

# ***DATA BOOK***

**The Second Quarter Report for the Fiscal Year Ending March, 2021**

**ACOM CO., LTD.**

**November 2020**

**Code No. 8572**

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## Notes to DATA BOOK

### Notes: 1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various factors. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

- : 2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.
- : 3. The amounts of adjusted per share data have been as a result of rounding.
- : 4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.
- : 5.
  - "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
  - "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
  - "-" is shown in "yoy%" when percentage changes exceed 1,000%.
  - "-" is shown in "yoy%," "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
  - "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
  - Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
  - Only "yoy" is shown when both results in two terms are negative.
  - Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.
- : 6. "(E)" indicates estimates.
- : 7. "yoy p.p." indicates year on year percentage point.
- : 8. "C.R." indicates composition ratio.

## 1. ACOM Group

Name of company	Incorporated	Capital Stock	Equity owned by ACOM	Number of employees	Summary of Business
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ACOM CO., LTD.	1978/10	63,832 million yen	—	2,127	Loan Business, Credit Card Business and Guarantee Business
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[Consolidated Subsidiaries] Domestic: 2 Overseas: 2

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	74	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	137	Servicing Business (Loan Servicing Business)
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,846	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION	2017/7	500 million PHP	80.00 %	212	Unsecured Loan Business in Republic of the Philippines

Note: On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

[Equity-method Affiliate]

MU Communications Co., Ltd.	2007/4	1,020 million yen	23.15 %	—	Contract of Contact Center and Temporary Staffing Business, etc.
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## 2. Balance Sheet (Consolidated)

(Millions of yen)

			2020/3					2021/3							
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	ytd %	2020/9	ytd %	2020/12	ytd %	2021/3	yoy %
Current Assets	1,222,821	3.0	1,172,682	1,193,984	1,201,679	1,213,402	-0.8	1,163,757	-4.1	1,158,196	-4.5				
Cash and Deposits	85,546	-6.9	73,647	82,220	85,640	82,545	-3.5	77,129	-6.6	81,574	-1.2				
Accounts Receivable-operating Loans	1,000,428	2.6	1,015,078	1,024,041	1,027,413	1,041,711	4.1	998,757	-4.1	984,553	-5.5				
Loans Receivable of Banking Business	48,331	-1.0	-	-	-	-	-	-	-	-	-				
Accounts Receivable-installment	63,740	20.2	66,873	70,269	72,822	75,726	18.8	75,854	0.2	76,277	0.7				
Purchased Receivables	9,435	-11.0	9,344	9,432	9,016	9,188	-2.6	8,679	-5.5	8,458	-7.9				
Allowance for Doubtful Accounts	-76,532	-	-77,838	-78,819	-80,874	-82,974	-	-82,910	-	-77,306	-				
Noncurrent Assets	79,086	-10.4	73,164	71,112	70,733	68,986	-12.8	68,011	-1.4	64,860	-6.0				
Property, Plant and Equipment	17,864	-21.6	17,644	15,077	14,773	15,156	-15.2	14,993	-1.1	14,788	-2.4				
Intangible Assets	8,687	-22.5	8,143	7,648	7,544	7,542	-13.2	7,328	-2.8	7,025	-6.8				
Goodwill	3,250	-20.0	3,046	2,843	2,639	2,436	-25.0	2,232	-8.4	2,029	-16.7				
Software	5,387	-24.2	5,046	4,755	4,854	5,056	-6.1	5,046	-0.2	4,947	-2.2				
Investments and Other Assets	52,534	-3.1	47,376	48,385	48,415	46,287	-11.9	45,689	-1.3	43,045	-7.0				
Deferred Tax Assets	36,117	-2.0	34,256	34,377	33,952	33,835	-6.3	33,705	-0.4	31,419	-7.1				
Allowance for Doubtful Accounts	-1,032	-	-1,032	-981	-983	-973	-	-911	-	-878	-				
Total Assets	1,301,908	2.0	1,245,846	1,265,097	1,272,413	1,282,389	-1.5	1,231,768	-3.9	1,223,056	-4.6				
Current Liabilities	326,824	-1.6	271,692	231,855	219,021	216,694	-33.7	172,164	-20.5	168,916	-22.0				
Short-term Loans Payable	11,547	6.2	13,480	13,404	13,889	15,330	32.8	13,181	-14.0	5,963	-61.1				
Commercial Papers	39,998	33.3	49,996	29,998	29,998	29,998	-25.0	11,999	-60.0	-	-				
Current Portion of Long-term Loans Payable	146,714	-8.4	132,551	112,365	105,995	91,048	-37.9	81,158	-10.9	77,840	-14.5				
Current Portion of Bonds	41,519	-8.4	47,324	47,365	42,317	48,026	15.7	41,360	-13.9	55,450	15.5				
Deposits of Banking Business	52,319	-1.4	-	-	-	-	-	-	-	-	-				
Provision for Loss on Guarantees	9,661	-4.0	9,051	9,002	8,685	9,475	-1.9	8,276	-12.7	7,890	-16.7				
Noncurrent Liabilities	593,581	-1.0	567,796	606,787	608,285	623,198	5.0	606,321	-2.7	573,422	-8.0				
Bonds Payable	202,691	-4.0	181,155	196,500	198,595	196,300	-3.2	181,730	-7.4	169,665	-13.6				
Long-term Loans Payable	282,671	2.1	286,973	319,685	327,953	333,388	17.9	338,166	1.4	324,456	-2.7				
Provision for Loss on Interest Repayment	102,300	-1.7	94,241	85,307	76,502	87,600	-14.4	80,745	-7.8	73,359	-16.3				
Total Liabilities	920,406	-1.2	839,489	838,642	827,306	839,892	-8.7	778,485	-7.3	742,339	-11.6				
Shareholders' Equity	354,646	10.8	379,750	398,178	414,648	409,547	15.5	428,025	4.5	449,919	9.9				
Retained Earnings	237,058	17.1	262,162	280,590	297,061	291,959	23.2	310,438	6.3	332,331	13.8				
Accumulated Other Comprehensive Income	1,528	-47.1	4,302	4,565	5,168	5,775	277.9	536	-90.7	3,551	-38.5				
Non-controlling Interests	25,327	17.7	22,304	23,710	25,289	27,173	7.3	24,721	-9.0	27,246	0.3				
Total Net Assets	381,501	10.8	406,357	426,454	445,106	442,496	16.0	453,283	2.4	480,717	8.6				
Total Liabilities and Net Assets	1,301,908	2.0	1,245,846	1,265,097	1,272,413	1,282,389	-1.5	1,231,768	-3.9	1,223,056	-4.6				
Guaranteed Receivables (Off Balance)	1,212,255	1.1	1,217,952	1,223,964	1,219,170	1,233,228	1.7	1,198,129	-2.8	1,178,705	-4.4				

## 3. Income Statement (Consolidated)

(Millions of yen)

	2019/3		2020/3					2021/3					2021/3(E)				
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Operating Revenue	277,069	5.2	69,735	139,290	208,986	279,510	0.9	67,474	-3.2	134,945	-3.1					263,000	-5.9
Interest on Operating Loans	169,273	4.8	43,300	87,247	131,731	176,286	4.1	43,819	1.2	85,897	-1.5					-	-
Interest on Loans of Banking Business	6,135	1.4	1,567	1,567	1,567	1,567	-74.5	-	-	-	-					-	-
Revenue from Credit Card Business	7,773	26.0	2,146	4,412	6,777	9,198	18.3	2,444	13.9	4,914	11.4					-	-
Revenue from Credit Guarantee	61,428	5.2	14,879	29,846	45,015	60,142	-2.1	14,450	-2.9	28,536	-4.4					-	-
Collection from Purchased Receivable	4,739	-12.7	999	1,996	3,124	4,272	-9.8	784	-21.5	1,805	-9.6					-	-
Operating Expenses	219,461	20.2	44,776	88,478	133,616	203,873	-7.1	41,677	-6.9	80,446	-9.1					173,500	-14.9
Financial Expenses	11,310	-9.2	2,640	4,538	6,364	8,228	-27.3	1,590	-39.8	3,125	-31.1					6,000	-27.1
Provision for Bad Debts	75,989	-2.0	19,455	38,965	59,149	81,916	7.8	19,157	-1.5	32,755	-15.9					72,100	-12.0
Bad Debt Expenses	75,185	11.0	18,256	36,917	55,465	75,720	0.7	19,409	6.3	39,589	7.2					-	-
Increase or Decrease in Allowance for Doubtful Accounts	1,203	-	1,809	2,707	4,660	6,383	-	947	-	-5,248	-					-	-
Increase or Decrease in Provision for Loss on Guarantees	-399	-	-610	-659	-976	-186	-	-1,199	-	-1,584	-					-	-
Provision for Loss on Interest Repayment	39,479	-	-	-	-	19,700	-50.1	-	-	-	-					-	-
Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4					-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2					-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-					-	-
Other Operating Expenses	92,681	0.2	22,680	44,974	68,102	94,028	1.5	20,929	-7.7	44,565	-0.9					95,400	1.5
Operating Profit	57,607	-28.8	24,959	50,812	75,370	75,636	31.3	25,796	3.4	54,499	7.3					89,500	18.3
Non-operating Income	724	-25.0	196	277	359	451	-37.7	149	-24.1	923	232.3					1,000	121.7
Non-operating Expenses	126	-40.7	923	945	960	983	676.3	19	-97.9	12	-98.7					-	-
Ordinary Profit	58,205	-28.8	24,231	50,144	74,769	75,104	29.0	25,926	7.0	55,410	10.5					90,500	20.5
Extraordinary Income	388	510.2	9,875	9,875	9,875	9,875	-	0	-100.0	0	-100.0					-	-
Extraordinary Losses	3,259	452.8	2,374	4,784	4,859	4,969	52.5	7	-99.7	42	-99.1					200	-96.0
Profit Before Income Taxes	55,334	-31.8	31,732	55,235	79,785	80,011	44.6	25,918	-18.3	55,368	0.2					90,300	12.9
Income Taxes-current	11,126	30.8	3,247	7,140	10,307	13,720	23.3	3,256	0.3	7,098	-0.6					-	-
Income Taxes-deferred	1,684	-	1,283	1,137	1,555	2,269	34.8	-228	-	2,115	86.0					-	-
Profit	42,523	-42.7	27,200	46,957	67,922	64,020	50.6	22,890	-15.8	46,154	-1.7					75,000	17.2
Profit Attributable to Non-controlling Interests	4,742	29.5	530	1,859	3,220	4,419	-6.8	1,279	141.3	2,648	42.5					4,700	6.4
Profit Attributable to Owners of Parent	37,781	-46.5	26,670	45,098	64,702	59,600	57.8	21,611	-19.0	43,505	-3.5					70,300	18.0

