

DATA BOOK

The Fiscal Year Ended March, 2024

ACOM CO., LTD.

**May 2024
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	—	2,042	Loan Business, Credit Card Business and Guarantee Business
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[Consolidated Subsidiaries] Domestic: 3 Overseas: 3

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	86	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	126	Servicing Business (Loan Servicing Business)
	GeNiE Inc.	2022/4	250 million yen	100.00 %	10	Embedded Finance
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,705	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION	2017/7	1,500 million PHP	80.00 %	413	Unsecured Loan Business in Republic of the Philippines
	ACOM (M) SDN. BHD.	2021/7	32 million RM	100.00 %	22	Money lending service and other related business in Malaysia

[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)

	2022/3		2023/3					2024/3							
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	ytd %	2023/9	ytd %	2023/12	ytd %	2024/3	yoy %
Current Assets	1,153,999	0.1	1,168,193	1,209,687	1,199,345	1,205,491	4.5	1,230,943	2.1	1,275,223	5.8	1,305,877	8.3	1,330,190	10.3
Cash and Deposits	74,242	-10.9	65,102	88,472	71,368	57,666	-22.3	54,356	-5.7	66,815	15.9	77,610	34.6	73,486	27.4
Accounts Receivable-operating Loans	975,282	-0.2	995,559	1,009,044	1,013,170	1,029,728	5.6	1,054,407	2.4	1,080,770	5.0	1,097,103	6.5	1,121,554	8.9
Accounts Receivable-installment	88,640	11.6	91,819	95,456	99,993	104,295	17.7	108,894	4.4	113,387	8.7	118,479	13.6	123,058	18.0
Purchased Receivables	7,988	-5.8	7,771	7,980	7,641	7,630	-4.5	7,843	2.8	7,785	2.0	8,279	8.5	8,212	7.6
Allowance for Doubtful Accounts	-77,632	-	-79,056	-78,675	-81,148	-83,418	-	-85,571	-	-87,935	-	-90,959	-	-92,289	-
Noncurrent Assets	109,296	66.2	105,276	99,716	94,400	91,824	-16.0	88,618	-3.5	84,750	-7.7	84,472	-8.0	87,213	-5.0
Property, Plant and Equipment	12,590	-10.1	12,448	10,695	7,606	7,556	-40.0	7,336	-2.9	7,217	-4.5	8,305	9.9	8,384	10.9
Intangible Assets	7,152	5.1	7,440	7,468	7,623	7,606	6.4	7,529	-1.0	7,763	2.1	7,977	4.9	8,985	18.1
Goodwill	1,252	-29.3	1,122	993	863	734	-41.4	604	-17.6	474	-35.3	345	-52.9	215	-70.6
Software	5,856	17.5	6,274	6,431	6,715	6,829	16.6	6,881	0.8	7,245	6.1	7,599	11.3	8,755	28.2
Investments and Other Assets	89,553	99.2	85,387	81,552	79,170	76,661	-14.4	73,752	-3.8	69,769	-9.0	68,189	-11.1	69,843	-8.9
Deferred Tax Assets	73,961	149.2	70,026	66,324	63,412	61,637	-16.7	57,954	-6.0	54,696	-11.3	52,773	-14.4	50,507	-18.1
Allowance for Doubtful Accounts	-737	-	-704	-701	-683	-667	-	-645	-	-620	-	-607	-	-572	-
Total Assets	1,263,296	3.6	1,273,470	1,309,403	1,293,746	1,297,316	2.7	1,319,562	1.7	1,359,973	4.8	1,390,350	7.2	1,417,403	9.3
Current Liabilities	230,355	31.4	246,119	253,279	235,976	222,491	-3.4	242,790	9.1	275,546	23.8	279,570	25.7	275,732	23.9
Short-term Loans Payable	15,284	-4.4	28,190	31,743	30,164	18,528	21.2	25,444	37.3	25,338	36.8	21,911	18.3	19,242	3.9
Commercial Papers	24,999	400.0	39,999	39,997	44,997	34,998	40.0	54,996	57.1	54,997	57.1	49,996	42.9	29,989	-14.3
Current Portion of Long-term Loans Payable	94,429	36.0	121,425	110,356	90,558	104,381	10.5	94,604	-9.4	107,353	2.8	124,516	19.3	123,808	18.6
Current Portion of Bonds	58,720	9.2	28,680	43,850	43,810	32,600	-44.5	38,685	18.7	56,455	73.2	52,495	61.0	60,650	86.0
Provision for Loss on Guarantees	8,873	-0.0	8,400	8,831	8,920	9,612	8.3	10,004	4.1	10,718	11.5	10,987	14.3	11,973	24.6
Noncurrent Liabilities	468,978	-11.3	444,776	450,421	448,820	454,987	-3.0	447,308	-1.7	434,234	-4.6	453,755	-0.3	467,495	2.7
Bonds Payable	119,010	-23.6	120,760	109,645	105,527	91,660	-23.0	92,287	0.7	80,989	-11.6	106,043	15.7	104,086	13.6
Long-term Loans Payable	257,899	-16.7	239,531	263,575	272,589	298,857	15.9	297,626	-0.4	302,701	1.3	302,674	1.3	325,553	8.9
Provision for Loss on Interest Repayment	86,200	51.9	78,697	71,388	64,670	57,723	-33.0	50,633	-12.3	43,773	-24.2	37,087	-35.8	30,346	-47.4
Total Liabilities	699,333	-0.7	690,895	703,701	684,797	677,478	-3.1	690,099	1.9	709,780	4.8	733,326	8.2	743,228	9.7
Shareholders' Equity	526,857	9.6	537,185	553,607	557,090	567,683	7.7	573,626	1.0	587,138	3.4	592,168	4.3	603,543	6.3
Retained Earnings	393,163	8.3	403,491	419,913	423,397	433,990	10.4	439,933	1.4	453,444	4.5	458,474	5.6	469,849	8.3
Accumulated Other Comprehensive Income	5,023	-1.6	10,897	14,936	13,963	13,403	166.8	16,161	20.6	20,254	51.1	20,815	55.3	24,468	82.6
Non-controlling Interests	32,082	9.0	34,491	37,158	37,894	38,750	20.8	39,674	2.4	42,799	10.4	44,039	13.6	46,164	19.1
Total Net Assets	563,963	9.5	582,574	605,702	608,949	619,837	9.9	629,463	1.6	650,192	4.9	657,023	6.0	674,175	8.8
Total Liabilities and Net Assets	1,263,296	3.6	1,273,470	1,309,403	1,293,746	1,297,316	2.7	1,319,562	1.7	1,359,973	4.8	1,390,350	7.2	1,417,403	9.3
Guaranteed Receivables (Off Balance)	1,173,059	0.3	1,181,488	1,189,568	1,194,575	1,212,883	3.4	1,226,817	1.1	1,242,160	2.4	1,251,845	3.2	1,278,261	5.4

3. Income Statement (Consolidated)

(Millions of yen)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Operating Revenue	262,155	-1.6	66,514	135,068	204,060	273,793	4.4	70,926	6.6	144,299	6.8	218,986	7.3	294,730	7.6	313,500	6.4
Interest on Operating Loans	163,272	-2.7	40,945	83,123	126,062	168,872	3.4	43,619	6.5	88,521	6.5	135,073	7.1	181,925	7.7	-	-
Revenue from Credit Card Business	10,853	8.7	2,905	5,933	9,135	12,377	14.0	3,419	17.7	7,022	18.4	10,807	18.3	14,693	18.7	-	-
Revenue from Credit Guarantee	53,658	-3.6	13,837	27,789	42,183	56,646	5.6	14,904	7.7	29,993	7.9	45,558	8.0	61,223	8.1	-	-
Collection from Purchased Receivable	4,411	1.2	1,036	2,208	3,343	4,633	5.0	1,086	4.8	2,334	5.7	3,461	3.5	4,659	0.6	-	-
Operating Expenses	227,376	35.8	41,120	86,269	133,414	186,506	-18.0	48,998	19.2	100,081	16.0	152,118	14.0	208,383	11.7	226,400	8.6
Financial Expenses	5,165	-12.0	1,025	2,038	3,014	4,012	-22.3	1,036	1.2	2,219	8.9	3,482	15.5	4,927	22.8	5,800	17.7
Provision for Bad Debts	68,437	3.4	16,655	36,935	57,904	80,517	17.7	22,711	36.4	46,510	25.9	71,831	24.1	97,952	21.7	108,900	11.2
Bad Debt Expenses	68,362	-4.7	16,859	37,806	56,133	75,748	10.8	20,694	22.7	42,182	11.6	64,356	14.6	88,326	16.6	-	-
Increase or Decrease in Allowance for Doubtful Accounts	78	-	267	-829	1,723	4,029	-	1,624	-	3,222	-	6,100	-	7,265	-	-	-
Increase or Decrease in Provision for Loss on Guarantees	-3	-	-472	-41	47	739	-	392	-	1,105	-	1,374	-	2,360	-	-	-
Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Repayment	26,253	-4.1	6,668	13,119	19,006	25,171	-4.1	6,284	-5.8	12,412	-5.4	18,421	-3.1	24,500	-2.7	-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,211	-7.4	833	1,692	2,522	3,305	2.9	805	-3.3	1,537	-9.1	2,214	-12.2	2,876	-13.0	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	29,458	-	-7,502	-14,811	-21,529	-28,476	-	-7,090	-	-13,950	-5.8	-20,636	-	-27,376	-	-	-
Other Operating Expenses	94,850	-0.5	23,439	47,295	72,495	101,976	7.5	25,250	7.7	51,351	8.6	76,804	5.9	105,502	3.5	111,700	5.9
Operating Profit	34,779	-64.8	25,394	48,798	70,646	87,287	151.0	21,927	-13.7	44,218	-9.4	66,867	-5.3	86,347	-1.1	87,100	0.9
Non-operating Income	700	-40.5	92	161	248	342	-51.1	156	68.5	175	8.1	234	-5.5	387	13.2	400	3.4
Non-operating Expenses	38	-36.4	99	113	127	144	278.9	1	-98.3	10	-90.7	89	-30.3	19	-86.4	-	-
Ordinary Profit	35,441	-64.6	25,387	48,846	70,766	87,485	146.8	22,082	-13.0	44,382	-9.1	67,013	-5.3	86,715	-0.9	87,500	0.9
Extraordinary Income	25	-62.9	0	1,115	1,117	1,117	-	0	-	1	-99.8	1	-99.9	258	-76.9	-	-
Extraordinary Losses	1,740	121.6	46	157	3,769	3,799	118.3	44	-3.0	129	-17.7	196	-94.8	236	-93.8	200	-15.3
Profit Before Income Taxes	33,726	-66.0	25,340	49,805	68,114	84,803	151.4	22,038	-13.0	44,255	-11.1	66,818	-1.9	86,736	2.3	87,300	0.7
Income Taxes-current	18,233	41.1	3,091	6,236	9,213	12,482	-31.5	3,192	3.3	7,017	12.5	12,171	32.1	18,699	49.8	-	-
Income Taxes-deferred	-44,317	-	4,206	8,082	10,976	12,845	-	3,795	-9.8	7,208	-10.8	9,161	-16.5	10,211	-20.5	-	-
Profit	59,810	-28.5	18,042	35,486	47,925	59,476	-0.6	15,050	-16.6	30,029	-15.4	45,484	-5.1	57,825	-2.8	59,400	2.7
Profit Attributable to Non-controlling Interests	4,132	-13.5	1,448	2,469	3,591	4,549	10.1	1,274	-12.0	2,741	11.0	3,767	4.9	4,734	4.1	3,800	-19.7
Profit Attributable to Owners of Parent	55,678	-29.4	16,594	33,016	44,333	54,926	-1.4	13,776	-17.0	27,287	-17.4	41,717	-5.9	53,091	-3.3	55,600	4.7

