

DATA BOOK

Quarterly Report

The First Quarter Report for The Fiscal Year Ending March, 2008

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 accounts 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.

1. Income and Expenses (Consolidated)

(Millions of yen)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6		2007/9		2007/12		2008/3 (E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	445,431	2.6	108,587	215,880	321,228	423,652	-4.9	99,060	-8.8					368,300	-13.1
Operating Expenses	335,039	15.7	92,050	157,668	240,694	508,755	51.8	78,521	-14.7					318,900	-37.3
Financial Expenses	20,711	-8.1	5,009	10,136	15,250	20,705	-0.0	5,374	7.3					23,300	12.5
Bad-debt-related Expenses	117,125	8.0	40,956	56,551	98,285	137,595	17.5	40,024	-2.3					156,000	13.4
Interest-repayment-related Expenses	37,228	-	7,372	13,155	13,155	200,147	437.6	0	-					-	-
Operating Profit	110,392	-23.5	16,537	58,211	80,533	-85,102	-	20,539	24.2					49,400	-
Non-operating Income	2,759	89.6	1,347	1,823	2,786	3,346	21.3	813	-39.6					2,300	-31.3
Non-operating Expenses	140	-94.3	9	18	76	187	33.5	11	18.5					100	-46.5
Income Before Extraordinary Items	113,011	-21.2	17,875	60,016	83,243	-81,944	-	21,341	19.4					51,600	-
Extraordinary Income	411	189.3	221	221	236	252	-38.7	2,945	-					-	-
Extraordinary Losses	1,363	-56.0	178	317,461	332,689	350,871	-	526	195.2					800	-99.8
Income Before Income Taxes	112,059	-20.2	17,917	-257,223	-249,208	-432,563	-	23,759	32.6					50,800	-
Net Income	65,595	-19.5	10,698	-282,140	-261,804	-437,972	-	13,268	24.0					47,000	-

(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.

2. Operating Income by Segment (Consolidated)

(Millions of yen)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6		2007/9		2007/12		2008/3 (E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	445,431	2.6	108,587	215,880	321,228	423,652	-4.9	99,060	-8.8					368,300	-13.1
Loan Business	396,485	2.4	96,691	191,567	285,164	374,590	-5.5	87,680	-9.3					318,800	-14.9
ACOM CO., LTD.	374,233	-1.3	91,121	180,043	266,948	348,519	-6.9	80,159	-12.0					285,400	-18.1
DC Cash One Ltd.	11,354	-	3,155	6,449	9,858	13,220	16.4	3,436	8.9					14,100	6.7
EASY BUY Public Company Limited	10,895	34.6	2,413	5,074	8,356	12,850	17.9	4,084	69.2					19,300	50.2
AFRESH CREDIT CO., LTD.	0	-77.5	0	0	0	0	-76.8	-	-					-	-
Credit Card Business	6,462	2.4	1,571	3,125	4,669	6,128	-5.2	1,462	-6.9					5,700	-7.0
ACOM CO., LTD.	6,389	2.6	1,552	3,088	4,613	6,054	-5.3	1,444	-7.0					5,600	-7.5
AFRESH CREDIT CO., LTD.	72	-14.0	18	37	55	74	3.2	18	-0.0					100	35.1
Installment Sales Finance Business	14,839	-10.7	2,789	5,185	7,564	10,106	-31.9	2,119	-24.0					7,600	-24.8
ACOM CO., LTD.	5,802	-38.6	1,098	2,067	2,982	3,811	-34.3	-	-					-	-
EASY BUY Public Company Limited	6,762	139.2	1,309	2,413	3,595	5,072	-25.0	1,232	-5.8					4,300	-15.2
AFRESH CREDIT CO., LTD.	2,275	-47.6	381	705	985	1,222	-46.3	886	132.3					3,300	170.0
Guarantee Business	6,651	-12.8	1,945	4,289	6,599	9,244	39.0	2,455	26.2					10,800	16.8
ACOM CO., LTD.	6,244	-18.1	1,569	3,457	5,102	7,071	13.2	1,719	9.5					7,500	6.1
DC Cash One Ltd.	406	-	375	832	1,496	2,172	434.7	736	95.9					3,300	51.9
Loan Servicing Business	14,117	61.1	3,820	7,226	10,882	13,827	-2.1	3,518	-7.9					17,800	28.7
Rental Business	4,318	14.2	1,097	2,167	3,348	4,489	4.0	1,048	-4.4					4,800	6.9
Others	2,557	-27.2	671	2,318	3,000	5,265	105.9	775	15.5					2,800	-46.8
Other Financial Businesses	331	676.0	111	1,247	1,509	2,581	679.8	288	159.2					1,300	-49.6

