DATA BOOK

The Third Quarter Report for the Fiscal Year Ending March, 2019

ACOM CO., LTD.

January 2019
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's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various factors. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

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

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

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

: 5.
- "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
- "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
- "-" is shown in "yoy%" when percentage changes exceed 1,000%.
- "-" is shown in "yoy%," "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
- "-" is shown in "yoy%," 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
ACOM CO., LTD.		1978/10	63,832 million yen	—	2,017	Loan Business, Credit Card Business and Guarantee Business

[Consolidated Subsidiaries] Domestic: 2 Overseas: 3

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	61	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	135	Servicing Business (Loan Servicing Business)
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,831	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	PT. Bank Nusantara Parahyangan, Tbk.	1972/1	3,999 Hundred million IDR	67.59 %	1,442	Banking Business in Republic of Indonesia
	ACOM CONSUMER FINANCE CORPORATION	2017/7	500 million PHP	80.00 %	93	Unsecured Loan Business in Republic of the Philippines

[Equity-method Affiliate]

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

2. Balance Sheet (Consolidated)

(Millions of yen)

			2018/3					2019/3							
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	ytd %	2018/9	ytd %	2018/12	ytd %	2019/3	yoy %
Current Assets	1,177,815	5.0	1,112,512	1,137,179	1,158,850	1,187,721	-	1,176,538	-0.9	1,206,830	1.6	1,211,119	2.0		
Cash and Deposits	104,939	19.9	69,860	77,571	81,650	91,884	-12.4	76,425	-16.8	99,087	7.8	87,326	-5.0		
Accounts Receivable-operating Loans	930,292	3.1	938,366	949,229	958,346	975,116	4.8	977,496	0.2	980,182	0.5	994,321	2.0		
Loans Receivable of Banking Business	45,872	-18.9	43,318	44,666	43,915	48,808	6.4	46,048	-5.7	46,578	-4.6	46,962	-3.8		
Accounts Receivable-installment	38,648	36.1	41,904	45,890	49,714	53,034	37.2	55,943	5.5	58,325	10.0	60,944	14.9		
Purchased Receivables	11,334	5.8	10,824	11,230	10,370	10,603	-6.4	10,050	-5.2	10,357	-2.3	9,765	-7.9		
Deferred Tax Assets	39,106	17.9	-	-	-	-	-	-	-	-	-	-	-		
Allowance for Doubtful Accounts	-66,685	-	-69,730	-71,969	-74,253	-75,686	-	-76,429	-	-77,083	-	-77,700	-		
Noncurrent Assets	51,115	-4.3	88,026	88,369	89,070	88,235	-	86,981	-1.4	84,665	-4.0	80,629	-8.6		
Property, Plant and Equipment	22,739	-3.2	22,478	23,280	23,238	22,800	0.3	22,402	-1.7	22,059	-3.3	18,926	-17.0		
Intangible Assets	10,600	-15.0	13,020	12,511	11,911	11,210	5.7	10,642	-5.1	9,883	-11.8	9,222	-17.7		
Goodwill	5,474	-15.2	5,228	4,982	4,736	4,063	-25.8	3,860	-5.0	3,656	-10.0	3,453	-15.0		
Software	5,082	-14.9	7,749	7,486	7,132	7,103	39.8	6,739	-5.1	6,178	-13.0	5,720	-19.5		
Investments and Other Assets	17,775	1.8	52,527	52,577	53,919	54,224	-	53,935	-0.5	52,722	-2.8	52,480	-3.2		
Deferred Tax Assets	66	-	35,998	36,529	36,756	36,850	-	36,586	-0.7	36,509	-0.9	35,710	-3.1		
Allowance for Doubtful Accounts	-762	-	-773	-830	-865	-899	-	-945	-	-946	-	-978	-		
Total Assets	1,228,930	4.6	1,200,539	1,225,549	1,247,920	1,275,957	-	1,263,519	-1.0	1,291,495	1.2	1,291,748	1.2		
Current Liabilities	257,134	13.0	249,226	286,809	318,114	331,995	-	349,076	5.1	329,260	-0.8	339,025	2.1		
Short-term Loans Payable	17,627	-3.6	12,577	8,125	15,958	10,873	-38.3	10,707	-1.5	9,305	-14.4	20,906	92.3		
Commercial Papers	14,997	-	29,997	29,997	44,997	29,998	100.0	39,997	33.3	39,997	33.3	39,997	33.3		
Current Portion of Long-term Loans Payable	117,907	13.6	114,049	128,265	128,666	160,244	35.9	170,526	6.4	176,890	10.4	170,943	6.7		
Current Portion of Bonds	25,000	49.7	14,890	39,935	45,140	45,350	81.4	46,900	3.4	21,655	-52.2	29,126	-35.8		
Deposits of Banking Business	55,427	-13.2	52,350	52,012	55,683	53,074	-4.2	52,352	-1.4	51,624	-2.7	49,039	-7.6		
Provision for Loss on Guarantees	8,722	7.8	9,292	9,882	9,713	10,061	15.3	9,777	-2.8	9,329	-7.3	9,311	-7.5		
Noncurrent Liabilities	704,570	15.6	667,514	635,406	604,431	599,523	-	553,698	-7.6	580,975	-3.1	550,467	-8.2		
Bonds Payable	216,838	12.3	207,090	185,758	181,912	211,210	-2.6	193,754	-8.3	221,307	4.8	216,488	2.5		
Long-term Loans Payable	313,505	-1.0	304,499	309,436	296,977	276,841	-11.7	258,765	-6.5	269,958	-2.5	255,000	-7.9		
Provision for Loss on Interest Repayment	164,900	83.2	148,508	132,181	117,760	104,068	-36.9	94,224	-9.5	83,193	-20.1	72,744	-30.1		
Total Liabilities	961,704	14.9	916,740	922,215	922,546	931,519	-	902,775	-3.1	910,236	-2.3	889,492	-4.5		
Shareholders' Equity	249,453	-22.4	265,807	283,896	303,477	320,026	28.3	337,396	5.4	358,270	12.0	374,690	17.1		
Retained Earnings	131,837	-35.4	148,191	166,280	185,860	202,410	53.5	219,808	8.6	240,683	18.9	257,103	27.0		
Accumulated Other Comprehensive Income	552	-68.2	497	796	1,840	2,889	422.9	1,612	-44.2	536	-81.4	2,903	0.5		
Non-controlling Interests	17,219	16.7	17,493	18,640	20,057	21,521	25.0	21,735	1.0	22,451	4.3	24,661	14.6		
Total Net Assets	267,226	-21.0	283,798	303,333	325,374	344,437	28.9	360,744	4.7	381,258	10.7	402,255	16.8		
Total Liabilities and Net Assets	1,228,930	4.6	1,200,539	1,225,549	1,247,920	1,275,957	-	1,263,519	-1.0	1,291,495	1.2	1,291,748	1.2		
Guaranteed Receivables (Off Balance)	1,129,773	14.4	1,161,646	1,183,885	1,185,244	1,199,644	6.2	1,202,774	0.3	1,207,351	0.6	1,202,897	0.3		

Note: ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018.
Accordingly, the figures in the current balance sheet are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

3. Income Statement (Consolidated)

(Millions of yen)

			2018/3					2019/3									
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %	2019/3(E)	yoy %
Operating Revenue	245,148	3.1	63,457	128,986	195,951	263,453	7.5	68,049	7.2	137,323	6.5	206,933	5.6			269,900	2.4
Interest on Operating Loans	153,140	1.0	39,440	79,469	120,557	161,564	5.5	41,749	5.9	83,942	5.6	126,707	5.1			-	-
Interest on Loans of Banking Business	6,550	-19.2	1,518	3,051	4,498	6,049	-7.7	1,474	-2.9	2,979	-2.4	4,489	-0.2			-	-
Revenue from Credit Card Business	4,455	31.0	1,351	2,840	4,474	6,168	38.4	1,825	35.0	3,741	31.7	5,743	28.4			-	-
Revenue from Credit Guarantee	50,400	15.9	13,936	28,224	43,347	58,401	15.9	15,140	8.6	30,369	7.6	45,964	6.0			-	-
Collection from Purchased Receivable	6,148	10.8	1,096	2,645	4,074	5,429	-11.7	1,097	0.1	2,276	-14.0	3,427	-15.9			-	-
Operating Expenses	315,315	41.9	45,421	90,602	135,298	182,511	-42.1	44,988	-1.0	89,367	-1.4	133,318	-1.5			192,700	5.6
Financial Expenses	13,524	-21.9	3,127	6,185	9,292	12,454	-7.9	2,942	-5.9	5,926	-4.2	8,627	-7.2			11,700	-6.1
Provision for Bad Debts	68,538	14.2	20,153	39,627	58,088	77,570	13.2	19,470	-3.4	38,385	-3.1	56,868	-2.1			81,900	5.6
Bad Debt Expenses	58,989	11.7	16,555	33,241	49,837	67,732	14.8	18,711	13.0	37,187	11.9	55,588	11.5			-	-
Increase or Decrease in Allowance for Doubtful Accounts	8,919	-	3,027	5,227	7,260	8,498	-	1,043	-	1,929	-	2,029	-			-	-
Increase or Decrease in Provision for Loss on Guarantees	628	-	570	1,159	990	1,338	-	-284	-	-731	-	-750	-			-	-
Provision for Loss on Interest Repayment	143,728	153.8	-	-	-	-	-	-	-	-	-	-	-			-	-
Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6	18,542	-34.9	27,740	-32.7			-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9	2,332	-45.1	3,583	-39.2			-	-
Increase or Decrease in Provision for Loss on Interest Repayment	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-	-20,875	-	-31,324	-			-	-
Other Operating Expenses	89,524	1.5	22,140	44,788	67,917	92,486	3.3	22,574	2.0	45,055	0.6	67,822	-0.1			99,100	7.2
Operating Profit	-70,166	-	18,036	38,383	60,652	80,942	-	23,060	27.9	47,956	24.9	73,615	21.4			77,200	-4.6
Non-operating Income	716	-8.3	418	589	778	965	34.8	221	-47.0	363	-38.3	517	-33.5			700	-27.5
Non-operating Expenses	92	-5.2	68	145	152	213	129.8	67	-1.1	113	-22.2	113	-25.6			200	-6.1
Ordinary Profit	-69,543	-	18,386	38,828	61,278	81,694	-	23,215	26.3	48,207	24.2	74,020	20.8			77,700	-4.9
Extraordinary Income	190	67.4	29	29	30	63	-66.7	13	-52.5	36	21.2	40	34.0			-	-
Extraordinary Losses	144	-89.1	19	44	98	589	307.1	23	22.0	50	14.2	2,932	-			100	-83.0
Profit Before Income Taxes	-69,497	-	18,397	38,814	61,210	81,168	-	23,205	26.1	48,192	24.2	71,128	16.2			77,600	-4.4
Income Taxes-current	5,251	12.8	2,096	4,127	6,102	8,505	62.0	2,849	36.0	5,780	40.0	8,524	39.7			-	-
Income Taxes-deferred	-5,630	-	-836	-1,334	-1,473	-1,571	-	218	-	246	-	1,210	-			-	-
Profit	-69,118	-	17,137	36,020	56,581	74,233	-	20,137	17.5	42,165	17.1	61,392	8.5			67,300	-9.3
Profit Attributable to Non-controlling Interests	3,069	-8.0	783	1,577	2,558	3,661	19.3	1,172	49.5	2,325	47.4	3,566	39.4			3,700	1.1
Profit Attributable to Owners of Parent	-72,187	-	16,353	34,442	54,023	70,572	-	18,965	16.0	39,839	15.7	57,826	7.0			63,600	-9.9

