

# ***DATA BOOK***

**The First Quarter Report for the Fiscal Year Ending March, 2011**

**ACOM CO., LTD.**

**July 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.	100%	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%	Unsecured loan business and hire purchase 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.

## 2. Income and Expenses (Consolidated)

(Millions of yen)

	2009/3		2010/3					2011/3							
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Operating Revenue	324,396	-14.6	70,573	141,722	212,433	278,795	-14.1	66,607	-5.6					243,900	-12.5
Operating Expenses	293,666	-1.5	61,568	133,652	201,351	272,732	-7.1	44,463	-27.8					211,700	-22.4
Financial Expenses	22,204	6.3	5,405	11,160	16,904	22,194	-0.0	5,591	3.4					23,700	6.8
Provision of Allowance for Doubtful Accounts	87,899	-24.1	29,259	61,094	85,482	89,654	2.0	14,959	-48.9					96,800	-
Provision for Loss on Interest Repayment	52,157	165.8	738	8,705	21,189	58,362	11.9	2,239	203.3					-	-
Operating Income	30,729	-62.4	9,005	8,069	11,081	6,063	-80.3	22,144	145.9					32,200	431.1
Non-operating Income	2,126	21.2	1,072	1,291	1,761	1,984	-6.7	556	-48.1					900	-54.6
Non-operating Expenses	207	-27.2	30	134	109	130	-37.2	29	-3.1					100	-23.1
Ordinary Income	32,648	-60.7	10,047	9,227	12,732	7,917	-75.7	22,670	125.6					33,000	316.8
Extraordinary Income	2,522	-36.5	1,540	1,790	1,868	2,074	-17.8	100	-93.5					-	-
Extraordinary Loss	11,261	-52.5	239	490	5,765	10,929	-2.9	14,270	-					4,400	-59.7
Income Before Income Taxes	23,909	-62.3	11,347	10,527	8,835	-937	-	8,500	-25.1					28,600	-
Net Income	13,662	-61.4	7,262	2,440	1,638	-7,239	-	6,517	-10.3					26,200	-

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)

	2009/3		2010/3					2011/3							
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Operating Revenue	324,396	-14.6	70,573	141,722	212,433	278,795	-14.1	66,607	-5.6					243,900	-12.5
Loan Business	277,628	-16.2	62,749	124,337	183,878	240,041	-13.5	55,561	-11.5					204,300	-14.9
ACOM CO., LTD.	244,637	-18.2	57,214	113,718	168,442	219,620	-10.2	50,436	-11.8					182,700	-16.8
DC Cash One Ltd.	13,219	-3.6	1,063	1,063	1,063	1,063	-92.0	-	-					-	-
EASY BUY Public Company Limited	19,770	4.8	4,470	9,555	14,372	19,357	-2.1	5,125	14.6					21,600	11.6
Credit Card Business	4,690	-13.7	1,057	2,075	3,057	3,967	-15.4	921	-12.8					3,100	-21.9
ACOM CO., LTD.	4,649	-13.4	1,050	2,063	3,042	3,949	-15.1	919	-12.5					3,100	-21.5
AFRESH CREDIT CO., LTD.	41	-40.0	6	11	14	17	-57.6	1	-70.1					-	-
Installment Sales Finance Business	4,989	-35.1	1,029	2,065	3,064	4,002	-19.8	919	-10.7					3,200	-20.0
EASY BUY Public Company Limited	1,972	-53.9	239	459	646	815	-58.7	159	-33.3					300	-63.2
AFRESH CREDIT CO., LTD.	3,016	-11.3	789	1,605	2,417	3,186	5.6	759	-3.8					2,900	-9.0
Guarantee Business	11,629	10.1	2,146	5,251	9,681	14,295	22.9	4,523	110.7					20,200	41.3
ACOM CO., LTD.	8,362	11.0	2,146	5,251	9,681	14,295	71.0	4,523	110.7					20,200	41.3
DC Cash One Ltd.	3,267	7.7	-	-	-	-	-	-	-					-	-
Loan Servicing Business	16,446	-3.4	2,650	6,118	9,958	12,844	-21.9	2,414	-8.9					8,200	-36.2
Collection from purchased receivable	15,764	1.3	2,512	5,835	9,546	12,273	-22.1	2,259	-10.1					-	-
Rental Business	3,436	-25.3	-	-	-	-	-	-	-					-	-
Others	2,183	-25.1	54	58	81	97	-95.5	1,329	-					500	415.5
Other Financial Businesses	1,127	13.4	52	54	75	88	-92.2	375	614.9					500	468.2
Banking Business	3,390	-	886	1,815	2,711	3,547	4.6	936	5.7					4,400	24.0

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)

	2009/3		2010/3					2011/3			2011/3(E)					
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	ytd %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,423,197	-11.7	1,387,892	1,351,365	1,301,978	1,272,592	-10.6	1,239,675	-10.7	-2.6					1,108,700	-12.9
Loan Business	1,316,166	-11.1	1,282,661	1,248,014	1,204,436	1,173,545	-10.8	1,140,997	-11.0	-2.8					1,016,700	-13.4
ACOM CO., LTD.	1,171,893	-11.1	1,212,596	1,176,080	1,136,652	1,103,969	-5.8	1,068,681	-11.9	-3.2					943,600	-14.5
EASY BUY Public Company Limited	58,688	-21.5	63,640	67,092	64,564	66,889	14.0	69,996	10.0	4.6					73,100	9.3
DC Cash One Ltd.	78,138	-3.7	-	-	-	-	-	-	-	-					-	-
Credit Card Business	32,446	-14.9	31,008	29,468	27,932	26,554	-18.2	25,382	-18.1	-4.4					20,000	-24.7
ACOM CO., LTD.	32,228	-14.5	30,839	29,341	27,839	26,485	-17.8	25,334	-17.9	-4.3					20,000	-24.5
AFRESH CREDIT CO., LTD.	218	-50.9	168	127	93	68	-68.6	48	-71.1	-28.9					-	-
Installment Sales Finance Business	35,580	-16.9	36,216	35,049	34,057	31,850	-10.5	31,010	-14.4	-2.6					29,000	-8.9
AFRESH CREDIT CO., LTD.	32,681	0.1	33,684	32,834	32,220	30,219	-7.5	29,507	-12.4	-2.4					27,800	-8.0
EASY BUY Public Company Limited	2,899	-71.4	2,531	2,215	1,836	1,631	-43.7	1,502	-40.6	-7.9					1,200	-26.4
Loan Servicing Business	20,923	-31.7	19,658	18,353	15,759	15,310	-26.8	14,175	-27.9	-7.4					12,200	-20.3
Banking Business	18,081	-9.9	18,347	20,479	19,791	25,331	40.1	28,108	53.2	11.0					30,800	21.6
Guaranteed Receivables	144,351	19.7	118,777	313,536	312,217	317,240	119.8	319,110	168.7	0.6					355,800	12.2
ACOM CO., LTD.	115,723	15.0	118,777	313,536	312,217	317,240	174.1	319,110	168.7	0.6					355,800	12.2
DC Cash One Ltd.	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)

