

DATA BOOK

2025年3月期 第3四半期決算
The Third Quarter Report for the Fiscal Year Ending March, 2025

アコム株式会社
ACOM CO., LTD.

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データブックに関する注意事項

(注1) 業績予想に関する注意事項

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

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

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

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

Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

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

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

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

- : 5.
- ・ "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
 - ・ "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
 - ・ "-" is shown in "yoy%" when percentage changes exceed 1,000%.
 - ・ "-" is shown in "yoy%", "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
 - ・ "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
 - ・ Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
 - ・ Only "yoy" is shown when both results in two terms are negative.
 - ・ Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.

: 6. "(E)" indicates estimates.

: 7. "yoy p.p." indicates year on year percentage point.

: 8. "C.R." indicates composition ratio.

1. アコムグループ一覧

ACOM Group

会社名 Name of company	設立年月 Incorporated	資本金 Capital Stock	アコム持分比 Equity owned by ACOM	社員数 Number of employees	主な事業内容 Summary of Business
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アコム株式会社	ACOM CO., LTD.	1978/10	63,832 百万円 [63,832 million yen]	—	2,114 名	ローン事業、クレジットカード事業、信用保証事業 Loan Business, Credit Card Business and Guarantee Business
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【連結子会社】国内子会社 3社 海外子会社 3社

[Consolidated Subsidiaries] Domestic: 3 Overseas: 3

国内	エム・ユー信用保証株式会社	Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 百万円 [300 million yen]	100.00 %	89 名	信用保証事業 Guarantee Business
	アイ・アール債権回収株式会社		IR Loan Servicing, Inc.	2000/6	520 百万円 [520 million yen]	100.00 %	130 名	サービサー事業 (債権管理回収事業) Servicing Business (Loan Servicing Business)
	GeNIE株式会社		GeNIE Inc.	2022/4	250 百万円 [250 million yen]	100.00 %	26 名	エンベデッド・ファイナンス事業 Embedded Finance
海外	EASY BUY Public Company Limited	Overseas	EASY BUY Public Company Limited	1996/9	6,000 百万タイバート [6,000 million THB]	71.00 %	2,736 名	タイ王国における無担保ローン事業及びインストールメントローン事業 Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION		ACOM CONSUMER FINANCE CORPORATION	2017/7	3,000 百万フィリピンペソ [3,000 million PHP]	80.00 %	435 名	フィリピン共和国における無担保ローン事業 Unsecured Loan Business in Republic of the Philippines
	ACOM (M) SDN. BHD.		ACOM (M) SDN. BHD.	2021/7	32 百万マレーシアリング [32 million RM]	100.00 %	25 名	マレーシアにおける貸金業サービスの提供及びその他の関連事業 Money lending service and other related business in Malaysia

【持分法適用関連会社】

[Equity-method Affiliate]

エム・ユー・コミュニケーションズ株式会社	MU Communications Co., Ltd.	2007/4	1,020 百万円 [1,020 million yen]	23.15 %	—	コンタクトセンターの請負及び人材派遣業務等 Contract of Contact Center and Temporary Staffing Business, etc.
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3. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

		2024/3							2025/3							2025/3見通し(€)	前期比 yoy %	
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	2025/3			前期比 yoy %
営業収益	Operating Revenue	273,793	4.4	70,926	144,299	218,986	294,730	7.6	77,236	8.9	156,299	8.3	236,825	8.1			313,500	6.4
営業貸付金利息	Interest on Operating Loans	168,872	3.4	43,619	88,521	135,073	181,925	7.7	47,685	9.3	96,351	8.8	146,225	8.3			-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	12,377	14.0	3,419	7,022	10,807	14,693	18.7	4,048	18.4	8,272	17.8	12,648	17.0			-	-
信用保証収益	Revenue from Credit Guarantee	56,646	5.6	14,904	29,993	45,558	61,223	8.1	16,085	7.9	32,395	8.0	49,464	8.6			-	-
買取債権回収高	Collection from Purchased Receivable	4,633	5.0	1,086	2,334	3,461	4,659	0.6	1,145	5.4	2,319	-0.7	3,548	2.5			-	-
営業費用	Operating Expenses	186,506	-18.0	48,998	100,081	152,118	208,383	11.7	55,277	12.8	108,276	8.2	162,145	6.6			226,400	8.6
金融費用	Financial Expenses	4,012	-22.3	1,036	2,219	3,482	4,927	22.8	1,335	28.8	2,737	23.3	4,250	22.1			5,800	17.7
貸倒関連費用	Provision for Bad Debts	80,517	17.7	22,711	46,510	71,831	97,952	21.7	27,635	21.7	53,236	14.5	79,499	10.7			108,900	11.2
貸倒損失	Bad Debt Expenses	75,748	10.8	20,694	42,182	64,356	88,326	16.6	24,752	19.6	49,671	17.8	74,246	15.4			-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	4,029	-	1,624	3,222	6,100	7,265	-	2,835	-	3,424	-	5,216	-			-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	739	-	392	1,105	1,374	2,360	-	47	-	140	-	35	-			-	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
利息返還金	Interest Repayment	25,171	-4.1	6,284	12,412	18,421	24,500	-2.7	5,251	-16.4	10,830	-12.7	15,234	-17.3			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,305	2.9	805	1,537	2,214	2,876	-13.0	545	-32.3	1,157	-24.7	1,607	-27.4			-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-28,476	-	-7,090	-13,950	-20,636	-27,376	-	-5,796	-	-11,987	-	-16,841	-			-	-
その他の営業費用	Other Operating Expenses	101,976	7.5	25,250	51,351	76,804	105,502	3.5	26,306	4.2	52,303	1.9	78,395	2.1			111,700	5.9
営業利益	Operating Profit	87,287	151.0	21,927	44,218	66,867	86,347	-1.1	21,958	0.1	48,022	8.6	74,679	11.7			87,100	0.9
営業外収益	Non-operating Income	342	-51.1	156	175	234	387	13.2	140	-9.9	225	28.7	298	27.3			400	3.4
営業外費用	Non-operating Expenses	144	278.9	1	10	89	19	-86.4	2	19.5	7	-24.7	12	-85.6			-	-
経常利益	Ordinary Profit	87,485	146.8	22,082	44,382	67,013	86,715	-0.9	22,097	0.1	48,239	8.7	74,965	11.9			87,500	0.9
特別利益	Extraordinary Income	1,117	-	0	1	1	258	-76.9	0	-91.0	10	535.4	89	-			-	-
特別損失	Extraordinary Losses	3,799	118.3	44	129	196	236	-93.8	56	24.9	121	-5.6	217	11.0			200	-15.3
税金等調整前当期純利益	Profit Before Income Taxes	84,803	151.4	22,038	44,255	66,818	86,736	2.3	22,041	0.0	48,128	8.8	74,837	12.0			87,300	0.7
法人税、住民税及び事業税	Income Taxes-current	12,482	-31.5	3,192	7,017	12,171	18,699	49.8	1,561	-51.1	2,932	-58.2	4,402	-63.8			-	-
法人税等調整額	Income Taxes-deferred	12,845	-	3,795	7,208	9,161	10,211	-20.5	5,602	47.6	12,982	80.1	20,134	119.8			-	-
当期純利益	Profit	59,476	-0.6	15,050	30,029	45,484	57,825	-2.8	14,877	-1.2	32,214	7.3	50,300	10.6			59,400	2.7
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	4,549	10.1	1,274	2,741	3,767	4,734	4.1	1,244	-2.4	2,355	-14.1	3,385	-10.1			3,800	-19.7
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	54,926	-1.4	13,776	27,287	41,717	53,091	-3.3	13,632	-1.0	29,859	9.4	46,915	12.5			55,600	4.7

