

# *DATA BOOK*

The Second Quarter Report for the Fiscal Year Ending March, 2010

ACOM CO., LTD.

November 2009  
Code No. 8572

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## Notes to DATA BOOK

### Notes:1. Forward Looking Statements

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

- :2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.
- :3. The average balance of unsecured loans for consumers per account in the amount of five hundred yen or more has been rounded upward to the nearest one thousand yen, and that the amounts of adjusted per share data have been as a result of rounding.
- :4. The total amounts shown in the tables may do not necessarily aggregate up with the sums of the individual amounts.
- :5. 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.

## 1. Consolidated Subsidiaries

Name of company	Equity owned by ACOM	Summary of business
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**[Domestic] Consolidated Subsidiaries: 11 (including 5 Investment Partnerships) Equity-method Affiliate: 1**

AFRESH CREDIT CO., LTD.	100%	Installment sales finance business
IR Loan Servicing, Inc.	100%	Loan servicing business
General Incorporated Association Mirai Capital	0% ( 100%)	Purchase, management, and disposal of monetary claims (Special Purpose Company)
Power Investments LLC	0% ( 100%)	Purchase, management, and disposal of monetary claims (Special Purpose Company)
AC Ventures Co., Ltd.	100%	Development, investment, promotion and support of venture companies
A B PARTNER CO., LTD.	95%	Back-office clerical work services
[Equity-Method Affiliate] MU Communications Co., Ltd.	15%	Contract of contact center and temporary staffing business, etc

**[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.

:4. RELATES CO., LTD. was merged into MU Communications Co., Ltd. as of April 1, 2009, and MU Communications Co., Ltd. became an equity-method affiliate of ACOM on the same day.

:5. ACOM obtained all the stocks of DC Cash One Ltd., previously a consolidated subsidiary of ACOM, and DC Cash One Ltd. became a wholly owned subsidiary of ACOM as of April 1, 2009. DC Cash One Ltd. was merged into ACOM as of May 1, 2009.

## 2. Income and Expenses (Consolidated)

(Millions of yen)

	2009/3				2009/9				2010/3(E)			
	( ACOM )	yoy	yoy %	Consolidated /Unconsolidated ratio	( ACOM )	yoy	yoy %	Consolidated /Unconsolidated ratio	( ACOM )	yoy	yoy %	Consolidated /Unconsolidated ratio
Operating Revenue	324,396 ( 262,120 )	-55,309	-14.6	1.238	141,722 ( 121,409 )	-26,779	-15.9	1.167	276,400 ( 237,600 )	-47,996	-14.8	1.163
Operating Expenses	293,666 ( 235,223 )	-4,387	-1.5	-	133,652 ( 115,125 )	-3,778	-2.7	-	267,900 ( 231,300 )	-25,766	-8.8	-
Financial Expenses	22,204 ( 14,675 )	1,312	6.3	-	11,160 ( 8,347 )	365	3.4	-	23,200 ( 17,600 )	996	4.5	-
Provision of Allowance for Doubtful Accounts	87,899 ( 76,276 )	-27,948	-24.1	-	61,094 ( 55,721 )	21,882	55.8	-	105,300 ( 94,400 )	17,401	19.8	-
Provision for Loss on Interest Repayment	52,157 ( 52,157 )	32,537	165.8	-	8,705 ( 8,705 )	-10,885	-55.6	-	31,600 ( 31,600 )	-20,557	-39.4	-
Operating Income	30,729 ( 26,896 )	-50,922	-62.4	1.143	8,069 ( 6,283 )	-23,000	-74.0	1.284	8,500 ( 6,300 )	-22,229	-72.3	1.349
Non-operating Income	2,126 ( 2,982 )	372	21.2	-	1,291 ( 1,172 )	197	18.1	-	1,700 ( 2,200 )	-426	-20.0	-
Non-operating Expenses	207 ( 713 )	-77	-27.2	-	134 ( 241 )	47	55.3	-	100 ( 900 )	-107	-51.7	-
Ordinary Income	32,648 ( 29,165 )	-50,472	-60.7	1.119	9,227 ( 7,214 )	-22,850	-71.2	1.279	10,100 ( 7,600 )	-22,548	-69.1	1.329
Extraordinary Income	2,522 ( 5,180 )	-1,452	-36.5	-	1,790 ( 2,068 )	1,132	172.1	-	1,700 ( 2,000 )	-822	-32.6	-
Extraordinary Loss	11,261 ( 4,852 )	-12,458	-52.5	-	490 ( 393 )	-87	-15.2	-	14,800 ( 14,700 )	3,539	31.4	-
Income Before Income Taxes	23,909 ( 29,493 )	-39,466	-62.3	-	10,527 ( 8,889 )	-21,630	-67.3	1.184	-3,000 ( -5,100 )	-	-	-
Net Income	13,662 ( 16,928 )	-21,744	-61.4	0.807	2,440 ( 2,122 )	-23,461	-90.6	1.150	-11,400 ( -11,900 )	-	-	-

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,%)

	2008/3			2009/3			2009/9			2010/3(E)			
	yoy %	C.R.		yoy %	C.R.		yoy %	yoy %	C.R.	yoy %	C.R.		
Operating Revenue	379,706	-10.4	100.0	324,396	-14.6	100.0	141,722	-26,779	-15.9	100.0	276,400	-14.8	100.0
Loan Business	331,476	-11.5	87.3	277,628	-16.2	85.6	124,337	-19,885	-13.8	87.7	239,400	-13.8	86.6
ACOM CO., LTD.	298,887	-14.2	-	244,637	-18.2	-	113,718	-14,082	-11.0	-	219,300	-10.4	-
DC Cash One Ltd.	13,719	3.8	-	13,219	-3.6	-	1,063	-5,593	-84.0	-	1,100	-91.7	-
EASY BUY Public Company Limited	18,869	46.8	-	19,770	4.8	-	9,555	-208	-2.1	-	19,000	-3.9	-
Credit Card Business	5,437	-11.3	1.4	4,690	-13.7	1.4	2,075	-392	-15.9	1.5	3,900	-16.8	1.4
ACOM CO., LTD.	5,367	-11.3	-	4,649	-13.4	-	2,063	-378	-15.5	-	3,900	-16.1	-
AFRESH CREDIT CO., LTD.	69	-7.1	-	41	-40.0	-	11	-13	-54.1	-	0	-100.0	-
Installment Sales Finance Business	7,682	-24.0	2.0	4,989	-35.1	1.5	2,065	-543	-20.8	1.5	3,750	-24.8	1.4
EASY BUY Public Company Limited	4,281	-15.6	-	1,972	-53.9	-	459	-646	-58.4	-	550	-72.1	-
AFRESH CREDIT CO., LTD.	3,401	178.2	-	3,016	-11.3	-	1,605	103	6.9	-	3,200	6.1	-
Guarantee Business	10,565	14.3	2.8	11,629	10.1	3.6	5,251	-464	-8.1	3.7	14,100	21.2	5.1
ACOM CO., LTD.	7,532	6.5	-	8,362	11.0	-	5,251	1,155	28.2	-	14,100	68.6	-
DC Cash One Ltd.	3,033	39.6	-	3,267	7.7	-	-	-	-	-	-	-	-
Loan Servicing Business	17,026	23.1	4.5	16,446	-3.4	5.1	6,118	-2,263	-27.0	4.3	11,300	-31.3	4.1
Collection from purchased receivable	15,568	16.8	-	15,764	1.3	-	5,835	-2,162	-27.0	-	-	-	-
Rental Business	4,600	2.5	1.2	3,436	-25.3	1.1	-	-	-	-	-	-	-
Others	2,917	-44.6	0.8	2,183	-25.1	0.7	58	-1,199	-95.3	0.0	50	-97.7	0.0
Other Financial Businesses	993	-61.5	0.3	1,127	13.4	0.3	54	-506	-90.3	0.0	40	-96.5	0.0
Banking Business	-	-	-	3,390	-	1.0	1,815	129	7.7	1.3	3,900	15.0	1.4

