

DATA BOOK

The Second Quarter Report for the Fiscal Year Ending March, 2012

ACOM CO., LTD.

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Notes to DATA BOOK

Notes: 1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

- : 2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.
- : 3. The 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.
 - "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
 - "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
 - "-" is shown in "yoy%" when percentage changes exceed 1,000%.
 - "-" is shown in "yoy%," "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
 - "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
 - Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
 - Only "yoy" is shown when both results in two terms are negative.
- : 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: 9 (including 4 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%	Unsecured loan business and hire purchase business in Kingdom of Thailand
PT. Bank Nusantara Parahyangan, Tbk.	60.31%	Banking business in Republic of Indonesia
ACOM (U.S.A.) INC.	100%	—

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

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

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

2. Income and Expenses (Consolidated)

(Millions of yen)

	2011/3				2011/9				2012/3(E)			
	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio
Operating Revenue	245,831 (207,767)	-32,964	-11.8	1.183	108,042 (89,242)	-20,711	-16.1	1.211	204,300 (167,500)	-41,531	-16.9	1.220
Operating Expenses	430,617 (398,600)	157,885	57.9	-	75,926 (61,227)	-79,502	-51.2	-	158,100 (127,800)	-272,517	-63.3	-
Financial Expenses	22,534 (17,340)	340	1.5	-	12,082 (9,071)	1,090	9.9	-	24,300 (18,800)	1,766	7.8	-
Provision of Allowance for Doubtful Accounts	78,136 (66,904)	-11,517	-12.8	-	27,528 (23,197)	-5,571	-16.8	-	60,200 (49,800)	-17,936	-23.0	-
Provision for Loss on Interest Repayment	243,456 (243,456)	185,094	317.1	-	- (-)	-68,402	-	-	- (-)	-243,456	-	-
Operating Income	-184,785 (-190,832)	-190,849	-	1.033	32,116 (28,014)	58,790	-	1.146	46,200 (39,700)	230,985	-	1.164
Non-operating Income	1,369 (1,832)	-614	-31.0	-	663 (963)	-93	-12.4	-	900 (1,300)	-469	-34.3	-
Non-operating Expenses	90 (552)	-39	-30.3	-	50 (283)	-17	-26.1	-	100 (300)	10	11.1	-
Ordinary Income	-183,506 (-189,551)	-191,424	-	1.033	32,729 (28,694)	58,714	-	1.141	47,000 (40,700)	230,506	-	1.155
Extraordinary Income	608 (561)	-1,465	-70.6	-	553 (545)	234	73.5	-	- (-)	-608	-	-
Extraordinary Loss	16,740 (16,079)	5,810	53.2	-	823 (817)	-14,170	-94.5	-	100 (100)	-16,640	-99.4	-
Income Before Income Taxes	-199,638 (-205,069)	-198,700	-	-	32,458 (28,422)	73,120	-	-	46,900 (40,600)	246,538	-	-
Net Income	-202,648 (-204,929)	-195,408	-	1.011	28,391 (26,681)	72,272	-	1.064	42,900 (40,500)	245,548	-	1.059

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)

	2010/3			2011/3			2011/9			2012/3(E)			
	yoy %	C.R.		yoy %	C.R.		yoy %	yoy %	C.R.	yoy %	C.R.		
Operating Revenue	278,795	-14.1	100.0	245,831	-11.8	100.0	108,042	-20,711	-16.1	100.0	204,300	-16.9	100.0
Loan Business	240,041	-13.5	86.1	201,855	-15.9	82.1	86,846	-20,709	-19.3	80.4	160,600	-20.4	78.6
ACOM CO., LTD.	219,620	-10.2	-	180,778	-17.7	-	76,069	-21,086	-21.7	-	138,700	-23.3	-
DC Cash One Ltd.	1,063	-92.0	-	-	-	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	19,357	-2.1	-	21,077	8.9	-	10,777	377	3.6	-	21,900	3.9	-
Credit Card Business	3,967	-15.4	1.4	3,408	-14.1	1.4	1,489	-306	-17.1	1.4	2,700	-20.8	1.3
ACOM CO., LTD.	3,949	-15.1	-	3,403	-13.8	-	1,488	-303	-16.9	-	2,700	-20.7	-
AFRESH CREDIT CO., LTD.	17	-57.6	-	4	-72.8	-	0	-2	-82.3	-	-	-	-
Installment Sales Finance Business	4,002	-19.8	1.5	3,337	-16.6	1.4	1,110	-681	-38.0	1.0	1,700	-49.1	0.8
EASY BUY Public Company Limited	815	-58.7	-	527	-35.3	-	188	-106	-36.2	-	200	-62.0	-
AFRESH CREDIT CO., LTD.	3,186	5.6	-	2,809	-11.8	-	922	-574	-38.4	-	1,500	-46.6	-
Guarantee Business	14,295	22.9	5.1	22,461	57.1	9.1	11,636	1,801	18.3	10.8	26,100	16.2	12.8
ACOM CO., LTD.	14,295	71.0	-	22,461	57.1	-	11,636	1,801	18.3	-	26,100	16.2	-
Loan Servicing Business	12,844	-21.9	4.6	8,945	-30.4	3.6	4,229	-402	-8.7	3.9	7,200	-19.5	3.5
Collection from purchased receivable	12,273	-22.1	-	8,278	-32.5	-	3,826	-494	-11.5	-	-	-	-
Others	97	-95.5	0.0	1,630	-	0.7	62	-1,116	-94.7	0.0	200	-87.7	0.1
Other Financial Businesses	88	-92.2	0.0	675	667.9	0.3	62	-161	-71.9	0.0	200	-70.4	0.1
Banking Business	3,547	4.6	1.3	4,193	18.2	1.7	2,666	703	35.8	2.5	5,800	38.3	2.9

