

Semi-Annual Securities Report

(First six months of the 49th 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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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 13, 2025

[Interim Accounting Period]

First Six Months of the 49th Fiscal Year (from April 1, 2025 to September 30, 2025)

[Company Name]

ACOM Kabushiki-Kaisha

[Company Name in English]

ACOM CO., LTD. (the “Company”)

[Position and Name of Representative]

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Akifumi Kinoshita, Executive Officer, Chief General Manager of Accounting Department

[Place Where Available for Public Inspection]

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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, 2024	For the six months ended September 30, 2025	48 th fiscal year
Period of account	From April 1, 2024 to September 30, 2024	From April 1, 2025 to September 30, 2025	From April 1, 2024 to March 31, 2025
Operating revenue	156,299	165,670	317,742
Ordinary profit	48,239	54,245	58,919
Profit attributable to owners of parent	29,859	50,978	32,124
Comprehensive income	41,095	44,467	56,241
Net assets	704,855	741,177	709,035
Total assets	1,439,995	1,524,213	1,486,409
Basic earnings per share (yen)	19.06	32.54	20.51
Diluted earnings per share (yen)	—	—	—
Shareholders' equity ratio (%)	45.47	45.07	43.97
Net cash provided by (used in) operating activities	(12,624)	3,664	876
Net cash provided by (used in) investing activities	(2,691)	(1,469)	(6,478)
Net cash provided by (used in) financing activities	2,608	(1,211)	(6,410)
Cash and cash equivalents at end of period	59,516	60,854	60,157

(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, 2025, 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, 2025.

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, 2025, 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 due to fluctuations in financial markets and economies in various countries in addition to the continued price increase. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

The Company operates in various countries. The Kingdom of Thailand continues to experience gradual economic growth led by expanding personal consumption. Steady economic growth is expected in the Republic of the Philippines, with strong growth in consumer spending, and in Malaysia driven by expanding inbound demand and consumer spending.

In the nonbank business sector in Japan, while future trends, similar to those in the broader domestic economy, need to be closely monitored, the demand for funds remains strong due to the expansion of personal consumption. Although requests for interest repayment are decreasing steadily, 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, based on our consumer finance business in Japan and overseas that we have cultivated so far and our know-how on low-cost operations including centralization of operations, the Company Group will focus on the following and other initiatives: in the loan and credit card business, strengthening our efforts to attract new customers by rebuilding the perception, and offering high-quality customer experiences by improving the speed of screening; in the guarantee business, further strengthening the cooperation with existing partners; and in the overseas financial business, advancing into new markets while strengthening the community-based foundations of existing subsidiaries.

Consolidated operating revenue for the six months ended September 30, 2025, increased to 165,670 million yen (up 6.0% year-on-year). This is mainly attributable to: the increases in interest on operating loans and revenue from credit guarantee. Operating expenses also increased to 111,606 million yen (up 3.1% year-on-year) mainly due to an increase in personnel expenses associated with wage increases and the impact of the weaker yen. As a result, operating profit increased to 54,063 million yen (up 12.6% year-on-year), and ordinary profit increased to 54,245 million yen (up 12.5% year-on-year). Profit attributable to owners of parent increased to 50,978 million yen (up 70.7% 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:

1) Loan and credit card business

In the domestic loans business, accounts receivable - operating loans for the Company and GeNiE Inc. totaled 966,842 million yen as of September 30, 2025 (up 6.3% year-on-year, up 3.3% from the prior fiscal year-end) due to new loans and additional use associated with an expansion in personal consumption. In the credit card business, accounts receivable - installment amounted to 145,117 million yen (up 11.0% year-on-year, up 5.6% from the prior fiscal year-end) primarily due to higher transaction volumes.

As a result, the segment's operating revenue stood at 89,980 million yen (up 7.5% year-on-year) for the six months ended September 30, 2025, 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 30,555 million yen (up 16.7% year-on-year).

2) Guarantee business

The guarantee business also benefitted from the expansion 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 1,416,546 million yen as of September 30, 2025 (up 7.3% year-on-year, up 3.8% from the prior fiscal year-end).

As a result, the segment's operating revenue totaled 39,802 million yen (up 6.5% year-on-year) for the six months ended September 30, 2025, primarily owing to an increase in guarantee income attributable to an increase in the balance of guaranteed receivables. Operating profit totaled 11,706 million yen (up 6.8% year-on-year).

3) Overseas financial business

In the overseas financial business, accounts receivable - operating loans generated by EASY BUY Public Company Limited (hereinafter, "EASY BUY") totaled 246,400 million yen (down 1.8% year-on-year, down 6.1% from the prior fiscal year-end) as of September 30, 2025, due to a decrease in new loans and additional use attributable to various regulations related to household debt problems in the Kingdom of Thailand.

The segment's operating revenue amounted to 32,542 million yen (up 1.0% year-on-year) for the six months ended September 30, 2025, primarily due to an increase in interest on operating loans attributable to the impact of the depreciation of the yen. Operating profit totaled 10,902 million yen (up 6.9% year-on-year).

4) Loan servicing business

In the loan servicing business, with the contraction trend in the servicer market beginning to ease, the Company Group focused on strengthening relationships with existing business partners and worked to enhance its collection methods.

As a result, the segment's operating revenue totaled 3,355 million yen (up 9.7% year-on-year) for the six months ended September 30, 2025, owing to an increase in the proceeds from purchased receivables. Operating profit totaled 664 million yen (up 14.9% year-on-year).

(2) Overview of financial position for the six months ended September 30, 2025

Compared with the end of the prior fiscal year, total assets increased by 37,803 million yen and net assets increased by 32,141 million yen as of September 30, 2025. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets increased by 26,416 million yen and non-current assets increased by 11,387 million yen. Consequently, total assets increased by 37,803 million yen. The breakdown of major increases in current assets is as follows: accounts receivable - operating loans (up 15,584 million yen) and accounts receivable - installment (up 7,665 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 12,274 million yen).

(Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were an increase of 19,550 million yen and a decrease of 13,888 million yen, respectively, resulting in an increase of 5,662 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 9,001 million yen) and provision for loss on interest repayment (down 6,568 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 40,012 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 (50,978 million yen) and a decrease due to the payment of dividends (10,966 million yen). Moreover, accumulated other comprehensive income decreased by 6,570 million yen due in part to a decrease in foreign currency translation adjustment, and non-controlling interests decreased by 1,300 million yen. As a result, total net assets increased by 32,141 million yen, and the shareholders' equity ratio increased by 1.1 percentage points to 45.1%.