## 4. Segment Information (Consolidated)

(Millions of yen)

	2019/3		2020/3					2021/3							
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %
Operating Revenue	277,138	5.1	69,752	139,324	209,038	279,579	0.9	67,491	-3.2	134,983	-3.1				
Operating Revenue from External Customers	277,069	5.2	69,735	139,290	208,986	279,510	0.9	67,474	-3.2	134,945	-3.1				
Revenues from Transactions with Other Operating Segments	69	-67.8	17	34	51	69	0.4	17	-0.6	37	9.7				
Loan and Credit Card Business	144,829	3.6	37,025	74,452	112,189	149,266	3.1	36,669	-1.0	72,954	-2.0				
Guarantee Business	69,341	6.2	16,595	34,146	51,052	68,569	-1.1	16,112	-2.9	32,737	-4.1				
Overseas Financial Business	56,995	9.8	14,836	28,118	41,773	56,314	-1.2	13,748	-7.3	26,971	-4.1				
Loan Servicing Business	5,893	-10.2	1,277	2,573	3,971	5,358	-9.1	944	-26.1	2,286	-11.1				
Others	78	-4.6	17	34	51	71	-8.7	17	-0.7	34	-0.6				
Operating Expenses	219,820	20.2	44,814	88,560	133,716	203,593	-7.4	41,915	-6.5	80,850	-8.7				
Operating Expenses in Consolidated Financial Statements	219,461	20.2	44,776	88,478	133,616	203,873	-7.1	41,677	-6.9	80,446	-9.1				
Elimination of Intersegment Transactions, etc.	359	16.5	37	82	100	-280	-	237	525.9	403	391.5				
Loan and Credit Card Business	133,024	43.1	24,029	48,299	74,089	121,210	-8.9	22,102	-8.0	43,402	-10.1				
Guarantee Business	44,099	-7.1	10,319	20,957	31,279	43,569	-1.2	10,177	-1.4	19,136	-8.7				
Overseas Financial Business	37,193	2.1	9,421	17,038	24,888	33,919	-8.8	8,582	-8.9	16,070	-5.7				
Loan Servicing Business	5,503	-7.4	1,043	2,264	3,458	4,894	-11.1	1,053	0.9	2,240	-1.1				
Others	-	-	-	-	-	-	-	-	-	-	-				
Segment Profit	57,317	-29.1	24,938	50,764	75,322	75,986	32.6	25,576	2.6	54,133	6.6				
Operating Profit in Consolidated Financial Statements	57,607	-28.8	24,959	50,812	75,370	75,636	31.3	25,796	3.4	54,499	7.3				
Elimination of Intersegment Transactions, etc.	-289	-	-20	-47	-48	350	-	-220	-	-366	-				
Loan and Credit Card Business	11,804	-74.8	12,995	26,152	38,099	28,056	137.7	14,567	12.1	29,552	13.0				
Guarantee Business	25,241	41.7	6,276	13,188	19,772	25,000	-1.0	5,935	-5.4	13,600	3.1				
Overseas Financial Business	19,802	27.9	5,415	11,080	16,885	22,394	13.1	5,166	-4.6	10,900	-1.6				
Loan Servicing Business	390	-36.5	233	308	513	464	18.7	-109	-	45	-85.2				
Others	78	-4.6	17	34	51	71	-8.7	17	-0.7	34	-0.6				

[Operating Profit to Receivables Outstanding]

(%)

Loan and Credit Card Business	1.4	(-4.2)	5.9	5.8	5.7	3.1	(1.7)	6.5	(0.6)	6.6	(0.8)				
Guarantee Business	2.0	(0.5)	2.0	2.1	2.1	1.9	(-0.1)	1.9	(-0.1)	2.1	(0.0)				

Notes : 1. Figures in brackets indicate year-on-year change in percentage points.

2. Loan and Credit Card Business = Segment Profit / (((Receivables Outstanding at the beginning of the term + Card Shopping Receivables at the beginning of the term) + (Receivables Outstanding at the end of the term + Card Shopping Receivables at the end of the term)) / 2) x 100

3. Guarantee Business = Segment Profit / (((Guaranteed Receivables at the beginning of the term + Right to reimbursement at the beginning of the term) + (Guaranteed Receivables at the end of the term + Right to reimbursement at the end of the term)) / 2) x 100

## 5. Receivables Outstanding by Segment (Consolidated)

	2019/3		2020/3					2021/3					2021/3(E)					
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,121,936	3.2	1,091,296	1,103,742	1,109,252	1,126,626	0.4	1,083,291	-0.7	1,069,289	-3.1	-5.1					1,063,600	-5.6
Loan and Credit Card Business	885,113	3.4	898,286	906,580	907,559	915,913	3.5	888,620	-1.1	870,360	-4.0	-5.0					867,400	-5.3
Loan Business	821,976	2.3	832,022	836,935	835,325	840,877	2.3	813,366	-2.2	794,671	-5.0	-5.5					787,700	-6.3
Exclude Right to Reimbursement of DC Cash One's Credit	821,943	2.3	831,990	836,904	835,294	840,847	2.3	813,337	-2.2	794,644	-5.0	-5.5					787,700	-6.3
Credit Card Business	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	13.6	75,688	8.7	0.9					79,700	6.2
Overseas Financial Business	227,387	2.8	183,665	187,729	192,676	201,524	-11.4	185,991	1.3	190,470	1.5	-5.5					187,800	-6.8
EASY BUY Public Company Limited	179,012	3.9	183,563	187,544	192,409	201,186	12.4	185,580	1.1	190,018	1.3	-5.6					187,200	-7.0
Loan Business	178,409	3.9	182,953	186,920	191,821	200,495	12.4	184,979	1.1	189,430	1.3	-5.5					186,600	-6.9
Installment Loan Business	603	2.5	609	623	588	690	14.5	601	-1.4	588	-5.5	-14.7					600	-13.0
ACOM CONSUMER FINANCE CORPORATION	42	-	102	185	267	338	696.5	411	300.5	451	143.7	33.5					600	77.5
PT. Bank Nusantara Parahyangan, Tbk.	48,331	-1.0	-	-	-	-	-	-	-	-	-	-					-	-
Loan Servicing Business	9,435	-11.0	9,344	9,432	9,016	9,188	-2.6	8,679	-7.1	8,458	-10.3	-7.9					8,400	-8.6
Guaranteed Receivables	1,212,255	1.1	1,217,952	1,223,964	1,219,170	1,233,228	1.7	1,198,129	-1.6	1,178,705	-3.7	-4.4					1,161,700	-5.8
ACOM CO., LTD.	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-2.1	1,021,717	-4.1	-4.7					1,006,500	-6.1
MU Credit Guarantee Co., Ltd.	153,494	7.3	156,380	158,489	159,355	161,588	5.3	158,607	1.4	156,987	-0.9	-2.8					155,200	-4.0

Note : On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

## 6. Number of Customer Accounts by Segment (Consolidated)

	2019/3		2020/3					2021/3					2021/3(E)					
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Loan Business	1,540,012	3.6	1,560,935	1,574,076	1,575,704	1,589,340	3.2	1,544,713	-1.0	1,512,547	-3.9	-4.8					1,486,200	-6.5
Exclude Right to Reimbursement of DC Cash One's Accounts	1,539,957	3.6	1,560,880	1,574,026	1,575,659	1,589,295	3.2	1,544,669	-1.0	1,512,508	-3.9	-4.8					1,486,200	-6.5
Credit Card Business	426,572	6.6	441,739	452,222	458,720	465,012	9.0	457,132	3.5	454,636	0.5	-2.2					457,200	-1.7
Overseas Financial Business	1,440,780	5.0	1,376,513	1,401,664	1,431,554	1,450,117	0.6	1,455,127	5.7	1,436,555	2.5	-0.9					1,486,200	2.5
EASY BUY Public Company Limited	1,365,684	5.2	1,370,713	1,391,549	1,417,899	1,434,890	5.1	1,438,865	5.0	1,420,237	2.1	-1.0					1,468,600	2.3
Loan Business	1,352,985	5.2	1,357,916	1,377,910	1,404,449	1,420,501	5.0	1,424,717	4.9	1,406,423	2.1	-1.0					1,453,300	2.3
Installment Loan Business	12,699	4.0	12,797	13,639	13,450	14,389	13.3	14,148	10.6	13,814	1.3	-4.0					15,300	6.3
ACOM CONSUMER FINANCE CORPORATION	2,633	-	5,800	10,115	13,655	15,227	478.3	16,262	180.4	16,318	61.3	7.2					17,600	15.6
PT. Bank Nusantara Parahyangan, Tbk.	72,463	-1.5	-	-	-	-	-	-	-	-	-	-					-	-
Loan Servicing Business	359,351	1.1	360,713	362,475	364,478	365,986	1.8	397,159	10.1	367,689	1.4	0.5					-	-

Notes : 1. Loan Business: Number of loan accounts with loans receivable.

