

DATA BOOK

2024年3月期決算
The Fiscal Year Ended March, 2024

アコム株式会社
ACOM CO., LTD.

2024年5月
May 2024
Code No. 8572

< 目 次 > Contents

		Pages
データブックに関する注意事項	Notes to DATA BOOK	1
実績推移と今期の予想(連結)	Trend in Actual Results and Estimates (Consolidated)	
1. アコムグループ一覧	ACOM Group	2
2. 貸借対照表	Balance Sheet	3
3. 損益計算書	Income Statement	4
4. セグメント情報	Segment Information	5
5. 事業別営業債権残高	Receivables Outstanding by Segment	6
6. 事業別利用者数	Number of Customer Accounts by Segment	6
7. その他の指標	Other Indices	6
実績推移と今期の予想(単体)	Trend in Actual Results and Estimates (Non-consolidated)	
8. 貸借対照表	Balance Sheet	7
9. 損益計算書	Income Statement	8
10. 事業別営業収益	Operating Revenue by Segment	9
10-2. 営業収益の事業別構成比	Composition Ratio of Operating Revenue by Segment	9
11. 営業費用	Operating Expenses	10
11-2. 営業収益営業費用率	Ratio of Operating Expenses to Operating Revenue	10
12. 事業別営業債権残高	Receivables Outstanding by Segment	11
13. 利用者数	Number of Customer Accounts	11
14. ローン事業新規申込数、新客数及び新規貸付率	Number of Applicants, New Loan Customers and Lending Ratio	12
15. ローン事業店舗数	Number of Loan Business Outlets	12
16. 自動契約機	Automatic Contract Machines	12
17. ATM	ATMs	12
18. 社員数	Employees	12
19. 期中平均利回り	Average Loan Yield	13
20. 貸付金利別残高構成 [消費者向け無担保ローン]	Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers]	13
20-2. 貸付金利別口座数構成 [消費者向け無担保ローン]	Number of Accounts by Interest Rate [Unsecured Loans for Consumers]	13
21. 貸付金額別残高構成 [消費者向け無担保ローン]	Accounts Receivable-operating Loans by Classified Receivables Outstanding [Unsecured Loans for Consumers]	14
21-2. 貸付金額別口座数構成 [消費者向け無担保ローン]	Number of Accounts by Classified Receivables Outstanding [Unsecured Loans for Consumers]	14
22. 顧客年別別件数構成比 [消費者向け無担保ローン]	Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers]	15
23. 顧客年代別別件数構成比 [消費者向け無担保ローン]	Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers]	15
24. 顧客性別別件数構成比 [消費者向け無担保ローン]	Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers]	15
25. 貸倒損失	Bad Debt Expenses	16
25-2. 無担保ローン貸倒損失理由別状況	Bad Debt Expenses of Unsecured Loans by Reasons	16
26. 不良債権の状況	Non-performing Loans	17
26-2. 3か月未満の延滞債権 [本社管理債権を除く]	Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department]	17
27. 貸倒引当金	Allowance for Doubtful Accounts	17
28. 利息返還損失引当金	Provision for Loss on Interest Repayment	17
29. 資金調達	Funds Procurement	18
30. クレジットカード事業	Credit Card Business	19
31. 信用保証事業	Guarantee Business	19
32. 財務指標	Financial Ratios	20
33. 1株当たり指標	Per Share Data	21
34. 発行済株式総数	Shares Issued	21
実績推移と今期の予想(海外連結子会社)	Trend in Actual Results and Estimates (Overseas Consolidated Subsidiaries)	
35. EASY BUY Public Company Limited	EASY BUY Public Company Limited	22
36. ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	22
(参考)不良債権の状況に関する分類基準	(Reference) Category criteria concerning situations of non-performing loans	23

データブックに関する注意事項

(注1) 業績予想に関する注意事項

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

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

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

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

Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

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

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

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

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

: 6. "(E)" indicates estimates.

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

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

1. アコムグループ一覧

ACOM Group

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

アコム株式会社	ACOM CO., LTD.	1978/10	63,832 百万円 [63,832 million yen]	—	2,042 名	ローン事業、クレジットカード事業、信用保証事業 Loan Business, Credit Card Business and Guarantee Business
---------	----------------	---------	------------------------------------	---	---------	---

【連結子会社】国内子会社 3社 海外子会社 3社

[Consolidated Subsidiaries] Domestic: 3 Overseas: 3

国内	エム・ユー信用保証株式会社	Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 百万円 [300 million yen]	100.00 %	86 名	信用保証事業 Guarantee Business
	アイ・アール債権回収株式会社		IR Loan Servicing, Inc.	2000/6	520 百万円 [520 million yen]	100.00 %	126 名	サービサー事業 (債権管理回収事業) Servicing Business (Loan Servicing Business)
	GeNIE株式会社		GeNIE Inc.	2022/4	250 百万円 [250 million yen]	100.00 %	10 名	エンベデッド・ファイナンス事業 Embedded Finance
海外	EASY BUY Public Company Limited	Overseas	EASY BUY Public Company Limited	1996/9	6,000 百万タイバツ [6,000 million THB]	71.00 %	2,705 名	タイ王国における無担保ローン事業及びインストールメントローン事業 Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION		ACOM CONSUMER FINANCE CORPORATION	2017/7	1,500 百万フィリピンペソ [1,500 million PHP]	80.00 %	413 名	フィリピン共和国における無担保ローン事業 Unsecured Loan Business in Republic of the Philippines
	ACOM (M) SDN. BHD.		ACOM (M) SDN. BHD.	2021/7	32 百万マレーシアリング [32 million RM]	100.00 %	22 名	マレーシアにおける貸金業サービスの提供及びその他の関連事業 Money lending service and other related business in Malaysia