(3) Overview of cash flows for the six months ended September 30, 2025

Cash and cash equivalents (hereinafter, “funds”) as of September 30, 2025, increased by 697 million yen during the six months ended September 30, 2025, from the end of the prior fiscal year to 60,854 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 3,664 million yen (up 16,288 million yen year-on-year). This was primarily due to an increase of 54,534 million yen in profit before income taxes and an increase of 1,860 million yen in depreciation, which outweighed decreases due to factors such as an increase of 27,125 million yen in accounts receivable - operating loans, an increase of 7,697 million yen in accounts receivable - installment, and income taxes paid of 7,313 million yen.

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

With respect to net cash used in investing activities, funds saw a decrease of 1,469 million yen (up 1,222 million yen year-on-year). This was primarily due to funds-decreasing factors such as the purchase of intangible assets of 2,290 million yen.

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

With respect to net cash used in financing activities, funds saw a decrease of 1,211 million yen (down 3,820 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 11,282 million yen more than the amount of repayments of borrowings and payments at maturity of bonds, and that dividends paid amounted to 10,968 million yen.

(4) Business and financial issues to address

In the six months ended September 30, 2025, 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, 2024 (From April 1, 2024 to September 30, 2024)		For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	
			Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service businesses	Japan	Loan business	74,778	47.8	79,987	48.3
		Credit card business	8,879	5.7	9,985	6.1
		Guarantee business	37,359	23.9	39,802	24.0
		Loan servicing business	3,059	2.0	3,351	2.0
		Others	0	0.0	25	0.0
	Overseas	Loan business	32,181	20.6	32,482	19.6
		Installment loan business	38	0.0	34	0.0
Total			156,299	100.0	165,670	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 Section.

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, 2024 (From April 1, 2024 to September 30, 2024)		For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	
			Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan business	238,738	64.4	250,069	65.7	
	Credit card business	37,062	10.0	37,742	9.9	
	Loan servicing business	2,207	0.6	2,616	0.7	
Overseas	Loan business	92,385	24.9	89,853	23.6	
	Installment loan business	450	0.1	401	0.1	
Total			370,845	100.0	380,684	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 Section.

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, 2024)		Current interim period (As of September 30, 2025)		Prior fiscal year (As of March 31, 2025)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan business	909,908	69.7	966,842	70.4	936,025	69.4
	Credit card business	130,731	10.0	145,117	10.5	137,371	10.2
	Loan servicing business	8,930	0.7	10,382	0.8	9,388	0.7
Overseas	Loan business	254,320	19.5	250,827	18.3	266,060	19.7
	Installment loan business	751	0.1	654	0.0	734	0.0
Total		1,304,641	100.0	1,373,824	100.0	1,349,580	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 Section.

3) Number of outlets

Category	Prior interim period (As of September 30, 2024)	Current interim period (As of September 30, 2025)	Prior fiscal year (As of March 31, 2025)
Outlets	721	630	694

4) Number of customer accounts

Business segment		Prior interim period (As of September 30, 2024)	Current interim period (As of September 30, 2025)	Prior fiscal year (As of March 31, 2025)
Japan	Loan business	1,855,612	1,963,843	1,908,282
	Credit card business	875,012	974,643	913,072
	Loan servicing business	435,966	455,108	445,448
Overseas	Loan business	1,458,923	1,426,482	1,437,615
	Installment loan business	11,461	10,459	10,742

(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 Section.

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, 2024)					Current interim period (As of September 30, 2025)					Prior fiscal year (As of March 31, 2025)				
		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)	3,313,780	100.0	1,162,302	99.8	17.36	3,389,679	100.0	1,215,997	99.9	17.40	3,345,203	100.0	1,200,295	99.8	17.40
	Secured loans (excluding housing loans)	750	0.0	1,911	0.2	11.19	641	0.0	1,659	0.1	11.20	689	0.0	1,776	0.1	11.20
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,314,530	100.0	1,164,214	100.0	17.35	3,390,320	100.0	1,217,657	100.0	17.39	3,345,892	100.0	1,202,071	100.0	17.39
Commercial loans	Unsecured loans	1	0.0	0	0.00	15.00	1	0.0	0	0.0	15.00	1	0.0	0	0.0	15.00
	Secured loans	4	0.0	13	0.01	9.19	4	0.0	12	0.0	9.35	4	0.0	12	0.0	9.35
	Subtotal	5	0.0	13	0.0	9.41	5	0.0	12	0.0	9.57	5	0.0	13	0.0	9.57
Total		3,314,535	100.0	1,164,228	100.0	17.35	3,390,325	100.0	1,217,670	100.0	17.39	3,345,897	100.0	1,202,085	100.0	17.39

(b) By industry

Industry	Prior interim period (As of September 30, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)			
	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	1	0.0	4	0.0	1	0.0	4	0.0	1	0.0	4	0.0
Manufacturing	—	—	—	—	—	—	—	—	—	—	—	—
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	0	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)	3	0.0	8	0.0	3	0.0	7	0.0	3	0.0	8	0.0
Individuals	3,314,530	100.0	1,164,214	100.0	3,390,320	100.0	1,217,657	100.0	3,345,892	100.0	1,202,071	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	3,314,535	100.0	1,164,228	100.0	3,390,325	100.0	1,217,670	100.0	3,345,897	100.0	1,202,085	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, 2024)		Current interim period (As of September 30, 2025)		Prior fiscal year (As of March 31, 2025)	
	Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Securities	—	—	—	—	—	—
[Stocks included in the above]	[—]	[—]	[—]	[—]	[—]	[—]
Credit	—	—	—	—	—	—
[Deposits included in the above]	[—]	[—]	[—]	[—]	[—]	[—]
Merchandise	—	—	—	—	—	—
Real estate	1,925	0.2	1,672	0.1	1,788	0.1
Foundations	—	—	—	—	—	—
Others	—	—	—	—	—	—
Subtotal	1,925	0.2	1,672	0.1	1,788	0.1
Guarantee	—	—	—	—	—	—
Unsecured	1,162,303	99.8	1,215,997	99.9	1,200,296	99.9
Total	1,164,228	100.0	1,217,670	100.0	1,202,085	100.0

