

Quarterly Securities Report

(The second quarter of the 33rd fiscal year)

ACOM CO., LTD.

Quarterly Securities Report

1. This document has been outputted and printed by adding table of contents and page numbers to the data contained in the quarterly securities report which has been submitted through the usage of Electronic Disclosure for Investors' NETwork (EDINET) that is stipulated in Article 27-30-2 of the Financial Instruments and Exchange Act of Japan.
2. This document encloses at the end both the quarterly review report that has been attached to the quarterly securities report submitted through the abovementioned method as well as the confirmation which has been submitted at the same time as that of the abovementioned quarterly securities report.

This document is a translation of the Second Quarter Securities Report (original text: Japanese) submitted to Prime Minister pursuant to Article 24-4-7 of the Financial Instruments and Exchange Act. It does not bear any responsibility pertaining to the aforementioned Financial Instruments and Exchange Act regarding the content of the English text. We recommend that the determination of the authenticity of the content be based on the Japanese text of the Second Quarter Securities Report.

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[Article of the Applicable Law Requiring Submission of This Document]	Article 24-4-7, Paragraph 1 of the Financial Instruments and Exchange Act of Japan
[Submitted to]	Director, Kanto Local Finance Bureau
[Date of Submission]	November 13, 2009
[Quarterly Accounting Period]	Second Quarter of 33rd Fiscal Year (from July 1, 2009 to September 30, 2009)
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[Company Name in English]	ACOM CO., LTD.
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[Place Where Available for Public Inspection]	Tokyo Stock Exchange, Inc. (2-1, Nihombashi Kabutocho, Chuo-ku, Tokyo)

Part I Information on the Company

1. Overview of the Company

1. Key Financial Data and Trends

Consolidated financial data, etc.

(Millions of yen, unless otherwise stated)

Fiscal period	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the second quarter of the prior fiscal year	For the current second quarter	32nd fiscal year
Period of account	From April 1, 2008 to September 30, 2008	From April 1, 2009 to September 30, 2009	From July 1, 2008 to September 30, 2008	From July 1, 2009 to September 30, 2009	From April 1, 2008 to March 31, 2009
Operating revenue	168,501	141,722	83,111	71,159	324,396
Ordinary income (loss)	32,078	9,227	5,928	(819)	32,648
Net income (loss)	25,901	2,440	5,872	(4,822)	13,662
Net assets	—	—	486,995	448,953	452,406
Total assets	—	—	1,731,812	1,557,490	1,605,567
Net assets per share (yen)	—	—	3,043.15	2,836.14	2,831.36
Net income (loss) per share (yen)	164.77	15.55	37.36	(30.78)	86.91
Diluted net income per share (yen)	147.84	—	33.51	—	86.91
Shareholders' equity ratio (%)	—	—	27.62	28.53	27.72
Net cash provided by operating activities	37,190	25,010	—	—	66,989
Net cash provided by (used in) investing activities	9,962	(7,843)	—	—	19,417
Net cash provided by (used in) financing activities	(60,667)	2,984	—	—	(104,900)
Cash and cash equivalents at end of period	—	—	138,253	151,909	131,477
Number of employees (persons)	—	—	6,456	6,253	6,266

- (Notes)
1. Trends in key financial indicators of the Submitting Company are not shown here, since the Submitting Company has prepared its quarterly consolidated financial statements.
 2. "Diluted net income per share" is not shown here for the six months ended September 30, 2009, since the Company has no residual securities with dilutive effects.
 3. "Diluted net income per share" is not shown here for the current second quarter since the Company posted net loss per share.
 4. Operating revenues are presented exclusive of consumption tax.

2. Description of Business

During the current second quarter, there was no material change in the businesses conducted by the Company Group (the Company and its subsidiaries and affiliates).

Meanwhile, the Company, Mitsubishi UFJ Financial Group, Inc. (hereinafter referred to as “MUFG”) and The Bank of Tokyo Mitsubishi UFJ, Ltd. (“BTMU”) reached an agreement to further strengthen business and capital alliance. As part of this agreement to reorganize and streamline the business function of MUFG Group, the Company succeeded unsecured card loan guarantee business of The Mitsubishi UFJ Home Loan Credit Co., Ltd. (“MULC”) on September 1, 2009.

3. Information on Subsidiaries and Affiliates

During the current second quarter, there was no material change in the status of the Company’s subsidiaries and affiliates.

4. Employees

(1) Consolidated Companies

As of September 30, 2009

Number of employees	6,253 <475>
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(Notes) 1. The number of employees represents the number of workers employed by the consolidated companies and includes 935 contracted workers.

2. The bracketed figure is the average number of temporary workers during the current second quarter.

(The average number of employees during the current second quarter calculated on the 8-working-hour per day basis was 434.)

(2) The Company

As of September 30, 2009

Number of employees	2,756 <426>
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(Notes) 1. The number of employees represents the number of workers employed by the Company and includes 170 contracted workers.

2. The bracketed figure is the average number of temporary workers during the current second quarter.

(The average number of employees during the current second quarter calculated on the 8-working-hour per day basis was 398.)

