DATA BOOK

2027年3月期 第1四半期決算

The First Quarter Report for the Fiscal Year Ending March, 2027

アコム株式会社

ACOM CO., LTD.

2026年7月

July 2026

Code No. 8572

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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す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
アコム株式会社		ACOM CO., LTD.		1978/10	63,832 百万円 [63,832 million yen]	—	2,217 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

【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 %	100 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 %	136 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 %	37 名	無担保ローン事業 Unsecured Loan Business
海 外	EASY BUY Public Company Limited	Overseas	EASY BUY Public Company Limited	1996/9	6,000 百万タイバーツ [6,000 million THB]	71.00 %	2,710 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 %	447 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	200 百万マレーシアリンギ [200 million MYR]	100.00 %	50 名	マレーシアにおける無担保ローン事業 Unsecured Loan 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.

2. 貸借対照表（連結）　Balance Sheet (Consolidated)

（単位:百万円/Millions of yen）

				2026/3					2027/3							
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前期末比 ytd %	2026/9	前期末比 ytd %	2026/12	前期末比 ytd %	2027/3	前期比 yoy %
流動資産	Current Assets	1,408,775	5.9	1,407,517	1,435,191	1,468,162	1,521,592	8.0	1,511,141	-0.7						
現金及び預金	Cash and Deposits	60,268	-18.0	52,031	60,854	68,628	80,397	33.4	48,833	-39.3						
営業貸付金	Accounts Receivable-operating Loans	1,202,085	7.2	1,201,965	1,217,670	1,238,322	1,277,559	6.3	1,291,516	1.1						
割賦売掛金	Accounts Receivable-installment	138,106	12.2	142,085	145,772	150,099	154,277	11.7	159,210	3.2						
買取債権	Purchased Receivables	9,388	14.3	9,962	10,382	10,373	10,623	13.2	10,917	2.8						
貸倒引当金	Allowance for Doubtful Accounts	-100,403	-	-97,794	-100,227	-103,955	-106,813	-	-106,720	-						
固定資産	Noncurrent Assets	77,634	-11.0	89,226	89,021	88,726	94,786	22.1	92,370	-2.5						
有形固定資産	Property, Plant and Equipment	7,614	-9.2	6,597	6,456	6,238	5,941	-22.0	5,868	-1.2						
無形固定資産	Intangible Assets	11,359	26.4	11,883	12,653	13,337	14,770	30.0	15,475	4.8						
のれん	Goodwill	-	-	-	-	-	-	-	-	-						
ソフトウエア	Software	11,345	29.6	11,870	12,640	13,324	14,758	30.1	15,462	4.8						
投資その他の資産	Investments and Other Assets	58,660	-16.0	70,745	69,912	69,150	74,074	26.3	71,026	-4.1						
繰延税金資産	Deferred Tax Assets	39,255	-22.3	51,849	51,530	50,259	50,650	29.0	48,023	-5.2						
貸倒引当金	Allowance for Doubtful Accounts	-576	-	-590	-593	-579	-611	-	-600	-						
資産合計	Total Assets	1,486,409	4.9	1,496,744	1,524,213	1,556,888	1,616,379	8.7	1,603,511	-0.8						
流動負債	Current Liabilities	299,224	8.5	319,942	318,775	366,361	409,409	36.8	393,885	-3.8						
短期借入金	Short-term Loans Payable	16,054	-16.6	23,403	15,156	20,054	13,440	-16.3	25,979	93.3						
コマーシャル・ペーパー	Commercial Papers	54,914	83.1	54,926	44,945	54,963	84,938	54.7	74,885	-11.8						
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	179,334	44.8	186,722	173,064	175,838	194,903	8.7	191,961	-1.5						
1年内償還予定の社債	Current Portion of Bonds	13,248	-78.2	19,680	46,660	71,930	62,455	371.4	64,512	3.3						
債務保証損失引当金	Provision for Loss on Guarantees	12,661	5.7	12,242	12,515	12,814	13,498	6.6	14,060	4.2						
固定負債	Noncurrent Liabilities	478,149	2.3	454,866	464,260	438,558	424,514	-11.2	430,840	1.5						
社債	Bonds Payable	145,727	40.0	138,372	118,507	113,916	114,660	-21.3	134,000	16.9						
長期借入金	Long-term Loans Payable	277,848	-14.7	264,705	297,794	280,208	261,857	-5.8	250,999	-4.1						
利息返還損失引当金	Provision for Loss on Interest Repayment	48,000	58.2	45,283	41,431	37,793	41,500	-13.5	39,432	-5.0						
負債合計	Total Liabilities	777,374	4.6	774,808	783,036	804,920	833,924	7.3	824,726	-1.1						
株主資本	Shareholders' Equity	615,301	1.9	638,454	655,314	657,357	668,304	8.6	668,646	0.1						
利益剰余金	Retained Earnings	481,608	2.5	504,760	521,620	523,663	534,610	11.0	534,952	0.1						
その他の包括利益累計額	Accumulated Other Comprehensive Income	38,260	56.4	30,855	31,689	36,916	50,715	32.6	47,152	-7.0						
非支配株主持分	Non-controlling Interests	55,473	20.2	52,625	54,173	57,694	63,435	14.4	62,987	-0.7						
純資産合計	Total Net Assets	709,035	5.2	721,935	741,177	751,968	782,455	10.4	778,785	-0.5						
負債純資産合計	Total Liabilities and Net Assets	1,486,409	4.9	1,496,744	1,524,213	1,556,888	1,616,379	8.7	1,603,511	-0.8						
信用保証残高（オフバランス）	Guaranteed Receivables (Off Balance)	1,364,525	6.7	1,391,016	1,416,546	1,437,488	1,469,006	7.7	1,497,556	1.9						

3. 損益計算書（連結）

Income Statement (Consolidated)

（単位：百万円/Millions of yen）

		2025/3	前期比 yoy %	2026/3 2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2027/3 2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	317,742	7.8	82,372	165,670	251,268	337,709	6.3	88,731	7.7							356,000	5.4
営業貸付金利息	Interest on Operating Loans	196,122	7.8	50,671	101,703	154,385	207,283	5.7	54,242	7.0							-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	17,033	15.9	4,565	9,316	14,219	19,144	12.4	5,155	12.9							-	-
信用保証収益	Revenue from Credit Guarantee	66,667	8.9	17,185	34,691	52,767	70,979	6.5	18,441	7.3							-	-
買取債権回収高	Collection from Purchased Receivable	4,880	4.7	1,336	2,544	4,119	5,531	13.3	1,504	12.5							-	-
営業費用	Operating Expenses	259,181	24.4	54,224	111,606	169,283	237,315	-8.4	59,081	9.0							258,000	8.7
金融費用	Financial Expenses	5,747	16.6	1,678	3,394	5,371	7,323	27.4	2,319	38.2							11,600	58.4
貸倒関連費用	Provision for Bad Debts	105,676	7.9	24,836	53,122	81,057	109,434	3.6	28,524	14.9							120,000	9.7
貸倒損失	Bad Debt Expenses	99,261	12.4	26,778	52,547	77,292	103,691	4.5	27,806	3.8							-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	5,727	-	-1,522	721	3,611	4,906	-	156	-							-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	687	-	-419	-145	153	836	-	562	-							-	-
利息返還関連費用	Provision for Loss on Interest Repayment	40,033	-	-	-	-	6,573	-83.6	-	-							5,200	-20.9
利息返還金	Interest Repayment	20,228	-17.4	2,463	5,961	9,230	11,785	-41.7	1,862	-24.4							-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,151	-25.2	252	606	976	1,288	-40.1	205	-18.8							-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	17,653	-	-2,716	-6,568	-10,206	-6,500	-	-2,067	-							-	-
その他の営業費用	Other Operating Expenses	107,723	2.1	27,709	55,089	82,853	113,982	5.8	28,236	1.9							121,200	6.3
営業利益	Operating Profit	58,561	-32.2	28,147	54,063	81,984	100,394	71.4	29,650	5.3							98,000	-2.4
営業外収益	Non-operating Income	386	-0.3	166	252	336	446	15.4	116	-30.1							500	12.1
営業外費用	Non-operating Expenses	28	42.7	66	70	124	326	-	123	85.3							-	-
経常利益	Ordinary Profit	58,919	-32.1	28,247	54,245	82,196	100,513	70.6	29,642	4.9							98,500	-2.0
特別利益	Extraordinary Income	159	-38.3	451	460	460	490	207.9	24	-94.5							-	-
特別損失	Extraordinary Losses	437	84.6	77	170	223	257	-41.2	82	5.6							200	-22.2
税金等調整前当期純利益	Profit Before Income Taxes	58,641	-32.4	28,620	54,534	82,433	100,746	71.8	29,584	3.4							98,300	-2.4
法人税、住民税及び事業税	Income Taxes-current	9,939	-46.8	5,857	13,340	20,612	27,890	180.6	6,146	4.9							-	-
法人税等調整額	Income Taxes-deferred	12,131	18.8	-12,765	-12,297	-10,710	-12,032	-	2,639	-							-	-
当期純利益	Profit	36,571	-36.8	35,527	53,491	72,531	84,888	132.1	20,798	-41.5							68,600	-19.2
非支配株主に帰属する当期純利益	Profit Attributable to Non-controlling Interests	4,446	-6.1	1,408	2,512	3,842	5,253	18.1	1,657	17.7							4,800	-8.6
親会社株主に帰属する当期純利益	Profit Attributable to Owners of Parent	32,124	-39.5	34,119	50,978	68,688	79,635	147.9	19,141	-43.9							63,800	-19.9

4. セグメント情報（連結）　Segment Information (Consolidated)

(単位 : 百万円/Millions of yen)

