

DATA BOOK

2018年3月期 第3四半期決算
The Third Quarter Report for the Fiscal Year Ending March, 2018

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りません。

(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 factors. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

: 2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

: 3. The amounts of adjusted per share data have been as a result of rounding.

: 4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.

- : 5. ・ "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
・ "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
・ "-" is shown in "yoy%" when percentage changes exceed 1,000%.
・ "-" is shown in "yoy%", "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
・ "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
・ Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
・ Only "yoy" is shown when both results in two terms are negative.
・ Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.

: 6. "(E)" indicates estimates.

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

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

1. アコムグループ一覧

ACOM Group

会社名 Name of company	設立年月 Incorporated	資本金 Capital Stock	アコム持分比 Equity owned by ACOM	社員数 Number of employees	主な事業内容 Summary of Business
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アコム株式会社	ACOM CO., LTD.	1978/10	63,832 百万円 [63,832 million yen]	—	1,964 名	ローン事業、クレジットカード事業、信用保証事業 Loan Business, Credit Card Business and Guarantee Business
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【連結子会社】国内子会社 4社 海外子会社 3社

[Consolidated Subsidiaries] Domestic: 4 Overseas: 3

国 内	海外	会社名	設立年月	資本金	アコム持分比	社員数	主な事業内容
		エム・ユー信用保証株式会社	2013/9	300 百万円 [300 million yen]	100.00 %	51 名	信用保証事業 Guarantee Business
		アイ・アール債権回収株式会社	2000/6	520 百万円 [520 million yen]	100.00 %	139 名	サービサー事業(債権管理回収事業) Servicing Business (Loan Servicing Business)
		EASY BUY Public Company Limited	1996/9	6,000 百万タイバツ [6,000 million THB]	71.00 %	2,867 名	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 Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
		PT. Bank Nusantara Parahyangan, Tbk.	1972/1	3,384 億ルピア [3,384 Hundred million IDR]	66.15 %	1,144 名	インドネシア共和国における銀行業 Banking Business in Republic of Indonesia
		ACOM CONSUMER FINANCE CORPORATION	2017/7	500 百万ペソ [500 million PHP]	80.00 %	— 名	フィリピン共和国における無担保ローン事業 Unsecured Loan Business in Republic of the Philippines

(注1) 特別目的会社として設立した「一般社団法人未来キャピタル」及び「パワーインベストメント合同会社」は記載しておりません。

Notes : 1. This table does not include both "General Incorporated Association Mirai Capital" and "Power investments LLC" as they were established as Special Purpose Companies.

(注2) 当社は2017年7月27日に、フィリピン共和国における個人向け融資を事業目的とした合弁会社「ACOM CONSUMER FINANCE CORPORATION」を、伊藤忠商事株式会社とともに設立いたしました。

: 2. ACOM CO., LTD. and ITOCHU Corporation established a joint venture, "ACOM CONSUMER FINANCE CORPORATION" on July 27, 2017. The business objective of the company is providing personal loans in Republic of the Philippines.

【持分法適用関連会社】

[Equity-method Affiliate]

エム・ユー・コミュニケーションズ株式会社	MU Communications Co., Ltd.	2007/4	1,020 百万円 [1,020 million yen]	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.
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2. 貸借対照表(連結)

Balance Sheet (Consolidated)

(単位:百万円/Millions of yen)

		2017/3						2018/3						2018/3		前期比 yoy %	
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前期末比 ytd %	2017/9	前期末比 ytd %	2017/12				
流動資産	Current Assets	1,121,629	-0.9	1,107,297	1,115,188	1,115,390	1,177,815	5.0	1,152,430	-2.2	1,177,750	-0.0	1,200,105	1.9			
現金及び預金	Cash and Deposits	87,506	-27.0	68,365	80,618	75,287	104,939	19.9	69,860	-33.4	77,571	-26.1	81,650	-22.2			
営業貸付金	Accounts Receivable-operating Loans	902,150	2.8	906,071	903,967	908,067	930,292	3.1	938,366	0.9	949,229	2.0	958,346	3.0			
銀行業貸出金	Loans Receivable of Banking Business	56,575	-12.4	52,321	46,402	42,989	45,872	-18.9	43,318	-5.6	44,666	-2.6	43,915	-4.3			
割賦売掛金	Accounts Receivable-installment	28,393	27.4	30,422	32,725	35,735	38,648	36.1	41,904	8.4	45,890	18.7	49,714	28.6			
買取債権	Purchased Receivables	10,709	26.4	10,169	11,290	10,651	11,334	5.8	10,824	-4.5	11,230	-0.9	10,370	-8.5			
繰延税金資産	Deferred Tax Assets	33,179	31.7	34,125	35,106	35,819	39,106	17.9	39,917	2.1	40,570	3.7	41,254	5.5			
貸倒引当金	Allowance for Doubtful Accounts	-58,094	-	-59,546	-60,106	-62,843	-66,685	-	-69,730	-	-71,969	-	-74,253	-			
固定資産	Noncurrent Assets	53,434	-8.6	52,453	51,631	51,532	51,115	-4.3	52,045	1.8	51,943	1.6	52,530	2.8			
有形固定資産	Property, Plant and Equipment	23,495	-3.0	23,251	23,014	22,612	22,739	-3.2	22,478	-1.1	23,280	2.4	23,238	2.2			
無形固定資産	Intangible Assets	12,476	-14.4	11,835	11,495	10,919	10,600	-15.0	13,020	22.8	12,511	18.0	11,911	12.4			
のれん	Goodwill	6,459	-13.2	6,213	5,967	5,721	5,474	-15.2	5,228	-4.5	4,982	-9.0	4,736	-13.5			
ソフトウェア	Software	5,973	-15.6	5,579	5,485	5,156	5,082	-14.9	7,749	52.5	7,486	47.3	7,132	40.3			
投資その他の資産	Investments and Other Assets	17,462	-11.2	17,365	17,121	17,999	17,775	1.8	16,546	-6.9	16,151	-9.1	17,379	-2.2			
貸倒引当金	Allowance for Doubtful Accounts	-685	-	-701	-726	-765	-762	-	-773	-	-830	-	-865	-			
資産合計	Total Assets	1,175,063	-1.3	1,159,750	1,166,819	1,166,922	1,228,930	4.6	1,204,475	-2.0	1,229,693	0.1	1,252,635	1.9			
流動負債	Current Liabilities	227,529	-19.8	226,363	233,163	228,419	257,134	13.0	249,226	-3.1	286,809	11.5	318,114	23.7			
短期借入金	Short-term Loans Payable	18,286	-44.3	10,476	19,232	16,003	17,627	-3.6	12,577	-28.6	8,125	-53.9	15,958	-9.5			
コマーシャル・ペーパー	Commercial Papers	-	-	-	4,999	4,999	14,997	-	29,997	100.0	29,997	100.0	44,997	200.0			
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	103,758	-8.5	103,186	102,426	106,062	117,907	13.6	114,049	-3.3	128,265	8.8	128,666	9.1			
1年内償還予定の社債	Current Portion of Bonds	16,700	-52.9	28,190	27,930	27,910	25,000	49.7	14,890	-40.4	39,935	59.7	45,140	80.6			
銀行業預金	Deposits of Banking Business	63,875	-19.4	62,741	54,985	51,444	55,427	-13.2	52,350	-5.6	52,012	-6.2	55,683	0.5			
債務保証損失引当金	Provision for Loss on Guarantees	8,093	15.4	7,581	7,757	7,939	8,722	7.8	9,292	6.5	9,882	13.3	9,713	11.4			
固定負債	Noncurrent Liabilities	609,401	5.4	579,876	564,632	565,558	704,570	15.6	671,449	-4.7	639,550	-9.2	609,146	-13.5			
社債	Bonds Payable	193,058	15.0	189,828	187,070	192,678	216,838	12.3	207,090	-4.5	185,758	-14.3	181,912	-16.1			
長期借入金	Long-term Loans Payable	316,766	6.5	308,551	313,605	311,362	313,505	-1.0	304,499	-2.9	309,436	-1.3	296,977	-5.3			
利息返還損失引当金	Provision for Loss on Interest Repayment	90,000	-12.3	72,197	54,743	52,126	164,900	83.2	148,508	-9.9	132,181	-19.8	117,760	-28.6			
負債合計	Total Liabilities	836,930	-2.9	806,240	797,796	793,978	961,704	14.9	920,676	-4.3	926,359	-3.7	927,261	-3.6			
株主資本	Shareholders' Equity	321,641	4.7	338,853	357,569	361,271	249,453	-22.4	265,807	6.6	283,896	13.8	303,477	21.7			
利益剰余金	Retained Earnings	204,025	7.7	221,237	239,953	243,655	131,837	-35.4	148,191	12.4	166,280	26.1	185,860	41.0			
その他の包括利益累計額	Accumulated Other Comprehensive Income	1,735	-68.2	216	-2,648	-3,042	552	-68.2	497	-10.0	796	44.1	1,840	233.0			
非支配株主持分	Non-controlling Interests	14,755	-6.2	14,439	14,101	14,714	17,219	16.7	17,493	1.6	18,640	8.3	20,057	16.5			
純資産合計	Total Net Assets	338,132	3.0	353,510	369,023	372,944	267,226	-21.0	283,798	6.2	303,333	13.5	325,374	21.8			
負債純資産合計	Total Liabilities and Net Assets	1,175,063	-1.3	1,159,750	1,166,819	1,166,922	1,228,930	4.6	1,204,475	-2.0	1,229,693	0.1	1,252,635	1.9			
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	987,508	14.7	1,021,926	1,058,866	1,088,618	1,129,773	14.4	1,161,646	2.8	1,183,885	4.8	1,185,244	4.9			

3. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2017/3							2018/3							2018/3見通し(E)		
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %
営業収益	Operating Revenue	237,683	8.4	59,878	121,023	182,516	245,148	3.1	63,457	6.0	128,986	6.6	195,951	7.4			257,000	4.8
営業貸付金利息	Interest on Operating Loans	151,600	5.7	38,011	76,138	114,655	153,140	1.0	39,440	3.8	79,469	4.4	120,557	5.1			-	-
銀行業貸出金利息	Interest on Loans of Banking Business	8,104	-4.7	1,750	3,422	4,944	6,550	-19.2	1,518	-13.2	3,051	-10.9	4,498	-9.0			-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	3,401	29.0	986	2,047	3,215	4,455	31.0	1,351	37.0	2,840	38.7	4,474	39.1			-	-
信用保証収益	Revenue from Credit Guarantee	43,472	19.9	11,982	24,389	37,241	50,400	15.9	13,936	16.3	28,224	15.7	43,347	16.4			-	-
買取債権回収高	Collection from Purchased Receivable	5,549	4.4	1,322	2,810	4,393	6,148	10.8	1,096	-17.1	2,645	-5.9	4,074	-7.3			-	-
営業費用	Operating Expenses	222,166	8.3	41,386	82,756	139,322	315,315	41.9	45,421	9.8	90,602	9.5	135,298	-2.9			185,700	-41.1
金融費用	Financial Expenses	17,313	-11.2	3,773	7,109	10,267	13,524	-21.9	3,127	-17.1	6,185	-13.0	9,292	-9.5			12,600	-6.8
貸倒関連費用	Provision for Bad Debts	60,040	11.5	15,981	31,900	48,815	68,538	14.2	20,153	26.1	39,627	24.2	58,088	19.0			76,400	11.5
貸倒損失	Bad Debt Expenses	52,789	14.3	14,569	28,929	42,788	58,989	11.7	16,555	13.6	33,241	14.9	49,837	16.5			-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,171	-	1,923	3,307	6,181	8,919	-	3,027	-	5,227	-	7,260	-			-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,079	-	-512	-335	-154	628	-	570	-	1,159	-	990	-			-	-
利息返還関連費用	Provision for Loss on Interest Repayment	56,638	13.6	-	-	14,400	143,728	153.8	-	-	-	-	-	-			-	-
利息返還金	Interest Repayment	57,600	-2.0	15,220	29,942	44,592	58,852	2.2	14,227	-6.5	28,466	-4.9	41,249	-7.5			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	11,637	-7.3	2,581	5,314	7,680	9,975	-14.3	2,163	-16.2	4,252	-20.0	5,889	-23.3			-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-12,600	-	-17,802	-35,256	-37,873	74,900	-	-16,391	-	-32,718	-	-47,139	-			-	-
その他の営業費用	Other Operating Expenses	88,175	7.5	21,631	43,746	65,839	89,524	1.5	22,140	2.4	44,788	2.4	67,917	3.2			96,700	8.0
営業利益	Operating Profit	15,516	10.3	18,491	38,266	43,194	-70,166	-	18,036	-2.5	38,383	0.3	60,652	40.4			71,300	-
営業外収益	Non-operating Income	781	7.5	176	364	515	716	-8.3	418	136.7	589	61.8	778	50.9			700	-2.2
営業外費用	Non-operating Expenses	97	83.1	90	146	88	92	-5.2	68	-24.7	145	-0.8	152	72.4			200	117.4
経常利益	Ordinary Profit	16,200	9.9	18,578	38,484	43,621	-69,543	-	18,386	-1.0	38,828	0.9	61,278	40.5			71,800	-
特別利益	Extraordinary Income	113	-85.5	0	1	9	190	67.4	29	-	29	-	30	206.7			-	-
特別損失	Extraordinary Losses	1,329	951.0	13	49	89	144	-89.1	19	37.0	44	-10.9	98	10.0			100	-30.6
税金等調整前当期純利益	Profit Before Income Taxes	14,985	-2.7	18,564	38,436	43,542	-69,497	-	18,397	-0.9	38,814	1.0	61,210	40.6			71,700	-
法人税、住民税及び事業税	Income Taxes-current	4,656	43.9	1,770	3,170	4,225	5,251	12.8	2,096	18.4	4,127	30.2	6,102	44.4			-	-
法人税等調整額	Income Taxes-deferred	-7,606	-	-1,083	-2,187	-2,604	-5,630	-	-836	-	-1,334	-	-1,473	-			-	-
当期純利益	Profit	17,935	13.2	17,876	37,453	41,921	-69,118	-	17,137	-4.1	36,020	-3.8	56,581	35.0			67,500	-
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	3,337	12.1	664	1,525	2,291	3,069	-8.0	783	17.9	1,577	3.4	2,558	11.7			3,300	7.5
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	14,598	13.5	17,211	35,927	39,629	-72,187	-	16,353	-5.0	34,442	-4.1	54,023	36.3			64,200	-

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2016/3		2017/3						2018/3						
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前期比 yoy %	2017/9	前期比 yoy %	2017/12	前期比 yoy %	2018/3	前期比 yoy %
営業収益	Operating Revenue	237,622	8.3	59,929	121,128	182,675	245,344	3.3	63,477	5.9	129,151	6.6	196,137	7.4		
外部顧客からの営業収益	Operating Revenue from External Customers	237,683	8.4	59,878	121,023	182,516	245,148	3.1	63,457	6.0	128,986	6.6	195,951	7.4		
セグメント間の内部営業収益又は振替高	Revenues from Transactions with Other Operating Segments	-61	-	50	105	159	196	-	19	-61.4	165	56.8	186	17.0		
ローン・クレジットカード事業	Loan and Credit Card Business	133,170	3.5	33,680	67,636	102,230	135,971	2.1	34,668	2.9	69,628	2.9	105,125	2.8		
信用保証事業	Guarantee Business	48,868	19.2	13,141	27,332	41,352	56,411	15.4	15,289	16.3	31,700	16.0	48,196	16.6		
海外金融事業	Overseas Financial Business	48,294	12.5	11,512	22,756	33,832	45,618	-5.5	12,141	5.5	24,578	8.0	37,843	11.9		
債権管理回収事業	Loan Servicing Business	6,579	0.7	1,547	3,305	5,109	7,159	8.8	1,355	-12.4	3,190	-3.5	4,904	-4.0		
その他	Others	709	139.0	47	98	150	184	-74.0	23	-51.2	52	-46.3	67	-55.2		
営業費用	Operating Expenses	222,308	8.1	41,475	82,986	139,625	315,734	42.0	45,487	9.7	90,742	9.3	135,514	-2.9		
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	222,166	8.3	41,386	82,756	139,322	315,315	41.9	45,421	9.8	90,602	9.5	135,298	-2.9		
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	141	-64.6	89	229	302	419	195.7	65	-26.3	139	-39.1	215	-28.7		
ローン・クレジットカード事業	Loan and Credit Card Business	145,011	5.8	22,621	44,657	81,345	229,344	58.2	23,157	2.4	45,120	1.0	68,572	-15.7		
信用保証事業	Guarantee Business	34,401	15.2	8,930	19,040	29,301	46,796	36.0	12,237	37.0	24,739	29.9	35,738	22.0		
海外金融事業	Overseas Financial Business	37,155	13.3	8,771	16,508	24,383	32,978	-11.2	8,911	1.6	17,897	8.4	26,973	10.6		
債権管理回収事業	Loan Servicing Business	5,508	-4.8	1,152	2,779	4,594	6,615	20.1	1,182	2.6	2,984	7.4	4,230	-7.9		
その他	Others	230	160.9	-	-	-	-	-	-	-	-	-	-	-		
セグメント利益	Segment Profit	15,313	10.4	18,453	38,142	43,050	-70,389	-	17,989	-2.5	38,409	0.7	60,622	40.8		
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	15,516	10.3	18,491	38,266	43,194	-70,166	-	18,036	-2.5	38,383	0.3	60,652	40.4		
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-203	-	-38	-123	-143	-223	-	-46	-	25	-	-29	-		
ローン・クレジットカード事業	Loan and Credit Card Business	-11,841	-	11,059	22,978	20,885	-93,373	-	11,511	4.1	24,508	6.7	36,553	75.0		
信用保証事業	Guarantee Business	14,466	30.0	4,210	8,291	12,051	9,614	-33.5	3,052	-27.5	6,960	-16.0	12,458	3.4		
海外金融事業	Overseas Financial Business	11,138	9.7	2,740	6,247	9,448	12,640	13.5	3,229	17.8	6,681	6.9	10,869	15.0		
債権管理回収事業	Loan Servicing Business	1,071	43.5	395	526	515	544	-49.2	173	-56.2	205	-60.9	674	30.8		
その他	Others	478	129.6	47	98	150	184	-61.5	23	-51.2	52	-46.3	67	-55.2		

[営業債権残高営業利益率]

[Operating Profit to Receivables Outstanding]

(単位:%)

ローン・クレジットカード事業	Loan and Credit Card Business	-1.5	(-0.4)	5.5	5.7	3.4	-11.5	(-10.0)	5.6	(0.1)	5.9	(0.2)	5.8	(2.4)		
信用保証事業	Guarantee Business	1.5	(0.2)	1.6	1.6	1.5	0.9	(-0.6)	1.0	(-0.6)	1.2	(-0.4)	1.4	(-0.1)		

(注1)前期比欄には()書きで増減値を表示

(注2)ローン・クレジットカード事業=セグメント利益/(((期首営業貸付金残高+期首割賦売掛金残高)+(期末営業貸付金残高+期末割賦売掛金残高))/2)×100

(注3)信用保証事業=セグメント利益/(((期首信用保証残高+期首求償債権残高)+(期末信用保証残高+期末求償債権残高))/2)×100

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

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

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

5. 事業別営業債権残高(連結)

Receivables Outstanding by Segment (Consolidated)

		2016/3		2017/3					2018/3					2018/3見通し(E)				
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	前期末比 ytd %	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %	
営業債権残高 (百万円)	Receivables Outstanding (Millions of yen)	997,828	2.6	998,985	994,386	997,443	1,026,147	2.8	1,034,413	3.5	1,051,017	5.7	1,062,346	6.5	3.5		1,072,100	4.5
ローン・クレジットカード事業	Loan and Credit Card Business	795,051	3.4	804,620	811,272	815,413	822,967	3.5	832,259	3.4	840,590	3.6	844,542	3.6	2.6		850,000	3.3
ローン事業	Loan Business	767,196	2.7	774,696	778,991	780,121	784,858	2.3	790,944	2.1	795,317	2.1	795,412	2.0	1.3		803,200	2.3
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	767,127	2.7	774,632	778,934	780,066	784,806	2.3	790,894	2.1	795,271	2.1	795,370	2.0	1.3		803,200	2.3
クレジットカード事業	Credit Card Business	27,855	29.0	29,924	32,280	35,292	38,109	36.8	41,315	38.1	45,273	40.2	49,129	39.2	28.9		46,800	22.8
海外金融事業	Overseas Financial Business	192,068	-1.7	184,195	171,823	171,378	191,845	-0.1	191,329	3.9	199,195	15.9	207,434	21.0	8.1		210,200	9.6
EASY BUY Public Company Limited	EASY BUY Public Company Limited	135,492	3.5	131,874	125,420	128,389	145,973	7.7	148,011	12.2	154,529	23.2	163,519	27.4	12.0		160,400	9.9
ローン事業	Loan Business	134,954	3.7	131,375	124,976	127,946	145,434	7.8	147,422	12.2	153,912	23.2	162,933	27.3	12.0		159,900	9.9
インストールメントローン事業	Installment Loan Business	538	-23.1	498	444	443	538	0.0	588	18.1	617	38.9	585	32.0	8.7		500	-7.1
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	56,575	-12.4	52,321	46,402	42,989	45,872	-18.9	43,318	-17.2	44,666	-3.7	43,915	2.2	-4.3		49,800	8.6
債権管理回収事業	Loan Servicing Business	10,709	26.4	10,169	11,290	10,651	11,334	5.8	10,824	6.4	11,230	-0.5	10,370	-2.6	-8.5		11,900	5.0
信用保証残高	Guaranteed Receivables	987,508	14.7	1,021,926	1,058,866	1,088,618	1,129,773	14.4	1,161,646	13.7	1,183,885	11.8	1,185,244	8.9	4.9		1,240,500	9.8
アコム	ACOM CO., LTD.	885,770	14.1	914,986	946,882	970,600	1,005,029	13.5	1,029,609	12.5	1,047,105	10.6	1,045,583	7.7	4.0		1,101,500	9.6
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	101,737	20.2	106,939	111,984	118,017	124,744	22.6	132,037	23.5	136,780	22.1	139,661	18.3	12.0		139,000	11.4

6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2016/3		2017/3					2018/3					2018/3見通し(E)				
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	前期末比 ytd %	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %	
ローン事業 (件)	Loan Business	1,409,926	0.9	1,419,513	1,428,510	1,431,381	1,441,786	2.3	1,451,648	2.3	1,463,412	2.4	1,468,377	2.6	1.8		1,470,400	2.0
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	1,409,768	0.9	1,419,369	1,428,381	1,431,269	1,441,686	2.3	1,451,553	2.3	1,463,325	2.4	1,468,304	2.6	1.8		1,470,400	2.0
クレジットカード事業 (名)	Credit Card Business	254,534	18.0	270,656	283,954	298,356	314,235	23.5	339,217	25.3	365,150	28.6	384,438	28.9	22.3		370,000	17.7
海外金融事業 (件)	Overseas Financial Business	1,185,219	2.2	1,185,614	1,204,605	1,256,390	1,284,127	8.3	1,297,878	9.5	1,329,052	10.3	1,347,250	7.2	4.9		-	-
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,163,219	2.1	1,156,686	1,175,297	1,198,344	1,213,440	4.3	1,217,870	5.3	1,241,760	5.7	1,265,894	5.6	4.3		1,266,300	4.4
ローン事業	Loan Business	1,150,661	2.5	1,145,035	1,164,260	1,187,552	1,202,393	4.5	1,206,107	5.3	1,229,445	5.6	1,253,979	5.6	4.3		1,256,200	4.5
インストールメントローン事業	Installment Loan Business	12,558	-26.5	11,651	11,037	10,792	11,047	-12.0	11,763	1.0	12,315	11.6	11,915	10.4	7.9		10,100	-8.6
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	22,000	7.5	28,928	29,308	58,046	70,687	221.3	80,008	176.6	87,292	197.8	81,356	40.2	15.1		-	-
債権管理回収事業 (件)	Loan Servicing Business	336,266	1.7	339,923	343,874	344,283	434,848	29.3	436,242	28.3	352,785	2.6	352,332	2.3	-19.0		-	-

(注1)ローン事業: 営業貸付金残高を有する口座数

(注2)クレジットカード事業: 有効会員数

(注3)インストールメントローン事業: 割賦先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 Loan Business: Number of contracts with receivables outstanding.

