

**Brief Statement of Third Quarter Financial Results
for the Fiscal Year Ending March 2008 (Consolidated)**

February 6, 2008

Forward-looking Statement

The statements and figures contained in this Brief Statement of Third Quarter Financial Results for the fiscal year ending March 2008 (the "Brief Statement") 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 beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. 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 ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company: ACOM CO., LTD. ("ACOM" or the "Company")

Stock market: First Section of Tokyo Stock Exchange

Code Number: 8572

Location of the head office: Tokyo

URL: <http://www.acom.co.jp/ir/english/>

Reference:

Position of the representative: President & Chief Executive Officer

Name: Shigeyoshi Kinoshita

Position of the person in charge: Chief General Manager of Public Relations Department

Name: Takashi Kiribuchi

Telephone Number: (03) 5533-0631

Note: 1. All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

Note: 2. The figures in percentages show the year-on-year change from previous third quarter.

1. Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2007 to December 31, 2007)

(1) Consolidated Business Results

	Operating Income		Operating Profit		Income before Extraordinary Items		Net Income (Loss) (Third Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
12/07 (3Q)	288,762	(10.1)	79,445	(1.4)	80,774	(3.0)	37,745	—
12/06 (3Q)	321,228	(4.4)	80,533	(27.4)	83,243	(26.4)	(261,804)	—
3/07 (Annual)	423,652		(85,102)		(81,944)		(437,972)	

	Net Income (Loss) per Share (Third Quarter)	Net Income per Share Diluted (Third Quarter)
	(Yen)	(Yen)
12/07 (3Q)	240.12	240.11
12/06 (3Q)	(1,665.49)	—
3/07 (Annual)	(2,786.19)	—

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
12/07 (3Q)	1,851,735	474,802	25.2	2,972.64
12/06 (3Q)	2,032,724	623,318	30.3	3,917.51
3/07 (Annual)	2,031,829	457,165	22.2	2,863.16

(3) Consolidated Cash Flow Status

	From Operating Activities	From Investing Activities	From Financing Activities	Cash and Cash Equivalents At the End of Term
	(Millions of yen)	(Millions of yen)	(Millions of yen)	(Millions of yen)
12/07 (3Q)	103,476	5,366	(102,164)	153,178
12/06 (3Q)	80,902	(104)	(63,615)	116,227
3/07 (Annual)	99,944	308	(53,464)	146,383

2. Dividend Status

(Report Date)	Dividend per Share (Yen)				
	First Quarter	Interim	Third Quarter	End of FY	Year
3/2007	—	70.00	—	30.00	100.00
3/2008	—	50.00	—	50.00	100.00
3/2008 (Forecast)					

3. Forecasts for the Fiscal Year Ending March 31, 2008 (from April 1, 2007 to March 31, 2008) [Reference]

No revision has been made with respect to the earnings forecasts.

	Operating Income		Operating Profit		Income before Extraordinary Items		Net Income		Net Income per Share
	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%	(Yen)
Annual	373,500	(11.8)	66,800	—	68,800	—	39,100	—	248.74

4. Others

(1) Change in important subsidiaries during the third quarter (Change in scope of consolidation): None

(2) Simplified Accounting Policies: Not adopted

(3) Change in Accounting Policies: Applicable

[Note] Please refer to [Qualitative Information/Financial Statements] on page 4, "4. Others:" in this brief statement.

(Reference)

1. Non-Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2007 to December 31, 2007)

(1) Non-Consolidated Business Results

	Operating Income		Operating Profit		Income before Extraordinary Items		Net Income (Loss) (Third Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
12/07 (3Q)	244,603	(13.6)	77,332	(1.2)	79,458	(1.5)	39,172	—
12/06 (3Q)	283,075	(5.8)	78,266	(26.8)	80,648	(25.7)	(262,251)	—
3/07 (Annual)	370,769		(88,992)		(86,183)		(439,463)	

	Net Income (Loss) per Share (Third Quarter)	Net Income per Share Diluted (Third Quarter)
	(Yen)	(Yen)
12/07 (3Q)	249.20	—
12/06 (3Q)	(1,668.33)	—
3/07 (Annual)	(2,795.68)	—

(2) Non-Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
12/07 (3Q)	1,662,253	458,576	27.6	2,917.26
12/06 (3Q)	1,866,798	611,202	32.7	3,888.20
3/07 (Annual)	1,861,285	443,797	23.8	2,823.24

2. Forecasts for the Fiscal Year Ending March 31, 2008 (from April 1, 2007 to March 31, 2008)

No revision has been made with respect to the earnings forecasts.

