

DATA BOOK

The First Quarter Report for The Fiscal Year Ending March, 2009

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 results 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 has 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.

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.	100%	Loan servicing business
Yugensekinin-Chukanhojin Mirai Capital	0% (100%)	Loan servicing business(Special Purpose Company)
Power Investments LLC	0% (100%)	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: 3

EASY BUY Public Company Limited	49%	Hire purchase and unsecured loan business in Kingdom of Thailand
PT. BANK NUSANTARA PARAHYANGAN Tbk.	55.68%	Banking business in Republic of Indonesia
ACOM (U.S.A.) INC.	100%	—

Note: :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.

2. Income and Expenses (Consolidated)

(Millions of yen)

	2007/3		2008/3					2009/3					2009/3(E)		
		yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %		yoy %
Operating Revenue	423,652	-4.9	99,060	196,654	288,762	379,706	-10.4	85,400	-13.8					325,000	-14.4
Operating Expenses	508,755	51.8	78,521	147,255	209,316	298,054	-41.4	59,990	-23.6					270,400	-9.3
Financial Expenses	20,705	-0.0	5,374	10,588	15,697	20,892	0.9	5,551	3.3					24,800	18.7
Provision of Allowance for Doubtful Accounts	137,595	17.5	40,024	66,493	90,726	115,848	-15.8	20,450	-48.9					104,300	-10.0
Provision for Loss on Interest Repayment	200,147	437.6	-	-	-	19,620	-90.2	-	-					-	-
Operating Income	-85,102	-	20,539	49,398	79,445	81,651	-	25,410	23.7					54,600	-33.1
Non-operating Income	3,346	21.3	813	1,198	1,468	1,753	-47.6	785	-3.4					1,600	-8.7
Non-operating Expenses	187	33.5	11	136	139	284	51.9	46	295.8					0	-100.0
Ordinary Income	-81,944	-	21,341	50,460	80,774	83,120	-	26,149	22.5					56,200	-32.4
Extraordinary Income	252	-38.7	2,945	3,498	3,968	3,975	-	648	-78.0					-	-
Extraordinary Loss	350,871	-	526	17,474	19,825	23,719	-93.2	85	-83.7					700	-97.0
Income Before Income Taxes	-432,563	-	23,759	36,483	64,917	63,376	-	26,711	12.4					55,500	-12.4
Net Income	-437,972	-	13,268	24,845	37,745	35,406	-	20,029	51.0					43,300	22.3

Note: Provision for Loss on Interest Repayment represents the sum of Interest Repayments, ACOM's Voluntary Waiver of Repayments accompanied with Interest Repayments and Increase or Decrease in Provision for Loss on Interest Repayment.

3. Operating Revenue by Segment (Consolidated)

(Millions of yen)

	2007/3		2008/3					2009/3					2009/3(E)		
		yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %		yoy %
Operating Revenue	423,652	-4.9	99,060	196,654	288,762	379,706	-10.4	85,400	-13.8					325,000	-14.4
Loan Business	374,590	-5.5	87,680	173,275	254,121	331,476	-11.5	73,416	-16.3					273,100	-17.6
ACOM CO., LTD.	348,519	-6.9	80,159	157,545	230,782	298,887	-14.2	65,066	-18.8					240,600	-19.5
DC Cash One Ltd.	13,220	16.4	3,436	6,892	10,350	13,719	3.8	3,338	-2.9					13,400	-2.3
EASY BUY Public Company Limited	12,850	17.9	4,084	8,836	12,987	18,869	46.8	5,010	22.7					19,100	1.2
AFRESH CREDIT CO., LTD.	0	-76.8	-	-	-	-	-	-	-					-	-
Credit Card Business	6,128	-5.2	1,462	2,831	4,168	5,437	-11.3	1,263	-13.6					4,500	-17.2
ACOM CO., LTD.	6,054	-5.3	1,444	2,794	4,114	5,367	-11.3	1,250	-13.4					4,500	-16.2
AFRESH CREDIT CO., LTD.	74	3.2	18	36	53	69	-7.1	13	-27.3					0	-100.0
Installment Sales Finance Business	10,106	-31.9	2,119	4,198	5,840	7,682	-24.0	1,391	-34.4					5,500	-28.4
ACOM CO., LTD.	3,811	-34.3	-	-	-	-	-	-	-					-	-
EASY BUY Public Company Limited	5,072	-25.0	1,232	2,474	3,287	4,281	-15.6	642	-47.9					2,400	-43.9
AFRESH CREDIT CO., LTD.	1,222	-46.3	886	1,723	2,553	3,401	178.2	748	-15.6					3,100	-8.9
Guarantee Business	9,244	39.0	2,455	5,169	7,743	10,565	14.3	2,738	11.5					12,900	22.1
ACOM CO., LTD.	7,071	13.2	1,719	3,722	5,501	7,532	6.5	1,899	10.5					9,000	19.5
DC Cash One Ltd.	2,172	434.7	736	1,447	2,242	3,033	39.6	839	14.0					3,900	28.6
Loan Servicing Business	13,827	-2.1	3,518	7,832	11,319	17,026	23.1	4,040	14.8					17,200	1.0
Rental Business	4,489	4.0	1,048	2,174	3,384	4,600	2.5	1,075	2.5					4,900	6.5
Others	5,265	105.9	775	1,171	2,183	2,917	-44.6	582	-24.8					2,800	-4.0
Other Financial Businesses	2,581	679.8	288	431	674	993	-61.5	247	-14.2					1,400	41.0
Banking Business	-	-	-	-	-	-	-	892	-					4,100	-

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

2. ACOM CO., LTD. acquired 55.41% of issued shares of Pt. BANK NUSANTARA PARAHYANGAN Tbk. and made it a consolidated subsidiary on December 17, 2007. The ownership ratio at the end of March, 2008 is 55.68%.

