(Translation for reference only)

November 10, 2026

Consolidated Financial Results for the Second Quarter (Interim Period) of Fiscal Year 2026

For the Six Months Ended September 30, 2026
(Under Japanese GAAP)

Company name: Muninova Holdings Inc.
Stock Listing: Tokyo Stock Exchange
Stock Code: 547A
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Representative: Mitsuhide Fukuda, President and Chief Executive Officer
For inquiry: Ikumi Abe, General Manager of Operation Management Department TEL (03) 4503 – 6050
Scheduled date of submission of semi-annual securities report: November 12, 2026
Scheduled date of commencement of dividend payments: ―
Supplementary materials for financial results: Yes
Earnings release conference: Yes

I. Consolidated Financial Results for the Second Quarter (Interim) of Fiscal Year 2026
(April 1, 2026 – September 30, 2026)

(Amounts less than one million yen have been rounded down)

1. Consolidated Operating Results

(Millions of yen, Percentages indicate year-on-year changes)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent	
Interim period ended								
September 30, 2026	115,824	–%	21,802	–%	21,801	–%	21,353	–%
September 30, 2025	–	–%	–	–%	–	–%	–	–%

Note: Comprehensive income: For the six months ended
September 30, 2026: 17,085 million yen –%
September 30, 2025: – million yen –%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
Interim period ended		
September 30, 2026	44.57	–
September 30, 2025	–	–

Note: As the Company was established on April 1, 2026, through a sole share transfer, corresponding figures for the same period of the previous fiscal year and year-on-year changes are not presented.

2. Consolidated Financial Position

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
As of			
September 30, 2026	1,804,785	260,139	14.1
March 31, 2026	–	–	–

Reference: Shareholders' equity: As of September 30, 2026: 255,365 million yen
As of March 31, 2026: – million yen

Note: As the Company was established on April 1, 2026, through a sole share transfer, corresponding figures for the same period of the previous fiscal year are not presented.

II. Dividend Information

	Dividend per share (Yen)				
	End of 1st quarter	End of 2nd quarter	End of 3rd quarter	Year-end	Annual
FY ended March 31, 2026	—	—	—	—	—
FY ending March 31, 2027	—	0.00			
FY ending March 31, 2027 (Forecast)			–	20.00	20.00

Note: 1. Revisions to dividend forecasts: None

2. As the Company was established on April 1, 2026, through a sole share transfer, corresponding figures for the same period of the previous fiscal year are not presented.

III. Consolidated Earnings Forecast for the Fiscal Year ending March 31, 2027

(April 1, 2026 – March 31, 2027)

(Millions of yen, Percentages indicate year-on-year changes)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent		Profit per Share (Yen)
Fiscal year ending March 31, 2027	239,800	—%	42,000	—%	42,000	—%	34,200	—%	71.38

Note: 1. Revisions to consolidated earnings forecasts: Yes

2. As the Company was established on April 1, 2026, through a sole share transfer, corresponding figures for the same period of the previous fiscal year and year-on-year changes are not presented.

*Notes

(1) Significant changes in the scope of consolidation during the interim period ended September 30, 2026: Yes

Newly Included: One company (Ansin Guarantor Service Co., Ltd.)

Excluded: –

Note: The above one company is included in the scope of consolidation. For more details, please refer to "2. Interim Consolidated Financial Statements and Notes, (4) Notes to Interim Consolidated Statements of Income (Notes on Changes in Scope of Consolidation or Scope of Application of Equity Method)" on page 12.

(2) Adoption of special accounting methods for quarterly consolidated financial statements: None

(3) Changes in accounting principles, procedures and methods of presentation

(a) Changes accompanying amendments to accounting standards: None
(b) Changes other than those in (a): None
(c) Change in accounting estimates: None
(d) Restatement: None

(4) Number of shares issued (Common stock)

(a) Number of shares issued at the end of the period (including treasury stock)	FY2026 Q2	484,620,134 shares	FY2025	– shares
(b) Number of treasury stock at the end of the period	FY2026 Q2	5,457,560 shares	FY2025	– shares
(c) Average number of shares during the period	FY2026 Q2	479,059,865 shares	FY2025 Q2	– shares

Note: As the Company was established on April 1, 2026, through a sole share transfer, corresponding figures for the same period of the previous fiscal year and year-on-year changes are not presented.

