Accounts receivable - operating loans	*2 1,121,554	*2 1,164,228
Accounts receivable - installment	123,058	131,482
Purchased receivables	8,212	8,930
Other	*2 96,167	*2 96,963
Allowance for doubtful accounts	(92,289)	(96,819)
Total current assets	1,330,190	1,365,019
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	2,878	2,729
Equipment, net	4,243	4,562
Other, net	1,263	1,100
Total property, plant and equipment	8,384	8,392
Intangible assets		
Goodwill	215	—
Software	8,755	10,029
Other	14	14
Total intangible assets	8,985	10,043
Investments and other assets		
Investment securities	1,414	1,489
Retirement benefit asset	10,322	10,080
Deferred tax assets	50,507	37,929
Guarantee deposits	4,309	4,053
Other	*2 3,861	*2 3,548
Allowance for doubtful accounts	(572)	(560)
Total investments and other assets	69,843	56,540
Total non-current assets	87,213	74,976
Total assets	1,417,403	1,439,995

(Millions of yen)

	Prior fiscal year (As of March 31, 2024)	Current interim period (As of September 30, 2024)
<b>Liabilities</b>		
Current liabilities		
Notes and accounts payable - trade	769	805
Short-term borrowings	19,242	23,696
Commercial papers	29,989	24,968
Current portion of long-term borrowings	123,808	164,146
Current portion of bonds payable	60,650	25,232
Income taxes payable	13,160	3,163
Provision for loss on guarantees	*1 11,973	*1 12,114
Asset retirement obligations	579	188
Other	15,558	12,227
Total current liabilities	275,732	266,543
Non-current liabilities		
Bonds payable	104,086	134,661
Long-term borrowings	325,553	308,160
Provision for loss on interest repayment	30,346	18,359
Retirement benefit liability	983	1,094
Asset retirement obligations	5,061	5,025
Other	1,464	1,294
Total non-current liabilities	467,495	468,596
Total liabilities	743,228	735,139
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	69,861	69,861
Retained earnings	469,849	490,308
Treasury shares	(0)	(0)
Total shareholders' equity	603,543	624,002
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	0	0
Foreign currency translation adjustment	21,153	27,757
Remeasurements of defined benefit plans	3,314	2,962
Total accumulated other comprehensive income	24,468	30,720
Non-controlling interests	46,164	50,132
Total net assets	674,175	704,855
Total liabilities and net assets	1,417,403	1,439,995

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

(Millions of yen)

	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
<b>Operating revenue</b>		
Interest on operating loans	88,521	96,351
Revenue from credit card business	7,022	8,272
Revenue from installment sales finance business	33	32
Revenue from credit guarantee	29,993	32,395
Proceeds from purchased receivables	2,334	2,319
Other financial revenue	*1 176	*1 46
Other operating revenue	16,217	16,881
<b>Total operating revenue</b>	<b>144,299</b>	<b>156,299</b>
<b>Operating expenses</b>		
Financial expenses	*2 2,219	*2 2,737
Cost of purchased receivables	876	957
Other operating expenses	*3 96,985	*3 104,582
<b>Total operating expenses</b>	<b>100,081</b>	<b>108,276</b>
<b>Operating profit</b>	<b>44,218</b>	<b>48,022</b>
<b>Non-operating income</b>		
Interest income	0	0
Dividend income	29	5
Share of profit of entities accounted for using equity method	8	18
Rental income from buildings	93	116
Compensation income	3	55
Foreign exchange gains	15	15
Other	23	13
<b>Total non-operating income</b>	<b>175</b>	<b>225</b>
<b>Non-operating expenses</b>		
Interest expenses	0	3
Other	10	4
<b>Total non-operating expenses</b>	<b>10</b>	<b>7</b>
<b>Ordinary profit</b>	<b>44,382</b>	<b>48,239</b>

(Millions of yen)

