

Brief Statement of Third Quarter Financial Results for the Fiscal Year Ending March 2012
[Japanese GAAP (Consolidated)]

February 1, 2012

Forward-looking Statement

The statements and figures contained in this Brief Statement of Third Quarter Financial Results for the fiscal year ending March 2012 (the "Brief Statement") with respect to ACOM CO., LTD. ("ACOM")'s plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest Rate Restriction Act, the level of interest rates paid on ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company:	ACOM CO., LTD. ("ACOM" or "the Company")
Stock market:	First Section of Tokyo Stock Exchange
Code Number:	8572
Location of the head office:	Tokyo
URL:	http://www.acom.co.jp/ir/english/
Position of the representative:	Chairman, President & Chief Executive Officer
Name:	Shigeyoshi Kinoshita
Position of the person in charge:	Chief General Manager and Chief Public & Investor Relations Officer
Name:	Takashi Kiribuchi
Telephone Number:	(03) 5533-0861
Registration date of quarterly securities report:	February 13, 2012
Commencement date of dividend payment:	-
Quarterly material to supplement the financial results:	Applicable
Quarterly financial results conference:	Applicable (For domestic financial analysts and institutional investors)

Note: 1. All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

Note: 2. The figures in percentages show the year-on-year change from previous third quarter.

1. Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2011 to December 31, 2011)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
3Q for FY March 2012	160,243	(15.4)	48,331	-	49,439	-	42,112	-
3Q for FY March 2011	189,434	(10.8)	(25,587)	-	(24,556)	-	(42,107)	-

<Note> Comprehensive income

3Q for FY March 2012: 40,127 million yen [-%]

3Q for FY March 2011: (33,827 million yen) [-%]

	Net Income per Share	Net Income per Share Diluted
	(Yen)	(Yen)
3Q for FY March 2012	268.81	-
3Q for FY March 2011	(268.78)	-

(2) Consolidated Financial Status

	Total Assets	Net Assets	Ratio of Shareholders' Equity
	(Millions of yen)	(Millions of yen)	%
3Q for FY March 2012	1,238,860	283,483	22.3
FY March 2011 (Annual)	1,302,758	243,599	18.2

<Reference> Owners' Equity:

3Q for FY March 2012: 276,731 million yen

FY March 2011: 237,647 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2011	—	0.00	—	0.00	0.00
FY March 2012	—	0.00	—	—	—
FY March 2012 (Forecast)	—	—	—	0.00	0.00

<Note> Amendment to dividend forecast: None

3. Forecasts for the Fiscal Year Ending March, 2012 (from April 1, 2011 to March 31, 2012)

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

	Operating Revenue		Operating Income		Ordinary Income		Net Income		Net Income per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
Annual	204,300	(16.9)	46,200	-	47,000	-	42,900	-	273.84

<Note> Amendment to business results forecast: None

4. Others

(1) Change in important subsidiaries in the nine months ended December 31, 2011 (Change in scope of consolidation): None

(2) Adoption of accounting methods used specifically for quarterly consolidated financial statements: None

(3) Changes in accounting policy, accounting estimates and restatement

A) Change in accounting policy due to revision of accounting standards, etc.: None

B) Changes other than A): None

C) Change in accounting estimates: None

D) Restatement: None

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury stock)

Third Quarter of FY March, 2012:	159,628,280 shares	FY March, 2011:	159,628,280 shares
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B) Number of treasury stock at the end of period

Third Quarter of FY March, 2012:	2,966,702 shares	FY March, 2011:	2,966,693 shares
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C) Number of average shares outstanding (accumulated quarterly consolidated period)

Third Quarter of FY March, 2012:	156,661,580 shares	Third Quarter of FY March, 2011:	156,661,604 shares
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<Note> Information regarding the implementation of quarterly review procedures

The Brief Statement is not subject to quarterly review procedures. Therefore, at the time of disclosure of the financial results, the quarterly consolidated financial statement review procedures based on the Financial Instruments and Exchange Law, are in process.

<Note> Please refer to "(3) Qualitative Information on the Forecasts for the Consolidated Business Results" on page 2 for conditions which are basis of forecasts and notes for using the forecast.

