

DATA BOOK

The Interim Period Ending March, 2008

ACOM CO.,LTD.

November 2007
Code No. 8572

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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 due to 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

Name of company	Equity owned by ACOM	Summary of business
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[Domestic] Consolidated Subsidiaries: 16 (including 6 Investment Partnerships)

DC Cash One Ltd.	54.73%	Loan and credit guarantee business
AFRESH 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%	Interior design, construction of service outlets, real estate management, and maintenance of buildings and other properties
AB PARTNER CO., LTD.	95%	Entrusted back-office services and Insurance agency business

[Overseas] Consolidated Subsidiaries: 2

EASY BUY Public Company Limited	49%	Hire purchase and unsecured loan business in Thailand.
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 its operation; therefore, its summary of business is omitted above.

: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. 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.

:6. 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.

:7. 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.

:8. AC Ventures sixth investment partnership was established as of July 25, 2007.

:9. Investment partnerships are omitted as they operate funds.

Trend in Actual Results and Estimates (Consolidated)

2. Income and Expenses (Consolidated)

(Millions of yen)

	2007/3				Consolidated / Non-consolidated ratio	2007/9				Consolidated / Non-consolidated ratio	2008/3 (E)				Consolidated / Non-consolidated ratio
	(ACOM)	yoy	yoy %			(ACOM)	yoy	yoy %			(ACOM)	yoy	yoy %		
Operating Income	423,652 (370,769)	-21,779	-4.9	1.143	196,654 (166,528)	-19,226	-8.9	1.181	373,500 (309,100)	-50,152	-11.8	1.208			
Operating Expenses	508,755 (459,762)	173,715	51.8	-	147,255 (119,285)	-10,413	-6.6	-	306,700 (245,400)	-202,055	-39.7	-			
Financial Expenses	20,705 (16,928)	-6	-0.0	-	10,588 (8,207)	451	4.5	-	21,900 (17,000)	1,195	5.8	-			
Bad-debt-related Expenses	137,595 (129,056)	20,470	17.5	-	66,493 (60,365)	9,942	17.6	-	140,500 (125,400)	2,905	2.1	-			
Interest-repayment-related Expenses	200,147 (200,147)	162,919	437.6	-	0 (0)	-13,155	-100.0	-	0 (0)	-200,147	-100.0	-			
Operating Profit	-85,102 (-88,992)	-195,495	-	1.046	49,398 (47,242)	-8,812	-15.1	1.046	66,800 (63,700)	151,902	-	1.049			
Non-operating Income	3,346 (3,046)	586	21.3	-	1,198 (1,693)	-625	-34.3	-	2,300 (3,200)	-1,046	-31.3	-			
Non-operating Expenses	187 (236)	47	33.5	-	136 (145)	117	629.0	-	300 (200)	113	60.4	-			
Income Before Extraordinary Items	-81,944 (-86,183)	-194,955	-	1.052	50,460 (48,790)	-9,556	-15.9	1.034	68,800 (66,700)	150,744	-	1.031			
Extraordinary Income	252 (269)	-159	-38.7	-	3,498 (3,496)	3,276	-	-	3,500 (3,500)	3,248	-	-			
Extraordinary Losses	350,871 (350,835)	349,508	-	-	17,474 (17,453)	-299,986	-94.5	-	18,000 (17,900)	-332,871	-94.9	-			
Income Before Income Taxes	-432,563 (-436,749)	-544,622	-	-	36,483 (34,834)	293,706	-	-	54,300 (52,300)	486,863	-	-			
Net Income	-437,972 (-439,463)	-503,567	-	1.003	24,845 (25,857)	306,986	-	0.961	39,100 (40,100)	477,072	-	0.975			

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, %)

	2006/3			2007/3			2007/9			C.R.	2008/3 (E)		
	yoy %	C.R.		yoy %	C.R.		yoy %	C.R.	yoy %		C.R.		
Operating Income	445,431	2.6	100.0	423,652	-4.9	100.0	196,654	-19,226	-8.9	100.0	373,500	-11.8	100.0
Loan Business	396,485	2.4	89.0	374,590	-5.5	88.4	173,275	-18,291	-9.5	88.1	323,500	-13.6	86.6
ACOM CO., LTD.	374,233	-1.3	-	348,519	-6.9	-	157,545	-22,497	-12.5	-	291,500	-16.4	-
DC Cash One LTD.	11,354	-	-	13,220	16.4	-	6,892	443	6.9	-	13,800	4.4	-
EASY BUY Public Company Limited	10,895	34.6	-	12,850	17.9	-	8,836	3,762	74.1	-	18,200	41.6	-
AFRESH CREDIT CO., LTD.	0	-77.5	-	0	-76.8	-	-	-	-	-	-	-	-
Credit Card Business	6,462	2.4	1.4	6,128	-5.2	1.4	2,831	-294	-9.4	1.5	5,400	-11.9	1.4
ACOM CO., LTD.	6,389	2.6	-	6,054	-5.3	-	2,794	-293	-9.5	-	5,400	-10.8	-
AFRESH CREDIT CO., LTD.	72	-14.0	-	74	3.2	-	36	-0	-1.2	-	0	-100.0	-
Installment Sales Finance Business	14,839	-10.7	3.3	10,106	-31.9	2.4	4,198	-987	-19.0	2.1	7,500	-25.8	2.0
ACOM CO., LTD.	5,802	-38.6	-	3,811	-34.3	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	6,762	139.2	-	5,072	-25.0	-	2,474	61	2.5	-	4,200	-17.2	-
AFRESH CREDIT CO., LTD.	2,275	-47.6	-	1,222	-46.3	-	1,723	1,018	144.5	-	3,300	170.0	-
Guarantee Business	6,651	-12.8	1.5	9,244	39.0	2.2	5,169	880	20.5	2.6	10,900	17.9	2.9
ACOM CO., LTD.	6,244	-18.1	-	7,071	13.2	-	3,722	264	7.7	-	7,700	8.9	-
DC Cash One Ltd.	406	-	-	2,172	434.7	-	1,447	615	74.0	-	3,200	47.3	-
Loan Servicing Business	14,117	61.1	3.2	13,827	-2.1	3.3	7,832	606	8.4	4.0	19,000	37.4	5.1
Collection of purchased receivables	13,322	71.7	-	13,328	0.0	-	7,599	625	9.0	-	-	-	-
Rental Business	4,318	14.2	1.0	4,489	4.0	1.1	2,174	7	0.4	1.1	4,700	4.7	1.3
Others	2,557	-27.2	0.6	5,265	105.9	1.2	1,171	-1,146	-49.5	0.6	2,500	-52.5	0.7
Other Financial Businesses	331	676.0	0.1	2,581	679.8	0.6	431	-816	-65.4	-	1,000	-61.3	-

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.