4. Receivables Outstanding by Segment (Consolidated)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,759,927	-5.0	1,714,088	1,682,657	1,624,905	1,612,556	-8.4	1,551,944	-9.5	-3.8					1,490,400	-7.6
Loan Business	1,632,310	-4.2	1,590,705	1,561,499	1,509,841	1,480,917	-9.3	1,429,366	-10.1	-3.5					1,375,100	-7.1
ACOM CO., LTD.	1,494,399	-6.4	1,445,140	1,406,946	1,356,506	1,318,781	-11.8	1,279,670	-11.5	-3.0					1,214,200	-7.9
AFRESH CREDIT CO., LTD.	-	-	-	-	-	-	-	-	-	-					-	-
EASY BUY Public Company Limited	49,918	68.8	56,938	65,406	65,565	74,735	49.7	63,588	11.7	-14.9					72,300	-3.3
DC Cash One Ltd.	82,698	11.5	82,888	82,993	81,651	81,161	-1.9	79,858	-3.7	-1.6					81,600	0.5
Credit Card Business	44,842	-6.8	43,493	41,710	39,854	38,126	-15.0	36,640	-15.8	-3.9					30,200	-20.8
ACOM CO., LTD.	44,268	-6.9	42,920	41,174	39,346	37,682	-14.9	36,267	-15.5	-3.8					30,000	-20.4
AFRESH CREDIT CO., LTD.	566	-0.4	572	535	507	443	-21.6	372	-34.9	-16.0					200	-54.9
Installment Sales Finance Business	56,986	-31.6	54,616	52,146	47,987	42,795	-24.9	39,492	-27.7	-7.7					41,300	-3.5
ACOM CO., LTD.	32,147	-29.8	-	-	-	-	-	-	-	-					-	-
AFRESH CREDIT CO., LTD.	9,503	-45.2	39,543	37,034	35,822	32,656	243.6	32,940	-16.7	0.9					35,400	8.4
EASY BUY Public Company Limited	15,335	-24.2	15,072	15,111	12,165	10,138	-33.9	6,551	-56.5	-35.4					5,900	-41.8
Loan Servicing Business	25,788	48.0	25,273	27,301	27,221	30,638	18.8	27,834	10.1	-9.2					22,300	-27.2
Banking Business	-	-	-	-	-	20,078	-	18,610	-	-7.3					21,500	7.1
Guaranteed Receivables	105,977	17.9	109,940	113,317	116,177	120,639	13.8	127,641	16.1	5.8					172,400	42.9
ACOM CO., LTD.	96,850	8.0	97,246	97,855	97,180	100,633	3.9	104,500	7.5	3.8					135,300	34.4
DC Cash One Ltd.	9,126	-	12,694	15,461	18,997	20,005	119.2	23,141	82.3	15.7					37,100	85.5

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

: 2. ACOM CO., LTD. acquired 55.41% of issued shares of Pt. BANK NUSANTARA PARAHYANGAN Tbk. and made it a consolidated subsidiary on December 17, 2007.
The ownership ratio at the end of March, 2008 is 55.68%.

5. Number of Customer Accounts by Segment (Consolidated)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Loan Business	3,435,586	-0.4	3,369,885	3,334,656	3,271,619	3,208,872	-6.6	3,154,785	-6.4	-1.7					3,212,000	0.1
ACOM CO., LTD.	2,682,160	-6.2	2,594,223	2,523,758	2,445,393	2,374,759	-11.5	2,310,178	-10.9	-2.7					2,177,100	-8.3
AFRESH CREDIT CO., LTD.	-	-	-	-	-	-	-	-	-	-					-	-
EASY BUY Public Company Limited	556,344	35.6	577,179	612,316	629,698	638,291	14.7	650,749	12.7	2.0					839,000	31.4
DC Cash One Ltd.	182,878	6.2	183,318	182,721	180,934	180,085	-1.5	178,435	-2.7	-0.9					177,900	-1.2
Credit Card Business	1,181,806	-6.2	1,108,324	1,021,168	947,226	871,773	-26.2	791,830	-28.6	-9.2					620,800	-28.8
ACOM CO., LTD.	1,175,910	-6.2	1,102,648	1,015,694	941,939	866,958	-26.3	787,597	-28.6	-9.2					616,000	-28.9
AFRESH CREDIT CO., LTD.	5,701	-0.1	5,676	5,474	5,287	4,814	-15.6	4,232	-25.4	-12.1					4,800	-0.3
Installment Sales Finance Business	421,554	-37.2	410,802	391,131	363,429	313,664	-25.6	278,010	-32.3	-11.4					288,300	-8.1
ACOM CO., LTD.	147,433	-28.4	-	-	-	-	-	-	-	-					-	-
AFRESH CREDIT CO., LTD.	57,840	-39.8	193,030	179,743	175,024	159,260	175.3	155,589	-19.4	-2.3					159,300	0.0
EASY BUY Public Company Limited	216,281	-41.5	217,772	211,388	188,405	154,404	-28.6	122,421	-43.8	-20.7					129,000	-16.5
Loan Servicing Business	226,271	12.8	236,274	268,995	329,970	227,587	0.6	235,220	-0.4	3.4					-	-
Banking Business	-	-	-	-	-	4,001	-	3,843	-	-3.9					-	-

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.

: 6. ACOM CO., LTD. acquired 55.41% of issued shares of Pt. BANK NUSANTARA PARAHYANGAN Tbk. and made it a consolidated subsidiary on December 17, 2007.

The ownership ratio at the end of March, 2008 is 55.68%.

6. Income and Expenses (ACOM)

(Millions of yen)

	2007/3		2008/3					2009/3							
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Operating Revenue	370,769	-6.5	84,639	166,528	244,603	317,116	-14.5	69,332	-18.1					258,300	-18.5
Operating Expenses	459,762	58.3	65,317	119,285	167,271	236,956	-48.5	44,970	-31.2					208,700	-11.9
Financial Expenses	16,928	-6.9	4,209	8,207	12,152	15,944	-5.8	3,754	-10.8					17,100	7.3
Cost of Goods Sold	1,223	-	246	246	606	606	-50.5	-	-					-	-
Provision of Allowance for Doubtful Accounts	129,056	19.3	37,329	60,365	80,086	100,760	-21.9	16,985	-54.5					89,200	-11.5
Bad Debts Expenses	97,097	-9.5	31,672	57,949	85,922	111,667	15.0	24,144	-23.8					96,400	-13.7
Increase or Decrease in Allowance for Accounts Receivable-operating Loans	31,618	-	5,297	2,436	-5,636	-10,726	-133.9	-7,179	-235.5					-8,000	-
Increase or Decrease in Provision for Loss on Guarantees	340	-24.4	360	-20	-200	-180	-152.9	20	-94.4					800	-
Provision for Loss on Interest Repayment	200,147	437.6	-	-	-	19,620	-90.2	-	-					-	-
Interest Repayment	42,266	212.4	18,460	36,397	56,822	75,981	79.8	19,971	8.2					-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	41,880	-	15,745	29,569	44,746	58,838	40.5	14,792	-6.0					-	-
Increase or Decrease in Provision for Loss on Interest Repayment	116,000	389.5	-34,205	-65,966	-101,568	-115,200	-199.3	-34,764	-					-121,800	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	4,285	6,265	7,654	-	1,435	-					8,000	4.5
Other Operating Expenses	112,406	-11.4	23,532	46,181	68,161	92,369	-17.8	22,795	-3.1					94,400	2.2
Operating Income	-88,992	-	19,321	47,242	77,332	80,159	-	24,361	26.1					49,600	-38.1
Non-operating Income	3,046	37.5	1,045	1,693	2,266	2,804	-7.9	1,022	-2.2					2,400	-14.4
Non-operating Expenses	236	42.8	8	145	140	645	172.5	15	75.5					0	-100.0
Ordinary Income	-86,183	-	20,358	48,790	79,458	82,319	-	25,368	24.6					52,000	-36.8
Extraordinary Income	269	-44.9	2,945	3,496	3,966	3,973	-	648	-78.0					-	-
Extraordinary Loss	350,835	-	572	17,453	19,819	27,690	-92.1	84	-85.3					700	-97.5
Income Before Income Taxes	-436,749	-	22,730	34,834	63,605	58,601	-	25,932	14.1					51,300	-12.5
Income Taxes-current	16,353	-63.5	30	65	110	150	-99.1	45	50.0					100	-33.3
Income Taxes for Prior Periods	-	-	7,320	9,060	9,060	9,060	-	-	-					-	-
Income Taxes-deferred	-13,638	-	745	-148	15,263	15,873	-	6,033	708.9					9,400	-40.8
Net Income	-439,463	-	14,635	25,857	39,172	33,518	-	19,853	35.7					41,800	24.7