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

7. その他の指標(連結)

Other Indices (Consolidated)

		2016/3		2017/3					2018/3							
		2016/3	前期比 yoy	2016/6	2016/9	2016/12	2017/3	前期比 yoy	2017/6	前期末比 ytd	2017/9	前期末比 ytd	2017/12	前期末比 ytd	2018/3	前期比 yoy
店舗数 (店)	Number of Outlets	1,244	-2	1,245	1,238	1,239	1,221	-23	1,229	8	1,231	10	1,218	-3		
社員数(正社員) (名)	Number of Employees (Permanent Employees)	6,036	216	6,146	6,143	6,140	6,057	21	6,217	160	6,161	104	6,165	108		

8. 貸借対照表 (アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

		2017/3						2018/3								
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前期末比 ytd %	2017/9	前期末比 ytd %	2017/12	前期末比 ytd %	2018/3	前期比 yoy %
流動資産	Current Assets	905,226	0.0	897,529	917,123	918,190	958,234	5.9	936,877	-2.2	953,075	-0.5	962,630	0.5		
現金及び預金	Cash and Deposits	73,932	-28.4	57,054	66,398	62,964	90,802	22.8	60,000	-33.9	65,599	-27.8	69,307	-23.7		
営業貸付金	Accounts Receivable-operating Loans	767,127	2.7	774,632	778,934	780,066	784,806	2.3	790,894	0.8	795,271	1.3	795,370	1.3		
割賦売掛金	Accounts Receivable-installment	27,855	29.0	29,924	32,280	35,292	38,109	36.8	41,315	8.4	45,273	18.8	49,129	28.9		
繰延税金資産	Deferred Tax Assets	30,638	35.0	31,402	32,333	32,877	36,506	19.2	36,605	0.3	37,024	1.4	37,636	3.1		
貸倒引当金	Allowance for Doubtful Accounts	-44,020	-	-45,910	-47,080	-49,040	-50,750	-	-53,340	-	-54,590	-	-56,360	-		
固定資産	Noncurrent Assets	65,577	-7.4	64,783	64,277	64,452	63,693	-2.9	65,925	3.5	66,743	4.8	66,644	4.6		
有形固定資産	Property, Plant and Equipment	22,065	-1.3	21,922	21,841	21,533	21,319	-3.4	21,134	-0.9	21,943	2.9	21,928	2.9		
無形固定資産	Intangible Assets	10,728	-13.6	10,206	9,862	9,426	9,004	-16.1	11,583	28.6	11,159	23.9	10,692	18.8		
のれん	Goodwill	6,459	-13.2	6,213	5,967	5,721	5,474	-15.2	5,228	-4.5	4,982	-9.0	4,736	-13.5		
ソフトウェア	Software	4,226	-14.2	3,950	3,853	3,663	3,486	-17.5	6,312	81.0	6,134	75.9	5,913	69.6		
投資その他の資産	Investments and Other Assets	32,782	-9.0	32,654	32,573	33,491	33,369	1.8	33,207	-0.5	33,640	0.8	34,023	2.0		
貸倒引当金	Allowance for Doubtful Accounts	-680	-	-690	-720	-760	-750	-	-760	-	-810	-	-840	-		
資産合計	Total Assets	970,803	-0.5	962,313	981,401	982,643	1,021,927	5.3	1,002,802	-1.9	1,019,819	-0.2	1,029,275	0.7		
流動負債	Current Liabilities	114,356	-30.8	133,704	145,849	144,948	166,158	45.3	165,473	-0.4	202,344	21.8	219,266	32.0		
短期借入金	Short-term Loans Payable	-	-	-	6,000	6,000	6,000	-	6,000	-	-	-	-	-		
コマースナル・ペーパー	Commercial Papers	-	-	-	4,999	4,999	14,997	-	29,997	100.0	29,997	100.0	44,997	200.0		
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	93,942	-12.7	91,612	91,196	91,064	99,666	6.1	100,190	0.5	114,952	15.3	116,567	17.0		
1年内償還予定の社債	Current Portion of Bonds	-	-	25,000	25,000	25,000	25,000	-	10,000	-60.0	35,000	40.0	35,000	40.0		
債務保証損失引当金	Provision for Loss on Guarantees	7,590	15.7	7,080	7,210	7,360	8,100	6.7	8,680	7.2	9,220	13.8	9,040	11.6		
固定負債	Noncurrent Liabilities	556,337	6.9	512,758	503,336	503,886	634,952	14.1	599,893	-5.5	563,814	-11.2	539,776	-15.0		
社債	Bonds Payable	171,000	17.1	156,000	156,000	156,000	176,000	2.9	166,000	-5.7	141,000	-19.9	141,000	-19.9		
長期借入金	Long-term Loans Payable	289,014	9.0	278,321	286,438	289,512	287,890	-0.4	277,138	-3.7	281,823	-2.1	272,276	-5.4		
利息返還損失引当金	Provision for Loss on Interest Repayment	90,000	-12.3	72,197	54,743	52,126	164,900	83.2	148,508	-9.9	132,181	-19.8	117,760	-28.6		
負債合計	Total Liabilities	670,693	-2.2	646,462	649,186	648,834	801,110	19.4	765,366	-4.5	766,158	-4.4	759,042	-5.3		
株主資本	Shareholders' Equity	300,101	3.4	315,842	332,209	333,803	220,812	-26.4	237,432	7.5	253,658	14.9	270,231	22.4		
利益剰余金	Retained Earnings	180,052	5.8	195,793	212,160	213,754	100,763	-44.0	117,383	16.5	133,609	32.6	150,182	49.0		
評価・換算差額等	Valuation and translation adjustments	7	-3.8	7	5	5	4	-47.6	3	-5.5	2	-37.0	0	-79.3		
純資産合計	Total Net Assets	300,109	3.4	315,850	332,214	333,808	220,816	-26.4	237,436	7.5	253,661	14.9	270,232	22.4		
負債純資産合計	Total Liabilities and Net Assets	970,803	-0.5	962,313	981,401	982,643	1,021,927	5.3	1,002,802	-1.9	1,019,819	-0.2	1,029,275	0.7		
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	885,770	14.1	914,986	946,882	970,600	1,005,029	13.5	1,029,609	2.4	1,047,105	4.2	1,045,583	4.0		

9. 損益計算書(アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2017/3							2018/3							2018/3見通し(E)	前期比 yoy %	
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3			前期比 yoy %
営業収益	Operating Revenue	175,380	7.2	44,833	90,931	137,409	183,997	4.9	47,605	6.2	96,559	6.2	146,036	6.3			191,600	4.1
営業貸付金利息	Interest on Operating Loans	116,112	2.2	29,197	58,725	88,608	117,819	1.5	29,810	2.1	60,004	2.2	90,553	2.2			119,300	1.3
包括信用購入あっせん収益	Revenue from Credit Card Business	3,401	29.0	986	2,047	3,215	4,455	31.0	1,351	37.0	2,840	38.7	4,474	39.1			5,700	27.9
信用保証収益	Revenue from Credit Guarantee	36,460	20.8	10,038	20,438	31,196	42,199	15.7	11,654	16.1	23,585	15.4	36,277	16.3			47,400	12.3
営業費用	Operating Expenses	174,352	7.3	30,239	60,713	106,236	269,388	54.5	33,870	12.0	66,378	9.3	99,282	-6.5			137,400	-49.0
金融費用	Financial Expenses	8,299	-17.7	1,904	3,676	5,362	7,153	-13.8	1,658	-12.9	3,231	-12.1	4,807	-10.4			6,800	-4.9
貸倒関連費用	Provision for Bad Debts	43,780	8.3	12,092	24,353	37,317	51,786	18.3	15,820	30.8	30,393	24.8	44,661	19.7			58,900	13.7
貸倒損失	Bad Debt Expenses	38,543	13.7	10,702	21,633	32,446	44,475	15.4	12,640	18.1	25,373	17.3	38,021	17.2			51,400	15.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	4,206	-	1,900	3,100	5,100	6,800	-	2,600	-	3,900	-	5,700	-			6,900	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,030	-	-510	-380	-230	510	-	580	-	1,120	-	940	-			600	-
利息返還関連費用	Provision for Loss on Interest Repayment	56,638	13.6	-	-	14,400	143,728	153.8	-	-	-	-	-	-			-	-
利息返還金	Interest Repayment	57,600	-2.0	15,220	29,942	44,592	58,852	2.2	14,227	-6.5	28,466	-4.9	41,249	-7.5			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	11,637	-7.3	2,581	5,314	7,680	9,975	-14.3	2,163	-16.2	4,252	-20.0	5,889	-23.3			-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-12,600	-	-17,802	-35,256	-37,873	74,900	-	-16,391	-	-32,718	-	-47,139	-			-	-
その他の営業費用	Other Operating Expenses	65,405	5.3	16,242	32,683	49,156	66,720	2.0	16,391	0.9	32,753	0.2	49,813	1.3			71,700	7.5
営業利益	Operating Profit	1,028	-9.1	14,594	30,218	31,173	-85,390	-	13,735	-5.9	30,180	-0.1	46,754	50.0			54,200	-
営業外収益	Non-operating Income	4,282	39.1	983	1,119	1,244	1,366	-68.1	3,524	258.5	3,634	224.7	3,773	203.2			3,500	156.2
営業外費用	Non-operating Expenses	140	183.1	63	84	18	30	-78.3	65	2.2	128	52.0	139	671.6			100	233.3
経常利益	Ordinary Profit	5,171	24.3	15,513	31,253	32,400	-84,054	-	17,194	10.8	33,686	7.8	50,388	55.5			57,600	-
特別利益	Extraordinary Income	108	-86.0	-	0	8	189	74.4	25	-	25	-	25	186.1			-	-
特別損失	Extraordinary Losses	1,402	-	12	43	68	121	-91.3	15	26.1	34	-20.1	85	24.0			100	-17.4
税引前当期純利益	Profit Before Income Taxes	3,876	-19.5	15,501	31,209	32,340	-83,986	-	17,204	11.0	33,677	7.9	50,328	55.6			57,500	-
法人税、住民税及び事業税	Income Taxes-current	1,816	-	541	830	696	1,005	-44.7	718	32.7	1,419	71.0	1,896	172.3			-	-
法人税等調整額	Income Taxes-deferred	-7,797	-	-780	-1,727	-2,057	-5,702	-	-134	-	-588	-	-987	-			-	-
当期純利益	Profit	9,857	5.8	15,740	32,107	33,701	-79,289	-	16,619	5.6	32,845	2.3	49,418	46.6			58,100	-

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2016/3		2017/3					2018/3					2018/3見通し(E)				
			前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3	前期比 yoy %		
営業収益	Operating Revenue	175,380	7.2	44,833	90,931	137,409	183,997	4.9	47,605	6.2	96,559	6.2	146,036	6.3			191,600	4.1
ローン・クレジットカード事業	Loan and Credit Card Business	133,170	3.5	33,680	67,636	102,230	135,971	2.1	34,668	2.9	69,628	2.9	105,125	2.8			137,800	1.3
ローン事業	Loan Business	129,385	2.9	32,605	65,410	98,744	131,155	1.4	33,217	1.9	66,596	1.8	100,366	1.6			131,800	0.5
無担保ローン	Unsecured Loans	128,260	3.1	32,363	64,938	98,051	130,256	1.6	33,021	2.0	66,187	1.9	99,767	1.8			131,100	0.6
消費者向け	Consumers	128,259	3.1	32,363	64,937	98,051	130,255	1.6	33,021	2.0	66,187	1.9	99,767	1.8			131,100	0.6
有担保ローン	Secured Loans	1,125	-17.4	242	472	693	899	-20.1	195	-19.3	409	-13.3	598	-13.6			700	-22.1
クレジットカード事業	Credit Card Business	3,785	26.8	1,074	2,225	3,486	4,815	27.2	1,451	35.0	3,031	36.2	4,758	36.5			6,000	24.6
信用保証事業	Guarantee Business	41,500	19.8	11,105	23,197	35,028	47,842	15.3	12,913	16.3	26,877	15.9	40,844	16.6			53,600	12.0
その他	Others	709	145.7	47	98	150	184	-74.0	23	-51.2	52	-46.3	67	-55.2			200	8.7