Note: AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

3. Receivables Outstanding by Segment (Consolidated)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	YOY %
Receivables Outstanding (Millions of yen)	1,852,053	-0.9	1,840,451	1,827,358	1,788,421	1,759,927	-5.0	1,714,088	-6.9	-2.6					1,633,900	-7.2
Loan Business	1,703,172	1.4	1,701,404	1,692,422	1,660,206	1,632,310	-4.2	1,590,705	-6.5	-2.5					1,509,600	-7.5
ACOM CO., LTD.	1,596,276	-0.3	1,586,814	1,571,342	1,531,285	1,494,399	-6.4	1,445,140	-8.9	-3.3					1,334,800	-10.7
AFRESH CREDIT CO., LTD.	20	-38.7	19	18	-	-	-	-	-	-					-	-
EASY BUY Public Company Limited	29,564	72.3	33,715	36,846	42,588	49,918	68.8	56,938	68.9	14.1					78,400	57.1
DC Cash One Ltd.	74,142	25.1	77,253	80,064	81,536	82,698	11.5	82,888	7.3	0.2					90,000	8.8
Credit Card Business	48,120	-2.6	47,725	47,111	46,320	44,842	-6.8	43,493	-8.9	-3.0					47,200	5.3
ACOM MasterCard®	47,537	-2.7	47,140	46,531	45,725	44,268	-6.9	42,920	-9.0	-3.0					46,600	5.3
AFRESH CREDIT CO., LTD.	568	4.1	575	574	587	566	-0.4	572	-0.5	1.1					600	6.0
Installment Sales Finance Business	83,335	-34.6	75,878	66,926	61,879	56,986	-31.6	54,616	-28.0	-4.2					47,000	-17.5
ACOM CO., LTD.	45,769	-34.6	42,643	38,202	35,362	32,147	-29.8	-	-	-					-	-
AFRESH CREDIT CO., LTD.	17,335	-48.4	15,486	12,891	11,460	9,503	-45.2	39,543	155.3	316.1					34,300	260.9
EASY BUY Public Company Limited	20,229	-14.8	17,748	15,832	15,056	15,335	-24.2	15,072	-15.1	-1.7					12,700	-17.2
Loan Servicing Business	17,423	36.9	15,442	20,898	20,015	25,788	48.0	25,273	63.7	-2.0					30,100	16.7
Guaranteed Receivables	89,894	15.2	94,309	98,754	102,554	105,977	17.9	109,940	16.6	3.7					148,600	40.2
ACOM CO., LTD.	89,639	14.9	92,693	95,124	95,532	96,850	8.0	97,246	4.9	0.4					123,900	27.9
DC Cash One Ltd.	254	-	1,616	3,630	7,021	9,126	-	12,694	685.5	39.1					24,700	170.7

Note :AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

4. Number of Customer Accounts by Segment (Consolidated)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	YOY %
Loan Business	3,450,636	1.3	3,456,665	3,464,188	3,478,323	3,435,586	-0.4	3,369,885	-2.5	-1.9					3,321,500	-3.3
ACOM CO., LTD.	2,859,176	-1.5	2,840,024	2,806,722	2,745,024	2,682,160	-6.2	2,594,223	-8.7	-3.3					2,391,800	-10.8
AFRESH CREDIT CO., LTD.	40	-76.0	31	24	-	-	-	-	-	-					-	-
EASY BUY Public Company Limited	410,142	18.2	430,208	466,293	538,580	556,344	35.6	577,179	34.2	3.7					727,000	30.7
DC Cash One Ltd.	172,183	14.7	176,248	179,646	181,664	182,878	6.2	183,318	4.0	0.2					185,200	1.3
Credit Card Business	1,259,509	5.2	1,282,575	1,291,331	1,259,418	1,181,806	-6.2	1,108,324	-13.6	-6.2					937,400	-20.7
ACOM MasterCard®	1,253,603	5.2	1,276,566	1,285,319	1,253,339	1,175,910	-6.2	1,102,648	-13.6	-6.2					932,000	-20.7
AFRESH CREDIT CO., LTD.	5,709	1.8	5,812	5,815	5,885	5,701	-0.1	5,676	-2.3	-0.4					5,400	-5.3
Installment Sales Finance Business	671,742	-29.9	560,068	485,142	446,394	421,554	-37.2	410,802	-26.7	-2.6					371,500	-11.9
ACOM CO., LTD.	205,783	-27.7	190,907	173,292	159,768	147,433	-28.4	-	-	-					-	-
AFRESH CREDIT CO., LTD.	96,023	-35.1	85,925	76,141	67,073	57,840	-39.8	193,030	124.6	233.7					168,500	191.3
EASY BUY Public Company Limited	369,936	-29.7	283,236	235,709	219,553	216,281	-41.5	217,772	-23.1	0.7					203,000	-6.1
Loan Servicing Business	200,662	45.6	214,200	217,410	222,635	226,271	12.8	236,274	10.3	4.4					-	-