4. Segment Information (Consolidated)

(Millions of yen)

			2018/3					2019/3							
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %
Operating Revenue	245,344	3.3	63,477	129,151	196,137	263,668	7.5	68,066	7.2	137,358	6.4	206,984	5.5		
Operating Revenue from External Customers	245,148	3.1	63,457	128,986	195,951	263,453	7.5	68,049	7.2	137,323	6.5	206,933	5.6		
Revenues from Transactions with Other Operating Segments	196	-	19	165	186	214	9.5	17	-9.8	34	-79.3	50	-73.1		
Loan and Credit Card Business	135,971	2.1	34,668	69,628	105,125	139,826	2.8	35,979	3.8	72,209	3.7	108,982	3.7		
Guarantee Business	56,411	15.4	15,289	31,700	48,196	65,295	15.7	16,812	10.0	34,374	8.4	51,602	7.1		
Overseas Financial Business	45,618	-5.5	12,141	24,578	37,843	51,904	13.8	13,834	13.9	27,834	13.2	42,032	11.1		
Loan Servicing Business	7,159	8.8	1,355	3,190	4,904	6,560	-8.4	1,401	3.4	2,864	-10.2	4,298	-12.4		
Others	184	-74.0	23	52	67	81	-55.6	39	68.1	74	40.7	67	-0.2		
Operating Expenses	315,734	42.0	45,487	90,742	135,514	182,819	-42.1	45,037	-1.0	89,579	-1.3	133,614	-1.4		
Operating Expenses in Consolidated Financial Statements	315,315	41.9	45,421	90,602	135,298	182,511	-42.1	44,988	-1.0	89,367	-1.4	133,318	-1.5		
Elimination of Intersegment Transactions, etc.	419	195.7	65	139	215	308	-26.5	49	-25.3	212	51.8	296	37.5		
Loan and Credit Card Business	229,344	58.2	23,157	45,120	68,572	92,961	-59.5	23,326	0.7	46,551	3.2	69,570	1.5		
Guarantee Business	46,796	36.0	12,237	24,739	35,738	47,487	1.5	11,421	-6.7	22,133	-10.5	32,976	-7.7		
Overseas Financial Business	32,978	-11.2	8,911	17,897	26,973	36,425	10.5	8,996	1.0	18,151	1.4	27,185	0.8		
Loan Servicing Business	6,615	20.1	1,182	2,984	4,230	5,945	-10.1	1,293	9.4	2,743	-8.1	3,882	-8.2		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-		
Segment Profit	-70,389	-	17,989	38,409	60,622	80,848	-	23,029	28.0	47,778	24.4	73,369	21.0		
Operating Profit in Consolidated Financial Statements	-70,166	-	18,036	38,383	60,652	80,942	-	23,060	27.9	47,956	24.9	73,615	21.4		
Elimination of Intersegment Transactions, etc.	-223	-	-46	25	-29	-93	-	-31	-	-177	-	-246	-		
Loan and Credit Card Business	-93,373	-	11,511	24,508	36,553	46,864	-	12,653	9.9	25,658	4.7	39,412	7.8		
Guarantee Business	9,614	-33.5	3,052	6,960	12,458	17,808	85.2	5,390	76.6	12,241	75.9	18,625	49.5		
Overseas Financial Business	12,640	13.5	3,229	6,681	10,869	15,478	22.5	4,838	49.8	9,683	44.9	14,847	36.6		
Loan Servicing Business	544	-49.2	173	205	674	615	13.1	107	-37.6	120	-41.2	416	-38.2		
Others	184	-61.5	23	52	67	81	-55.6	39	68.1	74	40.7	67	-0.2		

[Operating Profit to Receivables Outstanding]

(%)

Loan and Credit Card Business	-11.5	(-10.0)	5.6	5.9	5.8	5.6	(17.1)	5.9	(0.3)	5.9	(0.0)	6.0	(0.2)		
Guarantee Business	0.9	(-0.6)	1.0	1.2	1.4	1.5	(0.6)	1.7	(0.7)	1.9	(0.7)	2.0	(0.6)		

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)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,026,147	2.8	1,034,413	1,051,017	1,062,346	1,087,562	6.0	1,089,539	5.3	1,095,444	4.2	1,111,993	4.7	2.2			1,119,500	2.9
Loan and Credit Card Business	822,967	3.5	832,259	840,590	844,542	855,851	4.0	865,094	3.9	871,524	3.7	874,632	3.6	2.2			886,700	3.6
Loan Business	784,858	2.3	790,944	795,317	795,412	803,405	2.4	809,702	2.4	813,730	2.3	814,215	2.4	1.3			820,800	2.2
Exclude Right to Reimbursement of DC Cash One's Credit	784,806	2.3	790,894	795,271	795,370	803,365	2.4	809,664	2.4	813,693	2.3	814,181	2.4	1.3			820,800	2.2
Credit Card Business	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	34.1	57,794	27.7	60,417	23.0	15.2			65,900	25.7
Overseas Financial Business	191,845	-0.1	191,329	199,195	207,434	221,107	15.3	214,393	12.1	213,562	7.2	227,594	9.7	2.9			222,600	0.7
EASY BUY Public Company Limited	145,973	7.7	148,011	154,529	163,519	172,299	18.0	168,345	13.7	166,982	8.1	180,617	10.5	4.8			176,600	2.5
Loan Business	145,434	7.8	147,422	153,912	162,933	171,711	18.1	167,793	13.8	166,451	8.1	180,091	10.5	4.9			176,000	2.5
Installment Loan Business	538	0.0	588	617	585	588	9.2	551	-6.3	531	-13.9	526	-10.1	-10.5			600	2.0
PT. Bank Nusantara Parahyangan, Tbk.	45,872	-18.9	43,318	44,666	43,915	48,808	6.4	46,048	6.3	46,578	4.3	46,962	6.9	-3.8			46,000	-5.8
ACOM CONSUMER FINANCE CORPORATION	-	-	-	-	-	-	-	-	-	0	-	14	-	-			-	-
Loan Servicing Business	11,334	5.8	10,824	11,230	10,370	10,603	-6.4	10,050	-7.1	10,357	-7.8	9,765	-5.8	-7.9			10,200	-3.8
Guaranteed Receivables	1,129,773	14.4	1,161,646	1,183,885	1,185,244	1,199,644	6.2	1,202,774	3.5	1,207,351	2.0	1,202,897	1.5	0.3			1,236,100	3.0
ACOM CO., LTD.	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	2.6	1,058,288	1.1	1,052,058	0.6	-0.4			1,082,700	2.5
MU Credit Guarantee Co., Ltd.	124,744	22.6	132,037	136,780	139,661	143,112	14.7	146,287	10.8	149,062	9.0	150,839	8.0	5.4			153,400	7.2

6. Number of Customer Accounts by Segment (Consolidated)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Loan Business	1,441,786	2.3	1,451,648	1,463,412	1,468,377	1,486,183	3.1	1,500,235	3.3	1,513,609	3.4	1,519,266	3.5	2.2			1,520,800	2.3
Exclude Right to Reimbursement of DC Cash One's Accounts	1,441,686	2.3	1,451,553	1,463,325	1,468,304	1,486,114	3.1	1,500,171	3.3	1,513,549	3.4	1,519,206	3.5	2.2			1,520,800	2.3
Credit Card Business	314,235	23.5	339,217	365,150	384,438	400,220	27.4	404,102	19.1	406,947	11.4	415,872	8.2	3.9			433,000	8.2
Overseas Financial Business	1,284,127	8.3	1,297,878	1,329,052	1,347,250	1,371,840	6.8	1,371,718	5.7	1,391,411	4.7	1,419,056	5.3	3.4			-	-
EASY BUY Public Company Limited	1,213,440	4.3	1,217,870	1,241,760	1,265,894	1,298,299	7.0	1,300,199	6.8	1,320,538	6.3	1,346,813	6.4	3.7			1,357,100	4.5
Loan Business	1,202,393	4.5	1,206,107	1,229,445	1,253,979	1,286,090	7.0	1,288,296	6.8	1,308,179	6.4	1,334,745	6.4	3.8			1,344,700	4.6
Installment Loan Business	11,047	-12.0	11,763	12,315	11,915	12,209	10.5	11,903	1.2	12,359	0.4	12,068	1.3	-1.2			12,400	1.6
PT. Bank Nusantara Parahyangan, Tbk.	70,687	221.3	80,008	87,292	81,356	73,541	4.0	71,519	-10.6	70,848	-18.8	71,482	-12.1	-2.8			-	-
ACOM CONSUMER FINANCE CORPORATION	-	-	-	-	-	-	-	-	-	25	-	761	-	-			-	-
Loan Servicing Business	434,848	29.3	436,242	352,785	352,332	355,584	-18.2	354,477	-18.7	358,768	1.7	358,606	1.8	0.8			-	-

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)

			2018/3					2019/3							
	2017/3	yoy	2017/6	2017/9	2017/12	2018/3	yoy	2018/6	ytd	2018/9	ytd	2018/12	ytd	2019/3	yoy
Number of Outlets	1,221	-23	1,229	1,231	1,218	1,205	-16	1,205	-	1,207	2	1,194	-11		
Number of Employees (Permanent Employees)	6,057	21	6,217	6,161	6,165	6,202	145	6,528	326	6,512	310	6,579	377		

8. Balance Sheet (ACOM)

(Millions of yen)

