

DATA BOOK

For The Fiscal Year Ended March, 2007

ACOM CO. , LTD.

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Notes to DATA BOOK

Notes:1. Forward Looking Statements

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

- :2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding
- :3. The average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen, and that the amounts of adjusted per share data have been as a result of rounding.
- :4. The total amounts shown in the tables may do not necessarily aggregate up with the sums of the individual amounts.
- :5. Estimated growth ratio from year to year have been calculated based on the amount in yen.
- :6. The term "non-interest-bearing balance" refers to fractional balances that arise when loan balances paid back by ATM remittance and other means are less than 1,000 yen. From October 2000, non-interest bearing balance and number of account are included in the receivables outstanding and number of customer accounts.
- :7. " - " in percentage change is displayed in case of the followings;
 - the figures in a series of two terms are changed from positive to negative, or from negative to positive
 - both figures in a series of two terms are negative
 - percentage change exceeds 1,000%
- :8. "(E)" indicates estimates.
- :9. "yoy p.p." indicates year on year percentage point.
- :10. "C.R." indicates composition ratio.

Trend in Actual Results and Estimates (Consolidated)

1. Consolidated Subsidiaries and Equity-Method Affiliates

	Equity owned by ACOM	Summary of business
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<Domestic> Consolidated Subsidiaries: 17 (including 5 Investing Business Associations) Equity-method Affiliate: 1

DC Cash One Ltd.	54.73%	Loan and credit guarantee business
[Equity-Method Affiliate] DC Card Co., Ltd.	20.33%	Unsecured loan business, credit card business of which principal commodity is DC CARD, and loan guarantee business for banks, etc.
JCK CREDIT CO., LTD.	100%	Installment sales finance business
IR Loan Servicing, Inc.	80%	Loan servicing business
Yugensekinin-Chukanhojin Mirai Capital	0% (80%)	Loan servicing business(Special Purpose Company).
Power Investments LLC	0% (80%)	Loan servicing business(Special Purpose Company).
RELATES CO., LTD.	100%	Entrusted call center functions business from banks
AC Ventures Co., Ltd.	100%	Development, investment, promotion and support of venture companies
ACOM RENTAL CO., LTD.	100%	Comprehensive rental business
JLA INCORPORATED	100%	Advertising agency, interior design and construction of service outlets
ACOM ESTATE CO., LTD.	100%	Real Estate Management business
ABS CO., LTD.	0% (100%)	Maintenance of buildings and other properties
AB PARTNER CO., LTD.	95%	Entrusted back-office services and Insurance agency business

<Overseas> Consolidated Subsidiaries: 3 Equity-method Affiliate: -

EASY BUY Public Company Limited	49%	Hire purchase and unsecured loan business in Thailand.
ACOM FUNDING CO., LTD.	100%	Financial services for ACOM (Special Purpose Company).
ACOM (U.S.A.) INC.	100%	—

Notes :1. Figures in parentheses are indirect ownership by ACOM CO., LTD.

:2. ACOM (U.S.A.) INC. suspended their operation.

:3. IR Loan Servicing, Inc. established 2 Special Purpose Companies, (1) Power Investment LLC on August 24, 2006 and (2) Yugensekinin-Chukanhojin Mirai Capital on August 28, 2006, in order to purchase monetary claims, etc.

:4. Following the announcement "Practical Treatment of Application of Consolidation Policy for Investment Partnerships" by Accounting Standards Board of Japan, three new Investment Partnerships (MTBC First, Second, and Third Investment Partnerships) are included as consolidated subsidiary companies from FY March 2007.

:5. AJAST Ltd. abolished its insurance agency business including clerical services on October 2, 2006.

:6. AB PRTNER CO., LTD. started insurance agency business including clerical services on October 2, 2006.

:7. JCK CREDIT CO., LTD. abolished its unsecured loan business on January 17, 2007 and merged AJAST Ltd. on February 1, 2007.

:8. ACOM FUNDING CO., LTD. was liquidized on March 20, 2007.

:9. ACOM CO., LTD. has split up its installment sales finance business, and JCK CREDIT CO., LTD succeeded to the business as well as changed the name to AFRESH CREDIT CO., LTD. on April 1, 2007.

:10. JLA INCORPORATED abolished its advertising agency business on March 31, 2007.

:11. ACOM ESTATE CO., LTD. merged with JLA INCORPORATED as well as ABS CO., LTD and changed its corporate name into JLA INCORPORATED on April 1, 2007.

:12. Due to the merger with UFJ NICOS Co., Ltd. as of April 1, 2007, DC Card Co., Ltd. is no longer equity-method affiliate of ACOM CO., LTD.

:13. Investing business associations are omitted as they operate funds.

2. Income and Expenses (Consolidated)

(Millions of yen)

	2006/3				2007/3				2008/3(E)			
	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio
Operating Income	445,431 (396,637)	11,465	2.6	1.123	423,652 (370,769)	-21,779	-4.9	1.143	368,300 (303,200)	-55,352	-13.1	1.215
Operating Expenses	335,039 (290,512)	45,434	15.7	-	508,755 (459,762)	173,715	51.8	-	318,900 (258,200)	-189,855	-37.3	-
Financial Expenses	20,711 (18,186)	-1,822	-8.1	-	20,705 (16,928)	-6	-0.0	-	23,300 (18,000)	2,595	12.5	-
Bad-debt-related Expenses	117,125 (108,183)	8,671	8.0	-	137,595 (129,056)	20,470	17.5	-	156,000 (142,300)	18,405	13.4	-
Interest-repayment-related Expenses	37,228 (37,227)	37,228	-	-	200,147 (200,147)	162,919	437.6	-	- (-)	-200,147	-	-
Operating Profit	110,392 (106,124)	-33,968	-23.5	1.040	-85,102 (-88,992)	-195,495	-	1.046	49,400 (45,000)	134,502	-	1.098
Non-operating Income	2,759 (2,215)	1,304	89.6	-	3,346 (3,046)	586	21.3	-	2,300 (3,100)	-1,046	-31.3	-
Non-operating Expenses	140 (165)	-2,328	-94.3	-	187 (236)	47	33.5	-	100 (100)	-87	-46.5	-
Income Before Extraordinary Items	113,011 (108,174)	-30,336	-21.2	1.045	-81,944 (-86,183)	-194,955	-	1.052	51,600 (48,000)	133,544	-	1.075
Extraordinary Income	411 (489)	269	189.3	-	252 (269)	-159	-38.7	-	- (-)	-	-	-
Extraordinary Losses	1,363 (1,424)	-1,737	-56.0	-	350,871 (350,835)	349,508	-	-	800 (800)	-350,071	-99.8	-
Income Before Income Taxes	112,059 (107,239)	-28,329	-20.2	-	-432,563 (-436,749)	-544,622	-	-	50,800 (47,200)	483,363	-	-
Net Income	65,595 (64,152)	-15,938	-19.5	1.022	-437,972 (-439,463)	-503,567	-	1.003	47,000 (45,600)	484,972	-	1.031

(Note) Interest-repayment-related Expenses represents the sum of Interest Repayments, ACOM's Voluntary Waiver of Repayments accompanied with Interest Repayments and Increase or Decrease in Allowance for Loss on Interest Repayments.