Note : ACOM obtained all the stocks of DC Cash One Ltd., previously a consolidated subsidiary of ACOM, and DC Cash One Ltd. became a wholly owned subsidiary of ACOM as of April 1, 2009.  
DC Cash One Ltd. was merged into ACOM as of May 1, 2009.

## 4. Receivables Outstanding by Segment (Consolidated)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,852,053	-0.9	1,759,927	-5.0	1,612,556	-8.4	1,423,197	-11.7	1,351,365	-162,336	-10.7	-5.0	1,283,300	-9.8
Loan Business	1,703,172	1.4	1,632,310	-4.2	1,480,917	-9.3	1,316,166	-11.1	1,248,014	-145,896	-10.5	-5.2	1,180,800	-10.3
ACOM CO., LTD.	1,596,276	-0.3	1,494,399	-6.4	1,318,781	-11.8	1,171,893	-11.1	1,176,080	-65,728	-5.3	0.4	1,113,600	-5.0
AFRESH CREDIT CO., LTD.	20	-38.7	-	-	-	-	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	29,564	72.3	49,918	68.8	74,735	49.7	58,688	-21.5	67,092	1,371	2.1	14.3	67,200	14.5
DC Cash One Ltd.	74,142	25.1	82,698	11.5	81,161	-1.9	78,138	-3.7	-	-	-	-	-	-
Credit Card Business	48,120	-2.6	44,842	-6.8	38,126	-15.0	32,446	-14.9	29,468	-5,771	-16.4	-9.2	26,800	-17.4
ACOM CO., LTD.	47,537	-2.7	44,268	-6.9	37,682	-14.9	32,228	-14.5	29,341	-5,591	-16.0	-9.0	26,700	-17.2
AFRESH CREDIT CO., LTD.	568	4.1	566	-0.4	443	-21.6	218	-50.9	127	-179	-58.5	-41.7	100	-54.1
Installment Sales Finance Business	83,335	-34.6	56,986	-31.6	42,795	-24.9	35,580	-16.9	35,049	-2,114	-5.7	-1.5	35,000	-1.6
ACOM CO., LTD.	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	17,335	-48.4	9,503	-45.2	32,656	243.6	32,681	0.1	32,834	901	2.8	0.5	33,200	1.6
EASY BUY Public Company Limited	20,229	-14.8	15,335	-24.2	10,138	-33.9	2,899	-71.4	2,215	-3,016	-57.7	-23.6	1,800	-37.9
Loan Servicing Business	17,423	36.9	25,788	48.0	30,638	18.8	20,923	-31.7	18,353	-7,208	-28.2	-12.3	17,300	-17.3
Banking Business	-	-	-	-	20,078	-	18,081	-9.9	20,479	-1,344	-6.2	13.3	23,400	29.4
Guaranteed Receivables	89,894	15.2	105,977	17.9	120,639	13.8	144,351	19.7	313,536	178,069	131.4	117.2	313,800	117.4
ACOM CO., LTD.	89,639	14.9	96,850	8.0	100,633	3.9	115,723	15.0	313,536	203,560	185.1	170.9	313,800	171.2
DC Cash One Ltd.	254	-	9,126	-	20,005	119.2	28,628	43.1	-	-	-	-	-	-

Note: ACOM obtained all the stocks of DC Cash One Ltd., previously a consolidated subsidiary of ACOM, and DC Cash One Ltd. became a wholly owned subsidiary of ACOM as of April 1, 2009.  
DC Cash One Ltd. was merged into ACOM as of May 1, 2009.

## 5. Number of Customer Accounts by Segment (Consolidated)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	3,450,636	1.3	3,435,586	-0.4	3,208,872	-6.6	3,126,916	-2.6	2,999,603	-118,410	-3.8	-4.1	2,832,600	-9.4
ACOM CO., LTD.	2,859,176	-1.5	2,682,160	-6.2	2,374,759	-11.5	2,135,224	-10.1	2,170,800	-75,330	-3.4	1.7	1,972,300	-7.6
AFRESH CREDIT CO., LTD.	40	-76.0	-	-	-	-	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	410,142	18.2	556,344	35.6	638,291	14.7	796,305	24.8	815,801	138,627	20.5	2.4	860,300	8.0
DC Cash One Ltd.	172,183	14.7	182,878	6.2	180,085	-1.5	177,379	-1.5	-	-	-	-	-	-
Credit Card Business	1,259,509	5.2	1,181,806	-6.2	871,773	-26.2	582,823	-33.1	467,700	-236,075	-33.5	-19.8	385,000	-33.9
ACOM CO., LTD.	1,253,603	5.2	1,175,910	-6.2	866,958	-26.3	580,134	-33.1	465,956	-234,127	-33.4	-19.7	384,000	-33.8
AFRESH CREDIT CO., LTD.	5,709	1.8	5,701	-0.1	4,814	-15.6	2,689	-44.1	1,744	-1,947	-52.7	-35.1	1,000	-62.8
Installment Sales Finance Business	671,742	-29.9	421,554	-37.2	313,664	-25.6	220,182	-29.8	206,275	-42,219	-17.0	-6.3	198,500	-9.8
ACOM CO., LTD.	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	96,023	-35.1	57,840	-39.8	159,260	175.3	145,446	-8.7	150,009	2,738	1.9	3.1	151,700	4.3
EASY BUY Public Company Limited	369,936	-29.7	216,281	-41.5	154,404	-28.6	74,736	-51.6	56,266	-44,957	-44.4	-24.7	46,800	-37.4
Loan Servicing Business	200,662	45.6	226,271	12.8	227,587	0.6	255,934	12.5	289,896	43,831	17.8	13.3	-	-
Banking Business	-	-	-	-	4,001	-	4,119	2.9	4,275	520	13.8	3.8	-	-

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. ACOM obtained all the stocks of DC Cash One Ltd., previously a consolidated subsidiary of ACOM, and DC Cash One Ltd. became a wholly owned subsidiary of ACOM as of April 1, 2009. DC Cash One Ltd. was merged into ACOM as of May 1, 2009.

