

DATA BOOK

For The Fiscal Year Ended March, 2009

ACOM CO.,LTD.

May 2009
Code No. 8572

<Contents>

	Pages
Notes to DATA BOOK	1
<i>Trend in Actual Results and Estimates (Consolidated)</i>	
1. Consolidated Subsidiaries	2
2. Income and Expenses	3
3. Operating Revenue by Segment	3
4. Receivables Outstanding by Segment	4
5. Number of Customer Accounts by Segment	4
<i>Trend in Actual Results and Estimates (Non-Consolidated)</i>	
6. Income and Expenses	5
7. Operating Revenue by Category	6
7-2. Composition Ratio of Operating Revenue by Category	6
8. Operating Expenses	7
8-2. Ratio of Operating Expenses to Operating Revenue	7
9. Receivables Outstanding	8
10. Number of Customer Accounts	8
11. Number of New Loan Customers	9
12. Number of Loan Business Outlets	9
13. MUJINKUN	9
14. Cash Dispensers and ATMs	9
15. Employees	9
16. Average Loan Yield	10
17. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans]	10
17-2. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans]	10
18. Unsecured Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans]	11
19. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans]	11
20. Composition Ratio of Customer Accounts by Age [Unsecured Loans]	11
21. Composition Ratio of Customer Accounts by Gender [Unsecured Loans]	11
22. Bad Debts Expenses	12
22-2. Unsecured Loans Bad Debts Expenses by Reasons	12
23. Non-performing Loans	13
23-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department]	13
24. Allowance for doubtful accounts	13
25. Provision for Loss on Interest Repayment	13
26. Funds Procurement	14
27. Credit Card Business [MasterCard®]	15
28. Installment Sales Finance Business	15
29. Guarantee Business	15
30. Financial Ratios	16
31. Per Share Data	17
32. Shares Issued	17
33. DC Cash One Ltd.	18
(Reference) Category criteria concerning situations of Non-performing Loans	19

Notes to DATA BOOK

Notes:1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

- :2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.
- :3. The average balance of unsecured loans for consumers per account in the amount of five hundred yen or more has been rounded upward to the nearest one thousand yen, and that the amounts of adjusted per share data have been as a result of rounding.
- :4. The total amounts shown in the tables may do not necessarily aggregate up with the sums of the individual amounts.
- :5. The term "non-interest-bearing balance" refers to fractional balances that arise when loan balances paid back by ATM remittance and other means are less than 1,000 yen. From October 2000, non-interest bearing balance and number of accounts are included in the receivables outstanding and number of customer accounts.
- :6. " - " in "yoy" , "yoy%" and the results is displayed in case of the followings;
 - the results in two terms are changed from positive to negative, or from negative to positive.
 - both results in two terms are negative.
 - percentage change exceeds 1,000%.
 - the results occur either one of two terms.
 - the figures were not disclosed in the past and/or are not currently disclosed.
 - the figures were not disclosed in the past, therefore cannot be compared.
 - the results do not occur.
- :7. "(E)" indicates estimates.
- :8. "yoy p.p." indicates year on year percentage point.
- :9. "C.R." indicates composition ratio.

Trend in Actual Results and Estimates (Consolidated)

1. Consolidated Subsidiaries

Name of company	Equity owned by ACOM	Summary of business
-----------------	----------------------	---------------------

[Domestic] Consolidated Subsidiaries: 13 (including 5 Investment Partnerships)

DC Cash One Ltd.	54.73%	Loan and credit guarantee business
AFRESH CREDIT CO., LTD.	100%	Installment sales finance business
IR Loan Servicing, Inc.	100%	Loan servicing business
General Incorporated Association Mirai Capital	0% (100%)	Loan servicing business (Special Purpose Company)
Power Investments LLC	0% (100%)	Loan servicing business (Special Purpose Company)
RELATES CO., LTD.	100%	Entrusted call center functions business from banks
AC Ventures Co., Ltd.	100%	Development, investment, promotion and support of venture companies
AB PARTNER CO., LTD.	95%	Entrusted back-office services

[Overseas] Consolidated Subsidiaries: 3

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

Note :1. Figures in parentheses are indirect ownership by ACOM CO., LTD.

:2. ACOM (U.S.A.) INC. suspended its operation; therefore, its summary of business is omitted above.

:3. Investment Partnerships are omitted as they operate funds.

2. Income and Expenses (Consolidated)

(Millions of yen)

	2008/3				2009/3				2010/3(E)			
	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio
Operating Revenue	379,706 (317,116)	-43,945	-10.4	1.197	324,396 (262,120)	-55,309	-14.6	1.238	260,400 (221,700)	-63,996	-19.7	1.175
Operating Expenses	298,054 (236,956)	-210,700	-41.4	-	293,666 (235,223)	-4,387	-1.5	-	228,200 (191,600)	-65,466	-22.3	-
Financial Expenses	20,892 (15,944)	187	0.9	-	22,204 (14,675)	1,312	6.3	-	23,800 (18,000)	1,596	7.2	-
Provision of Allowance for Doubtful Accounts	115,848 (100,760)	-21,747	-15.8	-	87,899 (76,276)	-27,948	-24.1	-	96,300 (85,800)	8,401	9.6	-
Provision for Loss on Interest Repayment	19,620 (19,620)	-180,526	-90.2	-	52,157 (52,157)	32,537	165.8	-	- (-)	-	-	-
Operating Income	81,651 (80,159)	166,754	-	1.019	30,729 (26,896)	-50,922	-62.4	1.143	32,200 (30,100)	1,471	4.8	1.070
Non-operating Income	1,753 (2,804)	-1,592	-47.6	-	2,126 (2,982)	372	21.2	-	1,000 (2,100)	-1,126	-53.0	-
Non-operating Expenses	284 (645)	97	51.9	-	207 (713)	-77	-27.2	-	300 (1,000)	93	44.9	-
Ordinary Income	83,120 (82,319)	165,065	-	1.010	32,648 (29,165)	-50,472	-60.7	1.119	32,900 (31,200)	252	0.8	1.054
Extraordinary Income	3,975 (3,973)	3,722	-	-	2,522 (5,180)	-1,452	-36.5	-	1,400 (-)	-1,122	-44.5	-
Extraordinary Loss	23,719 (27,690)	-327,152	-93.2	-	11,261 (4,852)	-12,458	-52.5	-	800 (800)	-10,461	-92.9	-
Income Before Income Taxes	63,376 (58,601)	495,939	-	-	23,909 (29,493)	-39,466	-62.3	-	33,500 (30,400)	9,591	40.1	-
Net Income	35,406 (33,518)	473,378	-	1.056	13,662 (16,928)	-21,744	-61.4	0.807	32,200 (30,200)	18,538	135.7	1.066

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

3. Operating Revenue by Segment (Consolidated)

(Millions of yen, %)

