

DATA BOOK

2020年3月期 第2四半期決算
The Second Quarter Report for the Fiscal Year Ending March, 2020

アコム株式会社
ACOM CO., LTD.

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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、過去の事実以外のアコム株式会社の計画、方針その他の記載にかかわるものは、将来の業績にかかる予想値であり、それらはいずれも、現時点においてアコム株式会社が把握している情報に基づく経営上の想定や見解を基礎に算出されたものです。従いまして、かかる予想値は、リスクや不確定要因を内包するものであって、現実の業績は、諸々の要因により、かかる予想値と異なってくる可能性があります。かかる潜在的なリスクや不確定要因として考えられるものとしては、例えば、アコム株式会社を取り巻く経済情勢や消費者金融を取り巻く市場規模の変化、債務不履行に陥る顧客の割合、「利息制限法」に基づく上限金利を超える部分の返還請求等の発生件数及び返還金額の変動、アコム株式会社が支払う借入金利率のレベル、法定制限利率が考えられませんがこれらに限りません。

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

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

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

Notes to DATA BOOK

Notes: 1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various 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
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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]	—	2,085 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 2社

[Consolidated Subsidiaries] Domestic: 2 Overseas: 2

国 内	海外	会社名	設立年月	資本金	アコム持分比	社員数	主な事業内容
国内	Domestic	エム・ユー信用保証株式会社	2013/9	300 百万円 [300 million yen]	100.00 %	70 名	信用保証事業 Guarantee Business
		アイ・アール債権回収株式会社	2000/6	520 百万円 [520 million yen]	100.00 %	137 名	サービサー事業 (債権管理回収事業) Servicing Business (Loan Servicing Business)
海外	Overseas	EASY BUY Public Company Limited	1996/9	6,000 百万タイバーツ [6,000 million THB]	71.00 %	2,786 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	2017/7	500 百万ペソ [500 million PHP]	80.00 %	184 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

(注) PT Bank Nusantara Parahyangan, Tbk. は2019年5月1日にMUFGの連結子会社であるPT Bank Danamon Indonesia, Tbk. を
存続会社とし、合併しました。

Note: On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

【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)

		2019/3						2020/3								
		2018/3	前期末比 yoy %	2018/6	2018/9	2018/12	2019/3	前期末比 yoy %	2019/6	前期末比 ytd %	2019/9	前期末比 ytd %	2019/12	前期末比 ytd %	2020/3	前期末比 yoy %
流動資産	Current Assets	1,187,721	-	1,176,538	1,206,830	1,211,119	1,222,821	3.0	1,172,682	-4.1	1,193,984	-2.4				
現金及び預金	Cash and Deposits	91,884	-12.4	76,425	99,087	87,326	85,546	-6.9	73,647	-13.9	82,220	-3.9				
営業貸付金	Accounts Receivable-operating Loans	975,116	4.8	977,496	980,182	994,321	1,000,428	2.6	1,015,078	1.5	1,024,041	2.4				
銀行業貸出金	Loans Receivable of Banking Business	48,808	6.4	46,048	46,578	46,962	48,331	-1.0	-	-	-	-				
割賦売掛金	Accounts Receivable-installment	53,034	37.2	55,943	58,325	60,944	63,740	20.2	66,873	4.9	70,269	10.2				
買取債権	Purchased Receivables	10,603	-6.4	10,050	10,357	9,765	9,435	-11.0	9,344	-1.0	9,432	-0.0				
貸倒引当金	Allowance for Doubtful Accounts	-75,686	-	-76,429	-77,083	-77,700	-76,532	-	-77,838	-	-78,819	-				
固定資産	Noncurrent Assets	88,235	-	86,981	84,665	80,629	79,086	-10.4	73,164	-7.5	71,112	-10.1				
有形固定資産	Property, Plant and Equipment	22,800	0.3	22,402	22,059	18,926	17,864	-21.6	17,644	-1.2	15,077	-15.6				
無形固定資産	Intangible Assets	11,210	5.7	10,642	9,883	9,222	8,687	-22.5	8,143	-6.3	7,648	-12.0				
のれん	Goodwill	4,063	-25.8	3,860	3,656	3,453	3,250	-20.0	3,046	-6.3	2,843	-12.5				
ソフトウェア	Software	7,103	39.8	6,739	6,178	5,720	5,387	-24.2	5,046	-6.3	4,755	-11.7				
投資その他の資産	Investments and Other Assets	54,224	-	53,935	52,722	52,480	52,534	-3.1	47,376	-9.8	48,385	-7.9				
繰延税金資産	Deferred Tax Assets	36,850	-	36,586	36,509	35,710	36,117	-2.0	34,256	-5.2	34,377	-4.8				
貸倒引当金	Allowance for Doubtful Accounts	-899	-	-945	-946	-978	-1,032	-	-1,032	-	-981	-				
資産合計	Total Assets	1,275,957	-	1,263,519	1,291,495	1,291,748	1,301,908	2.0	1,245,846	-4.3	1,265,097	-2.8				
流動負債	Current Liabilities	331,995	-	349,076	329,260	339,025	326,824	-1.6	271,692	-16.9	231,855	-29.1				
短期借入金	Short-term Loans Payable	10,873	-38.3	10,707	9,305	20,906	11,547	6.2	13,480	16.7	13,404	16.1				
コマーシャル・ペーパー	Commercial Papers	29,998	100.0	39,997	39,997	39,997	39,998	33.3	49,996	25.0	29,998	-25.0				
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	160,244	35.9	170,526	176,890	170,943	146,714	-8.4	132,551	-9.7	112,365	-23.4				
1年内償還予定の社債	Current Portion of Bonds	45,350	81.4	46,900	21,655	29,126	41,519	-8.4	47,324	14.0	47,365	14.1				
銀行業預金	Deposits of Banking Business	53,074	-4.2	52,352	51,624	49,039	52,319	-1.4	-	-	-	-				
債務保証損失引当金	Provision for Loss on Guarantees	10,061	15.3	9,777	9,329	9,311	9,661	-4.0	9,051	-6.3	9,002	-6.8				
固定負債	Noncurrent Liabilities	599,523	-	553,698	580,975	550,467	593,581	-1.0	567,796	-4.3	606,787	2.2				
社債	Bonds Payable	211,210	-2.6	193,754	221,307	216,488	202,691	-4.0	181,155	-10.6	196,500	-3.1				
長期借入金	Long-term Loans Payable	276,841	-11.7	258,765	269,958	255,000	282,671	2.1	286,973	1.5	319,685	13.1				
利息返還損失引当金	Provision for Loss on Interest Repayment	104,068	-36.9	94,224	83,193	72,744	102,300	-1.7	94,241	-7.9	85,307	-16.6				
負債合計	Total Liabilities	931,519	-	902,775	910,236	889,492	920,406	-1.2	839,489	-8.8	838,642	-8.9				
株主資本	Shareholders' Equity	320,026	28.3	337,396	358,270	374,690	354,646	10.8	379,750	7.1	398,178	12.3				
利益剰余金	Retained Earnings	202,410	53.5	219,808	240,683	257,103	237,058	17.1	262,162	10.6	280,590	18.4				
その他の包括利益累計額	Accumulated Other Comprehensive Income	2,889	422.9	1,612	536	2,903	1,528	-47.1	4,302	181.6	4,565	198.8				
非支配株主持分	Non-controlling Interests	21,521	25.0	21,735	22,451	24,661	25,327	17.7	22,304	-11.9	23,710	-6.4				
純資産合計	Total Net Assets	344,437	28.9	360,744	381,258	402,255	381,501	10.8	406,357	6.5	426,454	11.8				
負債純資産合計	Total Liabilities and Net Assets	1,275,957	-	1,263,519	1,291,495	1,291,748	1,301,908	2.0	1,245,846	-4.3	1,265,097	-2.8				
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,199,644	6.2	1,202,774	1,207,351	1,202,897	1,212,255	1.1	1,217,952	0.5	1,223,964	1.0				

(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、当該会計基準等を遡っ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)

		2019/3							2020/3							2020/3見通し(E)	前期比 yoy %	
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3			前期比 yoy %
営業収益	Operating Revenue	263,453	7.5	68,049	137,323	206,933	277,069	5.2	69,735	2.5	139,290	1.4					275,500	-0.6
営業貸付金利息	Interest on Operating Loans	161,564	5.5	41,749	83,942	126,707	169,273	4.8	43,300	3.7	87,247	3.9					-	-
銀行業貸出金利息	Interest on Loans of Banking Business	6,049	-7.7	1,474	2,979	4,489	6,135	1.4	1,567	6.3	1,567	-47.4					-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	6,168	38.4	1,825	3,741	5,743	7,773	26.0	2,146	17.6	4,412	17.9					-	-
信用保証収益	Revenue from Credit Guarantee	58,401	15.9	15,140	30,369	45,964	61,428	5.2	14,879	-1.7	29,846	-1.7					-	-
買取債権回収高	Collection from Purchased Receivable	5,429	-11.7	1,097	2,276	3,427	4,739	-12.7	999	-8.9	1,996	-12.3					-	-
営業費用	Operating Expenses	182,511	-42.1	44,988	89,367	133,318	219,461	20.2	44,776	-0.5	88,478	-1.0					187,900	-14.4
金融費用	Financial Expenses	12,454	-7.9	2,942	5,926	8,627	11,310	-9.2	2,640	-10.3	4,538	-23.4					8,500	-24.8
貸倒関連費用	Provision for Bad Debts	77,570	13.2	19,470	38,385	56,868	75,989	-2.0	19,455	-0.1	38,965	1.5					82,800	9.0
貸倒損失	Bad Debt Expenses	67,732	14.8	18,711	37,187	55,588	75,185	11.0	18,256	-2.4	36,917	-0.7					-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	8,498	-	1,043	1,929	2,029	1,203	-	1,809	-	2,707	-					-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,338	-	-284	-731	-750	-399	-	-610	-	-659	-					-	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	-	39,479	-	-	-	-	-					-	-
利息返還金	Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5	15,185	-18.1					-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	7,360	-26.2	1,105	2,332	3,583	4,661	-36.7	847	-23.4	1,806	-22.6					-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-	-16,992	-					-	-
その他の営業費用	Other Operating Expenses	92,486	3.3	22,574	45,055	67,822	92,681	0.2	22,680	0.5	44,974	-0.2					96,600	4.2
営業利益	Operating Profit	80,942	-	23,060	47,956	73,615	57,607	-28.8	24,959	8.2	50,812	6.0					87,600	52.1
営業外収益	Non-operating Income	965	34.8	221	363	517	724	-25.0	196	-11.5	277	-23.6					400	-44.8
営業外費用	Non-operating Expenses	213	129.8	67	113	113	126	-40.7	923	-	945	736.7					100	-20.6
経常利益	Ordinary Profit	81,694	-	23,215	48,207	74,020	58,205	-28.8	24,231	4.4	50,144	4.0					87,900	51.0
特別利益	Extraordinary Income	63	-66.7	13	36	40	388	510.2	9,875	-	9,875	-					7,300	-
特別損失	Extraordinary Losses	589	307.1	23	50	2,932	3,259	452.8	2,374	-	4,784	-					100	-96.9
税金等調整前当期純利益	Profit Before Income Taxes	81,168	-	23,205	48,192	71,128	55,334	-31.8	31,732	36.7	55,235	14.6					95,100	71.9
法人税、住民税及び事業税	Income Taxes-current	8,505	62.0	2,849	5,780	8,524	11,126	30.8	3,247	14.0	7,140	23.5					-	-
法人税等調整額	Income Taxes-deferred	-1,571	-	218	246	1,210	1,684	-	1,283	486.2	1,137	361.0					-	-
当期純利益	Profit	74,233	-	20,137	42,165	61,392	42,523	-42.7	27,200	35.1	46,957	11.4					80,300	88.8
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	3,661	19.3	1,172	2,325	3,566	4,742	29.5	530	-54.8	1,859	-20.1					4,800	1.2
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	70,572	-	18,965	39,839	57,826	37,781	-46.5	26,670	40.6	45,098	13.2					75,500	99.8