			2018/3					2019/3							
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	ytd %	2018/9	ytd %	2018/12	ytd %	2019/3	yoy %
Current Assets	958,234	5.9	900,271	916,051	924,993	946,651	-	944,113	-0.3	972,626	2.7	960,051	1.4		
Cash and Deposits	90,802	22.8	60,000	65,599	69,307	78,196	-13.9	66,468	-15.0	87,297	11.6	71,002	-9.2		
Accounts Receivable-operating Loans	784,806	2.3	790,894	795,271	795,370	803,365	2.4	809,664	0.8	813,693	1.3	814,181	1.3		
Accounts Receivable-installment	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	5.6	57,794	10.2	60,417	15.2		
Deferred Tax Assets	36,506	19.2	-	-	-	-	-	-	-	-	-	-	-		
Allowance for Doubtful Accounts	-50,750	-	-53,340	-54,590	-56,360	-57,230	-	-58,190	-	-59,080	-	-58,860	-		
Noncurrent Assets	63,693	-2.9	101,108	102,380	102,681	101,697	-	101,326	-0.4	99,998	-1.7	96,429	-5.2		
Property, Plant and Equipment	21,319	-3.4	21,134	21,943	21,928	21,563	1.1	21,215	-1.6	20,941	-2.9	17,852	-17.2		
Intangible Assets	9,004	-16.1	11,583	11,159	10,692	10,001	11.1	9,470	-5.3	8,867	-11.3	8,320	-16.8		
Goodwill	5,474	-15.2	5,228	4,982	4,736	4,063	-25.8	3,860	-5.0	3,656	-10.0	3,453	-15.0		
Software	3,486	-17.5	6,312	6,134	5,913	5,895	69.1	5,567	-5.6	5,168	-12.3	4,824	-18.2		
Investments and Other Assets	33,369	1.8	68,390	69,277	70,060	70,132	-	70,640	0.7	70,189	0.1	70,256	0.2		
Deferred Tax Assets	-	-	35,182	35,637	36,036	36,068	-	35,669	-1.1	36,070	0.0	35,618	-1.2		
Allowance for Doubtful Accounts	-750	-	-760	-810	-840	-870	-	-910	-	-920	-	-940	-		
Total Assets	1,021,927	5.3	1,001,380	1,018,432	1,027,675	1,048,349	-	1,045,440	-0.3	1,072,625	2.3	1,056,480	0.8		
Current Liabilities	166,158	45.3	165,473	202,344	219,266	241,385	45.3	251,273	4.1	235,528	-2.4	234,236	-3.0		
Short-term Loans Payable	6,000	-	6,000	-	-	-	-	-	-	-	-	-	-		
Commercial Papers	14,997	-	29,997	29,997	44,997	29,998	100.0	39,997	33.3	39,997	33.3	39,997	33.3		
Current Portion of Long-term Loans Payable	99,666	6.1	100,190	114,952	116,567	150,572	51.1	154,755	2.8	161,443	7.2	160,275	6.4		
Current Portion of Bonds	25,000	-	10,000	35,000	35,000	35,000	40.0	35,000	-	10,000	-71.4	10,000	-71.4		
Provision for Loss on Guarantees	8,100	6.7	8,680	9,220	9,040	9,360	15.6	9,050	-3.3	8,620	-7.9	8,590	-8.2		
Noncurrent Liabilities	634,952	14.1	598,470	562,427	538,177	522,965	-	492,690	-5.8	517,884	-1.0	489,945	-6.3		
Bonds Payable	176,000	2.9	166,000	141,000	141,000	166,000	-5.7	156,000	-6.0	181,000	9.0	181,000	9.0		
Long-term Loans Payable	287,890	-0.4	277,138	281,823	272,276	246,150	-14.5	236,181	-4.1	247,839	0.7	230,682	-6.3		
Provision for Loss on Interest Repayment	164,900	83.2	148,508	132,181	117,760	104,068	-36.9	94,224	-9.5	83,193	-20.1	72,744	-30.1		
Total Liabilities	801,110	19.4	763,943	764,771	757,443	764,351	-	743,964	-2.7	753,413	-1.4	724,182	-5.3		
Shareholders' Equity	220,812	-26.4	237,432	253,658	270,231	283,997	28.6	301,475	6.2	319,211	12.4	332,297	17.0		
Retained Earnings	100,763	-44.0	117,383	133,609	150,182	163,948	62.7	181,426	10.7	199,162	21.5	212,248	29.5		
Valuation and translation adjustments	4	-47.6	3	2	0	0	-88.9	0	-33.1	0	-71.2	-0	-		
Total Net Assets	220,816	-26.4	237,436	253,661	270,232	283,997	28.6	301,475	6.2	319,211	12.4	332,297	17.0		
Total Liabilities and Net Assets	1,021,927	5.3	1,001,380	1,018,432	1,027,675	1,048,349	-	1,045,440	-0.3	1,072,625	2.3	1,056,480	0.8		

Guaranteed Receivables (Off Balance)	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	-0.0	1,058,288	0.2	1,052,058	-0.4		

Note: ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018.
Accordingly, the figures in the current balance sheet are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

9. Income Statement (ACOM)

(Millions of yen)

			2018/3					2019/3									
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %	2019/3(E)	yoy %
Operating Revenue	183,997	4.9	47,605	96,559	146,036	195,310	6.1	50,215	5.5	101,405	5.0	152,720	4.6			200,300	2.6
Interest on Operating Loans	117,819	1.5	29,810	60,004	90,553	120,405	2.2	30,632	2.8	61,572	2.6	92,899	2.6			122,300	1.6
Revenue from Credit Card Business	4,455	31.0	1,351	2,840	4,474	6,168	38.4	1,825	35.0	3,741	31.7	5,743	28.4			8,000	29.7
Revenue from Credit Guarantee	42,199	15.7	11,654	23,585	36,277	48,892	15.9	12,632	8.4	25,321	7.4	38,341	5.7			50,800	3.9
Operating Expenses	269,388	54.5	33,870	66,378	99,282	133,542	-50.4	33,028	-2.5	65,112	-1.9	97,339	-2.0			142,100	6.4
Financial Expenses	7,153	-13.8	1,658	3,231	4,807	6,442	-9.9	1,452	-12.4	2,989	-7.5	4,353	-9.4			5,900	-8.4
Provision for Bad Debts	51,786	18.3	15,820	30,393	44,661	59,253	14.4	14,847	-6.1	28,992	-4.6	43,035	-3.6			63,400	7.0
Bad Debt Expenses	44,475	15.4	12,640	25,373	38,021	51,389	15.5	14,157	12.0	27,832	9.7	42,105	10.7			57,800	12.5
Increase or Decrease in Allowance for Doubtful Accounts	6,800	-	2,600	3,900	5,700	6,603	-	1,000	-	1,900	-	1,700	-			5,600	-
Increase or Decrease in Provision for Loss on Guarantees	510	-	580	1,120	940	1,260	-	-310	-	-740	-	-770	-			-	-
Provision for Loss on Interest Repayment	143,728	153.8	-	-	-	-	-	-	-	-	-	-	-			-	-
Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6	18,542	-34.9	27,740	-32.7			-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9	2,332	-45.1	3,583	-39.2			-	-
Increase or Decrease in Provision for Loss on Interest Repayment	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-	-20,875	-	-31,324	-			-	-
Other Operating Expenses	66,720	2.0	16,391	32,753	49,813	67,846	1.7	16,728	2.1	33,130	1.1	49,950	0.3			72,800	7.3
Operating Profit	-85,390	-	13,735	30,180	46,754	61,767	-	17,187	25.1	36,293	20.3	55,380	18.5			58,200	-5.8
Non-operating Income	1,366	-68.1	3,524	3,634	3,773	3,899	185.3	3,607	2.4	3,706	2.0	3,809	1.0			3,800	-2.5
Non-operating Expenses	30	-78.3	65	128	139	195	542.9	46	-27.9	91	-28.7	112	-19.1			-	-
Ordinary Profit	-84,054	-	17,194	33,686	50,388	65,471	-	20,747	20.7	39,908	18.5	59,077	17.2			62,000	-5.3
Extraordinary Income	189	74.4	25	25	25	29	-84.3	0	-99.8	0	-99.8	3	-84.9			-	-
Extraordinary Losses	121	-91.3	15	34	85	574	373.6	20	35.2	48	39.3	2,928	-			100	-82.6
Profit Before Income Taxes	-83,986	-	17,204	33,677	50,328	64,926	-	20,726	20.5	39,860	18.4	56,152	11.6			61,900	-4.7
Income Taxes-current	1,005	-44.7	718	1,419	1,896	2,759	174.5	1,284	78.6	3,081	117.1	4,269	125.1			-	-
Income Taxes-deferred	-5,702	-	-134	-588	-987	-1,018	-	398	-	-1	-	449	-			-	-
Profit	-79,289	-	16,619	32,845	49,418	63,184	-	19,044	14.6	36,780	12.0	51,433	4.1			56,900	-9.9

10. Operating Revenue by Segment (ACOM)

(Millions of yen)

			2018/3					2019/3									
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %	2019/3(E)	yoy %
Operating Revenue	183,997	4.9	47,605	96,559	146,036	195,310	6.1	50,215	5.5	101,405	5.0	152,720	4.6			200,300	2.6
Loan and Credit Card Business	135,971	2.1	34,668	69,628	105,125	139,826	2.8	35,979	3.8	72,209	3.7	108,982	3.7			142,800	2.1
Loan Business	131,155	1.4	33,217	66,596	100,366	133,281	1.6	34,052	2.5	68,263	2.5	102,942	2.6			134,500	0.9
Unsecured Loans	130,256	1.6	33,021	66,187	99,767	132,517	1.7	33,888	2.6	67,938	2.6	102,456	2.7			134,000	1.1
Consumers	130,255	1.6	33,021	66,187	99,767	132,516	1.7	33,888	2.6	67,937	2.6	102,456	2.7			134,000	1.1
Secured Loans	899	-20.1	195	409	598	763	-15.0	163	-16.4	325	-20.5	486	-18.8			500	-34.5
Credit Card Business	4,815	27.2	1,451	3,031	4,758	6,545	35.9	1,927	32.8	3,945	30.1	6,040	26.9			8,300	26.8
Guarantee Business	47,842	15.3	12,913	26,877	40,844	55,401	15.8	14,197	9.9	29,121	8.4	43,670	6.9			57,400	3.6
Others	184	-74.0	23	52	67	81	-55.6	39	68.1	74	40.7	67	-0.2			100	23.5

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

(%)

