Semi-Annual Securities Report

(First six months of the 50th fiscal year)

ACOM CO., LTD.

Semi-Annual Securities Report

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

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[Document Submitted]	Semi-Annual Securities Report
[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 12, 2026
[Interim Accounting Period]	First six months of the 50th fiscal year (from April 1, 2026 to September 30, 2026)
[Company Name]	ACOM CO., LTD.
[Company Name in English]	ACOM CO., LTD. (the "Company")
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Part I Information on the Company

I. Overview of the Company

1. Key Financial Data and Trends

Fiscal period		For the six months ended September 30, 2025	For the six months ended September 30, 2026	49th fiscal year
Period of account		(From April 1, 2025 to September 30, 2025)	(From April 1, 2026 to September 30, 2026)	(From April 1, 2025 to March 31, 2026)
Operating revenue	(Millions of yen)	165,670	178,927	337,709
Ordinary profit	(Millions of yen)	54,245	57,382	100,513
Profit attributable to owners of parent	(Millions of yen)	50,978	36,637	79,635
Comprehensive income	(Millions of yen)	44,467	35,524	101,411
Net assets	(Millions of yen)	741,177	798,491	782,455
Total assets	(Millions of yen)	1,524,213	1,639,662	1,616,379
Basic earnings per share	(Yen)	32.54	23.39	50.83
Diluted earnings per share	(Yen)	—	—	—
Shareholders' equity ratio	(%)	45.07	44.75	44.48
Net cash provided by (used in) operating activities	(Millions of yen)	3,664	(22,593)	12,096
Net cash provided by investing activities	(Millions of yen)	(1,469)	(6,538)	(4,910)
Net cash provided by (used in) financing activities	(Millions of yen)	(1,211)	2,078	13,105
Cash and cash equivalents at end of period	(Millions of yen)	60,854	53,539	80,397

(Note) 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, 2026, 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 business activities, during the six months ended September 30, 2026.

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, 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 interest repayment claims 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 acquire new customers by 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 alliance 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 bad debt-related expenses 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.

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 1,041,355 million yen as of September 30, 2026 (up 7.7% year-on-year, up 4.3% 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 163,629 million yen (up 12.8% year-on- year, up 6.6% from the prior fiscal year-end) primarily due to higher transaction volumes.

As a result, the segment's operating revenue stood at 95,897 million yen (up 6.6% year-on-year) for the six months ended September 30, 2026, 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 32,719 million yen (up 7.1% 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 credit guarantee balance in the guarantee operation of the Company and MU Credit Guarantee Co., LTD. was 1,523,677 million yen as of September 30, 2026 (up 7.6% year-on-year, up 3.7% from the prior fiscal year-end).

As a result, the segment's operating revenue totaled 42,578 million yen (up 7.0% year-on-year) for the six months ended September 30, 2026, primarily owing to an increase in guarantee income attributable to an increase in the credit guarantee balance. However, operating profit totaled 10,292 million yen (down 12.1% year-on-year) due to an increase in allowance for doubtful accounts-related expenses accompanying business expansion, among other factors.

3) Overseas Financial Business

In the overseas financial business, although new loans decreased due to various regulations related to household debt problems in the Kingdom of Thailand, accounts receivable - operating loans generated by EASY BUY Public Company Limited (hereinafter, "EASY BUY") totaled 267,423 million yen (up 8.5% year-on-year, down 2.1% from the prior fiscal year-end) as of September 30, 2026, reflecting the impact of the depreciation of the yen.

The segment's operating revenue amounted to 36,258 million yen (up 11.4% year-on-year) for the six months ended September 30, 2026, primarily due to an increase in interest on operating loans attributable to the impact of the depreciation of the yen. Operating profit totaled 13,314 million yen (up 22.1% year-on-year).

4) Loan Servicing Business

In the loan servicing business, 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 4,215 million yen (up 25.6% year-on-year) for the six months ended September 30, 2026, owing to an increase in the proceeds from purchased receivables. Operating profit totaled 891 million yen (up 34.1% year-on-year).

(2) Analysis of financial position

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 corporate bonds payable (up 21,740 million yen) and provision for loss on interest repayments (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

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 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, while fund-decreasing factors included 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 corporate bonds was 21,742 million yen more than the amount of repayments of borrowings and payments at maturity of corporate bonds, and that dividends paid amounted to 18,799 million yen.

(4) Business and financial issues to address

In the six months ended September 30, 2026, 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, 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)	
			Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service businesses	Japan	Loan Business	79,987	48.3	84,590	47.3
		Credit Card Business	9,985	6.1	11,297	6.3
		Guarantee Business	39,802	24.0	42,578	23.8
		Loan Servicing Business	3,351	2.0	4,196	2.3
		Others	25	0.0	5	0.0
	Overseas	Loan Business	32,482	19.6	36,224	20.3
		Installment loan business	34	0.0	34	0.0
Total			165,670	100.0	178,927	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 receivables outstanding at the end of the period of the financial service business segments

(a) Transaction volume

Business segment		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)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan Business	250,069	65.7	274,025	64.8
	Credit Card Business	37,742	9.9	41,902	9.9
	Loan Servicing Business	2,616	0.7	2,036	0.5
Overseas	Loan Business	89,853	23.6	104,551	24.7
	Installment loan business	401	0.1	518	0.1
Total		380,684	100.0	423,035	100.0

