

# ***DATA BOOK***

**The First Quarter Report for the Fiscal Year Ending March, 2023**

**ACOM CO., LTD.**

**July 2022  
Code No. 8572**

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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	—	2,146	Loan Business, Credit Card Business and Guarantee Business
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[Consolidated Subsidiaries] Domestic: 3 Overseas: 3

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	80	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	127	Servicing Business (Loan Servicing Business)
	GeNIE Inc.	2022/4	500 million yen*	100.00 %	—	Embedded Finance
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,639	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION	2017/7	1,500 million PHP	80.00 %	286	Unsecured Loan Business in Republic of the Philippines
	ACOM (M) SDN. BHD.	2021/7	2 million RM	100.00 %	—	Money lending service and other related business in Malaysia

Note: Including capital reserve

[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)

	2021/3		2022/3					2023/3							
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	ytd %	2022/9	ytd %	2022/12	ytd %	2023/3	yoy %
Current Assets	1,153,346	-4.9	1,148,565	1,143,147	1,119,630	1,153,999	0.1	1,168,193	1.2						
Cash and Deposits	83,323	0.9	70,353	71,162	59,024	74,242	-10.9	65,102	-12.3						
Accounts Receivable-operating Loans	977,152	-6.2	981,248	973,635	963,330	975,282	-0.2	995,559	2.1						
Accounts Receivable-installment	79,423	4.9	81,436	83,358	86,016	88,640	11.6	91,819	3.6						
Purchased Receivables	8,477	-7.7	7,948	7,850	7,669	7,988	-5.8	7,771	-2.7						
Allowance for Doubtful Accounts	-77,428	-	-75,531	-76,733	-81,404	-77,632	-	-79,056	-						
Noncurrent Assets	65,763	-4.7	63,284	62,971	62,109	109,296	66.2	105,276	-3.7						
Property, Plant and Equipment	13,998	-7.6	13,847	14,094	12,540	12,590	-10.1	12,448	-1.1						
Intangible Assets	6,803	-9.8	6,726	6,895	7,149	7,152	5.1	7,440	4.0						
Goodwill	1,770	-27.3	1,640	1,511	1,381	1,252	-29.3	1,122	-10.3						
Software	4,984	-1.4	5,041	5,340	5,723	5,856	17.5	6,274	7.1						
Investments and Other Assets	44,960	-2.9	42,710	41,981	42,420	89,553	99.2	85,387	-4.7						
Deferred Tax Assets	29,677	-12.3	27,735	27,292	27,075	73,961	149.2	70,026	-5.3						
Allowance for Doubtful Accounts	-900	-	-860	-836	-813	-737	-	-704	-						
Total Assets	1,219,109	-4.9	1,211,850	1,206,119	1,181,740	1,263,296	3.6	1,273,470	0.8						
Current Liabilities	175,271	-19.1	184,053	166,799	186,110	230,355	31.4	246,119	6.8						
Short-term Loans Payable	15,992	4.3	19,694	18,298	12,605	15,284	-4.4	28,190	84.4						
Commercial Papers	5,000	-83.3	4,000	4,000	4,000	24,999	400.0	39,999	60.0						
Current Portion of Long-term Loans Payable	69,416	-23.8	65,940	63,653	88,385	94,429	36.0	121,425	28.6						
Current Portion of Bonds	53,760	11.9	67,700	53,760	56,500	58,720	9.2	28,680	-51.2						
Provision for Loss on Guarantees	8,876	-6.3	9,000	8,842	9,024	8,873	-0.0	8,400	-5.3						
Noncurrent Liabilities	528,710	-15.2	494,503	488,709	446,113	468,978	-11.3	444,776	-5.2						
Bonds Payable	155,800	-20.6	125,930	142,360	138,150	119,010	-23.6	120,760	1.5						
Long-term Loans Payable	309,431	-7.2	312,293	298,188	259,851	257,899	-16.7	239,531	-7.1						
Provision for Loss on Interest Repayment	56,741	-35.2	49,707	41,563	41,800	86,200	51.9	78,697	-8.7						
Total Liabilities	703,981	-16.2	678,557	655,508	632,223	699,333	-0.7	690,895	-1.2						
Shareholders' Equity	480,578	17.3	495,800	515,026	517,763	526,857	9.6	537,185	2.0						
Retained Earnings	362,991	24.3	362,106	381,332	384,069	393,163	8.3	403,491	2.6						
Accumulated Other Comprehensive Income	5,105	-11.6	7,310	5,131	2,123	5,023	-1.6	10,897	116.9						
Non-controlling Interests	29,443	8.4	30,181	30,452	29,630	32,082	9.0	34,491	7.5						
Total Net Assets	515,128	16.4	533,292	550,610	549,517	563,963	9.5	582,574	3.3						
Total Liabilities and Net Assets	1,219,109	-4.9	1,211,850	1,206,119	1,181,740	1,263,296	3.6	1,273,470	0.8						
Guaranteed Receivables (Off Balance)	1,170,094	-5.1	1,166,618	1,165,748	1,163,645	1,173,059	0.3	1,181,488	0.7						

## 3. Income Statement (Consolidated)

(Millions of yen)

	2021/3		2022/3					2023/3					2023/3(E)			
		yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	2023/3(E)
Operating Revenue	266,316	-4.7	65,467	131,423	196,922	262,155	-1.6	66,514	1.6						268,300	2.3
Interest on Operating Loans	167,833	-4.8	41,006	82,142	123,061	163,272	-2.7	40,945	-0.2						-	-
Interest on Loans of Banking Business	-	-	-	-	-	-	-	-	-						-	-
Revenue from Credit Card Business	9,985	8.6	2,605	5,289	8,062	10,853	8.7	2,905	11.5						-	-
Revenue from Credit Guarantee	55,675	-7.4	13,245	26,518	40,131	53,658	-3.6	13,837	4.5						-	-
Collection from Purchased Receivable	4,358	2.0	1,105	2,182	3,385	4,411	1.2	1,036	-6.3						-	-
Operating Expenses	167,419	-17.9	40,411	83,052	136,959	227,376	35.8	41,120	1.8						180,400	-20.7
Financial Expenses	5,870	-28.7	1,567	2,888	4,050	5,165	-12.0	1,025	-34.6						4,300	-16.7
Provision for Bad Debts	66,198	-19.2	16,216	33,906	56,152	68,437	3.4	16,655	2.7						76,300	11.5
Bad Debt Expenses	71,743	-5.3	18,460	34,760	51,445	68,362	-4.7	16,859	-8.7						-	-
Increase or Decrease in Allowance for Doubtful Accounts	-4,946	-	-2,367	-819	4,559	78	-	267	-						-	-
Increase or Decrease in Provision for Loss on Guarantees	-598	-	123	-34	147	-3	-	-472	-						-	-
Provision for Loss on Interest Repayment	-	-	-	-	7,693	58,923	-	-	-						-	-
Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6						-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2						-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-						-	-
Other Operating Expenses	95,350	1.4	22,628	46,257	69,062	94,850	-0.5	23,439	3.6						99,800	5.2
Operating Profit	98,896	30.8	25,055	48,370	59,963	34,779	-64.8	25,394	1.4						87,900	152.7
Non-operating Income	1,177	161.0	94	510	578	700	-40.5	92	-1.7						300	-57.1
Non-operating Expenses	60	-93.9	4	13	22	38	-36.4	99	-						-	-
Ordinary Profit	100,014	33.2	25,145	48,868	60,519	35,441	-64.6	25,387	1.0						88,200	148.9
Extraordinary Income	68	-99.3	0	0	25	25	-62.9	0	96.2						1,000	-
Extraordinary Losses	785	-84.2	33	164	1,253	1,740	121.6	46	39.0						200	-88.5
Profit Before Income Taxes	99,297	24.1	25,112	48,704	59,291	33,726	-66.0	25,340	0.9						89,000	163.9
Income Taxes-current	12,925	-5.8	1,852	4,710	7,421	18,233	41.1	3,091	66.9						-	-
Income Taxes-deferred	2,729	20.2	2,046	2,394	2,437	-44,317	-	4,206	105.6						-	-
Profit	83,643	30.7	21,213	41,599	49,432	59,810	-28.5	18,042	-14.9						66,500	11.2
Profit Attributable to Non-controlling Interests	4,778	8.1	1,291	2,451	2,848	4,132	-13.5	1,448	12.1						4,100	-0.8
Profit Attributable to Owners of Parent	78,864	32.3	19,921	39,147	46,584	55,678	-29.4	16,594	-16.7						62,400	12.1

