

DATA BOOK

2021年3月期 決算
The Fiscal Year Ended March, 2021

アコム株式会社
ACOM CO., LTD.

2021年5月
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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、過去の事実以外のアコム株式会社の計画、方針その他の記載にかかわるものは、将来の業績にかかる予想値であり、それらはいずれも、現時点においてアコム株式会社が把握している情報に基づく経営上の想定や見解を基礎に算出されたものです。従いまして、かかる予想値は、リスクや不確定要因を内包するものであって、現実の業績は、諸々の要因により、かかる予想値と異なってくる可能性があります。かかる潜在的なリスクや不確定要因として考えられるものとしては、例えば、アコム株式会社を取り巻く経済情勢や消費者金融を取り巻く市場規模の変化、債務不履行に陥る顧客の割合、「利息制限法」に基づく上限金利を超える部分の返還請求等の発生件数及び返還金額の変動、アコム株式会社が支払う借入金利率のレベル、法定制限利率が考えられますがこれらに限りません。

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

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

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

Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

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

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

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

: 5. ・ "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
・ "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
・ "-" is shown in "yoy%" when percentage changes exceed 1,000%.
・ "-" is shown in "yoy%", "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
・ "-" is shown in "yoy%", "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]	—	2,112 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 2社 海外子会社 2社

[Consolidated Subsidiaries] Domestic: 2 Overseas: 2

国 内	海外	会社名	設立年月	資本金	アコム持分比	社員数	主な事業内容
		エム・ユー信用保証株式会社	2013/9	300 百万円 [300 million yen]	100.00 %	75 名	信用保証事業 Guarantee Business
		アイ・アール債権回収株式会社	2000/6	520 百万円 [520 million yen]	100.00 %	133 名	サービサー事業 (債権管理回収事業) Servicing Business (Loan Servicing Business)
		EASY BUY Public Company Limited	1996/9	6,000 百万タイバツ [6,000 million THB]	71.00 %	2,872 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	2017/7	1,500 百万フィリピンペソ [1,500 million PHP]	80.00 %	232 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

(注) PT Bank Nusantara Parahyangan, Tbk.は2019年5月1日にMUFGの連結子会社であるPT Bank Danamon Indonesia, Tbk.を
存続会社とし、合併しました。

Note: On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

【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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3. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2019/3		2020/3					2021/3					2022/3計画(E)				
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	277,069	5.2	69,735	139,290	208,986	279,510	0.9	67,474	-3.2	134,945	-3.1	201,021	-3.8	266,316	-4.7	260,700	-2.1
営業貸付金利息	Interest on Operating Loans	169,273	4.8	43,300	87,247	131,731	176,286	4.1	43,819	1.2	85,897	-1.5	127,381	-3.3	167,833	-4.8	-	-
銀行業貸出金利息	Interest on Loans of Banking Business	6,135	1.4	1,567	1,567	1,567	1,567	-74.5	-	-	-	-	-	-	-	-	-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	7,773	26.0	2,146	4,412	6,777	9,198	18.3	2,444	13.9	4,914	11.4	7,462	10.1	9,985	8.6	-	-
信用保証収益	Revenue from Credit Guarantee	61,428	5.2	14,879	29,846	45,015	60,142	-2.1	14,450	-2.9	28,536	-4.4	42,189	-6.3	55,675	-7.4	-	-
買取債権回収高	Collection from Purchased Receivable	4,739	-12.7	999	1,996	3,124	4,272	-9.8	784	-21.5	1,805	-9.6	2,957	-5.3	4,358	2.0	-	-
営業費用	Operating Expenses	219,461	20.2	44,776	88,478	133,616	203,873	-7.1	41,677	-6.9	80,446	-9.1	119,143	-10.8	167,419	-17.9	180,800	8.0
金融費用	Financial Expenses	11,310	-9.2	2,640	4,538	6,364	8,228	-27.3	1,590	-39.8	3,125	-31.1	4,539	-28.7	5,870	-28.7	5,000	-14.8
貸倒関連費用	Provision for Bad Debts	75,989	-2.0	19,455	38,965	59,149	81,916	7.8	19,157	-1.5	32,755	-15.9	46,769	-20.9	66,198	-19.2	78,400	18.4
貸倒損失	Bad Debt Expenses	75,185	11.0	18,256	36,917	55,465	75,720	0.7	19,409	6.3	39,589	7.2	55,729	0.5	71,743	-5.3	-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	1,203	-	1,809	2,707	4,660	6,383	-	947	-	-5,248	-	-7,530	-	-4,946	-	-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-399	-	-610	-659	-976	-186	-	-1,199	-	-1,584	-	-1,430	-	-598	-	-	-
利息返還関連費用	Provision for Loss on Interest Repayment	39,479	-	-	-	-	19,700	-50.1	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4	20,127	-12.4	27,389	-10.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2	2,560	-8.8	3,468	-6.6	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-	-22,687	-	-30,858	-	-	-
その他の営業費用	Other Operating Expenses	92,681	0.2	22,680	44,974	68,102	94,028	1.5	20,929	-7.7	44,565	-0.9	67,834	-0.4	95,350	1.4	97,400	2.1
営業利益	Operating Profit	57,607	-28.8	24,959	50,812	75,370	75,636	31.3	25,796	3.4	54,499	7.3	81,878	8.6	98,896	30.8	79,900	-19.2
営業外収益	Non-operating Income	724	-25.0	196	277	359	451	-37.7	149	-24.1	923	232.3	1,061	195.7	1,177	161.0	200	-83.0
営業外費用	Non-operating Expenses	126	-40.7	923	945	960	983	676.3	19	-97.9	12	-98.7	50	-94.7	60	-93.9	-	-
経常利益	Ordinary Profit	58,205	-28.8	24,231	50,144	74,769	75,104	29.0	25,926	7.0	55,410	10.5	82,889	10.9	100,014	33.2	80,100	-19.9
特別利益	Extraordinary Income	388	510.2	9,875	9,875	9,875	9,875	-	0	-100.0	0	-100.0	23	-99.8	68	-99.3	-	-
特別損失	Extraordinary Losses	3,259	452.8	2,374	4,784	4,859	4,969	52.5	7	-99.7	42	-99.1	369	-92.4	785	-84.2	200	-74.5
税金等調整前当期純利益	Profit Before Income Taxes	55,334	-31.8	31,732	55,235	79,785	80,011	44.6	25,918	-18.3	55,368	0.2	82,543	3.5	99,297	24.1	79,900	-19.5
法人税、住民税及び事業税	Income Taxes-current	11,126	30.8	3,247	7,140	10,307	13,720	23.3	3,256	0.3	7,098	-0.6	9,779	-5.1	12,925	-5.8	-	-
法人税等調整額	Income Taxes-deferred	1,684	-	1,283	1,137	1,555	2,269	34.8	-228	-	2,115	86.0	2,602	67.3	2,729	20.2	-	-
当期純利益	Profit	42,523	-42.7	27,200	46,957	67,922	64,020	50.6	22,890	-15.8	46,154	-1.7	70,161	3.3	83,643	30.7	64,800	-22.5
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	4,742	29.5	530	1,859	3,220	4,419	-6.8	1,279	141.3	2,648	42.5	3,972	23.4	4,778	8.1	3,800	-20.5
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	37,781	-46.5	26,670	45,098	64,702	59,600	57.8	21,611	-19.0	43,505	-3.5	66,188	2.3	78,864	32.3	61,000	-22.7

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2020/3							2021/3							
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %
営業収益	Operating Revenue	277,138	5.1	69,752	139,324	209,038	279,579	0.9	67,491	-3.2	134,983	-3.1	201,079	-3.8	266,394	-4.7
外部顧客からの営業収益	Operating Revenue from External Customers	277,069	5.2	69,735	139,290	208,986	279,510	0.9	67,474	-3.2	134,945	-3.1	201,021	-3.8	266,316	-4.7
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	69	-67.8	17	34	51	69	0.4	17	-0.6	37	9.7	57	11.3	77	11.9
ローン・クレジットカード事業	Loan and Credit Card Business	144,829	3.6	37,025	74,452	112,189	149,266	3.1	36,669	-1.0	72,954	-2.0	109,381	-2.5	144,417	-3.2
信用保証事業	Guarantee Business	69,341	6.2	16,595	34,146	51,052	68,569	-1.1	16,112	-2.9	32,737	-4.1	48,245	-5.5	64,245	-6.3
海外金融事業	Overseas Financial Business	56,995	9.8	14,836	28,118	41,773	56,314	-1.2	13,748	-7.3	26,971	-4.1	39,573	-5.3	52,136	-7.4
債権管理回収事業	Loan Servicing Business	5,893	-10.2	1,277	2,573	3,971	5,358	-9.1	944	-26.1	2,286	-11.1	3,827	-3.6	5,504	2.7
その他	Others	78	-4.6	17	34	51	71	-8.7	17	-0.7	34	-0.6	51	-0.6	90	26.9
営業費用	Operating Expenses	219,820	20.2	44,814	88,560	133,716	203,593	-7.4	41,915	-6.5	80,850	-8.7	119,377	-10.7	168,129	-17.4
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	219,461	20.2	44,776	88,478	133,616	203,873	-7.1	41,677	-6.9	80,446	-9.1	119,143	-10.8	167,419	-17.9
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	359	16.5	37	82	100	-280	-	237	525.9	403	391.5	234	134.5	710	-
ローン・クレジットカード事業	Loan and Credit Card Business	133,024	43.1	24,029	48,299	74,089	121,210	-8.9	22,102	-8.0	43,402	-10.1	64,990	-12.3	91,691	-24.4
信用保証事業	Guarantee Business	44,099	-7.1	10,319	20,957	31,279	43,569	-1.2	10,177	-1.4	19,136	-8.7	28,287	-9.6	39,203	-10.0
海外金融事業	Overseas Financial Business	37,193	2.1	9,421	17,038	24,888	33,919	-8.8	8,582	-8.9	16,070	-5.7	22,832	-8.3	32,257	-4.9
債権管理回収事業	Loan Servicing Business	5,503	-7.4	1,043	2,264	3,458	4,894	-11.1	1,053	0.9	2,240	-1.1	3,267	-5.5	4,976	1.7
その他	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
セグメント利益	Segment Profit	57,317	-29.1	24,938	50,764	75,322	75,986	32.6	25,576	2.6	54,133	6.6	81,701	8.5	98,264	29.3
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	57,607	-28.8	24,959	50,812	75,370	75,636	31.3	25,796	3.4	54,499	7.3	81,878	8.6	98,896	30.8
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-289	-	-20	-47	-48	350	-	-220	-	-366	-	-177	-	-632	-
ローン・クレジットカード事業	Loan and Credit Card Business	11,804	-74.8	12,995	26,152	38,099	28,056	137.7	14,567	12.1	29,552	13.0	44,391	16.5	52,725	87.9
信用保証事業	Guarantee Business	25,241	41.7	6,276	13,188	19,772	25,000	-1.0	5,935	-5.4	13,600	3.1	19,957	0.9	25,041	0.2
海外金融事業	Overseas Financial Business	19,802	27.9	5,415	11,080	16,885	22,394	13.1	5,166	-4.6	10,900	-1.6	16,740	-0.9	19,879	-11.2
債権管理回収事業	Loan Servicing Business	390	-36.5	233	308	513	464	18.7	-109	-	45	-85.2	559	9.1	528	13.8
その他	Others	78	-4.6	17	34	51	71	-8.7	17	-0.7	34	-0.6	51	-0.6	90	26.9

