Earnings Release Presentation

The Second Quarter Financial Results for the Fiscal Year Ending March 2016

ACOM CO., LTD.

http://www.acom.co.jp/corp/english/ir_index.html

November 5, 2015

Disclaimer

The figures contained in this presentation material 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 due to various factors. Potential risks and uncertainties include, but not limited to: 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.

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Financial Results Highlight

The Second Quarter of the Fiscal Year Ending March 2016

Business Environment

Macro Environment

<Japan>

- Japanese economy on the whole showed signs of gradual recovery such as improving corporate earnings and employment environment owing to economic and growth strategies implemented by the government.
- There is concern about economic slowdown induced by slowing economic growth in Europe and emerging nations represented by China.

<Kingdom of Thailand>

- Economic slowdown in China led to delays in recovery of exports and consumer spending.
- Revised GDP growth forecast downward due to delays in recovery of exports, etc.
- Maintained its policy interest rate as some signs of recovery began to appear.

<Republic of Indonesia>

- GDP growth rate is hovering around as it is adversely influenced by economic slowdown in surrounding nations represented by China.
- Further loss in economic growth momentum and weakening of rupiah in progress.

Competitive and Market Environment

<Japan>

- The card loan market expanded smoothly.
- Players in loan business represented by major consumer finance companies, megabanks, regional banks and online banks increased investments. This led to change in nature of competitive structure of market which now involves diverse players.
- In guarantee business, expansion and oligopoly of market progressed.
- Business environment remains to be severe due to adversity such as requests for interest repayment.

<Kingdom of Thailand>

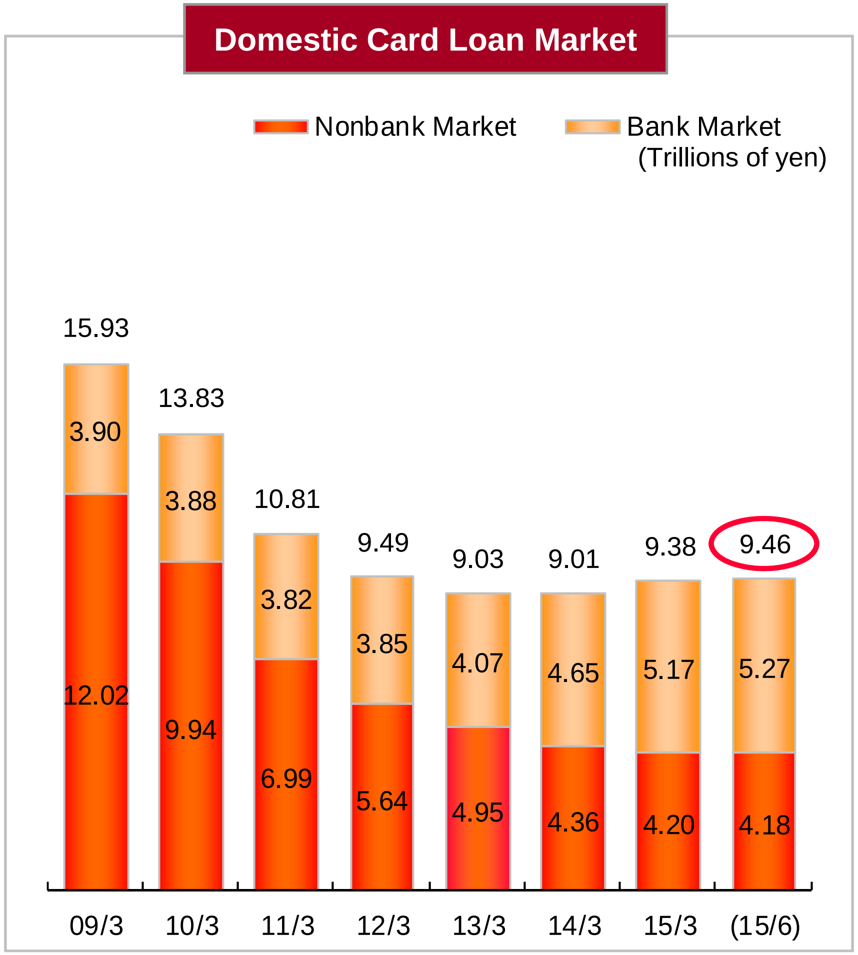
- Slowing growth in the personal loan market and concern on deterioration of loan portfolio.
- Concern on increase in household debt.
- Possess reserve force for future growth.

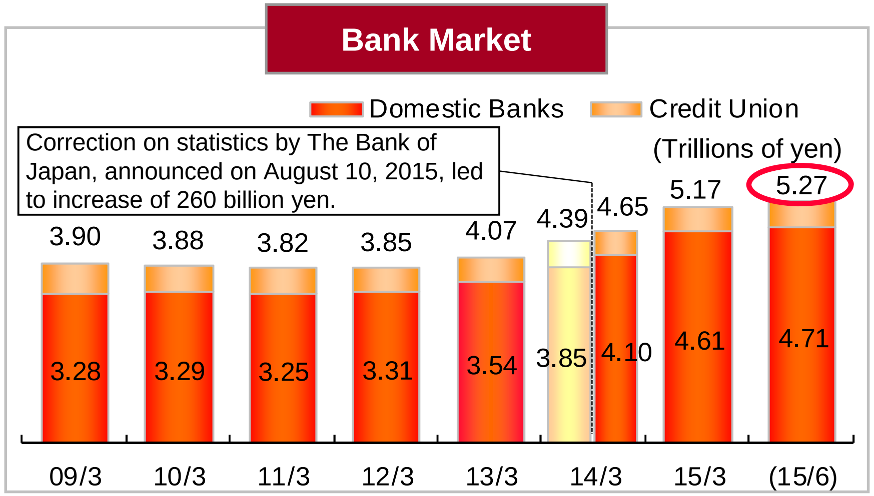
<Republic of Indonesia>

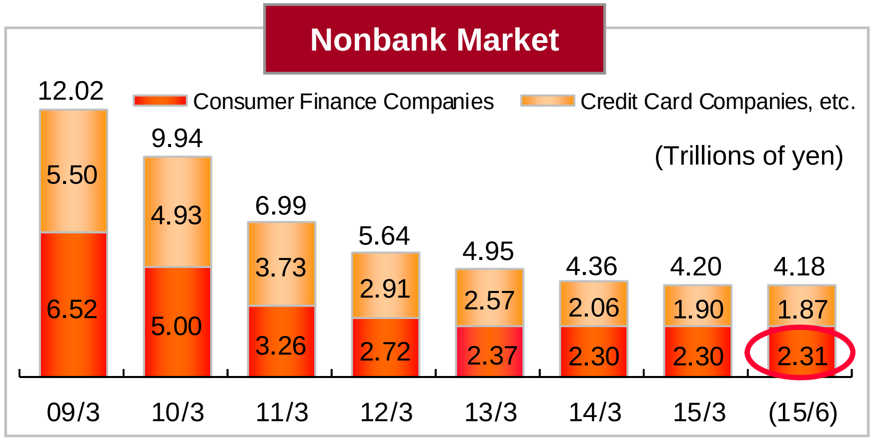
- Deceleration in growth of bank loan market.
- Deterioration of the loan portfolio in overall banking segment.
- Possess attractive demographics and reserve force for future economic growth.