2. Credit Card Business: Number of cardholders.

3. Installment Loan Business: Number of contracts with receivables outstanding.

4. Loan Servicing Business: Number of accounts with outstanding purchased receivables.

5. On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

## 7. Other Indices (Consolidated)

	2019/3		2020/3					2021/3							
	2019/3	yoy	2019/6	2019/9	2019/12	2020/3	yoy	2020/6	ytd	2020/9	ytd	2020/12	ytd	2021/3	yoy
Number of Outlets	1,173	-32	1,110	1,096	1,079	1,051	-122	1,045	-6	1,033	-18				
Number of Employees (Permanent Employees)	6,623	421	5,233	5,262	5,303	5,335	-1,288	5,409	74	5,396	61				



## 8. Balance Sheet (ACOM)

( Millions of yen )

			2020/3					2021/3							
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	ytd %	2020/9	ytd %	2020/12	ytd %	2021/3	yoy %
Current Assets	973,522	2.8	986,555	998,180	1,003,059	1,006,323	3.4	975,606	-3.1	959,477	-4.7				
Cash and Deposits	72,826	-6.9	74,845	78,298	82,984	78,870	8.3	77,735	-1.4	76,284	-3.3				
Accounts Receivable-operating Loans	821,943	2.3	831,990	836,904	835,294	840,847	2.3	813,337	-3.3	794,644	-5.5				
Accounts Receivable-installment	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	0.3	75,688	0.9				
Allowance for Doubtful Accounts	-58,410	-	-60,220	-61,040	-62,650	-63,470	-	-63,930	-	-58,740	-				
Noncurrent Assets	96,996	-4.6	86,777	84,930	85,018	84,028	-13.4	84,627	0.7	81,538	-3.0				
Property, Plant and Equipment	16,869	-21.8	16,890	14,379	14,132	14,453	-14.3	14,370	-0.6	14,182	-1.9				
Intangible Assets	7,886	-21.2	7,392	6,967	6,927	6,994	-11.3	6,860	-1.9	6,602	-5.6				
Goodwill	3,250	-20.0	3,046	2,843	2,639	2,436	-25.0	2,232	-8.4	2,029	-16.7				
Software	4,593	-22.1	4,303	4,081	4,245	4,515	-1.7	4,585	1.5	4,530	0.3				
Investments and Other Assets	72,240	3.0	62,494	63,583	63,958	62,579	-13.4	63,396	1.3	60,752	-2.9				
Deferred Tax Assets	36,919	2.4	33,956	34,284	34,304	33,921	-8.1	33,698	-0.7	31,670	-6.6				
Allowance for Doubtful Accounts	-990	-	-980	-960	-950	-930	-	-870	-	-860	-				
Total Assets	1,070,518	2.1	1,073,332	1,083,111	1,088,078	1,090,351	1.9	1,060,233	-2.8	1,041,015	-4.5				
Current Liabilities	230,319	-4.6	230,494	191,910	180,257	167,751	-27.2	124,026	-26.1	121,125	-27.8				
Commercial Papers	39,998	33.3	49,996	29,998	29,998	29,998	-25.0	11,999	-60.0	-	-				
Current Portion of Long-term Loans Payable	134,718	-10.5	125,943	105,738	95,428	79,006	-41.4	65,615	-16.9	61,598	-22.0				
Current Portion of Bonds	28,000	-20.0	33,000	33,000	33,000	33,000	17.9	28,000	-15.2	38,000	15.2				
Provision for Loss on Guarantees	8,850	-5.4	8,240	8,210	7,900	8,640	-2.4	7,450	-13.8	7,090	-17.9				
Noncurrent Liabilities	529,406	1.2	504,157	537,593	539,871	562,834	6.3	557,689	-0.9	523,222	-7.0				
Bonds Payable	163,000	-1.8	148,000	158,000	158,000	160,000	-1.8	150,000	-6.3	140,000	-12.5				
Long-term Loans Payable	258,876	5.2	257,176	289,803	300,971	310,339	19.9	322,188	3.8	304,968	-1.7				
Provision for Loss on Interest Repayment	102,300	-1.7	94,241	85,307	76,502	87,600	-14.4	80,745	-7.8	73,359	-16.3				
Total Liabilities	759,726	-0.6	734,652	729,503	720,128	730,585	-3.8	681,716	-6.7	644,348	-11.8				
Shareholders' Equity	310,792	9.4	338,679	353,607	367,949	359,765	15.8	378,517	5.2	396,667	10.3				
Retained Earnings	190,743	16.3	218,630	233,558	247,900	239,716	25.7	258,468	7.8	276,618	15.4				
Valuation and translation adjustments	-0	-	-0	-0	-0	0	-	0	-3.8	0	-1.4				
Total Net Assets	310,792	9.4	338,679	353,607	367,949	359,765	15.8	378,517	5.2	396,667	10.3				
Total Liabilities and Net Assets	1,070,518	2.1	1,073,332	1,083,111	1,088,078	1,090,351	1.9	1,060,233	-2.8	1,041,015	-4.5				
Guaranteed Receivables (Off Balance)	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-3.0	1,021,717	-4.7				

## 9. Income Statement (ACOM)

(Millions of yen)

			2020/3					2021/3								
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)
Operating Revenue	203,636	4.3	50,933	103,191	155,107	206,968	1.6	50,046	-1.7	100,268	-2.8				196,800	-4.9
Interest on Operating Loans	123,474	2.5	31,388	63,146	95,118	126,516	2.5	31,155	-0.7	61,403	-2.8				120,900	-4.4
Revenue from Credit Card Business	7,773	26.0	2,146	4,412	6,777	9,198	18.3	2,444	13.9	4,914	11.4				10,000	8.7
Revenue from Credit Guarantee	51,231	4.8	12,280	24,619	37,151	49,635	-3.1	11,800	-3.9	23,303	-5.3				45,300	-8.7
Operating Expenses	170,000	27.3	32,744	65,870	100,339	157,694	-7.2	30,483	-6.9	59,158	-10.2				131,300	-16.7
Financial Expenses	5,619	-12.8	1,194	2,384	3,488	4,648	-17.3	1,010	-15.4	1,994	-16.4				3,900	-16.1
Provision for Bad Debts	56,907	-4.0	14,856	29,747	45,309	61,950	8.9	13,530	-8.9	22,774	-23.4				53,300	-14.0
Bad Debt Expenses	56,116	9.2	13,666	27,787	42,059	57,160	1.9	14,320	4.8	29,124	4.8				58,000	1.5
Increase or Decrease in Allowance for Doubtful Accounts	1,300	-	1,800	2,600	4,200	5,000	-	400	-	-4,800	-				-3,300	-
Increase or Decrease in Provision for Loss on Guarantees	-510	-	-610	-640	-950	-210	-	-1,190	-	-1,550	-				-1,400	-
Provision for Loss on Interest Repayment	39,479	-	-	-	-	19,700	-50.1	-	-	-	-				-	-
Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4				-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2				-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-				-	-
Other Operating Expenses	67,994	0.2	16,693	33,738	51,540	71,394	5.0	15,943	-4.5	34,388	1.9				74,100	3.8
Operating Profit	33,635	-45.5	18,188	37,320	54,768	49,273	46.5	19,562	7.6	41,109	10.2				65,500	32.9
Non-operating Income	3,960	1.6	6,187	6,272	7,957	8,048	103.2	4,647	-24.9	5,415	-13.7				6,900	-14.3
Non-operating Expenses	124	-36.6	923	940	952	969	681.7	17	-98.2	11	-98.8				-	-
Ordinary Profit	37,472	-42.8	23,452	42,652	61,773	56,352	50.4	24,192	3.2	46,514	9.1				72,400	28.5
Extraordinary Income	348	-	10,824	10,824	10,824	10,824	-	-	-	-	-				-	-
Extraordinary Losses	3,252	465.7	10	2,419	2,493	3,040	-6.5	7	-25.2	39	-98.4				200	-93.4
Profit Before Income Taxes	34,568	-46.8	34,266	51,057	70,103	64,136	85.5	24,185	-29.4	46,474	-9.0				72,200	12.6
Income Taxes-current	5,492	99.0	1,848	4,039	5,631	7,464	35.9	2,077	12.4	4,189	3.7				-	-
Income Taxes-deferred	-851	-	2,963	2,635	2,615	2,998	-	222	-92.5	2,250	-14.6				-	-
Profit	29,927	-52.6	29,454	44,382	61,857	53,673	79.3	21,884	-25.7	40,034	-9.8				63,600	18.5

## 10. Operating Revenue by Segment (ACOM)

(Millions of yen)