				2026/3					2027/3							
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %
営業収益	Operating Revenue	318,001	7.9	82,418	165,805	251,454	337,977	6.3	88,735	7.7						
外部顧客からの営業収益	Operating Revenue from External Customers	317,742	7.8	82,372	165,670	251,268	337,709	6.3	88,731	7.7						
セグメント間の内部営業収益又は振替高	Revenues from Transactions with Other Operating Segments	259	222.6	46	135	186	268	3.5	4	-90.4						
ローン・クレジットカード事業	Loan and Credit Card Business	169,464	8.6	44,645	89,980	136,312	181,889	7.3	47,576	6.6						
信用保証事業	Guarantee Business	76,332	7.8	19,446	39,802	60,006	81,039	6.2	20,878	7.4						
海外金融事業	Overseas Financial Business	65,449	5.7	16,463	32,542	49,498	67,526	3.2	18,104	10.0						
債権管理回収事業	Loan Servicing Business	6,517	11.1	1,826	3,355	5,418	7,211	10.7	2,115	15.9						
その他	Others	237	3.5	38	125	219	310	30.7	60	58.4						
営業費用	Operating Expenses	259,439	25.6	54,244	111,849	169,572	237,595	-8.4	59,084	8.9						
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	259,181	24.4	54,224	111,606	169,283	237,315	-8.4	59,081	9.0						
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	258	−	20	243	289	280	8.4	2	-86.2						
ローン・クレジットカード事業	Loan and Credit Card Business	155,431	36.0	29,538	59,424	89,609	128,301	-17.5	31,107	5.3						
信用保証事業	Guarantee Business	52,674	9.5	13,069	28,095	42,987	58,769	11.6	15,364	17.6						
海外金融事業	Overseas Financial Business	46,094	16.6	10,311	21,639	32,822	44,660	-3.1	10,929	6.0						
債権管理回収事業	Loan Servicing Business	5,240	11.9	1,326	2,690	4,154	5,863	11.9	1,682	26.9						
セグメント利益	Segment Profit	58,562	-33.6	28,174	53,956	81,881	100,382	71.4	29,651	5.2						
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	58,561	-32.2	28,147	54,063	81,984	100,394	71.4	29,650	5.3						
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-0	-	26	-107	-103	-11	-	1	-93.7						
ローン・クレジットカード事業	Loan and Credit Card Business	14,033	-66.4	15,106	30,555	46,703	53,588	281.9	16,469	9.0						
信用保証事業	Guarantee Business	23,657	4.3	6,376	11,706	17,019	22,269	-5.9	5,513	-13.5						
海外金融事業	Overseas Financial Business	19,355	-13.5	6,152	10,902	16,675	22,865	18.1	7,175	16.6						
債権管理回収事業	Loan Servicing Business	1,277	8.0	499	664	1,263	1,348	5.6	433	-13.3						
その他	Others	237	3.5	38	125	219	310	30.7	60	58.4						

[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	1.4	(-3.0)	5.6	5.6	5.6	4.8	(3.4)	5.7	(0.1)						
信用保証事業	Guarantee Business	1.7	(0.0)	1.8	1.6	1.5	1.5	(-0.2)	1.4	(-0.4)						

(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) 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. 事業別営業債権残高 (連結)　Receivables Outstanding by Segment (Consolidated)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業債権残高 (百万円)	Receivables Outstanding (Millions of yen)	1,349,580	7.7	1,354,013	1,373,824	1,398,795	1,442,459	6.9	1,461,644	7.9	1.3							1,516,700	5.1
ローン・クレジットカード事業	Loan and Credit Card Business	1,073,396	7.2	1,095,007	1,111,959	1,127,108	1,151,756	7.3	1,179,066	7.7	2.4							1,237,800	7.5
ローン事業	Loan Business	936,025	6.5	953,619	966,842	977,605	998,234	6.6	1,020,656	7.0	2.2							1,067,200	6.9
アコム(DCキャッシュワン求償債権分を除く)	ACOM CO., LTD.(Exclude Right to Reimbursement of DC Cash One's Credit)	934,096	6.3	950,867	962,943	972,206	990,420	6.0	1,009,321	6.1	1.9							1,049,200	5.9
GeNiE	GeNiE Inc.	1,919	-	2,743	3,890	5,391	7,805	306.7	11,327	312.9	45.1							18,000	130.6
クレジットカード事業	Credit Card Business	137,371	12.3	141,387	145,117	149,502	153,522	11.8	158,410	12.0	3.2							170,600	11.1
海外金融事業	Overseas Financial Business	266,794	9.7	249,043	251,482	261,314	280,079	5.0	271,660	9.1	-3.0							267,900	-4.3
EASY BUY Public Company Limited	EASY BUY Public Company Limited	263,008	9.6	245,126	247,055	256,152	273,863	4.1	264,722	8.0	-3.3							258,600	-5.6
ローン事業	Loan Business	262,273	9.6	244,428	246,400	255,555	273,108	4.1	263,921	8.0	-3.4							257,900	-5.6
インストールメントローン事業	Installment Loan Business	734	-2.6	697	654	597	754	2.7	800	14.7	6.1							700	-7.2
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	3,426	7.2	3,331	3,496	3,751	4,012	17.1	4,124	23.8	2.8							4,800	19.6
ACOM (M) SDN. BHD.	ACOM (M) SDN. BHD.	360	-	585	930	1,409	2,204	512.1	2,813	380.2	27.7							4,500	104.2
債権管理回収事業	Loan Servicing Business	9,388	14.3	9,962	10,382	10,373	10,623	13.2	10,917	9.6	2.8							11,000	3.5
信用保証残高	Guaranteed Receivables	1,364,525	6.7	1,391,016	1,416,546	1,437,488	1,469,006	7.7	1,497,556	7.7	1.9							1,583,100	7.8
アコム	ACOM CO., LTD.	1,168,865	6.4	1,190,973	1,212,790	1,229,944	1,255,655	7.4	1,277,691	7.3	1.8							1,350,700	7.6
エム・ユー信用保証	MU Credit Guarantee Co., Ltd.	195,660	8.8	200,042	203,756	207,544	213,351	9.0	219,864	9.9	3.1							232,400	8.9

6. 事業別利用者数 (連結)　Number of Customer Accounts by Segment (Consolidated)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
ローン事業 (件)	Loan Business	1,908,282	6.6	1,935,469	1,963,843	1,978,864	2,012,692	5.5	2,046,402	5.7	1.7							2,130,500	5.9
アコム(DCキャッシュワン求償債権分を除く)	ACOM CO., LTD.(Exclude Right to Reimbursement of DC Cash One's Credit)	1,897,011	6.0	1,921,282	1,943,951	1,953,214	1,974,931	4.1	1,994,583	3.8	1.0							2,044,900	3.5
GeNiE	GeNiE Inc.	11,255	-	14,172	19,877	25,635	37,746	235.4	51,805	265.5	37.2							85,600	126.8
クレジットカード事業 (名)	Credit Card Business	913,072	11.0	945,327	974,643	999,469	1,021,645	11.9	1,045,034	10.5	2.3							1,135,500	11.1
海外金融事業 (件)	Overseas Financial Business	1,448,357	-2.4	1,435,390	1,436,941	1,442,915	1,440,533	-0.5	1,434,511	-0.1	-0.4							1,462,300	1.5
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,390,727	-2.5	1,378,938	1,378,271	1,379,415	1,373,576	-1.2	1,364,898	-1.0	-0.6							1,373,000	-0.0
ローン事業	Loan Business	1,379,985	-2.5	1,368,060	1,367,812	1,369,764	1,363,879	-1.2	1,354,891	-1.0	-0.7							1,362,000	-0.1
インストールメントローン事業	Installment Loan Business	10,742	-10.0	10,878	10,459	9,651	9,697	-9.7	10,007	-8.0	3.2							11,000	13.4
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	54,802	-2.3	52,332	52,777	55,203	55,809	1.8	55,741	6.5	-0.1							63,900	14.5
ACOM (M) SDN. BHD.	ACOM (M) SDN. BHD.	2,828	-	4,120	5,893	8,297	11,148	294.2	13,872	236.7	24.4							25,400	127.8
債権管理回収事業 (件)	Loan Servicing Business	445,448	4.6	453,394	455,108	463,925	460,843	3.5	561,945	23.9	21.9							-	-

(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
(注3)インストールメントローン事業：割賦売掛金残高を有する契約件数
(注4)債権管理回収事業：債権買取額の残高を有する口座数

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. その他の指標 (連結)　Other Indices (Consolidated)

				2026/3					2027/3							
		2025/3	前期比 yoy	2025/6	2025/9	2025/12	2026/3	前期比 yoy	2026/6	前期末比 ytd	2026/9	前期末比 ytd	2026/12	前期末比 ytd	2027/3	前期比 yoy
店舗数 (店)	Number of Outlets	694	-87	663	630	608	607	-87	576	-31						
社員数 (正社員) (名)	Number of Employees (Permanent Employees)	5,498	94	5,535	5,593	5,657	5,626	128	5,697	71						

8. 貸借対照表（アコム）　Balance Sheet (ACOM)