<Note> ACOM plans to hold the third quarter financial results conference (conference call for domestic financial analysts and institutional investors) on February 1, 2012. The materials for the conference call will be listed promptly at the financial results disclosed.

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1. Quarterly Qualitative Information on Consolidated Business Results

(1) Qualitative Information on Consolidated Business Results

During the nine months ended December 31, 2011, the Japanese economy remained weak due to the adverse effects of the Great East Japan Earthquake. Although the improved supply chain contributed to economic activities making recovery, the economic outlook was increasingly uncertain due to limited power supply, the effects of the nuclear disaster, overseas economy taking a downturn, yen becoming stronger, deflationary pressures and concerns about worsening employment situation.

In the consumer finance industry, the market continued to shrink because of the introduction of the cap on total borrowing amount, following the full enforcement of the Money Lending Business Act in June 2010. Consumer finance companies are also forced to take measures to respond to requests for interest repayment.

Under such environments, the Group set the management vision of "aiming to become the leading company that gives prime satisfaction to as many customers as possible and trusted in the consumer loan market." In the domestic region, the Group mainly promoted the operations in loan, credit guarantee, and loan servicing businesses. In the overseas region, the Group also promoted operations in loan business in the Kingdom of Thailand and banking business in the Republic of Indonesia.

In the nine months ended December 31, 2011, operating revenue was 160,243 million yen (down 15.4% year-on-year) mainly due to a decrease in interest on operating loans. Operating expenses, on the other hand, was 111,911 million yen (down 48.0% year-on-year) mainly due to not booking provision for loss on interest repayment (down 84,044 million yen year-on-year), combined with decreases in provision of allowance for doubtful accounts and other operating expenses. As a result, operating income was 48,331 million yen (operating loss of 25,587 million yen for the prior corresponding period) and ordinary income was 49,439 million yen (ordinary loss of 24,556 million yen for the prior corresponding period) while the Company posted net income of 42,112 million yen (net loss of 42,107 million yen for the prior corresponding period).

(2) Qualitative Information on Consolidated Financial Position

Compared to the end of prior fiscal year, changes in total assets, total liabilities, and net assets, as of December 31, 2011, were decrease of 63,897 million yen, decrease of 103,781 million yen, and increase of 39,883 million yen, respectively. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current and noncurrent assets decreased by 52,748 million yen and 11,148 million yen, respectively. The change in current assets mainly consists of decreases in accounts receivable-operating loans (down 86,559 million yen), accounts receivable-installments (down 12,946 million yen), allowance for doubtful accounts (down 7,036 million yen), and increases in short-term loans receivable (up 34,998 million yen), short-term investment securities (up 6,602 million yen), and loans receivable of banking business (up 6,098 million yen). The main change in noncurrent assets includes decreases in investment securities (down 6,963 million yen) and prepaid pension cost (down 1,092 million yen).

(Liabilities)

With regard to the liabilities account, changes in current and noncurrent liabilities were an increase of 58,086 million yen and a decrease of 161,867 million yen, respectively. The breakdown of major decreases and increases in liabilities includes: provision for loss on interest repayment (down 97,504 million yen), loans and bonds payable (down 7,468 million yen), and deposits of banking business (up 6,290 million yen).

(Net Assets)

In terms of net assets, total net assets increased 39,883 million yen mainly due to an increase of shareholders' equity of 42,112 million yen due to an increase of retained earnings, and an increase of 799 million yen in minority interests. Shareholder's equity ratio increased 4.1 points to 22.3%.

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

The Company made no change to the forecasts for consolidated business results for the full consolidated fiscal year ending March 2012, announced on May 12, 2011. The Company expects operating revenue, ordinary income and net income to be 204,300 million yen, 47,000 million yen and 42,900 million yen, respectively.

2. Summary Information (other)

(1) Change in Important Subsidiaries in the Nine Months ended December 31, 2011

Not applicable

(2) Additional Information

(Adoption of Accounting Standard for Accounting Changes and Error Corrections, etc.)

The Company adopted "Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Statement No. 24, December 4, 2009) and "Guidance on Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Guidance No. 24, December 4, 2009) for accounting changes and corrections of prior period errors which are made on and after the beginning of the first quarter.