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2019/3							2020/3							
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3	前期比 yoy %
営業収益	Operating Revenue	263,668	7.5	68,066	137,358	206,984	277,138	5.1	69,752	2.5	139,324	1.4				
外部顧客からの営業収益	Operating Revenue from External Customers	263,453	7.5	68,049	137,323	206,933	277,069	5.2	69,735	2.5	139,290	1.4				
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	214	9.5	17	34	50	69	-67.8	17	-3.3	34	0.2				
ローン・クレジットカード事業	Loan and Credit Card Business	139,826	2.8	35,979	72,209	108,982	144,829	3.6	37,025	2.9	74,452	3.1				
信用保証事業	Guarantee Business	65,295	15.7	16,812	34,374	51,602	69,341	6.2	16,595	-1.3	34,146	-0.7				
海外金融事業	Overseas Financial Business	51,904	13.8	13,834	27,834	42,032	56,995	9.8	14,836	7.2	28,118	1.0				
債権管理回収事業	Loan Servicing Business	6,560	-8.4	1,401	2,864	4,298	5,893	-10.2	1,277	-8.8	2,573	-10.2				
その他	Others	81	-55.6	39	74	67	78	-4.6	17	-56.2	34	-53.5				
営業費用	Operating Expenses	182,819	-42.1	45,037	89,579	133,614	219,820	20.2	44,814	-0.5	88,560	-1.1				
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	182,511	-42.1	44,988	89,367	133,318	219,461	20.2	44,776	-0.5	88,478	-1.0				
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	308	-26.5	49	212	296	359	16.5	37	-22.9	82	-61.3				
ローン・クレジットカード事業	Loan and Credit Card Business	92,961	-59.5	23,326	46,551	69,570	133,024	43.1	24,029	3.0	48,299	3.8				
信用保証事業	Guarantee Business	47,487	1.5	11,421	22,133	32,976	44,099	-7.1	10,319	-9.7	20,957	-5.3				
海外金融事業	Overseas Financial Business	36,425	10.5	8,996	18,151	27,185	37,193	2.1	9,421	4.7	17,038	-6.1				
債権管理回収事業	Loan Servicing Business	5,945	-10.1	1,293	2,743	3,882	5,503	-7.4	1,043	-19.3	2,264	-17.5				
その他	Others	-	-	-	-	-	-	-	-	-	-	-				
セグメント利益	Segment Profit	80,848	-	23,029	47,778	73,369	57,317	-29.1	24,938	8.3	50,764	6.2				
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	80,942	-	23,060	47,956	73,615	57,607	-28.8	24,959	8.2	50,812	6.0				
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-93	-	-31	-177	-246	-289	-	-20	-	-47	-				
ローン・クレジットカード事業	Loan and Credit Card Business	46,864	-	12,653	25,658	39,412	11,804	-74.8	12,995	2.7	26,152	1.9				
信用保証事業	Guarantee Business	17,808	85.2	5,390	12,241	18,625	25,241	41.7	6,276	16.4	13,188	7.7				
海外金融事業	Overseas Financial Business	15,478	22.5	4,838	9,683	14,847	19,802	27.9	5,415	11.9	11,080	14.4				
債権管理回収事業	Loan Servicing Business	615	13.1	107	120	416	390	-36.5	233	116.6	308	154.9				
その他	Others	81	-55.6	39	74	67	78	-4.6	17	-56.2	34	-53.5				

[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	5.6	(17.1)	5.9	5.9	6.0	1.4	(-4.2)	5.9	(0.0)	5.8	(-0.1)				
信用保証事業	Guarantee Business	1.5	(0.6)	1.7	1.9	2.0	2.0	(0.5)	2.0	(0.3)	2.1	(0.2)				

(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)x100

(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)x100

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) x 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) x 100

5. 事業別営業債権残高(連結)

Receivables Outstanding by Segment (Consolidated)

		2019/3						2020/3						2020/3見通し(E)	前期比 yoy %			
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd			2019/12	前年同期比 yoy %	2020/3
営業債権残高 (百万円)	Receivables Outstanding (Millions of yen)	1,087,562	6.0	1,089,539	1,095,444	1,111,993	1,121,936	3.2	1,091,296	0.2	1,103,742	0.8	-1.6				1,111,800	-0.9
ローン・クレジットカード事業	Loan and Credit Card Business	855,851	4.0	865,094	871,524	874,632	885,113	3.4	898,286	3.8	906,580	4.0	2.4				918,000	3.7
ローン事業	Loan Business	803,405	2.4	809,702	813,730	814,215	821,976	2.3	832,022	2.8	836,935	2.9	1.8				843,900	2.7
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	803,365	2.4	809,664	813,693	814,181	821,943	2.3	831,990	2.8	836,904	2.9	1.8				843,900	2.7
クレジットカード事業	Credit Card Business	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	19.6	69,645	20.5	10.3				74,100	17.4
海外金融事業	Overseas Financial Business	221,107	15.3	214,393	213,562	227,594	227,387	2.8	183,665	-14.3	187,729	-12.1	-17.4				184,400	-18.9
EASY BUY Public Company Limited	EASY BUY Public Company Limited	172,299	18.0	168,345	166,982	180,617	179,012	3.9	183,563	9.0	187,544	12.3	4.8				184,200	2.9
ローン事業	Loan Business	171,711	18.1	167,793	166,451	180,091	178,409	3.9	182,953	9.0	186,920	12.3	4.8				183,600	2.9
インスツールメントローン事業	Installment Loan Business	588	9.2	551	531	526	603	2.5	609	10.5	623	17.2	3.3				600	-0.5
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	-	-	-	0	14	42	-	102	-	185	-	336.3				200	376.2
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	48,808	6.4	46,048	46,578	46,962	48,331	-1.0	-	-	-	-	-				-	-
債権管理回収事業	Loan Servicing Business	10,603	-6.4	10,050	10,357	9,765	9,435	-11.0	9,344	-7.0	9,432	-8.9	-0.0				9,400	-0.4
信用保証残高	Guaranteed Receivables	1,199,644	6.2	1,202,774	1,207,351	1,202,897	1,212,255	1.1	1,217,952	1.3	1,223,964	1.4	1.0				1,233,600	1.8
アコム	ACOM CO., LTD.	1,056,532	5.1	1,056,486	1,058,288	1,052,058	1,058,760	0.2	1,061,571	0.5	1,065,475	0.7	0.6				1,071,200	1.2
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	143,112	14.7	146,287	149,062	150,839	153,494	7.3	156,380	6.9	158,489	6.3	3.3				162,400	5.8

(注) PT Bank Nusantara Parahyangan, Tbk.は2019年5月1日にMUFUGの連結子会社であるPT Bank Danamon Indonesia, Tbk.を存続会社とし、合併しました。

Note: On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFUG, as the surviving company.

6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2019/3						2020/3						2020/3見通し(E)	前期比 yoy %			
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd			2019/12	前年同期比 yoy %	2020/3
ローン事業 (件)	Loan Business	1,486,183	3.1	1,500,235	1,513,609	1,519,266	1,540,012	3.6	1,560,935	4.0	1,574,076	4.0	2.2				1,585,600	3.0
DCキャッシュワン(求償債権分)を除く	Exclude Right to Reimbursement of DC Cash One's Accounts	1,486,114	3.1	1,500,171	1,513,549	1,519,206	1,539,957	3.6	1,560,880	4.0	1,574,026	4.0	2.2				1,585,600	3.0
クレジットカード事業 (名)	Credit Card Business	400,220	27.4	404,102	406,947	415,872	426,572	6.6	441,739	9.3	452,222	11.1	6.0				441,000	3.4
海外金融事業 (件)	Overseas Financial Business	1,371,840	6.8	1,371,718	1,391,411	1,419,056	1,440,780	5.0	1,376,513	0.3	1,401,664	0.7	-2.7				1,433,700	-0.5
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,298,299	7.0	1,300,199	1,320,538	1,346,813	1,365,684	5.2	1,370,713	5.4	1,391,549	5.4	1.9				1,418,700	3.9
ローン事業	Loan Business	1,286,090	7.0	1,288,296	1,308,179	1,334,745	1,352,985	5.2	1,357,916	5.4	1,377,910	5.3	1.8				1,405,600	3.9
インスツールメントローン事業	Installment Loan Business	12,209	10.5	11,903	12,359	12,068	12,699	4.0	12,797	7.5	13,639	10.4	7.4				13,100	3.2
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	-	-	-	25	761	2,633	-	5,800	-	10,115	-	284.2				15,000	469.7
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	73,541	4.0	71,519	70,848	71,482	72,463	-1.5	-	-	-	-	-				-	-
債権管理回収事業 (件)	Loan Servicing Business	355,584	-18.2	354,477	358,768	358,606	359,351	1.1	360,713	1.8	362,475	1.0	0.9				-	-

(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)インスツールメントローン事業: 割賦売掛金残高を有する契約件数

(注4)債権管理回収事業: 債権買取額の残高を有する口座数

(注5) PT Bank Nusantara Parahyangan, Tbk.は2019年5月1日にMUFUGの連結子会社であるPT Bank Danamon Indonesia, Tbk.を存続会社とし、合併しました。

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.

