

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

November 9, 2010

Forward-looking Statement

The statements and figures contained in this Brief Statement of Second 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:	November 12, 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 second quarter.

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

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
2Q for FY March 2011	128,753	(9.2)	(26,674)	—	(25,985)	—	(43,880)	—
2Q for FY March 2010	141,722	(15.9)	8,069	(74.0)	9,227	(71.2)	2,440	(90.6)

	Net Income per Share	Net Income per Share Diluted
	(Yen)	(Yen)
2Q for FY March 2011	(280.10)	—
2Q for FY March 2010	15.55	—

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity	Net Assets Per Share
	(Millions of yen)	(Millions of yen)	%	(Yen)
2Q for FY March 2011	1,409,829	402,168	28.1	2,532.24
FY March 2010 (Annual)	1,482,520	439,269	29.3	2,773.59

<Reference> Owners' Equity: 396,704 million yen (09/2010) 434,515 million yen (03/2010)

2. Dividend Status

	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	—	0.00	—	—	—
FY March 2011 (Forecast)	—	—	—	0.00	0.00

<Note> Amendment to dividend forecast: None

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)
Annual	240,700	(13.7)	(31,900)	—	(31,100)	—	(50,900)	—	(324.90)

<Note> Amendment to business results forecast: Applicable

For revision of the consolidated business forecast, please refer to "Revision of Business Forecast for the Fiscal Year Ending March 2011" released on November 9, 2010.

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

(1) Change in important subsidiaries during the second 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)

Second 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

Second 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)

Second Quarter of FY March 31, 2011:	156,661,604 shares
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Second Quarter of FY March 31, 2010:	156,875,091 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.

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(Note) ACOM plans to hold the second quarter financial results conference and conference call for financial analysts and institutional investors on November 10, 2010.

1. Quarterly Qualitative Information on Consolidated Business Results

(1) Qualitative Information on Consolidated Business Results

Japanese economy continued its mild recovery for the six months ended September 30, 2010. However, the rate of recovery has slowed down due to deceleration of foreign economy and influence of rising yen on corporate minds. Moreover, the unemployment rate has increased in severity.

The business environment surrounding us also increased in severity as requests for interest repayments remained at high level and coping with fully enacted Money Lending Business Act in June.

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 operates loan business in the Kingdom of Thailand and banking business in Indonesia.

For the six months ended September 30, 2010, ACOM worked on preparations for revised Money Lending Business Act, fully enacted on June 18, 2010. 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., while cultivating new affiliates for credit guarantee business and further improving efficacy of cost structure.

For the six months ended September 30, 2010, consolidated operating revenue decreased 12,968 million yen year-on-year to 128,753 million yen (down 9.2% year-on-year) mainly due to year-on-year decrease of 17,245 million yen in interest on operating loans. Operating expenses, on the other hand, increased 21,776 million yen to 155,428 million yen (up 16.3% year-on-year). Although provision of allowance for doubtful account showed year-on-year decrease of 28,330 million yen, provision for loss on interest repayment showed year-on-year increase of 59,696 million yen to 68,402 million yen. As a result, operating loss and ordinary loss were 26,674 million yen and 25,985 million yen, respectively. There was 14,994 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 were adopted for the six months ended September 30, 2010. Therefore, 43,880 million yen of net loss was booked.

(2) Qualitative Information on Consolidated Financial Position

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

Compared to the end of the prior fiscal year, total assets decreased 72,690 million yen, and shareholders' equity decreased 37,811 million yen, leading to 1.2 percentage points decrease to 28.1% in shareholders' equity ratio. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current and noncurrent assets decreased 67,031 million yen and 5,658 million yen, respectively. The change in current asset mainly consists of decreases in accounts receivable-operating loans (down by 94,814 million yen), accounts receivable-installments (down by 5,214 million yen), purchased receivables (down by 2,130 million yen), stocks of parent company (down by 1,231 million yen), and increases in cash and deposits (up 9,959 million yen), loans receivable of banking business (up 4,305 million yen), trading account securities (up 1,623 million yen), and short-term loans receivable (up 19,995 million yen). The main change in noncurrent assets includes decrease of investment securities (down by 2,942 million yen) and guarantee deposits (down by 1,455 million yen).

(Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were decreases of 22,543 million yen, 13,045 million yen, and 35,589 million yen, respectively. The breakdown of major increases and decreases in liabilities includes: provision for loss on interest repayment (down by 2,200 million yen), loans and bonds payable (down by 30,357 million yen), and deposits of banking business (up 5,248 million yen), and asset retirement obligations (up 5,095 million yen).

(Net Assets)

Changes in the net assets accounts include increases in valuation and translation adjustments by 6,852 million yen and minority interests by 710 million yen. In addition, the shareholders' equity decreased by 44,663 million yen as retained earnings showed a decrease of 44,663 million yen. As a result, the net assets decreased by 37,101 million yen.

