# DATA BOOK

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

**ACOM CO., LTD.**

**January 2016**
**Code No. 8572**

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## ***Notes to DATA BOOK***

Notes: 1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various 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 "yoy" when these amounts, including those less than one million, are zero.
- "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
- "-" is shown in "yoy%" when percentage changes exceed 1,000%.
- "-" is shown in "yoy%," "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
- "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
- Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
- Only "yoy" is shown when both results in two terms are negative.
- Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.

: 6. "(E)" indicates estimates.

: 7. "yoy p.p." indicates year on year percentage point.

: 8. "C.R." indicates composition ratio.

## 1. Consolidated Subsidiaries

| Name of company | Equity owned by ACOM | Summary of business |
|---|---|---|
| **[Domestic] Consolidated Subsidiaries: 4 Equity-method Affiliate: 1** | | |
| MU Credit Guarantee Co., LTD. | 100.00% | Guarantee Business |
| IR Loan Servicing, Inc. | 100.00% | Servicing business (Loan servicing business) |
| General Incorporated Association Mirai Capital | 100.00% ( 100.00%) | Loan servicing business (Special Purpose Company) |
| Power Investments LLC | 100.00% ( 100.00%) | Loan servicing business (Special Purpose Company) |
| [Equity-method Affiliate] MU Communications Co., Ltd. | 23.15% | Contract of contact center and temporary staffing business, etc. |
| **[Overseas] Consolidated Subsidiaries: 2** | | |
| EASY BUY Public Company Limited | 71.00% | Unsecured loan business and Installment loan business (Installment sales finance business) in Kingdom of Thailand |
| PT. Bank Nusantara Parahyangan, Tbk. | 66.15% | Banking business in Republic of Indonesia |

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. Income and Expenses (Consolidated)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | | | - | - |
| Provision for Loss on Interest Repayment | 45,493 | 5.9 | - | - | 10,600 | 49,859 | 9.6 | - | - | - | - | 14,700 | 38.7 | | | - | - |
| 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 |
| 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 |
| 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 |
| Non-operating Expenses | 70 | -38.4 | 31 | 37 | 44 | 53 | -24.1 | 24 | -21.2 | 139 | 275.1 | 52 | 16.0 | | | 100 | 88.7 |
| 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 |
| Extraordinary Income | 14 | -99.8 | 8 | 23 | 56 | 783 | - | 0 | -96.8 | 0 | -97.9 | 113 | 100.2 | | | - | - |
| Extraordinary Loss | 218 | -59.1 | 13 | 34 | 64 | 126 | -42.2 | 4 | -68.3 | 12 | -64.7 | 1,295 | - | | | 100 | -20.6 |
| 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 |
| 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 |
| Income Taxes-deferred | 13 | -99.2 | -42 | -546 | -1,008 | -3,672 | - | -105 | - | -321 | - | -308 | - | | | 500 | - |
| 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 |
| 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 |
| 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 |

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. Operating Revenue by Segment (Consolidated)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 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 |
| 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 |
| 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 Public Company Limited | 313 | 16.4 | 109 | 149 | 221 | 265 | -15.5 | 39 | -64.3 | 72 | -51.6 | 103 | -53.0 | | | 200 | -24.5 |
| AFRESH CREDIT CO., LTD. | 248 | -56.0 | 4 | 7 | 7 | 7 | -97.2 | - | - | - | - | - | - | | | - | - |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | | | - | - |
| Others | 67 | -81.7 | 32 | 78 | 141 | 75 | 11.6 | 555 | - | 504 | 541.1 | 512 | 261.6 | | | - | - |
| 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 |

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

## 4. Receivables Outstanding by Segment (Consolidated)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 |
| 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 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 |
| 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 |
| 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 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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. Number of Customer Accounts by Segment (Consolidated)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 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 |
| 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 |
| 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 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 |
| 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 | | | - | - |
| 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 | | | - | - |

