

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

February 5, 2009

### Forward-looking Statement

The statements and figures contained in this Brief Statement of Third 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: February 13, 2009

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

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

1. Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2008 to December 31, 2008)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income (Third Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
12/2008 (3Q)	249,819	—	30,845	—	32,404	—	20,809	—
12/2007 (3Q)	288,762	(10.1)	79,445	(1.4)	80,774	(3.0)	37,745	—

	Net Income per Share	Net Income per Share Diluted
	(Yen)	(Yen)
12/2008 (3Q)	132.38	132.37
12/2007 (3Q)	240.12	240.11

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
12/2008 (3Q)	1,671,897	464,640	27.3	2,901.57
03/2008 (Annual)	1,861,505	472,144	24.9	2,950.01

<Reference> Owners' Equity: 456,110 million yen (12/2008) 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)

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

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

[Note] Amendment to business results forecast: Not adopted

4. Others

(1) Change in important subsidiaries during the period (Change in scope of consolidation): Exclusion: 1 (JLA CO., LTD.)

(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 at the end of period (including treasury stock)

Third 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

Third Quarter of FY March 31, 2009: 2,433,874 shares FY March 31, 2008: 2,433,798 shares

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

Third Quarter of FY March 31, 2009: 157,194,464 shares Third Quarter of FY March 31, 2008: 157,194,493 shares

\*Description of appropriate use for the business forecast and other important notes

1. The business forecast is not revised as of November 6, 2008. The forecast above has been made based on the information available on the date of this statement. The final financial results may vary according to various factors.

2. The "Accounting Standard for Quarterly Financial Reporting" (Accounting Standards Board of Japan [ASBJ] Statement No. 12) and "Guidance on Accounting standard for Quarterly Financial Reporting" (ASBJ Guidance No. 14) have been applied from the current consolidated fiscal year ending March, 2009. In addition, quarterly consolidated financial statements were prepared based on "Regulations on Quarterly Consolidated Financial Statements."

## 1. Qualitative Information on consolidated Business Results

### (1) Consolidated Business Results

Up to the third quarter of the current consolidated fiscal year, the Japanese economy saw a decrease in exports and deteriorating corporate earnings due to the global financial crisis and slowdown of the global economy triggered by the debt crisis in the United States, also feeling the impact of sharp appreciation of the yen as well as the significant decline in stock prices on the back of such unfavorable conditions. Furthermore, a worsening job market and weakening private consumption accelerated the abrupt economic slowdown. Under such circumstances, the business environment in which we operate remains tough, with requests for interest repayment under the loan business segment staying at a high level.

Against this background, the ACOM Group promotes 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 third quarter of the current consolidated fiscal year, we concentrated on managerial reform, mainly by promoting further efficiencies in Group management and measures toward achievement of the growth strategy for the next stage. Furthermore, we reached an agreement in September 2008 with Mitsubishi UFJ Financial Group, Inc. (hereinafter, "MUFG") and The Bank of Tokyo-Mitsubishi UFJ, Ltd. to position us as the core company of the consumer finance business within the MUFG Group and to further strengthen our strategic business and capital alliance in the retail business which was entered into in March 2004. Based on this agreement, MUFG implemented the tender offer for the shares of ACOM and we became a consolidated subsidiary of MUFG in December 2008, with MUFG's holding of our voting rights reaching 40.03%, including indirect ownership. As a result, in accordance with the regulation prohibiting the operation of other businesses by banks, each 85.1% of the shares of JLA CO., LTD. (interior design, construction of service outlets, real estate management, and maintenance of buildings and properties) and ACOM RENTAL CO., LTD. (comprehensive rental business), both wholly owned subsidiaries of ACOM, was sold in the form of assignment in December 2008, and both companies were excluded from the scope of consolidation of ACOM.

We are determined to proceed further with business alliances with the MUFG Group centering on a reorganization of the guarantee business within the MUFG Group, reorganization of the loan business and guarantee business of DC Cash One Ltd., and integration of the companies entrusted with call center functions.

Operating revenue and operating expenses for this third quarter consolidated cumulative fiscal year ending March 2009, were 249,819 million yen and 218,973 million yen, respectively. As a result, operating income and ordinary income were respectively 30,845 million yen and 32,404 million yen. Net income for the third quarter was 20,809 million yen.

### (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 third quarter of this fiscal year reached 138 thousand (up 5.4% year-on-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 third quarter of consolidated accounting period decreased by 127,658 million yen from the end of prior consolidated fiscal year, to 1,353,258 million yen (down 8.6%), and interest on operating loans was 207,124 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 is handled by Suruga Bank Ltd., one of our business partners. Furthermore, we newly commenced guarantee business for a new card loan handled by The Yamagata Bank, Ltd. in September, 2008 and Jibun Bank Corporation in December, 2008.