(Effects of Changes in the Corporate Income Tax Rate)

Following the promulgation of the "Law for Partial Amendment of the Income Tax Law, etc. for the Purpose of Creating a Taxation System Responding to Changes in Economic and Social Structures" (Law No. 114, 2011) and the "Law on Special Measures for Securing Financial Resources Necessary to Implement Measures for Reconstruction following the Great East Japan Earthquake" (Law No. 117, 2011) on December 2, 2011, the corporate income tax rate will be lowered and a special restoration surtax will be imposed from the fiscal years beginning on and after April 1, 2012. In conjunction with these changes, the effective statutory tax rate used to measure deferred tax assets and deferred tax liabilities will change for the temporary differences expected to be resolved from the fiscal year beginning on April 1, 2012 to the fiscal year beginning on April 1, 2014, and for the temporary differences expected to be resolved on and after the fiscal years beginning on April 1, 2015, from the former 40.69% to 38.01% and 35.64%, respectively. As a result of this change, the amount of deferred tax assets (less the amount of deferred tax liabilities) has decreased by 1,091 million yen and the amount of income taxes-deferred has increased by 1,165 million yen.

3. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2011	As of December 31, 2011
Assets		
Current assets		
Cash and deposits	100,074	104,180
Accounts receivable-operating loans	972,329	885,770
Loans receivable of banking business	33,405	39,504
Accounts receivable-installment	43,951	31,005
Purchased receivables	11,931	9,999
Short-term investment securities	26,190	32,792
Stocks of parent company	4,683	3,988
Operational investment securities	1,216	945
Trading account securities	414	4,686
Merchandise and finished goods	334	334
Raw materials and supplies	72	102
Deferred tax assets	27,906	24,161
Short-term loans receivable	39,991	74,990
Other	39,622	29,876
Allowance for doubtful accounts	(70,283)	(63,246)
Total current assets	1,231,841	1,179,092
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	8,385	7,788
Equipment, net	10,277	10,010
Land	6,529	6,514
Other, net	760	783
Total property, plant and equipment	25,952	25,096
Intangible assets		
Goodwill	11,381	10,643
Other	69	47
Total intangible asset	11,451	10,690
Investments and other assets		
Investment securities	18,895	11,932
Deferred tax assets	444	361
Guarantee deposits	6,874	6,055
Prepaid pension cost	3,237	2,144
Other	5,147	4,440
Allowance for doubtful accounts	(1,086)	(953)
Total investment and other assets	33,512	23,980
Total noncurrent assets	70,916	59,768
Total Assets	1,302,758	1,238,860

(Millions of yen)

	As of March 31, 2011	As of December 31, 2011
Liabilities		
Current liabilities		
Notes and accounts payable-trade	221	242
Short-term loans payable	3,375	3,567
Current portion of long-term loans payable	168,514	182,811
Current portion of bonds payable	81,155	121,952
Deposits of banking business	43,200	49,491
Income taxes payable	1,334	738
Provision for loss on guarantees	8,822	8,122
Asset retirement obligations	7	75
Deferred installment income	2,482	1,168
Other	12,613	11,644
Total current liabilities	321,727	379,814
Noncurrent liabilities		
Bonds payable	141,489	121,542
Long-term loans payable	302,613	259,805
Deferred tax liabilities	1,745	1,245
Provision for retirement benefits	49	64
Provision for directors' retirement benefits	18	18
Provision for loss on interest repayment	283,300	185,795
Asset retirement obligations	4,468	4,418
Other	3,746	2,674
Total noncurrent liabilities	737,431	575,563
Total Liabilities	1,059,159	955,377
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	120,463	162,575
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	240,512	282,624
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	1,235	(975)
Foreign currency translation adjustment	(4,100)	(4,917)
Total accumulated other comprehensive income	(2,865)	(5,893)
Minority interests		
	5,951	6,751
Total net assets	243,599	283,483
Total liabilities and net assets	1,302,758	1,238,860

(2) Quarterly Consolidated Statements of Income and Quarterly Consolidated Statements of Comprehensive Income
Quarterly Consolidated Statements of Income
[Nine months ended December 31]

(Millions of yen)

