

# ***DATA BOOK***

**The Third Quarter Report for the Fiscal Year Ending March, 2010**

**ACOM CO., LTD.**

**February 2010  
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. " - " 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.
- :6. "(E)" indicates estimates.
- :7. "yoy p.p." indicates year on year percentage point.
- :8. "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%	—

Notes : 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)

	2008/3		2009/3					2010/3							
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	2010/3(E)	yoy %
Operating Revenue	379,706	-10.4	85,400	168,501	249,819	324,396	-14.6	70,573	-17.4	141,722	-15.9	212,433	-15.0	276,400	-14.8
Operating Expenses	298,054	-41.4	59,990	137,430	218,973	293,666	-1.5	61,568	2.6	133,652	-2.7	201,351	-8.0	267,900	-8.8
Financial Expenses	20,892	0.9	5,551	10,795	16,825	22,204	6.3	5,405	-2.6	11,160	3.4	16,904	0.5	23,200	4.5
Provision of Allowance for Doubtful Accounts	115,848	-15.8	20,450	39,212	62,565	87,899	-24.1	29,259	43.1	61,094	55.8	85,482	36.6	105,300	19.8
Provision for Loss on Interest Repayment	19,620	-90.2	-	19,590	36,963	52,157	165.8	738	-	8,705	-55.6	21,189	-42.7	31,600	-39.4
Operating Income	81,651	-	25,410	31,070	30,845	30,729	-62.4	9,005	-64.6	8,069	-74.0	11,081	-64.1	8,500	-72.3
Non-operating Income	1,753	-47.6	785	1,094	1,674	2,126	21.2	1,072	36.6	1,291	18.1	1,761	5.2	1,700	-20.0
Non-operating Expenses	284	51.9	46	86	116	207	-27.2	30	-33.1	134	55.3	109	-5.5	100	-51.7
Ordinary Income	83,120	-	26,149	32,078	32,404	32,648	-60.7	10,047	-61.6	9,227	-71.2	12,732	-60.7	10,100	-69.1
Extraordinary Income	3,975	-	648	658	2,431	2,522	-36.5	1,540	137.6	1,790	172.1	1,868	-23.1	1,700	-32.6
Extraordinary Loss	23,719	-93.2	85	578	6,840	11,261	-52.5	239	178.3	490	-15.2	5,765	-15.7	14,800	31.4
Income Before Income Taxes	63,376	-	26,711	32,157	27,995	23,909	-62.3	11,347	-57.5	10,527	-67.3	8,835	-68.4	-3,000	-
Net Income	35,406	-	20,029	25,901	20,809	13,662	-61.4	7,262	-63.7	2,440	-90.6	1,638	-92.1	-11,400	-

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					2010/3							
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	2010/3(E)	yoy %
Operating Revenue	379,706	-10.4	85,400	168,501	249,819	324,396	-14.6	70,573	-17.4	141,722	-15.9	212,433	-15.0	276,400	-14.8
Loan Business	331,476	-11.5	73,416	144,222	213,518	277,628	-16.2	62,749	-14.5	124,337	-13.8	183,878	-13.9	239,400	-13.8
ACOM CO., LTD.	298,887	-14.2	65,066	127,800	188,258	244,637	-18.2	57,214	-12.1	113,718	-11.0	168,442	-10.5	219,300	-10.4
DC Cash One Ltd.	13,719	3.8	3,338	6,657	10,000	13,219	-3.6	1,063	-68.1	1,063	-84.0	1,063	-89.4	1,100	-91.7
EASY BUY Public Company Limited	18,869	46.8	5,010	9,764	15,259	19,770	4.8	4,470	-10.8	9,555	-2.1	14,372	-5.8	19,000	-3.9
Credit Card Business	5,437	-11.3	1,263	2,467	3,617	4,690	-13.7	1,057	-16.3	2,075	-15.9	3,057	-15.5	3,900	-16.8
ACOM CO., LTD.	5,367	-11.3	1,250	2,442	3,583	4,649	-13.4	1,050	-15.9	2,063	-15.5	3,042	-15.1	3,900	-16.1
AFRESH CREDIT CO., LTD.	69	-7.1	13	24	34	41	-40.0	6	-52.3	11	-54.1	14	-56.0	0	-100.0
Installment Sales Finance Business	7,682	-24.0	1,391	2,608	3,891	4,989	-35.1	1,029	-26.0	2,065	-20.8	3,064	-21.3	3,750	-24.8
EASY BUY Public Company Limited	4,281	-15.6	642	1,106	1,636	1,972	-53.9	239	-62.7	459	-58.4	646	-60.5	550	-72.1
AFRESH CREDIT CO., LTD.	3,401	178.2	748	1,502	2,255	3,016	-11.3	789	5.5	1,605	6.9	2,417	7.2	3,200	6.1
Guarantee Business	10,565	14.3	2,738	5,715	8,601	11,629	10.1	2,146	-21.6	5,251	-8.1	9,681	12.6	14,100	21.2
ACOM CO., LTD.	7,532	6.5	1,899	4,095	6,127	8,362	11.0	2,146	13.0	5,251	28.2	9,681	58.0	14,100	68.6
DC Cash One Ltd.	3,033	39.6	839	1,619	2,474	3,267	7.7	-	-	-	-	-	-	-	-
Loan Servicing Business	17,026	23.1	4,040	8,382	12,312	16,446	-3.4	2,650	-34.4	6,118	-27.0	9,958	-19.1	11,300	-31.3
Collection from purchased receivable	15,568	16.8	3,845	7,998	11,778	15,764	1.3	2,512	-34.7	5,835	-27.0	9,546	-19.0	-	-
Rental Business	4,600	2.5	1,075	2,161	3,436	3,436	-25.3	-	-	-	-	-	-	-	-
Others	2,917	-44.6	582	1,257	1,887	2,183	-25.1	54	-90.6	58	-95.3	81	-95.7	50	-97.7
Other Financial Businesses	993	-61.5	247	560	839	1,127	13.4	52	-78.8	54	-90.3	75	-91.0	40	-96.5
Banking Business	-	-	892	1,685	2,552	3,390	-	886	-0.7	1,815	7.7	2,711	6.2	3,900	15.0

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)

	2008/3		2009/3					2010/3					2010/3(E)			
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	ytd %	2010/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,612,556	-8.4	1,551,944	1,513,701	1,470,097	1,423,197	-11.7	1,387,892	-10.6	1,351,365	-10.7	1,301,978	-11.4	-8.5	1,283,300	-9.8
Loan Business	1,480,917	-9.3	1,429,366	1,393,910	1,353,258	1,316,166	-11.1	1,282,661	-10.3	1,248,014	-10.5	1,204,436	-11.0	-8.5	1,180,800	-10.3
ACOM CO., LTD.	1,318,781	-11.8	1,279,670	1,241,808	1,202,328	1,171,893	-11.1	1,212,596	-5.2	1,176,080	-5.3	1,136,652	-5.5	-3.0	1,113,600	-5.0
EASY BUY Public Company Limited	74,735	49.7	63,588	65,720	65,133	58,688	-21.5	63,640	0.1	67,092	2.1	64,564	-0.9	10.0	67,200	14.5
DC Cash One Ltd.	81,161	-1.9	79,858	79,787	78,868	78,138	-3.7	-	-	-	-	-	-	-	-	-
Credit Card Business	38,126	-15.0	36,640	35,239	33,741	32,446	-14.9	31,008	-15.4	29,468	-16.4	27,932	-17.2	-13.9	26,800	-17.4
ACOM CO., LTD.	37,682	-14.9	36,267	34,932	33,486	32,228	-14.5	30,839	-15.0	29,341	-16.0	27,839	-16.9	-13.6	26,700	-17.2
AFRESH CREDIT CO., LTD.	443	-21.6	372	306	255	218	-50.9	168	-54.8	127	-58.5	93	-63.6	-57.3	100	-54.1
Installment Sales Finance Business	42,795	-24.9	39,492	37,164	37,229	35,580	-16.9	36,216	-8.3	35,049	-5.7	34,057	-8.5	-4.3	35,000	-1.6
AFRESH CREDIT CO., LTD.	32,656	243.6	32,940	31,933	33,080	32,681	0.1	33,684	2.3	32,834	2.8	32,220	-2.6	-1.4	33,200	1.6
EASY BUY Public Company Limited	10,138	-33.9	6,551	5,231	4,149	2,899	-71.4	2,531	-61.4	2,215	-57.7	1,836	-55.7	-36.7	1,800	-37.9
Loan Servicing Business	30,638	18.8	27,834	25,561	23,028	20,923	-31.7	19,658	-29.4	18,353	-28.2	15,759	-31.6	-24.7	17,300	-17.3
Banking Business	20,078	-	18,610	21,824	22,840	18,081	-9.9	18,347	-1.4	20,479	-6.2	19,791	-13.3	9.5	23,400	29.4
Guaranteed Receivables	120,639	13.8	127,641	135,467	141,341	144,351	19.7	118,777	-6.9	313,536	131.4	312,217	120.9	116.3	313,800	117.4
ACOM CO., LTD.	100,633	3.9	104,500	109,976	112,409	115,723	15.0	118,777	13.7	313,536	185.1	312,217	177.8	169.8	313,800	171.2
DC Cash One Ltd.	20,005	119.2	23,141	25,490	28,932	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)

