

DATA BOOK

2023年3月期 第2四半期決算

The Second Quarter Report for the Fiscal Year Ending March, 2023

**アコム株式会社
ACOM CO., LTD.**

**2022年11月
November 2022
Code No. 8572**

＜ 目 次 ＞ Contents

	Pages
データブックに関する注意事項	1
実績推移と今期の見通し(連結)	
1. アコムグループ一覧	2
2. 貸借対照表	3
3. 損益計算書	4
4. セグメント情報	5
5. 事業別営業債権残高	6
6. 事業別利用者数	6
7. その他の指標	6
実績推移と今期の見通し(単体)	
8. 貸借対照表	7
9. 損益計算書	8
10. 事業別営業収益	9
10-2. 営業収益の事業別構成比	9
11. 営業費用	10
11-2. 営業収益営業費用率	10
12. 事業別営業債権残高	11
13. 利用者数	11
14. ローン事業新規申込数、新客数及び新規貸付率	12
15. ローン事業店舗数	12
16. 自動契約機	12
17. ATM	12
18. 社員数	12
19. 期中平均利回り	13
20. 貸付金利別残高構成 [消費者向け無担保ローン]	13
20-2. 貸付金利別口座数構成 [消費者向け無担保ローン]	13
21. 貸付金額別残高構成 [消費者向け無担保ローン]	14
21-2. 貸付金額別口座数構成 [消費者向け無担保ローン]	14
22. 顧客年収別件数構成比 [消費者向け無担保ローン]	15
23. 顧客年代別件数構成比 [消費者向け無担保ローン]	15
24. 顧客性別件数構成比 [消費者向け無担保ローン]	15
25. 貸倒損失	16
25-2. 無担保ローン貸倒損失理由別状況	16
26. 不良債権の状況	17
26-2. 3カ月未満の延滞債権 [本社管理債権を除く]	17
27. 貸倒引当金	17
28. 利息返還損失引当金	17
29. 資金調達	18
30. クレジットカード事業	19
31. 信用保証事業	19
32. 財務指標	20
33. 1株当たり指標	21
34. 発行済株式総数	21
実績推移と今期の見通し(海外連結子会社)	
35. EASY BUY Public Company Limited	22
36. ACOM CONSUMER FINANCE CORPORATION	22
(参考) 不良債権の状況に関する分類基準	23
Notes to DATA BOOK	
Trend in Actual Results and Estimates (Consolidated)	
ACOM Group	2
Balance Sheet	3
Income Statement	4
Segment Information	5
Receivables Outstanding by Segment	6
Number of Customer Accounts by Segment	6
Other Indices	6
Trend in Actual Results and Estimates (Non-consolidated)	
Balance Sheet	7
Income Statement	8
Operating Revenue by Segment	9
Composition Ratio of Operating Revenue by Segment	9
Operating Expenses	10
Ratio of Operating Expenses to Operating Revenue	10
Receivables Outstanding by Segment	11
Number of Customer Accounts	11
Number of Applicants, New Loan Customers and Lending Ratio	12
Number of Loan Business Outlets	12
Automatic Contract Machines	12
ATMs	12
Employees	12
Average Loan Yield	13
Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers]	13
Number of Accounts by Interest Rate [Unsecured Loans for Consumers]	13
Accounts Receivable-operating Loans by Classified Receivables Outstanding [Unsecured Loans for Consumers]	14
Number of Accounts by Classified Receivables Outstanding [Unsecured Loans for Consumers]	14
Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers]	15
Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers]	15
Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers]	15
Bad Debt Expenses	16
Bad Debt Expenses of Unsecured Loans by Reasons	16
Non-performing Loans	17
Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department]	17
Allowance for Doubtful Accounts	17
Provision for Loss on Interest Repayment	17
Funds Procurement	18
Credit Card Business	19
Guarantee Business	19
Financial Ratios	20
Per Share Data	21
Shares Issued	21
Trend in Actual Results and Estimates (Overseas Consolidated Subsidiaries)	
EASY BUY Public Company Limited	22
ACOM CONSUMER FINANCE CORPORATION	22
(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、過去の事実以外の当社グループの計画、方針その他の記載にかかわるものは、本資料の発表日現在において入手可能な情報等に基づいて作成したものです。しかしながら、当社グループの事業展開上リスクとなる可能性がある要素が複数存在しております。特に新型コロナウイルス感染症拡大の影響により停滞している経済活動が、徐々に回復していくことを前提に計画を策定していることから、新型コロナウイルス感染症の収束状況によって、実際の業績等は大きく異なる可能性があります。

また、利息返還請求の動向は、外部環境の変化等に影響を受けやすいことから特に不確実性が高く、その影響として利息返還損失引当金繰入額を計上する場合があります。

最終の業績はこれらのリスクを含むさまざまな要因によって予想数値と異なる可能性があります。

(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 Group's plans and strategies and other statements that are not historical facts are based on information available at the date of announcement of this DATA BOOK. However, there are some potential risk factors in the Group's business management. In particular, the plans formulated by the Company rest on the assumption that the stagnant economic activities on the impact of the spread of COVID-19 will gradually recover. Therefore, the actual results may differ significantly based the converges of COVID-19 infection.

The trend of requests for interest repayment is also highly uncertain, due to its sensitivity to changes in external environmental changes. The Group may have to make additional provision for loss on interest repayment.

Actual results may differ from forecast values due to various risk factors, not limited to those mentioned above.

: 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%", "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]	—	2,115 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: 2 Overseas: 3

国 内	エム・ユー信用保証株式会社	Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 百万円 [300 million yen]	100.00 %	81 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 %	125 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	500 百万円 ※ [500 million yen]	100.00 %	—	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 %	2,624 名	タイ王国における無担保ローン事業及びインスツ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 %	294 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	2 百万マレーシアリング [2 million RM]	100.00 %	—	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

(注) 資本準備金を含む

Note: Including capital reserve

【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)

				2022/3						2023/3						
		2021/3	前期比 yoy %	2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前期末比 ytd %	2022/9	前期末比 ytd %	2022/12	前期末比 ytd %	2023/3	前期比 yoy %
流動資産	Current Assets	1,153,346	-4.9	1,148,565	1,143,147	1,119,630	1,153,999	0.1	1,168,193	1.2	1,209,687	4.8				
現金及び預金	Cash and Deposits	83,323	0.9	70,353	71,162	59,024	74,242	-10.9	65,102	-12.3	88,472	19.2				
営業貸付金	Accounts Receivable-operating Loans	977,152	-6.2	981,248	973,635	963,330	975,282	-0.2	995,559	2.1	1,009,044	3.5				
割賦売掛金	Accounts Receivable-installment	79,423	4.9	81,436	83,358	86,016	88,640	11.6	91,819	3.6	95,456	7.7				
買取債権	Purchased Receivables	8,477	-7.7	7,948	7,850	7,669	7,988	-5.8	7,771	-2.7	7,980	-0.1				
貸倒引当金	Allowance for Doubtful Accounts	-77,428	-	-75,531	-76,733	-81,404	-77,632	-	-79,056	-	-78,675	-				
固定資産	Noncurrent Assets	65,763	-4.7	63,284	62,971	62,109	109,296	66.2	105,276	-3.7	99,716	-8.8				
有形固定資産	Property, Plant and Equipment	13,998	-7.6	13,847	14,094	12,540	12,590	-10.1	12,448	-1.1	10,695	-15.1				
無形固定資産	Intangible Assets	6,803	-9.8	6,726	6,895	7,149	7,152	5.1	7,440	4.0	7,468	4.4				
のれん	Goodwill	1,770	-27.3	1,640	1,511	1,381	1,252	-29.3	1,122	-10.3	993	-20.7				
ソフトウェア	Software	4,984	-1.4	5,041	5,340	5,723	5,856	17.5	6,274	7.1	6,431	9.8				
投資その他の資産	Investments and Other Assets	44,960	-2.9	42,710	41,981	42,420	89,553	99.2	85,387	-4.7	81,552	-8.9				
繰延税金資産	Deferred Tax Assets	29,677	-12.3	27,735	27,292	27,075	73,961	149.2	70,026	-5.3	66,324	-10.3				
貸倒引当金	Allowance for Doubtful Accounts	-900	-	-860	-836	-813	-737	-	-704	-	-701	-				
資産合計	Total Assets	1,219,109	-4.9	1,211,850	1,206,119	1,181,740	1,263,296	3.6	1,273,470	0.8	1,309,403	3.6				
流動負債	Current Liabilities	175,271	-19.1	184,053	166,799	186,110	230,355	31.4	246,119	6.8	253,279	10.0				
短期借入金	Short-term Loans Payable	15,992	4.3	19,694	18,298	12,605	15,284	-4.4	28,190	84.4	31,743	107.7				
コマーシャル・ペーパー	Commercial Papers	5,000	-83.3	4,000	4,000	4,000	24,999	400.0	39,999	60.0	39,997	60.0				
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	69,416	-23.8	65,940	63,653	88,385	94,429	36.0	121,425	28.6	110,356	16.9				
1年内償還予定の社債	Current Portion of Bonds	53,760	11.9	67,700	53,760	56,500	58,720	9.2	28,680	-51.2	43,850	-25.3				
債務保証損失引当金	Provision for Loss on Guarantees	8,876	-6.3	9,000	8,842	9,024	8,873	-0.0	8,400	-5.3	8,831	-0.5				
固定負債	Noncurrent Liabilities	528,710	-15.2	494,503	488,709	446,113	468,978	-11.3	444,776	-5.2	450,421	-4.0				
社債	Bonds Payable	155,800	-20.6	125,930	142,360	138,150	119,010	-23.6	120,760	1.5	109,645	-7.9				
長期借入金	Long-term Loans Payable	309,431	-7.2	312,293	298,188	259,851	257,899	-16.7	239,531	-7.1	263,575	2.2				
利息返還損失引当金	Provision for Loss on Interest Repayment	56,741	-35.2	49,707	41,563	41,800	86,200	51.9	78,697	-8.7	71,388	-17.2				
負債合計	Total Liabilities	703,981	-16.2	678,557	655,508	632,223	699,333	-0.7	690,895	-1.2	703,701	0.6				
株主資本	Shareholders' Equity	480,578	17.3	495,800	515,026	517,763	526,857	9.6	537,185	2.0	553,607	5.1				
利益剰余金	Retained Earnings	362,991	24.3	362,106	381,332	384,069	393,163	8.3	403,491	2.6	419,913	6.8				
その他の包括利益累計額	Accumulated Other Comprehensive Income	5,105	-11.6	7,310	5,131	2,123	5,023	-1.6	10,897	116.9	14,936	197.3				
非支配株主持分	Non-controlling Interests	29,443	8.4	30,181	30,452	29,630	32,082	9.0	34,491	7.5	37,158	15.8				
純資産合計	Total Net Assets	515,128	16.4	533,292	550,610	549,517	563,963	9.5	582,574	3.3	605,702	7.4				
負債純資産合計	Total Liabilities and Net Assets	1,219,109	-4.9	1,211,850	1,206,119	1,181,740	1,263,296	3.6	1,273,470	0.8	1,309,403	3.6				
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,170,094	-5.1	1,166,618	1,165,748	1,163,645	1,173,059	0.3	1,181,488	0.7	1,189,568	1.4				

3. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2021/3		2022/3					2023/3								2023/3見直し(E)	
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12	前年同期比 yoy %	2023/3	前期比 yoy %		
営業収益	Operating Revenue	266,316	-4.7	65,467	131,423	196,922	262,155	-1.6	66,514	1.6	135,068	2.8					268,300	2.3
営業貸付金利息	Interest on Operating Loans	167,833	-4.8	41,006	82,142	123,061	163,272	-2.7	40,945	-0.2	83,123	1.2					-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	9,985	8.6	2,605	5,289	8,062	10,853	8.7	2,905	11.5	5,933	12.2					-	-
信用保証収益	Revenue from Credit Guarantee	55,675	-7.4	13,245	26,518	40,131	53,658	-3.6	13,837	4.5	27,789	4.8					-	-
買取債権回収高	Collection from Purchased Receivable	4,358	2.0	1,105	2,182	3,385	4,411	1.2	1,036	-6.3	2,208	1.2					-	-
営業費用	Operating Expenses	167,419	-17.9	40,411	83,052	136,959	227,376	35.8	41,120	1.8	86,269	3.9					180,400	-20.7
金融費用	Financial Expenses	5,870	-28.7	1,567	2,888	4,050	5,165	-12.0	1,025	-34.6	2,038	-29.4					4,300	-16.7
貸倒関連費用	Provision for Bad Debts	66,198	-19.2	16,216	33,906	56,152	68,437	3.4	16,655	2.7	36,935	8.9					76,300	11.5
貸倒損失	Bad Debt Expenses	71,743	-5.3	18,460	34,760	51,445	68,362	-4.7	16,859	-8.7	37,806	8.8					-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	-4,946	-	-2,367	-819	4,559	78	-	267	-	-829	-					-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-598	-	123	-34	147	-3	-	-472	-	-41	-					-	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	7,693	58,923	-	-	-	-	-					-	-
利息返還金	Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6	13,119	-3.3					-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2	1,692	5.2					-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-	-14,811	-					-	-
その他の営業費用	Other Operating Expenses	95,350	1.4	22,628	46,257	69,062	94,850	-0.5	23,439	3.6	47,295	2.2					99,800	5.2
営業利益	Operating Profit	98,896	30.8	25,055	48,370	59,963	34,779	-64.8	25,394	1.4	48,798	0.9					87,900	152.7
営業外収益	Non-operating Income	1,177	161.0	94	510	578	700	-40.5	92	-1.7	161	-68.3					300	-57.1
営業外費用	Non-operating Expenses	60	-93.9	4	13	22	38	-36.4	99	-	113	772.7					-	-
経常利益	Ordinary Profit	100,014	33.2	25,145	48,868	60,519	35,441	-64.6	25,387	1.0	48,846	-0.0					88,200	148.9
特別利益	Extraordinary Income	68	-99.3	0	0	25	25	-62.9	0	96.2	1,115	-					1,000	-
特別損失	Extraordinary Losses	785	-84.2	33	164	1,253	1,740	121.6	46	39.0	157	-4.2					200	-88.5
税金等調整前当期純利益	Profit Before Income Taxes	99,297	24.1	25,112	48,704	59,291	33,726	-66.0	25,340	0.9	49,805	2.3					89,000	163.9
法人税、住民税及び事業税	Income Taxes-current	12,925	-5.8	1,852	4,710	7,421	18,233	41.1	3,091	66.9	6,236	32.4					-	-
法人税等調整額	Income Taxes-deferred	2,729	20.2	2,046	2,394	2,437	-44,317	-	4,206	105.6	8,082	237.6					-	-
当期純利益	Profit	83,643	30.7	21,213	41,599	49,432	59,810	-28.5	18,042	-14.9	35,486	-14.7					66,500	11.2
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	4,778	8.1	1,291	2,451	2,848	4,132	-13.5	1,448	12.1	2,469	0.7					4,100	-0.8
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	78,864	32.3	19,921	39,147	46,584	55,678	-29.4	16,594	-16.7	33,016	-15.7					62,400	12.1

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2021/3		2022/3						2023/3						
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12	前年同期比 yoy %	2023/3	前期比 yoy %
営業収益	Operating Revenue	266,394	-4.7	65,461	131,433	196,974	262,205	-1.6	66,499	1.6	134,986	2.7				
外部顧客からの営業収益	Operating Revenue from External Customers	266,316	-4.7	65,467	131,423	196,922	262,155	-1.6	66,514	1.6	135,068	2.8				
セグメント間の内部営業収益又は振替高	Revenues from Transactions with Other Operating Segments	77	11.9	-5	10	51	50	-35.2	-14	-	-82	-				
ローン・クレジットカード事業	Loan and Credit Card Business	144,417	-3.2	35,735	71,428	107,370	142,302	-1.5	36,035	0.8	72,208	1.1				
信用保証事業	Guarantee Business	64,245	-6.3	15,241	31,137	46,754	62,861	-2.2	15,956	4.7	32,619	4.8				
海外金融事業	Overseas Financial Business	52,136	-7.4	12,952	25,925	38,336	51,239	-1.7	13,006	0.4	27,112	4.6				
債権管理回収事業	Loan Servicing Business	5,504	2.7	1,515	2,895	4,429	5,662	2.9	1,386	-8.6	2,830	-2.2				
その他	Others	90	26.9	17	47	83	139	54.0	115	571.4	215	357.9				
営業費用	Operating Expenses	168,129	-17.4	40,013	82,740	136,649	226,966	35.0	41,023	2.5	86,115	4.1				
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	167,419	-17.9	40,411	83,052	136,959	227,376	35.8	41,120	1.8	86,269	3.9				
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	710	-	-398	-312	-309	-410	-	-96	-	-154	-				
ローン・クレジットカード事業	Loan and Credit Card Business	91,691	-24.4	22,083	46,294	78,315	151,181	64.9	23,940	8.4	48,172	4.1				
信用保証事業	Guarantee Business	39,203	-10.0	10,128	19,584	29,626	38,870	-0.9	9,407	-7.1	19,494	-0.5				
海外金融事業	Overseas Financial Business	32,257	-4.9	6,941	15,009	25,723	32,892	2.0	6,718	-3.2	16,391	9.2				
債権管理回収事業	Loan Servicing Business	4,976	1.7	860	1,852	2,984	4,021	-19.2	957	11.3	2,056	11.0				
その他	Others	-	-	-	-	-	-	-	-	-	-	-				
セグメント利益	Segment Profit	98,264	29.3	25,447	48,692	60,324	35,239	-64.1	25,476	0.1	48,870	0.4				
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	98,896	30.8	25,055	48,370	59,963	34,779	-64.8	25,394	1.4	48,798	0.9				
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-632	-	392	322	360	460	-	82	-79.0	72	-77.5				
ローン・クレジットカード事業	Loan and Credit Card Business	52,725	87.9	13,651	25,134	29,054	-8,879	-	12,095	-11.4	24,035	-4.4				
信用保証事業	Guarantee Business	25,041	0.2	5,113	11,553	17,127	23,991	-4.2	6,548	28.1	13,125	13.6				
海外金融事業	Overseas Financial Business	19,879	-11.2	6,010	10,915	12,613	18,347	-7.7	6,288	4.6	10,720	-1.8				
債権管理回収事業	Loan Servicing Business	528	13.8	655	1,042	1,444	1,641	210.8	428	-34.6	774	-25.7				
その他	Others	90	26.9	17	47	83	139	54.0	115	571.4	215	357.9				

[営業債権残高営業利益率]

[Operating Profit to Receivables Outstanding]

(単位: %)

ローン・クレジットカード事業	Loan and Credit Card Business	5.9	(2.8)	6.3	5.8	4.5	-1.0	(-6.9)	5.6	(-0.7)	5.5	(-0.3)				
信用保証事業	Guarantee Business	2.0	(0.1)	1.7	1.9	1.9	1.9	(-0.1)	2.1	(0.4)	2.1	(0.2)				

(注1)前期比欄には()書きで増減値を表示

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

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

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

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

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

5. 事業別営業債権残高 (連結)

Receivables Outstanding by Segment (Consolidated)

				2022/3						2023/3						2023/3見通し(E)			
				2021/3	前期比 yoy %	2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %			2022/12	前年同期比 yoy %
営業債権残高	(百万円)	Receivables Outstanding (Millions of yen)	1,065,053	-5.5	1,070,632	1,064,845	1,057,016	1,071,910	0.6	1,095,149	2.3	1,112,481	4.5	3.8				1,112,700	3.8
ローン・クレジットカード事業		Loan and Credit Card Business	862,866	-5.8	864,087	863,194	864,560	871,137	1.0	880,006	1.8	886,624	2.7	1.8				908,500	4.3
ローン事業		Loan Business	784,078	-6.8	783,435	780,549	779,120	783,174	-0.1	788,918	0.7	791,899	1.5	1.1				802,800	2.5
DCキャッシュワン(求償債権分)を除く		Exclude Right to Reimbursement of DC Cash One's Credit	784,051	-6.8	783,409	780,524	779,098	783,155	-0.1	788,900	0.7	791,882	1.5	1.1				802,800	2.5
クレジットカード事業		Credit Card Business	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	12.9	94,724	14.6	7.7				105,200	19.6
海外金融事業		Overseas Financial Business	193,709	-3.9	198,596	193,800	184,786	192,784	-0.5	207,371	4.4	217,876	12.4	13.0				197,100	2.2
EASY BUY Public Company Limited		EASY BUY Public Company Limited	193,045	-4.0	197,698	192,604	183,328	190,884	-1.1	204,997	3.7	214,822	11.5	12.5				193,700	1.5
ローン事業		Loan Business	192,410	-4.0	196,915	191,890	182,751	190,207	-1.1	204,265	3.7	214,091	11.6	12.6				193,000	1.5
インストールメントローン事業		Installment Loan Business	635	-8.0	783	714	577	677	6.6	731	-6.7	731	2.5	8.0				700	3.4
ACOM CONSUMER FINANCE CORPORATION		ACOM CONSUMER FINANCE CORPORATION	664	96.2	897	1,195	1,458	1,900	186.2	2,374	164.4	3,053	155.5	60.7				3,400	78.9
債権管理回収事業		Loan Servicing Business	8,477	-7.7	7,948	7,850	7,669	7,988	-5.8	7,771	-2.2	7,980	1.6	-0.1				7,100	-11.1

