

Brief Statement of First Quarter Financial Results for the Fiscal Year Ending March 2011
[Japanese GAAP (Consolidated)]

July 29, 2010

Forward-looking Statement

The statements and figures contained in this Brief Statement of First Quarter Financial Results for the fiscal year ending March 2011 (the "Brief Statement") with respect to ACOM CO., LTD. ("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 Act, 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:	Chairman, President & 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:	August 13, 2010
Commencement date of dividend payment	-
Quarterly material to supplement the financial results:	Applicable
Quarterly financial results conference:	Applicable (For financial analysts and institutional investors)

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 first quarter.

1. Consolidated Business Results for the First Quarter Accounting Period (from April 1, 2010 to June 30, 2010)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income (First Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
1Q for FY March 2011	66,607	(5.6)	22,144	145.9	22,670	125.6	6,517	(10.3)
1Q for FY March 2010	70,573	(17.4)	9,005	(64.6)	10,047	(61.6)	7,262	(63.7)

	Net Income per Share (First Quarter)	Net Income per Share Diluted (First Quarter)
	(Yen)	(Yen)
1Q for FY March 2011	41.60	-
1Q for FY March 2010	46.24	46.24

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
1Q for FY March 2011	1,461,141	453,015	30.6	2,857.45
FY March 2010 (Annual)	1,482,520	439,269	29.3	2,773.59

<Reference> Owners' Equity: 447,652 million yen (06/2010) 434,515 million yen (03/2010)

2. Dividend Status

(Report Date)	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2010	—	5.00	—	5.00	10.00
FY March 2011	—	—	—	—	—
FY March 2011 (Forecast)	—	—	—	—	—

<Note1> Amendment to dividend forecast: None

<Note2> As for current fiscal year, the dividend plan is not decided, for there are many uncertainties that may affect our loan business resulting from amendment in Money-lending Business Act enforced on June, 2010. These factors may affect our business performance in unpredictable ways. It is planned to be announced as soon as decided.

3. Forecasts for the Fiscal Year Ending March 31, 2011 (from April 1, 2010 to March 31, 2011)

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

	Operating Revenue		Operating Income		Ordinary Income		Net Income		Net Income per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
First Half	126,900	(10.5)	26,700	230.9	26,900	191.5	21,600	785.2	137.78
Annual	243,900	(12.5)	32,200	431.1	33,000	316.8	26,200	-	167.12

<Note1> Amendment to business results forecast: None

4. Others (Please refer to “2.Other Information” on page 4 for details.

(1) Change in important subsidiaries during the first quarter (Change in scope of consolidation): None

[Note] Whether or not, there is change in important subsidiaries during the term (Change in scope of consolidation).

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

[Note] Whether or not, there is adoption of simplified accounting treatment and preparation of quarterly consolidated financial statements.

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

A) Related to accounting standard revisions etc.: Applicable

B) Other changes: Applicable

[Note] Whether or not, there are changes on the basis of consolidated financial statements preparation

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury stock)

First Quarter of FY March 31, 2011: 159,628,280 shares	FY March 31, 2010:	159,628,280 shares
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B) Number of treasury stock at the end of period

First Quarter of FY March 31, 2011: 2,966,676 shares	FY March 31, 2010:	2,966,676 shares
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C) Number of average shares outstanding (accumulated quarterly consolidated period)

First Quarter of FY March 31, 2011: 156,661,604 shares	First Quarter of FY March 31, 2010:	157,076,836 shares
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(Note) Information regarding the implementation of quarterly review procedures

Quarterly financial results are not subject to quarterly review procedures. Therefore, at the time of disclosure of the financial results, the quarterly financial statement review procedures based on the Financial Instruments and Exchange Law, have not been completed.

(Note) Please refer to “(3) Qualitative Information on the Forecast for the Consolidated Business Results” on page 3 for conditions which are basis of forecasts and notes for using the forecast.

Contents

1. Quarterly Qualitative Information on consolidated Business Results: P2
 - (1) Qualitative Information on consolidated Business Results: P2
 - (2) Qualitative Information on consolidated Financial Position: P2
 - (3) Qualitative Information on the Forecasts for the consolidated Business Results: P3
2. Other Information: P4
 - (1) Outline of Change in important Subsidiaries (Change in Scope of Consolidation): P4
 - (2) Outline of Simplified Method of Accounting and Adoption of Specific Method of Accounting for the Preparation of consolidated Financial Statements: P4
 - (3) Outline of Changes on the Basis of consolidated Financial Statements Preparation: P4
 - (4) Outline concerning the Premise of a Going Concern: P4
3. Quarterly consolidated Financial Statements: P5
 - (1) Quarterly consolidated Balance Sheets: P5
 - (2) Quarterly consolidated Statements of Income: P7
 - (3) Quarterly consolidated Statements of Cash Flows: P8
 - (4) Notes concerning the premise of a going concern: P10
 - (5) Segment Information: P10
 - (6) Notes in Case of any Significant Change in the Amount of Shareholders' Equity: P10
 - (7) Notes to Financial Statements: P11
4. [Reference] Quarterly Financial Statements (non-consolidated): P15
 - (1) [Reference] Quarterly Balance Sheets (non-consolidated): P15
 - (2) [Reference] Quarterly Statements of Income (non-consolidated): P16
5. Consolidated Operating Results: P17
 - (1) Operating revenue by Segment: P17
 - (2) Others: P18

(Note) ACOM plans to hold the first quarter financial results conference (conference call) on July 29, 2010.