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

		2024/3						2025/3								
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	2025/3	前期比 yoy %
営業収益	Operating Revenue	273,887	4.5	70,939	144,275	218,960	294,810	7.6	77,271	8.9	156,371	8.4	236,918	8.2		
	外部顧客からの営業収益	273,793	4.4	70,926	144,299	218,986	294,730	7.6	77,236	8.9	156,299	8.3	236,825	8.1		
	セグメント間の内部営業収益又は振替高	94	86.6	12	-24	-25	80	-14.7	34	171.9	72	-	93	-		
ローン・クレジットカード事業	Loan and Credit Card Business	145,174	2.0	37,750	76,332	116,195	156,036	7.5	41,470	9.9	83,669	9.6	126,812	9.1		
信用保証事業	Guarantee Business	66,278	5.4	16,976	34,841	52,447	70,787	6.8	18,237	7.4	37,359	7.2	56,436	7.6		
海外金融事業	Overseas Financial Business	56,537	10.3	14,689	30,047	45,822	61,892	9.5	15,866	8.0	32,228	7.3	48,699	6.3		
債権管理回収事業	Loan Servicing Business	5,680	0.3	1,432	2,904	4,369	5,864	3.2	1,574	10.0	3,059	5.4	4,854	11.1		
その他	Others	217	55.7	90	148	125	229	5.7	121	34.1	54	-63.4	115	-7.7		
営業費用	Operating Expenses	186,608	-17.8	49,025	98,197	150,274	206,580	10.7	55,315	12.8	108,389	10.4	162,301	8.0		
	連結財務諸表の営業費用	186,506	-18.0	48,998	100,081	152,118	208,383	11.7	55,277	12.8	108,276	8.2	162,145	6.6		
	セグメント間取引消去等	102	-	26	-1,884	-1,844	-1,803	-	38	41.9	112	-	155	-		
ローン・クレジットカード事業	Loan and Credit Card Business	104,487	-30.9	27,499	56,327	84,451	114,265	9.4	30,147	9.6	57,479	2.0	86,168	2.0		
信用保証事業	Guarantee Business	40,635	4.5	11,343	23,329	34,761	48,114	18.4	13,486	18.9	26,403	13.2	38,340	10.3		
海外金融事業	Overseas Financial Business	36,855	12.0	9,223	16,372	27,798	39,517	7.2	10,513	14.0	22,025	34.5	34,036	22.4		
債権管理回収事業	Loan Servicing Business	4,629	15.1	959	2,168	3,262	4,682	1.1	1,167	21.7	2,481	14.4	3,756	15.1		
その他	Others	-	-	-	-	-	-	-	-	-	-	-	-	-		
セグメント利益	Segment Profit	87,279	147.7	21,913	46,077	68,686	88,230	1.1	21,955	0.2	47,982	4.1	74,617	8.6		
	連結財務諸表の営業利益	87,287	151.0	21,927	44,218	66,867	86,347	-1.1	21,958	0.1	48,022	8.6	74,679	11.7		
	セグメント間取引消去等	-8	-	-14	1,859	1,818	1,883	-	-3	-	-39	-	-62	-		
ローン・クレジットカード事業	Loan and Credit Card Business	40,686	-	10,250	20,005	31,743	41,771	2.7	11,322	10.5	26,189	30.9	40,644	28.0		
信用保証事業	Guarantee Business	25,643	6.9	5,633	11,512	17,685	22,673	-11.6	4,750	-15.7	10,956	-4.8	18,095	2.3		
海外金融事業	Overseas Financial Business	19,681	7.3	5,466	13,675	18,023	22,374	13.7	5,353	-2.1	10,203	-25.4	14,663	-18.6		
債権管理回収事業	Loan Servicing Business	1,050	-36.0	472	735	1,107	1,182	12.5	406	-13.8	578	-21.3	1,097	-0.9		
その他	Others	217	55.7	90	148	125	229	5.7	121	34.1	54	-63.4	115	-7.7		

[営業債権残高営業利益率]

[Operating Profit to Receivables Outstanding]

(単位: %)

ローン・クレジットカード事業	Loan and Credit Card Business	4.6	(5.6)	4.5	4.3	4.5	4.4	(-0.2)	4.5	(0.0)	5.1	(0.8)	5.3	(0.8)		
信用保証事業	Guarantee Business	2.0	(0.1)	1.8	1.8	1.8	1.7	(-0.3)	1.4	(-0.4)	1.6	(-0.2)	1.7	(-0.1)		

(注1)前期比欄には()書きで増減値を表示

(注2)ローン・クレジットカード事業 = セグメント利益 / (((期首営業貸付金残高 + 期首割賦売掛金残高) + (期末営業貸付金残高 + 期末割賦売掛金残高)) / 2) × 100

(注3)信用保証事業 = セグメント利益 / (((期首信用保証残高 + 期首求償債権残高) + (期末信用保証残高 + 期末求償債権残高)) / 2) × 100

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) × 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) × 100

9. 損益計算書 (アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

		2024/3							2025/3							2025/3見通し(E)		
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	2025/3			前期比 yoy %
営業収益	Operating Revenue	200,679	3.1	51,980	105,612	160,118	215,467	7.4	56,733	9.1	114,836	8.7	173,887	8.6			232,500	7.9
営業貸付金利息	Interest on Operating Loans	117,875	0.7	30,366	61,559	93,775	126,020	6.9	33,296	9.6	67,278	9.3	102,147	8.9			136,000	7.9
包括信用購入あっせん収益	Revenue from Credit Card Business	12,377	14.0	3,419	7,022	10,807	14,693	18.7	4,048	18.4	8,272	17.8	12,648	17.0			17,000	15.7
信用保証収益	Revenue from Credit Guarantee	46,285	6.2	12,226	24,611	37,411	50,326	8.7	13,184	7.8	26,535	7.8	40,578	8.5			54,900	9.1
営業費用	Operating Expenses	137,852	-24.7	37,019	75,950	113,505	154,664	12.2	41,413	11.9	79,061	4.1	117,330	3.4			165,400	6.9
金融費用	Financial Expenses	2,581	-20.7	636	1,401	2,206	3,084	19.5	808	27.1	1,828	30.4	2,814	27.6			3,800	23.2
貸倒関連費用	Provision for Bad Debts	56,556	18.5	16,960	35,117	52,614	70,989	25.5	20,704	22.1	38,213	8.8	56,188	6.8			78,400	10.4
貸倒損失	Bad Debt Expenses	51,496	8.6	14,550	29,687	45,614	62,189	20.8	17,364	19.3	34,633	16.7	52,058	14.1			69,800	12.2
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	4,400	-	2,000	4,300	5,700	6,600	-	3,300	-	3,500	-	4,100	-			6,600	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	660	-	410	1,130	1,300	2,200	-	40	-	80	-	30	-			2,000	-
利息返還関連費用	Provision for Loss on Interest Repayment	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
利息返還金	Interest Repayment	25,171	-4.1	6,284	12,412	18,421	24,500	-2.7	5,251	-16.4	10,830	-12.7	15,234	-17.3			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,305	2.9	805	1,537	2,214	2,876	-13.0	545	-32.3	1,157	-24.7	1,607	-27.4			-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-28,476	-	-7,090	-13,950	-20,636	-27,376	-	-5,796	-	-11,987	-	-16,841	-			-	-
その他の営業費用	Other Operating Expenses	78,714	7.6	19,422	39,431	58,685	80,590	2.4	19,900	2.5	39,020	-1.0	58,327	-0.6			83,200	3.2
営業利益	Operating Profit	62,826	438.8	14,961	29,662	46,612	60,803	-3.2	15,320	2.4	35,774	20.6	56,557	21.3			67,100	10.4
営業外収益	Non-operating Income	7,733	22.0	4,479	4,488	6,053	6,197	-19.9	3,223	-28.0	3,296	-26.5	4,403	-27.3			5,000	-19.3
営業外費用	Non-operating Expenses	143	297.4	1	10	91	14	-89.6	1	6.4	7	-25.7	12	-86.5			-	-
経常利益	Ordinary Profit	70,417	292.0	19,438	34,140	52,574	66,986	-4.9	18,542	-4.6	39,063	14.4	60,948	15.9			72,100	7.6
特別利益	Extraordinary Income	1,115	-	-	-	0	257	-77.0	-	-	7	-	86	-			-	-
特別損失	Extraordinary Losses	4,975	187.2	44	108	154	191	-96.1	52	16.4	116	7.6	210	36.4			200	4.7
税引前当期純利益	Profit Before Income Taxes	66,557	309.5	19,393	34,032	52,420	67,051	0.7	18,490	-4.7	38,955	14.5	60,824	16.0			71,900	7.2
法人税、住民税及び事業税	Income Taxes-current	6,511	-49.6	1,788	3,896	7,392	12,138	86.4	-45	-	-349	-	-632	-			-	-
法人税等調整額	Income Taxes-deferred	11,061	-	3,321	5,729	7,588	8,622	-22.0	5,424	63.3	12,187	112.7	19,140	152.2			-	-
当期純利益	Profit	48,985	1.9	14,283	24,405	37,439	46,290	-5.5	13,111	-8.2	27,117	11.1	42,315	13.0			49,900	7.8

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位: 百万円/Millions of yen)

		2024/3						2025/3						2025/3見通し(E)	前期比 yoy %			
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12			前年同期比 yoy %	2025/3	前期比 yoy %
営業収益	Operating Revenue	200,679	3.1	51,980	105,612	160,118	215,467	7.4	56,733	9.1	114,836	8.7	173,887	8.6			232,500	7.9
ローン・クレジットカード事業	Loan and Credit Card Business	145,174	2.0	37,747	76,330	116,192	156,029	7.5	41,469	9.9	83,667	9.6	126,793	9.1			168,400	7.9
ローン事業	Loan Business	131,833	0.9	34,050	68,762	104,565	140,260	6.4	37,116	9.0	74,788	8.8	113,251	8.3			150,200	7.1
無担保ローン	Unsecured Loans	131,525	0.9	33,986	68,633	104,373	140,008	6.4	37,061	9.0	74,681	8.8	113,090	8.4			150,000	7.1
消費者向け	Consumers	131,524	0.9	33,986	68,633	104,373	140,008	6.4	37,061	9.0	74,681	8.8	113,090	8.4			150,000	7.1
有担保ローン	Secured Loans	308	-17.8	64	129	192	252	-18.2	55	-14.2	106	-17.5	161	-16.4			200	-20.6
クレジットカード事業	Credit Card Business	13,340	14.9	3,697	7,567	11,626	15,769	18.2	4,352	17.7	8,879	17.3	13,541	16.5			18,200	15.4
信用保証事業	Guarantee Business	55,288	5.9	14,141	29,133	43,800	59,208	7.1	15,143	7.1	31,113	6.8	46,978	7.3			64,000	8.1
その他	Others	217	55.7	90	148	125	229	5.7	121	34.1	54	-63.4	115	-7.7			100	-56.3

10-2. 営業収益の事業別構成比 (アコム)

