

DATA BOOK

2016年3月期 第3四半期決算

The Third Quarter Report for the Fiscal Year Ending March, 2016

**アコム株式会社
ACOM CO., LTD.**

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データブックに関する注意事項

(注1) 業績予想に関する注意事項

このデータブックの数値のうち、過去の事実以外のアコム株式会社の計画、方針その他の記載にかかわるものは、将来の業績にかかる予想値であり、それらはいずれも、現時点においてアコム株式会社が把握している情報に基づく経営上の想定や見解を基礎に算出されたものです。従いまして、かかる予想値は、リスクや不確定要因を内包するものであって、現実の業績は、諸々の要因により、かかる予想値と異なってくる可能性があります。かかる潜在的なリスクや不確定要因として考えられるものとしては、例えば、アコム株式会社を取り巻く経済情勢や消費者金融を取り巻く市場規模の変化、債務不履行に陥る顧客の割合、「利息制限法」に基づく上限金利を超える部分の返還請求等の発生件数及び返還金額の変動、アコム株式会社が支払う借入金利率のレベル、法定制限利率が考えられませんがこれらに限られません。

(注2) 数値については金額の単位未満切り捨て、比率の単位未満は四捨五入にて表示しております。

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

(注5) ・単位未満の値を含む実績値、または増減値が0である場合は「-」で表示。
・単位未満の値を含む実績値、または増減値が0超である場合は「0」で表示。
・増減率が1,000%を超える場合は「-」で表示。
・非開示とされている数値がある場合は、実績値、増減値及び増減率は「-」で表示。
・過去において非開示であり増減比較できない場合は、増減値及び増減率は「-」で表示。
・増減比較の基となる数値の一方、または両方がマイナスの場合は、増減値のみを表示。
・前期実績値が0超、かつ当期実績値が0である場合は、増減値のみを表示。

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 facts. 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 "joy" 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. 連結子会社・関連会社一覧

Consolidated Subsidiaries

会社名 Name of company	アコム持分比 Equity owned by ACOM	主な事業内容 Summary of business
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【国内】連結子会社 4社 持分法適用関連会社 1社

[Domestic] Consolidated Subsidiaries: 4 Equity-method Affiliate: 1

エム・ユー信用保証株式会社	MU Credit Guarantee Co., LTD.	100.00%	信用保証事業 Guarantee Business
アイ・アール債権回収株式会社	IR Loan Servicing, Inc.	100.00%	サービサー事業(債権管理回収事業) Servicing business (Loan servicing business)
一般社団法人未来キャピタル	General Incorporated Association Mirai Capital	100.00% (100.00%)	債権管理回収事業(特別目的会社) Loan servicing business (Special Purpose Company)
パワーインベストメンツ合同会社	Power Investments LLC	100.00% (100.00%)	債権管理回収事業(特別目的会社) Loan servicing business (Special Purpose Company)
【持分法適用関連会社】 エム・ユー・コミュニケーションズ株式会社	[Equity-method Affiliate] MU Communications Co., Ltd.	23.15%	コンタクトセンターの請負及び人材派遣業務等 Contract of contact center and temporary staffing business, etc.

【海外】連結子会社 2社

[Overseas] Consolidated Subsidiaries: 2

EASY BUY Public Company Limited	EASY BUY Public Company Limited	71.00%	タイ王国における無担保ローン事業及びインストールメントローン事業(個別信用購入あっせん事業) Unsecured loan business and Installment loan business (Installment sales finance business) in Kingdom of Thailand
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	66.15%	インドネシア共和国における銀行業 Banking business in Republic of Indonesia

(注1)カッコ内の数値は間接出資比率。

(注2)ACOM (U.S.A.) INC.は清算いたしました。

(注3)当社は、連結子会社であるエム・ユー信用保証株式会社の全株式を2015年12月25日付で取得し、100%子会社といたしました。

Notes : 1. Figures in parentheses are indirect ownership by ACOM CO., LTD.

: 2. ACOM (U.S.A.) INC. was liquidated.

: 3. ACOM obtained all stocks of MU Credit Guarantee Co., LTD., a consolidated subsidiary of ACOM, and MU Credit Guarantee Co., LTD. became a wholly owned subsidiary of ACOM as of December 25, 2015.

2. 主要損益(連結)

Income and Expenses (Consolidated)

(単位:百万円/Millions of yen)

		2015/3							2016/3							2016/3見通し(E)	前期比 yoy %
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	2016/3		
営業収益	Operating Revenue	202,240	4.8	52,653	106,738	162,541	219,289	8.4	58,660	11.4	118,407	10.9	177,924	9.5		230,000	4.9
営業費用	Operating Expenses	187,906	9.2	37,338	76,518	124,367	205,215	9.2	40,049	7.3	81,490	6.5	136,974	10.1		172,400	-16.0
金融費用	Financial Expenses	21,359	-4.2	4,994	9,892	14,780	19,498	-8.7	4,808	-3.7	9,239	-6.6	13,341	-9.7		19,000	-2.6
貸倒関連費用	Provision for Bad Debts	41,953	22.5	12,483	26,448	39,556	53,828	28.3	13,457	7.8	28,606	8.2	44,048	11.4		62,700	16.5
貸倒損失	Bad Debts Expenses	41,632	2.5	11,015	22,071	33,331	46,165	10.9	12,776	16.0	26,122	18.4	39,355	18.1		-	-
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-	14,700	38.7		-	-
その他の営業費用	Other Operating Expenses	79,100	9.0	19,859	40,178	59,430	82,029	3.7	21,783	9.7	43,643	8.6	64,883	9.2		90,700	10.6
営業利益	Operating Income	14,333	-31.6	15,315	30,219	38,173	14,073	-1.8	18,610	21.5	36,917	22.2	40,950	7.3		57,600	309.3
営業外収益	Non-operating Income	1,303	31.9	158	323	552	726	-44.3	208	31.0	401	23.9	618	11.8		300	-58.7
営業外費用	Non-operating Expenses	70	-38.4	31	37	44	53	-24.1	24	-21.2	139	275.1	52	16.0		100	88.7
経常利益	Ordinary Income	15,567	-28.7	15,442	30,506	38,681	14,747	-5.3	18,794	21.7	37,179	21.9	41,516	7.3		57,800	291.9
特別利益	Extraordinary Income	14	-99.8	8	23	56	783	-	0	-96.8	0	-97.9	113	100.2		-	-
特別損失	Extraordinary Loss	218	-59.1	13	34	64	126	-42.2	4	-68.3	12	-64.7	1,295	-		100	-20.6
税金等調整前当期純利益	Income Before Income Taxes	15,362	-44.1	15,437	30,495	38,673	15,403	0.3	18,790	21.7	37,167	21.9	40,334	4.3		57,700	274.6
法人税、住民税及び事業税	Income Taxes-current	2,400	-19.0	778	1,553	2,508	3,235	34.8	1,116	43.4	1,957	26.1	2,375	-5.3		3,300	2.0
法人税等調整額	Income Taxes-deferred	13	-99.2	-42	-546	-1,008	-3,672	-	-105	-	-321	-	-308	-		500	-
当期純利益	Profit	12,948	-43.3	14,701	29,488	37,173	15,840	22.3	17,779	20.9	35,531	20.5	38,267	2.9		53,900	240.3
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	2,316	16.9	709	1,397	2,215	2,975	28.5	840	18.4	1,717	22.9	2,728	23.2		2,900	-2.5
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	10,632	-49.0	13,991	28,090	34,958	12,864	21.0	16,938	21.1	33,814	20.4	35,538	1.7		51,000	296.5

(注)利息返還損失引当金繰入額は利息返還金と利息返還に伴う債権放棄額ならびに利息返還損失引当金増減額の合計値

Note: Provision for Loss on Interest Repayment represents the sum of Interest Repayment, ACOM's Voluntary Waiver of Repayments accompanied with Interest Repayments and Increase or Decrease in Provision for Loss on Interest Repayment.

3. 事業別営業収益(連結)

Operating Revenue by Segment (Consolidated)

(単位:百万円/Millions of yen)

		2015/3							2016/3							2016/3見通し(E)	前期比 yoy %
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	2016/3		
営業収益	Operating Revenue	202,240	4.8	52,653	106,738	162,541	219,289	8.4	58,660	11.4	118,407	10.9	177,924	9.5		230,000	4.9
ローン事業	Loan Business	153,935	1.8	38,754	77,971	118,127	158,561	3.0	41,872	8.0	84,271	8.1	126,774	7.3		162,300	2.4
アコム	ACOM CO., LTD.	123,814	-3.6	31,193	62,696	94,531	125,739	1.6	32,206	3.2	64,662	3.1	97,381	3.0		126,700	0.8
EASY BUY	EASY BUY Public Company Limited	30,120	31.9	7,560	15,274	23,595	32,822	9.0	9,666	27.9	19,608	28.4	29,392	24.6		35,600	8.5
包括信用購入あっせん事業	Credit Card Business	2,565	-2.6	689	1,417	2,186	2,985	16.4	870	26.2	1,800	27.0	2,779	27.1		3,500	17.3
個別信用購入あっせん事業	Installment Sales Finance Business	562	-32.6	114	156	228	272	-51.6	39	-65.7	72	-53.8	103	-54.5		200	-26.5
EASY BUY	EASY BUY Public Company Limited	313	16.4	109	149	221	265	-15.5	39	-64.3	72	-51.6	103	-53.0		200	-24.5
アフレッシュクレジット	AFRESH CREDIT CO., LTD.	248	-56.0	4	7	7	7	-97.2	-	-	-	-	-		-	-	
信用保証事業	Guarantee Business	29,707	21.6	9,173	19,056	29,826	40,992	38.0	11,393	24.2	23,686	24.3	35,839	20.2		48,400	18.1
アコム	ACOM CO., LTD.	29,212	19.6	7,652	15,964	25,112	34,630	18.5	9,643	26.0	20,141	26.2	30,408	21.1		41,200	19.0
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	495	-	1,521	3,092	4,714	6,361	-	1,750	15.0	3,545	14.6	5,431	15.2		7,200	13.2
債権管理回収事業	Loan Servicing Business	6,538	-7.6	1,558	3,216	4,761	6,533	-0.1	1,501	-3.7	3,235	0.6	4,804	0.9		6,300	-3.6
買取債権回収高	Collection from purchased receivable	5,380	-10.6	1,268	2,617	3,874	5,315	-1.2	1,227	-3.2	2,674	2.2	4,020	3.8		-	-
その他事業	Others	67	-81.7	32	78	141	75	11.6	555	-	504	541.1	512	261.6		-	-
銀行業	Banking Business	8,862	38.4	2,330	4,841	7,268	9,868	11.3	2,427	4.1	4,836	-0.1	7,108	-2.2		9,300	-5.8

(注)報告セグメント「外部顧客からの営業収益」を各社事業ごとに配賦

Note: Operating revenues above are revenues from external customers in reported segment.

