

## Brief Statement of Third Quarter Financial Results for the Fiscal Year Ending March 2010

February 2, 2010

### Forward-looking Statement

The statements and figures contained in this Brief Statement of Third Quarter Financial Results for the fiscal year ending March 2010 (the "Brief Statement") with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, the level of interest rates paid on ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company: ACOM CO., LTD. ("ACOM" or the "Company")

Stock market: First Section of Tokyo Stock Exchange

Code Number: 8572

Location of the head office: Tokyo

URL: <http://www.acom.co.jp/ir/english/>

Position of the representative: President and Chief Executive Officer  
Name: Shigeyoshi Kinoshita

Position of the person in charge: Chief General Manager of Public Relations Department  
Name: Takashi Kiribuchi  
Telephone Number: (03) 5533-0631

Registration date of quarterly securities report: February 12, 2010

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

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

1. Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2009 to December 31, 2009)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
12/2009 (3Q)	212,433	(15.0)	11,081	(64.1)	12,732	(60.7)	1,638	(92.1)
12/2008 (3Q)	249,819	—	30,845	—	32,404	—	20,809	—

	Net Income per Share	Net Income per Share Diluted
	(Yen)	(Yen)
12/2009 (3Q)	10.45	—
12/2008 (3Q)	132.38	132.37

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
12/2009 (3Q)	1,486,365	446,827	29.8	2,822.83
03/2009 (Annual)	1,605,567	452,406	27.7	2,831.36

<Reference> Owners' Equity: 442,229 million yen (12/2009) 445,074 million yen (03/2009)

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2009	—	50.00	—	20.00	70.00
FY March 2010	—	5.00	—	—	—
FY March 2010 (Forecast)	—	—	—	5.00	10.00

<Note> Amendment to dividend forecast: None

3. Forecasts for the Fiscal Year Ending March 31, 2010 (from April 1, 2009 to March 31, 2010)

	Operating Revenue		Operating Income		Ordinary Income		Net Income		Net Income per Share (Yen)
	(Millions of yen)	(%)	(Millions of yen)	(%)	(Millions of yen)	(%)	(Millions of yen)	(%)	(Yen)
Annual	276,400	(14.8%)	8,500	(72.3%)	10,100	(69.1%)	(11,400)	—	(72.67)

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

<Note> Amendment to business results forecast: None

4. Others

(1) Change in important subsidiaries during the term (Change in scope of consolidation): Applicable

Exclusion: DC Cash One Ltd.

[Note] Please refer to [Qualitative Information and Financial Statements] on page 5, "4. Others:" in this brief statement.

(2) Adoption of simplified accounting treatment and preparation of quarterly consolidated financial statements: None

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

A) Related to accounting standard revisions etc.: None

B) Other changes: Applicable

[Note] Please refer to [Qualitative Information and Financial Statements] on page 5, "4. Others:" in this brief statement.

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury stock)

Third Quarter of FY March 31, 2010: 159,628,280 shares FY March 31, 2009: 159,628,280 shares

B) Number of treasury stock at the end of period

Third Quarter of FY March 31, 2010: 2,966,669 shares FY March 31, 2009: 2,433,889 shares

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

Third Quarter of FY March 31, 2010: 156,803,933 shares

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

## (Qualitative Information and Financial Statements)

### 1. Qualitative Information on consolidated Business Results

At the current third quarter consolidated cumulative accounting period, the Japanese economy has been picking up from economic deterioration after the Lehman Shock the year before last, but conditions remains harsh. For example, production level is still low, and unemployment rate stays at high level. The situation in the consumer finance industry also remains severe. Not only is our business taking a direct hit from the rising number of requests for interest repayment, the revisions to the Money Lending Business Act have shrunk the consumer credit market and reduced our profitability.

In this accounting period under review, ACOM Group concentrated on a consolidated issue on "Securing customers of loan business and our earnings base," "Taking precise measures in response to the revised Money Lending Business Act," "Reforming our cost structure" and "Promoting our business alliance with the MUFG Group." With these key objectives, ACOM works on "Strengthening Business Management Policy" released on November 5, 2009. ACOM worked to improve the earnings base by further strengthening the business management, restructure internal organization and strengthen business foundation for next growth.

At the current third quarter consolidated cumulative accounting period, operating revenue was a decrease of 37,385 million yen, compared to the same period of the previous year, to 212,433 million yen (down 15.0% year-on-year), reflecting large part of a decrease in interest on operating loans in the loan business. Operating expenses was a decrease of 17,621 million yen, compared to the same period of the previous year, to 201,351 million yen.

As a result, operating income and ordinary income were 11,081 million yen (down 64.1% year-on-year) and 12,732 million yen (down 60.7% year-on-year), respectively. For the extraordinary income, gain on transfer from business divestitures increased by 1,323 million yen, but gain on sales of subsidiaries and affiliates' stocks decreased by 1,714 million yen. Although 5,144 million yen of business structure improvement expenses was booked in extraordinary loss, loss on sales of stocks of subsidiaries and affiliates decreased by 5,799 million yen. Therefore, net income was a decrease of 19,170 million yen, compared to the same period of the previous year, to 1,638 million yen (down 92.1% year-on-year).

### 2. Qualitative Information on Changes in Consolidated Financial Position

#### (1) Financial Position

Compared with the end of prior consolidated fiscal year, total assets decreased by 119,201 million yen, and owners' equity decreased by 2,845 million yen in the end of third quarter consolidated accounting period. The ratio of shareholders' equity increased 2.1 percentage points to 29.8%. Details of changes in assets, liabilities and net assets are as follows:

#### (Assets)

Current assets decreased by 125,724 million yen while noncurrent assets increased by 6,523 million yen. The breakdown of major increases and decreases in current assets is as follows: accounts receivable-operating loans (down by 111,729 million yen), short-term investment securities (down by 7,150 million yen), accounts receivable-installment (down by 6,036 million yen), purchased receivables (down 5,163 million yen), cash and deposits (up 5,200 million yen) and trading account securities (up 2,758 million yen). The principal contributor to an increase in noncurrent assets was goodwill (up 7,599 million yen) due to succession of unsecured card loan guarantee business of The Mitsubishi UFJ Home Loan Credit Co., Ltd. ("MULC").