7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2007/3		2008/3					2009/3							
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Operating Revenue	370,769	-6.5	84,639	166,528	244,603	317,116	-14.5	69,332	-18.1					258,300	-18.5
Interest on Operating Loans	342,908	-6.7	78,514	154,323	226,063	292,860	-14.6	63,304	-19.4					235,800	-19.5
Credit Card Revenue	5,770	-6.0	1,333	2,624	3,866	5,043	-12.6	1,128	-15.4					4,100	-18.7
Per-item Revenue	3,492	-37.1	-	-	-	-	-	-	-					-	-
Revenue from Credit Guarantee	10,869	14.5	2,679	5,645	8,386	11,363	4.6	2,775	3.6					12,400	9.1
Net Sales of Goods	722	-	171	171	654	654	-9.4	-	-					-	-
Others	7,005	-10.5	1,941	3,763	5,632	7,193	2.7	2,123	9.4					6,000	-16.6

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.

8. Operating Expenses (ACOM)

(Millions of yen)

	2008/3							2009/3							
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Operating Expenses	459,762	58.3	65,317	119,285	167,271	236,956	-48.5	44,970	-31.2					208,700	-11.9
Financial Expenses	16,928	-6.9	4,209	8,207	12,152	15,944	-5.8	3,754	-10.8					17,100	7.3
Cost of Goods Sold	1,223	-	246	246	606	606	-50.5	-	-					-	-
Provision of Allowance for Doubtful Accounts	129,056	19.3	37,329	60,365	80,086	100,760	-21.9	16,985	-54.5					89,200	-11.5
Bad Debts Expenses	97,097	-9.5	31,672	57,949	85,922	111,667	15.0	24,144	-23.8					96,400	-13.7
Increase or Decrease in Allowance for Accounts Receivable-operating Loans	31,618	-	5,297	2,436	-5,636	-10,726	-133.9	-7,179	-235.5					-8,000	-
Increase or Decrease in Provision for Loss on Guarantees	340	-24.4	360	-20	-200	-180	-152.9	20	-94.4					800	-
Provision for Loss on Interest Repayment	200,147	437.6	-	-	-	19,620	-90.2	-	-					-	-
Interest Repayment	42,266	212.4	18,460	36,397	56,822	75,981	79.8	19,971	8.2					-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	41,880	-	15,745	29,569	44,746	58,838	40.5	14,792	-6.0					-	-
Increase or Decrease in Provision for Loss on Interest Repayment	116,000	389.5	-34,205	-65,966	-101,568	-115,200	-199.3	-34,764	-					-121,800	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	4,285	6,265	7,654	-	1,435	-					8,000	4.5
Other Operating Expenses	112,406	-11.4	23,532	46,181	68,161	92,369	-17.8	22,795	-3.1					94,400	2.2
Personal Expenses	30,442	-12.6	-	11,409	-	23,053	-24.3	6,061	-					24,500	6.3
Advertising Expenses	10,875	-32.4	-	5,626	-	9,717	-10.6	2,197	-					8,500	-12.5
Administrative Expenses	14,122	-3.9	-	6,187	-	12,387	-12.3	2,894	-					12,500	0.9
Computer Expenses	20,266	5.3	-	9,028	-	19,516	-3.7	5,226	-					20,000	2.5
Fees	17,296	3.7	-	7,700	-	15,579	-9.9	3,440	-					15,400	-1.1
Insurance Expenses	3,744	-50.6	-	0	-	1	-100.0	0	-					0	-100.0
Depreciation	2,394	-5.2	-	998	-	2,001	-16.4	429	-					1,800	-10.0
Taxes and Other Public Charges	5,630	-7.8	-	2,480	-	4,725	-16.1	1,117	-					4,800	1.6
Enterprise Tax (Pro forma standard taxation)	625	-33.5	-	200	-	380	-39.2	60	-					400	5.3
Others	7,008	-14.8	-	2,550	-	5,007	-28.6	1,368	-					6,500	29.8

Note: Following the change of the method to calculate "Provision for Loss on Interest Repayment", "ACOM's Voluntary Waiver of Repayments", formerly a composition of "Bad Debts Expenses", is stated as a composition of "Provision for Loss on Interest Repayment" from interim accounting period as of March 2007.

