

Key Financial Data for Eleven Years

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(Millions of yen, %)

	2011/3	2012/3	2013/3	2014/3	2015/3	2016/3	2017/3	2018/3	2019/3	2020/3	2021/3
Consolidated Business Performance Summary											
Operating revenue	245,831	210,456	193,028	202,240	219,289	237,683	245,148	263,453	277,069	279,510	266,316
Operating expense	430,617	179,570	172,067	187,906	205,215	222,166	315,315	182,511	219,461	203,873	167,419
Operating profit	-184,785	30,885	20,961	14,333	14,073	15,516	-70,166	80,942	57,607	75,636	98,896
Segment profit	-185,906	30,123	20,478	14,302	13,872	15,313	-70,389	80,848	57,317	75,986	98,264
Loan and Credit Card Business	-196,975	11,639	1,110	-3,323	-8,364	-11,841	-93,373	46,864	11,804	28,056	52,725
Guarantee Business	5,808	11,263	11,305	7,605	11,125	14,466	9,614	17,808	25,241	25,000	25,041
Overseas Financial Business	4,018	6,200	7,149	9,411	10,156	11,138	12,640	15,478	19,802	22,394	19,879
Profit attributable to owners of parent	-202,648	21,464	20,839	10,632	12,864	14,598	-72,187	70,572	37,781	59,600	78,864
Ratio of net income to operating revenue	-82.4	10.2	10.8	5.3	5.9	6.1	-29.4	26.8	13.6	21.3	29.6
Net cash provided by operating activities	97,249	48,421	2,245	-29,135	-38,249	-43,045	-37,451	-32,634	7,329	19,698	113,179
Net cash provided by investing activities	-2,746	10,981	53,030	-9,342	-5,155	-2,368	-2,858	-1,711	-1,165	6,214	-4,566
Net cash provided by financing activities	-65,069	-28,554	-40,414	-21,392	13,503	6,589	58,863	21,259	-12,573	-24,339	-108,786
Consolidated Balance Sheet Summary											
Total assets	1,302,758	1,212,461	1,165,576	1,155,203	1,190,368	1,175,063	1,228,930	1,275,957	1,301,908	1,282,389	1,219,109
Net assets	243,599	264,915	286,710	306,726	328,315	338,132	267,226	344,437	381,501	442,496	515,128
Loan and Credit Card Business receivables outstanding	923,826	817,580	733,311	743,473	768,735	794,982	822,916	855,811	885,081	915,883	862,839
Guaranteed receivables	443,460	483,282	586,521	752,185	861,212	987,508	1,129,773	1,199,644	1,212,255	1,233,228	1,170,094
Overseas Financial Business receivables outstanding	103,017	109,829	136,622	163,427	195,472	192,068	191,845	221,107	227,387	201,524	193,709
Financial Indices, etc.											
Shareholders' equity ratio (includes guaranteed receivables in total assets)	13.6	15.2	16.0	15.4	15.2	15.0	10.6	13.0	14.2	16.5	20.3
Dividend per share (yen)	—	—	—	—	—	—	—	1	2	4	6
Dividend payout ratio	—	—	—	—	—	—	—	2.5	10.5	11.7	13.3
Book-value per share (BPS) (yen)	1,516.95	1,645.35	178.59	187.92	199.53	206.42	159.58	206.12	227.35	265.11	310.02
Earnings per share (EPS) (yen)	-1,293.54	137.01	13.30	6.79	8.21	9.32	-46.08	45.05	24.12	38.04	50.34
Return on equity (ROE)	-60.3	8.7	7.8	3.7	4.2	4.6	-25.2	24.6	11.1	15.5	17.5
Return on assets (ROA)	-14.6	1.7	1.8	0.9	1.1	1.2	-6.0	5.6	2.9	4.6	6.3
Loan and Credit Card Business	-19.2% (4.5%)	1.3% (6.9%)	0.1% (5.7%)	-0.5% (5.7%)	-1.1% (5.5%)	-1.5% (5.7%)	-11.5% (6.2%)	5.6% (5.6%)	1.4% (5.9%)	3.1% (5.3%)	5.9% (5.9%)
Guarantee Business	1.5%	2.4%	2.1%	1.1%	1.3%	1.5%	0.9%	1.5%	2.0%	1.9%	2.0%
Overseas Financial Business	4.1%	5.8%	5.8%	6.3%	5.7%	5.7%	6.6%	7.5%	8.8%	10.4%	10.1%
Price book-value ratio (PBR)	0.74	1.12	1.51	1.76	2.09	2.75	2.79	2.30	1.74	1.66	1.66
Price earnings ratio (PER)	-0.86	13.50	20.29	48.60	50.79	60.84	-9.66	10.52	16.38	11.54	10.23

