

# DATABOOK Monthly Report

2021年9月末  
As of September 30, 2021

アコム株式会社  
ACOM CO., LTD.

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。

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 facts. 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.

1. 事業別営業債権残高

Receivables Outstanding by Segment

|                              |  | 2021/3       |                | 2022/3        |                |               |                |               |                |               |                |               |                |               |                |               |                |               |         |       |      |
|------------------------------|--|--------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------|-------|------|
|                              |  |              |                | 4月            |                |               | 5月             |               |                | 6月            |                |               | 7月             |               |                | 8月            |                |               | 9月      |       |      |
|                              |  | 前期比<br>YOY % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % |         |       |      |
| ローン・クレジットカード事業 (百万円)         | Loan and Credit Card Business (Millions of yen)                                    | 862,839      | -5.8           | 862,770       | -5.1           | -0.0          | 866,312        | -4.0          | 0.4            | 864,062       | -2.8           | 0.1           | 859,822        | -1.7          | -0.3           | 860,351       | -1.1           | -0.3          | 863,168 | -0.8  | 0.0  |
| ローン事業                        | Loan Business  | 784,051      | -6.8           | 783,640       | -6.0           | -0.1          | 786,528        | -4.9          | 0.3            | 783,409       | -3.7           | -0.1          | 778,862        | -2.6          | -0.7           | 778,706       | -2.0           | -0.7          | 780,524 | -1.8  | -0.4 |
| 無担保ローン                       | Unsecured Loans  | 780,476      | -6.7           | 780,111       | -6.0           | -0.0          | 783,041        | -4.8          | 0.3            | 779,990       | -3.6           | -0.1          | 775,497        | -2.5          | -0.6           | 775,406       | -2.0           | -0.6          | 777,263 | -1.7  | -0.4 |
| 消費者向け                        | Consumers  | 780,474      | -6.7           | 780,108       | -6.0           | -0.0          | 783,038        | -4.8          | 0.3            | 779,988       | -3.6           | -0.1          | 775,495        | -2.5          | -0.6           | 775,404       | -2.0           | -0.6          | 777,261 | -1.7  | -0.4 |
| 有担保ローン                       | Secured Loans  | 3,574        | -15.7          | 3,529         | -15.4          | -1.3          | 3,487          | -15.5         | -2.5           | 3,419         | -15.8          | -4.4          | 3,364          | -15.7         | -5.9           | 3,299         | -16.1          | -7.7          | 3,260   | -16.2 | -8.8 |
| クレジットカード事業                   | Credit Card Business   | 78,788       | 5.0            | 79,129        | 5.5            | 0.4           | 79,784         | 6.0           | 1.3            | 80,652        | 7.2            | 2.4           | 80,959         | 8.0           | 2.8            | 81,645        | 8.9            | 3.6           | 82,644  | 9.2   | 4.9  |
| 1口座当たり貸付単価<br>[消費者向け無担保(千円)] | Average Balance of Unsecured Loans for<br>Consumers per Account (Thousands of yen) | 519          | -1.3           | 519           | -1.1           | 0.0           | 519            | -1.0          | 0.0            | 518           | -1.1           | -0.2          | 517            | -1.1          | -0.4           | 516           | -1.1           | -0.6          | 516     | -1.3  | -0.6 |

2. 利用者数

Number of Customer Accounts

|                |                      | 2021/3       |                | 2022/3        |                |               |                |               |                |               |                |               |                |               |                |               |                |               |           |       |      |
|----------------|----------------------|--------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|-----------|-------|------|
|                |                      |              |                | 4月            |                |               | 5月             |               |                | 6月            |                |               | 7月             |               |                | 8月            |                |               | 9月        |       |      |
|                |                      | 前期比<br>YOY % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % | 前年同月比<br>YOY % | 前期末比<br>YTD % |           |       |      |
| ローン事業 (件)      | Loan Business        | 1,502,695    | -5.4           | 1,503,333     | -4.9           | 0.0           | 1,509,243      | -3.8          | 0.4            | 1,504,267     | -2.6           | 0.1           | 1,500,113      | -1.5          | -0.2           | 1,501,364     | -0.8           | -0.1          | 1,504,724 | -0.5  | 0.1  |
| 無担保ローン         | Unsecured Loans      | 1,501,344    | -5.4           | 1,502,001     | -4.8           | 0.0           | 1,507,929      | -3.8          | 0.4            | 1,502,976     | -2.6           | 0.1           | 1,498,838      | -1.5          | -0.2           | 1,500,111     | -0.8           | -0.1          | 1,503,494 | -0.5  | 0.1  |
| 消費者向け          | Consumers            | 1,501,342    | -5.4           | 1,501,999     | -4.8           | 0.0           | 1,507,927      | -3.8          | 0.4            | 1,502,974     | -2.6           | 0.1           | 1,498,836      | -1.5          | -0.2           | 1,500,109     | -0.8           | -0.1          | 1,503,492 | -0.5  | 0.1  |
| 有担保ローン         | Secured Loans        | 1,351        | -14.9          | 1,332         | -15.1          | -1.4          | 1,314          | -15.3         | -2.7           | 1,291         | -15.5          | -4.4          | 1,275          | -15.0         | -5.6           | 1,253         | -15.5          | -7.3          | 1,230     | -16.4 | -9.0 |
| クレジットカード事業 (名) | Credit Card Business | 456,382      | -1.9           | 458,047       | -1.4           | 0.4           | 460,058        | 0.0           | 0.8            | 459,583       | 0.5            | 0.7           | 460,369        | 1.1           | 0.9            | 461,646       | 1.6            | 1.2           | 464,175   | 2.1   | 1.7  |

(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

Notes 1: Loan business: Number of loan accounts with loans receivable.  
2: Credit card business: Number of cardholders.

