

DATA BOOK

2024年3月期 第2四半期決算

The Second Quarter Report for the Fiscal Year Ending March, 2024

**アコム株式会社
ACOM CO., LTD.**

**2023年11月
November 2023
Code No. 8572**

< 目 次 > Contents

| | | Pages |
|---------------------------------------|---|-------|
| データブックに関する注意事項 | Notes to DATA BOOK | 1 |
| 実績推移と当期の見通し(連結) | Trend in Actual Results and Estimates (Consolidated) | |
| 1. アコムグループ一覧 | ACOM Group | 2 |
| 2. 貸借対照表 | Balance Sheet | 3 |
| 3. 損益計算書 | Income Statement | 4 |
| 4. セグメント情報 | Segment Information | 5 |
| 5. 事業別営業債権残高 | Receivables Outstanding by Segment | 6 |
| 6. 事業別利用者数 | Number of Customer Accounts by Segment | 6 |
| 7. その他の指標 | Other Indices | 6 |
| 実績推移と当期の見通し(単体) | Trend in Actual Results and Estimates (Non-consolidated) | |
| 8. 貸借対照表 | Balance Sheet | 7 |
| 9. 損益計算書 | Income Statement | 8 |
| 10. 事業別営業収益 | Operating Revenue by Segment | 9 |
| 10-2. 営業収益の事業別構成比 | Composition Ratio of Operating Revenue by Segment | 9 |
| 11. 営業費用 | Operating Expenses | 10 |
| 11-2. 営業収益営業費用率 | Ratio of Operating Expenses to Operating Revenue | 10 |
| 12. 事業別営業債権残高 | Receivables Outstanding by Segment | 11 |
| 13. 利用者数 | Number of Customer Accounts | 11 |
| 14. ローン事業新規申込数、新客数及び新規貸付率 | Number of Applicants, New Loan Customers and Lending Ratio | 12 |
| 15. ローン事業店舗数 | Number of Loan Business Outlets | 12 |
| 16. 自動契約機 | Automatic Contract Machines | 12 |
| 17. ATM | ATMs | 12 |
| 18. 社員数 | Employees | 12 |
| 19. 期中平均利回り | Average Loan Yield | 13 |
| 20. 貸付金利別残高構成 [消費者向け無担保ローン] | Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers] | 13 |
| 20-2. 貸付金利別口座数構成 [消費者向け無担保ローン] | Number of Accounts by Interest Rate [Unsecured Loans for Consumers] | 13 |
| 21. 貸付金額別残高構成 [消費者向け無担保ローン] | Accounts Receivable-operating Loans by Classified Receivables Outstanding [Unsecured Loans for Consumers] | 14 |
| 21-2. 貸付金額別口座数構成 [消費者向け無担保ローン] | Number of Accounts by Classified Receivables Outstanding [Unsecured Loans for Consumers] | 14 |
| 22. 顧客年別別件数構成比 [消費者向け無担保ローン] | Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers] | 15 |
| 23. 顧客年代別別件数構成比 [消費者向け無担保ローン] | Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers] | 15 |
| 24. 顧客性別別件数構成比 [消費者向け無担保ローン] | Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers] | 15 |
| 25. 貸倒損失 | Bad Debt Expenses | 16 |
| 25-2. 無担保ローン貸倒損失理由別状況 | Bad Debt Expenses of Unsecured Loans by Reasons | 16 |
| 26. 不良債権の状況 | Non-performing Loans | 17 |
| 26-2. 3カ月未満の延滞債権 [本社管理債権を除く] | Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] | 17 |
| 27. 貸倒引当金 | Allowance for Doubtful Accounts | 17 |
| 28. 利息返還損失引当金 | Provision for Loss on Interest Repayment | 17 |
| 29. 資金調達 | Funds Procurement | 18 |
| 30. クレジットカード事業 | Credit Card Business | 19 |
| 31. 信用保証事業 | Guarantee Business | 19 |
| 32. 財務指標 | Financial Ratios | 20 |
| 33. 1株当たり指標 | Per Share Data | 21 |
| 34. 発行済株式総数 | Shares Issued | 21 |
| 実績推移と当期の見通し(海外連結子会社) | Trend in Actual Results and Estimates (Overseas Consolidated Subsidiaries) | |
| 35. EASY BUY Public Company Limited | EASY BUY Public Company Limited | 22 |
| 36. ACOM CONSUMER FINANCE CORPORATION | ACOM CONSUMER FINANCE CORPORATION | 22 |
| (参考)不良債権の状況に関する分類基準 | (Reference) Category criteria concerning situations of non-performing loans | 23 |

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、過去の事実以外の当社グループの計画、方針その他の記載にかかわるものは、本資料の発表日現在において入手可能な情報等に基づいて作成したものです。しかしながら、当社グループの事業展開上リスクとなる可能性がある要素が複数存在しております。特に新型コロナウイルス感染症拡大の影響により停滞している経済活動が、徐々に回復していくことを前提に計画を策定していることから、新型コロナウイルス感染症の収束状況によって、実際の業績等は大きく異なる可能性があります。

また、利息返還請求の動向は、外部環境の変化等に影響を受けやすいことから特に不確実性が高く、その影響として利息返還損失引当金繰入額を計上する場合があります。

最終の業績はこれらのリスクを含むさまざまな要因によって予想数値と異なる可能性があります。

(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 Group's plans and strategies and other statements that are not historical facts are based on information available at the date of announcement of this DATA BOOK. However, there are some potential risk factors in the Group's business management. In particular, the plans formulated by the Company rest on the assumption that the stagnant economic activities on the impact of the spread of COVID-19 will gradually recover. Therefore, the actual results may differ significantly based the converges of COVID-19 infection.

The trend of requests for interest repayment is also highly uncertain, due to its sensitivity to changes in external environmental changes. The Group may have to make additional provision for loss on interest repayment.

Actual results may differ from forecast values due to various risk factors, not limited to those mentioned above.

: 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] | — | 2,093 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: 2 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 % | 80 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 % | 124 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 | 500 百万円 ※ [500 million yen] | 100.00 % | 7 名 | エンベデッド・ファイナンス事業 Embedded Finance |
| 海外 | EASY BUY Public Company Limited | Overseas | EASY BUY Public Company Limited | 1996/9 | 6,000 百万タイバツ [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 | 1,500 百万フィリピンペソ [1,500 million PHP] | 80.00 % | 391 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 | 15 百万マレーシアリング [15 million RM] | 100.00 % | 15 名 | マレーシアにおける貸金業サービスの提供及びその他の関連事業 Money lending service and other related business in Malaysia |

(注) 資本準備金を含む

Note: Including capital reserve

【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)

| | | 2023/3 | | | | | | 2024/3 | | | | | | | | |
|----------------|--|-----------|--------------|-----------|-----------|-----------|-----------|--------------|-----------|---------------|-----------|---------------|---------|---------------|--------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前期末比 ytd % | 2023/9 | 前期末比 ytd % | 2023/12 | 前期末比 ytd % | 2024/3 | 前期比 yoy % |
| 流動資産 | Current Assets | 1,153,999 | 0.1 | 1,168,193 | 1,209,687 | 1,199,345 | 1,205,491 | 4.5 | 1,230,943 | 2.1 | 1,275,223 | 5.8 | | | | |
| 現金及び預金 | Cash and Deposits | 74,242 | -10.9 | 65,102 | 88,472 | 71,368 | 57,666 | -22.3 | 54,356 | -5.7 | 66,815 | 15.9 | | | | |
| 営業貸付金 | Accounts Receivable-operating Loans | 975,282 | -0.2 | 995,559 | 1,009,044 | 1,013,170 | 1,029,728 | 5.6 | 1,054,407 | 2.4 | 1,080,770 | 5.0 | | | | |
| 割賦売掛金 | Accounts Receivable-installment | 88,640 | 11.6 | 91,819 | 95,456 | 99,993 | 104,295 | 17.7 | 108,894 | 4.4 | 113,387 | 8.7 | | | | |
| 買取債権 | Purchased Receivables | 7,988 | -5.8 | 7,771 | 7,980 | 7,641 | 7,630 | -4.5 | 7,843 | 2.8 | 7,785 | 2.0 | | | | |
| 貸倒引当金 | Allowance for Doubtful Accounts | -77,632 | - | -79,056 | -78,675 | -81,148 | -83,418 | - | -85,571 | - | -87,935 | - | | | | |
| 固定資産 | Noncurrent Assets | 109,296 | 66.2 | 105,276 | 99,716 | 94,400 | 91,824 | -16.0 | 88,618 | -3.5 | 84,750 | -7.7 | | | | |
| 有形固定資産 | Property, Plant and Equipment | 12,590 | -10.1 | 12,448 | 10,695 | 7,606 | 7,556 | -40.0 | 7,336 | -2.9 | 7,217 | -4.5 | | | | |
| 無形固定資産 | Intangible Assets | 7,152 | 5.1 | 7,440 | 7,468 | 7,623 | 7,606 | 6.4 | 7,529 | -1.0 | 7,763 | 2.1 | | | | |
| のれん | Goodwill | 1,252 | -29.3 | 1,122 | 993 | 863 | 734 | -41.4 | 604 | -17.6 | 474 | -35.3 | | | | |
| ソフトウェア | Software | 5,856 | 17.5 | 6,274 | 6,431 | 6,715 | 6,829 | 16.6 | 6,881 | 0.8 | 7,245 | 6.1 | | | | |
| 投資その他の資産 | Investments and Other Assets | 89,553 | 99.2 | 85,387 | 81,552 | 79,170 | 76,661 | -14.4 | 73,752 | -3.8 | 69,769 | -9.0 | | | | |
| 繰延税金資産 | Deferred Tax Assets | 73,961 | 149.2 | 70,026 | 66,324 | 63,412 | 61,637 | -16.7 | 57,954 | -6.0 | 54,696 | -11.3 | | | | |
| 貸倒引当金 | Allowance for Doubtful Accounts | -737 | - | -704 | -701 | -683 | -667 | - | -645 | - | -620 | - | | | | |
| 資産合計 | Total Assets | 1,263,296 | 3.6 | 1,273,470 | 1,309,403 | 1,293,746 | 1,297,316 | 2.7 | 1,319,562 | 1.7 | 1,359,973 | 4.8 | | | | |
| 流動負債 | Current Liabilities | 230,355 | 31.4 | 246,119 | 253,279 | 235,976 | 222,491 | -3.4 | 242,790 | 9.1 | 275,546 | 23.8 | | | | |
| 短期借入金 | Short-term Loans Payable | 15,284 | -4.4 | 28,190 | 31,743 | 30,164 | 18,528 | 21.2 | 25,444 | 37.3 | 25,338 | 36.8 | | | | |
| コマーシャル・ペーパー | Commercial Papers | 24,999 | 400.0 | 39,999 | 39,997 | 44,997 | 34,998 | 40.0 | 54,996 | 57.1 | 54,997 | 57.1 | | | | |
| 1年内返済予定の長期借入金 | Current Portion of Long-term Loans Payable | 94,429 | 36.0 | 121,425 | 110,356 | 90,558 | 104,381 | 10.5 | 94,604 | -9.4 | 107,353 | 2.8 | | | | |
| 1年内償還予定の社債 | Current Portion of Bonds | 58,720 | 9.2 | 28,680 | 43,850 | 43,810 | 32,600 | -44.5 | 38,685 | 18.7 | 56,455 | 73.2 | | | | |
| 債務保証損失引当金 | Provision for Loss on Guarantees | 8,873 | -0.0 | 8,400 | 8,831 | 8,920 | 9,612 | 8.3 | 10,004 | 4.1 | 10,718 | 11.5 | | | | |
| 固定負債 | Noncurrent Liabilities | 468,978 | -11.3 | 444,776 | 450,421 | 448,820 | 454,987 | -3.0 | 447,308 | -1.7 | 434,234 | -4.6 | | | | |
| 社債 | Bonds Payable | 119,010 | -23.6 | 120,760 | 109,645 | 105,527 | 91,660 | -23.0 | 92,287 | 0.7 | 80,989 | -11.6 | | | | |
| 長期借入金 | Long-term Loans Payable | 257,899 | -16.7 | 239,531 | 263,575 | 272,589 | 298,857 | 15.9 | 297,626 | -0.4 | 302,701 | 1.3 | | | | |
| 利息返還損失引当金 | Provision for Loss on Interest Repayment | 86,200 | 51.9 | 78,697 | 71,388 | 64,670 | 57,723 | -33.0 | 50,633 | -12.3 | 43,773 | -24.2 | | | | |
| 負債合計 | Total Liabilities | 699,333 | -0.7 | 690,895 | 703,701 | 684,797 | 677,478 | -3.1 | 690,099 | 1.9 | 709,780 | 4.8 | | | | |
| 株主資本 | Shareholders' Equity | 526,857 | 9.6 | 537,185 | 553,607 | 557,090 | 567,683 | 7.7 | 573,626 | 1.0 | 587,138 | 3.4 | | | | |
| 利益剰余金 | Retained Earnings | 393,163 | 8.3 | 403,491 | 419,913 | 423,397 | 433,990 | 10.4 | 439,933 | 1.4 | 453,444 | 4.5 | | | | |
| その他の包括利益累計額 | Accumulated Other Comprehensive Income | 5,023 | -1.6 | 10,897 | 14,936 | 13,963 | 13,403 | 166.8 | 16,161 | 20.6 | 20,254 | 51.1 | | | | |
| 非支配株主持分 | Non-controlling Interests | 32,082 | 9.0 | 34,491 | 37,158 | 37,894 | 38,750 | 20.8 | 39,674 | 2.4 | 42,799 | 10.4 | | | | |
| 純資産合計 | Total Net Assets | 563,963 | 9.5 | 582,574 | 605,702 | 608,949 | 619,837 | 9.9 | 629,463 | 1.6 | 650,192 | 4.9 | | | | |
| 負債純資産合計 | Total Liabilities and Net Assets | 1,263,296 | 3.6 | 1,273,470 | 1,309,403 | 1,293,746 | 1,297,316 | 2.7 | 1,319,562 | 1.7 | 1,359,973 | 4.8 | | | | |
| 信用保証残高(オフバランス) | Guaranteed Receivables (Off Balance) | 1,173,059 | 0.3 | 1,181,488 | 1,189,568 | 1,194,575 | 1,212,883 | 3.4 | 1,226,817 | 1.1 | 1,242,160 | 2.4 | | | | |

3. 損益計算書(連結)