Trend of Market Volume of Domestic Card Loans

- **Domestic Card Loan Market : Made year-to-date growth owing to growth in the bank market.**
- **Bank Market : Increased dramatically owing to bank's proactive marketing measures, combined with major nonbank's further emphasis on guarantee business.**
- **Nonbank Market : Still in decreasing trend. However, consumer finance companies made a slight ytd increase.**







*** Nonbank market (statistics by Japan Financial Services Association, "JFSA") refers to the receivables outstanding of nonbanks registered to JFSA (exclude housing loans).**
*** Bank market (statistics by Bank of Japan) refers to the volume of personal card loans provided by domestic banks and credit unions.**
*** Figures provided by JFSA for 2015/6 are preliminary figures.**

Financial Results Summary

(Millions of yen, %)

	Consolidated					Non-consolidated				
	2015/9		2015/9	2016/3		2015/9		2015/9	2016/3	
	Results	yoy	Compared to forecast	Forecast	Progress	Results	yoy	Compared to forecast	Forecast	Progress
Receivables Outstanding	1,913,947	10.0	-	1,979,300	-	1,617,441	8.8	-	1,666,600	-
Loan Business	760,094	2.9		775,700		760,094	2.9		775,700	
Guarantee Business	926,219	14.6		963,200		832,655	14.2		865,000	
Overseas Financial Business	193,371	17.0		205,500		-	-		-	
Operating Revenue	118,407	10.9	5,207	230,000	51.5	87,202	8.7	2,502	171,500	50.8
Loan Business	64,662	3.1	-	126,700	51.0	64,662	3.1	-	126,700	51.0
Guarantee Business	23,686	24.3		48,400	48.9	20,141	26.2		41,200	48.9
Overseas Financial Business	24,517	21.0		45,100	54.4	-	-		-	-
Operating Expenses	81,490	6.5	-3,810	172,400	47.3	58,107	3.6	-4,993	126,400	46.0
Financial Expenses	9,239	-6.6	-	19,000	48.6	4,326	-18.5	-	10,000	43.3
Provision for Bad Debts	28,606	8.2		62,700	45.6	21,204	5.7		47,500	44.6
Provision for Loss on Interest Repayment	-	-		-	-	-	-		-	-
Other Operating Expenses	43,643	8.6		90,700	48.1	32,348	5.4		68,900	46.9
Operating Income	36,917	22.2	9,017	57,600	64.1	29,095	20.4	7,495	45,100	64.5
Ordinary Income	37,179	21.9	8,979	57,800	64.3	30,460	13.5	7,760	46,300	65.8
Profit	35,531	20.5	-	53,900	65.9	30,396	9.7	7,796	46,100	65.9
Profit Attributable to Owners of Parent	33,814	20.4	8,614	51,000	66.3	-	-	-	-	-

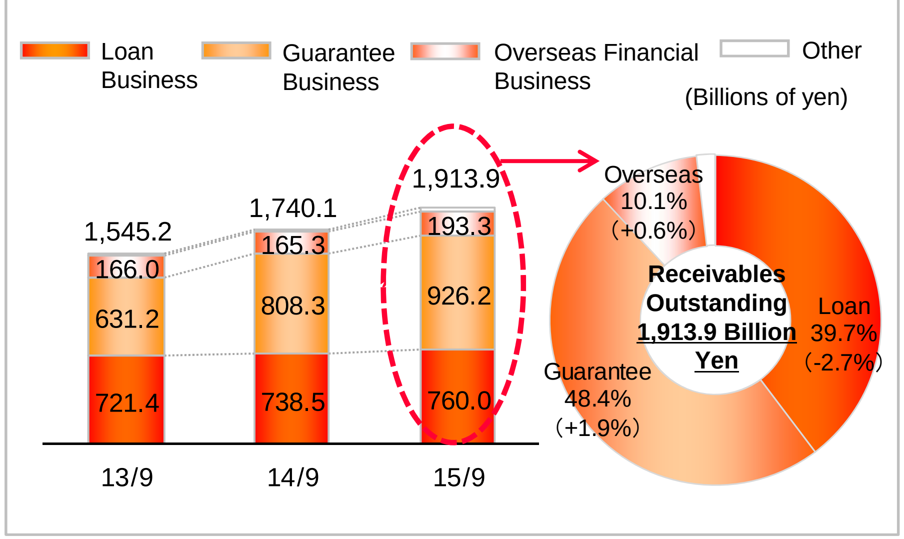
With Regard to Annual Consolidated Forecast

We did not revise annual consolidated forecast despite our smooth progress: we have achieved 64.3% and 66.3% of planned annual values of consolidated ordinary income and profit attributable to owners of parent, respectively, at the end of this second quarter. This is because we still face the risk of additional provision for loss on interest repayment.

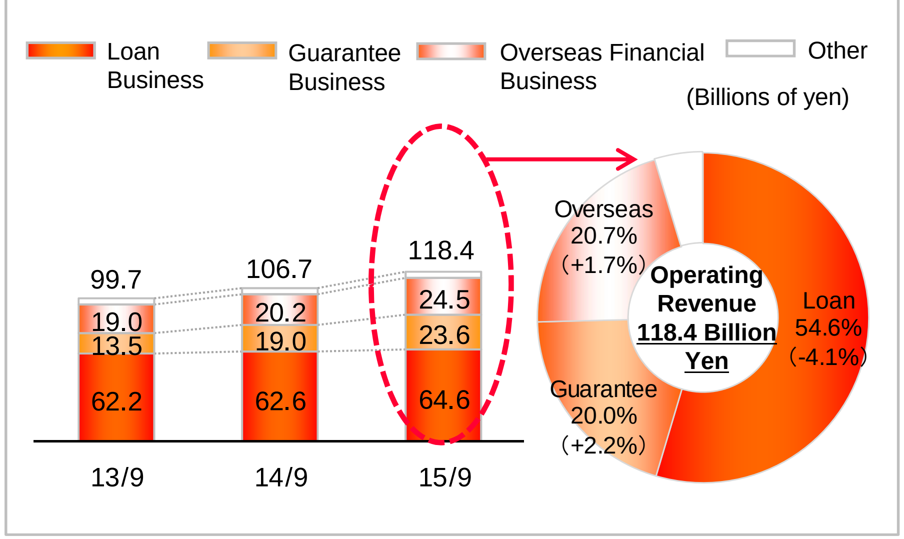
*Effective from the three months ended June 30, 2015, ACOM has adopted the "Revised Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013) in respect to provisions stated in Paragraph 39, etc., and changed the presentation of net income, etc.