As a result, the number of our partners for the guarantee business reached 16 banks as of the end of the third quarter of the current consolidated fiscal year. The amount of guaranteed receivables increased by 20,702 million yen from the end of prior consolidated fiscal year, to 141,341 million yen, while revenue from credit guarantee was 5,655 million yen and revenue from guarantee business, including commissions for credit guarantee, was 8,601 million yen.

(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.”

In the period up to the third quarter of this fiscal year, the amount of consolidated collection from purchased receivables was 11,778 million yen while the revenue from loan servicing business including the commissions was 12,312 million yen.

(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 a 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 third quarter of the current consolidated fiscal year decreased by 230 thousand compared with nine months earlier, to 636 thousand, and the transaction volume decreased to 13,154 million yen 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 19,007 million yen and 33,080 million yen.

As a result, a total of the balance of accounts receivable-installment in the credit card business and installment sales finance business decreased by 9,951 million yen, to 70,970 million yen, during this cumulative third quarter. Credit card revenue and per-item revenue were respectively 3,317 million yen and 3,122 million yen.

## 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 189,608 million yen while shareholders’ equity had decreased by 7,614 million yen in the end of this third quarter consolidated accounting period. As a result, the shareholders’ equity ratio increased by 2.4 percentage points to 27.3%. Details of changes in assets, liabilities and net assets are as follows:

#### (Assets)

Current assets and noncurrent assets decreased by 160,431 million yen and 29,177 million yen, respectively. The breakdown of major decreases is as follows: accounts receivable-operating loans (down by 127,658 million yen), short-term investment securities (down by 16,044 million yen), short-term loans receivable (down 15,486 million yen), accounts receivable-installment (down by 9,951 million yen), deferred tax assets (down by 9,946 million yen), other current assets including deposits on redemption of straight bonds (down by 8,569 million yen), and a decrease in the allowance for doubtful accounts (down by 17,396 million yen). The contributor to a decrease in noncurrent assets was investment securities (down by 13,954 million yen), and a decrease of land (down by 10,418 million yen) due to a change of the scope of subsidiaries.

#### (Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities decreased by 60,856 million yen, 121,248 million yen, and 182,104 million yen, respectively. The breakdown of major decrease in liabilities includes: loans and bonds payable showed a decrease of 91,704 million yen, provision for loss on interest repayment decreased by 73,200 million yen, and deposits of banking business decreased by 8,580 million yen.

#### (Net Assets)

Changes in the net assets accounts include decrease in valuation and translation

adjustments by 12,369 million yen, and retained earnings showed increase of 4,754 million yen. As the shareholders' equity increased by 4,754 million yen, the net assets decreased by 7,503 million yen.

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

Cash and cash equivalents (hereinafter, "funds") at the end of this third quarter consolidated cumulative accounting period decreased by 8,289 million yen to 143,932 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 57,466 million yen. The increase was mainly attributable to 27,995 million yen in income before income taxes, a decrease of 16,306 million yen in allowance for doubtful accounts, a decrease of 73,200 million yen in provision for loss on interest repayment, in addition to an increase of 111,572 million yen due to a decrease in accounts receivable-operating loans.

(Cash flow from investing activities)

Funds from investing activities saw an increase of 17,250 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 and investment securities by 10,531 million yen, and the proceeds from sales of subsidiaries' stocks due to a change of the scope of subsidiaries were 7,141 million yen.

(Cash flow from financing activities)

Funds from financing activities saw a decrease of 82,192 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 76,307 million yen, and also due to proceeds from deposit on redemption of bonds (10,000 million yen) and cash dividends paid (15,677 million yen).

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

Although there are still continued uncertain risk factors such as the trend of requests for interest repayment and fluctuation of the stock markets, we expect the downward trend in provision of allowance for doubtful accounts and general administrative expenses. Therefore, we intend to make no revisions as of the date of this announcement to the forecast for the full-year consolidated performance of the current fiscal year.

#### 4. Others

##### (1) Change in Important Subsidiaries during the Third Quarter (Change in Scope of Consolidation)

JLA CO., LTD., which was a consolidated subsidiary in previous fiscal year, was excluded from the scope of consolidation as ACOM sold its holding share on December 25, 2008 and voting rights ratio decreased to 14.9%.

The deemed stock-sale date was at the end of the third quarter consolidated accounting period, and it is consolidated in the consolidated Statement of Income for this third quarter of the consolidated cumulative fiscal year.