#### (Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were an increase of 15,951 million yen, a decrease of 129,573 million yen, and a decrease of 113,621 million yen, respectively. The breakdown of major increases and decreases in liabilities includes: provision for loss on interest repayment (down by 82,800 million yen), loans and bonds payable (down by 43,273 million yen), and deposits of banking business (up 6,271 million yen).

#### (Net Assets)

Changes in the net assets accounts include a decrease in the shareholders' equity by 3,574 million yen due to a decrease of retained earnings of 2,288 million yen. In addition, valuation and translation adjustments increased by 728 million yen, and minority interests showed a decrease of 2,734 million yen. As a result, the total net assets decreased by 5,579 million yen.

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

Cash and cash equivalents ("funds") at the end of the third quarter consolidated accounting period was 124,539 million yen. The changes in the respective cash flow and the reasons thereof are as follows:

(Cash flow from operating activities)

Funds from operating activities showed an increase of 50,925 million yen. The increase was mainly attributable to 8,835 million yen in income before income taxes, a decrease of 82,800 million yen in provision for loss on interest repayment, an increase of 113,444 million yen due to a decrease in accounts receivable-operating loans, an increase of 6,151 due to a decrease in accounts receivable-installment, and an increase of 5,163 million yen due to a decrease in purchased receivables.

(Cash flow from investing activities)

Funds from investing activities saw a decrease of 7,912 million yen. The decrease was mainly attributable to 5,200 million yen of payment for succession of unsecured card loan guarantee business of MULC, and 3,577 million yen of purchase of investments in subsidiaries.

(Cash flow from financing activities)

Funds from financing activities saw a decrease of 50,093 million yen. This was primarily because the total payment amount for repayment of interest-bearing debt and redemption of bonds exceeded the total amount of revenue resulting from proceeds from loans by 44,876 million yen, and cash dividends paid of 3,926 million yen.

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

Although risk factors such as the possibility of further increases in requests for interest repayment remain, we expect to see the reduction in other operating expenses, etc. as we downsize, and have therefore made no changes to our full-year consolidated earnings forecasts.

#### 4. Others

- (1) Change in Important Subsidiaries during the Third Quarter (Change in Scope of Consolidation)  
DC Cash One Ltd., which was a consolidated subsidiary until prior fiscal year, was absorbed into ACOM on May 1, 2009.
- (2) Adoption of Simplified Method of Accounting and Adoption of Specific Method of Accounting for the Preparation of Quarterly Consolidated Financial Statements
  - 1) Adoption of Simplified Method of Accounting  
There are no significant applicable items.
  - 2) Adoption of Specific Method of Accounting for the Preparation of Quarterly Consolidated Financial Statements  
Not applicable

#### (3) Changes on the Basis of Quarterly Consolidated Financial Statements Preparation

- 1) Related to Accounting Standard Revisions, etc.  
Not applicable

#### 2) Change in Method of Presentation

##### <Quarterly Consolidated Balance Sheet>

In accordance with the Cabinet Office Ordinance of Partial Revision of the Regulation for Terminology, Forms and Preparation of Financial Statements and Other Regulations (Cabinet Office Ordinance No. 50 on August 7, 2008), the items noted as "merchandise" for the end of the third quarter of the prior fiscal year is presented as "merchandise and finished goods" for the end of the current third quarter. The item "raw materials and supplies" was included in "other" in "current assets" for the end of the third quarter of the prior fiscal year, and the amount of "raw materials and supplies" as of December 31, 2008 was 107 million yen.

##### <Quarterly Consolidated Statements of Income>

(Current third quarter consolidated cumulative accounting period)

"Net sales" in operating revenue and "cost of sales" in operating expenses had been separately listed for the third quarter of the prior fiscal year. However, their relative importance decreased due to the exclusion in the prior fiscal year of JLA CO., LTD. (engaged in real estate-related business as well as shop design, construction and building maintenance businesses) and ACOM RENTAL CO., LTD. (engaged in rental business) from the scope of consolidation. Therefore, for the current third quarter, "net sales" in operating revenue is included in "other operating revenue", and "cost of sales" in operating expenses is included in "other operating expenses."

For the current third quarter, "net sales" stood at 270 million yen, and "cost of sales" was 221 million yen.

"Foreign exchange losses" in non-operating expenses, which was separately presented for the prior third quarter accounting period, has been included in "other" of non-operating expenses for the current third quarter accounting period as it is not exceeding twenty-hundredths of total non-operating expenses.

"Foreign exchange losses" for the current third quarter accounting period was 16 million yen.

"Loss on investments in capital" of non-operating expenses, which was separately presented for the prior third quarter accounting period, has been included in "other" of non-operating expenses for the current third quarter accounting period as it is not exceeding twenty-hundredths of total non-operating expenses.

"Loss on investments in capital" for the current third quarter accounting period was 15 million yen.

(Current third quarter consolidated accounting period)

"Net sales" in operating revenue and "cost of sales" in operating expenses had been separately listed for the third quarter of the prior fiscal year. However, their relative importance decreased due to the exclusion in the prior fiscal year of JLA CO., LTD. (engaged in real estate-related business as well as shop design, construction and building maintenance businesses) and ACOM RENTAL CO., LTD. (engaged in rental business) from the scope of consolidation. Therefore, for the current third quarter, "net sales" in operating revenue is included in "other operating revenue", and "cost of sales" in operating expenses is included in "other operating expenses."

