

DATA BOOK

2019年3月期 第1四半期決算
The First Quarter Report for the Fiscal Year Ending March, 2019

アコム株式会社
ACOM CO., LTD.

2018年7月
July 2018
Code No. 8572

< 目 次 > Contents

		Pages
データブックに関する注意事項	Notes to DATA BOOK	1
実績推移と今期の予想(連結)	Trend in Actual Results and Estimates (Consolidated)	
1. アコムグループ一覧	ACOM Group	2
2. 貸借対照表	Balance Sheet	3
3. 損益計算書	Income Statement	4
4. セグメント情報	Segment Information	5
5. 事業別営業債権残高	Receivables Outstanding by Segment	6
6. 事業別利用者数	Number of Customer Accounts by Segment	6
7. その他の指標	Other Indices	6
実績推移と今期の予想(単体)	Trend in Actual Results and Estimates (Non-consolidated)	
8. 貸借対照表	Balance Sheet	7
9. 損益計算書	Income Statement	8
10. 事業別営業収益	Operating Revenue by Segment	9
10-2. 営業収益の事業別構成比	Composition Ratio of Operating Revenue by Segment	9
11. 営業費用	Operating Expenses	10
11-2. 営業収益営業費用率	Ratio of Operating Expenses to Operating Revenue	10
12. 事業別営業債権残高	Receivables Outstanding by Segment	11
13. 利用者数	Number of Customer Accounts	11
14. 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	12
15. ローン事業店舗数	Number of Loan Business Outlets	12
16. 自動契約機	Automatic Contract Machines	12
17. ATM	ATMs	12
18. 社員数	Employees	12
19. 期中平均利回り	Average Loan Yield	13
20. 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]	13
20-2. 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]	13
21. 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 Receivables Outstanding [Unsecured Loans for Consumers]	14
21-2. 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 Receivables Outstanding [Unsecured Loans for Consumers]	14
22. 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]	15
23. 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]	15
24. 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]	15
25. 貸倒損失	Bad Debt Expenses	16
25-2. 無担保ローン貸倒損失理由別状況	Bad Debt Expenses of Unsecured Loans by Reasons	16
26. 不良債権の状況	Non-performing Loans	17
26-2. 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]	17
27. 貸倒引当金	Allowance for Doubtful Accounts	17
28. 利息返還損失引当金	Provision for Loss on Interest Repayment	17
29. 資金調達	Funds Procurement	18
30. クレジットカード事業	Credit Card Business	19
31. 信用保証事業	Guarantee Business	19
32. 財務指標	Financial Ratios	20
33. 1株当たり指標	Per Share Data	21
34. 発行済株式総数	Shares Issued	21
実績推移と今期の予想(海外連結子会社)	Trend in Actual Results and Estimates (Overseas Consolidated Subsidiaries)	
35. EASY BUY Public Company Limited	EASY BUY Public Company Limited	22
36. PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	22
(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	23

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すがこれらに限られません。

(注2) 数値については金額の単位未満切り捨て、比率の単位未満は四捨五入にて表示しております。

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

- (注5) ・単位未満の値を含む実績値、または増減値が0である場合は「-」で表示。
・単位未満の値を含む実績値、または増減値が0超である場合は「0」で表示。
・増減率が1,000%を超える場合は「-」で表示。
・非開示とされている数値がある場合は、実績値、増減値及び増減率は「-」で表示。
・過去において非開示であり増減比較できない場合は、増減値及び増減率は「-」で表示。
・増減比較の基となる数値の一方、または両方がマイナスの場合は、増減値のみを表示。
・前期実績値が0超、かつ当期実績値が0である場合は、増減値のみを表示。

Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

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

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

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

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

: 6. "(E)" indicates estimates.

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

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

1. アコムグループ一覧

ACOM Group

会社名 Name of company	設立年月 Incorporated	資本金 Capital Stock	アコム持分比 Equity owned by ACOM	社員数 Number of employees	主な事業内容 Summary of Business
------------------------	----------------------	----------------------	-----------------------------------	-------------------------------	-------------------------------

アコム株式会社	ACOM CO., LTD.	1978/10	63,832 百万円 [63,832 million yen]	—	2,044 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
---------	----------------	---------	------------------------------------	---	---------	---

【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 %	58 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 %	139 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 百万タイバツ [6,000 million THB]	71.00 %	2,844 名	タイ王国における無担保ローン事業及びインストールメントローン事業 Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	PT. Bank Nusantara Parahyangan, Tbk.		PT. Bank Nusantara Parahyangan, Tbk.	1972/1	3,384 億ルピア [3,384 Hundred million IDR]	67.59 %	1,398 名	インドネシア共和国における銀行業 Banking Business in Republic of Indonesia
	ACOM CONSUMER FINANCE CORPORATION		ACOM CONSUMER FINANCE CORPORATION	2017/7	500 百万ペソ [500 million PHP]	80.00 %	45 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

【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.
----------------------	-----------------------------	--------	----------------------------------	---------	---	---

2. 貸借対照表(連結)

Balance Sheet (Consolidated)

(単位:百万円/Millions of yen)

		2017/3		2018/3						2019/3						
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前期末比 ytd %	2018/9	前期末比 ytd %	2018/12	前期末比 ytd %	2019/3	前期比 yoy %
流動資産	Current Assets	1,177,815	5.0	1,112,512	1,137,179	1,158,850	1,187,721	-	1,176,538	-0.9						
現金及び預金	Cash and Deposits	104,939	19.9	69,860	77,571	81,650	91,884	-12.4	76,425	-16.8						
営業貸付金	Accounts Receivable-operating Loans	930,292	3.1	938,366	949,229	958,346	975,116	4.8	977,496	0.2						
銀行業貸出金	Loans Receivable of Banking Business	45,872	-18.9	43,318	44,666	43,915	48,808	6.4	46,048	-5.7						
割賦売掛金	Accounts Receivable-installment	38,648	36.1	41,904	45,890	49,714	53,034	37.2	55,943	5.5						
買取債権	Purchased Receivables	11,334	5.8	10,824	11,230	10,370	10,603	-6.4	10,050	-5.2						
繰延税金資産	Deferred Tax Assets	39,106	17.9	-	-	-	-	-	-	-						
貸倒引当金	Allowance for Doubtful Accounts	-66,685	-	-69,730	-71,969	-74,253	-75,686	-	-76,429	-						
固定資産	Noncurrent Assets	51,115	-4.3	88,026	88,369	89,070	88,235	-	86,981	-1.4						
有形固定資産	Property, Plant and Equipment	22,739	-3.2	22,478	23,280	23,238	22,800	0.3	22,402	-1.7						
無形固定資産	Intangible Assets	10,600	-15.0	13,020	12,511	11,911	11,210	5.7	10,642	-5.1						
のれん	Goodwill	5,474	-15.2	5,228	4,982	4,736	4,063	-25.8	3,860	-5.0						
ソフトウェア	Software	5,082	-14.9	7,749	7,486	7,132	7,103	39.8	6,739	-5.1						
投資その他の資産	Investments and Other Assets	17,775	1.8	52,527	52,577	53,919	54,224	-	53,935	-0.5						
繰延税金資産	Deferred Tax Assets	66	-	35,998	36,529	36,756	36,850	-	36,586	-0.7						
貸倒引当金	Allowance for Doubtful Accounts	-762	-	-773	-830	-865	-899	-	-945	-						
資産合計	Total Assets	1,228,930	4.6	1,200,539	1,225,549	1,247,920	1,275,957	-	1,263,519	-1.0						
流動負債	Current Liabilities	257,134	13.0	249,226	286,809	318,114	331,995	-	349,076	5.1						
短期借入金	Short-term Loans Payable	17,627	-3.6	12,577	8,125	15,958	10,873	-38.3	10,707	-1.5						
コマースナル・ペーパー	Commercial Papers	14,997	-	29,997	29,997	44,997	29,998	100.0	39,997	33.3						
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	117,907	13.6	114,049	128,265	128,666	160,244	35.9	170,526	6.4						
1年内償還予定の社債	Current Portion of Bonds	25,000	49.7	14,890	39,935	45,140	45,350	81.4	46,900	3.4						
銀行業預金	Deposits of Banking Business	55,427	-13.2	52,350	52,012	55,683	53,074	-4.2	52,352	-1.4						
債務保証損失引当金	Provision for Loss on Guarantees	8,722	7.8	9,292	9,882	9,713	10,061	15.3	9,777	-2.8						
固定負債	Noncurrent Liabilities	704,570	15.6	667,514	635,406	604,431	599,523	-	553,698	-7.6						
社債	Bonds Payable	216,838	12.3	207,090	185,758	181,912	211,210	-2.6	193,754	-8.3						
長期借入金	Long-term Loans Payable	313,505	-1.0	304,499	309,436	296,977	276,841	-11.7	258,765	-6.5						
利息返還損失引当金	Provision for Loss on Interest Repayment	164,900	83.2	148,508	132,181	117,760	104,068	-36.9	94,224	-9.5						
負債合計	Total Liabilities	961,704	14.9	916,740	922,215	922,546	931,519	-	902,775	-3.1						
株主資本	Shareholders' Equity	249,453	-22.4	265,807	283,896	303,477	320,026	28.3	337,396	5.4						
利益剰余金	Retained Earnings	131,837	-35.4	148,191	166,280	185,860	202,410	53.5	219,808	8.6						
その他の包括利益累計額	Accumulated Other Comprehensive Income	552	-68.2	497	796	1,840	2,889	422.9	1,612	-44.2						
非支配株主持分	Non-controlling Interests	17,219	16.7	17,493	18,640	20,057	21,521	25.0	21,735	1.0						
純資産合計	Total Net Assets	267,226	-21.0	283,798	303,333	325,374	344,437	28.9	360,744	4.7						
負債純資産合計	Total Liabilities and Net Assets	1,228,930	4.6	1,200,539	1,225,549	1,247,920	1,275,957	-	1,263,519	-1.0						
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,129,773	14.4	1,161,646	1,183,885	1,185,244	1,199,644	6.2	1,202,774	0.3						