## 4. Segment Information (Consolidated)

(Millions of yen)

			2022/3					2023/3							
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %
Operating Revenue	266,394	-4.7	65,461	131,433	196,974	262,205	-1.6	66,499	1.6						
Operating Revenue from External Customers	266,316	-4.7	65,467	131,423	196,922	262,155	-1.6	66,514	1.6						
Revenues from Transactions with Other Operating Segments	77	11.9	-5	10	51	50	-35.2	-14	-						
Loan and Credit Card Business	144,417	-3.2	35,735	71,428	107,370	142,302	-1.5	36,035	0.8						
Guarantee Business	64,245	-6.3	15,241	31,137	46,754	62,861	-2.2	15,956	4.7						
Overseas Financial Business	52,136	-7.4	12,952	25,925	38,336	51,239	-1.7	13,006	0.4						
Loan Servicing Business	5,504	2.7	1,515	2,895	4,429	5,662	2.9	1,386	-8.6						
Others	90	26.9	17	47	83	139	54.0	115	571.4						
Operating Expenses	168,129	-17.4	40,013	82,740	136,649	226,966	35.0	41,023	2.5						
Operating Expenses in Consolidated Financial Statements	167,419	-17.9	40,411	83,052	136,959	227,376	35.8	41,120	1.8						
Elimination of Intersegment Transactions, etc.	710	-	-398	-312	-309	-410	-	-96	-						
Loan and Credit Card Business	91,691	-24.4	22,083	46,294	78,315	151,181	64.9	23,940	8.4						
Guarantee Business	39,203	-10.0	10,128	19,584	29,626	38,870	-0.9	9,407	-7.1						
Overseas Financial Business	32,257	-4.9	6,941	15,009	25,723	32,892	2.0	6,718	-3.2						
Loan Servicing Business	4,976	1.7	860	1,852	2,984	4,021	-19.2	957	11.3						
Others	-	-	-	-	-	-	-	-	-						
Segment Profit	98,264	29.3	25,447	48,692	60,324	35,239	-64.1	25,476	0.1						
Operating Profit in Consolidated Financial Statements	98,896	30.8	25,055	48,370	59,963	34,779	-64.8	25,394	1.4						
Elimination of Intersegment Transactions, etc.	-632	-	392	322	360	460	-	82	-79.0						
Loan and Credit Card Business	52,725	87.9	13,651	25,134	29,054	-8,879	-	12,095	-11.4						
Guarantee Business	25,041	0.2	5,113	11,553	17,127	23,991	-4.2	6,548	28.1						
Overseas Financial Business	19,879	-11.2	6,010	10,915	12,613	18,347	-7.7	6,288	4.6						
Loan Servicing Business	528	13.8	655	1,042	1,444	1,641	210.8	428	-34.6						
Others	90	26.9	17	47	83	139	54.0	115	571.4						

[Operating Profit to Receivables Outstanding]

(%)

Loan and Credit Card Business	5.9	(2.8)	6.3	5.8	4.5	-1.0	(-6.9)	5.6	(-0.7)						
Guarantee Business	2.0	(0.1)	1.7	1.9	1.9	1.9	(-0.1)	2.1	(0.4)						

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)

	2021/3		2022/3					2023/3					2023/3(E)					
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	2023/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,065,053	-5.5	1,070,632	1,064,845	1,057,016	1,071,910	0.6	1,095,149	2.3	2.2							1,112,700	3.8
Loan and Credit Card Business	862,866	-5.8	864,087	863,194	864,560	871,137	1.0	880,006	1.8	1.0							908,500	4.3
Loan Business	784,078	-6.8	783,435	780,549	779,120	783,174	-0.1	788,918	0.7	0.7							802,800	2.5
Exclude Right to Reimbursement of DC Cash One's Credit	784,051	-6.8	783,409	780,524	779,098	783,155	-0.1	788,900	0.7	0.7							802,800	2.5
Credit Card Business	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	12.9	3.6							105,200	19.6
Overseas Financial Business	193,709	-3.9	198,596	193,800	184,786	192,784	-0.5	207,371	4.4	7.6							197,100	2.2
EASY BUY Public Company Limited	193,045	-4.0	197,698	192,604	183,328	190,884	-1.1	204,997	3.7	7.4							193,700	1.5
Loan Business	192,410	-4.0	196,915	191,890	182,751	190,207	-1.1	204,265	3.7	7.4							193,000	1.5
Installment Loan Business	635	-8.0	783	714	577	677	6.6	731	-6.7	8.0							700	3.4
ACOM CONSUMER FINANCE CORPORATION	664	96.2	897	1,195	1,458	1,900	186.2	2,374	164.4	24.9							3,400	78.9
Loan Servicing Business	8,477	-7.7	7,948	7,850	7,669	7,988	-5.8	7,771	-2.2	-2.7							7,100	-11.1
Guaranteed Receivables	1,170,094	-5.1	1,166,618	1,165,748	1,163,645	1,173,059	0.3	1,181,488	1.3	0.7							1,197,900	2.1
ACOM CO., LTD.	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	1.1	0.7							1,030,400	1.8
MU Credit Guarantee Co., Ltd.	157,796	-2.3	158,739	159,188	159,660	160,756	1.9	162,454	2.3	1.1							167,500	4.2

Note : The forecasts of FY March, 2023 for Receivables Outstanding and Loan and Credit Card Business include the receivables outstanding of embedded finance business.

## 6. Number of Customer Accounts by Segment (Consolidated)

	2021/3		2022/3					2023/3					2023/3(E)					
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	2023/3(E)	yoy %
Loan Business	1,502,730	-5.4	1,504,298	1,504,755	1,505,602	1,516,128	0.9	1,528,755	1.6	0.8							1,556,400	2.7
Exclude Right to Reimbursement of DC Cash One's Accounts	1,502,695	-5.4	1,504,267	1,504,724	1,505,573	1,516,101	0.9	1,528,730	1.6	0.8							1,556,400	2.7
Credit Card Business	456,382	-1.9	459,583	464,175	489,879	500,298	9.6	523,180	13.8	4.6							603,800	20.7
Overseas Financial Business	1,496,517	3.2	1,481,888	1,486,226	1,476,905	1,480,856	-1.0	1,483,546	0.1	0.2							1,488,100	0.5
EASY BUY Public Company Limited	1,477,753	3.0	1,457,729	1,456,138	1,441,795	1,439,232	-2.6	1,437,246	-1.4	-0.1							1,420,000	-1.3
Loan Business	1,463,484	3.0	1,442,163	1,440,651	1,427,015	1,424,087	-2.7	1,422,469	-1.4	-0.1							1,401,000	-1.6
Installment Loan Business	14,269	-0.8	15,566	15,487	14,780	15,145	6.1	14,777	-5.1	-2.4							19,000	25.5
ACOM CONSUMER FINANCE CORPORATION	18,764	23.2	24,159	30,088	35,110	41,624	121.8	46,300	91.6	11.2							68,100	63.6
Loan Servicing Business	386,824	5.7	393,391	393,598	395,264	435,090	12.5	401,650	2.1	-7.7							-	-

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

: 2. Credit Card Business: Number of cardholders.