4. Segment Information (Consolidated)

(Millions of yen)

	2022/3		2023/3					2024/3							
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %
Operating Revenue	262,205	-1.6	66,499	134,986	204,015	273,887	4.5	70,939	6.7	144,275	6.9	218,960	7.3	294,810	7.6
Operating Revenue from External Customers	262,155	-1.6	66,514	135,068	204,060	273,793	4.4	70,926	6.6	144,299	6.8	218,986	7.3	294,730	7.6
Revenues from Transactions with Other Operating Segments	50	-35.2	-14	-82	-45	94	86.6	12	-	-24	-	-25	-	80	-14.7
Loan and Credit Card Business	142,302	-1.5	36,035	72,208	109,020	145,174	2.0	37,750	4.8	76,332	5.7	116,195	6.6	156,036	7.5
Guarantee Business	62,861	-2.2	15,956	32,619	49,068	66,278	5.4	16,976	6.4	34,841	6.8	52,447	6.9	70,787	6.8
Overseas Financial Business	51,239	-1.7	13,006	27,112	41,578	56,537	10.3	14,689	12.9	30,047	10.8	45,822	10.2	61,892	9.5
Loan Servicing Business	5,662	2.9	1,386	2,830	4,188	5,680	0.3	1,432	3.3	2,904	2.6	4,369	4.3	5,864	3.2
Others	139	54.0	115	215	158	217	55.7	90	-21.3	148	-31.0	125	-20.8	229	5.7
Operating Expenses	226,966	35.0	41,023	86,115	133,260	186,608	-17.8	49,025	19.5	98,197	14.0	150,274	12.8	206,580	10.7
Operating Expenses in Consolidated Financial Statements	227,376	35.8	41,120	86,269	133,414	186,506	-18.0	48,998	19.2	100,081	16.0	152,118	14.0	208,383	11.7
Elimination of Intersegment Transactions, etc.	-410	-	-96	-154	-153	102	-	26	-	-1,884	-	-1,844	-	-1,803	-
Loan and Credit Card Business	151,181	64.9	23,940	48,172	74,814	104,487	-30.9	27,499	14.9	56,327	16.9	84,451	12.9	114,265	9.4
Guarantee Business	38,870	-0.9	9,407	19,494	29,336	40,635	4.5	11,343	20.6	23,329	19.7	34,761	18.5	48,114	18.4
Overseas Financial Business	32,892	2.0	6,718	16,391	25,967	36,855	12.0	9,223	37.3	16,372	-0.1	27,798	7.1	39,517	7.2
Loan Servicing Business	4,021	-19.2	957	2,056	3,141	4,629	15.1	959	0.3	2,168	5.5	3,262	3.8	4,682	1.1
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Segment Profit	35,239	-64.1	25,476	48,870	70,754	87,279	147.7	21,913	-14.0	46,077	-5.7	68,686	-2.9	88,230	1.1
Operating Profit in Consolidated Financial Statements	34,779	-64.8	25,394	48,798	70,646	87,287	151.0	21,927	-13.7	44,218	-9.4	66,867	-5.3	86,347	-1.1
Elimination of Intersegment Transactions, etc.	460	-	82	72	108	-8	-	-14	-	1,859	-	1,818	-	1,883	-
Loan and Credit Card Business	-8,879	-	12,095	24,035	34,205	40,686	-	10,250	-15.3	20,005	-16.8	31,743	-7.2	41,771	2.7
Guarantee Business	23,991	-4.2	6,548	13,125	19,732	25,643	6.9	5,633	-14.0	11,512	-12.3	17,685	-10.4	22,673	-11.6
Overseas Financial Business	18,347	-7.7	6,288	10,720	15,610	19,681	7.3	5,466	-13.1	13,675	27.6	18,023	15.5	22,374	13.7
Loan Servicing Business	1,641	210.8	428	774	1,047	1,050	-36.0	472	10.1	735	-5.0	1,107	5.8	1,182	12.5
Others	139	54.0	115	215	158	217	55.7	90	-21.3	148	-31.0	125	-20.8	229	5.7

[Operating Profit to Receivables Outstanding]

(%)

Loan and Credit Card Business	-1.0	(-6.9)	5.6	5.5	5.1	4.6	(5.6)	4.5	(-1.0)	4.3	(-1.2)	4.5	(-0.6)	4.4	(-0.2)
Guarantee Business	1.9	(-0.1)	2.1	2.1	2.1	2.0	(0.1)	1.8	(-0.3)	1.8	(-0.3)	1.8	(-0.3)	1.7	(-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)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,071,910	0.6	1,095,149	1,112,481	1,120,806	1,141,653	6.5	1,171,145	6.9	1,201,944	8.0	1,223,862	9.2	1,252,825	9.7	1,327,800	6.0
Loan and Credit Card Business	871,137	1.0	880,006	886,624	895,321	914,550	5.0	937,317	6.5	957,875	8.0	976,495	9.1	1,001,336	9.5	1,072,500	7.1
Loan Business	783,174	-0.1	788,918	791,899	796,004	810,974	3.5	829,181	5.1	845,224	6.7	858,720	7.9	879,032	8.4	934,800	6.3
Exclude Right to Reimbursement of DC Cash One's Credit	783,155	-0.1	788,900	791,882	795,987	810,958	3.6	829,170	5.1	845,213	6.7	858,709	7.9	879,021	8.4	934,800	6.3
Credit Card Business	87,962	11.6	91,087	94,724	99,316	103,575	17.7	108,136	18.7	112,650	18.9	117,775	18.6	122,303	18.1	135,700	11.0
Overseas Financial Business	192,784	-0.5	207,371	217,876	217,843	219,473	13.8	225,984	9.0	236,282	8.4	239,087	9.8	243,277	10.8	246,100	1.2
EASY BUY Public Company Limited	190,884	-1.1	204,997	214,822	214,462	216,035	13.2	222,596	8.6	232,788	8.4	235,623	9.9	240,051	11.1	242,500	1.0
Loan Business	190,207	-1.1	204,265	214,091	213,784	215,315	13.2	221,837	8.6	232,052	8.4	234,919	9.9	239,297	11.1	241,800	1.0
Installment Loan Business	677	6.6	731	731	677	719	6.3	758	3.7	736	0.7	704	3.9	754	4.9	700	-7.2
ACOM CONSUMER FINANCE CORPORATION	1,900	186.2	2,374	3,053	3,381	3,437	80.9	3,388	42.7	3,493	14.4	3,457	2.2	3,197	-7.0	3,500	9.5
Loan Servicing Business	7,988	-5.8	7,771	7,980	7,641	7,630	-4.5	7,843	0.9	7,785	-2.4	8,279	8.4	8,212	7.6	9,200	12.0
Guaranteed Receivables	1,173,059	0.3	1,181,488	1,189,568	1,194,575	1,212,883	3.4	1,226,817	3.8	1,242,160	4.4	1,251,845	4.8	1,278,261	5.4	1,370,100	7.2
ACOM CO., LTD.	1,012,303	0.0	1,019,033	1,025,445	1,029,303	1,044,499	3.2	1,055,210	3.6	1,068,218	4.2	1,076,443	4.6	1,098,471	5.2	1,170,000	6.5
MU Credit Guarantee Co., Ltd.	160,756	1.9	162,454	164,123	165,271	168,384	4.7	171,606	5.6	173,941	6.0	175,402	6.1	179,790	6.8	200,100	11.3

Note : The forecasts of FY March 2025 for Receivables Outstanding in total and in Loan and Credit Card Business include the receivables outstanding of embedded finance business.

6. Number of Customer Accounts by Segment (Consolidated)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Loan Business	1,516,128	0.9	1,528,755	1,544,372	1,563,678	1,609,378	6.2	1,659,123	8.5	1,705,862	10.5	1,741,914	11.4	1,790,412	11.2	1,860,400	3.9
Exclude Right to Reimbursement of DC Cash One's Accounts	1,516,101	0.9	1,528,730	1,544,347	1,563,654	1,609,356	6.2	1,659,103	8.5	1,705,843	10.5	1,741,895	11.4	1,790,395	11.2	1,852,500	3.5
Credit Card Business	500,298	9.6	523,180	552,816	586,924	629,988	25.9	682,289	30.4	733,883	32.8	780,851	33.0	822,470	30.6	863,200	5.0
Overseas Financial Business	1,480,856	-1.0	1,483,546	1,470,174	1,478,937	1,484,492	0.2	1,478,908	-0.3	1,478,038	0.5	1,484,209	0.4	1,483,283	-0.1	1,501,800	1.2
EASY BUY Public Company Limited	1,439,232	-2.6	1,437,246	1,417,598	1,421,947	1,425,860	-0.9	1,422,921	-1.0	1,423,484	0.4	1,427,252	0.4	1,426,709	0.1	1,427,800	0.1
Loan Business	1,424,087	-2.7	1,422,469	1,403,089	1,408,391	1,412,863	-0.8	1,410,163	-0.9	1,410,805	0.5	1,415,162	0.5	1,414,774	0.1	1,416,800	0.1
Installment Loan Business	15,145	6.1	14,777	14,509	13,556	12,997	-14.2	12,758	-13.7	12,679	-12.6	12,090	-10.8	11,935	-8.2	11,000	-7.8
ACOM CONSUMER FINANCE CORPORATION	41,624	121.8	46,300	52,576	56,990	58,632	40.9	55,987	20.9	54,554	3.8	56,872	-0.2	56,093	-4.3	72,200	28.7
Loan Servicing Business	435,090	12.5	401,650	403,869	404,457	410,289	-5.7	411,691	2.5	414,279	2.6	421,630	4.2	425,676	3.8	-	-

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. The forecast of FY March 2025 include the accounts from embedded finance business.