For the current third quarter, "net sales" stood at 82 million yen, and "cost of sales" was 24 million yen.

<Quarterly Consolidated Statements of Cash Flows>

"Payment of increase in other investment" and "proceeds from decrease in other investment", which had been separately listed within net cash provided (used in) investing activities for the nine month ended December 31, 2008, are less significant. For this reason, for the nine months ended December 31, 2009, they are included in "increase (decrease) by other investing activities."

"Payment of increase in other investment" and "proceeds from decrease in other investment" for the current third quarter cumulative accounting period are minus 284 million yen and 217 million yen, respectively.

"Repayments of finance lease obligations", which was included in "other, net" of net cash provided (used in) financing activities for the prior third quarter cumulative accounting period, has been separately presented for the current third quarter cumulative accounting period because amount of it is same as amount of the relevant title.

"Repayments of finance lease obligations" for prior third quarter cumulative accounting period was minus 207 million yen.

## 5. Quarterly Consolidated Financial Statements

### (1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2009		As of March 31, 2009 (Summary)	
<b>Assets</b>				
<b>Current assets</b>				
Cash and deposits	*3	96,474	*3	91,273
Accounts receivable-operating loans	*2, *5	1,204,436	*2, *5	1,316,166
Loans receivable of banking business		19,791		18,081
Accounts receivable-installment		61,990		68,027
Short-term investment securities		19,840		26,990
Stocks of parent company		5,513		5,805
Operational investment securities		3,207		3,198
Trading account securities		6,865		4,106
Merchandise and finished goods		1,037		1,042
Raw materials and supplies		97		169
Purchased receivables		15,759		20,923
Deferred tax assets		29,637		31,672
Short-term loans receivable		9,998		14,995
Other		26,381		24,281
Allowance for doubtful accounts		(91,575)		(91,553)
<b>Total current assets</b>		<b>1,409,457</b>		<b>1,535,181</b>
<b>Noncurrent assets</b>				
<b>Property, plant and equipment</b>				
Buildings and structures, net	*1	10,643	*1	12,018
Equipment, net	*1	12,113	*1	12,529
Land		6,528		6,518
Other, net	*1	299	*1	415
<b>Total property, plant and equipment</b>		<b>29,585</b>		<b>31,481</b>
<b>Intangible assets</b>				
Goodwill		7,599		-
Other		715		724
<b>Total intangible assets</b>		<b>8,314</b>		<b>724</b>
<b>Investments and other assets</b>				
Investment securities		21,523		19,859
Deferred tax assets		168		324
Guarantee deposits		8,998		9,643
Prepaid pension cost		4,221		4,517
Other	*5	5,421	*5	5,318
Allowance for doubtful accounts		(1,327)		(1,484)
<b>Total investments and other assets</b>		<b>39,007</b>		<b>38,179</b>
<b>Total noncurrent assets</b>		<b>76,908</b>		<b>70,385</b>
<b>Total assets</b>		<b>1,486,365</b>		<b>1,605,567</b>

(Millions of yen)

	As of December 31, 2009		As of March 31, 2009 (Summary)	
<b>Liabilities</b>				
<b>Current liabilities</b>				
Notes and accounts payable-trade		942		1,012
Short-term loans payable		4,663		29,164
Current portion of long-term loans payable	*2	183,196	*2	147,831
Current portion of bonds		51,620		57,800
Deposits of banking business		33,647		27,376
Income taxes payable		372		306
Provision for loss on guarantees	*4	7,745	*4	2,351
Deferred installment income		4,041		4,353
Other		16,557		16,638
<b>Total current liabilities</b>		<b>302,786</b>		<b>286,835</b>
<b>Noncurrent liabilities</b>				
Bonds payable		165,662		193,463
Long-term loans payable	*2	360,799	*2	380,957
Deferred tax liabilities		6,247		5,277
Provision for retirement benefits		156		146
Provision for directors' retirement benefits		28		35
Provision for loss on interest repayment		200,600		283,400
Other		3,257		3,044
<b>Total noncurrent liabilities</b>		<b>736,751</b>		<b>866,325</b>
<b>Total liabilities</b>		<b>1,039,538</b>		<b>1,153,160</b>
<b>Net assets</b>				
<b>Shareholders' equity</b>				
Capital stock		63,832		63,832
Capital surplus		76,010		76,010
Retained earnings		332,773		335,061
Treasury stock		(19,793)		(18,507)
<b>Total shareholders' equity</b>		<b>452,822</b>		<b>456,396</b>
<b>Valuation and translation adjustments</b>				
Valuation difference on available for sale securities		(7,051)		(7,631)
Foreign currency translation adjustment		(3,542)		(3,691)
<b>Total valuation and translation adjustments</b>		<b>(10,593)</b>		<b>(11,322)</b>
Minority interests		4,597		7,331
<b>Total net assets</b>		<b>446,827</b>		<b>452,406</b>
<b>Total liabilities and net assets</b>		<b>1,486,365</b>		<b>1,605,567</b>

(2) Quarterly Consolidated Statements of Income  
[The third quarter consolidated cumulative accounting period]

(Millions of yen)