(注)「税効果会計に係る会計基準」の一部改正(企業会計基準第28号平成30年2月16日)等を2019年3月期の期首から適用しており、2018年3月期に係る貸借対照表については、当該会計基準等を通じて適用した後の数値となっております。

Note: ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current balance sheet are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

3. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2017/3		2018/3					2019/3					2019/3計画(E)	前期比 yoy %	
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12			前年同期比 yoy %
営業収益	Operating Revenue	245,148	3.1	63,457	128,986	195,951	263,453	7.5	68,049	7.2					269,900	2.4
営業貸付金利息	Interest on Operating Loans	153,140	1.0	39,440	79,469	120,557	161,564	5.5	41,749	5.9					-	-
銀行業貸出金利息	Interest on Loans of Banking Business	6,550	-19.2	1,518	3,051	4,498	6,049	-7.7	1,474	-2.9					-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	4,455	31.0	1,351	2,840	4,474	6,168	38.4	1,825	35.0					-	-
信用保証収益	Revenue from Credit Guarantee	50,400	15.9	13,936	28,224	43,347	58,401	15.9	15,140	8.6					-	-
買取債権回収高	Collection from Purchased Receivable	6,148	10.8	1,096	2,645	4,074	5,429	-11.7	1,097	0.1					-	-
営業費用	Operating Expenses	315,315	41.9	45,421	90,602	135,298	182,511	-42.1	44,988	-1.0					192,700	5.6
金融費用	Financial Expenses	13,524	-21.9	3,127	6,185	9,292	12,454	-7.9	2,942	-5.9					11,700	-6.1
貸倒関連費用	Provision for Bad Debts	68,538	14.2	20,153	39,627	58,088	77,570	13.2	19,470	-3.4					81,900	5.6
貸倒損失	Bad Debt Expenses	58,989	11.7	16,555	33,241	49,837	67,732	14.8	18,711	13.0					-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	8,919	-	3,027	5,227	7,260	8,498	-	1,043	-					-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	628	-	570	1,159	990	1,338	-	-284	-					-	-
利息返還関連費用	Provision for Loss on Interest Repayment	143,728	153.8	-	-	-	-	-	-	-					-	-
利息返還金	Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6					-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9					-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-					-	-
その他の営業費用	Other Operating Expenses	89,524	1.5	22,140	44,788	67,917	92,486	3.3	22,574	2.0					99,100	7.2
営業利益	Operating Profit	-70,166	-	18,036	38,383	60,652	80,942	-	23,060	27.9					77,200	-4.6
営業外収益	Non-operating Income	716	-8.3	418	589	778	965	34.8	221	-47.0					700	-27.5
営業外費用	Non-operating Expenses	92	-5.2	68	145	152	213	129.8	67	-1.1					200	-6.1
経常利益	Ordinary Profit	-69,543	-	18,386	38,828	61,278	81,694	-	23,215	26.3					77,700	-4.9
特別利益	Extraordinary Income	190	67.4	29	29	30	63	-66.7	13	-52.5					-	-
特別損失	Extraordinary Losses	144	-89.1	19	44	98	589	307.1	23	22.0					100	-83.0
税金等調整前当期純利益	Profit Before Income Taxes	-69,497	-	18,397	38,814	61,210	81,168	-	23,205	26.1					77,600	-4.4
法人税、住民税及び事業税	Income Taxes-current	5,251	12.8	2,096	4,127	6,102	8,505	62.0	2,849	36.0					-	-
法人税等調整額	Income Taxes-deferred	-5,630	-	-836	-1,334	-1,473	-1,571	-	218	-					-	-
当期純利益	Profit	-69,118	-	17,137	36,020	56,581	74,233	-	20,137	17.5					67,300	-9.3
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	3,069	-8.0	783	1,577	2,558	3,661	19.3	1,172	49.5					3,700	1.1
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	-72,187	-	16,353	34,442	54,023	70,572	-	18,965	16.0					63,600	-9.9

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2018/3						2019/3								
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
営業収益	Operating Revenue	245,344	3.3	63,477	129,151	196,137	263,668	7.5	68,066	7.2						
外部顧客からの営業収益	Operating Revenue from External Customers	245,148	3.1	63,457	128,986	195,951	263,453	7.5	68,049	7.2						
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	196	-	19	165	186	214	9.5	17	-9.8						
ローン・クレジットカード事業	Loan and Credit Card Business	135,971	2.1	34,668	69,628	105,125	139,826	2.8	35,979	3.8						
信用保証事業	Guarantee Business	56,411	15.4	15,289	31,700	48,196	65,295	15.7	16,812	10.0						
海外金融事業	Overseas Financial Business	45,618	-5.5	12,141	24,578	37,843	51,904	13.8	13,834	13.9						
債権管理回収事業	Loan Servicing Business	7,159	8.8	1,355	3,190	4,904	6,560	-8.4	1,401	3.4						
その他	Others	184	-74.0	23	52	67	81	-55.6	39	68.1						
営業費用	Operating Expenses	315,734	42.0	45,487	90,742	135,514	182,819	-42.1	45,037	-1.0						
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	315,315	41.9	45,421	90,602	135,298	182,511	-42.1	44,988	-1.0						
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	419	195.7	65	139	215	308	-26.5	49	-25.3						
ローン・クレジットカード事業	Loan and Credit Card Business	229,344	58.2	23,157	45,120	68,572	92,961	-59.5	23,326	0.7						
信用保証事業	Guarantee Business	46,796	36.0	12,237	24,739	35,738	47,487	1.5	11,421	-6.7						
海外金融事業	Overseas Financial Business	32,978	-11.2	8,911	17,897	26,973	36,425	10.5	8,996	1.0						
債権管理回収事業	Loan Servicing Business	6,615	20.1	1,182	2,984	4,230	5,945	-10.1	1,293	9.4						
その他	Others	-	-	-	-	-	-	-	-	-						
セグメント利益	Segment Profit	-70,389	-	17,989	38,409	60,622	80,848	-	23,029	28.0						
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	-70,166	-	18,036	38,383	60,652	80,942	-	23,060	27.9						
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-223	-	-46	25	-29	-93	-	-31	-						
ローン・クレジットカード事業	Loan and Credit Card Business	-93,373	-	11,511	24,508	36,553	46,864	-	12,653	9.9						
信用保証事業	Guarantee Business	9,614	-33.5	3,052	6,960	12,458	17,808	85.2	5,390	76.6						
海外金融事業	Overseas Financial Business	12,640	13.5	3,229	6,681	10,869	15,478	22.5	4,838	49.8						
債権管理回収事業	Loan Servicing Business	544	-49.2	173	205	674	615	13.1	107	-37.6						
その他	Others	184	-61.5	23	52	67	81	-55.6	39	68.1						

[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	-11.5	(-10.0)	5.6	5.9	5.8	5.6	(17.1)	5.9	(0.3)						
信用保証事業	Guarantee Business	0.9	(-0.6)	1.0	1.2	1.4	1.5	(0.6)	1.7	(0.7)						

(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)

		2017/3		2018/3					2019/3					2019/3計画(E)			
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
営業債権残高	(百万円) Receivables Outstanding (Millions of yen)	1,026,147	2.8	1,034,413	1,051,017	1,062,346	1,087,562	6.0	1,089,539	5.3	0.2					1,119,500	2.9
ローン・クレジットカード事業	Loan and Credit Card Business	822,967	3.5	832,259	840,590	844,542	855,851	4.0	865,094	3.9	1.1					886,700	3.6
ローン事業	Loan Business	784,858	2.3	790,944	795,317	795,412	803,405	2.4	809,702	2.4	0.8					820,800	2.2
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	784,806	2.3	790,894	795,271	795,370	803,365	2.4	809,664	2.4	0.8					820,800	2.2
クレジットカード事業	Credit Card Business	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	34.1	5.6					65,900	25.7
海外金融事業	Overseas Financial Business	191,845	-0.1	191,329	199,195	207,434	221,107	15.3	214,393	12.1	-3.0					222,600	0.7
EASY BUY Public Company Limited	EASY BUY Public Company Limited	145,973	7.7	148,011	154,529	163,519	172,299	18.0	168,345	13.7	-2.3					176,600	2.5
ローン事業	Loan Business	145,434	7.8	147,422	153,912	162,933	171,711	18.1	167,793	13.8	-2.3					176,000	2.5
インストールメントローン事業	Installment Loan Business	538	0.0	588	617	585	588	9.2	551	-6.3	-6.2					600	2.0
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	45,872	-18.9	43,318	44,666	43,915	48,808	6.4	46,048	6.3	-5.7					46,000	-5.8
債権管理回収事業	Loan Servicing Business	11,334	5.8	10,824	11,230	10,370	10,603	-6.4	10,050	-7.1	-5.2					10,200	-3.8
信用保証残高	Guaranteed Receivables	1,129,773	14.4	1,161,646	1,183,885	1,185,244	1,199,644	6.2	1,202,774	3.5	0.3					1,236,100	3.0
アコム	ACOM CO., LTD.	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	2.6	-0.0					1,082,700	2.5
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	124,744	22.6	132,037	136,780	139,661	143,112	14.7	146,287	10.8	2.2					153,400	7.2