Income Statement (Consolidated)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見直し(E) | 前期比 yoy % | |
|-----------------|--|---------|--------------|--------|---------|---------|---------|--------------|--------|----------------|---------|----------------|---------|----------------|--------|--------------|--------------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | | | 前期比 yoy % |
| 営業収益 | Operating Revenue | 262,155 | -1.6 | 66,514 | 135,068 | 204,060 | 273,793 | 4.4 | 70,926 | 6.6 | 144,299 | 6.8 | | | | | 293,100 | 7.1 |
| 営業貸付金利息 | Interest on Operating Loans | 163,272 | -2.7 | 40,945 | 83,123 | 126,062 | 168,872 | 3.4 | 43,619 | 6.5 | 88,521 | 6.5 | | | | | - | - |
| 包括信用購入あっせん収益 | Revenue from Credit Card Business | 10,853 | 8.7 | 2,905 | 5,933 | 9,135 | 12,377 | 14.0 | 3,419 | 17.7 | 7,022 | 18.4 | | | | | - | - |
| 信用保証収益 | Revenue from Credit Guarantee | 53,658 | -3.6 | 13,837 | 27,789 | 42,183 | 56,646 | 5.6 | 14,904 | 7.7 | 29,993 | 7.9 | | | | | - | - |
| 買取債権回収高 | Collection from Purchased Receivable | 4,411 | 1.2 | 1,036 | 2,208 | 3,343 | 4,633 | 5.0 | 1,086 | 4.8 | 2,334 | 5.7 | | | | | - | - |
| 営業費用 | Operating Expenses | 227,376 | 35.8 | 41,120 | 86,269 | 133,414 | 186,506 | -18.0 | 48,998 | 19.2 | 100,081 | 16.0 | | | | | 208,600 | 11.8 |
| 金融費用 | Financial Expenses | 5,165 | -12.0 | 1,025 | 2,038 | 3,014 | 4,012 | -22.3 | 1,036 | 1.2 | 2,219 | 8.9 | | | | | 4,800 | 19.6 |
| 貸倒関連費用 | Provision for Bad Debts | 68,437 | 3.4 | 16,655 | 36,935 | 57,904 | 80,517 | 17.7 | 22,711 | 36.4 | 46,510 | 25.9 | | | | | 95,800 | 19.0 |
| 貸倒損失 | Bad Debt Expenses | 68,362 | -4.7 | 16,859 | 37,806 | 56,133 | 75,748 | 10.8 | 20,694 | 22.7 | 42,182 | 11.6 | | | | | - | - |
| 貸倒引当金増減額 | Increase or Decrease in Allowance for Doubtful Accounts | 78 | - | 267 | -829 | 1,723 | 4,029 | - | 1,624 | - | 3,222 | - | | | | | - | - |
| 債務保証損失引当金増減額 | Increase or Decrease in Provision for Loss on Guarantees | -3 | - | -472 | -41 | 47 | 739 | - | 392 | - | 1,105 | - | | | | | - | - |
| 利息返還関連費用 | Provision for Loss on Interest Repayment | 58,923 | - | - | - | - | - | - | - | - | - | - | | | | | - | - |
| 利息返還金 | Interest Repayment | 26,253 | -4.1 | 6,668 | 13,119 | 19,006 | 25,171 | -4.1 | 6,284 | -5.8 | 12,412 | -5.4 | | | | | - | - |
| 貸倒損失(債権放棄) | Bad Debt Expenses (ACOMs Voluntary Waiver of Repayments) | 3,211 | -7.4 | 833 | 1,692 | 2,522 | 3,305 | 2.9 | 805 | -3.3 | 1,537 | -9.1 | | | | | - | - |
| 利息返還損失引当金増減額 | Increase or Decrease in Provision for Loss on Interest Repayment | 29,458 | - | -7,502 | -14,811 | -21,529 | -28,476 | - | -7,090 | - | -13,950 | - | | | | | - | - |
| その他の営業費用 | Other Operating Expenses | 94,850 | -0.5 | 23,439 | 47,295 | 72,495 | 101,976 | 7.5 | 25,250 | 7.7 | 51,351 | 8.6 | | | | | 108,000 | 5.9 |
| 営業利益 | Operating Profit | 34,779 | -64.8 | 25,394 | 48,798 | 70,646 | 87,287 | 151.0 | 21,927 | -13.7 | 44,218 | -9.4 | | | | | 84,500 | -3.2 |
| 営業外収益 | Non-operating Income | 700 | -40.5 | 92 | 161 | 248 | 342 | -51.1 | 156 | 68.5 | 175 | 8.1 | | | | | 300 | -12.4 |
| 営業外費用 | Non-operating Expenses | 38 | -36.4 | 99 | 113 | 127 | 144 | 278.9 | 1 | -98.3 | 10 | -90.7 | | | | | - | - |
| 経常利益 | Ordinary Profit | 35,441 | -64.6 | 25,387 | 48,846 | 70,766 | 87,485 | 146.8 | 22,082 | -13.0 | 44,382 | -9.1 | | | | | 84,800 | -3.1 |
| 特別利益 | Extraordinary Income | 25 | -62.9 | 0 | 1,115 | 1,117 | 1,117 | - | 0 | - | 1 | -99.8 | | | | | - | - |
| 特別損失 | Extraordinary Losses | 1,740 | 121.6 | 46 | 157 | 3,769 | 3,799 | 118.3 | 44 | -3.0 | 129 | -17.7 | | | | | 300 | -92.1 |
| 税金等調整前当期純利益 | Profit Before Income Taxes | 33,726 | -66.0 | 25,340 | 49,805 | 68,114 | 84,803 | 151.4 | 22,038 | -13.0 | 44,255 | -11.1 | | | | | 84,500 | -0.4 |
| 法人税、住民税及び事業税 | Income Taxes-current | 18,233 | 41.1 | 3,091 | 6,236 | 9,213 | 12,482 | -31.5 | 3,192 | 3.3 | 7,017 | 12.5 | | | | | - | - |
| 法人税等調整額 | Income Taxes-deferred | -44,317 | - | 4,206 | 8,082 | 10,976 | 12,845 | - | 3,795 | -9.8 | 7,208 | -10.8 | | | | | - | - |
| 当期純利益 | Profit | 59,810 | -28.5 | 18,042 | 35,486 | 47,925 | 59,476 | -0.6 | 15,050 | -16.6 | 30,029 | -15.4 | | | | | 58,600 | -1.5 |
| 非支配株主に帰属する当期純利益 | Profit Attributable to Non-controlling Interests | 4,132 | -13.5 | 1,448 | 2,469 | 3,591 | 4,549 | 10.1 | 1,274 | -12.0 | 2,741 | 11.0 | | | | | 5,700 | 25.3 |
| 親会社株主に帰属する当期純利益 | Profit Attributable to Owners of Parent | 55,678 | -29.4 | 16,594 | 33,016 | 44,333 | 54,926 | -1.4 | 13,776 | -17.0 | 27,287 | -17.4 | | | | | 52,900 | -3.7 |

4. セグメント情報(連結)

Segment Information (Consolidated)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | |
|--------------------|--|---------|--------------|--------|---------|---------|---------|--------------|--------|----------------|---------|----------------|---------|----------------|--------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % |
| 営業収益 | Operating Revenue | 262,205 | -1.6 | 66,499 | 134,986 | 204,015 | 273,887 | 4.5 | 70,939 | 6.7 | 144,275 | 6.9 | | | | |
| 外部顧客からの営業収益 | Operating Revenue from External Customers | 262,155 | -1.6 | 66,514 | 135,068 | 204,060 | 273,793 | 4.4 | 70,926 | 6.6 | 144,299 | 6.8 | | | | |
| 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 | 50 | -35.2 | -14 | -82 | -45 | 94 | 86.6 | 12 | - | -24 | - | | | | |
| ローン・クレジットカード事業 | Loan and Credit Card Business | 142,302 | -1.5 | 36,035 | 72,208 | 109,020 | 145,174 | 2.0 | 37,750 | 4.8 | 76,332 | 5.7 | | | | |
| 信用保証事業 | Guarantee Business | 62,861 | -2.2 | 15,956 | 32,619 | 49,068 | 66,278 | 5.4 | 16,976 | 6.4 | 34,841 | 6.8 | | | | |
| 海外金融事業 | Overseas Financial Business | 51,239 | -1.7 | 13,006 | 27,112 | 41,578 | 56,537 | 10.3 | 14,689 | 12.9 | 30,047 | 10.8 | | | | |
| 債権管理回収事業 | Loan Servicing Business | 5,662 | 2.9 | 1,386 | 2,830 | 4,188 | 5,680 | 0.3 | 1,432 | 3.3 | 2,904 | 2.6 | | | | |
| その他 | Others | 139 | 54.0 | 115 | 215 | 158 | 217 | 55.7 | 90 | -21.3 | 148 | -31.0 | | | | |
| 営業費用 | Operating Expenses | 226,966 | 35.0 | 41,023 | 86,115 | 133,260 | 186,608 | -17.8 | 49,025 | 19.5 | 98,197 | 14.0 | | | | |
| 連結財務諸表の営業費用 | Operating Expenses in Consolidated Financial Statements | 227,376 | 35.8 | 41,120 | 86,269 | 133,414 | 186,506 | -18.0 | 48,998 | 19.2 | 100,081 | 16.0 | | | | |
| セグメント間取引消去等 | Elimination of Intersegment Transactions, etc. | -410 | - | -96 | -154 | -153 | 102 | - | 26 | - | -1,884 | - | | | | |
| ローン・クレジットカード事業 | Loan and Credit Card Business | 151,181 | 64.9 | 23,940 | 48,172 | 74,814 | 104,487 | -30.9 | 27,499 | 14.9 | 56,327 | 16.9 | | | | |
| 信用保証事業 | Guarantee Business | 38,870 | -0.9 | 9,407 | 19,494 | 29,336 | 40,635 | 4.5 | 11,343 | 20.6 | 23,329 | 19.7 | | | | |
| 海外金融事業 | Overseas Financial Business | 32,892 | 2.0 | 6,718 | 16,391 | 25,967 | 36,855 | 12.0 | 9,223 | 37.3 | 16,372 | -0.1 | | | | |
| 債権管理回収事業 | Loan Servicing Business | 4,021 | -19.2 | 957 | 2,056 | 3,141 | 4,629 | 15.1 | 959 | 0.3 | 2,168 | 5.5 | | | | |
| その他 | Others | - | - | - | - | - | - | - | - | - | - | - | | | | |
| セグメント利益 | Segment Profit | 35,239 | -64.1 | 25,476 | 48,870 | 70,754 | 87,279 | 147.7 | 21,913 | -14.0 | 46,077 | -5.7 | | | | |
| 連結財務諸表の営業利益 | Operating Profit in Consolidated Financial Statements | 34,779 | -64.8 | 25,394 | 48,798 | 70,646 | 87,287 | 151.0 | 21,927 | -13.7 | 44,218 | -9.4 | | | | |
| セグメント間取引消去等 | Elimination of Intersegment Transactions, etc. | 460 | - | 82 | 72 | 108 | -8 | - | -14 | - | 1,859 | - | | | | |
| ローン・クレジットカード事業 | Loan and Credit Card Business | -8,879 | - | 12,095 | 24,035 | 34,205 | 40,686 | - | 10,250 | -15.3 | 20,005 | -16.8 | | | | |
| 信用保証事業 | Guarantee Business | 23,991 | -4.2 | 6,548 | 13,125 | 19,732 | 25,643 | 6.9 | 5,633 | -14.0 | 11,512 | -12.3 | | | | |
| 海外金融事業 | Overseas Financial Business | 18,347 | -7.7 | 6,288 | 10,720 | 15,610 | 19,681 | 7.3 | 5,466 | -13.1 | 13,675 | 27.6 | | | | |
| 債権管理回収事業 | Loan Servicing Business | 1,641 | 210.8 | 428 | 774 | 1,047 | 1,050 | -36.0 | 472 | 10.1 | 735 | -5.0 | | | | |
| その他 | Others | 139 | 54.0 | 115 | 215 | 158 | 217 | 55.7 | 90 | -21.3 | 148 | -31.0 | | | | |

[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 | -1.0 | (-6.9) | 5.6 | 5.5 | 5.1 | 4.6 | (5.6) | 4.5 | (-1.0) | 4.3 | (-1.2) | | | | |
| 信用保証事業 | Guarantee Business | 1.9 | (-0.1) | 2.1 | 2.1 | 2.1 | 2.0 | (0.1) | 1.8 | (-0.3) | 1.8 | (-0.3) | | | | |

(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)

| | | 2023/3 | | | | | | | | | | | | | | | | 2024/3見通し(E) | |
|-----------------------------------|--|-----------|--------------|-----------|-----------|-----------|-----------|--------------|-----------|----------------|-----------|----------------|---------------|---------|----------------|--------|--------------|--------------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | 2024/3見通し(E) | 前期比 yoy % |
| 営業債権残高 (百万円) | Receivables Outstanding (Millions of yen) | 1,071,910 | 0.6 | 1,095,149 | 1,112,481 | 1,120,806 | 1,141,653 | 6.5 | 1,171,145 | 6.9 | 1,201,944 | 8.0 | 5.3 | | | | | 1,229,400 | 7.7 |
| ローン・クレジットカード事業 | Loan and Credit Card Business | 871,137 | 1.0 | 880,006 | 886,624 | 895,321 | 914,550 | 5.0 | 937,317 | 6.5 | 957,875 | 8.0 | 4.7 | | | | | 988,100 | 8.0 |
| ローン事業 | Loan Business | 783,174 | -0.1 | 788,918 | 791,899 | 796,004 | 810,974 | 3.5 | 829,181 | 5.1 | 845,224 | 6.7 | 4.2 | | | | | 866,800 | 6.9 |
| DCキャッシュワン(求償債権分を除く) | Exclude Right to Reimbursement of DC Cash One's Credit | 783,155 | -0.1 | 788,900 | 791,882 | 795,987 | 810,958 | 3.6 | 829,170 | 5.1 | 845,213 | 6.7 | 4.2 | | | | | 866,800 | 6.9 |
| クレジットカード事業 | Credit Card Business | 87,962 | 11.6 | 91,087 | 94,724 | 99,316 | 103,575 | 17.7 | 108,136 | 18.7 | 112,650 | 18.9 | 8.8 | | | | | 121,300 | 17.1 |
| 海外金融事業 | Overseas Financial Business | 192,784 | -0.5 | 207,371 | 217,876 | 217,843 | 219,473 | 13.8 | 225,984 | 9.0 | 236,282 | 8.4 | 7.7 | | | | | 233,100 | 6.2 |
| EASY BUY Public Company Limited | EASY BUY Public Company Limited | 190,884 | -1.1 | 204,997 | 214,822 | 214,462 | 216,035 | 13.2 | 222,596 | 8.6 | 232,788 | 8.4 | 7.8 | | | | | 230,100 | 6.5 |
| ローン事業 | Loan Business | 190,207 | -1.1 | 204,265 | 214,091 | 213,784 | 215,315 | 13.2 | 221,837 | 8.6 | 232,052 | 8.4 | 7.8 | | | | | 229,300 | 6.5 |
| インストールメントローン事業 | Installment Loan Business | 677 | 6.6 | 731 | 731 | 677 | 719 | 6.3 | 758 | 3.7 | 736 | 0.7 | 2.4 | | | | | 800 | 11.2 |
| ACOM CONSUMER FINANCE CORPORATION | ACOM CONSUMER FINANCE CORPORATION | 1,900 | 186.2 | 2,374 | 3,053 | 3,381 | 3,437 | 80.9 | 3,388 | 42.7 | 3,493 | 14.4 | 1.6 | | | | | 3,000 | -12.7 |
| 債権管理回収事業 | Loan Servicing Business | 7,988 | -5.8 | 7,771 | 7,980 | 7,641 | 7,630 | -4.5 | 7,843 | 0.9 | 7,785 | -2.4 | 2.0 | | | | | 8,200 | 7.5 |
| 信用保証残高 | Guaranteed Receivables | 1,173,059 | 0.3 | 1,181,488 | 1,189,568 | 1,194,575 | 1,212,883 | 3.4 | 1,226,817 | 3.8 | 1,242,160 | 4.4 | 2.4 | | | | | 1,276,000 | 5.2 |
| アコム | ACOM CO., LTD. | 1,012,303 | 0.0 | 1,019,033 | 1,025,445 | 1,029,303 | 1,044,499 | 3.2 | 1,055,210 | 3.6 | 1,068,218 | 4.2 | 2.3 | | | | | 1,095,000 | 4.8 |
| エム・ユー信用保証 | MU Credit Guarantee Co., Ltd. | 160,756 | 1.9 | 162,454 | 164,123 | 165,271 | 168,384 | 4.7 | 171,606 | 5.6 | 173,941 | 6.0 | 3.3 | | | | | 181,000 | 7.5 |

(注)2024年3月期見直しにおける営業債権残高およびローン・クレジットカード事業残高には、エンベデッド・ファイナンス事業の残高を含む

Note : The forecasts of FY March 2024 for Receivables Outstanding in total and in Loan and Credit Card Business include the receivables outstanding of embedded finance business.

6. 事業別利用者数(連結)

Number of Customer Accounts by Segment (Consolidated)

| | | 2023/3 | | | | | | | | | | | | | | | | 2024/3見通し(E) | |
|-----------------------------------|--|-----------|--------------|-----------|-----------|-----------|-----------|--------------|-----------|----------------|-----------|----------------|---------------|---------|----------------|--------|--------------|--------------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | 2024/3見通し(E) | 前期比 yoy % |
| ローン事業 (件) | Loan Business | 1,516,128 | 0.9 | 1,528,755 | 1,544,372 | 1,563,678 | 1,609,378 | 6.2 | 1,659,123 | 8.5 | 1,705,862 | 10.5 | 6.0 | | | | | 1,753,900 | 9.0 |
| DCキャッシュワン(求償債権分を除く) | Exclude Right to Reimbursement of DC Cash One's Accounts | 1,516,101 | 0.9 | 1,528,730 | 1,544,347 | 1,563,654 | 1,609,356 | 6.2 | 1,659,103 | 8.5 | 1,705,843 | 10.5 | 6.0 | | | | | 1,753,900 | 9.0 |
| クレジットカード事業 (名) | Credit Card Business | 500,298 | 9.6 | 523,180 | 552,816 | 586,924 | 629,988 | 25.9 | 682,289 | 30.4 | 733,883 | 32.8 | 16.5 | | | | | 787,400 | 25.0 |
| 海外金融事業 (件) | Overseas Financial Business | 1,480,856 | -1.0 | 1,483,546 | 1,470,174 | 1,478,937 | 1,484,492 | 0.2 | 1,478,908 | -0.3 | 1,478,038 | 0.5 | -0.4 | | | | | 1,485,200 | 0.0 |
| EASY BUY Public Company Limited | EASY BUY Public Company Limited | 1,439,232 | -2.6 | 1,437,246 | 1,417,598 | 1,421,947 | 1,425,860 | -0.9 | 1,422,921 | -1.0 | 1,423,484 | 0.4 | -0.2 | | | | | 1,427,200 | 0.1 |
| ローン事業 | Loan Business | 1,424,087 | -2.7 | 1,422,469 | 1,403,089 | 1,408,391 | 1,412,863 | -0.8 | 1,410,163 | -0.9 | 1,410,805 | 0.5 | -0.1 | | | | | 1,414,000 | 0.1 |
| インストールメントローン事業 | Installment Loan Business | 15,145 | 6.1 | 14,777 | 14,509 | 13,556 | 12,997 | -14.2 | 12,758 | -13.7 | 12,679 | -12.6 | -2.4 | | | | | 13,200 | 1.6 |
| ACOM CONSUMER FINANCE CORPORATION | ACOM CONSUMER FINANCE CORPORATION | 41,624 | 121.8 | 46,300 | 52,576 | 56,990 | 58,632 | 40.9 | 55,987 | 20.9 | 54,554 | 3.8 | -7.0 | | | | | 58,000 | -1.1 |
| 債権管理回収事業 (件) | Loan Servicing Business | 435,090 | 12.5 | 401,650 | 403,869 | 404,457 | 410,289 | -5.7 | 411,691 | 2.5 | 414,279 | 2.6 | 1.0 | | | | | - | - |

(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)海外金融事業:2023年11月9日付けの業績予想の修正において口座数の見直しは実施していない

(注4)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5)債権管理回収事業:債権買取額の残高を有する口座数

(注6)2024年3月期見直しには、エンベデッド・ファイナンス事業の口座数は含まず

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

2. Credit Card Business: Number of cardholders.

3. Overseas Financial Business: No revision was made to the number of customer accounts in revision of earnings forecast on November 9, 2023.