	2007/3			2008/3			2009/3			2010/3(E)			
	yoy %	C.R.		yoy %	C.R.		yoy %	yoy %	C.R.	yoy %	C.R.		
Operating Revenue	423,652	-4.9	100.0	379,706	-10.4	100.0	324,396	-55,309	-14.6	100.0	260,400	-19.7	100.0
Loan Business	374,590	-5.5	88.4	331,476	-11.5	87.3	277,628	-53,848	-16.2	85.6	228,100	-17.8	87.6
ACOM CO., LTD.	348,519	-6.9	-	298,887	-14.2	-	244,637	-54,249	-18.2	-	207,500	-15.2	-
DC Cash One Ltd.	13,220	16.4	-	13,719	3.8	-	13,219	-499	-3.6	-	1,100	-91.7	-
EASY BUY Public Company Limited	12,850	17.9	-	18,869	46.8	-	19,770	901	4.8	-	19,500	-1.4	-
AFRESH CREDIT CO., LTD.	0	-76.8	-	-	-	-	-	-	-	-	-	-	
Credit Card Business	6,128	-5.2	1.4	5,437	-11.3	1.4	4,690	-746	-13.7	1.4	3,800	-19.0	1.5
ACOM CO., LTD.	6,054	-5.3	-	5,367	-11.3	-	4,649	-718	-13.4	-	3,800	-18.3	-
AFRESH CREDIT CO., LTD.	74	3.2	-	69	-7.1	-	41	-27	-40.0	-	0	-100.0	-
Installment Sales Finance Business	10,106	-31.9	2.4	7,682	-24.0	2.0	4,989	-2,693	-35.1	1.5	3,500	-29.8	1.3
ACOM CO., LTD.	3,811	-34.3	-	-	-	-	-	-	-	-	-	-	
EASY BUY Public Company Limited	5,072	-25.0	-	4,281	-15.6	-	1,972	-2,308	-53.9	-	400	-79.7	-
AFRESH CREDIT CO., LTD.	1,222	-46.3	-	3,401	178.2	-	3,016	-385	-11.3	-	3,100	2.8	-
Guarantee Business	9,244	39.0	2.2	10,565	14.3	2.8	11,629	1,063	10.1	3.6	10,000	-14.0	3.8
ACOM CO., LTD.	7,071	13.2	-	7,532	6.5	-	8,362	829	11.0	-	10,000	19.6	-
DC Cash One Ltd.	2,172	434.7	-	3,033	39.6	-	3,267	233	7.7	-	-	-	-
Loan Servicing Business	13,827	-2.1	3.3	17,026	23.1	4.5	16,446	-579	-3.4	5.1	11,100	-32.5	4.3
Collection of purchased receivables	13,328	0.0	-	15,568	16.8	-	15,764	195	1.3	-	-	-	-
Rental Business	4,489	4.0	1.1	4,600	2.5	1.2	3,436	-1,163	-25.3	1.1	-	-	-
Others	5,265	105.9	1.2	2,917	-44.6	0.8	2,183	-733	-25.1	0.7	50	-97.7	0.0
Other Financial Businesses	2,581	679.8	0.6	993	-61.5	0.3	1,127	133	13.4	0.3	40	-96.5	-
Banking Business	-	-	-	-	-	-	3,390	-	-	1.0	3,850	13.6	1.5

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

2. ACOM CO., LTD. made PT. BANK NUSANTARA PARAHYANGAN Tbk. a consolidated subsidiary on December 17, 2007.

4. Receivables Outstanding by Segment (Consolidated)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,869,685	0.7	1,852,053	-0.9	1,759,927	-5.0	1,612,556	-8.4	1,423,197	-189,358	-11.7	1,284,800	-9.7
Loan Business	1,680,184	3.5	1,703,172	1.4	1,632,310	-4.2	1,480,917	-9.3	1,316,166	-164,750	-11.1	1,184,000	-10.0
ACOM CO., LTD.	1,601,773	-0.7	1,596,276	-0.3	1,494,399	-6.4	1,318,781	-11.8	1,171,893	-146,887	-11.1	1,116,300	-4.7
AFRESH CREDIT CO., LTD.	33	-49.8	20	-38.7	-	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	17,163	66.8	29,564	72.3	49,918	68.8	74,735	49.7	58,688	-16,046	-21.5	67,700	15.4
DC Cash One Ltd.	59,246	-	74,142	25.1	82,698	11.5	81,161	-1.9	78,138	-3,023	-3.7	-	-
Credit Card Business	49,399	5.7	48,120	-2.6	44,842	-6.8	38,126	-15.0	32,446	-5,680	-14.9	26,700	-17.7
ACOM CO., LTD.	48,833	6.3	47,537	-2.7	44,268	-6.9	37,682	-14.9	32,228	-5,454	-14.5	26,700	-17.2
AFRESH CREDIT CO., LTD.	546	-27.9	568	4.1	566	-0.4	443	-21.6	218	-225	-50.9	-	-
Installment Sales Finance Business	127,378	-29.8	83,335	-34.6	56,986	-31.6	42,795	-24.9	35,580	-7,215	-16.9	35,000	-1.6
ACOM CO., LTD.	70,014	-38.5	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	33,607	-43.8	17,335	-48.4	9,503	-45.2	32,656	243.6	32,681	24	0.1	32,900	0.7
EASY BUY Public Company Limited	23,756	202.7	20,229	-14.8	15,335	-24.2	10,138	-33.9	2,899	-7,239	-71.4	2,100	-27.6
Loan Servicing Business	12,723	109.2	17,423	36.9	25,788	48.0	30,638	18.8	20,923	-9,715	-31.7	18,000	-14.0
Banking Business	-	-	-	-	-	-	20,078	-	18,081	-1,997	-9.9	21,100	16.7
Guaranteed Receivables	78,015	-22.7	89,894	15.2	105,977	17.9	120,639	13.8	144,351	23,712	19.7	161,000	11.5
ACOM CO., LTD.	78,015	-22.7	89,639	14.9	96,850	8.0	100,633	3.9	115,723	15,090	15.0	161,000	39.1
DC Cash One Ltd.	-	-	254	-	9,126	-	20,005	119.2	28,628	8,623	43.1	-	-

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

2. ACOM CO., LTD. made PT. BANK NUSANTARA PARAHYANGAN, Tbk. a consolidated subsidiary on December 17, 2007.

5. Number of Customer Accounts by Segment (Consolidated)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	3,406,054	7.7	3,450,636	1.3	3,435,586	-0.4	3,208,872	-6.6	3,126,916	-81,956	-2.6	2,888,800	-7.6
ACOM CO., LTD.	2,902,916	-1.7	2,859,176	-1.5	2,682,160	-6.2	2,374,759	-11.5	2,135,224	-239,535	-10.1	2,062,100	-3.4
AFRESH CREDIT CO., LTD.	167	-60.4	40	-76.0	-	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	347,003	67.3	410,142	18.2	556,344	35.6	638,291	14.7	796,305	158,014	24.8	826,700	3.8
DC Cash One Ltd.	150,074	-	172,183	14.7	182,878	6.2	180,085	-1.5	177,379	-2,706	-1.5	-	-
Credit Card Business	1,197,784	11.8	1,259,509	5.2	1,181,806	-6.2	871,773	-26.2	582,823	-288,950	-33.1	384,800	-34.0
ACOM CO., LTD.	1,191,975	12.0	1,253,603	5.2	1,175,910	-6.2	866,958	-26.3	580,134	-286,824	-33.1	384,000	-33.8
AFRESH CREDIT CO., LTD.	5,609	-19.7	5,709	1.8	5,701	-0.1	4,814	-15.6	2,689	-2,125	-44.1	800	-70.2
Installment Sales Finance Business	958,768	8.2	671,742	-29.9	421,554	-37.2	313,664	-25.6	220,182	-93,482	-29.8	203,700	-7.5
ACOM CO., LTD.	284,782	-26.5	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	148,059	-33.4	96,023	-35.1	57,840	-39.8	159,260	175.3	145,446	-13,814	-8.7	142,500	-2.0
EASY BUY Public Company Limited	525,927	90.3	369,936	-29.7	216,281	-41.5	154,404	-28.6	74,736	-79,668	-51.6	61,200	-18.1
Loan Servicing Business	137,808	332.7	200,662	45.6	226,271	12.8	227,587	0.6	255,934	28,347	12.5	-	-
Banking Business	-	-	-	-	-	-	4,001	-	4,119	118	2.9	-	-

Notes :1. Loan Business: Number of customer accounts with outstanding that includes non-interest-bearing balance.