（単位：百万円/Millions of yen）

				2026/3					2027/3							
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前期末比 ytd %	2026/9	前期末比 ytd %	2026/12	前期末比 ytd %	2027/3	前期比 yoy %
流動資産	Current Assets	1,136,032	5.3	1,156,871	1,177,358	1,197,292	1,218,348	7.2	1,219,523	0.1						
現金及び預金	Cash and Deposits	51,223	-20.3	50,893	53,409	56,342	64,466	25.9	42,135	-34.6						
営業貸付金	Accounts Receivable-operating Loans	934,096	6.3	950,867	962,943	972,206	990,420	6.0	1,009,321	1.9						
割賦売掛金	Accounts Receivable-installment	137,371	12.3	141,387	145,117	149,502	153,522	11.8	158,410	3.2						
貸倒引当金	Allowance for Doubtful Accounts	-71,840	-	-72,030	-74,230	-76,240	-77,110	-	-78,020	-						
固定資産	Noncurrent Assets	100,051	-5.9	111,644	111,849	118,822	132,443	32.4	132,996	0.4						
有形固定資産	Property, Plant and Equipment	6,943	-9.2	5,971	5,738	5,563	5,186	-25.3	5,106	-1.5						
無形固定資産	Intangible Assets	10,187	28.0	10,796	11,618	12,312	13,574	33.2	14,269	5.1						
のれん	Goodwill	-	-	-	-	-	-	-	-	-						
ソフトウエア	Software	10,178	31.6	10,786	11,609	12,303	13,564	33.3	14,260	5.1						
投資その他の資産	Investments and Other Assets	82,920	-8.6	94,876	94,492	100,946	113,682	37.1	113,619	-0.1						
繰延税金資産	Deferred Tax Assets	45,494	-18.8	57,606	57,454	56,499	58,922	29.5	55,912	-5.1						
貸倒引当金	Allowance for Doubtful Accounts	-560	-	-570	-570	-560	-590	-	-580	-						
資産合計	Total Assets	1,236,083	4.3	1,268,515	1,289,207	1,316,115	1,350,792	9.3	1,352,519	0.1						
流動負債	Current Liabilities	259,540	19.7	283,713	279,430	330,678	373,230	43.8	358,085	-4.1						
コマーシャル・ペーパー	Commercial Papers	54,914	83.1	54,926	44,945	54,963	84,938	54.7	74,885	-11.8						
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	167,317	49.0	176,206	162,452	168,030	188,541	12.7	186,469	-1.1						
1年内償還予定の社債	Current Portion of Bonds	10,000	-75.0	10,000	40,000	65,000	55,000	450.0	55,000	-						
債務保証損失引当金	Provision for Loss on Guarantees	11,380	4.7	10,850	11,110	11,310	11,760	3.3	12,190	3.7						
固定負債	Noncurrent Liabilities	445,511	0.7	431,674	442,235	416,920	402,685	-9.6	419,674	4.2						
社債	Bonds Payable	130,000	36.8	130,000	110,000	105,000	105,000	-19.2	134,000	27.6						
長期借入金	Long-term Loans Payable	262,768	-15.5	251,725	286,228	269,559	252,066	-4.1	242,154	-3.9						
利息返還損失引当金	Provision for Loss on Interest Repayment	48,000	58.2	45,283	41,431	37,793	41,500	-13.5	39,432	-5.0						
負債合計	Total Liabilities	705,052	6.9	715,388	721,666	747,598	775,916	10.1	777,760	0.2						
株主資本	Shareholders' Equity	531,031	1.1	553,127	567,541	568,516	574,876	8.3	574,758	-0.0						
利益剰余金	Retained Earnings	394,876	1.4	416,972	431,386	432,361	438,721	11.1	438,603	-0.0						
評価・換算差額等	Valuation and translation adjustments	0	-2.8	0	-	-	-	-	-	-						
純資産合計	Total Net Assets	531,031	1.1	553,127	567,541	568,516	574,876	8.3	574,758	-0.0						
負債純資産合計	Total Liabilities and Net Assets	1,236,083	4.3	1,268,515	1,289,207	1,316,115	1,350,792	9.3	1,352,519	0.1						
信用保証残高（オフバランス）	Guaranteed Receivables (Off Balance)	1,168,865	6.4	1,190,973	1,212,790	1,229,944	1,255,655	7.4	1,277,691	1.8						

9. 損益計算書（アコム）　Income Statement (ACOM)

（単位:百万円/Millions of yen）

				2026/3					2027/3									
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	233,250	8.3	60,680	122,908	185,844	248,759	6.6	64,416	6.2							260,800	4.8
営業貸付金利息	Interest on Operating Loans	136,525	8.3	35,638	71,942	109,043	145,345	6.5	37,537	5.3							152,200	4.7
包括信用購入あっせん収益	Revenue from Credit Card Business	17,033	15.9	4,565	9,316	14,219	19,144	12.4	5,155	12.9							21,500	12.3
信用保証収益	Revenue from Credit Guarantee	54,728	8.7	14,030	28,336	43,174	58,103	6.2	14,970	6.7							61,800	6.4
営業費用	Operating Expenses	197,665	27.8	39,883	81,562	123,380	173,697	-12.1	42,826	7.4							188,300	8.4
金融費用	Financial Expenses	3,855	25.0	1,226	2,597	4,247	5,932	53.9	2,072	68.9							10,900	83.7
貸倒関連費用	Provision for Bad Debts	74,022	4.3	18,059	38,393	58,348	77,985	5.4	20,707	14.7							86,000	10.3
貸倒損失	Bad Debt Expenses	69,412	11.6	18,389	36,263	54,018	72,305	4.2	19,377	5.4							77,800	7.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	4,100	-	200	2,400	4,400	5,300	-	900	-							8,100	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	510	-	-530	-270	-70	380	-	430	-							100	-
利息返還関連費用	Provision for Loss on Interest Repayment	40,033	-	-	-	-	6,573	-83.6	-	-							5,200	-20.9
利息返還金	Interest Repayment	20,228	-17.4	2,463	5,961	9,230	11,785	-41.7	1,862	-24.4							-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,151	-25.2	252	606	976	1,288	-40.1	205	-18.8							-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	17,653	-	-2,716	-6,568	-10,206	-6,500	-	-2,067	-							-	-
その他の営業費用	Other Operating Expenses	79,753	-1.0	20,597	40,571	60,784	83,206	4.3	20,046	-2.7							86,200	3.6
営業利益	Operating Profit	35,585	-41.5	20,797	41,345	62,463	75,061	110.9	21,589	3.8							72,500	-3.4
営業外収益	Non-operating Income	4,480	-27.7	4,100	4,187	6,104	6,220	38.8	4,484	9.4							7,000	12.5
営業外費用	Non-operating Expenses	29	96.1	66	70	123	321	996.9	122	85.3							-	-
経常利益	Ordinary Profit	40,036	-40.2	24,832	45,462	68,444	80,960	102.2	25,951	4.5							79,500	-1.8
特別利益	Extraordinary Income	155	-39.3	451	460	460	490	214.4	24	-94.5							-	-
特別損失	Extraordinary Losses	427	123.1	74	150	198	3,329	677.9	81	9.3							200	-94.0
税引前当期純利益	Profit Before Income Taxes	39,764	-40.7	25,208	45,772	68,706	78,121	96.5	25,895	2.7							79,300	1.5
法人税、住民税及び事業税	Income Taxes-current	3,301	-72.8	4,258	10,255	15,593	21,071	538.2	4,204	-1.3							-	-
法人税等調整額	Income Taxes-deferred	10,539	22.2	-12,112	-11,960	-11,005	-13,427	-	3,009	-							-	-
当期純利益	Profit	25,922	-44.0	33,061	47,476	64,117	70,477	171.9	18,681	-43.5							55,900	-20.7

10. 事業別営業収益 (アコム)　Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

				2026/3					2027/3									
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業収益	Operating Revenue	233,250	8.3	60,680	122,908	185,844	248,759	6.6	64,416	6.2							260,800	4.8
ローン・クレジットカード事業	Loan and Credit Card Business	169,386	8.6	44,545	89,741	135,855	181,158	6.9	47,181	5.9							189,800	4.8
ローン事業	Loan Business	151,176	7.8	39,642	79,756	120,622	160,678	6.3	41,620	5.0							166,800	3.8
無担保ローン	Unsecured Loans	150,968	7.8	39,596	79,666	120,490	160,508	6.3	41,579	5.0							166,700	3.9
消費者向け	Consumers	150,968	7.8	39,596	79,666	120,490	160,508	6.3	41,579	5.0							166,700	3.9
有担保ローン	Secured Loans	208	-17.6	46	90	131	170	-17.9	41	-10.1							100	-41.2
クレジットカード事業	Credit Card Business	18,210	15.5	4,903	9,985	15,232	20,479	12.5	5,560	13.4							23,000	12.3
信用保証事業	Guarantee Business	63,626	7.5	16,096	33,040	49,769	67,290	5.8	17,174	6.7							70,900	5.4
その他	Others	237	3.5	38	125	219	310	30.7	60	58.4							100	-67.7

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:%)

			2026/3				2027/3				
		2025/3	2025/6	2025/9	2025/12	2026/3	2026/6	2026/9	2026/12	2027/3	2027/3計画(E)
営業収益	Operating Revenue	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	72.6	73.4	73.0	73.1	72.8	73.2				72.8
ローン事業	Loan Business	64.8	65.3	64.9	64.9	64.6	64.6				64.0
クレジットカード事業	Credit Card Business	7.8	8.1	8.1	8.2	8.2	8.6				8.8
信用保証事業	Guarantee Business	27.3	26.5	26.9	26.8	27.1	26.7				27.2
その他	Others	0.1	0.1	0.1	0.1	0.1	0.1				0.0