(d) By loan term

Loan period	Prior interim period (As of September 30, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)				
	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	3,130,475	94.4	1,106,426	95.0	3,205,379	94.5	1,158,742	95.2	3,160,033	94.4	1,142,735	95.1
	Due within 1 year	2,471	0.1	231	0.0	3,005	0.1	315	0.0	3,834	0.1	458	0.0
	Due after 1 year through 5 years	159,226	4.8	45,454	3.9	159,015	4.7	44,668	3.7	160,497	4.8	46,179	3.8
	Due after 5 years through 10 years	16,784	0.5	6,891	0.6	18,216	0.5	9,488	0.8	16,434	0.5	7,911	0.7
	Due after 10 years through 15 years	4,746	0.1	3,246	0.3	3,974	0.1	2,724	0.2	4,333	0.1	2,964	0.2
	Due after 15 years through 20 years	58	0.0	41	0.0	59	0.0	42	0.0	54	0.0	36	0.0
	Due after 20 years through 25 years	16	0.0	9	0.0	25	0.0	13	0.0	14	0.0	8	0.0
	Due after 25 years	5	0.0	1	0.0	7	0.0	2	0.0	5	0.0	1	0.0
	Subtotal	3,313,781	100.0	1,162,303	99.8	3,389,680	100.0	1,215,997	99.9	3,345,204	100.0	1,200,296	99.9
Secured loans	Revolving	576	0.0	1,449	0.1	503	0.0	1,277	0.1	537	0.0	1,360	0.1
	Due within 1 year	3	0.0	9	0.0	2	0.0	9	0.0	3	0.0	4	0.0
	Due after 1 year through 5 years	38	0.0	57	0.0	30	0.0	57	0.0	31	0.0	48	0.0
	Due after 5 years through 10 years	79	0.0	191	0.0	63	0.0	155	0.0	72	0.0	190	0.0
	Due after 10 years through 15 years	29	0.0	81	0.0	27	0.0	72	0.0	29	0.0	76	0.0
	Due after 15 years through 20 years	7	0.0	15	0.0	6	0.0	20	0.0	5	0.0	14	0.0
	Due after 20 years through 25 years	22	0.0	119	0.0	14	0.0	80	0.0	16	0.0	93	0.0
	Due after 25 years	—	—	—	—	—	0.0	—	0.0	—	—	—	—
	Subtotal	754	0.0	1,925	0.2	645	0.0	1,672	0.1	693	0.0	1,788	0.1
Revolving		3,131,051	94.5	1,107,876	95.2	3,205,882	94.6	1,160,019	95.3	3,160,570	94.5	1,144,095	95.2
Due within 1 year		2,474	0.1	241	0.0	3,007	0.1	324	0.0	3,837	0.1	463	0.0
Due after 1 year through 5 years		159,264	4.8	45,511	3.9	159,045	4.7	44,725	3.7	160,528	4.8	46,227	3.8
Due after 5 years through 10 years		16,863	0.5	7,082	0.6	18,279	0.5	9,644	0.8	16,506	0.5	8,102	0.7
Due after 10 years through 15 years		4,775	0.1	3,328	0.3	4,001	0.1	2,797	0.2	4,362	0.1	3,041	0.3
Due after 15 years through 20 years		65	0.0	57	0.0	65	0.0	62	0.0	59	0.0	50	0.0
Due after 20 years through 25 years		38	0.0	129	0.0	39	0.0	94	0.0	30	0.0	101	0.0
Due after 25 years		5	0.0	1	0.0	7	0.0	2	0.0	5	0.0	1	0.0
Total		3,314,535	100.0	1,164,228	100.0	3,390,325	100.0	1,217,670	100.0	3,345,897	100.0	1,202,085	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, 2024)		Current interim period (As of September 30, 2025)		Prior fiscal year (As of March 31, 2025)	
	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.	496,003	0.79	486,015	1.10	473,237	0.95
Others [Corporate bonds, CPs]	184,862 [184,862]	0.70 [0.70]	210,113 [210,113]	0.85 [0.85]	214,402 [214,402]	0.80 [0.80]
Total	680,866	0.76	696,128	1.03	687,639	0.90
Owners' equity [Share capital]	771,610 [63,832]	— [—]	826,106 [63,832]	— [—]	802,876 [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, 2024)	Current interim period (As of September 30, 2025)	Prior fiscal year (As of March 31, 2025)
Outlets	611	524	585
	—	—	—
	611	524	585
Automatic contract machines	611 locations [624]	524 locations [526]	585 locations [587]
ATMs	50,432	95,935	64,497
	593	519	569
	49,839 [14]	95,416 [16]	63,928 [15]

(Notes) 1. In addition to the above 524 loan business outlets, based on the Money Lending Business Act, we registered 1 service center (1 as of September 30, 2024, and 1 as of March 31, 2025) for the various applications and registration acceptance via automatic contract machines and other means as outlets.
2. Of the number of ATMs as of September 30, 2025, the number for some tie-up companies are as of March 31, 2025.

(ii) Number of customer accounts

Business segment	Prior interim period (As of September 30, 2024)	Current interim period (As of September 30, 2025)	Prior fiscal year (As of March 31, 2025)
Loan business	1,855,595	1,943,951	1,897,011
Credit card business	875,012	974,643	913,072

(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, 2024 (From April 1, 2024 to September 30, 2024)				For the prior fiscal year (From April 1, 2024 to March 31, 2025)
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	
Loan business	74,788	65.1	79,756	64.9	151,176
Unsecured loans	74,681	65.0	79,666	64.8	150,968
Consumer loans	74,681	65.0	79,666	64.8	150,968
Commercial loans	0	0.0	0	0.0	0
Secured loans	106	0.1	90	0.1	208
Credit card business	8,879	7.7	9,985	8.1	18,210
Guarantee business	31,113	27.1	33,040	26.9	63,626
Others	54	0.0	125	0.1	237
Total	114,836	100.0	122,908	100.0	233,250
					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, 2024 (From April 1, 2024 to September 30, 2024)		For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)		For the prior fiscal year (From April 1, 2024 to March 31, 2025)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Unsecured loans	238,735	86.6	247,212	86.8	473,608	86.6
Consumer loans	238,735	86.6	247,212	86.8	473,608	86.6
Commercial loans	—	—	—	—	—	—
Secured loans	3	0.0	3	0.0	7	0.0
Subtotal	238,738	86.6	247,216	86.8	473,616	86.6
Credit card business	37,062	13.4	37,742	13.2	73,143	13.4
Total	275,801	100.0	284,959	100.0	546,759	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, 2024)		Current interim period (As of September 30, 2025)		Prior fiscal year (As of March 31, 2025)	
		Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	907,973	87.3	961,271	86.8	932,307	87.0
	Consumer loans	907,972	87.3	961,270	86.8	932,306	87.0
	Commercial loans	0	0.0	0	0.0	0	0.0
	Secured loans	1,925	0.2	1,672	0.2	1,788	0.2
Subtotal		909,898	87.4	962,943	86.9	934,096	87.2
Credit card business		130,731	12.6	145,117	13.1	137,371	12.8
Total		1,040,629	100.0	1,108,060	100.0	1,071,468	100.0

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

(Millions of yen)

Item	Prior interim period (As of September 30, 2024)			Current interim period (As of September 30, 2025)			Prior fiscal year (As of March 31, 2025)		
	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans
Beginning balance	879,021	876,926	2,095	934,096	932,307	1,788	879,021	876,926	2,095
Loans made during the period	238,738	238,735	3	247,216	247,212	3	473,616	473,608	7
Collection during the period	190,281	190,136	144	200,785	200,672	112	383,684	383,406	278
Transfer of claims on bankruptcy and reorganization, etc.	219	210	9	286	281	4	495	486	9
Write-off of bad debts during the period	17,360	17,340	19	17,298	17,295	3	34,361	34,333	27
Final balance	909,898	907,973	1,925	962,943	961,271	1,672	934,096	932,307	1,788
Average loans receivable	892,775	890,750	2,025	945,850	944,109	1,740	905,905	903,957	1,947