	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Operating revenue		
Interest on operating loans	149,490	120,974
Interest on loans of banking business	2,516	3,470
Revenue from credit card business	2,235	1,856
Revenue from installment sales finance business	2,288	1,287
Revenue from credit guarantee	14,664	15,529
Collection from purchased receivable	6,476	5,315
Other financial revenue	850	961
Other operating revenue	10,912	10,846
Total operating revenue	189,434	160,243
Operating expenses		
Financial expenses	16,571	18,249
Cost of purchased receivable	2,586	2,450
Other operating expenses	195,864	91,211
Total operating expenses	215,022	111,911
Operating income (loss)	(25,587)	48,331
Non-operating income		
Interest income	198	219
Dividends income	367	433
Equity in earnings of affiliates	6	7
Other	527	511
Total non-operating income	1,100	1,172
Non-operating expenses		
Interest expenses	4	8
Loss on insurance cancellation	24	31
Other	40	24
Total non-operating expenses	68	64
Ordinary income (loss)	(24,556)	49,439
Extraordinary income		
Gain on sales of noncurrent assets	218	34
Gain on sales of investment securities	109	710
Other	2	3
Total extraordinary income	331	748

(Millions of yen)

	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Extraordinary loss		
Loss on sales of noncurrent assets	12	4
Loss on retirement of noncurrent assets	133	79
Impairment loss	90	21
Loss on valuation of stocks of parent company	4,811	-
Loss on sales of investment securities	14	636
Loss on valuation of investment securities	4,613	233
Business structure improvement expenses	799	-
Loss on adjustment for changes of accounting standard for asset retirement obligations	4,050	-
Other	39	5
Total extraordinary loss	14,564	980
Income (loss) before income taxes	(38,789)	49,207
Income taxes-current	1,626	1,589
Income taxes-deferred	620	3,936
Total income taxes	2,246	5,526
Income (loss) before minority interests	(41,035)	43,681
Minority interests in income	1,071	1,569
Net income (loss)	(42,107)	42,112

Quarterly Consolidated Statements of Comprehensive Income
[Nine months ended December 31]

(Millions of yen)

	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Income (loss) before minority interests	(41,035)	43,681
Other comprehensive income		
Valuation difference on available-for-sale securities	7,836	(2,211)
Foreign currency translation adjustment	(628)	(1,342)
Total other comprehensive income	7,208	(3,553)
Comprehensive income	(33,827)	40,127
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	(34,819)	39,084
Comprehensive income attributable to minority interests	992	1,043

(3) Notes on Going-concern Assumption

For the nine months ended December 31, 2011 (from April 1, 2011 to December 31, 2011)
Not applicable

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

For the nine months ended December 31, 2011 (from April 1, 2011 to December 31, 2011)
Not applicable

(5) Significant Subsequent Event

ACOM agreed to form business alliance with Jibun Bank Corporation ("Jibun Bank") to contribute to further improvements in customer services and sound development of consumer finance market, and executed a business alliance agreement on January 20, 2012.

ACOM and Jibun Bank came to an agreement that Jibun Bank will succeed a part of ACOM's card loan business by measure of company split (absorption type) with May 12, 2012 as the effective date, on condition of approval by the competent authorities, etc., and executed a company split agreement on January 20, 2012.

1. The Purpose of Business Alliance and Company Split

ACOM and Jibun Bank commenced alliance in guarantee business on unsecured card loans for individuals provided by Jibun Bank on December 3, 2008, and both parties have made various discussions on current circumstances and outlook of respective business environments. As sequel to these discussions, we agreed to pursue more comprehensive business alliance aiming to contribute to further improvements in consumer services and sound development of consumer finance market.

As a part of this business alliance, and with a purpose of expanding business basis shared by both parties, ACOM will assign a part of its card loan business, provided under "Cash One" brand, to Jibun Bank by measure of company split. Concurrently, Jibun Bank will entrust guarantee business of this card loan business to ACOM.

2. Outline and Scale of Splitting Business

(1) Business Outline of Splitting Division

A part of Card Loan Business, provided under Cash One brand

(2) Reported Segment in which the Splitting Business is Included
Loan business and credit card businesses

(3) Business Results of Splitting Business Division (Fiscal Year ended March 31, 2011)
Operating Revenue: 10,127 million yen

(4) Amount of Assets and Liabilities to be split (as of September 30, 2011)
Assets: 49,521 million yen of accounts receivable-operating loans and plus
Liabilities: 2 million yen of deposits received

3. Summary of Company Split

(1) Effective Date of the Company Split

May 12, 2012 (planned)

(2) Method of Company Split

Absorption-type split, with ACOM being the splitting company and Jibun Bank being the successor company.