Trend in Actual Results and Estimates (Consolidated)

4. Receivables Outstanding by Segment (Consolidated)

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,857,536	-4.3	1,869,685	0.7	1,852,053	-0.9	1,759,927	-5.0	1,682,657	-144,701	-7.9	-4.4	1,587,800	-9.8
Loan Business	1,623,154	-2.2	1,680,184	3.5	1,703,172	1.4	1,632,310	-4.2	1,561,499	-130,923	-7.7	-4.3	1,476,300	-9.6
ACOM CO., LTD.	1,612,799	-2.4	1,601,773	-0.7	1,596,276	-0.3	1,494,399	-6.4	1,406,946	-164,396	-10.5	-5.9	1,314,700	-12.0
AFRESH CREDIT CO., LTD.	66	-56.8	33	-49.8	20	-38.7	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	10,289	42.7	17,163	66.8	29,564	72.3	49,918	68.8	65,406	28,559	77.5	31.0	70,900	42.0
DC Cash One Ltd.	-	-	59,246	-	74,142	25.1	82,698	11.5	82,993	2,928	3.7	0.4	84,000	1.6
Credit Card Business	46,731	11.7	49,399	5.7	48,120	-2.6	44,842	-6.8	41,710	-5,400	-11.5	-7.0	37,900	-15.5
ACOM MasterCard	45,941	11.7	48,833	6.3	47,537	-2.7	44,268	-6.9	41,174	-5,357	-11.5	-7.0	37,400	-15.5
AFRESH CREDIT CO., LTD.	758	10.8	546	-27.9	568	4.1	566	-0.4	535	-38	-6.7	-5.4	500	-11.7
Installment Sales Finance Business	181,567	-23.7	127,378	-29.8	83,335	-34.6	56,986	-31.6	52,146	-14,779	-22.1	-8.5	44,500	-21.9
ACOM CO., LTD.	113,934	-25.6	70,014	-38.5	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	59,785	-22.7	33,607	-43.8	17,335	-48.4	9,503	-45.2	37,034	24,142	187.3	289.7	34,100	258.8
EASY BUY Public Company Limited	7,847	6.0	23,756	202.7	20,229	-14.8	15,335	-24.2	15,111	-720	-4.5	-1.5	10,400	-32.2
Loan Servicing Business	6,082	411.1	12,723	109.2	17,423	36.9	25,788	48.0	27,301	6,402	30.6	5.9	29,100	12.8
Guaranteed Receivables	100,971	74.3	78,015	-22.7	89,894	15.2	105,977	17.9	113,317	14,563	14.7	6.9	131,300	23.9
ACOM CO., LTD.	100,971	74.3	78,015	-22.7	89,639	14.9	96,850	8.0	97,855	2,731	2.9	1.0	109,200	12.8
DC Cash One Ltd.	-	-	-	-	254	-	9,126	-	15,461	11,831	325.9	69.4	22,100	142.2

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.

5. Number of Customer Accounts by Segment (Consolidated)

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	3,161,894	0.0	3,406,054	7.7	3,450,636	1.3	3,435,586	-0.4	3,334,656	-129,532	-3.7	-2.9	3,227,800	-6.0
ACOM CO., LTD.	2,954,073	-2.6	2,902,916	-1.7	2,859,176	-1.5	2,682,160	-6.2	2,523,758	-282,964	-10.1	-5.9	2,355,300	-12.2
AFRESH CREDIT CO., LTD.	422	-62.4	167	-60.4	40	-76.0	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	207,399	62.2	347,003	67.3	410,142	18.2	556,344	35.6	612,316	146,023	31.3	10.1	674,000	21.1
DC Cash One Ltd.	-	-	150,074	-	172,183	14.7	182,878	6.2	182,721	3,075	1.7	-0.1	181,500	-0.8
Credit Card Business	1,071,681	5.0	1,197,784	11.8	1,259,509	5.2	1,181,806	-6.2	1,021,168	-270,163	-20.9	-13.6	819,800	-30.6
ACOM MasterCard	1,064,492	4.9	1,191,975	12.0	1,253,603	5.2	1,175,910	-6.2	1,015,694	-269,625	-21.0	-13.6	814,800	-30.7
AFRESH CREDIT CO., LTD.	6,982	16.3	5,609	-19.7	5,709	1.8	5,701	-0.1	5,474	-341	-5.9	-4.0	5,000	-12.3
Installment Sales Finance Business	886,110	-10.6	958,768	8.2	671,742	-29.9	421,554	-37.2	391,131	-94,011	-19.4	-7.2	336,500	-20.2
ACOM CO., LTD.	387,261	-19.2	284,782	-26.5	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	222,424	-15.5	148,059	-33.4	96,023	-35.1	57,840	-39.8	179,743	103,602	136.1	210.8	165,500	186.1
EASY BUY Public Company Limited	276,425	11.1	525,927	90.3	369,936	-29.7	216,281	-41.5	211,388	-24,321	-10.3	-2.3	171,000	-20.9
Loan Servicing Business	31,851	202.2	137,808	332.7	200,662	45.6	226,271	12.8	268,995	51,585	23.7	18.9	-	-

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.

: 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.

Trend in Actual Results and Estimates (Non-Consolidated)

6. Income and Expenses (ACOM)

(Millions of yen)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Income	411,799	-1.8	402,734	-2.2	396,637	-1.5	370,769	-6.5	166,528	-24,378	-12.8	309,100	-16.6
Interest on Loans Receivable	379,332	-2.4	372,389	-1.8	367,619	-1.3	342,908	-6.7	154,323	-22,697	-12.8	285,900	-16.6
Operating Expenses	295,918	7.0	262,500	-11.3	290,512	10.7	459,762	58.3	119,285	-14,827	-11.1	245,400	-46.6
Financial Expenses	26,115	-11.7	21,591	-17.3	18,186	-15.8	16,928	-6.9	8,207	-304	-3.6	17,000	0.4
Bad-debt-related Expenses	135,474	20.8	102,462	-24.4	108,183	5.6	129,056	19.3	60,365	8,021	15.3	125,400	-2.8
Interest-repayment-related Expenses	-	-	-	-	37,227	-	200,147	437.6	0	-13,155	-100.0	0	-100.0
Other Operating Expenses	133,597	-0.9	138,289	3.5	126,914	-8.2	112,406	-11.4	50,467	-9,635	-16.0	102,700	-8.6
Operating Profit	115,880	-18.7	140,234	21.0	106,124	-24.3	-88,992	-	47,242	-9,550	-16.8	63,700	-
Non-operating Income	2,086	-1.5	2,083	-0.1	2,215	6.3	3,046	37.5	1,693	54	3.3	3,200	5.1
Non-operating Expenses	167	-15.0	622	271.2	165	-73.3	236	42.8	145	82	131.5	200	-15.3
Income Before Extraordinary Items	117,799	-18.5	141,695	20.3	108,174	-23.7	-86,183	-	48,790	-9,578	-16.4	66,700	-
Extraordinary Income	3,198	-	141	-95.6	489	245.7	269	-44.9	3,496	3,253	-	3,500	-
Extraordinary Losses	7,861	-20.8	2,805	-64.3	1,424	-49.2	350,835	-	17,453	-300,008	-94.5	17,900	-94.9
Special Provision for Loss on Interest Repayments	-	-	-	-	-	-	317,061	-	-	-	-	-	-
Loss on Sales of Fixed Assets	292	-95.0	29	-90.0	436	-	63	-85.5	3	-34	-90.9	-	-
Loss on Revaluation of Investments in Securities	335	-87.6	353	5.4	-	-	14,784	-	16,684	16,661	-	-	-
Income Before Income Taxes	113,136	-15.9	139,031	22.9	107,239	-22.9	-436,749	-	34,834	293,683	-	52,300	-
Income Taxes, current	54,160	-20.4	47,540	-12.2	44,770	-5.8	16,353	-63.5	65	-22,265	-99.7	100	-99.4
Enterprise Taxes	11,760	-19.3	8,240	-29.9	7,670	-6.9	2,741	-64.3	-	-	-	-	-
Prior Fiscal Year Corporate Taxes, etc.	-	-	-	-	-	-	-	-	9,060	9,060	-	9,100	-
Income Taxes, deferred	-6,671	-39.2	8,490	-227.3	-1,682	-119.8	-13,638	-	-148	-1,711	-	3,000	-
Net Income	65,648	-15.3	83,001	26.4	64,152	-22.7	-439,463	-	25,857	308,600	-	40,100	-

