Brief Statement of Financial Results for the Six Months ended September 30, 2026
[Japanese GAAP (Consolidated)]

November 6, 2026

Name of the company: ACOM CO., LTD. ("ACOM" or "the Company") Stock market: Tokyo Stock Exchange
Code number: 8572 URL https://www.acom.co.jp/corp/english/ir/
Position of the representative: President & Chief Executive Officer Name: Masataka Kinoshita
Position of the person in charge: Chief PR & IR Officer Name: Isamu Kioka (TEL) 03-6865-6474
Registration date of semi-annual security report: Nov 12, 2026 Commencement date of dividend payment: Dec 1, 2026
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, 2026 (from April 1, 2026, to September 30, 2026)

(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, 2026	178,927	8.0	57,282	6.0	57,382	5.8	36,637	(28.1)
Six months ended September 30, 2025	165,670	6.0	54,063	12.6	54,245	12.5	50,978	70.7

[Note] Comprehensive income For the six months ended September 30, 2026: 35,524 million yen [(20.1) %]
For the six months ended September 30, 2025: 44,467 million yen [8.2 %]

	Basic Earnings per Share	Diluted Earnings per Share
	(Yen)	(Yen)
Six months ended September 30, 2026	23.39	—
Six months ended September 30, 2025	32.54	—

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders' Equity
	(Millions of yen)	(Millions of yen)	%
As of September 30, 2026	1,639,662	798,491	44.8
March 31, 2026	1,616,379	782,455	44.5

<Reference> Shareholders' Equity: September 30, 2026: 733,792 million yen March 31, 2026: 719,019 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
	(Yen)	(Yen)	(Yen)	(Yen)	(Yen)
FY March 2026	—	10.00	—	12.00	22.00
FY March 2027	—	11.00			
FY March 2027 (Forecast)			—	11.00	22.00

<Note> Amendment to dividend forecast : None

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

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

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent		Basic Earnings per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
Annual	356,000	5.4	98,000	(2.4)	98,500	(2.0)	63,800	(19.9)	40.72

<Note> Amendments to business results forecast : None

(Note)

(1) Significant Changes in the Scope of Consolidation in the Six Months ended September 30, 2026 : None

(2) Adoption of Accounting Methods Used Specifically for Interim Consolidated Financial Statements : None

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

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

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

C) Changes in accounting estimates : None

D) Restatement : None

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury shares)	As of September 30, 2026	1,566,614,098 shares	As of March 31, 2026	1,566,614,098 shares
B) Number of treasury shares at the end of period	As of September 30, 2026	190 shares	As of March 31, 2026	190 shares
C) Number of average shares outstanding (accumulated quarterly consolidated period)	As of September 30, 2026	1,566,613,908 shares	As of September 30, 2025	1,566,613,978 shares

(Note) Review of the financial results for the second quarter (interim period) by a certified public accountant or an audit firm: None

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

(Notes to Forward-looking Statements)

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 2027 for domestic institutional investors and financial analysts, and a video conferencing for foreign institutional investors and analysts on November 6, 2026. The materials used at the conference will be available at ACOM's website promptly after disclosure of financial results. The archives of the conference will be also available on the website after the conference is held.

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1. Overview of Business Results

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

During the interim period ended September 30, 2026, the Japanese economy continued its gradual recovery partly driven by improvements in the employment and income environment and the effects of various government policies. However, in addition to continued price increases, there are some risks that could push down Japan's economic momentum due to fluctuations in financial markets and economies in various countries, including the impact of the situation in the Middle East. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

Among the foreign countries where we operate businesses, economic growth in the Kingdom of Thailand and the Republic of the Philippines has slowed due to factors such as sluggish growth in consumer spending and public investment. However, a recovery is expected in the future. On the other hand, in Malaysia, steady economic growth continues, driven by factors such as exports and consumer spending. Regarding the situation in the Middle East, if tensions persist for an extended period, there is a risk that rising prices, driven in part by higher energy costs, could weigh on Southeast Asian economies. Therefore, it is necessary to continue closely monitoring the impact on each country.