2. Business Overview

1. Operating Results

(1) Operating Revenue by Business Segment

Business segment		For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008)		For the current second quarter (from July 1, 2009 to September 30, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service businesses	Loan business	70,821	85.2	61,602	86.6
	Credit card business	1,203	1.4	1,017	1.4
	Installment sales finance business	1,217	1.5	1,036	1.4
	Guarantee business	2,976	3.6	3,104	4.4
	Loan servicing business	4,342	5.2	3,468	4.9
	Banking business	789	1.0	925	1.3
	Others	313	0.4	1	0.0
Other businesses	Rental business	1,085	1.3	—	—
	Others	361	0.4	1	0.0
Total		83,111	100.0	71,159	100.0

(2) Transaction Volume and Outstanding Receivables at the End of the Period of the Financial Service Business Segments

1) Transaction volume

Business segment		For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008)		For the current second quarter (from July 1, 2009 to September 30, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business		144,856	90.6	126,367	90.4
Credit card business	Credit cards	4,379	2.8	3,084	2.2
	Others	19	0.0	—	—
	Subtotal	4,399	2.8	3,084	2.2
Installment sales finance business		6,616	4.1	6,713	4.8
Loan servicing business		875	0.5	1,386	1.0
Banking business		3,187	2.0	2,214	1.6
Total		159,935	100.0	139,765	100.0

(Note) Details and transaction volume of the above Financial Service business segments are as follows:

Loan business	Provision of loans directly to customers. The scope of this segment's transaction volume is the amount of loans to customers.
Credit card business	Provision of general financial services through the use of credit cards, based on comprehensive credit administration. The scope of transaction volume is the total amount of credit.
Installment sales finance business	Provision of financial services without using credit cards. Each transaction of this service involves customer screening and review. The scope of transaction volume is the sum of credit amount and commission fees.
Loan servicing business	The amount of purchased receivables.
Banking business	Provision of loans directly to customers. The scope of this segment's transaction volume is the amount of loans to customers.

2) Receivables outstanding

Business segment		As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business		1,393,910	92.1	1,248,014	92.3	1,316,166	92.5
Credit card business	Credit cards	34,932	2.3	29,341	2.2	32,228	2.3
	Others	306	0.0	127	0.0	218	0.0
	Subtotal	35,239	2.3	29,468	2.2	32,446	2.3
Installment sales finance business		37,164	2.5	35,049	2.6	35,580	2.5
Loan servicing business		25,561	1.7	18,353	1.4	20,923	1.5
Banking business		21,824	1.4	20,479	1.5	18,081	1.2
Total		1,513,701	100.0	1,351,365	100.0	1,423,197	100.0

(3) Number of Outlets

Category	As of the end of the second quarter of the prior fiscal year (September 30, 2008)	As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Outlets	1,815	1,714	1,764

(4) Number of Customer Accounts

Business segment		As of the end of the second quarter of the prior fiscal year (September 30, 2008)	As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Loan business		3,118,013	2,999,603	3,126,916
Credit card business	Credit cards	700,083	465,956	580,134
	Others	3,692	1,744	2,689
Installment sales finance business		248,494	206,275	220,182
Loan servicing business		246,065	289,896	255,934
Banking business		3,755	4,275	4,119
Rental business		3,975	—	5,119

(Note) The numbers of customer accounts by business segment shown above are as follows:

Loan business	Number of loan accounts with loans receivable
Credit card business	
Credit cards	Number of "MasterCard®" holders
Installment sales finance business	Number of contracts with outstanding accounts receivable-installment business
Loan servicing business	Number of accounts with outstanding purchased receivables
Banking business	Number of loan accounts with outstanding loans receivable of banking business
Rental business	Number of customers during the period

(5) Breakdown of Loans Receivable

1) Breakdown by loan type

Loan type		As of the end of the second quarter of the prior fiscal year (September 30, 2008)					As of the end of the current second quarter (September 30, 2009)					As of the end of the prior fiscal year (March 31, 2009)				
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)
Consumer loans	Unsecured loans (excluding housing loans)	3,108,557	99.7	1,356,316	97.3	20.61	2,991,320	99.7	1,216,065	97.4	19.99	3,118,040	99.7	1,281,372	97.3	20.23
	Secured loans (excluding housing loans)	9,276	0.3	36,731	2.6	12.62	8,135	0.3	31,169	2.5	12.58	8,707	0.3	33,975	2.6	12.59
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,117,833	100.0	1,393,048	99.9	20.39	2,999,455	100.0	1,247,234	99.9	19.81	3,126,747	100.0	1,315,348	99.9	20.04
Commercial loans	Unsecured loans	51	0.0	49	0.0	22.01	38	0.0	41	0.0	21.92	48	0.0	46	0.0	21.96
	Secured loans	129	0.0	812	0.1	9.04	110	0.0	737	0.1	8.67	121	0.0	771	0.1	8.86
	Subtotal	180	0.0	862	0.1	9.80	148	0.0	779	0.1	9.38	169	0.0	818	0.1	9.61
Total		3,118,013	100.0	1,393,910	100.0	20.39	2,999,603	100.0	1,248,014	100.0	19.80	3,126,916	100.0	1,316,166	100.0	20.03