(Note) 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, 2025)		Current interim period (As of September 30, 2026)		Prior fiscal year (As of March 31, 2026)	
		Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Japan	Loan Business	966,842	70.4	1,041,355	69.8	998,234	69.2
	Credit Card Business	145,117	10.5	163,629	11.0	153,522	10.6
	Loan Servicing Business	10,382	0.8	10,644	0.7	10,623	0.7
Overseas	Loan Business	250,827	18.3	275,226	18.4	279,324	19.4
	Installment loan business	654	0.0	806	0.1	754	0.1
Total		1,373,824	100.0	1,491,661	100.0	1,442,459	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, 2025)	Current interim period (As of September 30, 2026)	Prior fiscal year (As of March 31, 2026)
Outlets (Locations)	630	544	607

4) Number of customer accounts

Business segment			Prior interim period (As of September 30, 2025)	Current interim period (As of September 30, 2026)	Prior fiscal year (As of March 31, 2026)
Japan	Loan Business	(contracts)	1,963,843	2,086,658	2,012,692
	Credit Card Business	(users)	974,643	1,069,543	1,021,645
	Loan Servicing Business	(contracts)	455,108	475,355	460,843
Overseas	Loan Business	(contracts)	1,426,482	1,432,093	1,430,836
	Installment loan business	(contracts)	10,459	10,156	9,697

(Note) 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, 2025)					Current interim period (As of September 30, 2026)					Prior fiscal year (As of March 31, 2026)				
		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)	3,389,679	100.0	1,215,997	99.9	17.40	3,518,188	100.0	1,315,165	99.9	17.16	3,442,923	100.0	1,276,004	99.9	17.31
	Secured loans (excluding housing loans)	641	0.0	1,659	0.1	11.20	558	0.0	1,403	0.1	11.29	600	0.0	1,541	0.1	11.17
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,390,320	100.0	1,217,657	100.0	17.39	3,518,746	100.0	1,316,569	100.0	17.16	3,443,523	100.0	1,277,546	100.0	17.30
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	12	0.0	9.35	4	0.0	11	0.0	9.67	4	0.0	12	0.0	9.58
	Subtotal	5	0.0	12	0.0	9.57	5	0.0	12	0.0	9.88	5	0.0	12	0.0	9.79
Total		3,390,325	100.0	1,217,670	100.0	17.39	3,518,751	100.0	1,316,581	100.0	17.16	3,443,528	100.0	1,277,559	100.0	17.30

(b) By industry

Industry	Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
	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	0	0.0	1	0.0	0	0.0	1	0.0	0	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	7	0.0	3	0.0	7	0.0	3	0.0	7	0.0
Individuals	3,390,320	100.0	1,217,657	100.0	3,518,746	100.0	1,316,569	100.0	3,443,523	100.0	1,277,546	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	3,390,325	100.0	1,217,670	100.0	3,518,751	100.0	1,316,581	100.0	3,443,528	100.0	1,277,559	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, 2025)		Current interim period (As of September 30, 2026)		Prior fiscal year (As of March 31, 2026)	
	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	1,672	0.1	1,415	0.1	1,554	0.1
Foundations	—	—	—	—	—	—
Others	—	—	—	—	—	—
Subtotal	1,672	0.1	1,415	0.1	1,554	0.1
Guarantee	—	—	—	—	—	—
Unsecured loans	1,215,997	99.9	1,315,166	99.9	1,276,005	99.9
Total	1,217,670	100.0	1,316,581	100.0	1,277,559	100.0