[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	1.4	(-4.2)	5.9	5.8	5.7	3.1	(1.7)	6.5	(0.6)	6.6	(0.8)	6.6	(0.9)	5.9	(2.8)
信用保証事業	Guarantee Business	2.0	(0.5)	2.0	2.1	2.1	1.9	(-0.1)	1.9	(-0.1)	2.1	(0.0)	2.1	(0.0)	2.0	(0.1)

(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)

		2019/3		2020/3					2021/3					2022/3計画(E)	前期比 yoy %			
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12			前年同期比 yoy %	2021/3	前期比 yoy %
営業債権残高 (百万円)	Receivables Outstanding (Millions of yen)	1,121,936	3.2	1,091,296	1,103,742	1,109,252	1,126,626	0.4	1,083,291	-0.7	1,069,289	-3.1	1,058,326	-4.6	1,065,053	-5.5	1,085,600	1.9
ローン・クレジットカード事業	Loan and Credit Card Business	885,113	3.4	898,286	906,580	907,559	915,913	3.5	888,620	-1.1	870,360	-4.0	864,353	-4.8	862,866	-5.8	878,000	1.8
ローン事業	Loan Business	821,976	2.3	832,022	836,935	835,325	840,877	2.3	813,366	-2.2	794,671	-5.0	787,136	-5.8	784,078	-6.8	794,700	1.4
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	821,943	2.3	831,990	836,904	835,294	840,847	2.3	813,337	-2.2	794,644	-5.0	787,109	-5.8	784,051	-6.8	794,700	1.4
クレジットカード事業	Credit Card Business	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	13.6	75,688	8.7	77,216	6.9	78,788	5.0	83,300	5.7
海外金融事業	Overseas Financial Business	227,387	2.8	183,665	187,729	192,676	201,524	-11.4	185,991	1.3	190,470	1.5	184,828	-4.1	193,709	-3.9	200,100	3.3
EASY BUY Public Company Limited	EASY BUY Public Company Limited	179,012	3.9	183,563	187,544	192,409	201,186	12.4	185,580	1.1	190,018	1.3	184,264	-4.2	193,045	-4.0	198,100	2.6
ローン事業	Loan Business	178,409	3.9	182,953	186,920	191,821	200,495	12.4	184,979	1.1	189,430	1.3	183,724	-4.2	192,410	-4.0	197,400	2.6
インストールメントローン事業	Installment Loan Business	603	2.5	609	623	588	690	14.5	601	-1.4	588	-5.5	539	-8.2	635	-8.0	700	10.2
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	42	-	102	185	267	338	696.5	411	300.5	451	143.7	564	111.1	664	96.2	2,000	201.2
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	48,331	-1.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
債権管理回収事業	Loan Servicing Business	9,435	-11.0	9,344	9,432	9,016	9,188	-2.6	8,679	-7.1	8,458	-10.3	9,143	1.4	8,477	-7.7	7,500	-11.5
信用保証残高	Guaranteed Receivables	1,212,255	1.1	1,217,952	1,223,964	1,219,170	1,233,228	1.7	1,198,129	-1.6	1,178,705	-3.7	1,169,373	-4.1	1,170,094	-5.1	1,204,800	3.0
アコム	ACOM CO., LTD.	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-2.1	1,021,717	-4.1	1,012,402	-4.5	1,012,297	-5.5	1,039,100	2.6
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	153,494	7.3	156,380	158,489	159,355	161,588	5.3	158,607	1.4	156,987	-0.9	156,971	-1.5	157,796	-2.3	165,700	5.0

(注) PT Bank Nusantara Parahyangan, Tbk.は2019年5月1日にMUFGの連結子会社であるPT Bank Danamon Indonesia, Tbk.を存続会社とし、合併しました。

Note : On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

		2019/3		2020/3					2021/3					2022/3計画(E)	前期比 yoy %			
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12			前年同期比 yoy %	2021/3	前期比 yoy %
ローン事業 (件)	Loan Business	1,540,012	3.6	1,560,935	1,574,076	1,575,704	1,589,340	3.2	1,544,713	-1.0	1,512,547	-3.9	1,502,304	-4.7	1,502,730	-5.4	1,524,600	1.5
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 Accounts	1,539,957	3.6	1,560,880	1,574,026	1,575,659	1,589,295	3.2	1,544,669	-1.0	1,512,508	-3.9	1,502,268	-4.7	1,502,695	-5.4	1,524,600	1.5
クレジットカード事業 (名)	Credit Card Business	426,572	6.6	441,739	452,222	458,720	465,012	9.0	457,132	3.5	454,636	0.5	455,296	-0.7	456,382	-1.9	487,400	6.8
海外金融事業 (件)	Overseas Financial Business	1,440,780	5.0	1,376,513	1,401,664	1,431,554	1,450,117	0.6	1,455,127	5.7	1,436,555	2.5	1,469,646	2.7	1,496,517	3.2	1,542,700	3.1
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,365,684	5.2	1,370,713	1,391,549	1,417,899	1,434,890	5.1	1,438,865	5.0	1,420,237	2.1	1,451,718	2.4	1,477,753	3.0	1,500,600	1.5
ローン事業	Loan Business	1,352,985	5.2	1,357,916	1,377,910	1,404,449	1,420,501	5.0	1,424,717	4.9	1,406,423	2.1	1,438,066	2.4	1,463,484	3.0	1,483,600	1.4
インストールメントローン事業	Installment Loan Business	12,699	4.0	12,797	13,639	13,450	14,389	13.3	14,148	10.6	13,814	1.3	13,652	1.5	14,269	-0.8	17,000	19.1
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	2,633	-	5,800	10,115	13,655	15,227	478.3	16,262	180.4	16,318	61.3	17,928	31.3	18,764	23.2	42,100	124.4
PT. Bank Nusantara Parahyangan, Tbk.	PT. Bank Nusantara Parahyangan, Tbk.	72,463	-1.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
債権管理回収事業 (件)	Loan Servicing Business	359,351	1.1	360,713	362,475	364,478	365,986	1.8	397,159	10.1	367,689	1.4	379,067	4.0	386,824	5.7	-	-

(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: 借戻未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) PT Bank Nusantara Parahyangan, Tbk.は2019年5月1日にMUFGの連結子会社であるPT Bank Danamon Indonesia, Tbk.を存続会社とし、合併しました。

Notes : 1. Loan Business: Number of loan accounts with loans receivable.

2. Credit Card Business: Number of cardholders.

3. Installment Loan Business: Number of contracts with receivables outstanding.

4. Loan Servicing Business: Number of accounts with outstanding purchased receivables.

5. On May 1, 2019, PT. Bank Nusantara Parahyangan, Tbk. merged with PT Bank Danamon Indonesia, Tbk., a consolidated subsidiary of MUFG, as the surviving company.

7. その他の指標(連結)

Other Indices (Consolidated)

		2019/3		2020/3					2021/3							
		2019/3	前期比 yoy	2019/6	2019/9	2019/12	2020/3	前期比 yoy	2020/6	前期末比 ytd	2020/9	前期末比 ytd	2020/12	前期末比 ytd	2021/3	前期比 yoy
店舗数 (店)	Number of Outlets	1,173	-32	1,110	1,096	1,079	1,051	-122	1,045	-6	1,033	-18	1,020	-31	1,008	-43
社員数(正社員) (名)	Number of Employees (Permanent Employees)	6,623	421	5,233	5,262	5,303	5,335	-1,288	5,409	74	5,396	61	5,483	148	5,424	89

8. 貸借対照表 (アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

		2020/3						2021/3								
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前期末比 ytd %	2020/9	前期末比 ytd %	2020/12	前期末比 ytd %	2021/3	前期比 yoy %
流動資産	Current Assets	973,522	2.8	986,555	998,180	1,003,059	1,006,323	3.4	975,606	-3.1	959,477	-4.7	949,763	-5.6	954,892	-5.1
現金及び預金	Cash and Deposits	72,826	-6.9	74,845	78,298	82,984	78,870	8.3	77,735	-1.4	76,284	-3.3	70,806	-10.2	78,168	-0.9
営業貸付金	Accounts Receivable-operating Loans	821,943	2.3	831,990	836,904	835,294	840,847	2.3	813,337	-3.3	794,644	-5.5	787,109	-6.4	784,051	-6.8
割賦売掛金	Accounts Receivable-installment	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	0.3	75,688	0.9	77,216	2.9	78,788	5.0
貸倒引当金	Allowance for Doubtful Accounts	-58,410	-	-60,220	-61,040	-62,650	-63,470	-	-63,930	-	-58,740	-	-55,210	-	-56,040	-
固定資産	Noncurrent Assets	96,996	-4.6	86,777	84,930	85,018	84,028	-13.4	84,627	0.7	81,538	-3.0	80,889	-3.7	79,995	-4.8
有形固定資産	Property, Plant and Equipment	16,869	-21.8	16,890	14,379	14,132	14,453	-14.3	14,370	-0.6	14,182	-1.9	13,659	-5.5	13,354	-7.6
無形固定資産	Intangible Assets	7,886	-21.2	7,392	6,967	6,927	6,994	-11.3	6,860	-1.9	6,602	-5.6	6,519	-6.8	6,464	-7.6
のれん	Goodwill	3,250	-20.0	3,046	2,843	2,639	2,436	-25.0	2,232	-8.4	2,029	-16.7	1,899	-22.0	1,770	-27.3
ソフトウェア	Software	4,593	-22.1	4,303	4,081	4,245	4,515	-1.7	4,585	1.5	4,530	0.3	4,576	1.3	4,651	3.0
投資その他の資産	Investments and Other Assets	72,240	3.0	62,494	63,583	63,958	62,579	-13.4	63,396	1.3	60,752	-2.9	60,710	-3.0	60,176	-3.8
繰延税金資産	Deferred Tax Assets	36,919	2.4	33,956	34,284	34,304	33,921	-8.1	33,698	-0.7	31,670	-6.6	31,229	-7.9	30,960	-8.7
貸倒引当金	Allowance for Doubtful Accounts	-990	-	-980	-960	-950	-930	-	-870	-	-860	-	-890	-	-860	-
資産合計	Total Assets	1,070,518	2.1	1,073,332	1,083,111	1,088,078	1,090,351	1.9	1,060,233	-2.8	1,041,015	-4.5	1,030,652	-5.5	1,034,887	-5.1
流動負債	Current Liabilities	230,319	-4.6	230,494	191,910	180,257	167,751	-27.2	124,026	-26.1	121,125	-27.8	125,385	-25.3	128,284	-23.5
コマмерシャルペーパー	Commercial Papers	39,998	33.3	49,996	29,998	29,998	29,998	-25.0	11,999	-60.0	-	-	-	-	5,000	-83.3
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	134,718	-10.5	125,943	105,738	95,428	79,006	-41.4	65,615	-16.9	61,598	-22.0	66,895	-15.3	58,183	-26.4
1年内償還予定の社債	Current Portion of Bonds	28,000	-20.0	33,000	33,000	33,000	33,000	17.9	28,000	-15.2	38,000	15.2	38,000	15.2	40,000	21.2
債務保証損失引当金	Provision for Loss on Guarantees	8,850	-5.4	8,240	8,210	7,900	8,640	-2.4	7,450	-13.8	7,090	-17.9	7,320	-15.3	8,140	-5.8
固定負債	Noncurrent Liabilities	529,406	1.2	504,157	537,593	539,871	562,834	6.3	557,689	-0.9	523,222	-7.0	493,005	-12.4	483,755	-14.1
社債	Bonds Payable	163,000	-1.8	148,000	158,000	158,000	160,000	-1.8	150,000	-6.3	140,000	-12.5	140,000	-12.5	130,000	-18.8
長期借入金	Long-term Loans Payable	258,876	5.2	257,176	289,803	300,971	310,339	19.9	322,188	3.8	304,968	-1.7	283,512	-8.6	291,254	-6.1
利息返還損失引当金	Provision for Loss on Interest Repayment	102,300	-1.7	94,241	85,307	76,502	87,600	-14.4	80,745	-7.8	73,359	-16.3	64,912	-25.9	56,741	-35.2
負債合計	Total Liabilities	759,726	-0.6	734,652	729,503	720,128	730,585	-3.8	681,716	-6.7	644,348	-11.8	618,391	-15.4	612,039	-16.2
株主資本	Shareholders' Equity	310,792	9.4	338,679	353,607	367,949	359,765	15.8	378,517	5.2	396,667	10.3	412,254	14.6	422,847	17.5
利益剰余金	Retained Earnings	190,743	16.3	218,630	233,558	247,900	239,716	25.7	258,468	7.8	276,618	15.4	292,205	21.9	302,798	26.3
評価・換算差額等	Valuation and translation adjustments	-0	-	-0	-0	-0	0	-	0	-3.8	0	-1.4	6	-	0	21.1
純資産合計	Total Net Assets	310,792	9.4	338,679	353,607	367,949	359,765	15.8	378,517	5.2	396,667	10.3	412,261	14.6	422,847	17.5
負債純資産合計	Total Liabilities and Net Assets	1,070,518	2.1	1,073,332	1,083,111	1,088,078	1,090,351	1.9	1,060,233	-2.8	1,041,015	-4.5	1,030,652	-5.5	1,034,887	-5.1
信用保証残高 (オフバランス)	Guaranteed Receivables (Off Balance)	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-3.0	1,021,717	-4.7	1,012,402	-5.5	1,012,297	-5.5