2) Breakdown by industry

Industry	As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Construction	42	0.0	115	0.0	35	0.0	90	0.0	38	0.0	100	0.0
Manufacturing	13	0.0	36	0.0	13	0.0	34	0.0	13	0.0	35	0.0
Electricity; gas; heat supply; water supply	—	—	—	—	—	—	—	—	—	—	—	—
Information and communications	4	0.0	11	0.0	3	0.0	10	0.0	4	0.0	11	0.0
Transportation	11	0.0	30	0.0	7	0.0	29	0.0	8	0.0	30	0.0
Wholesale and retail	30	0.0	170	0.0	26	0.0	161	0.0	28	0.0	164	0.0
Finance and insurance	7	0.0	61	0.0	7	0.0	47	0.0	7	0.0	53	0.0
Real estate	11	0.0	206	0.0	10	0.0	200	0.0	11	0.0	203	0.0
Restaurants and hotels	14	0.0	81	0.0	11	0.0	79	0.0	15	0.0	82	0.0
Healthcare and welfare	5	0.0	15	0.0	4	0.0	13	0.0	4	0.0	14	0.0
Education and educational support	1	0.0	2	0.0	1	0.0	2	0.0	1	0.0	2	0.0
Multiple services	—	—	—	—	—	—	—	—	—	—	—	—
Other services (not belong to any other category)	35	0.0	95	0.0	25	0.0	76	0.0	33	0.0	87	0.0
Individuals	3,117,833	100.0	1,393,048	100.0	2,999,455	100.0	1,247,234	100.0	3,126,747	100.0	1,315,348	100.0
Others	7	0.0	34	0.0	6	0.0	31	0.0	7	0.0	33	0.0
Total	3,118,013	100.0	1,393,910	100.0	2,999,603	100.0	1,248,014	100.0	3,126,916	100.0	1,316,166	100.0

(Note) Commercial loans to sole proprietors are included in corresponding categories other than "Individuals."

3) Breakdown by collateral type

Collateral	As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Investment securities (stock)	1 (1)	0.0 (0.0)	0 (0)	0.0 (0.0)	0 (0)	0.0 (0.0)
Credit (deposit)	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
Merchandise	—	—	—	—	—	—
Real estate	37,369	2.7	31,756	2.6	34,587	2.6
Foundations	—	—	—	—	—	—
Others	173	0.0	150	0.0	159	0.0
Subtotal	37,543	2.7	31,907	2.6	34,747	2.6
Guarantee	—	—	—	—	—	—
Unsecured	1,356,366	97.3	1,216,107	97.4	1,281,419	97.4
Total	1,393,910	100.0	1,248,014	100.0	1,316,166	100.0

4) Breakdown by loan term

Loan term		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Revolving	2,851,564	91.5	1,291,033	92.6	2,778,370	92.6	1,159,966	92.9	2,888,873	92.4	1,222,656	92.9
	Up to 1 year	2,867	0.1	225	0.0	2,516	0.1	268	0.0	2,661	0.1	256	0.0
	More than 1 year and up to 5 years	237,473	7.6	55,486	4.0	194,861	6.5	47,538	3.8	210,454	6.7	49,653	3.8
	More than 5 years and up to 10 years	16,569	0.5	9,557	0.7	15,476	0.5	8,253	0.7	15,958	0.5	8,779	0.7
	More than 10 years and up to 15 years	116	0.0	55	0.0	117	0.0	73	0.0	123	0.0	64	0.0
	More than 15 years and up to 20 years	16	0.0	8	0.0	16	0.0	6	0.0	16	0.0	7	0.0
	More than 20 years and up to 25 years	3	0.0	0	0.0	2	0.0	0	0.0	3	0.0	0	0.0
	More than 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,108,608	99.7	1,356,366	97.3	2,991,358	99.7	1,216,107	97.4	3,118,088	99.7	1,281,419	97.4
Secured loans	Revolving	8,392	0.3	31,604	2.3	7,231	0.3	26,447	2.1	7,806	0.3	28,991	2.2
	Up to 1 year	13	0.0	45	0.0	10	0.0	37	0.0	10	0.0	35	0.0
	More than 1 year and up to 5 years	128	0.0	350	0.0	160	0.0	414	0.0	144	0.0	392	0.0
	More than 5 years and up to 10 years	220	0.0	769	0.1	269	0.0	903	0.1	244	0.0	834	0.1
	More than 10 years and up to 15 years	86	0.0	547	0.0	88	0.0	557	0.1	89	0.0	566	0.0
	More than 15 years and up to 20 years	178	0.0	1,200	0.1	147	0.0	944	0.1	164	0.0	1,069	0.1
	More than 20 years and up to 25 years	388	0.0	3,025	0.2	340	0.0	2,602	0.2	371	0.0	2,856	0.2
	More than 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	9,405	0.3	37,543	2.7	8,245	0.3	31,907	2.6	8,828	0.3	34,747	2.6
Up to 1 year	2,880	0.1	271	0.0	2,526	0.1	305	0.0	2,671	0.1	292	0.0	
More than 1 year and up to 5 years	3,097,557	99.4	1,378,475	98.9	2,980,622	99.4	1,234,366	98.9	3,107,277	99.4	1,301,694	98.9	
More than 5 years and up to 10 years	16,789	0.5	10,326	0.7	15,745	0.5	9,157	0.7	16,202	0.5	9,614	0.7	
More than 10 years and up to 15 years	202	0.0	602	0.1	205	0.0	630	0.1	212	0.0	631	0.1	
More than 15 years and up to 20 years	194	0.0	1,208	0.1	163	0.0	951	0.1	180	0.0	1,077	0.1	
More than 20 years and up to 25 years	391	0.0	3,026	0.2	342	0.0	2,602	0.2	374	0.0	2,856	0.2	
More than 25 years	—	—	—	—	—	—	—	—	—	—	—	—	
Total	3,118,013	100.0	1,393,910	100.0	2,999,603	100.0	1,248,014	100.0	3,126,916	100.0	1,316,166	100.0	
Average term per contract	3 years and 4 months				3 years and 4 months				3 years and 4 months				

(Note) The Company's revolving loan contracts are automatically renewed for every three years.

