

DATA BOOK

The Third Quarter Report for the Fiscal Year Ending March, 2025

ACOM CO., LTD.

**January 2025
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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
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ACOM CO., LTD.	1978/10	63,832 million yen	—	2,114	Loan Business, Credit Card Business and Guarantee Business
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[Consolidated Subsidiaries] Domestic: 3 Overseas: 3

Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 million yen	100.00 %	89	Guarantee Business
	IR Loan Servicing, Inc.	2000/6	520 million yen	100.00 %	130	Servicing Business (Loan Servicing Business)
	GeNiE Inc.	2022/4	250 million yen	100.00 %	26	Embedded Finance
Overseas	EASY BUY Public Company Limited	1996/9	6,000 million THB	71.00 %	2,736	Unsecured Loan Business and Installment Loan Business in Kingdom of Thailand
	ACOM CONSUMER FINANCE CORPORATION	2017/7	3,000 million PHP	80.00 %	435	Unsecured Loan Business in Republic of the Philippines
	ACOM (M) SDN. BHD.	2021/7	32 million RM	100.00 %	25	Money lending service and other related business in Malaysia

[Equity-method Affiliate]

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

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3		
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	ytd %	2024/9	ytd %	2024/12	ytd %		yoy %
Current Assets	1,205,491	4.5	1,230,943	1,275,223	1,305,877	1,330,190	10.3	1,334,732	0.3	1,365,019	2.6	1,397,800	5.1		
Cash and Deposits	57,666	-22.3	54,356	66,815	77,610	73,486	27.4	57,817	-21.3	60,233	-18.0	78,053	6.2		
Accounts Receivable-operating Loans	1,029,728	5.6	1,054,407	1,080,770	1,097,103	1,121,554	8.9	1,139,037	1.6	1,164,228	3.8	1,175,217	4.8		
Accounts Receivable-installment	104,295	17.7	108,894	113,387	118,479	123,058	18.0	127,743	3.8	131,482	6.8	135,136	9.8		
Purchased Receivables	7,630	-4.5	7,843	7,785	8,279	8,212	7.6	8,644	5.3	8,930	8.7	8,939	8.9		
Allowance for Doubtful Accounts	-83,418	-	-85,571	-87,935	-90,959	-92,289	-	-95,368	-	-96,819	-	-98,757	-		
Noncurrent Assets	91,824	-16.0	88,618	84,750	84,472	87,213	-5.0	82,243	-5.7	74,976	-14.0	68,747	-21.2		
Property, Plant and Equipment	7,556	-40.0	7,336	7,217	8,305	8,384	10.9	8,536	1.8	8,392	0.1	7,988	-4.7		
Intangible Assets	7,606	6.4	7,529	7,763	7,977	8,985	18.1	9,591	6.7	10,043	11.8	10,471	16.5		
Goodwill	734	-41.4	604	474	345	215	-70.6	86	-60.0	-	-	-	-		
Software	6,829	16.6	6,881	7,245	7,599	8,755	28.2	9,490	8.4	10,029	14.6	10,457	19.4		
Investments and Other Assets	76,661	-14.4	73,752	69,769	68,189	69,843	-8.9	64,116	-8.2	56,540	-19.0	50,286	-28.0		
Deferred Tax Assets	61,637	-16.7	57,954	54,696	52,773	50,507	-18.1	45,015	-10.9	37,929	-24.9	30,919	-38.8		
Allowance for Doubtful Accounts	-667	-	-645	-620	-607	-572	-	-535	-	-560	-	-555	-		
Total Assets	1,297,316	2.7	1,319,562	1,359,973	1,390,350	1,417,403	9.3	1,416,976	-0.0	1,439,995	1.6	1,466,547	3.5		
Current Liabilities	222,491	-3.4	242,790	275,546	279,570	275,732	23.9	302,467	9.7	266,543	-3.3	288,296	4.6		
Short-term Loans Payable	18,528	21.2	25,444	25,338	21,911	19,242	3.9	31,468	63.5	23,696	23.1	25,608	33.1		
Commercial Papers	34,998	40.0	54,996	54,997	49,996	29,989	-14.3	54,954	83.2	24,968	-16.7	52,956	76.6		
Current Portion of Long-term Loans Payable	104,381	10.5	94,604	107,353	124,516	123,808	18.6	131,462	6.2	164,146	32.6	156,593	26.5		
Current Portion of Bonds	32,600	-44.5	38,685	56,455	52,495	60,650	86.0	54,560	-10.0	25,232	-58.4	25,292	-58.3		
Provision for Loss on Guarantees	9,612	8.3	10,004	10,718	10,987	11,973	24.6	12,021	0.4	12,114	1.2	12,009	0.3		
Noncurrent Liabilities	454,987	-3.0	447,308	434,234	453,755	467,495	2.7	434,686	-7.0	468,596	0.2	464,700	-0.6		
Bonds Payable	91,660	-23.0	92,287	80,989	106,043	104,086	13.6	104,152	0.1	134,661	29.4	154,888	48.8		
Long-term Loans Payable	298,857	15.9	297,626	302,701	302,674	325,553	8.9	298,491	-8.3	308,160	-5.3	288,863	-11.3		
Provision for Loss on Interest Repayment	57,723	-33.0	50,633	43,773	37,087	30,346	-47.4	24,550	-19.1	18,359	-39.5	13,505	-55.5		
Total Liabilities	677,478	-3.1	690,099	709,780	733,326	743,228	9.7	737,153	-0.8	735,139	-1.1	752,997	1.3		
Shareholders' Equity	567,683	7.7	573,626	587,138	592,168	603,543	6.3	607,776	0.7	624,002	3.4	630,092	4.4		
Retained Earnings	433,990	10.4	439,933	453,444	458,474	469,849	8.3	474,082	0.9	490,308	4.4	496,399	5.7		
Accumulated Other Comprehensive Income	13,403	166.8	16,161	20,254	20,815	24,468	82.6	25,285	3.3	30,720	25.6	31,764	29.8		
Non-controlling Interests	38,750	20.8	39,674	42,799	44,039	46,164	19.1	46,760	1.3	50,132	8.6	51,693	12.0		
Total Net Assets	619,837	9.9	629,463	650,192	657,023	674,175	8.8	679,822	0.8	704,855	4.6	713,550	5.8		
Total Liabilities and Net Assets	1,297,316	2.7	1,319,562	1,359,973	1,390,350	1,417,403	9.3	1,416,976	-0.0	1,439,995	1.6	1,466,547	3.5		
Guaranteed Receivables (Off Balance)	1,212,883	3.4	1,226,817	1,242,160	1,251,845	1,278,261	5.4	1,300,487	1.7	1,320,202	3.3	1,333,258	4.3		