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. Other Indices (Consolidated)

| | | | 2015/3 | | | | | 2016/3 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy | 2015/6 | ytd | 2015/9 | ytd | 2015/12 | ytd | 2016/3 | yoy |
| Number of outlets | 1,230 | 26 | 1,226 | 1,245 | 1,245 | 1,246 | 16 | 1,244 | -2 | 1,244 | -2 | 1,243 | -3 | | |
| 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. Income and Expenses (ACOM)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| Cost of Goods Sold | - | - | - | - | - | - | - | 228 | - | 228 | - | 228 | - | | | - | - |
| 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 |
| Provision for Loss on Interest Repayment | 45,493 | 5.9 | - | - | 10,600 | 49,859 | 9.6 | - | - | - | - | 14,700 | 38.7 | | | - | - |
| 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 |
| 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 | - |
| 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 |
| Non-operating Expenses | 58 | -78.3 | 24 | 31 | 37 | 49 | -16.0 | 26 | 9.8 | 71 | 125.4 | 81 | 114.5 | | | - | - |
| 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 | - |
| Extraordinary Income | 10 | -99.8 | 8 | 20 | 53 | 778 | - | - | - | 0 | -99.4 | 108 | 102.2 | | | - | - |
| Extraordinary Loss | 187 | -64.0 | 13 | 33 | 63 | 122 | -34.5 | 3 | -69.9 | 10 | -69.5 | 1,368 | - | | | 100 | -18.0 |
| Loss on Sales of Noncurrent Assets | 12 | -61.0 | - | 3 | 9 | 11 | -7.1 | - | - | 0 | -78.8 | 3 | -65.8 | | | - | - |
| Loss on Valuation of Investment Securities | 7 | -91.7 | 0 | 0 | 0 | 0 | -96.8 | 1 | - | 0 | - | 0 | 250.0 | | | - | - |
| 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 |
| Income Taxes-current | 132 | -83.5 | 91 | 106 | 121 | 131 | -1.1 | 404 | 344.8 | 595 | 462.1 | 298 | 146.3 | | | 100 | -23.7 |
| Income Taxes-deferred | -413 | - | -430 | -1,003 | -1,752 | -4,630 | - | -124 | - | -541 | - | -547 | - | | | - | - |
| 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. Operating Revenue by Segment (ACOM)

( Millions of yen )

| | 2014/3 | yoy % | 2015/3 | | | | | 2016/3 | | | | | | | | 2016/3(E) | yoy % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | | |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| Net Sales of Goods | - | - | - | - | - | - | - | 490 | - | 490 | - | 490 | - | | | - | - |
| Others | 67 | -84.0 | 69 | 142 | 225 | 288 | 327.1 | 57 | -17.7 | 106 | -25.1 | 167 | -25.8 | | | 100 | -65.3 |

## 8-2. Composition Ratio of Operating Revenue by Segment (ACOM)

(%)

| | 2014/3 | 2015/3 | | | | 2016/3 | | | | 2016/3(E) |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 2014/6 | 2014/9 | 2014/12 | 2015/3 | 2015/6 | 2015/9 | 2015/12 | 2016/3 | |
| Operating Revenue | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | | 100.0 |
| Loan Business | 79.5 | 78.8 | 78.1 | 77.4 | 76.8 | 74.5 | 74.1 | 74.2 | | 73.9 |
| Credit Card Business | 1.7 | 1.7 | 1.8 | 1.8 | 1.8 | 2.0 | 2.1 | 2.1 | | 2.0 |
| Guarantee Business | 18.8 | 19.3 | 19.9 | 20.6 | 21.2 | 22.3 | 23.1 | 23.2 | | 24.0 |
| Net Sales of Goods | - | - | - | - | - | 1.1 | 0.6 | 0.4 | | - |
| Others | 0.0 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | | 0.1 |

## 9. Operating Expenses (ACOM)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| Cost of Goods Sold | - | - | - | - | - | - | - | 228 | - | 228 | - | 228 | - | | | - | - |
| 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 |
| 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 |
| Increase or Decrease in Allowance for Doubtful Accounts | -889 | - | 1,300 | 3,200 | 4,801 | 5,501 | - | 500 | - | 1,800 | - | 3,200 | - | | | 6,200 | - |
| Increase or Decrease in Provision for Loss on Guarantees | 530 | - | 140 | 310 | 470 | 1,020 | - | -70 | - | 420 | - | 570 | - | | | 1,800 | - |
| Provision for Loss on Interest Repayment | 45,493 | 5.9 | - | - | 10,600 | 49,859 | 9.6 | - | - | - | - | 14,700 | 38.7 | | | - | - |
| 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 | | | - | - |
| 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 | | | - | - |
| 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 | - | | | - | - |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| Insurance Expenses | 58 | -0.3 | 3 | 20 | 32 | 60 | 2.1 | 3 | -4.1 | 21 | 4.9 | 31 | -0.5 | | | 100 | 66.7 |
| Depreciation | 783 | -9.9 | 192 | 395 | 600 | 808 | 3.2 | 179 | -7.0 | 359 | -9.0 | 544 | -9.3 | | | 800 | -1.0 |
| 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 |
| 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 |
| 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. Ratio of Operating Expenses to Operating Revenue (ACOM)