7. Other Indices (Consolidated)

	2022/3		2023/3					2024/3							
		yoy	2022/6	2022/9	2022/12	2023/3	yoy	2023/6	ytd	2023/9	ytd	2023/12	ytd	2024/3	yoy
Number of Outlets	945	-63	917	889	866	865	-80	843	-22	811	-54	786	-79	781	-84
Number of Employees (Permanent Employees)	5,317	-107	5,278	5,239	5,300	5,332	15	5,369	37	5,420	88	5,472	140	5,404	72

8. Balance Sheet (ACOM)

(Millions of yen)

	2023/3														2024/3													
	2022/3		2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12		2024/3											
		yoy %						yoy %		ytd %		ytd %		ytd %		ytd %		yoy %										
Current Assets	956,664	0.2	961,900	986,327	978,109	982,519	2.7	1,005,952	2.4	1,029,804	4.8	1,058,372	7.7	1,078,467	9.8													
Cash and Deposits	69,334	-11.3	66,644	84,423	67,471	52,957	-23.6	55,167	4.2	58,064	9.6	68,666	29.7	64,292	21.4													
Accounts Receivable-operating Loans	783,155	-0.1	788,900	791,882	795,987	810,958	3.6	829,170	2.2	845,213	4.2	858,709	5.9	879,021	8.4													
Accounts Receivable-installment	87,962	11.6	91,087	94,724	99,316	103,575	17.7	108,136	4.4	112,650	8.8	117,775	13.7	122,303	18.1													
Allowance for Doubtful Accounts	-56,600	-	-57,820	-58,130	-59,640	-61,050	-	-63,070	-	-65,390	-	-66,810	-	-67,740	-													
Noncurrent Assets	123,849	54.8	120,928	115,973	109,608	107,736	-13.0	104,880	-2.7	105,539	-2.0	106,960	-0.7	106,352	-1.3													
Property, Plant and Equipment	11,705	-12.3	11,593	9,849	6,808	6,773	-42.1	6,585	-2.8	6,474	-4.4	7,513	10.9	7,644	12.9													
Intangible Assets	6,928	7.2	7,232	7,204	7,331	7,338	5.9	7,246	-1.3	7,408	0.9	7,557	3.0	7,958	8.4													
Goodwill	1,252	-29.3	1,122	993	863	734	-41.4	604	-17.6	474	-35.3	345	-52.9	215	-70.6													
Software	5,637	21.2	6,071	6,172	6,429	6,566	16.5	6,603	0.6	6,895	5.0	7,184	9.4	7,732	17.8													
Investments and Other Assets	105,215	74.8	102,102	98,919	95,468	93,623	-11.0	91,048	-2.8	91,656	-2.1	91,888	-1.9	90,749	-3.1													
Deferred Tax Assets	75,717	144.6	72,339	69,332	66,532	64,656	-14.6	61,334	-5.1	58,926	-8.9	57,068	-11.7	56,034	-13.3													
Allowance for Doubtful Accounts	-700	-	-680	-670	-660	-650	-	-630	-	-610	-	-590	-	-560	-													
Total Assets	1,080,514	4.4	1,082,828	1,102,301	1,087,717	1,090,256	0.9	1,110,832	1.9	1,135,343	4.1	1,165,333	6.9	1,184,819	8.7													
Current Liabilities	192,551	50.1	206,409	210,885	192,896	175,290	-9.0	195,818	11.7	208,989	19.2	215,114	22.7	216,840	23.7													
Commercial Papers	24,999	400.0	39,999	39,997	44,997	34,998	40.0	54,996	57.1	54,997	57.1	49,996	42.9	29,989	-14.3													
Current Portion of Long-term Loans Payable	86,540	48.7	110,434	98,858	76,512	89,926	3.9	83,589	-7.0	92,631	3.0	109,722	22.0	112,285	24.9													
Current Portion of Bonds	45,000	12.5	25,000	40,000	40,000	25,000	-44.4	25,000	-	30,000	20.0	30,000	20.0	40,000	60.0													
Provision for Loss on Guarantees	8,010	-1.6	7,590	7,960	8,020	8,670	8.2	9,080	4.7	9,800	13.0	9,970	15.0	10,870	25.4													
Noncurrent Liabilities	426,431	-11.8	402,775	403,779	406,446	418,549	-1.8	412,146	-1.5	413,365	-1.2	433,594	3.6	442,504	5.7													
Bonds Payable	95,000	-26.9	95,000	80,000	80,000	70,000	-26.3	70,000	-	70,000	-	95,000	35.7	95,000	35.7													
Long-term Loans Payable	240,461	-17.4	224,453	247,801	256,979	285,253	18.6	285,975	0.3	294,073	3.1	294,822	3.4	311,139	9.1													
Provision for Loss on Interest Repayment	86,200	51.9	78,697	71,388	64,670	57,723	-33.0	50,633	-12.3	43,773	-24.2	37,087	-35.8	30,346	-47.4													
Total Liabilities	618,982	1.1	609,185	614,665	599,343	593,839	-4.1	607,965	2.4	622,354	4.8	648,709	9.2	659,345	11.0													
Shareholders' Equity	461,531	9.1	473,642	487,635	488,374	496,416	7.6	502,867	1.3	512,989	3.3	516,623	4.1	525,474	5.9													
Retained Earnings	325,375	7.5	337,487	351,480	352,218	360,261	10.7	366,712	1.8	376,834	4.6	380,468	5.6	389,319	8.1													
Valuation and translation adjustments	0	30.7	0	0	0	0	17.5	0	12.6	0	24.7	0	-21.6	0	-8.8													
Total Net Assets	461,531	9.1	473,642	487,635	488,374	496,416	7.6	502,867	1.3	512,989	3.3	516,623	4.1	525,474	5.9													
Total Liabilities and Net Assets	1,080,514	4.4	1,082,828	1,102,301	1,087,717	1,090,256	0.9	1,110,832	1.9	1,135,343	4.1	1,165,333	6.9	1,184,819	8.7													
Guaranteed Receivables (Off Balance)	1,012,303	0.0	1,019,033	1,025,445	1,029,303	1,044,499	3.2	1,055,210	1.0	1,068,218	2.3	1,076,443	3.1	1,098,471	5.2													

9. Income Statement (ACOM)

(Millions of yen)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Operating Revenue	194,670	-1.7	49,380	99,591	150,025	200,679	3.1	51,980	5.3	105,612	6.0	160,118	6.7	215,467	7.4	232,500	7.9
Interest on Operating Loans	117,003	-3.1	29,256	58,725	88,597	117,875	0.7	30,366	3.8	61,559	4.8	93,775	5.8	126,020	6.9	136,000	7.9
Revenue from Credit Card Business	10,853	8.7	2,905	5,933	9,135	12,377	14.0	3,419	17.7	7,022	18.4	10,807	18.3	14,693	18.7	17,000	15.7
Revenue from Credit Guarantee	43,579	-4.0	11,272	22,648	34,435	46,285	6.2	12,226	8.5	24,611	8.7	37,411	8.6	50,326	8.7	54,900	9.1
Operating Expenses	183,009	47.5	31,732	64,038	98,818	137,852	-24.7	37,019	16.7	75,950	18.6	113,505	14.9	154,664	12.2	165,400	6.9
Financial Expenses	3,254	-15.3	688	1,358	1,973	2,581	-20.7	636	-7.6	1,401	3.2	2,206	11.8	3,084	19.5	3,800	23.2
Provision for Bad Debts	47,708	2.7	12,921	26,393	41,074	56,556	18.5	16,960	31.3	35,117	33.1	52,614	28.1	70,989	25.5	78,400	10.4
Bad Debt Expenses	47,438	-12.9	12,141	24,943	38,064	51,496	8.6	14,550	19.8	29,687	19.0	45,614	19.8	62,189	20.8	69,800	12.2
Increase or Decrease in Allowance for Doubtful Accounts	400	-	1,200	1,500	3,000	4,400	-	2,000	-	4,300	-	5,700	-	6,600	-	6,600	-
Increase or Decrease in Provision for Loss on Guarantees	-130	-	-420	-50	10	660	-	410	-	1,130	-	1,300	-	2,200	-	2,000	-
Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Repayment	26,253	-4.1	6,668	13,119	19,006	25,171	-4.1	6,284	-5.8	12,412	-5.4	18,421	-3.1	24,500	-2.7	-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,211	-7.4	833	1,692	2,522	3,305	2.9	805	-3.3	1,537	-9.1	2,214	-12.2	2,876	-13.0	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	29,458	-	-7,502	-14,811	-21,529	-28,476	-	-7,090	-	-13,950	-	-20,636	-	-27,376	-	-	-
Other Operating Expenses	73,123	-0.8	18,122	36,286	55,771	78,714	7.6	19,422	7.2	39,431	8.7	58,685	5.2	80,590	2.4	83,200	3.2
Operating Profit	11,660	-84.2	17,647	35,552	51,206	62,826	438.8	14,961	-15.2	29,662	-16.6	46,612	-9.0	60,803	-3.2	67,100	10.4
Non-operating Income	6,337	-14.0	5,801	5,867	7,647	7,733	22.0	4,479	-22.8	4,488	-23.5	6,053	-20.8	6,197	-19.9	5,000	-19.3
Non-operating Expenses	36	-35.7	99	114	127	143	297.4	1	-98.3	10	-91.0	91	-28.0	14	-89.6	-	-
Ordinary Profit	17,962	-77.9	23,349	41,305	58,726	70,417	292.0	19,438	-16.7	34,140	-17.3	52,574	-10.5	66,986	-4.9	72,100	7.6
Extraordinary Income	24	-63.9	-	1,115	1,115	1,115	-	-	-	-	-	0	-	257	-77.0	-	-
Extraordinary Losses	1,732	122.0	42	151	4,953	4,975	187.2	44	6.1	108	-28.8	154	-96.9	191	-96.1	200	4.7
Profit Before Income Taxes	16,254	-79.8	23,307	42,269	54,889	66,557	309.5	19,393	-16.8	34,032	-19.5	52,420	-4.5	67,051	0.7	71,900	7.2
Income Taxes-current	12,929	93.9	1,550	3,513	4,761	6,511	-49.6	1,788	15.3	3,896	10.9	7,392	55.3	12,138	86.4	-	-
Income Taxes-deferred	-44,757	-	3,378	6,385	9,185	11,061	-	3,321	-1.7	5,729	-10.3	7,588	-17.4	8,622	-22.0	-	-
Profit	48,082	-32.2	18,378	32,370	40,942	48,985	1.9	14,283	-22.3	24,405	-24.6	37,439	-8.6	46,290	-5.5	49,900	7.8

10. Operating Revenue by Segment (ACOM)

(Millions of yen)

	2022/3		2023/3					2024/3					2025/3(E)				
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Operating Revenue	194,670	-1.7	49,380	99,591	150,025	200,679	3.1	51,980	5.3	105,612	6.0	160,118	6.7	215,467	7.4	232,500	7.9
Loan and Credit Card Business	142,302	-1.5	36,035	72,208	109,020	145,174	2.0	37,747	4.8	76,330	5.7	116,192	6.6	156,029	7.5	168,400	7.9
Loan Business	130,696	-2.3	32,882	65,799	99,162	131,833	0.9	34,050	3.6	68,762	4.5	104,565	5.4	140,260	6.4	150,200	7.1
Unsecured Loans	130,320	-2.3	32,790	65,631	98,921	131,525	0.9	33,986	3.6	68,633	4.6	104,373	5.5	140,008	6.4	150,000	7.1
Consumers	130,320	-2.3	32,790	65,631	98,920	131,524	0.9	33,986	3.6	68,633	4.6	104,373	5.5	140,008	6.4	150,000	7.1
Secured Loans	375	-13.6	91	167	241	308	-17.8	64	-30.1	129	-22.9	192	-20.1	252	-18.2	200	-20.6
Credit Card Business	11,605	9.5	3,153	6,409	9,858	13,340	14.9	3,697	17.3	7,567	18.1	11,626	17.9	15,769	18.2	18,200	15.4
Guarantee Business	52,228	-2.3	13,229	27,167	40,846	55,288	5.9	14,141	6.9	29,133	7.2	43,800	7.2	59,208	7.1	64,000	8.1
Others	139	54.0	115	215	158	217	55.7	90	-21.3	148	-31.0	125	-20.8	229	5.7	100	-56.3

