

# **DATA BOOK**

**2022年3月期決算**  
The Fiscal Year Ended March, 2022

**アコム株式会社  
ACOM CO., LTD.**

**2022年5月  
May 2022  
Code No. 8572**

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## データブックに関する注意事項

### (注1) 業績予想に関する注意事項

このデータブックの数値のうち、過去の事実以外の当社グループの計画、方針その他の記載にかかるものは、本資料の発表日現在において入手可能な情報等に基づいて作成したものです。しかしながら、当社グループの事業展開上リスクとなる可能性がある要素が複数存在しております。特に新型コロナウイルス感染症拡大の影響により停滞している経済活動が、徐々に回復していくことを前提に計画を策定していることから、新型コロナウイルス感染症の収束状況によって、実際の業績等は大きく異なる可能性があります。

また、利息返還請求の動向は、外部環境の変化等に影響を受けやすいことから特に不確実性が高く、その影響として利息返還損失引当金繰入額を計上する場合があります。

最終の業績はこれらのリスクを含むさまざまな要因によって予想数値と異なる可能性があります。

### (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 Group's plans and strategies and other statements that are not historical facts are based on information available at the date of announcement of this DATA BOOK. However, there are some potential risk factors in the Group's business management. In particular, the plans formulated by the Company rest on the assumption that the stagnant economic activities on the impact of the spread of COVID-19 will gradually recover. Therefore, the actual results may differ significantly based on the converges of COVID-19 infection.

The trend of requests for interest repayment is also highly uncertain, due to its sensitivity to changes in external environmental changes. The Group may have to make additional provision for loss on interest repayment. Actual results may differ from forecast values due to various risk factors, not limited to those mentioned above.

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

## 1. アコムグループ一覧

## ACOM Group

会社名 Name of company	設立年月 Incorporated	資本金 Capital Stock	アコム持分比 Equity owned by ACOM	社員数 Number of employees	主な事業内容 Summary of Business
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アコム株式会社	ACOM CO., LTD.	1978/10	63,832百万円 [63,832 million yen]	—	2,111名 ローン事業、クレジットカード事業、信用保証事業 Loan Business, Credit Card Business and Guarantee Business
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【連結子会社】国内子会社 2社 海外子会社 3社

[Consolidated Subsidiaries] Domestic: 2 Overseas: 3

国 内	エム・ユー信用保証株式会社	Domestic	MU Credit Guarantee Co., LTD.	2013/9	300百万円 [300 million yen]	100.00 %	83名	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.	2000/6	520百万円 [520 million yen]	100.00 %	129名	サービサー事業(債権管理回収事業) Servicing Business (Loan Servicing Business)
海 外	EASY BUY Public Company Limited	Overseas	EASY BUY Public Company Limited	1996/9	6,000百万タイバーツ [6,000 million THB]	71.00 %	2,721名	タイ王国における無担保ローン事業及びインストールメントローン事業 Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION		ACOM CONSUMER FINANCE CORPORATION	2017/7	1,500百万フィリピンペソ [1,500 million PHP]	80.00 %	273名	フィリピン共和国における無担保ローン事業 Unsecured Loan Business in Republic of the Philippines
	ACOM (M) SDN. BHD.		ACOM (M) SDN. BHD.	2021/7	2百万マレーシアリンギ [2 million RM]	100.00 %	—	マレーシアにおける貸金業サービスの提供及びその他の関連事業 Money lending service and other related business in Malaysia

(注)2022年4月1日、国内において当社100%子会社であるGeNIE株式会社を設立しました

Note: The Company has established GeNIE Inc. on April 1, 2022, a wholly owned subsidiary in Japan.

【持分法適用関連会社】

[Equity-method Affiliate]

エム・ユー・コミュニケーションズ株式会社	MU Communications Co., Ltd.	2007/4	1,020百万円 [1,020 million yen]	23.15 %	—	コンタクトセンターの請負及び人材派遣業務等 Contract of Contact Center and Temporary Staffing Business, etc.
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## 2. 貸借対照表(連結)

Balance Sheet (Consolidated)

(単位:百万円/Millions of yen)

				2021/3						2022/3																																																																																																																																																																																																																																																																																																						
				2020/3		前期比 yoY %		2020/6		2020/9		2020/12		2021/3		前期比 yoY %		2021/6		前期末比 ytd %		2021/9		前期末比 ytd %		2021/12		前期末比 ytd %		2022/3		前期比 yoY %																																																																																																																																																																																																																																																																																
流動資産	Current Assets	1,213,402	-0.8	1,163,757	1,158,196	1,140,856	1,153,346	-4.9	1,148,565	-0.4	1,143,147	-0.9	1,119,630	-2.9	1,153,999	0.1	現金及び預金	Cash and Deposits	82,545	-3.5	77,129	81,574	75,273	83,323	0.9	70,353	-15.6	71,162	-14.6	59,024	-29.2	74,242	-10.9																																																																																																																																																																																																																																																																															
現金及び預金	Cash and Deposits	82,545	-3.5	77,129	81,574	75,273	83,323	0.9	70,353	-15.6	71,162	-14.6	59,024	-29.2	74,242	-10.9	當業賃付金	Accounts Receivable-operating Loans	998,757	984,553	971,425	977,152	6.2	981,248	0.4	973,635	-0.4	963,330	-1.4	975,282	-0.2	割賦売掛金	Accounts Receivable-installment	75,726	18.8	75,854	76,277	77,756	79,423	4.9	81,436	2.5	83,358	5.0	86,016	8.3	88,640	11.6	買取債権	Purchased Receivables	9,188	-2.6	8,679	8,458	9,143	8,477	-7.7	7,948	-6.2	7,850	-7.4	7,669	-9.5	7,988	-5.8	貸倒引当金	Allowance for Doubtful Accounts	-82,974	-	-82,910	-77,306	-74,412	-77,428	-	-75,531	-	-76,733	-	-81,404	-	-77,632	-																																																																																																																																																																																																																														
固定資産	Noncurrent Assets	68,986	-12.8	68,011	64,860	64,165	65,763	-4.7	63,284	-3.8	62,971	-4.2	62,109	-5.6	109,296	66.2	有形固定資産	Property, Plant and Equipment	15,156	-15.2	14,993	14,788	14,263	13,998	-7.6	13,847	-1.1	14,094	0.7	12,540	-10.4	12,590	-10.1	無形固定資産	Intangible Assets	7,542	-13.2	7,328	7,025	6,891	6,803	-9.8	6,726	-1.1	6,895	1.4	7,149	5.1	7,152	5.1	のれん	Goodwill	2,436	-25.0	2,232	2,029	1,899	1,770	-27.3	1,640	-7.3	1,511	-14.6	1,381	-22.0	1,252	-29.3	ソフトウエア	Software	5,056	-6.1	4,947	4,942	4,984	4,984	-1.4	5,041	1.2	5,340	7.1	5,723	14.8	5,856	17.5	投資その他の資産	Investments and Other Assets	46,287	-11.9	45,689	43,045	43,009	44,960	-2.9	42,710	-5.0	41,981	-6.6	42,420	-5.6	89,553	99.2	線延税金資産	Deferred Tax Assets	33,835	-6.3	33,705	31,419	30,700	29,677	-12.3	27,735	-6.5	27,292	-8.0	27,075	-8.8	73,961	149.2	貸倒引当金	Allowance for Doubtful Accounts	-973	-	-911	-878	-921	-900	-	-860	-	-836	-	-813	-	-737	-																																																																																																																																																																									
資産合計	Total Assets	1,282,389	-1.5	1,231,768	1,223,056	1,205,021	1,219,109	-4.9	1,211,850	-0.6	1,206,119	-1.1	1,181,740	-3.1	1,263,296	3.6	流動負債	Current Liabilities	216,694	-33.7	172,164	168,916	167,248	175,271	-19.1	184,053	5.0	166,799	-4.8	186,110	6.2	230,355	31.4	短期借入金	Short-term Loans Payable	15,330	32.8	13,181	5,963	9,822	15,992	4.3	19,694	23.1	18,298	14.4	12,605	-21.2	15,284	-4.4	コマーシャル・ペーパー	Commercial Papers	29,998	-25.0	11,999	-	5,000	-83.3	4,000	-20.0	4,000	-20.0	4,000	-20.0	24,999	400.0	1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	91,048	-37.9	81,158	77,840	78,784	69,416	-23.8	65,940	-5.0	63,653	-8.3	88,385	27.3	94,429	36.0	1年内償還予定の社債	Current Portion of Bonds	48,026	15.7	41,360	55,450	53,030	53,760	11.9	67,700	25.9	53,760	-	56,500	5.1	58,720	9.2	債務保証損失引当金	Provision for Loss on Guarantees	9,475	-1.9	8,276	7,890	8,045	8,876	-6.3	9,000	1.4	8,842	-0.4	9,024	1.7	8,873	-0.0	固定負債	Noncurrent Liabilities	623,198	5.0	606,321	573,422	541,635	528,710	-15.2	494,503	-6.5	488,709	-7.6	446,113	-15.6	468,978	-11.3	社債	Bonds Payable	196,300	-3.2	181,730	169,665	168,390	155,800	-20.6	125,930	-19.2	142,360	-8.6	138,150	-11.3	119,010	-23.6	長期借入金	Long-term Loans Payable	333,388	17.9	338,166	324,456	302,830	309,431	-7.2	312,293	0.9	298,188	-3.6	259,851	-16.0	257,899	-16.7	利息返還損失引当金	Provision for Loss on Interest Repayment	87,600	-14.4	80,745	73,359	64,912	56,741	-35.2	49,707	-12.4	41,563	-26.7	41,800	-26.3	86,200	51.9	負債合計	Total Liabilities	839,892	-8.7	778,485	742,339	708,884	703,981	-16.2	678,557	-3.6	655,508	-6.9	632,223	-10.2	699,333	-0.7	株主資本	Shareholders' Equity	409,547	15.5	428,025	449,919	467,902	480,578	17.3	495,800	3.2	515,026	7.2	517,763	7.7	526,857	9.6	利益剰余金	Retained Earnings	291,959	23.2	310,438	332,331	350,315	362,991	24.3	362,106	-0.2	381,332	5.1	384,069	5.8	393,163	8.3	その他の包括利益累計額	Accumulated Other Comprehensive Income	5,775	277.9	536	3,551	848	5,105	-11.6	7,310	43.2	5,131	0.5	2,123	-58.4	5,023	-1.6	非支配株主持分	Non-controlling Interests	27,173	7.3	24,721	27,246	27,386	29,443	8.4	30,181	2.5	30,452	3.4	29,630	0.6	32,082	9.0	純資産合計	Total Net Assets	442,496	16.0	453,283	480,717	496,137	515,128	16.4	533,292	3.5	550,610	6.9	549,517	6.7	563,963	9.5	負債純資産合計	Total Liabilities and Net Assets	1,282,389	-1.5	1,231,768	1,223,056	1,205,021	1,219,109	-4.9	1,211,850	-0.6	1,206,119	-1.1	1,181,740	-3.1	1,263,296	3.6
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,233,228	1.7	1,198,129	1,178,705	1,169,373	1,170,094	-5.1	1,166,618	-0.3	1,165,748	-0.4	1,163,645	-0.6	1,173,059	0.3																																																																																																																																																																																																																																																																																																

## 3. 損益計算書（連結）

## Income Statement (Consolidated)

(単位：百万円/Millions of yen)

