

DATA BOOK

The First Quarter Report for the Fiscal Year Ending March, 2020

ACOM CO., LTD.

**July 2019
Code No. 8572**

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Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

Name of company	Incorporated	Capital Stock	Equity owned by ACOM	Number of employees	Summary of Business
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ACOM CO., LTD.	1978/10	63,832 million yen	—	2,098	Loan Business, Credit Card Business and Guarantee Business
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[Consolidated Subsidiaries] Domestic: 2 Overseas: 2

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	65	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	136	Servicing Business (Loan Servicing Business)
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,750	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION	2017/7	500 million PHP	80.00 %	184	Unsecured Loan Business in Republic of the Philippines

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.

[Equity-method Affiliate]

MU Communications Co., Ltd.	2007/4	1,020 million yen	23.15 %	—	Contract of Contact Center and Temporary Staffing Business, etc.
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2. Balance Sheet (Consolidated)

(Millions of yen)

	2018/3		2019/3				2020/3								
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	ytd %	2019/9	ytd %	2019/12	ytd %	2020/3	yoy %
Current Assets	1,187,721	-	1,176,538	1,206,830	1,211,119	1,222,821	3.0	1,172,682	-4.1						
Cash and Deposits	91,884	-12.4	76,425	99,087	87,326	85,546	-6.9	73,647	-13.9						
Accounts Receivable-operating Loans	975,116	4.8	977,496	980,182	994,321	1,000,428	2.6	1,015,078	1.5						
Loans Receivable of Banking Business	48,808	6.4	46,048	46,578	46,962	48,331	-1.0	-	-						
Accounts Receivable-installment	53,034	37.2	55,943	58,325	60,944	63,740	20.2	66,873	4.9						
Purchased Receivables	10,603	-6.4	10,050	10,357	9,765	9,435	-11.0	9,344	-1.0						
Allowance for Doubtful Accounts	-75,686	-	-76,429	-77,083	-77,700	-76,532	-	-77,838	-						
Noncurrent Assets	88,235	-	86,981	84,665	80,629	79,086	-10.4	73,164	-7.5						
Property, Plant and Equipment	22,800	0.3	22,402	22,059	18,926	17,864	-21.6	17,644	-1.2						
Intangible Assets	11,210	5.7	10,642	9,883	9,222	8,687	-22.5	8,143	-6.3						
Goodwill	4,063	-25.8	3,860	3,656	3,453	3,250	-20.0	3,046	-6.3						
Software	7,103	39.8	6,739	6,178	5,720	5,387	-24.2	5,046	-6.3						
Investments and Other Assets	54,224	-	53,935	52,722	52,480	52,534	-3.1	47,376	-9.8						
Deferred Tax Assets	36,850	-	36,586	36,509	35,710	36,117	-2.0	34,256	-5.2						
Allowance for Doubtful Accounts	-899	-	-945	-946	-978	-1,032	-	-1,032	-						
Total Assets	1,275,957	-	1,263,519	1,291,495	1,291,748	1,301,908	2.0	1,245,846	-4.3						
Current Liabilities	331,995	-	349,076	329,260	339,025	326,824	-1.6	271,692	-16.9						
Short-term Loans Payable	10,873	-38.3	10,707	9,305	20,906	11,547	6.2	13,480	16.7						
Commercial Papers	29,998	100.0	39,997	39,997	39,997	39,998	33.3	49,996	25.0						
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						
Current Portion of Bonds	45,350	81.4	46,900	21,655	29,126	41,519	-8.4	47,324	14.0						
Deposits of Banking Business	53,074	-4.2	52,352	51,624	49,039	52,319	-1.4	-	-						
Provision for Loss on Guarantees	10,061	15.3	9,777	9,329	9,311	9,661	-4.0	9,051	-6.3						
Noncurrent Liabilities	599,523	-	553,698	580,975	550,467	593,581	-1.0	567,796	-4.3						
Bonds Payable	211,210	-2.6	193,754	221,307	216,488	202,691	-4.0	181,155	-10.6						
Long-term Loans Payable	276,841	-11.7	258,765	269,958	255,000	282,671	2.1	286,973	1.5						
Provision for Loss on Interest Repayment	104,068	-36.9	94,224	83,193	72,744	102,300	-1.7	94,241	-7.9						
Total Liabilities	931,519	-	902,775	910,236	889,492	920,406	-1.2	839,489	-8.8						
Shareholders' Equity	320,026	28.3	337,396	358,270	374,690	354,646	10.8	379,750	7.1						
Retained Earnings	202,410	53.5	219,808	240,683	257,103	237,058	17.1	262,162	10.6						
Accumulated Other Comprehensive Income	2,889	422.9	1,612	536	2,903	1,528	-47.1	4,302	181.6						
Non-controlling Interests	21,521	25.0	21,735	22,451	24,661	25,327	17.7	22,304	-11.9						
Total Net Assets	344,437	28.9	360,744	381,258	402,255	381,501	10.8	406,357	6.5						
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						
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						

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. Income Statement (Consolidated)

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)
Operating Revenue	263,453	7.5	68,049	137,323	206,933	277,069	5.2	69,735	2.5						275,500	-0.6
Interest on Operating Loans	161,564	5.5	41,749	83,942	126,707	169,273	4.8	43,300	3.7						-	-
Interest on Loans of Banking Business	6,049	-7.7	1,474	2,979	4,489	6,135	1.4	1,567	6.3						-	-
Revenue from Credit Card Business	6,168	38.4	1,825	3,741	5,743	7,773	26.0	2,146	17.6						-	-
Revenue from Credit Guarantee	58,401	15.9	15,140	30,369	45,964	61,428	5.2	14,879	-1.7						-	-
Collection from Purchased Receivable	5,429	-11.7	1,097	2,276	3,427	4,739	-12.7	999	-8.9						-	-
Operating Expenses	182,511	-42.1	44,988	89,367	133,318	219,461	20.2	44,776	-0.5						187,900	-14.4
Financial Expenses	12,454	-7.9	2,942	5,926	8,627	11,310	-9.2	2,640	-10.3						8,500	-24.8
Provision for Bad Debts	77,570	13.2	19,470	38,385	56,868	75,989	-2.0	19,455	-0.1						82,800	9.0
Bad Debt Expenses	67,732	14.8	18,711	37,187	55,588	75,185	11.0	18,256	-2.4						-	-
Increase or Decrease in Allowance for Doubtful Accounts	8,498	-	1,043	1,929	2,029	1,203	-	1,809	-						-	-
Increase or Decrease in Provision for Loss on Guarantees	1,338	-	-284	-731	-750	-399	-	-610	-						-	-
Provision for Loss on Interest Repayment	-	-	-	-	-	39,479	-	-	-						-	-
Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5						-	-
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						-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-						-	-
Other Operating Expenses	92,486	3.3	22,574	45,055	67,822	92,681	0.2	22,680	0.5						96,600	4.2
Operating Profit	80,942	-	23,060	47,956	73,615	57,607	-28.8	24,959	8.2						87,600	52.1
Non-operating Income	965	34.8	221	363	517	724	-25.0	196	-11.5						400	-44.8
Non-operating Expenses	213	129.8	67	113	113	126	-40.7	923	-						100	-20.6
Ordinary Profit	81,694	-	23,215	48,207	74,020	58,205	-28.8	24,231	4.4						87,900	51.0
Extraordinary Income	63	-66.7	13	36	40	388	510.2	9,875	-						7,300	-
Extraordinary Losses	589	307.1	23	50	2,932	3,259	452.8	2,374	-						100	-96.9
Profit Before Income Taxes	81,168	-	23,205	48,192	71,128	55,334	-31.8	31,732	36.7						95,100	71.9
Income Taxes-current	8,505	62.0	2,849	5,780	8,524	11,126	30.8	3,247	14.0						-	-
Income Taxes-deferred	-1,571	-	218	246	1,210	1,684	-	1,283	486.2						-	-
Profit	74,233	-	20,137	42,165	61,392	42,523	-42.7	27,200	35.1						80,300	88.8
Profit Attributable to Non-controlling Interests	3,661	19.3	1,172	2,325	3,566	4,742	29.5	530	-54.8						4,800	1.2
Profit Attributable to Owners of Parent	70,572	-	18,965	39,839	57,826	37,781	-46.5	26,670	40.6						75,500	99.8