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

(%)

	2022/3	2023/3					2024/3					2025/3(E)
	2022/3	2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	2025/3(E)		
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Loan and Credit Card Business	73.1	73.0	72.5	72.7	72.3	72.6	72.3	72.6	72.4	72.4		
Loan Business	67.1	66.6	66.1	66.1	65.7	65.5	65.1	65.3	65.1	64.6		
Credit Card Business	6.0	6.4	6.4	6.6	6.6	7.1	7.2	7.3	7.3	7.8		
Guarantee Business	26.8	26.8	27.3	27.2	27.6	27.2	27.6	27.3	27.5	27.5		
Others	0.1	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1		

11. Operating Expenses (ACOM)

(Millions of yen)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Operating Expenses	183,009	47.5	31,732	64,038	98,818	137,852	-24.7	37,019	16.7	75,950	18.6	113,505	14.9	154,664	12.2	165,400	6.9
Financial Expenses	3,254	-15.3	688	1,358	1,973	2,581	-20.7	636	-7.6	1,401	3.2	2,206	11.8	3,084	19.5	3,800	23.2
Provision for Bad Debts	47,708	2.7	12,921	26,393	41,074	56,556	18.5	16,960	31.3	35,117	33.1	52,614	28.1	70,989	25.5	78,400	10.4
Bad Debt Expenses	47,438	-12.9	12,141	24,943	38,064	51,496	8.6	14,550	19.8	29,687	19.0	45,614	19.8	62,189	20.8	69,800	12.2
Increase or Decrease in Allowance for Doubtful Accounts	400	-	1,200	1,500	3,000	4,400	-	2,000	-	4,300	-	5,700	-	6,600	-	6,600	-
Increase or Decrease in Provision for Loss on Guarantees	-130	-	-420	-50	10	660	-	410	-	1,130	-	1,300	-	2,200	-	2,000	-
Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Repayment	26,253	-4.1	6,668	13,119	19,006	25,171	-4.1	6,284	-5.8	12,412	-5.4	18,421	-3.1	24,500	-2.7	-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,211	-7.4	833	1,692	2,522	3,305	2.9	805	-3.3	1,537	-9.1	2,214	-12.2	2,876	-13.0	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	29,458	-	-7,502	-14,811	-21,529	-28,476	-	-7,090	-	-13,950	-	-20,636	-	-27,376	-	-	-
Other Operating Expenses	73,123	-0.8	18,122	36,286	55,771	78,714	7.6	19,422	7.2	39,431	8.7	58,685	5.2	80,590	2.4	83,200	3.2
Personnel Expenses	16,924	-5.2	4,295	8,432	12,775	17,110	1.1	4,520	5.3	8,813	4.5	13,193	3.3	17,656	3.2	17,600	-0.3
Advertising Expenses	15,157	36.6	4,156	8,276	12,784	17,767	17.2	5,049	21.5	10,191	23.1	14,824	16.0	19,546	10.0	17,300	-11.5
Administrative Expenses	5,434	-2.0	1,297	2,701	4,091	5,404	-0.5	1,200	-7.5	2,423	-10.3	3,572	-12.7	4,708	-12.9	5,100	8.3
Computer Expenses	16,565	-15.6	3,889	7,614	12,088	17,203	3.9	3,791	-2.5	7,808	2.5	11,914	-1.4	17,067	-0.8	18,600	9.0
Fees	7,533	1.3	1,951	3,913	5,860	8,073	7.2	2,175	11.5	4,536	15.9	6,882	17.4	9,503	17.7	11,300	18.9
Insurance Expenses	35	-0.6	0	10	17	25	-27.5	2	214.9	11	12.2	20	17.8	32	26.5	100	212.5
Depreciation	420	-10.3	90	177	273	373	-11.3	86	-4.1	172	-2.7	259	-5.1	346	-7.2	300	-13.3
Taxes and Other Public Charges	5,082	6.0	1,282	2,544	3,944	5,449	7.2	1,355	5.7	2,764	8.7	4,210	6.8	5,806	6.6	5,800	-0.1
Enterprise Tax (Pro Forma Standard Taxation)	1,890	35.6	325	695	1,029	1,383	-26.8	344	5.8	726	4.5	1,093	6.2	1,485	7.4	1,400	-5.7
Others	4,078	-25.6	833	1,920	2,906	5,924	45.3	895	7.4	1,982	3.2	2,714	-6.6	4,437	-25.1	5,700	28.5

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

(%)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy p.p.	2022/6	2022/9	2022/12	2023/3	yoy p.p.	2023/6	yoy p.p.	2023/9	yoy p.p.	2023/12	yoy p.p.	2024/3	yoy p.p.		yoy p.p.
Operating Expenses	94.0	31.3	64.3	64.3	65.9	68.7	-25.3	71.2	6.9	71.9	7.6	70.9	5.0	71.8	3.1	71.1	-0.7
Financial Expenses	1.7	-0.3	1.4	1.4	1.3	1.3	-0.4	1.2	-0.2	1.3	-0.1	1.4	0.1	1.4	0.1	1.6	0.2
Provision for Bad Debts	24.5	1.0	26.2	26.5	27.4	28.2	3.7	32.6	6.4	33.3	6.8	32.8	5.4	33.0	4.8	33.7	0.7
Bad Debt Expenses	24.4	-3.1	24.6	25.0	25.4	25.7	1.3	28.0	3.4	28.1	3.1	28.5	3.1	28.9	3.2	30.0	1.1
Provision for Loss on Interest Repayment	30.2	30.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	37.6	0.4	36.7	36.4	37.2	39.2	1.6	37.4	0.7	37.3	0.9	36.7	-0.5	37.4	-1.8	35.8	-1.6
Personnel Expenses	8.7	-0.3	8.7	8.5	8.5	8.5	-0.2	8.7	0.0	8.3	-0.2	8.2	-0.3	8.2	-0.3	7.6	-0.6
Advertising Expenses	7.8	2.2	8.4	8.3	8.5	8.9	1.1	9.7	1.3	9.6	1.3	9.3	0.8	9.1	0.2	7.4	-1.7
Administrative Expenses	2.8	0.0	2.6	2.7	2.7	2.7	-0.1	2.3	-0.3	2.3	-0.4	2.2	-0.5	2.2	-0.5	2.2	0.0
Computer Expenses	8.5	-1.4	7.9	7.6	8.1	8.6	0.1	7.3	-0.6	7.4	-0.2	7.5	-0.6	7.9	-0.7	8.0	0.1
Fees	3.9	0.1	4.0	3.9	3.9	4.0	0.1	4.2	0.2	4.3	0.4	4.3	0.4	4.4	0.4	4.9	0.5

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

12. Receivables Outstanding by Segment (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Loan and Credit Card Business (Millions of yen)	871,118	1.0	879,988	886,606	895,304	914,533	5.0	937,306	6.5	957,864	8.0	976,484	9.1	1,001,325	9.5	1,070,500	6.9
Loan Business	783,155	-0.1	788,900	791,882	795,987	810,958	3.6	829,170	5.1	845,213	6.7	858,709	7.9	879,021	8.4	934,800	6.3
Unsecured Loans	780,183	-0.0	786,035	789,137	793,373	808,441	3.6	826,754	5.2	842,914	6.8	856,523	8.0	876,926	8.5	933,100	6.4
Consumers	780,181	-0.0	786,033	789,135	793,371	808,439	3.6	826,752	5.2	842,912	6.8	856,523	8.0	876,925	8.5	933,100	6.4
Secured Loans	2,972	-16.9	2,865	2,744	2,613	2,516	-15.3	2,416	-15.7	2,299	-16.2	2,186	-16.4	2,095	-16.7	1,700	-18.9
Real Estate Card Loan	2,550	-16.6	2,459	2,360	2,258	2,178	-14.6	2,087	-15.1	1,998	-15.3	1,922	-14.9	1,861	-14.5	-	-
Credit Card Business	87,962	11.6	91,087	94,724	99,316	103,575	17.7	108,136	18.7	112,650	18.9	117,775	18.6	122,303	18.1	135,700	11.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	514	-1.0	514	511	507	502	-2.3	498	-3.1	494	-3.3	491	-3.2	490	-2.4	500	2.0
Guaranteed Receivables	1,012,303	0.0	1,019,033	1,025,445	1,029,303	1,044,499	3.2	1,055,210	3.6	1,068,218	4.2	1,076,443	4.6	1,098,471	5.2	1,170,000	6.5
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	661	1.2	663	667	667	671	1.5	671	1.2	673	0.9	674	1.0	675	0.6	674	-0.1
Right to reimbursement	54,519	5.7	55,754	56,256	56,965	57,192	4.9	58,331	4.6	58,656	4.3	58,769	3.2	58,359	2.0	-	-

13. Number of Customer Accounts (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Loan Business	1,516,101	0.9	1,528,730	1,544,347	1,563,654	1,609,356	6.2	1,659,103	8.5	1,705,843	10.5	1,741,895	11.4	1,790,395	11.2	1,852,500	3.5
Unsecured Loans	1,514,981	0.9	1,527,660	1,543,322	1,562,671	1,608,412	6.2	1,658,199	8.5	1,704,977	10.5	1,741,060	11.4	1,789,581	11.3	1,851,900	3.5
Consumers	1,514,979	0.9	1,527,658	1,543,320	1,562,669	1,608,410	6.2	1,658,197	8.5	1,704,975	10.5	1,741,059	11.4	1,789,580	11.3	1,851,900	3.5
Secured Loans	1,120	-17.1	1,070	1,025	983	944	-15.7	904	-15.5	866	-15.5	835	-15.1	814	-13.8	600	-26.3
Credit Card Business	500,298	9.6	523,180	552,816	586,924	629,988	25.9	682,289	30.4	733,883	32.8	780,851	33.0	822,470	30.6	863,200	5.0
Guarantee Business	1,530,222	-1.3	1,536,576	1,537,215	1,540,937	1,555,704	1.7	1,571,094	2.2	1,584,920	3.1	1,596,448	3.6	1,625,639	4.5	1,733,700	6.6

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)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Number of Applicants	554,955	27.0	170,356	349,605	545,878	775,649	39.8	257,192	51.0	508,100	45.3	754,313	38.2	1,023,978	32.0	-	-
Number of New Loan Customers	233,458	29.8	65,607	134,146	214,504	309,619	32.6	108,110	64.8	215,003	60.3	323,020	50.6	430,377	39.0	375,000	-12.9
Lending Ratio (%)	42.1	(0.9)	38.5	38.4	39.3	39.9	(-2.2)	42.0	(3.5)	42.3	(3.9)	42.8	(3.5)	42.0	(2.1)	-	-

