

Brief Statement of Second Quarter Financial Results for the Fiscal Year Ending March 2009

November 6, 2008

Forward-looking Statement

The statements and figures contained in this Brief Statement of Second Quarter Financial Results for the fiscal year ending March 2009 (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/
Position of the representative:	President and 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
Registration date of quarterly securities report:	November 13, 2008
Payable date of dividend:	December 04, 2008

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 second quarter.

1. Consolidated Business Results for the Second Quarter Accounting Period (from April 1, 2008 to September 30, 2008)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income (Second Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
09/2008 (2Q)	168,501	—	31,070	—	32,078	—	25,901	—
09/2007 (2Q)	196,654	(8.9)	49,398	(15.1)	50,460	(15.9)	24,845	—

	Net Income per Share	Net Income per Share Diluted
	(Yen)	(Yen)
09/2008 (2Q)	164.77	147.84
09/2007 (2Q)	158.05	158.05

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
09/2008 (2Q)	1,731,812	486,995	27.6	3,043.15
03/2008 (Annual)	1,861,505	472,144	24.9	2,950.01

<Reference> Owners' Equity: 478,366 million yen (09/2008) 463,725 million yen (03/2008)

2. Dividend Status

(Report Date)	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2008	—	50.00	—	50.00	100.00
FY March 2009	—	50.00	—	—	—
FY March 2009 (Forecast)	—	—	—	50.00	100.00

<Note> Amendment to dividend forecast: None

3. Forecasts for the Fiscal Year Ending March 31, 2009 (from April 1, 2008 to March 31, 2009)

	(Millions of yen)									
	Operating Revenue		Operating Income		Ordinary Income		Net Income		Net Income per Share (Yen)	
Annual	327,500	(13.7%)	52,600	(35.6%)	54,900	(34.0%)	47,200	33.3%	300.27	

(The figures in percentage show year-on-year change from the same prior periods.)

<Note> Amendment to business results forecast: Adopted

4. Others

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

(2) Adoption of simplified accounting treatment and preparation of quarterly consolidated financial statements: Adopted

[Note] Please refer to [Qualitative Information/Financial Statements] on page 6, "4. Others:" in this brief statement.

(3) Changes on the basis of consolidated financial statements preparation

A) Related to accounting standard revisions etc.: Applicable

B) Other changes: Applicable

[Note] Please refer to [Qualitative Information/Financial Statements] on page 6, "4. Others:" in this brief statement.

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury stock)

Second Quarter of FY March 31, 2009: 159,628,280 shares FY March 31, 2008: 159,628,280 shares

B) Number of treasury stock at the end of period

Second Quarter of FY March 31, 2009: 2,433,808 shares FY March 31, 2008: 2,433,798 shares

C) Weighted average number of shares outstanding (accumulated quarterly consolidated period)

Second Quarter of FY March 31, 2009: 157,194,478 shares

Second Quarter of FY March 31, 2008: 157,194,493 shares

1. Qualitative Information on consolidated Business Results

(1) Consolidated Business Results

The Japanese economy witnessed a slowdown due to a decrease in export and deteriorating corporate earnings up to the second quarter of the consolidated cumulative fiscal year ending March 31, 2009. Given the collapse of stock prices and rapid appreciation of the yen triggered by the worsening financial crisis in the United States, it is feared that the economic outlook will become more unfavorable with weaker export and corporate performance. Amid such conditions, the business environment surrounding the ACOM Group remains tough, with requests for interest repayment staying at high level continually.

Against this background, the ACOM Group continues to promote aggressive business activities both at home and overseas domains based on our mid-term management policy that focuses on "Establishment of a management base geared toward long-term stable growth by boosting price competitiveness through precise measures against the revised Money-lending Business Law and reforming our cost structure as well as the development of relief and confidence brand."

In the period up to the second quarter of the consolidated cumulative fiscal year, we concentrated on "Promotion of Managerial Reform of the Group" mainly by promoting further efficiency of the Group management and measures toward achievement of the growth strategy for the next stage. In September 2008, ACOM CO., LTD. (hereinafter ACOM), Mitsubishi UFJ Financial Group, Inc. (hereinafter MUFG), The Bank of Tokyo-Mitsubishi UFJ, Ltd. have agreed to reposition ACOM as a core company in the consumer finance segment of the MUFG group, and to further strengthen their strategic business and capital alliance in retail business as agreed upon in March 2004. We are determined to proceed further with business alliances centering on reorganization of guarantee business within the MUFG Group, reorganization of loan business and guarantee business of DC Cash One Ltd., and integration of the companies entrusted with call center functions. As to the reinforcement of capital alliances, we will make the arrangements required to become a consolidated subsidiary of MUFG, scheduled for April 2009, on the assumption that the MUFG holding of our voting rights will reach 40.04%.

Operating revenue for this second quarter consolidated cumulative fiscal year ending March 2009, was a decrease of 28,153 million yen, compared to the same period of the previous year, to 168,501 million yen (representing a decrease of 14.3% year-on-year), reflecting in large part a decrease in interest on operating loans in our loan business.

On the other hand, operating expenses decreased by 9,825 million yen, to 137,430 million yen, compared with the same period of the previous fiscal year, due to an increase in financial expenses and cost of purchased receivable, and a decrease in cost of sales and other operating expenses. As a result, operating income and ordinary income were respectively 31,070 million yen (down 37.1% year-on-year) and 32,078 million yen (down 36.4% year-on-year). Extraordinary income declined on a year-on-year basis due to a decrease in gains on sales of investment securities, while extraordinary loss including loss on valuation of investment securities fell, and income taxes for prior periods diminished, and income taxes-deferred increased. Consequently, net income for the second quarter increased by 1,056 million yen compared with a year earlier, to 25,901 million yen (up 4.3% year-on-year).

(2) Status by business

(Loan Business)

In the loan business, we have concentrated our efforts to increase new customers and maintain and improve the loan portfolio based on the operational basic policy of "Customer first," "Reinforcement of customer service capability" and "Improvement of efficiency." The number of new customers in the period up to the second quarter of this fiscal year reached 90 thousand (up 1.1% year-on-year), slightly short of that initially planned for the year.