4. 事業別期末残高(連結)

Receivables Outstanding by Segment (Consolidated)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy %				
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	前期末比 ytd %	2016/3	前期比 yoy %
期末残高	(百万円) Receivables Outstanding (Millions of yen)	915,919	3.9	927,033	931,751	948,134	972,778	6.2	979,863	5.7	987,728	6.0	975,120	2.8	0.2			1,016,100	4.5
ローン事業	Loan Business	828,622	3.5	836,723	843,098	857,178	877,427	5.9	886,037	5.9	892,889	5.9	885,604	3.3	0.9			918,100	4.6
アコム	ACOM CO., LTD.	726,363	1.3	734,330	738,632	739,807	747,236	2.9	753,659	2.6	760,173	2.9	760,457	2.8	1.8			775,700	3.8
DCキャッシュワン(求償債権分を除く)	Exclude Right to Reimbursement of DC Cash One's credit	726,191	1.3	734,186	738,506	739,698	747,139	2.9	753,573	2.6	760,094	2.9	760,383	2.8	1.8			775,700	3.8
EASY BUY	EASY BUY Public Company Limited	102,259	22.8	102,393	104,466	117,371	130,190	27.3	132,378	29.3	132,715	27.0	125,147	6.6	-3.9			142,400	9.4
包括信用購入あっせん事業	Credit Card Business	17,281	4.2	18,083	19,127	20,273	21,595	25.0	23,126	27.9	24,691	29.1	26,199	29.2	21.3			25,900	19.9
個別信用購入あっせん事業	Installment Sales Finance Business	829	-79.0	722	658	688	699	-15.6	683	-5.4	640	-2.7	530	-22.9	-24.2			600	-14.2
EASY BUY	EASY BUY Public Company Limited	829	-1.5	722	658	688	699	-15.6	683	-5.4	640	-2.7	530	-22.9	-24.2			600	-14.2
債権管理回収事業	Loan Servicing Business	8,846	4.2	8,432	8,671	8,804	8,473	-4.2	8,009	-5.0	9,490	9.4	9,809	11.4	15.8			9,000	6.2
銀行業	Banking Business	60,338	14.9	63,072	60,194	61,190	64,582	7.0	62,005	-1.7	60,016	-0.3	52,976	-13.4	-18.0			62,500	-3.2
信用保証事業	Guarantee Business	752,185	28.2	778,804	808,352	829,658	861,212	14.5	890,095	14.3	926,219	14.6	948,986	14.4	10.2			963,200	11.8
アコム	ACOM CO., LTD.	678,739	15.7	702,813	729,343	748,103	776,544	14.4	800,882	14.0	832,655	14.2	851,955	13.9	9.7			865,000	11.4
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	73,446	-	75,990	79,008	81,554	84,667	15.3	89,212	17.4	93,563	18.4	97,031	19.0	14.6			98,200	16.0

5. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy %				
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	前期末比 ytd %	2016/3	前期比 yoy %
ローン事業	(件) Loan Business	2,439,793	2.9	2,451,011	2,476,534	2,497,373	2,519,800	3.3	2,522,167	2.9	2,538,393	2.5	2,544,570	1.9	1.0			2,569,600	2.0
アコム	ACOM CO., LTD.	1,398,595	-2.1	1,397,438	1,397,828	1,392,076	1,397,353	-0.1	1,402,374	0.4	1,408,598	0.8	1,404,250	0.9	0.5			1,415,200	1.3
DCキャッシュワン(求償債権分を除く)	Exclude Right to Reimbursement of DC Cash One's credit	1,397,733	-2.0	1,396,791	1,397,343	1,391,703	1,397,049	-0.0	1,402,114	0.4	1,408,379	0.8	1,404,068	0.9	0.5			1,415,200	1.3
EASY BUY	EASY BUY Public Company Limited	1,041,198	10.6	1,053,573	1,078,706	1,105,297	1,122,447	7.8	1,119,793	6.3	1,129,795	4.7	1,140,320	3.2	1.6			1,154,400	2.8
包括信用購入あっせん事業	(名) Credit Card Business	171,681	16.4	180,897	190,803	203,050	215,687	25.6	227,005	25.5	235,722	23.5	244,514	20.4	13.4			259,000	20.1
個別信用購入あっせん事業	(件) Installment Sales Finance Business	22,879	-48.7	21,237	18,585	17,338	17,084	-25.3	16,177	-23.8	15,253	-17.9	13,559	-21.8	-20.6			14,100	-17.5
EASY BUY	EASY BUY Public Company Limited	22,879	-2.0	21,237	18,585	17,338	17,084	-25.3	16,177	-23.8	15,253	-17.9	13,559	-21.8	-20.6			14,100	-17.5
債権管理回収事業	(件) Loan Servicing Business	323,833	0.7	329,825	329,529	330,958	330,649	2.1	331,633	0.5	332,556	0.9	334,847	1.2	1.3			-	-
銀行業	(件) Banking Business	25,004	-18.6	22,084	20,443	19,915	20,468	-18.1	21,497	-2.7	20,095	-1.7	22,801	14.5	11.4			-	-

(注1)ローン事業:営業貸付金残高を有する口座数

(注2)包括信用購入あっせん事業:有効会員数

(注3)個別信用購入あっせん事業:割賦売掛金残高を有する契約件数

(注4)債権管理回収事業:債権買取額の残高を有する口座数

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

2. Credit Card Business: Number of cardholders.

3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

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

6. その他の指標(連結)

Other Indices (Consolidated)

		2014/3		2015/3					2016/3							
		2014/3	前期比 yoy	2014/6	2014/9	2014/12	2015/3	前期比 yoy	2015/6	前期末比 ytd	2015/9	前期末比 ytd	2015/12	前期末比 ytd	2016/3	前期比 yoy
店舗数	(店) Number of outlets	1,230	26	1,226	1,245	1,245	1,246	16	1,244	-2	1,244	-2	1,243	-3		
社員数(正社員)	(名) Number of Employees (Permanent Employees)	5,643	-123	5,783	5,795	5,820	5,820	177	5,953	133	5,976	156	6,016	196		

7. 主要損益 (アコム)

Income and Expenses (ACOM)

(単位:百万円/Millions of yen)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy %		
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	2016/3
営業収益	Operating Revenue	155,659	-0.2	39,604	80,220	122,056	163,644	5.1	43,268	9.2	87,202	8.7	131,227	7.5		171,500	4.8
営業貸付金利	Interest on Operating Loans	113,480	-4.6	28,219	56,787	85,513	113,608	0.1	28,741	1.8	57,821	1.8	87,219	2.0		114,700	1.0
信用保証収益	Revenue from credit guarantee	25,886	19.1	6,855	13,995	21,989	30,191	16.6	8,639	26.0	17,615	25.9	26,918	22.4		36,500	20.9
営業費用	Operating Expenses	150,878	5.4	27,665	56,061	93,870	162,512	7.7	28,378	2.6	58,107	3.6	102,292	9.0		126,400	-22.2
金融費用	Financial Expenses	13,217	-19.0	2,732	5,307	7,779	10,081	-23.7	2,255	-17.5	4,326	-18.5	6,364	-18.2		10,000	-0.8
商品売上原価	Cost of Goods Sold	-	-	-	-	-	-	-	228	-	228	-	228	-		-	-
貸倒関連費用	Provision for Bad Debts	31,182	19.8	9,726	20,065	30,197	40,428	29.7	9,721	-0.1	21,204	5.7	32,802	8.6		47,500	17.5
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-	14,700	38.7		-	-
その他の営業費用	Other Operating Expenses	60,985	5.5	15,205	30,688	45,293	62,143	1.9	16,173	6.4	32,348	5.4	48,197	6.4		68,900	10.9
営業利益	Operating Income	4,780	-62.8	11,939	24,158	28,185	1,132	-76.3	14,889	24.7	29,095	20.4	28,934	2.7		45,100	-
営業外収益	Non-operating Income	3,470	-41.1	988	2,707	2,918	3,078	-11.3	1,128	14.2	1,436	-47.0	4,146	42.1		1,200	-61.0
営業外費用	Non-operating Expenses	58	-78.3	24	31	37	49	-16.0	26	9.8	71	125.4	81	114.5		-	-
経常利益	Ordinary Income	8,192	-55.6	12,903	26,835	31,066	4,161	-49.2	15,991	23.9	30,460	13.5	33,000	6.2		46,300	-
特別利益	Extraordinary Income	10	-99.8	8	20	53	778	-	-	-	0	-99.4	108	102.2		-	-
特別損失	Extraordinary Loss	187	-64.0	13	33	63	122	-34.5	3	-69.9	10	-69.5	1,368	-		100	-18.0
固定資産売却損	Loss on Sales of Noncurrent Assets	12	-61.0	-	3	9	11	-7.1	-	-	0	-78.8	3	-65.8		-	-
投資有価証券評価損	Loss on Valuation of Investment Securities	7	-91.7	0	0	0	0	-96.8	1	-	0	-	0	250.0		-	-
税引前当期純利益	Income Before Income Taxes	8,016	-67.5	12,898	26,821	31,056	4,817	-39.9	15,987	23.9	30,450	13.5	31,740	2.2		46,200	859.1
法人税、住民税及び事業税	Income Taxes-current	132	-83.5	91	106	121	131	-1.1	404	344.8	595	462.1	298	146.3		100	-23.7
法人税等調整額	Income Taxes-deferred	-413	-	-430	-1,003	-1,752	-4,630	-	-124	-	-541	-	-547	-		-	-
当期純利益	Profit	8,297	-62.2	13,238	27,718	32,688	9,316	12.3	15,706	18.6	30,396	9.7	31,989	-2.1		46,100	394.8