7. Operating Income by Category (ACOM)

(Millions of yen)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Income	411,799	-1.8	402,734	-2.2	396,637	-1.5	370,769	-6.5	166,528	-24,378	-12.8	309,100	-16.6
Interest on Loans Receivable	379,332	-2.4	372,389	-1.8	367,619	-1.3	342,908	-6.7	154,323	-22,697	-12.8	285,900	-16.6
Unsecured Loans	370,985	-2.4	364,991	-1.6	360,812	-1.1	336,615	-6.7	151,595	-22,151	-12.7	280,800	-16.6
Consumers	370,894	-2.4	364,944	-1.6	360,784	-1.1	336,597	-6.7	151,588	-22,147	-12.7	280,800	-16.6
Commercials	90	-45.7	47	-47.7	27	-41.2	18	-35.1	6	-3	-32.6	0	-100.0
Secured Loans	8,347	-0.5	7,397	-11.4	6,806	-8.0	6,292	-7.5	2,727	-546	-16.7	5,100	-18.9
Fees from Credit Card Business	5,714	14.6	6,113	7.0	6,139	0.4	5,770	-6.0	2,624	-330	-11.2	5,000	-13.3
ACOM MasterCard	5,647	14.0	6,111	8.2	6,137	0.4	5,770	-6.0	2,624	-330	-11.2	5,000	-13.3
Fees from Installment Sales Financing	13,799	-14.6	9,255	-32.9	5,550	-40.0	3,492	-37.1	-	-	-	-	-
Fees from Credit Guarantees	5,035	169.7	7,599	50.9	9,496	25.0	10,869	14.5	5,645	345	6.5	11,600	6.7
Sales	735	600.0	158	-78.5	-	-	722	-	171	171	-	200	-72.3
Others	7,181	-6.1	7,218	0.5	7,830	8.5	7,005	-10.5	3,763	46	1.2	6,400	-8.6
Collection of Bad Debts Deducted	6,083	-5.4	6,103	0.3	6,922	13.4	5,908	-14.6	3,184	25	0.8	5,400	-8.6

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.

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

(%)

	2004/3	2005/3	2006/3	2007/3	2007/9	2008/3 (E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Loans Receivable	92.1	92.5	92.7	92.5	92.7	92.5
Fees from Credit Card Business	1.4	1.5	1.5	1.6	1.6	1.6
Fees from Installment Sales Financing	3.4	2.3	1.4	0.9	-	-
Fees from Credit Guarantees	1.2	1.9	2.4	2.9	3.4	3.7
Sales	0.2	0.0	0.0	0.2	0.1	0.1
Others	1.7	1.8	2.0	1.9	2.2	2.1

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.

Trend in Actual Results and Estimates (Non-Consolidated)

8. Operating Expenses (ACOM)

(Millions of yen)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Expenses	295,918	7.0	262,500	-11.3	290,512	10.7	459,762	58.3	119,285	-14,827	-11.1	245,400	-46.6
Financial Expenses	26,115	-11.7	21,591	-17.3	18,186	-15.8	16,928	-6.9	8,207	-304	-3.6	17,000	0.4
Cost of Sales	731	596.7	157	-78.5	-	-	1,223	-	246	246	-	300	-75.5
Bad-debt-related Expenses	135,474	20.8	102,462	-24.4	108,183	5.6	129,056	19.3	60,365	8,021	15.3	125,400	-2.8
Bad Debt Write-offs	112,598	38.0	108,446	-3.7	107,239	-1.1	97,097	-9.5	57,949	15,081	35.2	116,700	20.2
Increase or Decrease in Allowance for Bad Debts	21,485	-28.5	-6,998	-132.6	493	107.1	31,618	-	2,436	-6,559	-72.9	8,300	-73.7
Increase or Decrease in Allowance for Loss on Debt Guarantees	1,391	201.7	1,015	-27.0	450	-55.7	340	-24.4	-20	-500	-104.2	400	17.6
Interest-repayment-related Expenses	-	-	-	-	37,227	-	200,147	437.6	0	-13,155	-100.0	0	-100.0
Interest Repayments	-	-	-	-	13,527	-	42,266	212.4	36,397	22,766	167.0	-	-
Bad Debt Write-offs (ACOM's Voluntary Waiver of Repayments)	-	-	-	-	-	-	41,880	-	29,569	13,544	84.5	-	-
Increase or Decrease in Allowance for Loss on Interest Repayments	-	-	-	-	23,700	-	116,000	389.5	-65,966	-	-	-137,567	-
Other Operating Expenses	133,597	-0.9	138,289	3.5	126,914	-8.2	112,406	-11.4	50,467	-9,635	-16.0	102,700	-8.6
Personnel Costs	37,235	1.0	36,116	-3.0	34,823	-3.6	30,442	-12.6	11,409	-4,876	-29.9	23,300	-23.5
Advertising and Promotional Expenses	13,989	-11.8	16,025	14.5	16,087	0.4	10,875	-32.4	5,626	205	3.8	10,000	-8.0
Administrative Expenses	15,191	-4.2	14,583	-4.0	14,694	0.8	14,122	-3.9	6,187	-1,127	-15.4	12,400	-12.2
Expenses for Computer Operation and Development	21,296	-8.6	20,923	-1.8	19,255	-8.0	20,266	5.3	9,028	-1,001	-10.0	19,800	-2.3
Fees	13,635	12.5	16,074	17.9	16,672	3.7	17,296	3.7	7,700	-983	-11.3	16,100	-6.9
Insurance Expenses	9,347	6.4	9,020	-3.5	7,580	-16.0	3,744	-50.6	0	-3,610	-100.0	0	-100.0
Depreciation Expenses	2,950	-14.0	2,560	-13.2	2,524	-1.4	2,394	-5.2	998	-193	-16.2	2,000	-16.5
Taxes and Other Public Charges	6,161	-7.0	6,253	1.5	6,106	-2.4	5,630	-7.8	2,480	-437	-15.0	4,700	-16.5
Enterprise Tax (Pro forma standard taxation)	-	-	970	-	940	-3.1	625	-33.5	200	-270	-57.4	500	-20.0
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	-	500	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	13,788	14.6	15,761	14.3	8,229	-47.8	7,008	-14.8	6,835	2,659	63.7	13,400	91.2

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)

(%)