(6) Breakdown of Funds

1) Breakdown by funding sources

Funding sources	As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)
Borrowings from financial institutions, etc.	602,367	2.17	576,772	2.34	557,952	2.26
Others (Corporate bonds, CPs)	254,828 (254,828)	2.18 (2.18)	224,179 (244,179)	2.02 (2.02)	251,263 (251,263)	2.13 (2.13)
Total	857,196	2.17	820,951	2.24	809,215	2.22
Owners' equity (Capital stock)	897,377 (63,832)	— (—)	765,705 (63,832)	— (—)	820,932 (63,832)	— (—)

- (Notes) 1. "Owners' equity" was calculated by deducting total liabilities, the amount of minority interests in the "net assets" section, and the planned amount of dividend from total assets, and then adding the total amount of reserves (including reserves under special laws).
2. "Borrowings from financial institutions, etc" as of the end of the current second quarter includes 20,000 million yen borrowings by liquidation of receivables.

2) Breakdown by financial institution

Financial institution		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance
Borrowings	City banks, etc.	169,192	81,908	90,444	160,657	142,223	17,908	19,655	140,476	169,192	133,946	160,916	142,223
	Regional banks	19,079	1,500	2,790	17,789	18,927	2,500	3,218	18,209	19,079	5,000	5,152	18,927
	Trust banks	212,414	53,140	73,726	191,829	178,005	23,895	26,269	175,632	212,414	93,825	128,234	178,005
	Foreign banks	20,139	32,115	30,989	21,265	18,844	64,155	59,006	23,992	20,139	71,524	72,819	18,844
	Life insurance companies	95,909	7,500	18,437	84,972	76,510	9,000	14,010	71,500	95,909	15,500	34,899	76,510
	Non-life insurance companies	11,144	—	1,108	10,036	9,072	—	130	8,942	11,144	—	2,072	9,072
	Business corporations (leasing and financing companies, etc.)	1,740	—	184	1,556	1,372	—	184	1,188	1,740	—	368	1,372
	Other financial institutions	118,900 (—)	12,846 (—)	17,484 (—)	114,262 (—)	112,999 (—)	27,836 (20,000)	4,003 (—)	136,832 (20,000)	118,900 (—)	12,975 (—)	18,876 (—)	112,999 (—)
Subtotal	648,518	189,011	235,162	602,367	557,952	145,295	126,475	576,772	648,518	332,771	423,337	557,952	
Corporate bonds (including current portion of bonds payable)	283,956	15,000	44,128	254,828	251,263	—	7,083	244,179	283,956	15,000	47,693	251,263	
Subtotal	283,956	15,000	44,128	254,828	251,263	—	7,083	244,179	283,956	15,000	47,693	251,263	
Total	932,475	204,011	279,290	857,196	809,215	145,295	133,559	820,951	932,475	347,771	471,030	809,215	

- (Notes) 1. "City banks, etc." include Shinsei Bank, Limited and Aozora Bank, Ltd.
2. Figures in parentheses in the "Other financial institutions" are borrowings by liquidation of receivables.
3. Amounts procured and repaid by overseas subsidiaries are stated after foreign currency translation adjustment.

(7) Operating results of the Submitting Company

1) Number of outlets and customer accounts by business segment

(a) The number of outlets and cash dispensers/automated teller machines

Category	As of the end of the second quarter of the prior fiscal year (September 30, 2008)	As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Outlets	1,659	1,566	1,607
Staffed outlets	134	118	118
Unstaffed outlets	1,525	1,448	1,489
MUJINKUN corners	1,658 locations (1,658)	1,565 locations (1,565)	1,606 locations (1,606)
ATMs and CDs	93,932	95,181	95,024
Proprietary	1,724	1,629	1,670
Tie-up (Number of tie-up companies)	92,208 (107)	93,552 (105)	93,354 (105)
Machines used for settlement under agency agreements (Number of counterparties)	8,568 (1)	8,742 (1)	8,636 (1)

- (Notes) 1. In addition to the above 1,566 loan business outlets, based on the Money Lending Business Act, we registered 117 automatic contract machines (MUJINKUN corners) installed in staffed outlets (they stood at 133 as of September 30, 2008 and 117 as of March 31, 2009), 11 cash dispensers/automated teller machines installed outside outlets (12 as of September 30, 2008 and 11 as of March 31, 2009) and 2 service centers (2 as of September 30, 2008 and 2 as of March 31, 2009) as outlets.
2. The number of “machines used for settlement under agency agreements” represents the number of machines for receiving payments at convenience stores.