(B) Status of cash flows

Cash and cash equivalents ("funds") for the end of the second quarter consolidated accounting period was 163,308 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 58,222 million yen. The increase was mainly attributable to 40,661 million yen in loss before income taxes, and a decrease of 6,111 million yen due to a decrease in provision of allowance for doubtful accounts, an increase of 93,786 million yen due to a decrease in accounts receivable-operating loans, an increase of 5,200 million yen due to a decrease in accounts receivable-installment, an increase of 5,301 million yen due to an increase in deposits of banking business.

(Cash flow from investing activities)

Funds from investing activities increased by 1,985 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 30,561 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 29,751 million yen, and cash dividends paid of 775 million yen.

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

As for future business environment, risk factors such as requests for interest repayment and unclear economic condition continue to remain. The ACOM Group will be under management policy to promote aggressive business activity, group wide management reform, and business alliance with MUFG Group.

With respect to the full year business forecast, we expect consolidated operating revenue of 240,700 million yen (down 13.7% year-on-year), operating loss of 31,900 million yen, ordinary loss of 31,100 million yen, and net loss of 50,900 million yen due to provision for loss on interest repayment and impairment loss in investment securities.

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) Special Method of Accounting for the Preparation of 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) Accounting Standard Concerning Equity-Method and Practical Solution on Accounting for Equity-Method Affiliates

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

This change has no impact on operating loss, ordinary loss and loss before income taxes for the six months ended September 30, 2010.

(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, March 31, 2008) and "Guidance on Application of Accounting Standard Concerning Asset Retirement Obligations" (Guidance No.21, March 31, 2008) has been applied.

This change has caused operating loss and ordinary loss to increase by 95 million yen. Loss before income taxes increased by 4,146 million yen for the six months ended September 30, 2010.

The beginning balance of asset retirement obligations due to this application is 5,075 million yen.

The change of asset retirement obligations due to this application is 19 million yen.

(C) Application of Accounting Standard for Business Combinations, etc.

Since this second quarter consolidated accounting period, "Accounting Standard Concerning Business Combinations" (Accounting Standard No. 21, December 26, 2008), "Accounting Standard Concerning Consolidated Financial Report" (Accounting Standard No. 22, December 26, 2008), partial revision of "Accounting Standard Concerning Research and Development Expenses" (Accounting Standard No. 23, December 26, 2008), "Accounting Standard Concerning Business Divestitures" (Accounting Standard No. 7, December 26, 2008), "Accounting Standard Concerning Equity-Method" (Accounting Standard No. 16, December 26, 2008), and "Guidance on Accounting Standard Concerning Business Combinations and Accounting Standard Concerning Business Divestiture" (Guidance No. 10 issued by ASBJ on December 26, 2008) have been applied.

2) Change in Method of Presentation

<Quarterly Consolidated Statement of Income>

(For the Six Months ended September 30, 2010)

The items presented as "Revenue from credit card business (sogo-assen-syueki)" and "Revenue from installment sales finance business (kohin-assen-syueki)" for the six months ended September 30, 2010 have been presented as "Revenue from credit card business (hokatsu-shinyokonyu-assen-syueki)" and "Revenue from installment sales finance business (kobetsu-shinyokonyu-assen-syueki)," respectively, due to the revision to the Installment Sales Act.

Based on "Accounting Standard Concerning Consolidated Financial Report" (Accounting Standard No.22, December 26, 2008) which changed cabinet office ordinance concerning rules for financial reports (Cabinet Office Ordinance No.5 on March 24, 2009), items of loss before minority interests are presented for the six months ended September 30, 2010.

"Foreign exchange losses" of non-operating expenses, which was separately presented for the six months ended September 30, 2009, has been included in "other" of non-operating expenses for the six months ended September 30, 2010 as it is less than twenty-hundredths of total non-operating expenses.

"Foreign exchange losses" for the six months ended September 30, 2010 was 4 million yen.

"Loss on insurance cancellation" of non-operating expenses, which was included in "other" of non-operating

expenses for the six months ended September 30, 2009, has been separately presented for the six months ended September 30, 2010 as it exceeds twenty-hundredths of total non-operating expenses.

"Loss on insurance cancellation" for the six months ended September 30, 2009 was 2 million yen.

"Loss on investments in partnership" of non-operating expenses, which was included in "other" of non-operating expenses for the six months ended September 30, 2009, has been separately presented for the six months ended September 30, 2010 as it exceeds twenty-hundredths of total non-operating expenses.

"Loss on investments in partnership" for the six months ended September 30, 2009 was 15 million yen.

(For the Current Second Quarter)

The items presented as "Revenue from credit card business (sogo-assen-syueki)" and "Revenue from installment sales finance business (kohin-assen-syueki)" for the second quarter of the prior fiscal year have been presented as "Revenue from credit card business (hokatsu-shinyokonyu-assen-syueki)" and "Revenue from installment sales finance business (kobetsu-shinyokonyu-assen-syueki)," respectively, due to the revision to the Installment Sales Act.

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

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

"Foreign exchange losses" for the current second quarter was 2 million yen.

"Loss on investments in partnership" of non-operating expenses, which was included in "other" of non-operating expenses for the second quarter of the prior fiscal year, has been separately presented for the current second quarter as it exceeds twenty-hundredths of total non-operating expenses.