信用保証残高	Guaranteed Receivables	1,170,094	-5.1	1,166,618	1,165,748	1,163,645	1,173,059	0.3	1,181,488	1.3	1,189,568	2.0	1.4					1,197,900	2.1
アコム	ACOM CO., LTD.	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	1.1	1,025,445	1.9	1.3					1,030,400	1.8
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	157,796	-2.3	158,739	159,188	159,660	160,756	1.9	162,454	2.3	164,123	3.1	2.1					167,500	4.2

(注)2023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, 2023 for Receivables Outstanding and 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						2023/3見通し(E)			
				2021/3	前期比 yoy %	2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %			2022/12	前年同期比 yoy %
ローン事業	(件) Loan Business	1,502,730	-5.4	1,504,298	1,504,755	1,505,602	1,516,128	0.9	1,528,755	1.6	1,544,372	2.6	1.9					1,556,400	2.7
DCキャッシュワン(求償債権分)を除く	Exclude Right to Reimbursement of DC Cash One's Accounts	1,502,695	-5.4	1,504,267	1,504,724	1,505,573	1,516,101	0.9	1,528,730	1.6	1,544,347	2.6	1.9					1,556,400	2.7
クレジットカード事業	(名) Credit Card Business	456,382	-1.9	459,583	464,175	489,879	500,298	9.6	523,180	13.8	552,816	19.1	10.5					603,800	20.7
海外金融事業	(件) Overseas Financial Business	1,496,517	3.2	1,481,888	1,486,226	1,476,905	1,480,856	-1.0	1,483,546	0.1	1,470,174	-1.1	-0.7					1,488,100	0.5
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,477,753	3.0	1,457,729	1,456,138	1,441,795	1,439,232	-2.6	1,437,246	-1.4	1,417,598	-2.6	-1.5					1,420,000	-1.3
ローン事業	Loan Business	1,463,484	3.0	1,442,163	1,440,651	1,427,015	1,424,087	-2.7	1,422,469	-1.4	1,403,089	-2.6	-1.5					1,401,000	-1.6
インストールメントローン事業	Installment Loan Business	14,269	-0.8	15,566	15,487	14,780	15,145	6.1	14,777	-5.1	14,509	-6.3	-4.2					19,000	25.5
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	18,764	23.2	24,159	30,088	35,110	41,624	121.8	46,300	91.6	52,576	74.7	26.3					68,100	63.6
債権管理回収事業	(件) Loan Servicing Business	386,824	5.7	393,391	393,598	395,264	435,090	12.5	401,650	2.1	403,869	2.6	-7.2					-	-

(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)2023年3月期計画には、エンベデッド・ファイナンス事業の計画、2,500名を含みます

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, 2023 does not include the 2,500 accounts from embedded finance business.

7. その他の指標 (連結)

Other Indices (Consolidated)

		2021/3		2022/3					2023/3							
				2021/6	2021/9	2021/12	2022/3	前期比 yoy	2022/6	前期末比 ytd	2022/9	前期末比 ytd	2022/12	前期末比 ytd	2023/3	前期比 yoy
店舗数	(店) Number of Outlets	1,008	-43	995	976	969	945	-63	917	-28	889	-56				
社員数 (正社員)	(名) Number of Employees (Permanent Employees)	5,424	89	5,468	5,445	5,425	5,317	-107	5,278	-39	5,239	-78				

8. 貸借対照表 (アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

				2022/3						2023/3						
				2021/3	前期比 yoy %	2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前期末比 ytd %	2022/9	前期末比 ytd %	2022/12	前期末比 ytd %
流動資産	Current Assets	954,892	-5.1	948,331	942,601	931,469	956,664	0.2	961,900	0.5	986,327	3.1				
現金及び預金	Cash and Deposits	78,168	-0.9	71,569	66,785	54,633	69,334	-11.3	66,644	-3.9	84,423	21.8				
営業貸付金	Accounts Receivable-operating Loans	784,051	-6.8	783,409	780,524	779,098	783,155	-0.1	788,900	0.7	791,882	1.1				
割賦売掛金	Accounts Receivable-installment	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	3.6	94,724	7.7				
貸倒引当金	Allowance for Doubtful Accounts	-56,040	-	-57,070	-58,300	-60,020	-56,600	-	-57,820	-	-58,130	-				
固定資産	Noncurrent Assets	79,995	-4.8	78,266	78,041	76,660	123,849	54.8	120,928	-2.4	115,973	-6.4				
有形固定資産	Property, Plant and Equipment	13,354	-7.6	13,239	13,135	11,688	11,705	-12.3	11,593	-1.0	9,849	-15.9				
無形固定資産	Intangible Assets	6,464	-7.6	6,423	6,626	6,911	6,928	7.2	7,232	4.4	7,204	4.0				
のれん	Goodwill	1,770	-27.3	1,640	1,511	1,381	1,252	-29.3	1,122	-10.3	993	-20.7				
ソフトウェア	Software	4,651	3.0	4,744	5,077	5,491	5,637	21.2	6,071	7.7	6,172	9.5				
投資その他の資産	Investments and Other Assets	60,176	-3.8	58,603	58,279	58,060	105,215	74.8	102,102	-3.0	98,919	-6.0				
繰延税金資産	Deferred Tax Assets	30,960	-8.7	29,733	29,685	28,779	75,717	144.6	72,339	-4.5	69,332	-8.4				
貸倒引当金	Allowance for Doubtful Accounts	-860	-	-830	-800	-780	-700	-	-680	-	-670	-				
資産合計	Total Assets	1,034,887	-5.1	1,026,597	1,020,642	1,008,129	1,080,514	4.4	1,082,828	0.2	1,102,301	2.0				
流動負債	Current Liabilities	128,284	-23.5	131,823	121,833	145,086	192,551	50.1	206,409	7.2	210,885	9.5				
コマーシャル・ペーパー	Commercial Papers	5,000	-83.3	4,000	4,000	4,000	24,999	400.0	39,999	60.0	39,997	60.0				
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	58,183	-26.4	57,444	55,397	80,795	86,540	48.7	110,434	27.6	98,858	14.2				
1年内償還予定の社債	Current Portion of Bonds	40,000	21.2	50,000	40,000	40,000	45,000	12.5	25,000	-44.4	40,000	-11.1				
債務保証損失引当金	Provision for Loss on Guarantees	8,140	-5.8	8,270	8,080	8,210	8,010	-1.6	7,590	-5.2	7,960	-0.6				
固定負債	Noncurrent Liabilities	483,755	-14.1	456,383	444,686	406,810	426,431	-11.8	402,775	-5.5	403,779	-5.3				
社債	Bonds Payable	130,000	-18.8	110,000	120,000	120,000	95,000	-26.9	95,000	-	80,000	-15.8				
長期借入金	Long-term Loans Payable	291,254	-6.1	291,110	277,603	239,774	240,461	-17.4	224,453	-6.7	247,801	3.1				
利息返還損失引当金	Provision for Loss on Interest Repayment	56,741	-35.2	49,707	41,563	41,800	86,200	51.9	78,697	-8.7	71,388	-17.2				
負債合計	Total Liabilities	612,039	-16.2	588,206	566,520	551,897	618,982	1.1	609,185	-1.6	614,665	-0.7				
株主資本	Shareholders' Equity	422,847	17.5	438,391	454,121	456,232	461,531	9.1	473,642	2.6	487,635	5.7				
利益剰余金	Retained Earnings	302,798	26.3	302,235	317,966	320,077	325,375	7.5	337,487	3.7	351,480	8.0				
評価・換算差額等	Valuation and translation adjustments	0	21.1	0	0	0	0	30.7	0	21.2	0	37.6				
純資産合計	Total Net Assets	422,847	17.5	438,391	454,121	456,232	461,531	9.1	473,642	2.6	487,635	5.7				
負債純資産合計	Total Liabilities and Net Assets	1,034,887	-5.1	1,026,597	1,020,642	1,008,129	1,080,514	4.4	1,082,828	0.2	1,102,301	2.0				
信用保証残高 (オフバランス)	Guaranteed Receivables (Off Balance)	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	0.7	1,025,445	1.3				

9. 損益計算書（アコム）

Income Statement (ACOM)

（単位：百万円/Millions of yen）

		2021/3		2022/3					2023/3					2023/3見通し(E)				
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12			前年同期比 yoy %	2023/3	前期比 yoy %
営業収益	Operating Revenue	197,986	-4.3	48,352	97,336	146,249	194,670	-1.7	49,380	2.1	99,591	2.3					201,100	3.3
営業貸付金利息	Interest on Operating Loans	120,688	-4.6	29,379	58,769	88,308	117,003	-3.1	29,256	-0.4	58,725	-0.1					118,400	1.2
包括信用購入あっせん収益	Revenue from Credit Card Business	9,985	8.6	2,605	5,289	8,062	10,853	8.7	2,905	11.5	5,933	12.2					12,600	16.1
信用保証収益	Revenue from Credit Guarantee	45,382	-8.6	10,741	21,511	32,581	43,579	-4.0	11,272	4.9	22,648	5.3					46,600	6.9
営業費用	Operating Expenses	124,047	-21.3	30,520	62,384	102,681	183,009	47.5	31,732	4.0	64,038	2.7					135,400	-26.0
金融費用	Financial Expenses	3,841	-17.4	847	1,745	2,523	3,254	-15.3	688	-18.7	1,358	-22.2					3,000	-7.8
貸倒関連費用	Provision for Bad Debts	46,472	-25.0	12,447	25,211	39,341	47,708	2.7	12,921	3.8	26,393	4.7					55,700	16.8
貸倒損失	Bad Debt Expenses	54,472	-4.7	11,317	23,071	35,371	47,438	-12.9	12,141	7.3	24,943	8.1					51,600	8.8
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	-7,500	-	1,000	2,200	3,900	400	-	1,200	-	1,500	-					3,300	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-500	-	130	-60	70	-130	-	-420	-	-50	-					800	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	7,693	58,923	-	-	-	-	-					-	-
利息返還金	Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6	13,119	-3.3					-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2	1,692	5.2					-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-	-14,811	-					-	-
その他の営業費用	Other Operating Expenses	73,733	3.3	17,226	35,428	53,123	73,123	-0.8	18,122	5.2	36,286	2.4					76,700	4.9
営業利益	Operating Profit	73,938	50.1	17,831	34,951	43,568	11,660	-84.2	17,647	-1.0	35,552	1.7					65,700	463.5
営業外収益	Non-operating Income	7,372	-8.4	4,491	4,872	6,226	6,337	-14.0	5,801	29.2	5,867	20.4					7,700	21.5
営業外費用	Non-operating Expenses	56	-94.2	4	12	20	36	-35.7	99	-	114	845.4					-	-
経常利益	Ordinary Profit	81,254	44.2	22,319	39,811	49,774	17,962	-77.9	23,349	4.6	41,305	3.8					73,400	308.6
特別利益	Extraordinary Income	68	-99.4	-	-	24	24	-63.9	-	-	1,115	-					1,000	-
特別損失	Extraordinary Losses	780	-74.3	33	162	1,247	1,732	122.0	42	27.2	151	-6.4					200	-88.5
税引前当期純利益	Profit Before Income Taxes	80,542	25.6	22,286	39,649	48,551	16,254	-79.8	23,307	4.6	42,269	6.6					74,200	356.5
法人税、住民税及び事業税	Income Taxes-current	6,666	-10.7	816	2,401	3,585	12,929	93.9	1,550	90.0	3,513	46.3					-	-
法人税等調整額	Income Taxes-deferred	2,960	-1.3	1,226	1,275	2,181	-44,757	-	3,378	175.4	6,385	400.8					-	-
当期純利益	Profit	70,915	32.1	20,243	35,973	42,784	48,082	-32.2	18,378	-9.2	32,370	-10.0					57,900	20.4

