

DATA BOOK

The Second Quarter Report for the Fiscal Year Ending March, 2017

ACOM CO., LTD.

**November 2016
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Notes to DATA BOOK

Notes: 1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

- : 2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.
- : 3. The amounts of adjusted per share data have been as a result of rounding.
- : 4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.
- : 5.
 - "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
 - "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
 - "-" is shown in "yoy%" when percentage changes exceed 1,000%.
 - "-" is shown in "yoy%," "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
 - "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
 - Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
 - Only "yoy" is shown when both results in two terms are negative.
 - Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.
- : 6. "(E)" indicates estimates.
- : 7. "yoy p.p." indicates year on year percentage point.
- : 8. "C.R." indicates composition ratio.

1. Consolidated Subsidiaries

Name of company	Equity owned by ACOM	Summary of business
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[Domestic] Consolidated Subsidiaries: 4 Equity-method Affiliate: 1

MU Credit Guarantee Co., LTD.	100.00%	Guarantee business
IR Loan Servicing, Inc.	100.00%	Servicing business (Loan servicing business)
General Incorporated Association Mirai Capital	(100.00% 100.00%)	Loan servicing business (Special Purpose Company)
Power Investments LLC	(100.00% 100.00%)	Loan servicing business (Special Purpose Company)
[Equity-method Affiliate] MU Communications Co., Ltd.	23.15%	Contract of contact center and temporary staffing business, etc.

[Overseas] Consolidated Subsidiaries: 2

EASY BUY Public Company Limited	71.00%	Unsecured loan business and Installment loan business in Kingdom of Thailand
PT. Bank Nusantara Parahyangan, Tbk.	66.15%	Banking business in Republic of Indonesia

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

2. Income and Expenses (Consolidated)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)			
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %	2017/3(E)
Operating Revenue	219,289	8.4	58,660	118,407	177,924	237,683	8.4	59,878	2.1	121,023	2.2				242,300	1.9
Operating Expenses	205,215	9.2	40,049	81,490	136,974	222,166	8.3	41,386	3.3	82,756	1.6				177,500	-20.1
Financial Expenses	19,498	-8.7	4,808	9,239	13,341	17,313	-11.2	3,773	-21.5	7,109	-23.1				16,200	-6.4
Provision for Bad Debts	53,828	28.3	13,457	28,606	44,048	60,040	11.5	15,981	18.8	31,900	11.5				68,100	13.4
Bad Debts Expenses	46,165	10.9	12,776	26,122	39,355	52,789	14.3	14,569	14.0	28,929	10.7				-	-
Provision for Loss on Interest Repayment	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-				-	-
Other Operating Expenses	82,029	3.7	21,783	43,643	64,883	88,175	7.5	21,631	-0.7	43,746	0.2				93,200	5.7
Operating Income	14,073	-1.8	18,610	36,917	40,950	15,516	10.3	18,491	-0.6	38,266	3.7				64,800	317.6
Non-operating Income	726	-44.3	208	401	618	781	7.5	176	-15.0	364	-9.2				600	-23.2
Non-operating Expenses	53	-24.1	24	139	52	97	83.1	90	262.9	146	4.7				100	3.1
Ordinary Income	14,747	-5.3	18,794	37,179	41,516	16,200	9.9	18,578	-1.1	38,484	3.5				65,300	303.1
Extraordinary Income	783	-	0	0	113	113	-85.5	0	-94.4	1	136.0				-	-
Extraordinary Loss	126	-42.2	4	12	1,295	1,329	951.0	13	235.5	49	311.9				100	-92.5
Income Before Income Taxes	15,403	0.3	18,790	37,167	40,334	14,985	-2.7	18,564	-1.2	38,436	3.4				65,200	335.1
Income Taxes-current	3,235	34.8	1,116	1,957	2,375	4,656	43.9	1,770	58.6	3,170	61.9				3,400	-27.0
Income Taxes-deferred	-3,672	-	-105	-321	-308	-7,606	-	-1,083	-	-2,187	-				700	-
Profit	15,840	22.3	17,779	35,531	38,267	17,935	13.2	17,876	0.5	37,453	5.4				61,100	240.7
Profit Attributable to Non-controlling Interests	2,975	28.5	840	1,717	2,728	3,337	12.1	664	-20.9	1,525	-11.2				2,600	-22.1
Profit Attributable to Owners of Parent	12,864	21.0	16,938	33,814	35,538	14,598	13.5	17,211	1.6	35,927	6.2				58,500	300.7

3. Operating Revenue by Segment (Consolidated)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)			
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %	2017/3(E)
Operating Revenue	219,289	8.4	58,660	118,407	177,924	237,683	8.4	59,878	2.1	121,023	2.2				242,300	1.9
Loan and Credit Card Business (ACOM)	128,725	1.9	33,076	66,463	100,161	133,170	3.5	33,680	1.8	67,636	1.8				134,600	1.1
Loan Business	125,739	1.6	32,206	64,662	97,381	129,385	2.9	32,605	1.2	65,410	1.2				129,900	0.4
Credit Card Business	2,985	16.4	870	1,800	2,779	3,785	26.8	1,074	23.5	2,225	23.6				4,700	24.2
Guarantee Business	40,992	38.0	11,393	23,686	35,839	48,868	19.2	13,141	15.3	27,332	15.4				54,300	11.1
ACOM CO., LTD.	34,630	18.5	9,643	20,141	30,408	41,500	19.8	11,105	15.2	23,197	15.2				46,200	11.3
MU Credit Guarantee Co., Ltd.	6,361	-	1,750	3,545	5,431	7,367	15.8	2,035	16.3	4,135	16.6				8,100	9.9
Overseas Financial Business	42,956	9.3	12,132	24,517	36,605	48,275	12.4	11,509	-5.1	22,748	-7.2				46,800	-3.1
EASY BUY Public Company Limited	33,087	8.7	9,705	19,681	29,496	39,041	18.0	9,521	-1.9	18,787	-4.5				37,800	-3.2
Loan Business	32,822	9.0	9,666	19,608	29,392	38,907	18.5	9,493	-1.8	18,732	-4.5				37,700	-3.1
Installment Loan Business	265	-15.5	39	72	103	133	-49.5	28	-28.3	54	-25.2				100	-24.8
PT. Bank Nusantara Parahyangan, Tbk.	9,868	11.3	2,427	4,836	7,108	9,233	-6.4	1,987	-18.1	3,961	-18.1				9,000	-2.5
Loan Servicing Business (IR Loan Servicing, Inc.)	6,533	-0.1	1,501	3,235	4,804	6,579	0.7	1,547	3.1	3,305	2.2				6,600	0.3
Collection from purchased receivable	5,315	-1.2	1,227	2,674	4,020	5,549	4.4	1,322	7.7	2,810	5.1				-	-
Others	82	-73.9	555	504	512	790	857.7	0	-100.0	0	-99.9				-	-