	2008/3		2009/3					2010/3					2010/3(E)			
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	ytd %	2010/3(E)	yoy %
Loan Business	3,208,872	-6.6	3,154,785	3,118,013	3,135,847	3,126,916	-2.6	3,070,579	-2.7	2,999,603	-3.8	2,837,428	-9.5	-9.3	2,832,600	-9.4
ACOM CO., LTD.	2,374,759	-11.5	2,310,178	2,246,130	2,190,000	2,135,224	-10.1	2,254,285	-2.4	2,170,800	-3.4	1,996,255	-8.8	-6.5	1,972,300	-7.6
EASY BUY Public Company Limited	638,291	14.7	650,749	677,174	750,473	796,305	24.8	800,177	23.0	815,801	20.5	831,289	10.8	4.4	860,300	8.0
DC Cash One Ltd.	180,085	-1.5	178,435	178,524	178,477	177,379	-1.5	-	-	-	-	-	-	-	-	-
Credit Card Business	871,773	-26.2	791,830	703,775	639,687	582,823	-33.1	525,226	-33.7	467,700	-33.5	415,133	-35.1	-28.8	385,000	-33.9
ACOM CO., LTD.	866,958	-26.3	787,597	700,083	636,504	580,134	-33.1	523,023	-33.6	465,956	-33.4	413,774	-35.0	-28.7	384,000	-33.8
AFRESH CREDIT CO., LTD.	4,814	-15.6	4,232	3,691	3,183	2,689	-44.1	2,203	-47.9	1,744	-52.7	1,359	-57.3	-49.5	1,000	-62.8
Installment Sales Finance Business	313,664	-25.6	278,010	248,494	235,894	220,182	-29.8	208,121	-25.1	206,275	-17.0	199,798	-15.3	-9.3	198,500	-9.8
AFRESH CREDIT CO., LTD.	159,260	175.3	155,589	147,271	147,657	145,446	-8.7	144,525	-7.1	150,009	1.9	149,139	1.0	2.5	151,700	4.3
EASY BUY Public Company Limited	154,404	-28.6	122,421	101,223	88,237	74,736	-51.6	63,596	-48.1	56,266	-44.4	50,659	-42.6	-32.2	46,800	-37.4
Loan Servicing Business	227,587	0.6	235,220	246,065	252,580	255,934	12.5	283,503	20.5	289,896	17.8	292,388	15.8	14.2	-	-
Banking Business	4,001	-	3,843	3,755	3,862	4,119	2.9	4,087	6.3	4,275	13.8	4,488	16.2	9.0	-	-

Notes : 1. Loan Business: Number of loan accounts with loans receivable.

: 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)

	2008/3		2009/3					2010/3					2010/3(E)		
		yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %		yoy %
Operating Revenue	317,116	-14.5	69,332	136,566	201,377	262,120	-17.3	60,777	-12.3	121,409	-11.1	181,517	-9.9	237,600	-9.4
Interest on Operating Loans	292,860	-14.6	63,304	124,390	183,269	238,231	-18.7	55,507	-12.3	110,302	-11.3	163,305	-10.9	212,800	-10.7
Operating Expenses	236,956	-48.5	44,970	108,552	174,653	235,223	-0.7	52,904	17.6	115,125	6.1	172,868	-1.0	231,300	-1.7
Financial Expenses	15,944	-5.8	3,754	7,385	11,069	14,675	-8.0	3,977	5.9	8,347	13.0	12,557	13.4	17,600	19.9
Cost of Goods Sold	606	-50.5	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	100,760	-21.9	16,985	33,225	53,603	76,276	-24.3	26,713	57.3	55,721	67.7	77,432	44.5	94,400	23.8
Provision for Loss on Interest Repayment	19,620	-90.2	-	19,590	36,963	52,157	165.8	738	-	8,705	-55.6	21,189	-42.7	31,600	-39.4
Loss on Sales of Accounts Receivable-operating Loans	7,654	-	1,435	2,658	4,678	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	92,369	-17.8	22,795	45,691	68,339	92,113	-0.3	21,475	-5.8	42,351	-7.3	61,689	-9.7	87,700	-4.8
Operating Income	80,159	-	24,361	28,014	26,723	26,896	-66.4	7,872	-67.7	6,283	-77.6	8,649	-67.6	6,300	-76.6
Non-operating Income	2,804	-7.9	1,022	1,534	2,302	2,982	6.3	754	-26.1	1,172	-23.5	1,742	-24.3	2,200	-26.2
Non-operating Expenses	645	172.5	15	202	210	713	10.6	27	79.3	241	19.4	247	17.7	900	26.2
Ordinary Income	82,319	-	25,368	29,345	28,815	29,165	-64.6	8,599	-66.1	7,214	-75.4	10,143	-64.8	7,600	-73.9
Extraordinary Income	3,973	-	648	657	5,095	5,180	30.4	1,824	181.4	2,068	214.5	2,146	-57.9	2,000	-61.4
Extraordinary Loss	27,690	-92.1	84	506	840	4,852	-82.5	151	80.6	393	-22.3	5,657	573.3	14,700	203.0
Loss on Sales of Noncurrent Assets	120	90.3	1	1	1	1	-99.0	8	591.3	8	591.3	8	591.3	-	-
Loss on Valuation of Investment Securities	22,000	48.8	16	17	221	571	-97.4	0	-98.8	43	153.7	101	-54.0	-	-
Income Before Income Taxes	58,601	-	25,932	29,496	33,070	29,493	-49.7	10,272	-60.4	8,889	-69.9	6,632	-79.9	-5,100	-
Income Taxes-current	150	-99.1	45	67	100	130	-13.3	25	-44.4	50	-25.4	85	-15.0	100	-23.1
Income Taxes for Prior Periods	9,060	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income Taxes-deferred	15,873	-	6,033	8,368	8,800	12,435	-21.7	3,037	-49.6	6,716	-19.7	5,429	-38.3	6,700	-46.1
Net Income	33,518	-	19,853	21,061	24,170	16,928	-49.5	7,209	-63.7	2,122	-89.9	1,117	-95.4	-11,900	-