(3) Content of Allotment for Company Split

Jibun Bank will pay cash to ACOM, and ACOM will receive it, as consideration for rights and obligations to be succeeded by this absorption-type split. The amount of such cash will be equivalent to 2,900 million yen plus the book value of assets, and minus the book value of liabilities, both assets and liabilities of which shall be those included in rights and obligations to be succeeded by this absorption-type split as of the day before the effective date.

(4) Treatment of Share Options and Bonds with Share Options of Splitting Company
Not applicable.

(5) Increase/Decrease in Capital Stock by Company Split
Not applicable.

(6) Rights and Obligations to be Succeeded by the Successor Company

Jibun Bank will succeed the rights and obligations, and the contracts, contained in the succeeding business, as provided in the company split agreement.

(7) Forecast for Fulfillment of Obligation

ACOM and Jibun Bank conclude that there will be no question of performance of obligations after effective date of the company split.

4. Outline of Parties of Company Split

(As of March 31, 2011)

	ACOM CO., LTD. (Splitting Company) (Consolidated)	Jibun Bank Corporation (Successor Company) (Non-consolidated)
Total Assets	1,302,758 million yen	245,789 million yen
Total liabilities	1,059,159 million yen	235,227 million yen
Net Assets	243,599 million yen	10,561 million yen
Employees	5,571 employees	100 employees

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

(A) This non-consolidated financial statements are not included in the scope of review under the statutory disclosure obligation.

(B) Quarterly financial statements are prepared in accordance with the "Regulations of Quarterly Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 63, 2009).

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

(Millions of yen)

	As of March 31, 2011	As of December 31, 2011
Assets		
Current assets		
Cash and deposits	89,032	95,763
Accounts receivable-operating loans	902,200	818,632
Accounts receivable-installment	21,625	19,174
Short-term investment securities	25,000	32,000
Merchandise and finished goods	334	334
Raw materials and supplies	42	55
Deferred tax assets	25,992	22,591
Right to reimbursement	15,128	14,779
Other	74,407	94,100
Allowance for doubtful accounts	(61,870)	(55,580)
Total current assets	1,091,894	1,041,851
Noncurrent assets		
Property, plant and equipment	24,876	24,163
Intangible assets	11,446	10,685
Investments and other assets		
Other	53,876	39,978
Allowance for doubtful accounts	(1,030)	(920)
Total investment and other assets	52,846	39,058
Total noncurrent assets	89,168	73,907
Total assets	1,181,063	1,115,759
Liabilities		
Current liabilities		
Accounts payable-trade	138	202
Current portion of long-term loans payable	159,153	179,427
Current portion of bonds payable	81,155	106,368
Income taxes payable	211	115
Provision for loss on guarantees	8,770	8,110
Asset retirement obligations	7	68
Other	10,326	9,536
Total current liabilities	259,761	303,828
Noncurrent liabilities		
Bonds payable	121,685	119,082
Long-term loans payable	281,658	235,827
Deferred tax liabilities	1,265	522
Provision for loss on interest repayment	283,300	185,795
Asset retirement obligations	4,316	4,296
Other	791	813
Total noncurrent liabilities	693,017	546,337
Total Liabilities	952,779	850,166
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	106,998	146,518
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	227,047	266,568
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	1,236	(975)
Total valuation and translation adjustments	1,236	(975)
Total net assets	228,283	265,592
Total liabilities and net assets	1,181,063	1,115,759

(2) [Reference] Quarterly Statements of Income (Non-consolidated)
 [Nine months ended December 31]

(Millions of yen)

