

DATA BOOK

The Second Quarter Report for the Fiscal Year Ending March, 2022

ACOM CO., LTD.

**November 2021
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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. ACOM Group

Name of company	Incorporated	Capital Stock	Equity owned by ACOM	Number of employees	Summary of Business
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ACOM CO., LTD.	1978/10	63,832 million yen	—	2,155	Loan Business, Credit Card Business and Guarantee Business
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[Consolidated Subsidiaries] Domestic: 2 Overseas: 2

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	82	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	130	Servicing Business (Loan Servicing Business)
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,812	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION	2017/7	1,500 million PHP	80.00 %	266	Unsecured Loan Business in Republic of the Philippines

Note: The Company has established ACOM (M) SDN. BHD. on July 23, 2021, a wholly owned subsidiary in Malaysia.

[Equity-method Affiliate]

MU Communications Co., Ltd.	2007/4	1,020 million yen	23.15 %	—	Contract of Contact Center and Temporary Staffing Business, etc.
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2. Balance Sheet (Consolidated)

(Millions of yen)

	2020/3		2021/3					2022/3							
	2020/3	yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	ytd %	2021/9	ytd %	2021/12	ytd %	2022/3	yoy %
Current Assets	1,213,402	-0.8	1,163,757	1,158,196	1,140,856	1,153,346	-4.9	1,148,565	-0.4	1,143,147	-0.9				
Cash and Deposits	82,545	-3.5	77,129	81,574	75,273	83,323	0.9	70,353	-15.6	71,162	-14.6				
Accounts Receivable-operating Loans	1,041,711	4.1	998,757	984,553	971,425	977,152	-6.2	981,248	0.4	973,635	-0.4				
Accounts Receivable-installment	75,726	18.8	75,854	76,277	77,756	79,423	4.9	81,436	2.5	83,358	5.0				
Purchased Receivables	9,188	-2.6	8,679	8,458	9,143	8,477	-7.7	7,948	-6.2	7,850	-7.4				
Allowance for Doubtful Accounts	-82,974	-	-82,910	-77,306	-74,412	-77,428	-	-75,531	-	-76,733	-				
Noncurrent Assets	68,986	-12.8	68,011	64,860	64,165	65,763	-4.7	63,284	-3.8	62,971	-4.2				
Property, Plant and Equipment	15,156	-15.2	14,993	14,788	14,263	13,998	-7.6	13,847	-1.1	14,094	0.7				
Intangible Assets	7,542	-13.2	7,328	7,025	6,891	6,803	-9.8	6,726	-1.1	6,895	1.4				
Goodwill	2,436	-25.0	2,232	2,029	1,899	1,770	-27.3	1,640	-7.3	1,511	-14.6				
Software	5,056	-6.1	5,046	4,947	4,942	4,984	-1.4	5,041	1.2	5,340	7.1				
Investments and Other Assets	46,287	-11.9	45,689	43,045	43,009	44,960	-2.9	42,710	-5.0	41,981	-6.6				
Deferred Tax Assets	33,835	-6.3	33,705	31,419	30,700	29,677	-12.3	27,735	-6.5	27,292	-8.0				
Allowance for Doubtful Accounts	-973	-	-911	-878	-921	-900	-	-860	-	-836	-				
Total Assets	1,282,389	-1.5	1,231,768	1,223,056	1,205,021	1,219,109	-4.9	1,211,850	-0.6	1,206,119	-1.1				
Current Liabilities	216,694	-33.7	172,164	168,916	167,248	175,271	-19.1	184,053	5.0	166,799	-4.8				
Short-term Loans Payable	15,330	32.8	13,181	5,963	9,822	15,992	4.3	19,694	23.1	18,298	14.4				
Commercial Papers	29,998	-25.0	11,999	-	-	5,000	-83.3	4,000	-20.0	4,000	-20.0				
Current Portion of Long-term Loans Payable	91,048	-37.9	81,158	77,840	78,784	69,416	-23.8	65,940	-5.0	63,653	-8.3				
Current Portion of Bonds	48,026	15.7	41,360	55,450	53,030	53,760	11.9	67,700	25.9	53,760	-				
Provision for Loss on Guarantees	9,475	-1.9	8,276	7,890	8,045	8,876	-6.3	9,000	1.4	8,842	-0.4				
Noncurrent Liabilities	623,198	5.0	606,321	573,422	541,635	528,710	-15.2	494,503	-6.5	488,709	-7.6				
Bonds Payable	196,300	-3.2	181,730	169,665	168,390	155,800	-20.6	125,930	-19.2	142,360	-8.6				
Long-term Loans Payable	333,388	17.9	338,166	324,456	302,830	309,431	-7.2	312,293	0.9	298,188	-3.6				
Provision for Loss on Interest Repayment	87,600	-14.4	80,745	73,359	64,912	56,741	-35.2	49,707	-12.4	41,563	-26.7				
Total Liabilities	839,892	-8.7	778,485	742,339	708,884	703,981	-16.2	678,557	-3.6	655,508	-6.9				
Shareholders' Equity	409,547	15.5	428,025	449,919	467,902	480,578	17.3	495,800	3.2	515,026	7.2				
Retained Earnings	291,959	23.2	310,438	332,331	350,315	362,991	24.3	362,106	-0.2	381,332	5.1				
Accumulated Other Comprehensive Income	5,775	277.9	536	3,551	848	5,105	-11.6	7,310	43.2	5,131	0.5				
Non-controlling Interests	27,173	7.3	24,721	27,246	27,386	29,443	8.4	30,181	2.5	30,452	3.4				
Total Net Assets	442,496	16.0	453,283	480,717	496,137	515,128	16.4	533,292	3.5	550,610	6.9				
Total Liabilities and Net Assets	1,282,389	-1.5	1,231,768	1,223,056	1,205,021	1,219,109	-4.9	1,211,850	-0.6	1,206,119	-1.1				
Guaranteed Receivables (Off Balance)	1,233,228	1.7	1,198,129	1,178,705	1,169,373	1,170,094	-5.1	1,166,618	-0.3	1,165,748	-0.4				

3. Income Statement (Consolidated)

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)				
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %		yoy %
Operating Revenue	279,510	0.9	67,474	134,945	201,021	266,316	-4.7	65,467	-3.0	131,423	-2.6					260,700	-2.1
Interest on Operating Loans	176,286	4.1	43,819	85,897	127,381	167,833	-4.8	41,006	-6.4	82,142	-4.4					-	-
Interest on Loans of Banking Business	1,567	-74.5	-	-	-	-	-	-	-	-	-					-	-
Revenue from Credit Card Business	9,198	18.3	2,444	4,914	7,462	9,985	8.6	2,605	6.6	5,289	7.6					-	-
Revenue from Credit Guarantee	60,142	-2.1	14,450	28,536	42,189	55,675	-7.4	13,245	-8.3	26,518	-7.1					-	-
Collection from Purchased Receivable	4,272	-9.8	784	1,805	2,957	4,358	2.0	1,105	40.9	2,182	20.9					-	-
Operating Expenses	203,873	-7.1	41,677	80,446	119,143	167,419	-17.9	40,411	-3.0	83,052	3.2					180,800	8.0
Financial Expenses	8,228	-27.3	1,590	3,125	4,539	5,870	-28.7	1,567	-1.4	2,888	-7.6					5,000	-14.8
Provision for Bad Debts	81,916	7.8	19,157	32,755	46,769	66,198	-19.2	16,216	-15.4	33,906	3.5					78,400	18.4
Bad Debt Expenses	75,720	0.7	19,409	39,589	55,729	71,743	-5.3	18,460	-4.9	34,760	-12.2					-	-
Increase or Decrease in Allowance for Doubtful Accounts	6,383	-	947	-5,248	-7,530	-4,946	-	-2,367	-	-819	-					-	-
Increase or Decrease in Provision for Loss on Guarantees	-186	-	-1,199	-1,584	-1,430	-598	-	123	-	-34	-					-	-
Provision for Loss on Interest Repayment	19,700	-50.1	-	-	-	-	-	-	-	-	-					-	-
Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9					-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8					-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-					-	-
Other Operating Expenses	94,028	1.5	20,929	44,565	67,834	95,350	1.4	22,628	8.1	46,257	3.8					97,400	2.1
Operating Profit	75,636	31.3	25,796	54,499	81,878	98,896	30.8	25,055	-2.9	48,370	-11.2					79,900	-19.2
Non-operating Income	451	-37.7	149	923	1,061	1,177	161.0	94	-36.7	510	-44.7					200	-83.0
Non-operating Expenses	983	676.3	19	12	50	60	-93.9	4	-75.6	13	4.7					-	-
Ordinary Profit	75,104	29.0	25,926	55,410	82,889	100,014	33.2	25,145	-3.0	48,868	-11.8					80,100	-19.9
Extraordinary Income	9,875	-	0	0	23	68	-99.3	0	-62.2	0	628.3					-	-
Extraordinary Losses	4,969	52.5	7	42	369	785	-84.2	33	330.9	164	290.3					200	-74.5
Profit Before Income Taxes	80,011	44.6	25,918	55,368	82,543	99,297	24.1	25,112	-3.1	48,704	-12.0					79,900	-19.5
Income Taxes-current	13,720	23.3	3,256	7,098	9,779	12,925	-5.8	1,852	-43.1	4,710	-33.6					-	-
Income Taxes-deferred	2,269	34.8	-228	2,115	2,602	2,729	20.2	2,046	-	2,394	13.2					-	-
Profit	64,020	50.6	22,890	46,154	70,161	83,643	30.7	21,213	-7.3	41,599	-9.9					64,800	-22.5
Profit Attributable to Non-controlling Interests	4,419	-6.8	1,279	2,648	3,972	4,778	8.1	1,291	1.0	2,451	-7.4					3,800	-20.5
Profit Attributable to Owners of Parent	59,600	57.8	21,611	43,505	66,188	78,864	32.3	19,921	-7.8	39,147	-10.0					61,000	-22.7