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)	170	-2.9	164	164	163	163	-4.1	163	-0.6	166	1.2	168	3.1	171	4.9	-	-
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15. Number of Loan Business Outlets (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy	2022/6	2022/9	2022/12	2023/3	yoy	2023/6	ytd	2023/9	ytd	2023/12	ytd	2024/3	yoy		yoy
Number of Loan Business Outlets	834	-63	807	779	755	754	-80	732	-22	701	-53	675	-79	671	-83	593	-78
Staffed	4	-	4	4	4	1	-3	-	-1	-	-1	-	-1	-	-1	-	-
Unstaffed	830	-63	803	775	751	753	-77	732	-21	701	-52	675	-78	671	-82	593	-78

16. Automatic Contract Machines (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy	2022/6	2022/9	2022/12	2023/3	yoy	2023/6	ytd	2023/9	ytd	2023/12	ytd	2024/3	yoy		yoy
Number of Automatic Contract Machine Outlets	834	-63	807	779	755	754	-80	732	-22	701	-53	675	-79	671	-83	593	-78
Number of Automatic Contract Machines	852	-84	823	795	770	769	-83	746	-23	715	-54	689	-80	685	-84	607	-78
Number of Card Issuance Machines	646	-1	646	647	647	647	1	648	1	648	1	648	1	648	1	-	-

17. ATMs (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy	2022/6	2022/9	2022/12	2023/3	yoy	2023/6	ytd	2023/9	ytd	2023/12	ytd	2024/3	yoy		yoy
Number of ATMs	50,656	-318	50,495	50,417	50,443	50,146	-510	49,963	-183	49,857	-289	50,015	-131	49,779	-367	-	-
Proprietary	857	-71	827	799	775	772	-85	747	-25	714	-58	688	-84	684	-88	606	-78
Open 365 Days/Year	857	-71	827	799	775	772	-85	747	-25	714	-58	688	-84	684	-88	-	-
Open 24 Hours/Day	763	-61	742	720	699	695	-68	673	-22	644	-51	619	-76	616	-79	-	-
Tie-up	49,799	-247	49,668	49,618	49,668	49,374	-425	49,216	-158	49,143	-231	49,327	-49,374	49,095	-279	-	-

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

18. Employees (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy	2022/6	2022/9	2022/12	2023/3	yoy	2023/6	ytd	2023/9	ytd	2023/12	ytd	2024/3	yoy		yoy
Number of Total Employees	2,210	7	2,251	2,223	2,208	2,180	-30	2,221	41	2,209	29	2,182	2	2,161	-19	-	-
Permanent Employees	2,111	-1	2,146	2,115	2,101	2,071	-40	2,106	35	2,093	22	2,066	-5	2,042	-29	2,053	11
Temporary Employees	99	8	105	108	107	109	10	115	6	116	7	116	7	119	10	-	-

19. Average Loan Yield (ACOM)

	(%)																
	2023/3						2024/3						2025/3(E)				
	2022/3	yoy p.p.	2022/6	2022/9	2022/12	2023/3	yoy p.p.	2023/6	yoy p.p.	2023/9	yoy p.p.	2023/12			yoy p.p.	2024/3	yoy p.p.
Average Loan Yield	14.96	-0.05	14.93	14.89	14.88	14.88	-0.08	14.93	0.00	14.93	0.04	14.95	0.07	14.97	0.09	15.01	0.04
Unsecured Loans	14.98	-0.05	14.94	14.91	14.90	14.89	-0.09	14.94	0.00	14.94	0.03	14.96	0.06	14.98	0.09	15.02	0.04
Consumers	14.98	-0.05	14.94	14.91	14.90	14.89	-0.09	14.94	0.00	14.94	0.03	14.96	0.06	14.98	0.09	15.02	0.04
Secured Loans	11.37	0.33	12.52	11.58	11.32	11.14	-0.23	10.36	-2.16	10.64	-0.94	10.79	-0.53	10.86	-0.28	10.07	-0.79

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	(Millions of yen)																
	2023/3						2024/3						2025/3(E)				
	2022/3	C.R.(%)	2022/6	2022/9	2022/12	2023/3	C.R.(%)	2023/6	C.R.(%)	2023/9	C.R.(%)	2023/12			C.R.(%)	2024/3	C.R.(%)
Total	780,181	100.0	786,033	789,135	793,371	808,439	100.0	826,752	100.0	842,912	100.0	856,523	100.0	876,925	100.0	933,100	100.0
15.000% < ≤ 18.000%	357,395	45.8	359,009	360,996	363,982	373,042	46.1	385,878	46.7	398,916	47.3	411,589	48.0	427,032	48.7	469,800	50.3
10.000% < ≤ 15.000%	370,942	47.6	374,234	374,326	374,874	379,930	47.0	384,758	46.5	387,531	46.0	388,748	45.4	394,101	44.9	407,300	43.7
≤ 10.000%	51,843	6.6	52,789	53,812	54,515	55,466	6.9	56,114	6.8	56,464	6.7	56,185	6.6	55,791	6.4	56,000	6.0

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

Effective Annual Interest Rate																	
	2023/3						2024/3						2025/3(E)				
	2022/3	C.R.(%)	2022/6	2022/9	2022/12	2023/3	C.R.(%)	2023/6	C.R.(%)	2023/9	C.R.(%)	2023/12			C.R.(%)	2024/3	C.R.(%)
Total	1,514,979	100.0	1,527,658	1,543,320	1,562,669	1,608,410	100.0	1,658,197	100.0	1,704,975	100.0	1,741,059	100.0	1,789,580	100.0	-	-
15.000% < ≤ 18.000%	1,049,509	69.3	1,056,530	1,068,782	1,086,309	1,124,854	69.9	1,168,681	70.5	1,211,615	71.1	1,247,952	71.7	1,292,155	72.2	-	-
10.000% < ≤ 15.000%	349,117	23.0	351,476	351,725	350,889	355,573	22.1	359,380	21.7	362,172	21.2	362,311	20.8	367,461	20.5	-	-
≤ 10.000%	116,353	7.7	119,652	122,813	125,471	127,983	8.0	130,136	7.8	131,188	7.7	130,796	7.5	129,964	7.3	-	-

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2022/3		2023/3				2024/3				2025/3(E)									
	2022/3	C.R.(%)	2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12		2024/3			
			C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)			
Total	780,181	100.0	786,033	100.0	789,135	100.0	793,371	100.0	808,439	100.0	826,752	100.0	842,912	100.0	856,523	100.0	876,925	100.0	933,100	100.0
≦ 100	14,350	1.8	14,835	1.9	15,637	2.0	16,284	2.0	17,643	2.2	18,446	2.2	18,932	2.3	18,627	2.2	18,778	2.1	19,800	2.1
100 < ≦ 300	74,677	9.6	74,407	9.5	74,597	9.5	75,079	9.5	77,572	9.6	80,393	9.7	83,666	9.9	87,107	10.2	91,585	10.5	101,400	10.9
300 < ≦ 500	208,918	26.8	210,580	26.8	212,564	26.9	215,060	27.1	219,630	27.2	226,245	27.4	233,858	27.8	240,395	28.0	246,618	28.1	266,900	28.6
500 < ≦ 1,000	188,154	24.1	188,804	24.0	188,849	23.9	188,586	23.8	190,963	23.6	194,735	23.6	197,605	23.4	200,499	23.4	206,197	23.5	218,900	23.5
1,000 <	294,079	37.7	297,405	37.8	297,486	37.7	298,360	37.6	302,629	37.4	306,931	37.1	308,849	36.6	309,893	36.2	313,745	35.8	326,100	34.9

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

Classified Receivable Outstanding (Thousands of yen)	2022/3		2023/3				2024/3				2025/3(E)									
	2022/3	C.R.(%)	2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12		2024/3			
			C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)	C.R.(%)				
Total	1,514,979	100.0	1,527,658	100.0	1,543,320	100.0	1,562,669	100.0	1,608,410	100.0	1,658,197	100.0	1,704,975	100.0	1,741,059	100.0	1,789,580	100.0	-	-
≦ 100	228,992	15.1	236,432	15.5	247,062	16.0	257,621	16.5	276,582	17.2	290,605	17.5	300,227	17.6	301,544	17.3	306,661	17.1	-	-
100 < ≦ 300	360,113	23.8	359,596	23.5	360,737	23.4	363,477	23.3	375,241	23.3	389,088	23.5	403,878	23.7	418,466	24.0	438,007	24.5	-	-
300 < ≦ 500	485,563	32.0	488,634	32.0	492,583	31.9	498,281	31.9	507,930	31.6	522,759	31.5	540,113	31.7	555,533	31.9	569,986	31.8	-	-
500 < ≦ 1,000	248,512	16.4	249,108	16.3	248,925	16.1	248,604	15.9	251,580	15.6	256,179	15.5	259,873	15.2	263,811	15.2	271,322	15.2	-	-
1,000 <	191,799	12.7	193,888	12.7	194,013	12.6	194,686	12.4	197,077	12.3	199,566	12.0	200,884	11.8	201,705	11.6	203,604	11.4	-	-

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2022/3			2023/3									2024/3														
	New Accounts	Initial Average Lending Amount	Existing Accounts	2022/6			2022/9			2022/12			2023/3			2023/6			2023/9			2023/12			2024/3		
				New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
Total	100.0	170	100.0	100.0	164	100.0	100.0	164	100.0	100.0	163	100.0	100.0	163	100.0	100.0	163	100.0	100.0	166	100.0	100.0	168	100.0	100.0	171	100.0
≤ 2	24.8	121	21.3	23.7	113	21.1	24.9	112	21.2	25.6	113	21.3	26.5	113	21.6	26.3	115	21.6	26.7	117	21.8	26.8	117	22.0	26.6	118	21.9
2 < ≤ 5	66.3	175	61.4	66.2	167	61.6	65.1	168	61.5	64.5	168	61.5	63.6	168	61.0	63.4	166	61.1	63.0	171	61.0	62.6	172	60.8	62.4	176	60.5
5 < ≤ 7	6.1	244	11.4	6.8	232	11.4	6.8	235	11.4	6.7	233	11.3	6.7	235	11.4	7.0	231	11.4	7.0	241	11.3	7.1	243	11.3	7.4	243	11.6
7 < ≤ 10	2.2	293	4.6	2.5	293	4.6	2.4	292	4.6	2.4	296	4.6	2.4	296	4.6	2.5	298	4.5	2.5	301	4.5	2.6	300	4.5	2.7	303	4.6
10 <	0.6	419	1.3	0.8	404	1.3	0.8	382	1.3	0.8	389	1.3	0.8	393	1.4	0.8	402	1.4	0.8	404	1.4	0.9	404	1.4	0.9	398	1.4

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

(%)