##### (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 76 million yen, 64 million yen and 64 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 for directors and corporate auditors. In addition, it was approved and determined at the Annual Shareholders' system 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

	This third quarter consolidated accounting period (As of December 31, 2008)	Summarized consolidated balance sheets in prior consolidated fiscal year (As of March 31, 2008)
(Millions of yen)		
<b>Assets</b>		
Current assets		
Cash and deposits	93,253	85,916
Notes and accounts receivable-trade	-	381
Accounts receivable-operating loans	1,353,258	1,480,917
Loans receivable of banking business	22,840	20,078
Accounts receivable-installment	70,970	80,922
Short-term investment securities	23,000	39,044
Stocks of parent company	6,696	-
Operational investment securities	3,992	3,641
Trading account securities	2,006	1,103
Merchandise	1,047	1,274
Purchased receivables	23,028	30,638
Deferred tax assets	35,109	45,056
Short-term loans receivable	29,978	45,465
Other	26,062	34,632
Allowance for doubtful accounts	(100,535)	(117,932)
Current assets	<u>1,590,709</u>	<u>1,751,141</u>
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	12,493	15,272
Equipment, net	12,762	14,072
Land	6,551	16,970
Other, net	520	27
Property, plant and equipment	<u>32,328</u>	<u>46,342</u>
Intangible assets		
Goodwill	2,923	3,439
Other	726	953
Intangible assets	<u>3,650</u>	<u>4,393</u>
Investments and other assets		
Investment securities	25,910	39,864
Deferred tax assets	597	1,340
Guarantee deposits	9,737	9,492
Prepaid pension cost	4,604	3,849
Other	5,947	7,032
Allowance for doubtful accounts	(1,588)	(1,950)
Investment and other assets	<u>45,208</u>	<u>59,628</u>
Noncurrent assets	<u>81,187</u>	<u>110,364</u>
Assets	<u>1,671,897</u>	<u>1,861,505</u>

	(Millions of yen)	
	This third quarter consolidated accounting period (As of December 31, 2008)	Summarized consolidated balance sheets in prior consolidated fiscal year (As of March 31, 2008)
<b>Liabilities</b>		
<b>Current liabilities</b>		
Notes and accounts payable-trade	1,055	1,908
Short-term loans payable	55,516	55,669
Current portion of long-term loans payable	134,959	192,368
Current portion of bonds	49,090	40,000
Deposits of banking business	32,211	40,792
Income taxes payable	220	1,099
Provision for loss on guarantees	2,225	2,192
Deferred installment income	4,516	5,344
Other	15,388	16,664
<b>Current liabilities</b>	<b>295,183</b>	<b>356,040</b>
<b>Noncurrent liabilities</b>		
Bonds payable	204,862	243,956
Long-term loans payable	396,342	400,481
Deferred tax liabilities	5,874	10,509
Provision for retirement benefits	118	197
Provision for directors' retirement benefits	72	771
Provision for loss on interest repayment	301,600	374,800
Other	3,201	2,603
<b>Noncurrent liabilities</b>	<b>912,072</b>	<b>1,033,321</b>
<b>Liabilities</b>	<b>1,207,256</b>	<b>1,389,361</b>
<b>Net assets</b>		
<b>Shareholders' equity</b>		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	342,208	337,454
Treasury stock	(18,507)	(18,507)
<b>Shareholders' equity</b>	<b>463,544</b>	<b>458,789</b>
<b>Valuation and translation adjustments</b>		
Valuation difference on available-for-sale securities	(5,618)	4,500
Foreign currency translation adjustment	(1,815)	435
<b>Valuation and translation adjustments</b>	<b>(7,433)</b>	<b>4,935</b>
<b>Minority interests</b>	<b>8,530</b>	<b>8,419</b>
<b>Net assets</b>	<b>464,640</b>	<b>472,144</b>
<b>Liabilities and net assets</b>	<b>1,671,897</b>	<b>1,861,505</b>

## (2) Quarterly Consolidated Statements of Income

[The third quarter consolidated cumulative accounting period]

(Millions of yen)

	This third quarter consolidated cumulative accounting period ( From April 1, 2008 to December 31, 2008 )
Operating revenue	
Interest on operating loans	207,124
Interest on loans of banking business	1,784
Credit card revenue	3,317
Per-item revenue	3,122
Revenue from credit guarantee	5,655
Collection from purchased receivable	11,778
Other financial revenue	1,472
Net sales	5,737
Other operating revenue	9,826
Operating revenue	<u>249,819</u>
Operating expenses	
Financial expenses	16,825
Cost of purchased receivable	8,085
Cost of sales	3,204
Other operating expenses	190,858
Operating expenses	<u>218,973</u>
Operating income	<u>30,845</u>
Non-operating income	
Interest income	278
Dividends income	862
Other	533
Non-operating income	<u>1,674</u>
Non-operating expenses	
Interest expenses	9
Foreign exchange losses	56
Loss on investments in capital	23
Other	27
Non-operating expenses	<u>116</u>
Ordinary income	<u>32,404</u>
Extraordinary income	
Gain on sales of noncurrent assets	1
Gain on sales of investment securities	698
Gain on sales of subsidiaries and affiliates' stocks	1,714
Other	16
Extraordinary income	<u>2,431</u>
Extraordinary loss	
Loss on sales of noncurrent assets	2
Loss on retirement of noncurrent assets	314
Impairment loss	198
loss on sales of investment securities	49
Loss on sales of Stocks of subsidiaries and affiliates	5,799
Loss on valuation on investment securities	223
Other	251
Extraordinary loss	<u>6,840</u>
Income before income taxes	<u>27,995</u>
Income taxes-current	633
Income taxes-deferred	5,675
Income taxes	<u>6,308</u>
Minority interests in income	<u>877</u>
Net income	<u>20,809</u>

