

# *DATA BOOK*

The Second Quarter Report for the Fiscal Year Ending March, 2011

ACOM CO., LTD.

November 2010  
Code No. 8572

## <Contents>

	Pages
<b>Notes to DATA BOOK</b>	1
<b><i>Trend in Actual Results and Estimates (Consolidated)</i></b>	
1. Consolidated Subsidiaries	2
2. Income and Expenses	3
3. Operating Revenue by Segment	3
4. Receivables Outstanding by Segment	4
5. Number of Customer Accounts by Segment	4
<b><i>Trend in Actual Results and Estimates (Non-consolidated)</i></b>	
6. Income and Expenses	5
7. Operating Revenue by Category	6
7-2. Composition Ratio of Operating Revenue by Category	6
8. Operating Expenses	7
8-2. Ratio of Operating Expenses to Operating Revenue	7
9. Receivables Outstanding	8
10. Number of Customer Accounts	8
11. Number of New Loan Customers	9
12. Number of Loan Business Outlets	9
13. MUJINKUN	9
14. Cash Dispensers and ATMs	9
15. Employees	9
16. Average Loan Yield	10
17. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers]	10
17-2. Unsecured Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers]	10
18. Unsecured Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans for Consumers]	11
19. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers]	11
20. Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers]	11
21. Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers]	11
22. Bad Debts Expenses	12
22-2. Unsecured Loans Bad Debts Expenses by Reasons	12
23. Non-performing Loans	13
23-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department]	13
24. Allowance for doubtful accounts	13
25. Provision for Loss on Interest Repayment	13
26. Funds Procurement	14
27. Credit Card Business	15
28. Installment Sales Finance Business	15
29. Guarantee Business	15
30. Financial Ratios	16
31. Per Share Data	17
32. Shares Issued	17
(Reference) Category criteria concerning situations of Non-performing Loans	18

## **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 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: 10 (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
[Equity-method Affiliate] MU Communications Co., Ltd.	15%	Contract of contact center and temporary staffing business, etc

[Overseas] Consolidated Subsidiaries: 3

EASY BUY Public Company Limited	49%	Hire purchase and unsecured loan business in Kingdom of Thailand
PT. Bank Nusantara Parahyangan, Tbk.	55.68%	Banking business in Republic of Indonesia
ACOM (U.S.A.) INC.	100%	—

Notes :1. Figures in parentheses are indirect ownership by ACOM CO., LTD.

:2. ACOM (U.S.A.) INC. suspended its operation; therefore, its summary of business is omitted above.

:3. Investment Partnerships are omitted as they operate funds.

:4. A B PARTNER CO., LTD. was merged into IR Loan Servicing, Inc. as of August 1, 2010.

## 2. Income and Expenses (Consolidated)

(Millions of yen)

	2010/3					2010/9					2011/3(E)				
	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio		(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio		(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	
Operating Revenue	278,795 ( 238,215 )	-45,600	-14.1	1.170		128,753 ( 109,839 )	-12,968	-9.2	1.172		240,700 ( 203,400 )	-38,095	-13.7	1.183	
Operating Expenses	272,732 ( 232,526 )	-20,934	-7.1	-		155,428 ( 139,506 )	21,776	16.3	-		272,600 ( 240,000 )	-132	-0.0	-	
Financial Expenses	22,194 ( 16,639 )	-10	-0.0	-		10,992 ( 8,502 )	-168	-1.5	-		21,400 ( 16,600 )	-794	-3.6	-	
Provision of Allowance for Doubtful Accounts	89,654 ( 75,058 )	1,755	2.0	-		33,100 ( 27,563 )	-27,994	-45.8	-		161,400 ( 149,700 )	-	-	-	
Provision for Loss on Interest Repayment	58,362 ( 58,362 )	6,204	11.9	-		68,402 ( 68,402 )	59,696	685.8	-		-	-	-	-	
Operating Income	6,063 ( 5,689 )	-24,666	-80.3	1.066		-26,674 ( -29,666 )	-	-	1.112		-31,900 ( -36,600 )	-	-	1.147	
Non-operating Income	1,984 ( 2,128 )	-142	-6.7	-		757 ( 1,016 )	-534	-41.4	-		1,000 ( 1,800 )	-984	-49.6	-	
Non-operating Expenses	130 ( 1,323 )	-77	-37.2	-		68 ( 421 )	-65	-49.2	-		200 ( 600 )	70	53.8	-	
Ordinary Income	7,917 ( 6,495 )	-24,731	-75.7	1.219		-25,985 ( -29,071 )	-	-	1.119		-31,100 ( -35,400 )	-	-	1.138	
Extraordinary Income	2,074 ( 2,350 )	-448	-17.8	-		318 ( 316 )	-1,472	-82.2	-		300 ( 300 )	-1,774	-85.5	-	
Extraordinary Loss	10,929 ( 10,800 )	-331	-2.9	-		14,994 ( 14,868 )	14,503	-	-		15,900 ( 15,800 )	4,971	45.5	-	
Income Before Income Taxes	-937 ( -1,954 )	-	-	-		-40,661 ( -43,623 )	-	-	-		-46,700 ( -50,900 )	-	-	-	
Net Income	-7,239 ( -10,056 )	-	-	1.389		-43,880 ( -45,171 )	-	-	1.029		-50,900 ( -52,500 )	-	-	1.031	

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			2010/9			2011/3(E)			
	yoy %	C.R.		yoy %	C.R.		yoy %	C.R.		yoy %	C.R.		
Operating Revenue	324,396	-14.6	100.0	278,795	-14.1	100.0	128,753	-12,968	-9.2	100.0	240,700	-13.7	100.0
Loan Business	277,628	-16.2	85.6	240,041	-13.5	86.1	107,556	-16,781	-13.5	83.5	198,100	-17.5	82.3
ACOM CO., LTD.	244,637	-18.2	-	219,620	-10.2	-	97,156	-16,562	-14.6	-	177,000	-19.4	-
DC Cash One Ltd.	13,219	-3.6	-	1,063	-92.0	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	19,770	4.8	-	19,357	-2.1	-	10,399	844	8.8	-	21,100	9.0	-
Credit Card Business	4,690	-13.7	1.4	3,967	-15.4	1.4	1,795	-279	-13.5	1.4	3,300	-16.8	1.4
ACOM CO., LTD.	4,649	-13.4	-	3,949	-15.1	-	1,792	-271	-13.2	-	3,300	-16.4	-
AFRESH CREDIT CO., LTD.	41	-40.0	-	17	-57.6	-	3	-8	-71.0	-	-	-	-
Installment Sales Finance Business	4,989	-35.1	1.5	4,002	-19.8	1.5	1,792	-273	-13.2	1.4	3,100	-22.5	1.3
EASY BUY Public Company Limited	1,972	-53.9	-	815	-58.7	-	295	-164	-35.8	-	300	-63.2	-
AFRESH CREDIT CO., LTD.	3,016	-11.3	-	3,186	5.6	-	1,497	-108	-6.7	-	2,800	-12.1	-
Guarantee Business	11,629	10.1	3.6	14,295	22.9	5.1	9,834	4,583	87.3	7.7	22,200	55.3	9.2
ACOM CO., LTD.	8,362	11.0	-	14,295	71.0	-	9,834	4,583	87.3	-	22,200	55.3	-
DC Cash One Ltd.	3,267	7.7	-	-	-	-	-	-	-	-	-	-	-
Loan Servicing Business	16,446	-3.4	5.1	12,844	-21.9	4.6	4,632	-1,486	-24.3	3.6	8,500	-33.8	3.5
Collection from purchased receivable	15,764	1.3	-	12,273	-22.1	-	4,321	-1,514	-26.0	-	-	-	-
Rental Business	3,436	-25.3	1.1	-	-	-	-	-	-	-	-	-	-
Others	2,183	-25.1	0.7	97	-95.5	0.0	1,179	1,120	-	0.9	1,300	-	0.5
Other Financial Businesses	1,127	13.4	0.3	88	-92.2	0.0	224	169	311.8	0.2	300	240.9	0.1
Banking Business	3,390	-	1.0	3,547	4.6	1.3	1,963	148	8.2	1.5	4,200	18.4	1.8