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

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

: 5. The forecast of FY March, 2023 does not include the 2,500 accounts from embedded finance business.

## 7. Other Indices (Consolidated)

	2021/3		2022/3					2023/3							
	2021/3	yoy	2021/6	2021/9	2021/12	2022/3	yoy	2022/6	ytd	2022/9	ytd	2022/12	ytd	2023/3	yoy
Number of Outlets	1,008	-43	995	976	969	945	-63	917	-28						
Number of Employees (Permanent Employees)	5,424	89	5,468	5,445	5,425	5,317	-107	5,278	-39						



## 8. Balance Sheet (ACOM)

(Millions of yen)

			2022/3					2023/3							
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	ytd %	2022/9	ytd %	2022/12	ytd %	2023/3	yoy %
Current Assets	954,892	-5.1	948,331	942,601	931,469	956,664	0.2	961,900	0.5						
Cash and Deposits	78,168	-0.9	71,569	66,785	54,633	69,334	-11.3	66,644	-3.9						
Accounts Receivable-operating Loans	784,051	-6.8	783,409	780,524	779,098	783,155	-0.1	788,900	0.7						
Accounts Receivable-installment	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	3.6						
Allowance for Doubtful Accounts	-56,040	-	-57,070	-58,300	-60,020	-56,600	-	-57,820	-						
Noncurrent Assets	79,995	-4.8	78,266	78,041	76,660	123,849	54.8	120,928	-2.4						
Property, Plant and Equipment	13,354	-7.6	13,239	13,135	11,688	11,705	-12.3	11,593	-1.0						
Intangible Assets	6,464	-7.6	6,423	6,626	6,911	6,928	7.2	7,232	4.4						
Goodwill	1,770	-27.3	1,640	1,511	1,381	1,252	-29.3	1,122	-10.3						
Software	4,651	3.0	4,744	5,077	5,491	5,637	21.2	6,071	7.7						
Investments and Other Assets	60,176	-3.8	58,603	58,279	58,060	105,215	74.8	102,102	-3.0						
Deferred Tax Assets	30,960	-8.7	29,733	29,685	28,779	75,717	144.6	72,339	-4.5						
Allowance for Doubtful Accounts	-860	-	-830	-800	-780	-700	-	-680	-						
Total Assets	1,034,887	-5.1	1,026,597	1,020,642	1,008,129	1,080,514	4.4	1,082,828	0.2						
Current Liabilities	128,284	-23.5	131,823	121,833	145,086	192,551	50.1	206,409	7.2						
Commercial Papers	5,000	-83.3	4,000	4,000	4,000	24,999	400.0	39,999	60.0						
Current Portion of Long-term Loans Payable	58,183	-26.4	57,444	55,397	80,795	86,540	48.7	110,434	27.6						
Current Portion of Bonds	40,000	21.2	50,000	40,000	40,000	45,000	12.5	25,000	-44.4						
Provision for Loss on Guarantees	8,140	-5.8	8,270	8,080	8,210	8,010	-1.6	7,590	-5.2						
Noncurrent Liabilities	483,755	-14.1	456,383	444,686	406,810	426,431	-11.8	402,775	-5.5						
Bonds Payable	130,000	-18.8	110,000	120,000	120,000	95,000	-26.9	95,000	-						
Long-term Loans Payable	291,254	-6.1	291,110	277,603	239,774	240,461	-17.4	224,453	-6.7						
Provision for Loss on Interest Repayment	56,741	-35.2	49,707	41,563	41,800	86,200	51.9	78,697	-8.7						
Total Liabilities	612,039	-16.2	588,206	566,520	551,897	618,982	1.1	609,185	-1.6						
Shareholders' Equity	422,847	17.5	438,391	454,121	456,232	461,531	9.1	473,642	2.6						
Retained Earnings	302,798	26.3	302,235	317,966	320,077	325,375	7.5	337,487	3.7						
Valuation and translation adjustments	0	21.1	0	0	0	0	30.7	0	21.2						
Total Net Assets	422,847	17.5	438,391	454,121	456,232	461,531	9.1	473,642	2.6						
Total Liabilities and Net Assets	1,034,887	-5.1	1,026,597	1,020,642	1,008,129	1,080,514	4.4	1,082,828	0.2						
Guaranteed Receivables (Off Balance)	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	0.7						

## 9. Income Statement (ACOM)

(Millions of yen)

	2021/3		2022/3					2023/3					2023/3(E)			
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	2023/3(E)
Operating Revenue	197,986	-4.3	48,352	97,336	146,249	194,670	-1.7	49,380	2.1						201,100	3.3
Interest on Operating Loans	120,688	-4.6	29,379	58,769	88,308	117,003	-3.1	29,256	-0.4						118,400	1.2
Revenue from Credit Card Business	9,985	8.6	2,605	5,289	8,062	10,853	8.7	2,905	11.5						12,600	16.1
Revenue from Credit Guarantee	45,382	-8.6	10,741	21,511	32,581	43,579	-4.0	11,272	4.9						46,600	6.9
Operating Expenses	124,047	-21.3	30,520	62,384	102,681	183,009	47.5	31,732	4.0						135,400	-26.0
Financial Expenses	3,841	-17.4	847	1,745	2,523	3,254	-15.3	688	-18.7						3,000	-7.8
Provision for Bad Debts	46,472	-25.0	12,447	25,211	39,341	47,708	2.7	12,921	3.8						55,700	16.8
Bad Debt Expenses	54,472	-4.7	11,317	23,071	35,371	47,438	-12.9	12,141	7.3						51,600	8.8
Increase or Decrease in Allowance for Doubtful Accounts	-7,500	-	1,000	2,200	3,900	400	-	1,200	-						3,300	-
Increase or Decrease in Provision for Loss on Guarantees	-500	-	130	-60	70	-130	-	-420	-						800	-
Provision for Loss on Interest Repayment	-	-	-	-	7,693	58,923	-	-	-						-	-
Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6						-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2						-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-						-	-
Other Operating Expenses	73,733	3.3	17,226	35,428	53,123	73,123	-0.8	18,122	5.2						76,700	4.9
Operating Profit	73,938	50.1	17,831	34,951	43,568	11,660	-84.2	17,647	-1.0						65,700	463.5
Non-operating Income	7,372	-8.4	4,491	4,872	6,226	6,337	-14.0	5,801	29.2						7,700	21.5
Non-operating Expenses	56	-94.2	4	12	20	36	-35.7	99	-						-	-
Ordinary Profit	81,254	44.2	22,319	39,811	49,774	17,962	-77.9	23,349	4.6						73,400	308.6
Extraordinary Income	68	-99.4	-	-	24	24	-63.9	-	-						1,000	-
Extraordinary Losses	780	-74.3	33	162	1,247	1,732	122.0	42	27.2						200	-88.5
Profit Before Income Taxes	80,542	25.6	22,286	39,649	48,551	16,254	-79.8	23,307	4.6						74,200	356.5
Income Taxes-current	6,666	-10.7	816	2,401	3,585	12,929	93.9	1,550	90.0						-	-
Income Taxes-deferred	2,960	-1.3	1,226	1,275	2,181	-44,757	-	3,378	175.4						-	-
Profit	70,915	32.1	20,243	35,973	42,784	48,082	-32.2	18,378	-9.2						57,900	20.4