	2022/3			2023/3									2024/3														
	New Accounts	Existing Accounts	Write-offs Account	2022/6			2022/9			2022/12			2023/3			2023/6			2023/9			2023/12			2024/3		
				New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 29	60.7	28.3	40.9	60.5	28.5	42.0	60.4	28.8	42.6	61.0	29.3	42.6	61.3	30.2	42.6	59.5	31.0	43.6	58.8	31.6	43.9	58.7	32.1	44.1	58.2	32.6	44.2
Age 30 - 39	16.4	22.6	19.0	16.6	22.7	19.1	16.7	22.6	19.4	16.6	22.6	19.1	16.6	22.4	19.2	17.4	22.4	19.8	17.5	22.3	19.8	17.6	22.3	19.7	17.6	22.3	19.7
Age 40 - 49	11.5	20.5	14.9	11.7	20.3	14.0	11.6	20.1	13.8	11.4	19.8	13.8	11.2	19.4	13.8	11.8	19.1	13.0	12.0	18.8	13.2	11.9	18.6	13.3	12.1	18.3	13.4
Age 50 - 59	8.0	17.3	13.4	7.7	17.3	13.4	7.6	17.3	13.1	7.4	17.2	13.3	7.3	17.0	13.3	7.6	16.7	12.7	7.8	16.6	12.4	7.9	16.4	12.4	8.1	16.2	12.4
Over 60	3.4	11.3	11.8	3.5	11.2	11.5	3.7	11.2	11.1	3.6	11.1	11.2	3.6	11.0	11.1	3.7	10.8	10.9	3.9	10.7	10.7	3.9	10.6	10.5	4.0	10.6	10.3

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

(%)

	2022/3			2023/3									2024/3														
	New Accounts	Existing Accounts	Write-offs Account	2022/6			2022/9			2022/12			2023/3			2023/6			2023/9			2023/12			2024/3		
				New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male	67.7	71.9	73.1	67.4	71.8	72.7	66.9	71.6	72.8	66.2	71.3	72.7	66.1	71.0	72.5	65.4	70.7	70.6	64.8	70.3	70.6	64.4	69.9	70.5	64.7	69.8	70.4
Female	32.3	28.1	26.9	32.6	28.2	27.3	33.1	28.4	27.2	33.8	28.7	27.3	33.9	29.0	27.5	34.6	29.3	29.4	35.2	29.7	29.4	35.6	30.1	29.5	35.3	30.2	29.6

25. Bad Debt Expenses (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Bad Debt Expenses (Millions of yen)	50,650	-12.6	12,974	26,636	40,586	54,801	8.2	15,356	18.4	31,224	17.2	47,828	17.8	65,065	18.7	72,300	11.1
Loan and Credit Card Business	29,666	-9.3	7,655	15,822	24,138	32,574	9.8	9,086	18.7	18,381	16.2	28,064	16.3	38,301	17.6	42,600	11.2
Loan Business	26,010	-10.1	6,713	13,820	21,079	28,387	9.1	7,868	17.2	15,806	14.4	24,001	13.9	32,649	15.0	36,000	10.3
Unsecured Loans	25,985	-10.1	6,705	13,808	21,049	28,349	9.1	7,853	17.1	15,779	14.3	23,972	13.9	32,604	15.0	36,000	10.4
Bad Debt Expenses	22,773	-10.4	5,872	12,116	18,527	25,044	10.0	7,047	20.0	14,242	17.5	21,757	17.4	29,727	18.7	-	-
Waiver of Repayments accompanied with Interest Repayments	3,211	-7.4	833	1,692	2,522	3,305	2.9	805	-3.3	1,537	-9.1	2,214	-12.2	2,876	-13.0	-	-
Secured Loans	25	-38.8	7	12	29	37	46.0	14	105.3	26	112.8	29	1.2	44	20.0	-	-
Credit Card Business	3,656	-3.3	942	2,001	3,059	4,187	14.5	1,218	29.3	2,574	28.7	4,062	32.8	5,652	35.0	6,600	16.8
Guarantee Business	20,963	-16.9	5,319	10,808	16,442	22,221	6.0	6,269	17.9	12,843	18.8	19,764	20.2	26,763	20.4	29,700	11.0
Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	414	-4.4	403	402	404	402	-2.9	391	-3.0	390	-3.0	387	-4.2	388	-3.5	-	-
<Reference>																	
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	514	-1.0	514	511	507	502	-2.3	498	-3.1	494	-3.3	491	-3.2	490	-2.4	500	2.0

[Ratio of Bad Debt Expenses]

	2022/3	(-0.39)	0.87	1.78	2.70	3.56	(0.16)	0.97	(0.10)	1.92	(0.14)	2.87	(0.17)	3.82	(0.26)	3.98	(0.16)
Loan and Credit Card Business (%)	3.40	(-0.39)	0.87	1.78	2.70	3.56	(0.16)	0.97	(0.10)	1.92	(0.14)	2.87	(0.17)	3.82	(0.26)	3.98	(0.16)
Loan Business	3.32	(-0.37)	0.85	1.74	2.65	3.50	(0.18)	0.95	(0.10)	1.87	(0.13)	2.79	(0.14)	3.71	(0.21)	3.85	(0.14)
Unsecured Loans	3.33	(-0.37)	0.85	1.75	2.65	3.51	(0.18)	0.95	(0.10)	1.87	(0.12)	2.80	(0.15)	3.72	(0.21)	3.86	(0.14)
Bad Debt Expenses	2.92	(-0.34)	0.75	1.53	2.33	3.10	(0.18)	0.85	(0.10)	1.69	(0.16)	2.54	(0.21)	3.39	(0.29)	-	-
Waiver of Repayments accompanied with Interest Repayments	0.41	(-0.03)	0.11	0.21	0.32	0.41	(0.00)	0.10	(-0.01)	0.18	(-0.03)	0.26	(-0.06)	0.33	(-0.08)	-	-
Secured Loans	0.85	(-0.31)	0.25	0.45	1.11	1.47	(0.62)	0.61	(0.36)	1.15	(0.70)	1.35	(0.24)	2.12	(0.65)	-	-
Credit Card Business	4.15	(-0.65)	1.03	2.11	3.08	4.04	(-0.11)	1.13	(0.10)	2.28	(0.17)	3.45	(0.37)	4.62	(0.58)	4.86	(0.24)
Guarantee Business	1.96	(-0.41)	0.49	1.00	1.51	2.02	(0.06)	0.56	(0.07)	1.14	(0.14)	1.74	(0.23)	2.31	(0.29)	2.41	(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]	2022/3		2023/3					2024/3										
		C.R. (%)	2022/6	C.R. (%)	2022/9	C.R. (%)	2022/12	C.R. (%)	2023/3	C.R. (%)	2023/6	C.R. (%)	2023/9	C.R. (%)	2023/12	C.R. (%)	2024/3	C.R. (%)
Amount of Bad Debt Expenses (Millions of yen)	25,985	100.0	6,705	100.0	13,808	100.0	21,049	100.0	28,349	100.0	7,853	100.0	15,779	100.0	23,972	100.0	32,604	100.0
Personal Bankruptcy	2,830	10.9	534	8.0	1,162	8.4	2,054	9.7	3,016	10.6	639	8.1	1,487	9.4	2,581	10.8	3,673	11.3
Failure to Locate Borrowers	450	1.7	89	1.3	211	1.5	341	1.6	490	1.7	91	1.2	223	1.4	351	1.5	548	1.7
Borrowers' Inability of Making Repayments, etc.	18,970	73.0	5,118	76.3	10,499	76.1	15,782	75.0	21,087	74.4	6,228	79.3	12,340	78.2	18,536	77.3	25,113	77.0
ACOM's Voluntary Waiver of Repayments	3,733	14.4	963	14.4	1,935	14.0	2,870	13.7	3,755	13.3	894	11.4	1,728	11.0	2,503	10.4	3,268	10.0
Waiver of Repayments accompanied with Interest Repayments	3,211	-	833	-	1,692	-	2,522	-	3,305	-	805	-	1,537	-	2,214	-	2,876	-

26. Non-performing Loans (ACOM)

(Millions of yen)

	2023/3												2024/3					
	2022/3	%	2022/6	%	2022/9	%	2022/12	%	2023/3	%	2023/6	%	2023/9	%	2023/12	%	2024/3	%
Total Amount of Non-performing Loans	64,011	8.17	65,495	8.30	66,286	8.37	66,990	8.41	66,925	8.25	68,455	8.25	68,528	8.11	68,476	7.97	67,100	7.63
Bankrupt or De facto Bankrupt	487	0.06	460	0.06	467	0.06	449	0.06	442	0.05	431	0.05	435	0.05	453	0.05	441	0.05
Applications for Bankruptcy are Proceeded	42	0.01	40	0.01	42	0.01	39	0.00	35	0.00	46	0.01	46	0.01	56	0.01	37	0.00
Applications for The Civil Rehabilitation are Proceeded	160	0.02	148	0.02	166	0.02	145	0.02	154	0.02	149	0.02	157	0.02	166	0.02	180	0.02
Applications for The Civil Rehabilitation are Determined	275	0.04	264	0.03	252	0.03	242	0.03	231	0.03	229	0.03	225	0.03	225	0.03	217	0.02
Doubtful receivables	22,625	2.89	22,885	2.90	22,975	2.90	22,913	2.88	22,820	2.81	22,774	2.75	23,069	2.73	23,156	2.70	22,635	2.57
Receivables past due for three months or more	2,597	0.33	3,113	0.39	2,967	0.37	3,279	0.41	2,665	0.33	3,686	0.44	3,247	0.38	3,330	0.39	2,918	0.33
Restructured receivables	38,300	4.89	39,035	4.95	39,876	5.03	40,348	5.07	40,996	5.05	41,562	5.01	41,776	4.94	41,535	4.84	41,104	4.68

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)

	2023/3												2024/3					
	2022/3	%	2022/6	%	2022/9	%	2022/12	%	2023/3	%	2023/6	%	2023/9	%	2023/12	%	2024/3	%
11 days ≤ < 3 months	18,542	2.37	20,698	2.62	23,928	3.02	19,755	2.48	21,998	2.71	21,457	2.59	25,321	3.00	19,860	2.31	26,739	3.04
31 days ≤ < 3 months	9,361	1.19	9,557	1.21	9,677	1.22	9,159	1.15	9,939	1.23	9,959	1.20	10,521	1.24	9,286	1.08	10,398	1.18
11 days ≤ < 31 days	9,181	1.17	11,140	1.41	14,250	1.80	10,596	1.33	12,058	1.49	11,498	1.39	14,800	1.75	10,574	1.23	16,341	1.86

27. Allowance for Doubtful Accounts (ACOM)

(Millions of yen)

	2023/3												2024/3					
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %	
Allowance for Doubtful Accounts	57,300	0.7	58,500	58,800	60,300	61,700	7.7	63,700	8.9	66,000	12.2	67,400	11.8	68,300	10.7	74,900	9.7	
General Allowance	18,403	-7.9	18,095	18,231	19,098	20,088	9.2	20,943	15.7	23,002	26.2	23,746	24.3	24,498	22.0	-	-	
Unsecured Consumer Loans	16,081	-8.6	15,780	15,788	16,457	17,232	7.2	17,998	14.1	19,825	25.6	20,341	23.6	20,790	20.6	-	-	
Specific Allowance	38,672	5.4	40,236	40,317	40,952	41,372	7.0	42,563	5.8	42,745	6.0	43,363	5.9	43,552	5.3	-	-	
Increase or Decrease in Allowance	400	-	1,200	1,500	3,000	4,400	-	2,000	-	4,300	-	5,700	-	6,600	-	6,600	-	
Provision for Loss on Guarantees	8,010	-1.6	7,590	7,960	8,020	8,670	8.2	9,080	19.6	9,800	23.1	9,970	24.3	10,870	25.4	12,870	18.4	
Increase or Decrease in Provision	-130	-	-420	-50	10	660	-	410	-	1,130	-	1,300	-	2,200	-	2,000	-	