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)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,759,927	-5.0	1,612,556	-8.4	1,423,197	-11.7	1,272,592	-10.6	1,174,739	-176,626	-13.1	-7.7	1,056,900	-16.9
Loan Business	1,632,310	-4.2	1,480,917	-9.3	1,316,166	-11.1	1,173,545	-10.8	1,078,731	-169,283	-13.6	-8.1	968,500	-17.5
ACOM CO., LTD.	1,494,399	-6.4	1,318,781	-11.8	1,171,893	-11.1	1,103,969	-5.8	1,008,799	-167,281	-14.2	-8.6	896,500	-18.8
EASY BUY Public Company Limited	49,918	68.8	74,735	49.7	58,688	-21.5	66,889	14.0	67,903	811	1.2	1.5	70,500	5.4
DC Cash One Ltd.	82,698	11.5	81,161	-1.9	78,138	-3.7	-	-	-	-	-	-	-	-
Credit Card Business	44,842	-6.8	38,126	-15.0	32,446	-14.9	26,554	-18.2	24,182	-5,285	-17.9	-8.9	21,200	-20.2
ACOM CO., LTD.	44,268	-6.9	37,682	-14.9	32,228	-14.5	26,485	-17.8	24,149	-5,191	-17.7	-8.8	21,200	-20.0
AFRESH CREDIT CO., LTD.	566	-0.4	443	-21.6	218	-50.9	68	-68.6	33	-93	-73.6	-51.0	-	-
Installment Sales Finance Business	56,986	-31.6	42,795	-24.9	35,580	-16.9	31,850	-10.5	29,007	-6,042	-17.2	-8.9	26,500	-16.8
ACOM CO., LTD.	32,147	-29.8	-	-	-	-	-	-	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	9,503	-45.2	32,656	243.6	32,681	0.1	30,219	-7.5	27,731	-5,103	-15.5	-8.2	25,400	-15.9
EASY BUY Public Company Limited	15,335	-24.2	10,138	-33.9	2,899	-71.4	1,631	-43.7	1,276	-938	-42.4	-21.7	1,100	-32.6
Loan Servicing Business	25,788	48.0	30,638	18.8	20,923	-31.7	15,310	-26.8	13,179	-5,173	-28.2	-13.9	12,300	-19.7
Banking Business	-	-	20,078	-	18,081	-9.9	25,331	40.1	29,637	9,158	44.7	17.0	28,400	12.1
Guaranteed Receivables	105,977	17.9	120,639	13.8	144,351	19.7	317,240	119.8	324,941	11,404	3.6	2.4	437,600	37.9
ACOM CO., LTD.	96,850	8.0	100,633	3.9	115,723	15.0	317,240	174.1	324,941	11,404	3.6	2.4	437,600	37.9
DC Cash One Ltd.	9,126	-	20,005	119.2	28,628	43.1	-	-	-	-	-	-	-	-

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

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

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	3,435,586	-0.4	3,208,872	-6.6	3,126,916	-2.6	2,720,511	-13.0	2,620,690	-378,913	-12.6	-3.7	2,508,100	-7.8
ACOM CO., LTD.	2,682,160	-6.2	2,374,759	-11.5	2,135,224	-10.1	1,948,949	-8.7	1,837,716	-333,084	-15.3	-5.7	1,713,800	-12.1
EASY BUY Public Company Limited	556,344	35.6	638,291	14.7	796,305	24.8	762,657	-4.2	775,449	-40,352	-4.9	1.7	788,600	3.4
DC Cash One Ltd.	182,878	6.2	180,085	-1.5	177,379	-1.5	-	-	-	-	-	-	-	-
Credit Card Business	1,181,806	-6.2	871,773	-26.2	582,823	-33.1	374,532	-35.7	278,438	-189,262	-40.5	-25.7	187,700	-49.9
ACOM CO., LTD.	1,175,910	-6.2	866,958	-26.3	580,134	-33.1	373,513	-35.6	277,832	-188,124	-40.4	-25.6	187,700	-49.7
AFRESH CREDIT CO., LTD.	5,701	-0.1	4,814	-15.6	2,689	-44.1	1,019	-62.1	606	-1,138	-65.3	-40.5	-	-
Installment Sales Finance Business	421,554	-37.2	313,664	-25.6	220,182	-29.8	188,922	-14.2	169,665	-36,610	-17.7	-10.2	151,300	-19.9
ACOM CO., LTD.	147,433	-28.4	-	-	-	-	-	-	-	-	-	-	-	-
AFRESH CREDIT CO., LTD.	57,840	-39.8	159,260	175.3	145,446	-8.7	143,523	-1.3	133,785	-16,224	-10.8	-6.8	120,200	-16.3
EASY BUY Public Company Limited	216,281	-41.5	154,404	-28.6	74,736	-51.6	45,399	-39.3	35,880	-20,386	-36.2	-21.0	31,100	-31.5
Loan Servicing Business	226,271	12.8	227,587	0.6	255,934	12.5	293,636	14.7	300,016	10,120	3.5	2.2	-	-
Banking Business	-	-	4,001	-	4,119	2.9	4,516	9.6	5,420	1,145	26.8	20.0	-	-

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

2: Credit Card Business: Number of cardholders.

3: Installment Sales Finance Business: Number of contracts with receivables outstanding.

4: Loan Servicing Business: Number of accounts for purchased loans.