	2009/3		2010/3					2011/3			2011/3(E)					
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	ytd %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Loan Business	3,126,916	-2.6	3,070,579	2,999,603	2,837,428	2,720,511	-13.0	2,669,530	-13.1	-1.9					2,580,800	-5.1
ACOM CO., LTD.	2,135,224	-10.1	2,254,285	2,170,800	1,996,255	1,948,949	-8.7	1,898,108	-15.8	-2.6					1,792,200	-8.0
EASY BUY Public Company Limited	796,305	24.8	800,177	815,801	831,289	762,657	-4.2	763,213	-4.6	0.1					788,600	3.4
DC Cash One Ltd.	177,379	-1.5	-	-	-	-	-	-	-	-					-	-
Credit Card Business	582,823	-33.1	525,226	467,700	415,133	374,532	-35.7	327,872	-37.6	-12.5					222,200	-40.7
ACOM CO., LTD.	580,134	-33.1	523,023	465,956	413,774	373,513	-35.6	327,098	-37.5	-12.4					222,000	-40.6
AFRESH CREDIT CO., LTD.	2,689	-44.1	2,203	1,744	1,359	1,019	-62.1	774	-64.9	-24.0					200	-80.4
Installment Sales Finance Business	220,182	-29.8	208,121	206,275	199,798	188,922	-14.2	181,222	-12.9	-4.1					165,700	-12.3
AFRESH CREDIT CO., LTD.	145,446	-8.7	144,525	150,009	149,139	143,523	-1.3	141,090	-2.4	-1.7					132,100	-8.0
EASY BUY Public Company Limited	74,736	-51.6	63,596	56,266	50,659	45,399	-39.3	40,132	-36.9	-11.6					33,600	-26.0
Loan Servicing Business	255,934	12.5	283,503	289,896	292,388	293,636	14.7	296,551	4.6	1.0					-	-
Banking Business	4,119	2.9	4,087	4,275	4,488	4,516	9.6	4,934	20.7	9.3					-	-

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)

	2009/3		2010/3					2011/3							
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Operating Revenue	262,120	-17.3	60,777	121,409	181,517	238,215	-9.1	56,913	-6.4					206,000	-13.5
Interest on Operating Loans	238,231	-18.7	55,507	110,302	163,305	212,839	-10.7	48,389	-12.8					175,900	-17.4
Operating Expenses	235,223	-0.7	52,904	115,125	172,868	232,526	-1.1	36,594	-30.8					178,300	-23.3
Financial Expenses	14,675	-8.0	3,977	8,347	12,557	16,639	13.4	4,284	7.7					18,700	12.4
Cost of Goods Sold	-	-	-	-	-	-	-	700	-					-	-
Provision of Allowance for Doubtful Accounts	76,276	-24.3	26,713	55,721	77,432	75,058	-1.6	12,269	-54.1					84,300	-
Provision for Loss on Interest Repayment	52,157	165.8	738	8,705	21,189	58,362	11.9	2,239	203.3					-	-
Other Operating Expenses	92,113	-0.3	21,475	42,351	61,689	82,466	-10.5	17,101	-20.4					75,300	-8.7
Operating Income	26,896	-66.4	7,872	6,283	8,649	5,689	-78.8	20,318	158.1					27,700	386.9
Non-operating Income	2,982	6.3	754	1,172	1,742	2,128	-28.6	699	-7.4					1,800	-15.4
Non-operating Expenses	713	10.6	27	241	247	1,323	85.4	27	-3.0					200	-84.9
Ordinary Income	29,165	-64.6	8,599	7,214	10,143	6,495	-77.7	20,990	144.1					29,300	351.1
Extraordinary Income	5,180	30.4	1,824	2,068	2,146	2,350	-54.6	99	-94.5					-	-
Extraordinary Loss	4,852	-82.5	151	393	5,657	10,800	122.6	14,160	-					4,200	-61.1
Loss on Sales of Noncurrent Assets	1	-99.0	8	8	8	8	591.3	-	-					-	-
Loss on Valuation of Investment Securities	571	-97.4	0	43	101	87	-84.7	4,953	-					-	-
Income Before Income Taxes	29,493	-49.7	10,272	8,889	6,632	-1,954	-	6,930	-32.5					25,100	-
Income Taxes-current	130	-13.3	25	50	85	100	-23.1	15	-40.0					100	0.0
Income Taxes-deferred	12,435	-21.7	3,037	6,716	5,429	8,002	-35.7	1,020	-66.4					-	-
Net Income	16,928	-49.5	7,209	2,122	1,117	-10,056	-	5,895	-18.2					25,000	-

