

# ***DATA BOOK***

**2017年3月期 決算**  
**The Fiscal Year Ended March, 2017**

**アコム株式会社**  
**ACOM CO., LTD.**

**2017年5月**  
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## < 目 次 > Contents

		Pages
<b>データブックに関する注意事項</b>	<b>Notes to DATA BOOK</b>	1
<b>実績推移と今期の予想(連結)</b>	<b>Trend in Actual Results and Estimates (Consolidated)</b>	
1. 連結子会社・関連会社一覧	Consolidated Subsidiaries	2
2. 主要損益	Primary Income Statement	3
3. 事業別営業収益	Operating Revenue by Segment	3
4. 事業別営業債権残高	Receivables Outstanding by Segment	4
5. 事業別利用者数	Number of Customer Accounts by Segment	4
6. その他の指標	Other Indices	4
<b>実績推移と今期の予想(単体)</b>	<b>Trend in Actual Results and Estimates (Non-consolidated)</b>	
7. 主要損益	Primary Income Statement	5
8. 事業別営業収益	Operating Revenue by Segment	6
8-2. 営業収益の事業別構成比	Composition Ratio of Operating Revenue by Segment	6
9. 営業費用	Operating Expenses	7
9-2. 営業収益営業費用率	Ratio of Operating Expenses to Operating Revenue	7
10. 事業別営業債権残高	Receivables Outstanding by Segment	8
11. 利用者数	Number of Customer Accounts	8
12. ローン事業新規申込数、新客数及び新規貸付率	Number of Applicants, New Loan Customers and Lending Ratio	9
13. ローン事業店舗数	Number of Loan Business Outlets	9
14. 自動契約機	Automatic Contract Machines	9
15. ATM	ATMs	9
16. 社員数	Employees	9
17. 期中平均利回り	Average Loan Yield	10
18. 貸付金利別残高構成 [消費者向け無担保ローン]	Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers]	10
18-2. 貸付金利別口座数構成 [消費者向け無担保ローン]	Number of Accounts by Interest Rate [Unsecured Loans for Consumers]	10
19. 貸付金額別残高構成 [消費者向け無担保ローン]	Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans for Consumers]	11
19-2. 貸付金額別口座数構成 [消費者向け無担保ローン]	Number of Accounts by Classified Receivable Outstanding [Unsecured Loans for Consumers]	11
20. 顧客年収別件数構成比 [消費者向け無担保ローン]	Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers]	12
21. 顧客年代別件数構成比 [消費者向け無担保ローン]	Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers]	12
22. 顧客性別件数構成比 [消費者向け無担保ローン]	Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers]	12
23. 貸倒損失	Bad Debts Expenses	13
23-2. 無担保ローン貸倒損失理由別状況	Bad Debts Expenses of Unsecured Loans by Reasons	13
24. 不良債権の状況	Non-performing Loans	14
24-2. 3カ月未満の延滞債権 [本社管理債権を除く]	Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department]	14
25. 貸倒引当金	Allowance for Doubtful Accounts	14
26. 利息返還損失引当金	Provision for Loss on Interest Repayment	14
27. 資金調達	Funds Procurement	15
28. クレジットカード事業	Credit Card Business	16
29. 信用保証事業	Guarantee Business	16
30. 財務指標	Financial Ratios	17
31. 1株当たり指標	Per Share Data	18
32. 発行済株式総数	Shares Issued	18
<b>実績推移と今期の予想(海外連結子会社)</b>	<b>Trend in Actual Results and Estimates (Overseas Consolidated Subsidiaries)</b>	
33. EASY BUY Public Company Limited	EASY BUY Public Company Limited	19
34. PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	19
(参考)不良債権の状況に関する分類基準	(Reference) Category criteria concerning situations of non-performing loans	20

## 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 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. 連結子会社・関連会社一覧

Consolidated Subsidiaries

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

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

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

【海外】連結子会社 2社

[Overseas] Consolidated Subsidiaries: 2

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

(注)カッコ内の数値は間接出資比率。

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

2. 主要損益(連結)

Primary Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2015/3		2016/3						2017/3						2018/3計画(E)		
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	219,289	8.4	58,660	118,407	177,924	237,683	8.4	59,878	2.1	121,023	2.2	182,516	2.6	245,148	3.1	257,000	4.8
営業費用	Operating Expenses	205,215	9.2	40,049	81,490	136,974	222,166	8.3	41,386	3.3	82,756	1.6	139,322	1.7	315,315	41.9	185,700	-41.1
金融費用	Financial Expenses	19,498	-8.7	4,808	9,239	13,341	17,313	-11.2	3,773	-21.5	7,109	-23.1	10,267	-23.0	13,524	-21.9	12,600	-6.8
貸倒関連費用	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	48,815	10.8	68,538	14.2	76,400	11.5
貸倒損失	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	42,788	8.7	58,989	11.7	-	-
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-	14,400	-2.0	143,728	153.8	-	-
その他の営業費用	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	65,839	1.5	89,524	1.5	96,700	8.0
営業利益	Operating Profit	14,073	-1.8	18,610	36,917	40,950	15,516	10.3	18,491	-0.6	38,266	3.7	43,194	5.5	-70,166	-	71,300	-
営業外収益	Non-operating Income	726	-44.3	208	401	618	781	7.5	176	-15.0	364	-9.2	515	-16.6	716	-8.3	700	-2.2
営業外費用	Non-operating Expenses	53	-24.1	24	139	52	97	83.1	90	262.9	146	4.7	88	69.3	92	-5.2	200	117.4
経常利益	Ordinary Profit	14,747	-5.3	18,794	37,179	41,516	16,200	9.9	18,578	-1.1	38,484	3.5	43,621	5.1	-69,543	-	71,800	-
特別利益	Extraordinary Income	783	-	0	0	113	113	-85.5	0	-94.4	1	136.0	9	-91.4	190	67.4	-	-
特別損失	Extraordinary Losses	126	-42.2	4	12	1,295	1,329	951.0	13	235.5	49	311.9	89	-93.1	144	-89.1	100	-30.6
税金等調整前当期純利益	Profit 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	43,542	8.0	-69,497	-	71,700	-
法人税、住民税及び事業税	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	4,225	77.9	5,251	12.8	-	-
法人税等調整額	Income Taxes-deferred	-3,672	-	-105	-321	-308	-7,606	-	-1,083	-	-2,187	-	-2,604	-	-5,630	-	-	-
当期純利益	Profit	15,840	22.3	17,779	35,531	38,267	17,935	13.2	17,876	0.5	37,453	5.4	41,921	9.5	-69,118	-	67,500	-
非支配株主に帰属する当期純利益	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	2,291	-16.0	3,069	-8.0	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	12,864	21.0	16,938	33,814	35,538	14,598	13.5	17,211	1.6	35,927	6.2	39,629	11.5	-72,187	-	64,200	-

3. 事業別営業収益(連結)

Operating Revenue by Segment (Consolidated)

(単位:百万円/Millions of yen)