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位: 百万円/Millions of yen)

		2021/3		2022/3					2023/3								2023/3見通し(E)	
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12	前年同期比 yoy %	2023/3	前期比 yoy %	2023/3見通し(E)	前期比 yoy %
営業収益	Operating Revenue	197,986	-4.3	48,352	97,336	146,249	194,670	-1.7	49,380	2.1	99,591	2.3					201,100	3.3
ローン・クレジットカード事業	Loan and Credit Card Business	144,417	-3.2	35,735	71,428	107,370	142,302	-1.5	36,035	0.8	72,208	1.1					145,600	2.3
ローン事業	Loan Business	133,822	-4.2	32,953	65,770	98,748	130,696	-2.3	32,882	-0.2	65,799	0.0					132,200	1.2
無担保ローン	Unsecured Loans	133,387	-4.1	32,851	65,566	98,456	130,320	-2.3	32,790	-0.2	65,631	0.1					131,900	1.2
消費者向け	Consumers	133,387	-4.1	32,851	65,566	98,456	130,320	-2.3	32,790	-0.2	65,631	0.1					131,900	1.2
有担保ローン	Secured Loans	434	-23.8	102	204	292	375	-13.6	91	-9.9	167	-17.7					300	-20.0
クレジットカード事業	Credit Card Business	10,594	10.1	2,781	5,657	8,621	11,605	9.5	3,153	13.4	6,409	13.3					13,400	15.5
信用保証事業	Guarantee Business	53,478	-7.2	12,600	25,860	38,796	52,228	-2.3	13,229	5.0	27,167	5.1					55,400	6.1
その他	Others	90	26.9	17	47	83	139	54.0	115	571.4	215	357.9					100	-28.1

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: %)

		2021/3	2022/3				2023/3				2023/3計画(E)
			2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3	
営業収益	Operating Revenue	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	73.0	73.9	73.4	73.4	73.1	73.0	72.5			72.4
ローン事業	Loan Business	67.6	68.2	67.6	67.5	67.1	66.6	66.1			65.7
クレジットカード事業	Credit Card Business	5.4	5.7	5.8	5.9	6.0	6.4	6.4			6.7
信用保証事業	Guarantee Business	27.0	26.1	26.6	26.5	26.8	26.8	27.3			27.5
その他	Others	0.0	0.0	0.0	0.1	0.1	0.2	0.2			0.1

11. 営業費用(アコム)

Operating Expenses (ACOM)

(単位: 百万円/Millions of yen)

		2021/3		2022/3						2023/3								2023/3見通し(E)	
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12	前年同期比 yoy %	2023/3	前期比 yoy %			
営業費用	Operating Expenses	124,047	-21.3	30,520	62,384	102,681	183,009	47.5	31,732	4.0	64,038	2.7					135,400	-26.0	
金融費用	Financial Expenses	3,841	-17.4	847	1,745	2,523	3,254	-15.3	688	-18.7	1,358	-22.2					3,000	-7.8	
貸倒関連費用	Provision for Bad Debts	46,472	-25.0	12,447	25,211	39,341	47,708	2.7	12,921	3.8	26,393	4.7					55,700	16.8	
貸倒損失	Bad Debt Expenses	54,472	-4.7	11,317	23,071	35,371	47,438	-12.9	12,141	7.3	24,943	8.1					51,600	8.8	
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	-7,500	-	1,000	2,200	3,900	400	-	1,200	-	1,500	-					3,300	-	
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-500	-	130	-60	70	-130	-	-420	-	-50	-					800	-	
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	7,693	58,923	-	-	-	-	-					-	-	
利息返還金	Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6	13,119	-3.3					-	-	
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2	1,692	5.2					-	-	
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-	-14,811	-					-	-	
その他の営業費用	Other Operating Expenses	73,733	3.3	17,226	35,428	53,123	73,123	-0.8	18,122	5.2	36,286	2.4					76,700	4.9	
人件費	Personnel Expenses	17,855	5.4	4,296	8,443	12,624	16,924	-5.2	4,295	-0.0	8,432	-0.1					17,200	1.6	
広告宣伝費	Advertising Expenses	11,092	-12.1	3,640	7,510	11,310	15,157	36.6	4,156	14.2	8,276	10.2					16,000	5.6	
事務所費	Administrative Expenses	5,547	-6.5	1,298	2,732	4,106	5,434	-2.0	1,297	-0.1	2,701	-1.1					5,300	-2.5	
電算機費	Computer Expenses	19,624	17.5	3,970	8,120	12,126	16,565	-15.6	3,889	-2.0	7,614	-6.2					17,500	5.6	
手数料	Fees	7,438	-9.2	1,867	3,778	5,627	7,533	1.3	1,951	4.5	3,913	3.6					8,300	10.2	
保険料	Insurance Expenses	35	-37.5	3	19	27	35	-0.6	0	-80.0	10	-47.0					100	185.7	
減価償却費	Depreciation	468	-7.9	104	207	313	420	-10.3	90	-13.6	177	-14.4					400	-4.8	
公租公課	Taxes and Other Public Charges	4,794	8.5	1,208	2,495	3,702	5,082	6.0	1,282	6.1	2,544	1.9					5,400	6.3	
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	1,393	-4.5	265	607	935	1,890	35.6	325	22.6	695	14.5					1,200	-36.5	
その他	Others	5,482	20.1	569	1,512	2,350	4,078	-25.6	833	46.3	1,920	26.9					5,300	30.0	

11-2. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位: %)

		2021/3		2022/3						2023/3						(単位: 万円)		
				2021/6	2021/9	2021/12	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.	2023/3見通し(E)	前期比 yoy p.p.
営業費用	Operating Expenses	62.7	-13.5	63.1	64.1	70.2	94.0	31.3	64.3	1.2	64.3	0.2					67.3	-26.7
金融費用	Financial Expenses	2.0	-0.3	1.8	1.8	1.7	1.7	-0.3	1.4	-0.4	1.4	-0.4					1.5	-0.2
貸倒関連費用	Provision for Bad Debts	23.5	-6.4	25.7	25.9	26.9	24.5	1.0	26.2	0.5	26.5	0.6					27.7	3.2
貸倒損失	Bad Debt Expenses	27.5	-0.1	23.4	23.7	24.2	24.4	-3.1	24.6	1.2	25.0	1.3					25.7	1.3
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	5.3	30.2	30.2	-	-	-	-					-	-
その他の営業費用	Other Operating Expenses	37.2	2.7	35.6	36.4	36.3	37.6	0.4	36.7	1.1	36.4	0.0					38.1	0.5
人件費	Personnel Expenses	9.0	0.8	8.9	8.7	8.6	8.7	-0.3	8.7	-0.2	8.5	-0.2					8.6	-0.1
広告宣伝費	Advertising Expenses	5.6	-0.5	7.5	7.7	7.7	7.8	2.2	8.4	0.9	8.3	0.6					8.0	0.2
事務所費	Administrative Expenses	2.8	-0.1	2.7	2.8	2.8	2.8	0.0	2.6	-0.1	2.7	-0.1					2.6	-0.2
電算機費	Computer Expenses	9.9	1.8	8.2	8.3	8.3	8.5	-1.4	7.9	-0.3	7.6	-0.7					8.7	0.2
手数料	Fees	3.8	-0.2	3.9	3.9	3.9	3.9	0.1	4.0	0.1	3.9	0.0					4.1	0.2

(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)

		2021/3		2022/3					2023/3								2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %	2022/12	前年同期比 yoy %	2023/3			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)	862,839	-5.8	864,062	863,168	864,537	871,118	1.0	879,988	1.8	886,606	2.7	1.8					908,000	4.2
ローン事業	Loan Business	784,051	-6.8	783,409	780,524	779,098	783,155	-0.1	788,900	0.7	791,882	1.5	1.1					802,800	2.5
無担保ローン	Unsecured Loans	780,476	-6.7	779,990	777,263	775,976	780,183	-0.0	786,035	0.8	789,137	1.5	1.1					800,400	2.6
消費者向け	Consumers	780,474	-6.7	779,988	777,261	775,974	780,181	-0.0	786,033	0.8	789,135	1.5	1.1					800,400	2.6
有担保ローン	Secured Loans	3,574	-15.7	3,419	3,260	3,121	2,972	-16.9	2,865	-16.2	2,744	-15.8	-7.7					2,400	-19.2
不動産カードローン	Real Estate Card Loan	3,059	-15.8	2,921	2,781	2,670	2,550	-16.6	2,459	-15.8	2,360	-15.1	-7.5					-	-
クレジットカード事業	Credit Card Business	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	12.9	94,724	14.6	7.7					105,200	19.6
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)	519	-1.3	518	516	515	514	-1.0	514	-0.8	511	-1.0	-0.6					514	0.0
信用保証残高	Guaranteed Receivables	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	1.1	1,025,445	1.9	1.3					1,030,400	1.8
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)	653	-0.2	653	656	658	661	1.2	663	1.5	667	1.7	0.9					663	0.3
求償債権	Right to reimbursement	51,591	-5.1	53,254	53,795	54,633	54,519	5.7	55,754	4.7	56,256	4.6	3.2					-	-

13. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2021/3		2022/3					2023/3								2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %	2022/12	前年同期比 yoy %	2023/3			前期比 yoy %
ローン事業	Loan Business	1,502,695	-5.4	1,504,267	1,504,724	1,505,573	1,516,101	0.9	1,528,730	1.6	1,544,347	2.6	1.9					1,556,400	2.7
無担保ローン	Unsecured Loans	1,501,344	-5.4	1,502,976	1,503,494	1,504,400	1,514,981	0.9	1,527,660	1.6	1,543,322	2.6	1.9					1,555,500	2.7
消費者向け	Consumers	1,501,342	-5.4	1,502,974	1,503,492	1,504,398	1,514,979	0.9	1,527,658	1.6	1,543,320	2.6	1.9					1,555,500	2.7
有担保ローン	Secured Loans	1,351	-14.9	1,291	1,230	1,173	1,120	-17.1	1,070	-17.1	1,025	-16.7	-8.5					900	-19.6
クレジットカード事業	Credit Card Business	456,382	-1.9	459,583	464,175	489,879	500,298	9.6	523,180	13.8	552,816	19.1	10.5					603,800	20.7
信用保証事業	Guarantee Business	1,549,697	-5.3	1,542,123	1,533,132	1,525,094	1,530,222	-1.3	1,536,576	-0.4	1,537,215	0.3	0.5					1,552,100	1.4

(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)

		2021/3		2022/3					2023/3						2023/3見通し(E)	
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12	前年同期比 yoy %		
新規申込数	(件) Number of Applicants	436,875	-27.3	135,820	268,181	410,409	554,955	27.0	170,356	25.4	349,605	30.4			-	-
新客数	(件) Number of New Loan Customers	179,904	-31.3	57,095	112,718	173,292	233,458	29.8	65,607	14.9	134,146	19.0			260,000	11.4
新規貸付率	(%) Lending Ratio (%)	41.2	(-2.4)	42.0	42.0	42.2	42.1	(0.9)	38.5	(-3.5)	38.4	(-3.6)			-	-
(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)	175	6.7	167	170	169	170	-2.9	164	-1.8	164	-3.5			-	-

15. ローン事業店舗数 (アコム)

Number of Loan Business Outlets (ACOM)

		2021/3		2022/3					2023/3					2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy	2022/6	前期末比 ytd	2022/9	前期末比 ytd	2022/12			前期末比 ytd
ローン事業店舗数	(店) Number of Loan Business Outlets	897	-41	883	864	858	834	-63	807	-27	779	-55			756	-78
有人店舗	Staffed	4	-18	4	4	4	4	-	4	-	4	-			4	-
無人店舗	Unstaffed	893	-23	879	860	854	830	-63	803	-27	775	-55			752	-78

16. 自動契約機 (アコム)

Automatic Contract Machines (ACOM)

		2021/3		2022/3					2023/3					2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy	2022/6	前期末比 ytd	2022/9	前期末比 ytd	2022/12			前期末比 ytd
自動契約コーナー数	(所) Number of Automatic Contract Machine Outlets	897	-41	883	864	858	834	-63	807	-27	779	-55			756	-78
自動契約機台数	(台) Number of Automatic Contract Machines	936	-42	921	902	896	852	-84	823	-29	795	-57			774	-78
カード発行機台数	Number of Card Issuance Machines	647	1	646	646	646	646	-1	646	-	647	1			-	-

17. ATM (アコム)

ATMs (ACOM)

		2021/3		2022/3					2023/3					2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy	2022/6	前期末比 ytd	2022/9	前期末比 ytd	2022/12			前期末比 ytd
A T M 台数	(台) Number of ATMs	50,974	-370	51,160	51,088	50,813	50,656	-318	50,495	-161	50,417	-239			-	-
自社設置分	Proprietary	928	-43	914	896	890	857	-71	827	-30	799	-58			779	-78
年中無休	Open 365 Days/Year	928	-43	914	896	890	857	-71	827	-30	799	-58			-	-
24時間稼働	Open 24 Hours/Day	824	-42	811	794	790	763	-61	742	-21	720	-43			-	-
提携分	Tie-up	50,046	-327	50,246	50,192	49,923	49,799	-247	49,668	-131	49,618	-181			-	-

(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)

		2021/3		2022/3					2023/3						2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy	2022/6	前期末比 ytd	2022/9	前期末比 ytd	2022/12	前期末比 ytd			2023/3
合計	(名) Number of Total Employees	2,203	52	2,275	2,253	2,234	2,210	7	2,251	41	2,223	13				-	-
正社員	Permanent Employees	2,112	49	2,182	2,155	2,136	2,111	-1	2,146	35	2,115	4				2,091	-20
非正社員	Temporary Employees	91	3	93	98	98	99	8	105	6	108	9				-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位: %)

		2021/3		2022/3								2023/3								2023/3見通し(E)	
				2021/6	前年同期比 yoy p.p.	2021/9	前年同期比 yoy p.p.	2021/12	前年同期比 yoy p.p.	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.		
期中平均利回り	Average Loan Yield	15.01	-0.17	15.02	0.03	14.98	0.01	14.97	-0.02	14.96	-0.05	14.93	-0.09	14.89	-0.09					14.94	-0.02
無担保ローン	Unsecured Loans	15.03	-0.17	15.03	0.02	14.99	0.00	14.99	-0.02	14.98	-0.05	14.94	-0.09	14.91	-0.08					14.96	-0.02
消費者向け	Consumers	15.03	-0.17	15.03	0.02	14.99	0.00	14.99	-0.02	14.98	-0.05	14.94	-0.09	14.91	-0.08					14.96	-0.02
有担保ローン	Secured Loans	11.04	-0.88	11.59	0.71	11.81	0.75	11.52	0.41	11.37	0.33	12.52	0.93	11.58	-0.23					9.51	-1.86

(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	2021/3		2022/3								2023/3								2023/3見通し(E)	
		2021/3	構成比 C.R.(%)	2021/6	構成比 C.R.(%)	2021/9	構成比 C.R.(%)	2021/12	構成比 C.R.(%)	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.(%)		
合 計	Total	780,474	100.0	779,988	100.0	777,261	100.0	775,974	100.0	780,181	100.0	786,033	100.0	789,135	100.0					800,400	100.0
20.000% <	20.000% <	0	0.0	-	-	-	-	-	-	-	-	-	-	-	-					-	-
18.000% < ≦ 20.000%	18.000% < ≦ 20.000%	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
15.000% < ≦ 18.000%	15.000% < ≦ 18.000%	362,808	46.5	360,821	46.3	358,434	46.1	357,119	46.0	357,395	45.8	359,009	45.7	360,996	45.8					360,000	45.0
10.000% < ≦ 15.000%	10.000% < ≦ 15.000%	369,877	47.4	370,526	47.5	369,180	47.5	368,111	47.4	370,942	47.6	374,234	47.6	374,326	47.4					384,200	48.0
≦ 10.000%	≦ 10.000%	47,788	6.1	48,640	6.2	49,647	6.4	50,743	6.6	51,843	6.6	52,789	6.7	53,812	6.8					56,200	7.0

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	2021/3		2022/3								2023/3								2023/3見通し(E)	
				2021/6	構成比 C.R.(%)	2021/9	構成比 C.R.(%)	2021/12	構成比 C.R.(%)	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.(%)		
合 計	Total	1,501,342	100.0	1,502,974	100.0	1,503,492	100.0	1,504,398	100.0	1,514,979	100.0	1,527,658	100.0	1,543,320	100.0					-	-
20.000% <	20.000% <	1	0.0	-	-	-	-	-	-	-	-	-	-	-	-					-	-
18.000% < ≦ 20.000%	18.000% < ≦ 20.000%	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
15.000% < ≦ 18.000%	15.000% < ≦ 18.000%	1,049,680	69.9	1,047,968	69.7	1,045,693	69.6	1,045,116	69.5	1,049,509	69.3	1,056,530	69.2	1,068,782	69.2					-	-
10.000% < ≦ 15.000%	10.000% < ≦ 15.000%	346,540	23.1	347,319	23.1	347,520	23.1	346,102	23.0	349,117	23.0	351,476	23.0	351,725	22.8					-	-
≦ 10.000%	≦ 10.000%	105,121	7.0	107,687	7.2	110,279	7.3	113,180	7.5	116,353	7.7	119,652	7.8	122,813	8.0					-	-

21. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2021/3		2022/3								2023/3								2023/3見通し(E)	
				2021/6	構成比 C.R.(%)	2021/9	構成比 C.R.(%)	2021/12	構成比 C.R.(%)	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.(%)		
合 計	Total	780,474	100.0	779,988	100.0	777,261	100.0	775,974	100.0	780,181	100.0	786,033	100.0	789,135	100.0					800,400	100.0
10万円以下	≦ 100	12,682	1.6	13,087	1.7	13,520	1.7	13,908	1.8	14,350	1.8	14,835	1.9	15,637	2.0					15,600	1.9
10万円超 30万円以下	100 < ≦ 300	76,374	9.8	75,703	9.7	75,095	9.7	74,381	9.6	74,677	9.6	74,407	9.5	74,597	9.5					75,800	9.5
30万円超 50万円以下	300 < ≦ 500	208,415	26.7	208,239	26.7	208,113	26.8	208,373	26.9	208,918	26.8	210,580	26.8	212,564	26.9					214,600	26.8
50万円超 100万円以下	500 < ≦ 1,000	188,680	24.2	188,461	24.2	187,996	24.2	187,389	24.1	188,154	24.1	188,804	24.0	188,849	23.9					192,800	24.1
100万円超	1,000 <	294,321	37.7	294,495	37.7	292,536	37.6	291,921	37.6	294,079	37.7	297,405	37.8	297,486	37.7					301,600	37.7