	Operating Income		Operating Profit		Income before Extraordinary Items		Net Income		Net Income per Share
	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%	(Yen)
Annual	309,100	(16.6)	63,700	—	66,700	—	40,100	—	255.10

[Qualitative Information/Financial Statements]

1. Qualitative Information on Progress in Business Results (Consolidated)

Although Japan's economy during the third quarter of current consolidated accounting period remained on a moderate recovery path mainly in exports and private capital investments, overall pace of recovery was somewhat hindered by sharp temporary decline in housing investments stemming from revisions made in the Building Standards Law. Concurrently, Japanese financial market experienced some turbulence such as sharp temporary drop in stock prices due to subprime mortgage crisis in the United States of America. The business environment surrounding the ACOM Group (hereinafter, "the Group") continued to be difficult because of factors such as increase in bad debt write-offs primarily from voluntary waiver of repayments and requests for interest repayments staying at a high level, while enforcement of Revised Money-lending Business Law in December, 2007 demands further stringent measures.

Under such circumstances, the Group has set "establishment of compliance structure", "actualization of putting customers first and establishment of socially-oriented corporate brand", "transformation of business model to enhance our cost competitiveness", "improvement of service by strengthening our marketing systems", "strengthening our ability to attract new customers and improve the quality of assets" and "nurturance of professionals" as management policies for this consolidated fiscal year. At the same time, the Group works enthusiastically both in domestic and oversea domains.

As for major measures taken during the third quarter, call center function and counseling center function were integrated and reorganized into East Japan Contact Center and West Japan Contact Center in order to further enhance customer service ability and efficiency of telephone service operation in loan business. With respect to oversea business development, ACOM and The Bank of Tokyo-Mitsubishi UFJ, Ltd. jointly acquired approximately 75.4% of issued shares (approximately 55.4% by ACOM and remaining 20% by The Bank of Tokyo-Mitsubishi UFJ, Ltd.) of Indonesian bank, "PT. BANK NUSANTARA PARAHYANGAN, Tbk. (hereinafter, "Bank BNP")" as one of our initiatives to promote business cooperation in Asia. The Group will implement its

expertise in Bank BNP's network and develop consumer loan business.

The business results for the third quarter of current consolidated accounting period were as follow: operating income was 288,762 million yen (10.1% down year-on-year); operating expenses was 209,316 million yen (13.0% down year-on-year) due to drastic declines in bad-debt-related expenses, interest-repayment-related expenses, and general administrative expenses; income before extraordinary items was 80,774 million yen (3.0% down year-on-year). As a result of booking items such as loss on revaluation of investments in marketable securities and income taxes, deferred, the net income was 37,745 million yen.

2. Qualitative Information on Changes in Financial Position (Consolidated)

At the end of the third quarter, total assets decreased by 180,093 million yen, while shareholders' equity showed an increase of 17,209 million yen from the end of previous consolidated fiscal year. Hence, the shareholders' equity ratio increased by 3.0 percentage points to 25.2%.

Current assets decreased by 142,548 million yen while fixed assets decreased by 37,545 million yen. Major changes in current assets include: decrease in loans receivable (122,469 million yen), decrease in deferred tax asset (14,937 million yen), and decrease in installment accounts receivable (13,986 million yen). Major changes in fixed assets include decrease in investments in marketable securities (33,450 million yen).

With regard to the liabilities account, total liabilities decreased by 197,731 million yen due to factors such as decrease in interest-bearing liabilities (85,021 million yen) and decrease in the allowance for loss on interest repayments (101,568 million yen).

(Cash Flows)

Cash and cash equivalents (hereinafter, "funds") at the end of the third quarter of current consolidated accounting period increased by 6,795 million yen to 153,178 million yen from the end of previous consolidated accounting period.

Cash flow from operating activities showed an increase of 103,476 million yen. The factors behind the increase consist of: income before income tax of 64,917 million yen, 101,568 million yen decrease in the allowance for loss on interest repayments, loss on revaluation of investments in marketable securities of 18,930 million yen, and increase of funds by 126,275 million yen through reduction in loans receivable.