9. 損益計算書(アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2020/3						2021/3						2022/3計画(E)				
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12			前年同期比 yoy %	2021/3	前期比 yoy %
		営業収益	Operating Revenue	203,636	4.3	50,933	103,191	155,107	206,968	1.6	50,046	-1.7	100,268	-2.8	149,547	-3.6	197,986	-4.3
営業貸付金利息	Interest on Operating Loans	123,474	2.5	31,388	63,146	95,118	126,516	2.5	31,155	-0.7	61,403	-2.8	91,550	-3.8	120,688	-4.6	118,000	-2.2
包括信用購入あっせん収益	Revenue from Credit Card Business	7,773	26.0	2,146	4,412	6,777	9,198	18.3	2,444	13.9	4,914	11.4	7,462	10.1	9,985	8.6	10,500	5.2
信用保証収益	Revenue from Credit Guarantee	51,231	4.8	12,280	24,619	37,151	49,635	-3.1	11,800	-3.9	23,303	-5.3	34,413	-7.4	45,382	-8.6	43,900	-3.3
営業費用	Operating Expenses	170,000	27.3	32,744	65,870	100,339	157,694	-7.2	30,483	-6.9	59,158	-10.2	88,274	-12.0	124,047	-21.3	135,000	8.8
金融費用	Financial Expenses	5,619	-12.8	1,194	2,384	3,488	4,648	-17.3	1,010	-15.4	1,994	-16.4	2,935	-15.9	3,841	-17.4	3,400	-11.5
貸倒関連費用	Provision for Bad Debts	56,907	-4.0	14,856	29,747	45,309	61,950	8.9	13,530	-8.9	22,774	-23.4	33,018	-27.1	46,472	-25.0	57,000	22.7
貸倒損失	Bad Debt Expenses	56,116	9.2	13,666	27,787	42,059	57,160	1.9	14,320	4.8	29,124	4.8	42,638	1.4	54,472	-4.7	55,500	1.9
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	1,300	-	1,800	2,600	4,200	5,000	-	400	-	-4,800	-	-8,300	-	-7,500	-	1,300	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-510	-	-610	-640	-950	-210	-	-1,190	-	-1,550	-	-1,320	-	-500	-	200	-
利息返還関連費用	Provision for Loss on Interest Repayment	39,479	-	-	-	-	19,700	-50.1	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4	20,127	-12.4	27,389	-10.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2	2,560	-8.8	3,468	-6.6	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-	-22,687	-	-30,858	-	-	-
その他の営業費用	Other Operating Expenses	67,994	0.2	16,693	33,738	51,540	71,394	5.0	15,943	-4.5	34,388	1.9	52,320	1.5	73,733	3.3	74,600	1.2
営業利益	Operating Profit	33,635	-45.5	18,188	37,320	54,768	49,273	46.5	19,562	7.6	41,109	10.2	61,272	11.9	73,938	50.1	58,800	-20.5
営業外収益	Non-operating Income	3,960	1.6	6,187	6,272	7,957	8,048	103.2	4,647	-24.9	5,415	-13.7	7,279	-8.5	7,372	-8.4	6,000	-18.6
営業外費用	Non-operating Expenses	124	-36.6	923	940	952	969	681.7	17	-98.2	11	-98.8	48	-94.9	56	-94.2	-	-
経常利益	Ordinary Profit	37,472	-42.8	23,452	42,652	61,773	56,352	50.4	24,192	3.2	46,514	9.1	68,503	10.9	81,254	44.2	64,800	-20.3
特別利益	Extraordinary Income	348	-	10,824	10,824	10,824	10,824	-	-	-	-	-	23	-99.8	68	-99.4	-	-
特別損失	Extraordinary Losses	3,252	465.7	10	2,419	2,493	3,040	-6.5	7	-25.2	39	-98.4	366	-85.3	780	-74.3	200	-74.4
税引前当期純利益	Profit Before Income Taxes	34,568	-46.8	34,266	51,057	70,103	64,136	85.5	24,185	-29.4	46,474	-9.0	68,160	-2.8	80,542	25.6	64,600	-19.8
法人税、住民税及び事業税	Income Taxes-current	5,492	99.0	1,848	4,039	5,631	7,464	35.9	2,077	12.4	4,189	3.7	5,147	-8.6	6,666	-10.7	-	-
法人税等調整額	Income Taxes-deferred	-851	-	2,963	2,635	2,615	2,998	-	222	-92.5	2,250	-14.6	2,691	2.9	2,960	-1.3	-	-
当期純利益	Profit	29,927	-52.6	29,454	44,382	61,857	53,673	79.3	21,884	-25.7	40,034	-9.8	60,322	-2.5	70,915	32.1	55,400	-21.9

10. 事業別営業収益(アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
営業収益	Operating Revenue	203,636	4.3	50,933	103,191	155,107	206,968	1.6	50,046	-1.7	100,268	-2.8	149,547	-3.6	197,986	-4.3	193,800	-2.1
ローン・クレジットカード事業	Loan and Credit Card Business	144,829	3.6	37,025	74,452	112,189	149,266	3.1	36,669	-1.0	72,954	-2.0	109,381	-2.5	144,417	-3.2	142,000	-1.7
ローン事業	Loan Business	136,674	2.5	34,770	69,827	105,090	139,646	2.2	34,106	-1.9	67,771	-2.9	101,466	-3.4	133,822	-4.2	131,000	-2.1
無担保ローン	Unsecured Loans	136,046	2.7	34,626	69,510	104,637	139,076	2.2	33,993	-1.8	67,544	-2.8	101,130	-3.4	133,387	-4.1	130,600	-2.1
消費者向け	Consumers	136,045	2.7	34,626	69,509	104,637	139,075	2.2	33,993	-1.8	67,544	-2.8	101,129	-3.4	133,387	-4.1	130,600	-2.1
有担保ローン	Secured Loans	628	-17.8	143	317	452	570	-9.1	113	-21.1	226	-28.7	336	-25.5	434	-23.8	400	-7.8
クレジットカード事業	Credit Card Business	8,154	24.6	2,255	4,624	7,099	9,619	18.0	2,562	13.7	5,183	12.1	7,914	11.5	10,594	10.1	11,000	3.8
信用保証事業	Guarantee Business	58,729	6.0	13,890	28,704	42,866	57,630	-1.9	13,359	-3.8	27,279	-5.0	40,114	-6.4	53,478	-7.2	51,700	-3.3
その他	Others	78	-4.6	17	34	51	71	-8.7	17	-0.7	34	-0.6	51	-0.6	90	26.9	100	11.1

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:%)

		2020/3					2021/3					2022/3計画(E)
		2019/3	2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3		
営業収益	Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ローン・クレジットカード事業	Loan and Credit Card Business	71.1	72.7	72.2	72.4	72.1	73.3	72.8	73.2	73.0	73.3	
ローン事業	Loan Business	67.1	68.3	67.7	67.8	67.5	68.2	67.6	67.9	67.6	67.6	
クレジットカード事業	Credit Card Business	4.0	4.4	4.5	4.6	4.6	5.1	5.2	5.3	5.4	5.7	
信用保証事業	Guarantee Business	28.9	27.3	27.8	27.6	27.9	26.7	27.2	26.8	27.0	26.7	
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

11. 営業費用(アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

		2019/3		2020/3					2021/3					2022/3計画(E)				
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	前期比 yoy %
営業費用	Operating Expenses	170,000	27.3	32,744	65,870	100,339	157,694	-7.2	30,483	-6.9	59,158	-10.2	88,274	-12.0	124,047	-21.3	135,000	8.8
金融費用	Financial Expenses	5,619	-12.8	1,194	2,384	3,488	4,648	-17.3	1,010	-15.4	1,994	-16.4	2,935	-15.9	3,841	-17.4	3,400	-11.5
貸倒関連費用	Provision for Bad Debts	56,907	-4.0	14,856	29,747	45,309	61,950	8.9	13,530	-8.9	22,774	-23.4	33,018	-27.1	46,472	-25.0	57,000	22.7
貸倒損失	Bad Debt Expenses	56,116	9.2	13,666	27,787	42,059	57,160	1.9	14,320	4.8	29,124	4.8	42,638	1.4	54,472	-4.7	55,500	1.9
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	1,300	-	1,800	2,600	4,200	5,000	-	400	-	-4,800	-	-8,300	-	-7,500	-	1,300	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	-510	-	-610	-640	-950	-210	-	-1,190	-	-1,550	-	-1,320	-	-500	-	200	-
利息返還関連費用	Provision for Loss on Interest Repayment	39,479	-	-	-	-	19,700	-50.1	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4	20,127	-12.4	27,389	-10.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2	2,560	-8.8	3,468	-6.6	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-	-22,687	-	-30,858	-	-	-
その他の営業費用	Other Operating Expenses	67,994	0.2	16,693	33,738	51,540	71,394	5.0	15,943	-4.5	34,388	1.9	52,320	1.5	73,733	3.3	74,600	1.2
人件費	Personnel Expenses	15,348	1.1	4,252	8,294	12,553	16,936	10.3	4,392	3.3	8,836	6.5	13,314	6.1	17,855	5.4	17,200	-3.7
広告宣伝費	Advertising Expenses	11,800	4.4	3,015	6,139	9,275	12,622	7.0	1,949	-35.4	4,505	-26.6	7,568	-18.4	11,092	-12.1	13,100	18.1
事務所費	Administrative Expenses	6,206	-0.9	1,451	3,002	4,441	5,931	-4.4	1,352	-6.8	2,818	-6.1	4,190	-5.6	5,547	-6.5	5,600	1.0
電算機費	Computer Expenses	17,046	-0.4	3,697	7,575	11,896	16,702	-2.0	4,170	12.8	9,333	23.2	14,152	19.0	19,624	17.5	19,100	-2.7
手数料	Fees	8,217	-2.9	2,060	4,191	6,176	8,191	-0.3	1,785	-13.3	3,658	-12.7	5,579	-9.7	7,438	-9.2	7,900	6.2
保険料	Insurance Expenses	59	-10.9	6	22	33	56	-4.4	4	-28.3	18	-20.4	25	-22.3	35	-37.5	100	185.7
減価償却費	Depreciation	596	-11.6	125	252	380	509	-14.6	114	-9.0	233	-7.5	347	-8.6	468	-7.9	400	-14.5
公租公課	Taxes and Other Public Charges	3,736	-10.1	950	1,865	3,039	4,418	18.3	1,063	11.9	2,250	20.6	3,434	13.0	4,794	8.5	5,100	6.4
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	1,316	19.8	346	736	1,097	1,460	10.9	360	4.3	747	1.6	1,059	-3.4	1,393	-4.5	1,300	-6.7
その他	Others	3,667	3.6	787	1,657	2,647	4,565	24.5	749	-4.8	1,985	19.8	2,647	-0.0	5,482	20.1	4,800	-12.4