	For the nine months ended December 31, 2008		For the nine months ended December 31, 2009	
<b>Operating revenue</b>				
Interest on operating loans		207,124		177,719
Interest on loans of banking business		1,784		1,959
Credit card revenue		3,317		2,737
Per-item revenue		3,122		2,657
Revenue from credit guarantee		5,655		8,357
Collection from purchased receivable		11,778		9,546
Other financial revenue	*1	1,472	*1	937
Net sales		5,737		-
Other operating revenue		9,826		8,518
<b>Total operating revenue</b>		<b>249,819</b>		<b>212,433</b>
<b>Operating expenses</b>				
Financial expenses	*2	16,825	*2	16,904
Cost of purchased receivable		8,085		5,287
Cost of sales		3,204		-
Other operating expenses	*3	190,858	*3	179,159
<b>Total operating expenses</b>		<b>218,973</b>		<b>201,351</b>
<b>Operating income</b>		<b>30,845</b>		<b>11,081</b>
<b>Non-operating income</b>				
Interest income		278		197
Dividends income		862		470
Amortization of negative goodwill		-		513
Other		533		579
<b>Total non-operating income</b>		<b>1,674</b>		<b>1,761</b>
<b>Non-operating expenses</b>				
Interest expenses		9		0
Equity in losses of affiliates		-		29
Foreign exchange losses		56		-
Loss on investments in capital		23		-
Other		27		80
<b>Total non-operating expenses</b>		<b>116</b>		<b>109</b>
<b>Ordinary income</b>		<b>32,404</b>		<b>12,732</b>
<b>Extraordinary income</b>				
Gain on sales of noncurrent assets		1		2
Gain on sales of investment securities		698		534
Gain on sales of subsidiaries and affiliates' stocks		1,714		-
Gain on transfer from business divestitures		-		1,323
Other		16		8
<b>Total extraordinary income</b>		<b>2,431</b>		<b>1,868</b>
<b>Extraordinary loss</b>				
Loss on sales of noncurrent assets		2		10
Loss on retirement of noncurrent assets		314		406
Impairment loss		198		-
Loss on sales of investment securities		49		-
Loss on sales of stocks of subsidiaries and affiliates		5,799		-
Loss on valuation of investment securities		223		101
Business structure improvement expenses		-		5,144
Other		251		102
<b>Total extraordinary loss</b>		<b>6,840</b>		<b>5,765</b>
<b>Income before income taxes</b>		<b>27,995</b>		<b>8,835</b>
Income taxes-current		633		368
Income taxes-deferred		5,675		5,841
<b>Total income taxes</b>		<b>6,308</b>		<b>6,209</b>
Minority interests in income		877		987
<b>Net income</b>		<b>20,809</b>		<b>1,638</b>

[The third quarter consolidated accounting period]

(Millions of yen)

	For the third quarter of the prior fiscal year		For the current third quarter	
<b>Operating revenue</b>				
Interest on operating loans		66,918		57,624
Interest on loans of banking business		679		674
Credit card revenue		1,066		873
Per-item revenue		960		872
Revenue from credit guarantee		1,992		4,067
Collection from purchased receivable		3,780		3,710
Other financial revenue	*1	747	*1	233
Net sales		2,080		-
Other operating revenue		3,092		2,749
<b>Total operating revenue</b>		<b>81,318</b>		<b>70,807</b>
<b>Operating expenses</b>				
Financial expenses	*2	6,030	*2	5,840
Cost of purchased receivable		2,563		2,089
Cost of sales		1,213		-
Other operating expenses	*3	71,735	*3	59,866
<b>Total operating expenses</b>		<b>81,543</b>		<b>67,796</b>
<b>Operating income (loss)</b>		<b>(224)</b>		<b>3,011</b>
<b>Non-operating income</b>				
Interest income		104		68
Dividends income		298		139
Other		177		299
<b>Total non-operating income</b>		<b>580</b>		<b>507</b>
<b>Non-operating expenses</b>				
Interest expenses		2		0
Equity in losses of affiliates		-		5
Foreign exchange losses		17		-
Rent expenses		-		3
Other		10		4
<b>Total non-operating expenses</b>		<b>29</b>		<b>13</b>
<b>Ordinary income</b>		<b>326</b>		<b>3,505</b>
<b>Extraordinary income</b>				
Gain on sales of noncurrent assets		0		0
Gain on sales of investment securities		57		76
Gain on sales of subsidiaries and affiliates' stocks		1,714		-
Other		-		1
<b>Total extraordinary income</b>		<b>1,773</b>		<b>77</b>
<b>Extraordinary loss</b>				
Loss on sales of noncurrent assets		1		0
Loss on retirement of noncurrent assets		74		68
Impairment loss		106		-
Loss on sales of investment securities		49		-
Loss on sales of stocks of subsidiaries and affiliates		5,799		-
Loss on valuation of investment securities		205		58
Business structure improvement expenses		-		5,144
Other		25		3
<b>Total extraordinary loss</b>		<b>6,261</b>		<b>5,274</b>
<b>Income (loss) before income taxes</b>		<b>(4,161)</b>		<b>(1,691)</b>
Income taxes-current		(32)		97
Income taxes-deferred		803		(1,048)
<b>Total income taxes</b>		<b>771</b>		<b>(951)</b>
Minority interests in income		158		61
<b>Net loss</b>		<b>(5,091)</b>		<b>(801)</b>

## (3) Quarterly Consolidated Statements of Cash Flows

(Millions of yen)