Composition Ratio of Operating Revenue by Segment (ACOM)

(単位: %)

		2023/3	2024/3				2025/3				2025/3見通し(E)
			2023/6	2023/9	2023/12	2024/3	2024/6	2024/9	2024/12	2025/3	
営業収益	Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ローン・クレジットカード事業	Loan and Credit Card Business	72.3	72.6	72.3	72.6	72.4	73.1	72.8	72.9		72.4
ローン事業	Loan Business	65.7	65.5	65.1	65.3	65.1	65.4	65.1	65.1		64.6
クレジットカード事業	Credit Card Business	6.6	7.1	7.2	7.3	7.3	7.7	7.7	7.8		7.8
信用保証事業	Guarantee Business	27.6	27.2	27.6	27.3	27.5	26.7	27.1	27.0		27.5
その他	Others	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.1		0.1

12. 事業別営業債権残高 (アコム)

Receivables Outstanding by Segment (ACOM)

		2024/3							2025/3							2025/3見通し(E)	前期比 yoy %	
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %			2025/3
ローン・クレジットカード事業 (百万円)	Loan and Credit Card Business (Millions of yen)	914,533	5.0	937,306	957,864	976,484	1,001,325	9.5	1,024,846	9.3	1,040,629	8.6	1,052,489	7.8	5.1		1,070,500	6.9
ローン事業	Loan Business	810,958	3.6	829,170	845,213	858,709	879,021	8.4	897,849	8.3	909,898	7.7	918,036	6.9	4.4		934,800	6.3
無担保ローン	Unsecured Loans	808,441	3.6	826,754	842,914	856,523	876,926	8.5	895,841	8.4	907,973	7.7	916,177	7.0	4.5		933,100	6.4
消費者向け	Consumers	808,439	3.6	826,752	842,912	856,523	876,925	8.5	895,841	8.4	907,972	7.7	916,176	7.0	4.5		933,100	6.4
有担保ローン	Secured Loans	2,516	-15.3	2,416	2,299	2,186	2,095	-16.7	2,008	-16.9	1,925	-16.3	1,859	-14.9	-11.3		1,700	-18.9
不動産カードローン	Real Estate Card Loan	2,178	-14.6	2,087	1,998	1,922	1,861	-14.5	1,783	-14.5	1,712	-14.3	1,656	-13.8	-11.0		-	-
クレジットカード事業	Credit Card Business	103,575	17.7	108,136	112,650	117,775	122,303	18.1	126,996	17.4	130,731	16.0	134,452	14.2	9.9		135,700	11.0
1口座当たり貸付単価 [消費者向け無担保(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	502	-2.3	498	494	491	490	-2.4	490	-1.6	489	-1.0	490	-0.2	0.0		503	2.7
信用保証残高	Guaranteed Receivables	1,044,499	3.2	1,055,210	1,068,218	1,076,443	1,098,471	5.2	1,115,203	5.7	1,131,406	5.9	1,142,606	6.1	4.0		1,170,000	6.5
1口座当たり利用単価 [信用保証残高(千円)]	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	671	1.5	671	673	674	675	0.6	674	0.4	677	0.6	677	0.4	0.3		674	-0.1
求償債権	Right to reimbursement	57,192	4.9	58,331	58,656	58,769	58,359	2.0	59,537	2.1	59,100	0.8	59,639	1.5	2.2		-	-

13. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2024/3							2025/3							2025/3見通し(E)	前期比 yoy %	
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %			2025/3
ローン事業 (件)	Loan Business	1,609,356	6.2	1,659,103	1,705,843	1,741,895	1,790,395	11.2	1,826,657	10.1	1,855,595	8.8	1,868,452	7.3	4.4		1,852,500	3.5
無担保ローン	Unsecured Loans	1,608,412	6.2	1,658,199	1,704,977	1,741,060	1,789,581	11.3	1,825,871	10.1	1,854,841	8.8	1,867,729	7.3	4.4		1,851,900	3.5
消費者向け	Consumers	1,608,410	6.2	1,658,197	1,704,975	1,741,059	1,789,580	11.3	1,825,870	10.1	1,854,840	8.8	1,867,728	7.3	4.4		1,851,900	3.5
有担保ローン	Secured Loans	944	-15.7	904	866	835	814	-13.8	786	-13.1	754	-12.9	723	-13.4	-11.2		600	-26.3
クレジットカード事業 (名)	Credit Card Business	629,988	25.9	682,289	733,883	780,851	822,470	30.6	850,892	24.7	875,012	19.2	893,131	14.4	8.6		863,200	5.0
信用保証事業	Guarantee Business	1,555,704	1.7	1,571,094	1,584,920	1,596,448	1,625,639	4.5	1,653,159	5.2	1,670,858	5.4	1,687,049	5.7	3.8		1,733,700	6.6

(注1)ローン事業: 営業貸付金残高を有する口座数
(注2)クレジットカード事業: 有効会員数

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

14. ローン事業新規申込数、新客数及び新規貸付率 (アコム) Number of Applicants, New Loan Customers and Lending Ratio (ACOM)

	2023/3	前期比 yoy %	2024/3						2025/3						2025/3見通し(E)	前期比 yoy %	
			2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	2025/3			前期比 yoy %
新規申込数 (件) Number of Applicants	775,649	39.8	257,192	508,100	754,313	1,023,978	32.0	256,059	-0.4	511,702	0.7	743,230	-1.5			-	-
新客数 (件) Number of New Loan Customers	309,619	32.6	108,110	215,003	323,020	430,377	39.0	106,660	-1.3	202,931	-5.6	293,898	-9.0			375,000	-12.9
新規貸付率 (%) Lending Ratio (%)	39.9	(-2.2)	42.0	42.3	42.8	42.0	(2.1)	41.7	(-0.3)	39.7	(-2.6)	39.5	(-3.3)			-	-

(注1)新規貸付率は提携カード分を除く
(注2)新規貸付率の前期比欄には()書きで増減値を表示
Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.
2. Figures in brackets indicate year-on-year change in percentage points.

初回貸付準備 (千円) Initial Average Lending Amount (Thousands of yen)	163	-4.1	163	166	168	171	4.9	178	4.1	179	7.8	177	5.4			-	-
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15. ローン事業店舗数 (アコム) Number of Loan Business Outlets (ACOM)

	2023/3	前期比 yoy	2024/3						2025/3						2025/3見通し(E)	前期比 yoy	
			2023/6	2023/9	2023/12	2024/3	前期比 yoy	2024/6	前期末比 ytd	2024/9	前期末比 ytd	2024/12	前期末比 ytd	2025/3			前期比 yoy
ローン事業店舗数 (店) Number of Loan Business Outlets	754	-80	732	701	675	671	-83	643	-28	611	-60	588	-83			593	-78
有人店舗 Staffed	1	-3	-	-	-	-	-1	-	-	-	-	-	-			-	-
無人店舗 Unstaffed	753	-77	732	701	675	671	-82	643	-28	611	-60	588	-83			593	-78

16. 自動契約機 (アコム) Automatic Contract Machines (ACOM)

	2023/3	前期比 yoy	2024/3						2025/3						2025/3見通し(E)	前期比 yoy	
			2023/6	2023/9	2023/12	2024/3	前期比 yoy	2024/6	前期末比 ytd	2024/9	前期末比 ytd	2024/12	前期末比 ytd	2025/3			前期比 yoy
自動契約コーナー数 (所) Number of Automatic Contract Machine Outlets	754	-80	732	701	675	671	-83	643	-28	611	-60	588	-83			593	-78
自動契約機台数 (台) Number of Automatic Contract Machines	769	-83	746	715	689	685	-84	657	-28	624	-61	590	-95			607	-78
カード発行機台数 Number of Card Issuance Machines	647	1	648	648	648	648	1	628	-20	607	-41	586	-62			-	-

17. ATM (アコム) ATMs (ACOM)

	2023/3	前期比 yoy	2024/3						2025/3						2025/3見通し(E)	前期比 yoy	
			2023/6	2023/9	2023/12	2024/3	前期比 yoy	2024/6	前期末比 ytd	2024/9	前期末比 ytd	2024/12	前期末比 ytd	2025/3			前期比 yoy
A T M 台数 (台) Number of ATMs	50,146	-510	49,963	49,857	50,015	49,779	-367	49,910	131	50,432	653	50,491	712			-	-
自社設置分 Proprietary	772	-85	747	714	688	684	-88	656	-28	593	-91	574	-110			606	-78
年中無休 Open 365 Days/Year	772	-85	747	714	688	684	-88	656	-28	593	-91	574	-110			-	-
24時間稼働 Open 24 Hours/Day	695	-68	673	644	619	616	-79	591	-25	535	-81	520	-96			-	-
提携分 Tie-up	49,374	-425	49,216	49,143	49,327	49,095	-279	49,254	159	49,839	744	49,917	822			-	-

(注)提携分は、当社と提携している銀行が管理している台数
Note : The figures in "Tie-up" represent number of ATMs managed by tie-up partner banks.