4. Segment Information (Consolidated)

(Millions of yen)

	2020/3		2021/3					2022/3							
	2020/3	yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %
Operating Revenue	279,579	0.9	67,491	134,983	201,079	266,394	-4.7	65,461	-3.0	131,433	-2.6				
Operating Revenue from External Customers	279,510	0.9	67,474	134,945	201,021	266,316	-4.7	65,467	-3.0	131,423	-2.6				
Revenues from Transactions with Other Operating Segments	69	0.4	17	37	57	77	11.9	-5	-	10	-72.7				
Loan and Credit Card Business	149,266	3.1	36,669	72,954	109,381	144,417	-3.2	35,735	-2.5	71,428	-2.1				
Guarantee Business	68,569	-1.1	16,112	32,737	48,245	64,245	-6.3	15,241	-5.4	31,137	-4.9				
Overseas Financial Business	56,314	-1.2	13,748	26,971	39,573	52,136	-7.4	12,952	-5.8	25,925	-3.9				
Loan Servicing Business	5,358	-9.1	944	2,286	3,827	5,504	2.7	1,515	60.5	2,895	26.6				
Others	71	-8.7	17	34	51	90	26.9	17	0.5	47	37.0				
Operating Expenses	203,593	-7.4	41,915	80,850	119,377	168,129	-17.4	40,013	-4.5	82,740	2.3				
Operating Expenses in Consolidated Financial Statements	203,873	-7.1	41,677	80,446	119,143	167,419	-17.9	40,411	-3.0	83,052	3.2				
Elimination of Intersegment Transactions, etc.	-280	-	237	403	234	710	-	-398	-	-312	-				
Loan and Credit Card Business	121,210	-8.9	22,102	43,402	64,990	91,691	-24.4	22,083	-0.1	46,294	6.7				
Guarantee Business	43,569	-1.2	10,177	19,136	28,287	39,203	-10.0	10,128	-0.5	19,584	2.3				
Overseas Financial Business	33,919	-8.8	8,582	16,070	22,832	32,257	-4.9	6,941	-19.1	15,009	-6.6				
Loan Servicing Business	4,894	-11.1	1,053	2,240	3,267	4,976	1.7	860	-18.4	1,852	-17.3				
Others	-	-	-	-	-	-	-	-	-	-	-				
Segment Profit	75,986	32.6	25,576	54,133	81,701	98,264	29.3	25,447	-0.5	48,692	-10.0				
Operating Profit in Consolidated Financial Statements	75,636	31.3	25,796	54,499	81,878	98,896	30.8	25,055	-2.9	48,370	-11.2				
Elimination of Intersegment Transactions, etc.	350	-	-220	-366	-177	-632	-	392	-	322	-				
Loan and Credit Card Business	28,056	137.7	14,567	29,552	44,391	52,725	87.9	13,651	-6.3	25,134	-14.9				
Guarantee Business	25,000	-1.0	5,935	13,600	19,957	25,041	0.2	5,113	-13.8	11,553	-15.1				
Overseas Financial Business	22,394	13.1	5,166	10,900	16,740	19,879	-11.2	6,010	16.3	10,915	0.1				
Loan Servicing Business	464	18.7	-109	45	559	528	13.8	655	-	1,042	-				
Others	71	-8.7	17	34	51	90	26.9	17	0.5	47	37.0				

[Operating Profit to Receivables Outstanding]

(%)

Loan and Credit Card Business	3.1	(1.7)	6.5	6.6	6.6	5.9	(2.8)	6.3	(-0.2)	5.8	(-0.8)				
Guarantee Business	1.9	(-0.1)	1.9	2.1	2.1	2.0	(0.1)	1.7	(-0.2)	1.9	(-0.2)				

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

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

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

5. Receivables Outstanding by Segment (Consolidated)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,126,626	0.4	1,083,291	1,069,289	1,058,326	1,065,053	-5.5	1,070,632	-1.2	1,064,845	-0.4	-0.0					1,085,600	1.9
Loan and Credit Card Business	915,913	3.5	888,620	870,360	864,353	862,866	-5.8	864,087	-2.8	863,194	-0.8	0.0					878,000	1.8
Loan Business	840,877	2.3	813,366	794,671	787,136	784,078	-6.8	783,435	-3.7	780,549	-1.8	-0.5					794,700	1.4
Exclude Right to Reimbursement of DC Cash One's Credit	840,847	2.3	813,337	794,644	787,109	784,051	-6.8	783,409	-3.7	780,524	-1.8	-0.4					794,700	1.4
Credit Card Business	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	7.2	82,644	9.2	4.9					83,300	5.7
Overseas Financial Business	201,524	-11.4	185,991	190,470	184,828	193,709	-3.9	198,596	6.8	193,800	1.7	0.0					200,100	3.3
EASY BUY Public Company Limited	201,186	12.4	185,580	190,018	184,264	193,045	-4.0	197,698	6.5	192,604	1.4	-0.2					198,100	2.6
Loan Business	200,495	12.4	184,979	189,430	183,724	192,410	-4.0	196,915	6.5	191,890	1.3	-0.3					197,400	2.6
Installment Loan Business	690	14.5	601	588	539	635	-8.0	783	30.4	714	21.3	12.4					700	10.2
ACOM CONSUMER FINANCE CORPORATION	338	696.5	411	451	564	664	96.2	897	118.1	1,195	164.5	80.0					2,000	201.2
Loan Servicing Business	9,188	-2.6	8,679	8,458	9,143	8,477	-7.7	7,948	-8.4	7,850	-7.2	-7.4					7,500	-11.5
Guaranteed Receivables	1,233,228	1.7	1,198,129	1,178,705	1,169,373	1,170,094	-5.1	1,166,618	-2.6	1,165,748	-1.1	-0.4					1,204,800	3.0
ACOM CO., LTD.	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-3.0	1,006,560	-1.5	-0.6					1,039,100	2.6
MU Credit Guarantee Co., Ltd.	161,588	5.3	158,607	156,987	156,971	157,796	-2.3	158,739	0.1	159,188	1.4	0.9					165,700	5.0

6. Number of Customer Accounts by Segment (Consolidated)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Loan Business	1,589,340	3.2	1,544,713	1,512,547	1,502,304	1,502,730	-5.4	1,504,298	-2.6	1,504,755	-0.5	0.1					1,524,600	1.5
Exclude Right to Reimbursement of DC Cash One's Accounts	1,589,295	3.2	1,544,669	1,512,508	1,502,268	1,502,695	-5.4	1,504,267	-2.6	1,504,724	-0.5	0.1					1,524,600	1.5
Credit Card Business	465,012	9.0	457,132	454,636	455,296	456,382	-1.9	459,583	0.5	464,175	2.1	1.7					487,400	6.8
Overseas Financial Business	1,450,117	0.6	1,455,127	1,436,555	1,469,646	1,496,517	3.2	1,481,888	1.8	1,486,226	3.5	-0.7					1,542,700	3.1
EASY BUY Public Company Limited	1,434,890	5.1	1,438,865	1,420,237	1,451,718	1,477,753	3.0	1,457,729	1.3	1,456,138	2.5	-1.5					1,500,600	1.5
Loan Business	1,420,501	5.0	1,424,717	1,406,423	1,438,066	1,463,484	3.0	1,442,163	1.2	1,440,651	2.4	-1.6					1,483,600	1.4
Installment Loan Business	14,389	13.3	14,148	13,814	13,652	14,269	-0.8	15,566	10.0	15,487	12.1	8.5					17,000	19.1
ACOM CONSUMER FINANCE CORPORATION	15,227	478.3	16,262	16,318	17,928	18,764	23.2	24,159	48.6	30,088	84.4	60.3					42,100	124.4
Loan Servicing Business	365,986	1.8	397,159	367,689	379,067	386,824	5.7	393,391	-0.9	393,598	7.0	1.8					-	-

Notes : 1. Loan Business: Number of loan accounts with loans receivable.
2. Credit Card Business: Number of cardholders.
3. Installment Loan Business: Number of contracts with receivables outstanding.
4. Loan Servicing Business: Number of accounts with outstanding purchased receivables.