4. Segment Information (Consolidated)

(Millions of yen)

			2019/3					2020/3							
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %
Operating Revenue	263,668	7.5	68,066	137,358	206,984	277,138	5.1	69,752	2.5						
Operating Revenue from External Customers	263,453	7.5	68,049	137,323	206,933	277,069	5.2	69,735	2.5						
Revenues from Transactions with Other Operating Segments	214	9.5	17	34	50	69	-67.8	17	-3.3						
Loan and Credit Card Business	139,826	2.8	35,979	72,209	108,982	144,829	3.6	37,025	2.9						
Guarantee Business	65,295	15.7	16,812	34,374	51,602	69,341	6.2	16,595	-1.3						
Overseas Financial Business	51,904	13.8	13,834	27,834	42,032	56,995	9.8	14,836	7.2						
Loan Servicing Business	6,560	-8.4	1,401	2,864	4,298	5,893	-10.2	1,277	-8.8						
Others	81	-55.6	39	74	67	78	-4.6	17	-56.2						
Operating Expenses	182,819	-42.1	45,037	89,579	133,614	219,820	20.2	44,814	-0.5						
Operating Expenses in Consolidated Financial Statements	182,511	-42.1	44,988	89,367	133,318	219,461	20.2	44,776	-0.5						
Elimination of Intersegment Transactions, etc.	308	-26.5	49	212	296	359	16.5	37	-22.9						
Loan and Credit Card Business	92,961	-59.5	23,326	46,551	69,570	133,024	43.1	24,029	3.0						
Guarantee Business	47,487	1.5	11,421	22,133	32,976	44,099	-7.1	10,319	-9.7						
Overseas Financial Business	36,425	10.5	8,996	18,151	27,185	37,193	2.1	9,421	4.7						
Loan Servicing Business	5,945	-10.1	1,293	2,743	3,882	5,503	-7.4	1,043	-19.3						
Others	-	-	-	-	-	-	-	-	-						
Segment Profit	80,848	-	23,029	47,778	73,369	57,317	-29.1	24,938	8.3						
Operating Profit in Consolidated Financial Statements	80,942	-	23,060	47,956	73,615	57,607	-28.8	24,959	8.2						
Elimination of Intersegment Transactions, etc.	-93	-	-31	-177	-246	-289	-	-20	-						
Loan and Credit Card Business	46,864	-	12,653	25,658	39,412	11,804	-74.8	12,995	2.7						
Guarantee Business	17,808	85.2	5,390	12,241	18,625	25,241	41.7	6,276	16.4						
Overseas Financial Business	15,478	22.5	4,838	9,683	14,847	19,802	27.9	5,415	11.9						
Loan Servicing Business	615	13.1	107	120	416	390	-36.5	233	116.6						
Others	81	-55.6	39	74	67	78	-4.6	17	-56.2						

[Operating Profit to Receivables Outstanding]

(%)

Loan and Credit Card Business	5.6	(17.1)	5.9	5.9	6.0	1.4	(-4.2)	5.9	(0.0)						
Guarantee Business	1.5	(0.6)	1.7	1.9	2.0	2.0	(0.5)	2.0	(0.3)						

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. Receivables Outstanding by Segment (Consolidated)

	2018/3		2019/3					2020/3					2020/3(E)					
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)	yoy %
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	-2.7							1,111,800	-0.9
Loan and Credit Card Business	855,851	4.0	865,094	871,524	874,632	885,113	3.4	898,286	3.8	1.5							918,000	3.7
Loan Business	803,405	2.4	809,702	813,730	814,215	821,976	2.3	832,022	2.8	1.2							843,900	2.7
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	1.2							843,900	2.7
Credit Card Business	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	19.6	5.0							74,100	17.4
Overseas Financial Business	221,107	15.3	214,393	213,562	227,594	227,387	2.8	183,665	-14.3	-19.2							184,400	-18.9
EASY BUY Public Company Limited	172,299	18.0	168,345	166,982	180,617	179,012	3.9	183,563	9.0	2.5							184,200	2.9
Loan Business	171,711	18.1	167,793	166,451	180,091	178,409	3.9	182,953	9.0	2.5							183,600	2.9
Installment Loan Business	588	9.2	551	531	526	603	2.5	609	10.5	1.1							600	-0.5
ACOM CONSUMER FINANCE CORPORATION	-	-	-	0	14	42	-	102	-	142.0							200	376.2
PT. Bank Nusantara Parahyangan, Tbk.	48,808	6.4	46,048	46,578	46,962	48,331	-1.0	-	-	-							-	-
Loan Servicing Business	10,603	-6.4	10,050	10,357	9,765	9,435	-11.0	9,344	-7.0	-1.0							9,400	-0.4
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	0.5							1,233,600	1.8
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	0.3							1,071,200	1.2
MU Credit Guarantee Co., Ltd.	143,112	14.7	146,287	149,062	150,839	153,494	7.3	156,380	6.9	1.9							162,400	5.8

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.