(e) Breakdown of accounts receivable - operating loans

(i) By loan type

Loan type	Prior interim period (As of September 30, 2024)					Current interim period (As of September 30, 2025)					Prior fiscal year (As of March 31, 2025)					
	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)	1,854,840	100.0	907,972	99.8	15.57	1,943,305	100.0	961,270	99.8	15.56	1,896,317	100.0	932,306	99.8	15.59
	Secured loans (excluding housing loans)	750	0.0	1,911	0.2	11.19	641	0.0	1,659	0.2	11.11	689	0.0	1,776	0.2	11.20
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,855,590	100.0	909,884	100.0	15.56	1,943,946	100.0	962,930	100.0	15.56	1,897,006	100.0	934,082	100.0	15.58
Commercial loans	Unsecured loans	1	0.0	0	0.0	15.00	1	0.0	0	0.0	15.00	1	0.0	0	0.0	15.00
	Secured loans	4	0.0	13	0.0	9.19	4	0.0	12	0.0	9.47	4	0.0	12	0.0	9.35
	Subtotal	5	0.0	13	0.0	9.41	5	0.0	12	0.0	9.68	5	0.0	13	0.0	9.57
Total		1,855,595	100.0	909,898	100.0	15.56	1,943,951	100.0	962,943	100.0	15.56	1,897,011	100.0	934,096	100.0	15.58

(ii) By industry

Industry	Prior interim period (As of September 30, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)			
	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	1	0.0	4	0.0	1	0.0	4	0.0	1	0.0	4	0.0
Manufacturing	—	—	—	—	—	—	—	—	—	—	—	—
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	0	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)	3	0.0	8	0.0	3	0.0	7	0.0	3	0.0	8	0.0
Individuals	1,855,590	100.0	909,884	100.0	1,943,946	100.0	962,930	100.0	1,897,006	100.0	934,082	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	1,855,595	100.0	909,898	100.0	1,943,951	100.0	962,943	100.0	1,897,011	100.0	934,096	100.0

(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, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)			
		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	178	0.0	15	0.0	1	0.0	0	0.0	4	0.0	0	0.0
	20-29	416,871	22.5	158,306	17.4	435,089	22.4	168,824	17.6	426,946	22.5	163,519	17.5
	30-39	305,413	16.5	174,209	19.2	318,602	16.4	185,897	19.3	311,689	16.4	179,843	19.3
	40-49	231,353	12.5	157,817	17.4	235,584	12.1	162,458	16.9	232,510	12.3	159,121	17.1
	50-59	201,418	10.9	148,468	16.4	206,871	10.6	152,930	15.9	203,303	10.7	150,188	16.1
	60 years and older	132,271	7.1	70,785	7.8	141,013	7.3	75,658	7.9	136,434	7.2	73,350	7.9
	Subtotal	1,287,504	69.4	709,602	78.2	1,337,160	68.8	745,769	77.6	1,310,886	69.1	726,024	77.9
Female	18-19 years	113	0.0	9	0.0	—	—	—	—	3	0.0	0	0.0
	20-29	190,930	10.3	57,155	6.3	201,149	10.4	61,570	6.4	196,279	10.4	59,432	6.4
	30-39	118,675	6.4	42,691	4.7	130,078	6.7	47,968	5.0	123,771	6.5	45,119	4.8
	40-49	101,637	5.5	38,843	4.3	106,596	5.5	41,229	4.3	103,637	5.5	39,751	4.3
	50-59	94,656	5.1	38,128	4.2	100,324	5.2	40,792	4.2	97,239	5.1	39,269	4.2
	60 years and older	61,325	3.3	21,540	2.4	67,998	3.5	23,939	2.5	64,502	3.4	22,709	2.4
	Subtotal	567,336	30.6	198,370	21.8	606,145	31.2	215,501	22.4	585,431	30.9	206,282	22.1
Total		1,854,840	100.0	907,972	100.0	1,943,305	100.0	961,270	100.0	1,896,317	100.0	932,306	100.0

(iv) By collateral type

Collateral		Prior interim period (As of September 30, 2024)		Current interim period (As of September 30, 2025)		Prior fiscal year (As of March 31, 2025)	
		Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Securities		—	—	—	—	—	—
[Stocks included in the above]		[—]	[—]	[—]	[—]	[—]	[—]
Credit		—	—	—	—	—	—
[Deposits included in the above]		[—]	[—]	[—]	[—]	[—]	[—]
Merchandise		—	—	—	—	—	—
Real estate		1,925	0.2	1,672	0.2	1,788	0.2
Foundations		—	—	—	—	—	—
Others		—	—	—	—	—	—
Subtotal		1,925	0.2	1,672	0.2	1,788	0.2
Guarantee		—	—	—	—	—	—
Unsecured		907,973	99.8	961,271	99.8	932,307	99.8
Total		909,898	100.0	962,943	100.0	934,096	100.0

(v) By loan amount

Loan amount	Prior interim period (As of September 30, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)				
	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	311,149	16.8	18,674	2.1	323,182	16.6	19,404	2.0	313,083	16.5	18,660	2.0
	Due over 100,000 yen through 300,000 yen	461,650	24.9	97,107	10.7	491,836	25.3	103,857	10.8	478,126	25.2	100,793	10.8
	Due over 300,000 yen through 500,000 yen	590,465	31.8	255,044	28.0	602,225	31.0	259,217	26.9	598,063	31.5	257,850	27.6
	Due over 500,000 yen	491,577	26.5	537,146	59.0	526,063	27.1	578,791	60.1	507,046	26.7	555,003	59.4
	Subtotal	1,854,841	100.0	907,973	99.8	1,943,306	100.0	961,271	99.8	1,896,318	100.0	932,307	99.8
Secured loans	Due within 1 million yen	214	0.0	110	0.0	176	0.0	91	0.0	197	0.0	107	0.0
	Due over 1 million yen through 5 million yen	460	0.0	1,202	0.1	398	0.0	1,031	0.1	418	0.0	1,089	0.1
	Due over 5 million yen through 10 million yen	71	0.0	487	0.1	63	0.0	435	0.0	70	0.0	478	0.1
	Due over 10 million yen through 50 million yen	9	0.0	124	0.0	8	0.0	114	0.0	8	0.0	114	0.0
	Due over 50 million yen through 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Due over 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	754	0.0	1,925	0.2	645	0.0	1,672	0.2	693	0.0	1,788	0.2
	Total	1,855,595	100.0	909,898	100.0	1,943,951	100.0	962,943	100.0	1,897,011	100.0	934,096	100.0
Average loans receivable per contract (Thousands of yen)	—	—	490	—	—	—	495	—	—	—	—	492	—
Unsecured loans	—	—	489	—	—	—	494	—	—	—	—	491	—
Secured loans	—	—	2,553	—	—	—	2,592	—	—	—	—	2,581	—