7. Other Indices (Consolidated)

	2020/3		2021/3					2022/3							
		yoy	2020/6	2020/9	2020/12	2021/3	yoy	2021/6	ytd	2021/9	ytd	2021/12	ytd	2022/3	yoy
Number of Outlets	1,051	-122	1,045	1,033	1,020	1,008	-43	995	-13	976	-32				
Number of Employees (Permanent Employees)	5,335	-1,288	5,409	5,396	5,483	5,424	89	5,468	44	5,445	21				

8. Balance Sheet (ACOM)

(Millions of yen)

	2020/3		2021/3					2022/3							
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	ytd %	2021/9	ytd %	2021/12	ytd %	2022/3	yoy %
Current Assets	1,006,323	3.4	975,606	959,477	949,763	954,892	-5.1	948,331	-0.7	942,601	-1.3				
Cash and Deposits	78,870	8.3	77,735	76,284	70,806	78,168	-0.9	71,569	-8.4	66,785	-14.6				
Accounts Receivable-operating Loans	840,847	2.3	813,337	794,644	787,109	784,051	-6.8	783,409	-0.1	780,524	-0.4				
Accounts Receivable-installment	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	2.4	82,644	4.9				
Allowance for Doubtful Accounts	-63,470	-	-63,930	-58,740	-55,210	-56,040	-	-57,070	-	-58,300	-				
Noncurrent Assets	84,028	-13.4	84,627	81,538	80,889	79,995	-4.8	78,266	-2.2	78,041	-2.4				
Property, Plant and Equipment	14,453	-14.3	14,370	14,182	13,659	13,354	-7.6	13,239	-0.9	13,135	-1.6				
Intangible Assets	6,994	-11.3	6,860	6,602	6,519	6,464	-7.6	6,423	-0.6	6,626	2.5				
Goodwill	2,436	-25.0	2,232	2,029	1,899	1,770	-27.3	1,640	-7.3	1,511	-14.6				
Software	4,515	-1.7	4,585	4,530	4,576	4,651	3.0	4,744	2.0	5,077	9.2				
Investments and Other Assets	62,579	-13.4	63,396	60,752	60,710	60,176	-3.8	58,603	-2.6	58,279	-3.2				
Deferred Tax Assets	33,921	-8.1	33,698	31,670	31,229	30,960	-8.7	29,733	-4.0	29,685	-4.1				
Allowance for Doubtful Accounts	-930	-	-870	-860	-890	-860	-	-830	-	-800	-				
Total Assets	1,090,351	1.9	1,060,233	1,041,015	1,030,652	1,034,887	-5.1	1,026,597	-0.8	1,020,642	-1.4				
Current Liabilities	167,751	-27.2	124,026	121,125	125,385	128,284	-23.5	131,823	2.8	121,833	-5.0				
Commercial Papers	29,998	-25.0	11,999	-	-	5,000	-83.3	4,000	-20.0	4,000	-20.0				
Current Portion of Long-term Loans Payable	79,006	-41.4	65,615	61,598	66,895	58,183	-26.4	57,444	-1.3	55,397	-4.8				
Current Portion of Bonds	33,000	17.9	28,000	38,000	38,000	40,000	21.2	50,000	25.0	40,000	-				
Provision for Loss on Guarantees	8,640	-2.4	7,450	7,090	7,320	8,140	-5.8	8,270	1.6	8,080	-0.7				
Noncurrent Liabilities	562,834	6.3	557,689	523,222	493,005	483,755	-14.1	456,383	-5.7	444,686	-8.1				
Bonds Payable	160,000	-1.8	150,000	140,000	140,000	130,000	-18.8	110,000	-15.4	120,000	-7.7				
Long-term Loans Payable	310,339	19.9	322,188	304,968	283,512	291,254	-6.1	291,110	-0.0	277,603	-4.7				
Provision for Loss on Interest Repayment	87,600	-14.4	80,745	73,359	64,912	56,741	-35.2	49,707	-12.4	41,563	-26.7				
Total Liabilities	730,585	-3.8	681,716	644,348	618,391	612,039	-16.2	588,206	-3.9	566,520	-7.4				
Shareholders' Equity	359,765	15.8	378,517	396,667	412,254	422,847	17.5	438,391	3.7	454,121	7.4				
Retained Earnings	239,716	25.7	258,468	276,618	292,205	302,798	26.3	302,235	-0.2	317,966	5.0				
Valuation and translation adjustments	0	-	0	0	6	0	21.1	0	10.7	0	12.4				
Total Net Assets	359,765	15.8	378,517	396,667	412,261	422,847	17.5	438,391	3.7	454,121	7.4				
Total Liabilities and Net Assets	1,090,351	1.9	1,060,233	1,041,015	1,030,652	1,034,887	-5.1	1,026,597	-0.8	1,020,642	-1.4				
Guaranteed Receivables (Off Balance)	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-0.4	1,006,560	-0.6				

9. Income Statement (ACOM)

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)		
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %
Operating Revenue	206,968	1.6	50,046	100,268	149,547	197,986	-4.3	48,352	-3.4	97,336	-2.9			193,800	-2.1
Interest on Operating Loans	126,516	2.5	31,155	61,403	91,550	120,688	-4.6	29,379	-5.7	58,769	-4.3			118,000	-2.2
Revenue from Credit Card Business	9,198	18.3	2,444	4,914	7,462	9,985	8.6	2,605	6.6	5,289	7.6			10,500	5.2
Revenue from Credit Guarantee	49,635	-3.1	11,800	23,303	34,413	45,382	-8.6	10,741	-9.0	21,511	-7.7			43,900	-3.3
Operating Expenses	157,694	-7.2	30,483	59,158	88,274	124,047	-21.3	30,520	0.1	62,384	5.5			135,000	8.8
Financial Expenses	4,648	-17.3	1,010	1,994	2,935	3,841	-17.4	847	-16.2	1,745	-12.5			3,400	-11.5
Provision for Bad Debts	61,950	8.9	13,530	22,774	33,018	46,472	-25.0	12,447	-8.0	25,211	10.7			57,000	22.7
Bad Debt Expenses	57,160	1.9	14,320	29,124	42,638	54,472	-4.7	11,317	-21.0	23,071	-20.8			55,500	1.9
Increase or Decrease in Allowance for Doubtful Accounts	5,000	-	400	-4,800	-8,300	-7,500	-	1,000	-	2,200	-			1,300	-
Increase or Decrease in Provision for Loss on Guarantees	-210	-	-1,190	-1,550	-1,320	-500	-	130	-	-60	-			200	-
Provision for Loss on Interest Repayment	19,700	-50.1	-	-	-	-	-	-	-	-	-			-	-
Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9			-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8			-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-			-	-
Other Operating Expenses	71,394	5.0	15,943	34,388	52,320	73,733	3.3	17,226	8.0	35,428	3.0			74,600	1.2
Operating Profit	49,273	46.5	19,562	41,109	61,272	73,938	50.1	17,831	-8.8	34,951	-15.0			58,800	-20.5
Non-operating Income	8,048	103.2	4,647	5,415	7,279	7,372	-8.4	4,491	-3.3	4,872	-10.0			6,000	-18.6
Non-operating Expenses	969	681.7	17	11	48	56	-94.2	4	-75.9	12	4.6			-	-
Ordinary Profit	56,352	50.4	24,192	46,514	68,503	81,254	44.2	22,319	-7.7	39,811	-14.4			64,800	-20.3
Extraordinary Income	10,824	-	-	-	23	68	-99.4	-	-	-	-			-	-
Extraordinary Losses	3,040	-6.5	7	39	366	780	-74.3	33	329.7	162	312.2			200	-74.4
Profit Before Income Taxes	64,136	85.5	24,185	46,474	68,160	80,542	25.6	22,286	-7.9	39,649	-14.7			64,600	-19.8
Income Taxes-current	7,464	35.9	2,077	4,189	5,147	6,666	-10.7	816	-60.7	2,401	-42.7			-	-
Income Taxes-deferred	2,998	-	222	2,250	2,691	2,960	-1.3	1,226	451.2	1,275	-43.3			-	-
Profit	53,673	79.3	21,884	40,034	60,322	70,915	32.1	20,243	-7.5	35,973	-10.1			55,400	-21.9

10. Operating Revenue by Segment (ACOM)

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)				
	2020/3	yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Operating Revenue	206,968	1.6	50,046	100,268	149,547	197,986	-4.3	48,352	-3.4	97,336	-2.9					193,800	-2.1
Loan and Credit Card Business	149,266	3.1	36,669	72,954	109,381	144,417	-3.2	35,735	-2.5	71,428	-2.1					142,000	-1.7
Loan Business	139,646	2.2	34,106	67,771	101,466	133,822	-4.2	32,953	-3.4	65,770	-3.0					131,000	-2.1
Unsecured Loans	139,076	2.2	33,993	67,544	101,130	133,387	-4.1	32,851	-3.4	65,566	-2.9					130,600	-2.1
Consumers	139,075	2.2	33,993	67,544	101,129	133,387	-4.1	32,851	-3.4	65,566	-2.9					130,600	-2.1
Secured Loans	570	-9.1	113	226	336	434	-23.8	102	-10.0	204	-9.9					400	-7.8
Credit Card Business	9,619	18.0	2,562	5,183	7,914	10,594	10.1	2,781	8.5	5,657	9.2					11,000	3.8
Guarantee Business	57,630	-1.9	13,359	27,279	40,114	53,478	-7.2	12,600	-5.7	25,860	-5.2					51,700	-3.3
Others	71	-8.7	17	34	51	90	26.9	17	0.5	47	37.0					100	11.1