(%)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy p.p. | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy p.p. | 2015/6 | yoy p.p. | 2015/9 | yoy p.p. | 2015/12 | yoy p.p. | 2016/3 | yoy p.p. | 2016/3(E) | yoy p.p. |
| 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 |
| 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 |
| Cost of Goods Sold | - | - | - | - | - | - | - | 0.5 | 0.5 | 0.3 | 0.3 | 0.2 | 0.2 | | | - | - |
| 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 |
| 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 |
| Provision for Loss on Interest Repayment | 29.2 | 1.6 | - | - | 8.7 | 30.5 | 1.3 | - | - | - | - | 11.2 | 2.5 | | | - | - |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

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

## 10. Receivables Outstanding (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 | | | - | - |
| 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 |
| 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 |

<Reference>

| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Guarantee Bussiness | 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 |
| Average Balance of Guarantee Bussiness 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 |
| 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. Number of Customer Accounts (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

<Reference>

| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Guarantee Bussiness | 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 |

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

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

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 | | | - | - |
| 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 |
| 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) | | | - | - |

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.

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | | | - | - |

## 13. Number of Loan Business Outlets (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy | 2015/6 | ytd | 2015/9 | ytd | 2015/12 | ytd | 2016/3 | yoy | 2016/3(E) | yoy |
| 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 |
| Staffed | 39 | - | 39 | 39 | 39 | 39 | - | 39 | - | 39 | - | 39 | - | | | 39 | - |
| 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. Automatic Contract Machines (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy | 2015/6 | ytd | 2015/9 | ytd | 2015/12 | ytd | 2016/3 | yoy | 2016/3(E) | yoy |
| 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 |
| 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. ATMs (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy | 2015/6 | ytd | 2015/9 | ytd | 2015/12 | ytd | 2016/3 | yoy | 2016/3(E) | yoy |
| 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 | | | - | - |
| Proprietary | 1,111 | 8 | 1,112 | 1,112 | 1,112 | 1,112 | 1 | 1,112 | - | 1,111 | -1 | 1,110 | -2 | | | 1,122 | 10 |
| Open 365 Days/Year | 1,111 | 8 | 1,112 | 1,112 | 1,112 | 1,112 | 1 | 1,112 | - | 1,111 | -1 | 1,110 | -2 | | | - | - |
| Open 24 Hours/Day | 972 | 15 | 973 | 973 | 973 | 974 | 2 | 975 | 1 | 975 | 1 | 976 | 2 | | | - | - |
| 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. Employees (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy | 2015/6 | ytd | 2015/9 | ytd | 2015/12 | ytd | 2016/3 | yoy | 2016/3(E) | yoy |
| 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 | | | - | - |
| 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 |
| Temporary Employees | 185 | -25 | 176 | 182 | 172 | 170 | -15 | 152 | -18 | 146 | -24 | 139 | -31 | | | - | - |

## 17. Average Loan Yield (ACOM)

(%)

| | | | 2015/3 | | | | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy p.p. | 2014/6 | yoy p.p. | 2014/9 | yoy p.p. | 2014/12 | yoy p.p. | 2015/3 | yoy p.p. | 2015/6 | yoy p.p. | 2015/9 | yoy p.p. | 2015/12 | yoy p.p. | 2016/3 | yoy p.p. | 2016/3(E) | yoy p.p. |
| 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 |
| 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 |
| 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 |
| 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 |