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

4. Receivables Outstanding by Segment (Consolidated)

	2015/3		2016/3					2017/3					2017/3(E)					
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Receivables Outstanding (Millions of yen)	972,778	6.2	979,863	987,728	975,120	997,828	2.6	998,985	2.0	994,386	0.7	-0.3					1,030,200	3.2
Loan and Credit Card Business (ACOM)	768,832	3.4	776,786	784,865	786,656	795,051	3.4	804,620	3.6	811,272	3.4	2.0					820,400	3.2
Loan Business	747,236	2.9	753,659	760,173	760,457	767,196	2.7	774,696	2.8	778,991	2.5	1.5					784,700	2.3
Exclude Right to Reimbursement of DC Cash One's credit	747,139	2.9	753,573	760,094	760,383	767,127	2.7	774,632	2.8	778,934	2.5	1.5					784,700	2.3
Credit Card Business	21,595	25.0	23,126	24,691	26,199	27,855	29.0	29,924	29.4	32,280	30.7	15.9					35,700	28.2
Overseas Financial Business	195,472	19.6	195,068	193,372	178,653	192,068	-1.7	184,195	-5.6	171,823	-11.1	-10.5					198,600	3.4
EASY BUY Public Company Limited	130,890	27.0	133,062	133,356	125,677	135,492	3.5	131,874	-0.9	125,420	-6.0	-7.4					139,500	3.0
Loan Business	130,190	27.3	132,378	132,715	125,147	134,954	3.7	131,375	-0.8	124,976	-5.8	-7.4					139,200	3.1
Installment Loan Business	699	-15.6	683	640	530	538	-23.1	498	-27.1	444	-30.7	-17.5					300	-44.2
PT. Bank Nusantara Parahyangan, Tbk.	64,582	7.0	62,005	60,016	52,976	56,575	-12.4	52,321	-15.6	46,402	-22.7	-18.0					59,100	4.5
Loan Servicing Business (IR Loan Servicing, Inc.)	8,473	-4.2	8,009	9,490	9,809	10,709	26.4	10,169	27.0	11,290	19.0	5.4					11,200	4.6
Guaranteed Receivables	861,212	14.5	890,095	926,219	948,986	987,508	14.7	1,021,926	14.8	1,058,866	14.3	7.2					1,093,300	10.7
ACOM CO., LTD.	776,544	14.4	800,882	832,655	851,955	885,770	14.1	914,986	14.2	946,882	13.7	6.9					977,000	10.3
MU Credit Guarantee Co., Ltd.	84,667	15.3	89,212	93,563	97,031	101,737	20.2	106,939	19.9	111,984	19.7	10.1					116,300	14.3

5. Number of Customer Accounts by Segment (Consolidated)

	2015/3		2016/3					2017/3					2017/3(E)					
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Loan Business (ACOM)	1,397,353	-0.1	1,402,374	1,408,598	1,404,250	1,409,926	0.9	1,419,513	1.2	1,428,510	1.4	1.3					1,425,500	1.1
Exclude Right to Reimbursement of DC Cash One's credit	1,397,049	-0.0	1,402,114	1,408,379	1,404,068	1,409,768	0.9	1,419,369	1.2	1,428,381	1.4	1.3					1,425,500	1.1
Credit Card Business (ACOM)	215,687	25.6	227,005	235,722	244,514	254,534	18.0	270,656	19.2	283,954	20.5	11.6					289,000	13.5
Overseas Financial Business	1,159,999	6.5	1,157,467	1,165,143	1,176,680	1,185,219	2.2	1,185,614	2.4	1,204,605	3.4	1.6					-	-
EASY BUY Public Company Limited	1,139,531	7.1	1,135,970	1,145,048	1,153,879	1,163,219	2.1	1,156,686	1.8	1,175,297	2.6	1.0					1,183,700	1.8
Loan Business	1,122,447	7.8	1,119,793	1,129,795	1,140,320	1,150,661	2.5	1,145,035	2.3	1,164,260	3.1	1.2					1,176,200	2.2
Installment Loan Business	17,084	-25.3	16,177	15,253	13,559	12,558	-26.5	11,651	-28.0	11,037	-27.6	-12.1					7,500	-40.3
PT. Bank Nusantara Parahyangan, Tbk.	20,468	-18.1	21,497	20,095	22,801	22,000	7.5	28,928	34.6	29,308	45.8	33.2					-	-
Loan Servicing Business (IR Loan Servicing, Inc.)	330,649	2.1	331,633	332,556	334,847	336,266	1.7	339,923	2.5	343,874	3.4	2.3					-	-

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.

6. Other Indices (Consolidated)

	2015/3		2016/3					2017/3							
		yoy	2015/6	2015/9	2015/12	2016/3	yoy	2016/6	ytd	2016/9	ytd	2016/12	ytd	2017/3	yoy
Number of outlets	1,246	16	1,244	1,244	1,243	1,244	-2	1,245	1	1,238	-6				
Number of Employees (Permanent Employees)	5,820	177	5,953	5,976	6,016	6,036	216	6,146	110	6,143	107				

7. Income and Expenses (ACOM)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %		yoy %
Operating Revenue	163,644	5.1	43,268	87,202	131,227	175,380	7.2	44,833	3.6	90,931	4.3					180,900	3.1
Interest on Operating Loans	113,608	0.1	28,741	57,821	87,219	116,112	2.2	29,197	1.6	58,725	1.6					117,100	0.9
Revenue from credit guarantee	30,191	16.6	8,639	17,615	26,918	36,460	20.8	10,038	16.2	20,438	16.0					41,100	12.7
Operating Expenses	162,512	7.7	28,378	58,107	102,292	174,352	7.3	30,239	6.6	60,713	4.5					129,600	-25.7
Financial Expenses	10,081	-23.7	2,255	4,326	6,364	8,299	-17.7	1,904	-15.6	3,676	-15.0					8,300	0.0
Cost of Goods Sold	-	-	228	228	228	228	-	-	-	-	-					-	-
Provision for Bad Debts	40,428	29.7	9,721	21,204	32,802	43,780	8.3	12,092	24.4	24,353	14.9					51,700	18.1
Provision for Loss on Interest Repayment	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-					-	-
Other Operating Expenses	62,143	1.9	16,173	32,348	48,197	65,405	5.3	16,242	0.4	32,683	1.0					69,600	6.4
Operating Income	1,132	-76.3	14,889	29,095	28,934	1,028	-9.1	14,594	-2.0	30,218	3.9					51,300	-
Non-operating Income	3,078	-11.3	1,128	1,436	4,146	4,282	39.1	983	-12.9	1,119	-22.1					1,200	-72.0
Non-operating Expenses	49	-16.0	26	71	81	140	183.1	63	139.1	84	18.8					-	-
Ordinary Income	4,161	-49.2	15,991	30,460	33,000	5,171	24.3	15,513	-3.0	31,253	2.6					52,500	915.3
Extraordinary Income	778	-	-	0	108	108	-86.0	-	-	0	-26.5					-	-
Extraordinary Loss	122	-34.5	3	10	1,368	1,402	-	12	211.5	43	322.7					100	-92.9
Loss on Sales of Noncurrent Assets	11	-7.1	-	0	3	3	-69.9	0	-	1	54.7					-	-
Loss on Valuation of Investment Securities	0	-96.8	1	0	0	0	250.0	-	-	-	-					-	-
Income Before Income Taxes	4,817	-39.9	15,987	30,450	31,740	3,876	-19.5	15,501	-3.0	31,209	2.5					52,400	-
Income Taxes-current	131	-1.1	404	595	298	1,816	-	541	33.8	830	39.3					100	-94.5
Income Taxes-deferred	-4,630	-	-124	-541	-547	-7,797	-	-780	-	-1,727	-					-	-
Profit	9,316	12.3	15,706	30,396	31,989	9,857	5.8	15,740	0.2	32,107	5.6					52,300	430.6

8. Operating Revenue by Segment (ACOM)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %		yoy %
Operating Revenue	163,644	5.1	43,268	87,202	131,227	175,380	7.2	44,833	3.6	90,931	4.3					180,900	3.1
Loan and Credit Card Business	128,725	1.9	33,076	66,463	100,161	133,170	3.5	33,680	1.8	67,636	1.8					134,600	1.1
Loan Business	125,739	1.6	32,206	64,662	97,381	129,385	2.9	32,605	1.2	65,410	1.2					129,900	0.4
Unsecured Loans	124,377	1.8	31,893	64,049	96,502	128,260	3.1	32,363	1.5	64,938	1.4					129,000	0.6
Consumers	124,376	1.8	31,892	64,049	96,501	128,259	3.1	32,363	1.5	64,937	1.4					129,000	0.6
Secured Loans	1,362	-19.1	313	612	879	1,125	-17.4	242	-22.6	472	-22.9					900	-20.0
Credit Card Business	2,985	16.4	870	1,800	2,779	3,785	26.8	1,074	23.5	2,225	23.6					4,700	24.2
Guarantee Business	34,630	18.5	9,643	20,141	30,408	41,500	19.8	11,105	15.2	23,197	15.2					46,200	11.3
Others	288	327.1	547	597	658	709	145.7	47	-91.3	98	-83.6					100	-85.9

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

(%)