Meanwhile, DC Cash One Ltd. has placed emphasis on enhancement of marketing and service capabilities based on its basic policy of "Reinforcement of management base and revenue base" and "Improvement of management efficiency."

Accounts receivable-operating loans as of the end of this second quarter of consolidated accounting period decreased by 87,006 million yen from the end of prior consolidated fiscal year, to 1,393,910 million yen (down 5.9%), resulting in a decrease in interest on operating loans by 17.3% on a year-on-year basis, to 140,206 million yen.

(Guarantee Business)

In the guarantee business, in July 2008, we started the guarantee business in connection with a new business loan, "e-BUSINESS DIRECT CARD/LOAN," which are handled by SURUGA BANK LTD., one of our business partners. Furthermore, in September 2008, we commenced the guarantee business for a new card loan handled by The Yamagata Bank, Ltd. under the guarantee alliance with the said bank.

As a result, the number of our partners for the guarantee business reached 15 as of the end of the second quarter of the current consolidated fiscal year. The amount of guaranteed receivables increased by 14,828 million yen from the end of prior consolidated fiscal year, to 135,467 million yen, while revenue from credit guarantee was 3,663 million yen (up 10.5% year-on-year) and revenue from guarantee business, including commissions for credit guarantee, was 5,715 million yen (up 10.6% year-on-year).

(Loan Servicing Business)

IR Loan Servicing, Inc. focuses on expansion of its system for recovering small debts and enhancement of operating assets portfolio management under the policy of "Reinforcement of earning capacity" and "Maintenance and improvement of operating asset soundness."

Compared to the same period a year earlier, the amount of consolidated collection from purchased receivables increased by 398 million yen, to 7,998 million yen (up 5.3% year-on-year), while the revenue from loan servicing business including the commissions was 8,382 million yen (up 7.0% year-on-year).

(Credit Card and Installment Sales Finance Business)

In the credit card business, we tightened the procedures for issuing credit cards to our loan customers in an effort to maintain and improve the soundness of the loan portfolio, while promoting switches to ACOM's credit card following cancellation of tie-up cards. As a result, the number of cardholders at the end of the second quarter of the current consolidated fiscal year decreased by 166 thousand compared with six months earlier, to 700 thousand, and the transaction volume decreased to 9,099 million yen (down 45.7% year-on-year) on a consolidated basis.

In the installment sales finance business, which has been conducted by AFRESH CREDIT CO., LTD., we focused on material challenges such as expanding the operating base and enhancing the management of the existing member stores. The transaction volume and the balance of accounts receivable-installment by the said company were respectively 11,940 million yen (down 0.2% year-on-year) and 31,933 million yen (down 2.2% compared with the end of prior consolidated fiscal year).

As a result, the balance of accounts receivable-installment comprised of fees from the credit card business and fees from installment sales finance business decreased by 8,518 million yen, to 72,404 million yen, during this cumulative second quarter. Credit card revenue and per-item revenue were respectively 2,250 million yen (down 15.4% year-on-year) and 2,161 million yen (down 35.6% year-on-year).

2. Qualitative Information on Changes in Consolidated Financial Position

(1) Financial Position

Compared with the end of prior consolidated fiscal year, total assets decreased by 129,692 million yen while shareholders' equity had increased by 14,641 million yen in the end of this second quarter consolidated accounting period. As a result, the shareholder's equity ratio increased 2.7 percentage point to 27.6%. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets and noncurrent assets decreased by 127,048 million yen and 2,644 million yen, respectively. The breakdown of major decreases is as follows: accounts receivable-operating loans (down by 87,006 million yen), short-term investment securities (down by 20,010 million yen), deferred tax assets (down by 9,335 million yen), accounts receivable-installment (down by 8,518 million yen), other current assets from deposits on redemption of straight bonds (down by 9,982 million yen), and a decrease in the allowance for doubtful accounts (down by 15,755 million yen). The contributor to a decrease in noncurrent assets was equipment (down by 1,154 million yen), and buildings and structures (down by 942 million yen).

(Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were decreased by 83,545 million yen, 60,998 million yen, and 144,543 million yen, respectively. The breakdown of major decrease in liabilities includes: loans and bonds payable showed a decrease of 75,279 million yen, provision for loss on interest repayment decreased by 54,300 million yen, and deposits of banking business decreased by 7,693 million yen.

(Net Assets)

Changes in the net assets accounts include increase in the shareholders' equity by 18,041 million yen, and retained earnings showed increase of 18,041 million yen. As valuation and translation adjustments decreased by 3,400 million yen, the net assets increased by 14,851 million yen.

(2) Status of cash flows during the current consolidated accounting period

Cash and cash equivalents (hereinafter, "funds") at the end of this second quarter consolidated cumulative accounting period decreased by 13,968 million yen to 138,253 million yen. The changes in the respective cash flow and the reasons thereof are as follows:

(Cash flow from operating activities)

Funds from operating activities showed an increase of 37,190 million yen. The increase was mainly attributable to 32,157 million yen in income before income taxes, a decrease of 14,811 million yen in allowance for doubtful accounts, a decrease of 54,300 million yen in provision for loss on interest repayment, in addition to an increase of 73,944 million yen due to a decrease in accounts receivable-operating loans.

(Cash flow from investing activities)

Funds from investing activities saw an increase of 9,962 million yen. This was primarily because the proceeds from redemption of repayment of securities and sales of investment securities exceeded purchase of short-term investment securities by 10,667 million yen.

(Cash flow from financing activities)

Funds from financing activities saw a decrease of 60,667 million yen. This was primarily because the total payment amount for short-term loans payable and redemption of bonds exceeded the total amount of revenues of proceeds from short-term loans payable and issuance of bonds by 62,671 million yen, and also due to proceeds from deposit on redemption of bonds (10,000 million yen) and cash dividends paid (7,858 million yen).