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

## 6. Income and Expenses (ACOM)

(Millions of yen)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Revenue	370,769	-6.5	317,116	-14.5	262,120	-17.3	238,215	-9.1	109,839	-11,569	-9.5	203,400	-14.6
Interest on Operating Loans	342,908	-6.7	292,860	-14.6	238,231	-18.7	212,839	-10.7	93,209	-17,093	-15.5	170,000	-20.1
Operating Expenses	459,762	58.3	236,956	-48.5	235,223	-0.7	232,526	-1.1	139,506	24,381	21.2	240,000	3.2
Financial Expenses	16,928	-6.9	15,944	-5.8	14,675	-8.0	16,639	13.4	8,502	155	1.9	16,600	-0.2
Cost of Goods Sold	1,223	-	606	-50.5	-	-	-	-	700	-	-	700	-
Provision of Allowance for Doubtful Accounts	129,056	19.3	100,760	-21.9	76,276	-24.3	75,058	-1.6	27,563	-28,158	-50.5	149,700	-
Provision for Loss on Interest Repayment	200,147	437.6	19,620	-90.2	52,157	165.8	58,362	11.9	68,402	59,696	685.8	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	7,654	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	112,406	-11.4	92,369	-17.8	92,113	-0.3	82,466	-10.5	34,338	-8,012	-18.9	73,000	-11.5
Operating Income	-88,992	-	80,159	-	26,896	-66.4	5,689	-78.8	-29,666	-	-	-36,600	-
Non-operating Income	3,046	37.5	2,804	-7.9	2,982	6.3	2,128	-28.6	1,016	-156	-13.3	1,800	-15.4
Non-operating Expenses	236	42.8	645	172.5	713	10.6	1,323	85.4	421	179	74.2	600	-54.6
Ordinary Income	-86,183	-	82,319	-	29,165	-64.6	6,495	-77.7	-29,071	-	-	-35,400	-
Extraordinary Income	269	-44.9	3,973	-	5,180	30.4	2,350	-54.6	316	-1,752	-84.7	300	-87.2
Extraordinary Loss	350,835	-	27,690	-92.1	4,852	-82.5	10,800	122.6	14,868	14,474	-	15,800	46.3
Provision for Loss on Interest Repayment	317,061	-	-	-	-	-	-	-	-	-	-	-	-
Loss on Sales of Noncurrent Assets	63	-85.5	120	90.3	1	-99.0	8	591.3	12	4	51.3	-	-
Loss on Valuation of Investment Securities	14,784	-	22,000	48.8	571	-97.4	87	-84.7	5,285	5,241	-	-	-
Income Before Income Taxes	-436,749	-	58,601	-	29,493	-49.7	-1,954	-	-43,623	-	-	-50,900	-
Income Taxes-current	16,353	-63.5	150	-99.1	130	-13.3	100	-23.1	30	-20	-40.0	100	0.0
Enterprise Tax	2,741	-64.3	-	-	-	-	-	-	-	-	-	-	-
Income Taxes for Prior Periods	-	-	9,060	-	-	-	-	-	-	-	-	-	-
Income Taxes-deferred	-13,638	-	15,873	-	12,435	-21.7	8,002	-35.7	1,518	-5,197	-77.4	1,500	-81.3
Net Income	-439,463	-	33,518	-	16,928	-49.5	-10,056	-	-45,171	-	-	-52,500	-

## 7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Revenue	370,769	-6.5	317,116	-14.5	262,120	-17.3	238,215	-9.1	109,839	-11,569	-9.5	203,400	-14.6
Interest on Operating Loans	342,908	-6.7	292,860	-14.6	238,231	-18.7	212,839	-10.7	93,209	-17,093	-15.5	170,000	-20.1
Unsecured Loans	336,615	-6.7	287,657	-14.5	234,008	-18.7	209,265	-10.6	91,615	-16,827	-15.5	167,200	-20.1
Consumers	336,597	-6.7	287,645	-14.5	234,000	-18.6	209,258	-10.6	91,613	-16,825	-15.5	167,200	-20.1
Commercials	18	-35.1	12	-33.2	8	-33.4	6	-21.2	1	-1	-41.1	-	-
Secured Loans	6,292	-7.5	5,202	-17.3	4,223	-18.8	3,574	-15.4	1,594	-266	-14.3	2,800	-21.7
Revenue from Credit Card Business	5,770	-6.0	5,043	-12.6	4,269	-15.3	3,529	-17.3	1,524	-328	-17.7	2,800	-20.7
Revenue from Installment Sales Finance Business	3,492	-37.1	-	-	-	-	-	-	-	-	-	-	-
Revenue from Credit Guarantee	10,869	14.5	11,363	4.6	11,894	4.7	14,074	18.3	9,449	4,136	77.9	21,400	52.1
Net Sales of Goods	722	-	654	-9.4	-	-	-	-	952	-	-	1,000	-
Others	7,005	-10.5	7,193	2.7	7,724	7.4	7,772	0.6	4,703	762	19.4	8,200	5.5
Collection of Bad Debts Deducted	5,908	-14.6	5,977	1.2	6,885	15.2	7,625	10.7	4,586	740	19.3	8,000	4.9

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

(%)

	2007/3	2008/3	2009/3	2010/3	2010/9	2011/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Operating Loans	92.5	92.3	90.9	89.3	84.8	83.6
Revenue from Credit Card Business	1.6	1.6	1.6	1.5	1.4	1.4
Revenue from Installment Sales Finance Business	0.9	-	-	-	-	-
Revenue from Credit Guarantee	2.9	3.6	4.5	5.9	8.6	10.5
Net Sales of Goods	0.2	0.2	-	-	0.9	0.5
Others	1.9	2.3	3.0	3.3	4.3	4.0

## 8. Operating Expenses (ACOM)

(Millions of yen)

	2007/3		2008/3		2009/3		2010/3		2010/9		2011/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Expenses	459,762	58.3	236,956	-48.5	235,223	-0.7	232,526	-1.1	139,506	24,381	21.2	240,000	3.2
Financial Expenses	16,928	-6.9	15,944	-5.8	14,675	-8.0	16,639	13.4	8,502	155	1.9	16,600	-0.2
Cost of Goods Sold	1,223	-	606	-50.5	-	-	-	-	700	-	-	700	-
Provision of Allowance for Doubtful Accounts	129,056	19.3	100,760	-21.9	76,276	-24.3	75,058	-1.6	27,563	-28,158	-50.5	-	-
Bad Debts Expenses	97,097	-9.5	111,667	15.0	92,451	-17.2	95,484	3.3	32,769	-16,852	-34.0	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	8,271	-	3,131	-62.1	914	-2,217	-70.8	-	-
Increase or Decrease in Allowance for Doubtful Accounts	31,618	-	-10,726	-	-24,347	-	-22,276	-	-5,700	-	-	-	-
Increase or Decrease in Provision for Loss on Guarantees	340	-24.4	-180	-	-100	-	-1,281	-	-420	-	-	149,700	-
Provision for Loss on Interest Repayment	200,147	437.6	19,620	-90.2	52,157	165.8	58,362	11.9	68,402	59,696	685.8	-	-
Interest Repayment	42,266	212.4	75,981	79.8	86,203	13.5	90,847	5.4	45,545	-3,281	-6.7	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	41,880	-	58,838	40.5	57,354	-2.5	46,414	-19.1	25,056	-21	-0.1	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	116,000	389.5	-115,200	-	-91,400	-	-78,900	-	-2,200	-	-	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	7,654	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	112,406	-11.4	92,369	-17.8	92,113	-0.3	82,466	-10.5	34,338	-8,012	-18.9	73,000	-11.5
Personal Expenses	30,442	-12.6	23,053	-24.3	23,901	3.7	23,366	-2.2	9,050	-3,159	-25.9	18,200	-22.1
Advertising Expenses	10,875	-32.4	9,717	-10.6	8,645	-11.0	6,926	-19.9	3,003	-751	-20.0	5,800	-16.3
Administrative Expenses	14,122	-3.9	12,387	-12.3	11,991	-3.2	10,629	-11.4	4,456	-1,080	-19.5	9,100	-14.4
Computer Expenses	20,266	5.3	19,516	-3.7	21,948	12.5	18,484	-15.8	7,838	-933	-10.6	17,400	-5.9
Fees	17,296	3.7	15,579	-9.9	14,367	-7.8	13,074	-9.0	5,331	-1,580	-22.9	11,000	-15.9
Insurance Expenses	3,744	-50.6	1	-100.0	97	-	94	-3.5	22	-6	-22.4	100	6.4
Depreciation	2,394	-5.2	2,001	-16.4	1,753	-12.4	1,498	-14.6	665	-93	-12.3	1,300	-13.2
Taxes and Other Public Charges	5,630	-7.8	4,725	-16.1	4,364	-7.7	4,115	-5.7	1,805	-325	-15.3	3,600	-12.5
Enterprise Tax (Pro forma standard taxation)	625	-33.5	380	-39.2	230	-39.5	245	6.5	130	5	4.0	200	-18.4
Others	7,008	-14.8	5,007	-28.6	4,814	-3.9	4,032	-16.2	2,034	-86	-4.1	6,300	56.3

Note: Following the change of the method to calculate "Provision for Loss on Interest Repayment", "ACOM's Voluntary Waiver of Repayments", formerly a composition of "Bad Debts Expenses", is stated as a composition of "Provision for Loss on Interest Repayment" from interim accounting period as of September 2006.