	2004/3		2005/3		2006/3		2007/3		2007/9			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	71.9	5.9	65.2	-6.7	73.2	8.0	124.0	50.8	71.6	1.3	79.4	-44.6	
Financial Expenses	6.3	-0.8	5.4	-0.9	4.6	-0.8	4.6	0.0	4.9	0.4	5.5	0.9	
Cost of Sales	0.2	0.2	-	-0.2	-	-	0.3	-	0.1	0.1	0.1	-0.2	
Bad-debt-related Expenses	32.9	6.2	25.5	-7.4	27.2	1.7	34.8	7.6	36.3	8.9	40.6	5.8	
Bad Debt Write-offs	27.4	7.9	26.9	-0.5	27.0	0.1	26.2	-0.8	34.8	12.3	37.8	11.6	
Increase or Decrease in Allowance for Bad Debts	5.2	-1.9	-1.7	-6.9	0.1	1.8	8.5	8.4	1.5	-3.2	2.7	-5.8	
Increase or Decrease in Allowance for Loss on Debt Guarantees	0.3	0.2	0.3	0.0	0.1	-0.2	0.1	0.0	0.0	-0.2	0.1	0.0	
Interest-repayment-related Expenses	-	-	-	-	9.4	9.4	54.0	44.6	0.0	-6.9	0.0	-54.0	
Interest Repayments	-	-	-	-	3.4	3.4	11.4	8.0	21.9	-	-	-	
Bad Debt Write-offs (ACOM's Voluntary Waiver of Repayments)	-	-	-	-	-	-	11.3	-	17.7	-	-	-	
Increase or Decrease in Allowance for Loss on Interest Repayments	-	-	-	-	6.0	6.0	31.3	25.3	-39.6	-	-	-	
Other Operating Expenses	32.5	0.3	34.3	1.8	32.0	-2.3	30.3	-1.7	30.3	-1.2	33.2	2.9	
Personnel Costs	9.0	0.2	9.0	0.0	8.8	-0.2	8.2	-0.6	6.9	-1.6	7.5	-0.7	
Advertising and Promotional Expenses	3.4	-0.4	4.0	0.6	4.1	0.1	2.9	-1.2	3.4	0.5	3.2	0.3	
Administrative Expenses	3.7	-0.1	3.6	-0.1	3.7	0.1	3.8	0.1	3.7	-0.1	4.0	0.2	
Expenses for Computer Operation and Development	5.2	-0.3	5.2	0.0	4.9	-0.3	5.5	0.6	5.4	0.1	6.4	0.9	
Fees	3.3	0.4	4.0	0.7	4.2	0.2	4.7	0.5	4.6	0.0	5.2	0.5	
Insurance Expenses	2.3	0.2	2.2	-0.1	1.9	-0.3	1.0	-0.9	0.0	-1.9	0.0	-1.0	
Depreciation Expenses	0.7	-0.1	0.6	-0.1	0.6	0.0	0.6	0.0	0.6	0.0	0.7	0.1	
Taxes and Other Public Charges	1.5	-0.1	1.6	0.1	1.5	-0.1	1.5	0.0	1.5	0.0	1.5	0.0	
Enterprise Tax (Pro forma standard taxation)	-	-	0.2	0.2	0.2	0.0	0.2	0.0	0.1	-0.1	0.2	0.0	
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	0.2	0.2	
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-	
Others	3.4	0.5	3.9	0.5	2.1	-1.8	1.9	-0.2	4.1	1.9	4.3	2.4	

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

9. Receivables Outstanding (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,772,706	-4.0	1,720,641	-2.9	1,689,598	-1.8	1,570,823	-7.0	1,448,121	-207,960	-12.6	-7.8	1,352,100	-13.9
Loan Business	1,612,799	-2.4	1,601,773	-0.7	1,596,276	-0.3	1,494,399	-6.4	1,406,946	-164,396	-10.5	-5.9	1,314,700	-12.0
Unsecured Loans	1,548,616	-2.2	1,545,493	-0.2	1,542,256	-0.2	1,446,209	-6.2	1,362,516	-156,825	-10.3	-5.8	1,274,500	-11.9
Consumers	1,548,274	-2.1	1,545,295	-0.2	1,542,121	-0.2	1,446,117	-6.2	1,362,440	-156,782	-10.3	-5.8	1,274,500	-11.9
Commercials	341	-45.4	197	-42.3	134	-31.5	91	-32.3	75	-42	-36.2	-17.4	0	-100.0
Secured Loans	64,183	-8.5	56,280	-12.3	54,020	-4.0	48,190	-10.8	44,430	-7,570	-14.6	-7.8	40,200	-16.6
Real Estate Card Loan	52,781	-7.2	47,135	-10.7	46,210	-2.0	41,877	-9.4	38,633	-6,266	-14.0	-7.7	-	-
Credit Card Business	45,973	11.7	48,853	6.3	47,551	-2.7	44,276	-6.9	41,174	-5,361	-11.5	-7.0	37,400	-15.5
ACOM MasterCard	45,941	11.7	48,833	6.3	47,537	-2.7	44,268	-6.9	41,174	-5,357	-11.5	-7.0	37,400	-15.5
Installment Sales Finance Business	113,934	-25.6	70,014	-38.5	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	527	0.6	535	1.5	542	1.3	541	-0.2	542	-2	-0.4	0.2	543	0.4
Guaranteed Receivables	100,971	74.3	137,261	35.9	163,782	19.3	179,549	9.6	180,849	5,661	3.2	0.7	193,200	7.6

(Reference)

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.

10. Number of Customer Accounts (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	2,954,073	-2.6	2,902,916	-1.7	2,859,176	-1.5	2,682,160	-6.2	2,523,758	-282,964	-10.1	-5.9	2,355,300	-12.2
Unsecured Loans	2,940,345	-2.6	2,890,353	-1.7	2,846,796	-1.5	2,670,707	-6.2	2,513,026	-281,599	-10.1	-5.9	2,345,300	-12.2
Consumers	2,939,945	-2.6	2,890,120	-1.7	2,846,643	-1.5	2,670,606	-6.2	2,512,946	-281,547	-10.1	-5.9	2,345,300	-12.2
Commercials	400	-39.5	233	-41.8	153	-34.3	101	-34.0	80	-52	-39.4	-20.8	0	-100.0
Secured Loans	13,728	-5.3	12,563	-8.5	12,380	-1.5	11,453	-7.5	10,732	-1,365	-11.3	-6.3	10,000	-12.7
Credit Card Business	1,064,699	4.9	1,192,175	12.0	1,253,800	5.2	1,176,105	-6.2	1,015,694	-269,822	-21.0	-13.6	814,800	-30.7
ACOM MasterCard	1,064,492	4.9	1,191,975	12.0	1,253,603	5.2	1,175,910	-6.2	1,015,694	-269,625	-21.0	-13.6	814,800	-30.7
Installment Sales Finance Business	387,261	-19.2	284,782	-26.5	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-

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

11. Number of New Loan Customers (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of New Loan Customers	359,311	-12.0	340,033	-5.4	330,385	-2.8	268,885	-18.6	89,370	-61,510	-40.8	186,005	-30.8
Unsecured Loans	358,570	-11.8	339,567	-5.3	329,814	-2.9	268,710	-18.5	89,365	-61,375	-40.7	186,000	-30.8
Consumers	358,570	-11.8	339,567	-5.3	329,814	-2.9	268,710	-18.5	89,365	-61,375	-40.7	186,000	-30.8
Commercials	0	-100.0	0	-	0	-	0	-	0	-	-	-	-
Secured Loans	741	-49.0	466	-37.1	571	22.5	175	-69.4	5	-135	-96.4	5	-97.1