	2020/3							2021/3							2021/3(E)	
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3		
Operating Revenue	203,636	4.3	50,933	103,191	155,107	206,968	1.6	50,046	-1.7	100,268	-2.8				196,800	-4.9
Loan and Credit Card Business	144,829	3.6	37,025	74,452	112,189	149,266	3.1	36,669	-1.0	72,954	-2.0				143,600	-3.8
Loan Business	136,674	2.5	34,770	69,827	105,090	139,646	2.2	34,106	-1.9	67,771	-2.9				133,200	-4.6
Unsecured Loans	136,046	2.7	34,626	69,510	104,637	139,076	2.2	33,993	-1.8	67,544	-2.8				132,800	-4.5
Consumers	136,045	2.7	34,626	69,509	104,637	139,075	2.2	33,993	-1.8	67,544	-2.8				132,800	-4.5
Secured Loans	628	-17.8	143	317	452	570	-9.1	113	-21.1	226	-28.7				400	-29.8
Credit Card Business	8,154	24.6	2,255	4,624	7,099	9,619	18.0	2,562	13.7	5,183	12.1				10,400	8.1
Guarantee Business	58,729	6.0	13,890	28,704	42,866	57,630	-1.9	13,359	-3.8	27,279	-5.0				53,100	-7.9
Others	78	-4.6	17	34	51	71	-8.7	17	-0.7	34	-0.6				100	40.8

## 10-2. Composition Ratio of Operating Revenue by Segment (ACOM)

(%)

	2019/3	2020/3				2021/3				2021/3(E)
		2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0			100.0
Loan and Credit Card Business	71.1	72.7	72.2	72.4	72.1	73.3	72.8			73.0
Loan Business	67.1	68.3	67.7	67.8	67.5	68.2	67.6			67.7
Credit Card Business	4.0	4.4	4.5	4.6	4.6	5.1	5.2			5.3
Guarantee Business	28.9	27.3	27.8	27.6	27.9	26.7	27.2			27.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0

## 11. Operating Expenses (ACOM)

(Millions of yen)

	2019/3		2020/3					2021/3					2021/3(E)				
		yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %		yoy %
Operating Expenses	170,000	27.3	32,744	65,870	100,339	157,694	-7.2	30,483	-6.9	59,158	-10.2					131,300	-16.7
Financial Expenses	5,619	-12.8	1,194	2,384	3,488	4,648	-17.3	1,010	-15.4	1,994	-16.4					3,900	-16.1
Provision for Bad Debts	56,907	-4.0	14,856	29,747	45,309	61,950	8.9	13,530	-8.9	22,774	-23.4					53,300	-14.0
Bad Debt Expenses	56,116	9.2	13,666	27,787	42,059	57,160	1.9	14,320	4.8	29,124	4.8					58,000	1.5
Increase or Decrease in Allowance for Doubtful Accounts	1,300	-	1,800	2,600	4,200	5,000	-	400	-	-4,800	-					-3,300	-
Increase or Decrease in Provision for Loss on Guarantees	-510	-	-610	-640	-950	-210	-	-1,190	-	-1,550	-					-1,400	-
Provision for Loss on Interest Repayment	39,479	-	-	-	-	19,700	-50.1	-	-	-	-					-	-
Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4					-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2					-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-					-	-
Other Operating Expenses	67,994	0.2	16,693	33,738	51,540	71,394	5.0	15,943	-4.5	34,388	1.9					74,100	3.8
Personnel Expenses	15,348	1.1	4,252	8,294	12,553	16,936	10.3	4,392	3.3	8,836	6.5					18,000	6.3
Advertising Expenses	11,800	4.4	3,015	6,139	9,275	12,622	7.0	1,949	-35.4	4,505	-26.6					10,300	-18.4
Administrative Expenses	6,206	-0.9	1,451	3,002	4,441	5,931	-4.4	1,352	-6.8	2,818	-6.1					6,100	2.8
Computer Expenses	17,046	-0.4	3,697	7,575	11,896	16,702	-2.0	4,170	12.8	9,333	23.2					19,700	17.9
Fees	8,217	-2.9	2,060	4,191	6,176	8,191	-0.3	1,785	-13.3	3,658	-12.7					8,100	-1.1
Insurance Expenses	59	-10.9	6	22	33	56	-4.4	4	-28.3	18	-20.4					100	78.6
Depreciation	596	-11.6	125	252	380	509	-14.6	114	-9.0	233	-7.5					500	-1.8
Taxes and Other Public Charges	3,736	-10.1	950	1,865	3,039	4,418	18.3	1,063	11.9	2,250	20.6					4,900	10.9
Enterprise Tax (Pro Forma Standard Taxation)	1,316	19.8	346	736	1,097	1,460	10.9	360	4.3	747	1.6					1,400	-4.1
Others	3,667	3.6	787	1,657	2,647	4,565	24.5	749	-4.8	1,985	19.8					5,000	9.5

## 11-2. Ratio of Operating Expenses to Operating Revenue (ACOM)

(%)

	2019/3		2020/3					2021/3					2021/3(E)				
		yoy p.p.	2019/6	2019/9	2019/12	2020/3	yoy p.p.	2020/6	yoy p.p.	2020/9	yoy p.p.	2020/12	yoy p.p.	2021/3	yoy p.p.		yoy p.p.
Operating Expenses	83.5	15.1	64.3	63.8	64.7	76.2	-7.3	60.9	-3.4	59.0	-4.8					66.7	-9.5
Financial Expenses	2.8	-0.5	2.3	2.3	2.3	2.3	-0.5	2.0	-0.3	2.0	-0.3					2.0	-0.3
Provision for Bad Debts	27.9	-2.5	29.2	28.8	29.2	29.9	2.0	27.0	-2.2	22.7	-6.1					27.1	-2.8
Bad Debt Expenses	27.6	1.3	26.8	26.9	27.1	27.6	0.0	28.6	1.8	29.0	2.1					29.5	1.9
Provision for Loss on Interest Repayment	19.4	19.4	-	-	-	9.5	-9.9	-	-	-	-					-	-9.5
Other Operating Expenses	33.4	-1.3	32.8	32.7	33.2	34.5	1.1	31.9	-0.9	34.3	1.6					37.6	3.1
Personnel Expenses	7.5	-0.3	8.4	8.0	8.1	8.2	0.7	8.8	0.4	8.8	0.8					9.2	1.0
Advertising Expenses	5.8	0.0	5.9	6.0	6.0	6.1	0.3	3.9	-2.0	4.5	-1.5					5.2	-0.9
Administrative Expenses	3.1	-0.1	2.9	2.9	2.9	2.9	-0.2	2.7	-0.2	2.8	-0.1					3.1	0.2
Computer Expenses	8.4	-0.4	7.3	7.3	7.7	8.1	-0.3	8.4	1.1	9.3	2.0					10.0	1.9
Fees	4.0	-0.3	4.0	4.1	4.0	4.0	0.0	3.6	-0.4	3.7	-0.4					4.1	0.1

Note: Ratio of Operating Expenses to Operating Revenue = Operating Expenses / Operating Revenue

## 12. Receivables Outstanding by Segment (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)					
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Loan and Credit Card Business (Millions of yen)	885,081	3.4	898,254	906,549	907,529	915,883	3.5	888,591	-1.1	870,332	-4.0	-5.0					867,400	-5.3
Loan Business	821,943	2.3	831,990	836,904	835,294	840,847	2.3	813,337	-2.2	794,644	-5.0	-5.5					787,700	-6.3
Unsecured Loans	816,742	2.4	827,023	832,190	830,762	836,608	2.4	809,276	-2.1	790,754	-5.0	-5.5					784,200	-6.3
Consumers	816,738	2.4	827,019	832,187	830,758	836,604	2.4	809,273	-2.1	790,750	-5.0	-5.5					784,200	-6.3
Secured Loans	5,201	-14.4	4,967	4,713	4,532	4,239	-18.5	4,061	-18.2	3,889	-17.5	-8.2					3,500	-17.4
Real Estate Card Loan	4,423	-14.3	4,222	4,024	3,860	3,634	-17.8	3,477	-17.6	3,353	-16.7	-7.7					-	-
Credit Card Business	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	13.6	75,688	8.7	0.9					79,700	6.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	531	-1.1	530	529	527	526	-0.9	524	-1.1	523	-1.1	-0.6					528	0.4
Guaranteed Receivables	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-2.1	1,021,717	-4.1	-4.7					1,006,500	-6.1
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	641	2.1	642	647	649	654	2.0	651	1.4	651	0.6	-0.5					652	-0.3
Right to reimbursement	52,608	9.9	53,960	54,354	54,709	54,351	3.3	55,158	2.2	53,086	-2.3	-2.3					-	-

## 13. Number of Customer Accounts (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)					
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Loan Business	1,539,957	3.6	1,560,880	1,574,026	1,575,659	1,589,295	3.2	1,544,669	-1.0	1,512,508	-3.9	-4.8					1,486,200	-6.5
Unsecured Loans	1,538,025	3.6	1,559,042	1,572,277	1,573,977	1,587,708	3.2	1,543,142	-1.0	1,511,036	-3.9	-4.8					1,484,900	-6.5
Consumers	1,538,022	3.6	1,559,039	1,572,274	1,573,974	1,587,705	3.2	1,543,139	-1.0	1,511,033	-3.9	-4.8					1,484,900	-6.5
Secured Loans	1,932	-13.2	1,838	1,749	1,682	1,587	-17.9	1,527	-16.9	1,472	-15.8	-7.2					1,300	-18.1
Credit Card Business	426,572	6.6	441,739	452,222	458,720	465,012	9.0	457,132	3.5	454,636	0.5	-2.2					457,200	-1.7
Guarantee Business	1,651,289	-1.8	1,651,343	1,645,343	1,631,207	1,637,266	-0.8	1,596,382	-3.3	1,567,944	-4.7	-4.2					1,541,700	-5.8

Notes : 1. Loan Business: Number of loan accounts with loans receivable.  
: 2. Credit Card Business: Number of cardholders.

