

DATA BOOK

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

ACOM CO., LTD.

February 2012

Code No. 8572

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Notes to DATA BOOK

Notes: 1. Forward Looking Statements

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

: 2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

: 3. The 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.
· Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.

: 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)

	2010/3		2011/3					2012/3					2012/3(E)		
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %		yoy %
Operating Revenue	278,795	-14.1	66,607	128,753	189,434	245,831	-11.8	54,104	-18.8	108,042	-16.1	160,243	-15.4	204,300	-16.9
Operating Expenses	272,732	-7.1	44,463	155,428	215,022	430,617	57.9	35,809	-19.5	75,926	-51.2	111,911	-48.0	158,100	-63.3
Financial Expenses	22,194	-0.0	5,591	10,992	16,571	22,534	1.5	5,856	4.7	12,082	9.9	18,249	10.1	24,300	7.8
Provision of Allowance for Doubtful Accounts	89,654	2.0	14,959	33,100	51,065	78,136	-12.8	12,275	-17.9	27,528	-16.8	40,061	-21.5	60,200	-23.0
Provision for Loss on Interest Repayment	58,362	11.9	2,239	68,402	84,044	243,456	317.1	-	-	-	-	-	-	-	-
Operating Income	6,063	-80.3	22,144	-26,674	-25,587	-184,785	-	18,294	-17.4	32,116	-	48,331	-	46,200	-
Non-operating Income	1,984	-6.7	556	757	1,100	1,369	-31.0	423	-23.9	663	-12.4	1,172	6.5	900	-34.3
Non-operating Expenses	130	-37.2	29	68	68	90	-30.3	13	-54.0	50	-26.1	64	-6.4	100	11.1
Ordinary Income	7,917	-75.7	22,670	-25,985	-24,556	-183,506	-	18,704	-17.5	32,729	-	49,439	-	47,000	-
Extraordinary Income	2,074	-17.8	100	318	331	608	-70.6	94	-5.5	553	73.5	748	126.0	-	-
Extraordinary Loss	10,929	-2.9	14,270	14,994	14,564	16,740	53.2	274	-98.1	823	-94.5	980	-93.3	100	-99.4
Income Before Income Taxes	-937	-	8,500	-40,661	-38,789	-199,638	-	18,524	117.9	32,458	-	49,207	-	46,900	-
Net Income	-7,239	-	6,517	-43,880	-42,107	-202,648	-	16,030	146.0	28,391	-	42,112	-	42,900	-

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					2012/3					2012/3(E)		
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %		yoy %
Operating Revenue	278,795	-14.1	66,607	128,753	189,434	245,831	-11.8	54,104	-18.8	108,042	-16.1	160,243	-15.4	204,300	-16.9
Loan Business	240,041	-13.5	55,561	107,556	156,470	201,855	-15.9	44,036	-20.7	86,846	-19.3	129,173	-17.4	160,600	-20.4
ACOM CO., LTD.	219,620	-10.2	50,436	97,156	140,855	180,778	-17.7	38,706	-23.3	76,069	-21.7	112,906	-19.8	138,700	-23.3
DC Cash One Ltd.	1,063	-92.0	-	-	-	-	-	-	-	-	-	-	-	-	-
EASY BUY Public Company Limited	19,357	-2.1	5,125	10,399	15,614	21,077	8.9	5,330	4.0	10,777	3.6	16,266	4.2	21,900	3.9
Credit Card Business	3,967	-15.4	921	1,795	2,632	3,408	-14.1	755	-18.1	1,489	-17.1	2,208	-16.1	2,700	-20.8
ACOM CO., LTD.	3,949	-15.1	919	1,792	2,628	3,403	-13.8	754	-17.9	1,488	-16.9	2,207	-16.0	2,700	-20.7
AFRESH CREDIT CO., LTD.	17	-57.6	1	3	4	4	-72.8	0	-80.9	0	-82.3	0	-83.9	-	-
Installment Sales Finance Business	4,002	-19.8	919	1,792	2,610	3,337	-16.6	611	-33.6	1,110	-38.0	1,521	-41.7	1,700	-49.1
EASY BUY Public Company Limited	815	-58.7	159	295	414	527	-35.3	97	-38.8	188	-36.2	272	-34.2	200	-62.0
AFRESH CREDIT CO., LTD.	3,186	5.6	759	1,497	2,195	2,809	-11.8	513	-32.4	922	-38.4	1,248	-43.1	1,500	-46.6
Guarantee Business	14,295	22.9	4,523	9,834	16,135	22,461	57.1	5,726	26.6	11,636	18.3	17,181	6.5	26,100	16.2
ACOM CO., LTD.	14,295	71.0	4,523	9,834	16,135	22,461	57.1	5,726	26.6	11,636	18.3	17,181	6.5	26,100	16.2
Loan Servicing Business	12,844	-21.9	2,414	4,632	6,970	8,945	-30.4	1,741	-27.9	4,229	-8.7	5,926	-15.0	7,200	-19.5
Collection from purchased receivable	12,273	-22.1	2,259	4,321	6,476	8,278	-32.5	1,552	-31.3	3,826	-11.5	5,315	-17.9	-	-
Others	97	-95.5	1,329	1,179	1,628	1,630	-	68	-94.8	62	-94.7	107	-93.4	200	-87.7
Other Financial Businesses	88	-92.2	375	224	673	675	667.9	68	-81.7	62	-71.9	107	-84.0	200	-70.4
Banking Business	3,547	4.6	936	1,963	2,986	4,193	18.2	1,165	24.4	2,666	35.8	4,123	38.1	5,800	38.3

Note: Operating revenue above are revenues from external customers in each reported segment as disclosed in Brief Statement of Financial Results, etc.

4. Receivables Outstanding by Segment (Consolidated)

	2010/3		2011/3					2012/3					2012/3(E)			
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	ytd %		yoy %
Receivables Outstanding (Millions of yen)	1,272,592	-10.6	1,239,675	1,174,739	1,115,066	1,061,618	-16.6	1,033,151	-16.7	1,004,303	-14.5	966,279	-13.3	-9.0	910,100	-14.3
Loan Business	1,173,545	-10.8	1,140,997	1,078,731	1,022,978	972,329	-17.1	945,113	-17.2	917,050	-15.0	885,770	-13.4	-8.9	835,600	-14.1
ACOM CO., LTD.	1,103,969	-5.8	1,068,681	1,008,799	951,316	902,200	-18.3	873,676	-18.2	846,999	-16.0	818,632	-13.9	-9.3	761,000	-15.7
EASY BUY Public Company Limited	66,889	14.0	69,996	67,903	69,920	68,621	2.6	70,142	0.2	68,940	1.5	66,196	-5.3	-3.5	73,600	7.3
Credit Card Business	26,554	-18.2	25,382	24,182	22,966	21,639	-18.5	20,620	-18.8	19,872	-17.8	19,176	-16.5	-11.4	16,600	-23.3
ACOM CO., LTD.	26,485	-17.8	25,334	24,149	22,944	21,625	-18.3	20,611	-18.6	19,867	-17.7	19,174	-16.4	-11.3	16,600	-23.2
AFRESH CREDIT CO., LTD.	68	-68.6	48	33	22	14	-79.3	8	-81.9	4	-85.9	1	-91.6	-86.7	-	-
Installment Sales Finance Business	31,850	-10.5	31,010	29,007	26,913	22,311	-29.9	18,778	-39.4	14,599	-49.7	11,828	-56.0	-47.0	9,000	-59.7
AFRESH CREDIT CO., LTD.	30,219	-7.5	29,507	27,731	25,758	21,322	-29.4	17,848	-39.5	13,792	-50.3	11,024	-57.2	-48.3	8,200	-61.5
EASY BUY Public Company Limited	1,631	-43.7	1,502	1,276	1,155	989	-39.3	930	-38.1	807	-36.7	804	-30.3	-18.7	800	-19.1
Loan Servicing Business	15,310	-26.8	14,175	13,179	12,062	11,931	-22.1	11,093	-21.7	10,908	-17.2	9,999	-17.1	-16.2	10,500	-12.0
Banking Business	25,331	40.1	28,108	29,637	30,145	33,405	31.9	37,545	33.6	41,872	41.3	39,504	31.0	18.3	38,400	15.0
Guaranteed Receivables	317,240	119.8	319,110	324,941	431,861	443,460	39.8	449,686	40.9	464,202	42.9	466,585	8.0	5.2	482,200	8.7
ACOM CO., LTD.	317,240	174.1	319,110	324,941	431,861	443,460	39.8	449,686	40.9	464,202	42.9	466,585	8.0	5.2	482,200	8.7