10-2. 営業収益の事業別構成比 (アコム)

Composition Ratio of Operating Revenue by Segment (ACOM)

(単位:%)

		2016/3	2017/3				2018/3				2018/3見通し(E)
			2016/6	2016/9	2016/12	2017/3	2017/6	2017/9	2017/12	2018/3	
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・クレジットカード事業	Loan and Credit Card Business	75.9	75.1	74.4	74.4	73.9	72.8	72.1	72.0		71.9
ローン事業	Loan Business	73.8	72.7	71.9	71.9	71.3	69.8	69.0	68.7		68.8
クレジットカード事業	Credit Card Business	2.1	2.4	2.5	2.5	2.6	3.0	3.1	3.3		3.1
信用保証事業	Guarantee Business	23.7	24.8	25.5	25.5	26.0	27.1	27.8	28.0		28.0
その他	Others	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.0		0.1

11. 営業費用 (アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2017/3						2018/3						2018/3見直し(E)				
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3	前期比 yoy %	2018/3見直し(E)	前期比 yoy %
営業費用	Operating Expenses	174,352	7.3	30,239	60,713	106,236	269,388	54.5	33,870	12.0	66,378	9.3	99,282	-6.5			137,400	-49.0
金融費用	Financial Expenses	8,299	-17.7	1,904	3,676	5,362	7,153	-13.8	1,658	-12.9	3,231	-12.1	4,807	-10.4			6,800	-4.9
貸倒関連費用	Provision for Bad Debts	43,780	8.3	12,092	24,353	37,317	51,786	18.3	15,820	30.8	30,393	24.8	44,661	19.7			58,900	13.7
貸倒損失	Bad Debt Expenses	38,543	13.7	10,702	21,633	32,446	44,475	15.4	12,640	18.1	25,373	17.3	38,021	17.2			51,400	15.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	4,206	-	1,900	3,100	5,100	6,800	-	2,600	-	3,900	-	5,700	-			6,900	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,030	-	-510	-380	-230	510	-	580	-	1,120	-	940	-			600	-
利息返還関連費用	Provision for Loss on Interest Repayment	56,638	13.6	-	-	14,400	143,728	153.8	-	-	-	-	-	-			-	-
利息返還金	Interest Repayment	57,600	-2.0	15,220	29,942	44,592	58,852	2.2	14,227	-6.5	28,466	-4.9	41,249	-7.5			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	11,637	-7.3	2,581	5,314	7,680	9,975	-14.3	2,163	-16.2	4,252	-20.0	5,889	-23.3			-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-12,600	-	-17,802	-35,256	-37,873	74,900	-	-16,391	-	-32,718	-	-47,139	-			-	-
その他の営業費用	Other Operating Expenses	65,405	5.3	16,242	32,683	49,156	66,720	2.0	16,391	0.9	32,753	0.2	49,813	1.3			71,700	7.5
人件費	Personnel Expenses	14,637	1.8	3,546	7,247	10,907	14,563	-0.5	3,734	5.3	7,313	0.9	11,113	1.9			15,400	5.7
広告宣伝費	Advertising Expenses	11,155	-0.9	2,984	5,764	8,664	11,427	2.4	2,747	-8.0	5,666	-1.7	8,577	-1.0			11,600	1.5
事務所費	Administrative Expenses	6,993	1.4	1,610	3,290	4,891	6,519	-6.8	1,531	-4.9	3,138	-4.6	4,690	-4.1			6,600	1.2
電算機費	Computer Expenses	15,883	9.4	3,890	7,954	12,075	16,841	6.0	3,822	-1.7	7,726	-2.9	12,224	1.2			18,100	7.5
手数料	Fees	8,377	1.4	2,058	4,162	6,172	8,460	1.0	2,087	1.4	4,206	1.1	6,250	1.3			9,100	7.6
保険料	Insurance Expenses	59	-0.6	3	21	31	60	0.8	3	-10.4	22	4.9	33	7.2			100	66.7
減価償却費	Depreciation	734	-9.2	182	372	566	760	3.6	166	-8.4	334	-10.0	504	-10.9			700	-7.9
公租公課	Taxes and Other Public Charges	3,761	51.9	999	1,915	2,843	3,846	2.3	1,216	21.8	2,199	14.9	3,160	11.1			4,400	14.4
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	601	135.7	282	534	763	993	65.2	253	-10.3	531	-0.6	813	6.6			1,000	0.7
その他	Others	3,201	-0.6	685	1,421	2,240	3,247	1.4	828	20.8	1,614	13.6	2,446	9.2			4,700	44.7

11-2. 営業収益営業費用率 (アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位: %)

		2017/3						2018/3						2018/3見直し(E)				
		2016/3	前期比 yoy p.p.	2016/6	2016/9	2016/12	2017/3	前期比 yoy p.p.	2017/6	前年同期比 yoy p.p.	2017/9	前年同期比 yoy p.p.	2017/12	前年同期比 yoy p.p.	2018/3	前期比 yoy p.p.	2018/3見直し(E)	前期比 yoy p.p.
営業費用	Operating Expenses	99.4	0.1	67.4	66.8	77.3	146.4	47.0	71.1	3.7	68.7	1.9	68.0	-9.3			71.7	-74.7
金融費用	Financial Expenses	4.7	-1.4	4.2	4.1	3.9	3.9	-0.8	3.5	-0.7	3.3	-0.8	3.3	-0.6			3.6	-0.3
貸倒関連費用	Provision for Bad Debts	25.0	0.3	27.0	26.8	27.1	28.1	3.1	33.2	6.2	31.5	4.7	30.6	3.5			30.7	2.6
貸倒損失	Bad Debt Expenses	22.0	1.3	23.9	23.8	23.6	24.1	2.1	26.5	2.6	26.3	2.5	26.0	2.4			26.8	2.7
利息返還関連費用	Provision for Loss on Interest Repayment	32.3	1.8	-	-	10.5	78.1	45.8	-	-	-	-	-	-10.5			-	-
その他の営業費用	Other Operating Expenses	37.3	-0.7	36.2	35.9	35.8	36.3	-1.0	34.4	-1.8	33.9	-2.0	34.1	-1.7			37.4	1.1
人件費	Personnel Expenses	8.4	-0.4	7.9	8.0	7.9	7.9	-0.5	7.8	-0.1	7.6	-0.4	7.6	-0.3			8.0	0.1
広告宣伝費	Advertising Expenses	6.4	-0.5	6.7	6.3	6.3	6.2	-0.2	5.8	-0.9	5.9	-0.4	5.9	-0.4			6.1	-0.1
事務所費	Administrative Expenses	4.0	-0.2	3.6	3.6	3.6	3.6	-0.4	3.2	-0.4	3.2	-0.4	3.2	-0.4			3.4	-0.2
電算機費	Computer Expenses	9.1	0.2	8.7	8.7	8.8	9.2	0.1	8.0	-0.7	8.0	-0.7	8.4	-0.4			9.4	0.2
手数料	Fees	4.8	-0.2	4.6	4.6	4.5	4.6	-0.2	4.4	-0.2	4.4	-0.2	4.3	-0.2			4.7	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

12. 事業別営業債権残高(アコム)

Receivables Outstanding by Segment (ACOM)

		2017/3							2018/3							2018/3見通し(E)			
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	前期末比 ytd %	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %
ローン・クレジットカード事業 (百万円)	Loan and Credit Card Business (Millions of yen)	794,982	3.4	804,557	811,215	815,358	822,916	3.5	832,210	3.4	840,544	3.6	844,500	3.6	2.6			850,000	3.3
ローン事業	Loan Business	767,127	2.7	774,632	778,934	780,066	784,806	2.3	790,894	2.1	795,271	2.1	795,370	2.0	1.3			803,200	2.3
無担保ローン	Unsecured Loans	758,283	3.0	766,176	770,924	772,462	777,535	2.5	783,949	2.3	788,629	2.3	789,036	2.1	1.5			797,600	2.6
消費者向け	Consumers	758,278	3.0	766,172	770,920	772,458	777,531	2.5	783,945	2.3	788,625	2.3	789,032	2.1	1.5			797,600	2.6
有担保ローン	Secured Loans	8,844	-17.4	8,455	8,010	7,604	7,270	-17.8	6,945	-17.9	6,642	-17.1	6,334	-16.7	-12.9			5,600	-23.0
不動産カードローン	Real Estate Card Loan	7,580	-17.4	7,219	6,835	6,480	6,172	-18.6	5,888	-18.4	5,642	-17.5	5,365	-17.2	-13.1			-	-
クレジットカード事業	Credit Card Business	27,855	29.0	29,924	32,280	35,292	38,109	36.8	41,315	38.1	45,273	40.2	49,129	39.2	28.9			46,800	22.8
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)	539	2.1	540	540	540	540	0.2	541	0.2	539	-0.2	538	-0.4	-0.4			543	0.6
信用保証残高	Guaranteed Receivables	885,770	14.1	914,986	946,882	970,600	1,005,029	13.5	1,029,609	12.5	1,047,105	10.6	1,045,583	7.7	4.0			1,101,500	9.6
1口座当たり利用単価 [信用保証残高(千円)]	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	582	4.7	587	596	601	608	4.5	613	4.4	620	4.0	623	3.7	2.5			633	4.1
求償債権	Right to reimbursement	30,901	27.0	32,755	34,565	37,101	38,525	24.7	41,362	26.3	43,886	27.0	46,521	25.4	20.8			-	-

13. 利用者数(アコム)

Number of Customer Accounts (ACOM)

		2017/3							2018/3							2018/3見通し(E)			
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	前期末比 ytd %	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %
ローン事業 (件)	Loan Business	1,409,768	0.9	1,419,369	1,428,381	1,431,269	1,441,686	2.3	1,451,553	2.3	1,463,325	2.4	1,468,304	2.6	1.8			1,470,400	2.0
無担保ローン	Unsecured Loans	1,406,663	0.9	1,416,373	1,425,518	1,428,543	1,439,063	2.3	1,449,037	2.3	1,460,914	2.5	1,465,993	2.6	1.9			1,468,300	2.0
消費者向け	Consumers	1,406,657	0.9	1,416,367	1,425,514	1,428,539	1,439,059	2.3	1,449,033	2.3	1,460,910	2.5	1,465,989	2.6	1.9			1,468,300	2.0
有担保ローン	Secured Loans	3,105	-13.9	2,996	2,863	2,726	2,623	-15.5	2,516	-16.0	2,411	-15.8	2,311	-15.2	-11.9			2,100	-19.9
クレジットカード事業 (名)	Credit Card Business	254,534	18.0	270,656	283,954	298,356	314,235	23.5	339,217	25.3	365,150	28.6	384,438	28.9	22.3			370,000	17.7
信用保証事業	Guarantee Business	1,520,494	8.9	1,557,550	1,588,494	1,612,878	1,651,161	8.6	1,679,526	7.8	1,686,688	6.2	1,676,045	3.9	1.5			1,738,700	5.3

(注1)ローン事業: 営業貸付金残高を有する口座数
(注2)クレジットカード事業: 有効会員数

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

14. 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)

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy %		
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12			前年同期比 yoy %	2018/3
新規申込数	(件) Number of Applicants	462,434	-0.0	125,107	245,030	365,298	488,806	5.7	123,469	-1.3	247,813	1.1	378,410	3.6		-	-
新客数	(件) Number of New Loan Customers	221,791	1.4	60,113	118,395	177,274	234,838	5.9	60,576	0.8	120,073	1.4	180,874	2.0		235,000	0.1
新規貸付率	(%) Lending Ratio (%)	47.9	(0.6)	48.0	48.3	48.5	48.0	(0.1)	49.1	(1.1)	48.4	(0.1)	47.8	(-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.