				2021/3					2022/3									
		2020/3	前期比 yoY %	2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %	2022/3	前期比 yoY %	2023/3計画(E)	前期比 yoY %
営業収益	Operating Revenue	279,510	0.9	67,474	134,945	201,021	266,316	-4.7	65,467	-3.0	131,423	-2.6	196,922	-2.0	262,155	-1.6	268,300	2.3
営業貸付金利息	Interest on Operating Loans	176,286	4.1	43,819	85,897	127,381	167,833	-4.8	41,006	-6.4	82,142	-4.4	123,061	-3.4	163,272	-2.7	-	-
銀行業貸出金利息	Interest on Loans of Banking Business	1,567	-74.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
包括信用購入あっせん収益	Revenue from Credit Card Business	9,198	18.3	2,444	4,914	7,462	9,985	8.6	2,605	6.6	5,289	7.6	8,062	8.0	10,853	8.7	-	-
信用保証収益	Revenue from Credit Guarantee	60,142	-2.1	14,450	28,536	42,189	55,675	-7.4	13,245	-8.3	26,518	-7.1	40,131	-4.9	53,658	-3.6	-	-
買取債権回収高	Collection from Purchased Receivable	4,272	-9.8	784	1,805	2,957	4,358	2.0	1,105	40.9	2,182	20.9	3,385	14.5	4,411	1.2	-	-
営業費用	Operating Expenses	203,873	-7.1	41,677	80,446	119,143	167,419	-17.9	40,411	-3.0	83,052	3.2	136,959	15.0	227,376	35.8	180,400	-20.7
金融費用	Financial Expenses	8,228	-27.3	1,590	3,125	4,539	5,870	-28.7	1,567	-1.4	2,888	-7.6	4,050	-10.8	5,165	-12.0	4,300	-16.7
貸倒関連費用	Provision for Bad Debts	81,916	7.8	19,157	32,755	46,769	66,198	-19.2	16,216	-15.4	33,906	3.5	56,152	20.1	68,437	3.4	76,300	11.5
貸倒損失	Bad Debt Expenses	75,720	0.7	19,409	39,589	55,729	71,743	-5.3	18,460	-4.9	34,760	-12.2	51,445	-7.7	68,362	-4.7	-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,383	-	947	-5,248	-7,530	-4,946	-	-2,367	-	-819	-	4,559	-	78	-	-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-186	-	-1,199	-1,584	-1,430	-598	-	123	-	-34	-	147	-	-3	-	-	-
利息返還関連費用	Provision for Loss on Interest Repayment	19,700	-50.1	-	-	-	-	-	-	-	-	-	7,693	-	58,923	-	-	-
利息返還金	Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9	20,200	0.4	26,253	-4.1	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8	2,435	-4.9	3,211	-7.4	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-	-14,941	-	29,458	-	-	-
その他の営業費用	Other Operating Expenses	94,028	1.5	20,929	44,565	67,834	95,350	1.4	22,628	8.1	46,257	3.8	69,062	1.8	94,850	-0.5	99,800	5.2
営業利益	Operating Profit	75,636	31.3	25,796	54,499	81,878	98,896	30.8	25,055	-2.9	48,370	-11.2	59,963	-26.8	34,779	-64.8	87,900	152.7
営業外収益	Non-operating Income	451	-37.7	149	923	1,061	1,177	161.0	94	-36.7	510	-44.7	578	-45.5	700	-40.5	300	-57.1
営業外費用	Non-operating Expenses	983	676.3	19	12	50	60	-93.9	4	-75.6	13	4.7	22	-55.6	38	-36.4	-	-
経常利益	Ordinary Profit	75,104	29.0	25,926	55,410	82,889	100,014	33.2	25,145	-3.0	48,868	-11.8	60,519	-27.0	35,441	-64.6	88,200	148.9
特別利益	Extraordinary Income	9,875	-	0	0	23	68	-99.3	0	-62.2	0	628.3	25	5.7	25	-62.9	1,000	-
特別損失	Extraordinary Losses	4,969	52.5	7	42	369	785	-84.2	33	330.9	164	290.3	1,253	239.3	1,740	121.6	200	-88.5
税金等調整前当期純利益	Profit Before Income Taxes	80,011	44.6	25,918	55,368	82,543	99,297	24.1	25,112	-3.1	48,704	-12.0	59,291	-28.2	33,726	-66.0	89,000	163.9
法人税、住民税及び事業税	Income Taxes-current	13,720	23.3	3,256	7,098	9,779	12,925	-5.8	1,852	-43.1	4,710	-33.6	7,421	-24.1	18,233	41.1	-	-
法人税等調整額	Income Taxes-deferred	2,269	34.8	-228	2,115	2,602	2,729	20.2	2,046	-	2,394	13.2	2,437	-6.4	-44,317	-	-	-
当期純利益	Profit	64,020	50.6	22,890	46,154	70,161	83,643	30.7	21,213	-7.3	41,599	-9.9	49,432	-29.5	59,810	-28.5	66,500	11.2
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	4,419	-6.8	1,279	2,648	3,972	4,778	8.1	1,291	1.0	2,451	-7.4	2,848	-28.3	4,132	-13.5	4,100	-0.8
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	59,600	57.8	21,611	43,505	66,188	78,864	32.3	19,921	-7.8	39,147	-10.0	46,584	-29.6	55,678	-29.4	62,400	12.1

## 4. セグメント情報(連結)

## Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2021/3										2022/3									
		2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3			
				前期比 yoY %	yoY %	前期比 yoY %	yoY %	前期比 yoY %	yoY %	前期比 yoY %	yoY %	前期比 yoY %	yoY %	前期比 yoY %	yoY %	前期比 yoY %	yoY %	前期比 yoY %	yoY %		
営業収益	Operating Revenue	279,579	0.9	67,491	134,983	201,079	266,394	-4.7	65,461	-3.0	131,433	-2.6	196,974	-2.0	262,205	-1.6					
外部顧客からの営業収益	Operating Revenue from External Customers	279,510	0.9	67,474	134,945	201,021	266,316	-4.7	65,467	-3.0	131,423	-2.6	196,922	-2.0	262,155	-1.6					
セグメント間の内部営業収益又は振替高	Revenues from Transactions with Other Operating Segments	69	0.4	17	37	57	77	11.9	-5	-	10	-72.7	51	-10.4	50	-35.2					
ローン・クレジットカード事業	Loan and Credit Card Business	149,266	3.1	36,669	72,954	109,381	144,417	-3.2	35,735	-2.5	71,428	-2.1	107,370	-1.8	142,302	-1.5					
信用保証事業	Guarantee Business	68,569	-1.1	16,112	32,737	48,245	64,245	-6.3	15,241	-5.4	31,137	-4.9	46,754	-3.1	62,861	-2.2					
海外金融事業	Overseas Financial Business	56,314	-1.2	13,748	26,971	39,573	52,136	-7.4	12,952	-5.8	25,925	-3.9	38,336	-3.1	51,239	-1.7					
債権管理回収事業	Loan Servicing Business	5,358	-9.1	944	2,286	3,827	5,504	2.7	1,515	60.5	2,895	26.6	4,429	15.7	5,662	2.9					
その他	Others	71	-8.7	17	34	51	90	26.9	17	0.5	47	37.0	83	61.5	139	54.0					
営業費用	Operating Expenses	203,593	-7.4	41,915	80,850	119,377	168,129	-17.4	40,013	-4.5	82,740	2.3	136,649	14.5	226,966	35.0					
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	203,873	-7.1	41,677	80,446	119,143	167,419	-17.9	40,411	-3.0	83,052	3.2	136,959	15.0	227,376	35.8					
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-280	-	237	403	234	710	-	-398	-	-312	-	-309	-	-410	-					
ローン・クレジットカード事業	Loan and Credit Card Business	121,210	-8.9	22,102	43,402	64,990	91,691	-24.4	22,083	-0.1	46,294	6.7	78,315	20.5	151,181	64.9					
信用保証事業	Guarantee Business	43,569	-1.2	10,177	19,136	28,287	39,203	-10.0	10,128	-0.5	19,584	2.3	29,626	4.7	38,870	-0.9					
海外金融事業	Overseas Financial Business	33,919	-8.8	8,582	16,070	22,832	32,257	-4.9	6,941	-19.1	15,009	-6.6	25,723	12.7	32,892	2.0					
債権管理回収事業	Loan Servicing Business	4,894	-11.1	1,053	2,240	3,267	4,976	1.7	860	-18.4	1,852	-17.3	2,984	-8.7	4,021	-19.2					
その他	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
セグメント利益	Segment Profit	75,986	32.6	25,576	54,133	81,701	98,264	29.3	25,447	-0.5	48,692	-10.0	60,324	-26.2	35,239	-64.1					
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	75,636	31.3	25,796	54,499	81,878	98,896	30.8	25,055	-2.9	48,370	-11.2	59,963	-26.8	34,779	-64.8					
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	350	-	-220	-366	-177	-632	-	392	-	322	-	360	-	460	-					
ローン・クレジットカード事業	Loan and Credit Card Business	28,056	137.7	14,567	29,552	44,391	52,725	87.9	13,651	-6.3	25,134	-14.9	29,054	-34.5	-8,879	-					
信用保証事業	Guarantee Business	25,000	-1.0	5,935	13,600	19,957	25,041	0.2	5,113	-13.8	11,553	-15.1	17,127	-14.2	23,991	-4.2					
海外金融事業	Overseas Financial Business	22,394	13.1	5,166	10,900	16,740	19,879	-11.2	6,010	16.3	10,915	0.1	12,613	-24.7	18,347	-7.7					
債権管理回収事業	Loan Servicing Business	464	18.7	-109	45	559	528	13.8	655	-	1,042	-	1,444	158.1	1,641	210.8					
その他	Others	71	-8.7	17	34	51	90	26.9	17	0.5	47	37.0	83	61.5	139	54.0					

[営業債権残高営業利益率] [Operating Profit to Receivables Outstanding]

(単位:%)

ローン・クレジットカード事業	Loan and Credit Card Business	3.1	(1.7)	6.5	6.6	6.6	5.9	(2.8)	6.3	(-0.2)	5.8	(-0.8)	4.5	(-2.1)	-1.0	(-6.9)
信用保証事業	Guarantee Business	1.9	(-0.1)	1.9	2.1	2.1	2.0	(0.1)	1.7	(-0.2)	1.9	(-0.2)	1.9	(-0.2)	1.9	(-0.1)

(注1)前期比欄には( )書きで増減値を表示

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

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

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

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

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

## 5. 事業別営業債権残高(連結)

Receivables Outstanding by Segment (Consolidated)

		2020/3	前期比 yoY %	2021/3				2022/3				2023/3計画(E)	前期比 yoY %	
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %		
営業債権残高 (百万円)	Receivables Outstanding (Millions of yen)	1,126,626	0.4	1,083,291	1,069,289	1,058,326	1,065,053	-5.5	1,070,632	-1.2	1,064,845	-0.4	1,057,016	-0.1
ローン・クレジットカード事業	Loan and Credit Card Business	915,913	3.5	888,620	870,360	864,353	862,866	-5.8	864,087	-2.8	863,194	-0.8	864,560	0.0
ローン事業	Loan Business	840,877	2.3	813,366	794,671	787,136	784,078	-6.8	783,435	-3.7	780,549	-1.8	779,120	-1.0
DCキャッシュ(求償債権分)を除く	Exclude Right to Reimbursement of DC Cash One's Credit	840,847	2.3	813,337	794,644	787,109	784,051	-6.8	783,409	-3.7	780,524	-1.8	779,098	-1.0
クレジットカード事業	Credit Card Business	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	7.2	82,644	9.2	85,439	10.6
海外金融事業	Overseas Financial Business	201,524	-11.4	185,991	190,470	184,828	193,709	-3.9	198,596	6.8	193,800	1.7	184,786	-0.0
EASY BUY Public Company Limited	EASY BUY Public Company Limited	201,186	12.4	185,580	190,018	184,264	193,045	-4.0	197,698	6.5	192,604	1.4	183,328	-0.5
ローン事業	Loan Business	200,495	12.4	184,979	189,430	183,724	192,410	-4.0	196,915	6.5	191,890	1.3	182,751	-0.5
インストールメントローン事業	Installment Loan Business	690	14.5	601	588	539	635	-8.0	783	30.4	714	21.3	577	6.9
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	338	696.5	411	451	564	664	96.2	897	118.1	1,195	164.5	1,458	158.4
債権管理回収事業	Loan Servicing Business	9,188	-2.6	8,679	8,458	9,143	8,477	-7.7	7,948	-8.4	7,850	-7.2	7,669	-16.1
													7,988	-5.8
													7,100	-11.1
信用保証残高	Guaranteed Receivables	1,233,228	1.7	1,198,129	1,178,705	1,169,373	1,170,094	-5.1	1,166,618	-2.6	1,165,748	-1.1	1,163,645	-0.5
アコム	ACOM CO., LTD.	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-3.0	1,006,560	-1.5	1,003,985	-0.8
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	161,588	5.3	158,607	156,987	156,971	157,796	-2.3	158,739	0.1	159,188	1.4	159,660	1.7
													160,756	1.9
													167,500	4.2

(注)2023年3月期計画における営業債権残高およびローン・クレジットカード事業残高には、エンベデッド・ファイナンス事業の残高を含む

Note : The forecasts of FY March, 2023 for Receivables Outstanding and Loan and Credit Card Business include the receivables outstanding of embedded finance business.

## 6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2020/3	前期比 yoY %	2021/3				2022/3				2023/3計画(E)	前期比 yoY %	
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %		
ローン事業 (件)	Loan Business	1,589,340	3.2	1,544,713	1,512,547	1,502,304	1,502,730	-5.4	1,504,298	-2.6	1,504,755	-0.5	1,505,602	0.2
DCキャッシュ(求償債権分)を除く	Exclude Right to Reimbursement of DC Cash One's Accounts	1,589,295	3.2	1,544,669	1,512,508	1,502,268	1,502,695	-5.4	1,504,267	-2.6	1,504,724	-0.5	1,505,573	0.2
クレジットカード事業 (名)	Credit Card Business	465,012	9.0	457,132	454,636	455,296	456,382	-1.9	459,583	0.5	464,175	2.1	489,879	7.6
海外金融事業 (件)	Overseas Financial Business	1,450,117	0.6	1,455,127	1,436,555	1,469,646	1,496,517	3.2	1,481,888	1.8	1,486,226	3.5	1,476,905	0.5
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,434,890	5.1	1,438,865	1,420,237	1,451,718	1,477,753	3.0	1,457,729	1.3	1,456,138	2.5	1,441,795	-0.7
ローン事業	Loan Business	1,420,501	5.0	1,424,717	1,406,423	1,438,066	1,463,484	3.0	1,442,163	1.2	1,440,651	2.4	1,427,015	-0.8
インストールメントローン事業	Installment Loan Business	14,389	13.3	14,148	13,814	13,652	14,269	-0.8	15,566	10.0	15,487	12.1	14,780	8.3
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	15,227	478.3	16,262	16,318	17,928	18,764	23.2	24,159	48.6	30,088	84.4	35,110	95.8
債権管理回収事業 (件)	Loan Servicing Business	365,986	1.8	397,159	367,689	379,067	386,824	5.7	393,391	-0.9	393,598	7.0	395,264	4.3
													435,090	12.5
													-	-

(注)1)ローン事業: 営業貸付金残高を有する口座数

Notes : 1. Loan Business: Number of loan accounts with loans receivable.