* A review for quarterly consolidated financial statements that is conducted by a certified public accountant or an audit corporation: None

* Note: Disclaimer concerning the proper use of business results forecasts

The forecasts and other forward-looking statements contained in this Report are based on information currently available to the Company as well as certain assumptions that the Group has judged to be reasonable. Accordingly, actual results may differ from the forecasts due to various factors. For matters related to earnings forecast above, please refer to "1. Qualitative Information on Business Results, (3) Information on the Forecasts for the Consolidated Business Results" on page 5.

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1. Qualitative Information on Business Results for Interim Period

The Company was established on April 1, 2026 through a sole share transfer as the wholly owning parent company of AIFUL Corporation. While there has been no substantive change in the scope of consolidation, the interim period of the current fiscal year represents the Company's first consolidated reporting period since its establishment. Accordingly, no comparisons are presented with the previous fiscal year or the corresponding period of the previous fiscal year.

(1) Qualitative Information on Business Results

The Group is promoting more advanced group management and optimizing its business portfolio through the transition to a holding company structure, while working to grow each business and create group synergies.

In addition, toward the achievement of the targets set forth in the medium-term management plan ending in the fiscal year ending March 31, 2027, the Group is aiming for sustainable growth and enhanced corporate value not only by expanding our core businesses—including the Loan Business, Credit Guarantee Business, and Card & Payment Business—but also through investment in growth areas and M&A.

Regarding the business environment surrounding the Group, in the Loan Business, our core business, the number of new contracts and the balance of loans outstanding have remained solid, supported by robust demand for funds. Claims for interest repayment continue to decline steadily, although continued attention is required as the number of such claims is susceptible to changes in the external environment and other factors. Meanwhile, although the business environment continues to change due to factors including rising market interest rates and inflation, the Group remains focused on strengthening its earnings base.

During this interim consolidated accounting period, the Company acquired additional shares of Anshin Guarantor Service Co., Ltd. on July 9, 2026, and changed its status from an equity-method affiliate to a consolidated subsidiary, with September 30, 2026 as the deemed acquisition date.

(Overview of the Results)

During the interim period ended September 30, 2026, Group's operating revenue was 115,824 million yen. The principal components were 63,550 million yen in interest on loans receivable, 11,929 million yen in revenue from the installment receivable and 12,662 million yen in revenue from the credit guarantee business.

Operating expenses was 94,022 million yen. The principal components were 8,275 million yen in financial expenses, among other operating expenses, the provision of allowance for doubtful accounts was 30,489 million yen, and advertising expenses amounted 9,477 million yen.

As a result, Group's operating profit for the interim period of fiscal year 2026 was 21,802 million yen, and ordinary profit was 21,801 million yen. Profit attributable to owners of the parent was 21,353 million yen, after recording income tax of negative 667 million yen.

The results by segment are as follows.

Loan business

In the unsecured loans, in addition to conducting effective promotional activities through TV commercials and web

advertising, the Group worked to enhance customer convenience by improving the functionality of its official website and smartphone application. The Group also continued to advance its credit assessment and screening processes through the use of digital technologies, while working to acquire new customers and expand the balance of loans outstanding.

During the interim period of the fiscal year under review, the number of new contracts for unsecured loans at AIFUL, a principal company in the loan business, was 142,000, with a contract rate of 28.5 %.

In the unsecured small business loans, against the backdrop of funding demand from sole proprietors and small and medium-sized enterprises, the Group worked to capture demand for working capital and business funding needs, while strengthening its sales structure and promoting customer acquisition through web-based channels. In addition, the Group against the backdrop of robust demand for real estate-secured loans, stepped up our efforts in this area and worked to increase the operating loans outstanding.

As a result, at the end of the interim period of the current fiscal year, unsecured loans outstanding were 702,300 million yen, secured loans outstanding were 63,066 million yen, small business loans outstanding were 112,886 million yen, and the total balance of operating loans in the loan segment was 878,253 million yen (22,048 million yen off-balance sheet operating loans from the securitization have been included).

As a result of the above, operating revenue in the loan business amounted to 69,013 million yen and segment profit amounted to 15,048 million yen for the interim period of the current fiscal year.

Credit guarantee business

In the Credit Guarantee Business, the credit guarantee balance was expanded through product diversification and the promotion of new guarantee partnerships, leveraging credit screening expertise for both individual and small- and medium-sized business operators and the advantages of being an independent financial group. In the real estate secured loan guarantee business, the guarantee balance was also increased through closer collaboration with partner institutions and enhanced sales activities.