		2015/3		2016/3						2017/3						2018/3計画(E)		
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	219,289	8.4	58,660	118,407	177,924	237,683	8.4	59,878	2.1	121,023	2.2	182,516	2.6	245,148	3.1	257,000	4.8
ローン・クレジットカード事業(アコム)	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	102,230	2.1	135,971	2.1	137,800	1.3
ローン事業	Loan Business	125,739	1.6	32,206	64,662	97,381	129,385	2.9	32,605	1.2	65,410	1.2	98,744	1.4	131,155	1.4	131,800	0.5
クレジットカード事業	Credit Card Business	2,985	16.4	870	1,800	2,779	3,785	26.8	1,074	23.5	2,225	23.6	3,486	25.4	4,815	27.2	6,000	24.6
信用保証事業	Guarantee Business	40,992	38.0	11,393	23,686	35,839	48,868	19.2	13,141	15.3	27,332	15.4	41,352	15.4	56,411	15.4	63,100	11.9
アコム	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	35,028	15.2	47,842	15.3	53,600	12.0
エム・ユー信用保証	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	6,323	16.4	8,569	16.3	9,500	10.9
海外金融事業	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	33,820	-7.6	45,606	-5.5	49,700	9.0
EASY BUY Public Company Limited	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	28,084	-4.8	38,053	-2.5	41,600	9.3
ローン事業	Loan Business	32,822	9.0	9,666	19,608	29,392	38,907	18.5	9,493	-1.8	18,732	-4.5	28,008	-4.7	37,954	-2.4	41,500	9.3
インストールメントローン事業	Installment Loan Business	265	-15.5	39	72	103	133	-49.5	28	-28.3	54	-25.2	75	-27.0	98	-26.6	100	2.0
PT. Bank Nusantara Parahyangan, Tbk.	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	5,736	-19.3	7,552	-18.2	8,100	7.3
債権管理回収事業(アイ・アール債権回収)	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	5,109	6.3	7,159	8.8	6,400	-10.6
買取債権回収高	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	4,393	9.3	6,148	10.8	-	-
その他	Others	82	-73.9	555	504	512	790	857.7	0	-100.0	0	-99.9	2	-99.4	0	-99.9	-	-

(注)報告セグメント「外部顧客からの営業収益」を各事業ごとに配賦

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

4. 事業別営業債権残高(連結)

Receivables Outstanding by Segment (Consolidated)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
営業債権残高 (百万円)	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	997,443	2.3	1,026,147	2.8	1,072,100	4.5
ローン・クレジットカード事業(アコム)	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	815,413	3.7	822,967	3.5	850,000	3.3
ローン事業	Loan Business	747,236	2.9	753,659	760,173	760,457	767,196	2.7	774,696	2.8	778,991	2.5	780,121	2.6	784,858	2.3	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	747,139	2.9	753,573	760,094	760,383	767,127	2.7	774,632	2.8	778,934	2.5	780,066	2.6	784,806	2.3	803,200	2.3
クレジットカード事業	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	35,292	34.7	38,109	36.8	46,800	22.8
海外金融事業	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	171,378	-4.1	191,845	-0.1	210,200	9.6
EASY BUY Public Company Limited	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	128,389	2.2	145,973	7.7	160,400	9.9
ローン事業	Loan Business	130,190	27.3	132,378	132,715	125,147	134,954	3.7	131,375	-0.8	124,976	-5.8	127,946	2.2	145,434	7.8	159,900	9.9
インストールメントローン事業	Installment Loan Business	699	-15.6	683	640	530	538	-23.1	498	-27.1	444	-30.7	443	-16.4	538	0.0	500	-7.1
PT. Bank Nusantara Parahyangan, Tbk.	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	42,989	-18.9	45,872	-18.9	49,800	8.6
債権管理回収事業(アイ・アール債権回収)	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	10,651	8.6	11,334	5.8	11,900	5.0
信用保証残高	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	1,088,618	14.7	1,129,773	14.4	1,240,500	9.8
アコム	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	970,600	13.9	1,005,029	13.5	1,101,500	9.6
エム・ユー信用保証	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	118,017	21.6	124,744	22.6	139,000	11.4

5. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
ローン事業(アコム) (件)	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	1,431,381	1.9	1,441,786	2.3	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	1,397,049	-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	1,431,269	1.9	1,441,686	2.3	1,470,400	2.0
クレジットカード事業(アコム) (名)	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	298,356	22.0	314,235	23.5	370,000	17.7
海外金融事業 (件)	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	1,256,390	6.8	1,284,127	8.3	-	-
EASY BUY Public Company Limited	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	1,198,344	3.9	1,213,440	4.3	1,266,300	4.4
ローン事業	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	1,187,552	4.1	1,202,393	4.5	1,256,200	4.5
インストールメントローン事業	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	10,792	-20.4	11,047	-12.0	10,100	-8.6
PT. Bank Nusantara Parahyangan, Tbk.	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	58,046	154.6	70,687	221.3	-	-
債権管理回収事業(アイ・アール債権回収) (件)	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	344,283	2.8	434,848	29.3	-	-

(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  
(注3)インストールメントローン事業:割賦売掛金残高を有する契約件数  
(注4)債権管理回収事業:債権買取額の残高を有する口座数

Notes: 1. Loan Business: Number of loan accounts with loans receivable.  
: 2. Credit Card Business: Number of cardholders.  
: 3. Installment Loan Business: Number of contracts with receivables outstanding.  
: 4. Loan Servicing Business: Number of accounts with outstanding purchased receivables.

6. その他の指標(連結)

Other Indices (Consolidated)

		2015/3		2016/3					2017/3							
		2015/3	前期比 yoy	2015/6	2015/9	2015/12	2016/3	前期比 yoy	2016/6	前期末比 ytd	2016/9	前期末比 ytd	2016/12	前期末比 ytd	2017/3	前期比 yoy
店舗数 (店)	Number of outlets	1,246	16	1,244	1,244	1,243	1,244	-2	1,245	1	1,238	-6	1,239	-5	1,221	-23
社員数(正社員) (名)	Number of Employees (Permanent Employees)	5,820	177	5,953	5,976	6,016	6,036	216	6,146	110	6,143	107	6,140	104	6,057	21

## 7. 主要損益 (アコム)

## Primary Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2016/3							2017/3							2018/3計画(E)		
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			前期比 yoy %
		営業収益	Operating Revenue	163,644	5.1	43,268	87,202	131,227	175,380	7.2	44,833	3.6	90,931	4.3	137,409	4.7	183,997	4.9
営業貸付金利息	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	88,608	1.6	117,819	1.5	119,300	1.3
信用保証収益	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	31,196	15.9	42,199	15.7	47,400	12.3
営業費用	Operating Expenses	162,512	7.7	28,378	58,107	102,292	174,352	7.3	30,239	6.6	60,713	4.5	106,236	3.9	269,388	54.5	137,400	-49.0
金融費用	Financial Expenses	10,081	-23.7	2,255	4,326	6,364	8,299	-17.7	1,904	-15.6	3,676	-15.0	5,362	-15.7	7,153	-13.8	6,800	-4.9
商品売上原価	Cost of Goods Sold	-	-	228	228	228	228	-	-	-	-	-	-	-	-	-	-	-
貸倒関連費用	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	37,317	13.8	51,786	18.3	58,900	13.7
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-	14,400	-2.0	143,728	153.8	-	-
その他の営業費用	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	49,156	2.0	66,720	2.0	71,700	7.5
営業利益	Operating Profit	1,132	-76.3	14,889	29,095	28,934	1,028	-9.1	14,594	-2.0	30,218	3.9	31,173	7.7	-85,390	-	54,200	-
営業外収益	Non-operating Income	3,078	-11.3	1,128	1,436	4,146	4,282	39.1	983	-12.9	1,119	-22.1	1,244	-70.0	1,366	-68.1	3,500	156.2
営業外費用	Non-operating Expenses	49	-16.0	26	71	81	140	183.1	63	139.1	84	18.8	18	-77.7	30	-78.3	100	233.3
経常利益	Ordinary Profit	4,161	-49.2	15,991	30,460	33,000	5,171	24.3	15,513	-3.0	31,253	2.6	32,400	-1.8	-84,054	-	57,600	-
特別利益	Extraordinary Income	778	-	-	0	108	108	-86.0	-	-	0	-26.5	8	-91.9	189	74.4	-	-
特別損失	Extraordinary Losses	122	-34.5	3	10	1,368	1,402	-	12	211.5	43	322.7	68	-95.0	121	-91.3	100	-17.4
固定資産売却損	Loss on Sales of Noncurrent Assets	11	-7.1	-	0	3	3	-69.9	0	-	1	54.7	1	-47.5	1	-52.3	-	-
投資有価証券評価損	Loss on Valuation of Investment Securities	0	-96.8	1	0	0	0	250.0	-	-	-	-	-	-	-	-	-	-
税引前当期純利益	Profit 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	32,340	1.9	-83,986	-	57,500	-
法人税、住民税及び事業税	Income Taxes-current	131	-1.1	404	595	298	1,816	-	541	33.8	830	39.3	696	133.7	1,005	-44.7	-	-
法人税等調整額	Income Taxes-deferred	-4,630	-	-124	-541	-547	-7,797	-	-780	-	-1,727	-	-2,057	-	-5,702	-	-	-
当期純利益	Profit	9,316	12.3	15,706	30,396	31,989	9,857	5.8	15,740	0.2	32,107	5.6	33,701	5.4	-79,289	-	58,100	-