5. On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFUG, as the surviving company.

7. その他の指標(連結)

Other Indices (Consolidated)

		2019/3						2020/3								
		2018/3	前期比 yoy	2018/6	2018/9	2018/12	2019/3	前期比 yoy	2019/6	前期末比 ytd	2019/9	前期末比 ytd	2019/12	前期末比 ytd	2020/3	前期比 yoy
店舗数 (店)	Number of Outlets	1,205	-16	1,205	1,207	1,194	1,173	-32	1,110	-63	1,096	-77				
社員数(正社員) (名)	Number of Employees (Permanent Employees)	6,202	145	6,528	6,512	6,579	6,623	421	5,233	-1,390	5,262	-1,361				

8. 貸借対照表(アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

		2019/3						2020/3								
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 ytd %	2019/6	前期末比 ytd %	2019/9	前期末比 ytd %	2019/12	前期末比 ytd %	2020/3	前期比 yoy %
流動資産	Current Assets	946,651	-	944,113	972,626	960,051	973,522	2.8	986,555	1.3	998,180	2.5				
現金及び預金	Cash and Deposits	78,196	-13.9	66,468	87,297	71,002	72,826	-6.9	74,845	2.8	78,298	7.5				
営業貸付金	Accounts Receivable-operating Loans	803,365	2.4	809,664	813,693	814,181	821,943	2.3	831,990	1.2	836,904	1.8				
割賦売掛金	Accounts Receivable-installment	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	5.0	69,645	10.3				
貸倒引当金	Allowance for Doubtful Accounts	-57,230	-	-58,190	-59,080	-58,860	-58,410	-	-60,220	-	-61,040	-				
固定資産	Noncurrent Assets	101,697	-	101,326	99,998	96,429	96,996	-4.6	86,777	-10.5	84,930	-12.4				
有形固定資産	Property, Plant and Equipment	21,563	1.1	21,215	20,941	17,852	16,869	-21.8	16,890	0.1	14,379	-14.8				
無形固定資産	Intangible Assets	10,001	11.1	9,470	8,867	8,320	7,886	-21.2	7,392	-6.3	6,967	-11.6				
のれん	Goodwill	4,063	-25.8	3,860	3,656	3,453	3,250	-20.0	3,046	-6.3	2,843	-12.5				
ソフトウェア	Software	5,895	69.1	5,567	5,168	4,824	4,593	-22.1	4,303	-6.3	4,081	-11.1				
投資その他の資産	Investments and Other Assets	70,132	-	70,640	70,189	70,256	72,240	3.0	62,494	-13.5	63,583	-12.0				
繰延税金資産	Deferred Tax Assets	36,068	-	35,669	36,070	35,618	36,919	2.4	33,956	-8.0	34,284	-7.1				
貸倒引当金	Allowance for Doubtful Accounts	-870	-	-910	-920	-940	-990	-	-980	-	-960	-				
資産合計	Total Assets	1,048,349	-	1,045,440	1,072,625	1,056,480	1,070,518	2.1	1,073,332	0.3	1,083,111	1.2				
流動負債	Current Liabilities	241,385	45.3	251,273	235,528	234,236	230,319	-4.6	230,494	0.1	191,910	-16.7				
コマースャル・ペーパー	Commercial Papers	29,998	100.0	39,997	39,997	39,997	39,998	33.3	49,996	25.0	29,998	-25.0				
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	150,572	51.1	154,755	161,443	160,275	134,718	-10.5	125,943	-6.5	105,738	-21.5				
1年内償還予定の社債	Current Portion of Bonds	35,000	40.0	35,000	10,000	10,000	28,000	-20.0	33,000	17.9	33,000	17.9				
債務保証損失引当金	Provision for Loss on Guarantees	9,360	15.6	9,050	8,620	8,590	8,850	-5.4	8,240	-6.9	8,210	-7.2				
固定負債	Noncurrent Liabilities	522,965	-	492,690	517,884	489,945	529,406	1.2	504,157	-4.8	537,593	1.5				
社債	Bonds Payable	166,000	-5.7	156,000	181,000	181,000	163,000	-1.8	148,000	-9.2	158,000	-3.1				
長期借入金	Long-term Loans Payable	246,150	-14.5	236,181	247,839	230,682	258,876	5.2	257,176	-0.7	289,803	11.9				
利息返還損失引当金	Provision for Loss on Interest Repayment	104,068	-36.9	94,224	83,193	72,744	102,300	-1.7	94,241	-7.9	85,307	-16.6				
負債合計	Total Liabilities	764,351	-	743,964	753,413	724,182	759,726	-0.6	734,652	-3.3	729,503	-4.0				
株主資本	Shareholders' Equity	283,997	28.6	301,475	319,211	332,297	310,792	9.4	338,679	9.0	353,607	13.8				
利益剰余金	Retained Earnings	163,948	62.7	181,426	199,162	212,248	190,743	16.3	218,630	14.6	233,558	22.4				
評価・換算差額等	Valuation and translation adjustments	0	-88.9	0	0	-0	-0	-	-0	-	-0	-				
純資産合計	Total Net Assets	283,997	28.6	301,475	319,211	332,297	310,792	9.4	338,679	9.0	353,607	13.8				
負債純資産合計	Total Liabilities and Net Assets	1,048,349	-	1,045,440	1,072,625	1,056,480	1,070,518	2.1	1,073,332	0.3	1,083,111	1.2				
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,056,532	5.1	1,056,486	1,058,288	1,052,058	1,058,760	0.2	1,061,571	0.3	1,065,475	0.6				

(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、当該会計基準等を遡っ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)

		2019/3							2020/3							2020/3見通し(E)		
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3	前期比 yoy %	2020/3見通し(E)	前期比 yoy %
営業収益	Operating Revenue	195,310	6.1	50,215	101,405	152,720	203,636	4.3	50,933	1.4	103,191	1.8					205,200	0.8
営業貸付金利息	Interest on Operating Loans	120,405	2.2	30,632	61,572	92,899	123,474	2.5	31,388	2.5	63,146	2.6					125,600	1.7
包括信用購入あっせん収益	Revenue from Credit Card Business	6,168	38.4	1,825	3,741	5,743	7,773	26.0	2,146	17.6	4,412	17.9					9,000	15.8
信用保証収益	Revenue from Credit Guarantee	48,892	15.9	12,632	25,321	38,341	51,231	4.8	12,280	-2.8	24,619	-2.8					50,100	-2.2
営業費用	Operating Expenses	133,542	-50.4	33,028	65,112	97,339	170,000	27.3	32,744	-0.9	65,870	1.2					141,500	-16.8
金融費用	Financial Expenses	6,442	-9.9	1,452	2,989	4,353	5,619	-12.8	1,194	-17.7	2,384	-20.2					4,800	-14.6
貸倒関連費用	Provision for Bad Debts	59,253	14.4	14,847	28,992	43,035	56,907	-4.0	14,856	0.1	29,747	2.6					63,700	11.9
貸倒損失	Bad Debt Expenses	51,389	15.5	14,157	27,832	42,105	56,116	9.2	13,666	-3.5	27,787	-0.2					59,100	5.3
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,603	-	1,000	1,900	1,700	1,300	-	1,800	-	2,600	-					4,700	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,260	-	-310	-740	-770	-510	-	-610	-	-640	-					-100	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	-	39,479	-	-	-	-	-					-	-
利息返還金	Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5	15,185	-18.1					-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	7,360	-26.2	1,105	2,332	3,583	4,661	-36.7	847	-23.4	1,806	-22.6					-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-	-16,992	-					-	-
その他の営業費用	Other Operating Expenses	67,846	1.7	16,728	33,130	49,950	67,994	0.2	16,693	-0.2	33,738	1.8					73,000	7.4
営業利益	Operating Profit	61,767	-	17,187	36,293	55,380	33,635	-45.5	18,188	5.8	37,320	2.8					63,700	89.4
営業外収益	Non-operating Income	3,899	185.3	3,607	3,706	3,809	3,960	1.6	6,187	71.5	6,272	69.2					5,400	36.4
営業外費用	Non-operating Expenses	195	542.9	46	91	112	124	-36.6	923	-	940	927.0					100	-19.4
経常利益	Ordinary Profit	65,471	-	20,747	39,908	59,077	37,472	-42.8	23,452	13.0	42,652	6.9					69,000	84.1
特別利益	Extraordinary Income	29	-84.3	0	0	3	348	-	10,824	-	10,824	-					9,800	-
特別損失	Extraordinary Losses	574	373.6	20	48	2,928	3,252	465.7	10	-50.3	2,419	-					100	-96.9
税引前当期純利益	Profit Before Income Taxes	64,926	-	20,726	39,860	56,152	34,568	-46.8	34,266	65.3	51,057	28.1					78,700	127.7
法人税、住民税及び事業税	Income Taxes-current	2,759	174.5	1,284	3,081	4,269	5,492	99.0	1,848	44.0	4,039	31.1					-	-
法人税等調整額	Income Taxes-deferred	-1,018	-	398	-1	449	-851	-	2,963	643.8	2,635	-					-	-
当期純利益	Profit	63,184	-	19,044	36,780	51,433	29,927	-52.6	29,454	54.7	44,382	20.7					70,300	134.9

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2019/3							2020/3							2020/3見通し(E)		
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3	前期比 yoy %	2020/3見通し(E)	前期比 yoy %
営業収益	Operating Revenue	195,310	6.1	50,215	101,405	152,720	203,636	4.3	50,933	1.4	103,191	1.8					205,200	0.8
ローン・クレジットカード事業	Loan and Credit Card Business	139,826	2.8	35,979	72,209	108,982	144,829	3.6	37,025	2.9	74,452	3.1					147,400	1.8
ローン事業	Loan Business	133,281	1.6	34,052	68,263	102,942	136,674	2.5	34,770	2.1	69,827	2.3					138,000	1.0
無担保ローン	Unsecured Loans	132,517	1.7	33,888	67,938	102,456	136,046	2.7	34,626	2.2	69,510	2.3					137,500	1.1
消費者向け	Consumers	132,516	1.7	33,888	67,937	102,456	136,045	2.7	34,626	2.2	69,509	2.3					137,500	1.1
有担保ローン	Secured Loans	763	-15.0	163	325	486	628	-17.8	143	-12.2	317	-2.4					500	-20.4
クレジットカード事業	Credit Card Business	6,545	35.9	1,927	3,945	6,040	8,154	24.6	2,255	17.0	4,624	17.2					9,400	15.3
信用保証事業	Guarantee Business	55,401	15.8	14,197	29,121	43,670	58,729	6.0	13,890	-2.2	28,704	-1.4					57,700	-1.8
その他	Others	81	-55.6	39	74	67	78	-4.6	17	-56.2	34	-53.5					100	28.2