初回貸付単価	(千円)	Initial Average Lending Amount (Thousands of yen)	2016/3	2016/6	2016/9	2016/12	2017/3	2017/6	2017/9	2017/12	2018/3	2018/3見通し(E)
			147	149	148	149	151	147	149	150	150	-
			2.1				2.7	-1.3	0.7	0.7		-

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

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy		
		2016/3	前期比 yoy	2016/6	2016/9	2016/12	2017/3	前期比 yoy	2017/6	前期末比 ytd	2017/9	前期末比 ytd	2017/12			前期末比 ytd	2018/3
ローン事業店舗数	(店) Number of Loan Business Outlets	1,085	-1	1,087	1,089	1,087	1,068	-17	1,066	-2	1,066	-2	1,056	-12		1,044	-24
有人店舗	Staffed	39	-	39	39	22	22	-17	22	-	22	-	22	-		22	-
無人店舗	Unstaffed	1,046	-1	1,048	1,050	1,065	1,046	-	1,044	-2	1,044	-2	1,034	-12		1,022	-24

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

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy		
		2016/3	前期比 yoy	2016/6	2016/9	2016/12	2017/3	前期比 yoy	2017/6	前期末比 ytd	2017/9	前期末比 ytd	2017/12			前期末比 ytd	2018/3
自動契約コーナー数	(所) Number of Automatic Contract Machine Outlets	1,085	-1	1,087	1,089	1,087	1,068	-17	1,066	-2	1,066	-2	1,056	-12		1,044	-24
自動契約機台数	(台) Number of Automatic Contract Machines	1,119	7	1,121	1,123	1,125	1,107	-12	1,105	-2	1,105	-2	1,096	-11		1,083	-24
カード発行機台数	Number of Card Issuance Machines	343	-1	343	343	342	494	151	644	150	645	151	647	153		-	-

17. ATM(アコム) ATMs (ACOM)

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy		
		2016/3	前期比 yoy	2016/6	2016/9	2016/12	2017/3	前期比 yoy	2017/6	前期末比 ytd	2017/9	前期末比 ytd	2017/12			前期末比 ytd	2018/3
ATM台数	(台) Number of ATMs	64,156	1,915	64,461	64,957	65,239	55,796	-8,360	56,009	213	56,263	467	56,141	345		-	-
自社設置分	Proprietary	1,112	-	1,106	1,107	1,105	1,087	-25	1,083	-4	1,082	-5	1,069	-18		1,063	-24
年中無休	Open 365 Days/Year	1,112	-	1,106	1,107	1,105	1,087	-25	1,083	-4	1,082	-5	1,069	-18		-	-
24時間稼働	Open 24 Hours/Day	978	4	973	974	975	958	-20	954	-4	953	-5	948	-10		-	-
提携分	Tie-up	63,044	1,915	63,355	63,850	64,134	54,709	-8,335	54,926	217	55,181	472	55,072	363		-	-

18. 社員数(アコム) Employees (ACOM)

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy		
		2016/3	前期比 yoy	2016/6	2016/9	2016/12	2017/3	前期比 yoy	2017/6	前期末比 ytd	2017/9	前期末比 ytd	2017/12			前期末比 ytd	2018/3
合計	(名) Number of Total Employees	2,032	11	2,106	2,075	2,057	2,021	-11	2,102	81	2,085	64	2,084	63		-	-
正社員	Permanent Employees	1,892	41	1,947	1,916	1,891	1,854	-38	1,990	136	1,970	116	1,964	110		1,949	95
非正社員	Temporary Employees	140	-30	159	159	166	167	27	112	-55	115	-52	120	-47		-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位:%)

	Average Loan Yield	2017/3																2018/3見通し(E)			
		2016/3		2016/6		2016/9		2016/12		2017/3		2017/6		2017/9		2017/12		2018/3		2018/3見通し(E)	前期比 yoy p.p.
		前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.	前期比 yoy p.p.					
期中平均利回り		15.34	-0.08	15.21	-0.20	15.17	-0.22	15.16	-0.20	15.16	-0.18	15.18	-0.03	15.17	0.00	15.17	0.01			15.02	-0.14
無担保ローン	Unsecured Loans	15.39	-0.10	15.26	-0.20	15.22	-0.21	15.21	-0.20	15.21	-0.18	15.22	-0.04	15.20	-0.02	15.20	-0.01			15.06	-0.15
消費者向け	Consumers	15.39	-0.10	15.26	-0.20	15.22	-0.21	15.21	-0.20	15.21	-0.18	15.22	-0.04	15.20	-0.02	15.20	-0.01			15.06	-0.15
有担保ローン	Secured Loans	11.40	-0.01	11.15	-0.73	11.05	-0.79	11.07	-0.52	11.08	-0.32	10.94	-0.21	11.60	0.55	11.56	0.49			10.05	-1.03

(注)期中平均利回り=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).

20. 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	2017/3																2018/3見通し(E)			
		2016/3	構成比 C.R.(%)	2016/6	構成比 C.R.(%)	2016/9	構成比 C.R.(%)	2016/12	構成比 C.R.(%)	2017/3	構成比 C.R.(%)	2017/6	構成比 C.R.(%)	2017/9	構成比 C.R.(%)	2017/12	構成比 C.R.(%)	2018/3	構成比 C.R.(%)	2018/3見通し(E)	構成比 C.R.(%)
合計	Total	758,278	100.0	766,172	100.0	770,920	100.0	772,458	100.0	777,531	100.0	783,945	100.0	788,625	100.0	789,032	100.0			797,600	100.0
20.000% <	20.000% <	14,317	1.9	13,256	1.7	12,262	1.6	11,366	1.5	9,915	1.3	9,265	1.2	8,637	1.1	8,117	1.0			3,100	0.4
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	3,548	0.5	3,352	0.4	3,166	0.4	3,004	0.4	2,589	0.3	2,443	0.3	2,311	0.3	2,200	0.3			1,600	0.2
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	349,646	46.1	353,878	46.2	357,172	46.3	358,335	46.4	360,802	46.4	363,512	46.4	367,716	46.6	370,177	46.9			365,800	45.8
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	357,650	47.1	362,237	47.3	363,626	47.2	364,041	47.1	366,952	47.2	370,316	47.2	370,266	47.0	368,292	46.7			389,000	48.8
≤ 10.000%	≤ 10.000%	33,116	4.4	33,446	4.4	34,692	4.5	35,710	4.6	37,271	4.8	38,408	4.9	39,693	5.0	40,244	5.1			38,100	4.8

20-2. 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	2017/3																2018/3見通し(E)			
		2016/3	構成比 C.R.(%)	2016/6	構成比 C.R.(%)	2016/9	構成比 C.R.(%)	2016/12	構成比 C.R.(%)	2017/3	構成比 C.R.(%)	2017/6	構成比 C.R.(%)	2017/9	構成比 C.R.(%)	2017/12	構成比 C.R.(%)	2018/3	構成比 C.R.(%)	2018/3見通し(E)	構成比 C.R.(%)
合計	Total	1,406,657	100.0	1,416,367	100.0	1,425,514	100.0	1,428,539	100.0	1,439,059	100.0	1,449,033	100.0	1,460,910	100.0	1,465,989	100.0			-	-
20.000% <	20.000% <	34,698	2.5	31,928	2.3	29,463	2.1	27,086	1.9	23,263	1.6	21,531	1.5	19,992	1.4	18,582	1.3			-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	2,237	0.1	2,128	0.1	2,035	0.1	1,937	0.1	1,664	0.1	1,593	0.1	1,504	0.1	1,446	0.1			-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	956,022	68.0	965,529	68.2	975,074	68.4	979,444	68.6	989,024	68.7	996,697	68.8	1,007,898	69.0	1,016,063	69.3			-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	343,055	24.4	345,890	24.4	346,582	24.3	346,173	24.2	348,763	24.3	350,854	24.2	350,638	24.0	347,694	23.7			-	-
≤ 10.000%	≤ 10.000%	70,645	5.0	70,892	5.0	72,360	5.1	73,899	5.2	76,345	5.3	78,358	5.4	80,878	5.5	82,204	5.6			-	-

21. 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 Receivables 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)	2016/3		2016/6		2016/9		2016/12		2017/3		2017/6		2017/9		2017/12		2018/3		2018/3見通し(E)	
		構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)
合計	Total	758,278	100.0	766,172	100.0	770,920	100.0	772,458	100.0	777,531	100.0	783,945	100.0	788,625	100.0	789,032	100.0			797,600	100.0
10万円以下	≦ 100	10,545	1.4	10,610	1.4	10,868	1.4	10,881	1.4	11,206	1.5	11,361	1.4	11,487	1.5	11,553	1.5			11,600	1.4
10万円超 30万円以下	100 < ≦ 300	69,877	9.2	69,246	9.0	69,259	9.0	68,937	8.9	69,438	8.9	69,477	8.9	70,283	8.9	70,843	9.0			69,200	8.7
30万円超 50万円以下	300 < ≦ 500	205,566	27.1	208,041	27.1	209,723	27.2	210,942	27.3	211,394	27.2	212,300	27.1	214,128	27.1	214,789	27.2			217,500	27.3
50万円超 100万円以下	500 < ≦ 1,000	184,232	24.3	185,935	24.3	187,265	24.3	187,554	24.3	189,041	24.3	191,194	24.4	192,626	24.4	192,778	24.4			194,100	24.3
100万円超	1,000 <	288,056	38.0	292,338	38.2	293,803	38.1	294,141	38.1	296,451	38.1	299,611	38.2	300,098	38.1	299,067	37.9			305,200	38.3

21-2. 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 Receivables Outstanding [Unsecured Loans for Consumers] (ACOM)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2016/3		2016/6		2016/9		2016/12		2017/3		2017/6		2017/9		2017/12		2018/3		2018/3見通し(E)	
		構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	
合計	Total	1,406,657	100.0	1,416,367	100.0	1,425,514	100.0	1,428,539	100.0	1,439,059	100.0	1,449,033	100.0	1,460,910	100.0	1,465,989	100.0			-	-
10万円以下	≦ 100	170,790	12.2	172,390	12.2	175,314	12.3	175,656	12.3	179,473	12.5	181,792	12.5	183,460	12.5	184,460	12.6			-	-
10万円超 30万円以下	100 < ≦ 300	331,650	23.6	329,226	23.2	329,086	23.1	327,651	22.9	329,817	22.9	330,326	22.8	333,958	22.9	335,869	22.9			-	-
30万円超 50万円以下	300 < ≦ 500	475,894	33.8	481,148	34.0	484,619	34.0	487,636	34.1	488,551	33.9	490,716	33.9	494,730	33.9	496,785	33.9			-	-
50万円超 100万円以下	500 < ≦ 1,000	242,250	17.2	244,433	17.3	246,133	17.3	246,606	17.3	248,837	17.3	251,673	17.4	253,823	17.4	254,299	17.3			-	-
100万円超	1,000 <	186,073	13.2	189,170	13.3	190,362	13.3	190,990	13.4	192,381	13.4	194,526	13.4	194,939	13.3	194,576	13.3			-	-

22. 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, %)