Composition Ratios by Reported Segment

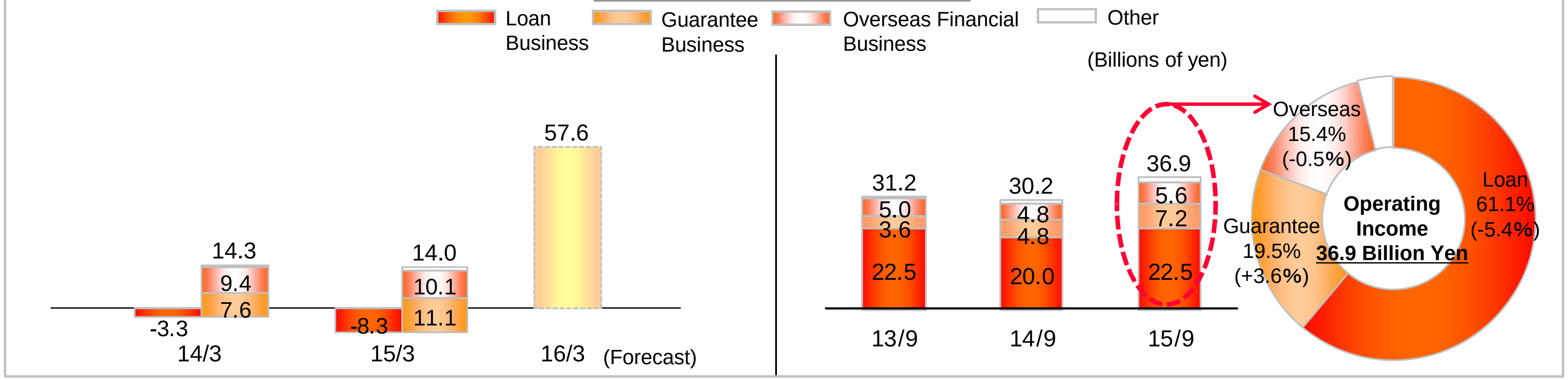
Receivables Outstanding



Operating Revenue



Operating Income

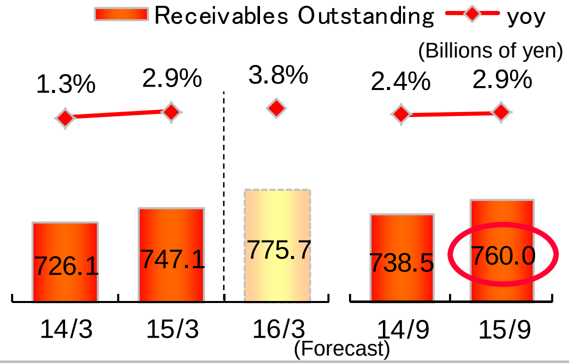


* The values in parentheses on pie charts above show yoy changes.
* Operating income of loan business consists of loan and credit card business.

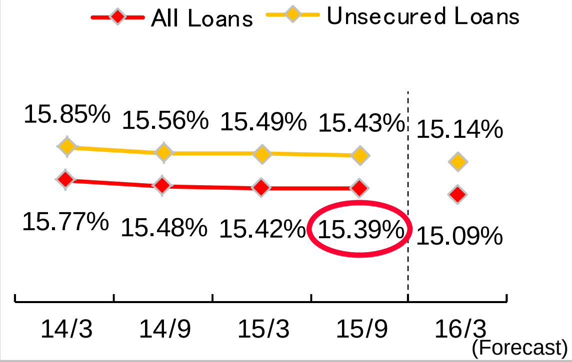
Loan Business (ACOM)

- **Receivables Outstanding** : **Increased by 2.9% yoy to 760.0 billion yen, making a smooth progress on the whole.**
- **Average Loan Yield** : **Decreased by 9bps yoy to 15.39%.**
- **Operating Revenue** : **Increased by 3.1% yoy to 64.6 billion yen, making a smooth progress.**

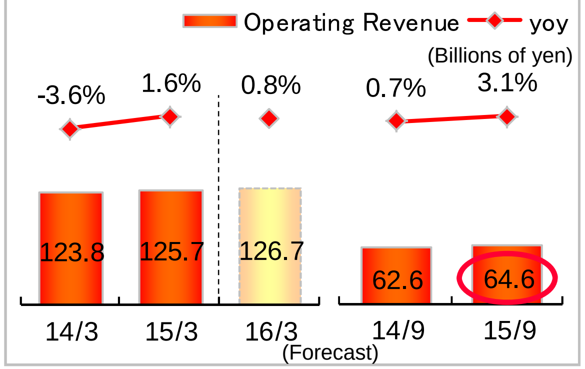
Receivables Outstanding



Average Loan Yield



Operating Revenue



(Millions of yen, %)

	2014/9		2015/9		2016/3		
	Results	yoy	Results	yoy	Forecasts	yoy	Progress
Receivables Outstanding	738,506	2.4	760,094	2.9	775,700	3.8	-
No. of Customer Accounts	1,397,343	-1.4	1,408,379	0.8	1,415,200	1.3	-
No. of New Customers	106,454	12.1	113,238	6.4	230,000	5.2	49.2
Operating Revenue	62,696	0.7	64,662	3.1	126,700	0.8	51.0
Interest on Operating Loans	56,787	-0.7	57,821	1.8	114,700	1.0	50.4
<Segment Information>							
Operating Revenue	64,113	0.9	66,463	3.7	-	-	-
Operating Income	20,092	-10.9	22,552	12.2	-	-	-

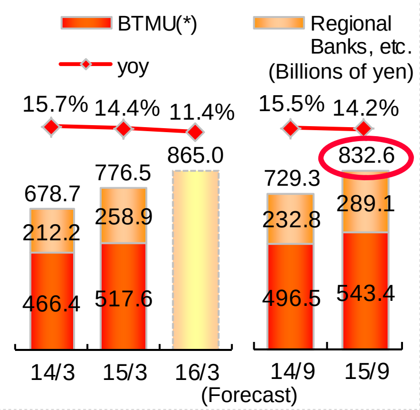
* The figures under “Segment Information” consist of loan and credit card business.

Guarantee Business (ACOM and MU Credit Guarantee)

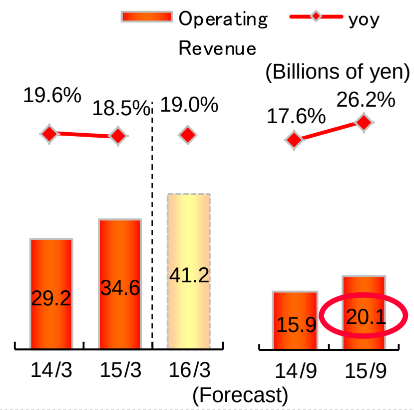
ACOM [28 Banks in Alliance]

- Guaranteed Receivables : Increased by 14.2% yoy to 832.6 billion yen, making a smooth progress.
- Operating Revenue : Increased by 26.2% yoy to 20.1 billion yen, making a smooth progress.

Guaranteed Receivables



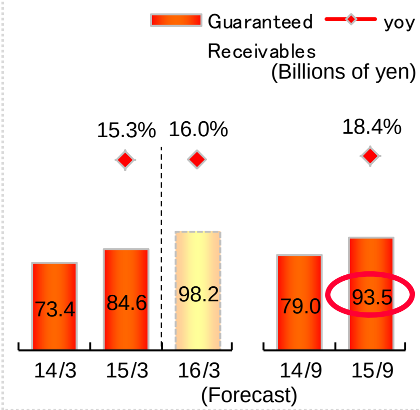
Operating Revenue



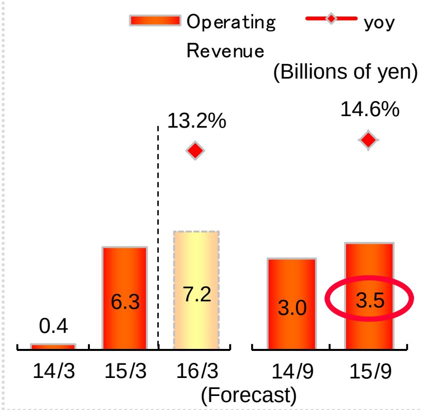
MU Credit Guarantee [22 Banks in Alliance]

- Guaranteed Receivables : Increased by 18.4% yoy to 93.5 billion yen, making a smooth progress.
- Operating Revenue : Increased by 14.6% yoy to 3.5 billion yen, making a smooth progress.