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

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

( Millions of yen )

| | | | 2015/3 | | | | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Effective Annual Interest Rate | 2014/3 | C.R.(%) | 2014/6 | C.R.(%) | 2014/9 | C.R.(%) | 2014/12 | C.R.(%) | 2015/3 | C.R.(%) | 2015/6 | C.R.(%) | 2015/9 | C.R.(%) | 2015/12 | C.R.(%) | 2016/3 | C.R.(%) | 2016/3(E) | C.R.(%) |
| 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% ＜ | 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% | 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% | 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% | 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% | 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. Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

| | | | 2015/3 | | | | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Effective Annual Interest Rate | 2014/3 | C.R.(%) | 2014/6 | C.R.(%) | 2014/9 | C.R.(%) | 2014/12 | C.R.(%) | 2015/3 | C.R.(%) | 2015/6 | C.R.(%) | 2015/9 | C.R.(%) | 2015/12 | C.R.(%) | 2016/3 | C.R.(%) | 2016/3(E) | C.R.(%) |
| 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% ＜ | 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% | 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% | 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% | 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% | 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. Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

( Millions of yen )

| Classified Receivable Outstanding (Thousands of yen) | 2014/3 | C.R.(%) | 2015/3 | | | | | | | | 2016/3 | | | | | | | | 2016/3(E) | C.R.(%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 2014/6 | C.R.(%) | 2014/9 | C.R.(%) | 2014/12 | C.R.(%) | 2015/3 | C.R.(%) | 2015/6 | C.R.(%) | 2015/9 | C.R.(%) | 2015/12 | C.R.(%) | 2016/3 | C.R.(%) | | |
| 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 |
| ≦ 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 |
| 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 |
| 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 |
| 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 |
| 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. Number of Accounts by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

| Classified Receivable Outstanding (Thousands of yen) | 2014/3 | C.R.(%) | 2015/3 | | | | | | | | 2016/3 | | | | | | | | 2016/3(E) | C.R.(%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 2014/6 | C.R.(%) | 2014/9 | C.R.(%) | 2014/12 | C.R.(%) | 2015/3 | C.R.(%) | 2015/6 | C.R.(%) | 2015/9 | C.R.(%) | 2015/12 | C.R.(%) | 2016/3 | C.R.(%) | | |
| 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 | | | - | - |
| ≦ 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 | | | - | - |
| 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 | | | - | - |
| 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 | | | - | - |
| 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 | | | - | - |
| 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. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers] (ACOM)

( Thousands of yen, % )

| | 2014/3 | | | 2015/3 | | | | | | | | | | | | 2016/3 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 2014/6 | | | 2014/9 | | | 2014/12 | | | 2015/3 | | | 2015/6 | | | 2015/9 | | | 2015/12 | | | 2016/3 | | |
| Annual Income (Millions of yen) | 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 |
| 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 | | | |
| ≦ 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 | | | |
| 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 | | | |
| 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 | | | |
| 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 | | | |
| 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. Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers] (ACOM)

(%)

| | 2014/3 | | | 2015/3 | | | | | | | | | | | | 2016/3 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 2014/6 | | | 2014/9 | | | 2014/12 | | | 2015/3 | | | 2015/6 | | | 2015/9 | | | 2015/12 | | | 2016/3 | | |
| | 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 |
| 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 | | | |
| 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 | | | |
| 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 | | | |
| 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 | | | |
| 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 | | | |
| 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. Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers] (ACOM)

(%)

| | 2014/3 | | | 2015/3 | | | | | | | | | | | | 2016/3 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 2014/6 | | | 2014/9 | | | 2014/12 | | | 2015/3 | | | 2015/6 | | | 2015/9 | | | 2015/12 | | | 2016/3 | | |
| | 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 |
| 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 | | | |
| 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. Bad Debts Expenses (ACOM)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| 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 |
| 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 | | | - | - |
| 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 | | | - | - |
| Secured Loans | 368 | 14.4 | 58 | 146 | 186 | 240 | -34.7 | 23 | -60.3 | 50 | -65.8 | 80 | -57.2 | | | 200 | -16.7 |
| 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 |
| 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 |
| 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 | | | - | - |
| <Reference> | | | | | | | | | | | | | | | | | |
| 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 |

[Ratio of Bad Debts Expenses]

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Loan Business (%) | 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) |
| Unsecured Loans | 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) |
| Bad Debts Expenses | 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) | | | - | - |
| Waiver of Repayments accompanied with Interest Repayments | 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) | | | - | - |
| Secured Loans | 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) |
| Credit Card Business | 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) |
| Guarantee Business | 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) |