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

(%)

	2007/3		2008/3		2009/3		2010/3		2010/9		2011/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.	yoy p.p.	%		yoy p.p.
Operating Expenses	124.0	50.8	74.7	-49.3	89.7	15.0	97.6	7.9	127.0	32.2	118.0	20.4
Financial Expenses	4.6	0.0	5.0	0.4	5.6	0.6	7.0	1.4	7.7	0.8	8.2	1.2
Cost of Goods Sold	0.3	-	0.2	-0.1	-	-	-	-	0.6	-	0.3	-
Provision of Allowance for Doubtful Accounts	34.8	7.6	31.8	-3.0	29.1	-2.7	31.5	2.4	25.1	-20.8	-	-
Bad Debts Expenses	26.2	-0.8	35.2	9.0	35.3	0.1	40.1	4.8	29.9	-11.0	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	-	-	3.1	-	1.3	-1.8	0.8	-1.8	-	-
Increase or Decrease in Allowance for Doubtful Accounts	8.5	8.4	-3.4	-	-9.3	-	-9.4	-	-5.2	-	-	-
Increase or Decrease in Provision for Loss on Guarantees	0.1	0.0	-0.0	-	-0.0	-	-0.5	-	-0.4	-	73.6	-
Provision for Loss on Interest Repayment	54.0	44.6	6.2	-47.8	19.9	13.7	24.5	4.6	62.3	55.1	-	-
Interest Repayment	11.4	8.0	24.0	12.6	32.9	8.9	38.1	5.2	41.5	1.3	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	11.3	-	18.5	7.2	21.9	3.4	19.5	-2.4	22.8	2.1	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	31.3	25.3	-36.3	-	-34.9	-	-33.1	-	-2.0	-	-	-
Loss on Sales of Accounts Receivable-operating Loans	-	-	2.4	-	-	-	-	-	-	-	-	-
Other Operating Expenses	30.3	-1.7	29.1	-1.2	35.1	6.0	34.6	-0.5	31.3	-3.5	35.9	1.3
Personal Expenses	8.2	-0.6	7.3	-0.9	9.1	1.8	9.8	0.7	8.2	-1.9	8.9	-0.9
Advertising Expenses	2.9	-1.2	3.1	0.2	3.3	0.2	2.9	-0.4	2.7	-0.4	2.9	0.0
Administrative Expenses	3.8	0.1	3.9	0.1	4.6	0.7	4.5	-0.1	4.1	-0.5	4.5	0.0
Computer Expenses	5.5	0.6	6.1	0.6	8.4	2.3	7.8	-0.6	7.1	-0.1	8.6	0.8
Fees	4.7	0.5	4.9	0.2	5.5	0.6	5.5	0.0	4.9	-0.8	5.4	-0.1
Insurance Expenses	1.0	-0.9	0.0	-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Depreciation	0.6	0.0	0.6	0.0	0.7	0.1	0.6	-0.1	0.6	0.0	0.6	0.0
Taxes and Other Public Charges	1.5	0.0	1.5	0.0	1.6	0.1	1.7	0.1	1.7	0.0	1.8	0.1
Enterprise Tax (Pro forma standard taxation)	0.2	0.0	0.1	-0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0
Others	1.9	-0.2	1.6	-0.3	1.8	0.2	1.7	-0.1	1.9	0.2	3.1	1.4

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

## 9. Receivables Outstanding (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9				2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,570,823	-7.0	1,356,464	-13.6	1,204,122	-11.2	1,130,455	-6.1	1,032,948	-172,472	-14.3	-8.6	917,700	-18.8
Loan Business	1,494,399	-6.4	1,318,781	-11.8	1,171,893	-11.1	1,103,969	-5.8	1,008,799	-167,281	-14.2	-8.6	896,500	-18.8
Unsecured Loans	1,446,209	-6.2	1,277,944	-11.6	1,137,146	-11.0	1,074,933	-5.5	982,722	-161,450	-14.1	-8.6	874,400	-18.7
Consumers	1,446,117	-6.2	1,277,879	-11.6	1,137,099	-11.0	1,074,894	-5.5	982,689	-161,441	-14.1	-8.6	874,400	-18.7
Commercials	91	-32.3	64	-29.5	46	-27.7	38	-16.4	32	-9	-21.5	-15.5	-	-
Secured Loans	48,190	-10.8	40,837	-15.3	34,747	-14.9	29,036	-16.4	26,077	-5,830	-18.3	-10.2	22,100	-23.9
Real Estate Card Loan	41,877	-9.4	35,500	-15.2	29,974	-15.6	25,056	-16.4	22,487	-5,070	-18.4	-10.3	-	-
Credit Card Business	44,276	-6.9	37,683	-14.9	32,228	-14.5	26,485	-17.8	24,149	-5,191	-17.7	-8.8	21,200	-20.0
Installment Sales Finance Business	32,147	-29.8	-	-	-	-	-	-	-	-	-	-	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	541	-0.2	540	-0.2	535	-0.9	554	3.6	536	7	1.3	-3.2	512	-7.6
<Reference>														
Guaranteed Receivables	179,549	9.6	181,795	1.3	193,862	6.6	317,240	63.6	324,941	11,404	3.6	2.4	437,600	37.9

## 10. Number of Customer Accounts (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9				2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	2,682,160	-6.2	2,374,759	-11.5	2,135,224	-10.1	1,948,949	-8.7	1,837,716	-333,084	-15.3	-5.7	1,713,800	-12.1
Unsecured Loans	2,670,707	-6.2	2,364,727	-11.5	2,126,396	-10.1	1,941,333	-8.7	1,830,666	-331,889	-15.3	-5.7	1,707,400	-12.1
Consumers	2,670,606	-6.2	2,364,664	-11.5	2,126,348	-10.1	1,941,301	-8.7	1,830,640	-331,877	-15.3	-5.7	1,707,400	-12.0
Commercials	101	-34.0	63	-37.6	48	-23.8	32	-33.3	26	-12	-31.6	-18.8	-	-
Secured Loans	11,453	-7.5	10,032	-12.4	8,828	-12.0	7,616	-13.7	7,050	-1,195	-14.5	-7.4	6,400	-16.0
Credit Card Business	1,176,105	-6.2	866,958	-26.3	580,134	-33.1	373,513	-35.6	277,832	-188,124	-40.4	-25.6	187,700	-49.7
Installment Sales Finance Business	147,433	-28.4	-	-	-	-	-	-	-	-	-	-	-	-

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.