11. 営業費用 (アコム)　Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

				2026/3					2027/3									
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業費用	Operating Expenses	197,665	27.8	39,883	81,562	123,380	173,697	-12.1	42,826	7.4							188,300	8.4
金融費用	Financial Expenses	3,855	25.0	1,226	2,597	4,247	5,932	53.9	2,072	68.9							10,900	83.7
貸倒関連費用	Provision for Bad Debts	74,022	4.3	18,059	38,393	58,348	77,985	5.4	20,707	14.7							86,000	10.3
貸倒損失	Bad Debt Expenses	69,412	11.6	18,389	36,263	54,018	72,305	4.2	19,377	5.4							77,800	7.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	4,100	-	200	2,400	4,400	5,300	-	900	-							8,100	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	510	-	-530	-270	-70	380	-	430	-							100	-
利息返還関連費用	Provision for Loss on Interest Repayment	40,033	-	-	-	-	6,573	-83.6	-	-							5,200	-20.9
利息返還金	Interest Repayment	20,228	-17.4	2,463	5,961	9,230	11,785	-41.7	1,862	-24.4							-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,151	-25.2	252	606	976	1,288	-40.1	205	-18.8							-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	17,653	-	-2,716	-6,568	-10,206	-6,500	-	-2,067	-							-	-
その他の営業費用	Other Operating Expenses	79,753	-1.0	20,597	40,571	60,784	83,206	4.3	20,046	-2.7							86,200	3.6
人件費	Personnel Expenses	17,964	1.7	4,703	9,189	13,650	18,214	1.4	4,711	0.2							18,500	1.6
広告宣伝費	Advertising Expenses	17,015	-12.9	4,175	8,423	12,729	17,465	2.6	4,347	4.1							17,800	1.9
事務所費	Administrative Expenses	4,485	-4.7	1,080	2,152	3,182	4,217	-6.0	1,029	-4.8							4,100	-2.8
電算機費	Computer Expenses	18,415	7.9	4,920	9,008	13,595	18,426	0.1	4,493	-8.7							19,000	3.1
手数料	Fees	10,407	9.5	2,759	5,529	8,488	11,374	9.3	2,829	2.5							12,200	7.3
保険料	Insurance Expenses	26	-16.5	10	13	19	30	13.8	10	0.8							100	233.3
減価償却費	Depreciation	338	-2.2	71	141	211	280	-17.2	62	-13.0							300	7.1
公租公課	Taxes and Other Public Charges	5,776	-0.5	1,485	2,919	4,397	6,046	4.7	1,484	-0.1							6,200	2.5
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	968	-34.8	378	817	1,254	1,675	72.9	368	-2.6							1,800	7.5
その他	Others	4,355	-1.8	1,012	2,374	3,256	5,475	25.7	710	-29.8							6,200	13.2

11-2. 営業収益営業費用率 (アコム)　Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

				2026/3					2027/3									
		2025/3	前期比 yoy p.p.	2025/6	2025/9	2025/12	2026/3	前期比 yoy p.p.	2026/6	前年同期比 yoy p.p.	2026/9	前年同期比 yoy p.p.	2026/12	前年同期比 yoy p.p.	2027/3	前期比 yoy p.p.	2027/3計画(E)	前期比 yoy p.p.
営業費用	Operating Expenses	84.7	12.9	65.7	66.4	66.4	69.8	-14.9	66.5	0.8							72.2	2.4
金融費用	Financial Expenses	1.6	0.2	2.0	2.1	2.3	2.4	0.8	3.2	1.2							4.2	1.8
貸倒関連費用	Provision for Bad Debts	31.7	-1.3	29.8	31.3	31.4	31.4	-0.3	32.2	2.4							32.9	1.5
貸倒損失	Bad Debt Expenses	29.8	0.9	30.3	29.5	29.1	29.1	-0.7	30.1	-0.2							29.7	0.6
利息返還関連費用	Provision for Loss on Interest Repayment	17.2	-	-	-	-	2.6	-14.6	-	-							2.0	-0.6
その他の営業費用	Other Operating Expenses	34.2	-3.2	33.9	33.0	32.7	33.4	-0.8	31.1	-2.8							33.1	-0.3
人件費	Personnel Expenses	7.7	-0.5	7.8	7.5	7.3	7.3	-0.4	7.3	-0.5							7.1	-0.2
広告宣伝費	Advertising Expenses	7.3	-1.8	6.9	6.9	6.8	7.0	-0.3	6.7	-0.2							6.8	-0.2
事務所費	Administrative Expenses	1.9	-0.3	1.8	1.7	1.7	1.7	-0.2	1.6	-0.2							1.6	-0.1
電算機費	Computer Expenses	7.9	0.0	8.1	7.3	7.3	7.4	-0.5	7.0	-1.1							7.3	-0.1
手数料	Fees	4.5	0.1	4.5	4.5	4.6	4.6	0.1	4.4	-0.1							4.7	0.1

(注)営業収益営業費用率(%)=営業費用／営業収益

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

12. 事業別営業債権残高 (アコム)　Receivables Outstanding by Segment (ACOM)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
ローン・クレジットカード事業　(百万円)	Loan and Credit Card Business (Millions of yen)	1,071,468	7.0	1,092,255	1,108,060	1,121,708	1,143,943	6.8	1,167,731	6.9	2.1							1,219,800	6.6
ローン事業	Loan Business	934,096	6.3	950,867	962,943	972,206	990,420	6.0	1,009,321	6.1	1.9							1,049,200	5.9
無担保ローン	Unsecured Loans	932,307	6.3	949,138	961,271	970,589	988,866	6.1	1,007,830	6.2	1.9							1,047,900	6.0
消費者向け	Consumers	932,306	6.3	949,138	961,270	970,588	988,865	6.1	1,007,830	6.2	1.9							1,047,900	6.0
有担保ローン	Secured Loans	1,788	-14.6	1,728	1,672	1,617	1,554	-13.1	1,490	-13.8	-4.1							1,300	-16.3
不動産カードローン	Real Estate Card Loan	1,596	-14.2	1,543	1,492	1,442	1,384	-13.3	1,334	-13.5	-3.6							-	-
クレジットカード事業	Credit Card Business	137,371	12.3	141,387	145,117	149,502	153,522	11.8	158,410	12.0	3.2							170,600	11.1
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)	491	0.2	494	494	497	500	1.8	505	2.2	1.0							512	2.4
信用保証残高	Guaranteed Receivables	1,168,865	6.4	1,190,973	1,212,790	1,229,944	1,255,655	7.4	1,277,691	7.3	1.8							1,350,700	7.6
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)	678	0.4	677	680	681	685	1.0	689	1.8	0.6							674	-1.6
求償債権	Right to Reimbursement	59,060	1.2	59,692	60,596	62,182	62,493	5.8	63,763	6.8	2.0							-	-

13. 利用者数 (アコム)　Number of Customer Accounts (ACOM)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
ローン事業　(件)	Loan Business	1,897,011	6.0	1,921,282	1,943,951	1,953,214	1,974,931	4.1	1,994,583	3.8	1.0							2,044,900	3.5
無担保ローン	Unsecured Loans	1,896,318	6.0	1,920,617	1,943,306	1,952,594	1,974,327	4.1	1,993,998	3.8	1.0							2,044,400	3.5
消費者向け	Consumers	1,896,317	6.0	1,920,616	1,943,305	1,952,593	1,974,326	4.1	1,993,997	3.8	1.0							2,044,400	3.5
有担保ローン	Secured Loans	693	-14.9	665	645	620	604	-12.8	585	-12.0	-3.1							500	-17.2
クレジットカード事業　(名)	Credit Card Business	913,072	11.0	945,327	974,643	999,469	1,021,645	11.9	1,045,034	10.5	2.3							1,135,500	11.1
信用保証事業	Guarantee Business	1,722,918	6.0	1,756,691	1,782,071	1,804,900	1,830,836	6.3	1,853,086	5.5	1.2							2,003,000	9.4

(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)

					2026/3					2027/3									
			2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
新規申込数	(件)	Number of Applicants	977,597	-4.5	236,290	474,654	700,801	931,676	-4.7	236,512	0.1							-	-
新客数	(件)	Number of New Loan Customers	384,219	-10.7	95,120	186,461	275,020	362,732	-5.6	93,691	-1.5							360,000	-0.8
新規貸付率	(%)	Lending Ratio (%)	39.3	(-2.7)	40.3	39.3	39.2	38.9	(-0.4)	39.6	(-0.7)							-	-

(注1)新規貸付率は提携カード分を除く
(注2)新規貸付率の前期比欄には( )書きで増減値を表示

Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.
: 2. Figures in brackets indicate year-on-year change in percentage points.

			2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
初回貸付単価	(千円)	Initial Average Lending Amount (Thousands of yen)	178	4.1	174	178	179	180	1.1	179	2.9							-	-

15. ローン事業店舗数 (アコム)　Number of Loan Business Outlets (ACOM)

					2026/3					2027/3									
			2025/3	前期比 yoy	2025/6	2025/9	2025/12	2026/3	前期比 yoy	2026/6	前期末比 ytd	2026/9	前期末比 ytd	2026/12	前期末比 ytd	2027/3	前期比 yoy	2027/3計画(E)	前期比 yoy
ローン事業店舗数	(店)	Number of Loan Business Outlets	585	-86	554	524	502	501	-84	471	-30							429	-72
有人店舗		Staffed	-	-	-	-	-	-	-	-	-							-	-
無人店舗		Unstaffed	585	-86	554	524	502	501	-84	471	-30							429	-72

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

					2026/3					2027/3									
			2025/3	前期比 yoy	2025/6	2025/9	2025/12	2026/3	前期比 yoy	2026/6	前期末比 ytd	2026/9	前期末比 ytd	2026/12	前期末比 ytd	2027/3	前期比 yoy	2027/3計画(E)	前期比 yoy
自動契約コーナー数	(所)	Number of Automatic Contract Machine Outlets	585	-86	554	524	502	501	-84	471	-30							429	-72
自動契約機台数	(台)	Number of Automatic Contract Machines	587	-98	556	526	504	503	-84	473	-30							431	-72
カード発行機台数		Number of Card Issuance Machines	584	-64	556	526	504	503	-81	473	-30							-	-

17. ATM (アコム)　ATMs (ACOM)

					2026/3					2027/3									
			2025/3	前期比 yoy	2025/6	2025/9	2025/12	2026/3	前期比 yoy	2026/6	前期末比 ytd	2026/9	前期末比 ytd	2026/12	前期末比 ytd	2027/3	前期比 yoy	2027/3計画(E)	前期比 yoy
ＡＴＭ台数	(台)	Number of ATMs	64,497	14,718	64,541	95,935	96,019	95,491	30,994	95,636	145							-	-
自社設置分		Proprietary	569	-115	540	519	499	498	-71	468	-30							428	-70
年中無休		Open 365 Days/Year	569	-115	540	519	499	498	-71	468	-30							-	-
24時間稼働		Open 24 Hours/Day	515	-101	489	471	453	453	-62	427	-26							-	-
提携分		Tie-up	63,928	14,833	64,001	95,416	95,520	94,993	31,065	95,168	175							-	-

(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。
ATM台数のうち、一部提携先については2025年3月31日時点の台数。

Note : The figures in "Tie-up" represent number of ATMs managed by tie-up partner banks.
The ATM count for some Tie-up companies reflects figures as of March 31, 2025.