(d) By loan term

Loan period		Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
		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	3,205,379	94.5	1,158,742	95.2	3,323,521	94.5	1,253,935	95.2	3,255,036	94.5	1,216,187	95.2
	Due within 1 year	3,005	0.1	315	0.0	2,611	0.1	392	0.0	2,376	0.1	325	0.0
	Due after 1 year through 5 years	159,015	4.7	44,668	3.7	161,395	4.6	44,420	3.4	160,635	4.7	45,865	3.6
	Due after 5 years through 10 years	18,216	0.5	9,488	0.8	27,165	0.8	14,013	1.1	21,101	0.6	11,043	0.9
	Due after 10 years through 15 years	3,974	0.1	2,724	0.2	3,352	0.1	2,317	0.2	3,655	0.1	2,506	0.2
	Due after 15 years through 20 years	59	0.0	42	0.0	68	0.0	45	0.0	61	0.0	43	0.0
	Due after 20 years through 25 years	25	0.0	13	0.0	51	0.0	31	0.0	41	0.0	25	0.0
	Due after 25 years	7	0.0	2	0.0	26	0.0	10	0.0	19	0.0	7	0.0
	Subtotal	3,389,680	100.0	1,215,997	99.9	3,518,189	100.0	1,315,166	99.9	3,442,924	100.0	1,276,005	99.9
Secured loans	Revolving	503	0.0	1,277	0.1	443	0.0	1,103	0.1	476	0.0	1,190	0.1
	Due within 1 year	2	0.0	9	0.0	3	0.0	5	0.0	3	0.0	14	0.0
	Due after 1 year through 5 years	30	0.0	57	0.0	26	0.0	43	0.0	28	0.0	51	0.0
	Due after 5 years through 10 years	63	0.0	155	0.0	50	0.0	120	0.0	53	0.0	127	0.0
	Due after 10 years through 15 years	27	0.0	72	0.0	25	0.0	65	0.0	27	0.0	72	0.0
	Due after 15 years through 20 years	6	0.0	20	0.0	5	0.0	19	0.0	6	0.0	21	0.0
	Due after 20 years through 25 years	14	0.0	80	0.0	10	0.0	57	0.0	11	0.0	76	0.0
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	645	0.0	1,672	0.1	562	0.0	1,415	0.1	604	0.0	1,554	0.1
Revolving		3,205,882	94.6	1,160,019	95.3	3,323,964	94.4	1,255,039	95.3	3,255,512	94.5	1,217,378	95.3
Due within 1 year		3,007	0.1	324	0.0	2,614	0.1	397	0.0	2,379	0.1	340	0.0
Due after 1 year through 5 years		159,045	4.7	44,725	3.7	161,421	4.6	44,463	3.4	160,663	4.7	45,916	3.6
Due after 5 years through 10 years		18,279	0.5	9,644	0.8	27,215	0.8	14,133	1.1	21,154	0.6	11,170	0.9
Due after 10 years through 15 years		4,001	0.1	2,797	0.2	3,377	0.1	2,382	0.2	3,682	0.1	2,579	0.2
Due after 15 years through 20 years		65	0.0	62	0.0	73	0.0	65	0.0	67	0.0	64	0.0
Due after 20 years through 25 years		39	0.0	94	0.0	61	0.0	88	0.0	52	0.0	102	0.0
Due after 25 years		7	0.0	2	0.0	26	0.0	10	0.0	19	0.0	7	0.0
Total		3,390,325	100.0	1,217,670	100.0	3,518,751	100.0	1,316,581	100.0	3,443,528	100.0	1,277,559	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, 2025)		Current interim period (As of September 30, 2026)		Prior fiscal year (As of March 31, 2026)	
	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.	486,015	1.10	476,905	1.56	470,201	1.28
Others	210,113	0.85	273,621	1.38	262,333	1.04
(Corporate bonds, CPs)	(210,113)	(0.85)	(273,621)	(1.38)	(262,333)	(1.04)
Total	696,128	1.03	750,527	1.50	732,534	1.20
Owners' equity	826,106	—	878,497	—	860,908	—
(Share capital)	(63,832)	(—)	(63,832)	(—)	(63,832)	(—)

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

7) Operating results of the Filing Company

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

(i) The number of outlets and automated teller machines

Category		Prior interim period (As of September 30, 2025)	Current interim period (As of September 30, 2026)	Prior fiscal year (As of March 31, 2026)
Unstaffed outlets	(Locations)	524	441	501
Automatic contract machines	(Devices)	524 locations (526)	441 locations (442)	501 locations (503)
ATMs	(Devices)	95,935	95,614	95,491
Proprietary	(Devices)	519	439	498
Tie-up	(Devices)	95,416	95,175	94,993
(Number of tie-up companies)	(Companies)	(16)	(16)	(16)

(Note)

1. In addition to the above loan business outlets, based on the Money Lending Business Act, we registered 1 service center (1 as of September 30, 2025, and 1 as of March 31, 2026) 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.
3. Of the number of ATMs as of September 30, 2026, the number for some tie-up companies are confirmed as of August 1, 2026.

(ii) Number of customers accounts

Business segment		Prior interim period (As of September 30, 2025)	Current interim period (As of September 30, 2026)	Prior fiscal year (As of March 31, 2026)
Loan Business	(contracts)	1,943,951	2,022,345	1,974,931
Credit Card Business	(users)	974,643	1,069,543	1,021,645

(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	Second Quarter of Prior Fiscal Year (From April 1, 2025 to September 30, 2025)		For the six months ended September 30, 2026 (From April 1, 2026 to September 30, 2026)		Prior fiscal year (From April 1, 2025 to March 31, 2026)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan Business	79,756	64.9	83,661	64.3	160,678	64.6
Unsecured loans	79,666	64.8	83,583	64.2	160,508	64.5
Consumer loans	79,666	64.8	83,583	64.2	160,508	64.5
Commercial loans	0	0.0	0	0.0	0	0.0
Secured loans	90	0.1	78	0.1	170	0.1
Credit Card Business	9,985	8.1	11,297	8.7	20,479	8.2
Guarantee Business	33,040	26.9	35,101	27.0	67,290	27.1
Others	125	0.1	57	0.0	310	0.1
Total	122,908	100.0	130,118	100.0	248,759	100.0

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

(i) Transaction volume

Business segment		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)		For the prior fiscal year (From April 1, 2025 to March 31, 2026)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan Business	Unsecured loans	247,212	86.8	263,454	86.3	496,561	86.5
	Consumer loans	247,212	86.8	263,454	86.3	496,561	86.5
	Commercial loans	—	—	—	—	—	—
	Secured loans	3	0.0	4	0.0	7	0.0
	Subtotal	247,216	86.8	263,458	86.3	496,568	86.5
Credit Card Business		37,742	13.2	41,902	13.7	77,179	13.5
Total		284,959	100.0	305,361	100.0	573,748	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) Receivable outstanding