4. Receivables Outstanding by Segment (Consolidated)

	2008/3		2009/3		2010/3		2011/3		2011/9				2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,612,556	-8.4	1,423,197	-11.7	1,272,592	-10.6	1,061,618	-16.6	1,004,303	-170,435	-14.5	-5.4	910,100	-14.3
Loan Business	1,480,917	-9.3	1,316,166	-11.1	1,173,545	-10.8	972,329	-17.1	917,050	-161,680	-15.0	-5.7	835,600	-14.1
ACOM CO., LTD.	1,318,781	-11.8	1,171,893	-11.1	1,103,969	-5.8	902,200	-18.3	846,999	-161,799	-16.0	-6.1	761,000	-15.7
EASY BUY Public Company Limited	74,735	49.7	58,688	-21.5	66,889	14.0	68,621	2.6	68,940	1,036	1.5	0.5	73,600	7.3
DC Cash One Ltd.	81,161	-1.9	78,138	-3.7	-	-	-	-	-	-	-	-	-	-
Credit Card Business	38,126	-15.0	32,446	-14.9	26,554	-18.2	21,639	-18.5	19,872	-4,310	-17.8	-8.2	16,600	-23.3
ACOM CO., LTD.	37,682	-14.9	32,228	-14.5	26,485	-17.8	21,625	-18.3	19,867	-4,281	-17.7	-8.1	16,600	-23.2
AFRESH CREDIT CO., LTD.	443	-21.6	218	-50.9	68	-68.6	14	-79.3	4	-28	-85.9	-66.6	-	-
Installment Sales Finance Business	42,795	-24.9	35,580	-16.9	31,850	-10.5	22,311	-29.9	14,599	-14,407	-49.7	-34.6	9,000	-59.7
AFRESH CREDIT CO., LTD.	32,656	243.6	32,681	0.1	30,219	-7.5	21,322	-29.4	13,792	-13,938	-50.3	-35.3	8,200	-61.5
EASY BUY Public Company Limited	10,138	-33.9	2,899	-71.4	1,631	-43.7	989	-39.3	807	-469	-36.7	-18.4	800	-19.1
Loan Servicing Business	30,638	18.8	20,923	-31.7	15,310	-26.8	11,931	-22.1	10,908	-2,271	-17.2	-8.6	10,500	-12.0
Banking Business	20,078	-	18,081	-9.9	25,331	40.1	33,405	31.9	41,872	12,234	41.3	25.3	38,400	15.0
Guaranteed Receivables	120,639	13.8	144,351	19.7	317,240	119.8	443,460	39.8	464,202	139,261	42.9	4.7	482,200	8.7
ACOM CO., LTD.	100,633	3.9	115,723	15.0	317,240	174.1	443,460	39.8	464,202	139,261	42.9	4.7	482,200	8.7
DC Cash One Ltd.	20,005	119.2	28,628	43.1	-	-	-	-	-	-	-	-	-	-

5. Number of Customer Accounts by Segment (Consolidated)

	2008/3		2009/3		2010/3		2011/3		2011/9				2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	3,208,872	-6.6	3,126,916	-2.6	2,720,511	-13.0	2,505,173	-7.9	2,443,643	-177,047	-6.8	-2.5	2,340,200	-6.6
ACOM CO., LTD.	2,374,759	-11.5	2,135,224	-10.1	1,948,949	-8.7	1,712,560	-12.1	1,640,333	-197,383	-10.7	-4.2	1,528,800	-10.7
EASY BUY Public Company Limited	638,291	14.7	796,305	24.8	762,657	-4.2	786,404	3.1	798,242	22,793	2.9	1.5	807,800	2.7
DC Cash One Ltd.	180,085	-1.5	177,379	-1.5	-	-	-	-	-	-	-	-	-	-
Credit Card Business	871,773	-26.2	582,823	-33.1	374,532	-35.7	235,429	-37.1	215,848	-62,590	-22.5	-8.3	125,000	-46.9
ACOM CO., LTD.	866,958	-26.3	580,134	-33.1	373,513	-35.6	235,118	-37.1	215,706	-62,126	-22.4	-8.3	125,000	-46.8
AFRESH CREDIT CO., LTD.	4,814	-15.6	2,689	-44.1	1,019	-62.1	311	-69.5	142	-464	-76.6	-54.3	-	-
Installment Sales Finance Business	313,664	-25.6	220,182	-29.8	188,922	-14.2	137,848	-27.0	103,092	-66,573	-39.2	-25.2	78,000	-43.4
AFRESH CREDIT CO., LTD.	159,260	175.3	145,446	-8.7	143,523	-1.3	108,465	-24.4	77,400	-56,385	-42.1	-28.6	55,300	-49.0
EASY BUY Public Company Limited	154,404	-28.6	74,736	-51.6	45,399	-39.3	29,383	-35.3	25,692	-10,188	-28.4	-12.6	22,700	-22.7
Loan Servicing Business	227,587	0.6	255,934	12.5	293,636	14.7	303,339	3.3	305,302	5,286	1.8	0.6	-	-
Banking Business	4,001	-	4,119	2.9	4,516	9.6	7,278	61.2	9,276	3,856	71.1	27.5	-	-

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.

6. Income and Expenses (ACOM)

(Millions of yen)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%			yoy %
Operating Revenue	317,116	-14.5	262,120	-17.3	238,215	-9.1	207,767	-12.8	89,242	-20,597	-18.8	167,500	-19.4
Interest on Operating Loans	292,860	-14.6	238,231	-18.7	212,839	-10.7	173,209	-18.6	71,939	-21,270	-22.8	132,100	-23.7
Operating Expenses	236,956	-48.5	235,223	-0.7	232,526	-1.1	398,600	71.4	61,227	-78,279	-56.1	127,800	-67.9
Financial Expenses	15,944	-5.8	14,675	-8.0	16,639	13.4	17,340	4.2	9,071	568	6.7	18,800	8.4
Cost of Goods Sold	606	-50.5	-	-	-	-	700	-	-	-700	-	-	-
Provision of Allowance for Doubtful Accounts	100,760	-21.9	76,276	-24.3	75,058	-1.6	66,904	-10.9	23,197	-4,365	-15.8	49,800	-25.6
Provision for Loss on Interest Repayment	19,620	-90.2	52,157	165.8	58,362	11.9	243,456	317.1	-	-68,402	-	-	-
Loss on Sales of Accounts Receivable-operating Loans	7,654	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	92,369	-17.8	92,113	-0.3	82,466	-10.5	70,198	-14.9	28,958	-5,380	-15.7	59,200	-15.7
Operating Income	80,159	-	26,896	-66.4	5,689	-78.8	-190,832	-	28,014	57,681	-	39,700	-
Non-operating Income	2,804	-7.9	2,982	6.3	2,128	-28.6	1,832	-13.9	963	-52	-5.2	1,300	-29.0
Non-operating Expenses	645	172.5	713	10.6	1,323	85.4	552	-58.3	283	-137	-32.6	300	-45.7
Ordinary Income	82,319	-	29,165	-64.6	6,495	-77.7	-189,551	-	28,694	57,765	-	40,700	-
Extraordinary Income	3,973	-	5,180	30.4	2,350	-54.6	561	-76.1	545	228	72.3	-	-
Extraordinary Loss	27,690	-92.1	4,852	-82.5	10,800	122.6	16,079	48.9	817	-14,050	-94.5	100	-99.4
Loss on Sales of Noncurrent Assets	120	90.3	1	-99.0	8	591.3	27	228.9	3	-8	-68.2	-	-
Loss on Valuation of Investment Securities	22,000	48.8	571	-97.4	87	-84.7	4,696	-	227	-5,057	-95.7	-	-
Income Before Income Taxes	58,601	-	29,493	-49.7	-1,954	-	-205,069	-	28,422	72,045	-	40,600	-
Income Taxes-current	150	-99.1	130	-13.3	100	-23.1	70	-30.0	30	-	-	100	42.9
Income Taxes for Prior Periods	9,060	-	-	-	-	-	-	-	-	-	-	-	-
Income Taxes-deferred	15,873	-	12,435	-21.7	8,002	-35.7	-210	-	1,710	191	12.6	-	-
Net Income	33,518	-	16,928	-49.5	-10,056	-	-204,929	-	26,681	71,853	-	40,500	-