As a result, credit guarantee outstanding for unsecured personal loan at the end of the interim period of the current fiscal year was 347,221 million yen and credit guarantee for business loan was 90,939 million yen (The credit guarantee outstanding for unsecured loan includes the outstanding of real estate-secured loan guarantees of 127,074 million yen. The credit guarantee outstanding for the business loans includes the outstanding of lease guarantees of 1 million yen.).

As a result of the above, operating revenue in the credit guarantee business amounted to 11,809 million yen and segment profit amounted to 3,400 million yen for the interim period of the current fiscal year.

Card and Payment business

In the credit card business, the Group worked to acquire new cardholders and increase the number of active cardholders by expanding the issuance of tie-up cards, rapidly improving services by leveraging in-house development capabilities, and enhancing UI/UX. In the installment sales finance business, the Group expanded its merchant network and strengthened sales promotion initiatives, while working to increase the balance of installment receivables.

In the prepaid card business, the Group implemented various initiatives to expand its merchant and users, while working to improve service convenience and strengthen business foundation in the prepaid card area.

As a result, the transaction volume in the credit card business for the interim period of the current fiscal year was 419,254 million yen, and the balance of installment receivables for card and payment business at the end of the interim period of the current fiscal year was 254,566 million yen (6,337 million yen off-balance sheet operating loans from the securitization have been included).

As a result of the above, operating revenue in the card and payment business amounted to 27,919 million yen and segment profit amounted to 2,572 million yen for the interim period of the current fiscal year.

(Financial Position)

Total assets at the end of the interim period of the current consolidated fiscal year was 1,804,785 million yen. The main components were operating loans of 886,384 million yen, customers' liabilities for acceptances and guarantees of 449,142 million yen, and accounts receivable – installment of 248,348 million yen.

Total liabilities amounted to 1,544,646 million yen, primarily consisting of borrowings from financial institutions.

Total net assets amounted to 260,139 million yen, consisting mainly of retained earnings.

(2) Overview of Cash Flows

Cash and cash equivalents (hereinafter referred to as "funds") at the end of the interim period of the current fiscal year amounted to 49,779 million yen. The situation of each category of cash flow for the interim period of the current fiscal year and the contributing factors are as follows.

(Cash flows from operating activities)

Net cash used for operating activities amounted to 31,924 million yen. This was mainly due to a decline in funds reflecting an increase in operating loans and installment receivables.

(Cash flows from investing activities)

Net cash used by investing activities amounted to 34,659 million yen. This was mainly due to purchase of investment securities.

(Cash flow from financing activities)

Net cash provided by financing activities amounted to 74,524 million yen. This was mainly due to proceeds from borrowings and corporate bonds exceeding repayments of borrowings and redemption of corporate bonds.

(3) Information on the Forecasts for the Consolidated Business Results

Regarding the Group’s earnings forecast for the fiscal year ending March 2027, based on the results for the current interim consolidated accounting period, the Group have revised operating revenue of 238,600 million yen to 239,800 million yen (an increase of 1,200 million yen or 0.5 % from the previous forecast), operating profit of 41,300 million yen to 42,000 million yen (an increase of 700 million yen or 1.7 % from the previous forecast), and profit attributable to owners of the parent of 32,000 million to 34,200 million yen (an increase of 2,200 million yen or 6.9 % from the previous forecast), however, there is no change to the ordinary profit forecast announced on May 15, 2026.

The above earnings forecasts are projections based on information available as of the date of this document's release, various risks exist in the current business environment surrounding us, and actual results may differ from the forecast figures.

2. Interim Consolidated Financial Statements and Notes

(1) Interim Consolidated Balance Sheets

(Millions of yen)

	As of September 30, 2026
Assets	
Current assets	
Cash and deposits	49,809
Operating loans	886,384
Accounts receivables - installment	248,348
Operational investment securities	2,594
Customers' liabilities for acceptances and guarantees	449,142
Other operating receivables	25,782
Purchased receivables	8,844
Accrued receivables	39,233
Other	44,204
Allowance for doubtful accounts	(99,469)
Total current assets	1,654,875
Non-current assets	
Property, plant and equipment	32,588
Intangible assets	
Goodwill	11,263
Other	27,725
Total intangible assets	38,988
Investment and other assets	78,319
Total non-current assets	149,897
Deferred assets	
Other	12
Total deferred assets	12
Total assets	1,804,785

(Millions of yen)