(b) Number of Customer Accounts

Business segment	As of the end of the second quarter of the prior fiscal year (September 30, 2008)	As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Loan business	2,246,130	2,170,800	2,135,224
Credit card business			
Credit cards	700,083	465,956	580,134
Others	1	—	—

(Note) The numbers of customer accounts by business segment shown above are as follows:

- Loan business Number of loan accounts with loans receivable
 Credit card business
 Credit cards Number of “MasterCard®” holders

2) Breakdown of operating revenue
(a) Operating revenue by division

Division	Account	For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)		For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)		For the prior fiscal year (from April 1, 2008 to March 31, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service business	Interest on operating loans	124,390	91.1	110,302	90.9	238,231	90.9
	Unsecured loans	122,171	89.5	108,442	89.3	234,008	89.3
	Consumer	122,166	89.5	108,438	89.3	234,000	89.3
	Commercial	4	0.0	3	0.0	8	0.0
	Secured loans	2,218	1.6	1,860	1.6	4,223	1.6
	Credit card revenue	2,226	1.6	1,852	1.5	4,269	1.6
	Revenue from credit guarantee	5,180	3.8	4,606	3.8	10,551	4.0
Other businesses	Other financial revenue	213	0.2	47	0.0	347	0.2
	Other operating revenue	4,556	3.3	4,599	3.8	8,720	3.3
	Collection of bad debts previously written-off	3,636	2.6	3,845	3.2	6,885	2.6
	Others	920	0.7	754	0.6	1,835	0.7
Total		136,566	100.0	121,409	100.0	262,120	100.0

(Note) Card shopping receivables for MasterCard® are included in "Credit card revenue."

(b) Interest on operating loans by region

Region	For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)		For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)		For the prior fiscal year (from April 1, 2008 to March 31, 2009)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Hokkaido	4,822	3.9	4,047	3.7	9,202	3.9
Tohoku	9,519	7.7	7,897	7.2	18,131	7.6
Kanto	43,708	35.1	42,570	38.6	84,160	35.3
Chubu	19,343	15.6	16,421	14.9	37,084	15.6
Kinki	23,677	19.0	19,779	17.9	45,155	19.0
Chugoku	6,403	5.1	5,395	4.9	12,231	5.1
Shikoku	3,113	2.5	2,703	2.4	5,990	2.5
Kyushu	13,801	11.1	11,486	10.4	26,275	11.0
Total	124,390	100.0	110,302	100.0	238,231	100.0

(Note) The prefectures belonging to each region are as follows:

Hokkaido Region:Hokkaido

Tohoku Region:Aomori, Iwate, Miyagi, Akita, Yamagata and Fukushima

Kanto Region:Ibaraki, Tochigi, Gunma, Saitama, Chiba, Tokyo and Kanagawa

Chubu Region:Niigata, Toyama, Ishikawa, Fukui, Yamanashi, Nagano, Gifu, Shizuoka and Aichi

Kinki Region:Mie, Shiga, Kyoto, Osaka, Hyogo, Nara and Wakayama

Chugoku Region:Tottori, Shimane, Okayama, Hiroshima and Yamaguchi

Shikoku Region:Tokushima, Kagawa, Ehime and Kochi

Kyushu Region:Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima and Okinawa

Total amount for each region is calculated based on the locations of sales outlets.

3) Transaction volume and outstanding receivables at the end of the period for the financial service business segments

(a) Transaction volume

Business segment		For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)		For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)		For the prior fiscal year (from April 1, 2008 to March 31, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	246,442	96.2	229,636	97.1	480,481	96.4
	Consumer loans	246,442	96.2	229,636	97.1	480,481	96.4
	Commercial loans	—	—	—	—	—	—
	Secured loans	708	0.3	499	0.2	1,308	0.2
	Subtotal	247,151	96.5	230,135	97.3	481,790	96.6
Credit card business	Credit cards	9,051	3.5	6,393	2.7	16,752	3.4
	Others	—	—	—	—	—	—
	Subtotal	9,051	3.5	6,393	2.7	16,752	3.4
Total		256,202	100.0	236,529	100.0	498,542	100.0

(Note) Details and transaction volume of the above Financial Service business segments are as follows:

Loan business Provision of loans by the Submitting Company directly to customers. The scope of this segment's transaction volume is the amount of loans to customers.

Credit card business Provision of general financial services through the use of credit cards, based on comprehensive credit administration. The scope of transaction volume is the total amount of credit.

(b) Receivables outstanding

Business segment		As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	1,204,264	94.3	1,144,172	94.9	1,137,146	94.4
	Consumer loans	1,204,214	94.3	1,144,130	94.9	1,137,099	94.4
	Commercial loans	49	0.0	41	0.0	46	0.0
	Secured loans	37,543	3.0	31,907	2.7	34,747	2.9
	Subtotal	1,241,808	97.3	1,176,080	97.6	1,171,893	97.3
Credit card business	Credit cards	34,932	2.7	29,341	2.4	32,228	2.7
	Others	0	0.0	—	—	—	—
	Subtotal	34,932	2.7	29,341	2.4	32,228	2.7
Total		1,276,741	100.0	1,205,421	100.0	1,204,122	100.0

4) Increase/decrease and outstanding balance of loans receivable of consumer loans

(Millions of yen)

Item	As of the end of the second quarter of the prior fiscal year (September 30, 2008)			As of the end of the current second quarter (September 30, 2009)			As of the end of the prior fiscal year (March 31, 2009)		
	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans
Beginning balance	1,318,781	1,277,944	40,837	1,171,893	1,137,146	34,747	1,318,781	1,277,944	40,837
Loans made during the period	247,151	246,442	708	230,135	229,636	499	481,790	480,481	1,308
Other increase	—	—	—	77,304	77,304	—	—	—	—
Collection during the period	249,298	245,628	3,669	231,726	228,716	3,009	482,694	475,968	6,726
Transfer of claims on bankruptcy and reorganization, etc.	1,921	1,884	37	1,116	1,044	71	3,436	3,285	150
Write-off of bad debts during the period	72,904	72,609	295	70,411	70,153	257	142,546	142,025	521
Final balance	1,241,808	1,204,264	37,543	1,176,080	1,144,172	31,907	1,171,893	1,137,146	34,747
Average loans receivable	1,284,920	1,245,592	39,327	1,192,030	1,158,541	33,488	1,248,786	1,210,959	37,827

(Notes) 1 “Other increase” as of the end of the current second quarter is the result of the absorption-type merger.

