

DATA BOOK

2024年3月期 第1四半期決算
The First Quarter Report for the Fiscal Year Ending March, 2024

アコム株式会社
ACOM CO., LTD.

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データブックに関する注意事項

(注1) 業績予想に関する注意事項

このデータブックの数値のうち、過去の事実以外の当社グループの計画、方針その他の記載にかかるものは、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%,” and “yoY” when the figures were not disclosed in the past, thus, cannot be compared.

- ・Only “yoY” is shown when the results in two terms changed from positive to negative, or from negative to positive.

- ・Only “yoY” is shown when both results in two terms are negative.

- ・Only “yoY” is shown when the results in last term exceeded zero, and the results in current term are zero.

: 6. "(E)" indicates estimates.

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

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

1. アコムグループ一覧

ACOM Group

会社名 Name of company	設立年月 Incorporated	資本金 Capital Stock	アコム持分比 Equity owned by ACOM	社員数 Number of employees	主な事業内容 Summary of Business
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アコム株式会社	ACOM CO., LTD.	1978/10	63,832百万円 [63,832 million yen]	—	2,106名 ローン事業、クレジットカード事業、信用保証事業 Loan Business, Credit Card Business and Guarantee Business
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【連結子会社】国内子会社 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 %	79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 %	124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 %	7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	6,000百万タイバーツ [6,000 million THB]	71.00 %	2,700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 %	345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	15百万マレーシアリンギ [15 million RM]	100.00 %	8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

(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.
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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						
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						
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						
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						
買取権	Purchased Receivables	7,988	-5.8	7,771	7,980	7,641	7,630	-4.5	7,843	2.8						
貸倒引当金	Allowance for Doubtful Accounts	-77,632	-	-79,056	-78,675	-81,148	-83,418	-	-85,571	-						
固定資産	Noncurrent Assets	109,296	66.2	105,276	99,716	94,400	91,824	-16.0	88,618	-3.5						
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						
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						
のれん	Goodwill	1,252	-29.3	1,122	993	863	734	-41.4	604	-17.6						
ソフトウエア	Software	5,856	17.5	6,274	6,431	6,715	6,829	16.6	6,881	0.8						
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						
線延税金資産	Deferred Tax Assets	73,961	149.2	70,026	66,324	63,412	61,637	-16.7	57,954	-6.0						
貸倒引当金	Allowance for Doubtful Accounts	-737	-	-704	-701	-683	-667	-	-645	-						
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						
流動負債	Current Liabilities	230,355	31.4	246,119	253,279	235,976	222,491	-3.4	242,790	9.1						
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						
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						
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						
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						
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						
固定負債	Noncurrent Liabilities	468,978	-11.3	444,776	450,421	448,820	454,987	-3.0	447,308	-1.7						
社債	Bonds Payable	119,010	-23.6	120,760	109,645	105,527	91,660	-23.0	92,287	0.7						
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						
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						
負債合計	Total Liabilities	699,333	-0.7	690,895	703,701	684,797	677,478	-3.1	690,099	1.9						
株主資本	Shareholders' Equity	526,857	9.6	537,185	553,607	557,090	567,683	7.7	573,626	1.0						
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						
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						
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						
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						
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						
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						