(注)2)クレジットカード事業: 有効会員数

2. Credit Card Business: Number of cardholders.

(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

3. Installment Loan Business: Number of contracts with receivable outstanding.

(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

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

(注)5)2023年3月期計画には、エンベデッド・ファイナンス事業の計画、2,500名を含まず

5. The forecast of FY March, 2023 does not include the 2,500 accounts from embedded finance business.

## 7. その他の指標(連結)

Other Indices (Consolidated)

		2020/3	前期比 yoY %	2021/3				2022/3				2023/3計画(E)	前期比 yoY %	
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 ytd	2021/9	前年同期比 ytd		
店舗数 (店)	Number of Outlets	1,051	-122	1,045	1,033	1,020	1,008	-43	995	-13	976	-32	969	-39
社員数(正社員) (名)	Number of Employees (Permanent Employees)	5,335	-1,288	5,409	5,396	5,483	5,424	89	5,468	44	5,445	21	5,425	1

## 8. 貸借対照表(アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3					2022/3					
				2020/6		2020/9		2020/12		2021/3		2021/6		
				前期比 yoy %		前期比 yoy %		前期比 yoy %		前期比 yoy %		前期末比 ytd %		
流動資産	Current Assets	1,006,323	3.4	975,606	959,477	949,763	954,892	-5.1	948,331	-0.7	942,601	-1.3	931,469	-2.5
現金及び預金	Cash and Deposits	78,870	8.3	77,735	76,284	70,806	78,168	-0.9	71,569	-8.4	66,785	-14.6	54,633	-30.1
営業貸付金	Accounts Receivable-operating Loans	840,847	2.3	813,337	794,644	787,109	784,051	-6.8	783,409	-0.1	780,524	-0.4	779,098	-0.6
割賦売掛金	Accounts Receivable-installment	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	2.4	82,644	4.9	85,439	8.4
貸倒引当金	Allowance for Doubtful Accounts	-63,470	-	-63,930	-58,740	-55,210	-56,040	-	-57,070	-	-58,300	-	-60,020	-
固定資産	Noncurrent Assets	84,028	-13.4	84,627	81,538	80,889	79,995	-4.8	78,266	-2.2	78,041	-2.4	76,660	-4.2
有形固定資産	Property, Plant and Equipment	14,453	-14.3	14,370	14,182	13,659	13,354	-7.6	13,239	-0.9	13,135	-1.6	11,688	-12.5
無形固定資産	Intangible Assets	6,994	-11.3	6,860	6,602	6,519	6,464	-7.6	6,423	-0.6	6,626	2.5	6,911	6.9
のれん	Goodwill	2,436	-25.0	2,232	2,029	1,899	1,770	-27.3	1,640	-7.3	1,511	-14.6	1,381	-22.0
ソフトウェア	Software	4,515	-1.7	4,585	4,530	4,576	4,651	3.0	4,744	2.0	5,077	9.2	5,491	18.1
投資その他の資産	Investments and Other Assets	62,579	-13.4	63,396	60,752	60,710	60,176	-3.8	58,603	-2.6	58,279	-3.2	58,060	-3.5
繰延税金資産	Deferred Tax Assets	33,921	-8.1	33,698	31,670	31,229	30,960	-8.7	29,733	-4.0	29,685	-4.1	28,779	-7.0
貸倒引当金	Allowance for Doubtful Accounts	-930	-	-870	-860	-890	-860	-	-830	-	-800	-	-780	-
資産合計	Total Assets	1,090,351	1.9	1,060,233	1,041,015	1,030,652	1,034,887	-5.1	1,026,597	-0.8	1,020,642	-1.4	1,008,129	-2.6
流動負債	Current Liabilities	167,751	-27.2	124,026	121,125	125,385	128,284	-23.5	131,823	2.8	121,833	-5.0	145,086	13.1
コマーシャル・ペーパー	Commercial Papers	29,998	-25.0	11,999	-	61,598	5,000	-83.3	4,000	-20.0	4,000	-20.0	4,000	-20.0
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	79,006	-41.4	65,615	61,598	66,895	58,183	-26.4	57,444	-1.3	55,397	-4.8	80,795	38.9
1年内償還予定の社債	Current Portion of Bonds	33,000	17.9	28,000	38,000	38,000	40,000	21.2	50,000	25.0	40,000	-	40,000	12.5
債務保証損失引当金	Provision for Loss on Guarantees	8,640	-2.4	7,450	7,090	7,320	8,140	-5.8	8,270	1.6	8,080	-0.7	8,210	0.9
固定負債	Noncurrent Liabilities	562,834	6.3	557,689	523,222	493,005	483,755	-14.1	456,383	-5.7	444,686	-8.1	406,810	-15.9
社債	Bonds Payable	160,000	-1.8	150,000	140,000	140,000	130,000	-18.8	110,000	-15.4	120,000	-7.7	120,000	-7.7
長期借入金	Long-term Loans Payable	310,339	19.9	322,188	304,968	283,512	291,254	-6.1	291,110	-0.0	277,603	-4.7	239,774	-17.7
利息返還損失引当金	Provision for Loss on Interest Repayment	87,600	-14.4	80,745	73,359	64,912	56,741	-35.2	49,707	-12.4	41,563	-26.7	41,800	-26.3
負債合計	Total Liabilities	730,585	-3.8	681,716	644,348	618,391	612,039	-16.2	612,039	-16.2	588,206	-3.9	566,520	-7.4
株主資本	Shareholders' Equity	359,765	15.8	378,517	396,667	412,254	422,847	17.5	422,847	17.5	438,391	3.7	454,121	7.4
利益剰余金	Retained Earnings	239,716	25.7	258,468	276,618	292,205	302,798	26.3	302,798	26.3	302,235	-0.2	317,966	5.0
評価・換算差額等	Valuation and translation adjustments	0	-	0	0	6	0	21.1	0	10.7	0	12.4	0	15.1
純資産合計	Total Net Assets	359,765	15.8	378,517	396,667	412,261	422,847	17.5	422,847	17.5	438,391	3.7	454,121	7.4
負債純資産合計	Total Liabilities and Net Assets	1,090,351	1.9	1,060,233	1,041,015	1,030,652	1,034,887	-5.1	1,026,597	-0.8	1,020,642	-1.4	1,008,129	-2.6
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-0.4	1,006,560	-0.6	1,003,985	-0.8
													1,012,303	0.0

## 9. 損益計算書(アコム)

## Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3				2022/3				2023/3計画(E)						
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %	2022/3	前期比 yoY %		
営業収益	Operating Revenue	206,968	1.6	50,046	100,268	149,547	197,986	-4.3	48,352	-3.4	97,336	-2.9	146,249	-2.2	194,670	-1.7	201,100	3.3
営業貸付金利息	Interest on Operating Loans	126,516	2.5	31,155	61,403	91,550	120,688	-4.6	29,379	-5.7	58,769	-4.3	88,308	-3.5	117,003	-3.1	118,400	1.2
包括信用購入あつせん収益	Revenue from Credit Card Business	9,198	18.3	2,444	4,914	7,462	9,985	8.6	2,605	6.6	5,289	7.6	8,062	8.0	10,853	8.7	12,600	16.1
信用保証収益	Revenue from Credit Guarantee	49,635	-3.1	11,800	23,303	34,413	45,382	-8.6	10,741	-9.0	21,511	-7.7	32,581	-5.3	43,579	-4.0	46,600	6.9
営業費用	Operating Expenses	157,694	-7.2	30,483	59,158	88,274	124,047	-21.3	30,520	0.1	62,384	5.5	102,681	16.3	183,009	47.5	135,400	-26.0
金融費用	Financial Expenses	4,648	-17.3	1,010	1,994	2,935	3,841	-17.4	847	-16.2	1,745	-12.5	2,523	-14.0	3,254	-15.3	3,000	-7.8
貸倒関連費用	Provision for Bad Debts	61,950	8.9	13,530	22,774	33,018	46,472	-25.0	12,447	-8.0	25,211	10.7	39,341	19.1	47,708	2.7	55,700	16.8
貸倒損失	Bad Debt Expenses	57,160	1.9	14,320	29,124	42,638	54,472	-4.7	11,317	-21.0	23,071	-20.8	35,371	-17.0	47,438	-12.9	51,600	8.8
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	5,000	-	400	-4,800	-8,300	-7,500	-	1,000	-	2,200	-	3,900	-	400	-	3,300	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-210	-	-1,190	-1,550	-1,320	-500	-	130	-	-60	-	70	-	-130	-	800	-
利息返還関連費用	Provision for Loss on Interest Repayment	19,700	-50.1	-	-	-	-	-	-	-	-	-	7,693	-	58,923	-	-	-
利息返還金	Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9	20,200	0.4	26,253	-4.1	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8	2,435	-4.9	3,211	-7.4	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-	-14,941	-	29,458	-	-	-
その他の営業費用	Other Operating Expenses	71,394	5.0	15,943	34,388	52,320	73,733	3.3	17,226	8.0	35,428	3.0	53,123	1.5	73,123	-0.8	76,700	4.9
営業利益	Operating Profit	49,273	46.5	19,562	41,109	61,272	73,938	50.1	17,831	-8.8	34,951	-15.0	43,568	-28.9	11,660	-84.2	65,700	463.5
営業外収益	Non-operating Income	8,048	103.2	4,647	5,415	7,279	7,372	-8.4	4,491	-3.3	4,872	-10.0	6,226	-14.5	6,337	-14.0	7,700	21.5
営業外費用	Non-operating Expenses	969	681.7	17	11	48	56	-94.2	4	-75.9	12	4.6	20	-58.2	36	-35.7	-	-
経常利益	Ordinary Profit	56,352	50.4	24,192	46,514	68,503	81,254	44.2	22,319	-7.7	39,811	-14.4	49,774	-27.3	17,962	-77.9	73,400	308.6
特別利益	Extraordinary Income	10,824	-	-	-	23	68	-99.4	-	-	-	-	24	3.8	24	-63.9	1,000	-
特別損失	Extraordinary Losses	3,040	-6.5	7	39	366	780	-74.3	33	329.7	162	312.2	1,247	240.3	1,732	122.0	200	-88.5
税引前当期純利益	Profit Before Income Taxes	64,136	85.5	24,185	46,474	68,160	80,542	25.6	22,286	-7.9	39,649	-14.7	48,551	-28.8	16,254	-79.8	74,200	356.5
法人税・住民税及び事業税	Income Taxes-current	7,464	35.9	2,077	4,189	5,147	6,666	-10.7	816	-60.7	2,401	-42.7	3,585	-30.3	12,929	93.9	-	-
法人税等調整額	Income Taxes-deferred	2,998	-	222	2,250	2,691	2,960	-1.3	1,226	451.2	1,275	-43.3	2,181	-18.9	-44,757	-	-	-
当期純利益	Profit	53,673	79.3	21,884	40,034	60,322	70,915	32.1	20,243	-7.5	35,973	-10.1	42,784	-29.1	48,082	-32.2	57,900	20.4

## 10. 事業別営業収益 (アコム)

## Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3				2022/3				2023/3計画(E)		2023/3計画(予想) %		
				2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3			前年同期比	前年同期比	
営業収益	Operating Revenue	206,968	1.6	50,046	100,268	149,547	197,986	-4.3	48,352	-3.4	97,336	-2.9	146,249	-2.2	194,670	-1.7
ローン・クレジットカード事業	Loan and Credit Card Business	149,266	3.1	36,669	72,954	109,381	144,417	-3.2	35,735	-2.5	71,428	-2.1	107,370	-1.8	142,302	-1.5
ローン事業	Loan Business	139,646	2.2	34,106	67,771	101,466	133,822	-4.2	32,953	-3.4	65,770	-3.0	98,748	-2.7	130,696	-2.3
無担保ローン	Unsecured Loans	139,076	2.2	33,993	67,544	101,130	133,387	-4.1	32,851	-3.4	65,566	-2.9	98,456	-2.6	130,320	-2.3
消費者向け	Consumers	139,075	2.2	33,993	67,544	101,129	133,387	-4.1	32,851	-3.4	65,566	-2.9	98,456	-2.6	131,900	1.2
有担保ローン	Secured Loans	570	-9.1	113	226	336	434	-23.8	102	-10.0	204	-9.9	292	-13.1	130,320	-2.3
クレジットカード事業	Credit Card Business	9,619	18.0	2,562	5,183	7,914	10,594	10.1	2,781	8.5	5,657	9.2	8,621	8.9	375	-13.6
信用保証事業	Guarantee Business	57,630	-1.9	13,359	27,279	40,114	53,478	-7.2	12,600	-5.7	25,860	-5.2	38,796	-3.3	52,228	-2.3
その他	Others	71	-8.7	17	34	51	90	26.9	17	0.5	47	37.0	83	61.5	139	54.0
															100	-28.1