## 6. Income and Expenses (ACOM)

(Millions of yen)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Revenue	396,637	-1.5	370,769	-6.5	317,116	-14.5	262,120	-17.3	121,409	-15,157	-11.1	237,600	-9.4
Interest on Operating Loans	367,619	-1.3	342,908	-6.7	292,860	-14.6	238,231	-18.7	110,302	-14,087	-11.3	212,800	-10.7
Operating Expenses	290,512	10.7	459,762	58.3	236,956	-48.5	235,223	-0.7	115,125	6,573	6.1	231,300	-1.7
Financial Expenses	18,186	-15.8	16,928	-6.9	15,944	-5.8	14,675	-8.0	8,347	961	13.0	17,600	19.9
Cost of Goods Sold	-	-	1,223	-	606	-50.5	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	108,183	5.6	129,056	19.3	100,760	-21.9	76,276	-24.3	55,721	22,496	67.7	94,400	23.8
Provision for Loss on Interest Repayment	37,227	-	200,147	437.6	19,620	-90.2	52,157	165.8	8,705	-10,885	-55.6	31,600	-39.4
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	7,654	-	-	-	-	-	-	-	-
Other Operating Expenses	126,914	-8.2	112,406	-11.4	92,369	-17.8	92,113	-0.3	42,351	-3,340	-7.3	87,700	-4.8
Operating Income	106,124	-24.3	-88,992	-	80,159	-	26,896	-66.4	6,283	-21,730	-77.6	6,300	-76.6
Non-operating Income	2,215	6.3	3,046	37.5	2,804	-7.9	2,982	6.3	1,172	-361	-23.5	2,200	-26.2
Non-operating Expenses	165	-73.3	236	42.8	645	172.5	713	10.6	241	39	19.4	900	26.2
Ordinary Income	108,174	-23.7	-86,183	-	82,319	-	29,165	-64.6	7,214	-22,130	-75.4	7,600	-73.9
Extraordinary Income	489	245.7	269	-44.9	3,973	-	5,180	30.4	2,068	1,410	214.5	2,000	-61.4
Extraordinary Loss	1,424	-49.2	350,835	-	27,690	-92.1	4,852	-82.5	393	-112	-22.3	14,700	203.0
Provision for Loss on Interest Repayment	-	-	317,061	-	-	-	-	-	-	-	-	-	-
Loss on Sales of Noncurrent Assets	436	-	63	-85.5	120	90.3	1	-99.0	8	7	591.3	-	-
Loss on Valuation of Investment Securities	-	-	14,784	-	22,000	48.8	571	-97.4	43	26	153.7	-	-
Income Before Income Taxes	107,239	-22.9	-436,749	-	58,601	-	29,493	-49.7	8,889	-20,607	-69.9	-5,100	-
Income Taxes-current	44,770	-5.8	16,353	-63.5	150	-99.1	130	-13.3	50	-17	-25.4	100	-23.1
Enterprise Tax	7,670	-6.9	2,741	-64.3	-	-	-	-	-	-	-	-	-
Income Taxes for Prior Periods	-	-	-	-	9,060	-	-	-	-	-	-	-	-
Income Taxes-deferred	-1,682	-	-13,638	-	15,873	-	12,435	-21.7	6,716	-1,652	-19.7	6,700	-46.1
Net Income	64,152	-22.7	-439,463	-	33,518	-	16,928	-49.5	2,122	-18,938	-89.9	-11,900	-

## 7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Revenue	396,637	-1.5	370,769	-6.5	317,116	-14.5	262,120	-17.3	121,409	-15,157	-11.1	237,600	-9.4
Interest on Operating Loans	367,619	-1.3	342,908	-6.7	292,860	-14.6	238,231	-18.7	110,302	-14,087	-11.3	212,800	-10.7
Unsecured Loans	360,812	-1.1	336,615	-6.7	287,657	-14.5	234,008	-18.7	108,442	-13,728	-11.2	209,600	-10.4
Consumers	360,784	-1.1	336,597	-6.7	287,645	-14.5	234,000	-18.6	108,438	-13,728	-11.2	209,600	-10.4
Commercials	27	-41.2	18	-35.1	12	-33.2	8	-33.4	3	-0	-16.9	-	-
Secured Loans	6,806	-8.0	6,292	-7.5	5,202	-17.3	4,223	-18.8	1,860	-358	-16.2	3,200	-24.2
Credit Card Revenue	6,139	0.4	5,770	-6.0	5,043	-12.6	4,269	-15.3	1,852	-373	-16.8	3,500	-18.0
MasterCard®	6,137	0.4	5,770	-6.0	5,043	-12.6	4,269	-15.3	1,852	-373	-16.8	3,500	-18.0
Per-item Revenue	5,550	-40.0	3,492	-37.1	-	-	-	-	-	-	-	-	-
Revenue from Credit Guarantee	9,496	25.0	10,869	14.5	11,363	4.6	11,894	4.7	5,313	-544	-9.3	13,800	16.0
Net Sales of Goods	-	-	722	-	654	-9.4	-	-	-	-	-	-	-
Others	7,830	8.5	7,005	-10.5	7,193	2.7	7,724	7.4	3,941	-152	-3.7	7,500	-2.9
Collection of Bad Debts Deducted	6,922	13.4	5,908	-14.6	5,977	1.2	6,885	15.2	3,845	209	5.8	7,300	6.0

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

(%)

	2006/3	2007/3	2008/3	2009/3	2009/9	2010/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Operating Loans	92.7	92.5	92.3	90.9	90.9	89.6
Credit Card Revenue	1.5	1.6	1.6	1.6	1.5	1.5
Per-item Revenue	1.4	0.9	-	-	-	-
Revenue from Credit Guarantee	2.4	2.9	3.6	4.5	4.4	5.8
Net Sales of Goods	0.0	0.2	0.2	-	-	-
Others	2.0	1.9	2.3	3.0	3.2	3.1

## 8. Operating Expenses (ACOM)

(Millions of yen)