3. Operating Income by Segment (Consolidated)

(Millions of yen,%)

	2005/3			2006/3			2007/3			2008/3(E)			
	yoy %	C.R.		yoy %	C.R.		yoy %	yoy %	C.R.	yoy %	C.R.		
Operating Income	433,965	-0.2	100.0	445,431	2.6	100.0	423,652	-21,779	-4.9	100.0	368,300	-13.1	100.0
Loan Business	387,348	-1.0	89.3	396,485	2.4	89.0	374,590	-21,894	-5.5	88.4	318,800	-14.9	86.6
ACOM CO.,LTD.	379,248	-1.8	-	374,233	-1.3	-	348,519	-25,713	-6.9	-	285,400	-18.1	-
DC Cash One LTD.	-	-	-	11,354	-	-	13,220	1,865	16.4	-	14,100	6.7	-
EASY BUY Public Company Limited	8,095	61.0	-	10,895	34.6	-	12,850	1,954	17.9	-	19,300	50.2	-
JCK CREDIT CO., LTD.	4	-69.2	-	0	-77.5	-	0	0	-76.8	-	0	-	-
Credit Card Business	6,311	7.4	1.4	6,462	2.4	1.4	6,128	-333	-5.2	1.4	5,700	-7.0	1.5
ACOM CO.,LTD.	6,227	7.7	-	6,389	2.6	-	6,054	-335	-5.3	-	5,600	-7.5	-
JCK CREDIT CO., LTD.	84	-9.7	-	72	-14.0	-	74	2	3.2	-	100	35.1	-
Installment Sales Finance Business	16,622	-26.9	3.8	14,839	-10.7	3.3	10,106	-4,733	-31.9	2.4	7,600	-24.8	2.1
ACOM CO.,LTD.	9,456	-32.5	-	5,802	-38.6	-	3,811	-1,991	-34.3	-	-	-	-
EASY BUY Public Company Limited	2,827	43.1	-	6,762	139.2	-	5,072	-1,689	-25.0	-	4,300	-15.2	-
JCK CREDIT CO., LTD.	4,339	-35.8	-	2,275	-47.6	-	1,222	-1,052	-46.3	-	3,300	170.0	-
Guarantee Business	7,627	51.4	1.8	6,651	-12.8	1.5	9,244	2,593	39.0	2.2	10,800	16.8	2.9
ACOM CO.,LTD.	7,627	51.4	1.8	6,244	-18.1	-	7,071	826	13.2	-	7,500	6.1	-
DC Cash One Ltd.	-	-	-	406	-	-	2,172	1,766	434.7	-	3,300	51.9	-
Loan Servicing Business	8,762	214.5	2.0	14,117	61.1	3.2	13,827	-289	-2.1	3.3	17,800	28.7	4.8
Collection of purchased receivables	7,757	271.5	-	13,322	71.7	-	13,328	6	0.0	-	-	-	-
Rental Business	3,781	7.2	0.9	4,318	14.2	1.0	4,489	170	4.0	1.1	4,800	6.9	1.3
Others	3,511	-6.2	0.8	2,557	-27.2	0.6	5,265	2,708	105.9	1.2	2,800	-46.8	0.8
Other Financial Businesses	42	-	0.0	331	676.0	0.1	2,581	2,250	679.8	0.6	1,300	-49.6	0.4

4. Receivables Outstanding by Segment (Consolidated)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	yoy%		yoy %
Receivables Outstanding (Millions of yen)	1,941,244	2.8	1,857,536	-4.3	1,869,685	0.7	1,852,053	-0.9	1,759,927	-92,125	-5.0	1,633,900	-7.2
Loan Business	1,660,256	2.6	1,623,154	-2.2	1,680,184	3.5	1,703,172	1.4	1,632,310	-70,862	-4.2	1,509,600	-7.5
ACOM CO., LTD.	1,652,890	2.2	1,612,799	-2.4	1,601,773	-0.7	1,596,276	-0.3	1,494,399	-101,877	-6.4	1,334,800	-10.7
JCK CREDIT CO., LTD.	153	-53.1	66	-56.8	33	-49.8	20	-38.7	-	-20	-	-	-
EASY BUY Public Company Limited	7,212	382.3	10,289	42.7	17,163	66.8	29,564	72.3	49,918	20,353	68.8	78,400	57.1
DC Cash One Ltd.	-	-	-	-	59,246	-	74,142	25.1	82,698	8,556	11.5	90,000	8.8
Credit Card Business	41,850	30.4	46,731	11.7	49,399	5.7	48,120	-2.6	44,842	-3,278	-6.8	47,200	5.3
ACOM MasterCard	41,114	31.0	45,941	11.7	48,833	6.3	47,537	-2.7	44,268	-3,268	-6.9	46,600	5.3
JCK CREDIT CO., LTD.	684	9.6	758	10.8	546	-27.9	568	4.1	566	-2	-0.4	600	6.0
Installment Sales Finance Business	237,948	0.2	181,567	-23.7	127,378	-29.8	83,335	-34.6	56,986	-26,348	-31.6	47,000	-17.5
ACOM CO., LTD.	153,203	-5.0	113,934	-25.6	70,014	-38.5	45,769	-34.6	32,147	-13,622	-29.8	-	-
JCK CREDIT CO., LTD.	77,338	10.5	59,785	-22.7	33,607	-43.8	17,335	-48.4	9,503	-7,832	-45.2	34,300	260.9
EASY BUY Public Company Limited	7,406	18.3	7,847	6.0	23,756	202.7	20,229	-14.8	15,335	-4,894	-24.2	12,700	-17.2
Loan Servicing Business	1,189	706.5	6,082	411.1	12,723	109.2	17,423	36.9	25,788	8,364	48.0	30,100	16.7
Guaranteed Receivables	57,926	-	100,971	74.3	78,015	-22.7	89,894	15.2	105,977	16,083	17.9	148,600	40.2
ACOM CO., LTD.	57,926	-	100,971	74.3	78,015	-22.7	89,639	14.9	96,850	7,211	8.0	123,900	27.9
DC Cash One Ltd.	-	-	-	-	-	-	254	-	9,126	-	-	24,700	170.7

5. Number of Customer Accounts by Segment (Consolidated)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	yoy%		yoy %
Loan Business	3,161,304	3.4	3,161,894	0.0	3,406,054	7.7	3,450,636	1.3	3,435,586	-15,050	-0.4	3,321,500	-3.3
ACOM CO., LTD.	3,032,330	-0.1	2,954,073	-2.6	2,902,916	-1.7	2,859,176	-1.5	2,682,160	-177,016	-6.2	2,391,800	-10.8
JCK CREDIT CO., LTD.	1,122	-58.7	422	-62.4	167	-60.4	40	-76.0	-	-40	-	-	-
EASY BUY Public Company Limited	127,852	544.1	207,399	62.2	347,003	67.3	410,142	18.2	556,344	146,202	35.6	727,000	30.7
DC Cash One Ltd.	-	-	-	-	150,074	-	172,183	14.7	182,878	10,695	6.2	185,200	1.3
Credit Card Business	1,021,131	0.5	1,071,681	5.0	1,197,784	11.8	1,259,509	5.2	1,181,806	-77,703	-6.2	937,400	-20.7
ACOM MasterCard	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,253,603	5.2	1,175,910	-77,693	-6.2	932,000	-20.7
JCK CREDIT CO., LTD.	6,004	21.2	6,982	16.3	5,609	-19.7	5,709	1.8	5,701	-8	-0.1	5,400	-5.3
Installment Sales Finance Business	991,162	9.4	886,110	-10.6	958,768	8.2	671,742	-29.9	421,554	-250,188	-37.2	371,500	-11.9
ACOM CO., LTD.	479,182	-1.5	387,261	-19.2	284,782	-26.5	205,783	-27.7	147,433	-58,350	-28.4	-	-
JCK CREDIT CO., LTD.	263,202	6.7	222,424	-15.5	148,059	-33.4	96,023	-35.1	57,840	-38,183	-39.8	168,500	191.3
EASY BUY Public Company Limited	248,778	44.3	276,425	11.1	525,927	90.3	369,936	-29.7	216,281	-153,655	-41.5	203,000	-6.1
Loan Servicing Business	10,540	618.0	31,851	202.2	137,808	332.7	200,662	45.6	226,271	25,609	12.8	-	-

Notes :1.Loan Business: Number of customer accounts with outstanding that includes non-interest bearing balance.