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)	2021/3		2022/3								2023/3								2023/3見通し(E)	
				2021/6	構成比 C.R.(%)	2021/9	構成比 C.R.(%)	2021/12	構成比 C.R.(%)	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.(%)		
合 計	Total	1,501,342	100.0	1,502,974	100.0	1,503,492	100.0	1,504,398	100.0	1,514,979	100.0	1,527,658	100.0	1,543,320	100.0					-	-
10万円以下	≦ 100	207,053	13.8	212,630	14.1	218,010	14.5	223,390	14.8	228,992	15.1	236,432	15.5	247,062	16.0					-	-
10万円超 30万円以下	100 < ≦ 300	365,512	24.3	363,237	24.2	361,040	24.0	357,890	23.8	360,113	23.8	359,596	23.5	360,737	23.4					-	-
30万円超 50万円以下	300 < ≦ 500	487,105	32.4	485,938	32.3	484,967	32.3	484,933	32.2	485,563	32.0	488,634	32.0	492,583	31.9					-	-
50万円超 100万円以下	500 < ≦ 1,000	250,009	16.7	249,406	16.6	248,701	16.5	247,677	16.5	248,512	16.4	249,108	16.3	248,925	16.1					-	-
100万円超	1,000 <	191,663	12.8	191,763	12.8	190,774	12.7	190,508	12.7	191,799	12.7	193,888	12.7	194,013	12.6					-	-

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)	2021/3			2021/6			2021/9			2021/12			2022/3			2022/6			2022/9			2022/12			2023/3		
		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
合 計	Total	100.0	175	100.0	100.0	167	100.0	100.0	170	100.0	100.0	169	100.0	100.0	170	100.0	100.0	164	100.0	100.0	164	100.0						
200万円以下	≦ 2	24.7	130	21.9	24.0	123	21.7	24.5	123	21.5	25.1	121	21.4	24.8	121	21.3	23.7	113	21.1	24.9	112	21.2						
200万円超 500万円以下	2 < ≦ 5	66.2	180	60.8	66.8	171	61.1	66.6	174	61.3	66.2	174	61.5	66.3	175	61.4	66.2	167	61.6	65.1	168	61.5						
500万円超 700万円以下	5 < ≦ 7	6.2	240	11.3	6.3	240	11.3	6.1	244	11.3	6.0	244	11.2	6.1	244	11.4	6.8	232	11.4	6.8	235	11.4						
700万円超 1,000万円以下	7 < ≦ 10	2.2	275	4.7	2.3	273	4.6	2.2	285	4.6	2.1	288	4.6	2.2	293	4.6	2.5	293	4.6	2.4	292	4.6						
1,000万円超	10 <	0.7	382	1.3	0.6	439	1.3	0.6	453	1.3	0.6	432	1.3	0.6	419	1.3	0.8	404	1.3	0.8	382	1.3						

23. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

		2021/3			2021/6			2021/9			2021/12			2022/3			2022/6			2022/9			2022/12			2023/3		
		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
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							
～ 29才	Under 29	62.4	27.6	38.1	58.1	27.6	40.1	59.0	27.7	40.7	60.3	28.0	40.6	60.7	28.3	40.9	60.5	28.5	42.0	60.4	28.8	42.6						
30 ～ 39才	Age 30 - 39	15.4	22.6	19.7	17.1	22.7	19.2	16.9	22.6	18.9	16.6	22.6	18.9	16.4	22.6	19.0	16.6	22.7	19.1	16.7	22.6	19.4						
40 ～ 49才	Age 40 - 49	11.4	21.4	16.7	12.6	21.2	15.0	12.2	21.1	15.1	11.7	20.8	15.1	11.5	20.5	14.9	11.7	20.3	14.0	11.6	20.1	13.8						
50 ～ 59才	Age 50 - 59	7.6	17.2	14.0	8.7	17.3	13.6	8.4	17.4	13.3	8.0	17.4	13.5	8.0	17.3	13.4	7.7	17.3	13.4	7.6	17.3	13.1						
60才以上	Over 60	3.2	11.2	11.5	3.5	11.2	12.1	3.5	11.2	12.0	3.4	11.2	11.9	3.4	11.3	11.8	3.5	11.2	11.5	3.7	11.2	11.1						

24. 顧客性別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

		2021/3			2021/6			2021/9			2021/12			2022/3			2022/6			2022/9			2022/12			2023/3		
		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
男 性	Male	70.6	72.4	73.0	68.6	72.3	73.3	67.8	72.1	73.6	67.5	72.0	73.4	67.7	71.9	73.1	67.4	71.8	72.7	66.9	71.6	72.8						
女 性	Female	29.4	27.6	27.0	31.4	27.7	26.7	32.2	27.9	26.4	32.5	28.0	26.6	32.3	28.1	26.9	32.6	28.2	27.3	33.1	28.4	27.2						

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2021/3		2022/3					2023/3					2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12			前年同期比 yoy %
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	57,940	-4.8	12,095	24,679	37,807	50,650	-12.6	12,974	7.3	26,636	7.9			54,700	8.0
ローン・クレジットカード事業	Loan and Credit Card Business	32,719	-3.5	7,182	14,735	22,298	29,666	-9.3	7,655	6.6	15,822	7.4			31,600	6.5
	Loan Business	28,937	-5.3	6,254	12,870	19,553	26,010	-10.1	6,713	7.3	13,820	7.4			27,500	5.7
	無担保ローン	28,896	-4.2	6,253	12,855	19,532	25,985	-10.1	6,705	7.2	13,808	7.4			27,500	5.8
	貸倒損失	25,427	-3.9	5,476	11,246	17,096	22,773	-10.4	5,872	7.2	12,116	7.7			-	-
	利息返還請求に伴う債権放棄	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2	1,692	5.2			-	-
	有担保ローン	41	-89.4	1	14	20	25	-38.8	7	498.7	12	-16.8			-	-
	クレジットカード事業	3,781	13.8	927	1,864	2,745	3,656	-3.3	942	1.6	2,001	7.3			4,100	12.1
	信用保証事業	Guarantee Business	25,218	-6.5	4,912	9,944	15,508	20,963	-16.9	5,319	8.3	10,808	8.7			23,100
1口座当たり償却単価 [無担保ローン(千円)]	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	433	1.2	420	418	417	414	-4.4	403	-4.0	402	-3.8			-	-
<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)	519	-1.3	518	516	515	514	-1.0	514	-0.8	511	-1.0			514	0.0

〔貸倒損失率〕

[Ratio of Bad Debt Expenses]

ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	3.79	(0.09)	0.83	1.71	2.58	3.40	(-0.39)	0.87	(0.04)	1.78	(0.07)			3.48	(0.08)
ローン事業	Loan Business	3.69	(0.06)	0.80	1.65	2.51	3.32	(-0.37)	0.85	(0.05)	1.74	(0.09)			3.42	(0.10)
無担保ローン	Unsecured Loans	3.70	(0.09)	0.80	1.65	2.52	3.33	(-0.37)	0.85	(0.05)	1.75	(0.10)			3.43	(0.10)
貸倒損失	Bad Debt Expenses	3.26	(0.10)	0.70	1.45	2.20	2.92	(-0.34)	0.75	(0.05)	1.53	(0.08)			-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.44	(0.00)	0.10	0.21	0.31	0.41	(-0.03)	0.11	(0.01)	0.21	(0.00)			-	-
有担保ローン	Secured Loans	1.16	(-8.02)	0.03	0.46	0.66	0.85	(-0.31)	0.25	(0.22)	0.45	(-0.01)			-	-
クレジットカード事業	Credit Card Business	4.80	(0.37)	1.15	2.26	3.21	4.15	(-0.65)	1.03	(-0.12)	2.11	(-0.15)			3.90	(-0.25)
信用保証事業	Guarantee Business	2.37	(-0.02)	0.46	0.94	1.46	1.96	(-0.41)	0.49	(0.03)	1.00	(0.06)			2.12	(0.16)

(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)

		2021/3		2022/3								2023/3							
				2021/6	構成比 C.R. (%)	2021/9	構成比 C.R. (%)	2021/12	構成比 C.R. (%)	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. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	28,896	100.0	6,253	100.0	12,855	100.0	19,532	100.0	25,985	100.0	6,705	100.0	13,808	100.0				
自己破産	Personal Bankruptcy	3,260	11.3	540	8.6	1,185	9.2	2,033	10.4	2,830	10.9	534	8.0	1,162	8.4				
行方不明	Failure to Locate Borrowers	459	1.6	81	1.3	200	1.6	311	1.6	450	1.7	89	1.3	211	1.5				
支払不能等	Borrowers' Inability of Making Repayments, etc.	21,137	73.1	4,716	75.5	9,612	74.8	14,369	73.6	18,970	73.0	5,118	76.3	10,499	76.1				
債権放棄	ACOM's Voluntary Waiver of Repayments	4,039	14.0	914	14.6	1,856	14.4	2,817	14.4	3,733	14.4	963	14.4	1,935	14.0				
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	3,468	-	777	-	1,608	-	2,435	-	3,211	-	833	-	1,692	-				

26. 不良債権の状況 (アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2021/3		2022/3								2023/3							
				2021/6	末残比 %	2021/9	末残比 %	2021/12	末残比 %	2022/3	末残比 %	2022/6	末残比 %	2022/9	末残比 %	2022/12	末残比 %	2023/3	末残比 %
不良債権合計	Total Amount of Non-performing Loans	59,738	7.62	61,808	7.89	62,674	8.03	63,471	8.14	64,011	8.17	65,495	8.30	66,286	8.37				
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	552	0.07	524	0.07	537	0.07	548	0.07	487	0.06	460	0.06	467	0.06				
破産申立債権	Applications for Bankruptcy are Proceeded	52	0.01	45	0.01	53	0.01	53	0.01	42	0.01	40	0.01	42	0.01				
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	194	0.02	182	0.02	197	0.03	209	0.03	160	0.02	148	0.02	166	0.02				
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	290	0.04	279	0.04	276	0.04	275	0.04	275	0.04	264	0.03	252	0.03				
危険債権	Doubtful receivables	22,405	2.86	23,116	2.95	23,243	2.98	22,664	2.91	22,625	2.89	22,885	2.90	22,975	2.90				
三月以上延滞債権	Receivables past due for three months or more	2,341	0.30	2,956	0.38	2,733	0.35	2,978	0.38	2,597	0.33	3,113	0.39	2,967	0.37				
貸出条件緩和債権	Restructured receivables	34,439	4.39	35,210	4.49	36,160	4.63	37,279	4.78	38,300	4.89	39,035	4.95	39,876	5.03				

(注1)「金融業者の貸付業務のための社債の発行等に関する法律」第九条の規定、及び同法を実施するために定めた「特定金融会社等の会計の整理に関する内閣府令」等に照し、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

(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计上貸付金として延滞債権に含んで表示

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.