8. 事業別営業収益(アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2014/3		2015/3					2016/3					2016/3見直し(E)				
			前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	2016/3	前期比 yoy %		
営業収益	Operating Revenue	155,659	-0.2	39,604	80,220	122,056	163,644	5.1	43,268	9.2	87,202	8.7	131,227	7.5			171,500	4.8
ローン事業	Loan Business	123,814	-3.6	31,193	62,696	94,531	125,739	1.6	32,206	3.2	64,662	3.1	97,381	3.0			126,700	0.8
無担保ローン	Unsecured Loans	122,129	-3.4	30,812	61,983	93,480	124,377	1.8	31,893	3.5	64,049	3.3	96,502	3.2			125,700	1.1
消費者向け	Consumers	122,128	-3.4	30,811	61,983	93,479	124,376	1.8	31,892	3.5	64,049	3.3	96,501	3.2			125,700	1.1
有担保ローン	Secured Loans	1,684	-16.5	381	712	1,051	1,362	-19.1	313	-17.9	612	-14.0	879	-16.3			1,000	-26.6
包括信用購入あっせん事業	Credit Card Business	2,565	-2.6	689	1,417	2,186	2,985	16.4	870	26.2	1,800	27.0	2,779	27.1			3,500	17.3
信用保証事業	Guarantee Business	29,212	19.6	7,652	15,964	25,112	34,630	18.5	9,643	26.0	20,141	26.2	30,408	21.1			41,200	19.0
商品売上高	Net Sales of Goods	-	-	-	-	-	-	-	490	-	490	-	490	-			-	-
その他	Others	67	-84.0	69	142	225	288	327.1	57	-17.7	106	-25.1	167	-25.8			100	-65.3

8-2. 営業収益の事業別構成比(アコム)

Composition Ratio of Operating Revenue by Segment (ACOM)

(単位:%)

		2014/3	2015/3				2016/3				2016/3見直し(E)
			2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
営業収益	Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ローン事業	Loan Business	79.5	78.8	78.1	77.4	76.8	74.5	74.1	74.2		73.9
包括信用購入あっせん事業	Credit Card Business	1.7	1.7	1.8	1.8	1.8	2.0	2.1	2.1		2.0
信用保証事業	Guarantee Business	18.8	19.3	19.9	20.6	21.2	22.3	23.1	23.2		24.0
商品売上高	Net Sales of Goods	-	-	-	-	-	1.1	0.6	0.4		-
その他	Others	0.0	0.2	0.2	0.2	0.2	0.1	0.1	0.1		0.1

9. 営業費用 (アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2014/3		2015/3					2016/3					2016/3見直し(E)				
			前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	2016/3	前期比 yoy %		前期比 yoy %
営業費用	Operating Expenses	150,878	5.4	27,665	56,061	93,870	162,512	7.7	28,378	2.6	58,107	3.6	102,292	9.0			126,400	-22.2
金融費用	Financial Expenses	13,217	-19.0	2,732	5,307	7,779	10,081	-23.7	2,255	-17.5	4,326	-18.5	6,364	-18.2			10,000	-0.8
商品売上原価	Cost of Goods Sold	-	-	-	-	-	-	-	228	-	228	-	228	-			-	-
貸倒関連費用	Provision for Bad Debts	31,182	19.8	9,726	20,065	30,197	40,428	29.7	9,721	-0.1	21,204	5.7	32,802	8.6			47,500	17.5
貸倒損失	Bad Debts Expenses	31,542	-2.2	8,286	16,555	24,926	33,906	7.5	9,291	12.1	18,984	14.7	29,032	16.5			39,500	16.5
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	-889	-	1,300	3,200	4,801	5,501	-	500	-	1,800	-	3,200	-			6,200	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	530	-	140	310	470	1,020	-	-70	-	420	-	570	-			1,800	-
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-	14,700	38.7			-	-
利息返還金	Interest Repayment	58,461	-17.1	14,041	27,911	42,078	58,803	0.6	12,862	-8.4	26,888	-3.7	40,635	-3.4			-	-
貸倒損失(債権放棄)	Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	13,932	-35.7	3,117	5,911	8,796	12,556	-9.9	2,931	-6.0	5,848	-1.1	8,557	-2.7			-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-26,900	-	-17,159	-33,823	-40,275	-21,500	-	-15,793	-	-32,737	-	-34,493	-			-	-
その他の営業費用	Other Operating Expenses	60,985	5.5	15,205	30,688	45,293	62,143	1.9	16,173	6.4	32,348	5.4	48,197	6.4			68,900	10.9
人件費	Personal Expenses	15,407	-5.6	3,463	7,086	10,723	14,385	-6.6	3,593	3.8	7,287	2.8	10,940	2.0			14,900	3.6
広告宣伝費	Advertising Expenses	9,725	28.4	2,637	5,314	8,133	11,253	15.7	2,729	3.5	5,603	5.4	8,311	2.2			11,400	1.3
事務所費	Administrative Expenses	7,151	1.4	1,640	3,384	5,114	6,899	-3.5	1,674	2.1	3,451	2.0	5,193	1.6			7,000	1.5
電算機費	Computer Expenses	12,618	8.1	3,340	6,802	10,510	14,523	15.1	4,133	23.7	7,900	16.1	11,633	10.7			16,600	14.3
手数料	Fees	8,557	3.9	2,042	4,102	6,098	8,260	-3.5	1,993	-2.4	4,088	-0.4	6,153	0.9			8,700	5.3
保険料	Insurance Expenses	58	-0.3	3	20	32	60	2.1	3	-4.1	21	4.9	31	-0.5			100	66.7
減価償却費	Depreciation	783	-9.9	192	395	600	808	3.2	179	-7.0	359	-9.0	544	-9.3			800	-1.0
公租公課	Taxes and Other Public Charges	3,137	14.7	1,018	1,926	1,560	2,476	-21.1	983	-3.4	1,878	-2.5	2,775	77.9			4,700	89.8
事業税(外形標準課税)	Enterprise Tax (Pro forma standard taxation)	250	-	60	125	195	255	2.0	146	143.3	275	120.0	389	99.5			300	17.6
その他	Others	3,294	9.2	806	1,530	2,325	3,222	-2.2	736	-8.6	1,482	-3.1	2,223	-4.4			4,400	36.6

9-2. 営業収益営業費用率 (アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2014/3		2015/3					2016/3					2016/3見直し(E)				
			前期比 yoy p.p.	2014/6	2014/9	2014/12	2015/3	前期比 yoy p.p.	2015/6	前年同期比 yoy p.p.	2015/9	前年同期比 yoy p.p.	2015/12	前年同期比 yoy p.p.	2016/3	前期比 yoy p.p.		前期比 yoy p.p.
営業費用	Operating Expenses	96.9	5.1	69.9	69.9	76.9	99.3	2.4	65.6	-4.3	66.6	-3.3	78.0	1.1			73.7	-25.6
金融費用	Financial Expenses	8.5	-2.0	6.9	6.6	6.4	6.1	-2.4	5.2	-1.7	4.9	-1.7	4.9	-1.5			5.8	-0.3
商品売上原価	Cost of Goods Sold	-	-	-	-	-	-	-	0.5	0.5	0.3	0.3	0.2	0.2			-	-
貸倒関連費用	Provision for Bad Debts	20.0	3.3	24.6	25.0	24.7	24.7	4.7	22.5	-2.1	24.3	-0.7	25.0	0.3			27.7	3.0
貸倒損失	Bad Debts Expenses	20.3	-0.4	20.9	20.6	20.4	20.7	0.4	21.5	0.6	21.8	1.2	22.1	1.7			23.0	2.3
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	29.2	1.6	-	-	8.7	30.5	1.3	-	-	-	-	11.2	2.5			-	-
その他の営業費用	Other Operating Expenses	39.2	2.2	38.4	38.3	37.1	38.0	-1.2	37.4	-1.0	37.1	-1.2	36.7	-0.4			40.2	2.2
人件費	Personal Expenses	9.9	-0.6	8.7	8.9	8.8	8.8	-1.1	8.3	-0.4	8.4	-0.5	8.3	-0.5			8.7	-0.1
広告宣伝費	Advertising Expenses	6.3	1.5	6.7	6.6	6.7	6.9	0.6	6.3	-0.4	6.4	-0.2	6.3	-0.4			6.6	-0.3
事務所費	Administrative Expenses	4.6	0.1	4.1	4.2	4.2	4.2	-0.4	3.9	-0.2	4.0	-0.2	4.0	-0.2			4.1	-0.1
電算機費	Computer Expenses	8.1	0.6	8.4	8.5	8.6	8.9	0.8	9.6	1.2	9.1	0.6	8.9	0.3			9.7	0.8
手数料	Fees	5.5	0.2	5.2	5.1	5.0	5.0	-0.5	4.6	-0.6	4.7	-0.4	4.7	-0.3			5.1	0.1

(注) 営業収益営業費用率(%) = 営業費用 / 営業収益

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

10. 期末残高 (アコム)

Receivables Outstanding (ACOM)

		2014/3		2015/3					2016/3					2016/3見直し(E)					
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	前期末比 ytd %	2016/3	前期比 yoy %	2016/3見直し(E)	前期比 yoy %
期末残高 (百万円)	Receivables Outstanding (Millions of yen)	743,473	1.4	752,269	757,634	759,972	768,735	3.4	776,700	3.2	784,786	3.6	786,583	3.5	2.3			801,600	4.3
ローン事業	Loan Business	726,191	1.3	734,186	738,506	739,698	747,139	2.9	753,573	2.6	760,094	2.9	760,383	2.8	1.8			775,700	3.8
無担保ローン	Unsecured Loans	713,148	1.8	721,775	726,705	728,472	736,436	3.3	743,409	3.0	750,363	3.3	751,101	3.1	2.0			767,200	4.2
消費者向け	Consumers	713,142	1.8	721,769	726,699	728,466	736,430	3.3	743,404	3.0	750,358	3.3	751,096	3.1	2.0			767,200	4.2
有担保ローン	Secured Loans	13,043	-18.0	12,410	11,801	11,226	10,703	-17.9	10,163	-18.1	9,730	-17.5	9,282	-17.3	-13.3			8,500	-20.6
不動産カードローン	Real Estate Card Loan	11,111	-18.0	10,571	10,094	9,603	9,183	-17.4	8,716	-17.5	8,352	-17.3	7,974	-17.0	-13.2			-	-
包括信用購入あっせん事業	Credit Card Business	17,281	4.2	18,083	19,127	20,273	21,595	25.0	23,126	27.9	24,691	29.1	26,199	29.2	21.3			25,900	19.9
1口座当たり貸付単価 [消費者向け無担保(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	511	3.9	518	521	524	528	3.3	531	2.5	534	2.5	536	2.3	1.5			543	2.8
<参考>		<Reference>																	
信用保証事業	Guarantee Business	678,739	15.7	702,813	729,343	748,103	776,544	14.4	800,882	14.0	832,655	14.2	851,955	13.9	9.7			865,000	11.4
1口座当たり利用単価 [信用保証事業(千円)]	Average Balance of Guarantee Business for Consumers per Account (Thousands of yen)	533	2.5	536	544	549	556	4.3	560	4.5	569	4.6	573	4.4	3.1			578	4.0
求償債権	Right to reimbursement	18,588	16.3	19,863	21,455	23,318	24,327	30.9	25,890	30.3	27,130	26.4	28,957	24.2	19.0			-	-

11. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2014/3		2015/3					2016/3					2016/3見直し(E)					
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	前期末比 ytd %	2016/3	前期比 yoy %	2016/3見直し(E)	前期比 yoy %
ローン事業 (件)	Loan Business	1,397,733	-2.0	1,396,791	1,397,343	1,391,703	1,397,049	-0.0	1,402,114	0.4	1,408,379	0.8	1,404,068	0.9	0.5			1,415,200	1.3
無担保ローン	Unsecured Loans	1,393,501	-2.0	1,392,723	1,393,421	1,387,964	1,393,444	-0.0	1,398,657	0.4	1,405,037	0.8	1,400,857	0.9	0.5			1,412,300	1.4
消費者向け	Consumers	1,393,495	-2.0	1,392,717	1,393,415	1,387,958	1,393,438	-0.0	1,398,651	0.4	1,405,031	0.8	1,400,851	0.9	0.5			1,412,300	1.4
有担保ローン	Secured Loans	4,232	-13.4	4,068	3,922	3,739	3,605	-14.8	3,457	-15.0	3,342	-14.8	3,211	-14.1	-10.9			2,900	-19.6
包括信用購入あっせん事業 (名)	Credit Card Business	171,681	16.4	180,897	190,803	203,050	215,687	25.6	227,005	25.5	235,722	23.5	244,514	20.4	13.4			259,000	20.1
<参考>		<Reference>																	
信用保証事業	Guarantee Business	1,271,059	12.7	1,310,671	1,338,533	1,361,096	1,396,345	9.9	1,429,840	9.1	1,462,502	9.3	1,484,724	9.1	6.3			1,495,300	7.1

(注1)ローン事業: 営業貸付金残高を有する口座数
(注2)包括信用購入あっせん事業: 有効会員数

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

12. ローン事業新規申込数、新客数及び新規貸付率 (アコム) Number of Applicants, New Loan Customers and Lending Ratio (ACOM)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy %		
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	2016/3
新規申込数	(件) Number of Applicants	398,070	8.0	115,491	226,313	338,260	462,502	16.2	118,808	2.9	233,450	3.2	344,504	1.8		-	-
新客数	(件) Number of New Loan Customers	192,209	12.4	55,496	106,454	160,550	218,706	13.8	58,108	4.7	113,238	6.4	167,210	4.1		230,000	5.2
新規貸付率	(%) Lending Ratio	48.3	(1.9)	48.0	47.0	47.4	47.3	(-1.0)	48.9	(0.9)	48.5	(1.5)	48.5	(1.1)		-	-
初回貸付単価	(千円) Initial Average Lending Amount (Thousands of yen)	147	-2.0	142	141	142	144	-2.0	138	-2.8	141	0.0	143	0.7		-	-

(注1)新規貸付率は提携カード分を除く
(注2)新規貸付率の前期比欄には()書きで増減値を表示

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.

13. ローン事業店舗数 (アコム) Number of Loan Business Outlets (ACOM)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy		
		2014/3	前期比 yoy	2014/6	2014/9	2014/12	2015/3	前期比 yoy	2015/6	前期末比 ytd	2015/9	前期末比 ytd	2015/12			前期末比 ytd	2016/3
ローン事業店舗数	(店) Number of Loan Business Outlets	1,065	19	1,066	1,086	1,086	1,086	21	1,085	-1	1,083	-3	1,083	-3		1,096	10
有人店舗	Staffed	39	-	39	39	39	39	-	39	-	39	-	39	-		39	-
無人店舗	Unstaffed	1,026	19	1,027	1,047	1,047	1,047	21	1,046	-1	1,044	-3	1,044	-3		1,057	10

14. 自動契約機 (アコム) Automatic Contract Machines (ACOM)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy		
		2014/3	前期比 yoy	2014/6	2014/9	2014/12	2015/3	前期比 yoy	2015/6	前期末比 ytd	2015/9	前期末比 ytd	2015/12			前期末比 ytd	2016/3
自動契約コーナー数	(所) Number of Automatic Contract Machine Outlets	1,065	19	1,066	1,086	1,086	1,086	21	1,085	-1	1,083	-3	1,083	-3		1,096	10
自動契約機台数	(台) Number of Automatic Contract Machines	1,090	26	1,091	1,112	1,112	1,112	22	1,111	-1	1,110	-2	1,116	4		1,122	10

15. ATM (アコム) ATMs (ACOM)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy		
		2014/3	前期比 yoy	2014/6	2014/9	2014/12	2015/3	前期比 yoy	2015/6	前期末比 ytd	2015/9	前期末比 ytd	2015/12			前期末比 ytd	2016/3
ATM台数	(台) Number of ATMs	58,689	5,454	59,473	60,185	61,390	62,241	3,552	62,636	395	63,171	930	63,571	1,330		-	-
自社設置分	Proprietary	1,111	8	1,112	1,112	1,112	1,112	1	1,112	-	1,111	-1	1,110	-2		1,122	10
年中無休	Open 365 Days/Year	1,111	8	1,112	1,112	1,112	1,112	1	1,112	-	1,111	-1	1,110	-2		-	-
24時間稼働	Open 24 Hours/Day	972	15	973	973	973	974	2	975	1	975	1	976	2		-	-
提携分	Tie-up	57,578	5,446	58,361	59,073	60,278	61,129	3,551	61,524	395	62,060	931	62,461	1,332		-	-

16. 社員数 (アコム) Employees (ACOM)

		2014/3		2015/3					2016/3					2016/3見通し(E)	前期比 yoy		
		2014/3	前期比 yoy	2014/6	2014/9	2014/12	2015/3	前期比 yoy	2015/6	前期末比 ytd	2015/9	前期末比 ytd	2015/12			前期末比 ytd	2016/3
合計	(名) Number of Total Employees	1,933	38	2,067	2,058	2,047	2,021	88	2,115	94	2,081	60	2,057	36		-	-
正社員	Permanent Employees	1,748	63	1,891	1,876	1,875	1,851	103	1,963	112	1,935	84	1,918	67		1,894	43
非正社員	Temporary Employees	185	-25	176	182	172	170	-15	152	-18	146	-24	139	-31		-	-

17. 期中平均利回り(アコム)

Average Loan Yield (ACOM)

(単位: %)

		2015/3								2016/3								2016/3見通し(E)	前期比 yoy p.p.	
		2014/3	前期比 yoy p.p.	2014/6	前年同期比 yoy p.p.	2014/9	前年同期比 yoy p.p.	2014/12	前年同期比 yoy p.p.	2015/3	前期比 yoy p.p.	2015/6	前年同期比 yoy p.p.	2015/9	前年同期比 yoy p.p.	2015/12	前年同期比 yoy p.p.			2016/3
期中平均利回り	Average Loan Yield	15.77	-0.29	15.52	-0.41	15.48	-0.41	15.44	-0.37	15.42	-0.35	15.41	-0.11	15.39	-0.09	15.36	-0.08		15.09	-0.33
無担保ローン	Unsecured Loans	15.85	-0.32	15.59	-0.44	15.56	-0.42	15.51	-0.39	15.49	-0.36	15.46	-0.13	15.43	-0.13	15.41	-0.10		15.14	-0.35
	消費者向け Consumers	15.85	-0.32	15.59	-0.44	15.56	-0.42	15.51	-0.39	15.49	-0.36	15.46	-0.13	15.43	-0.13	15.41	-0.10		15.14	-0.35
有担保ローン	Secured Loans	11.54	0.11	11.89	0.53	11.33	-0.32	11.41	-0.17	11.41	-0.13	11.88	-0.01	11.84	0.51	11.59	0.18		10.78	-0.63

(注)期中平均利回りは営業貸付金利息/月初平均貸付金残高(%)(年率換算)

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

18. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位: 百万円/Millions of yen)

実質年率	Effective Annual Interest Rate	2015/3								2016/3								2016/3見通し(E)	構成比 C.R.(%)	
		2014/3	構成比 C.R.(%)	2014/6	構成比 C.R.(%)	2014/9	構成比 C.R.(%)	2014/12	構成比 C.R.(%)	2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)			2016/3
営業貸付金	Accounts Receivable-operating Loans	713,142	100.0	721,769	100.0	726,699	100.0	728,466	100.0	736,430	100.0	743,404	100.0	750,358	100.0	751,096	100.0		767,200	100.0
20.000% <	20.000% <	34,003	4.8	30,967	4.3	27,520	3.8	25,130	3.4	21,337	2.9	19,590	2.6	18,009	2.4	16,551	2.2		9,000	1.2
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	6,677	0.9	6,294	0.9	5,765	0.8	5,432	0.7	4,795	0.6	4,552	0.6	4,314	0.6	4,073	0.5		3,500	0.4
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	316,766	44.4	320,455	44.4	325,872	44.8	329,724	45.3	334,885	45.5	340,202	45.8	345,412	46.0	347,053	46.2		345,700	45.1
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	321,414	45.1	330,731	45.8	334,994	46.1	336,302	46.2	343,657	46.7	346,856	46.7	350,136	46.7	350,782	46.7		379,000	49.4
≤ 10.000%	≤ 10.000%	34,279	4.8	33,320	4.6	32,546	4.5	31,876	4.4	31,754	4.3	32,202	4.3	32,486	4.3	32,635	4.4		30,000	3.9

18-2. 貸付金利別口座数構成 [消費者向け無担保ローン] (アコム)

Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

実質年率	Effective Annual Interest Rate	2015/3								2016/3								2016/3見通し(E)	構成比 C.R.(%)	
		2014/3	構成比 C.R.(%)	2014/6	構成比 C.R.(%)	2014/9	構成比 C.R.(%)	2014/12	構成比 C.R.(%)	2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)			2016/3
口座数	Number of Accounts	1,393,495	100.0	1,392,717	100.0	1,393,415	100.0	1,387,958	100.0	1,393,438	100.0	1,398,651	100.0	1,405,031	100.0	1,400,851	100.0		-	-
20.000% <	20.000% <	84,619	6.1	77,826	5.6	69,300	5.0	63,627	4.6	53,516	3.8	48,788	3.5	44,355	3.1	40,462	2.9		-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	4,188	0.3	3,971	0.3	3,640	0.2	3,457	0.2	3,005	0.2	2,870	0.2	2,730	0.2	2,592	0.2		-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	895,361	64.2	898,599	64.5	910,074	65.3	914,795	65.9	928,355	66.6	937,868	67.1	948,490	67.5	949,671	67.8		-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	327,553	23.5	333,596	24.0	334,067	24.0	332,705	24.0	336,711	24.2	337,421	24.1	338,192	24.1	337,620	24.1		-	-
≤ 10.000%	≤ 10.000%	81,774	5.9	78,725	5.6	76,334	5.5	73,374	5.3	71,851	5.2	71,704	5.1	71,264	5.1	70,506	5.0		-	-

19. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2015/3										2016/3						2016/3見通し(E)			
		2014/3	構成比 C.R.(%)	2014/6	構成比 C.R.(%)	2014/9	構成比 C.R.(%)	2014/12	構成比 C.R.(%)	2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)			2016/3	構成比 C.R.(%)
営業貸付金	Accounts Receivable-operating Loans	713,142	100.0	721,769	100.0	726,699	100.0	728,466	100.0	736,430	100.0	743,404	100.0	750,358	100.0	751,096	100.0			767,200	100.0
10万円以下	≦ 100	10,974	1.5	10,881	1.5	11,043	1.5	10,548	1.5	10,617	1.4	10,641	1.4	10,663	1.4	10,452	1.4			10,300	1.4
10万円超 30万円以下	100 < ≦ 300	76,908	10.8	75,656	10.5	75,020	10.3	74,148	10.2	73,749	10.0	72,804	9.8	72,596	9.7	70,785	9.4			70,900	9.2
30万円超 50万円以下	300 < ≦ 500	199,674	28.0	198,796	27.5	198,716	27.4	198,315	27.2	198,407	26.9	200,662	27.0	202,352	27.0	203,995	27.2			198,600	25.9
50万円超 100万円以下	500 < ≦ 1,000	166,691	23.4	169,260	23.5	171,057	23.5	173,578	23.8	176,398	24.0	178,818	24.1	181,167	24.1	182,195	24.2			188,200	24.5
100万円超	1,000 <	258,891	36.3	267,174	37.0	270,862	37.3	271,875	37.3	277,259	37.7	280,476	37.7	283,578	37.8	283,667	37.8			299,200	39.0

19-2. 貸付金額別口座数構成 [消費者向け無担保ローン] (アコム)

Number of Accounts by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2015/3										2016/3						2016/3見通し(E)			
		2014/3	構成比 C.R.(%)	2014/6	構成比 C.R.(%)	2014/9	構成比 C.R.(%)	2014/12	構成比 C.R.(%)	2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)			2016/3	構成比 C.R.(%)
口座数	Number of Accounts	1,393,495	100.0	1,392,717	100.0	1,393,415	100.0	1,387,958	100.0	1,393,438	100.0	1,398,651	100.0	1,405,031	100.0	1,400,851	100.0			-	-
10万円以下	≦ 100	179,209	12.9	177,580	12.7	179,253	12.9	173,438	12.5	173,885	12.5	173,337	12.4	172,700	12.3	169,996	12.1			-	-
10万円超 30万円以下	100 < ≦ 300	363,867	26.1	358,039	25.7	353,626	25.4	350,026	25.2	348,109	25.0	343,771	24.6	342,610	24.4	335,240	23.9			-	-
30万円超 50万円以下	300 < ≦ 500	464,507	33.3	461,958	33.2	460,931	33.1	460,569	33.2	460,604	33.0	465,407	33.3	468,659	33.3	472,749	33.8			-	-
50万円超 100万円以下	500 < ≦ 1,000	221,020	15.9	224,170	16.1	225,937	16.2	229,120	16.5	232,519	16.7	235,439	16.8	238,267	17.0	239,547	17.1			-	-
100万円超	1,000 <	164,892	11.8	170,970	12.3	173,668	12.4	174,805	12.6	178,321	12.8	180,697	12.9	182,795	13.0	183,319	13.1			-	-

20. 顧客年収別件数構成比 [消費者向け無担保ローン] (アコム)

Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers] (ACOM)

(単位:千円/Thousands of yen, %)

年収ランク	Annual Income (Millions of yen)	2014/3			2014/6			2014/9			2014/12			2015/3			2015/6			2015/9			2015/12			2016/3		
		新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存
		New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
合計	Total	100.0	147	100.0	100.0	142	100.0	100.0	141	100.0	100.0	142	100.0	100.0	144	100.0	100.0	138	100.0	100.0	141	100.0	100.0	143	100.0			
200万円以下	≤ 2	26.5	118	23.4	25.2	115	23.2	25.4	115	23.1	25.5	115	23.1	25.5	117	23.1	23.9	112	22.9	24.8	113	22.9	25.5	115	22.9			
200万円超 500万円以下	2 < ≤ 5	63.8	150	58.4	64.8	144	58.8	64.8	144	59.0	64.7	145	59.1	64.6	146	59.1	65.7	139	59.3	65.1	142	59.5	64.6	145	59.7			
500万円超 700万円以下	5 < ≤ 7	6.5	195	11.7	6.9	189	11.6	6.8	185	11.6	6.8	185	11.5	6.8	188	11.5	7.2	176	11.5	7.0	183	11.4	6.8	186	11.3			
700万円超 1,000万円以下	7 < ≤ 10	2.6	226	5.2	2.5	207	5.1	2.4	205	5.0	2.4	212	5.0	2.5	217	5.0	2.6	214	5.0	2.5	220	4.9	2.5	224	4.9			
1,000万円超	10 <	0.6	279	1.3	0.6	245	1.3	0.6	242	1.3	0.6	248	1.3	0.6	264	1.3	0.6	276	1.3	0.6	295	1.3	0.6	296	1.2			

21. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers] (ACOM)

(単位: %)

		2014/3			2014/6			2014/9			2014/12			2015/3			2015/6			2015/9			2015/12			2016/3		
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却
		New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
合計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
~ 29才	Under 29	47.6	20.8	22.4	47.2	21.1	24.2	47.2	21.2	24.5	47.5	21.4	24.7	47.0	21.7	24.1	47.3	22.0	25.9	48.3	22.2	26.0	49.3	22.5	26.1			
30 ~ 39才	Age 30 - 39	20.3	25.4	21.6	20.6	25.3	21.1	20.4	25.2	21.5	20.2	25.1	21.3	20.1	24.9	21.3	20.1	24.8	20.7	19.7	24.7	21.1	19.2	24.6	21.1			
40 ~ 49才	Age 40 - 49	17.1	24.7	22.1	17.9	24.8	21.1	17.8	24.9	21.4	17.6	24.9	21.4	17.8	24.8	21.7	17.8	24.8	21.9	17.3	24.7	21.7	16.9	24.6	21.8			
50 ~ 59才	Age 50 - 59	10.6	16.9	16.6	10.3	16.9	16.2	10.4	16.8	15.8	10.4	16.9	15.8	10.6	16.9	15.9	10.4	16.9	16.2	10.1	16.9	15.9	10.1	16.9	15.9			
60才以上	Over 60	4.4	12.2	17.3	4.0	11.9	17.4	4.2	11.9	16.8	4.3	11.7	16.8	4.5	11.7	17.0	4.4	11.5	15.3	4.6	11.5	15.3	4.5	11.4	15.1			

22. 顧客性別別件数構成比 [消費者向け無担保ローン] (アコム)

Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers] (ACOM)

(単位: %)

		2014/3			2014/6			2014/9			2014/12			2015/3			2015/6			2015/9			2015/12			2016/3		
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却
		New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
男性	Male	71.7	74.7	74.0	71.3	74.7	73.9	71.3	74.7	74.1	71.2	74.6	74.1	71.1	74.5	74.0	71.4	74.5	73.9	71.2	74.4	74.1	71.2	74.3	74.1			
女性	Female	28.3	25.3	26.0	28.7	25.3	26.1	28.7	25.3	25.9	28.8	25.4	25.9	28.9	25.5	26.0	28.6	25.5	26.1	28.8	25.6	25.9	28.8	25.7	25.9			

23. 貸倒損失(アコム)

Bad Debts Expenses (ACOM)

		2014/3		2015/3					2016/3					2016/3見直し(E)				
		金額	前年比 yoy %	2014/6	2014/9	2014/12	2015/3	前年比 yoy %	2015/6	前年同 期比 yoy %	2015/9	前年同 期比 yoy %	2015/12	前年同 期比 yoy %	2016/3	前年比 yoy %	金額	前年比 yoy %
貸倒損失 (百万円)	Bad Debts Expenses (Millions of yen)	45,474	-15.6	11,404	22,467	33,723	46,462	2.2	12,222	7.2	24,833	10.5	37,589	11.5			51,200	10.2
ローン事業	Loan Business	33,107	-22.1	7,901	15,414	23,073	31,776	-4.0	7,915	0.2	15,879	3.0	23,969	3.9			32,300	1.6
無担保ローン	Unsecured Loans	32,738	-22.4	7,843	15,267	22,886	31,535	-3.7	7,892	0.6	15,829	3.7	23,889	4.4			32,100	1.8
貸倒損失	Bad Debts Expenses	18,805	-8.4	4,725	9,355	14,090	18,979	0.9	4,961	5.0	9,980	6.7	15,331	8.8			-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	13,932	-35.7	3,117	5,911	8,796	12,556	-9.9	2,931	-6.0	5,848	-1.1	8,557	-2.7			-	-
有担保ローン	Secured Loans	368	14.4	58	146	186	240	-34.7	23	-60.3	50	-65.8	80	-57.2			200	-16.7
包括信用購入あっせん事業	Credit Card Business	858	-28.1	215	408	624	894	4.2	268	24.6	559	37.1	887	42.1			1,000	11.9
信用保証事業	Guarantee Business	11,490	12.8	3,285	6,644	10,021	13,786	20.0	4,038	22.9	8,391	26.3	12,730	27.0			17,900	29.8
1口座当たり償却単価 [無担保ローン(千円)]	Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	431	-5.7	424	427	431	433	0.5	437	3.1	440	3.0	441	2.3			-	-
<参考>	<Reference>																	
1口座当たり既存顧客単価 [無担保ローン(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	511	3.9	518	521	524	528	3.3	531	2.5	534	2.5	536	2.3			543	2.8

[貸倒損失率] [Ratio of Bad Debts Expenses]

