

DATA BOOK

2026年3月期決算
The Fiscal Year Ended March, 2026

アコム株式会社
ACOM CO., LTD.

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データブックに関する注意事項

(注1) 業績予想に関する注意事項

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

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

(注3) 1株当たり指標は単位未満四捨五入にて表示しております。

(注4) 表中における項目の内数は内訳とは異なる場合があります。

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

Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

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

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

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

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

: 6. "(E)" indicates estimates.

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

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

1. アコムグループ一覧

ACOM Group

会 社 名 Name of company	設立年月 Incorporated	資本金 Capital Stock	アコム持分比 Equity owned by ACOM	社員数 Number of employees	主 な 事 業 内 容 Summary of Business
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アコム株式会社	ACOM CO., LTD.	1978/10	63,832 百万円 [63,832 million yen]	—	2,125 名	ローン事業、クレジットカード事業、信用保証事業 Loan Business, Credit Card Business and Guarantee Business
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【連結子会社】国内子会社 3社 海外子会社 3社

[Consolidated Subsidiaries] Domestic: 3 Overseas: 3

国 内	エム・ユー信用保証株式会社	Domestic	MU Credit Guarantee Co., LTD.	2013/9	300 百万円 [300 million yen]	100.00 %	97 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 %	134 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 %	39 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 百万タイバツ [6,000 million THB]	71.00 %	2,730 名	タイ王国における無担保ローン事業及びインスツ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 %	458 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グ [200 million MYR]	100.00 %	43 名	マレーシアにおける無担保ローン事業 Unsecured Loan Business in Malaysia

(注) ACOM(M) SDN. BHD. は2025年12月に株主割当増資により120百万マレーシアリングの資金調達を行い、
資本金が80百万マレーシアリングから200百万マレーシアリングとなりました

Note: ACOM(M) SDN. BHD. raised 120 million Malaysian Ringgit through a rights issue to shareholders in December 2025.
Its capital increased from 80 million Malaysian Ringgit to 200 million Malaysian Ringgit.

【持分法適用関連会社】

[Equity-method Affiliate]

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

Balance Sheet (Consolidated)

(単位:百万円/Millions of yen)

				2025/3						2026/3									
				2024/3		2024/6		2024/9		2024/12		2025/3		2025/6		2025/9		2025/12	
			前期比 yoy %						前期比 yoy %		前期末比 ytd %		前期末比 ytd %		前期末比 ytd %		前期末比 ytd %		前期比 yoy %
流動資産	Current Assets	1,330,190	10.3	1,334,732	1,365,019	1,397,800	1,408,775	5.9		1,407,517	-0.1	1,435,191	1.9	1,468,162	4.2	1,521,592	8.0		
現金及び預金	Cash and Deposits	73,486	27.4	57,817	60,233	78,053	60,268	-18.0		52,031	-13.7	60,854	1.0	68,628	13.9	80,397	33.4		
営業貸付金	Accounts Receivable-operating Loans	1,121,554	8.9	1,139,037	1,164,228	1,175,217	1,202,085	7.2		1,201,965	-0.0	1,217,670	1.3	1,238,322	3.0	1,277,559	6.3		
割賦売掛金	Accounts Receivable-installment	123,058	18.0	127,743	131,482	135,136	138,106	12.2		142,085	2.9	145,772	5.6	150,099	8.7	154,277	11.7		
買取債権	Purchased Receivables	8,212	7.6	8,644	8,930	8,939	9,388	14.3		9,962	6.1	10,382	10.6	10,373	10.5	10,623	13.2		
貸倒引当金	Allowance for Doubtful Accounts	-92,289	-	-95,368	-96,819	-98,757	-100,403	-		-97,794	-	-100,227	-	-103,955	-	-106,813	-		
固定資産	Noncurrent Assets	87,213	-5.0	82,243	74,976	68,747	77,634	-11.0		89,226	14.9	89,021	14.7	88,726	14.3	94,786	22.1		
有形固定資産	Property, Plant and Equipment	8,384	10.9	8,536	8,392	7,988	7,614	-9.2		6,597	-13.4	6,456	-15.2	6,238	-18.1	5,941	-22.0		
無形固定資産	Intangible Assets	8,985	18.1	9,591	10,043	10,471	11,359	26.4		11,883	4.6	12,653	11.4	13,337	17.4	14,770	30.0		
のれん	Goodwill	215	-70.6	86	-	-	-	-		-	-	-	-	-	-	-	-		
ソフトウェア	Software	8,755	28.2	9,490	10,029	10,457	11,345	29.6		11,870	4.6	12,640	11.4	13,324	17.4	14,758	30.1		
投資その他の資産	Investments and Other Assets	69,843	-8.9	64,116	56,540	50,286	58,660	-16.0		70,745	20.6	69,912	19.2	69,150	17.9	74,074	26.3		
繰延税金資産	Deferred Tax Assets	50,507	-18.1	45,015	37,929	30,919	39,255	-22.3		51,849	32.1	51,530	31.3	50,259	28.0	50,650	29.0		
貸倒引当金	Allowance for Doubtful Accounts	-572	-	-535	-560	-555	-576	-		-590	-	-593	-	-579	-	-611	-		
資産合計	Total Assets	1,417,403	9.3	1,416,976	1,439,995	1,466,547	1,486,409	4.9		1,496,744	0.7	1,524,213	2.5	1,556,888	4.7	1,616,379	8.7		
流動負債	Current Liabilities	275,732	23.9	302,467	266,543	288,296	299,224	8.5		319,942	6.9	318,775	6.5	366,361	22.4	409,409	36.8		
短期借入金	Short-term Loans Payable	19,242	3.9	31,468	23,696	25,608	16,054	-16.6		23,403	45.8	15,156	-5.6	20,054	24.9	13,440	-16.3		
コマーシャル・ペーパー	Commercial Papers	29,989	-14.3	54,954	24,968	52,956	54,914	83.1		54,926	0.0	44,945	-18.2	54,963	0.1	84,938	54.7		
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	123,808	18.6	131,462	164,146	156,593	179,334	44.8		186,722	4.1	173,064	-3.5	175,838	-1.9	194,903	8.7		
1年内償還予定の社債	Current Portion of Bonds	60,650	86.0	54,560	25,232	25,292	13,248	-78.2		19,680	48.6	46,660	252.2	71,930	442.9	62,455	371.4		
債務保証損失引当金	Provision for Loss on Guarantees	11,973	24.6	12,021	12,114	12,009	12,661	5.7		12,242	-3.3	12,515	-1.2	12,814	1.2	13,498	6.6		
固定負債	Noncurrent Liabilities	467,495	2.7	434,686	468,596	464,700	478,149	2.3		454,866	-4.9	464,260	-2.9	438,558	-8.3	424,514	-11.2		
社債	Bonds Payable	104,086	13.6	104,152	134,661	154,888	145,727	40.0		138,372	-5.0	118,507	-18.7	113,916	-21.8	114,660	-21.3		
長期借入金	Long-term Loans Payable	325,553	8.9	298,491	308,160	288,863	277,848	-14.7		264,705	-4.7	297,794	7.2	280,208	0.8	261,857	-5.8		
利息返還損失引当金	Provision for Loss on Interest Repayment	30,346	-47.4	24,550	18,359	13,505	48,000	58.2		45,283	-5.7	41,431	-13.7	37,793	-21.3	41,500	-13.5		
負債合計	Total Liabilities	743,228	9.7	737,153	735,139	752,997	777,374	4.6		774,808	-0.3	783,036	0.7	804,920	3.5	833,924	7.3		
株主資本	Shareholders' Equity	603,543	6.3	607,776	624,002	630,092	615,301	1.9		638,454	3.8	655,314	6.5	657,357	6.8	668,304	8.6		
利益剰余金	Retained Earnings	469,849	8.3	474,082	490,308	496,399	481,608	2.5		504,760	4.8	521,620	8.3	523,663	8.7	534,610	11.0		
その他の包括利益累計額	Accumulated Other Comprehensive Income	24,468	82.6	25,285	30,720	31,764	38,260	56.4		30,855	-19.4	31,689	-17.2	36,916	-3.5	50,715	32.6		
非支配株主持分	Non-controlling Interests	46,164	19.1	46,760	50,132	51,693	55,473	20.2		52,625	-5.1	54,173	-2.3	57,694	4.0	63,435	14.4		
純資産合計	Total Net Assets	674,175	8.8	679,822	704,855	713,550	709,035	5.2		721,935	1.8	741,177	4.5	751,968	6.1	782,455	10.4		
負債純資産合計	Total Liabilities and Net Assets	1,417,403	9.3	1,416,976	1,439,995	1,466,547	1,486,409	4.9		1,496,744	0.7	1,524,213	2.5	1,556,888	4.7	1,616,379	8.7		
信用保証残高(オフバランス)	Guaranteed Receivables (Off Balance)	1,278,261	5.4	1,300,487	1,320,202	1,333,258	1,364,525	6.7		1,391,016	1.9	1,416,546	3.8	1,437,488	5.3	1,469,006	7.7		

3. 損益計算書 (連結)

Income Statement (Consolidated)

(単位: 百万円/Millions of yen)

		2024/3		2025/3					2026/3								2027/3計画(E)	
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %		
営業収益	Operating Revenue	294,730	7.6	77,236	156,299	236,825	317,742	7.8	82,372	6.6	165,670	6.0	251,268	6.1	337,709	6.3	356,000	5.4
営業貸付金利息	Interest on Operating Loans	181,925	7.7	47,685	96,351	146,225	196,122	7.8	50,671	6.3	101,703	5.6	154,385	5.6	207,283	5.7	-	-
包括信用購入あっせん収益	Revenue from Credit Card Business	14,693	18.7	4,048	8,272	12,648	17,033	15.9	4,565	12.8	9,316	12.6	14,219	12.4	19,144	12.4	-	-
信用保証収益	Revenue from Credit Guarantee	61,223	8.1	16,085	32,395	49,464	66,667	8.9	17,185	6.8	34,691	7.1	52,767	6.7	70,979	6.5	-	-
買取債権回収高	Collection from Purchased Receivable	4,659	0.6	1,145	2,319	3,548	4,880	4.7	1,336	16.7	2,544	9.7	4,119	16.1	5,531	13.3	-	-
営業費用	Operating Expenses	208,383	11.7	55,277	108,276	162,145	259,181	24.4	54,224	-1.9	111,606	3.1	169,283	4.4	237,315	-8.4	258,000	8.7
金融費用	Financial Expenses	4,927	22.8	1,335	2,737	4,250	5,747	16.6	1,678	25.7	3,394	24.0	5,371	26.4	7,323	27.4	11,600	58.4
貸倒関連費用	Provision for Bad Debts	97,952	21.7	27,635	53,236	79,499	105,676	7.9	24,836	-10.1	53,122	-0.2	81,057	2.0	109,434	3.6	120,000	9.7
貸倒損失	Bad Debt Expenses	88,326	16.6	24,752	49,671	74,246	99,261	12.4	26,778	8.2	52,547	5.8	77,292	4.1	103,691	4.5	-	-
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	7,265	-	2,835	3,424	5,216	5,727	-	-1,522	-	721	-	3,611	-	4,906	-	-	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	2,360	-	47	140	35	687	-	-419	-	-145	-	153	-	836	-	-	-
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	24,500	-2.7	5,251	10,830	15,234	20,228	-17.4	2,463	-53.1	5,961	-45.0	9,230	-39.4	11,785	-41.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,876	-13.0	545	1,157	1,607	2,151	-25.2	252	-53.6	606	-47.6	976	-39.3	1,288	-40.1	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-27,376	-	-5,796	-11,987	-16,841	17,653	-	-2,716	-	-6,568	-	-10,206	-	-6,500	-	-	-
その他の営業費用	Other Operating Expenses	105,502	3.5	26,306	52,303	78,395	107,723	2.1	27,709	5.3	55,089	5.3	82,853	5.7	113,982	5.8	121,200	6.3
営業利益	Operating Profit	86,347	-1.1	21,958	48,022	74,679	58,561	-32.2	28,147	28.2	54,063	12.6	81,984	9.8	100,394	71.4	98,000	-2.4
営業外収益	Non-operating Income	387	13.2	140	225	298	386	-0.3	166	17.9	252	12.1	336	12.6	446	15.4	500	12.1
営業外費用	Non-operating Expenses	19	-86.4	2	7	12	28	42.7	66	-	70	789.8	124	870.3	326	-	-	-
経常利益	Ordinary Profit	86,715	-0.9	22,097	48,239	74,965	58,919	-32.1	28,247	27.8	54,245	12.5	82,196	9.6	100,513	70.6	98,500	-2.0
特別利益	Extraordinary Income	258	-76.9	0	10	89	159	-38.3	451	-	460	-	460	414.2	490	207.9	-	-
特別損失	Extraordinary Losses	236	-93.8	56	121	217	437	84.6	77	38.6	170	39.9	223	2.9	257	-41.2	200	-22.2
税金等調整前当期純利益	Profit Before Income Taxes	86,736	2.3	22,041	48,128	74,837	58,641	-32.4	28,620	29.8	54,534	13.3	82,433	10.1	100,746	71.8	98,300	-2.4
法人税、住民税及び事業税	Income Taxes-current	18,699	49.8	1,561	2,932	4,402	9,939	-46.8	5,857	275.1	13,340	355.0	20,612	368.2	27,890	180.6	-	-
法人税等調整額	Income Taxes-deferred	10,211	-20.5	5,602	12,982	20,134	12,131	18.8	-12,765	-	-12,297	-	-10,710	-	-12,032	-	-	-
当期純利益	Profit	57,825	-2.8	14,877	32,214	50,300	36,571	-36.8	35,527	138.8	53,491	66.0	72,531	44.2	84,888	132.1	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	4,734	4.1	1,244	2,355	3,385	4,446	-6.1	1,408	13.2	2,512	6.7	3,842	13.5	5,253	18.1	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	53,091	-3.3	13,632	29,859	46,915	32,124	-39.5	34,119	150.3	50,978	70.7	68,688	46.4	79,635	147.9	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)