1. Quarterly Qualitative Information on consolidated Business Results

(1) Qualitative Information on consolidated Business Results

In spite of steady recovery, Japanese economy was unable to get out of harsh condition during this consolidated accounting period. Unemployment rate still remained high while there were concerns for deflation. The business environment surrounding us also increased in severity due to full enactment of revised Money Lending Business Act combined with requests for interest repayments.

The Group now holds new vision of "aiming to become the 'leading company' that gives prime satisfactions to as many customers as possible and trusted in the consumer loan market." In domestic region, the Group mainly operates in loan, credit guarantee, and loan servicing business. In overseas region, on the other hand, the Group operated loan business in the Kingdom of Thailand and banking business in Indonesia.

During this consolidated accounting period, ACOM worked on preparations for revised Money Lending Business Act. These preparations include measures such as notification about full enactment of revised act, changes in business procedures and computer systems accompanying them, and expansion of inquiries force. Moreover, ACOM worked on preparations for succession of credit guarantee business from Mitsubishi UFJ NICOS Co., Ltd., scheduled on October 1st 2010, while cultivating new affiliates for credit guarantee business and further improving efficacy of cost structure.

In this first quarter consolidated accounting period, operating revenue decreased 3,966 million yen year-on-year to 66,607 million yen (down 5.6% year-on-year) mainly due to year-on-year decrease of 7,618 million yen in interest on operating loans. Operating expenses, on the other hand, decreased 17,105 million yen to 44,463 million yen (down 27.8% year-on-year) as provision of allowance for doubtful account showed decrease of 14,411 million yen. As a result, operating income showed year-on-year increase of 13,138 million yen to 22,144 million yen, and ordinary income showed year-on-year increase of 12,623 million yen to 22,670 million yen. However, there was 14,031 million yen increase in extraordinary loss due to booking of loss on valuation of stocks of parent company, loss on valuation of investment securities and asset retirement obligations that was adopted from this first quarter accounting period. Therefore, quarterly net income decreased 745 million yen year-on-year to 6,517 million yen (down 10.3% year-on-year).

(2) Qualitative Information on Consolidated Financial Position

(A) Situations of assets, liabilities, and net assets

Compared to the end of prior fiscal year, total assets decreased 21,378 million yen while shareholders' equity increased 13,136 million yen, leading to 1.3 percentage points increase to 30.6% in shareholders' equity ratio. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current and noncurrent assets decreased 18,422 million yen and 2,956 million yen, respectively. The change in current asset mainly consists of decreases in accounts receivable-operating loans (down by 32,547 million yen), accounts receivable-installments (down by 2,011 million yen), purchased receivables (down by 1,135 million yen), stocks of parent company (down by 1,036 million yen), and increases in cash and deposits (up 13,468 million yen), loans receivable of banking business (up 2,777 million yen) and trading account securities (up 1,258 million yen). The main change in noncurrent assets includes decrease of investment securities (down by 2,341 million yen).

(Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were decreases of 751 million yen, 34,372 million yen, and 35,124 million yen, respectively. The breakdown of major increases and decreases in liabilities includes: provision for loss on interest repayment (down by 30,700 million yen), loans and bonds payable (down by 3,892 million yen), and deposits of banking business (up 7,165 million yen), and asset retirement obligations (up 5,099 million yen).

(Net Assets)

Changes in the net assets accounts include an increase in the shareholders' equity by 5,733 million yen as retained earnings showed an increase of 5,733 million yen. In addition, valuation and translation adjustments increased by 7,402 million yen, and minority interests increased by 608 million yen. As a result, the net assets increased by 13,745 million yen.

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

Cash and cash equivalents ("funds") at the end of the first quarter consolidated accounting period was 145,458 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 17,591 million yen. The increase was mainly attributable to 8,500 million yen in income before income taxes, a decrease of 30,700 million yen in provision for loss on interest

repayment, an increase of 35,230 million yen due to a decrease in accounts receivable-operating loans, an increase of 2,068 million yen due to a decrease in accounts receivable-installment, and an increase of 5,544 million yen due to an increase in deposits of banking business.

(Cash flow from investing activities)

Funds from investing activities increased by 810 million yen. This increase was attributable to collection of guarantee deposits due to reorganization of staffed and unstaffed outlets, conducted as a measure of improvement of management.

(Cash flow from financing activities)

Funds from financing activities saw a decrease of 6,957 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 issuance of bonds by 6,165 million yen, and cash dividends paid of 775 million yen.

(3) Qualitative Information on the Forecast for the Consolidated Business Results

We made no change to the forecast for consolidated business results for both the second quarter and the full consolidated fiscal year, which we announced on May 13, 2010.

As for loan business, there are many uncertainties resulting from revision of Money Lending Business Act enforced on June 2010. These uncertain factors may affect our business performance, and the final results may differ from the previously announced forecasts.

2. Other Information

(1) Outline of Change in important Subsidiaries (Change in Scope of Consolidation)

Not applicable

(2) Outline of Simplified Method of Accounting and Adoption of Specific Method of Accounting for the Preparation of consolidated Financial Statements

1) Simplified Accounting Treatment

There are no important relevant items.

2) Preparation of Quarterly Consolidated Financial Statements

There are no relevant items.

(3) Outline of Changes on the Basis of consolidated Financial Statements Preparation

1) Related to Accounting Standard Revisions, etc.