## 10-2. 営業収益の事業別構成比 (アコム)

## Composition Ratio of Operating Revenue by Segment (ACOM)

(単位: %)

		2020/3		2021/3				2022/3				2023/3計画(E)	
				2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3		
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	100.0	100.0
ローン・クレジットカード事業	Loan and Credit Card Business	72.1	73.3	72.8	73.2	73.0	73.9	73.4	73.4	73.4	73.1	72.4	
ローン事業	Loan Business	67.5	68.2	67.6	67.9	67.6	68.2	67.6	67.6	67.5	67.1	65.7	
クレジットカード事業	Credit Card Business	4.6	5.1	5.2	5.3	5.4	5.7	5.8	5.8	5.9	6.0	6.7	
信用保証事業	Guarantee Business	27.9	26.7	27.2	26.8	27.0	26.1	26.6	26.6	26.5	26.8	27.5	
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	

## 11. 営業費用(アコム)

## Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3				2022/3				2023/3計画(E)				
		2020/3	前期比 yoY %	2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %	2022/3	前期比 yoY %
営業費用	Operating Expenses	157,694	-7.2	30,483	59,158	88,274	124,047	-21.3	30,520	0.1	62,384	5.5	102,681	16.3	183,009	47.5
金融費用	Financial Expenses	4,648	-17.3	1,010	1,994	2,935	3,841	-17.4	847	-16.2	1,745	-12.5	2,523	-14.0	3,254	-15.3
貸倒闇連費用	Provision for Bad Debts	61,950	8.9	13,530	22,774	33,018	46,472	-25.0	12,447	-8.0	25,211	10.7	39,341	19.1	47,708	2.7
貸倒損失	Bad Debt Expenses	57,160	1.9	14,320	29,124	42,638	54,472	-4.7	11,317	-21.0	23,071	-20.8	35,371	-17.0	47,438	-12.9
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	5,000	-	400	-4,800	-8,300	-7,500	-	1,000	-	2,200	-	3,900	-	400	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-210	-	-1,190	-1,550	-1,320	-500	-	130	-	-60	-	70	-	-130	-
利息返還関連費用	Provision for Loss on Interest Repayment	19,700	-50.1	-	-	-	-	-	-	-	-	-	7,693	-	58,923	-
利息返還金	Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9	20,200	0.4	26,253	-4.1
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8	2,435	-4.9	3,211	-7.4
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-	-14,941	-	29,458	-
その他の営業費用	Other Operating Expenses	71,394	5.0	15,943	34,388	52,320	73,733	3.3	17,226	8.0	35,428	3.0	53,123	1.5	73,123	-0.8
人件費	Personnel Expenses	16,936	10.3	4,392	8,836	13,314	17,855	5.4	4,296	-2.2	8,443	-4.5	12,624	-5.2	16,924	-5.2
広告宣伝費	Advertising Expenses	12,622	7.0	1,949	4,505	7,568	11,092	-12.1	3,640	86.8	7,510	66.7	11,310	49.4	15,157	36.6
事務所費	Administrative Expenses	5,931	-4.4	1,352	2,818	4,190	5,547	-6.5	1,298	-4.0	2,732	-3.0	4,106	-2.0	5,434	-2.0
電算機費	Computer Expenses	16,702	-2.0	4,170	9,333	14,152	19,624	17.5	3,970	-4.8	8,120	-13.0	12,126	-14.3	16,565	-15.6
手数料	Fees	8,191	-0.3	1,785	3,658	5,579	7,438	-9.2	1,867	4.6	3,778	3.3	5,627	0.9	7,533	1.3
保険料	Insurance Expenses	56	-4.4	4	18	25	35	-37.5	3	-23.5	19	9.2	27	7.6	35	-0.6
減価償却費	Depreciation	509	-14.6	114	233	347	468	-7.9	104	-8.8	207	-11.0	313	-9.7	420	-10.3
公租公課	Taxes and Other Public Charges	4,418	18.3	1,063	2,250	3,434	4,794	8.5	1,208	13.7	2,495	10.9	3,702	7.8	5,082	6.0
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	1,460	10.9	360	747	1,059	1,393	-4.5	265	-26.6	607	-18.8	935	-11.8	1,890	35.6
その他	Others	4,565	24.5	749	1,985	2,647	5,482	20.1	569	-24.0	1,512	-23.8	2,350	-11.2	4,078	-25.6

## 11-2. 営業収益営業費用率(アコム)

## Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2020/3		2021/3				2022/3				2023/3計画(E)				
		2020/3	前期比 yoY p.p.	2020/6	2020/9	2020/12	2021/3	前期比 yoY p.p.	2021/6	前年同期比 yoY p.p.	2021/9	前年同期比 yoY p.p.	2021/12	前年同期比 yoY p.p.	2022/3	前期比 yoY p.p.
営業費用	Operating Expenses	76.2	-7.3	60.9	59.0	59.0	62.7	-13.5	63.1	2.2	64.1	5.1	70.2	11.2	94.0	31.3
金融費用	Financial Expenses	2.3	-0.5	2.0	2.0	2.0	2.0	-0.3	1.8	-0.2	1.8	-0.2	1.7	-0.3	1.7	-0.2
貸倒闇連費用	Provision for Bad Debts	29.9	2.0	27.0	22.7	22.0	23.5	-6.4	25.7	-1.3	25.9	3.2	26.9	4.9	24.5	1.0
貸倒損失	Bad Debt Expenses	27.6	0.0	28.6	29.0	28.5	27.5	-0.1	23.4	-5.2	23.7	-5.3	24.2	-4.3	24.4	-3.1
利息返還関連費用	Provision for Loss on Interest Repayment	9.5	-9.9	-	-	-	-	-	-	-	-	-	5.3	5.3	30.2	30.2
その他の営業費用	Other Operating Expenses	34.5	1.1	31.9	34.3	35.0	37.2	2.7	35.6	3.7	36.4	2.1	36.3	1.3	37.6	0.4
人件費	Personnel Expenses	8.2	0.7	8.8	8.8	8.9	9.0	0.8	8.9	0.1	8.7	-0.1	8.6	-0.3	8.7	-0.3
広告宣伝費	Advertising Expenses	6.1	0.3	3.9	4.5	5.1	5.6	-0.5	7.5	3.6	7.7	3.2	7.7	2.6	7.8	2.2
事務所費	Administrative Expenses	2.9	-0.2	2.7	2.8	2.8	2.8	-0.1	2.7	0.0	2.8	0.0	2.8	0.0	2.8	0.0
電算機費	Computer Expenses	8.1	-0.3	8.4	9.3	9.5	9.9	1.8	8.2	-0.2	8.3	-1.0	8.3	-1.2	8.5	-1.4
手数料	Fees	4.0	0.0	3.6	3.7	3.7	3.8	-0.2	3.9	0.3	3.9	0.2	3.9	0.2	4.1	0.2

(注)営業収益営業費用率(%)=営業費用／営業収益

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

## 12. 事業別営業債権残高(アコム)

Receivables Outstanding by Segment (ACOM)

		2020/3		2021/3					2022/3					2023/3計画(E)				
				2020/6		2020/9		2020/12		2021/3		2021/6		2021/9				
				前期比 yoY %		前期比 yoY %		前期比 yoY %		前期比 yoY %		前期比 yoY %		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)	915,883	3.5	888,591	870,332	864,326	862,839	-5.8	864,062	-2.8	863,168	-0.8	864,537	0.0	871,118	1.0	908,000	4.2
ローン事業	Loan Business	840,847	2.3	813,337	794,644	787,109	784,051	-6.8	783,409	-3.7	780,524	-1.8	779,098	-1.0	783,155	-0.1	802,800	2.5
無担保ローン	Unsecured Loans	836,608	2.4	809,276	790,754	783,370	780,476	-6.7	779,990	-3.6	777,263	-1.7	775,976	-0.9	780,183	-0.0	800,400	2.6
消費者向け	Consumers	836,604	2.4	809,273	790,750	783,368	780,474	-6.7	779,988	-3.6	777,261	-1.7	775,974	-0.9	780,181	-0.0	800,400	2.6
有担保ローン	Secured Loans	4,239	-18.5	4,061	3,889	3,738	3,574	-15.7	3,419	-15.8	3,260	-16.2	3,121	-16.5	2,972	-16.9	2,400	-19.2
不動産カードローン	Real Estate Card Loan	3,634	-17.8	3,477	3,353	3,209	3,059	-15.8	2,921	-16.0	2,781	-17.1	2,670	-16.8	2,550	-16.6	-	-
クレジットカード事業	Credit Card Business	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	7.2	82,644	9.2	85,439	10.6	87,962	11.6	105,200	19.6
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)	526	-0.9	524	523	521	519	-1.3	518	-1.1	516	-1.3	515	-1.2	514	-1.0	514	0.0
信用保証残高	Guaranteed Receivables	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-3.0	1,006,560	-1.5	1,003,985	-0.8	1,012,303	0.0	1,030,400	1.8
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)	654	2.0	651	651	651	653	-0.2	653	0.3	656	0.8	658	1.1	661	1.2	663	0.3
求償債権	Right to reimbursement	54,351	3.3	55,158	53,086	51,760	51,591	-5.1	53,254	-3.5	53,795	1.3	54,633	5.6	54,519	5.7	-	-

## 13. 利用者数(アコム)

Number of Customer Accounts (ACOM)

		2020/3		2021/3					2022/3					2023/3計画(E)				
				2020/6		2020/9		2020/12		2021/3		2021/6		2021/9				
				前期比 yoY %		前期比 yoY %		前期比 yoY %		前期比 yoY %		前期比 yoY %		前期比 yoY %				
ローン事業 (件)	Loan Business	1,589,295	3.2	1,544,669	1,512,508	1,502,268	1,502,695	-5.4	1,504,267	-2.6	1,504,724	-0.5	1,505,573	0.2	1,516,101	0.9	1,556,400	2.7
無担保ローン	Unsecured Loans	1,587,708	3.2	1,543,142	1,511,036	1,500,860	1,501,344	-5.4	1,502,976	-2.6	1,503,494	-0.5	1,504,400	0.2	1,514,981	0.9	1,555,500	2.7
消費者向け	Consumers	1,587,705	3.2	1,543,139	1,511,033	1,500,858	1,501,342	-5.4	1,502,974	-2.6	1,503,492	-0.5	1,504,398	0.2	1,514,979	0.9	1,555,500	2.7
有担保ローン	Secured Loans	1,587	-17.9	1,527	1,472	1,408	1,351	-14.9	1,291	-15.5	1,230	-16.4	1,173	-16.7	1,120	-17.1	900	-19.6
クレジットカード事業 (名)	Credit Card Business	465,012	9.0	457,132	454,636	455,296	456,382	-1.9	459,583	0.5	464,175	2.1	489,879	7.6	500,298	9.6	603,800	20.7
信用保証事業	Guarantee Business	1,637,266	-0.8	1,596,382	1,567,944	1,554,380	1,549,697	-5.3	1,542,123	-3.4	1,533,132	-2.2	1,525,094	-1.9	1,530,222	-1.3	1,552,100	1.4

(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

## 14. ローン事業新規申込数、新客数及び新規貸付率(アコム)

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

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoy %		
				2020/6	2020/9	2020/12	2021/3	前期比 yoy %	2021/6	前同期比 yoy %	2021/9	前同期比 yoy %	2021/12	前同期比 yoy %	2022/3	前期比 yoy %		
新規申込数 (件)	Number of Applicants	601,192	3.8	84,801	186,731	307,581	436,875	-27.3	135,820	60.2	268,181	43.6	410,409	33.4	554,955	27.0	-	-
新客数 (件)	Number of New Loan Customers	261,873	2.7	35,744	75,273	127,686	179,904	-31.3	57,095	59.7	112,718	49.7	173,292	35.7	233,458	29.8	260,000	11.4
新規貸付率 (%)	Lending Ratio (%)	43.6	(-0.4)	42.2	40.3	41.5	41.2	(-2.4)	42.0	(-0.2)	42.0	(1.7)	42.2	(0.7)	42.1	(0.9)	-	-
(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.																
初回貸付単価 (千円)	Initial Average Lending Amount (Thousands of yen)	164	3.1	191	183	176	175	6.7	167	-12.6	170	-7.1	169	-4.0	170	-2.9	-	-

## 15. ローン事業店舗数(アコム)

Number of Loan Business Outlets (ACOM)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoy		
				2020/6	2020/9	2020/12	2021/3	前期比 yoy	2021/6	前期末比 ytd	2021/9	前期末比 ytd	2021/12	前期末比 ytd	2022/3	前期比 yoy		
ローン事業店舗数 (店)	Number of Loan Business Outlets	938	-62	933	921	908	897	-41	883	-14	864	-33	858	-39	834	-63	756	-78
有人店舗	Staffed	22	-	4	4	4	4	-18	4	-	4	-	4	-	4	-	4	-
無人店舗	Unstaffed	916	-62	929	917	904	893	-23	879	-14	860	-33	854	-39	830	-63	752	-78