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:%)

		2018/3	2019/3				2020/3				2020/3見通し(E)
		2018/3	2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	2020/3見通し(E)
営業収益	Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ローン・クレジットカード事業	Loan and Credit Card Business	71.6	71.6	71.2	71.4	71.1	72.7	72.2			71.9
ローン事業	Loan Business	68.2	67.8	67.3	67.4	67.1	68.3	67.7			67.3
クレジットカード事業	Credit Card Business	3.4	3.8	3.9	4.0	4.0	4.4	4.5			4.6
信用保証事業	Guarantee Business	28.4	28.3	28.7	28.6	28.9	27.3	27.8			28.1
その他	Others	0.0	0.1	0.1	0.0	0.0	0.0	0.0			0.0

11. 営業費用(アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2019/3							2020/3							2020/3見直し(E)	前期比 yoy %
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3		
営業費用	Operating Expenses	133,542	-50.4	33,028	65,112	97,339	170,000	27.3	32,744	-0.9	65,870	1.2				141,500	-16.8
金融費用	Financial Expenses	6,442	-9.9	1,452	2,989	4,353	5,619	-12.8	1,194	-17.7	2,384	-20.2				4,800	-14.6
貸倒関連費用	Provision for Bad Debts	59,253	14.4	14,847	28,992	43,035	56,907	-4.0	14,856	0.1	29,747	2.6				63,700	11.9
貸倒損失	Bad Debt Expenses	51,389	15.5	14,157	27,832	42,105	56,116	9.2	13,666	-3.5	27,787	-0.2				59,100	5.3
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,603	-	1,000	1,900	1,700	1,300	-	1,800	-	2,600	-				4,700	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	1,260	-	-310	-740	-770	-510	-	-610	-	-640	-				-100	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	-	39,479	-	-	-	-	-				-	-
利息返還金	Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5	15,185	-18.1				-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	7,360	-26.2	1,105	2,332	3,583	4,661	-36.7	847	-23.4	1,806	-22.6				-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-	-16,992	-				-	-
その他の営業費用	Other Operating Expenses	67,846	1.7	16,728	33,130	49,950	67,994	0.2	16,693	-0.2	33,738	1.8				73,000	7.4
人件費	Personnel Expenses	15,174	4.2	3,883	7,523	11,452	15,348	1.1	4,252	9.5	8,294	10.3				17,100	11.4
広告宣伝費	Advertising Expenses	11,299	-1.1	2,620	5,692	8,541	11,800	4.4	3,015	15.1	6,139	7.8				12,000	1.7
事務所費	Administrative Expenses	6,261	-4.0	1,521	3,137	4,632	6,206	-0.9	1,451	-4.6	3,002	-4.3				6,200	-0.1
電算機費	Computer Expenses	17,115	1.6	4,485	8,379	12,538	17,046	-0.4	3,697	-17.6	7,575	-9.6				18,200	6.8
手数料	Fees	8,463	0.0	2,021	4,062	6,136	8,217	-2.9	2,060	2.0	4,191	3.2				8,500	3.4
保険料	Insurance Expenses	66	10.1	4	23	33	59	-10.9	6	39.4	22	-1.4				100	69.5
減価償却費	Depreciation	674	-11.3	148	299	451	596	-11.6	125	-15.5	252	-15.9				500	-16.1
公租公課	Taxes and Other Public Charges	4,153	8.0	970	1,845	2,750	3,736	-10.1	950	-2.0	1,865	1.1				4,500	20.4
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	1,099	10.7	321	678	1,008	1,316	19.8	346	7.8	736	8.6				1,500	14.0
その他	Others	3,538	9.0	751	1,488	2,407	3,667	3.6	787	4.8	1,657	11.4				4,400	20.0

11-2. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2019/3							2020/3							2020/3見直し(E)	前期比 yoy p.p.
		2018/3	前期比 yoy p.p.	2018/6	2018/9	2018/12	2019/3	前期比 yoy p.p.	2019/6	前年同期比 yoy p.p.	2019/9	前年同期比 yoy p.p.	2019/12	前年同期比 yoy p.p.	2020/3		
営業費用	Operating Expenses	68.4	-78.0	65.8	64.2	63.7	83.5	15.1	64.3	-1.5	63.8	-0.4				69.0	-14.5
金融費用	Financial Expenses	3.3	-0.6	2.9	2.9	2.8	2.8	-0.5	2.3	-0.6	2.3	-0.6				2.3	-0.5
貸倒関連費用	Provision for Bad Debts	30.4	2.3	29.6	28.6	28.2	27.9	-2.5	29.2	-0.4	28.8	0.2				31.1	3.2
貸倒損失	Bad Debt Expenses	26.3	2.2	28.2	27.4	27.6	27.6	1.3	26.8	-1.4	26.9	-0.5				28.8	1.2
利息返還関連費用	Provision for Loss on Interest Repayment	-	-78.1	-	-	-	19.4	19.4	-	-	-	-				-	-19.4
その他の営業費用	Other Operating Expenses	34.7	-1.6	33.3	32.7	32.7	33.4	-1.3	32.8	-0.5	32.7	0.0				35.6	2.2
人件費	Personnel Expenses	7.8	-0.1	7.8	7.4	7.5	7.5	-0.3	8.4	0.6	8.0	0.6				8.3	0.8
広告宣伝費	Advertising Expenses	5.8	-0.4	5.2	5.6	5.6	5.8	0.0	5.9	0.7	6.0	0.4				5.9	0.1
事務所費	Administrative Expenses	3.2	-0.4	3.0	3.1	3.0	3.1	-0.1	2.9	-0.1	2.9	-0.2				3.0	-0.1
電算機費	Computer Expenses	8.8	-0.4	8.9	8.3	8.2	8.4	-0.4	7.3	-1.6	7.3	-1.0				8.9	0.5
手数料	Fees	4.3	-0.3	4.0	4.0	4.0	4.0	-0.3	4.0	0.0	4.1	0.1				4.1	0.1

(注)営業収益営業費用率(%)=営業費用/営業収益

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

12. 事業別営業債権残高 (アコム)

Receivables Outstanding by Segment (ACOM)

		2019/3																2020/3			
		2018/3		2018/6		2018/9		2018/12		2019/3		2019/6		2019/9		2019/12		2020/3		2020/3見通し(E)	
			前期比 yoy %								前期比 yoy %		前年同期比 yoy %		前期末比 ytd %		前年同期比 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)	855,811	4.0	865,056	871,488	874,598	885,081	3.4	898,254	3.8	906,549	4.0	2.4						918,000	3.7	
ローン事業	Loan Business	803,365	2.4	809,664	813,693	814,181	821,943	2.3	831,990	2.8	836,904	2.9	1.8						843,900	2.7	
無担保ローン	Unsecured Loans	797,288	2.5	803,851	808,083	808,788	816,742	2.4	827,023	2.9	832,190	3.0	1.9						839,700	2.8	
消費者向け	Consumers	797,284	2.5	803,847	808,079	808,784	816,738	2.4	827,019	2.9	832,187	3.0	1.9						839,700	2.8	
有担保ローン	Secured Loans	6,077	-16.4	5,813	5,610	5,393	5,201	-14.4	4,967	-14.6	4,713	-16.0	-9.4						4,200	-19.2	
不動産カードローン	Real Estate Card Loan	5,162	-16.4	4,951	4,785	4,592	4,423	-14.3	4,222	-14.7	4,024	-15.9	-9.0						-	-	
クレジットカード事業	Credit Card Business	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	19.6	69,645	20.5	10.3						74,100	17.4	
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)	537	-0.6	536	534	533	531	-1.1	530	-1.1	529	-0.9	-0.4						530	-0.2	
信用保証残高	Guaranteed Receivables	1,056,532	5.1	1,056,486	1,058,288	1,052,058	1,058,760	0.2	1,061,571	0.5	1,065,475	0.7	0.6						1,071,200	1.2	
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)	628	3.3	630	635	637	641	2.1	642	1.9	647	1.9	0.9						652	1.7	
求償債権	Right to reimbursement	47,852	24.2	49,934	51,642	52,689	52,608	9.9	53,960	8.1	54,354	5.3	3.3						-	-	

13. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2019/3																2020/3			
		2018/3		2018/6		2018/9		2018/12		2019/3		2019/6		2019/9		2019/12		2020/3		2020/3見通し(E)	
			前期比 yoy %								前期比 yoy %		前年同期比 yoy %		前期末比 ytd %		前年同期比 yoy %		前期比 yoy %		
ローン事業 (件)	Loan Business	1,486,114	3.1	1,500,171	1,513,549	1,519,206	1,539,957	3.6	1,560,880	4.0	1,574,026	4.0	2.2						1,585,600	3.0	
無担保ローン	Unsecured Loans	1,483,887	3.1	1,498,025	1,511,475	1,517,204	1,538,025	3.6	1,559,042	4.1	1,572,277	4.0	2.2						1,584,000	3.0	
消費者向け	Consumers	1,483,883	3.1	1,498,022	1,511,472	1,517,201	1,538,022	3.6	1,559,039	4.1	1,572,274	4.0	2.2						1,584,000	3.0	
有担保ローン	Secured Loans	2,227	-15.1	2,146	2,074	2,002	1,932	-13.2	1,838	-14.4	1,749	-15.7	-9.5						1,600	-17.2	
クレジットカード事業 (名)	Credit Card Business	400,220	27.4	404,102	406,947	415,872	426,572	6.6	441,739	9.3	452,222	11.1	6.0						441,000	3.4	
信用保証事業	Guarantee Business	1,680,937	1.8	1,675,694	1,666,197	1,651,142	1,651,289	-1.8	1,651,343	-1.5	1,645,343	-1.3	-0.4						1,642,300	-0.5	

(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)

	2018/3	前期比 yoy %	2019/3						2020/3						2020/3見通し(E)	前期比 yoy %	
			2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3			前期比 yoy %
新規申込数 (件) Number of Applicants	539,919	7.6	144,087	285,744	427,610	579,116	7.3	156,443	8.6	302,063	5.7					-	-
新客数 (件) Number of New Loan Customers	242,008	3.1	64,226	125,058	188,233	255,080	5.4	71,792	11.8	134,740	7.7					255,000	-0.0
新規貸付率 (%) Lending Ratio (%)	44.8	(-2.0)	44.6	43.8	44.0	44.0	(-0.8)	45.9	(1.3)	44.6	(0.8)					-	-
初回貸付単価 (千円) Initial Average Lending Amount (Thousands of yen)	153	1.3	150	152	155	159	3.9	162	8.0	163	7.2					-	-

(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.