(A) Application of Accounting Standard Concerning Equity-Method

Since this first quarter consolidated accounting period, "Accounting Standard Concerning Equity-Method" (Accounting Standard No. 16, 10 March, 2008) and "Practical Solution on Accounting for Equity-Method Affiliates" (ASBJ Practical Issues Task Force No.24, 10 March, 2008) has been applied.

This change has no impact on operating income, ordinary income and income before income taxes.

(B) Application of Accounting Standard Concerning Asset Retirement Obligations

Since this first quarter consolidated accounting period, "Accounting Standard Concerning Asset Retirement Obligations" (Accounting Standard No. 18, 31 March, 2010) and "Guidance on Application of Accounting Standard Concerning Asset Retirement Obligations" (Guidance No.21, 31 March, 2008) has been applied.

This change has caused operating income and ordinary income to decrease by 56 million yen. Income before income taxes decreased by 4,106 million yen.

The change of asset retirement obligations due to this application is 23 million yen.

2) Change in Method of Presentation

<Quarterly Consolidated Statement of Income>

Based on "Accounting Standard Concerning Consolidated Financial Report" (Accounting Standard No.22, 26 December, 2008) which changed cabinet office ordinance concerning rules for financial reports (Cabinet Office Ordinance No.5 of 2009 on March 24, 2009), items of income before minority interests are presented.

"House rent income" of non-operating income which was separately presented in previous first quarter has been included in "other" of non-operating income since current first quarter as it is less than twenty-hundredths of total non-operating income.

"House rent income" for current first quarter was 77 million yen.

"Foreign exchange losses" of non-operating expenses, which was separately presented for prior first quarter, has been included in "other" of non-operating expenses since current first quarter as it is less than twenty-hundredths of total non-operating expenses.

"Foreign exchange losses" for current first quarter accounting period was 2 million yen.

"Loss on insurance cancellation" of non-operating expenses, which was included in "other" of non-operating expenses for prior first quarter accounting period, has been separately presented since current first quarter accounting period as it exceeds twenty-hundredths of total non-operating expenses.

"Loss on insurance cancellation" for current first quarter accounting period was 0 million yen.

(4) Outline Concerning the Premise of a Going Concern

There are no relevant items.

3. [Quarterly Consolidated Financial Statements]
(1) [Quarterly Consolidated Balance Sheets]

(Millions of yen)

	As of June 30, 2010		As of March 31, 2010 (Summary)	
Assets				
Current assets				
Cash and deposits	*3	97,216	*3	83,747
Accounts receivable-operating loans	*2, *5	1,140,997	*2, *5	1,173,545
Loans receivable of banking business		28,108		25,331
Accounts receivable-installment		56,393		58,404
Purchased receivables		14,175		15,310
Short-term investment securities		20,760		21,700
Stocks of parent company		4,939		5,976
Operational investment securities		1,810		1,966
Trading account securities		3,679		2,421
Merchandise and finished goods		334		1,036
Raw materials and supplies		98		103
Deferred tax assets		25,683		26,589
Short-term loans receivable		29,987		29,992
Other		30,378		31,491
Allowance for doubtful accounts		(64,630)		(69,262)
Total current assets		<u>1,389,934</u>		<u>1,408,356</u>
Noncurrent assets				
Property, plant and equipment				
Buildings and structures, net	*1	9,927	*1	9,224
Equipment, net	*1	10,994	*1	11,091
Land		6,540		6,535
Other, net	*1	490	*1	545
Total property, plant and equipment		<u>27,953</u>		<u>27,396</u>
Intangible assets				
Goodwill		7,340		7,469
Other		227		227
Total intangible asset		<u>7,568</u>		<u>7,697</u>
Investments and other assets				
Investment securities		19,743		22,085
Deferred tax assets		483		484
Guarantee deposits		7,976		8,660
Prepaid pension cost		3,410		3,757
Other	*5	5,420	*5	5,268
Allowance for doubtful accounts		(1,347)		(1,187)
Total investment and other assets		<u>35,685</u>		<u>39,069</u>
Total noncurrent assets		<u>71,207</u>		<u>74,163</u>
Total Assets		<u>1,461,141</u>		<u>1,482,520</u>

(Millions of yen)

	As of June 30, 2010	As of March 31, 2010 (Summary)
Liabilities		
Current liabilities		
Notes and accounts payable-trade	697	760
Short-term loans payable	1,980	4,112
Current portion of long-term loans payable	*2 194,713	*2 183,976
Current portion of bonds	47,030	51,654
Deposits of banking business	41,740	34,574
Income taxes payable	1,013	792
Provision for loss on guarantees	*4 7,926	*4 8,275
Asset retirement obligations	13	-
Deferred installment income	3,584	3,809
Other	10,359	21,855
Total current liabilities	309,059	309,811
Noncurrent liabilities		
Bonds payable	197,478	191,249
Long-term loans payable	*2 317,473	*2 331,577
Deferred tax liabilities	1,614	2,240
Provision for retirement benefits	153	144
Provision for directors' retirement benefits	8	33
Provision for loss on interest repayment	173,800	204,500
Asset retirement obligations	5,086	-
Other	3,451	3,693
Total noncurrent liabilities	699,066	733,439
Total Liabilities	1,008,126	1,043,250
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	329,628	323,894
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	449,678	443,944
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	998	(6,161)
Foreign currency translation adjustment	(3,024)	(3,266)
Total valuation and translation adjustments	(2,025)	(9,428)
Minority interests	5,362	4,753
Total net assets	453,015	439,269
Total liabilities and net assets	1,461,141	1,482,520