【持分法適用関連会社】

[Equity-method Affiliate]

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

2. 貸借対照表(連結)

Balance Sheet (Consolidated)

(単位:百万円/Millions of yen)

		2023/3						2024/3								
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前期末比 ytd %	2023/9	前期末比 ytd %	2023/12	前期末比 ytd %	2024/3	前期比 yoy %
流動資産	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
現金及び預金	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
営業貸付金	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
割賦売掛金	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
買取債権	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
貸倒引当金	Allowance for Doubtful Accounts	-77,632	-	-79,056	-78,675	-81,148	-83,418	-	-85,571	-	-87,935	-	-90,959	-	-92,289	-
固定資産	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
有形固定資産	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
無形固定資産	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
のれん	Goodwill	1,252	-29.3	1,122	993	863	734	-41.4	604	-17.6	474	-35.3	345	-52.9	215	-70.6
ソフトウェア	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
投資その他の資産	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
繰延税金資産	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
貸倒引当金	Allowance for Doubtful Accounts	-737	-	-704	-701	-683	-667	-	-645	-	-620	-	-607	-	-572	-
資産合計	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
流動負債	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
短期借入金	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
コマーシャル・ペーパー	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
1年内返済予定の長期借入金	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
1年内償還予定の社債	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
債務保証損失引当金	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
固定負債	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
社債	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
長期借入金	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
利息返還損失引当金	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
負債合計	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
株主資本	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
利益剰余金	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
その他の包括利益累計額	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
非支配株主持分	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
純資産合計	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
負債純資産合計	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
信用保証残高(オフバランス)	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. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2022/3		2023/3					2024/3					2025/3計画(E)				
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %	2025/3計画(E)	前期比 yoy %
営業収益	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
営業貸付金利息	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	-	-
包括信用購入あっせん収益	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	-	-
信用保証収益	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	-	-
買取債権回収高	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	-	-
営業費用	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
金融費用	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
貸倒関連費用	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
貸倒損失	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	-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	78	-	267	-829	1,723	4,029	-	1,624	-	3,222	-	6,100	-	7,265	-	-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-3	-	-472	-41	47	739	-	392	-	1,105	-	1,374	-	2,360	-	-	-
利息返還関連費用	Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	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	-	-
貸倒損失(債権放棄)	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	-	-
利息返還損失引当金増減額	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	-	-	-
その他の営業費用	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
営業利益	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
営業外収益	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
営業外費用	Non-operating Expenses	38	-36.4	99	113	127	144	278.9	1	-98.3	10	-90.7	89	-30.3	19	-86.4	-	-
経常利益	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
特別利益	Extraordinary Income	25	-62.9	0	1,115	1,117	1,117	-	0	-	1	-99.8	1	-99.9	258	-76.9	-	-
特別損失	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
税金等調整前当期純利益	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
法人税、住民税及び事業税	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	-	-
法人税等調整額	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	-	-
当期純利益	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
非支配株主に帰属する当期純利益	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
親会社株主に帰属する当期純利益	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. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2023/3							2024/3							
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %
営業収益	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
	外部顧客からの営業収益	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
	セグメント間の内部営業収益又は振替高	50	-35.2	-14	-82	-45	94	86.6	12	-	-24	-	-25	-	80	-14.7
ローン・クレジットカード事業	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
信用保証事業	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
海外金融事業	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
債権管理回収事業	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
その他	Others	139	54.0	115	215	158	217	55.7	90	-21.3	148	-31.0	125	-20.8	229	5.7
営業費用	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
	連結財務諸表の営業費用	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
	セグメント間取引消去等	-410	-	-96	-154	-153	102	-	26	-	-1,884	-	-1,844	-	-1,803	-
ローン・クレジットカード事業	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
信用保証事業	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
海外金融事業	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
債権管理回収事業	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
その他	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
セグメント利益	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
	連結財務諸表の営業利益	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
	セグメント間取引消去等	460	-	82	72	108	-8	-	-14	-	1,859	-	1,818	-	1,883	-
ローン・クレジットカード事業	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
信用保証事業	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
海外金融事業	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
債権管理回収事業	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
その他	Others	139	54.0	115	215	158	217	55.7	90	-21.3	148	-31.0	125	-20.8	229	5.7

[営業債権残高営業利益率]

[Operating Profit to Receivables Outstanding]

(単位: %)

ローン・クレジットカード事業	Loan and Credit Card Business	-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)
信用保証事業	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)

(注1)前期比欄には()書きで増減値を表示

(注2)ローン・クレジットカード事業=セグメント利益/(((期首営業貸付金残高+期首割賦売掛金残高)+(期末営業貸付金残高+期末割賦売掛金残高))/2)x100

(注3)信用保証事業=セグメント利益/(((期首信用保証残高+期首求償債権残高)+(期末信用保証残高+期末求償債権残高))/2)x100

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

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

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

5. 事業別営業債権残高(連結)

Receivables Outstanding by Segment (Consolidated)

		2022/3		2023/3						2024/3						2025/3計画(E)	前期比 yoy %	
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3			前期比 yoy %
営業債権残高 (百万円)	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
ローン・クレジットカード事業	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
ローン事業	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
DCキャッシュワン(求償債権分)を除く	Exclude Right to Reimbursement of DC Cash One's Credit	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
クレジットカード事業	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
海外金融事業	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	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
ローン事業	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
インストールメントローン事業	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	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
債権管理回収事業	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
信用保証残高	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
アコム	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
エム・ユー信用保証	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