2 “Total amount” and the amount of write-off of bad debts in “Unsecured loans” as of the end of the current second quarter include 3,539 million yen of receivables recognized as bad debts the Company sold (the amount of this item at the end of second quarter of the prior fiscal year and at the end of the prior fiscal year were 2,746 million yen and 9,006 million yen, respectively.)

5) Breakdown of loans receivable

(a) Breakdown by loan type

Loan type	As of the end of the second quarter of the prior fiscal year (September 30, 2008)					As of the end of the current second quarter (September 30, 2009)					As of the end of the prior fiscal year (March 31, 2009)					
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	
Consumer loans	Unsecured loans (excluding housing loans)	2,236,674	99.6	1,204,214	97.0	20.61	2,162,517	99.6	1,144,130	97.3	19.65	2,126,348	99.6	1,137,099	97.0	20.22
	Secured loans (excluding housing loans)	9,276	0.4	36,731	2.9	12.62	8,135	0.4	31,169	2.6	12.58	8,707	0.4	33,975	2.9	12.59
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	2,245,950	100.0	1,240,946	99.9	20.37	2,170,652	100.0	1,175,300	99.9	19.46	2,135,055	100.0	1,171,075	99.9	20.00
Commercial loans	Unsecured loans	51	0.0	49	0.0	22.01	38	0.0	41	0.0	21.92	48	0.0	46	0.0	21.96
	Secured loans	129	0.0	812	0.1	9.04	110	0.0	737	0.1	8.67	121	0.0	771	0.1	8.86
	Subtotal	180	0.0	862	0.1	9.80	148	0.0	779	0.1	9.38	169	0.0	818	0.1	9.61
Total	2,246,130	100.0	1,241,808	100.0	20.37	2,170,800	100.0	1,176,080	100.0	19.45	2,135,224	100.0	1,171,893	100.0	20.00	

(b) Breakdown of unsecured consumer loans by consumers' occupation

Occupation	As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Clerical work	273,720	12.2	182,679	15.2	289,183	13.4	186,061	16.3	267,254	12.6	175,693	15.5
Marketing	222,138	9.9	162,549	13.5	220,745	10.2	156,757	13.7	210,330	9.9	152,627	13.4
Sales	115,420	5.2	52,915	4.4	114,978	5.3	50,371	4.4	111,386	5.2	49,991	4.4
Personnel management	792,159	35.4	395,558	32.8	733,402	33.9	360,769	31.5	749,096	35.2	372,038	32.7
Drivers	141,933	6.4	81,707	6.8	131,804	6.1	74,587	6.5	133,326	6.3	76,311	6.7
Technicians & Engineers	137,056	6.1	88,773	7.4	139,656	6.4	88,795	7.8	129,572	6.1	83,402	7.3
Management	306,457	13.7	148,255	12.3	293,355	13.6	138,829	12.1	290,298	13.7	139,999	12.3
Hospitality & service	103,845	4.7	38,620	3.2	92,464	4.3	33,694	3.0	94,382	4.4	34,881	3.1
Others	143,946	6.4	53,154	4.4	146,930	6.8	54,262	4.7	140,704	6.6	52,154	4.6
Total	2,236,674	100.0	1,204,214	100.0	2,162,517	100.0	1,144,130	100.0	2,126,348	100.0	1,137,099	100.0

(c) Breakdown by industry

Industry	As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Construction	42	0.0	115	0.0	35	0.0	90	0.0	38	0.0	100	0.0
Manufacturing	13	0.0	36	0.0	13	0.0	34	0.0	13	0.0	35	0.0
Electricity; gas; heat supply; water supply	—	—	—	—	—	—	—	—	—	—	—	—
Information and communications	4	0.0	11	0.0	3	0.0	10	0.0	4	0.0	11	0.0
Transportation	11	0.0	30	0.0	7	0.0	29	0.0	8	0.0	30	0.0
Wholesale and retail	30	0.0	170	0.0	26	0.0	161	0.0	28	0.0	164	0.0
Finance and insurance	7	0.0	61	0.0	7	0.0	47	0.0	7	0.0	53	0.0
Real estate	11	0.0	206	0.0	10	0.0	200	0.0	11	0.0	203	0.0
Restaurants and hotels	14	0.0	81	0.0	11	0.0	79	0.0	15	0.0	82	0.0
Healthcare and welfare	5	0.0	15	0.0	4	0.0	13	0.0	4	0.0	14	0.0
Education and educational support	1	0.0	2	0.0	1	0.0	2	0.0	1	0.0	2	0.0
Complex service	—	—	—	—	—	—	—	—	—	—	—	—
Other services (not belong to any other category)	35	0.0	95	0.0	25	0.0	76	0.0	33	0.0	87	0.0
Individuals	2,245,950	100.0	1,240,946	100.0	2,170,652	100.0	1,175,300	100.0	2,135,055	100.0	1,171,075	100.0
Others	7	0.0	34	0.0	6	0.0	31	0.0	7	0.0	33	0.0
Total	2,246,130	100.0	1,241,808	100.0	2,170,800	100.0	1,176,080	100.0	2,135,224	100.0	1,171,893	100.0

(Note) Commercial loans to sole proprietors are included in corresponding categories other than "Individuals."