(Notes) 1. As of October 1, 2013, the Company executed a stock split where each share of its common stock was split into 10 shares. In association therewith, "Book-value per share" and "Earnings per share" were calculated supposing that the stock split was conducted at the beginning of the 36th fiscal year.

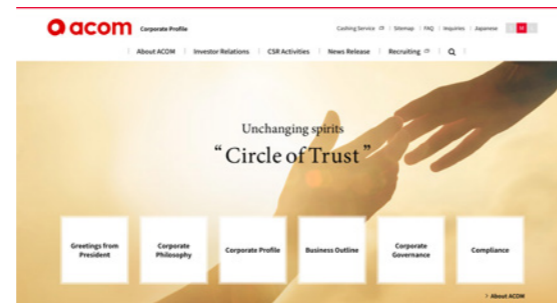
2. Numbers in parentheses below Return on assets for the Loan and Credit Card Business indicate return on operating receivables (not including loss on interest repayment).

3. ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. from the beginning of the three months ended June 30, 2018. Accordingly, the figures in the current balance sheet are compared and analyzed with the figures in the prior fiscal year to which the above accounting standard, etc. has been retrospectively applied.

Outline of ACOM (As of the end of March, 2021)

Company name	ACOM CO., LTD.
Head office	Meiji Yasuda Seimei Bldg. 1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo, Japan
Established	April 2, 1936
Incorporated	October 23, 1978
Paid-in capital	63,832,520,000 yen
Number of employees	2,112 (non-consolidated)
Business outline	Loan Business, Credit Card Business, Guarantee Business

Main financing bank	MUFG Bank, Ltd.
Affiliated associations	Japan Financial Services Association Japan Consumer Credit Association Japan Business Federation (Keidanren)
Website	More information about our company can be found on our website.



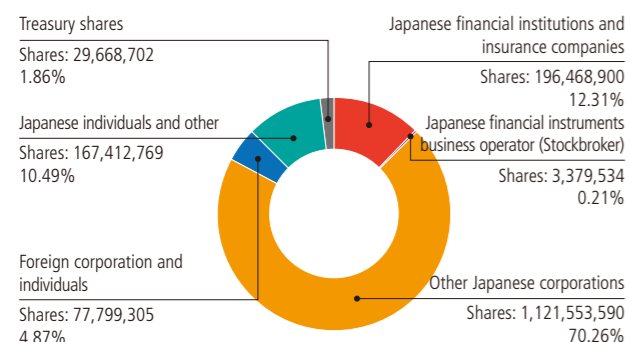
ACOM Corporate Profile
<https://www.acom.co.jp/corp/english/>

Stock Overview (As of the end of March, 2021)

Status of Shares

Number of shares authorized	5,321,974,000
Number of shares issued	1,596,282,800
Number of shareholders	10,602

Ownership and Distribution of Our Shares by Category of Shareholders



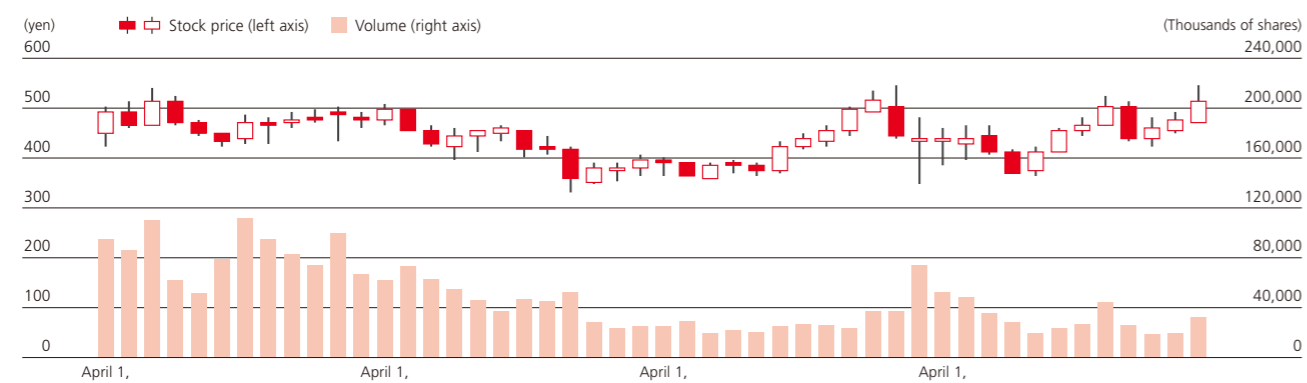
(Note) % is calculated by investment ratio.