3. Income Statement (Consolidated)

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %	2025/3(E)	yoy %
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
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			-	-
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			-	-
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			-	-
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			-	-
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
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
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
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			-	-
Increase or Decrease in Allowance for Doubtful Accounts	4,029	-	1,624	3,222	6,100	7,265	-	2,835	-	3,424	-	5,216	-			-	-
Increase or Decrease in Provision for Loss on Guarantees	739	-	392	1,105	1,374	2,360	-	47	-	140	-	35	-			-	-
Provision for Loss on Interest Repayment	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
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			-	-
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			-	-
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	-			-	-
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
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
Non-operating Income	342	-51.1	156	175	234	387	13.2	140	-9.9	225	28.7	298	27.3			400	3.4
Non-operating Expenses	144	278.9	1	10	89	19	-86.4	2	19.5	7	-24.7	12	-85.6			-	-
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
Extraordinary Income	1,117	-	0	1	1	258	-76.9	0	-91.0	10	535.4	89	-			-	-
Extraordinary Losses	3,799	118.3	44	129	196	236	-93.8	56	24.9	121	-5.6	217	11.0			200	-15.3
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
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			-	-
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			-	-
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
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
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. Segment Information (Consolidated)

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3		
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %		yoy %
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		
Operating Revenue from External Customers	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		
Revenues from Transactions with Other Operating Segments	94	86.6	12	-24	-25	80	-14.7	34	171.9	72	-	93	-		
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		
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		
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		
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		
Others	217	55.7	90	148	125	229	5.7	121	34.1	54	-63.4	115	-7.7		
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		
Operating Expenses in Consolidated Financial Statements	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		
Elimination of Intersegment Transactions, etc.	102	-	26	-1,884	-1,844	-1,803	-	38	41.9	112	-	155	-		
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		
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		
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		
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		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		
Operating Profit in Consolidated Financial Statements	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		
Elimination of Intersegment Transactions, etc.	-8	-	-14	1,859	1,818	1,883	-	-3	-	-39	-	-62	-		
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		
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		
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		
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		
Others	217	55.7	90	148	125	229	5.7	121	34.1	54	-63.4	115	-7.7		

[Operating Profit to Receivables Outstanding]

(%)

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)		
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)		

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)