	2015/3	2016/3					2017/3				2017/3(E)
		2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3		
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0	
Loan and Credit Card Business	78.6	76.4	76.2	76.3	75.9	75.1	74.4			74.4	
Loan Business	76.8	74.4	74.1	74.2	73.8	72.7	71.9			71.8	
Credit Card Business	1.8	2.0	2.1	2.1	2.1	2.4	2.5			2.6	
Guarantee Business	21.2	22.3	23.1	23.2	23.7	24.8	25.5			25.5	
Others	0.2	1.3	0.7	0.5	0.4	0.1	0.1			0.1	

9. Operating Expenses (ACOM)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)			
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %	2017/3(E)
Operating Expenses	162,512	7.7	28,378	58,107	102,292	174,352	7.3	30,239	6.6	60,713	4.5				129,600	-25.7
Financial Expenses	10,081	-23.7	2,255	4,326	6,364	8,299	-17.7	1,904	-15.6	3,676	-15.0				8,300	0.0
Cost of Goods Sold	-	-	228	228	228	228	-	-	-	-	-				-	-
Provision for Bad Debts	40,428	29.7	9,721	21,204	32,802	43,780	8.3	12,092	24.4	24,353	14.9				51,700	18.1
Bad Debts Expenses	33,906	7.5	9,291	18,984	29,032	38,543	13.7	10,702	15.2	21,633	14.0				44,700	16.0
Increase or Decrease in Allowance for Doubtful Accounts	5,501	-	500	1,800	3,200	4,206	-	1,900	-	3,100	-				6,000	-
Increase or Decrease in Provision for Loss on Guarantees	1,020	-	-70	420	570	1,030	-	-510	-	-380	-				1,000	-
Provision for Loss on Interest Repayment	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-				-	-
Interest Repayment	58,803	0.6	12,862	26,888	40,635	57,600	-2.0	15,220	18.3	29,942	11.4				-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	12,556	-9.9	2,931	5,848	8,557	11,637	-7.3	2,581	-11.9	5,314	-9.1				-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-21,500	-	-15,793	-32,737	-34,493	-12,600	-	-17,802	-	-35,256	-				-	-
Other Operating Expenses	62,143	1.9	16,173	32,348	48,197	65,405	5.3	16,242	0.4	32,683	1.0				69,600	6.4
Personal Expenses	14,385	-6.6	3,593	7,287	10,940	14,637	1.8	3,546	-1.3	7,247	-0.5				14,900	1.8
Advertising Expenses	11,253	15.7	2,729	5,603	8,311	11,155	-0.9	2,984	9.4	5,764	2.9				11,400	2.2
Administrative Expenses	6,899	-3.5	1,674	3,451	5,193	6,993	1.4	1,610	-3.9	3,290	-4.7				7,000	0.1
Computer Expenses	14,523	15.1	4,133	7,900	11,633	15,883	9.4	3,890	-5.9	7,954	0.7				17,000	7.0
Fees	8,260	-3.5	1,993	4,088	6,153	8,377	1.4	2,058	3.3	4,162	1.8				8,800	5.0
Insurance Expenses	60	2.1	3	21	31	59	-0.6	3	4.9	21	-2.0				100	69.5
Depreciation	808	3.2	179	359	544	734	-9.2	182	1.6	372	3.4				700	-4.6
Taxes and Other Public Charges	2,476	-21.1	983	1,878	2,775	3,761	51.9	999	1.6	1,915	2.0				4,600	22.3
Enterprise Tax (Pro forma standard taxation)	255	2.0	146	275	389	601	135.7	282	93.2	534	94.2				700	16.5
Others	3,222	-2.2	736	1,482	2,223	3,201	-0.6	685	-6.9	1,421	-4.1				4,400	37.5

9-2. Ratio of Operating Expenses to Operating Revenue (ACOM)

(%)

	2015/3		2016/3					2017/3					2017/3(E)			
		yoy p.p.	2015/6	2015/9	2015/12	2016/3	yoy p.p.	2016/6	yoy p.p.	2016/9	yoy p.p.	2016/12	yoy p.p.	2017/3	yoy p.p.	2017/3(E)
Operating Expenses	99.3	2.4	65.6	66.6	78.0	99.4	0.1	67.4	1.8	66.8	0.2				71.6	-27.8
Financial Expenses	6.1	-2.4	5.2	4.9	4.9	4.7	-1.4	4.2	-1.0	4.1	-0.8				4.6	-0.1
Cost of Goods Sold	-	-	0.5	0.3	0.2	0.1	0.1	-	-0.5	-	-0.3				-	-
Provision for Bad Debts	24.7	4.7	22.5	24.3	25.0	25.0	0.3	27.0	4.5	26.8	2.5				28.6	3.6
Bad Debts Expenses	20.7	0.4	21.5	21.8	22.1	22.0	1.3	23.9	2.4	23.8	2.0				24.7	2.7
Provision for Loss on Interest Repayment	30.5	1.3	-	-	11.2	32.3	1.8	-	-	-	-				-	-
Other Operating Expenses	38.0	-1.2	37.4	37.1	36.7	37.3	-0.7	36.2	-1.2	35.9	-1.2				38.4	1.1
Personal Expenses	8.8	-1.1	8.3	8.4	8.3	8.4	-0.4	7.9	-0.4	8.0	-0.4				8.2	-0.2
Advertising Expenses	6.9	0.6	6.3	6.4	6.3	6.4	-0.5	6.7	0.4	6.3	-0.1				6.3	-0.1
Administrative Expenses	4.2	-0.4	3.9	4.0	4.0	4.0	-0.2	3.6	-0.3	3.6	-0.4				3.9	-0.1
Computer Expenses	8.9	0.8	9.6	9.1	8.9	9.1	0.2	8.7	-0.9	8.7	-0.4				9.4	0.3
Fees	5.0	-0.5	4.6	4.7	4.7	4.8	-0.2	4.6	0.0	4.6	-0.1				4.9	0.1

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

10. Receivables Outstanding by Segment (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)					
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %		yoy %
Loan and Credit Card Business (Millions of yen)	768,735	3.4	776,700	784,786	786,583	794,982	3.4	804,557	3.6	811,215	3.4	2.0					820,400	3.2
Loan Business	747,139	2.9	753,573	760,094	760,383	767,127	2.7	774,632	2.8	778,934	2.5	1.5					784,700	2.3
Unsecured Loans	736,436	3.3	743,409	750,363	751,101	758,283	3.0	766,176	3.1	770,924	2.7	1.7					777,900	2.6
Consumers	736,430	3.3	743,404	750,358	751,096	758,278	3.0	766,172	3.1	770,920	2.7	1.7					777,900	2.6
Secured Loans	10,703	-17.9	10,163	9,730	9,282	8,844	-17.4	8,455	-16.8	8,010	-17.7	-9.4					6,800	-23.1
Real Estate Card Loan	9,183	-17.4	8,716	8,352	7,974	7,580	-17.4	7,219	-17.2	6,835	-18.2	-9.8					-	-
Credit Card Business	21,595	25.0	23,126	24,691	26,199	27,855	29.0	29,924	29.4	32,280	30.7	15.9					35,700	28.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	528	3.3	531	534	536	539	2.1	540	1.7	540	1.1	0.2					546	1.3
Guaranteed Receivables	776,544	14.4	800,882	832,655	851,955	885,770	14.1	914,986	14.2	946,882	13.7	6.9					977,000	10.3
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	556	4.3	560	569	573	582	4.7	587	4.8	596	4.7	2.4					602	3.4
Right to reimbursement	24,327	30.9	25,890	27,130	28,957	30,901	27.0	32,755	26.5	34,565	27.4	11.9					-	-