	As of September 30, 2026
Liabilities	
Current liabilities	
Notes & accounts payable-trade	68,324
Acceptances and guarantees	449,142
Short-term borrowings	137,695
Short-term loans payable to subsidiaries and associates	268
Commercial papers	1,000
Current portion of bonds	50,000
Current portion of long-term borrowings	294,781
Income taxes payable	2,816
Reserves	1,946
Other	83,411
Total current liabilities	1,089,386
Non-current liabilities	
Bonds payable	90,000
Long-term borrowings	352,147
Provision for retirement benefits	134
Provision for loss on interest repayment	5,681
Policy reserves and others	2,039
Other	5,256
Total non-current liabilities	455,260
Total liabilities	1,544,646
Net Assets	
Shareholders' equity	
Capital stock	2,000
Capital surplus	104,180
Retained earnings	154,282
Treasury shares	(2,472)
Total shareholders' equity	257,990
Accumulated other comprehensive income	
Valuation difference on available-for-sale securities	(4,095)
Foreign currency translation adjustment	1,469
Total accumulated other comprehensive income	(2,625)
Non-controlling interests	4,774
Total net assets	260,139
Total liabilities and net assets	1,804,785

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

i. Interim Consolidated Statements of Income
Six months ended September 30

(Millions of yen)

	Six months ended Sep 30, 2026 (Apr 1, 2026 to Sep 30, 2026)
Operating revenue	
Interest on loans receivable	63,550
Revenue from credit card business	11,929
Revenue from installment sales	5,572
Revenue from credit guarantee	12,662
Interest on loans receivable from subsidiaries and associates	85
Other financial revenue	155
Insurance premiums	4,335
Commission income	5,365
Other operating revenue	12,168
Total operating revenue	115,824
Operating expenses	
Financial expenses	8,275
Cost of sales	1,347
Insurance claims and others	3,894
Other operating expenses	80,505
Total operating expenses	94,022
Operating profit	21,802
Non-operating income	
Dividend income	96
Share of gain of entities accounted for using equity method	0
Gain on sale of investment securities	284
Other	167
Total non-operating income	548
Non-operating expenses	
Loss on sale of investment securities	10
Foreign exchange loss	525
Other	13
Total non-operating expenses	549
Ordinary profit	21,801
Extraordinary income	
Reversal of allowance for doubtful accounts	2
Gain on step acquisitions	701
Total extraordinary income	703
Extraordinary losses	
Bad debt write offs	61
Loss on retirement of non-current assets	31
Other	0
Total extraordinary losses	92
Profit before income taxes	22,412
Income taxes – current	2,114
Income taxes – deferred	(1,447)
Total income taxes	667
Profit	21,745
Profit attributable to non-controlling interests	391
Profit attributable to owners of parent	21,353

ii. Interim Consolidated Statements of Comprehensive Income
Six months ended September 30

(Millions of yen)

	Six months ended Sep 30, 2026 (Apr 1, 2026 to Sep 30, 2026)
Profit	21,745
Other Comprehensive income	
Valuation difference on available-for-sale securities	(4,512)
Foreign currency translation adjustment	(147)
Share of other comprehensive income of entities accounted for using equity method	(0)
Total other comprehensive income	(4,660)
Comprehensive income	17,085
Comprehensive income attributable to	
Owners of parent	16,767
Non-controlling interests	317

(3) Interim Consolidated Statements of Cash Flows

(Millions of yen)

	Six months ended Sep 30, 2026 (Apr 1, 2026 to Sep 30, 2026)
Cash flows from operating activities	
Profit before income taxes	22,412
Depreciation	2,088
Amortization of goodwill	649
Increase (decrease) in policy reserves and others	(169)
Increase (decrease) in allowance for doubtful accounts	(2,455)
Increase (decrease) in provision for bonuses	(5)
Increase (decrease) in provision for share-based remuneration	(31)
Increase (decrease) in allowance for loss on interest repayment	(862)
Interest and dividend income	(97)
Foreign exchange losses (gains)	532
Share of loss (profit) of entities accounted for using equity method	(0)
Loss (gain) on step acquisitions	(701)
Loss (gain) on sale of investment securities	(284)
Decrease (increase) in operating loans receivable	(21,683)
Decrease (increase) in accounts receivable – installment	(17,112)
Decrease (increase) in other operating receivable	(705)
Decrease (increase) in accrued receivables	(15,841)
Increase (decrease) in deposits	(1,667)
Decrease (increase) in purchased receivable	(181)
Decrease (increase) in claims provable in bankruptcy	1,134
Decrease (increase) in other current assets	(1,517)
Increase (decrease) in other current liabilities	9,635
Other	846
Subtotal	(26,018)
Interest and dividend income	97
Income taxes refund	7
Income taxes paid	(6,010)
Cash flow from operating activities	(31,924)
Cash flows from investing activities	
Purchase of property, plant and equipment	(313)
Purchase of intangible assets	(4,360)
Purchase of investment securities	(28,913)
Proceeds from sale of investment securities	861
Long-term loan advances	(1,134)
Proceeds from collection of long-term loans receivable	111
Purchase of shares of subsidiaries resulting in change in scope of consolidation	(719)
Other	(190)
Cash flows from investing activities	(34,659)