3. Qualitative Information on the Forecast for the Consolidated Business Results

While the future business environment contains concerns over negative impacts on the real economy, stock market trend and sluggish consumer confidence stemming from the financial unrest in the United States, in addition to risk factors such as requests for interest repayment, we will continue to make Group-wide efforts to take precise and quick countermeasures.

As to the forecast for the full-year performance of the current consolidated fiscal year ending March 31, 2009, operating revenue and ordinary income are respectively expected to be 327,500 million yen (down 13.7% year-on-year) and 54,900 million yen (down 34.0% year-on-year), while net income is anticipated to increase by 33.3% year-on-year, to 47,200 million yen.

Within the necessary process of becoming a consolidated subsidiary of MUFG, gain or loss on stock transfer of consolidated subsidiaries' stocks that ACOM holds is not included in the business forecast for the fiscal year ending March 31, 2009 due to uncertainty of transfer destination as of the day of releasing Brief Statement of Second Quarter Financial Results.

4. Others

- (1) Change in Important Subsidiaries during the Second Quarter (Change in Scope of Consolidation): None
- (2) Adoption of Simplified Accounting Treatment and Preparation of Quarterly Consolidated Financial Statements:
 1. Simplified Accounting Treatment: Not adopted
 2. Preparation of Quarterly Consolidated Financial Statements: Not Adopted
- (3) Changes on the Basis of Consolidated Financial Statements Preparation

Changes in Accounting Standard

<The Accounting Standard for Quarterly Financial Reporting>

The "Accounting Standard for Quarterly Financial Reporting" (Accounting Standards Board of Japan [ASBJ] Statement No. 12, March 14, 2007) and "Guidance on Accounting Standard for Quarterly Financial Reporting" (ASBJ Guidance No. 14, March 14, 2007) have been applied from the current consolidated fiscal year ending March 31, 2009. In addition, quarterly consolidated financial statements were prepared in accordance with the "Regulations of Quarterly Consolidated Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 64, 2007; hereinafter, "Regulations on Quarterly Consolidated Financial Statements").

<The Accounting Standard for Measurement of Inventories>

With regard to inventories held for sale in the ordinary course of business, paintings were previously stated at cost on an individual specified cost basis, and other merchandise was mainly measured at cost based on the last purchase price method. However, with the Company's adoption of the "Accounting Standard for Measurement of Inventories" (ASBJ Statement No. 9, July 5, 2006) from the first quarter for fiscal year ending March 31, 2009, paintings are measured at cost on an individual specified cost basis (balance sheet value is stated by writing down the carrying value based upon lowered profitability), and other merchandise is mainly stated by the last purchase price method (balance sheet value is stated by writing down the carrying value based upon lowered profitability).

It is deemed that the aforementioned accounting standard was applied to the measurement of inventories at the beginning of the term. The difference of 6 million yen in inventories at the beginning of the term determined as a result of the said application is included in extraordinary loss. The impact of this change on income before income taxes represents a decrease of 6 million yen.

<The Accounting Standard for Lease Transactions>

Finance lease transactions without title transfer were formerly accounted for as operating leases. However, it was permitted that the "Accounting Standard for Lease Transactions" (issued by the Accounting Standards Board of Japan on June 17, 1993, revised on March 30, 2007, ASBJ Statement No. 13) and the "Guidance on Accounting Standard for Lease Transactions" (issued by the Accounting Standards Board of Japan on January 18, 1994, revised on March 30, 2007, ASBJ Guidance No. 16) be applied to the quarterly financial statements relevant to the consolidated fiscal year beginning on or after April 1, 2008. As a result, the Company adopted the aforementioned standard and guidance from the first quarter of the current consolidated fiscal year, capitalizing all finance lease transactions. Provided, however, that finance lease transactions without title transfer (of which the starting dates of lease transaction are prior to the beginning of the consolidated fiscal year 2008) which use the accounting standard and guidance are accounted for as operating leases. In addition, leased assets related to finance lease transactions without title transfer are depreciated on a straight-line basis, with the lease periods counted as their useful lives and no residual value. The impact of this change on operating income, ordinary income and income before income taxes is a decrease of 0 million yen on all counts.

<The Practical Solution on Unification of Accounting Policies Applied to Overseas Subsidiaries for Consolidated Financial Statements>

The "Practical Solution on Unification of Accounting Policies Applied to Overseas Subsidiaries for Consolidated Financial Statements" (ASBJ Practical Issues Task Force No. 18, May 17, 2006) has been applied from the first quarter for fiscal year ending March 31, 2009. The impact of this change on operating income, ordinary income and income before income taxes is none.

<Changes in Translation Method of Revenues and Expenses of Overseas Subsidiaries into Yen>

Revenues and expenses of overseas subsidiaries were formerly translated into yen using the spot exchange rates as of the settlement date. However, in order to average the impact of temporary fluctuations of foreign exchange on periodic profit and loss, and to appropriately reflect the quarterly profit and loss within the consolidated financial statements, translations into yen are based on average exchange rates of the period from the first quarter for fiscal year ending March 31, 2009. The impact of this change on operating income, ordinary income and income before income taxes was an increase of 33 million yen, 16 million yen and 16 million yen, respectively.

Additional Information

<Provision for Directors' Retirement Benefits>

The Company resolved at the Board of Directors held on March 18, 2008 to abolish the retirement benefit system for directors and corporate auditors. In addition, it was approved and determined at the Annual Shareholders' Meeting held on June 20, 2008 that allowances for directors' and corporate auditors' retirement benefits shall be paid on their retirement date to those who are incumbent as of the end of the annual shareholders' meeting, according to the terms of office up to the date of the said the annual shareholders' meeting. Therefore, a total of 631 million yen listed under "Allowance for directors' and corporate auditors' retirement benefits" was transferred to "Other" under Noncurrent liabilities.

5. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	This second quarter consolidated accounting period (As of September 30, 2008)	Summarized consolidated balance sheets in prior consolidated fiscal year (As of March 31, 2008)
Assets		
Current assets		
Cash and deposits	82,062	85,916
Notes and accounts receivable-trade	263	381
Accounts receivable-operating loans	1,393,910	1,480,917
Loans receivable of banking business	21,824	20,078
Accounts receivable-installment	72,404	80,922
Short-term investment securities	19,034	39,044
Operational investment securities	3,908	3,641
Trading account securities	4,947	1,103
Merchandise	1,225	1,274
Purchased receivables	25,561	30,638
Deferred tax assets	35,721	45,056
Short-term loans receivable	40,755	45,465
Other	24,649	34,632
Allowance for doubtful accounts	(102,177)	(117,932)
Current assets	1,624,093	1,751,141
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	14,329	15,272
Equipment, net	12,918	14,072
Land	16,881	16,970
Other, net	624	27
Property, plant and equipment	44,754	46,342
Intangible assets		
Goodwill	3,095	3,439
Other	949	953
Intangible assets	4,045	4,393
Investments and other assets		
Investment securities	39,873	39,864
Deferred tax assets	1,599	1,340
Guarantee deposits	9,291	9,492
Prepaid pension cost	3,582	3,849
Other	6,301	7,032
Allowance for doubtful accounts	(1,727)	(1,950)
Investment and other assets	58,920	59,628
Noncurrent assets	107,719	110,364
Assets	1,731,812	1,861,505

(Millions of yen)

	This second quarter consolidated accounting period (As of September 30, 2008)	Summarized consolidated balance sheets in prior consolidated fiscal year (As of March 31, 2008)
Liabilities		
Current liabilities		
Notes and accounts payable-trade	1,717	1,908
Short-term loans payable	56,752	55,669
Current portion of long-term loans payable	148,196	192,368
Current portion of bonds	9,510	40,000
Deposits of banking business	33,098	40,792
Income taxes payable	782	1,099
Provision for loss on guarantees	2,230	2,192
Deferred installment income	4,524	5,344
Other	15,683	16,664
Current liabilities	<u>272,494</u>	<u>356,040</u>
Noncurrent liabilities		
Bonds payable	245,318	243,956
Long-term loans payable	397,419	400,481
Deferred tax liabilities	5,589	10,509
Provision for retirement benefits	131	197
Provision for directors' retirement benefits	103	771
Provision for loss on interest repayment	320,500	374,800
Other	3,259	2,603
Noncurrent liabilities	<u>972,322</u>	<u>1,033,321</u>
Liabilities	<u>1,244,817</u>	<u>1,389,361</u>
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	355,495	337,454
Treasury stock	(18,507)	(18,507)
Shareholders' equity	<u>476,831</u>	<u>458,789</u>
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	2,829	4,500
Foreign currency translation adjustment	(1,294)	435
Valuation and translation adjustments	<u>1,535</u>	<u>4,935</u>
Minority interests	<u>8,629</u>	<u>8,419</u>
Net assets	<u>486,995</u>	<u>472,144</u>
Liabilities and net assets	<u>1,731,812</u>	<u>1,861,505</u>

(2) Quarterly Consolidated Statements of Income

[The second quarter consolidated cumulative accounting period]

(Millions of yen)

	This second quarter consolidated cumulative accounting period
	(From April 1, 2008 to September 30, 2008)
Operating revenue	
Interest on operating loans	140,206
Interest on loans of banking business	1,104
Credit card revenue	2,250
Per-item revenue	2,161
Revenue from credit guarantee	3,663
Collection from purchased receivable	7,998
Other financial revenue	724
Net sales	3,656
Other operating revenue	6,733
Operating revenue	<u>168,501</u>
Operating expenses	
Financial expenses	10,795
Cost of purchased receivable	5,521
Cost of sales	1,990
Other operating expenses	119,122
Operating expenses	<u>137,430</u>
Operating income	<u>31,070</u>
Non-operating income	
Interest income	174
Dividends income	563
House rent income	202
Other	153
Non-operating income	<u>1,094</u>
Non-operating expenses	
Interest expenses	7
Foreign exchange losses	38
Loss on investments in capital	23
Loss on insurance cancellation	11
Other	5
Non-operating expenses	<u>86</u>
Ordinary income	<u>32,078</u>
Extraordinary income	
Gain on sales of noncurrent assets	0
Gain on sales of investment securities	640
Other	16
Extraordinary income	<u>658</u>
Extraordinary loss	
Loss on sales of noncurrent assets	1
Loss on retirement of noncurrent assets	240
Impairment loss	91
Loss on termination of sale and purchase agreement of preferred beneficiary interest	195
Other	49
Extraordinary loss	<u>578</u>
Income before income taxes	<u>32,157</u>
Income taxes-current	666
Income taxes-deferred	4,871
Income taxes	<u>5,537</u>
Minority interests in income	718
Net income	<u>25,901</u>

[The second quarter consolidated accounting period]

(Millions of yen)

This second quarter consolidated accounting period	
(From July 1, 2008 to September 30, 2008)	
Operating revenue	
Interest on operating loans	68,845
Interest on loans of banking business	509
Credit card revenue	1,108
Per-item revenue	1,014
Revenue from credit guarantee	1,858
Collection from purchased receivable	4,152
Other financial revenue	349
Net sales	1,847
Other operating revenue	3,425
Operating revenue	<u>83,111</u>
Operating expenses	
Financial expenses	5,254
Cost of purchased receivable	2,751
Cost of sales	1,078
Other operating expenses	68,366
Operating expenses	<u>77,451</u>
Operating income	<u>5,660</u>
Non-operating income	
Interest income	85
Dividends income	10
House rent income	100
Other	112
Non-operating income	<u>308</u>
Non-operating expenses	
Interest expenses	2
Foreign exchange losses	11
Loss on investments in capital	23
Other	2
Non-operating expenses	<u>40</u>
Ordinary income	<u>5,928</u>
Extraordinary income	
Gain on sales of noncurrent assets	0
Gain on sales of investment securities	8
Other	1
Extraordinary income	<u>10</u>
Extraordinary loss	
Loss on sales of noncurrent assets	0
Loss on retirement of noncurrent assets	183
Impairment loss	91
Loss on termination of sale and purchase agreement of preferred beneficiary interest	195
Other	21
Extraordinary loss	<u>492</u>
Income before income taxes	<u>5,446</u>
Income taxes-current	531
Income taxes-deferred	(1,362)
Income taxes	<u>(830)</u>
Minority interests in income	<u>404</u>
Net income	<u>5,872</u>