	2023/3		2024/3					2025/3					2025/3(E)					
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	ytd %	2025/3	yoy %		yoy %
Receivables Outstanding (Millions of yen)	1,141,653	6.5	1,171,145	1,201,944	1,223,862	1,252,825	9.7	1,275,424	8.9	1,304,641	8.5	1,319,293	7.8	5.3			1,327,800	6.0
Loan and Credit Card Business	914,550	5.0	937,317	957,875	976,495	1,001,336	9.5	1,024,856	9.3	1,040,639	8.6	1,053,373	7.9	5.2			1,072,500	7.1
Loan Business	810,974	3.5	829,181	845,224	858,720	879,032	8.4	897,860	8.3	909,908	7.7	918,920	7.0	4.5			936,800	6.6
Exclude Right to Reimbursement of DC Cash One's Credit	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
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
Overseas Financial Business	219,473	13.8	225,984	236,282	239,087	243,277	10.8	241,923	7.1	255,071	8.0	256,980	7.5	5.6			246,100	1.2
EASY BUY Public Company Limited	216,035	13.2	222,596	232,788	235,623	240,051	11.1	238,682	7.2	251,662	8.1	253,652	7.7	5.7			242,500	1.0
Loan Business	215,315	13.2	221,837	232,052	234,919	239,297	11.1	237,936	7.3	250,911	8.1	252,968	7.7	5.7			241,800	1.0
Installment Loan Business	719	6.3	758	736	704	754	4.9	746	-1.6	751	2.0	683	-2.9	-9.4			700	-7.2
ACOM CONSUMER FINANCE CORPORATION	3,437	80.9	3,388	3,493	3,457	3,197	-7.0	3,193	-5.7	3,306	-5.4	3,136	-9.3	-1.9			3,500	9.5
Loan Servicing Business	7,630	-4.5	7,843	7,785	8,279	8,212	7.6	8,644	10.2	8,930	14.7	8,939	8.0	8.9			9,200	12.0
Guaranteed Receivables	1,212,883	3.4	1,226,817	1,242,160	1,251,845	1,278,261	5.4	1,300,487	6.0	1,320,202	6.3	1,333,258	6.5	4.3			1,370,100	7.2
ACOM CO., LTD.	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
MU Credit Guarantee Co., Ltd.	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

6. Number of Customer Accounts by Segment (Consolidated)

	2023/3		2024/3					2025/3					2025/3(E)					
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	ytd %	2025/3	yoy %		yoy %
Loan Business	1,609,378	6.2	1,659,123	1,705,862	1,741,914	1,790,412	11.2	1,826,676	10.1	1,855,612	8.8	1,874,415	7.6	4.7			1,860,400	3.9
Exclude Right to Reimbursement of DC Cash One's Accounts	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
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
Overseas Financial Business	1,484,492	0.2	1,478,908	1,478,038	1,484,209	1,483,283	-0.1	1,469,491	-0.6	1,470,384	-0.5	1,468,535	-1.1	-1.0			1,501,800	1.2
EASY BUY Public Company Limited	1,425,860	-0.9	1,422,921	1,423,484	1,427,252	1,426,709	0.1	1,413,091	-0.7	1,411,623	-0.8	1,409,008	-1.3	-1.2			1,427,800	0.1
Loan Business	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
Installment Loan Business	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
ACOM CONSUMER FINANCE CORPORATION	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
Loan Servicing Business	410,289	-5.7	411,691	414,279	421,630	425,676	3.8	431,460	4.8	435,966	5.2	440,168	4.4	3.4			-	-

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)

	2023/3		2024/3					2025/3							
		yoy	2023/6	2023/9	2023/12	2024/3	yoy	2024/6	ytd	2024/9	ytd	2024/12	ytd	2025/3	yoy
Number of Outlets	865	-80	843	811	786	781	-84	753	-28	721	-60	697	-84		
Number of Employees (Permanent Employees)	5,332	15	5,369	5,420	5,472	5,404	72	5,471	67	5,543	139	5,555	151		

8. Balance Sheet (ACOM)

(Millions of yen)