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

In such an environment, the Group is promoting the following initiatives in each business, leveraging its accumulated expertise in the consumer finance business in Japan and internationally, as well as its know-how on low-cost operations, including centralization of operations. In the loan and credit card business, we are striving to offer high-quality customer experiences not only by strengthening our efforts to attract new customers through rebuilding the perception of our services but also by improving responsiveness and the speed of screening. In the guarantee business, we are working to further strengthen our cooperation with our existing partners. In the overseas financial business, we are focusing on ensuring that our existing subsidiaries comply appropriately with local regulations, as well as on expanding our business in a manner that takes regional characteristics into account and on advancing into new countries.

Consolidated operating revenue during the interim period ended September 30, 2026, increased to 178,927 million yen (up 8.0% year-on-year) mainly due to an increase in interest on operating loans. In addition, operating expenses increased to 121,644 million yen (up 9.0% year-on-year), mainly due to an increase in financial expenses and an increase in provision for bad debts resulting from business expansion. As a result, operating profit increased to 57,282 million yen (up 6.0% year-on-year), and ordinary profit increased to 57,382 million yen (up 5.8% year-on-year). Profit attributable to owners of parent was 36,637 million yen (down 28.1% year-on-year) mainly because the favorable impact on income taxes - deferred resulting from the previous change in the Company's classification for assessing the recoverability of deferred tax assets was no longer present.

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

Compared with the end of the prior fiscal year, total assets increased by 23,283 million yen and net assets increased by 16,036 million yen as of September 30, 2026. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets increased by 24,966 million yen and non-current assets decreased by 1,683 million yen. Consequently, total assets increased by 23,283 million yen. The breakdown of major increases in current assets is as follows: accounts receivable - operating loans (up 39,022 million yen) and accounts receivable - installment (up 10,158 million yen). The increases in accounts receivable - operating loans and accounts receivable - installment led to an increase of 2,186 million yen in allowance for doubtful accounts. The principal decrease in non-current assets was deferred tax assets, which decreased by 2,428 million yen, among other items.

(Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were an increase of 33,589 million yen and a decrease of 26,343 million yen, respectively, resulting in an increase of 7,246 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 21,740 million yen) and provision for loss on interest repayment (down 4,146 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 17,838 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 (36,637 million yen) and a decrease due to the payment of dividends (18,799 million yen). Moreover, accumulated other comprehensive income decreased by 3,065 million yen due in part to a decrease in foreign currency translation adjustment, and non-controlling interests increased by 1,264 million yen, and total net assets increased by 16,036 million yen. As a result, the shareholders' equity ratio increased by 0.3 percentage points to 44.8%.

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

Cash and cash equivalents (hereinafter, "funds") as of September 30, 2026, decreased by 26,857 million yen during the six months ended September 30, 2026, from the end of the prior fiscal year to 53,539 million yen. The changes in the respective cash flows and the reasons thereof are as follows.

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

With respect to net cash used in operating activities, funds saw a decrease of 22,593 million yen (down 26,258 million yen year-on-year). This was primarily due to an increase in profit before income taxes of 57,252 million yen, an increase in allowance for doubtful accounts of 2,530 million yen, and a decrease in provision for loss on interest repayment of 4,146 million yen, fund-decreasing factors such as an increase of 43,877 million yen in accounts receivable - operating loans, an increase of 10,172 million yen in accounts receivable - installment, and income taxes paid of 23,275 million yen.

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

With respect to net cash used in investing activities, funds saw a decrease of 6,538 million yen (down 5,069 million yen year-on-year). This was primarily due to funds-decreasing factors such as the purchase of intangible assets of 3,731 million yen.

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

With respect to net cash provided by financing activities, funds saw an increase of 2,078 million yen (up 3,289 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 21,742 million yen more than the amount of repayments of borrowings and payments at maturity of bonds, and that dividends paid amounted to 18,799 million yen.