## 7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2009/3		2010/3					2011/3					2011/3(E)		
		yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %		yoy %
Operating Revenue	262,120	-17.3	60,777	121,409	181,517	238,215	-9.1	56,913	-6.4					206,000	-13.5
Interest on Operating Loans	238,231	-18.7	55,507	110,302	163,305	212,839	-10.7	48,389	-12.8					175,900	-17.4
Unsecured Loans	234,008	-18.7	54,557	108,442	160,546	209,265	-10.6	47,586	-12.8					173,500	-17.1
Consumers	234,000	-18.6	54,555	108,438	160,541	209,258	-10.6	47,584	-12.8					173,500	-17.1
Commercials	8	-33.4	1	3	5	6	-21.2	1	-28.4					-	-
Secured Loans	4,223	-18.8	949	1,860	2,759	3,574	-15.4	803	-15.4					2,400	-32.8
Revenue from Credit Card Business	4,269	-15.3	943	1,852	2,722	3,529	-17.3	778	-17.4					2,700	-23.5
Revenue from Credit Guarantee	11,894	4.7	2,328	5,313	9,601	14,074	18.3	4,334	86.2					19,500	38.6
Net Sales of Goods	-	-	-	-	-	-	-	952	-					-	-
Others	7,724	7.4	1,999	3,941	5,887	7,772	0.6	2,456	22.9					7,900	1.6
Collection of Bad Debts Deducted	6,885	15.2	1,924	3,845	5,760	7,625	10.7	2,368	23.1					7,700	1.0

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

(%)

	2009/3	2010/3					2011/3				2011/3(E)
		2009/6	2009/9	2009/12	2010/3	2010/6	2010/9	2010/12			
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0				100.0	
Interest on Operating Loans	90.9	91.3	90.9	90.0	89.3	85.0				85.4	
Revenue from Credit Card Business	1.6	1.6	1.5	1.5	1.5	1.4				1.3	
Revenue from Credit Guarantee	4.5	3.8	4.4	5.3	5.9	7.6				9.5	
Net Sales of Goods	-	-	-	-	-	1.7				-	
Others	3.0	3.3	3.2	3.2	3.3	4.3				3.8	

## 8. Operating Expenses (ACOM)

(Millions of yen)

	2009/3		2010/3						2011/3						
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Operating Expenses	235,223	-0.7	52,904	115,125	172,868	232,526	-1.1	36,594	-30.8					178,300	-23.3
Financial Expenses	14,675	-8.0	3,977	8,347	12,557	16,639	13.4	4,284	7.7					18,700	12.4
Cost of Goods Sold	-	-	-	-	-	-	-	700	-					-	-
Provision of Allowance for Doubtful Accounts	76,276	-24.3	26,713	55,721	77,432	75,058	-1.6	12,269	-54.1						
Bad Debts Expenses	92,451	-17.2	24,142	49,621	74,312	95,484	3.3	17,219	-28.7						
Loss on Sales of Accounts Receivable-operating Loans	8,271	-	1,260	3,131	3,131	3,131	-62.1	-	-						
Increase or Decrease in Allowance for Doubtful Accounts	-24,347	-	3,000	4,699	1,799	-22,276	-	-4,600	-						
Increase or Decrease in Provision for Loss on Guarantees	-100	-	-1,690	-1,731	-1,811	-1,281	-	-350	-					84,300	-
Provision for Loss on Interest Repayment	52,157	165.8	738	8,705	21,189	58,362	11.9	2,239	203.3						
Interest Repayment	86,203	13.5	26,291	48,827	68,845	90,847	5.4	21,621	-17.8						
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	57,354	-2.5	12,947	25,077	35,143	46,414	-19.1	11,318	-12.6						
Increase or Decrease in Provision for Loss on Interest Repayment	-91,400	-	-38,500	-65,200	-82,800	-78,900	-	-30,700	-						
Other Operating Expenses	92,113	-0.3	21,475	42,351	61,689	82,466	-10.5	17,101	-20.4					75,300	-8.7
Personal Expenses	23,901	3.7	6,087	12,210	17,909	23,366	-2.2	4,509	-25.9					18,400	-21.3
Advertising Expenses	8,645	-11.0	1,848	3,754	5,034	6,926	-19.9	1,628	-11.9					6,000	-13.4
Administrative Expenses	11,991	-3.2	2,738	5,537	8,078	10,629	-11.4	2,194	-19.9					9,400	-11.6
Computer Expenses	21,948	12.5	4,684	8,771	13,085	18,484	-15.8	3,860	-17.6					18,900	2.3
Fees	14,367	-7.8	3,335	6,912	10,045	13,074	-9.0	2,656	-20.4					12,000	-8.2
Insurance Expenses	97	-	4	29	49	94	-3.5	2	-53.8					100	6.4
Depreciation	1,753	-12.4	379	758	1,134	1,498	-14.6	332	-12.5					1,500	0.1
Taxes and Other Public Charges	4,364	-7.7	1,164	2,131	3,043	4,115	-5.7	982	-15.6					3,900	-5.2
Enterprise Tax (Pro forma standard taxation)	230	-39.5	60	125	185	245	6.5	65	8.3					200	-18.4
Others	4,814	-3.9	1,172	2,121	3,122	4,032	-16.2	870	-25.7					4,900	21.5

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 21.

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

(%)