"Loss on investments in partnership" for the second quarter of the prior fiscal year was 15 million yen.

"Loss on disposal of supplies" of non-operating expenses, which was included in "other" of non-operating expenses for the second quarter of the prior fiscal year, has been separately presented for the current second quarter as it exceeds twenty-hundredths of total non-operating expenses.

"Loss on disposal of supplies" for the second quarter of the prior fiscal year was 5 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 September 30, 2010		As of March 31, 2010 (Summary)	
Assets				
Current assets				
Cash and deposits	*3	93,707	*3	83,747
Accounts receivable-operating loans	*2, *5	1,078,731	*2, *5	1,173,545
Loans receivable of banking business		29,637		25,331
Accounts receivable-installment		53,190		58,404
Purchased receivables		13,179		15,310
Short-term investment securities		21,290		21,700
Stocks of parent company		4,744		5,976
Operational investment securities		1,487		1,966
Trading account securities		4,044		2,421
Merchandise and finished goods		334		1,036
Raw materials and supplies		85		103
Deferred tax assets		25,163		26,589
Short-term loans receivable		49,988		29,992
Other		28,879		31,491
Allowance for doubtful accounts		(63,140)		(69,262)
Total current assets		<u>1,341,324</u>		<u>1,408,356</u>
Noncurrent assets				
Property, plant and equipment				
Buildings and structures, net	*1	9,607	*1	9,224
Equipment, net	*1	10,775	*1	11,091
Land		6,535		6,535
Other, net	*1	585	*1	545
Total property, plant and equipment		<u>27,503</u>		<u>27,396</u>
Intangible assets				
Goodwill		7,210		7,469
Other		137		227
Total intangible assets		<u>7,348</u>		<u>7,697</u>
Investments and other assets				
Investment securities		19,142		22,085
Deferred tax assets		466		484
Guarantee deposits		7,204		8,660
Prepaid pension cost		3,062		3,757
Other	*5	4,907	*5	5,268
Allowance for doubtful accounts		(1,131)		(1,187)
Total investments and other assets		<u>33,653</u>		<u>39,069</u>
Total noncurrent assets		<u>68,505</u>		<u>74,163</u>
Total assets		<u>1,409,829</u>		<u>1,482,520</u>

(Millions of yen)

	As of September 30, 2010	As of March 31, 2010 (Summary)
Liabilities		
Current liabilities		
Notes and accounts payable-trade	718	760
Short-term loans payable	2,448	4,112
Current portion of long-term loans payable	*2 185,114	*2 183,976
Current portion of bonds	36,967	51,654
Deposits of banking business	39,823	34,574
Income taxes payable	1,089	792
Provision for loss on guarantees	*4 7,857	*4 8,275
Asset retirement obligations	9	-
Deferred installment income	3,381	3,809
Other	9,857	21,855
Total current liabilities	287,267	309,811
Noncurrent liabilities		
Bonds payable	206,378	191,249
Long-term loans payable	*2 301,302	*2 331,577
Deferred tax liabilities	1,741	2,240
Provision for retirement benefits	75	144
Provision for directors' retirement benefits	11	33
Provision for loss on interest repayment	202,300	204,500
Asset retirement obligations	5,085	-
Other	3,496	3,693
Total noncurrent liabilities	720,393	733,439
Total liabilities	1,007,661	1,043,250
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	279,230	323,894
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	399,280	443,944
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	945	(6,161)
Foreign currency translation adjustment	(3,521)	(3,266)
Total valuation and translation adjustments	(2,575)	(9,428)
Minority interests	5,463	4,753
Total net assets	402,168	439,269
Total liabilities and net assets	1,409,829	1,482,520

(2) Quarterly Consolidated Statements of Income
[Six month ended September 30, 2010]

(Millions of yen)

	For the six months ended September 30, 2009		For the six months ended September 30, 2010	
Operating revenue				
Interest on operating loans		120,094		102,848
Interest on loans of banking business		1,285		1,642
Credit card revenue		1,863		1,527
Per-item revenue		1,784		1,569
Revenue from credit guarantee		4,289		8,829
Collection from purchased receivable		5,835		4,321
Other financial revenue	*1	800	*1	354
Other operating revenue		5,768		7,661
Total operating revenue		141,722		128,753
Operating expenses				
Financial expenses	*2	11,160	*2	10,992
Cost of purchased receivable		3,198		1,794
Other operating expenses	*3	119,292	*3	142,641
Total operating expenses		133,652		155,428
Operating income (loss)		8,069		(26,674)
Non-operating income				
Interest income		128		132
Dividends income		331		209
Equity in earnings of affiliates		-		2
Amortization of negative goodwill		513		-
House rent income		198		152
Other		119		260
Total non-operating income		1,291		757
Non-operating expenses				
Interest expenses		0		2
Equity in losses of affiliates		24		-
Foreign exchange losses		53		-
Loss on insurance cancellation		-		24
Loss on investments in partnership		-		17
Other		55		23
Total non-operating expenses		134		68
Ordinary income (loss)		9,227		(25,985)
Extraordinary income				
Gain on sales of noncurrent assets		2		218
Gain on sales of investment securities		458		99
Gain on transfer from business divestitures		1,323		-
Other		6		-
Total extraordinary income		1,790		318
Extraordinary loss				
Loss on sales of noncurrent assets		9		12
Loss on retirement of noncurrent assets		337		77
Impairment loss		-		90
Loss on valuation of stocks of parent company		-		5,420
Loss on sales of investment securities		-		14
Loss on valuation of investment securities		43		5,289
Loss on adjustment for changes of accounting standard for asset retirement obligations		-		4,051
Restructuring loss		87		-
Other		12		37
Total extraordinary loss		490		14,994
Income (loss) before income taxes		10,527		(40,661)
Income taxes-current		270		973
Income taxes-deferred		6,890		1,476
Total income taxes		7,161		2,449
Income (loss) before minority interests		-		(43,111)
Minority interests in income		926		769
Net income (loss)		2,440		(43,880)