## 16. 自動契約機(アコム)

Automatic Contract Machines (ACOM)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoy		
				2020/6	2020/9	2020/12	2021/3	前期比 yoy	2021/6	前期末比 ytd	2021/9	前期末比 ytd	2021/12	前期末比 ytd	2022/3	前期比 yoy		
自動契約コーナー数 (所)	Number of Automatic Contract Machine Outlets	938	-62	933	921	908	897	-41	883	-14	864	-33	858	-39	834	-63	756	-78
自動契約機台数 (台)	Number of Automatic Contract Machines	978	-62	973	960	947	936	-42	921	-15	902	-34	896	-40	852	-84	774	-78
カード発行機台数	Number of Card Issuance Machines	646	2	646	646	648	647	1	646	-1	646	-1	646	-1	646	-1	-	-

## 17. ATM(アコム)

ATMs (ACOM)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoy		
				2020/6	2020/9	2020/12	2021/3	前期比 yoy	2021/6	前期末比 ytd	2021/9	前期末比 ytd	2021/12	前期末比 ytd	2022/3	前期比 yoy		
ATM台数 (台)	Number of ATMs	51,344	-393	51,305	50,762	50,687	50,974	-370	51,160	186	51,088	114	50,813	-161	50,656	-318	-	-
自社設置分	Proprietary	971	-43	964	952	939	928	-43	914	-14	896	-32	890	-38	857	-71	779	-78
年中無休	Open 365 Days/Year	971	-43	964	952	939	928	-43	914	-14	896	-32	890	-38	857	-71	-	-
24時間稼働	Open 24 Hours/Day	866	-34	861	848	835	824	-42	811	-13	794	-30	790	-34	763	-61	-	-
提携分	Tie-up	50,373	-350	50,341	49,810	49,748	50,046	-327	50,246	200	50,192	146	49,923	-123	49,799	-247	-	-

(注)提携分は、当社と提携している銀行が管理している台数

Note : The figures in "Tie-up" represent number of ATMs managed by tie-up partner banks.

## 18. 社員数(アコム)

Employees (ACOM)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoy		
				2020/6	2020/9	2020/12	2021/3	前期比 yoy	2021/6	前期末比 ytd	2021/9	前期末比 ytd	2021/12	前期末比 ytd	2022/3	前期比 yoy		
合計 (名)	Number of Total Employees	2,151	45	2,229	2,219	2,225	2,203	52	2,275	72	2,253	50	2,234	31	2,210	7	-	-
正社員	Permanent Employees	2,063	43	2,141	2,127	2,140	2,112	49	2,182	70	2,155	43	2,136	24	2,111	-1	2,091	-20
非正社員	Temporary Employees	88	2	88	92	85	91	3	93	2	98	7	98	7	99	8	-	-

## 19. 期中平均利回り(アコム)

## Average Loan Yield (ACOM)

		2021/3												2022/3												(単位: %)															
		2020/3		前期比 yoy p.p.		2020/6		前年同期比 yoy p.p.		2020/9		前年同期比 yoy p.p.		2020/12		前年同期比 yoy p.p.		2021/3		前年同期比 yoy p.p.		2021/6		前年同期比 yoy p.p.		2021/9		前年同期比 yoy p.p.		2021/12		前年同期比 yoy p.p.		2022/3		前年同期比 yoy p.p.		2023/3計画(E)		前年同期比 yoy p.p.	
期中平均利回り	Average Loan Yield	15.18	-0.03	14.99	-0.29	14.97	-0.27	14.99	-0.22	15.01	-0.17	15.02	0.03	14.98	0.01	14.97	-0.02	14.96	-0.05	14.94	-0.02	14.94	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02								
無担保ローン	Unsecured Loans	15.20	-0.03	15.01	-0.30	14.99	-0.27	15.01	-0.22	15.03	-0.17	15.03	0.02	14.99	0.00	14.99	-0.02	14.98	-0.05	14.96	-0.05	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02								
消費者向け	Consumers	15.20	-0.03	15.01	-0.30	14.99	-0.27	15.01	-0.22	15.03	-0.17	15.03	0.02	14.99	0.00	14.99	-0.02	14.98	-0.05	14.96	-0.05	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02	14.96	-0.02								
有担保ローン	Secured Loans	11.92	0.82	10.88	-0.39	11.06	-1.62	11.11	-1.18	11.04	-0.88	11.59	0.71	11.81	0.75	11.52	0.41	11.37	0.33	9.51	-1.86																				

(注)期中平均利回り=當業貸付金利息/月初平均貸付金残高(%) [年率換算]

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

## 20. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

実質年率	Effective Annual Interest Rate	2020/3		2021/3												2022/3												(単位: 百万円/Millions of yen)	
				2020/6	構成比 C.R. (%)	2020/9	構成比 C.R. (%)	2020/12	構成比 C.R. (%)	2021/3	構成比 C.R. (%)	2021/6	構成比 C.R. (%)	2021/9	構成比 C.R. (%)	2021/12	構成比 C.R. (%)	2022/3	構成比 C.R. (%)	2023/3計画(E)	構成比 C.R. (%)								
		836,604	100.0	809,273	100.0	790,750	100.0	783,368	100.0	780,474	100.0	779,988	100.0	777,261	100.0	775,974	100.0	780,181	100.0	800,400	100.0								
合計	Total																												
20.00% <	20.00% <	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
18.00% < ≤ 20.00%	18.00% < ≤ 20.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15.00% < ≤ 18.00%	15.00% < ≤ 18.00%	401,239	48.0	384,892	47.6	370,481	46.9	365,431	46.6	362,808	46.5	360,821	46.3	358,434	46.1	357,119	46.0	357,395	45.8	360,000	45.0								
10.00% < ≤ 15.00%	10.00% < ≤ 15.00%	389,869	46.6	379,095	46.8	374,347	47.3	371,007	47.4	369,877	47.4	370,526	47.5	369,180	47.5	368,111	47.4	370,942	47.6	384,200	48.0								
≤ 10.00%	≤ 10.00%	45,495	5.4	45,285	5.6	45,922	5.8	46,929	6.0	47,788	6.1	48,640	6.2	49,647	6.4	50,743	6.6	51,843	6.6	56,200	7.0								

## 20-2. 貸付金利別口座数構成 [消費者向け無担保ローン] (アコム)

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

実質年率	Effective Annual Interest Rate	2020/3		2021/3												2022/3												(単位: 百万円/Millions of yen)	
				2020/6	構成比 C.R. (%)	2020/9	構成比 C.R. (%)	2020/12	構成比 C.R. (%)	2021/3	構成比 C.R. (%)	2021/6	構成比 C.R. (%)	2021/9	構成比 C.R. (%)	2021/12	構成比 C.R. (%)	2022/3	構成比 C.R. (%)	2023/3計画(E)	構成比 C.R. (%)								
		1,587,705	100.0	1,543,139	100.0	1,511,033	100.0	1,500,858	100.0	1,501,342	100.0	1,502,974	100.0	1,503,492	100.0	1,504,398	100.0	1,514,979	100.0	-	-	-	-	-	-				
合計	Total																												
20.00% <	20.00% <	2	0.0	1	0.0	1	0.0	1	0.0	1	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18.00% < ≤ 20.00%	18.00% < ≤ 20.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15.00% < ≤ 18.00%	15.00% < ≤ 18.00%	1,130,539	71.2	1,094,060	70.9	1,061,586	70.3	1,051,839	70.1	1,049,680	69.9	1,047,968	69.7	1,045,693	69.6	1,045,116	69.5	1,049,509	69.3	-	-	-	-	-	-	-	-	-	
10.00% < ≤ 15.00%	10.00% < ≤ 15.00%	359,689	22.7	350,951	22.7	349,350	23.1	346,446	23.1	346,540	23.1	347,319	23.1	347,520	23.1	346,102	23.0	349,117	23.0	-	-	-	-	-	-	-	-	-	
≤ 10.00%	≤ 10.00%	97,475	6.1	98,127	6.4	100,096	6.6	102,572	6.8	105,121	7.0	107,687	7.2	110,279	7.3	113,180	7.5	116,353	7.7	-	-	-	-	-	-	-	-	-	

## 21. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2020/3	構成比 C.R. (%)	2021/3						2022/3						2023/3計画(E) 構成比 C.R. (%)					
				2020/6	構成比 C.R. (%)	2020/9	構成比 C.R. (%)	2020/12	構成比 C.R. (%)	2021/3	構成比 C.R. (%)	2021/6	構成比 C.R. (%)	2021/9	構成比 C.R. (%)	2021/12	構成比 C.R. (%)				
合計	Total	836,604	100.0	809,273	100.0	790,750	100.0	783,368	100.0	780,474	100.0	779,988	100.0	777,261	100.0	775,974	100.0	780,181	100.0	800,400	100.0
10万円以下	≤ 100	13,079	1.5	12,489	1.5	12,237	1.6	12,289	1.6	12,682	1.6	13,087	1.7	13,520	1.7	13,908	1.8	14,350	1.8	15,600	1.9
10万円超 30万円以下	100 < ≤ 300	80,075	9.6	77,654	9.6	76,206	9.6	75,919	9.7	76,374	9.8	75,703	9.7	75,095	9.7	74,381	9.6	74,677	9.6	75,800	9.5
30万円超 50万円以下	300 < ≤ 500	229,969	27.5	220,144	27.2	212,178	26.8	210,133	26.8	208,415	26.7	208,239	26.7	208,113	26.8	208,373	26.9	208,918	26.8	214,600	26.8
50万円超 100万円以下	500 < ≤ 1,000	198,834	23.8	194,129	24.0	191,025	24.2	189,145	24.1	188,680	24.2	188,461	24.2	187,996	24.2	187,389	24.1	188,154	24.1	192,800	24.1
100万円超	<	314,645	37.6	304,856	37.7	299,103	37.8	295,880	37.8	294,321	37.7	294,495	37.7	292,536	37.6	291,921	37.6	294,079	37.7	301,600	37.7

## 21-2. 貸付金額別口座数構成 [消費者向け無担保ローン] (アコム)

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

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2020/3	構成比 C.R. (%)	2021/3						2022/3						2023/3計画(E) 構成比 C.R. (%)					
				2020/6	構成比 C.R. (%)	2020/9	構成比 C.R. (%)	2020/12	構成比 C.R. (%)	2021/3	構成比 C.R. (%)	2021/6	構成比 C.R. (%)	2021/9	構成比 C.R. (%)	2021/12	構成比 C.R. (%)				
合計	Total	1,587,705	100.0	1,543,139	100.0	1,511,033	100.0	1,500,858	100.0	1,501,342	100.0	1,502,974	100.0	1,503,492	100.0	1,504,398	100.0	1,514,979	100.0	-	-
10万円以下	≤ 100	208,938	13.2	203,932	13.2	201,305	13.3	202,323	13.5	207,053	13.8	212,630	14.1	218,010	14.5	223,390	14.8	228,992	15.1	-	-
10万円超 30万円以下	100 < ≤ 300	379,520	23.9	370,295	24.0	364,952	24.2	363,373	24.2	365,512	24.3	363,237	24.2	361,040	24.0	357,890	23.8	360,113	23.8	-	-
30万円超 50万円以下	300 < ≤ 500	532,580	33.5	513,337	33.3	496,383	32.8	491,566	32.8	487,105	32.4	485,938	32.3	484,967	32.3	484,933	32.2	485,563	32.0	-	-
50万円超 100万円以下	500 < ≤ 1,000	262,724	16.6	257,350	16.7	253,508	16.8	250,766	16.7	250,009	16.7	249,406	16.6	248,701	16.5	247,677	16.5	248,512	16.4	-	-
100万円超	<	203,943	12.8	198,225	12.8	194,885	12.9	192,830	12.8	191,663	12.8	191,763	12.8	190,774	12.7	190,508	12.7	191,799	12.7	-	-

## 22. 顧客年収別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位:千円/Thousands of yen, %)

年収ランク	Annual Income (Millions of yen)	2020/3			2021/3												2022/3											
		2020/6			2020/9			2020/12			2021/3			2021/6			2021/9			2021/12			2022/3					
		新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount	新規 New Accounts	既存 Existing Accounts	初回 貸付単価 Initial Average Lending Amount			
合計	Total	100.0	164	100.0	100.0	191	100.0	100.0	183	100.0	100.0	176	100.0	100.0	175	100.0	100.0	167	100.0	100.0	170	100.0	100.0	169	100.0	100.0	170	100.0
200万円以下	≤ 2	24.5	124	22.0	22.5	142	21.9	23.3	136	21.8	24.4	131	21.9	24.7	130	21.9	24.0	123	21.7	24.5	123	21.5	25.1	121	21.4	24.8	121	21.3
200万円超 500万円以下	2 < ≤ 5	65.2	169	60.7	67.1	196	60.9	67.2	189	60.9	66.5	182	60.8	66.2	180	60.8	66.8	171	61.1	66.6	174	61.3	66.2	174	61.5	66.3	175	61.4
500万円超 700万円以下	5 < ≤ 7	6.9	215	11.3	7.0	246	11.3	6.5	242	11.3	6.2	238	11.3	6.2	240	11.3	6.3	240	11.3	6.1	244	11.3	6.0	244	11.2	6.1	244	11.4
700万円超 1,000万円以下	7 < ≤ 10	2.6	247	4.7	2.6	276	4.6	2.3	274	4.7	2.2	274	4.7	2.2	275	4.7	2.3	273	4.6	2.2	285	4.6	2.1	288	4.6	2.2	293	4.6
1,000万円超	10 <	0.8	338	1.3	0.8	348	1.3	0.7	355	1.3	0.7	361	1.3	0.7	382	1.3	0.6	439	1.3	0.6	453	1.3	0.6	432	1.3	0.6	419	1.3