11. Number of New Loan Customers (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	268,885	-18.6	175,864	-34.6	185,453	5.5	160,700	-13.3	64,247	-23,227	-26.6	125,000	-22.2
Unsecured Loans	268,710	-18.5	175,859	-34.6	185,453	5.5	160,700	-13.3	64,247	-23,227	-26.6	125,000	-22.2
Consumers	268,710	-18.5	175,859	-34.6	185,453	5.5	160,700	-13.3	64,247	-23,227	-26.6	125,000	-22.2
Secured Loans	175	-69.4	5	-97.1	-	-	-	-	-	-	-	-	-

12. Number of Loan Business Outlets (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Loan Business Outlets	1,812	-191	1,689	-123	1,607	-82	1,353	-254	1,243	-110	-8.1	1,142	-211
Staffed	142	-135	137	-5	118	-19	45	-73	45	0	0.0	39	-6
Unstaffed	1,670	-56	1,552	-118	1,489	-63	1,308	-181	1,198	-110	-8.4	1,103	-205
QUICK MUJIN Machine	119	-75	-	-	-	-	-	-	-	-	-	-	-

13. MUJINKUN (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of MUJINKUN Outlets	1,820	-187	1,688	-132	1,606	-82	1,353	-253	1,243	-110	-8.1	1,142	-211
Number of MUJINKUN Machines	1,820	-188	1,688	-132	1,606	-82	1,359	-247	1,249	-110	-8.1	1,148	-211
QUICK MUJIN Machine	128	-73	-	-	-	-	-	-	-	-	-	-	-

14. Cash Dispensers and ATMs (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Cash Dispensers and ATMs	87,773	3,905	92,063	4,290	95,024	2,961	95,674	650	78,564	-17,110	-17.9	-	-
Proprietary	1,841	-111	1,820	-21	1,670	-150	1,417	-253	1,304	-113	-8.0	1,204	-213
Open 365 Days/Year	1,841	-110	1,820	-21	1,670	-150	1,417	-253	1,304	-113	-8.0	-	-
Open 24 Hours/Day	1,632	-95	1,615	-17	1,485	-130	1,254	-231	1,147	-107	-8.5	-	-
Tie-up	85,932	4,016	90,243	4,311	93,354	3,111	94,257	903	77,260	-16,997	-18.0	-	-
Others	8,464	-439	8,537	73	8,636	99	8,804	168	8,921	117	1.3	-	-

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

15. Employees (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Total Employees	3,374	-1,090	3,187	-187	3,080	-107	2,842	-238	2,345	-497	-17.5	-	-
Permanent Employees	2,956	-955	2,774	-182	2,636	-138	2,610	-26	2,146	-464	-17.8	2,081	-529
Temporary Employees	418	-135	413	-5	444	31	232	-212	199	-33	-14.2	-	-

## 16. Average Loan Yield (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.	yoy p.p.	ytd p.p.		yoy p.p.	
Average Loan Yield	21.91	-1.03	20.75	-1.16	19.08	-1.67	18.21	-0.87	17.37	-1.09	-0.84	16.76	-1.45
Unsecured Loans	22.25	-1.07	21.05	-1.20	19.32	-1.73	18.41	-0.91	17.53	-1.14	-0.88	16.92	-1.49
Consumers	22.25	-1.07	21.05	-1.20	19.32	-1.73	18.41	-0.91	17.53	-1.14	-0.88	16.92	-1.49
Commercials	15.51	-1.12	15.66	0.15	15.41	-0.25	15.09	-0.32	10.88	-4.48	-4.21	9.13	-5.96
Secured Loans	12.11	-0.27	11.63	-0.48	11.16	-0.47	11.14	-0.02	11.44	0.36	0.30	10.57	-0.57

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	2007/3				2008/3				2009/3				2010/3				2010/9				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. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
Accounts Receivable-operating Loans	2,670,606	100.0	1,446,117	100.0	2,364,664	100.0	1,277,879	100.0	2,126,348	100.0	1,137,099	100.0	1,941,301	100.0	1,074,894	100.0	1,830,640	100.0	982,689	100.0	-	-	874,400	100.0
28.470% and Higher	49,559	1.8	20,506	1.4	38,768	1.6	16,048	1.2	30,421	1.4	12,534	1.1	22,789	1.2	9,672	0.9	16,771	0.9	6,959	0.7	-	-	5,600	0.6
27.375%	1,465,313	54.9	537,612	37.2	1,015,725	43.0	373,968	29.3	720,826	33.9	267,887	23.6	505,164	26.0	197,013	18.3	345,676	18.9	135,667	13.8	-	-	102,300	11.7
25.000% - 26.500%	458,676	17.2	289,512	20.0	302,995	12.8	183,019	14.3	214,965	10.1	130,472	11.5	151,247	7.8	96,968	9.0	104,484	5.7	69,856	7.1	-	-	55,200	6.3
20.000% - 24.820%	331,596	12.4	278,943	19.3	205,743	8.7	164,865	12.9	141,492	6.7	115,750	10.2	97,546	5.0	86,151	8.0	67,759	3.7	64,180	6.6	-	-	50,000	5.7
18.250% - 19.000%	46,663	1.7	83,666	5.8	26,868	1.1	48,616	3.8	19,280	0.9	35,399	3.1	14,117	0.7	27,319	2.6	10,698	0.6	21,886	2.2	-	-	18,300	2.1
15.000% - 18.000%	132,922	5.0	169,235	11.7	600,661	25.4	434,052	34.0	834,877	39.3	517,873	45.5	997,354	51.4	599,371	55.8	1,136,762	62.1	627,237	63.8	-	-	589,900	67.5
Less than 15.000%	185,877	7.0	66,641	4.6	173,904	7.4	57,310	4.5	164,487	7.7	57,183	5.0	153,084	7.9	58,397	5.4	148,490	8.1	56,901	5.8	-	-	53,100	6.1

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

Effective Annual Interest Rate	2007/3				2008/3				2009/3				2010/3				2010/9				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. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
Accounts Receivable-operating Loans	2,670,606	100.0	1,446,117	100.0	2,364,664	100.0	1,277,879	100.0	2,126,348	100.0	1,137,099	100.0	1,941,301	100.0	1,074,894	100.0	1,830,640	100.0	982,689	100.0	-	-	874,400	100.0
18.000% <	2,351,807	88.1	1,210,241	83.7	1,590,099	67.3	786,517	61.6	1,126,984	53.0	562,043	49.4	790,863	40.7	417,125	38.8	545,388	29.8	298,550	30.4	-	-	231,300	26.4
15.000% < ≤ 18.000%	104,039	3.9	123,087	8.5	432,639	18.3	208,603	16.3	650,794	30.6	268,823	23.7	804,064	41.4	326,530	30.4	922,335	50.4	351,510	35.8	-	-	331,300	37.9
12.000% < ≤ 15.000%	29,395	1.1	46,255	3.2	168,868	7.1	226,250	17.7	188,130	8.9	253,699	22.3	199,150	10.3	280,888	26.1	219,855	12.0	282,970	28.8	-	-	264,800	30.3
≤ 12.000%	185,365	6.9	66,533	4.6	173,058	7.3	56,508	4.4	160,440	7.5	52,533	4.6	147,224	7.6	50,349	4.7	143,062	7.8	49,657	5.0	-	-	47,000	5.4