18. 社員数 (アコム) Employees (ACOM)

	2023/3	前期比 yoy	2024/3						2025/3						2025/3見通し(E)	前期比 yoy	
			2023/6	2023/9	2023/12	2024/3	前期比 yoy	2024/6	前期末比 ytd	2024/9	前期末比 ytd	2024/12	前期末比 ytd	2025/3			前期比 yoy
合計 (名) Number of Total Employees	2,180	-30	2,221	2,209	2,182	2,161	-19	2,228	67	2,228	67	2,219	58			-	-
正社員 Permanent Employees	2,071	-40	2,106	2,093	2,066	2,042	-29	2,116	74	2,121	79	2,114	72			2,053	11
非正社員 Temporary Employees	109	10	115	116	116	119	10	112	-7	107	-12	105	-14			-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位: %)

		2024/3										2025/3						2025/3見通し(E)	前期比 yoy p.p.		
		2023/3	前期比 yoy p.p.	2023/6	前年同期比 yoy p.p.	2023/9	前年同期比 yoy p.p.	2023/12	前年同期比 yoy p.p.	2024/3	前期比 yoy p.p.	2024/6	前年同期比 yoy p.p.	2024/9	前年同期比 yoy p.p.	2024/12	前年同期比 yoy p.p.			2025/3	前期比 yoy p.p.
期中平均利回り	Average Loan Yield	14.88	-0.08	14.93	0.00	14.93	0.04	14.95	0.07	14.97	0.09	15.04	0.11	15.03	0.10	15.05	0.10			15.01	0.04
無担保ローン	Unsecured Loans	14.89	-0.09	14.94	0.00	14.94	0.03	14.96	0.06	14.98	0.09	15.05	0.11	15.04	0.10	15.06	0.10			15.02	0.04
消費者向け	Consumers	14.89	-0.09	14.94	0.00	14.94	0.03	14.96	0.06	14.98	0.09	15.05	0.11	15.04	0.10	15.06	0.10			15.02	0.04
有担保ローン	Secured Loans	11.14	-0.23	10.36	-2.16	10.64	-0.94	10.79	-0.53	10.86	-0.28	10.65	0.29	10.51	-0.13	10.77	-0.02			10.07	-0.79

(注)期中平均利回り=営業貸付金利息/月初平均貸付金残高(%)[年率換算]

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

20. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位: 百万円/Millions of yen)

実質年率	Effective Annual Interest Rate	2024/3										2025/3						2025/3見通し(E)	構成比 C.R.(%)		
		2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)	2024/3	構成比 C.R.(%)	2024/6	構成比 C.R.(%)	2024/9	構成比 C.R.(%)	2024/12	構成比 C.R.(%)			2025/3	構成比 C.R.(%)
合計	Total	808,439	100.0	826,752	100.0	842,912	100.0	856,523	100.0	876,925	100.0	895,841	100.0	907,972	100.0	916,176	100.0			933,100	100.0
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	373,042	46.1	385,878	46.7	398,916	47.3	411,589	48.0	427,032	48.7	440,182	49.1	447,210	49.3	451,522	49.3			469,800	50.3
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	379,930	47.0	384,758	46.5	387,531	46.0	388,748	45.4	394,101	44.9	400,845	44.8	406,168	44.7	409,876	44.7			407,300	43.7
≤ 10.000%	≤ 10.000%	55,466	6.9	56,114	6.8	56,464	6.7	56,185	6.6	55,791	6.4	54,813	6.1	54,593	6.0	54,778	6.0			56,000	6.0

20-2. 貸付金利別口座数構成 [消費者向け無担保ローン] (アコム)

Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

実質年率	Effective Annual Interest Rate	2024/3										2025/3						2025/3見通し(E)	構成比 C.R.(%)		
		2023/3	構成比 C.R.(%)	2023/6	構成比 C.R.(%)	2023/9	構成比 C.R.(%)	2023/12	構成比 C.R.(%)	2024/3	構成比 C.R.(%)	2024/6	構成比 C.R.(%)	2024/9	構成比 C.R.(%)	2024/12	構成比 C.R.(%)			2025/3	構成比 C.R.(%)
合計	Total	1,608,410	100.0	1,658,197	100.0	1,704,975	100.0	1,741,059	100.0	1,789,580	100.0	1,825,870	100.0	1,854,840	100.0	1,867,728	100.0			-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	1,124,854	69.9	1,168,681	70.5	1,211,615	71.1	1,247,952	71.7	1,292,155	72.2	1,324,991	72.6	1,349,368	72.7	1,360,587	72.8			-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	355,573	22.1	359,380	21.7	362,172	21.2	362,311	20.8	367,461	20.5	372,832	20.4	378,347	20.4	380,781	20.4			-	-
≤ 10.000%	≤ 10.000%	127,983	8.0	130,136	7.8	131,188	7.7	130,796	7.5	129,964	7.3	128,047	7.0	127,125	6.9	126,360	6.8			-	-

21. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2023/3		2024/3						2025/3						2025/3見直し(E)					
		金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)		
合計	Total	808,439	100.0	826,752	100.0	842,912	100.0	856,523	100.0	876,925	100.0	895,841	100.0	907,972	100.0	916,176	100.0			933,100	100.0
10万円以下	≦ 100	17,643	2.2	18,446	2.2	18,932	2.3	18,627	2.2	18,778	2.1	18,567	2.1	18,674	2.1	18,315	2.0			19,800	2.1
10万円超 30万円以下	100 < ≦ 300	77,572	9.6	80,393	9.7	83,666	9.9	87,107	10.2	91,585	10.5	94,401	10.5	97,107	10.7	98,525	10.7			101,400	10.9
30万円超 50万円以下	300 < ≦ 500	219,630	27.2	226,245	27.4	233,858	27.8	240,395	28.0	246,618	28.1	251,834	28.1	255,044	28.1	256,273	28.0			266,900	28.6
50万円超 100万円以下	500 < ≦ 1,000	190,963	23.6	194,735	23.6	197,605	23.4	200,499	23.4	206,197	23.5	211,866	23.7	214,568	23.6	217,062	23.7			218,900	23.5
100万円超	1,000 <	302,629	37.4	306,931	37.1	308,849	36.6	309,893	36.2	313,745	35.8	319,170	35.6	322,578	35.5	325,998	35.6			326,100	34.9

21-2. 貸付金額別口座数構成 [消費者向け無担保ローン] (アコム)

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

残高ランク	Classified Receivable Outstanding (Thousands of yen)	2023/3		2024/3						2025/3						2025/3見直し(E)					
		金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)	金額	構成比 C.R.(%)		
合計	Total	1,608,410	100.0	1,658,197	100.0	1,704,975	100.0	1,741,059	100.0	1,789,580	100.0	1,825,870	100.0	1,854,840	100.0	1,867,728	100.0			-	-
10万円以下	≦ 100	276,582	17.2	290,605	17.5	300,227	17.6	301,544	17.3	306,661	17.1	307,724	16.9	311,149	16.8	308,493	16.5			-	-
10万円超 30万円以下	100 < ≦ 300	375,241	23.3	389,088	23.5	403,878	23.7	418,466	24.0	438,007	24.5	450,065	24.6	461,650	24.9	467,750	25.1			-	-
30万円超 50万円以下	300 < ≦ 500	507,930	31.6	522,759	31.5	540,113	31.7	555,533	31.9	569,986	31.8	582,337	31.9	590,465	31.8	594,282	31.8			-	-
50万円超 100万円以下	500 < ≦ 1,000	251,580	15.6	256,179	15.5	259,873	15.2	263,811	15.2	271,322	15.2	278,796	15.3	282,388	15.2	285,706	15.3			-	-
100万円超	1,000 <	197,077	12.3	199,566	12.0	200,884	11.8	201,705	11.6	203,604	11.4	206,948	11.3	209,188	11.3	211,497	11.3			-	-

22. 顧客年収別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位:千円/Thousands of yen, %)

年取ランク Annual Income (Millions of yen)	Annual Income (Millions of yen)	2024/3																											
		2023/3			2023/6			2023/9			2023/12			2024/3			2024/6			2024/9			2024/12			2025/3			
		新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	
New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
合計	Total	100.0	163	100.0	100.0	163	100.0	100.0	166	100.0	100.0	168	100.0	100.0	171	100.0	100.0	178	100.0	100.0	179	100.0	100.0	177	100.0				
200万円以下	≤ 2	26.5	113	21.6	26.3	115	21.6	26.7	117	21.8	26.8	117	22.0	26.6	118	21.9	24.2	121	21.8	25.1	119	21.6	25.6	118	21.6				
200万円超 500万円以下	2 < ≤ 5	63.6	168	61.0	63.4	166	61.1	63.0	171	61.0	62.6	172	60.8	62.4	176	60.5	63.3	182	60.5	62.6	183	60.5	62.1	183	60.3				
500万円超 700万円以下	5 < ≤ 7	6.7	235	11.4	7.0	231	11.4	7.0	241	11.3	7.1	243	11.3	7.4	243	11.6	8.6	241	11.7	8.3	250	11.8	8.3	247	11.9				
700万円超 1,000万円以下	7 < ≤ 10	2.4	296	4.6	2.5	298	4.5	2.5	301	4.5	2.6	300	4.5	2.7	303	4.6	3.0	312	4.6	3.0	310	4.7	3.0	311	4.7				
1,000万円超	10 <	0.8	393	1.4	0.8	402	1.4	0.8	404	1.4	0.9	404	1.4	0.9	398	1.4	0.9	412	1.4	1.0	416	1.4	1.0	406	1.5				