8. 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計画(E)	前期比 yoy %	
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			前期比 yoy %
営業収益	Operating Revenue	163,644	5.1	43,268	87,202	131,227	175,380	7.2	44,833	3.6	90,931	4.3	137,409	4.7	183,997	4.9	191,600	4.1
ローン・クレジットカード事業	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	102,230	2.1	135,971	2.1	137,800	1.3
ローン事業	Loan Business	125,739	1.6	32,206	64,662	97,381	129,385	2.9	32,605	1.2	65,410	1.2	98,744	1.4	131,155	1.4	131,800	0.5
無担保ローン	Unsecured Loans	124,377	1.8	31,893	64,049	96,502	128,260	3.1	32,363	1.5	64,938	1.4	98,051	1.6	130,256	1.6	131,100	0.6
消費者向け	Consumers	124,376	1.8	31,892	64,049	96,501	128,259	3.1	32,363	1.5	64,937	1.4	98,051	1.6	130,255	1.6	131,100	0.6
有担保ローン	Secured Loans	1,362	-19.1	313	612	879	1,125	-17.4	242	-22.6	472	-22.9	693	-21.2	899	-20.1	700	-22.1
クレジットカード事業	Credit Card Business	2,985	16.4	870	1,800	2,779	3,785	26.8	1,074	23.5	2,225	23.6	3,486	25.4	4,815	27.2	6,000	24.6
信用保証事業	Guarantee Business	34,630	18.5	9,643	20,141	30,408	41,500	19.8	11,105	15.2	23,197	15.2	35,028	15.2	47,842	15.3	53,600	12.0
その他	Others	288	327.1	547	597	658	709	145.7	47	-91.3	98	-83.6	150	-77.2	184	-74.0	200	8.7

8-2. 営業収益の事業別構成比 (アコム)

Composition Ratio of Operating Revenue by Segment (ACOM)

(単位:%)

		2015/3	2016/3				2017/3				2018/3計画(E)
			2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
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	78.6	76.4	76.2	76.3	75.9	75.1	74.4	74.4	73.9	71.9
ローン事業	Loan Business	76.8	74.4	74.1	74.2	73.8	72.7	71.9	71.9	71.3	68.8
クレジットカード事業	Credit Card Business	1.8	2.0	2.1	2.1	2.1	2.4	2.5	2.5	2.6	3.1
信用保証事業	Guarantee Business	21.2	22.3	23.1	23.2	23.7	24.8	25.5	25.5	26.0	28.0
その他	Others	0.2	1.3	0.7	0.5	0.4	0.1	0.1	0.1	0.1	0.1



9. 営業費用(アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2015/3		2016/3					2017/3					2018/3計画(E)				
			前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %		前期比 yoy %
営業費用	Operating Expenses	162,512	7.7	28,378	58,107	102,292	174,352	7.3	30,239	6.6	60,713	4.5	106,236	3.9	269,388	54.5	137,400	-49.0
金融費用	Financial Expenses	10,081	-23.7	2,255	4,326	6,364	8,299	-17.7	1,904	-15.6	3,676	-15.0	5,362	-15.7	7,153	-13.8	6,800	-4.9
商品売上原価	Cost of Goods Sold	-	-	228	228	228	228	-	-	-	-	-	-	-	-	-	-	-
貸倒関連費用	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	37,317	13.8	51,786	18.3	58,900	13.7
貸倒損失	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	32,446	11.8	44,475	15.4	51,400	15.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	5,501	-	500	1,800	3,200	4,206	-	1,900	-	3,100	-	5,100	-	6,800	-	6,900	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,020	-	-70	420	570	1,030	-	-510	-	-380	-	-230	-	510	-	600	-
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-	14,400	-2.0	143,728	153.8	-	-
利息返還金	Interest Repayment	58,803	0.6	12,862	26,888	40,635	57,600	-2.0	15,220	18.3	29,942	11.4	44,592	9.7	58,852	2.2	-	-
貸倒損失(債権放棄)	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	7,680	-10.3	9,975	-14.3	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-21,500	-	-15,793	-32,737	-34,493	-12,600	-	-17,802	-	-35,256	-	-37,873	-	74,900	-	-	-
その他の営業費用	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	49,156	2.0	66,720	2.0	71,700	7.5
人件費	Personal Expenses	14,385	-6.6	3,593	7,287	10,940	14,637	1.8	3,546	-1.3	7,247	-0.5	10,907	-0.3	14,563	-0.5	15,400	5.7
広告宣伝費	Advertising Expenses	11,253	15.7	2,729	5,603	8,311	11,155	-0.9	2,984	9.4	5,764	2.9	8,664	4.2	11,427	2.4	11,600	1.5
事務所費	Administrative Expenses	6,899	-3.5	1,674	3,451	5,193	6,993	1.4	1,610	-3.9	3,290	-4.7	4,891	-5.8	6,519	-6.8	6,600	1.2
電算機費	Computer Expenses	14,523	15.1	4,133	7,900	11,633	15,883	9.4	3,890	-5.9	7,954	0.7	12,075	3.8	16,841	6.0	18,100	7.5
手数料	Fees	8,260	-3.5	1,993	4,088	6,153	8,377	1.4	2,058	3.3	4,162	1.8	6,172	0.3	8,460	1.0	9,100	7.6
保険料	Insurance Expenses	60	2.1	3	21	31	59	-0.6	3	4.9	21	-2.0	31	-1.4	60	0.8	100	66.7
減価償却費	Depreciation	808	3.2	179	359	544	734	-9.2	182	1.6	372	3.4	566	4.0	760	3.6	700	-7.9
公租公課	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	2,843	2.4	3,846	2.3	4,400	14.4
事業税(外形標準課税)	Enterprise Tax (Pro forma standard taxation)	255	2.0	146	275	389	601	135.7	282	93.2	534	94.2	763	96.1	993	65.2	1,000	0.7
その他	Others	3,222	-2.2	736	1,482	2,223	3,201	-0.6	685	-6.9	1,421	-4.1	2,240	0.8	3,247	1.4	4,700	44.7