6. Number of Customer Accounts by Segment (Consolidated)

	2018/3		2019/3					2020/3					2020/3(E)					
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)	yoy %
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	1.4							1,585,600	3.0
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	1.4							1,585,600	3.0
Credit Card Business	400,220	27.4	404,102	406,947	415,872	426,572	6.6	441,739	9.3	3.6							441,000	3.4
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	-4.5							1,433,700	-0.5
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	0.4							1,418,700	3.9
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	0.4							1,405,600	3.9
Installment Loan Business	12,209	10.5	11,903	12,359	12,068	12,699	4.0	12,797	7.5	0.8							13,100	3.2
ACOM CONSUMER FINANCE CORPORATION	-	-	-	25	761	2,633	-	5,800	-	120.3							15,000	469.7
PT. Bank Nusantara Parahyangan, Tbk.	73,541	4.0	71,519	70,848	71,482	72,463	-1.5	-	-	-							-	-
Loan Servicing Business	355,584	-18.2	354,477	358,768	358,606	359,351	1.1	360,713	1.8	0.4							-	-

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 MUFG, as the surviving company.

7. Other Indices (Consolidated)

	2018/3		2019/3					2020/3							
	2018/3	yoy	2018/6	2018/9	2018/12	2019/3	yoy	2019/6	ytd	2019/9	ytd	2019/12	ytd	2020/3	yoy
Number of Outlets	1,205	-16	1,205	1,207	1,194	1,173	-32	1,110	-63						
Number of Employees (Permanent Employees)	6,202	145	6,528	6,512	6,579	6,623	421	5,233	-1,390						

8. Balance Sheet (ACOM)

(Millions of yen)

			2019/3					2020/3							
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	ytd %	2019/9	ytd %	2019/12	ytd %	2020/3	yoy %
Current Assets	946,651	-	944,113	972,626	960,051	973,522	2.8	986,555	1.3						
Cash and Deposits	78,196	-13.9	66,468	87,297	71,002	72,826	-6.9	74,845	2.8						
Accounts Receivable-operating Loans	803,365	2.4	809,664	813,693	814,181	821,943	2.3	831,990	1.2						
Accounts Receivable-installment	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	5.0						
Allowance for Doubtful Accounts	-57,230	-	-58,190	-59,080	-58,860	-58,410	-	-60,220	-						
Noncurrent Assets	101,697	-	101,326	99,998	96,429	96,996	-4.6	86,777	-10.5						
Property, Plant and Equipment	21,563	1.1	21,215	20,941	17,852	16,869	-21.8	16,890	0.1						
Intangible Assets	10,001	11.1	9,470	8,867	8,320	7,886	-21.2	7,392	-6.3						
Goodwill	4,063	-25.8	3,860	3,656	3,453	3,250	-20.0	3,046	-6.3						
Software	5,895	69.1	5,567	5,168	4,824	4,593	-22.1	4,303	-6.3						
Investments and Other Assets	70,132	-	70,640	70,189	70,256	72,240	3.0	62,494	-13.5						
Deferred Tax Assets	36,068	-	35,669	36,070	35,618	36,919	2.4	33,956	-8.0						
Allowance for Doubtful Accounts	-870	-	-910	-920	-940	-990	-	-980	-						
Total Assets	1,048,349	-	1,045,440	1,072,625	1,056,480	1,070,518	2.1	1,073,332	0.3						
Current Liabilities	241,385	45.3	251,273	235,528	234,236	230,319	-4.6	230,494	0.1						
Commercial Papers	29,998	100.0	39,997	39,997	39,997	39,998	33.3	49,996	25.0						
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						
Current Portion of Bonds	35,000	40.0	35,000	10,000	10,000	28,000	-20.0	33,000	17.9						
Provision for Loss on Guarantees	9,360	15.6	9,050	8,620	8,590	8,850	-5.4	8,240	-6.9						
Noncurrent Liabilities	522,965	-	492,690	517,884	489,945	529,406	1.2	504,157	-4.8						
Bonds Payable	166,000	-5.7	156,000	181,000	181,000	163,000	-1.8	148,000	-9.2						
Long-term Loans Payable	246,150	-14.5	236,181	247,839	230,682	258,876	5.2	257,176	-0.7						
Provision for Loss on Interest Repayment	104,068	-36.9	94,224	83,193	72,744	102,300	-1.7	94,241	-7.9						
Total Liabilities	764,351	-	743,964	753,413	724,182	759,726	-0.6	734,652	-3.3						
Shareholders' Equity	283,997	28.6	301,475	319,211	332,297	310,792	9.4	338,679	9.0						
Retained Earnings	163,948	62.7	181,426	199,162	212,248	190,743	16.3	218,630	14.6						
Valuation and translation adjustments	0	-88.9	0	0	-0	-0	-	-0	-						
Total Net Assets	283,997	28.6	301,475	319,211	332,297	310,792	9.4	338,679	9.0						
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						
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						

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. Income Statement (ACOM)

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)
Operating Revenue	195,310	6.1	50,215	101,405	152,720	203,636	4.3	50,933	1.4						205,200	0.8
Interest on Operating Loans	120,405	2.2	30,632	61,572	92,899	123,474	2.5	31,388	2.5						125,600	1.7
Revenue from Credit Card Business	6,168	38.4	1,825	3,741	5,743	7,773	26.0	2,146	17.6						9,000	15.8
Revenue from Credit Guarantee	48,892	15.9	12,632	25,321	38,341	51,231	4.8	12,280	-2.8						50,100	-2.2
Operating Expenses	133,542	-50.4	33,028	65,112	97,339	170,000	27.3	32,744	-0.9						141,500	-16.8
Financial Expenses	6,442	-9.9	1,452	2,989	4,353	5,619	-12.8	1,194	-17.7						4,800	-14.6
Provision for Bad Debts	59,253	14.4	14,847	28,992	43,035	56,907	-4.0	14,856	0.1						63,700	11.9
Bad Debt Expenses	51,389	15.5	14,157	27,832	42,105	56,116	9.2	13,666	-3.5						59,100	5.3
Increase or Decrease in Allowance for Doubtful Accounts	6,603	-	1,000	1,900	1,700	1,300	-	1,800	-						4,700	-
Increase or Decrease in Provision for Loss on Guarantees	1,260	-	-310	-740	-770	-510	-	-610	-						-100	-
Provision for Loss on Interest Repayment	-	-	-	-	-	39,479	-	-	-						-	-
Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5						-	-
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						-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-						-	-
Other Operating Expenses	67,846	1.7	16,728	33,130	49,950	67,994	0.2	16,693	-0.2						73,000	7.4
Operating Profit	61,767	-	17,187	36,293	55,380	33,635	-45.5	18,188	5.8						63,700	89.4
Non-operating Income	3,899	185.3	3,607	3,706	3,809	3,960	1.6	6,187	71.5						5,400	36.4
Non-operating Expenses	195	542.9	46	91	112	124	-36.6	923	-						100	-19.4
Ordinary Profit	65,471	-	20,747	39,908	59,077	37,472	-42.8	23,452	13.0						69,000	84.1
Extraordinary Income	29	-84.3	0	0	3	348	-	10,824	-						9,800	-
Extraordinary Losses	574	373.6	20	48	2,928	3,252	465.7	10	-50.3						100	-96.9
Profit Before Income Taxes	64,926	-	20,726	39,860	56,152	34,568	-46.8	34,266	65.3						78,700	127.7
Income Taxes-current	2,759	174.5	1,284	3,081	4,269	5,492	99.0	1,848	44.0						-	-
Income Taxes-deferred	-1,018	-	398	-1	449	-851	-	2,963	643.8						-	-
Profit	63,184	-	19,044	36,780	51,433	29,927	-52.6	29,454	54.7						70,300	134.9

