

Quarterly Securities Report

(The third quarter of the 40th fiscal year)

ACOM CO., LTD.

Quarterly Securities Report

1. This document has been outputted and printed by adding a table of contents and page numbers to the data contained in the quarterly securities report which has been submitted through the usage of Electronic Disclosure for Investors' NETwork (EDINET) that is stipulated in Article 27-30-2 of the Financial Instruments and Exchange Act of Japan.
2. This document encloses at the end both the quarterly review report that has been attached to the quarterly securities report submitted through the abovementioned method as well as the confirmation which has been submitted at the same time as that of the abovementioned quarterly securities report.

This document is a translation of the Third Quarter Securities Report (original text: Japanese) submitted to the Prime Minister pursuant to Article 24-4-7 of the Financial Instruments and Exchange Act. It does not bear any responsibility pertaining to the aforementioned Financial Instruments and Exchange Act regarding the content of the English text. We recommend that the determination of the authenticity of the content be based on the Japanese text of the Third Quarter Securities Report.

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[Document Submitted]

Quarterly Securities Report (“Shihanki-Hokokusho”)

[Article of the Applicable Law Requiring Submission of This Document]

Article 24-4-7, Paragraph 1 of the Financial Instruments and Exchange Act of Japan

[Submitted to]

Director, Kanto Local Finance Bureau

[Date of Submission]

February 14, 2017

[Quarterly Accounting Period]

Third Quarter of the 40th Fiscal Year (from October 1, 2016, to December 31, 2016)

[Company Name]

ACOM Kabushiki-Kaisha

[Company Name in English]

ACOM CO., LTD. (the “Company”)

[Position and Name of Representative]

Shigeyoshi Kinoshita, Chairman, President & CEO

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Takashi Kiribuchi, Executive Officer, Chief General Manager of Treasury Department

[Place Where Available for Public Inspection]

Tokyo Stock Exchange, Inc.
(2-1, Nihombashi Kabutocho, Chuo-ku, Tokyo)

Part I Information on the Company

I. Overview of the Company

1. Key Financial Data and Trends

(Millions of yen, unless otherwise stated)

Fiscal period	For the nine months ended December 31, 2015	For the nine months ended December 31, 2016	39th fiscal year
Period of account	From April 1, 2015 to December 31, 2015	From April 1, 2016 to December 31, 2016	From April 1, 2015 to March 31, 2016
Operating revenue	177,924	182,516	237,683
Ordinary income	41,516	43,621	16,200
Profit attributable to owners of parent	35,538	39,629	14,598
Comprehensive income	33,468	35,167	12,888
Net assets	358,713	372,944	338,132
Total assets	1,166,374	1,166,922	1,175,063
Basic earnings per share (yen)	22.68	25.30	9.32
Diluted earnings per share (yen)	—	—	—
Shareholders' equity ratio (%)	29.58	30.70	27.52

Fiscal period	For the third quarter of the 39th fiscal year	For the third quarter of the 40th fiscal year
Period of account	From October 1, 2015 to December 31, 2015	From October 1, 2016 to December 31, 2016
Basic earnings per share (yen)	1.10	2.36

- (Notes)
1. Operating revenue is presented exclusive of consumption tax, etc.
 2. Key financial data and trends of the Filing Company are not stated since the Filing Company has provided its quarterly consolidated financial statements.
 3. "Diluted earnings per share" is not stated since there is no dilutive security.

2. Description of Business

During the nine months ended December 31, 2016, there was no material change in the businesses conducted by the Company Group (the Company and its affiliates).

There was no change in the status of the Company's major affiliates either.

II. Business Overview

1. Risks Related to Business

There were no significant events or conditions which may cast significant doubt about the going-concern assumption, or other events having material impact on the Company's operations, during the nine months ended December 31, 2016.

There were no significant changes to the "Risks Related to Business" described in the Securities Report for the previous fiscal year.

2. Material Business Agreements, etc.

During the current third quarter, no material business agreement, etc. was finalized or concluded.

3. Analyses of Consolidated Business Results, Financial Position and Cash Flows

(1) Analysis of business results

During the nine months ended December 31, 2016, the Japanese economy showed signs of gradual improvement in the employment environment, as well as movement toward recovery in consumer spending due to the effects of various economic policies implemented by the government. However, the possibility of an economic downturn remained due to uncertainty in overseas economies and the impact of fluctuations in the financial and capital markets.

In the consumer finance industry, business conditions continued to be severe due to factors including requests for interest repayment remaining at a high level, although there are some signs that the market is slowly expanding.