	2006/3		2007/3		2008/3		2009/3		2009/9		2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Expenses	290,512	10.7	459,762	58.3	236,956	-48.5	235,223	-0.7	115,125	6,573	6.1	231,300	-1.7
Financial Expenses	18,186	-15.8	16,928	-6.9	15,944	-5.8	14,675	-8.0	8,347	961	13.0	17,600	19.9
Cost of Goods Sold	-	-	1,223	-	606	-50.5	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	108,183	5.6	129,056	19.3	100,760	-21.9	76,276	-24.3	55,721	22,496	67.7	94,400	23.8
Bad Debts Expenses	107,239	-1.1	97,097	-9.5	111,667	15.0	92,451	-17.2	49,621	2,196	4.6	88,100	-4.7
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	8,271	-	3,131	-	-	3,200	-61.3
Increase or Decrease in Allowance for Doubtful Accounts	493	-	31,618	-	-10,726	-	-24,347	-	4,699	-	-	5,000	-
Increase or Decrease in Provision for Loss on Guarantees	450	-55.7	340	-24.4	-180	-	-100	-	-1,731	-	-	-1,900	-
Provision for Loss on Interest Repayment	37,227	-	200,147	437.6	19,620	-90.2	52,157	165.8	8,705	-10,885	-55.6	31,600	-39.4
Interest Repayment	13,527	-	42,266	212.4	75,981	79.8	86,203	13.5	48,827	6,107	14.3	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	-	-	41,880	-	58,838	40.5	57,354	-2.5	25,077	-6,092	-19.5	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	23,700	-	116,000	389.5	-115,200	-	-91,400	-	-65,200	-	-	-113,400	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	7,654	-	-	-	-	-	-	-	-
Other Operating Expenses	126,914	-8.2	112,406	-11.4	92,369	-17.8	92,113	-0.3	42,351	-3,340	-7.3	87,700	-4.8
Personal Expenses	34,823	-3.6	30,442	-12.6	23,053	-24.3	23,901	3.7	12,210	49	0.4	24,200	1.3
Advertising Expenses	16,087	0.4	10,875	-32.4	9,717	-10.6	8,645	-11.0	3,754	-611	-14.0	6,600	-23.7
Administrative Expenses	14,694	0.8	14,122	-3.9	12,387	-12.3	11,991	-3.2	5,537	-544	-9.0	11,600	-3.3
Computer Expenses	19,255	-8.0	20,266	5.3	19,516	-3.7	21,948	12.5	8,771	-1,657	-15.9	20,300	-7.5
Fees	16,672	3.7	17,296	3.7	15,579	-9.9	14,367	-7.8	6,912	-119	-1.7	13,100	-8.8
Insurance Expenses	7,580	-16.0	3,744	-50.6	1	-100.0	97	-	29	-1	-5.5	100	3.1
Depreciation	2,524	-1.4	2,394	-5.2	2,001	-16.4	1,753	-12.4	758	-108	-12.5	1,500	-14.4
Taxes and Other Public Charges	6,106	-2.4	5,630	-7.8	4,725	-16.1	4,364	-7.7	2,131	-62	-2.9	4,200	-3.8
Enterprise Tax (Pro forma standard taxation)	940	-3.1	625	-33.5	380	-39.2	230	-39.5	125	10	8.7	300	30.4
Others	8,229	-47.8	7,008	-14.8	5,007	-28.6	4,814	-3.9	2,121	-294	-12.2	5,800	20.5

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)

(%)

	2006/3		2007/3		2008/3		2009/3		2009/9		2010/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	73.2	8.0	124.0	50.8	74.7	-49.3	89.7	15.0	94.8	15.3	97.3	7.6
Financial Expenses	4.6	-0.8	4.6	0.0	5.0	0.4	5.6	0.6	6.9	1.5	7.4	1.8
Cost of Goods Sold	-	-	0.3	-	0.2	-0.1	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	27.2	1.7	34.8	7.6	31.8	-3.0	29.1	-2.7	45.9	21.6	39.7	10.6
Bad Debts Expenses	27.0	0.1	26.2	-0.8	35.2	9.0	35.3	0.1	40.9	6.2	37.1	1.8
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	-	3.1	-	2.6	-	1.3	-1.8
Increase or Decrease in Allowance for Doubtful Accounts	0.1	-	8.5	8.4	-3.4	-	-9.3	-	3.8	-	2.1	-
Increase or Decrease in Provision for Loss on Guarantees	0.1	-0.2	0.1	0.0	-0.0	-	-0.0	-	-1.4	-	-0.8	-
Provision for Loss on Interest Repayment	9.4	-	54.0	44.6	6.2	-47.8	19.9	13.7	7.2	-7.1	13.3	-6.6
Interest Repayment	3.4	-	11.4	8.0	24.0	12.6	32.9	8.9	40.2	8.9	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	-	-	11.3	-	18.5	7.2	21.9	3.4	20.7	-2.1	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	6.0	-	31.3	25.3	-36.3	-	-34.9	-	-53.7	-13.9	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	2.4	-	-	-	-	-	-	-
Other Operating Expenses	32.0	-2.3	30.3	-1.7	29.1	-1.2	35.1	6.0	34.8	1.3	36.9	1.8
Personal Expenses	8.8	-0.2	8.2	-0.6	7.3	-0.9	9.1	1.8	10.1	1.2	10.2	1.1
Advertising Expenses	4.1	0.1	2.9	-1.2	3.1	0.2	3.3	0.2	3.1	-0.1	2.8	-0.5
Administrative Expenses	3.7	0.1	3.8	0.1	3.9	0.1	4.6	0.7	4.6	0.1	4.9	0.3
Computer Expenses	4.9	-0.3	5.5	0.6	6.1	0.6	8.4	2.3	7.2	-0.4	8.6	0.2
Fees	4.2	0.2	4.7	0.5	4.9	0.2	5.5	0.6	5.7	0.5	5.5	0.0
Insurance Expenses	1.9	-0.3	1.0	-0.9	0.0	-1.0	0.0	0.0	0.0	0.0	0.0	0.0
Depreciation	0.6	0.0	0.6	0.0	0.6	0.0	0.7	0.1	0.6	0.0	0.6	-0.1
Taxes and Other Public Charges	1.5	-0.1	1.5	0.0	1.5	0.0	1.6	0.1	1.7	0.1	1.8	0.2
Enterprise Tax (Pro forma standard taxation)	0.2	0.0	0.2	0.0	0.1	-0.1	0.1	0.0	0.1	0.0	0.1	0.0
Others	2.1	-1.8	1.9	-0.2	1.6	-0.3	1.8	0.2	1.7	-0.1	2.4	0.6

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

## 9. Receivables Outstanding (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,689,598	-1.8	1,570,823	-7.0	1,356,464	-13.6	1,204,122	-11.2	1,205,421	-71,319	-5.6	0.1	1,140,300	-5.3
Loan Business	1,596,276	-0.3	1,494,399	-6.4	1,318,781	-11.8	1,171,893	-11.1	1,176,080	-65,728	-5.3	0.4	1,113,600	-5.0
Unsecured Loans	1,542,256	-0.2	1,446,209	-6.2	1,277,944	-11.6	1,137,146	-11.0	1,144,172	-60,091	-5.0	0.6	1,085,700	-4.5
Consumers	1,542,121	-0.2	1,446,117	-6.2	1,277,879	-11.6	1,137,099	-11.0	1,144,130	-60,083	-5.0	0.6	1,085,700	-4.5
Commercials	134	-31.5	91	-32.3	64	-29.5	46	-27.7	41	-8	-16.1	-10.1	-	-
Secured Loans	54,020	-4.0	48,190	-10.8	40,837	-15.3	34,747	-14.9	31,907	-5,636	-15.0	-8.2	27,900	-19.7
Real Estate Card Loan	46,210	-2.0	41,877	-9.4	35,500	-15.2	29,974	-15.6	27,558	-4,908	-15.1	-8.1	-	-
Credit Card Business	47,551	-2.7	44,276	-6.9	37,683	-14.9	32,228	-14.5	29,341	-5,591	-16.0	-9.0	26,700	-17.2
MasterCard®	47,537	-2.7	44,268	-6.9	37,682	-14.9	32,228	-14.5	29,341	-5,591	-16.0	-9.0	26,700	-17.2
Installment Sales Finance Business	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-	-	-	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	542	1.3	541	-0.2	540	-0.2	535	-0.9	529	-9	-1.7	-1.1	552	3.2
<Reference>														
Guaranteed Receivables	163,782	19.3	179,549	9.6	181,795	1.3	193,862	6.6	313,536	123,772	65.2	61.7	313,800	61.9