		2024/3		2025/3						2026/3						
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %
営業収益	Operating Revenue	294,810	7.6	77,271	156,371	236,918	318,001	7.9	82,418	6.7	165,805	6.0	251,454	6.1	337,977	6.3
外部顧客からの営業収益	Operating Revenue from External Customers	294,730	7.6	77,236	156,299	236,825	317,742	7.8	82,372	6.6	165,670	6.0	251,268	6.1	337,709	6.3
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	80	-14.7	34	72	93	259	222.6	46	34.6	135	86.6	186	100.0	268	3.5
ローン・クレジットカード事業	Loan and Credit Card Business	156,036	7.5	41,470	83,669	126,812	169,464	8.6	44,645	7.7	89,980	7.5	136,312	7.5	181,889	7.3
信用保証事業	Guarantee Business	70,787	6.8	18,237	37,359	56,436	76,332	7.8	19,446	6.6	39,802	6.5	60,006	6.3	81,039	6.2
海外金融事業	Overseas Financial Business	61,892	9.5	15,866	32,228	48,699	65,449	5.7	16,463	3.8	32,542	1.0	49,498	1.6	67,526	3.2
債権管理回収事業	Loan Servicing Business	5,864	3.2	1,574	3,059	4,854	6,517	11.1	1,826	16.0	3,355	9.7	5,418	11.6	7,211	10.7
その他	Others	229	5.7	121	54	115	237	3.5	38	-68.6	125	131.7	219	89.6	310	30.7
営業費用	Operating Expenses	206,580	10.7	55,315	108,389	162,301	259,439	25.6	54,244	-1.9	111,849	3.2	169,572	4.5	237,595	-8.4
連結財務諸表の営業費用	Operating Expenses in Consolidated Financial Statements	208,383	11.7	55,277	108,276	162,145	259,181	24.4	54,224	-1.9	111,606	3.1	169,283	4.4	237,315	-8.4
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	-1,803	-	38	112	155	258	-	20	-46.3	243	116.4	289	85.9	280	8.4
ローン・クレジットカード事業	Loan and Credit Card Business	114,265	9.4	30,147	57,479	86,168	155,431	36.0	29,538	-2.0	59,424	3.4	89,609	4.0	128,301	-17.5
信用保証事業	Guarantee Business	48,114	18.4	13,486	26,403	38,340	52,674	9.5	13,069	-3.1	28,095	6.4	42,987	12.1	58,769	11.6
海外金融事業	Overseas Financial Business	39,517	7.2	10,513	22,025	34,036	46,094	16.6	10,311	-1.9	21,639	-1.8	32,822	-3.6	44,660	-3.1
債権管理回収事業	Loan Servicing Business	4,682	1.1	1,167	2,481	3,756	5,240	11.9	1,326	13.6	2,690	8.4	4,154	10.6	5,863	11.9
その他	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
セグメント利益	Segment Profit	88,230	1.1	21,955	47,982	74,617	58,562	-33.6	28,174	28.3	53,956	12.4	81,881	9.7	100,382	71.4
連結財務諸表の営業利益	Operating Profit in Consolidated Financial Statements	86,347	-1.1	21,958	48,022	74,679	58,561	-32.2	28,147	28.2	54,063	12.6	81,984	9.8	100,394	71.4
セグメント間取引消去等	Elimination of Intersegment Transactions, etc.	1,883	-	-3	-39	-62	-0	-	26	-	-107	-	-103	-	-11	-
ローン・クレジットカード事業	Loan and Credit Card Business	41,771	2.7	11,322	26,189	40,644	14,033	-66.4	15,106	33.4	30,555	16.7	46,703	14.9	53,588	281.9
信用保証事業	Guarantee Business	22,673	-11.6	4,750	10,956	18,095	23,657	4.3	6,376	34.2	11,706	6.8	17,019	-5.9	22,269	-5.9
海外金融事業	Overseas Financial Business	22,374	13.7	5,353	10,203	14,663	19,355	-13.5	6,152	14.9	10,902	6.9	16,675	13.7	22,865	18.1
債権管理回収事業	Loan Servicing Business	1,182	12.5	406	578	1,097	1,277	8.0	499	22.8	664	14.9	1,263	15.1	1,348	5.6
その他	Others	229	5.7	121	54	115	237	3.5	38	-68.6	125	131.7	219	89.6	310	30.7

[営業債権残高営業利益率]

[Operating Profit to Receivables Outstanding]

(単位:%)

ローン・クレジットカード事業	Loan and Credit Card Business	4.4	(-0.2)	4.5	5.1	5.3	1.4	(-3.0)	5.8	(1.1)	5.6	(0.5)	5.6	(0.3)	4.8	(3.4)
信用保証事業	Guarantee Business	1.7	(-0.3)	1.4	1.6	1.7	1.7	(0.0)	1.8	(0.4)	1.6	(0.0)	1.5	(-0.2)	1.5	(-0.2)

(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)x100

(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)x100

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)

				2025/3					2026/3										
				2024/3	前期比 yoy %	2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %			2025/12	前年同期比 yoy %	2026/3
営業債権残高	(百万円)	Receivables Outstanding (Millions of yen)	1,252,825	9.7	1,275,424	1,304,641	1,319,293	1,349,580	7.7	1,354,013	6.2	1,373,824	5.3	1,398,795	6.0	1,442,459	6.9	1,516,700	5.1
ローン・クレジットカード事業		Loan and Credit Card Business	1,001,336	9.5	1,024,856	1,040,639	1,053,373	1,073,396	7.2	1,095,007	6.8	1,111,959	6.9	1,127,108	7.0	1,151,756	7.3	1,237,800	7.5
ローン事業		Loan Business	879,032	8.4	897,860	909,908	918,920	936,025	6.5	953,619	6.2	966,842	6.3	977,605	6.4	998,234	6.6	1,067,200	6.9
GeNIE、DCキャッシュワン(求償債権分を除く)		Exclude GeNIE and Right to Reimbursement of DC Cash One's Credit	879,021	8.4	897,849	909,898	918,036	934,096	6.3	950,867	5.9	962,943	5.8	972,206	5.9	990,420	6.0	1,049,200	5.9
クレジットカード事業		Credit Card Business	122,303	18.1	126,996	130,731	134,452	137,371	12.3	141,387	11.3	145,117	11.0	149,502	11.2	153,522	11.8	170,600	11.1
海外金融事業		Overseas Financial Business	243,277	10.8	241,923	255,071	256,980	266,794	9.7	249,043	2.9	251,482	-1.4	261,314	1.7	280,079	5.0	267,900	-4.3
EASY BUY Public Company Limited		EASY BUY Public Company Limited	240,051	11.1	238,682	251,662	253,652	263,008	9.6	245,126	2.7	247,055	-1.8	256,152	1.0	273,863	4.1	258,600	-5.6
ローン事業		Loan Business	239,297	11.1	237,936	250,911	252,968	262,273	9.6	244,428	2.7	246,400	-1.8	255,555	1.0	273,108	4.1	257,900	-5.6
インスツールメントローン事業		Installment Loan Business	754	4.9	746	751	683	734	-2.6	697	-6.6	654	-12.8	597	-12.6	754	2.7	700	-7.2
ACOM CONSUMER FINANCE CORPORATION		ACOM CONSUMER FINANCE CORPORATION	3,197	-7.0	3,193	3,306	3,136	3,426	7.2	3,331	4.3	3,496	5.7	3,751	19.6	4,012	17.1	4,800	19.6
債権管理回収事業		Loan Servicing Business	8,212	7.6	8,644	8,930	8,939	9,388	14.3	9,962	15.3	10,382	16.3	10,373	16.0	10,623	13.2	11,000	3.5
信用保証残高		Guaranteed Receivables	1,278,261	5.4	1,300,487	1,320,202	1,333,258	1,364,525	6.7	1,391,016	7.0	1,416,546	7.3	1,437,488	7.8	1,469,006	7.7	1,583,100	7.8
アコム		ACOM CO., LTD.	1,098,471	5.2	1,115,203	1,131,406	1,142,606	1,168,865	6.4	1,190,973	6.8	1,212,790	7.2	1,229,944	7.6	1,255,655	7.4	1,350,700	7.6
エム・ユー信用保証		MU Credit Guarantee Co., Ltd.	179,790	6.8	185,284	188,796	190,652	195,660	8.8	200,042	8.0	203,756	7.9	207,544	8.9	213,351	9.0	232,400	8.9

6. 事業別利用者数 (連結)

Number of Customer Accounts by Segment (Consolidated)

		2024/3		2025/3					2026/3					2027/3計画(E)				
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12			前年同期比 yoy %	2026/3	前期比 yoy %
ローン事業	(件) Loan Business	1,790,412	11.2	1,826,676	1,855,612	1,874,415	1,908,282	6.6	1,935,469	6.0	1,963,843	5.8	1,978,864	5.6	2,012,692	5.5	2,130,500	5.9
GeNIE、DCキャッシュワン(求償債権分)を除く	Exclude GeNIE and Right to Reimbursement of DC Cash One's Credit	1,790,395	11.2	1,826,657	1,855,595	1,868,452	1,897,011	6.0	1,921,282	5.2	1,943,951	4.8	1,953,214	4.5	1,974,931	4.1	2,044,900	3.5
クレジットカード事業	(名) Credit Card Business	822,470	30.6	850,892	875,012	893,131	913,072	11.0	945,327	11.1	974,643	11.4	999,469	11.9	1,021,645	11.9	1,135,500	11.1
海外金融事業	(件) Overseas Financial Business	1,483,283	-0.1	1,469,491	1,470,384	1,468,535	1,448,357	-2.4	1,435,390	-2.3	1,436,941	-2.3	1,442,915	-1.7	1,440,533	-0.5	1,462,300	1.5
EASY BUY Public Company Limited	EASY BUY Public Company Limited	1,426,709	0.1	1,413,091	1,411,623	1,409,008	1,390,727	-2.5	1,378,938	-2.4	1,378,271	-2.4	1,379,415	-2.1	1,373,576	-1.2	1,373,000	-0.0
ローン事業	Loan Business	1,414,774	0.1	1,401,448	1,400,162	1,398,316	1,379,985	-2.5	1,368,060	-2.4	1,367,812	-2.3	1,369,764	-2.0	1,363,879	-1.2	1,362,000	-0.1
インスツールメントローン事業	Installment Loan Business	11,935	-8.2	11,643	11,461	10,692	10,742	-10.0	10,878	-6.6	10,459	-8.7	9,651	-9.7	9,697	-9.7	11,000	13.4
ACOM CONSUMER FINANCE CORPORATION	ACOM CONSUMER FINANCE CORPORATION	56,093	-4.3	55,453	57,444	57,641	54,802	-2.3	52,332	-5.6	52,777	-8.1	55,203	-4.2	55,809	1.8	63,900	14.5
債権管理回収事業	(件) Loan Servicing Business	425,676	3.8	431,460	435,966	440,168	445,448	4.6	453,394	5.1	455,108	4.4	463,925	5.4	460,843	3.5	-	-