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

(%)

	2008/3							2009/3							
	2007/3	yoy p.p.	2007/6	2007/9	2007/12	2008/3	yoy p.p.	2008/6	yoy p.p.	2008/9	yoy p.p.	2008/12	yoy p.p.	2009/3(E)	yoy p.p.
Operating Expenses	124.0	50.8	77.2	71.6	68.4	74.7	-49.3	64.9	-12.3					80.8	6.1
Financial Expenses	4.6	0.0	5.0	4.9	5.0	5.0	0.4	5.4	0.4					6.6	1.6
Cost of Goods Sold	0.3	-	0.3	0.1	0.2	0.2	-0.1	0.0	-0.3					-	-
Provision of Allowance for Doubtful Accounts	34.8	7.6	44.1	36.3	32.7	31.8	-3.0	24.5	-19.6					34.5	2.7
Bad Debts Expenses	26.2	-0.8	37.4	34.8	35.1	35.2	9.0	34.8	-2.6					37.3	2.1
Increase or Decrease in Allowance for Accounts Receivable-operating Loans	8.5	8.4	6.3	1.5	-2.3	-3.4	-11.9	-10.4	-16.7					-3.1	0.3
Increase or Decrease in Provision for Loss on Guarantees	0.1	0.0	0.4	0.0	-0.1	-0.0	-0.1	0.0	-0.4					0.3	0.3
Provision for Loss on Interest Repayment	54.0	44.6	-	-	-	6.2	-47.8	0.0	0.0					0.0	-6.2
Interest Repayment	11.4	8.0	21.8	21.9	23.2	24.0	12.6	28.8	7.0					-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	11.3	-	18.6	17.7	18.3	18.5	7.2	21.3	2.7					-	-
Increase or Decrease in Provision for Loss on Interest Repayment	31.3	25.3	-40.4	-39.6	-41.5	-36.3	-67.6	-50.1	-					-47.2	-10.9
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	2.6	2.6	2.4	2.4	2.1	2.1					3.1	0.7
Other Operating Expenses	30.3	-1.7	27.8	27.7	27.9	29.1	-1.2	32.9	5.1					36.6	7.5
Personal Expenses	8.2	-0.6	-	6.9	-	7.3	-0.9	8.7	-					9.5	2.2
Advertising Expenses	2.9	-1.2	-	3.4	-	3.1	0.2	3.2	-					3.3	0.2
Administrative Expenses	3.8	0.1	-	3.7	-	3.9	0.1	4.2	-					4.8	0.9
Computer Expenses	5.5	0.6	-	5.4	-	6.1	0.6	7.5	-					7.7	1.6
Fees	4.7	0.5	-	4.6	-	4.9	0.2	5.0	-					6.0	1.1
Insurance Expenses	1.0	-0.9	-	0.0	-	0.0	-1.0	0.0	-					0.0	0.0
Depreciation	0.6	0.0	-	0.6	-	0.6	0.0	0.6	-					0.7	0.1
Taxes and Other Public Charges	1.5	0.0	-	1.5	-	1.5	0.0	1.6	-					1.9	0.4
Enterprise Tax (Pro forma standard taxation)	0.2	0.0	-	0.1	-	0.1	-0.1	0.1	-					0.2	0.1
Others	1.9	-0.2	-	1.5	-	1.6	-0.3	2.0	-					2.5	0.9

Note: Ratio of Operating Expenses to Operating Revenue = Operating Expenses/Operating Revenue

9. Receivables Outstanding (ACOM)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,570,823	-7.0	1,488,061	1,448,121	1,395,852	1,356,464	-13.6	1,315,938	-11.6	-3.0					1,244,200	-8.3
Loan Business	1,494,399	-6.4	1,445,140	1,406,946	1,356,506	1,318,781	-11.8	1,279,670	-11.5	-3.0					1,214,200	-7.9
Unsecured Loans	1,446,209	-6.2	1,398,887	1,362,516	1,314,026	1,277,944	-11.6	1,240,659	-11.3	-2.9					1,179,700	-7.7
Consumers	1,446,117	-6.2	1,398,806	1,362,440	1,313,956	1,277,879	-11.6	1,240,604	-11.3	-2.9					1,179,700	-7.7
Commercials	91	-32.3	81	75	70	64	-29.5	55	-32.2	-14.5					0	-100.0
Secured Loans	48,190	-10.8	46,253	44,430	42,479	40,837	-15.3	39,011	-15.7	-4.5					34,500	-15.5
Credit Card Business	44,276	-6.9	42,920	41,174	39,346	37,683	-14.9	36,267	-15.5	-3.8					30,000	-20.4
MasterCard®	44,268	-6.9	42,920	41,174	39,346	37,682	-14.9	36,267	-15.5	-3.8					30,000	-20.4
Installment Sales Finance Business	32,147	-29.8	-	-	-	-	-	-	-	-					-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	541	-0.2	542	542	540	540	-0.2	539	-0.6	-0.2					544	0.7
Guaranteed Receivables	179,549	9.6	180,134	180,849	178,831	181,795	1.3	184,359	2.3	1.4					217,300	19.5

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)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Loan Business	2,682,160	-6.2	2,594,223	2,523,758	2,445,393	2,374,759	-11.5	2,310,178	-10.9	-2.7					2,177,100	-8.3
Unsecured Loans	2,670,707	-6.2	2,583,142	2,513,026	2,435,026	2,364,727	-11.5	2,300,481	-10.9	-2.7					2,168,300	-8.3
Consumers	2,670,606	-6.2	2,583,054	2,512,946	2,434,952	2,364,664	-11.5	2,300,425	-10.9	-2.7					2,168,300	-8.3
Commercials	101	-34.0	88	80	74	63	-37.6	56	-36.4	-11.1					0	-100.0
Secured Loans	11,453	-7.5	11,081	10,732	10,367	10,032	-12.4	9,697	-12.5	-3.3					8,800	-12.3
Credit Card Business	1,176,105	-6.2	1,102,648	1,015,694	941,939	866,958	-26.3	787,597	-28.6	-9.2					616,000	-28.9
MasterCard®	1,175,910	-6.2	1,102,648	1,015,694	941,939	866,958	-26.3	787,597	-28.6	-9.2					616,000	-28.9
Installment Sales Finance Business	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)

	2007/3		2008/3					2009/3							
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Number of New Loan Customers	268,885	-18.6	40,982	89,370	131,823	175,864	-34.6	46,587	13.7					205,000	16.6
Unsecured Loans	268,710	-18.5	40,979	89,365	131,818	175,859	-34.6	46,587	13.7					205,000	16.6
Consumers	268,710	-18.5	40,979	89,365	131,818	175,859	-34.6	46,587	13.7					205,000	16.6
Commercials	0	-	0	0	0	0	-	0	-					-	-
Secured Loans	175	-69.4	3	5	5	5	-97.1	0	-100.0					-	-

12. Number of Loan Business Outlets (ACOM)

	2007/3		2008/3					2009/3							
	2007/3	yoy	2007/6	2007/9	2007/12	2008/3	yoy	2008/6	ytd	2008/9	ytd	2008/12	ytd	2009/3(E)	yoy
Number of Loan Business Outlets	1,812	-191	1,698	1,700	1,692	1,689	-123	1,689	0					1,653	-36
Staffed	142	-135	141	141	138	137	-5	137	0					127	-10
Unstaffed	1,670	-56	1,557	1,559	1,554	1,552	-118	1,552	0					1,526	-26
QUICK MUJIN Machine	119	-75	0	0	0	0	-119	-	-					-	-