## 7. Operating Revenue by Category (ACOM)

	(Millions of yen)														
	2008/3		2009/3					2010/3					2010/3(E)		
		yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %		yoy %
Operating Revenue	317,116	-14.5	69,332	136,566	201,377	262,120	-17.3	60,777	-12.3	121,409	-11.1	181,517	-9.9	237,600	-9.4
Interest on Operating Loans	292,860	-14.6	63,304	124,390	183,269	238,231	-18.7	55,507	-12.3	110,302	-11.3	163,305	-10.9	212,800	-10.7
Unsecured Loans	287,657	-14.5	62,173	122,171	180,013	234,008	-18.7	54,557	-12.2	108,442	-11.2	160,546	-10.8	209,600	-10.4
Consumers	287,645	-14.5	62,171	122,166	180,007	234,000	-18.6	54,555	-12.2	108,438	-11.2	160,541	-10.8	209,600	-10.4
Commercials	12	-33.2	2	4	6	8	-33.4	1	-13.6	3	-16.9	5	-18.0	-	-
Secured Loans	5,202	-17.3	1,131	2,218	3,256	4,223	-18.8	949	-16.0	1,860	-16.2	2,759	-15.2	3,200	-24.2
Credit Card Revenue	5,043	-12.6	1,128	2,226	3,283	4,269	-15.3	943	-16.4	1,852	-16.8	2,722	-17.1	3,500	-18.0
Revenue from Credit Guarantee	11,363	4.6	2,775	5,857	8,789	11,894	4.7	2,328	-16.1	5,313	-9.3	9,601	9.2	13,800	16.0
Net Sales of Goods	654	-9.4	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	7,193	2.7	2,123	4,093	6,034	7,724	7.4	1,999	-5.9	3,941	-3.7	5,887	-2.4	7,500	-2.9
Collection of Bad Debts Deducted	5,977	1.2	1,871	3,636	5,360	6,885	15.2	1,924	2.8	3,845	5.8	5,760	7.5	7,300	6.0

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

	2009/3									2010/3			
	2008/3	2008/6	2008/9	2008/12	2009/3	2009/6	2009/9	2009/12	2010/3(E)				
Operating Revenue	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
Interest on Operating Loans	92.3	91.3	91.1	91.0	90.9	91.3	90.9	90.0	89.6				
Credit Card Revenue	1.6	1.6	1.6	1.6	1.6	1.6	1.5	1.5	1.5				
Revenue from Credit Guarantee	3.6	4.0	4.3	4.4	4.5	3.8	4.4	5.3	5.8				
Net Sales of Goods	0.2	-	-	-	-	-	-	-	-				
Others	2.3	3.1	3.0	3.0	3.0	3.3	3.2	3.2	3.1				

## 8. Operating Expenses (ACOM)

(Millions of yen)

	2008/3		2009/3					2010/3					2010/3(E)		
		yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %		yoy %
Operating Expenses	236,956	-48.5	44,970	108,552	174,653	235,223	-0.7	52,904	17.6	115,125	6.1	172,868	-1.0	231,300	-1.7
Financial Expenses	15,944	-5.8	3,754	7,385	11,069	14,675	-8.0	3,977	5.9	8,347	13.0	12,557	13.4	17,600	19.9
Cost of Goods Sold	606	-50.5	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	100,760	-21.9	16,985	33,225	53,603	76,276	-24.3	26,713	57.3	55,721	67.7	77,432	44.5	94,400	23.8
Bad Debts Expenses	111,667	15.0	24,144	47,424	69,942	92,451	-17.2	24,142	0.0	49,621	4.6	74,312	6.2	88,100	-4.7
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	8,271	-	1,260	-	3,131	-	3,131	-	3,200	-61.3
Increase or Decrease in Allowance for Doubtful Accounts	-10,726	-	-7,179	-13,979	-16,079	-24,347	-	3,000	-	4,699	-	1,799	-	5,000	-
Increase or Decrease in Provision for Loss on Guarantees	-180	-	20	-220	-260	-100	-	-1,690	-	-1,731	-	-1,811	-	-1,900	-
Provision for Loss on Interest Repayment	19,620	-90.2	-	19,590	36,963	52,157	165.8	738	-	8,705	-55.6	21,189	-42.7	31,600	-39.4
Interest Repayment	75,981	79.8	19,971	42,720	64,872	86,203	13.5	26,291	31.6	48,827	14.3	68,845	6.1	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	58,838	40.5	14,792	31,170	45,290	57,354	-2.5	12,947	-12.5	25,077	-19.5	35,143	-22.4	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-115,200	-	-34,764	-54,300	-73,200	-91,400	-	-38,500	-	-65,200	-	-82,800	-	-113,400	-
Loss on Sales of Accounts Receivable-operating Loans	7,654	-	1,435	2,658	4,678	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	92,369	-17.8	22,795	45,691	68,339	92,113	-0.3	21,475	-5.8	42,351	-7.3	61,689	-9.7	87,700	-4.8
Personal Expenses	23,053	-24.3	6,061	12,160	18,060	23,901	3.7	6,087	0.4	12,210	0.4	17,909	-0.8	24,200	1.3
Advertising Expenses	9,717	-10.6	2,197	4,366	6,332	8,645	-11.0	1,848	-15.9	3,754	-14.0	5,034	-20.5	6,600	-23.7
Administrative Expenses	12,387	-12.3	2,894	6,081	9,038	11,991	-3.2	2,738	-5.4	5,537	-9.0	8,078	-10.6	11,600	-3.3
Computer Expenses	19,516	-3.7	5,226	10,429	15,764	21,948	12.5	4,684	-10.4	8,771	-15.9	13,085	-17.0	20,300	-7.5
Fees	15,579	-9.9	3,440	7,031	10,817	14,367	-7.8	3,335	-3.1	6,912	-1.7	10,045	-7.1	13,100	-8.8
Insurance Expenses	1	-100.0	0	30	55	97	-	4	-	29	-5.5	49	-10.0	100	3.1
Depreciation	2,001	-16.4	429	866	1,308	1,753	-12.4	379	-11.5	758	-12.5	1,134	-13.2	1,500	-14.4
Taxes and Other Public Charges	4,725	-16.1	1,117	2,193	3,245	4,364	-7.7	1,164	4.2	2,131	-2.9	3,043	-6.2	4,200	-3.8
Enterprise Tax (Pro forma standard taxation)	380	-39.2	60	115	170	230	-39.5	60	0.0	125	8.7	185	8.8	300	30.4
Others	5,007	-28.6	1,368	2,415	3,545	4,814	-3.9	1,172	-14.3	2,121	-12.2	3,122	-11.9	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)

(%)