14. Number of Applicants, New Loan Customers and Lending Ratio (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)				
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Number of Applicants	579,116	7.3	156,443	302,063	446,904	601,192	3.8	84,801	-45.8	186,731	-38.2					-	-
Number of New Loan Customers	255,080	5.4	71,792	134,740	197,384	261,873	2.7	35,744	-50.2	75,273	-44.1					175,000	-33.2
Lending Ratio (%)	44.0	(-0.8)	45.9	44.6	44.2	43.6	(-0.4)	42.2	(-3.7)	40.3	(-4.3)					-	-

Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.  
 : 2. Figures in brackets indicate year-on-year change in percentage points.

	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Initial Average Lending Amount (Thousands of yen)	159	3.9	162	163	163	164	3.1	191	17.9	183	12.3					-	-

15. Number of Loan Business Outlets (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)				
	2019/3	yoy	2019/6	2019/9	2019/12	2020/3	yoy	2020/6	ytd	2020/9	ytd	2020/12	ytd	2021/3	yoy	2021/3(E)	yoy
Number of Loan Business Outlets	1,000	-42	998	983	966	938	-62	933	-5	921	-17					890	-48
Staffed	22	-	22	22	22	22	-	4	-18	4	-18					4	-18
Unstaffed	978	-42	976	961	944	916	-62	929	13	917	1					886	-30

16. Automatic Contract Machines (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)				
	2019/3	yoy	2019/6	2019/9	2019/12	2020/3	yoy	2020/6	ytd	2020/9	ytd	2020/12	ytd	2021/3	yoy	2021/3(E)	yoy
Number of Automatic Contract Machine Outlets	1,000	-42	998	983	966	938	-62	933	-5	921	-17					890	-48
Number of Automatic Contract Machines	1,040	-42	1,038	1,023	1,006	978	-62	973	-5	960	-18					929	-49
Number of Card Issuance Machines	644	-1	644	644	645	646	2	646	-	646	-					-	-

17. ATMs (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)				
	2019/3	yoy	2019/6	2019/9	2019/12	2020/3	yoy	2020/6	ytd	2020/9	ytd	2020/12	ytd	2021/3	yoy	2021/3(E)	yoy
Number of ATMs	51,737	-4,391	51,576	51,437	51,136	51,344	-393	51,305	-39	50,762	-582					-	-
Proprietary	1,014	-43	1,012	997	980	971	-43	964	-7	952	-19					921	-50
Open 365 Days/Year	1,014	-43	1,012	997	980	971	-43	964	-7	952	-19					-	-
Open 24 Hours/Day	900	-40	898	888	873	866	-34	861	-5	848	-18					-	-
Tie-up	50,723	-4,348	50,564	50,440	50,156	50,373	-350	50,341	-32	49,810	-563					-	-

Note : The figures in "Tie-up" represent number of ATMs managed by tie-up partner banks.

18. Employees (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)				
	2019/3	yoy	2019/6	2019/9	2019/12	2020/3	yoy	2020/6	ytd	2020/9	ytd	2020/12	ytd	2021/3	yoy	2021/3(E)	yoy
Number of Total Employees	2,106	45	2,182	2,167	2,172	2,151	45	2,229	78	2,219	68					-	-
Permanent Employees	2,020	84	2,098	2,085	2,087	2,063	43	2,141	78	2,127	64					2,105	42
Temporary Employees	86	-39	84	82	85	88	2	88	-	92	4					-	-

19. Average Loan Yield (ACOM)

	(%)																			
	2019/3		2019/6		2019/9		2019/12		2020/3		2020/6		2020/9		2020/12		2021/3		2021/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Average Loan Yield	15.21	0.04	15.28	0.05	15.24	0.03	15.21	0.00	15.18	-0.03	14.99	-0.29	14.97	-0.27					15.03	-0.15
Unsecured Loans	15.23	0.02	15.31	0.05	15.26	0.02	15.23	-0.01	15.20	-0.03	15.01	-0.30	14.99	-0.27					15.05	-0.15
Consumers	15.23	0.02	15.31	0.05	15.26	0.02	15.23	-0.01	15.20	-0.03	15.01	-0.30	14.99	-0.27					15.05	-0.15
Secured Loans	11.10	-0.26	11.27	0.33	12.68	1.63	12.29	1.10	11.92	0.82	10.88	-0.39	11.06	-1.62					10.86	-1.06

Note: Average Loan Yield = Interest on Operating Loans / Term Average of Receivable Outstanding at the Beginning of the Each Month (% Annual Rate).

20. Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers] (ACOM)

Effective Annual Interest Rate	(Millions of yen)																			
	2019/3		2019/6		2019/9		2019/12		2020/3		2020/6		2020/9		2020/12		2021/3		2021/3(E)	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)
Total	816,738	100.0	827,019	100.0	832,187	100.0	830,758	100.0	836,604	100.0	809,273	100.0	790,750	100.0					784,200	100.0
20.000% <	5,910	0.7	5,625	0.7	35	0.0	4	0.0	0	0.0	0	0.0	0	0.0					-	-
18.000% < ≤ 20.000%	1,643	0.2	1,580	0.2	13	0.0	-	-	-	-	-	-	-	-					-	-
15.000% < ≤ 18.000%	390,438	47.8	396,150	47.9	400,605	48.1	400,103	48.1	401,239	48.0	384,892	47.6	370,481	46.9					367,100	46.8
10.000% < ≤ 15.000%	374,255	45.8	378,886	45.8	387,006	46.5	386,075	46.5	389,869	46.6	379,095	46.8	374,347	47.3					370,400	47.2
≤ 10.000%	44,490	5.5	44,776	5.4	44,526	5.4	44,575	5.4	45,495	5.4	45,285	5.6	45,922	5.8					46,700	6.0

20-2. Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

Effective Annual Interest Rate																				
	2019/3		2019/6		2019/9		2019/12		2020/3		2020/6		2020/9		2020/12		2021/3		2021/3(E)	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)
Total	1,538,022	100.0	1,559,039	100.0	1,572,274	100.0	1,573,974	100.0	1,587,705	100.0	1,543,139	100.0	1,511,033	100.0					-	-
20.000% <	12,948	0.8	12,282	0.8	79	0.0	12	0.0	2	0.0	1	0.0	1	0.0					-	-
18.000% < ≤ 20.000%	1,081	0.1	1,043	0.1	8	0.0	-	-	-	-	-	-	-	-					-	-
15.000% < ≤ 18.000%	1,082,229	70.4	1,099,795	70.5	1,119,300	71.2	1,122,112	71.3	1,130,539	71.2	1,094,060	70.9	1,061,586	70.3					-	-
10.000% < ≤ 15.000%	348,726	22.7	351,556	22.5	358,170	22.8	356,311	22.6	359,689	22.7	350,951	22.7	349,350	23.1					-	-
≤ 10.000%	93,038	6.0	94,363	6.1	94,717	6.0	95,539	6.1	97,475	6.1	98,127	6.4	100,096	6.6					-	-

## 21. Accounts Receivable-operating Loans by Classified Receivables Outstanding [Unsecured Loans for Consumers] (ACOM)

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2020/3																		2021/3																	
	2019/3		2019/6		2019/9		2019/12		2020/3		2020/6		2020/9		2020/12		2021/3		2021/3(E)																	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)																
Total	816,738	100.0	827,019	100.0	832,187	100.0	830,758	100.0	836,604	100.0	809,273	100.0	790,750	100.0					784,200	100.0																
≦ 100	12,605	1.5	12,677	1.5	12,790	1.5	12,784	1.5	13,079	1.5	12,489	1.5	12,237	1.6					12,300	1.6																
100 < ≦ 300	77,145	9.5	78,424	9.5	79,270	9.5	79,040	9.5	80,075	9.6	77,654	9.6	76,206	9.6					75,600	9.6																
300 < ≦ 500	222,960	27.3	226,463	27.4	228,883	27.5	229,585	27.6	229,969	27.5	220,144	27.2	212,178	26.8					216,300	27.6																
500 < ≦ 1,000	197,481	24.2	198,771	24.0	199,284	24.0	198,074	23.9	198,834	23.8	194,129	24.0	191,025	24.2					184,800	23.6																
1,000 <	306,544	37.5	310,682	37.6	311,958	37.5	311,274	37.5	314,645	37.6	304,856	37.7	299,103	37.8					295,200	37.6																

## 21-2. Number of Accounts by Classified Receivables Outstanding [Unsecured Loans for Consumers] (ACOM)

Classified Receivable Outstanding (Thousands of yen)	2020/3																		2021/3																	
	2019/3		2019/6		2019/9		2019/12		2020/3		2020/6		2020/9		2020/12		2021/3		2021/3(E)																	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)																
Total	1,538,022	100.0	1,559,039	100.0	1,572,274	100.0	1,573,974	100.0	1,587,705	100.0	1,543,139	100.0	1,511,033	100.0					-	-																
≦ 100	198,519	12.9	200,912	12.9	203,222	12.9	204,337	13.0	208,938	13.2	203,932	13.2	201,305	13.3					-	-																
100 < ≦ 300	364,068	23.7	370,397	23.8	374,538	23.8	374,287	23.8	379,520	23.9	370,295	24.0	364,952	24.2					-	-																
300 < ≦ 500	515,811	33.5	523,856	33.6	529,218	33.7	531,636	33.8	532,580	33.5	513,337	33.3	496,383	32.8					-	-																
500 < ≦ 1,000	260,650	17.0	262,305	16.8	262,932	16.7	261,544	16.6	262,724	16.6	257,350	16.7	253,508	16.8					-	-																
1,000 <	198,974	12.9	201,569	12.9	202,364	12.9	202,170	12.8	203,943	12.8	198,225	12.8	194,885	12.9					-	-																