12. Number of Loan Business Outlets (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy		yoy		yoy		yoy		ytd	%		yoy
Number of Loan Business Outlets	1,699	-17	1,785	86	2,003	218	1,812	-191	1,700	-112	-6.2	1,690	-122
Staffed	381	-87	324	-57	277	-47	142	-135	141	-1	-0.7	138	-4
Unstaffed	1,318	70	1,461	143	1,726	265	1,670	-56	1,559	-111	-6.6	1,552	-118
QUICK MUJIN Machine	-	-	38	38	194	156	119	-75	0	-119	-100.0	0	-119

13. MUJINKUN (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy		yoy		yoy		yoy		ytd	%		yoy
Number of MUJINKUN Outlets	1,691	-14	1,782	91	2,007	225	1,820	-187	1,699	-121	-6.6	1,689	-131
Number of MUJINKUN Machines	1,692	-14	1,783	91	2,008	225	1,820	-188	1,699	-121	-6.6	1,689	-131
QUICK MUJIN Machine	-	-	38	38	201	163	128	-73	0	-128	-100.0	0	-128

14. Cash Dispensers and ATMs (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy		yoy		yoy		yoy		ytd	%		yoy
Number of Cash Dispensers and ATMs	76,282	7,067	81,736	5,454	83,868	2,132	87,773	3,905	90,051	2,278	2.6	-	-
Proprietary	1,961	-65	1,891	-70	1,952	61	1,841	-111	1,834	-7	-0.4	1,824	-17
Open 365 Days/Year	1,957	-63	1,888	-69	1,951	63	1,841	-110	1,834	-7	-0.4	-	-
Open 24 Hours/Day	1,705	-44	1,662	-43	1,727	65	1,632	-95	1,626	-6	-0.4	-	-
Tie-up	74,321	7,132	79,845	5,524	81,916	2,071	85,932	4,016	88,217	2,285	2.7	-	-
Others	8,424	803	8,684	260	8,903	219	8,464	-439	8,538	74	0.9	-	-

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

15. Employees (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy		yoy		yoy		yoy		ytd	%		yoy
Number of Employees	4,238	-167	4,096	-142	3,911	-185	2,956	-955	2,801	-155	-5.2	2,859	-97
Head Office	932	63	925	-7	937	12	866	-71	972	106	12.2	-	-
Financial Service Business Division	3,306	-230	3,171	-135	2,974	-197	2,090	-884	1,829	-261	-12.5	-	-

16. Average Loan Yield (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.	ytd p.p.		yoy p.p.
Average yield	23.23	-0.24	23.13	-0.10	22.94	-0.19	21.91	-1.03	21.23	-1.01	-0.68	20.26	-1.65
Unsecured Loans	23.72	-0.24	23.55	-0.17	23.32	-0.23	22.25	-1.07	21.54	-1.05	-0.71	20.55	-1.70
Consumers	23.72	-0.24	23.55	-0.17	23.32	-0.23	22.25	-1.07	21.54	-1.05	-0.71	20.55	-1.70
Commercials	18.96	-1.08	17.12	-1.84	16.63	-0.49	15.51	-1.12	16.12	0.53	0.61	15.66	0.15
Secured Loans	12.16	0.01	12.27	0.11	12.38	0.11	12.11	-0.27	11.71	-0.52	-0.40	11.39	-0.72

Note: Average Yield = Interest on Loans Receivable / Term Average of Receivables Outstanding at the Beginning of the Year

17. Unsecured Loans Receivable Outstanding by Interest Rate (ACOM)

Effective Annual Interest Rate	2004/3				2005/3				2006/3				2007/3				2007/9				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. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
Loans Receivable Outstanding	2,939,945	100.0	1,548,274	100.0	2,890,120	100.0	1,545,295	100.0	2,846,643	100.0	1,542,121	100.0	2,670,606	100.0	1,446,117	100.0	2,512,946	100.0	1,362,440	100.0	-	-	1,274,500	100.0
28.470% and Higher	100,931	3.4	39,701	2.5	78,365	2.7	31,483	2.1	61,859	2.2	25,418	1.6	49,559	1.8	20,506	1.4	44,270	1.8	18,351	1.3	-	-	11,100	0.9
27.375%	1,759,830	59.9	642,084	41.5	1,757,575	60.8	652,293	42.2	1,685,553	59.2	623,676	40.4	1,465,313	54.9	537,612	37.2	1,259,901	50.1	465,258	34.1	-	-	192,300	15.1
25.000% - 26.500%	545,094	18.5	338,972	21.9	524,539	18.2	343,838	22.3	509,901	17.9	338,043	21.9	458,676	17.2	289,512	20.0	391,180	15.6	244,091	17.9	-	-	218,300	17.1
20.000% - 24.820%	321,498	10.9	312,491	20.2	301,330	10.4	304,686	19.7	308,659	10.8	314,393	20.4	331,596	12.4	278,943	19.3	276,968	11.0	229,603	16.9	-	-	215,100	16.9
18.250% - 19.000%	46,184	1.6	87,939	5.7	41,830	1.5	79,546	5.1	39,923	1.4	73,732	4.8	46,663	1.7	83,666	5.8	38,292	1.5	70,775	5.2	-	-	66,400	5.2
15.000% - 18.000%	52,657	1.8	92,256	6.0	52,927	1.8	91,183	5.9	63,877	2.3	104,125	6.8	132,922	5.0	169,235	11.7	323,067	12.9	273,618	20.1	-	-	513,900	40.3
Less than 15.000%	113,751	3.9	34,827	2.2	133,554	4.6	42,263	2.7	176,871	6.2	62,731	4.1	185,877	7.0	66,641	4.6	179,268	7.1	60,740	4.5	-	-	57,400	4.5

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

Classified Receivable Outstanding (Thousands of yen)	2004/3				2005/3				2006/3				2007/3				2007/9				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. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
≤ 100	440,892	15.0	20,278	1.3	433,121	15.0	19,936	1.3	436,574	15.3	20,000	1.3	424,813	15.9	19,518	1.4	395,107	15.7	17,640	1.3	-	-	15,800	1.2
100 < ≤ 300	557,345	18.9	124,248	8.0	521,911	18.1	116,143	7.5	498,132	17.5	110,773	7.2	481,635	18.1	106,969	7.4	468,556	18.7	104,612	7.7	-	-	101,500	8.0
300 < ≤ 500	1,298,519	44.2	599,785	38.7	1,295,695	44.8	599,363	38.8	1,276,930	44.9	591,294	38.4	1,170,089	43.8	540,562	37.4	1,093,038	43.5	504,989	37.1	-	-	468,400	36.8
500 < ≤ 1,000	359,923	12.3	307,933	20.0	346,243	12.0	295,102	19.1	328,892	11.6	278,185	18.0	299,905	11.2	252,047	17.4	276,625	11.0	232,064	17.0	-	-	212,000	16.6
1,000 <	283,266	9.6	496,029	32.0	293,150	10.1	514,749	33.3	306,115	10.7	541,866	35.1	294,164	11.0	527,019	36.4	279,620	11.1	503,134	36.9	-	-	476,800	37.4
Total	2,939,945	100.0	1,548,274	100.0	2,890,120	100.0	1,545,295	100.0	2,846,643	100.0	1,542,121	100.0	2,670,606	100.0	1,446,117	100.0	2,512,946	100.0	1,362,440	100.0	-	-	1,274,500	100.0