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

Note 2. Credit Card Business: Number of cardholders.

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

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

Note 5. AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

5. Income and Expenses (ACOM)

(Millions of yen)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6		2007/9		2007/12		2008/3 (E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	396,637	-1.5	96,446	190,906	283,075	370,769	-6.5	84,639	-12.2					303,200	-18.2
Operating Expenses	290,512	10.7	80,164	134,113	204,808	459,762	58.3	65,317	-18.5					258,200	-43.8
Financial Expenses	18,186	-15.8	4,221	8,511	12,632	16,928	-6.9	4,209	-0.3					18,000	6.3
Cost of Sales	-	-	-	-	-	1,223	-	246	-						
Bad-debt-related Expenses	108,183	5.6	38,222	52,344	92,328	129,056	19.3	37,329	-2.3					142,300	10.3
Bad Debt Write-offs	107,239	-1.1	28,775	42,868	68,870	97,097	-9.5	31,672	10.1					106,100	9.3
Increase or Decrease in Allowance for Bad Debts	493	107.1	9,097	8,996	23,018	31,618	-	5,297	-41.8					35,500	12.3
Increase or Decrease in Allowance for Loss on Debt Guarantees	450	-55.7	350	480	440	340	-24.4	360	2.9					700	105.9
Interest-repayment-related Expenses	37,227	-	7,372	13,155	13,155	200,147	437.6	0	-					0	-
Interest Repayments	13,527	-	6,072	13,630	24,060	42,266	212.4	18,460	-					-	-
Bad Debt Write-offs (ACOM's Voluntary Waiver of Repayments)	-	-	-	16,024	27,703	41,880	-	15,745	-					-	-
Increase or Decrease in Allowance for Loss on Interest Repayments	23,700	-	1,300	-16,500	-38,608	116,000	389.5	-34,205	-					-137,567	-
Other Operating Expenses	126,914	-8.2	30,348	60,102	86,691	112,406	-11.4	23,532	-22.5					97,900	-12.9
Operating Profit	106,124	-24.3	16,282	56,793	78,266	-88,992	-	19,321	18.7					45,000	-
Non-operating Income	2,215	6.3	1,066	1,638	2,495	3,046	37.5	1,045	-2.0					3,100	1.8
Non-operating Expenses	165	-73.3	9	62	114	236	42.8	8	-5.2					100	-57.6
Income Before Extraordinary Items	108,174	-23.7	17,339	58,369	80,648	-86,183	-	20,358	17.4					48,000	-
Extraordinary Income	489	245.7	220	242	256	269	-44.9	2,945	-					-	-
Extraordinary Losses	1,424	-49.2	176	317,461	332,698	350,835	-	572	224.6					800	-99.8
Income Before Income Taxes	107,239	-22.9	17,384	-258,849	-251,793	-436,749	-	22,730	30.8					47,200	-
Income Taxes, current	44,770	-5.8	4,420	22,330	15,428	16,353	-63.5	30	-					500	-96.9
Prior Fiscal Year Corporate Taxes, etc.	-	-	-	-	-	-	-	7,320	-						
Income Taxes, deferred	-1,682	-119.8	2,648	1,563	-4,970	-13,638	-	745	-					1,100	-
Net Income	64,152	-22.7	10,315	-282,742	-262,251	-439,463	-	14,635	41.9					45,600	-

Note: In line with the inclusion of Interest-repayment-related Expenses, Interest Repayments counted in "Other Operating Expenses" in the past is indicated retroactively from the fiscal year ended March, 2006.

