



Brief Statement of Financial Results for the Six Months ended September 30, 2025 [Japanese GAAP (Consolidated)]

Nov 11, 2025

Name of the company: ACOM CO., LTD. ("ACOM" or "the Company") Stock market: Tokyo Stock Exchange
Code Number: 8572 URL: <https://www.acom.co.jp/corp/ir/>
Representative: President & Chief Executive Officer Name: Masataka Kinoshita
Position of the person in charge: Chief PR & IR Officer Name: Masato Tanaka (TEL) 03-6865-6474
Registration date of semi-annual security report: Nov 13, 2025 Commencement date of dividend payment: Dec 1, 2025

Material to supplement the financial results: Applicable

Semi-annual financial results conference: Applicable (For domestic and foreign institutional investors and financial analysts)

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

1. Consolidated Business Results for the six months ended September 30, 2025 (from April 1, 2025, to September 30, 2025)

(1) Consolidated Business Results (Accumulated) Note: 2. The figures in percentages show the year-on-year change from previous second quarter.

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent	
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%
Six months ended September 30, 2025	165,670	6.0	54,063	12.6	54,245	12.5	50,978	70.7
September 30, 2024	156,299	8.3	48,022	8.6	48,239	8.7	29,859	9.4

[Note] Comprehensive income For the six months ended September 30, 2025: 44,467 million yen [8.2 %]

For the six months ended September 30, 2024: 41,095 million yen [3.6 %]

	Basic Earnings per Share	Diluted Earnings per Share
	(Yen)	(Yen)
Six months ended September 30, 2025	32.54	—
September 30, 2024	19.06	—

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders' Equity
As of	(Millions of yen)	(Millions of yen)	%
September 30, 2025	1,524,213	741,177	45.1
March 31, 2025	1,486,409	709,035	44.0

<Reference> Shareholders' Equity: September 30, 2025: 687,003million yen March 31, 2025: 653,561million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
	(Yen)	(Yen)	(Yen)	(Yen)	(Yen)
FY March 2025	—	7.00	—	7.00	14.00
FY March 2026	—	10.00			
FY March 2026 (Forecast)			—	10.00	20.00

[Note] Amendment to dividend forecast: None

3. Forecasts for the Fiscal Year Ending March 2026 (from April 1, 2025, to March 31, 2026)

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

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent		Basic Earnings per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
Annual	331,800	4.4	88,600	51.3	88,900	50.9	72,200	124.8	46.09

[Note] Amendment to business results forecast: None

(Note)

(1) Significant Changes in the Scope of Consolidation in the Six Months ended September 30, 2025 : None

(2) Adoption of Accounting Methods Used Specifically for semi-annual Consolidated Financial Statements : None

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

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

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

C) Change in accounting estimates : None

D) Restatement : None

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury shares)

As of September 30, 2025	1,566,614,098 shares	As of March 31, 2025	1,566,614,098 shares
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B) Number of treasury shares at the end of period

As of September 30, 2025	190 shares	As of March 31, 2025	120 shares
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C) Number of average shares outstanding (accumulated quarterly consolidated period)

As of September 30, 2025	1,566,613,978 shares	As of September 30, 2024	1,566,613,978 shares
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(Note) Review of the Japanese-language originals of the attached semi-annual consolidated financial statements by certified public accountants or an audit firm: None

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

(Notes to Forward-looking Statement)

The statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it. These statements do not guarantee our future performance: actual results may differ from those in the forward-looking statements as a result of various factors. Please refer to "(4) Forecasts for the Consolidated Business Results" of "1. Overview of Business Results" on page 3 for conditions which are basis of forecasts and notes for using the forecast.

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

ACOM plans to hold the semi-annual financial results conference for the year ending March 2026 for domestic institutional investors and financial analysts, and a video conferencing for foreign institutional investors and analysts on November 11, 2025. The materials used at the conference will be available at ACOM's website promptly after disclosure of financial results. The archives of the conference will be also available on the website after the conference is held.

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1. Overview of Business Results

(1) Overview of Business Results in the Period under Review

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.

In the various countries where the Company operates, 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.

(2) Overview of Financial Position in the Period under Review

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 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, and total net assets increased by 32,141 million yen. As a result, the shareholders' equity ratio increased by 1.1 percentage points to 45.1%.

(3) Overview of Cash Flows in the Period under Review

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 used in operating activities, funds saw an increase of 3,664 million yen (up 16,288 million yen year-on-year). This is primarily due to an increase in profit before income taxes of 54,534 million yen and depreciation of 1,860 million yen exceeding fund-decreasing factors, such as an increase of 27,125 million yen in 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 fixed assets (2,290 million yen).

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

With respect to net cash provided by 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) Forecasts for the Consolidated Business Results

The Company expects consolidated business results as follows: 331.8 billion yen of operating revenue; 88.6 billion yen of operating profit; 88.9 billion yen of ordinary profit; and 72.2 billion yen of profit attributable to owners of parent.