Guaranteed Receivables



Operating Revenue



(Millions of yen, %)

	2014/9		2015/9		2016/3		
	Results	yoy	Results	yoy	Forecasts	yoy	Progress
Guaranteed Receivables	808,352	28.0	926,219	14.6	963,200	11.8	-
ACOM	729,343	15.5	832,655	14.2	865,000	11.4	-
MU Credit Guarantee	79,008	-	93,563	18.4	98,200	16.0	-
Operating Revenue	19,056	40.3	23,686	24.3	48,400	18.1	48.9
ACOM	15,964	17.6	20,141	26.2	41,200	19.0	48.9
MU Credit Guarantee	3,092	-	3,545	14.6	7,200	13.2	49.2
Operating Income	4,826	32.5	7,209	49.4	-	-	-

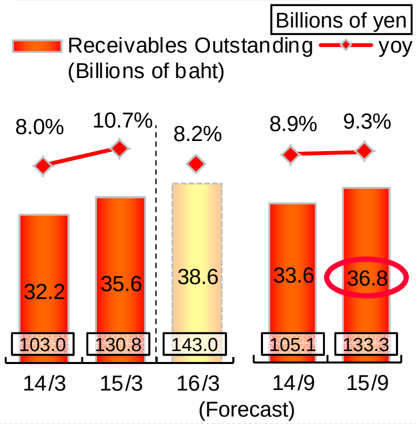
* "BTMU" stand for The Bank of Tokyo-Mitsubishi UFJ, Ltd.
* MU Credit Guarantee Co., LTD. commenced its operation in March 2014

Overseas Financial Business（EASY BUY and Bank BNP）

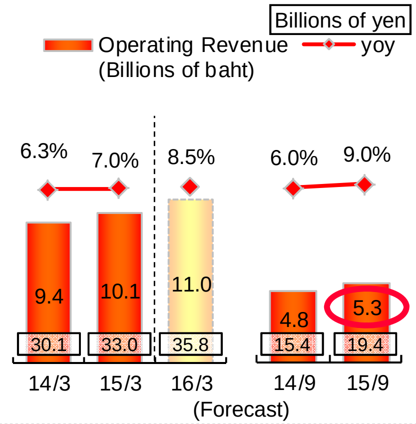
EASY BUY [Kingdom of Thailand]

- Receivables Outstanding : Increased by 9.3% yoy to 36.8 billion baht, making a smooth progress.
- Operating Revenue : Increased by 9.0% yoy to 5.3 billion baht, making a smooth progress.

Receivables Outstanding (*)



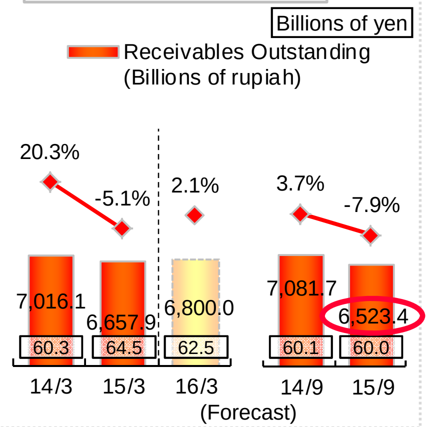
Operating Revenue



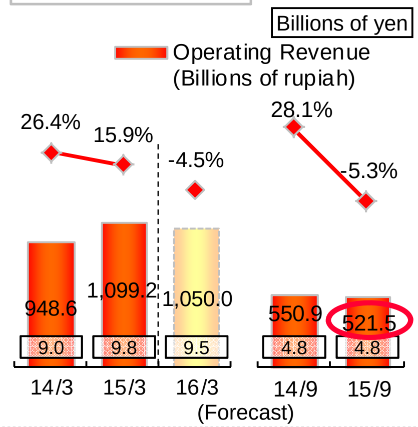
Bank BNP [Republic of Indonesia]

- Receivables Outstanding : Decreased by 7.9% yoy due to economic slowdown.
- Operating Revenue : Decreased in revenue by 5.3% yoy.

Receivables Outstanding



Operating Revenue



（Millions of yen, %）

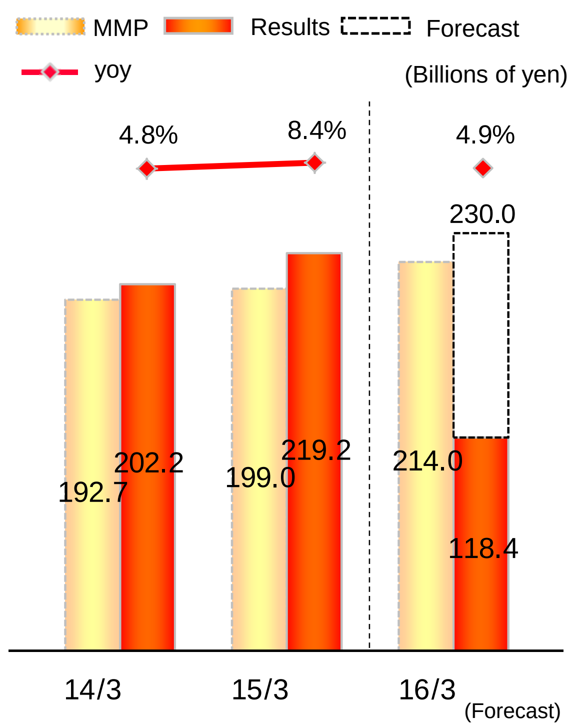
	2014/9		2015/9			2016/3	
	Results	yoy	Results	yoy	Exchange Fluctuation	Forecasts	yoy
Receivables Outstanding	165,318	-0.4	193,371	17.0	21,412	205,500	5.1
EASY BUY	105,124	7.6	133,355	26.9	16,846	143,000	9.3
Bank BNP	60,194	-11.9	60,016	-0.3	4,566	62,500	-3.2
Operating Revenue	20,272	6.2	24,328	20.0	2,708	45,300	5.5
EASY BUY	15,424	4.0	19,478	26.3	2,448	35,800	8.3
Bank BNP	4,847	13.9	4,849	0.0	260	9,500	-4.0
Operating Income	4,819	-4.3	5,685	18.0	-	-	-

* This receivables outstanding is the sum of accounts receivable - operating loans and accounts receivable - installment.
* Exchange rates : Baht B/S: ¥3.12 (2014/6), ¥3.62 (2015/6), estimate ¥3.70 (2015/12) P/L: ¥3.15 (2014/6), ¥3.65 (2015/6), estimate ¥3.26 (2015/12)
(as of local closing dates) Rupiah B/S: ¥0.0085 (2014/6), ¥0.0092 (2015/6), estimate ¥0.0092 (2015/12) P/L: ¥0.0088 (2014/6), ¥0.0093（2015/6）, estimate ¥0.0090 (2015/12)
* Exchange fluctuation as of current 2Q: Baht (B/S yoy +¥0.5, ytd -¥0.5 P/L yoy +¥0.5), Rupiah (B/S yoy +¥0.0007, ytd -¥0.0005 P/L yoy +¥0.0005)