:2.Credit Card Business: Number of cardholders.

:3.Installment Sales Finance Business: Number of contracts with receivables outstanding.

:4.Loan Servicing Business: Number of accounts for purchased loans.

6. Income and Expenses (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Income	419,258	4.6	411,799	-1.8	402,734	-2.2	396,637	-1.5	370,769	-25,867	-6.5	303,200	-18.2
Interest on Loans Receivable	388,483	4.1	379,332	-2.4	372,389	-1.8	367,619	-1.3	342,908	-24,710	-6.7	279,700	-18.4
Operating Expenses	276,677	19.3	295,918	7.0	262,500	-11.3	290,512	10.7	459,762	169,249	58.3	258,200	-43.8
Financial Expenses	29,585	3.4	26,115	-11.7	21,591	-17.3	18,186	-15.8	16,928	-1,258	-6.9	18,000	6.3
Bad-debt-related Expenses	112,108	60.2	135,474	20.8	102,462	-24.4	108,183	5.6	129,056	20,873	19.3	142,300	10.3
Interest-repayment-related Expenses	-	-	-	-	-	-	37,227	-	200,147	162,919	437.6	0	-
Other Operating Expenses	134,878	1.2	133,597	-0.9	138,289	3.5	126,914	-8.2	112,406	-14,507	-11.4	97,900	-12.9
Operating Profit	142,581	-15.6	115,880	-18.7	140,234	21.0	106,124	-24.3	-88,992	-195,117	-	45,000	-
Non-operating Income	2,118	-0.4	2,086	-1.5	2,083	-0.1	2,215	6.3	3,046	830	37.5	3,100	1.8
Non-operating Expenses	197	-51.6	167	-15.0	622	271.2	165	-73.3	236	70	42.8	100	-57.6
Income Before Extraordinary Items	144,502	-15.3	117,799	-18.5	141,695	20.3	108,174	-23.7	-86,183	-194,357	-	48,000	-
Extraordinary Income	5	202.6	3,198	-	141	-95.6	489	245.7	269	-219	-44.9	-	-
Extraordinary Losses	9,925	43.5	7,861	-20.8	2,805	-64.3	1,424	-49.2	350,835	349,411	-	800	-99.8
Special Provision for Loss on Interest Repayments	-	-	-	-	-	-	-	-	317,061	317,061	-	-	-
Loss on Sales of Fixed Assets	5,914	6.0	292	-95.0	29	-90.0	436	-	63	-373	-85.5	-	-
Loss on Revaluation of Investments in Securities	2,706	557.7	335	-87.6	353	5.4	-	-	14,784	14,784	-	-	-
Income Before Income Taxes	134,582	-17.8	113,136	-15.9	139,031	22.9	107,239	-22.9	-436,749	-543,988	-	47,200	-
Income Taxes, current	68,070	-14.2	54,160	-20.4	47,540	-12.2	44,770	-5.8	16,353	-28,416	-63.5	500	-96.9
Enterprise Taxes	14,570	-14.1	11,760	-19.3	8,240	-29.9	7,670	-6.9	2,741	-4,928	-64.3	100	-96.4
Income Taxes, deferred	-10,977	5.9	-6,671	-39.2	8,490	-227.3	-1,682	-119.8	-13,638	-11,956	-	1,100	-
Net Income	77,489	-18.2	65,648	-15.3	83,001	26.4	64,152	-22.7	-439,463	-503,616	-	45,600	-

7. Operating Income by Category (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Income	419,258	4.6	411,799	-1.8	402,734	-2.2	396,637	-1.5	370,769	-25,867	-6.5	303,200	-18.2
Interest on Loans Receivable	388,483	4.1	379,332	-2.4	372,389	-1.8	367,619	-1.3	342,908	-24,710	-6.7	279,700	-18.4
Unsecured Loans	380,090	4.1	370,985	-2.4	364,991	-1.6	360,812	-1.1	336,615	-24,197	-6.7	274,700	-18.4
Consumers	379,923	4.1	370,894	-2.4	364,944	-1.6	360,784	-1.1	336,597	-24,187	-6.7	274,700	-18.4
Commercials	167	-39.7	90	-45.7	47	-47.7	27	-41.2	18	-9	-35.1	0	-
Secured Loans	8,393	3.1	8,347	-0.5	7,397	-11.4	6,806	-8.0	6,292	-513	-7.5	5,000	-20.5
Fees from Credit Card Business	4,986	35.0	5,714	14.6	6,113	7.0	6,139	0.4	5,770	-368	-6.0	5,300	-8.1
ACOM MasterCard	4,952	34.7	5,647	14.0	6,111	8.2	6,137	0.4	5,770	-367	-6.0	5,300	-8.1
Fees from Installment Sales Financing	16,166	-0.7	13,799	-14.6	9,255	-32.9	5,550	-40.0	3,492	-2,058	-37.1	-	-
Fees from Credit Guarantees	1,866	483.8	5,035	169.7	7,599	50.9	9,496	25.0	10,869	1,372	14.5	12,200	12.2
Sales	105	-	735	600.0	158	-78.5	-	-	722	722	-	-	-
Others	7,651	4.9	7,181	-6.1	7,218	0.5	7,830	8.5	7,005	-824	-10.5	6,000	-14.3
Collection of Bad Debts Deducted	6,430	-7.3	6,083	-5.4	6,103	0.3	6,922	13.4	5,908	-1,013	-14.6	5,300	-10.3

7-2. Composition Ratio of Operating Income by Category (ACOM)

(%)

	2003/3	2004/3	2005/3	2006/3	2007/3	2008/3(E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Loans Receivable	92.7	92.1	92.5	92.7	92.5	92.3
Fees from Credit Card Business	1.2	1.4	1.5	1.5	1.6	1.7
Fees from Installment Sales Financing	3.9	3.4	2.3	1.4	0.9	-
Fees from Credit Guarantees	0.4	1.2	1.9	2.4	2.9	4.0
Sales	0.0	0.2	0.0	0.0	0.2	-
Others	1.8	1.7	1.8	2.0	1.9	2.0