(d) Breakdown of unsecured consumer loans receivable by consumers' sex and age

Sex and age		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Male	18-19 years	1	0.0	0	0.0	—	—	—	—	—	—	—	
	20-29	304,273	13.6	110,182	9.2	277,332	12.9	97,234	8.5	283,014	13.3	100,799	8.9
	30-39	493,985	22.1	281,369	23.4	469,271	21.7	256,941	22.4	464,886	21.9	260,076	22.9
	40-49	371,460	16.6	279,790	23.2	376,757	17.4	275,922	24.1	357,846	16.8	266,444	23.4
	50-59	300,851	13.4	227,488	18.9	289,857	13.4	218,642	19.1	285,258	13.4	216,708	19.0
	60 years and older	169,420	7.6	79,935	6.6	175,328	8.1	84,240	7.4	169,957	8.0	82,081	7.2
	Subtotal	1,639,990	73.3	978,767	81.3	1,588,545	73.5	932,981	81.5	1,560,961	73.4	926,110	81.4
Female	18-19 years	—	—	—	—	—	—	—	—	—	—	—	
	20-29	115,324	5.1	35,627	2.9	106,169	4.9	31,383	2.7	107,360	5.0	32,394	2.9
	30-39	153,382	6.9	57,624	4.8	147,890	6.8	53,848	4.7	143,954	6.8	53,332	4.7
	40-49	126,549	5.7	51,888	4.3	126,424	5.8	50,387	4.4	120,925	5.7	48,871	4.3
	50-59	119,386	5.3	50,597	4.2	111,482	5.2	46,289	4.1	112,059	5.3	47,141	4.1
	60 years and older	82,043	3.7	29,708	2.5	82,007	3.8	29,240	2.6	81,089	3.8	29,249	2.6
	Subtotal	596,684	26.7	225,447	18.7	573,972	26.5	211,149	18.5	565,387	26.6	210,989	18.6
Total	2,236,674	100.0	1,204,214	100.0	2,162,517	100.0	1,144,130	100.0	2,126,348	100.0	1,137,099	100.0	

(e) Breakdown by collateral

Collateral	As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Investment securities (stock)	1 (1)	0.0 (0.0)	0 (0)	0.0 (0.0)	0 (0)	0.0 (0.0)
Credit (deposit)	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
Merchandise	—	—	—	—	—	—
Real estate	37,369	3.0	31,756	2.7	34,587	3.0
Foundations	—	—	—	—	—	—
Others	173	0.0	150	0.0	159	0.0
Subtotal	37,543	3.0	31,907	2.7	34,747	3.0
Guarantee	—	—	—	—	—	—
Unsecured	1,204,264	97.0	1,144,172	97.3	1,137,146	97.0
Total	1,241,808	100.0	1,176,080	100.0	1,171,893	100.0

(f) Breakdown by loan amount

Loan amount		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Up to 100,000 yen	336,769	15.0	14,504	1.2	328,236	15.1	14,434	1.2	319,616	15.0	13,790	1.2
	More than 100,000 yen and up to 300,000 yen	449,298	20.0	100,055	8.0	479,282	22.1	106,718	9.1	443,897	20.8	98,439	8.4
	More than 300,000 yen and up to 500,000 yen	966,495	43.0	445,574	35.9	893,745	41.2	410,637	34.9	906,123	42.4	417,325	35.6
	More than 500,000 yen	484,163	21.6	644,129	51.9	461,292	21.2	612,382	52.1	456,760	21.4	607,591	51.8
	Subtotal	2,236,725	99.6	1,204,264	97.0	2,162,555	99.6	1,144,172	97.3	2,126,396	99.6	1,137,146	97.0
Secured loans	Up to 1 million yen	708	0.0	351	0.0	652	0.0	300	0.0	692	0.0	329	0.1
	More than 1 million yen and up to 5 million yen	6,739	0.3	21,571	1.8	5,976	0.3	18,727	1.6	6,344	0.3	20,166	1.7
	More than 5 million yen and up to 10 million yen	1,672	0.1	11,622	0.9	1,372	0.1	9,473	0.8	1,531	0.1	10,602	0.9
	More than 10 million yen and up to 50 million yen	285	0.0	3,917	0.3	244	0.0	3,325	0.3	260	0.0	3,568	0.3
	More than 50 million yen and up to 100 million yen	1	0.0	80	0.0	1	0.0	80	0.0	1	0.0	80	0.0
	More than 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	9,405	0.4	37,543	3.0	8,245	0.4	31,907	2.7	8,828	0.4	34,747	3.0
Total		2,246,130	100.0	1,241,808	100.0	2,170,800	100.0	1,176,080	100.0	2,135,224	100.0	1,171,893	100.0
Average loans receivable per contract (Thousands of yen)		—	—	552	—	—	—	541	—	—	—	548	—
	Unsecured loans	—	—	538	—	—	—	529	—	—	—	534	—
	Secured loans	—	—	3,991	—	—	—	3,869	—	—	—	3,936	—