	2009/3		2010/3						2011/3						
	2009/3	yoy p.p.	2009/6	2009/9	2009/12	2010/3	yoy p.p.	2010/6	yoy p.p.	2010/9	yoy p.p.	2010/12	yoy p.p.	2011/3(E)	yoy p.p.
Operating Expenses	89.7	15.0	87.0	94.8	95.2	97.6	7.9	64.3	-22.7					86.6	-11.0
Financial Expenses	5.6	0.6	6.5	6.9	6.9	7.0	1.4	7.5	1.0					9.1	2.1
Cost of Goods Sold	-	-	-	-	-	-	-	1.2	-					-	-
Provision of Allowance for Doubtful Accounts	29.1	-2.7	44.0	45.9	42.6	31.5	2.4	21.6	-22.4						
Bad Debts Expenses	35.3	0.1	39.7	40.9	40.9	40.1	4.8	30.3	-9.4						
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	-9.3	-	5.0	3.8	1.0	-9.4	-	-8.1	-						
Increase or Decrease in Provision for Loss on Guarantees	-0.0	-	-2.8	-1.4	-1.0	-0.5	-	-0.6	-					40.9	-
Provision for Loss on Interest Repayment	19.9	13.7	1.2	7.2	11.7	24.5	4.6	4.0	2.8						
Interest Repayment	32.9	8.9	43.3	40.2	37.9	38.1	5.2	38.0	-5.3						
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	21.9	3.4	21.3	20.7	19.4	19.5	-2.4	19.9	-1.4						
Increase or Decrease in Provision for Loss on Interest Repayment	-34.9	-	-63.4	-53.7	-45.6	-33.1	-	-53.9	-						
Other Operating Expenses	35.1	6.0	35.3	34.8	34.0	34.6	-0.5	30.0	-5.3					36.6	2.0
Personal Expenses	9.1	1.8	10.0	10.1	9.9	9.8	0.7	7.9	-2.1					8.9	-0.9
Advertising Expenses	3.3	0.2	3.1	3.1	2.8	2.9	-0.4	2.9	-0.2					2.9	0.0
Administrative Expenses	4.6	0.7	4.5	4.6	4.5	4.5	-0.1	3.8	-0.7					4.6	0.1
Computer Expenses	8.4	2.3	7.7	7.2	7.2	7.8	-0.6	6.8	-0.9					9.2	1.4
Fees	5.5	0.6	5.5	5.7	5.5	5.5	0.0	4.7	-0.8					5.8	0.3
Insurance Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.1	0.1
Depreciation	0.7	0.1	0.6	0.6	0.6	0.6	-0.1	0.6	0.0					0.7	0.1
Taxes and Other Public Charges	1.6	0.1	1.9	1.7	1.7	1.7	0.1	1.7	-0.2					1.9	0.2
Enterprise Tax (Pro forma standard taxation)	0.1	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.0					0.1	0.0
Others	1.8	0.2	1.9	1.7	1.7	1.7	-0.1	1.5	-0.4					2.4	0.7

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

## 9. Receivables Outstanding (ACOM)

	2009/3		2010/3					2011/3								
		yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	ytd %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,204,122	-11.2	1,243,435	1,205,421	1,164,492	1,130,455	-6.1	1,094,016	-12.0	-3.2					963,600	-14.8
Loan Business	1,171,893	-11.1	1,212,596	1,176,080	1,136,652	1,103,969	-5.8	1,068,681	-11.9	-3.2					943,600	-14.5
Unsecured Loans	1,137,146	-11.0	1,179,330	1,144,172	1,106,283	1,074,933	-5.5	1,041,166	-11.7	-3.1					922,500	-14.2
Consumers	1,137,099	-11.0	1,179,287	1,144,130	1,106,244	1,074,894	-5.5	1,041,130	-11.7	-3.1					922,500	-14.2
Commercials	46	-27.7	43	41	39	38	-16.4	35	-18.5	-8.7					-	-
Secured Loans	34,747	-14.9	33,265	31,907	30,369	29,036	-16.4	27,515	-17.3	-5.2					21,100	-27.3
Real Estate Card Loan	29,974	-15.6	28,712	27,558	26,198	25,056	-16.4	23,721	-17.4	-5.3					-	-
Credit Card Business	32,228	-14.5	30,839	29,341	27,839	26,485	-17.8	25,334	-17.9	-4.3					20,000	-24.5
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	-0.9	525	529	556	554	3.6	551	5.0	-0.5					516	-6.9
<Reference>																
Guaranteed Receivables	193,862	6.6	118,777	313,536	312,217	317,240	63.6	319,110	168.7	0.6					355,800	12.2

## 10. Number of Customer Accounts (ACOM)

	2009/3		2010/3					2011/3								
		yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	ytd %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Loan Business	2,135,224	-10.1	2,254,285	2,170,800	1,996,255	1,948,949	-8.7	1,898,108	-15.8	-2.6					1,792,200	-8.0
Unsecured Loans	2,126,396	-10.1	2,245,742	2,162,555	1,988,364	1,941,333	-8.7	1,890,785	-15.8	-2.6					1,786,000	-8.0
Consumers	2,126,348	-10.1	2,245,699	2,162,517	1,988,332	1,941,301	-8.7	1,890,756	-15.8	-2.6					1,786,000	-8.0
Commercials	48	-23.8	43	38	32	32	-33.3	29	-32.6	-9.4					-	-
Secured Loans	8,828	-12.0	8,543	8,245	7,891	7,616	-13.7	7,323	-14.3	-3.8					6,200	-18.6
Credit Card Business	580,134	-33.1	523,023	465,956	413,774	373,513	-35.6	327,098	-37.5	-12.4					222,000	-40.6

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)

	2009/3		2010/3					2011/3							
		yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Number of New Loan Customers	185,453	5.5	46,576	87,474	123,312	160,700	-13.3	35,203	-24.4					180,000	12.0
Unsecured Loans	185,453	5.5	46,576	87,474	123,312	160,700	-13.3	35,203	-24.4					180,000	12.0
Consumers	185,453	5.5	46,576	87,474	123,312	160,700	-13.3	35,203	-24.4					180,000	12.0

12. Number of Loan Business Outlets (ACOM)

	2009/3		2010/3					2011/3							
		yoy	2009/6	2009/9	2009/12	2010/3	yoy	2010/6	ytd	2010/9	ytd	2010/12	ytd	2011/3(E)	yoy
Number of Loan Business Outlets	1,607	-82	1,591	1,566	1,525	1,353	-254	1,245	-108					1,245	-108
Staffed	118	-19	118	118	107	45	-73	45	0					45	0
Unstaffed	1,489	-63	1,473	1,448	1,418	1,308	-181	1,200	-108					1,200	-108