[Current second quarter]

(Millions of yen)

	For the second quarter of the prior fiscal year		For the current second quarter	
Operating revenue				
Interest on operating loans		59,358		49,730
Interest on loans of banking business		687		857
Credit card revenue		914		746
Per-item revenue		890		767
Revenue from credit guarantee		2,525		4,672
Collection from purchased receivable		3,322		2,061
Other financial revenue	*1	458	*1	228
Other operating revenue		3,001		3,377
Total operating revenue		71,159		62,442
Operating expenses				
Financial expenses	*2	5,765	*2	5,697
Cost of purchased receivable		1,939		912
Other operating expenses	*3	64,389	*3	104,651
Total operating expenses		72,094		111,261
Operating income (loss)		(935)		(48,818)
Non-operating income				
Interest income		68		66
Dividends income		9		6
Equity in earnings of affiliates		-		1
House rent income		99		75
Other		42		50
Total non-operating income		219		200
Non-operating expenses				
Interest expenses		0		1
Equity in losses of affiliates		9		-
Foreign exchange losses		49		-
Loss on investments in partnership		-		17
Loss on disposal of supplies		-		8
Other		44		10
Total non-operating expenses		103		38
Ordinary income (loss)		(819)		(48,656)
Extraordinary income				
Gain on sales of noncurrent assets		2		218
Gain on sales of investment securities		242		-
Other		5		-
Total extraordinary income		250		218
Extraordinary loss				
Loss on sales of noncurrent assets		1		12
Loss on retirement of noncurrent assets		199		48
Impairment loss		-		90
Loss on valuation of stocks of parent company		-		195
Loss on sales of investment securities		-		14
Loss on valuation of investment securities		43		336
Other		7		26
Total extraordinary loss		251		723
Income (loss) before income taxes		(820)		(49,161)
Income taxes-current		164		261
Income taxes-deferred		3,693		634
Total income taxes		3,857		895
Income (loss) before minority interests		-		(50,057)
Minority interests in income		145		340
Net income (loss)		(4,822)		(50,397)

(3) Quarterly Consolidated Statements of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2009	For the six months ended September 30, 2010
Net cash provided by (used in) operating activities		
Income (loss) before income taxes	10,527	(40,661)
Depreciation and amortization	1,236	1,096
Impairment loss	-	90
Amortization of goodwill	43	259
Amortization of negative goodwill	(513)	-
Increase (decrease) in allowance for doubtful accounts	2,527	(6,111)
Increase (decrease) in provision for loss on guarantees	(43)	(417)
Increase (decrease) in provision for retirement benefits	11	(68)
Increase (decrease) in provision for directors' retirement benefits	(41)	(21)
Increase (decrease) in provision for loss on interest repayment	(65,200)	(2,200)
Interest and dividends income	(460)	(341)
Interest expenses	0	2
Amortization of bond issuance cost	-	171
Foreign exchange losses (gains)	(91)	(30)
Equity in (earnings) losses of affiliates	24	(2)
Loss (gain) on sales of property, plant and equipment	(0)	(206)
Loss on retirement of property, plant and equipment	337	77
Loss (gain) on sales of investment securities	(458)	(85)
Loss (gain) on valuation of stocks of parent company	-	5,420
Loss (gain) on valuation of investment securities	43	5,289
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	4,051
Decrease (increase) in operating loans	73,227	93,786
Decrease (increase) in loans receivable of banking business	199	(4,349)
Decrease (increase) in accounts receivable-installment	3,724	5,200
Decrease (increase) in purchased receivables	2,570	2,130
Decrease (increase) in investment securities for sale	72	479
Decrease (increase) in trading account securities	(2,992)	(1,639)
Decrease (increase) in inventories	77	719
Decrease (increase) in other current assets	556	2,299
Decrease (increase) in prepaid pension costs	927	694
Increase (decrease) in notes and accounts payable-trade	44	(41)
Increase (decrease) in deposits of banking business	3,245	5,301
Increase (decrease) in deferred installment income	(142)	(425)
Increase (decrease) in other current liabilities	(4,539)	(4,682)
Increase (decrease) by other operating activities	(520)	(137)
Subtotal	24,396	65,646
Interest and dividends income received	490	339
Interest expenses paid	(0)	(2)
Business structure improvement expenses paid	-	(7,343)
Income taxes refund	442	261
Income taxes paid	(319)	(678)
Net cash provided by (used in) operating activities	25,010	58,222