10. Operating Revenue by Segment (ACOM)

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)			
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)
Operating Revenue	195,310	6.1	50,215	101,405	152,720	203,636	4.3	50,933	1.4						205,200	0.8
Loan and Credit Card Business	139,826	2.8	35,979	72,209	108,982	144,829	3.6	37,025	2.9						147,400	1.8
Loan Business	133,281	1.6	34,052	68,263	102,942	136,674	2.5	34,770	2.1						138,000	1.0
Unsecured Loans	132,517	1.7	33,888	67,938	102,456	136,046	2.7	34,626	2.2						137,500	1.1
Consumers	132,516	1.7	33,888	67,937	102,456	136,045	2.7	34,626	2.2						137,500	1.1
Secured Loans	763	-15.0	163	325	486	628	-17.8	143	-12.2						500	-20.4
Credit Card Business	6,545	35.9	1,927	3,945	6,040	8,154	24.6	2,255	17.0						9,400	15.3
Guarantee Business	55,401	15.8	14,197	29,121	43,670	58,729	6.0	13,890	-2.2						57,700	-1.8
Others	81	-55.6	39	74	67	78	-4.6	17	-56.2						100	28.2

10-2. Composition Ratio of Operating Revenue by Segment (ACOM)

(%)

	2018/3	2019/3				2020/3				2020/3(E)
	2018/3	2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	2020/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0				100.0
Loan and Credit Card Business	71.6	71.6	71.2	71.4	71.1	72.7				71.9
Loan Business	68.2	67.8	67.3	67.4	67.1	68.3				67.3
Credit Card Business	3.4	3.8	3.9	4.0	4.0	4.4				4.6
Guarantee Business	28.4	28.3	28.7	28.6	28.9	27.3				28.1
Others	0.0	0.1	0.1	0.0	0.0	0.0				0.0

11. Operating Expenses (ACOM)

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)			
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)
Operating Expenses	133,542	-50.4	33,028	65,112	97,339	170,000	27.3	32,744	-0.9						141,500	-16.8
Financial Expenses	6,442	-9.9	1,452	2,989	4,353	5,619	-12.8	1,194	-17.7						4,800	-14.6
Provision for Bad Debts	59,253	14.4	14,847	28,992	43,035	56,907	-4.0	14,856	0.1						63,700	11.9
Bad Debt Expenses	51,389	15.5	14,157	27,832	42,105	56,116	9.2	13,666	-3.5						59,100	5.3
Increase or Decrease in Allowance for Doubtful Accounts	6,603	-	1,000	1,900	1,700	1,300	-	1,800	-						4,700	-
Increase or Decrease in Provision for Loss on Guarantees	1,260	-	-310	-740	-770	-510	-	-610	-						-100	-
Provision for Loss on Interest Repayment	-	-	-	-	-	39,479	-	-	-						-	-
Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5						-	-
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						-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-						-	-
Other Operating Expenses	67,846	1.7	16,728	33,130	49,950	67,994	0.2	16,693	-0.2						73,000	7.4
Personnel Expenses	15,174	4.2	3,883	7,523	11,452	15,348	1.1	4,252	9.5						17,100	11.4
Advertising Expenses	11,299	-1.1	2,620	5,692	8,541	11,800	4.4	3,015	15.1						12,000	1.7
Administrative Expenses	6,261	-4.0	1,521	3,137	4,632	6,206	-0.9	1,451	-4.6						6,200	-0.1
Computer Expenses	17,115	1.6	4,485	8,379	12,538	17,046	-0.4	3,697	-17.6						18,200	6.8
Fees	8,463	0.0	2,021	4,062	6,136	8,217	-2.9	2,060	2.0						8,500	3.4
Insurance Expenses	66	10.1	4	23	33	59	-10.9	6	39.4						100	69.5
Depreciation	674	-11.3	148	299	451	596	-11.6	125	-15.5						500	-16.1
Taxes and Other Public Charges	4,153	8.0	970	1,845	2,750	3,736	-10.1	950	-2.0						4,500	20.4
Enterprise Tax (Pro Forma Standard Taxation)	1,099	10.7	321	678	1,008	1,316	19.8	346	7.8						1,500	14.0
Others	3,538	9.0	751	1,488	2,407	3,667	3.6	787	4.8						4,400	20.0

11-2. Ratio of Operating Expenses to Operating Revenue (ACOM)

(%)

	2018/3		2019/3					2020/3					2020/3(E)			
	2018/3	yoy p.p.	2018/6	2018/9	2018/12	2019/3	yoy p.p.	2019/6	yoy p.p.	2019/9	yoy p.p.	2019/12	yoy p.p.	2020/3	yoy p.p.	2020/3(E)
Operating Expenses	68.4	-78.0	65.8	64.2	63.7	83.5	15.1	64.3	-1.5						69.0	-14.5
Financial Expenses	3.3	-0.6	2.9	2.9	2.8	2.8	-0.5	2.3	-0.6						2.3	-0.5
Provision for Bad Debts	30.4	2.3	29.6	28.6	28.2	27.9	-2.5	29.2	-0.4						31.1	3.2
Bad Debt Expenses	26.3	2.2	28.2	27.4	27.6	27.6	1.3	26.8	-1.4						28.8	1.2
Provision for Loss on Interest Repayment	-	-78.1	-	-	-	19.4	19.4	-	-						-	-19.4
Other Operating Expenses	34.7	-1.6	33.3	32.7	32.7	33.4	-1.3	32.8	-0.5						35.6	2.2
Personnel Expenses	7.8	-0.1	7.8	7.4	7.5	7.5	-0.3	8.4	0.6						8.3	0.8
Advertising Expenses	5.8	-0.4	5.2	5.6	5.6	5.8	0.0	5.9	0.7						5.9	0.1
Administrative Expenses	3.2	-0.4	3.0	3.1	3.0	3.1	-0.1	2.9	-0.1						3.0	-0.1
Computer Expenses	8.8	-0.4	8.9	8.3	8.2	8.4	-0.4	7.3	-1.6						8.9	0.5
Fees	4.3	-0.3	4.0	4.0	4.0	4.0	-0.3	4.0	0.0						4.1	0.1