	2008/3		2009/3					2010/3					2010/3(E)		
		yoy p.p.	2008/6	2008/9	2008/12	2009/3	yoy p.p.	2009/6	yoy p.p.	2009/9	yoy p.p.	2009/12	yoy p.p.		yoy p.p.
Operating Expenses	74.7	-49.3	64.9	79.5	86.7	89.7	15.0	87.0	22.1	94.8	15.3	95.2	8.5	97.3	7.6
Financial Expenses	5.0	0.4	5.4	5.4	5.5	5.6	0.6	6.5	1.1	6.9	1.5	6.9	1.4	7.4	1.8
Cost of Goods Sold	0.2	-0.1	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	31.8	-3.0	24.5	24.3	26.6	29.1	-2.7	44.0	19.5	45.9	21.6	42.6	16.0	39.7	10.6
Bad Debts Expenses	35.2	9.0	34.8	34.7	34.7	35.3	0.1	39.7	4.9	40.9	6.2	40.9	6.2	37.1	1.8
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	-	3.1	-	2.1	-	2.6	-	1.7	-	1.3	-1.8
Increase or Decrease in Allowance for Doubtful Accounts	-3.4	-	-10.4	-10.2	-8.0	-9.3	-	5.0	-	3.8	-	1.0	-	2.1	-
Increase or Decrease in Provision for Loss on Guarantees	-0.0	-	0.0	-0.2	-0.1	-0.0	-	-2.8	-	-1.4	-	-1.0	-	-0.8	-
Provision for Loss on Interest Repayment	6.2	-47.8	-	14.3	18.4	19.9	13.7	1.2	-	7.2	-7.1	11.7	-6.7	13.3	-6.6
Interest Repayment	24.0	12.6	28.8	31.3	32.2	32.9	8.9	43.3	14.5	40.2	8.9	37.9	5.7	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	18.5	7.2	21.3	22.8	22.5	21.9	3.4	21.3	0.0	20.7	-2.1	19.4	-3.1	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-36.3	-	-50.1	-39.8	-36.3	-34.9	-	-63.4	-	-53.7	-13.9	-45.6	-	-	-
Loss on Sales of Accounts Receivable-operating Loans	2.4	-	2.1	2.0	2.3	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	29.1	-1.2	32.9	33.5	33.9	35.1	6.0	35.3	2.4	34.8	1.3	34.0	0.1	36.9	1.8
Personal Expenses	7.3	-0.9	8.7	8.9	9.0	9.1	1.8	10.0	1.3	10.1	1.2	9.9	0.9	10.2	1.1
Advertising Expenses	3.1	0.2	3.2	3.2	3.1	3.3	0.2	3.1	-0.1	3.1	-0.1	2.8	-0.3	2.8	-0.5
Administrative Expenses	3.9	0.1	4.2	4.5	4.5	4.6	0.7	4.5	0.3	4.6	0.1	4.5	0.0	4.9	0.3
Computer Expenses	6.1	0.6	7.5	7.6	7.8	8.4	2.3	7.7	0.2	7.2	-0.4	7.2	-0.6	8.6	0.2
Fees	4.9	0.2	5.0	5.2	5.4	5.5	0.6	5.5	0.5	5.7	0.5	5.5	0.1	5.5	0.0
Insurance Expenses	0.0	-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Depreciation	0.6	0.0	0.6	0.6	0.6	0.7	0.1	0.6	0.0	0.6	0.0	0.6	0.0	0.6	-0.1
Taxes and Other Public Charges	1.5	0.0	1.6	1.6	1.6	1.6	0.1	1.9	0.3	1.7	0.1	1.7	0.1	1.8	0.2
Enterprise Tax (Pro forma standard taxation)	0.1	-0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0
Others	1.6	-0.3	2.0	1.8	1.8	1.8	0.2	1.9	-0.1	1.7	-0.1	1.7	-0.1	2.4	0.6

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

## 9. Receivables Outstanding (ACOM)

	2008/3		2009/3					2010/3					2010/3(E)			
		yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	ytd %		yoy %
Receivables Outstanding (Millions of yen)	1,356,464	-13.6	1,315,938	1,276,741	1,235,815	1,204,122	-11.2	1,243,435	-5.5	1,205,421	-5.6	1,164,492	-5.8	-3.3	1,140,300	-5.3
Loan Business	1,318,781	-11.8	1,279,670	1,241,808	1,202,328	1,171,893	-11.1	1,212,596	-5.2	1,176,080	-5.3	1,136,652	-5.5	-3.0	1,113,600	-5.0
Unsecured Loans	1,277,944	-11.6	1,240,659	1,204,264	1,166,300	1,137,146	-11.0	1,179,330	-4.9	1,144,172	-5.0	1,106,283	-5.1	-2.7	1,085,700	-4.5
Consumers	1,277,879	-11.6	1,240,604	1,204,214	1,166,252	1,137,099	-11.0	1,179,287	-4.9	1,144,130	-5.0	1,106,244	-5.1	-2.7	1,085,700	-4.5
Commercials	64	-29.5	55	49	47	46	-27.7	43	-20.8	41	-16.1	39	-17.5	-15.8	-	-
Secured Loans	40,837	-15.3	39,011	37,543	36,028	34,747	-14.9	33,265	-14.7	31,907	-15.0	30,369	-15.7	-12.6	27,900	-19.7
Real Estate Card Loan	35,500	-15.2	33,822	32,467	31,142	29,974	-15.6	28,712	-15.1	27,558	-15.1	26,198	-15.9	-12.6	-	-
Credit Card Business	37,683	-14.9	36,267	34,932	33,486	32,228	-14.5	30,839	-15.0	29,341	-16.0	27,839	-16.9	-13.6	26,700	-17.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	-0.2	539	538	535	535	-0.9	525	-2.6	529	-1.7	556	3.9	3.9	552	3.2
<Reference>																
Guaranteed Receivables	181,795	1.3	184,359	189,764	191,277	193,862	6.6	118,777	-35.6	313,536	65.2	312,217	63.2	61.1	313,800	61.9

## 10. Number of Customer Accounts (ACOM)

	2008/3		2009/3					2010/3					2010/3(E)			
		yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	ytd %		yoy %
Loan Business	2,374,759	-11.5	2,310,178	2,246,130	2,190,000	2,135,224	-10.1	2,254,285	-2.4	2,170,800	-3.4	1,996,255	-8.8	-6.5	1,972,300	-7.6
Unsecured Loans	2,364,727	-11.5	2,300,481	2,236,725	2,180,898	2,126,396	-10.1	2,245,742	-2.4	2,162,555	-3.3	1,988,364	-8.8	-6.5	1,964,900	-7.6
Consumers	2,364,664	-11.5	2,300,425	2,236,674	2,180,849	2,126,348	-10.1	2,245,699	-2.4	2,162,517	-3.3	1,988,332	-8.8	-6.5	1,964,900	-7.6
Commercials	63	-37.6	56	51	49	48	-23.8	43	-23.2	38	-25.5	32	-34.7	-33.3	-	-
Secured Loans	10,032	-12.4	9,697	9,405	9,102	8,828	-12.0	8,543	-11.9	8,245	-12.3	7,891	-13.3	-10.6	7,400	-16.2
Credit Card Business	866,958	-26.3	787,597	700,083	636,504	580,134	-33.1	523,023	-33.6	465,956	-33.4	413,774	-35.0	-28.7	384,000	-33.8

Notes: 1. Loan Business: Number of loan accounts with loans receivable.  
2. Credit Card Business: Number of cardholders.

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

	2008/3		2009/3					2010/3							
		yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	2010/3(E)	yoy %
Number of New Loan Customers	175,864	-34.6	46,587	90,343	138,928	185,453	5.5	46,576	0.0	87,474	-3.2	123,312	-11.2	169,000	-8.9
Unsecured Loans	175,859	-34.6	46,587	90,343	138,928	185,453	5.5	46,576	0.0	87,474	-3.2	123,312	-11.2	169,000	-8.9
Consumers	175,859	-34.6	46,587	90,343	138,928	185,453	5.5	46,576	0.0	87,474	-3.2	123,312	-11.2	169,000	-8.9
Secured Loans	5	-97.1	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	2008/3		2009/3					2010/3							
		yoy	2008/6	2008/9	2008/12	2009/3	yoy	2009/6	ytd	2009/9	ytd	2009/12	ytd	2010/3(E)	yoy
Number of Loan Business Outlets	1,689	-123	1,689	1,659	1,634	1,607	-82	1,591	-16	1,566	-41	1,525	-82	1,350	-257
Staffed	137	-5	137	134	126	118	-19	118	0	118	0	107	-11	45	-73
Unstaffed	1,552	-118	1,552	1,525	1,508	1,489	-63	1,473	-16	1,448	-41	1,418	-71	1,305	-184

## 13. MUJINKUN (ACOM)

	2008/3		2009/3					2010/3							
		yoy	2008/6	2008/9	2008/12	2009/3	yoy	2009/6	ytd	2009/9	ytd	2009/12	ytd	2010/3(E)	yoy
Number of MUJINKUN Outlets	1,688	-132	1,688	1,658	1,633	1,606	-82	1,590	-16	1,565	-41	1,525	-81	1,350	-256
Number of MUJINKUN Machines	1,688	-132	1,688	1,658	1,633	1,606	-82	1,590	-16	1,565	-41	1,525	-81	1,350	-256