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

26-2. 3カ月未満の延滞債権 [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)

		2021/3		2022/3								2023/3							
				2021/6	末残比 %	2021/9	末残比 %	2021/12	末残比 %	2022/3	末残比 %	2022/6	末残比 %	2022/9	末残比 %	2022/12	末残比 %	2023/3	末残比 %
11日以上3カ月未満延滞額	11 days ≤ < 3 months	18,222	2.32	16,937	2.16	18,628	2.39	18,506	2.37	18,542	2.37	20,698	2.62	23,928	3.02				
31日以上3カ月未満延滞額	31 days ≤ < 3 months	9,098	1.16	8,980	1.15	8,695	1.11	8,339	1.07	9,361	1.19	9,557	1.21	9,677	1.22				
11日以上31日未満延滞額	11 days ≤ < 31 days	9,123	1.16	7,956	1.02	9,933	1.27	10,167	1.30	9,181	1.17	11,140	1.41	14,250	1.80				

27. 貸倒引当金 (アコム)

Allowance for Doubtful Accounts (ACOM)

(単位:百万円/Millions of yen)

		2021/3		2022/3					2023/3					2023/3計画(E)			
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12			前年同期比 yoy %	2023/3
貸倒引当金	Allowance for Doubtful Accounts	56,900	-11.6	57,900	59,100	60,800	57,300	0.7	58,500	1.0	58,800	-0.5				60,600	5.8
一般債権	General Allowance	19,981	-14.3	19,013	19,808	20,899	18,403	-7.9	18,095	-4.8	18,231	-8.0				-	-
消費者向け無担保債権	Unsecured Consumer Loans	17,603	-15.0	16,622	17,329	18,444	16,081	-8.6	15,780	-5.1	15,788	-8.9				-	-
本社管理債権	Specific Allowance	36,701	-10.1	38,664	39,072	39,687	38,672	5.4	40,236	4.1	40,317	3.2				-	-
引当金増減額	Increase or Decrease in Allowance	-7,500	-	1,000	2,200	3,900	400	-	1,200	-	1,500	-				3,300	-
債務保証損失引当金	Provision for Loss on Guarantees	8,140	-5.8	8,270	8,080	8,210	8,010	-1.6	7,590	-8.2	7,960	-1.5				8,810	10.0
引当金増減額	Increase or Decrease in Provision	-500	-	130	-60	70	-130	-	-420	-	-50	-				800	-

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)

		2021/3		2022/3					2023/3						2023/3計画(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	2022/12	前年同期比 yoy %			2023/3
期首引当金残高	Provision at the Beginning of Respective Period	87,600	-14.4	56,741	56,741	56,741	56,741	-35.2	86,200	51.9	86,200	51.9				86,200	51.9
取崩額	Drawdown of Provision	30,858	-10.3	7,034	15,177	22,635	29,465	-4.5	7,502	6.7	14,811	-2.4				-	-
利息返還金	Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6	13,119	-3.3				-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2	1,692	5.2				-	-
繰入額	Addition of Provision	-	-	-	-	7,693	58,923	-	-	-	-	-				-	-
期末引当金残高	Provision at the End of Respective Period	56,741	-35.2	49,707	41,563	41,800	86,200	51.9	78,697	58.3	71,388	71.8				-	-
引当金増減額	Increase or Decrease in Provision	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-	-14,811	-				-	-

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2021/3		2022/3							2023/3				2023/3						
				2021/6	2021/9	2021/12	2022/3	構成比 C.R.(%)			2022/6	構成比 C.R.(%)	2022/9	前期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2022/12	構成比 C.R.(%)			
借入金残高	Borrowings	524,437	100.0	512,554	497,000	484,569	497,000	100.0	504,886	100.0	516,656	4.0	4.0	100.0					498,400	0.3	100.0
間接	Indirect	349,437	66.6	348,554	333,000	320,569	332,001	66.8	344,887	68.3	356,659	7.1	7.4	69.0					323,400	-2.6	64.9
都市銀行等	City Banks, etc.	276,363	52.7	280,752	268,267	253,645	267,639	53.9	276,682	54.8	282,425	5.3	5.5	54.6					-	-	-
地方銀行	Regional Banks	37,219	7.1	34,388	33,189	35,584	35,235	7.1	34,050	6.7	38,176	15.0	8.3	7.4					-	-	-
信託銀行	Trust Banks	500	0.1	500	500	500	-	-	-	-	-	-	-	-					-	-	-
外国銀行	Foreign Banks	2,000	0.4	2,000	2,000	2,000	2,000	0.4	2,000	0.4	2,000	-	-	0.4					-	-	-
生命保険会社	Life Insurance Companies	5,230	1.0	4,356	3,428	3,866	2,670	0.5	2,340	0.5	2,260	-34.1	-15.4	0.4					-	-	-
損害保険会社	Non-life Insurance Companies	2,500	0.4	2,000	2,000	2,000	1,500	0.3	1,500	0.3	1,500	-25.0	-	0.3					-	-	-
その他	Others	25,625	4.9	24,558	23,616	22,974	22,957	4.6	28,315	5.6	30,298	28.3	32.0	5.9					-	-	-
直接	Direct	175,000	33.4	164,000	164,000	164,000	164,999	33.2	159,999	31.7	159,997	-2.4	-3.0	31.0					175,000	6.1	35.1
コマーシャル・ペーパー	Commercial Papers	5,000	1.0	4,000	4,000	4,000	24,999	5.0	39,999	7.9	39,997	899.9	60.0	7.8					-	-	-
普通社債	Straight Bonds	170,000	32.4	160,000	160,000	160,000	140,000	28.2	120,000	23.8	120,000	-25.0	-14.3	23.2					-	-	-
短期借入金	Short-term Loans Payable	5,000	1.0	4,000	4,000	4,000	29,999	6.0	49,999	9.9	49,997	-	66.7	9.7					-	-	-
長期借入金	Long-term Loans Payable	519,437	99.0	508,554	493,000	480,569	467,001	94.0	454,887	90.1	466,659	-5.3	-0.1	90.3					-	-	-
固定金利借入	Fixed	475,636	90.7	469,697	462,979	459,327	472,189	95.0	481,785	95.4	494,621	6.8	4.8	95.7					-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	14,700	2.8	14,700	13,700	13,700	2,700	0.5	2,700	0.5	2,700	-80.3	-	0.5					-	-	-
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	0.69	-	0.65	0.68	0.66	0.65	-	0.55	-	0.54	-	-	-					0.60	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.53	-	0.49	0.49	0.49	0.49	-	0.45	-	0.44	-	-	-					-	-	-
変動金利	Floating Interest Rate	0.56	-	0.54	0.53	0.52	0.51	-	0.44	-	0.44	-	-	-					-	-	-
固定金利	Fixed Interest Rate	0.71	-	0.66	0.69	0.67	0.66	-	0.56	-	0.55	-	-	-					-	-	-
短期借入金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-	-
長期借入金利	Long-term	0.69	-	0.65	0.68	0.66	0.66	-	0.56	-	0.56	-	-	-					-	-	-
直接借入金利	Direct	0.63	-	0.56	0.63	0.61	0.60	-	0.42	-	0.39	-	-	-					-	-	-
間接借入金利	Indirect	0.72	-	0.70	0.69	0.68	0.67	-	0.62	-	0.62	-	-	-					-	-	-

<参考>

<Reference>

期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.02	-	1.00	1.00	1.00	1.01	-	1.12	-	1.17	-	-	-					-	-	-
---------------	--------------------------------------	------	---	------	------	------	------	---	------	---	------	---	---	---	--	--	--	--	---	---	---

(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)

				2022/3					2023/3										
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %	2022/12	前年同期比 yoy %	2023/3			前期比 yoy %
		2021/3	前期比 yoy %																
割賦売掛金残高	Card Shopping Receivables	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	12.9	94,724	14.6	7.7					105,200	19.6
リボルビング残高	Revolving Receivables	73,737	5.4	75,393	77,108	79,347	82,140	11.4	84,836	12.5	87,825	13.9	6.9					-	-
有効会員数	(名) Number of Cardholders	456,382	-1.9	459,583	464,175	489,879	500,298	9.6	523,180	13.8	552,816	19.1	10.5					603,800	20.7
残有会員数	(名) Number of Accounts with Shopping Receivables	255,819	-1.0	259,921	263,690	272,582	276,802	8.2	288,459	11.0	300,490	14.0	8.6					-	-
営業収益	Revenue from Credit Card Business	10,594	10.1	2,781	5,657	8,621	11,605	9.5	3,153	13.4	6,409	13.3	-					13,400	15.5
期中平均手数料率	(%) Average Commission Rates (%)	13.10	(-0.19)	13.12	13.11	13.11	13.10	-	13.06	(-0.06)	13.05	(-0.06)	-					-	-

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

(注2)期中平均手数料率の前期比欄には()書きで増減値を表示

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

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

31. 信用保証事業 (アコム)

Guarantee Business (ACOM)

(単位: 百万円/Millions of yen)

		2021/3		2022/3					2023/3								2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %	2022/12	前年同期比 yoy %	2023/3			前期比 yoy %
利用残高	Guaranteed Receivables	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	1.1	1,025,445	1.9	1.3					1,030,400	1.8
利用件数	(件) Number of Accounts with Outstanding Balance	1,549,697	-5.3	1,542,123	1,533,132	1,525,094	1,530,222	-1.3	1,536,576	-0.4	1,537,215	0.3	0.5					1,552,100	1.4
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	653	-0.2	653	656	658	661	1.2	663	1.5	667	1.7	0.9					663	0.3
営業収益	Revenue from Guarantee Business	53,478	-7.2	12,600	25,860	38,796	52,228	-2.3	13,229	5.0	27,167	5.1	-					55,400	6.1
保証提携先	(行) Alliance Partners	30	-	30	30	30	30	-	30	-	29	-	-					-	-

<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)

		2021/3		2022/3					2023/3								2023/3見通し(E)		
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9			2022/12	前年同期比 yoy %	2023/3			前期比 yoy %
											前年同期比 yoy %	前期末比 ytd %							
利用残高	Guaranteed Receivables	157,796	-2.3	158,739	159,188	159,660	160,756	1.9	162,454	2.3	164,123	3.1	2.1					167,500	4.2
利用件数	(件) Number of Accounts with Outstanding Balance	253,808	-1.9	254,694	254,114	254,184	254,466	0.3	255,774	0.4	256,304	0.9	0.7					262,000	3.0
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	621	-0.5	623	626	628	631	1.6	635	1.9	640	2.2	1.4					639	1.3
営業収益	Revenue from Guarantee Business	10,766	-1.6	2,641	5,276	7,958	10,633	-1.2	2,726	3.2	5,452	3.3	-					11,000	3.5
保証提携先	(行) Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	-					-	-