[The third quarter consolidated accounting period]

(Millions of yen)

	This third quarter consolidated accounting period ( From October 1, 2008 to December 31, 2008 )
Operating revenue	
Interest on operating loans	66,918
Interest on loans of banking business	679
Credit card revenue	1,066
Per-item revenue	960
Revenue from credit guarantee	1,992
Collection from purchased receivable	3,780
Other financial revenue	747
Net sales	2,080
Other operating revenue	3,092
Operating revenue	<u>81,318</u>
Operating expenses	
Financial expenses	6,030
Cost of purchased receivable	2,563
Cost of sales	1,213
Other operating expenses	71,735
Operating expenses	<u>81,543</u>
Operating income	<u>(224)</u>
Non-operating income	
Interest income	104
Dividends income	298
Other	177
Non-operating income	<u>580</u>
Non-operating expenses	
Interest expenses	2
Foreign exchange losses	17
Other	10
Non-operating expenses	<u>29</u>
Ordinary income	<u>326</u>
Extraordinary income	
Gain on sales of noncurrent assets	0
Gain on sales of investment securities	57
Gain on sales of subsidiaries and affiliates' stocks	1,714
Extraordinary income	<u>1,773</u>
Extraordinary loss	
Loss on sales of noncurrent assets	1
Loss on retirement of noncurrent assets	74
Impairment loss	106
Loss on sales of investment securities	49
Loss on sales of stocks of subsidiaries and affiliates	5,799
Loss on valuation of investment securities	205
Other	25
Extraordinary loss	<u>6,261</u>
Income before income taxes	<u>(4,161)</u>
Income taxes-current	(32)
Income taxes-deferred	803
Income taxes	<u>771</u>
Minority interests in income	<u>158</u>
Net income	<u>(5,091)</u>

## (3) Quarterly Consolidated Statements of Cash Flows

(Millions of yen)

	This third quarter consolidated cumulative accounting period ( From April 1, 2008 to December 31, 2008 )
Net cash provided by (used in) operating activities	
Income before income taxes	27,995
Depreciation and amortization	2,255
Impairment loss	198
Amortization of goodwill	515
Increase (decrease) in allowance for doubtful accounts	(16,306)
Increase (decrease) in provision for loss on guarantees	33
Increase (decrease) in provision for retirement benefits	(55)
Increase (decrease) in provision for directors' retirement benefits	(44)
Increase (decrease) in provision for loss on interest repayment	(73,200)
Interest and dividends income	(1,141)
Interest expenses	9
Amortization of bond issuance cost	81
Foreign exchange losses (gains)	(473)
Loss (gain) on sales of property, plant and equipment	1
Loss on retirement of property, plant and equipment	314
Loss (gain) on sales of investment securities	(649)
Loss (gain) sales of stocks of subsidiaries and affiliates	4,084
Loss (gain) on valuation of investment securities	223
Decrease (increase) in notes and accounts receivable-trade	(4)
Decrease (increase) in operating loans receivable	111,572
Decrease (increase) loans receivable of banking business	(4,837)
Decrease (increase) in accounts receivable-installment	8,140
Decrease (increase) in investment securities for sale	(350)
Decrease (increase) in trading account securities	(1,058)
Decrease (increase) in inventories	162
Decrease (increase) in purchased receivables	7,610
Decrease (increase) in other current assets	(2,259)
Decrease (increase) in prepaid pension costs	(842)
Increase (decrease) in notes and accounts payable-trade	(339)
Increase (decrease) in deposits of banking business	(5,138)
Increase (decrease) in deferred installment income	(563)
Increase (decrease) in other current liabilities	(889)
Increase (decrease) by other operating activities	2,842
Subtotal	<u>57,889</u>
Interest and dividends income received	1,118
Interest expenses paid	(9)
Income taxes refund	116
Income taxes paid	(1,615)
Income taxes for prior periods paid	<u>(33)</u>
Net cash provided by (used in) operating activities	<u>57,466</u>

(Millions of yen)