## 10. Number of Customer Accounts (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	2,859,176	-1.5	2,682,160	-6.2	2,374,759	-11.5	2,135,224	-10.1	2,170,800	-75,330	-3.4	1.7	1,972,300	-7.6
Unsecured Loans	2,846,796	-1.5	2,670,707	-6.2	2,364,727	-11.5	2,126,396	-10.1	2,162,555	-74,170	-3.3	1.7	1,964,900	-7.6
Consumers	2,846,643	-1.5	2,670,606	-6.2	2,364,664	-11.5	2,126,348	-10.1	2,162,517	-74,157	-3.3	1.7	1,964,900	-7.6
Commercials	153	-34.3	101	-34.0	63	-37.6	48	-23.8	38	-13	-25.5	-20.8	-	-
Secured Loans	12,380	-1.5	11,453	-7.5	10,032	-12.4	8,828	-12.0	8,245	-1,160	-12.3	-6.6	7,400	-16.2
Credit Card Business	1,253,800	5.2	1,176,105	-6.2	866,958	-26.3	580,134	-33.1	465,956	-234,127	-33.4	-19.7	384,000	-33.8
MasterCard®	1,253,603	5.2	1,175,910	-6.2	866,958	-26.3	580,134	-33.1	465,956	-234,127	-33.4	-19.7	384,000	-33.8
Installment Sales Finance Business	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.

## 11. Number of New Loan Customers (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	330,385	-2.8	268,885	-18.6	175,864	-34.6	185,453	5.5	87,474	-2,869	-3.2	169,000	-8.9
Unsecured Loans	329,814	-2.9	268,710	-18.5	175,859	-34.6	185,453	5.5	87,474	-2,869	-3.2	169,000	-8.9
Consumers	329,814	-2.9	268,710	-18.5	175,859	-34.6	185,453	5.5	87,474	-2,869	-3.2	169,000	-8.9
Secured Loans	571	22.5	175	-69.4	5	-97.1	-	-	-	-	-	-	-

## 12. Number of Loan Business Outlets (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Loan Business Outlets	2,003	218	1,812	-191	1,689	-123	1,607	-82	1,566	-41	-2.6	1,350	-257
Staffed	277	-47	142	-135	137	-5	118	-19	118	0	0.0	45	-73
Unstaffed	1,726	265	1,670	-56	1,552	-118	1,489	-63	1,448	-41	-2.8	1,305	-184
QUICK MUJIN Machine	194	156	119	-75	-	-	-	-	-	-	-	-	-

## 13. MUJINKUN (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of MUJINKUN Outlets	2,007	225	1,820	-187	1,688	-132	1,606	-82	1,565	-41	-2.6	1,350	-256
Number of MUJINKUN Machines	2,008	225	1,820	-188	1,688	-132	1,606	-82	1,565	-41	-2.6	1,350	-256
QUICK MUJIN Machine	201	163	128	-73	-	-	-	-	-	-	-	-	-

## 14. Cash Dispensers and ATMs (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Cash Dispensers and ATMs	83,868	2,132	87,773	3,905	92,063	4,290	95,024	2,961	95,181	157	0.2	-	-
Proprietary	1,952	61	1,841	-111	1,820	-21	1,670	-150	1,629	-41	-2.5	-	-
Open 365 Days/Year	1,951	63	1,841	-110	1,820	-21	1,670	-150	1,629	-41	-2.5	-	-
Open 24 Hours/Day	1,727	65	1,632	-95	1,615	-17	1,485	-130	1,445	-40	-2.7	-	-
Tie-up	81,916	2,071	85,932	4,016	90,243	4,311	93,354	3,111	93,552	198	0.2	-	-
Others	8,903	219	8,464	-439	8,537	73	8,636	99	8,742	106	1.2	-	-

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

## 15. Employees (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Total Employees	4,464	-161	3,374	-1,090	3,187	-187	3,080	-107	3,177	97	3.1	-	-
Permanent Employees	3,911	-185	2,956	-955	2,774	-182	2,636	-138	2,756	120	4.6	-	-
Temporary Employees	553	24	418	-135	413	-5	444	31	421	-23	-5.2	-	-

## 16. Average Loan Yield (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.	yoy p.p.	ytd p.p.		yoy p.p.	
Average Loan Yield	22.94	-0.19	21.91	-1.03	20.75	-1.16	19.08	-1.67	18.46	-0.85	-0.62	18.16	-0.92
Unsecured Loans	23.32	-0.23	22.25	-1.07	21.05	-1.20	19.32	-1.73	18.67	-0.89	-0.65	18.37	-0.95
Consumers	23.32	-0.23	22.25	-1.07	21.05	-1.20	19.32	-1.73	18.67	-0.89	-0.65	18.37	-0.95
Commercials	16.63	-0.49	15.51	-1.12	15.66	0.15	15.41	-0.25	15.36	0.98	-0.05	15.70	0.29
Secured Loans	12.38	0.11	12.11	-0.27	11.63	-0.48	11.16	-0.47	11.08	-0.17	-0.08	10.46	-0.70

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 for Consumers] (ACOM)

Effective Annual Interest Rate	2006/3		2007/3		2008/3		2009/3		2009/9		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	2,846,643	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	2,162,517	100.0	1,144,130	100.0	-	-	1,085,700	100.0
28.470% and Higher	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	26,710	1.2	10,963	1.0	-	-	9,100	0.8
27.375%	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	617,638	28.6	230,247	20.1	-	-	150,200	13.8
25.000% - 26.500%	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	184,917	8.5	112,607	9.8	-	-	83,900	7.7
20.000% - 24.820%	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	120,928	5.6	100,055	8.8	-	-	80,300	7.4
18.250% - 19.000%	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	16,859	0.8	31,076	2.7	-	-	26,700	2.5
15.000% - 18.000%	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	1,036,461	47.9	599,401	52.4	-	-	680,100	62.7
Less than 15.000%	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	159,004	7.4	59,778	5.2	-	-	55,400	5.1

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

Effective Annual Interest Rate	2006/3		2007/3		2008/3		2009/3		2009/9		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	2,846,643	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	2,162,517	100.0	1,144,130	100.0	-	-	1,085,700	100.0
18.000% <	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	967,052	44.7	484,950	42.4	-	-	350,200	32.3
15.000% < ≤ 18.000%	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	828,458	38.3	320,825	28.0	-	-	359,800	33.1
12.000% < ≤ 15.000%	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	214,407	9.9	286,716	25.1	-	-	324,700	29.9
≤ 12.000%	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	152,600	7.1	51,638	4.5	-	-	51,000	4.7