(3) Quarterly Consolidated Statements of Cash Flows

(Millions of yen)

	This second quarter consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)
Net cash provided by (used in) operating activities	
Income before income taxes	32,157
Depreciation and amortization	1,505
Impairment loss	91
Amortization of goodwill	343
Increase (decrease) in allowance for doubtful accounts	(14,811)
Increase (decrease) in provision for loss on guarantees	37
Increase (decrease) in provision for retirement benefits	(53)
Increase (decrease) in provision for directors' retirement benefits	(36)
Increase (decrease) in provision for loss on interest repayment	(54,300)
Interest and dividends income	(738)
Interest expenses	7
Amortization of bond issuance cost	81
Foreign exchange losses (gains)	(3)
Loss (gain) on sales of property, plant and equipment	1
Loss on retirement of property, plant and equipment	240
Loss (gain) on sales of investment securities	(640)
Loss (gain) on valuation of investment securities	18
Decrease (increase) in notes and accounts receivable-trade	117
Decrease (increase) in operating loans receivable	73,944
Decrease (increase) loans receivable of banking business	(2,531)
Decrease (increase) in accounts receivable-installment	6,920
Decrease (increase) in investment securities for sale	(266)
Decrease (increase) in trading account securities	(3,822)
Decrease (increase) in inventories	(4)
Decrease (increase) in purchased receivables	5,077
Decrease (increase) in other current assets	(482)
Decrease (increase) in prepaid pension costs	266
Increase (decrease) in notes and accounts payable-trade	(169)
Increase (decrease) in deposits of banking business	(5,904)
Increase (decrease) in deferred installment income	(585)
Increase (decrease) in other current liabilities	(393)
Increase (decrease) by other operating activities	1,381
Subtotal	<u>37,448</u>
Interest and dividends income received	734
Interest expenses paid	(7)
Income taxes refund	116
Income taxes paid	(1,067)
Income taxes for prior periods paid	(33)
Net cash provided by (used in) operating activities	<u>37,190</u>

(Millions of yen)

	This second quarter consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)
Net cash provided by (used in) investment activities	
Payments into time deposits	(600)
Proceeds from withdrawal of time deposits	400
Purchase of short-term investment securities	(400)
Proceeds from redemption of securities	12,908
Purchase of property, plant and equipment	(637)
Proceeds from sales of property, plant and equipment	4
Purchase of investment securities	(3,011)
Proceeds from sales of investment securities	1,169
Payment of increase in other investment	(220)
Proceeds from decrease in other investment	346
Increase (decrease) by other investment activities	3
Net cash provided by (used in) investment activities	<u>9,962</u>
Net cash provided by (used in) financing activities	
Increase in short-term loans payable	121,314
Decrease in short-term loans payable	(117,198)
Proceeds from issuance of bonds	14,918
Redemption of bonds	(40,000)
Proceeds from deposit on redemption of bonds	10,000
Proceeds from long-term loans payable	70,139
Repayment of long-term loans payable	(111,845)
Purchase of treasury stock	(0)
Cash dividends paid	(7,858)
Increase (decrease) in other financing activities	(137)
Net cash provided by (used in) financing activities	<u>(60,667)</u>
Effect of exchange rate change on cash and cash equivalents	<u>(453)</u>
Net increase (decrease) in cash and cash equivalents	<u>(13,968)</u>
Cash and cash equivalents	<u>152,221</u>
Cash and cash equivalents	<u>138,253</u>

The "Accounting Standard for Quarterly Financial Reporting" (Accounting Standards Board of Japan [ASBJ] Statement No. 12, March 14, 2007) and "Guidance on Accounting Standard for Quarterly Financial Reporting" (ASBJ Guidance No. 14, March 14, 2007) have been applied from the current consolidated fiscal year ending March 31, 2009. In addition, quarterly consolidated financial statements were prepared in accordance with the "Regulations of Quarterly Consolidated Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 64, 2007; hereinafter, "Regulations on Quarterly Consolidated Financial Statements").

(4) Notes Concerning the Premise of a Going Concern

None

(5) Segment Information

(A) Business segment information

This second quarter consolidated accounting period (from July 1, 2008 to September 30, 2008) and this second quarter consolidated cumulative accounting period (from April 1, 2008 to September 30, 2008)

Detailed business segment information is omitted as operating revenue and operating income in financial service business account for more than 90% of total consolidated operating revenue and consolidated operating income across all segments.

(B) Geographical segment information

This second quarter consolidated accounting period (from July 1, 2008 to September 30, 2008) and this second quarter consolidated cumulative accounting period (from April 1, 2008 to September 30, 2008)

Geographical segment information is omitted as sales in Japan account for more than 90% of total consolidated sales across all segments.

(C) Overseas sales

This second quarter consolidated accounting period (from July 1, 2008 to September 30, 2008) and this second quarter consolidated cumulative accounting period (from April 1, 2008 to September 30, 2008)

Overseas sales information is omitted as overseas sales account for less than 10% of total consolidated sales.

(6) Notes in Case of any Significant Change in the Amount of Shareholders' Equity

None

(7) Notes to Consolidated Financial Statements

Notes to Quarterly Consolidated Balance Sheets

This second quarter consolidated accounting period (As of September 30, 2008)	Prior consolidated fiscal year (As of March 31, 2008)
1. Cumulative depreciation of property, plant and equipment (Millions of yen) 48,037	1. Cumulative depreciation of property, plant and equipment (Millions of yen) 47,997
2. Assets pledged as security (Millions of yen)	2. Assets pledged as security (Millions of yen)
(1) Pledged assets	(1) Pledged assets
Accounts receivable-operating loans	Accounts receivable-operating loans
57,088 <2,533>	96,964 <6,660>
(2) Secured liabilities	(2) Secured liabilities
Current portion of long-term loans payable	Current portion of long-term loans payable
40,386 <2,060>	67,993 <5,727>
Long-term loans payable	Long-term loans payable
16,689 <470>	28,958 <930>
Total 57,075 <2,530>	Total 96,951 <6,657>
Figures in brackets "<>" represent amounts engaged in transferring assignment of claims.	Figures in brackets "<>" represent amounts engaged in transferring assignment of claims.