9-2. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2015/3		2016/3					2017/3					2018/3計画(E)				
			前期比 yoy p.p.	2015/6	2015/9	2015/12	2016/3	前期比 yoy p.p.	2016/6	前年同期比 yoy p.p.	2016/9	前年同期比 yoy p.p.	2016/12	前年同期比 yoy p.p.	2017/3	前期比 yoy p.p.		前期比 yoy p.p.
営業費用	Operating Expenses	99.3	2.4	65.6	66.6	78.0	99.4	0.1	67.4	1.8	66.8	0.2	77.3	-0.7	146.4	47.0	71.7	-74.7
金融費用	Financial Expenses	6.1	-2.4	5.2	4.9	4.9	4.7	-1.4	4.2	-1.0	4.1	-0.8	3.9	-1.0	3.9	-0.8	3.6	-0.3
商品売上原価	Cost of Goods Sold	-	-	0.5	0.3	0.2	0.1	0.1	-	-0.5	-	-0.3	-	-0.2	-	-0.1	-	-
貸倒関連費用	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	27.1	2.1	28.1	3.1	30.7	2.6
貸倒損失	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	23.6	1.5	24.1	2.1	26.8	2.7
利息返還損失引当金繰入額	Provision for Loss on Interest Repayment	30.5	1.3	-	-	11.2	32.3	1.8	-	-	-	-	10.5	-0.7	78.1	45.8	-	-
その他の営業費用	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	35.8	-0.9	36.3	-1.0	37.4	1.1
人件費	Personal Expenses	8.8	-1.1	8.3	8.4	8.3	8.4	-0.4	7.9	-0.4	8.0	-0.4	7.9	-0.4	7.9	-0.5	8.0	0.1
広告宣伝費	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	0.0	6.2	-0.2	6.1	-0.1
事務所費	Administrative Expenses	4.2	-0.4	3.9	4.0	4.0	4.0	-0.2	3.6	-0.3	3.6	-0.4	3.6	-0.4	3.6	-0.4	3.4	-0.2
電算機費	Computer Expenses	8.9	0.8	9.6	9.1	8.9	9.1	0.2	8.7	-0.9	8.7	-0.4	8.8	-0.1	9.2	0.1	9.4	0.2
手数料	Fees	5.0	-0.5	4.6	4.7	4.7	4.8	-0.2	4.6	0.0	4.6	-0.1	4.5	-0.2	4.6	-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

10. 事業別営業債権残高(アコム)

Receivables Outstanding by Segment (ACOM)

		2016/3							2017/3							2018/3計画(E)	前期比 yoy %	
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			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)	768,735	3.4	776,700	784,786	786,583	794,982	3.4	804,557	3.6	811,215	3.4	815,358	3.7	822,916	3.5	850,000	3.3
ローン事業	Loan Business	747,139	2.9	753,573	760,094	760,383	767,127	2.7	774,632	2.8	778,934	2.5	780,066	2.6	784,806	2.3	803,200	2.3
無担保ローン	Unsecured Loans	736,436	3.3	743,409	750,363	751,101	758,283	3.0	766,176	3.1	770,924	2.7	772,462	2.8	777,535	2.5	797,600	2.6
消費者向け	Consumers	736,430	3.3	743,404	750,358	751,096	758,278	3.0	766,172	3.1	770,920	2.7	772,458	2.8	777,531	2.5	797,600	2.6
有担保ローン	Secured Loans	10,703	-17.9	10,163	9,730	9,282	8,844	-17.4	8,455	-16.8	8,010	-17.7	7,604	-18.1	7,270	-17.8	5,600	-23.0
不動産カードローン	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	6,480	-18.7	6,172	-18.6	-	-
クレジットカード事業	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	35,292	34.7	38,109	36.8	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)	528	3.3	531	534	536	539	2.1	540	1.7	540	1.1	540	0.7	540	0.2	543	0.6
信用保証残高	Guaranteed Receivables	776,544	14.4	800,882	832,655	851,955	885,770	14.1	914,986	14.2	946,882	13.7	970,600	13.9	1,005,029	13.5	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)	556	4.3	560	569	573	582	4.7	587	4.8	596	4.7	601	4.9	608	4.5	633	4.1
求償債権	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	37,101	28.1	38,525	24.7	-	-

11. 利用者数(アコム)

Number of Customer Accounts (ACOM)

		2016/3							2017/3							2018/3計画(E)	前期比 yoy %	
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			前期比 yoy %
ローン事業	(件) 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	1,431,269	1.9	1,441,686	2.3	1,470,400	2.0
無担保ローン	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	1,428,543	2.0	1,439,063	2.3	1,468,300	2.0
消費者向け	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	1,428,539	2.0	1,439,059	2.3	1,468,300	2.0
有担保ローン	Secured Loans	3,605	-14.8	3,457	3,342	3,211	3,105	-13.9	2,996	-13.3	2,863	-14.3	2,726	-15.1	2,623	-15.5	2,100	-19.9
クレジットカード事業	(名) 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	298,356	22.0	314,235	23.5	370,000	17.7
信用保証事業	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	1,612,878	8.6	1,651,161	8.6	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.

## 12. ローン事業新規申込数、新客数及び新規貸付率(アコム)

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

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
新規申込数	(件) 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	365,298	6.0	488,806	5.7	-	-
新客数	(件) 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	177,274	6.0	234,838	5.9	235,000	0.1
新規貸付率	(%) Lending Ratio (%)	47.3	(-1.0)	48.9	48.5	48.5	47.9	(0.6)	48.0	(-0.9)	48.3	(-0.2)	48.5	(0.0)	48.0	(0.1)	-	-

(注1)新規貸付率は提携カード分を除く

Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.

(注2)新規貸付率の前期比欄には( )書きで増減値を表示

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

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
初回貸付単価	(千円) Initial Average Lending Amount (Thousands of yen)	144	-2.0	138	141	143	147	2.1	149	8.0	148	5.0	149	4.2	151	2.7	-	-

## 13. ローン事業店舗数(アコム)

## Number of Loan Business Outlets (ACOM)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前期末比 ytd	2016/9	前期末比 ytd	2016/12	前期末比 ytd	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
ローン事業店舗数	(店) Number of Loan Business Outlets	1,086	21	1,085	1,083	1,083	1,085	-1	1,087	2	1,089	4	1,087	2	1,068	-17	1,044	-24
有人店舗	Staffed	39	-	39	39	39	39	-	39	-	39	-	22	-17	22	-17	22	-
無人店舗	Unstaffed	1,047	21	1,046	1,044	1,044	1,046	-1	1,048	2	1,050	4	1,065	19	1,046	-	1,022	-24

## 14. 自動契約機(アコム)

## Automatic Contract Machines (ACOM)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前期末比 ytd	2016/9	前期末比 ytd	2016/12	前期末比 ytd	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
自動契約コーナー数	(所) Number of Automatic Contract Machine Outlets	1,086	21	1,085	1,083	1,083	1,085	-1	1,087	2	1,089	4	1,087	2	1,068	-17	1,044	-24
自動契約機台数	(台) Number of Automatic Contract Machines	1,112	22	1,111	1,110	1,116	1,119	7	1,121	2	1,123	4	1,125	6	1,107	-12	1,083	-24

## 15. ATM(アコム)

## ATMs (ACOM)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前期末比 ytd	2016/9	前期末比 ytd	2016/12	前期末比 ytd	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
ATM台数	(台) Number of ATMs	62,241	3,552	62,636	63,171	63,571	64,156	1,915	64,461	305	64,957	801	65,239	1,083	55,796	-8,360	-	-
自社設置分	Proprietary	1,112	1	1,112	1,111	1,110	1,112	-	1,106	-6	1,107	-5	1,105	-7	1,087	-25	1,063	-24
年中無休	Open 365 Days/Year	1,112	1	1,112	1,111	1,110	1,112	-	1,106	-6	1,107	-5	1,105	-7	1,087	-25	-	-
24時間稼働	Open 24 Hours/Day	974	2	975	975	976	978	4	973	-5	974	-4	975	-3	958	-20	-	-
提携分	Tie-up	61,129	3,551	61,524	62,060	62,461	63,044	1,915	63,355	311	63,850	806	64,134	1,090	54,709	-8,335	-	-

## 16. 社員数(アコム)

## Employees (ACOM)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前期末比 ytd	2016/9	前期末比 ytd	2016/12	前期末比 ytd	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
合計	(名) Number of Total Employees	2,021	88	2,115	2,081	2,057	2,032	11	2,106	74	2,075	43	2,057	25	2,021	-11	-	-
正社員	Permanent Employees	1,851	103	1,963	1,935	1,918	1,892	41	1,947	55	1,916	24	1,891	-1	1,854	-38	1,949	95
非正社員	Temporary Employees	170	-15	152	146	139	140	-30	159	19	159	19	166	26	167	27	-	-

## 17. 期中平均利回り(アコム)

## Average Loan Yield (ACOM)

(単位: %)

		2016/3										2017/3						2018/3計画(E)			
		2015/3	前期比 yoy p.p.	2015/6	前年同期比 yoy p.p.	2015/9	前年同期比 yoy p.p.	2015/12	前年同期比 yoy p.p.	2016/3	前期比 yoy p.p.	2016/6	前年同期比 yoy p.p.	2016/9	前年同期比 yoy p.p.	2016/12	前年同期比 yoy p.p.	2017/3	前期比 yoy p.p.	2018/3計画(E)	前期比 yoy p.p.
期中平均利回り	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	15.16	-0.20	15.16	-0.18	15.02	-0.14
無担保ローン	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	15.21	-0.20	15.21	-0.18	15.06	-0.15
消費者向け	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	15.21	-0.20	15.21	-0.18	15.06	-0.15
有担保ローン	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	11.07	-0.52	11.08	-0.32	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).