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

12. Receivables Outstanding by Segment (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)					
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)	yoy %
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	1.5							918,000	3.7
Loan Business	803,365	2.4	809,664	813,693	814,181	821,943	2.3	831,990	2.8	1.2							843,900	2.7
Unsecured Loans	797,288	2.5	803,851	808,083	808,788	816,742	2.4	827,023	2.9	1.3							839,700	2.8
Consumers	797,284	2.5	803,847	808,079	808,784	816,738	2.4	827,019	2.9	1.3							839,700	2.8
Secured Loans	6,077	-16.4	5,813	5,610	5,393	5,201	-14.4	4,967	-14.6	-4.5							4,200	-19.2
Real Estate Card Loan	5,162	-16.4	4,951	4,785	4,592	4,423	-14.3	4,222	-14.7	-4.5							-	-
Credit Card Business	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	19.6	5.0							74,100	17.4
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	537	-0.6	536	534	533	531	-1.1	530	-1.1	-0.2							530	-0.2
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	0.3							1,071,200	1.2
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	628	3.3	630	635	637	641	2.1	642	1.9	0.2							652	1.7
Right to reimbursement	47,852	24.2	49,934	51,642	52,689	52,608	9.9	53,960	8.1	2.6							-	-

13. Number of Customer Accounts (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)					
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)	yoy %
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	1.4							1,585,600	3.0
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	1.4							1,584,000	3.0
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	1.4							1,584,000	3.0
Secured Loans	2,227	-15.1	2,146	2,074	2,002	1,932	-13.2	1,838	-14.4	-4.9							1,600	-17.2
Credit Card Business	400,220	27.4	404,102	406,947	415,872	426,572	6.6	441,739	9.3	3.6							441,000	3.4
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	0.0							1,642,300	-0.5

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

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

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	
Number of Applicants	539,919	7.6	144,087	285,744	427,610	579,116	7.3	156,443	8.6						-	-
Number of New Loan Customers	242,008	3.1	64,226	125,058	188,233	255,080	5.4	71,792	11.8						255,000	-0.0
Lending Ratio (%)	44.8	(-2.0)	44.6	43.8	44.0	44.0	(-0.8)	45.9	(1.3)						-	-

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.

Initial Average Lending Amount (Thousands of yen)	2018/3	2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	2020/3(E)
	153	150	152	155	159	162				-

15. Number of Loan Business Outlets (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy	2018/6	2018/9	2018/12	2019/3	yoy	2019/6	ytd	2019/9	ytd	2019/12	ytd	2020/3	yoy	
Number of Loan Business Outlets	1,042	-26	1,041	1,033	1,022	1,000	-42	998	-2						977	-23
Staffed	22	-	22	22	22	22	-	22	-						22	-
Unstaffed	1,020	-26	1,019	1,011	1,000	978	-42	976	-2						955	-23

16. Automatic Contract Machines (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy	2018/6	2018/9	2018/12	2019/3	yoy	2019/6	ytd	2019/9	ytd	2019/12	ytd	2020/3	yoy	
Number of Automatic Contract Machine Outlets	1,042	-26	1,041	1,033	1,022	1,000	-42	998	-2						977	-23
Number of Automatic Contract Machines	1,082	-25	1,081	1,073	1,062	1,040	-42	1,038	-2						1,017	-23
Number of Card Issuance Machines	645	151	644	644	644	644	-1	644	-						-	-

17. ATMs (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy	2018/6	2018/9	2018/12	2019/3	yoy	2019/6	ytd	2019/9	ytd	2019/12	ytd	2020/3	yoy	
Number of ATMs	56,128	332	56,123	56,198	51,899	51,737	-4,391	51,576	-161						-	-
Proprietary	1,057	-30	1,055	1,046	1,036	1,014	-43	1,012	-2						991	-23
Open 365 Days/Year	1,057	-30	1,055	1,046	1,036	1,014	-43	1,012	-2						-	-
Open 24 Hours/Day	940	-18	938	929	920	900	-40	898	-2						-	-
Tie-up	55,071	362	55,068	55,152	50,863	50,723	-4,348	50,564	-159						-	-

18. Employees (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy	2018/6	2018/9	2018/12	2019/3	yoy	2019/6	ytd	2019/9	ytd	2019/12	ytd	2020/3	yoy	
Number of Total Employees	2,061	40	2,169	2,145	2,139	2,106	45	2,182	76						-	-
Permanent Employees	1,936	82	2,044	2,019	2,017	2,020	84	2,098	78						2,057	37
Temporary Employees	125	-42	125	126	122	86	-39	84	-2						-	-

19. Average Loan Yield (ACOM)

	2018/3		2019/3								2020/3								2020/3(E)	
		yoy p.p.	2018/6	yoy p.p.	2018/9	yoy p.p.	2018/12	yoy p.p.	2019/3	yoy p.p.	2019/6	yoy p.p.	2019/9	yoy p.p.	2019/12	yoy p.p.	2020/3	yoy p.p.		yoy p.p.
Average Loan Yield	15.17	0.01	15.23	0.05	15.21	0.04	15.21	0.04	15.21	0.04	15.28	0.05							15.10	-0.11
Unsecured Loans	15.21	0.00	15.26	0.04	15.24	0.04	15.24	0.04	15.23	0.02	15.31	0.05							15.12	-0.11
Consumers	15.21	0.00	15.26	0.04	15.24	0.04	15.24	0.04	15.23	0.02	15.31	0.05							15.12	-0.11
Secured Loans	11.36	0.28	10.94	0.00	11.05	-0.55	11.19	-0.37	11.10	-0.26	11.27	0.33							10.48	-0.62

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

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

Effective Annual Interest Rate	2018/3		2019/3								2020/3								2020/3(E)	
		C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/6	C.R.(%)	2019/9	C.R.(%)	2019/12	C.R.(%)	2020/3	C.R.(%)		C.R.(%)
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							839,700	100.0
20.000% <	7,230	0.9	6,856	0.9	6,515	0.8	6,202	0.8	5,910	0.7	5,625	0.7							-	-
18.000% < ≤ 20.000%	1,955	0.2	1,857	0.2	1,785	0.2	1,711	0.2	1,643	0.2	1,580	0.2							-	-
15.000% < ≤ 18.000%	375,683	47.1	380,299	47.3	383,786	47.5	385,388	47.6	390,438	47.8	396,150	47.9							404,000	48.1
10.000% < ≤ 15.000%	371,123	46.6	372,600	46.3	372,964	46.2	371,845	46.0	374,255	45.8	378,886	45.8							390,100	46.5
≤ 10.000%	41,291	5.2	42,233	5.3	43,028	5.3	43,636	5.4	44,490	5.5	44,776	5.4							45,600	5.4