	2023/3		2024/3					2025/3							
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	ytd %	2024/9	ytd %	2024/12	ytd %	2025/3	yoy %
Current Assets	982,519	2.7	1,005,952	1,029,804	1,058,372	1,078,467	9.8	1,089,067	1.0	1,102,979	2.3	1,136,697	5.4		
Cash and Deposits	52,957	-23.6	55,167	58,064	68,666	64,292	21.4	54,484	-15.3	53,278	-17.1	70,919	10.3		
Accounts Receivable-operating Loans	810,958	3.6	829,170	845,213	858,709	879,021	8.4	897,849	2.1	909,898	3.5	918,036	4.4		
Accounts Receivable-installment	103,575	17.7	108,136	112,650	117,775	122,303	18.1	126,996	3.8	130,731	6.9	134,452	9.9		
Allowance for Doubtful Accounts	-61,050	-	-63,070	-65,390	-66,810	-67,740	-	-71,080	-	-71,260	-	-71,860	-		
Noncurrent Assets	107,736	-13.0	104,880	105,539	106,960	106,352	-1.3	101,548	-4.5	94,867	-10.8	88,927	-16.4		
Property, Plant and Equipment	6,773	-42.1	6,585	6,474	7,513	7,644	12.9	7,786	1.9	7,666	0.3	7,317	-4.3		
Intangible Assets	7,338	5.9	7,246	7,408	7,557	7,958	8.4	8,404	5.6	8,866	11.4	9,259	16.4		
Goodwill	734	-41.4	604	474	345	215	-70.6	86	-60.0	-	-	-	-		
Software	6,566	16.5	6,603	6,895	7,184	7,732	17.8	8,308	7.4	8,856	14.5	9,249	19.6		
Investments and Other Assets	93,623	-11.0	91,048	91,656	91,888	90,749	-3.1	85,357	-5.9	78,334	-13.7	72,349	-20.3		
Deferred Tax Assets	64,656	-14.6	61,334	58,926	57,068	56,034	-13.3	50,609	-9.7	43,847	-21.7	36,893	-34.2		
Allowance for Doubtful Accounts	-650	-	-630	-610	-590	-560	-	-520	-	-540	-	-540	-		
Total Assets	1,090,256	0.9	1,110,832	1,135,343	1,165,333	1,184,819	8.7	1,190,615	0.5	1,197,847	1.1	1,225,624	3.4		
Current Liabilities	175,290	-9.0	195,818	208,989	215,114	216,840	23.7	253,040	16.7	221,440	2.1	247,669	14.2		
Commercial Papers	34,998	40.0	54,996	54,997	49,996	29,989	-14.3	54,954	83.2	24,968	-16.7	52,956	76.6		
Current Portion of Long-term Loans Payable	89,926	3.9	83,589	92,631	109,722	112,285	24.9	120,272	7.1	154,162	37.3	146,935	30.9		
Current Portion of Bonds	25,000	-44.4	25,000	30,000	30,000	40,000	60.0	40,000	-	20,000	-50.0	20,000	-50.0		
Provision for Loss on Guarantees	8,670	8.2	9,080	9,800	9,970	10,870	25.4	10,910	0.4	10,950	0.7	10,900	0.3		
Noncurrent Liabilities	418,549	-1.8	412,146	413,365	433,594	442,504	5.7	408,388	-7.7	433,214	-2.1	430,530	-2.7		
Bonds Payable	70,000	-26.3	70,000	70,000	95,000	95,000	35.7	95,000	-	120,000	26.3	140,000	47.4		
Long-term Loans Payable	285,253	18.6	285,975	294,073	294,822	311,139	9.1	282,933	-9.1	288,998	-7.1	271,245	-12.8		
Provision for Loss on Interest Repayment	57,723	-33.0	50,633	43,773	37,087	30,346	-47.4	24,550	-19.1	18,359	-39.5	13,505	-55.5		
Total Liabilities	593,839	-4.1	607,965	622,354	648,709	659,345	11.0	661,429	0.3	654,654	-0.7	678,199	2.9		
Shareholders' Equity	496,416	7.6	502,867	512,989	516,623	525,474	5.9	529,186	0.7	543,192	3.4	547,424	4.2		
Retained Earnings	360,261	10.7	366,712	376,834	380,468	389,319	8.1	393,031	1.0	407,037	4.6	411,269	5.6		
Valuation and translation adjustments	0	17.5	0	0	0	0	-8.8	0	14.2	0	-12.7	0	9.9		
Total Net Assets	496,416	7.6	502,867	512,989	516,623	525,474	5.9	529,186	0.7	543,192	3.4	547,424	4.2		
Total Liabilities and Net Assets	1,090,256	0.9	1,110,832	1,135,343	1,165,333	1,184,819	8.7	1,190,615	0.5	1,197,847	1.1	1,225,624	3.4		
Guaranteed Receivables (Off Balance)	1,044,499	3.2	1,055,210	1,068,218	1,076,443	1,098,471	5.2	1,115,203	1.5	1,131,406	3.0	1,142,606	4.0		

9. Income Statement (ACOM)

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3(E)				
	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %	2025/3(E)	yoy %
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
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
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
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
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
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
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
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
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	-
Increase or Decrease in Provision for Loss on Guarantees	660	-	410	1,130	1,300	2,200	-	40	-	80	-	30	-			2,000	-
Provision for Loss on Interest Repayment	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
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			-	-
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			-	-
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	-			-	-
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
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
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
Non-operating Expenses	143	297.4	1	10	91	14	-89.6	1	6.4	7	-25.7	12	-86.5			-	-
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
Extraordinary Income	1,115	-	-	-	0	257	-77.0	-	-	7	-	86	-			-	-
Extraordinary Losses	4,975	187.2	44	108	154	191	-96.1	52	16.4	116	7.6	210	36.4			200	4.7
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
Income Taxes-current	6,511	-49.6	1,788	3,896	7,392	12,138	86.4	-45	-	-349	-	-632	-			-	-
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			-	-
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. Operating Revenue by Segment (ACOM)

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %		yoy %
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
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
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
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
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
Secured Loans	308	-17.8	64	129	192	252	-18.2	55	-14.2	106	-17.5	161	-16.4			200	-20.6
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
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
Others	217	55.7	90	148	125	229	5.7	121	34.1	54	-63.4	115	-7.7			100	-56.3