11-2. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

		2019/3		2020/3					2021/3					2022/3計画(E)				
		2019/3	前期比 yoy p.p.	2019/6	2019/9	2019/12	2020/3	前期比 yoy p.p.	2020/6	前年同期比 yoy p.p.	2020/9	前年同期比 yoy p.p.	2020/12	前年同期比 yoy p.p.	2021/3	前期比 yoy p.p.	2022/3計画(E)	前期比 yoy p.p.
営業費用	Operating Expenses	83.5	15.1	64.3	63.8	64.7	76.2	-7.3	60.9	-3.4	59.0	-4.8	59.0	-5.7	62.7	-13.5	69.7	7.0
金融費用	Financial Expenses	2.8	-0.5	2.3	2.3	2.3	2.3	-0.5	2.0	-0.3	2.0	-0.3	2.0	-0.3	2.0	-0.3	1.8	-0.2
貸倒関連費用	Provision for Bad Debts	27.9	-2.5	29.2	28.8	29.2	29.9	2.0	27.0	-2.2	22.7	-6.1	22.0	-7.2	23.5	-6.4	29.4	5.9
貸倒損失	Bad Debt Expenses	27.6	1.3	26.8	26.9	27.1	27.6	0.0	28.6	1.8	29.0	2.1	28.5	1.4	27.5	-0.1	28.6	1.1
利息返還関連費用	Provision for Loss on Interest Repayment	19.4	19.4	-	-	-	9.5	-9.9	-	-	-	-	-	-	-	-	-	-
その他の営業費用	Other Operating Expenses	33.4	-1.3	32.8	32.7	33.2	34.5	1.1	31.9	-0.9	34.3	1.6	35.0	1.8	37.2	2.7	38.5	1.3
人件費	Personnel Expenses	7.5	-0.3	8.4	8.0	8.1	8.2	0.7	8.8	0.4	8.8	0.8	8.9	0.8	9.0	0.8	8.9	-0.1
広告宣伝費	Advertising Expenses	5.8	0.0	5.9	6.0	6.0	6.1	0.3	3.9	-2.0	4.5	-1.5	5.1	-0.9	5.6	-0.5	6.8	1.2
事務所費	Administrative Expenses	3.1	-0.1	2.9	2.9	2.9	2.9	-0.2	2.7	-0.2	2.8	-0.1	2.8	-0.1	2.8	-0.1	2.9	0.1
電算機費	Computer Expenses	8.4	-0.4	7.3	7.3	7.7	8.1	-0.3	8.4	1.1	9.3	2.0	9.5	1.8	9.9	1.8	9.8	-0.1
手数料	Fees	4.0	-0.3	4.0	4.1	4.0	4.0	0.0	3.6	-0.4	3.7	-0.4	3.7	-0.3	3.8	-0.2	4.1	0.3

(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)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	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)	885,081	3.4	898,254	906,549	907,529	915,883	3.5	888,591	-1.1	870,332	-4.0	864,326	-4.8	862,839	-5.8	878,000	1.8
ローン事業	Loan Business	821,943	2.3	831,990	836,904	835,294	840,847	2.3	813,337	-2.2	794,644	-5.0	787,109	-5.8	784,051	-6.8	794,700	1.4
無担保ローン	Unsecured Loans	816,742	2.4	827,023	832,190	830,762	836,608	2.4	809,276	-2.1	790,754	-5.0	783,370	-5.7	780,476	-6.7	791,700	1.4
消費者向け	Consumers	816,738	2.4	827,019	832,187	830,758	836,604	2.4	809,273	-2.1	790,750	-5.0	783,368	-5.7	780,474	-6.7	791,700	1.4
有担保ローン	Secured Loans	5,201	-14.4	4,967	4,713	4,532	4,239	-18.5	4,061	-18.2	3,889	-17.5	3,738	-17.5	3,574	-15.7	3,000	-16.1
不動産カードローン	Real Estate Card Loan	4,423	-14.3	4,222	4,024	3,860	3,634	-17.8	3,477	-17.6	3,353	-16.7	3,209	-16.9	3,059	-15.8	-	-
クレジットカード事業	Credit Card Business	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	13.6	75,688	8.7	77,216	6.9	78,788	5.0	83,300	5.7
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)	531	-1.1	530	529	527	526	-0.9	524	-1.1	523	-1.1	521	-1.1	519	-1.3	519	0.0
信用保証残高	Guaranteed Receivables	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-2.1	1,021,717	-4.1	1,012,402	-4.5	1,012,297	-5.5	1,039,100	2.6
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)	641	2.1	642	647	649	654	2.0	651	1.4	651	0.6	651	0.3	653	-0.2	667	2.1
求償債権	Right to reimbursement	52,608	9.9	53,960	54,354	54,709	54,351	3.3	55,158	2.2	53,086	-2.3	51,760	-5.4	51,591	-5.1	-	-

13. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	前期比 yoy %
ローン事業 (件)	Loan Business	1,539,957	3.6	1,560,880	1,574,026	1,575,659	1,589,295	3.2	1,544,669	-1.0	1,512,508	-3.9	1,502,268	-4.7	1,502,695	-5.4	1,524,600	1.5
無担保ローン	Unsecured Loans	1,538,025	3.6	1,559,042	1,572,277	1,573,977	1,587,708	3.2	1,543,142	-1.0	1,511,036	-3.9	1,500,860	-4.6	1,501,344	-5.4	1,523,500	1.5
消費者向け	Consumers	1,538,022	3.6	1,559,039	1,572,274	1,573,974	1,587,705	3.2	1,543,139	-1.0	1,511,033	-3.9	1,500,858	-4.6	1,501,342	-5.4	1,523,500	1.5
有担保ローン	Secured Loans	1,932	-13.2	1,838	1,749	1,682	1,587	-17.9	1,527	-16.9	1,472	-15.8	1,408	-16.3	1,351	-14.9	1,100	-18.6
クレジットカード事業 (名)	Credit Card Business	426,572	6.6	441,739	452,222	458,720	465,012	9.0	457,132	3.5	454,636	0.5	455,296	-0.7	456,382	-1.9	487,400	6.8
信用保証事業	Guarantee Bussiness	1,651,289	-1.8	1,651,343	1,645,343	1,631,207	1,637,266	-0.8	1,596,382	-3.3	1,567,944	-4.7	1,554,380	-4.7	1,549,697	-5.3	1,556,700	0.5

(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)

	2019/3	前期比 yoy %	2020/3						2021/3						2022/3計画(E)	前期比 yoy %	
			2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
新規申込数 (件) Number of Applicants	579,116	7.3	156,443	302,063	446,904	601,192	3.8	84,801	-45.8	186,731	-38.2	307,581	-31.2	436,875	-27.3	-	-
新客数 (件) Number of New Loan Customers	255,080	5.4	71,792	134,740	197,384	261,873	2.7	35,744	-50.2	75,273	-44.1	127,686	-35.3	179,904	-31.3	230,000	27.8
新規貸付率 (%) Lending Ratio (%)	44.0	(-0.8)	45.9	44.6	44.2	43.6	(-0.4)	42.2	(-3.7)	40.3	(-4.3)	41.5	(-2.7)	41.2	(-2.4)	-	-
初回貸付単価 (千円) Initial Average Lending Amount (Thousands of yen)	159	3.9	162	163	163	164	3.1	191	17.9	183	12.3	176	8.0	175	6.7	-	-

(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.

15. ローン事業店舗数 (アコム)

Number of Loan Business Outlets (ACOM)

	2019/3	前期比 yoy	2020/3						2021/3						2022/3計画(E)	前期比 yoy	
			2019/6	2019/9	2019/12	2020/3	前期比 yoy	2020/6	前期末比 ytd	2020/9	前期末比 ytd	2020/12	前期末比 ytd	2021/3			前期比 yoy
ローン事業店舗数 (店) Number of Loan Business Outlets	1,000	-42	998	983	966	938	-62	933	-5	921	-17	908	-30	897	-41	850	-47
有人店舗 Staffed	22	-	22	22	22	22	-	4	-18	4	-18	4	-18	4	-18	4	-
無人店舗 Unstaffed	978	-42	976	961	944	916	-62	929	13	917	1	904	-12	893	-23	846	-47

16. 自動契約機 (アコム)

Automatic Contract Machines (ACOM)

	2019/3	前期比 yoy	2020/3						2021/3						2022/3計画(E)	前期比 yoy	
			2019/6	2019/9	2019/12	2020/3	前期比 yoy	2020/6	前期末比 ytd	2020/9	前期末比 ytd	2020/12	前期末比 ytd	2021/3			前期比 yoy
自動契約コーナー数 (所) Number of Automatic Contract Machine Outlets	1,000	-42	998	983	966	938	-62	933	-5	921	-17	908	-30	897	-41	850	-47
自動契約機台数 (台) Number of Automatic Contract Machines	1,040	-42	1,038	1,023	1,006	978	-62	973	-5	960	-18	947	-31	936	-42	889	-47
カード発行機台数 Number of Card Issuance Machines	644	-1	644	644	645	646	2	646	-	646	-	648	2	647	1	-	-

17. ATM (アコム)

ATMs (ACOM)

	2019/3	前期比 yoy	2020/3						2021/3						2022/3計画(E)	前期比 yoy	
			2019/6	2019/9	2019/12	2020/3	前期比 yoy	2020/6	前期末比 ytd	2020/9	前期末比 ytd	2020/12	前期末比 ytd	2021/3			前期比 yoy
ATM台数 (台) Number of ATMs	51,737	-4,391	51,576	51,437	51,136	51,344	-393	51,305	-39	50,762	-582	50,687	-657	50,974	-370	-	-
自社設置分 Proprietary	1,014	-43	1,012	997	980	971	-43	964	-7	952	-19	939	-32	928	-43	881	-47
年中無休 Open 365 Days/Year	1,014	-43	1,012	997	980	971	-43	964	-7	952	-19	939	-32	928	-43	-	-
24時間稼働 Open 24 Hours/Day	900	-40	898	888	873	866	-34	861	-5	848	-18	835	-31	824	-42	-	-
提携分 Tie-up	50,723	-4,348	50,564	50,440	50,156	50,373	-350	50,341	-32	49,810	-563	49,748	-625	50,046	-327	-	-

(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)

	2019/3	前期比 yoy	2020/3						2021/3						2022/3計画(E)	前期比 yoy	
			2019/6	2019/9	2019/12	2020/3	前期比 yoy	2020/6	前期末比 ytd	2020/9	前期末比 ytd	2020/12	前期末比 ytd	2021/3			前期比 yoy
合計 (名) Number of Total Employees	2,106	45	2,182	2,167	2,172	2,151	45	2,229	78	2,219	68	2,225	74	2,203	52	-	-
正社員 Permanent Employees	2,020	84	2,098	2,085	2,087	2,063	43	2,141	78	2,127	64	2,140	77	2,112	49	2,132	20
非正社員 Temporary Employees	86	-39	84	82	85	88	2	88	-	92	4	85	-3	91	3	-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位: %)