20-2. Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

Effective Annual Interest Rate	2018/3		2019/3								2020/3								2020/3(E)	
		C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/6	C.R.(%)	2019/9	C.R.(%)	2019/12	C.R.(%)	2020/3	C.R.(%)		C.R.(%)
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							-	-
20.000% <	16,278	1.1	15,346	1.0	14,481	0.9	13,699	0.9	12,948	0.8	12,282	0.8							-	-
18.000% < ≤ 20.000%	1,260	0.1	1,204	0.1	1,170	0.1	1,120	0.1	1,081	0.1	1,043	0.1							-	-
15.000% < ≤ 18.000%	1,032,094	69.5	1,045,051	69.8	1,057,599	70.0	1,064,636	70.2	1,082,229	70.4	1,099,795	70.5							-	-
10.000% < ≤ 15.000%	349,733	23.6	349,625	23.3	349,207	23.1	346,826	22.8	348,726	22.7	351,556	22.5							-	-
≤ 10.000%	84,518	5.7	86,796	5.8	89,015	5.9	90,920	6.0	93,038	6.0	94,363	6.1							-	-

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2018/3		2019/3						2020/3						2020/3(E)					
		C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/6	C.R.(%)	2019/9	C.R.(%)	2019/12	C.R.(%)	2020/3	C.R.(%)		C.R.(%)
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							839,700	100.0
≦ 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							13,200	1.6
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							80,800	9.6
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							229,900	27.4
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							201,900	24.0
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							313,900	37.4

21-2. Number of Accounts by Classified Receivables Outstanding [Unsecured Loans for Consumers] (ACOM)

Classified Receivable Outstanding (Thousands of yen)	2018/3		2019/3						2020/3						2020/3(E)					
		C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/6	C.R.(%)	2019/9	C.R.(%)	2019/12	C.R.(%)	2020/3	C.R.(%)		C.R.(%)
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							-	-
≦ 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							-	-
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							-	-
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							-	-
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							-	-
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							-	-

25. Bad Debt Expenses (ACOM)

	2018/3		2019/3					2020/3					2020/3(E)			
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)
Bad Debt Expenses (Millions of yen)	58,750	7.9	15,263	30,165	45,689	60,778	3.5	14,514	-4.9						63,100	3.8
Loan and Credit Card Business	33,316	-0.2	8,223	16,450	24,873	33,028	-0.9	7,935	-3.5						33,900	2.6
Loan Business	31,297	-1.7	7,582	15,145	22,841	30,249	-3.3	7,188	-5.2						30,600	1.2
Unsecured Loans	31,233	-1.6	7,575	15,129	22,822	30,219	-3.2	7,155	-5.5						30,600	1.3
Bad Debt Expenses	23,872	9.7	6,469	12,796	19,238	25,558	7.1	6,308	-2.5						-	-
Waiver of Repayments accompanied with Interest Repayments	7,360	-26.2	1,105	2,332	3,583	4,661	-36.7	847	-23.4						-	-
Secured Loans	64	-24.7	7	16	18	29	-53.5	33	364.0						-	-
Credit Card Business	2,018	29.1	640	1,305	2,031	2,778	37.7	746	16.6						3,300	18.8
Guarantee Business	25,424	20.7	7,039	13,714	20,815	27,749	9.1	6,578	-6.6						29,200	5.2
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						-	-
<Reference>																
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	537	-0.6	536	534	533	531	-1.1	530	-1.1						530	-0.2

[Ratio of Bad Debt Expenses]

	2018/3	(-0.17)	0.95	1.89	2.84	3.73	(-0.16)	0.88	(-0.07)						3.69	(-0.04)
Loan and Credit Card Business (%)	3.89	(-0.17)	0.95	1.89	2.84	3.73	(-0.16)	0.88	(-0.07)						3.69	(-0.04)
Loan Business	3.89	(-0.16)	0.94	1.86	2.80	3.68	(-0.21)	0.86	(-0.08)						3.62	(-0.06)
Unsecured Loans	3.92	(-0.16)	0.94	1.87	2.82	3.70	(-0.22)	0.86	(-0.08)						3.64	(-0.06)
Bad Debt Expenses	2.99	(0.19)	0.80	1.58	2.38	3.13	(0.14)	0.76	(-0.04)						-	-
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)						-	-
Secured Loans	1.03	(-0.12)	0.12	0.28	0.34	0.55	(-0.48)	0.64	(0.52)						-	-
Credit Card Business	3.85	(-0.25)	1.16	2.26	3.36	4.40	(0.55)	1.13	(-0.03)						4.45	(0.05)
Guarantee Business	2.30	(0.28)	0.64	1.23	1.88	2.49	(0.19)	0.59	(-0.05)						2.59	(0.10)

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

[Based on Receivables Outstanding]	2018/3		2019/3					2020/3										
		C.R. (%)	2018/6	C.R. (%)	2018/9	C.R. (%)	2018/12	C.R. (%)	2019/3	C.R. (%)	2019/6	C.R. (%)	2019/9	C.R. (%)	2019/12	C.R. (%)	2020/3	C.R. (%)
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						
Personal Bankruptcy	3,140	10.0	628	8.3	1,337	8.9	2,333	10.2	3,293	10.9	589	8.2						
Failure to Locate Borrowers	651	2.1	105	1.4	274	1.8	471	2.1	675	2.2	122	1.7						
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						
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						
Waiver of Repayments accompanied with Interest Repayments	7,360	-	1,105	-	2,332	-	3,583	-	4,661	-	847	-						

26. Non-performing Loans (ACOM)

(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	
		%		%		%		%		%		%		%		%		%
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						
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						
Applications for Bankruptcy are Proceeded	61	0.01	70	0.01	70	0.01	69	0.01	59	0.01	71	0.01						
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						
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						
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						
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						
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						

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

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

26-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

(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	
		%		%		%		%		%		%		%		%		%
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						
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						
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						

27. Allowance for Doubtful Accounts (ACOM)

(Millions of yen)

	2019/3								2020/3								2020/3(E)		
	2018/3		2018/6		2018/9		2018/12		2019/3		2019/6		2019/9		2019/12		2020/3		2020/3(E)
		yoy %							yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Doubtful Accounts	58,100	12.8	59,100	60,000	59,800	59,400	59,400	2.2	61,200	3.6								64,100	7.9
General Allowance	19,003	7.3	19,825	20,229	20,200	19,255	1.3	20,463	3.2									-	-
Unsecured Consumer Loans	17,201	11.7	17,907	18,276	18,159	17,261	0.4	18,399	2.7									-	-
Specific Allowance	38,872	16.1	38,975	39,534	39,380	39,877	2.6	40,464	3.8									-	-
Increase or Decrease in Allowance	6,600	-	1,000	1,900	1,700	1,300	-	1,800	-									4,700	-
Provision for Loss on Guarantees	9,360	15.6	9,050	8,620	8,590	8,850	-5.4	8,240	-9.0									8,750	-1.1
Increase or Decrease in Provision	1,260	-	-310	-740	-770	-510	-	-610	-									-100	-

28. Provision for Loss on Interest Repayment (ACOM)

(Millions of yen)