25. Bad Debt Expenses (ACOM)

	2019/3		2020/3					2021/3					2021/3(E)			
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)
Bad Debt Expenses (Millions of yen)	60,778	3.5	14,514	29,593	44,867	60,874	0.2	15,061	3.8	30,674	3.7				61,200	0.5
Loan and Credit Card Business	33,028	-0.9	7,935	16,225	24,802	33,892	2.6	8,604	8.4	17,605	8.5				34,900	3.0
Loan Business	30,249	-3.3	7,188	14,679	22,392	30,569	1.1	7,639	6.3	15,586	6.2				30,800	0.8
Unsecured Loans	30,219	-3.2	7,155	14,553	22,214	30,177	-0.1	7,637	6.7	15,566	7.0				30,700	1.7
Bad Debt Expenses	25,558	7.1	6,308	12,746	19,406	26,463	3.5	6,896	9.3	14,016	10.0				-	-
Waiver of Repayments accompanied with Interest Repayments	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2				-	-
Secured Loans	29	-53.5	33	126	177	392	-	1	-94.4	20	-83.7				-	-
Credit Card Business	2,778	37.7	746	1,546	2,410	3,322	19.6	965	29.2	2,018	30.5				4,100	23.4
Guarantee Business	27,749	9.1	6,578	13,367	20,065	26,979	-2.8	6,456	-1.8	13,069	-2.2				26,300	-2.5
Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	435	-2.9	424	429	429	428	-1.6	424	0.0	426	-0.7				-	-
<b>&lt;Reference&gt;</b>																
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	531	-1.1	530	529	527	526	-0.9	524	-1.1	523	-1.1				528	0.4

[Ratio of Bad Debt Expenses]

	2019/3	(-0.16)	0.88	1.79	2.73	3.70	(-0.03)	0.97	(0.09)	2.02	(0.23)				4.02	(0.32)
Loan and Credit Card Business (%)	3.73	(-0.16)	0.88	1.79	2.73	3.70	(-0.03)	0.97	(0.09)	2.02	(0.23)				4.02	(0.32)
Loan Business	3.68	(-0.21)	0.86	1.75	2.68	3.63	(-0.05)	0.94	(0.08)	1.96	(0.21)				3.91	(0.28)
Unsecured Loans	3.70	(-0.22)	0.86	1.75	2.67	3.61	(-0.09)	0.94	(0.08)	1.97	(0.22)				3.91	(0.30)
Bad Debt Expenses	3.13	(0.14)	0.76	1.53	2.34	3.16	(0.03)	0.85	(0.09)	1.77	(0.24)				-	-
Waiver of Repayments accompanied with Interest Repayments	0.57	(-0.35)	0.10	0.22	0.34	0.44	(-0.13)	0.09	(-0.01)	0.20	(-0.02)				-	-
Secured Loans	0.55	(-0.48)	0.64	2.60	3.83	9.18	(8.63)	0.05	(-0.59)	0.53	(-2.07)				-	-
Credit Card Business	4.40	(0.55)	1.13	2.22	3.33	4.43	(0.03)	1.28	(0.15)	2.67	(0.45)				5.14	(0.71)
Guarantee Business	2.49	(0.19)	0.59	1.19	1.80	2.39	(-0.10)	0.59	(0.00)	1.21	(0.02)				2.48	(0.09)

Notes:1. Ratio of Bad Debt Expenses

Loan Business = Bad Debt Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other )

Credit Card Business = Bad Debt Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other )

Guarantee Business = Bad Debt Expenses of Guarantee Business / (Guaranteed Receivables plus Right to reimbursement plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other )

.2. Figures in brackets indicate year-on-year change in percentage points.

25-2. Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

[Based on Receivables Outstanding]	2019/3		2020/3						2021/3									
	2019/3	C.R. (%)	2019/6	C.R. (%)	2019/9	C.R. (%)	2019/12	C.R. (%)	2020/3	C.R. (%)	2020/6	C.R. (%)	2020/9	C.R. (%)	2020/12	C.R. (%)	2021/3	C.R. (%)
Amount of Bad Debt Expenses (Millions of yen)	30,219	100.0	7,155	100.0	14,553	100.0	22,214	100.0	30,177	100.0	7,637	100.0	15,566	100.0				
Personal Bankruptcy	3,293	10.9	589	8.2	1,350	9.3	2,256	10.2	3,284	10.9	485	6.4	1,366	8.8				
Failure to Locate Borrowers	675	2.2	122	1.7	283	1.9	447	2.0	638	2.1	70	0.9	216	1.4				
Borrowers' Inability of Making Repayments, etc.	20,879	69.1	5,446	76.1	10,797	74.2	16,218	73.0	21,902	72.6	6,207	81.3	12,158	78.1				
ACOM's Voluntary Waiver of Repayments	5,371	17.8	997	14.0	2,121	14.6	3,292	14.8	4,353	14.4	873	11.4	1,826	11.7				
Waiver of Repayments accompanied with Interest Repayments	4,661	-	847	-	1,806	-	2,808	-	3,713	-	741	-	1,549	-				

## 26. Non-performing Loans (ACOM)

	(Millions of yen)																	
	2020/3								2021/3									
	2019/3	%	2019/6	%	2019/9	%	2019/12	%	2020/3	%	2020/6	%	2020/9	%	2020/12	%	2021/3	%
Total Amount of Non-performing Loans	58,052	7.06	58,634	7.04	59,207	7.07	60,666	7.26	60,061	7.14	62,417	7.67	59,951	7.54				
Loans to Borrowers in Bankruptcy or Under Reorganization	769	0.09	783	0.09	780	0.09	742	0.09	652	0.08	613	0.08	622	0.08				
Applications for Bankruptcy are Proceeded	59	0.01	71	0.01	82	0.01	81	0.01	76	0.01	76	0.01	54	0.01				
Applications for The Civil Rehabilitation are Proceeded	231	0.03	248	0.03	264	0.03	250	0.03	253	0.03	218	0.03	258	0.03				
Applications for The Civil Rehabilitation are Determined	300	0.04	284	0.03	287	0.03	299	0.04	291	0.03	285	0.04	285	0.04				
Loans in Arrears	24,140	2.94	24,409	2.93	25,651	3.06	26,084	3.12	25,746	3.06	26,611	3.27	24,911	3.13				
Loans Past Due for Three Months or More	1,839	0.22	2,364	0.28	2,360	0.28	3,330	0.40	2,385	0.28	3,755	0.46	1,911	0.24				
Restructured Loans	31,302	3.81	31,076	3.73	30,414	3.63	30,508	3.65	31,276	3.72	31,437	3.86	32,505	4.09				

Notes: 1. ACOM discloses the trend of non-performing loans in accounts receivable – operating loans (including claims provable in bankruptcy, claims provable in rehabilitation and other), as stipulated in paragraph 9 of "Act on Issuance, etc. of Bonds for Financial Corporations' Loan Business" and "Cabinet Office Ordinance on Reorganization of Accounting Methods for Special Finance Corporations, etc." enacted to put the former act in effect.

2. In line with the inclusion of Provision for Loss on Interest Repayment, the amount of loans to borrowers seeking legal counsel that has not been resolved yet is counted in the amount of loans in arrears as loans exclusive of accrued interest from the fiscal year ended March 31, 2006.

## 26-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

	(Millions of yen)																	
	2020/3								2021/3									
	2019/3	%	2019/6	%	2019/9	%	2019/12	%	2020/3	%	2020/6	%	2020/9	%	2020/12	%	2021/3	%
11 days ≤ < 3 months	19,379	2.36	20,681	2.48	25,848	3.09	19,283	2.31	21,197	2.52	15,331	1.88	18,238	2.29				
31 days ≤ < 3 months	7,619	0.93	9,322	1.12	9,411	1.12	7,773	0.93	9,332	1.11	7,137	0.88	8,180	1.03				
11 days ≤ < 31 days	11,760	1.43	11,359	1.36	16,436	1.96	11,510	1.38	11,865	1.41	8,194	1.01	10,057	1.27				

## 27. Allowance for Doubtful Accounts (ACOM)

	(Millions of yen)																
	2020/3								2021/3								
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Allowance for Doubtful Accounts	59,400	2.2	61,200	62,000	63,600	64,400	8.4	64,800	5.9	59,600	-3.9					61,100	-5.1
General Allowance	19,255	1.3	20,463	21,723	22,676	23,315	21.1	22,262	8.8	19,947	-8.2					-	-
Unsecured Consumer Loans	17,261	0.4	18,399	19,421	20,218	20,708	20.0	19,550	6.3	17,329	-10.8					-	-
Specific Allowance	39,877	2.6	40,464	40,030	40,591	40,804	2.3	42,252	4.4	39,382	-1.6					-	-
Increase or Decrease in Allowance	1,300	-	1,800	2,600	4,200	5,000	-	400	-	-4,800	-					-3,300	-
Provision for Loss on Guarantees	8,850	-5.4	8,240	8,210	7,900	8,640	-2.4	7,450	-9.6	7,090	-13.6					7,240	-16.2
Increase or Decrease in Provision	-510	-	-610	-640	-950	-210	-	-1,190	-	-1,550	-					-1,400	-