Cash flow from investing activities increased by 5,366 million yen due to factors such as trades in investments in marketable securities. Cash flow from financing activities decreased by 102,164 million yen due to factors such as decrease in funds through decrease in interest-bearing liabilities (89,362 million yen) and payments of dividends (12,563 million yen).

3. Qualitative Information on Earnings Forecasts

No review has been done with respect to the earnings forecasts.

*The forecasts for the fiscal year ending March 31, 2008 stated in this Brief Statement is the business forecast announced on November 8, 2007, the date of interim financial results. The final financial results may vary according to various factors.

4. Others

(1) Change in important subsidiaries during the third quarter ended December 31, 2007 (Change in scope of consolidation)

There is no pertinent matter.

The Company acquired 55.4% of the issued shares of PT. BANK NUSANTARA PARAHYANGAN Tbk. ("Bank BNP") on December 17, 2007; however, the Company did not include Bank BNP in this third quarter accounting period since the preparation related to the consolidated accounts was not complete.

(2) Adoption of simplified accounting policies

There is no pertinent matter.

(3) Change in accounting policies

In association with the reform of the corporation tax law, the depreciation method based on the amended corporation tax law has been applied to the tangible fixed assets acquired after April 1, 2007. Due to such change, our consolidated operating income, income before extraordinary items and income before income taxes each decreased by 11 million yen.

5. Summarized Consolidated Financial Statements

(1) Summarized Consolidated Balance Sheets

(Millions of yen)

Term Subject	Prior third quarter consolidated accounting period (As of December 31, 2006)		This third quarter consolidated accounting period (As of December 31, 2007)		Prior consolidated fiscal year (As of March 31, 2007)		Changes (ytd)	
	Amount	Composition Ratio	Amount	Composition Ratio	Amount	Composition Ratio	Amount	Percentage
		%		%		%		%
(Assets)								
I. Current assets	1,878,270	92.4	1,736,215	93.8	1,878,763	92.5	(142,548)	(7.6)
Cash and time deposits	94,434		82,188		93,418		(11,229)	(12.0)
Loans receivable	1,660,206		1,509,841		1,632,310		(122,469)	(7.5)
Installment receivables	108,199		87,842		101,829		(13,986)	(13.7)
Purchased receivables	20,015		27,221		25,788		1,433	5.6
Deferred tax assets	51,648		45,660		60,597		(14,937)	(24.6)
Short-term loans	21,793		49,450		52,965		(3,515)	(6.6)
Other current assets	39,877		57,780		38,527		19,253	50.0
Allowance for bad debts	(117,904)		(123,768)		(126,671)		2,902	(2.3)
II. Fixed assets	154,454	7.6	115,520	6.2	153,065	7.5	(37,545)	(24.5)
Tangible fixed assets	50,665		46,654		49,208		(2,554)	(5.2)
Intangible fixed assets	1,244		1,204		1,204		(0)	(0.0)
Investments and other assets	102,544		67,662		102,653		(34,991)	(34.1)
Investments in securities	80,263		48,480		81,930		(33,450)	(40.8)
Other fixed assets	22,280		19,181		20,722		(1,541)	(7.4)
Total assets	2,032,724	100.0	1,851,735	100.0	2,031,829	100.0	(180,093)	(8.9)
(Liabilities)								
I. Current liabilities	392,193	19.3	340,800	18.4	375,037	18.5	(34,237)	(9.1)
Short-term loans	53,032		58,666		73,717		(15,050)	(20.4)
Current portion of long-term loans	210,306		195,718		197,410		(1,691)	(0.9)
Commercial paper	60,000		—		40,000		(40,000)	—
Current portion of bonds and notes	25,000		60,000		30,000		30,000	100.0
Accrued income taxes	212		720		502		218	43.4
Allowance for loss on debt guarantees	1,913		2,099		1,961		137	7.0
Deferred income on installment sales	8,138		5,975		7,519		(1,543)	(20.5)
Other current liabilities	33,591		17,619		23,927		(6,307)	(26.4)
II. Fixed liabilities	1,017,211	50.0	1,036,132	56.0	1,199,626	59.0	(163,494)	(13.6)
Straight bonds	229,420		242,955		240,230		2,725	1.1
Long-term loans	439,366		389,031		450,037		(61,005)	(13.6)
Deferred tax liabilities	8,042		11,545		14,730		(3,185)	(21.6)
Allowance for loss on interest repayments	335,391		388,431		490,000		(101,568)	(20.7)
Other fixed liabilities	4,990		4,168		4,629		(460)	(10.0)
Total liabilities	1,409,405	69.3	1,376,933	74.4	1,574,664	77.5	(197,731)	(12.6)
(Net assets)								
I. Shareholders' equity	613,511	30.2	461,129	24.9	437,342	21.5	23,786	5.4
Common stock	63,832	3.2	63,832	3.4	63,832	3.1	—	—
Capital surplus	76,010	3.7	76,010	4.1	76,010	3.7	(0)	(0.0)
Earned surplus	492,176	24.2	339,793	18.4	316,007	15.6	23,785	7.5
Treasury stock	(18,508)	(0.9)	(18,507)	(1.0)	(18,508)	(0.9)	1	(0.0)
II. Valuation and translation adjustments	2,298	0.1	6,153	0.3	12,730	0.7	(6,577)	(51.7)
Net unrealized gains on other securities	3,538	0.2	6,097	0.3	13,338	0.7	(7,241)	(54.3)
Deferred gains (losses) on hedges	(2)	(0.0)	—	—	(0)	(0.0)	0	—
Foreign currency translation adjustments	(1,237)	(0.1)	55	0.0	(607)	(0.0)	663	—
III. Minority interests	7,508	0.4	7,519	0.4	7,091	0.3	427	6.0
Total net assets	623,318	30.7	474,802	25.6	457,165	22.5	17,637	3.9
Total liabilities and net assets	2,032,724	100.0	1,851,735	100.0	2,031,829	100.0	(180,093)	(8.9)