8. Operating Expenses (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	yoy %		yoy %	
Operating Expenses	276,677	19.3	295,918	7.0	262,500	-11.3	290,512	10.7	459,762	169,249	58.3	258,200	-43.8
Financial Expenses	29,585	3.4	26,115	-11.7	21,591	-17.3	18,186	-15.8	16,928	-1,258	-6.9	18,000	6.3
Cost of Sales	104	-	731	596.7	157	-78.5	-	-	1,223	-	-	-	-
Bad-debt-related Expenses	112,108	60.2	135,474	20.8	102,462	-24.4	108,183	5.6	129,056	20,873	19.3	142,300	10.3
Bad Debt Write-offs	81,608	50.4	112,598	38.0	108,446	-3.7	107,239	-1.1	97,097	-10,142	-9.5	106,100	9.3
Increase or Decrease in Allowance for Bad Debts	30,039	90.9	21,485	-28.5	-6,998	-132.6	493	107.1	31,618	31,125	-	35,500	12.3
Increase or Decrease in Allowance for Loss on Debt Guarantees	461	-	1,391	201.7	1,015	-27.0	450	-55.7	340	-110	-24.4	700	105.9
Interest-repayment-related Expenses	-	-	-	-	-	-	37,227	-	200,147	162,919	437.6	0	-
Interest Repayments	-	-	-	-	-	-	13,527	-	42,266	28,739	212.4	-	-
Bad Debt Write-offs (ACOM's Voluntary Waiver of Repayments)	-	-	-	-	-	-	-	-	41,880	41,880	-	-	-
Increase or Decrease in Allowance for Loss on Interest Repayments	-	-	-	-	-	-	23,700	-	116,000	92,300	389.5	-137,567	-
Other Operating Expenses	134,878	1.2	133,597	-0.9	138,289	3.5	126,914	-8.2	112,406	-14,507	-11.4	97,900	-12.9
Personnel Costs	36,869	3.0	37,235	1.0	36,116	-3.0	34,823	-3.6	30,442	-4,380	-12.6	23,900	-21.5
Advertising and Promotional Expenses	15,853	-17.9	13,989	-11.8	16,025	14.5	16,087	0.4	10,875	-5,211	-32.4	9,800	-9.9
Administrative Expenses	15,851	2.4	15,191	-4.2	14,583	-4.0	14,694	0.8	14,122	-571	-3.9	12,800	-9.4
Expenses for Computer Operation and Development	23,311	-0.1	21,296	-8.6	20,923	-1.8	19,255	-8.0	20,266	1,011	5.3	20,800	2.6
Fees	12,119	7.8	13,635	12.5	16,074	17.9	16,672	3.7	17,296	623	3.7	16,200	-6.3
Insurance Expenses	8,782	40.6	9,347	6.4	9,020	-3.5	7,580	-16.0	3,744	-3,836	-50.6	-	-
Depreciation Expenses	3,428	-10.5	2,950	-14.0	2,560	-13.2	2,524	-1.4	2,394	-130	-5.2	2,000	-16.5
Taxes and Other Public Charges	6,625	-3.3	6,161	-7.0	6,253	1.5	6,106	-2.4	5,630	-475	-7.8	5,100	-9.4
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	970	-	940	-3.1	625	-314	-33.5	500	-20.0
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	-	1,000	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	12,036	7.9	13,788	14.6	15,761	14.3	8,229	-47.8	7,008	-1,220	-14.8	5,800	-17.2

(Note) Following the change of the method to calculate "Allowance for Loss on Interest Repayments", "ACOM's Voluntary Waiver of Repayments", formerly a composition of "Bad Debt Write-offs", is stated as a composition of "Interest-repayment-related Expenses" from interim accounting period as of September 2006.

8-2. Ratio of Operating Expenses to Operating Income (ACOM)

(%)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.	yoy p.p.	yoy p.p.		yoy p.p.
Operating Expenses	66.0	8.2	71.9	5.9	65.2	-6.7	73.2	8.0	124.0	50.8	85.1	-38.9
Financial Expenses	7.1	0.0	6.3	-0.8	5.4	-0.9	4.6	-0.8	4.6	0.0	5.9	1.3
Cost of Sales	0.0	0.0	0.2	0.2	-	-0.2	-	-	0.3	-	0.0	-0.3
Bad-debt-related Expenses	26.7	9.2	32.9	6.2	25.5	-7.4	27.2	1.7	34.8	7.6	46.9	12.1
Bad Debt Write-offs	19.5	5.9	27.4	7.9	26.9	-0.5	27.0	0.1	26.2	-0.8	35.0	8.8
Increase or Decrease in Allowance for Bad Debts	7.1	3.2	5.2	-1.9	-1.7	-6.9	0.1	1.8	8.5	8.4	11.7	3.2
Increase or Decrease in Allowance for Loss on Debt Guarantees	0.1	0.1	0.3	0.2	0.3	0.0	0.1	-0.2	0.1	0.0	0.2	0.1
Interest-repayment-related Expenses	-	-	-	-	-	-	9.4	9.4	54.0	44.6	0.0	-54.0
Interest Repayments	-	-	-	-	-	-	3.4	3.4	11.4	8.0	-	-
Bad Debt Write-offs (ACOM's Voluntary Waiver of Repayments)	-	-	-	-	-	-	-	-	11.3	-	-	-
Increase or Decrease in Allowance for Loss on Interest Repayments	-	-	-	-	-	-	6.0	6.0	31.3	25.3	-	-
Other Operating Expenses	32.2	-1.0	32.5	0.3	34.3	1.8	32.0	-2.3	30.3	-1.7	32.3	2.0
Personnel Costs	8.8	-0.1	9.0	0.2	9.0	0.0	8.8	-0.2	8.2	-0.6	7.9	-0.3
Advertising and Promotional Expenses	3.8	-1.0	3.4	-0.4	4.0	0.6	4.1	0.1	2.9	-1.2	3.2	0.3
Administrative Expenses	3.8	-0.1	3.7	-0.1	3.6	-0.1	3.7	0.1	3.8	0.1	4.2	0.4
Expenses for Computer Operation and Development	5.5	-0.3	5.2	-0.3	5.2	0.0	4.9	-0.3	5.5	0.6	6.9	1.4
Fees	2.9	0.1	3.3	0.4	4.0	0.7	4.2	0.2	4.7	0.5	5.3	0.6
Insurance Expenses	2.1	0.5	2.3	0.2	2.2	-0.1	1.9	-0.3	1.0	-0.9	-	-
Depreciation Expenses	0.8	-0.1	0.7	-0.1	0.6	-0.1	0.6	0.0	0.6	0.0	0.7	0.1
Taxes and Other Public Charges	1.6	-0.1	1.5	-0.1	1.6	0.1	1.5	-0.1	1.5	0.0	1.7	0.2
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	0.2	0.2	0.2	0.0	0.2	0.0	0.2	0.0
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	0.3	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Others	2.9	0.1	3.4	0.5	3.9	0.5	2.1	-1.8	1.9	-0.2	1.9	0.0

Note: Ratio of operating expenses to operating income = Operating expenses/Operating income

9. Receivables Outstanding (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	yoy %		yoy %	
Receivables Outstanding (Millions of yen)	1,847,259	2.1	1,772,706	-4.0	1,720,641	-2.9	1,689,598	-1.8	1,570,823	-118,775	-7.0	1,381,400	-12.1
Loan Business	1,652,890	2.2	1,612,799	-2.4	1,601,773	-0.7	1,596,276	-0.3	1,494,399	-101,877	-6.4	1,334,800	-10.7
Unsecured Loans	1,582,751	2.2	1,548,616	-2.2	1,545,493	-0.2	1,542,256	-0.2	1,446,209	-96,047	-6.2	1,294,500	-10.5
Consumers	1,582,125	2.2	1,548,274	-2.1	1,545,295	-0.2	1,542,121	-0.2	1,446,117	-96,003	-6.2	1,294,500	-10.5
Commercials	625	-40.1	341	-45.4	197	-42.3	134	-31.5	91	-43	-32.3	0	-
Secured Loans	70,139	3.2	64,183	-8.5	56,280	-12.3	54,020	-4.0	48,190	-5,829	-10.8	40,300	-16.4
Real Estate Card Loan	56,852	6.2	52,781	-7.2	47,135	-10.7	46,210	-2.0	41,877	-4,333	-9.4	-	-
Credit Card Business	41,166	30.8	45,973	11.7	48,853	6.3	47,551	-2.7	44,276	-3,275	-6.9	46,600	5.3
ACOM MasterCard	41,114	31.0	45,941	11.7	48,833	6.3	47,537	-2.7	44,268	-3,268	-6.9	46,600	5.3
Installment Sales Finance Business	153,203	-5.0	113,934	-25.6	70,014	-38.5	45,769	-34.6	32,147	-13,622	-29.8	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	524	2.3	527	0.6	535	1.5	542	1.3	541	-1	-0.2	543	0.4
<Reference>													
Guaranteed Receivables	57,926	-	100,971	74.3	137,261	35.9	163,782	19.3	179,549	15,767	9.6	213,900	19.1