13. Cash Dispensers, ATMs and MUJINKUN (ACOM)

	2007/3		2008/3					2009/3							
	2007/3	yoy	2007/6	2007/9	2007/12	2008/3	yoy	2008/6	ytd	2008/9	ytd	2008/12	ytd	2009/3(E)	yoy
Number of Cash Dispensers and ATMs	87,773	3,905	88,893	90,051	91,430	92,063	4,290	93,440	1,377					-	-
Proprietary	1,841	-111	1,832	1,834	1,826	1,820	-21	1,820	0					1,805	-15
Open 365 Days/Year	1,841	-110	1,832	1,834	1,826	1,820	-21	1,820	0					-	-
Open 24 Hours/Day	1,632	-95	1,623	1,626	1,620	1,615	-17	1,615	0					-	-
Tie-up	85,932	4,016	87,061	88,217	89,604	90,243	4,311	91,620	1,377					-	-
Others	8,464	-439	8,534	8,538	8,560	8,537	73	8,555	18					-	-
Number of MUJINKUN Machines	1,820	-188	1,697	1,699	1,691	1,688	-132	1,688	0					1,652	-36
QUICK MUJIN Machine	128	-73	0	0	0	0	-128	-	-					-	-

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

: 2. "MUJINKUN" is Automatic Contract Machine.

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

14. Employees (ACOM)

	2007/3		2008/3					2009/3							
	2007/3	yoy	2007/6	2007/9	2007/12	2008/3	yoy	2008/6	ytd	2008/9	ytd	2008/12	ytd	2009/3(E)	yoy
Number of Employees	2,956	-955	2,830	2,801	2,792	2,774	-182	2,776	2					2,730	-44
Head Office	866	-71	961	972	1,008	1,025	159	1,048	23					-	-
Financial Service Business Division	2,090	-884	1,869	1,829	1,784	1,749	-341	1,728	-21					-	-

15. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans] (ACOM)

(Millions of yen)

Effective Annual Interest Rate	2008/3				2008/6				2008/9				2008/12				2009/3(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.(%)
Accounts Receivable-operating Loans	2,364,664	100.0	1,277,879	100.0	2,300,425	100.0	1,240,604	100.0									-	-	1,179,700	100.0
28.470% and Higher	38,768	1.6	16,048	1.2	36,448	1.6	15,061	1.2									-	-	13,800	1.2
27.375%	1,015,725	43.0	373,968	29.3	922,839	40.1	340,894	27.5									-	-	260,100	22.0
25.000% - 26.500%	302,995	12.8	183,019	14.3	274,480	11.9	165,737	13.4									-	-	106,800	9.0
20.000% - 24.820%	205,743	8.7	164,865	12.9	183,797	8.0	147,938	11.9									-	-	105,800	9.0
18.250% - 19.000%	26,868	1.1	48,616	3.8	24,250	1.1	43,963	3.5									-	-	30,900	2.6
15.000% - 18.000%	600,661	25.4	434,052	34.0	685,050	29.8	469,060	37.8									-	-	614,400	52.1
Less than 15.000%	173,904	7.4	57,310	4.5	173,561	7.5	57,947	4.7									-	-	47,900	4.1
Average Loan Yield	-	-	21.05	-	-	-	19.71	-									-	-	19.09	-

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

15-2. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans] (ACOM)

(Millions of yen)

Effective Annual Interest Rate	2008/3				2008/6				2008/9				2008/12				2009/3(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.(%)
Accounts Receivable-operating Loans	2,364,664	100.0	1,277,879	100.0	2,300,425	100.0	1,240,604	100.0									-	-	1,179,700	100.0
18.000% <	1,590,099	67.3	786,517	61.6	1,441,814	62.7	713,596	57.5									-	-	517,300	43.8
15.000% < ≤ 18.000%	432,639	18.3	208,603	16.3	506,323	22.0	229,749	18.5									-	-	281,600	23.9
12.000% < ≤ 15.000%	168,868	7.1	226,250	17.7	179,668	7.8	240,344	19.4									-	-	333,800	28.3
≤ 12.000%	173,058	7.3	56,508	4.4	172,620	7.5	56,914	4.6									-	-	47,000	4.0

16. Unsecured Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans] (ACOM)

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2008/3				2008/6				2008/9				2008/12				2009/3(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	363,744	15.4	15,721	1.2	349,851	15.2	14,973	1.2									-	-	13,100	1.1
100 < ≤ 300	456,702	19.3	102,108	8.0	451,921	19.7	100,788	8.1									-	-	101,300	8.6
300 < ≤ 500	1,027,038	43.4	473,805	37.1	998,557	43.4	460,545	37.1									-	-	433,800	36.8
500 < ≤ 1,000	254,904	10.8	213,188	16.7	246,152	10.7	205,454	16.6									-	-	188,000	15.9
1,000 <	262,276	11.1	473,055	37.0	253,944	11.0	458,841	37.0									-	-	443,500	37.6
Total	2,364,664	100.0	1,277,879	100.0	2,300,425	100.0	1,240,604	100.0									-	-	1,179,700	100.0

17. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans] (ACOM)

(Thousands of yen, %)

Annual Income (Millions of yen)	2008/3			2008/6			2008/9			2008/12			2009/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
≤2	21.8	138	22.1	19.8	139	21.9									
2 < ≤5	63.0	182	57.3	64.5	178	57.3									
5 < ≤7	9.9	214	13.1	10.2	219	13.2									
7 < ≤10	4.4	244	6.1	4.5	237	6.2									
10 <	0.9	283	1.4	1.0	289	1.4									
Total	100.0	179	100.0	100.0	179	100.0									

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

(%)

	2008/3			2008/6			2008/9			2008/12			2009/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Under 29	44.4	18.8	17.1	43.8	18.5	15.1									
Age 30 - 39	22.6	28.8	28.0	23.4	28.7	27.7									
Age 40 - 49	16.7	22.1	22.7	17.2	22.2	23.7									
Age 50 - 59	12.5	19.2	20.0	12.1	19.3	20.2									
Over 60	3.8	11.1	12.2	3.5	11.3	13.3									
Total	100.0	100.0	100.0	100.0	100.0	100.0									

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

(%)

	2008/3			2008/6			2008/9			2008/12			2009/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male (%)	70.9	73.5	70.0	68.9	73.5	69.1									
Female (%)	29.1	26.5	30.0	31.1	26.5	30.9									