6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2017/3		2018/3					2019/3					2019/3計画(E)			
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
ローン事業	(件) Loan Business	1,441,786	2.3	1,451,648	1,463,412	1,468,377	1,486,183	3.1	1,500,235	3.3	0.9					1,520,800	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	1,441,686	2.3	1,451,553	1,463,325	1,468,304	1,486,114	3.1	1,500,171	3.3	0.9					1,520,800	2.3
クレジットカード事業	(名) Credit Card Business	314,235	23.5	339,217	365,150	384,438	400,220	27.4	404,102	19.1	1.0					433,000	8.2
海外金融事業	(件) Overseas Financial Business	1,284,127	8.3	1,297,878	1,329,052	1,347,250	1,371,840	6.8	1,371,718	5.7	-0.0					-	-
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,213,440	4.3	1,217,870	1,241,760	1,265,894	1,298,299	7.0	1,300,199	6.8	0.1					1,357,100	4.5
ローン事業	Loan Business	1,202,393	4.5	1,206,107	1,229,445	1,253,979	1,286,090	7.0	1,288,296	6.8	0.2					1,344,700	4.6
インストールメントローン事業	Installment Loan Business	11,047	-12.0	11,763	12,315	11,915	12,209	10.5	11,903	1.2	-2.5					12,400	1.6
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	70,687	221.3	80,008	87,292	81,356	73,541	4.0	71,519	-10.6	-2.7					-	-
債権管理回収事業	(件) Loan Servicing Business	434,848	29.3	436,242	352,785	352,332	355,584	-18.2	354,477	-18.7	-0.3					-	-

(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: 割賦先掛金残高を有する契約件数
(注4)債権管理回収事業: 債権買取額の残高を有する口座数

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

7. その他の指標(連結)

Other Indices (Consolidated)

		2017/3		2018/3					2019/3								
		2017/3	前期比 yoy	2017/6	2017/9	2017/12	2018/3	前期比 yoy	2018/6	前期末比 ytd	2018/9	前期末比 ytd	2018/12	前期末比 ytd	2019/3	前期比 yoy	
店舗数	(店) Number of Outlets	1,221	-23	1,229	1,231	1,218	1,205	-16	1,205	-							
社員数(正社員)	(名) Number of Employees (Permanent Employees)	6,057	21	6,217	6,161	6,165	6,202	145	6,528	326							

8. 貸借対照表(アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

		2017/3		2018/3					2019/3							
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前期末比 ytd %	2018/9	前期末比 ytd %	2018/12	前期末比 ytd %	2019/3	前期比 yoy %
流動資産	Current Assets	958,234	5.9	900,271	916,051	924,993	946,651	-	944,113	-0.3						
現金及び預金	Cash and Deposits	90,802	22.8	60,000	65,599	69,307	78,196	-13.9	66,468	-15.0						
営業貸付金	Accounts Receivable-operating Loans	784,806	2.3	790,894	795,271	795,370	803,365	2.4	809,664	0.8						
割賦売掛金	Accounts Receivable-installment	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	5.6						
繰延税金資産	Deferred Tax Assets	36,506	19.2	-	-	-	-	-	-	-						
貸倒引当金	Allowance for Doubtful Accounts	-50,750	-	-53,340	-54,590	-56,360	-57,230	-	-58,190	-						
固定資産	Noncurrent Assets	63,693	-2.9	101,108	102,380	102,681	101,697	-	101,326	-0.4						
有形固定資産	Property, Plant and Equipment	21,319	-3.4	21,134	21,943	21,928	21,563	1.1	21,215	-1.6						
無形固定資産	Intangible Assets	9,004	-16.1	11,583	11,159	10,692	10,001	11.1	9,470	-5.3						
のれん	Goodwill	5,474	-15.2	5,228	4,982	4,736	4,063	-25.8	3,860	-5.0						
ソフトウェア	Software	3,486	-17.5	6,312	6,134	5,913	5,895	69.1	5,567	-5.6						
投資その他の資産	Investments and Other Assets	33,369	1.8	68,390	69,277	70,060	70,132	-	70,640	0.7						
繰延税金資産	Deferred Tax Assets	-	-	35,182	35,637	36,036	36,068	-	35,669	-1.1						
貸倒引当金	Allowance for Doubtful Accounts	-750	-	-760	-810	-840	-870	-	-910	-						
資産合計	Total Assets	1,021,927	5.3	1,001,380	1,018,432	1,027,675	1,048,349	-	1,045,440	-0.3						
流動負債	Current Liabilities	166,158	45.3	165,473	202,344	219,266	241,385	45.3	251,273	4.1						
短期借入金	Short-term Loans Payable	6,000	-	6,000	-	-	-	-	-	-						
コマーシャル・ペーパー	Commercial Papers	14,997	-	29,997	29,997	44,997	29,998	100.0	39,997	33.3						
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	99,666	6.1	100,190	114,952	116,567	150,572	51.1	154,755	2.8						
1年内償還予定の社債	Current Portion of Bonds	25,000	-	10,000	35,000	35,000	35,000	40.0	35,000	-						
債務保証損失引当金	Provision for Loss on Guarantees	8,100	6.7	8,680	9,220	9,040	9,360	15.6	9,050	-3.3						
固定負債	Noncurrent Liabilities	634,952	14.1	598,470	562,427	538,177	522,965	-	492,690	-5.8						
社債	Bonds Payable	176,000	2.9	166,000	141,000	141,000	166,000	-5.7	156,000	-6.0						
長期借入金	Long-term Loans Payable	287,890	-0.4	277,138	281,823	272,276	246,150	-14.5	236,181	-4.1						
利息返還損失引当金	Provision for Loss on Interest Repayment	164,900	83.2	148,508	132,181	117,760	104,068	-36.9	94,224	-9.5						
負債合計	Total Liabilities	801,110	19.4	763,943	764,771	757,443	764,351	-	743,964	-2.7						
株主資本	Shareholders' Equity	220,812	-26.4	237,432	253,658	270,231	283,997	28.6	301,475	6.2						
利益剰余金	Retained Earnings	100,763	-44.0	117,383	133,609	150,182	163,948	62.7	181,426	10.7						
評価・換算差額等	Valuation and translation adjustments	4	-47.6	3	2	0	0	-88.9	0	-33.1						
純資産合計	Total Net Assets	220,816	-26.4	237,436	253,661	270,232	283,997	28.6	301,475	6.2						
負債純資産合計	Total Liabilities and Net Assets	1,021,927	5.3	1,001,380	1,018,432	1,027,675	1,048,349	-	1,045,440	-0.3						
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	-0.0						

(注)「税効果会計に係る会計基準」の一部改正(企業会計基準第28号平成30年2月16日)等を2019年3月期の期首から適用しており、2018年3月期に係る貸借対照表については、当該会計基準等を選定して適用した後の数値となっております。

Note: ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current balance sheet are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

9. 損益計算書(アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2017/3		2018/3					2019/3					2019/3計画(E)			
			前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %	2019/3計画(E)
営業収益	Operating Revenue	183,997	4.9	47,605	96,559	146,036	195,310	6.1	50,215	5.5						200,300	2.6
営業貸付金利息	Interest on Operating Loans	117,819	1.5	29,810	60,004	90,553	120,405	2.2	30,632	2.8						122,300	1.6
包括信用購入あっせん収益	Revenue from Credit Card Business	4,455	31.0	1,351	2,840	4,474	6,168	38.4	1,825	35.0						8,000	29.7
信用保証収益	Revenue from Credit Guarantee	42,199	15.7	11,654	23,585	36,277	48,892	15.9	12,632	8.4						50,800	3.9
営業費用	Operating Expenses	269,388	54.5	33,870	66,378	99,282	133,542	-50.4	33,028	-2.5						142,100	6.4
金融費用	Financial Expenses	7,153	-13.8	1,658	3,231	4,807	6,442	-9.9	1,452	-12.4						5,900	-8.4
貸倒関連費用	Provision for Bad Debts	51,786	18.3	15,820	30,393	44,661	59,253	14.4	14,847	-6.1						63,400	7.0
貸倒損失	Bad Debt Expenses	44,475	15.4	12,640	25,373	38,021	51,389	15.5	14,157	12.0						57,800	12.5
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,800	-	2,600	3,900	5,700	6,603	-	1,000	-						5,600	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	510	-	580	1,120	940	1,260	-	-310	-						-	-
利息返還関連費用	Provision for Loss on Interest Repayment	143,728	153.8	-	-	-	-	-	-	-						-	-
利息返還金	Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6						-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9						-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-						-	-
その他の営業費用	Other Operating Expenses	66,720	2.0	16,391	32,753	49,813	67,846	1.7	16,728	2.1						72,800	7.3
営業利益	Operating Profit	-85,390	-	13,735	30,180	46,754	61,767	-	17,187	25.1						58,200	-5.8
営業外収益	Non-operating Income	1,366	-68.1	3,524	3,634	3,773	3,899	185.3	3,607	2.4						3,800	-2.5
営業外費用	Non-operating Expenses	30	-78.3	65	128	139	195	542.9	46	-27.9						-	-
経常利益	Ordinary Profit	-84,054	-	17,194	33,686	50,388	65,471	-	20,747	20.7						62,000	-5.3
特別利益	Extraordinary Income	189	74.4	25	25	25	29	-84.3	0	-99.8						-	-
特別損失	Extraordinary Losses	121	-91.3	15	34	85	574	373.6	20	35.2						100	-82.6
税引前当期純利益	Profit Before Income Taxes	-83,986	-	17,204	33,677	50,328	64,926	-	20,726	20.5						61,900	-4.7
法人税、住民税及び事業税	Income Taxes-current	1,005	-44.7	718	1,419	1,896	2,759	174.5	1,284	78.6						-	-
法人税等調整額	Income Taxes-deferred	-5,702	-	-134	-588	-987	-1,018	-	398	-						-	-
当期純利益	Profit	-79,289	-	16,619	32,845	49,418	63,184	-	19,044	14.6						56,900	-9.9

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2017/3		2018/3					2019/3					2019/3計画(E)				
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %	2019/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	183,997	4.9	47,605	96,559	146,036	195,310	6.1	50,215	5.5							200,300	2.6
ローン・クレジットカード事業	Loan and Credit Card Business	135,971	2.1	34,668	69,628	105,125	139,826	2.8	35,979	3.8							142,800	2.1
ローン事業	Loan Business	131,155	1.4	33,217	66,596	100,366	133,281	1.6	34,052	2.5							134,500	0.9
無担保ローン	Unsecured Loans	130,256	1.6	33,021	66,187	99,767	132,517	1.7	33,888	2.6							134,000	1.1
消費者向け	Consumers	130,255	1.6	33,021	66,187	99,767	132,516	1.7	33,888	2.6							134,000	1.1
有担保ローン	Secured Loans	899	-20.1	195	409	598	763	-15.0	163	-16.4							500	-34.5
クレジットカード事業	Credit Card Business	4,815	27.2	1,451	3,031	4,758	6,545	35.9	1,927	32.8							8,300	26.8
信用保証事業	Guarantee Business	47,842	15.3	12,913	26,877	40,844	55,401	15.8	14,197	9.9							57,400	3.6
その他	Others	184	-74.0	23	52	67	81	-55.6	39	68.1							100	23.5