(4) Forecasts for the Consolidated Business Results

The Company expects consolidated business results as follows: 356.0 billion yen of operating revenue; 98.0 billion yen of operating profit; 98.5 billion yen of ordinary profit; and 63.8 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 Principal Notes

(1) Interim Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2026)	Current interim period (As of September 30, 2026)
Assets		
Current assets		
Cash and deposits	80,397	55,942
Accounts receivable – operating loans	1,277,559	1,316,581
Accounts receivable – installment	154,277	164,435
Purchased receivables	10,623	10,644
Other	105,549	107,954
Allowance for doubtful accounts	(106,813)	(109,000)
Total current assets	1,521,592	1,546,558
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	2,107	1,929
Equipment, net	3,032	2,966
Leased assets, net	801	644
Total property, plant and equipment	5,941	5,540
Intangible assets		
Software	14,758	16,593
Other	12	12
Total intangible assets	14,770	16,605
Investments and other assets		
Investment securities	1,479	1,566
Retirement benefit asset	15,713	15,461
Deferred tax assets	50,650	48,222
Guarantee deposits	3,627	3,376
Other	3,215	2,950
Allowance for doubtful accounts	(611)	(618)
Total investments and other assets	74,074	70,957
Total non-current assets	94,786	93,103
Total assets	1,616,379	1,639,662

(Millions of yen)

	Prior fiscal year (As of March 31, 2026)	Current interim period (As of September 30, 2026)
Liabilities		
Current liabilities		
Notes and accounts payable – trade	609	611
Short-term borrowings	13,440	32,833
Commercial papers	84,938	84,861
Current portion of long-term borrowings	194,903	222,039
Current portion of bonds payable	62,455	59,618
Income taxes payable	24,179	15,394
Provision for loss on guarantees	13,498	14,965
Asset retirement obligations	424	240
Lease liabilities	370	377
Other	14,590	12,055
Total current liabilities	409,409	442,999
Non-current liabilities		
Bonds payable	114,660	129,000
Long-term borrowings	261,857	225,640
Provision for loss on interest repayment	41,500	37,353
Retirement benefit liability	1,738	1,777
Asset retirement obligations	3,681	3,537
Lease liabilities	544	364
Other	532	496
Total non-current liabilities	424,514	398,170
Total liabilities	833,924	841,170
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	69,861	69,861
Retained earnings	534,610	552,449
Treasury shares	(0)	(0)
Total shareholders' equity	668,304	686,142
Accumulated other comprehensive income		
Foreign currency translation adjustment	46,057	43,559
Remeasurements of defined benefit plans	4,658	4,089
Total accumulated other comprehensive income	50,715	47,649
Non-controlling interests	63,435	64,699
Total net assets	782,455	798,491
Total liabilities and net assets	1,616,379	1,639,662

(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, 2025 (From April 1, 2025 to September 30, 2025)	For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)
Operating revenue		
Interest on operating loans	101,703	109,228
Revenue from credit card business	9,316	10,526
Revenue from installment sales finance business	30	31
Revenue from credit guarantee	34,691	37,255
Proceeds from purchased receivables	2,544	3,192
Other financial revenue	62	199
Other operating revenue	17,321	18,492
Total operating revenue	165,670	178,927
Operating expenses		
Financial expenses	3,394	4,981
Cost of purchased receivables	1,108	1,425
Other operating expenses	107,103	115,237
Total operating expenses	111,606	121,644
Operating profit	54,063	57,282
Non-operating income		
Interest income	0	0
Dividend income	15	20
Share of profit of entities accounted for using equity method	19	22
Rental income from buildings	140	163
Foreign exchange gains	58	—
Other	17	26
Total non-operating income	252	232
Non-operating expenses		
Interest expenses	2	2
Foreign exchange losses	—	128
Penalty	63	—
Other	4	2
Total non-operating expenses	70	133
Ordinary profit	54,245	57,382

(Millions of yen)

	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)
Extraordinary income		
Gain on sale of non-current assets	460	26
Gain on sale of investment securities	—	0
Total extraordinary income	460	26
Extraordinary losses		
Loss on retirement of non-current assets	169	151
Loss on sale of investment securities	0	2
Other	1	2
Total extraordinary losses	170	156
Profit before income taxes	54,534	57,252
Income taxes – current	13,340	14,946
Income taxes – deferred	(12,297)	2,592
Total income taxes	1,043	17,538
Profit	53,491	39,713
Profit attributable to non-controlling interests	2,512	3,075
Profit attributable to owners of parent	50,978	36,637