5. Number of Customer Accounts by Segment (Consolidated)

	2010/3		2011/3					2012/3					2012/3(E)			
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	ytd %		yoy %
Loan Business	2,720,511	-13.0	2,669,530	2,620,690	2,561,834	2,505,173	-7.9	2,464,754	-7.7	2,443,643	-6.8	2,429,207	-5.2	-3.0	2,340,200	-6.6
ACOM CO., LTD.	1,948,949	-8.7	1,898,108	1,837,716	1,770,965	1,712,560	-12.1	1,676,206	-11.7	1,640,333	-10.7	1,601,051	-9.6	-6.5	1,528,800	-10.7
EASY BUY Public Company Limited	762,657	-4.2	763,213	775,449	784,057	786,404	3.1	782,948	2.6	798,242	2.9	823,653	5.1	4.7	807,800	2.7
Credit Card Business	374,532	-35.7	327,872	278,438	253,810	235,429	-37.1	217,198	-33.8	215,848	-22.5	178,191	-29.8	-24.3	125,000	-46.9
ACOM CO., LTD.	373,513	-35.6	327,098	277,832	253,358	235,118	-37.1	216,983	-33.7	215,706	-22.4	178,094	-29.7	-24.3	125,000	-46.8
AFRESH CREDIT CO., LTD.	1,019	-62.1	774	606	452	311	-69.5	215	-72.2	142	-76.6	97	-78.5	-68.8	-	-
Installment Sales Finance Business	188,922	-14.2	181,222	169,665	157,851	137,848	-27.0	121,502	-33.0	103,092	-39.2	88,652	-43.8	-35.7	78,000	-43.4
AFRESH CREDIT CO., LTD.	143,523	-1.3	141,090	133,785	125,453	108,465	-24.4	93,768	-33.5	77,400	-42.1	63,588	-49.3	-41.4	55,300	-49.0
EASY BUY Public Company Limited	45,399	-39.3	40,132	35,880	32,398	29,383	-35.3	27,734	-30.9	25,692	-28.4	25,064	-22.6	-14.7	22,700	-22.7
Loan Servicing Business	293,636	14.7	296,551	300,016	303,323	303,339	3.3	305,058	2.9	305,302	1.8	318,636	5.0	5.0	-	-
Banking Business	4,516	9.6	4,934	5,420	6,091	7,278	61.2	8,391	70.1	9,276	71.1	12,330	102.4	69.4	-	-

Notes : 1. Loan Business: Number of loan accounts with loans receivable.
: 2. Credit Card Business: Number of cardholders.
: 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.
: 4. Loan Servicing Business: Number of accounts for purchased loans.

6. Income and Expenses (ACOM)

(Millions of yen)

	2010/3		2011/3					2012/3					2012/3(E)		
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %		yoy %
Operating Revenue	238,215	-9.1	56,913	109,839	160,698	207,767	-12.8	45,208	-20.6	89,242	-18.8	132,376	-17.6	167,500	-19.4
Interest on Operating Loans	212,839	-10.7	48,389	93,209	135,025	173,209	-18.6	36,773	-24.0	71,939	-22.8	106,452	-21.2	132,100	-23.7
Operating Expenses	232,526	-1.1	36,594	139,506	190,950	398,600	71.4	29,242	-20.1	61,227	-56.1	90,342	-52.7	127,800	-67.9
Financial Expenses	16,639	13.4	4,284	8,502	12,644	17,340	4.2	4,563	6.5	9,071	6.7	13,656	8.0	18,800	8.4
Cost of Goods Sold	-	-	700	700	700	700	-	-	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	75,058	-1.6	12,269	27,563	42,666	66,904	-10.9	10,251	-16.4	23,197	-15.8	33,686	-21.0	49,800	-25.6
Provision for Loss on Interest Repayment	58,362	11.9	2,239	68,402	84,044	243,456	317.1	-	-	-	-	-	-	-	-
Other Operating Expenses	82,466	-10.5	17,101	34,338	50,894	70,198	-14.9	14,427	-15.6	28,958	-15.7	42,999	-15.5	59,200	-15.7
Operating Income	5,689	-78.8	20,318	-29,666	-30,251	-190,832	-	15,965	-21.4	28,014	-	42,034	-	39,700	-
Non-operating Income	2,128	-28.6	699	1,016	1,481	1,832	-13.9	640	-8.5	963	-5.2	1,498	1.2	1,300	-29.0
Non-operating Expenses	1,323	85.4	27	421	424	552	-58.3	10	-59.9	283	-32.6	295	-30.5	300	-45.7
Ordinary Income	6,495	-77.7	20,990	-29,071	-29,195	-189,551	-	16,594	-20.9	28,694	-	43,237	-	40,700	-
Extraordinary Income	2,350	-54.6	99	316	326	561	-76.1	92	-7.7	545	72.3	678	108.0	-	-
Extraordinary Loss	10,800	122.6	14,160	14,868	13,994	16,079	48.9	265	-98.1	817	-94.5	944	-93.3	100	-99.4
Loss on Sales of Noncurrent Assets	8	591.3	-	12	12	27	228.9	-	-	3	-68.2	3	-68.2	-	-
Loss on Valuation of Investment Securities	87	-84.7	4,953	5,285	4,609	4,696	-	207	-95.8	227	-95.7	233	-94.9	-	-
Income Before Income Taxes	-1,954	-	6,930	-43,623	-42,863	-205,069	-	16,421	137.0	28,422	-	42,971	-	40,600	-
Income Taxes-current	100	-23.1	15	30	55	70	-30.0	15	-	30	-	50	-9.1	100	42.9
Income Taxes-deferred	8,002	-35.7	1,020	1,518	954	-210	-	1,223	19.9	1,710	12.6	3,401	256.2	-	-
Net Income	-10,056	-	5,895	-45,171	-43,872	-204,929	-	15,183	157.6	26,681	-	39,520	-	40,500	-

7. Operating Revenue by Category (ACOM)

(Millions of yen)