4. Installment Loan Business: Number of contracts with receivables outstanding.

5. Loan Servicing Business: Number of accounts with outstanding purchased receivables.

6. The forecast of FY March 2024 does not include the accounts from embedded finance business.

7. その他の指標(連結)

Other Indices (Consolidated)

| | | 2023/3 | | | | | | | | | | | | | | | |
|--------------|---|--------|------------|--------|--------|---------|--------|------------|--------|--------------|--------|--------------|---------|--------------|--------|------------|--|
| | | 2022/3 | 前期比 yoy | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy | 2023/6 | 前年同期比 ytd | 2023/9 | 前年同期比 ytd | 2023/12 | 前年同期比 ytd | 2024/3 | 前期比 yoy | |
| 店舗数 (店) | Number of Outlets | 945 | -63 | 917 | 889 | 886 | 865 | -80 | 843 | -22 | 811 | -54 | | | | | |
| 社員数(正社員) (名) | Number of Employees (Permanent Employees) | 5,317 | -107 | 5,278 | 5,239 | 5,300 | 5,332 | 15 | 5,369 | 37 | 5,420 | 88 | | | | | |

8. 貸借対照表 (アコム)

Balance Sheet (ACOM)

(単位:百万円/Millions of yen)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | | | |
|-----------------|--|-----------|--------------|-----------|-----------|-----------|-----------|--------------|-----------|---------------|-----------|---------------|---------|---------------|--------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前期末比 ytd % | 2023/9 | 前期末比 ytd % | 2023/12 | 前期末比 ytd % | 2024/3 | 前期比 yoy % |
| 流動資産 | Current Assets | 956,664 | 0.2 | 961,900 | 986,327 | 978,109 | 982,519 | 2.7 | 1,005,952 | 2.4 | 1,029,804 | 4.8 | | | | |
| 現金及び預金 | Cash and Deposits | 69,334 | -11.3 | 66,644 | 84,423 | 67,471 | 52,957 | -23.6 | 55,167 | 4.2 | 58,064 | 9.6 | | | | |
| 営業貸付金 | Accounts Receivable-operating Loans | 783,155 | -0.1 | 788,900 | 791,882 | 795,987 | 810,958 | 3.6 | 829,170 | 2.2 | 845,213 | 4.2 | | | | |
| 割賦売掛金 | Accounts Receivable-installment | 87,962 | 11.6 | 91,087 | 94,724 | 99,316 | 103,575 | 17.7 | 108,136 | 4.4 | 112,650 | 8.8 | | | | |
| 貸倒引当金 | Allowance for Doubtful Accounts | -56,600 | - | -57,820 | -58,130 | -59,640 | -61,050 | - | -63,070 | - | -65,390 | - | | | | |
| 固定資産 | Noncurrent Assets | 123,849 | 54.8 | 120,928 | 115,973 | 109,608 | 107,736 | -13.0 | 104,880 | -2.7 | 105,539 | -2.0 | | | | |
| 有形固定資産 | Property, Plant and Equipment | 11,705 | -12.3 | 11,593 | 9,849 | 6,808 | 6,773 | -42.1 | 6,585 | -2.8 | 6,474 | -4.4 | | | | |
| 無形固定資産 | Intangible Assets | 6,928 | 7.2 | 7,232 | 7,204 | 7,331 | 7,338 | 5.9 | 7,246 | -1.3 | 7,408 | 0.9 | | | | |
| のれん | Goodwill | 1,252 | -29.3 | 1,122 | 993 | 863 | 734 | -41.4 | 604 | -17.6 | 474 | -35.3 | | | | |
| ソフトウェア | Software | 5,637 | 21.2 | 6,071 | 6,172 | 6,429 | 6,566 | 16.5 | 6,603 | 0.6 | 6,895 | 5.0 | | | | |
| 投資その他の資産 | Investments and Other Assets | 105,215 | 74.8 | 102,102 | 98,919 | 95,468 | 93,623 | -11.0 | 91,048 | -2.8 | 91,656 | -2.1 | | | | |
| 繰延税金資産 | Deferred Tax Assets | 75,717 | 144.6 | 72,339 | 69,332 | 66,532 | 64,656 | -14.6 | 61,334 | -5.1 | 58,926 | -8.9 | | | | |
| 貸倒引当金 | Allowance for Doubtful Accounts | -700 | - | -680 | -670 | -660 | -650 | - | -630 | - | -610 | - | | | | |
| 資産合計 | Total Assets | 1,080,514 | 4.4 | 1,082,828 | 1,102,301 | 1,087,717 | 1,090,256 | 0.9 | 1,110,832 | 1.9 | 1,135,343 | 4.1 | | | | |
| 流動負債 | Current Liabilities | 192,551 | 50.1 | 206,409 | 210,885 | 192,896 | 175,290 | -9.0 | 195,818 | 11.7 | 208,989 | 19.2 | | | | |
| コマースャル・ペーパー | Commercial Papers | 24,999 | 400.0 | 39,999 | 39,997 | 44,997 | 34,998 | 40.0 | 54,996 | 57.1 | 54,997 | 57.1 | | | | |
| 1年内返済予定の長期借入金 | Current Portion of Long-term Loans Payable | 86,540 | 48.7 | 110,434 | 98,858 | 76,512 | 89,926 | 3.9 | 83,589 | -7.0 | 92,631 | 3.0 | | | | |
| 1年内償還予定の社債 | Current Portion of Bonds | 45,000 | 12.5 | 25,000 | 40,000 | 40,000 | 25,000 | -44.4 | 25,000 | - | 30,000 | 20.0 | | | | |
| 債務保証損失引当金 | Provision for Loss on Guarantees | 8,010 | -1.6 | 7,590 | 7,960 | 8,020 | 8,670 | 8.2 | 9,080 | 4.7 | 9,800 | 13.0 | | | | |
| 固定負債 | Noncurrent Liabilities | 426,431 | -11.8 | 402,775 | 403,779 | 406,446 | 418,549 | -1.8 | 412,146 | -1.5 | 413,365 | -1.2 | | | | |
| 社債 | Bonds Payable | 95,000 | -26.9 | 95,000 | 80,000 | 80,000 | 70,000 | -26.3 | 70,000 | - | 70,000 | - | | | | |
| 長期借入金 | Long-term Loans Payable | 240,461 | -17.4 | 224,453 | 247,801 | 256,979 | 285,253 | 18.6 | 285,975 | 0.3 | 294,073 | 3.1 | | | | |
| 利息返還損失引当金 | Provision for Loss on Interest Repayment | 86,200 | 51.9 | 78,697 | 71,388 | 64,670 | 57,723 | -33.0 | 50,633 | -12.3 | 43,773 | -24.2 | | | | |
| 負債合計 | Total Liabilities | 618,982 | 1.1 | 609,185 | 614,665 | 599,343 | 593,839 | -4.1 | 607,965 | 2.4 | 622,354 | 4.8 | | | | |
| 株主資本 | Shareholders' Equity | 461,531 | 9.1 | 473,642 | 487,635 | 488,374 | 496,416 | 7.6 | 502,867 | 1.3 | 512,989 | 3.3 | | | | |
| 利益剰余金 | Retained Earnings | 325,375 | 7.5 | 337,487 | 351,480 | 352,218 | 360,261 | 10.7 | 366,712 | 1.8 | 376,834 | 4.6 | | | | |
| 評価・換算差額等 | Valuation and translation adjustments | 0 | 30.7 | 0 | 0 | 0 | 0 | 17.5 | 0 | 12.6 | 0 | 24.7 | | | | |
| 純資産合計 | Total Net Assets | 461,531 | 9.1 | 473,642 | 487,635 | 488,374 | 496,416 | 7.6 | 502,867 | 1.3 | 512,989 | 3.3 | | | | |
| 負債純資産合計 | Total Liabilities and Net Assets | 1,080,514 | 4.4 | 1,082,828 | 1,102,301 | 1,087,717 | 1,090,256 | 0.9 | 1,110,832 | 1.9 | 1,135,343 | 4.1 | | | | |
| 信用保証残高 (オフバランス) | Guaranteed Receivables (Off Balance) | 1,012,303 | 0.0 | 1,019,033 | 1,025,445 | 1,029,303 | 1,044,499 | 3.2 | 1,055,210 | 1.0 | 1,068,218 | 2.3 | | | | |

9. 損益計算書 (アコム)

Income Statement (ACOM)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | |
|--------------|--|---------|--------------|--------|---------|---------|---------|--------------|--------|----------------|---------|----------------|---------|----------------|--------|--------------|---------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | | | 前期比 yoy % |
| 営業収益 | Operating Revenue | 194,670 | -1.7 | 49,380 | 99,591 | 150,025 | 200,679 | 3.1 | 51,980 | 5.3 | 105,612 | 6.0 | | | | | 214,600 | 6.9 |
| 営業貸付金利息 | Interest on Operating Loans | 117,003 | -3.1 | 29,256 | 58,725 | 88,597 | 117,875 | 0.7 | 30,366 | 3.8 | 61,559 | 4.8 | | | | | 125,200 | 6.2 |
| 包括信用購入あっせん収益 | Revenue from Credit Card Business | 10,853 | 8.7 | 2,905 | 5,933 | 9,135 | 12,377 | 14.0 | 3,419 | 17.7 | 7,022 | 18.4 | | | | | 14,700 | 18.8 |
| 信用保証収益 | Revenue from Credit Guarantee | 43,579 | -4.0 | 11,272 | 22,648 | 34,435 | 46,285 | 6.2 | 12,226 | 8.5 | 24,611 | 8.7 | | | | | 50,300 | 8.7 |
| 営業費用 | Operating Expenses | 183,009 | 47.5 | 31,732 | 64,038 | 98,818 | 137,852 | -24.7 | 37,019 | 16.7 | 75,950 | 18.6 | | | | | 156,100 | 13.2 |
| 金融費用 | Financial Expenses | 3,254 | -15.3 | 688 | 1,358 | 1,973 | 2,581 | -20.7 | 636 | -7.6 | 1,401 | 3.2 | | | | | 3,100 | 20.1 |
| 貸倒関連費用 | Provision for Bad Debts | 47,708 | 2.7 | 12,921 | 26,393 | 41,074 | 56,556 | 18.5 | 16,960 | 31.3 | 35,117 | 33.1 | | | | | 70,400 | 24.5 |
| 貸倒損失 | Bad Debt Expenses | 47,438 | -12.9 | 12,141 | 24,943 | 38,064 | 51,496 | 8.6 | 14,550 | 19.8 | 29,687 | 19.0 | | | | | 61,200 | 18.8 |
| 貸倒引当金増減額 | Increase or Decrease in Allowance for Doubtful Accounts | 400 | - | 1,200 | 1,500 | 3,000 | 4,400 | - | 2,000 | - | 4,300 | - | | | | | 7,600 | - |
| 債務保証損失引当金増減額 | Increase or Decrease in Provision for Loss on Guarantees | -130 | - | -420 | -50 | 10 | 660 | - | 410 | - | 1,130 | - | | | | | 1,600 | - |
| 利息返還関連費用 | Provision for Loss on Interest Repayment | 58,923 | - | - | - | - | - | - | - | - | - | - | | | | | - | - |
| 利息返還金 | Interest Repayment | 26,253 | -4.1 | 6,668 | 13,119 | 19,006 | 25,171 | -4.1 | 6,284 | -5.8 | 12,412 | -5.4 | | | | | - | - |
| 貸倒損失(債権放棄) | Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments) | 3,211 | -7.4 | 833 | 1,692 | 2,522 | 3,305 | 2.9 | 805 | -3.3 | 1,537 | -9.1 | | | | | - | - |
| 利息返還損失引当金増減額 | Increase or Decrease in Provision for Loss on Interest Repayment | 29,458 | - | -7,502 | -14,811 | -21,529 | -28,476 | - | -7,090 | - | -13,950 | - | | | | | - | - |
| その他の営業費用 | Other Operating Expenses | 73,123 | -0.8 | 18,122 | 36,286 | 55,771 | 78,714 | 7.6 | 19,422 | 7.2 | 39,431 | 8.7 | | | | | 82,600 | 4.9 |
| 営業利益 | Operating Profit | 11,660 | -84.2 | 17,647 | 35,552 | 51,206 | 62,826 | 438.8 | 14,961 | -15.2 | 29,662 | -16.6 | | | | | 58,500 | -6.9 |
| 営業外収益 | Non-operating Income | 6,337 | -14.0 | 5,801 | 5,867 | 7,647 | 7,733 | 22.0 | 4,479 | -22.8 | 4,488 | -23.5 | | | | | 6,100 | -21.1 |
| 営業外費用 | Non-operating Expenses | 36 | -35.7 | 99 | 114 | 127 | 143 | 297.4 | 1 | -98.3 | 10 | -91.0 | | | | | - | - |
| 経常利益 | Ordinary Profit | 17,962 | -77.9 | 23,349 | 41,305 | 58,726 | 70,417 | 292.0 | 19,438 | -16.7 | 34,140 | -17.3 | | | | | 64,600 | -8.3 |
| 特別利益 | Extraordinary Income | 24 | -63.9 | - | 1,115 | 1,115 | 1,115 | - | - | - | - | - | | | | | - | - |
| 特別損失 | Extraordinary Losses | 1,732 | 122.0 | 42 | 151 | 4,953 | 4,975 | 187.2 | 44 | 6.1 | 108 | -28.8 | | | | | 200 | -96.0 |
| 税引前当期純利益 | Profit Before Income Taxes | 16,254 | -79.8 | 23,307 | 42,269 | 54,889 | 66,557 | 309.5 | 19,393 | -16.8 | 34,032 | -19.5 | | | | | 64,400 | -3.2 |
| 法人税、住民税及び事業税 | Income Taxes-current | 12,929 | 93.9 | 1,550 | 3,513 | 4,761 | 6,511 | -49.6 | 1,788 | 15.3 | 3,896 | 10.9 | | | | | - | - |
| 法人税等調整額 | Income Taxes-deferred | -44,757 | - | 3,378 | 6,385 | 9,185 | 11,061 | - | 3,321 | -1.7 | 5,729 | -10.3 | | | | | - | - |
| 当期純利益 | Profit | 48,082 | -32.2 | 18,378 | 32,370 | 40,942 | 48,985 | 1.9 | 14,283 | -22.3 | 24,405 | -24.6 | | | | | 45,800 | -6.5 |

10. 事業別営業収益 (アコム)

Operating Revenue by Segment (ACOM)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見直し(E) | 前期比 yoy % | |
|----------------|-------------------------------|---------|--------------|--------|--------|---------|---------|--------------|--------|----------------|---------|----------------|---------|----------------|--------|--------------|--------------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | | | 前期比 yoy % |
| 営業収益 | Operating Revenue | 194,670 | -1.7 | 49,380 | 99,591 | 150,025 | 200,679 | 3.1 | 51,980 | 5.3 | 105,612 | 6.0 | | | | | 214,600 | 6.9 |
| ローン・クレジットカード事業 | Loan and Credit Card Business | 142,302 | -1.5 | 36,035 | 72,208 | 109,020 | 145,174 | 2.0 | 37,747 | 4.8 | 76,330 | 5.7 | | | | | 155,200 | 6.9 |
| ローン事業 | Loan Business | 130,696 | -2.3 | 32,882 | 65,799 | 99,162 | 131,833 | 0.9 | 34,050 | 3.6 | 68,762 | 4.5 | | | | | 139,500 | 5.8 |
| 無担保ローン | Unsecured Loans | 130,320 | -2.3 | 32,790 | 65,631 | 98,921 | 131,525 | 0.9 | 33,986 | 3.6 | 68,633 | 4.6 | | | | | 139,300 | 5.9 |
| 消費者向け | Consumers | 130,320 | -2.3 | 32,790 | 65,631 | 98,920 | 131,524 | 0.9 | 33,986 | 3.6 | 68,633 | 4.6 | | | | | 139,300 | 5.9 |
| 有担保ローン | Secured Loans | 375 | -13.6 | 91 | 167 | 241 | 308 | -17.8 | 64 | -30.1 | 129 | -22.9 | | | | | 200 | -35.2 |
| クレジットカード事業 | Credit Card Business | 11,605 | 9.5 | 3,153 | 6,409 | 9,858 | 13,340 | 14.9 | 3,697 | 17.3 | 7,567 | 18.1 | | | | | 15,700 | 17.7 |
| 信用保証事業 | Guarantee Business | 52,228 | -2.3 | 13,229 | 27,167 | 40,846 | 55,288 | 5.9 | 14,141 | 6.9 | 29,133 | 7.2 | | | | | 59,300 | 7.3 |
| その他 | Others | 139 | 54.0 | 115 | 215 | 158 | 217 | 55.7 | 90 | -21.3 | 148 | -31.0 | | | | | 100 | -53.9 |

