

## Consolidated Balance Sheet (Last Five Years)

ACOM CO., LTD.

Assets					
Current assets					
	FY2019	FY2020	FY2021	FY2022	FY2023
Cash and deposits	85,546	82,545	83,323	74,242	57,666
Accounts receivable-operating loans	1,000,428	1,041,711	977,152	975,282	1,029,728
Loans receivable of banking business	48,331	-	-	-	-
Accounts receivable-installment	63,740	75,726	79,423	88,640	104,295
Purchased receivables	9,435	9,188	8,477	7,988	7,630
Short-term investment securities	479	-	-	-	-
Other	91,392	87,205	82,397	85,479	89,590
Allowance for doubtful accounts	(76,532)	(82,974)	(77,428)	(77,632)	(83,418)
<b>Total current assets</b>	<b>1,222,821</b>	<b>1,213,402</b>	<b>1,153,346</b>	<b>1,153,999</b>	<b>1,205,491</b>
Non-current assets					
	FY2019	FY2020	FY2021	FY2022	FY2023
<b>Property, plant and equipment</b>					
Buildings and structures	24,545	23,350	23,991	22,270	19,879
Accumulated depreciation	(20,753)	(19,833)	(20,605)	(18,818)	(16,711)
Buildings and structures, net	3,791	3,516	3,386	3,451	3,168
Vehicles	11	0	0	0	0
Accumulated depreciation	(10)	(0)	(0)	(0)	(0)
Vehicles, net	0	0	0	0	0
Equipment	21,245	19,017	18,018	16,472	12,841
Accumulated depreciation	(11,638)	(11,411)	(10,378)	(8,883)	(8,568)
Equipment, net	9,606	7,606	7,640	7,589	4,272
Land	3,196	3,123	2,476	1,351	-
Leased assets	4,139	4,124	3,867	3,292	2,144
Accumulated depreciation	(2,870)	(3,213)	(3,371)	(3,094)	(2,029)
Leased assets, net	1,269	910	495	197	115
<b>Total property, plant and equipment</b>	<b>17,864</b>	<b>15,156</b>	<b>13,998</b>	<b>12,590</b>	<b>7,556</b>
<b>Intangible assets</b>					
Goodwill	3,250	2,436	1,770	1,252	734
Leasehold interests in land	4	4	4	-	-
Software	5,387	5,056	4,984	5,856	6,829
Other	46	45	44	43	43
<b>Total intangible assets</b>	<b>8,687</b>	<b>7,542</b>	<b>6,803</b>	<b>7,152</b>	<b>7,606</b>
<b>Investments and other assets</b>					
Investment securities	4,247	1,165	1,207	1,238	1,396
Retirement benefit asset	3,898	2,379	5,618	5,986	5,906
Deferred tax assets	36,117	33,835	29,677	73,961	61,637
Guarantee deposits	5,035	5,041	4,990	5,133	4,572
Other	4,266	4,839	4,367	3,970	3,817
Allowance for doubtful accounts	(1,032)	(973)	(900)	(737)	(667)
<b>Total investment and other assets</b>	<b>52,534</b>	<b>46,287</b>	<b>44,960</b>	<b>89,553</b>	<b>76,661</b>
<b>Total non-current assets</b>	<b>79,086</b>	<b>68,986</b>	<b>65,763</b>	<b>109,296</b>	<b>91,824</b>
<b>Total assets</b>	<b>1,301,908</b>	<b>1,282,389</b>	<b>1,219,109</b>	<b>1,263,296</b>	<b>1,297,316</b>

Liabilities					
Current liabilities					
	FY2019	FY2020	FY2021	FY2022	FY2023
Notes and accounts payable-trade	509	682	696	797	344
Short-term borrowings	11,547	15,330	15,992	15,284	18,528
Commercial papers	39,998	29,998	5,000	24,999	34,998
Current portion of long-term borrowings	146,714	91,048	69,416	94,429	104,381
Current portion of bonds payable	41,519	48,026	53,760	58,720	32,600
Deposits of banking business	52,319	-	-	-	-
Lease obligations	523	405	354	170	117
Income taxes payable	7,772	7,888	7,258	13,648	6,644
Provision for loss on guarantees	9,661	9,475	8,876	8,873	9,612
Asset retirement obligations	10	32	408	611	709
Deferred installment income	42	36	28	25	26
Other	16,205	13,767	13,479	12,794	14,527
<b>Total current liabilities</b>	<b>326,824</b>	<b>216,694</b>	<b>175,271</b>	<b>230,355</b>	<b>222,491</b>

<b>Non-current liabilities</b>					
	<b>FY2019</b>	<b>FY2020</b>	<b>FY2021</b>	<b>FY2022</b>	<b>FY2023</b>
<b>Bonds payable</b>	202,691	196,300	155,800	119,010	91,660
<b>Long-term borrowings</b>	282,671	333,388	309,431	257,899	298,857
<b>Lease obligations</b>	896	642	238	75	25
<b>Deferred tax liabilities</b>	28	-	-	-	-
<b>Provision for retirement benefits for directors (and other officers)</b>	25	28	-	-	-
<b>Provision for loss on interest repayment</b>	102,300	87,600	56,741	86,200	57,723
<b>Retirement benefit liability</b>	338	676	721	784	789
<b>Asset retirement obligations</b>	4,159	4,375	5,420	4,779	5,653
<b>Other</b>	470	186	357	230	277
<b>Total non-current liabilities</b>	593,581	623,198	528,710	468,978	454,987
<b>Total liabilities</b>	920,406	839,892	703,981	699,333	677,478

#### **Net assets**

<b>Shareholders' equity</b>					
	<b>FY2019</b>	<b>FY2020</b>	<b>FY2021</b>	<b>FY2022</b>	<b>FY2023</b>
<b>Share capital</b>	63,832	63,832	63,832	63,832	63,832
<b>Capital surplus</b>	73,549	73,549	73,549	69,861	69,861
<b>Retained earnings</b>	237,058	291,959	362,991	393,163	433,990
<b>Treasury shares</b>	(19,794)	(19,794)	(19,794)	(0)	(0)
<b>Total shareholders' equity</b>	354,646	409,547	480,578	526,857	567,683

<b>Accumulated other comprehensive income</b>					
	<b>FY2019</b>	<b>FY2020</b>	<b>FY2021</b>	<b>FY2022</b>	<b>FY2023</b>
<b>Valuation difference on available-for-sale securities</b>	(0)	0	0	0	0
<b>Foreign currency translation adjustment</b>	2,832	7,956	4,444	4,306	12,943
<b>Remeasurements of defined benefit plans</b>	(1,304)	(2,180)	661	716	459
<b>Total accumulated other comprehensive income</b>	1,528	5,775	5,105	5,023	13,403
<b>Non-controlling interests</b>	25,327	27,173	29,443	32,082	38,750
<b>Total net assets</b>	381,501	442,496	515,128	563,963	619,837
<b>Total liabilities and net assets</b>	1,301,908	1,282,389	1,219,109	1,263,296	1,297,316

\*The Company has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018) from the beginning of the three months ended June 30, 2018. Accordingly, figures for 2018/3 are stated in figures to which the above accounting standard has been retrospectively applied.