	This third quarter consolidated cumulative accounting period ( From April 1, 2008 to December 31, 2008 )
Net cash provided by (used in) investment activities	
Payments into time deposits	(600)
Proceeds from withdrawal of time deposits	1,000
Purchase of short-term investment securities	(400)
Proceeds from redemption of securities	13,327
Purchase of property, plant and equipment	(876)
Proceeds from sales of property, plant and equipment	8
Purchase of investment securities	(3,785)
Proceeds from sales of investment securities	1,388
Proceeds from sales of investments in subsidiaries due to a change of range of subsidiaries	7,141
Payment of increase in other investment	(305)
Proceeds from decrease in other investment	349
Increase (decrease) by other investment activities	1
Net cash provided by (used in) investment activities	<u>17,250</u>
Net cash provided by (used in) financing activities	
Increase in short-term loans payable	168,209
Decrease in short-term loans payable	(164,621)
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	94,089
Repayment of long-term loans payable	(148,902)
Purchase of treasury stock	(0)
Cash dividends paid	(15,677)
Other, net	(207)
Net cash provided by (used in) financing activities	<u>(82,192)</u>
Effect of exchange rate change on cash and cash equivalents	<u>(814)</u>
Net increase (decrease) in cash and cash equivalents	<u>(8,289)</u>
Cash and cash equivalents	<u>152,221</u>
Cash and cash equivalents	<u>143,932</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 on the Assumption as a Going Concern

None

(5) Segment Information

(A) Business segment information

This third quarter consolidated cumulative accounting period (from April 1, 2008 to December 31, 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 third quarter consolidated cumulative accounting period (from April 1, 2008 to December 31, 2008)

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

(C) Overseas sales

This third quarter consolidated cumulative accounting period (from April 1, 2008 to December 31, 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 third quarter consolidated accounting period (As of December 31, 2008)	Prior consolidated fiscal year (As of March 31, 2008)
*1. Cumulative depreciation of property, plant and equipment <span style="float: right;">(Millions of yen)</span> 47,618	*1. Cumulative depreciation of property, plant and equipment <span style="float: right;">(Millions of yen)</span> 47,997
*2. Assets pledged as security <span style="float: right;">(Millions of yen)</span>	*2. Assets pledged as security <span style="float: right;">(Millions of yen)</span>
(1) Pledged assets	(1) Pledged assets
Accounts receivable-operating loans	Accounts receivable-operating loans
41,575 (1,301)	96,964 (6,660)
(2) Secured liabilities	(2) Secured liabilities
Current portion of long-term loans payable	Current portion of long-term loans payable
29,969 (1,058)	67,993 (5,727)
Long-term loans payable	Long-term loans payable
11,593 (240)	28,958 (930)
Total	Total
41,562 (1,298)	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 third quarter consolidated accounting period (As of December 31, 2008)	Prior consolidated fiscal year (As of March 31, 2008)																																																
<p>*3. Cash and deposits include 2,294 million yen of reserve for deposit of consolidated subsidiary based on regulations of Bank Indonesia.</p> <p>*4. Contingent liabilities (1) Amount of guaranteed receivables of guarantee business (Millions of yen)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Guaranteed receivables</td> <td style="text-align: right;">141,341</td> </tr> <tr> <td>Provision for loss on guarantees</td> <td style="text-align: right;">2,225</td> </tr> <tr> <td style="text-align: center;">Net</td> <td style="text-align: right; border-top: 1px solid black;">139,115</td> </tr> </table> <p>(2) Guarantees given of banking business (Millions of yen)</p> <p style="text-align: right;">496</p> <p>*5. Status of non-performing loans of accounts receivable-operating loans (Millions of yen)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Category</th> <th style="text-align: center;">Amount</th> <th style="text-align: center;">Classification criteria</th> </tr> </thead> <tbody> <tr> <td>Loans to bankrupt parties</td> <td style="text-align: center;">(4,685) 4,685</td> <td>Loans exclusive of accrued interest to bankrupt parties, parties in rehabilitation and reorganization, and others</td> </tr> <tr> <td>Loans in arrears</td> <td style="text-align: center;">(17,371) 76,058</td> <td>Other loans stated exclusive of accrued interest, excluding loans that have been restructured or on which interest is reduced in the interest of rehabilitating the debtor.</td> </tr> <tr> <td>Loans overdue by 3 months or more</td> <td style="text-align: center;">(20,271) 3,590</td> <td>Loans other than the above that are overdue by 3 months or more</td> </tr> <tr> <td>Restructured loans</td> <td style="text-align: center;">(55,974) 42,567</td> <td>Loans other than the above on which favorable terms have been granted, such as the waiving of interest</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: center;">(98,303) 126,901</td> <td></td> </tr> </tbody> </table> <p>Figures in brackets refer to the balance of non-performing loans computed according to the policies set forth in Japanese tax laws.</p>	Guaranteed receivables	141,341	Provision for loss on guarantees	2,225	Net	139,115	Category	Amount	Classification criteria	Loans to bankrupt parties	(4,685) 4,685	Loans exclusive of accrued interest to bankrupt parties, parties in rehabilitation and reorganization, and others	Loans in arrears	(17,371) 76,058	Other loans stated exclusive of accrued interest, excluding loans that have been restructured or on which interest is reduced in the interest of rehabilitating the debtor.	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## Notes to Quarterly Consolidated Statements of Income