(注)2025年3月期計画における営業債権残高およびローン・クレジットカード事業残高には、エンベデッド・ファイナンス事業の残高を含む

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

6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2022/3		2023/3						2024/3						2025/3計画(E)	前期比 yoy %	
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3			前期比 yoy %
ローン事業 (件)	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
DCキャッシュワン(求償債権分)を除く	Exclude Right to Reimbursement of DC Cash One's Accounts	1,516,101	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
クレジットカード事業 (名)	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
海外金融事業 (件)	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	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
ローン事業	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
インストールメントローン事業	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	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
債権管理回収事業 (件)	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	-	-

(注1)ローン事業: 営業貸付金残高を有する口座数

(注2)クレジットカード事業: 有効会員数

(注3)インストールメントローン事業: 割賦売掛金残高を有する契約件数

(注4)債権管理回収事業: 債権買取額の残高を有する口座数

(注5)2025年3月期計画には、エンベデッド・ファイナンス事業の口座数を含む

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. その他の指標(連結)

Other Indices (Consolidated)

		2022/3		2023/3						2024/3						
		2022/3	前期比 yoy	2022/6	2022/9	2022/12	2023/3	前期比 yoy	2023/6	前期末比 ytd	2023/9	前期末比 ytd	2023/12	前期末比 ytd	2024/3	前期比 yoy
店舗数 (店)	Number of Outlets	945	-63	917	889	886	865	-80	843	-22	811	-54	786	-79	781	-84
社員数(正社員) (名)	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. 貸借対照表 (アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

		2022/3		2023/3					2024/3							
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前期末比 ytd %	2023/9	前期末比 ytd %	2023/12	前期末比 ytd %	2024/3	前期比 yoy %
流動資産	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
現金及び預金	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
営業貸付金	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
割賦売掛金	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
貸倒引当金	Allowance for Doubtful Accounts	-56,600	-	-57,820	-58,130	-59,640	-61,050	-	-63,070	-	-65,390	-	-66,810	-	-67,740	-
固定資産	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
有形固定資産	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
無形固定資産	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
のれん	Goodwill	1,252	-29.3	1,122	993	863	734	-41.4	604	-17.6	474	-35.3	345	-52.9	215	-70.6
ソフトウェア	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
投資その他の資産	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
繰延税金資産	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
貸倒引当金	Allowance for Doubtful Accounts	-700	-	-680	-670	-660	-650	-	-630	-	-610	-	-590	-	-560	-
資産合計	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
流動負債	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
コマmercialペーパー	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
1年内返済予定の長期借入金	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
1年内償還予定の社債	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
債務保証損失引当金	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
固定負債	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
社債	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
長期借入金	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
利息返還損失引当金	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
負債合計	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
株主資本	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
利益剰余金	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
評価・換算差額等	Valuation and translation adjustments	0	30.7	0	0	0	0	17.5	0	12.6	0	24.7	0	-21.6	-8.8	
純資産合計	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
負債純資産合計	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
信用保証残高 (オフバランス)	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. 損益計算書 (アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2023/3							2024/3							2025/3計画(E)		
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %	2025/3計画(E)	前期比 yoy %
営業収益	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
営業貸付金利息	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
包括信用購入あっせん収益	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
信用保証収益	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
営業費用	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
金融費用	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
貸倒関連費用	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
貸倒損失	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
貸倒引当金増減額	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	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-130	-	-420	-50	10	660	-	410	-	1,130	-	1,300	-	2,200	-	2,000	-
利息返還関連費用	Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	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	-	-
貸倒損失(債権放棄)	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	-	-
利息返還損失引当金増減額	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	-	-	-
その他の営業費用	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
営業利益	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
営業外収益	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
営業外費用	Non-operating Expenses	36	-35.7	99	114	127	143	297.4	1	-98.3	10	-91.0	91	-28.0	14	-89.6	-	-
経常利益	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
特別利益	Extraordinary Income	24	-63.9	-	1,115	1,115	1,115	-	-	-	-	-	0	-	257	-77.0	-	-
特別損失	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
税引前当期純利益	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
法人税、住民税及び事業税	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	-	-
法人税等調整額	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	-	-
当期純利益	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. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2023/3							2024/3							2025/3計画(E)		
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3			前期比 yoy %
営業収益	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
ローン・クレジットカード事業	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
ローン事業	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
無担保ローン	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
消費者向け	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
有担保ローン	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
クレジットカード事業	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
信用保証事業	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
その他	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. 営業収益の事業別構成比 (アコム)

Composition Ratio of Operating Revenue by Segment (ACOM)

(単位:%)

		2022/3	2023/3				2024/3				2025/3計画(E)
		2022/3	2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	2025/3計画(E)
営業収益	Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ローン・クレジットカード事業	Loan and Credit Card Business	73.1	73.0	72.5	72.7	72.3	72.6	72.3	72.6	72.4	72.4
ローン事業	Loan Business	67.1	66.6	66.1	66.1	65.7	65.5	65.1	65.3	65.1	64.6
クレジットカード事業	Credit Card Business	6.0	6.4	6.4	6.6	6.6	7.1	7.2	7.3	7.3	7.8
信用保証事業	Guarantee Business	26.8	26.8	27.3	27.2	27.6	27.2	27.6	27.3	27.5	27.5
その他	Others	0.1	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1