		2018/3				2019/3				
	2017/3	2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3	2019/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
Loan and Credit Card Business	73.9	72.8	72.1	72.0	71.6	71.6	71.2	71.4		71.3
Loan Business	71.3	69.8	69.0	68.7	68.2	67.8	67.3	67.4		67.2
Credit Card Business	2.6	3.0	3.1	3.3	3.4	3.8	3.9	4.0		4.1
Guarantee Business	26.0	27.1	27.8	28.0	28.4	28.3	28.7	28.6		28.7
Others	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.0		0.0

11. Operating Expenses (ACOM)

(Millions of yen)

			2018/3					2019/3									
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %	2019/3(E)	yoy %
Operating Expenses	269,388	54.5	33,870	66,378	99,282	133,542	-50.4	33,028	-2.5	65,112	-1.9	97,339	-2.0			142,100	6.4
Financial Expenses	7,153	-13.8	1,658	3,231	4,807	6,442	-9.9	1,452	-12.4	2,989	-7.5	4,353	-9.4			5,900	-8.4
Provision for Bad Debts	51,786	18.3	15,820	30,393	44,661	59,253	14.4	14,847	-6.1	28,992	-4.6	43,035	-3.6			63,400	7.0
Bad Debt Expenses	44,475	15.4	12,640	25,373	38,021	51,389	15.5	14,157	12.0	27,832	9.7	42,105	10.7			57,800	12.5
Increase or Decrease in Allowance for Doubtful Accounts	6,800	-	2,600	3,900	5,700	6,603	-	1,000	-	1,900	-	1,700	-			5,600	-
Increase or Decrease in Provision for Loss on Guarantees	510	-	580	1,120	940	1,260	-	-310	-	-740	-	-770	-			-	-
Provision for Loss on Interest Repayment	143,728	153.8	-	-	-	-	-	-	-	-	-	-	-			-	-
Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6	18,542	-34.9	27,740	-32.7			-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9	2,332	-45.1	3,583	-39.2			-	-
Increase or Decrease in Provision for Loss on Interest Repayment	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-	-20,875	-	-31,324	-			-	-
Other Operating Expenses	66,720	2.0	16,391	32,753	49,813	67,846	1.7	16,728	2.1	33,130	1.1	49,950	0.3			72,800	7.3
Personnel Expenses	14,563	-0.5	3,734	7,313	11,113	15,174	4.2	3,883	4.0	7,523	2.9	11,452	3.0			15,700	3.5
Advertising Expenses	11,427	2.4	2,747	5,666	8,577	11,299	-1.1	2,620	-4.6	5,692	0.5	8,541	-0.4			11,600	2.7
Administrative Expenses	6,519	-6.8	1,531	3,138	4,690	6,261	-4.0	1,521	-0.6	3,137	-0.0	4,632	-1.2			6,500	3.8
Computer Expenses	16,841	6.0	3,822	7,726	12,224	17,115	1.6	4,485	17.3	8,379	8.5	12,538	2.6			19,500	13.9
Fees	8,460	1.0	2,087	4,206	6,250	8,463	0.0	2,021	-3.2	4,062	-3.4	6,136	-1.8			8,700	2.8
Insurance Expenses	60	0.8	3	22	33	66	10.1	4	36.1	23	3.2	33	0.4			100	51.5
Depreciation	760	3.6	166	334	504	674	-11.3	148	-10.8	299	-10.5	451	-10.5			600	-11.0
Taxes and Other Public Charges	3,846	2.3	1,216	2,199	3,160	4,153	8.0	970	-20.3	1,845	-16.1	2,750	-13.0			4,000	-3.7
Enterprise Tax (Pro Forma Standard Taxation)	993	65.2	253	531	813	1,099	10.7	321	26.9	678	27.7	1,008	24.0			1,400	27.4
Others	3,247	1.4	828	1,614	2,446	3,538	9.0	751	-9.4	1,488	-7.8	2,407	-1.6			4,700	32.8

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

(%)

			2018/3					2019/3									
	2017/3	yoy p.p.	2017/6	2017/9	2017/12	2018/3	yoy p.p.	2018/6	yoy p.p.	2018/9	yoy p.p.	2018/12	yoy p.p.	2019/3	yoy p.p.	2019/3(E)	yoy p.p.
Operating Expenses	146.4	47.0	71.1	68.7	68.0	68.4	-78.0	65.8	-5.3	64.2	-4.5	63.7	-4.3			70.9	2.5
Financial Expenses	3.9	-0.8	3.5	3.3	3.3	3.3	-0.6	2.9	-0.6	2.9	-0.4	2.8	-0.5			2.9	-0.4
Provision for Bad Debts	28.1	3.1	33.2	31.5	30.6	30.4	2.3	29.6	-3.6	28.6	-2.9	28.2	-2.4			31.7	1.3
Bad Debt Expenses	24.1	2.1	26.5	26.3	26.0	26.3	2.2	28.2	1.7	27.4	1.1	27.6	1.6			28.9	2.6
Provision for Loss on Interest Repayment	78.1	45.8	-	-	-	-	-78.1	-	-	-	-	-	-			-	-
Other Operating Expenses	36.3	-1.0	34.4	33.9	34.1	34.7	-1.6	33.3	-1.1	32.7	-1.2	32.7	-1.4			36.3	1.6
Personnel Expenses	7.9	-0.5	7.8	7.6	7.6	7.8	-0.1	7.8	0.0	7.4	-0.2	7.5	-0.1			7.8	0.0
Advertising Expenses	6.2	-0.2	5.8	5.9	5.9	5.8	-0.4	5.2	-0.6	5.6	-0.3	5.6	-0.3			5.8	0.0
Administrative Expenses	3.6	-0.4	3.2	3.2	3.2	3.2	-0.4	3.0	-0.2	3.1	-0.1	3.0	-0.2			3.2	0.0
Computer Expenses	9.2	0.1	8.0	8.0	8.4	8.8	-0.4	8.9	0.9	8.3	0.3	8.2	-0.2			9.7	0.9
Fees	4.6	-0.2	4.4	4.4	4.3	4.3	-0.3	4.0	-0.4	4.0	-0.4	4.0	-0.3			4.3	0.0

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

12. Receivables Outstanding by Segment (ACOM)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Loan and Credit Card Business (Millions of yen)	822,916	3.5	832,210	840,544	844,500	855,811	4.0	865,056	3.9	871,488	3.7	874,598	3.6	2.2			886,700	3.6
Loan Business	784,806	2.3	790,894	795,271	795,370	803,365	2.4	809,664	2.4	813,693	2.3	814,181	2.4	1.3			820,800	2.2
Unsecured Loans	777,535	2.5	783,949	788,629	789,036	797,288	2.5	803,851	2.5	808,083	2.5	808,788	2.5	1.4			816,000	2.3
Consumers	777,531	2.5	783,945	788,625	789,032	797,284	2.5	803,847	2.5	808,079	2.5	808,784	2.5	1.4			816,000	2.3
Secured Loans	7,270	-17.8	6,945	6,642	6,334	6,077	-16.4	5,813	-16.3	5,610	-15.5	5,393	-14.9	-11.3			4,800	-21.0
Real Estate Card Loan	6,172	-18.6	5,888	5,642	5,365	5,162	-16.4	4,951	-15.9	4,785	-15.2	4,592	-14.4	-11.0			-	-
Credit Card Business	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	34.1	57,794	27.7	60,417	23.0	15.2			65,900	25.7
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	0.2	541	539	538	537	-0.6	536	-0.9	534	-0.9	533	-0.9	-0.7			537	0.0
Guaranteed Receivables	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	2.6	1,058,288	1.1	1,052,058	0.6	-0.4			1,082,700	2.5
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	608	4.5	613	620	623	628	3.3	630	2.8	635	2.4	637	2.2	1.4			644	2.5
Right to reimbursement	38,525	24.7	41,362	43,886	46,521	47,852	24.2	49,934	20.7	51,642	17.7	52,689	13.3	10.1			-	-

13. Number of Customer Accounts (ACOM)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Loan Business	1,441,686	2.3	1,451,553	1,463,325	1,468,304	1,486,114	3.1	1,500,171	3.3	1,513,549	3.4	1,519,206	3.5	2.2			1,520,800	2.3
Unsecured Loans	1,439,063	2.3	1,449,037	1,460,914	1,465,993	1,483,887	3.1	1,498,025	3.4	1,511,475	3.5	1,517,204	3.5	2.2			1,519,000	2.4
Consumers	1,439,059	2.3	1,449,033	1,460,910	1,465,989	1,483,883	3.1	1,498,022	3.4	1,511,472	3.5	1,517,201	3.5	2.2			1,519,000	2.4
Secured Loans	2,623	-15.5	2,516	2,411	2,311	2,227	-15.1	2,146	-14.7	2,074	-14.0	2,002	-13.4	-10.1			1,800	-19.2
Credit Card Business	314,235	23.5	339,217	365,150	384,438	400,220	27.4	404,102	19.1	406,947	11.4	415,872	8.2	3.9			433,000	8.2
Guarantee Bussiness	1,651,161	8.6	1,679,526	1,686,688	1,676,045	1,680,937	1.8	1,675,694	-0.2	1,666,197	-1.2	1,651,142	-1.5	-1.8			1,679,900	-0.1

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)

			2018/3					2019/3									
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %	2019/3(E)	yoy %
Number of Applicants	501,950	8.5	129,998	260,831	398,156	539,919	7.6	144,087	10.8	285,744	9.6	427,610	7.4			-	-
Number of New Loan Customers	234,838	5.9	60,576	120,073	180,874	242,008	3.1	64,226	6.0	125,058	4.2	188,233	4.1			242,000	-0.0
Lending Ratio (%)	46.8	(-1.1)	46.6	46.0	45.4	44.8	(-2.0)	44.6	(-2.0)	43.8	(-2.2)	44.0	(-1.4)			-	-

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)	151	2.7	147	149	150	153	1.3	150	2.0	152	2.0	155	3.3			-	-

15. Number of Loan Business Outlets (ACOM)

			2018/3					2019/3									
	2017/3	yoy	2017/6	2017/9	2017/12	2018/3	yoy	2018/6	ytd	2018/9	ytd	2018/12	ytd	2019/3	yoy	2019/3(E)	yoy
Number of Loan Business Outlets	1,068	-17	1,066	1,066	1,056	1,042	-26	1,041	-1	1,033	-9	1,022	-20			1,017	-25
Staffed	22	-17	22	22	22	22	-	22	-	22	-	22	-			22	-
Unstaffed	1,046	-	1,044	1,044	1,034	1,020	-26	1,019	-1	1,011	-9	1,000	-20			995	-25