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:%)

| | | 2022/3 | 2023/3 | | | | 2024/3 | | | | 2024/3見直し(E) |
|----------------|-------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|--------|--------------|
| | | 2022/3 | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 2023/6 | 2023/9 | 2023/12 | 2024/3 | |
| 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 | 73.1 | 73.0 | 72.5 | 72.7 | 72.3 | 72.6 | 72.3 | | | 72.3 |
| ローン事業 | Loan Business | 67.1 | 66.6 | 66.1 | 66.1 | 65.7 | 65.5 | 65.1 | | | 65.0 |
| クレジットカード事業 | Credit Card Business | 6.0 | 6.4 | 6.4 | 6.6 | 6.6 | 7.1 | 7.2 | | | 7.3 |
| 信用保証事業 | Guarantee Business | 26.8 | 26.8 | 27.3 | 27.2 | 27.6 | 27.2 | 27.6 | | | 27.6 |
| その他 | Others | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 | | | 0.1 |

11. 営業費用(アコム)

Operating Expenses (ACOM)

(単位:百万円/Millions of yen)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見通し(E) | | | |
|--------------|--|---------|--------------|--------|---------|---------|---------|--------------|--------|----------------|---------|----------------|---------|----------------|--------|--------------|-------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | |
| 営業費用 | Operating Expenses | 183,009 | 47.5 | 31,732 | 64,038 | 98,818 | 137,852 | -24.7 | 37,019 | 16.7 | 75,950 | 18.6 | | | | 156,100 | 13.2 |
| 金融費用 | Financial Expenses | 3,254 | -15.3 | 688 | 1,358 | 1,973 | 2,581 | -20.7 | 636 | -7.6 | 1,401 | 3.2 | | | | 3,100 | 20.1 |
| 貸倒関連費用 | Provision for Bad Debts | 47,708 | 2.7 | 12,921 | 26,393 | 41,074 | 56,556 | 18.5 | 16,960 | 31.3 | 35,117 | 33.1 | | | | 70,400 | 24.5 |
| 貸倒損失 | Bad Debt Expenses | 47,438 | -12.9 | 12,141 | 24,943 | 38,064 | 51,496 | 8.6 | 14,550 | 19.8 | 29,687 | 19.0 | | | | 61,200 | 18.8 |
| 貸倒引当金増減額 | Increase or Decrease in Allowance for Doubtful Accounts | 400 | - | 1,200 | 1,500 | 3,000 | 4,400 | - | 2,000 | - | 4,300 | - | | | | 7,600 | - |
| 債務保証損失引当金増減額 | Increase or Decrease in Provision for Loss on Guarantees | -130 | - | -420 | -50 | 10 | 660 | - | 410 | - | 1,130 | - | | | | 1,600 | - |
| 利息返還関連費用 | Provision for Loss on Interest Repayment | 58,923 | - | - | - | - | - | - | - | - | - | - | | | | - | - |
| 利息返還金 | Interest Repayment | 26,253 | -4.1 | 6,668 | 13,119 | 19,006 | 25,171 | -4.1 | 6,284 | -5.8 | 12,412 | -5.4 | | | | - | - |
| 貸倒損失(債権放棄) | Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments) | 3,211 | -7.4 | 833 | 1,692 | 2,522 | 3,305 | 2.9 | 805 | -3.3 | 1,537 | -9.1 | | | | - | - |
| 利息返還損失引当金増減額 | Increase or Decrease in Provision for Loss on Interest Repayment | 29,458 | - | -7,502 | -14,811 | -21,529 | -28,476 | - | -7,090 | - | -13,950 | - | | | | - | - |
| その他の営業費用 | Other Operating Expenses | 73,123 | -0.8 | 18,122 | 36,286 | 55,771 | 78,714 | 7.6 | 19,422 | 7.2 | 39,431 | 8.7 | | | | 82,600 | 4.9 |
| 人件費 | Personnel Expenses | 16,924 | -5.2 | 4,295 | 8,432 | 12,775 | 17,110 | 1.1 | 4,520 | 5.3 | 8,813 | 4.5 | | | | 17,800 | 4.0 |
| 広告宣伝費 | Advertising Expenses | 15,157 | 36.6 | 4,156 | 8,276 | 12,784 | 17,767 | 17.2 | 5,049 | 21.5 | 10,191 | 23.1 | | | | 19,800 | 11.4 |
| 事務所費 | Administrative Expenses | 5,434 | -2.0 | 1,297 | 2,701 | 4,091 | 5,404 | -0.5 | 1,200 | -7.5 | 2,423 | -10.3 | | | | 5,100 | -5.6 |
| 電算機費 | Computer Expenses | 16,565 | -15.6 | 3,889 | 7,614 | 12,088 | 17,203 | 3.9 | 3,791 | -2.5 | 7,808 | 2.5 | | | | 17,100 | -0.6 |
| 手数料 | Fees | 7,533 | 1.3 | 1,951 | 3,913 | 5,860 | 8,073 | 7.2 | 2,175 | 11.5 | 4,536 | 15.9 | | | | 9,700 | 20.1 |
| 保険料 | Insurance Expenses | 35 | -0.6 | 0 | 10 | 17 | 25 | -27.5 | 2 | 214.9 | 11 | 12.2 | | | | 100 | 293.6 |
| 減価償却費 | Depreciation | 420 | -10.3 | 90 | 177 | 273 | 373 | -11.3 | 86 | -4.1 | 172 | -2.7 | | | | 300 | -19.6 |
| 公租公課 | Taxes and Other Public Charges | 5,082 | 6.0 | 1,282 | 2,544 | 3,944 | 5,449 | 7.2 | 1,355 | 5.7 | 2,764 | 8.7 | | | | 5,700 | 4.6 |
| 事業税(外形標準課税) | Enterprise Tax (Pro Forma Standard Taxation) | 1,890 | 35.6 | 325 | 695 | 1,029 | 1,383 | -26.8 | 344 | 5.8 | 726 | 4.5 | | | | 1,600 | 15.7 |
| その他 | Others | 4,078 | -25.6 | 833 | 1,920 | 2,906 | 5,924 | 45.3 | 895 | 7.4 | 1,982 | 3.2 | | | | 5,400 | -8.8 |

11-2. 営業収益営業費用率(アコム)

Ratio of Operating Expenses to Operating Revenue (ACOM)

(単位:%)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見通し(E) | | | |
|----------|--|--------|-----------------|--------|--------|---------|--------|-----------------|--------|-------------------|--------|-------------------|---------|-------------------|--------|-----------------|------|
| | | 2022/3 | 前期比 yoy p.p. | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy p.p. | 2023/6 | 前年同期比 yoy p.p. | 2023/9 | 前年同期比 yoy p.p. | 2023/12 | 前年同期比 yoy p.p. | 2024/3 | 前期比 yoy p.p. | |
| 営業費用 | Operating Expenses | 94.0 | 31.3 | 64.3 | 64.3 | 65.9 | 68.7 | -25.3 | 71.2 | 6.9 | 71.9 | 7.6 | | | | 72.7 | 4.0 |
| 金融費用 | Financial Expenses | 1.7 | -0.3 | 1.4 | 1.4 | 1.3 | 1.3 | -0.4 | 1.2 | -0.2 | 1.3 | -0.1 | | | | 1.4 | 0.1 |
| 貸倒関連費用 | Provision for Bad Debts | 24.5 | 1.0 | 26.2 | 26.5 | 27.4 | 28.2 | 3.7 | 32.6 | 6.4 | 33.3 | 6.8 | | | | 32.8 | 4.6 |
| 貸倒損失 | Bad Debt Expenses | 24.4 | -3.1 | 24.6 | 25.0 | 25.4 | 25.7 | 1.3 | 28.0 | 3.4 | 28.1 | 3.1 | | | | 28.5 | 2.8 |
| 利息返還関連費用 | Provision for Loss on Interest Repayment | 30.2 | 30.2 | - | - | - | - | - | - | - | - | - | | | | - | - |
| その他の営業費用 | Other Operating Expenses | 37.6 | 0.4 | 36.7 | 36.4 | 37.2 | 39.2 | 1.6 | 37.4 | 0.7 | 37.3 | 0.9 | | | | 38.5 | -0.7 |
| 人件費 | Personnel Expenses | 8.7 | -0.3 | 8.7 | 8.5 | 8.5 | 8.5 | -0.2 | 8.7 | 0.0 | 8.3 | -0.2 | | | | 8.3 | -0.2 |
| 広告宣伝費 | Advertising Expenses | 7.8 | 2.2 | 8.4 | 8.3 | 8.5 | 8.9 | 1.1 | 9.7 | 1.3 | 9.6 | 1.3 | | | | 9.2 | 0.3 |
| 事務所費 | Administrative Expenses | 2.8 | 0.0 | 2.6 | 2.7 | 2.7 | 2.7 | -0.1 | 2.3 | -0.3 | 2.3 | -0.4 | | | | 2.4 | -0.3 |
| 電算機費 | Computer Expenses | 8.5 | -1.4 | 7.9 | 7.6 | 8.1 | 8.6 | 0.1 | 7.3 | -0.6 | 7.4 | -0.2 | | | | 8.0 | -0.6 |
| 手数料 | Fees | 3.9 | 0.1 | 4.0 | 3.9 | 3.9 | 4.0 | 0.1 | 4.2 | 0.2 | 4.3 | 0.4 | | | | 4.5 | 0.5 |

(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)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見通し(E) | | | | | |
|-----------------------------|--|-----------|-------|-----------|-----------|-----------|-----------|--------------|-----------|----------------|-----------|----------------|---------------|--------------|--|---------|----------------|--------|--------------|
| | | | | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | | | 2023/12 | 前年同期比 yoy % | 2024/3 | 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) | 871,118 | 1.0 | 879,988 | 886,606 | 895,304 | 914,533 | 5.0 | 937,306 | 6.5 | 957,864 | 8.0 | 4.7 | | | | 988,100 | 8.0 | |
| ローン事業 | Loan Business | 783,155 | -0.1 | 788,900 | 791,882 | 795,987 | 810,958 | 3.6 | 829,170 | 5.1 | 845,213 | 6.7 | 4.2 | | | | 866,800 | 6.9 | |
| 無担保ローン | Unsecured Loans | 780,183 | -0.0 | 786,035 | 789,137 | 793,373 | 808,441 | 3.6 | 826,754 | 5.2 | 842,914 | 6.8 | 4.3 | | | | 864,600 | 6.9 | |
| 消費者向け | Consumers | 780,181 | -0.0 | 786,033 | 789,135 | 793,371 | 808,439 | 3.6 | 826,752 | 5.2 | 842,912 | 6.8 | 4.3 | | | | 864,600 | 6.9 | |
| 有担保ローン | Secured Loans | 2,972 | -16.9 | 2,865 | 2,744 | 2,613 | 2,516 | -15.3 | 2,416 | -15.7 | 2,299 | -16.2 | -8.6 | | | | 2,200 | -12.6 | |
| 不動産カードローン | Real Estate Card Loan | 2,550 | -16.6 | 2,459 | 2,360 | 2,258 | 2,178 | -14.6 | 2,087 | -15.1 | 1,998 | -15.3 | -8.3 | | | | - | - | |
| クレジットカード事業 | Credit Card Business | 87,962 | 11.6 | 91,087 | 94,724 | 99,316 | 103,575 | 17.7 | 108,136 | 18.7 | 112,650 | 18.9 | 8.8 | | | | 121,300 | 17.1 | |
| 1口当たり貸付単価 [消費者向け無担保(千円)] | Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen) | 514 | -1.0 | 514 | 511 | 507 | 502 | -2.3 | 498 | -3.1 | 494 | -3.3 | -1.6 | | | | 493 | -1.8 | |
| 信用保証残高 | Guaranteed Receivables | 1,012,303 | 0.0 | 1,019,033 | 1,025,445 | 1,029,303 | 1,044,499 | 3.2 | 1,055,210 | 3.6 | 1,068,218 | 4.2 | 2.3 | | | | 1,095,000 | 4.8 | |
| 1口当たり利用単価 [信用保証残高(千円)] | Average Balance of Guaranteed Receivables per Account (Thousands of yen) | 661 | 1.2 | 663 | 667 | 667 | 671 | 1.5 | 671 | 1.2 | 673 | 0.9 | 0.3 | | | | 672 | 0.1 | |
| 求償債権 | Right to reimbursement | 54,519 | 5.7 | 55,754 | 56,256 | 56,965 | 57,192 | 4.9 | 58,331 | 4.6 | 58,656 | 4.3 | 2.6 | | | | - | - | |

13. 利用者数 (アコム)

Number of Customer Accounts (ACOM)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見通し(E) | | | | | |
|----------------|----------------------|-----------|-------|-----------|-----------|-----------|-----------|--------------|-----------|----------------|-----------|----------------|---------------|--------------|--|---------|----------------|--------|--------------|
| | | | | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | | | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % |
| | | | | | | | | | | | | | | | | | | | |
| ローン事業 (件) | Loan Business | 1,516,101 | 0.9 | 1,528,730 | 1,544,347 | 1,563,654 | 1,609,356 | 6.2 | 1,659,103 | 8.5 | 1,705,843 | 10.5 | 6.0 | | | | 1,753,900 | 9.0 | |
| 無担保ローン | Unsecured Loans | 1,514,981 | 0.9 | 1,527,660 | 1,543,322 | 1,562,671 | 1,608,412 | 6.2 | 1,658,199 | 8.5 | 1,704,977 | 10.5 | 6.0 | | | | 1,753,100 | 9.0 | |
| 消費者向け | Consumers | 1,514,979 | 0.9 | 1,527,658 | 1,543,320 | 1,562,669 | 1,608,410 | 6.2 | 1,658,197 | 8.5 | 1,704,975 | 10.5 | 6.0 | | | | 1,753,100 | 9.0 | |
| 有担保ローン | Secured Loans | 1,120 | -17.1 | 1,070 | 1,025 | 983 | 944 | -15.7 | 904 | -15.5 | 866 | -15.5 | -8.3 | | | | 800 | -15.3 | |
| クレジットカード事業 (名) | Credit Card Business | 500,298 | 9.6 | 523,180 | 552,816 | 586,924 | 629,988 | 25.9 | 682,289 | 30.4 | 733,883 | 32.8 | 16.5 | | | | 787,400 | 25.0 | |
| 信用保証事業 | Guarantee Business | 1,530,222 | -1.3 | 1,536,576 | 1,537,215 | 1,540,937 | 1,555,704 | 1.7 | 1,571,094 | 2.2 | 1,584,920 | 3.1 | 1.9 | | | | 1,629,300 | 4.7 | |

(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)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見直し(E) | | | | |
|---|---|--|--------------|---------|---------|---------|---------|--------------|---------|----------------|---------|----------------|---------|----------------|--------|--------------|--------------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | 2024/3見直し(E) | 前期比 yoy % |
| 新規申込数 | (件) Number of Applicants | 554,955 | 27.0 | 170,356 | 349,605 | 545,878 | 775,649 | 39.8 | 257,192 | 51.0 | 508,100 | 45.3 | | | | | - | - |
| 新客数 | (件) Number of New Loan Customers | 233,458 | 29.8 | 65,607 | 134,146 | 214,504 | 309,619 | 32.6 | 108,110 | 64.8 | 215,003 | 60.3 | | | | | 400,000 | 29.2 |
| 新規貸付率 | (%) Lending Ratio (%) | 42.1 | (0.9) | 38.5 | 38.4 | 39.3 | 39.9 | (-2.2) | 42.0 | (3.5) | 42.3 | (3.9) | | | | | - | - |
| (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) | 170 | -2.9 | 164 | 164 | 163 | 163 | -4.1 | 163 | -0.6 | 166 | 1.2 | | | | | - | - |