年取ランク	Annual Income (Millions of yen)	2017/3																		2018/3								
		2016/3			2016/6			2016/9			2016/12			2017/3			2017/6			2017/9			2017/12			2018/3		
		新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts
合計	Total	100.0	147	100.0	100.0	149	100.0	100.0	148	100.0	100.0	149	100.0	100.0	151	100.0	100.0	147	100.0	100.0	149	100.0	100.0	150	100.0	100.0	150	
200万円以下	≦ 2	25.7	117	23.0	24.1	119	22.8	25.0	117	22.8	25.2	117	22.9	25.6	119	22.9	24.2	119	22.8	25.0	119	22.8	25.3	119	22.8			
200万円超 500万円以下	2 < ≦ 5	64.3	148	59.5	65.8	150	59.7	65.2	151	59.8	65.0	152	59.9	64.7	154	59.8	66.2	150	60.1	65.6	153	60.2	65.2	153	60.3			
500万円超 700万円以下	5 < ≦ 7	6.8	192	11.3	6.9	196	11.3	6.7	196	11.3	6.6	197	11.2	6.6	201	11.2	6.6	183	11.1	6.4	192	11.1	6.4	195	11.0			
700万円超 1,000万円以下	7 < ≦ 10	2.6	233	4.9	2.6	220	4.9	2.5	225	4.8	2.5	230	4.8	2.5	233	4.8	2.4	220	4.8	2.4	220	4.7	2.4	225	4.7			
1,000万円超	10 <	0.6	306	1.3	0.6	277	1.3	0.6	298	1.3	0.7	295	1.2	0.6	291	1.3	0.6	312	1.2	0.6	315	1.2	0.7	318	1.2			

23. 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: %)

		2017/3																		2018/3								
		2016/3			2016/6			2016/9			2016/12			2017/3			2017/6			2017/9			2017/12			2018/3		
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 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	49.5	22.7	26.0	50.7	23.1	26.7	51.5	23.4	27.1	52.0	23.7	27.5	52.2	24.0	28.1	53.5	24.3	29.9	54.3	24.6	30.2	55.2	25.0	30.8			
30 ~ 39才	Age 30 - 39	18.9	24.5	21.0	18.9	24.4	20.4	18.5	24.2	20.6	18.3	24.2	20.4	18.2	24.1	20.2	18.1	23.9	19.9	17.8	23.8	19.7	17.6	23.7	19.8			
40 ~ 49才	Age 40 - 49	16.8	24.6	21.7	16.5	24.6	21.7	16.3	24.6	21.7	16.1	24.5	21.6	16.0	24.2	21.5	15.4	24.1	20.8	15.0	23.9	20.6	14.6	23.7	20.4			
50 ~ 59才	Age 50 - 59	10.2	16.7	16.0	9.9	16.6	16.3	9.6	16.5	15.9	9.5	16.4	15.9	9.5	16.5	15.7	9.3	16.6	15.8	9.0	16.6	16.0	8.9	16.5	15.7			
60才以上	Over 60	4.6	11.5	15.3	4.0	11.3	14.9	4.1	11.3	14.7	4.1	11.2	14.6	4.1	11.2	14.5	3.7	11.1	13.6	3.9	11.1	13.5	3.7	11.1	13.3			

24. 顧客性別件数構成比 [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: %)

		2017/3																		2018/3								
		2016/3			2016/6			2016/9			2016/12			2017/3			2017/6			2017/9			2017/12			2018/3		
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account
男性	Male	71.4	74.3	74.1	72.1	74.2	74.5	71.3	74.1	74.8	71.0	74.0	74.5	71.1	73.9	74.5	71.1	73.8	74.1	70.7	73.7	74.3	70.7	73.6	74.0			
女性	Female	28.6	25.7	25.9	27.9	25.8	25.5	28.7	25.9	25.2	29.0	26.0	25.5	28.9	26.1	25.5	28.9	26.2	25.9	29.3	26.3	25.7	29.3	26.4	26.0			

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2016/3		2017/3						2018/3						2018/3見通し(E)		
		金額	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3	前期比 yoy %	金額	前期比 yoy %
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	50,181	8.0	13,284	26,947	40,126	54,451	8.5	14,804	11.4	29,626	9.9	43,911	9.4			60,800	11.7
ローン・クレジットカード事業	Loan and Credit Card Business	33,253	1.8	8,433	16,948	24,910	33,390	0.4	8,683	3.0	17,109	0.9	25,063	0.6			34,800	4.2
ローン事業	Loan Business	32,019	0.8	8,081	16,213	23,788	31,826	-0.6	8,232	1.9	16,191	-0.1	23,622	-0.7			32,900	3.4
無担保ローン	Unsecured Loans	31,909	1.2	8,057	16,155	23,710	31,741	-0.5	8,214	2.0	16,167	0.1	23,575	-0.6			32,800	3.3
貸倒損失	Bad Debt Expenses	20,271	6.8	5,475	10,841	16,029	21,765	7.4	6,050	10.5	11,914	9.9	17,685	10.3			-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	11,637	-7.3	2,581	5,314	7,680	9,975	-14.3	2,163	-16.2	4,252	-20.0	5,889	-23.3			-	-
有担保ローン	Secured Loans	110	-54.2	24	57	77	85	-22.8	17	-28.3	23	-58.8	47	-39.5			100	17.6
クレジットカード事業	Credit Card Business	1,233	37.9	351	735	1,122	1,563	26.7	450	28.0	918	24.9	1,440	28.4			1,900	21.6
信用保証事業	Guarantee Business	16,926	22.8	4,850	9,998	15,216	21,057	24.4	6,121	26.2	12,516	25.2	18,847	23.9			26,000	23.5
1口座当たり償却単価 【無担保ローン(千円)】	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	442	2.1	449	451	449	448	1.4	452	0.7	453	0.4	449	0.0			-	-
<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)	539	2.1	540	540	540	540	0.2	541	0.2	539	-0.2	538	-0.4			543	0.6

[貸倒損失率]		[Ratio of Bad Debt Expenses]																
ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	4.18	(-0.07)	1.05	2.09	3.05	4.06	(-0.12)	1.04	(-0.01)	2.03	(-0.06)	2.97	(-0.08)			4.09	(0.03)
ローン事業	Loan Business	4.17	(-0.08)	1.04	2.08	3.05	4.05	(-0.12)	1.04	(0.00)	2.03	(-0.05)	2.97	(-0.08)			4.09	(0.04)
無担保ローン	Unsecured Loans	4.21	(-0.07)	1.05	2.09	3.07	4.08	(-0.13)	1.05	(0.00)	2.05	(-0.04)	2.99	(-0.08)			4.11	(0.03)
貸倒損失	Bad Debt Expenses	2.67	(0.09)	0.71	1.41	2.07	2.80	(0.13)	0.77	(0.06)	1.51	(0.10)	2.24	(0.17)			-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	1.53	(-0.17)	0.34	0.69	0.99	1.28	(-0.25)	0.28	(-0.06)	0.54	(-0.15)	0.75	(-0.24)			-	-
有担保ローン	Secured Loans	1.22	(-0.98)	0.29	0.71	1.00	1.15	(-0.07)	0.25	(-0.04)	0.35	(-0.36)	0.72	(-0.28)			1.73	(0.58)
クレジットカード事業	Credit Card Business	4.43	(0.29)	1.18	2.28	3.18	4.10	(-0.33)	1.09	(-0.09)	2.03	(-0.25)	2.93	(-0.25)			4.06	(-0.04)
信用保証事業	Guarantee Business	1.85	(0.13)	0.51	1.02	1.51	2.02	(0.17)	0.57	(0.06)	1.15	(0.13)	1.72	(0.21)			2.27	(0.25)

(注1)貸倒損失率 = 貸倒損失額 / (営業貸付金残高+破産更生債権残高)
 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)
 クレジットカード事業 = 貸倒損失額 / (割賦先掛金残高+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+求償債権残高+破産更生債権残高)
 (注2)貸倒損失率の前期比欄には()書きで増減値を表示

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

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

25-2. 無担保ローン貸倒損失理由別状況 (アコム)

Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2016/3		2017/3						2018/3									
		金額	構成比 C.R. (%)	2016/6	構成比 C.R. (%)	2016/9	構成比 C.R. (%)	2016/12	構成比 C.R. (%)	2017/3	構成比 C.R. (%)	2017/6	構成比 C.R. (%)	2017/9	構成比 C.R. (%)	2017/12	構成比 C.R. (%)	2018/3	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	31,909	100.0	8,057	100.0	16,155	100.0	23,710	100.0	31,741	100.0	8,214	100.0	16,167	100.0	23,575	100.0		
自己破産	Personal Bankruptcy	2,568	8.0	565	7.0	1,215	7.5	1,997	8.4	2,833	8.9	612	7.5	1,335	8.3	2,198	9.3		
行方不明	Failure to Locate Borrowers	491	1.5	84	1.1	215	1.4	366	1.6	559	1.8	111	1.4	275	1.7	470	2.0		
支払不能等	Borrowers' Inability of Making Repayments, etc.	16,260	51.0	4,616	57.3	8,968	55.5	12,999	54.8	17,465	55.0	5,121	62.3	9,908	61.3	14,444	61.3		
債権放棄	ACOM's Voluntary Waiver of Repayments	12,589	39.5	2,790	34.6	5,755	35.6	8,346	35.2	10,882	34.3	2,369	28.8	4,648	28.7	6,462	27.4		
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	11,637	-	2,581	-	5,314	-	7,680	-	9,975	-	2,163	-	4,252	-	5,889	-		

26. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2017/3										2018/3							
		2016/3	末残比 %	2016/6	末残比 %	2016/9	末残比 %	2016/12	末残比 %	2017/3	末残比 %	2017/6	末残比 %	2017/9	末残比 %	2017/12	末残比 %	2018/3	末残比 %
不良債権合計	Total Amount of Non-performing Loans	53,223	6.93	54,127	6.98	54,674	7.02	55,904	7.16	56,020	7.13	56,679	7.16	56,817	7.14	57,331	7.20		
破綻先債権	Loans to Borrowers in Bankruptcy or Under Reorganization	709	0.09	712	0.09	712	0.09	713	0.09	713	0.09	744	0.09	740	0.09	764	0.10		
破産申立債権	Applications for Bankruptcy are Proceeded	75	0.01	67	0.01	73	0.01	67	0.01	66	0.01	73	0.01	54	0.01	73	0.01		
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	230	0.03	245	0.03	230	0.03	229	0.03	239	0.03	260	0.03	261	0.03	263	0.03		
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	231	0.03	231	0.03	237	0.03	245	0.03	239	0.03	246	0.03	253	0.03	264	0.03		
延滞債権	Loans in Arrears	23,966	3.12	24,242	3.13	24,479	3.14	24,816	3.18	24,644	3.14	24,155	3.05	23,975	3.01	24,208	3.04		
3か月以上延滞債権	Loans Past Due for Three Months or More	1,625	0.21	2,166	0.28	1,927	0.25	2,259	0.29	1,704	0.22	2,283	0.29	1,904	0.24	2,114	0.27		
貸出条件緩和債権	Restructured Loans	26,922	3.51	27,005	3.48	27,555	3.54	28,115	3.60	28,957	3.69	29,496	3.73	30,197	3.80	30,244	3.80		

[注1]「金融業者の貸付業務のための社債の発行等に関する法律」第九条の規定、及び同法を実施するために定めた「特定金融会社等の会計の整理に関する内閣府令」等に従い、営業貸付金(破産更生債権等を含む)における不良債権の状況を表示

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

[注2]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解債権残高を未収利息不計上貸付金として延滞債権に含んで表示

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

26-2. 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)

		2017/3										2018/3							
		2016/3	末残比 %	2016/6	末残比 %	2016/9	末残比 %	2016/12	末残比 %	2017/3	末残比 %	2017/6	末残比 %	2017/9	末残比 %	2017/12	末残比 %	2018/3	末残比 %
11日以上3か月未満延滞額	11 days ≤ < 3 months	12,994	1.69	15,617	2.02	19,210	2.46	15,224	1.95	17,477	2.23	16,930	2.14	20,535	2.58	15,765	1.98		
31日以上3か月未満延滞額	31 days ≤ < 3 months	5,875	0.77	6,056	0.78	6,569	0.84	6,008	0.77	6,421	0.82	6,941	0.88	7,285	0.92	6,553	0.82		
11日以上31日未満延滞額	11 days ≤ < 31 days	7,119	0.93	9,560	1.23	12,640	1.62	9,215	1.18	11,055	1.41	9,989	1.26	13,250	1.67	9,212	1.16		

27. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

		2017/3							2018/3							2018/3見直し(E)	前期比 yoy %	
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3			前期比 yoy %
貸倒引当金 (百万円)	Allowance for Doubtful Accounts (Millions of yen)	44,700	10.4	46,600	47,800	49,800	51,500	15.2	54,100	16.1	55,400	15.9	57,200	14.9			58,400	13.4
一般債権	General Allowance	18,469	5.6	19,140	18,957	19,210	17,713	-4.1	18,617	-2.7	18,214	-3.9	18,921	-1.5			-	-
消費者向け無担保債権	Unsecured Consumer Loans	16,599	3.5	17,142	16,817	16,924	15,398	-7.2	16,148	-5.8	16,569	-1.5	17,152	1.4			-	-
本社管理債権	Specific Allowance	25,890	14.4	27,180	28,543	30,251	33,480	29.3	35,164	29.4	36,897	29.3	37,975	25.5			-	-
引当金増減額	Increase or Decrease in Allowance	4,200	-	1,900	3,100	5,100	6,800	-	2,600	-	3,900	-	5,700	-			6,900	-
債務保証損失引当金	Provision for Loss on Guarantees	7,590	15.7	7,080	7,210	7,360	8,100	6.7	8,680	22.6	9,220	27.9	9,040	22.8			8,700	7.4
引当金増減額	Increase or Decrease in Provision	1,030	-	-510	-380	-230	510	-	580	-	1,120	-	940	-			600	-

28. 利息返還損失引当金(アコム)

Provision for Loss on Interest Repayment (ACOM)

		2017/3							2018/3							2018/3見直し(E)	前期比 yoy %	
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	2018/3			前期比 yoy %
期首引当金残高 (百万円)	Provision at the Beginning of Respective Period (Millions of yen)	102,600	-17.3	90,000	90,000	90,000	90,000	-12.3	164,900	83.2	164,900	83.2	164,900	83.2			164,900	83.2
取崩額	Drawdown of Provision	69,238	-3.0	17,802	35,256	52,273	68,828	-0.6	16,391	-7.9	32,718	-7.2	47,139	-9.8			-	-
利息返還金	Interest Repayment	57,600	-2.0	15,220	29,942	44,592	58,852	2.2	14,227	-6.5	28,466	-4.9	41,249	-7.5			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	11,637	-7.3	2,581	5,314	7,680	9,975	-14.3	2,163	-16.2	4,252	-20.0	5,889	-23.3			-	-
繰入額	Addition of Provision	56,638	13.6	-	-	14,400	143,728	153.8	-	-	-	-	-	-			-	-
期末引当金残高	Provision at the End of Respective Period	90,000	-12.3	72,197	54,743	52,126	164,900	83.2	148,508	105.7	132,181	141.5	117,760	125.9			-	-
引当金増減額	Increase or Decrease in Provision	-12,600	-	-17,802	-35,256	-37,873	74,900	-	-16,391	-	-32,718	-	-47,139	-			-	-

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2017/3								2018/3								2018/3見通し(E)				
		2016/3		2016/6		2016/9		2016/12		2017/3		2017/6		2017/9		2017/12		2018/3		2018/3見通し(E)	前期比 yoy %	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.(%)	前年同 期比 yoy %	前期末 比 ytd %			
借入金残高	Borrowings	553,956	100.0	550,933	569,634	572,576	609,554	100.0	589,326	100.0	602,773	100.0	609,840	6.5	0.0	100.0			625,200	2.6	100.0	
間接	Indirect	382,956	69.1	369,933	383,635	386,576	393,557	64.6	383,328	65.0	396,775	65.8	388,843	0.6	-1.2	63.8			394,200	0.2	63.1	
都市銀行等	City Banks, etc.	130,615	23.6	129,740	131,643	141,105	138,321	22.7	141,446	24.0	142,524	23.6	148,949	5.6	7.7	24.4			-	-	-	
地方銀行	Regional Banks	37,156	6.7	36,475	36,277	42,546	41,918	6.9	41,293	7.0	41,381	6.9	41,377	-2.7	-1.3	6.8			-	-	-	
信託銀行	Trust Banks	156,608	28.3	149,088	156,508	148,508	156,908	25.8	147,744	25.1	156,808	26.0	146,601	-1.3	-6.6	24.0			-	-	-	
外国銀行	Foreign Banks	3,400	0.6	3,200	2,000	2,000	3,000	0.5	3,000	0.5	2,900	0.5	2,800	40.0	-6.7	0.5			-	-	-	
生命保険会社	Life Insurance Companies	21,862	3.9	19,237	20,560	18,271	21,902	3.6	19,156	3.2	19,916	3.3	17,938	-1.8	-18.1	3.0			-	-	-	
損害保険会社	Non-life Insurance Companies	3,672	0.7	3,631	3,590	4,049	4,459	0.7	3,918	0.7	4,377	0.7	4,336	7.1	-2.8	0.7			-	-	-	
その他	Others	29,643	5.3	28,562	33,057	30,097	27,049	4.4	26,771	4.5	28,869	4.8	26,842	-10.8	-0.8	4.4			-	-	-	
直接	Direct	171,000	30.9	181,000	185,999	185,999	215,997	35.4	205,997	35.0	205,997	34.2	220,997	18.8	2.3	36.2			231,000	6.9	36.9	
コマーシャル・ペーパー	Commercial Papers	-	-	-	4,999	4,999	14,997	2.4	29,997	5.1	29,997	5.0	44,997	800.0	200.0	7.4			-	-	-	
普通社債	Straight Bonds	171,000	30.9	181,000	181,000	181,000	201,000	33.0	176,000	29.9	176,000	29.2	176,000	-2.8	-12.4	28.8			-	-	-	
短期借入金	Short-term Loans Payable	-	-	-	10,999	10,999	20,997	3.4	35,997	6.1	29,997	5.0	44,997	309.1	114.3	7.4			-	-	-	
長期借入金	Long-term Loans Payable	553,956	100.0	550,933	558,635	561,576	588,557	96.6	553,328	93.9	572,775	95.0	564,843	0.6	-4.0	92.6			-	-	-	
固定金利借入	Fixed	505,039	91.2	524,836	521,679	510,294	528,700	86.7	512,919	87.0	507,239	84.2	509,867	-0.1	-3.6	83.6			-	-	-	
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	258,473	46.7	244,281	230,371	218,524	206,044	33.8	194,477	33.0	180,649	30.0	169,154	-22.6	-17.9	27.7			-	-	-	
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	1.48	-	1.38	1.32	1.27	1.27	-	1.09	-	1.08	-	1.06	-	-	-			1.12	-	-	
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.98	-	0.84	0.83	0.81	0.80	-	0.74	-	0.72	-	0.71	-	-	-			-	-	-	
変動金利	Floating Interest Rate	1.02	-	0.78	0.76	0.74	0.71	-	0.71	-	0.70	-	0.69	-	-	-			-	-	-	
固定金利	Fixed Interest Rate	1.51	-	1.42	1.36	1.31	1.31	-	1.15	-	1.13	-	1.12	-	-	-			-	-	-	
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	
長期借入金金利	Long-term	1.48	-	1.38	1.33	1.28	1.28	-	1.10	-	1.10	-	1.10	-	-	-			-	-	-	
直接借入金金利	Direct	1.00	-	1.01	0.92	0.89	0.93	-	0.74	-	0.71	-	0.69	-	-	-			-	-	-	
間接借入金金利	Indirect	1.72	-	1.54	1.51	1.46	1.43	-	1.29	-	1.28	-	1.26	-	-	-			-	-	-	

<参考> <Reference>

期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.11	-	0.95	0.94	0.94	0.95	-	0.95	-	0.97	-	0.98	-	-	-			-	-	-
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(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

Notes: 1. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

(注2)シンジケート・ローンは間接調達の「その他」に記載

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

30. クレジットカード事業 (アコム)

Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy %			
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12			前年同期比 yoy %	前期末比 ytd %	2018/3
割賦売掛金残高	Card Shopping Receivables	27,855	29.0	29,924	32,280	35,292	38,109	36.8	41,315	38.1	45,273	40.2	49,129	39.2	28.9		46,800	22.8
リボルビング残高	Revolving Receivables	25,148	29.1	26,890	28,892	31,370	34,285	36.3	37,081	37.9	40,467	40.1	44,214	40.9	29.0		-	-
有効会員数	(名) Number of Cardholders	254,534	18.0	270,656	283,954	298,356	314,235	23.5	339,217	25.3	365,150	28.6	384,438	28.9	22.3		370,000	17.7
残有会員数	(名) Number of Accounts with Shopping Receivables	142,797	18.6	152,400	160,360	167,989	172,965	21.1	186,641	22.5	198,870	24.0	207,748	23.7	20.1		-	-
営業収益	Revenue from Credit Card Business	3,785	26.8	1,074	2,225	3,486	4,815	27.2	1,451	35.0	3,031	36.2	4,758	36.5	-		6,000	24.6
期中平均手数料率	(%) Average Commission Rates (%)	13.69	(0.11)	13.69	13.65	13.67	13.68	(-0.01)	13.71	(0.02)	13.73	(0.08)	13.75	(0.08)	-		-	-

(注1)期中平均手数料率 = 割賦手数料 / 月初平均リボルビング残高(%) [年率換算]
 (注2)期中平均手数料率の前期比欄には()書きで増減値を表示

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

31. 信用保証事業 (アコム)

Guarantee Business (ACOM)

(単位:百万円/Millions of yen)

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy %			
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12			前年同期比 yoy %	前期末比 ytd %	2018/3
利用残高	Guaranteed Receivables	885,770	14.1	914,986	946,882	970,600	1,005,029	13.5	1,029,609	12.5	1,047,105	10.6	1,045,583	7.7	4.0		1,101,500	9.6
利用件数	(件) Number of Accounts with Outstanding Balance	1,520,494	8.9	1,557,550	1,588,494	1,612,878	1,651,161	8.6	1,679,526	7.8	1,686,688	6.2	1,676,045	3.9	1.5		1,738,700	5.3
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	582	4.7	587	596	601	608	4.5	613	4.4	620	4.0	623	3.7	2.5		633	4.1
営業収益	Revenue from Guarantee Business	41,500	19.8	11,105	23,197	35,028	47,842	15.3	12,913	16.3	26,877	15.9	40,844	16.6	-		53,600	12.0
保証提携先	(行) Alliance Partners	28	-	28	29	29	29	-	30	-	30	-	30	-	-		-	-

(注)当社は、2017年4月25日より、株式会社山梨中央銀行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 unsecured personal loans provided by The Yamanashi Chuo Bank, Ltd. from April 25, 2017.

<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)

		2016/3		2017/3					2018/3					2018/3見通し(E)	前期比 yoy %			
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12			前年同期比 yoy %	前期末比 ytd %	2018/3
利用残高	Guaranteed Receivables	101,737	20.2	106,939	111,984	118,017	124,744	22.6	132,037	23.5	136,780	22.1	139,661	18.3	12.0		139,000	11.4
利用件数	(件) Number of Accounts with Outstanding Balance	190,035	14.5	197,258	203,161	210,049	217,020	14.2	226,332	14.7	230,576	13.5	233,419	11.1	7.6		238,200	9.8
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	535	4.9	542	551	561	574	7.3	583	7.6	593	7.6	598	6.6	4.2		583	1.6
営業収益	Revenue from Guarantee Business	7,367	15.8	2,035	4,135	6,323	8,569	16.3	2,375	16.7	4,823	16.6	7,352	16.3	-		9,500	10.9
保証提携先	(行) Alliance Partners	22	-	22	22	22	24	-	25	-	25	-	25	-	-		-	-

(注)エム・ユー信用保証株式会社は、2017年6月1日より、株式会社福井銀行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 : MU Credit Guarantee Co., LTD. commenced guarantee business for the unsecured personal loans provided by The Fukui Bank, Ltd. from June 1, 2017.