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

Classified Receivable Outstanding (Thousands of yen)	2007/3				2008/3				2009/3				2010/3				2010/9				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. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
≤ 100	424,813	15.9	19,518	1.4	363,744	15.4	15,721	1.2	319,612	15.0	13,790	1.2	207,736	10.7	13,769	1.3	202,560	11.1	13,008	1.3	-	-	12,300	1.4
100 < ≤ 300	481,635	18.1	106,969	7.4	456,702	19.3	102,108	8.0	443,891	20.9	98,438	8.7	461,634	23.8	102,547	9.5	444,142	24.2	96,618	9.8	-	-	91,100	10.4
300 < ≤ 500	1,170,089	43.8	540,562	37.4	1,027,038	43.4	473,805	37.1	906,115	42.6	417,322	36.7	835,561	43.0	382,376	35.6	774,265	42.3	346,675	35.3	-	-	303,300	34.7
500 < ≤ 1,000	299,905	11.2	252,047	17.4	254,904	10.8	213,188	16.7	224,899	10.6	186,413	16.4	220,866	11.4	182,091	16.9	210,592	11.5	170,174	17.3	-	-	158,000	18.1
1,000 <	294,164	11.0	527,019	36.4	262,276	11.1	473,055	37.0	231,831	10.9	421,135	37.0	215,504	11.1	394,108	36.7	199,081	10.9	356,212	36.3	-	-	309,700	35.4
Total	2,670,606	100.0	1,446,117	100.0	2,364,664	100.0	1,277,879	100.0	2,126,348	100.0	1,137,099	100.0	1,941,301	100.0	1,074,894	100.0	1,830,640	100.0	982,689	100.0	-	-	874,400	100.0

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

Annual Income (Millions of yen)	2007/3			2008/3			2009/3			2010/3			2010/9		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
≤ 2	25.1	135	22.1	21.8	138	22.1	20.8	135	22.0	22.9	125	22.7	21.6	112	23.1
2 < ≤ 5	62.9	158	57.9	63.0	182	57.3	63.6	173	56.8	63.1	165	55.6	66.2	157	55.7
5 < ≤ 7	7.9	192	12.8	9.9	214	13.1	10.1	213	13.3	9.0	208	13.4	7.9	204	13.1
7 < ≤ 10	3.4	221	5.9	4.4	244	6.1	4.4	245	6.3	4.0	240	6.6	3.4	237	6.4
10 <	0.7	244	1.3	0.9	283	1.4	1.1	290	1.6	1.0	279	1.7	0.9	291	1.7
Total	100.0	158	100.0	100.0	179	100.0	100.0	174	100.0	100.0	165	100.0	100.0	155	100.0

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

	2007/3			2008/3			2009/3			2010/3			2010/9		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Under 29	47.0	20.5	23.2	44.4	18.8	17.1	43.2	18.0	14.1	45.2	17.2	13.1	49.4	17.1	12.0
Age 30 - 39	21.7	29.2	27.5	22.6	28.8	28.0	23.4	28.2	27.7	22.7	27.7	27.0	22.0	27.4	25.6
Age 40 - 49	15.3	21.3	20.9	16.7	22.1	22.7	17.2	22.6	23.8	16.5	23.7	24.4	15.1	23.9	24.9
Age 50 - 59	12.0	19.3	19.7	12.5	19.2	20.0	12.0	19.1	20.4	11.2	18.8	20.3	9.7	18.7	20.5
Over 60	4.0	9.7	8.7	3.8	11.1	12.2	4.2	12.1	14.0	4.4	12.6	15.2	3.8	12.9	17.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

	2007/3			2008/3			2009/3			2010/3			2010/9		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male (%)	68.7	73.2	70.1	70.9	73.5	70.0	69.1	73.5	70.1	70.5	73.1	72.1	73.4	73.2	71.7
Female (%)	31.3	26.8	29.9	29.1	26.5	30.0	30.9	26.5	29.9	29.5	26.9	27.9	26.6	26.8	28.3

## 22. Bad Debts Expenses (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Bad Debts Expenses (Millions of yen)	138,977	29.6	170,506	22.7	149,805	-12.1	141,898	-5.3	57,825	-16,873	-22.6	-	-
Loan Business	126,038	31.5	155,755	23.6	136,434	-12.4	128,964	-5.5	51,505	-16,326	-24.1	-	-
Unsecured Loans	125,515	32.0	155,211	23.7	135,736	-12.5	128,151	-5.6	51,137	-16,406	-24.3	-	-
Secured Loans	523	-32.2	544	3.9	698	28.4	812	16.4	367	79	27.8	-	-
Credit Card Business	4,123	5.6	4,825	17.0	3,952	-18.1	3,752	-5.0	1,312	-728	-35.7	-	-
Installment Sales Finance Business	1,277	-38.9	-	-	-	-	-	-	-	-	-	-	-
Guarantee Business	7,495	38.6	9,499	26.7	9,390	-1.1	9,150	-2.6	5,008	206	4.3	-	-
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	438	3.1	480	9.6	502	4.6	518	3.2	507	-14	-2.7	-	-

## &lt;Reference&gt;

Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	541	-0.2	540	-0.2	535	-0.9	554	3.6	536	7	1.3	512	-7.6
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## [Ratio of Bad Debts Expenses]

Loan Business (%)	8.42	(2.43)	11.79	(3.37)	11.62	(-0.17)	11.67	(0.05)	5.10	(-0.66)	-	-	-
Unsecured Loans	8.67	(2.52)	12.13	(3.46)	11.92	(-0.21)	11.91	(-0.01)	5.20	(-0.70)	-	-	-
Secured Loans	1.07	(-0.34)	1.31	(0.24)	1.98	(0.67)	2.75	(0.77)	1.38	(0.50)	-	-	-
Credit Card Business	9.29	(1.09)	12.77	(3.48)	12.23	(-0.54)	14.14	(1.91)	5.42	(-1.53)	-	-	-
Installment Sales Finance Business	3.97	(-0.56)	-	-	-	-	-	-	-	-	-	-	-

## &lt;Reference&gt;

Guarantee Business	3.97	(0.79)	4.92	(0.95)	4.54	(-0.38)	2.76	(-1.78)	1.47	(-0.01)	-	-	-
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## Notes:1. Ratio of Bad Debts Expenses

Loan Business = Bad Debts Expenses of Loan Business / (Receivables Outstanding plus Loans to Borrowers in Bankruptcy or Under Reorganization)

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

Installment Sales Finance Business = Bad Debts Expenses of Installment Sales Finance Business / Installment Receivables

Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Receivables plus Payments in Subrogation)

:2. Figures in brackets indicate year-on-year change in percentage points.