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

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見直し(E) | | | | |
|----------|-------------------------------------|--------|------------|--------|--------|---------|--------|------------|--------|-------------|--------|-------------|---------|--------------|--------|------------|--------------|------------|
| | | 2022/3 | 前期比 yoy | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy | 2023/6 | 前期末比 ytd | 2023/9 | 前期末比 ytd | 2023/12 | 前期末比 ytd | 2024/3 | 前期比 yoy | 2024/3見直し(E) | 前期比 yoy |
| ローン事業店舗数 | (店) Number of Loan Business Outlets | 834 | -63 | 807 | 779 | 755 | 754 | -80 | 732 | -22 | 701 | -53 | | | | | 675 | -79 |
| 有人店舗 | Staffed | 4 | - | 4 | 4 | 4 | 1 | -3 | - | -1 | - | -1 | | | | | - | - |
| 無人店舗 | Unstaffed | 830 | -63 | 803 | 775 | 751 | 753 | -77 | 732 | -21 | 701 | -52 | | | | | 675 | -78 |

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

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見直し(E) | | | | |
|-----------|--|--------|------------|--------|--------|---------|--------|------------|--------|-------------|--------|-------------|---------|--------------|--------|------------|--------------|------------|
| | | 2022/3 | 前期比 yoy | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy | 2023/6 | 前期末比 ytd | 2023/9 | 前期末比 ytd | 2023/12 | 前期末比 ytd | 2024/3 | 前期比 yoy | 2024/3見直し(E) | 前期比 yoy |
| 自動契約コーナー数 | (所) Number of Automatic Contract Machine Outlets | 834 | -63 | 807 | 779 | 755 | 754 | -80 | 732 | -22 | 701 | -53 | | | | | 675 | -79 |
| 自動契約機台数 | (台) Number of Automatic Contract Machines | 852 | -84 | 823 | 795 | 770 | 769 | -83 | 746 | -23 | 715 | -54 | | | | | 690 | -79 |
| カード発行機台数 | Number of Card Issuance Machines | 646 | -1 | 646 | 647 | 647 | 647 | 1 | 648 | 1 | 648 | 1 | | | | | - | - |

17. ATM (アコム) ATMs (ACOM)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見直し(E) | | | | |
|------------------------------|--------------------|--|------------|--------|--------|---------|--------|------------|--------|-------------|--------|-------------|---------|--------------|--------|------------|--------------|------------|
| | | 2022/3 | 前期比 yoy | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy | 2023/6 | 前期末比 ytd | 2023/9 | 前期末比 ytd | 2023/12 | 前期末比 ytd | 2024/3 | 前期比 yoy | 2024/3見直し(E) | 前期比 yoy |
| ATM台数 | (台) Number of ATMs | 50,656 | -318 | 50,495 | 50,417 | 50,443 | 50,146 | -510 | 49,963 | -183 | 49,857 | -289 | | | | | - | - |
| 自社設置分 | Proprietary | 857 | -71 | 827 | 799 | 775 | 772 | -85 | 747 | -25 | 714 | -58 | | | | | 693 | -79 |
| 年中無休 | Open 365 Days/Year | 857 | -71 | 827 | 799 | 775 | 772 | -85 | 747 | -25 | 714 | -58 | | | | | - | - |
| 24時間稼働 | Open 24 Hours/Day | 763 | -61 | 742 | 720 | 699 | 695 | -68 | 673 | -22 | 644 | -51 | | | | | - | - |
| 提携分 | Tie-up | 49,799 | -247 | 49,668 | 49,618 | 49,668 | 49,374 | -425 | 49,216 | -158 | 49,143 | -231 | | | | | - | - |
| (注)提携分は、当社と提携している銀行が管理している台数 | | Note : The figures in "Tie-up" represent number of ATMs managed by tie-up partner banks. | | | | | | | | | | | | | | | | |

18. 社員数 (アコム) Employees (ACOM)

| | | 2022/3 | | 2023/3 | | | | | 2024/3 | | | | | 2024/3見直し(E) | | | | |
|------|-------------------------------|--------|------------|--------|--------|---------|--------|------------|--------|-------------|--------|-------------|---------|--------------|--------|------------|--------------|------------|
| | | 2022/3 | 前期比 yoy | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy | 2023/6 | 前期末比 ytd | 2023/9 | 前期末比 ytd | 2023/12 | 前期末比 ytd | 2024/3 | 前期比 yoy | 2024/3見直し(E) | 前期比 yoy |
| 合計 | (名) Number of Total Employees | 2,210 | 7 | 2,251 | 2,223 | 2,208 | 2,180 | -30 | 2,221 | 41 | 2,209 | 29 | | | | | - | - |
| 正社員 | Permanent Employees | 2,111 | -1 | 2,146 | 2,115 | 2,101 | 2,071 | -40 | 2,106 | 35 | 2,093 | 22 | | | | | 2,059 | -12 |
| 非正社員 | Temporary Employees | 99 | 8 | 105 | 108 | 107 | 109 | 10 | 115 | 6 | 116 | 7 | | | | | - | - |

19. 期中平均利回り (アコム)

Average Loan Yield (ACOM)

(単位: %)

| | | 2023/3 | | | | | | | | | | 2024/3 | | | | | | | | | |
|---------|--------------------|--------|-----------------|--------|-------------------|--------|-------------------|---------|-------------------|--------|-----------------|--------|-------------------|--------|-------------------|---------|-------------------|--------|-----------------|--------------|-----------------|
| | | 2022/3 | 前期比 yoy p.p. | 2022/6 | 前年同期比 yoy p.p. | 2022/9 | 前年同期比 yoy p.p. | 2022/12 | 前年同期比 yoy p.p. | 2023/3 | 前期比 yoy p.p. | 2023/6 | 前年同期比 yoy p.p. | 2023/9 | 前年同期比 yoy p.p. | 2023/12 | 前年同期比 yoy p.p. | 2024/3 | 前期比 yoy p.p. | 2024/3見通し(E) | 前期比 yoy p.p. |
| 期中平均利回り | Average Loan Yield | 14.96 | -0.05 | 14.93 | -0.09 | 14.89 | -0.09 | 14.88 | -0.09 | 14.88 | -0.08 | 14.93 | 0.00 | 14.93 | 0.04 | | | | | 14.91 | 0.03 |
| 無担保ローン | Unsecured Loans | 14.98 | -0.05 | 14.94 | -0.09 | 14.91 | -0.08 | 14.90 | -0.09 | 14.89 | -0.09 | 14.94 | 0.00 | 14.94 | 0.03 | | | | | 14.92 | 0.03 |
| 消費者向け | Consumers | 14.98 | -0.05 | 14.94 | -0.09 | 14.91 | -0.08 | 14.90 | -0.09 | 14.89 | -0.09 | 14.94 | 0.00 | 14.94 | 0.03 | | | | | 14.92 | 0.03 |
| 有担保ローン | Secured Loans | 11.37 | 0.33 | 12.52 | 0.93 | 11.58 | -0.23 | 11.32 | -0.20 | 11.14 | -0.23 | 10.36 | -2.16 | 10.64 | -0.94 | | | | | 10.22 | -0.92 |

(注)期中平均利回り=営業貸付金利息/月初平均貸付金残高(%)[年率換算]

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

20. 貸付金利別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位: 百万円/Millions of yen)

| 実質年率 | Effective Annual Interest Rate | 2023/3 | | | | | | | | | | 2024/3 | | | | | | | | | |
|---------------------|--------------------------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|--------|----------------|--------------|----------------|
| | | 2022/3 | 構成比 C.R.(%) | 2022/6 | 構成比 C.R.(%) | 2022/9 | 構成比 C.R.(%) | 2022/12 | 構成比 C.R.(%) | 2023/3 | 構成比 C.R.(%) | 2023/6 | 構成比 C.R.(%) | 2023/9 | 構成比 C.R.(%) | 2023/12 | 構成比 C.R.(%) | 2024/3 | 構成比 C.R.(%) | 2024/3見通し(E) | 構成比 C.R.(%) |
| 合計 | Total | 780,181 | 100.0 | 786,033 | 100.0 | 789,135 | 100.0 | 793,371 | 100.0 | 808,439 | 100.0 | 826,752 | 100.0 | 842,912 | 100.0 | | | | | 864,600 | 100.0 |
| 15.000% < ≤ 18.000% | 15.000% < ≤ 18.000% | 357,395 | 45.8 | 359,009 | 45.7 | 360,996 | 45.8 | 363,982 | 45.9 | 373,042 | 46.1 | 385,878 | 46.7 | 398,916 | 47.3 | | | | | 417,500 | 48.3 |
| 10.000% < ≤ 15.000% | 10.000% < ≤ 15.000% | 370,942 | 47.6 | 374,234 | 47.6 | 374,326 | 47.4 | 374,874 | 47.2 | 379,930 | 47.0 | 384,758 | 46.5 | 387,531 | 46.0 | | | | | 389,700 | 45.1 |
| ≤ 10.000% | ≤ 10.000% | 51,843 | 6.6 | 52,789 | 6.7 | 53,812 | 6.8 | 54,515 | 6.9 | 55,466 | 6.9 | 56,114 | 6.8 | 56,464 | 6.7 | | | | | 57,400 | 6.6 |

20-2. 貸付金利別口座数構成 [消費者向け無担保ローン] (アコム)

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

| 実質年率 | Effective Annual Interest Rate | 2023/3 | | | | | | | | | | 2024/3 | | | | | | | | | |
|---------------------|--------------------------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|---------|----------------|--------|----------------|--------------|----------------|
| | | 2022/3 | 構成比 C.R.(%) | 2022/6 | 構成比 C.R.(%) | 2022/9 | 構成比 C.R.(%) | 2022/12 | 構成比 C.R.(%) | 2023/3 | 構成比 C.R.(%) | 2023/6 | 構成比 C.R.(%) | 2023/9 | 構成比 C.R.(%) | 2023/12 | 構成比 C.R.(%) | 2024/3 | 構成比 C.R.(%) | 2024/3見通し(E) | 構成比 C.R.(%) |
| 合計 | Total | 1,514,979 | 100.0 | 1,527,658 | 100.0 | 1,543,320 | 100.0 | 1,562,669 | 100.0 | 1,608,410 | 100.0 | 1,658,197 | 100.0 | 1,704,975 | 100.0 | | | | | - | - |
| 15.000% < ≤ 18.000% | 15.000% < ≤ 18.000% | 1,049,509 | 69.3 | 1,056,530 | 69.2 | 1,068,782 | 69.2 | 1,086,309 | 69.5 | 1,124,854 | 69.9 | 1,168,681 | 70.5 | 1,211,615 | 71.1 | | | | | - | - |
| 10.000% < ≤ 15.000% | 10.000% < ≤ 15.000% | 349,117 | 23.0 | 351,476 | 23.0 | 351,725 | 22.8 | 350,889 | 22.5 | 355,573 | 22.1 | 359,380 | 21.7 | 362,172 | 21.2 | | | | | - | - |
| ≤ 10.000% | ≤ 10.000% | 116,353 | 7.7 | 119,652 | 7.8 | 122,813 | 8.0 | 125,471 | 8.0 | 127,983 | 8.0 | 130,136 | 7.8 | 131,188 | 7.7 | | | | | - | - |

21. 貸付金額別残高構成 [消費者向け無担保ローン] (アコム)

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

(単位:百万円/Millions of yen)

| 残高ランク | Classified Receivable Outstanding (Thousands of yen) | 2023/3 | | | | | | | | | | 2024/3 | | | | | | 2024/3見直し(E) | 構成比 C.R.(%) | | |
|---------------|---|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|--------------|----------------|---------|----------------|
| | | 2022/3 | 構成比 C.R.(%) | 2022/6 | 構成比 C.R.(%) | 2022/9 | 構成比 C.R.(%) | 2022/12 | 構成比 C.R.(%) | 2023/3 | 構成比 C.R.(%) | 2023/6 | 構成比 C.R.(%) | 2023/9 | 構成比 C.R.(%) | 2023/12 | 構成比 C.R.(%) | | | 2024/3 | 構成比 C.R.(%) |
| | | | | | | | | | | | | | | | | | | | | | |
| 合計 | Total | 780,181 | 100.0 | 786,033 | 100.0 | 789,135 | 100.0 | 793,371 | 100.0 | 808,439 | 100.0 | 826,752 | 100.0 | 842,912 | 100.0 | | | | | 864,600 | 100.0 |
| 10万円以下 | ≦ 100 | 14,350 | 1.8 | 14,835 | 1.9 | 15,637 | 2.0 | 16,284 | 2.0 | 17,643 | 2.2 | 18,446 | 2.2 | 18,932 | 2.3 | | | | | 20,300 | 2.3 |
| 10万円超 30万円以下 | 100 < ≦ 300 | 74,677 | 9.6 | 74,407 | 9.5 | 74,597 | 9.5 | 75,079 | 9.5 | 77,572 | 9.6 | 80,393 | 9.7 | 83,666 | 9.9 | | | | | 83,100 | 9.6 |
| 30万円超 50万円以下 | 300 < ≦ 500 | 208,918 | 26.8 | 210,580 | 26.8 | 212,564 | 26.9 | 215,060 | 27.1 | 219,630 | 27.2 | 226,245 | 27.4 | 233,858 | 27.8 | | | | | 236,600 | 27.4 |
| 50万円超 100万円以下 | 500 < ≦ 1,000 | 188,154 | 24.1 | 188,804 | 24.0 | 188,849 | 23.9 | 188,586 | 23.8 | 190,963 | 23.6 | 194,735 | 23.6 | 197,605 | 23.4 | | | | | 202,100 | 23.4 |
| 100万円超 | 1,000 < | 294,079 | 37.7 | 297,405 | 37.8 | 297,486 | 37.7 | 298,360 | 37.6 | 302,629 | 37.4 | 306,931 | 37.1 | 308,849 | 36.6 | | | | | 322,500 | 37.3 |

21-2. 貸付金額別口座数構成 [消費者向け無担保ローン] (アコム)

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

| 残高ランク | Classified Receivable Outstanding (Thousands of yen) | 2023/3 | | | | | | | | | | 2024/3 | | | | | | 2024/3見直し(E) | 構成比 C.R.(%) | | |
|---------------|---|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|---------|----------------|--------------|----------------|--------|----------------|
| | | 2022/3 | 構成比 C.R.(%) | 2022/6 | 構成比 C.R.(%) | 2022/9 | 構成比 C.R.(%) | 2022/12 | 構成比 C.R.(%) | 2023/3 | 構成比 C.R.(%) | 2023/6 | 構成比 C.R.(%) | 2023/9 | 構成比 C.R.(%) | 2023/12 | 構成比 C.R.(%) | | | 2024/3 | 構成比 C.R.(%) |
| | | | | | | | | | | | | | | | | | | | | | |
| 合計 | Total | 1,514,979 | 100.0 | 1,527,658 | 100.0 | 1,543,320 | 100.0 | 1,562,669 | 100.0 | 1,608,410 | 100.0 | 1,658,197 | 100.0 | 1,704,975 | 100.0 | | | | | - | - |
| 10万円以下 | ≦ 100 | 228,992 | 15.1 | 236,432 | 15.5 | 247,062 | 16.0 | 257,621 | 16.5 | 276,582 | 17.2 | 290,605 | 17.5 | 300,227 | 17.6 | | | | | - | - |
| 10万円超 30万円以下 | 100 < ≦ 300 | 360,113 | 23.8 | 359,596 | 23.5 | 360,737 | 23.4 | 363,477 | 23.3 | 375,241 | 23.3 | 389,088 | 23.5 | 403,878 | 23.7 | | | | | - | - |
| 30万円超 50万円以下 | 300 < ≦ 500 | 485,563 | 32.0 | 488,634 | 32.0 | 492,583 | 31.9 | 498,281 | 31.9 | 507,930 | 31.6 | 522,759 | 31.5 | 540,113 | 31.7 | | | | | - | - |
| 50万円超 100万円以下 | 500 < ≦ 1,000 | 248,512 | 16.4 | 249,108 | 16.3 | 248,925 | 16.1 | 248,604 | 15.9 | 251,580 | 15.6 | 256,179 | 15.5 | 259,873 | 15.2 | | | | | - | - |
| 100万円超 | 1,000 < | 191,799 | 12.7 | 193,888 | 12.7 | 194,013 | 12.6 | 194,686 | 12.4 | 197,077 | 12.3 | 199,566 | 12.0 | 200,884 | 11.8 | | | | | - | - |