(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)インスツ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)

		2024/3		2025/3					2026/3								
				2024/6	2024/9	2024/12	2025/3	前期比 yoy	2025/6	前期末比 ytd	2025/9	前期末比 ytd	2025/12	前期末比 ytd	2026/3	前期比 yoy	
店舗数	(店)	Number of Outlets	781	-84	753	721	697	694	-87	663	-31	630	-64	608	-86	607	-87
社員数 (正社員)	(名)	Number of Employees (Permanent Employees)	5,404	72	5,471	5,543	5,555	5,498	94	5,535	37	5,593	95	5,657	159	5,626	128

8. 貸借対照表(アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

				2025/3						2026/3							
				2024/3	前期比 yoy %	2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前期末比 ytd %	2025/9	前期末比 ytd %	2025/12	前期末比 ytd %	2026/3
流動資産	Current Assets	1,078,467	9.8	1,089,067	1,102,979	1,136,697	1,136,032	5.3	1,156,871	1.8	1,177,358	3.6	1,197,292	5.4	1,218,348	7.2	
現金及び預金	Cash and Deposits	64,292	21.4	54,484	53,278	70,919	51,223	-20.3	50,893	-0.6	53,409	4.3	56,342	10.0	64,466	25.9	
営業貸付金	Accounts Receivable-operating Loans	879,021	8.4	897,849	909,898	918,036	934,096	6.3	950,867	1.8	962,943	3.1	972,206	4.1	990,420	6.0	
割賦売掛金	Accounts Receivable-installment	122,303	18.1	126,996	130,731	134,452	137,371	12.3	141,387	2.9	145,117	5.6	149,502	8.8	153,522	11.8	
貸倒引当金	Allowance for Doubtful Accounts	-67,740	-	-71,080	-71,260	-71,860	-71,840	-	-72,030	-	-74,230	-	-76,240	-	-77,110	-	
固定資産	Noncurrent Assets	106,352	-1.3	101,548	94,867	88,927	100,051	-5.9	111,644	11.6	111,849	11.8	118,822	18.8	132,443	32.4	
有形固定資産	Property, Plant and Equipment	7,644	12.9	7,786	7,666	7,317	6,943	-9.2	5,971	-14.0	5,738	-17.4	5,563	-19.9	5,186	-25.3	
無形固定資産	Intangible Assets	7,958	8.4	8,404	8,866	9,259	10,187	28.0	10,796	6.0	11,618	14.0	12,312	20.9	13,574	33.2	
のれん	Goodwill	215	-70.6	86	-	-	-	-	-	-	-	-	-	-	-	-	
ソフトウェア	Software	7,732	17.8	8,308	8,856	9,249	10,178	31.6	10,786	6.0	11,609	14.1	12,303	20.9	13,564	33.3	
投資その他の資産	Investments and Other Assets	90,749	-3.1	85,357	78,334	72,349	82,920	-8.6	94,876	14.4	94,492	14.0	100,946	21.7	113,682	37.1	
繰延税金資産	Deferred Tax Assets	56,034	-13.3	50,609	43,847	36,893	45,494	-18.8	57,606	26.6	57,454	26.3	56,499	24.2	58,922	29.5	
貸倒引当金	Allowance for Doubtful Accounts	-560	-	-520	-540	-540	-560	-	-570	-	-570	-	-560	-	-590	-	
資産合計	Total Assets	1,184,819	8.7	1,190,615	1,197,847	1,225,624	1,236,083	4.3	1,268,515	2.6	1,289,207	4.3	1,316,115	6.5	1,350,792	9.3	
流動負債	Current Liabilities	216,840	23.7	253,040	221,440	247,669	259,540	19.7	283,713	9.3	279,430	7.7	330,678	27.4	373,230	43.8	
コマーシャル・ペーパー	Commercial Papers	29,989	-14.3	54,954	24,968	52,956	54,914	83.1	54,926	0.0	44,945	-18.2	54,963	0.1	84,938	54.7	
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	112,285	24.9	120,272	154,162	146,935	167,317	49.0	176,206	5.3	162,452	-2.9	168,030	0.4	188,541	12.7	
1年内償還予定の社債	Current Portion of Bonds	40,000	60.0	40,000	20,000	20,000	10,000	-75.0	10,000	-	40,000	300.0	65,000	550.0	55,000	450.0	
債務保証損失引当金	Provision for Loss on Guarantees	10,870	25.4	10,910	10,950	10,900	11,380	4.7	10,850	-4.7	11,110	-2.4	11,310	-0.6	11,760	3.3	
固定負債	Noncurrent Liabilities	442,504	5.7	408,388	433,214	430,530	445,511	0.7	431,674	-3.1	442,235	-0.7	416,920	-6.4	402,685	-9.6	
社債	Bonds Payable	95,000	35.7	95,000	120,000	140,000	130,000	36.8	130,000	-	110,000	-15.4	105,000	-19.2	105,000	-19.2	
長期借入金	Long-term Loans Payable	311,139	9.1	282,933	288,998	271,245	262,768	-15.5	251,725	-4.2	286,228	8.9	269,559	2.6	252,066	-4.1	
利息返還損失引当金	Provision for Loss on Interest Repayment	30,346	-47.4	24,550	18,359	13,505	48,000	58.2	45,283	-5.7	41,431	-13.7	37,793	-21.3	41,500	-13.5	
負債合計	Total Liabilities	659,345	11.0	661,429	654,654	678,199	705,052	6.9	715,388	1.5	721,666	2.4	747,598	6.0	775,916	10.1	
株主資本	Shareholders' Equity	525,474	5.9	529,186	543,192	547,424	531,031	1.1	553,127	4.2	567,541	6.9	568,516	7.1	574,876	8.3	
利益剰余金	Retained Earnings	389,319	8.1	393,031	407,037	411,269	394,876	1.4	416,972	5.6	431,386	9.2	432,361	9.5	438,721	11.1	
評価・換算差額等	Valuation and translation adjustments	0	-8.8	0	0	0	0	-2.8	0	-7.1	-	-	-	-	-	-	
純資産合計	Total Net Assets	525,474	5.9	529,186	543,192	547,424	531,031	1.1	553,127	4.2	567,541	6.9	568,516	7.1	574,876	8.3	
負債純資産合計	Total Liabilities and Net Assets	1,184,819	8.7	1,190,615	1,197,847	1,225,624	1,236,083	4.3	1,268,515	2.6	1,289,207	4.3	1,316,115	6.5	1,350,792	9.3	
信用保証残高 (オフバランス)	Guaranteed Receivables (Off Balance)	1,098,471	5.2	1,115,203	1,131,406	1,142,606	1,168,865	6.4	1,190,973	1.9	1,212,790	3.8	1,229,944	5.2	1,255,655	7.4	

9. 損益計算書（アコム）

Income Statement (ACOM)

（単位：百万円/Millions of yen）

		2024/3		2025/3					2026/3					2027/3計画(E)				
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12			前年同期比 yoy %	2026/3	前期比 yoy %
営業収益	Operating Revenue	215,467	7.4	56,733	114,836	173,887	233,250	8.3	60,680	7.0	122,908	7.0	185,844	6.9	248,759	6.6	260,800	4.8
営業貸付金利息	Interest on Operating Loans	126,020	6.9	33,296	67,278	102,147	136,525	8.3	35,638	7.0	71,942	6.9	109,043	6.8	145,345	6.5	152,200	4.7
包括信用購入あっせん収益	Revenue from Credit Card Business	14,693	18.7	4,048	8,272	12,648	17,033	15.9	4,565	12.8	9,316	12.6	14,219	12.4	19,144	12.4	21,500	12.3
信用保証収益	Revenue from Credit Guarantee	50,326	8.7	13,184	26,535	40,578	54,728	8.7	14,030	6.4	28,336	6.8	43,174	6.4	58,103	6.2	61,800	6.4
営業費用	Operating Expenses	154,664	12.2	41,413	79,061	117,330	197,665	27.8	39,883	-3.7	81,562	3.2	123,380	5.2	173,697	-12.1	188,300	8.4
金融費用	Financial Expenses	3,084	19.5	808	1,828	2,814	3,855	25.0	1,226	51.7	2,597	42.1	4,247	50.9	5,932	53.9	10,900	83.7
貸倒関連費用	Provision for Bad Debts	70,989	25.5	20,704	38,213	56,188	74,022	4.3	18,059	-12.8	38,393	0.5	58,348	3.8	77,985	5.4	86,000	10.3
貸倒損失	Bad Debt Expenses	62,189	20.8	17,364	34,633	52,058	69,412	11.6	18,389	5.9	36,263	4.7	54,018	3.8	72,305	4.2	77,800	7.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,600	-	3,300	3,500	4,100	4,100	-	200	-	2,400	-	4,400	-	5,300	-	8,100	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	2,200	-	40	80	30	510	-	-530	-	-270	-	-70	-	380	-	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	24,500	-2.7	5,251	10,830	15,234	20,228	-17.4	2,463	-53.1	5,961	-45.0	9,230	-39.4	11,785	-41.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,876	-13.0	545	1,157	1,607	2,151	-25.2	252	-53.6	606	-47.6	976	-39.3	1,288	-40.1	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-27,376	-	-5,796	-11,987	-16,841	17,653	-	-2,716	-	-6,568	-	-10,206	-	-6,500	-	-	-
その他の営業費用	Other Operating Expenses	80,590	2.4	19,900	39,020	58,327	79,753	-1.0	20,597	3.5	40,571	4.0	60,784	4.2	83,206	4.3	86,200	3.6
営業利益	Operating Profit	60,803	-3.2	15,320	35,774	56,557	35,585	-41.5	20,797	35.8	41,345	15.6	62,463	10.4	75,061	110.9	72,500	-3.4
営業外収益	Non-operating Income	6,197	-19.9	3,223	3,296	4,403	4,480	-27.7	4,100	27.2	4,187	27.0	6,104	38.6	6,220	38.8	7,000	12.5
営業外費用	Non-operating Expenses	14	-89.6	1	7	12	29	96.1	66	-	70	820.5	123	899.6	321	996.9	-	-
経常利益	Ordinary Profit	66,986	-4.9	18,542	39,063	60,948	40,036	-40.2	24,832	33.9	45,462	16.4	68,444	12.3	80,960	102.2	79,500	-1.8
特別利益	Extraordinary Income	257	-77.0	-	7	86	155	-39.3	451	-	460	-	460	433.4	490	214.4	-	-
特別損失	Extraordinary Losses	191	-96.1	52	116	210	427	123.1	74	42.2	150	29.0	198	-5.6	3,329	677.9	200	-94.0
税引前当期純利益	Profit Before Income Taxes	67,051	0.7	18,490	38,955	60,824	39,764	-40.7	25,208	36.3	45,772	17.5	68,706	13.0	78,121	96.5	79,300	1.5
法人税、住民税及び事業税	Income Taxes-current	12,138	86.4	-45	-349	-632	3,301	-72.8	4,258	-	10,255	-	15,593	-	21,071	538.2	-	-
法人税等調整額	Income Taxes-deferred	8,622	-22.0	5,424	12,187	19,140	10,539	22.2	-12,112	-	-11,960	-	-11,005	-	-13,427	-	-	-
当期純利益	Profit	46,290	-5.5	13,111	27,117	42,315	25,922	-44.0	33,061	152.2	47,476	75.1	64,117	51.5	70,477	171.9	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)