This third quarter consolidated cumulative accounting period (From April 1, 2008 to December 31, 2008)	This third quarter consolidated accounting period (From October 1, 2008 to December 31, 2008)																																												
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Notes to Quarterly Consolidated Statements of Cash Flows

This third quarter consolidated cumulative accounting period (From April 1, 2008 to December 31, 2008)	
*1. Relationship between cash and cash equivalents at the end of accounting period and consolidated balance sheet items as of December 31, 2008.	
(Millions of yen)	
Cash and deposits	93,253
Short-term investment securities	23,000
Short-term loans receivable	29,978
Time deposits which term of deposit is more than 3 months	(5)
Cash reserved for deposit of banking business	(2,294)
Cash and cash equivalents	143,932

Notes to Net Assets

The end of this third quarter consolidated accounting period (December 31, 2008) and this third quarter consolidated cumulative accounting period (from April 1, 2008 to December 31, 2008)

(A) Matters related to issued shares

Common shares 159,628,280 shares

(B) Matters related to treasury stock

Common shares 2,433,874 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' Meeting as of June 20, 2008	Common shares	7,859	50.00	March 31, 2008	June 23, 2008
Board of Directors as of November 6, 2008	Common shares	7,859	50.00	September 30, 2008	December 4, 2008

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

None

Note to Short-term Investment Securities

The end of this third quarter consolidated accounting period (as of December 31, 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	27,235	23,560	(3,674)
(b) Bonds			
Government/municipal	50	51	1
Corporate	3,011	2,993	(17)
Miscellaneous	-	-	-
(c) Other	914	694	(220)
Total	31,212	27,300	(3,911)

Note: At the end of this third quarter accounting period, among other securities, those with market prices were treated with an impairment loss of 207 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 third quarter consolidated accounting period (As of December 31, 2008)	Prior consolidated fiscal year (As of March 31, 2008)
(Yen) Net assets per share 2,901.57	(Yen) Net assets per share 2,950.01

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

	This third quarter consolidated accounting period (As of December 31, 2008)	Prior consolidated fiscal year (As of March 31, 2008)
Total net assets (Millions of yen)	464,640	472,144
The amounts deducted from total net assets (Millions of yen) [Minority interests included in the above] (Millions of yen)	8,530 [8,530]	8,419 [8,419]
Amounts of net assets related to common shares at the end of quarterly consolidated accounting period (Millions of yen)	456,110	463,725
Number of common shares to calculate net assets per share at the end of quarterly consolidated accounting period	157,194,406 shares	157,194,482 shares

## (B) Net income per share

This third quarter consolidated cumulative accounting period (From April 1, 2008 to December 31, 2008)	This third quarter consolidated accounting period (From October 1, 2008 to December 31, 2008)
(Yen) Net income per share 132.38	(Yen) Net income per share (32.39)
Net income per share diluted 132.37	Net income per share diluted is not listed because it is net loss per share

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

	This third quarter consolidated cumulative accounting period (From April 1, 2008 to December 31, 2008)	This third quarter consolidated accounting period (From October 1, 2008 to December 31, 2008)
Net income per share		
Net income (Millions of yen)	20,809	(5,091)
Net income not available to common shareholders (Millions of yen)	-	-
Net income related to common shares (Millions of yen)	20,809	(5,091)
Weighted average number of common shares during accounting period	157,194,464 shares	157,194,438 shares
Net income per share diluted		
Net income effect of dilutive securities (Millions of yen) [Change of share ratio related to share diluted issued by subsidiaries]	(1) [(1)]	- [-]
Number of increase of common shares	-	-
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) Summaized Quarterly Consolidated Statements of Income

Prior Third Quarter Consolidated Cumulative Accounting Period (from April 1, 2007 to December 31, 2007)

(Millions of yen)

	The prior third quarter consolidated cumulative accounting period ( from April 1, 2007 to December 31, 2007 )
Subject	Amount
I Operating revenue	288,762
Interest on operating loans	248,604
Credit card revenue	3,920
Per-item revenue	4,753
Revenue from credit guarantee	5,044
Collection from purchased receivable	10,838
Other financial revenue	372
Net sales	6,248
Other operating revenue	8,979
II Operating expenses	209,316
Financial expenses	15,697
Cost of purchased receivable	6,842
Cost of sales	3,868
Other operating expenses	182,906
Operating income	79,445
III Non-operating income	1,468
IV Non-operating expenses	139
Ordinary income	80,774
V Extraordinary income	3,968
VI Extraordinary loss	19,825
Income before income taxes	64,917
Income taxes-current	944
Income taxes for prior periods	9,060
Income taxes-deferred	16,819
Minority interests in income	346
Net income	37,745