10. Number of Customer Accounts (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	yoy %		yoy %	
Loan Business	3,032,330	-0.1	2,954,073	-2.6	2,902,916	-1.7	2,859,176	-1.5	2,682,160	-177,016	-6.2	2,391,800	-10.8
Unsecured Loans	3,017,837	-0.1	2,940,345	-2.6	2,890,353	-1.7	2,846,796	-1.5	2,670,707	-176,089	-6.2	2,381,600	-10.8
Consumers	3,017,176	-0.1	2,939,945	-2.6	2,890,120	-1.7	2,846,643	-1.5	2,670,606	-176,037	-6.2	2,381,600	-10.8
Commercials	661	-24.2	400	-39.5	233	-41.8	153	-34.3	101	-52	-34.0	0	-
Secured Loans	14,493	4.1	13,728	-5.3	12,563	-8.5	12,380	-1.5	11,453	-927	-7.5	10,200	-10.9
Credit Card Business	1,015,127	0.3	1,064,699	4.9	1,192,175	12.0	1,253,800	5.2	1,176,105	-77,695	-6.2	932,000	-20.8
ACOM MasterCard	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,253,603	5.2	1,175,910	-77,693	-6.2	932,000	-20.7
Installment Sales Finance Business	479,182	-1.5	387,261	-19.2	284,782	-26.5	205,783	-27.7	147,433	-58,350	-28.4	-	-

Notes :1.Loan Business: Number of customer accounts with outstanding balance.

:2.Credit Card Business: Number of cardholders.

:3.Installment Sales Finance Business: Number of contracts with receivables outstanding.

Trend in Actual Results and Estimates (Non-Consolidated)

11. Number of New Loan Customers (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	yoy %		yoy %	
Number of New Loan Customers	408,146	-8.0	359,311	-12.0	340,033	-5.4	330,385	-2.8	268,885	-61,500	-18.6	186,000	-30.8
Unsecured Loans	406,693	-8.0	358,570	-11.8	339,567	-5.3	329,814	-2.9	268,710	-61,104	-18.5	186,000	-30.8
Consumers	406,685	-8.0	358,570	-11.8	339,567	-5.3	329,814	-2.9	268,710	-61,104	-18.5	186,000	-30.8
Commercials	8	-57.9	0	-100.0	0	-	0	-	0	-	-	0	-
Secured Loans	1,453	7.3	741	-49.0	466	-37.1	571	22.5	175	-396	-69.4	0	-

12. Number of Loan Business Outlets (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)		
		yoy		yoy		yoy		yoy	yoy	yoy %		yoy	
Number of Loan Business Outlets	1,716	-45	1,699	-17	1,785	86	2,003	218	1,812	-191	-9.5	1,702	-110
Staffed	468	-53	381	-87	324	-57	277	-47	142	-135	-48.7	138	-4
Unstaffed	1,248	8	1,318	70	1,461	143	1,726	265	1,670	-56	-3.2	1,564	-106
QUICK MUJIN Machine	-	-	-	-	38	38	194	156	119	-75	-38.7	0	-119

13. MUJINKUN (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)		
		yoy		yoy		yoy		yoy	yoy	yoy %		yoy	
Number of MUJINKUN Outlets	1,705	-44	1,691	-14	1,782	91	2,007	225	1,820	-187	-9.3	1,701	-119
Number of MUJINKUN Machines	1,706	-45	1,692	-14	1,783	91	2,008	225	1,820	-188	-9.4	1,701	-119
QUICK MUJIN Machine	-	-	-	-	38	38	201	163	128	-73	-36.3	0	-128

14. Cash Dispensers and ATMs (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)		
		yoy		yoy		yoy		yoy	yoy	yoy %		yoy	
Number of Cash Dispensers and ATMs	69,215	19,438	76,282	7,067	81,736	5,454	83,868	2,132	87,773	3,905	4.7	-	-
Proprietary	2,026	-42	1,961	-65	1,891	-70	1,952	61	1,841	-111	-5.7	1,850	9
Open 365 Days/Year	2,020	-39	1,957	-63	1,888	-69	1,951	63	1,841	-110	-5.6	-	-
Open 24 Hours/Day	1,749	-24	1,705	-44	1,662	-43	1,727	65	1,632	-95	-5.5	-	-
Tie-up	67,189	19,480	74,321	7,132	79,845	5,524	81,916	2,071	85,932	4,016	4.9	-	-
Others	7,621	10	8,424	803	8,684	260	8,903	219	8,464	-439	-4.9	-	-

Note: "Others" indicates receipt of payment by convenience stores under an agency agreement.

15. Employees (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)		
		yoy		yoy		yoy		yoy	yoy	yoy %		yoy	
Number of Employees	4,405	39	4,238	-167	4,096	-142	3,911	-185	2,956	-955	-24.4	2,760	-196
Head Office	869	113	932	63	925	-7	937	12	866	-71	-7.6	-	-
Credit Supervision related	302	61	345	43	336	-9	346	10	329	-17	-4.9	-	-
Financial Service Business Division	3,536	-74	3,306	-230	3,171	-135	2,974	-197	2,090	-884	-29.7	-	-
Contact Center	1,059	724	943	-116	887	-56	964	77	765	-199	-20.6	-	-
Credit Card/ Installment Business Dept.	228	-3	346	118	317	-29	281	-36	191	-90	-32.0	-	-
Guarantee Business Dept.	-	-	-	-	48	48	59	11	86	27	45.8	-	-

Note: The number of employees as of March 2003 is adjusted according to organizational change in June 2003.

19. Number of New Customers by Annual Income [Unsecured Loans](ACOM)

(Thousands of yen, %)

Annual Income (Millions of yen)	2003/3			2004/3			2005/3			2006/3			2007/3		
	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount
≤2	96,455	23.7	136	86,242	24.1	123	83,370	24.5	134	82,914	25.1	139	67,354	25.1	135
2 < ≤5	255,555	62.9	161	227,416	63.4	151	214,180	63.1	158	207,675	63.0	158	168,883	62.9	158
5 < ≤7	36,465	8.9	204	30,252	8.4	193	28,065	8.3	199	26,279	8.0	192	21,327	7.9	192
7 < ≤10	15,014	3.7	225	12,214	3.4	217	11,712	3.4	230	10,746	3.2	220	9,199	3.4	221
10 <	3,196	0.8	239	2,446	0.7	229	2,240	0.7	247	2,200	0.7	243	1,947	0.7	244
Total	406,685	100.0	162	358,570	100.0	151	339,567	100.0	158	329,814	100.0	159	268,710	100.0	158

20. Composition Ratio of Customer Accounts by Age [Unsecured Loans](ACOM)

(%)