		2019/3		2020/3				2021/3				2022/3計画(E)										
		前期比 yoy p.p.	2019/3	前年同期比 yoy p.p.	2019/6	前年同期比 yoy p.p.	2019/9	前年同期比 yoy p.p.	2019/12	前年同期比 yoy p.p.	2020/3	前期比 yoy p.p.	2020/6	前年同期比 yoy p.p.	2020/9	前年同期比 yoy p.p.	2020/12	前年同期比 yoy p.p.	2021/3	前期比 yoy p.p.	2022/3計画(E)	前期比 yoy p.p.
期中平均利回り	Average Loan Yield	0.04	15.21	0.05	15.28	0.03	15.24	0.00	15.21	-0.03	15.18	-0.29	14.99	-0.27	14.97	-0.22	14.99	-0.17	15.01	-0.17	15.00	-0.01
無担保ローン	Unsecured Loans	0.02	15.23	0.05	15.31	0.02	15.26	-0.01	15.23	-0.03	15.20	-0.30	15.01	-0.27	14.99	-0.22	15.01	-0.17	15.03	-0.17	15.02	-0.01
消費者向け	Consumers	0.02	15.23	0.05	15.31	0.02	15.26	-0.01	15.23	-0.03	15.20	-0.30	15.01	-0.27	14.99	-0.22	15.01	-0.17	15.03	-0.17	15.02	-0.01
有担保ローン	Secured Loans	-0.26	11.10	0.33	11.27	1.63	12.68	1.10	12.29	0.82	11.92	-0.39	10.88	-1.62	11.06	-1.18	11.11	-0.88	11.04	-0.88	10.62	-0.42

(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	2019/3		2020/3				2021/3				2022/3計画(E)										
		構成比 C.R.(%)	2019/3	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/6	構成比 C.R.(%)	2020/9	構成比 C.R.(%)	2020/12	構成比 C.R.(%)	2021/3	構成比 C.R.(%)	2022/3計画(E)	構成比 C.R.(%)	
合計	Total	100.0	816,738	100.0	827,019	100.0	832,187	100.0	830,758	100.0	836,604	100.0	809,273	100.0	790,750	100.0	783,368	100.0	780,474	100.0	791,700	100.0
20.000% <	20.000% <	0.7	5,910	0.7	5,625	0.0	35	0.0	4	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	0.2	1,643	0.2	1,580	0.0	13	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	47.8	390,438	47.9	396,150	48.1	400,605	48.1	400,103	48.0	401,239	48.0	384,892	47.6	370,481	46.9	365,431	46.6	362,808	46.5	364,700	46.1
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	45.8	374,255	45.8	378,886	46.5	387,006	46.5	386,075	46.6	389,869	46.6	379,095	46.8	374,347	47.3	371,007	47.4	369,877	47.4	374,800	47.3
≤ 10.000%	≤ 10.000%	5.5	44,490	5.4	44,776	5.4	44,526	5.4	44,575	5.4	45,495	5.4	45,285	5.6	45,922	5.8	46,929	6.0	47,788	6.1	52,200	6.6

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	2019/3		2020/3				2021/3				2022/3計画(E)										
		構成比 C.R.(%)	2019/3	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/6	構成比 C.R.(%)	2020/9	構成比 C.R.(%)	2020/12	構成比 C.R.(%)	2021/3	構成比 C.R.(%)	2022/3計画(E)	構成比 C.R.(%)	
合計	Total	100.0	1,538,022	100.0	1,559,039	100.0	1,572,274	100.0	1,573,974	100.0	1,587,705	100.0	1,543,139	100.0	1,511,033	100.0	1,500,858	100.0	1,501,342	100.0	-	-
20.000% <	20.000% <	0.8	12,948	0.8	12,282	0.0	79	0.0	12	0.0	2	0.0	1	0.0	1	0.0	1	0.0	1	0.0	-	-
18.000% < ≤ 20.000%	18.000% < ≤ 20.000%	0.1	1,081	0.1	1,043	0.0	8	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	70.4	1,082,229	70.5	1,099,795	71.2	1,119,300	71.3	1,122,112	71.3	1,130,539	71.2	1,094,060	70.9	1,061,586	70.3	1,051,839	70.1	1,049,680	69.9	-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	22.7	348,726	22.5	351,556	22.8	358,170	22.6	356,311	22.7	359,689	22.7	350,951	22.7	349,350	23.1	346,446	23.1	346,540	23.1	-	-
≤ 10.000%	≤ 10.000%	6.0	93,038	6.1	94,363	6.0	94,717	6.1	95,539	6.1	97,475	6.1	98,127	6.4	100,096	6.6	102,572	6.8	105,121	7.0	-	-

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)	2020/3										2021/3						2022/3計画(E)			
		2019/3	構成比 C.R.(%)	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/6	構成比 C.R.(%)	2020/9	構成比 C.R.(%)	2020/12	構成比 C.R.(%)			2021/3	構成比 C.R.(%)
合計	Total	816,738	100.0	827,019	100.0	832,187	100.0	830,758	100.0	836,604	100.0	809,273	100.0	790,750	100.0	783,368	100.0	780,474	100.0	791,700	100.0
10万円以下	≦ 100	12,605	1.5	12,677	1.5	12,790	1.5	12,784	1.5	13,079	1.5	12,489	1.5	12,237	1.6	12,289	1.6	12,682	1.6	12,100	1.5
10万円超 30万円以下	100 < ≦ 300	77,145	9.5	78,424	9.5	79,270	9.5	79,040	9.5	80,075	9.6	77,654	9.6	76,206	9.6	75,919	9.7	76,374	9.8	74,900	9.5
30万円超 50万円以下	300 < ≦ 500	222,960	27.3	226,463	27.4	228,883	27.5	229,585	27.6	229,969	27.5	220,144	27.2	212,178	26.8	210,133	26.8	208,415	26.7	220,700	27.9
50万円超 100万円以下	500 < ≦ 1,000	197,481	24.2	198,771	24.0	199,284	24.0	198,074	23.9	198,834	23.8	194,129	24.0	191,025	24.2	189,145	24.1	188,680	24.2	186,600	23.6
100万円超	1,000 <	306,544	37.5	310,682	37.6	311,958	37.5	311,274	37.5	314,645	37.6	304,856	37.7	299,103	37.8	295,880	37.8	294,321	37.7	297,400	37.5

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)	2020/3										2021/3						2022/3計画(E)			
		2019/3	構成比 C.R.(%)	2019/6	構成比 C.R.(%)	2019/9	構成比 C.R.(%)	2019/12	構成比 C.R.(%)	2020/3	構成比 C.R.(%)	2020/6	構成比 C.R.(%)	2020/9	構成比 C.R.(%)	2020/12	構成比 C.R.(%)			2021/3	構成比 C.R.(%)
合計	Total	1,538,022	100.0	1,559,039	100.0	1,572,274	100.0	1,573,974	100.0	1,587,705	100.0	1,543,139	100.0	1,511,033	100.0	1,500,858	100.0	1,501,342	100.0	-	-
10万円以下	≦ 100	198,519	12.9	200,912	12.9	203,222	12.9	204,337	13.0	208,938	13.2	203,932	13.2	201,305	13.3	202,323	13.5	207,053	13.8	-	-
10万円超 30万円以下	100 < ≦ 300	364,068	23.7	370,397	23.8	374,538	23.8	374,287	23.8	379,520	23.9	370,295	24.0	364,952	24.2	363,373	24.2	365,512	24.3	-	-
30万円超 50万円以下	300 < ≦ 500	515,811	33.5	523,856	33.6	529,218	33.7	531,636	33.8	532,580	33.5	513,337	33.3	496,383	32.8	491,566	32.8	487,105	32.4	-	-
50万円超 100万円以下	500 < ≦ 1,000	260,650	17.0	262,305	16.8	262,932	16.7	261,544	16.6	262,724	16.6	257,350	16.7	253,508	16.8	250,766	16.7	250,009	16.7	-	-
100万円超	1,000 <	198,974	12.9	201,569	12.9	202,364	12.9	202,170	12.8	203,943	12.8	198,225	12.8	194,885	12.9	192,830	12.8	191,663	12.8	-	-

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)	2020/3																													
		2019/3			2019/6			2019/9			2019/12			2020/3			2020/6			2020/9			2020/12			2021/3					
		新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存			
New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts	New Accounts		Initial Average Lending Amount	Existing Accounts
合計	Total	100.0	159	100.0	100.0	162	100.0	100.0	163	100.0	100.0	163	100.0	100.0	164	100.0	100.0	191	100.0	100.0	183	100.0	100.0	176	100.0	100.0	175	100.0			
200万円以下	≦ 2	25.0	124	22.4	23.1	127	22.2	24.0	125	22.1	24.5	124	22.1	24.5	124	22.0	22.5	142	21.9	23.3	136	21.8	24.4	131	21.9	24.7	130	21.9			
200万円超 500万円以下	2 < ≦ 5	65.0	162	60.6	66.7	165	60.8	65.9	167	60.8	65.4	168	60.9	65.2	169	60.7	67.1	196	60.9	67.2	189	60.9	66.5	182	60.8	66.2	180	60.8			
500万円超 700万円以下	5 < ≦ 7	6.7	212	11.1	6.9	203	11.1	6.8	212	11.2	6.7	212	11.1	6.9	215	11.3	7.0	246	11.3	6.5	242	11.3	6.2	238	11.3	6.2	240	11.3			
700万円超 1,000万円以下	7 < ≦ 10	2.6	251	4.6	2.5	231	4.6	2.5	239	4.6	2.6	241	4.6	2.6	247	4.7	2.6	276	4.6	2.3	274	4.7	2.2	274	4.7	2.2	275	4.7			
1,000万円超	10 <	0.7	336	1.3	0.8	318	1.3	0.8	315	1.3	0.8	321	1.3	0.8	338	1.3	0.8	348	1.3	0.7	355	1.3	0.7	361	1.3	0.7	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: %)

		2020/3																													
		2019/3			2019/6			2019/9			2019/12			2020/3			2020/6			2020/9			2020/12			2021/3					
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却			
New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account
合計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
~ 29才	Under 29	57.1	26.8	34.9	58.3	27.1	37.2	58.6	27.3	37.0	59.3	27.5	37.2	59.1	27.7	37.8	62.4	27.4	38.6	63.2	27.2	38.8	63.4	27.5	38.3	62.4	27.6	38.1			
30 ~ 39才	Age 30 - 39	17.2	23.2	19.7	17.1	23.1	19.5	16.9	23.0	19.6	16.5	22.9	19.3	16.4	22.8	19.4	15.3	22.8	19.9	15.1	22.7	19.6	15.2	22.6	19.7	15.4	22.6	19.7			
40 ~ 49才	Age 40 - 49	13.9	22.6	19.0	13.4	22.4	18.1	13.2	22.3	18.0	12.9	22.1	17.9	13.0	21.9	17.5	11.7	21.9	16.5	11.3	21.8	16.7	11.1	21.6	16.7	11.4	21.4	16.7			
50 ~ 59才	Age 50 - 59	8.5	16.4	14.6	8.2	16.5	14.0	8.1	16.5	14.2	8.1	16.6	14.3	8.2	16.6	14.1	7.7	16.9	13.9	7.4	17.1	13.8	7.3	17.2	13.9	7.6	17.2	14.0			
60才以上	Over 60	3.3	11.0	11.8	3.0	10.9	11.2	3.2	10.9	11.2	3.2	10.9	11.3	3.3	11.0	11.2	2.9	11.0	11.1	3.0	11.2	11.1	3.0	11.1	11.4	3.2	11.2	11.5			