(2) Summarized Consolidated Income Statements

(Millions of yen)

Term Subject	Prior third quarter consolidated accounting period From April 1, 2006 to December 31, 2006		This third quarter consolidated accounting period From April 1, 2007 to December 31, 2007		Changes (yoy)		Prior consolidated fiscal year From April 1, 2006 to March 31, 2007	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
I. Operating income	321,228	100.0	288,762	100.0	(32,465)	(10.1)	423,652	100.0
Interest on loans receivable	280,153		248,604		(31,549)	(11.3)	367,923	
Fees from credit card business	4,457		3,920		(536)	(12.0)	5,845	
Fees from installment sales financing	6,474		4,753		(1,720)	(26.6)	8,515	
Fees from credit guarantees	4,452		5,044		591	13.3	6,028	
Collection of purchased receivables	10,501		10,838		337	3.2	13,328	
Other financial income	79		372		292	368.7	174	
Sales	6,887		6,248		(639)	(9.3)	10,513	
Other operating income	8,220		8,979		758	9.2	11,322	
II. Operating expenses	240,694	74.9	209,316	72.5	(31,377)	(13.0)	508,755	120.1
Financial expenses	15,250		15,697		447	2.9	20,705	
Cost of purchased receivables	6,786		6,842		55	0.8	8,114	
Cost of sales	4,603		3,868		(734)	(16.0)	7,497	
Other operating expenses	214,053		182,906		(31,146)	(14.6)	472,438	
Operating profit (loss)	80,533	25.1	79,445	27.5	(1,088)	(1.4)	(85,102)	(20.1)
III. Non-operating income	2,786	0.8	1,468	0.5	(1,318)	(47.3)	3,346	0.8
IV. Non-operating expenses	76	0.0	139	0.0	63	82.7	187	0.0
Income (loss) before extraordinary items	83,243	25.9	80,774	28.0	(2,469)	(3.0)	(81,944)	(19.3)
V. Extraordinary income	236	0.1	3,968	1.4	3,731	—	252	0.0
VI. Extraordinary losses	332,689	103.6	19,825	6.9	(312,863)	(94.0)	350,871	82.8
Income (loss) before income taxes for the third quarter accounting period (fiscal year)	(249,208)	(77.6)	64,917	22.5	314,125	—	(432,563)	(102.1)
Income taxes (corporation tax, inhabitants' tax, and enterprise tax)	16,216		944		(15,272)		17,388	
Prior fiscal year corporate taxes, etc	—	3.8	9,060	9.3	9,060	116.8	—	1.1
Deferred income taxes	(3,846)		16,819		20,666		(12,635)	
Gain (loss) on minority interests in consolidated subsidiaries	224	0.1	346	0.1	121	54.2	655	0.2
Net income (loss) for the third quarter accounting period (fiscal year)	(261,804)	(81.5)	37,745	13.1	299,549	—	(437,972)	(103.4)