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

[Based on Receivables Outstanding]	2007/3		2008/3		2009/3		2010/3		2010/9	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Amount of Bad Debts Expenses (Millions of yen)	125,515	100.0	155,211	100.0	135,736	100.0	128,151	100.0	51,137	100.0
Personal Bankruptcy	19,089	15.2	14,946	9.6	8,912	6.6	7,180	5.6	2,697	5.3
Failure to Locate Borrowers	2,932	2.3	1,710	1.1	940	0.7	691	0.5	296	0.6
Borrowers' Inability of Making Repayments, etc.	57,062	45.5	69,915	45.1	59,278	43.7	66,654	52.0	21,826	42.7
ACOM's Voluntary Waiver of Repayments	46,430	37.0	68,638	44.2	66,604	49.0	53,624	41.9	26,317	51.4
Waiver of Repayments accompanied with Interest Repayments	41,880	-	58,838	-	57,354	-	46,414	-	25,056	-

## 23. Non-performing Loans (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9	
		%		%		%		%		%
Total Amount of Non-performing Loans	141,307	9.44	124,767	9.44	116,132	9.89	109,134	9.87	107,188	10.61
Loans to Borrowers in Bankruptcy or Under Reorganization	6,120	0.41	4,824	0.37	3,409	0.29	2,767	0.25	2,525	0.25
Applications for Bankruptcy are Proceeded	1,026	0.07	557	0.04	344	0.03	281	0.03	249	0.02
Applications for The Civil Rehabilitation are Proceeded	2,430	0.16	1,695	0.13	1,030	0.09	941	0.09	917	0.09
Applications for The Civil Rehabilitation are Determined	2,108	0.14	1,924	0.15	1,486	0.13	1,055	0.10	904	0.09
Loans in Arrears	80,976	5.41	75,690	5.73	72,841	6.21	61,060	5.52	59,623	5.90
Loans Past Due for Three Months or More	499	0.03	727	0.06	935	0.08	1,443	0.13	2,385	0.24
Restructured Loans	53,711	3.59	43,524	3.29	38,945	3.32	43,863	3.97	42,653	4.22

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)

	2007/3		2008/3		2009/3		2010/3		2010/9	
		%		%		%		%		%
11 days ≤ < 3 months	17,223	1.15	19,709	1.49	16,888	1.44	14,433	1.31	15,813	1.57
31 days ≤ < 3 months	6,586	0.44	7,603	0.58	7,388	0.63	7,014	0.63	7,501	0.74
11 days ≤ < 31 days	10,637	0.71	12,106	0.92	9,499	0.81	7,419	0.67	8,311	0.82

## 24. Allowance for doubtful accounts (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9		2011/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for doubtful accounts (Millions of yen)	121,000	-1.4	108,500	-10.3	84,000	-22.6	61,700	-26.5	56,000	-36.9	-	-
Ratio of Allowance (%)	7.72	-	8.00	-	6.98	-	5.46	-	5.42	-	-	-
General Allowance	54,257	-18.8	48,657	-10.3	44,347	-8.9	32,555	-26.6	26,658	-47.4	-	-
Unsecured Consumer Loans	48,963	-20.0	44,436	-9.2	40,759	-8.3	29,178	-28.4	23,724	-49.8	-	-
Specific Allowance	65,145	20.0	58,843	-9.7	38,733	-34.2	28,374	-26.7	28,591	-22.8	-	-
Increase or Decrease in Allowance	-1,700	-	-12,500	-	-24,500	-	-22,300	-	-5,700	-	-	-
Provision for Loss on Guarantees	3,670	10.2	3,490	-4.9	3,390	-2.9	8,270	144.0	7,850	0.4	-	-
Increase or Decrease in Allowance	340	-24.4	-180	-	-100	-	4,880	-	-420	-	-	-

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)

	2007/3		2008/3		2009/3		2010/3		2010/9		2011/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Provision for Loss on Interest Repayment (Millions of yen)	490,000	-	374,800	-	283,400	-	204,500	-	202,300	-	-	-
Increase or Decrease in Provision	466,300	-	-115,200	-	-91,400	-	-78,900	-	-2,200	-	-	-

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)

	2007/3		2008/3		2009/3		2010/3		2010/9			2011/3(E)			
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)	yoy %	ytd %	C.R.(%)	yoy %	C.R.(%)		
Borrowings	888,587	100.0	774,407	100.0	680,734	100.0	705,387	100.0	677,527	-11.1	-3.9	100.0	622,800	-11.7	100.0
Indirect	580,627	65.3	514,407	66.4	445,734	65.5	463,887	65.8	436,524	-14.0	-5.9	64.4	404,700	-12.8	65.0
City Banks, etc.	68,177	7.7	90,238	11.7	79,365	11.7	107,757	15.3	93,817	-23.5	-12.9	13.8	-	-	-
Regional Banks	18,433	2.1	17,271	2.2	18,222	2.7	14,743	2.1	14,556	-17.8	-1.3	2.2	-	-	-
Trust Banks	269,340	30.3	176,945	22.8	149,541	22.0	162,578	23.0	159,518	-6.3	-1.9	23.5	-	-	-
Foreign Banks	7,500	0.8	7,500	1.0	6,000	0.9	5,000	0.7	8,000	60.0	60.0	1.2	-	-	-
Life Insurance Companies	112,581	12.7	95,909	12.4	76,510	11.2	62,820	8.9	50,857	-28.9	-19.0	7.5	-	-	-
Non-life Insurance Companies	16,530	1.8	11,144	1.4	9,072	1.3	8,088	1.1	7,734	-13.5	-4.4	1.1	-	-	-
Others	88,066	9.9	115,400	14.9	107,024	15.7	102,901	14.6	102,042	-8.3	-0.8	15.1	-	-	-
Direct	307,960	34.7	260,000	33.6	235,000	34.5	241,500	34.2	241,002	-5.5	-0.2	35.6	218,100	-9.7	35.0
Straight Bonds	260,000	29.3	260,000	33.6	235,000	34.5	221,500	31.4	222,252	-5.4	0.3	32.8	-	-	-
Asset Based Lending	-	-	-	-	-	-	20,000	2.8	18,750	-6.3	-6.3	2.8	-	-	-
Commercial Papers	40,000	4.5	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	7,960	0.9	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-term Loans Payable	60,000	6.8	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term Loans Payable	828,587	93.2	774,407	100.0	680,734	100.0	705,387	100.0	677,527	-11.1	-3.9	100.0	622,800	-11.7	100.0
Fixed	762,560	85.8	717,872	92.7	612,400	90.0	630,422	89.4	606,209	-10.8	-3.8	89.5	571,100	-9.4	91.7
Interest Rate Swaps (Notional)	236,505	26.6	228,987	29.6	189,485	27.8	238,764	33.8	238,333	-5.4	-0.2	35.2	-	-	-
Average Interest Rate on Funds Procured During the Year (%)	1.86	-	1.94	-	2.04	-	2.28	-	2.42	-	-	-	2.46	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.53	-	1.64	-	1.79	-	1.74	-	1.82	-	-	-	1.82	-	-
Floating Interest Rate	1.81	-	2.11	-	2.30	-	2.07	-	1.94	-	-	-	1.96	-	-
Fixed Interest Rate	1.87	-	1.93	-	2.01	-	2.30	-	2.47	-	-	-	2.52	-	-
Short-term	0.46	-	0.87	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	1.95	-	1.95	-	2.04	-	2.28	-	2.42	-	-	-	2.46	-	-
Direct	1.53	-	1.72	-	1.84	-	1.92	-	2.22	-	-	-	2.24	-	-
Indirect	2.04	-	2.02	-	2.10	-	2.41	-	2.44	-	-	-	2.58	-	-
<Reference>															
Term Average of Long-term Prime Rate	2.39	-	2.30	-	2.31	-	1.87	-	1.51	-	-	-	-	-	-

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)