18. Unsecured Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2006/3				2007/3				2008/3				2009/3				2009/9				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. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
≤ 100	436,574	15.3	20,000	1.3	424,813	15.9	19,518	1.4	363,744	15.4	15,721	1.2	319,612	15.0	13,790	1.2	328,233	15.2	14,434	1.3	-	-	13,500	1.2
100 < ≤ 300	498,132	17.5	110,773	7.2	481,635	18.1	106,969	7.4	456,702	19.3	102,108	8.0	443,891	20.9	98,438	8.7	479,277	22.2	106,717	9.3	-	-	87,700	8.1
300 < ≤ 500	1,276,930	44.9	591,294	38.4	1,170,089	43.8	540,562	37.4	1,027,038	43.4	473,805	37.1	906,115	42.6	417,322	36.7	893,743	41.3	410,637	35.9	-	-	401,500	37.0
500 < ≤ 1,000	328,892	11.6	278,185	18.0	299,905	11.2	252,047	17.4	254,904	10.8	213,188	16.7	224,899	10.6	186,413	16.4	231,350	10.7	191,637	16.7	-	-	182,900	16.8
1,000 <	306,115	10.7	541,866	35.1	294,164	11.0	527,019	36.4	262,276	11.1	473,055	37.0	231,831	10.9	421,135	37.0	229,914	10.6	420,704	36.8	-	-	400,100	36.9
Total	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	2,162,517	100.0	1,144,130	100.0	-	-	1,085,700	100.0

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2006/3			2007/3			2008/3			2009/3			2009/9		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
≤ 2	25.1	139	22.1	25.1	135	22.1	21.8	138	22.1	20.8	135	22.0	22.5	126	22.0
2 < ≤ 5	63.0	158	57.9	62.9	158	57.9	63.0	182	57.3	63.6	173	56.8	63.1	163	56.0
5 < ≤ 7	8.0	192	12.9	7.9	192	12.8	9.9	214	13.1	10.1	213	13.3	9.2	205	13.6
7 < ≤ 10	3.2	220	5.8	3.4	221	5.9	4.4	244	6.1	4.4	245	6.3	4.1	235	6.7
10 <	0.7	243	1.3	0.7	244	1.3	0.9	283	1.4	1.1	290	1.6	1.1	273	1.7
Total	100.0	159	100.0	100.0	158	100.0	100.0	179	100.0	100.0	174	100.0	100.0	163	100.0

20. Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers] (ACOM)

(%)

	2006/3			2007/3			2008/3			2009/3			2009/9		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Under 29	48.6	22.1	22.5	47.0	20.5	23.2	44.4	18.8	17.1	43.2	18.0	14.1	44.4	17.5	13.0
Age 30 - 39	21.3	29.3	28.1	21.7	29.2	27.5	22.6	28.8	28.0	23.4	28.2	27.7	22.9	28.1	27.4
Age 40 - 49	14.9	20.9	21.6	15.3	21.3	20.9	16.7	22.1	22.7	17.2	22.6	23.8	16.8	23.4	24.1
Age 50 - 59	11.4	18.9	18.7	12.0	19.3	19.7	12.5	19.2	20.0	12.0	19.1	20.4	11.5	18.8	20.5
Over 60	3.8	8.8	9.1	4.0	9.7	8.7	3.8	11.1	12.2	4.2	12.1	14.0	4.4	12.2	15.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

21. Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers] (ACOM)

(%)

	2006/3			2007/3			2008/3			2009/3			2009/9		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male (%)	69.5	73.3	69.8	68.7	73.2	70.1	70.9	73.5	70.0	69.1	73.5	70.1	70.8	73.5	71.9
Female (%)	30.5	26.7	30.2	31.3	26.8	29.9	29.1	26.5	30.0	30.9	26.5	29.9	29.2	26.5	28.1

## 22. Bad Debts Expenses (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Bad Debts Expenses (Millions of yen)	107,239	-1.1	138,977	29.6	170,506	22.7	149,805	-12.1	74,699	-3,895	-5.0	141,100	-5.8
Loan Business	95,826	-1.4	126,038	31.5	155,755	23.6	136,434	-12.4	67,831	-3,924	-5.5	129,600	-5.0
Unsecured Loans	95,053	-1.4	125,515	32.0	155,211	23.7	135,736	-12.5	67,544	-3,839	-5.4	128,800	-5.1
Secured Loans	772	2.9	523	-32.2	544	3.9	698	28.4	287	-85	-22.9	800	14.6
MasterCard®	3,905	-11.1	4,123	5.6	4,825	17.0	3,952	-18.1	2,040	-24	-1.2	3,500	-11.4
Installment Sales Finance Business	2,088	-32.5	1,277	-38.9	-	-	-	-	-	-	-	-	-
Guarantee Business	5,409	42.9	7,495	38.6	9,499	26.7	9,390	-1.1	4,802	28	0.6	8,000	-14.8
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	425	4.2	438	3.1	480	9.6	502	4.6	521	25	5.0	-	-

&lt;Reference&gt;

Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	542	1.3	541	-0.2	540	-0.2	535	-0.9	529	-9	-1.7	552	3.2
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[Ratio of Bad Debts Expenses]

Loan Business (%)	5.99	(-0.06)	8.42	(2.43)	11.79	(3.37)	11.62	(-0.17)	5.76	(-0.01)	-	11.62	(0.00)
Unsecured Loans	6.15	(-0.08)	8.67	(2.52)	12.13	(3.46)	11.92	(-0.21)	5.90	(-0.02)	-	11.85	(-0.07)
Secured Loans	1.41	(0.10)	1.07	(-0.34)	1.31	(0.24)	1.98	(0.67)	0.88	(-0.10)	-	2.81	(0.83)
MasterCard®	8.20	(-0.78)	9.29	(1.09)	12.77	(3.48)	12.23	(-0.54)	6.95	(1.05)	-	13.07	(0.84)
Installment Sales Finance Business	4.53	(0.14)	3.97	(-0.56)	-	-	-	-	-	-	-	-	-

&lt;Reference&gt;

Guarantee Business	3.18	(0.50)	3.97	(0.79)	4.92	(0.95)	4.54	(-0.38)	1.48	(-0.89)	-	2.44	(-2.10)
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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.