In such an environment, under its management vision of "strive to become the leading company in personal loan market which provides prime satisfaction to the utmost number of customers and win their trust in return," the Company Group has positioned its loan and credit card business, guarantee business and overseas financial business as the three core business categories and has strived to increase market shares in the consumer loan market.

Consolidated operating revenue for the nine months ended December 31, 2016, increased to 182,516 million yen (up 2.6% year-on-year) primarily due to increases in interest on operating loans and revenue from credit guarantee. Operating expenses increased to 139,322 million yen (up 1.7% year-on-year) due primarily to addition made to provision for loss on interest repayment and an increase in provision of allowance for doubtful accounts. As a result, operating income increased to 43,194 million yen (up 5.5% year-on-year), ordinary income increased to 43,621 million yen (up 5.1% year-on-year), and profit attributable to owners of parent increased to 39,629 million yen (up 11.5% year-on-year).

Business results for each segment are as follows:

1) Loan and credit card business

In the domestic loan and credit card business, we made efforts to improve product/service functions, gather and acquire new customers, promote sales of credit cards (AC MasterCard) and maintain the soundness of loan portfolios. Accounts receivable - operating loans amounted to 780,066 million yen as of December 31, 2016 (up 2.6% year-on-year, up 1.7% from the previous fiscal year-end) and accounts receivable - installment amounted to 35,292 million yen (up 34.7% year-on-year, up 26.7% from the previous fiscal year-end).

As a result, the business segment's operating revenue was 102,230 million yen (up 2.1% year-on-year) due primarily to the factors mentioned above. The segment posted operating income of 20,885 million yen (up 8.3% year-on-year) for the nine months ended December 31, 2016.

2) Guarantee business

In the guarantee business, we worked on the promotion of new guarantee tie-ups and measures to enhance partnerships with existing partners, while continuing with appropriate guarantee screening. The total balance of guaranteed receivables in the guarantee operation of the Company and MU Credit Guarantee Co., LTD. was 1,088,618 million yen as of December 31, 2016 (up 14.7% year-on-year, up 10.2% from the previous fiscal year-end).

As a result, the business segment's operating revenue was 41,352 million yen (up 15.4% year-on-year) for the nine months ended December 31, 2016, due primarily to an increase in revenue from credit guarantee. Operating income was 12,051 million yen (up 9.6% year-on-year).

3) Overseas financial business

In the overseas financial business, the loan business of EASY BUY Public Company Limited in the Kingdom of Thailand has progressed steadily, resulting in an increased amount of accounts receivable - operating loans. In regard to the banking business of PT. Bank Nusantara Parahyangan, Tbk. in the Republic of Indonesia, we worked to expand revenue while strengthening its internal control structure. Further, we have continued conducting surveys for future business development in new regions such as the Socialist Republic of Vietnam, where we have established a representative office.

As a result, operating revenue amounted to 33,832 million yen (down 7.2% year-on-year) for the nine months ended December 31, 2016, while operating income was 9,448 million yen (up 7.5% year-on-year), mainly due to decreases in both operating revenue and operating expenses affected by foreign exchange rate fluctuations attributable to the stronger yen.

4) Loan servicing business

In the loan servicing business, IR Loan Servicing, Inc. has endeavored to strengthen its business structure and increase profitability amid intensified competition in the purchased receivables market against the backdrop of a decreasing disposal of bad debts at financial institutions.

As a result, the business segment's operating revenue was 5,109 million yen (up 6.3% year-on-year) for the nine months ended December 31, 2016, mainly due to an increase in the amount of collection from purchased receivables. However, operating income was 515 million yen (down 63.6% year-on-year) due primarily to an increase in provision of allowance for doubtful accounts under operating expenses.

(2) Analysis of financial position

Compared with the end of the previous fiscal year, total assets decreased by 8,140 million yen while net assets increased by 34,811 million yen as of December 31, 2016. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 6,238 million yen and noncurrent assets decreased by 1,901 million yen. Consequently, total assets decreased by 8,140 million. The breakdown of major increases and decreases in current assets is as follows: loans receivable of banking business (down 13,585 million yen), cash and deposits (down 12,218 million yen), accounts receivable - installment (up 7,341 million yen), accounts receivable - operating loans (up 5,916 million yen), and trading account securities (up 2,750 million yen). The breakdown of major decreases in noncurrent assets is as follows: software (down 817 million yen), goodwill (down 738 million yen), and buildings and structures (down 429 million yen).