16. Automatic Contract Machines (ACOM)

			2018/3					2019/3									
	2017/3	yoy	2017/6	2017/9	2017/12	2018/3	yoy	2018/6	ytd	2018/9	ytd	2018/12	ytd	2019/3	yoy	2019/3(E)	yoy
Number of Automatic Contract Machine Outlets	1,068	-17	1,066	1,066	1,056	1,042	-26	1,041	-1	1,033	-9	1,022	-20			1,017	-25
Number of Automatic Contract Machines	1,107	-12	1,105	1,105	1,096	1,082	-25	1,081	-1	1,073	-9	1,062	-20			1,057	-25
Number of Card Issuance Machines	494	151	644	645	647	645	151	644	-1	644	-1	644	-1			-	-

17. ATMs (ACOM)

			2018/3					2019/3									
	2017/3	yoy	2017/6	2017/9	2017/12	2018/3	yoy	2018/6	ytd	2018/9	ytd	2018/12	ytd	2019/3	yoy	2019/3(E)	yoy
Number of ATMs	55,796	-8,360	56,009	56,263	56,141	56,128	332	56,123	-5	56,198	70	51,899	-4,229			-	-
Proprietary	1,087	-25	1,083	1,082	1,069	1,057	-30	1,055	-2	1,046	-11	1,036	-21			1,032	-25
Open 365 Days/Year	1,087	-25	1,083	1,082	1,069	1,057	-30	1,055	-2	1,046	-11	1,036	-21			-	-
Open 24 Hours/Day	958	-20	954	953	948	940	-18	938	-2	929	-11	920	-20			-	-
Tie-up	54,709	-8,335	54,926	55,181	55,072	55,071	362	55,068	-3	55,152	81	50,863	-4,208			-	-

18. Employees (ACOM)

			2018/3					2019/3									
	2017/3	yoy	2017/6	2017/9	2017/12	2018/3	yoy	2018/6	ytd	2018/9	ytd	2018/12	ytd	2019/3	yoy	2019/3(E)	yoy
Number of Total Employees	2,021	-11	2,102	2,085	2,084	2,061	40	2,169	108	2,145	84	2,139	78			-	-
Permanent Employees	1,854	-38	1,990	1,970	1,964	1,936	82	2,044	108	2,019	83	2,017	81			1,991	55
Temporary Employees	167	27	112	115	120	125	-42	125	-	126	1	122	-3			-	-

19. Average Loan Yield (ACOM)

(%)

			2018/3								2019/3									
	2017/3	yoy p.p.	2017/6	yoy p.p.	2017/9	yoy p.p.	2017/12	yoy p.p.	2018/3	yoy p.p.	2018/6	yoy p.p.	2018/9	yoy p.p.	2018/12	yoy p.p.	2019/3	yoy p.p.	2019/3(E)	yoy p.p.
Average Loan Yield	15.16	-0.18	15.18	-0.03	15.17	0.00	15.17	0.01	15.17	0.01	15.23	0.05	15.21	0.04	15.21	0.04			15.08	-0.09
Unsecured Loans	15.21	-0.18	15.22	-0.04	15.20	-0.02	15.20	-0.01	15.21	0.00	15.26	0.04	15.24	0.04	15.24	0.04			15.11	-0.10
Consumers	15.21	-0.18	15.22	-0.04	15.20	-0.02	15.20	-0.01	15.21	0.00	15.26	0.04	15.24	0.04	15.24	0.04			15.11	-0.10
Secured Loans	11.08	-0.32	10.94	-0.21	11.60	0.55	11.56	0.49	11.36	0.28	10.94	0.00	11.05	-0.55	11.19	-0.37			9.89	-1.47

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)

(Millions of yen)

			2018/3								2019/3									
Effective Annual Interest Rate	2017/3	C.R.(%)	2017/6	C.R.(%)	2017/9	C.R.(%)	2017/12	C.R.(%)	2018/3	C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/3(E)	C.R.(%)
Total	777,531	100.0	783,945	100.0	788,625	100.0	789,032	100.0	797,284	100.0	803,847	100.0	808,079	100.0	808,784	100.0			816,000	100.0
20.000% <	9,915	1.3	9,265	1.2	8,637	1.1	8,117	1.0	7,230	0.9	6,856	0.9	6,515	0.8	6,202	0.8			6,800	0.8
18.000% < ≦ 20.000%	2,589	0.3	2,443	0.3	2,311	0.3	2,200	0.3	1,955	0.2	1,857	0.2	1,785	0.2	1,711	0.2			1,800	0.2
15.000% < ≦ 18.000%	360,802	46.4	363,512	46.4	367,716	46.6	370,177	46.9	375,683	47.1	380,299	47.3	383,786	47.5	385,388	47.6			382,200	46.8
10.000% < ≦ 15.000%	366,952	47.2	370,316	47.2	370,266	47.0	368,292	46.7	371,123	46.6	372,600	46.3	372,964	46.2	371,845	46.0			379,900	46.6
≦ 10.000%	37,271	4.8	38,408	4.9	39,693	5.0	40,244	5.1	41,291	5.2	42,233	5.3	43,028	5.3	43,636	5.4			45,300	5.6

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

			2018/3								2019/3									
Effective Annual Interest Rate	2017/3	C.R.(%)	2017/6	C.R.(%)	2017/9	C.R.(%)	2017/12	C.R.(%)	2018/3	C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/3(E)	C.R.(%)
Total	1,439,059	100.0	1,449,033	100.0	1,460,910	100.0	1,465,989	100.0	1,483,883	100.0	1,498,022	100.0	1,511,472	100.0	1,517,201	100.0			-	-
20.000% <	23,263	1.6	21,531	1.5	19,992	1.4	18,582	1.3	16,278	1.1	15,346	1.0	14,481	0.9	13,699	0.9			-	-
18.000% < ≦ 20.000%	1,664	0.1	1,593	0.1	1,504	0.1	1,446	0.1	1,260	0.1	1,204	0.1	1,170	0.1	1,120	0.1			-	-
15.000% < ≦ 18.000%	989,024	68.7	996,697	68.8	1,007,898	69.0	1,016,063	69.3	1,032,094	69.5	1,045,051	69.8	1,057,599	70.0	1,064,636	70.2			-	-
10.000% < ≦ 15.000%	348,763	24.3	350,854	24.2	350,638	24.0	347,694	23.7	349,733	23.6	349,625	23.3	349,207	23.1	346,826	22.8			-	-
≦ 10.000%	76,345	5.3	78,358	5.4	80,878	5.5	82,204	5.6	84,518	5.7	86,796	5.8	89,015	5.9	90,920	6.0			-	-

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)			2018/3								2019/3									
	2017/3	C.R.(%)	2017/6	C.R.(%)	2017/9	C.R.(%)	2017/12	C.R.(%)	2018/3	C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/3(E)	C.R.(%)
Total	777,531	100.0	783,945	100.0	788,625	100.0	789,032	100.0	797,284	100.0	803,847	100.0	808,079	100.0	808,784	100.0			816,000	100.0
≦ 100	11,206	1.5	11,361	1.4	11,487	1.5	11,553	1.5	11,885	1.5	12,101	1.5	12,417	1.5	12,357	1.5			12,600	1.6
100 < ≦ 300	69,438	8.9	69,477	8.9	70,283	8.9	70,843	9.0	72,365	9.1	73,198	9.1	74,335	9.2	75,117	9.3			78,500	9.6
300 < ≦ 500	211,394	27.2	212,300	27.1	214,128	27.1	214,789	27.2	216,456	27.1	218,221	27.2	219,914	27.2	220,899	27.3			221,200	27.1
500 < ≦ 1,000	189,041	24.3	191,194	24.4	192,626	24.4	192,778	24.4	194,977	24.5	196,288	24.4	196,702	24.4	196,198	24.3			200,700	24.6
1,000 <	296,451	38.1	299,611	38.2	300,098	38.1	299,067	37.9	301,600	37.8	304,036	37.8	304,710	37.7	304,212	37.6			303,000	37.1

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

Classified Receivable Outstanding (Thousands of yen)			2018/3								2019/3									
	2017/3	C.R.(%)	2017/6	C.R.(%)	2017/9	C.R.(%)	2017/12	C.R.(%)	2018/3	C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	C.R.(%)	2019/3	C.R.(%)	2019/3(E)	C.R.(%)
Total	1,439,059	100.0	1,449,033	100.0	1,460,910	100.0	1,465,989	100.0	1,483,883	100.0	1,498,022	100.0	1,511,472	100.0	1,517,201	100.0			-	-
≦ 100	179,473	12.5	181,792	12.5	183,460	12.5	184,460	12.6	187,641	12.7	190,861	12.7	194,586	12.9	194,742	12.8			-	-
100 < ≦ 300	329,817	22.9	330,326	22.8	333,958	22.9	335,869	22.9	342,575	23.1	346,354	23.1	351,359	23.2	354,652	23.4			-	-
300 < ≦ 500	488,551	33.9	490,716	33.9	494,730	33.9	496,785	33.9	500,487	33.7	504,420	33.7	508,189	33.6	511,085	33.7			-	-
500 < ≦ 1,000	248,837	17.3	251,673	17.4	253,823	17.4	254,299	17.3	257,275	17.3	258,896	17.3	259,351	17.2	258,868	17.1			-	-
1,000 <	192,381	13.4	194,526	13.4	194,939	13.3	194,576	13.3	195,905	13.2	197,491	13.2	197,987	13.1	197,854	13.0			-	-

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

(Thousands of yen、%)

	2017/3			2018/3												2019/3											
				2017/6			2017/9			2017/12			2018/3			2018/6			2018/9			2018/12			2019/3		
Annual Income (Millions of yen)	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	151	100.0	100.0	147	100.0	100.0	149	100.0	100.0	150	100.0	100.0	153	100.0	100.0	150	100.0	100.0	152	100.0	100.0	155	100.0			
≦ 2	25.6	119	22.9	24.2	119	22.8	25.0	119	22.8	25.3	119	22.8	25.4	120	22.7	23.3	118	22.6	24.1	119	22.5	24.7	121	22.4			
2 < ≦ 5	64.7	154	59.8	66.2	150	60.1	65.6	153	60.2	65.2	153	60.3	65.0	156	60.2	66.0	150	60.4	65.7	154	60.5	65.3	158	60.7			
5 < ≦ 7	6.6	201	11.2	6.6	183	11.1	6.4	192	11.1	6.4	195	11.0	6.5	201	11.1	7.3	199	11.1	6.9	204	11.1	6.7	208	11.0			
7 < ≦ 10	2.5	233	4.8	2.4	220	4.8	2.4	220	4.7	2.4	225	4.7	2.5	233	4.7	2.7	242	4.7	2.6	242	4.7	2.6	244	4.6			
10 <	0.6	291	1.3	0.6	312	1.2	0.6	315	1.2	0.7	318	1.2	0.6	316	1.3	0.7	318	1.2	0.7	312	1.2	0.7	336	1.3			