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					2024/3計画(E)		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	262,155	-1.6	66,514	135,068	204,060	273,793	4.4	70,926	6.6							284,300	3.8
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							-	-
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							-	-
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							-	-
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							-	-
営業費用	Operating Expenses	227,376	35.8	41,120	86,269	133,414	186,506	-18.0	48,998	19.2							193,900	4.0
金融費用	Financial Expenses	5,165	-12.0	1,025	2,038	3,014	4,012	-22.3	1,036	1.2							4,700	17.1
貸倒損失	Provision for Bad Debts	68,437	3.4	16,655	36,935	57,904	80,517	17.7	22,711	36.4							84,600	5.1
貸倒損失引当金増減額	Bad Debt Expenses	68,362	-4.7	16,859	37,806	56,133	75,748	10.8	20,694	22.7							-	-
債務保証損失引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	78	-	267	-829	1,723	4,029	-	1,624	-							-	-
利息返還関連費用	Increase or Decrease in Provision for Loss on Guarantees	-3	-	-472	-41	47	739	-	392	-							-	-
利息返還金	Provision for Loss on Interest Repayment	58,923	-	-	-	-	-	-	-	-							-	-
貸倒損失(債権放棄)	Interest Repayment	26,253	-4.1	6,668	13,119	19,006	25,171	-4.1	6,284	-5.8							-	-
利息返還損失引当金増減額	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							-	-
その他の営業費用	Increase or Decrease in Provision for Loss on Interest Repayment	29,458	-	-7,502	-14,811	-21,529	-28,476	-	-7,090	-							-	-
その他	Other Operating Expenses	94,850	-0.5	23,439	47,295	72,495	101,976	7.5	25,250	7.7							104,600	2.6
営業利益	Operating Profit	34,779	-64.8	25,394	48,798	70,646	87,287	151.0	21,927	-13.7							90,400	3.6
営業外収益	Non-operating Income	700	-40.5	92	161	248	342	-51.1	156	68.5							200	-41.5
営業外費用	Non-operating Expenses	38	-36.4	99	113	127	144	278.9	1	-98.3							-	-
経常利益	Ordinary Profit	35,441	-64.6	25,387	48,846	70,766	87,485	146.8	22,082	-13.0							90,600	3.6
特別利益	Extraordinary Income	25	-62.9	0	1,115	1,117	1,117	-	0	-							-	-
特別損失	Extraordinary Losses	1,740	121.6	46	157	3,769	3,799	118.3	44	-3.0							200	-94.7
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							90,400	6.6
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							-	-
法人税等調整額	Income Taxes-deferred	-44,317	-	4,206	8,082	10,976	12,845	-	3,795	-9.8							-	-
当期純利益	Profit	59,810	-28.5	18,042	35,486	47,925	59,476	-0.6	15,050	-16.6							62,400	4.9
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							4,500	-1.1
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							57,900	5.4

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						
外部顧客からの営業収益	Operating Revenue from External Customers	262,155	-1.6	66,514	135,068	204,060	273,793	4.4	70,926	6.6						
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	50	-35.2	-14	-82	-45	94	86.6	12	-						
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						
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						
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						
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						
その他	Others	139	54.0	115	215	158	217	55.7	90	-21.3						
営業費用	Operating Expenses	226,966	35.0	41,023	86,115	133,260	186,608	-17.8	49,025	19.5						
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	227,376	35.8	41,120	86,269	133,414	186,506	-18.0	48,998	19.2						
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-410	-	-96	-154	-153	102	-	26	-						
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						
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						
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						
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						
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						
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	34,779	-64.8	25,394	48,798	70,646	87,287	151.0	21,927	-13.7						
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	460	-	82	72	108	-8	-	-14	-						
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						
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						
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						
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						
その他	Others	139	54.0	115	215	158	217	55.7	90	-21.3						

[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)					
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)					

(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)×100

(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)×100

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) × 1003. 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 × 100

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					
				2022/6	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 %
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				
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				
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				
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				
貸倒引当金	Allowance for Doubtful Accounts	-56,600	-	-57,820	-58,130	-59,640	-61,050	-	-63,070	-				
固定資産	Noncurrent Assets	123,849	54.8	120,928	115,973	109,608	107,736	-13.0	104,880	-2.7				
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				
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				
のれん	Goodwill	1,252	-29.3	1,122	993	863	734	-41.4	604	-17.6				
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				
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				
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				
貸倒引当金	Allowance for Doubtful Accounts	-700	-	-680	-670	-660	-650	-	-630	-				
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				
流動負債	Current Liabilities	192,551	50.1	206,409	210,885	192,896	175,290	-9.0	195,818	11.7				
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				
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				
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	-				
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				
固定負債	Noncurrent Liabilities	426,431	-11.8	402,775	403,779	406,446	418,549	-1.8	412,146	-1.5				
社債	Bonds Payable	95,000	-26.9	95,000	80,000	80,000	70,000	-26.3	70,000	-				
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				
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				
負債合計	Total Liabilities	618,982	1.1	609,185	614,665	599,343	593,839	-4.1	607,965	2.4				
株主資本	Shareholders' Equity	461,531	9.1	473,642	487,635	488,374	496,416	7.6	502,867	1.3				
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				
評価・換算差額等	Valuation and translation adjustments	0	30.7	0	0	0	0	17.5	0	12.6				
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				
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				
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				