18. 社員数 (アコム)　Employees (ACOM)

					2026/3					2027/3									
			2025/3	前期比 yoy	2025/6	2025/9	2025/12	2026/3	前期比 yoy	2026/6	前期末比 ytd	2026/9	前期末比 ytd	2026/12	前期末比 ytd	2027/3	前期比 yoy	2027/3計画(E)	前期比 yoy
合計	(名)	Number of Total Employees	2,193	32	2,264	2,257	2,258	2,230	37	2,320	90							-	-
正社員		Permanent Employees	2,088	46	2,152	2,148	2,151	2,125	37	2,217	92							2,137	12
非正社員		Temporary Employees	105	-14	112	109	107	105	-	103	-2							-	-

19. 期中平均利回り (アコム)　Average Loan Yield (ACOM)

（単位：%）

				2026/3								2027/3									
		2025/3	前期比 yoy p.p.	2025/6	前年同期比 yoy p.p.	2025/9	前年同期比 yoy p.p.	2025/12	前年同期比 yoy p.p.	2026/3	前期比 yoy p.p.	2026/6	前年同期比 yoy p.p.	2026/9	前年同期比 yoy p.p.	2026/12	前年同期比 yoy p.p.	2027/3	前期比 yoy p.p.	2027/3計画(E)	前期比 yoy p.p.
期中平均利回り	Average Loan Yield	15.07	0.10	15.20	0.16	15.17	0.14	15.16	0.11	15.14	0.07	15.09	-0.11							14.96	-0.18
無担保ローン	Unsecured Loans	15.08	0.10	15.21	0.16	15.18	0.14	15.17	0.11	15.15	0.07	15.10	-0.11							14.97	-0.18
消費者向け	Consumers	15.08	0.10	15.21	0.16	15.18	0.14	15.17	0.11	15.15	0.07	15.10	-0.11							14.97	-0.18
有担保ローン	Secured Loans	10.66	-0.20	10.43	-0.22	10.31	-0.20	10.20	-0.57	10.13	-0.53	10.84	0.41							10.45	0.32

(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 ）

				2026/3								2027/3									
実質年率	Effective Annual Interest Rate	2025/3	構成比 C.R.(%)	2025/6	構成比 C.R.(%)	2025/9	構成比 C.R.(%)	2025/12	構成比 C.R.(%)	2026/3	構成比 C.R.(%)	2026/6	構成比 C.R.(%)	2026/9	構成比 C.R.(%)	2026/12	構成比 C.R.(%)	2027/3	構成比 C.R.(%)	2027/3計画(E)	構成比 C.R.(%)
合　計	Total	932,306	100.0	949,138	100.0	961,270	100.0	970,588	100.0	988,865	100.0	1,007,830	100.0							1,047,900	100.0
15.000% ＜ ≦ 18.000%	15.000% ＜ ≦ 18.000%	457,192	49.0	459,938	48.5	461,739	48.0	460,735	47.5	457,404	46.3	455,756	45.2							458,000	43.7
10.000% ＜ ≦ 15.000%	10.000% ＜ ≦ 15.000%	419,915	45.1	432,782	45.6	442,762	46.1	452,237	46.6	467,165	47.2	482,910	47.9							513,200	49.0
≦ 10.000%	≦ 10.000%	55,199	5.9	56,417	5.9	56,768	5.9	57,615	5.9	64,296	6.5	69,163	6.9							76,700	7.3

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)

				2026/3								2027/3									
実質年率	Effective Annual Interest Rate	2025/3	構成比 C.R.(%)	2025/6	構成比 C.R.(%)	2025/9	構成比 C.R.(%)	2025/12	構成比 C.R.(%)	2026/3	構成比 C.R.(%)	2026/6	構成比 C.R.(%)	2026/9	構成比 C.R.(%)	2026/12	構成比 C.R.(%)	2027/3	構成比 C.R.(%)	2027/3計画(E)	構成比 C.R.(%)
合　計	Total	1,896,317	100.0	1,920,616	100.0	1,943,305	100.0	1,952,593	100.0	1,974,326	100.0	1,993,997	100.0							-	-
15.000% ＜ ≦ 18.000%	15.000% ＜ ≦ 18.000%	1,380,214	72.8	1,391,696	72.5	1,405,347	72.3	1,406,804	72.0	1,409,951	71.4	1,412,752	70.9							-	-
10.000% ＜ ≦ 15.000%	10.000% ＜ ≦ 15.000%	390,137	20.6	401,836	20.9	411,840	21.2	419,591	21.5	436,111	22.1	449,537	22.5							-	-
≦ 10.000%	≦ 10.000%	125,966	6.6	127,084	6.6	126,118	6.5	126,198	6.5	128,264	6.5	131,708	6.6							-	-

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)	2025/3	構成比 C.R.(%)	2026/3								2027/3								2027/3計画(E)	構成比 C.R.(%)
				2025/6	構成比 C.R.(%)	2025/9	構成比 C.R.(%)	2025/12	構成比 C.R.(%)	2026/3	構成比 C.R.(%)	2026/6	構成比 C.R.(%)	2026/9	構成比 C.R.(%)	2026/12	構成比 C.R.(%)	2027/3	構成比 C.R.(%)		
合 計	Total	932,306	100.0	949,138	100.0	961,270	100.0	970,588	100.0	988,865	100.0	1,007,830	100.0							1,047,900	100.0
10万円以下	≦ 100	18,660	2.0	18,941	2.0	19,404	2.0	19,308	2.0	19,669	2.0	19,788	2.0							20,200	1.9
10万円超 30万円以下	100 < ≦ 300	100,793	10.8	102,005	10.7	103,857	10.8	104,655	10.8	106,593	10.8	107,680	10.7							115,200	11.0
30万円超 50万円以下	300 < ≦ 500	257,850	27.7	259,116	27.3	259,217	27.0	258,389	26.6	256,620	25.9	256,024	25.4							287,400	27.4
50万円超 100万円以下	500 < ≦ 1,000	221,254	23.7	224,635	23.7	226,986	23.6	228,383	23.5	230,136	23.3	231,396	22.9							249,900	23.9
100万円超	1,000 <	333,747	35.8	344,439	36.3	351,804	36.6	359,851	37.1	375,846	38.0	392,940	39.0							375,200	35.8

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)	2025/3	構成比 C.R.(%)	2026/3								2027/3								2027/3計画(E)	構成比 C.R.(%)
				2025/6	構成比 C.R.(%)	2025/9	構成比 C.R.(%)	2025/12	構成比 C.R.(%)	2026/3	構成比 C.R.(%)	2026/6	構成比 C.R.(%)	2026/9	構成比 C.R.(%)	2026/12	構成比 C.R.(%)	2027/3	構成比 C.R.(%)		
合 計	Total	1,896,317	100.0	1,920,616	100.0	1,943,305	100.0	1,952,593	100.0	1,974,326	100.0	1,993,997	100.0							-	-
10万円以下	≦ 100	313,083	16.5	317,264	16.5	323,182	16.6	322,907	16.5	327,700	16.6	330,934	16.6							-	-
10万円超 30万円以下	100 < ≦ 300	478,126	25.2	483,842	25.2	491,836	25.3	494,960	25.4	503,974	25.5	509,536	25.6							-	-
30万円超 50万円以下	300 < ≦ 500	598,063	31.5	601,402	31.3	602,225	31.0	601,337	30.8	597,885	30.3	597,013	29.9							-	-
50万円超 100万円以下	500 < ≦ 1,000	291,191	15.4	295,706	15.4	298,992	15.4	301,074	15.4	303,748	15.4	305,640	15.3							-	-
100万円超	1,000 <	215,854	11.4	222,402	11.6	227,070	11.7	232,315	11.9	241,019	12.2	250,874	12.6							-	-

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、%）

年収ランク	Annual Income (Millions of yen)	2025/3			2026/3												2027/3											
					2025/6			2025/9			2025/12			2026/3			2026/6			2026/9			2026/12			2027/3		
		新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts	新規 New Accounts	初回貸付単価 Initial Average Lending Amount	既存 Existing Accounts
合　計	Total	100.0	178	100.0	100.0	174	100.0	100.0	178	100.0	100.0	179	100.0	100.0	180	100.0	100.0	179	100.0									
200万円以下	≦ 2	25.7	118	21.5	23.3	112	21.2	24.0	113	21.0	24.2	113	21.1	24.3	114	20.8	22.1	115	20.3									
200万円超　500万円以下	2 < ≦ 5	61.7	183	59.8	63.0	172	59.8	62.3	176	59.7	61.9	177	59.4	61.4	178	58.7	62.3	175	58.7									
500万円超　700万円以下	5 < ≦ 7	8.5	248	12.3	9.3	247	12.5	9.2	257	12.7	9.3	261	12.9	9.6	263	13.5	10.6	252	13.8									
700万円超　1,000万円以下	7 < ≦ 10	3.1	312	4.9	3.3	337	4.9	3.4	350	5.0	3.4	351	5.0	3.5	352	5.3	3.8	321	5.4									
1,000万円超	10 <	1.0	415	1.5	1.1	465	1.6	1.1	475	1.6	1.2	478	1.6	1.2	486	1.7	1.2	462	1.8									