28. Provision for Loss on Interest Repayment (ACOM)

(Millions of yen)

	2023/3												2024/3					
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %	
Provision at the Beginning of Respective Period	56,741	-35.2	86,200	86,200	86,200	86,200	51.9	57,723	-33.0	57,723	-33.0	57,723	-33.0	57,723	-33.0	30,346	-47.4	
Drawdown of Provision	29,465	-4.5	7,502	14,811	21,529	28,476	-3.4	7,090	-5.5	13,950	-5.8	20,636	-4.1	27,376	-3.9	-	-	
Interest Repayment	26,253	-4.1	6,668	13,119	19,006	25,171	-4.1	6,284	-5.8	12,412	-5.4	18,421	-3.1	24,500	-2.7	-	-	
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,211	-7.4	833	1,692	2,522	3,305	2.9	805	-3.3	1,537	-9.1	2,214	-12.2	2,876	-13.0	-	-	
Addition of Provision	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision at the End of Respective Period	86,200	51.9	78,697	71,388	64,670	57,723	-33.0	50,633	-35.7	43,773	-38.7	37,087	-42.7	30,346	-47.4	-	-	
Increase or Decrease in Provision	29,458	-	-7,502	-14,811	-21,529	-28,476	-	-7,090	-	-13,950	-	-20,636	-	-27,376	-	-	-	

29. Funds Procurement (ACOM)

(Millions of yen)

	2022/3		2023/3						2024/3						2025/3(E)					
		C.R.(%)	2022/6	2022/9	2022/12	2023/3	yoy %	C.R.(%)	2023/6	C.R.(%)	2023/9	C.R.(%)	2023/12	C.R.(%)	2024/3	yoy %	C.R.(%)		yoy %	C.R.(%)
Borrowings	497,000	100.0	504,886	516,656	508,488	505,177	1.6	100.0	529,560	100.0	547,701	100.0	579,540	100.0	588,414	16.5	100.0	635,100	7.9	100.0
Indirect	332,001	66.8	344,887	356,659	343,491	375,179	13.0	74.3	379,564	71.7	392,704	71.7	404,544	69.8	423,425	12.9	72.0	415,100	-2.0	65.4
City Banks, etc.	267,639	53.9	276,682	282,425	267,320	293,114	9.5	58.0	302,078	57.0	304,206	55.5	311,501	53.7	313,859	7.1	53.3	-	-	-
Regional Banks	35,235	7.1	34,050	38,176	39,210	47,501	34.8	9.4	46,243	8.7	51,376	9.4	56,042	9.7	60,682	27.7	10.3	-	-	-
Trust Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Banks	2,000	0.4	2,000	2,000	2,000	1,000	-50.0	0.2	1,000	0.2	1,000	0.2	1,000	0.2	1,000	-	0.2	-	-	-
Life Insurance Companies	2,670	0.5	2,340	2,260	3,180	2,600	-2.6	0.5	2,520	0.5	2,440	0.4	2,360	0.4	2,280	-12.3	0.4	-	-	-
Non-life Insurance Companies	1,500	0.3	1,500	1,500	1,500	1,500	-	0.3	1,500	0.3	1,500	0.3	1,500	0.3	1,500	-	0.3	-	-	-
Others	22,957	4.6	28,315	30,298	30,281	29,464	28.3	5.9	26,223	5.0	32,182	5.9	32,141	5.5	44,104	49.7	7.5	-	-	-
Direct	164,999	33.2	159,999	159,997	164,997	129,998	-21.2	25.7	149,996	28.3	154,997	28.3	174,996	30.2	164,989	26.9	28.0	220,000	33.3	34.6
Commercial Papers	24,999	5.0	39,999	39,997	44,997	34,998	40.0	6.9	54,996	10.4	54,997	10.0	49,996	8.6	29,989	-14.3	5.1	-	-	-
Straight Bonds	140,000	28.2	120,000	120,000	120,000	95,000	-32.1	18.8	95,000	17.9	100,000	18.3	125,000	21.6	135,000	42.1	22.9	-	-	-
Short-term Loans Payable	29,999	6.0	49,999	49,997	54,997	34,998	16.7	6.9	64,996	12.3	60,997	11.1	49,996	8.6	29,989	-14.3	5.1	-	-	-
Long-term Loans Payable	467,001	94.0	454,887	466,659	453,491	470,179	0.7	93.1	464,564	87.7	486,704	88.9	529,544	91.4	558,425	18.8	94.9	-	-	-
Fixed	472,189	95.0	481,785	494,621	485,744	460,659	-2.4	91.2	479,649	90.6	485,323	88.6	500,849	86.4	485,592	5.4	82.5	-	-	-
Interest Rate Swaps (Notional)	2,700	0.5	2,700	2,700	2,700	2,700	-	0.5	2,700	0.5	2,700	0.5	2,700	0.5	2,700	-	0.5	-	-	-
Average Interest Rate on Funds Procured During the Year(%)	0.65	-	0.55	0.54	0.53	0.52	-	-	0.49	-	0.53	-	0.55	-	0.56	-	-	0.61	-	-
Average Nominal Interest Rate on Funds Procured During the Year	0.49	-	0.45	0.44	0.43	0.42	-	-	0.40	-	0.40	-	0.40	-	0.41	-	-	-	-	-
Floating Interest Rate	0.51	-	0.44	0.44	0.43	0.43	-	-	0.40	-	0.39	-	0.39	-	0.39	-	-	-	-	-
Fixed Interest Rate	0.66	-	0.56	0.55	0.53	0.52	-	-	0.50	-	0.55	-	0.56	-	0.59	-	-	-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	0.66	-	0.56	0.56	0.56	0.56	-	-	0.50	-	0.55	-	0.58	-	0.61	-	-	-	-	-
Direct	0.60	-	0.42	0.39	0.37	0.37	-	-	0.36	-	0.49	-	0.54	-	0.57	-	-	-	-	-
Indirect	0.67	-	0.62	0.62	0.60	0.59	-	-	0.55	-	0.55	-	0.55	-	0.56	-	-	-	-	-
<Reference>																				
Term Average of Long-term Prime Rate	1.01	-	1.12	1.17	1.20	1.25	-	-	1.38	-	1.38	-	1.43	-	1.44	-	-	-	-	-

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

30. Credit Card Business (ACOM)

(Millions of yen)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Card Shopping Receivables	87,962	11.6	91,087	94,724	99,316	103,575	17.7	108,136	18.7	112,650	18.9	117,775	18.6	122,303	18.1	135,700	11.0
Revolving Receivables	82,140	11.4	84,836	87,825	91,647	96,081	17.0	100,482	18.4	104,547	19.0	109,087	19.0	114,177	18.8	-	-
Number of Cardholders	500,298	9.6	523,180	552,816	586,924	629,988	25.9	682,289	30.4	733,883	32.8	780,851	33.0	822,470	30.6	863,200	5.0
Number of Accounts with Shopping Receivables	276,802	8.2	288,459	300,490	316,354	328,332	18.6	348,814	20.9	366,855	22.1	385,722	21.9	400,314	21.9	-	-
Revenue from Credit Card Business	11,605	9.5	3,153	6,409	9,858	13,340	14.9	3,697	17.3	7,567	18.1	11,626	17.9	15,769	18.2	18,200	15.4
Average Commission Rates (%)	13.10	-	13.06	13.05	13.07	13.07	(-0.03)	13.11	(0.05)	13.12	(0.07)	13.14	(0.07)	13.14	(0.07)	-	-

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)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Guaranteed Receivables	1,012,303	0.0	1,019,033	1,025,445	1,029,303	1,044,499	3.2	1,055,210	3.6	1,068,218	4.2	1,076,443	4.6	1,098,471	5.2	1,170,000	6.5
Number of Accounts with Outstanding Balance	1,530,222	-1.3	1,536,576	1,537,215	1,540,937	1,555,704	1.7	1,571,094	2.2	1,584,920	3.1	1,596,448	3.6	1,625,639	4.5	1,733,700	6.6
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	661	1.2	663	667	667	671	1.5	671	1.2	673	0.9	674	1.0	675	0.6	674	-0.1
Revenue from Guarantee Business	52,228	-2.3	13,229	27,167	40,846	55,288	5.9	14,141	6.9	29,133	7.2	43,800	7.2	59,208	7.1	64,000	8.1
Alliance Partners	30	-	30	29	29	30	-	30	-	30	-	30	-	30	-	-	-

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

(Millions of yen)

	2022/3		2023/3					2024/3					2025/3(E)				
		yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %		yoy %
Guaranteed Receivables	160,756	1.9	162,454	164,123	165,271	168,384	4.7	171,606	5.6	173,941	6.0	175,402	6.1	179,790	6.8	200,100	11.3
Number of Accounts with Outstanding Balance	254,466	0.3	255,774	256,304	256,297	258,175	1.5	260,813	2.0	262,179	2.3	262,811	2.5	272,378	5.5	313,000	14.9
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	631	1.6	635	640	644	652	3.3	657	3.5	663	3.6	667	3.6	660	1.2	639	-3.2
Revenue from Guarantee Business	10,633	-1.2	2,726	5,452	8,222	10,990	3.4	2,835	4.0	5,708	4.7	8,646	5.2	11,578	5.4	12,800	10.6
Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	25	-	28	3.0	-	-

32. Financial Ratios (ACOM)

	2022/3		2023/3					2024/3					2025/3(E)		(%)		
		yoy p.p.	2022/6	2022/9	2022/12	2023/3	yoy p.p.	2023/6	yoy p.p.	2023/9	yoy p.p.	2023/12	yoy p.p.	2024/3	yoy p.p.	2025/3(E)	yoy p.p.
Dividend Pay-out Ratio	22.8	9.5	-	24.2	-	32.0	9.2	-	-	38.5	14.3	-	-	40.6	8.6	44.0	3.4
Shareholders' Equity Ratio	42.7 (22.1)	1.8 (1.4)	43.7 (22.5)	44.2 (22.9)	44.9 (23.1)	45.5 (23.3)	2.8 (1.2)	45.3 (23.2)	1.6 (0.7)	45.2 (23.3)	1.0 (0.4)	44.3 (23.0)	-0.6 (-0.1)	44.4 (23.0)	-1.1 (-0.3)	44.8 (23.0)	0.4 (0.0)
Dividend on Equity	2.5	0.1	-	1.7	-	3.3	0.8	-	-	1.9	0.2	-	-	3.7	0.4	4.1	0.4
Return on Equity (ROE)	10.9	-7.2	15.8	13.6	11.4	10.2	-0.7	11.5	-4.3	9.7	-3.9	9.8	-1.6	9.1	-1.1	9.2	0.1
Operating Profit to Total Assets	1.1	-5.9	6.5	6.5	6.3	5.8	4.7	5.5	-1.0	5.3	-1.2	5.5	-0.8	5.3	-0.5	5.5	0.2
Ordinary Profit to Total Assets	1.7	-5.9	8.7	7.5	7.2	6.5	4.8	7.1	-1.6	6.1	-1.4	6.2	-1.0	5.9	-0.6	6.0	0.1
Return on Assets (ROA)	4.5	-2.2	6.8	5.9	5.0	4.5	0.0	5.2	-1.6	4.4	-1.5	4.4	-0.6	4.1	-0.4	4.1	0.0
Operating Margin	6.0	-31.3	35.7	35.7	34.1	31.3	25.3	28.8	-6.9	28.1	-7.6	29.1	-5.0	28.2	-3.1	28.9	0.7
Ordinary Profit to Operating Revenue	9.2	-31.8	47.3	41.5	39.1	35.1	25.9	37.4	-9.9	32.3	-9.2	32.8	-6.3	31.1	-4.0	31.0	-0.1
Profit Margin	24.7	-11.1	37.2	32.5	27.3	24.4	-0.3	27.5	-9.7	23.1	-9.4	23.4	-3.9	21.5	-2.9	21.5	0.0
Current Ratio	496.8	-247.6	466.0	467.7	507.1	560.5	63.7	513.7	47.7	492.8	25.1	492.0	-15.1	497.4	-63.1	443.7	-53.7
Fixed Assets Ratio	26.8	7.9	25.5	23.8	22.4	21.7	-5.1	20.9	-4.6	20.6	-3.2	20.7	-1.7	20.2	-1.5	15.2	-5.0

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.