		2024/3		2025/3					2026/3								2027/3計画(E)	
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %		
営業収益	Operating Revenue	215,467	7.4	56,733	114,836	173,887	233,250	8.3	60,680	7.0	122,908	7.0	185,844	6.9	248,759	6.6	260,800	4.8
ローン・クレジットカード事業	Loan and Credit Card Business	156,029	7.5	41,469	83,667	126,793	169,386	8.6	44,545	7.4	89,741	7.3	135,855	7.1	181,158	6.9	189,800	4.8
ローン事業	Loan Business	140,260	6.4	37,116	74,788	113,251	151,176	7.8	39,642	6.8	79,756	6.6	120,622	6.5	160,678	6.3	166,800	3.8
無担保ローン	Unsecured Loans	140,008	6.4	37,061	74,681	113,090	150,968	7.8	39,596	6.8	79,666	6.7	120,490	6.5	160,508	6.3	166,700	3.9
消費者向け	Consumers	140,008	6.4	37,061	74,681	113,090	150,968	7.8	39,596	6.8	79,666	6.7	120,490	6.5	160,508	6.3	166,700	3.9
有担保ローン	Secured Loans	252	-18.2	55	106	161	208	-17.6	46	-16.4	90	-15.7	131	-18.2	170	-17.9	100	-41.2
クレジットカード事業	Credit Card Business	15,769	18.2	4,352	8,879	13,541	18,210	15.5	4,903	12.7	9,985	12.5	15,232	12.5	20,479	12.5	23,000	12.3
信用保証事業	Guarantee Business	59,208	7.1	15,143	31,113	46,978	63,626	7.5	16,096	6.3	33,040	6.2	49,769	5.9	67,290	5.8	70,900	5.4
その他	Others	229	5.7	121	54	115	237	3.5	38	-68.6	125	131.7	219	89.6	310	30.7	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:%)

		2024/3		2025/3				2026/3				2027/3計画(E)	
				2024/6	2024/9	2024/12	2025/3	2025/6	2025/9	2025/12	2026/3		
営業収益	Operating Revenue	100.0		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
ローン・クレジットカード事業	Loan and Credit Card Business	72.4		73.1	72.8	72.9	72.6	73.4	73.0	73.1	72.8	72.8	
ローン事業	Loan Business	65.1		65.4	65.1	65.1	64.8	65.3	64.9	64.9	64.6	64.0	
クレジットカード事業	Credit Card Business	7.3		7.7	7.7	7.8	7.8	8.1	8.1	8.2	8.2	8.8	
信用保証事業	Guarantee Business	27.5		26.7	27.1	27.0	27.3	26.5	26.9	26.8	27.1	27.2	
その他	Others	0.1		0.2	0.1	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)

		2024/3		2025/3						2026/3						2027/3計画(E)		
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3			前期比 yoy %
営業費用	Operating Expenses	154,664	12.2	41,413	79,061	117,330	197,665	27.8	39,883	-3.7	81,562	3.2	123,380	5.2	173,697	-12.1	188,300	8.4
金融費用	Financial Expenses	3,084	19.5	808	1,828	2,814	3,855	25.0	1,226	51.7	2,597	42.1	4,247	50.9	5,932	53.9	10,900	83.7
貸倒関連費用	Provision for Bad Debts	70,989	25.5	20,704	38,213	56,188	74,022	4.3	18,059	-12.8	38,393	0.5	58,348	3.8	77,985	5.4	86,000	10.3
貸倒損失	Bad Debt Expenses	62,189	20.8	17,364	34,633	52,058	69,412	11.6	18,389	5.9	36,263	4.7	54,018	3.8	72,305	4.2	77,800	7.6
貸倒引当金増減額	Increase or Decrease in Allowance for Doubtful Accounts	6,600	-	3,300	3,500	4,100	4,100	-	200	-	2,400	-	4,400	-	5,300	-	8,100	-
債務保証損失引当金増減額	Increase or Decrease in Provision for Loss on Guarantees	2,200	-	40	80	30	510	-	-530	-	-270	-	-70	-	380	-	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	24,500	-2.7	5,251	10,830	15,234	20,228	-17.4	2,463	-53.1	5,961	-45.0	9,230	-39.4	11,785	-41.7	-	-
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,876	-13.0	545	1,157	1,607	2,151	-25.2	252	-53.6	606	-47.6	976	-39.3	1,288	-40.1	-	-
利息返還損失引当金増減額	Increase or Decrease in Provision for Loss on Interest Repayment	-27,376	-	-5,796	-11,987	-16,841	17,653	-	-2,716	-	-6,568	-	-10,206	-	-6,500	-	-	-
その他の営業費用	Other Operating Expenses	80,590	2.4	19,900	39,020	58,327	79,753	-1.0	20,597	3.5	40,571	4.0	60,784	4.2	83,206	4.3	86,200	3.6
人件費	Personnel Expenses	17,656	3.2	4,403	8,677	13,118	17,964	1.7	4,703	6.8	9,189	5.9	13,650	4.1	18,214	1.4	18,500	1.6
広告宣伝費	Advertising Expenses	19,546	10.0	4,317	8,569	12,753	17,015	-12.9	4,175	-3.3	8,423	-1.7	12,729	-0.2	17,465	2.6	17,800	1.9
事務所費	Administrative Expenses	4,708	-12.9	1,105	2,286	3,378	4,485	-4.7	1,080	-2.2	2,152	-5.9	3,182	-5.8	4,217	-6.0	4,100	-2.8
電算機費	Computer Expenses	17,067	-0.8	4,967	8,926	13,461	18,415	7.9	4,920	-1.0	9,008	0.9	13,595	1.0	18,426	0.1	19,000	3.1
手数料	Fees	9,503	17.7	2,653	5,242	7,809	10,407	9.5	2,759	4.0	5,529	5.5	8,488	8.7	11,374	9.3	12,200	7.3
保険料	Insurance Expenses	32	26.5	10	14	20	26	-16.5	10	1.5	13	-4.6	19	-4.4	30	13.8	100	233.3
減価償却費	Depreciation	346	-7.2	78	174	255	338	-2.2	71	-8.8	141	-18.9	211	-17.3	280	-17.2	300	7.1
公租公課	Taxes and Other Public Charges	5,806	6.6	1,496	2,885	4,241	5,776	-0.5	1,485	-0.8	2,919	1.2	4,397	3.7	6,046	4.7	6,200	2.5
事業税(外形標準課税)	Enterprise Tax (Pro Forma Standard Taxation)	1,485	7.4	159	316	552	968	-34.8	378	137.7	817	158.5	1,254	126.9	1,675	72.9	1,800	7.5
その他	Others	4,437	-25.1	707	1,925	2,736	4,355	-1.8	1,012	43.1	2,374	23.3	3,256	19.0	5,475	25.7	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: %)

		2024/3		2025/3						2026/3						2027/3計画(E)		
				2024/6	2024/9	2024/12	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.
営業費用	Operating Expenses	71.8	3.1	73.0	68.8	67.5	84.7	12.9	65.7	-7.3	66.4	-2.4	66.4	-1.1	69.8	-14.9	72.2	2.4
金融費用	Financial Expenses	1.4	0.1	1.4	1.6	1.6	1.6	0.2	2.0	0.6	2.1	0.5	2.3	0.7	2.4	0.8	4.2	1.8
貸倒関連費用	Provision for Bad Debts	33.0	4.8	36.5	33.2	32.3	31.7	-1.3	29.8	-6.7	31.3	-1.9	31.4	-0.9	31.4	-0.3	32.9	1.5
貸倒損失	Bad Debt Expenses	28.9	3.2	30.6	30.1	29.9	29.8	0.9	30.3	-0.3	29.5	-0.6	29.1	-0.8	29.1	-0.7	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	37.4	-1.8	35.1	34.0	33.6	34.2	-3.2	33.9	-1.2	33.0	-1.0	32.7	-0.9	33.4	-0.8	33.1	-0.3
人件費	Personnel Expenses	8.2	-0.3	7.8	7.5	7.6	7.7	-0.5	7.8	0.0	7.5	0.0	7.3	-0.3	7.3	-0.4	7.1	-0.2
広告宣伝費	Advertising Expenses	9.1	0.2	7.6	7.5	7.3	7.3	-1.8	6.9	-0.7	6.9	-0.6	6.8	-0.5	7.0	-0.3	6.8	-0.2
事務所費	Administrative Expenses	2.2	-0.5	2.0	2.0	2.0	1.9	-0.3	1.8	-0.2	1.7	-0.3	1.7	-0.3	1.7	-0.2	1.6	-0.1
電算機費	Computer Expenses	7.9	-0.7	8.8	7.8	7.7	7.9	0.0	8.1	-0.7	7.3	-0.5	7.3	-0.4	7.4	-0.5	7.3	-0.1
手数料	Fees	4.4	0.4	4.7	4.6	4.5	4.5	0.1	4.5	-0.2	4.5	-0.1	4.6	0.1	4.6	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)

		2024/3		2025/3					2026/3								2027/3計画(E)	
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	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)	1,001,325	9.5	1,024,846	1,040,629	1,052,489	1,071,468	7.0	1,092,255	6.6	1,108,060	6.5	1,121,708	6.6	1,143,943	6.8	1,219,800	6.6
ローン事業	Loan Business	879,021	8.4	897,849	909,898	918,036	934,096	6.3	950,867	5.9	962,943	5.8	972,206	5.9	990,420	6.0	1,049,200	5.9
無担保ローン	Unsecured Loans	876,926	8.5	895,841	907,973	916,177	932,307	6.3	949,138	5.9	961,271	5.9	970,589	5.9	988,866	6.1	1,047,900	6.0
消費者向け	Consumers	876,925	8.5	895,841	907,972	916,176	932,306	6.3	949,138	5.9	961,270	5.9	970,588	5.9	988,865	6.1	1,047,900	6.0
有担保ローン	Secured Loans	2,095	-16.7	2,008	1,925	1,859	1,788	-14.6	1,728	-13.9	1,672	-13.1	1,617	-13.1	1,554	-13.1	1,300	-16.3
不動産カードローン	Real Estate Card Loan	1,861	-14.5	1,783	1,712	1,656	1,596	-14.2	1,543	-13.5	1,492	-12.9	1,442	-12.9	1,384	-13.3	-	-
クレジットカード事業	Credit Card Business	122,303	18.1	126,996	130,731	134,452	137,371	12.3	141,387	11.3	145,117	11.0	149,502	11.2	153,522	11.8	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)	490	-2.4	490	489	490	491	0.2	494	0.8	494	1.0	497	1.4	500	1.8	512	2.4

信用保証残高	Guaranteed Receivables	1,098,471	5.2	1,115,203	1,131,406	1,142,606	1,168,865	6.4	1,190,973	6.8	1,212,790	7.2	1,229,944	7.6	1,255,655	7.4	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)	675	0.6	674	677	677	678	0.4	677	0.4	680	0.4	681	0.6	685	1.0	674	-1.6
求償債権	Right to Reimbursement	58,359	2.0	59,537	59,100	59,639	59,060	1.2	59,692	0.3	60,596	2.5	62,182	4.3	62,493	5.8	-	-

13. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

		2024/3		2025/3					2026/3						2027/3計画(E)			
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %			2026/3	前期比 yoy %
ローン事業	(件) Loan Business	1,790,395	11.2	1,826,657	1,855,595	1,868,452	1,897,011	6.0	1,921,282	5.2	1,943,951	4.8	1,953,214	4.5	1,974,931	4.1	2,044,900	3.5
無担保ローン	Unsecured Loans	1,789,581	11.3	1,825,871	1,854,841	1,867,729	1,896,318	6.0	1,920,617	5.2	1,943,306	4.8	1,952,594	4.5	1,974,327	4.1	2,044,400	3.5
	消費者向け	1,789,580	11.3	1,825,870	1,854,840	1,867,728	1,896,317	6.0	1,920,616	5.2	1,943,305	4.8	1,952,593	4.5	1,974,326	4.1	2,044,400	3.5
有担保ローン	Secured Loans	814	-13.8	786	754	723	693	-14.9	665	-15.4	645	-14.5	620	-14.2	604	-12.8	500	-17.2
クレジットカード事業	(名) Credit Card Business	822,470	30.6	850,892	875,012	893,131	913,072	11.0	945,327	11.1	974,643	11.4	999,469	11.9	1,021,645	11.9	1,135,500	11.1
信用保証事業	Guarantee Business	1,625,639	4.5	1,653,159	1,670,858	1,687,049	1,722,918	6.0	1,756,691	6.3	1,782,071	6.7	1,804,900	7.0	1,830,836	6.3	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

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

(注2)クレジットカード事業:有効会員数

: 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)

		2024/3		2025/3					2026/3						2027/3計画(E)			
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %			2026/3	前期比 yoy %
新規申込数	(件) Number of Applicants	1,023,978	32.0	256,059	511,702	743,230	977,597	-4.5	236,290	-7.7	474,654	-7.2	700,801	-5.7	931,676	-4.7	-	-
新客数	(件) Number of New Loan Customers	430,377	39.0	106,660	202,931	293,898	384,219	-10.7	95,120	-10.8	186,461	-8.1	275,020	-6.4	362,732	-5.6	360,000	-0.8
新規貸付率	(%) Lending Ratio (%)	42.0	(2.1)	41.7	39.7	39.5	39.3	(-2.7)	40.3	(-1.4)	39.3	(-0.4)	39.2	(-0.3)	38.9	(-0.4)	-	-
(注1)新規貸付率は提携カード分を除く (注2)新規貸付率の前期比欄には()書きで増減値を表示 Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards. : 2. Figures in brackets indicate year-on-year change in percentage points.																		
初回貸付単価	(千円) Initial Average Lending Amount (Thousands of yen)	171	4.9	178	179	177	178	4.1	174	-2.2	178	-0.6	179	1.1	180	1.1	-	-

15. ローン事業店舗数 (アコム)

Number of Loan Business Outlets (ACOM)

				2025/3					2026/3									
				2024/3	前期比 yoy	2024/6	2024/9	2024/12	2025/3	前期比 yoy	2025/6	前期末比 ytd	2025/9	前期末比 ytd			2025/12	前期末比 ytd
ローン事業店舗数	(店) Number of Loan Business Outlets	671	-83	643	611	588	585	-86	554	-31	524	-61	502	-83	501	-84	429	-72
有人店舗	Staffed	-	-1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
無人店舗	Unstaffed	671	-82	643	611	588	585	-86	554	-31	524	-61	502	-83	501	-84	429	-72

16. 自動契約機 (アコム)

Automatic Contract Machines (ACOM)

		2024/3		2025/3					2026/3						2027/3計画(E)			
				2024/6	2024/9	2024/12	2025/3	前期比 yoy	2025/6	前期末比 ytd	2025/9	前期末比 ytd	2025/12	前期末比 ytd			2026/3	前期比 yoy
自動契約コーナー数	(所) Number of Automatic Contract Machine Outlets	671	-83	643	611	588	585	-86	554	-31	524	-61	502	-83	501	-84	429	-72
自動契約機台数	(台) Number of Automatic Contract Machines	685	-84	657	624	590	587	-98	556	-31	526	-61	504	-83	503	-84	431	-72
カード発行機台数	Number of Card Issuance Machines	648	1	628	607	586	584	-64	556	-28	526	-58	504	-80	503	-81	-	-

17. ATM (アコム)

ATMs (ACOM)

				2025/3					2026/3									
				2024/3	前期比 yoy	2024/6	2024/9	2024/12	2025/3	前期比 yoy	2025/6	前期末比 ytd	2025/9			前期末比 ytd	2025/12	前期末比 ytd
A T M 台数	(台) Number of ATMs	49,779	-367	49,910	50,432	50,491	64,497	14,718	64,541	44	95,935	31,438	96,019	31,522	95,491	30,994	-	-
自社設置分	Proprietary	684	-88	656	593	574	569	-115	540	-29	519	-50	499	-70	498	-71	428	-70
年中無休	Open 365 Days/Year	684	-88	656	593	574	569	-115	540	-29	519	-50	499	-70	498	-71	-	-
24時間稼働	Open 24 Hours/Day	616	-79	591	535	520	515	-101	489	-26	471	-44	453	-62	453	-62	-	-
提携分	Tie-up	49,095	-279	49,254	49,839	49,917	63,928	14,833	64,001	73	95,416	31,488	95,520	31,592	94,993	31,065	-	-

(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。

当第4四半期末の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.

As of the end of the current second quarter, the ATM count for some Tie-up companies reflects figures as of March 31, 2025.

18. 社員数 (アコム)

Employees (ACOM)

		2024/3		2025/3					2026/3						2027/3計画(E)			
				2024/6	2024/9	2024/12	2025/3	前期比 yoy	2025/6	前期末比 ytd	2025/9	前期比 ytd	2025/12	前期末比 ytd			2026/3	前期比 yoy
合計	(名) Number of Total Employees	2,161	-19	2,228	2,228	2,219	2,193	32	2,264	71	2,257	64	2,258	65	2,230	37	-	-
正社員	Permanent Employees	2,042	-29	2,116	2,121	2,114	2,088	46	2,152	64	2,148	60	2,151	63	2,125	37	2,137	12
非正社員	Temporary Employees	119	10	112	107	105	105	-14	112	7	109	4	107	2	105	-	-	-

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位: %)

		2024/3		2025/3								2026/3								2027/3計画(E)	
				2024/6	前年同期比 yoy p.p.	2024/9	前年同期比 yoy p.p.	2024/12	前年同期比 yoy p.p.	2025/3	前期比 yoy p.p.	2025/6	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.		
期中平均利回り	Average Loan Yield	14.97	0.09	15.04	0.11	15.03	0.10	15.05	0.10	15.07	0.10	15.20	0.16	15.17	0.14	15.16	0.11	15.14	0.07	14.96	-0.18
無担保ローン	Unsecured Loans	14.98	0.09	15.05	0.11	15.04	0.10	15.06	0.10	15.08	0.10	15.21	0.16	15.18	0.14	15.17	0.11	15.15	0.07	14.97	-0.18
消費者向け	Consumers	14.98	0.09	15.05	0.11	15.04	0.10	15.06	0.10	15.08	0.10	15.21	0.16	15.18	0.14	15.17	0.11	15.15	0.07	14.97	-0.18
有担保ローン	Secured Loans	10.86	-0.28	10.65	0.29	10.51	-0.13	10.77	-0.02	10.66	-0.20	10.43	-0.22	10.31	-0.20	10.20	-0.57	10.13	-0.53	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)

		2024/3		2025/3								2026/3								2027/3計画(E)	
				2024/6	構成比 C.R.(%)	2024/9	構成比 C.R.(%)	2024/12	構成比 C.R.(%)	2025/3	構成比 C.R.(%)	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.(%)		
合 計	Total	876,925	100.0	895,841	100.0	907,972	100.0	916,176	100.0	932,306	100.0	949,138	100.0	961,270	100.0	970,588	100.0	988,865	100.0	1,047,900	100.0
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	427,032	48.7	440,182	49.1	447,210	49.3	451,522	49.3	457,192	49.0	459,938	48.5	461,739	48.0	460,735	47.5	457,404	46.3	458,000	43.7
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	394,101	44.9	400,845	44.8	406,168	44.7	409,876	44.7	419,915	45.1	432,782	45.6	442,762	46.1	452,237	46.6	467,165	47.2	513,200	49.0
≤ 10.000%	≤ 10.000%	55,791	6.4	54,813	6.1	54,593	6.0	54,778	6.0	55,199	5.9	56,417	5.9	56,768	5.9	57,615	5.9	64,296	6.5	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)

		2024/3		2025/3								2026/3								2027/3計画(E)	
				2024/6	構成比 C.R.(%)	2024/9	構成比 C.R.(%)	2024/12	構成比 C.R.(%)	2025/3	構成比 C.R.(%)	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.(%)		
合 計	Total	1,789,580	100.0	1,825,870	100.0	1,854,840	100.0	1,867,728	100.0	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	-	-
15.000% < ≤ 18.000%	15.000% < ≤ 18.000%	1,292,155	72.2	1,324,991	72.6	1,349,368	72.7	1,360,587	72.8	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	-	-
10.000% < ≤ 15.000%	10.000% < ≤ 15.000%	367,461	20.5	372,832	20.4	378,347	20.4	380,781	20.4	390,137	20.6	401,836	20.9	411,840	21.2	419,591	21.5	436,111	22.1	-	-
≤ 10.000%	≤ 10.000%	129,964	7.3	128,047	7.0	127,125	6.9	126,360	6.8	125,966	6.6	127,084	6.6	126,118	6.5	126,198	6.5	128,264	6.5	-	-

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)	2024/3		2025/3								2026/3								2027/3計画(E)	
				2024/6		2024/9		2024/12		2025/3		2025/6		2025/9		2025/12		2026/3			
		構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)			
合 計	Total	876,925	100.0	895,841	100.0	907,972	100.0	916,176	100.0	932,306	100.0	949,138	100.0	961,270	100.0	970,588	100.0	988,865	100.0	1,047,900	100.0
10万円以下	≦ 100	18,778	2.1	18,567	2.1	18,674	2.1	18,315	2.0	18,660	2.0	18,941	2.0	19,404	2.0	19,308	2.0	19,669	2.0	20,200	1.9
10万円超 30万円以下	100 < ≦ 300	91,585	10.5	94,401	10.5	97,107	10.7	98,525	10.7	100,793	10.8	102,005	10.7	103,857	10.8	104,655	10.8	106,593	10.8	115,200	11.0
30万円超 50万円以下	300 < ≦ 500	246,618	28.1	251,834	28.1	255,044	28.1	256,273	28.0	257,850	27.7	259,116	27.3	259,217	27.0	258,389	26.6	256,620	25.9	287,400	27.4
50万円超 100万円以下	500 < ≦ 1,000	206,197	23.5	211,866	23.7	214,568	23.6	217,062	23.7	221,254	23.7	224,635	23.7	226,986	23.6	228,383	23.5	230,136	23.3	249,900	23.9
100万円超	1,000 <	313,745	35.8	319,170	35.6	322,578	35.5	325,998	35.6	333,747	35.8	344,439	36.3	351,804	36.6	359,851	37.1	375,846	38.0	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)	2024/3		2025/3								2026/3								2027/3計画(E)	
				2024/6		2024/9		2024/12		2025/3		2025/6		2025/9		2025/12		2026/3			
		構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)	構成比 C.R.(%)				
合 計	Total	1,789,580	100.0	1,825,870	100.0	1,854,840	100.0	1,867,728	100.0	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	-	-
10万円以下	≦ 100	306,661	17.1	307,724	16.9	311,149	16.8	308,493	16.5	313,083	16.5	317,264	16.5	323,182	16.6	322,907	16.5	327,700	16.6	-	-
10万円超 30万円以下	100 < ≦ 300	438,007	24.5	450,065	24.6	461,650	24.9	467,750	25.1	478,126	25.2	483,842	25.2	491,836	25.3	494,960	25.4	503,974	25.5	-	-
30万円超 50万円以下	300 < ≦ 500	569,986	31.8	582,337	31.9	590,465	31.8	594,282	31.8	598,063	31.5	601,402	31.3	602,225	31.0	601,337	30.8	597,885	30.3	-	-
50万円超 100万円以下	500 < ≦ 1,000	271,322	15.2	278,796	15.3	282,388	15.2	285,706	15.3	291,191	15.4	295,706	15.4	298,992	15.4	301,074	15.4	303,748	15.4	-	-
100万円超	1,000 <	203,604	11.4	206,948	11.3	209,188	11.3	211,497	11.3	215,854	11.4	222,402	11.6	227,070	11.7	232,315	11.9	241,019	12.2	-	-