	2019/3							2020/3							2020/3(E)				
	2018/3		2018/6		2018/9		2018/12		2019/3		2019/6		2019/9		2019/12		2020/3		2020/3(E)
		yoy %							yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Provision at the Beginning of Respective Period	164,900	83.2	104,068	104,068	104,068	104,068	104,068	-36.9	102,300	-1.7								102,300	-1.7
Drawdown of Provision	60,831	-11.6	9,844	20,875	31,324	41,248	-32.2	8,058	-18.1									-	-
Interest Repayment	53,470	-9.1	8,738	18,542	27,740	36,586	-31.6	7,210	-17.5									-	-
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									-	-
Addition of Provision	-	-	-	-	-	39,479	-	-	-									-	-
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									-	-
Increase or Decrease in Provision	-60,831	-	-9,844	-20,875	-31,324	-1,768	-	-8,058	-									-	-

29. Funds Procurement (ACOM)

(Millions of yen)

	2018/3		2019/3					2020/3				2020/3(E)								
		C.R.(%)	2018/6	2018/9	2018/12	2019/3	C.R.(%)	2019/6	yoy %	ytd %	C.R.(%)	2019/9	C.R.(%)	2019/12	C.R.(%)	2020/3	C.R.(%)	2020/3(E)	yoy %	C.R.(%)
Borrowings	627,720	100.0	621,933	640,280	621,954	624,592	100.0	614,115	-1.3	-1.7	100.0							614,900	-1.6	100.0
Indirect	396,722	63.2	390,936	409,282	390,957	393,594	63.0	383,119	-2.0	-2.7	62.4							393,900	0.1	64.1
City Banks, etc.	143,023	22.8	293,000	312,201	297,070	303,401	48.6	291,780	-0.4	-3.8	47.5							-	-	-
Regional Banks	40,484	6.4	42,502	42,685	44,106	41,527	6.6	41,619	-2.1	0.2	6.8							-	-	-
Trust Banks	159,208	25.4	600	550	500	500	0.1	500	-16.7	-	0.1							-	-	-
Foreign Banks	2,700	0.4	2,600	2,500	2,500	2,500	0.4	2,500	-3.8	-	0.4							-	-	-
Life Insurance Companies	18,402	2.9	16,590	16,728	14,604	14,930	2.4	12,494	-24.7	-16.3	2.0							-	-	-
Non-life Insurance Companies	4,295	0.7	4,129	3,963	3,797	3,631	0.6	3,465	-16.1	-4.6	0.6							-	-	-
Others	28,610	4.6	31,515	30,655	28,380	27,105	4.3	30,761	-2.4	13.5	5.0							-	-	-
Direct	230,998	36.8	230,997	230,997	230,997	230,998	37.0	230,996	-0.0	-0.0	37.6							221,000	-4.3	35.9
Commercial Papers	29,998	4.8	39,997	39,997	39,997	39,998	6.4	49,996	25.0	25.0	8.1							-	-	-
Straight Bonds	201,000	32.0	191,000	191,000	191,000	191,000	30.6	181,000	-5.2	-5.2	29.5							-	-	-
Short-term Loans Payable	29,998	4.8	39,997	39,997	39,997	39,998	6.4	49,996	25.0	25.0	8.1							-	-	-
Long-term Loans Payable	597,722	95.2	581,936	600,282	581,957	584,594	93.6	564,119	-3.1	-3.5	91.9							-	-	-
Fixed	503,740	80.2	503,925	524,536	510,062	518,896	83.1	515,195	2.2	-0.7	83.9							-	-	-
Interest Rate Swaps (Notional)	155,904	24.8	144,234	124,068	112,848	71,826	11.5	56,616	-60.7	-21.2	9.2							-	-	-
Average Interest Rate on Funds Procured During the Year (%)	1.07	-	0.93	0.96	0.92	0.90	-	0.77	-	-	-							0.77	-	-
Average Nominal Interest Rate on Funds Procured During the Year	0.70	-	0.66	0.65	0.64	0.63	-	0.59	-	-	-							-	-	-
Floating Interest Rate	0.68	-	0.63	0.63	0.63	0.62	-	0.61	-	-	-							-	-	-
Fixed Interest Rate	1.13	-	1.00	1.03	0.99	0.96	-	0.81	-	-	-							-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-							-	-	-
Long-term	1.13	-	0.94	0.98	0.96	0.95	-	0.78	-	-	-							-	-	-
Direct	0.74	-	0.64	0.74	0.68	0.65	-	0.56	-	-	-							-	-	-
Indirect	1.25	-	1.10	1.09	1.06	1.05	-	0.90	-	-	-							-	-	-

<Reference>

Term Average of Long-term Prime Rate	0.99	-	1.00	1.00	1.00	1.00	-	1.00	-	-	-							-	-	-
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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. Credit Card Business (ACOM)

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)					
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %		yoy %
Card Shopping Receivables	52,445	37.6	55,392	57,794	60,417	63,137	20.4	66,264	19.6	5.0							74,100	17.4
Revolving Receivables	48,084	40.2	50,750	53,215	55,600	58,574	21.8	61,095	20.4	4.3							-	-
Number of Cardholders	400,220	27.4	404,102	406,947	415,872	426,572	6.6	441,739	9.3	3.6							441,000	3.4
Number of Accounts with Shopping Receivables	215,103	24.4	223,660	228,219	231,566	235,607	9.5	244,366	9.3	3.7							-	-
Revenue from Credit Card Business	6,545	35.9	1,927	3,945	6,040	8,154	24.6	2,255	17.0	-							9,400	15.3
Average Commission Rates (%)	13.69	(0.01)	13.56	13.52	13.48	13.44	(-0.25)	13.32	(-0.24)	-							-	-

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. Guarantee Business (ACOM)

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)					
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %		yoy %
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	0.3							1,071,200	1.2
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	0.0							1,642,300	-0.5
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	628	3.3	630	635	637	641	2.1	642	1.9	0.2							652	1.7
Revenue from Guarantee Business	55,401	15.8	14,197	29,121	43,670	58,729	6.0	13,890	-2.2	-							57,700	-1.8
Alliance Partners	30	-	30	30	30	30	-	30	-	-							-	-

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

(Millions of yen)

	2018/3		2019/3					2020/3					2020/3(E)					
		yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %		yoy %
Guaranteed Receivables	143,112	14.7	146,287	149,062	150,839	153,494	7.3	156,380	6.9	1.9							162,400	5.8
Number of Accounts with Outstanding Balance	236,690	9.1	240,455	243,323	246,042	248,813	5.1	252,791	5.1	1.6							259,800	4.4
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	604	5.2	608	612	613	616	2.0	618	1.6	0.3							625	1.5
Revenue from Guarantee Business	9,893	15.5	2,615	5,252	7,931	10,612	7.3	2,705	3.4	-							10,800	1.8
Alliance Partners	25	-	25	25	25	25	-	25	-	-							-	-