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：%）

		2025/3			2026/3												2027/3											
					2025/6			2025/9			2025/12			2026/3			2026/6			2026/9			2026/12			2027/3		
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 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									
～　29才	Under 29	57.1	32.9	43.4	56.1	32.9	42.3	55.5	32.8	41.6	55.6	32.8	40.8	55.3	32.5	40.5	54.1	32.4	39.2									
30　～　39才	Age 30 - 39	17.4	22.6	20.2	17.6	22.7	21.1	17.4	22.8	21.3	17.4	22.8	21.3	17.3	22.9	21.5	17.6	23.0	22.1									
40　～　49才	Age 40 - 49	12.1	17.8	13.6	12.3	17.7	13.4	12.4	17.7	13.5	12.3	17.6	13.6	12.3	17.6	13.7	12.8	17.6	13.9									
50　～　59才	Age 50 - 59	8.7	16.0	12.5	9.2	16.0	12.7	9.4	15.9	13.0	9.4	15.9	13.3	9.6	16.0	13.4	9.9	16.0	13.2									
60才以上	Over 60	4.7	10.7	10.3	4.8	10.7	10.5	5.3	10.8	10.6	5.3	10.9	11.0	5.5	11.0	10.9	5.6	11.0	11.6									

24. 顧客性別件数構成比 [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：%）

		2025/3			2026/3												2027/3											
					2025/6			2025/9			2025/12			2026/3			2026/6			2026/9			2026/12			2027/3		
		新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account	新規 New Accounts	既存 Existing Accounts	償却 Write-offs Account
男　性	Male	65.4	69.2	69.2	64.8	69.1	68.9	64.5	68.9	68.7	64.5	68.7	68.7	64.5	68.7	68.6	65.0	68.6	68.6									
女　性	Female	34.6	30.8	30.8	35.2	30.9	31.1	35.5	31.1	31.3	35.5	31.3	31.3	35.5	31.3	31.4	35.0	31.4	31.4									

25. 貸倒損失 (アコム)　Bad Debt Expenses (ACOM)

		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
				2026/3					2027/3									
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	71,564	10.0	18,642	36,870	54,994	73,593	2.8	19,583	5.0							78,600	6.8
ローン・クレジットカード事業	Loan and Credit Card Business	41,593	8.6	10,678	21,168	31,340	41,658	0.2	10,724	0.4							42,700	2.5
ローン事業	Loan Business	34,709	6.3	8,832	17,508	25,923	34,409	-0.9	8,846	0.2							35,100	2.0
無担保ローン	Unsecured Loans	34,681	6.4	8,832	17,505	25,918	34,398	-0.8	8,842	0.1							35,100	2.0
貸倒損失	Bad Debt Expenses	32,530	9.4	8,579	16,898	24,942	33,110	1.8	8,637	0.7							-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	2,151	-25.2	252	606	976	1,288	-40.1	205	-18.8							-	-
有担保ローン	Secured Loans	27	-38.5	-	3	4	10	-61.2	4	-							-	-
クレジットカード事業	Credit Card Business	6,884	21.8	1,845	3,659	5,416	7,249	5.3	1,878	1.8							7,600	4.8
信用保証事業	Guarantee Business	29,970	12.0	7,964	15,702	23,654	31,935	6.6	8,858	11.2							35,900	12.4
1口座当たり償却単価 [無担保ローン(千円)]	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	385	-0.8	383	388	390	391	1.6	390	1.8							-	-
＜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)	491	0.2	494	494	497	500	1.8	505	2.2							512	2.4

［貸倒損失率］　[Ratio of Bad Debt Expenses]

		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
ローン・クレジットカード事業 (%)	Loan and Credit Card Business (%)	3.88	(0.06)	0.98	1.91	2.79	3.64	(-0.24)	0.92	(-0.06)							3.50	(-0.14)
ローン事業	Loan Business	3.71	(0.00)	0.93	1.82	2.67	3.47	(-0.24)	0.88	(-0.05)							3.34	(-0.13)
無担保ローン	Unsecured Loans	3.72	(0.00)	0.93	1.82	2.67	3.48	(-0.24)	0.88	(-0.05)							3.35	(-0.13)
貸倒損失	Bad Debt Expenses	3.49	(0.10)	0.90	1.76	2.57	3.35	(-0.14)	0.86	(-0.04)							-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.23	(-0.10)	0.03	0.06	0.10	0.13	(-0.10)	0.02	(-0.01)							-	-
有担保ローン	Secured Loans	1.52	(-0.60)	-	0.18	0.30	0.68	(-0.84)	0.26	-							-	-
クレジットカード事業	Credit Card Business	5.01	(0.39)	1.31	2.52	3.62	4.72	(-0.29)	1.19	(-0.12)							4.45	(-0.27)
信用保証事業	Guarantee Business	2.44	(0.13)	0.64	1.23	1.83	2.42	(-0.02)	0.66	(0.02)							2.53	(0.11)

(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)

【金額ベース】	[Based on Receivables Outstanding]	2025/3	構成比 C.R. (%)	2025/6	構成比 C.R. (%)	2025/9	構成比 C.R. (%)	2025/12	構成比 C.R. (%)	2026/3	構成比 C.R. (%)	2026/6	構成比 C.R. (%)	2026/9	構成比 C.R. (%)	2026/12	構成比 C.R. (%)	2027/3	構成比 C.R. (%)
				2026/3								2027/3							
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	34,681	100.0	8,832	100.0	17,505	100.0	25,918	100.0	34,398	100.0	8,842	100.0						
自己破産	Personal Bankruptcy	4,024	11.6	801	9.1	1,867	10.6	3,319	12.8	4,752	13.8	918	10.4						
行方不明	Failure to Locate Borrowers	604	1.8	130	1.5	310	1.8	444	1.7	622	1.8	143	1.6						
支払不能等	Borrowers' Inability of Making Repayments, etc.	27,482	79.2	7,538	85.3	14,472	82.7	20,815	80.3	27,261	79.3	7,460	84.4						
債権放棄	ACOM's Voluntary Waiver of Repayments	2,569	7.4	361	4.1	853	4.9	1,339	5.2	1,762	5.1	320	3.6						
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	2,151	-	252	-	606	-	976	-	1,288	-	205	-						

26. 不良債権の状況 (アコム)　Non-performing Loans (ACOM)

（単位：百万円/Millions of yen）

		2025/3	末残比 %	2026/3								2027/3							
				2025/6	末残比 %	2025/9	末残比 %	2025/12	末残比 %	2026/3	末残比 %	2026/6	末残比 %	2026/9	末残比 %	2026/12	末残比 %	2027/3	末残比 %
不良債権合計	Total Amount of Non-performing Loans	66,877	7.16	66,942	7.04	67,051	6.96	68,055	7.00	67,373	6.80	68,296	6.76						
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	529	0.06	545	0.06	558	0.06	568	0.06	564	0.06	582	0.06						
破産申立債権	Applications for Bankruptcy are Proceeded	38	0.00	40	0.00	57	0.01	58	0.01	52	0.01	60	0.01						
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	234	0.03	231	0.02	228	0.02	233	0.02	224	0.02	232	0.02						
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	241	0.03	256	0.03	252	0.03	256	0.03	269	0.03	265	0.03						
危険債権	Doubtful receivables	23,217	2.48	22,267	2.34	22,850	2.37	23,370	2.40	23,531	2.38	22,709	2.25						
三月以上延滞債権	Receivables past due for three months or more	2,813	0.30	3,218	0.34	3,040	0.32	3,349	0.34	2,473	0.25	3,100	0.31						
貸出条件緩和債権	Restructured receivables	40,317	4.32	40,911	4.30	40,601	4.22	40,767	4.19	40,803	4.12	41,904	4.15						

（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残高を未収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カ月未満の延滞債権 [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）

		2025/3	末残比 %	2026/3								2027/3							
				2025/6	末残比 %	2025/9	末残比 %	2025/12	末残比 %	2026/3	末残比 %	2026/6	末残比 %	2026/9	末残比 %	2026/12	末残比 %	2027/3	末残比 %
11日以上3カ月未満延滞額	11 days ≦ < 3 months	25,420	2.72	23,714	2.49	25,755	2.67	19,263	1.98	21,825	2.20	21,773	2.16						
31日以上3カ月未満延滞額	31 days ≦ < 3 months	9,657	1.03	9,354	0.98	9,328	0.97	8,522	0.88	9,105	0.92	8,747	0.87						
11日以上31日未満延滞額	11 days ≦ < 31 days	15,762	1.69	14,359	1.51	16,426	1.71	10,741	1.10	12,720	1.28	13,025	1.29						

27. 貸倒引当金 (アコム)　Allowance for Doubtful Accounts (ACOM)

（単位：百万円/Millions of yen）

		2025/3	前期比 yoy %	2026/3					2027/3								2027/3計画(E)	前期比 yoy %
				2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %		
貸倒引当金	Allowance for Doubtful Accounts	72,400	6.0	72,600	74,800	76,800	77,700	7.3	78,600	8.3							86,000	10.7
一般債権	General Allowance	25,302	3.3	24,820	25,262	25,319	25,584	1.1	25,424	2.4							-	-
消費者向け無担保債権	Unsecured Consumer Loans	21,064	1.3	20,577	20,941	20,929	21,156	0.4	21,009	2.1							-	-
本社管理債権	Specific Allowance	46,816	7.5	47,513	49,236	51,171	51,851	10.8	52,939	11.4							-	-
引当金増減額	Increase or Decrease in Allowance	4,100	-	200	2,400	4,400	5,300	-	900	-							8,300	-
債務保証損失引当金	Provision for Loss on Guarantees	11,380	4.7	10,850	11,110	11,310	11,760	3.3	12,190	12.4							11,860	0.9
引当金増減額	Increase or Decrease in Provision	510	-	-530	-270	-70	380	-	430	-							100	-