6. Operating Income by Category (ACOM)

(Millions of yen)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6		2007/9		2007/12		2008/3 (E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	396,637	-1.5	96,446	190,906	283,075	370,769	-6.5	84,639	-12.2					303,200	-18.2
Interest on Loans Receivable	367,619	-1.3	89,495	177,020	262,546	342,908	-6.7	78,514	-12.3					279,700	-18.4
Fees from Credit Card Business	6,139	0.4	1,484	2,955	4,401	5,770	-6.0	1,333	-10.2					5,300	-8.1
Fees from Installment Sales Financing	5,550	-40.0	1,016	1,913	2,736	3,492	-37.1	-	-					-	-
Fees from Credit Guarantees	9,496	25.0	2,462	5,300	7,930	10,869	14.5	2,679	8.8					12,200	12.2
Sales	-	-	-	-	-	722	-	171	-					-	-
Others	7,830	8.5	1,987	3,716	5,460	7,005	-10.5	1,941	-2.3					6,000	-14.3

Note: AFRESH CREDIT CO., LTD. (formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

7. Receivables Outstanding(ACOM)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	YOY %
Receivables Outstanding (Millions of yen)	1,689,598	-1.8	1,676,607	1,656,081	1,612,379	1,570,823	-7.0	1,488,061	-11.2	-5.3					1,381,400	-12.1
Loan Business	1,596,276	-0.3	1,586,814	1,571,342	1,531,285	1,494,399	-6.4	1,445,140	-8.9	-3.3					1,334,800	-10.7
Unsecured Loans	1,542,256	-0.2	1,533,505	1,519,341	1,481,086	1,446,209	-6.2	1,398,887	-8.8	-3.3					1,294,500	-10.5
Consumers	1,542,121	-0.2	1,533,378	1,519,223	1,480,983	1,446,117	-6.2	1,398,806	-8.8	-3.3					1,294,500	-10.5
Commercials	134	-31.5	126	118	103	91	-32.3	81	-35.7	-11.1					0	-
Secured Loans	54,020	-4.0	53,308	52,000	50,198	48,190	-10.8	46,253	-13.2	-4.0					40,300	-16.4
Credit Card Business	47,551	-2.7	47,149	46,536	45,732	44,276	-6.9	42,920	-9.0	-3.1					46,600	5.3
ACOM MasterCard®	47,537	-2.7	47,140	46,531	45,725	44,268	-6.9	42,920	-9.0	-3.0					46,600	5.3
Installment Sales Finance Business	45,769	-34.6	42,643	38,202	35,362	32,147	-29.8	-	-	-					-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	542	1.3	542	544	542	541	-0.2	542	0.0	0.2					543	0.4

Note:AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

<Reference>

Guaranteed Receivables	163,782	19.3	169,947	175,188	177,069	179,549	9.6	180,134	6.0	0.3					213,900	19.1
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8. Number of Customer Accounts(ACOM)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	YOY %
Loan Business	2,859,176	-1.5	2,840,024	2,806,722	2,745,024	2,682,160	-6.2	2,594,223	-8.7	-3.3					2,391,800	-10.8
Unsecured Loans	2,846,796	-1.5	2,827,732	2,794,625	2,733,226	2,670,707	-6.2	2,583,142	-8.6	-3.3					2,381,600	-10.8
Consumers	2,846,643	-1.5	2,827,589	2,794,493	2,733,113	2,670,606	-6.2	2,583,054	-8.6	-3.3					2,381,600	-10.8
Commercials	153	-34.3	143	132	113	101	-34.0	88	-38.5	-12.9					0	-
Secured Loans	12,380	-1.5	12,292	12,097	11,798	11,453	-7.5	11,081	-9.9	-3.2					10,200	-10.9
Credit Card Business	1,253,800	5.2	1,276,763	1,285,516	1,253,533	1,176,105	-6.2	1,102,648	-13.6	-6.2					932,000	-20.8
ACOM MasterCard®	1,253,603	5.2	1,276,566	1,285,319	1,253,339	1,175,910	-6.2	1,102,648	-13.6	-6.2					932,000	-20.7
Installment Sales Finance Business	205,783	-27.7	190,907	173,292	159,768	147,433	-28.4	-	-	-					-	-

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

Note 2. ACOM MasterCard®: Number of cardholders.