(Interim Consolidated Statement of Comprehensive Income)

(Millions of yen)

	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)
Profit	53,491	39,713
Other comprehensive income		
Valuation difference on available-for-sale securities	(0)	—
Foreign currency translation adjustment	(8,556)	(3,626)
Remeasurements of defined benefit plans, net of tax	(466)	(563)
Total other comprehensive income	(9,023)	(4,189)
Comprehensive income	44,467	35,524
Comprehensive income attributable to		
Owners of parent	44,408	33,571
Non-controlling interests	59	1,952

(3) Interim Consolidated Statement of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)
Net cash provided by (used in) operating activities		
Profit before income taxes	54,534	57,252
Depreciation and amortization	1,860	2,079
Increase (decrease) in allowance for doubtful accounts	851	2,530
Increase (decrease) in provision for loss on interest repayment	(6,568)	(4,146)
Increase (decrease) in provision for loss on guarantees	(145)	1,467
Increase (decrease) in retirement benefit liability	49	85
Decrease (increase) in retirement benefit asset	(406)	(597)
Interest and dividend income	(16)	(20)
Interest expenses	2	2
Amortization of bond issuance costs	44	168
Foreign exchange losses (gains)	(22)	10
Share of loss (profit) of entities accounted for using equity method	(19)	(22)
Loss (gain) on sale of property, plant and equipment	(460)	(26)
Loss on retirement of property, plant and equipment	169	151
Decrease (increase) in accounts receivable - operating loans	(27,125)	(43,877)
Decrease (increase) in accounts receivable - installment	(7,697)	(10,172)
Decrease (increase) in purchased receivables	(993)	(20)
Decrease (increase) in other current assets	(1,777)	(2,546)
Increase (decrease) in trade payables	(279)	1
Loss (gain) on sale of investment securities	0	2
Increase (decrease) in other current liabilities	(1,823)	(2,072)
Increase (decrease) by other operating activities	788	417
Subtotal	10,964	663
Interest and dividend income received	16	19
Interest expenses paid	(2)	(2)
Income taxes paid	(7,313)	(23,275)
Net cash provided by (used in) operating activities	3,664	(22,593)

(Millions of yen)

	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)
Net cash provided by (used in) investing activities		
Purchase of property, plant and equipment	(524)	(480)
Proceeds from sale of property, plant and equipment	1,073	54
Purchase of intangible assets	(2,290)	(3,731)
Purchase of investment securities	—	(66)
Proceeds from sale of investment securities	0	0
Increase (decrease) by other investing activities	271	(2,315)
Net cash provided by (used in) investing activities	(1,469)	(6,538)
Net cash provided by (used in) financing activities		
Proceeds from short-term borrowings	130,868	162,494
Repayments of short-term borrowings	(131,136)	(142,830)
Proceeds from issuance of commercial papers	169,842	274,461
Redemption of commercial papers	(180,000)	(275,000)
Proceeds from issuance of bonds	9,956	48,831
Redemption of bonds	(3,101)	(37,395)
Proceeds from long-term borrowings	105,700	80,700
Repayments of long-term borrowings	(90,847)	(89,520)
Repayments of finance lease obligations	(166)	(187)
Purchase of treasury shares	(0)	—
Proceeds from share issuance to non-controlling shareholders	—	1,060
Dividends paid	(10,968)	(18,799)
Dividends paid to non-controlling interests	(1,359)	(1,736)
Net cash provided by (used in) financing activities	(1,211)	2,078
Effect of exchange rate change on cash and cash equivalents	(287)	197
Net increase (decrease) in cash and cash equivalents	697	(26,857)
Cash and cash equivalents at beginning of period	60,157	80,397
Cash and cash equivalents at end of period	60,854	53,539