7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Revenue	317,116	-14.5	262,120	-17.3	238,215	-9.1	207,767	-12.8	89,242	-20,597	-18.8	167,500	-19.4
Interest on Operating Loans	292,860	-14.6	238,231	-18.7	212,839	-10.7	173,209	-18.6	71,939	-21,270	-22.8	132,100	-23.7
Unsecured Loans	287,657	-14.5	234,008	-18.7	209,265	-10.6	170,154	-18.7	70,642	-20,972	-22.9	130,000	-23.6
Consumers	287,645	-14.5	234,000	-18.6	209,258	-10.6	170,150	-18.7	70,641	-20,971	-22.9	130,000	-23.6
Commercials	12	-33.2	8	-33.4	6	-21.2	3	-42.6	1	-0	-26.9	-	-
Secured Loans	5,202	-17.3	4,223	-18.8	3,574	-15.4	3,055	-14.5	1,296	-297	-18.7	2,100	-31.3
Revenue from Credit Card Business	5,043	-12.6	4,269	-15.3	3,529	-17.3	2,889	-18.2	1,252	-272	-17.9	2,300	-20.4
Revenue from Credit Guarantee	11,363	4.6	11,894	4.7	14,074	18.3	21,689	54.1	11,149	1,700	18.0	25,200	16.2
Net Sales of Goods	654	-9.4	-	-	-	-	952	-	-	-952	-	-	-
Others	7,193	2.7	7,724	7.4	7,772	0.6	9,027	16.1	4,900	197	4.2	7,900	-12.5
Collection of Bad Debts Deducted	5,977	1.2	6,885	15.2	7,625	10.7	8,826	15.8	4,484	-101	-2.2	7,800	-11.6

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

(%)

	2008/3	2009/3	2010/3	2011/3	2011/9	2012/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Operating Loans	92.3	90.9	89.3	83.4	80.6	78.9
Revenue from Credit Card Business	1.6	1.6	1.5	1.4	1.4	1.4
Revenue from Credit Guarantee	3.6	4.5	5.9	10.4	12.5	15.0
Net Sales of Goods	0.2	-	-	0.5	-	-
Others	2.3	3.0	3.3	4.3	5.5	4.7

8. Operating Expenses (ACOM)

(Millions of yen)

	2008/3		2009/3		2010/3		2011/3		2011/9		2012/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Expenses	236,956	-48.5	235,223	-0.7	232,526	-1.1	398,600	71.4	61,227	-78,279	-56.1	127,800	-67.9
Financial Expenses	15,944	-5.8	14,675	-8.0	16,639	13.4	17,340	4.2	9,071	568	6.7	18,800	8.4
Cost of Goods Sold	606	-50.5	-	-	-	-	700	-	-	-700	-	-	-
Provision of Allowance for Doubtful Accounts	100,760	-21.9	76,276	-24.3	75,058	-1.6	66,904	-10.9	23,197	-4,365	-15.8	49,800	-25.6
Bad Debts Expenses	111,667	15.0	92,451	-17.2	95,484	3.3	63,037	-34.0	28,533	-4,236	-12.9	59,400	-5.8
Loss on Sales of Accounts Receivable-operating Loans	-	-	8,271	-	3,131	-62.1	3,071	-1.9	661	-253	-27.7	1,500	-51.2
Increase or Decrease in Allowance for Doubtful Accounts	-10,726	-	-24,347	-	-22,276	-	1,199	-	-5,696	-	-	-11,200	-
Increase or Decrease in Provision for Loss on Guarantees	-180	-	-100	-	-1,281	-	-403	-	-300	-	-	100	-
Provision for Loss on Interest Repayment	19,620	-90.2	52,157	165.8	58,362	11.9	243,456	317.1	-	-68,402	-	-	-
Interest Repayment	75,981	79.8	86,203	13.5	90,847	5.4	104,479	15.0	46,898	1,352	3.0	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	58,838	40.5	57,354	-2.5	46,414	-19.1	60,176	29.7	19,789	-5,266	-21.0	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-115,200	-	-91,400	-	-78,900	-	78,800	-	-66,687	-	-	-	-
Loss on Sales of Accounts Receivable-operating Loans	7,654	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	92,369	-17.8	92,113	-0.3	82,466	-10.5	70,198	-14.9	28,958	-5,380	-15.7	59,200	-15.7
Personal Expenses	23,053	-24.3	23,901	3.7	23,366	-2.2	20,123	-13.9	8,285	-765	-8.5	16,500	-18.0
Advertising Expenses	9,717	-10.6	8,645	-11.0	6,926	-19.9	5,261	-24.0	2,452	-551	-18.3	4,600	-12.6
Administrative Expenses	12,387	-12.3	11,991	-3.2	10,629	-11.4	8,626	-18.8	3,691	-765	-17.2	7,800	-9.6
Computer Expenses	19,516	-3.7	21,948	12.5	18,484	-15.8	16,500	-10.7	6,034	-1,804	-23.0	12,000	-27.3
Fees	15,579	-9.9	14,367	-7.8	13,074	-9.0	10,350	-20.8	4,793	-537	-10.1	9,500	-8.2
Insurance Expenses	1	-100.0	97	-	94	-3.5	68	-27.0	19	-2	-12.5	100	47.1
Depreciation	2,001	-16.4	1,753	-12.4	1,498	-14.6	1,327	-11.4	528	-136	-20.5	1,000	-24.6
Taxes and Other Public Charges	4,725	-16.1	4,364	-7.7	4,115	-5.7	3,458	-16.0	1,539	-265	-14.7	2,900	-16.1
Enterprise Tax (Pro forma standard taxation)	380	-39.2	230	-39.5	245	6.5	255	4.1	125	-5	-3.8	300	17.6
Others	5,007	-28.6	4,814	-3.9	4,032	-16.2	4,225	4.8	1,488	-546	-26.9	4,500	6.5

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

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

(%)