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2017/3						2018/3						2018/3見直し(E)	前期比 yoy p.p.		
		2016/3	前期比 yoy p.p.	2016/6	2016/9	2016/12	2017/3	前期比 yoy p.p.	2017/6	前年同期比 yoy p.p.	2017/9	前年同期比 yoy p.p.	2017/12			前年同期比 yoy p.p.	2018/3
配当性向	Dividend Pay-out Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
自己資本比率	Shareholders' Equity Ratio	30.9 (16.2)	1.2 (-0.4)	32.8 (16.8)	33.9 (17.2)	34.0 (17.1)	21.6 (10.9)	-9.3 (-5.3)	23.7 (11.7)	-9.1 (-5.1)	24.9 (12.3)	-9.0 (-4.9)	26.3 (13.0)	-7.7 (-4.1)		27.0 (13.1)	5.4 (2.2)
自己資本配当率	Dividend on Equity	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
自己資本当期純利益率	Return on Equity (ROE)	3.3	0.0	20.5	20.3	14.1	-30.4	-33.7	29.1	8.6	27.6	7.3	26.7	12.6		23.3	53.7
総資産営業利益率	Operating Profit to Total Assets	0.1	0.0	6.1	6.2	4.2	-8.6	-8.7	5.4	-0.7	5.9	-0.3	6.1	1.9		5.3	13.9
総資産経常利益率	Ordinary Profit to Total Assets	0.5	0.1	6.4	6.4	4.4	-8.4	-8.9	6.8	0.4	6.6	0.2	6.5	2.1		5.6	14.0
総資産当期純利益率	Return on Assets (ROA)	1.0	0.0	6.5	6.6	4.6	-8.0	-9.0	6.6	0.1	6.4	-0.2	6.4	1.8		5.7	13.7
営業収益営業利益率	Operating Margin	0.6	-0.1	32.6	33.2	22.7	-46.4	-47.0	28.9	-3.7	31.3	-1.9	32.0	9.3		28.3	74.7
営業収益経常利益率	Ordinary Profit to Operating Revenue	2.9	0.4	34.6	34.4	23.6	-45.7	-48.6	36.1	1.5	34.9	0.5	34.5	10.9		30.1	75.8
営業収益当期純利益率	Profit Margin	5.6	-0.1	35.1	35.3	24.5	-43.1	-48.7	34.9	-0.2	34.0	-1.3	33.8	9.3		30.3	73.4
流動比率	Current Ratio	791.6	243.8	671.3	628.8	633.5	576.7	-214.9	566.2	-105.1	471.0	-157.8	439.0	-194.5		412.2	-164.5
固定比率	Fixed Assets Ratio	21.9	-2.5	20.5	19.3	19.3	28.8	6.9	27.8	7.3	26.3	7.0	24.7	5.4		23.2	-5.6

(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.

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2017/3						2018/3						2018/3見直し(E)	前期比 yoy p.p.		
		2016/3	前期比 yoy p.p.	2016/6	2016/9	2016/12	2017/3	前期比 yoy p.p.	2017/6	前年同期比 yoy p.p.	2017/9	前年同期比 yoy p.p.	2017/12			前年同期比 yoy p.p.	2018/3
自己資本比率	Shareholders' Equity Ratio	27.5 (15.0)	1.2 (-0.2)	29.2 (15.5)	30.4 (15.9)	30.7 (15.9)	20.3 (10.6)	-7.2 (-4.4)	22.1 (11.3)	-7.1 (-4.2)	23.2 (11.8)	-7.2 (-4.1)	24.4 (12.5)	-6.3 (-3.4)			
自己資本当期純利益率	Return on Equity (ROE)	4.6	0.4	20.8	21.1	15.4	-25.2	-29.8	25.4	4.6	25.7	4.6	25.8	10.4			
総資産営業利益率	Operating Profit to Total Assets	1.3	0.1	6.4	6.5	4.9	-5.8	-7.1	5.9	-0.5	6.2	-0.3	6.5	1.6			
総資産経常利益率	Ordinary Profit to Total Assets	1.4	0.1	6.4	6.6	4.9	-5.8	-7.2	6.1	-0.3	6.3	-0.3	6.6	1.7			
総資産当期純利益率	Return on Assets (ROA)	1.2	0.1	5.9	6.1	4.5	-6.0	-7.2	5.4	-0.5	5.6	-0.5	5.8	1.3			
営業収益営業利益率	Operating Margin	6.5	0.1	30.9	31.6	23.7	-28.6	-35.1	28.4	-2.5	29.8	-1.8	31.0	7.3			
営業収益経常利益率	Ordinary Profit to Operating Revenue	6.8	0.1	31.0	31.8	23.9	-28.4	-35.2	29.0	-2.0	30.1	-1.7	31.3	7.4			
営業収益当期純利益率	Profit Margin	6.1	0.2	28.7	29.7	21.7	-29.4	-35.5	25.8	-2.9	26.7	-3.0	27.6	5.9			
流動比率	Current Ratio	493.0	94.2	489.2	478.3	488.3	458.1	-34.9	462.4	-26.8	410.6	-67.7	377.3	-111.0			
固定比率	Fixed Assets Ratio	16.5	-2.2	15.5	14.5	14.4	20.4	3.9	19.5	4.0	18.2	3.7	17.2	2.8			

(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.

33. 1株当たり指標 (アコム)

Per Share Data (ACOM)

(単位:円/Yen)

				2016/3	2017/3				2018/3				2018/3見通し(E)
					2016/6	2016/9	2016/12	2017/3	2017/6	2017/9	2017/12	2018/3	
当期純利益	単体	Profit	Non-consolidated	6.29	10.05	20.49	21.51	-50.61	10.61	20.97	31.55		37.09
	連結		Consolidated	9.32	10.99	22.93	25.30	-46.08	10.44	21.99	34.48		40.98
配当金		Dividends		-	-	-	-	-	-	-	-		-
純資産	単体	Net Assets	Non-consolidated	191.57	201.61	212.06	213.08	140.95	151.56	161.92	172.49		178.03
	連結		Consolidated	206.42	216.44	226.55	228.66	159.58	169.99	181.73	194.89		201.07

[前年同期比増減率]

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

(単位:%)

				2016/3	2017/3				2018/3				2018/3見通し(E)
					2016/6	2016/9	2016/12	2017/3	2017/6	2017/9	2017/12	2018/3	
当期純利益	単体	Profit	Non-consolidated	5.7	0.2	5.6	5.3	-	5.6	2.3	46.7		-
	連結		Consolidated	13.5	1.7	6.3	11.6	-	-5.0	-4.1	36.3		-
配当金		Dividends		-	-	-	-	-	-	-	-		-
純資産	単体	Net Assets	Non-consolidated	3.4	3.2	3.6	3.6	-26.4	-24.8	-23.6	-19.0		26.3
	連結		Consolidated	3.5	3.0	2.7	3.8	-22.7	-21.5	-19.8	-14.8		26.0

34. 発行済株式総数 (アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

				2016/3	2017/3				2018/3				2018/3見通し(E)
					2016/6	2016/9	2016/12	2017/3	2017/6	2017/9	2017/12	2018/3	
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

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

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

(単位:百万円、百万タイバーツ/Millions of yen, Millions of THB)

		2016/3		2017/3					2018/3					2018/3見通し(E)					
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	前期末比 ytd	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	134,954 (40,405)	3.7 (13.9)	131,375 (41,183)	124,976 (42,654)	127,946 (43,967)	145,434 (44,887)	7.8 (11.1)	147,422 (45,221)	12.2 (9.8)	153,912 (46,781)	23.2 (9.7)	162,933 (48,205)	27.3 (9.6)	12.0 (7.4)			- (49,400)	- (10.1)
口座数	(件) Number of Customer Accounts	1,150,661	2.5	1,145,035	1,164,260	1,187,552	1,202,393	4.5	1,206,107	5.3	1,229,445	5.6	1,253,979	5.6	4.3			1,256,200	4.5
割賦売掛金残高	Accounts Receivable-installment	538 (161)	-23.1 (-15.5)	498 (156)	444 (151)	443 (152)	538 (166)	0.0 (3.1)	588 (180)	18.1 (15.5)	617 (187)	38.9 (23.7)	585 (173)	32.0 (13.7)	8.7 (4.2)			- (100)	- (-39.8)
契約件数	(件) Number of Contracts with Receivables Outstanding	12,558	-26.5	11,651	11,037	10,792	11,047	-12.0	11,763	1.0	12,315	11.6	11,915	10.4	7.9			10,100	-8.6
決算日為替レート	(円) Current Exchange Rate (Yen)	3.34	-	3.19	2.93	2.91	3.24	-	3.26	-	3.29	-	3.38	-	-			-	-
営業収益	Operating Revenue	39,041 (11,028)	18.1 (8.8)	9,521 (2,938)	18,787 (5,964)	28,084 (9,118)	38,053 (12,354)	-2.5 (12.0)	10,397 (3,209)	9.2 (9.2)	21,019 (6,487)	11.9 (8.8)	32,550 (9,954)	15.9 (9.2)	- (-)			- (13,500)	- (9.3)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	10,973 (3,099)	16.0 (6.8)	2,866 (884)	6,166 (1,957)	9,556 (3,102)	13,090 (4,250)	19.3 (37.1)	3,386 (1,045)	18.2 (18.2)	7,079 (2,185)	14.8 (11.6)	11,754 (3,594)	23.0 (15.9)	- (-)			- (4,500)	- (5.9)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.54	-	3.24	3.15	3.08	3.08	-	3.24	-	3.24	-	3.27	-	-			-	-

(注1)会計年度末: 12月31日

Notes: 1. End of fiscal year: December 31

(注2)各数値下段の()内は現地通貨ベースを表示

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

36. 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 IDR)

		2016/3		2017/3					2018/3					2018/3見通し(E)					
		2016/3	前期比 yoy %	2016/6	2016/9	2016/12	2017/3	前期比 yoy %	2017/6	前年同期比 yoy %	2017/9	前年同期比 yoy %	2017/12	前年同期比 yoy %	前期末比 ytd	2018/3	前期比 yoy %	2018/3見通し(E)	前期比 yoy %
銀行業貸出金	Loans Receivables of Banking Business	56,575 (64,290)	-12.4 (-3.4)	52,321 (61,554)	46,402 (58,737)	42,989 (55,114)	45,872 (52,726)	-18.9 (-18.0)	43,318 (51,569)	-17.2 (-16.2)	44,666 (53,174)	-3.7 (-9.5)	43,915 (52,280)	2.2 (-5.1)	-4.3 (-0.8)			- (57,300)	- (8.7)
口座数	(件) Number of Customer Accounts	22,000	7.5	28,928	29,308	58,046	70,687	221.3	80,008	176.6	87,292	197.8	81,356	40.2	15.1			-	-
決算日為替レート	(円) Current Exchange Rate (Yen)	0.0088	-	0.0085	0.0079	0.0078	0.0087	-	0.0084	-	0.0084	-	0.0084	-	-			-	-
営業収益	Operating Revenue	9,252 (10,167)	-6.5 (-7.5)	1,990 (2,314)	3,969 (4,725)	5,748 (7,010)	7,565 (9,226)	-18.2 (-9.3)	1,743 (2,051)	-12.4 (-11.4)	3,559 (4,187)	-10.3 (-11.4)	5,292 (6,300)	-7.9 (-10.1)	- (-)			- (9,900)	- (7.3)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	490 (539)	-48.8 (-49.3)	-36 (-42)	233 (277)	132 (161)	-137 (-167)	- (-)	-87 (-103)	- (-)	-271 (-319)	- (-)	-655 (-780)	- (-)	- (-)			- (800)	- (-)
期中平均為替レート	(円) Average Exchange Rate (Yen)	0.0091	-	0.0086	0.0084	0.0082	0.0082	-	0.0085	-	0.0085	-	0.0084	-	-			-	-

(注1)会計年度末: 12月31日

Notes: 1. End of fiscal year: December 31

(注2)各数値下段の()内は現地通貨ベースを表示

: 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.