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. Bad Debts Expenses of Unsecured Loans by Reasons (ACOM)

| [Based on Receivables Outstanding] | 2014/3 | C.R. (%) | 2014/6 | C.R. (%) | 2014/9 | C.R. (%) | 2014/12 | C.R. (%) | 2015/3 | C.R. (%) | 2015/6 | C.R. (%) | 2015/9 | C.R. (%) | 2015/12 | C.R. (%) | 2016/3 | C.R. (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | | |
| 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 | | |
| 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 | | |
| 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 | | |
| 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 | | |
| Waiver of Repayments accompanied with Interest Repayments | 13,932 | - | 3,117 | - | 5,911 | - | 8,796 | - | 12,556 | - | 2,931 | - | 5,848 | - | 8,557 | - | | |

## 24. Non-performing Loans (ACOM)

（Millions of yen）

| | 2014/3 | % | 2014/6 | % | 2014/9 | % | 2014/12 | % | 2015/3 | % | 2015/6 | % | 2015/9 | % | 2015/12 | % | 2016/3 | % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | | |
| Loans to Borrowers in Bankruptcy or Under Reorganization | 812 | 0.11 | 781 | 0.11 | 733 | 0.10 | 749 | 0.10 | 743 | 0.10 | 749 | 0.10 | 756 | 0.10 | 686 | 0.09 | | |
| Applications for Bankruptcy are Proceeded | 71 | 0.01 | 68 | 0.01 | 82 | 0.01 | 79 | 0.01 | 66 | 0.01 | 69 | 0.01 | 79 | 0.01 | 69 | 0.01 | | |
| Applications for The Civil Rehabilitation are Proceeded | 235 | 0.03 | 223 | 0.03 | 198 | 0.03 | 216 | 0.03 | 222 | 0.03 | 231 | 0.03 | 233 | 0.03 | 214 | 0.03 | | |
| Applications for The Civil Rehabilitation are Determined | 291 | 0.04 | 282 | 0.04 | 258 | 0.04 | 239 | 0.03 | 235 | 0.03 | 232 | 0.03 | 232 | 0.03 | 233 | 0.03 | | |
| 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 | | |
| 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 | | |
| 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 | | |

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

（Millions of yen）

| | 2014/3 | % | 2014/6 | % | 2014/9 | % | 2014/12 | % | 2015/3 | % | 2015/6 | % | 2015/9 | % | 2015/12 | % | 2016/3 | % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 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 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. Allowance for Doubtful Accounts (ACOM)

| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Ratio of Allowance (%) | 4.51 | - | 4.62 | 4.81 | 4.98 | 5.01 | - | 5.01 | - | 5.12 | - | 5.26 | - | | | - | - |
| 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 | | | - | - |
| 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 | | | - | - |
| 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 | | | - | - |
| Increase or Decrease in Allowance | -900 | - | 1,300 | 3,200 | 4,800 | 5,500 | - | 500 | - | 1,800 | - | 3,200 | - | | | 6,200 | - |

| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Increase or Decrease in Provision | 530 | - | 140 | 310 | 470 | 1,020 | - | -70 | - | 420 | - | 570 | - | | | 1,800 | - |

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

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

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

| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | 2016/3 | yoy % | 2016/3(E) | yoy % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| 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 | | | - | - |
| 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 | | | - | - |
| 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 | | | - | - |
| Additional Provision | 45,493 | 5.9 | - | - | 10,600 | 49,859 | 9.6 | - | - | - | - | 14,700 | 38.7 | | | - | - |
| 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 | | | - | - |
| Increase or Decrease in Provision | -26,900 | - | -17,159 | -33,823 | -40,275 | -21,500 | - | -15,793 | - | -32,737 | - | -34,493 | - | | | - | - |

## 27. Funds Procurement (ACOM)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | C.R.(%) | 2014/6 | 2014/9 | 2014/12 | 2015/3 | C.R.(%) | 2015/6 | C.R.(%) | 2015/9 | C.R.(%) | 2015/12 | yoy % | ytd % | C.R.(%) | 2016/3 | C.R.(%) | 2016/3(E) | yoy % | C.R.(%) |
| 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 |
| 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 |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| Short-term Loans Payable | 41,600 | 7.6 | 3,400 | 25,600 | - | 15,000 | 2.7 | - | - | - | - | - | - | - | - | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | | | - | - | - |
| 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 | - | - |
| 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 | - | - | - | | | - | - | - |
| Floating Interest Rate | 1.83 | - | 1.43 | 1.39 | 1.34 | 1.30 | - | 1.07 | - | 1.04 | - | 1.02 | - | - | - | | | - | - | - |
| Fixed Interest Rate | 2.78 | - | 2.32 | 2.20 | 2.08 | 2.02 | - | 1.70 | - | 1.60 | - | 1.54 | - | - | - | | | - | - | - |
| Short-term | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | - | - | - |
| Long-term | 2.86 | - | 2.21 | 2.11 | 1.99 | 1.94 | - | 1.65 | - | 1.56 | - | 1.50 | - | - | - | | | - | - | - |
| Direct | 2.22 | - | 1.77 | 1.64 | 1.50 | 1.45 | - | 1.28 | - | 1.09 | - | 1.03 | - | - | - | | | - | - | - |
| Indirect | 2.85 | - | 2.44 | 2.37 | 2.28 | 2.21 | - | 1.83 | - | 1.81 | - | 1.75 | - | - | - | | | - | - | - |