This second quarter consolidated accounting period (As of September 30, 2008)	Prior consolidated fiscal year (As of March 31, 2008)																																																
<p>3. Cash and deposits include 2,509 million yen of reserve for deposit of consolidated subsidiary based on regulations of Bank Indonesia.</p> <p>4. Contingent liabilities</p> <p>(1) Amount of guaranteed receivables of guarantee business (Millions of yen)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Guaranteed receivables</td> <td style="text-align: right;">135,467</td> </tr> <tr> <td>Provision for loss on guarantees</td> <td style="text-align: right;">2,230</td> </tr> <tr> <td style="border-top: 1px solid black;">Net</td> <td style="text-align: right; border-top: 1px solid black;">133,237</td> </tr> </table> <p>(2) Guarantees given of banking business (Millions of yen)</p> <p style="text-align: right;">541</p> <p>5. 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Notes to Quarterly Consolidated Statements of Income

This second quarter consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)	This second quarter consolidated accounting period (From July 1, 2008 to September 30, 2008)																																																																								
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Notes to Quarterly Consolidated Statements of Cash Flows

This second quarter consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)	
1. Relationship between cash and cash equivalents at the end of accounting period and consolidated balance sheet items as of September 30, 2008.	
	(Millions of yen)
Cash and deposits	82,062
Short-term investment securities	19,034
Short-term loans receivable	40,755
Time deposits which term of deposit is more than 3 months	(605)
Certificates of deposit which term of deposit is more than 3 months	(400)
Cash reserved for deposit of banking business	(2,509)
Shares, bonds and stock investment trusts, maturing more than 3 months after the date of purchase	(84)
<u>Cash and cash equivalents</u>	<u>138,253</u>

Notes to Net Assets

The end of this second quarter consolidated accounting period (September 30, 2008) and this second quarter consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)

(A) Matters related to issued shares

Common shares 159,628,280 shares

(B) Matters related to treasury stock

Common shares 2,433,808 shares

(C) Matters related to subscription rights to shares, etc

None

(D) Matters related to dividends

(a) Dividends paid

Resolution	Type of shares	Total amount of dividends (Millions of yen)	Dividends per share (Yen)	Basic date	Effective date
Annual Shareholders' as of June 20, 2008	Common shares	7,859	50.00	March 31, 2008	June 23, 2008

(b) Dividends after the end of this second quarter consolidated accounting period of which basic date belongs to this second quarter consolidated cumulative accounting period

Resolution	Type of shares	Total amount of dividends (Millions of yen)	Dividends per share (Yen)	Basic date	Effective date
Board of Directors as of November 6, 2008	Common shares	7,859	50.00	September 30, 2008	December 4, 2008

Note to Short-term Investment Securities

The end of this second quarter consolidated accounting period (As of September 30, 2008)

While other securities with a market value represent an important asset in our business operations, the values changed significantly from the end of the prior consolidated fiscal year.

(Millions of yen)

Type	Acquisition price	Book value	Unrealized gain (loss)
(a) Stocks	27,487	32,361	4,874
(b) Bonds			
Government/municipal	83	84	0
Corporate	3,011	3,000	(10)
Miscellaneous	-	-	-
(c) Other	1,074	948	(126)
Total	31,656	36,394	4,737

Note: In this second quarter accounting period, among other securities, those with market prices were treated with an impairment loss of 2 million of yen.

Impairment losses on stocks are written off when the market price of a given stock fell more than 50% of original cost and the market price is deemed unlikely to recover the level of the original cost. Impairment losses on stocks are also written off when the market price did not recover the fall out ratio of 30% for one year after the market price of a given stock fell more than 30% to below 50% of original cost and the market price is deemed unlikely to recover the level of the original cost considering financial condition, financial results, and trends of market price.

Notes to Statistics per Share

(A) Net assets per share

This second quarter consolidated accounting period (As of September 30, 2008)	Prior consolidated fiscal year (As of March 31, 2008)
(Yen) Net assets per share 3,043.15	(Yen) Net assets per share 2,950.01

Note: Net assets per share is calculated based on the following data.

	This second quarter consolidated accounting period (As of September 30, 2008)	Prior consolidated fiscal year (As of March 31, 2008)
Total net assets (Millions of yen)	486,995	472,144
The amounts deducted from total net assets (Millions of yen)	8,629	8,419
[Minority interests included in the above] (Millions of yen)	[8,629]	[8,419]
Amounts of net assets related to common shares at the end of quarterly consolidated accounting period (Millions of yen)	478,366	463,725
Number of common shares to calculate net assets per share at the end of quarterly consolidated accounting period	157,194,472 shares	157,194,482 shares

(B) Net income per share

This second quarter consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)	This second quarter consolidated accounting period (From July 1, 2008 to September 30, 2008)
(Yen) Net income per share 164.77 Net income per share diluted 147.84	(Yen) Net income per share 37.36 Net income per share diluted 33.51

Note: Net income per share and net income per share diluted are calculated based on the following data.

	This second quarter consolidated cumulative accounting period From April 1, 2008 to September 30, 2008	This second quarter consolidated accounting period From July 1, 2008 to September 30, 2008
Net income per share		
Net income (Millions of yen)	25,901	5,872
Net income not available to common shareholders (Millions of yen)	-	-
Net income related to common shares (Millions of yen)	25,901	5,872
Weighted average number of common shares during accounting period	157,194,478 shares	157,194,476 shares
Net income per share diluted		
Net income effect of dilutive securities (Millions of yen)	(1)	(0)
Number of increase of common shares	18,000,000	18,000,000
Residual securities which do not dilute net income per share and have important change since the end of prior consolidated fiscal year	Out of the residual securities which were not included in calculation of net income per share diluted as having no diluting impacts at end of the prior consolidated fiscal year, 297,600 shares in stock options of the filing company (treasury stock method) are no longer residual securities, as the period for handling exercise of options terminated on June 30, 2008.	