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)	2024/3			2025/3												2026/3											
					2024/6			2024/9			2024/12			2025/3			2025/6			2025/9			2025/12			2026/3		
		新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存	新規	初回貸付単価	既存
		New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
合 計	Total	100.0	171	100.0	100.0	178	100.0	100.0	179	100.0	100.0	177	100.0	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
200万円以下	≦ 2	26.6	118	21.9	24.2	121	21.8	25.1	119	21.6	25.6	118	21.6	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
200万円超 500万円以下	2 < ≦ 5	62.4	176	60.5	63.3	182	60.5	62.6	183	60.5	62.1	183	60.3	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
500万円超 700万円以下	5 < ≦ 7	7.4	243	11.6	8.6	241	11.7	8.3	250	11.8	8.3	247	11.9	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
700万円超 1,000万円以下	7 < ≦ 10	2.7	303	4.6	3.0	312	4.6	3.0	310	4.7	3.0	311	4.7	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
1,000万円超	10 <	0.9	398	1.4	0.9	412	1.4	1.0	416	1.4	1.0	406	1.5	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

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: %)

		2024/3			2025/3												2026/3											
					2024/6			2024/9			2024/12			2025/3			2025/6			2025/9			2025/12			2026/3		
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却
		New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
合 計	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
～ 29才	Under 29	58.2	32.6	44.2	56.5	32.7	44.4	56.8	32.8	44.0	57.1	32.8	43.7	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
30 ～ 39才	Age 30 - 39	17.6	22.3	19.7	18.1	22.4	20.5	17.8	22.5	20.2	17.5	22.5	20.3	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
40 ～ 49才	Age 40 - 49	12.1	18.3	13.4	12.6	18.2	13.4	12.4	18.0	13.4	12.3	18.0	13.5	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
50 ～ 59才	Age 50 - 59	8.1	16.2	12.4	8.5	16.2	11.8	8.5	16.1	12.2	8.6	16.1	12.3	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
60才以上	Over 60	4.0	10.6	10.3	4.3	10.5	9.9	4.5	10.6	10.2	4.5	10.6	10.2	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

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: %)

		2024/3			2025/3												2026/3											
					2024/6			2024/9			2024/12			2025/3			2025/6			2025/9			2025/12			2026/3		
		新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却	新規	既存	償却
		New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
男 性	Male	64.7	69.8	70.4	65.3	69.6	68.7	65.6	69.5	69.1	65.4	69.3	69.2	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
女 性	Female	35.3	30.2	29.6	34.7	30.4	31.3	34.4	30.5	30.9	34.6	30.7	30.8	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

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

		2024/3		2025/3					2026/3					2027/3計画(E)				
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12			前年同期比 yoy %	2026/3	前期比 yoy %
貸倒損失 (百万円)	Bad Debt Expenses (Millions of yen)	65,065	18.7	17,909	35,790	53,665	71,564	10.0	18,642	4.1	36,870	3.0	54,994	2.5	73,593	2.8	78,600	6.8
ローン・クレジットカード事業	Loan and Credit Card Business	38,301	17.6	10,544	20,855	31,244	41,593	8.6	10,678	1.3	21,168	1.5	31,340	0.3	41,658	0.2	42,700	2.5
ローン事業	Loan Business	32,649	15.0	8,867	17,516	26,157	34,709	6.3	8,832	-0.4	17,508	-0.0	25,923	-0.9	34,409	-0.9	35,100	2.0
無担保ローン	Unsecured Loans	32,604	15.0	8,859	17,496	26,136	34,681	6.4	8,832	-0.3	17,505	0.0	25,918	-0.8	34,398	-0.8	35,100	2.0
貸倒損失	Bad Debt Expenses	29,727	18.7	8,314	16,339	24,529	32,530	9.4	8,579	3.2	16,898	3.4	24,942	1.7	33,110	1.8	-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	2,876	-13.0	545	1,157	1,607	2,151	-25.2	252	-53.6	606	-47.6	976	-39.3	1,288	-40.1	-	-
有担保ローン	Secured Loans	44	20.0	7	19	20	27	-38.5	-	-	3	-84.4	4	-76.9	10	-61.2	-	-
クレジットカード事業	Credit Card Business	5,652	35.0	1,677	3,338	5,087	6,884	21.8	1,845	10.1	3,659	9.6	5,416	6.5	7,249	5.3	7,600	4.8
信用保証事業	Guarantee Business	26,763	20.4	7,365	14,934	22,420	29,970	12.0	7,964	8.1	15,702	5.1	23,654	5.5	31,935	6.6	35,900	12.4
1口座当たり債却単価 [無担保ローン(千円)]	Average Amount of Bad Debt Expenses per Account for Unsecured Loans (Thousands of yen)	388	-3.5	382	383	384	385	-0.8	383	0.3	388	1.3	390	1.6	391	1.6	-	-
<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)	490	-2.4	490	489	490	491	0.2	494	0.8	494	1.0	497	1.4	500	1.8	512	2.4

[貸倒損失率]		[Ratio of Bad Debt Expenses]																
ローン・クレジットカード事業	(%) Loan and Credit Card Business (%)	3.82	(0.26)	1.03	2.00	2.97	3.88	(0.06)	0.98	(-0.05)	1.91	(-0.09)	2.79	(-0.18)	3.64	(-0.24)	3.50	(-0.14)
ローン事業	Loan Business	3.71	(0.21)	0.99	1.92	2.85	3.71	(0.00)	0.93	(-0.06)	1.82	(-0.10)	2.67	(-0.18)	3.47	(-0.24)	3.34	(-0.13)
無担保ローン	Unsecured Loans	3.72	(0.21)	0.99	1.93	2.85	3.72	(0.00)	0.93	(-0.06)	1.82	(-0.11)	2.67	(-0.18)	3.48	(-0.24)	3.35	(-0.13)
貸倒損失	Bad Debt Expenses	3.39	(0.29)	0.93	1.80	2.68	3.49	(0.10)	0.90	(-0.03)	1.76	(-0.04)	2.57	(-0.11)	3.35	(-0.14)	-	-
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	0.33	(-0.08)	0.06	0.13	0.18	0.23	(-0.10)	0.03	(-0.03)	0.06	(-0.07)	0.10	(-0.08)	0.13	(-0.10)	-	-
有担保ローン	Secured Loans	2.12	(0.65)	0.39	1.03	1.12	1.52	(-0.60)	-	-	0.18	(-0.85)	0.30	(-0.82)	0.68	(-0.84)	-	-
クレジットカード事業	Credit Card Business	4.62	(0.58)	1.32	2.55	3.78	5.01	(0.39)	1.31	(-0.01)	2.52	(-0.03)	3.62	(-0.16)	4.72	(-0.29)	4.45	(-0.27)
信用保証事業	Guarantee Business	2.31	(0.29)	0.63	1.25	1.86	2.44	(0.13)	0.64	(0.01)	1.23	(-0.02)	1.83	(-0.03)	2.42	(-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]	2024/3		2025/3								2026/3							
				2024/6		2024/9		2024/12		2025/3		2025/6		2025/9		2025/12		2026/3	
		構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)	構成比 C.R. (%)		
貸倒損失 (百万円)	Amount of Bad Debt Expenses (Millions of yen)	32,604	100.0	8,859	100.0	17,496	100.0	26,136	100.0	34,681	100.0	8,832	100.0	17,505	100.0	25,918	100.0	34,398	100.0
自己破産	Personal Bankruptcy	3,673	11.3	732	8.3	1,670	9.5	2,844	10.9	4,024	11.6	801	9.1	1,867	10.6	3,319	12.8	4,752	13.8
行方不明	Failure to Locate Borrowers	548	1.7	123	1.4	293	1.7	459	1.8	604	1.8	130	1.5	310	1.8	444	1.7	622	1.8
支払不能等	Borrowers' Inability of Making Repayments, etc.	25,113	77.0	7,370	83.2	14,191	81.1	20,922	80.0	27,482	79.2	7,538	85.3	14,472	82.7	20,815	80.3	27,261	79.3
債権放棄	ACOM's Voluntary Waiver of Repayments	3,268	10.0	632	7.1	1,340	7.7	1,909	7.3	2,569	7.4	361	4.1	853	4.9	1,339	5.2	1,762	5.1
利息返還請求に伴う債権放棄	Waiver of Repayments accompanied with Interest Repayments	2,876	-	545	-	1,157	-	1,607	-	2,151	-	252	-	606	-	976	-	1,288	-

26. 不良債権の状況 (アコム)

Non-performing Loans (ACOM)

		2024/3		2024/6		2024/9		2024/12		2025/3		2025/6		2025/9		2025/12		2026/3	
		2024/3	末残比 %	2024/6	末残比 %	2024/9	末残比 %	2024/12	末残比 %	2025/3	末残比 %	2025/6	末残比 %	2025/9	末残比 %	2025/12	末残比 %	2026/3	末残比 %
不良債権合計	Total Amount of Non-performing Loans	67,100	7.63	66,955	7.46	67,007	7.36	67,774	7.38	66,877	7.16	66,942	7.04	67,051	6.96	68,055	7.00	67,373	6.80
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	441	0.05	457	0.05	510	0.06	519	0.06	529	0.06	545	0.06	558	0.06	568	0.06	564	0.06
破産申立債権	Applications for Bankruptcy are Proceeded	37	0.00	44	0.00	49	0.01	49	0.01	38	0.00	40	0.00	57	0.01	58	0.01	52	0.01
民事再生申立債権	Applications for The Civil Rehabilitation are Proceeded	180	0.02	185	0.02	232	0.03	238	0.03	234	0.03	231	0.02	228	0.02	233	0.02	224	0.02
民事再生決定債権	Applications for The Civil Rehabilitation are Determined	217	0.02	221	0.02	214	0.02	217	0.02	241	0.03	256	0.03	252	0.03	256	0.03	269	0.03
危険債権	Doubtful receivables	22,635	2.57	22,948	2.56	23,522	2.58	23,405	2.55	23,217	2.48	22,267	2.34	22,850	2.37	23,370	2.40	23,531	2.38
三月以上延滞債権	Receivables past due for three months or more	2,918	0.33	3,446	0.38	3,067	0.34	3,832	0.42	2,813	0.30	3,218	0.34	3,040	0.32	3,349	0.34	2,473	0.25
貸出条件緩和債権	Restructured receivables	41,104	4.68	40,102	4.47	39,907	4.38	40,016	4.36	40,317	4.32	40,911	4.30	40,601	4.22	40,767	4.19	40,803	4.12

(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」等に照い、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计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)

		2024/3		2025/3								2026/3							
				2024/6	末残比 %	2024/9	末残比 %	2024/12	末残比 %	2025/3	末残比 %	2025/6	末残比 %	2025/9	末残比 %	2025/12	末残比 %	2026/3	末残比 %
11日以上3カ月未満延滞額	11 days ≦ < 3 months	26,739	3.04	23,212	2.58	27,677	3.04	19,689	2.14	25,420	2.72	23,714	2.49	25,755	2.67	19,263	1.98	21,825	2.20
31日以上3カ月未満延滞額	31 days ≦ < 3 months	10,398	1.18	10,484	1.17	10,125	1.11	8,733	0.95	9,657	1.03	9,354	0.98	9,328	0.97	8,522	0.88	9,105	0.92
11日以上31日未満延滞額	11 days ≦ < 31 days	16,341	1.86	12,727	1.42	17,552	1.93	10,956	1.19	15,762	1.69	14,359	1.51	16,426	1.71	10,741	1.10	12,720	1.28

27. 貸倒引当金 (アコム)

Allowance for Doubtful Accounts (ACOM)