10. Operating Revenue by Segment (ACOM)

	(Millions of yen)															
	2021/3		2022/3					2023/3					2023/3(E)			
		yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	
Operating Revenue	197,986	-4.3	48,352	97,336	146,249	194,670	-1.7	49,380	2.1					201,100	3.3	
Loan and Credit Card Business	144,417	-3.2	35,735	71,428	107,370	142,302	-1.5	36,035	0.8					145,600	2.3	
Loan Business	133,822	-4.2	32,953	65,770	98,748	130,696	-2.3	32,882	-0.2					132,200	1.2	
Unsecured Loans	133,387	-4.1	32,851	65,566	98,456	130,320	-2.3	32,790	-0.2					131,900	1.2	
Consumers	133,387	-4.1	32,851	65,566	98,456	130,320	-2.3	32,790	-0.2					131,900	1.2	
Secured Loans	434	-23.8	102	204	292	375	-13.6	91	-9.9					300	-20.0	
Credit Card Business	10,594	10.1	2,781	5,657	8,621	11,605	9.5	3,153	13.4					13,400	15.5	
Guarantee Business	53,478	-7.2	12,600	25,860	38,796	52,228	-2.3	13,229	5.0					55,400	6.1	
Others	90	26.9	17	47	83	139	54.0	115	571.4					100	-28.1	

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

	(%)									
	2021/3	2022/3				2023/3				2023/3(E)
		2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3	
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0				100.0
Loan and Credit Card Business	73.0	73.9	73.4	73.4	73.1	73.0				72.4
Loan Business	67.6	68.2	67.6	67.5	67.1	66.6				65.7
Credit Card Business	5.4	5.7	5.8	5.9	6.0	6.4				6.7
Guarantee Business	27.0	26.1	26.6	26.5	26.8	26.8				27.5
Others	0.0	0.0	0.0	0.1	0.1	0.2				0.1

## 11. Operating Expenses (ACOM)

(Millions of yen)

	2021/3		2022/3					2023/3					2023/3(E)				
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	2023/3(E)	yoy %
Operating Expenses	124,047	-21.3	30,520	62,384	102,681	183,009	47.5	31,732	4.0							135,400	-26.0
Financial Expenses	3,841	-17.4	847	1,745	2,523	3,254	-15.3	688	-18.7							3,000	-7.8
Provision for Bad Debts	46,472	-25.0	12,447	25,211	39,341	47,708	2.7	12,921	3.8							55,700	16.8
Bad Debt Expenses	54,472	-4.7	11,317	23,071	35,371	47,438	-12.9	12,141	7.3							51,600	8.8
Increase or Decrease in Allowance for Doubtful Accounts	-7,500	-	1,000	2,200	3,900	400	-	1,200	-							3,300	-
Increase or Decrease in Provision for Loss on Guarantees	-500	-	130	-60	70	-130	-	-420	-							800	-
Provision for Loss on Interest Repayment	-	-	-	-	7,693	58,923	-	-	-							-	-
Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6							-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2							-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-							-	-
Other Operating Expenses	73,733	3.3	17,226	35,428	53,123	73,123	-0.8	18,122	5.2							76,700	4.9
Personnel Expenses	17,855	5.4	4,296	8,443	12,624	16,924	-5.2	4,295	-0.0							17,200	1.6
Advertising Expenses	11,092	-12.1	3,640	7,510	11,310	15,157	36.6	4,156	14.2							16,000	5.6
Administrative Expenses	5,547	-6.5	1,298	2,732	4,106	5,434	-2.0	1,297	-0.1							5,300	-2.5
Computer Expenses	19,624	17.5	3,970	8,120	12,126	16,565	-15.6	3,889	-2.0							17,500	5.6
Fees	7,438	-9.2	1,867	3,778	5,627	7,533	1.3	1,951	4.5							8,300	10.2
Insurance Expenses	35	-37.5	3	19	27	35	-0.6	0	-80.0							100	185.7
Depreciation	468	-7.9	104	207	313	420	-10.3	90	-13.6							400	-4.8
Taxes and Other Public Charges	4,794	8.5	1,208	2,495	3,702	5,082	6.0	1,282	6.1							5,400	6.3
Enterprise Tax (Pro Forma Standard Taxation)	1,393	-4.5	265	607	935	1,890	35.6	325	22.6							1,200	-36.5
Others	5,482	20.1	569	1,512	2,350	4,078	-25.6	833	46.3							5,300	30.0

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

(%)

	2021/3		2022/3					2023/3					2023/3(E)				
	2021/3	yoy p.p.	2021/6	2021/9	2021/12	2022/3	yoy p.p.	2022/6	yoy p.p.	2022/9	yoy p.p.	2022/12	yoy p.p.	2023/3	yoy p.p.	2023/3(E)	yoy p.p.
Operating Expenses	62.7	-13.5	63.1	64.1	70.2	94.0	31.3	64.3	1.2							67.3	-26.7
Financial Expenses	2.0	-0.3	1.8	1.8	1.7	1.7	-0.3	1.4	-0.4							1.5	-0.2
Provision for Bad Debts	23.5	-6.4	25.7	25.9	26.9	24.5	1.0	26.2	0.5							27.7	3.2
Bad Debt Expenses	27.5	-0.1	23.4	23.7	24.2	24.4	-3.1	24.6	1.2							25.7	1.3
Provision for Loss on Interest Repayment	-	-	-	-	5.3	30.2	30.2	-	-							-	-
Other Operating Expenses	37.2	2.7	35.6	36.4	36.3	37.6	0.4	36.7	1.1							38.1	0.5
Personnel Expenses	9.0	0.8	8.9	8.7	8.6	8.7	-0.3	8.7	-0.2							8.6	-0.1
Advertising Expenses	5.6	-0.5	7.5	7.7	7.7	7.8	2.2	8.4	0.9							8.0	0.2
Administrative Expenses	2.8	-0.1	2.7	2.8	2.8	2.8	0.0	2.6	-0.1							2.6	-0.2
Computer Expenses	9.9	1.8	8.2	8.3	8.3	8.5	-1.4	7.9	-0.3							8.7	0.2
Fees	3.8	-0.2	3.9	3.9	3.9	3.9	0.1	4.0	0.1							4.1	0.2

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

## 12. Receivables Outstanding by Segment (ACOM)

	2021/3		2022/3					2022/6			2022/9			2022/12			2023/3		2023/3(E)	
		yoy %						yoy %	ytd %		yoy %		yoy %		yoy %					
Loan and Credit Card Business (Millions of yen)	862,839	-5.8	864,062	863,168	864,537	871,118	1.0				879,988	1.8	1.0						908,000	4.2
Loan Business	784,051	-6.8	783,409	780,524	779,098	783,155	-0.1				788,900	0.7	0.7						802,800	2.5
Unsecured Loans	780,476	-6.7	779,990	777,263	775,976	780,183	-0.0				786,035	0.8	0.8						800,400	2.6
Consumers	780,474	-6.7	779,988	777,261	775,974	780,181	-0.0				786,033	0.8	0.8						800,400	2.6
Secured Loans	3,574	-15.7	3,419	3,260	3,121	2,972	-16.9				2,865	-16.2	-3.6						2,400	-19.2
Real Estate Card Loan	3,059	-15.8	2,921	2,781	2,670	2,550	-16.6				2,459	-15.8	-3.6						-	-
Credit Card Business	78,788	5.0	80,652	82,644	85,439	87,962	11.6				91,087	12.9	3.6						105,200	19.6
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	519	-1.3	518	516	515	514	-1.0				514	-0.8	0.0						514	0.0
Guaranteed Receivables	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0				1,019,033	1.1	0.7						1,030,400	1.8
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	653	-0.2	653	656	658	661	1.2				663	1.5	0.3						663	0.3
Right to reimbursement	51,591	-5.1	53,254	53,795	54,633	54,519	5.7				55,754	4.7	2.3						-	-