(Liabilities)

Current liabilities increased by 890 million yen and noncurrent liabilities decreased by 43,842 million yen. Consequently, total liabilities decreased by 42,952 million yen. The breakdown of major increases and decreases in liabilities is as follows: provision for loss on interest repayment (down 37,873 million yen), deposits of banking business (down 12,430 million yen), and loans and bonds payable (up 10,446 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 39,629 million yen mainly due to an increase of retained earnings, accumulated other comprehensive income decreased by 4,777 million yen, and non-controlling interests decreased by 40 million yen. As a result, total net assets increased by 34,811 million yen, and the shareholders' equity ratio increased by 3.2 percentage points to 30.7%.

(3) Business and financial issues to address

The nine months ended December 31, 2016, saw no significant change in business and financial issues to address, or presented any new issue that the Company needed to address.

(4) Research and development activities

Not applicable

III. Information on the Filing Company
 1. Information on the Company's Shares

(1) Total number of shares, etc.

1) Total number of shares

Class	Total number of shares authorized to be issued
Common stock	5,321,974,000
Total	5,321,974,000

2) Total number of shares issued

Class	As of the end of the current third quarter (December 31, 2016)	As of the submission date (February 14, 2017)	Stock exchange on which the Company is listed	Description
Common stock	1,596,282,800	1,596,282,800	First Section of the Tokyo Stock Exchange	These are the Company's standard shares with no restricted rights. One unit of stock comprises 100 common shares.
Total	1,596,282,800	1,596,282,800	—	—

(2) Status of the stock acquisition rights

Not applicable

(3) Status in the exercise of bonds with stock acquisition rights with exercise price amendment

Not applicable

(4) Rights plans

Not applicable

(5) Changes in the total number of shares issued and the amount of capital stock and other

(Millions of yen, unless otherwise stated)

Period	Changes in the total number of shares issued (Thousands of shares)	Balance of the total number of shares issued (Thousands of shares)	Changes in capital stock	Balance of capital stock	Changes in legal capital surplus	Balance of legal capital surplus
From October 1, 2016 to December 31, 2016	—	1,596,282	—	63,832	—	72,322

(6) Major shareholders

The details of major shareholders are omitted as the current quarter was the third quarter.

(7) Status of voting rights

As the details of registered shareholders as of December 31, 2016, have not yet been confirmed, we are unable to state the status of voting rights as of the date. The information regarding voting rights presented below relates to the shareholders registered as of September 30, 2016, the immediate prior record date.

1) Issued shares

As of September 30, 2016

Classification	Number of shares (Shares)	Number of voting rights (Units)	Details
Shares without voting rights	—	—	—
Shares with limited voting rights (treasury stock, etc.)	—	—	—
Shares with limited voting rights (others)	—	—	—
Shares with full voting rights (treasury stock, etc.)	(Treasury stock) Common stock 29,668,500	—	—
Shares with full voting rights (others)	Common stock 1,566,599,000	15,665,990	—
Shares less than one unit	Common stock 15,300	—	—
Total number of shares issued	1,596,282,800	—	—
Total voting rights held by all shareholders	—	15,665,990	—

- (Notes) 1. The number of shares of common stock in the “Shares with full voting rights (others)” includes 3,000 shares (30 units of voting rights) held by Japan Securities Depository Center, Inc.
2. The number of shares of common stock in the “Shares less than one unit” includes 92 shares of treasury stock held by the Company.

2) Treasury stock, etc.

As of September 30, 2016

Name of shareholder	Address of shareholder	Number of shares held under own name (Shares)	Number of shares held under the names of others (Shares)	Total (Shares)	Percentage of shares held to the total number of issued shares (%)
(Treasury stock) ACOM CO., LTD.	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	29,668,500	—	29,668,500	1.85
Total	—	29,668,500	—	29,668,500	1.85

2. Directors

The change in directors for the nine months ended December 31, 2016, after the filing date of the securities report for the previous fiscal year is as follows.

Change in directors

Title	New position	Former position	Name	Date of change
Managing Director & Executive Managing Officer	Human Resources Dept., General Affairs Dept., and Business Planning Dept. Special Mission on Innovation Planning	Human Resources Dept., General Affairs Dept. and Business Planning Dept.	Masataka Kinoshita	October 1, 2016

IV. Financial Information

1. Basis of preparation of the quarterly consolidated financial statements

The quarterly consolidated financial statements of the Company are prepared in accordance with the “Regulations Concerning the Terminology, Forms and Preparation of Quarterly Consolidated Financial Statements” (Cabinet Office Ordinance No. 64, 2007) and the “Ordinance on Reorganization of Accounting Methods for Special Finance Corporations, etc.” (Ordinance of General Administrative Agency of the Cabinet/the Finance Ministry No. 32 of 1999).