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

(%)

	2017/3			2018/3												2019/3											
				2017/6			2017/9			2017/12			2018/3			2018/6			2018/9			2018/12			2019/3		
	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	100.0	100.0	100.0	100.0			
Under 29	52.2	24.0	28.1	53.5	24.3	29.9	54.3	24.6	30.2	55.2	25.0	30.8	55.2	25.4	31.6	55.0	25.7	34.1	55.6	25.9	34.7	56.6	26.3	34.7			
Age 30 - 39	18.2	24.1	20.2	18.1	23.9	19.9	17.8	23.8	19.7	17.6	23.7	19.8	17.6	23.5	19.9	18.1	23.5	20.0	17.9	23.4	19.7	17.6	23.3	19.7			
Age 40 - 49	16.0	24.2	21.5	15.4	24.1	20.8	15.0	23.9	20.6	14.6	23.7	20.4	14.6	23.5	20.2	14.9	23.3	19.6	14.5	23.1	19.2	14.1	22.9	19.2			
Age 50 - 59	9.5	16.5	15.7	9.3	16.6	15.8	9.0	16.6	16.0	8.9	16.5	15.7	8.9	16.5	15.4	8.8	16.5	14.7	8.6	16.6	14.7	8.5	16.6	14.6			
Over 60	4.1	11.2	14.5	3.7	11.1	13.6	3.9	11.1	13.5	3.7	11.1	13.3	3.7	11.1	12.9	3.2	11.0	11.6	3.4	11.0	11.7	3.2	10.9	11.8			

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

(%)

	2017/3			2018/3												2019/3											
				2017/6			2017/9			2017/12			2018/3			2018/6			2018/9			2018/12			2019/3		
	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	71.1	73.9	74.5	71.1	73.8	74.1	70.7	73.7	74.3	70.7	73.6	74.0	70.6	73.5	74.0	70.0	73.3	73.4	69.9	73.2	73.6	69.8	73.0	73.4			
Female	28.9	26.1	25.5	28.9	26.2	25.9	29.3	26.3	25.7	29.3	26.4	26.0	29.4	26.5	26.0	30.0	26.7	26.6	30.1	26.8	26.4	30.2	27.0	26.6			

25. Bad Debt Expenses (ACOM)

			2018/3					2019/3									
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %	2019/3(E)	yoy %
Bad Debt Expenses (Millions of yen)	54,451	8.5	14,804	29,626	43,911	58,750	7.9	15,263	3.1	30,165	1.8	45,689	4.0			62,800	6.9
Loan and Credit Card Business	33,390	0.4	8,683	17,109	25,063	33,316	-0.2	8,223	-5.3	16,450	-3.8	24,873	-0.8			33,800	1.5
Loan Business	31,826	-0.6	8,232	16,191	23,622	31,297	-1.7	7,582	-7.9	15,145	-6.5	22,841	-3.3			31,400	0.3
Unsecured Loans	31,741	-0.5	8,214	16,167	23,575	31,233	-1.6	7,575	-7.8	15,129	-6.4	22,822	-3.2			31,400	0.5
Bad Debt Expenses	21,765	7.4	6,050	11,914	17,685	23,872	9.7	6,469	6.9	12,796	7.4	19,238	8.8			-	-
Waiver of Repayments accompanied with Interest Repayments	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9	2,332	-45.1	3,583	-39.2			-	-
Secured Loans	85	-22.8	17	23	47	64	-24.7	7	-59.6	16	-31.6	18	-59.8			-	-
Credit Card Business	1,563	26.7	450	918	1,440	2,018	29.1	640	42.2	1,305	42.1	2,031	41.0			2,400	18.9
Guarantee Business	21,057	24.4	6,121	12,516	18,847	25,424	20.7	7,039	15.0	13,714	9.6	20,815	10.4			29,000	14.1
Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	448	1.4	452	453	449	448	0.0	433	-4.2	434	-4.2	435	-3.1			-	-
<Reference>																	
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	0.2	541	539	538	537	-0.6	536	-0.9	534	-0.9	533	-0.9			537	0.0

[Ratio of Bad Debt Expenses]

Loan and Credit Card Business (%)	4.06	(-0.12)	1.04	2.03	2.97	3.89	(-0.17)	0.95	(-0.09)	1.89	(-0.14)	2.84	(-0.13)			3.81	(-0.08)
Loan Business	4.05	(-0.12)	1.04	2.03	2.97	3.89	(-0.16)	0.94	(-0.10)	1.86	(-0.17)	2.80	(-0.17)			3.82	(-0.07)
Unsecured Loans	4.08	(-0.13)	1.05	2.05	2.99	3.92	(-0.16)	0.94	(-0.11)	1.87	(-0.18)	2.82	(-0.17)			3.85	(-0.07)
Bad Debt Expenses	2.80	(0.13)	0.77	1.51	2.24	2.99	(0.19)	0.80	(0.03)	1.58	(0.07)	2.38	(0.14)			-	-
Waiver of Repayments accompanied with Interest Repayments	1.28	(-0.25)	0.28	0.54	0.75	0.92	(-0.36)	0.14	(-0.14)	0.29	(-0.25)	0.44	(-0.31)			-	-
Secured Loans	1.15	(-0.07)	0.25	0.35	0.72	1.03	(-0.12)	0.12	(-0.13)	0.28	(-0.07)	0.34	(-0.38)			-	-
Credit Card Business	4.10	(-0.33)	1.09	2.03	2.93	3.85	(-0.25)	1.16	(0.07)	2.26	(0.23)	3.36	(0.43)			3.64	(-0.21)
Guarantee Business	2.02	(0.17)	0.57	1.15	1.72	2.30	(0.28)	0.64	(0.07)	1.23	(0.08)	1.88	(0.16)			2.55	(0.25)

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)

			2018/3								2019/3							
[Based on Receivables Outstanding]	2017/3	C.R. (%)	2017/6	C.R. (%)	2017/9	C.R. (%)	2017/12	C.R. (%)	2018/3	C.R. (%)	2018/6	C.R. (%)	2018/9	C.R. (%)	2018/12	C.R. (%)	2019/3	C.R. (%)
Amount of Bad Debt Expenses (Millions of yen)	31,741	100.0	8,214	100.0	16,167	100.0	23,575	100.0	31,233	100.0	7,575	100.0	15,129	100.0	22,822	100.0		
Personal Bankruptcy	2,833	8.9	612	7.5	1,335	8.3	2,198	9.3	3,140	10.0	628	8.3	1,337	8.9	2,333	10.2		
Failure to Locate Borrowers	559	1.8	111	1.4	275	1.7	470	2.0	651	2.1	105	1.4	274	1.8	471	2.1		
Borrowers' Inability of Making Repayments, etc.	17,465	55.0	5,121	62.3	9,908	61.3	14,444	61.3	19,303	61.8	5,567	73.5	10,850	71.7	15,911	69.7		
ACOM's Voluntary Waiver of Repayments	10,882	34.3	2,369	28.8	4,648	28.7	6,462	27.4	8,138	26.1	1,273	16.8	2,666	17.6	4,106	18.0		
Waiver of Repayments accompanied with Interest Repayments	9,975	-	2,163	-	4,252	-	5,889	-	7,360	-	1,105	-	2,332	-	3,583	-		

26. Non-performing Loans (ACOM)

(Millions of yen)

	2017/3	%	2018/3								2019/3							
			2017/6	%	2017/9	%	2017/12	%	2018/3	%	2018/6	%	2018/9	%	2018/12	%	2019/3	%
Total Amount of Non-performing Loans	56,020	7.13	56,679	7.16	56,817	7.14	57,331	7.20	56,912	7.08	57,621	7.11	58,135	7.14	58,401	7.17		
Loans to Borrowers in Bankruptcy or Under Reorganization	713	0.09	744	0.09	740	0.09	764	0.10	788	0.10	807	0.10	814	0.10	796	0.10		
Applications for Bankruptcy are Proceeded	66	0.01	73	0.01	54	0.01	73	0.01	61	0.01	70	0.01	70	0.01	69	0.01		
Applications for The Civil Rehabilitation are Proceeded	239	0.03	260	0.03	261	0.03	263	0.03	274	0.03	265	0.03	270	0.03	257	0.03		
Applications for The Civil Rehabilitation are Determined	239	0.03	246	0.03	253	0.03	264	0.03	271	0.03	286	0.04	290	0.04	288	0.04		
Loans in Arrears	24,644	3.14	24,155	3.05	23,975	3.01	24,208	3.04	23,774	2.96	23,790	2.94	24,426	3.00	24,386	2.99		
Loans Past Due for Three Months or More	1,704	0.22	2,283	0.29	1,904	0.24	2,114	0.27	1,767	0.22	2,329	0.29	2,014	0.25	2,215	0.27		
Restructured Loans	28,957	3.69	29,496	3.73	30,197	3.80	30,244	3.80	30,582	3.80	30,693	3.79	30,880	3.79	31,002	3.81		

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)

	2017/3	%	2018/3								2019/3							
			2017/6	%	2017/9	%	2017/12	%	2018/3	%	2018/6	%	2018/9	%	2018/12	%	2019/3	%
11 days ≦ < 3 months	17,477	2.23	16,930	2.14	20,535	2.58	15,765	1.98	18,605	2.31	19,502	2.41	23,391	2.87	17,190	2.11		
31 days ≦ < 3 months	6,421	0.82	6,941	0.88	7,285	0.92	6,553	0.82	7,325	0.91	7,859	0.97	8,129	1.00	6,710	0.82		
11 days ≦ < 31 days	11,055	1.41	9,989	1.26	13,250	1.67	9,212	1.16	11,280	1.40	11,643	1.44	15,262	1.87	10,480	1.29		

27. Allowance for Doubtful Accounts (ACOM)

(Millions of yen)