Business segment			Prior interim period (As of September 30, 2025)		Current interim period (As of September 30, 2026)		Prior fiscal year (As of March 31, 2026)	
			Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Loan Business	Unsecured loans		961,271	86.8	1,024,915	86.1	988,866	86.5
		Consumer loans	961,270	86.8	1,024,915	86.1	988,865	86.5
		Commercial loans	0	0.0	0	0.0	0	0.0
	Secured loans		1,672	0.2	1,415	0.1	1,554	0.1
	Subtotal		962,943	86.9	1,026,331	86.2	990,420	86.6
Credit Card Business			145,117	13.1	163,629	13.8	153,522	13.4
Total			1,108,060	100.0	1,189,960	100.0	1,143,943	100.0

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

Item	Prior interim period (As of September 30, 2025)			Current interim period (As of September 30, 2026)			Prior fiscal year (As of March 31, 2026)		
	Total amount (Millions of yen)	Unsecured loans (Millions of yen)	Secured loans (Millions of yen)	Total amount (Millions of yen)	Unsecured loans (Millions of yen)	Secured loans (Millions of yen)	Total amount (Millions of yen)	Unsecured loans (Millions of yen)	Secured loans (Millions of yen)
Beginning balance	934,096	932,307	1,788	990,420	988,866	1,554	934,096	932,307	1,788
Loans made during the period	247,216	247,212	3	263,458	263,454	4	496,568	496,561	7
Collection during the period	200,785	200,672	112	210,090	209,966	124	405,680	405,453	227
Transfer of claims on bankruptcy and reorganization, etc.	286	281	4	282	274	8	560	553	6
Write-off of bad debts during the period	17,298	17,295	3	17,175	17,164	10	34,003	33,994	8
Final balance	962,943	961,271	1,672	1,026,331	1,024,915	1,415	990,420	988,866	1,554
Average loans receivable	945,850	944,109	1,740	1,004,244	1,002,750	1,494	959,737	958,054	1,682

(e) Breakdown of accounts receivable - operating loans

(i) By loan type

Loan type		Prior interim period (As of September 30, 2025)					Current interim period (As of September 30, 2026)					Prior fiscal year (As of March 31, 2026)				
		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)	1,943,305	100.0	961,270	99.8	15.56	2,021,782	100.0	1,024,915	99.9	15.38	1,974,326	100.0	988,865	99.8	15.47
	Secured loans (excluding housing loans)	641	0.0	1,659	0.2	11.11	558	0.0	1,403	0.1	11.29	600	0.0	1,541	0.2	11.17
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,943,946	100.0	962,930	100.0	15.56	2,022,340	100.0	1,026,318	100.0	15.37	1,974,926	100.0	990,407	100.0	15.46
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	12	0.0	9.47	4	0.0	11	0.0	9.67	4	0.0	12	0.0	9.58
	Subtotal	5	0.0	12	0.0	9.68	5	0.0	12	0.0	9.88	5	0.0	12	0.0	9.79
Total		1,943,951	100.0	962,943	100.0	15.56	2,022,345	100.0	1,026,331	100.0	15.37	1,974,931	100.0	990,420	100.0	15.46

(ii) By industry

Industry	Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
	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	0	0.0	1	0.0	0	0.0	1	0.0	0	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	7	0.0	3	0.0	7	0.0	3	0.0	7	0.0
Individuals	1,943,946	100.0	962,930	100.0	2,022,340	100.0	1,026,318	100.0	1,974,926	100.0	990,408	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	1,943,951	100.0	962,943	100.0	2,022,345	100.0	1,026,331	100.0	1,974,931	100.0	990,420	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' gender and age

Gender and age		Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
		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	1	0.0	0	0.0	―	―	―	―	―	―	―	―
	20-29 years	435,089	22.4	168,824	17.6	445,334	22.0	179,556	17.5	439,728	22.3	173,840	17.6
	30-39 years	318,602	16.4	185,897	19.3	329,977	16.3	200,476	19.6	322,374	16.3	192,374	19.5
	40-49 years	235,584	12.1	162,458	16.9	240,983	11.9	170,144	16.6	236,756	12.0	165,161	16.7
	50-59 years	206,871	10.6	152,930	15.9	215,814	10.7	161,523	15.8	209,801	10.6	156,268	15.8
	60 years and older	141,013	7.3	75,658	7.9	147,877	7.3	79,492	7.8	144,662	7.3	77,823	7.9
	Subtotal	1,337,160	68.8	745,769	77.6	1,379,985	68.3	791,192	77.2	1,353,321	68.5	765,467	77.4
Female	18-19 years	―	―	―	―	1	0.0	0	0.0	―	―	―	―
	20-29 years	201,149	10.4	61,570	6.4	207,193	10.2	65,636	6.4	203,750	10.3	63,284	6.4
	30-39 years	130,078	6.7	47,968	5.0	141,492	7.0	53,983	5.3	134,496	6.8	50,477	5.1
	40-49 years	106,596	5.5	41,229	4.3	112,085	5.5	44,054	4.3	108,468	5.5	42,355	4.3
	50-59 years	100,324	5.2	40,792	4.2	107,357	5.3	44,134	4.3	103,302	5.2	42,276	4.3
	60 years and older	67,998	3.5	23,939	2.5	73,669	3.6	25,912	2.5	70,989	3.6	25,004	2.5
	Subtotal	606,145	31.2	215,501	22.4	641,797	31.7	233,722	22.8	621,005	31.5	223,398	22.6
Total		1,943,305	100.0	961,270	100.0	2,021,782	100.0	1,024,915	100.0	1,974,326	100.0	988,865	100.0