3. ローン事業新規申込数、新客数及び新規貸付率

Number of Applicants, New Loan Customers and Lending Ratio

|       |                                  | 2021/3       |                | 2022/3         |                |                |                |                |                |                |                |                |           |        |                                    | 期累計            |       |
|-------|----------------------------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------|--------|------------------------------------|----------------|-------|
|       |                                  | 前期比<br>YOY % | 4月<br>Apr      |                | 5月<br>May      |                | 6月<br>Jun      |                | 7月<br>Jul      |                | 8月<br>Aug      |                | 9月<br>Sep |        | Accumulated for<br>the Fiscal Year | 前年同期比<br>YOY % |       |
|       |                                  |              | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % |           |        |                                    |                |       |
| 新規申込数 | (件) Number of Applicants         | 436,875      | -27.3          | 47,119         | 42.1           | 48,117         | 86.7           | 40,584         | 57.0           | 42,005         | 55.9           | 44,638         | 34.3      | 45,718 | 9.5                                | 268,181        | 43.6  |
| 新客数   | (件) Number of New Loan Customers | 179,904      | -31.3          | 19,421         | 37.0           | 20,482         | 82.3           | 17,192         | 66.3           | 17,440         | 74.7           | 19,019         | 47.7      | 19,164 | 15.0                               | 112,718        | 49.7  |
| 新規貸付率 | (%) Lending Ratio (%)            | 41.2         | (-2.4)         | 41.2           | (-1.5)         | 42.6           | (-1.0)         | 42.4           | (2.4)          | 41.5           | (4.5)          | 42.6           | (3.8)     | 41.9   | (2.0)                              | 42.0           | (1.7) |

(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.

4. ローン事業店舗数

Number of Loan Business Outlets

|          |   | 2021/3     |             | 2022/3      |             |             |             |             |             |             |             |             |           |     |     |
|----------|---|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-----|-----|
|          |   | 前期比<br>YOY | 4月<br>Apr   |             | 5月<br>May   |             | 6月<br>Jun   |             | 7月<br>Jul   |             | 8月<br>Aug   |             | 9月<br>Sep |     |     |
|          |   |            | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD |           |     |     |
| ローン事業店舗数 | (店) Number of Loan Business Outlets       | 897        | -41         | 893         | -4          | 890         | -7          | 883         | -14         | 876         | -21         | 868         | -29       | 864 | -33 |
| 有人店舗     | Staffed                                   | 4          | -18         | 4           | -           | 4           | -           | 4           | -           | 4           | -           | 4           | -         | 4   | 0   |
| 無人店舗     | Unstaffed                                 | 893        | -23         | 889         | -4          | 886         | -7          | 879         | -14         | 872         | -21         | 864         | -29       | 860 | -33 |
| 自動契約機台数  | (台) Number of Automated Contract Machines | 936        | -42         | 931         | -5          | 928         | -8          | 921         | -15         | 914         | -22         | 906         | -30       | 902 | -34 |

5. 社員数

Employees

|      |                               | 2021/3     |             | 2022/3      |             |             |             |             |             |             |             |             |           |       |    |
|------|-------------------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-------|----|
|      |                               | 前期比<br>YOY | 4月<br>Apr   |             | 5月<br>May   |             | 6月<br>Jun   |             | 7月<br>Jul   |             | 8月<br>Aug   |             | 9月<br>Sep |       |    |
|      |                               |            | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD | 前期末比<br>YTD |           |       |    |
| 合計   | (名) Number of Total Employees | 2,203      | 52          | 2,278       | 75          | 2,277       | 74          | 2,275       | 72          | 2,268       | 65          | 2,264       | 61        | 2,253 | 50 |
| 正社員  | Permanent Employees           | 2,112      | 49          | 2,187       | 75          | 2,183       | 71          | 2,182       | 70          | 2,175       | 63          | 2,168       | 56        | 2,155 | 43 |
| 非正社員 | Temporary Employees           | 91         | 3           | 91          | -           | 94          | 3           | 93          | 2           | 93          | 2           | 96          | 5         | 98    | 7  |

6. 利息返還請求件数及び利息返還金(キャッシュアウト)

Number of Requests for Interest Repayment and Interest Repayment (Cash-out Basis)

(単位: 件、百万円、%/Millions of yen, %)

|                 |   | 2021/3       |                | 2022/3         |                |                |                |                |                |                |                |       |           |       |                                    | 期累計            |       |
|-----------------|---|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------|-----------|-------|------------------------------------|----------------|-------|
|                 |   | 前期比<br>YOY % | 4月<br>Apr      |                | 5月<br>May      |                | 6月<br>Jun      |                | 7月<br>Jul      |                | 8月<br>Aug      |       | 9月<br>Sep |       | Accumulated for<br>the Fiscal Year | 前年同期比<br>YOY % |       |
|                 |   |              | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % | 前年同月比<br>YOY % |       |           |       |                                    |                |       |
| 利息返還請求件数        | Number of Requests for Interest Repayment | 22,100       | -10.5          | 1,800          | 12.5           | 1,600          | -5.9           | 2,000          | -20.0          | 1,700          | -19.0          | 1,600 | -15.8     | 1,700 | -5.6                               | 10,400         | -10.3 |
| 利息返還金(キャッシュアウト) | Interest Repayment (Cash-out Basis)       | 27,682       | -10.0          | 1,805          | -22.5          | 1,697          | -20.8          | 2,260          | 4.0            | 2,338          | 9.9            | 2,349 | 10.6      | 2,418 | 6.4                                | 12,869         | -2.3  |

(注)利息返還請求件数には再受任分を含む

Note: Number of requests for interest repayment includes reaccepted requests.