15. ローン事業店舗数(アコム)

Number of Loan Business Outlets (ACOM)

	2018/3	前期比 yoy	2019/3						2020/3						2020/3見通し(E)	前期比 yoy	
			2018/6	2018/9	2018/12	2019/3	前期比 yoy	2019/6	前期末比 ytd	2019/9	前期末比 ytd	2019/12	前期末比 ytd	2020/3			前期比 yoy
ローン事業店舗数 (店) Number of Loan Business Outlets	1,042	-26	1,041	1,033	1,022	1,000	-42	998	-2	983	-17					977	-23
有人店舗 Staffed	22	-	22	22	22	22	-	22	-	22	-					22	-
無人店舗 Unstaffed	1,020	-26	1,019	1,011	1,000	978	-42	976	-2	961	-17					955	-23

16. 自動契約機(アコム)

Automatic Contract Machines (ACOM)

	2018/3	前期比 yoy	2019/3						2020/3						2020/3見通し(E)	前期比 yoy	
			2018/6	2018/9	2018/12	2019/3	前期比 yoy	2019/6	前期末比 ytd	2019/9	前期末比 ytd	2019/12	前期末比 ytd	2020/3			前期比 yoy
自動契約コーナー数 (所) Number of Automatic Contract Machine Outlets	1,042	-26	1,041	1,033	1,022	1,000	-42	998	-2	983	-17					977	-23
自動契約機台数 (台) Number of Automatic Contract Machines	1,082	-25	1,081	1,073	1,062	1,040	-42	1,038	-2	1,023	-17					1,017	-23
カード発行機台数 Number of Card Issuance Machines	645	151	644	644	644	644	-1	644	-	644	-					-	-

17. ATM(アコム)

ATMs (ACOM)

	2018/3	前期比 yoy	2019/3						2020/3						2020/3見通し(E)	前期比 yoy	
			2018/6	2018/9	2018/12	2019/3	前期比 yoy	2019/6	前期末比 ytd	2019/9	前期末比 ytd	2019/12	前期末比 ytd	2020/3			前期比 yoy
ATM台数 (台) Number of ATMs	56,128	332	56,123	56,198	51,899	51,737	-4,391	51,576	-161	51,437	-300					-	-
自社設置分 Proprietary	1,057	-30	1,055	1,046	1,036	1,014	-43	1,012	-2	997	-17					991	-23
年中無休 Open 365 Days/Year	1,057	-30	1,055	1,046	1,036	1,014	-43	1,012	-2	997	-17					-	-
24時間稼働 Open 24 Hours/Day	940	-18	938	929	920	900	-40	898	-2	888	-12					-	-
提携分 Tie-up	55,071	362	55,068	55,152	50,863	50,723	-4,348	50,564	-159	50,440	-283					-	-

18. 社員数(アコム)

Employees (ACOM)

	2018/3	前期比 yoy	2019/3						2020/3						2020/3見通し(E)	前期比 yoy	
			2018/6	2018/9	2018/12	2019/3	前期比 yoy	2019/6	前期末比 ytd	2019/9	前期末比 ytd	2019/12	前期末比 ytd	2020/3			前期比 yoy
合計 (名) Number of Total Employees	2,061	40	2,169	2,145	2,139	2,106	45	2,182	76	2,167	61					-	-
正社員 Permanent Employees	1,936	82	2,044	2,019	2,017	2,020	84	2,098	78	2,085	65					2,057	37
非正社員 Temporary Employees	125	-42	125	126	122	86	-39	84	-2	82	-4					-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

		2018/3		2019/3						2020/3						2020/3見通し(E)				
		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.	2019/6	前年同期比 yoy p.p.	2019/9	前年同期比 yoy p.p.	2019/12	前年同期比 yoy p.p.	2020/3	前期比 yoy p.p.	2020/3見通し(E)
期中平均利回り	Average Loan Yield	0.01	15.17	0.05	15.23	0.04	15.21	0.04	15.21	0.04	0.05	15.28	0.03	15.24					15.10	-0.11
無担保ローン	Unsecured Loans	0.00	15.21	0.04	15.26	0.04	15.24	0.04	15.24	0.02	0.05	15.31	0.02	15.26					15.12	-0.11
消費者向け	Consumers	0.00	15.21	0.04	15.26	0.04	15.24	0.04	15.24	0.02	0.05	15.31	0.02	15.26					15.12	-0.11
有担保ローン	Secured Loans	0.28	11.36	0.00	10.94	-0.55	11.05	-0.37	11.19	-0.26	0.33	11.27	1.63	12.68					10.48	-0.62

(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)

実質年率 Effective Annual Interest Rate		2018/3		2019/3						2020/3						2020/3見通し(E)				
		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.(%)	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/3見通し(E)
合計	Total	100.0	797,284	100.0	803,847	100.0	808,079	100.0	808,784	100.0	816,738	100.0	827,019	100.0	832,187				839,700	100.0
20.000% <	20.000% <	0.9	7,230	0.9	6,856	0.8	6,515	0.8	6,202	0.7	5,910	0.7	5,625	0.7	35	0.0			-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	0.2	1,955	0.2	1,857	0.2	1,785	0.2	1,711	0.2	1,643	0.2	1,580	0.2	13	0.0			-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	47.1	375,683	47.3	380,299	47.5	383,786	47.6	385,388	47.8	390,438	47.9	396,150	47.9	400,605	48.1			404,000	48.1
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	46.6	371,123	46.3	372,600	46.2	372,964	46.2	371,845	45.8	374,255	45.8	378,886	45.8	387,006	46.5			390,100	46.5
≤ 10.000%	≤ 10.000%	5.2	41,291	5.3	42,233	5.3	43,028	5.3	43,636	5.4	44,490	5.5	44,776	5.4	44,526	5.4			45,600	5.4

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						2020/3						2020/3見通し(E)				
		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.(%)	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/3見通し(E)
合計	Total	100.0	1,483,883	100.0	1,498,022	100.0	1,511,472	100.0	1,517,201	100.0	1,538,022	100.0	1,559,039	100.0	1,572,274				-	-
20.000% <	20.000% <	1.1	16,278	1.0	15,346	0.9	14,481	0.9	13,699	0.8	12,948	0.8	12,282	0.8	79	0.0			-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	0.1	1,260	0.1	1,204	0.1	1,170	0.1	1,120	0.1	1,081	0.1	1,043	0.1	8	0.0			-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	69.5	1,032,094	69.8	1,045,051	70.0	1,057,599	70.2	1,064,636	70.4	1,082,229	70.4	1,099,795	70.5	1,119,300	71.2			-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	23.6	349,733	23.3	349,625	23.1	349,207	22.8	346,826	22.7	348,726	22.7	351,556	22.5	358,170	22.8			-	-
≤ 10.000%	≤ 10.000%	5.7	84,518	5.8	86,796	5.9	89,015	6.0	90,920	6.0	93,038	6.1	94,717	6.0					-	-

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)	2018/3		2019/3						2020/3						2020/3見通し(E)	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.(%)	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)			2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)
合計	Total	797,284	100.0	803,847	100.0	808,079	100.0	808,784	100.0	816,738	100.0	827,019	100.0	832,187	100.0					839,700	100.0
10万円以下	≦ 100	11,885	1.5	12,101	1.5	12,417	1.5	12,357	1.5	12,605	1.5	12,677	1.5	12,790	1.5					13,200	1.6
10万円超 30万円以下	100 < ≦ 300	72,365	9.1	73,198	9.1	74,335	9.2	75,117	9.3	77,145	9.5	78,424	9.5	79,270	9.5					80,800	9.6
30万円超 50万円以下	300 < ≦ 500	216,456	27.1	218,221	27.2	219,914	27.2	220,899	27.3	222,960	27.3	226,463	27.4	228,883	27.5					229,900	27.4
50万円超 100万円以下	500 < ≦ 1,000	194,977	24.5	196,288	24.4	196,702	24.4	196,198	24.3	197,481	24.2	198,771	24.0	199,284	24.0					201,900	24.0
100万円超	1,000 <	301,600	37.8	304,036	37.8	304,710	37.7	304,212	37.6	306,544	37.5	310,682	37.6	311,958	37.5					313,900	37.4

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)	2018/3		2019/3						2020/3						2020/3見通し(E)	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.(%)	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)			2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)
合計	Total	1,483,883	100.0	1,498,022	100.0	1,511,472	100.0	1,517,201	100.0	1,538,022	100.0	1,559,039	100.0	1,572,274	100.0					-	-
10万円以下	≦ 100	187,641	12.7	190,861	12.7	194,586	12.9	194,742	12.8	198,519	12.9	200,912	12.9	203,222	12.9					-	-
10万円超 30万円以下	100 < ≦ 300	342,575	23.1	346,354	23.1	351,359	23.2	354,652	23.4	364,068	23.7	370,397	23.8	374,538	23.8					-	-
30万円超 50万円以下	300 < ≦ 500	500,487	33.7	504,420	33.7	508,189	33.6	511,085	33.7	515,811	33.5	523,856	33.6	529,218	33.7					-	-
50万円超 100万円以下	500 < ≦ 1,000	257,275	17.3	258,896	17.3	259,351	17.2	258,868	17.1	260,650	17.0	262,305	16.8	262,932	16.7					-	-
100万円超	1,000 <	195,905	13.2	197,491	13.2	197,987	13.1	197,854	13.0	198,974	12.9	201,569	12.9	202,364	12.9					-	-