2. Audit and review reports

Pursuant to the first paragraph of Article 193-2 of the Financial Instruments and Exchange Act, the Company’s quarterly consolidated financial statements for the current third quarter (from October 1, 2016, to December 31, 2016) and for the nine months ended December 31, 2016 (from April 1, 2016, to December 31, 2016) were reviewed by Deloitte Touche Tohmatsu LLC.

1. Quarterly Consolidated Financial Statements
(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2016)	Current third quarter (As of December 31, 2016)
Assets		
Current assets		
Cash and deposits	87,506	75,287
Accounts receivable - operating loans	*2 902,150	*2 908,067
Loans receivable of banking business	56,575	42,989
Accounts receivable - installment	28,393	35,735
Purchased receivables	10,709	10,651
Short-term investment securities	545	584
Trading account securities	692	3,443
Raw materials and supplies	67	65
Deferred tax assets	33,179	35,819
Other	59,903	65,590
Allowance for doubtful accounts	(58,094)	(62,843)
Total current assets	1,121,629	1,115,390
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	5,826	5,397
Equipment, net	10,580	10,384
Land	6,234	6,221
Other, net	854	610
Total property, plant and equipment	23,495	22,612
Intangible assets		
Goodwill	6,459	5,721
Software	5,973	5,156
Other	42	42
Total intangible assets	12,476	10,919
Investments and other assets		
Investment securities	4,962	4,932
Net defined benefit asset	4,374	4,801
Guarantee deposits	5,632	5,589
Other	*2 3,177	*2 3,441
Allowance for doubtful accounts	(685)	(765)
Total investments and other assets	17,462	17,999
Total noncurrent assets	53,434	51,532
Total assets	1,175,063	1,166,922

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2016)	Current third quarter (As of December 31, 2016)
Liabilities		
Current liabilities		
Notes and accounts payable - trade	385	653
Short-term loans payable	18,286	16,003
Commercial papers	—	4,999
Current portion of long-term loans payable	103,758	106,062
Current portion of bonds	16,700	27,910
Deposits of banking business	63,875	51,444
Income taxes payable	3,136	2,104
Provision for loss on guarantees	*1 8,093	*1 7,939
Asset retirement obligations	14	77
Deferred installment income	64	56
Other	13,214	11,168
Total current liabilities	227,529	228,419
Noncurrent liabilities		
Bonds payable	193,058	192,678
Long-term loans payable	316,766	311,362
Deferred tax liabilities	3,913	4,132
Provision for directors' retirement benefits	26	26
Provision for loss on interest repayment	90,000	52,126
Net defined benefit liability	207	200
Asset retirement obligations	4,546	4,464
Other	881	566
Total noncurrent liabilities	609,401	565,558
Total liabilities	836,930	793,978
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	73,578	73,578
Retained earnings	204,025	243,655
Treasury stock	(19,794)	(19,794)
Total shareholders' equity	321,641	361,271
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	7	5
Foreign currency translation adjustment	1,669	(2,959)
Remeasurements of defined benefit plans	57	(87)
Total accumulated other comprehensive income	1,735	(3,042)
Non-controlling interests	14,755	14,714
Total net assets	338,132	372,944
Total liabilities and net assets	1,175,063	1,166,922

(2) Quarterly Consolidated Statement of Income and
Quarterly Consolidated Statement of Comprehensive Income
(Quarterly Consolidated Statement of Income)
Nine months ended December 31