## 18. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位: 百万円/Millions of yen)

実質年率	Effective Annual Interest Rate	2016/3										2017/3						2018/3計画(E)			
		2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)	2016/3	構成比 C.R.(%)	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.(%)	2018/3計画(E)	構成比 C.R.(%)
営業貸付金	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	772,458	100.0	777,531	100.0	797,600	100.0
20.000% <	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	11,366	1.5	9,915	1.3	3,100	0.4
18.000% < ≤ 20.000%	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	3,004	0.4	2,589	0.3	1,600	0.2
15.000% < ≤ 18.000%	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	358,335	46.4	360,802	46.4	365,800	45.8
10.000% < ≤ 15.000%	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	364,041	47.1	366,952	47.2	389,000	48.8
≤ 10.000%	≤ 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	35,710	4.6	37,271	4.8	38,100	4.8

## 18-2. 貸付金利別口座数構成 [消費者向け無担保ローン] (アコム)

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

実質年率	Effective Annual Interest Rate	2016/3										2017/3						2018/3計画(E)			
		2015/3	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)	2016/3	構成比 C.R.(%)	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.(%)	2018/3計画(E)	構成比 C.R.(%)
口座数	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	1,428,539	100.0	1,439,059	100.0	-	-
20.000% <	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	27,086	1.9	23,263	1.6	-	-
18.000% < ≤ 20.000%	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	1,937	0.1	1,664	0.1	-	-
15.000% < ≤ 18.000%	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	979,444	68.6	989,024	68.7	-	-
10.000% < ≤ 15.000%	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	346,173	24.2	348,763	24.3	-	-
≤ 10.000%	≤ 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	73,899	5.2	76,345	5.3	-	-

19. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2015/3		2016/3				2017/3				2018/3計画(E)									
		金額	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)	2016/3	構成比 C.R.(%)	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.(%)	金額	構成比 C.R.(%)
営業貸付金	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	772,458	100.0	777,531	100.0	797,600	100.0
10万円以下	≤ 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	10,881	1.4	11,206	1.5	11,600	1.4
10万円超 30万円以下	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	68,937	8.9	69,438	8.9	69,200	8.7
30万円超 50万円以下	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	210,942	27.3	211,394	27.2	217,500	27.3
50万円超 100万円以下	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	187,554	24.3	189,041	24.3	194,100	24.3
100万円超	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	294,141	38.1	296,451	38.1	305,200	38.3

19-2. 貸付金額別口座数構成 [消費者向け無担保ローン] (アコム)

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

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2015/3		2016/3				2017/3				2018/3計画(E)									
		金額	構成比 C.R.(%)	2015/6	構成比 C.R.(%)	2015/9	構成比 C.R.(%)	2015/12	構成比 C.R.(%)	2016/3	構成比 C.R.(%)	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.(%)	金額	構成比 C.R.(%)
口座数	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	1,428,539	100.0	1,439,059	100.0	-	-
10万円以下	≤ 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	175,656	12.3	179,473	12.5	-	-
10万円超 30万円以下	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	327,651	22.9	329,817	22.9	-	-
30万円超 50万円以下	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	487,636	34.1	488,551	33.9	-	-
50万円超 100万円以下	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	246,606	17.3	248,837	17.3	-	-
100万円超	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	190,990	13.4	192,381	13.4	-	-

20. 顧客年収別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: 千円/Thousands of yen, %)

年収ランク	Annual Income (Millions of yen)	2015/3																										
		2015/6			2015/9			2015/12			2016/3			2016/6			2016/9			2016/12			2017/3					
		新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存			
合計	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	100.0	149	100.0	100.0	151	100.0
200万円以下	≦ 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	25.2	117	22.9	25.6	119	22.9
200万円超 500万円以下	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	65.0	152	59.9	64.7	154	59.8
500万円超 700万円以下	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	6.6	197	11.2	6.6	201	11.2
700万円超 1,000万円以下	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	2.5	230	4.8	2.5	233	4.8
1,000万円超	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	0.7	295	1.2	0.6	291	1.3

21. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

		2015/3																										
		2015/6			2015/9			2015/12			2016/3			2016/6			2016/9			2016/12			2017/3					
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却			
合計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
~ 29才	Under 29	47.0	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	52.0	23.7	27.5	52.2	24.0	28.1
30 ~ 39才	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	18.3	24.2	20.4	18.2	24.1	20.2
40 ~ 49才	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	16.1	24.5	21.6	16.0	24.2	21.5
50 ~ 59才	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	9.5	16.4	15.9	9.5	16.5	15.7
60才以上	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	4.1	11.2	14.6	4.1	11.2	14.5

22. 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: %)

		2015/3																										
		2015/6			2015/9			2015/12			2016/3			2016/6			2016/9			2016/12			2017/3					
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却			
男性	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	71.0	74.0	74.5	71.1	73.9	74.5
女性	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	29.0	26.0	25.5	28.9	26.1	25.5

23. 貸倒損失 (アコム)

Bad Debts Expenses (ACOM)

		2016/3						2017/3						2018/3計画(E)	前期比 yoy %			
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12			前年同期比 yoy %	2017/3	前期比 yoy %
貸倒損失 (百万円)	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	40,126	6.7	54,451	8.5	60,800	11.7
ローン・クレジットカード事業	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	24,910	0.2	33,390	0.4	34,800	4.2
ローン事業	Loan Business	31,776	-4.0	7,915	15,879	23,969	32,019	0.8	8,081	2.1	16,213	2.1	23,788	-0.8	31,826	-0.6	32,900	3.4
無担保ローン	Unsecured Loans	31,535	-3.7	7,892	15,829	23,889	31,909	1.2	8,057	2.1	16,155	2.1	23,710	-0.8	31,741	-0.5	32,800	3.3
貸倒損失	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	16,029	4.6	21,765	7.4	-	-
利息返還請求に伴う債権放棄	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	7,680	-10.3	9,975	-14.3	-	-
有担保ローン	Secured Loans	240	-34.7	23	50	80	110	-54.2	24	6.4	57	15.2	77	-2.9	85	-22.8	100	17.6
クレジットカード事業	Credit Card Business	894	4.2	268	559	887	1,233	37.9	351	31.1	735	31.4	1,122	26.4	1,563	26.7	1,900	21.6
信用保証事業	Guarantee Business	13,786	20.0	4,038	8,391	12,730	16,926	22.8	4,850	20.1	9,998	19.1	15,216	19.5	21,057	24.4	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 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	449	1.8	448	1.4	-	-
<参考>	<Reference>																	
1口座当たり底存顧客単価 [無担保ローン(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	528	3.3	531	534	536	539	2.1	540	1.7	540	1.1	540	0.7	540	0.2	543	0.6