2. Credit Card Business: Number of cardholders.

3. Installment Sales Finance Business: Number of contracts with receivables outstanding

4. Loan Servicing Business: Number of accounts for purchased loans.

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

6. ACOM CO., LTD. made PT. BANK NUSANTARA PARAHYANGAN, Tbk. a consolidated subsidiary on December 17, 2007.

6. Income and Expenses (ACOM)

(Millions of yen)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Revenue	402,734	-2.2	396,637	-1.5	370,769	-6.5	317,116	-14.5	262,120	-54,995	-17.3	221,700	-15.4
Interest on Operating Loans	372,389	-1.8	367,619	-1.3	342,908	-6.7	292,860	-14.6	238,231	-54,629	-18.7	202,300	-15.1
Operating Expenses	262,500	-11.3	290,512	10.7	459,762	58.3	236,956	-48.5	235,223	-1,732	-0.7	191,600	-18.5
Financial Expenses	21,591	-17.3	18,186	-15.8	16,928	-6.9	15,944	-5.8	14,675	-1,268	-8.0	18,000	22.7
Cost of Goods Sold	157	-78.5	-	-	1,223	-	606	-50.5	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	102,462	-24.4	108,183	5.6	129,056	19.3	100,760	-21.9	76,276	-24,484	-24.3	85,800	12.5
Provision for Loss on Interest Repayment	-	-	37,227	-	200,147	437.6	19,620	-90.2	52,157	32,537	165.8	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	7,654	-	-	-	-	-	-
Other Operating Expenses	138,289	3.5	126,914	-8.2	112,406	-11.4	92,369	-17.8	92,113	-256	-0.3	87,800	-4.7
Operating Income	140,234	21.0	106,124	-24.3	-88,992	-	80,159	-	26,896	-53,263	-66.4	30,100	11.9
Non-operating Income	2,083	-0.1	2,215	6.3	3,046	37.5	2,804	-7.9	2,982	177	6.3	2,100	-29.6
Non-operating Expenses	622	271.2	165	-73.3	236	42.8	645	172.5	713	68	10.6	1,000	40.3
Ordinary Income	141,695	20.3	108,174	-23.7	-86,183	-	82,319	-	29,165	-53,153	-64.6	31,200	7.0
Extraordinary Income	141	-95.6	489	245.7	269	-44.9	3,973	-	5,180	1,207	30.4	-	-
Extraordinary Loss	2,805	-64.3	1,424	-49.2	350,835	-	27,690	-92.1	4,852	-22,838	-82.5	800	-83.5
Provision for Loss on Interest Repayment	-	-	-	-	317,061	-	-	-	-	-	-	-	-
Loss on Sales of Noncurrent Assets	29	-90.0	436	-	63	-85.5	120	90.3	1	-118	-99.0	-	-
Loss on Valuation of Investment Securities	353	5.4	-	-	14,784	-	22,000	48.8	571	-21,429	-97.4	-	-
Income Before Income Taxes	139,031	22.9	107,239	-22.9	-436,749	-	58,601	-	29,493	-29,107	-49.7	30,400	3.1
Income Taxes-current	47,540	-12.2	44,770	-5.8	16,353	-63.5	150	-99.1	130	-20	-13.3	200	53.8
Enterprise Tax	8,240	-29.9	7,670	-6.9	2,741	-64.3	-	-	-	-	-	-	-
Income Taxes for Prior Periods	-	-	-	-	-	-	9,060	-	-	-	-	-	-
Income Taxes-deferred	8,490	-227.3	-1,682	-	-13,638	-	15,873	-	12,435	-3,437	-21.7	-	-
Net Income	83,001	26.4	64,152	-22.7	-439,463	-	33,518	-	16,928	-16,589	-49.5	30,200	78.4

7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Revenue	402,734	-2.2	396,637	-1.5	370,769	-6.5	317,116	-14.5	262,120	-54,995	-17.3	221,700	-15.4
Interest on Operating Loans	372,389	-1.8	367,619	-1.3	342,908	-6.7	292,860	-14.6	238,231	-54,629	-18.7	202,300	-15.1
Unsecured Loans	364,991	-1.6	360,812	-1.1	336,615	-6.7	287,657	-14.5	234,008	-53,649	-18.7	199,100	-14.9
Consumers	364,944	-1.6	360,784	-1.1	336,597	-6.7	287,645	-14.5	234,000	-53,645	-18.6	199,100	-14.9
Commercials	47	-47.7	27	-41.2	18	-35.1	12	-33.2	8	-4	-33.4	-	-
Secured Loans	7,397	-11.4	6,806	-8.0	6,292	-7.5	5,202	-17.3	4,223	-979	-18.8	3,200	-24.2
Credit Card Revenue	6,113	7.0	6,139	0.4	5,770	-6.0	5,043	-12.6	4,269	-773	-15.3	3,500	-18.0
MasterCard®	6,111	8.2	6,137	0.4	5,770	-6.0	5,043	-12.6	4,269	-773	-15.3	3,500	-18.0
Per-item Revenue	9,255	-32.9	5,550	-40.0	3,492	-37.1	-	-	-	-	-	-	-
Revenue from Credit Guarantee	7,599	50.9	9,496	25.0	10,869	14.5	11,363	4.6	11,894	530	4.7	9,900	-16.8
Net Sales of Goods	158	-78.5	-	-	722	-	654	-9.4	-	-	-	-	-
Others	7,218	0.5	7,830	8.5	7,005	-10.5	7,193	2.7	7,724	530	7.4	6,000	-22.3
Collection of Bad Debts Deducted	6,103	0.3	6,922	13.4	5,908	-14.6	5,977	1.2	6,885	907	15.2	5,800	-15.8

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

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

(%)

	2005/3	2006/3	2007/3	2008/3	2009/3	2010/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Operating Loans	92.5	92.7	92.5	92.3	90.9	91.2
Credit Card Revenue	1.5	1.5	1.6	1.6	1.6	1.6
Per-item Revenue	2.3	1.4	0.9	-	-	-
Revenue from Credit Guarantee	1.9	2.4	2.9	3.6	4.5	4.5
Net Sales of Goods	0.0	0.0	0.2	0.2	-	-
Others	1.8	2.0	1.9	2.3	3.0	2.7