	2010/3		2011/3					2012/3					2012/3(E)		
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %		yoy %
Operating Revenue	238,215	-9.1	56,913	109,839	160,698	207,767	-12.8	45,208	-20.6	89,242	-18.8	132,376	-17.6	167,500	-19.4
Interest on Operating Loans	212,839	-10.7	48,389	93,209	135,025	173,209	-18.6	36,773	-24.0	71,939	-22.8	106,452	-21.2	132,100	-23.7
Unsecured Loans	209,265	-10.6	47,586	91,615	132,669	170,154	-18.7	36,104	-24.1	70,642	-22.9	104,561	-21.2	130,000	-23.6
Consumers	209,258	-10.6	47,584	91,613	132,666	170,150	-18.7	36,103	-24.1	70,641	-22.9	104,559	-21.2	130,000	-23.6
Commercials	6	-21.2	1	1	2	3	-42.6	0	-42.2	1	-26.9	2	-26.5	-	-
Secured Loans	3,574	-15.4	803	1,594	2,356	3,055	-14.5	669	-16.7	1,296	-18.7	1,891	-19.7	2,100	-31.3
Revenue from Credit Card Business	3,529	-17.3	778	1,524	2,231	2,889	-18.2	635	-18.4	1,252	-17.9	1,855	-16.9	2,300	-20.4
Revenue from Credit Guarantee	14,074	18.3	4,334	9,449	15,545	21,689	54.1	5,477	26.4	11,149	18.0	16,423	5.6	25,200	16.2
Net Sales of Goods	-	-	952	952	952	952	-	-	-	-	-	-	-	-	-
Others	7,772	0.6	2,456	4,703	6,943	9,027	16.1	2,322	-5.5	4,900	4.2	7,645	10.1	7,900	-12.5
Collection of Bad Debts Deducted	7,625	10.7	2,368	4,586	6,796	8,826	15.8	2,279	-3.8	4,484	-2.2	6,819	0.3	7,800	-11.6

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

(%)

	2010/3	2011/3				2012/3			
		2010/6	2010/9	2010/12	2011/3	2011/6	2011/9	2011/12	2012/3(E)
Operating Revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Operating Loans	89.3	85.0	84.8	84.0	83.4	81.4	80.6	80.4	78.9
Revenue from Credit Card Business	1.5	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
Revenue from Credit Guarantee	5.9	7.6	8.6	9.7	10.4	12.1	12.5	12.4	15.0
Net Sales of Goods	-	1.7	0.9	0.6	0.5	-	-	-	-
Others	3.3	4.3	4.3	4.3	4.3	5.1	5.5	5.8	4.7

8. Operating Expenses (ACOM)

(Millions of yen)

	2011/3							2012/3							
	2010/3	yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	2012/3(E)	yoy %
Operating Expenses	232,526	-1.1	36,594	139,506	190,950	398,600	71.4	29,242	-20.1	61,227	-56.1	90,342	-52.7	127,800	-67.9
Financial Expenses	16,639	13.4	4,284	8,502	12,644	17,340	4.2	4,563	6.5	9,071	6.7	13,656	8.0	18,800	8.4
Cost of Goods Sold	-	-	700	700	700	700	-	-	-	-	-	-	-	-	-
Provision of Allowance for Doubtful Accounts	75,058	-1.6	12,269	27,563	42,666	66,904	-10.9	10,251	-16.4	23,197	-15.8	33,686	-21.0	49,800	-25.6
Bad Debts Expenses	95,484	3.3	17,219	32,769	49,219	63,037	-34.0	14,848	-13.8	28,533	-12.9	40,084	-18.6	59,400	-5.8
Loss on Sales of Accounts Receivable-operating Loans	3,131	-62.1	-	914	1,381	3,071	-1.9	-	-	661	-27.7	661	-52.2	1,500	-51.2
Increase or Decrease in Allowance for Doubtful Accounts	-22,276	-	-4,600	-5,700	-7,400	-	-	-4,496	-	-5,696	-	-6,398	-	-11,200	-
Increase or Decrease in Provision for Loss on Guarantees	-1,281	-	-350	-420	-533	-403	-	-100	-	-300	-	-660	-	100	-
Provision for Loss on Interest Repayment	58,362	11.9	2,239	68,402	84,044	243,456	317.1	-	-	-	-	-	-	-	-
Interest Repayment	90,847	5.4	21,621	45,545	67,108	104,479	15.0	23,373	8.1	46,898	3.0	69,133	3.0	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	46,414	-19.1	11,318	25,056	39,436	60,176	29.7	10,909	-3.6	19,789	-21.0	28,370	-28.1	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-78,900	-	-30,700	-2,200	-22,500	78,800	-	-34,283	-	-66,687	-	-97,504	-	-	-
Other Operating Expenses	82,466	-10.5	17,101	34,338	50,894	70,198	-14.9	14,427	-15.6	28,958	-15.7	42,999	-15.5	59,200	-15.7
Personal Expenses	23,366	-2.2	4,509	9,050	13,486	20,123	-13.9	3,953	-12.3	8,285	-8.5	12,293	-8.8	16,500	-18.0
Advertising Expenses	6,926	-19.9	1,628	3,003	3,810	5,261	-24.0	1,111	-31.7	2,452	-18.3	3,595	-5.6	4,600	-12.6
Administrative Expenses	10,629	-11.4	2,194	4,456	6,511	8,626	-18.8	1,849	-15.7	3,691	-17.2	5,433	-16.5	7,800	-9.6
Computer Expenses	18,484	-15.8	3,860	7,838	12,130	16,500	-10.7	3,128	-19.0	6,034	-23.0	9,083	-25.1	12,000	-27.3
Fees	13,074	-9.0	2,656	5,331	7,871	10,350	-20.8	2,341	-11.9	4,793	-10.1	7,114	-9.6	9,500	-8.2
Insurance Expenses	94	-3.5	2	22	36	68	-27.0	3	57.6	19	-12.5	30	-16.5	100	47.1
Depreciation	1,498	-14.6	332	665	999	1,327	-11.4	268	-19.2	528	-20.5	792	-20.7	1,000	-24.6
Taxes and Other Public Charges	4,115	-5.7	982	1,805	2,583	3,458	-16.0	847	-13.8	1,539	-14.7	2,225	-13.9	2,900	-16.1
Enterprise Tax (Pro forma standard taxation)	245	6.5	65	130	190	255	4.1	60	-7.7	125	-3.8	185	-2.6	300	17.6
Others	4,032	-16.2	870	2,034	3,274	4,225	4.8	864	-0.7	1,488	-26.9	2,243	-31.5	4,500	6.5

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

(%)