	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
<b>Net cash provided by operating activities</b>		
Income before income taxes	27,995	8,835
Depreciation and amortization	2,255	1,849
Impairment loss	198	-
Amortization of goodwill	515	172
Amortization of negative goodwill	-	(513)
Increase (decrease) in allowance for doubtful accounts	(16,306)	(278)
Increase (decrease) in provision for loss on guarantees	33	(124)
Increase (decrease) in provision for retirement benefits	(55)	8
Increase (decrease) in provision for directors' retirement benefits	(44)	(37)
Increase (decrease) in provision for loss on interest repayment	(73,200)	(82,800)
Interest and dividends income	(1,141)	(668)
Interest expenses	9	0
Amortization of bond issuance cost	81	77
Foreign exchange losses (gains)	(473)	63
Equity in (earnings) losses of affiliates	-	29
Loss (gain) on sales of property, plant and equipment	1	(0)
Loss on retirement of property, plant and equipment	314	406
Loss (gain) on sales of investment securities	(649)	(534)
Loss (gain) on sales of stocks of subsidiaries and	4,084	-
Loss (gain) on valuation of investment securities	223	101
Business structure improvement expenses	-	5,144
Decrease (increase) in notes and accounts receivable-trade	(4)	-
Decrease (increase) in operating loans	111,572	113,444
Decrease (increase) in loans receivable of banking business	(4,837)	656
Decrease (increase) in accounts receivable-installment	8,140	6,151
Decrease (increase) in investment securities for sale	(350)	(8)
Decrease (increase) in trading securities	(1,058)	(2,214)
Decrease (increase) in inventories	162	77
Decrease (increase) in purchased receivables	7,610	5,163
Decrease (increase) in other current assets	(2,259)	(2,635)
Decrease (increase) in prepaid pension costs	(842)	295
Increase (decrease) in notes and accounts payable-trade	(339)	(71)
Increase (decrease) in deposits of banking business	(5,138)	2,530
Increase (decrease) in deferred installment income	(563)	(327)
Increase (decrease) in other current liabilities	(889)	(4,401)
Increase (decrease) by other operating activities	2,842	(250)
Subtotal	<u>57,889</u>	<u>50,243</u>
Interest and dividends income received	1,118	694
Interest expenses paid	(9)	(0)
Income taxes refund	116	446
Income taxes paid	(1,615)	(459)
Income taxes for prior periods paid	(33)	-
Net cash provided by operating activities	<u>57,466</u>	<u>50,925</u>

(Millions of yen)

	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
<b>Net cash provided by (used in) investing activities</b>		
Payments into time deposits	(600)	-
Proceeds from withdrawal of time deposits	1,000	1
Purchase of short-term investment securities	(400)	-
Proceeds from redemption of securities	13,327	-
Purchase of property, plant and equipment	(876)	(796)
Proceeds from sales of property, plant and equipment	8	4
Purchase of investment securities	(3,785)	-
Proceeds from sales of investment securities	1,388	869
Purchase of investment in subsidiaries	-	(3,577)
Proceeds from sales of investment in subsidiaries	-	170
Proceeds from sales of investments in subsidiaries due to a change of range of subsidiaries	7,141	-
Payments for transfer of business	-	(5,200)
Proceeds from transfer of business	-	680
Payments of increase in other investment	(305)	-
Proceeds from decrease in other investment	349	-
Increase (decrease) by other investing	1	(65)
<b>Net cash provided by (used in) investing activities</b>	<b>17,250</b>	<b>(7,912)</b>
<b>Net cash used in financing activities</b>		
Increase in short-term loans payable	168,209	71,938
Decrease in short-term loans payable	(164,621)	(96,984)
Proceeds from issuance of bonds	14,918	13,752
Redemption of bonds	(40,000)	(48,220)
Proceeds from deposit on redemption of bonds	10,000	-
Proceeds from long-term loans payable	94,089	109,634
Repayment of long-term loans payable	(148,902)	(94,998)
Repayments of finance lease obligations	-	(4)
Purchase of treasury stock	(0)	(1,285)
Cash dividends paid	(15,677)	(3,926)
Other, net	(207)	-
<b>Net cash used in financing activities</b>	<b>(82,192)</b>	<b>(50,093)</b>
Effect of exchange rate change on cash and cash equivalents	(814)	245
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(8,289)</b>	<b>(6,834)</b>
Cash and cash equivalents at beginning of period	152,221	131,477
Increase (decrease) in cash and cash equivalents resulting from change of scope of consolidation	-	(104)
<b>Cash and cash equivalents at end of period</b>	<b>*1 143,932</b>	<b>*1 124,539</b>

(4) Notes Concerning the Premise of a Going Concern

Current third quarter cumulative accounting period (from April 1, 2009 to December 31, 2009)

There are no relevant items.

(5) Segment Information

(A) Business segment information

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

and current third quarter cumulative accounting period (from April 1, 2009 to December 31, 2009)

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

(B) Geographical segment information

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

and current third quarter cumulative accounting period (from April 1, 2009 to December 31, 2009)

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

(C) Overseas sales

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

and current third quarter cumulative accounting period (from April 1, 2009 to December 31, 2009)

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

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

Current third quarter cumulative accounting period (from April 1, 2009 to December 31, 2009)

There are no relevant items.

(7) Notes to Consolidated Financial Statements

Notes to Quarterly Consolidated Balance Sheets

As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)
*1. Accumulated depreciation of property, plant and equipment (Millions of yen) 45,606	*1. Accumulated depreciation of property, plant and equipment (Millions of yen) 46,953
*2. Pledged assets (Millions of yen)	*2. Pledged assets (Millions of yen)
(1) Assets pledged as collateral	(1) Assets pledged as collateral
Accounts receivable-operating loans 49,981 <241> [38,382]	Accounts receivable-operating loans 28,963 <931>
(2) Secured obligations	(2) Secured obligations
Current portion of long-term loans payable 11,154 <240> [2,499] 20,438	Current portion of long-term loans payable 21,160 <930> 7,798
Long-term loans payable <-> [17,500]	Long-term loans payable <->
Total 31,593 <240> [20,000]	Total 28,958 <930>
Figures in brackets "<>" represent amounts of assigned receivables. Figures in brackets "[ ]" represent amounts of receivable concerning liquidation of receivables. The operating loans of 38,382 million yen shown above have been transferred by trust for the purpose of liquidation, whose right of ownership has been transferred to the trust bank (trustees), accordingly.	Figures in brackets "<>" represent amounts of assigned receivables.