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

8. Operating Expenses (ACOM)

(Millions of yen)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Expenses	262,500	-11.3	290,512	10.7	459,762	58.3	236,956	-48.5	235,223	-1,732	-0.7	191,600	-18.5
Financial Expenses	21,591	-17.3	18,186	-15.8	16,928	-6.9	15,944	-5.8	14,675	-1,268	-8.0	18,000	22.7
Cost of Goods Sold	157	-78.5	-	-	1,223	-	606	-50.5	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	102,462	-24.4	108,183	5.6	129,056	19.3	100,760	-21.9	76,276	-24,484	-24.3	85,800	12.5
Bad Debts Expenses	108,446	-3.7	107,239	-1.1	97,097	-9.5	111,667	15.0	92,451	-19,215	-17.2	78,900	-14.7
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	-	-	8,271	-	-	5,800	-29.9
Increase or Decrease in Allowance for Accounts Receivable-operating Loans	-6,998	-	493	-	31,618	-	-10,726	-	-24,347	-	-	2,000	-
Increase or Decrease in Provision for Loss on Guarantees	1,015	-27.0	450	-55.7	340	-24.4	-180	-	-100	-	-	-900	-
Provision for Loss on Interest Repayment	-	-	37,227	-	200,147	437.6	19,620	-90.2	52,157	32,537	165.8	-	-
Interest Repayment	-	-	13,527	-	42,266	212.4	75,981	79.8	86,203	10,221	13.5	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	-	-	-	-	41,880	-	58,838	40.5	57,354	-1,484	-2.5	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-	-	23,700	-	116,000	389.5	-115,200	-	-91,400	-	-	-132,000	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	7,654	-	-	-	-	-	-
Other Operating Expenses	138,289	3.5	126,914	-8.2	112,406	-11.4	92,369	-17.8	92,113	-256	-0.3	87,800	-4.7
Personal Expenses	36,116	-3.0	34,823	-3.6	30,442	-12.6	23,053	-24.3	23,901	847	3.7	24,200	1.3
Advertising Expenses	16,025	14.5	16,087	0.4	10,875	-32.4	9,717	-10.6	8,645	-1,072	-11.0	6,800	-21.3
Administrative Expenses	14,583	-4.0	14,694	0.8	14,122	-3.9	12,387	-12.3	11,991	-395	-3.2	11,600	-3.3
Computer Expenses	20,923	-1.8	19,255	-8.0	20,266	5.3	19,516	-3.7	21,948	2,431	12.5	20,300	-7.5
Fees	16,074	17.9	16,672	3.7	17,296	3.7	15,579	-9.9	14,367	-1,211	-7.8	13,000	-9.5
Insurance Expenses	9,020	-3.5	7,580	-16.0	3,744	-50.6	1	-100.0	97	96	-	100	3.1
Depreciation	2,560	-13.2	2,524	-1.4	2,394	-5.2	2,001	-16.4	1,753	-247	-12.4	1,500	-14.4
Taxes and Other Public Charges	6,253	1.5	6,106	-2.4	5,630	-7.8	4,725	-16.1	4,364	-361	-7.7	4,400	0.8
Enterprise Tax (Pro forma standard taxation)	970	-	940	-3.1	625	-33.5	380	-39.2	230	-150	-39.5	300	30.4
Others	15,761	14.3	8,229	-47.8	7,008	-14.8	5,007	-28.6	4,814	-193	-3.9	5,600	16.3

Note: Following the change of the method to calculate "Provision for Loss on Interest Repayment", "ACOM's Voluntary Waiver of Repayments", formerly a composition of "Bad Debts Expenses", is stated as a composition of "Provision for Loss on Interest Repayment" from interim accounting period as of September 2006.

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

(%)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.	yoy p.p.			yoy p.p.	
Operating Expenses	65.2	-6.7	73.2	8.0	124.0	50.8	74.7	-49.3	89.7	15.0	86.4	-3.3	
Financial Expenses	5.4	-0.9	4.6	-0.8	4.6	0.0	5.0	0.4	5.6	0.6	8.1	2.5	
Cost of Goods Sold	0.0	-0.2	-	-	0.3	-	0.2	-0.1	-	-	-	-	
Provision of Allowance for Doubtful Accounts	25.5	-7.4	27.2	1.7	34.8	7.6	31.8	-3.0	29.1	-2.7	38.7	9.6	
Bad Debts Expenses	26.9	-0.5	27.0	0.1	26.2	-0.8	35.2	9.0	35.3	0.1	35.6	0.3	
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	-	-	3.1	-	2.6	-0.5	
Increase or Decrease in Allowance for Accounts Receivable-operating Loans	-1.7	-	0.1	-	8.5	8.4	-3.4	-	-9.3	-	0.9	-	
Increase or Decrease in Provision for Loss on Guarantees	0.3	0.0	0.1	-0.2	0.1	0.0	-0.0	-	-0.0	-	-0.4	-	
Provision for Loss on Interest Repayment	-	-	9.4	-	54.0	44.6	6.2	-47.8	19.9	13.7	-	-	
Interest Repayment	-	-	3.4	-	11.4	8.0	24.0	12.6	32.9	8.9	-	-	
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	-	-	-	-	11.3	-	18.5	7.2	21.9	3.4	-	-	
Increase or Decrease in Provision for Loss on Interest Repayment	-	-	6.0	-	31.3	25.3	-36.3	-	-34.9	-	-	-	
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	2.4	-	-	-	-	-	
Other Operating Expenses	34.3	1.8	32.0	-2.3	30.3	-1.7	29.1	-1.2	35.1	6.0	39.6	4.5	
Personal Expenses	9.0	0.0	8.8	-0.2	8.2	-0.6	7.3	-0.9	9.1	1.8	10.9	1.8	
Advertising Expenses	4.0	0.6	4.1	0.1	2.9	-1.2	3.1	0.2	3.3	0.2	3.1	-0.2	
Administrative Expenses	3.6	-0.1	3.7	0.1	3.8	0.1	3.9	0.1	4.6	0.7	5.2	0.6	
Computer Expenses	5.2	0.0	4.9	-0.3	5.5	0.6	6.1	0.6	8.4	2.3	9.2	0.8	
Fees	4.0	0.7	4.2	0.2	4.7	0.5	4.9	0.2	5.5	0.6	5.9	0.4	
Insurance Expenses	2.2	-0.1	1.9	-0.3	1.0	-0.9	0.0	-1.0	0.0	0.0	0.0	0.0	
Depreciation	0.6	-0.1	0.6	0.0	0.6	0.0	0.6	0.0	0.7	0.1	0.7	0.0	
Taxes and Other Public Charges	1.6	0.1	1.5	-0.1	1.5	0.0	1.5	0.0	1.6	0.1	2.0	0.4	
Enterprise Tax (Pro forma standard taxation)	0.2	-	0.2	0.0	0.2	0.0	0.1	-0.1	0.1	0.0	0.1	0.0	
Others	3.9	0.5	2.1	-1.8	1.9	-0.2	1.6	-0.3	1.8	0.2	2.5	0.7	

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

9. Receivables Outstanding (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,720,641	-2.9	1,689,598	-1.8	1,570,823	-7.0	1,356,464	-13.6	1,204,122	-152,342	-11.2	1,143,000	-5.1
Loan Business	1,601,773	-0.7	1,596,276	-0.3	1,494,399	-6.4	1,318,781	-11.8	1,171,893	-146,887	-11.1	1,116,300	-4.7
Unsecured Loans	1,545,493	-0.2	1,542,256	-0.2	1,446,209	-6.2	1,277,944	-11.6	1,137,146	-140,797	-11.0	1,088,400	-4.3
Consumers	1,545,295	-0.2	1,542,121	-0.2	1,446,117	-6.2	1,277,879	-11.6	1,137,099	-140,779	-11.0	1,088,400	-4.3
Commercials	197	-42.3	134	-31.5	91	-32.3	64	-29.5	46	-17	-27.7	-	-
Secured Loans	56,280	-12.3	54,020	-4.0	48,190	-10.8	40,837	-15.3	34,747	-6,090	-14.9	27,900	-19.7
Real Estate Card Loan	47,135	-10.7	46,210	-2.0	41,877	-9.4	35,500	-15.2	29,974	-5,526	-15.6	-	-
Credit Card Business	48,853	6.3	47,551	-2.7	44,276	-6.9	37,683	-14.9	32,228	-5,454	-14.5	26,700	-17.2
MasterCard®	48,833	6.3	47,537	-2.7	44,268	-6.9	37,682	-14.9	32,228	-5,454	-14.5	26,700	-17.2
Installment Sales Finance Business	70,014	-38.5	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	1.5	542	1.3	541	-0.2	540	-0.2	535	-5	-0.9	529	-1.1
Guaranteed Receivables	137,261	35.9	163,782	19.3	179,549	9.6	181,795	1.3	193,862	12,067	6.6	161,000	-17.0