(2) [Quarterly Consolidated Statements of Income]
[Three months ended June 30, 2010]

(Millions of yen)

	For the three months ended June 30, 2009	For the three months ended June 30, 2010
Operating revenue		
Interest on operating loans	60,736	53,117
Interest on loans of banking business	598	784
Credit card revenue	949	780
Per-item revenue	894	801
Revenue from credit guarantee	1,763	4,156
Collection from purchased receivable	2,512	2,259
Other financial revenue	*1 352	*1 423
Other operating revenue	2,766	4,284
Total operating revenue	70,573	66,607
Operating expenses		
Financial expenses	*2 5,405	*2 5,591
Cost of purchased receivable	1,258	881
Other operating expenses	*3 54,903	*3 37,990
Total operating expenses	61,568	44,463
Operating income	9,005	22,144
Non-operating income		
Interest income	60	65
Dividends income	322	202
Equity in earnings of affiliates	-	1
Amortization of negative goodwill	513	-
House rent income	98	-
Income from allotment of share without contribution	-	134
Other	77	152
Total non-operating income	1,072	556
Non-operating expenses		
Interest expenses	0	1
Equity in losses of affiliates	15	-
Foreign exchange losses	3	-
Loss on disposal of supplies	10	-
Loss on insurance cancellation	-	19
Other	1	9
Total non-operating expenses	30	29
Ordinary income	10,047	22,670
Extraordinary income		
Gain on sales of noncurrent assets	0	0
Gain on sales of investment securities	215	99
Gain on transfer from business divestitures	1,323	-
Other	0	-
Total extraordinary income	1,540	100
Extraordinary loss		
Loss on sales of noncurrent assets	8	0
Loss on retirement of noncurrent assets	138	29
Loss on valuation of stocks of parent company	-	5,225
Loss on valuation of investment securities	0	4,953
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	4,050
Restructuring loss	87	-
Other	5	12
Total extraordinary loss	239	14,270
Income before income taxes	11,347	8,500
Income taxes-current	106	712
Income taxes-deferred	3,197	842
Total income taxes	3,303	1,554
Income before minority interests	-	6,945
Minority interests in income	781	428
Net income	7,262	6,517

(3) [Quarterly Consolidated Statements of Cash Flows]

(Millions of yen)

	For the three months ended June 30, 2009	For the three months ended June 30, 2010
Net cash provided by (used in) operating activities		
Income before income taxes	11,347	8,500
Depreciation and amortization	615	544
Amortization of goodwill	-	129
Amortization of negative goodwill	(513)	-
Increase (decrease) in allowance for doubtful accounts	729	(4,648)
Increase (decrease) in provision for loss on guarantees	(8)	(349)
Increase (decrease) in provision for retirement benefits	2	3
Increase (decrease) in provision for directors' retirement benefits	(45)	(25)
Increase (decrease) in provision for loss on interest repayment	(38,500)	(30,700)
Interest and dividends income	(382)	(268)
Interest expenses	0	1
Amortization of bond issuance cost	-	116
Foreign exchange losses (gains)	(110)	(298)
Equity in (earnings) losses of affiliates	15	(1)
Loss (gain) on sales of property, plant and equipment	(0)	(0)
Loss on retirement of property, plant and equipment	138	29
Loss (gain) on sales of investment securities	(215)	(99)
Loss (gain) on valuation of stocks of parent company	-	5,225
Loss (gain) on valuation of investment securities	0	4,953
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	4,050
Decrease (increase) in operating loans receivable	37,169	35,230
Decrease (increase) in loans receivable of banking business	369	(1,685)
Decrease (increase) in accounts receivable-installment	958	2,068
Decrease (increase) in purchased receivables	1,264	1,135
Decrease (increase) in investment securities for sale	28	155
Decrease (increase) in trading account securities	(4,086)	(1,116)
Decrease (increase) in inventories	70	708
Decrease (increase) in other current assets	1,145	1,361
Decrease (increase) in prepaid pension costs	463	347
Increase (decrease) in notes and accounts payable-trade	(159)	(64)
Increase (decrease) in deposits of banking business	5,997	5,544
Increase (decrease) in deferred installment income	(26)	(232)
Increase (decrease) in other current liabilities	(3,774)	(4,366)
Increase (decrease) by other operating activities	(430)	(1,336)
Subtotal	12,065	24,912
Interest and dividends income received	404	267
Interest expenses paid	(0)	(1)
Business structure improvement expenses paid	-	(7,123)
Income taxes refund	-	1
Income taxes paid	(241)	(465)
Net cash provided by (used in) operating activities	12,229	17,591

(Millions of yen)