<Reference>

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Term Average of Long-term Prime Rate | 1.24 | - | 1.20 | 1.18 | 1.16 | 1.15 | - | 1.15 | - | 1.14 | - | 1.13 | - | - | - | | | - | - | - |

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. Credit Card Business (ACOM)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 | | | - | - |
| 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 |
| 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 | | | - | - |
| 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. Guarantee Business (ACOM)

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| Average Balance of Guarantee Bussiness 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 |
| 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 |
| Alliance Partners | 25 | - | 26 | 26 | 26 | 27 | - | 27 | - | 28 | - | 28 | - | - | | | - | - |

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

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

( Millions of yen )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| 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 |
| 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 |
| Average Balance of Guarantee Bussiness 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 |
| 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 |
| Alliance Partners | 22 | - | 22 | 22 | 22 | 22 | - | 22 | - | 22 | - | 22 | - | - | | | - | - |

## 30. Financial Ratios (ACOM)

(%)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy p.p. | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy p.p. | 2015/6 | yoy p.p. | 2015/9 | yoy p.p. | 2015/12 | yoy p.p. | 2016/3 | yoy p.p. | 2016/3(E) | yoy p.p. |
| Dividend Pay-out Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | | | - | - |
| Shareholders' Equity Ratio | 28.6<br>(16.8) | 2.0<br>(-0.1) | 31.4<br>(17.9) | 31.0<br>(17.9) | 32.8<br>(18.4) | 29.7<br>(16.6) | 1.1<br>(-0.2) | 31.4<br>(17.2) | 0.0<br>(-0.7) | 32.2<br>(17.5) | 1.2<br>(-0.4) | 33.0<br>(17.6) | 0.2<br>(-0.8) | | | 34.3<br>(18.2) | 4.6<br>(1.6) |
| Dividend on Equity | - | - | - | - | - | - | - | - | - | - | - | - | - | | | - | - |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

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

## <Reference> Financial Ratios (Consolidated)

(%)

| | | | 2015/3 | | | | | 2016/3 | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy p.p. | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy p.p. | 2015/6 | yoy p.p. | 2015/9 | yoy p.p. | 2015/12 | yoy p.p. | 2016/3 | yoy p.p. |
| Shareholders' Equity Ratio | 25.5<br>(15.4) | 1.5<br>(-0.6) | 27.5<br>(16.2) | 27.3<br>(16.2) | 28.7<br>(16.7) | 26.3<br>(15.2) | 0.8<br>(-0.2) | 27.9<br>(15.9) | 0.4<br>(-0.3) | 28.7<br>(16.2) | 1.4<br>(0.0) | 29.6<br>(16.3) | 0.9<br>(-0.4) | | |
| 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 | | |
| 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 | | |

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. Per Share Data (ACOM)

( Yen )

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

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

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

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. Shares Issued (ACOM)

( Thousands )

| | 2014/3 | 2015/3 | | | | 2016/3 | | | | 2016/3(E) |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 2014/6 | 2014/9 | 2014/12 | 2015/3 | 2015/6 | 2015/9 | 2015/12 | 2016/3 | |
| Average Number of Shares Issued During the Year | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | | - |
| Number of Shares Issued at Year-end | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | | - |

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.
: 2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.
: 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