	2008/3		2009/3		2010/3		2011/3		2011/9		2012/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	74.7	-49.3	89.7	15.0	97.6	7.9	191.8	94.2	68.6	-58.4	76.3	-115.5
Financial Expenses	5.0	0.4	5.6	0.6	7.0	1.4	8.3	1.3	10.2	2.5	11.2	2.9
Cost of Goods Sold	0.2	-0.1	-	-0.2	-	-	0.3	0.3	-	-0.6	-	-0.3
Provision of Allowance for Doubtful Accounts	31.8	-3.0	29.1	-2.7	31.5	2.4	32.2	0.7	26.0	0.9	29.7	-2.5
Bad Debts Expenses	35.2	9.0	35.3	0.1	40.1	4.8	30.3	-9.8	32.0	2.1	35.5	5.2
Loss on Sales of Accounts Receivable-operating Loans	-	-	3.1	3.1	1.3	-1.8	1.5	0.2	0.7	-0.1	0.9	-0.6
Increase or Decrease in Allowance for Doubtful Accounts	-3.4	-	-9.3	-	-9.4	-	0.6	-	-6.4	-	-6.7	-
Increase or Decrease in Provision for Loss on Guarantees	-0.0	-	-0.0	-	-0.5	-	-0.2	-	-0.3	-	0.0	-
Provision for Loss on Interest Repayment	6.2	-47.8	19.9	13.7	24.5	4.6	117.2	92.7	-	-62.3	-	-117.2
Interest Repayment	24.0	12.6	32.9	8.9	38.1	5.2	50.3	12.2	52.5	11.0	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	18.5	7.2	21.9	3.4	19.5	-2.4	29.0	9.5	22.2	-0.6	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-36.3	-	-34.9	-	-33.1	-	37.9	-	-74.7	-	-	-
Loss on Sales of Accounts Receivable-operating Loans	2.4	2.4	-	-2.4	-	-	-	-	-	-	-	-
Other Operating Expenses	29.1	-1.2	35.1	6.0	34.6	-0.5	33.8	-0.8	32.4	1.1	35.4	1.6
Personal Expenses	7.3	-0.9	9.1	1.8	9.8	0.7	9.7	-0.1	9.3	1.1	9.8	0.1
Advertising Expenses	3.1	0.2	3.3	0.2	2.9	-0.4	2.5	-0.4	2.7	0.0	2.7	0.2
Administrative Expenses	3.9	0.1	4.6	0.7	4.5	-0.1	4.2	-0.3	4.1	0.0	4.7	0.5
Computer Expenses	6.1	0.6	8.4	2.3	7.8	-0.6	8.0	0.2	6.8	-0.3	7.2	-0.8
Fees	4.9	0.2	5.5	0.6	5.5	0.0	5.0	-0.5	5.4	0.5	5.7	0.7
Insurance Expenses	0.0	-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Depreciation	0.6	0.0	0.7	0.1	0.6	-0.1	0.6	0.0	0.6	0.0	0.6	0.0
Taxes and Other Public Charges	1.5	0.0	1.6	0.1	1.7	0.1	1.7	0.0	1.7	0.0	1.7	0.0
Enterprise Tax (Pro forma standard taxation)	0.1	-0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.2	0.1
Others	1.6	-0.3	1.8	0.2	1.7	-0.1	2.0	0.3	1.7	-0.2	2.7	0.7

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

9. Receivables Outstanding (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9				2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Receivables Outstanding (Millions of yen)	1,356,464	-13.6	1,204,122	-11.2	1,130,455	-6.1	923,826	-18.3	866,867	-166,080	-16.1	-6.2	777,600	-15.8
Loan Business	1,318,781	-11.8	1,171,893	-11.1	1,103,969	-5.8	902,200	-18.3	846,999	-161,799	-16.0	-6.1	761,000	-15.7
Unsecured Loans	1,277,944	-11.6	1,137,146	-11.0	1,074,933	-5.5	878,778	-18.2	825,852	-156,869	-16.0	-6.0	742,600	-15.5
Consumers	1,277,879	-11.6	1,137,099	-11.0	1,074,894	-5.5	878,761	-18.2	825,839	-156,849	-16.0	-6.0	742,600	-15.5
Commercials	64	-29.5	46	-27.7	38	-16.4	17	-55.8	13	-19	-59.5	-22.6	-	-
Secured Loans	40,837	-15.3	34,747	-14.9	29,036	-16.4	23,421	-19.3	21,146	-4,930	-18.9	-9.7	18,400	-21.4
Real Estate Card Loan	35,500	-15.2	29,974	-15.6	25,056	-16.4	20,192	-19.4	18,134	-4,353	-19.4	-10.2	-	-
Credit Card Business	37,683	-14.9	32,228	-14.5	26,485	-17.8	21,625	-18.3	19,867	-4,281	-17.7	-8.1	16,600	-23.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	-0.2	535	-0.9	554	3.6	515	-7.0	505	-31	-5.8	-1.9	487	-5.4
<Reference>														
Guaranteed Receivables	181,795	1.3	193,862	6.6	317,240	63.6	443,460	39.8	464,202	139,261	42.9	4.7	482,200	8.7

10. Number of Customer Accounts (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9				2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Loan Business	2,374,759	-11.5	2,135,224	-10.1	1,948,949	-8.7	1,712,560	-12.1	1,640,333	-197,383	-10.7	-4.2	1,528,800	-10.7
Unsecured Loans	2,364,727	-11.5	2,126,396	-10.1	1,941,333	-8.7	1,706,011	-12.1	1,634,262	-196,404	-10.7	-4.2	1,523,400	-10.7
Consumers	2,364,664	-11.5	2,126,348	-10.1	1,941,301	-8.7	1,705,994	-12.1	1,634,247	-196,393	-10.7	-4.2	1,523,400	-10.7
Commercials	63	-37.6	48	-23.8	32	-33.3	17	-46.9	15	-11	-42.3	-11.8	-	-
Secured Loans	10,032	-12.4	8,828	-12.0	7,616	-13.7	6,549	-14.0	6,071	-979	-13.9	-7.3	5,400	-17.5
Credit Card Business	866,958	-26.3	580,134	-33.1	373,513	-35.6	235,118	-37.1	215,706	-62,126	-22.4	-8.3	125,000	-46.8

Notes : 1. Loan Business: Number of loan accounts with loans receivable.
: 2. Credit Card Business: Number of cardholders.