(Millions of yen)

	Six months ended Sep 30, 2026 (Apr 1, 2026 to Sep 30, 2026)
Cash flows from financing activities	
Proceeds from short-term borrowings	2,062,187
Repayments of short-term borrowings	(2,031,763)
Proceeds from issuance of commercial papers	59,400
Redemption of commercial papers	(72,400)
Proceeds from long-term loans payable	185,651
Repayments of long-term loans payable	(145,632)
Proceeds from issuance of bonds	35,000
Redemption of bonds	(15,000)
Cash dividends paid	(2,873)
Other	(44)
Cash flows from financing activities	74,524
Effect of exchange rate changes on cash and cash equivalents	(346)
Net increase (decrease) in cash and cash equivalents	7,594
Cash and cash equivalents at beginning of period	42,184
Cash and cash equivalents at end of period	49,779

(4) Notes to Interim Consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable.

(Notes on Changes in Scope of Consolidation or Scope of Application of Equity Method)

During the interim consolidated accounting period, the Company acquired additional shares of Anshin Guarantor Service Co., Ltd. on July 9, 2026, and changed its status from an equity-method affiliate to a consolidated subsidiary, with September 30, 2026 as the deemed acquisition date.

(Notes to Interim Consolidated Statements of Income)

*1. Major items and amounts within other operating expenses

(Millions of yen)

	Six months ended Sep 30, 2026 (Apr. 1 2026 to Sep. 30 2026)
Commissions	14,680
Advertising expenses	9,477
Provision of allowance for doubtful accounts	30,489
Employees' salaries, allowances and bonuses	7,901
Provision for bonuses	1,585
Retirement benefit expenses	279

*2. Gain on step acquisitions

Six months ended September 30, 2026 (Apr 1, 2026 to Sep 30, 2026)

The gain arose from the additional acquisition of shares in Anshin Guarantor Service Co., Ltd., previously an equity-method affiliate, resulting in its consolidation as a subsidiary.

*3. Bad debt write offs

Six months ended September 30, 2026 (Apr 1, 2026 to Sep 30, 2026)

The amount of loss incurred as a result of impersonation scam that occurred at AIFUL, consolidated subsidiary of the Group, in the current fiscal year is recorded as an extraordinary loss.

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

Six months ended September 30, 2026 (Apr 1, 2026 to Sep 30, 2026)

1. Dividends paid

Since the company was established on April 1, 2026, through a sole share transfer, the amount of dividends paid is the amount resolved by the board of directors of AIFUL CORPORATION, which became wholly owned subsidiary as a result of the sole share transfer.

Resolution	Class of shares	Total dividends (Millions of yen)	Dividend per share	Record date	Effective date	Source of dividends
Board of Directors meeting held on May 15, 2026	Common stock	2,873	6.00	March 31, 2026	June 4, 2026	Retained earnings

2. Significant Changes in the Amount of Shareholders' Equity

The Company disposed of 169,432 shares of treasury stock through restricted stock compensation on July 21, 2026, based on a resolution of the Board of Directors meeting held on June 29, 2026. As a result of this disposal of treasury stock, other capital surplus decreased by 3 million yen and treasury stock decreased by 76 million yen.

As a result, the balance of capital surplus was 104,180 million yen and the balance of treasury stock was 2,472 million yen in the current interim period.