23. 顧客年代別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

	Total	2024/3																											
		2023/3			2023/6			2023/9			2023/12			2024/3			2024/6			2024/9			2024/12			2025/3			
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	
New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
合計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0					
~ 29才	Under 29	61.3	30.2	42.6	59.5	31.0	43.6	58.8	31.6	43.9	58.7	32.1	44.1	58.2	32.6	44.2	56.5	32.7	44.4	56.8	32.8	44.0	57.1	32.8	43.7				
30 ~ 39才	Age 30 - 39	16.6	22.4	19.2	17.4	22.4	19.8	17.5	22.3	19.8	17.6	22.3	19.7	17.6	22.3	19.7	18.1	22.4	20.5	17.8	22.5	20.2	17.5	22.5	20.3				
40 ~ 49才	Age 40 - 49	11.2	19.4	13.8	11.8	19.1	13.0	12.0	18.8	13.2	11.9	18.6	13.3	12.1	18.3	13.4	12.6	18.2	13.4	12.4	18.0	13.4	12.3	18.0	13.5				
50 ~ 59才	Age 50 - 59	7.3	17.0	13.3	7.6	16.7	12.7	7.8	16.6	12.4	7.9	16.4	12.4	8.1	16.2	12.4	8.5	16.2	11.8	8.5	16.1	12.2	8.6	16.1	12.3				
60才以上	Over 60	3.6	11.0	11.1	3.7	10.8	10.9	3.9	10.7	10.7	3.9	10.6	10.5	4.0	10.6	10.3	4.3	10.5	9.9	4.5	10.6	10.2	4.5	10.6	10.2				

24. 顧客性別別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

	Total	2024/3																											
		2023/3			2023/6			2023/9			2023/12			2024/3			2024/6			2024/9			2024/12			2025/3			
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	
New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
男性	Male	66.1	71.0	72.5	65.4	70.7	70.6	64.8	70.3	70.6	64.4	69.9	70.5	64.7	69.8	70.4	65.3	69.6	68.7	65.6	69.5	69.1	65.4	69.3	69.2				
女性	Female	33.9	29.0	27.5	34.6	29.3	29.4	35.2	29.7	29.4	35.6	30.1	29.5	35.3	30.2	29.6	34.7	30.4	31.3	34.4	30.5	30.9	34.6	30.7	30.8				

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2023/3		2024/3					2025/3					2025/3見通し(E)				
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	2025/3	前期比 yoy %	2025/3見通し(E)	前期比 yoy %
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	54,801	8.2	15,356	31,224	47,828	65,065	18.7	17,909	16.6	35,790	14.6	53,665	12.2			72,300	11.1
ローン・クレジットカード事業	Loan and Credit Card Business	32,574	9.8	9,086	18,381	28,064	38,301	17.6	10,544	16.0	20,855	13.5	31,244	11.3			42,600	11.2
ローン事業	Loan Business	28,387	9.1	7,868	15,806	24,001	32,649	15.0	8,867	12.7	17,516	10.8	26,157	9.0			36,000	10.3
無担保ローン	Unsecured Loans	28,349	9.1	7,853	15,779	23,972	32,604	15.0	8,859	12.8	17,496	10.9	26,136	9.0			36,000	10.4
貸倒損失	Bad Debt Expenses	25,044	10.0	7,047	14,242	21,757	29,727	18.7	8,314	18.0	16,339	14.7	24,529	12.7			-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	3,305	2.9	805	1,537	2,214	2,876	-13.0	545	-32.3	1,157	-24.7	1,607	-27.4			-	-
有担保ローン	Secured Loans	37	46.0	14	26	29	44	20.0	7	-46.6	19	-24.6	20	-29.1			-	-
クレジットカード事業	Credit Card Business	4,187	14.5	1,218	2,574	4,062	5,652	35.0	1,677	37.7	3,338	29.7	5,087	25.2			6,600	16.8
信用保証事業	Guarantee Business	22,221	6.0	6,269	12,843	19,764	26,763	20.4	7,365	17.5	14,934	16.3	22,420	13.4			29,700	11.0
1口座当たり債権単価 [無担保ローン(千円)]	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	402	-2.9	391	390	387	388	-3.5	382	-2.3	383	-1.8	384	-0.8			-	-
<参考>	<Reference>																	
1口座当たり既存顧客単価 [無担保ローン(千円)]	Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	502	-2.3	498	494	491	490	-2.4	490	-1.6	489	-1.0	490	-0.2			503	2.7

[貸倒損失率] (Ratio of Bad Debt Expenses)

		2023/3	(前年比)	2023/6	2023/9	2023/12	2024/3	(前年比)	2024/6	(前年比)	2024/9	(前年比)	2024/12	(前年比)	2025/3	(前年比)	
ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	3.56	(0.16)	0.97	1.92	2.87	3.82	(0.26)	1.03	(0.06)	2.00	(0.08)	2.97	(0.10)		3.98	(0.16)
ローン事業	Loan Business	3.50	(0.18)	0.95	1.87	2.79	3.71	(0.21)	0.99	(0.04)	1.92	(0.05)	2.85	(0.06)		3.85	(0.14)
無担保ローン	Unsecured Loans	3.51	(0.18)	0.95	1.87	2.80	3.72	(0.21)	0.99	(0.04)	1.93	(0.06)	2.85	(0.05)		3.86	(0.14)
貸倒損失	Bad Debt Expenses	3.10	(0.18)	0.85	1.69	2.54	3.39	(0.29)	0.93	(0.08)	1.80	(0.11)	2.68	(0.14)		-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.41	(0.00)	0.10	0.18	0.26	0.33	(-0.08)	0.06	(-0.04)	0.13	(-0.05)	0.18	(-0.08)		-	-
有担保ローン	Secured Loans	1.47	(0.62)	0.61	1.15	1.35	2.12	(0.65)	0.39	(-0.22)	1.03	(-0.12)	1.12	(-0.23)		-	-
クレジットカード事業	Credit Card Business	4.04	(-0.11)	1.13	2.28	3.45	4.62	(0.58)	1.32	(0.19)	2.55	(0.27)	3.78	(0.33)		4.86	(0.24)
信用保証事業	Guarantee Business	2.02	(0.06)	0.56	1.14	1.74	2.31	(0.29)	0.63	(0.07)	1.25	(0.11)	1.86	(0.12)		2.41	(0.10)

(注1)貸倒損失率
 ローン事業 = 貸倒損失額 / (営業貸付金残高+破産更生債権残高)
 クレジットカード事業 = 貸倒損失額 / (割賦売掛金残高+破産更生債権残高)
 信用保証事業 = 貸倒損失額 / (信用保証残高+求償債権残高+破産更生債権残高)
 (注2)貸倒損失率の前期比欄には()書きで増減値を表示

Notes:1. Ratio of Bad Debt Expenses
 Loan Business = Bad Debt Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Credit Card Business = Bad Debt Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)
 Guarantee Business = Bad Debt Expenses of Guarantee Business / (Guaranteed Receivables plus Right to reimbursement plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

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

25-2. 無担保ローン貸倒損失理由別状況 (アコム)

Bad Debt Expenses of Unsecured Loans by Reasons (ACOM)

		2023/3		2023/6		2023/9		2023/12		2024/3		2024/6		2024/9		2024/12		2025/3	
		金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)	金額ベース	構成比 C.R. (%)
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	28,349	100.0	7,853	100.0	15,779	100.0	23,972	100.0	32,604	100.0	8,859	100.0	17,496	100.0	26,136	100.0		
自己破産	Personal Bankruptcy	3,016	10.6	639	8.1	1,487	9.4	2,581	10.8	3,673	11.3	732	8.3	1,670	9.5	2,844	10.9		
行方不明	Failure to Locate Borrowers	490	1.7	91	1.2	223	1.4	351	1.5	548	1.7	123	1.4	293	1.7	459	1.8		
支払不能等	Borrowers' Inability of Making Repayments, etc.	21,087	74.4	6,228	79.3	12,340	78.2	18,536	77.3	25,113	77.0	7,370	83.2	14,191	81.1	20,922	80.0		
債権放棄	ACOM's Voluntary Waiver of Repayments	3,755	13.3	894	11.4	1,728	11.0	2,503	10.4	3,268	10.0	632	7.1	1,340	7.7	1,909	7.3		
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	3,305	-	805	-	1,537	-	2,214	-	2,876	-	545	-	1,157	-	1,607	-		

26. 不良債権の状況(アコム)

Non-performing Loans (ACOM)

(単位:百万円/Millions of yen)

		2024/3										2025/3							
		2023/3	末残比%	2023/6	末残比%	2023/9	末残比%	2023/12	末残比%	2024/3	末残比%	2024/6	末残比%	2024/9	末残比%	2024/12	末残比%	2025/3	末残比%
不良債権合計	Total Amount of Non-performing Loans	66,925	8.25	68,455	8.25	68,528	8.11	68,476	7.97	67,100	7.63	66,955	7.46	67,007	7.36	67,774	7.38		
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	442	0.05	431	0.05	435	0.05	453	0.05	441	0.05	457	0.05	510	0.06	519	0.06		
破産申立債権	Applications for Bankruptcy are Proceeded	35	0.00	46	0.01	46	0.01	56	0.01	37	0.00	44	0.00	49	0.01	49	0.01		
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	154	0.02	149	0.02	157	0.02	166	0.02	180	0.02	185	0.02	232	0.03	238	0.03		
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	231	0.03	229	0.03	225	0.03	225	0.03	217	0.02	221	0.02	214	0.02	217	0.02		
危険債権	Doubtful receivables	22,820	2.81	22,774	2.75	23,069	2.73	23,156	2.70	22,635	2.57	22,948	2.56	23,522	2.58	23,405	2.55		
三月以上延滞債権	Receivables past due for three months or more	2,665	0.33	3,686	0.44	3,247	0.38	3,330	0.39	2,918	0.33	3,446	0.38	3,067	0.34	3,832	0.42		
貸出条件緩和債権	Restructured receivables	40,996	5.05	41,562	5.01	41,776	4.94	41,535	4.84	41,104	4.68	40,102	4.47	39,907	4.38	40,016	4.36		