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

Note 4:AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

9. Number of New Loan Customers (ACOM)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6	YOY %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	
	YOY %					YOY %								YOY %	
Number of New Loan Customers	330,385	-2.8	81,144	150,880	210,588	268,885	-18.6	40,982	-49.5					186,000	-30.8
Unsecured Loans	329,814	-2.9	81,065	150,740	210,422	268,710	-18.5	40,979	-49.4					186,000	-30.8
Consumers	329,814	-2.9	81,065	150,740	210,422	268,710	-18.5	40,979	-49.4					186,000	-30.8
Commercials	0	-	0	0	0	0	-	0	-					0	-
Secured Loans	571	22.5	79	140	166	175	-69.4	3	-96.2					0	-

10. Number of Loan Business Outlets (ACOM)

	2006/3		2007/3					2008/3							
	YOY		2006/6	2006/9	2006/12	2007/3	YOY	2007/6	YTD	2007/9	YTD	2007/12	YTD	2008/3 (E)	YOY
Number of Loan Business Outlets	218	2,003	2,029	2,044	1,949	1,812	-191	1,698	-114					1,702	-110
Staffed	-47	277	271	242	182	142	-135	141	-1					138	-4
Unstaffed	265	1,726	1,758	1,802	1,767	1,670	-56	1,557	-113					1,564	-106
QUICK MUJIN	156	194	212	218	181	119	-75	0	-119					0	-119

11. Cash Dispensers, ATMs and MUJINKUN (ACOM)

(Numbers)

	2006/3		2007/3					2008/3							
	YOY		2006/6	2006/9	2006/12	2007/3	YOY	2007/6	YTD	2007/9	YTD	2007/12	YTD	2008/3 (E)	YOY
Number of Cash Dispensers and ATMs	2,132	83,868	85,050	85,913	86,934	87,773	3,905	88,893	1,120					-	-
Proprietary	61	1,952	1,969	1,978	1,918	1,841	-111	1,832	-9					1,850	9
Open 365 Days/Year	63	1,951	1,968	1,977	1,918	1,841	-110	1,832	-9					-	-
Open 24 Hours/Day	65	1,727	1,745	1,750	1,698	1,632	-95	1,623	-9					-	-
Tie-up	2,071	81,916	83,081	83,935	85,016	85,932	4,016	87,061	1,129					-	-
Others	219	8,903	8,919	8,976	8,947	8,464	-439	8,534	70					-	-
Number of MUJINKUN Machine	225	2,008	2,037	2,051	1,957	1,820	-188	1,697	-123					1,701	-119
QUICK MUJIN Machine	163	201	221	227	190	128	-73	0	-128					0	-128

Note 1: "Others" indicates receipt of payment by convenience stores under an agency agreement.

Note 2: "MUJINKUN" is Automatic Contract Machine.

Note 3: "QUICK MUJIN" is Automatic Loan Application Machine (ALAM).

12. Employees (ACOM)

	2006/3		2007/3					2008/3							
	YOY		2006/6	2006/9	2006/12	2007/3	YOY	2007/6	YTD	2007/9	YTD	2007/12	YTD	2008/3 (E)	YOY
Number of Employees	-185	3,911	3,889	3,767	3,707	2,956	-955	2,830	-126					2,760	-196
Head Office	12	937	957	966	978	866	-71	961	95					-	-
Financial Service Business Division	-197	2,974	2,932	2,801	2,729	2,090	-884	1,869	-221					-	-

13. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate (ACOM)

(Millions of yen)

Effective Annual Interest Rate	2007/3				2007/6				2007/9				2007/12				2008/3 (E)			
	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
Loans Receivable Outstanding	2,670,606	100.0	1,446,117	100.0	2,583,054	100.0	1,398,806	100.0									-	-	1,294,500	100.0
28.470% and Higher	49,559	1.8	20,506	1.4	46,793	1.8	19,365	1.4									-	-	4,300	0.3
27.375%	1,465,313	54.9	537,612	37.2	1,387,581	53.7	509,161	36.4									-	-	291,800	22.5
25.000% - 26.500%	458,676	17.2	289,512	20.0	439,609	17.0	275,366	19.7									-	-	128,600	9.9
20.000% - 24.820%	331,596	12.4	278,943	19.3	318,616	12.3	265,930	19.0									-	-	139,400	10.8
18.250% - 19.000%	46,663	1.7	83,666	5.8	43,586	1.7	79,880	5.7									-	-	57,800	4.5
15.000% - 18.000%	132,922	5.0	169,235	11.7	164,453	6.4	185,655	13.3									-	-	602,500	46.6
Less than 15.000%	185,877	7.0	66,641	4.6	182,416	7.1	63,448	4.5									-	-	70,100	5.4
Average Loan Yield	-	-	22.25	-	-	-	21.68	-									-	-	19.89	-

Note: Average Yield = Interest on Loans Receivable / Term Average of Receivable Outstanding at the Beginning of the Year (% Annual Rate).

14. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding (ACOM)

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2007/3				2007/6				2007/9				2007/12				2008/3 (E)			
	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
100	424,813	15.9	19,518	1.4	412,550	16.0	18,538	1.3									-	-	18,200	1.4
100 < 300	481,635	18.1	106,969	7.4	471,933	18.3	104,994	7.5									-	-	98,500	7.6
300 < 500	1,170,089	43.8	540,562	37.4	1,124,832	43.5	519,705	37.2									-	-	471,400	36.4
500 < 1000	299,905	11.2	252,047	17.4	287,115	11.1	241,127	17.2									-	-	217,700	16.8
1000 <	294,164	11.0	527,019	36.4	286,624	11.1	514,439	36.8									-	-	488,700	37.8
Total	2,670,606	100.0	1,446,117	100.0	2,583,054	100.0	1,398,806	100.0									-	-	1,294,500	100.0

15. Bad Debt Write-offs (ACOM)

[Bad Debt Write-offs]

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6	YOY %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	YOY %
		YOY %					YOY %								
Bad Debt Write-offs (Millions of yen)	107,239	-1.1	28,775	58,892	96,573	138,977	29.6	47,418	64.8					163,000	17.3
Loan Business	95,826	-1.4	25,649	52,784	87,152	126,038	31.5	43,642	70.1					150,100	19.1
Unsecured Loans	95,053	-1.4	25,510	52,462	86,757	125,515	32.0	43,563	70.8					149,500	19.1
Secured Loans	772	2.9	139	321	394	523	-32.2	79	-43.2					600	14.7
ACOM MasterCard®	3,905	-11.1	967	1,879	2,962	4,123	5.6	1,322	36.7					4,200	1.9
Installment Sales Finance Business	2,088	-32.5	358	701	947	1,277	-38.9	-	-					-	-
Guarantee Business	5,409	42.9	1,768	3,496	5,480	7,495	38.6	2,453	38.7					8,700	16.1

Note: AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

[Ratio of Bad Debt Write-offs]

Loan Business (%)	5.99	(-0.06)	1.61	3.35	5.68	8.42	(2.43)	3.01	(1.40)					11.22	(2.80)
Unsecured Loans	6.15	(-0.08)	1.66	3.45	5.85	8.67	(2.52)	3.11	(1.45)					11.52	(2.85)
Secured Loans	1.41	(0.10)	0.26	0.61	0.78	1.07	(-0.34)	0.17	(-0.09)					1.39	(0.32)
ACOM MasterCard®	8.20	(-0.78)	2.05	4.03	6.46	9.29	(1.09)	3.07	(1.02)					9.03	(-0.26)
Installment Sales Finance Business	4.53	(0.14)	0.83	1.82	2.66	3.97	(-0.56)	-	-					-	-
Guarantee Business	3.18	(0.50)	1.00	1.91	2.95	3.97	(0.79)	1.29	(0.29)					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 Business = Bad Debt Write-offs of Guarantee / (Guaranteed Loan Receivables plus Payments in Subrogation)

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

Note:3.AFRESH CREDIT CO., LTD.(formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

15-2. Unsecured Loans Write-offs by Reasons (ACOM)

	2006/3		2006/6		2006/9		2006/12		2007/3		2007/6		2007/9		2007/12		2008/3	
	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance
Based on Receivables Outstanding																		
Amount of Bad Debt Write-offs (Thousands of yen)	100.0	425	100.0	421	100.0	427	100.0	432	100.0	438	100.0	458						
Personal Bankruptcy	24.7	466	17.3	447	17.3	449	16.6	455	15.2	456	8.4	462						
Failure to Locate Borrowers	3.2	391	2.4	375	2.8	375	2.6	374	2.3	375	1.1	380						
Borrowers' Inability of Making Repayments, etc.	40.8	435	45.6	431	45.0	431	44.9	434	45.5	435	47.9	451						
ACOM's Voluntary Waiver of Repayments	31.3	389	34.7	402	34.9	414	35.9	424	37.0	438	42.6	467						