	For the three months ended June 30, 2009	For the three months ended June 30, 2010
Net cash provided by (used in) investing activities		
Proceeds from withdrawal of time deposits	1	-
Purchase of property, plant and equipment	(539)	(157)
Proceeds from sales of property, plant and equipment	2	4
Proceeds from sales of investment securities	501	167
Purchase of investments in subsidiaries	(3,577)	-
Proceeds from sales of investments in subsidiaries	170	-
Proceeds from transfer of business	680	-
Increase (decrease) by other investing activities	32	796
Net cash provided by (used in) investing activities	(2,729)	810
Net cash provided by (used in) financing activities		
Increase in short-term loans payable	25,665	8,528
Decrease in short-term loans payable	(36,551)	(10,736)
Proceeds from issuance of bonds	-	20,879
Redemption of bonds	(7,950)	(20,247)
Proceeds from long-term loans payable	28,315	19,576
Repayment of long-term loans payable	(24,168)	(24,166)
Repayments of finance lease obligations	(1)	(16)
Purchase of treasury stock	(1,263)	-
Cash dividends paid	(3,125)	(775)
Net cash provided by (used in) financing activities	(19,078)	(6,957)
Effect of exchange rate change on cash and cash equivalents	127	291
Net increase (decrease) in cash and cash equivalents	(9,450)	11,734
Cash and cash equivalents at beginning of period	131,477	133,723
Increase (decrease) in cash and cash equivalents resulting from change of scope of consolidation	(104)	-
Cash and cash equivalents at end of period	*1 121,922	*1 145,458

(4) Notes Concerning the Premise of a Going Concern

Current first quarter accounting period (from April 1, 2010 to June 30, 2010)

There are no relevant items.

(5) Segment Information

Prior first quarter accounting period (from April 1, 2009 to June 30, 2009)

(Business Segment Information)

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

(Geographical Segment Information)

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

(Overseas sales)

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

(Additional Information)

Effective from this first quarter accounting period, the "Accounting Standard for Disclosures about Segments of an Enterprise and Related Information" (ASBJ Statement No. 17, issued by ASBJ on March 27, 2009) and "Guidance on Accounting Standard for Disclosures about Segments of an Enterprise and Related Information" (ASBJ Guidance No. 20, issued by ASBJ on March 21, 2008) have been applied.

(A) Outline of Reportable Segment Information

ACOM's reportable segments are constituents of ACOM of which separate financial information are available. The board of directors review these segments on a regular basis in order to decide distribution of management resources and evaluate business results.

ACOM operates globally with loan and credit business as its core business. In the domestic region, the Group operates guarantee business and loan servicing business in addition to the core business. In overseas region, we operate financial business in Asia.

Therefore, we deem "loan and credit business", "guarantee business", "loan servicing business" and "overseas business" as our reportable segments.

(B) Information regarding operating revenue and income(loss) by reportable segments

Current first quarter accounting period (from April 1, 2010 to June 30, 2010)

(Millions of yen)

	Reportable Segments					Other (Note)	Total
	Loan and Credit Card Business	Guarantee Business	Loan Servicing Business	Overseas Business	Total		
Operating revenue							
Operating revenue received from external clients	51,356	4,523	2,414	6,221	64,516	2,091	66,607
Intrasegment internal operating revenue or transfer	62	-	5	(15)	53	(136)	(82)
Total	51,419	4,523	2,420	6,206	64,569	1,954	66,524
Segment Income	19,124	923	321	940	21,309	450	21,760

(Note) "Other" items are business segments excluded from reportable segments and include installment sales finance business, entrusted back-office service business, and venture capital business, etc.

(C) Difference between total amounts of income or loss in reportable segments and amounts of quarterly consolidated statements of income, and the detail of the difference

(Millions of yen)

Income	Amounts
Total reportable segment	21,309
Income categorized in "Other"	450
Elimination of intrasegment transactions	169
Adjustments due to standardization of accounting between parent company	214
Operating income in consolidated statements of income	22,144

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

Current first quarter accounting period (from April 1, 2010 to June 30, 2010)

There are no relevant items.

(7) Notes to Financial Statements
(Notes to Quarterly Consolidated Balance Sheets)

As of the end of the current first quarter (As of June 30, 2010)		As of the end of the prior fiscal year (March 31, 2010)	
*1. Cumulative depreciation of property, plant and equipment (Millions of yen) 42,956		*1. Cumulative depreciation of property, plant and equipment (Millions of yen) 39,996	
*2. Assets pledged as security (Millions of yen)		*2. Assets pledged as security (Millions of yen)	
(1) Pledged assets		(1) Pledged assets	
Accounts receivable-operating loans	42,655 <37,236>	Accounts receivable-operating loans	45,678 <37,878>
(2) Secured liabilities		(2) Secured liabilities	
Current portion of long-term loans payable	8,678 <4,999>	Current portion of long-term loans payable	9,209 <3,749>
Long-term loans payable	16,738 <15,000>	Long-term loans payable	18,588 <16,250>
<u>Total</u>		<u>Total</u>	
25,417 <20,000>		27,798 <20,000>	
<p>Figures in brackets "<>" represent amounts engaged in transferring assignment of claims. The right of ownership of accounts receivable-operating loans, 37,236 million yen, has been transferred to trust bank (trustee) as trust transfer for a purpose of liquidation.</p>		<p>Figures in brackets "<>" represent amounts engaged in transferring assignment of claims. The right of ownership of accounts receivable-operating loans, 37,878 million yen, has been transferred to trust bank (trustee) as trust transfer for a purpose of liquidation.</p>	
*3. Cash and deposits include 2,500 million yen of reserve for deposit of consolidated subsidiary pursuant to regulations of Bank Indonesia.		*3. Cash and deposits include 1,711 million yen of reserve for deposit of consolidated subsidiary pursuant to regulations of Bank Indonesia.	
*4. Contingent liabilities (Millions of yen)		*4. Contingent liabilities (Millions of yen)	
Guaranteed receivables	319,110	Guaranteed receivables	317,240
Guarantees given of banking business	682	Guarantees given of banking business	574
Provision for loss on guarantees	7,926	Provision for loss on guarantees	8,275
<u>Net</u>		<u>Net</u>	
311,866		309,539	
*5. Status of non-performing loans of accounts receivable-operating loans (Millions of yen)		*5. Status of non-performing loans of accounts receivable-operating loans (Millions of yen)	
Category	Amount	Classification criteria	
Loans to bankrupt parties	<3,005> 3,005	Loans exclusive of accrued interest to bankrupt parties, parties in rehabilitation and reorganization, and others.	
Loans in arrears	<20,018> 64,197	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.	
Loans overdue by 3 months or more	<20,161> 4,441	Loans other than the above that are overdue by 3 months or more.	
Restructured loans	<51,258> 45,323	Loans other than the above on which favorable terms have been granted, such as the waiving of interest.	
<u>Total</u>			
<94,444> 116,967			
<p>Figures in brackets "<>" refer to the balance of delinquent loans computed according to the policies set forth in Japanese corporation tax.</p>		<p>Figures in brackets "<>" refer to the balance of delinquent loans computed according to the policies set forth in Japanese corporation tax.</p>	