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

(%)

	2023/3	2024/3					2025/3					2025/3(E)
		2023/6	2023/9	2023/12	2024/3	2024/6	2024/9	2024/12	2025/3			
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Loan and Credit Card Business	72.3	72.6	72.3	72.6	72.4	73.1	72.8	72.9			72.4	
Loan Business	65.7	65.5	65.1	65.3	65.1	65.4	65.1	65.1			64.6	
Credit Card Business	6.6	7.1	7.2	7.3	7.3	7.7	7.7	7.8			7.8	
Guarantee Business	27.6	27.2	27.6	27.3	27.5	26.7	27.1	27.0			27.5	
Others	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.1			0.1	

11. Operating Expenses (ACOM)

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %	2025/3(E)	yoy %
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
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
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
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
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	-
Increase or Decrease in Provision for Loss on Guarantees	660	-	410	1,130	1,300	2,200	-	40	-	80	-	30	-			2,000	-
Provision for Loss on Interest Repayment	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
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			-	-
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			-	-
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	-			-	-
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
Personnel Expenses	17,110	1.1	4,520	8,813	13,193	17,656	3.2	4,403	-2.6	8,677	-1.5	13,118	-0.6			17,600	-0.3
Advertising Expenses	17,767	17.2	5,049	10,191	14,824	19,546	10.0	4,317	-14.5	8,569	-15.9	12,753	-14.0			17,300	-11.5
Administrative Expenses	5,404	-0.5	1,200	2,423	3,572	4,708	-12.9	1,105	-7.9	2,286	-5.6	3,378	-5.4			5,100	8.3
Computer Expenses	17,203	3.9	3,791	7,808	11,914	17,067	-0.8	4,967	31.0	8,926	14.3	13,461	13.0			18,600	9.0
Fees	8,073	7.2	2,175	4,536	6,882	9,503	17.7	2,653	22.0	5,242	15.6	7,809	13.5			11,300	18.9
Insurance Expenses	25	-27.5	2	11	20	32	26.5	10	363.8	14	21.8	20	-1.2			100	212.5
Depreciation	373	-11.3	86	172	259	346	-7.2	78	-9.1	174	1.3	255	-1.4			300	-13.3
Taxes and Other Public Charges	5,449	7.2	1,355	2,764	4,210	5,806	6.6	1,496	10.4	2,885	4.4	4,241	0.7			5,800	-0.1
Enterprise Tax (Pro Forma Standard Taxation)	1,383	-26.8	344	726	1,093	1,485	7.4	159	-53.8	316	-56.5	552	-49.4			1,400	-5.7
Others	5,924	45.3	895	1,982	2,714	4,437	-25.1	707	-21.1	1,925	-2.9	2,736	0.8			5,700	28.5

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

(%)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy p.p.	2023/6	2023/9	2023/12	2024/3	yoy p.p.	2024/6	yoy p.p.	2024/9	yoy p.p.	2024/12	yoy p.p.	2025/3	yoy p.p.	2025/3(E)	yoy p.p.
Operating Expenses	68.7	-25.3	71.2	71.9	70.9	71.8	3.1	73.0	1.8	68.8	-3.1	67.5	-3.4			71.1	-0.7
Financial Expenses	1.3	-0.4	1.2	1.3	1.4	1.4	0.1	1.4	0.2	1.6	0.3	1.6	0.2			1.6	0.2
Provision for Bad Debts	28.2	3.7	32.6	33.3	32.8	33.0	4.8	36.5	3.9	33.2	-0.1	32.3	-0.5			33.7	0.7
Bad Debt Expenses	25.7	1.3	28.0	28.1	28.5	28.9	3.2	30.6	2.6	30.1	2.0	29.9	1.4			30.0	1.1
Provision for Loss on Interest Repayment	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
Other Operating Expenses	39.2	1.6	37.4	37.3	36.7	37.4	-1.8	35.1	-2.3	34.0	-3.3	33.6	-3.1			35.8	-1.6
Personnel Expenses	8.5	-0.2	8.7	8.3	8.2	8.2	-0.3	7.8	-0.9	7.5	-0.8	7.6	-0.6			7.6	-0.6
Advertising Expenses	8.9	1.1	9.7	9.6	9.3	9.1	0.2	7.6	-2.1	7.5	-2.1	7.3	-2.0			7.4	-1.7
Administrative Expenses	2.7	-0.1	2.3	2.3	2.2	2.2	-0.5	2.0	-0.3	2.0	-0.3	2.0	-0.2			2.2	0.0
Computer Expenses	8.6	0.1	7.3	7.4	7.5	7.9	-0.7	8.8	1.5	7.8	0.4	7.7	0.2			8.0	0.1
Fees	4.0	0.1	4.2	4.3	4.3	4.4	0.4	4.7	0.5	4.6	0.3	4.5	0.2			4.9	0.5