13. MUJINKUN (ACOM)

	2009/3		2010/3					2011/3							
		yoy	2009/6	2009/9	2009/12	2010/3	yoy	2010/6	ytd	2010/9	ytd	2010/12	ytd	2011/3(E)	yoy
Number of MUJINKUN Outlets	1,606	-82	1,590	1,565	1,525	1,353	-253	1,245	-108					1,245	-108
Number of MUJINKUN Machines	1,606	-82	1,590	1,565	1,525	1,359	-247	1,251	-108					1,251	-108

14. Cash Dispensers and ATMs (ACOM)

	2009/3		2010/3					2011/3							
		yoy	2009/6	2009/9	2009/12	2010/3	yoy	2010/6	ytd	2010/9	ytd	2010/12	ytd	2011/3(E)	yoy
Number of Cash Dispensers and ATMs	95,024	2,961	94,524	95,181	95,859	95,674	650	83,808	-11,866					-	-
Proprietary	1,670	-150	1,654	1,629	1,589	1,417	-253	1,307	-110					1,309	-108
Open 365 Days/Year	1,670	-150	1,654	1,629	1,589	1,417	-253	1,307	-110					-	-
Open 24 Hours/Day	1,485	-130	1,469	1,445	1,407	1,254	-231	1,150	-104					-	-
Tie-up	93,354	3,111	92,870	93,552	94,270	94,257	903	82,501	-11,756					-	-
Others	8,636	99	8,677	8,742	8,795	8,804	168	8,866	62					-	-

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

15. Employees (ACOM)

	2009/3		2010/3					2011/3							
		yoy	2009/6	2009/9	2009/12	2010/3	yoy	2010/6	ytd	2010/9	ytd	2010/12	ytd	2011/3(E)	yoy
Number of Total Employees	3,080	-107	3,233	3,177	3,156	2,842	-238	2,378	-464					-	-
Permanent Employees	2,636	-138	2,785	2,756	2,768	2,610	-26	2,166	-444					2,043	-567
Temporary Employees	444	31	448	421	388	232	-212	212	-20					-	-

16. Average Loan Yield (ACOM)

	2010/3		2010/6			2010/9			2010/12			2011/3(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	18.21	-0.87	17.73	-1.03	-0.48							16.95	-1.26
Unsecured Loans	18.41	-0.91	17.90	-1.09	-0.51							17.14	-1.27
Consumers	18.41	-0.91	17.90	-1.09	-0.51							17.14	-1.27
Commercials	15.09	-0.32	13.28	-2.55	-1.81							9.69	-5.40
Secured Loans	11.14	-0.02	11.29	0.15	0.15							9.55	-1.59

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	2010/3				2010/6				2010/9				2010/12				2011/3(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	1,941,301	100.0	1,074,894	100.0	1,890,756	100.0	1,041,130	100.0									-	-	922,500	100.0
28.470% and Higher	22,789	1.2	9,672	0.9	18,142	1.0	7,828	0.8									-	-	6,200	0.7
27.375%	505,164	26.0	197,013	18.3	379,046	20.0	152,239	14.6									-	-	110,000	11.9
25.000% - 26.500%	151,247	7.8	96,968	9.0	114,712	6.1	78,526	7.5									-	-	61,300	6.6
20.000% - 24.820%	97,546	5.0	86,151	8.0	75,109	4.0	72,425	7.0									-	-	55,100	6.0
18.250% - 19.000%	14,117	0.7	27,319	2.6	11,706	0.6	24,149	2.3									-	-	19,800	2.1
15.000% - 18.000%	997,354	51.4	599,371	55.8	1,140,960	60.3	648,293	62.3									-	-	611,200	66.3
Less than 15.000%	153,084	7.9	58,397	5.4	151,081	8.0	57,668	5.5									-	-	58,900	6.4

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

Effective Annual Interest Rate	2010/3				2010/6				2010/9				2010/12				2011/3(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	1,941,301	100.0	1,074,894	100.0	1,890,756	100.0	1,041,130	100.0									-	-	922,500	100.0
18.000% <	790,863	40.7	417,125	38.8	598,715	31.7	335,169	32.2									-	-	252,500	27.4
15.000% < ≤ 18.000%	804,064	41.4	326,530	30.4	924,523	48.9	362,120	34.8									-	-	361,600	39.2
12.000% < ≤ 15.000%	199,150	10.3	280,888	26.1	222,071	11.7	293,917	28.2									-	-	256,900	27.8
≤ 12.000%	147,224	7.6	50,349	4.7	145,447	7.7	49,923	4.8									-	-	51,500	5.6

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2010/3				2010/6				2010/9				2010/12				2011/3(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	207,736	10.7	13,769	1.3	204,003	10.8	13,387	1.3									-	-	12,300	1.3
100 < ≤ 300	461,634	23.8	102,547	9.5	451,160	23.9	99,864	9.6									-	-	91,900	10.0
300 < ≤ 500	835,561	43.0	382,376	35.6	809,789	42.8	368,999	35.4									-	-	322,300	34.9
500 < ≤ 1,000	220,866	11.4	182,091	16.9	216,424	11.4	177,723	17.1									-	-	159,800	17.3
1,000 <	215,504	11.1	394,108	36.7	209,380	11.1	381,155	36.6									-	-	336,200	36.5
Total	1,941,301	100.0	1,074,894	100.0	1,890,756	100.0	1,041,130	100.0									-	-	922,500	100.0

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2010/3			2010/6			2010/9			2010/12			2011/3		
	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	22.9	125	22.7	21.7	115	23.0									
2 < ≤ 5	63.1	165	55.6	65.6	160	55.6									
5 < ≤ 7	9.0	208	13.4	8.3	201	13.2									
7 < ≤ 10	4.0	240	6.6	3.5	230	6.5									
10 <	1.0	279	1.7	0.9	293	1.7									
Total	100.0	165	100.0	100.0	158	100.0									

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

(%)

	2010/3			2010/6			2010/9			2010/12			2011/3		
	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	45.2	17.2	13.1	48.2	17.2	12.2									
Age 30 - 39	22.7	27.7	27.0	22.6	27.6	25.6									
Age 40 - 49	16.5	23.7	24.4	15.6	23.8	25.1									
Age 50 - 59	11.2	18.8	20.3	10.0	18.7	20.3									
Over 60	4.4	12.6	15.2	3.6	12.7	16.8									
Total	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)