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: %)

		2017/3	2018/3				2019/3				2019/3計画(E)	
		2017/3	2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3	2019/3計画(E)	
営業収益	Operating Revenue	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	73.9	72.8	72.1	72.0	71.6	71.6					71.3
ローン事業	Loan Business	71.3	69.8	69.0	68.7	68.2	67.8					67.2
クレジットカード事業	Credit Card Business	2.6	3.0	3.1	3.3	3.4	3.8					4.1
信用保証事業	Guarantee Business	26.0	27.1	27.8	28.0	28.4	28.3					28.7
その他	Others	0.1	0.1	0.1	0.0	0.0	0.1					0.0

11. 営業費用(アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2018/3							2019/3							2019/3計画(E)	
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3		
営業費用	Operating Expenses	269,388	54.5	33,870	66,378	99,282	133,542	-50.4	33,028	-2.5						142,100	6.4
金融費用	Financial Expenses	7,153	-13.8	1,658	3,231	4,807	6,442	-9.9	1,452	-12.4						5,900	-8.4
貸倒関連費用	Provision for Bad Debts	51,786	18.3	15,820	30,393	44,661	59,253	14.4	14,847	-6.1						63,400	7.0
貸倒損失	Bad Debt Expenses	44,475	15.4	12,640	25,373	38,021	51,389	15.5	14,157	12.0						57,800	12.5
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,800	-	2,600	3,900	5,700	6,603	-	1,000	-						5,600	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	510	-	580	1,120	940	1,260	-	-310	-						-	-
利息返還関連費用	Provision for Loss on Interest Repayment	143,728	153.8	-	-	-	-	-	-	-						-	-
利息返還金	Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6						-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9						-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-						-	-
その他の営業費用	Other Operating Expenses	66,720	2.0	16,391	32,753	49,813	67,846	1.7	16,728	2.1						72,800	7.3
人件費	Personnel Expenses	14,563	-0.5	3,734	7,313	11,113	15,174	4.2	3,883	4.0						15,700	3.5
広告宣伝費	Advertising Expenses	11,427	2.4	2,747	5,666	8,577	11,299	-1.1	2,620	-4.6						11,600	2.7
事務所費	Administrative Expenses	6,519	-6.8	1,531	3,138	4,690	6,261	-4.0	1,521	-0.6						6,500	3.8
電算機費	Computer Expenses	16,841	6.0	3,822	7,726	12,224	17,115	1.6	4,485	17.3						19,500	13.9
手数料	Fees	8,460	1.0	2,087	4,206	6,250	8,463	0.0	2,021	-3.2						8,700	2.8
保険料	Insurance Expenses	60	0.8	3	22	33	66	10.1	4	36.1						100	51.5
減価償却費	Depreciation	760	3.6	166	334	504	674	-11.3	148	-10.8						600	-11.0
公租公課	Taxes and Other Public Charges	3,846	2.3	1,216	2,199	3,160	4,153	8.0	970	-20.3						4,000	-3.7
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	993	65.2	253	531	813	1,099	10.7	321	26.9						1,400	27.4
その他	Others	3,247	1.4	828	1,614	2,446	3,538	9.0	751	-9.4						4,700	32.8

11-2. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2018/3							2019/3							2019/3計画(E)	
		2017/3	前期比 yoy p.p.	2017/6	2017/9	2017/12	2018/3	前期比 yoy p.p.	2018/6	前年同期比 yoy p.p.	2018/9	前年同期比 yoy p.p.	2018/12	前年同期比 yoy p.p.	2019/3		
営業費用	Operating Expenses	146.4	47.0	71.1	68.7	68.0	68.4	-78.0	65.8	-5.3						70.9	2.5
金融費用	Financial Expenses	3.9	-0.8	3.5	3.3	3.3	3.3	-0.6	2.9	-0.6						2.9	-0.4
貸倒関連費用	Provision for Bad Debts	28.1	3.1	33.2	31.5	30.6	30.4	2.3	29.6	-3.6						31.7	1.3
貸倒損失	Bad Debt Expenses	24.1	2.1	26.5	26.3	26.0	26.3	2.2	28.2	1.7						28.9	2.6
利息返還関連費用	Provision for Loss on Interest Repayment	78.1	45.8	-	-	-	-	-78.1	-	-						-	-
その他の営業費用	Other Operating Expenses	36.3	-1.0	34.4	33.9	34.1	34.7	-1.6	33.3	-1.1						36.3	1.6
人件費	Personnel Expenses	7.9	-0.5	7.8	7.6	7.6	7.8	-0.1	7.8	0.0						7.8	0.0
広告宣伝費	Advertising Expenses	6.2	-0.2	5.8	5.9	5.9	5.8	-0.4	5.2	-0.6						5.8	0.0
事務所費	Administrative Expenses	3.6	-0.4	3.2	3.2	3.2	3.2	-0.4	3.0	-0.2						3.2	0.0
電算機費	Computer Expenses	9.2	0.1	8.0	8.0	8.4	8.8	-0.4	8.9	0.9						9.7	0.9
手数料	Fees	4.6	-0.2	4.4	4.4	4.3	4.3	-0.3	4.0	-0.4						4.3	0.0

(注) 営業収益営業費用率(%) = 営業費用 / 営業収益

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

12. 事業別営業債権残高(アコム)

Receivables Outstanding by Segment (ACOM)

		2017/3		2018/3					2019/3					2019/3計画(E)			
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	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)	822,916	3.5	832,210	840,544	844,500	855,811	4.0	865,056	3.9	1.1					886,700	3.6
ローン事業	Loan Business	784,806	2.3	790,894	795,271	795,370	803,365	2.4	809,664	2.4	0.8					820,800	2.2
無担保ローン	Unsecured Loans	777,535	2.5	783,949	788,629	789,036	797,288	2.5	803,851	2.5	0.8					816,000	2.3
消費者向け	Consumers	777,531	2.5	783,945	788,625	789,032	797,284	2.5	803,847	2.5	0.8					816,000	2.3
有担保ローン	Secured Loans	7,270	-17.8	6,945	6,642	6,334	6,077	-16.4	5,813	-16.3	-4.3					4,800	-21.0
不動産カードローン	Real Estate Card Loan	6,172	-18.6	5,888	5,642	5,365	5,162	-16.4	4,951	-15.9	-4.1					-	-
クレジットカード事業	Credit Card Business	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	34.1	5.6					65,900	25.7
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)	540	0.2	541	539	538	537	-0.6	536	-0.9	-0.2					537	0.0
信用保証残高	Guaranteed Receivables	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	2.6	-0.0					1,082,700	2.5
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)	608	4.5	613	620	623	628	3.3	630	2.8	0.3					644	2.5
求償債権	Right to reimbursement	38,525	24.7	41,362	43,886	46,521	47,852	24.2	49,934	20.7	4.4					-	-

13. 利用者数(アコム)

Number of Customer Accounts (ACOM)

		2017/3		2018/3					2019/3					2019/3計画(E)			
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
ローン事業 (件)	Loan Business	1,441,686	2.3	1,451,553	1,463,325	1,468,304	1,486,114	3.1	1,500,171	3.3	0.9					1,520,800	2.3
無担保ローン	Unsecured Loans	1,439,063	2.3	1,449,037	1,460,914	1,465,993	1,483,887	3.1	1,498,025	3.4	1.0					1,519,000	2.4
消費者向け	Consumers	1,439,059	2.3	1,449,033	1,460,910	1,465,989	1,483,883	3.1	1,498,022	3.4	1.0					1,519,000	2.4
有担保ローン	Secured Loans	2,623	-15.5	2,516	2,411	2,311	2,227	-15.1	2,146	-14.7	-3.6					1,800	-19.2
クレジットカード事業 (名)	Credit Card Business	314,235	23.5	339,217	365,150	384,438	400,220	27.4	404,102	19.1	1.0					433,000	8.2
信用保証事業	Guarantee Business	1,651,161	8.6	1,679,526	1,686,688	1,676,045	1,680,937	1.8	1,675,694	-0.2	-0.3					1,679,900	-0.1

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

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

14. ローン事業新規申込数、新客数及び新規貸付率 (アコム) Number of Applicants, New Loan Customers and Lending Ratio (ACOM)

	2017/3	前期比 yoy %	2018/3					2019/3					2019/3計画(E)	前期比 yoy %		
			2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12			前年同期比 yoy %	2019/3
新規申込数 (件) Number of Applicants	501,950	8.5	129,998	260,831	398,156	539,919	7.6	144,087	10.8						-	-
新客数 (件) Number of New Loan Customers	234,838	5.9	60,576	120,073	180,874	242,008	3.1	64,226	6.0						242,000	-0.0
新規貸付率 (%) Lending Ratio (%)	46.8	(-1.1)	46.6	46.0	45.4	44.8	(-2.0)	44.6	(-2.0)						-	-

(注1)新規貸付率は提携カード分を除く
(注2)新規貸付率の前期比欄には()書きで増減値を表示

Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.
: 2. Figures in brackets indicate year-on-year change in percentage points.