(vi) By loan term

Loan term		Prior interim period (As of September 30, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)			
		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	1,723,249	92.9	862,099	94.7	1,811,060	93.2	915,099	95.0	1,764,522	93.0	886,307	94.9
	Due within 1 year	1,154	0.1	129	0.0	1,546	0.1	207	0.0	1,349	0.1	190	0.0
	Due after 1 year through 5 years	108,832	5.9	35,555	3.9	108,459	5.6	33,700	3.5	109,609	5.8	34,887	3.7
	Due after 5 years through 10 years	16,781	0.9	6,889	0.8	18,176	0.9	9,481	1.0	16,432	0.9	7,909	0.8
	Due after 10 years through 15 years	4,746	0.3	3,246	0.4	3,974	0.2	2,724	0.3	4,333	0.2	2,964	0.3
	Due after 15 years through 20 years	58	0.0	41	0.0	59	0.0	42	0.0	54	0.0	36	0.0
	Due after 20 years through 25 years	16	0.0	9	0.0	25	0.0	13	0.0	14	0.0	8	0.0
	Due after 25 years	5	0.0	1	0.0	7	0.0	2	0.0	5	0.0	1	0.0
	Subtotal	1,854,841	100.0	907,973	99.8	1,943,306	100.0	961,271	99.8	1,896,318	100.0	932,307	99.8
	Revolving	576	0.0	1,449	0.2	503	0.0	1,277	0.1	537	0.0	1,360	0.1
Secured loans	Due within 1 year	3	0.0	9	0.0	2	0.0	9	0.0	3	0.0	4	0.0
	Due after 1 year through 5 years	38	0.0	57	0.0	30	0.0	57	0.0	31	0.0	48	0.0
	Due after 5 years through 10 years	79	0.0	191	0.0	63	0.0	155	0.0	72	0.0	190	0.0
	Due after 10 years through 15 years	29	0.0	81	0.0	27	0.0	72	0.0	29	0.0	76	0.0
	Due after 15 years through 20 years	7	0.0	15	0.0	6	0.0	20	0.0	5	0.0	14	0.0
	Due after 20 years through 25 years	22	0.0	119	0.0	14	0.0	80	0.0	16	0.0	93	0.0
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	754	0.0	1,925	0.2	645	0.0	1,672	0.2	693	0.0	1,788	0.2
	Revolving	1,723,825	92.9	863,549	94.9	1,811,563	93.2	916,376	95.2	1,765,059	93.0	887,668	95.0
	Due within 1 year	1,157	0.1	138	0.0	1,548	0.1	216	0.0	1,352	0.1	195	0.0
Total	Due after 1 year through 5 years	108,870	5.9	35,613	3.9	108,489	5.6	33,757	3.5	109,640	5.8	34,936	3.7
	Due after 5 years through 10 years	16,860	0.9	7,080	0.8	18,239	0.9	9,636	1.0	16,504	0.9	8,100	0.9
	Due after 10 years through 15 years	4,775	0.3	3,328	0.4	4,001	0.2	2,797	0.3	4,362	0.2	3,041	0.3
	Due after 15 years through 20 years	65	0.0	57	0.0	65	0.0	62	0.0	59	0.0	50	0.0
	Due after 20 years through 25 years	38	0.0	129	0.0	39	0.0	94	0.0	30	0.0	101	0.0
	Due after 25 years	5	0.0	1	0.0	7	0.0	2	0.0	5	0.0	1	0.0
	Total	1,855,595	100.0	909,898	100.0	1,943,951	100.0	962,943	100.0	1,897,011	100.0	934,096	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, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)			
		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	Below 10.0% p.a.	127,125	6.9	54,593	6.0	126,118	6.5	56,768	5.9	125,966	6.6	55,199	5.9
	From 10.0% to 15.0% p.a.	378,348	20.4	406,169	44.6	411,841	21.2	442,763	46.0	390,138	20.6	419,915	45.0
	From 15.0% to 18.0% p.a.	1,349,368	72.7	447,210	49.1	1,405,347	72.3	461,739	48.0	1,380,214	72.8	457,192	48.9
	From 18.0% to 20.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Above 20.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,854,841	100.0	907,973	99.8	1,943,306	100.0	961,271	99.8	1,896,318	100.0	932,307	99.8
Secured loans	Below 10.0% p.a.	202	0.0	658	0.1	176	0.0	583	0.1	188	0.0	618	0.1
	From 10.0% to 15.0% p.a.	552	0.0	1,266	0.1	469	0.0	1,088	0.1	505	0.0	1,170	0.1
	From 15.0% to 18.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal		754	0.0	1,925	0.2	645	0.0	1,672	0.2	693	0.0	1,788	0.2
Total		1,855,595	100.0	909,898	100.0	1,943,951	100.0	962,943	100.0	1,897,011	100.0	934,096	100.0

(f) Breakdown of funds

(i) Breakdown by funding sources

Funding sources, etc.	Prior interim period (As of September 30, 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 (%)	fiscal year March 31, 2025)
	Outstanding balance (Millions of yen)	Average interest rate (%)			Outstanding balance (Millions of yen)		Outstanding balance (Millions of yen)		
Borrowings from financial institutions, etc.	443,160	0.54	448,681	0.98	430,085	0.76			
Others [Corporate bonds, CPs]	164,968 [164,968]	0.49 [0.49]	194,945 [194,945]	0.70 [0.70]	194,914 [194,914]	0.62 [0.62]			
Total	608,129	0.53	643,626	0.89	624,999	0.71			
Owners' equity [Share capital]	633,335 [63,832]	— [—]	679,217 [63,832]	— [—]	651,845 [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, 2024)				Current interim period (As of September 30, 2025)				Prior fiscal year (As of March 31, 2025)			
	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.	313,859	87,000	71,242	329,617	311,739	129,000	108,958	331,781	313,859	136,000	138,120
	Regional banks	60,682	9,100	8,081	61,700	68,685	4,700	6,860	66,525	60,682	25,800	17,796
	Trust banks	—	—	—	—	—	—	—	—	—	—	—
	Foreign banks	1,000	—	—	1,000	—	—	—	—	1,000	—	1,000
	Life insurance companies	2,280	—	160	2,120	2,460	—	80	2,380	2,280	500	320
	Non-life insurance companies	1,500	—	—	1,500	1,500	500	500	1,500	1,500	—	1,500
	Business corporations (leasing and financing companies, etc.)	104	—	48	56	200	—	—	200	104	200	104
	Other financial institutions	44,000	10,000	6,833	47,167	45,501	6,500	5,706	46,295	44,000	10,000	8,499
Subtotal		423,425	106,100	86,364	443,160	430,085	140,700	122,104	448,681	423,425	172,500	165,839
Commercial papers		29,989	124,979	130,000	24,968	54,914	170,031	180,000	44,945	29,989	232,924	208,000
Corporate bonds (including current portion of bonds payable)		135,000	25,000	20,000	140,000	140,000	10,000	—	150,000	135,000	45,000	40,000
Subtotal		164,989	149,979	150,000	164,968	194,914	180,031	180,000	194,945	164,989	277,924	248,000
Total		588,414	256,079	236,364	608,129	624,999	320,731	302,104	643,626	588,414	450,424	413,839
												624,999

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

2. “Other financial institutions” includes syndicated loans.