11. Number of New Loan Customers (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	175,864	-34.6	185,453	5.5	160,700	-13.3	128,399	-20.1	76,147	11,900	18.5	140,000	9.0
Unsecured Loans	175,859	-34.6	185,453	5.5	160,700	-13.3	128,399	-20.1	76,147	11,900	18.5	140,000	9.0
Consumers	175,859	-34.6	185,453	5.5	160,700	-13.3	128,399	-20.1	76,147	11,900	18.5	140,000	9.0
Secured Loans	5	-97.1	-	-	-	-	-	-	-	-	-	-	-

12. Number of Loan Business Outlets (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Loan Business Outlets	1,689	-123	1,607	-82	1,353	-254	1,141	-212	1,044	-97	-8.5	1,045	-96
Staffed	137	-5	118	-19	45	-73	39	-6	39	-	-	39	-
Unstaffed	1,552	-118	1,489	-63	1,308	-181	1,102	-206	1,005	-97	-8.8	1,006	-96

13. MUJINKUN (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of MUJINKUN Outlets	1,688	-132	1,606	-82	1,353	-253	1,141	-212	1,044	-97	-8.5	1,045	-96
Number of MUJINKUN Machines	1,688	-132	1,606	-82	1,359	-247	1,148	-211	1,052	-96	-8.4	1,062	-86

14. Cash Dispensers and ATMs (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Cash Dispensers and ATMs	92,063	4,290	95,024	2,961	95,674	650	50,593	-45,081	46,955	-3,638	-7.2	-	-
Proprietary	1,820	-21	1,670	-150	1,417	-253	1,201	-216	1,102	-99	-8.2	1,105	-96
Open 365 Days/Year	1,820	-21	1,670	-150	1,417	-253	1,201	-216	1,102	-99	-8.2	-	-
Open 24 Hours/Day	1,615	-17	1,485	-130	1,254	-231	1,051	-203	956	-95	-9.0	-	-
Tie-up	90,243	4,311	93,354	3,111	94,257	903	49,392	-44,865	45,853	-3,539	-7.2	-	-
Others	8,537	73	8,636	99	8,804	168	8,973	169	-	-8,973	-	-	-

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

15. Employees (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy		yoy		yoy		yoy	ytd	%		yoy	
Number of Total Employees	3,187	-187	3,080	-107	2,842	-238	2,042	-800	1,954	-88	-4.3	-	-
Permanent Employees	2,774	-182	2,636	-138	2,610	-26	1,876	-734	1,786	-90	-4.8	1,766	-110
Temporary Employees	413	-5	444	31	232	-212	166	-66	168	2	1.2	-	-

16. Average Loan Yield (ACOM) (%)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(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	20.75	-1.16	19.08	-1.67	18.21	-0.87	17.03	-1.18	16.39	-0.98	-0.64	15.90	-1.13
Unsecured Loans	21.05	-1.20	19.32	-1.73	18.41	-0.91	17.18	-1.23	16.52	-1.01	-0.66	16.05	-1.13
Consumers	21.05	-1.20	19.32	-1.73	18.41	-0.91	17.18	-1.23	16.52	-1.01	-0.66	16.05	-1.13
Commercials	15.66	0.15	15.41	-0.25	15.09	-0.32	11.24	-3.85	18.47	7.59	7.23	16.51	5.27
Secured Loans	11.63	-0.48	11.16	-0.47	11.14	-0.02	11.58	0.44	11.54	0.10	-0.04	10.14	-1.44

Note: Average Loan Yield = Interest on Operating Loans / Term Average of Receivable Outstanding at the Beginning of the Each Month (% Annual Rate).

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

Effective Annual Interest Rate	2008/3				2009/3				2010/3				2011/3				2011/9				2012/3(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	2,364,664	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	1,705,994	100.0	878,761	100.0	1,634,247	100.0	825,839	100.0	-	-	742,600	100.0
28.470% and Higher	38,768	1.6	16,048	1.2	30,421	1.4	12,534	1.1	22,789	1.2	9,672	0.9	13,962	0.8	5,323	0.6	10,561	0.6	3,694	0.4	-	-	3,200	0.5
27.375%	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	276,058	16.2	103,406	11.8	210,909	12.9	75,763	9.2	-	-	46,100	6.2
25.000% - 26.500%	302,995	12.8	183,019	14.3	214,965	10.1	130,472	11.5	151,247	7.8	96,968	9.0	84,068	4.9	53,620	6.1	64,380	3.9	40,019	4.8	-	-	26,200	3.5
20.000% - 24.820%	205,743	8.7	164,865	12.9	141,492	6.7	115,750	10.2	97,546	5.0	86,151	8.0	54,340	3.2	50,069	5.7	42,209	2.6	38,583	4.7	-	-	36,500	4.9
18.250% - 19.000%	26,868	1.1	48,616	3.8	19,280	0.9	35,399	3.1	14,117	0.7	27,319	2.6	8,964	0.5	17,913	2.0	7,385	0.5	14,589	1.8	-	-	15,000	2.0
15.000% - 18.000%	600,661	25.4	434,052	34.0	834,877	39.3	517,873	45.5	997,354	51.4	599,371	55.8	1,123,336	65.9	590,390	67.2	1,156,120	70.8	590,745	71.5	-	-	564,600	76.0
Less than 15.000%	173,904	7.4	57,310	4.5	164,487	7.7	57,183	5.0	153,084	7.9	58,397	5.4	145,266	8.5	58,038	6.6	142,683	8.7	62,444	7.6	-	-	51,000	6.9

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

Effective Annual Interest Rate	2008/3				2009/3				2010/3				2011/3				2011/9				2012/3(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	2,364,664	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	1,705,994	100.0	878,761	100.0	1,634,247	100.0	825,839	100.0	-	-	742,600	100.0
18.000% <	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	437,392	25.6	230,332	26.2	335,444	20.5	172,650	20.9	-	-	127,000	17.1
15.000% < ≤ 18.000%	432,639	18.3	208,603	16.3	650,794	30.6	268,823	23.7	804,064	41.4	326,530	30.4	912,859	53.5	333,319	37.9	930,372	56.9	331,972	40.2	-	-	312,500	42.1
12.000% < ≤ 15.000%	168,868	7.1	226,250	17.7	188,130	8.9	253,699	22.3	199,150	10.3	280,888	26.1	215,891	12.7	264,104	30.1	235,122	14.4	269,722	32.7	-	-	258,000	34.7
≤ 12.000%	173,058	7.3	56,508	4.4	160,440	7.5	52,533	4.6	147,224	7.6	50,349	4.7	139,852	8.2	51,004	5.8	133,309	8.2	51,494	6.2	-	-	45,100	6.1