( Milions of yen, Millions of Baht )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| Accounts Receivable-operating Loans | 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 | | | - | - |
| | (31,956) | (8.2) | (32,300) | (33,482) | (34,725) | (35,474) | (11.0) | (35,777) | (10.8) | (36,661) | (9.5) | (38,038) | (9.5) | (7.2) | | | (38,500) | (8.5) |
| 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 |
| Accounts Receivable-installment | 829 | -1.5 | 722 | 658 | 688 | 699 | -15.6 | 683 | -5.4 | 640 | -2.7 | 530 | -22.9 | -24.2 | | | - | - |
| | (259) | (-13.2) | (227) | (211) | (203) | (190) | (-26.4) | (184) | (-18.9) | (177) | (-16.2) | (161) | (-20.8) | (-15.4) | | | (100) | (-47.4) |
| 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 |
| Current Exchange Rate (Yen) | 3.20 | - | 3.17 | 3.12 | 3.38 | 3.67 | - | 3.70 | - | 3.62 | - | 3.29 | - | - | | | - | - |
| Operating Revenue | 30,133 | 31.6 | 7,669 | 15,424 | 23,816 | 33,046 | 9.7 | 9,705 | 26.5 | 19,478 | 26.3 | 29,317 | 23.1 | - | | | - | - |
| | (9,476) | (6.3) | (2,434) | (4,896) | (7,489) | (10,136) | (7.0) | (2,659) | (9.2) | (5,336) | (9.0) | (8,143) | (8.7) | ( - ) | | | (11,000) | (8.5) |
| Operating Income (Segment Income) | 8,605 | 35.2 | 2,245 | 4,424 | 7,070 | 9,459 | 9.9 | 2,711 | 20.8 | 5,713 | 29.1 | 8,753 | 23.8 | - | | | - | - |
| | (2,706) | (9.3) | (712) | (1,404) | (2,223) | (2,901) | (7.2) | (742) | (4.2) | (1,565) | (11.4) | (2,431) | (9.4) | ( - ) | | | (3,000) | (3.4) |
| Average Exchange Rate (Yen) | 3.18 | - | 3.15 | 3.15 | 3.18 | 3.26 | - | 3.65 | - | 3.65 | - | 3.60 | - | - | | | - | - |

Notes : 1. End of fiscal year : December 31

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

## 34. PT. Bank Nusantara Parahyangan, Tbk.

( Millions of yen, Hundred millions of rupiah )

| | | | 2015/3 | | | | | 2016/3 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2014/3 | yoy % | 2014/6 | 2014/9 | 2014/12 | 2015/3 | yoy % | 2015/6 | yoy % | 2015/9 | yoy % | 2015/12 | yoy % | ytd % | 2016/3 | yoy % | 2016/3(E) | yoy % |
| Loans Receivables of 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 | | | - | - |
| | (70,161) | (20.3) | (69,309) | (70,817) | (67,989) | (66,579) | (-5.1) | (67,397) | (-2.8) | (65,234) | (-7.9) | (64,604) | (-5.0) | (-3.0) | | | (68,000) | (2.1) |
| 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 | | | - | - |
| Current Exchange Rate (Yen) | 0.0086 | - | 0.0091 | 0.0085 | 0.0090 | 0.0097 | - | 0.0092 | - | 0.0092 | - | 0.0082 | - | - | | | - | - |
| Operating Revenue | 9,011 | 39.6 | 2,333 | 4,847 | 7,285 | 9,893 | 9.8 | 2,434 | 4.3 | 4,849 | 0.0 | 7,128 | -2.2 | - | | | - | - |
| | (9,486) | (26.4) | (2,682) | (5,509) | (8,279) | (10,992) | (15.9) | (2,589) | (-3.4) | (5,215) | (-5.3) | (7,748) | (-6.4) | ( - ) | | | (10,500) | (-4.5) |
| Operating Income (Segment Income) | 1,130 | 43.8 | 258 | 513 | 602 | 958 | -15.2 | -55 | - | 114 | -77.7 | 271 | -55.0 | - | | | - | - |
| | (1,190) | (30.2) | (296) | (583) | (684) | (1,064) | (-10.5) | (-58) | ( - ) | (123) | (-78.9) | (294) | (-57.0) | ( - ) | | | (900) | (-15.4) |
| Average Exchange Rate (Yen) | 0.0095 | - | 0.0087 | 0.0088 | 0.0088 | 0.0090 | - | 0.0094 | - | 0.0093 | - | 0.0092 | - | - | | | - | - |

Notes : 1. End of fiscal year : December 31

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

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

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

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

**Loans in arrears**

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

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

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

**Restructured loans**

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