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

				2022/3					2023/3						2023/3見通し(E)			
				2021/6	2021/9	2021/12	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.
		2021/3	前期比 yoy p.p.															
配当性向	Dividend Pay-out Ratio	13.3	1.6	-	13.1	-	22.8	9.5	-	-	24.2	11.1					27.1	4.3
自己資本比率	Shareholders' Equity Ratio	40.9 (20.7)	7.9 (4.1)	42.7 (21.5)	44.5 (22.4)	45.3 (22.7)	42.7 (22.1)	1.8 (1.4)	43.7 (22.5)	1.0 (1.0)	44.2 (22.9)	-0.3 (0.5)					46.4 (23.8)	3.7 (1.7)
自己資本配当率	Dividend on Equity	2.4	0.5	-	1.1	-	2.5	0.1	-	-	1.7	0.6					3.2	0.7
自己資本当期純利益率	Return on Equity (ROE)	18.1	2.1	18.9	16.4	12.9	10.9	-7.2	15.8	-3.1	13.6	-2.8					12.0	1.1
総資産営業利益率	Operating Profit to Total Assets	7.0	2.4	6.9	6.8	5.7	1.1	-5.9	6.5	-0.4	6.5	-0.3					6.1	5.0
総資産経常利益率	Ordinary Profit to Total Assets	7.6	2.4	8.7	7.7	6.5	1.7	-5.9	8.7	0.0	7.5	-0.2					6.8	5.1
総資産当期純利益率	Return on Assets (ROA)	6.7	1.7	7.9	7.0	5.6	4.5	-2.2	6.8	-1.1	5.9	-1.1					5.3	0.8
営業収益営業利益率	Operating Margin	37.3	13.5	36.9	35.9	29.8	6.0	-31.3	35.7	-1.2	35.7	-0.2					32.7	26.7
営業収益経常利益率	Ordinary Profit to Operating Revenue	41.0	13.8	46.2	40.9	34.0	9.2	-31.8	47.3	1.1	41.5	0.6					36.5	27.3
営業収益当期純利益率	Profit Margin	35.8	9.9	41.9	37.0	29.3	24.7	-11.1	37.2	-4.7	32.5	-4.5					28.8	4.1
流動比率	Current Ratio	744.4	144.5	719.4	773.7	642.0	496.8	-247.6	466.0	-253.4	467.7	-306.0					627.8	131.0
固定比率	Fixed Assets Ratio	18.9	-4.5	17.9	17.2	16.8	26.8	7.9	25.5	7.6	23.8	6.6					23.2	-3.6

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

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.

(注2)一部数値については年率換算にて表示

: 2. Some of figures are converted into annual percentage ratio.

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2021/3		2022/3					2023/3							
				2021/6	2021/9	2021/12	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.
配当性向	Dividend Pay-out Ratio	11.9	1.4	-	12.0	-	19.7	7.8	-	-	23.7	11.7				
自己資本比率	Shareholders' Equity Ratio	39.8 (20.3)	7.4 (3.8)	41.5 (21.2)	43.1 (21.9)	44.0 (22.2)	42.1 (21.8)	2.3 (1.5)	43.0 (22.3)	1.5 (1.1)	43.4 (22.8)	0.3 (0.9)				
自己資本当期純利益率	Return on Equity (ROE)	17.5	2.0	16.2	15.5	12.3	10.9	-6.6	12.3	-3.9	12.0	-3.5				
総資産営業利益率	Operating Profit to Total Assets	7.9	2.0	8.3	8.0	6.6	2.8	-5.1	8.0	-0.3	7.6	-0.4				
総資産経常利益率	Ordinary Profit to Total Assets	8.0	2.2	8.3	8.0	6.7	2.9	-5.1	8.0	-0.3	7.6	-0.4				
総資産当期純利益率	Return on Assets (ROA)	6.3	1.7	6.6	6.4	5.2	4.5	-1.8	5.2	-1.4	5.1	-1.3				
営業収益営業利益率	Operating Margin	37.1	10.0	38.3	36.8	30.5	13.3	-23.8	38.2	-0.1	36.1	-0.7				
営業収益経常利益率	Ordinary Profit to Operating Revenue	37.6	10.7	38.4	37.2	30.7	13.5	-24.1	38.2	-0.2	36.2	-1.0				
営業収益当期純利益率	Profit Margin	29.6	8.3	30.4	29.8	23.7	21.2	-8.4	24.9	-5.5	24.4	-5.4				
流動比率	Current Ratio	658.0	98.0	624.0	685.3	601.6	501.0	-157.0	474.6	-149.4	477.6	-207.7				
固定比率	Fixed Assets Ratio	13.5	-3.1	12.6	12.1	11.9	20.5	7.0	19.2	6.6	17.5	5.4				

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

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.

(注2)一部数値については年率換算にて表示

: 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)

			2021/3	2022/3				2023/3				2023/3見通し(E)
				2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3	
当期純利益	単 体	Profit Non-consolidated	45.27	12.92	22.96	27.31	30.69	11.73	20.66			36.96
	連 結	Consolidated	50.34	12.72	24.99	29.74	35.54	10.59	21.08			39.83
配当金		Dividends	6.00	-	3.00	-	7.00	-	5.00			10.00
純資産	単 体	Net Assets Non-consolidated	269.91	279.83	289.87	291.22	294.60	302.34	311.27			322.54
	連 結	Consolidated	310.02	321.15	332.03	331.85	339.51	349.85	362.91			372.65

[前年同期比増減率]

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

(単位:%)

			2021/3	2022/3				2023/3				2023/3見通し(E)
				2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3	
当期純利益	単 体	Profit Non-consolidated	32.1	-7.5	-10.2	-29.1	-32.2	-9.2	-10.0			20.4
	連 結	Consolidated	32.3	-7.8	-10.0	-29.6	-29.4	-16.7	-15.6			12.1
配当金		Dividends	50.0	-	-	-	16.7	-	66.7			42.9
純資産	単 体	Net Assets Non-consolidated	17.5	15.8	14.5	10.7	9.1	8.0	7.4			9.5
	連 結	Consolidated	16.9	17.4	14.7	10.9	9.5	8.9	9.3			9.8

34. 発行済株式総数 (アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

		2021/3	2022/3				2023/3				2023/3見通し(E)
			2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3	
期中平均株式数	Average Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
	During the Year										
期末発行済株式数	Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
	at Year-end										

(注1)期中平均株式数は期中平均自己株式数を除いて記載

(注2)期末発行済株式数は期末自己株式数を除いて記載

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.

: 2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2021/3		2022/3					2023/3								2023/3見通し(E)	
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %	2022/12	前年同期比 yoy %	2023/3	前期比 yoy %	
営業貸付金残高	Accounts Receivable-operating Loans	192,410 (55,933)	-4.0 (1.3)	196,915 (55,625)	191,890 (55,782)	182,751 (55,379)	190,207 (55,453)	-1.1 (-0.9)	204,265 (55,507)	3.7 (-0.2)	214,091 (55,608)	11.6 (-0.3)	12.6 (0.3)				193,000 (56,200)	1.5 (1.3)
口座数	Number of Customer Accounts	1,463,484	3.0	1,442,163	1,440,651	1,427,015	1,424,087	-2.7	1,422,469	-1.4	1,403,089	-2.6	-1.5				1,401,000	-1.6
割賦売掛金残高	Accounts Receivable-installment	635 (184)	-8.0 (-3.0)	783 (221)	714 (207)	577 (174)	677 (197)	6.6 (6.9)	731 (198)	-6.7 (-10.2)	731 (190)	2.5 (-8.4)	8.0 (-3.7)				700 (200)	3.4 (1.5)
契約件数	Number of Contracts with Receivables Outstanding	14,269	-0.8	15,566	15,487	14,780	15,145	6.1	14,777	-5.1	14,509	-6.3	-4.2				19,000	25.5
決算日為替レート	Current Exchange Rate (Yen)	3.44	-	3.54	3.44	3.30	3.43	-	3.68	-	3.85	-	-				3.43	-
営業収益	Operating Revenue	51,901 (15,175)	-4.5 (-1.7)	12,836 (3,667)	25,659 (7,331)	37,886 (10,981)	50,545 (14,693)	-2.6 (-3.2)	12,739 (3,619)	-0.8 (-1.3)	26,491 (7,257)	3.2 (-1.0)	- (-)				49,400 (14,300)	-2.3 (-2.7)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	20,485 (5,989)	-11.2 (-8.6)	6,200 (1,771)	11,282 (3,223)	13,168 (3,817)	19,225 (5,588)	-6.1 (-6.7)	6,530 (1,855)	5.3 (4.7)	11,302 (3,096)	0.2 (-3.9)	- (-)				19,200 (5,500)	-0.1 (-1.6)
期中平均為替レート	Average Exchange Rate (Yen)	3.42	-	3.50	3.50	3.45	3.44	-	3.52	-	3.65	-	-				3.44	-

(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)

		2021/3		2022/3						2023/3										2023/3見通し(E)	
				2021/6	2021/9	2021/12	2022/3	前期比 yoy %	2022/6	前年同期比 yoy %	2022/9	前年同期比 yoy %	前期末比 ytd %	2022/12	前年同期比 yoy %	2023/3	前期比 yoy %				
		2023/3見通し(E)	前期比 yoy %																		
営業貸付金残高	Accounts Receivable-operating Loans	664 (304)	96.2 (95.3)	897 (390)	1,195 (519)	1,458 (656)	1,900 (840)	186.2 (176.1)	2,374 (1,001)	164.4 (156.6)	3,053 (1,221)	155.5 (135.0)	60.7 (45.2)					3,400 (1,500)	78.9 (78.6)		
口座数	(件) Number of Customer Accounts	18,764	23.2	24,159	30,088	35,110	41,624	121.8	46,300	91.6	52,576	74.7	26.3					68,100	63.6		
決算日為替レート	(円) Current Exchange Rate (Yen)	2.18	-	2.30	2.30	2.22	2.26	-	2.37	-	2.50	-	-					2.26	-		
営業収益	Operating Revenue	235 (108)	55.0 (51.4)	116 (52)	265 (117)	450 (200)	693 (308)	194.6 (184.2)	267 (117)	130.5 (125.4)	620 (260)	133.9 (121.1)	- (-)					1,500 (600)	116.5 (94.8)		
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-328 (-151)	- (-)	-116 (-52)	-238 (-106)	-346 (-154)	-608 (-270)	- (-)	-147 (-65)	- (-)	-424 (-178)	- (-)	- (-)					-300 (-200)	- (-)		
期中平均為替レート	(円) Average Exchange Rate (Yen)	2.17	-	2.22	2.25	2.24	2.25	-	2.27	-	2.38	-	-					2.25	-		

(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.