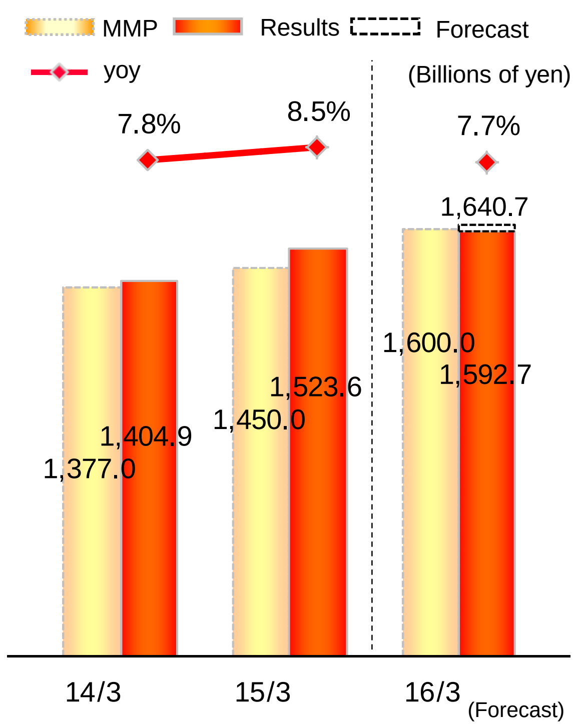
Progress of Mid-term Management Plan (2014/3-2016/3)

- **Operating Revenue** : **We have already accomplished final target of operating revenue of 214.0 billion yen in advance last fiscal year. We are now in a promising pace above last fiscal year.**
- **Receivables at ACOM** : **In a pace exceeding the final target of 1.6 trillion yen.**
- **Receivables for Overseas Financial Business** : **EASY BUY has already accomplished final target of 35.2 billion baht in advance, but the situation at Bank BNP is severe.**

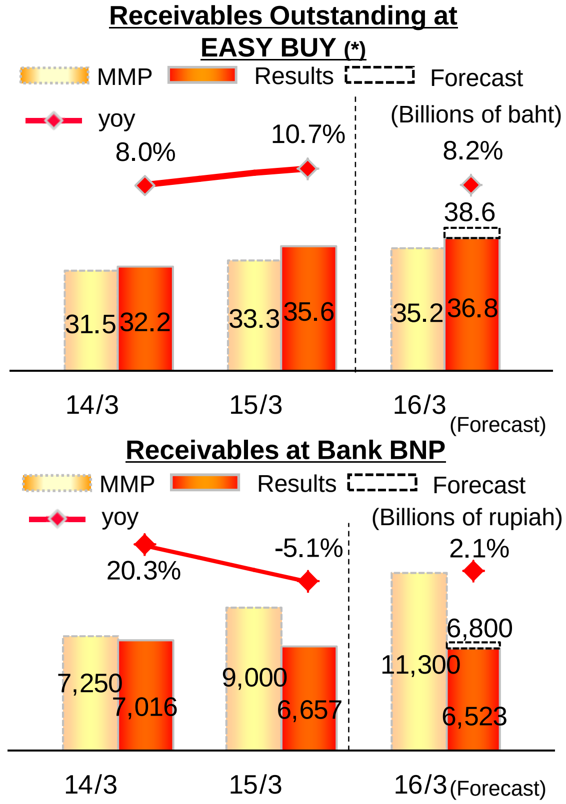
Consolidated Operating Revenue



Receivables Outstanding at ACOM



Receivables for Overseas Financial Business



* Receivables outstanding at ACOM is the sum of accounts receivable - operating loans and guaranteed receivables.
* Receivables outstanding at EASY BUY is the sum of accounts receivable - operating loans and accounts receivable - installment.
* MMP stands for Mid-term Management Plan.

Corporate Governance Code (CG Code)

Coping with the CG Code

- **We have already implemented all individual principles (73 principles) in the CG code. [Complying]**
  ※ The date of announcing principles which require disclosures of specified matters: November 5, 2015

Key Points of the Principles that Require Disclosure (11 Principles)

<Principle1.4> Cross-Shareholdings

- **We do not own any shares of other listed companies as cross-shareholdings; we do not intend to own any in the future.**
  ※ There is no reference to this principle in our corporate governance report as there is no cross-shareholdings.

<Supplementary Principle 4.11.1>

- **The Board of Directors consists of eight members, two of whom are Outside Directors, in order to expedite decision-makings and ensure effective mutual monitoring among directors.**

Key Points of the Principles that Require Explanation (6 Principles)

<Principle1.3> Basic Strategy for Capital Policy

- **We still face risks of erosion in shareholder's equity due to further provision to provision for loss on interest repayment. Therefore, we regard stabilization of management through enhancement of internal reserve as the task of maximum priority.**

<Principle1-5> Anti-Takeover Measures

- **We consider the chances of hostile takeover to be unlikely as the more than 80% of voting rights is held by the parent company and specific shareholders. Therefore, we do not have any anti-takeover measures in place.**

Basic Policy and Forecasts on Dividends

Basic Policy on Profit Distribution

- Attempt stable and continuous profit distribution, taking the business environment surrounding the company, shareholders' equity and our own performance into consideration.

Forecasts on Dividends

- Dividend for the second quarter of fiscal year ending March 2016 ･･･ "None"
- Year-end dividend for the fiscal year ending March 2016 ･･･ "Undecided"

Prerequisite for Resumption of Dividends and Current Situation

- Prerequisite for resumption of dividends

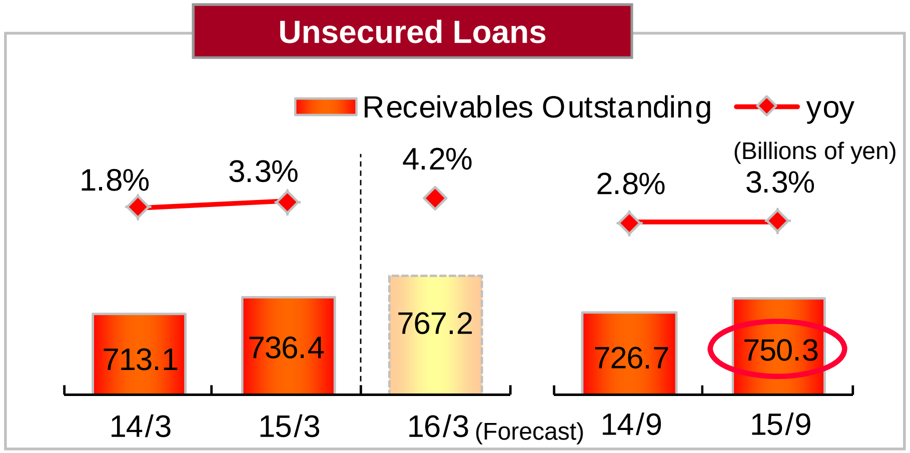
  We plan to resume dividend payment as soon as we are certain that our mainstay three businesses (loan, guarantee and overseas financial businesses), loan business in particular, are in stable growths and we no longer face risks of erosion in shareholders' equity due to requests for interest repayment.
- Current situation
  1. Guarantee business and overseas financial business are expanding their scales stably.
  2. Loan business will be deemed to shift to stable growth phase if its annual target is achieved.
  3. We need to closely monitor the trend of requests for interest repayment as the actual amount requested has exceeded the initial estimate.