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2004/3			2005/3			2006/3			2007/3			2007/9		
	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	86,242	24.1	123	83,370	24.5	134	82,914	25.1	139	67,354	25.1	135	19,863	22.2	135
2 < ≤5	227,416	63.4	151	214,180	63.1	158	207,675	63.0	158	168,883	62.9	158	56,105	62.8	176
5 < ≤7	30,252	8.4	193	28,065	8.3	199	26,279	8.0	192	21,327	7.9	192	8,738	9.8	203
7 < ≤10	12,214	3.4	217	11,712	3.4	230	10,746	3.2	220	9,199	3.4	221	3,911	4.4	236
10 <	2,446	0.7	229	2,240	0.7	247	2,200	0.7	243	1,947	0.7	244	748	0.8	277
Total	358,570	100.0	151	339,567	100.0	158	329,814	100.0	159	268,710	100.0	158	89,365	100.0	173

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

(%)

	2004/3		2005/3		2006/3		2007/3		2007/9	
	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	24.2	21.6	23.1	21.6	22.1	22.5	20.5	23.2	19.5	18.6
Age 30 - 39	29.3	28.5	29.5	28.7	29.3	28.1	29.2	27.5	29.1	27.9
Age 40 - 49	20.5	21.5	20.7	21.3	20.9	21.6	21.3	20.9	21.8	22.2
Age 50 - 59	18.0	19.3	18.3	19.0	18.9	18.7	19.3	19.7	19.3	19.6
Over 60	8.0	9.1	8.4	9.4	8.8	9.1	9.7	8.7	10.3	11.7
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)

(%)

	2004/3		2005/3		2006/3		2007/3		2007/9	
	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 (%)	73.4	69.0	73.5	69.5	73.3	69.8	73.2	70.1	73.4	69.8
Female (%)	26.6	31.0	26.5	30.5	26.7	30.2	26.8	29.9	26.6	30.2

22. Bad Debt Write-offs (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Bad Debt Write-offs (Millions of yen)	112,598	38.0	108,446	-3.7	107,239	-1.1	138,977	29.6	87,518	28,625	48.6	178,300	28.3
Loan Business	103,093	36.7	97,166	-5.7	95,826	-1.4	126,038	31.5	80,205	27,421	51.9	163,100	29.4
Unsecured Loans	100,781	34.3	96,415	-4.3	95,053	-1.4	125,515	32.0	79,941	27,478	52.4	162,600	29.5
Secured Loans	2,312	494.8	750	-67.5	772	2.9	523	-32.2	264	-57	-17.9	500	-4.4
ACOM MasterCard	4,745	41.9	4,394	-7.4	3,905	-11.1	4,123	5.6	2,529	649	34.6	5,100	23.7
Installment Sales Finance	2,890	17.6	3,095	7.1	2,088	-32.5	1,277	-38.9	-	-	-	-	-
Guarantee	1,860	506.1	3,785	103.5	5,409	42.9	7,495	38.6	4,778	1,282	36.7	10,100	34.8
Average Amount of Bad Debt Write-offs per Account for Unsecured Loans (Thousands of yen)	395	8.8	408	3.3	425	4.2	438	3.1	471	44	10.3	-	-
(Reference)													
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	527	0.6	535	1.5	542	1.3	541	-0.2	542	-2	-0.4	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.

[Ratio of Bad Debt Write-offs]

Loans Business (%)	6.38	(1.82)	6.05	(-0.33)	5.99	(-0.06)	8.42	(2.43)	5.69	(2.34)	-	12.38	(3.96)
Unsecured Loans	6.50	(1.76)	6.23	(-0.27)	6.15	(-0.08)	8.67	(2.52)	5.86	(2.41)	-	12.74	(4.07)
Secured Loans	3.55	(3.01)	1.31	(-2.24)	1.41	(0.10)	1.07	(-0.34)	0.59	(-0.02)	-	1.28	(0.21)
ACOM MasterCard	10.32	(2.19)	8.98	(-1.34)	8.20	(-0.78)	9.29	(1.09)	6.13	(2.10)	-	13.49	(4.20)
Installment Sales Finance	2.54	(0.94)	4.39	(1.85)	4.53	(0.14)	3.97	(-0.56)	-	-	-	-	-
(Reference)													
Guarantee	1.80	(1.28)	2.68	(0.88)	3.18	(0.50)	3.97	(0.79)	2.49	(0.58)	-	4.93	(0.96)

Notes: 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)

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

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.

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

	2003/3		2004/3		2005/3		2006/3		2007/3		2007/9	
	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)	75,039	100.0	100,781	100.0	96,415	100.0	95,053	100.0	125,515	100.0	79,941	100.0
Personal Bankruptcy	30,492	40.6	35,672	35.4	27,464	28.5	23,506	24.7	19,089	15.2	7,372	9.2
Failure to Locate Borrowers	3,153	4.2	3,307	3.3	3,012	3.1	2,993	3.2	2,932	2.3	839	1.1
Borrowers' Inability of Making Repayments, etc.	26,726	35.7	38,708	38.4	40,639	42.2	38,803	40.8	57,062	45.5	37,084	46.4
ACOM's Voluntary Waiver of Repayments	14,668	19.5	23,093	22.9	25,298	26.2	29,750	31.3	46,430	37.0	34,645	43.3

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

23. Bad Debts (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9	
		%		%		%		%		%
Total Amount of Bad Debts	79,754	4.93	81,210	5.06	109,573	6.85	141,307	9.44	132,080	9.37
Loans to Borrowers in Bankruptcy or Under Reorganization	9,280	0.57	8,377	0.52	7,000	0.44	6,120	0.41	5,757	0.41
Applications for Bankruptcy are Proceeded	2,951	0.18	2,026	0.13	1,307	0.08	1,026	0.07	842	0.06
Applications for The Civil Rehabilitation are proceeded	3,633	0.22	3,176	0.20	2,716	0.17	2,430	0.16	2,237	0.16
Applications for The Civil Rehabilitation are determined	1,775	0.11	2,328	0.15	2,358	0.15	2,108	0.14	2,080	0.15
Loans in Arrears	36,632	2.27	35,310	2.20	46,709	2.92	80,976	5.41	77,658	5.51
Loans Past Due for Three Months or More	1,638	0.10	1,345	0.08	1,110	0.07	499	0.03	963	0.07
Restructured Loans	32,204	1.99	36,177	2.25	54,752	3.42	53,711	3.59	47,700	3.38

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)

	2004/3		2005/3		2006/3		2007/3		2007/9	
		%		%		%		%		%
11days ≤ < 3 months	19,475	1.21	17,239	1.07	12,968	0.81	17,223	1.15	22,946	1.63
31days ≤ < 3 months	11,076	0.69	9,902	0.62	7,289	0.46	6,586	0.44	9,900	0.70
11days ≤ < 31 days	8,399	0.52	7,337	0.46	5,679	0.36	10,637	0.71	13,046	0.93