[Reference]

Financial Statements of Prior Accounting Period

(1) Interim Consolidated Statements of Income

(Millions of yen)

Subject	The prior interim consolidated accounting period (From April 1, 2007 to September 30, 2007)	
	Amount	Percentage
I Operating revenue	196,654	100.0
Interest on operating loans	169,477	
Credit card revenue	2,661	
Per-item revenue	3,354	
Revenue from credit guarantee	3,315	
Collection from purchased receivable	7,599	
Other financial revenue	235	
Net sales	3,853	
Other operating revenue	6,157	
II Operating expenses	147,255	74.9
Financial expenses	10,588	5.4
Cost of purchased receivable	4,901	2.5
Cost of sales	2,377	1.2
Other operating expenses	129,388	65.8
Operating income	49,398	25.1
III Non-operating income	1,198	0.6
Interest income	63	
Dividends income	549	
House rent income	205	
Interest on refund of income taxes and other	164	
Other	214	
IV Non-operating expenses	136	0.0
Loss on investments in investing business association	21	
Foreign exchange losses	67	
Taxes and dues	27	
Other	20	
Ordinary income	50,460	25.7
V Extraordinary income	3,498	1.8
Gain on sales of noncurrent assets	26	
Gain on sales of investment securities	3,471	
VI Extraordinary loss	17,474	8.9
Loss on sales of noncurrent assets	4	
Loss on retirement of noncurrent assets	601	
Impairment loss	43	
Loss on sales of investment securities	0	
Loss on valuation of investment securities	16,684	
Loss on liquidation of investment securities	81	
Other	59	
Income before income taxes	36,483	18.6
Income taxes-current	629	
Income taxes for prior periods	9,060	5.8
Income taxes-deferred	1,710	
Minority interests in income	237	0.2
Net income	24,845	12.6

(2) Interim Consolidated Statements of Cash Flow

(Millions of yen)

	The prior interim consolidated accounting period (From April 1, 2007 to September 30, 2007)
Subject	Amount
I Net cash provided by (used in) operating activities	
Income before income taxes	36,483
Depreciation and amortization	1,828
Impairment loss	43
Increase (decrease) in allowance for doubtful accounts	2,618
Increase (decrease) in provision for loss on guarantees	276
Increase (decrease) in provision for loss on interest repayment	(65,966)
Increase (decrease) in provision for retirement benefits	35
Increase (decrease) in provision for directors' retirement benefits	(100)
Interest and dividends income	(613)
Bond issuance cost	183
Foreign exchange losses (gains)	3
Loss (gain) on sales of property, plant and equipment	(22)
Loss on retirement of property, plant and equipment	601
Loss (gain) on sales of investment securities	(3,471)
Loss on valuation of investment securities	16,684
Loss on liquidation of investment securities	81
Decrease (increase) in notes and accounts receivable-trade	262
Decrease (increase) in operating loans	77,838
Decrease (increase) in accounts receivable-installment	9,745
Decrease (increase) in inventories	(346)
Decrease (increase) in purchased receivables	(1,512)
Decrease (increase) in other current assets	(1,859)
Increase (decrease) in notes and accounts payable-trade	(2,185)
Increase (decrease) in deferred installment income	(1,147)
Increase (decrease) in other current liabilities	(3,442)
Increase (decrease) in other operating activities	59
Subtotal	66,077
Interest and dividends income received	620
Income taxes refund	6,123
Income taxes paid	(606)
Income taxes for prior periods paid	(5,145)
Net cash provided by (used in) operating activities	67,068

(Millions of yen)

	The prior interim consolidated accounting period (From April 1, 2007 to September 30, 2007)
Subject	Amount
II Net cash provided by (used in) investment activities	
Payments into time deposits	(200)
Purchase of short-term investment securities	(400)
Purchase of property, plant and equipment	(714)
Proceeds from sales of property, plant and equipment	62
Purchase of investment securities	(0)
Proceeds from sales of investment securities	8,859
Collection of loans receivable	1,000
Payment of increase by other investment	(206)
Proceeds from decrease by other investment	1,774
Increase (decrease) by other investment activities	(0)
Net cash provided by (used in) investment activities	10,174
III Net cash provided by (used in) financing activities	
Increase in short-term loans payable	152,975
Decrease in short-term loans payable	(157,572)
Redemption of commercial papers	(40,000)
Proceeds from issuance of bonds	29,816
Redemption of bonds	(10,000)
Proceeds from long-term loans payable	63,700
Repayment of long-term loans payable	(103,437)
Proceeds from disposal of treasury stock	0
Proceeds from sales of treasury stock	(0)
Cash dividends paid by parent company	(4,715)
Increase (decrease) in other financing activities	(178)
Net cash provided by (used in) financing activities	(69,410)
IV Effect of exchange rate change on cash and cash equivalents	221
V Net increase (decrease) in cash and cash equivalents	8,054
VI Cash and cash equivalents	146,383
VII Cash and cash equivalents	154,438

[Reference]

Quarterly Non-consolidated Financial Statements

(1) Quarterly Non-consolidated Balance Sheets

(Millions of yen)