## (2) Summarized Quaterly Consolidated Statements of Cash Flow

Prior Third Quarter Consolidated Cumulative Accounting Period (from April 1, 2007 to December 31, 2007)

(Millions of yen)

	The prior third quarter consolidated cumulative accounting period ( From April 1, 2007 to December 31, 2007 )
Subject	Amount
I Net cash provided by (used in) operating activities	
Income before income taxes	64,917
Depreciation and amortization	2,709
Increase (decrease) in allowance for doubtful accounts	(3,406)
Increase (decrease) in provision for loss on guarantees	137
Increase (decrease) in provision for loss on interest repayment	(101,568)
Loss on valuation of investment securities	18,930
Decrease (increase) in operating loans	126,275
Decrease (increase) in accounts receivable-installment	15,156
Decrease (increase) in purchased receivables	(1,433)
Increase (decrease) in deferred installment income	(1,756)
Other	(13,258)
Subtotal	106,701
Income taxes refund	6,128
Income taxes paid	(1,088)
Income taxes for prior periods paid	(9,017)
Other	751
Net cash provided by (used in) operating activities	103,476
II Net cash provided by (used in) investment activities	
Purchase of property, plant and equipment	(891)
Purchase of investment securities	(5,480)
Proceeds from sales of investment securities	9,800
Collection of loans receivable	1,000
Other	937
Net cash provided by (used in) investment activities	5,366
III Net cash provided by (used in) financing activities	
Increase in short-term loans payable	240,858
Decrease in short-term loans payable	(256,871)
Redemption of commercial papers	(40,000)
Proceeds from issuance of bonds	41,694
Redemption of bonds	(10,000)
Proceeds from long-term loans payable	87,359
Repayment of long-term loans payable	(152,403)
Cash dividends paid by parent company	(12,563)
Other, net	(238)
Net cash provided by (used in) financing activities	(102,164)
IV Effect of exchange rate change on cash and cash equivalents	116
V Net increase (decrease) in cash and cash equivalents	6,795
VI Cash and cash equivalents	146,383
VII Cash and cash equivalents	153,178

[Reference]

Quarterly Non-consolidated Financial Statements

(1) Quarterly Non-consolidated Balance Sheets

	(Millions of yen)	
	This third quarter non- consolidated accounting period (As of December 31, 2008)	Summarized non-consolidated balance sheets in prior non- consolidated fiscal year (As of March 31, 2008)
<b>Assets</b>		
Current assets		
Cash and deposits	69,816	61,696
Accounts receivable-operating loans	1,202,328	1,318,781
Accounts receivable-installment	33,486	37,683
Short-term investment securities	22,000	23,598
Stocks of parent compan	6,696	-
Merchandise	1,034	1,040
Deferred tax assets	33,524	42,325
Other	54,185	78,425
Allowance for doubtful accounts	(90,740)	(106,600)
Current assets	<u>1,332,332</u>	<u>1,456,951</u>
Noncurrent assets		
Property, plant and equipment	30,337	31,967
Intangible assets	707	708
Investments and other assets		
Other	108,472	132,742
Allowance for doubtful accounts	(1,560)	(1,900)
Investment and other assets	<u>106,912</u>	<u>130,842</u>
Noncurrent assets	<u>137,956</u>	<u>163,517</u>
Assets	<u>1,470,289</u>	<u>1,620,468</u>
<b>Liabilities</b>		
Current liabilities		
Accounts payable-trade	334	437
Current portion of long-term loans payable	119,533	169,343
Current portion of bonds	40,000	40,000
Income taxes payable	143	265
Provision for loss on guarantees	3,230	3,490
Other	11,641	12,004
Current liabilities	<u>174,882</u>	<u>225,540</u>
Noncurrent liabilities		
Bonds payable	195,000	220,000
Long-term loans payable	346,778	345,064
Deferred tax liabilities	1,708	3,036
Provision for directors' retirement benefits	-	678
Provision for loss on interest repayment	301,600	374,800
Other	667	27
Noncurrent liabilities	<u>845,753</u>	<u>943,606</u>
Liabilities	<u>1,020,635</u>	<u>1,169,147</u>
<b>Net assets</b>		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	333,936	325,485
Treasury stock	(18,507)	(18,507)
Shareholders' equity	<u>455,272</u>	<u>446,821</u>
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	(5,618)	4,500
Valuation and translation adjustments	<u>(5,618)</u>	<u>4,500</u>
Net assets	<u>449,654</u>	<u>451,321</u>
Liabilities and net assets	<u>1,470,289</u>	<u>1,620,468</u>