(Notes to Quarterly Consolidated Statements of Income)

For the three months ended June 30, 2009 (From April 1, 2009 to June 30, 2009)	For the three months ended June 30, 2010 (From April 1, 2010 to June 30, 2010)																																																																																				
<p>*1. Principal items of other financial revenue (Millions of yen)</p> <table> <tr><td>Interest on deposits</td><td style="text-align: right;">17</td></tr> <tr><td>Interest on securities</td><td style="text-align: right;">137</td></tr> <tr><td>Interest on loans</td><td style="text-align: right;">10</td></tr> <tr><td>Foreign exchange gains</td><td style="text-align: right;">43</td></tr> <tr><td>Gain on trading account securities</td><td style="text-align: right;">63</td></tr> <tr><td>Gain on valuation of derivatives</td><td style="text-align: right;">34</td></tr> </table> <p>*2. Principal financial expenses (Millions of yen)</p> <table> <tr><td>Interest expenses</td><td style="text-align: right;">3,145</td></tr> <tr><td>Interest on bonds</td><td style="text-align: right;">1,292</td></tr> <tr><td>Interest expenses for deposits of banking business</td><td style="text-align: right;">667</td></tr> </table> <p>*3. 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Basis for classification of financial revenue and expenditure on the statements of income</p> <p>(1) Financial revenue stated as operating revenue Include all financial revenue other than dividends and interest on investment securities made by the Company and subsidiaries engaged in the financial service business.</p> <p>(2) Financial expenses stated as operating expenses Include all financial expenses by the Company and subsidiaries engaged in financial services, other than interest expenses which has no relationship to operating revenue.</p>	Interest on deposits	17	Interest on securities	137	Interest on loans	10	Foreign exchange gains	43	Gain on trading account securities	63	Gain on valuation of derivatives	34	Interest expenses	3,145	Interest on bonds	1,292	Interest expenses for deposits of banking business	667	Advertising expenses	1,939	Provision of allowance for doubtful accounts	28,634	Provision for loss on guarantees	624	Provision for loss on interest repayment	738	Employees' salaries and bonuses	5,902	Retirement benefit expenses	541	Provision for directors' retirement benefits	3	Welfare expenses	874	Rent expenses	2,651	Depreciation	615	Commission fee	7,426	<p>*1. 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(Notes to Quarterly Consolidated Statements of Cash Flows)

For the three months ended June 30, 2009 (From April 1, 2009 to June 30, 2009)	For the three months ended June 30, 2010 (From April 1, 2010 to June 30, 2010)																								
<p>*1. Relationship between cash and cash equivalents at the end of accounting period and consolidated balance sheet items as of June 30, 2009.</p> <p style="text-align: right;">(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;">82,486</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">15,900</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">24,995</td> </tr> <tr> <td>Time deposits which term of deposit is more than 3 months</td> <td style="text-align: right;">(4)</td> </tr> <tr> <td>Cash reserved for deposit of banking business</td> <td style="text-align: right;">(1,454)</td> </tr> <tr> <td style="border-top: 1px solid black;">Cash and cash equivalents</td> <td style="text-align: right; border-top: 1px solid black;">121,922</td> </tr> </table>	Cash and deposits	82,486	Short-term investment securities	15,900	Short-term loans receivable	24,995	Time deposits which term of deposit is more than 3 months	(4)	Cash reserved for deposit of banking business	(1,454)	Cash and cash equivalents	121,922	<p>*1. Relationship between cash and cash equivalents at the end of accounting period and consolidated balance sheet items as of June 30, 2010.</p> <p style="text-align: right;">(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;">97,216</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">20,760</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">29,987</td> </tr> <tr> <td>Time deposits which term of deposit is more than 3 months</td> <td style="text-align: right;">(4)</td> </tr> <tr> <td>Cash reserved for deposit of banking business</td> <td style="text-align: right;">(2,500)</td> </tr> <tr> <td style="border-top: 1px solid black;">Cash and cash equivalents</td> <td style="text-align: right; border-top: 1px solid black;">145,458</td> </tr> </table>	Cash and deposits	97,216	Short-term investment securities	20,760	Short-term loans receivable	29,987	Time deposits which term of deposit is more than 3 months	(4)	Cash reserved for deposit of banking business	(2,500)	Cash and cash equivalents	145,458
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(Note to Short-term Investment Securities)

The end of current first quarter accounting period (June 30, 2010)

While other securities with a market value represent an important asset in our business operations, the values changed significantly from the end of the prior fiscal year.