3. Critical Agreements, etc.

Material contracts entered into before April 1, 2024, are omitted in accordance with the Article 3, Paragraph 6 of the “Cabinet Office Ordinance for Partial Amendment of the Cabinet Office Ordinance on the Disclosure of Corporate Affairs, etc. and Cabinet Office Order on Disclosure of Information on Regulated Securities.”

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) Issued shares

Class	As of the end of the current interim period (September 30, 2025)	As of the submission date (November 13, 2025)	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, 2025 to September 30, 2025	—	1,566,614	—	63,832	—	72,322

(5) Major shareholders

As of September 30, 2025

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, Osaka	273,467	17.45
The Master Trust Bank of Japan, Ltd. (Trust Account)	8-1 Akasaka 1-chome, Minato-ku, Tokyo	129,741	8.28
Maruito Co., Ltd.	1-2-3 Minato-machi, Naniwa-ku, Osaka City, Osaka	125,533	8.01
Foundation of Kinoshita Memorial Enterprise	6-2-14 Motomachi-dori, Chuo-ku, Kobe City, Hyogo	92,192	5.88
Maruito Shoten Co., Ltd.	1-2-3 Minato-machi, Naniwa-ku, Osaka City, Osaka	38,733	2.47
Mitsubishi UFJ Trust and Banking Corporation	1-4-5, Marunouchi, Chiyoda-ku, Tokyo	31,572	2.01
Custody Bank of Japan, Ltd. (Trust Account)	1-8-12 Harumi, Chuo-ku, Tokyo	18,454	1.17
MASA & COMPANY Co., Ltd.	5-14-4, Minamiazabu, Minato-ku, Tokyo	11,000	0.70
The Nomura Trust and Banking Co., Ltd. (Retirement Benefit Trust Account for Mitsubishi UFJ Trust and Banking Corporation)	2-2-2, Otemachi, Chiyoda-ku, Tokyo	9,000	0.57
Total	—	1,318,418	84.15

(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, 2025

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.)	(Treasury shares) Common stock 100	—	—
Shares with full voting rights (others)	Common stock 1,566,563,800	15,665,638	—
Shares less than one unit	Common stock 50,198	—	—
Total number of shares issued	1,566,614,098	—	—
Total voting rights held by all shareholders	—	15,665,638	—

(Note) 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 90 treasury shares held by the Company.

2) Treasury shares, etc.

As of September 30, 2025

Shareholder (Treasury shares) ACOM CO., LTD.	Address of shareholder 9-1, Higashi Shinbashi 1-chome, Minato-ku, Tokyo	Number of shares held under own name (Shares) 100	Number of shares held under the names of others (Shares) —	Total (Shares) 100	Percentage of shares held to the total number of issued shares (%) 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, 2025 after the filing date of the securities report for the prior fiscal year.

IV. Financial Section

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, 2025 to September 30, 2025) 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, 2025)	Current interim period (As of September 30, 2025)
Assets		
Current assets		
Cash and deposits	60,268	60,854
Accounts receivable - operating loans	*2 1,202,085	*2 1,217,670
Accounts receivable - installment	138,106	145,772
Purchased receivables	9,388	10,382
Other	*2 99,330	*2 100,740
Allowance for doubtful accounts	(100,403)	(100,227)
Total current assets	<u>1,408,775</u>	<u>1,435,191</u>
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	2,464	2,278
Equipment, net	4,194	3,373
Leased assets, net	955	803
Total property, plant and equipment	<u>7,614</u>	<u>6,456</u>
Intangible assets		
Software	11,345	12,640
Other	13	13
Total intangible assets	<u>11,359</u>	<u>12,653</u>
Investments and other assets		
Investment securities	1,454	1,473
Retirement benefit asset	10,727	10,451
Deferred tax assets	39,255	51,530
Guarantee deposits	4,006	3,684
Other	*2 3,793	*2 3,366
Allowance for doubtful accounts	(576)	(593)
Total investments and other assets	<u>58,660</u>	<u>69,912</u>
Total non-current assets	<u>77,634</u>	<u>89,021</u>
Total assets	<u>1,486,409</u>	<u>1,524,213</u>

	Prior fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)	<u>(Millions of yen)</u>
Liabilities			
Current liabilities			
Notes and accounts payable - trade	816	535	
Short-term borrowings	16,054	15,156	
Commercial papers	54,914	44,945	
Current portion of long-term borrowings	179,334	173,064	
Current portion of bonds payable	13,248	46,660	
Income taxes payable	7,843	13,875	
Provision for loss on guarantees	*1 12,661	*1 12,515	
Asset retirement obligations	839	417	
Lease obligations	333	333	
Other	13,179	11,271	
Total current liabilities	<u>299,224</u>	<u>318,775</u>	
Non-current liabilities			
Bonds payable	145,727	118,507	
Long-term borrowings	277,848	297,794	
Provision for loss on interest repayment	48,000	41,431	
Retirement benefit liability	1,331	1,333	
Asset retirement obligations	4,043	4,080	
Lease obligations	749	582	
Other	448	529	
Total non-current liabilities	<u>478,149</u>	<u>464,260</u>	
Total liabilities	<u>777,374</u>	<u>783,036</u>	
Net assets			
Shareholders' equity			
Share capital	63,832	63,832	
Capital surplus	69,861	69,861	
Retained earnings	481,608	521,620	
Treasury shares	(0)	(0)	
Total shareholders' equity	<u>615,301</u>	<u>655,314</u>	
Accumulated other comprehensive income			
Valuation difference on available-for-sale securities	0	—	
Foreign currency translation adjustment	35,736	29,633	
Remeasurements of defined benefit plans	2,523	2,056	
Total accumulated other comprehensive income	<u>38,260</u>	<u>31,689</u>	
Non-controlling interests	<u>55,473</u>	<u>54,173</u>	
Total net assets	<u>709,035</u>	<u>741,177</u>	
Total liabilities and net assets	<u>1,486,409</u>	<u>1,524,213</u>	