(%)

	2010/3			2010/6			2010/9			2010/12			2011/3		
	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 (%)	70.5	73.1	72.1	72.0	73.1	71.5									
Female (%)	29.5	26.9	27.9	28.0	26.9	28.5									

## 22. Bad Debts Expenses (ACOM)

	2009/3		2010/3					2011/3					2011/3(E)		
	2009/3	yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	2010/9	yoy %	2010/12	yoy %	2011/3(E)	yoy %
Bad Debts Expenses (Millions of yen)	149,805	-12.1	37,089	74,699	109,455	141,898	-5.3	28,538	-23.1					-	-
Loan Business	136,434	-12.4	33,615	67,831	98,993	128,964	-5.5	25,609	-23.8					-	-
Unsecured Loans	135,736	-12.5	33,499	67,544	98,494	128,151	-5.6	25,412	-24.1					-	-
Secured Loans	698	28.4	116	287	498	812	16.4	196	68.7					-	-
Credit Card Business	3,952	-18.1	996	2,040	2,958	3,752	-5.0	652	-34.5					-	-
Guarantee Business	9,390	-1.1	2,476	4,802	7,473	9,150	-2.6	2,276	-8.1					-	-
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	502	4.6	522	521	519	518	3.2	500	-4.2					-	-
<b>&lt;Reference&gt;</b>															
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	-0.9	525	529	556	554	3.6	551	5.0					516	-6.9

## [Ratio of Bad Debts Expenses]

Loan Business (%)	11.62	(-0.17)	2.77	5.76	8.70	11.67	(0.05)	2.39	(-0.38)					-	-
Unsecured Loans	11.92	(-0.21)	2.84	5.90	8.89	11.91	(-0.01)	2.44	(-0.40)					-	-
Secured Loans	1.98	(0.67)	0.34	0.88	1.61	2.75	(0.77)	0.70	(0.36)					-	-
Credit Card Business	12.23	(-0.54)	3.22	6.95	10.61	14.14	(1.91)	2.57	(-0.65)					-	-
Guarantee Business	4.54	(-0.38)	1.89	1.48	2.30	2.76	(-1.78)	0.68	(-1.21)					-	-

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]	2009/3		2009/6		2009/9		2009/12		2010/3		2010/6		2010/9		2010/12		2011/3	
		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)	135,736	100.0	33,499	100.0	67,544	100.0	98,494	100.0	128,151	100.0	25,412	100.0						
Personal Bankruptcy	8,912	6.6	1,318	3.9	3,023	4.5	5,110	5.2	7,180	5.6	1,257	5.0						
Failure to Locate Borrowers	940	0.7	170	0.5	345	0.5	514	0.5	691	0.5	136	0.5						
Borrowers' Inability of Making Repayments, etc.	59,278	43.7	16,883	50.4	35,093	52.0	51,896	52.7	66,654	52.0	11,395	44.8						
ACOM's Voluntary Waiver of Repayments	66,604	49.0	15,126	45.2	29,081	43.0	40,973	41.6	53,624	41.9	12,623	49.7						
Waiver of Repayments accompanied with Interest Repayments	57,354	-	12,947	-	25,077	-	35,143	-	46,414	-	11,318	-						

## 23. Non-performing Loans (ACOM)

(Millions of yen)

	2009/3		2009/6		2009/9		2009/12		2010/3		2010/6		2010/9		2010/12		2011/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Non-performing Loans	116,132	9.89	118,727	9.78	112,811	9.58	112,192	9.86	109,134	9.87	109,865	10.27						
Loans to Borrowers in Bankruptcy or Under Reorganization	3,409	0.29	3,128	0.26	3,020	0.26	2,937	0.26	2,767	0.25	2,737	0.26						
Applications for Bankruptcy are Proceeded	344	0.03	336	0.03	347	0.03	299	0.03	281	0.03	308	0.03						
Applications for The Civil Rehabilitation are Proceeded	1,030	0.09	894	0.07	913	0.08	998	0.09	941	0.09	934	0.09						
Applications for The Civil Rehabilitation are Determined	1,486	0.13	1,330	0.11	1,192	0.10	1,099	0.10	1,055	0.10	1,005	0.09						
Loans in Arrears	72,841	6.21	77,334	6.37	72,193	6.13	72,503	6.37	61,060	5.52	61,904	5.78						
Loans Past Due for Three Months or More	935	0.08	1,646	0.14	2,028	0.17	2,575	0.23	1,443	0.13	2,608	0.24						
Restructured Loans	38,945	3.32	36,617	3.02	35,568	3.02	34,177	3.00	43,863	3.97	42,615	3.98						

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)

	2009/3		2009/6		2009/9		2009/12		2010/3		2010/6		2010/9		2010/12		2011/3	
		%		%		%		%		%		%		%		%		%
11 days ≤ < 3 months	16,888	1.44	16,542	1.36	17,565	1.49	12,545	1.10	14,433	1.31	13,378	1.25						
31 days ≤ < 3 months	7,388	0.63	8,033	0.66	7,943	0.67	6,647	0.58	7,014	0.63	7,032	0.66						
11 days ≤ < 31 days	9,499	0.81	8,509	0.70	9,621	0.82	5,898	0.52	7,419	0.67	6,346	0.59						