(Millions of yen)			
Type	Acquisition cost	Value on quarterly consolidated balance sheets	Unrealized gain (loss)
(a) Stocks	16,577	19,006	2,429
(b) Bonds			
Government/municipal	51	54	2
Corporate	-	-	-
Miscellaneous	-	-	-
(c) Other	921	683	(237)
Total	17,550	19,744	2,194

Note: Other securities with market values were treated with an impairment loss of 10,178 million yen.

Impairment losses on stocks are written off when the market price of a given stock fell more than 50% of original cost and the market price is deemed unlikely to recover the level of the original cost. Impairment losses on stocks are also written off when the market price did not recover the fall out ratio of 30% for one year after the market price of a given stock fell more than 30% to below 50% of original cost and the market price is deemed unlikely to recover the level of the original cost considering financial condition, financial results, and trends of market price.

(Notes to Statistics per Share)

(A) Net assets per share

As of the end of the current first quarter (June 30, 2010)		As of the end of the prior fiscal year (March 31, 2010)	
Net assets per share	(Yen) 2,857.45	Net assets per share	(Yen) 2,773.59

Note: Net assets per share is calculated based on the following data.

	As of the end of the current first quarter (June 30, 2010)	As of the end of the prior fiscal year (March 31, 2010)
Total net assets (Millions of yen)	453,015	439,269
The amounts deducted from total net assets (Millions of yen) [Minority interests included in the above] (Millions of yen)	5,362 [5,362]	4,753 [4,753]
Amount of net assets related to common shares at the end of quarterly accounting period (fiscal year) (Millions of yen)	447,652	434,515
Number of common shares to calculate net assets per share at the end of quarterly accounting period (fiscal year)	156,661,604 shares	156,661,604 shares

(B) Net income per share

For the three months ended June 30, 2009 (From April 1, 2009 to June 30, 2009)		For the three months ended June 30, 2010 (From April 1, 2010 to June 30, 2010)	
Net income per share	(Yen) 46.24	Net income per share	(Yen) 41.60
Net income per share diluted	46.24	Diluted net income per share is not stated as there are no residual securities with dilutive effects.	

Note: Net income per share and net income per share diluted are calculated based on the following data.

	For the three months ended June 30, 2009 (From April 1, 2009 to June 30, 2009)	For the three months ended June 30, 2010 (From April 1, 2010 to June 30, 2010)
Net income per share		
Net income (Millions of yen)	7,262	6,517
Net income not available to common shareholders (Millions of yen)	-	-
Net income related to common shares (Millions of yen)	7,262	6,517
Weighted average number of common shares during accounting period	157,076,836 shares	156,661,604 shares
Net income per share diluted		
Net income effect of dilutive securities (Millions of yen) [Change of share ratio related to share diluted issued by subsidiaries] (Millions of yen)	(0) [(0)]	- [-]
Number of increase of common shares	-	-
Residual securities which do not dilute net income per share and have important change since the end of prior fiscal year	-	-

4. [Reference] Quarterly Financial Statements (Non-consolidated)

(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, 2009).

(1) [Reference] Quarterly Balance Sheets (Non-consolidated)

	(Millions of yen)	
	As of June 30, 2010	As of March 31, 2010 (Summary)
Assets		
Current assets		
Cash and deposits	79,852	66,768
Accounts receivable-operating loans	1,068,681	1,103,969
Accounts receivable-installment	25,334	26,485
Short-term investment securities	20,000	20,900
Merchandise and finished goods	334	1,034
Raw materials and supplies	53	56
Deferred tax assets	23,939	24,959
Right to reimbursement	14,308	-
Other	46,937	65,172
Allowance for doubtful accounts	(55,940)	(60,530)
Total current assets	<u>1,223,500</u>	<u>1,248,816</u>
Noncurrent assets		
Property, plant and equipment	26,731	26,076
Intangible assets	7,559	7,686
Investments and other assets		
Other	80,515	86,619
Allowance for doubtful accounts	(1,160)	(1,170)
Total investment and other assets	<u>79,355</u>	<u>85,449</u>
Total noncurrent assets	<u>113,646</u>	<u>119,212</u>
Total assets	<u>1,337,147</u>	<u>1,368,028</u>
Liabilities		
Current liabilities		
Accounts payable-trade	169	212
Current portion of long-term loans payable	175,801	171,243
Current portion of bonds	45,825	50,495
Income taxes payable	79	236
Provision for loss on guarantees	7,920	8,270
Asset retirement obligations	12	-
Other	8,516	20,202
Total current liabilities	<u>238,325</u>	<u>250,659</u>
Noncurrent liabilities		
Bonds payable	176,427	171,005
Long-term loans payable	303,121	312,644
Deferred tax liabilities	1,224	1,730
Provision for loss on interest repayment	173,800	204,500
Asset retirement obligations	4,917	-
Other	474	892
Total noncurrent liabilities	<u>659,965</u>	<u>690,772</u>
Total Liabilities	<u>898,290</u>	<u>941,431</u>
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	317,822	312,710
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	<u>437,872</u>	<u>432,760</u>
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	984	(6,162)
Total valuation and translation adjustments	<u>984</u>	<u>(6,162)</u>
Total net assets	<u>438,857</u>	<u>426,597</u>
Total liabilities and net assets	<u>1,337,147</u>	<u>1,368,028</u>