	2007/3		2008/3		2009/3		2010/3		2010/9				2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Cardholders	1,175,910	-6.2	866,958	-26.3	580,134	-33.1	373,513	-35.6	277,832	-188,124	-40.4	-25.6	187,700	-49.7
Tie-up Card	721,805	4.9	493,923	-31.6	291,069	-41.1	161,163	-44.6	105,493	-111,286	-51.3	-34.5	-	-
Number of Accounts with Shopping Receivables	297,342	-1.9	231,634	-22.1	185,942	-19.7	145,135	-21.9	133,797	-38,500	-22.3	-7.8	-	-
Card Shopping Receivables	44,268	-6.9	37,682	-14.9	32,228	-14.5	26,485	-17.8	24,149	-5,191	-17.7	-8.8	21,200	-20.0
Revolving Receivables	40,660	-5.5	35,531	-12.6	30,813	-13.3	25,408	-17.5	23,167	-4,895	-17.4	-8.8	-	-
Revenue from Credit Card Business	5,770	-6.0	5,043	-12.6	4,269	-15.3	3,529	-17.3	1,524	-328	-17.7	-	2,800	-20.7
Number of Card Issuance Machines	1,136	-5.0	1,137	0.1	1,090	-4.1	788	-27.7	659	-411	-38.4	-16.4	-	-
MUJINKUN	1,003	5.1	1,005	0.2	976	-2.9	743	-23.9	614	-342	-35.8	-17.4	-	-
Loan Business Outlets	133	-45.0	132	-0.8	114	-13.6	45	-60.5	45	-69	-60.5	0.0	-	-

## 28. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2007/3		2008/3		2009/3		2010/3		2010/9				2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Customer Accounts	147,433	-28.4	-	-	-	-	-	-	-	-	-	-	-	-
Installment Receivables	32,147	-29.8	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted Receivables	28,425	-29.6	-	-	-	-	-	-	-	-	-	-	-	-
Revenue from Installment Sales Finance Business	3,492	-37.1	-	-	-	-	-	-	-	-	-	-	-	-
Ratio of Bad Debts Expenses (%)	3.97	-	-	-	-	-	-	-	-	-	-	-	-	-
Number of Merchant Venders	6,747	3.0	-	-	-	-	-	-	-	-	-	-	-	-

Notes :1. "Number of Customer Accounts" indicates the number of contracts with receivables outstanding.

:2. Adjusted Receivables indicate installment receivables excluding deferred income on installment sales finance.

## 29. Guarantee Business (ACOM)

(Millions of yen)

	2007/3		2008/3		2009/3		2010/3		2010/9				2011/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Accounts with Outstanding Balance	407,585	5.3	411,331	0.9	432,641	5.2	670,473	55.0	683,939	16,781	2.5	2.0	884,100	31.9
Guaranteed Receivables	179,549	9.6	181,795	1.3	193,862	6.6	317,240	63.6	324,941	11,404	3.6	2.4	437,600	37.9
Revenue from Credit Guarantee	10,869	14.5	11,363	4.6	11,894	4.7	14,074	18.3	9,449	4,136	77.9	-	21,400	52.1

30. Financial Ratios (ACOM)

	2007/3		2008/3		2009/3		2010/3		2010/9		2011/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Dividend Pay-out Ratio	-	-	46.9	-	65.0	18.1	-	-	-	-	-	-
Shareholders' Equity Ratio	23.8 (21.7)	-23.3 (-21.7)	27.9 (25.0)	4.1 (3.3)	30.9 (27.2)	3.0 (2.2)	31.2 (25.3)	0.3 (-1.9)	30.0 (24.0)	-0.5 (-1.0)	32.3 (23.6)	1.1 (-1.7)
Dividend on Equity	3.5	1.1	3.5	0.0	2.5	-1.0	0.4	-2.1	-	-	-	-
Return on Equity (ROE)	-64.3	-	7.5	-	3.8	-3.7	-2.3	-	-22.1	-	-13.0	-
Operating Income to Total Assets	-4.7	-	4.6	-	1.8	-2.8	0.4	-1.4	-4.5	-	-2.9	-
Ordinary Income to Total Assets	-4.5	-	4.7	-	1.9	-2.8	0.5	-1.4	-4.4	-	-2.8	-
Return on Assets (ROA)	-23.0	-	1.9	-	1.1	-0.8	-0.7	-	-6.8	-	-4.1	-
Operating Margin	-24.0	-	25.3	-	10.3	-15.0	2.4	-7.9	-27.0	-	-18.0	-
Ordinary Income to Operating Revenue	-23.2	-	26.0	-	11.1	-14.9	2.7	-8.4	-26.5	-	-17.4	-
Net Income Margin	-118.5	-	10.6	-	6.5	-4.1	-4.2	-	-41.1	-	-25.8	-
Current Ratio	595.7	148.2	646.0	50.3	642.7	-3.3	498.2	-144.5	541.7	-3.3	515.2	17.0
Fixed Assets Ratio	41.6	16.1	36.2	-5.4	29.1	-7.1	27.9	-1.2	27.9	-1.4	28.6	0.7
Interest Coverage (times)	-4.3	-	6.0	-	2.8	-3.2	1.3	-1.5	-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 annual percentage ratio.

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

:4. "Interest Coverage(time)"=(Operating Income+Financial Expenses)/Financial Expenses

<Reference> Financial Ratios (Consolidated)

	2007/3		2008/3		2009/3		2010/3		2010/9	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	22.2 (21.1)	-21.8 (-21.1)	24.9 (23.4)	2.7 (2.3)	27.7 (25.4)	2.8 (2.0)	29.3 (24.1)	1.6 (-1.3)	28.1 (22.9)	-0.4 (-0.8)
Return on Equity (ROE)	-63.6	-	7.7	-	3.0	-4.7	-1.6	-	-21.1	-
Return on Assets (ROA)	-21.2	-	1.8	-	0.8	-1.0	-0.5	-	-6.1	-

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

### 31. Per Share Data (ACOM)

(Yen)

		2007/3	2008/3	2009/3	2010/3	2010/9	2011/3(E)
Net Income	Non-consolidated	-2,795.68	213.23	107.69	-64.15	-288.34	-335.12
	Consolidated	-2,786.19	225.24	86.91	-46.18	-280.10	-324.90
Dividends		100.00	100.00	70.00	10.00	-	-
Net Assets	Non-consolidated	2,823.24	2,871.10	2,801.62	2,723.05	2,475.08	2,428.74
	Consolidated	2,863.16	2,950.01	2,831.36	2,773.59	2,532.24	2,490.27

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

(%)

		2007/3	2008/3	2009/3	2010/3	2010/9	2011/3(E)
Net Income	Non-consolidated	-	-	-49.5	-	-	-
	Consolidated	-	-	-61.4	-	-	-
Dividends		-28.6	0.0	-30.0	-85.7	-	-
Net Assets	Non-consolidated	-51.9	1.7	-2.4	-2.8	-11.6	-10.8
	Consolidated	-51.5	3.0	-4.0	-2.0	-10.7	-10.2

### 32. Shares Issued (ACOM)

(Thousands)

		2007/3	2008/3	2009/3	2010/3	2010/9	2011/3(E)
Average Number of Shares Issued		157,193	157,194	157,194	156,768	156,661	-
During the Year							
Number of Shares Issued		157,194	157,194	157,194	156,661	156,661	-
at Year-end							

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.