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

10. Number of Customer Accounts (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	2,902,916	-1.7	2,859,176	-1.5	2,682,160	-6.2	2,374,759	-11.5	2,135,224	-239,535	-10.1	2,062,100	-3.4
Unsecured Loans	2,890,353	-1.7	2,846,796	-1.5	2,670,707	-6.2	2,364,727	-11.5	2,126,396	-238,331	-10.1	2,054,700	-3.4
Consumers	2,890,120	-1.7	2,846,643	-1.5	2,670,606	-6.2	2,364,664	-11.5	2,126,348	-238,316	-10.1	2,054,700	-3.4
Commercials	233	-41.8	153	-34.3	101	-34.0	63	-37.6	48	-15	-23.8	-	-
Secured Loans	12,563	-8.5	12,380	-1.5	11,453	-7.5	10,032	-12.4	8,828	-1,204	-12.0	7,400	-16.2
Credit Card Business	1,192,175	12.0	1,253,800	5.2	1,176,105	-6.2	866,958	-26.3	580,134	-286,824	-33.1	384,000	-33.8
MasterCard®	1,191,975	12.0	1,253,603	5.2	1,175,910	-6.2	866,958	-26.3	580,134	-286,824	-33.1	384,000	-33.8
Installment Sales Finance Business	284,782	-26.5	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-	-

Notes :1. Loan Business: Number of customer accounts with outstanding that includes non-interest-bearing balance.

:2. Credit Card Business: Number of cardholders.

:3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

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

11. Number of New Loan Customers (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	340,033	-5.4	330,385	-2.8	268,885	-18.6	175,864	-34.6	185,453	9,589	5.5	169,000	-8.9
Unsecured Loans	339,567	-5.3	329,814	-2.9	268,710	-18.5	175,859	-34.6	185,453	9,594	5.5	169,000	-8.9
Consumers	339,567	-5.3	329,814	-2.9	268,710	-18.5	175,859	-34.6	185,453	9,594	5.5	169,000	-8.9
Commercials	-	-	-	-	-	-	-	-	-	-	-	-	-
Secured Loans	466	-37.1	571	22.5	175	-69.4	5	-97.1	-	-	-	-	-

12. Number of Loan Business Outlets (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Loan Business Outlets	1,785	86	2,003	218	1,812	-191	1,689	-123	1,607	-82	-4.9	1,507	-100
Staffed	324	-57	277	-47	142	-135	137	-5	118	-19	-13.9	118	0
Unstaffed	1,461	143	1,726	265	1,670	-56	1,552	-118	1,489	-63	-4.1	1,389	-100
QUICK MUJIN Machine	38	38	194	156	119	-75	-	-	-	-	-	-	-

13. MUJINKUN (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of MUJINKUN Outlets	1,782	91	2,007	225	1,820	-187	1,688	-132	1,606	-82	-4.9	1,506	-100
Number of MUJINKUN Machines	1,783	91	2,008	225	1,820	-188	1,688	-132	1,606	-82	-4.9	1,506	-100
QUICK MUJIN Machine	38	38	201	163	128	-73	-	-	-	-	-	-	-

14. Cash Dispensers and ATMs (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Cash Dispensers and ATMs	81,736	5,454	83,868	2,132	87,773	3,905	92,063	4,290	95,024	2,961	3.2	-	-
Proprietary	1,891	-70	1,952	61	1,841	-111	1,820	-21	1,670	-150	-8.2	1,570	-100
Open 365 Days/Year	1,888	-69	1,951	63	1,841	-110	1,820	-21	1,670	-150	-8.2	-	-
Open 24 Hours/Day	1,662	-43	1,727	65	1,632	-95	1,615	-17	1,485	-130	-8.0	-	-
Tie-up	79,845	5,524	81,916	2,071	85,932	4,016	90,243	4,311	93,354	3,111	3.4	-	-
Others	8,684	260	8,903	219	8,464	-439	8,537	73	8,636	99	1.2	-	-

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

15. Employees (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Total Employees	4,625	-237	4,464	-161	3,374	-1,090	3,187	-187	3,080	-107	-3.4	-	-
Permanent Employees	4,096	-142	3,911	-185	2,956	-955	2,774	-182	2,636	-138	-5.0	2,636	0
Temporary Employees	529	-95	553	24	418	-135	413	-5	444	31	7.5	-	-

16. Average Loan Yield (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3		2010/3 (E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Average Loan Yield	23.13	-0.10	22.94	-0.19	21.91	-1.03	20.75	-1.16	19.08	-1.67	17.21	-1.87
Unsecured Loans	23.55	-0.17	23.32	-0.23	22.25	-1.07	21.05	-1.20	19.32	-1.73	17.41	-1.91
Consumers	23.55	-0.17	23.32	-0.23	22.25	-1.07	21.05	-1.20	19.32	-1.73	17.41	-1.91
Commercials	17.12	-1.84	16.63	-0.49	15.51	-1.12	15.66	0.15	15.41	-0.25	13.72	-1.69
Secured Loans	12.27	0.11	12.38	0.11	12.11	-0.27	11.63	-0.48	11.16	-0.47	10.02	-1.14

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

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

Effective Annual Interest Rate	2005/3		2006/3		2007/3		2008/3		2009/3		2010/3 (E)													
	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)												
Accounts Receivable-operating Loans	2,890,120	100.0	1,545,295	100.0	2,846,643	100.0	1,542,121	100.0	2,670,606	100.0	1,446,117	100.0	2,364,664	100.0	1,277,879	100.0	2,126,348	100.0	1,137,099	100.0	-	-	1,088,400	100.0
28.470% and Higher	78,365	2.7	31,483	2.1	61,859	2.2	25,418	1.6	49,559	1.8	20,506	1.4	38,768	1.6	16,048	1.2	30,421	1.4	12,534	1.1	-	-	9,300	0.9
27.375%	1,757,575	60.8	652,293	42.2	1,685,553	59.2	623,676	40.4	1,465,313	54.9	537,612	37.2	1,015,725	43.0	373,968	29.3	720,826	33.9	267,887	23.6	-	-	111,300	10.2
25.000% - 26.500%	524,539	18.2	343,838	22.3	509,901	17.9	338,043	21.9	458,676	17.2	289,512	20.0	302,995	12.8	183,019	14.3	214,965	10.1	130,472	11.5	-	-	56,900	5.2
20.000% - 24.820%	301,330	10.4	304,686	19.7	308,659	10.8	314,393	20.4	331,596	12.4	278,943	19.3	205,743	8.7	164,865	12.9	141,492	6.7	115,750	10.2	-	-	46,300	4.3
18.250% - 19.000%	41,830	1.5	79,546	5.1	39,923	1.4	73,732	4.8	46,663	1.7	83,666	5.8	26,868	1.1	48,616	3.8	19,280	0.9	35,399	3.1	-	-	30,000	2.8
15.000% - 18.000%	52,927	1.8	91,183	5.9	63,877	2.3	104,125	6.8	132,922	5.0	169,235	11.7	600,661	25.4	434,052	34.0	834,877	39.3	517,873	45.5	-	-	778,600	71.5
Less than 15.000%	133,554	4.6	42,263	2.7	176,871	6.2	62,731	4.1	185,877	7.0	66,641	4.6	173,904	7.4	57,310	4.5	164,487	7.7	57,183	5.0	-	-	56,000	5.1