## 28. Provision for Loss on Interest Repayment (ACOM)

	(Millions of yen)																
	2020/3								2021/3								
	2019/3	yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Provision at the Beginning of Respective Period	104,068	-36.9	102,300	102,300	102,300	102,300	-1.7	87,600	-14.4	87,600	-14.4					87,600	-14.4
Drawdown of Provision	41,248	-32.2	8,058	16,992	25,797	34,400	-16.6	6,854	-14.9	14,240	-16.2					-	-
Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4					-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2					-	-
Addition of Provision	39,479	-	-	-	-	19,700	-50.1	-	-	-	-					-	-
Provision at the End of Respective Period	102,300	-1.7	94,241	85,307	76,502	87,600	-14.4	80,745	-14.3	73,359	-14.0					-	-
Increase or Decrease in Provision	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-					-	-

## 29. Funds Procurement (ACOM)

(Millions of yen)

	2019/3		2020/3					2021/3					2021/3(E)							
		C.R.(%)	2019/6	2019/9	2019/12	2020/3	C.R.(%)	2020/6	C.R.(%)	2020/9	yoy %	ytd %	C.R.(%)	2020/12	C.R.(%)	2021/3	C.R.(%)	2021/3(E)	yoy %	C.R.(%)
Borrowings	624,592	100.0	614,115	616,539	617,397	612,343	100.0	577,802	100.0	544,566	-11.7	-11.1	100.0					533,200	-12.9	100.0
Indirect	393,594	63.0	383,119	395,541	396,399	389,345	63.6	387,803	67.1	366,566	-7.3	-5.9	67.3					348,200	-10.6	65.3
City Banks, etc.	303,401	48.6	291,780	307,030	308,619	304,197	49.7	296,986	51.4	283,759	-7.6	-6.7	52.1					-	-	-
Regional Banks	41,527	6.6	41,619	40,833	42,926	41,912	6.8	44,610	7.7	40,433	-1.0	-3.5	7.4					-	-	-
Trust Banks	500	0.1	500	500	500	500	0.1	500	0.1	500	-	-	0.1					-	-	-
Foreign Banks	2,500	0.4	2,500	2,450	2,400	2,350	0.4	2,300	0.4	2,250	-8.2	-4.3	0.4					-	-	-
Life Insurance Companies	14,930	2.4	12,494	12,508	10,385	10,712	1.7	10,902	1.9	8,788	-29.7	-18.0	1.6					-	-	-
Non-life Insurance Companies	3,631	0.6	3,465	3,299	3,625	3,500	0.6	3,375	0.6	2,750	-16.6	-21.4	0.5					-	-	-
Others	27,105	4.3	30,761	28,921	27,944	26,174	4.3	29,130	5.0	28,086	-2.9	7.3	5.2					-	-	-
Direct	230,998	37.0	230,996	220,998	220,998	222,998	36.4	189,999	32.9	178,000	-19.5	-20.2	32.7					185,000	-17.0	34.7
Commercial Papers	39,998	6.4	49,996	29,998	29,998	29,998	4.9	11,999	2.1	-	-	-	-					-	-	-
Straight Bonds	191,000	30.6	181,000	191,000	191,000	193,000	31.5	178,000	30.8	178,000	-6.8	-7.8	32.7					-	-	-
Short-term Loans Payable	39,998	6.4	49,996	29,998	29,998	29,998	4.9	11,999	2.1	-	-	-	-					-	-	-
Long-term Loans Payable	584,594	93.6	564,119	586,541	587,399	582,345	95.1	565,803	97.9	544,566	-7.2	-6.5	100.0					-	-	-
Fixed	518,896	83.1	515,195	520,943	529,831	536,123	87.6	504,302	87.3	480,065	-7.8	-10.5	88.2					-	-	-
Interest Rate Swaps (Notional)	71,826	11.5	56,616	44,377	36,377	23,566	3.8	18,666	3.2	15,350	-65.4	-34.9	2.8					-	-	-
Average Interest Rate on Funds Procured During the Year (%)	0.90	-	0.77	0.78	0.75	0.76	-	0.67	-	0.68	-	-	-					0.70	-	-
Average Nominal Interest Rate on Funds Procured During the Year	0.63	-	0.59	0.59	0.57	0.56	-	0.52	-	0.53	-	-	-					-	-	-
Floating Interest Rate	0.62	-	0.61	0.61	0.60	0.60	-	0.57	-	0.56	-	-	-					-	-	-
Fixed Interest Rate	0.96	-	0.81	0.81	0.78	0.78	-	0.69	-	0.70	-	-	-					-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-	-
Long-term	0.95	-	0.78	0.80	0.79	0.80	-	0.67	-	0.69	-	-	-					-	-	-
Direct	0.65	-	0.56	0.61	0.60	0.63	-	0.57	-	0.59	-	-	-					-	-	-
Indirect	1.05	-	0.90	0.88	0.85	0.83	-	0.73	-	0.73	-	-	-					-	-	-

&lt;Reference&gt;

Term Average of Long-term Prime Rate	1.00	-	1.00	0.98	0.97	0.96	-	1.06	-	1.04	-	-	-					-	-	-
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Notes : 1. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

: 2. Syndicated loans are booked under "Others" in "Indirect".

## 30. Credit Card Business (ACOM)

(Millions of yen)

	2019/3		2020/3					2021/3					2021/3(E)					
		yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %		yoy %
Card Shopping Receivables	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	13.6	75,688	8.7	0.9					79,700	6.2
Revolving Receivables	58,574	21.8	61,095	64,191	67,161	69,984	19.5	70,783	15.9	70,929	10.5	1.4					-	-
Number of Cardholders	426,572	6.6	441,739	452,222	458,720	465,012	9.0	457,132	3.5	454,636	0.5	-2.2					457,200	-1.7
Number of Accounts with Shopping Receivables	235,607	9.5	244,366	251,184	255,859	258,431	9.7	254,143	4.0	253,278	0.8	-2.0					-	-
Revenue from Credit Card Business	8,154	24.6	2,255	4,624	7,099	9,619	18.0	2,562	13.7	5,183	12.1	-					10,400	8.1
Average Commission Rates (%)	13.44	(-0.25)	13.32	13.32	13.32	13.29	(-0.15)	13.05	(-0.27)	13.03	(-0.29)	-					-	-

Notes : 1. Average Commission Rates = Charge for Installment Payment / Term Average of Revolving Receivables at the Beginning of the Each Month (% Annual Rate).  
: 2. Figures in brackets indicate year-on-year change in percentage points.

## 31. Guarantee Business (ACOM)

(Millions of yen)

	2019/3		2020/3					2021/3					2021/3(E)					
		yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %		yoy %
Guaranteed Receivables	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-2.1	1,021,717	-4.1	-4.7					1,006,500	-6.1
Number of Accounts with Outstanding Balance	1,651,289	-1.8	1,651,343	1,645,343	1,631,207	1,637,266	-0.8	1,596,382	-3.3	1,567,944	-4.7	-4.2					1,541,700	-5.8
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	641	2.1	642	647	649	654	2.0	651	1.4	651	0.6	-0.5					652	-0.3
Revenue from Guarantee Business	58,729	6.0	13,890	28,704	42,866	57,630	-1.9	13,359	-3.8	27,279	-5.0	-					53,100	-7.9
Alliance Partners	30	-	30	30	30	30	-	30	-	30	-	-					-	-

## &lt;Reference&gt; Guarantee Business (MU Credit Guarantee Co., LTD.)

(Millions of yen)

	2019/3		2020/3					2021/3					2021/3(E)					
		yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %		yoy %
Guaranteed Receivables	153,494	7.3	156,380	158,489	159,355	161,588	5.3	158,607	1.4	156,987	-0.9	-2.8					155,200	-4.0
Number of Accounts with Outstanding Balance	248,813	5.1	252,791	255,105	256,474	258,675	4.0	256,024	1.3	253,711	-0.5	-1.9					251,800	-2.7
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	616	2.0	618	621	621	624	1.3	619	0.2	618	-0.5	-1.0					616	-1.3
Revenue from Guarantee Business	10,612	7.3	2,705	5,441	8,185	10,939	3.1	2,752	1.7	5,458	0.3	-					10,700	-2.2
Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	-					-	-

## 32. Financial Ratios (ACOM)

(%)