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

(%)

	2020/3		2021/3					2022/3					2022/3(E)	
	2020/3	2020/3	2020/6	2020/9	2020/12	2021/3	2021/3	2021/6	2021/9	2021/12	2022/3	2022/3	2022/3(E)	2022/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loan and Credit Card Business	72.1	73.3	72.8	73.2	73.0	73.9	73.4	73.9	73.4	73.9	73.4	73.9	73.3	73.3
Loan Business	67.5	68.2	67.6	67.9	67.6	68.2	67.6	68.2	67.6	68.2	67.6	68.2	67.6	67.6
Credit Card Business	4.6	5.1	5.2	5.3	5.4	5.7	5.8	5.7	5.8	5.7	5.8	5.7	5.7	5.7
Guarantee Business	27.9	26.7	27.2	26.8	27.0	26.1	26.6	26.1	26.6	26.1	26.6	26.1	26.7	26.7
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

11. Operating Expenses (ACOM)

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)			
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %	2022/3(E)
Operating Expenses	157,694	-7.2	30,483	59,158	88,274	124,047	-21.3	30,520	0.1	62,384	5.5				135,000	8.8
Financial Expenses	4,648	-17.3	1,010	1,994	2,935	3,841	-17.4	847	-16.2	1,745	-12.5				3,400	-11.5
Provision for Bad Debts	61,950	8.9	13,530	22,774	33,018	46,472	-25.0	12,447	-8.0	25,211	10.7				57,000	22.7
Bad Debt Expenses	57,160	1.9	14,320	29,124	42,638	54,472	-4.7	11,317	-21.0	23,071	-20.8				55,500	1.9
Increase or Decrease in Allowance for Doubtful Accounts	5,000	-	400	-4,800	-8,300	-7,500	-	1,000	-	2,200	-				1,300	-
Increase or Decrease in Provision for Loss on Guarantees	-210	-	-1,190	-1,550	-1,320	-500	-	130	-	-60	-				200	-
Provision for Loss on Interest Repayment	19,700	-50.1	-	-	-	-	-	-	-	-	-				-	-
Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9				-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8				-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-				-	-
Other Operating Expenses	71,394	5.0	15,943	34,388	52,320	73,733	3.3	17,226	8.0	35,428	3.0				74,600	1.2
Personnel Expenses	16,936	10.3	4,392	8,836	13,314	17,855	5.4	4,296	-2.2	8,443	-4.5				17,200	-3.7
Advertising Expenses	12,622	7.0	1,949	4,505	7,568	11,092	-12.1	3,640	86.8	7,510	66.7				13,100	18.1
Administrative Expenses	5,931	-4.4	1,352	2,818	4,190	5,547	-6.5	1,298	-4.0	2,732	-3.0				5,600	1.0
Computer Expenses	16,702	-2.0	4,170	9,333	14,152	19,624	17.5	3,970	-4.8	8,120	-13.0				19,100	-2.7
Fees	8,191	-0.3	1,785	3,658	5,579	7,438	-9.2	1,867	4.6	3,778	3.3				7,900	6.2
Insurance Expenses	56	-4.4	4	18	25	35	-37.5	3	-23.5	19	9.2				100	185.7
Depreciation	509	-14.6	114	233	347	468	-7.9	104	-8.8	207	-11.0				400	-14.5
Taxes and Other Public Charges	4,418	18.3	1,063	2,250	3,434	4,794	8.5	1,208	13.7	2,495	10.9				5,100	6.4
Enterprise Tax (Pro Forma Standard Taxation)	1,460	10.9	360	747	1,059	1,393	-4.5	265	-26.6	607	-18.8				1,300	-6.7
Others	4,565	24.5	749	1,985	2,647	5,482	20.1	569	-24.0	1,512	-23.8				4,800	-12.4

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

(%)

	2020/3		2021/3					2022/3					2022/3(E)			
		yoy p.p.	2020/6	2020/9	2020/12	2021/3	yoy p.p.	2021/6	yoy p.p.	2021/9	yoy p.p.	2021/12	yoy p.p.	2022/3	yoy p.p.	2022/3(E)
Operating Expenses	76.2	-7.3	60.9	59.0	59.0	62.7	-13.5	63.1	2.2	64.1	5.1				69.7	7.0
Financial Expenses	2.3	-0.5	2.0	2.0	2.0	2.0	-0.3	1.8	-0.2	1.8	-0.2				1.8	-0.2
Provision for Bad Debts	29.9	2.0	27.0	22.7	22.0	23.5	-6.4	25.7	-1.3	25.9	3.2				29.4	5.9
Bad Debt Expenses	27.6	0.0	28.6	29.0	28.5	27.5	-0.1	23.4	-5.2	23.7	-5.3				28.6	1.1
Provision for Loss on Interest Repayment	9.5	-9.9	-	-	-	-	-	-	-	-	-				-	-
Other Operating Expenses	34.5	1.1	31.9	34.3	35.0	37.2	2.7	35.6	3.7	36.4	2.1				38.5	1.3
Personnel Expenses	8.2	0.7	8.8	8.8	8.9	9.0	0.8	8.9	0.1	8.7	-0.1				8.9	-0.1
Advertising Expenses	6.1	0.3	3.9	4.5	5.1	5.6	-0.5	7.5	3.6	7.7	3.2				6.8	1.2
Administrative Expenses	2.9	-0.2	2.7	2.8	2.8	2.8	-0.1	2.7	0.0	2.8	0.0				2.9	0.1
Computer Expenses	8.1	-0.3	8.4	9.3	9.5	9.9	1.8	8.2	-0.2	8.3	-1.0				9.8	-0.1
Fees	4.0	0.0	3.6	3.7	3.7	3.8	-0.2	3.9	0.3	3.9	0.2				4.1	0.3

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

12. Receivables Outstanding by Segment (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Loan and Credit Card Business (Millions of yen)	915,883	3.5	888,591	870,332	864,326	862,839	-5.8	864,062	-2.8	863,168	-0.8	0.0					878,000	1.8
Loan Business	840,847	2.3	813,337	794,644	787,109	784,051	-6.8	783,409	-3.7	780,524	-1.8	-0.4					794,700	1.4
Unsecured Loans	836,608	2.4	809,276	790,754	783,370	780,476	-6.7	779,990	-3.6	777,263	-1.7	-0.4					791,700	1.4
Consumers	836,604	2.4	809,273	790,750	783,368	780,474	-6.7	779,988	-3.6	777,261	-1.7	-0.4					791,700	1.4
Secured Loans	4,239	-18.5	4,061	3,889	3,738	3,574	-15.7	3,419	-15.8	3,260	-16.2	-8.8					3,000	-16.1
Real Estate Card Loan	3,634	-17.8	3,477	3,353	3,209	3,059	-15.8	2,921	-16.0	2,781	-17.1	-9.1					-	-
Credit Card Business	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	7.2	82,644	9.2	4.9					83,300	5.7
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	526	-0.9	524	523	521	519	-1.3	518	-1.1	516	-1.3	-0.6					519	0.0
Guaranteed Receivables	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-3.0	1,006,560	-1.5	-0.6					1,039,100	2.6
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	654	2.0	651	651	651	653	-0.2	653	0.3	656	0.8	0.5					667	2.1
Right to reimbursement	54,351	3.3	55,158	53,086	51,760	51,591	-5.1	53,254	-3.5	53,795	1.3	4.3					-	-

13. Number of Customer Accounts (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Loan Business	1,589,295	3.2	1,544,669	1,512,508	1,502,268	1,502,695	-5.4	1,504,267	-2.6	1,504,724	-0.5	0.1					1,524,600	1.5
Unsecured Loans	1,587,708	3.2	1,543,142	1,511,036	1,500,860	1,501,344	-5.4	1,502,976	-2.6	1,503,494	-0.5	0.1					1,523,500	1.5
Consumers	1,587,705	3.2	1,543,139	1,511,033	1,500,858	1,501,342	-5.4	1,502,974	-2.6	1,503,492	-0.5	0.1					1,523,500	1.5
Secured Loans	1,587	-17.9	1,527	1,472	1,408	1,351	-14.9	1,291	-15.5	1,230	-16.4	-9.0					1,100	-18.6
Credit Card Business	465,012	9.0	457,132	454,636	455,296	456,382	-1.9	459,583	0.5	464,175	2.1	1.7					487,400	6.8
Guarantee Business	1,637,266	-0.8	1,596,382	1,567,944	1,554,380	1,549,697	-5.3	1,542,123	-3.4	1,533,132	-2.2	-1.1					1,556,700	0.5

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

14. Number of Applicants, New Loan Customers and Lending Ratio (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)				
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %		yoy %
Number of Applicants	601,192	3.8	84,801	186,731	307,581	436,875	-27.3	135,820	60.2	268,181	43.6					-	-
Number of New Loan Customers	261,873	2.7	35,744	75,273	127,686	179,904	-31.3	57,095	59.7	112,718	49.7					230,000	27.8
Lending Ratio (%)	43.6	(-0.4)	42.2	40.3	41.5	41.2	(-2.4)	42.0	(-0.2)	42.0	(1.7)					-	-

Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.
 : 2. Figures in brackets indicate year-on-year change in percentage points.