24. Allowance for Bad Debts (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9		2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	129,400	20.1	122,400	-5.4	122,700	0.2	121,000	-1.4	121,700	23.7	127,600	5.5
(Allowance for Bad Debts calculated by former method)							(177,600)		(178,500)		(184,700)	
Ratio of Allowance for Bad Debts	7.37	-	7.15	-	7.26	-	7.72	-	8.40	-	9.44	-
General Allowance for Bad Debts	82,898	23.5	76,870	-7.3	66,810	-13.1	54,257	-18.8	56,857	23.1	-	-
Unsecured Consumer Loans	74,888	24.9	69,348	-7.4	61,187	-11.8	48,963	-20.0	52,583	29.6	-	-
Specific Allowance for Bad Debts	44,929	11.8	43,657	-2.8	54,276	24.3	65,145	20.0	63,163	24.5	-	-
Increase or Decrease in Allowance for Bad Debts	21,700	-27.7	-7,000	-132.3	300	104.3	-1,700	-666.7	700	-	6,600	-
Allowance for Loss on Debt Guarantees	1,865	293.5	2,880	54.4	3,330	15.6	3,670	10.2	3,650	-4.2	4,100	11.7
Increase or Decrease in Allowance	1,391	201.7	1,015	-27.0	450	-55.7	340	-24.4	-20	-	400	-

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

25. Allowance for Loss on Interest Repayments

	2004/3		2005/3		2006/3		2007/3		2007/9		2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Loss on Interest Repayments (Millions of yen)	-	-	-	-	23,700	-	490,000	-	424,033	-	352,433	-
Increase or Decrease in Allowance for Loss on Interest Repayments	-	-	-	-	23,700	-	466,300	-	-65,966	-	-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)														
	2004/3		2005/3		2006/3		2007/3		2007/9			2008/3 (E)			
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)	yoy %	ytd %	C.R.(%)		yoy %	C.R.(%)	
Borrowings	1,260,090	100.0	1,028,722	100.0	945,208	100.0	888,587	100.0	820,586	-6.9	-7.7	100.0	805,900	-9.3	100.0
Indirect	951,210	75.5	719,842	70.0	614,288	65.0	580,627	65.3	536,606	-6.5	-7.6	65.4	520,900	-10.3	64.6
City Banks	35,386	2.8	21,430	2.1	24,487	2.6	21,306	2.4	18,550	-14.4	-12.9	2.3	-	-	-
Regional Banks	51,147	4.1	32,791	3.2	19,330	2.0	18,433	2.1	18,183	11.9	-1.4	2.2	-	-	-
Former Long-term Credit Banks	76,968	6.1	53,979	5.2	41,049	4.3	46,871	5.3	61,695	21.0	31.6	7.5	-	-	-
Trust Banks	403,081	32.0	337,951	32.9	290,093	30.7	269,340	30.3	206,580	-23.2	-23.3	25.2	-	-	-
Foreign Banks	37,500	3.0	6,500	0.6	6,500	0.7	7,500	0.8	7,500	0.0	0.0	0.9	-	-	-
Life Insurance Companies	245,773	19.5	189,090	18.4	152,749	16.2	112,581	12.7	102,098	-25.9	-9.3	12.4	-	-	-
Non-Life Insurance Companies	44,723	3.5	29,439	2.9	21,659	2.3	16,530	1.8	12,956	-28.5	-21.6	1.6	-	-	-
Others	56,632	4.5	48,662	4.7	58,421	6.2	88,066	9.9	109,044	106.4	23.8	13.3	-	-	-
Direct	308,880	24.5	308,880	30.0	330,920	35.0	307,960	34.7	283,980	-7.5	-7.8	34.6	285,000	-7.5	35.4
Straight Bonds	285,000	22.6	265,000	25.8	265,000	28.0	260,000	29.3	280,000	19.1	7.7	34.1	-	-	-
Commercial Paper	-	-	20,000	1.9	50,000	5.3	40,000	4.5	-	-	-	-	-	-	-
Others	23,880	1.9	23,880	2.3	15,920	1.7	7,960	0.9	3,980	-66.7	-50.0	0.5	-	-	-
Short-term	11,500	0.9	22,500	2.2	51,000	5.4	60,000	6.8	-	-	-	-	-	-	-
Long-term	1,248,590	99.1	1,006,222	97.8	894,208	94.6	828,587	93.2	820,586	-0.1	-1.0	100.0	805,900	-2.7	100.0
Fixed	1,093,395	86.8	900,468	87.5	805,086	85.2	762,560	85.8	767,913	3.6	0.7	93.6	765,400	0.4	95.0
Interest Rate Swaps (Notional)	188,321	14.9	161,712	15.7	207,053	21.9	236,505	26.6	245,167	21.2	3.7	29.9	-	-	-
Interest Cap (Notional)	82,000	6.5	82,000	8.0	7,000	0.7	-	-	-	-	-	-	-	-	-
Average Interest Rate on Funds Procured During the Year	1.96	-	1.92	-	1.84	-	1.86	-	1.93	-	-	-	2.06	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.67	-	1.61	-	1.47	-	1.53	-	1.61	-	-	-	1.68	-	-
Floating Interest Rate	1.55	-	1.66	-	1.33	-	1.81	-	1.97	-	-	-	2.18	-	-
Fixed Interest Rate	2.04	-	1.96	-	1.69	-	1.87	-	1.93	-	-	-	2.05	-	-
Short-term	0.64	-	0.80	-	0.19	-	0.46	-	0.87	-	-	-	0.87	-	-
Long-term	1.96	-	1.92	-	1.90	-	1.95	-	1.95	-	-	-	2.07	-	-
Direct	1.82	-	1.80	-	1.64	-	1.53	-	1.70	-	-	-	1.73	-	-
Indirect	2.00	-	1.97	-	1.94	-	2.04	-	1.99	-	-	-	2.24	-	-
(Reference)															
Term Average of Long-term Prime Rate	1.58	-	1.69	-	1.76	-	2.39	-	2.39	-	-	-	-	-	-

Notes: 1. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.
 : 2. The exercised outstanding of commitment facility(structured finance) is booked under "Others" in "Direct" according to management accounting on data book.

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

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%	ytd %		yoy %
Number of Cardholders	1,064,492	4.9	1,191,975	12.0	1,253,603	5.2	1,175,910	-6.2	1,015,694	-269,625	-21.0	-13.6	814,800	-30.7
Tie-up Card	269,959	138.4	510,772	89.2	688,052	34.7	721,805	4.9	602,083	-173,098	-22.3	-16.6	-	-
Number of Accounts with Shopping Receivables	336,008	16.7	304,233	-9.5	303,242	-0.3	297,342	-1.9	281,467	-30,219	-9.7	-5.3	-	-
Card Shopping Receivables	45,941	11.7	48,833	6.3	47,537	-2.7	44,268	-6.9	41,174	-5,357	-11.5	-7.0	37,400	-15.5
Revolving Receivables	41,404	12.2	43,774	5.7	43,043	-1.7	40,660	-5.5	37,949	-4,280	-10.1	-6.7	-	-
Operating Income	5,647	14.0	6,111	8.2	6,137	0.4	5,770	-6.0	2,624	-330	-11.2	-	5,000	-13.3
Number of Card Issuance Machines	1,185	-	1,197	-	1,196	-	1,136	-	1,140	-	-	-	-	-
MUJINKUN	897	-	935	-	954	-	1,003	-	1,008	-	-	-	-	-
Loan Business Outlets	288	-	262	-	242	-	133	-	132	-	-	-	-	-

28. Installment Sales Finance Business (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%	ytd %		yoy %
Number of Customer Accounts	387,261	-19.2	284,782	-26.5	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-
Installment Receivables	113,934	-25.6	70,014	-38.5	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-
Adjusted Receivables	96,764	-24.3	60,971	-37.0	40,366	-33.8	28,425	-29.6	-	-	-	-	-	-
Operating Income	13,799	-14.6	9,255	-32.9	5,550	-40.0	3,492	-37.1	-	-	-	-	-	-
Ratio of Bad Debt Write-offs	2.54	-	4.39	-	4.53	-	3.97	-	-	-	-	-	-	-
Number of Merchant Venders	6,225	-	6,353	-	6,553	-	6,747	-	-	-	-	-	-	-

Notes: 1. "Number of Customer Accounts" indicates the number of contracts with receivables outstanding

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

: 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.