(Millions of yen)

	For the six months ended September 30, 2009	For the six months ended September 30, 2010
Net cash provided by (used in) investing activities		
Proceeds from withdrawal of time deposits	1	-
Purchase of property, plant and equipment	(684)	(282)
Proceeds from sales of property, plant and equipment	4	366
Proceeds from sales of investment securities	780	217
Purchase of investment in subsidiaries	(3,577)	-
Proceeds from sales of investment in subsidiaries	170	-
Payments for transfer of business	(5,200)	-
Proceeds from transfer of business	680	-
Increase (decrease) by other investing activities	(18)	1,683
Net cash provided by (used in) investing activities	(7,843)	1,985
Net cash provided by (used in) financing activities		
Increase in short-term loans payable	58,053	15,904
Decrease in short-term loans payable	(72,286)	(17,556)
Proceeds from issuance of bonds	-	30,827
Redemption of bonds	(8,190)	(30,247)
Proceeds from long-term loans payable	99,310	38,558
Repayment of long-term loans payable	(69,469)	(67,236)
Repayments of finance lease obligations	(2)	(34)
Purchase of treasury stock	(1,285)	-
Cash dividends paid	(3,144)	(775)
Net cash provided by (used in) financing activities	2,984	(30,561)
Effect of exchange rate change on cash and cash equivalents	384	(62)
Net increase (decrease) in cash and cash equivalents	20,536	29,584
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	*1 151,909	*1 163,308

(4) Notes Concerning the Premise of a Going Concern

For the six months ended September 30, 2010 (from April 1, 2010 to September 30, 2010)

There are no relevant items.

(5) Segment Information

For the six months ended September 30, 2009 (from April 1, 2009 to September 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 card 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 card business", "guarantee business", "loan servicing business" and "overseas financial business" as our reportable segments.

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

For the six months ended September 30, 2010 (from April 1, 2010 to September 30, 2010)

(Millions of yen)

	Reportable Segments					Other (Note)	Total
	Loan and Credit Card Business	Guarantee Business	Loan Servicing Business	Overseas Financial Business	Total		
Operating revenue							
Operating revenue received from external clients	98,948	9,834	4,632	12,658	126,073	2,679	128,753
Intrasegment internal operating revenue or transfer	62	-	11	(14)	60	91	152
Total	99,011	9,834	4,644	12,644	126,134	2,771	128,906
Segment Income (loss)	(32,191)	2,230	406	1,970	(27,583)	368	(27,215)

(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.

For the current second quarter (from July 1, 2010 to September 30, 2010)

(Millions of yen)

	Reportable Segments					Other (Note)	Total
	Loan and Credit Card Business	Guarantee Business	Loan Servicing Business	Overseas Financial Business	Total		
Operating revenue							
Operating revenue received from external clients	47,592	5,311	2,217	6,505	61,626	816	62,442
Intrasegment internal operating revenue or transfer	-	-	6	(67)	(61)	-	(61)
Total	47,592	5,311	2,223	6,437	61,564	816	62,381
Segment Income (loss)	(51,315)	1,307	84	1,030	(48,893)	(82)	(48,975)

(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

For the six months ended September 30, 2010 (from April 1, 2010 to September 30, 2010)

(Millions of yen)

Income	Amounts
Total reportable segment	(27,583)
Income categorized in "Other"	368
Elimination of intrasegment transactions	387
Adjustments due to standardization of accounting between parent company	153
Operating income (loss) in consolidated statements of income	(26,674)

For the current second quarter (from July 1, 2010 to September 30, 2010)

(Millions of yen)

Income	Amounts
Total reportable segment	(48,893)
Income categorized in "Other"	(82)
Elimination of intrasegment transactions	218
Adjustments due to standardization of accounting between parent company	(61)
Operating income (loss) in consolidated statements of income	(48,818)

- (6) Notes in Case of any Significant Change in the Amount of Shareholders' Equity
For the six months ended September 30, 2010 (from April 1, 2010 to September 30, 2010)
There are no relevant items.