11. 営業費用(アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2022/3		2023/3					2024/3					2025/3計画(E)	前期比 yoy %			
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12			前年同期比 yoy %	2024/3	前期比 yoy %
営業費用	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
金融費用	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
貸倒関連費用	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
貸倒損失	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
貸倒引当金増減額	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	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-130	-	-420	-50	10	660	-	410	-	1,130	-	1,300	-	2,200	-	2,000	-
利息返還関連費用	Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	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	-	-
貸倒損失(債権放棄)	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	-	-
利息返還損失引当金増減額	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	-	-	-
その他の営業費用	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
人件費	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
広告宣伝費	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
事務所費	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
電算機費	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
手数料	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
保険料	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
減価償却費	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
公租公課	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
事業税(外形標準課税)	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
その他	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. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2022/3		2023/3					2024/3					2025/3計画(E)	前期比 yoy p.p.			
		2022/3	前期比 yoy p.p.	2022/6	2022/9	2022/12	2023/3	前期比 yoy p.p.	2023/6	前年同期比 yoy p.p.	2023/9	前年同期比 yoy p.p.	2023/12			前年同期比 yoy p.p.	2024/3	前期比 yoy p.p.
営業費用	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
金融費用	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
貸倒関連費用	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
貸倒損失	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
利息返還関連費用	Provision for Loss on Interest Repayment	30.2	30.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
その他の営業費用	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
人件費	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
広告宣伝費	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
事務所費	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
電算機費	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
手数料	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

(注)営業収益営業費用率(%)=営業費用/営業収益

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

12. 事業別営業債権残高 (アコム)

Receivables Outstanding by Segment (ACOM)

		2023/3							2024/3							2025/3計画(E)		
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3			前期比 yoy %
ローン・クレジットカード事業 (百万円)	Loan and Credit Card Business (Millions of yen)	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
ローン事業	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
無担保ローン	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
消費者向け	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
有担保ローン	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
不動産カードローン	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	-	-
クレジットカード事業	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
1口座当たり貸付単価 [消費者向け無担保(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	514	-1.0	514	511	507	502	-2.3	498	-3.1	494	-3.3	491	-3.2	490	-2.4	500	2.0
信用保証残高	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
1口座当たり利用単価 [信用保証残高(千円)]	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	661	1.2	663	667	667	671	1.5	671	1.2	673	0.9	674	1.0	675	0.6	674	-0.1
求償債権	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. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2023/3							2024/3							2025/3計画(E)		
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3			前期比 yoy %
ローン事業 (件)	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
無担保ローン	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
消費者向け	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
有担保ローン	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
クレジットカード事業 (名)	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
信用保証事業	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

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

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

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

		2022/3		2023/3					2024/3					2025/3計画(E)				
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %	2025/3計画(E)	前期比 yoy %
新規申込数	(件) 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	-	-
新客数	(件) 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
新規貸付率	(%) 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)	-	-
(注1)新規貸付率は提携カード分を除く (注2)新規貸付率の前期比欄には()書きで増減値を表示		Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards. : 2. Figures in brackets indicate year-on-year change in percentage points.																
初回貸付単価	(千円) Initial Average Lending Amount (Thousands of yen)	170	-2.9	164	164	163	163	-4.1	163	-0.6	166	1.2	168	3.1	171	4.9	-	-

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

		2022/3		2023/3					2024/3					2025/3計画(E)				
		2022/3	前期比 yoy	2022/6	2022/9	2022/12	2023/3	前期比 yoy	2023/6	前期末比 ytd	2023/9	前期末比 ytd	2023/12	前期末比 ytd	2024/3	前期比 yoy	2025/3計画(E)	前期比 yoy
ローン事業店舗数	(店) Number of Loan Business Outlets	834	-63	807	779	755	754	-80	732	-22	701	-53	675	-79	671	-83	593	-78
有人店舗	Staffed	4	-	4	4	4	1	-3	-	-1	-	-1	-	-1	-	-1	-	-
無人店舗	Unstaffed	830	-63	803	775	751	753	-77	732	-21	701	-52	675	-78	671	-82	593	-78

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

		2022/3		2023/3					2024/3					2025/3計画(E)				
		2022/3	前期比 yoy	2022/6	2022/9	2022/12	2023/3	前期比 yoy	2023/6	前期末比 ytd	2023/9	前期末比 ytd	2023/12	前期末比 ytd	2024/3	前期比 yoy	2025/3計画(E)	前期比 yoy
自動契約コーナー数	(所) Number of Automatic Contract Machine Outlets	834	-63	807	779	755	754	-80	732	-22	701	-53	675	-79	671	-83	593	-78
自動契約機台数	(台) Number of Automatic Contract Machines	852	-84	823	795	770	769	-83	746	-23	715	-54	689	-80	685	-84	607	-78
カード発行機台数	Number of Card Issuance Machines	646	-1	646	647	647	647	1	648	1	648	1	648	1	648	1	-	-

17. ATM (アコム) ATMs (ACOM)

		2022/3		2023/3					2024/3					2025/3計画(E)				
		2022/3	前期比 yoy	2022/6	2022/9	2022/12	2023/3	前期比 yoy	2023/6	前期末比 ytd	2023/9	前期末比 ytd	2023/12	前期末比 ytd	2024/3	前期比 yoy	2025/3計画(E)	前期比 yoy
ATM台数	(台) 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	-	-
自社設置分	Proprietary	857	-71	827	799	775	772	-85	747	-25	714	-58	688	-84	684	-88	606	-78
年中無休	Open 365 Days/Year	857	-71	827	799	775	772	-85	747	-25	714	-58	688	-84	684	-88	-	-
24時間稼働	Open 24 Hours/Day	763	-61	742	720	699	695	-68	673	-22	644	-51	619	-76	616	-79	-	-
提携分	Tie-up	49,799	-247	49,668	49,618	49,668	49,374	-425	49,216	-158	49,143	-231	49,327	-47	49,095	-279	-	-
(注)提携分は、当社と提携している銀行が管理している台数		Note : The figures in "Tie-up" represent number of ATMs managed by tie-up partner banks.																