[注1]「金融業者の貸付業務のための社債の発行等に関する法律」第九条の規定、及び同法を実施するために定めた「特定金融会社等の会計の整理に関する内閣府令」等に従い、営業貸付金(破産更生債権等を含む)における不良債権の状況を表示

[注2] 利息返還損失引当金の計上に伴い、2006年3月期より弁護士等受任中の未和解債権を未取利息不計上貸付金として危険債権に含んで表示

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

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

26-2. 3か月未満の延滞債権[本社管理債権を除く](アコム)

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

(単位:百万円/Millions of yen)

		2024/3										2025/3							
		2023/3	末残比%	2023/6	末残比%	2023/9	末残比%	2023/12	末残比%	2024/3	末残比%	2024/6	末残比%	2024/9	末残比%	2024/12	末残比%	2025/3	末残比%
11日以上3か月未満延滞額	11 days ≤ < 3 months	21,998	2.71	21,457	2.59	25,321	3.00	19,860	2.31	26,739	3.04	23,212	2.58	27,677	3.04	19,689	2.14		
31日以上3か月未満延滞額	31 days ≤ < 3 months	9,939	1.23	9,959	1.20	10,521	1.24	9,286	1.08	10,398	1.18	10,484	1.17	10,125	1.11	8,733	0.95		
11日以上31日未満延滞額	11 days ≤ < 31 days	12,058	1.49	11,498	1.39	14,800	1.75	10,574	1.23	16,341	1.86	12,727	1.42	17,552	1.93	10,956	1.19		

27. 貸倒引当金(アコム)

Allowance for Doubtful Accounts (ACOM)

(単位:百万円/Millions of yen)

		2024/3								2025/3								
		2023/3	前期比yoy %	2023/6	2023/9	2023/12	2024/3	前期比yoy %	2024/6	前年同期比yoy %	2024/9	前年同期比yoy %	2024/12	前年同期比yoy %	2025/3	前期比yoy %	2025/3見直し(E)	前期比yoy %
貸倒引当金	Allowance for Doubtful Accounts	61,700	7.7	63,700	66,000	67,400	68,300	10.7	71,600	12.4	71,800	8.8	72,400	7.4			74,900	9.7
一般債権	General Allowance	20,088	9.2	20,943	23,002	23,746	24,498	22.0	25,429	21.4	25,167	9.4	25,380	6.9			-	-
消費者向け無担保債権	Unsecured Consumer Loans	17,232	7.2	17,998	19,825	20,341	20,790	20.6	21,537	19.7	21,088	6.4	21,186	4.2			-	-
本社管理債権	Specific Allowance	41,372	7.0	42,563	42,745	43,363	43,552	5.3	45,933	7.9	46,321	8.4	46,729	7.8			-	-
引当金増減額	Increase or Decrease in Allowance	4,400	-	2,000	4,300	5,700	6,600	-	3,300	-	3,500	-	4,100	-			6,600	-
債務保証損失引当金	Provision for Loss on Guarantees	8,670	8.2	9,080	9,800	9,970	10,870	25.4	10,910	20.2	10,950	11.7	10,900	9.3			12,870	18.4
引当金増減額	Increase or Decrease in Provision	660	-	410	1,130	1,300	2,200	-	40	-	80	-	30	-			2,000	-

28. 利息返還損失引当金(アコム)

Provision for Loss on Interest Repayment (ACOM)

(単位:百万円/Millions of yen)

		2024/3								2025/3								
		2023/3	前期比yoy %	2023/6	2023/9	2023/12	2024/3	前期比yoy %	2024/6	前年同期比yoy %	2024/9	前年同期比yoy %	2024/12	前年同期比yoy %	2025/3	前期比yoy %	2025/3見直し(E)	前期比yoy %
期首引当金残高	Provision at the Beginning of Respective Period	86,200	51.9	57,723	57,723	57,723	57,723	-33.0	30,346	-47.4	30,346	-47.4	30,346	-47.4			30,346	-47.4
取崩額	Drawdown of Provision	28,476	-3.4	7,090	13,950	20,636	27,376	-3.9	5,796	-18.2	11,987	-14.1	16,841	-18.4			-	-
利息返還金	Interest Repayment	25,171	-4.1	6,284	12,412	18,421	24,500	-2.7	5,251	-16.4	10,830	-12.7	15,234	-17.3			-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	3,305	2.9	805	1,537	2,214	2,876	-13.0	545	-32.3	1,157	-24.7	1,607	-27.4			-	-
繰入額	Addition of Provision	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
期末引当金残高	Provision at the End of Respective Period	57,723	-33.0	50,633	43,773	37,087	30,346	-47.4	24,550	-51.5	18,359	-58.1	13,505	-63.6			-	-
引当金増減額	Increase or Decrease in Provision	-28,476	-	-7,090	-13,950	-20,636	-27,376	-	-5,796	-	-11,987	-	-16,841	-			-	-

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2023/3		2024/3						2025/3						2025/3見通し(E)						
		金額	構成比 C.R.(%)	2023/6	2023/9	2023/12	2024/3	構成比 C.R.(%)	2024/6	構成比 C.R.(%)	2024/9	構成比 C.R.(%)	2024/12	前年同期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2025/3	前期末比 yoy %	構成比 C.R.(%)			
借入金残高	Borrowings	505,177	100.0	529,560	547,701	579,540	588,414	100.0	608,159	100.0	608,129	100.0	636,137	9.8	8.1	100.0				635,100	7.9	100.0
間接	Indirect	375,179	74.3	379,564	392,704	404,544	423,425	72.0	418,205	68.8	443,160	72.9	423,181	4.6	-0.1	66.5				415,100	-2.0	65.4
都市銀行等	City Banks, etc.	293,114	58.0	302,078	304,206	311,501	313,859	53.3	305,738	50.3	329,617	54.2	307,322	-1.3	-2.1	48.3				-	-	-
地方銀行	Regional Banks	47,501	9.4	46,243	51,376	56,042	60,682	10.3	59,687	9.8	61,700	10.1	64,493	15.1	6.3	10.1				-	-	-
外国銀行	Foreign Banks	1,000	0.2	1,000	1,000	1,000	1,000	0.2	1,000	0.2	1,000	0.2	1,000	-	-	0.2				-	-	-
生命保険会社	Life Insurance Companies	2,600	0.5	2,520	2,440	2,360	2,280	0.4	2,200	0.4	2,120	0.4	2,500	5.9	9.6	0.4				-	-	-
損害保険会社	Non-life Insurance Companies	1,500	0.3	1,500	1,500	1,500	1,500	0.3	1,500	0.2	1,500	0.2	1,500	-	-	0.2				-	-	-
その他	Others	29,464	5.9	26,223	32,182	32,141	44,104	7.5	48,080	7.9	47,223	7.8	46,366	44.3	5.1	7.3				-	-	-
直接	Direct	129,998	25.7	149,996	154,997	174,996	164,989	28.0	189,954	31.2	164,968	27.1	212,956	21.7	29.1	33.5				220,000	33.3	34.6
コマーシャル・ペーパー	Commercial Papers	34,998	6.9	54,996	54,997	49,996	29,989	5.1	54,954	9.0	24,968	4.1	52,956	5.9	76.6	8.3				-	-	-
普通社債	Straight Bonds	95,000	18.8	95,000	100,000	125,000	135,000	22.9	135,000	22.2	140,000	23.0	160,000	28.0	18.5	25.2				-	-	-
短期借入金	Short-term Loans Payable	34,998	6.9	64,996	60,997	49,996	29,989	5.1	69,954	11.5	24,968	4.1	57,956	15.9	93.3	9.1				-	-	-
長期借入金	Long-term Loans Payable	470,179	93.1	464,564	486,704	529,544	558,425	94.9	538,205	88.5	583,160	95.9	578,181	9.2	3.5	90.9				-	-	-
固定金利借入	Fixed	460,659	91.2	479,649	485,323	500,849	485,592	82.5	494,685	81.3	491,255	80.8	511,188	2.1	5.3	80.4				-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	2,700	0.5	2,700	2,700	2,700	2,700	0.5	1,700	0.3	1,700	0.3	1,700	-37.0	-37.0	0.3				-	-	-
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	0.52	-	0.49	0.53	0.55	0.56	-	0.55	-	0.61	-	0.62	-	-	-				0.61	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.42	-	0.40	0.40	0.40	0.41	-	0.47	-	0.48	-	0.50	-	-	-				-	-	-
変動金利	Floating Interest Rate	0.43	-	0.40	0.39	0.39	0.39	-	0.50	-	0.56	-	0.63	-	-	-				-	-	-
固定金利	Fixed Interest Rate	0.52	-	0.50	0.55	0.56	0.59	-	0.56	-	0.62	-	0.61	-	-	-				-	-	-
短期借入金金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	-
長期借入金金利	Long-term	0.56	-	0.50	0.55	0.58	0.61	-	0.54	-	0.61	-	0.63	-	-	-				-	-	-
直接借入金金利	Direct	0.37	-	0.36	0.49	0.54	0.57	-	0.49	-	0.57	-	0.61	-	-	-				-	-	-
間接借入金金利	Indirect	0.59	-	0.55	0.55	0.55	0.56	-	0.57	-	0.63	-	0.62	-	-	-				-	-	-
<参考>	<Reference>																					
期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.25	-	1.38	1.38	1.43	1.44	-	1.68	-	1.70	-	1.74	-	-	-				-	-	-