(Notes to Business Combinations)
(Business combination by acquisition)

1. Outline of business combination
i) Name and business of the acquired company
Name of the acquired company: Anshin Guarantor Service Co., Ltd.
Business: Rent guarantee business
ii) Main reasons for business combination
The purpose of this business combination is to expand the Group's business scope, starting with the rent guarantee business, and strengthen its earnings base. By making Anshin Guarantor Service Co., Ltd. a wholly owned subsidiary, the Group aims to eliminate restrictions on the sharing of management resources arising from the company's status as an independent listed company and enhance the corporate value of the entire Group by leveraging its expertise, sales network, and other resources. The shares of Anshin Guarantor Co., Ltd. were delisted on October 9, 2026.

iii) Date of business combination
July 9, 2026 (Share acquisition date)
September 30, 2026 (Deemed acquisition date)
iv) Legal form of business combination
Acquisition of shares
v) Corporate name following combination
No change.
vi) Percentage of voting rights acquired

Percentage of voting rights held immediately prior to the acquisition	39.06%
Percentage of voting rights acquired on the business combination date	38.71%
Percentage of voting rights after the acquisition	77.77%

vii) Main rationale for determining the company to acquire
This is due to the Company acquiring shares in exchange for cash.

2. Period of the acquired company’s results included in the interim consolidated statements of income

As of the end of the current interim consolidated accounting period, only the balance sheet is consolidated; therefore, the acquired company's financial results are not included in the interim consolidated statement of profit.
However, as Anshin Guarantor Service Co., Ltd. was previously an equity-method affiliate of the Company, the portion of its financial results attributable to the Company for the period from April 1, 2026 to September 30, 2026 has been recognized as share of profit or loss of entities accounted for using the equity method..

3. Acquisition cost of the acquired company and breakdown by type of consideration

Consideration for acquisition	Fair value at the acquisition date of shares held immediately before the business combination	1,716 million yen
	Consideration for shares additionally acquired on the business combination date (Cash)	1,727 million yen
Acquisition cost		3,444 million yen

4. Description and amount of major acquisition-related costs
Fees paid to advisors, etc. 100 million yen

5. The difference between the acquisition cost of the acquiree and the total acquisition cost for each transaction leading up to the acquisition
Gain on step acquisitions 701 million yen

6. Amount of goodwill incurred, reason for incurrence, amortization method and amortization period

i) Amount of goodwill incurred

1,426 million yen

The amount of goodwill recognized is a provisional figure, as the allocation of the acquisition cost had not been completed as of the end of the current interim consolidated accounting period.

ii) Reason for incurrence

This is mainly the excess earnings power expected from future business development.

iii) Goodwill amortization method and amortization period

The cost will amortize evenly over the period during which the benefits are realized. The amortization period is currently being calculated.

7. The amounts and details of assets and liabilities assumed as of the business combination date

Current assets	13,983 million yen
Non-current assets	1,648 million yen
Total assets	15,632 million yen
Current liabilities:	12,036 million yen
Non-current liabilities	1,000 million yen
Total liabilities	13,036 million yen

(Notes to Segment Information)

Segment Information

Six months ended September 30, 2026 (Apr 1, 2026 to Sep 30, 2026)

1. Information related to operating revenue and profit or loss of each reporting segment

(Millions of yen)

	Reporting segment				Other*1	Total	Adjust-ments*2	Amounts Reported in the Quarterly Consolidated Financial Statements*3
	Loan business	Credit guarantee business	Card and payment business	Subtotal				
Operating revenue								
Operating revenue from third parties	69,013	11,809	27,793	108,616	6,852	115,469	355	115,824
Inter-segment sales and transfers	0	—	126	126	227	354	(354)	—
Total	69,013	11,809	27,919	108,742	7,080	115,823	1	115,824
Segment profit (loss)	15,048	3,400	2,572	21,022	(1,466)	19,555	2,246	21,802

Notes:

1. The "Other" segment comprises business segments that are not included in the reportable segments, including the System Engineering Service Business and the Servicing Business (debt collection and servicing).
2. Adjustments include the elimination of intersegment transactions and corporate revenue and corporate expenses that are not allocated to individual business segments. Corporate revenue and corporate expenses mainly relate to the parent company.
3. Segment profit or (loss) corresponds to operating profit reported in the consolidated statement of income.

2. Information about the changes in the reporting segment

Effective from the first quarter of the fiscal year under review, following the transition to a holding company structure through a sole share transfer, the Group reviewed its business segment classification and has designated the following three reportable segments: the "Loan Business," "Credit Guarantee Business," and "Card and Payment Business."

3. Information related to impairment losses on non-current assets or goodwill of each reporting segment

(Significant changes in the amount of goodwill)

During the current interim consolidated accounting period, goodwill of ¥1,426 million was recognized in the

"Other" segment as Anshin Guarantor Co., Ltd., previously an equity-method affiliate, was included in the scope of consolidation, with September 30, 2026 as the deemed acquisition date.

(Important Subsequent Events)

Not applicable.