	2011/3							2012/3							
	2010/3	yoy p.p.	2010/6	2010/9	2010/12	2011/3	yoy p.p.	2011/6	yoy p.p.	2011/9	yoy p.p.	2011/12	yoy p.p.	2012/3(E)	yoy p.p.
Operating Expenses	97.6	7.9	64.3	127.0	118.8	191.8	94.2	64.7	0.4	68.6	-58.4	68.2	-50.6	76.3	-115.5
Financial Expenses	7.0	1.4	7.5	7.7	7.9	8.3	1.3	10.1	2.6	10.2	2.5	10.3	2.4	11.2	2.9
Cost of Goods Sold	-	-	1.2	0.6	0.4	0.3	0.3	-	-1.2	-	-0.6	-	-0.4	-	-0.3
Provision of Allowance for Doubtful Accounts	31.5	2.4	21.6	25.1	26.5	32.2	0.7	22.7	1.1	26.0	0.9	25.4	-1.1	29.7	-2.5
Bad Debts Expenses	40.1	4.8	30.3	29.9	30.6	30.3	-9.8	32.8	2.5	32.0	2.1	30.2	-0.4	35.5	5.2
Loss on Sales of Accounts Receivable-operating Loans	1.3	-1.8	-	0.8	0.8	1.5	0.2	-	-	0.7	-0.1	0.5	-0.3	0.9	-0.6
Increase or Decrease in Allowance for Doubtful Accounts	-9.4	-	-8.1	-5.2	-4.6	0.6	-	-9.9	-	-6.4	-	-4.8	-	-6.7	-
Increase or Decrease in Provision for Loss on Guarantees	-0.5	-	-0.6	-0.4	-0.3	-0.2	-	-0.2	-	-0.3	-	-0.5	-	0.0	-
Provision for Loss on Interest Repayment	24.5	4.6	4.0	62.3	52.3	117.2	92.7	-	-4.0	-	-62.3	-	-52.3	-	-117.2
Interest Repayment	38.1	5.2	38.0	41.5	41.8	50.3	12.2	51.7	13.7	52.5	11.0	52.2	10.4	-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	19.5	-2.4	19.9	22.8	24.5	29.0	9.5	24.1	4.2	22.2	-0.6	21.4	-3.1	-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-33.1	-	-53.9	-2.0	-14.0	37.9	-	-75.8	-	-74.7	-	-73.6	-	-	-
Other Operating Expenses	34.6	-0.5	30.0	31.3	31.7	33.8	-0.8	31.9	1.9	32.4	1.1	32.5	0.8	35.4	1.6
Personal Expenses	9.8	0.7	7.9	8.2	8.4	9.7	-0.1	8.7	0.8	9.3	1.1	9.3	0.9	9.8	0.1
Advertising Expenses	2.9	-0.4	2.9	2.7	2.4	2.5	-0.4	2.5	-0.4	2.7	0.0	2.7	0.3	2.7	0.2
Administrative Expenses	4.5	-0.1	3.8	4.1	4.1	4.2	-0.3	4.1	0.3	4.1	0.0	4.1	0.0	4.7	0.5
Computer Expenses	7.8	-0.6	6.8	7.1	7.6	8.0	0.2	6.9	0.1	6.8	-0.3	6.9	-0.7	7.2	-0.8
Fees	5.5	0.0	4.7	4.9	4.9	5.0	-0.5	5.2	0.5	5.4	0.5	5.4	0.5	5.7	0.7
Insurance Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Depreciation	0.6	-0.1	0.6	0.6	0.6	0.6	0.0	0.6	0.0	0.6	0.0	0.6	0.0	0.6	0.0
Taxes and Other Public Charges	1.7	0.1	1.7	1.7	1.6	1.7	0.0	1.9	0.2	1.7	0.0	1.7	0.1	1.7	0.0
Enterprise Tax (Pro forma standard taxation)	0.1	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.2	0.1
Others	1.7	-0.1	1.5	1.9	2.0	2.0	0.3	1.9	0.4	1.7	-0.2	1.7	-0.3	2.7	0.7

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

9. Receivables Outstanding (ACOM)

	2010/3		2011/3					2012/3								
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	ytd %	2012/3(E)	yoy %
Receivables Outstanding (Millions of yen)	1,130,455	-6.1	1,094,016	1,032,948	974,260	923,826	-18.3	894,288	-18.3	866,867	-16.1	837,806	-14.0	-9.3	777,600	-15.8
Loan Business	1,103,969	-5.8	1,068,681	1,008,799	951,316	902,200	-18.3	873,676	-18.2	846,999	-16.0	818,632	-13.9	-9.3	761,000	-15.7
Unsecured Loans	1,074,933	-5.5	1,041,166	982,722	926,682	878,778	-18.2	851,379	-18.2	825,852	-16.0	798,579	-13.8	-9.1	742,600	-15.5
Consumers	1,074,894	-5.5	1,041,130	982,689	926,655	878,761	-18.2	851,362	-18.2	825,839	-16.0	798,568	-13.8	-9.1	742,600	-15.5
Commercials	38	-16.4	35	32	26	17	-55.8	16	-52.6	13	-59.5	11	-56.3	-31.7	-	-
Secured Loans	29,036	-16.4	27,515	26,077	24,633	23,421	-19.3	22,297	-19.0	21,146	-18.9	20,052	-18.6	-14.4	18,400	-21.4
Real Estate Card Loan	25,056	-16.4	23,721	22,487	21,238	20,192	-19.4	19,178	-19.2	18,134	-19.4	17,167	-19.2	-15.0	-	-
Credit Card Business	26,485	-17.8	25,334	24,149	22,944	21,625	-18.3	20,611	-18.6	19,867	-17.7	19,174	-16.4	-11.3	16,600	-23.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	554	3.6	551	536	525	515	-7.0	509	-7.6	505	-5.8	500	-4.8	-2.9	487	-5.4
<Reference>																
Guaranteed Receivables	317,240	63.6	319,110	324,941	431,861	443,460	39.8	449,686	40.9	464,202	42.9	466,585	8.0	5.2	482,200	8.7

10. Number of Customer Accounts (ACOM)

	2010/3		2011/3					2012/3								
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	ytd %	2012/3(E)	yoy %
Loan Business	1,948,949	-8.7	1,898,108	1,837,716	1,770,965	1,712,560	-12.1	1,676,206	-11.7	1,640,333	-10.7	1,601,051	-9.6	-6.5	1,528,800	-10.7
Unsecured Loans	1,941,333	-8.7	1,890,785	1,830,666	1,764,193	1,706,011	-12.1	1,669,896	-11.7	1,634,262	-10.7	1,595,223	-9.6	-6.5	1,523,400	-10.7
Consumers	1,941,301	-8.7	1,890,756	1,830,640	1,764,170	1,705,994	-12.1	1,669,880	-11.7	1,634,247	-10.7	1,595,209	-9.6	-6.5	1,523,400	-10.7
Commercials	32	-33.3	29	26	23	17	-46.9	16	-44.8	15	-42.3	14	-39.1	-17.6	-	-
Secured Loans	7,616	-13.7	7,323	7,050	6,772	6,549	-14.0	6,310	-13.8	6,071	-13.9	5,828	-13.9	-11.0	5,400	-17.5
Credit Card Business	373,513	-35.6	327,098	277,832	253,358	235,118	-37.1	216,983	-33.7	215,706	-22.4	178,094	-29.7	-24.3	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)

	2010/3		2011/3					2012/3							
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	2012/3(E)	yoy %
Number of New Loan Customers	160,700	-13.3	35,203	64,247	94,342	128,399	-20.1	39,856	13.2	76,147	18.5	112,156	18.9	140,000	9.0
Unsecured Loans	160,700	-13.3	35,203	64,247	94,342	128,399	-20.1	39,856	13.2	76,147	18.5	112,156	18.9	140,000	9.0
Consumers	160,700	-13.3	35,203	64,247	94,342	128,399	-20.1	39,856	13.2	76,147	18.5	112,156	18.9	140,000	9.0

12. Number of Loan Business Outlets (ACOM)

	2010/3		2011/3					2012/3							
		yoy	2010/6	2010/9	2010/12	2011/3	yoy	2011/6	ytd	2011/9	ytd	2011/12	ytd	2012/3(E)	yoy
Number of Loan Business Outlets	1,353	-254	1,245	1,243	1,242	1,141	-212	1,079	-62	1,044	-97	1,045	-96	1,045	-96
Staffed	45	-73	45	45	45	39	-6	39	-	39	-	39	-	39	-
Unstaffed	1,308	-181	1,200	1,198	1,197	1,102	-206	1,040	-62	1,005	-97	1,006	-96	1,006	-96

13. MUJINKUN (ACOM)

	2010/3		2011/3					2012/3							
		yoy	2010/6	2010/9	2010/12	2011/3	yoy	2011/6	ytd	2011/9	ytd	2011/12	ytd	2012/3(E)	yoy
Number of MUJINKUN Outlets	1,353	-253	1,245	1,243	1,242	1,141	-212	1,079	-62	1,044	-97	1,045	-96	1,045	-96
Number of MUJINKUN Machines	1,359	-247	1,251	1,249	1,248	1,148	-211	1,087	-61	1,052	-96	1,056	-92	1,062	-86