18. 社員数 (アコム) Employees (ACOM)

		2022/3		2023/3					2024/3					2025/3計画(E)				
		2022/3	前期比 yoy	2022/6	2022/9	2022/12	2023/3	前期比 yoy	2023/6	前期末比 ytd	2023/9	前期末比 ytd	2023/12	前期末比 ytd	2024/3	前期比 yoy	2025/3計画(E)	前期比 yoy
合計	(名) 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	-	-
正社員	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
非正社員	Temporary Employees	99	8	105	108	107	109	10	115	6	116	7	116	7	119	10	-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位: %)

		2023/3										2024/3						2025/3計画(E)			
		2022/3	前期比 yoy p.p.	2022/6	前年同期比 yoy p.p.	2022/9	前年同期比 yoy p.p.	2022/12	前年同期比 yoy p.p.	2023/3	前期比 yoy p.p.	2023/6	前年同期比 yoy p.p.	2023/9	前年同期比 yoy p.p.	2023/12	前年同期比 yoy p.p.	2024/3	前期比 yoy p.p.	2025/3計画(E)	前期比 yoy p.p.
期中平均利回り	Average Loan Yield	14.96	-0.05	14.93	-0.09	14.89	-0.09	14.88	-0.09	14.88	-0.08	14.93	0.00	14.93	0.04	14.95	0.07	14.97	0.09	15.01	0.04
無担保ローン	Unsecured Loans	14.98	-0.05	14.94	-0.09	14.91	-0.08	14.90	-0.09	14.89	-0.09	14.94	0.00	14.94	0.03	14.96	0.06	14.98	0.09	15.02	0.04
消費者向け	Consumers	14.98	-0.05	14.94	-0.09	14.91	-0.08	14.90	-0.09	14.89	-0.09	14.94	0.00	14.94	0.03	14.96	0.06	14.98	0.09	15.02	0.04
有担保ローン	Secured Loans	11.37	0.33	12.52	0.93	11.58	-0.23	11.32	-0.20	11.14	-0.23	10.36	-2.16	10.64	-0.94	10.79	-0.53	10.86	-0.28	10.07	-0.79

(注)期中平均利回り=営業貸付金利息/月初平均貸付金残高(%)[年率換算]

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

20. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位: 百万円/Millions of yen)

実質年率	Effective Annual Interest Rate	2023/3										2024/3						2025/3計画(E)			
		2022/3	構成比 C.R.(%)	2022/6	構成比 C.R.(%)	2022/9	構成比 C.R.(%)	2022/12	構成比 C.R.(%)	2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)	2024/3	構成比 C.R.(%)	2025/3計画(E)	構成比 C.R.(%)
合計	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
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	357,395	45.8	359,009	45.7	360,996	45.8	363,982	45.9	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%	10.000% < ≤ 15.000%	370,942	47.6	374,234	47.6	374,326	47.4	374,874	47.2	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%	≤ 10.000%	51,843	6.6	52,789	6.7	53,812	6.8	54,515	6.9	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. 貸付金利別口座数構成 [消費者向け無担保ローン] (アコム)

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

実質年率	Effective Annual Interest Rate	2023/3										2024/3						2025/3計画(E)			
		2022/3	構成比 C.R.(%)	2022/6	構成比 C.R.(%)	2022/9	構成比 C.R.(%)	2022/12	構成比 C.R.(%)	2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)	2024/3	構成比 C.R.(%)	2025/3計画(E)	構成比 C.R.(%)
合計	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	-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	1,049,509	69.3	1,056,530	69.2	1,068,782	69.2	1,086,309	69.5	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%	10.000% < ≤ 15.000%	349,117	23.0	351,476	23.0	351,725	22.8	350,889	22.5	355,573	22.1	359,380	21.7	362,172	21.2	362,311	20.8	367,461	20.5	-	-
≤ 10.000%	≤ 10.000%	116,353	7.7	119,652	7.8	122,813	8.0	125,471	8.0	127,983	8.0	130,136	7.8	131,188	7.7	130,796	7.5	129,964	7.3	-	-

21. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2023/3										2024/3						2025/3計画(E)			
		2022/3	構成比 C.R.(%)	2022/6	構成比 C.R.(%)	2022/9	構成比 C.R.(%)	2022/12	構成比 C.R.(%)	2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)			2024/3	構成比 C.R.(%)
合計	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
10万円以下	≦ 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
10万円超 30万円以下	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
30万円超 50万円以下	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
50万円超 100万円以下	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
100万円超	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. 貸付金額別口座数構成 [消費者向け無担保ローン] (アコム)

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

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2023/3										2024/3						2025/3計画(E)			
		2022/3	構成比 C.R.(%)	2022/6	構成比 C.R.(%)	2022/9	構成比 C.R.(%)	2022/12	構成比 C.R.(%)	2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)			2024/3	構成比 C.R.(%)
合計	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	-	-
10万円以下	≦ 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	-	-
10万円超 30万円以下	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	-	-
30万円超 50万円以下	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	-	-
50万円超 100万円以下	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	-	-
100万円超	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. 顧客年収別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位:千円/Thousands of yen, %)