(iv) By collateral type

Collateral	Prior interim period (As of September 30, 2025)		Current interim period (As of September 30, 2026)		Prior fiscal year (As of March 31, 2026)	
	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	1,672	0.2	1,415	0.1	1,554	0.2
Foundations	―	―	―	―	―	―
Others	―	―	―	―	―	―
Subtotal	1,672	0.2	1,415	0.1	1,554	0.2
Guarantee	―	―	―	―	―	―
Unsecured loans	961,271	99.8	1,024,915	99.9	988,866	99.8
Total	962,943	100.0	1,026,331	100.0	990,420	100.0

(v) By loan amount

Loan amount		Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
		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	323,182	16.6	19,404	2.0	338,267	16.7	20,245	2.0	327,700	16.6	19,669	2.0
	Due over 100,000 yen through 300,000 yen	491,836	25.3	103,857	10.8	517,921	25.6	109,463	10.7	503,974	25.5	106,593	10.8
	Due over 300,000 yen through 500,000 yen	602,225	31.0	259,217	26.9	598,454	29.6	256,464	25.0	597,886	30.3	256,621	25.9
	Due over 500,000 yen	526,063	27.1	578,791	60.1	567,141	28.0	638,742	62.2	544,767	27.6	605,982	61.2
	Subtotal	1,943,306	100.0	961,271	99.8	2,021,783	100.0	1,024,915	99.9	1,974,327	100.0	988,866	99.8
Secured loans	Due within 1 million yen	176	0.0	91	0.0	164	0.0	85	0.0	170	0.0	89	0.0
	Due over 1 million yen through 5 million yen	398	0.0	1,031	0.1	337	0.0	875	0.1	367	0.0	945	0.1
	Due over 5 million yen through 10 million yen	63	0.0	435	0.0	55	0.0	369	0.0	59	0.0	405	0.0
	Due over 10 million yen through 50 million yen	8	0.0	114	0.0	6	0.0	84	0.0	8	0.0	113	0.0
	Due over 50 million yen through 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Due over 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	645	0.0	1,672	0.2	562	0.0	1,415	0.1	604	0.0	1,554	0.2
Total		1,943,951	100.0	962,943	100.0	2,022,345	100.0	1,026,331	100.0	1,974,931	100.0	990,420	100.0
Average loans receivable per contract (Thousands of yen)		—	—	495	—	—	—	507	—	—	—	501	—
	Unsecured loans	—	—	494	—	—	—	506	—	—	—	500	—
	Secured loans	—	—	2,592	—	—	—	2,518	—	—	—	2,572	—

(vi) By loan term

Loan period		Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
		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	1,811,060	93.2	915,099	95.0	1,887,124	93.3	977,555	95.2	1,842,146	93.3	942,485	95.2
	Due within 1 year	1,546	0.1	207	0.0	1,860	0.1	357	0.0	1,594	0.1	286	0.0
	Due after 1 year through 5 years	108,459	5.6	33,700	3.5	102,209	5.1	30,596	3.0	105,788	5.4	32,482	3.3
	Due after 5 years through 10 years	18,176	0.9	9,481	1.0	27,093	1.3	14,000	1.4	21,023	1.1	11,029	1.1
	Due after 10 years through 15 years	3,974	0.2	2,724	0.3	3,352	0.2	2,317	0.2	3,655	0.2	2,506	0.3
	Due after 15 years through 20 years	59	0.0	42	0.0	68	0.0	45	0.0	61	0.0	43	0.0
	Due after 20 years through 25 years	25	0.0	13	0.0	51	0.0	31	0.0	41	0.0	25	0.0
	Due after 25 years	7	0.0	2	0.0	26	0.0	10	0.0	19	0.0	7	0.0
	Subtotal	1,943,306	100.0	961,271	99.8	2,021,783	100.0	1,024,915	99.9	1,974,327	100.0	988,866	99.8
Secured loans	Revolving	503	0.0	1,277	0.1	443	0.0	1,103	0.1	476	0.0	1,190	0.1
	Due within 1 year	2	0.0	9	0.0	3	0.0	5	0.0	3	0.0	14	0.0
	Due after 1 year through 5 years	30	0.0	57	0.0	26	0.0	43	0.0	28	0.0	51	0.0
	Due after 5 years through 10 years	63	0.0	155	0.0	50	0.0	120	0.0	53	0.0	127	0.0
	Due after 10 years through 15 years	27	0.0	72	0.0	25	0.0	65	0.0	27	0.0	72	0.0
	Due after 15 years through 20 years	6	0.0	20	0.0	5	0.0	19	0.0	6	0.0	21	0.0
	Due after 20 years through 25 years	14	0.0	80	0.0	10	0.0	57	0.0	11	0.0	76	0.0
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	645	0.0	1,672	0.2	562	0.0	1,415	0.1	604	0.0	1,554	0.2
Revolving		1,811,563	93.2	916,376	95.2	1,887,567	93.3	978,659	95.4	1,842,622	93.3	943,676	95.3
Due within 1 year		1,548	0.1	216	0.0	1,863	0.1	362	0.0	1,597	0.1	300	0.0
Due after 1 year through 5 years		108,489	5.6	33,757	3.5	102,235	5.1	30,640	3.0	105,816	5.4	32,534	3.3
Due after 5 years through 10 years		18,239	0.9	9,636	1.0	27,143	1.3	14,120	1.4	21,076	1.1	11,156	1.1
Due after 10 years through 15 years		4,001	0.2	2,797	0.3	3,377	0.2	2,382	0.2	3,682	0.2	2,579	0.3
Due after 15 years through 20 years		65	0.0	62	0.0	73	0.0	65	0.0	67	0.0	64	0.0
Due after 20 years through 25 years		39	0.0	94	0.0	61	0.0	88	0.0	52	0.0	102	0.0
Due after 25 years		7	0.0	2	0.0	26	0.0	10	0.0	19	0.0	7	0.0
Total		1,943,951	100.0	962,943	100.0	2,022,345	100.0	1,026,331	100.0	1,974,931	100.0	990,420	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, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
		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.	126,118	6.5	56,768	5.9	133,072	6.6	72,115	7.0	128,264	6.5	64,296	6.5
	From 10.0% to 15.0% p.a.	411,841	21.2	442,763	46.0	462,133	22.9	495,697	48.3	436,112	22.1	467,165	47.2
	From 15.0% to 18.0% p.a.	1,405,347	72.3	461,739	48.0	1,426,578	70.5	457,103	44.5	1,409,951	71.4	457,404	46.2
	From 18.0% to 20.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Above 20.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,943,306	100.0	961,271	99.8	2,021,783	100.0	1,024,915	99.9	1,974,327	100.0	988,866	99.8
Secured loans	Below 10.0% p.a.	176	0.0	583	0.1	149	0.0	452	0.0	161	0.0	533	0.1
	From 10.0% to 15.0% p.a.	469	0.0	1,088	0.1	413	0.0	962	0.1	443	0.0	1,020	0.1
	From 15.0% to 18.0% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	645	0.0	1,672	0.2	562	0.0	1,415	0.1	604	0.0	1,554	0.2
Total		1,943,951	100.0	962,943	100.0	2,022,345	100.0	1,026,331	100.0	1,974,931	100.0	990,420	100.0