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）

		2025/3	前期比 yoy %	2026/3					2027/3							
				2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %
期首引当金残高	Provision at the Beginning of Respective Period	30,346	-47.4	48,000	48,000	48,000	48,000	58.2	41,500	-13.5						
取崩額	Drawdown of Provision	22,380	-18.3	2,716	6,568	10,206	13,073	-41.6	2,067	-23.9						
利息返還金	Interest Repayment	20,228	-17.4	2,463	5,961	9,230	11,785	-41.7	1,862	-24.4						
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,151	-25.2	252	606	976	1,288	-40.1	205	-18.8						
繰入額	Addition of Provision	40,033	-	-	-	-	6,573	-83.6	-	-						
期末引当金残高	Provision at the End of Respective Period	48,000	58.2	45,283	41,431	37,793	41,500	-13.5	39,432	-12.9						
引当金増減額	Increase or Decrease in Provision	17,653	-	-2,716	-6,568	-10,206	-6,500	-	-2,067	-						

29. 資金調達 (アコム)　Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

				2026/3					2027/3												
		2025/3	構成比 C.R.(%)	2025/6	2025/9	2025/12	2026/3	構成比 C.R.(%)	2026/6	前期比 yoy %	前期末比 ytd %	構成比 C.R.(%)	2026/9	構成比 C.R.(%)	2026/12	構成比 C.R.(%)	2027/3	構成比 C.R.(%)	2027/3計画(E)	前期比 yoy %	構成比 C.R.(%)
借入金残高	Borrowings	624,999	100.0	637,858	643,626	667,553	685,546	100.0	706,509	10.8	3.1	100.0							747,100	9.0	100.0
間接	Indirect	430,085	68.8	442,932	448,681	442,590	440,608	64.3	442,623	-0.1	0.5	62.6							497,100	12.8	66.5
都市銀行等	City Banks, etc.	311,739	49.9	322,960	331,781	325,941	326,148	47.6	320,197	-0.9	-1.8	45.3							-	-	-
地方銀行	Regional Banks	68,685	11.0	68,184	66,525	67,687	65,411	9.5	63,120	-7.4	-3.5	8.9							-	-	-
生命保険会社	Life Insurance Companies	2,460	0.4	2,420	2,380	2,340	2,300	0.3	2,260	-6.6	-1.7	0.3							-	-	-
損害保険会社	Non-life Insurance Companies	1,500	0.2	1,500	1,500	1,500	1,000	0.2	1,500	-	50.0	0.2							-	-	-
その他	Others	45,701	7.3	47,868	46,495	45,122	45,749	6.7	55,546	16.0	21.4	7.9							-	-	-
直接	Direct	194,914	31.2	194,926	194,945	224,963	244,938	35.7	263,885	35.4	7.7	37.4							250,000	2.1	33.5
コマーシャル・ペーパー	Commercial Papers	54,914	8.8	54,926	44,945	54,963	84,938	12.4	74,885	36.3	-11.8	10.6							-	-	-
普通社債	Straight Bonds	140,000	22.4	140,000	150,000	170,000	160,000	23.3	189,000	35.0	18.1	26.8							-	-	-
短期借入金	Short-term Loans Payable	54,914	8.8	69,926	44,945	59,963	84,938	12.4	88,885	27.1	4.6	12.6							-	-	-
長期借入金	Long-term Loans Payable	570,085	91.2	567,932	598,681	607,590	600,608	87.6	617,623	8.7	2.8	87.4							-	-	-
固定金利借入	Fixed	499,132	79.9	500,497	511,438	531,291	517,062	75.4	519,029	3.7	0.4	73.5							-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	1,700	0.3	9,000	9,000	9,000	9,000	1.3	9,000	0.0	0.0	1.3							-	-	-
期中平均調達金利 (%)	Average Interest Rate on Funds Procured During the Year (%)	0.63	-	0.78	0.82	0.88	0.92	-	1.23	-	-	-							1.53	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.53	-	0.73	0.75	0.81	0.86	-	1.14	-	-	-							-	-	-
変動金利	Floating Interest Rate	0.70	-	1.09	1.08	1.08	1.13	-	1.50	-	-	-							-	-	-
固定金利	Fixed Interest Rate	0.61	-	0.71	0.75	0.83	0.87	-	1.14	-	-	-							-	-	-
長期借入金利	Long-term	0.65	-	0.74	0.79	0.88	0.94	-	1.14	-	-	-							-	-	-
直接借入金利	Direct	0.60	-	0.63	0.69	0.75	0.77	-	1.15	-	-	-							-	-	-
間接借入金利	Indirect	0.64	-	0.85	0.88	0.94	0.99	-	1.27	-	-	-							-	-	-

<参考>　<Reference>

期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.84	-	2.13	2.18	2.27	2.40	-	3.03	-	-	-							-	-	-

(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)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
割賦売掛金残高	Card Shopping Receivables	137,371	12.3	141,387	145,117	149,502	153,522	11.8	158,410	12.0	3.2							170,600	11.1
リボルビング残高	Revolving Receivables	129,532	13.4	132,875	136,878	140,527	144,791	11.8	149,168	12.3	3.0							-	-
有効会員数 (名)	Number of Cardholders	913,072	11.0	945,327	974,643	999,469	1,021,645	11.9	1,045,034	10.5	2.3							1,135,500	11.1
残有会員数 (名)	Number of Accounts with Shopping Receivables	444,114	10.9	457,662	463,250	473,462	482,032	8.5	494,391	8.0	2.6							-	-
営業収益	Revenue from Credit Card Business	18,210	15.5	4,903	9,985	15,232	20,479	12.5	5,560	13.4	-							23,000	12.3
期中平均手数料率 (%)	Average Commission Rates (%)	13.18	(0.04)	13.27	13.29	13.31	13.31	(0.13)	13.40	(0.13)	-							-	-

(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)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
利用残高	Guaranteed Receivables	1,168,865	6.4	1,190,973	1,212,790	1,229,944	1,255,655	7.4	1,277,691	7.3	1.8							1,350,700	7.6
利用件数 (件)	Number of Accounts with Outstanding Balance	1,722,918	6.0	1,756,691	1,782,071	1,804,900	1,830,836	6.3	1,853,086	5.5	1.2							2,003,000	9.4
1口座当たり利用単価 (千円)	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	678	0.4	677	680	681	685	1.0	689	1.8	0.6							674	-1.6
営業収益	Revenue from Guarantee Business	63,626	7.5	16,096	33,040	49,769	67,290	5.8	17,174	6.7	-							70,900	5.4
保証提携先 (社)	Alliance Partners	30	-	36	36	36	36	-	37	-	-							-	-

＜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)

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
利用残高	Guaranteed Receivables	195,660	8.8	200,042	203,756	207,544	213,351	9.0	219,864	9.9	3.1							232,400	8.9
利用件数 (件)	Number of Accounts with Outstanding Balance	314,377	15.4	323,656	331,197	338,482	349,191	11.1	361,494	11.7	3.5							380,000	8.8
1口座当たり利用単価 (千円)	Average Balance of Guaranteed Receivables per Account (Thousands of yen)	622	-5.8	618	615	613	610	-1.9	608	-1.6	-0.3							611	0.2
営業収益	Revenue from Guarantee Business	12,706	9.7	3,349	6,761	10,236	13,748	8.2	3,703	10.6	-							15,100	9.8
保証提携先 (社)	Alliance Partners	28	-	28	28	27	27	-	27	-	-							-	-

32. 財務指標 (アコム)　　Financial Ratios (ACOM)

(単位:%)

				2026/3					2027/3									
		2025/3	前期比 yoy p.p.	2025/6	2025/9	2025/12	2026/3	前期比 yoy p.p.	2026/6	前年同期比 yoy p.p.	2026/9	前年同期比 yoy p.p.	2026/12	前年同期比 yoy p.p.	2027/3	前期比 yoy p.p.	2027/3計画(E)	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	84.6	44.0	-	33.0	-	48.9	-35.7	-	-							61.7	12.8
自己資本比率	Shareholders' Equity Ratio	43.0 (22.1)	-1.4 (-0.9)	43.6 (22.5)	44.0 (22.7)	43.2 (22.3)	42.6 (22.1)	-0.4 (0.0)	42.5 (21.9)	-1.1 (-0.6)							41.9 (21.6)	-0.7 (-0.5)
自己資本配当率	Dividend on Equity	4.2	0.5	-	2.9	-	6.2	2.0	-	-							5.9	-0.3
自己資本当期純利益率	Return on Equity (ROE)	4.9	-4.2	24.5	17.2	15.5	12.7	7.8	13.0	-11.5							9.5	-3.2
総資産営業利益率	Operating Profit to Total Assets	2.9	-2.4	6.7	6.5	6.5	5.8	2.9	6.4	-0.3							5.2	-0.6
総資産経常利益率	Ordinary Profit to Total Assets	3.3	-2.6	8.0	7.2	7.1	6.3	3.0	7.7	-0.3							5.7	-0.6
総資産当期純利益率	Return on Assets (ROA)	2.1	-2.0	10.6	7.5	6.7	5.4	3.3	5.5	-5.1							4.0	-1.4
営業収益営業利益率	Operating Margin	15.3	-12.9	34.3	33.6	33.6	30.2	14.9	33.5	-0.8							20.4	-9.8
営業収益経常利益率	Ordinary Profit to Operating Revenue	17.2	-13.9	40.9	37.0	36.8	32.5	15.3	40.3	-0.6							22.3	-10.2
営業収益当期純利益率	Profit Margin	11.1	-10.4	54.5	38.6	34.5	28.3	17.2	29.0	-25.5							15.7	-12.6
流動比率	Current Ratio	437.7	-59.7	407.8	421.3	362.1	326.4	-111.3	340.6	-67.2							398.4	72.0
固定比率	Fixed Assets Ratio	18.8	-1.4	20.2	19.7	20.9	23.0	4.2	23.1	2.9							25.4	2.4