年収ランク	Annual Income (Millions of yen)	2023/3																													
		2022/3			2022/6			2022/9			2022/12			2023/3			2023/6			2023/9			2023/12			2024/3					
		新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存			
New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts
合計	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			
200万円以下	≦ 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			
200万円超 500万円以下	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			
500万円超 700万円以下	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			
700万円超 1,000万円以下	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			
1,000万円超	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. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

		2023/3																										
		2022/3			2022/6			2022/9			2022/12			2023/3			2023/6			2023/9			2023/12			2024/3		
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却
New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	
合計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
~ 29才	Under 29	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
30 ~ 39才	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
40 ~ 49才	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
50 ~ 59才	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
60才以上	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. 顧客性別別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

		2023/3																										
		2022/3			2022/6			2022/9			2022/12			2023/3			2023/6			2023/9			2023/12			2024/3		
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却
New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	
男性	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
女性	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. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2023/3							2024/3							2025/3計画(E)		
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %	2025/3計画(E)	前期比 yoy %
貸倒損失 (百万円)	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
ローン・クレジットカード事業	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
ローン事業	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
無担保ローン	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
貸倒損失	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	-	-
利息返還請求に伴う債権放棄	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	-	-
有担保ローン	Secured Loans	25	-38.8	7	12	29	37	46.0	14	105.3	26	112.8	29	1.2	44	20.0	-	-
クレジットカード事業	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
信用保証事業	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
1口座当たり債却単価 【無担保ローン(千円)】	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	414	-4.4	403	402	404	402	-2.9	391	-3.0	390	-3.0	387	-4.2	388	-3.5	-	-
<参考>		<Reference>																
1口座当たり既存顧客単価 【無担保ローン(千円)】	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	514	-1.0	514	511	507	502	-2.3	498	-3.1	494	-3.3	491	-3.2	490	-2.4	500	2.0

【貸倒損失率】 [Ratio of Bad Debt Expenses]

		2022/3		2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12		2024/3	
		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)	
ローン・クレジットカード事業 (%)	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)	
ローン事業	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)	
無担保ローン	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)	
貸倒損失	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)	-	-	
利息返還請求に伴う債権放棄	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)	-	-	
有担保ローン	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)	-	-	
クレジットカード事業	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)	
信用保証事業	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)	

(注1)貸倒損失率
 ローン事業 = 貸倒損失額 / (営業貸付金残高 + 破産更生債権残高)
 クレジットカード事業 = 貸倒損失額 / (割賦売掛金残高 + 破産更生債権残高)
 信用保証事業 = 貸倒損失額 / (信用保証残高 + 求償債権残高 + 破産更生債権残高)
 (注2)貸倒損失率の前期比欄には()書きで増減値を表示
 Notes: 1. Ratio of Bad Debt Expenses
 Loan Business = Bad Debt Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Credit Card Business = Bad Debt Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Guarantee Business = Bad Debt Expenses of Guarantee Business / (Guaranteed Receivables plus Right to reimbursement plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 2. Figures in brackets indicate year-on-year change in percentage points.

25-2. 無担保ローン貸倒損失理由別状況 (アコム)

Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2023/3										2024/3									
		2022/3	構成比 C.R. (%)	2022/6	構成比 C.R. (%)	2022/9	構成比 C.R. (%)	2022/12	構成比 C.R. (%)	2023/3	構成比 C.R. (%)	2023/6	構成比 C.R. (%)	2023/9	構成比 C.R. (%)	2023/12	構成比 C.R. (%)	2024/3	構成比 C.R. (%)		
貸倒損失 (百万円)	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		
自己破産	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		
行方不明	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		
支払不能等	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		
債権放棄	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		
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	3,211	-	833	-	1,692	-	2,522	-	3,305	-	805	-	1,537	-	2,214	-	2,876	-		

26. 不良債権の状況 (アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2023/3								2024/3									
		2022/3	未残比 %	2022/6	未残比 %	2022/9	未残比 %	2022/12	未残比 %	2023/3	未残比 %	2023/6	未残比 %	2023/9	未残比 %	2023/12	未残比 %	2024/3	未残比 %
不良債権合計	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
破産更生債権及びこれらに準ずる債権	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
破産申立債権	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
民事再生申立債権	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
民事再生決定債権	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
危険債権	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
三月以上延滞債権	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
貸出条件緩和債権	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

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

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

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

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

26-2. 3か月未満の延滞債権 [本社管理債権を除く] (アコム)

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

(単位:百万円/Millions of yen)

		2023/3								2024/3									
		2022/3	未残比 %	2022/6	未残比 %	2022/9	未残比 %	2022/12	未残比 %	2023/3	未残比 %	2023/6	未残比 %	2023/9	未残比 %	2023/12	未残比 %	2024/3	未残比 %
11日以上3か月未満延滞額	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日以上3か月未満延滞額	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日以上31日未満延滞額	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. 貸倒引当金 (アコム)

Allowance for Doubtful Accounts (ACOM)

(単位:百万円/Millions of yen)

		2023/3								2024/3								
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %	2025/3計画(E)	前期比 yoy %
貸倒引当金	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
一般債権	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	-	-
消費者向け無担保債権	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	-	-
本社管理債権	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	-	-
引当金増減額	Increase or Decrease in Allowance	400	-	1,200	1,500	3,000	4,400	-	2,000	-	4,300	-	5,700	-	6,600	-	6,600	-
債務保証損失引当金	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
引当金増減額	Increase or Decrease in Provision	-130	-	-420	-50	10	660	-	410	-	1,130	-	1,300	-	2,200	-	2,000	-