17-2. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans] (ACOM)

Effective Annual Interest Rate	2005/3		2006/3		2007/3		2008/3		2009/3		2010/3 (E)													
	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)												
Accounts Receivable-operating Loans	2,890,120	100.0	1,545,295	100.0	2,846,643	100.0	1,542,121	100.0	2,670,606	100.0	1,446,117	100.0	2,364,664	100.0	1,277,879	100.0	2,126,348	100.0	1,137,099	100.0	-	-	1,088,400	100.0
18.000% <	2,703,639	93.6	1,411,848	91.4	2,605,895	91.5	1,375,264	89.2	2,351,807	88.1	1,210,241	83.7	1,590,099	67.3	786,517	61.6	1,126,984	53.0	562,043	49.4	-	-	253,800	23.3
15.000% < ≤ 18.000%	44,631	1.5	77,112	5.0	50,786	1.8	82,995	5.4	104,039	3.9	123,087	8.5	432,639	18.3	208,603	16.3	650,794	30.6	268,823	23.7	-	-	397,700	36.5
12.000% < ≤ 15.000%	9,047	0.3	14,234	0.9	13,744	0.5	21,275	1.4	29,395	1.1	46,255	3.2	168,868	7.1	226,250	17.7	188,130	8.9	253,699	22.3	-	-	391,500	36.0
≤ 12.000%	132,803	4.6	42,099	2.7	176,218	6.2	62,586	4.0	185,365	6.9	66,533	4.6	173,058	7.3	56,508	4.4	160,440	7.5	52,533	4.6	-	-	45,400	4.2

22. Bad Debts Expenses (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Bad Debts Expenses (Millions of yen)	108,446	-3.7	107,239	-1.1	138,977	29.6	170,506	22.7	149,805	-20,700	-12.1	128,000	-14.6
Loan Business	97,166	-5.7	95,826	-1.4	126,038	31.5	155,755	23.6	136,434	-19,321	-12.4	117,200	-14.1
Unsecured Loans	96,415	-4.3	95,053	-1.4	125,515	32.0	155,211	23.7	135,736	-19,475	-12.5	116,400	-14.2
Secured Loans	750	-67.5	772	2.9	523	-32.2	544	3.9	698	154	28.4	800	14.6
MasterCard®	4,394	-7.4	3,905	-11.1	4,123	5.6	4,825	17.0	3,952	-872	-18.1	3,500	-11.4
Installment Sales Finance Business	3,095	7.1	2,088	-32.5	1,277	-38.9	-	-	-	-	-	-	-
Guarantee Business	3,785	103.5	5,409	42.9	7,495	38.6	9,499	26.7	9,390	-109	-1.1	7,300	-22.3
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	408	3.3	425	4.2	438	3.1	480	9.6	502	22	4.6	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	1.5	542	1.3	541	-0.2	540	-0.2	535	-5	-0.9	529	-1.1

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

[Ratio of Bad Debts Expenses]

Loan Business (%)	6.05	(-0.33)	5.99	(-0.06)	8.42	(2.43)	11.79	(3.37)	11.62	(-0.17)	-	10.48	(-1.14)
Unsecured Loans	6.23	(-0.27)	6.15	(-0.08)	8.67	(2.52)	12.13	(3.46)	11.92	(-0.21)	-	10.68	(-1.24)
Secured Loans	1.31	(-2.24)	1.41	(0.10)	1.07	(-0.34)	1.31	(0.24)	1.98	(0.67)	-	2.97	(0.99)
MasterCard®	8.98	(-1.34)	8.20	(-0.78)	9.29	(1.09)	12.77	(3.48)	12.23	(-0.54)	-	13.02	(0.79)
Installment Sales Finance Business	4.39	(1.85)	4.53	(0.14)	3.97	(-0.56)	-	-	-	-	-	-	-
Guarantee Business	2.68	(0.88)	3.18	(0.50)	3.97	(0.79)	4.92	(0.95)	4.54	(-0.38)	-	4.24	(-0.30)

Notes: 1. Ratio of Bad Debts Expenses

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

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

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

Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Receivables plus Payments in Subrogation)

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

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

22-2. Unsecured Loans Bad Debts Expenses by Reasons (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Based on Receivables Outstanding										
Amount of Bad Debts Expenses (Millions of yen)	96,415	100.0	95,053	100.0	125,515	100.0	155,211	100.0	135,736	100.0
Personal Bankruptcy	27,464	28.5	23,506	24.7	19,089	15.2	14,946	9.6	8,912	6.6
Failure to Locate Borrowers	3,012	3.1	2,993	3.2	2,932	2.3	1,710	1.1	940	0.7
Borrowers' Inability of Making Repayments, etc.	40,639	42.2	38,803	40.8	57,062	45.5	69,915	45.1	59,278	43.7
ACOM's Voluntary Waiver of Repayments	25,298	26.2	29,750	31.3	46,430	37.0	68,638	44.2	66,604	49.0
Waiver of Repayments accompanied with Interest Repayments	-	-	-	-	41,880	-	58,838	-	57,354	-

23. Non-performing Loans (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3	
		%		%		%		%		%
Total Amount of Non-performing Loans	81,210	5.06	109,573	6.85	141,307	9.44	124,767	9.44	116,132	9.89
Loans to Borrowers in Bankruptcy or Under Reorganization	8,377	0.52	7,000	0.44	6,120	0.41	4,824	0.37	3,409	0.29
Applications for Bankruptcy are Proceeded	2,026	0.13	1,307	0.08	1,026	0.07	557	0.04	344	0.03
Applications for The Civil Rehabilitation are Proceeded	3,176	0.20	2,716	0.17	2,430	0.16	1,695	0.13	1,030	0.09
Applications for The Civil Rehabilitation are Determined	2,328	0.15	2,358	0.15	2,108	0.14	1,924	0.15	1,486	0.13
Loans in Arrears	35,310	2.20	46,709	2.92	80,976	5.41	75,690	5.73	72,841	6.21
Loans Past Due for Three Months or More	1,345	0.08	1,110	0.07	499	0.03	727	0.06	935	0.08
Restructured Loans	36,177	2.25	54,752	3.42	53,711	3.59	43,524	3.29	38,945	3.32

Note: In line with the inclusion of Provision for Loss on Interest Repayment, the amount of loans to borrowers seeking legal counsel that has not been resolved yet is counted in the amount of loans in arrears as loans exclusive of accrued interest from the fiscal year ended March 31, 2006.