	(%)	金額	前年比 (%)	金額	金額	金額	金額	前年比 (%)	金額	前年同 期比 (%)	金額	前年同 期比 (%)	金額	前年同 期比 (%)			金額	前年同 期比 (%)
ローン事業	(%)	4.56	(-1.37)	1.08	2.09	3.12	4.25	(-0.31)	1.05	(-0.03)	2.09	(0.00)	3.15	(0.03)			4.16	(-0.09)
無担保ローン		4.59	(-1.43)	1.09	2.10	3.14	4.28	(-0.31)	1.06	(-0.03)	2.11	(0.01)	3.18	(0.04)			4.18	(-0.10)
貸倒損失		2.64	(-0.29)	0.65	1.29	1.93	2.58	(-0.06)	0.67	(0.02)	1.33	(0.04)	2.04	(0.11)			-	-
利息返還請求に伴う債権放棄		1.95	(-1.14)	0.43	0.81	1.21	1.70	(-0.25)	0.39	(-0.04)	0.78	(-0.03)	1.14	(-0.07)			-	-
有担保ローン		2.78	(0.78)	0.46	1.22	1.63	2.20	(-0.58)	0.22	(-0.24)	0.51	(-0.71)	0.85	(-0.78)			2.29	(0.09)
包括信用購入あっせん事業		4.96	(-2.23)	1.19	2.13	3.08	4.14	(-0.82)	1.16	(-0.03)	2.27	(0.14)	3.39	(0.31)			3.86	(-0.28)
信用保証事業		1.65	(-0.04)	0.45	0.88	1.30	1.72	(0.07)	0.49	(0.04)	0.98	(0.10)	1.44	(0.14)			2.00	(0.28)

(注1)貸倒損失率
 ローン事業 = 貸倒損失額 / (営業貸付金残高 + 破産更生債権残高)
 包括信用購入あっせん事業 = 貸倒損失額 / (前払売掛金残高 + 破産更生債権残高)
 信用保証事業 = 貸倒損失額 / (信用保証残高 + 信用保証実行残高 + 破産更生債権残高)
 (注2)貸倒損失率の前年比値には()書きで増減値を表示

Notes: 1. Ratio of Bad Debts Expenses
 Loan Business = Bad Debts Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Credit Card Business = Bad Debts Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Receivables plus Payments in Subrogation plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

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

23-2. 無担保ローン貸倒損失理由別状況(アコム)

Bad Debts Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2014/3		2014/6		2014/9		2014/12		2015/3		2015/6		2015/9		2015/12		2016/3	
		金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debts Expenses (Millions of yen)	32,738	100.0	7,843	100.0	15,267	100.0	22,886	100.0	31,535	100.0	7,892	100.0	15,829	100.0	23,889	100.0		
自己破産	Personal Bankruptcy	2,230	6.8	440	5.6	1,005	6.6	1,649	7.2	2,351	7.5	482	6.1	1,108	7.0	1,848	7.7		
行方不明	Failure to Locate Borrowers	387	1.2	68	0.9	190	1.2	317	1.4	481	1.5	98	1.2	178	1.1	330	1.4		
支払不能等	Borrowers' Inability of Making Repayments, etc.	15,134	46.2	3,956	50.4	7,649	50.1	11,415	49.9	15,215	48.2	4,141	52.5	8,226	52.0	12,430	52.0		
債権放棄	ACOM's Voluntary Waiver of Repayments	14,986	45.8	3,377	43.1	6,421	42.1	9,504	41.5	13,486	42.8	3,170	40.2	6,315	39.9	9,280	38.9		
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	13,932	-	3,117	-	5,911	-	8,796	-	12,556	-	2,931	-	5,848	-	8,557	-		

24. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2014/3	未残比 %	2014/6	未残比 %	2014/9	未残比 %	2014/12	未残比 %	2015/3	未残比 %	2015/6	未残比 %	2015/9	未残比 %	2015/12	未残比 %	2016/3	未残比 %
不良債権合計		Total Amount of Non-performing Loans	51,306	7.06	51,086	6.95	52,330	7.08	53,033	7.17	51,558	6.90	51,905	6.88	52,235	6.87	53,209	6.99	
破綻先債権	Loans to Borrowers in Bankruptcy or Under Reorganization	破綻先債権	812	0.11	781	0.11	733	0.10	749	0.10	743	0.10	749	0.10	756	0.10	686	0.09	
		破産申立債権	71	0.01	68	0.01	82	0.01	79	0.01	66	0.01	69	0.01	79	0.01	69	0.01	
		民事再生申立債権	235	0.03	223	0.03	198	0.03	216	0.03	222	0.03	231	0.03	233	0.03	214	0.03	
		民事再生決定債権	291	0.04	282	0.04	258	0.04	239	0.03	235	0.03	232	0.03	232	0.03	233	0.03	
延滞債権		Loans in Arrears	20,404	2.81	21,019	2.86	23,071	3.12	24,051	3.25	22,979	3.07	22,608	3.00	23,097	3.04	23,742	3.12	
3か月以上延滞債権		Loans Past Due for Three Months or More	1,503	0.21	1,630	0.22	1,574	0.21	1,878	0.25	1,510	0.20	1,890	0.25	1,784	0.23	2,139	0.28	
貸出条件緩和債権		Restructured Loans	28,586	3.93	27,655	3.76	26,950	3.65	26,353	3.56	26,323	3.52	26,656	3.54	26,596	3.50	26,641	3.50	

(注) 利息返還損失引当金の計上に伴い、2006年3月期より弁護士等受任中の未和償債権残高を
未収利息不算上貸付金として延滞債権に含んで表示。

Note: 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.

24-2. 3か月未満の延滞債権 [本社管理債権を除く](アコム)

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

(単位:百万円/Millions of yen)

		2014/3	未残比 %	2014/6	未残比 %	2014/9	未残比 %	2014/12	未残比 %	2015/3	未残比 %	2015/6	未残比 %	2015/9	未残比 %	2015/12	未残比 %	2016/3	未残比 %
11日以上3か月未満延滞額	11 days ≤ < 3 months	10,761	1.48	11,290	1.54	12,486	1.69	9,029	1.22	13,039	1.74	11,428	1.52	15,347	2.02	12,807	1.68		
31日以上3か月未満延滞額	31 days ≤ < 3 months	4,366	0.60	4,473	0.61	4,419	0.60	4,398	0.59	4,400	0.59	5,018	0.67	5,693	0.75	5,227	0.69		
11日以上31日未満延滞額	11 days ≤ < 31 days	6,394	0.88	6,817	0.93	8,067	1.09	4,631	0.63	8,639	1.16	6,409	0.85	9,653	1.27	7,580	1.00		

25. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	2016/3	前期比 yoy %	2016/3見直し(E)	前期比 yoy %
貸倒引当金 (百万円)	Allowance for Doubtful Accounts (Millions of yen)	35,000	-2.5	36,300	38,200	39,800	40,500	15.7	41,000	12.9	42,300	10.7	43,700	9.8			46,700	15.3
引当率 (%)	Ratio of Allowance (%)	4.51	-	4.62	4.81	4.98	5.01	-	5.01	-	5.12	-	5.26	-			-	-
一般債権	General Allowance	15,844	-7.2	16,714	16,980	17,106	17,493	10.4	17,935	7.3	18,372	8.2	19,053	11.4			-	-
消費者向け無担保債権	Unsecured Consumer Loans	14,647	-5.7	15,512	15,690	15,744	16,042	9.5	16,422	5.9	16,729	6.6	17,251	9.6			-	-
本社管理債権	Specific Allowance	18,451	1.9	19,251	20,955	22,370	22,639	22.7	22,808	18.5	23,673	13.0	24,354	8.9			-	-
引当金増減額	Increase or Decrease in Allowance	-900	-	1,300	3,200	4,800	5,500	-	500	-	1,800	-	3,200	-			6,200	-
債務保証損失引当金	Provision for Loss on Guarantees	5,540	10.6	5,680	5,850	6,010	6,560	18.4	6,490	14.3	6,980	19.3	7,130	18.6			8,360	27.4
引当金増減額	Increase or Decrease in Provision	530	-	140	310	470	1,020	-	-70	-	420	-	570	-			1,800	-

(注) 2015年3月期の期末決算より引当率の計算式を以下の通り変更。

Note: The calculation method for ratio of allowance for doubtful accounts was amended from the fourth quarter of FY March 2015 as follows:

貸倒引当金

Allowance for Doubtful Accounts

引当率(%) = $\frac{\text{貸倒引当金}}{\text{営業貸付金残高} + \text{割賦先掛金残高} + \text{求償債権残高} \text{等}} \times 100$

Ratio of Allowance for Doubtful Accounts =

$\frac{\text{Accounts Receivable-operating Loans plus Installment Receivables (excluding deferred income on installment sales finance) plus Right to reimbursement etc.}}{\text{Accounts Receivable-operating Loans plus Installment Receivables (excluding deferred income on installment sales finance) plus Right to reimbursement etc.}} \times 100$

26. 利息返還損失引当金(アコム)

Provision for Loss on Interest Repayment (ACOM)

		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	2016/3	前期比 yoy %	2016/3見直し(E)	前期比 yoy %
期首引当金残高 (百万円)	Provision at the Beginning of Respective Period (Millions of yen)	151,000	-24.6	124,100	124,100	124,100	124,100	-17.8	102,600	-17.3	102,600	-17.3	102,600	-17.3			102,600	-17.3
取崩額	Reversal of Provision	72,393	-21.5	17,159	33,823	50,875	71,359	-1.4	15,793	-8.0	32,737	-3.2	49,193	-3.3			-	-
利息返還金	Interest Repayment	58,461	-17.1	14,041	27,911	42,078	58,803	0.6	12,862	-8.4	26,888	-3.7	40,635	-3.4			-	-
貸倒損失(債権放棄)	Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	13,932	-35.7	3,117	5,911	8,796	12,556	-9.9	2,931	-6.0	5,848	-1.1	8,557	-2.7			-	-
繰入額	Additional Provision	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-	14,700	38.7			-	-
期末引当金残高	Provision at the End of Respective Period	124,100	-17.8	106,940	90,276	83,824	102,600	-17.3	86,806	-18.8	69,862	-22.6	68,106	-18.8			-	-
引当金増減額	Increase or Decrease in Provision	-26,900	-	-17,159	-33,823	-40,275	-21,500	-	-15,793	-	-32,737	-	-34,493	-			-	-

27. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2015/3																2016/3				2016/3見通し(E)		
		2014/3	構成比 C.R.(%)	2014/6	2014/9	2014/12	2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	前年同期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2016/3	構成比 C.R.(%)	2016/3見通し(E)	前期比 yoy %	構成比 C.R.(%)			
借入金残高	Borrowings	546,941	100.0	515,380	575,856	534,874	558,914	100.0	558,921	100.0	581,097	100.0	562,435	5.2	0.6	100.0			582,600	4.2	100.0			
間接	Indirect	373,824	68.3	324,891	366,955	327,349	382,878	68.5	359,261	64.3	382,811	65.9	365,525	11.7	-4.5	65.0			386,600	1.0	66.4			
都市銀行等	City Banks, etc.	129,505	23.7	123,765	118,792	120,668	131,243	23.5	132,918	23.8	131,787	22.7	131,862	9.3	0.5	23.5			-	-	-			
地方銀行	Regional Banks	30,352	5.5	32,660	33,413	32,535	36,186	6.5	36,756	6.6	37,791	6.5	36,132	11.1	-0.1	6.4			-	-	-			
信託銀行	Trust Banks	151,008	27.6	104,168	150,908	115,238	150,808	27.0	126,258	22.6	150,708	25.9	142,304	23.5	-5.6	25.3			-	-	-			
外国銀行	Foreign Banks	3,400	0.6	3,200	3,000	4,000	5,000	0.9	4,000	0.7	3,800	0.7	3,600	-10.0	-28.0	0.6			-	-	-			
生命保険会社	Life Insurance Companies	23,299	4.3	20,902	23,297	20,002	22,031	3.9	20,026	3.6	21,366	3.7	18,700	-6.5	-15.1	3.3			-	-	-			
損害保険会社	Non-life Insurance Companies	1,506	0.3	1,925	1,677	1,596	3,348	0.6	4,267	0.7	4,019	0.7	3,938	146.7	17.6	0.7			-	-	-			
その他	Others	34,754	6.3	38,271	35,868	33,310	34,262	6.1	35,036	6.3	33,340	5.7	28,989	-13.0	-15.4	5.2			-	-	-			
直接	Direct	173,117	31.7	190,488	208,900	207,525	176,036	31.5	199,660	35.7	198,285	34.1	196,909	-5.1	11.9	35.0			196,000	11.3	33.6			
普通社債	Straight Bonds	161,326	29.5	181,326	201,113	201,113	171,000	30.6	196,000	35.1	196,000	33.7	196,000	-2.5	14.6	34.8			-	-	-			
債権流動化	Asset Based Lending	11,791	2.2	9,162	7,787	6,411	5,036	0.9	3,660	0.6	2,285	0.4	909	-85.8	-81.9	0.2			-	-	-			
短期借入金	Short-term Loans Payable	41,600	7.6	3,400	25,600	-	15,000	2.7	-	-	-	-	-	-	-	-			-	-	-			
長期借入金	Long-term Loans Payable	505,341	92.4	511,980	550,256	534,874	543,914	97.3	558,921	100.0	581,097	100.0	562,435	5.2	3.4	100.0			-	-	-			
固定金利借入	Fixed	481,834	88.1	451,778	519,806	484,818	511,704	91.6	517,568	92.6	543,222	93.5	528,416	9.0	3.3	94.0			-	-	-			
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	226,607	41.4	212,425	227,240	219,015	261,451	46.8	253,104	45.3	276,967	47.7	269,166	22.9	3.0	47.9			-	-	-			
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	2.66	-	2.21	2.11	1.99	1.94	-	1.65	-	1.56	-	1.50	-	-	-			1.75	-	-			
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	1.83	-	1.46	1.42	1.37	1.33	-	1.05	-	1.02	-	1.00	-	-	-			-	-	-			
変動金利	Floating Interest Rate	1.83	-	1.43	1.39	1.34	1.30	-	1.07	-	1.04	-	1.02	-	-	-			-	-	-			
固定金利	Fixed Interest Rate	2.78	-	2.32	2.20	2.08	2.02	-	1.70	-	1.60	-	1.54	-	-	-			-	-	-			
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-			
長期借入金金利	Long-term	2.86	-	2.21	2.11	1.99	1.94	-	1.65	-	1.56	-	1.50	-	-	-			-	-	-			
直接借入金金利	Direct	2.22	-	1.77	1.64	1.50	1.45	-	1.28	-	1.09	-	1.03	-	-	-			-	-	-			
間接借入金金利	Indirect	2.85	-	2.44	2.37	2.28	2.21	-	1.83	-	1.81	-	1.75	-	-	-			-	-	-			

<参考>	<Reference>	2014/3	構成比 C.R.(%)	2014/6	2014/9	2014/12	2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	前年同期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2016/3	構成比 C.R.(%)	2016/3見通し(E)	前期比 yoy %	構成比 C.R.(%)
期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.24	-	1.20	1.18	1.16	1.15	-	1.15	-	1.14	-	1.13	-	-	-			-	-	-

(注1)期中平均表面調達金利はデリバティブ等付随金融費用を除いて算出
(注2)シンジケート・ローンは間接調達の「その他」に記載

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".

28. 包括信用購入あっせん事業 (アコム)

Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

		2014/3		2015/3					2016/3					2016/3見直し(E)	前期比 yoy %			
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	前期末比 ytd %	2016/3
割賦売掛金残高	Card Shopping Receivables	17,281	4.2	18,083	19,127	20,273	21,595	25.0	23,126	27.9	24,691	29.1	26,199	29.2	21.3		25,900	19.9
リボルビング残高	Revolving Receivables	15,806	0.6	16,397	17,262	18,247	19,482	23.3	20,821	27.0	22,202	28.6	23,656	29.6	21.4		-	-
有効会員数	(名) Number of Cardholders	171,681	16.4	180,897	190,803	203,050	215,687	25.6	227,005	25.5	235,722	23.5	244,514	20.4	13.4		259,000	20.1
残有会員数	(名) Number of Accounts with Shopping Receivables	99,412	4.3	106,349	111,813	116,131	120,382	21.1	129,037	21.3	135,416	21.1	138,735	19.5	15.2		-	-
営業収益	Revenue from Credit Card Business	2,565	-2.6	689	1,417	2,186	2,985	16.4	870	26.2	1,800	27.0	2,779	27.1	-		3,500	17.3

29. 信用保証事業 (アコム)

Guarantee Business (ACOM)

(単位:百万円/Millions of yen)

		2014/3		2015/3					2016/3					2016/3見直し(E)	前期比 yoy %			
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	前期末比 ytd %	2016/3
利用残高	Guaranteed Receivables	678,739	15.7	702,813	729,343	748,103	776,544	14.4	800,882	14.0	832,655	14.2	851,955	13.9	9.7		865,000	11.4
利用件数	(件) Number of Accounts with Outstanding Balance	1,271,059	12.7	1,310,671	1,338,533	1,361,096	1,396,345	9.9	1,429,840	9.1	1,462,502	9.3	1,484,724	9.1	6.3		1,495,300	7.1
1口座当たり利用単価	(千円) Average Balance of Guarantee Business for Consumers per Account (Thousands of yen)	533	2.5	536	544	549	556	4.3	560	4.5	569	4.6	573	4.4	3.1		578	4.0
営業収益	Revenue from Guarantee Business	29,212	19.6	7,652	15,964	25,112	34,630	18.5	9,643	26.0	20,141	26.2	30,408	21.1	-		41,200	19.0
保証提携先	(行) Alliance Partners	25	-	26	26	26	27	-	27	-	28	-	28	-	-		-	-

(注)当社は、2015年7月13日より、ソニー銀行株式会社が提供する個人向け無担保ローンの保証業務の取り扱いを開始しております。

Note : ACOM CO., LTD. commenced guarantee business for the personal unsecured loans provided by Sony Bank Incorporated from July 13, 2015.

<参考> 信用保証事業 (エム・ユー信用保証)

<Reference> Guarantee Business (MU Credit Guarantee Co., Ltd.)

(単位:百万円/Millions of yen)

		2014/3		2015/3					2016/3					2016/3見直し(E)	前期比 yoy %			
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12			前年同期比 yoy %	前期末比 ytd %	2016/3
利用残高	Guaranteed Receivables	73,446	-	75,990	79,008	81,554	84,667	15.3	89,212	17.4	93,563	18.4	97,031	19.0	14.6		98,200	16.0
利用件数	(件) Number of Accounts with Outstanding Balance	150,151	-	153,682	157,297	161,434	165,916	10.5	173,082	12.6	179,348	14.0	184,571	14.3	11.2		187,200	12.8
1口座当たり利用単価	(千円) Average Balance of Guarantee Business for Consumers per Account (Thousands of yen)	489	-	494	502	505	510	4.3	515	4.3	521	3.8	525	4.0	2.9		524	2.7
営業収益	Revenue from Guarantee Business	495	-	1,521	3,092	4,714	6,361	-	1,750	15.0	3,545	14.6	5,431	15.2	-		7,200	13.2
保証提携先	(行) Alliance Partners	22	-	22	22	22	22	-	22	-	22	-	22	-	-		-	-

30. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2014/3		2015/3					2016/3					2016/3見通し(E)			
		前期比 yoy p.p.	2014/6	2014/9	2014/12	2015/3	前期比 yoy p.p.	2015/6	前年同期比 yoy p.p.	2015/9	前年同期比 yoy p.p.	2015/12	前年同期比 yoy p.p.	2016/3	前期比 yoy p.p.	2016/3見通し(E)	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
自己資本比率	Shareholders' Equity Ratio	28.6 (16.8)	2.0 (-0.1)	31.4 (17.9)	31.0 (17.9)	32.8 (18.4)	29.7 (16.6)	1.1 (-0.2)	31.4 (17.2)	0.0 (-0.7)	32.2 (17.5)	1.2 (-0.4)	33.0 (17.6)	0.2 (-0.8)		34.3 (18.2)	4.6 (1.6)
自己資本配当率	Dividend on Equity	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
自己資本当期純利益率	Return on Equity (ROE)	3.0	-5.5	18.6	18.8	14.7	3.3	0.3	21.2	2.6	19.9	1.1	13.9	-0.8		14.7	11.4
総資産営業利益率	Operating Income to Total Assets	0.5	-0.7	5.0	4.9	3.9	0.1	-0.4	6.1	1.1	5.9	1.0	3.9	0.0		4.6	4.5
総資産経常利益率	Ordinary Income to Total Assets	0.8	-1.0	5.4	5.4	4.3	0.4	-0.4	6.6	1.2	6.2	0.8	4.5	0.2		4.7	4.3
総資産当期純利益率	Return on Assets (ROA)	0.8	-1.3	5.6	5.6	4.5	1.0	0.2	6.5	0.9	6.2	0.6	4.4	-0.1		4.7	3.7
営業収益営業利益率	Operating Margin	3.1	-5.1	30.1	30.1	23.1	0.7	-2.4	34.4	4.3	33.4	3.3	22.0	-1.1		26.3	25.6
営業収益経常利益率	Ordinary Income to Operating Revenue	5.3	-6.5	32.6	33.5	25.5	2.5	-2.8	37.0	4.4	34.9	1.4	25.1	-0.4		27.0	24.5
営業収益当期純利益率	Profit Margin	5.3	-8.8	33.4	34.6	26.8	5.7	0.4	36.3	2.9	34.9	0.3	24.4	-2.4		26.9	21.2
流動比率	Current Ratio	363.9	50.7	457.7	475.8	538.0	547.8	183.9	629.1	171.4	648.4	172.6	656.0	118.0		737.1	189.3
固定比率	Fixed Assets Ratio	25.5	2.4	24.8	23.4	23.2	24.4	-1.1	22.8	-2.0	21.3	-2.1	20.5	-2.7		21.0	-3.4
支払利息負担能力(倍)	Interest Coverage (times)	1.4	-0.4	5.4	5.6	4.6	1.1	-0.3	7.6	2.2	7.7	2.1	5.5	0.9		5.5	4.4

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示

(注2)一部数値については年率換算にて表示

(注3)支払利息負担能力(倍)=(営業利益+金融費用)/金融費用

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.