## 13. Number of Customer Accounts (ACOM)

	2021/3		2022/3					2022/6			2022/9			2022/12			2023/3		2023/3(E)	
		yoy %						yoy %	ytd %		yoy %		yoy %		yoy %					
Loan Business	1,502,695	-5.4	1,504,267	1,504,724	1,505,573	1,516,101	0.9				1,528,730	1.6	0.8						1,556,400	2.7
Unsecured Loans	1,501,344	-5.4	1,502,976	1,503,494	1,504,400	1,514,981	0.9				1,527,660	1.6	0.8						1,555,500	2.7
Consumers	1,501,342	-5.4	1,502,974	1,503,492	1,504,398	1,514,979	0.9				1,527,658	1.6	0.8						1,555,500	2.7
Secured Loans	1,351	-14.9	1,291	1,230	1,173	1,120	-17.1				1,070	-17.1	-4.5						900	-19.6
Credit Card Business	456,382	-1.9	459,583	464,175	489,879	500,298	9.6				523,180	13.8	4.6						603,800	20.7
Guarantee Business	1,549,697	-5.3	1,542,123	1,533,132	1,525,094	1,530,222	-1.3				1,536,576	-0.4	0.4						1,552,100	1.4

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)

	2021/3		2022/3					2023/3					2023/3(E)			
		yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	
Number of Applicants	436,875	-27.3	135,820	268,181	410,409	554,955	27.0	170,356	25.4						-	-
Number of New Loan Customers	179,904	-31.3	57,095	112,718	173,292	233,458	29.8	65,607	14.9						260,000	11.4
Lending Ratio (%)	41.2	(-2.4)	42.0	42.0	42.2	42.1	(0.9)	38.5	(-3.5)						-	-

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)	2021/3	2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3	2023/3(E)
	175	167	170	169	170	164				-
	6.7				-2.9	-1.8				-

15. Number of Loan Business Outlets (ACOM)

	2021/3		2022/3					2023/3					2023/3(E)			
		yoy	2021/6	2021/9	2021/12	2022/3	yoy	2022/6	ytd	2022/9	ytd	2022/12	ytd	2023/3	yoy	
Number of Loan Business Outlets	897	-41	883	864	858	834	-63	807	-27						756	-78
Staffed	4	-18	4	4	4	4	-	4	-						4	-
Unstaffed	893	-23	879	860	854	830	-63	803	-27						752	-78

16. Automatic Contract Machines (ACOM)

	2021/3		2022/3					2023/3					2023/3(E)			
		yoy	2021/6	2021/9	2021/12	2022/3	yoy	2022/6	ytd	2022/9	ytd	2022/12	ytd	2023/3	yoy	
Number of Automatic Contract Machine Outlets	897	-41	883	864	858	834	-63	807	-27						756	-78
Number of Automatic Contract Machines	936	-42	921	902	896	852	-84	823	-29						774	-78
Number of Card Issuance Machines	647	1	646	646	646	646	-1	646	-						-	-

17. ATMs (ACOM)

	2021/3		2022/3					2023/3					2023/3(E)			
		yoy	2021/6	2021/9	2021/12	2022/3	yoy	2022/6	ytd	2022/9	ytd	2022/12	ytd	2023/3	yoy	
Number of ATMs	50,974	-370	51,160	51,088	50,813	50,656	-318	50,495	-161						-	-
Proprietary	928	-43	914	896	890	857	-71	827	-30						779	-78
Open 365 Days/Year	928	-43	914	896	890	857	-71	827	-30						-	-
Open 24 Hours/Day	824	-42	811	794	790	763	-61	742	-21						-	-
Tie-up	50,046	-327	50,246	50,192	49,923	49,799	-247	49,668	-131						-	-

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

18. Employees (ACOM)

	2021/3		2022/3					2023/3					2023/3(E)			
		yoy	2021/6	2021/9	2021/12	2022/3	yoy	2022/6	ytd	2022/9	ytd	2022/12	ytd	2023/3	yoy	
Number of Total Employees	2,203	52	2,275	2,253	2,234	2,210	7	2,251	41						-	-
Permanent Employees	2,112	49	2,182	2,155	2,136	2,111	-1	2,146	35						2,091	-20
Temporary Employees	91	3	93	98	98	99	8	105	6						-	-

19. Average Loan Yield (ACOM)

	(%)																			
	2021/3		2021/6		2021/9		2021/12		2022/3		2022/6		2022/9		2022/12		2023/3		2023/3(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	15.01	-0.17	15.02	0.03	14.98	0.01	14.97	-0.02	14.96	-0.05	14.93	-0.09							14.94	-0.02
Unsecured Loans	15.03	-0.17	15.03	0.02	14.99	0.00	14.99	-0.02	14.98	-0.05	14.94	-0.09							14.96	-0.02
Consumers	15.03	-0.17	15.03	0.02	14.99	0.00	14.99	-0.02	14.98	-0.05	14.94	-0.09							14.96	-0.02
Secured Loans	11.04	-0.88	11.59	0.71	11.81	0.75	11.52	0.41	11.37	0.33	12.52	0.93							9.51	-1.86

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

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

Effective Annual Interest Rate																				
	2021/3		2021/6		2021/9		2021/12		2022/3		2022/6		2022/9		2022/12		2023/3		2023/3(E)	
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)
Total	1,501,342	100.0	1,502,974	100.0	1,503,492	100.0	1,504,398	100.0	1,514,979	100.0	1,527,658	100.0							-	-
20.000% <	1	0.0	-	-	-	-	-	-	-	-	-	-							-	-
18.000% < ≤ 20.000%	-	-	-	-	-	-	-	-	-	-	-	-							-	-
15.000% < ≤ 18.000%	1,049,680	69.9	1,047,968	69.7	1,045,693	69.6	1,045,116	69.5	1,049,509	69.3	1,056,530	69.2							-	-
10.000% < ≤ 15.000%	346,540	23.1	347,319	23.1	347,520	23.1	346,102	23.0	349,117	23.0	351,476	23.0							-	-
≤ 10.000%	105,121	7.0	107,687	7.2	110,279	7.3	113,180	7.5	116,353	7.7	119,652	7.8							-	-

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

(Millions of yen)

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

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

Classified Receivable Outstanding (Thousands of yen)	2021/3		2022/3								2023/3								2023/3(E)	
			2021/6	C.R.(%)	2021/9	C.R.(%)	2021/12	C.R.(%)	2022/3	C.R.(%)	2022/6	C.R.(%)	2022/9	C.R.(%)	2022/12	C.R.(%)	2023/3	C.R.(%)		
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		
Total	1,501,342	100.0	1,502,974	100.0	1,503,492	100.0	1,504,398	100.0	1,514,979	100.0	1,527,658	100.0							-	-
≦ 100	207,053	13.8	212,630	14.1	218,010	14.5	223,390	14.8	228,992	15.1	236,432	15.5							-	-
100 < ≦ 300	365,512	24.3	363,237	24.2	361,040	24.0	357,890	23.8	360,113	23.8	359,596	23.5							-	-
300 < ≦ 500	487,105	32.4	485,938	32.3	484,967	32.3	484,933	32.2	485,563	32.0	488,634	32.0							-	-
500 < ≦ 1,000	250,009	16.7	249,406	16.6	248,701	16.5	247,677	16.5	248,512	16.4	249,108	16.3							-	-
1,000 <	191,663	12.8	191,763	12.8	190,774	12.7	190,508	12.7	191,799	12.7	193,888	12.7							-	-





25. Bad Debt Expenses (ACOM)

	2021/3		2022/3					2023/3					2023/3(E)			
	2021/3	yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	2023/3(E)
Bad Debt Expenses (Millions of yen)	57,940	-4.8	12,095	24,679	37,807	50,650	-12.6	12,974	7.3						54,700	8.0
Loan and Credit Card Business	32,719	-3.5	7,182	14,735	22,298	29,666	-9.3	7,655	6.6						31,600	6.5
Loan Business	28,937	-5.3	6,254	12,870	19,553	26,010	-10.1	6,713	7.3						27,500	5.7
Unsecured Loans	28,896	-4.2	6,253	12,855	19,532	25,985	-10.1	6,705	7.2						27,500	5.8
Bad Debt Expenses	25,427	-3.9	5,476	11,246	17,096	22,773	-10.4	5,872	7.2						-	-
Waiver of Repayments accompanied with Interest Repayments	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2						-	-
Secured Loans	41	-89.4	1	14	20	25	-38.8	7	498.7						-	-
Credit Card Business	3,781	13.8	927	1,864	2,745	3,656	-3.3	942	1.6						4,100	12.1
Guarantee Business	25,218	-6.5	4,912	9,944	15,508	20,963	-16.9	5,319	8.3						23,100	10.2
Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	433	1.2	420	418	417	414	-4.4	403	-4.0						-	-
<b>&lt;Reference&gt;</b>																
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	519	-1.3	518	516	515	514	-1.0	514	-0.8						514	0.0