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)	年取ランク Annual Income (Millions of yen)	2019/3																								2020/3					
		2018/3			2018/6			2018/9			2018/12			2019/3			2019/6			2019/9			2019/12			2020/3					
		新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回 貸付単価 Initial Average Lending Amount	既存 Existing Accounts			
合計	Total	100.0	153	100.0	100.0	150	100.0	100.0	152	100.0	100.0	155	100.0	100.0	159	100.0	100.0	162	100.0	100.0	163	100.0									
200万円以下	≦ 2	25.4	120	22.7	23.3	118	22.6	24.1	119	22.5	24.7	121	22.4	25.0	124	22.4	23.1	127	22.2	24.0	125	22.1									
200万円超 500万円以下	2 < ≦ 5	65.0	156	60.2	66.0	150	60.4	65.7	154	60.5	65.3	158	60.7	65.0	162	60.6	66.7	165	60.8	65.9	167	60.8									
500万円超 700万円以下	5 < ≦ 7	6.5	201	11.1	7.3	199	11.1	6.9	204	11.1	6.7	208	11.0	6.7	212	11.1	6.9	203	11.1	6.8	212	11.2									
700万円超 1,000万円以下	7 < ≦ 10	2.5	233	4.7	2.7	242	4.7	2.6	242	4.7	2.6	244	4.6	2.6	251	4.6	2.5	231	4.6	2.5	239	4.6									
1,000万円超	10 <	0.6	316	1.3	0.7	318	1.2	0.7	312	1.2	0.7	336	1.3	0.7	336	1.3	0.8	318	1.3	0.8	315	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	年取ランク Annual Income (Millions of yen)	2019/3																								2020/3					
		2018/3			2018/6			2018/9			2018/12			2019/3			2019/6			2019/9			2019/12			2020/3					
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	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									
~ 29才	Under 29	55.2	25.4	31.6	55.0	25.7	34.1	55.6	25.9	34.7	56.6	26.3	34.7	57.1	26.8	34.9	58.3	27.1	37.2	58.6	27.3	37.0									
30 ~ 39才	Age 30 - 39	17.6	23.5	19.9	18.1	23.5	20.0	17.9	23.4	19.7	17.6	23.3	19.7	17.2	23.2	19.7	17.1	23.1	19.5	16.9	23.0	19.6									
40 ~ 49才	Age 40 - 49	14.6	23.5	20.2	14.9	23.3	19.6	14.5	23.1	19.2	14.1	22.9	19.2	13.9	22.6	19.0	13.4	22.4	18.1	13.2	22.3	18.0									
50 ~ 59才	Age 50 - 59	8.9	16.5	15.4	8.8	16.5	14.7	8.6	16.6	14.7	8.5	16.6	14.6	8.5	16.4	14.6	8.2	16.5	14.0	8.1	16.5	14.2									
60才以上	Over 60	3.7	11.1	12.9	3.2	11.0	11.6	3.4	11.0	11.7	3.2	10.9	11.8	3.3	11.0	11.8	3.0	10.9	11.2	3.2	10.9	11.2									

24. 顧客性別別件数構成比 [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	年取ランク Annual Income (Millions of yen)	2019/3																								2020/3					
		2018/3			2018/6			2018/9			2018/12			2019/3			2019/6			2019/9			2019/12			2020/3					
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account			
男性	Male	70.6	73.5	74.0	70.0	73.3	73.4	69.9	73.2	73.6	69.8	73.0	73.4	70.0	72.9	73.5	70.0	72.8	73.2	69.8	72.7	73.0									
女性	Female	29.4	26.5	26.0	30.0	26.7	26.6	30.1	26.8	26.4	30.2	27.0	26.6	30.0	27.1	26.5	30.0	27.2	26.8	30.2	27.3	27.0									

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2018/3		2019/3					2020/3					2020/3見通し(E)				
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3	前期比 yoy %	2020/3見通し(E)	前期比 yoy %
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	58,750	7.9	15,263	30,165	45,689	60,778	3.5	14,514	-4.9	29,593	-1.9					63,100	3.8
ローン・クレジットカード事業	Loan and Credit Card Business	33,316	-0.2	8,223	16,450	24,873	33,028	-0.9	7,935	-3.5	16,225	-1.4					33,900	2.6
ローン事業	Loan Business	31,297	-1.7	7,582	15,145	22,841	30,249	-3.3	7,188	-5.2	14,679	-3.1					30,600	1.2
無担保ローン	Unsecured Loans	31,233	-1.6	7,575	15,129	22,822	30,219	-3.2	7,155	-5.5	14,553	-3.8					30,600	1.3
貸倒損失	Bad Debt Expenses	23,872	9.7	6,469	12,796	19,238	25,558	7.1	6,308	-2.5	12,746	-0.4					-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	7,360	-26.2	1,105	2,332	3,583	4,661	-36.7	847	-23.4	1,806	-22.6					-	-
有担保ローン	Secured Loans	64	-24.7	7	16	18	29	-53.5	33	364.0	126	673.5					-	-
クレジットカード事業	Credit Card Business	2,018	29.1	640	1,305	2,031	2,778	37.7	746	16.6	1,546	18.5					3,300	18.8
信用保証事業	Guarantee Business	25,424	20.7	7,039	13,714	20,815	27,749	9.1	6,578	-6.6	13,367	-2.5					29,200	5.2
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)	448	0.0	433	434	435	435	-2.9	424	-2.1	429	-1.2					-	-
<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)	537	-0.6	536	534	533	531	-1.1	530	-1.1	529	-0.9					530	-0.2

[貸倒損失率] [Ratio of Bad Debt Expenses]

		2018/3	(-)	2018/6	2018/9	2018/12	2019/3	(-)	2019/6	(-)	2019/9	(-)					2020/3	(-)
ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	3.89	(-0.17)	0.95	1.89	2.84	3.73	(-0.16)	0.88	(-0.07)	1.79	(-0.10)					3.69	(-0.04)
ローン事業	Loan Business	3.89	(-0.16)	0.94	1.86	2.80	3.68	(-0.21)	0.86	(-0.08)	1.75	(-0.11)					3.62	(-0.06)
無担保ローン	Unsecured Loans	3.92	(-0.16)	0.94	1.87	2.82	3.70	(-0.22)	0.86	(-0.08)	1.75	(-0.12)					3.64	(-0.06)
貸倒損失	Bad Debt Expenses	2.99	(0.19)	0.80	1.58	2.38	3.13	(0.14)	0.76	(-0.04)	1.53	(-0.05)					-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.92	(-0.36)	0.14	0.29	0.44	0.57	(-0.35)	0.10	(-0.04)	0.22	(-0.07)					-	-
有担保ローン	Secured Loans	1.03	(-0.12)	0.12	0.28	0.34	0.55	(-0.48)	0.64	(0.52)	2.60	(2.32)					-	-
クレジットカード事業	Credit Card Business	3.85	(-0.25)	1.16	2.26	3.36	4.40	(0.55)	1.13	(-0.03)	2.22	(-0.04)					4.45	(0.05)
信用保証事業	Guarantee Business	2.30	(0.28)	0.64	1.23	1.88	2.49	(0.19)	0.59	(-0.05)	1.19	(-0.04)					2.59	(0.10)

(注1)貸倒損失率
 ローン事業 = 貸倒損失額 / (営業貸付金残高 + 破産更生債権残高)
 クレジットカード事業 = 貸倒損失額 / (割賦売掛金残高 + 破産更生債権残高)
 信用保証事業 = 貸倒損失額 / (信用保証残高 + 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()書きで増減値を表示

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]	2018/3		2019/3					2020/3										
		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. (%)	2019/6	構成比 C.R. (%)	2019/9	構成比 C.R. (%)	2019/12	構成比 C.R. (%)	2020/3	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	31,233	100.0	7,575	100.0	15,129	100.0	22,822	100.0	30,219	100.0	7,155	100.0	14,553	100.0				
自己破産	Personal Bankruptcy	3,140	10.0	628	8.3	1,337	8.9	2,333	10.2	3,293	10.9	589	8.2	1,350	9.3				
行方不明	Failure to Locate Borrowers	651	2.1	105	1.4	274	1.8	471	2.1	675	2.2	122	1.7	283	1.9				
支払不能等	Borrowers' Inability of Making Repayments, etc.	19,303	61.8	5,567	73.5	10,850	71.7	15,911	69.7	20,879	69.1	5,446	76.1	10,797	74.2				
債権放棄	ACOM's Voluntary Waiver of Repayments	8,138	26.1	1,273	16.8	2,666	17.6	4,106	18.0	5,371	17.8	997	14.0	2,121	14.6				
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	7,360	-	1,105	-	2,332	-	3,583	-	4,661	-	847	-	1,806	-				

26. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2019/3										2020/3							
		2018/3	未残比 %	2018/6	未残比 %	2018/9	未残比 %	2018/12	未残比 %	2019/3	未残比 %	2019/6	未残比 %	2019/9	未残比 %	2019/12	未残比 %	2020/3	未残比 %
不良債権合計	Total Amount of Non-performing Loans	56,912	7.08	57,621	7.11	58,135	7.14	58,401	7.17	58,052	7.06	58,634	7.04	59,207	7.07				
破綻先債権	Loans to Borrowers in Bankruptcy or Under Reorganization	788	0.10	807	0.10	814	0.10	796	0.10	769	0.09	783	0.09	780	0.09				
破産申立債権	Applications for Bankruptcy are Proceeded	61	0.01	70	0.01	70	0.01	69	0.01	59	0.01	71	0.01	82	0.01				
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	274	0.03	265	0.03	270	0.03	257	0.03	231	0.03	248	0.03	264	0.03				
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	271	0.03	286	0.04	290	0.04	288	0.04	300	0.04	284	0.03	287	0.03				
延滞債権	Loans in Arrears	23,774	2.96	23,790	2.94	24,426	3.00	24,386	2.99	24,140	2.94	24,409	2.93	25,651	3.06				
3か月以上延滞債権	Loans Past Due for Three Months or More	1,767	0.22	2,329	0.29	2,014	0.25	2,215	0.27	1,839	0.22	2,364	0.28	2,360	0.28				
貸出条件緩和債権	Restructured Loans	30,582	3.80	30,693	3.79	30,880	3.79	31,002	3.81	31,302	3.81	31,076	3.73	30,414	3.63				

(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られた「特定金融会社等の会計の整理に関する内閣府令」等に則し、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.