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: %)

		2020/3																													
		2019/3			2019/6			2019/9			2019/12			2020/3			2020/6			2020/9			2020/12			2021/3					
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却			
New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account	New Accounts		Existing Accounts	Write-offs Account
男性	Male	70.0	72.9	73.5	70.0	72.8	73.2	69.8	72.7	73.0	69.6	72.6	72.9	70.0	72.6	72.9	72.4	72.5	72.6	72.3	72.6	72.7	71.2	72.5	72.9	70.6	72.4	73.0			
女性	Female	30.0	27.1	26.5	30.0	27.2	26.8	30.2	27.3	27.0	30.4	27.4	27.1	30.0	27.4	27.1	27.6	27.5	27.4	27.7	27.4	27.3	28.8	27.5	27.1	29.4	27.6	27.0			

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2019/3		2020/3						2021/3						2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	前期比 yoy %
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	60,778	3.5	14,514	29,593	44,867	60,874	0.2	15,061	3.8	30,674	3.7	45,199	0.7	57,940	-4.8	58,700	1.3
ローン・クレジットカード事業	Loan and Credit Card Business	33,028	-0.9	7,935	16,225	24,802	33,892	2.6	8,604	8.4	17,605	8.5	25,612	3.3	32,719	-3.5	34,600	5.7
ローン事業	Loan Business	30,249	-3.3	7,188	14,679	22,392	30,569	1.1	7,639	6.3	15,586	6.2	22,622	1.0	28,937	-5.3	29,900	3.3
無担保ローン	Unsecured Loans	30,219	-3.2	7,155	14,553	22,214	30,177	-0.1	7,637	6.7	15,566	7.0	22,595	1.7	28,896	-4.2	29,800	3.1
貸倒損失	Bad Debt Expenses	25,558	7.1	6,308	12,746	19,406	26,463	3.5	6,896	9.3	14,016	10.0	20,034	3.2	25,427	-3.9	-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2	2,560	-8.8	3,468	-6.6	-	-
有担保ローン	Secured Loans	29	-53.5	33	126	177	392	-	1	-94.4	20	-83.7	27	-84.5	41	-89.4	-	-
クレジットカード事業	Credit Card Business	2,778	37.7	746	1,546	2,410	3,322	19.6	965	29.2	2,018	30.5	2,989	24.0	3,781	13.8	4,700	24.3
信用保証事業	Guarantee Business	27,749	9.1	6,578	13,367	20,065	26,979	-2.8	6,456	-1.8	13,069	-2.2	19,587	-2.4	25,218	-6.5	24,100	-4.4
1口座当たり償却準備 【無担保ローン(千円)】	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	435	-2.9	424	429	429	428	-1.6	424	0.0	426	-0.7	431	0.5	433	1.2	-	-
<参考>		<Reference>																
1口座当たり既存顧客準備 【無担保ローン(千円)】	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	531	-1.1	530	529	527	526	-0.9	524	-1.1	523	-1.1	521	-1.1	519	-1.3	519	0.0

[貸倒損失率] [Ratio of Bad Debt Expenses]

		2019/3	(前年比)	2019/6	2019/9	2019/12	2020/3	(前年比)	2020/6	(前年比)	2020/9	(前年比)	2020/12	(前年比)	2021/3	(前年比)	2022/3計画	(前年比)
ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	3.73	(-0.16)	0.88	1.79	2.73	3.70	(-0.03)	0.97	(0.09)	2.02	(0.23)	2.96	(0.23)	3.79	(0.09)	3.94	(0.15)
ローン事業	Loan Business	3.68	(-0.21)	0.86	1.75	2.68	3.63	(-0.05)	0.94	(0.08)	1.96	(0.21)	2.87	(0.19)	3.69	(0.06)	3.76	(0.07)
無担保ローン	Unsecured Loans	3.70	(-0.22)	0.86	1.75	2.67	3.61	(-0.09)	0.94	(0.08)	1.97	(0.22)	2.88	(0.21)	3.70	(0.09)	3.76	(0.06)
貸倒損失	Bad Debt Expenses	3.13	(0.14)	0.76	1.53	2.34	3.16	(0.03)	0.85	(0.09)	1.77	(0.24)	2.56	(0.22)	3.26	(0.10)	-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.57	(-0.35)	0.10	0.22	0.34	0.44	(-0.13)	0.09	(-0.01)	0.20	(-0.02)	0.33	(-0.01)	0.44	(0.00)	-	-
有担保ローン	Secured Loans	0.55	(-0.48)	0.64	2.60	3.83	9.18	(8.63)	0.05	(-0.59)	0.53	(-2.07)	0.73	(-3.10)	1.16	(-8.02)	-	-
クレジットカード事業	Credit Card Business	4.40	(0.55)	1.13	2.22	3.33	4.43	(0.03)	1.28	(0.15)	2.67	(0.45)	3.87	(0.54)	4.80	(0.37)	5.64	(0.84)
信用保証事業	Guarantee Business	2.49	(0.19)	0.59	1.19	1.80	2.39	(-0.10)	0.59	(0.00)	1.21	(0.02)	1.84	(0.04)	2.37	(-0.02)	2.21	(-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)貸倒損失率の前年比欄には()書きで増減値を表示
 Notes: 1. Ratio of Bad Debt Expenses
 Loan Business = Bad Debt Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Credit Card Business = Bad Debt Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Guarantee Business = Bad Debt Expenses of Guarantee Business / (Guaranteed Receivables plus Right to reimbursement plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 2. Figures in brackets indicate year-on-year change in percentage points.

25-2. 無担保ローン貸倒損失理由別状況 (アコム)

Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

【金額ベース】	[Based on Receivables Outstanding]	2019/3		2020/3						2021/3									
		2019/3	構成比 C.R. (%)	2019/6	構成比 C.R. (%)	2019/9	構成比 C.R. (%)	2019/12	構成比 C.R. (%)	2020/3	構成比 C.R. (%)	2020/6	構成比 C.R. (%)	2020/9	構成比 C.R. (%)	2020/12	構成比 C.R. (%)	2021/3	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	30,219	100.0	7,155	100.0	14,553	100.0	22,214	100.0	30,177	100.0	7,637	100.0	15,566	100.0	22,595	100.0	28,896	100.0
自己破産	Personal Bankruptcy	3,293	10.9	589	8.2	1,350	9.3	2,256	10.2	3,284	10.9	485	6.4	1,366	8.8	2,325	10.3	3,260	11.3
行方不明	Failure to Locate Borrowers	675	2.2	122	1.7	283	1.9	447	2.0	638	2.1	70	0.9	216	1.4	336	1.5	459	1.6
支払不能等	Borrowers' Inability of Making Repayments, etc.	20,879	69.1	5,446	76.1	10,797	74.2	16,218	73.0	21,902	72.6	6,207	81.3	12,158	78.1	16,952	75.0	21,137	73.1
債権放棄	ACOM's Voluntary Waiver of Repayments	5,371	17.8	997	14.0	2,121	14.6	3,292	14.8	4,353	14.4	873	11.4	1,826	11.7	2,980	13.2	4,039	14.0
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	4,661	-	847	-	1,806	-	2,808	-	3,713	-	741	-	1,549	-	2,560	-	3,468	-

26. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2019/3		2020/3				2021/3											
		2019/3	未残比 %	2019/6	未残比 %	2019/9	未残比 %	2019/12	未残比 %	2020/3	未残比 %	2020/6	未残比 %	2020/9	未残比 %	2020/12	未残比 %	2021/3	未残比 %
不良債権合計	Total Amount of Non-performing Loans	58,052	7.06	58,634	7.04	59,207	7.07	60,666	7.26	60,061	7.14	62,417	7.67	59,951	7.54	59,714	7.58	59,738	7.62
破綻先債権	Loans to Borrowers in Bankruptcy or Under Reorganization	769	0.09	783	0.09	780	0.09	742	0.09	652	0.08	613	0.08	622	0.08	591	0.08	552	0.07
破産申立債権	Applications for Bankruptcy are Proceeded	59	0.01	71	0.01	82	0.01	81	0.01	76	0.01	76	0.01	54	0.01	44	0.01	52	0.01
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	231	0.03	248	0.03	264	0.03	250	0.03	253	0.03	218	0.03	258	0.03	232	0.03	194	0.02
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	300	0.04	284	0.03	287	0.03	299	0.04	291	0.03	285	0.04	285	0.04	291	0.04	290	0.04
延滞債権	Loans in Arrears	24,140	2.94	24,409	2.93	25,651	3.06	26,084	3.12	25,746	3.06	26,611	3.27	24,911	3.13	22,901	2.91	22,405	2.86
3か月以上延滞債権	Loans Past Due for Three Months or More	1,839	0.22	2,364	0.28	2,360	0.28	3,330	0.40	2,385	0.28	3,755	0.46	1,911	0.24	2,713	0.34	2,341	0.30
貸出条件緩和債権	Restructured Loans	31,302	3.81	31,076	3.73	30,414	3.63	30,508	3.65	31,276	3.72	31,437	3.86	32,505	4.09	33,508	4.26	34,439	4.39

(注1)「金融業者の貸付業務のための社債の発行等に関する法律」第九条の規定、及び同法を実施するために定められた「特定金融会社等の会計の整理に関する内閣府令」等に準じ、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計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か月未満の延滞債権 [本社管理債権を除く](アコム)

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

(単位:百万円/Millions of yen)

		2019/3		2020/3				2021/3											
		2019/3	未残比 %	2019/6	未残比 %	2019/9	未残比 %	2019/12	未残比 %	2020/3	未残比 %	2020/6	未残比 %	2020/9	未残比 %	2020/12	未残比 %	2021/3	未残比 %
11日以上3か月未満延滞額	11 days ≤ < 3 months	19,379	2.36	20,681	2.48	25,848	3.09	19,283	2.31	21,197	2.52	15,331	1.88	18,238	2.29	17,176	2.18	18,222	2.32
31日以上3か月未満延滞額	31 days ≤ < 3 months	7,619	0.93	9,322	1.12	9,411	1.12	7,773	0.93	9,332	1.11	7,137	0.88	8,180	1.03	7,336	0.93	9,098	1.16
11日以上31日未満延滞額	11 days ≤ < 31 days	11,760	1.43	11,359	1.36	16,436	1.96	11,510	1.38	11,865	1.41	8,194	1.01	10,057	1.27	9,839	1.25	9,123	1.16

27. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

(単位:百万円/Millions of yen)

		2019/3		2020/3				2021/3				2022/3計画(E)						
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	前期比 yoy %
貸倒引当金	Allowance for Doubtful Accounts	59,400	2.2	61,200	62,000	63,600	64,400	8.4	64,800	5.9	59,600	-3.9	56,100	-11.8	56,900	-11.6	58,200	2.3
一般債権	General Allowance	19,255	1.3	20,463	21,723	22,676	23,315	21.1	22,262	8.8	19,947	-8.2	18,999	-16.2	19,981	-14.3	-	-
消費者向け無担保債権	Unsecured Consumer Loans	17,261	0.4	18,399	19,421	20,218	20,708	20.0	19,550	6.3	17,329	-10.8	16,427	-18.7	17,603	-15.0	-	-
本社管理債権	Specific Allowance	39,877	2.6	40,464	40,030	40,591	40,804	2.3	42,252	4.4	39,382	-1.6	36,838	-9.2	36,701	-10.1	-	-
引当金増減額	Increase or Decrease in Allowance	1,300	-	1,800	2,600	4,200	5,000	-	400	-	-4,800	-	-8,300	-	-7,500	-	1,300	-
債務保証損失引当金	Provision for Loss on Guarantees	8,850	-5.4	8,240	8,210	7,900	8,640	-2.4	7,450	-9.6	7,090	-13.6	7,320	-7.3	8,140	-5.8	8,340	2.5
引当金増減額	Increase or Decrease in Provision	-510	-	-610	-640	-950	-210	-	-1,190	-	-1,550	-	-1,320	-	-500	-	200	-