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

16.Bad Debts (ACOM)

(Millions of yen)

	2006/3		2006/6		2006/9		2006/12		2007/3		2007/6		2007/9		2007/12		2008/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Bad Debts	109,573	6.85	119,160	7.50	131,458	8.35	136,772	8.92	141,307	9.44	138,128	9.54						
Loans to Borrowers in Bankruptcy or Under Reorganization	7,000	0.44	6,912	0.43	6,584	0.42	6,383	0.42	6,120	0.41	5,895	0.41						
Applications for Bankruptcy are Proceeded	1,307	0.08	1,427	0.09	1,279	0.08	1,152	0.08	1,026	0.07	888	0.06						
Applications for The Civil Rehabilitation are Proceeded	2,716	0.17	2,608	0.16	2,530	0.16	2,539	0.17	2,430	0.16	2,396	0.17						
Applications for The Civil Rehabilitation are Determined	2,358	0.15	2,309	0.15	2,280	0.14	2,178	0.14	2,108	0.14	2,013	0.14						
Loans in Arrears	46,709	2.92	53,450	3.36	65,306	4.15	73,996	4.82	80,976	5.41	81,057	5.60						
Loans Past Due for Three Months or More	1,110	0.07	997	0.06	567	0.04	615	0.04	499	0.03	684	0.05						
Restructured Loans	54,752	3.42	57,800	3.64	59,000	3.75	55,777	3.64	53,711	3.59	50,491	3.49						

(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.

16-2. Loans in Arrears for Less Than 3 Months[excluding balance held by headquarters' collection department] (ACOM)

(Millions of yen)

	2006/3		2006/6		2006/9		2006/12		2007/3		2007/6		2007/9		2007/12		2008/3	
		%		%		%		%		%		%		%		%		%
11days < 3 months	12,968	0.81	19,475	1.23	20,742	1.32	16,179	1.05	17,223	1.15	19,756	1.36						
31days < 3 months	7,289	0.46	9,686	0.61	8,334	0.53	7,846	0.51	6,586	0.44	8,751	0.60						
11days < 31 days	5,679	0.36	9,788	0.62	12,408	0.79	8,333	0.54	10,637	0.71	11,004	0.76						

17. Allowance for Bad Debts (ACOM)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6	2007/9	2007/12	2008/3 (E)	YOY %	
		YOY %					YOY %						YOY %
Allowance for Bad Debts (Millions of yen)	122,700	0.2	131,800	98,406	112,400	121,000	-1.4	124,600	-5.5		156,500	29.3	
(Allowance for Bad Debts calculated by former method)				(144,500)	(160,577)	(177,600)		(180,000)			(208,400)		
Ratio of Allowance for Bad Debts	7.26	-	7.88	5.96	6.99	7.72	-	8.37	-		11.33	-	
General Allowance for Bad Debts	66,810	-13.1	69,417	46,178	50,182	54,257	-18.8	58,704	-15.4		-	-	
Unsecured Consumer Loans	61,187	-11.8	63,541	40,578	44,875	48,963	-20.0	54,581	-14.1		-	-	
Specific Allowance for Bad Debts	54,276	24.3	60,874	50,713	60,631	65,145	20.0	63,967	5.1		-	-	
Increase or Decrease in Allowance for Bad Debts	300	104.3	9,100	-24,293	-10,300	-1,700	-666.7	3,600	-60.4		35,500	-	
Allowance for Loss on Debt Guarantees	3,330	15.6	3,680	3,810	3,770	3,670	10.2	4,030	9.5		4,370	19.1	
Increase or Decrease in Allowance for Loss on Debt Guarantees	450	-55.7	350	480	440	340	-24.4	360	2.9		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.