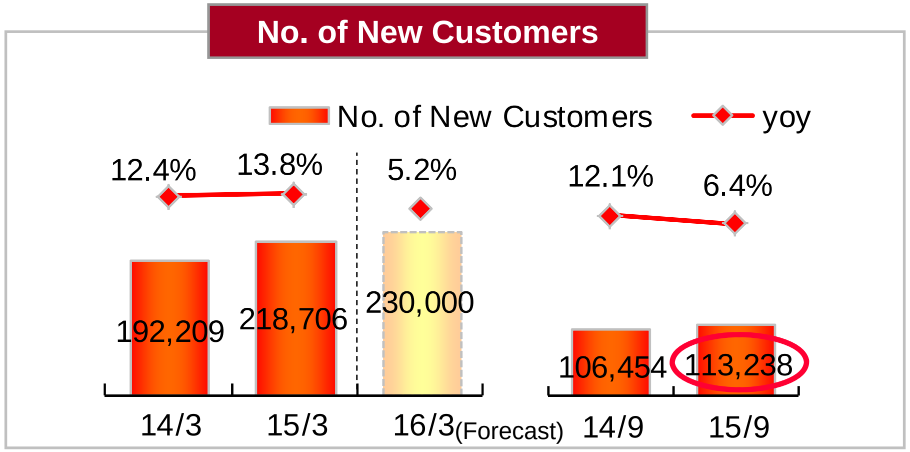
Supplementary Explanation (ACOM)

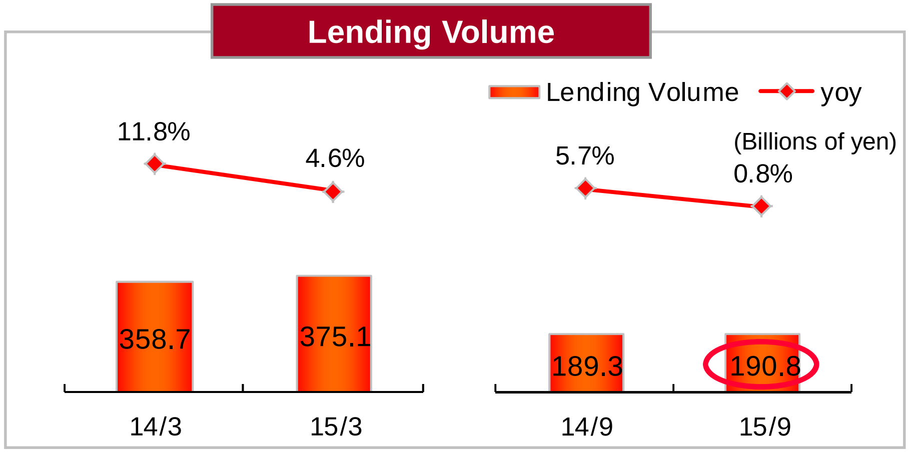
The Second Quarter of the Fiscal Year Ending March 2016

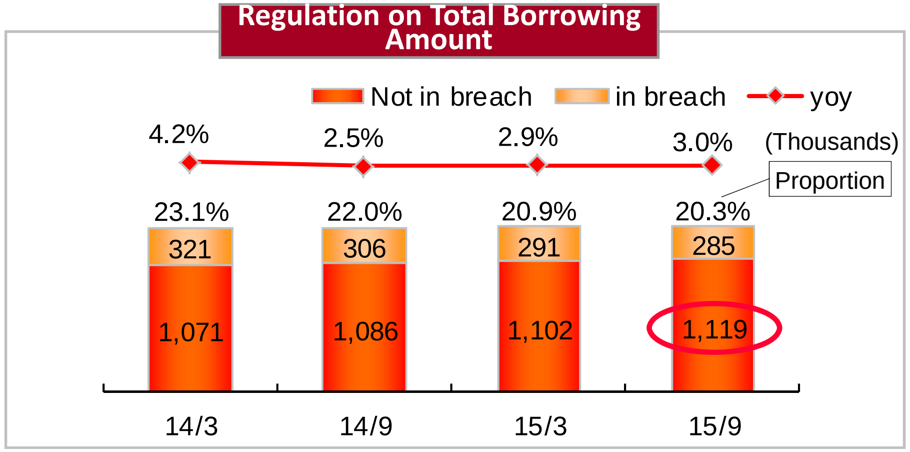
Unsecured Loans (ACOM)

- **Unsecured Loans** : **Increased by 3.3% yoy to 750.3 billion yen, making a smooth progress on the whole.**
- **No. of New Customers** : **Increased by 6.4% yoy to 113 thousands, making a smooth progress.**
- **Lending Volume** : **Increased by 0.8% yoy to 190.8 billion yen, making a smooth progress on the whole.**









*** "yoy" values in "Regulation on Total Borrowing Amount" are the rate of changes from prior periods.**

Trend of No. of Requests for Interest Repayment (ACOM)

- No. of requests : Decreased by 9.2% yoy to 36.4 thousands; however, slightly above our initial estimate.
- Cause : Requests from certain law offices decreased, whereas those from other similar offices increased.

● Monthly Number of Requests for Interest Repayment (*)

(%)

	2012/3		2013/3		2014/3		2015/3			2016/3			
	No. of Requests for Interest Repayment	yoy	No. of Requests for Interest Repayment	yoy	No. of Requests for Interest Repayment	yoy	No. of Requests for Interest Repayment	yoy	Per business day	No. of Requests for Interest Repayment	yoy		Per business day
Total	90,500	-36.5	73,500	-18.8	69,900	-4.9	79,600	13.9	323	36,400	-9.2		295
Apr.	10,100	-9.0	6,400	-36.6	6,700	4.7	6,500	-3.0	309	6,500	0.0		309
May	8,900	-7.3	7,000	-21.3	6,200	-11.4	6,200	0.0	310	5,500	-11.3	-4.7	305
June	9,500	-12.0	6,600	-30.5	5,600	-15.2	6,600	17.9	314	6,400	-3.0		290
July	7,300	-24.0	6,600	-9.6	6,100	-7.6	7,100	16.4	322	6,100	-14.1		277
Aug.	7,500	-11.8	5,500	-26.7	4,600	-16.4	5,900	28.3	280	5,300	-10.2	-13.5	252
Sept.	7,400	-22.1	5,800	-21.6	5,900	1.7	7,800	32.2	390	6,600	-15.4		347
Oct.	7,300	-47.1	6,600	-9.6	6,400	-3.0	7,500	17.2	340	-	-		-
Nov.	7,100	-45.0	5,900	-16.9	5,600	-5.1	6,000	7.1	333	-	-	-	-
Dec.	6,200	-52.7	5,000	-19.4	5,500	10.0	6,300	14.5	300	-	-		-
Jan.	5,000	-60.0	5,000	0.0	5,000	0.0	4,900	-2.0	257	-	-		-
Feb.	7,200	-56.4	6,300	-12.5	5,900	-6.3	6,900	16.9	363	-	-	-	-
Mar.	7,000	-52.4	6,800	-2.9	6,400	-5.9	7,900	23.4	359	-	-		-

* No. of requests which interest repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation

Trend of Loss on Interest Repayment (ACOM)

● Provision for Loss on Interest Repayment

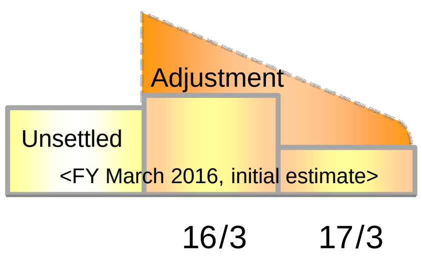
(Millions of yen, %)