(3) Summarized Consolidated Statement of Changes in Net Assets

This Third Quarter Accounting Period (From April 1, 2007 to December 31, 2007) (Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Earned surplus	Treasury stock	Total shareholders' equity
Balance as of March 31, 2007	63,832	76,010	316,007	(18,508)	437,342
Changes during this third quarter accounting period					
Dividends from surplus			(12,575)		(12,575)
Net income (loss) for the third quarter accounting period			37,745		37,745
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(0)		1	0
Decreased amount of surplus associated with decrease from equity-method affiliate			(1,384)		(1,384)
Total changes during this third quarter accounting period		(0)	23,785	1	23,786
Balance as of December 31, 2007	63,832	76,010	339,793	(18,507)	461,129

	Valuation and translation adjustments				Minority interest	Total net assets
	Net unrealized gains on other securities	Deferred gains (losses) on hedges	Foreign currency translation adjustments	Total valuation and translation adjustments		
Balance as of March 31, 2007	13,338	(0)	(607)	12,730	7,091	457,165
Changes during this third quarter accounting period						
Dividends from surplus						(12,575)
Net income (loss) for the third quarter accounting period						37,745
Acquisition of treasury stock						(0)
Disposal of treasury stock						0
Decreased amount of surplus associated with decrease from equity-method affiliate						(1,384)
Net changes of items other than shareholders' equity during this third quarter accounting period	(7,241)	0	663	(6,577)	427	(6,149)
Total changes during this third quarter accounting period	(7,241)	0	663	(6,577)	427	17,637
Balance as of December 31, 2007	6,097	—	55	6,153	7,519	474,802

(4) Summarized Consolidated Statements of Cash Flows

(Millions of yen)

Term Subject	Prior third quarter consolidated accounting period From April 1, 2006 to December 31, 2006	This third quarter consolidated accounting period From April 1, 2007 to December 31, 2007	Changes (yoy)	Prior consolidated fiscal year From April 1, 2006 to March 31, 2007
	Amount	Amount	Amount	Amount
I. Cash flow from operating activities				
Income (loss) before income taxes for the third quarter accounting period (fiscal year)	(249,208)	64,917	314,125	(432,563)
Depreciation and amortization	3,084	2,709	(375)	4,085
Increase (decrease) in allowance for bad debts	(12,068)	(3,406)	8,661	(3,802)
Increase (decrease) in allowance for loss on debt guarantees	265	137	(127)	314
Increase (decrease) in allowance for loss on interest repayments	311,691	(101,568)	(413,260)	466,300
Loss on revaluation of investments in marketable securities	35	18,930	18,895	14,794
Decrease (increase) in loans receivable	45,749	126,275	80,526	76,428
Decrease (increase) in installment receivables	25,159	15,156	(10,003)	33,433
Decrease (increase) in purchased receivables	(2,591)	(1,433)	1,157	(8,364)
Increase (decrease) in deferred income on installment sales	(3,769)	(1,756)	2,012	(4,810)
Other operating activities	10,056	(13,258)	(23,315)	1,600
Subtotal	128,404	106,701	(21,703)	147,416
Income taxes refund	—	6,128	6,128	—
Income taxes paid	(48,775)	(1,088)	47,687	(48,864)
Prior fiscal year corporate taxes, etc. paid	—	(9,017)	(9,017)	—
Others	1,273	751	(522)	1,392
Net cash provided by operating activities	80,902	103,476	22,573	99,944
II. Cash flow from investing activities				
Purchase of tangible fixed assets	(1,688)	(891)	797	(2,211)
Purchase of investments in securities	(257)	(5,480)	(5,222)	(257)
Proceeds from sale of investments in securities	1,092	9,800	8,707	1,218
Proceeds from collection of loans	—	1,000	1,000	—
Other investment activities	748	937	189	1,558
Net cash used in investing activities	(104)	5,366	5,471	308
III. Cash flow from financing activities				
Proceeds from short-term loans	235,990	240,858	4,867	343,712
Repayments of short-term loans	(235,914)	(256,871)	(20,956)	(324,177)
Proceeds from issue of commercial paper	170,000	—	(170,000)	210,000
Payments for redemption of commercial paper	(160,000)	(40,000)	120,000	(220,000)
Proceeds from issue of straight bonds	29,275	41,694	12,418	59,898
Payments for redemption of straight bonds	(40,000)	(10,000)	30,000	(55,000)
Proceeds from long-term debts	118,575	87,359	(31,215)	174,732
Repayments of long-term debts	(169,342)	(152,403)	16,939	(230,310)
Cash dividends paid by the Company	(21,994)	(12,563)	9,431	(22,012)
Other financing activities	9,795	(238)	(10,033)	9,692
Net cash used in financing activities	(63,615)	(102,164)	(38,548)	(53,464)
IV. Effect of exchange rate change on cash and cash equivalents	195	116	(78)	744
V. Increase (decrease) in cash and cash equivalents	17,377	6,795	(10,582)	47,533
VI. Cash and cash equivalents at the beginning of the fiscal year	97,399	146,383	48,984	97,399
VII. Increase in cash and cash equivalents due to inclusion of new consolidated subsidiaries	1,450	—	(1,450)	1,450
VIII. Cash and cash equivalents at the end of third quarter accounting period (fiscal year)	116,227	153,178	36,950	146,383