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

12. Receivables Outstanding by Segment (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)					
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	ytd %	2025/3	yoy %	2025/3(E)	yoy %
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
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
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
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
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
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			-	-
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
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
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
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
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. Number of Customer Accounts (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)					
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	ytd %	2025/3	yoy %	2025/3(E)	yoy %
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
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
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
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
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
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

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)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %		yoy %
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			-	-
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
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)			-	-

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)	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %	2025/3(E)	yoy %
	163	-4.1	163	166	168	171	4.9	178	4.1	179	7.8	177	5.4			-	-

15. Number of Loan Business Outlets (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy	2023/6	2023/9	2023/12	2024/3	yoy	2024/6	ytd	2024/9	ytd	2024/12	ytd	2025/3	yoy		yoy
Number of Loan Business Outlets	754	-80	732	701	675	671	-83	643	-28	611	-60	588	-83			593	-78
Staffed	1	-3	-	-	-	-	-1	-	-	-	-	-	-			-	-
Unstaffed	753	-77	732	701	675	671	-82	643	-28	611	-60	588	-83			593	-78

16. Automatic Contract Machines (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy	2023/6	2023/9	2023/12	2024/3	yoy	2024/6	ytd	2024/9	ytd	2024/12	ytd	2025/3	yoy		yoy
Number of Automatic Contract Machine Outlets	754	-80	732	701	675	671	-83	643	-28	611	-60	588	-83			593	-78
Number of Automatic Contract Machines	769	-83	746	715	689	685	-84	657	-28	624	-61	590	-95			607	-78
Number of Card Issuance Machines	647	1	648	648	648	648	1	628	-20	607	-41	586	-62			-	-

17. ATMs (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy	2023/6	2023/9	2023/12	2024/3	yoy	2024/6	ytd	2024/9	ytd	2024/12	ytd	2025/3	yoy		yoy
Number of ATMs	50,146	-510	49,963	49,857	50,015	49,779	-367	49,910	131	50,432	653	50,491	712			-	-
Proprietary	772	-85	747	714	688	684	-88	656	-28	593	-91	574	-110			606	-78
Open 365 Days/Year	772	-85	747	714	688	684	-88	656	-28	593	-91	574	-110			-	-
Open 24 Hours/Day	695	-68	673	644	619	616	-79	591	-25	535	-81	520	-96			-	-
Tie-up	49,374	-425	49,216	49,143	49,327	49,095	-279	49,254	159	49,839	744	49,917	822			-	-

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

18. Employees (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy	2023/6	2023/9	2023/12	2024/3	yoy	2024/6	ytd	2024/9	ytd	2024/12	ytd	2025/3	yoy		yoy
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			-	-
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
Temporary Employees	109	10	115	116	116	119	10	112	-7	107	-12	105	-14			-	-

19. Average Loan Yield (ACOM)

	(%)																
	2024/3						2025/3						2025/3(E)				
	2023/3	yoy p.p.	2023/6	2023/9	2023/12	2024/3	yoy p.p.	2024/6	yoy p.p.	2024/9	yoy p.p.	2024/12			yoy p.p.	2025/3	yoy p.p.
Average Loan Yield	14.88	-0.08	14.93	14.93	14.95	14.97	0.09	15.04	0.11	15.03	0.10	15.05	0.10			15.01	0.04
Unsecured Loans	14.89	-0.09	14.94	14.94	14.96	14.98	0.09	15.05	0.11	15.04	0.10	15.06	0.10			15.02	0.04
Consumers	14.89	-0.09	14.94	14.94	14.96	14.98	0.09	15.05	0.11	15.04	0.10	15.06	0.10			15.02	0.04
Secured Loans	11.14	-0.23	10.36	10.64	10.79	10.86	-0.28	10.65	0.29	10.51	-0.13	10.77	-0.02			10.07	-0.79

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

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

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

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

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

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2023/3		2024/3				2025/3				2025/3(E)									
	2023/3	C.R.(%)	2023/6		2023/9		2023/12		2024/3		2024/6		2024/9		2024/12		2025/3			
			2023/6	C.R.(%)	2023/9	C.R.(%)	2023/12	C.R.(%)	2024/3	C.R.(%)	2024/6	C.R.(%)	2024/9	C.R.(%)	2024/12	C.R.(%)	2025/3	C.R.(%)		
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
≦ 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
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
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
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
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. Number of Accounts by Classified Receivables Outstanding [Unsecured Loans for Consumers] (ACOM)

Classified Receivable Outstanding (Thousands of yen)	2023/3		2024/3				2025/3				2025/3(E)									
	2023/3	C.R.(%)	2023/6		2023/9		2023/12		2024/3		2024/6		2024/9		2024/12		2025/3			
			2023/6	C.R.(%)	2023/9	C.R.(%)	2023/12	C.R.(%)	2024/3	C.R.(%)	2024/6	C.R.(%)	2024/9	C.R.(%)	2024/12	C.R.(%)	2025/3	C.R.(%)		
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			-	-
≦ 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			-	-
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			-	-
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			-	-
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			-	-
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. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers] (ACOM)