[Ratio of Bad Debt Expenses]

	2021/3	(0.09)	0.83	1.71	2.58	3.40	(-0.39)	0.87	(0.04)						3.48	(0.08)
Loan and Credit Card Business (%)	3.79	(0.09)	0.83	1.71	2.58	3.40	(-0.39)	0.87	(0.04)						3.48	(0.08)
Loan Business	3.69	(0.06)	0.80	1.65	2.51	3.32	(-0.37)	0.85	(0.05)						3.42	(0.10)
Unsecured Loans	3.70	(0.09)	0.80	1.65	2.52	3.33	(-0.37)	0.85	(0.05)						3.43	(0.10)
Bad Debt Expenses	3.26	(0.10)	0.70	1.45	2.20	2.92	(-0.34)	0.75	(0.05)						-	-
Waiver of Repayments accompanied with Interest Repayments	0.44	(0.00)	0.10	0.21	0.31	0.41	(-0.03)	0.11	(0.01)						-	-
Secured Loans	1.16	(-8.02)	0.03	0.46	0.66	0.85	(-0.31)	0.25	(0.22)						-	-
Credit Card Business	4.80	(0.37)	1.15	2.26	3.21	4.15	(-0.65)	1.03	(-0.12)						3.90	(-0.25)
Guarantee Business	2.37	(-0.02)	0.46	0.94	1.46	1.96	(-0.41)	0.49	(0.03)						2.12	(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]	2021/3		2022/3					2023/3										
	2021/3	C.R. (%)	2021/6	C.R. (%)	2021/9	C.R. (%)	2021/12	C.R. (%)	2022/3	C.R. (%)	2022/6	C.R. (%)	2022/9	C.R. (%)	2022/12	C.R. (%)	2023/3	C.R. (%)
Amount of Bad Debt Expenses (Millions of yen)	28,896	100.0	6,253	100.0	12,855	100.0	19,532	100.0	25,985	100.0	6,705	100.0						
Personal Bankruptcy	3,260	11.3	540	8.6	1,185	9.2	2,033	10.4	2,830	10.9	534	8.0						
Failure to Locate Borrowers	459	1.6	81	1.3	200	1.6	311	1.6	450	1.7	89	1.3						
Borrowers' Inability of Making Repayments, etc.	21,137	73.1	4,716	75.5	9,612	74.8	14,369	73.6	18,970	73.0	5,118	76.3						
ACOM's Voluntary Waiver of Repayments	4,039	14.0	914	14.6	1,856	14.4	2,817	14.4	3,733	14.4	963	14.4						
Waiver of Repayments accompanied with Interest Repayments	3,468	-	777	-	1,608	-	2,435	-	3,211	-	833	-						

## 26. Non-performing Loans (ACOM)

(Millions of yen)

	2022/3																2023/3															
	2021/3		2021/6		2021/9		2021/12		2022/3		2022/6		2022/9		2022/12		2023/3		2022/6		2022/9		2022/12		2023/3							
		%		%		%		%		%		%		%		%		%		%		%		%		%						
Total Amount of Non-performing Loans	59,738	7.62	61,808	7.89	62,674	8.03	63,471	8.14	64,011	8.17	65,495	8.30																				
Bankrupt or De facto Bankrupt	552	0.07	524	0.07	537	0.07	548	0.07	487	0.06	460	0.06																				
Applications for Bankruptcy are Proceeded	52	0.01	45	0.01	53	0.01	53	0.01	42	0.01	40	0.01																				
Applications for The Civil Rehabilitation are Proceeded	194	0.02	182	0.02	197	0.03	209	0.03	160	0.02	148	0.02																				
Applications for The Civil Rehabilitation are Determined	290	0.04	279	0.04	276	0.04	275	0.04	275	0.04	264	0.03																				
Doubtful receivables	22,405	2.86	23,116	2.95	23,243	2.98	22,664	2.91	22,625	2.89	22,885	2.90																				
Receivables past due for three months or more	2,341	0.30	2,956	0.38	2,733	0.35	2,978	0.38	2,597	0.33	3,113	0.39																				
Restructured receivables	34,439	4.39	35,210	4.49	36,160	4.63	37,279	4.78	38,300	4.89	39,035	4.95																				

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)

	2022/3																2023/3															
	2021/3		2021/6		2021/9		2021/12		2022/3		2022/6		2022/9		2022/12		2023/3		2022/6		2022/9		2022/12		2023/3							
		%		%		%		%		%		%		%		%		%		%		%		%		%						
11 days ≤ < 3 months	18,222	2.32	16,937	2.16	18,628	2.39	18,506	2.37	18,542	2.37	20,698	2.62																				
31 days ≤ < 3 months	9,098	1.16	8,980	1.15	8,695	1.11	8,339	1.07	9,361	1.19	9,557	1.21																				
11 days ≤ < 31 days	9,123	1.16	7,956	1.02	9,933	1.27	10,167	1.30	9,181	1.17	11,140	1.41																				

## 27. Allowance for Doubtful Accounts (ACOM)

(Millions of yen)

	2022/3																2023/3															
	2021/3		2021/6		2021/9		2021/12		2022/3		2022/6		2022/9		2022/12		2023/3		2023/3(E)		2022/6		2022/9		2022/12		2023/3					
		yoy %																														
Allowance for Doubtful Accounts	56,900	-11.6	57,900	59,100	60,800	57,300	0.7	58,500	1.0																			60,600	5.8			
General Allowance	19,981	-14.3	19,013	19,808	20,899	18,403	-7.9	18,095	-4.8																				-	-		
Unsecured Consumer Loans	17,603	-15.0	16,622	17,329	18,444	16,081	-8.6	15,780	-5.1																				-	-		
Specific Allowance	36,701	-10.1	38,664	39,072	39,687	38,672	5.4	40,236	4.1																				-	-		
Increase or Decrease in Allowance	-7,500	-	1,000	2,200	3,900	400	-	1,200	-																				3,300	-		
Provision for Loss on Guarantees	8,140	-5.8	8,270	8,080	8,210	8,010	-1.6	7,590	-8.2																				8,810	10.0		
Increase or Decrease in Provision	-500	-	130	-60	70	-130	-	-420	-																				800	-		

## 28. Provision for Loss on Interest Repayment (ACOM)

(Millions of yen)

	2022/3																2023/3															
	2021/3		2021/6		2021/9		2021/12		2022/3		2022/6		2022/9		2022/12		2023/3		2023/3(E)		2022/6		2022/9		2022/12		2023/3					
		yoy %																														
Provision at the Beginning of Respective Period	87,600	-14.4	56,741	56,741	56,741	56,741	-35.2	86,200	51.9																					86,200	51.9	
Drawdown of Provision	30,858	-10.3	7,034	15,177	22,635	29,465	-4.5	7,502	6.7																						-	-
Interest Repayment	27,389	-10.7	6,257	13,569	20,200	26,253	-4.1	6,668	6.6																						-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,468	-6.6	777	1,608	2,435	3,211	-7.4	833	7.2																						-	-
Addition of Provision	-	-	-	-	7,693	58,923	-	-	-																						-	-
Provision at the End of Respective Period	56,741	-35.2	49,707	41,563	41,800	86,200	51.9	78,697	58.3																					-	-	
Increase or Decrease in Provision	-30,858	-	-7,034	-15,177	-14,941	29,458	-	-7,502	-																					-	-	