(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)

		2019/3										2020/3							
		2018/3	未残比 %	2018/6	未残比 %	2018/9	未残比 %	2018/12	未残比 %	2019/3	未残比 %	2019/6	未残比 %	2019/9	未残比 %	2019/12	未残比 %	2020/3	未残比 %
11日以上3か月未満延滞額	11 days ≤ < 3 months	18,605	2.31	19,502	2.41	23,391	2.87	17,190	2.11	19,379	2.36	20,681	2.48	25,848	3.09				
31日以上3か月未満延滞額	31 days ≤ < 3 months	7,325	0.91	7,859	0.97	8,129	1.00	6,710	0.82	7,619	0.93	9,322	1.12	9,411	1.12				
11日以上31日未満延滞額	11 days ≤ < 31 days	11,280	1.40	11,643	1.44	15,262	1.87	10,480	1.29	11,760	1.43	11,359	1.36	16,436	1.96				

27. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

(単位:百万円/Millions of yen)

		2019/3										2020/3						
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3	前期比 yoy %	2020/3見通し(E)	前期比 yoy %
貸倒引当金	Allowance for Doubtful Accounts	58,100	12.8	59,100	60,000	59,800	59,400	2.2	61,200	3.6	62,000	3.3					64,100	7.9
一般債権	General Allowance	19,003	7.3	19,825	20,229	20,200	19,255	1.3	20,463	3.2	21,723	7.4					-	-
消費者向け無担保債権	Unsecured Consumer Loans	17,201	11.7	17,907	18,276	18,159	17,261	0.4	18,399	2.7	19,421	6.3					-	-
本社管理債権	Specific Allowance	38,872	16.1	38,975	39,534	39,380	39,877	2.6	40,464	3.8	40,030	1.3					-	-
引当金増減額	Increase or Decrease in Allowance	6,600	-	1,000	1,900	1,700	1,300	-	1,800	-	2,600	-					4,700	-
債務保証損失引当金	Provision for Loss on Guarantees	9,360	15.6	9,050	8,620	8,590	8,850	-5.4	8,240	-9.0	8,210	-4.8					8,750	-1.1
引当金増減額	Increase or Decrease in Provision	1,260	-	-310	-740	-770	-510	-	-610	-	-640	-					-100	-

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)

		2019/3										2020/3						
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	2019/12	前年同期比 yoy %	2020/3	前期比 yoy %	2020/3見通し(E)	前期比 yoy %
期首引当金残高	Provision at the Beginning of Respective Period	164,900	83.2	104,068	104,068	104,068	104,068	-36.9	102,300	-1.7	102,300	-1.7					102,300	-1.7
取崩額	Drawdown of Provision	60,831	-11.6	9,844	20,875	31,324	41,248	-32.2	8,058	-18.1	16,992	-18.6					-	-
利息返還金	Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5	15,185	-18.1					-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	7,360	-26.2	1,105	2,332	3,583	4,661	-36.7	847	-23.4	1,806	-22.6					-	-
繰入額	Addition of Provision	-	-	-	-	-	39,479	-	-	-	-	-					-	-
期末引当金残高	Provision at the End of Respective Period	104,068	-36.9	94,224	83,193	72,744	102,300	-1.7	94,241	0.0	85,307	2.5					-	-
引当金増減額	Increase or Decrease in Provision	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-	-16,992	-					-	-

29. 資金調達(アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2019/3							2020/3							2020/3見通し(E)					
		2018/3	構成比 C.R.(%)	2018/6	2018/9	2018/12	2019/3	構成比 C.R.(%)	2019/6	構成比 C.R.(%)	2019/9	前期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/3見通し(E)	前期比 yoy %	構成比 C.R.(%)
借入金残高	Borrowings	627,720	100.0	621,933	640,280	621,954	624,592	100.0	614,115	100.0	616,539	-3.7	-1.3	100.0					614,900	-1.6	100.0
間接	Indirect	396,722	63.2	390,936	409,282	390,957	393,594	63.0	383,119	62.4	395,541	-3.4	0.5	64.2					393,900	0.1	64.1
都市銀行等	City Banks, etc.	143,023	22.8	293,000	312,201	297,070	303,401	48.6	291,780	47.5	307,030	-1.7	1.2	49.8					-	-	-
地方銀行	Regional Banks	40,484	6.4	42,502	42,685	44,106	41,527	6.6	41,619	6.8	40,833	-4.3	-1.7	6.6					-	-	-
信託銀行	Trust Banks	159,208	25.4	600	550	500	500	0.1	500	0.1	500	-9.1	-	0.1					-	-	-
外国銀行	Foreign Banks	2,700	0.4	2,600	2,500	2,500	2,500	0.4	2,500	0.4	2,450	-2.0	-2.0	0.4					-	-	-
生命保険会社	Life Insurance Companies	18,402	2.9	16,590	16,728	14,604	14,930	2.4	12,494	2.0	12,508	-25.2	-16.2	2.0					-	-	-
損害保険会社	Non-life Insurance Companies	4,295	0.7	4,129	3,963	3,797	3,631	0.6	3,465	0.6	3,299	-16.8	-9.1	0.6					-	-	-
その他	Others	28,610	4.6	31,515	30,655	28,380	27,105	4.3	30,761	5.0	28,921	-5.7	6.7	4.7					-	-	-
直接	Direct	230,998	36.8	230,997	230,997	230,997	230,998	37.0	230,996	37.6	220,998	-4.3	-4.3	35.8					221,000	-4.3	35.9
コーポレート・ペーパー	Commercial Papers	29,998	4.8	39,997	39,997	39,997	39,998	6.4	49,996	8.1	29,998	-25.0	-25.0	4.8					-	-	-
普通社債	Straight Bonds	201,000	32.0	191,000	191,000	191,000	191,000	30.6	181,000	29.5	191,000	-	-	31.0					-	-	-
短期借入金	Short-term Loans Payable	29,998	4.8	39,997	39,997	39,997	39,998	6.4	49,996	8.1	29,998	-25.0	-25.0	4.8					-	-	-
長期借入金	Long-term Loans Payable	597,722	95.2	581,936	600,282	581,957	584,594	93.6	564,119	91.9	586,541	-2.3	0.3	95.2					-	-	-
固定金利借入	Fixed	503,740	80.2	503,925	524,536	510,062	518,896	83.1	515,195	83.9	520,943	-0.7	0.4	84.5					-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	155,904	24.8	144,234	124,068	112,848	71,826	11.5	56,616	9.2	44,377	-64.2	-38.2	7.2					-	-	-
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	1.07	-	0.93	0.96	0.92	0.90	-	0.77	-	0.78	-	-	-					0.77	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.70	-	0.66	0.65	0.64	0.63	-	0.59	-	0.59	-	-	-					-	-	-
変動金利	Floating Interest Rate	0.68	-	0.63	0.63	0.63	0.62	-	0.61	-	0.61	-	-	-					-	-	-
固定金利	Fixed Interest Rate	1.13	-	1.00	1.03	0.99	0.96	-	0.81	-	0.81	-	-	-					-	-	-
短期借入金	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-	-
長期借入金	Long-term	1.13	-	0.94	0.98	0.96	0.95	-	0.78	-	0.80	-	-	-					-	-	-
直接借入金	Direct	0.74	-	0.64	0.74	0.68	0.65	-	0.56	-	0.61	-	-	-					-	-	-
間接借入金	Indirect	1.25	-	1.10	1.09	1.06	1.05	-	0.90	-	0.88	-	-	-					-	-	-

<参考> <Reference>

期間平均長期プライムレート	Term Average of Long-term Prime Rate	0.99	-	1.00	1.00	1.00	1.00	-	1.00	-	0.98	-	-	-					-	-	-
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(注1)期中平均表面調達金利はデリバティブ等付随金融費用を除いて算出
(注2)シンジケート・ローン等は間接調達の「その他」に記載

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

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)

		2019/3							2020/3							2020/3見通し(E)			
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd %	2019/12	前年同期比 yoy %			2020/3	前期比 yoy %
割賦売掛金残高	Card Shopping Receivables	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	19.6	69,645	20.5	10.3					74,100	17.4
リボルビング残高	Revolving Receivables	48,084	40.2	50,750	53,215	55,600	58,574	21.8	61,095	20.4	64,191	20.6	9.6					-	-
有効会員数	(名) Number of Cardholders	400,220	27.4	404,102	406,947	415,872	426,572	6.6	441,739	9.3	452,222	11.1	6.0					441,000	3.4
残有会員数	(名) Number of Accounts with Shopping Receivables	215,103	24.4	223,660	228,219	231,566	235,607	9.5	244,366	9.3	251,184	10.1	6.6					-	-
営業収益	Revenue from Credit Card Business	6,545	35.9	1,927	3,945	6,040	8,154	24.6	2,255	17.0	4,624	17.2	-					9,400	15.3
期中平均手数料率	(%) Average Commission Rates (%)	13.69	(0.01)	13.56	13.52	13.48	13.44	(-0.25)	13.32	(-0.24)	13.32	(-0.20)	-					-	-

(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)

		2019/3							2020/3							2020/3見通し(E)			
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd %	2019/12	前年同期比 yoy %			2020/3	前期比 yoy %
利用残高	Guaranteed Receivables	1,056,532	5.1	1,056,486	1,058,288	1,052,058	1,058,760	0.2	1,061,571	0.5	1,065,475	0.7	0.6					1,071,200	1.2
利用件数	(件) Number of Accounts with Outstanding Balance	1,680,937	1.8	1,675,694	1,666,197	1,651,142	1,651,289	-1.8	1,651,343	-1.5	1,645,343	-1.3	-0.4					1,642,300	-0.5
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	628	3.3	630	635	637	641	2.1	642	1.9	647	1.9	0.9					652	1.7
営業収益	Revenue from Guarantee Business	55,401	15.8	14,197	29,121	43,670	58,729	6.0	13,890	-2.2	28,704	-1.4	-					57,700	-1.8
保証提携先	(行) Alliance Partners	30	-	30	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)

		2019/3							2020/3							2020/3見通し(E)			
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd %	2019/12	前年同期比 yoy %			2020/3	前期比 yoy %
利用残高	Guaranteed Receivables	143,112	14.7	146,287	149,062	150,839	153,494	7.3	156,380	6.9	158,489	6.3	3.3					162,400	5.8
利用件数	(件) Number of Accounts with Outstanding Balance	236,690	9.1	240,455	243,323	246,042	248,813	5.1	252,791	5.1	255,105	4.8	2.5					259,800	4.4
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	604	5.2	608	612	613	616	2.0	618	1.6	621	1.5	0.8					625	1.5
営業収益	Revenue from Guarantee Business	9,893	15.5	2,615	5,252	7,931	10,612	7.3	2,705	3.4	5,441	3.6	-					10,800	1.8
保証提携先	(行) Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	-					-	-