20. Bad Debts Expenses (ACOM)

			2008/3					2009/3							
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Bad Debts Expenses (Millions of yen)	138,977	29.6	47,418	87,518	130,669	170,506	22.7	38,937	-17.9					144,200	-15.4
Loan Business	126,038	31.5	43,642	80,205	119,247	155,755	23.6	35,184	-19.4					129,900	-16.6
Unsecured Loans	125,515	32.0	43,563	79,941	118,867	155,211	23.7	35,004	-19.6					129,300	-16.7
Secured Loans	523	-32.2	79	264	379	544	3.9	180	127.3					600	10.3
MasterCard®	4,123	5.6	1,322	2,529	3,718	4,825	17.0	1,049	-20.6					4,100	-15.0
Installment Sales Finance Business	1,277	-38.9	-	-	-	-	-	-	-					-	-
Guarantee Business	7,495	38.6	2,453	4,778	7,279	9,499	26.7	2,702	10.2					10,200	7.4

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 Debts Expenses]

Loan Business (%)	8.42	(2.43)	3.01	5.69	8.77	11.79	(3.37)	2.74	(-0.27)					10.67	(-1.12)
Unsecured Loans	8.67	(2.52)	3.11	5.86	9.03	12.13	(3.46)	2.82	(-0.29)					10.94	(-1.19)
Secured Loans	1.07	(-0.34)	0.17	0.59	0.88	1.31	(0.24)	0.45	(0.28)					1.72	(0.41)
MasterCard®	9.29	(1.09)	3.07	6.13	9.43	12.77	(3.48)	2.89	(-0.18)					13.62	(0.85)
Installment Sales Finance Business	3.97	(-0.56)	-	-	-	-	-	-	-					-	-
Guarantee Business	3.97	(0.79)	1.29	2.49	3.83	4.92	(0.95)	1.38	(0.09)					4.45	(-0.47)

Notes: 1. Ratio of Bad Debts Expenses

Loan Business = Bad Debts Expenses of Loan Business / (Receivables Outstanding plus Loans to Borrowers in Bankruptcy or Under Reorganization)

MasterCard® = Bad Debts Expenses of MasterCard® / Card Shopping Receivables

Installment Sales Finance Business = Bad Debts Expenses of Installment Sales Finance Business / Installment Receivables

Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Loans 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.

20-2. Unsecured Loans Bad Debts Expenses by Reasons (ACOM)

	2007/3		2007/6		2007/9		2007/12		2008/3		2008/6		2008/9		2008/12		2009/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Based on Receivables Outstanding																		
Amount of Bad Debts Expenses (Millions of yen)	125,515	100.0	43,563	100.0	79,941	100.0	118,867	100.0	155,211	100.0	35,004	100.0						
Personal Bankruptcy	19,089	15.2	3,675	8.4	7,372	9.2	11,385	9.6	14,946	9.6	2,040	5.8						
Failure to Locate Borrowers	2,932	2.3	481	1.1	839	1.1	1,324	1.1	1,710	1.1	262	0.7						
Borrowers' Inability of Making Repayments, etc.	57,062	45.5	20,856	47.9	37,084	46.4	53,680	45.2	69,915	45.1	15,771	45.1						
ACOM's Voluntary Waiver of Repayments	46,430	37.0	18,549	42.6	34,645	43.3	52,477	44.1	68,638	44.2	16,930	48.4						
Waiver of Repayments accompanied with Interest Repayments	41,880	-	15,745	-	29,569	-	44,746	-	58,838	-	14,792	-						

21. Non-performing Loans (ACOM)

(Millions of yen)

	2007/3		2007/6		2007/9		2007/12		2008/3		2008/6		2008/9		2008/12		2009/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Non-performing Loans	141,307	9.44	138,128	9.54	132,080	9.37	126,421	9.30	124,767	9.44	122,824	9.58						
Loans to Borrowers in Bankruptcy or Under Reorganization	6,120	0.41	5,895	0.41	5,757	0.41	5,437	0.40	4,824	0.37	4,401	0.34						
Applications for Bankruptcy are Proceeded	1,026	0.07	888	0.06	842	0.06	708	0.05	557	0.04	484	0.04						
Applications for The Civil Rehabilitation are Proceeded	2,430	0.16	2,396	0.17	2,237	0.16	2,101	0.15	1,695	0.13	1,511	0.12						
Applications for The Civil Rehabilitation are Determined	2,108	0.14	2,013	0.14	2,080	0.15	1,999	0.15	1,924	0.15	1,806	0.14						
Loans in Arrears	80,976	5.41	81,057	5.60	77,658	5.51	74,458	5.48	75,690	5.73	74,055	5.78						
Loans Past Due for Three Months or More	499	0.03	684	0.05	963	0.07	1,150	0.08	727	0.06	1,009	0.08						
Restructured Loans	53,711	3.59	50,491	3.49	47,700	3.38	45,374	3.34	43,524	3.29	43,357	3.38						

Note: In line with the inclusion of Provision for Loss on Interest Repayment, the amount of loans to borrowers seeking legal counsel that has 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.

21-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

(Millions of yen)

	2007/3		2007/6		2007/9		2007/12		2008/3		2008/6		2008/9		2008/12		2009/3	
		%		%		%		%		%		%		%		%		%
11days ≤ < 3 months	17,223	1.15	19,756	1.36	22,946	1.63	17,236	1.27	19,709	1.49	18,073	1.41						
31days ≤ < 3 months	6,586	0.44	8,751	0.60	9,900	0.70	8,643	0.64	7,603	0.58	7,884	0.61						
11days ≤ < 31 days	10,637	0.71	11,004	0.76	13,046	0.93	8,592	0.63	12,106	0.92	10,188	0.79						

22. Allowance for doubtful accounts (ACOM)

	2007/3		2007/6	2007/9	2007/12	2008/3		2008/6		2008/9		2008/12		2009/3(E)	yoy %
		yoy %					yoy %		yoy %		yoy %				
Allowance for doubtful accounts (Millions of yen)	121,000	-1.4	124,600	121,700	113,600	108,500	-10.3	101,200	-18.8					100,500	-7.4
(Allowance calculated by former method)	(177,600)	-	(180,000)	(178,500)	(172,000)	(166,800)	-	(160,600)	-					(146,800)	-
Ratio of Allowance	7.72	-	8.37	8.40	8.14	8.00	-	7.69	-					8.08	-
General Allowance	54,257	-18.8	58,704	56,857	53,295	48,657	-10.3	45,096	-23.2					-	-
Unsecured Consumer Loans	48,963	-20.0	54,581	52,583	48,972	44,436	-9.2	41,159	-24.6					-	-
Specific Allowance	65,145	20.0	63,967	63,163	59,046	58,843	-9.7	55,193	-13.7					-	-
Increase or Decrease in Allowance	-1,700	-666.7	3,600	700	-7,400	-12,500	-	-7,300	-302.8					-8,000	-
Provision for Loss on Guarantees	3,670	10.2	4,030	3,650	3,470	3,490	-4.9	3,510	-12.9					4,300	23.2
Increase or Decrease in Allowance	340	-24.4	360	-20	-200	-180	-152.9	20	-94.4					800	-