初回貸付単価 (千円) Initial Average Lending Amount (Thousands of yen)	2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %	2019/3計画(E)	前期比 yoy %
	151	2.7	147	149	150	153	1.3	150	2.0						-	-	

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

	2017/3	前期比 yoy %	2018/3					2019/3					2019/3計画(E)	前期比 yoy %		
			2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前期末比 ytd	2018/9	前期末比 ytd	2018/12			前期末比 ytd	2019/3
ローン事業店舗数 (店) Number of Loan Business Outlets	1,068	-17	1,066	1,066	1,056	1,042	-26	1,041	-1						1,017	-25
有人店舗 Staffed	22	-17	22	22	22	22	-	22	-						22	-
無人店舗 Unstaffed	1,046	-	1,044	1,044	1,034	1,020	-26	1,019	-1						995	-25

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

	2017/3	前期比 yoy %	2018/3					2019/3					2019/3計画(E)	前期比 yoy %		
			2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前期末比 ytd	2018/9	前期末比 ytd	2018/12			前期末比 ytd	2019/3
自動契約コーナー数 (所) Number of Automatic Contract Machine Outlets	1,068	-17	1,066	1,066	1,056	1,042	-26	1,041	-1						1,017	-25
自動契約機台数 (台) Number of Automatic Contract Machines	1,107	-12	1,105	1,105	1,096	1,082	-25	1,081	-1						1,057	-25
カード発行機台数 Number of Card Issuance Machines	494	151	644	645	647	645	151	644	-1						-	-

17. ATM (アコム) ATMs (ACOM)

	2017/3	前期比 yoy %	2018/3					2019/3					2019/3計画(E)	前期比 yoy %		
			2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前期末比 ytd	2018/9	前期末比 ytd	2018/12			前期末比 ytd	2019/3
A T M 台数 (台) Number of ATMs	55,796	-8,360	56,009	56,263	56,141	56,128	332	56,123	-5						-	-
自社設置分 Proprietary	1,087	-25	1,083	1,082	1,069	1,057	-30	1,055	-2						1,032	-25
年中無休 Open 365 Days/Year	1,087	-25	1,083	1,082	1,069	1,057	-30	1,055	-2						-	-
24時間稼働 Open 24 Hours/Day	958	-20	954	953	948	940	-18	938	-2						-	-
提携分 Tie-up	54,709	-8,335	54,926	55,181	55,072	55,071	362	55,068	-3						-	-

18. 社員数 (アコム) Employees (ACOM)

	2017/3	前期比 yoy %	2018/3					2019/3					2019/3計画(E)	前期比 yoy %		
			2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前期末比 ytd	2018/9	前期末比 ytd	2018/12			前期末比 ytd	2019/3
合計 (名) Number of Total Employees	2,021	-11	2,102	2,085	2,084	2,061	40	2,169	108						-	-
正社員 Permanent Employees	1,854	-38	1,990	1,970	1,964	1,936	82	2,044	108						1,991	55
非正社員 Temporary Employees	167	27	112	115	120	125	-42	125	-						-	-

19. 期中平均利回り(アコム)

Average Loan Yield (ACOM)

(単位:%)

		2018/3										2019/3						2019/3計画(E)	前年比 yoy p.p.		
		2017/3	前年 比 yoy p.p.	2017/6	前年 同期比 yoy p.p.	2017/9	前年 同期比 yoy p.p.	2017/12	前年 同期比 yoy p.p.	2018/3	前年 同期比 yoy p.p.	2018/6	前年 同期比 yoy p.p.	2018/9	前年 同期比 yoy p.p.	2018/12	前年 同期比 yoy p.p.			2019/3	前年 同期比 yoy p.p.
期中平均利回り	Average Loan Yield	15.16	-0.18	15.18	-0.03	15.17	0.00	15.17	0.01	15.17	0.01	15.23	0.05							15.08	-0.09
無担保ローン	Unsecured Loans	15.21	-0.18	15.22	-0.04	15.20	-0.02	15.20	-0.01	15.21	0.00	15.26	0.04							15.11	-0.10
消費者向け	Consumers	15.21	-0.18	15.22	-0.04	15.20	-0.02	15.20	-0.01	15.21	0.00	15.26	0.04							15.11	-0.10
有担保ローン	Secured Loans	11.08	-0.32	10.94	-0.21	11.60	0.55	11.56	0.49	11.36	0.28	10.94	0.00							9.89	-1.47

(注)期中平均利回り=営業貸付金利息/月初平均貸付金残高(%)[年率換算]

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

20. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

実質年率	Effective Annual Interest Rate	2018/3										2019/3						2019/3計画(E)	構成比 C.R.(%)		
		2017/3	構成比 C.R.(%)	2017/6	構成比 C.R.(%)	2017/9	構成比 C.R.(%)	2017/12	構成比 C.R.(%)	2018/3	構成比 C.R.(%)	2018/6	構成比 C.R.(%)	2018/9	構成比 C.R.(%)	2018/12	構成比 C.R.(%)			2019/3	構成比 C.R.(%)
合計	Total	777,531	100.0	783,945	100.0	788,625	100.0	789,032	100.0	797,284	100.0	803,847	100.0							816,000	100.0
20.000% <	20.000% <	9,915	1.3	9,265	1.2	8,637	1.1	8,117	1.0	7,230	0.9	6,856	0.9							6,800	0.8
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	2,589	0.3	2,443	0.3	2,311	0.3	2,200	0.3	1,955	0.2	1,857	0.2							1,800	0.2
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	360,802	46.4	363,512	46.4	367,716	46.6	370,177	46.9	375,683	47.1	380,299	47.3							382,200	46.8
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	366,952	47.2	370,316	47.2	370,266	47.0	368,292	46.7	371,123	46.6	372,600	46.3							379,900	46.6
≤ 10.000%	≤ 10.000%	37,271	4.8	38,408	4.9	39,693	5.0	40,244	5.1	41,291	5.2	42,233	5.3							45,300	5.6

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	2018/3										2019/3						2019/3計画(E)	構成比 C.R.(%)		
		2017/3	構成比 C.R.(%)	2017/6	構成比 C.R.(%)	2017/9	構成比 C.R.(%)	2017/12	構成比 C.R.(%)	2018/3	構成比 C.R.(%)	2018/6	構成比 C.R.(%)	2018/9	構成比 C.R.(%)	2018/12	構成比 C.R.(%)			2019/3	構成比 C.R.(%)
合計	Total	1,439,059	100.0	1,449,033	100.0	1,460,910	100.0	1,465,989	100.0	1,483,883	100.0	1,498,022	100.0							-	-
20.000% <	20.000% <	23,263	1.6	21,531	1.5	19,992	1.4	18,582	1.3	16,278	1.1	15,346	1.0							-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	1,664	0.1	1,593	0.1	1,504	0.1	1,446	0.1	1,260	0.1	1,204	0.1							-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	989,024	68.7	996,697	68.8	1,007,898	69.0	1,016,063	69.3	1,032,094	69.5	1,045,051	69.8							-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	348,763	24.3	350,854	24.2	350,638	24.0	347,694	23.7	349,733	23.6	349,625	23.3							-	-
≤ 10.000%	≤ 10.000%	76,345	5.3	78,358	5.4	80,878	5.5	82,204	5.6	84,518	5.7	86,796	5.8							-	-

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)	2017/3		2018/3						2019/3						2019/3計画(E)	構成比 C.R.(%)				
		2017/3	構成比 C.R.(%)	2017/6	構成比 C.R.(%)	2017/9	構成比 C.R.(%)	2017/12	構成比 C.R.(%)	2018/3	構成比 C.R.(%)	2018/6	構成比 C.R.(%)	2018/9	構成比 C.R.(%)			2018/12	構成比 C.R.(%)	2019/3	構成比 C.R.(%)
合計	Total	777,531	100.0	783,945	100.0	788,625	100.0	789,032	100.0	797,284	100.0	803,847	100.0							816,000	100.0
10万円以下	≦ 100	11,206	1.5	11,361	1.4	11,487	1.5	11,553	1.5	11,885	1.5	12,101	1.5							12,600	1.6
10万円超 30万円以下	100 < ≦ 300	69,438	8.9	69,477	8.9	70,283	8.9	70,843	9.0	72,365	9.1	73,198	9.1							78,500	9.6
30万円超 50万円以下	300 < ≦ 500	211,394	27.2	212,300	27.1	214,128	27.1	214,789	27.2	216,456	27.1	218,221	27.2							221,200	27.1
50万円超 100万円以下	500 < ≦ 1,000	189,041	24.3	191,194	24.4	192,626	24.4	192,778	24.4	194,977	24.5	196,288	24.4							200,700	24.6
100万円超	1,000 <	296,451	38.1	299,611	38.2	300,098	38.1	299,067	37.9	301,600	37.8	304,036	37.8							303,000	37.1

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)	2017/3		2018/3						2019/3						2019/3計画(E)	構成比 C.R.(%)				
		2017/3	構成比 C.R.(%)	2017/6	構成比 C.R.(%)	2017/9	構成比 C.R.(%)	2017/12	構成比 C.R.(%)	2018/3	構成比 C.R.(%)	2018/6	構成比 C.R.(%)	2018/9	構成比 C.R.(%)			2018/12	構成比 C.R.(%)	2019/3	構成比 C.R.(%)
合計	Total	1,439,059	100.0	1,449,033	100.0	1,460,910	100.0	1,465,989	100.0	1,483,883	100.0	1,498,022	100.0							-	-
10万円以下	≦ 100	179,473	12.5	181,792	12.5	183,460	12.5	184,460	12.6	187,641	12.7	190,861	12.7							-	-
10万円超 30万円以下	100 < ≦ 300	329,817	22.9	330,326	22.8	333,958	22.9	335,869	22.9	342,575	23.1	346,354	23.1							-	-
30万円超 50万円以下	300 < ≦ 500	488,551	33.9	490,716	33.9	494,730	33.9	496,785	33.9	500,487	33.7	504,420	33.7							-	-
50万円超 100万円以下	500 < ≦ 1,000	248,837	17.3	251,673	17.4	253,823	17.4	254,299	17.3	257,275	17.3	258,896	17.3							-	-
100万円超	1,000 <	192,381	13.4	194,526	13.4	194,939	13.3	194,576	13.3	195,905	13.2	197,491	13.2							-	-