(Thousands of yen, %)

Annual Income (Millions of yen)	2023/3			2023/6			2023/9			2023/12			2024/3			2024/6			2024/9			2024/12			2025/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
	Total	100.0	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		
≦ 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			
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			
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			
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			
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. Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers] (ACOM)

(%)

	2023/3			2023/6			2023/9			2023/12			2024/3			2024/6			2024/9			2024/12			2025/3		
	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				
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			
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			
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			
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			
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. Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers] (ACOM)

(%)

	2023/3			2023/6			2023/9			2023/12			2024/3			2024/6			2024/9			2024/12			2025/3		
	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	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			
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. Bad Debt Expenses (ACOM)

	2023/3		2024/3					2025/3					2025/3(E)				
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %		yoy %
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
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
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
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
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			-	-
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			-	-
Secured Loans	37	46.0	14	26	29	44	20.0	7	-46.6	19	-24.6	20	-29.1			-	-
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
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
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			-	-
<Reference>																	
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

[Ratio of Bad Debt Expenses]

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)
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)
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)
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)			-	-
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)			-	-
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)			-	-
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)
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)

Notes:1. Ratio of Bad Debt Expenses

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

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

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

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

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

[Based on Receivables Outstanding]	2023/3		2024/3					2025/3										
		C.R. (%)	2023/6	C.R. (%)	2023/9	C.R. (%)	2023/12	C.R. (%)	2024/3	C.R. (%)	2024/6	C.R. (%)	2024/9	C.R. (%)	2024/12	C.R. (%)	2025/3	C.R. (%)
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		
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		
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		
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		
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		
Waiver of Repayments accompanied with Interest Repayments	3,305	-	805	-	1,537	-	2,214	-	2,876	-	545	-	1,157	-	1,607	-		

26. Non-performing Loans (ACOM)

(Millions of yen)

	2024/3												2025/3					
	2023/3	%	2023/6	%	2023/9	%	2023/12	%	2024/3	%	2024/6	%	2024/9	%	2024/12	%	2025/3	%
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		
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		
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		
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		
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		
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		
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		
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		

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)

	2024/3												2025/3					
	2023/3	%	2023/6	%	2023/9	%	2023/12	%	2024/3	%	2024/6	%	2024/9	%	2024/12	%	2025/3	%
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 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 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. Allowance for Doubtful Accounts (ACOM)

(Millions of yen)

	2024/3												2025/3					
	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %	2025/3(E)	yoy %	
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	
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			-	-	
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			-	-	
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			-	-	
Increase or Decrease in Allowance	4,400	-	2,000	4,300	5,700	6,600	-	3,300	-	3,500	-	4,100	-			6,600	-	
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	
Increase or Decrease in Provision	660	-	410	1,130	1,300	2,200	-	40	-	80	-	30	-			2,000	-	

28. Provision for Loss on Interest Repayment (ACOM)

(Millions of yen)

	2024/3												2025/3					
	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	2025/3	yoy %	2025/3(E)	yoy %	
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	
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			-	-	
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			-	-	
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			-	-	
Addition of Provision	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	
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			-	-	
Increase or Decrease in Provision	-28,476	-	-7,090	-13,950	-20,636	-27,376	-	-5,796	-	-11,987	-	-16,841	-			-	-	

29. Funds Procurement (ACOM)

(Millions of yen)

	2023/3		2024/3					2025/3					2025/3			2025/3(E)					
		C.R.(%)	2023/6	2023/9	2023/12	2024/3	C.R.(%)	2024/6	C.R.(%)	2024/9	C.R.(%)	2024/12	yoy %	ytd %	C.R.(%)	2025/3	yoy %	C.R.(%)	2025/3(E)	yoy %	C.R.(%)
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
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
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				-	-	-
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				-	-	-
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				-	-	-
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				-	-	-
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				-	-	-
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				-	-	-
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
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				-	-	-
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				-	-	-
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				-	-	-
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				-	-	-
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				-	-	-
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				-	-	-
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	-	-
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	-	-	-				-	-	-
Floating Interest Rate	0.43	-	0.40	0.39	0.39	0.39	-	0.50	-	0.56	-	0.63	-	-	-				-	-	-
Fixed Interest Rate	0.52	-	0.50	0.55	0.56	0.59	-	0.56	-	0.62	-	0.61	-	-	-				-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	-
Long-term	0.56	-	0.50	0.55	0.58	0.61	-	0.54	-	0.61	-	0.63	-	-	-				-	-	-
Direct	0.37	-	0.36	0.49	0.54	0.57	-	0.49	-	0.57	-	0.61	-	-	-				-	-	-
Indirect	0.59	-	0.55	0.55	0.55	0.56	-	0.57	-	0.63	-	0.62	-	-	-				-	-	-
<Reference>																					
Term Average of Long-term Prime Rate	1.25	-	1.38	1.38	1.43	1.44	-	1.68	-	1.70	-	1.74	-	-	-				-	-	-