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) | 2023/3 | | | | | | | | | | | | | | | | | | | | | | | | 2024/3 | | | | | |
|------------------|---------------------------------|--------------------------------|-------------------|--------------|--------|--------------------------------|-------------------|--------------|--------|--------------------------------|-------------------|--------------|-------|--------------------------------|-------------------|--------------|--------|--------------------------------|-------------------|--------------|--------|--------------------------------|-------------------|--------------|----|--------------------------------|-------------------|----|--|--|--|
| | | 2022/3 | | | 2022/6 | | | 2022/9 | | | 2022/12 | | | 2023/3 | | | 2023/6 | | | 2023/9 | | | 2023/12 | | | 2024/3 | | | | | |
| | | 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 | | | | |
| 合計 | Total | 100.0 | 170 | 100.0 | 100.0 | 164 | 100.0 | 100.0 | 164 | 100.0 | 100.0 | 163 | 100.0 | 100.0 | 163 | 100.0 | 100.0 | 163 | 100.0 | 100.0 | 166 | 100.0 | | | | | | | | | |
| 200万円以下 | ≦ 2 | 24.8 | 121 | 21.3 | 23.7 | 113 | 21.1 | 24.9 | 112 | 21.2 | 25.6 | 113 | 21.3 | 26.5 | 113 | 21.6 | 26.3 | 115 | 21.6 | 26.7 | 117 | 21.8 | | | | | | | | | |
| 200万円超 500万円以下 | 2 < ≦ 5 | 66.3 | 175 | 61.4 | 66.2 | 167 | 61.6 | 65.1 | 168 | 61.5 | 64.5 | 168 | 61.5 | 63.6 | 168 | 61.0 | 63.4 | 166 | 61.1 | 63.0 | 171 | 61.0 | | | | | | | | | |
| 500万円超 700万円以下 | 5 < ≦ 7 | 6.1 | 244 | 11.4 | 6.8 | 232 | 11.4 | 6.8 | 235 | 11.4 | 6.7 | 233 | 11.3 | 6.7 | 235 | 11.4 | 7.0 | 231 | 11.4 | 7.0 | 241 | 11.3 | | | | | | | | | |
| 700万円超 1,000万円以下 | 7 < ≦ 10 | 2.2 | 293 | 4.6 | 2.5 | 293 | 4.6 | 2.4 | 292 | 4.6 | 2.4 | 296 | 4.6 | 2.4 | 296 | 4.6 | 2.5 | 298 | 4.5 | 2.5 | 301 | 4.5 | | | | | | | | | |
| 1,000万円超 | 10 < | 0.6 | 419 | 1.3 | 0.8 | 404 | 1.3 | 0.8 | 382 | 1.3 | 0.8 | 389 | 1.3 | 0.8 | 393 | 1.4 | 0.8 | 402 | 1.4 | 0.8 | 404 | 1.4 | | | | | | | | | |

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: %)

| | | 2023/3 | | | | | | | | | | | | | | | | | | | | | | | | | | | 2024/3 | | | | | |
|--------------|-------------|-------------------|--------------------|--------------|--------|-------------------|--------------------|--------------|-------|-------------------|--------------------|--------------|-------|-------------------|--------------------|--------------|--------|-------------------|--------------------|--------------|-------|-------------------|--------------------|--------------|----|-------------------|--------------------|----|--------|--|--|--|--|--|
| | | 2022/3 | | | 2022/6 | | | 2022/9 | | | 2022/12 | | | 2023/3 | | | 2023/6 | | | 2023/9 | | | 2023/12 | | | 2024/3 | | | | | | | | |
| | | 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 | | | | | | | |
| 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 | | | | | | | | | | | | | |
| ~ 29才 | Under 29 | 60.7 | 28.3 | 40.9 | 60.5 | 28.5 | 42.0 | 60.4 | 28.8 | 42.6 | 61.0 | 29.3 | 42.6 | 61.3 | 30.2 | 42.6 | 59.5 | 31.0 | 43.6 | 58.8 | 31.6 | 43.9 | | | | | | | | | | | | |
| 30 ~ 39才 | Age 30 - 39 | 16.4 | 22.6 | 19.0 | 16.6 | 22.7 | 19.1 | 16.7 | 22.6 | 19.4 | 16.6 | 22.6 | 19.1 | 16.6 | 22.4 | 19.2 | 17.4 | 22.4 | 19.8 | 17.5 | 22.3 | 19.8 | | | | | | | | | | | | |
| 40 ~ 49才 | Age 40 - 49 | 11.5 | 20.5 | 14.9 | 11.7 | 20.3 | 14.0 | 11.6 | 20.1 | 13.8 | 11.4 | 19.8 | 13.8 | 11.2 | 19.4 | 13.8 | 11.8 | 19.1 | 13.0 | 12.0 | 18.8 | 13.2 | | | | | | | | | | | | |
| 50 ~ 59才 | Age 50 - 59 | 8.0 | 17.3 | 13.4 | 7.7 | 17.3 | 13.4 | 7.6 | 17.3 | 13.1 | 7.4 | 17.2 | 13.3 | 7.3 | 17.0 | 13.3 | 7.6 | 16.7 | 12.7 | 7.8 | 16.6 | 12.4 | | | | | | | | | | | | |
| 60才以上 | Over 60 | 3.4 | 11.3 | 11.8 | 3.5 | 11.2 | 11.5 | 3.7 | 11.2 | 11.1 | 3.6 | 11.1 | 11.2 | 3.6 | 11.0 | 11.1 | 3.7 | 10.8 | 10.9 | 3.9 | 10.7 | 10.7 | | | | | | | | | | | | |

24. 顧客性別別件数構成比 [消費者向け無担保ローン] (アコム)

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

(単位: %)

| | | 2023/3 | | | | | | | | | | | | | | | | | | | | | | | | | | | 2024/3 | | | | | |
|--------------|--------|-------------------|--------------------|--------------|--------|-------------------|--------------------|--------------|------|-------------------|--------------------|--------------|------|-------------------|--------------------|--------------|--------|-------------------|--------------------|--------------|------|-------------------|--------------------|--------------|----|-------------------|--------------------|----|--------|--|--|--|--|--|
| | | 2022/3 | | | 2022/6 | | | 2022/9 | | | 2022/12 | | | 2023/3 | | | 2023/6 | | | 2023/9 | | | 2023/12 | | | 2024/3 | | | | | | | | |
| | | 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 | | | | | | | |
| 男性 | Male | 67.7 | 71.9 | 73.1 | 67.4 | 71.8 | 72.7 | 66.9 | 71.6 | 72.8 | 66.2 | 71.3 | 72.7 | 66.1 | 71.0 | 72.5 | 65.4 | 70.7 | 70.6 | 64.8 | 70.3 | 70.6 | | | | | | | | | | | | |
| 女性 | Female | 32.3 | 28.1 | 26.9 | 32.6 | 28.2 | 27.3 | 33.1 | 28.4 | 27.2 | 33.8 | 28.7 | 27.3 | 33.9 | 29.0 | 27.5 | 34.6 | 29.3 | 29.4 | 35.2 | 29.7 | 29.4 | | | | | | | | | | | | |

25. 貸倒損失 (アコム)

Bad Debt Expenses (ACOM)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | |
|------------------------------|--|-------------|--------------|--------|--------|---------|--------|--------------|--------|----------------|--------|----------------|---------|----------------|--------|--------------|--------------|--------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | 2024/3見通し(E) | 前期比 yoy % |
| 貸倒損失 (百万円) | Bad Debt Expenses (Millions of yen) | 50,650 | -12.6 | 12,974 | 26,636 | 40,586 | 54,801 | 8.2 | 15,356 | 18.4 | 31,224 | 17.2 | | | | | 64,500 | 17.7 |
| ローン・クレジットカード事業 | Loan and Credit Card Business | 29,666 | -9.3 | 7,655 | 15,822 | 24,138 | 32,574 | 9.8 | 9,086 | 18.7 | 18,381 | 16.2 | | | | | 38,200 | 17.3 |
| ローン事業 | Loan Business | 26,010 | -10.1 | 6,713 | 13,820 | 21,079 | 28,387 | 9.1 | 7,868 | 17.2 | 15,806 | 14.4 | | | | | 32,700 | 15.2 |
| 無担保ローン | Unsecured Loans | 25,985 | -10.1 | 6,705 | 13,808 | 21,049 | 28,349 | 9.1 | 7,853 | 17.1 | 15,779 | 14.3 | | | | | 32,700 | 15.3 |
| 貸倒損失 | Bad Debt Expenses | 22,773 | -10.4 | 5,872 | 12,116 | 18,527 | 25,044 | 10.0 | 7,047 | 20.0 | 14,242 | 17.5 | | | | | - | - |
| 利息返還請求に伴う債権放棄 | Waiver of Repayments accompanied with Interest Repayments | 3,211 | -7.4 | 833 | 1,692 | 2,522 | 3,305 | 2.9 | 805 | -3.3 | 1,537 | -9.1 | | | | | - | - |
| 有担保ローン | Secured Loans | 25 | -38.8 | 7 | 12 | 29 | 37 | 46.0 | 14 | 105.3 | 26 | 112.8 | | | | | - | - |
| クレジットカード事業 | Credit Card Business | 3,656 | -3.3 | 942 | 2,001 | 3,059 | 4,187 | 14.5 | 1,218 | 29.3 | 2,574 | 28.7 | | | | | 5,500 | 31.3 |
| 信用保証事業 | Guarantee Business | 20,963 | -16.9 | 5,319 | 10,808 | 16,442 | 22,221 | 6.0 | 6,269 | 17.9 | 12,843 | 18.8 | | | | | 26,200 | 17.9 |
| 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) | 414 | -4.4 | 403 | 402 | 404 | 402 | -2.9 | 391 | -3.0 | 390 | -3.0 | | | | | - | - |
| <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) | 514 | -1.0 | 514 | 511 | 507 | 502 | -2.3 | 498 | -3.1 | 494 | -3.3 | | | | | 493 | -1.8 |

| [貸倒損失率] | | [Ratio of Bad Debt Expenses] | | | | | | | | | | | | | | | | |
|--------------------|---|------------------------------|---------|--------|--------|---------|--------|---------|--------|---------|--------|---------|---------|-----|--------|-----|--------------|--------|
| | | 2022/3 | (-) | 2022/6 | 2022/9 | 2022/12 | 2023/3 | (%) | 2023/6 | (%) | 2023/9 | (%) | 2023/12 | (%) | 2024/3 | (%) | 2024/3見通し(E) | (%) |
| ローン・クレジットカード事業 (%) | Loan and Credit Card Business (%) | 3.40 | (-0.39) | 0.87 | 1.78 | 2.70 | 3.56 | (0.16) | 0.97 | (0.10) | 1.92 | (0.14) | | | | | 3.86 | (0.30) |
| ローン事業 | Loan Business | 3.32 | (-0.37) | 0.85 | 1.74 | 2.65 | 3.50 | (0.18) | 0.95 | (0.10) | 1.87 | (0.13) | | | | | 3.77 | (0.27) |
| 無担保ローン | Unsecured Loans | 3.33 | (-0.37) | 0.85 | 1.75 | 2.65 | 3.51 | (0.18) | 0.95 | (0.10) | 1.87 | (0.12) | | | | | 3.78 | (0.27) |
| 貸倒損失 | Bad Debt Expenses | 2.92 | (-0.34) | 0.75 | 1.53 | 2.33 | 3.10 | (0.18) | 0.85 | (0.10) | 1.69 | (0.16) | | | | | - | - |
| 利息返還請求に伴う債権放棄 | Waiver of Repayments accompanied with Interest Repayments | 0.41 | (-0.03) | 0.11 | 0.21 | 0.32 | 0.41 | (0.00) | 0.10 | (-0.01) | 0.18 | (-0.03) | | | | | - | - |
| 有担保ローン | Secured Loans | 0.85 | (-0.31) | 0.25 | 0.45 | 1.11 | 1.47 | (0.62) | 0.61 | (0.36) | 1.15 | (0.70) | | | | | - | - |
| クレジットカード事業 | Credit Card Business | 4.15 | (-0.65) | 1.03 | 2.11 | 3.08 | 4.04 | (-0.11) | 1.13 | (0.10) | 2.28 | (0.17) | | | | | 4.53 | (0.49) |
| 信用保証事業 | Guarantee Business | 1.96 | (-0.41) | 0.49 | 1.00 | 1.51 | 2.02 | (0.06) | 0.56 | (0.07) | 1.14 | (0.14) | | | | | 2.27 | (0.25) |

(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] | 2023/3 | | | | | | | | | | 2024/3 | | | | | | | | | |
|---------------|---|--------|-----------------|--------|-----------------|--------|-----------------|---------|-----------------|--------|-----------------|--------|-----------------|--------|-----------------|---------|-----------------|--------|-----------------|--|--|
| | | 2022/3 | 構成比 C.R. (%) | 2022/6 | 構成比 C.R. (%) | 2022/9 | 構成比 C.R. (%) | 2022/12 | 構成比 C.R. (%) | 2023/3 | 構成比 C.R. (%) | 2023/6 | 構成比 C.R. (%) | 2023/9 | 構成比 C.R. (%) | 2023/12 | 構成比 C.R. (%) | 2024/3 | 構成比 C.R. (%) | | |
| 貸倒損失 (百万円) | Amount of Bad Debt Expenses (Millions of yen) | 25,985 | 100.0 | 6,705 | 100.0 | 13,808 | 100.0 | 21,049 | 100.0 | 28,349 | 100.0 | 7,853 | 100.0 | 15,779 | 100.0 | | | | | | |
| 自己破産 | Personal Bankruptcy | 2,830 | 10.9 | 534 | 8.0 | 1,162 | 8.4 | 2,054 | 9.7 | 3,016 | 10.6 | 639 | 8.1 | 1,487 | 9.4 | | | | | | |
| 行方不明 | Failure to Locate Borrowers | 450 | 1.7 | 89 | 1.3 | 211 | 1.5 | 341 | 1.6 | 490 | 1.7 | 91 | 1.2 | 223 | 1.4 | | | | | | |
| 支払不能等 | Borrowers' Inability of Making Repayments, etc. | 18,970 | 73.0 | 5,118 | 76.3 | 10,499 | 76.1 | 15,782 | 75.0 | 21,087 | 74.4 | 6,228 | 79.3 | 12,340 | 78.2 | | | | | | |
| 債権放棄 | ACOM's Voluntary Waiver of Repayments | 3,733 | 14.4 | 963 | 14.4 | 1,935 | 14.0 | 2,870 | 13.7 | 3,755 | 13.3 | 894 | 11.4 | 1,728 | 11.0 | | | | | | |
| 利息返還請求に伴う債権放棄 | Waiver of Repayments accompanied with Interest Repayments | 3,211 | - | 833 | - | 1,692 | - | 2,522 | - | 3,305 | - | 805 | - | 1,537 | - | | | | | | |

26. 不良債権の状況 (アコム)

Non-performing Loans (ACOM)

(単位: 百万円/Millions of yen)

| | | 2023/3 | | | | | | | | 2024/3 | | | | | | | | | |
|-------------------|--|--------|-------|--------|-------|--------|-------|---------|-------|--------|-------|--------|-------|--------|-------|---------|-------|--------|-------|
| | | 2022/3 | 未残比 % | 2022/6 | 未残比 % | 2022/9 | 未残比 % | 2022/12 | 未残比 % | 2023/3 | 未残比 % | 2023/6 | 未残比 % | 2023/9 | 未残比 % | 2023/12 | 未残比 % | 2024/3 | 未残比 % |
| 不良債権合計 | Total Amount of Non-performing Loans | 64,011 | 8.17 | 65,495 | 8.30 | 66,286 | 8.37 | 66,990 | 8.41 | 66,925 | 8.25 | 68,455 | 8.25 | 68,528 | 8.11 | | | | |
| 破産更生債権及びこれらに準ずる債権 | Bankrupt or De facto Bankrupt | 487 | 0.06 | 460 | 0.06 | 467 | 0.06 | 449 | 0.06 | 442 | 0.05 | 431 | 0.05 | 435 | 0.05 | | | | |
| 破産申立債権 | Applications for Bankruptcy are Proceeded | 42 | 0.01 | 40 | 0.01 | 42 | 0.01 | 39 | 0.00 | 35 | 0.00 | 46 | 0.01 | 46 | 0.01 | | | | |
| 民事再生申立債権 | Applications for The Civil Rehabilitation are Proceeded | 160 | 0.02 | 148 | 0.02 | 166 | 0.02 | 145 | 0.02 | 154 | 0.02 | 149 | 0.02 | 157 | 0.02 | | | | |
| 民事再生決定債権 | Applications for The Civil Rehabilitation are Determined | 275 | 0.04 | 264 | 0.03 | 252 | 0.03 | 242 | 0.03 | 231 | 0.03 | 229 | 0.03 | 225 | 0.03 | | | | |
| 危険債権 | Doubtful receivables | 22,625 | 2.89 | 22,885 | 2.90 | 22,975 | 2.90 | 22,913 | 2.88 | 22,820 | 2.81 | 22,774 | 2.75 | 23,069 | 2.73 | | | | |
| 三月以上延滞債権 | Receivables past due for three months or more | 2,597 | 0.33 | 3,113 | 0.39 | 2,967 | 0.37 | 3,279 | 0.41 | 2,665 | 0.33 | 3,686 | 0.44 | 3,247 | 0.38 | | | | |
| 貸出条件緩和債権 | Restructured receivables | 38,300 | 4.89 | 39,035 | 4.95 | 39,876 | 5.03 | 40,348 | 5.07 | 40,996 | 5.05 | 41,562 | 5.01 | 41,776 | 4.94 | | | | |

(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られた「特定金融社等の会計の整理に関する内閣府令」等に則し、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

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.