(f) Breakdown of funds

(i) Breakdown by funding sources

Funding sources, etc.	Prior interim period (As of September 30, 2025)		Current interim period (As of September 30, 2026)		Prior fiscal year (As of March 31, 2026)	
	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.	448,681	0.98	448,967	1.54	440,608	1.21
Others	194,945	0.70	263,861	1.33	244,938	0.92
(Corporate bonds, CPs)	(194,945)	(0.70)	(263,861)	(1.33)	(244,938)	(0.92)
Total	643,626	0.89	712,829	1.46	685,546	1.11
Owners' equity	679,217	—	702,731	—	687,036	—
(Share capital)	(63,832)	(—)	(63,832)	(—)	(63,832)	(—)

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

(ii) Breakdown by financial institution

Financial institution		Prior interim period (As of September 30, 2025)				Current interim period (As of September 30, 2026)				Prior fiscal year (As of March 31, 2026)			
		Beginning balance (Millions of yen)	Amount procured (Millions of yen)	Amount repaid (Millions of yen)	Final balance (Millions of yen)	Beginning balance (Millions of yen)	Amount procured (Millions of yen)	Amount repaid (Millions of yen)	Final balance (Millions of yen)	Beginning balance (Millions of yen)	Amount procured (Millions of yen)	Amount repaid (Millions of yen)	Final balance (Millions of yen)
Borrowings	City banks, etc.	311,739	129,000	108,958	331,781	326,148	113,000	114,656	324,492	311,739	207,500	193,091	326,148
	Regional banks	68,685	4,700	6,860	66,525	65,411	10,700	9,368	66,743	68,685	17,200	20,474	65,411
	Trust banks	—	—	—	—	—	—	—	—	—	—	—	—
	Foreign banks	—	—	—	—	—	—	—	—	—	—	—	—
	Life insurance companies	2,460	—	80	2,380	2,300	500	580	2,220	2,460	—	160	2,300
	Non-life insurance companies	1,500	500	500	1,500	1,000	500	—	1,500	1,500	1,000	1,500	1,000
	Business Companies (leasing and financing companies, etc.)	200	—	—	200	200	—	—	200	200	—	—	200
	Other financial institutions	45,501	6,500	5,706	46,295	45,549	21,000	12,736	53,813	45,501	10,500	10,452	45,549
Subtotal		430,085	140,700	122,104	448,681	440,608	145,700	137,340	448,968	430,085	236,200	225,677	440,608
Commercial papers		54,914	170,031	180,000	44,945	84,938	274,923	275,000	84,861	54,914	420,024	390,000	84,938
Corporate bonds (including current portion of bonds payable)		140,000	10,000	—	150,000	160,000	49,000	30,000	179,000	140,000	30,000	10,000	160,000
Subtotal		194,914	180,031	180,000	194,945	244,938	323,923	305,000	263,861	194,914	450,024	400,000	244,938
Total		624,999	320,731	302,104	643,626	685,546	469,623	442,340	712,829	624,999	686,224	625,677	685,546

(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

The Company has concluded the following agreement with Mitsubishi UFJ Financial Group, Inc. (hereinafter, "MUFG") and the MUFG Bank, Ltd. (hereinafter, "MUFG Bank").