		2024/3		2025/3					2026/3						2027/3計画(E)			
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %		
貸倒引当金	Allowance for Doubtful Accounts	68,300	10.7	71,600	71,800	72,400	72,400	6.0	72,600	1.4	74,800	4.2	76,800	6.1	77,700	7.3	86,000	10.7
一般債権	General Allowance	24,498	22.0	25,429	25,167	25,380	25,302	3.3	24,820	-2.4	25,262	0.4	25,319	-0.2	25,584	1.1	-	-
消費者向け無担保債権	Unsecured Consumer Loans	20,790	20.6	21,537	21,088	21,186	21,064	1.3	20,577	-4.5	20,941	-0.7	20,929	-1.2	21,156	0.4	-	-
本社管理債権	Specific Allowance	43,552	5.3	45,933	46,321	46,729	46,816	7.5	47,513	3.4	49,236	6.3	51,171	9.5	51,851	10.8	-	-
引当金増減額	Increase or Decrease in Allowance	6,600	-	3,300	3,500	4,100	4,100	-	200	-	2,400	-	4,400	-	5,300	-	8,300	-
債務保証損失引当金	Provision for Loss on Guarantees	10,870	25.4	10,910	10,950	10,900	11,380	4.7	10,850	-0.5	11,110	1.5	11,310	3.8	11,760	3.3	11,860	0.9
引当金増減額	Increase or Decrease in Provision	2,200	-	40	80	30	510	-	-530	-	-270	-	-70	-	380	-	100	-

28. 利息返還損失引当金 (アコム)

Provision for Loss on Interest Repayment (ACOM)

		2025/3								2026/3							
		2024/3	前期比 yoy %	2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %	
期首引当金残高	Provision at the Beginning of Respective Period	57,723	-33.0	30,346	30,346	30,346	30,346	-47.4	48,000	58.2	48,000	58.2	48,000	58.2	48,000	58.2	
取崩額	Drawdown of Provision	27,376	-3.9	5,796	11,987	16,841	22,380	-18.3	2,716	-53.1	6,568	-45.2	10,206	-39.4	13,073	-41.6	
利息返還金	Interest Repayment	24,500	-2.7	5,251	10,830	15,234	20,228	-17.4	2,463	-53.1	5,961	-45.0	9,230	-39.4	11,785	-41.7	
貸倒損失(債権放棄)	Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments)	2,876	-13.0	545	1,157	1,607	2,151	-25.2	252	-53.6	606	-47.6	976	-39.3	1,288	-40.1	
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	30,346	-47.4	24,550	18,359	13,505	48,000	58.2	45,283	84.5	41,431	125.7	37,793	179.8	41,500	-13.5	
引当金増減額	Increase or Decrease in Provision	-27,376	-	-5,796	-11,987	-16,841	17,653	-	-2,716	-	-6,568	-	-10,206	-	-6,500	-	

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

		2024/3		2025/3						2026/3						2027/3計画(E)				
				2024/6	2024/9	2024/12	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				前期比 yoy %	構成比 C.R.(%)
借入金残高	Borrowings	588,414	100.0	608,159	608,129	636,137	624,999	100.0	637,858	100.0	643,626	100.0	667,553	100.0	685,546	9.7	100.0	747,100	9.0	100.0
間接	Indirect	423,425	72.0	418,205	443,160	423,181	430,085	68.8	442,932	69.4	448,681	69.7	442,590	66.3	440,608	2.4	64.3	497,100	12.8	66.5
都市銀行等	City Banks, etc.	313,859	53.3	305,738	329,617	307,322	311,739	49.9	322,960	50.6	331,781	51.6	325,941	48.8	326,148	4.6	47.6	-	-	-
地方銀行	Regional Banks	60,682	10.3	59,687	61,700	64,493	68,685	11.0	68,184	10.7	66,525	10.3	67,687	10.1	65,411	-4.8	9.5	-	-	-
外国銀行	Foreign Banks	1,000	0.2	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
生命保険会社	Life Insurance Companies	2,280	0.4	2,200	2,120	2,500	2,460	0.4	2,420	0.4	2,380	0.4	2,340	0.4	2,300	-6.5	0.3	-	-	-
損害保険会社	Non-life Insurance Companies	1,500	0.3	1,500	1,500	1,500	1,500	0.2	1,500	0.2	1,500	0.2	1,500	0.2	1,000	-33.3	0.2	-	-	-
その他	Others	44,104	7.5	48,080	47,223	46,366	45,701	7.3	47,868	7.5	46,495	7.2	45,122	6.8	45,749	0.1	6.7	-	-	-
直接	Direct	164,989	28.0	189,954	164,968	212,956	194,914	31.2	194,926	30.6	194,945	30.3	224,963	33.7	244,938	25.7	35.7	250,000	2.1	33.5
コマーシャル・ペーパー	Commercial Papers	29,989	5.1	54,954	24,968	52,956	54,914	8.8	54,926	8.6	44,945	7.0	54,963	8.2	84,938	54.7	12.4	-	-	-
普通社債	Straight Bonds	135,000	22.9	135,000	140,000	160,000	140,000	22.4	140,000	22.0	150,000	23.3	170,000	25.5	160,000	14.3	23.3	-	-	-
短期借入金	Short-term Loans Payable	29,989	5.1	69,954	24,968	57,956	54,914	8.8	69,926	11.0	44,945	7.0	59,963	9.0	84,938	54.7	12.4	-	-	-
長期借入金	Long-term Loans Payable	558,425	94.9	538,205	583,160	578,181	570,085	91.2	567,932	89.0	598,681	93.0	607,590	91.0	600,608	5.4	87.6	-	-	-
固定金利借入	Fixed	485,592	82.5	494,685	491,255	511,188	499,132	79.9	500,497	78.5	511,438	79.5	531,291	79.6	517,062	3.6	75.4	-	-	-
金利スワップ(想定元本)	Interest Rate Swaps (Notional)	2,700	0.5	1,700	1,700	1,700	1,700	0.3	9,000	1.4	9,000	1.4	9,000	1.3	9,000	429.4	1.3	-	-	-
期中平均調達金利	Average Interest Rate on Funds Procured During the Year (%)	0.56	-	0.55	0.61	0.62	0.63	-	0.78	-	0.82	-	0.88	-	0.92	-	-	1.53	-	-
期中平均表面調達金利	Average Nominal Interest Rate on Funds Procured During the Year	0.41	-	0.47	0.48	0.50	0.53	-	0.73	-	0.75	-	0.81	-	0.86	-	-	-	-	-
変動金利	Floating Interest Rate	0.39	-	0.50	0.56	0.63	0.70	-	1.09	-	1.08	-	1.08	-	1.13	-	-	-	-	-
固定金利	Fixed Interest Rate	0.59	-	0.56	0.62	0.61	0.61	-	0.71	-	0.75	-	0.83	-	0.87	-	-	-	-	-
短期借入金利	Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
長期借入金利	Long-term	0.61	-	0.54	0.61	0.63	0.65	-	0.74	-	0.79	-	0.88	-	0.94	-	-	-	-	-
直接借入金利	Direct	0.57	-	0.49	0.57	0.61	0.60	-	0.63	-	0.69	-	0.75	-	0.77	-	-	-	-	-
間接借入金利	Indirect	0.56	-	0.57	0.63	0.62	0.64	-	0.85	-	0.88	-	0.94	-	0.99	-	-	-	-	-
<参考>		<Reference>																		
期間平均長期プライムレート	Term Average of Long-term Prime Rate	1.44	-	1.68	1.70	1.74	1.84	-	2.13	-	2.18	-	2.27	-	2.40	-	-	-	-	-

(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)

					2025/3					2026/3										
					2024/3	前期比 yoy %	2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12			前年同期比 yoy %	2026/3
割賦売掛金残高		Card Shopping Receivables		122,303	18.1	126,996	130,731	134,452	137,371	12.3	141,387	11.3	145,117	11.0	149,502	11.2	153,522	11.8	170,600	11.1
リボルビング残高		Revolving Receivables		114,177	18.8	118,436	122,726	126,271	129,532	13.4	132,875	12.2	136,878	11.5	140,527	11.3	144,791	11.8	-	-
有効会員数	(名)	Number of Cardholders		822,470	30.6	850,892	875,012	893,131	913,072	11.0	945,327	11.1	974,643	11.4	999,469	11.9	1,021,645	11.9	1,135,500	11.1
残有会員数	(名)	Number of Accounts with Shopping Receivables		400,314	21.9	418,283	428,479	438,160	444,114	10.9	457,662	9.4	463,250	8.1	473,462	8.1	482,032	8.5	-	-
営業収益		Revenue from Credit Card Business		15,769	18.2	4,352	8,879	13,541	18,210	15.5	4,903	12.7	9,985	12.5	15,232	12.5	20,479	12.5	23,000	12.3
期中平均手数料率	(%)	Average Commission Rates (%)		13.14	(0.07)	13.14	13.14	13.17	13.18	(0.04)	13.27	(0.13)	13.29	(0.15)	13.31	(0.14)	13.31	(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]

Notes : 1. Average Commission Rates = Charge for Installment Payment / Term Average of Revolving Receivables at the Beginning of the Each Month (% , Annual Rate).

(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

: 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)

		2024/3		2025/3					2026/3							2027/3計画(E)		
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3			前期比 yoy %
利用残高	Guaranteed Receivables	1,098,471	5.2	1,115,203	1,131,406	1,142,606	1,168,865	6.4	1,190,973	6.8	1,212,790	7.2	1,229,944	7.6	1,255,655	7.4	1,350,700	7.6
利用件数	(件) Number of Accounts with Outstanding Balance	1,625,639	4.5	1,653,159	1,670,858	1,687,049	1,722,918	6.0	1,756,691	6.3	1,782,071	6.7	1,804,900	7.0	1,830,836	6.3	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)	675	0.6	674	677	677	678	0.4	677	0.4	680	0.4	681	0.6	685	1.0	674	-1.6
営業収益	Revenue from Guarantee Business	59,208	7.1	15,143	31,113	46,978	63,626	7.5	16,096	6.3	33,040	6.2	49,769	5.9	67,290	5.8	70,900	5.4
保証提携先	(社) Alliance Partners	30	-	30	30	30	30	-	36	-	36	-	36	-	36	-	-	-

<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)

				2025/3					2026/3							2027/3計画(E)		
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3			前期比 yoy %
		2024/3	前期比 yoy %															
利用残高	Guaranteed Receivables	179,790	6.8	185,284	188,796	190,652	195,660	8.8	200,042	8.0	203,756	7.9	207,544	8.9	213,351	9.0	232,400	8.9
利用件数 (件)	Number of Accounts with Outstanding Balance	272,378	5.5	286,062	296,712	303,190	314,377	15.4	323,656	13.1	331,197	11.6	338,482	11.6	349,191	11.1	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)	660	1.2	647	636	628	622	-5.8	618	-4.5	615	-3.3	613	-2.4	610	-1.9	611	0.2
営業収益	Revenue from Guarantee Business	11,578	5.4	3,094	6,245	9,457	12,706	9.7	3,349	8.2	6,761	8.3	10,236	8.2	13,748	8.2	15,100	9.8
保証提携先 (社)	Alliance Partners	28	-	28	28	28	28	-	28	-	28	-	27	-	27	-	-	-