(2) [Reference] Quarterly Statements of Income (Non-consolidated)
 [The first quarter accounting period]

(Millions of yen)

	For the three months ended June 30, 2009	For the three months ended June 30, 2010
Operating revenue		
Interest on operating loans	55,507	48,389
Credit card revenue	943	778
Revenue from credit guarantee	2,080	4,156
Other financial revenue	24	18
Other operating revenue	2,221	3,570
Total operating revenue	60,777	56,913
Operating expenses		
Financial expenses	3,977	4,284
Other operating expenses	48,927	32,310
Total operating expenses	52,904	36,594
Operating income	7,872	20,318
Non-operating income		
Interest income	234	193
Dividends income	322	202
House rent income	98	-
Other	99	302
Total non-operating income	754	699
Non-operating expenses		
Interest expenses	0	1
Foreign exchange losses	16	-
Loss on disposal of supplies	10	-
Loss on insurance cancellation	-	19
Other	1	6
Total non-operating expenses	27	27
Ordinary income	8,599	20,990
Extraordinary income		
Gain on sales of investment securities	215	99
Gain on sales of subsidiaries and affiliates' stocks	154	-
Gain on extinguishment of tie-in shares	1,453	-
Other	0	-
Total extraordinary income	1,824	99
Extraordinary loss		
Loss on sales of noncurrent assets	8	-
Loss on retirement of noncurrent assets	137	27
Loss on valuation of stocks of parent company	-	5,225
Loss on valuation of investment securities	0	4,953
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	3,941
Other	5	12
Total extraordinary loss	151	14,160
Income before income taxes	10,272	6,930
Income taxes-current	25	15
Income taxes-deferred	3,037	1,020
Total income taxes	3,062	1,035
Net income	7,209	5,895

5. Consolidated Operating Results

(1) Operating Revenue by Segment

(Millions of yen)

Segment	Term	Prior first quarter accounting period (From April 1, 2009 to June 30, 2009)		Current first quarter accounting period (From April 1, 2010 to June 30, 2010)		Prior fiscal year (From April 1, 2009 to March 31, 2010)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Financial service business		70,571	100.0	65,653	98.6	278,786	100.0
D o m e s t i c	Loan business	58,278	82.6	50,436	75.7	220,684	79.2
	Credit card business	1,050	1.5	919	1.4	3,949	1.4
	Guarantee business	2,146	3.0	4,523	6.8	14,295	5.1
	Loan servicing business	2,650	3.8	2,414	3.6	12,844	4.6
	Others	848	1.2	1,136	1.7	3,292	1.2
s o e v e s r	Loan business	4,470	6.3	5,125	7.8	19,357	6.9
	Installment sales finance business	239	0.3	159	0.2	815	0.3
	Banking business	886	1.3	936	1.4	3,547	1.3
Other business		2	0.0	954	1.4	9	0.0
Total		70,573	100.0	66,607	100.0	278,795	100.0

(Note) "Others" and "Other business" of Domestic financial service services is categorized in "Other" of "(B) Information regarding operating revenue and income(loss) by reportable segments" of "(5) Segment Information" of "3. [Quarterly Consolidated Financial Statements]."

(2) Other Statistics

1) Receivables Outstanding

(Millions of yen)

Segment	Term	As of the end of the prior first quarter (June 30, 2009)	As of the end of the current first quarter (June 30, 2010)	As of the end of the prior (March 31, 2010)
		D o m e s t i c	Loan business	1,219,021
	Credit card business	30,839	25,334	26,485
	Loan servicing business	19,658	14,175	15,310
	Others	33,853	29,556	30,287
s o e v e s r	Loan business	63,640	69,996	66,889
	Installment sales finance business	2,531	1,502	1,631
	Banking business	18,347	28,108	25,331
Total		1,387,892	1,239,675	1,272,592

2) Number of Customer Accounts

Segment	Term	As of the end of the prior first quarter (June 30, 2009)	As of the end of the current first quarter (June 30, 2010)	As of the end of the prior (March 31, 2010)
		D o m e s t i c	Loan business	2,270,402
	Credit card business	523,023	327,098	373,513
	Loan servicing business	283,503	296,551	293,636
	Others	146,728	141,864	144,542
s o e v e s r	Loan business	800,177	763,213	762,657
	Installment sales finance business	63,596	40,132	45,399
	Banking business	4,087	4,934	4,516

3) Others

Item \ Term	As of the end of the prior first quarter (June 30, 2009)	As of the end of the current first quarter (June 30, 2010)	As of the end of the prior (March 31, 2010)
Number of outlets	1,747	1,385	1,492
Number of employees	6,330	5,666	6,145
Allowance for doubtful accounts (Millions of yen)	94,042	65,977	70,449
Provision for loss on guarantees (Millions of yen)	1,700	7,926	8,275
Provision for loss on interest repayment (Millions of yen)	244,900	173,800	204,500
Bad debts expenses (Millions of yen)	28,539	19,968	112,109
Interest repayment and voluntary waiver of repayment (Millions of yen)	39,238	32,939	137,262