9. 損益計算書(アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

				2023/3					2024/3					2024/3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
営業収益	Operating Revenue	194,670	-1.7	49,380	99,591	150,025	200,679	3.1	51,980	5.3						210,600	4.9
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						122,300	3.8
包括信用購入あつせん収益	Revenue from Credit Card Business	10,853	8.7	2,905	5,933	9,135	12,377	14.0	3,419	17.7						14,600	18.0
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						49,500	6.9
営業費用	Operating Expenses	183,009	47.5	31,732	64,038	98,818	137,852	-24.7	37,019	16.7						143,600	4.2
金融費用	Financial Expenses	3,254	-15.3	688	1,358	1,973	2,581	-20.7	636	-7.6						3,100	20.1
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						61,100	8.0
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						57,700	12.0
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	-						2,600	-
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	-						800	-
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						-	-
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						-	-
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	-						-	-
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						79,400	0.9
営業利益	Operating Profit	11,660	-84.2	17,647	35,552	51,206	62,826	438.8	14,961	-15.2						67,000	6.6
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						5,700	-26.3
営業外費用	Non-operating Expenses	36	-35.7	99	114	127	143	297.4	1	-98.3						-	-
経常利益	Ordinary Profit	17,962	-77.9	23,349	41,305	58,726	70,417	292.0	19,438	-16.7						72,700	3.2
特別利益	Extraordinary Income	24	-63.9	-	1,115	1,115	1,115	-	-	-						-	-
特別損失	Extraordinary Losses	1,732	122.0	42	151	4,953	4,975	187.2	44	6.1						200	-96.0
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						72,500	8.9
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						-	-
法人税等調整額	Income Taxes-deferred	-44,757	-	3,378	6,385	9,185	11,061	-	3,321	-1.7						-	-
当期純利益	Profit	48,082	-32.2	18,378	32,370	40,942	48,985	1.9	14,283	-22.3						51,400	4.9

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2022/3	前期比 yoy %	2023/3				2024/3				2024/3計画(E)	前期比 yoy %		
営業収益	Operating Revenue			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 %			
営業収益	Operating Revenue	194,670	-1.7	49,380	99,591	150,025	200,679	3.1	51,980	5.3				210,600	4.9
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				151,800	4.6
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				136,300	3.4
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				136,100	3.5
消費者向け	Consumers	130,320	-2.3	32,790	65,631	98,920	131,524	0.9	33,986	3.6				136,100	3.5
有担保ローン	Secured Loans	375	-13.6	91	167	241	308	-17.8	64	-30.1				200	-35.2
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				15,500	16.2
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				58,700	6.2
その他	Others	139	54.0	115	215	158	217	55.7	90	-21.3				100	-53.9

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				2024/3計画(E)
営業収益	Operating Revenue		2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	
営業収益	Operating Revenue	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				72.1
ローン事業	Loan Business	67.1	66.6	66.1	66.1	65.7	65.5				64.7
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				7.4
信用保証事業	Guarantee Business	26.8	26.8	27.3	27.2	27.6	27.2				27.9
その他	Others	0.1	0.2	0.2	0.1	0.1	0.2				0.0

12. 事業別営業債権残高(アコム)

Receivables Outstanding by Segment (ACOM)

		2022/3		2023/3					2024/3					2024/3計画(E)		2024/3 前期比 yoY %		
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	前期末比 ytd %	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	2.5						954,600	4.4
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	2.2						835,600	3.0
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	2.3						833,400	3.1
消費者向け	Consumers	780,181	-0.0	786,033	789,135	793,371	808,439	3.6	826,752	5.2	2.3						833,400	3.1
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	-4.0						2,200	-12.6
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	-4.2						-	-
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	4.4						119,000	14.9
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	-0.8						502	0.0
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	1.0						1,090,000	4.4
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	0.0						673	0.3
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	2.0						-	-

13. 利用者数(アコム)

Number of Customer Accounts (ACOM)

		2022/3		2023/3					2024/3					2024/3計画(E)		2024/3 前期比 yoY %		
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	前期末比 ytd %	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	3.1						1,659,900	3.1
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	3.1						1,659,100	3.2
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	3.1						1,659,100	3.2
有担保ローン	Secured Loans	1,120	-17.1	1,070	1,025	983	944	-15.7	904	-15.5	-4.2						800	-15.3
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	8.3						730,100	15.9
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	1.0						1,618,600	4.0

(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.