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

	2006/3		2007/3		2008/3		2009/3		2009/9	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
[Based on Receivables Outstanding]										
Amount of Bad Debts Expenses (Millions of yen)	95,053	100.0	125,515	100.0	155,211	100.0	135,736	100.0	67,544	100.0
Personal Bankruptcy	23,506	24.7	19,089	15.2	14,946	9.6	8,912	6.6	3,023	4.5
Failure to Locate Borrowers	2,993	3.2	2,932	2.3	1,710	1.1	940	0.7	345	0.5
Borrowers' Inability of Making Repayments, etc.	38,803	40.8	57,062	45.5	69,915	45.1	59,278	43.7	35,093	52.0
ACOM's Voluntary Waiver of Repayments	29,750	31.3	46,430	37.0	68,638	44.2	66,604	49.0	29,081	43.0
Waiver of Repayments accompanied with Interest Repayments	-	-	41,880	-	58,838	-	57,354	-	25,077	-

## 23. Non-performing Loans (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9	
		%		%		%		%		%
Total Amount of Non-performing Loans	109,573	6.85	141,307	9.44	124,767	9.44	116,132	9.89	112,811	9.58
Loans to Borrowers in Bankruptcy or Under Reorganization	7,000	0.44	6,120	0.41	4,824	0.37	3,409	0.29	3,020	0.26
Applications for Bankruptcy are Proceeded	1,307	0.08	1,026	0.07	557	0.04	344	0.03	347	0.03
Applications for The Civil Rehabilitation are Proceeded	2,716	0.17	2,430	0.16	1,695	0.13	1,030	0.09	913	0.08
Applications for The Civil Rehabilitation are Determined	2,358	0.15	2,108	0.14	1,924	0.15	1,486	0.13	1,192	0.10
Loans in Arrears	46,709	2.92	80,976	5.41	75,690	5.73	72,841	6.21	72,193	6.13
Loans Past Due for Three Months or More	1,110	0.07	499	0.03	727	0.06	935	0.08	2,028	0.17
Restructured Loans	54,752	3.42	53,711	3.59	43,524	3.29	38,945	3.32	35,568	3.02

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)

	2006/3		2007/3		2008/3		2009/3		2009/9	
		%		%		%		%		%
11 days ≤ < 3 months	12,968	0.81	17,223	1.15	19,709	1.49	16,888	1.44	17,565	1.49
31 days ≤ < 3 months	7,289	0.46	6,586	0.44	7,603	0.58	7,388	0.63	7,943	0.67
11 days ≤ < 31 days	5,679	0.36	10,637	0.71	12,106	0.92	9,499	0.81	9,621	0.82

## 24. Allowance for doubtful accounts (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9		2010/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for doubtful accounts (Millions of yen)	122,700	0.2	121,000	-1.4	108,500	-10.3	84,000	-22.6	88,700	-6.0	89,000	6.0
Ratio of Allowance (%)	7.26	-	7.72	-	8.00	-	6.98	-	7.36	-	7.80	-
General Allowance	66,810	-13.1	54,257	-18.8	48,657	-10.3	44,347	-8.9	50,649	19.1	-	-
Unsecured Consumer Loans	61,187	-11.8	48,963	-20.0	44,436	-9.2	40,759	-8.3	47,243	22.2	-	-
Specific Allowance	54,276	24.3	65,145	20.0	58,843	-9.7	38,733	-34.2	37,051	-27.3	-	-
Increase or Decrease in Allowance	300	-	-1,700	-	-12,500	-	-24,500	-	4,700	-	5,000	-
Provision for Loss on Guarantees	3,330	15.6	3,670	10.2	3,490	-4.9	3,390	-2.9	7,820	139.1	7,660	126.0
Increase or Decrease in Allowance	450	-55.7	340	-24.4	-180	-	-100	-	4,430	-	4,270	-

Note:

Allowance for doubtful accounts

x100

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)

	2006/3		2007/3		2008/3		2009/3		2009/9		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	-	218,200	-	170,000	-
Increase or Decrease in Provision	23,700	-	466,300	-	-115,200	-	-91,400	-	-65,200	-	-113,400	-

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)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)			
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)	yoy %	ytd %	C.R.(%)		yoy %	C.R.(%)	
<b>Borrowings</b>	945,208	100.0	888,587	100.0	774,407	100.0	680,734	100.0	762,463	6.6	12.0	100.0	720,600	5.9	100.0
Indirect	614,288	65.0	580,627	65.3	514,407	66.4	445,734	65.5	507,463	5.7	13.8	66.6	485,600	8.9	67.4
City Banks, etc.	65,536	6.9	68,177	7.7	90,238	11.7	79,365	11.7	122,710	32.5	54.6	16.1	-	-	-
Regional Banks	19,330	2.0	18,433	2.1	17,271	2.2	18,222	2.7	17,710	5.0	-2.8	2.3	-	-	-
Trust Banks	290,093	30.7	269,340	30.3	176,945	22.8	149,541	22.0	170,331	5.1	13.9	22.3	-	-	-
Foreign Banks	6,500	0.7	7,500	0.8	7,500	1.0	6,000	0.9	5,000	-28.6	-16.7	0.7	-	-	-
Life Insurance Companies	152,749	16.2	112,581	12.7	95,909	12.4	76,510	11.2	71,500	-15.9	-6.5	9.4	-	-	-
Non-life Insurance Companies	21,659	2.3	16,530	1.8	11,144	1.4	9,072	1.3	8,942	-10.9	-1.4	1.2	-	-	-
Others	58,421	6.2	88,066	9.9	115,400	14.9	107,024	15.7	111,270	4.3	4.0	14.6	-	-	-
Direct	330,920	35.0	307,960	34.7	260,000	33.6	235,000	34.5	255,000	8.5	8.5	33.4	235,000	0.0	32.6
Straight Bonds	265,000	28.0	260,000	29.3	260,000	33.6	235,000	34.5	235,000	0.0	0.0	30.8	-	-	-
Asset Based Lending	-	-	-	-	-	-	-	-	20,000	-	-	2.6	-	-	-
Commercial Papers	50,000	5.3	40,000	4.5	-	-	-	-	-	-	-	-	-	-	-
Others	15,920	1.7	7,960	0.9	-	-	-	-	-	-	-	-	-	-	-
Short-term Loans Payable	51,000	5.4	60,000	6.8	-	-	-	-	-	-	-	-	-	-	-
Long-term Loans Payable	894,208	94.6	828,587	93.2	774,407	100.0	680,734	100.0	762,463	6.6	12.0	100.0	720,600	5.9	100.0
<b>Fixed</b>	805,086	85.2	762,560	85.8	717,872	92.7	612,400	90.0	679,450	7.2	10.9	89.1	673,800	10.0	93.5
Interest Rate Swaps (Notional)	207,053	21.9	236,505	26.6	228,987	29.6	189,485	27.8	251,828	30.4	32.9	33.0	-	-	-
Interest Cap (Notional)	7,000	0.7	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Average Interest Rate on Funds Procured During the Year (%)</b>	1.84	-	1.86	-	1.94	-	2.04	-	2.26	-	-	-	2.43	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.47	-	1.53	-	1.64	-	1.79	-	1.75	-	-	-	2.08	-	-
Floating Interest Rate	1.33	-	1.81	-	2.11	-	2.30	-	2.18	-	-	-	2.52	-	-
Fixed Interest Rate	1.69	-	1.87	-	1.93	-	2.01	-	2.27	-	-	-	2.42	-	-
Short-term	0.19	-	0.46	-	0.87	-	-	-	-	-	-	-	-	-	-
Long-term	1.90	-	1.95	-	1.95	-	2.04	-	2.26	-	-	-	2.43	-	-
Direct	1.64	-	1.53	-	1.72	-	1.84	-	1.88	-	-	-	1.93	-	-
Indirect	1.94	-	2.04	-	2.02	-	2.10	-	2.43	-	-	-	2.67	-	-
<Reference>															
Term Average of Long-term Prime Rate	1.76	-	2.39	-	2.30	-	2.31	-	2.05	-	-	-	-	-	-

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.