(1) Overview of the agreement

Counterparties	Location	Details of the agreement	Date of the agreement
MUFG MUFG Bank	1-4-5, Marunouchi, Chiyoda-ku, Tokyo	"Basic Agreement" The basic agreement on capital and business alliance	Date of the agreement: September 8, 2008 (automatically renewed every five years since March 2018)

Based on the Agreement and related documents thereto, MUFG and its subsidiaries shall hold shares equivalent to approximately 40% of voting rights of all shareholders of the Company, and, if the Company conducts issuance of new shares, acquisition or disposal of treasury shares, share split or consolidation, gratis allotment of shares, change in the number of shares constituting one unit of stock, or any other act that changes the number of voting rights of all shareholders of the Company, the Company shall have a prior discussion with MUFG.

In addition, if the Company conducts a share transfer, business transfer, asset transfer, company split, merger, capital alliance, business alliance, or any other transaction that may give significant impact on the execution of capital alliance or business alliance with MUFG, the Company shall obtain a prior approval of MUFG. Furthermore, in the "Memorandum of Understanding on the Consent Stipulated in Article 2, Paragraph 3 of the Basic Agreement," it is agreed between the parties that the matters to be resolved at shareholders' meetings of the Company shall be approved by MUFG in advance.

As long as the Agreement remains in effect, MUFG shall not sell, pledge as collateral or otherwise dispose of the issued shares of the Company held by MUFG and its subsidiaries, unless MUFG is obliged to sell or pledge as collateral the Company's shares under laws and regulations or MUFG has obtained prior consent of the Company.

(2) Purpose of the agreement

The Company concluded the Basic Agreement to strengthen and advance the capital and business alliance, aiming to contribute to the sound and advanced development of the consumer finance market of our country as the core company of the Consumer Finance Business of MUFG, and work together to maximize the business scale and earnings of the business under the MUFG Group's strategy.

(3) Status of deliberation of the Board of Directors and other processes of the Company that resulted in the decision making related to the agreement

In March 2004, the Company implemented the strategic business and capital alliance with Mitsubishi Tokyo Financial Group, Inc. (present, MUFG), for the purpose of improving its profitability by strengthening and expanding its competitiveness in the retail segment of the consumer finance markets. Determining that the alliance has helped ensure growth of the ACOM Group in the consumer finance markets, the Company concluded the agreement in September 2008 after a resolution of the Board of Directors, to further strengthen the business and capital alliance.

(4) Impact of the agreement on corporate governance of the Company

In the memorandum of understanding for the agreement, it is agreed between the parties that MUFG shall hold a right to give prior approval on the matters to be resolved at shareholders' meetings of the Company. Nevertheless, while decisions on matters such as management policy and business strategy reflect the corporate management policy of the parent company, these decisions are based on the Company's own judgments, and as such a certain level of independence as a listed company is ensured.

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 (As of September 30, 2026)	Shares issued as of submission date (As of November 12, 2026)	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 corporate bonds with stock acquisition rights with exercise price amendment

Not applicable

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

Period	Changes in the total number of issued shares (Thousands of shares)	Outstanding balance of total number of issued shares (Thousands of shares)	Changes in share capital (Millions of yen)	Outstanding balance of share capital (Millions of yen)	Changes in legal capital surplus (Millions of yen)	Outstanding balance of legal capital surplus (Millions of yen)
April 1, 2026 to September 30, 2026	—	1,566,614	—	63,832	—	72,322

(5) Major shareholders

As of September 30, 2026

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
Maruito Co., Ltd.	1-2-3 Minato-machi, Naniwa-ku, Osaka City, Osaka	125,533	8.01
The Master Trust Bank of Japan, Ltd. (Trust Account)	8-1 Akasaka 1-chome, Minato-ku, Tokyo	114,984	7.33
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	18,389	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	—	1,303,596	83.21

(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, 2026

Category	Number of shares (Shares)	Number of voting rights (Units)	Description
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 1,566,499,100	15,664,991	—
Shares less than one unit	Common stock 114,898	—	—
Total number of issued shares	1,566,614,098	—	—
Total voting rights held by all shareholders	—	15,664,991	—

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

2. The number of shares of common stock in the “Shares less than one unit” box includes 90 treasury shares held by the Company.

2) Treasury shares, etc.

As of September 30, 2026

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

2. Directors and Audit and Supervisory Committee Members

There was no change in Directors and Audit and Supervisory Committee members for the six months ended September 30, 2026 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 Company's interim consolidated financial statements are prepared in accordance with the "Regulations on Terminology, Forms, and Preparation Methods of Consolidated Financial Statements" (Ministry of Finance Ordinance No. 28 of 1976; hereinafter, the "Regulations on Consolidated Financial Statements") and the "Cabinet Office Ordinance on Accounting for Specified Finance Companies, etc." (Prime Minister's Office and Ministry of Finance Ordinance 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, 2026 to September 30, 2026) 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, 2026)	Current interim period (As of September 30, 2026)
Assets		
Current assets		
Cash and deposits	80,397	55,942
Accounts receivable – operating loans	*2 1,277,559	*2 1,316,581
Accounts receivable – installment	154,277	164,435
Purchased receivables	10,623	10,644
Others	*2 105,549	*2 107,954
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
Others	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
Others	*2 3,215	*2 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 corporate bonds payable	62,455	59,618
Income taxes payable	24,179	15,394
Provision for loss on guarantees	*1 13,498	*1 14,965
Asset retirement obligations	424	240
Lease liabilities	370	377
Others	14,590	12,055
Total current liabilities	409,409	442,999
Non-current liabilities		
Corporate bonds	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
Others	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	*1 62	*1 199
Other operating revenue	17,321	18,492
Total operating revenue	165,670	178,927
Operating expenses		
Financial expenses	*2 3,394	*2 4,981
Cost of purchased receivables	1,108	1,425
Other operating expenses	*3 107,103	*3 115,237
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	—
Others	17	26
Total non-operating income	252	232
Non-operating expenses		
Interest expenses	2	2
Foreign exchange losses	—	128
Penalty	63	—
Others	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
Others	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)
Cash flows from 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 corporate bond issuance costs	44	168
Foreign exchange losses (gain)	(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)
Cash flows from 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 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 corporate bonds	9,956	48,831
Redemption of corporate 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