	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Extraordinary income		
Gain on sale of non-current assets	1	10
Total extraordinary income	1	10
Extraordinary losses		
Loss on sale of non-current assets	0	0
Loss on retirement of non-current assets	127	120
Other	1	1
Total extraordinary losses	129	121
Profit before income taxes	44,255	48,128
Income taxes - current	7,017	2,932
Income taxes - deferred	7,208	12,982
Total income taxes	14,226	15,914
Profit	30,029	32,214
Profit attributable to non-controlling interests	2,741	2,355
Profit attributable to owners of parent	27,287	29,859



## (Interim Consolidated Statement of Comprehensive Income)

(Millions of yen)

	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Profit	30,029	32,214
Other comprehensive income		
Valuation difference on available-for-sale securities	0	(0)
Foreign currency translation adjustment	9,626	9,231
Remeasurements of defined benefit plans, net of tax	5	(350)
Total other comprehensive income	9,632	8,881
Comprehensive income	39,661	41,095
Comprehensive income attributable to		
Owners of parent	34,138	36,111
Non-controlling interests	5,522	4,984

## (3) Interim Consolidated Statement of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
<b>Cash flows from operating activities</b>		
Profit before income taxes	44,255	48,128
Depreciation and amortization	1,660	1,869
Amortization of goodwill	259	215
Increase (decrease) in allowance for doubtful accounts	3,222	3,424
Increase (decrease) in provision for loss on guarantees	1,105	140
Increase (decrease) in retirement benefit liability	56	70
Increase (decrease) in provision for loss on interest repayment	(13,950)	(11,987)
Interest and dividend income	(30)	(6)
Interest expenses	0	3
Amortization of bond issuance costs	113	91
Foreign exchange losses (gains)	(112)	73
Share of loss (profit) of entities accounted for using equity method	(8)	(18)
Loss (gain) on sale of property, plant and equipment	(1)	(10)
Loss on retirement of property, plant and equipment	127	120
Decrease (increase) in accounts receivable - operating loans	(35,371)	(29,173)
Decrease (increase) in accounts receivable - installment	(9,042)	(8,383)
Decrease (increase) in purchased receivables	(155)	(718)
Decrease (increase) in retirement benefit asset	296	(271)
Decrease (increase) in other current assets	(4,231)	(446)
Increase (decrease) in trade payables	230	34
Increase (decrease) in other current liabilities	(2,140)	(2,978)
Increase (decrease) by other operating activities	(511)	(224)
Subtotal	(14,227)	(46)
Interest and dividend income received	30	6
Interest expenses paid	(0)	(3)
Income taxes paid	(6,470)	(12,580)
Net cash provided by (used in) operating activities	(20,668)	(12,624)

(Millions of yen)

	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	(589)	(1,099)
Proceeds from property, plant and equipment	1	19
Purchase of intangible assets	(1,419)	(2,764)
Purchase of investment securities	—	(56)
Increase (decrease) by other investing activities	(202)	1,209
Net cash provided by (used in) investing activities	(2,209)	(2,691)
<b>Cash flows from financing activities</b>		
Proceeds from short-term borrowings	122,219	188,952
Repayments of short-term borrowings	(116,864)	(185,850)
Proceeds from issuance of commercial papers	147,984	124,911
Redemption of commercial papers	(128,000)	(130,000)
Proceeds from issuance of bonds	25,811	32,702
Redemption of bonds	(15,000)	(38,945)
Proceeds from long-term borrowings	59,200	79,941
Repayments of long-term borrowings	(54,179)	(58,500)
Repayments of finance lease obligations	(62)	(188)
Dividends paid	(7,831)	(9,398)
Dividends paid to non-controlling interests	(1,473)	(1,015)
Net cash provided by (used in) financing activities	31,804	2,608
Effect of exchange rate change on cash and cash equivalents	222	322
Net increase (decrease) in cash and cash equivalents	9,148	(12,384)
Cash and cash equivalents at beginning of period	57,666	71,900
Cash and cash equivalents at end of period	* 66,815	* 59,516