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2008/3				2009/3				2010/3				2011/3				2011/9				2012/3(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	363,744	15.4	15,721	1.2	319,612	15.0	13,790	1.2	207,736	10.7	13,769	1.3	197,501	11.6	12,271	1.4	200,447	12.3	12,349	1.5	-	-	11,200	1.5
100 < ≤300	456,702	19.3	102,108	8.0	443,891	20.9	98,438	8.7	461,634	23.8	102,547	9.5	428,735	25.1	91,336	10.4	417,466	25.5	88,963	10.8	-	-	83,500	11.3
300 < ≤500	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	698,377	40.9	303,584	34.5	635,394	38.9	271,851	32.9	-	-	248,900	33.5
500 < ≤1,000	254,904	10.8	213,188	16.7	224,899	10.6	186,413	16.4	220,866	11.4	182,091	16.9	201,057	11.8	158,040	18.0	208,152	12.7	160,514	19.4	-	-	141,300	19.0
1,000 <	262,276	11.1	473,055	37.0	231,831	10.9	421,135	37.0	215,504	11.1	394,108	36.7	180,324	10.6	313,528	35.7	172,788	10.6	292,160	35.4	-	-	257,700	34.7
Total	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	1,705,994	100.0	878,761	100.0	1,634,247	100.0	825,839	100.0	-	-	742,600	100.0

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2008/3			2009/3			2010/3			2011/3			2011/9		
	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	21.8	138	22.1	20.8	135	22.0	22.9	125	22.7	21.9	113	23.2	24.7	109	23.3
2 < ≤5	63.0	182	57.3	63.6	173	56.8	63.1	165	55.6	66.1	158	55.9	65.5	151	56.2
5 < ≤7	9.9	214	13.1	10.1	213	13.3	9.0	208	13.4	7.8	209	12.9	6.6	202	12.7
7 < ≤10	4.4	244	6.1	4.4	245	6.3	4.0	240	6.6	3.3	245	6.3	2.6	236	6.1
10 <	0.9	283	1.4	1.1	290	1.6	1.0	279	1.7	0.9	302	1.7	0.6	291	1.7
Total	100.0	179	100.0	100.0	174	100.0	100.0	165	100.0	100.0	156	100.0	100.0	147	100.0

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

(%)

	2008/3			2009/3			2010/3			2011/3			2011/9		
	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	44.4	18.8	17.1	43.2	18.0	14.1	45.2	17.2	13.1	49.7	17.3	11.3	49.5	17.7	11.1
Age 30 - 39	22.6	28.8	28.0	23.4	28.2	27.7	22.7	27.7	27.0	21.5	27.2	25.0	21.6	26.9	23.5
Age 40 - 49	16.7	22.1	22.7	17.2	22.6	23.8	16.5	23.7	24.4	15.2	24.0	25.2	15.6	24.2	25.3
Age 50 - 59	12.5	19.2	20.0	12.0	19.1	20.4	11.2	18.8	20.3	9.7	18.4	20.7	9.3	18.2	20.8
Over 60	3.8	11.1	12.2	4.2	12.1	14.0	4.4	12.6	15.2	3.9	13.1	17.8	4.0	13.0	19.3
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)

(%)

	2008/3			2009/3			2010/3			2011/3			2011/9		
	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	70.9	73.5	70.0	69.1	73.5	70.1	70.5	73.1	72.1	74.2	73.5	71.8	73.4	73.7	72.3
Female	29.1	26.5	30.0	30.9	26.5	29.9	29.5	26.9	27.9	25.8	26.5	28.2	26.6	26.3	27.7

22. Bad Debts Expenses (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Bad Debts Expenses (Millions of yen)	170,506	22.7	149,805	-12.1	141,898	-5.3	123,214	-13.2	48,322	-9,503	-16.4	-	-
Loan Business	155,755	23.6	136,434	-12.4	128,964	-5.5	109,467	-15.1	41,366	-10,138	-19.7	-	-
Unsecured Loans	155,211	23.7	135,736	-12.5	128,151	-5.6	108,605	-15.3	41,061	-10,076	-19.7	-	-
Secured Loans	544	3.9	698	28.4	812	16.4	861	6.0	305	-61	-16.8	-	-
Credit Card Business	4,825	17.0	3,952	-18.1	3,752	-5.0	2,748	-26.8	1,129	-182	-13.9	-	-
Guarantee Business	9,499	26.7	9,390	-1.1	9,150	-2.6	10,997	20.2	5,823	814	16.3	-	-
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	480	9.6	502	4.6	518	3.2	520	0.4	520	13	2.6	-	-

<Reference>

Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	-0.2	535	-0.9	554	3.6	515	-7.0	505	-31	-5.8	487	-5.4
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[Ratio of Bad Debts Expenses]

Loan Business (%)	11.79	(3.37)	11.62	(-0.17)	11.67	(0.05)	12.12	(0.45)	4.88	(-0.22)	-	-	-
Unsecured Loans	12.13	(3.46)	11.92	(-0.21)	11.91	(-0.01)	12.35	(0.44)	4.97	(-0.23)	-	-	-
Secured Loans	1.31	(0.24)	1.98	(0.67)	2.75	(0.77)	3.62	(0.87)	1.42	(0.04)	-	-	-
Credit Card Business	12.77	(3.48)	12.23	(-0.54)	14.14	(1.91)	12.69	(-1.45)	5.68	(0.26)	-	-	-
Guarantee Business	4.92	(0.95)	4.54	(-0.38)	2.76	(-1.78)	2.40	(-0.36)	1.21	(-0.26)	-	-	-

Notes: 1. Ratio of Bad Debts Expenses

Loan Business = Bad Debts Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Credit Card Business = Bad Debts Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Receivables plus Payments in Subrogation plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

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

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

	2008/3		2009/3		2010/3		2011/3		2011/9	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
[Based on Receivables Outstanding]										
Amount of Bad Debts Expenses (Millions of yen)	155,211	100.0	135,736	100.0	128,151	100.0	108,605	100.0	41,061	100.0
Personal Bankruptcy	14,946	9.6	8,912	6.6	7,180	5.6	5,807	5.4	1,764	4.3
Failure to Locate Borrowers	1,710	1.1	940	0.7	691	0.5	542	0.5	203	0.5
Borrowers' Inability of Making Repayments, etc.	69,915	45.1	59,278	43.7	66,654	52.0	34,876	32.1	16,790	40.9
ACOM's Voluntary Waiver of Repayments	68,638	44.2	66,604	49.0	53,624	41.9	67,379	62.0	22,303	54.3
Waiver of Repayments accompanied with Interest Repayments	58,838	-	57,354	-	46,414	-	60,176	-	19,789	-