[貸倒損失率]		[Ratio of Bad Debts Expenses]																	
ローン・クレジットカード事業 (%)	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)	3.05	(-0.11)	4.06	(-0.12)	4.09	(0.03)	
ローン事業	Loan Business	4.25	(-0.31)	1.05	2.09	3.15	4.17	(-0.08)	1.04	(-0.01)	2.08	(-0.01)	3.05	(-0.10)	4.05	(-0.12)	4.09	(0.04)	
無担保ローン	Unsecured Loans	4.28	(-0.31)	1.06	2.11	3.18	4.21	(-0.07)	1.05	(-0.01)	2.09	(-0.02)	3.07	(-0.11)	4.08	(-0.13)	4.11	(0.03)	
貸倒損失	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)	2.07	(0.03)	2.80	(0.13)	-	-	
利息返還請求に伴う債権放棄	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)	0.99	(-0.15)	1.28	(-0.25)	-	-	
有担保ローン	Secured Loans	2.20	(-0.58)	0.22	0.51	0.85	1.22	(-0.98)	0.29	(0.07)	0.71	(0.20)	1.00	(0.15)	1.15	(-0.07)	1.73	(0.58)	
クレジットカード事業	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)	3.18	(-0.21)	4.10	(-0.33)	4.06	(-0.04)	
信用保証事業	Guarantee Business	1.72	(0.07)	0.49	0.98	1.44	1.85	(0.13)	0.51	(0.02)	1.02	(0.04)	1.51	(0.07)	2.02	(0.17)	2.27	(0.25)	

(注1)貸倒損失率  
 ローン事業 = 貸倒損失額 / (営業貸付金残高 + 破産更生債権残高)  
 クレジットカード事業 = 貸倒損失額 / (割賦売掛金残高 + 破産更生債権残高)  
 信用保証事業 = 貸倒損失額 / (信用保証残高 + 貸倒債権残高 + 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 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. 無担保ローン貸倒損失理由別状況 (アコム)

Bad Debts Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2015/3		2015/6		2015/9		2015/12		2016/3		2016/6		2016/9		2016/12		2017/3	
		金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)	金額	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debts Expenses (Millions of yen)	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	23,710	100.0	31,741	100.0
自己破産	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	1,997	8.4	2,833	8.9
行方不明	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	366	1.6	559	1.8
支払不能等	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	12,999	54.8	17,465	55.0
債権放棄	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	8,346	35.2	10,882	34.3
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	12,556	-	2,931	-	5,848	-	8,557	-	11,637	-	2,581	-	5,314	-	7,680	-	9,975	-

24. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2015/3	末残比 %	2015/6	末残比 %	2015/9	末残比 %	2015/12	末残比 %	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 %		
不良債権合計		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	55,904	7.16	56,020	7.13	
破綻先債権	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	713	0.09	713	0.09	713	0.09
	破産申立債権	66	0.01	69	0.01	79	0.01	69	0.01	75	0.01	67	0.01	73	0.01	67	0.01	66	0.01	66	0.01
	民事再生申立債権	222	0.03	231	0.03	233	0.03	214	0.03	230	0.03	245	0.03	230	0.03	229	0.03	239	0.03	239	0.03
	民事再生決定債権	235	0.03	232	0.03	232	0.03	233	0.03	231	0.03	231	0.03	237	0.03	245	0.03	239	0.03	239	0.03
延滞債権	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	24,816	3.18	24,644	3.14	24,644	3.14
3か月以上延滞債権	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	2,259	0.29	1,704	0.22	1,704	0.22
貸出条件緩和債権	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	28,115	3.60	28,957	3.69	28,957	3.69

(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

(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取利息不計上貸付金として延滞債権に含んで表示

Note: 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. 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)

		2015/3	末残比 %	2015/6	末残比 %	2015/9	末残比 %	2015/12	末残比 %	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 %
11日以上3か月未満延滞額	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	15,224	1.95	17,477	2.23
31日以上3か月未満延滞額	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	6,008	0.77	6,421	0.82
11日以上31日未満延滞額	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	9,215	1.18	11,055	1.41

25. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
貸倒引当金 (百万円)	Allowance for Doubtful Accounts (Millions of yen)	40,500	15.7	41,000	42,300	43,700	44,700	10.4	46,600	13.7	47,800	13.0	49,800	14.0	51,500	15.2	58,400	13.4
引当率 (%)	Ratio of Allowance (%)	5.01	-	5.01	5.12	5.26	5.31	-	5.47	-	5.55	-	5.74	-	5.87	-	-	-
一般債権	General Allowance	17,493	10.4	17,935	18,372	19,053	18,469	5.6	19,140	6.7	18,957	3.2	19,210	0.8	17,713	-4.1	-	-
消費者向け無担保債権	Unsecured Consumer Loans	16,042	9.5	16,422	16,729	17,251	16,599	3.5	17,142	4.4	16,817	0.5	16,924	-1.9	15,398	-7.2	-	-
本社管理債権	Specific Allowance	22,639	22.7	22,808	23,673	24,354	25,890	14.4	27,180	19.2	28,543	20.6	30,251	24.2	33,480	29.3	-	-
引当金増減額	Increase or Decrease in Allowance	5,500	-	500	1,800	3,200	4,200	-	1,900	-	3,100	-	5,100	-	6,800	-	6,900	-
債務保証損失引当金	Provision for Loss on Guarantees	6,560	18.4	6,490	6,980	7,130	7,590	15.7	7,080	9.1	7,210	3.3	7,360	3.2	8,100	6.7	8,700	7.4
引当金増減額	Increase or Decrease in Provision	1,020	-	-70	420	570	1,030	-	-510	-	-380	-	-230	-	510	-	600	-

(注)2015年3月期の期末決算より引当率の計算式を以下の通り変更

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

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

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

26. 利息返還損失引当金(アコム)

Provision for Loss on Interest Repayment (ACOM)

		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
期首引当金残高 (百万円)	Provision at the Beginning of Respective Period (Millions of yen)	124,100	-17.8	102,600	102,600	102,600	102,600	-17.3	90,000	-12.3	90,000	-12.3	90,000	-12.3	90,000	-12.3	164,900	83.2
取崩額	Reversal of Provision	71,359	-1.4	15,793	32,737	49,193	69,238	-3.0	17,802	12.7	35,256	7.7	52,273	6.3	68,828	-0.6	-	-
利息返還	Interest Repayment	58,803	0.6	12,862	26,888	40,635	57,600	-2.0	15,220	18.3	29,942	11.4	44,592	9.7	58,852	2.2	-	-
貸倒損失(債権放棄)	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	7,680	-10.3	9,975	-14.3	-	-
繰入額	Additional Provision	49,859	9.6	-	-	14,700	56,638	13.6	-	-	-	-	14,400	-2.0	143,728	153.8	-	-
期末引当金残高	Provision at the End of Respective Period	102,600	-17.3	86,806	69,862	68,106	90,000	-12.3	72,197	-16.8	54,743	-21.6	52,126	-23.5	164,900	83.2	-	-
引当金増減額	Increase or Decrease in Provision	-21,500	-	-15,793	-32,737	-34,493	-12,600	-	-17,802	-	-35,256	-	-37,873	-	74,900	-	-	-



27. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2016/3																	2017/3			2018/3(計画(E))		
		2015/3	構成比 C.R.(%)	2015/6	2015/9	2015/12	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	前期比 yoy %	構成比 C.R.(%)	2018/3(計画(E))	前期比 yoy %	構成比 C.R.(%)				
借入金残高	Borrowings	558,914	100.0	558,921	581,097	562,435	553,956	100.0	550,933	100.0	569,634	100.0	572,576	100.0	609,554	10.0	100.0	625,200	2.6	100.0				
間接	Indirect	382,878	68.5	359,261	382,811	365,525	382,956	69.1	369,933	67.1	383,635	67.3	386,576	67.5	393,557	2.8	64.6	394,200	0.2	63.1				
都市銀行等	City Banks, etc.	131,243	23.5	132,918	131,787	131,862	130,615	23.6	129,740	23.5	131,643	23.1	141,105	24.6	138,321	5.9	22.7	-	-	-				
地方銀行	Regional Banks	36,186	6.5	36,756	37,791	36,132	37,156	6.7	36,475	6.6	36,277	6.4	42,546	7.4	41,918	12.8	6.9	-	-	-				
信託銀行	Trust Banks	150,808	27.0	126,258	150,708	142,304	156,608	28.3	149,088	27.1	156,508	27.5	148,508	25.9	156,908	0.2	25.8	-	-	-				
外国銀行	Foreign Banks	5,000	0.9	4,000	3,800	3,600	3,400	0.6	3,200	0.6	2,000	0.3	2,000	0.4	3,000	-11.8	0.5	-	-	-				
生命保険会社	Life Insurance Companies	22,031	3.9	20,026	21,366	18,700	21,862	3.9	19,237	3.5	20,560	3.6	18,271	3.2	21,902	0.2	3.6	-	-	-				
損害保険会社	Non-life Insurance Companies	3,348	0.6	4,267	4,019	3,938	3,672	0.7	3,631	0.6	3,590	0.6	4,049	0.7	4,459	21.4	0.7	-	-	-				
その他	Others	34,262	6.1	35,036	33,340	28,989	29,643	5.3	28,562	5.2	33,057	5.8	30,097	5.3	27,049	-8.8	4.4	-	-	-				
直接	Direct	176,036	31.5	199,660	198,285	196,909	171,000	30.9	181,000	32.9	185,999	32.7	185,999	32.5	215,997	26.3	35.4	231,000	6.9	36.9				
コマーシャル・ペーパー	Commercial Papers	-	-	-	-	-	-	-	-	-	4,999	0.9	4,999	0.9	14,997	-	2.4	-	-	-				
普通社債	Straight Bonds	171,000	30.6	196,000	196,000	196,000	171,000	30.9	181,000	32.9	181,000	31.8	181,000	31.6	201,000	17.5	33.0	-	-	-				
債権流動化	Asset Based Lending	5,036	0.9	3,660	2,285	909	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
短期借入金	Short-term Loans Payable	15,000	2.7	-	-	-	-	-	-	-	10,999	1.9	10,999	1.9	20,997	-	3.4	-	-	-				
長期借入金	Long-term Loans Payable	543,914	97.3	558,921	581,097	562,435	553,956	100.0	550,933	100.0	558,635	98.1	561,576	98.1	588,557	6.2	96.6	-	-	-				
固定金利借入	Fixed	511,704	91.6	517,568	543,222	528,416	505,039	91.2	524,836	95.3	521,679	91.6	510,294	89.1	528,700	4.7	86.7	-	-	-				
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	261,451	46.8	253,104	276,967	269,166	258,473	46.7	244,281	44.3	230,371	40.4	218,524	38.2	206,044	-20.3	33.8	-	-	-				
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	1.94	-	1.65	1.56	1.50	1.48	-	1.38	-	1.32	-	1.27	-	1.27	-	-	1.12	-	-				
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	1.33	-	1.05	1.02	1.00	0.98	-	0.84	-	0.83	-	0.81	-	0.80	-	-	-	-	-				
変動金利	Floating Interest Rate	1.30	-	1.07	1.04	1.02	1.02	-	0.78	-	0.76	-	0.74	-	0.71	-	-	-	-	-				
固定金利	Fixed Interest Rate	2.02	-	1.70	1.60	1.54	1.51	-	1.42	-	1.36	-	1.31	-	1.31	-	-	-	-	-				
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
長期借入金金利	Long-term	1.94	-	1.65	1.56	1.50	1.48	-	1.38	-	1.33	-	1.28	-	1.28	-	-	-	-	-				
直接借入金金利	Direct	1.45	-	1.28	1.09	1.03	1.00	-	1.01	-	0.92	-	0.89	-	0.93	-	-	-	-	-				
間接借入金金利	Indirect	2.21	-	1.83	1.81	1.75	1.72	-	1.54	-	1.51	-	1.46	-	1.43	-	-	-	-	-				
<参考>	<Reference>																							
期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.15	-	1.15	1.14	1.13	1.11	-	0.95	-	0.94	-	0.94	-	0.95	-	-	-	-	-				

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

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

28. 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計画(E)	前期比 yoy %	
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			前期比 yoy %
割賦売掛金残高	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	35,292	34.7	38,109	36.8	46,800	22.8
リボルビング残高	Revolving Receivables	19,482	23.3	20,821	22,202	23,656	25,148	29.1	26,890	29.1	28,892	30.1	31,370	32.6	34,285	36.3	-	-
有効会員数	(名) 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	298,356	22.0	314,235	23.5	370,000	17.7
残有会員数	(名) 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	167,989	21.1	172,965	21.1	-	-
営業収益	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	3,486	25.4	4,815	27.2	6,000	24.6
期中平均手数料率	(%) 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)	13.67	(-0.05)	13.68	(-0.01)	-	-

(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.

29. 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計画(E)	前期比 yoy %	
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			前期比 yoy %
利用残高	Guaranteed Receivables	776,544	14.4	800,882	832,655	851,955	885,770	14.1	914,986	14.2	946,882	13.7	970,600	13.9	1,005,029	13.5	1,101,500	9.6
利用件数	(件) 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	1,612,878	8.6	1,651,161	8.6	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)	556	4.3	560	569	573	582	4.7	587	4.8	596	4.7	601	4.9	608	4.5	633	4.1
営業収益	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	35,028	15.2	47,842	15.3	53,600	12.0
保証提携先	(行) Alliance Partners	27	-	27	28	28	28	-	28	-	29	-	29	-	29	-	-	-

(注)当社は、2016年8月1日より、株式会社琉球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 personal unsecured loans provided by BANK OF THE RYUKYUS, LTD. from August 1, 2016.

<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計画(E)	前期比 yoy %	
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3			前期比 yoy %
利用残高	Guaranteed Receivables	84,667	15.3	89,212	93,563	97,031	101,737	20.2	106,939	19.9	111,984	19.7	118,017	21.6	124,744	22.6	139,000	11.4
利用件数	(件) 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	210,049	13.8	217,020	14.2	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)	510	4.3	515	521	525	535	4.9	542	5.2	551	5.8	561	6.9	574	7.3	583	1.6
営業収益	Revenue from Guarantee Business	6,361	-	1,750	3,545	5,431	7,367	15.8	2,035	16.3	4,135	16.6	6,323	16.4	8,569	16.3	9,500	10.9
保証提携先	(行) Alliance Partners	22	-	22	22	22	22	-	22	-	22	-	22	-	24	-	-	-

(注1)エム・ユー信用保証株式会社は、2017年1月30日より、株式会社もみじ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。  
 (注2)エム・ユー信用保証株式会社は、2017年2月1日より、株式会社筑邦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。

Notes : 1. MU Credit Guarantee Co., Ltd. commenced guarantee business for the personal unsecured loans provided by Momiji Bank, Ltd. from January 30, 2017.  
 2. MU Credit Guarantee Co., Ltd. commenced guarantee business for the personal unsecured loans provided by CHIKUHO BANK Ltd. from February 1, 2017.