Major Shareholders (Top 10)

Shareholder name	Number of shares held (Thousands)	Percentage of ownership (%)
Mitsubishi UFJ Financial Group, Inc.	588,723	37.57
Maruito Shokusan Co., Ltd.	273,467	17.45
Maruito Co., Ltd.	125,533	8.01
Foundation of Kinoshita Memorial Enterprise	92,192	5.88
The Master Trust Bank of Japan, Ltd. (Trust Account)	77,163	4.92
Maruito Shoten Co., Ltd.	38,733	2.47
Mitsubishi UFJ Trust and Banking Corporation	31,572	2.01
Custody Bank of Japan, Ltd. (Trust Account 4)	27,356	1.74
Shigeyoshi Kinoshita	26,507	1.69
Custody Bank of Japan, Ltd. (Trust Account)	14,109	0.90

- (Notes)
- For the number of shares held, the amount is rounded down to the nearest thousand.
 - The Company holds 29,668,702 shares of treasury shares but is excluded from the list of major shareholders above. This treasury shares was retired on June 3, 2021.
 - The percentage of ownership is calculated excluding treasury shares.

Historical Stock Prices



	2017/3	2018/3	2019/3	2020/3	2021/3
Total shareholder return (%)	78.48	83.77	70.19	78.66	93.12
(Indicator for comparison: TOPIX Total Return Index (%))	(114.69)	(132.89)	(126.20)	(114.20)	(162.32)

Subsidiary Information

Consolidated subsidiaries (As of April 5, 2021)

MU Credit Guarantee Co., LTD.	
Business outline	Guarantee Business
Incorporated	September 2013
Paid-in capital	¥300 million
Head office	NCO Kanda-Kon'yacho 8, Kanda-Kon'yacho, Chiyoda-ku, Tokyo
Tel	03-6838-0001 (main)
URL	https://www.mucg.co.jp/

EASY BUY Public Company Limited

Business outline	Unsecured loan business and installment loan business (installment sales finance business) in Kingdom of Thailand
Incorporated	September 1996
Paid-in capital	6.0 billion Thai Baht
Head office	Rasa Two, 8th-11th Floor No.1818, Phetchaburi Road, Makkasan, Ratchathewi, Bangkok 10400, Thailand
URL	https://www.easybuy.co.th/en

ACOM CONSUMER FINANCE CORPORATION

Business outline	Unsecured loan business in Republic of the Philippines
Incorporated	July 2017
Paid-in capital	1.5 billion Philippine Pesos
Head office	10th Floor, 45 San Miguel Building, 45 San Miguel Avenue, Ortigas Center, Pasig City 1605, Philippines
URL	https://www.acom.com.ph/

IR Loan Servicing, Inc.

Business outline	Loan servicing
Incorporated	June 2000
Paid-in capital	¥520 million
Head office	Trusty Kojimachi Building, 3-4 Kojimachi, Chiyoda-ku, Tokyo
Tel	03-5215-6511 (main)
URL	http://www.irservicing.co.jp/

Equity-method Affiliate (As of March 31, 2021)

MU Communications Co., Ltd.	
Business outline	Subcontracting contact center operations/contract staff services
Incorporated	April 2007
Paid-in capital	¥1,020 million
Head office	Hatsudai Daiya Building, 1-3-4 Honmachi, Shibuya-ku, Tokyo
Tel	03-5333-3530 (main)
URL	http://mucc.co.jp/