14. Cash Dispensers and ATMs (ACOM)

	2010/3		2011/3					2012/3							
		yoy	2010/6	2010/9	2010/12	2011/3	yoy	2011/6	ytd	2011/9	ytd	2011/12	ytd	2012/3(E)	yoy
Number of Cash Dispensers and ATMs	95,674	650	83,808	78,564	50,178	50,593	-45,081	46,622	-3,971	46,955	-3,638	48,138	-2,455	-	-
Proprietary	1,417	-253	1,307	1,304	1,302	1,201	-216	1,137	-64	1,102	-99	1,103	-98	1,105	-96
Open 365 Days/Year	1,417	-253	1,307	1,304	1,302	1,201	-216	1,137	-64	1,102	-99	1,103	-98	-	-
Open 24 Hours/Day	1,254	-231	1,150	1,147	1,145	1,051	-203	990	-61	956	-95	957	-94	-	-
Tie-up	94,257	903	82,501	77,260	48,876	49,392	-44,865	45,485	-3,907	45,853	-3,539	47,035	-2,357	-	-
Others	8,804	168	8,866	8,921	8,975	8,973	169	-	-8,973	-	-8,973	-	-8,973	-	-

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

15. Employees (ACOM)

	2010/3		2011/3					2012/3							
		yoy	2010/6	2010/9	2010/12	2011/3	yoy	2011/6	ytd	2011/9	ytd	2011/12	ytd	2012/3(E)	yoy
Number of Total Employees	2,842	-238	2,378	2,345	2,296	2,042	-800	1,970	-72	1,954	-88	1,943	-99	-	-
Permanent Employees	2,610	-26	2,166	2,146	2,116	1,876	-734	1,795	-81	1,786	-90	1,778	-98	1,766	-110
Temporary Employees	232	-212	212	199	180	166	-66	175	9	168	2	165	-1	-	-

16. Average Loan Yield (ACOM)

	2011/3		2011/6			2011/9			2011/12			2012/3(E)	
		yoy p.p.		yoy p.p.	ytd p.p.		yoy p.p.	ytd p.p.		yoy p.p.	ytd p.p.		yoy p.p.
Average Loan Yield	17.03	-1.18	16.58	-1.15	-0.45	16.39	-0.98	-0.64	16.38	-0.78	-0.65	15.90	-1.13
Unsecured Loans	17.18	-1.23	16.71	-1.19	-0.47	16.52	-1.01	-0.66	16.50	-0.81	-0.68	16.05	-1.13
Consumers	17.18	-1.23	16.71	-1.19	-0.47	16.52	-1.01	-0.66	16.50	-0.81	-0.68	16.05	-1.13
Commercials	11.24	-3.85	17.43	4.15	6.19	18.47	7.59	7.23	18.69	7.97	7.45	16.51	5.27
Secured Loans	11.58	0.44	11.69	0.40	0.11	11.54	0.10	-0.04	11.49	-0.06	-0.09	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)

Effective Annual Interest Rate	2011/3				2011/6				2011/9				2011/12				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. (%)
Accounts Receivable-operating Loans	1,705,994	100.0	878,761	100.0	1,669,880	100.0	851,362	100.0	1,634,247	100.0	825,839	100.0	1,595,209	100.0	798,568	100.0	-	-	742,600	100.0
28.470% and Higher	13,962	0.8	5,323	0.6	11,626	0.7	4,276	0.5	10,561	0.6	3,694	0.4	9,139	0.6	3,014	0.4	-	-	3,200	0.5
27.375%	276,058	16.2	103,406	11.8	231,717	13.9	85,608	10.0	210,909	12.9	75,763	9.2	180,858	11.3	63,210	7.9	-	-	46,100	6.2
25.000% - 26.500%	84,068	4.9	53,620	6.1	70,944	4.2	45,280	5.3	64,380	3.9	40,019	4.8	55,706	3.5	33,823	4.3	-	-	26,200	3.5
20.000% - 24.820%	54,340	3.2	50,069	5.7	46,536	2.8	43,231	5.1	42,209	2.6	38,583	4.7	36,729	2.3	32,979	4.1	-	-	36,500	4.9
18.250% - 19.000%	8,964	0.5	17,913	2.0	8,027	0.5	16,055	1.9	7,385	0.5	14,589	1.8	6,664	0.4	12,982	1.6	-	-	15,000	2.0
15.000% - 18.000%	1,123,336	65.9	590,390	67.2	1,155,138	69.2	594,732	69.9	1,156,120	70.8	590,745	71.5	1,167,803	73.2	591,087	74.0	-	-	564,600	76.0
Less than 15.000%	145,266	8.5	58,038	6.6	145,892	8.7	62,177	7.3	142,683	8.7	62,444	7.6	138,310	8.7	61,470	7.7	-	-	51,000	6.9

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

Effective Annual Interest Rate	2011/3				2011/6				2011/9				2011/12				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. (%)
Accounts Receivable-operating Loans	1,705,994	100.0	878,761	100.0	1,669,880	100.0	851,362	100.0	1,634,247	100.0	825,839	100.0	1,595,209	100.0	798,568	100.0	-	-	742,600	100.0
18.000% <	437,392	25.6	230,332	26.2	368,850	22.1	194,452	22.8	335,444	20.5	172,650	20.9	289,096	18.1	146,009	18.3	-	-	127,000	17.1
15.000% < ≤ 18.000%	912,859	53.5	333,319	37.9	933,207	55.9	335,089	39.4	930,372	56.9	331,972	40.2	936,155	58.7	331,351	41.5	-	-	312,500	42.1
12.000% < ≤ 15.000%	215,891	12.7	264,104	30.1	230,456	13.8	269,834	31.7	235,122	14.4	269,722	32.7	241,788	15.2	271,132	33.9	-	-	258,000	34.7
≤ 12.000%	139,852	8.2	51,004	5.8	137,367	8.2	51,985	6.1	133,309	8.2	51,494	6.2	128,170	8.0	50,074	6.3	-	-	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)	2011/3				2011/6				2011/9				2011/12				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.(%)
≤ 100	197,501	11.6	12,271	1.4	198,715	11.9	12,332	1.4	200,447	12.3	12,349	1.5	199,435	12.5	12,151	1.5	-	-	11,200	1.5
100 < ≤ 300	428,735	25.1	91,336	10.4	422,856	25.3	89,898	10.6	417,466	25.5	88,963	10.8	414,693	26.0	88,599	11.1	-	-	83,500	11.3
300 < ≤ 500	698,377	40.9	303,584	34.5	666,407	39.9	286,995	33.7	635,394	38.9	271,851	32.9	602,850	37.8	256,430	32.1	-	-	248,900	33.5
500 < ≤ 1,000	201,057	11.8	158,040	18.0	204,758	12.3	159,153	18.7	208,152	12.7	160,514	19.4	211,221	13.2	161,801	20.3	-	-	141,300	19.0
1,000 <	180,324	10.6	313,528	35.7	177,144	10.6	302,981	35.6	172,788	10.6	292,160	35.4	167,010	10.5	279,584	35.0	-	-	257,700	34.7
Total	1,705,994	100.0	878,761	100.0	1,669,880	100.0	851,362	100.0	1,634,247	100.0	825,839	100.0	1,595,209	100.0	798,568	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)	2011/3			2011/6			2011/9			2011/12			2012/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
≤ 2	21.9	113	23.2	23.8	111	23.3	24.7	109	23.3	24.9	109	23.3			
2 < ≤ 5	66.1	158	55.9	66.5	152	56.1	65.5	151	56.2	65.3	151	56.5			
5 < ≤ 7	7.8	209	12.9	6.5	197	12.8	6.6	202	12.7	6.5	200	12.6			
7 < ≤ 10	3.3	245	6.3	2.6	236	6.1	2.6	236	6.1	2.6	232	6.0			
10 <	0.9	302	1.7	0.6	304	1.7	0.6	291	1.7	0.7	275	1.6			
Total	100.0	156	100.0	100.0	148	100.0	100.0	147	100.0	100.0	147	100.0			