	This second quarter non-consolidated accounting period (As of September 30, 2008)	Summarized non-consolidated balance sheets in prior non-consolidated fiscal year (As of March 31, 2008)
Assets		
Current assets		
Cash and deposits	60,275	61,696
Accounts receivable-operating loans	1,241,808	1,318,781
Accounts receivable-installment	34,932	37,683
Short-term investment securities	17,084	23,598
Merchandise	1,034	1,040
Deferred tax assets	33,956	42,325
Other	63,459	78,425
Allowance for doubtful accounts	(92,710)	(106,600)
Current assets	1,359,840	1,456,951
Noncurrent assets		
Property, plant and equipment	30,897	31,967
Intangible assets	705	708
Investments and other assets		
Other	126,651	132,742
Allowance for doubtful accounts	(1,690)	(1,900)
Investment and other assets	124,961	130,842
Noncurrent assets	156,564	163,517
Assets	1,516,405	1,620,468
Liabilities		
Current liabilities		
Accounts payable-trade	332	437
Current portion of long-term loans payable	132,204	169,343
Current portion of bonds	-	40,000
Income taxes payable	171	265
Provision for loss on guarantees	3,270	3,490
Other	11,584	12,004
Current liabilities	147,562	225,540
Noncurrent liabilities		
Bonds payable	235,000	220,000
Long-term loans payable	347,912	345,064
Deferred tax liabilities	1,909	3,036
Provision for directors' retirement benefits	-	678
Provision for loss on interest repayment	320,500	374,800
Other	668	27
Noncurrent liabilities	905,991	943,606
Liabilities	1,053,553	1,169,147
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	338,687	325,485
Treasury stock	(18,507)	(18,507)
Shareholders' equity	460,022	446,821
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	2,829	4,500
Valuation and translation adjustments	2,829	4,500
Net assets	462,852	451,321
Liabilities and net assets	1,516,405	1,620,468

Note: This quarterly balance sheet was prepared in accordance with the Regulations on Quarterly Non-consolidated Financial Statements, which are not included in the scope of review under the statutory disclosure obligation.

(2) Quarterly Non-consolidated Statements of Income

[The second quarter non-consolidated cumulative accounting period]

(Millions of yen)

	This second quarter non-consolidated cumulative accounting period (From April 1, 2008 to September 30, 2008)
Operating revenue	
Interest on operating loans	124,390
Credit card revenue	2,226
Revenue from credit guarantee	5,180
Other financial revenue	213
Other operating revenue	4,556
Operating revenue	<u>136,566</u>
Operating expenses	
Financial expenses	7,385
Other operating expenses	101,166
Operating expenses	<u>108,552</u>
Operating income	<u>28,014</u>
Non-operating income	
Interest income	474
Dividends income	579
Other	480
Non-operating income	<u>1,534</u>
Non-operating expenses	
Interest expenses	0
Loss on investments in capital	185
Other	17
Non-operating expenses	<u>202</u>
Ordinary income	<u>29,345</u>
Extraordinary income	
Gain on sales of noncurrent assets	0
Gain on sales of investment securities	640
Other	16
Extraordinary income	<u>657</u>
Extraordinary loss	
Loss on sales of noncurrent assets	1
Loss on retirement of noncurrent assets	261
Loss on termination of sale and purchase agreement of preferred beneficiary interest	195
Other	47
Extraordinary loss	<u>506</u>
Income before income taxes	<u>29,496</u>
Income taxes-current	67
Income taxes-deferred	<u>8,368</u>
Income taxes	<u>8,435</u>
Net income	<u>21,061</u>

Note: This quarterly statements of income was prepared in accordance with the Regulations on Quarterly Non-consolidated Financial Statements, which are not included in the scope of review under the statutory disclosure obligation.

6. Consolidated Operating Results

(1) Operating Revenue by Segment

(Millions of yen)

Term Segment	This second quarter consolidated accounting period (From April 1, 2008 to September 30, 2008)		Prior second quarter consolidated accounting period (From April 1, 2007 to September 30, 2007)		Prior consolidated fiscal year (From April 1, 2007 to March 31, 2008)	
	Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Financial service business	165,642	98.3	193,739	98.5	373,182	98.3
Loan business	144,222	85.6	173,275	88.1	331,476	87.3
Credit card business	2,467	1.5	2,831	1.5	5,437	1.4
Installment sales finance business	2,608	1.5	4,198	2.1	7,682	2.0
Guarantee business	5,715	3.4	5,169	2.6	10,565	2.8
Loan servicing business	8,382	5.0	7,832	4.0	17,026	4.5
Banking business	1,685	1.0	-	-	-	-
Others	560	0.3	431	0.2	993	0.3
Other business	2,858	1.7	2,914	1.5	6,523	1.7
Rental business	2,161	1.3	2,174	1.1	4,600	1.2
Others	696	0.4	740	0.4	1,923	0.5
Total	168,501	100.0	196,654	100.0	379,706	100.0

(2) Other Statistics

1) Receivables Outstanding

(Millions of yen)

Term Segment	This second quarter consolidated accounting period (As of September 30, 2008)	Prior second quarter consolidated accounting period (As of September 30, 2007)	Prior consolidated fiscal year (As of March 31, 2008)
	Loan business	1,393,910	1,561,499
Credit card business	35,239	41,710	38,126
Credit card	34,932	41,174	37,682
Others	306	536	444
Installment sales finance business	37,164	52,146	42,795
Loan servicing business	25,561	27,301	30,638
Banking business	21,824	-	20,078
Total	1,513,701	1,682,657	1,612,556

2) Number of Customer Accounts

Term Segment	This second quarter consolidated accounting period (As of September 30, 2008)	Prior second quarter consolidated accounting period (As of September 30, 2007)	Prior consolidated fiscal year (As of March 31, 2008)
	Loan business	3,118,013	3,334,656
Credit card business	703,775	1,021,168	871,773
Credit card	700,083	1,015,694	866,958
Others	3,692	5,474	4,815
Installment sales finance business	248,494	391,131	313,664
Loan servicing business	246,065	268,995	227,587
Banking business	3,755	-	4,001
Rental business	3,975	4,676	6,986

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

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

3) Others

Item	Term	This second quarter consolidated accounting period (As of September 30, 2008)	Prior second quarter consolidated accounting period (As of September 30, 2007)	Prior consolidated fiscal year (As of March 31, 2008)
Number of outlets		1,815	1,802	1,840
Number of employees		6,456	5,861	6,277
Allowance for doubtful accounts (Millions of yen)		103,904	132,027	119,883
Provision for loss on guarantees (Millions of yen)		2,230	2,238	2,192
Provision for loss on interest repayment (Millions of yen)		320,500	424,033	374,800
Bad debts expenses (Millions of yen)		53,986	63,583	125,375
Loss on interest repayment (Millions of yen)		73,890	65,966	134,821