## 24. Allowance for doubtful accounts (ACOM)

	2009/3		2009/6		2009/9		2009/12		2010/3		2010/6		2010/9		2010/12		2011/3(E)	
		yoy %																
Allowance for doubtful accounts (Millions of yen)	84,000	-22.6	87,000	88,700	85,800	61,700	-26.5	57,100	-34.4								-	-
Ratio of Allowance (%)	6.98	-	7.00	7.36	7.37	5.46	-	5.22	-								-	-
General Allowance	44,347	-8.9	47,193	50,649	49,114	32,555	-26.6	27,969	-40.7								-	-
Unsecured Consumer Loans	40,759	-8.3	43,730	47,243	45,714	29,178	-28.4	24,854	-43.2								-	-
Specific Allowance	38,733	-34.2	38,956	37,051	35,782	28,374	-26.7	28,343	-27.2								-	-
Increase or Decrease in Allowance	-24,500	-	3,000	4,700	1,800	-22,300	-	-4,600	-								-	-
Provision for Loss on Guarantees	3,390	-2.9	1,700	7,820	7,740	8,270	144.0	7,920	365.9								-	-
Increase or Decrease in Allowance	-100	-	-1,690	4,430	4,350	4,880	-	-350	-								-	-

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

## 25. Provision for Loss on Interest Repayment (ACOM)

	2009/3		2009/6		2009/9		2009/12		2010/3		2010/6		2010/9		2010/12		2011/3(E)	
		yoy %																
Provision for Loss on Interest Repayment (Millions of yen)	283,400	-	244,900	218,200	200,600	204,500	-	173,800	-								-	-
Increase or Decrease in Provision	-91,400	-	-38,500	-65,200	-82,800	-78,900	-	-30,700	-								-	-

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)

	2009/3		2010/3					2011/3					2011/3(E)					
		C.R.(%)	2009/6	2009/9	2009/12	2010/3	C.R.(%)	2010/6	yoy %	ytd %	C.R.(%)	2010/9	C.R.(%)	2010/12	C.R.(%)		yoy %	C.R.(%)
Borrowings	680,734	100.0	741,111	762,463	709,263	705,387	100.0	701,175	-5.4	-0.6	100.0					654,100	-7.3	100.0
Indirect	445,734	65.5	506,111	507,463	492,763	463,887	65.8	458,922	-9.3	-1.1	65.5					416,800	-10.2	63.7
City Banks, etc.	79,365	11.7	123,878	122,710	117,891	107,757	15.3	103,876	-16.1	-3.6	14.8					-	-	-
Regional Banks	18,222	2.7	17,434	17,710	16,287	14,743	2.1	15,495	-11.1	5.1	2.2					-	-	-
Trust Banks	149,541	22.0	172,526	170,331	169,735	162,578	23.0	166,567	-3.5	2.5	23.8					-	-	-
Foreign Banks	6,000	0.9	6,000	5,000	5,000	5,000	0.7	5,000	-16.7	0.0	0.7					-	-	-
Life Insurance Companies	76,510	11.2	69,833	71,500	64,793	62,820	8.9	56,847	-18.6	-9.5	8.1					-	-	-
Non-life Insurance Companies	9,072	1.3	9,032	8,942	8,290	8,088	1.1	7,936	-12.1	-1.9	1.1					-	-	-
Others	107,024	15.7	107,408	111,270	110,767	102,901	14.6	103,201	-3.9	0.3	14.7					-	-	-
Direct	235,000	34.5	235,000	255,000	216,500	241,500	34.2	242,253	3.1	0.3	34.5					237,300	-1.7	36.3
Straight Bonds	235,000	34.5	235,000	235,000	196,500	221,500	31.4	222,253	-5.4	0.3	31.7					-	-	-
Asset Based Lending	-	-	-	20,000	20,000	20,000	2.8	20,000	-	0.0	2.9					-	-	-
Long-term Loans Payable	680,734	100.0	741,111	762,463	709,263	705,387	100.0	701,175	-5.4	-0.6	100.0					654,100	-7.3	100.0
Fixed	612,400	90.0	676,772	679,450	636,066	630,422	89.4	632,131	-6.6	0.3	90.2					615,600	-2.4	94.1
Interest Rate Swaps (Notional)	189,485	27.8	260,655	251,828	260,498	238,764	33.8	247,424	-5.1	3.6	35.3					-	-	-
Average Interest Rate on Funds Procured During the Year (%)	2.04	-	2.21	2.26	2.25	2.28	-	2.44	-	-	-					2.76	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.79	-	1.77	1.75	1.74	1.74	-	1.81	-	-	-					2.17	-	-
Floating Interest Rate	2.30	-	2.26	2.18	2.11	2.07	-	1.93	-	-	-					2.24	-	-
Fixed Interest Rate	2.01	-	2.20	2.27	2.27	2.30	-	2.50	-	-	-					2.81	-	-
Long-term	2.04	-	2.21	2.26	2.25	2.28	-	2.44	-	-	-					2.76	-	-
Direct	1.84	-	1.88	1.88	1.91	1.92	-	2.40	-	-	-					2.29	-	-
Indirect	2.10	-	2.37	2.43	2.41	2.41	-	2.45	-	-	-					3.01	-	-
<Reference>																		
Term Average of Long-term Prime Rate	2.31	-	2.18	2.05	1.95	1.87	-	1.58	-	-	-					-	-	-

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					2011/3					2011/3(E)			
		yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	ytd %	2010/9	yoy %	2010/12	yoy %		yoy %
Number of Cardholders	580,134	-33.1	523,023	465,956	413,774	373,513	-35.6	327,098	-37.5	-12.4					222,000	-40.6
Tie-up Card	291,069	-41.1	256,773	216,779	183,319	161,163	-44.6	134,466	-47.6	-16.6					-	-
Number of Accounts with Shopping Receivables	185,942	-19.7	180,365	172,297	151,641	145,135	-21.9	141,800	-21.4	-2.3					-	-
Card Shopping Receivables	32,228	-14.5	30,839	29,341	27,839	26,485	-17.8	25,334	-17.9	-4.3					20,000	-24.5
Revolving Receivables	30,813	-13.3	29,483	28,063	26,656	25,408	-17.5	24,306	-17.6	-4.3					-	-
Revenue from Credit Card Business	4,269	-15.3	943	1,852	2,722	3,529	-17.3	778	-17.4	-					2,700	-23.5
Number of Card Issuance Machines	1,090	-4.1	1,080	1,070	1,030	788	-27.7	701	-35.1	-11.0					-	-
MUJINKUN	976	-2.9	966	956	924	743	-23.9	656	-32.1	-11.7					-	-
Loan Business Outlets	114	-13.6	114	114	106	45	-60.5	45	-60.5	0.0					-	-