## 14. Cash Dispensers and ATMs (ACOM)

(Numbers)

	2008/3		2009/3					2010/3							
		yoy	2008/6	2008/9	2008/12	2009/3	yoy	2009/6	ytd	2009/9	ytd	2009/12	ytd	2010/3(E)	yoy
Number of Cash Dispensers and ATMs	92,063	4,290	93,440	93,932	94,527	95,024	2,961	94,524	-500	95,181	157	95,859	835	-	-
Proprietary	1,820	-21	1,820	1,724	1,697	1,670	-150	1,654	-16	1,629	-41	1,589	-81	-	-
Open 365 Days/Year	1,820	-21	1,820	1,724	1,697	1,670	-150	1,654	-16	1,629	-41	1,589	-81	-	-
Open 24 Hours/Day	1,615	-17	1,615	1,534	1,509	1,485	-130	1,469	-16	1,445	-40	1,407	-78	-	-
Tie-up	90,243	4,311	91,620	92,208	92,830	93,354	3,111	92,870	-484	93,552	198	94,270	916	-	-
Others	8,537	73	8,555	8,568	8,572	8,636	99	8,677	41	8,742	106	8,795	159	-	-

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

## 15. Employees (ACOM)

	2008/3		2009/3					2010/3							
		yoy	2008/6	2008/9	2008/12	2009/3	yoy	2009/6	ytd	2009/9	ytd	2009/12	ytd	2010/3(E)	yoy
Number of Total Employees	3,187	-187	3,233	3,220	3,152	3,080	-107	3,233	153	3,177	97	3,156	76	-	-
Permanent Employees	2,774	-182	2,776	2,740	2,690	2,636	-138	2,785	149	2,756	120	2,768	132	-	-
Temporary Employees	413	-5	457	480	462	444	31	448	4	421	-23	388	-56	-	-

16. Average Loan Yield (ACOM)

	2009/3		2009/6			2009/9			2009/12			2010/3(E)	
		yoy p.p.		yoy p.p.	ytd p.p.		yoy p.p.	ytd p.p.		yoy p.p.	ytd p.p.		yoy p.p.
Average Loan Yield	19.08	-1.67	18.76	-0.69	-0.32	18.46	-0.85	-0.62	18.31	-0.88	-0.77	18.16	-0.92
Unsecured Loans	19.32	-1.73	18.99	-0.72	-0.33	18.67	-0.89	-0.65	18.52	-0.92	-0.80	18.37	-0.95
Consumers	19.32	-1.73	18.99	-0.72	-0.33	18.67	-0.89	-0.65	18.52	-0.92	-0.80	18.37	-0.95
Commercials	15.41	-0.25	15.83	2.02	0.42	15.36	0.98	-0.05	15.49	0.41	0.08	15.70	0.29
Secured Loans	11.16	-0.47	11.14	-0.16	-0.02	11.08	-0.17	-0.08	11.17	-0.04	0.01	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	2009/3				2009/6				2009/9				2009/12				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.(%)
Accounts Receivable-operating Loans	2,126,348	100.0	1,137,099	100.0	2,245,699	100.0	1,179,287	100.0	2,162,517	100.0	1,144,130	100.0	1,988,332	100.0	1,106,244	100.0	-	-	1,085,700	100.0
28.470% and Higher	30,421	1.4	12,534	1.1	28,509	1.3	11,705	1.0	26,710	1.2	10,963	1.0	24,181	1.2	10,298	0.9	-	-	9,100	0.8
27.375%	720,826	33.9	267,887	23.6	669,060	29.8	249,174	21.1	617,638	28.6	230,247	20.1	544,086	27.4	213,060	19.3	-	-	150,200	13.8
25.000% - 26.500%	214,965	10.1	130,472	11.5	199,838	8.9	121,479	10.3	184,917	8.5	112,607	9.8	162,649	8.2	104,529	9.5	-	-	83,900	7.7
20.000% - 24.820%	141,492	6.7	115,750	10.2	130,988	5.8	107,569	9.1	120,928	5.6	100,055	8.8	105,108	5.3	92,812	8.4	-	-	80,300	7.4
18.250% - 19.000%	19,280	0.9	35,399	3.1	18,100	0.8	33,208	2.8	16,859	0.8	31,076	2.7	15,063	0.7	29,123	2.6	-	-	26,700	2.5
15.000% - 18.000%	834,877	39.3	517,873	45.5	1,035,742	46.1	595,467	50.5	1,036,461	47.9	599,401	52.4	982,069	49.4	597,311	54.0	-	-	680,100	62.7
Less than 15.000%	164,487	7.7	57,183	5.0	163,462	7.3	60,681	5.2	159,004	7.4	59,778	5.2	155,176	7.8	59,108	5.3	-	-	55,400	5.1

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

Effective Annual Interest Rate	2009/3				2009/6				2009/9				2009/12				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.(%)
Accounts Receivable-operating Loans	2,126,348	100.0	1,137,099	100.0	2,245,699	100.0	1,179,287	100.0	2,162,517	100.0	1,144,130	100.0	1,988,332	100.0	1,106,244	100.0	-	-	1,085,700	100.0
18.000% <	1,126,984	53.0	562,043	49.4	1,046,495	46.6	523,138	44.4	967,052	44.7	484,950	42.4	851,087	42.8	449,823	40.7	-	-	350,200	32.3
15.000% < ≤ 18.000%	650,794	30.6	268,823	23.7	821,665	36.6	314,376	26.7	828,458	38.3	320,825	28.0	788,190	39.6	322,845	29.2	-	-	359,800	33.1
12.000% < ≤ 15.000%	188,130	8.9	253,699	22.3	220,814	9.8	289,294	24.5	214,407	9.9	286,716	25.1	199,873	10.1	282,652	25.5	-	-	324,700	29.9
≤ 12.000%	160,440	7.5	52,533	4.6	156,725	7.0	52,478	4.4	152,600	7.1	51,638	4.5	149,182	7.5	50,922	4.6	-	-	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)	2009/3				2009/6				2009/9				2009/12				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.(%)
≤ 100	319,612	15.0	13,790	1.2	358,639	16.0	14,682	1.2	328,233	15.2	14,434	1.3	209,847	10.5	13,949	1.3	-	-	13,500	1.2
100 < ≤ 300	443,891	20.9	98,438	8.7	486,986	21.7	108,486	9.2	479,277	22.2	106,717	9.3	467,768	23.5	104,008	9.4	-	-	87,700	8.1
300 < ≤ 500	906,115	42.6	417,322	36.7	926,141	41.2	425,897	36.1	893,743	41.3	410,637	35.9	862,445	43.4	395,203	35.7	-	-	401,500	37.0
500 < ≤ 1,000	224,899	10.6	186,413	16.4	236,704	10.5	196,494	16.7	231,350	10.7	191,637	16.7	226,011	11.4	186,695	16.9	-	-	182,900	16.8
1,000 <	231,831	10.9	421,135	37.0	237,229	10.6	433,726	36.8	229,914	10.6	420,704	36.8	222,261	11.2	406,387	36.7	-	-	400,100	36.9
Total	2,126,348	100.0	1,137,099	100.0	2,245,699	100.0	1,179,287	100.0	2,162,517	100.0	1,144,130	100.0	1,988,332	100.0	1,106,244	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)	2009/3			2009/6			2009/9			2009/12			2010/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
≤ 2	20.8	135	22.0	21.8	125	21.6	22.5	126	22.0	22.6	124	22.3			
2 < ≤ 5	63.6	173	56.8	63.6	158	56.2	63.1	163	56.0	63.1	163	55.8			
5 < ≤ 7	10.1	213	13.3	9.5	199	13.7	9.2	205	13.6	9.1	206	13.5			
7 < ≤ 10	4.4	245	6.3	4.0	224	6.7	4.1	235	6.7	4.1	237	6.6			
10 <	1.1	290	1.6	1.1	268	1.8	1.1	273	1.7	1.1	279	1.8			
Total	100.0	174	100.0	100.0	159	100.0	100.0	163	100.0	100.0	163	100.0			