	2019/3		2020/3					2021/3					2021/3(E)				
		yoy p.p.	2019/6	2019/9	2019/12	2020/3	yoy p.p.	2020/6	yoy p.p.	2020/9	yoy p.p.	2020/12	yoy p.p.	2021/3	yoy p.p.	2021/3(E)	yoy p.p.
Dividend Pay-out Ratio	10.5	8.0	-	7.1	-	11.7	1.2	-	-	11.7	4.6					14.8	3.1
Shareholders' Equity Ratio	29.0 (14.6)	1.9 (1.1)	31.6 (15.9)	32.6 (16.5)	33.8 (17.1)	33.0 (16.6)	4.0 (2.0)	35.7 (18.0)	4.1 (2.1)	38.1 (19.2)	5.5 (2.7)					40.4 (20.4)	7.4 (3.8)
Dividend on Equity	1.1	0.5	-	0.9	-	1.9	0.8	-	-	1.2	0.3					2.4	0.5
Return on Equity (ROE)	10.1	-14.9	36.5	26.7	24.3	16.0	5.9	23.8	-12.7	21.1	-5.6					16.4	0.4
Operating Profit to Total Assets	3.2	-2.8	6.8	6.9	6.8	4.6	1.4	7.3	0.5	7.7	0.8					6.2	1.6
Ordinary Profit to Total Assets	3.5	-2.8	8.8	7.9	7.6	5.2	1.7	9.0	0.2	8.7	0.8					6.8	1.6
Return on Assets (ROA)	2.8	-3.3	11.1	8.2	7.6	5.0	2.2	8.2	-2.9	7.5	-0.7					6.0	1.0
Operating Margin	16.5	-15.1	35.7	36.2	35.3	23.8	7.3	39.1	3.4	41.0	4.8					33.3	9.5
Ordinary Profit to Operating Revenue	18.4	-15.1	46.0	41.3	39.8	27.2	8.8	48.3	2.3	46.4	5.1					36.8	9.6
Profit Margin	14.7	-17.7	57.8	43.0	39.9	25.9	11.2	43.7	-14.1	39.9	-3.1					32.3	6.4
Current Ratio	422.7	30.5	428.0	520.1	556.5	599.9	177.2	786.6	358.6	792.1	272.0					786.3	186.4
Fixed Assets Ratio	31.2	-4.6	25.6	24.0	23.1	23.4	-7.8	22.4	-3.2	20.6	-3.4					19.7	-3.7

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

## &lt;Reference&gt; Financial Ratios (Consolidated)

(%)

	2019/3		2020/3					2021/3					2021/3(E)				
		yoy p.p.	2019/6	2019/9	2019/12	2020/3	yoy p.p.	2020/6	yoy p.p.	2020/9	yoy p.p.	2020/12	yoy p.p.	2021/3	yoy p.p.	2021/3(E)	yoy p.p.
Shareholders' Equity Ratio	27.4 (14.2)	2.1 (1.2)	30.8 (15.6)	31.8 (16.2)	33.0 (16.8)	32.4 (16.5)	5.0 (2.3)	34.8 (17.6)	4.0 (2.0)	37.1 (18.9)	5.3 (2.7)						
Return on Equity (ROE)	11.1	-13.5	29.0	23.8	22.2	15.5	4.4	20.5	-8.5	20.0	-3.8						
Operating Profit to Total Assets	4.5	-2.0	7.9	7.9	7.8	5.9	1.4	8.2	0.3	8.7	0.8						
Ordinary Profit to Total Assets	4.5	-2.0	7.7	7.8	7.7	5.8	1.3	8.3	0.6	8.8	1.0						
Return on Assets (ROA)	2.9	-2.7	8.4	7.0	6.7	4.6	1.7	6.9	-1.5	6.9	-0.1						
Operating Margin	20.8	-9.9	35.8	36.5	36.1	27.1	6.3	38.2	2.4	40.4	3.9						
Ordinary Profit to Operating Revenue	21.0	-10.0	34.7	36.0	35.8	26.9	5.9	38.4	3.7	41.1	5.1						
Profit Margin	13.6	-13.2	38.2	32.4	31.0	21.3	7.7	32.0	-6.2	32.2	-0.2						
Current Ratio	374.2	16.4	431.6	515.0	548.7	560.0	185.8	676.0	244.4	685.7	170.7						
Fixed Assets Ratio	22.2	-5.1	19.1	17.7	16.8	16.6	-5.6	15.9	-3.2	14.3	-3.4						

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

## 33. Per Share Data (ACOM)

( Yen )

	2019/3	2020/3				2021/3				2021/3(E)
		2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
Profit	Non-consolidated	19.10	18.80	28.33	39.48	34.26	13.97	25.56		40.60
	Consolidated	24.12	17.02	28.79	41.30	38.04	13.80	27.77		44.87
Dividends	2.00	-	2.00	-	4.00	-	3.00			6.00
Net Assets	Non-consolidated	198.38	216.19	225.71	234.87	229.65	241.61	253.20		265.22
	Consolidated	227.35	245.15	257.08	267.98	265.11	273.56	289.46		305.44

[Ratio of Increase or Decrease from the Previous Fiscal Year]

( % )

	2019/3	2020/3				2021/3				2021/3(E)
		2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
Profit	Non-consolidated	-52.6	54.6	20.7	20.3	79.4	-25.7	-9.8		18.5
	Consolidated	-46.5	40.5	13.2	11.9	57.7	-18.9	-3.5		18.0
Dividends	100.0	-	100.0	-	100.0	-	50.0			50.0
Net Assets	Non-consolidated	9.4	12.3	10.8	10.7	15.8	11.8	12.2		15.5
	Consolidated	10.3	13.3	12.2	11.2	16.6	11.6	12.6		15.2

## 34. Shares Issued (ACOM)

( Thousands )

	2019/3	2020/3				2021/3				2021/3(E)
		2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
Average Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
During the Year										
Number of Shares Issued at Year-end	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.

: 2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.

## 35. EASY BUY Public Company Limited

(Millions of yen, Millions of THB)

	2019/3		2020/3					2021/3					2021/3(E)					
		yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Accounts Receivable-operating Loans	178,409 (52,319)	3.9 (5.1)	182,953 (52,422)	186,920 (53,405)	191,821 (54,340)	200,495 (55,232)	12.4 (5.6)	184,979 (55,382)	1.1 (5.6)	189,430 (54,277)	1.3 (1.6)	-5.5 (-1.7)					186,600 (55,800)	-6.9 (1.0)
Number of Customer Accounts	1,352,985	5.2	1,357,916	1,377,910	1,404,449	1,420,501	5.0	1,424,717	4.9	1,406,423	2.1	-1.0					1,453,300	2.3
Accounts Receivable-installment	603 (176)	2.5 (3.7)	609 (174)	623 (178)	588 (166)	690 (190)	14.5 (7.6)	601 (179)	-1.4 (3.0)	588 (168)	-5.5 (-5.3)	-14.7 (-11.3)					600 (200)	-13.0 (5.3)
Number of Contracts with Receivables Outstanding	12,699	4.0	12,797	13,639	13,450	14,389	13.3	14,148	10.6	13,814	1.3	-4.0					15,300	6.3
Current Exchange Rate (Yen)	3.41	-	3.49	3.50	3.53	3.63	-	3.34	-	3.49	-	-					3.34	-
Operating Revenue	49,751 (14,547)	11.1 (7.5)	12,984 (3,720)	26,230 (7,515)	39,844 (11,416)	54,332 (15,435)	9.2 (6.1)	13,696 (3,924)	5.5 (5.5)	26,875 (7,835)	2.5 (4.3)	- (-)					50,400 (15,000)	-7.2 (-2.8)
Operating Profit (Segment Profit)	20,333 (5,945)	23.6 (19.6)	5,570 (1,596)	11,356 (3,254)	17,317 (4,962)	23,065 (6,552)	13.4 (10.2)	5,332 (1,527)	-4.3 (-4.3)	11,153 (3,251)	-1.8 (-0.1)	- (-)					20,800 (6,200)	-9.8 (-5.4)
Average Exchange Rate (Yen)	3.42	-	3.49	3.49	3.49	3.52	-	3.49	-	3.43	-	-					3.35	-

Notes : 1. End of fiscal year : December 31

: 2. Figures in brackets indicate the amounts in local currencies.

## 36. ACOM CONSUMER FINANCE CORPORATION

(Millions of yen, Millions of PHP)

	2019/3		2020/3					2021/3					2021/3(E)					
		yoy %	2019/6	2019/9	2019/12	2020/3	yoy %	2020/6	yoy %	2020/9	yoy %	ytd %	2020/12	yoy %	2021/3	yoy %	2021/3(E)	yoy %
Accounts Receivable-operating Loans	42 (19)	- (-)	102 (48)	185 (87)	267 (127)	338 (155)	696.5 (681.9)	411 (190)	300.5 (293.0)	451 (207)	143.7 (137.0)	33.5 (32.9)					600 (300)	77.5 (93.5)
Number of Customer Accounts	2,633	-	5,800	10,115	13,655	15,227	478.3	16,262	180.4	16,318	61.3	7.2					17,600	15.6
Current Exchange Rate (Yen)	2.13	-	2.12	2.12	2.10	2.17	-	2.16	-	2.18	-	-					2.16	-
Operating Revenue	25 (11)	- (-)	23 (10)	58 (27)	99 (47)	151 (71)	501.7 (498.8)	51 (24)	125.2 (121.1)	95 (44)	62.4 (60.2)	- (-)					200 (100)	32.5 (40.8)
Operating Profit (Segment Profit)	-126 (-60)	- (-)	-49 (-23)	-112 (-52)	-185 (-87)	-359 (-169)	- (-)	-81 (-37)	- (-)	-120 (-55)	- (-)	- (-)					-300 (-200)	- (-)
Average Exchange Rate (Yen)	2.11	-	2.12	2.13	2.11	2.12	-	2.16	-	2.16	-	-					2.12	-

Notes : 1. End of fiscal year : December 31

: 2. Figures in brackets indicate the amounts in local currencies.



(Reference) Category criteria concerning situations of Non-performing Loans are as follows ;

**Loans to borrowers in bankruptcy or under reorganization**

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' collection department.

**Loans in arrears**

Other delinquent loans exclusive of accrued interest.  
This category excludes loans on which interest is being waived in support of business restructuring.

**Loans past due for three months or more**

Loans past due for three months or more that do not fall into the above two categories.

**Restructured loans**

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.