11. Number of Customer Accounts (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)					
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %		yoy %
Loan Business	1,397,049	-0.0	1,402,114	1,408,379	1,404,068	1,409,768	0.9	1,419,369	1.2	1,428,381	1.4	1.3					1,425,500	1.1
Unsecured Loans	1,393,444	-0.0	1,398,657	1,405,037	1,400,857	1,406,663	0.9	1,416,373	1.3	1,425,518	1.5	1.3					1,423,100	1.2
Consumers	1,393,438	-0.0	1,398,651	1,405,031	1,400,851	1,406,657	0.9	1,416,367	1.3	1,425,514	1.5	1.3					1,423,100	1.2
Secured Loans	3,605	-14.8	3,457	3,342	3,211	3,105	-13.9	2,996	-13.3	2,863	-14.3	-7.8					2,400	-22.7
Credit Card Business	215,687	25.6	227,005	235,722	244,514	254,534	18.0	270,656	19.2	283,954	20.5	11.6					289,000	13.5
Guarantee Business	1,396,345	9.9	1,429,840	1,462,502	1,484,724	1,520,494	8.9	1,557,550	8.9	1,588,494	8.6	4.5					1,620,900	6.6

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

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

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %		yoy %
Number of Applicants	462,502	16.2	118,808	233,450	344,504	462,434	-0.0	125,107	5.3	245,030	5.0					-	-
Number of New Loan Customers	218,706	13.8	58,108	113,238	167,210	221,791	1.4	60,113	3.5	118,395	4.6					230,000	3.7
Lending Ratio (%)	47.3	(-1.0)	48.9	48.5	48.5	47.9	(0.6)	48.0	(-0.9)	48.3	(-0.2)					-	-

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.

	2015/3	yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Initial Average Lending Amount (Thousands of yen)	144	-2.0	138	141	143	147	2.1	149	8.0	148	5.0					-	-

13. Number of Loan Business Outlets (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy	2015/6	2015/9	2015/12	2016/3	yoy	2016/6	ytd	2016/9	ytd	2016/12	ytd	2017/3	yoy		yoy
Number of Loan Business Outlets	1,086	21	1,085	1,083	1,083	1,085	-1	1,087	2	1,089	4					1,089	4
Staffed	39	-	39	39	39	39	-	39	-	39	-					22	-17
Unstaffed	1,047	21	1,046	1,044	1,044	1,046	-1	1,048	2	1,050	4					1,067	21

14. Automatic Contract Machines (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy	2015/6	2015/9	2015/12	2016/3	yoy	2016/6	ytd	2016/9	ytd	2016/12	ytd	2017/3	yoy		yoy
Number of Automatic Contract Machine Outlets	1,086	21	1,085	1,083	1,083	1,085	-1	1,087	2	1,089	4					1,089	4
Number of Automatic Contract Machines	1,112	22	1,111	1,110	1,116	1,119	7	1,121	2	1,123	4					1,123	4

15. ATMs (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy	2015/6	2015/9	2015/12	2016/3	yoy	2016/6	ytd	2016/9	ytd	2016/12	ytd	2017/3	yoy		yoy
Number of ATMs	62,241	3,552	62,636	63,171	63,571	64,156	1,915	64,461	305	64,957	801					-	-
Proprietary	1,112	1	1,112	1,111	1,110	1,112	-	1,106	-6	1,107	-5					1,116	4
Open 365 Days/Year	1,112	1	1,112	1,111	1,110	1,112	-	1,106	-6	1,107	-5					-	-
Open 24 Hours/Day	974	2	975	975	976	978	4	973	-5	974	-4					-	-
Tie-up	61,129	3,551	61,524	62,060	62,461	63,044	1,915	63,355	311	63,850	806					-	-

16. Employees (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy	2015/6	2015/9	2015/12	2016/3	yoy	2016/6	ytd	2016/9	ytd	2016/12	ytd	2017/3	yoy		yoy
Number of Total Employees	2,021	88	2,115	2,081	2,057	2,032	11	2,106	74	2,075	43					-	-
Permanent Employees	1,851	103	1,963	1,935	1,918	1,892	41	1,947	55	1,916	24					1,856	-36
Temporary Employees	170	-15	152	146	139	140	-30	159	19	159	19					-	-

17. Average Loan Yield (ACOM)

	(%)																			
	2016/3								2017/3											
	2015/3	yoy p.p.	2015/6	yoy p.p.	2015/9	yoy p.p.	2015/12	yoy p.p.	2016/3	yoy p.p.	2016/6	yoy p.p.	2016/9	yoy p.p.	2016/12	yoy p.p.	2017/3	yoy p.p.	2017/3(E)	yoy p.p.
Average Loan Yield	15.42	-0.35	15.41	-0.11	15.39	-0.09	15.36	-0.08	15.34	-0.08	15.21	-0.20	15.17	-0.22					15.11	-0.23
Unsecured Loans	15.49	-0.36	15.46	-0.13	15.43	-0.13	15.41	-0.10	15.39	-0.10	15.26	-0.20	15.22	-0.21					15.15	-0.24
Consumers	15.49	-0.36	15.46	-0.13	15.43	-0.13	15.41	-0.10	15.39	-0.10	15.26	-0.20	15.22	-0.21					15.15	-0.24
Secured Loans	11.41	-0.13	11.88	-0.01	11.84	0.51	11.59	0.18	11.40	-0.01	11.15	-0.73	11.05	-0.79					10.70	-0.70

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

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

Effective Annual Interest Rate	(Millions of yen)																			
	2016/3								2017/3											
	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)	2016/6	C.R.(%)	2016/9	C.R.(%)	2016/12	C.R.(%)	2017/3	C.R.(%)	2017/3(E)	C.R.(%)
Accounts Receivable-operating Loans	736,430	100.0	743,404	100.0	750,358	100.0	751,096	100.0	758,278	100.0	766,172	100.0	770,920	100.0					777,900	100.0
20.000% <	21,337	2.9	19,590	2.6	18,009	2.4	16,551	2.2	14,317	1.9	13,256	1.7	12,262	1.6					8,700	1.1
18.000% < ≤ 20.000%	4,795	0.6	4,552	0.6	4,314	0.6	4,073	0.5	3,548	0.5	3,352	0.4	3,166	0.4					2,700	0.4
15.000% < ≤ 18.000%	334,885	45.5	340,202	45.8	345,412	46.0	347,053	46.2	349,646	46.1	353,878	46.2	357,172	46.3					353,200	45.4
10.000% < ≤ 15.000%	343,657	46.7	346,856	46.7	350,136	46.7	350,782	46.7	357,650	47.1	362,237	47.3	363,626	47.2					379,000	48.7
≤ 10.000%	31,754	4.3	32,202	4.3	32,486	4.3	32,635	4.4	33,116	4.4	33,446	4.4	34,692	4.5					34,300	4.4

18-2. Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

Effective Annual Interest Rate																				
	2016/3								2017/3											
	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)	2016/6	C.R.(%)	2016/9	C.R.(%)	2016/12	C.R.(%)	2017/3	C.R.(%)	2017/3(E)	C.R.(%)
Number of Accounts	1,393,438	100.0	1,398,651	100.0	1,405,031	100.0	1,400,851	100.0	1,406,657	100.0	1,416,367	100.0	1,425,514	100.0					-	-
20.000% <	53,516	3.8	48,788	3.5	44,355	3.1	40,462	2.9	34,698	2.5	31,928	2.3	29,463	2.1					-	-
18.000% < ≤ 20.000%	3,005	0.2	2,870	0.2	2,730	0.2	2,592	0.2	2,237	0.1	2,128	0.1	2,035	0.1					-	-
15.000% < ≤ 18.000%	928,355	66.6	937,868	67.1	948,490	67.5	949,671	67.8	956,022	68.0	965,529	68.2	975,074	68.4					-	-
10.000% < ≤ 15.000%	336,711	24.2	337,421	24.1	338,192	24.1	337,620	24.1	343,055	24.4	345,890	24.4	346,582	24.3					-	-
≤ 10.000%	71,851	5.2	71,704	5.1	71,264	5.1	70,506	5.0	70,645	5.0	70,892	5.0	72,360	5.1					-	-