6. Consolidated Operating Results

(1) Operating Income by Segment

(Millions of yen)

Segment	Term	Prior third quarter consolidated accounting period From April 1, 2006 to December 31, 2006		This third quarter consolidated accounting period From April 1, 2007 to December 31, 2007		Prior consolidated fiscal year From April 1, 2006 to March 31, 2007	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Financial service business		316,388	98.5%	283,868	98.3%	416,479	98.3%
Loan business		285,164	88.8	254,121	88.0	374,590	88.4
Credit card business		4,669	1.4	4,168	1.5	6,128	1.4
Installment sales finance business		7,564	2.4	5,840	2.0	10,106	2.4
Guarantee business		6,599	2.0	7,743	2.7	9,244	2.2
Loan servicing business		10,882	3.4	11,319	3.9	13,827	3.3
Others		1,509	0.5	674	0.2	2,581	0.6
Other businesses		4,839	1.5	4,893	1.7	7,173	1.7
Rental business		3,348	1.0	3,384	1.2	4,489	1.1
Others		1,490	0.5	1,509	0.5	2,684	0.6
Total		321,228	100.0	288,762	100.0	423,652	100.0

(2) Other Statistics

1) Receivables Outstanding

(Millions of yen)

Segment	Term	Prior third quarter consolidated accounting period (As of December 31, 2006)		This third quarter consolidated accounting period (As of December 31, 2007)		Prior consolidated fiscal year (As of March 31, 2007)	
		Loan business		1,660,206		1,509,841	
Credit card business		46,320		39,854		44,842	
Credit card		45,725		39,346		44,268	
Others		594		507		574	
Installment sales finance business		61,879		47,987		56,986	
Loan servicing business		20,015		27,221		25,788	
Total		1,788,421		1,624,905		1,759,927	

2) Bad Debts

(Millions of yen)

Category	Term	Prior third quarter consolidated accounting period (As of December 31, 2006)		This third quarter consolidated accounting period (As of December 31, 2007)		Prior consolidated fiscal year (As of March 31, 2007)	
		Loans to borrowers in bankruptcy or under reorganization		7,182		6,425	
Loans in arrears		78,883		80,561		86,368	
Loans past due for three months or more		1,531		3,552		1,645	
Restructured loans		56,110		47,329		54,388	
Total		143,708		137,869		149,453	

(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.

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.