(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, 2024 (From April 1, 2024 to September 30, 2024)	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	
Operating revenue			
Interest on operating loans	96,351	101,703	
Revenue from credit card business	8,272	9,316	
Revenue from installment sales finance business	32	30	
Revenue from credit guarantee	32,395	34,691	
Proceeds from purchased receivables	2,319	2,544	
Other financial revenue	*1 46	*1 62	
Other operating revenue	16,881	17,321	
Total operating revenue	156,299	165,670	
Operating expenses			
Financial expenses	*2 2,737	*2 3,394	
Cost of purchased receivables	957	1,108	
Other operating expenses	*3 104,582	*3 107,103	
Total operating expenses	108,276	111,606	
Operating profit	48,022	54,063	
Non-operating income			
Interest income	0	0	
Dividend income	5	15	
Share of profit of entities accounted for using equity method	18	19	
Rental income from buildings	116	140	
Compensation income	55	—	
Foreign exchange gains	15	58	
Other	13	17	
Total non-operating income	225	252	
Non-operating expenses			
Interest expenses	3	2	
Penalty	—	63	
Other	4	4	
Total non-operating expenses	7	70	
Ordinary profit	48,239	54,245	

	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	(Millions of yen)
	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	
Extraordinary income		
Gain on sale of non-current assets	10	460
Total extraordinary income	<u>10</u>	<u>460</u>
Extraordinary losses		
Loss on sale of non-current assets	0	—
Loss on retirement of non-current assets	120	169
Loss on sale of investment securities	—	0
Other	1	1
Total extraordinary losses	<u>121</u>	<u>170</u>
Profit before income taxes	48,128	54,534
Income taxes - current	2,932	13,340
Income taxes - deferred	12,982	(12,297)
Total income taxes	<u>15,914</u>	<u>1,043</u>
Profit	32,214	53,491
Profit attributable to non-controlling interests	2,355	2,512
Profit attributable to owners of parent	<u>29,859</u>	<u>50,978</u>

(Interim Consolidated Statement of Comprehensive Income)

(Millions of yen)

	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)
Profit	32,214	53,491
Other comprehensive income		
Valuation difference on available-for-sale securities	(0)	(0)
Foreign currency translation adjustment	9,231	(8,556)
Remeasurements of defined benefit plans, net of tax	(350)	(466)
Total other comprehensive income (loss)	8,881	(9,023)
Comprehensive income	41,095	44,467
Comprehensive income attributable to		
Owners of parent	36,111	44,408
Non-controlling interests	4,984	59

(3) Interim Consolidated Statement of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)
Cash flows from operating activities		
Profit before income taxes	48,128	54,534
Depreciation	1,869	1,860
Amortization of goodwill	215	—
Increase (decrease) in allowance for doubtful accounts	3,424	851
Increase (decrease) in provision for loss on guarantees	140	(145)
Increase (decrease) in retirement benefit liability	70	49
Increase (decrease) in provision for loss on interest repayment	(11,987)	(6,568)
Interest and dividend income	(6)	(16)
Interest expenses	3	2
Amortization of bond issuance costs	91	44
Foreign exchange losses (gains)	73	(22)
Share of loss (profit) of entities accounted for using equity method	(18)	(19)
Loss (gain) on sale of property, plant and equipment	(10)	(460)
Loss on retirement of property, plant and equipment	120	169
Loss (gain) on sale of investment securities	—	0
Decrease (increase) in accounts receivable - operating loans	(29,173)	(27,125)
Decrease (increase) in accounts receivable - installment	(8,383)	(7,697)
Decrease (increase) in purchased receivables	(718)	(993)
Decrease (increase) in retirement benefit asset	(271)	(406)
Decrease (increase) in other current assets	(446)	(1,777)
Increase (decrease) in trade payables	34	(279)
Increase (decrease) in other current liabilities	(2,978)	(1,823)
Increase (decrease) by other operating activities	(224)	788
Subtotal	(46)	10,964
Interest and dividend income received	6	16
Interest expenses paid	(3)	(2)
Income taxes paid	(12,580)	(7,313)
Net cash provided by (used in) operating activities	(12,624)	3,664

	(Millions of yen)	
	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)
Cash flows from investing activities		
Purchase of property, plant and equipment	(1,099)	(524)
Proceeds from sale of property, plant and equipment	19	1,073
Purchase of intangible assets	(2,764)	(2,290)
Purchase of investment securities	(56)	—
Proceeds from sale of investment securities	—	0
Increase (decrease) by other investing activities	1,209	271
Net cash provided by (used in) investing activities	(2,691)	(1,469)
Cash flows from financing activities	188,952	130,868
Proceeds from short-term borrowings		
Repayments of short-term borrowings	(185,850)	(131,136)
Proceeds from issuance of commercial papers	124,911	169,842
Redemption of commercial papers	(130,000)	(180,000)
Proceeds from issuance of bonds	32,702	9,956
Redemption of bonds	(38,945)	(3,101)
Proceeds from long-term borrowings	79,941	105,700
Repayments of long-term borrowings	(58,500)	(90,847)
Repayments of finance lease obligations	(188)	(166)
Dividends paid	(9,398)	(10,968)
Dividends paid to non-controlling interests	(1,015)	(1,359)
Purchase of treasury shares	—	(0)
Net cash provided by (used in) financing activities	2,608	(1,211)
Effect of exchange rate change on cash and cash equivalents	322	(287)
Net increase (decrease) in cash and cash equivalents	(12,384)	697
Cash and cash equivalents at beginning of period	71,900	60,157
Cash and cash equivalents at end of period	<u>59,516</u>	<u>60,854</u>

[Notes]

(Notes to Interim Consolidated Balance Sheet)

*1. Contingent liabilities

	Prior fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)	(Millions of yen)
Outstanding guarantee obligation in the guarantee business	1,364,525	1,416,546	
Provision for loss on guarantees	12,661	12,515	
Net	1,351,863	1,404,030	

*2. Status of non-performing loans

	Prior fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)	(Millions of yen)
Bankrupt or De facto Bankrupt	531	620	
Doubtful receivables	23,557	23,106	
Receivables past due for three months or more	8,685	7,317	
Restructured receivables	40,452	40,716	
Performing loans (*)	1,143,362	1,159,820	
Total	1,216,589	1,231,582	

* Accrued interest (prior fiscal year: 14,248 million yen, six months to September 30, 2025: 13,640 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 three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.
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, 2024 (From April 1, 2024 to September 30, 2024)	
Interest on deposits	40	39
Foreign exchange gains	—	22

*2. Major items of financial expenses

		(Millions of yen)
	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	
Interest expenses	1,592	2,228
Interest expenses on bonds	663	680
Interest expenses on commercial papers	64	183
Foreign exchange losses	73	—