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

30. Credit Card Business (ACOM)

(Millions of yen)

	2023/3		2024/3					2025/3						2025/3(E)				
	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12			2025/3	yoy %	2025/3(E)	yoy %
												yoy %	ytd %					
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
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			-	-
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
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			-	-
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
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)	-			-	-

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)

	2023/3		2024/3					2025/3						2025/3(E)				
	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12			2025/3	yoy %	2025/3(E)	yoy %
												yoy %	ytd %					
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
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
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
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
Alliance Partners	30	-	30	30	30	30	-	30	-	30	-	30	-	-			-	-

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

(Millions of yen)

	2023/3		2024/3					2025/3						2025/3(E)				
	2023/3	yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12			2025/3	yoy %	2025/3(E)	yoy %
												yoy %	ytd %					
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
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
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
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
Alliance Partners	25	-	25	25	25	28	3.0	28	-	28	-	28	-	-			-	-

32. Financial Ratios (ACOM)

	(%)																
	2023/3		2024/3					2025/3					2025/3(E)				
		yoy p.p.	2023/6	2023/9	2023/12	2024/3	yoy p.p.	2024/6	yoy p.p.	2024/9	yoy p.p.	2024/12	yoy p.p.	2025/3	yoy p.p.		
Dividend Pay-out Ratio	32.0	9.2	-	38.5	-	40.6	8.6	-	-	40.4	1.9	-	-			44.0	3.4
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)
Dividend on Equity	3.3	0.8	-	1.9	-	3.7	0.4	-	-	2.1	0.2	-	-			4.1	0.4
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
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
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
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
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
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
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
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
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

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

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

<Reference> Financial Ratios (Consolidated)

	(%)														
	2023/3		2024/3					2025/3							
		yoy p.p.	2023/6	2023/9	2023/12	2024/3	yoy p.p.	2024/6	yoy p.p.	2024/9	yoy p.p.	2024/12	yoy p.p.	2025/3	yoy p.p.
Dividend Pay-out Ratio	28.5	8.8	-	34.4	-	35.4	6.9	-	-	36.7	2.3	-	-		
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)		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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	0.9	0.0		
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	9.7	-0.3		

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

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

33. Per Share Data (ACOM)

(Yen)

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

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

(%)

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

34. Shares Issued (ACOM)

(Thousands)

	2023/3	2024/3				2025/3				2025/3(E)
		2023/6	2023/9	2023/12	2024/3	2024/6	2024/9	2024/12	2025/3	
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										
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										

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

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

35. EASY BUY Public Company Limited

(Millions of yen, Millions of THB)

	2023/3		2024/3					2025/3					2025/3(E)					
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	ytd %	2025/3	yoy %	2025/3(E)	yoy %
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)
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
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)
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
Current Exchange Rate (Yen)	3.80	-	3.91	4.07	4.09	4.13	-	4.16	-	4.36	-	4.41	-	-			4.13	-
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)
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)
Average Exchange Rate (Yen)	3.75	-	3.91	3.95	4.00	4.04	-	4.17	-	4.21	-	4.24	-	-			4.04	-

Notes : 1. End of fiscal year : December 31

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

: 3. No revision was made to the number of customer accounts or contracts with receivables outstanding in revision of earnings forecast on November 9, 2023.

36. ACOM CONSUMER FINANCE CORPORATION

(Millions of yen, Millions of PHP)

	2023/3		2024/3					2025/3					2025/3(E)					
		yoy %	2023/6	2023/9	2023/12	2024/3	yoy %	2024/6	yoy %	2024/9	yoy %	2024/12	yoy %	ytd %	2025/3	yoy %	2025/3(E)	yoy %
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)
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
Current Exchange Rate (Yen)	2.40	-	2.47	2.64	2.65	2.58	-	2.71	-	2.76	-	2.56	-	-			2.58	-
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)
Operating Profit (Segment Profit)	-1,001 (-412)	-	-203 (-83)	-427 (-173)	-639 (-254)	-741 (-290)	-	-117 (-43)	-	-255 (-94)	-	-343 (-128)	-	-			-700 (-300)	-
Average Exchange Rate (Yen)	2.43	-	2.43	2.46	2.51	2.55	-	2.67	-	2.70	-	2.67	-	-			2.55	-

Notes : 1. End of fiscal year : December 31

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

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

Bankrupt or De facto Bankrupt

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

Doubtful receivables

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

Receivables past due for three months or more

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

Restructured receivables

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