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

(%)

	2011/3			2011/6			2011/9			2011/12			2012/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Under 29	49.7	17.3	11.3	50.6	17.6	10.8	49.5	17.7	11.1	49.6	17.9	11.9			
Age 30 - 39	21.5	27.2	25.0	21.3	27.0	24.2	21.6	26.9	23.5	21.4	26.7	23.4			
Age 40 - 49	15.2	24.0	25.2	15.3	24.1	25.4	15.6	24.2	25.3	15.6	24.4	25.0			
Age 50 - 59	9.7	18.4	20.7	9.1	18.3	20.5	9.3	18.2	20.8	9.3	18.0	20.6			
Over 60	3.9	13.1	17.8	3.7	13.0	19.1	4.0	13.0	19.3	4.1	13.0	19.1			
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			

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

(%)

	2011/3			2011/6			2011/9			2011/12			2012/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male	74.2	73.5	71.8	74.2	73.6	72.0	73.4	73.7	72.3	73.2	73.8	72.3			
Female	25.8	26.5	28.2	25.8	26.4	28.0	26.6	26.3	27.7	26.8	26.2	27.7			

22. Bad Debts Expenses (ACOM)

	2010/3		2011/3					2012/3					2012/3(E)		
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %		yoy %
Bad Debts Expenses (Millions of yen)	141,898	-5.3	28,538	57,825	88,655	123,214	-13.2	25,757	-9.7	48,322	-16.4	68,455	-22.8	-	-
Loan Business	128,964	-5.5	25,609	51,505	78,557	109,467	-15.1	22,265	-13.1	41,366	-19.7	58,270	-25.8	-	-
Unsecured Loans	128,151	-5.6	25,412	51,137	77,955	108,605	-15.3	22,124	-12.9	41,061	-19.7	57,832	-25.8	-	-
Secured Loans	812	16.4	196	367	602	861	6.0	141	-27.9	305	-16.8	438	-27.2	-	-
Credit Card Business	3,752	-5.0	652	1,312	1,996	2,748	-26.8	604	-7.3	1,129	-13.9	1,591	-20.3	-	-
Guarantee Business	9,150	-2.6	2,276	5,008	8,101	10,997	20.2	2,887	26.8	5,823	16.3	8,590	6.0	-	-
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	518	3.2	500	507	512	520	0.4	522	4.4	520	2.6	512	0.0	-	-
<Reference>															
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	554	3.6	551	536	525	515	-7.0	509	-7.6	505	-5.8	500	-4.8	487	-5.4

[Ratio of Bad Debts Expenses]

Loan Business (%)	11.67	(0.05)	2.39	5.10	8.25	12.12	(0.45)	2.54	(0.15)	4.88	(-0.22)	7.11	(-1.14)	-	-
Unsecured Loans	11.91	(-0.01)	2.44	5.20	8.40	12.35	(0.44)	2.60	(0.16)	4.97	(-0.23)	7.24	(-1.16)	-	-
Secured Loans	2.75	(0.77)	0.70	1.38	2.40	3.62	(0.87)	0.62	(-0.08)	1.42	(0.04)	2.15	(-0.25)	-	-
Credit Card Business	14.14	(1.91)	2.57	5.42	8.69	12.69	(-1.45)	2.93	(0.36)	5.68	(0.26)	8.29	(-0.40)	-	-
Guarantee Business	2.76	(-1.78)	0.68	1.47	1.81	2.40	(-0.36)	0.62	(-0.06)	1.21	(-0.26)	1.78	(-0.03)	-	-

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)

[Based on Receivables Outstanding]	2010/3		2010/6		2010/9		2010/12		2011/3		2011/6		2011/9		2011/12		2012/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Amount of Bad Debts Expenses (Millions of yen)	128,151	100.0	25,412	100.0	51,137	100.0	77,955	100.0	108,605	100.0	22,124	100.0	41,061	100.0	57,832	100.0		
Personal Bankruptcy	7,180	5.6	1,257	5.0	2,697	5.3	4,362	5.6	5,807	5.4	890	4.0	1,764	4.3	2,666	4.6		
Failure to Locate Borrowers	691	0.5	136	0.5	296	0.6	423	0.5	542	0.5	89	0.4	203	0.5	317	0.5		
Borrowers' Inability of Making Repayments, etc.	66,654	52.0	11,395	44.8	21,826	42.7	32,518	41.7	34,876	32.1	8,866	40.1	16,790	40.9	23,055	39.9		
ACOM's Voluntary Waiver of Repayments	53,624	41.9	12,623	49.7	26,317	51.4	40,650	52.2	67,379	62.0	12,277	55.5	22,303	54.3	31,792	55.0		
Waiver of Repayments accompanied with Interest Repayments	46,414	-	11,318	-	25,056	-	39,436	-	60,176	-	10,909	-	19,789	-	28,370	-		

23. Non-performing Loans (ACOM)

	2010/3		2010/6		2010/9		2010/12		2011/3		2011/6		2011/9		2011/12		2012/3	
		%		%		%		%		%		%		%		%		%
Total Amount of Non-performing Loans	109,134	9.87	109,865	10.27	107,188	10.61	108,661	11.41	98,377	10.89	93,653	10.70	89,851	10.59	81,601	9.96		
Loans to Borrowers in Bankruptcy or Under Reorganization	2,767	0.25	2,737	0.26	2,525	0.25	2,542	0.27	2,282	0.25	2,101	0.24	1,760	0.21	1,582	0.19		
Applications for Bankruptcy are Proceeded	281	0.03	308	0.03	249	0.02	219	0.02	174	0.02	169	0.02	153	0.02	136	0.02		
Applications for The Civil Rehabilitation are Proceeded	941	0.09	934	0.09	917	0.09	962	0.10	848	0.09	704	0.08	469	0.06	411	0.05		
Applications for The Civil Rehabilitation are Determined	1,055	0.10	1,005	0.09	904	0.09	898	0.09	867	0.10	860	0.10	797	0.09	721	0.09		
Loans in Arrears	61,060	5.52	61,904	5.78	59,623	5.90	60,074	6.31	49,976	5.53	44,687	5.11	42,376	5.00	35,365	4.31		
Loans Past Due for Three Months or More	1,443	0.13	2,608	0.24	2,385	0.24	2,584	0.27	1,649	0.18	1,815	0.21	1,562	0.18	1,603	0.20		
Restructured Loans	43,863	3.97	42,615	3.98	42,653	4.22	43,459	4.56	44,470	4.92	45,049	5.15	44,150	5.21	43,050	5.25		

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)

	2010/3		2010/6		2010/9		2010/12		2011/3		2011/6		2011/9		2011/12		2012/3	
		%		%		%		%		%		%		%		%		%
11 days ≤ < 3 months	14,433	1.31	13,378	1.25	15,813	1.57	11,150	1.17	14,312	1.58	11,520	1.32	14,025	1.65	9,092	1.11		
31 days ≤ < 3 months	7,014	0.63	7,032	0.66	7,501	0.74	5,882	0.62	5,921	0.66	4,472	0.51	4,918	0.58	4,159	0.51		
11 days ≤ < 31 days	7,419	0.67	6,346	0.59	8,311	0.82	5,268	0.55	8,390	0.93	7,048	0.81	9,106	1.07	4,933	0.60		