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

II. For the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

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

	Reported segments					Other (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)
Operating revenue							
Operating revenue from external customers	95,887	42,578	36,258	4,196	178,922	5	178,927
Revenues from financial instruments transactions	93,931	41,455	36,057	4,195	175,640	5	175,645
Fees and commissions (Note 2)	1,956	1,123	201	0	3,281	—	3,281
Revenues from transactions with other operating segments	9	—	(0)	19	27	51	79
Total	95,897	42,578	36,258	4,215	178,949	57	179,007
Segment profit	32,719	10,292	13,314	891	57,217	57	57,275

(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	57,217
Profit of "Others" category	57
Elimination of intersegment transactions	36
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(28)
Operating profit in interim consolidated statement of income	57,282

3. [Reference] Interim Non-consolidated Financial Statements

(1) [Reference] Interim Non-consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2026)	Current interim period As of September 30, 2026
Assets		
Current assets		
Cash and deposits	64,466	41,712
Accounts receivable – operating loans	990,420	1,026,331
Accounts receivable – installment	153,522	163,629
Right to reimbursement	62,493	64,140
Other	24,555	23,208
Allowance for doubtful accounts	(77,110)	(79,100)
Total current assets	1,218,348	1,239,922
Non-current assets		
Property, plant and equipment	5,186	4,839
Intangible assets	13,574	15,323
Investments and other assets		
Shares of subsidiaries and associates	26,667	32,859
Long-term loans receivable from subsidiaries and associates	9,000	15,000
Deferred tax assets	58,922	55,991
Prepaid pension costs	8,382	8,959
Other	11,300	6,636
Allowance for doubtful accounts	(590)	(600)
Total investments and other assets	113,682	118,847
Total non-current assets	132,443	139,010
Total assets	1,350,792	1,378,933
Liabilities		
Current liabilities		
Accounts payable-trade	598	606
Short-term borrowings	—	14,000
Commercial papers	84,938	84,861
Current portion of long-term borrowings	188,541	216,940
Current portion of bonds payable	55,000	50,000
Lease liabilities	370	377
Income taxes payable	20,146	11,200
Provision for loss on guarantees	11,760	12,910
Asset retirement obligations	421	236
Other	11,453	9,568
Total current liabilities	373,230	400,701
Non-current liabilities		
Bonds payable	105,000	129,000
Long-term borrowings	252,066	218,027
Lease liabilities	544	364
Provision for loss on interest repayment	41,500	37,353
Asset retirement obligations	3,375	3,240
Other	199	244
Total non-current liabilities	402,685	388,230
Total liabilities	775,916	788,932
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	72,322	72,322
Retained earnings	438,721	453,846
Treasury shares	(0)	(0)
Total shareholders' equity	574,876	590,001
Total net assets	574,876	590,001
Total liabilities and net assets	1,350,792	1,378,933

(2) [Reference] Interim Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025 (From April 1, 2025 to September 30, 2025)	For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)
Operating revenue		
Interest on operating loans	71,942	75,721
Revenue from credit card business	9,316	10,526
Revenue from credit guarantee	28,336	30,239
Other financial revenue	25	5
Other operating revenue	13,287	13,625
Total operating revenue	122,908	130,118
Operating expenses		
Financial expenses	2,597	4,505
Other operating expenses	78,964	83,128
Total operating expenses	81,562	87,634
Operating profit	41,345	42,483
Non-operating income		
Interest income	20	61
Dividend income	3,950	5,301
Other	215	186
Total non-operating income	4,187	5,549
Non-operating expenses		
Interest expenses	2	2
Foreign exchange losses	—	128
Penalty	63	—
Other	4	1
Total non-operating expenses	70	132
Ordinary profit	45,462	47,900
Extraordinary income		
Gain on sale of non-current assets	460	26
Gain on sale of investment securities	—	0
Total extraordinary income	460	26
Extraordinary losses		
Loss on retirement of non-current assets	148	146
Loss on sale of investment securities	0	2
Other	1	2
Total extraordinary losses	150	151
Profit before income taxes	45,772	47,776
Total income taxes	(1,704)	13,851
Profit	47,476	33,924