23-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3	
		%		%		%		%		%
11 days ≤ < 3 months	17,239	1.07	12,968	0.81	17,223	1.15	19,709	1.49	16,888	1.44
31 days ≤ < 3 months	9,902	0.62	7,289	0.46	6,586	0.44	7,603	0.58	7,388	0.63
11 days ≤ < 31 days	7,337	0.46	5,679	0.36	10,637	0.71	12,106	0.92	9,499	0.81

24. Allowance for doubtful accounts (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3		2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for doubtful accounts (Millions of yen)	122,400	-5.4	122,700	0.2	121,000	-1.4	108,500	-10.3	84,000	-22.6	86,000	2.4
(Allowance calculated by former method)					(177,600)		(166,800)		(139,400)		(131,200)	
Ratio of Allowance	7.15	-	7.26	-	7.72	-	8.00	-	6.98	-	7.52	-
General Allowance	76,870	-7.3	66,810	-13.1	54,257	-18.8	48,657	-10.3	44,347	-8.9	-	-
Unsecured Consumer Loans	69,348	-7.4	61,187	-11.8	48,963	-20.0	44,436	-9.2	40,759	-8.3	-	-
Specific Allowance	43,657	-2.8	54,276	24.3	65,145	20.0	58,843	-9.7	38,733	-34.2	-	-
Increase or Decrease in Allowance	-7,000	-	300	-	-1,700	-	-12,500	-	-24,500	-	2,000	-
Provision for Loss on Guarantees	2,880	54.4	3,330	15.6	3,670	10.2	3,490	-4.9	3,390	-2.9	2,490	-26.5
Increase or Decrease in Allowance	1,015	-27.0	450	-55.7	340	-24.4	-180	-	-100	-	-900	-

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

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

25. Provision for Loss on Interest Repayment (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3		2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Provision for Loss on Interest Repayment (Millions of yen)	-	-	23,700	-	490,000	-	374,800	-	283,400	-	151,400	-
Increase or Decrease in Provision	-	-	23,700	-	466,300	-	-115,200	-	-91,400	-	-132,000	-

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

26. Funds Procurement (ACOM)

(Millions of yen)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)		
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		yoy %	C.R.(%)		yoy %	C.R.(%)
Borrowings	1,028,722	100.0	945,208	100.0	888,587	100.0	774,407	100.0	680,734	-12.1	100.0	720,600	5.9	100.0
Indirect	719,842	70.0	614,288	65.0	580,627	65.3	514,407	66.4	445,734	-13.3	65.5	485,600	8.9	67.4
City Banks, etc.	75,409	7.3	65,536	6.9	68,177	7.7	90,238	11.7	79,365	-12.0	11.7	-	-	-
Regional Banks	32,791	3.2	19,330	2.0	18,433	2.1	17,271	2.2	18,222	5.5	2.7	-	-	-
Trust Banks	337,951	32.9	290,093	30.7	269,340	30.3	176,945	22.8	149,541	-15.5	22.0	-	-	-
Foreign Banks	6,500	0.6	6,500	0.7	7,500	0.8	7,500	1.0	6,000	-20.0	0.9	-	-	-
Life Insurance Companies	189,090	18.4	152,749	16.2	112,581	12.7	95,909	12.4	76,510	-20.2	11.2	-	-	-
Non-life Insurance Companies	29,439	2.9	21,659	2.3	16,530	1.8	11,144	1.4	9,072	-18.6	1.3	-	-	-
Others	48,662	4.7	58,421	6.2	88,066	9.9	115,400	14.9	107,024	-7.3	15.7	-	-	-
Direct	308,880	30.0	330,920	35.0	307,960	34.7	260,000	33.6	235,000	-9.6	34.5	235,000	0.0	32.6
Straight Bonds	265,000	25.8	265,000	28.0	260,000	29.3	260,000	33.6	235,000	-9.6	34.5	-	-	-
Commercial Papers	20,000	1.9	50,000	5.3	40,000	4.5	-	-	-	-	-	-	-	-
Others	23,880	2.3	15,920	1.7	7,960	0.9	-	-	-	-	-	-	-	-
Short-term Loans Payable	22,500	2.2	51,000	5.4	60,000	6.8	-	-	-	-	-	-	-	-
Long-term Loans Payable	1,006,222	97.8	894,208	94.6	828,587	93.2	774,407	100.0	680,734	-12.1	100.0	720,600	5.9	100.0
Fixed	900,468	87.5	805,086	85.2	762,560	85.8	717,872	92.7	612,400	-14.7	90.0	673,800	10.0	93.5
Interest Rate Swaps (Notional)	161,712	15.7	207,053	21.9	236,505	26.6	228,987	29.6	189,485	-17.3	27.8	-	-	-
Interest Cap (Notional)	82,000	8.0	7,000	0.7	-	-	-	-	-	-	-	-	-	-
Average Interest Rate on Funds Procured During the Year	1.92	-	1.84	-	1.86	-	1.94	-	2.04	-	-	2.43	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.61	-	1.47	-	1.53	-	1.64	-	1.79	-	-	2.08	-	-
Floating Interest Rate	1.66	-	1.33	-	1.81	-	2.11	-	2.30	-	-	2.52	-	-
Fixed Interest Rate	1.96	-	1.69	-	1.87	-	1.93	-	2.01	-	-	2.42	-	-
Short-term	0.80	-	0.19	-	0.46	-	0.87	-	-	-	-	-	-	-
Long-term	1.92	-	1.90	-	1.95	-	1.95	-	2.04	-	-	2.43	-	-
Direct	1.80	-	1.64	-	1.53	-	1.72	-	1.84	-	-	1.93	-	-
Indirect	1.97	-	1.94	-	2.04	-	2.02	-	2.10	-	-	2.67	-	-
Term Average of Long-term Prime Rate	1.69	-	1.76	-	2.39	-	2.30	-	2.31	-	-	-	-	-

Notes:1.Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

.2.The exercised outstanding of commitment facility(structured finance) is booked under "Others" in "Direct" according to management accounting on data book.

.3."Former Long-term Credit Banks" is listed under "City Banks,etc." from the second quarter for the fiscal year ending March 2009.

Trend in Actual Results and Estimates (Non-Consolidated)

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

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of Cardholders	1,191,975	12.0	1,253,603	5.2	1,175,910	-6.2	866,958	-26.3	580,134	-286,824	-33.1	384,000	-33.8
Tie-up Card	510,772	89.2	688,052	34.7	721,805	4.9	493,923	-31.6	291,069	-202,854	-41.1	-	-
Number of Accounts with Shopping Receivables	304,233	-9.5	303,242	-0.3	297,342	-1.9	231,634	-22.1	185,942	-45,692	-19.7	-	-
Card Shopping Receivables	48,833	6.3	47,537	-2.7	44,268	-6.9	37,682	-14.9	32,228	-5,454	-14.5	26,700	-17.2
Revolving Receivables	43,774	5.7	43,043	-1.7	40,660	-5.5	35,531	-12.6	30,813	-4,718	-13.3	-	-
Credit Card Revenue	6,111	8.2	6,137	0.4	5,770	-6.0	5,043	-12.6	4,269	-773	-15.3	3,500	-18.0
Number of Card Issuance Machines	1,197	1.0	1,196	-0.1	1,136	-5.0	1,137	0.1	1,090	-47	-4.1	-	-
MUJINKUN	935	4.2	954	2.0	1,003	5.1	1,005	0.2	976	-29	-2.9	-	-
Loan Business Outlets	262	-9.0	242	-7.6	133	-45.0	132	-0.8	114	-18	-13.6	-	-