	2015/3					2016/3				2016/3
	1Q	2Q	3Q	4Q	Total	1Q	2Q	Total	yoy	Forecast
Reversal of Provision	17,159	16,664	17,052	20,484	71,359	15,793	16,944	32,737	-3.2	-
Interest Repayment	14,041	13,869	14,167	16,724	58,803	12,862	14,026	26,888	-3.7	-
<Reference> Cash-out basis	14,515	13,165	14,015	17,488	59,183	13,401	14,043	27,444	-0.9	-
Bad Debt Expenses (ACOM's voluntary waiver of repayments)	3,117	2,794	2,884	3,760	12,556	2,931	2,917	5,848	-1.1	-
Addition of Provision	-	-	10,600	39,259	49,859	-	-	-	-	-
Increase or Decrease in Provision	-17,159	-16,663	-6,451	18,775	-21,500	-15,793	-16,944	-32,737	-	-
Provision at the End of Respective Periods	106,940	90,276	83,824	102,600		86,806	69,862		-22.6	-

FY March 2016

<Initial estimate：102.6 billion yen>

<image>



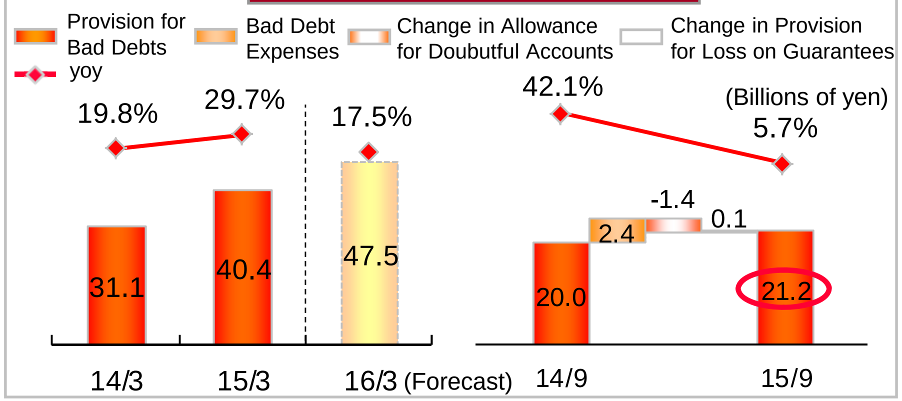
Key Points for Provision

- **Provision** : 69.8 billion yen remains as 32.7 billion yen was reversed from 102.6 billion yen of provision.
- **Addition of provision** : The actual amount requested for interest repayment surpassed initial estimate; however, we did not come to a conclusion that we must make addition to remaining provision at this point.
- **Evaluation of provision** : We will continue to review the difference between expected amount of requests and amount actually requested every quarter to evaluate validity and sufficiency of the provision.

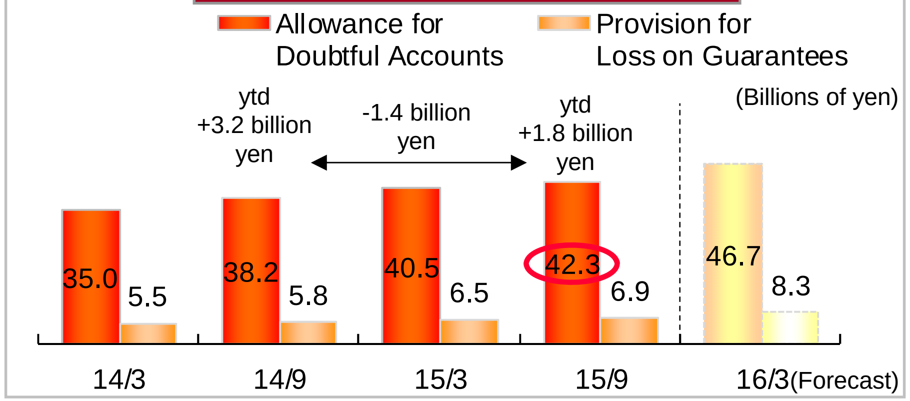
Bad Debts Related Figures (ACOM)

- **Provision for Bad Debts** : **Made slight increase from previous second quarter to 21.2 billion yen owing to decrease in the change in allowance for doubtful accounts (+3.2 billion yen for previous 2Q whereas +1.8 billion yen for current 2Q).**
- **Loan Business** : **Ratio of bad debt expenses and NPLs remained stable at low level.**
- **Guarantee Business** : **Despite slight increase, the ratio of bad debt expenses fell within permissible range, whereas right to reimbursement increased due to scale expansion of the business.**

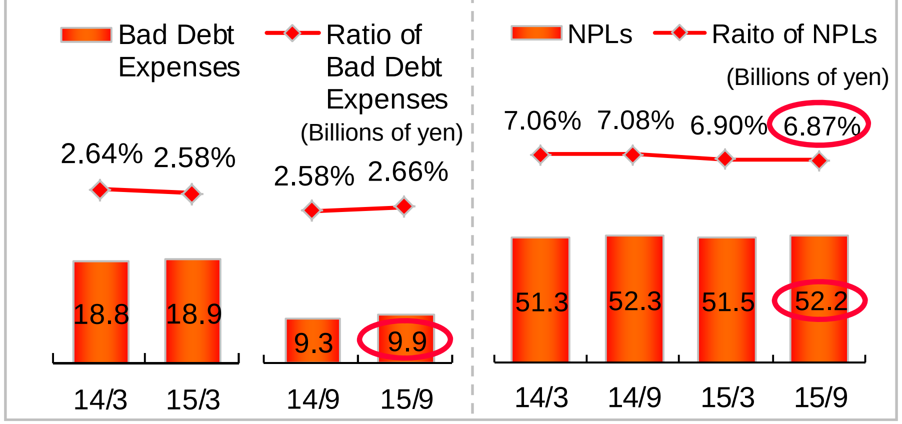
Provision for Bad Debts



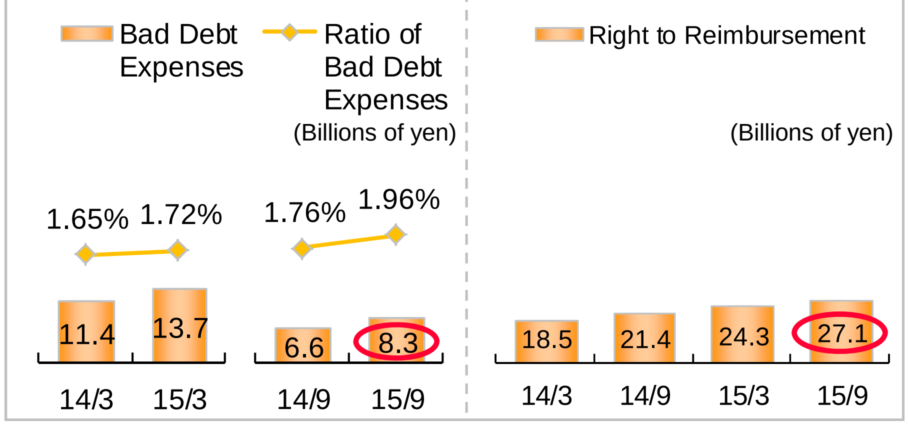
Allowance for Doubtful Accounts



Loan Business



Guarantee Business

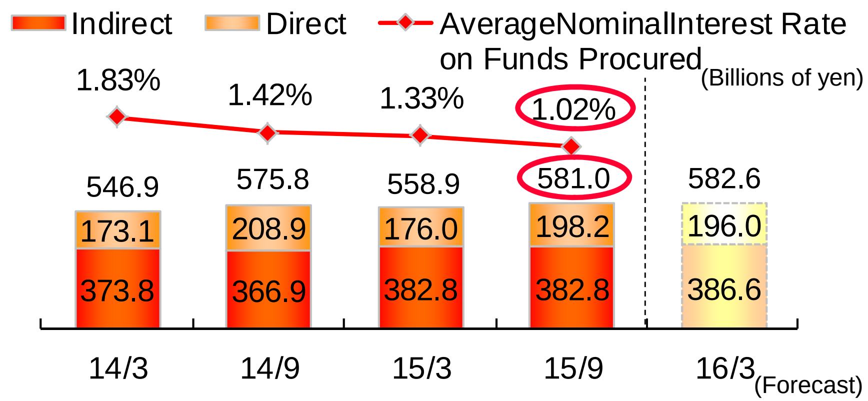


*** Amount and ratio of bad debt expenses figures exclude waiver of repayments accompanying interest repayment.**
*** Right to reimbursement is loans in which guarantee obligations have been performed by ACOM, but not yet written-off.**
*** The ratios of bad debt expenses for 14/9 and 15/9 are doubled to convert into annual basis.**