23. Non-performing Loans (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9	
		%		%		%		%		%
Total Amount of Non-performing Loans	124,767	9.44	116,132	9.89	109,134	9.87	98,377	10.89	89,851	10.59
Loans to Borrowers in Bankruptcy or Under Reorganization	4,824	0.37	3,409	0.29	2,767	0.25	2,282	0.25	1,760	0.21
Applications for Bankruptcy are Proceeded	557	0.04	344	0.03	281	0.03	174	0.02	153	0.02
Applications for The Civil Rehabilitation are Proceeded	1,695	0.13	1,030	0.09	941	0.09	848	0.09	469	0.06
Applications for The Civil Rehabilitation are Determined	1,924	0.15	1,486	0.13	1,055	0.10	867	0.10	797	0.09
Loans in Arrears	75,690	5.73	72,841	6.21	61,060	5.52	49,976	5.53	42,376	5.00
Loans Past Due for Three Months or More	727	0.06	935	0.08	1,443	0.13	1,649	0.18	1,562	0.18
Restructured Loans	43,524	3.29	38,945	3.32	43,863	3.97	44,470	4.92	44,150	5.21

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)

	2008/3		2009/3		2010/3		2011/3		2011/9	
		%		%		%		%		%
11 days ≤ < 3 months	19,709	1.49	16,888	1.44	14,433	1.31	14,312	1.58	14,025	1.65
31 days ≤ < 3 months	7,603	0.58	7,388	0.63	7,014	0.63	5,921	0.66	4,918	0.58
11 days ≤ < 31 days	12,106	0.92	9,499	0.81	7,419	0.67	8,390	0.93	9,106	1.07

24. Allowance for Doubtful Accounts (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9		2012/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Doubtful Accounts (Millions of yen)	108,500	-10.3	84,000	-22.6	61,700	-26.5	62,900	1.9	57,200	2.1	51,700	-17.8
Ratio of Allowance (%)	8.00	-	6.98	-	5.46	-	6.81	-	6.60	-	6.65	-
General Allowance	48,657	-10.3	44,347	-8.9	32,555	-26.6	35,315	8.5	33,063	24.0	-	-
Unsecured Consumer Loans	44,436	-9.2	40,759	-8.3	29,178	-28.4	32,585	11.7	30,608	29.0	-	-
Specific Allowance	58,843	-9.7	38,733	-34.2	28,374	-26.7	26,730	-5.8	23,393	-18.2	-	-
Increase or Decrease in Allowance	-12,500	-	-24,500	-	-22,300	-	1,200	-	-5,700	-	-11,200	-
Provision for Loss on Guarantees	3,490	-4.9	3,390	-2.9	8,270	144.0	8,770	6.0	8,470	7.9	8,900	1.5
Increase or Decrease in Allowance	-180	-	-100	-	4,880	-	500	-	-300	-	100	-

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)

	2008/3		2009/3		2010/3		2011/3		2011/9		2012/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Provision for Loss on Interest Repayment (Millions of yen)	374,800	-	283,400	-	204,500	-	283,300	-	216,612	-	-	-
Increase or Decrease in Provision	-115,200	-	-91,400	-	-78,900	-	78,800	-	-66,687	-	-	-

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)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)			
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)	yoy %	ytd %	C.R.(%)		yoy %	C.R.(%)	
Borrowings	774,407	100.0	680,734	100.0	705,387	100.0	643,652	100.0	667,331	-1.5	3.7	100.0	550,100	-14.5	100.0
Indirect	514,407	66.4	445,734	65.5	463,887	65.8	402,561	62.5	395,717	-9.3	-1.7	59.3	345,600	-14.1	62.8
City Banks, etc.	90,238	11.7	79,365	11.7	107,757	15.3	99,261	15.4	119,499	27.4	20.4	17.9	-	-	-
Regional Banks	17,271	2.2	18,222	2.7	14,743	2.1	11,540	1.8	9,026	-38.0	-21.8	1.4	-	-	-
Trust Banks	176,945	22.8	149,541	22.0	162,578	23.0	156,528	24.3	156,528	-1.9	-	23.5	-	-	-
Foreign Banks	7,500	1.0	6,000	0.9	5,000	0.7	7,000	1.1	4,800	-40.0	-31.4	0.7	-	-	-
Life Insurance Companies	95,909	12.4	76,510	11.2	62,820	8.9	40,497	6.3	33,418	-34.3	-17.5	5.0	-	-	-
Non-life Insurance Companies	11,144	1.4	9,072	1.3	8,088	1.1	2,088	0.3	754	-90.3	-63.9	0.1	-	-	-
Others	115,400	14.9	107,024	15.7	102,901	14.6	85,647	13.3	71,692	-29.7	-16.3	10.7	-	-	-
Direct	260,000	33.6	235,000	34.5	241,500	34.2	241,090	37.5	271,613	12.7	12.7	40.7	204,500	-15.2	37.2
Straight Bonds	260,000	33.6	235,000	34.5	221,500	31.4	202,840	31.5	235,862	6.1	16.3	35.3	-	-	-
Asset Based Lending	-	-	-	-	20,000	2.8	38,250	6.0	35,751	90.7	-6.5	5.4	-	-	-
Long-term Loans Payable	774,407	100.0	680,734	100.0	705,387	100.0	643,652	100.0	667,331	-1.5	3.7	100.0	550,100	-14.5	100.0
Fixed	717,872	92.7	612,400	90.0	630,422	89.4	558,762	86.8	603,747	-0.4	8.1	90.5	506,800	-9.3	92.1
Interest Rate Swaps (Notional)	228,987	29.6	189,485	27.8	238,764	33.8	239,069	37.1	263,790	10.7	10.3	39.5	-	-	-
Average Interest Rate on Funds Procured During the Year (%)	1.94	-	2.04	-	2.28	-	2.57	-	2.84	-	-	-	3.10	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.64	-	1.79	-	1.74	-	1.87	-	2.07	-	-	-	2.34	-	-
Floating Interest Rate	2.11	-	2.30	-	2.07	-	1.98	-	2.27	-	-	-	2.00	-	-
Fixed Interest Rate	1.93	-	2.01	-	2.30	-	2.64	-	2.91	-	-	-	3.13	-	-
Long-term	1.95	-	2.04	-	2.28	-	2.57	-	2.84	-	-	-	3.10	-	-
Direct	1.72	-	1.84	-	1.92	-	2.31	-	2.71	-	-	-	3.14	-	-
Indirect	2.02	-	2.10	-	2.41	-	2.66	-	2.93	-	-	-	2.94	-	-

<Reference>

Term Average of Long-term Prime Rate	2.30	-	2.31	-	1.87	-	1.50	-	1.51	-	-	-	-	-	-
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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. "Former Long-term Credit Banks" is listed under "City Banks, etc." from the second quarter for the fiscal year ended March 2009.

: 3. Syndicated loans are booked under "Others" in "Indirect".