22. 顧客年収別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: 千円/Thousands of yen, %)

年取ランク	Annual Income (Millions of yen)	2018/3																												
		2017/3			2017/6			2017/9			2017/12			2018/3			2018/6			2018/9			2018/12			2019/3				
		新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存	新規	初回貸付事価	既存		
New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	
合計	Total	100.0	151	100.0	100.0	147	100.0	100.0	149	100.0	100.0	150	100.0	100.0	153	100.0	100.0	150	100.0											
200万円以下	≦ 2	25.6	119	22.9	24.2	119	22.8	25.0	119	22.8	25.3	119	22.8	25.4	120	22.7	23.3	118	22.6											
200万円超 500万円以下	2 < ≦ 5	64.7	154	59.8	66.2	150	60.1	65.6	153	60.2	65.2	153	60.3	65.0	156	60.2	66.0	150	60.4											
500万円超 700万円以下	5 < ≦ 7	6.6	201	11.2	6.6	183	11.1	6.4	192	11.1	6.4	195	11.0	6.5	201	11.1	7.3	199	11.1											
700万円超 1,000万円以下	7 < ≦ 10	2.5	233	4.8	2.4	220	4.8	2.4	220	4.7	2.4	225	4.7	2.5	233	4.7	2.7	242	4.7											
1,000万円超	10 <	0.6	291	1.3	0.6	312	1.2	0.6	315	1.2	0.7	318	1.2	0.6	316	1.3	0.7	318	1.2											

23. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

		2018/3																												
		2017/3			2017/6			2017/9			2017/12			2018/3			2018/6			2018/9			2018/12			2019/3				
		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	新規	既存	償却		
New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	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												
~ 29才	Under 29	52.2	24.0	28.1	53.5	24.3	29.9	54.3	24.6	30.2	55.2	25.0	30.8	55.2	25.4	31.6	55.0	25.7	34.1											
30 ~ 39才	Age 30 - 39	18.2	24.1	20.2	18.1	23.9	19.9	17.8	23.8	19.7	17.6	23.7	19.8	17.6	23.5	19.9	18.1	23.5	20.0											
40 ~ 49才	Age 40 - 49	16.0	24.2	21.5	15.4	24.1	20.8	15.0	23.9	20.6	14.6	23.7	20.4	14.6	23.5	20.2	14.9	23.3	19.6											
50 ~ 59才	Age 50 - 59	9.5	16.5	15.7	9.3	16.6	15.8	9.0	16.6	16.0	8.9	16.5	15.7	8.9	16.5	15.4	8.8	16.5	14.7											
60才以上	Over 60	4.1	11.2	14.5	3.7	11.1	13.6	3.9	11.1	13.5	3.7	11.1	13.3	3.7	11.1	12.9	3.2	11.0	11.6											

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: %)

		2018/3																												
		2017/3			2017/6			2017/9			2017/12			2018/3			2018/6			2018/9			2018/12			2019/3				
		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	新規	既存	償却		
New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	
男性	Male	71.1	73.9	74.5	71.1	73.8	74.1	70.7	73.7	74.3	70.7	73.6	74.0	70.6	73.5	74.0	70.0	73.3	73.4											
女性	Female	28.9	26.1	25.5	28.9	26.2	25.9	29.3	26.3	25.7	29.3	26.4	26.0	29.4	26.5	26.0	30.0	26.7	26.6											

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2017/3		2018/3					2019/3					2019/3計画(E)	前期比 yoy %		
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12			前年同期比 yoy %	2019/3
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	54,451	8.5	14,804	29,626	43,911	58,750	7.9	15,263	3.1						62,800	6.9
ローン・クレジットカード事業	Loan and Credit Card Business	33,390	0.4	8,683	17,109	25,063	33,316	-0.2	8,223	-5.3						33,800	1.5
ローン事業	Loan Business	31,826	-0.6	8,232	16,191	23,622	31,297	-1.7	7,582	-7.9						31,400	0.3
無担保ローン	Unsecured Loans	31,741	-0.5	8,214	16,167	23,575	31,233	-1.6	7,575	-7.8						31,400	0.5
貸倒損失	Bad Debt Expenses	21,765	7.4	6,050	11,914	17,685	23,872	9.7	6,469	6.9						-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9						-	-
有担保ローン	Secured Loans	85	-22.8	17	23	47	64	-24.7	7	-59.6						-	-
クレジットカード事業	Credit Card Business	1,563	26.7	450	918	1,440	2,018	29.1	640	42.2						2,400	18.9
信用保証事業	Guarantee Business	21,057	24.4	6,121	12,516	18,847	25,424	20.7	7,039	15.0						29,000	14.1
1口座当たり債却単価 【無担保ローン(千円)】	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	448	1.4	452	453	449	448	0.0	433	-4.2						-	-
<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)	540	0.2	541	539	538	537	-0.6	536	-0.9						537	0.0

[貸倒損失率] [Ratio of Bad Debt Expenses]

	(%)																
ローン・クレジットカード事業	4.06 (-0.12)	1.04	2.03	2.97	3.89 (-0.17)	0.95	(-0.09)									3.81	(-0.08)
ローン事業	4.05 (-0.12)	1.04	2.03	2.97	3.89 (-0.16)	0.94	(-0.10)									3.82	(-0.07)
無担保ローン	4.08 (-0.13)	1.05	2.05	2.99	3.92 (-0.16)	0.94	(-0.11)									3.85	(-0.07)
貸倒損失	2.80 (0.13)	0.77	1.51	2.24	2.99 (0.19)	0.80	(0.03)									-	-
利息返還請求に伴う債権放棄	1.28 (-0.25)	0.28	0.54	0.75	0.92 (-0.36)	0.14	(-0.14)									-	-
有担保ローン	1.15 (-0.07)	0.25	0.35	0.72	1.03 (-0.12)	0.12	(-0.13)									-	-
クレジットカード事業	4.10 (-0.33)	1.09	2.03	2.93	3.85 (-0.25)	1.16	(0.07)									3.64	(-0.21)
信用保証事業	2.02 (0.17)	0.57	1.15	1.72	2.30 (0.28)	0.64	(0.07)									2.55	(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 / (割賦先掛金残高 + 破産更生債権残高)
 信用保証事業 = 貸倒損失額 / (信用保証残高 + 求償債権残高 + 破産更生債権残高)
 (注2)貸倒損失率の前期比欄には()書きで増減率を表示

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

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

25-2. 無担保ローン貸倒損失理由別状況 (アコム)

Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2017/3		2018/3					2019/3										
		2017/3	構成比 C.R. (%)	2017/6	構成比 C.R. (%)	2017/9	構成比 C.R. (%)	2017/12	構成比 C.R. (%)	2018/3	構成比 C.R. (%)	2018/6	構成比 C.R. (%)	2018/9	構成比 C.R. (%)	2018/12	構成比 C.R. (%)	2019/3	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	31,741	100.0	8,214	100.0	16,167	100.0	23,575	100.0	31,233	100.0	7,575	100.0						
自己破産	Personal Bankruptcy	2,833	8.9	612	7.5	1,335	8.3	2,198	9.3	3,140	10.0	628	8.3						
行方不明	Failure to Locate Borrowers	559	1.8	111	1.4	275	1.7	470	2.0	651	2.1	105	1.4						
支払不能等	Borrowers' Inability of Making Repayments, etc.	17,465	55.0	5,121	62.3	9,908	61.3	14,444	61.3	19,303	61.8	5,567	73.5						
債権放棄	ACOM's Voluntary Waiver of Repayments	10,882	34.3	2,369	28.8	4,648	28.7	6,462	27.4	8,138	26.1	1,273	16.8						
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	9,975	-	2,163	-	4,252	-	5,889	-	7,360	-	1,105	-						

26. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2017/3		2018/3						2019/3									
		2017/3	末残比 %	2017/6	末残比 %	2017/9	末残比 %	2017/12	末残比 %	2018/3	末残比 %	2018/6	末残比 %	2018/9	末残比 %	2018/12	末残比 %	2019/3	末残比 %
不良債権合計	Total Amount of Non-performing Loans	56,020	7.13	56,679	7.16	56,817	7.14	57,331	7.20	56,912	7.08	57,621	7.11						
破綻先債権	Loans to Borrowers in Bankruptcy or Under Reorganization	713	0.09	744	0.09	740	0.09	764	0.10	788	0.10	807	0.10						
破産申立債権	Applications for Bankruptcy are Proceeded	66	0.01	73	0.01	54	0.01	73	0.01	61	0.01	70	0.01						
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	239	0.03	260	0.03	261	0.03	263	0.03	274	0.03	265	0.03						
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	239	0.03	246	0.03	253	0.03	264	0.03	271	0.03	286	0.04						
延滞債権	Loans in Arrears	24,644	3.14	24,155	3.05	23,975	3.01	24,208	3.04	23,774	2.96	23,790	2.94						
3か月以上延滞債権	Loans Past Due for Three Months or More	1,704	0.22	2,283	0.29	1,904	0.24	2,114	0.27	1,767	0.22	2,329	0.29						
貸出条件緩和債権	Restructured Loans	28,957	3.69	29,496	3.73	30,197	3.80	30,244	3.80	30,582	3.80	30,693	3.79						

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

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

[注2] 利息返還損失引当金の計上に伴い、2006年3月期より弁護士等受任中の未和解債権残高を未収利息不計上貸付金として延滞債権に含んで表示

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

26-2. 3か月未満の延滞債権 [本社管理債権を除く](アコム)

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

(単位:百万円/Millions of yen)

		2017/3		2018/3						2019/3									
		2017/3	末残比 %	2017/6	末残比 %	2017/9	末残比 %	2017/12	末残比 %	2018/3	末残比 %	2018/6	末残比 %	2018/9	末残比 %	2018/12	末残比 %	2019/3	末残比 %
11日以上3か月未満延滞額	11 days ≤ < 3 months	17,477	2.23	16,930	2.14	20,535	2.58	15,765	1.98	18,605	2.31	19,502	2.41						
31日以上3か月未満延滞額	31 days ≤ < 3 months	6,421	0.82	6,941	0.88	7,285	0.92	6,553	0.82	7,325	0.91	7,859	0.97						
11日以上31日未満延滞額	11 days ≤ < 31 days	11,055	1.41	9,989	1.26	13,250	1.67	9,212	1.16	11,280	1.40	11,643	1.44						

27. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

		2017/3		2018/3						2019/3								
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %	2019/3計画(E)	前期比 yoy %
貸倒引当金 (百万円)	Allowance for Doubtful Accounts (Millions of yen)	51,500	15.2	54,100	55,400	57,200	58,100	12.8	59,100	9.2							63,700	9.6
一般債権	General Allowance	17,713	-4.1	18,617	18,214	18,921	19,003	7.3	19,825	6.5							-	-
消費者向け無担保債権	Unsecured Consumer Loans	15,398	-7.2	16,148	16,569	17,152	17,201	11.7	17,907	10.9							-	-
本社管理債権	Specific Allowance	33,480	29.3	35,164	36,897	37,975	38,872	16.1	38,975	10.8							-	-
引当金増減額	Increase or Decrease in Allowance	6,800	-	2,600	3,900	5,700	6,600	-	1,000	-							5,600	-
債務保証損失引当金	Provision for Loss on Guarantees	8,100	6.7	8,680	9,220	9,040	9,360	15.6	9,050	4.3							9,360	-
引当金増減額	Increase or Decrease in Provision	510	-	580	1,120	940	1,260	-	-310	-							-	-

28. 利息返還損失引当金(アコム)

Provision for Loss on Interest Repayment (ACOM)

		2017/3		2018/3						2019/3								
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	2018/9	前年同期比 yoy %	2018/12	前年同期比 yoy %	2019/3	前期比 yoy %	2019/3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)	90,000	-12.3	164,900	164,900	164,900	164,900	83.2	104,068	-36.9							104,068	-36.9
取崩額	Drawdown of Provision	68,828	-0.6	16,391	32,718	47,139	60,831	-11.6	9,844	-39.9							-	-
利息返還金	Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6							-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9							-	-
繰入額	Addition of Provision	143,728	153.8	-	-	-	-	-	-	-							-	-
期末引当金残高	Provision at the End of Respective Period	164,900	83.2	148,508	132,181	117,760	104,068	-36.9	94,224	-36.6							-	-
引当金増減額	Increase or Decrease in Provision	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-							-	-

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2018/3								2019/3								2019/3(計画)(E)	前期比 yoy %	構成比 C.R.(%)	
		2017/3	構成比 C.R.(%)	2017/6	2017/9	2017/12	2018/3	構成比 C.R.(%)	2018/6	前年同期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2018/9	構成比 C.R.(%)	2018/12	構成比 C.R.(%)	2019/3				構成比 C.R.(%)
借入金残高	Borrowings	609,554	100.0	589,326	602,773	609,840	627,720	100.0	621,933	5.5	-0.9	100.0						646,400	3.0	100.0	
間接	Indirect	393,557	64.6	383,328	396,775	388,843	396,722	63.2	390,936	2.0	-1.5	62.9						405,400	2.2	62.7	
都市銀行等	City Banks, etc.	138,321	22.7	141,446	142,524	148,949	143,023	22.8	293,000	107.1	104.9	47.1						-	-	-	
地方銀行	Regional Banks	41,918	6.9	41,293	41,381	41,377	40,484	6.4	42,502	2.9	5.0	6.8						-	-	-	
信託銀行	Trust Banks	156,908	25.8	147,744	156,808	146,601	159,208	25.4	600	-99.6	-99.6	0.1						-	-	-	
外国銀行	Foreign Banks	3,000	0.5	3,000	2,900	2,800	2,700	0.4	2,600	-13.3	-3.7	0.4						-	-	-	
生命保険会社	Life Insurance Companies	21,902	3.6	19,156	19,916	17,938	18,402	2.9	16,590	-13.4	-9.8	2.7						-	-	-	
損害保険会社	Non-life Insurance Companies	4,459	0.7	3,918	4,377	4,336	4,295	0.7	4,129	5.4	-3.9	0.7						-	-	-	
その他	Others	27,049	4.4	26,771	28,869	26,842	28,610	4.6	31,515	17.7	10.2	5.1						-	-	-	
直接	Direct	215,997	35.4	205,997	205,997	220,997	230,998	36.8	230,997	12.1	-0.0	37.1						241,000	4.3	37.3	
コマーシャル・ペーパー	Commercial Papers	14,997	2.4	29,997	29,997	44,997	29,998	4.8	39,997	33.3	33.3	6.4						-	-	-	
普通社債	Straight Bonds	201,000	33.0	176,000	176,000	176,000	201,000	32.0	191,000	8.5	-5.0	30.7						-	-	-	
短期借入金	Short-term Loans Payable	20,997	3.4	35,997	29,997	44,997	29,998	4.8	39,997	11.1	33.3	6.4						-	-	-	
長期借入金	Long-term Loans Payable	588,557	96.6	553,328	572,775	564,843	597,722	95.2	581,936	5.2	-2.6	93.6						-	-	-	
固定金利借入	Fixed	528,700	86.7	512,919	507,239	509,867	503,740	80.2	503,925	-1.8	0.0	81.0						-	-	-	
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	206,044	33.8	194,477	180,649	169,154	155,904	24.8	144,234	-25.8	-7.5	23.2						-	-	-	
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	1.27	-	1.09	1.08	1.06	1.07	-	0.93	-	-	-						0.94	-	-	
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.80	-	0.74	0.72	0.71	0.70	-	0.66	-	-	-						-	-	-	
変動金利	Floating Interest Rate	0.71	-	0.71	0.70	0.69	0.68	-	0.63	-	-	-						-	-	-	
固定金利	Fixed Interest Rate	1.31	-	1.15	1.13	1.12	1.13	-	1.00	-	-	-						-	-	-	
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-						-	-	-	
長期借入金金利	Long-term	1.28	-	1.10	1.10	1.10	1.13	-	0.94	-	-	-						-	-	-	
直接借入金金利	Direct	0.93	-	0.74	0.71	0.69	0.74	-	0.64	-	-	-						-	-	-	
間接借入金金利	Indirect	1.43	-	1.29	1.28	1.26	1.25	-	1.10	-	-	-						-	-	-	

<参考> <Reference>

期間平均長期プライムレート	Term Average of Long-term Prime Rate	0.95	-	0.95	0.97	0.98	0.99	-	1.00	-	-	-						-	-	-
---------------	--------------------------------------	------	---	------	------	------	------	---	------	---	---	---	--	--	--	--	--	---	---	---

(注1)期中平均表面調達金利はデリバティブ等付随金融費用を除いて算出

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

(注2)シンジケート・ローンは間接調達の「その他」に記載

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

30. クレジットカード事業 (アコム)

Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

		2017/3		2018/3					2019/3					2019/3計画(E)					
				2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %			2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
割賦売掛金残高	Card Shopping Receivables	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	34.1	5.6						65,900	25.7	
リボルビング残高	Revolving Receivables	34,285	36.3	37,081	40,467	44,214	48,084	40.2	50,750	36.9	5.5						-	-	
有効会員数	(名) Number of Cardholders	314,235	23.5	339,217	365,150	384,438	400,220	27.4	404,102	19.1	1.0						433,000	8.2	
残有会員数	(名) Number of Accounts with Shopping Receivables	172,965	21.1	186,641	198,870	207,748	215,103	24.4	223,660	19.8	4.0						-	-	
営業収益	Revenue from Credit Card Business	4,815	27.2	1,451	3,031	4,758	6,545	35.9	1,927	32.8	-						8,300	26.8	
期中平均手数料率	(%) Average Commission Rates (%)	13.68	(-0.01)	13.71	13.73	13.75	13.69	(0.01)	13.56	(-0.15)	-						-	-	

(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)

		2017/3		2018/3					2019/3					2019/3計画(E)					
				2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %			2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
利用残高	Guaranteed Receivables	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	2.6	-0.0						1,082,700	2.5	
利用件数	(件) Number of Accounts with Outstanding Balance	1,651,161	8.6	1,679,526	1,686,688	1,676,045	1,680,937	1.8	1,675,694	-0.2	-0.3						1,679,900	-0.1	
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	608	4.5	613	620	623	628	3.3	630	2.8	0.3						644	2.5	
営業収益	Revenue from Guarantee Business	47,842	15.3	12,913	26,877	40,844	55,401	15.8	14,197	9.9	-						57,400	3.6	
保証提携先	(行) Alliance Partners	29	-	30	30	30	30	-	30	-	-						-	-	

<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)

		2017/3		2018/3					2019/3					2019/3計画(E)					
				2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %			2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
利用残高	Guaranteed Receivables	124,744	22.6	132,037	136,780	139,661	143,112	14.7	146,287	10.8	2.2						153,400	7.2	
利用件数	(件) Number of Accounts with Outstanding Balance	217,020	14.2	226,332	230,576	233,419	236,690	9.1	240,455	6.2	1.6						248,000	4.8	
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	574	7.3	583	593	598	604	5.2	608	4.3	0.7						618	2.3	
営業収益	Revenue from Guarantee Business	8,569	16.3	2,375	4,823	7,352	9,893	15.5	2,615	10.1	-						10,400	5.1	
保証提携先	(行) Alliance Partners	24	-	25	25	25	25	-	25	-	-						-	-	