[Notes]

(Notes to Interim Consolidated Balance Sheet)

\*1. Contingent liabilities

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2024)	Current interim period (As of September 30, 2024)
Outstanding guarantee obligation in the guarantee business	1,278,261	1,320,202
Provision for loss on guarantees	11,973	12,114
Net	1,266,287	1,308,087

\*2. Status of non-performing loans

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2024)	Current interim period (As of September 30, 2024)
Bankrupt or De facto Bankrupt	441	510
Doubtful receivables	23,039	23,794
Receivables past due for three months or more	7,785	7,720
Restructured receivables	41,262	40,053
Performing loans (*)	1,062,429	1,105,862
Total	1,134,958	1,177,941

\* Accrued interest (prior fiscal year: 13,180 million yen, six months to September 30, 2024: 13,484 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.

(Notes to Interim Consolidated Statement of Income)

\*1. Major items of other financial revenue

	(Millions of yen)	
	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Interest on deposits	2	40
Interest on securities	0	—
Foreign exchange gains	112	—

\*2. Major items of financial expenses

	(Millions of yen)	
	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Interest expenses	1,253	1,592
Interest on bonds	581	663
Amortization of bond issuance costs	113	91
Foreign exchange losses	—	73

\*3. Major expense items of other operating expenses

	(Millions of yen)	
	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Advertising expenses	10,232	8,685
Provision of allowance for doubtful accounts	40,171	46,773
Provision for loss on guarantees	6,339	6,463
Employees' salaries, allowances and bonuses	11,030	11,544
Retirement benefit expenses	499	(45)
Rent expenses	2,893	2,832
Depreciation	1,660	1,869
Commission fee	11,095	13,118
Amortization of goodwill	259	215

4. Basis for classification of financial revenue and financial expenses on interim consolidated statement of income is as follows:

(1) Financial revenue stated as operating revenue

Includes all financial revenue earned by the Company and its consolidated subsidiaries which engaged in the financial service business, excluding dividends and interest on investment securities, etc.

(2) Financial expenses stated as operating expenses

Include all financial expenses spent by the Company and its consolidated subsidiaries which engaged in the financial service business, excluding interest expenses, etc. which have no relationship to operating revenue.

(Notes to Interim Consolidated Statement of Cash Flows)

\*1 Relationship between the period-end balance of cash and cash equivalents and the amount of interim consolidated balance sheet items

	(Millions of yen)	
	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Cash and deposits	66,815	60,233
Time deposits with original maturities of more than three months	—	(717)
Cash and cash equivalents	66,815	59,516

(Notes to Shareholders' Equity)

For the six months ended September 30, 2023 (from April 1, 2023, to September 30, 2023)

1. Dividends paid

Resolution	Class of shares	Total amount (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Sources of dividend
Ordinary General Meeting of Shareholders held on June 23, 2023	Common stock	7,833	5.00	March 31, 2023	June 26, 2023	Retained earnings

2. Dividends whose record date fell in the six months ended September 30, 2023, but whose effective date is after September 30, 2023

Resolution	Class of shares	Total amount (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Sources of dividend
Board of Directors meeting held on November 9, 2023	Common stock	9,399	6.00	September 30, 2023	December 1, 2023	Retained earnings

For the six months ended September 30, 2024 (from April 1, 2024, to September 30, 2024)

1. Dividends paid

Resolution	Class of shares	Total amount (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Sources of dividend
Ordinary General Meeting of Shareholders held on June 21, 2024	Common stock	9,399	6.00	March 31, 2024	June 24, 2024	Retained earnings

2. Dividends whose record date fell in the six months ended September 30, 2024, but whose effective date is after September 30, 2024

Resolution	Class of shares	Total amount (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Sources of dividend
Board of Directors meeting held on November 11, 2024	Common stock	10,966	7.00	September 30, 2024	December 2, 2024	Retained earnings