As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)																																																		
<p>*3. Cash and deposits include 1,769 million yen of reserve for deposit of a consolidated subsidiary pursuant to regulations of Bank Indonesia.</p> <p>*4. Contingent liabilities</p> <p style="text-align: right;">(Millions of yen)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Outstanding guarantee obligation in the guarantee business</td> <td style="text-align: right;">312,217</td> </tr> <tr> <td>Outstanding guarantee obligation in the banking business</td> <td style="text-align: right;">585</td> </tr> <tr> <td><u>Provision for loss on guarantees</u></td> <td style="text-align: right;"><u>7,745</u></td> </tr> <tr> <td style="text-align: center;">Net</td> <td style="text-align: right;">305,057</td> </tr> </table> <p>*5. Status of non-performing loans of accounts receivable-operating loans</p> <p style="text-align: right;">(Millions of yen)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Category</th> <th style="text-align: center;">Amount</th> <th style="text-align: center;">Classification criteria</th> </tr> </thead> <tbody> <tr> <td>Loans to bankrupt parties</td> <td style="text-align: center;">&lt;3,403&gt; 3,403</td> <td>Loans exclusive of accrued interest to bankrupt parties, parties in rehabilitation and reorganization, and others</td> </tr> <tr> <td>Loans in arrears</td> <td style="text-align: center;">&lt;18,956&gt; 76,236</td> <td>Other loans stated exclusive of accrued interest, excluding loans that have been restructured or on which interest is reduced in the interest of rehabilitating the debtor.</td> </tr> <tr> <td>Loans overdue by 3 months or more</td> <td style="text-align: center;">&lt;21,500&gt; 4,579</td> <td>Loans other than the above that are overdue by 3 months or more.</td> </tr> <tr> <td>Restructured loans</td> <td style="text-align: center;">&lt;52,237&gt; 36,681</td> <td>Loans other than the above on which favorable terms have been granted, such as the waiving of interest.</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: center;">&lt;96,097&gt; 120,900</td> <td style="text-align: center;">/</td> </tr> </tbody> </table> <p>Figures in brackets "&lt;&gt;" represent the balance of non-performing loans when loans exclusive of accrued interest are calculated according to the policies set forth in the general directives concerning Corporation Tax Act.</p>	Outstanding guarantee obligation in the guarantee business	312,217	Outstanding guarantee obligation in the banking business	585	<u>Provision for loss on guarantees</u>	<u>7,745</u>	Net	305,057	Category	Amount	Classification criteria	Loans to bankrupt parties	<3,403> 3,403	Loans exclusive of accrued interest to bankrupt parties, parties in rehabilitation and reorganization, and others	Loans in arrears	<18,956> 76,236	Other loans stated exclusive of accrued interest, excluding loans that have been restructured or on which interest is reduced in the interest of rehabilitating the debtor.	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## Notes to Quarterly Consolidated Statements of Income

For the nine months ended December 31, 2008 (From April 1, 2008 to December 31, 2008)	For the nine months ended December 31, 2009 (From April 1, 2009 to December 31, 2009)																																												
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For the third quarter of the prior fiscal year (From October 1, 2008 to December 31, 2008)	For the current third quarter (From October 1, 2009 to December 31, 2009)																																												
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Amortization of bond issuance cost	77																																												
Interest expenses for deposits of banking business	558																																												
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<p>4. Basis for classification of financial revenue and financial expenses on quarterly consolidated statements of income</p> <p>(1) Financial revenue stated as operating revenue includes all financial revenue earned by the Company and its subsidiaries engaged in the financial service business, excluding dividends and interest on investment securities.</p> <p>(2) Financial expenses stated as operating expenses include all financial expenses spent by the Company and its subsidiaries engaged in the financial service business, excluding interest which is clearly not corresponding to operating revenue, etc.</p>	<p>4. Same as the left</p>																																												

## Notes to Quarterly Consolidated Statements of Cash Flows

For the nine months ended December 31, 2008 (From April 1, 2008 to December 31, 2008)	For the nine months ended December 31, 2009 (From April 1, 2009 to December 31, 2009)																								
<p>*1. Relationship between the quarter-end balance of cash and cash equivalents and the amount of quarterly consolidated balance sheet items.</p> <p style="text-align: right;">(As of December 31, 2008; in millions of yen)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Cash and deposits</td> <td style="text-align: right;">93,253</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">23,000</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">29,978</td> </tr> <tr> <td>Time deposits with original maturitie of more then three months</td> <td style="text-align: right;">(5)</td> </tr> <tr> <td><u>Cash reserved for banking busiess</u></td> <td style="text-align: right;"><u>(2,294)</u></td> </tr> <tr> <td>Cash and cash equivalents</td> <td style="text-align: right;">143,932</td> </tr> </table>	Cash and deposits	93,253	Short-term investment securities	23,000	Short-term loans receivable	29,978	Time deposits with original maturitie of more then three months	(5)	<u>Cash reserved for banking busiess</u>	<u>(2,294)</u>	Cash and cash equivalents	143,932	<p>*1. Relationship between the quarter-end balance of cash and cash equivalents and the amount of quarterly consolidated balance sheet items.</p> <p style="text-align: right;">(As of December 31, 2009; in millions of yen)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Cash and deposits</td> <td style="text-align: right;">96,474</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">19,840</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">9,998</td> </tr> <tr> <td>Time deposits with original maturitie of more then three months</td> <td style="text-align: right;">(4)</td> </tr> <tr> <td><u>Cash reserved for banking busiess</u></td> <td style="text-align: right;"><u>(1,769)</u></td> </tr> <tr> <td>Cash and cash equivalents</td> <td style="text-align: right;">124,539</td> </tr> </table>	Cash and deposits	96,474	Short-term investment securities	19,840	Short-term loans receivable	9,998	Time deposits with original maturitie of more then three months	(4)	<u>Cash reserved for banking busiess</u>	<u>(1,769)</u>	Cash and cash equivalents	124,539
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Per share information