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

(Millions of yen)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Cardholders	1,253,603	5.2	1,175,910	-6.2	866,958	-26.3	580,134	-33.1	465,956	-234,127	-33.4	-19.7	384,000	-33.8
Tie-up Card	688,052	34.7	721,805	4.9	493,923	-31.6	291,069	-41.1	216,779	-151,335	-41.1	-25.5	-	-
Number of Accounts with Shopping Receivables	303,242	-0.3	297,342	-1.9	231,634	-22.1	185,942	-19.7	172,297	-34,812	-16.8	-7.3	-	-
Card Shopping Receivables	47,537	-2.7	44,268	-6.9	37,682	-14.9	32,228	-14.5	29,341	-5,591	-16.0	-9.0	26,700	-17.2
Revolving Receivables	43,043	-1.7	40,660	-5.5	35,531	-12.6	30,813	-13.3	28,063	-5,065	-15.3	-8.9	-	-
Credit Card Revenue	6,137	0.4	5,770	-6.0	5,043	-12.6	4,269	-15.3	1,852	-373	-16.8	-	3,500	-18.0
Number of Card Issuance Machines	1,196	-0.1	1,136	-5.0	1,137	0.1	1,090	-4.1	1,070	-56	-5.0	-1.8	-	-
MUJINKUN	954	2.0	1,003	5.1	1,005	0.2	976	-2.9	956	-41	-4.1	-2.0	-	-
Loan Business Outlets	242	-7.6	133	-45.0	132	-0.8	114	-13.6	114	-15	-11.6	0.0	-	-

28. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Customer Accounts	205,783	-27.7	147,433	-28.4	-	-	-	-	-	-	-	-	-	-
Installment Receivables	45,769	-34.6	32,147	-29.8	-	-	-	-	-	-	-	-	-	-
Adjusted Receivables	40,366	-33.8	28,425	-29.6	-	-	-	-	-	-	-	-	-	-
Per-item Revenue	5,550	-40.0	3,492	-37.1	-	-	-	-	-	-	-	-	-	-
Ratio of Bad Debts Expenses (%)	4.53	-	3.97	-	-	-	-	-	-	-	-	-	-	-
Number of Merchant Venders	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.

29. Guarantee Business (ACOM)

(Millions of yen)

	2006/3		2007/3		2008/3		2009/3		2009/9			2010/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Accounts with Outstanding Balance	387,173	12.0	407,585	5.3	411,331	0.9	432,641	5.2	667,158	241,666	56.8	54.2	657,000	51.9
Guaranteed Receivables	163,782	19.3	179,549	9.6	181,795	1.3	193,862	6.6	313,536	123,772	65.2	61.7	313,800	61.9
Revenue from Credit Guarantee	9,496	25.0	10,869	14.5	11,363	4.6	11,894	4.7	5,313	-544	-9.3	-	13,800	16.0

30. Financial Ratios (ACOM)

	2006/3		2007/3		2008/3		2009/3		2009/9		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	34.4	15.4	-	-	46.9	-	65.0	18.1	36.9	-0.4	-	-
Shareholders' Equity Ratio	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)	30.5 (25.0)	0.0 (-2.1)	31.4 (25.5)	0.5 (-1.7)
Dividend on Equity	2.4	0.6	3.5	1.1	3.5	0.0	2.5	-1.0	0.2	-1.5	0.4	-2.1
Return on Equity (ROE)	7.2	-3.5	-64.3	-	7.5	-	3.8	-3.7	1.0	-8.2	-2.8	-
Operating Income to Total Assets	5.4	-1.7	-4.7	-	4.6	-	1.8	-2.8	0.9	-2.7	0.5	-1.3
Ordinary Income to Total Assets	5.5	-1.6	-4.5	-	4.7	-	1.9	-2.8	1.0	-2.7	0.5	-1.4
Return on Assets (ROA)	3.3	-0.9	-23.0	-	1.9	-	1.1	-0.8	0.3	-2.4	-0.9	-
Operating Margin	26.8	-8.0	-24.0	-	25.3	-	10.3	-15.0	5.2	-15.3	2.7	-7.6
Ordinary Income to Operating Revenue	27.3	-7.9	-23.2	-	26.0	-	11.1	-14.9	5.9	-15.6	3.2	-7.9
Net Income Margin	16.2	-4.4	-118.5	-	10.6	-	6.5	-4.1	1.7	-13.7	-5.0	-
Current Ratio	447.5	1.8	595.7	148.2	646.0	50.3	642.7	-3.3	545.0	-376.5	537.6	-105.1
Fixed Assets Ratio	25.5	8.0	41.6	16.1	36.2	-5.4	29.1	-7.1	29.3	-4.5	29.7	0.6
Interest Coverage (times)	6.8	-0.7	-4.3	-	6.0	-	2.8	-3.2	1.8	-3.0	1.4	-1.4

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.

:3. Some of the figures for September 2009 are converted into annual percentage ratio.

<Reference> Financial Ratios (Consolidated)

	2006/3		2007/3		2008/3		2009/3		2009/9	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	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)	28.5 (23.7)	0.9 (-1.9)
Return on Equity (ROE)	7.3	-3.1	-63.6	-	7.7	-	3.0	-4.7	1.1	-9.9
Return on Assets (ROA)	3.1	-0.8	-21.2	-	1.8	-	0.8	-1.0	0.3	-2.6

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)

		2006/3	2007/3	2008/3	2009/3	2009/9	2010/3(E)
Net Income	Non-Consolidated	407.52	-2,795.68	213.23	107.69	13.53	-75.86
	Consolidated	416.69	-2,786.19	225.24	86.91	15.55	-72.67
Dividends		140.00	100.00	100.00	70.00	5.00	10.00
Net Assets	Non-Consolidated	5,874.26	2,823.24	2,871.10	2,801.62	2,800.52	2,705.75
	Consolidated	5,901.70	2,863.16	2,950.01	2,831.36	2,836.14	2,726.97

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

(%)

		2006/3	2007/3	2008/3	2009/3	2009/9	2010/3(E)
Net Income	Non-Consolidated	-22.5	-	-	-49.5	-89.9	-
	Consolidated	-19.3	-	-	-61.4	-90.6	-
Dividends		40.0	-28.6	0.0	-30.0	-90.0	-85.7
Net Assets	Non-Consolidated	7.8	-51.9	1.7	-2.4	-4.9	-3.4
	Consolidated	8.2	-51.5	3.0	-4.0	-6.8	-3.7

### 32. Shares Issued (ACOM)

(Thousands)

		2006/3	2007/3	2008/3	2009/3	2009/9	2010/3(E)
Average Number of Shares Issued		157,337	157,193	157,194	157,194	156,875	-
During the Year							
Number of Shares Issued at Year-end		157,190	157,194	157,194	157,194	156,661	-

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.

(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.