*3. Major expense items of other operating expenses

		(Millions of yen)
	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	
Advertising expenses	8,685	8,546
Provision of allowance for doubtful accounts	46,773	46,065
Provision for loss on guarantees	6,463	7,057
Employees' salaries, allowances and bonuses	11,544	12,620
Retirement benefit expenses	(45)	(134)
Rent expenses	2,832	2,756
Depreciation	1,869	1,860
Commission fee	13,118	13,373
Amortization of goodwill	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

	For the six months ended September 30, 2024 (From April 1, 2024 to September 30, 2024)	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	(Millions of yen)
Cash and deposits	60,233	60,854	
Time deposits with original maturities of more than three months	(717)	—	
Cash and cash equivalents	59,516	60,854	

(Notes to Shareholders' Equity)

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

For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)

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 20, 2025	Common stock	10,966	7.00	March 31, 2025	June 23, 2025	Retained earnings

2. Dividends whose record date fell in the six months ended September 30, 2025, but whose effective date is
after September 30, 2025

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, 2025	Common stock	15,666	10.00	September 30, 2025	December 1, 2025	Retained earnings

(Segments of an Enterprise and Related Information)

[Segment information]

I. 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 segment	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

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

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

II. For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)

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	89,973	39,802	32,517	3,351	165,644	25	165,670
Revenues from financial instruments transactions	87,992	38,634	32,314	3,351	162,293	25	162,318
Fees and commissions (Note 2)	1,980	1,167	202	—	3,351	—	3,351
Revenues from transactions with other operating segments	6	—	25	3	35	100	135
Total	89,980	39,802	32,542	3,355	165,679	125	165,805
Segment profit	30,555	11,706	10,902	664	53,830	125	53,956

(Notes)

1. The “Others” category represents operating revenue and profit which are not included in the reported segments.
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	53,830
Profit of “Others” category	125
Elimination of intersegment transactions	12
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	94
Operating profit in interim consolidated statement of income	54,063

(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, 2024 (From April 1, 2024 to September 30, 2024)	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)
Basic earnings per share	19.06 yen	32.54 yen
(Basis for calculation)		
Profit attributable to owners of parent	29,859	50,978
Profit not attributable to common shareholders	—	—
Profit attributable to owners of parent in relation to common stock	29,859	50,978
Weighted average number of common stock during the interim period	1,566,613,978 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, 2025, made resolutions on interim dividend as follows:

1) Total amount of interim dividend: 15,666 million yen
2) Interim dividend per share: 10.00 yen

3) Effective date for demanding payment and
commencement date of payment: December 1, 2025

(Note) Dividend will be paid to the final registered shareholders as of September 30, 2025.

Part II Information on Guarantors for the Filing Company

Not applicable

(TRANSLATION)

INDEPENDENT ACCOUNTANT'S REVIEW REPORT

November 6, 2025

To the Board of Directors of
ACOM CO., LTD.:

Deloitte Touche Tohmatsu LLC
Tokyo office

Designated Engagement Partner,
Certified Public Accountant:

Koichiro Watanabe

Designated Engagement Partner,
Certified Public Accountant:

Hiroshi Tajima

Accountant's Conclusion

Pursuant to the first paragraph of Article 193-2 of the Financial Instruments and Exchange Act, we have reviewed the interim consolidated financial statements of ACOM CO., LTD. and its consolidated subsidiaries (the "Group") included in the Financial Section, namely, the interim consolidated balance sheet as of September 30, 2025, and the interim consolidated statement of income, interim consolidated statement of comprehensive income and interim consolidated statement of cash flows for the six-month period then ended, and the related notes.

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Group as of September 30, 2025, and its consolidated financial performance and its consolidated cash flows for the six-month period then ended in accordance with accounting principles generally accepted in Japan.

Basis for Accountant's Conclusion

We conducted our review in accordance with interim review standards generally accepted in Japan. Our responsibility under those standards is further described in the Accountant's Responsibility for the Review of the Interim Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the provisions of the Code of Professional Ethics in Japan, including the ethical requirements that are relevant to audits of the financial statements of public interest entities, and we have fulfilled our other ethical responsibilities as accountants. We believe that we have obtained the evidence to provide a basis for our review conclusion.

Responsibilities of Management and Audit & Supervisory Board Members and the Audit and Supervisory Committee for the Interim Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the interim consolidated financial statements in accordance with accounting principles generally accepted in Japan, and for such internal control as management determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the interim consolidated financial statements, management is responsible for assessing

the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern in accordance with accounting principles generally accepted in Japan and using the going concern basis of accounting.

The Audit and Supervisory Committee is responsible for overseeing the Directors' execution of duties relating to the design and operating effectiveness of the controls over the Group's financial reporting process.

Accountant's Responsibility for the Review of the Interim Consolidated Financial Statements

Our objective is to issue an accountant's report that includes our conclusion.

As part of a review in accordance with interim review standards generally accepted in Japan, we exercise professional judgment and maintain professional skepticism throughout the review. We also:

- Make inquiries, primarily of management and persons responsible for financial and accounting matters, and apply analytical and other interim review procedures. A review is substantially less in scope than an audit conducted in accordance with auditing standards generally accepted in Japan.
- Conclude whether nothing has come to our attention, based on the evidence obtained, related to going concern that causes us to believe that the interim consolidated financial statements are not fairly presented, in all material respects, in accordance with accounting principles generally accepted in Japan, if we conclude that a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our accountant's report to the related disclosures in the interim consolidated financial statements or, if such disclosures are inadequate, to modify our conclusion. Our conclusions are based on the evidence obtained up to the date of our accountant's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate whether nothing has come to our attention that causes us to believe that the overall presentation and disclosures of the interim consolidated financial statements are not in accordance with accounting principles generally accepted in Japan, as well as the overall presentation, structure and content of the interim consolidated financial statements, including the disclosures, and whether nothing has come to our attention that causes us to believe that the interim consolidated financial statements do not represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain evidence regarding the financial information of the entities or business units within the Group as a basis for forming a conclusion on the interim consolidated financial statements. We are responsible for the direction, supervision and review of the review of the interim consolidated financial statements. We remain solely responsible for our conclusion.

We communicate with the Audit and Supervisory Committee regarding the planned scope and timing of the review and significant findings that we identify during our review.

We also provide the Audit and Supervisory Committee with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with it all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

Interest Required to Be Disclosed by the Certified Public Accountants Act of Japan

Our firm and its designated engagement partners do not have any interest in the Group which is required to be disclosed pursuant to the provisions of the Certified Public Accountants Act of Japan.

Notes to the Readers of Independent Accountant's Review Report

This is an English translation of the independent accountant's review report as required by the Financial Instruments and Exchange Act of Japan for the conveniences of the reader.