3) Number of Customer Accounts

Segment \ Term	Prior third quarter consolidated accounting period (As of December 31, 2006)	This third quarter consolidated accounting period (As of December 31, 2007)	Prior consolidated fiscal year (As of March 31, 2007)
Loan business	3,478,323	3,271,619	3,435,586
Credit card business	1,259,418	947,226	1,181,806
Credit card	1,253,339	941,939	1,175,910
Others	6,079	5,287	5,896
Installment sales finance business	446,394	363,429	421,554
Loan servicing business	222,635	329,970	226,271
Rental business	6,640	6,231	7,629

Notes: The definition of number of customer accounts is as follows,

- (1) Loan business: Number of loan accounts with balance outstanding
- (2) Credit card business Credit card: Cardholder of ACOM MasterCard®
- (3) Installment sales finance business: Number of contracts with receivables outstanding
- (4) Loan servicing business: Number of accounts for purchased loans
- (5) Rental business: Number of users during the period

4) Other

Item \ Term	Prior third quarter consolidated accounting period (As of December 31, 2006)	This third quarter consolidated accounting period (As of December 31, 2007)	Prior consolidated fiscal year (As of March 31, 2007)
Number of outlets	2,054	1,794	1,915
Number of employees	6,735	5,766	5,907
Allowance for bad debts (Millions of yen)	120,042	125,684	128,798
Allowance for loss on debt guarantees (Millions of yen)	1,913	2,099	1,961
Allowance for loss on interest repayments (Millions of yen)	335,391	388,431	490,000
Bad debt write-offs (Millions of yen)	76,770	93,980	107,765
Loss on interest repayments (Millions of yen)	51,763	101,568	84,147

Notes: The amount of allowance for bad debts counted in "Investment and other assets" on the balance sheets is included in "Allowance for bad debts" in the table above.

7. Contingent Liabilities (As of December 31, 2007)

Amount of guaranteed receivables of guarantee business

Guaranteed receivables	116,177 million yen
Allowance for loss on debt guarantees	2,099 million yen
Net	114,077 million yen

[Reference] (Non-consolidated)

(1) Amount of guaranteed receivables of guarantee business

Guaranteed receivables	178,831 million yen
Allowance for loss on debt guarantees	3,470 million yen
Net	175,361 million yen

(2) Amount of guaranteed liabilities of affiliated companies

DC Cash One Ltd.	80,121 million yen
EASY BUY Public Company Limited	73,387 million yen
IR Loan Servicing, Inc.	5,707 million yen

8. Summarized Financial Statements (Non-consolidated)

(1) Summarized Balance Sheets

(Millions of yen)

Term Subject	Prior third quarter accounting period (As of December 31, 2006)		This third quarter accounting period (As of December 31, 2007)		Prior fiscal year (As of March 31, 2007)		Changes (ytd)	
	Amount	Composition Ratio	Amount	Composition Ratio	Amount	Composition Ratio	Amount	Percentage
(Assets)		%		%		%		%
I. Current assets	1,686,788	90.4	1,491,222	89.7	1,676,443	90.1	(185,221)	(11.0)
Cash and time deposits	78,268		66,129		78,836		(12,707)	(16.1)
Loans receivable	1,531,285		1,356,506		1,494,399		(137,893)	(9.2)
Installment receivables	81,094		39,346		76,423		(37,077)	(48.5)
Deferred tax assets	49,529		42,935		58,198		(15,262)	(26.2)
Short-term loans	21,093		48,950		53,065		(4,114)	(7.8)
Other current assets	35,787		49,083		34,400		14,683	42.7
Allowance for bad debts	(110,270)		(111,730)		(118,880)		7,150	(6.0)
II. Fixed assets	180,010	9.6	171,031	10.3	184,841	9.9	(13,810)	(7.5)
Tangible fixed assets	36,513		32,471		34,964		(2,492)	(7.1)
Intangible fixed assets	991		947		965		(18)	(1.9)
Investments and other assets	142,504		137,612		148,911		(11,298)	(7.6)
Total assets	1,866,798	100.0	1,662,253	100.0	1,861,285	100.0	(199,031)	(10.7)
(Liabilities)								
I. Current liabilities	296,252	15.9	244,525	14.7	281,426	15.1	(36,900)	(13.1)
Short-term loans	—		—		20,000		(20,000)	—
Current portion of long- term loans	174,500		168,170		164,382		3,788	2.3
Commercial paper	60,000		—		40,000		(40,000)	—
Current portion of bonds and notes	25,000		60,000		30,000		30,000	100.0
Allowance for loss on debt guarantees	3,770		3,470		3,670		(200)	(5.4)
Deferred income on installment sales	4,205		—		3,893		(3,893)	—
Other current liabilities	28,776		12,885		19,481		(6,595)	(33.9)
II. Fixed liabilities	959,343	51.4	959,151	57.7	1,136,060	61.1	(176,909)	(15.6)
Straight bonds	220,000		220,000		230,000		(10,000)	(4.3)
Long-term loans	398,758		345,841		404,205		(58,364)	(14.4)
Allowance for loss on interest repayments	335,391		388,431		490,000		(101,568)	(20.7)
Other fixed liabilities	5,193		4,879		11,855		(6,976)	(58.8)
Total liabilities	1,255,595	67.3	1,203,677	72.4	1,417,487	76.2	(213,810)	(15.1)
(Net assets)								
I. Shareholders' equity	607,879	32.6	452,475	27.2	430,666	23.1	21,809	5.1
Common stock	63,832	3.4	63,832	3.8	63,832	3.4	—	—
Capital surplus	76,010	4.1	76,010	4.6	76,010	4.1	(0)	(0.0)
Earned surplus	486,544	26.1	331,139	19.9	309,331	16.6	21,808	7.1
Treasury stock	(18,508)	(1.0)	(18,507)	(1.1)	(18,508)	(1.0)	1	(0.0)
II. Valuation and translation adjustments	3,323	0.1	6,101	0.4	13,131	0.7	(7,029)	(53.5)
Net unrealized gains on other securities	3,323	0.1	6,101	0.4	13,131	0.7	(7,029)	(53.5)
Total net assets	611,202	32.7	458,576	27.6	443,797	23.8	14,779	3.3
Total liabilities and net assets	1,866,798	100.0	1,662,253	100.0	1,861,285	100.0	(199,031)	(10.7)