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)

		2019/3		2020/3				2021/3				2022/3計画(E)						
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3	前期比 yoy %	2022/3計画(E)	前期比 yoy %
期首引当金残高	Provision at the Beginning of Respective Period	104,068	-36.9	102,300	102,300	102,300	102,300	-1.7	87,600	-14.4	87,600	-14.4	87,600	-14.4	87,600	-14.4	56,741	-35.2
取崩額	Drawdown of Provision	41,248	-32.2	8,058	16,992	25,797	34,400	-16.6	6,854	-14.9	14,240	-16.2	22,687	-12.1	30,858	-10.3	-	-
利息返還金	Interest Repayment	36,586	-31.6	7,210	15,185	22,988	30,686	-16.1	6,113	-15.2	12,690	-16.4	20,127	-12.4	27,389	-10.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	4,661	-36.7	847	1,806	2,808	3,713	-20.3	741	-12.5	1,549	-14.2	2,560	-8.8	3,468	-6.6	-	-
繰入額	Addition of Provision	39,479	-	-	-	-	19,700	-50.1	-	-	-	-	-	-	-	-	-	-
期末引当金残高	Provision at the End of Respective Period	102,300	-1.7	94,241	85,307	76,502	87,600	-14.4	80,745	-14.3	73,359	-14.0	64,912	-15.2	56,741	-35.2	-	-
引当金増減額	Increase or Decrease in Provision	-1,768	-	-8,058	-16,992	-25,797	-14,700	-	-6,854	-	-14,240	-	-22,687	-	-30,858	-	-	-

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2020/3							2021/3							2022/3計画(E)				
		2019/3	構成比 C.R.(%)	2019/6	2019/9	2019/12	2020/3	構成比 C.R.(%)	2020/6	構成比 C.R.(%)	2020/9	構成比 C.R.(%)	2020/12	構成比 C.R.(%)	2021/3	前期比 yoy %	構成比 C.R.(%)	2022/3計画(E)	前期比 yoy %	構成比 C.R.(%)
借入金残高	Borrowings	624,592	100.0	614,115	616,539	617,397	612,343	100.0	577,802	100.0	544,566	100.0	528,407	100.0	524,437	-14.4	100.0	491,200	-6.3	100.0
間接	Indirect	393,594	63.0	383,119	395,541	396,399	389,345	63.6	387,803	67.1	366,566	67.3	350,407	66.3	349,437	-10.3	66.6	336,200	-3.8	68.4
都市銀行等	City Banks, etc.	303,401	48.6	291,780	307,030	308,619	304,197	49.7	296,986	51.4	283,759	52.1	273,382	51.7	276,363	-9.1	52.7	-	-	-
地方銀行	Regional Banks	41,527	6.6	41,619	40,833	42,926	41,912	6.8	44,610	7.7	40,433	7.4	37,693	7.1	37,219	-11.2	7.1	-	-	-
信託銀行	Trust Banks	500	0.1	500	500	500	500	0.1	500	0.1	500	0.1	500	0.1	500	-	0.1	-	-	-
外国銀行	Foreign Banks	2,500	0.4	2,500	2,450	2,400	2,350	0.4	2,300	0.4	2,250	0.4	2,000	0.4	2,000	-14.9	0.4	-	-	-
生命保険会社	Life Insurance Companies	14,930	2.4	12,494	12,508	10,385	10,712	1.7	10,902	1.9	8,788	1.6	7,290	1.4	5,230	-51.2	1.0	-	-	-
損害保険会社	Non-life Insurance Companies	3,631	0.6	3,465	3,299	3,625	3,500	0.6	3,375	0.6	2,750	0.5	2,625	0.5	2,500	-28.6	0.4	-	-	-
その他	Others	27,105	4.3	30,761	28,921	27,944	26,174	4.3	29,130	5.0	28,086	5.2	26,917	5.1	25,625	-2.1	4.9	-	-	-
直接	Direct	230,998	37.0	230,996	220,998	220,998	222,998	36.4	189,999	32.9	178,000	32.7	178,000	33.7	175,000	-21.5	33.4	155,000	-11.4	31.6
コマーシャル・ペーパー	Commercial Papers	39,998	6.4	49,996	29,998	29,998	29,998	4.9	11,999	2.1	-	-	-	-	5,000	-83.3	1.0	-	-	-
普通社債	Straight Bonds	191,000	30.6	181,000	191,000	191,000	193,000	31.5	178,000	30.8	178,000	32.7	178,000	33.7	170,000	-11.9	32.4	-	-	-
短期借入金	Short-term Loans Payable	39,998	6.4	49,996	29,998	29,998	29,998	4.9	11,999	2.1	-	-	-	-	5,000	-83.3	1.0	-	-	-
長期借入金	Long-term Loans Payable	584,594	93.6	564,119	586,541	587,399	582,345	95.1	565,803	97.9	544,566	100.0	528,407	100.0	519,437	-10.8	99.0	-	-	-
固定金利借入	Fixed	518,896	83.1	515,195	520,943	529,831	536,123	87.6	504,302	87.3	480,065	88.2	474,251	89.8	475,636	-11.3	90.7	-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	71,826	11.5	56,616	44,377	36,377	23,566	3.8	18,666	3.2	15,350	2.8	14,900	2.8	14,700	-37.6	2.8	-	-	-
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	0.90	-	0.77	0.78	0.75	0.76	-	0.67	-	0.68	-	0.68	-	0.69	-	-	0.68	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.63	-	0.59	0.59	0.57	0.56	-	0.52	-	0.53	-	0.53	-	0.53	-	-	-	-	-
変動金利	Floating Interest Rate	0.62	-	0.61	0.61	0.60	0.60	-	0.57	-	0.56	-	0.56	-	0.56	-	-	-	-	-
固定金利	Fixed Interest Rate	0.96	-	0.81	0.81	0.78	0.78	-	0.69	-	0.70	-	0.70	-	0.71	-	-	-	-	-
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
長期借入金金利	Long-term	0.95	-	0.78	0.80	0.79	0.80	-	0.67	-	0.69	-	0.69	-	0.69	-	-	-	-	-
直接借入金金利	Direct	0.65	-	0.56	0.61	0.60	0.63	-	0.57	-	0.59	-	0.60	-	0.63	-	-	-	-	-
間接借入金金利	Indirect	1.05	-	0.90	0.88	0.85	0.83	-	0.73	-	0.73	-	0.72	-	0.72	-	-	-	-	-

<参考>

<Reference>

期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.00	-	1.00	0.98	0.97	0.96	-	1.06	-	1.04	-	1.03	-	1.02	-	-	-	-	-
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(注1)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
(注2)シンジケート・ローンは間接調達の「その他」に記載

Notes : 1. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.
: 2. Syndicated loans are booked under "Others" in "Indirect".

30. 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)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
割賦売掛金残高	Card Shopping Receivables	63,137	20.4	66,264	69,645	72,234	75,035	18.8	75,253	13.6	75,688	8.7	77,216	6.9	78,788	5.0	83,300	5.7
リボルビング残高	Revolving Receivables	58,574	21.8	61,095	64,191	67,161	69,984	19.5	70,783	15.9	70,929	10.5	72,051	7.3	73,737	5.4	-	-
有効会員数	(名) Number of Cardholders	426,572	6.6	441,739	452,222	458,720	465,012	9.0	457,132	3.5	454,636	0.5	455,296	-0.7	456,382	-1.9	487,400	6.8
残有会員数	(名) Number of Accounts with Shopping Receivables	235,607	9.5	244,366	251,184	255,859	258,431	9.7	254,143	4.0	253,278	0.8	254,200	-0.6	255,819	-1.0	-	-
営業収益	Revenue from Credit Card Business	8,154	24.6	2,255	4,624	7,099	9,619	18.0	2,562	13.7	5,183	12.1	7,914	11.5	10,594	10.1	11,000	3.8
期中平均手数料率	(%) Average Commission Rates (%)	13.44	(-0.25)	13.32	13.32	13.32	13.29	(-0.15)	13.05	(-0.27)	13.03	(-0.29)	13.09	(-0.23)	13.10	(-0.19)	-	-

(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)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
利用残高	Guaranteed Receivables	1,058,760	0.2	1,061,571	1,065,475	1,059,815	1,071,640	1.2	1,039,521	-2.1	1,021,717	-4.1	1,012,402	-4.5	1,012,297	-5.5	1,039,100	2.6
利用件数	(件) Number of Accounts with Outstanding Balance	1,651,289	-1.8	1,651,343	1,645,343	1,631,207	1,637,266	-0.8	1,596,382	-3.3	1,567,944	-4.7	1,554,380	-4.7	1,549,697	-5.3	1,556,700	0.5
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	641	2.1	642	647	649	654	2.0	651	1.4	651	0.6	651	0.3	653	-0.2	667	2.1
営業収益	Revenue from Guarantee Business	58,729	6.0	13,890	28,704	42,866	57,630	-1.9	13,359	-3.8	27,279	-5.0	40,114	-6.4	53,478	-7.2	51,700	-3.3
保証提携先	(行) Alliance Partners	30	-	30	30	30	30	-	30	-	30	-	30	-	30	-	-	-

<参考>信用保証事業(エム・ユー信用保証)

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

(単位:百万円/Millions of yen)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
利用残高	Guaranteed Receivables	153,494	7.3	156,380	158,489	159,355	161,588	5.3	158,607	1.4	156,987	-0.9	156,971	-1.5	157,796	-2.3	165,700	5.0
利用件数	(件) Number of Accounts with Outstanding Balance	248,813	5.1	252,791	255,105	256,474	258,675	4.0	256,024	1.3	253,711	-0.5	253,847	-1.0	253,808	-1.9	264,000	4.0
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	616	2.0	618	621	621	624	1.3	619	0.2	618	-0.5	618	-0.5	621	-0.5	627	1.0
営業収益	Revenue from Guarantee Business	10,612	7.3	2,705	5,441	8,185	10,939	3.1	2,752	1.7	5,458	0.3	8,130	-0.7	10,766	-1.6	10,700	-0.6
保証提携先	(行) Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	25	-	25	-	-	-