Initial Average Lending Amount (Thousands of yen)	2020/3	yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
	164	3.1	191	183	176	175	6.7	167	-12.6	170	-7.1					-	-

15. Number of Loan Business Outlets (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)				
		yoy	2020/6	2020/9	2020/12	2021/3	yoy	2021/6	ytd	2021/9	ytd	2021/12	ytd	2022/3	yoy		yoy
Number of Loan Business Outlets	938	-62	933	921	908	897	-41	883	-14	864	-33					850	-47
Staffed	22	-	4	4	4	4	-18	4	-	4	-					4	-
Unstaffed	916	-62	929	917	904	893	-23	879	-14	860	-33					846	-47

16. Automatic Contract Machines (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)				
		yoy	2020/6	2020/9	2020/12	2021/3	yoy	2021/6	ytd	2021/9	ytd	2021/12	ytd	2022/3	yoy		yoy
Number of Automatic Contract Machine Outlets	938	-62	933	921	908	897	-41	883	-14	864	-33					850	-47
Number of Automatic Contract Machines	978	-62	973	960	947	936	-42	921	-15	902	-34					889	-47
Number of Card Issuance Machines	646	2	646	646	648	647	1	646	-1	646	-1					-	-

17. ATMs (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)				
		yoy	2020/6	2020/9	2020/12	2021/3	yoy	2021/6	ytd	2021/9	ytd	2021/12	ytd	2022/3	yoy		yoy
Number of ATMs	51,344	-393	51,305	50,762	50,687	50,974	-370	51,160	186	51,088	114					-	-
Proprietary	971	-43	964	952	939	928	-43	914	-14	896	-32					881	-47
Open 365 Days/Year	971	-43	964	952	939	928	-43	914	-14	896	-32					-	-
Open 24 Hours/Day	866	-34	861	848	835	824	-42	811	-13	794	-30					-	-
Tie-up	50,373	-350	50,341	49,810	49,748	50,046	-327	50,246	200	50,192	146					-	-

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

18. Employees (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)				
		yoy	2020/6	2020/9	2020/12	2021/3	yoy	2021/6	ytd	2021/9	ytd	2021/12	ytd	2022/3	yoy		yoy
Number of Total Employees	2,151	45	2,229	2,219	2,225	2,203	52	2,275	72	2,253	50					-	-
Permanent Employees	2,063	43	2,141	2,127	2,140	2,112	49	2,182	70	2,155	43					2,132	20
Temporary Employees	88	2	88	92	85	91	3	93	2	98	7					-	-

19. Average Loan Yield (ACOM)

	(%)																			
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3		2022/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Average Loan Yield	15.18	-0.03	14.99	-0.29	14.97	-0.27	14.99	-0.22	15.01	-0.17	15.02	0.03	14.98	0.01					15.00	-0.01
Unsecured Loans	15.20	-0.03	15.01	-0.30	14.99	-0.27	15.01	-0.22	15.03	-0.17	15.03	0.02	14.99	0.00					15.02	-0.01
Consumers	15.20	-0.03	15.01	-0.30	14.99	-0.27	15.01	-0.22	15.03	-0.17	15.03	0.02	14.99	0.00					15.02	-0.01
Secured Loans	11.92	0.82	10.88	-0.39	11.06	-1.62	11.11	-1.18	11.04	-0.88	11.59	0.71	11.81	0.75					10.62	-0.42

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

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

Effective Annual Interest Rate	(Millions of yen)																			
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3		2022/3(E)	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)
Total	836,604	100.0	809,273	100.0	790,750	100.0	783,368	100.0	780,474	100.0	779,988	100.0	777,261	100.0					791,700	100.0
20.000% <	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	-	-	-	-					-	-
18.000% < ≤ 20.000%	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
15.000% < ≤ 18.000%	401,239	48.0	384,892	47.6	370,481	46.9	365,431	46.6	362,808	46.5	360,821	46.3	358,434	46.1					364,700	46.1
10.000% < ≤ 15.000%	389,869	46.6	379,095	46.8	374,347	47.3	371,007	47.4	369,877	47.4	370,526	47.5	369,180	47.5					374,800	47.3
≤ 10.000%	45,495	5.4	45,285	5.6	45,922	5.8	46,929	6.0	47,788	6.1	48,640	6.2	49,647	6.4					52,200	6.6

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

Effective Annual Interest Rate																				
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3		2022/3(E)	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)
Total	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	1,502,974	100.0	1,503,492	100.0					-	-
20.000% <	2	0.0	1	0.0	1	0.0	1	0.0	1	0.0	-	-	-	-					-	-
18.000% < ≤ 20.000%	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
15.000% < ≤ 18.000%	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	1,047,968	69.7	1,045,693	69.6					-	-
10.000% < ≤ 15.000%	359,689	22.7	350,951	22.7	349,350	23.1	346,446	23.1	346,540	23.1	347,319	23.1	347,520	23.1					-	-
≤ 10.000%	97,475	6.1	98,127	6.4	100,096	6.6	102,572	6.8	105,121	7.0	107,687	7.2	110,279	7.3					-	-

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2020/3		2021/3						2022/3						2022/3(E)					
	2020/3	C.R.(%)	2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3			
			2020/6	C.R.(%)	2020/9	C.R.(%)	2020/12	C.R.(%)	2021/3	C.R.(%)	2021/6	C.R.(%)	2021/9	C.R.(%)	2021/12	C.R.(%)	2022/3	C.R.(%)		
Total	836,604	100.0	809,273	100.0	790,750	100.0	783,368	100.0	780,474	100.0	779,988	100.0	777,261	100.0					791,700	100.0
≦ 100	13,079	1.5	12,489	1.5	12,237	1.6	12,289	1.6	12,682	1.6	13,087	1.7	13,520	1.7					12,100	1.5
100 < ≦ 300	80,075	9.6	77,654	9.6	76,206	9.6	75,919	9.7	76,374	9.8	75,703	9.7	75,095	9.7					74,900	9.5
300 < ≦ 500	229,969	27.5	220,144	27.2	212,178	26.8	210,133	26.8	208,415	26.7	208,239	26.7	208,113	26.8					220,700	27.9
500 < ≦ 1,000	198,834	23.8	194,129	24.0	191,025	24.2	189,145	24.1	188,680	24.2	188,461	24.2	187,996	24.2					186,600	23.6
1,000 <	314,645	37.6	304,856	37.7	299,103	37.8	295,880	37.8	294,321	37.7	294,495	37.7	292,536	37.6					297,400	37.5

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

Classified Receivable Outstanding (Thousands of yen)	2020/3		2021/3						2022/3						2022/3(E)					
	2020/3	C.R.(%)	2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3			
			2020/6	C.R.(%)	2020/9	C.R.(%)	2020/12	C.R.(%)	2021/3	C.R.(%)	2021/6	C.R.(%)	2021/9	C.R.(%)	2021/12	C.R.(%)	2022/3	C.R.(%)		
Total	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	1,502,974	100.0	1,503,492	100.0					-	-
≦ 100	208,938	13.2	203,932	13.2	201,305	13.3	202,323	13.5	207,053	13.8	212,630	14.1	218,010	14.5					-	-
100 < ≦ 300	379,520	23.9	370,295	24.0	364,952	24.2	363,373	24.2	365,512	24.3	363,237	24.2	361,040	24.0					-	-
300 < ≦ 500	532,580	33.5	513,337	33.3	496,383	32.8	491,566	32.8	487,105	32.4	485,938	32.3	484,967	32.3					-	-
500 < ≦ 1,000	262,724	16.6	257,350	16.7	253,508	16.8	250,766	16.7	250,009	16.7	249,406	16.6	248,701	16.5					-	-
1,000 <	203,943	12.8	198,225	12.8	194,885	12.9	192,830	12.8	191,663	12.8	191,763	12.8	190,774	12.7					-	-

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2020/3			2020/6			2020/9			2020/12			2021/3			2021/6			2021/9			2021/12			2022/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
	Total	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	100.0	167	100.0	100.0	170	100.0					
≤ 2	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	24.0	123	21.7	24.5	123	21.5						
2 < ≤ 5	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	66.8	171	61.1	66.6	174	61.3						
5 < ≤ 7	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	6.3	240	11.3	6.1	244	11.3						
7 < ≤ 10	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	2.3	273	4.6	2.2	285	4.6						
10 <	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	0.6	439	1.3	0.6	453	1.3						

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

(%)