	2003/3		2004/3		2005/3		2006/3		2007/3	
	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)
Under 29	25.3	21.8	24.2	21.6	23.1	21.6	22.1	22.5	20.5	23.2
Age 30 - 39	28.7	28.0	29.3	28.5	29.5	28.7	29.3	28.1	29.2	27.5
Age 40 - 49	20.5	21.7	20.5	21.5	20.7	21.3	20.9	21.6	21.3	20.9
Age 50 - 59	17.9	19.7	18.0	19.3	18.3	19.0	18.9	18.7	19.3	19.7
Over 60	7.6	8.8	8.0	9.1	8.4	9.4	8.8	9.1	9.7	8.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

21. Composition Ratio of Customer Accounts by Gender [Unsecured Loans] (ACOM)

(%)

	2003/3		2004/3		2005/3		2006/3		2007/3	
	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)
Male (%)	73.3	69.2	73.4	69.0	73.5	69.5	73.3	69.8	73.2	70.1
Female (%)	26.7	30.8	26.6	31.0	26.5	30.5	26.7	30.2	26.8	29.9

22. Bad Debt Write-offs (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %	
Bad Debt Write-offs (Millions of yen)	81,608	50.4	112,598	38.0	108,446	-3.7	107,239	-1.1	138,977	31,738	29.6	163,000	17.3
Loan Receivable	75,428	47.9	103,093	36.7	97,166	-5.7	95,826	-1.4	126,038	30,212	31.5	150,100	19.1
Unsecured Loans	75,039	50.9	100,781	34.3	96,415	-4.3	95,053	-1.4	125,515	30,461	32.0	149,500	19.1
Secured Loans	388	-69.9	2,312	494.8	750	-67.5	772	2.9	523	-249	-32.2	600	14.7
ACOM MasterCard	3,344	89.2	4,745	41.9	4,394	-7.4	3,905	-11.1	4,123	217	5.6	4,200	1.9
Installment Sales Finance	2,457	66.6	2,890	17.6	3,095	7.1	2,088	-32.5	1,277	-811	-38.9	-	-
Guarantee	306	-	1,860	506.1	3,785	103.5	5,409	42.9	7,495	2,085	38.6	8,700	16.1
Average Amount of Bad Debt Write-offs per Account for Unsecured Loans (Thousands of yen)	363	9.3	395	8.8	408	3.3	425	4.2	438	13	3.1	-	-
<Reference>													
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	524	-	527	0.6	535	1.5	542	1.3	541	-1	-0.2	543	0.4

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	4.56	(1.41)	6.38	(1.82)	6.05	(-0.33)	5.99	(-0.06)	8.42	(2.43)	-	11.22	(2.80)
Unsecured Loans	4.74	(1.53)	6.50	(1.76)	6.23	(-0.27)	6.15	(-0.08)	8.67	(2.52)	-	11.52	(2.85)
Secured Loans	0.54	(-1.30)	3.55	(3.01)	1.31	(-2.24)	1.41	(0.10)	1.07	(-0.34)	-	1.39	(0.32)
ACOM MasterCard	8.13	(2.50)	10.32	(2.19)	8.98	(-1.34)	8.20	(-0.78)	9.29	(1.09)	-	9.03	(-0.26)
Installment Sales Finance	1.60	(0.69)	2.54	(0.94)	4.39	(1.85)	4.53	(0.14)	3.97	(-0.56)	-	-	-
Guarantee	0.52	(0.39)	1.80	(1.28)	2.68	(0.88)	3.18	(0.50)	3.97	(0.79)	-	3.85	(-0.12)

Note:1. Ratio of Bad Debt Write-offs

Loan Business = Bad Debt Write-offs of Loan Business / (Receivables Outstanding plus Loans to Borrowers in Bankruptcy or Under Reorganization)

ACOM MasterCard = Bad Debt Write-offs of ACOM MasterCard / Card Shopping Receivables

Installment Sales Finance Business = Bad Debt Write-offs of Installment Sales Finance / Installment Receivables

Guarantee = Bad Debt Write-offs of Guarantee / (Guaranteed Receivables plus Payments in Subrogation)

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

22-2. Unsecured Loans Write-offs by Reasons (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3		2007/3	
	Amount	C.R. (%)	Amount	C.R. (%)	Amount	C.R. (%)	Amount	C.R. (%)	Amount	C.R. (%)	Amount	C.R. (%)
Based on Receivables Outstanding												
Amount of Bad Debt Write-offs (Millions of yen)	49,713	100.0	75,039	100.0	100,781	100.0	96,415	100.0	95,053	100.0	125,515	100.0
Personal Bankruptcy	20,238	40.7	30,492	40.6	35,672	35.4	27,464	28.5	23,506	24.7	19,089	15.2
Failure to Locate Borrowers	2,704	5.4	3,153	4.2	3,307	3.3	3,012	3.1	2,993	3.2	2,932	2.3
Borrowers' Inability of Making Repayments, etc.	18,332	36.9	26,726	35.7	38,708	38.4	40,639	42.2	38,803	40.8	57,062	45.5
ACOM's Voluntary Waiver of Repayments	8,439	17.0	14,668	19.5	23,093	22.9	25,298	26.2	29,750	31.3	46,430	37.0

Note: Amount of ACOM's voluntary waiver of repayments is an amount of waived principal which is associated with interest repayments.

23. Bad Debts (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3	
		%		%		%		%		%
Total Amount of Bad Debts	60,491	3.65	79,754	4.93	81,210	5.06	109,573	6.85	141,307	9.44
Loans to Borrowers in Bankruptcy or Under Reorganization	9,227	0.56	9,280	0.57	8,377	0.52	7,000	0.44	6,120	0.41
Applications for Bankruptcy are Proceeded	3,540	0.21	2,951	0.18	2,026	0.13	1,307	0.08	1,026	0.07
Applications for The Civil Rehabilitation are proceeded	2,853	0.17	3,633	0.22	3,176	0.20	2,716	0.17	2,430	0.16
Applications for The Civil Rehabilitation are determined	815	0.05	1,775	0.11	2,328	0.15	2,358	0.15	2,108	0.14
Loans in Arrears	31,128	1.88	36,632	2.27	35,310	2.20	46,709	2.92	80,976	5.41
Loans Past Due for Three Months or More	1,036	0.06	1,638	0.10	1,345	0.08	1,110	0.07	499	0.03
Restructured Loans	19,099	1.15	32,204	1.99	36,177	2.25	54,752	3.42	53,711	3.59

(Note) In line with the inclusion of allowance for loss on interest repayments, the amount of loans to borrowers seeking legal counsel that have not been resolved yet is counted in the amount of loans in arrears as loans exclusive of accrued interest from the fiscal year ended March 31, 2006.