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2019/3		2020/3					2021/3					2022/3計画(E)				
		前期比 yoy p.p.	2019/6	2019/9	2019/12	2020/3	前期比 yoy p.p.	2020/6	前年同期比 yoy p.p.	2020/9	前年同期比 yoy p.p.	2020/12	前年同期比 yoy p.p.	2021/3	前期比 yoy p.p.	2022/3計画(E)	前期比 yoy p.p.	
配当性向	Dividend Pay-out Ratio	10.5	8.0	-	7.1	-	11.7	1.2	-	-	11.7	4.6	-	-	13.3	1.6	17.0	3.7
自己資本比率	Shareholders' Equity Ratio	29.0 (14.6)	1.9 (1.1)	31.6 (15.9)	32.6 (16.5)	33.8 (17.1)	33.0 (16.6)	4.0 (2.0)	35.7 (18.0)	4.1 (2.1)	38.1 (19.2)	5.5 (2.7)	40.0 (20.2)	6.2 (3.1)	40.9 (20.7)	7.9 (4.1)	45.9 (22.8)	5.0 (2.1)
自己資本配当率	Dividend on Equity	1.1	0.5	-	0.9	-	1.9	0.8	-	-	1.2	0.3	-	-	2.4	0.5	2.1	-0.3
自己資本当期純利益率	Return on Equity (ROE)	10.1	-14.9	36.5	26.7	24.3	16.0	5.9	23.8	-12.7	21.1	-5.6	20.7	-3.6	18.1	2.1	12.4	-5.7
総資産営業利益率	Operating Profit to Total Assets	3.2	-2.8	6.8	6.9	6.8	4.6	1.4	7.3	0.5	7.7	0.8	7.7	0.9	7.0	2.4	5.7	-1.3
総資産経常利益率	Ordinary Profit to Total Assets	3.5	-2.8	8.8	7.9	7.6	5.2	1.7	9.0	0.2	8.7	0.8	8.6	1.0	7.6	2.4	6.3	-1.3
総資産当期純利益率	Return on Assets (ROA)	2.8	-3.3	11.1	8.2	7.6	5.0	2.2	8.2	-2.9	7.5	-0.7	7.5	-0.1	6.7	1.7	5.4	-1.3
営業収益営業利益率	Operating Margin	16.5	-15.1	35.7	36.2	35.3	23.8	7.3	39.1	3.4	41.0	4.8	41.0	5.7	37.3	13.5	30.3	-7.0
営業収益経常利益率	Ordinary Profit to Operating Revenue	18.4	-15.1	46.0	41.3	39.8	27.2	8.8	48.3	2.3	46.4	5.1	45.8	6.0	41.0	13.8	33.4	-7.6
営業収益当期純利益率	Profit Margin	14.7	-17.7	57.8	43.0	39.9	25.9	11.2	43.7	-14.1	39.9	-3.1	40.3	0.4	35.8	9.9	28.6	-7.2
流動比率	Current Ratio	422.7	30.5	428.0	520.1	556.5	599.9	177.2	786.6	358.6	792.1	272.0	757.5	201.0	744.4	144.5	622.3	-122.1
固定比率	Fixed Assets Ratio	31.2	-4.6	25.6	24.0	23.1	23.4	-7.8	22.4	-3.2	20.6	-3.4	19.6	-3.5	18.9	-4.5	16.2	-2.7

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示
(注2)一部数値については年率換算にて表示

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.
: 2. Some of figures are converted into annual percentage ratio.

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2019/3		2020/3					2021/3					2022/3計画(E)		
		前期比 yoy p.p.	2019/6	2019/9	2019/12	2020/3	前期比 yoy p.p.	2020/6	前年同期比 yoy p.p.	2020/9	前年同期比 yoy p.p.	2020/12	前年同期比 yoy p.p.	2021/3	前期比 yoy p.p.	2022/3計画(E)
自己資本比率	Shareholders' Equity Ratio	27.4 (14.2)	2.1 (1.2)	30.8 (15.6)	31.8 (16.2)	33.0 (16.8)	32.4 (16.5)	5.0 (2.3)	34.8 (17.6)	4.0 (2.0)	37.1 (18.9)	5.3 (2.7)	38.9 (19.7)	5.9 (2.9)	39.8 (20.3)	7.4 (3.8)
自己資本当期純利益率	Return on Equity (ROE)	11.1	-13.5	29.0	23.8	22.2	15.5	4.4	20.5	-8.5	20.0	-3.8	19.9	-2.3	17.5	2.0
総資産営業利益率	Operating Profit to Total Assets	4.5	-2.0	7.9	7.9	7.8	5.9	1.4	8.2	0.3	8.7	0.8	8.7	0.9	7.9	2.0
総資産経常利益率	Ordinary Profit to Total Assets	4.5	-2.0	7.7	7.8	7.7	5.8	1.3	8.3	0.6	8.8	1.0	8.8	1.1	8.0	2.2
総資産当期純利益率	Return on Assets (ROA)	2.9	-2.7	8.4	7.0	6.7	4.6	1.7	6.9	-1.5	6.9	-0.1	7.1	0.4	6.3	1.7
営業収益営業利益率	Operating Margin	20.8	-9.9	35.8	36.5	36.1	27.1	6.3	38.2	2.4	40.4	3.9	40.7	4.6	37.1	10.0
営業収益経常利益率	Ordinary Profit to Operating Revenue	21.0	-10.0	34.7	36.0	35.8	26.9	5.9	38.4	3.7	41.1	5.1	41.2	5.4	37.6	10.7
営業収益当期純利益率	Profit Margin	13.6	-13.2	38.2	32.4	31.0	21.3	7.7	32.0	-6.2	32.2	-0.2	32.9	1.9	29.6	8.3
流動比率	Current Ratio	374.2	16.4	431.6	515.0	548.7	560.0	185.8	676.0	244.4	685.7	170.7	682.1	133.4	658.0	98.0
固定比率	Fixed Assets Ratio	22.2	-5.1	19.1	17.7	16.8	16.6	-5.6	15.9	-3.2	14.3	-3.4	13.7	-3.1	13.5	-3.1

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示
(注2)一部数値については年率換算にて表示

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.
: 2. Some of figures are converted into annual percentage ratio.

33. 1株当たり指標(アコム)

Per Share Data (ACOM)

(単位:円/Yen)

			2019/3	2020/3				2021/3				2022/3計画(E)
				2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
当期純利益	単体	Profit Non-consolidated	19.10	18.80	28.33	39.48	34.26	13.97	25.56	38.50	45.27	35.36
	連結	Consolidated	24.12	17.02	28.79	41.30	38.04	13.80	27.77	42.25	50.34	38.94
配当金		Dividends	2.00	-	2.00	-	4.00	-	3.00	-	6.00	6.00
純資産	単体	Net Assets Non-consolidated	198.38	216.19	225.71	234.87	229.65	241.61	253.20	263.15	269.91	299.24
	連結	Consolidated	227.35	245.15	257.08	267.98	265.11	273.56	289.46	299.21	310.02	339.91

[前年同期比増減率]

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

(単位:%)

			2019/3	2020/3				2021/3				2022/3計画(E)
				2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
当期純利益	単体	Profit Non-consolidated	-52.6	54.6	20.7	20.3	79.4	-25.7	-9.8	-2.5	32.1	-21.9
	連結	Consolidated	-46.5	40.5	13.2	11.9	57.7	-18.9	-3.5	2.3	32.3	-22.6
配当金		Dividends	100.0	-	100.0	-	100.0	-	50.0	-	50.0	-
純資産	単体	Net Assets Non-consolidated	9.4	12.3	10.8	10.7	15.8	11.8	12.2	12.0	17.5	10.9
	連結	Consolidated	10.3	13.3	12.2	11.2	16.6	11.6	12.6	11.7	16.9	9.6

34. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

			2019/3	2020/3				2021/3				2022/3計画(E)
				2019/6	2019/9	2019/12	2020/3	2020/6	2020/9	2020/12	2021/3	
期中平均株式数	Average Number of Shares Issued		1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-
	During the Year											
期末発行済株式数	Number of Shares Issued at Year-end		1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	-

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

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
		営業貸付金残高	Accounts Receivable-operating Loans	178,409 (52,319)	3.9 (5.1)	182,953 (52,422)	186,920 (53,405)	191,821 (54,340)	200,495 (55,232)	12.4 (5.6)	184,979 (55,382)	1.1 (5.6)	189,430 (54,277)	1.3 (1.6)	183,724 (55,007)			-4.2 (1.2)
口座数	(件) Number of Customer Accounts	1,352,985	5.2	1,357,916	1,377,910	1,404,449	1,420,501	5.0	1,424,717	4.9	1,406,423	2.1	1,438,066	2.4	1,463,484	3.0	1,483,600	1.4
割賦売掛金残高	Accounts Receivable-installment	603 (176)	2.5 (3.7)	609 (174)	623 (178)	588 (166)	690 (190)	14.5 (7.6)	601 (179)	-1.4 (3.0)	588 (168)	-5.5 (-5.3)	539 (161)	-8.2 (-3.0)	635 (184)	-8.0 (-3.0)	700 (200)	10.2 (8.7)
契約件数	(件) Number of Contracts with Receivables Outstanding	12,699	4.0	12,797	13,639	13,450	14,389	13.3	14,148	10.6	13,814	1.3	13,652	1.5	14,269	-0.8	17,000	19.1
決算日為替レート	(円) Current Exchange Rate (Yen)	3.41	-	3.49	3.50	3.53	3.63	-	3.34	-	3.49	-	3.34	-	3.44	-	3.44	-
営業収益	Operating Revenue	49,751 (14,547)	11.1 (7.5)	12,984 (3,720)	26,230 (7,515)	39,844 (11,416)	54,332 (15,435)	9.2 (6.1)	13,696 (3,924)	5.5 (5.5)	26,875 (7,835)	2.5 (4.3)	39,407 (11,522)	-1.1 (0.9)	51,901 (15,175)	-4.5 (-1.7)	50,500 (14,700)	-2.7 (-3.1)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	20,333 (5,945)	23.6 (19.6)	5,570 (1,596)	11,356 (3,254)	17,317 (4,962)	23,065 (6,552)	13.4 (10.2)	5,332 (1,527)	-4.3 (-4.3)	11,153 (3,251)	-1.8 (-0.1)	17,140 (5,011)	-1.0 (1.0)	20,485 (5,989)	-11.2 (-8.6)	17,700 (5,100)	-13.6 (-14.8)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.42	-	3.49	3.49	3.49	3.52	-	3.49	-	3.43	-	3.42	-	3.42	-	3.42	-

(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)

		2020/3							2021/3							2022/3計画(E)		
		2019/3	前期比 yoy %	2019/6	2019/9	2019/12	2020/3	前期比 yoy %	2020/6	前年同期比 yoy %	2020/9	前年同期比 yoy %	2020/12	前年同期比 yoy %	2021/3			前期比 yoy %
		営業貸付金残高	Accounts Receivable-operating Loans	42 (19)	- (-)	102 (48)	185 (87)	267 (127)	338 (155)	696.5 (681.9)	411 (190)	300.5 (293.0)	451 (207)	143.7 (137.0)	564 (256)			111.1 (101.5)
口座数	(件) Number of Customer Accounts	2,633	-	5,800	10,115	13,655	15,227	478.3	16,262	180.4	16,318	61.3	17,928	31.3	18,764	23.2	42,100	124.4
決算日為替レート	(円) Current Exchange Rate (Yen)	2.13	-	2.12	2.12	2.10	2.17	-	2.16	-	2.18	-	2.20	-	2.18	-	2.18	-
営業収益	Operating Revenue	25 (11)	- (-)	23 (10)	58 (27)	99 (47)	151 (71)	501.7 (498.8)	51 (24)	125.2 (121.1)	95 (44)	62.4 (60.2)	165 (76)	66.7 (62.1)	235 (108)	55.0 (51.4)	700 (300)	197.9 (177.8)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-126 (-60)	- (-)	-49 (-23)	-112 (-52)	-185 (-87)	-359 (-169)	- (-)	-81 (-37)	- (-)	-120 (-55)	- (-)	-189 (-87)	- (-)	-328 (-151)	- (-)	-400 (-200)	- (-)
期中平均為替レート	(円) Average Exchange Rate (Yen)	2.11	-	2.12	2.13	2.11	2.12	-	2.16	-	2.16	-	2.17	-	2.17	-	2.17	-

(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

破綻先債権

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。

延滞債権

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。

3カ月以上延滞債権

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 ;

Loans to borrowers in bankruptcy or under reorganization

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

Loans in arrears

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

Loans past due for three months or more

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

Restructured loans

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