[Notes]

(Notes to Interim Consolidated Balance Sheet)

*1 Contingent liabilities

	Prior fiscal year (As of March 31, 2026)		Current interim period (As of September 30, 2026)	
Outstanding guarantee obligation in the guarantee business	1,469,006	(Millions of yen)	1,523,677	(Millions of yen)
Provision for loss on guarantees	13,498	〃	14,965	〃
Net	1,455,507	〃	1,508,712	〃

*2 Status of non-performing loans

	Prior fiscal year (As of March 31, 2026)		Current interim period (As of September 30, 2026)	
Bankrupt or De facto Bankrupt	596	(Millions of yen)	669	(Millions of yen)
Doubtful receivables	23,940	〃	23,491	〃
Receivables past due for three months or more	7,832	〃	7,105	〃
Restructured receivables	40,920	〃	42,151	〃
Performing loans (*)	1,219,310	〃	1,258,037	〃
Total	1,292,600	〃	1,331,455	〃

* Accrued interest (prior fiscal year: 14,754 million yen, six months to September 30, 2026: 14,572 million yen) is included in Performing loans.

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

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

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

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

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

(Notes to Interim Consolidated Statement of Income)

*1 Major items of other financial revenue

	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)
Interest on deposits	39 (Millions of yen)	115 (Millions of yen)
Foreign exchange gains	22 〃	― 〃

*2 Major items of financial expenses

	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)
Interest expenses	2,228 (Millions of yen)	3,176 (Millions of yen)
Interest on corporate bonds	680 〃	1,087 〃
Amortization of corporate bond issuance costs	44 〃	168 〃
Interest on commercial papers	183 〃	454 〃
Foreign exchange losses	― 〃	10 〃

*3 Major expense items of other operating expenses

	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)
Advertising expenses	8,546 (Millions of yen)	9,288 (Millions of yen)
Provision of allowance for doubtful accounts	46,065 〃	48,985 〃
Provision for loss on guarantees	7,057 〃	9,393 〃
Employees' salaries, allowances and bonuses	12,620 〃	13,349 〃
Retirement benefit expenses	(134) 〃	(300) 〃
Rent expenses	2,756 〃	2,824 〃
Depreciation and amortization	1,860 〃	2,079 〃
Commission fee	13,373 〃	14,856 〃

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)

*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, 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)
Cash and deposits	60,854 (Millions of yen)	55,942 (Millions of yen)
Time deposits with original maturities of more than three months	— 〃	(2,403) 〃
Cash and cash equivalents	60,854 〃	53,539 〃

(Notes to Shareholders' Equity)

Consolidated Second Quarter of Prior Fiscal Year (from April 1, 2025 to September 30, 2025)

1. Dividends paid

Resolution	Class of shares	Total Amount of Dividend (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 of Dividend (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

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

1. Dividends paid

Resolution	Class of shares	Total Amount of Dividend (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Sources of dividend
Ordinary General Meeting of Shareholders held on June 23, 2026	Common stock	18,799	12.00	March 31, 2026	June 24, 2026	Retained earnings

2. Dividends whose record date fell in the six months ended September 30, 2026, but whose effective date is after September 30, 2026

Resolution	Class of shares	Total Amount of Dividend (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Sources of dividend
Board of Directors meeting held on November 6, 2026	Common stock	17,232	11.00	September 30, 2026	December 1, 2026	Retained earnings

(Segment and Related Information)

[Segment information]

I. Consolidated Second Quarter of Prior Fiscal Year (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	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
Subtotal	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

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

(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	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

(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:

Item	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)
Basic Earnings per Share	32.54 yen	23.39 yen
(Basis for calculation)		
Profit attributable to owners of parent	50,978 (Millions of yen)	36,637 (Millions of yen)
Profit not attributable to common shareholders	— (Millions of yen)	— (Millions of yen)
Profit attributable to owners of parent in relation to common stock	50,978 (Millions of yen)	36,637 (Millions of yen)
Weighted average number of common stock during the consolidated fiscal year	1,566,613,978 shares	1,566,613,908 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 6, 2026, made resolutions on interim dividend as follows:

1) Total amount of interim dividend:	17,232 million yen
2) Interim dividend per share	11 yen
3) Effective date for demanding payment and commencement date of payment:	December 1, 2026

(Note) Dividend will be paid to the final registered shareholders as of September 30, 2026.

Part II Information on Guarantors for the Filing Company

Not applicable