	2020/3			2020/6			2020/9			2020/12			2021/3			2021/6			2021/9			2021/12			2022/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0						
Under 29	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	58.1	27.6	40.1	59.0	27.7	40.7						
Age 30 - 39	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	17.1	22.7	19.2	16.9	22.6	18.9						
Age 40 - 49	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	12.6	21.2	15.0	12.2	21.1	15.1						
Age 50 - 59	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	8.7	17.3	13.6	8.4	17.4	13.3						
Over 60	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	3.5	11.2	12.1	3.5	11.2	12.0						

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

(%)

	2020/3			2020/6			2020/9			2020/12			2021/3			2021/6			2021/9			2021/12			2022/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
	Male	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	68.6	72.3	73.3	67.8	72.1	73.6					
Female	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	31.4	27.7	26.7	32.2	27.9	26.4						

25. Bad Debt Expenses (ACOM)

	2020/3		2021/3					2022/3					2022/3(E)			
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	2021/12	yoy %	2022/3	yoy %	
Bad Debt Expenses (Millions of yen)	60,874	0.2	15,061	30,674	45,199	57,940	-4.8	12,095	-19.7	24,679	-19.5				58,700	1.3
Loan and Credit Card Business	33,892	2.6	8,604	17,605	25,612	32,719	-3.5	7,182	-16.5	14,735	-16.3				34,600	5.7
Loan Business	30,569	1.1	7,639	15,586	22,622	28,937	-5.3	6,254	-18.1	12,870	-17.4				29,900	3.3
Unsecured Loans	30,177	-0.1	7,637	15,566	22,595	28,896	-4.2	6,253	-18.1	12,855	-17.4				29,800	3.1
Bad Debt Expenses	26,463	3.5	6,896	14,016	20,034	25,427	-3.9	5,476	-20.6	11,246	-19.8				-	-
Waiver of Repayments accompanied with Interest Repayments	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8				-	-
Secured Loans	392	-	1	20	27	41	-89.4	1	-35.0	14	-27.1				-	-
Credit Card Business	3,322	19.6	965	2,018	2,989	3,781	13.8	927	-3.9	1,864	-7.6				4,700	24.3
Guarantee Business	26,979	-2.8	6,456	13,069	19,587	25,218	-6.5	4,912	-23.9	9,944	-23.9				24,100	-4.4
Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	428	-1.6	424	426	431	433	1.2	420	-0.9	418	-1.9				-	-
<Reference>																
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	526	-0.9	524	523	521	519	-1.3	518	-1.1	516	-1.3				519	0.0

[Ratio of Bad Debt Expenses]

Loan and Credit Card Business (%)	3.70	(-0.03)	0.97	2.02	2.96	3.79	(0.09)	0.83	(-0.14)	1.71	(-0.31)				3.94	(0.15)
Loan Business	3.63	(-0.05)	0.94	1.96	2.87	3.69	(0.06)	0.80	(-0.14)	1.65	(-0.31)				3.76	(0.07)
Unsecured Loans	3.61	(-0.09)	0.94	1.97	2.88	3.70	(0.09)	0.80	(-0.14)	1.65	(-0.32)				3.76	(0.06)
Bad Debt Expenses	3.16	(0.03)	0.85	1.77	2.56	3.26	(0.10)	0.70	(-0.15)	1.45	(-0.32)				-	-
Waiver of Repayments accompanied with Interest Repayments	0.44	(-0.13)	0.09	0.20	0.33	0.44	(0.00)	0.10	(0.01)	0.21	(0.01)				-	-
Secured Loans	9.18	(8.63)	0.05	0.53	0.73	1.16	(-8.02)	0.03	(-0.02)	0.46	(-0.07)				-	-
Credit Card Business	4.43	(0.03)	1.28	2.67	3.87	4.80	(0.37)	1.15	(-0.13)	2.26	(-0.41)				5.64	(0.84)
Guarantee Business	2.39	(-0.10)	0.59	1.21	1.84	2.37	(-0.02)	0.46	(-0.13)	0.94	(-0.27)				2.21	(-0.16)

Notes:1. Ratio of Bad Debt Expenses

Loan Business = Bad Debt Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Credit Card Business = Bad Debt Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Guarantee Business = Bad Debt Expenses of Guarantee Business / (Guaranteed Receivables plus Right to reimbursement plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

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

25-2. Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

[Based on Receivables Outstanding]	2020/3		2021/3					2022/3										
		C.R. (%)	2020/6	C.R. (%)	2020/9	C.R. (%)	2020/12	C.R. (%)	2021/3	C.R. (%)	2021/6	C.R. (%)	2021/9	C.R. (%)	2021/12	C.R. (%)	2022/3	C.R. (%)
Amount of Bad Debt Expenses (Millions of yen)	30,177	100.0	7,637	100.0	15,566	100.0	22,595	100.0	28,896	100.0	6,253	100.0	12,855	100.0				
Personal Bankruptcy	3,284	10.9	485	6.4	1,366	8.8	2,325	10.3	3,260	11.3	540	8.6	1,185	9.2				
Failure to Locate Borrowers	638	2.1	70	0.9	216	1.4	336	1.5	459	1.6	81	1.3	200	1.6				
Borrowers' Inability of Making Repayments, etc.	21,902	72.6	6,207	81.3	12,158	78.1	16,952	75.0	21,137	73.1	4,716	75.5	9,612	74.8				
ACOM's Voluntary Waiver of Repayments	4,353	14.4	873	11.4	1,826	11.7	2,980	13.2	4,039	14.0	914	14.6	1,856	14.4				
Waiver of Repayments accompanied with Interest Repayments	3,713	-	741	-	1,549	-	2,560	-	3,468	-	777	-	1,608	-				

26. Non-performing Loans (ACOM)

(Millions of yen)

	2021/3												2022/3					
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Non-performing Loans	60,061	7.14	62,417	7.67	59,951	7.54	59,714	7.58	59,738	7.62	61,808	7.89	62,674	8.03				
Loans to Borrowers in Bankruptcy or Under Reorganization	652	0.08	613	0.07	622	0.08	591	0.08	552	0.07	524	0.07	537	0.07				
Applications for Bankruptcy are Proceeded	76	0.01	76	0.01	54	0.01	44	0.01	52	0.01	45	0.01	53	0.01				
Applications for The Civil Rehabilitation are Proceeded	253	0.03	218	0.03	258	0.03	232	0.03	194	0.02	182	0.02	197	0.03				
Applications for The Civil Rehabilitation are Determined	291	0.03	285	0.04	285	0.04	291	0.04	290	0.04	279	0.04	276	0.04				
Loans in Arrears	25,746	3.06	26,611	3.27	24,911	3.13	22,901	2.91	22,405	2.86	23,116	2.95	23,243	2.98				
Loans Past Due for Three Months or More	2,385	0.28	3,755	0.46	1,911	0.24	2,713	0.34	2,341	0.30	2,956	0.38	2,733	0.35				
Restructured Loans	31,276	3.72	31,437	3.86	32,505	4.09	33,508	4.26	34,439	4.39	35,210	4.49	36,160	4.63				

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

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

26-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

(Millions of yen)

	2021/3												2022/3					
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3	
		%		%		%		%		%		%		%		%		%
11 days ≤ < 3 months	21,197	2.52	15,331	1.88	18,238	2.29	17,176	2.18	18,222	2.32	16,937	2.16	18,628	2.39				
31 days ≤ < 3 months	9,332	1.11	7,137	0.88	8,180	1.03	7,336	0.93	9,098	1.16	8,980	1.15	8,695	1.11				
11 days ≤ < 31 days	11,865	1.41	8,194	1.01	10,057	1.27	9,839	1.25	9,123	1.16	7,956	1.02	9,933	1.27				

27. Allowance for Doubtful Accounts (ACOM)

(Millions of yen)

	2021/3												2022/3						2022/3(E)	
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3		2022/3(E)	
		yoy %							yoy %		yoy %		yoy %		yoy %		yoy %		yoy %	
Allowance for Doubtful Accounts	64,400	8.4	64,800	59,600	56,100	56,900	-11.6	57,900	-10.6	59,100	-0.8							58,200	2.3	
General Allowance	23,315	21.1	22,262	19,947	18,999	19,981	-14.3	19,013	-14.6	19,808	-0.7							-	-	
Unsecured Consumer Loans	20,708	20.0	19,550	17,329	16,427	17,603	-15.0	16,622	-15.0	17,329	-0.0							-	-	
Specific Allowance	40,804	2.3	42,252	39,382	36,838	36,701	-10.1	38,664	-8.5	39,072	-0.8							-	-	
Increase or Decrease in Allowance	5,000	-	400	-4,800	-8,300	-7,500	-	1,000	-	2,200	-							1,300	-	
Provision for Loss on Guarantees	8,640	-2.4	7,450	7,090	7,320	8,140	-5.8	8,270	11.0	8,080	14.0							8,340	2.5	
Increase or Decrease in Provision	-210	-	-1,190	-1,550	-1,320	-500	-	130	-	-60	-							200	-	

28. Provision for Loss on Interest Repayment (ACOM)

(Millions of yen)