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

As of the end of current second quarter (September 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) 42,667	*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	39,196 <35,017>	Accounts receivable-operating loans	45,678 <37,878>
(2) Secured liabilities		(2) Secured liabilities	
Current portion of long-term loans payable	8,038 <4,999>	Current portion of long-term loans payable	9,209 <3,749>
Long-term loans payable	14,889 <13,751>	Long-term loans payable	18,588 <16,250>
Total	22,927 <18,750>	Total	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, 35,017 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 1,673 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	324,941	Guaranteed receivables	317,240
Guarantees given of banking business	870	Guarantees given of banking business	574
Provision for loss on guarantees	7,857	Provision for loss on guarantees	8,275
Net	317,953	Net	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	<2,747> 2,747	Loans exclusive of accrued interest to bankrupt parties, parties in rehabilitation and reorganization, and others	Category
Loans in arrears	<21,904> 61,629	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.	Amount
Loans overdue by 3 months or more	<18,309> 4,118	Loans other than the above that are overdue by 3 months or more.	Classification criteria
Restructured loans	<50,820> 45,148	Loans other than the above on which favorable terms have been granted, such as the waiving of interest.	Loans to bankrupt parties
Total	<93,782> 113,643		Loans in arrears
			Loans overdue by 3 months or more
			Restructured loans
			Total
<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 six months ended September 30, 2009 (From April 1, 2009 to September 30, 2009)	For the six months ended September 30, 2010 (From April 1, 2010 to September 30, 2010)																																																																																		
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Same as left</p>	Interest on deposits	6	Interest on securities	48	Interest on loans	13	Gain on trading account securities	0	Gain on valuation of derivatives	68	Interest expenses	3,027	Interest on bonds	1,528	Amortization of bond issuance cost	54	Interest expenses for deposits of banking business	517	Foreign exchange losses	228	Advertising expenses	1,471	Provision of allowance for doubtful accounts	17,130	Provision for loss on guarantees	1,009	Provision for loss on interest repayment	66,162	Employees' salaries and bonuses	4,656	Retirement benefit expenses	416	Provision for directors' retirement benefits	3	Rent expenses	2,102	Depreciation	551	Commission fee	6,412	Amortization of goodwill	129
Interest on deposits	14																																																																																
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Notes to Quarterly Consolidated Statements of Cash Flows

For the six months ended September 30, 2009 (From April 1, 2009 to September 30, 2009)	For the six months ended September 30, 2010 (From April 1, 2010 to September 30, 2010)
*1. Relationship between cash and cash equivalents at the end of accounting period and consolidated balance sheet items as of September 30, 2009. (Millions of yen)	*1. Relationship between cash and cash equivalents at the end of accounting period and consolidated balance sheet items as of September 30, 2010. (Millions of yen)
Cash and deposits 97,527	Cash and deposits 93,707
Short-term investment securities 20,890	Short-term investment securities 21,290
Short-term loans receivable 34,990	Short-term loans receivable 49,988
Time deposits which term of deposit is more than 3 months (4)	Time deposits which term of deposit is more than 3 months (4)
Cash reserved for deposit of banking business (1,493)	Cash reserved for deposit of banking business (1,673)
<u>Cash and cash equivalents 151,909</u>	<u>Cash and cash equivalents 163,308</u>

(Note to Short-term Investment Securities)

The end of current second quarter accounting period (September 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	16,049	18,401	2,351
(b) Bonds			
Government/municipal	52	55	3
Corporate	-	-	-
Miscellaneous	-	-	-
(c) Other	922	682	(239)
Total	17,024	19,139	2,115

Note: Other securities with market values were treated with an impairment loss of 10,705 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 Consolidated Statistics per Share

(A) Net assets per share

As of the end of the current second quarter (As of September 30, 2010)	As of the end of the prior fiscal year (As of March 31, 2010)
(Yen) Net assets per share 2,532.24	(Yen) Net assets per share 2,773.59

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

	As of the end of the current second quarter (As of September 30, 2010)	As of the end of the prior fiscal year (As of March 31, 2010)
Total net assets (Millions of yen)	402,168	439,269
The amounts deducted from total net assets (Millions of yen)	5,463	4,753
[Minority interests included in the above] (Millions of yen)	[5,463]	[4,753]
Amounts of net assets related to common shares at the end of quarterly consolidated accounting period (Millions of yen)	396,704	434,515
Number of common shares to calculate net assets per share at the end of quarterly consolidated accounting period	156,661,604 shares	156,661,604 shares

(B) Net income (loss) per share

For the six months ended September 30, 2009 (From April 1, 2009 to September 30, 2009)	For the six months ended September 30, 2010 (From April 1, 2010 to September 30, 2010)
(Yen) Net income per share 15.55	(Yen) Net income (loss) per share (280.10)
Diluted net income per share is not stated as there are no residual securities with dilutive effects.	Since net loss per share is posted, net income per share diluted is omitted. Also, there are no residual securities with dilutive effects.

Note: Net income (loss) per share is calculated based on the following data.

	For the six months ended September 30, 2009 (From April 1, 2009 to September 30, 2009)	For the six months ended September 30, 2010 (From April 1, 2010 to September 30, 2010)
Net income per share		
Net income (loss) (Millions of yen)	2,440	(43,880)
Net income not available to common shareholders (Millions of yen)	-	-
Net income (loss) related to common shares (Millions of yen)	2,440	(43,880)
Weighted average number of common shares during accounting period	156,875,091 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)	[-]	[-]
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	-	Out of the residual securities which were not included in calculation of net income per share diluted as having no diluting impacts at end of the prior fiscal year, 119,110 shares in stock options of the filing company (treasury stock method) are no longer residual securities, as the period for handling exercise of options terminated on June 30, 2010.