29. Guarantee Business (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9				2008/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%	ytd %		yoy %
Number of Accounts with Outstanding Balance	269,977	72.8	345,573	28.0	387,173	12.0	407,585	5.3	408,068	4,665	1.2	0.1	427,000	4.8
Guaranteed Receivables	100,971	74.3	137,261	35.9	163,782	19.3	179,549	9.6	180,849	5,661	3.2	0.7	193,200	7.6
Income from Guarantee Business	5,035	169.7	7,599	50.9	9,496	25.0	10,869	14.5	5,645	345	6.5	-	11,600	6.7

30. Financial Ratios (ACOM)

	2004/3		2005/3		2006/3		2007/3		2007/9		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	17.6	2.5	19.0	1.4	34.4	15.4	-	-	30.4	-	39.2	-
Shareholders' Equity Ratio	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)	26.3 (23.8)	-5.7 (-5.5)	28.0 (25.1)	4.2 3.4
Dividend on Equity	1.7	-0.1	1.8	0.1	2.4	0.6	3.5	1.1	1.7	-0.1	3.4	-0.1
Return on Equity (ROE)	9.8	-2.8	10.7	0.9	7.2	-3.5	-64.3	-71.5	11.5	85.3	8.9	73.2
Operating Profit to Total Assets	5.6	-1.2	7.1	1.5	5.4	-1.7	-4.7	-10.1	5.3	-0.6	3.6	8.3
Income Before Extraordinary Items to Total Assets	5.7	-1.2	7.1	1.4	5.5	-1.6	-4.5	-10.0	5.4	-0.6	3.8	8.3
Return on Assets (ROA)	3.2	-0.5	4.2	1.0	3.3	-0.9	-23.0	-26.3	2.9	32.1	2.3	25.3
Operating Margin	28.1	-5.9	34.8	6.7	26.8	-8.0	-24.0	-50.8	28.4	-1.3	20.6	44.6
Income Before Extraordinary Items to Operating Income	28.6	-5.9	35.2	6.6	27.3	-7.9	-23.2	-50.5	29.3	-1.3	21.6	44.8
Net Income Margin	15.9	-2.6	20.6	4.7	16.2	-4.4	-118.5	-134.7	15.5	163.6	13.0	131.5
Current Ratio	469.9	21.3	445.7	-24.2	447.5	1.8	595.7	148.2	605.4	77.9	650.2	54.5
Fixed Assets Ratio	21.5	-1.4	17.5	-4.0	25.5	8.0	41.6	16.1	37.1	5.0	39.9	-1.7
Interest Coverage (times)	5.4	-0.4	7.5	2.1	6.8	-0.7	-4.3	-11.1	6.8	-0.9	4.7	9.0

Notes: 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables
 : 2. "Dividend Pay-out Ratio" of the fiscal year ended March 2007 is not presented due to the loss in net income.

<Reference>Financial Ratios (Consolidated)

	2004/3		2005/3		2006/3		2007/3		2007/9	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	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)	24.2 (22.8)	-5.6 (-5.6)
Return on Equity (ROE)	10.5	-1.7	10.4	-0.1	7.3	-3.1	-63.6	-70.9	10.9	84.1
Return on Assets (ROA)	3.3	-0.2	3.9	0.6	3.1	-0.8	-21.2	-24.3	2.5	29.5

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.

Trend in Actual Results and Estimates (Non-Consolidated)

31. Per Share Data (ACOM)

							(Yen)
		2004/3	2005/3	2006/3	2007/3	2007/9	2008/3 (E)
Net Income	Non-Consolidated	455.36	525.54	407.52	-2,795.68	164.49	255.10
	Consolidated	487.78	516.24	416.69	-2,786.19	158.05	248.74
Dividends		80.00	100.00	140.00	100.00	50.00	100.00
Shareholders' Equity	Non-Consolidated	4,834.51	5,447.18	5,874.26	2,823.24	2,888.30	2,926.95
	Consolidated	4,855.99	5,456.40	5,901.70	2,863.16	2,950.03	2,985.16

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

							(%)
		2004/3	2005/3	2006/3	2007/3	2007/9	2008/3 (E)
Net Income	Non-Consolidated	-14.0	15.4	-22.5	-786.0	-	-
	Consolidated	-4.9	5.8	-19.3	-768.6	-	-
Dividends		0.0	25.0	40.0	-28.6	-28.6	-
Shareholders' Equity	Non-Consolidated	9.6	12.7	7.8	-51.9	-25.6	-
	Consolidated	10.2	12.4	8.2	-51.5	-24.6	-

32. Shares Issued (ACOM)

							(thousands)
		2004/3	2005/3	2006/3	2007/3	2007/9	2008/3 (E)
Average Number of Shares Issued		144,089	157,867	157,337	157,193	157,194	-
During the Year							
Number of Shares Issued at Year-end		143,561	158,296	157,190	157,194	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.

	2005/3		2006/3		2007/3		2007/9			2008/3 (E)		
		YOY %		YOY %		YOY %		YOY %	YTD %		YOY %	
Receivables Outstanding (Millions of yen)	59,246	51.9	74,142	25.1	82,698	11.5	82,993	2,928	3.7	0.4	84,000	1.6
Number of Customer Accounts	150,074	39.1	172,183	14.7	182,878	6.2	182,721	3,075	1.7	-0.1	181,500	-0.8
Average Balance of Loans per Account (Thousands of yen)	395	9.1	431	9.1	452	4.9	454	9	2.0	0.4	462	2.2
Average Loan Yield (%)	-	-	17.00	-	16.73	-	16.66	-	-	-	16.53	-
Number of New Loan Customers	-	-	43,354	-	38,709	-10.7	13,932	-6,997	-33.4	-	28,300	-26.9
Number of Business Outlets	-	-	322	-	276	-	147	-	-	-	-	-
DC Cash One's Direct Outlets	-	-	2	-	1	-	1	-	-	-	-	-
Agency-type Outlets(ACOM)	-	-	320	-	275	-	146	-	-	-	-	-
Number of Employees	-	-	64	-	67	-	74	-	-	-	-	-
Guaranteed Receivables (Millions of yen)	-	-	254	-	9,126	-	15,461	-	-	-	22,100	142.2

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.