(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

: 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)

| | | 2023/3 | | | | | | | | 2024/3 | | | | | | | | | |
|---------------|----------------------|--------|-------|--------|-------|--------|-------|---------|-------|--------|-------|--------|-------|--------|-------|---------|-------|--------|-------|
| | | 2022/3 | 未残比 % | 2022/6 | 未残比 % | 2022/9 | 未残比 % | 2022/12 | 未残比 % | 2023/3 | 未残比 % | 2023/6 | 未残比 % | 2023/9 | 未残比 % | 2023/12 | 未残比 % | 2024/3 | 未残比 % |
| 11日以上3カ月未満延滞額 | 11 days ≤ < 3 months | 18,542 | 2.37 | 20,698 | 2.62 | 23,928 | 3.02 | 19,755 | 2.48 | 21,998 | 2.71 | 21,457 | 2.59 | 25,321 | 3.00 | | | | |
| 31日以上3カ月未満延滞額 | 31 days ≤ < 3 months | 9,361 | 1.19 | 9,557 | 1.21 | 9,677 | 1.22 | 9,159 | 1.15 | 9,939 | 1.23 | 9,959 | 1.20 | 10,521 | 1.24 | | | | |
| 11日以上31日未満延滞額 | 11 days ≤ < 31 days | 9,181 | 1.17 | 11,140 | 1.41 | 14,250 | 1.80 | 10,596 | 1.33 | 12,058 | 1.49 | 11,498 | 1.39 | 14,800 | 1.75 | | | | |

27. 貸倒引当金 (アコム)

Allowance for Doubtful Accounts (ACOM)

(単位: 百万円/Millions of yen)

| | | 2023/3 | | | | | | | | 2024/3 | | | | | | | | |
|------------|-----------------------------------|--------|-----------|--------|--------|---------|--------|-----------|--------|-------------|--------|-------------|---------|-------------|--------|-----------|--------------|-----------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | 2024/3見通し(E) | 前期比 yoy % |
| 貸倒引当金 | Allowance for Doubtful Accounts | 57,300 | 0.7 | 58,500 | 58,800 | 60,300 | 61,700 | 7.7 | 63,700 | 8.9 | 66,000 | 12.2 | | | | | 69,300 | 12.3 |
| 一般債権 | General Allowance | 18,403 | -7.9 | 18,095 | 18,231 | 19,098 | 20,088 | 9.2 | 20,943 | 15.7 | 23,002 | 26.2 | | | | | - | - |
| 消費者向け無担保債権 | Unsecured Consumer Loans | 16,081 | -8.6 | 15,780 | 15,788 | 16,457 | 17,232 | 7.2 | 17,998 | 14.1 | 19,825 | 25.6 | | | | | - | - |
| 本社管理債権 | Specific Allowance | 38,672 | 5.4 | 40,236 | 40,317 | 40,952 | 41,372 | 7.0 | 42,563 | 5.8 | 42,745 | 6.0 | | | | | - | - |
| 引当金増減額 | Increase or Decrease in Allowance | 400 | - | 1,200 | 1,500 | 3,000 | 4,400 | - | 2,000 | - | 4,300 | - | | | | | 7,600 | - |
| 債務保証損失引当金 | Provision for Loss on Guarantees | 8,010 | -1.6 | 7,590 | 7,960 | 8,020 | 8,670 | 8.2 | 9,080 | 19.6 | 9,800 | 23.1 | | | | | 10,270 | 18.5 |
| 引当金増減額 | Increase or Decrease in Provision | -130 | - | -420 | -50 | 10 | 660 | - | 410 | - | 1,130 | - | | | | | 1,600 | - |

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)

| | | 2023/3 | | | | | | | | 2024/3 | | | | | | | | |
|------------|---|--------|-----------|--------|---------|---------|---------|-----------|--------|-------------|---------|-------------|---------|-------------|--------|-----------|--------------|-----------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 2023/12 | 前年同期比 yoy % | 2024/3 | 前期比 yoy % | 2024/3見通し(E) | 前期比 yoy % |
| 期首引当金残高 | Provision at the Beginning of Respective Period | 56,741 | -35.2 | 86,200 | 86,200 | 86,200 | 86,200 | 51.9 | 57,723 | -33.0 | 57,723 | -33.0 | | | | | 57,723 | -33.0 |
| 取崩額 | Drawdown of Provision | 29,465 | -4.5 | 7,502 | 14,811 | 21,529 | 28,476 | -3.4 | 7,090 | -5.5 | 13,950 | -5.8 | | | | | - | - |
| 利息返還金 | Interest Repayment | 26,253 | -4.1 | 6,668 | 13,119 | 19,006 | 25,171 | -4.1 | 6,284 | -5.8 | 12,412 | -5.4 | | | | | - | - |
| 貸倒損失(債権放棄) | Bad Debt Expenses (ACOM's Voluntary Waiver of Repayments) | 3,211 | -7.4 | 833 | 1,692 | 2,522 | 3,305 | 2.9 | 805 | -3.3 | 1,537 | -9.1 | | | | | - | - |
| 繰入額 | Addition of Provision | 58,923 | - | - | - | - | - | - | - | - | - | - | | | | | - | - |
| 期末引当金残高 | Provision at the End of Respective Period | 86,200 | 51.9 | 78,697 | 71,388 | 64,670 | 57,723 | -33.0 | 50,633 | -35.7 | 43,773 | -38.7 | | | | | - | - |
| 引当金増減額 | Increase or Decrease in Provision | 29,458 | - | -7,502 | -14,811 | -21,529 | -28,476 | - | -7,090 | - | -13,950 | - | | | | | - | - |

29. 資金調達 (アコム)

Funds Procurement (ACOM)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | | | | | | | | | | | 2024/3 | | | |
|---------------|---|-------------|-------------|---------|---------|---------|---------|-------------|---------|-------------|---------|-----------|------------|-------------|---------|-------------|--------|-----------|-------------|--------------|-----------|-------------|
| | | 2022/3 | 構成比 C.R.(%) | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 構成比 C.R.(%) | 2023/6 | 構成比 C.R.(%) | 2023/9 | 前期比 yoy % | 前期末比 ytd % | 構成比 C.R.(%) | 2023/12 | 構成比 C.R.(%) | 2024/3 | 前期比 yoy % | 構成比 C.R.(%) | 2024/3見直し(E) | 前期比 yoy % | 構成比 C.R.(%) |
| 借入金残高 | Borrowings | 497,000 | 100.0 | 504,886 | 516,656 | 508,488 | 505,177 | 100.0 | 529,560 | 100.0 | 547,701 | 6.0 | 8.4 | 100.0 | | | | | | 566,900 | 12.2 | 100.0 |
| 間接 | Indirect | 332,001 | 66.8 | 344,887 | 356,659 | 343,491 | 375,179 | 74.3 | 379,564 | 71.7 | 392,704 | 10.1 | 4.7 | 71.7 | | | | | | 408,900 | 9.0 | 72.1 |
| 都市銀行等 | City Banks, etc. | 267,639 | 53.9 | 276,682 | 282,425 | 267,320 | 293,114 | 58.0 | 302,078 | 57.0 | 304,206 | 7.7 | 3.8 | 55.5 | | | | | | - | - | - |
| 地方銀行 | Regional Banks | 35,235 | 7.1 | 34,050 | 38,176 | 39,210 | 47,501 | 9.4 | 46,243 | 8.7 | 51,376 | 34.6 | 8.2 | 9.4 | | | | | | - | - | - |
| 信託銀行 | Trust Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | | - | - | - |
| 外国銀行 | Foreign Banks | 2,000 | 0.4 | 2,000 | 2,000 | 2,000 | 1,000 | 0.2 | 1,000 | 0.2 | 1,000 | -50.0 | - | 0.2 | | | | | | - | - | - |
| 生命保険会社 | Life Insurance Companies | 2,670 | 0.5 | 2,340 | 2,260 | 3,180 | 2,600 | 0.5 | 2,520 | 0.5 | 2,440 | 8.0 | -6.2 | 0.4 | | | | | | - | - | - |
| 損害保険会社 | Non-life Insurance Companies | 1,500 | 0.3 | 1,500 | 1,500 | 1,500 | 1,500 | 0.3 | 1,500 | 0.3 | 1,500 | - | - | 0.3 | | | | | | - | - | - |
| その他 | Others | 22,957 | 4.6 | 28,315 | 30,298 | 30,281 | 29,464 | 5.9 | 26,223 | 5.0 | 32,182 | 6.2 | 9.2 | 5.9 | | | | | | - | - | - |
| 直接 | Direct | 164,999 | 33.2 | 159,999 | 159,997 | 164,997 | 129,998 | 25.7 | 149,996 | 28.3 | 154,997 | -3.1 | 19.2 | 28.3 | | | | | | 158,000 | 21.5 | 27.9 |
| コマーシャル・ペーパー | Commercial Papers | 24,999 | 5.0 | 39,999 | 39,997 | 44,997 | 34,998 | 6.9 | 54,996 | 10.4 | 54,997 | 37.5 | 57.1 | 10.0 | | | | | | - | - | - |
| 普通社債 | Straight Bonds | 140,000 | 28.2 | 120,000 | 120,000 | 120,000 | 95,000 | 18.8 | 95,000 | 17.9 | 100,000 | -16.7 | 5.3 | 18.3 | | | | | | - | - | - |
| 短期借入金 | Short-term Loans Payable | 29,999 | 6.0 | 49,999 | 49,997 | 54,997 | 34,998 | 6.9 | 64,996 | 12.3 | 60,997 | 22.0 | 74.3 | 11.1 | | | | | | - | - | - |
| 長期借入金 | Long-term Loans Payable | 467,001 | 94.0 | 454,887 | 466,659 | 453,491 | 470,179 | 93.1 | 464,564 | 87.7 | 486,704 | 4.3 | 3.5 | 88.9 | | | | | | - | - | - |
| 固定金利借入 | Fixed | 472,189 | 95.0 | 481,785 | 494,621 | 485,744 | 460,659 | 91.2 | 479,649 | 90.6 | 485,323 | -1.9 | 5.4 | 88.6 | | | | | | - | - | - |
| 金利スワップ(想定元本) | Interest Rate Swaps (Notional) | 2,700 | 0.5 | 2,700 | 2,700 | 2,700 | 2,700 | 0.5 | 2,700 | 0.5 | 2,700 | - | - | 0.5 | | | | | | - | - | - |
| 期中平均調達金利 (%) | Average Interest Rate on Funds Procured During the Year (%) | 0.65 | - | 0.55 | 0.54 | 0.53 | 0.52 | - | 0.49 | - | 0.53 | - | - | - | | | | | | 0.58 | - | - |
| 期中平均表面調達金利 | Average Nominal Interest Rate on Funds Procured During the Year | 0.49 | - | 0.45 | 0.44 | 0.43 | 0.42 | - | 0.40 | - | 0.40 | - | - | - | | | | | | - | - | - |
| 変動金利 | Floating Interest Rate | 0.51 | - | 0.44 | 0.44 | 0.43 | 0.43 | - | 0.40 | - | 0.39 | - | - | - | | | | | | - | - | - |
| 固定金利 | Fixed Interest Rate | 0.66 | - | 0.56 | 0.55 | 0.53 | 0.52 | - | 0.50 | - | 0.55 | - | - | - | | | | | | - | - | - |
| 短期借入金利 | Short-term | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | | - | - | - |
| 長期借入金利 | Long-term | 0.66 | - | 0.56 | 0.56 | 0.56 | 0.56 | - | 0.50 | - | 0.55 | - | - | - | | | | | | - | - | - |
| 直接借入金利 | Direct | 0.60 | - | 0.42 | 0.39 | 0.37 | 0.37 | - | 0.36 | - | 0.49 | - | - | - | | | | | | - | - | - |
| 間接借入金利 | Indirect | 0.67 | - | 0.62 | 0.62 | 0.60 | 0.59 | - | 0.55 | - | 0.55 | - | - | - | | | | | | - | - | - |
| <参考> | | <Reference> | | | | | | | | | | | | | | | | | | | | |
| 期間平均長期プライムレート | Term Average of Long-term Prime Rate | 1.01 | - | 1.12 | 1.17 | 1.20 | 1.25 | - | 1.38 | - | 1.38 | - | - | - | | | | | | - | - | - |

(注)期中平均表面調達金利はデリバティブ等付随金融費用を除いて算出

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

30. クレジットカード事業 (アコム)

Credit Card Business (ACOM)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | |
|----------|--|---------|--------------|---------|---------|---------|---------|--------------|---------|----------------|---------|----------------|---------------|---------|----------------|--------------|---------|--------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | | | 2024/3 |
| 割賦売掛金残高 | Card Shopping Receivables | 87,962 | 11.6 | 91,087 | 94,724 | 99,316 | 103,575 | 17.7 | 108,136 | 18.7 | 112,650 | 18.9 | 8.8 | | | | 121,300 | 17.1 |
| リボルビング残高 | Revolving Receivables | 82,140 | 11.4 | 84,836 | 87,825 | 91,647 | 96,081 | 17.0 | 100,482 | 18.4 | 104,547 | 19.0 | 8.8 | | | | - | - |
| 有効会員数 | (名) Number of Cardholders | 500,298 | 9.6 | 523,180 | 552,816 | 586,924 | 629,988 | 25.9 | 682,289 | 30.4 | 733,883 | 32.8 | 16.5 | | | | 787,400 | 25.0 |
| 残有会員数 | (名) Number of Accounts with Shopping Receivables | 276,802 | 8.2 | 288,459 | 300,490 | 316,354 | 328,332 | 18.6 | 348,814 | 20.9 | 366,855 | 22.1 | 11.7 | | | | - | - |
| 営業収益 | Revenue from Credit Card Business | 11,605 | 9.5 | 3,153 | 6,409 | 9,858 | 13,340 | 14.9 | 3,697 | 17.3 | 7,567 | 18.1 | - | | | | 15,700 | 17.7 |
| 期中平均手数料率 | (%) Average Commission Rates (%) | 13.10 | - | 13.06 | 13.05 | 13.07 | 13.07 | (-0.03) | 13.11 | (0.05) | 13.12 | (0.07) | - | | | | - | - |

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

(注2)期中平均手数料率の前期比欄には()書きで増減値を表示

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

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

31. 信用保証事業 (アコム)

Guarantee Business (ACOM)

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | |
|------------|---|-----------|--------------|-----------|-----------|-----------|-----------|--------------|-----------|----------------|-----------|----------------|---------------|---------|----------------|--------------|-----------|--------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | | | 2024/3 |
| 利用残高 | Guaranteed Receivables | 1,012,303 | 0.0 | 1,019,033 | 1,025,445 | 1,029,303 | 1,044,499 | 3.2 | 1,055,210 | 3.6 | 1,068,218 | 4.2 | 2.3 | | | | 1,095,000 | 4.8 |
| 利用件数 | (件) Number of Accounts with Outstanding Balance | 1,530,222 | -1.3 | 1,536,576 | 1,537,215 | 1,540,937 | 1,555,704 | 1.7 | 1,571,094 | 2.2 | 1,584,920 | 3.1 | 1.9 | | | | 1,629,300 | 4.7 |
| 1口座当たり利用単価 | (千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen) | 661 | 1.2 | 663 | 667 | 667 | 671 | 1.5 | 671 | 1.2 | 673 | 0.9 | 0.3 | | | | 672 | 0.1 |
| 営業収益 | Revenue from Guarantee Business | 52,228 | -2.3 | 13,229 | 27,167 | 40,846 | 55,288 | 5.9 | 14,141 | 6.9 | 29,133 | 7.2 | - | | | | 59,300 | 7.3 |
| 保証提携先 | (行) Alliance Partners | 30 | - | 30 | 29 | 29 | 30 | - | 30 | - | 30 | - | - | | | | - | - |

<参考> 信用保証事業 (エム・ユー信用保証)

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

(単位:百万円/Millions of yen)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | |
|------------|---|---------|--------------|---------|---------|---------|---------|--------------|---------|----------------|---------|----------------|---------------|---------|----------------|--------------|---------|--------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | | | 2024/3 |
| 利用残高 | Guaranteed Receivables | 160,756 | 1.9 | 162,454 | 164,123 | 165,271 | 168,384 | 4.7 | 171,606 | 5.6 | 173,941 | 6.0 | 3.3 | | | | 181,000 | 7.5 |
| 利用件数 | (件) Number of Accounts with Outstanding Balance | 254,466 | 0.3 | 255,774 | 256,304 | 256,297 | 258,175 | 1.5 | 260,813 | 2.0 | 262,179 | 2.3 | 1.6 | | | | 272,300 | 5.5 |
| 1口座当たり利用単価 | (千円) Average Balance of Guaranteed Receivables per Account (Thousands of yen) | 631 | 1.6 | 635 | 640 | 644 | 652 | 3.3 | 657 | 3.5 | 663 | 3.6 | 1.7 | | | | 664 | 1.8 |
| 営業収益 | Revenue from Guarantee Business | 10,633 | -1.2 | 2,726 | 5,452 | 8,222 | 10,990 | 3.4 | 2,835 | 4.0 | 5,708 | 4.7 | - | | | | 11,600 | 5.5 |
| 保証提携先 | (行) Alliance Partners | 25 | - | 25 | 25 | 25 | 25 | - | 25 | - | 25 | - | - | | | | - | - |