(注)期中平均表面調達金利はデリバティブ等付随金融費用を除いて算出

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

30. クレジットカード事業 (アコム)

Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

		2023/3		2024/3					2025/3					2025/3見直し(E)					
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %	2025/3	前期比 yoy %	2025/3見直し(E)	前期比 yoy %
割賦売掛金残高	Card Shopping Receivables	103,575	17.7	108,136	112,650	117,775	122,303	18.1	126,996	17.4	130,731	16.0	134,452	14.2	9.9			135,700	11.0
リボルビング残高	Revolving Receivables	96,081	17.0	100,482	104,547	109,087	114,177	18.8	118,436	17.9	122,726	17.4	126,271	15.8	10.6			-	-
有効会員数	(名) Number of Cardholders	629,988	25.9	682,289	733,883	780,851	822,470	30.6	850,892	24.7	875,012	19.2	893,131	14.4	8.6			863,200	5.0
残有会員数	(名) Number of Accounts with Shopping Receivables	328,332	18.6	348,814	366,855	385,722	400,314	21.9	418,283	19.9	428,479	16.8	438,160	13.6	9.5			-	-
営業収益	Revenue from Credit Card Business	13,340	14.9	3,697	7,567	11,626	15,769	18.2	4,352	17.7	8,879	17.3	13,541	16.5	-			18,200	15.4
期中平均手数料率	(%) Average Commission Rates (%)	13.07	(-0.03)	13.11	13.12	13.14	13.14	(0.07)	13.14	(0.03)	13.14	(0.02)	13.17	(0.03)	-			-	-

(注1)期中平均手数料率 = 割賦手数料 / 月初平均リボルビング残高(%) [年率換算]

(注2)期中平均手数料率の前期比欄には()書きで増減値を表示

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. 信用保証事業 (アコム)

Guarantee Business (ACOM)

(単位:百万円/Millions of yen)

		2023/3		2024/3					2025/3					2025/3見直し(E)					
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %	2025/3	前期比 yoy %	2025/3見直し(E)	前期比 yoy %
利用残高	Guaranteed Receivables	1,044,499	3.2	1,055,210	1,068,218	1,076,443	1,098,471	5.2	1,115,203	5.7	1,131,406	5.9	1,142,606	6.1	4.0			1,170,000	6.5
利用件数	(件) Number of Accounts with Outstanding Balance	1,555,704	1.7	1,571,094	1,584,920	1,596,448	1,625,639	4.5	1,653,159	5.2	1,670,858	5.4	1,687,049	5.7	3.8			1,733,700	6.6
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	671	1.5	671	673	674	675	0.6	674	0.4	677	0.6	677	0.4	0.3			674	-0.1
営業収益	Revenue from Guarantee Business	55,288	5.9	14,141	29,133	43,800	59,208	7.1	15,143	7.1	31,113	6.8	46,978	7.3	-			64,000	8.1
保証提携先	(社) Alliance Partners	30	-	30	30	30	30	-	30	-	30	-	30	-	-			-	-

<参考> 信用保証事業 (エム・ユー信用保証)

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

(単位:百万円/Millions of yen)

		2023/3		2024/3					2025/3					2025/3見直し(E)					
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %	2025/3	前期比 yoy %	2025/3見直し(E)	前期比 yoy %
利用残高	Guaranteed Receivables	168,384	4.7	171,606	173,941	175,402	179,790	6.8	185,284	8.0	188,796	8.5	190,652	8.7	6.0			200,100	11.3
利用件数	(件) Number of Accounts with Outstanding Balance	258,175	1.5	260,813	262,179	262,811	272,378	5.5	286,062	9.7	296,712	13.2	303,190	15.4	11.3			313,000	14.9
1口座当たり利用単価	(千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen)	652	3.3	657	663	667	660	1.2	647	-1.5	636	-4.1	628	-5.8	-4.8			639	-3.2
営業収益	Revenue from Guarantee Business	10,990	3.4	2,835	5,708	8,646	11,578	5.4	3,094	9.1	6,245	9.4	9,457	9.4	-			12,800	10.6
保証提携先	(社) Alliance Partners	25	-	25	25	25	28	3	28	-	28	-	28	-	-			-	-

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2023/3		2024/3					2025/3					2025/3見直し(E)				
		2023/3	前期比 yoy p.p.	2023/6	2023/9	2023/12	2024/3	前期比 yoy p.p.	2024/6	前年同期比 yoy p.p.	2024/9	前年同期比 yoy p.p.	2024/12	前年同期比 yoy p.p.	2025/3	前期比 yoy p.p.	2025/3見直し(E)	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	32.0	9.2	-	38.5	-	40.6	8.6	-	-	40.4	1.9	-	-			44.0	3.4
自己資本比率	Shareholders' Equity Ratio	45.5 (23.3)	2.8 (1.2)	45.3 (23.2)	45.2 (23.3)	44.3 (23.0)	44.4 (23.0)	-1.1 (-0.3)	44.4 (23.0)	-0.9 (-0.2)	45.3 (23.3)	0.1 (0.0)	44.7 (23.1)	0.4 (0.1)			44.8 (23.0)	0.4 (0.0)
自己資本配当率	Dividend on Equity	3.3	0.8	-	1.9	-	3.7	0.4	-	-	2.1	0.2	-	-			4.1	0.4
自己資本当期純利益率	Return on Equity (ROE)	10.2	-0.7	11.5	9.7	9.8	9.1	-1.1	10.0	-1.5	10.1	0.4	10.5	0.7			9.2	0.1
総資産営業利益率	Operating Profit to Total Assets	5.8	4.7	5.5	5.3	5.5	5.3	-0.5	5.2	-0.3	6.0	0.7	6.2	0.7			5.5	0.2
総資産経常利益率	Ordinary Profit to Total Assets	6.5	4.8	7.1	6.1	6.2	5.9	-0.6	6.3	-0.8	6.5	0.4	6.7	0.5			6.0	0.1
総資産当期純利益率	Return on Assets (ROA)	4.5	0.0	5.2	4.4	4.4	4.1	-0.4	4.4	-0.8	4.5	0.1	4.7	0.3			4.1	0.0
営業収益営業利益率	Operating Margin	31.3	25.3	28.8	28.1	29.1	28.2	-3.1	27.0	-1.8	31.2	3.1	32.5	3.4			28.9	0.7
営業収益経常利益率	Ordinary Profit to Operating Revenue	35.1	25.9	37.4	32.3	32.8	31.1	-4.0	32.7	-4.7	34.0	1.7	35.1	2.3			31.0	-0.1
営業収益当期純利益率	Profit Margin	24.4	-0.3	27.5	23.1	23.4	21.5	-2.9	23.1	-4.4	23.6	0.5	24.3	0.9			21.5	0.0
流動比率	Current Ratio	560.5	63.7	513.7	492.8	492.0	497.4	-63.1	430.4	-83.3	498.1	5.3	459.0	-33.0			443.7	-53.7
固定比率	Fixed Assets Ratio	21.7	-5.1	20.9	20.6	20.7	20.2	-1.5	19.2	-1.7	17.5	-3.1	16.2	-4.5			15.2	-5.0

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示

(注2)一部数値については年率換算にて表示

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

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

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2023/3		2024/3					2025/3					2025/3		
		2023/3	前期比 yoy p.p.	2023/6	2023/9	2023/12	2024/3	前期比 yoy p.p.	2024/6	前年同期比 yoy p.p.	2024/9	前年同期比 yoy p.p.	2024/12	前年同期比 yoy p.p.	2025/3	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	28.5	8.8	-	34.4	-	35.4	6.9	-	-	36.7	2.3	-	-		
自己資本比率	Shareholders' Equity Ratio	44.8 (23.1)	2.7 (1.3)	44.7 (23.2)	44.7 (23.3)	44.1 (23.2)	44.3 (23.3)	-0.5 (0.2)	44.7 (23.3)	0.0 (0.1)	45.5 (23.7)	0.8 (0.4)	45.1 (23.6)	1.0 (0.4)		
自己資本当期純利益率	Return on Equity (ROE)	9.9	-1.0	9.5	9.2	9.3	8.8	-1.1	8.7	-0.8	9.3	0.1	9.7	0.4		
総資産営業利益率	Operating Profit to Total Assets	6.8	4.0	6.7	6.7	6.6	6.4	-0.4	6.2	-0.5	6.7	0.0	6.9	0.3		
総資産経常利益率	Ordinary Profit to Total Assets	6.8	3.9	6.8	6.7	6.6	6.4	-0.4	6.3	-0.5	6.7	0.0	6.9	0.3		
総資産当期純利益率	Return on Assets (ROA)	4.3	-0.2	4.2	4.1	4.1	3.9	-0.4	3.9	-0.3	4.2	0.1	4.3	0.2		
営業収益営業利益率	Operating Margin	31.9	18.6	30.9	30.6	30.5	29.3	-2.6	28.4	-2.5	30.7	0.1	31.5	1.0		
営業収益経常利益率	Ordinary Profit to Operating Revenue	32.0	18.5	31.1	30.8	30.6	29.4	-2.6	28.6	-2.5	30.9	0.1	31.7	1.1		
営業収益当期純利益率	Profit Margin	20.1	-1.1	19.4	18.9	19.1	18.0	-2.1	17.7	-1.7	19.1	0.2	19.8	0.7		
流動比率	Current Ratio	541.8	40.8	507.0	462.8	467.1	482.4	-59.4	441.3	-65.7	512.1	49.3	484.8	17.7		
固定比率	Fixed Assets Ratio	15.8	-4.7	15.0	14.0	13.8	13.9	-1.9	13.0	-2.0	11.5	-2.5	10.4	-3.4		
株価純資産倍率 (倍)	Price Book-value Ratio	0.86	-0.08	0.93	0.90	0.90	1.00	0.14	1.01	0.08	0.91	0.01	0.91	0.01		
株価収益率	Price Earnings Ratio	9.10	0.12	9.87	10.01	9.94	11.89	2.79	11.72	1.85	10.03	0.02	9.65	-0.29		