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2017/3		2018/3					2019/3					2019/3計画(E)			
		前期比 yoy p.p.	2017/6	2017/9	2017/12	2018/3	前期比 yoy p.p.	2018/6	前年同期比 yoy p.p.	2018/9	前年同期比 yoy p.p.	2018/12	前年同期比 yoy p.p.	2019/3	前期比 yoy p.p.	2019/3計画(E)	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	-	-	-	-	-	2.5	2.5	-	-						5.5	3.0
自己資本比率	Shareholders' Equity Ratio	21.6 (10.9)	-9.3 (-5.3)	23.7 (11.7)	24.9 (12.3)	26.3 (13.0)	27.1 (13.5)	5.5 (2.6)	28.8 (14.3)	5.1 (2.6)						31.3 (15.6)	4.3 (2.1)
自己資本配当率	Dividend on Equity	-	-	-	-	-	0.6	0.6	-	-						1.0	0.4
自己資本当期純利益率	Return on Equity (ROE)	-30.4	-33.7	29.1	27.6	26.7	25.0	55.4	26.1	-3.0						18.3	-6.7
総資産営業利益率	Operating Profit to Total Assets	-8.6	-8.7	5.4	5.9	6.1	6.0	14.6	6.6	1.2						5.5	-0.5
総資産経常利益率	Ordinary Profit to Total Assets	-8.4	-8.9	6.8	6.6	6.5	6.3	14.7	7.9	1.1						5.8	-0.5
総資産当期純利益率	Return on Assets (ROA)	-8.0	-9.0	6.6	6.4	6.4	6.1	14.1	7.3	0.7						5.3	-0.8
営業収益営業利益率	Operating Margin	-46.4	-47.0	28.9	31.3	32.0	31.6	78.0	34.2	5.3						29.1	-2.5
営業収益経常利益率	Ordinary Profit to Operating Revenue	-45.7	-48.6	36.1	34.9	34.5	33.5	79.2	41.3	5.2						31.0	-2.5
営業収益当期純利益率	Profit Margin	-43.1	-48.7	34.9	34.0	33.8	32.4	75.5	37.9	3.0						28.4	-4.0
流動比率	Current Ratio	576.7	-214.9	544.1	452.7	421.9	392.2	-184.5	375.7	-168.4						403.7	-4.1
固定比率	Fixed Assets Ratio	28.8	6.9	42.6	40.4	38.0	35.8	7.0	33.6	-9.0						19.2	-3.9

(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)『『税効果会計に係る会計基準』の一部改正』(企業会計基準第28号平成30年2月16日)等を2019年3月期の期首から適用しており、2018年3月期に係る財務指標については、当該会計基準等を遡って適用した後の数値となっております。

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. ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current financial ratios are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2017/3		2018/3					2019/3						
		前期比 yoy p.p.	2017/6	2017/9	2017/12	2018/3	前期比 yoy p.p.	2018/6	前年同期比 yoy p.p.	2018/9	前年同期比 yoy p.p.	2018/12	前年同期比 yoy p.p.	2019/3	前期比 yoy p.p.
自己資本比率	Shareholders' Equity Ratio	20.3 (10.6)	-7.2 (-4.4)	22.2 (11.3)	23.2 (11.8)	24.5 (12.5)	25.3 (13.0)	5.0 (2.4)	26.8 (13.7)	4.6 (2.4)					
自己資本当期純利益率	Return on Equity (ROE)	-25.2	-29.8	25.4	25.7	25.8	24.6	49.8	23.0	-2.4					
総資産営業利益率	Operating Profit to Total Assets	-5.8	-7.1	6.0	6.2	6.5	6.5	12.3	7.3	1.3					
総資産経常利益率	Ordinary Profit to Total Assets	-5.8	-7.2	6.1	6.3	6.6	6.5	12.3	7.3	1.2					
総資産当期純利益率	Return on Assets (ROA)	-6.0	-7.2	5.4	5.6	5.8	5.6	11.6	6.0	0.6					
営業収益営業利益率	Operating Margin	-28.6	-35.1	28.4	29.8	31.0	30.7	59.3	33.9	5.5					
営業収益経常利益率	Ordinary Profit to Operating Revenue	-28.4	-35.2	29.0	30.1	31.3	31.0	59.4	34.1	5.1					
営業収益当期純利益率	Profit Margin	-29.4	-35.5	25.8	26.7	27.6	26.8	56.2	27.9	2.1					
流動比率	Current Ratio	458.1	-34.9	446.4	396.5	364.3	357.8	-100.3	337.0	-109.4					
固定比率	Fixed Assets Ratio	20.4	3.9	33.1	31.0	29.2	27.3	6.9	25.7	-7.4					

(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)『『税効果会計に係る会計基準』の一部改正』(企業会計基準第28号平成30年2月16日)等を2019年3月期の期首から適用しており、2018年3月期に係る財務指標については、当該会計基準等を遡って適用した後の数値となっております。

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. ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current financial ratios are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

33. 1株当たり指標(アコム)

Per Share Data (ACOM)

(単位:円/Yen)

		2017/3	2018/3				2019/3				2019/3計画(E)		
			2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3			
当期純利益	単体	Profit	Non-consolidated	-50.61	10.61	20.97	31.55	40.33	12.16				36.32
	連結		Consolidated	-46.08	10.44	21.99	34.48	45.05	12.11				40.60
配当金		Dividends		-	-	-	-	1.00	-				2.00
純資産	単体	Net Assets	Non-consolidated	140.95	151.56	161.92	172.49	181.28	192.44				215.62
	連結		Consolidated	159.58	169.99	181.73	194.89	206.12	216.40				242.05

[前年同期比増減率]

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

(単位:%)

		2017/3	2018/3				2019/3				2019/3計画(E)		
			2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3			
当期純利益	単体	Profit	Non-consolidated	-	5.6	2.3	46.7	-	14.6				-9.9
	連結		Consolidated	-	-5.0	-4.1	36.3	-	16.0				-9.9
配当金		Dividends		-	-	-	-	-	-				100.0
純資産	単体	Net Assets	Non-consolidated	-26.4	-24.8	-23.6	-19.0	28.6	27.0				18.9
	連結		Consolidated	-22.7	-21.5	-19.8	-14.8	29.2	27.3				17.4

34. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

		2017/3	2018/3				2019/3				2019/3計画(E)	
			2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3		
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					-
	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					-
	at Year-end											

(注1)期中平均株式数は期中平均自己株式数を除いて記載
(注2)期末発行済株式数は期末自己株式数を除いて記載

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

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2017/3		2018/3					2019/3					2019/3計画(E)	前期比 yoy %				
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %			2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	145,434 (44,887)	7.8 (11.1)	147,422 (45,221)	153,912 (46,781)	162,933 (48,205)	171,711 (49,771)	18.1 (10.9)	167,793 (49,351)	13.8 (9.1)	-2.3 (-0.8)					- (51,700)	- (3.9)		
口座数	(件) Number of Customer Accounts	1,202,393	4.5	1,206,107	1,229,445	1,253,979	1,286,090	7.0	1,288,296	6.8	0.2					1,344,700	4.6		
割賦売掛金残高	Accounts Receivable-installment	538 (166)	0.0 (3.1)	588 (180)	617 (187)	585 (173)	588 (170)	9.2 (2.6)	551 (162)	-6.3 (-10.2)	-6.2 (-4.9)					- (200)	- (17.6)		
契約件数	(件) Number of Contracts with Receivables Outstanding	11,047	-12.0	11,763	12,315	11,915	12,209	10.5	11,903	1.2	-2.5					12,400	1.6		
決算日為替レート	(円) Current Exchange Rate (Yen)	3.24	-	3.26	3.29	3.38	3.45	-	3.40	-	-					-	-		
営業収益	Operating Revenue	38,053 (12,354)	-2.5 (12.0)	10,397 (3,209)	21,019 (6,487)	32,550 (9,954)	44,773 (13,526)	17.7 (9.5)	12,086 (3,513)	16.2 (9.5)	- (-)					- (14,200)	- (5.0)		
営業利益(セグメント利益)	Operating Profit (Segment Profit)	13,090 (4,250)	19.3 (37.1)	3,386 (1,045)	7,079 (2,185)	11,754 (3,594)	16,456 (4,971)	25.7 (17.0)	4,922 (1,431)	45.4 (36.9)	- (-)					- (5,100)	- (2.6)		
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.08	-	3.24	3.24	3.27	3.31	-	3.44	-	-					-	-		

(注1)会計年度末: 12月31日

Notes: 1. End of fiscal year: December 31

(注2)各数値下段の()内は現地通貨ベースを表示

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

36. PT. Bank Nusantara Parahyangan, Tbk.

PT. Bank Nusantara Parahyangan, Tbk.

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

		2017/3		2018/3					2019/3					2019/3計画(E)	前期比 yoy %				
		2017/3	前期比 yoy %	2017/6	2017/9	2017/12	2018/3	前期比 yoy %	2018/6	前年同期比 yoy %	前期末比 ytd %	2018/9	前年同期比 yoy %			2018/12	前年同期比 yoy %	2019/3	前期比 yoy %
銀行業貸出金	Loans Receivables of Banking Business	45,872 (52,726)	-18.9 (-18.0)	43,318 (51,569)	44,666 (53,174)	43,915 (52,280)	48,808 (58,105)	6.4 (10.2)	46,048 (59,037)	6.3 (14.5)	-5.7 (1.6)					- (58,900)	- (1.4)		
口座数	(件) Number of Customer Accounts	70,687	221.3	80,008	87,292	81,356	73,541	4.0	71,519	-10.6	-2.7					-	-		
決算日為替レート	(円) Current Exchange Rate (Yen)	0.0087	-	0.0084	0.0084	0.0084	0.0084	-	0.0078	-	-					-	-		
営業収益	Operating Revenue	7,565 (9,226)	-18.2 (-9.3)	1,743 (2,051)	3,559 (4,187)	5,292 (6,300)	7,129 (8,487)	-5.8 (-8.0)	1,745 (2,182)	0.1 (6.4)	- (-)					- (8,600)	- (1.3)		
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-137 (-167)	- (-)	-87 (-103)	-271 (-319)	-655 (-780)	-651 (-775)	- (-)	11 (14)	- (-)	- (-)					- (-900)	- (-)		
期中平均為替レート	(円) Average Exchange Rate (Yen)	0.0082	-	0.0085	0.0085	0.0084	0.0084	-	0.0080	-	-					-	-		

(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.