	2021/3												2022/3						2022/3(E)	
	2020/3		2020/6		2020/9		2020/12		2021/3		2021/6		2021/9		2021/12		2022/3		2022/3(E)	
		yoy %							yoy %		yoy %		yoy %		yoy %		yoy %		yoy %	
Provision at the Beginning of Respective Period	102,300	-1.7	87,600	87,600	87,600	87,600	-14.4	56,741	-35.2	56,741	-35.2							56,741	-35.2	
Drawdown of Provision	34,400	-16.6	6,854	14,240	22,687	30,858	-10.3	7,034	2.6	15,177	6.6							-	-	
Interest Repayment	30,686	-16.1	6,113	12,690	20,127	27,389	-10.7	6,257	2.3	13,569	6.9							-	-	
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,713	-20.3	741	1,549	2,560	3,468	-6.6	777	4.9	1,608	3.8							-	-	
Addition of Provision	19,700	-50.1	-	-	-	-	-	-	-	-	-							-	-	
Provision at the End of Respective Period	87,600	-14.4	80,745	73,359	64,912	56,741	-35.2	49,707	-38.4	41,563	-43.3							-	-	
Increase or Decrease in Provision	-14,700	-	-6,854	-14,240	-22,687	-30,858	-	-7,034	-	-15,177	-							-	-	

29. Funds Procurement (ACOM)

(Millions of yen)

	2020/3		2021/3					2021/6		2022/3				2022/3(E)						
		C.R.(%)	2020/6	2020/9	2020/12	2021/3	C.R.(%)		C.R.(%)	2021/9	yoy %	ytd %	C.R.(%)	2021/12	C.R.(%)	2022/3	C.R.(%)		yoy %	C.R.(%)
Borrowings	612,343	100.0	577,802	544,566	528,407	524,437	100.0	512,554	100.0	497,000	-8.7	-5.2	100.0					491,200	-6.3	100.0
Indirect	389,345	63.6	387,803	366,566	350,407	349,437	66.6	348,554	68.0	333,000	-9.2	-4.7	67.0					336,200	-3.8	68.4
City Banks, etc.	304,197	49.7	296,986	283,759	273,382	276,363	52.7	280,752	54.8	268,267	-5.5	-2.9	54.0					-	-	-
Regional Banks	41,912	6.8	44,610	40,433	37,693	37,219	7.1	34,388	6.7	33,189	-17.9	-10.8	6.7					-	-	-
Trust Banks	500	0.1	500	500	500	500	0.1	500	0.1	500	-	-	0.1					-	-	-
Foreign Banks	2,350	0.4	2,300	2,250	2,000	2,000	0.4	2,000	0.4	2,000	-11.1	-	0.4					-	-	-
Life Insurance Companies	10,712	1.7	10,902	8,788	7,290	5,230	1.0	4,356	0.8	3,428	-61.0	-34.5	0.7					-	-	-
Non-life Insurance Companies	3,500	0.6	3,375	2,750	2,625	2,500	0.4	2,000	0.4	2,000	-27.3	-20.0	0.4					-	-	-
Others	26,174	4.3	29,130	28,086	26,917	25,625	4.9	24,558	4.8	23,616	-15.9	-7.8	4.7					-	-	-
Direct	222,998	36.4	189,999	178,000	178,000	175,000	33.4	164,000	32.0	164,000	-7.9	-6.3	33.0					155,000	-11.4	31.6
Commercial Papers	29,998	4.9	11,999	-	-	5,000	1.0	4,000	0.8	4,000	-	-20.0	0.8					-	-	-
Straight Bonds	193,000	31.5	178,000	178,000	178,000	170,000	32.4	160,000	31.2	160,000	-10.1	-5.9	32.2					-	-	-
Short-term Loans Payable	29,998	4.9	11,999	-	-	5,000	1.0	4,000	0.8	4,000	-	-20.0	0.8					-	-	-
Long-term Loans Payable	582,345	95.1	565,803	544,566	528,407	519,437	99.0	508,554	99.2	493,000	-9.5	-5.1	99.2					-	-	-
Fixed	536,123	87.6	504,302	480,065	474,251	475,636	90.7	469,697	91.6	462,979	-3.6	-2.7	93.2					-	-	-
Interest Rate Swaps (Notional)	23,566	3.8	18,666	15,350	14,900	14,700	2.8	14,700	2.9	13,700	-10.7	-6.8	2.8					-	-	-
Average Interest Rate on Funds Procured During the Year (%)	0.76	-	0.67	0.68	0.68	0.69	-	0.65	-	0.68	-	-	-					0.68	-	-
Average Nominal Interest Rate on Funds Procured During the Year	0.56	-	0.52	0.53	0.53	0.53	-	0.49	-	0.49	-	-	-					-	-	-
Floating Interest Rate	0.60	-	0.57	0.56	0.56	0.56	-	0.54	-	0.53	-	-	-					-	-	-
Fixed Interest Rate	0.78	-	0.69	0.70	0.70	0.71	-	0.66	-	0.69	-	-	-					-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-	-
Long-term	0.80	-	0.67	0.69	0.69	0.69	-	0.65	-	0.68	-	-	-					-	-	-
Direct	0.63	-	0.57	0.59	0.60	0.63	-	0.56	-	0.63	-	-	-					-	-	-
Indirect	0.83	-	0.73	0.73	0.72	0.72	-	0.70	-	0.69	-	-	-					-	-	-
<Reference>																				
Term Average of Long-term Prime Rate	0.96	-	1.06	1.04	1.03	1.02	-	1.00	-	1.00	-	-	-					-	-	-

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

30. Credit Card Business (ACOM)

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %		yoy %
Card Shopping Receivables	75,035	18.8	75,253	75,688	77,216	78,788	5.0	80,652	7.2	82,644	9.2	4.9					83,300	5.7
Revolving Receivables	69,984	19.5	70,783	70,929	72,051	73,737	5.4	75,393	6.5	77,108	8.7	4.6					-	-
Number of Cardholders	465,012	9.0	457,132	454,636	455,296	456,382	-1.9	459,583	0.5	464,175	2.1	1.7					487,400	6.8
Number of Accounts with Shopping Receivables	258,431	9.7	254,143	253,278	254,200	255,819	-1.0	259,921	2.3	263,690	4.1	3.1					-	-
Revenue from Credit Card Business	9,619	18.0	2,562	5,183	7,914	10,594	10.1	2,781	8.5	5,657	9.2	-					11,000	3.8
Average Commission Rates (%)	13.29	(-0.15)	13.05	13.03	13.09	13.10	(-0.19)	13.12	(0.07)	13.11	(0.08)	-					-	-

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

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

31. Guarantee Business (ACOM)

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %		yoy %
Guaranteed Receivables	1,071,640	1.2	1,039,521	1,021,717	1,012,402	1,012,297	-5.5	1,007,878	-3.0	1,006,560	-1.5	-0.6					1,039,100	2.6
Number of Accounts with Outstanding Balance	1,637,266	-0.8	1,596,382	1,567,944	1,554,380	1,549,697	-5.3	1,542,123	-3.4	1,533,132	-2.2	-1.1					1,556,700	0.5
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	654	2.0	651	651	651	653	-0.2	653	0.3	656	0.8	0.5					667	2.1
Revenue from Guarantee Business	57,630	-1.9	13,359	27,279	40,114	53,478	-7.2	12,600	-5.7	25,860	-5.2	-					51,700	-3.3
Alliance Partners	30	-	30	30	30	30	-	30	-	30	-	-					-	-

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

(Millions of yen)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %		yoy %
Guaranteed Receivables	161,588	5.3	158,607	156,987	156,971	157,796	-2.3	158,739	0.1	159,188	1.4	0.9					165,700	5.0
Number of Accounts with Outstanding Balance	258,675	4.0	256,024	253,711	253,847	253,808	-1.9	254,694	-0.5	254,114	0.2	0.1					264,000	4.0
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	624	1.3	619	618	618	621	-0.5	623	0.6	626	1.3	0.8					627	1.0
Revenue from Guarantee Business	10,939	3.1	2,752	5,458	8,130	10,766	-1.6	2,641	-4.0	5,276	-3.3	-					10,700	-0.6
Alliance Partners	25	-	25	25	25	25	-	25	-	25	-	-					-	-