(注1)自己資本比率の下段(　)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:%)

				2026/3					2027/3							
		2025/3	前期比 yoy p.p.	2025/6	2025/9	2025/12	2026/3	前期比 yoy p.p.	2026/6	前年同期比 yoy p.p.	2026/9	前年同期比 yoy p.p.	2026/12	前年同期比 yoy p.p.	2027/3	前期比 yoy p.p.
配当性向	Dividend Pay-out Ratio	68.3	32.9	-	30.7	-	43.3	-25.0	-	-						
自己資本比率	Shareholders' Equity Ratio	44.0 (22.9)	-0.3 (-0.4)	44.7 (23.2)	45.1 (23.4)	44.6 (23.2)	44.5 (23.3)	0.5 (0.4)	44.6 (23.1)	-0.1 (-0.1)						
自己資本当期純利益率	Return on Equity (ROE)	5.0	-3.8	20.7	15.2	13.5	11.6	6.6	10.7	-10.0						
総資産営業利益率	Operating Profit to Total Assets	4.0	-2.4	7.6	7.2	7.2	6.5	2.5	7.4	-0.2						
総資産経常利益率	Ordinary Profit to Total Assets	4.1	-2.3	7.6	7.2	7.2	6.5	2.4	7.4	-0.2						
総資産当期純利益率	Return on Assets (ROA)	2.2	-1.7	9.2	6.8	6.0	5.1	2.9	4.8	-4.4						
営業収益営業利益率	Operating Margin	18.4	-10.9	34.2	32.6	32.6	29.7	11.3	33.4	-0.8						
営業収益経常利益率	Ordinary Profit to Operating Revenue	18.5	-10.9	34.3	32.7	32.7	29.8	11.3	33.4	-0.9						
営業収益当期純利益率	Profit Margin	10.1	-7.9	41.4	30.8	27.3	23.6	13.5	21.6	-19.8						
流動比率	Current Ratio	470.8	-11.6	439.9	450.2	400.7	371.7	-99.1	383.7	-56.2						
固定比率	Fixed Assets Ratio	11.9	-2.0	13.3	13.0	12.8	13.2	1.3	12.9	-0.4						
株価純資産倍率　(倍)	Price Book-value Ratio	0.92	-0.08	1.00	1.10	1.12	1.00	0.08	0.99	-0.01						
株価収益率	Price Earnings Ratio	18.62	6.73	4.89	7.42	8.50	9.05	-9.57	9.26	4.37						

(注1)自己資本比率の下段(　)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 ）

				2025/3	2026/3				2027/3				2027/3計画(E)
					2025/6	2025/9	2025/12	2026/3	2026/6	2026/9	2026/12	2027/3	
当期純利益	単 体	Profit	Non-consolidated	16.55	21.10	30.31	40.93	44.99	11.92				35.68
	連 結		Consolidated	20.51	21.78	32.54	43.84	50.83	12.22				40.72
配当金		Dividends		14.00	-	10.00	-	22.00	-				22.00
純資産	単 体	Net Assets	Non-consolidated	338.97	353.07	362.27	362.90	366.95	366.88				384.65
	連 結		Consolidated	417.18	427.23	438.53	443.17	458.96	456.91				478.80

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

（単位：%）

				2025/3	2026/3				2027/3				2027/3計画(E)
					2025/6	2025/9	2025/12	2026/3	2026/6	2026/9	2026/12	2027/3	
当期純利益	単 体	Profit	Non-consolidated	-44.0	152.1	75.1	51.5	171.8	-43.5				-20.7
	連 結		Consolidated	-39.5	150.3	70.7	46.4	147.8	-43.9				-19.9
配当金		Dividends		16.7	-	42.9	-	57.1	-				-
純資産	単 体	Net Assets	Non-consolidated	1.1	4.5	4.5	3.9	8.3	3.9				4.8
	連 結		Consolidated	4.1	5.7	4.9	4.9	10.0	6.9				4.3

34. 発行済株式総数 (アコム)　Shares Issued (ACOM)

（ 単位：千株/Thousands ）

		2025/3	2026/3				2027/3				2027/3計画(E)
			2025/6	2025/9	2025/12	2026/3	2026/6	2026/9	2026/12	2027/3	
期中平均株式数	Average Number of Shares Issued During the Year	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613				-
期末発行済株式数	Number of Shares Issued at Year-end	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613				-

(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）

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	262,273	9.6	244,428	246,400	255,555	273,108	4.1	263,921	8.0	-3.4							257,900	-5.6
		(56,524)	(-2.4)	(55,551)	(55,495)	(55,315)	(54,951)	(-2.8)	(54,304)	(-2.2)	(-1.2)							(54,077)	(-1.6)
口座数（件）	Number of Customer Accounts	1,379,985	-2.5	1,368,060	1,367,812	1,369,764	1,363,879	-1.2	1,354,891	-1.0	-0.7							1,362,000	-0.1
割賦売掛金残高	Accounts Receivable-installment	734	-2.6	697	654	597	754	2.7	800	14.7	6.1							700	-7.2
		(158)	(-13.3)	(158)	(147)	(129)	(151)	(-4.2)	(164)	(3.9)	(8.5)							(154)	(2.0)
契約件数（件）	Number of Contracts with Receivables Outstanding	10,742	-10.0	10,878	10,459	9,651	9,697	-9.7	10,007	-8.0	3.2							11,000	13.4
決算日為替レート（円）	Current Exchange Rate (Yen)	4.64	-	4.40	4.44	4.62	4.97	-	4.86	-	-							4.77	-
営業収益	Operating Revenue	63,553	5.6	15,961	31,484	47,823	65,165	2.5	17,316	8.5	-							66,700	2.4
		(14,779)	(-0.7)	(3,546)	(7,107)	(10,698)	(14,290)	(-3.3)	(3,484)	(-1.8)	(-)							(13,995)	(-2.1)
営業利益（セグメント利益）	Operating Profit (Segment Profit)	20,402	-13.7	6,364	11,368	17,425	23,960	17.4	7,444	17.0	-							21,700	-9.4
		(4,744)	(-18.9)	(1,414)	(2,566)	(3,898)	(5,254)	(10.7)	(1,497)	(5.9)	(-)							(4,556)	(-13.3)
期中平均為替レート（円）	Average Exchange Rate (Yen)	4.30	-	4.50	4.43	4.47	4.56	-	4.97	-	-							4.77	-

(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）

				2026/3					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	3,426	7.2	3,331	3,496	3,751	4,012	17.1	4,124	23.8	2.8							4,800	19.6
		(1,241)	(0.2)	(1,266)	(1,350)	(1,448)	(1,502)	(21.1)	(1,556)	(22.9)	(3.6)							(1,885)	(25.5)
口座数（件）	Number of Customer Accounts	54,802	-2.3	52,332	52,777	55,203	55,809	1.8	55,741	6.5	-0.1							63,900	14.5
決算日為替レート（円）	Current Exchange Rate (Yen)	2.76	-	2.63	2.59	2.59	2.67	-	2.65	-	-							2.59	-
営業収益	Operating Revenue	1,842	7.0	454	936	1,450	1,980	7.5	550	21.0	-							2,500	26.3
		(689)	(2.2)	(171)	(357)	(553)	(755)	(9.5)	(206)	(20.1)	(-)							(968)	(28.2)
営業利益（セグメント利益）	Operating Profit (Segment Profit)	-474	-	-64	-202	-335	-414	-	-94	-	-							-300	-
		(-177)	(-)	(-24)	(-77)	(-128)	(-158)	(-)	(-35)	(-)	(-)							(-118)	(-)
期中平均為替レート（円）	Average Exchange Rate (Yen)	2.67	-	2.65	2.62	2.62	2.62	-	2.67	-	-							2.59	-

(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.

37. ACOM (M) SDN. BHD.

ACOM (M) SDN. BHD.

(単位 : 百万円、百万マレーシアリンギット/Millions of yen, Millions of MYR)

				2026/6					2027/3										
		2025/3	前期比 yoy %	2025/6	2025/9	2025/12	2026/3	前期比 yoy %	2026/6	前年同期比 yoy %	前期末比 ytd %	2026/9	前年同期比 yoy %	2026/12	前年同期比 yoy %	2027/3	前期比 yoy %	2027/3計画(E)	前期比 yoy %
営業貸付金残高	Accounts Receivable-operating Loans	360	-	585	930	1,409	2,204	512.1	2,813	380.2	27.7							4,500	104.2
		(10)	(-)	(17)	(27)	(39)	(57)	(457.9)	(70)	(313.6)	(24.3)							(113)	(98.2)
口座数 (件)	Number of Customer Accounts	2,828	-	4,120	5,893	8,297	11,148	294.2	13,872	236.7	24.4							25,400	127.8
決算日為替レート (円)	Current Exchange Rate (Yen)	35.19	-	34.14	34.13	35.34	38.61	-	39.64	-	-							40.53	-
営業収益	Operating Revenue	53	-	46	121	223	381	606.6	237	406.1	-							1,200	214.9
		(1)	(-)	(1)	(3)	(6)	(10)	(569.3)	(6)	(339.2)	(-)							(29)	(190.0)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-226	-	-39	-85	-123	-286	-	-61	-	-							-100	-
		(-6)	(-)	(-1)	(-2)	(-3)	(-8)	(-)	(-1)	(-)	(-)							(-2)	(-)
期中平均為替レート (円)	Average Exchange Rate (Yen)	33.16	-	34.34	33.94	34.28	35.01	-	39.57	-	-							40.53	-

(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.