32. 財務指標 (アコム)

Financial Ratios (ACOM)

(単位:%)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | 前期比 yoy p.p. | |
|------------|--------------------------------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|----------------|-------------------|----------------|-------------------|---------|-------------------|--------|--------------|-----------------|-----------------|
| | | 2022/3 | 前期比 yoy p.p. | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy p.p. | 2023/6 | 前年同期比 yoy p.p. | 2023/9 | 前年同期比 yoy p.p. | 2023/12 | 前年同期比 yoy p.p. | 2024/3 | | | 前期比 yoy p.p. |
| 配当性向 | Dividend Pay-out Ratio | 22.8 | 9.5 | - | 24.2 | - | 32.0 | 9.2 | - | - | 38.5 | 14.3 | | | | | 41.0 | 9.0 |
| 自己資本比率 | Shareholders' Equity Ratio | 42.7 (22.1) | 1.8 (1.4) | 43.7 (22.5) | 44.2 (22.9) | 44.9 (23.1) | 45.5 (23.3) | 2.8 (1.2) | 45.3 (23.2) | 1.6 (0.7) | 45.2 (23.3) | 1.0 (0.4) | | | | | 45.4 (23.3) | -0.1 (0.0) |
| 自己資本配当率 | Dividend on Equity | 2.5 | 0.1 | - | 1.7 | - | 3.3 | 0.8 | - | - | 1.9 | 0.2 | | | | | 3.7 | 0.4 |
| 自己資本当期純利益率 | Return on Equity (ROE) | 10.9 | -7.2 | 15.8 | 13.6 | 11.4 | 10.2 | -0.7 | 11.5 | -4.3 | 9.7 | -3.9 | | | | | 9.0 | -1.2 |
| 総資産営業利益率 | Operating Profit to Total Assets | 1.1 | -5.9 | 6.5 | 6.5 | 6.3 | 5.8 | 4.7 | 5.5 | -1.0 | 5.3 | -1.2 | | | | | 5.2 | -0.6 |
| 総資産経常利益率 | Ordinary Profit to Total Assets | 1.7 | -5.9 | 8.7 | 7.5 | 7.2 | 6.5 | 4.8 | 7.1 | -1.6 | 6.1 | -1.4 | | | | | 5.8 | -0.7 |
| 総資産当期純利益率 | Return on Assets (ROA) | 4.5 | -2.2 | 6.8 | 5.9 | 5.0 | 4.5 | 0.0 | 5.2 | -1.6 | 4.4 | -1.5 | | | | | 4.1 | -0.4 |
| 営業収益営業利益率 | Operating Margin | 6.0 | -31.3 | 35.7 | 35.7 | 34.1 | 31.3 | 25.3 | 28.8 | -6.9 | 28.1 | -7.6 | | | | | 27.3 | -4.0 |
| 営業収益経常利益率 | Ordinary Profit to Operating Revenue | 9.2 | -31.8 | 47.3 | 41.5 | 39.1 | 35.1 | 25.9 | 37.4 | -9.9 | 32.3 | -9.2 | | | | | 30.1 | -5.0 |
| 営業収益当期純利益率 | Profit Margin | 24.7 | -11.1 | 37.2 | 32.5 | 27.3 | 24.4 | -0.3 | 27.5 | -9.7 | 23.1 | -9.4 | | | | | 21.3 | -3.1 |
| 流動比率 | Current Ratio | 496.8 | -247.6 | 466.0 | 467.7 | 507.1 | 560.5 | 63.7 | 513.7 | 47.7 | 492.8 | 25.1 | | | | | 481.6 | -78.9 |
| 固定比率 | Fixed Assets Ratio | 26.8 | 7.9 | 25.5 | 23.8 | 22.4 | 21.7 | -5.1 | 20.9 | -4.6 | 20.6 | -3.2 | | | | | 19.7 | -2.0 |

(注1)自己資本比率の下端()内は総資産に信用保証残高を含めた場合の値を表示
(注2)一部数値については年率換算にて表示

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.
: 2. Some of figures are converted into annual percentage ratio.

<参考> 連結財務指標

<Reference> Financial Ratios (Consolidated)

(単位:%)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | | | |
|-------------|--------------------------------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|----------------|-------------------|----------------|-------------------|---------|-------------------|--------|-----------------|--|--|
| | | 2022/3 | 前期比 yoy p.p. | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy p.p. | 2023/6 | 前年同期比 yoy p.p. | 2023/9 | 前年同期比 yoy p.p. | 2023/12 | 前年同期比 yoy p.p. | 2024/3 | 前期比 yoy p.p. | | |
| 配当性向 | Dividend Pay-out Ratio | 19.7 | 7.8 | - | 23.7 | - | 28.5 | 8.8 | - | - | 34.4 | 10.7 | | | | | | |
| 自己資本比率 | Shareholders' Equity Ratio | 42.1 (21.8) | 2.3 (1.5) | 43.0 (22.3) | 43.4 (22.8) | 44.1 (22.9) | 44.8 (23.1) | 2.7 (1.3) | 44.7 (23.2) | 1.7 (0.9) | 44.7 (23.3) | 1.3 (0.5) | | | | | | |
| 自己資本当期純利益率 | Return on Equity (ROE) | 10.9 | -6.6 | 12.3 | 12.0 | 10.7 | 9.9 | -1.0 | 9.5 | -2.8 | 9.2 | -2.8 | | | | | | |
| 総資産営業利益率 | Operating Profit to Total Assets | 2.8 | -5.1 | 8.0 | 7.6 | 7.3 | 6.8 | 4.0 | 6.7 | -1.3 | 6.7 | -0.9 | | | | | | |
| 総資産経常利益率 | Ordinary Profit to Total Assets | 2.9 | -5.1 | 8.0 | 7.6 | 7.3 | 6.8 | 3.9 | 6.8 | -1.2 | 6.7 | -0.9 | | | | | | |
| 総資産当期純利益率 | Return on Assets (ROA) | 4.5 | -1.8 | 5.2 | 5.1 | 4.6 | 4.3 | -0.2 | 4.2 | -1.0 | 4.1 | -1.0 | | | | | | |
| 営業収益営業利益率 | Operating Margin | 13.3 | -23.8 | 38.2 | 36.1 | 34.6 | 31.9 | 18.6 | 30.9 | -7.3 | 30.6 | -5.5 | | | | | | |
| 営業収益経常利益率 | Ordinary Profit to Operating Revenue | 13.5 | -24.1 | 38.2 | 36.2 | 34.7 | 32.0 | 18.5 | 31.1 | -7.1 | 30.8 | -5.4 | | | | | | |
| 営業収益当期純利益率 | Profit Margin | 21.2 | -8.4 | 24.9 | 24.4 | 21.7 | 20.1 | -1.1 | 19.4 | -5.5 | 18.9 | -5.5 | | | | | | |
| 流動比率 | Current Ratio | 501.0 | -157.0 | 474.6 | 477.6 | 508.2 | 541.8 | 40.8 | 507.0 | 32.4 | 462.8 | -14.8 | | | | | | |
| 固定比率 | Fixed Assets Ratio | 20.5 | 7.0 | 19.2 | 17.5 | 16.5 | 15.8 | -4.7 | 15.0 | -4.2 | 14.0 | -3.5 | | | | | | |
| 株価純資産倍率 (倍) | Price Book-value Ratio | 0.94 | -0.72 | 0.91 | 0.86 | 0.87 | 0.86 | -0.08 | 0.93 | 0.02 | 0.90 | 0.04 | | | | | | |
| 株価収益率 | Price Earnings Ratio | 8.98 | -1.25 | 7.46 | 7.40 | 8.41 | 9.10 | 0.12 | 9.87 | 2.41 | 10.01 | 2.61 | | | | | | |

(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)

| | | | | 2022/3 | 2023/3 | | | | 2024/3 | | | | 2024/3見通し(E) |
|-------|----|------------|------------------|--------|--------|--------|---------|--------|--------|--------|---------|--------|--------------|
| | | | | | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 2023/6 | 2023/9 | 2023/12 | 2024/3 | |
| 当期純利益 | 単体 | Profit | Non-consolidated | 30.69 | 11.73 | 20.66 | 26.13 | 31.27 | 9.12 | 15.58 | | | 29.24 |
| | 連結 | | Consolidated | 35.54 | 10.59 | 21.08 | 28.30 | 35.06 | 8.79 | 17.42 | | | 33.77 |
| 配当金 | | Dividends | | 7.00 | - | 5.00 | - | 10.00 | - | 6.00 | | | 12.00 |
| 純資産 | 単体 | Net Assets | Non-consolidated | 294.60 | 302.34 | 311.27 | 311.74 | 316.87 | 320.99 | 327.45 | | | 335.12 |
| | 連結 | | Consolidated | 339.51 | 349.85 | 362.91 | 364.51 | 370.92 | 376.47 | 387.71 | | | 402.27 |

[前年同期比増減率]

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

(単位:%)

| | | | | 2022/3 | 2023/3 | | | | 2024/3 | | | | 2024/3見通し(E) |
|-------|----|------------|------------------|--------|--------|--------|---------|--------|--------|--------|---------|--------|--------------|
| | | | | | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 2023/6 | 2023/9 | 2023/12 | 2024/3 | |
| 当期純利益 | 単体 | Profit | Non-consolidated | -32.2 | -9.2 | -10.0 | -4.3 | 1.9 | -22.3 | -24.6 | | | -6.5 |
| | 連結 | | Consolidated | -29.4 | -16.7 | -15.6 | -4.8 | -1.4 | -17.0 | -17.4 | | | -3.7 |
| 配当金 | | Dividends | | 16.7 | - | 66.7 | - | 42.9 | - | 20.0 | | | 20.0 |
| 純資産 | 単体 | Net Assets | Non-consolidated | 9.1 | 8.0 | 7.4 | 7.0 | 7.6 | 6.2 | 5.2 | | | 5.8 |
| | 連結 | | Consolidated | 9.5 | 8.9 | 9.3 | 9.8 | 9.3 | 7.6 | 6.8 | | | 8.5 |

34. 発行済株式総数(アコム)

Shares Issued (ACOM)

(単位:千株/Thousands)

| | | | | 2022/3 | 2023/3 | | | | 2024/3 | | | | 2024/3見通し(E) |
|----------|---------------------------------|--|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|--------|--------------|
| | | | | | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 2023/6 | 2023/9 | 2023/12 | 2024/3 | |
| 期中平均株式数 | Average Number of Shares Issued | | | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | | | - |
| | During the Year | | | | | | | | | | | | |
| 期末発行済株式数 | Number of Shares Issued | | | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | 1,566,614 | | | - |
| | 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、百万タイバート/Millions of yen, Millions of THB)

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | | |
|---------------|--|---------------------|----------------|---------------------|---------------------|---------------------|---------------------|---------------|---------------------|------------------|---------------------|----------------|---------------|---------|----------------|--------------|--|---------------------|---------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | | | 2024/3 | 前期比 yoy % |
| | | | | | | | | | | | | | | | | | | | |
| 営業貸付金残高 | Accounts Receivable-operating Loans | 190,207 (55,453) | -1.1 (-0.9) | 204,265 (55,507) | 214,091 (55,608) | 213,784 (56,111) | 215,315 (56,662) | 13.2 (2.2) | 221,837 (56,735) | 8.6 (2.2) | 232,052 (57,015) | 8.4 (2.5) | 7.8 (0.6) | | | | | 229,300 (57,336) | 6.5 (1.2) |
| 口座数 | (件) Number of Customer Accounts | 1,424,087 | -2.7 | 1,422,469 | 1,403,089 | 1,408,391 | 1,412,863 | -0.8 | 1,410,163 | -0.9 | 1,410,805 | 0.5 | -0.1 | | | | | 1,414,000 | 0.1 |
| 割賦売掛金残高 | Accounts Receivable-installment | 677 (197) | 6.6 (6.9) | 731 (198) | 731 (190) | 677 (177) | 719 (189) | 6.3 (-4.1) | 758 (193) | 3.7 (-2.4) | 736 (181) | 0.7 (-4.7) | 2.4 (-4.4) | | | | | 800 (198) | 11.2 (4.6) |
| 契約件数 | (件) Number of Contracts with Receivables Outstanding | 15,145 | 6.1 | 14,777 | 14,509 | 13,556 | 12,997 | -14.2 | 12,758 | -13.7 | 12,679 | -12.6 | -2.4 | | | | | 13,200 | 1.6 |
| 決算日為替レート | (円) Current Exchange Rate (Yen) | 3.43 | - | 3.68 | 3.85 | 3.81 | 3.80 | - | 3.91 | - | 4.07 | - | - | | | | | 4.00 | - |
| 営業収益 | Operating Revenue | 50,545 (14,693) | -2.6 (-3.2) | 12,739 (3,619) | 26,491 (7,257) | 40,533 (10,955) | 55,061 (14,683) | 8.9 (-0.1) | 14,279 (3,651) | 12.1 (0.9) | 29,220 (7,397) | 10.3 (1.9) | - (-) | | | | | 59,400 (14,900) | 7.9 (1.5) |
| 営業利益(セグメント利益) | Operating Profit (Segment Profit) | 19,225 (5,588) | -6.1 (-6.7) | 6,530 (1,855) | 11,302 (3,096) | 16,591 (4,484) | 21,000 (5,600) | 9.2 (0.2) | 5,791 (1,481) | -11.3 (-20.2) | 14,328 (3,627) | 26.8 (17.1) | - (-) | | | | | 24,500 (6,100) | 16.7 (8.9) |
| 期中平均為替レート | (円) Average Exchange Rate (Yen) | 3.44 | - | 3.52 | 3.65 | 3.70 | 3.75 | - | 3.91 | - | 3.95 | - | - | | | | | 4.00 | - |

(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

(注3)2023年11月9日付けの業績予想の修正において口座数および契約件数の見直しは実施していない

Notes: 1. End of fiscal year: December 31

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

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

36. ACOM CONSUMER FINANCE CORPORATION

ACOM CONSUMER FINANCE CORPORATION

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

| | | 2023/3 | | | | | | | 2024/3 | | | | | | | 2024/3見通し(E) | | | |
|---------------|-------------------------------------|----------------|------------------|------------------|------------------|------------------|------------------|-----------------|------------------|----------------|------------------|----------------|---------------|---------|----------------|--------------|--|------------------|------------------|
| | | 2022/3 | 前期比 yoy % | 2022/6 | 2022/9 | 2022/12 | 2023/3 | 前期比 yoy % | 2023/6 | 前年同期比 yoy % | 2023/9 | 前年同期比 yoy % | 前期末比 ytd % | 2023/12 | 前年同期比 yoy % | | | 2024/3 | 前期比 yoy % |
| | | | | | | | | | | | | | | | | | | | |
| 営業貸付金残高 | Accounts Receivable-operating Loans | 1,900 (840) | 186.2 (176.1) | 2,374 (1,001) | 3,053 (1,221) | 3,381 (1,369) | 3,437 (1,432) | 80.9 (70.3) | 3,388 (1,371) | 42.7 (36.9) | 3,493 (1,323) | 14.4 (8.4) | 1.6 (-7.6) | | | | | 3,000 (1,177) | -12.7 (-17.8) |
| 口座数 | (件) Number of Customer Accounts | 41,624 | 121.8 | 46,300 | 52,576 | 56,990 | 58,632 | 40.9 | 55,987 | 20.9 | 54,554 | 3.8 | -7.0 | | | | | 58,000 | -1.1 |
| 決算日為替レート | (円) Current Exchange Rate (Yen) | 2.26 | - | 2.37 | 2.50 | 2.47 | 2.40 | - | 2.47 | - | 2.64 | - | - | | | | | 2.60 | - |
| 営業収益 | Operating Revenue | 693 (308) | 194.6 (184.2) | 267 (117) | 620 (260) | 1,045 (433) | 1,475 (607) | 112.8 (97.0) | 410 (168) | 53.5 (43.4) | 825 (335) | 32.9 (28.6) | - (-) | | | | | 1,600 (600) | 8.4 (-1.2) |
| 営業利益(セグメント利益) | Operating Profit (Segment Profit) | -608 (-270) | - (-) | -147 (-65) | -424 (-178) | -729 (-302) | -1,001 (-412) | - (-) | -203 (-83) | - (-) | -427 (-173) | - (-) | - (-) | | | | | -800 (-400) | - (-) |
| 期中平均為替レート | (円) Average Exchange Rate (Yen) | 2.25 | - | 2.27 | 2.38 | 2.41 | 2.43 | - | 2.43 | - | 2.46 | - | - | | | | | 2.46 | - |

(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

(注3)2023年11月9日付けの業績予想の修正において口座数の見直しは実施していない

Notes: 1. End of fiscal year: December 31

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

3. No revision was made to the number of customer accounts in revision of earnings forecast on November 9, 2023.

(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.