

Document and entity information

Mar 2026

Company information	
Company information	
FASF member mark	true
Document name	決算短信〔日本基準〕(連結)
Filing date	2026-05-15
Company name	unbanked inc.
Securities code	8746
URL	https://unbanked.jp
Representative	
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Name	安達 哲也
Inquiries	
Title	取締役管理本部長
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Other	
Date of general shareholders' meeting (as planned)	2026-06-26
Annual securities report filing date (as planned)	2026-06-30
Supplemental material of annual results	-
Way of getting	-
Convening briefing of annual results	-
Target audience	-
Note to fraction processing method	(百万円未満切捨て)
Stock exchange listings	
Tokyo	
Tokyo Prime	-
Tokyo Standard	true
Tokyo Growth	-
Tokyo PRO Market	-
Tokyo Others	-
Nagoya	
Nagoya Premire	-
Nagoya Main	-
Nagoya Next	-
Nagoya Others	-
Sapporo	
Sapporo	-
Sapporo Ambitious	-
Sapporo Others	-
Fukuoka	
Fukuoka	-
Fukuoka Q-Board	-
Fukuoka Others	-
Phoenix	
Japan Securities Dealers Association	-
Business category	
General Business	true
Specific Business	-
Fiscal Year End	2026-03-31

Business Results-Operating results

(in millions of yens)

Mar 2026

Mar 2025

Operating results	
Operating results	

Consolidated operating results		
Consolidated income statements information		
Net sales		
Net sales	9,394	9,489
% change	-1.0	78.7
Operating profit		
Operating profit	-2,792	187
% change	-	-
Ordinary profit		
Ordinary profit	-2,827	308
% change	-	578.0
Profit attributable to owners of parent		
Profit attributable to owners of parent	-3,998	236
% change	-	-39.4
Note to consolidated income statements information		
Comprehensive income		
Comprehensive income	-3,917	25
Change in comprehensive income	-	-
Other consolidated operating results		
Basic earnings per share (Yen)	-339.01	23.63
Diluted earnings per share (Yen)	-	-
Rate of return on equity (%)	-95.3	4.3
Ordinary profit to total assets ratio (%)	-16.5	4.7
Operating profit to net sales ratio (%)	-29.7	2.0
Note to consolidated operating results		
Investment profit (loss) on equity method	-98	-96
Note to operating results	(注) 2024年10月1日付で普通株式3株につき1株の割合で株式併合を行っております。前連結会計年度の期首に当該株式併合が行われたと仮定して、「1株当たり当期純利益」及び「潜在株式調整後1株当たり当期純利益」を算定しております。	

Business Results-Financial positions

(in millions of yens)

	Mar 2026	Mar 2025
Financial positions		
Financial positions		
Consolidated financial positions		
Total assets	26,883	7,392
Net assets	3,300	5,752
Capital adequacy ratio (%)	10.6	74.9
Net assets per share (Yen)	210.61	552.41
Note to consolidated financial positions		
Owner's equity	2,856	5,532
Note to financial positions	(注) 2024年10月1日付で普通株式3株につき1株の割合で株式併合を行っております。前連結会計年度の期首に当該株式併合が行われたと仮定して、「1株当たり純資産」を算定しております。	

Business Results-Cash flows

(in millions of yens)

	Mar 2026	Mar 2025
Cash flows		
Cash flows		
Consolidated cash flows		
Cash flows from operating activities	-4,041	-72
Cash flows from investing activities	-246	960
Cash flows from financing activities	375	-2
Cash and equivalents, end of period	2,059	3,280
Note to consolidated cash flows		
Note to cash flows	-	

Business Results-Note to business results

	Mar 2026
Note to business results	
Note to business results	
Note to consolidated financial results	
Note to consolidated financial results	-

Dividends

(in millions of yens)

	Mar 2027	Mar 2026	Mar 2025
Dividends			
Dividends			
Dividends			
Dividend per share (Yen)			
Dividend per share (Yen)			
First quarter			
Result		-	-
Forecast	-		
Upper	-		
Lower	-		
Second quarter			
Result		-	-
Forecast	-		
Upper	-		
Lower	-		
Third quarter			
Result		-	-
Forecast	-		
Upper	-		
Lower	-		
Year end			
Result		0.00	0.00
Forecast	-		
Upper	-		
Lower	-		
Annual			
Result		0.00	0.00
Forecast	-		
Upper	-		
Lower	-		
Total dividend paid			
Total dividend paid			
Annual			
Result		-	-
Payout ratio (consolidated)			
Payout ratio (%)			
Annual			
Result		-	-

Forecast	-
Ratio of total amount of dividends to net assets (consolidated)	
Ratio of total amount of dividends to net assets (%)	
Annual	
Result	-
Note to dividends	-
Note to dividends	
Annual	2027年3月期の配 当につきましては未 定としております。

Forecasts

(in millions of yens)