	2017/3	yoy %	2018/3					2019/3								2019/3(E)	yoy %
			2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %		
Allowance for Doubtful Accounts	51,500	15.2	54,100	55,400	57,200	58,100	12.8	59,100	9.2	60,000	8.3	59,800	4.5			63,700	9.6
General Allowance	17,713	-4.1	18,617	18,214	18,921	19,003	7.3	19,825	6.5	20,229	11.1	20,200	6.8			-	-
Unsecured Consumer Loans	15,398	-7.2	16,148	16,569	17,152	17,201	11.7	17,907	10.9	18,276	10.3	18,159	5.9			-	-
Specific Allowance	33,480	29.3	35,164	36,897	37,975	38,872	16.1	38,975	10.8	39,534	7.1	39,380	3.7			-	-
Increase or Decrease in Allowance	6,800	-	2,600	3,900	5,700	6,600	-	1,000	-	1,900	-	1,700	-			5,600	-
Provision for Loss on Guarantees	8,100	6.7	8,680	9,220	9,040	9,360	15.6	9,050	4.3	8,620	-6.5	8,590	-5.0			9,360	-
Increase or Decrease in Provision	510	-	580	1,120	940	1,260	-	-310	-	-740	-	-770	-			-	-

28. Provision for Loss on Interest Repayment (ACOM)

(Millions of yen)

	2017/3	yoy %	2018/3					2019/3								2019/3(E)	yoy %
			2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	2019/3	yoy %		
Provision at the Beginning of Respective Period	90,000	-12.3	164,900	164,900	164,900	164,900	83.2	104,068	-36.9	104,068	-36.9	104,068	-36.9			104,068	-36.9
Drawdown of Provision	68,828	-0.6	16,391	32,718	47,139	60,831	-11.6	9,844	-39.9	20,875	-36.2	31,324	-33.5			-	-
Interest Repayment	58,852	2.2	14,227	28,466	41,249	53,470	-9.1	8,738	-38.6	18,542	-34.9	27,740	-32.7			-	-
Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	9,975	-14.3	2,163	4,252	5,889	7,360	-26.2	1,105	-48.9	2,332	-45.1	3,583	-39.2			-	-
Addition of Provision	143,728	153.8	-	-	-	-	-	-	-	-	-	-	-			-	-
Provision at the End of Respective Period	164,900	83.2	148,508	132,181	117,760	104,068	-36.9	94,224	-36.6	83,193	-37.1	72,744	-38.2			-	-
Increase or Decrease in Provision	74,900	-	-16,391	-32,718	-47,139	-60,831	-	-9,844	-	-20,875	-	-31,324	-			-	-

29. Funds Procurement (ACOM)

(Millions of yen)

			2018/3					2019/3												
	2017/3	C.R.(%)	2017/6	2017/9	2017/12	2018/3	C.R.(%)	2018/6	C.R.(%)	2018/9	C.R.(%)	2018/12	yoy %	ytd %	C.R.(%)	2019/3	C.R.(%)	2019/3(E)	yoy %	C.R.(%)
Borrowings	609,554	100.0	589,326	602,773	609,840	627,720	100.0	621,933	100.0	640,280	100.0	621,954	2.0	-0.9	100.0			646,400	3.0	100.0
Indirect	393,557	64.6	383,328	396,775	388,843	396,722	63.2	390,936	62.9	409,282	63.9	390,957	0.5	-1.5	62.9			405,400	2.2	62.7
City Banks, etc.	138,321	22.7	141,446	142,524	148,949	143,023	22.8	293,000	47.1	312,201	48.7	297,070	99.4	107.7	47.8			-	-	-
Regional Banks	41,918	6.9	41,293	41,381	41,377	40,484	6.4	42,502	6.8	42,685	6.7	44,106	6.6	8.9	7.1			-	-	-
Trust Banks	156,908	25.8	147,744	156,808	146,601	159,208	25.4	600	0.1	550	0.1	500	-99.7	-99.7	0.1			-	-	-
Foreign Banks	3,000	0.5	3,000	2,900	2,800	2,700	0.4	2,600	0.4	2,500	0.4	2,500	-10.7	-7.4	0.4			-	-	-
Life Insurance Companies	21,902	3.6	19,156	19,916	17,938	18,402	2.9	16,590	2.7	16,728	2.6	14,604	-18.6	-20.6	2.3			-	-	-
Non-life Insurance Companies	4,459	0.7	3,918	4,377	4,336	4,295	0.7	4,129	0.7	3,963	0.6	3,797	-12.4	-11.6	0.6			-	-	-
Others	27,049	4.4	26,771	28,869	26,842	28,610	4.6	31,515	5.1	30,655	4.8	28,380	5.7	-0.8	4.6			-	-	-
Direct	215,997	35.4	205,997	205,997	220,997	230,998	36.8	230,997	37.1	230,997	36.1	230,997	4.5	-0.0	37.1			241,000	4.3	37.3
Commercial Papers	14,997	2.4	29,997	29,997	44,997	29,998	4.8	39,997	6.4	39,997	6.3	39,997	-11.1	33.3	6.4			-	-	-
Straight Bonds	201,000	33.0	176,000	176,000	176,000	201,000	32.0	191,000	30.7	191,000	29.8	191,000	8.5	-5.0	30.7			-	-	-
Short-term Loans Payable	20,997	3.4	35,997	29,997	44,997	29,998	4.8	39,997	6.4	39,997	6.3	39,997	-11.1	33.3	6.4			-	-	-
Long-term Loans Payable	588,557	96.6	553,328	572,775	564,843	597,722	95.2	581,936	93.6	600,282	93.7	581,957	3.0	-2.6	93.6			-	-	-
Fixed	528,700	86.7	512,919	507,239	509,867	503,740	80.2	503,925	81.0	524,536	81.9	510,062	0.0	1.3	82.0			-	-	-
Interest Rate Swaps (Notional)	206,044	33.8	194,477	180,649	169,154	155,904	24.8	144,234	23.2	124,068	19.4	112,848	-33.3	-27.6	18.1			-	-	-
Average Interest Rate on Funds Procured During the Year (%)	1.27	-	1.09	1.08	1.06	1.07	-	0.93	-	0.96	-	0.92	-	-	-			0.94	-	-
Average Nominal Interest Rate on Funds Procured During the Year	0.80	-	0.74	0.72	0.71	0.70	-	0.66	-	0.65	-	0.64	-	-	-			-	-	-
Floating Interest Rate	0.71	-	0.71	0.70	0.69	0.68	-	0.63	-	0.63	-	0.63	-	-	-			-	-	-
Fixed Interest Rate	1.31	-	1.15	1.13	1.12	1.13	-	1.00	-	1.03	-	0.99	-	-	-			-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-
Long-term	1.28	-	1.10	1.10	1.10	1.13	-	0.94	-	0.98	-	0.96	-	-	-			-	-	-
Direct	0.93	-	0.74	0.71	0.69	0.74	-	0.64	-	0.74	-	0.68	-	-	-			-	-	-
Indirect	1.43	-	1.29	1.28	1.26	1.25	-	1.10	-	1.09	-	1.06	-	-	-			-	-	-

<Reference>

Term Average of Long-term Prime Rate	0.95	-	0.95	0.97	0.98	0.99	-	1.00	-	1.00	-	1.00	-	-	-			-	-	-

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

30. Credit Card Business (ACOM)

(Millions of yen)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Card Shopping Receivables	38,109	36.8	41,315	45,273	49,129	52,445	37.6	55,392	34.1	57,794	27.7	60,417	23.0	15.2			65,900	25.7
Revolving Receivables	34,285	36.3	37,081	40,467	44,214	48,084	40.2	50,750	36.9	53,215	31.5	55,600	25.8	15.6			-	-
Number of Cardholders	314,235	23.5	339,217	365,150	384,438	400,220	27.4	404,102	19.1	406,947	11.4	415,872	8.2	3.9			433,000	8.2
Number of Accounts with Shopping Receivables	172,965	21.1	186,641	198,870	207,748	215,103	24.4	223,660	19.8	228,219	14.8	231,566	11.5	7.7			-	-
Revenue from Credit Card Business	4,815	27.2	1,451	3,031	4,758	6,545	35.9	1,927	32.8	3,945	30.1	6,040	26.9	-			8,300	26.8
Average Commission Rates (%)	13.68	(-0.01)	13.71	13.73	13.75	13.69	(0.01)	13.56	(-0.15)	13.52	(-0.21)	13.48	(-0.27)	-			-	-

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)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Guaranteed Receivables	1,005,029	13.5	1,029,609	1,047,105	1,045,583	1,056,532	5.1	1,056,486	2.6	1,058,288	1.1	1,052,058	0.6	-0.4			1,082,700	2.5
Number of Accounts with Outstanding Balance	1,651,161	8.6	1,679,526	1,686,688	1,676,045	1,680,937	1.8	1,675,694	-0.2	1,666,197	-1.2	1,651,142	-1.5	-1.8			1,679,900	-0.1
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	608	4.5	613	620	623	628	3.3	630	2.8	635	2.4	637	2.2	1.4			644	2.5
Revenue from Guarantee Business	47,842	15.3	12,913	26,877	40,844	55,401	15.8	14,197	9.9	29,121	8.4	43,670	6.9	-			57,400	3.6
Alliance Partners	29	-	30	30	30	30	-	30	-	30	-	30	-	-			-	-

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

(Millions of yen)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Guaranteed Receivables	124,744	22.6	132,037	136,780	139,661	143,112	14.7	146,287	10.8	149,062	9.0	150,839	8.0	5.4			153,400	7.2
Number of Accounts with Outstanding Balance	217,020	14.2	226,332	230,576	233,419	236,690	9.1	240,455	6.2	243,323	5.5	246,042	5.4	4.0			248,000	4.8
Average Balance of Guaranteed Receivables per Account (Thousands of yen)	574	7.3	583	593	598	604	5.2	608	4.3	612	3.2	613	2.5	1.5			618	2.3
Revenue from Guarantee Business	8,569	16.3	2,375	4,823	7,352	9,893	15.5	2,615	10.1	5,252	8.9	7,931	7.9	-			10,400	5.1
Alliance Partners	24	-	25	25	25	25	-	25	-	25	-	25	-	-			-	-

32. Financial Ratios (ACOM)

(%)