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

(%)

	2009/3			2009/6			2009/9			2009/12			2010/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Under 29	43.2	18.0	14.1	43.7	17.5	12.9	44.4	17.5	13.0	45.1	17.3	13.2			
Age 30 - 39	23.4	28.2	27.7	23.6	28.4	27.3	22.9	28.1	27.4	22.6	27.9	27.1			
Age 40 - 49	17.2	22.6	23.8	17.1	23.2	24.2	16.8	23.4	24.1	16.6	23.6	24.3			
Age 50 - 59	12.0	19.1	20.4	11.5	19.0	20.6	11.5	18.8	20.5	11.4	16.9	20.4			
Over 60	4.2	12.1	14.0	4.1	11.9	15.0	4.4	12.2	15.0	4.3	14.3	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			

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

(%)

	2009/3			2009/6			2009/9			2009/12			2010/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male (%)	69.1	73.5	70.1	70.9	73.6	71.5	70.8	73.5	71.9	70.7	73.1	72.0			
Female (%)	30.9	26.5	29.9	29.1	26.4	28.5	29.2	26.5	28.1	29.3	26.9	28.0			

## 22. Bad Debts Expenses (ACOM)

	2008/3		2009/3					2010/3							
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	2010/3(E)	yoy %
Bad Debts Expenses (Millions of yen)	170,506	22.7	38,937	78,594	115,233	149,805	-12.1	37,089	-4.7	74,699	-5.0	109,455	-5.0	141,100	-5.8
Loan Business	155,755	23.6	35,184	71,755	105,049	136,434	-12.4	33,615	-4.5	67,831	-5.5	98,993	-5.8	129,600	-5.0
Unsecured Loans	155,211	23.7	35,004	71,383	104,515	135,736	-12.5	33,499	-4.3	67,544	-5.4	98,494	-5.8	128,800	-5.1
Secured Loans	544	3.9	180	372	533	698	28.4	116	-35.4	287	-22.9	498	-6.6	800	14.6
Credit Card Business	4,825	17.0	1,049	2,064	3,049	3,952	-18.1	996	-5.1	2,040	-1.2	2,958	-3.0	3,500	-11.4
Guarantee Business	9,499	26.7	2,702	4,773	7,123	9,390	-1.1	2,476	-8.4	4,802	0.6	7,473	4.9	8,000	-14.8
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	480	9.6	493	496	501	502	4.6	522	5.9	521	5.0	519	3.6	-	-
-Reference-															
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	-0.2	539	538	535	535	-0.9	525	-2.6	529	-1.7	556	3.9	552	3.2

## [Ratio of Bad Debts Expenses]

Loan Business (%)	11.79	(3.37)	2.74	5.77	8.72	11.62	(-0.17)	2.77	(0.03)	5.76	(-0.01)	8.70	(-0.02)	11.62	(0.00)
Unsecured Loans	12.13	(3.46)	2.82	5.92	8.95	11.92	(-0.21)	2.84	(0.02)	5.90	(-0.02)	8.89	(-0.06)	11.85	(-0.07)
Secured Loans	1.31	(0.24)	0.45	0.98	1.46	1.98	(0.67)	0.34	(-0.11)	0.88	(-0.10)	1.61	(0.15)	2.81	(0.83)
Credit Card Business	12.77	(3.48)	2.89	5.90	9.08	12.23	(-0.54)	3.22	(0.33)	6.95	(1.05)	10.61	(1.53)	13.07	(0.84)
Guarantee Business	4.92	(0.95)	1.38	2.37	3.50	4.54	(-0.38)	1.89	(0.51)	1.48	(-0.89)	2.30	(-1.20)	2.44	(-2.10)

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)

Credit Card Business = Bad Debts Expenses of Credit Card Business / Card Shopping 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)

[Based on Receivables Outstanding]	2008/3		2008/6		2008/9		2008/12		2009/3		2009/6		2009/9		2009/12		2010/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Amount of Bad Debts Expenses (Millions of yen)	155,211	100.0	35,004	100.0	71,383	100.0	104,515	100.0	135,736	100.0	33,499	100.0	67,544	100.0	98,494	100.0		
Personal Bankruptcy	14,946	9.6	2,040	5.8	4,326	6.1	6,747	6.4	8,912	6.6	1,318	3.9	3,023	4.5	5,110	5.2		
Failure to Locate Borrowers	1,710	1.1	262	0.7	522	0.7	722	0.7	940	0.7	170	0.5	345	0.5	514	0.5		
Borrowers' Inability of Making Repayments, etc.	69,915	45.1	15,771	45.1	30,915	43.3	44,827	42.9	59,278	43.7	16,883	50.4	35,093	52.0	51,896	52.7		
ACOM's Voluntary Waiver of Repayments	68,638	44.2	16,930	48.4	35,619	49.9	52,218	50.0	66,604	49.0	15,126	45.2	29,081	43.0	40,973	41.6		
Waiver of Repayments accompanied with Interest Repayments	58,838	-	14,792	-	31,170	-	45,290	-	57,354	-	12,947	-	25,077	-	35,143	-		

## 23. Non-performing Loans (ACOM)

(Millions of yen)

	2008/3		2008/6		2008/9		2008/12		2009/3		2009/6		2009/9		2009/12		2010/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Non-performing Loans	124,767	9.44	122,824	9.58	116,628	9.37	115,012	9.55	116,132	9.89	118,727	9.78	112,811	9.58	112,192	9.86		
Loans to Borrowers in Bankruptcy or Under Reorganization	4,824	0.37	4,401	0.34	4,125	0.33	3,745	0.31	3,409	0.29	3,128	0.26	3,020	0.26	2,937	0.26		
Applications for Bankruptcy are Proceeded	557	0.04	484	0.04	470	0.04	383	0.03	344	0.03	336	0.03	347	0.03	299	0.03		
Applications for The Civil Rehabilitation are Proceeded	1,695	0.13	1,511	0.12	1,331	0.11	1,259	0.10	1,030	0.09	894	0.07	913	0.08	998	0.09		
Applications for The Civil Rehabilitation are Determined	1,924	0.15	1,806	0.14	1,750	0.14	1,540	0.13	1,486	0.13	1,330	0.11	1,192	0.10	1,099	0.10		
Loans in Arrears	75,690	5.73	74,055	5.78	67,918	5.46	68,897	5.72	72,841	6.21	77,334	6.37	72,193	6.13	72,503	6.37		
Loans Past Due for Three Months or More	727	0.06	1,009	0.08	1,045	0.08	1,398	0.12	935	0.08	1,646	0.14	2,028	0.17	2,575	0.23		
Restructured Loans	43,524	3.29	43,357	3.38	43,539	3.50	40,970	3.40	38,945	3.32	36,617	3.02	35,568	3.02	34,177	3.00		

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)

(Millions of yen)

	2008/3		2008/6		2008/9		2008/12		2009/3		2009/6		2009/9		2009/12		2010/3	
		%		%		%		%		%		%		%		%		%
11 days ≤ < 3 months	19,709	1.49	18,073	1.41	18,145	1.46	12,285	1.02	16,888	1.44	16,542	1.36	17,565	1.49	12,545	1.10		
31 days ≤ < 3 months	7,603	0.58	7,884	0.61	6,831	0.55	6,622	0.55	7,388	0.63	8,033	0.66	7,943	0.67	6,647	0.58		
11 days ≤ < 31 days	12,106	0.92	10,188	0.79	11,314	0.91	5,662	0.47	9,499	0.81	8,509	0.70	9,621	0.82	5,898	0.52		