28. 利息返還損失引当金 (アコム)

Provision for Loss on Interest Repayment (ACOM)

(単位:百万円/Millions of yen)

		2023/3								2024/3								
		2022/3	前期比 yoy %	2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12	前年同期比 yoy %	2024/3	前期比 yoy %	2025/3計画(E)	前期比 yoy %
期首引当金残高	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
取崩額	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	-	-
利息返還金	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	-	-
貸倒損失(債権放棄)	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	-	-
繰入額	Addition of Provision	58,923	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
期末引当金残高	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	-	-
引当金増減額	Increase or Decrease in Provision	29,458	-	-7,502	-14,811	-21,529	-28,476	-	-7,090	-	-13,950	-	-20,636	-	-27,376	-	-	-

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2024/3																		
		2022/3	構成比 C.R.(%)	2022/6	2022/9	2022/12	2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)	2024/3	前期比 yoy %	構成比 C.R.(%)	2025/3計画(E)	前期比 yoy %	構成比 C.R.(%)
借入金残高	Borrowings	497,000	100.0	504,886	516,656	508,488	505,177	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
間接	Indirect	332,001	66.8	344,887	356,659	343,491	375,179	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
都市銀行等	City Banks, etc.	267,639	53.9	276,682	282,425	267,320	293,114	58.0	302,078	57.0	304,206	55.5	311,501	53.7	313,859	7.1	53.3	-	-	-
地方銀行	Regional Banks	35,235	7.1	34,050	38,176	39,210	47,501	9.4	46,243	8.7	51,376	9.4	56,042	9.7	60,682	27.7	10.3	-	-	-
信託銀行	Trust Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
外国銀行	Foreign Banks	2,000	0.4	2,000	2,000	2,000	1,000	0.2	1,000	0.2	1,000	0.2	1,000	0.2	1,000	-	0.2	-	-	-
生命保険会社	Life Insurance Companies	2,670	0.5	2,340	2,260	3,180	2,600	0.5	2,520	0.5	2,440	0.4	2,360	0.4	2,280	-12.3	0.4	-	-	-
損害保険会社	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	-	-	-
その他	Others	22,957	4.6	28,315	30,298	30,281	29,464	5.9	26,223	5.0	32,182	5.9	32,141	5.5	44,104	49.7	7.5	-	-	-
直接	Direct	164,999	33.2	159,999	159,997	164,997	129,998	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
コマーシャル・ペーパー	Commercial Papers	24,999	5.0	39,999	39,997	44,997	34,998	6.9	54,996	10.4	54,997	10.0	49,996	8.6	29,989	-14.3	5.1	-	-	-
普通社債	Straight Bonds	140,000	28.2	120,000	120,000	120,000	95,000	18.8	95,000	17.9	100,000	18.3	125,000	21.6	135,000	42.1	22.9	-	-	-
短期借入金	Short-term Loans Payable	29,999	6.0	49,999	49,997	54,997	34,998	6.9	64,996	12.3	60,997	11.1	49,996	8.6	29,989	-14.3	5.1	-	-	-
長期借入金	Long-term Loans Payable	467,001	94.0	454,887	466,659	453,491	470,179	93.1	464,564	87.7	486,704	88.9	529,544	91.4	558,425	18.8	94.9	-	-	-
固定金利借入	Fixed	472,189	95.0	481,785	494,621	485,744	460,659	91.2	479,649	90.6	485,323	88.6	500,849	86.4	485,592	5.4	82.5	-	-	-
金利スワップ(想定元本)	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	-	-	-
期中平均調達金利 (%)	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	-	-
期中平均表面調達金利	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	-	-	-	-	-
変動金利	Floating Interest Rate	0.51	-	0.44	0.44	0.43	0.43	-	0.40	-	0.39	-	0.39	-	0.39	-	-	-	-	-
固定金利	Fixed Interest Rate	0.66	-	0.56	0.55	0.53	0.52	-	0.50	-	0.55	-	0.56	-	0.59	-	-	-	-	-
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
長期借入金金利	Long-term	0.66	-	0.56	0.56	0.56	0.56	-	0.50	-	0.55	-	0.58	-	0.61	-	-	-	-	-
直接借入金金利	Direct	0.60	-	0.42	0.39	0.37	0.37	-	0.36	-	0.49	-	0.54	-	0.57	-	-	-	-	-
間接借入金金利	Indirect	0.67	-	0.62	0.62	0.60	0.59	-	0.55	-	0.55	-	0.55	-	0.56	-	-	-	-	-
<参考>	<Reference>																			
期間平均長期プライムレート	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	-	-	-	-	-

(注)期中平均表面調達金利はデリバティブ等付随金融費用を除いて算出

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

30. クレジットカード事業 (アコム)

Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

		2023/3								2024/3								2025/3計画(E)			
		2022/3		2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12				2024/3	
		前期比 yoy %									前期比 yoy %										前期比 yoy %
割賦売掛金残高	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			
リボルビング残高	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	-	-			
有効会員数	(名) 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			
残有会員数	(名) 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	-	-			
営業収益	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			
期中平均手数料率	(%) 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)	-	-			

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

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

(注2)期中平均手数料率の前期比欄には()書きで増減値を表示

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

31. 信用保証事業 (アコム)

Guarantee Business (ACOM)

(単位:百万円/Millions of yen)