(Segments of an Enterprise and Related Information)  
 [Segment information]

I. For the six months ended September 30, 2023 (from April 1, 2023, to September 30, 2023)

1. Operating revenue and profit or loss by reported segments, and disaggregation of revenue

(Millions of yen)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	76,332	34,841	30,107	2,904	144,187	112	144,299
Revenues from financial instruments transactions	74,486	33,773	29,835	2,902	140,997	112	141,109
Fees and commissions (Note 2)	1,846	1,068	272	1	3,189	—	3,189
Revenues from transactions with other operating segments	—	—	(60)	—	(60)	35	(24)
Total	76,332	34,841	30,047	2,904	144,126	148	144,275
Segment profit	20,005	11,512	13,675	735	45,928	148	46,077

(Note 1) The “Others” category represents operating revenue and profit which are not included in the reported segments.

(Note 2) The “fees and commissions” is revenue from contracts with customers that are subject to the Accounting Standard for Revenue Recognition (ASBJ Statement No. 29).

2. Reconciliation between the total segment profit or loss and operating profit in interim consolidated statement of income

Profit	Amount (Millions of yen)
Total reported segments	45,928
Profit of “Others” category	148
Elimination of intersegment transactions	8
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(1,867)
Operating profit in interim consolidated statement of income	44,218

II. For the six months ended September 30, 2024 (from April 1, 2024, to September 30, 2024)

1. Operating revenue and profit or loss by reported segments, and disaggregation of revenue

(Millions of yen)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	83,658	37,359	32,220	3,059	156,298	0	156,299
Revenues from financial instruments transactions	81,681	36,188	32,008	3,057	152,936	0	152,937
Fees and commissions (Note 2)	1,977	1,170	211	2	3,362	—	3,362
Revenues from transactions with other operating segments	10	—	8	—	18	53	72
Total	83,669	37,359	32,228	3,059	156,317	54	156,371
Segment profit	26,189	10,956	10,203	578	47,928	54	47,982

(Note 1) The “Others” category represents operating revenue and profit which are not included in the reported segments.

(Note 2) The “fees and commissions” is revenue from contracts with customers that are subject to the Accounting Standard for Revenue Recognition (ASBJ Statement No. 29).

2. Reconciliation between the total segment profit or loss and operating profit in interim consolidated statement of income

Profit	Amount (Millions of yen)
Total reported segments	47,928
Profit of “Others” category	54
Elimination of intersegment transactions	(7)
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	47
Operating profit in interim consolidated statement of income	48,022



(Revenue Recognition)

Information on the disaggregation of revenues from contracts with customers is described in [Notes] (Segments of an Enterprise and Related Information).

(Per Share Information)

The amount and basis for calculation of basic earnings per share are as follows:

(Millions of yen, unless otherwise stated)

Item	For the six months ended September 30, 2023 (From April 1, 2023 to September 30, 2023)	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)
Basic earnings per share	17.42 yen	19.06 yen
(Basis for calculation)		
Profit attributable to owners of parent	27,287	29,859
Profit not attributable to common shareholders	—	—
Profit attributable to owners of parent in relation to common stock	27,287	29,859
Weighted average number of common stock during the interim period	1,566,614,048 shares	1,566,613,978 shares

(Note) Diluted earnings per share is not stated because there is no dilutive security.

## 2. Others

The Board of Directors meeting, held on November 11, 2024, made resolutions on interim dividend as follows:

- |   |                    |
|---|--------------------|
| 1) Total amount of interim dividend:                                      | 10,966 million yen |
| 2) Interim dividend per share:  | 7.00 yen           |
| 3) Effective date for demanding payment and commencement date of payment: | December 2, 2024   |

(Note) Dividend will be paid to the final registered shareholders as of September 30, 2024.

Part II Information on Guarantors for the Filing Company

Not applicable