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

		2022/3		2023/3						2024/3						(単位: %)			
				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	前年同期比 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	前年同期比 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					14.82	-0.06
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					14.84	-0.05
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					14.84	-0.05
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					9.52	-1.62

(注)期中平均利回り=當業貸付金利息/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	2022/3		2023/3						2024/3						(単位: 百万円/Millions of yen)			
				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					833,400	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					386,400	46.4
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					387,900	46.5
≤ 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					59,100	7.1

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	2022/3		2023/3						2024/3						(単位: 百万円/Millions of yen)			
				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					-	-
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					-	-
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					-	-
≤ 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					-	-

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)	2022/3	構成比 C.R. (%)	2023/3						2024/3						2024/3計画(E) 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. (%)	
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					833,400 100.0
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					19,600 2.4
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					80,100 9.6
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					228,000 27.4
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					194,800 23.4
100万円超	<	294,079	37.7	297,405	37.8	297,486	37.7	298,360	37.6	302,629	37.4	306,931	37.1					310,900 37.3

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)	2022/3	構成比 C.R. (%)	2023/3						2024/3						2024/3計画(E) 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. (%)	
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					- -
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					- -
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					- -
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					- -
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					- -
100万円超	<	191,799	12.7	193,888	12.7	194,013	12.6	194,686	12.4	197,077	12.3	199,566	12.0					- -

29. 資金調達(アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2022/3	構成比 C.R.(%)	2023/3				構成比 C.R.(%)	2023/6	前期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2024/3		構成比 C.R.(%)	2024/3計画(E)	前期比 yoy %	構成比 C.R.(%)	
				2022/6	2022/9	2022/12	2023/3								2023/12	構成比 C.R.(%)	2024/3	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	4.9	4.8	100.0							528,200	4.6	100.0
間接	Indirect	332,001	66.8	344,887	356,659	343,491	375,179	74.3	379,564	10.1	1.2	71.7							383,200	2.1	72.5
都市銀行等	City Banks, etc.	267,639	53.9	276,682	282,425	267,320	293,114	58.0	302,078	9.2	3.1	57.0							-	-	-
地方銀行	Regional Banks	35,235	7.1	34,050	38,176	39,210	47,501	9.4	46,243	35.8	-2.6	8.7							-	-	-
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	-50.0	-	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	7.7	-3.1	0.5							-	-	-
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							-	-	-
その他	Others	22,957	4.6	28,315	30,298	30,281	29,464	5.9	26,223	-7.4	-11.0	5.0							-	-	-
直接	Direct	164,999	33.2	159,999	159,997	164,997	129,998	25.7	149,996	-6.3	15.4	28.3							145,000	11.5	27.5
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	37.5	57.1	10.4							-	-	-
普通社債	Straight Bonds	140,000	28.2	120,000	120,000	120,000	95,000	18.8	95,000	-20.8	-	17.9							-	-	-
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	30.0	85.7	12.3							-	-	-
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	2.1	-1.2	87.7							-	-	-
固定金利借入	Fixed	472,189	95.0	481,785	494,621	485,744	460,659	91.2	479,649	-0.4	4.1	90.6							-	-	-
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							-	-	-
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	-	-	-							0.60	-	-
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	-	-	-							-	-	-
変動金利	Floating Interest Rate	0.51	-	0.44	0.44	0.43	0.43	-	0.40	-	-	-							-	-	-
固定金利	Fixed Interest Rate	0.66	-	0.56	0.55	0.53	0.52	-	0.50	-	-	-							-	-	-
短期借入金利	Short-term	-	-	-	-	-	-	-	-	-	-	-							-	-	-
長期借入金利	Long-term	0.66	-	0.56	0.56	0.56	0.56	-	0.50	-	-	-							-	-	-
直接借入金利	Direct	0.60	-	0.42	0.39	0.37	0.37	-	0.36	-	-	-							-	-	-
間接借入金利	Indirect	0.67	-	0.62	0.62	0.60	0.59	-	0.55	-	-	-							-	-	-

<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	-	-	-							-	-	-
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(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	前期比 yoY %	2023/3					2024/3					2024/3計画(E)		前期比 yoY %		
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	期末比 ytd %	2023/9	前年同期比 yoY %	2023/12	前年同期比 yoY %	2024/3	前年同期比 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	4.4						119,000	14.9
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	4.6						-	-
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	8.3						730,100	15.9
残有效会員数	Number of Accounts with Shopping Receivables	276,802	8.2	288,459	300,490	316,354	328,332	18.6	348,814	20.9	6.2						-	-
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	-						15,500	16.2
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)	-						-	-

(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)

		2022/3	前期比 yoY %	2023/3					2024/3					2024/3計画(E)		前期比 yoY %		
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	期末比 ytd %	2023/9	前年同期比 yoY %	2023/12	前年同期比 yoY %	2024/3	前年同期比 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	1.0						1,090,000	4.4
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	1.0						1,618,600	4.0
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	0.0						673	0.3
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	-						58,700	6.2
保証提携先 (行)	Alliance Partners	30	-	30	29	29	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)