## 23. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位:%)

年齢	Age	2020/3			2021/3												2022/3											
		2020/6			2020/9			2020/12			2021/3			2021/6			2021/9			2021/12			2022/3					
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account																								
合計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
~ 29才	Under 29	59.1	27.7	37.8	62.4	27.4	38.6	63.2	27.2	38.8	63.4	27.5	38.3	62.4	27.6	38.1	58.1	27.6	40.1	59.0	27.7	40.7	60.3	28.0	40.6	60.7	28.3	40.9
30 ~ 39才	Age 30 - 39	16.4	22.8	19.4	15.3	22.8	19.9	15.1	22.7	19.6	15.2	22.6	19.7	15.4	22.6	19.7	17.1	22.7	19.2	16.9	22.6	18.9	16.6	22.6	18.9	16.4	22.6	19.0
40 ~ 49才	Age 40 - 49	13.0	21.9	17.5	11.7	21.9	16.5	11.3	21.8	16.7	11.1	21.6	16.7	11.4	21.4	16.7	12.6	21.2	15.0	12.2	21.1	15.1	11.7	20.8	15.1	11.5	20.5	14.9
50 ~ 59才	Age 50 - 59	8.2	16.6	14.1	7.7	16.9	13.9	7.4	17.1	13.8	7.3	17.2	13.9	7.6	17.2	14.0	8.7	17.3	13.6	8.4	17.4	13.3	8.0	17.4	13.5	8.0	17.3	13.4
60才以上	Over 60	3.3	11.0	11.2	2.9	11.0	11.1	3.0	11.2	11.1	3.0	11.1	11.4	3.2	11.2	11.5	3.5	11.2	12.1	3.5	11.2	12.0	3.4	11.2	11.9	3.4	11.3	11.8

## 24. 顧客性別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位:%)

性別	Gender	2020/3			2021/3												2022/3											
		2020/6			2020/9			2020/12			2021/3			2021/6			2021/9			2021/12			2022/3					
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account																								
男性	Male	70.0	72.6	72.9	72.4	72.5	72.6	72.3	72.6	72.7	71.2	72.5	72.9	70.6	72.4	73.0	68.6	72.3	73.3	67.8	72.1	73.6	67.5	72.0	73.4	67.7	71.9	73.1
女性	Female	30.0	27.4	27.1	27.6	27.5	27.4	27.7	27.4	27.3	28.8	27.5	27.1	29.4	27.6	27.0	31.4	27.7	26.7	32.2	27.9	26.4	32.5	28.0	26.6	32.3	28.1	26.9

## 25. 貸倒損失 (アコム)

## Bad Debt Expenses (ACOM)

		2021/3								2022/3								2023/3計画(E)							
		2020/3		前期比 yoY %		2020/6		2020/9		2020/12		2021/3		前期比 yoY %		2021/6		前年同期比 yoY %		2021/9		前年同期比 yoY %		2021/12	
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	60,874	0.2	15,061	30,674	45,199	57,940	-4.8	12,095	-19.7	24,679	-19.5	37,807	-16.4	50,650	-12.6	54,700	8.0	2023/3計画(E)	前期比 yoY %					
ローン・クレジットカード事業	Loan and Credit Card Business	33,892	2.6	8,604	17,605	25,612	32,719	-3.5	7,182	-16.5	14,735	-16.3	22,298	-12.9	29,666	-9.3	31,600	6.5							
ローン事業	Loan Business	30,569	1.1	7,639	15,586	22,622	28,937	-5.3	6,254	-18.1	12,870	-17.4	19,553	-13.6	26,010	-10.1	27,500	5.7							
無担保ローン	Unsecured Loans	30,177	-0.1	7,637	15,566	22,595	28,896	-4.2	6,253	-18.1	12,855	-17.4	19,532	-13.6	25,985	-10.1	27,500	5.8							
貸倒損失	Bad Debt Expenses	26,463	3.5	6,896	14,016	20,034	25,427	-3.9	5,476	-20.6	11,246	-19.8	17,096	-14.7	22,773	-10.4									
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8	2,435	-4.9	3,211	-7.4									
有担保ローン	Secured Loans	392	-	1	20	27	41	-89.4	1	-35.0	14	-27.1	2,745	-8.2	3,656	-3.3	4,100	12.1							
クレジットカード事業	Credit Card Business	3,322	19.6	965	2,018	2,989	3,781	13.8	927	-3.9	1,864	-7.6	9,944	-23.9	15,508	-20.8	20,963	-16.9	23,100	10.2					
信用保証事業	Guarantee Business	26,979	-2.8	6,456	13,069	19,587	25,218	-6.5	4,912	-23.9	9,944	-23.9	418	-1.9	417	-3.2	414	-4.4							
1口座当たり償却単価 [無担保ローン(千円)]	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	428	-1.6	424	426	431	433	1.2	420	-0.9	418	-1.9	417	-3.2	414	-4.4									
<参考>	<Reference>																								
1口座当たり既存顧客単価 [無担保ローン(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	526	-0.9	524	523	521	519	-1.3	518	-1.1	516	-1.3	515	-1.2	514	-1.0	514	0.0							

[貸倒損失率]		[Ratio of Bad Debt Expenses]		2021/3		2022/3		2023/3計画(E)													
ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	3.70	(-0.03)	0.97	2.02	2.96	3.79	(0.09)	0.83	(-0.14)	1.71	(-0.31)	2.58	(-0.38)	3.40	(-0.39)	3.48	(0.08)			
ローン事業	Loan Business	3.63	(-0.05)	0.94	1.96	2.87	3.69	(0.06)	0.80	(-0.14)	1.65	(-0.31)	2.51	(-0.36)	3.32	(-0.37)	3.42	(0.10)			
無担保ローン	Unsecured Loans	3.61	(-0.09)	0.94	1.97	2.88	3.70	(0.09)	0.80	(-0.14)	1.65	(-0.31)	2.52	(-0.36)	3.33	(-0.37)	3.43	(0.10)			
貸倒損失	Bad Debt Expenses	3.16	(0.03)	0.85	1.77	2.56	3.26	(0.10)	0.70	(-0.15)	1.45	(-0.32)	2.20	(-0.36)	2.92	(-0.34)					
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.44	(-0.13)	0.09	0.20	0.33	0.44	(0.00)	0.10	(0.01)	0.21	(0.01)	0.31	(-0.02)	0.41	(-0.03)					
有担保ローン	Secured Loans	9.18	(8.63)	0.05	0.53	0.73	1.16	(-8.02)	0.03	(-0.02)	0.46	(-0.07)	2.26	(-0.41)	3.21	(-0.66)	4.15	(-0.65)	3.90	(-0.25)	
クレジットカード事業	Credit Card Business	4.43	(0.03)	1.28	2.67	3.87	4.80	(0.37)	1.15	(-0.13)	0.94	(-0.27)	1.46	(-0.38)	1.96	(-0.41)	2.12	(0.16)			
信用保証事業	Guarantee Business	2.39	(-0.10)	0.59	1.21	1.84	2.37	(-0.02)	0.46	(-0.13)	0.94	(-0.27)									

(注1)貸倒損失率

ローン事業=貸倒損失額 / (營業貸付金残高+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+求償債権残高+破産更生債権残高)

(注2)貸倒損失率の前期比欄には( )書きで増減幅を表示

Notes:1. Ratio of Bad Debt Expenses

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

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

Guarantee Business = Bad Debt Expenses of Guarantee Business / (Guaranteed Receivables plus Right to reimbursement plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

## 25-2. 無担保ローン貸倒損失理由別状況 (アコム)

## Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2020/3	構成比 C.R. (%)	2021/3						2022/3									
				2020/6	構成比 C.R. (%)	2020/9	構成比 C.R. (%)	2020/12	構成比 C.R. (%)	2021/3	構成比 C.R. (%)	2021/6	構成比 C.R. (%)	2021/9	構成比 C.R. (%)	2021/12	構成比 C.R. (%)	2022/3	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	30,177	100.0	7,637	100.0	15,566	100.0	22,595	100.0	28,896	100.0	6,253	100.0	12,855	100.0	19,532	100.0	25,985	100.0
自己破産	Personal Bankruptcy	3,284	10.9	485	6.4	1,366	8.8	2,325	10.3	3,260	11.3	540	8.6	1,185	9.2	2,033	10.4	2,830	10.9
行方不明	Failure to Locate Borrowers	638	2.1	70	0.9	216	1.4	336	1.5	459	1.6	81	1.3	200	1.6	311	1.6	450	1.7
支払不能等	Borrowers' Inability of Making Repayments, etc.	21,902	72.6	6,207	81.3	12,158	78.1	16,952	75.0	21,137	73.1	4,716	75.5	9,612	74.8	14,369	73.6	18,970	73.0
債権放棄	ACOM's Voluntary Waiver of Repayments	4,353	14.4	873	11.4	1,826	11.7	2,980	13.2	4,039	14.0	914	14.6	1,856	14.4	2,817	14.4	3,733	14.4
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	3,713	-	741	-	1,549	-	2,560	-	3,468	-	777	-	1,608	-	2,435	-	3,211	-

## 26. 不良債権の状況 (アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2020/3	未残比率%	2021/3						2022/3							
				2020/6	未残比率%	2020/9	未残比率%	2020/12	未残比率%	2021/3	未残比率%	2021/6	未残比率%	2021/9	未残比率%	2021/12	未残比率%
不良債権合計	Total Amount of Non-performing Loans	60,061	7.14	62,417	7.67	59,951	7.54	59,714	7.58	59,738	7.62	61,808	7.89	62,674	8.03	63,471	8.14
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	652	0.08	613	0.08	622	0.08	591	0.08	552	0.07	524	0.07	537	0.07	548	0.07
破産申立債権	Applications for Bankruptcy are Proceeded	76	0.01	76	0.01	54	0.01	44	0.01	52	0.01	45	0.01	53	0.01	53	0.01
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	253	0.03	218	0.03	258	0.03	232	0.03	194	0.02	182	0.02	197	0.03	209	0.03
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	291	0.03	285	0.04	285	0.04	291	0.04	290	0.04	279	0.04	276	0.04	275	0.04
危険債権	Doubtful receivables	25,746	3.06	26,611	3.27	24,911	3.13	22,901	2.91	22,405	2.86	23,116	2.95	23,243	2.98	22,664	2.91
三月以上延滞債権	Receivables past due for three months or more	2,385	0.28	3,755	0.46	1,911	0.24	2,713	0.34	2,341	0.30	2,956	0.38	2,733	0.35	2,978	0.38
貸出条件緩和債権	Restructured receivables	31,276	3.72	31,437	3.86	32,505	4.09	33,508	4.26	34,439	4.39	35,210	4.49	36,160	4.63	37,279	4.78
		60,061	7.14	62,417	7.67	59,951	7.54	59,714	7.58	59,738	7.62	61,808	7.89	62,674	8.03	63,471	8.14

(注1)金融機関の貸付業務のための社債の発行等に関する法律(第9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、當業貸付金(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従い、2006年3月期より弁護士等受任中の未和解債権残高を未収利息不計上貸付金として延滞債権に含んで表示

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.