For the second quarter of the prior fiscal year (From July 1, 2009 to September 30, 2009)	For the current second quarter (From July 1, 2010 to September 30, 2010)
<p style="text-align: right;">(Yen)</p> Net income (loss) per share (30.78) Since net loss per share is posted, net Income per share diluted is omitted.	<p style="text-align: right;">(Yen)</p> Net income (loss) per share (321.70) Since net loss per share is posted, net Income per share diluted is omitted. Also, diluted net income per share is not stated as there are no residual securities with dilutive

Note: Net income (loss) per share is calculated based on the following data.

	For the second quarter of the prior fiscal year (From July 1, 2009 to September 30, 2009)	For the current second quarter (From July 1, 2010 to September 30, 2010)
Net loss per share		
Net income (loss) (Millions of yen)	(4,822)	(50,397)
Net income not available to common shareholders (Millions of yen)	-	-
Net income (loss) related to common shares (Millions of yen)	(4,822)	(50,397)
Weighted average number of common shares during accounting period	156,673,348 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)	-	-
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	-	Out of the residual securities which were not included in calculation of net income per share diluted as having no diluting impacts at end of the prior fiscal year, 119,110 shares in stock options of the filing company (treasury stock method) are no longer residual securities, as the period for handling exercise of options terminated on June 30, 2010.

(Significant Subsequent Events)

Based on a resolution at the Board of Directors held on August 23, 2010, ACOM succeeded a part of unsecured card loan guarantee business of Mitsubishi UFJ NICOS Co., Ltd. on the effective date of October 1, 2010 by the company split.

1. Name and Business of Acquired Company, Purpose and Legal Form of Business Combination

(1) Name of Company

Mitsubishi UFJ NICOS Co., Ltd.

(2) Acquired Business

Guarantee business consigned by customers of unsecured card loan offered by The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(3) Legal Form of Business Combination

ACOM CO., LTD. and Mitsubishi UFJ NICOS Co., Ltd. became a succeeding company and a splitting company, respectively by a method of absorption-type company split.

(4) Purpose of Business Combination

On September 8, 2008, the Company, Mitsubishi UFJ Financial Group, Inc. and The Bank of Tokyo-Mitsubishi UFJ, Ltd. reached the agreement on "ACOM CO., LTD., Mitsubishi UFJ Financial Group, Inc. (MUFG) and The Bank of Tokyo-Mitsubishi UFJ, Ltd. to further strengthen business and capital alliance." This merger was a part of this agreement to increase the competitiveness of the consumer finance segment and reorganize the business function of the MUFG group.

2. Acquisition Cost

4,650 million yen

3. Outline of Accounting Procedure Carried Out

In accordance with "Accounting Standard for Business Combinations"

(Accounting Standard No. 21, December 26, 2008) and "Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures"

(Guidance No.10 issued on December 26, 2008), the Company accounted for the merger as transactions under the common control.

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 September 30, 2010	As of March 31, 2010
	(September 30, 2010)	(Summary) (March 31, 2010)
Assets		
Current assets		
Cash and deposits	78,666	66,768
Accounts receivable-operating loans	1,008,799	1,103,969
Accounts receivable-installment	24,149	26,485
Short-term investment securities	20,500	20,900
Merchandise and finished goods	334	1,034
Raw materials and supplies	38	56
Deferred tax assets	23,440	24,959
Right to reimbursement	14,713	-
Other	66,722	65,172
Allowance for doubtful accounts	(54,920)	(60,530)
Total current assets	<u>1,182,443</u>	<u>1,248,816</u>
Noncurrent assets		
Property, plant and equipment	26,337	26,076
Intangible assets	7,340	7,686
Investments and other assets		
Other	75,498	86,619
Allowance for doubtful accounts	(1,080)	(1,170)
Total investment and other assets	<u>74,418</u>	<u>85,449</u>
Total noncurrent assets	<u>108,095</u>	<u>119,212</u>
Total assets	<u>1,290,539</u>	<u>1,368,028</u>
Liabilities		
Current liabilities		
Accounts payable-trade	195	212
Current portion of long-term loans payable	166,208	171,243
Current portion of bonds	35,825	50,495
Income taxes payable	159	236
Provision for loss on guarantees	7,850	8,270
Asset retirement obligations	9	-
Other	8,055	20,202
Total current liabilities	<u>218,303</u>	<u>250,659</u>
Noncurrent liabilities		
Bonds payable	186,427	171,005
Long-term loans payable	289,066	312,644
Deferred tax liabilities	1,183	1,730
Provision for loss on interest repayment	202,300	204,500
Asset retirement obligations	4,922	-
Other	585	892
Total noncurrent liabilities	<u>684,485</u>	<u>690,772</u>
Total Liabilities	<u>902,789</u>	<u>941,431</u>
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	266,755	312,710
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	<u>386,805</u>	<u>432,760</u>
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	945	(6,162)
Total valuation and translation adjustments	<u>945</u>	<u>(6,162)</u>
Total net assets	<u>387,750</u>	<u>426,597</u>
Total liabilities and net assets	<u>1,290,539</u>	<u>1,368,028</u>

(2) [Reference] Quarterly Statements of Income (Non-consolidated)
[For the six month ended September 30, 2010]