## 29. Funds Procurement (ACOM)

(Millions of yen)

	2021/3		2022/3					2022/3				2023/3				2023/3(E)				
		C.R.(%)	2021/6	2021/9	2021/12	2022/3	C.R.(%)	2022/6	yoy %	ytd %	C.R.(%)	2022/9	C.R.(%)	2022/12	C.R.(%)	2023/3	C.R.(%)	2023/3(E)	yoy %	C.R.(%)
Borrowings	524,437	100.0	512,554	497,000	484,569	497,000	100.0	504,886	-1.5	1.6	100.0							498,400	0.3	100.0
Indirect	349,437	66.6	348,554	333,000	320,569	332,001	66.8	344,887	-1.1	3.9	68.3							323,400	-2.6	64.9
City Banks, etc.	276,363	52.7	280,752	268,267	253,645	267,639	53.9	276,682	-1.4	3.4	54.8							-	-	-
Regional Banks	37,219	7.1	34,388	33,189	35,584	35,235	7.1	34,050	-1.0	-3.4	6.7							-	-	-
Trust Banks	500	0.1	500	500	500	-	-	-	-	-	-							-	-	-
Foreign Banks	2,000	0.4	2,000	2,000	2,000	2,000	0.4	2,000	-	-	0.4							-	-	-
Life Insurance Companies	5,230	1.0	4,356	3,428	3,866	2,670	0.5	2,340	-46.3	-12.4	0.5							-	-	-
Non-life Insurance Companies	2,500	0.4	2,000	2,000	2,000	1,500	0.3	1,500	-25.0	-	0.3							-	-	-
Others	25,625	4.9	24,558	23,616	22,974	22,957	4.6	28,315	15.3	23.3	5.6							-	-	-
Direct	175,000	33.4	164,000	164,000	164,000	164,999	33.2	159,999	-2.4	-3.0	31.7							175,000	6.1	35.1
Commercial Papers	5,000	1.0	4,000	4,000	4,000	24,999	5.0	39,999	900.0	60.0	7.9							-	-	-
Straight Bonds	170,000	32.4	160,000	160,000	160,000	140,000	28.2	120,000	-25.0	-14.3	23.8							-	-	-
Short-term Loans Payable	5,000	1.0	4,000	4,000	4,000	29,999	6.0	49,999	-	66.7	9.9							-	-	-
Long-term Loans Payable	519,437	99.0	508,554	493,000	480,569	467,001	94.0	454,887	-10.6	-2.6	90.1							-	-	-
Fixed	475,636	90.7	469,697	462,979	459,327	472,189	95.0	481,785	2.6	2.0	95.4							-	-	-
Interest Rate Swaps (Notional)	14,700	2.8	14,700	13,700	13,700	2,700	0.5	2,700	-81.6	-	0.5							-	-	-
Average Interest Rate on Funds Procured During the Year (%)	0.69	-	0.65	0.68	0.66	0.65	-	0.55	-	-	-							0.60	-	-
Average Nominal Interest Rate on Funds Procured During the Year	0.53	-	0.49	0.49	0.49	0.49	-	0.45	-	-	-							-	-	-
Floating Interest Rate	0.56	-	0.54	0.53	0.52	0.51	-	0.44	-	-	-							-	-	-
Fixed Interest Rate	0.71	-	0.66	0.69	0.67	0.66	-	0.56	-	-	-							-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-							-	-	-
Long-term	0.69	-	0.65	0.68	0.66	0.66	-	0.56	-	-	-							-	-	-
Direct	0.63	-	0.56	0.63	0.61	0.60	-	0.42	-	-	-							-	-	-
Indirect	0.72	-	0.70	0.69	0.68	0.67	-	0.62	-	-	-							-	-	-
<Reference>																				
Term Average of Long-term Prime Rate	1.02	-	1.00	1.00	1.00	1.01	-	1.12	-	-	-							-	-	-

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)

	2021/3		2022/3					2023/3					2023/3(E)				
		yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	
Card Shopping Receivables	78,788	5.0	80,652	82,644	85,439	87,962	11.6	91,087	12.9	3.6						105,200	19.6
Revolving Receivables	73,737	5.4	75,393	77,108	79,347	82,140	11.4	84,836	12.5	3.3						-	-
Number of Cardholders	456,382	-1.9	459,583	464,175	489,879	500,298	9.6	523,180	13.8	4.6						603,800	20.7
Number of Accounts with Shopping Receivables	255,819	-1.0	259,921	263,690	272,582	276,802	8.2	288,459	11.0	4.2						-	-
Revenue from Credit Card Business	10,594	10.1	2,781	5,657	8,621	11,605	9.5	3,153	13.4	-						13,400	15.5
Average Commission Rates (%)	13.10	(-0.19)	13.12	13.11	13.11	13.10	-	13.06	(-0.06)	-						-	-

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)

	2021/3		2022/3					2023/3					2023/3(E)				
		yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	
Guaranteed Receivables	1,012,297	-5.5	1,007,878	1,006,560	1,003,985	1,012,303	0.0	1,019,033	1.1	0.7						1,030,400	1.8
Number of Accounts with Outstanding Balance	1,549,697	-5.3	1,542,123	1,533,132	1,525,094	1,530,222	-1.3	1,536,576	-0.4	0.4						1,552,100	1.4
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	653	-0.2	653	656	658	661	1.2	663	1.5	0.3						663	0.3
Revenue from Guarantee Business	53,478	-7.2	12,600	25,860	38,796	52,228	-2.3	13,229	5.0	-						55,400	6.1
Alliance Partners	30	-	30	30	30	30	-	30	-	-						-	-

## &lt;Reference&gt; Guarantee Business (MU Credit Guarantee Co., LTD.)

(Millions of yen)

	2021/3		2022/3					2023/3					2023/3(E)				
		yoy %	2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %	2022/12	yoy %	2023/3	yoy %	
Guaranteed Receivables	157,796	-2.3	158,739	159,188	159,660	160,756	1.9	162,454	2.3	1.1						167,500	4.2
Number of Accounts with Outstanding Balance	253,808	-1.9	254,694	254,114	254,184	254,466	0.3	255,774	0.4	0.5						262,000	3.0
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	621	-0.5	623	626	628	631	1.6	635	1.9	0.6						639	1.3
Revenue from Guarantee Business	10,766	-1.6	2,641	5,276	7,958	10,633	-1.2	2,726	3.2	-						11,000	3.5
Alliance Partners	25	-	25	25	25	25	-	25	-	-						-	-

## 32. Financial Ratios (ACOM)

	(%)																
			2022/3					2023/3									
	2021/3	yoy p.p.	2021/6	2021/9	2021/12	2022/3	yoy p.p.	2022/6	yoy p.p.	2022/9	yoy p.p.	2022/12	yoy p.p.	2023/3	yoy p.p.	2023/3(E)	yoy p.p.
Dividend Pay-out Ratio	13.3	1.6	-	13.1	-	22.8	9.5	-	-							27.1	4.3
Shareholders' Equity Ratio	40.9 (20.7)	7.9 (4.1)	42.7 (21.5)	44.5 (22.4)	45.3 (22.7)	42.7 (22.1)	1.8 (1.4)	43.7 (22.5)	1.0 (1.0)							46.4 (23.8)	3.7 (1.7)
Dividend on Equity	2.4	0.5	-	1.1	-	2.5	0.1	-	-							3.2	0.7
Return on Equity (ROE)	18.1	2.1	18.9	16.4	12.9	10.9	-7.2	15.8	-3.1							12.0	1.1
Operating Profit to Total Assets	7.0	2.4	6.9	6.8	5.7	1.1	-5.9	6.5	-0.4							6.1	5.0
Ordinary Profit to Total Assets	7.6	2.4	8.7	7.7	6.5	1.7	-5.9	8.7	0.0							6.8	5.1
Return on Assets (ROA)	6.7	1.7	7.9	7.0	5.6	4.5	-2.2	6.8	-1.1							5.3	0.8
Operating Margin	37.3	13.5	36.9	35.9	29.8	6.0	-31.3	35.7	-1.2							32.7	26.7
Ordinary Profit to Operating Revenue	41.0	13.8	46.2	40.9	34.0	9.2	-31.8	47.3	1.1							36.5	27.3
Profit Margin	35.8	9.9	41.9	37.0	29.3	24.7	-11.1	37.2	-4.7							28.8	4.1
Current Ratio	744.4	144.5	719.4	773.7	642.0	496.8	-247.6	466.0	-253.4							627.8	131.0
Fixed Assets Ratio	18.9	-4.5	17.9	17.2	16.8	26.8	7.9	25.5	7.6							23.2	-3.6

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.