(2) Summarized Income Statements

(Millions of yen)

Term Subject	Prior third quarter consolidated accounting period From April 1, 2006 to December 31, 2006		This third quarter consolidated accounting period From April 1, 2007 to December 31, 2007		Changes (yoy)		Prior consolidated fiscal year From April 1, 2006 to March 31, 2007	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
I. Operating income	283,075	100.0	244,603	100.0	(38,472)	(13.6)	370,769	100.0
Interest on loans receivable	262,546		226,063		(36,483)	(13.9)	342,908	
Fees from credit card business	4,401		3,866		(534)	(12.1)	5,770	
Fees from installment sales financing	2,736		—		(2,736)	—	3,492	
Fees from credit guarantees	7,278		7,590		311	4.3	9,746	
Other financial income	73		365		291	395.3	166	
Sales	—		654		654	—	722	
Other operating income	6,038		6,062		23	0.4	7,962	
II. Operating expenses	204,808	72.4	167,271	68.4	(37,537)	(18.3)	459,762	124.0
Financial expenses	12,632		12,152		(480)	(3.8)	16,928	
Cost of sales	—		606		606	—	1,223	
Other operating expenses	192,175		154,512		(37,662)	(19.6)	441,610	
Operating profit (loss)	78,266	27.6	77,332	31.6	(934)	(1.2)	(88,992)	(24.0)
III. Non-operating income	2,495	0.9	2,266	0.9	(229)	(9.2)	3,046	0.8
IV. Non-operating expenses	114	0.0	140	0.0	25	22.8	236	0.0
Income (loss) before extraordinary items	80,648	28.5	79,458	32.5	(1,189)	(1.5)	(86,183)	(23.2)
V. Extraordinary income	256	0.1	3,966	1.6	3,710	—	269	0.0
VI. Extraordinary losses	332,698	117.5	19,819	8.1	(312,878)	(94.0)	350,835	94.6
Income before income taxes for the third quarter accounting period (fiscal year)	(251,793)	(88.9)	63,605	26.0	315,399	—	(436,749)	(117.8)
Income taxes (corporation tax, inhabitants' tax, and enterprise tax)	15,428		110		(15,318)		16,353	
Prior fiscal year corporate taxes, etc	—	3.7	9,060	10.0	9,060	133.6	—	0.7
Deferred income taxes	(4,970)		15,263		20,233		(13,638)	
Net income (loss) for the third quarter accounting period (fiscal year)	(262,251)	(92.6)	39,172	16.0	301,423	—	(439,463)	(118.5)