(A) Net assets per share

As of the end of the current third quarter (As of December 31, 2009)		As of the end of the prior fiscal year (As of March 31, 2009)	
Net assets per share	(Yen) 2,822.83	Net assets per share	(Yen) 2,831.36

Note: The basis for calculation of net assets per share is as follows:

	As of the end of the current third quarter (As of December 31, 2009)	As of the end of the prior fiscal year (As of March 31, 2009)
Total net assets (Millions of yen)	446,827	452,406
Amounts deducted from total net assets (Millions of yen) [Minority interests included in the above] (Millions of yen)	4,597 [4,597]	7,331 [7,331]
Amounts of net assets related to common shares at December 31 and at March 31 (Millions of yen)	442,229	445,074
Number of common shares used in the calculation of net assets per share at December 31 and at March 31	156,661,611 shares	157,194,391 shares

(B) Net income per share

For the nine months ended December 31, 2008 (From April 1, 2008 to December 31, 2008)		For the nine months ended December 31, 2009 (From April 1, 2009 to December 31, 2009)	
Net income per share	(Yen) 132.38	Net income per share	(Yen) 10.45
Net income per share diluted	132.37	Net income per share diluted is not stated due to the absence of residual securities with dilutive	

Note: The basis for calculation of net income per share and diluted net income per share is as follows:

	For the nine months ended December 31, 2008 (From April 1, 2008 to December 31, 2008)	For the nine months ended December 31, 2009 (From April 1, 2009 to December 31, 2009)
Net income per share		
Net income (Millions of yen)	20,809	1,638
Net income not attributable to common shareholders (Millions of yen)	-	-
Net income related to common shares (Millions of yen)	20,809	1,638
Weighted average number of common shares during accounting period	157,194,464 shares	156,803,933 shares
Net income per share diluted		
Amount of net income adjustments (Millions of yen) [Change in the equity ratio concerning residual securities issued by subsidiaries] (Millions of yen)	(1) [(1)]	- [-]
Number of increase in common shares	-	-
Significant changes from March 31, 2009, in residual securities that did not have dilutive effects and therefore were not included in the calculation of diluted net income per share.	Of the residual securities that did not have dilutive effects thus were not included in the calculation of diluted net income per share for the end of the prior fiscal year, 297,600 stock option shares that can be met from treasury stock of Submitting Company, no longer constitute residual securities as their exercise period expired on June 30,	-

For the third quarter of the prior fiscal year (From October 1, 2008 to December 31, 2008)	For the current third quarter (From October 1, 2009 to December 31, 2009)
Net loss per share (Yen) (32.39) Diluted net income per share is not stated since the Company posted net loss per share	Net loss per share (Yen) (5.11) Diluted net income per share is not stated since the Company posted net loss per share

Note: The basis for calculation of net loss per share and diluted net income per share is as follows:

	For the third quarter of the prior fiscal year (From October 1, 2008 to December 31, 2008)	For the current third quarter (From October 1, 2009 to December 31, 2009)
Net loss per share		
Net loss (Millions of yen)	(5,091)	(801)
Net income not attributable to common shareholders (Millions of yen)	-	-
Net loss related to common shares (Millions of yen)	(5,091)	(801)
Weighted average number of common shares during accounting period	157,194,438 shares	156,661,618 shares
Net income per share diluted		
Amount of net income adjustments (Millions of yen) [Change in the equity ratio concerning residual securities issued by subsidiaries] (Millions of yen)	- [-]	- [-]
Number of increase of common shares	-	-
Significant changes from March 31, 2009, in residual securities that did not have dilutive effects and therefore were not included in the calculation of diluted net income per share.	-	-

(Reference)

[Quarterly Financial Statements]

(A) This non-consolidated financial statements are not included in the scope of review under the statutory disclosure obligation.

(B) Quarterly financial statements were prepared in accordance with the "Regulations of Quarterly Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 63, 2007).

(1) Quarterly Balance Sheets

	(Millions of yen)	
	As of December 31, 2009	As of March 31, 2009 (Summary)
<b>Assets</b>		
<b>Current assets</b>		
Cash and deposits	77,044	69,895
Accounts receivable-operating loans	1,136,652	1,171,893
Accounts receivable-installment	27,839	32,228
Short-term investment securities	19,000	26,000
Merchandise and finished goods	1,034	1,034
Raw materials and supplies	63	137
Deferred tax assets	27,531	29,889
Other	39,534	46,521
Allowance for doubtful accounts	(84,490)	(82,540)
<b>Total current assets</b>	<b>1,244,212</b>	<b>1,295,061</b>
<b>Noncurrent assets</b>		
Property, plant and equipment	28,170	29,920
Intangible assets	8,297	707
Investments and other assets		
Other	92,202	98,958
Allowance for doubtful accounts	(1,310)	(1,460)
<b>Total investments and other assets</b>	<b>90,892</b>	<b>97,498</b>
<b>Total noncurrent assets</b>	<b>127,360</b>	<b>128,126</b>
<b>Total assets</b>	<b>1,371,572</b>	<b>1,423,187</b>
<b>Liabilities</b>		
<b>Current liabilities</b>		
Accounts payable-trade	285	281
Current portion of long-term loans payable	177,581	134,644
Current portion of bonds	50,495	50,000
Income taxes payable	161	230
Provision for loss on guarantees	7,740	3,390
Other	14,428	12,961
<b>Total current liabilities</b>	<b>250,693</b>	<b>201,507</b>
<b>Noncurrent liabilities</b>		
Bonds payable	146,005	185,000
Long-term loans payable	335,181	311,089
Deferred tax liabilities	1,564	1,124
Provision for loss on interest repayment	200,600	283,400
Other	645	666
<b>Total noncurrent liabilities</b>	<b>683,996</b>	<b>781,280</b>
<b>Total Liabilities</b>	<b>934,689</b>	<b>982,788</b>
<b>Net assets</b>		
<b>Shareholders' equity</b>		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	323,884	326,694
Treasury stock	(19,793)	(18,507)
<b>Total shareholders' equity</b>	<b>443,934</b>	<b>448,030</b>
<b>Valuation and translation adjustments</b>		
Valuation difference on available for sale securities	(7,051)	(7,631)
<b>Total valuation and translation adjustments</b>	<b>(7,051)</b>	<b>(7,631)</b>
<b>Total net assets</b>	<b>436,883</b>	<b>440,398</b>
<b>Total liabilities and net assets</b>	<b>1,371,572</b>	<b>1,423,187</b>