(Millions of yen)

	For the six months ended September 30, 2009 (From April 1, 2009 to September 30, 2009)	For the six months ended September 30, 2010 (From April 1, 2010 to September 30, 2010)
Operating revenue		
Interest on operating loans	110,302	93,209
Credit card revenue	1,852	1,524
Revenue from credit guarantee	4,606	8,829
Other financial revenue	47	41
Other operating revenue	4,599	6,235
Total operating revenue	121,409	109,839
Operating expenses		
Financial expenses	8,347	8,502
Other operating expenses	106,778	131,004
Total operating expenses	115,125	139,506
Operating income (loss)	6,283	(29,666)
Non-operating income		
Interest income	472	374
Dividends income	331	209
Other	368	432
Total non-operating income	1,172	1,016
Non-operating expenses		
Interest expenses	0	2
Loss on investments in partnership	187	375
Other	54	43
Total non-operating expenses	241	421
Ordinary income (loss)	7,214	(29,071)
Extraordinary income		
Gain on sales of noncurrent assets	-	216
Gain on sales of investment securities	458	99
Gain on sales of subsidiaries and affiliates' stocks	154	-
Gain on extinguishment of tie-in shares	1,453	-
Other	2	-
Total extraordinary income	2,068	316
Extraordinary loss		
Loss on sales of noncurrent assets	8	12
Loss on retirement of noncurrent assets	329	65
Impairment loss	-	90
Loss on valuation of stocks of parent company	-	5,420
Loss on sales of investment securities	-	14
Loss on valuation of investment securities	43	5,285
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	3,941
Other	12	37
Total extraordinary loss	393	14,868
Income (loss) before income taxes	8,889	(43,623)
Income taxes-current	50	30
Income taxes-deferred	6,716	1,518
Total income taxes	6,766	1,548
Net income (loss)	2,122	(45,171)

5. Consolidated Operating Results

(1) Operating Revenue by Segment

(Millions of yen)

Term		Prior second quarter accounting period (From April 1, 2009 to September 30, 2009)		Current second quarter accounting period (From April 1, 2010 to September 30, 2010)		Prior fiscal year (From April 1, 2009 to March 31, 2010)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Segment			%		%		%
Financial service business		141,717	100.0	127,798	99.2	278,786	100.0
D o m e s t i c	Loan business	114,782	81.0	97,156	75.5	220,684	79.2
	Credit card business	2,063	1.5	1,792	1.4	3,949	1.4
	Guarantee business	5,251	3.7	9,834	7.6	14,295	5.1
	Loan servicing business	6,118	4.3	4,632	3.6	12,844	4.6
	Others	1,671	1.2	1,724	1.3	3,292	1.2
s e v e r	Loan business	9,555	6.7	10,399	8.1	19,357	6.9
	Installment sales finance business	459	0.3	295	0.2	815	0.3
	Banking business	1,815	1.3	1,963	1.5	3,547	1.3
Other business		4	0.0	954	0.8	9	0.0
Total		141,722	100.0	128,753	100.0	278,795	100.0

(Note) "Others" and "Other business" of Domestic financial service business 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)

Term		As of the end of the prior second quarter (September 30, 2009)		As of the end of the current second quarter (September 30, 2010)		As of the end of the prior fiscal year (March 31, 2010)	
		Segment					
D o m e s t i c	Loan business	1,180,922		1,010,827		1,106,655	
	Credit card business	29,341		24,149		26,485	
	Loan servicing business	18,353		13,179		15,310	
	Others	32,961		27,764		30,287	
s e v e r	Loan business	67,092		67,903		66,889	
	Installment sales finance business	2,215		1,276		1,631	
	Banking business	20,479		29,637		25,331	
Total		1,351,365		1,174,739		1,272,592	

2) Number of Customer Accounts

Term		As of the end of the prior second quarter (September 30, 2009)		As of the end of the current second quarter (September 30, 2010)		As of the end of the prior fiscal year (March 31, 2010)	
		Segment					
D o m e s t i c	Loan business	2,183,802		1,845,241		1,957,854	
	Credit card business	465,956		277,832		373,513	
	Loan servicing business	289,896		300,016		293,636	
	Others	151,753		134,391		144,542	
s e v e r	Loan business	815,801		775,449		762,657	
	Installment sales finance business	56,266		35,880		45,399	
	Banking business	4,275		5,420		4,516	

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

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

3) Others

Item	Term	As of the end of the prior second quarter	As of the end of the current second quarter	As of the end of the prior fiscal year
		(As of September 30, 2009)	(As of September 30, 2010)	(As of March 31, 2010)
Number of outlets		1,714	1,379	1,492
Number of employees		6,253	5,800	6,145
Allowance for doubtful accounts (Millions of yen)		95,962	64,271	70,449
Provision for loss on guarantees (Millions of yen)		7,826	7,857	8,275
Provision for loss on interest repayment (Millions of yen)		218,200	202,300	204,500
Bad debts expenses (Millions of yen)		58,615	39,628	112,109
Loss on interest repayment (Millions of yen)		73,905	70,602	137,262