## 26-2. 3カ月未満の延滞債権 [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)

		2020/3	未残比率%	2021/3						2022/3									
				2020/6	未残比率%	2020/9	未残比率%	2020/12	未残比率%	2021/3	未残比率%	2021/6	未残比率%	2021/9	未残比率%	2021/12	未残比率%	2022/3	未残比率%
11日以上3カ月未満延滞額	11 days ≤ < 3 months	21,197	2.52	15,331	1.88	18,238	2.29	17,176	2.18	18,222	2.32	16,937	2.16	18,628	2.39	18,506	2.37	18,542	2.37
31日以上3カ月未満延滞額	31 days ≤ < 3 months	9,332	1.11	7,137	0.88	8,180	1.03	7,336	0.93	9,098	1.16	8,980	1.15	8,695	1.11	8,339	1.07	9,361	1.19
11日以上31日未満延滞額	11 days ≤ < 31 days	11,865	1.41	8,194	1.01	10,057	1.27	9,839	1.25	9,123	1.16	7,956	1.02	9,933	1.27	10,167	1.30	9,181	1.17

## 27. 貸倒引当金 (アコム)

Allowance for Doubtful Accounts (ACOM)

(単位:百万円/Millions of yen)

		2020/3	前期比yoy %	2021/3					2022/3					2023/3計画(E)	前期比yoy %	
				2020/6	2020/9	2020/12	2021/3	前期比yoy %	2021/6	前年同期比yoy %	2021/9	前年同期比yoy %	2021/12	前年同期比yoy %	2022/3	前期比yoy %
貸倒引当金	Allowance for Doubtful Accounts	64,400	8.4	64,800	59,600	56,100	56,900	-11.6	57,900	-10.6	59,100	-0.8	60,800	8.4	57,300	0.7
一般債権	General Allowance	23,315	21.1	22,262	19,947	18,999	19,981	-14.3	19,013	-14.6	19,808	-0.7	20,899	10.0	18,403	-7.9
消費者向け無担保債権	Unsecured Consumer Loans	20,708	20.0	19,550	17,329	16,427	17,603	-15.0	16,622	-15.0	17,329	-0.0	18,444	12.3	16,081	-8.6
本社管理債権	Specific Allowance	40,804	2.3	42,252	39,382	36,838	36,701	-10.1	38,664	-8.5	39,072	-0.8	39,687	7.7	38,672	5.4
引当金増減額	Increase or Decrease in Allowance	5,000	-	400	-4,800	-8,300	-7,500	-	1,000	-	2,200	-	3,900	-	400	-
債務保証損失引当金	Provision for Loss on Guarantees	8,640	-2.4	7,450	7,090	7,320	8,140	-5.8	8,270	11.0	8,080	14.0	8,210	12.2	8,010	-1.6
引当金増減額	Increase or Decrease in Provision	-210	-	-1,190	-1,550	-1,320	-500	-	130	-	-60	-	70	-	-130	-

## 28. 利息返還損失引当金 (アコム)

Provision for Loss on Interest Repayment (ACOM)

(単位:百万円/Millions of yen)

		2020/3	前期比yoy %	2021/3					2022/3					2023/3計画(E)	前期比yoy %	
				2020/6	2020/9	2020/12	2021/3	前期比yoy %	2021/6	前年同期比yoy %	2021/9	前年同期比yoy %	2021/12	前年同期比yoy %	2022/3	前期比yoy %
期首引当金残高	Provision at the Beginning of Respective Period	102,300	-1.7	87,600	87,600	87,600	87,600	-14.4	56,741	-35.2	56,741	-35.2	56,741	-35.2	86,200	51.9
取崩額	Drawdown of Provision	34,400	-16.6	6,854	14,240	22,687	30,858	-10.3	7,034	2.6	15,177	6.6	22,635	-0.2	29,465	-4.5
利息返還金	Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9	20,200	0.4	26,253	-4.1
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8	2,435	-4.9	3,211	-7.4
総入額	Addition of Provision	19,700	-50.1	-	-	-	-	-	-	-	-	-	7,693	-	58,923	-
期末引当金残高	Provision at the End of Respective Period	87,600	-14.4	80,745	73,359	64,912	56,741	-35.2	49,707	-38.4	41,563	-43.3	41,800	-35.6	86,200	51.9
引当金増減額	Increase or Decrease in Provision	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-	-14,941	-	29,458	-

## 29. 資金調達(アコム)

## Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3		2022/3		2023/3計画(E)												
		2020/6	構成比 C.R.(%)	2020/9	2020/12	2021/3	構成比 C.R.(%)	2021/6	構成比 C.R.(%)	2021/9	構成比 C.R.(%)	2021/12	構成比 C.R.(%)	2022/3	前期比 yoy %	構成比 C.R.(%)	2023/3計画(E)	前期比 yoy %	構成比 C.R.(%)	
借入金残高	Borrowings	612,343	100.0	577,802	544,566	528,407	524,437	100.0	512,554	100.0	497,000	100.0	484,569	100.0	497,000	-5.2	100.0	498,400	0.3	100.0
間接	Indirect	389,345	63.6	387,803	366,566	350,407	349,437	66.6	348,554	68.0	333,000	67.0	320,569	66.2	332,001	-5.0	66.8	323,400	-2.6	64.9
都市銀行等	City Banks, etc.	304,197	49.7	296,986	283,759	273,382	276,363	52.7	280,752	54.8	268,267	54.0	253,645	52.4	267,639	-3.2	53.9	-	-	-
地方銀行	Regional Banks	41,912	6.8	44,610	40,433	37,693	37,219	7.1	34,388	6.7	33,189	6.7	35,584	7.4	35,235	-5.3	7.1	-	-	-
信託銀行	Trust Banks	500	0.1	500	500	500	500	0.1	500	0.1	500	0.1	500	0.1	-	-	-	-	-	-
外国銀行	Foreign Banks	2,350	0.4	2,300	2,250	2,000	2,000	0.4	2,000	0.4	2,000	0.4	2,000	0.4	2,000	-	0.4	-	-	-
生命保険会社	Life Insurance Companies	10,712	1.7	10,902	8,788	7,290	5,230	1.0	4,356	0.8	3,428	0.7	3,866	0.8	2,670	-48.9	0.5	-	-	-
損害保険会社	Non-life Insurance Companies	3,500	0.6	3,375	2,750	2,625	2,500	0.4	2,000	0.4	2,000	0.4	2,000	0.4	1,500	-40.0	0.3	-	-	-
その他	Others	26,174	4.3	29,130	28,086	26,917	25,625	4.9	24,558	4.8	23,616	4.7	22,974	4.7	22,957	-10.4	4.6	-	-	-
直接	Direct	222,998	36.4	189,999	178,000	178,000	175,000	33.4	164,000	32.0	164,000	33.0	164,000	33.8	164,999	-5.7	33.2	175,000	6.1	35.1
コマーシャル・ペーパー	Commercial Papers	29,998	4.9	11,999	-	-	5,000	1.0	4,000	0.8	4,000	0.8	4,000	0.8	24,999	400.0	5.0	-	-	-
普通社債	Straight Bonds	193,000	31.5	178,000	178,000	178,000	170,000	32.4	160,000	31.2	160,000	32.2	160,000	33.0	140,000	-17.6	28.2	-	-	-
短期借入金	Short-term Loans Payable	29,998	4.9	11,999	-	-	5,000	1.0	4,000	0.8	4,000	0.8	4,000	0.8	29,999	500.0	6.0	-	-	-
長期借入金	Long-term Loans Payable	582,345	95.1	565,803	544,566	528,407	519,437	99.0	508,554	99.2	493,000	99.2	480,569	99.2	467,001	-10.1	94.0	-	-	-
固定金利借入	Fixed	536,123	87.6	504,302	480,065	474,251	475,636	90.7	469,697	91.6	462,979	93.2	459,327	94.8	472,189	-0.7	95.0	-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	23,566	3.8	18,666	15,350	14,900	14,700	2.8	14,700	2.9	13,700	2.8	13,700	2.8	2,700	-81.6	0.5	-	-	-
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	0.76	-	0.67	0.68	0.68	0.69	-	0.65	-	0.68	-	0.66	-	0.65	-	-	0.60	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.56	-	0.52	0.53	0.53	0.53	-	0.49	-	0.49	-	0.49	-	0.49	-	-	-	-	-
変動金利	Floating Interest Rate	0.60	-	0.57	0.56	0.56	0.56	-	0.54	-	0.53	-	0.52	-	0.51	-	-	-	-	-
固定金利	Fixed Interest Rate	0.78	-	0.69	0.70	0.70	0.71	-	0.66	-	0.69	-	0.67	-	0.66	-	-	-	-	-
短期借入金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
長期借入金利	Long-term	0.80	-	0.67	0.69	0.69	0.69	-	0.65	-	0.68	-	0.66	-	0.66	-	-	-	-	-
直接借入金利	Direct	0.63	-	0.57	0.59	0.60	0.63	-	0.56	-	0.63	-	0.61	-	0.60	-	-	-	-	-
間接借入金利	Indirect	0.83	-	0.73	0.73	0.72	0.72	-	0.70	-	0.69	-	0.68	-	0.67	-	-	-	-	-

&lt;参考&gt; &lt;Reference&gt;

期間平均長期プライムレート	Term Average of Long-term Prime Rate	0.96	-	1.06	1.04	1.03	1.02	-	1.00	-	1.00	-	1.00	-	1.01	-	-	-	-
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(注)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

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

## 30. クレジットカード事業 (アコム)

## Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoY %		
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %	2022/3	前期比 yoY %		
割賦売掛金残高	Card Shopping Receivables	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	7.2	82,644	9.2	85,439	10.6	87,962	11.6	105,200	19.6
リボルビング残高	Revolving Receivables	69,984	19.5	70,783	70,929	72,051	73,737	5.4	75,393	6.5	77,108	8.7	79,347	10.1	82,140	11.4	-	-
有効会員数 (名)	Number of Cardholders	465,012	9.0	457,132	454,636	455,296	456,382	-1.9	459,583	0.5	464,175	2.1	489,879	7.6	500,298	9.6	603,800	20.7
残有效会員数 (名)	Number of Accounts with Shopping Receivables	258,431	9.7	254,143	253,278	254,200	255,819	-1.0	259,921	2.3	263,690	4.1	272,582	7.2	276,802	8.2	-	-
営業収益	Revenue from Credit Card Business	9,619	18.0	2,562	5,183	7,914	10,594	10.1	2,781	8.5	5,657	9.2	8,621	8.9	11,605	9.5	13,400	15.5
期中平均手数料率 (%)	Average Commission Rates (%)	13.29	(-0.15)	13.05	13.03	13.09	13.10	(-0.19)	13.12	(0.07)	13.11	(0.08)	13.11	(0.02)	13.10	-	-	-

(注1)期中平均手数料率 = 割賦手数料 / 月初平均リボルビング残高(%) (年率換算)

(注2)期中平均手数料率の前期比欄には( )書きで増減値を表示

Notes : 1. Average Commission Rates = Charge for Installment Payment / Term Average of Revolving Receivables at the Beginning of the Each Month (% , Annual Rate).

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

## 31. 信用保証事業 (アコム)

## Guarantee Business (ACOM)

(単位:百万円/Millions of yen)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoY %		
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %	2022/3	前期比 yoY %		
利用残高	Guaranteed Receivables	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-3.0	1,006,560	-1.5	1,003,985	-0.8	1,012,303	0.0	1,030,400	1.8
利用件数 (件)	Number of Accounts with Outstanding Balance	1,637,266	-0.8	1,596,382	1,567,944	1,554,380	1,549,697	-5.3	1,542,123	-3.4	1,533,132	-2.2	1,525,094	-1.9	1,530,222	-1.3	1,552,100	1.4
1口座当たり利用単価 (千円)	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	654	2.0	651	651	651	653	-0.2	653	0.3	656	0.8	658	1.1	661	1.2	663	0.3
営業収益	Revenue from Guarantee Business	57,630	-1.9	13,359	27,279	40,114	53,478	-7.2	12,600	-5.7	25,860	-5.2	38,796	-3.3	52,228	-2.3	55,400	6.1
保証提携先 (行)	Alliance Partners	30	-	30	30	30	30	-	30	-	30	-	30	-	30	-	-	-

## &lt;参考&gt;信用保証事業 (エム・ユー信用保証)

## &lt;Reference&gt; Guarantee Business (MU Credit Guarantee Co., LTD.)

(単位:百万円/Millions of yen)

		2020/3		2021/3					2022/3					2023/3計画(E)		前期比 yoY %		
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %	2022/3	前期比 yoY %		
利用残高	Guaranteed Receivables	161,588	5.3	158,607	156,987	156,971	157,796	-2.3	158,739	0.1	159,188	1.4	159,660	1.7	160,756	1.9	167,500	4.2
利用件数 (件)	Number of Accounts with Outstanding Balance	258,675	4.0	256,024	253,711	253,847	253,808	-1.9	254,694	-0.5	254,114	0.2	254,184	0.1	254,466	0.3	262,000	3.0
1口座当たり利用単価 (千円)	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	624	1.3	619	618	618	621	-0.5	623	0.6	626	1.3	628	1.6	631	1.6	639	1.3
営業収益	Revenue from Guarantee Business	10,939	3.1	2,752	5,458	8,130	10,766	-1.6	2,641	-4.0	5,276	-3.3	7,958	-2.1	10,633	-1.2	11,000	3.5
保証提携先 (行)	Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	25	-	25	-	-	-

## 32. 財務指標(アコム)

## Financial Ratios (ACOM)

(単位:%)