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2016/3																2017/3(E)			
	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3		2017/3(E)	C.R.(%)
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)				
Accounts Receivable-operating Loans	736,430	100.0	743,404	100.0	750,358	100.0	751,096	100.0	758,278	100.0	766,172	100.0	770,920	100.0					777,900	100.0
≦ 100	10,617	1.4	10,641	1.4	10,663	1.4	10,452	1.4	10,545	1.4	10,610	1.4	10,868	1.4					10,400	1.3
100 < ≦ 300	73,749	10.0	72,804	9.8	72,596	9.7	70,785	9.4	69,877	9.2	69,246	9.0	69,259	9.0					65,500	8.4
300 < ≦ 500	198,407	26.9	200,662	27.0	202,352	27.0	203,995	27.2	205,566	27.1	208,041	27.1	209,723	27.2					212,200	27.3
500 < ≦ 1,000	176,398	24.0	178,818	24.1	181,167	24.1	182,195	24.2	184,232	24.3	185,935	24.3	187,265	24.3					191,700	24.7
1,000 <	277,259	37.7	280,476	37.7	283,578	37.8	283,667	37.8	288,056	38.0	292,338	38.2	293,803	38.1					298,100	38.3

19-2. Number of Accounts by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

Classified Receivable Outstanding (Thousands of yen)	2016/3																2017/3(E)			
	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3		2017/3(E)	C.R.(%)
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)				
Number of Accounts	1,393,438	100.0	1,398,651	100.0	1,405,031	100.0	1,400,851	100.0	1,406,657	100.0	1,416,367	100.0	1,425,514	100.0					-	-
≦ 100	173,885	12.5	173,337	12.4	172,700	12.3	169,996	12.1	170,790	12.2	172,390	12.2	175,314	12.3					-	-
100 < ≦ 300	348,109	25.0	343,771	24.6	342,610	24.4	335,240	23.9	331,650	23.6	329,226	23.2	329,086	23.1					-	-
300 < ≦ 500	460,604	33.0	465,407	33.3	468,659	33.3	472,749	33.8	475,894	33.8	481,148	34.0	484,619	34.0					-	-
500 < ≦ 1,000	232,519	16.7	235,439	16.8	238,267	17.0	239,547	17.1	242,250	17.2	244,433	17.3	246,133	17.3					-	-
1,000 <	178,321	12.8	180,697	12.9	182,795	13.0	183,319	13.1	186,073	13.2	189,170	13.3	190,362	13.3					-	-

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2015/3			2015/6			2015/9			2015/12			2016/3			2016/6			2016/9			2016/12			2017/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
Total	100.0	144	100.0	100.0	138	100.0	100.0	141	100.0	100.0	143	100.0	100.0	147	100.0	100.0	149	100.0	100.0	148	100.0						
≧ 2	25.5	117	23.1	23.9	112	22.9	24.8	113	22.9	25.5	115	22.9	25.7	117	23.0	24.1	119	22.8	25.0	117	22.8						
2 < ≧ 5	64.6	146	59.1	65.7	139	59.3	65.1	142	59.5	64.6	145	59.7	64.3	148	59.5	65.8	150	59.7	65.2	151	59.8						
5 < ≧ 7	6.8	188	11.5	7.2	176	11.5	7.0	183	11.4	6.8	186	11.3	6.8	192	11.3	6.9	196	11.3	6.7	196	11.3						
7 < ≧ 10	2.5	217	5.0	2.6	214	5.0	2.5	220	4.9	2.5	224	4.9	2.6	233	4.9	2.6	220	4.9	2.5	225	4.8						
10 <	0.6	264	1.3	0.6	276	1.3	0.6	295	1.3	0.6	296	1.2	0.6	306	1.3	0.6	277	1.3	0.6	298	1.3						

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

(%)

	2015/3			2015/6			2015/9			2015/12			2016/3			2016/6			2016/9			2016/12			2017/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0							
Under 29	47.0	21.7	24.1	47.3	22.0	25.9	48.3	22.2	26.0	49.3	22.5	26.1	49.5	22.7	26.0	50.7	23.1	26.7	51.5	23.4	27.1						
Age 30 - 39	20.1	24.9	21.3	20.1	24.8	20.7	19.7	24.7	21.1	19.2	24.6	21.1	18.9	24.5	21.0	18.9	24.4	20.4	18.5	24.2	20.6						
Age 40 - 49	17.8	24.8	21.7	17.8	24.8	21.9	17.3	24.7	21.7	16.9	24.6	21.8	16.8	24.6	21.7	16.5	24.6	21.7	16.3	24.6	21.7						
Age 50 - 59	10.6	16.9	15.9	10.4	16.9	16.2	10.1	16.9	15.9	10.1	16.9	15.9	10.2	16.7	16.0	9.9	16.6	16.3	9.6	16.5	15.9						
Over 60	4.5	11.7	17.0	4.4	11.5	15.3	4.6	11.5	15.3	4.5	11.4	15.1	4.6	11.5	15.3	4.0	11.3	14.9	4.1	11.3	14.7						

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

(%)

	2015/3			2015/6			2015/9			2015/12			2016/3			2016/6			2016/9			2016/12			2017/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male	71.1	74.5	74.0	71.4	74.5	73.9	71.2	74.4	74.1	71.2	74.3	74.1	71.4	74.3	74.1	72.1	74.2	74.5	71.3	74.1	74.8						
Female	28.9	25.5	26.0	28.6	25.5	26.1	28.8	25.6	25.9	28.8	25.7	25.9	28.6	25.7	25.9	27.9	25.8	25.5	28.7	25.9	25.2						

23. Bad Debts Expenses (ACOM)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	2016/12	yoy %	2017/3	yoy %		yoy %
Bad Debts Expenses (Millions of yen)	46,462	2.2	12,222	24,833	37,589	50,181	8.0	13,284	8.7	26,947	8.5					54,900	9.4
Loan and Credit Card Business	32,671	-3.8	8,184	16,438	24,857	33,253	1.8	8,433	3.0	16,948	3.1					34,700	4.4
Loan Business	31,776	-4.0	7,915	15,879	23,969	32,019	0.8	8,081	2.1	16,213	2.1					33,400	4.3
Unsecured Loans	31,535	-3.7	7,892	15,829	23,889	31,909	1.2	8,057	2.1	16,155	2.1					33,300	4.4
Bad Debts Expenses	18,979	0.9	4,961	9,980	15,331	20,271	6.8	5,475	10.4	10,841	8.6					-	-
Waiver of Repayments accompanied with Interest Repayments	12,556	-9.9	2,931	5,848	8,557	11,637	-7.3	2,581	-11.9	5,314	-9.1					-	-
Secured Loans	240	-34.7	23	50	80	110	-54.2	24	6.4	57	15.2					100	-9.1
Credit Card Business	894	4.2	268	559	887	1,233	37.9	351	31.1	735	31.4					1,300	5.4
Guarantee Business	13,786	20.0	4,038	8,391	12,730	16,926	22.8	4,850	20.1	9,998	19.1					20,200	19.3
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	433	0.5	437	440	441	442	2.1	449	2.7	451	2.5					-	-
<Reference>																	
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	528	3.3	531	534	536	539	2.1	540	1.7	540	1.1					546	1.3

[Ratio of Bad Debts Expenses]

Loan and Credit Card Business (%)	4.25	(-0.32)	1.05	2.09	3.16	4.18	(-0.07)	1.05	(0.00)	2.09	(0.00)					4.23	(0.05)
Loan Business	4.25	(-0.31)	1.05	2.09	3.15	4.17	(-0.08)	1.04	(-0.01)	2.08	(-0.01)					4.25	(0.08)
Unsecured Loans	4.28	(-0.31)	1.06	2.11	3.18	4.21	(-0.07)	1.05	(-0.01)	2.09	(-0.02)					4.28	(0.07)
Bad Debts Expenses	2.58	(-0.06)	0.67	1.33	2.04	2.67	(0.09)	0.71	(0.04)	1.41	(0.08)					-	-
Waiver of Repayments accompanied with Interest Repayments	1.70	(-0.25)	0.39	0.78	1.14	1.53	(-0.17)	0.34	(-0.05)	0.69	(-0.09)					-	-
Secured Loans	2.20	(-0.58)	0.22	0.51	0.85	1.22	(-0.98)	0.29	(0.07)	0.71	(0.20)					1.43	(0.21)
Credit Card Business	4.14	(-0.82)	1.16	2.27	3.39	4.43	(0.29)	1.18	(0.02)	2.28	(0.01)					3.64	(-0.79)
Guarantee Business	1.72	(0.07)	0.49	0.98	1.44	1.85	(0.13)	0.51	(0.02)	1.02	(0.04)					1.99	(0.14)

Notes:1. Ratio of Bad Debts Expenses

Loan Business = Bad Debts Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Credit Card Business = Bad Debts Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Receivables plus 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.