28. Installment Sales Finance Business (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of Customer Accounts	284,782	-26.5	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-	-
Installment Receivables	70,014	-38.5	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-	-
Adjusted Receivables	60,971	-37.0	40,366	-33.8	28,425	-29.6	-	-	-	-	-	-	-
Per-item Revenue	9,255	-32.9	5,550	-40.0	3,492	-37.1	-	-	-	-	-	-	-
Ratio of Bad Debts Expenses	4.39	-	4.53	-	3.97	-	-	-	-	-	-	-	-
Number of Merchant Venders	6,353	2.1	6,553	3.1	6,747	3.0	-	-	-	-	-	-	-

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

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

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

29. Guarantee Business (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of Accounts with Outstanding Balance	345,573	28.0	387,173	12.0	407,585	5.3	411,331	0.9	432,641	21,310	5.2	344,300	-20.4
Guaranteed Receivables	137,261	35.9	163,782	19.3	179,549	9.6	181,795	1.3	193,862	12,067	6.6	161,000	-17.0
Revenue from Credit Guarantee	7,599	50.9	9,496	25.0	10,869	14.5	11,363	4.6	11,894	530	4.7	9,900	-16.8

30. Financial Ratios (ACOM)

	2005/3		2006/3		2007/3		2008/3		2009/3		2010/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Dividend Pay-out Ratio	19.0	1.4	34.4	15.4	-	-	46.9	-	65.0	18.1	31.2	-33.8
Shareholders' Equity Ratio	44.2 (41.3)	9.8 (8.6)	47.1 (43.4)	2.9 (2.1)	23.8 (21.7)	-23.3 (-21.7)	27.9 (25.0)	4.1 (3.3)	30.9 (27.2)	3.0 (2.2)	34.2 (30.6)	3.3 (3.4)
Dividend on Equity	1.8	0.1	2.4	0.6	3.5	1.1	3.5	0.0	2.5	-1.0	2.0	-0.5
Return on Equity (ROE)	10.7	0.9	7.2	-3.5	-64.3	-	7.5	-	3.8	-3.7	6.7	2.9
Operating Income to Total Assets	7.1	1.5	5.4	-1.7	-4.7	-	4.6	-	1.8	-2.8	2.2	0.4
Ordinary Income to Total Assets	7.1	1.4	5.5	-1.6	-4.5	-	4.7	-	1.9	-2.8	2.2	0.3
Return on Assets (ROA)	4.2	1.0	3.3	-0.9	-23.0	-	1.9	-	1.1	-0.8	2.2	1.1
Operating Margin	34.8	6.7	26.8	-8.0	-24.0	-	25.3	-	10.3	-15.0	13.6	3.3
Ordinary Income to Operating Revenue	35.2	6.6	27.3	-7.9	-23.2	-	26.0	-	11.1	-14.9	14.1	3.0
Net Income Margin	20.6	4.7	16.2	-4.4	-118.5	-	10.6	-	6.5	-4.1	13.6	7.1
Current Ratio	445.7	-24.2	447.5	1.8	595.7	148.2	646.0	50.3	642.7	-3.3	581.3	-61.4
Fixed Assets Ratio	17.5	-4.0	25.5	8.0	41.6	16.1	36.2	-5.4	29.1	-7.1	26.3	-2.8
Interest Coverage (times)	7.5	2.1	6.8	-0.7	-4.3	-	6.0	-	2.8	-3.2	2.7	-0.1

Notes:1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

:2. "Dividend Pay-out Ratio" of the fiscal year ended March 2007 is not presented due to the loss in net income.

<Reference> Financial Ratios (Consolidated)

	2005/3		2006/3		2007/3		2008/3		2009/3	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	41.6 (40.1)	8.0 (8.1)	44.0 (42.2)	2.4 (2.1)	22.2 (21.1)	-21.8 (-21.1)	24.9 (23.4)	2.7 (2.3)	27.7 (25.4)	2.8 (2.0)
Return on Equity (ROE)	10.4	-0.1	7.3	-3.1	-63.6	-	7.7	-	3.0	-4.7
Return on Assets (ROA)	3.9	0.6	3.1	-0.8	-21.2	-	1.8	-	0.8	-1.0

Note: The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

31. Per Share Data (ACOM)

(Yen)

		2005/3	2006/3	2007/3	2008/3	2009/3	2010/3(E)
Net Income	Non-Consolidated	525.54	407.52	-2,795.68	213.23	107.69	192.12
	Consolidated	516.24	416.69	-2,786.19	225.24	86.91	204.84
Dividends		100.00	140.00	100.00	100.00	70.00	60.00
Net Assets	Non-Consolidated	5,447.18	5,874.26	2,823.24	2,871.10	2,801.62	2,943.17
	Consolidated	5,456.40	5,901.70	2,863.16	2,950.01	2,831.36	2,977.32

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

(%)

		2005/3	2006/3	2007/3	2008/3	2009/3	2010/3(E)
Net Income	Non-Consolidated	15.4	-22.5	-	-	-49.5	78.4
	Consolidated	5.8	-19.3	-	-	-61.4	135.7
Dividends		25.0	40.0	-28.6	0.0	-30.0	-14.3
Net Assets	Non-Consolidated	12.7	7.8	-51.9	1.7	-2.4	5.1
	Consolidated	12.4	8.2	-51.5	3.0	-4.0	5.2

32. Shares Issued (ACOM)

(Thousands)

		2005/3	2006/3	2007/3	2008/3	2009/3	2010/3(E)
Average Number of Shares Issued		157,867	157,337	157,193	157,194	157,194	-
During the Year							
Number of Shares Issued		158,296	157,190	157,194	157,194	157,194	-
at Year-end							

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.

2. Number of treasury stocks at the year-end are excluded from the number of shares issued at year-end.

33. DC Cash One Ltd.

	2005/3		2006/3		2007/3		2008/3		2009/3		
		yoy %		yoy %		yoy %		yoy %	yoy	yoy %	
Accounts Receivable-operating Loans (Millions of yen)	59,246	51.9	74,142	25.1	82,698	11.5	81,161	-1.9	78,138	-3,023	-3.7
Number of Customer Accounts	150,074	39.1	172,183	14.7	182,878	6.2	180,085	-1.5	177,379	-2,706	-1.5
Average Balance of Loans per Account (Thousands of yen)	395	9.1	431	9.1	452	4.9	450	-0.4	440	-10	-2.2
Average Loan Yield (%)	-	-	17.00	-	16.73	-	16.63	-	16.57	-	-
Number of New Loan Customers	-	-	43,354	-	38,709	-10.7	24,394	-37.0	24,417	23	0.1
Number of Business Outlets	-	-	322	-	276	-14.3	142	-48.6	122	-20	-14.1
DC Cash One's Direct Outlets	-	-	2	-	1	-50.0	-	-	-	-	-
Agency-type Outlets (ACOM)	-	-	320	-	275	-14.1	142	-48.4	122	-20	-14.1
Number of Employees	-	-	64	-	67	4.7	76	13.4	95	19	25.0

Guaranteed Receivables (Millions of yen)	-	-	254	-	9,126	-	20,005	119.2	28,628	8,623	43.1
--	---	---	-----	---	-------	---	--------	-------	--------	-------	------

Note: Accounts Receivable-operating Loans and number of customer accounts include non-interest-bearing balance and the accounts with non-interest-bearing balance respectively.

(Reference) Category criteria concerning situations of Non-performing Loans are as follows ;

Loans to borrowers in bankruptcy or under reorganization

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' collection department.

Loans in arrears

Other delinquent loans exclusive of accrued interest.

This category excludes loans on which interest is being waived in support of business restructuring.

Loans past due for three months or more.

Loans past due for three months or more that do not fall into the above two categories.

Restructured loans

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.