		2022/3	前期比 yoY %	2023/3					2024/3					2024/3計画(E)		前期比 yoY %		
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	期末比 ytd %	2023/9	前年同期比 yoY %	2023/12	前年同期比 yoY %	2024/3	前年同期比 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	1.9						178,800	6.2
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	1.0						266,400	3.2
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	0.8						671	2.9
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	-						11,500	4.6
保証提携先 (行)	Alliance Partners	25	-	25	25	25	25	-	25	-	-						-	-

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2022/3	前期比 yoY p.p.	2023/3					2024/3							
				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	-	-					36.6	4.6
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)					47.2 (24.0)	1.7 (0.7)
自己資本配当率	Dividend on Equity	2.5	0.1	-	1.7	-	3.3	0.8	-	-					3.7	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					10.0	-0.2
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					6.1	0.3
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					6.6	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					4.6	0.1
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					31.8	0.5
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					34.5	-0.6
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					24.4	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					535.9	-24.6
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					18.8	-2.9

(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:%)

		2022/3	前期比 yoY p.p.	2023/3					2024/3						
				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
配当性向	Dividend Pay-out Ratio	19.7	7.8	-	23.7	-	28.5	8.8	-	-					
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)					
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					
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					
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					
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					
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					
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					
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					
流動比率	Current Ratio	501.0	-157.0	474.6	477.6	508.2	541.8	40.8	507.0	32.4					
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					
株価純資産倍率	Price Book-value Ratio	0.94	-0.72	0.91	0.86	0.87	0.86	-0.08	0.93	0.02					
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					

(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)

当期純利益	単体	Profit	Non-consolidated	2022/3	2023/3				2024/3				2024/3計画(E)
					2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	
					30.69	11.73	20.66	26.13	31.27	9.12			
当期純利益	連結	Dividends	Consolidated	35.54	10.59	21.08	28.30	35.06	8.79				36.96
配当金				7.00	-	5.00	-	10.00	-				12.00
純資産	単体	Net Assets	Non-consolidated	294.60	302.34	311.27	311.74	316.87	320.99				338.69
	連結		Consolidated	339.51	349.85	362.91	364.51	370.92	376.47				395.89

[前年同期比増減率] [Ratio of Increase or Decrease from the Previous Fiscal Year] (単位:%)

当期純利益	単体	Profit	Non-consolidated	2022/3	2023/3				2024/3				2024/3計画(E)
					2022/6	2022/9	2022/12	2023/3	2023/6	2023/9	2023/12	2024/3	
当期純利益	連結	Dividends	Consolidated	-32.2	-9.2	-10.0	-4.3	1.9	-22.3				4.9
				-29.4	-16.7	-15.6	-4.8	-1.4	-17.0				5.4
配当金				16.7	-	66.7	-	42.9	-				20.0
純資産	単体	Net Assets	Non-consolidated	9.1	8.0	7.4	7.0	7.6	6.2				6.9
	連結		Consolidated	9.5	8.9	9.3	9.8	9.3	7.6				6.7

34. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

期中平均株式数	Average Number of Shares Issued During the Year	2022/3	2023/3				2024/3				2024/3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 During the Year	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
期末発行済株式数	Number of Shares Issued at Year-end	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-

(注1)期中平均株式数は期中平均自己株式数を除いて記載

(注2)期末発行済株式数は期末自己株式数を除いて記載

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

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

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2022/3		2023/3					2024/3					2024/3計画(E)		前期比 yoY %	
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	前期末比 ytd %	2023/9	前年同期比 yoY %	2023/12	前年同期比 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)	3.0 (0.1)					216,100 (56,855)	0.4 (-0.3)
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	-0.2					1,414,000	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)	5.4 (2.4)					700 (198)	-2.6 (4.8)
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	-1.8					13,200	1.6
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	-	-					3.80	-
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)	- (-)					55,400 (14,800)	0.6 (-0.8)
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)	- (-)					20,300 (5,400)	-3.3 (-3.6)
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	-	-					3.75	-

(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					2024/3計画(E)		前期比 yoY %	
				2022/6	2022/9	2022/12	2023/3	前期比 yoY %	2023/6	前年同期比 yoY %	前期末比 ytd %	2023/9	前年同期比 yoY %	2023/12	前年同期比 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)	-1.4 (-4.2)					2,800 (1,159)	-18.5 (-19.1)
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	-4.5					58,000	-1.1
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	-	-					2.40	-
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)	- (-)					1,500 (700)	1.7 (15.3)
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)	- (-)	- (-)					-800 (-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	-	-					2.43	-

(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。

三ヶ月以上延滞債権

営業店債権の内、3ヶ月以上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.