	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Operating revenue		
Interest on operating loans	135,025	106,452
Revenue from credit card business	2,231	1,855
Revenue from credit guarantee	14,664	15,529
Other financial revenue	60	80
Other operating revenue	8,716	8,458
Total operating revenue	160,698	132,376
Operating expenses		
Financial expenses	12,644	13,656
Other operating expenses	178,305	76,685
Total operating expenses	190,950	90,342
Operating income (loss)	(30,251)	42,034
Non-operating income		
Interest income	541	310
Dividends income	367	617
Other	572	570
Total non-operating income	1,481	1,498
Non-operating expenses		
Interest expenses	4	8
Loss on investments in partnership	375	241
Other	44	45
Total non-operating expenses	424	295
Ordinary income (loss)	(29,195)	43,237
Extraordinary income		
Gain on sales of noncurrent assets	216	27
Gain on sales of investment securities	109	647
Other	0	3
Total extraordinary income	326	678
Extraordinary loss		
Loss on sales of noncurrent assets	12	3
Loss on retirement of noncurrent assets	121	65
Impairment loss	90	21
Loss on valuation of stocks of parent company	4,811	-
Loss on sales of investment securities	14	614
Loss on valuation of investment securities	4,609	233
Business structure improvement expenses	355	-
Loss on adjustment for changes of accounting standard for asset retirement obligations	3,941	-
Other	39	5
Total extraordinary loss	13,994	944
Income (loss) before income taxes	(42,863)	42,971
Income taxes-current	55	50
Income taxes-deferred	954	3,401
Total income taxes	1,009	3,451
Net income (loss)	(43,872)	39,520

5. Operating Results

(1) Operating Revenue by Segment

(Millions of yen)

Segment	Term	Prior third quarter accounting period (From April 1, 2010 to December 31, 2010)		Current third quarter accounting period (From April 1, 2011 to December 31, 2011)		Prior fiscal year (From April 1, 2010 to March 31, 2011)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Financial service business		188,479	99.5%	160,243	100.0%	244,876	99.6%
D o m e s t i c	Loan business	140,855	74.4%	112,906	70.5%	180,778	73.5%
	Credit card business	2,628	1.4%	2,207	1.4%	3,403	1.4%
	Guarantee business	16,135	8.5%	17,181	10.7%	22,461	9.1%
	Loan servicing business	6,970	3.7%	5,926	3.7%	8,945	3.7%
	Others	2,873	1.5%	1,357	0.8%	3,490	1.4%
s o v e a r	Loan business	15,614	8.2%	16,266	10.1%	21,077	8.6%
	Installment sales finance business	414	0.2%	272	0.2%	527	0.2%
	Banking business	2,986	1.6%	4,123	2.6%	4,193	1.7%
Other business		954	0.5%	-	-	954	0.4%
Total		189,434	100.0%	160,243	100.0%	245,831	100.0%

(2) Other Indices

1) Receivables Outstanding

(Millions of yen)

Segment	Term	As of the end of the prior third quarter (December 31, 2010)	As of the end of the current third quarter (December 31, 2011)	As of the end of the prior fiscal year (March 31, 2011)
		D o m e s t i c	Loan business	953,057
	Credit card business	22,944	19,174	21,625
	Loan servicing business	12,062	9,999	11,931
	Others	25,780	11,026	21,336
s o v e a r	Loan business	69,920	66,196	68,621
	Installment sales finance business	1,155	804	989
	Banking business	30,145	39,504	33,405
Total		1,115,066	966,279	1,061,618

2) Number of Customer Accounts

Segment	Term	As of the end of the prior third quarter (December 31, 2010)	As of the end of the current third quarter (December 31, 2011)	As of the end of the prior fiscal year (March 31, 2011)
		D o m e s t i c	Loan business	1,777,777
	Credit card business	253,358	178,094	235,118
	Loan servicing business	303,323	318,636	303,339
	Others	125,905	63,685	108,776
s o v e a r	Loan business	784,057	823,653	786,404
	Installment sales finance business	32,398	25,064	29,383
	Banking business	6,091	12,330	7,278

3) Others

Item	Term	As of the end of the prior third quarter (December 31, 2010)	As of the end of the current third quarter (December 31, 2011)	As of the end of the prior fiscal year (March 31, 2011)
Number of outlets		1,379	1,184	1,277
Number of employees		5,869	5,525	5,571
Bad debts expenses (Millions of yen)		59,086	47,464	77,450
Interest repayment and voluntary waiver of repayment (Millions of yen)		106,545	97,504	164,656