32. Financial Ratios (ACOM)

	(%)																
	2020/3		2021/3					2022/3					2022/3(E)				
		yoy p.p.	2020/6	2020/9	2020/12	2021/3	yoy p.p.	2021/6	yoy p.p.	2021/9	yoy p.p.	2021/12	yoy p.p.	2022/3	yoy p.p.		
Dividend Pay-out Ratio	11.7	1.2	-	11.7	-	13.3	1.6	-	-	13.1	1.4					17.0	3.7
Shareholders' Equity Ratio	33.0 (16.6)	4.0 (2.0)	35.7 (18.0)	38.1 (19.2)	40.0 (20.2)	40.9 (20.7)	7.9 (4.1)	42.7 (21.5)	7.0 (3.5)	44.5 (22.4)	6.4 (3.2)					45.9 (22.8)	5.0 (2.1)
Dividend on Equity	1.9	0.8	-	1.2	-	2.4	0.5	-	-	1.1	-0.1					2.1	-0.3
Return on Equity (ROE)	16.0	5.9	23.8	21.1	20.7	18.1	2.1	18.9	-4.9	16.4	-4.7					12.4	-5.7
Operating Profit to Total Assets	4.6	1.4	7.3	7.7	7.7	7.0	2.4	6.9	-0.4	6.8	-0.9					5.7	-1.3
Ordinary Profit to Total Assets	5.2	1.7	9.0	8.7	8.6	7.6	2.4	8.7	-0.3	7.7	-1.0					6.3	-1.3
Return on Assets (ROA)	5.0	2.2	8.2	7.5	7.5	6.7	1.7	7.9	-0.3	7.0	-0.5					5.4	-1.3
Operating Margin	23.8	7.3	39.1	41.0	41.0	37.3	13.5	36.9	-2.2	35.9	-5.1					30.3	-7.0
Ordinary Profit to Operating Revenue	27.2	8.8	48.3	46.4	45.8	41.0	13.8	46.2	-2.1	40.9	-5.5					33.4	-7.6
Profit Margin	25.9	11.2	43.7	39.9	40.3	35.8	9.9	41.9	-1.8	37.0	-2.9					28.6	-7.2
Current Ratio	599.9	177.2	786.6	792.1	757.5	744.4	144.5	719.4	-67.2	773.7	-18.4					622.3	-122.1
Fixed Assets Ratio	23.4	-7.8	22.4	20.6	19.6	18.9	-4.5	17.9	-4.5	17.2	-3.4					16.2	-2.7

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

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

<Reference> Financial Ratios (Consolidated)

	(%)																
	2020/3		2021/3					2022/3									
		yoy p.p.	2020/6	2020/9	2020/12	2021/3	yoy p.p.	2021/6	yoy p.p.	2021/9	yoy p.p.	2021/12	yoy p.p.	2022/3	yoy p.p.		
Shareholders' Equity Ratio	32.4 (16.5)	5.0 (2.3)	34.8 (17.6)	37.1 (18.9)	38.9 (19.7)	39.8 (20.3)	7.4 (3.8)	41.5 (21.2)	6.7 (3.6)	43.1 (21.9)	6.0 (3.0)						
Return on Equity (ROE)	15.5	4.4	20.5	20.0	19.9	17.5	2.0	16.2	-4.3	15.5	-4.5						
Operating Profit to Total Assets	5.9	1.4	8.2	8.7	8.7	7.9	2.0	8.3	0.1	8.0	-0.7						
Ordinary Profit to Total Assets	5.8	1.3	8.3	8.8	8.8	8.0	2.2	8.3	0.0	8.0	-0.8						
Return on Assets (ROA)	4.6	1.7	6.9	6.9	7.1	6.3	1.7	6.6	-0.3	6.4	-0.5						
Operating Margin	27.1	6.3	38.2	40.4	40.7	37.1	10.0	38.3	0.1	36.8	-3.6						
Ordinary Profit to Operating Revenue	26.9	5.9	38.4	41.1	41.2	37.6	10.7	38.4	0.0	37.2	-3.9						
Profit Margin	21.3	7.7	32.0	32.2	32.9	29.6	8.3	30.4	-1.6	29.8	-2.4						
Current Ratio	560.0	185.8	676.0	685.7	682.1	658.0	98.0	624.0	-52.0	685.3	-0.4						
Fixed Assets Ratio	16.6	-5.6	15.9	14.3	13.7	13.5	-3.1	12.6	-3.3	12.1	-2.2						

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

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

33. Per Share Data (ACOM)

(Yen)

	2020/3	2021/3				2022/3				2022/3(E)
		2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3	
Profit	Non-consolidated	34.26	13.97	25.56	38.50	45.27	12.92	22.96		35.36
	Consolidated	38.04	13.80	27.77	42.25	50.34	12.72	24.99		38.94
Dividends		4.00	-	3.00	-	6.00	-	3.00		6.00
Net Assets	Non-consolidated	229.65	241.61	253.20	263.15	269.91	279.83	289.87		299.24
	Consolidated	265.11	273.56	289.46	299.21	310.02	321.15	332.03		339.91

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

(%)

	2020/3	2021/3				2022/3				2022/3(E)
		2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3	
Profit	Non-consolidated	79.4	-25.7	-9.8	-2.5	32.1	-7.5	-10.2		-21.9
	Consolidated	57.7	-18.9	-3.5	2.3	32.3	-7.8	-10.0		-22.6
Dividends		100.0	-	50.0	-	50.0	-	-		-
Net Assets	Non-consolidated	15.8	11.8	12.2	12.0	17.5	15.8	14.5		10.9
	Consolidated	16.6	11.6	12.6	11.7	16.9	17.4	14.7		9.6

34. Shares Issued (ACOM)

(Thousands)

	2020/3	2021/3				2022/3				2022/3(E)
		2020/6	2020/9	2020/12	2021/3	2021/6	2021/9	2021/12	2022/3	
Average Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
During the Year										
Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
at Year-end										

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

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

35. EASY BUY Public Company Limited

(Millions of yen, Millions of THB)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Accounts Receivable-operating Loans	200,495 (55,232)	12.4 (5.6)	184,979 (55,382)	189,430 (54,277)	183,724 (55,007)	192,410 (55,933)	-4.0 (1.3)	196,915 (55,625)	6.5 (0.4)	191,890 (55,782)	1.3 (2.8)	-0.3 (-0.3)					197,400 (57,300)	2.6 (2.4)
Number of Customer Accounts	1,420,501	5.0	1,424,717	1,406,423	1,438,066	1,463,484	3.0	1,442,163	1.2	1,440,651	2.4	-1.6					1,483,600	1.4
Accounts Receivable-installment	690 (190)	14.5 (7.6)	601 (179)	588 (168)	539 (161)	635 (184)	-8.0 (-3.0)	783 (221)	30.4 (23.0)	714 (207)	21.3 (23.0)	12.4 (12.4)					700 (200)	10.2 (8.7)
Number of Contracts with Receivables Outstanding	14,389	13.3	14,148	13,814	13,652	14,269	-0.8	15,566	10.0	15,487	12.1	8.5					17,000	19.1
Current Exchange Rate (Yen)	3.63	-	3.34	3.49	3.34	3.44	-	3.54	-	3.44	-	-					3.44	-
Operating Revenue	54,332 (15,435)	9.2 (6.1)	13,696 (3,924)	26,875 (7,835)	39,407 (11,522)	51,901 (15,175)	-4.5 (-1.7)	12,836 (3,667)	-6.3 (-6.6)	25,659 (7,331)	-4.5 (-6.4)	- (-)					50,500 (14,700)	-2.7 (-3.1)
Operating Profit (Segment Profit)	23,065 (6,552)	13.4 (10.2)	5,332 (1,527)	11,153 (3,251)	17,140 (5,011)	20,485 (5,989)	-11.2 (-8.6)	6,200 (1,771)	16.3 (15.9)	11,282 (3,223)	1.2 (-0.9)	- (-)					17,700 (5,100)	-13.6 (-14.8)
Average Exchange Rate (Yen)	3.52	-	3.49	3.43	3.42	3.42	-	3.50	-	3.50	-	-					3.42	-

Notes : 1. End of fiscal year : December 31

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

36. ACOM CONSUMER FINANCE CORPORATION

(Millions of yen, Millions of PHP)

	2020/3		2021/3					2022/3					2022/3(E)					
		yoy %	2020/6	2020/9	2020/12	2021/3	yoy %	2021/6	yoy %	2021/9	yoy %	ytd %	2021/12	yoy %	2022/3	yoy %	2022/3(E)	yoy %
Accounts Receivable-operating Loans	338 (155)	696.5 (681.9)	411 (190)	451 (207)	564 (256)	664 (304)	96.2 (95.3)	897 (390)	118.1 (104.8)	1,195 (519)	164.5 (150.7)	80.0 (70.6)					2,000 (900)	201.2 (196.1)
Number of Customer Accounts	15,227	478.3	16,262	16,318	17,928	18,764	23.2	24,159	48.6	30,088	84.4	60.3					42,100	124.4
Current Exchange Rate (Yen)	2.17	-	2.16	2.18	2.20	2.18	-	2.30	-	2.30	-	-					2.18	-
Operating Revenue	151 (71)	501.7 (498.8)	51 (24)	95 (44)	165 (76)	235 (108)	55.0 (51.4)	116 (52)	123.6 (117.6)	265 (117)	177.7 (166.6)	- (-)					700 (300)	197.9 (177.8)
Operating Profit (Segment Profit)	-359 (-169)	- (-)	-81 (-37)	-120 (-55)	-189 (-87)	-328 (-151)	- (-)	-116 (-52)	- (-)	-238 (-106)	- (-)	- (-)					-400 (-200)	- (-)
Average Exchange Rate (Yen)	2.12	-	2.16	2.16	2.17	2.17	-	2.22	-	2.25	-	-					2.17	-

Notes : 1. End of fiscal year : December 31

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

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

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.