## &lt;Reference&gt; Financial Ratios (Consolidated)

	(%)																
			2022/3					2023/3									
	2021/3	yoy p.p.	2021/6	2021/9	2021/12	2022/3	yoy p.p.	2022/6	yoy p.p.	2022/9	yoy p.p.	2022/12	yoy p.p.	2023/3	yoy p.p.		
Dividend Pay-out Ratio	11.9	1.4	-	12.0	-	19.7	7.8	-	-								
Shareholders' Equity Ratio	39.8 (20.3)	7.4 (3.8)	41.5 (21.2)	43.1 (21.9)	44.0 (22.2)	42.1 (21.8)	2.3 (1.5)	43.0 (22.3)	1.5 (1.1)								
Return on Equity (ROE)	17.5	2.0	16.2	15.5	12.3	10.9	-6.6	12.3	-3.9								
Operating Profit to Total Assets	7.9	2.0	8.3	8.0	6.6	2.8	-5.1	8.0	-0.3								
Ordinary Profit to Total Assets	8.0	2.2	8.3	8.0	6.7	2.9	-5.1	8.0	-0.3								
Return on Assets (ROA)	6.3	1.7	6.6	6.4	5.2	4.5	-1.8	5.2	-1.4								
Operating Margin	37.1	10.0	38.3	36.8	30.5	13.3	-23.8	38.2	-0.1								
Ordinary Profit to Operating Revenue	37.6	10.7	38.4	37.2	30.7	13.5	-24.1	38.2	-0.2								
Profit Margin	29.6	8.3	30.4	29.8	23.7	21.2	-8.4	24.9	-5.5								
Current Ratio	658.0	98.0	624.0	685.3	601.6	501.0	-157.0	474.6	-149.4								
Fixed Assets Ratio	13.5	-3.1	12.6	12.1	11.9	20.5	7.0	19.2	6.6								

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 )

	2021/3	2022/3				2023/3				2023/3(E)	
		2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3		
Profit	Non-consolidated	45.27	12.92	22.96	27.31	30.69	11.73				36.96
	Consolidated	50.34	12.72	24.99	29.74	35.54	10.59				39.83
Dividends		6.00	-	3.00	-	7.00	-				10.00
Net Assets	Non-consolidated	269.91	279.83	289.87	291.22	294.60	302.34				322.54
	Consolidated	310.02	321.15	332.03	331.85	339.51	349.85				372.65

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

( % )

	2021/3	2022/3				2023/3				2023/3(E)	
		2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3		
Profit	Non-consolidated	32.1	-7.5	-10.2	-29.1	-32.2	-9.2				20.4
	Consolidated	32.3	-7.8	-10.0	-29.6	-29.4	-16.7				12.1
Dividends		50.0	-	-	-	16.7	-				42.9
Net Assets	Non-consolidated	17.5	15.8	14.5	10.7	9.1	8.0				9.5
	Consolidated	16.9	17.4	14.7	10.9	9.5	8.9				9.8

## 34. Shares Issued (ACOM)

( Thousands )

	2021/3	2022/3				2023/3				2023/3(E)	
		2021/6	2021/9	2021/12	2022/3	2022/6	2022/9	2022/12	2023/3		
Average Number of Shares Issued	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 at Year-end	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614					-

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)

	2021/3		2022/3					2023/3					2023/3(E)				
			2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %			2022/12	yoy %	2023/3
	yoy %																
Accounts Receivable-operating Loans	192,410 (55,933)	-4.0 (1.3)	196,915 (55,625)	191,890 (55,782)	182,751 (55,379)	190,207 (55,453)	-1.1 (-0.9)	204,265 (55,507)	3.7 (-0.2)	7.4 (0.1)						193,000 (56,200)	1.5 (1.3)
Number of Customer Accounts	1,463,484	3.0	1,442,163	1,440,651	1,427,015	1,424,087	-2.7	1,422,469	-1.4	-0.1						1,401,000	-1.6
Accounts Receivable-installment	635 (184)	-8.0 (-3.0)	783 (221)	714 (207)	577 (174)	677 (197)	6.6 (6.9)	731 (198)	-6.7 (-10.2)	8.0 (0.7)						700 (200)	3.4 (1.5)
Number of Contracts with Receivables Outstanding	14,269	-0.8	15,566	15,487	14,780	15,145	6.1	14,777	-5.1	-2.4						19,000	25.5
Current Exchange Rate (Yen)	3.44	-	3.54	3.44	3.30	3.43	-	3.68	-	-						3.43	-
Operating Revenue	51,901 (15,175)	-4.5 (-1.7)	12,836 (3,667)	25,659 (7,331)	37,886 (10,981)	50,545 (14,693)	-2.6 (-3.2)	12,739 (3,619)	-0.8 (-1.3)	-	(-)					49,400 (14,300)	-2.3 (-2.7)
Operating Profit (Segment Profit)	20,485 (5,989)	-11.2 (-8.6)	6,200 (1,771)	11,282 (3,223)	13,168 (3,817)	19,225 (5,588)	-6.1 (-6.7)	6,530 (1,855)	5.3 (4.7)	-	(-)					19,200 (5,500)	-0.1 (-1.6)
Average Exchange Rate (Yen)	3.42	-	3.50	3.50	3.45	3.44	-	3.52	-	-						3.44	-

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)

	2021/3		2022/3					2023/3					2023/3(E)				
			2021/6	2021/9	2021/12	2022/3	yoy %	2022/6	yoy %	ytd %	2022/9	yoy %			2022/12	yoy %	2023/3
	yoy %																
Accounts Receivable-operating Loans	664 (304)	96.2 (95.3)	897 (390)	1,195 (519)	1,458 (656)	1,900 (840)	186.2 (176.1)	2,374 (1,001)	164.4 (156.6)	24.9 (19.1)						3,400 (1,500)	78.9 (78.6)
Number of Customer Accounts	18,764	23.2	24,159	30,088	35,110	41,624	121.8	46,300	91.6	11.2						68,100	63.6
Current Exchange Rate (Yen)	2.18	-	2.30	2.30	2.22	2.26	-	2.37	-	-						2.26	-
Operating Revenue	235 (108)	55.0 (51.4)	116 (52)	265 (117)	450 (200)	693 (308)	194.6 (184.2)	267 (117)	130.5 (125.4)	-	(-)					1,500 (600)	116.5 (94.8)
Operating Profit (Segment Profit)	-328 (-151)	-	-116 (-52)	-238 (-106)	-346 (-154)	-608 (-270)	-	-147 (-65)	-	-	(-)					-300 (-200)	-
Average Exchange Rate (Yen)	2.17	-	2.22	2.25	2.24	2.25	-	2.27	-	-						2.25	-

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 ;

**Bankrupt or De facto Bankrupt**

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

**Doubtful receivables**

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

**Receivables past due for three months or more**

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

**Restructured receivables**

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