(2) Quarterly Statements of Income  
 [The third quarter cumulative accounting period]

(Millions of yen)

	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
Operating revenue		
Interest on operating loans	183,269	163,305
Credit card revenue	3,283	2,722
Revenue from credit guarantee	7,879	8,674
Other financial revenue	305	71
Other operating revenue	6,639	6,743
Total operating revenue	201,377	181,517
Operating expenses		
Financial expenses	11,069	12,557
Other operating expenses	163,584	160,311
Total operating expenses	174,653	172,868
Operating income	26,723	8,649
Non-operating income		
Interest income	717	700
Dividends income	878	470
Other	707	571
Total non-operating income	2,302	1,742
Non-operating expenses		
Interest expenses	0	0
Loss on investments in partnership	185	187
Other	25	60
Total non-operating expenses	210	247
Ordinary income	28,815	10,143
Extraordinary income		
Gain on sales of noncurrent assets	0	-
Gain on sales of investment securities	698	534
Gain on sales of subsidiaries and affiliates' stocks	4,379	154
Gain on extinguishment of tie-in shares	-	1,453
Other	16	3
Total extraordinary income	5,095	2,146
Extraordinary loss		
Loss on sales of noncurrent assets	1	8
Loss on retirement of noncurrent assets	335	387
Loss on sales of investment securities	49	-
Loss on valuation of investment securities	221	101
Loss on termination of sale and purchase agreement of preferred beneficiary interest	195	-
Business structure improvement expenses	-	5,144
Other	37	15
Total extraordinary loss	840	5,657
Income before income taxes	33,070	6,632
Income taxes-current	100	85
Income taxes-deferred	8,800	5,429
Total income taxes	8,900	5,514
Net income	24,170	1,117

## 6. Consolidated Operating Results

### (1) Operating Revenue by Segment

(Millions of yen)

Segment	Term		For the current third quarter		For the prior fiscal year	
	For the third quarter of the prior fiscal year		For the current third quarter		For the prior fiscal year	
	( From April 1, 2008 to December 31, 2008 )		( From April 1, 2009 to December 31, 2009 )		( From April 1, 2008 to March 31, 2009 )	
	Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
		%		%		%
Financial service business	245,334	98.2	212,427	100.0	319,903	98.6
Loan business	213,518	85.5	183,878	86.6	277,628	85.6
Credit card business	3,617	1.5	3,057	1.4	4,690	1.5
Installment sales finance business	3,891	1.6	3,064	1.4	4,989	1.5
Guarantee business	8,601	3.4	9,681	4.6	11,629	3.6
Loan servicing business	12,312	4.9	9,958	4.7	16,446	5.1
Banking business	2,552	1.0	2,711	1.3	3,390	1.0
Others	839	0.3	75	0.0	1,127	0.3
Other business	4,484	1.8	6	0.0	4,493	1.4
Rental business	3,436	1.4	-	-	3,436	1.1
Others	1,047	0.4	6	0.0	1,056	0.3
Total	249,819	100.0	212,433	100.0	324,396	100.0

### (2) Other Statistics

#### 1) Receivables Outstanding

(Millions of yen)

Segment	Term	For the end of the third quarter of the prior fiscal year	For the end of the current third quarter	For the end of the prior fiscal year
		(As of December 31, 2008)	(As of December 31, 2009)	(As of March 31, 2009)
Loan business		1,353,258	1,204,436	1,316,166
Credit card business		33,741	27,932	32,446
Credit card		33,486	27,839	32,228
Others		255	93	218
Installment sales finance business		37,229	34,057	35,580
Loan servicing business		23,028	15,759	20,923
Banking business		22,840	19,791	18,081
Total		1,470,097	1,301,978	1,423,197

#### 2) Number of Customer Accounts

Segment	Term	For the end of the third quarter of the prior fiscal year	For the end of the current third quarter	For the end of the prior fiscal year
		(As of December 31, 2008)	(As of December 31, 2009)	(As of March 31, 2009)
Loan business		3,135,847	2,837,428	3,126,916
Credit card business		639,687	415,133	582,823
Credit card		636,504	413,774	580,134
Others		3,183	1,359	2,689
Installment sales finance business		235,894	199,798	220,182
Loan servicing business		252,580	292,388	255,934
Banking business		3,862	4,488	4,119

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

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

3) Others

Term Item	For the end of the third quarter of the prior fiscal year (As of December 31, 2008)	For the end of the current third quarter (As of December 31, 2009)	For the end of the prior fiscal year (As of March 31, 2009)
Number of outlets	1,793	1,666	1,764
Number of employees	6,239	6,294	6,266
Allowance for doubtful accounts (Millions of yen)	102,124	92,902	93,037
Provision for loss on guarantees (Millions of yen)	2,225	7,745	2,351
Provision for loss on interest repayment (Millions of yen)	301,600	200,600	283,400
Bad debts expenses (Millions of yen)	78,838	85,891	111,866
Loss on interest repayment (Millions of yen)	110,163	103,989	143,557