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2019/3						2020/3						2020/3見直し(E)				
		2018/3	前期比 yoy p.p.	2018/6	2018/9	2018/12	2019/3	前期比 yoy p.p.	2019/6	前年同期比 yoy p.p.	2019/9	前年同期比 yoy p.p.	2019/12	前年同期比 yoy p.p.	2020/3	前期比 yoy p.p.	2020/3見直し(E)	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	2.5	2.5	-	4.3	-	10.5	8.0	-	-	7.1	2.8					8.9	-1.6
自己資本比率	Shareholders' Equity Ratio	27.1 (13.5)	5.5 (2.6)	28.8 (14.3)	29.8 (15.0)	31.5 (15.8)	29.0 (14.6)	1.9 (1.1)	31.6 (15.9)	2.8 (1.6)	32.6 (16.5)	2.8 (1.5)					34.5 (17.4)	5.5 (2.8)
自己資本配当率	Dividend on Equity	0.6	0.6	-	0.5	-	1.1	0.5	-	-	0.9	0.4					1.8	0.7
自己資本当期純利益率	Return on Equity (ROE)	25.0	55.4	26.1	24.3	22.2	10.1	-14.9	36.5	10.4	26.7	2.4					20.5	10.4
総資産営業利益率	Operating Profit to Total Assets	6.0	14.6	6.6	6.8	7.0	3.2	-2.8	6.8	0.2	6.9	0.1					5.9	2.7
総資産経常利益率	Ordinary Profit to Total Assets	6.3	14.7	7.9	7.5	7.5	3.5	-2.8	8.8	0.9	7.9	0.4					6.4	2.9
総資産当期純利益率	Return on Assets (ROA)	6.1	14.1	7.3	6.9	6.5	2.8	-3.3	11.1	3.8	8.2	1.3					6.5	3.7
営業収益営業利益率	Operating Margin	31.6	78.0	34.2	35.8	36.3	16.5	-15.1	35.7	1.5	36.2	0.4					31.0	14.5
営業収益経常利益率	Ordinary Profit to Operating Revenue	33.5	79.2	41.3	39.4	38.7	18.4	-15.1	46.0	4.7	41.3	1.9					33.6	15.2
営業収益当期純利益率	Profit Margin	32.4	75.5	37.9	36.3	33.7	14.7	-17.7	57.8	19.9	43.0	6.7					34.3	19.6
流動比率	Current Ratio	392.2	-184.5	375.7	413.0	409.9	422.7	30.5	428.0	52.3	520.1	107.1					574.3	151.6
固定比率	Fixed Assets Ratio	35.8	7.0	33.6	31.3	29.0	31.2	-4.6	25.6	-8.0	24.0	-7.3					22.6	-8.6

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

(注2)一部数値については年率換算にて表示

(注3)『「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:%)

		2019/3						2020/3										
		2018/3	前期比 yoy p.p.	2018/6	2018/9	2018/12	2019/3	前期比 yoy p.p.	2019/6	前年同期比 yoy p.p.	2019/9	前年同期比 yoy p.p.	2019/12	前年同期比 yoy p.p.	2020/3	前期比 yoy p.p.		
自己資本比率	Shareholders' Equity Ratio	25.3 (13.0)	5.0 (2.4)	26.8 (13.7)	27.8 (14.4)	29.2 (15.1)	27.4 (14.2)	2.1 (1.2)	30.8 (15.6)	4.0 (1.9)	31.8 (16.2)	4.0 (1.8)						
自己資本当期純利益率	Return on Equity (ROE)	24.6	49.8	23.0	23.3	21.9	11.1	-13.5	29.0	6.0	23.8	0.5						
総資産営業利益率	Operating Profit to Total Assets	6.5	12.3	7.3	7.5	7.6	4.5	-2.0	7.9	0.6	7.9	0.4						
総資産経常利益率	Ordinary Profit to Total Assets	6.5	12.3	7.3	7.5	7.7	4.5	-2.0	7.7	0.4	7.8	0.3						
総資産当期純利益率	Return on Assets (ROA)	5.6	11.6	6.0	6.2	6.0	2.9	-2.7	8.4	2.4	7.0	0.8						
営業収益営業利益率	Operating Margin	30.7	59.3	33.9	34.9	35.6	20.8	-9.9	35.8	1.9	36.5	1.6						
営業収益経常利益率	Ordinary Profit to Operating Revenue	31.0	59.4	34.1	35.1	35.8	21.0	-10.0	34.7	0.6	36.0	0.9						
営業収益当期純利益率	Profit Margin	26.8	56.2	27.9	29.0	27.9	13.6	-13.2	38.2	10.3	32.4	3.4						
流動比率	Current Ratio	357.8	-100.3	337.0	366.5	357.2	374.2	16.4	431.6	94.6	515.0	148.5						
固定比率	Fixed Assets Ratio	27.3	6.9	25.7	23.6	21.4	22.2	-5.1	19.1	-6.6	17.7	-5.9						

(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.

33. 1株当たり指標(アコム)

Per Share Data (ACOM)

(単位:円/Yen)

			2018/3	2019/3				2020/3				2020/3見通し(E)
				2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	
当期純利益	単体	Profit Non-consolidated	40.33	12.16	23.48	32.83	19.10	18.80	28.33			44.87
	連結	Consolidated	45.05	12.11	25.43	36.91	24.12	17.02	28.79			48.19
配当金		Dividends	1.00	-	1.00	-	2.00	-	2.00			4.00
純資産	単体	Net Assets Non-consolidated	181.28	192.44	203.76	212.11	198.38	216.19	225.71			240.26
	連結	Consolidated	206.12	216.40	229.03	241.03	227.35	245.15	257.08			275.50

前年同期比増減率

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

(単位:%)

			2018/3	2019/3				2020/3				2020/3見通し(E)
				2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	
当期純利益	単体	Profit Non-consolidated	-	14.6	12.0	4.1	-52.6	54.6	20.7			134.9
	連結	Consolidated	-	16.0	15.6	7.0	-46.5	40.5	13.2			99.8
配当金		Dividends	-	-	-	-	100.0	-	100.0			100.0
純資産	単体	Net Assets Non-consolidated	28.6	27.0	25.8	23.0	9.4	12.3	10.8			21.1
	連結	Consolidated	29.2	27.3	26.0	23.7	10.3	13.3	12.2			21.2

34. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

			2018/3	2019/3				2020/3				2020/3見通し(E)
				2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	
期中平均株式数	Average Number of Shares Issued		1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
	During the Year											
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			-

(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,百万タイバツ/Millions of yen, Millions of THB)

		2019/3							2020/3							2020/3見通し(E)	前期比 yoy %	
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd	2019/12	前年同期比 yoy %			2020/3
営業貸付金残高	Accounts Receivable-operating Loans	171,711 (49,771)	18.1 (10.9)	167,793 (49,351)	166,451 (49,985)	180,091 (51,454)	178,409 (52,319)	3.9 (5.1)	182,953 (52,422)	9.0 (6.2)	186,920 (53,405)	12.3 (6.8)	4.8 (2.1)				183,600 (53,800)	2.9 (2.8)
口座数	(件) Number of Customer Accounts	1,286,090	7.0	1,288,296	1,308,179	1,334,745	1,352,985	5.2	1,357,916	5.4	1,377,910	5.3	1.8				1,405,600	3.9
割賦売掛金残高	Accounts Receivable-installment	588 (170)	9.2 (2.6)	551 (162)	531 (159)	526 (150)	603 (176)	2.5 (3.7)	609 (174)	10.5 (7.7)	623 (178)	17.2 (11.5)	3.3 (0.7)				600 (200)	-0.5 (13.6)
契約件数	(件) Number of Contracts with Receivables Outstanding	12,209	10.5	11,903	12,359	12,068	12,699	4.0	12,797	7.5	13,639	10.4	7.4				13,100	3.2
決算日為替レート	(円) Current Exchange Rate (Yen)	3.45	-	3.40	3.33	3.50	3.41	-	3.49	-	3.50	-	-				3.41	-
営業収益	Operating Revenue	44,773 (13,526)	17.7 (9.5)	12,086 (3,513)	24,303 (7,085)	36,715 (10,766)	49,751 (14,547)	11.1 (7.5)	12,984 (3,720)	7.4 (5.9)	26,230 (7,515)	7.9 (6.1)	- (-)				51,400 (15,000)	3.3 (3.1)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	16,456 (4,971)	25.7 (17.0)	4,922 (1,431)	9,993 (2,913)	15,112 (4,431)	20,333 (5,945)	23.6 (19.6)	5,570 (1,596)	13.2 (11.5)	11,356 (3,254)	13.6 (11.7)	- (-)				20,500 (6,000)	0.8 (0.9)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.31	-	3.44	3.43	3.41	3.42	-	3.49	-	3.49	-	-				3.42	-

(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. 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)

		2019/3							2020/3							2020/3見通し(E)	前期比 yoy %	
		2018/3	前期比 yoy %	2018/6	2018/9	2018/12	2019/3	前期比 yoy %	2019/6	前年同期比 yoy %	2019/9	前年同期比 yoy %	前期末比 ytd	2019/12	前年同期比 yoy %			2020/3
銀行業貸出金	Loans Receivables of Banking Business	48,808 (58,105)	6.4 (10.2)	46,048 (59,037)	46,578 (60,491)	46,962 (61,792)	48,331 (62,768)	-1.0 (8.0)	- (-)	- (-)	- (-)	- (-)	- (-)				- (-)	- (-)
口座数	(件) Number of Customer Accounts	73,541	4.0	71,519	70,848	71,482	72,463	-1.5	-	-	-	-	-				-	-
決算日為替レート	(円) Current Exchange Rate (Yen)	0.0084	-	0.0078	0.0077	0.0076	0.0077	-	-	-	-	-	-				-	-
営業収益	Operating Revenue	7,129 (8,487)	-5.8 (-8.0)	1,745 (2,182)	3,523 (4,459)	5,302 (6,797)	7,219 (9,255)	1.3 (9.0)	1,829 (2,345)	4.8 (7.5)	1,829 (2,345)	-48.1 (-47.4)	- (-)				2,600 (3,300)	-64.0 (-64.3)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-651 (-775)	- (-)	11 (14)	-142 (-180)	29 (38)	-114 (-146)	- (-)	-38 (-48)	- (-)	-38 (-48)	- (-)	- (-)				100 (100)	- (-)
期中平均為替レート	(円) Average Exchange Rate (Yen)	0.0084	-	0.0080	0.0079	0.0078	0.0078	-	0.0078	-	0.0078	-	-				0.0078	-

(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

(注3)PT Bank Nusantara Parahyangan, Tbk.は2019年5月1日にMUFGの連結子会社であるPT Bank Danamon Indonesia, Tbk.を

存続会社とし、合併しました。

Notes: 1. End of fiscal year: December 31

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

: 3. On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

(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.