23-2. Bad Debts Expenses of Unsecured Loans by Reasons (ACOM)

[Based on Receivables Outstanding]	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Amount of Bad Debts Expenses (Millions of yen)	31,535	100.0	7,892	100.0	15,829	100.0	23,889	100.0	31,909	100.0	8,057	100.0	16,155	100.0				
Personal Bankruptcy	2,351	7.5	482	6.1	1,108	7.0	1,848	7.7	2,568	8.0	565	7.0	1,215	7.5				
Failure to Locate Borrowers	481	1.5	98	1.2	178	1.1	330	1.4	491	1.5	84	1.1	215	1.4				
Borrowers' Inability of Making Repayments, etc.	15,215	48.2	4,141	52.5	8,226	52.0	12,430	52.0	16,260	51.0	4,616	57.3	8,968	55.5				
ACOM's Voluntary Waiver of Repayments	13,486	42.8	3,170	40.2	6,315	39.9	9,280	38.9	12,589	39.5	2,790	34.6	5,755	35.6				
Waiver of Repayments accompanied with Interest Repayments	12,556	-	2,931	-	5,848	-	8,557	-	11,637	-	2,581	-	5,314	-				

24. Non-performing Loans (ACOM)

(Millions of yen)

	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Non-performing Loans	51,558	6.90	51,905	6.88	52,235	6.87	53,209	6.99	53,223	6.93	54,127	6.98	54,674	7.02				
Loans to Borrowers in Bankruptcy or Under Reorganization	743	0.10	749	0.10	756	0.10	686	0.09	709	0.09	712	0.09	712	0.09				
Applications for Bankruptcy are Proceeded	66	0.01	69	0.01	79	0.01	69	0.01	75	0.01	67	0.01	73	0.01				
Applications for The Civil Rehabilitation are Proceeded	222	0.03	231	0.03	233	0.03	214	0.03	230	0.03	245	0.03	230	0.03				
Applications for The Civil Rehabilitation are Determined	235	0.03	232	0.03	232	0.03	233	0.03	231	0.03	231	0.03	237	0.03				
Loans in Arrears	22,979	3.07	22,608	3.00	23,097	3.04	23,742	3.12	23,966	3.12	24,242	3.13	24,479	3.14				
Loans Past Due for Three Months or More	1,510	0.20	1,890	0.25	1,784	0.23	2,139	0.28	1,625	0.21	2,166	0.28	1,927	0.25				
Restructured Loans	26,323	3.52	26,656	3.54	26,596	3.50	26,641	3.50	26,922	3.51	27,005	3.48	27,555	3.54				

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.

: 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.

24-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

(Millions of yen)

	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3	
		%		%		%		%		%		%		%		%		%
11 days ≤ < 3 months	13,039	1.74	11,428	1.52	15,347	2.02	12,807	1.68	12,994	1.69	15,617	2.02	19,210	2.46				
31 days ≤ < 3 months	4,400	0.59	5,018	0.67	5,693	0.75	5,227	0.69	5,875	0.77	6,056	0.78	6,569	0.84				
11 days ≤ < 31 days	8,639	1.16	6,409	0.85	9,653	1.27	7,580	1.00	7,119	0.93	9,560	1.23	12,640	1.62				

25. Allowance for Doubtful Accounts (ACOM)

	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3		2017/3(E)	
		yoy %																		
Allowance for Doubtful Accounts (Millions of yen)	40,500	15.7	41,000	42,300	43,700	44,700	46,600	47,800	47,800	47,800	47,800	47,800	47,800	47,800	47,800	47,800	47,800	47,800	50,700	13.4
Ratio of Allowance (%)	5.01	-	5.01	5.12	5.26	5.31	5.47	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	-	-
General Allowance	17,493	10.4	17,935	18,372	19,053	18,469	19,140	18,957	18,957	18,957	18,957	18,957	18,957	18,957	18,957	18,957	18,957	18,957	-	-
Unsecured Consumer Loans	16,042	9.5	16,422	16,729	17,251	16,599	17,142	16,817	16,817	16,817	16,817	16,817	16,817	16,817	16,817	16,817	16,817	16,817	-	-
Specific Allowance	22,639	22.7	22,808	23,673	24,354	25,890	27,180	28,543	28,543	28,543	28,543	28,543	28,543	28,543	28,543	28,543	28,543	28,543	-	-
Increase or Decrease in Allowance	5,500	-	500	1,800	3,200	4,200	1,900	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	6,000	-
Provision for Loss on Guarantees	6,560	18.4	6,490	6,980	7,130	7,590	7,080	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	8,590	13.2
Increase or Decrease in Provision	1,020	-	-70	420	570	1,030	-510	-380	-380	-380	-380	-380	-380	-380	-380	-380	-380	-380	1,000	-

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

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

26. Provision for Loss on Interest Repayment (ACOM)

	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3		2017/3(E)		
		yoy %																			
Provision at the Beginning of Respective Period (Millions of yen)	124,100	-17.8	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	102,600	90,000	-12.3
Reversal of Provision	71,359	-1.4	15,793	32,737	49,193	69,238	17,802	35,256	17,802	35,256	17,802	35,256	17,802	35,256	17,802	35,256	17,802	35,256	17,802	-	-
Interest Repayment	58,803	0.6	12,862	26,888	40,635	57,600	15,220	29,942	15,220	29,942	15,220	29,942	15,220	29,942	15,220	29,942	15,220	29,942	15,220	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	12,556	-9.9	2,931	5,848	8,557	11,637	2,581	5,314	2,581	5,314	2,581	5,314	2,581	5,314	2,581	5,314	2,581	5,314	2,581	-	-
Additional Provision	49,859	9.6	-	-	14,700	56,638	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision at the End of Respective Period	102,600	-17.3	86,806	69,862	68,106	90,000	72,197	54,743	72,197	54,743	72,197	54,743	72,197	54,743	72,197	54,743	72,197	54,743	72,197	-	-
Increase or Decrease in Provision	-21,500	-	-15,793	-32,737	-34,493	-12,600	-17,802	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-35,256	-	-