23-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3	
		%		%		%		%		%
11days ≤ < 3 months	18,971	1.15	19,475	1.21	17,239	1.07	12,968	0.81	17,223	1.15
31days ≤ < 3 months	9,761	0.59	11,076	0.69	9,902	0.62	7,289	0.46	6,586	0.44
11days ≤ < 31 days	9,210	0.56	8,399	0.52	7,337	0.46	5,679	0.36	10,637	0.71

24. Allowance for Bad Debts (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	107,700	38.6	129,400	20.1	122,400	-5.4	122,700	0.2	121,000	-1.4	156,500	29.3
(Allowance for Bad Debts calculated by former method)									(177,600)		(208,400)	
Ratio of Allowance for Bad Debts	5.91	-	7.37	-	7.15	-	7.26	-	7.72	-	11.33	-
General Allowance for Bad Debts	67,127	-	82,898	23.5	76,870	-7.3	66,810	-13.1	54,257	-18.8	-	-
Unsecured Consumer Loans	59,980	-	74,888	24.9	69,348	-7.4	61,187	-11.8	48,963	-20.0	-	-
Specific Allowance for Bad Debts	40,184	-	44,929	11.8	43,657	-2.8	54,276	24.3	65,145	20.0	-	-
Increase or Decrease in Allowance for Bad Debts	30,000	89.9	21,700	-27.7	-7,000	-132.3	300	104.3	-1,700	-666.7	35,500	-
Allowance for Loss on Debt Guarantees	474	-	1,865	293.5	2,880	54.4	3,330	15.6	3,670	10.2	4,370	19.1
Increase or Decrease in Allowance	461	-	1,391	201.7	1,015	-27.0	450	-55.7	340	-24.4	700	-

Note 1: (Allowance for Bad Debts calculated by former method): it is calculated based on the method used before the change of expression of Allowance for loss on interest repayments from interim accounting period as of September 2006.

Note 2:
 Ratio of Allowance for Bad Debts = $\frac{\text{Allowance for bad debts}}{\text{Loans Receivable Outstanding at the fiscal year-end plus Installment Receivables (excluding deferred income on installment sales finance)}} \times 100$

25. Allowance for Loss on Interest Repayments

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Loss on Interest Repayments(Millions of yen)	-	-	-	-	-	-	23,700	-	490,000	-	352,433	-
Increase or Decrease in Allowance for Loss on Interest Repayments	-	-	-	-	-	-	23,700	-	466,300	-	-137,567	-

Note: The numbers in the above contain a portion of Allowance for Bad Debts calculated by former method from interim accounting period as of September 2006.

26. Funds Procurement (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)		
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		yoy %	C.R.(%)		yoy %	C.R.(%)
Borrowings	1,384,848	100.0	1,260,090	100.0	1,028,722	100.0	945,208	100.0	888,587	-6.0	100.0	787,200	-11.4	100.0
Indirect	1,053,068	76.0	951,210	75.5	719,842	70.0	614,288	65.0	580,627	-5.5	65.3	507,200	-12.6	64.4
City Banks	35,065	2.5	35,386	2.8	21,430	2.1	24,487	2.6	21,306	-13.0	2.4	-	-	-
Regional Banks	58,300	4.2	51,147	4.1	32,791	3.2	19,330	2.0	18,433	-4.6	2.1	-	-	-
Long-term Credit Banks	93,880	6.8	76,968	6.1	53,979	5.2	41,049	4.3	46,871	14.2	5.3	-	-	-
Trust Banks	409,257	29.6	403,081	32.0	337,951	32.9	290,093	30.7	269,340	-7.2	30.3	-	-	-
Foreign Banks	63,000	4.5	37,500	3.0	6,500	0.6	6,500	0.7	7,500	15.4	0.8	-	-	-
Life Insurance Companies	263,779	19.0	245,773	19.5	189,090	18.4	152,749	16.2	112,581	-26.3	12.7	-	-	-
Non-Life Insurance Companies	50,043	3.6	44,723	3.5	29,439	2.9	21,659	2.3	16,530	-23.7	1.8	-	-	-
Others	79,744	5.8	56,632	4.5	48,662	4.7	58,421	6.2	88,066	50.7	9.9	-	-	-
Direct	331,780	24.0	308,880	24.5	308,880	30.0	330,920	35.0	307,960	-6.9	34.7	280,000	-9.1	35.6
Straight Bonds	295,000	21.3	285,000	22.6	265,000	25.8	265,000	28.0	260,000	-1.9	29.3	-	-	-
Convertible Bonds	-	0.0	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	10,000	0.7	-	-	20,000	1.9	50,000	5.3	40,000	-20.0	4.5	-	-	-
Securitization of Installment Sales Finance Receivable	2,900	0.2	-	-	-	-	-	-	-	-	-	-	-	-
Others	23,880	1.7	23,880	1.9	23,880	2.3	15,920	1.7	7,960	-50.0	0.9	-	-	-
Short-term	16,400	1.2	11,500	0.9	22,500	2.2	51,000	5.4	60,000	17.6	6.8	10,000	-83.3	1.3
Long-term	1,368,448	98.8	1,248,590	99.1	1,006,222	97.8	894,208	94.6	828,587	-7.3	93.2	777,200	-6.2	98.7
Fixed	1,171,837	84.6	1,093,395	86.8	900,468	87.5	805,086	85.2	762,560	-5.3	85.8	736,700	-3.4	93.6
Interest Rate Swaps (Notional)	142,310	10.3	188,321	14.9	161,712	15.7	207,053	21.9	236,505	14.2	26.6	-	-	-
Interest Cap (Notional)	117,000	8.4	82,000	6.5	82,000	8.0	7,000	0.7	-	-	-	-	-	-
Average Interest Rate on Funds Procured During the Year	2.10	-	1.96	-	1.92	-	1.84	-	1.86	-	-	2.19	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.85	-	1.67	-	1.61	-	1.47	-	1.53	-	-	1.79	-	-
Floating Interest Rate	1.89	-	1.55	-	1.66	-	1.33	-	1.81	-	-	2.16	-	-
Fixed Interest Rate	2.14	-	2.04	-	1.96	-	1.69	-	1.87	-	-	2.19	-	-
Short-term	0.56	-	0.64	-	0.80	-	0.19	-	0.46	-	-	1.19	-	-
Long-term	2.11	-	1.96	-	1.92	-	1.90	-	1.95	-	-	2.21	-	-
Direct	1.86	-	1.82	-	1.80	-	1.64	-	1.53	-	-	1.71	-	-
Indirect	2.18	-	2.00	-	1.97	-	1.94	-	2.04	-	-	2.44	-	-
<Reference>														
Term Average of Long-term Prime Rate	1.79	-	1.58	-	1.69	-	1.76	-	2.39	-	-	-	-	-

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

27. Credit Card Business [ACOM MasterCard] (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %	
Number of Cardholders	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,253,603	5.2	1,175,910	-77,693	-6.2	932,000	-20.7
Tie-up Card	113,249	263.0	269,959	138.4	510,772	89.2	688,052	34.7	721,805	33,753	4.9	-	-
Number of Accounts with Shopping Receivables	287,999	33.5	336,008	16.7	304,233	-9.5	303,242	-0.3	297,342	-5,900	-1.9	-	-
Card Shopping Receivables	41,114	31.0	45,941	11.7	48,833	6.3	47,537	-2.7	44,268	-3,268	-6.9	46,600	5.3
Revolving Receivables	36,885	33.0	41,404	12.2	43,774	5.7	43,043	-1.7	40,660	-2,383	-5.5	-	-
Operating Income	4,952	34.7	5,647	14.0	6,111	8.2	6,137	0.4	5,770	-367	-6.0	5,300	-8.1
Number of Card Issuance Machines	1,180	-	1,185	-	1,197	-	1,196	-	1,136	-	-	-	-
MUJINKUN	877	-	897	-	935	-	954	-	1,003	-	-	-	-
Loan Business Outlets	303	-	288	-	262	-	242	-	133	-	-	-	-

28. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %	
Number of Customer Accounts	479,182	-1.5	387,261	-19.2	284,782	-26.5	205,783	-27.7	147,433	-58,350	-28.4	-	-
Installment Receivables	153,203	-5.0	113,934	-25.6	70,014	-38.5	45,769	-34.6	32,147	-13,622	-29.8	-	-
Adjusted Receivables	127,820	-4.2	96,764	-24.3	60,971	-37.0	40,366	-33.8	28,425	-11,941	-29.6	-	-
Operating Income	16,166	-0.7	13,799	-14.6	9,255	-32.9	5,550	-40.0	3,492	-2,058	-37.1	-	-
Ratio of Bad Debt Write-offs	1.60	-	2.54	-	4.39	-	4.53	-	3.97	-0.56	-	-	-
Number of Merchant Venders	6,066	-	6,225	-	6,353	-	6,553	-	6,747	-	-	-	-

Note: "Number of Customer Accounts" indicates the number of contracts with receivables outstanding

29. Guarantee Business (ACOM)

(Millions of yen)

	2003/3		2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %	
Number of Accounts with Outstanding Balance	156,256	-	269,977	72.8	345,573	28.0	387,173	12.0	407,585	20,412	5.3	478,000	17.3
Guaranteed Receivables	57,926	-	100,971	74.3	137,261	35.9	163,782	19.3	179,549	15,767	9.6	213,900	19.1
Income from Guarantee Business	1,866	-	5,035	169.7	7,599	50.9	9,496	25.0	10,869	1,372	14.5	12,200	12.2

30. Financial Ratios (ACOM)

	2003/3		2004/3		2005/3		2006/3		2007/3		2008/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Dividend Pay-out Ratio	15.1	2.8	17.6	2.5	19.0	1.4	34.4	15.4	-	-	34.5	-
Shareholders' Equity Ratio	30.6 (29.8)	2.9 (2.2)	34.4 (32.7)	3.8 (2.9)	44.2 (41.3)	9.8 (8.6)	47.1 (43.4)	2.9 (2.1)	23.8 (21.7)	-23.3 (-21.7)	28.7 (25.4)	4.9 (3.7)
Dividend on Equity	1.8	-0.2	1.7	-0.1	1.8	0.1	2.4	0.6	3.5	1.1	3.3	-0.2
Return on Equity (ROE)	12.6	-4.9	9.8	-2.8	10.7	0.9	7.2	-3.5	-64.3	-71.5	10.0	74.3
Operating Profit to Total Assets	6.8	-1.7	5.6	-1.2	7.1	1.5	5.4	-1.7	-4.7	-10.1	2.6	7.3
Income Before Extraordinary Items to Total Assets	6.9	-1.7	5.7	-1.2	7.1	1.4	5.5	-1.6	-4.5	-10.0	2.7	7.2
Return on Assets (ROA)	3.7	-1.1	3.2	-0.5	4.2	1.0	3.3	-0.9	-23.0	-26.3	2.6	25.6
Operating Margin	34.0	-8.2	28.1	-5.9	34.8	6.7	26.8	-8.0	-24.0	-50.8	14.8	38.8
Income Before Extraordinary Items to Operating Income	34.5	-8.1	28.6	-5.9	35.2	6.6	27.3	-7.9	-23.2	-50.5	15.8	39.0
Net Income Margin	18.5	-5.1	15.9	-2.6	20.6	4.7	16.2	-4.4	-118.5	-134.7	15.0	133.5
Current Ratio	448.6	62.5	469.9	21.3	445.7	-24.2	447.5	1.8	595.7	148.2	630.3	34.6
Fixed Assets Ratio	22.9	-2.5	21.5	-1.4	17.5	-4.0	25.5	8.0	41.6	16.1	45.6	4.0
Interest Coverage (times)	5.8	-1.1	5.4	-0.4	7.5	2.1	6.8	-0.7	-4.3	-11.1	3.5	7.8

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

2: "Dividend Pay-out Ratio" of the interim accounting period as of September 2006, and of the fiscal year ending March 2007 is not presented due to the expectation of loss in net income.

<Reference>Financial Ratios (Consolidated)

	2003/3		2004/3		2005/3		2006/3		2007/3	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	29.5 (28.8)	2.6 (2.0)	33.6 (32.0)	4.1 (3.2)	41.6 (40.1)	8.0 (8.1)	44.0 (42.2)	2.4 (2.1)	22.2 (21.1)	-21.8 (-21.1)
Return on Equity (ROE)	12.2	-5.4	10.5	-1.7	10.4	-0.1	7.3	-3.1	-63.6	-70.9
Return on Assets (ROA)	3.5	-1.2	3.3	-0.2	3.9	0.6	3.1	-0.8	-21.2	-24.3

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

31. Per Share Data (ACOM)

		(Yen)					
		2003/3	2004/3	2005/3	2006/3	2007/3	2008/3(E)
Net Income	Non-Consolidated	529.45	455.36	525.54	407.52	-2,795.68	290.09
	Consolidated	513.09	487.78	516.24	416.69	-2,786.19	298.99
Dividends		80.00	80.00	100.00	140.00	100.00	100.00
Shareholders' Equity	Non-Consolidated	4,411.62	4,834.51	5,447.18	5,874.26	2,823.24	3,000.74
	Consolidated	4,405.09	4,855.99	5,456.40	5,901.70	2,863.16	-

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

		(%)					
		2003/3	2004/3	2005/3	2006/3	2007/3	2008/3(E)
Net Income	Non-Consolidated	-18.2	-14.0	15.4	-22.5	-786.0	-
	Consolidated	-21.4	-4.9	5.8	-19.3	-768.6	-
Dividends		0.0	0.0	25.0	40.0	-28.6	-
Shareholders' Equity	Non-Consolidated	11.1	9.6	12.7	7.8	-51.9	-
	Consolidated	10.6	10.2	12.4	8.2	-51.5	-

32. Shares Issued (ACOM)

		(thousands)					
		2003/3	2004/3	2005/3	2006/3	2007/3	2008/3(E)
Average Number of Shares Issued		146,283	144,089	157,867	157,337	157,193	-
During the Year							
Number of Shares Issued at Year-end		146,283	143,561	158,296	157,190	157,194	-

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 the year-end are excluded from the number of shares issued at year-end

33. DC Cash One Ltd.

	2004/3		2005/3		2006/3		2007/3			2008/3(E)	
		YOY %		YOY %		YOY %		YOY	YOY %		YOY %
Receivables Outstanding (Millions of yen)	38,994	-	59,246	51.9	74,142	25.1	82,698	8,556	11.5	90,000	8.8
Number of Customer Accounts	107,857	-	150,074	39.1	172,183	14.7	182,878	10,695	6.2	185,200	1.3
Average Balance of Loans per Account (Thousands of yen)	362	-	395	9.1	431	9.1	452	21	4.9	486	7.5
Average Loan Yield (%)	-	-	-	-	17.00	-	16.73	-	-	16.44	-
Number of New Loan Customers	-	-	-	-	43,354	-	38,709	-4,645	-10.7	36,700	-5.2
Number of Business Outlets	-	-	-	-	322	-	276	-	-	-	-
DC Cash One's Direct Outlets	-	-	-	-	2	-	1	-	-	1	-
Agency-type Outlets(ACOM)	-	-	-	-	320	-	275	-	-	-	-
Number of Employees	-	-	-	-	64	-	67	-	-	-	-
Guaranteed Receivables (Millions of yen)	-	-	-	-	254	-	9,126	-	-	24,700	-

(Note) Receivable outstanding and number of customer accounts include non-interest-bearing balance and the accounts with non-interest-bearing balance respectively.

Category criteria concerning situations of bad debts;

Loans to borrowers in bankruptcy or under reorganization

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.

Loans in arrears

Other delinquent loans exclusive of accrued interest.

This category excludes loans on which interest is being waived in support of business restructuring.

Loans 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 loans

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.