: 3. "Interest Coverage (times)"=(Operating Income+Financial Expenses)/Financial Expenses

<参考> 連結主要指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2014/3		2015/3					2016/3							
		前期比 yoy p.p.	2014/6	2014/9	2014/12	2015/3	前期比 yoy p.p.	2015/6	前年同期比 yoy p.p.	2015/9	前年同期比 yoy p.p.	2015/12	前年同期比 yoy p.p.	2016/3	前期比 yoy p.p.	
自己資本比率	Shareholders' Equity Ratio	25.5 (15.4)	1.5 (-0.6)	27.5 (16.2)	27.3 (16.2)	28.7 (16.7)	26.3 (15.2)	0.8 (-0.2)	27.9 (15.9)	0.4 (-0.3)	28.7 (16.2)	1.4 (0.0)	29.6 (16.3)	0.9 (-0.4)		
自己資本当期純利益率	Return on Equity (ROE)	3.7	-4.1	18.6	18.2	14.8	4.2	0.5	21.2	2.6	20.5	2.3	14.4	-0.4		
総資産当期純利益率	Return on Assets (ROA)	0.9	-0.9	4.9	4.8	4.0	1.1	0.2	5.7	0.8	5.6	0.8	4.0	0.0		

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示

(注2)一部数値については年率換算にて表示

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.

31. 1株当たり指標(アコム)

Per Share Data (ACOM)

(単位:円/Yen)

				2014/3	2015/3				2016/3				2016/3見通し(E)
					2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
当期純利益	単体	Profit	Non-consolidated	5.30	8.45	17.69	20.87	5.95	10.03	19.40	20.42		29.43
	連結		Consolidated	6.79	8.93	17.93	22.31	8.21	10.81	21.58	22.68		32.55
配当金		Dividends		-	-	-	-	-	-	-	-		-
純資産	単体	Net Assets	Non-consolidated	177.56	187.79	197.02	200.19	185.27	195.30	204.67	205.69		214.73
	連結		Consolidated	187.92	196.85	205.24	211.08	199.53	210.19	220.66	220.23		234.01

[前年同期比増減率]

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

(単位:%)

				2014/3	2015/3				2016/3				2016/3見通し(E)
					2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
当期純利益	単体	Profit	Non-consolidated	-62.2	-10.0	-1.6	-21.2	12.3	18.7	9.7	-2.2		394.6
	連結		Consolidated	-48.9	-1.2	-2.1	-19.3	20.9	21.1	20.4	1.7		296.5
配当金		Dividends		-	-	-	-	-	-	-	-		-
純資産	単体	Net Assets	Non-consolidated	3.1	3.4	3.5	0.7	4.3	4.0	3.9	2.7		15.9
	連結		Consolidated	5.2	4.0	3.3	1.9	6.2	6.8	7.5	4.3		17.3

(注)当社は2013年10月1日付で、普通株式1株につき10株の割合をもって分割する株式分割を実施いたしました。これに伴い、2014年3月期の期首に当該株式分割が行われたと仮定して、1株当たり指標を算定しております。

Note: ACOM executed stock split where each share of its common stock was split into ten shares as of October 1, 2013. Therefore, per share data above is calculated assuming the stock split was executed at the beginning of fiscal year ended March 31, 2014.

32. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

				2014/3	2015/3				2016/3				2016/3見通し(E)
					2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
期中平均株式数	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	1,566,614		-
	During the Year												
期末発行済株式数	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	1,566,614		-
	at Year-end												

(注1)期中平均株式数は期中平均自己株式数を除いて記載

(注2)期末発行済株式数は期末自己株式数を除いて記載

(注3)当社は2013年10月1日付で、普通株式1株につき10株の割合をもって分割する株式分割を実施いたしました。これに伴い、2014年3月期の期首に当該株式分割が行われたと仮定して、発行済株式総数を記載しております。

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.

: 3. ACOM executed stock split where each share of its common stock was split into ten shares as of October 1, 2013. Therefore, shares issued above are listed assuming the stock split was executed at the beginning of fiscal year ended March 31, 2014.

33. EASY BUY Public Company Limited

EASY BUY Public Company Limited

(単位:百万円、百万バーツ/Millions of yen, Millions of Baht)

		2014/3		2015/3					2016/3					2016/3見通し(E)					
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	前期末比 ytd %	2016/3	前期比 yoy %	2016/3見通し(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	102,259 (31,956)	22.8 (8.2)	102,393 (32,300)	104,466 (33,482)	117,371 (34,725)	130,190 (35,474)	27.3 (11.0)	132,378 (35,777)	29.3 (10.8)	132,715 (36,661)	27.0 (9.5)	125,147 (38,038)	6.6 (9.5)	-3.9 (7.2)			- (38,500)	- (8.5)
口座数	(件) Number of Customer Accounts	1,041,198	10.6	1,053,573	1,078,706	1,105,297	1,122,447	7.8	1,119,793	6.3	1,129,795	4.7	1,140,320	3.2	1.6			1,154,400	2.8
割賦売掛金残高	Accounts Receivable-installment	829 (259)	-1.5 (-13.2)	722 (227)	658 (211)	688 (203)	699 (190)	-15.6 (-26.4)	683 (184)	-5.4 (-18.9)	640 (177)	-2.7 (-16.2)	530 (161)	-22.9 (-20.8)	-24.2 (-15.4)			- (100)	- (-47.4)
契約件数	(件) Number of Contracts with Receivables Outstanding	22,879	-2.0	21,237	18,585	17,338	17,084	-25.3	16,177	-23.8	15,253	-17.9	13,559	-21.8	-20.6			14,100	-17.5
決算日為替レート	(円) Current Exchange Rate (Yen)	3.20	-	3.17	3.12	3.38	3.67	-	3.70	-	3.62	-	3.29	-	-			-	-
営業収益	Operating Revenue	30,133 (9,476)	31.6 (6.3)	7,669 (2,434)	15,424 (4,896)	23,816 (7,489)	33,046 (10,136)	9.7 (7.0)	9,705 (2,659)	26.5 (9.2)	19,478 (5,336)	26.3 (9.0)	29,317 (8,143)	23.1 (8.7)	- (-)			- (11,000)	- (8.5)
営業利益(セグメント利益)	Operating Income (Segment Income)	8,605 (2,706)	35.2 (9.3)	2,245 (712)	4,424 (1,404)	7,070 (2,223)	9,459 (2,901)	9.9 (7.2)	2,711 (742)	20.8 (4.2)	5,713 (1,565)	29.1 (11.4)	8,753 (2,431)	23.8 (9.4)	- (-)			- (3,000)	- (3.4)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.18	-	3.15	3.15	3.18	3.26	-	3.65	-	3.65	-	3.60	-	-			-	-

(注1)会計年度末: 12月31日
(注2)各数値下段の()内は現地通貨ベースを表示

Notes: 1. End of fiscal year: December 31
2. Figures in brackets indicate the amounts in local currencies.

34. PT. Bank Nusantara Parahyangan, Tbk.

PT. Bank Nusantara Parahyangan, Tbk.

(単位:百万円、億ルピア/Millions of yen, Hundred millions of rupiah)

		2014/3		2015/3					2016/3					2016/3見通し(E)					
		2014/3	前期比 yoy %	2014/6	2014/9	2014/12	2015/3	前期比 yoy %	2015/6	前年同期比 yoy %	2015/9	前年同期比 yoy %	2015/12	前年同期比 yoy %	前期末比 ytd %	2016/3	前期比 yoy %	2016/3見通し(E)	前期比 yoy %
銀行業貸出金	Loans Receivables of Banking Business	60,338 (70,161)	14.9 (20.3)	63,072 (69,309)	60,194 (70,817)	61,190 (67,989)	64,582 (66,579)	7.0 (-5.1)	62,005 (67,397)	-1.7 (-2.8)	60,016 (65,234)	-0.3 (-7.9)	52,976 (64,604)	-13.4 (-5.0)	-18.0 (-3.0)			- (68,000)	- (2.1)
口座数	(件) Number of Customer Accounts	25,004	-18.6	22,084	20,443	19,915	20,468	-18.1	21,497	-2.7	20,095	-1.7	22,801	14.5	11.4			-	-
決算日為替レート	(円) Current Exchange Rate (Yen)	0.0086	-	0.0091	0.0085	0.0090	0.0097	-	0.0092	-	0.0092	-	0.0082	-	-			-	-
営業収益	Operating Revenue	9,011 (9,486)	39.6 (26.4)	2,333 (2,682)	4,847 (5,509)	7,285 (8,279)	9,893 (10,992)	9.8 (15.9)	2,434 (2,589)	4.3 (-3.4)	4,849 (5,215)	0.0 (-5.3)	7,128 (7,748)	-2.2 (-6.4)	- (-)			- (10,500)	- (-4.5)
営業利益(セグメント利益)	Operating Income (Segment Income)	1,130 (1,190)	43.8 (30.2)	258 (296)	513 (583)	602 (684)	958 (1,064)	-15.2 (-10.5)	-55 (-58)	- (-)	114 (123)	-77.7 (-78.9)	271 (294)	-55.0 (-57.0)	- (-)			- (900)	- (-15.4)
期中平均為替レート	(円) Average Exchange Rate (Yen)	0.0095	-	0.0087	0.0088	0.0088	0.0090	-	0.0094	-	0.0093	-	0.0092	-	-			-	-

(注1)会計年度末: 12月31日
(注2)各数値下段の()内は現地通貨ベースを表示

Notes: 1. End of fiscal year: December 31
2. Figures in brackets indicate the amounts in local currencies.

(参考) 不良債権の状況に関する分類基準

破綻先債権

未収利息不計上貸付金(本社管理債権または121日以上延滞債権)のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金。

延滞債権

その他の未収利息不計上貸付金。ただし、債務者の経営再建または支援を図ることを目的として利息の支払いを猶予したものを除く。

3カ月以上延滞債権

営業店債権の内、3カ月以上121日未満の延滞債権。

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行った貸付金。

(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.