	(Millions of yen)	
	For the nine months ended December 31, 2015 (From April 1, 2015 to December 31, 2015)	For the nine months ended December 31, 2016 (From April 1, 2016 to December 31, 2016)
Operating revenue		
Interest on operating loans	113,793	114,655
Interest on loans of banking business	6,214	4,944
Revenue from credit card business	2,479	3,215
Revenue from installment sales finance business	69	49
Revenue from credit guarantee	32,097	37,241
Collection from purchased receivable	4,020	4,393
Other financial revenue	*1 910	*1 601
Other operating revenue	18,340	17,415
Total operating revenue	177,924	182,516
Operating expenses		
Financial expenses	*2 13,341	*2 10,267
Cost of purchased receivable	1,672	1,930
Other operating expenses	121,959	127,124
Total operating expenses	136,974	139,322
Operating income	40,950	43,194
Non-operating income		
Interest income	228	209
Dividend income	10	7
Equity in earnings of affiliates	5	14
House rent income	229	208
Other	145	75
Total non-operating income	618	515
Non-operating expenses		
Interest expenses	14	9
Foreign exchange losses	—	26
Other	37	51
Total non-operating expenses	52	88
Ordinary income	41,516	43,621
Extraordinary income		
Gain on sales of noncurrent assets	8	9
Gain on sales of investment securities	105	—
Total extraordinary income	113	9
Extraordinary loss		
Loss on sales of noncurrent assets	3	2
Loss on retirement of noncurrent assets	47	86
Loss on valuation of investment securities	0	—
Loss on liquidation of a subsidiary	1,243	—
Other	0	0
Total extraordinary losses	1,295	89
Income before income taxes	40,334	43,542
Income taxes-current	2,375	4,225
Income taxes-deferred	(308)	(2,604)
Total income taxes	2,067	1,620
Profit	38,267	41,921
Profit attributable to non-controlling interests	2,728	2,291
Profit attributable to owners of parent	35,538	39,629

(Quarterly Consolidated Statement of Comprehensive Income)
Nine months ended December 31

	(Millions of yen)	
	For the nine months ended December 31, 2015 (From April 1, 2015 to December 31, 2015)	For the nine months ended December 31, 2016 (From April 1, 2016 to December 31, 2016)
Profit	38,267	41,921
Other comprehensive income		
Valuation difference on available-for-sale securities	(1)	(2)
Foreign currency translation adjustment	(4,610)	(6,610)
Remeasurements of defined benefit plans, net of tax	(186)	(140)
Total other comprehensive income	(4,798)	(6,753)
Comprehensive income	33,468	35,167
Comprehensive income attributable to:		
Owners of parent	32,525	34,852
Non-controlling interests	943	314

[Notes]

(Supplemental Information)

Effective from the three months ended June 30, 2016, the Company has adopted the “Revised Implementation Guidance on Recoverability of Deferred Tax Assets” (ASBJ Guidance No. 26, March 28, 2016).

(Notes to Quarterly Consolidated Balance Sheet)

*1. Contingent liabilities

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2016)	Current third quarter (As of December 31, 2016)
Outstanding guarantee obligation in the guarantee business	987,508	1,088,618
Outstanding guarantee obligation in the banking business	931	699
Provision for loss on guarantees	8,093	7,939
Net	980,346	1,081,378

*2. Status of non-performing loans in accounts receivable - operating loans

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2016)	Current third quarter (As of December 31, 2016)
Loans to bankrupt parties	712	713
Loans in arrears	24,051	24,882
Loans overdue by three months or more	4,249	4,672
Restructured loans	28,674	29,238
Total	57,687	59,507

(Notes) 1. Loans to bankrupt parties refer to loans to bankrupt parties, parties in rehabilitation and reorganization, and others which are loans where interest is not accrued.

2. Loans in arrears refer to other loans where interest is not accrued, excluding loans on which interest payment is deferred for the purpose of reconstructing or assisting debtors.

3. Loans overdue by three months or more refer to loans other than the above that are overdue by three months or more.

4. Restructured loans refer to loans other than the above that are restructured on favorable terms for debtors, such as reduction or waiving of interest, in order to facilitate collection of outstanding balances.

(Notes to Quarterly Consolidated Statement of Income)

*1. Major items of other financial revenue

	(Millions of yen)	
	For the nine months ended December 31, 2015 (From April 1, 2015 to December 31, 2015)	For the nine months ended December 31, 2016 (From April 1, 2016 to December 31, 2016)
Interest on deposits	60	75
Interest on securities	75	124
Interest on loans	5	—
Foreign exchange gains	—	2
Interest on deposits with banks	320	152
Gain on valuation of derivatives	178	—

*2. Major items of financial expenses

	(Millions of yen)	
	For the nine months ended December 31, 2015 (From April 1, 2015 to December 31, 2015)	For the nine months ended December 31, 2016 (From April 1, 2016 to December 31, 2016)
Interest expenses	5,926	5,149
Interest on bonds	2,620	2,060
Amortization of bond issuance costs	293	98
Interest expenses for deposits of banking business	3,768	2,555
Foreign exchange losses	163	—

3. Basis for classification of financial revenue and financial expenses on quarterly consolidated statement of income is as follows.