32. Financial Ratios (ACOM)

	(%)																
	2019/3							2020/3									
	2018/3	yoy p.p.	2018/6	2018/9	2018/12	2019/3	yoy p.p.	2019/6	yoy p.p.	2019/9	yoy p.p.	2019/12	yoy p.p.	2020/3	yoy p.p.	2020/3(E)	yoy p.p.
Dividend Pay-out Ratio	2.5	2.5	-	4.3	-	10.5	8.0	-	-							8.9	-1.6
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)							34.5 (17.4)	5.5 (2.8)
Dividend on Equity	0.6	0.6	-	0.5	-	1.1	0.5	-	-							1.8	0.7
Return on Equity (ROE)	25.0	55.4	26.1	24.3	22.2	10.1	-14.9	36.5	10.4							20.5	10.4
Operating Profit to Total Assets	6.0	14.6	6.6	6.8	7.0	3.2	-2.8	6.8	0.2							5.9	2.7
Ordinary Profit to Total Assets	6.3	14.7	7.9	7.5	7.5	3.5	-2.8	8.8	0.9							6.4	2.9
Return on Assets (ROA)	6.1	14.1	7.3	6.9	6.5	2.8	-3.3	11.1	3.8							6.5	3.7
Operating Margin	31.6	78.0	34.2	35.8	36.3	16.5	-15.1	35.7	1.5							31.0	14.5
Ordinary Profit to Operating Revenue	33.5	79.2	41.3	39.4	38.7	18.4	-15.1	46.0	4.7							33.6	15.2
Profit Margin	32.4	75.5	37.9	36.3	33.7	14.7	-17.7	57.8	19.9							34.3	19.6
Current Ratio	392.2	-184.5	375.7	413.0	409.9	422.7	30.5	428.0	52.3							574.3	151.6
Fixed Assets Ratio	35.8	7.0	33.6	31.3	29.0	31.2	-4.6	25.6	-8.0							22.6	-8.6

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.

<Reference> Financial Ratios (Consolidated)

	(%)																
	2019/3							2020/3									
	2018/3	yoy p.p.	2018/6	2018/9	2018/12	2019/3	yoy p.p.	2019/6	yoy p.p.	2019/9	yoy p.p.	2019/12	yoy p.p.	2020/3	yoy p.p.		
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)								
Return on Equity (ROE)	24.6	49.8	23.0	23.3	21.9	11.1	-13.5	29.0	6.0								
Operating Profit to Total Assets	6.5	12.3	7.3	7.5	7.6	4.5	-2.0	7.9	0.6								
Ordinary Profit to Total Assets	6.5	12.3	7.3	7.5	7.7	4.5	-2.0	7.7	0.4								
Return on Assets (ROA)	5.6	11.6	6.0	6.2	6.0	2.9	-2.7	8.4	2.4								
Operating Margin	30.7	59.3	33.9	34.9	35.6	20.8	-9.9	35.8	1.9								
Ordinary Profit to Operating Revenue	31.0	59.4	34.1	35.1	35.8	21.0	-10.0	34.7	0.6								
Profit Margin	26.8	56.2	27.9	29.0	27.9	13.6	-13.2	38.2	10.3								
Current Ratio	357.8	-100.3	337.0	366.5	357.2	374.2	16.4	431.6	94.6								
Fixed Assets Ratio	27.3	6.9	25.7	23.6	21.4	22.2	-5.1	19.1	-6.6								

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. Per Share Data (ACOM)

(Yen)

	2018/3	2019/3				2020/3				2020/3(E)
		2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	
Profit	Non-consolidated	40.33	12.16	23.48	32.83	19.10	18.80			44.87
	Consolidated	45.05	12.11	25.43	36.91	24.12	17.02			48.19
Dividends		1.00	-	1.00	-	2.00	-			4.00
Net Assets	Non-consolidated	181.28	192.44	203.76	212.11	198.38	216.19			240.26
	Consolidated	206.12	216.40	229.03	241.03	227.35	245.15			275.50

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

(%)

	2018/3	2019/3				2020/3				2020/3(E)
		2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	
Profit	Non-consolidated	-	14.6	12.0	4.1	-52.6	54.6			134.9
	Consolidated	-	16.0	15.6	7.0	-46.5	40.5			99.8
Dividends		-	-	-	-	100.0	-			100.0
Net Assets	Non-consolidated	28.6	27.0	25.8	23.0	9.4	12.3			21.1
	Consolidated	29.2	27.3	26.0	23.7	10.3	13.3			21.2

34. Shares Issued (ACOM)

(Thousands)

	2018/3	2019/3				2020/3				2020/3(E)
		2018/6	2018/9	2018/12	2019/3	2019/6	2019/9	2019/12	2020/3	
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										
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				-

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

(Millions of yen, Millions of THB)

	2018/3		2019/3					2020/3					2020/3(E)					
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)	yoy %
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)	2.5 (0.2)							183,600 (53,800)	2.9 (2.8)
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	0.4							1,405,600	3.9
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)	1.1 (-1.3)							600 (200)	-0.5 (13.6)
Number of Contracts with Receivables Outstanding	12,209	10.5	11,903	12,359	12,068	12,699	4.0	12,797	7.5	0.8							13,100	3.2
Current Exchange Rate (Yen)	3.45	-	3.40	3.33	3.50	3.41	-	3.49	-	-							3.41	-
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)	- (-)							51,400 (15,000)	3.3 (3.1)
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)	- (-)							20,500 (6,000)	0.8 (0.9)
Average Exchange Rate (Yen)	3.31	-	3.44	3.43	3.41	3.42	-	3.49	-	-							3.42	-

Notes : 1. End of fiscal year : December 31

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

36. PT. Bank Nusantara Parahyangan, Tbk.

(Millions of yen, Hundred millions of IDR)

	2018/3		2019/3					2020/3					2020/3(E)					
	2018/3	yoy %	2018/6	2018/9	2018/12	2019/3	yoy %	2019/6	yoy %	ytd %	2019/9	yoy %	2019/12	yoy %	2020/3	yoy %	2020/3(E)	yoy %
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)	- (-)	- (-)	- (-)							- (-)	- (-)
Number of Customer Accounts	73,541	4.0	71,519	70,848	71,482	72,463	-1.5	-	-	-							-	-
Current Exchange Rate (Yen)	0.0084	-	0.0078	0.0077	0.0076	0.0077	-	-	-	-							-	-
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)	- (-)							2,600 (3,300)	-64.0 (-64.3)
Operating Profit (Segment Profit)	-651 (-775)	- (-)	11 (14)	-142 (-180)	29 (38)	-114 (-146)	- (-)	-38 (-48)	- (-)	- (-)							100 (100)	- (-)
Average Exchange Rate (Yen)	0.0084	-	0.0080	0.0079	0.0078	0.0078	-	0.0078	-	-							0.0078	-

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.

(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.