## 30. 財務指標 (アコム)

## Financial Ratios (ACOM)

(単位:%)

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy p.p.	2015/6	2015/9	2015/12	2016/3	前期比 yoy p.p.	2016/6	前年同期比 yoy p.p.	2016/9	前年同期比 yoy p.p.	2016/12	前年同期比 yoy p.p.	2017/3	前期比 yoy p.p.	2018/3計画(E)	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
自己資本比率	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)	34.0 (17.1)	1.0 (-0.5)	21.6 (10.9)	-9.3 (-5.3)	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	0.3	21.2	19.9	13.9	3.3	0.0	20.5	-0.7	20.3	0.4	14.1	0.2	-30.4	-33.7	23.3	53.7
総資産営業利益率	Operating Profit 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	4.2	0.3	-8.6	-8.7	5.3	13.9
総資産経常利益率	Ordinary Profit 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	4.4	-0.1	-8.4	-8.9	5.6	14.0
総資産当期純利益率	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	4.6	0.2	-8.0	-9.0	5.7	13.7
営業収益営業利益率	Operating Margin	0.7	-2.4	34.4	33.4	22.0	0.6	-0.1	32.6	-1.8	33.2	-0.2	22.7	0.7	-46.4	-47.0	28.3	74.7
営業収益経常利益率	Ordinary Profit 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	23.6	-1.5	-45.7	-48.6	30.1	75.8
営業収益当期純利益率	Profit Margin	5.7	0.4	36.3	34.9	24.4	5.6	-0.1	35.1	-1.2	35.3	0.4	24.5	0.1	-43.1	-48.7	30.3	73.4
流動比率	Current Ratio	547.8	183.9	629.1	648.4	656.0	791.6	243.8	671.3	42.2	628.8	-19.6	633.5	-22.5	576.7	-214.9	412.2	-164.5
固定比率	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	19.3	-1.2	28.8	6.9	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.

## &lt;参考&gt; 連結財務指標

## &lt;Reference&gt; Financial Ratios (Consolidated)

(単位:%)

		2015/3		2016/3					2017/3					2017/3		
		2015/3	前期比 yoy p.p.	2015/6	2015/9	2015/12	2016/3	前期比 yoy p.p.	2016/6	前年同期比 yoy p.p.	2016/9	前年同期比 yoy p.p.	2016/12	前年同期比 yoy p.p.	2017/3	前期比 yoy p.p.
自己資本比率	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)	30.7 (15.9)	1.1 (-0.4)	20.3 (10.6)	-7.2 (-4.4)
自己資本当期純利益率	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	15.4	1.0	-25.2	-29.8
総資産営業利益率	Operating Profit 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	4.9	0.3	-5.8	-7.1
総資産経常利益率	Ordinary Profit 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	4.9	0.2	-5.8	-7.2
総資産当期純利益率	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	4.5	0.5	-6.0	-7.2
営業収益営業利益率	Operating Margin	6.4	-0.7	31.7	31.2	23.0	6.5	0.1	30.9	-0.8	31.6	0.4	23.7	0.7	-28.6	-35.1
営業収益経常利益率	Ordinary Profit 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	23.9	0.6	-28.4	-35.2
営業収益当期純利益率	Profit Margin	5.9	0.6	28.9	28.6	20.0	6.1	0.2	28.7	-0.2	29.7	1.1	21.7	1.7	-29.4	-35.5
流動比率	Current Ratio	398.8	94.3	437.4	448.0	475.4	493.0	94.2	489.2	51.8	478.3	30.3	488.3	12.9	458.1	-34.9
固定比率	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	14.4	-2.0	20.4	3.9

[営業債権残高営業利益率]

[Operating Profit to Receivables Outstanding]

ローン・クレジットカード事業	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	3.4	0.1	-11.5	-10.0
信用保証事業	Guarantee Business	1.3	0.2	1.7	1.6	1.6	1.5	0.2	1.6	-0.1	1.6	0.0	1.5	-0.1	0.9	-0.6

(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

(注3)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4)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. 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 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) × 100

: 4. 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) × 100

## 31. 1株当たり指標 (アコム)

## Per Share Data (ACOM)

(単位:円/Yen)

				2015/3	2016/3				2017/3				2018/3計画(E)
					2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
当期純利益	単体	Profit	Non-consolidated	5.95	10.03	19.40	20.42	6.29	10.05	20.49	21.51	-50.61	37.09
	連結		Consolidated	8.21	10.81	21.58	22.68	9.32	10.99	22.93	25.30	-46.08	40.98
配当金		Dividends		-	-	-	-	-	-	-	-	-	-
純資産	単体	Net Assets	Non-consolidated	185.27	195.30	204.67	205.69	191.57	201.61	212.06	213.08	140.95	178.03
	連結		Consolidated	199.53	210.19	220.66	220.23	206.42	216.44	226.55	228.66	159.58	201.07

## [前年同期比増減率] [Ratio of Increase or Decrease from the Previous Fiscal Year]

(単位:%)

				2015/3	2016/3				2017/3				2018/3計画(E)
					2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
当期純利益	単体	Profit	Non-consolidated	12.3	18.7	9.7	-2.2	5.7	0.2	5.6	5.3	-	-
	連結		Consolidated	20.9	21.1	20.4	1.7	13.5	1.7	6.3	11.6	-	-
配当金		Dividends		-	-	-	-	-	-	-	-	-	-
純資産	単体	Net Assets	Non-consolidated	4.3	4.0	3.9	2.7	3.4	3.2	3.6	3.6	-26.4	26.3
	連結		Consolidated	6.2	6.8	7.5	4.3	3.5	3.0	2.7	3.8	-22.7	26.0

## 32. 発行済株式総数 (アコム)

## Shares Issued (ACOM)

(単位:千株/Thousands)

				2015/3	2016/3				2017/3				2018/3計画(E)
					2015/6	2015/9	2015/12	2016/3	2016/6	2016/9	2016/12	2017/3	
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	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	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.

## 33. EASY BUY Public Company Limited

## EASY BUY Public Company Limited

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

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
営業貸付金残高	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)	127,946 (43,967)	2.2 (15.6)	145,434 (44,887)	7.8 (11.1)	- (49,400)	- (10.1)
口座数	(件) 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	1,187,552	4.1	1,202,393	4.5	1,256,200	4.5
割賦売掛金残高	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)	443 (152)	-16.4 (-5.5)	538 (166)	0.0 (3.1)	- (100)	- (-39.8)
契約件数	(件) 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	10,792	-20.4	11,047	-12.0	10,100	-8.6
決算日為替レート	(円) Current Exchange Rate (Yen)	3.67	-	3.70	3.62	3.29	3.34	-	3.19	-	2.93	-	2.91	-	3.24	-	-	-
営業収益	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)	28,084 (9,118)	-4.2 (12.0)	38,053 (12,354)	-2.5 (12.0)	- (13,500)	- (9.3)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	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)	9,556 (3,102)	9.2 (27.6)	13,090 (4,250)	19.3 (37.1)	- (4,500)	- (5.9)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.26	-	3.65	3.65	3.60	3.54	-	3.24	-	3.15	-	3.08	-	3.08	-	-	-

(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.

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

## PT. Bank Nusantara Parahyangan, Tbk.

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

		2015/3		2016/3					2017/3					2018/3計画(E)				
		2015/3	前期比 yoy %	2015/6	2015/9	2015/12	2016/3	前期比 yoy %	2016/6	前年同期比 yoy %	2016/9	前年同期比 yoy %	2016/12	前年同期比 yoy %	2017/3	前期比 yoy %	2018/3計画(E)	前期比 yoy %
銀行業貸出金	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)	42,989 (55,114)	-18.9 (-14.7)	45,872 (52,726)	-18.9 (-18.0)	- (57,300)	- (8.7)
口座数	(件) 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	58,046	154.6	70,687	221.3	-	-
決算日為替レート	(円) Current Exchange Rate (Yen)	0.0097	-	0.0092	0.0092	0.0082	0.0088	-	0.0085	-	0.0079	-	0.0078	-	0.0087	-	-	-
営業収益	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)	5,748 (7,010)	-19.4 (-9.5)	7,565 (9,226)	-18.2 (-9.3)	- (9,900)	- (7.3)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	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)	132 (161)	-51.3 (-45.4)	-137 (-167)	- (-)	- (800)	- (-)
期中平均為替レート	(円) Average Exchange Rate (Yen)	0.0090	-	0.0094	0.0093	0.0092	0.0091	-	0.0086	-	0.0084	-	0.0082	-	0.0082	-	-	-

(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.