## 28. Guarantee Business (ACOM)

(Millions of yen)

	2009/3		2010/3					2011/3					2011/3(E)			
		yoy %	2009/6	2009/9	2009/12	2010/3	yoy %	2010/6	yoy %	ytd %	2010/9	yoy %	2010/12	yoy %		yoy %
Number of Accounts with Outstanding Balance	432,641	5.2	260,916	667,158	663,875	670,473	55.0	676,260	159.2	0.9					731,000	9.0
Guaranteed Receivables	193,862	6.6	118,777	313,536	312,217	317,240	63.6	319,110	168.7	0.6					355,800	12.2
Revenue from Credit Guarantee	11,894	4.7	2,328	5,313	9,601	14,074	18.3	4,334	86.2	-					19,500	38.6

## 29. Financial Ratios (ACOM)

	(%)														
	2010/3							2011/3							
	2009/3	yoy p.p.	2009/6	2009/9	2009/12	2010/3	yoy p.p.	2010/6	yoy p.p.	2010/9	yoy p.p.	2010/12	yoy p.p.	2011/3(E)	yoy p.p.
Dividend Pay-out Ratio	65.0	18.1	-	36.9	-	-	-	-	-					-	-
Shareholders' Equity Ratio	30.9 (27.2)	3.0 (2.2)	30.9 (28.6)	30.5 (25.0)	31.9 (25.9)	31.2 (25.3)	0.3 (-1.9)	32.8 (26.5)	1.9 (-2.1)					37.1 (28.7)	5.9 (3.4)
Dividend on Equity	2.5	-1.0	-	0.2	-	0.4	-2.1	-	-					-	-
Return on Equity (ROE)	3.8	-3.7	6.5	1.0	0.3	-2.3	-	5.4	-1.1					5.7	-
Operating Income to Total Assets	1.8	-2.8	2.2	0.9	0.8	0.4	-1.4	6.0	3.8					2.1	1.7
Ordinary Income to Total Assets	1.9	-2.8	2.4	1.0	1.0	0.5	-1.4	6.2	3.8					2.3	1.8
Return on Assets (ROA)	1.1	-0.8	2.0	0.3	0.1	-0.7	-	1.7	-0.3					1.9	-
Operating Margin	10.3	-15.0	13.0	5.2	4.8	2.4	-7.9	35.7	22.7					13.4	11.0
Ordinary Income to Operating Revenue	11.1	-14.9	14.1	5.9	5.6	2.7	-8.4	36.9	22.8					14.2	11.5
Net Income Margin	6.5	-4.1	11.9	1.7	0.6	-4.2	-	10.4	-1.5					12.1	-
Current Ratio	642.7	-3.3	590.4	545.0	496.3	498.2	-144.5	513.4	-77.0					477.3	-20.9
Fixed Assets Ratio	29.1	-7.1	27.9	29.3	29.2	27.9	-1.2	25.9	-2.0					26.2	-1.7
Interest Coverage (times)	2.8	-3.2	3.0	1.8	1.7	1.3	-1.5	5.7	2.7					2.5	1.2

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.

: 3. "Dividend Pay-out Ratio" is omitted when the net loss is booked.

## <Reference> Financial Ratios (Consolidated)

	(%)														
	2010/3							2011/3							
	2009/3	yoy p.p.	2009/6	2009/9	2009/12	2010/3	yoy p.p.	2010/6	yoy p.p.	2010/9	yoy p.p.	2010/12	yoy p.p.	2011/3	yoy p.p.
Shareholders' Equity Ratio	27.7 (25.4)	2.8 (2.0)	29.0 (26.9)	28.5 (23.7)	29.8 (24.6)	29.3 (24.1)	1.6 (-1.3)	30.6 (25.1)	1.6 (-1.8)						
Return on Equity (ROE)	3.0	-4.7	6.5	1.1	0.5	-1.6	-	5.9	-0.6						
Return on Assets (ROA)	0.8	-1.0	1.8	0.3	0.1	-0.5	-	1.8	0.0						

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

## 30. Per Share Data (ACOM)

(Yen)

	2009/3	2010/3				2011/3				
		2009/6	2009/9	2009/12	2010/3	2010/6	2010/9	2010/12	2011/3(E)	
Net Income	Non-Consolidated	107.69	45.90	13.53	7.13	-64.15	37.63			159.47
	Consolidated	86.91	46.24	15.55	10.45	-46.18	41.60			167.12
Dividends		70.00	-	5.00	-	10.00	-			-
Net Assets	Non-Consolidated	2,801.62	2,856.57	2,800.52	2,788.71	2,723.05	2,801.31			2,877.54
	Consolidated	2,831.36	2,889.80	2,836.14	2,822.83	2,773.59	2,857.45			2,947.98

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

(%)

	2009/3	2010/3				2011/3				
		2009/6	2009/9	2009/12	2010/3	2010/6	2010/9	2010/12	2011/3(E)	
Net Income	Non-Consolidated	-49.5	-63.7	-89.9	-95.4	-	-18.0			-
	Consolidated	-61.4	-63.7	-90.6	-92.1	-	-10.0			-
Dividends		-30.0	-	-90.0	-	-85.7	-			-
Net Assets	Non-Consolidated	-2.4	-3.8	-4.9	-2.5	-2.8	-1.9			5.7
	Consolidated	-4.0	-4.9	-6.8	-2.7	-2.0	-1.1			6.3

## 31. Shares Issued (ACOM)

(Thousands)

	2009/3	2010/3				2011/3			
		2009/6	2009/9	2009/12	2010/3	2010/6	2010/9	2010/12	2011/3(E)
Average Number of Shares Issued	157,194	157,076	156,875	156,803	156,768	156,661			-
During the Year									
Number of Shares Issued at Year-end	157,194	156,673	156,661	156,661	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.