Note2:
Ratio of allowance for bad debts = $\frac{\text{Allowance for bad debts}}{\text{Loans receivable outstanding at the fiscal year-end plus Installment receivables(excluding deferred income on installment sales finance)}} \times 100$

18. Allowance for Loss on Interest Repayments (ACOM)

	2006/3		2006/6	2006/9	2006/12	2007/3		2007/6	2007/9	2007/12	2008/3 (E)	YOY %	
		YOY %					YOY %						YOY %
Allowance for Loss on Interest Repayments (Millions of yen)	23,700	-	25,000	357,500	335,391	490,000	-	455,794	-	-	-	352,433	-
Increase or Decrease in Allowance for Loss on Interest Repayments	23,700	-	1,300	333,800	311,691	466,300	-	-34,205	-	-	-	-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.

19. Credit Card Business [ACOM MasterCard®] (ACOM)

(Millions of yen)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	
															2008/3 (E)	YOY %
Number of Cardholders	1,253,603	5.2	1,276,566	1,285,319	1,253,339	1,175,910	-6.2	1,102,648	-13.6	-6.2					932,000	-20.7
Tie-up Card	688,052	34.7	739,373	775,181	773,495	721,805	4.9	670,986	-9.2	-7.0					-	-
Number of Accounts with Shopping Receivables	303,242	-0.3	310,262	311,686	310,727	297,342	-1.9	293,086	-5.5	-1.4					-	-
Card Shopping Receivables	47,537	-2.7	47,140	46,531	45,725	44,268	-6.9	42,920	-9.0	-3.0					46,600	5.3
Revolving Receivables	43,043	-1.7	42,675	42,229	41,461	40,660	-5.5	39,230	-8.1	-3.5					-	-

20. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	
															2008/3 (E)	YOY %
Number of Customer Accounts	205,783	-27.7	190,907	173,292	159,768	147,433	-28.4	-	-	-					-	-
Installment Receivables	45,769	-34.6	42,643	38,202	35,362	32,147	-29.8	-	-	-					-	-
Adjusted Receivables	40,366	-33.8	37,768	33,784	31,325	28,425	-29.6	-	-	-					-	-
Ratio of Bad Debt Write-offs	4.53	-	0.83	1.82	2.66	3.97	-	-	-	-					-	-
Number of Merchant Venders	6,553	-	6,584	6,626	6,663	6,747	-	-	-	-					-	-

Note 1: Number of customer accounts indicates the number of contracts with receivables outstanding.

Note 2: Adjusted Receivables indicate installment receivables excluding deferred income on installment sales finance.

Note 3: AFRESH CREDIT CO., LTD. (formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007.

21. Guarantee Business (ACOM)

(Millions of yen)

	2006/3		2007/3					2008/3								
	2006/3	YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %	2008/3 (E)	
															2008/3 (E)	YOY %
Number of Customer Accounts with Outstanding Balance	387,173	12.0	397,291	403,403	406,194	407,585	5.3	408,834	2.9	0.3					478,000	17.3
Guaranteed Loans Receivables	163,782	19.3	169,947	175,188	177,069	179,549	9.6	180,134	6.0	0.3					213,900	19.1

22. DC Cash One Ltd.

	2006/3		2007/3					2008/3					2008/3 (E)			
		YOY %	2006/6	2006/9	2006/12	2007/3	YOY %	2007/6	YOY %	YTD %	2007/9	YOY %	2007/12	YOY %		YOY %
Receivable Outstanding (Millions of yen)	74,142	25.1	77,253	80,064	81,536	82,698	11.5	82,888	7.3	0.2					90,000	8.8
Number of Customer Accounts	172,183	14.7	176,248	179,646	181,664	182,878	6.2	183,318	4.0	0.2					185,200	1.3
Average Balance of Loans per Account (Thousands of yen)	431	9.1	438	445	448	452	4.9	452	3.2	0.0					486	7.5
Average Loan Yield (%)	17.00	-	16.85	16.81	16.76	16.73	-	16.67	-	-					16.44	-
Number of New Loan Customers	43,354	-	10,746	20,929	30,544	38,709	-10.7	7,823	-27.2	-					36,700	-5.2
Number of Business Outlets	322	-	502	478	381	276	-	147	-	-					-	-
DC Cash One's Direct Outlets	2	-	2	1	1	1	-	1	-	-					1	-
Agency-type Outlets(ACOM)	320	-	500	477	380	275	-	146	-	-					-	-
Number of Employees	64	-	71	72	70	67	-	67	-	-					-	-
Guaranteed Receivable (Millions of yen)	254	-	1,616	3,630	7,021	9,126	-	12,694	685.5	39.1					24,700	-

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

(Reference)

Category criteria concerning situations of bad debts are as follow;

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.