24. Allowance for Doubtful Accounts (ACOM)

	2010/3		2010/6		2010/9		2010/12		2011/3		2011/6		2011/9		2011/12		2012/3(E)	
		yoy %						yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Doubtful Accounts (Millions of yen)	61,700	-26.5	57,100	56,000	54,300	62,900	1.9	58,400	2.3	57,200	2.1	56,500	4.1	51,700	-17.8			
Ratio of Allowance (%)	5.46	-	5.22	5.42	5.57	6.81	-	6.53	-	6.60	-	6.74	-	6.65	-			
General Allowance	32,555	-26.6	27,969	26,658	24,552	35,315	8.5	32,913	17.7	33,063	24.0	32,996	34.4	-	-			
Unsecured Consumer Loans	29,178	-28.4	24,854	23,724	21,706	32,585	11.7	30,364	22.2	30,608	29.0	30,696	41.4	-	-			
Specific Allowance	28,374	-26.7	28,343	28,591	28,948	26,730	-5.8	24,744	-12.7	23,393	-18.2	22,777	-21.3	-	-			
Increase or Decrease in Allowance	-22,300	-	-4,600	-5,700	-7,400	1,200	-	-4,500	-	-5,700	-	-6,400	-	-11,200	-			
Provision for Loss on Guarantees	8,270	144.0	7,920	7,850	8,640	8,770	6.0	8,670	9.5	8,470	7.9	8,110	-6.1	8,900	1.5			
Increase or Decrease in Allowance	4,880	-	-350	-420	370	500	-	-100	-	-300	-	-660	-	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)

	2010/3		2010/6		2010/9		2010/12		2011/3		2011/6		2011/9		2011/12		2012/3(E)	
		yoy %						yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Provision for Loss on Interest Repayment (Millions of yen)	204,500	-	173,800	202,300	182,000	283,300	-	249,016	-	216,612	-	185,795	-	-	-			
Increase or Decrease in Provision	-78,900	-	-30,700	-2,200	-22,500	78,800	-	-34,283	-	-66,687	-	-97,504	-	-	-			

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)

	2010/3		2011/3					2012/3					2012/3(E)					
		C.R.(%)	2010/6	2010/9	2010/12	2011/3	C.R.(%)	2011/6	C.R.(%)	2011/9	C.R.(%)	2011/12	yoy %	ytd %	C.R.(%)		yoy %	C.R.(%)
Borrowings	705,387	100.0	701,175	677,527	651,307	643,652	100.0	627,549	100.0	667,331	100.0	640,704	-1.6	-0.5	100.0	550,100	-14.5	100.0
Indirect	463,887	65.8	458,922	436,524	421,967	402,561	62.5	370,121	59.0	395,717	59.3	380,753	-9.8	-5.4	59.4	345,600	-14.1	62.8
City Banks, etc.	107,757	15.3	103,876	93,817	101,393	99,261	15.4	95,477	15.2	119,499	17.9	110,843	9.3	11.7	17.3	-	-	-
Regional Banks	14,743	2.1	15,495	14,556	14,414	11,540	1.8	10,674	1.7	9,026	1.4	11,862	-17.7	2.8	1.9	-	-	-
Trust Banks	162,578	23.0	166,567	159,518	157,428	156,528	24.3	156,528	24.9	156,528	23.5	156,528	-0.6	-	24.4	-	-	-
Foreign Banks	5,000	0.7	5,000	8,000	7,000	7,000	1.1	4,900	0.8	4,800	0.7	1,700	-75.7	-75.7	0.3	-	-	-
Life Insurance Companies	62,820	8.9	56,847	50,857	46,100	40,497	6.3	32,499	5.2	33,418	5.0	29,767	-35.4	-26.5	4.6	-	-	-
Non-life Insurance Companies	8,088	1.1	7,936	7,734	5,915	2,088	0.3	1,936	0.3	754	0.1	150	-97.5	-92.8	0.0	-	-	-
Others	102,901	14.6	103,201	102,042	89,717	85,647	13.3	68,107	10.9	71,692	10.7	69,902	-22.1	-18.4	10.9	-	-	-
Direct	241,500	34.2	242,253	241,002	229,340	241,090	37.5	257,428	41.0	271,613	40.7	259,951	13.3	7.8	40.6	204,500	-15.2	37.2
Straight Bonds	221,500	31.4	222,253	222,252	211,840	202,840	31.5	220,427	35.1	235,862	35.3	225,450	6.4	11.1	35.2	-	-	-
Asset Based Lending	20,000	2.8	20,000	18,750	17,500	38,250	6.0	37,000	5.9	35,751	5.4	34,501	97.1	-9.8	5.4	-	-	-
Long-term Loans Payable	705,387	100.0	701,175	677,527	651,307	643,652	100.0	627,549	100.0	667,331	100.0	640,704	-1.6	-0.5	100.0	550,100	-14.5	100.0
Fixed	630,422	89.4	632,131	606,209	579,198	558,762	86.8	561,671	89.5	603,747	90.5	583,568	0.8	4.4	91.1	506,800	-9.3	92.1
Interest Rate Swaps (Notional)	238,764	33.8	247,424	238,333	251,768	239,069	37.1	235,194	37.5	263,790	39.5	261,469	3.9	9.4	40.8	-	-	-
Average Interest Rate on Funds Procured During the Year (%)	2.28	-	2.44	2.42	2.45	2.57	-	2.89	-	2.84	-	2.82	-	-	-	3.10	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.74	-	1.81	1.82	1.83	1.87	-	2.03	-	2.07	-	2.10	-	-	-	2.34	-	-
Floating Interest Rate	2.07	-	1.93	1.94	1.95	1.98	-	2.27	-	2.27	-	2.26	-	-	-	2.00	-	-
Fixed Interest Rate	2.30	-	2.50	2.47	2.51	2.64	-	2.97	-	2.91	-	2.89	-	-	-	3.13	-	-
Long-term	2.28	-	2.44	2.42	2.45	2.57	-	2.89	-	2.84	-	2.82	-	-	-	3.10	-	-
Direct	1.92	-	2.40	2.22	2.37	2.31	-	2.72	-	2.71	-	2.67	-	-	-	3.14	-	-
Indirect	2.41	-	2.45	2.44	2.48	2.66	-	2.99	-	2.93	-	2.92	-	-	-	2.94	-	-

<Reference>

Term Average of Long-term Prime Rate	1.87	-	1.58	1.51	1.48	1.50	-	1.58	-	1.51	-	1.47	-	-	-	-	-	-
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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)

	2010/3		2011/3					2012/3					2012/3(E)			
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	ytd %		yoy %
Number of Cardholders	373,513	-35.6	327,098	277,832	253,358	235,118	-37.1	216,983	-33.7	215,706	-22.4	178,094	-29.7	-24.3	125,000	-46.8
Tie-up Card	161,163	-44.6	134,466	105,493	98,821	95,070	-41.0	92,369	-31.3	90,819	-13.9	58,014	-41.3	-39.0	-	-
Number of Accounts with Shopping Receivables	145,135	-21.9	141,800	133,797	127,140	117,961	-18.7	114,753	-19.1	111,863	-16.4	108,782	-14.4	-7.8	-	-
Card Shopping Receivables	26,485	-17.8	25,334	24,149	22,944	21,625	-18.3	20,611	-18.6	19,867	-17.7	19,174	-16.4	-11.3	16,600	-23.2
Revolving Receivables	25,408	-17.5	24,306	23,167	21,985	20,807	-18.1	19,777	-18.6	18,870	-18.5	18,182	-17.3	-12.6	-	-
Revenue from Credit Card Business	3,529	-17.3	778	1,524	2,231	2,889	-18.2	635	-18.4	1,252	-17.9	1,855	-16.9	-	2,300	-20.4