Notes: 1. (Allowance for doubtful accounts calculated by former method): it is calculated based on the method used before the change of expression of Provision for Loss on Interest Repayment from interim accounting period as of September 2006.

$$\text{Ratio of Allowance for doubtful accounts} = \frac{\text{Allowance for doubtful accounts}}{\text{Accounts Receivable-operating Loans at the term-end plus Installment Receivables(excluding deferred income on installment sales finance)}} \times 100$$

23. Provision for Loss on Interest Repayment (ACOM)

	2007/3		2007/6	2007/9	2007/12	2008/3		2008/6		2008/9		2008/12		2009/3(E)	yoy %
		yoy %					yoy %		yoy %		yoy %				
Provision for Loss on Interest Repayment (Millions of yen)	490,000	-	455,794	424,033	388,431	374,800	-	340,035	-					253,000	-
Increase or Decrease in Provision	466,300	-	-34,205	-65,966	-101,568	-115,200	-	-34,764	-					-121,800	-

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

24. Funds Procurement (ACOM)

(Millions of yen)

	2007/3		2008/3					2009/3										
	2007/3	C.R.(%)	2007/6	2007/9	2007/12	2008/3	C.R.(%)	2008/6	yoy %	ytd %	C.R.(%)	2008/9	C.R.(%)	2008/12	C.R.(%)	2009/3(E)	yoy %	C.R.(%)
Borrowings	888,587	100.0	-	820,586	-	774,407	100.0	731,262	-	-5.6	100.0					735,000	-5.1	100.0
Indirect	580,627	65.3	-	536,606	-	514,407	66.4	486,262	-	-5.5	66.5					495,000	-3.8	67.3
City Banks	21,306	2.4	-	18,550	-	19,900	2.6	18,500	-	-7.0	2.5					-	-	-
Regional Banks	18,433	2.1	-	18,183	-	17,271	2.2	16,120	-	-6.7	2.2					-	-	-
Former Long-term Credit Banks	46,871	5.3	-	61,695	-	70,338	9.1	66,576	-	-5.3	9.1					-	-	-
Trust Banks	269,340	30.3	-	206,580	-	176,945	22.8	178,289	-	0.8	24.4					-	-	-
Foreign Banks	7,500	0.8	-	7,500	-	7,500	1.0	6,500	-	-13.3	0.9					-	-	-
Life Insurance Companies	112,581	12.7	-	102,098	-	95,909	12.4	86,442	-	-9.9	11.8					-	-	-
Non-Life Insurance Companies	16,530	1.8	-	12,956	-	11,144	1.4	10,635	-	-4.6	1.5					-	-	-
Other	88,066	9.9	-	109,044	-	115,400	14.9	103,200	-	-10.6	14.1					-	-	-
Direct	307,960	34.7	-	283,980	-	260,000	33.6	245,000	-	-5.8	33.5					240,000	-7.7	32.7
Straight Bonds	260,000	29.3	-	280,000	-	260,000	33.6	245,000	-	-5.8	33.5					-	-	-
Commercial Papers	40,000	4.5	-	-	-	-	-	-	-	-	-					-	-	-
Other	7,960	0.9	-	3,980	-	-	-	-	-	-	-					-	-	-
Short-term Loans Payable	60,000	6.8	-	-	-	-	-	-	-	-	-					-	-	-
Long-term Loans Payable	828,587	93.2	-	820,586	-	774,407	100.0	731,262	-	-5.6	100.0					735,000	-5.1	100.0
Fixed	762,560	85.8	-	767,913	-	717,872	92.7	658,252	-	-8.3	90.0					703,500	-2.0	95.7
Interest Rate Swaps (Notional)	236,505	26.6	-	245,167	-	228,987	29.6	198,263	-	-13.4	27.1					-	-	-
Interest Cap (Notional)	-	-	-	-	-	-	-	-	-	-	-					-	-	-
Average Interest Rate on Funds Procured During the Year	1.86	-	-	1.93	-	1.94	-	1.99	-	-	-					2.29	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.53	-	-	1.61	-	1.64	-	1.71	-	-	-					1.99	-	-
Floating Interest Rate	1.81	-	-	1.97	-	2.11	-	2.24	-	-	-					2.26	-	-
Fixed Interest Rate	1.87	-	-	1.93	-	1.93	-	1.96	-	-	-					2.29	-	-
Short-term	0.46	-	-	0.87	-	0.87	-	-	-	-	-					-	-	-
Long-term	1.95	-	-	1.95	-	1.95	-	1.99	-	-	-					2.29	-	-
Direct	1.53	-	-	1.70	-	1.72	-	1.76	-	-	-					1.77	-	-
Indirect	2.04	-	-	1.99	-	2.02	-	2.04	-	-	-					2.54	-	-
Term Average of Long-term Prime Rate	2.39	-	-	2.39	-	2.30	-	2.29	-	-	-					-	-	-

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.

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

(Millions of yen)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Number of Cardholders	1,175,910	-6.2	1,102,648	1,015,694	941,939	866,958	-26.3	787,597	-28.6	-9.2					616,000	-28.9
Tie-up Card	721,805	4.9	670,986	602,083	547,902	493,923	-31.6	433,703	-35.4	-12.2					-	-
Number of Accounts with Shopping Receivables	297,342	-1.9	293,086	281,467	253,917	231,634	-22.1	220,368	-24.8	-4.9					-	-
Card Shopping Receivables	44,268	-6.9	42,920	41,174	39,346	37,682	-14.9	36,267	-15.5	-3.8					30,000	-20.4
Revolving Receivables	40,660	-5.5	39,230	37,949	36,687	35,531	-12.6	34,263	-12.7	-3.6					-	-

26. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Number of Customer Accounts	147,433	-28.4	-	-	-	-	-	-	-	-					-	-
Installment Receivables	32,147	-29.8	-	-	-	-	-	-	-	-					-	-
Adjusted Receivables	28,425	-29.6	-	-	-	-	-	-	-	-					-	-
Ratio of Bad Debts Expenses	3.97	-	-	-	-	-	-	-	-	-					-	-
Number of Merchant Vendors	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.