27. Credit Card Business (ACOM)

(Millions of yen)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Cardholders	866,958	-26.3	580,134	-33.1	373,513	-35.6	235,118	-37.1	215,706	-62,126	-22.4	-8.3	125,000	-46.8
Tie-up Card	493,923	-31.6	291,069	-41.1	161,163	-44.6	95,070	-41.0	90,819	-14,674	-13.9	-4.5	-	-
Number of Accounts with Shopping Receivables	231,634	-22.1	185,942	-19.7	145,135	-21.9	117,961	-18.7	111,863	-21,934	-16.4	-5.2	-	-
Card Shopping Receivables	37,682	-14.9	32,228	-14.5	26,485	-17.8	21,625	-18.3	19,867	-4,281	-17.7	-8.1	16,600	-23.2
Revolving Receivables	35,531	-12.6	30,813	-13.3	25,408	-17.5	20,807	-18.1	18,870	-4,297	-18.5	-9.3	-	-
Revenue from Credit Card Business	5,043	-12.6	4,269	-15.3	3,529	-17.3	2,889	-18.2	1,252	-272	-17.9	-	2,300	-20.4

Number of Card Issuance Machines	1,137	0.1	1,090	-4.1	788	-27.7	552	-29.9	506	-153	-23.2	-8.3	-	-
MUJINKUN	1,005	0.2	976	-2.9	743	-23.9	513	-31.0	467	-147	-23.9	-9.0	-	-
Loan Business Outlets	132	-0.8	114	-13.6	45	-60.5	39	-13.3	39	-6	-13.3	-	-	-

28. Guarantee Business (ACOM)

(Millions of yen)

	2008/3		2009/3		2010/3		2011/3		2011/9			2012/3(E)		
		yoy %		yoy %		yoy %		yoy %	yoy	%	ytd %		yoy %	
Number of Accounts with Outstanding Balance	411,331	0.9	432,641	5.2	670,473	55.0	899,855	34.2	925,582	241,643	35.3	2.9	979,300	8.8
Guaranteed Receivables	181,795	1.3	193,862	6.6	317,240	63.6	443,460	39.8	464,202	139,261	42.9	4.7	482,200	8.7
Revenue from Credit Guarantee	11,363	4.6	11,894	4.7	14,074	18.3	21,689	54.1	11,149	1,700	18.0	-	25,200	16.2

29. Financial Ratios (ACOM)

	2008/3		2009/3		2010/3		2011/3		2011/9		2012/3(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	46.9	65.0	18.1	-	-65.0	-	-	-	-	-	-
Shareholders' Equity Ratio	27.9 (25.0)	4.1 (3.3)	30.9 (27.2)	3.0 (2.2)	31.2 (25.3)	0.3 (-1.9)	19.3 (14.1)	-11.9 (-11.2)	21.8 (15.6)	-8.2 (-8.4)	26.7 (18.0)	7.4 (3.9)
Dividend on Equity	3.5	0.0	2.5	-1.0	0.4	-2.1	-	-0.4	-	-	-	-
Return on Equity (ROE)	7.5	71.8	3.8	-3.7	-2.3	-6.1	-62.6	-60.3	22.2	44.3	16.3	78.9
Operating Income to Total Assets	4.6	9.3	1.8	-2.8	0.4	-1.4	-15.0	-15.4	4.8	9.3	3.6	18.6
Ordinary Income to Total Assets	4.7	9.2	1.9	-2.8	0.5	-1.4	-14.9	-15.4	4.9	9.3	3.7	18.6
Return on Assets (ROA)	1.9	24.9	1.1	-0.8	-0.7	-1.8	-16.1	-15.4	4.6	11.4	3.7	19.8
Operating Margin	25.3	49.3	10.3	-15.0	2.4	-7.9	-91.8	-94.2	31.4	58.4	23.7	115.5
Ordinary Income to Operating Revenue	26.0	49.2	11.1	-14.9	2.7	-8.4	-91.2	-93.9	32.2	58.7	24.3	115.5
Net Income Margin	10.6	129.1	6.5	-4.1	-4.2	-10.7	-98.6	-94.4	29.9	71.0	24.2	122.8
Current Ratio	646.0	50.3	642.7	-3.3	498.2	-144.5	420.3	-77.9	365.1	-176.6	402.0	-18.3
Fixed Assets Ratio	36.2	-5.4	29.1	-7.1	27.9	-1.2	39.1	11.2	29.8	1.9	32.6	-6.5
Interest Coverage (times)	6.0	10.3	2.8	-3.2	1.3	-1.5	-10.0	-11.3	4.1	6.6	3.1	13.1

Notes: 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

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

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

<Reference> Financial Ratios (Consolidated)

	2008/3		2009/3		2010/3		2011/3		2011/9	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	24.9 (23.4)	2.7 (2.3)	27.7 (25.4)	2.8 (2.0)	29.3 (24.1)	1.6 (-1.3)	18.2 (13.6)	-11.1 (-10.5)	20.5 (15.1)	-7.6 (-7.8)
Return on Equity (ROE)	7.7	71.3	3.0	-4.7	-1.6	-4.6	-60.3	-58.7	22.6	43.7
Return on Assets (ROA)	1.8	23.0	0.8	-1.0	-0.5	-1.3	-14.6	-14.1	4.4	10.5

Notes: 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

30. Per Share Data (ACOM)

(Yen)

		2008/3	2009/3	2010/3	2011/3	2011/9	2012/3(E)
Net Income	Non-consolidated	213.23	107.69	-64.15	-1,308.10	170.31	258.52
	Consolidated	225.24	86.91	-46.18	-1,293.54	181.23	273.84
Dividends		100.00	70.00	10.00	-	-	-
Net Assets	Non-consolidated	2,871.10	2,801.62	2,723.05	1,457.18	1,615.66	1,715.88
	Consolidated	2,950.01	2,831.36	2,773.59	1,516.95	1,685.87	1,791.98

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

(%)

		2008/3	2009/3	2010/3	2011/3	2011/9	2012/3(E)
Net Income	Non-consolidated	-	-49.5	-	-	-	-
	Consolidated	-	-61.4	-	-	-	-
Dividends		-	-30.0	-85.7	-	-	-
Net Assets	Non-consolidated	1.7	-2.4	-2.8	-46.5	-34.7	17.8
	Consolidated	3.0	-4.0	-2.0	-45.3	-33.4	18.1

31. Shares Issued (ACOM)

(Thousands)

		2008/3	2009/3	2010/3	2011/3	2011/9	2012/3(E)
Average Number of Shares Issued		157,194	157,194	156,768	156,661	156,661	-
During the Year							
Number of Shares Issued		157,194	157,194	156,661	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.