27. Funds Procurement (ACOM)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)							
		C.R.(%)	2015/6	2015/9	2015/12	2016/3	C.R.(%)	2016/6	C.R.(%)	2016/9	yoy %	ytd %	C.R.(%)	2016/12	C.R.(%)	2017/3	C.R.(%)	2017/3(E)	yoy %	C.R.(%)
Borrowings	558,914	100.0	558,921	581,097	562,435	553,956	100.0	550,933	100.0	569,634	-2.0	2.8	100.0					590,600	6.6	100.0
Indirect	382,878	68.5	359,261	382,811	365,525	382,956	69.1	369,933	67.1	383,635	0.2	0.2	67.3					389,600	1.7	66.0
City Banks, etc.	131,243	23.5	132,918	131,787	131,862	130,615	23.6	129,740	23.5	131,643	-0.1	0.8	23.1					-	-	-
Regional Banks	36,186	6.5	36,756	37,791	36,132	37,156	6.7	36,475	6.6	36,277	-4.0	-2.4	6.4					-	-	-
Trust Banks	150,808	27.0	126,258	150,708	142,304	156,608	28.3	149,088	27.1	156,508	3.8	-0.1	27.5					-	-	-
Foreign Banks	5,000	0.9	4,000	3,800	3,600	3,400	0.6	3,200	0.6	2,000	-47.4	-41.2	0.3					-	-	-
Life Insurance Companies	22,031	3.9	20,026	21,366	18,700	21,862	3.9	19,237	3.5	20,560	-3.8	-6.0	3.6					-	-	-
Non-life Insurance Companies	3,348	0.6	4,267	4,019	3,938	3,672	0.7	3,631	0.6	3,590	-10.7	-2.2	0.6					-	-	-
Others	34,262	6.1	35,036	33,340	28,989	29,643	5.3	28,562	5.2	33,057	-0.8	11.5	5.8					-	-	-
Direct	176,036	31.5	199,660	198,285	196,909	171,000	30.9	181,000	32.9	185,999	-6.2	8.8	32.7					201,000	17.5	34.0
Commercial Papers	-	-	-	-	-	-	-	-	-	4,999	-	-	0.9					-	-	-
Straight Bonds	171,000	30.6	196,000	196,000	196,000	171,000	30.9	181,000	32.9	181,000	-7.7	5.8	31.8					-	-	-
Asset Based Lending	5,036	0.9	3,660	2,285	909	-	-	-	-	-	-	-	-					-	-	-
Short-term Loans Payable	15,000	2.7	-	-	-	-	-	-	-	10,999	-	-	1.9					-	-	-
Long-term Loans Payable	543,914	97.3	558,921	581,097	562,435	553,956	100.0	550,933	100.0	558,635	-3.9	0.8	98.1					-	-	-
Fixed	511,704	91.6	517,568	543,222	528,416	505,039	91.2	524,836	95.3	521,679	-4.0	3.3	91.6					-	-	-
Interest Rate Swaps (Notional)	261,451	46.8	253,104	276,967	269,166	258,473	46.7	244,281	44.3	230,371	-16.8	-10.9	40.4					-	-	-
Average Interest Rate on Funds Procured During the Year (%)	1.94	-	1.65	1.56	1.50	1.48	-	1.38	-	1.32	-	-	-					1.46	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.33	-	1.05	1.02	1.00	0.98	-	0.84	-	0.83	-	-	-					-	-	-
Floating Interest Rate	1.30	-	1.07	1.04	1.02	1.02	-	0.78	-	0.76	-	-	-					-	-	-
Fixed Interest Rate	2.02	-	1.70	1.60	1.54	1.51	-	1.42	-	1.36	-	-	-					-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-	-
Long-term	1.94	-	1.65	1.56	1.50	1.48	-	1.38	-	1.33	-	-	-					-	-	-
Direct	1.45	-	1.28	1.09	1.03	1.00	-	1.01	-	0.92	-	-	-					-	-	-
Indirect	2.21	-	1.83	1.81	1.75	1.72	-	1.54	-	1.51	-	-	-					-	-	-
<Reference>																				
Term Average of Long-term Prime Rate	1.15	-	1.15	1.14	1.13	1.11	-	0.95	-	0.94	-	-	-					-	-	-

Notes : 1. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.
: 2. Syndicated loans are booked under "Others" in "Indirect".

28. Credit Card Business (ACOM)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)					
	2015/3	yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Card Shopping Receivables	21,595	25.0	23,126	24,691	26,199	27,855	29.0	29,924	29.4	32,280	30.7	15.9					35,700	28.2
Revolving Receivables	19,482	23.3	20,821	22,202	23,656	25,148	29.1	26,890	29.1	28,892	30.1	14.9					-	-
Number of Cardholders	215,687	25.6	227,005	235,722	244,514	254,534	18.0	270,656	19.2	283,954	20.5	11.6					289,000	13.5
Number of Accounts with Shopping Receivables	120,382	21.1	129,037	135,416	138,735	142,797	18.6	152,400	18.1	160,360	18.4	12.3					-	-
Revenue from Credit Card Business	2,985	16.4	870	1,800	2,779	3,785	26.8	1,074	23.5	2,225	23.6	-					4,700	24.2
Average Commission Rates (%)	13.58	(0.47)	13.71	13.72	13.72	13.69	(0.11)	13.69	(-0.02)	13.65	(-0.07)	-					-	-

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.

29. Guarantee Business (ACOM)

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)					
	2015/3	yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Guaranteed Receivables	776,544	14.4	800,882	832,655	851,955	885,770	14.1	914,986	14.2	946,882	13.7	6.9					977,000	10.3
Number of Accounts with Outstanding Balance	1,396,345	9.9	1,429,840	1,462,502	1,484,724	1,520,494	8.9	1,557,550	8.9	1,588,494	8.6	4.5					1,620,900	6.6
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	556	4.3	560	569	573	582	4.7	587	4.8	596	4.7	2.4					602	3.4
Revenue from Guarantee Business	34,630	18.5	9,643	20,141	30,408	41,500	19.8	11,105	15.2	23,197	15.2	-					46,200	11.3
Alliance Partners	27	-	27	28	28	28	-	28	-	29	-	-					-	-

Note : ACOM CO., LTD. commenced guarantee business for the personal unsecured loans provided by BANK OF THE RYUKYUS, LTD. from August 1, 2016.

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

(Millions of yen)

	2015/3		2016/3					2017/3					2017/3(E)					
	2015/3	yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Guaranteed Receivables	84,667	15.3	89,212	93,563	97,031	101,737	20.2	106,939	19.9	111,984	19.7	10.1					116,300	14.3
Number of Accounts with Outstanding Balance	165,916	10.5	173,082	179,348	184,571	190,035	14.5	197,258	14.0	203,161	13.3	6.9					208,500	9.7
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	510	4.3	515	521	525	535	4.9	542	5.2	551	5.8	3.0					557	4.1
Revenue from Guarantee Business	6,361	-	1,750	3,545	5,431	7,367	15.8	2,035	16.3	4,135	16.6	-					8,100	9.9
Alliance Partners	22	-	22	22	22	22	-	22	-	22	-	-					-	-

30. Financial Ratios (ACOM)

(%)

	2015/3		2016/3					2017/3					2017/3(E)				
		yoy p.p.	2015/6	2015/9	2015/12	2016/3	yoy p.p.	2016/6	yoy p.p.	2016/9	yoy p.p.	2016/12	yoy p.p.	2017/3	yoy p.p.	2017/3(E)	yoy p.p.
Dividend Pay-out Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders' Equity Ratio	29.7 (16.6)	1.1 (-0.2)	31.4 (17.2)	32.2 (17.5)	33.0 (17.6)	30.9 (16.2)	1.2 (-0.4)	32.8 (16.8)	1.4 (-0.4)	33.9 (17.2)	1.7 (-0.3)				35.4 (17.9)	4.5 (1.7)	
Dividend on Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Return on Equity (ROE)	3.3	0.3	21.2	19.9	13.9	3.3	0.0	20.5	-0.7	20.3	0.4				16.0	12.7	
Operating Income to Total Assets	0.1	-0.4	6.1	5.9	3.9	0.1	0.0	6.1	0.0	6.2	0.3				5.2	5.1	
Ordinary Income to Total Assets	0.4	-0.4	6.6	6.2	4.5	0.5	0.1	6.4	-0.2	6.4	0.2				5.3	4.8	
Return on Assets (ROA)	1.0	0.2	6.5	6.2	4.4	1.0	0.0	6.5	0.0	6.6	0.4				5.3	4.3	
Operating Margin	0.7	-2.4	34.4	33.4	22.0	0.6	-0.1	32.6	-1.8	33.2	-0.2				28.4	27.8	
Ordinary Income to Operating Revenue	2.5	-2.8	37.0	34.9	25.1	2.9	0.4	34.6	-2.4	34.4	-0.5				29.0	26.1	
Profit Margin	5.7	0.4	36.3	34.9	24.4	5.6	-0.1	35.1	-1.2	35.3	0.4				28.9	23.3	
Current Ratio	547.8	183.9	629.1	648.4	656.0	791.6	243.8	671.3	42.2	628.8	-19.6				681.6	-110.0	
Fixed Assets Ratio	24.4	-1.1	22.8	21.3	20.5	21.9	-2.5	20.5	-2.3	19.3	-2.0				18.9	-3.0	

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.
: 2. Some of figures are converted into annual percentage ratio.