## 24. Allowance for doubtful accounts (ACOM)

	2008/3		2008/6		2008/9		2008/12		2009/3		2009/6		2009/9		2009/12		2010/3(E)	
		yoy %						yoy %				yoy %				yoy %		yoy %
Allowance for doubtful accounts (Millions of yen)	108,500	-10.3	101,200	94,400	92,300	84,000	-22.6	87,000	-14.0	88,700	-6.0	85,800	-7.0	89,000	6.0			
Ratio of Allowance (%)	8.00	-	7.69	7.39	7.47	6.98	-	7.00	-	7.36	-	7.37	-	7.80	-			
General Allowance	48,657	-10.3	45,096	42,536	42,575	44,347	-8.9	47,193	4.7	50,649	19.1	49,114	15.4	-	-			
Unsecured Consumer Loans	44,436	-9.2	41,159	38,665	38,845	40,759	-8.3	43,730	6.2	47,243	22.2	45,714	17.7	-	-			
Specific Allowance	58,843	-9.7	55,193	50,936	48,782	38,733	-34.2	38,956	-29.4	37,051	-27.3	35,782	-26.6	-	-			
Increase or Decrease in Allowance	-12,500	-	-7,300	-14,100	-16,200	-24,500	-	3,000	-	4,700	-	1,800	-	5,000	-			
Provision for Loss on Guarantees	3,490	-4.9	3,510	3,270	3,230	3,390	-2.9	1,700	-51.6	7,820	139.1	7,740	139.6	7,660	126.0			
Increase or Decrease in Provision	-180	-	20	-220	-260	-100	-	-1,690	-	4,430	-	4,350	-	4,270	-			

Note: 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)

	2008/3		2008/6		2008/9		2008/12		2009/3		2009/6		2009/9		2009/12		2010/3(E)	
		yoy %						yoy %				yoy %				yoy %		yoy %
Provision for Loss on Interest Repayment (Millions of yen)	374,800	-	340,035	320,500	301,600	283,400	-	244,900	-	218,200	-	200,600	-	170,000	-			
Increase or Decrease in Provision	-115,200	-	-34,764	-54,300	-73,200	-91,400	-	-38,500	-	-65,200	-	-82,800	-	-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)

	2008/3		2009/3					2010/3					2010/3(E)					
		C.R.(%)	2008/6	2008/9	2008/12	2009/3	C.R.(%)	2009/6	C.R.(%)	2009/9	C.R.(%)	2009/12	yoy %	ytd %	C.R.(%)		yoy %	C.R.(%)
Borrowings	774,407	100.0	731,262	715,117	701,311	680,734	100.0	741,111	100.0	762,463	100.0	709,263	1.1	4.2	100.0	720,600	5.9	100.0
Indirect	514,407	66.4	486,262	480,117	466,311	445,734	65.5	506,111	68.3	507,463	66.6	492,763	5.7	10.6	69.5	485,600	8.9	67.4
City Banks, etc.	90,238	11.7	85,076	92,588	86,419	79,365	11.7	123,878	16.7	122,710	16.1	117,891	36.4	48.5	16.6	-	-	-
Regional Banks	17,271	2.2	16,120	16,859	16,947	18,222	2.7	17,434	2.4	17,710	2.3	16,287	-3.9	-10.6	2.3	-	-	-
Trust Banks	176,945	22.8	178,289	161,996	162,507	149,541	22.0	172,526	23.3	170,331	22.3	169,735	4.4	13.5	23.9	-	-	-
Foreign Banks	7,500	1.0	6,500	7,000	7,000	6,000	0.9	6,000	0.8	5,000	0.7	5,000	-28.6	-16.7	0.7	-	-	-
Life Insurance Companies	95,909	12.4	86,442	84,972	76,477	76,510	11.2	69,833	9.4	71,500	9.4	64,793	-15.3	-15.3	9.2	-	-	-
Non-life Insurance Companies	11,144	1.4	10,635	10,036	9,487	9,072	1.3	9,032	1.2	8,942	1.2	8,290	-12.6	-8.6	1.2	-	-	-
Others	115,400	14.9	103,200	106,666	107,474	107,024	15.7	107,408	14.5	111,270	14.6	110,767	3.1	3.5	15.6	-	-	-
Direct	260,000	33.6	245,000	235,000	235,000	235,000	34.5	235,000	31.7	255,000	33.4	216,500	-7.9	-7.9	30.5	235,000	0.0	32.6
Straight Bonds	260,000	33.6	245,000	235,000	235,000	235,000	34.5	235,000	31.7	235,000	30.8	196,500	-16.4	-16.4	27.7	-	-	-
Asset Based Lending	-	-	-	-	-	-	-	-	-	20,000	2.6	20,000	-	-	2.8	-	-	-
Long-term Loans Payable	774,407	100.0	731,262	715,117	701,311	680,734	100.0	741,111	100.0	762,463	100.0	709,263	1.1	4.2	100.0	720,600	5.9	100.0
Fixed	717,872	92.7	658,252	633,836	626,584	612,400	90.0	676,772	91.3	679,450	89.1	636,066	1.5	3.9	89.7	673,800	10.0	93.5
Interest Rate Swaps (Notional)	228,987	29.6	198,263	193,153	198,904	189,485	27.8	260,655	35.2	251,828	33.0	260,498	31.0	37.5	36.7	-	-	-
Average Interest Rate on Funds Procured During the Year (%)	1.94	-	1.99	1.99	2.01	2.04	-	2.21	-	2.26	-	2.25	-	-	-	2.43	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.64	-	1.71	1.76	1.78	1.79	-	1.77	-	1.75	-	1.74	-	-	-	2.08	-	-
Floating Interest Rate	2.11	-	2.24	2.23	2.28	2.30	-	2.26	-	2.18	-	2.11	-	-	-	2.52	-	-
Fixed Interest Rate	1.93	-	1.96	1.97	1.98	2.01	-	2.20	-	2.27	-	2.27	-	-	-	2.42	-	-
Long-term	1.95	-	1.99	1.99	2.01	2.04	-	2.21	-	2.26	-	2.25	-	-	-	2.43	-	-
Direct	1.72	-	1.76	1.81	1.83	1.84	-	1.88	-	1.88	-	1.91	-	-	-	1.93	-	-
Indirect	2.02	-	2.04	2.05	2.08	2.10	-	2.37	-	2.43	-	2.41	-	-	-	2.67	-	-

## &lt;Reference&gt;

Term Average of Long-term Prime Rate	2.30	-	2.29	2.31	2.33	2.31	-	2.18	-	2.05	-	1.95	-	-	-	-	-	-
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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 (ACOM)

	(Millions of yen)															
	2009/3							2010/3								
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	ytd %	2010/3(E)	yoy %
Number of Cardholders	866,958	-26.3	787,597	700,083	636,504	580,134	-33.1	523,023	-33.6	465,956	-33.4	413,774	-35.0	-28.7	384,000	-33.8
Tie-up Card	493,923	-31.6	433,703	368,114	326,539	291,069	-41.1	256,773	-40.8	216,779	-41.1	183,319	-43.9	-37.0	-	-
Number of Accounts with Shopping Receivables	231,634	-22.1	220,368	207,109	197,293	185,942	-19.7	180,365	-18.2	172,297	-16.8	151,641	-23.1	-18.4	-	-
Card Shopping Receivables	37,682	-14.9	36,267	34,932	33,486	32,228	-14.5	30,839	-15.0	29,341	-16.0	27,839	-16.9	-13.6	26,700	-17.2
Revolving Receivables	35,531	-12.6	34,263	33,128	31,873	30,813	-13.3	29,483	-14.0	28,063	-15.3	26,656	-16.4	-13.5	-	-
Credit Card Revenue	5,043	-12.6	1,128	2,226	3,283	4,269	-15.3	943	-16.4	1,852	-16.8	2,722	-17.1	-	3,500	-18.0
Number of Card Issuance Machines	1,137	0.1	1,137	1,126	1,109	1,090	-4.1	1,080	-5.0	1,070	-5.0	1,030	-7.1	-5.5	-	-
MUJINKUN	1,005	0.2	1,005	997	988	976	-2.9	966	-3.9	956	-4.1	924	-6.5	-5.3	-	-
Loan Business Outlets	132	-0.8	132	129	121	114	-13.6	114	-13.6	114	-11.6	106	-12.4	-7.0	-	-