27. Guarantee Business (ACOM)

(Millions of yen)

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Number of Accounts with Outstanding Balance	407,585	5.3	408,834	408,068	406,452	411,331	0.9	418,006	2.2	1.6					430,400	4.6
Guaranteed Receivables	179,549	9.6	180,134	180,849	178,831	181,795	1.3	184,359	2.3	1.4					217,300	19.5

28. Financial Ratios (ACOM)

(%)

	2007/3		2008/3					2009/3							
	2007/3	yoy p.p.	2007/6	2007/9	2007/12	2008/3	yoy p.p.	2008/6	yoy p.p.	2008/9	yoy p.p.	2008/12	yoy p.p.	2009/3(E)	yoy p.p.
Dividend Pay-out Ratio	-	-	-	30.4	-	46.9	-	-	-					37.6	-9.3
Shareholders' Equity Ratio	23.8 (21.7)	-23.3 (-21.7)	-	26.3 (23.8)	-	27.9 (25.0)	4.1 (3.3)	30.0 (26.8)	-					32.1 (28.0)	4.2 (3.0)
Dividend on Equity	3.5	1.1	-	1.7	-	3.5	0.0	-	-					3.3	-0.2
Return on Equity (ROE)	-64.3	-71.5	-	11.5	-	7.5	71.8	17.3	-					9.0	1.5
Operating Income to Total Assets	-4.7	-10.1	-	5.3	-	4.6	9.3	6.1	-					3.2	-1.4
Ordinary Income to Total Assets	-4.5	-10.0	-	5.4	-	4.7	9.2	6.4	-					3.3	-1.4
Return on Assets (ROA)	-23.0	-26.3	-	2.9	-	1.9	24.9	5.0	-					2.7	0.8
Operating Margin	-24.0	-50.8	-	28.4	-	25.3	49.3	35.1	-					19.2	-6.1
Ordinary Income to Operating Revenue	-23.2	-50.5	-	29.3	-	26.0	49.2	36.6	-					20.1	-5.9
Net Income Margin	-118.5	-134.7	-	15.5	-	10.6	129.1	28.6	-					16.2	5.6
Current Ratio	595.7	148.2	-	605.4	-	646.0	50.3	861.8	-					583.8	-62.2
Fixed Assets Ratio	41.6	16.1	-	37.1	-	36.2	-5.4	35.6	-					34.7	-1.5
Interest Coverage (times)	-4.3	-11.1	-	6.8	-	6.0	10.3	7.5	-					3.9	-2.1

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)

	2007/3		2008/3					2009/3							
	2007/3	yoy p.p.	2007/6	2007/9	2007/12	2008/3	yoy p.p.	2008/6	yoy p.p.	2008/9	yoy p.p.	2008/12	yoy p.p.	2009/3	yoy p.p.
Shareholders' Equity Ratio	22.2 (21.1)	-21.8 (-21.1)	-	24.2 (22.8)	-	24.9 (23.4)	2.7 (2.3)	27.0 (25.1)	-						
Return on Equity (ROE)	-63.6	-	-	10.9	-	7.7	-	17.0	-						
Return on Assets (ROA)	-21.2	-	-	2.5	-	1.8	-	4.4	-						

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.

29. Per Share Data (ACOM)

(Yen)

	2007/3	2008/3				2009/3			
		2007/6	2007/9	2007/12	2008/3	2008/6	2008/9	2008/12	2009/3(E)
Net Income	Non-Consolidated	-2,795.68	-	164.49	-	213.23	126.30		265.91
	Consolidated	-2,786.19	-	158.05	-	225.24	127.42		275.45
Dividends	100.00	-	50.00	-	100.00	-			100.00
Net Assets	Non-Consolidated	2,823.24	-	2,888.30	-	2,871.10	2,969.05		3,035.73
	Consolidated	2,863.16	-	2,950.03	-	2,950.01	3,037.52		-

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

(%)

	2007/3	2008/3				2009/3			
		2007/6	2007/9	2007/12	2008/3	2008/6	2008/9	2008/12	2009/3(E)
Net Income	Non-Consolidated	-786.0	-	-	-	-	-		-
	Consolidated	-768.6	-	-	-	-	-		-
Dividends	-28.6	-	-28.6	-	0.0	-			-
Net Assets	Non-Consolidated	-51.9	-	-25.6	-	1.7	-		-
	Consolidated	-51.5	-	-24.6	-	3.0	-		-

30. Shares Issued (ACOM)

(Thousands)

	2007/3	2008/3				2009/3			
		2007/6	2007/9	2007/12	2008/3	2008/6	2008/9	2008/12	2009/3(E)
Average Number of Shares Issued	157,193	-	157,194	-	157,194	157,194			-
During the Year									
Number of Shares Issued at Year-end	157,194	-	157,194	-	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.

31. DC Cash One Ltd.

	2007/3		2008/3					2009/3								
	2007/3	yoy %	2007/6	2007/9	2007/12	2008/3	yoy %	2008/6	yoy %	ytd %	2008/9	yoy %	2008/12	yoy %	2009/3(E)	yoy %
Accounts Receivable-operating Loans (Millions of yen)	82,698	11.5	82,888	82,993	81,651	81,161	-1.9	79,858	-3.7	-1.6					81,600	0.5
Number of Customer Accounts	182,878	6.2	183,318	182,721	180,934	180,085	-1.5	178,435	-2.7	-0.9					177,900	-1.2
Average Balance of Loans per Account (Thousands of yen)	452	4.9	452	454	451	450	-0.4	447	-1.1	-0.7					458	1.8
Average Loan Yield (%)	16.73	-	16.67	16.66	16.64	16.63	-	16.57	-	-					16.41	-
Number of New Loan Customers	38,709	-10.7	7,823	13,932	18,968	24,394	-37.0	5,521	-29.4	-					27,700	13.6
Number of Business Outlets	276	-	147	147	144	142	-	141	-	-					-	-
DC Cash One's Direct Outlets	1	-	1	1	1	0	-	0	-	-					-	-
Agency-type Outlets (ACOM)	275	-	146	146	143	142	-	141	-	-					-	-
Number of Employees	67	-	67	74	74	76	-	80	-	-					-	-
Guaranteed Receivables (Millions of yen)	9,126	-	12,694	15,461	18,997	20,005	119.2	23,141	82.3	15.7					37,100	85.5

Note:Accounts Receivable-operating Loans 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 Non-performing Loans are as follows;

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.