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

2. Interim Consolidated Financial Statements and Major Notes

(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	1,202,085	1,217,670
Accounts receivable – installment	138,106	145,772
Purchased receivables	9,388	10,382
Other	99,330	100,740
Allowance for doubtful accounts	(100,403)	(100,227)
Total current assets	1,408,775	1,435,191
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	7,614	6,456
Intangible assets		
Software	11,345	12,640
Other	13	13
Total intangible assets	11,359	12,653
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	3,793	3,366
Allowance for doubtful accounts	(576)	(593)
Total investments and other assets	58,660	69,912
Total non-current assets	77,634	89,021
Total assets	1,486,409	1,524,213

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
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	12,661	12,515
Asset retirement obligations	839	417
Lease liabilities	333	333
Other	13,179	11,271
Total current liabilities	299,224	318,775
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 liabilities	749	582
Other	448	529
Total non-current liabilities	478,149	464,260
Total liabilities	777,374	783,036
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	615,301	655,314
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	38,260	31,689
Non-controlling interests	55,473	54,173
Total net assets	709,035	741,177
Total liabilities and net assets	1,486,409	1,524,213

(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	46	62
Other operating revenue	16,881	17,321
Total operating revenue	156,299	165,670
Operating expenses		
Financial expenses	2,737	3,394
Cost of purchased receivables	957	1,108
Other operating expenses	104,582	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

	(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)
Extraordinary income		
Gain on sale of non-current assets	10	460
Total extraordinary income	10	460
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	121	170
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	15,914	1,043
Profit	32,214	53,491
Profit attributable to non-controlling interests	2,355	2,512
Profit attributable to owners of parent	29,859	50,978

(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	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 and amortization	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		
Proceeds from short-term borrowings	188,952	130,868
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	59,516	60,854

(4) Notes to Interim Consolidated Financial Statements

(Notes on Going-concern Assumption)

Not applicable.

(Notes in Case of any Significant Changes in the Amount of Shareholders' Equity)

Not applicable.

(Notes to Segment Information, etc.)

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

	Reported segments					Others (Note 1)	Total
	Loan and credit card business (Millions of yen)	Guarantee business (Millions of yen)	Overseas financial business (Millions of yen)	Loan servicing business (Millions of yen)	Subtotal (Millions of yen)		
Operating revenue							
Operating revenue from external customers	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

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

	Reported segments					Others (Note 1)	Total
	Loan and credit card business (Millions of yen)	Guarantee business (Millions of yen)	Overseas financial business (Millions of yen)	Loan servicing business (Millions of yen)	Subtotal (Millions of yen)		
Operating revenue							
Operating revenue from external customers	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

(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	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

3. [Reference] Interim Non-consolidated Financial Statements (1) [Reference] Interim Non-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	51,223	53,409
Accounts receivable – operating loans	934,096	962,943
Accounts receivable – installment	137,371	145,117
Right to reimbursement	59,060	60,596
Other	26,120	29,522
Allowance for doubtful accounts	(71,840)	(74,230)
Total current assets	1,136,032	1,177,358
Non-current assets		
Property, plant and equipment	6,943	5,738
Intangible assets	10,187	11,618
Investments and other assets		
Shares of subsidiaries and associates	23,151	23,151
Deferred tax assets	45,494	57,454
Prepaid pension costs	6,766	7,160
Other	8,067	7,295
Allowance for doubtful accounts	(560)	(570)
Total investments and other assets	82,920	94,492
Total non-current assets	100,051	111,849
Total assets	1,236,083	1,289,207
Liabilities		
Current liabilities		
Accounts payable-trade	808	533
Commercial papers	54,914	44,945
Current portion of long-term borrowings	167,317	162,452
Current portion of bonds payable	10,000	40,000
Income taxes payable	3,574	10,587
Provision for loss on guarantees	11,380	11,110
Asset retirement obligations	783	416
Other	10,761	9,385
Total current liabilities	259,540	279,430
Non-current liabilities		
Bonds payable	130,000	110,000
Long-term borrowings	262,768	286,228
Provision for loss on interest repayment	48,000	41,431
Asset retirement obligations	3,813	3,801
Other	929	773
Total non-current liabilities	445,511	442,235
Total liabilities	705,052	721,666
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	72,322	72,322
Retained earnings	394,876	431,386
Treasury shares	(0)	(0)
Total shareholders' equity	531,031	567,541
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	0	—
Total valuation and translation adjustments	0	—
Total net assets	531,031	567,541
Total liabilities and net assets	1,236,083	1,289,207

(2)[Reference] Interim Non-consolidated Statement of Income
Six months ended September 30

	(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	67,278	71,942
Credit card revenue	8,272	9,316
Revenue from credit guarantee	26,535	28,336
Other financial revenue	0	25
Other operating revenue	12,748	13,287
Total operating revenue	114,836	122,908
Operating expenses		
Financial expenses	1,828	2,597
Other operating expenses	77,233	78,964
Total operating expenses	79,061	81,562
Operating profit	35,774	41,345
Non-operating income		
Interest income	0	20
Dividend income	3,098	3,950
Other	197	215
Total non-operating income	3,296	4,187
Non-operating expenses		
Interest expenses	3	2
Penalty	—	63
Other	4	4
Total non-operating expenses	7	70
Ordinary profit	39,063	45,462
Extraordinary income		
Gain on sale of non-current assets	7	460
Total extraordinary income	7	460
Extraordinary losses		
Loss on retirement of non-current assets	114	148
Loss on sale of investment securities	—	0
Other	1	1
Total extraordinary losses	116	150
Profit before income taxes	38,955	45,772
Total income taxes	11,837	(1,704)
Profit	27,117	47,476