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 third quarter non-consolidated cumulative accounting period]

(Millions of yen)

	This third quarter non- consolidated cumulative accounting period
	( From April 1, 2008 to December 31, 2008 )
Operating revenue	
Interest on operating loans	183,269
Credit card revenue	3,283
Revenue from credit guarantee	7,879
Other financial revenue	305
Other operating revenue	6,639
Operating revenue	<u>201,377</u>
Operating expenses	
Financial expenses	11,069
Other operating expenses	163,584
Operating expenses	<u>174,653</u>
Operating income	<u>26,723</u>
Non-operating income	
Interest income	717
Dividends income	878
Other	707
Non-operating income	<u>2,302</u>
Non-operating expenses	
Interest expenses	0
Loss on investments in capital	185
Other	25
Non-operating expenses	<u>210</u>
Ordinary income	<u>28,815</u>
Extraordinary income	
Gain on sales of noncurrent assets	0
Gain on sales of investment securities	698
Gain on sales of subsidiaries and affiliates' stocks	4,379
Other	16
Extraordinary income	<u>5,095</u>
Extraordinary loss	
Loss on sales of noncurrent assets	1
Loss on retirement of noncurrent assets	335
Loss on sales of investment securities	49
Loss on valuation of investment securities	221
Loss on termination of sale and purchase agreement of preferred beneficiary interest	195
Other	37
Extraordinary loss	<u>840</u>
Income before income taxes	<u>33,070</u>
Income taxes-current	100
Income taxes-deferred	8,800
Income taxes	<u>8,900</u>
Net income	<u>24,170</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)

Segment	Term	This third quarter consolidated accounting period ( From April 1, 2008 to December 31, 2008 )		Prior third quarter consolidated accounting period ( From April 1, 2007 to December 31, 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		245,334	98.2	283,868	98.3	373,182	98.3
Loan business		213,518	85.5	254,121	88.0	331,476	87.3
Credit card business		3,617	1.5	4,168	1.5	5,437	1.4
Installment sales finance business		3,891	1.6	5,840	2.0	7,682	2.0
Guarantee business		8,601	3.4	7,743	2.7	10,565	2.8
Loan servicing business		12,312	4.9	11,319	3.9	17,026	4.5
Banking business		2,552	1.0	-	-	-	-
Others		839	0.3	674	0.2	993	0.3
Other business		4,484	1.8	4,893	1.7	6,523	1.7
Rental business		3,436	1.4	3,384	1.2	4,600	1.2
Others		1,047	0.4	1,509	0.5	1,923	0.5
Total		249,819	100.0	288,762	100.0	379,706	100.0

### (2) Other Statistics

#### 1) Receivables Outstanding

(Millions of yen)

Segment	Term	This third quarter consolidated accounting period (As of December 31, 2008)		Prior third quarter consolidated accounting period (As of December 31, 2007)		Prior consolidated fiscal year (As of March 31, 2008)	
		Loan business		1,353,258	1,509,841	1,480,917	
Credit card business		33,741	39,854	38,126			
Credit card		33,486	39,346	37,682			
Others		255	507	444			
Installment sales finance business		37,229	47,987	42,795			
Loan servicing business		23,028	27,221	30,638			
Banking business		22,840	-	20,078			
Total		1,470,097	1,624,905	1,612,556			

#### 2) Number of Customer Accounts

Segment	Term	This third quarter consolidated accounting period (As of December 31, 2008)		Prior third quarter consolidated accounting period (As of December 31, 2007)		Prior consolidated fiscal year (As of March 31, 2008)	
		Loan business		3,135,847	3,271,619	3,208,872	
Credit card business		639,687	947,226	871,773			
Credit card		636,504	941,939	866,958			
Others		3,183	5,287	4,815			
Installment sales finance business		235,894	363,429	313,664			
Loan servicing business		252,580	329,970	227,587			
Banking business		3,862	-	4,001			
Rental business		5,119	6,231	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 third quarter consolidated accounting period (As of December 31, 2008)	Prior third quarter consolidated accounting period (As of December 31, 2007)	Prior consolidated fiscal year (As of March 31, 2008)
Number of outlets	1,793	1,794	1,840
Number of employees	6,239	5,766	6,277
Allowance for doubtful accounts (Millions of yen)	102,124	125,684	119,883
Provision for loss on guarantees (Millions of yen)	2,225	2,099	2,192
Provision for loss on interest repayment (Millions of yen)	301,600	388,431	374,800
Bad debts expenses (Millions of yen)	78,838	93,980	125,375
Loss on interest repayment (Millions of yen)	110,163	101,568	134,821