## 28. Guarantee Business (ACOM)

	(Millions of yen)															
	2009/3							2010/3								
	2008/3	yoy %	2008/6	2008/9	2008/12	2009/3	yoy %	2009/6	yoy %	2009/9	yoy %	2009/12	yoy %	ytd %	2010/3(E)	yoy %
Number of Accounts with Outstanding Balance	411,331	0.9	418,006	425,492	429,891	432,641	5.2	260,916	-37.6	667,158	56.8	663,875	54.4	53.4	657,000	51.9
Guaranteed Receivables	181,795	1.3	184,359	189,764	191,277	193,862	6.6	118,777	-35.6	313,536	65.2	312,217	63.2	61.1	313,800	61.9
Revenue from Credit Guarantee	11,363	4.6	2,775	5,857	8,789	11,894	4.7	2,328	-16.1	5,313	-9.3	9,601	9.2	-	13,800	16.0

29. Financial Ratios (ACOM)

	(%)															
	2008/3		2009/3					2010/3					2010/3(E)			
		yoy p.p.	2008/6	2008/9	2008/12	2009/3	yoy p.p.	2009/6	yoy p.p.	2009/9	yoy p.p.	2009/12	yoy p.p.		yoy p.p.	
Dividend Pay-out Ratio	46.9	-	-	37.3	-	65.0	18.1	-	-	36.9	-0.4	-	-	-	-	
Shareholders' Equity Ratio	27.9	4.1	30.0	30.5	30.6	30.9	3.0	30.9	0.9	30.5	0.0	31.9	1.3	31.4	0.5	
	(25.0)	(3.3)	(26.8)	(27.1)	(27.1)	(27.2)	(2.2)	(28.6)	(1.8)	(25.0)	(-2.1)	(25.9)	(-1.2)	(25.5)	(-1.7)	
Dividend on Equity	3.5	0.0	-	1.7	-	2.5	-1.0	-	-	0.2	-1.5	-	-	0.4	-2.1	
Return on Equity (ROE)	7.5	-	17.3	9.2	7.2	3.8	-3.7	6.5	-10.8	1.0	-8.2	0.3	-6.9	-2.8	-	
Operating Income to Total Assets	4.6	-	6.1	3.6	2.3	1.8	-2.8	2.2	-3.9	0.9	-2.7	0.8	-1.5	0.5	-1.3	
Ordinary Income to Total Assets	4.7	-	6.4	3.7	2.5	1.9	-2.8	2.4	-4.0	1.0	-2.7	1.0	-1.5	0.5	-1.4	
Return on Assets (ROA)	1.9	-	5.0	2.7	2.1	1.1	-0.8	2.0	-3.0	0.3	-2.4	0.1	-2.0	-0.9	-	
Operating Margin	25.3	-	35.1	20.5	13.3	10.3	-15.0	13.0	-22.1	5.2	-15.3	4.8	-8.5	2.7	-7.6	
Ordinary Income to Operating Revenue	26.0	-	36.6	21.5	14.3	11.1	-14.9	14.1	-22.5	5.9	-15.6	5.6	-8.7	3.2	-7.9	
Net Income Margin	10.6	-	28.6	15.4	12.0	6.5	-4.1	11.9	-16.7	1.7	-13.7	0.6	-11.4	-5.0	-	
Current Ratio	646.0	50.3	861.8	921.5	761.8	642.7	-3.3	590.4	-271.4	545.0	-376.5	496.3	-265.5	537.6	-105.1	
Fixed Assets Ratio	36.2	-5.4	35.6	33.8	30.7	29.1	-7.1	27.9	-7.7	29.3	-4.5	29.2	-1.5	29.7	0.6	
Interest Coverage (times)	6.0	-	7.5	4.8	3.4	2.8	-3.2	3.0	-4.5	1.8	-3.0	1.7	-1.7	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: Some of figures are converted into annual percentage ratio.

<Reference> Financial Ratios (Consolidated)

	(%)															
	2008/3		2009/3					2010/3					2010/3			
		yoy p.p.	2008/6	2008/9	2008/12	2009/3	yoy p.p.	2009/6	yoy p.p.	2009/9	yoy p.p.	2009/12	yoy p.p.	2010/3	yoy p.p.	
Shareholders' Equity Ratio	24.9	2.7	27.0	27.6	27.3	27.7	2.8	29.0	2.0	28.5	0.9	29.8	2.5			
	(23.4)	(2.3)	(25.1)	(25.6)	(25.2)	(25.4)	(2.0)	(26.9)	(1.8)	(23.7)	(-1.9)	(24.6)	(-0.6)			
Return on Equity (ROE)	7.7	-	17.0	11.0	6.0	3.0	-4.7	6.5	-10.5	1.1	-9.9	0.5	-5.5			
Return on Assets (ROA)	1.8	-	4.4	2.9	1.6	0.8	-1.0	1.8	-2.6	0.3	-2.6	0.1	-1.5			

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.

## 30. Per Share Data (ACOM)

(Yen)

	2008/3	2009/3				2010/3				
		2008/6	2008/9	2008/12	2009/3	2009/6	2009/9	2009/12	2010/3(E)	
Net Income	Non-Consolidated	213.23	126.30	133.98	153.76	107.69	45.90	13.53	7.13	-75.86
	Consolidated	225.24	127.42	164.77	132.38	86.91	46.24	15.55	10.45	-72.67
Dividends		100.00	-	50.00	-	70.00	-	5.00	-	10.00
Net Assets	Non-Consolidated	2,871.10	2,969.05	2,944.46	2,860.50	2,801.62	2,856.57	2,800.52	2,788.71	2,705.75
	Consolidated	2,950.01	3,037.52	3,043.15	2,901.57	2,831.36	2,889.80	2,836.14	2,822.83	2,726.97

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

(%)

	2008/3	2009/3				2010/3				
		2008/6	2008/9	2008/12	2009/3	2009/6	2009/9	2009/12	2010/3(E)	
Net Income	Non-Consolidated	-	35.7	-18.5	-38.3	-49.5	-63.7	-89.9	-95.4	-
	Consolidated	-	51.0	4.3	-44.9	-61.4	-63.7	-90.6	-92.1	-
Dividends		0.0	-	0.0	-	-30.0	-	-90.0	-	-85.7
Net Assets	Non-Consolidated	1.7	4.6	1.9	-1.9	-2.4	-3.8	-4.9	-2.5	-3.4
	Consolidated	3.0	4.9	3.2	-2.4	-4.0	-4.9	-6.8	-2.7	-3.7

## 31. Shares Issued (ACOM)

(Thousands)

	2008/3	2009/3				2010/3			
		2008/6	2008/9	2008/12	2009/3	2009/6	2009/9	2009/12	2010/3(E)
Average Number of Shares Issued During the Year	157,194	157,194	157,194	157,194	157,194	157,076	156,875	156,803	-
Number of Shares Issued at Year-end	157,194	157,194	157,194	157,194	157,194	156,673	156,661	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.