		2020/3	前期比 yoY p.p.	2021/3					2022/3								2023/3計画(E)	前期比 yoY p.p.
				2020/6	2020/9	2020/12	2021/3	前期比 yoY p.p.	2021/6	前年同期比 yoY p.p.	2021/9	前年同期比 yoY p.p.	2021/12	前年同期比 yoY p.p.	2022/3	前期比 yoY p.p.		
配当性向	Dividend Pay-out Ratio	11.7	1.2	-	11.7	-	13.3	1.6	-	-	13.1	1.4	-	-	22.8	9.5	27.1	4.3
自己資本比率	Shareholders' Equity Ratio	33.0 (16.6)	4.0 (2.0)	35.7 (18.0)	38.1 (19.2)	40.0 (20.2)	40.9 (20.7)	7.9 (4.1)	42.7 (21.5)	7.0 (3.5)	44.5 (22.4)	6.4 (3.2)	45.3 (22.7)	5.3 (2.5)	42.7 (22.1)	1.8 (1.4)	46.4 (23.8)	3.7 (1.7)
自己資本配当率	Dividend on Equity	1.9	0.8	-	1.2	-	2.4	0.5	-	-	1.1	-0.1	-	-	2.5	0.1	3.2	0.7
自己資本当期純利益率	Return on Equity (ROE)	16.0	5.9	23.8	21.1	20.7	18.1	2.1	18.9	-4.9	16.4	-4.7	12.9	-7.8	10.9	-7.2	12.0	1.1
総資産営業利益率	Operating Profit to Total Assets	4.6	1.4	7.3	7.7	7.7	7.0	2.4	6.9	-0.4	6.8	-0.9	5.7	-2.0	1.1	-5.9	6.1	5.0
総資産経常利益率	Ordinary Profit to Total Assets	5.2	1.7	9.0	8.7	8.6	7.6	2.4	8.7	-0.3	7.7	-1.0	6.5	-2.1	1.7	-5.9	6.8	5.1
総資産当期純利益率	Return on Assets (ROA)	5.0	2.2	8.2	7.5	7.5	6.7	1.7	7.9	-0.3	7.0	-0.5	5.6	-1.9	4.5	-2.2	5.3	0.8
営業収益営業利益率	Operating Margin	23.8	7.3	39.1	41.0	41.0	37.3	13.5	36.9	-2.2	35.9	-5.1	29.8	-11.2	6.0	-31.3	32.7	26.7
営業収益経常利益率	Ordinary Profit to Operating Revenue	27.2	8.8	48.3	46.4	45.8	41.0	13.8	46.2	-2.1	40.9	-5.5	34.0	-11.8	9.2	-31.8	36.5	27.3
営業収益当期純利益率	Profit Margin	25.9	11.2	43.7	39.9	40.3	35.8	9.9	41.9	-1.8	37.0	-2.9	29.3	-11.0	24.7	-11.1	28.8	4.1
流動比率	Current Ratio	599.9	177.2	786.6	792.1	757.5	744.4	144.5	719.4	-67.2	773.7	-18.4	642.0	-115.5	496.8	-247.6	627.8	131.0
固定比率	Fixed Assets Ratio	23.4	-7.8	22.4	20.6	19.6	18.9	-4.5	17.9	-4.5	17.2	-3.4	16.8	-2.8	26.8	7.9	23.2	-3.6

(注1)自己資本比率の下段( )内は総資産に信用保証残高を含めた場合の値を表示

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.

(注2)一部数値については年率換算にて表示

: 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:%)

		2020/3	前期比 yoY p.p.	2021/3					2022/3								2023/3計画(E)	前期比 yoY p.p.
				2020/6	2020/9	2020/12	2021/3	前期比 yoY p.p.	2021/6	前年同期比 yoY p.p.	2021/9	前年同期比 yoY p.p.	2021/12	前年同期比 yoY p.p.	2022/3	前期比 yoY p.p.		
配当性向	Dividend Pay-out Ratio	10.5	2.2	-	10.8	-	11.9	1.4	-	-	12.0	1.2	-	-	19.7	7.8		
自己資本比率	Shareholders' Equity Ratio	32.4 (16.5)	5.0 (2.3)	34.8 (17.6)	37.1 (18.9)	38.9 (19.7)	39.8 (20.3)	7.4 (3.8)	41.5 (21.2)	6.7 (3.6)	43.1 (21.9)	6.0 (3.0)	44.0 (22.2)	5.1 (2.5)	42.1 (21.8)	2.3 (1.5)		
自己資本当期純利益率	Return on Equity (ROE)	15.5	4.4	20.5	20.0	19.9	17.5	2.0	16.2	-4.3	15.5	-4.5	12.3	-7.6	10.9	-6.6		
総資産営業利益率	Operating Profit to Total Assets	5.9	1.4	8.2	8.7	8.7	7.9	2.0	8.3	0.1	8.0	-0.7	6.6	-2.1	2.8	-5.1		
総資産経常利益率	Ordinary Profit to Total Assets	5.8	1.3	8.3	8.8	8.8	8.0	2.2	8.3	0.0	8.0	-0.8	6.7	-2.1	2.9	-5.1		
総資産当期純利益率	Return on Assets (ROA)	4.6	1.7	6.9	6.9	7.1	6.3	1.7	6.6	-0.3	6.4	-0.5	5.2	-1.9	4.5	-1.8		
営業収益営業利益率	Operating Margin	27.1	6.3	38.2	40.4	40.7	37.1	10.0	38.3	0.1	36.8	-3.6	30.5	-10.2	13.3	-23.8		
営業収益経常利益率	Ordinary Profit to Operating Revenue	26.9	5.9	38.4	41.1	41.2	37.6	10.7	38.4	0.0	37.2	-3.9	30.7	-10.5	13.5	-24.1		
営業収益当期純利益率	Profit Margin	21.3	7.7	32.0	32.2	32.9	29.6	8.3	30.4	-1.6	29.8	-2.4	23.7	-9.2	21.2	-8.4		
流動比率	Current Ratio	560.0	185.8	676.0	685.7	682.1	658.0	98.0	624.0	-52.0	685.3	-0.4	601.6	-80.5	501.0	-157.0		
固定比率	Fixed Assets Ratio	16.6	-5.6	15.9	14.3	13.7	13.5	-3.1	12.6	-3.3	12.1	-2.2	11.9	-1.8	20.5	7.0		

(注1)自己資本比率の下段( )内は総資産に信用保証残高を含めた場合の値を表示

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.

(注2)一部数値については年率換算にて表示

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

## 33. 1株当たり指標(アコム)

Per Share Data (ACOM)

(単位:円/Yen)

当期純利益	単体	Profit	Non-consolidated	2020/3	2021/3				2022/3				2023/3計画(E)
					2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3	
					34.26	13.97	25.56	38.50	45.27	12.92	22.96	27.31	30.69
連 結		Consolidated		38.04	13.80	27.77	42.25	50.34	12.72	24.99	29.74	35.54	39.83
配 当 金		Dividends		4.00	-	3.00	-	6.00	-	3.00	-	7.00	10.00
純 資 産	単 体	Net Assets	Non-consolidated	229.65	241.61	253.20	263.15	269.91	279.83	289.87	291.22	294.60	322.54
連 結		Consolidated		265.11	273.56	289.46	299.21	310.02	321.15	332.03	331.85	339.51	372.65

[前年同期比増減率]

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

(単位:%)

当期純利益	単体	Profit	Non-consolidated	2020/3	2021/3				2022/3				2023/3計画(E)	
					2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3		
					79.4	-25.7	-9.8	-2.5	32.1	-7.5	-10.2	-29.1	-32.2	20.4
連 結		Consolidated		57.7	-18.9	-3.5	2.3	32.3	-7.8	-10.0	-29.6	-29.4	12.1	
配 当 金		Dividends		100.0	-	50.0	-	50.0	-	-	-	-	16.7	42.9
純 資 産	単 体	Net Assets	Non-consolidated	15.8	11.8	12.2	12.0	17.5	15.8	14.5	10.7	9.1	9.5	
連 結		Consolidated		16.6	11.6	12.6	11.7	16.9	17.4	14.7	10.9	9.5	9.8	

## 34. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

期中平均株式数	Average Number of Shares Issued During the Year	2020/3	2021/3				2022/3				2023/3計画(E)
			2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3	
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	1,566,614	1,566,614	-
期末発行済株式数	Number of Shares Issued at Year-end	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-

(注1)期中平均株式数は期中平均自己株式数を除いて記載

(注2)期末発行済株式数は期末自己株式数を除いて記載

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.

2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.

## 35. EASY BUY Public Company Limited

## EASY BUY Public Company Limited

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

		2020/3		2021/3				2022/3				2023/3計画(E)		前期比 yoY %		
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %				
営業貸付金残高	Accounts Receivable-operating Loans	200,495	12.4	184,979	189,430	183,724	192,410	-4.0	196,915	6.5	191,890	1.3	182,751	-0.5	190,207	-1.1
(55,232)	(5.6)	(55,382)	(54,277)	(55,007)	(55,933)	(1.3)	(55,625)	(0.4)	(55,782)	(2.8)	(55,379)	(0.7)	(55,453)	(-0.9)	(56,200)	(1.3)
口座数	(件) Number of Customer Accounts	1,420,501	5.0	1,424,717	1,406,423	1,438,066	1,463,484	3.0	1,442,163	1.2	1,440,651	2.4	1,427,015	-0.8	1,424,087	-2.7
割賦売掛金残高	Accounts Receivable-installment	690	14.5	601	588	539	635	-8.0	783	30.4	714	21.3	577	6.9	677	6.6
(190)	(7.6)	(179)	(168)	(161)	(184)	(-3.0)	(221)	(23.0)	(207)	(23.0)	(174)	(8.2)	(197)	(6.9)	(200)	(1.5)
契約件数	(件) Number of Contracts with Receivables Outstanding	14,389	13.3	14,148	13,814	13,652	14,269	-0.8	15,566	10.0	15,487	12.1	14,780	8.3	15,145	6.1
決算日為替レート	(円) Current Exchange Rate (Yen)	3.63	-	3.34	3.49	3.34	3.44	-	3.54	-	3.44	-	3.30	-	3.43	-
営業収益	Operating Revenue	54,332	9.2	13,696	26,875	39,407	51,901	-4.5	12,836	-6.3	25,659	-4.5	37,886	-3.9	50,545	-2.6
(15,435)	(6.1)	(3,924)	(7,835)	(11,522)	(15,175)	(-1.7)	(3,667)	(-6.6)	(7,331)	(-6.4)	(10,981)	(-4.7)	(14,693)	(-3.2)	(14,300)	(-2.7)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	23,065	13.4	5,332	11,153	17,140	20,485	-11.2	6,200	16.3	11,282	1.2	13,168	-23.2	19,225	-6.1
(6,552)	(10.2)	(1,527)	(3,251)	(5,011)	(5,989)	(-8.6)	(1,771)	(15.9)	(3,223)	(-0.9)	(3,817)	(-23.8)	(5,588)	(-6.7)	(5,500)	(-1.6)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.52	-	3.49	3.43	3.42	3.42	-	3.50	-	3.50	-	3.45	-	3.44	-

(注1)会計年度末：12月31日

(注2)各数値下段の( )内は現地通貨ベースを表示

Notes : 1. End of fiscal year : December 31

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

## 36. ACOM CONSUMER FINANCE CORPORATION

## ACOM CONSUMER FINANCE CORPORATION

(単位:百万円、百万フィリピンペソ/Millions of yen, Millions of PHP)

		2020/3		2021/3				2022/3				2023/3計画(E)		前期比 yoY %		
				2020/6	2020/9	2020/12	2021/3	前期比 yoY %	2021/6	前年同期比 yoY %	2021/9	前年同期比 yoY %	2021/12	前年同期比 yoY %		
営業貸付金残高	Accounts Receivable-operating Loans	338	696.5	411	451	564	664	96.2	897	118.1	1,195	164.5	1,458	158.4	1,900	186.2
(155)	(681.9)	(190)	(207)	(256)	(304)	(95.3)	(390)	(104.8)	(519)	(150.7)	(656)	(156.1)	(840)	(176.1)	(1,500)	(78.6)
口座数	(件) Number of Customer Accounts	15,227	478.3	16,262	16,318	17,928	18,764	23.2	24,159	48.6	30,088	84.4	35,110	95.8	41,624	121.8
決算日為替レート	(円) Current Exchange Rate (Yen)	2.17	-	2.16	2.18	2.20	2.18	-	2.30	-	2.30	-	2.22	-	2.26	-
営業収益	Operating Revenue	151	501.7	51	95	165	235	55.0	116	123.6	265	177.7	450	171.6	693	194.6
(71)	(498.8)	(24)	(44)	(76)	(108)	(51.4)	(52)	(117.6)	(117)	(166.6)	(200)	(163.1)	(308)	(184.2)	(600)	(94.8)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-359	-	-81	-120	-189	-328	-	-116	-	-238	-	-346	-	-608	-
(-169)	(- -)	(-37)	(-55)	(-87)	(-151)	(- -)	(-52)	(- -)	(-106)	(- -)	(-154)	(- -)	(-270)	(- -)	(-200)	(- -)
期中平均為替レート	(円) Average Exchange Rate (Yen)	2.12	-	2.16	2.16	2.17	2.17	-	2.22	-	2.25	-	2.24	-	2.25	-

(注1)会計年度末：12月31日

(注2)各数値下段の( )内は現地通貨ベースを表示

Notes : 1. End of fiscal year : December 31

: 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

**破産更生債権及びこれらに準ずる債権**

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。

**危険債権**

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。

**三ヶ月以上延滞債権**

営業店債権の内、3ヶ月以上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 ;

**Bankrupt or De facto Bankrupt**

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.

**Doubtful receivables**

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

**Receivables 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 receivables**

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.