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

		2024/3		2025/3					2026/3							2027/3計画(E)		
				2024/6	2024/9	2024/12	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.
配当性向	Dividend Pay-out Ratio	40.6	8.6	-	40.4	-	84.6	44.0	-	-	33.0	-7.4	-	-	48.9	-35.7	61.7	12.8
自己資本比率	Shareholders' Equity Ratio	44.4 (23.0)	-1.1 (-0.3)	44.4 (23.0)	45.3 (23.3)	44.7 (23.1)	43.0 (22.1)	-1.4 (-0.9)	43.6 (22.5)	-0.8 (-0.5)	44.0 (22.7)	-1.3 (-0.6)	43.2 (22.3)	-1.5 (-0.8)	42.6 (22.1)	-0.4 (0.0)	41.9 (21.6)	-0.7 (-0.5)
自己資本配当率	Dividend on Equity	3.7	0.4	-	2.1	-	4.2	0.5	-	-	2.9	0.8	-	-	6.2	2.0	5.9	-0.3
自己資本当期純利益率	Return on Equity (ROE)	9.1	-1.1	10.0	10.1	10.5	4.9	-4.2	24.5	14.5	17.2	7.1	15.5	5.0	12.7	7.8	9.5	-3.2
総資産営業利益率	Operating Profit to Total Assets	5.3	-0.5	5.2	6.0	6.2	2.9	-2.4	6.7	1.5	6.5	0.5	6.5	0.3	5.8	2.9	5.2	-0.6
総資産経常利益率	Ordinary Profit to Total Assets	5.9	-0.6	6.3	6.5	6.7	3.3	-2.6	8.0	1.7	7.2	0.7	7.1	0.4	6.3	3.0	5.7	-0.6
総資産当期純利益率	Return on Assets (ROA)	4.1	-0.4	4.4	4.5	4.7	2.1	-2.0	10.6	6.2	7.5	3.0	6.7	2.0	5.4	3.3	4.0	-1.4
営業収益営業利益率	Operating Margin	28.2	-3.1	27.0	31.2	32.5	15.3	-12.9	34.3	7.3	33.6	2.4	33.6	1.1	30.2	14.9	20.4	-9.8
営業収益経常利益率	Ordinary Profit to Operating Revenue	31.1	-4.0	32.7	34.0	35.1	17.2	-13.9	40.9	8.2	37.0	3.0	36.8	1.7	32.5	15.3	22.3	-10.2
営業収益当期純利益率	Profit Margin	21.5	-2.9	23.1	23.6	24.3	11.1	-10.4	54.5	31.4	38.6	15.0	34.5	10.2	28.3	17.2	15.7	-12.6
流動比率	Current Ratio	497.4	-63.1	430.4	498.1	459.0	437.7	-59.7	407.8	-22.6	421.3	-76.8	362.1	-96.9	326.4	-111.3	398.4	72.0
固定比率	Fixed Assets Ratio	20.2	-1.5	19.2	17.5	16.2	18.8	-1.4	20.2	1.0	19.7	2.2	20.9	4.7	23.0	4.2	25.4	2.4

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

(注2)一部数値については年率換算にて表示

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

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

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

		2024/3		2025/3					2026/3								
				2024/6	2024/9	2024/12	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.	
配当性向	Dividend Pay-out Ratio	35.4	6.9	-	36.7	-	68.3	32.9	-	-	30.7	-6.0	-	-	43.3	-25.0	
自己資本比率	Shareholders' Equity Ratio	44.3 (23.3)	-0.5 (0.2)	44.7 (23.3)	45.5 (23.7)	45.1 (23.6)	44.0 (22.9)	-0.3 (-0.4)	44.7 (23.2)	0.0 (-0.1)	45.1 (23.4)	-0.4 (-0.3)	44.6 (23.2)	-0.5 (-0.4)	44.5 (23.3)	0.5 (0.4)	
自己資本当期純利益率	Return on Equity (ROE)	8.8	-1.1	8.7	9.3	9.7	5.0	-3.8	20.7	12.0	15.2	5.9	13.5	3.8	11.6	6.6	
総資産営業利益率	Operating Profit to Total Assets	6.4	-0.4	6.2	6.7	6.9	4.0	-2.4	7.6	1.4	7.2	0.5	7.2	0.3	6.5	2.5	
総資産経常利益率	Ordinary Profit to Total Assets	6.4	-0.4	6.3	6.7	6.9	4.1	-2.3	7.6	1.3	7.2	0.5	7.2	0.3	6.5	2.4	
総資産当期純利益率	Return on Assets (ROA)	3.9	-0.4	3.9	4.2	4.3	2.2	-1.7	9.2	5.3	6.8	2.6	6.0	1.7	5.1	2.9	
営業収益営業利益率	Operating Margin	29.3	-2.6	28.4	30.7	31.5	18.4	-10.9	34.2	5.8	32.6	1.9	32.6	1.1	29.7	11.3	
営業収益経常利益率	Ordinary Profit to Operating Revenue	29.4	-2.6	28.6	30.9	31.7	18.5	-10.9	34.3	5.7	32.7	1.8	32.7	1.0	29.8	11.3	
営業収益当期純利益率	Profit Margin	18.0	-2.1	17.7	19.1	19.8	10.1	-7.9	41.4	23.7	30.8	11.7	27.3	7.5	23.6	13.5	
流動比率	Current Ratio	482.4	-59.4	441.3	512.1	484.8	470.8	-11.6	439.9	-1.4	450.2	-61.9	400.7	-84.1	371.7	-99.1	
固定比率	Fixed Assets Ratio	13.9	-1.9	13.0	11.5	10.4	11.9	-2.0	13.3	0.3	13.0	1.5	12.8	2.4	13.2	1.3	
株価純資産倍率 (倍)	Price Book-value Ratio	1.00	0.14	1.01	0.91	0.91	0.92	-0.08	1.00	-0.01	1.10	0.19	1.12	0.21	1.00	0.08	
株価収益率	Price Earnings Ratio	11.89	2.79	11.72	10.03	9.65	18.62	6.73	4.89	-6.83	7.42	-2.61	8.50	-1.15	9.05	-9.57	

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

(注2)一部数値については年率換算にて表示

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

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

33. 1株当たり指標 (アコム)

Per Share Data (ACOM)

(単位:円/Yen)

			2024/3	2025/3				2026/3				2027/3計画(E)
				2024/6	2024/9	2024/12	2025/3	2025/6	2025/9	2025/12	2026/3	
当期純利益	単 体	Profit Non-consolidated	29.55	8.37	17.31	27.01	16.55	21.10	30.31	40.93	44.99	35.68
	連 結	Consolidated	33.89	8.70	19.06	29.95	20.51	21.78	32.54	43.84	50.83	40.72
配当金		Dividends	12.00	-	7.00	-	14.00	-	10.00	-	22.00	22.00
純資産	単 体	Net Assets Non-consolidated	335.42	337.79	346.73	349.43	338.97	353.07	362.27	362.90	366.95	384.65
	連 結	Consolidated	400.87	404.10	417.92	422.48	417.18	427.23	438.53	443.17	458.96	478.80

[前年同期比増減率]

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

(単位:%)

			2024/3	2025/3				2026/3				2027/3計画(E)
				2024/6	2024/9	2024/12	2025/3	2025/6	2025/9	2025/12	2026/3	
当期純利益	単 体	Profit Non-consolidated	-5.5	-8.2	11.1	13.0	-44.0	152.1	75.1	51.5	171.8	-20.7
	連 結	Consolidated	-3.3	-1.0	9.4	12.5	-39.5	150.3	70.7	46.4	147.8	-19.9
配当金		Dividends	20.0	-	16.7	-	16.7	-	42.9	-	57.1	-
純資産	単 体	Net Assets Non-consolidated	5.9	5.2	5.9	6.0	1.1	4.5	4.5	3.9	8.3	4.8
	連 結	Consolidated	8.1	7.3	7.8	8.0	4.1	5.7	4.9	4.9	10.0	4.3

34. 発行済株式総数 (アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

		2024/3	2025/3				2026/3				2027/3計画(E)
			2024/6	2024/9	2024/12	2025/3	2025/6	2025/9	2025/12	2026/3	
期中平均株式数	Average Number of Shares Issued	1,566,614	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	-
	During the Year										
期末発行済株式数	Number of Shares Issued	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	1,566,613	-
	at Year-end										

(注1)期中平均株式数は期中平均自己株式数を除いて記載

(注2)期末発行済株式数は期末自己株式数を除いて記載

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

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

35. EASY BUY Public Company Limited

EASY BUY Public Company Limited

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

		2024/3		2025/3					2026/3								2027/3計画(E)	
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %		
営業貸付金残高	Accounts Receivable-operating Loans	239,297 (57,941)	11.1 (2.3)	237,936 (57,196)	250,911 (57,548)	252,968 (57,362)	262,273 (56,524)	9.6 (-2.4)	244,428 (55,551)	2.7 (-2.9)	246,400 (55,495)	-1.8 (-3.6)	255,555 (55,315)	1.0 (-3.6)	273,108 (54,951)	4.1 (-2.8)	257,900 (54,077)	-5.6 (-1.6)
口座数	(件) Number of Customer Accounts	1,414,774	0.1	1,401,448	1,400,162	1,398,316	1,379,985	-2.5	1,368,060	-2.4	1,367,812	-2.3	1,369,764	-2.0	1,363,879	-1.2	1,362,000	-0.1
割賦売掛金残高	Accounts Receivable-installment	754 (182)	4.9 (-3.5)	746 (179)	751 (172)	683 (155)	734 (158)	-2.6 (-13.3)	697 (158)	-6.6 (-11.7)	654 (147)	-12.8 (-14.4)	597 (129)	-12.6 (-16.6)	754 (151)	2.7 (-4.2)	700 (154)	-7.2 (2.0)
契約件数	(件) Number of Contracts with Receivables Outstanding	11,935	-8.2	11,643	11,461	10,692	10,742	-10.0	10,878	-6.6	10,459	-8.7	9,651	-9.7	9,697	-9.7	11,000	13.4
決算日為替レート	(円) Current Exchange Rate (Yen)	4.13	-	4.16	4.36	4.41	4.64	-	4.40	-	4.44	-	4.62	-	4.97	-	4.77	-
営業収益	Operating Revenue	60,158 (14,890)	9.3 (1.4)	15,412 (3,696)	31,285 (7,431)	47,281 (11,151)	63,553 (14,779)	5.6 (-0.7)	15,961 (3,546)	3.6 (-4.0)	31,484 (7,107)	0.6 (-4.4)	47,823 (10,698)	1.1 (-4.1)	65,165 (14,290)	2.5 (-3.3)	66,700 (13,995)	2.4 (-2.1)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	23,630 (5,849)	12.5 (4.4)	5,629 (1,349)	10,731 (2,549)	15,427 (3,638)	20,402 (4,744)	-13.7 (-18.9)	6,364 (1,414)	13.1 (4.8)	11,368 (2,566)	5.9 (0.7)	17,425 (3,898)	13.0 (7.1)	23,960 (5,254)	17.4 (10.7)	21,700 (4,556)	-9.4 (-13.3)
期中平均為替レート	(円) Average Exchange Rate (Yen)	4.04	-	4.17	4.21	4.24	4.30	-	4.50	-	4.43	-	4.47	-	4.56	-	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)

		2024/3		2025/3					2026/3								2027/3計画(E)	
				2024/6	2024/9	2024/12	2025/3	前期比 yoy %	2025/6	前年同期比 yoy %	2025/9	前年同期比 yoy %	2025/12	前年同期比 yoy %	2026/3	前期比 yoy %		
営業貸付金残高	Accounts Receivable-operating Loans	3,197 (1,239)	-7.0 (-13.5)	3,193 (1,178)	3,306 (1,198)	3,136 (1,225)	3,426 (1,241)	7.2 (0.2)	3,331 (1,266)	4.3 (7.5)	3,496 (1,350)	5.7 (12.7)	3,751 (1,448)	19.6 (18.2)	4,012 (1,502)	17.1 (21.1)	4,800 (1,885)	19.6 (25.5)
口座数	(件) Number of Customer Accounts	56,093	-4.3	55,453	57,444	57,641	54,802	-2.3	52,332	-5.6	52,777	-8.1	55,203	-4.2	55,809	1.8	63,900	14.5
決算日為替レート	(円) Current Exchange Rate (Yen)	2.58	-	2.71	2.76	2.56	2.76	-	2.63	-	2.59	-	2.59	-	2.67	-	2.59	-
営業収益	Operating Revenue	1,721 (675)	16.7 (11.2)	447 (167)	927 (343)	1,388 (520)	1,842 (689)	7.0 (2.2)	454 (171)	1.7 (2.4)	936 (357)	0.9 (4.0)	1,450 (553)	4.5 (6.5)	1,980 (755)	7.5 (9.5)	2,500 (968)	26.3 (28.2)
営業利益(セグメント利益)	Operating Profit (Segment Profit)	-741 (-290)	- (-)	-117 (-43)	-255 (-94)	-343 (-128)	-474 (-177)	- (-)	-64 (-24)	- (-)	-202 (-77)	- (-)	-335 (-128)	- (-)	-414 (-158)	- (-)	-300 (-118)	- (-)
期中平均為替レート	(円) Average Exchange Rate (Yen)	2.55	-	2.67	2.70	2.67	2.67	-	2.65	-	2.62	-	2.62	-	2.62	-	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.

(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.