<Reference> Financial Ratios (Consolidated)

	2022/3		2023/3					2024/3					(%)		
		yoy p.p.	2022/6	2022/9	2022/12	2023/3	yoy p.p.	2023/6	yoy p.p.	2023/9	yoy p.p.	2023/12	yoy p.p.	2024/3	yoy p.p.
Dividend Pay-out Ratio	19.7	7.8	-	23.7	-	28.5	8.8	-	-	34.4	10.7	-	-	35.4	6.9
Shareholders' Equity Ratio	42.1 (21.8)	2.3 (1.5)	43.0 (22.3)	43.4 (22.8)	44.1 (22.9)	44.8 (23.1)	2.7 (1.3)	44.7 (23.2)	1.7 (0.9)	44.7 (23.3)	1.3 (0.5)	44.1 (23.2)	0.0 (0.3)	44.3 (23.3)	-0.5 (0.2)
Return on Equity (ROE)	10.9	-6.6	12.3	12.0	10.7	9.9	-1.0	9.5	-2.8	9.2	-2.8	9.3	-1.4	8.8	-1.1
Operating Profit to Total Assets	2.8	-5.1	8.0	7.6	7.3	6.8	4.0	6.7	-1.3	6.7	-0.9	6.6	-0.7	6.4	-0.4
Ordinary Profit to Total Assets	2.9	-5.1	8.0	7.6	7.3	6.8	3.9	6.8	-1.2	6.7	-0.9	6.6	-0.7	6.4	-0.4
Return on Assets (ROA)	4.5	-1.8	5.2	5.1	4.6	4.3	-0.2	4.2	-1.0	4.1	-1.0	4.1	-0.5	3.9	-0.4
Operating Margin	13.3	-23.8	38.2	36.1	34.6	31.9	18.6	30.9	-7.3	30.6	-5.5	30.5	-4.1	29.3	-2.6
Ordinary Profit to Operating Revenue	13.5	-24.1	38.2	36.2	34.7	32.0	18.5	31.1	-7.1	30.8	-5.4	30.6	-4.1	29.4	-2.6
Profit Margin	21.2	-8.4	24.9	24.4	21.7	20.1	-1.1	19.4	-5.5	18.9	-5.5	19.1	-2.6	18.0	-2.1
Current Ratio	501.0	-157.0	474.6	477.6	508.2	541.8	40.8	507.0	32.4	462.8	-14.8	467.1	-41.1	482.4	-59.4
Fixed Assets Ratio	20.5	7.0	19.2	17.5	16.5	15.8	-4.7	15.0	-4.2	14.0	-3.5	13.8	-2.7	13.9	-1.9
Price Book-value Ratio	0.94	-0.72	0.91	0.86	0.87	0.86	-0.08	0.93	0.02	0.90	0.04	0.90	0.03	1.00	0.14
Price Earnings Ratio	8.98	-1.25	7.46	7.40	8.41	9.10	0.12	9.87	2.41	10.01	2.61	9.94	1.53	11.89	2.79

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.

33. Per Share Data (ACOM)

(Yen)

	2022/3	2023/3				2024/3				2025/3(E)	
		2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3		
Profit	Non-consolidated	30.69	11.73	20.66	26.13	31.27	9.12	15.58	23.90	29.55	31.85
	Consolidated	35.54	10.59	21.08	28.30	35.06	8.79	17.42	26.63	33.89	35.49
Dividends	7.00	-	5.00	-	10.00	-	6.00	-	12.00	14.00	
Net Assets	Non-consolidated	294.60	302.34	311.27	311.74	316.87	320.99	327.45	329.77	335.42	353.31
	Consolidated	339.51	349.85	362.91	364.51	370.92	376.47	387.71	391.28	400.87	421.48

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

(%)

	2022/3	2023/3				2024/3				2025/3(E)	
		2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3		
Profit	Non-consolidated	-32.2	-9.2	-10.0	-4.3	1.9	-22.3	-24.6	-8.5	-5.5	7.8
	Consolidated	-29.4	-16.7	-15.6	-4.8	-1.4	-17.0	-17.4	-5.9	-3.3	4.7
Dividends	16.7	-	66.7	-	42.9	-	20.0	-	20.0	16.7	
Net Assets	Non-consolidated	9.1	8.0	7.4	7.0	7.6	6.2	5.2	5.8	5.9	5.3
	Consolidated	9.5	8.9	9.3	9.8	9.3	7.6	6.8	7.3	8.1	5.1

34. Shares Issued (ACOM)

(Thousands)

	2022/3	2023/3				2024/3				2025/3(E)
		2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	
Average Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-
During the Year										
Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-
at Year-end										

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)

	2022/3		2023/3					2024/3					2025/3(E)				
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Accounts Receivable-operating Loans	190,207 (55,453)	-1.1 (-0.9)	204,265 (55,507)	214,091 (55,608)	213,784 (56,111)	215,315 (56,662)	13.2 (2.2)	221,837 (56,735)	8.6 (2.2)	232,052 (57,015)	8.4 (2.5)	234,919 (57,437)	9.9 (2.4)	239,297 (57,941)	11.1 (2.3)	241,800 (58,541)	1.0 (1.0)
Number of Customer Accounts	1,424,087	-2.7	1,422,469	1,403,089	1,408,391	1,412,863	-0.8	1,410,163	-0.9	1,410,805	0.5	1,415,162	0.5	1,414,774	0.1	1,416,800	0.1
Accounts Receivable-installment	677 (197)	6.6 (6.9)	731 (198)	731 (190)	677 (177)	719 (189)	6.3 (-4.1)	758 (193)	3.7 (-2.4)	736 (181)	0.7 (-4.7)	704 (172)	3.9 (-3.2)	754 (182)	4.9 (-3.5)	700 (183)	-7.2 (0.5)
Number of Contracts with Receivables Outstanding	15,145	6.1	14,777	14,509	13,556	12,997	-14.2	12,758	-13.7	12,679	-12.6	12,090	-10.8	11,935	-8.2	11,000	-7.8
Current Exchange Rate (Yen)	3.43	-	3.68	3.85	3.81	3.80	-	3.91	-	4.07	-	4.09	-	4.13	-	4.13	-
Operating Revenue	50,545 (14,693)	-2.6 (-3.2)	12,739 (3,619)	26,491 (7,257)	40,533 (10,955)	55,061 (14,683)	8.9 (-0.1)	14,279 (3,651)	12.1 (0.9)	29,220 (7,397)	10.3 (1.9)	44,550 (11,137)	9.9 (1.7)	60,158 (14,890)	9.3 (1.4)	60,300 (14,900)	0.2 (0.1)
Operating Profit (Segment Profit)	19,225 (5,588)	-6.1 (-6.7)	6,530 (1,855)	11,302 (3,096)	16,591 (4,484)	21,000 (5,600)	9.2 (0.2)	5,791 (1,481)	-11.3 (-20.2)	14,328 (3,627)	26.8 (17.1)	19,041 (4,760)	14.8 (6.2)	23,630 (5,849)	12.5 (4.4)	17,500 (4,300)	-25.9 (-26.5)
Average Exchange Rate (Yen)	3.44	-	3.52	3.65	3.70	3.75	-	3.91	-	3.95	-	4.00	-	4.04	-	4.04	-

Notes : 1. End of fiscal year : December 31

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

: 3. No revision was made to the number of customer accounts or contracts with receivables outstanding in revision of earnings forecast on November 9, 2023.

36. ACOM CONSUMER FINANCE CORPORATION

(Millions of yen, Millions of PHP)

	2022/3		2023/3					2024/3					2025/3(E)				
	2022/3	yoy %	2022/6	2022/9	2022/12	2023/3	yoy %	2023/6	yoy %	2023/9	yoy %	2023/12	yoy %	2024/3	yoy %	2025/3(E)	yoy %
Accounts Receivable-operating Loans	1,900 (840)	186.2 (176.1)	2,374 (1,001)	3,053 (1,221)	3,381 (1,369)	3,437 (1,432)	80.9 (70.3)	3,388 (1,371)	42.7 (36.9)	3,493 (1,323)	14.4 (8.4)	3,457 (1,304)	2.2 (-4.7)	3,197 (1,239)	-7.0 (-13.5)	3,500 (1,347)	9.5 (8.7)
Number of Customer Accounts	41,624	121.8	46,300	52,576	56,990	58,632	40.9	55,987	20.9	54,554	3.8	56,872	-0.2	56,093	-4.3	72,200	28.7
Current Exchange Rate (Yen)	2.26	-	2.37	2.50	2.47	2.40	-	2.47	-	2.64	-	2.65	-	2.58	-	2.58	-
Operating Revenue	693 (308)	194.6 (184.2)	267 (117)	620 (260)	1,045 (433)	1,475 (607)	112.8 (97.0)	410 (168)	53.5 (43.4)	825 (335)	32.9 (28.6)	1,266 (504)	21.2 (16.4)	1,721 (675)	16.7 (11.2)	1,800 (700)	4.6 (3.7)
Operating Profit (Segment Profit)	-608 (-270)	- (-)	-147 (-65)	-424 (-178)	-729 (-302)	-1,001 (-412)	- (-)	-203 (-83)	- (-)	-427 (-173)	- (-)	-639 (-254)	- (-)	-741 (-290)	- (-)	-700 (-300)	- (-)
Average Exchange Rate (Yen)	2.25	-	2.27	2.38	2.41	2.43	-	2.43	-	2.46	-	2.51	-	2.55	-	2.55	-

Notes : 1. End of fiscal year : December 31

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

(Reference) Category criteria concerning situations of Non-performing Loans are as follows ;

Bankrupt or De facto Bankrupt

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' collection department.

Doubtful receivables

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

Receivables past due for three months or more

Loans past due for three months or more that do not fall into the above two categories.

Restructured receivables

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.