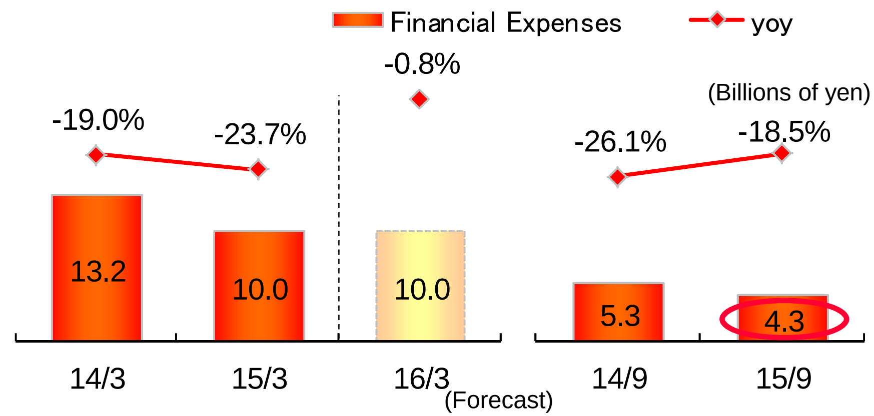
Fund Procurements (ACOM)

- **Borrowings** : **Increased by 0.9% yoy to 581.0 billion yen.**
- **Average Nominal Interest Rate on Funds Procured** : **Decreased by 40 basis points yoy to 1.02% as some borrowings have been replaced in improving funding environment.**
- **Financial Expenses** : **Decreased by 18.5% yoy to 4.3 billion yen owing to decline in average nominal interest rate.**

Borrowings and Procurement Interest Rate



Financial Expenses



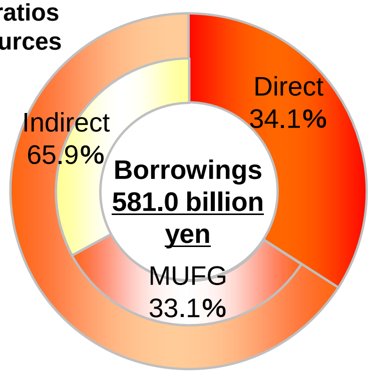
- **Bonds Issued** **(Billions of yen, years, %)**

	2015/3			2016/3	
	67th	68th	69th	70th	71st
Bond value	10.0	20.0	20.0	10.0	15.0
Maturity period	5	8	10	3	5
Coupon	0.50	0.95	1.21	0.36	0.56

- **Bonds Matured and Scheduled for Maturation** **(Billions of yen, years, %)**

	2015/3			2016/3	
	40th	50th	61st	62nd	
Bond value	10.0	10.0	30.0	25.0	
Maturity period	10	7	3	3	
Coupon	1.66	2.09	2.62	1.07	

- **Composition ratios by funding sources**



*** The 62nd is scheduled to be matured on March 4, 2016.**

[Reference] Summary of Segment Income

● Operating Revenue and Segment Income

(Millions of yen, %)

	Loan and Credit Card Business		Guarantee Business		Overseas Financial Business		Loan Servicing Business		Subtotal		Others	Total
		yoy		yoy		yoy		yoy		yoy		
Operating Revenue	66,463	3.7	23,686	24.3	24,328	20.0	3,235	0.5	117,713	10.4	597	118,311
Revenue from External Customers	66,463	3.7	23,686	24.3	24,517	21.0	3,235	0.6	117,903	10.5	504	118,407
Revenue from Transactions with Other Operating Segments	-	-	-	-	-189	-	-	-	-189	-	93	-96
Operating Expenses	43,910	-0.3	16,477	15.8	18,642	20.6	2,153	-25.1	81,183	6.0	228	81,412
Segment Income	22,552	12.2	7,209	49.4	5,685	18.0	1,082	217.3	36,530	21.4	369	36,899

● Difference between Segment and Consolidated Operating Income

Income	Amount	yoy
Segment Income	36,530	21.4
Income of “Others” Category	369	197.6
Elimination of Intersegment Transactions	84	-21.5
Adjustments due to Unification of Accounting Treatment between Parent Company and Subsidiary	-66	-
Consolidated Operating Income	36,917	22.2

<Reference>

Loan and Credit Card Business	ACOM CO., LTD.
Guarantee Business	ACOM CO., LTD.
	MU Credit Guarantee Co., LTD.
Overseas Financial Business	EASY BUY Public Company Limited
	PT. Bank Nusantara Parahyangan, Tbk.
Loan Servicing Business	IR Loan Servicing, Inc.

[Reference] Market Volume and ACOM's Share

● Market Volume of Personal Card Loan

(Billions of yen, %)

		2012/3		2013/3		2014/3		2015/3		(2015/6)	
			yoy		yoy		yoy		yoy		yoy
Market Volume	Personal Card Loan Market	9,495.8	-12.2	9,031.9	-4.9	9,018.2	-0.2	9,386.1	4.1	9,467.3	4.5
	Nonbank Market	5,643.3	-19.3	4,955.1	-12.2	4,364.4	-11.9	4,207.1	-3.6	4,189.5	-3.0
	Consumer Finance Companies	2,725.9	-16.6	2,379.4	-12.7	2,302.2	-3.2	2,306.8	0.2	2,318.3	0.5
	Bank Market	3,852.5	0.8	4,076.8	5.8	4,653.8	14.2	5,179.0	11.3	5,277.8	11.5
	Banks Only	3,312.4	1.8	3,544.2	7.0	4,109.7	16.0	4,611.3	12.2	4,718.4	12.4
ACOM's Share	Personal Card Loan Market	13.5	1.1	14.4	0.9	15.6	1.2	16.2	0.6	16.4	0.5
	Nonbank Market	14.2	1.3	14.5	0.3	16.6	2.1	17.8	1.2	18.0	1.0
	Consumer Finance Companies	29.3	1.7	30.1	0.8	31.5	1.4	32.4	0.9	32.5	0.7
	Bank Market	12.5	0.9	14.4	1.9	14.6	0.2	15.0	0.4	15.2	0.4
	Banks Only	14.6	1.0	16.5	1.9	16.5	0.0	16.8	0.3	17.0	0.3

* Nonbank market (statistics by Japan Financial Services Association, "JFSA") refers to the receivables outstanding of nonbanks registered to JFSA (exclude housing loans).
* Bank market (statistics by Bank of Japan) refers to the volume of consumer card loans provided by domestic banks and credit unions.
* "yoy" values in ACOM's Share are the amount of changes from prior periods.
* Figures provided by JFSA for 2015/6 are preliminary figures.

Reference:

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