		Mar 2027
Forecasts		
Forecasts		
Title for forecasts		3. 2027年3月期の 連結業績予想（2026 年4月1日～2027年 3月31日）
Preamble to consolidated forecasts		
Preamble to forecasts		当社グループの業績 は、金融市場の動向に 大きな影響を受け、適 正な業績予想を行う ことが非常に難しい ことから、連結業績予 想の開示を控えさせ ていただいております。
Note to consolidated forecasts		
Note to forecasts		-

Notes-Significant changes in the scope of consolidation during the period

(in millions of yens)

		Mar 2026
Significant changes in the scope of consolidation during the period		
Significant changes in the scope of consolidation during the period		
Others		
Significant changes in the scope of consolidation during the period		
Significant changes in the scope of consolidation during the period		true
Number of subsidiaries newly consolidated		25
Name of subsidiaries newly consolidated		株式会社まーる、クラ ウドバンク株式会社 他23社
Number of subsidiaries excluded from consolidation		1
Name of subsidiaries excluded from consolidation		株式会社まーる
Note to significant changes in the scope of consolidation during the period		
Note to significant changes in the scope of consolidation during the period		（注）株式会社まー るは期中に連結子会 社としましたが、期中 に非連結子会社とし ました。

Notes-Changes in accounting policies and accounting estimates retrospective restatement

		Mar 2026
Changes in accounting policies and accounting estimates, retrospective restatement		
Changes in accounting policies and accounting estimates, retrospective restatement		

Others		
Changes in accounting policies and accounting estimates, retrospective restatement		
Changes in accounting policies based on revisions of accounting standard		-
Changes in accounting policies other than ones based on revisions of accounting standard		-
Changes in accounting estimates		-
Retrospective restatement		-
Note to changes in accounting policies and accounting estimates, retrospective restatement		
Note to changes in accounting policies and accounting estimates, retrospective restatement		-

Notes-Number of issued and outstanding shares common stock

	Mar 2026	Mar 2025
Number of issued and outstanding shares (common stock)		
Number of issued and outstanding shares (common stock)		
Others		
Number of issued and outstanding shares (common stock)		
Number of issued and outstanding shares at the end of fiscal year (including treasury stock)	13,570,982	10,023,514
Number of treasury stock at the end of fiscal year	9,442	7,527
Average number of shares	11,793,795	10,019,927
Note to number of issued and outstanding shares (common stock)		
Note to number of issued and outstanding shares (common stock)	(注) 2024年10月1日付で、普通株式3株につき1株の割合で株式併合を行っております。前連結会計年度の期首に当該株式併合が行われたと仮定して、「期末発行済株式数(自己株式を含む)」、「期末自己株式数」及び「期中平均株式数」を算定しております。	

Business Results-Overview of nonconsolidated operating results

(in millions of yens)

	Mar 2026	Mar 2025
Non-consolidated operating results		
Non-consolidated operating results		
Non-consolidated operating results		
Non-consolidated income statements information		
Net sales		
Net sales	8,043	9,151
% change	-12.1	86.0
Operating profit		
Operating profit	-1,336	-65
% change	-	-
Ordinary profit		
Ordinary profit	-1,269	267
% change	-	-
Profit		
Profit	-3,696	246
% change	-	-11.7
Other non-consolidated operating results		
Basic earnings per share (Yen)	-313.39	24.61
Diluted earnings per share (Yen)	-	-
Note to non-consolidated operating results		

Note to operating results

(注) 2024年10月1日付で普通株式3株につき1株の割合で株式併合を行っております。前事業年度の期首に当該株式併合が行われたと仮定して、「1株当たり当期純利益」及び「潜在株式調整後1株当たり当期純利益」を算定しております。

Business Results-Overview of nonconsolidated financial positions

(in millions of yens)

	Mar 2026	Mar 2025
Non-consolidated financial positions		
Non-consolidated financial positions		
Non-consolidated financial positions		
Total assets	3,003	5,716
Net assets	2,921	5,383
Capital adequacy ratio (%)	97.3	94.2
Net assets per share (Yen)	215.40	537.50
Note to non-consolidated financial positions		
Owner's equity	2,921	5,383
Note to financial positions		

(注) 2024年10月1日付で普通株式3株につき1株の割合で株式併合を行っております。前事業年度の期首に当該株式併合が行われたと仮定して、「1株当たり純資産」を算定しております。

Business Results-Note to overview of nonconsolidated business results

	Mar 2026
Note to non-consolidated financial results	
Note to non-consolidated financial results	
Note to non-consolidated financial results	
Note to financial results	-

Overview of nonconsolidated Forecasts

(in millions of yens)

	Mar 2027
Non-consolidated forecasts	
Non-consolidated forecasts	
Preamble to non-consolidated forecasts	
Preamble to forecasts	-
Note to non-consolidated forecasts	
Note to forecasts	-

This information is a summary of the earnings report. It does not contain all details included in the earnings report disclosed in Japanese.