			2018/3					2019/3									
	2017/3	yoy p.p.	2017/6	2017/9	2017/12	2018/3	yoy p.p.	2018/6	yoy p.p.	2018/9	yoy p.p.	2018/12	yoy p.p.	2019/3	yoy p.p.	2019/3(E)	yoy p.p.
Dividend Pay-out Ratio	-	-	-	-	-	2.5	2.5	-	-	4.3	4.3	-	-			5.5	3.0
Shareholders' Equity Ratio	21.6 (10.9)	-9.3 (-5.3)	23.7 (11.7)	24.9 (12.3)	26.3 (13.0)	27.1 (13.5)	5.5 (2.6)	28.8 (14.3)	5.1 (2.6)	29.8 (15.0)	4.9 (2.7)	31.5 (15.8)	5.2 (2.8)			31.3 (15.6)	4.3 (2.1)
Dividend on Equity	-	-	-	-	-	0.6	0.6	-	-	0.5	0.5	-	-			1.0	0.4
Return on Equity (ROE)	-30.4	-33.7	29.1	27.6	26.7	25.0	55.4	26.1	-3.0	24.3	-3.3	22.2	-4.5			18.3	-6.7
Operating Profit to Total Assets	-8.6	-8.7	5.4	5.9	6.1	6.0	14.6	6.6	1.2	6.8	0.9	7.0	0.9			5.5	-0.5
Ordinary Profit to Total Assets	-8.4	-8.9	6.8	6.6	6.5	6.3	14.7	7.9	1.1	7.5	0.9	7.5	1.0			5.8	-0.5
Return on Assets (ROA)	-8.0	-9.0	6.6	6.4	6.4	6.1	14.1	7.3	0.7	6.9	0.5	6.5	0.1			5.3	-0.8
Operating Margin	-46.4	-47.0	28.9	31.3	32.0	31.6	78.0	34.2	5.3	35.8	4.5	36.3	4.3			29.1	-2.5
Ordinary Profit to Operating Revenue	-45.7	-48.6	36.1	34.9	34.5	33.5	79.2	41.3	5.2	39.4	4.5	38.7	4.2			31.0	-2.5
Profit Margin	-43.1	-48.7	34.9	34.0	33.8	32.4	75.5	37.9	3.0	36.3	2.3	33.7	-0.1			28.4	-4.0
Current Ratio	576.7	-214.9	544.1	452.7	421.9	392.2	-184.5	375.7	-168.4	413.0	-39.7	409.9	-12.0			403.7	-4.1
Fixed Assets Ratio	28.8	6.9	42.6	40.4	38.0	35.8	7.0	33.6	-9.0	31.3	-9.1	29.0	-9.0			19.2	-3.9

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.
: 3. ACOM has applied the “Partial Amendments to Accounting Standard for Tax Effect Accounting” (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current financial ratios are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

<Reference> Financial Ratios (Consolidated)

(%)

			2018/3					2019/3							
	2017/3	yoy p.p.	2017/6	2017/9	2017/12	2018/3	yoy p.p.	2018/6	yoy p.p.	2018/9	yoy p.p.	2018/12	yoy p.p.	2019/3	yoy p.p.
Shareholders' Equity Ratio	20.3 (10.6)	-7.2 (-4.4)	22.2 (11.3)	23.2 (11.8)	24.5 (12.5)	25.3 (13.0)	5.0 (2.4)	26.8 (13.7)	4.6 (2.4)	27.8 (14.4)	4.6 (2.6)	29.2 (15.1)	4.7 (2.6)		
Return on Equity (ROE)	-25.2	-29.8	25.4	25.7	25.8	24.6	49.8	23.0	-2.4	23.3	-2.4	21.9	-3.9		
Operating Profit to Total Assets	-5.8	-7.1	6.0	6.2	6.5	6.5	12.3	7.3	1.3	7.5	1.3	7.6	1.1		
Ordinary Profit to Total Assets	-5.8	-7.2	6.1	6.3	6.6	6.5	12.3	7.3	1.2	7.5	1.2	7.7	1.1		
Return on Assets (ROA)	-6.0	-7.2	5.4	5.6	5.8	5.6	11.6	6.0	0.6	6.2	0.6	6.0	0.2		
Operating Margin	-28.6	-35.1	28.4	29.8	31.0	30.7	59.3	33.9	5.5	34.9	5.1	35.6	4.6		
Ordinary Profit to Operating Revenue	-28.4	-35.2	29.0	30.1	31.3	31.0	59.4	34.1	5.1	35.1	5.0	35.8	4.5		
Profit Margin	-29.4	-35.5	25.8	26.7	27.6	26.8	56.2	27.9	2.1	29.0	2.3	27.9	0.3		
Current Ratio	458.1	-34.9	446.4	396.5	364.3	357.8	-100.3	337.0	-109.4	366.5	-30.0	357.2	-7.1		
Fixed Assets Ratio	20.4	3.9	33.1	31.0	29.2	27.3	6.9	25.7	-7.4	23.6	-7.4	21.4	-7.8		

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.
: 3. ACOM has applied the “Partial Amendments to Accounting Standard for Tax Effect Accounting” (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current financial ratios are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

33. Per Share Data (ACOM)

(Yen)

		2017/3	2018/3				2019/3				2019/3(E)
			2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3	
Profit	Non-consolidated	-50.61	10.61	20.97	31.55	40.33	12.16	23.48	32.83		36.32
	Consolidated	-46.08	10.44	21.99	34.48	45.05	12.11	25.43	36.91		40.60
Dividends		-	-	-	-	1.00	-	1.00	-		2.00
Net Assets	Non-consolidated	140.95	151.56	161.92	172.49	181.28	192.44	203.76	212.11		215.62
	Consolidated	159.58	169.99	181.73	194.89	206.12	216.40	229.03	241.03		242.05

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

		2017/3	2018/3				2019/3				2019/3(E)
			2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3	
Profit	Non-consolidated	-	5.6	2.3	46.7	-	14.6	12.0	4.1		-9.9
	Consolidated	-	-5.0	-4.1	36.3	-	16.0	15.6	7.0		-9.9
Dividends		-	-	-	-	-	-	-	-		100.0
Net Assets	Non-consolidated	-26.4	-24.8	-23.6	-19.0	28.6	27.0	25.8	23.0		18.9
	Consolidated	-22.7	-21.5	-19.8	-14.8	29.2	27.3	26.0	23.7		17.4

34. Shares Issued (ACOM)

(Thousands)

	2017/3	2018/3				2019/3				2019/3(E)
		2017/6	2017/9	2017/12	2018/3	2018/6	2018/9	2018/12	2019/3	
Average Number of Shares Issued During the Year	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614		-
Number of Shares Issued at Year-end	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614		-

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

(Milions of yen, Millions of THB)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Accounts Receivable-operating Loans	145,434	7.8	147,422	153,912	162,933	171,711	18.1	167,793	13.8	166,451	8.1	180,091	10.5	4.9			-	-
	(44,887)	(11.1)	(45,221)	(46,781)	(48,205)	(49,771)	(10.9)	(49,351)	(9.1)	(49,985)	(6.8)	(51,454)	(6.7)	(3.4)			(51,700)	(3.9)
Number of Customer Accounts	1,202,393	4.5	1,206,107	1,229,445	1,253,979	1,286,090	7.0	1,288,296	6.8	1,308,179	6.4	1,334,745	6.4	3.8			1,344,700	4.6
Accounts Receivable-installment	538	0.0	588	617	585	588	9.2	551	-6.3	531	-13.9	526	-10.1	-10.5			-	-
	(166)	(3.1)	(180)	(187)	(173)	(170)	(2.6)	(162)	(-10.2)	(159)	(-14.9)	(150)	(-13.1)	(-11.8)			(200)	(17.6)
Number of Contracts with Receivables Outstanding	11,047	-12.0	11,763	12,315	11,915	12,209	10.5	11,903	1.2	12,359	0.4	12,068	1.3	-1.2			12,400	1.6
Current Exchange Rate (Yen)	3.24	-	3.26	3.29	3.38	3.45	-	3.40	-	3.33	-	3.50	-	-			-	-
Operating Revenue	38,053	-2.5	10,397	21,019	32,550	44,773	17.7	12,086	16.2	24,303	15.6	36,715	12.8	-			-	-
	(12,354)	(12.0)	(3,209)	(6,487)	(9,954)	(13,526)	(9.5)	(3,513)	(9.5)	(7,085)	(9.2)	(10,766)	(8.2)	(-)			(14,200)	(5.0)
Operating Profit (Segment Profit)	13,090	19.3	3,386	7,079	11,754	16,456	25.7	4,922	45.4	9,993	41.2	15,112	28.6	-			-	-
	(4,250)	(37.1)	(1,045)	(2,185)	(3,594)	(4,971)	(17.0)	(1,431)	(36.9)	(2,913)	(33.3)	(4,431)	(23.3)	(-)			(5,100)	(2.6)
Average Exchange Rate (Yen)	3.08	-	3.24	3.24	3.27	3.31	-	3.44	-	3.43	-	3.41	-	-			-	-

Notes : 1. End of fiscal year : December 31

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

36. PT. Bank Nusantara Parahyangan, Tbk.

(Millions of yen, Hundred millions of IDR)

			2018/3					2019/3										
	2017/3	yoy %	2017/6	2017/9	2017/12	2018/3	yoy %	2018/6	yoy %	2018/9	yoy %	2018/12	yoy %	ytd %	2019/3	yoy %	2019/3(E)	yoy %
Loans Receivables of Banking Business	45,872	-18.9	43,318	44,666	43,915	48,808	6.4	46,048	6.3	46,578	4.3	46,962	6.9	-3.8			-	-
	(52,726)	(-18.0)	(51,569)	(53,174)	(52,280)	(58,105)	(10.2)	(59,037)	(14.5)	(60,491)	(13.8)	(61,792)	(18.2)	(6.3)			(58,900)	(1.4)
Number of Customer Accounts	70,687	221.3	80,008	87,292	81,356	73,541	4.0	71,519	-10.6	70,848	-18.8	71,482	-12.1	-2.8			-	-
Current Exchange Rate (Yen)	0.0087	-	0.0084	0.0084	0.0084	0.0084	-	0.0078	-	0.0077	-	0.0076	-	-			-	-
Operating Revenue	7,565	-18.2	1,743	3,559	5,292	7,129	-5.8	1,745	0.1	3,523	-1.0	5,302	0.2	-			-	-
	(9,226)	(-9.3)	(2,051)	(4,187)	(6,300)	(8,487)	(-8.0)	(2,182)	(6.4)	(4,459)	(6.5)	(6,797)	(7.9)	(-)			(8,600)	(1.3)
Operating Profit (Segment Profit)	-137	-	-87	-271	-655	-651	-	11	-	-142	-	29	-	-			-	-
	(-167)	(-)	(-103)	(-319)	(-780)	(-775)	(-)	(14)	(-)	(-180)	(-)	(38)	(-)	(-)			(-900)	(-)
Average Exchange Rate (Yen)	0.0082	-	0.0085	0.0085	0.0084	0.0084	-	0.0080	-	0.0079	-	0.0078	-	-			-	-

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.