

Document and entity information

		Mar 2025
Company information		
Company information		
FASF member mark		true
Document name		決算短信〔日本基準〕（連結）
Filing date		2025-05-15
Company name		UNBANKED,INC.
Securities code		8746
URL		https://unbanked.jp
Representative		
Title		代表取締役社長
Name		安達 哲也
Inquiries		
Title		取締役管理本部長
Name		七條 利明
Tel		03-6456-2670
Other		
Date of general shareholders' meeting (as planned)		2025-06-27
Annual securities report filing date (as planned)		2025-06-30
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		true
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		2025-03-31

Business Results-Operating results

(in millions of yens)

		Mar 2025	Mar 2024
Operating results			
Operating results			

Consolidated operating results		
Consolidated income statements information		
Net sales		
Net sales	9,489	5,310
% change	78.7	14.5
Operating profit		
Operating profit	187	-149
% change	-	-
Ordinary profit		
Ordinary profit	308	45
% change	578.0	-
Profit attributable to owners of parent		
Profit attributable to owners of parent	236	390
% change	-39.4	-
Note to consolidated income statements information		
Comprehensive income		
Comprehensive income	25	715
Change in comprehensive income	-	-
Other consolidated operating results		
Basic earnings per share (Yen)	23.63	39.52
Diluted earnings per share (Yen)	-	-
Rate of return on equity (%)	4.3	7.6
Ordinary profit to total assets ratio (%)	4.7	0.6
Operating profit to net sales ratio (%)	2.0	-2.8
Note to consolidated operating results		
Investment profit (loss) on equity method	-96	87
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 2025	Mar 2024
Financial positions		
Financial positions		
Consolidated financial positions		
Total assets	7,392	5,826
Net assets	5,752	5,569
Capital adequacy ratio (%)	74.9	95.6
Net assets per share (Yen)	552.41	555.65
Note to consolidated financial positions		
Owner's equity	5,532	5,569
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 2025	Mar 2024
Cash flows		
Cash flows		
Consolidated cash flows		
Cash flows from operating activities	-72	-1,009
Cash flows from investing activities	960	489
Cash flows from financing activities	-2	80
Cash and equivalents, end of period	3,280	2,393
Note to consolidated cash flows		
Note to cash flows	-	

Business Results-Note to business results

	Mar 2025
Note to business results	
Note to business results	
Note to consolidated financial results	
Note to consolidated financial results	-

Dividends

(in millions of yens)

	Mar 2026	Mar 2025	Mar 2024
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	※ 2026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 2026
Forecasts	
Forecasts	
Title for forecasts	3. 2026年3月期の 連結業績予想（2025 年4月1日～2026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 2025
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	1
Name of subsidiaries newly consolidated	クラウドバンク・ キャピタル株式会社
Number of subsidiaries excluded from consolidation	1
Name of subsidiaries excluded from consolidation	Personal Capital株式 会社
Note to significant changes in the scope of consolidation during the period	
Note to significant changes in the scope of consolidation during the period	-

Notes-Changes in accounting policies and accounting estimates retrospective restatement

	Mar 2025
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	true
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 2025	Mar 2024
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)	10,023,514	10,023,514
Number of treasury stock at the end of fiscal year	7,527	-
Average number of shares	10,019,927	9,891,451
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 2025	Mar 2024
Non-consolidated operating results		
Non-consolidated operating results		
Non-consolidated operating results		
Non-consolidated income statements information		
Net sales		
Net sales	9,151	4,920
% change	86.0	16.0
Operating profit		
Operating profit	-65	-180
% change	-	-
Ordinary profit		
Ordinary profit	267	23
% change	-	-
Profit		
Profit	246	279
% change	-11.7	-
Other non-consolidated operating results		
Basic earnings per share (Yen)	24.61	28.24
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 2025	Mar 2024
Non-consolidated financial positions		
Non-consolidated financial positions		
Non-consolidated financial positions		
Total assets	5,716	5,588
Net assets	5,383	5,400
Capital adequacy ratio (%)	94.2	96.6
Net assets per share (Yen)	537.50	538.79
Note to non-consolidated financial positions		
Owner's equity	5,383	5,400

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 2025

Note to non-consolidated financial results
Note to non-consolidated financial results
Note to non-consolidated financial results
Note to financial results

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Overview of nonconsolidated Forecasts

(in millions of yens)

Mar 2026

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

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