		2023/3								2024/3								2025/3計画(E)			
		2022/3		2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12				2024/3	
		前期比 yoy %								前期比 yoy %											前期比 yoy %
利用残高	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			
利用件数	(件) 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			
1口座当たり利用単価	(千円) 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			
営業収益	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			
保証提携先	(行) Alliance Partners	30	-	30	29	29	30	-	30	-	30	-	30	-	30	-	-	-			

<参考> 信用保証事業 (エム・ユー信用保証)

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

(単位:百万円/Millions of yen)

		2023/3								2024/3								2025/3計画(E)			
		2022/3		2022/6		2022/9		2022/12		2023/3		2023/6		2023/9		2023/12				2024/3	
		前期比 yoy %								前期比 yoy %											前期比 yoy %
利用残高	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			
利用件数	(件) 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			
1口座当たり利用単価	(千円) 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			
営業収益	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			
保証提携先	(行) Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	25	-	28	3	-	-			

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2023/3							2024/3							2025/3計画(E)		
		2022/3	前期比 yoy p.p.	2022/6	2022/9	2022/12	2023/3	前期比 yoy p.p.	2023/6	前年同期比 yoy p.p.	2023/9	前年同期比 yoy p.p.	2023/12	前年同期比 yoy p.p.	2024/3			前期比 yoy p.p.
配当性向	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
自己資本比率	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)
自己資本配当率	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
自己資本当期純利益率	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
総資産営業利益率	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
総資産経常利益率	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
総資産当期純利益率	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
営業収益営業利益率	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
営業収益経常利益率	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
営業収益当期純利益率	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
流動比率	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
固定比率	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

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

(注2)一部数値については年率換算にて表示

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.

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2023/3							2024/3							
		2022/3	前期比 yoy p.p.	2022/6	2022/9	2022/12	2023/3	前期比 yoy p.p.	2023/6	前年同期比 yoy p.p.	2023/9	前年同期比 yoy p.p.	2023/12	前年同期比 yoy p.p.	2024/3	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	19.7	7.8	-	23.7	-	28.5	8.8	-	-	34.4	10.7	-	-	35.4	6.9
自己資本比率	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)
自己資本当期純利益率	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
総資産営業利益率	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
総資産経常利益率	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
総資産当期純利益率	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
営業収益営業利益率	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
営業収益経常利益率	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
営業収益当期純利益率	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
流動比率	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
固定比率	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
株価純資産倍率 (倍)	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
株価収益率	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

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

(注2)一部数値については年率換算にて表示

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. 1株当たり指標 (アコム)

Per Share Data (ACOM)

(単位:円/Yen)

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

[前年同期比増減率]

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

(単位:%)

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

34. 発行済株式総数 (アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

			2022/3	2023/3				2024/3				2025/3計画(E)
				2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	
期中平均株式数	Average Number of Shares Issued		1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-
	During the Year											
期末発行済株式数	Number of Shares Issued at Year-end		1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-

(注1)期中平均株式数は期中平均自己株式数を除いて記載
(注2)期末発行済株式数は期末自己株式数を除いて記載Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.
: 2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2022/3		2023/3					2024/3					2025/3計画(E)				
				2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12			前年同期比 yoy %	2024/3	前期比 yoy %
営業貸付金残高	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)
口座数	(件) 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
割賦売掛金残高	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)
契約件数	(件) 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
決算日為替レート	(円) Current Exchange Rate (Yen)	3.43	-	3.68	3.85	3.81	3.80	-	3.91	-	4.07	-	4.09	-	4.13	-	4.13	-
営業収益	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)
営業利益(セグメント利益)	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)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.44	-	3.52	3.65	3.70	3.75	-	3.91	-	3.95	-	4.00	-	4.04	-	4.04	-

(注1)会計年度末: 12月31日
(注2)各数値下段の()内は現地通貨ベースを表示

Notes: 1. End of fiscal year: December 31
2. Figures in brackets indicate the amounts in local currencies.

36. ACOM CONSUMER FINANCE CORPORATION

ACOM CONSUMER FINANCE CORPORATION

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

		2022/3		2023/3					2024/3					2025/3計画(E)				
				2022/6	2022/9	2022/12	2023/3	前期比 yoy %	2023/6	前年同期比 yoy %	2023/9	前年同期比 yoy %	2023/12			前年同期比 yoy %	2024/3	前期比 yoy %
営業貸付金残高	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)
口座数	(件) 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
決算日為替レート	(円) Current Exchange Rate (Yen)	2.26	-	2.37	2.50	2.47	2.40	-	2.47	-	2.64	-	2.65	-	2.58	-	2.58	-
営業収益	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)
営業利益(セグメント利益)	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)	-
期中平均為替レート	(円) Average Exchange Rate (Yen)	2.25	-	2.27	2.38	2.41	2.43	-	2.43	-	2.46	-	2.51	-	2.55	-	2.55	-

(注1)会計年度末: 12月31日
(注2)各数値下段の()内は現地通貨ベースを表示

Notes: 1. End of fiscal year: December 31
2. Figures in brackets indicate the amounts in local currencies.

(参考) 不良債権の状況に関する分類基準

破産更生債権及びこれらに準ずる債権

未収利息不計上貸付金(本社管理債権または121日以上延滞債権)のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金。

危険債権

その他の未収利息不計上貸付金。ただし、債務者の経営再建または支援を図ることを目的として利息の支払いを猶予したものを除く。

三月以上延滞債権

営業店債権の内、3カ月以上121日未満の延滞債権。

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行った貸付金。

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

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.