Number of Card Issuance Machines	788	-27.7	701	659	653	552	-29.9	524	-25.2	506	-23.2	506	-22.5	-8.3	-	-
MUJINKUN	743	-23.9	656	614	608	513	-31.0	485	-26.1	467	-23.9	467	-23.2	-9.0	-	-
Loan Business Outlets	45	-60.5	45	45	45	39	-13.3	39	-13.3	39	-13.3	39	-13.3	-	-	-

28. Guarantee Business (ACOM)

(Millions of yen)

	2010/3		2011/3					2012/3					2012/3(E)			
		yoy %	2010/6	2010/9	2010/12	2011/3	yoy %	2011/6	yoy %	2011/9	yoy %	2011/12	yoy %	ytd %		yoy %
Number of Accounts with Outstanding Balance	670,473	55.0	676,260	683,939	881,363	899,855	34.2	910,990	34.7	925,582	35.3	926,176	5.1	2.9	979,300	8.8
Guaranteed Receivables	317,240	63.6	319,110	324,941	431,861	443,460	39.8	449,686	40.9	464,202	42.9	466,585	8.0	5.2	482,200	8.7
Revenue from Credit Guarantee	14,074	18.3	4,334	9,449	15,545	21,689	54.1	5,477	26.4	11,149	18.0	16,423	5.6	-	25,200	16.2

29. Financial Ratios (ACOM)

(%)

			2011/3					2012/3							
	2010/3	yoy p.p.	2010/6	2010/9	2010/12	2011/3	yoy p.p.	2011/6	yoy p.p.	2011/9	yoy p.p.	2011/12	yoy p.p.	2012/3(E)	yoy p.p.
	Dividend Pay-out Ratio	-	-65.0	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders' Equity Ratio	31.2 (25.3)	0.3 (-1.9)	32.8 (26.5)	30.0 (24.0)	31.2 (23.2)	19.3 (14.1)	-11.9 (-11.2)	21.3 (15.3)	-11.5 (-11.2)	21.8 (15.6)	-8.2 (-8.4)	23.8 (16.8)	-7.4 (-6.4)	26.7 (18.0)	7.4 (3.9)
Dividend on Equity	0.4	-2.1	-	-	-	-	-0.4	-	-	-	-	-	-	-	-
Return on Equity (ROE)	-2.3	-6.1	5.4	-22.1	-14.3	-62.6	-60.3	25.9	20.5	22.2	44.3	21.3	35.6	16.3	78.9
Operating Income to Total Assets	0.4	-1.4	6.0	-4.5	-3.1	-15.0	-15.4	5.5	-0.5	4.8	9.3	4.9	8.0	3.6	18.6
Ordinary Income to Total Assets	0.5	-1.4	6.2	-4.4	-3.0	-14.9	-15.4	5.7	-0.5	4.9	9.3	5.0	8.0	3.7	18.6
Return on Assets (ROA)	-0.7	-1.8	1.7	-6.8	-4.5	-16.1	-15.4	5.3	3.6	4.6	11.4	4.6	9.1	3.7	19.8
Operating Margin	2.4	-7.9	35.7	-27.0	-18.8	-91.8	-94.2	35.3	-0.4	31.4	58.4	31.8	50.6	23.7	115.5
Ordinary Income to Operating Revenue	2.7	-8.4	36.9	-26.5	-18.2	-91.2	-93.9	36.7	-0.2	32.2	58.7	32.7	50.9	24.3	115.5
Net Income Margin	-4.2	-10.7	10.4	-41.1	-27.3	-98.6	-94.4	33.6	23.2	29.9	71.0	29.9	57.2	24.2	122.8
Current Ratio	498.2	-144.5	513.4	541.7	576.1	420.3	-77.9	429.3	-84.1	365.1	-176.6	342.9	-233.2	402.0	-18.3
Fixed Assets Ratio	27.9	-1.2	25.9	27.9	24.8	39.1	11.2	34.0	8.1	29.8	1.9	27.8	3.0	32.6	-6.5
Interest Coverage (times)	1.3	-1.5	5.7	-2.5	-1.4	-10.0	-11.3	4.5	-1.2	4.1	6.6	4.1	5.5	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)

(%)

			2011/3					2012/3							
	2010/3	yoy p.p.	2010/6	2010/9	2010/12	2011/3	yoy p.p.	2011/6	yoy p.p.	2011/9	yoy p.p.	2011/12	yoy p.p.	2012/3	yoy p.p.
	Shareholders' Equity Ratio	29.3 (24.1)	1.6 (-1.3)	30.6 (25.1)	28.1 (22.9)	29.2 (22.2)	18.2 (13.6)	-11.1 (-10.5)	20.0 (14.8)	-10.6 (-10.3)	20.5 (15.1)	-7.6 (-7.8)	22.3 (16.2)	-6.9 (-6.0)	
Return on Equity (ROE)	-1.6	-4.6	5.9	-21.1	-13.4	-60.3	-58.7	26.2	20.3	22.6	43.7	21.8	35.2		
Return on Assets (ROA)	-0.5	-1.3	1.8	-6.1	-3.9	-14.6	-14.1	5.0	3.2	4.4	10.5	4.4	8.3		

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)

	2010/3	2011/3				2012/3				
		2010/6	2010/9	2010/12	2011/3	2011/6	2011/9	2011/12	2012/3(E)	
Net Income	Non-consolidated	-64.15	37.63	-288.34	-280.05	-1,308.10	96.92	170.31	252.27	258.52
	Consolidated	-46.18	41.60	-280.10	-268.78	-1,293.54	102.32	181.23	268.81	273.84
Dividends	10.00	-	-	-	-	-	-	-	-	-
Net Assets	Non-consolidated	2,723.05	2,801.31	2,475.08	2,488.08	1,457.18	1,552.59	1,615.66	1,695.33	1,715.88
	Consolidated	2,773.59	2,857.45	2,532.24	2,546.33	1,516.95	1,619.66	1,685.87	1,766.43	1,791.98

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

(%)

	2010/3	2011/3				2012/3				
		2010/6	2010/9	2010/12	2011/3	2011/6	2011/9	2011/12	2012/3(E)	
Net Income	Non-consolidated	-	-18.0	-	-	-	157.6	-	-	-
	Consolidated	-	-10.0	-	-	-	146.0	-	-	-
Dividends	-85.7	-	-	-	-	-	-	-	-	-
Net Assets	Non-consolidated	-2.8	-1.9	-11.6	-10.8	-46.5	-44.6	-34.7	-31.9	17.8
	Consolidated	-2.0	-1.1	-10.7	-9.8	-45.3	-43.3	-33.4	-30.6	18.1

31. Shares Issued (ACOM)

(Thousands)

	2010/3	2011/3				2012/3			
		2010/6	2010/9	2010/12	2011/3	2011/6	2011/9	2011/12	2012/3(E)
Average Number of Shares Issued During the Year	156,768	156,661	156,661	156,661	156,661	156,661	156,661	156,661	-
Number of Shares Issued at Year-end	156,661	156,661	156,661	156,661	156,661	156,661	156,661	156,661	-

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.

: 2. Number of treasury stocks at 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.