(1) Financial revenue stated as operating revenue

Includes all financial revenue earned by the Company and its subsidiaries which engage in the financial service business, excluding dividends and interest on investment securities, etc. (2) Financial expenses stated as operating expenses

Include all financial expenses incurred by the Company and its subsidiaries which engage in the financial service business, excluding interest, etc. which have no relationship to operating revenue.

(Notes to Quarterly Consolidated Statement of Cash Flows)

Quarterly Consolidated Statement of Cash Flows has not been prepared for the nine months ended December 31, 2016. The amounts of depreciation (including amortization of intangible assets except goodwill) and amortization of goodwill for the nine months are as follows.

	(Millions of yen)	
	For the nine months ended December 31, 2015 (From April 1, 2015 to December 31, 2015)	For the nine months ended December 31, 2016 (From April 1, 2016 to December 31, 2016)
Depreciation	3,073	3,151
Amortization of goodwill	738	738

(Notes to Shareholders' Equity)

For the nine months ended December 31, 2015 (from April 1, 2015, to December 31, 2015)

1. Dividends paid
Not applicable
2. Dividends whose record date falls in the nine months ended December 31, 2015, but whose effective date is after December 31, 2015
Not applicable

For the nine months ended December 31, 2016 (from April 1, 2016, to December 31, 2016)

1. Dividends paid
Not applicable
2. Dividends whose record date falls in the nine months ended December 31, 2016, but whose effective date is after December 31, 2016
Not applicable

(Segments and related information)
[Segment information]

I. For the nine months ended December 31, 2015 (from April 1, 2015, to December 31, 2015)

1. Operating revenue and income or loss by reported segment

(Millions of yen)

	Reported segments					Others (Note)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	100,161	35,839	36,605	4,804	177,411	512	177,924
Revenue from transactions with other operating segments	—	—	(159)	—	(159)	145	(14)
Total	100,161	35,839	36,445	4,804	177,252	658	177,910
Segment income	19,279	10,997	8,789	1,418	40,484	427	40,911

(Note) The “Others” category refers to operating revenue and income which are not included in the reported segments.

2. Amount and outline of difference between the total segment income or loss and operating income in quarterly consolidated statement of income

Income	Amount (Millions of yen)
Total reported segments	40,484
Income of “Others” category	427
Elimination of intersegment transactions	120
Adjustments due to unification of accounting treatment between parent company and subsidiaries, etc.	(81)
Operating income in quarterly consolidated statement of income	40,950

II. For the nine months ended December 31, 2016 (from April 1, 2016, to December 31, 2016)

1. Operating revenue and income or loss by reported segment

(Millions of yen)

	Reported segments					Others (Note)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	102,230	41,352	33,820	5,109	182,513	2	182,516
Revenue from transactions with other operating segments	—	—	11	—	11	147	159
Total	102,230	41,352	33,832	5,109	182,525	150	182,675
Segment income	20,885	12,051	9,448	515	42,900	150	43,050

(Notes) 1. The “Others” category refers to operating revenue and income which are not included in the reported segments.

2. Effective from the second quarter, the “Loan and credit card business” was renamed in the original Japanese (no change in English). The change hereof only affects the segment name and has no impact on segment information. Segment information for the nine months ended December 31, 2015, is presented with the renamed segment (no change in English).

2. Amount and outline of difference between the total segment income or loss and operating income in quarterly consolidated statement of income

Income	Amount (Millions of yen)
Total reported segments	42,900
Income of “Others” category	150
Elimination of intersegment transactions	74
Adjustments due to unification of accounting treatment between parent company and subsidiaries, etc.	69
Operating income in quarterly consolidated statement of income	43,194

(Per share information)

The amount and basis for calculation of basic earnings per share are as follows:

(Millions of yen, unless otherwise stated)

Item	For the nine months ended December 31, 2015 (From April 1, 2015 to December 31, 2015)	For the nine months ended December 31, 2016 (From April 1, 2016 to December 31, 2016)
Basic earnings per share	22.68 yen	25.30 yen
(Basis for calculation)		
Profit attributable to owners of parent	35,538	39,629
Profit not attributable to common shareholders	—	—
Profit attributable to owners of parent related to common stock	35,538	39,629
Weighted average number of common stock during the quarter	1,566,614,245 shares	1,566,614,208 shares

(Note) “Diluted earnings per share” is not stated since there is no dilutive security.

2. Others
Not applicable

Part II Information on Guarantors for the Filing Company

Not applicable