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示

(注2)一部数値については年率換算にて表示

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

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

33. 1株当たり指標 (アコム)

Per Share Data (ACOM)

(単位:円/Yen)

				2023/3	2024/3				2025/3				2025/3見通し(E)
					2023/6	2023/9	2023/12	2024/3	2024/6	2024/9	2024/12	2025/3	
当期純利益	単体	Profit	Non-consolidated	31.27	9.12	15.58	23.90	29.55	8.37	17.31	27.01		31.85
	連結		Consolidated	35.06	8.79	17.42	26.63	33.89	8.70	19.06	29.95		35.49
配当金		Dividends		10.00	-	6.00	-	12.00	-	7.00	-		14.00
純資産	単体	Net Assets	Non-consolidated	316.87	320.99	327.45	329.77	335.42	337.79	346.73	349.43		353.31
	連結		Consolidated	370.92	376.47	387.71	391.28	400.87	404.10	417.92	422.48		421.48

[前年同期比増減率] [Ratio of Increase or Decrease from the Previous Fiscal Year]

(単位:%)

				2023/3	2024/3				2025/3				2025/3見通し(E)
					2023/6	2023/9	2023/12	2024/3	2024/6	2024/9	2024/12	2025/3	
当期純利益	単体	Profit	Non-consolidated	1.9	-22.3	-24.6	-8.5	-5.5	-8.2	11.1	13.0		7.8
	連結		Consolidated	-1.4	-17.0	-17.4	-5.9	-3.3	-1.0	9.4	12.5		4.7
配当金		Dividends		42.9	-	20.0	-	20.0	-	16.7	-		16.7
純資産	単体	Net Assets	Non-consolidated	7.6	6.2	5.2	5.8	5.9	5.2	5.9	6.0		5.3
	連結		Consolidated	9.3	7.6	6.8	7.3	8.1	7.3	7.8	8.0		5.1

34. 発行済株式総数 (アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

				2023/3	2024/3				2025/3				2025/3見通し(E)
					2023/6	2023/9	2023/12	2024/3	2024/6	2024/9	2024/12	2025/3	
期中平均株式数	Average Number of Shares Issued			1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,613	1,566,613	1,566,613		-
	During the Year												
期末発行済株式数	Number of Shares Issued			1,566,614	1,566,614	1,566,614	1,566,614	1,566,613	1,566,613	1,566,613	1,566,613		-
	at Year-end												

(注1)期中平均株式数は期中平均自己株式数を除いて記載
(注2)期末発行済株式数は期末自己株式数を除いて記載

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.
: 2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2024/3							2025/3										
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %	2025/3	前期比 yoy %	2025/3見通し(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	215,315 (56,662)	13.2 (2.2)	221,837 (56,735)	232,052 (57,015)	234,919 (57,437)	239,297 (57,941)	11.1 (2.3)	237,936 (57,196)	7.3 (0.8)	250,911 (57,548)	8.1 (0.9)	252,968 (57,362)	7.7 (-0.1)	5.7 (-1.0)			241,800 (58,541)	1.0 (1.0)
口座数	(件) Number of Customer Accounts	1,412,863	-0.8	1,410,163	1,410,805	1,415,162	1,414,774	0.1	1,401,448	-0.6	1,400,162	-0.8	1,398,316	-1.2	-1.2			1,416,800	0.1
割賦売掛金残高	Accounts Receivable-installment	719 (189)	6.3 (-4.1)	758 (193)	736 (181)	704 (172)	754 (182)	4.9 (-3.5)	746 (179)	-1.6 (-7.5)	751 (172)	2.0 (-4.8)	683 (155)	-2.9 (-10.0)	-9.4 (-15.1)			700 (183)	-7.2 (0.5)
契約件数	(件) Number of Contracts with Receivables Outstanding	12,997	-14.2	12,758	12,679	12,090	11,935	-8.2	11,643	-8.7	11,461	-9.6	10,692	-11.6	-10.4			11,000	-7.8
決算日為替レート	(円) Current Exchange Rate (Yen)	3.80	-	3.91	4.07	4.09	4.13	-	4.16	-	4.36	-	4.41	-	-			4.13	-
営業収益	Operating Revenue	55,061 (14,683)	8.9 (-0.1)	14,279 (3,651)	29,220 (7,397)	44,550 (11,137)	60,158 (14,890)	9.3 (1.4)	15,412 (3,696)	7.9 (1.2)	31,285 (7,431)	7.1 (0.5)	47,281 (11,151)	6.1 (0.1)	-			60,300 (14,900)	0.2 (0.1)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	21,000 (5,600)	9.2 (0.2)	5,791 (1,481)	14,328 (3,627)	19,041 (4,760)	23,630 (5,849)	12.5 (4.4)	5,629 (1,349)	-2.8 (-8.9)	10,731 (2,549)	-25.1 (-29.7)	15,427 (3,638)	-19.0 (-23.6)	-			17,500 (4,300)	-25.9 (-26.5)
期中平均為替レート	(円) Average Exchange Rate (Yen)	3.75	-	3.91	3.95	4.00	4.04	-	4.17	-	4.21	-	4.24	-	-			4.04	-

(注1)会計年度末: 12月31日
(注2)各数値下段の()内は現地通貨ベースを表示

Notes: 1. End of fiscal year: December 31
: 2. Figures in brackets indicate the amounts in local currencies.

36. ACOM CONSUMER FINANCE CORPORATION

ACOM CONSUMER FINANCE CORPORATION

(単位:百万円、百万フィリピンペソ/Millions of yen, Millions of PHP)

		2024/3							2025/3										
		2023/3	前期比 yoy %	2023/6	2023/9	2023/12	2024/3	前期比 yoy %	2024/6	前年同期比 yoy %	2024/9	前年同期比 yoy %	2024/12	前年同期比 yoy %	前期末比 ytd %	2025/3	前期比 yoy %	2025/3見通し(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	3,437 (1,432)	80.9 (70.3)	3,388 (1,371)	3,493 (1,323)	3,457 (1,304)	3,197 (1,239)	-7.0 (-13.5)	3,193 (1,178)	-5.7 (-14.1)	3,306 (1,198)	-5.4 (-9.5)	3,136 (1,225)	-9.3 (-6.1)	-1.9 (-1.1)			3,500 (1,347)	9.5 (8.7)
口座数	(件) Number of Customer Accounts	58,632	40.9	55,987	54,554	56,872	56,093	-4.3	55,453	-1.0	57,444	5.3	57,641	1.4	2.8			72,200	28.7
決算日為替レート	(円) Current Exchange Rate (Yen)	2.40	-	2.47	2.64	2.65	2.58	-	2.71	-	2.76	-	2.56	-	-			2.58	-
営業収益	Operating Revenue	1,475 (607)	112.8 (97.0)	410 (168)	825 (335)	1,266 (504)	1,721 (675)	16.7 (11.2)	447 (167)	9.0 (-0.8)	927 (343)	12.4 (2.4)	1,388 (520)	9.6 (3.1)	-			1,800 (700)	4.6 (3.7)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-1,001 (-412)	-	-203 (-83)	-427 (-173)	-639 (-254)	-741 (-290)	-	-117 (-43)	-	-255 (-94)	-	-343 (-128)	-	-			-700 (-300)	-
期中平均為替レート	(円) Average Exchange Rate (Yen)	2.43	-	2.43	2.46	2.51	2.55	-	2.67	-	2.70	-	2.67	-	-			2.55	-

(注1)会計年度末: 12月31日
(注2)各数値下段の()内は現地通貨ベースを表示

Notes: 1. End of fiscal year: December 31
: 2. Figures in brackets indicate the amounts in local currencies.

(参考) 不良債権の状況に関する分類基準

破産更生債権及びこれらに準ずる債権

未収利息不計上貸付金(本社管理債権または121日以上延滞債権)のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金。

危険債権

その他の未収利息不計上貸付金。ただし、債務者の経営再建または支援を図ることを目的として利息の支払いを猶予したものを除く。

三月以上延滞債権

営業店債権の内、3カ月以上121日未満の延滞債権。

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行った貸付金。

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

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.