<Reference> Financial Ratios (Consolidated)

(%)

	2015/3		2016/3					2017/3							
		yoy p.p.	2015/6	2015/9	2015/12	2016/3	yoy p.p.	2016/6	yoy p.p.	2016/9	yoy p.p.	2016/12	yoy p.p.	2017/3	yoy p.p.
Shareholders' Equity Ratio	26.3 (15.2)	0.8 (-0.2)	27.9 (15.9)	28.7 (16.2)	29.6 (16.3)	27.5 (15.0)	1.2 (-0.2)	29.2 (15.5)	1.3 (-0.4)	30.4 (15.9)	1.7 (-0.3)				
Return on Equity (ROE)	4.2	0.5	21.2	20.5	14.4	4.6	0.4	20.8	-0.4	21.1	0.6				
Operating Income to Total Assets	1.2	0.0	6.3	6.2	4.6	1.3	0.1	6.4	0.1	6.5	0.3				
Ordinary Income to Total Assets	1.3	0.0	6.4	6.2	4.7	1.4	0.1	6.4	0.0	6.6	0.4				
Return on Assets (ROA)	1.1	0.2	5.7	5.6	4.0	1.2	0.1	5.9	0.2	6.1	0.5				
Operating Margin	6.4	-0.7	31.7	31.2	23.0	6.5	0.1	30.9	-0.8	31.6	0.4				
Ordinary Income to Operating Revenue	6.7	-1.0	32.0	31.4	23.3	6.8	0.1	31.0	-1.0	31.8	0.4				
Profit Margin	5.9	0.6	28.9	28.6	20.0	6.1	0.2	28.7	-0.2	29.7	1.1				
Current Ratio	398.8	94.3	437.4	448.0	475.4	493.0	94.2	489.2	51.8	478.3	30.3				
Fixed Assets Ratio	18.7	0.0	17.3	16.3	16.4	16.5	-2.2	15.5	-1.8	14.5	-1.8				

[Operating Income to Receivables Outstanding]

Loan and Credit Card Business	-1.1	-0.7	6.0	5.8	3.3	-1.5	-0.4	5.5	-0.5	5.7	-0.1				
Guarantee Business	1.3	0.2	1.7	1.6	1.6	1.5	0.2	1.6	-0.1	1.6	0.0				

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

: 3. Loan and Credit Card Business = Segment Income / (((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

: 4. Guarantee Business = Segment Income / (((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

31. Per Share Data (ACOM)

(Yen)

	2015/3	2016/3				2017/3				2017/3(E)
		2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
Profit	Non-consolidated	5.95	10.03	19.40	20.42	6.29	10.05	20.49		33.38
	Consolidated	8.21	10.81	21.58	22.68	9.32	10.99	22.93		37.34
Dividends	-	-	-	-	-	-	-	-		-
Net Assets	Non-consolidated	185.27	195.30	204.67	205.69	191.57	201.61	212.06		224.94
	Consolidated	199.53	210.19	220.66	220.23	206.42	216.44	226.55		242.56

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

(%)

	2015/3	2016/3				2017/3				2017/3(E)
		2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
Profit	Non-consolidated	12.3	18.7	9.7	-2.2	5.7	0.2	5.6		430.7
	Consolidated	20.9	21.1	20.4	1.7	13.5	1.7	6.3		300.6
Dividends	-	-	-	-	-	-	-	-		-
Net Assets	Non-consolidated	4.3	4.0	3.9	2.7	3.4	3.2	3.6		17.4
	Consolidated	6.2	6.8	7.5	4.3	3.5	3.0	2.7		17.5

32. Shares Issued (ACOM)

(Thousands)

	2015/3	2016/3				2017/3				2017/3(E)
		2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
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			-
During the Year										
Number of Shares Issued at Year-end	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-

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.

33. EASY BUY Public Company Limited

(Millions of yen, Millions of Baht)

	2015/3		2016/3					2017/3					2017/3(E)					
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Accounts Receivable-operating Loans	130,190 (35,474)	27.3 (11.0)	132,378 (35,777)	132,715 (36,661)	125,147 (38,038)	134,954 (40,405)	3.7 (13.9)	131,375 (41,183)	-0.8 (15.1)	124,976 (42,654)	-5.8 (16.3)	-7.4 (5.6)					- (43,600)	- (7.9)
Number of Customer Accounts	1,122,447	7.8	1,119,793	1,129,795	1,140,320	1,150,661	2.5	1,145,035	2.3	1,164,260	3.1	1.2					1,176,200	2.2
Accounts Receivable-installment	699 (190)	-15.6 (-26.4)	683 (184)	640 (177)	530 (161)	538 (161)	-23.1 (-15.5)	498 (156)	-27.1 (-15.5)	444 (151)	-30.7 (-14.4)	-17.5 (-5.9)					- (100)	- (-37.9)
Number of Contracts with Receivables Outstanding	17,084	-25.3	16,177	15,253	13,559	12,558	-26.5	11,651	-28.0	11,037	-27.6	-12.1					7,500	-40.3
Current Exchange Rate (Yen)	3.67	-	3.70	3.62	3.29	3.34	-	3.19	-	2.93	-	-					-	-
Operating Revenue	33,046 (10,136)	9.7 (7.0)	9,705 (2,659)	19,478 (5,336)	29,317 (8,143)	39,041 (11,028)	18.1 (8.8)	9,521 (2,938)	-1.9 (10.5)	18,787 (5,964)	-3.5 (11.8)	- (-)					- (11,800)	- (7.0)
Operating Income (Segment Income)	9,459 (2,901)	9.9 (7.2)	2,711 (742)	5,713 (1,565)	8,753 (2,431)	10,973 (3,099)	16.0 (6.8)	2,866 (884)	5.7 (19.1)	6,166 (1,957)	7.9 (25.1)	- (-)					- (3,400)	- (9.7)
Average Exchange Rate (Yen)	3.26	-	3.65	3.65	3.60	3.54	-	3.24	-	3.15	-	-					-	-

Notes : 1. End of fiscal year : December 31

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

34. PT. Bank Nusantara Parahyangan, Tbk.

(Millions of yen, Hundred millions of rupiah)

	2015/3		2016/3					2017/3					2017/3(E)					
		yoy %	2015/6	2015/9	2015/12	2016/3	yoy %	2016/6	yoy %	2016/9	yoy %	ytd %	2016/12	yoy %	2017/3	yoy %	2017/3(E)	yoy %
Loans Receivables of Banking Business	64,582 (66,579)	7.0 (-5.1)	62,005 (67,397)	60,016 (65,234)	52,976 (64,604)	56,575 (64,290)	-12.4 (-3.4)	52,321 (61,554)	-15.6 (-8.7)	46,402 (58,737)	-22.7 (-10.0)	-18.0 (-8.6)					- (69,500)	- (8.1)
Number of Customer Accounts	20,468	-18.1	21,497	20,095	22,801	22,000	7.5	28,928	34.6	29,308	45.8	33.2					-	-
Current Exchange Rate (Yen)	0.0097	-	0.0092	0.0092	0.0082	0.0088	-	0.0085	-	0.0079	-	-					-	-
Operating Revenue	9,893 (10,992)	9.8 (15.9)	2,434 (2,589)	4,849 (5,215)	7,128 (7,748)	9,252 (10,167)	-6.5 (-7.5)	1,990 (2,314)	-18.2 (-10.6)	3,969 (4,725)	-18.2 (-9.4)	- (-)					- (10,500)	- (3.3)
Operating Income (Segment Income)	958 (1,064)	-15.2 (-10.5)	-55 (-58)	114 (123)	271 (294)	490 (539)	-48.8 (-49.3)	-36 (-42)	-	233 (277)	103.1 (124.9)	- (-)					- (700)	- (29.9)
Average Exchange Rate (Yen)	0.0090	-	0.0094	0.0093	0.0092	0.0091	-	0.0086	-	0.0084	-	-					-	-

Notes : 1. End of fiscal year : December 31

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

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

Loans to borrowers in bankruptcy or under reorganization

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

Loans in arrears

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

Loans past due for three months or more

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

Restructured loans

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