(g) Breakdown by loan term

Loan term		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Revolving	2,061,363	91.8	1,146,645	92.3	2,008,640	92.5	1,094,529	93.1	1,962,702	91.9	1,084,382	92.5
	Up to 1 year	2,761	0.1	211	0.0	2,409	0.1	242	0.0	2,534	0.1	227	0.0
	More than 1 year and up to 5 years	156,359	7.0	48,102	3.9	136,657	6.3	41,551	3.5	145,695	6.9	44,090	3.8
	More than 5 years and up to 10 years	16,107	0.7	9,241	0.8	14,715	0.7	7,768	0.7	15,323	0.7	8,374	0.7
	More than 10 years and up to 15 years	116	0.0	55	0.0	116	0.0	73	0.0	123	0.0	64	0.0
	More than 15 years and up to 20 years	16	0.0	8	0.0	16	0.0	6	0.0	16	0.0	7	0.0
	More than 20 years and up to 25 years	3	0.0	0	0.0	2	0.0	0	0.0	3	0.0	0	0.0
	More than 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	2,236,725	99.6	1,204,264	97.0	2,162,555	99.6	1,144,172	97.3	2,126,396	99.6	1,137,146	97.0
Secured loans	Revolving	8,392	0.4	31,604	2.6	7,231	0.4	26,447	2.3	7,806	0.4	28,991	2.5
	Up to 1 year	13	0.0	45	0.0	10	0.0	37	0.0	10	0.0	35	0.0
	More than 1 year and up to 5 years	128	0.0	350	0.0	160	0.0	414	0.0	144	0.0	392	0.0
	More than 5 years and up to 10 years	220	0.0	769	0.1	269	0.0	903	0.1	244	0.0	834	0.1
	More than 10 years and up to 15 years	86	0.0	547	0.0	88	0.0	557	0.0	89	0.0	566	0.1
	More than 15 years and up to 20 years	178	0.0	1,200	0.1	147	0.0	944	0.1	164	0.0	1,069	0.1
	More than 20 years and up to 25 years	388	0.0	3,025	0.2	340	0.0	2,602	0.2	371	0.0	2,856	0.2
	More than 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	9,405	0.4	37,543	3.0	8,245	0.4	31,907	2.7	8,828	0.4	34,747	3.0
Up to 1 year	2,774	0.1	256	0.0	2,419	0.1	279	0.0	2,544	0.1	262	0.0	
More than 1 year and up to 5 years	2,226,242	99.2	1,226,702	98.8	2,152,688	99.2	1,162,943	98.9	2,116,347	99.1	1,157,857	98.8	
More than 5 years and up to 10 years	16,327	0.7	10,011	0.8	14,984	0.7	8,672	0.7	15,567	0.8	9,209	0.8	
More than 10 years and up to 15 years	202	0.0	602	0.1	204	0.0	630	0.1	212	0.0	631	0.1	
More than 15 years and up to 20 years	194	0.0	1,208	0.1	163	0.0	951	0.1	180	0.0	1,077	0.1	
More than 20 years and up to 25 years	391	0.0	3,026	0.2	342	0.0	2,602	0.2	374	0.0	2,856	0.2	
More than 25 years	—	—	—	—	—	—	—	—	—	—	—	—	
Total	2,246,130	100.0	1,241,808	100.0	2,170,800	100.0	1,176,080	100.0	2,135,224	100.0	1,171,893	100.0	
Average term per contract	3 years and 1 month				3 years and 1 month				3 years and 1 month				

(Note) Company's revolving loan contracts are automatically renewed for every three years.

(h) Breakdown by interest rate

Interest rate		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Lower than 10% p.a.	169,325	7.5	55,341	4.5	148,459	6.9	47,831	4.1	157,900	7.4	50,741	4.3
	10-19% p.a.	772,473	34.4	536,772	43.2	1,063,870	49.0	642,434	54.6	860,750	40.3	559,722	47.8
	20-21% p.a.	29,658	1.3	26,741	2.2	21,570	1.0	19,868	1.7	25,337	1.2	23,042	2.0
	22-23% p.a.	62,845	2.8	64,465	5.2	46,313	2.1	48,331	4.1	54,014	2.5	55,706	4.7
	24-25% p.a.	266,418	11.9	167,231	13.5	196,171	9.0	124,428	10.6	228,295	10.7	144,146	12.3
	26-27% p.a.	901,867	40.2	339,630	27.3	659,462	30.4	250,315	21.3	769,679	36.1	291,251	24.8
	28-29.20% p.a.	34,139	1.5	14,081	1.1	26,710	1.2	10,963	0.9	30,421	1.4	12,534	1.1
	Subtotal	2,236,725	99.6	1,204,264	97.0	2,162,555	99.6	1,144,172	97.3	2,126,396	99.6	1,137,146	97.0
Secured loans	Lower than 10% p.a.	662	0.0	4,429	0.3	631	0.0	3,909	0.3	658	0.0	4,167	0.4
	10-11% p.a.	973	0.1	5,805	0.5	847	0.1	4,874	0.4	914	0.1	5,342	0.4
	12-13% p.a.	2,960	0.1	12,365	1.0	2,599	0.1	10,529	0.9	2,787	0.1	11,513	1.0
	14-15% p.a.	4,795	0.2	14,907	1.2	4,159	0.2	12,571	1.1	4,457	0.2	13,699	1.2
	16-18% p.a.	15	0.0	36	0.0	9	0.0	21	0.0	12	0.0	24	0.0
	19-23% p.a.	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	9,405	0.4	37,543	3.0	8,245	0.4	31,907	2.7	8,828	0.4	34,747	3.0
Total	2,246,130	100.0	1,241,808	100.0	2,170,800	100.0	1,176,080	100.0	2,135,224	100.0	1,171,893	100.0	

(i) Breakdown by product type

Product type		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Comprehensive contract type (card loan)	2,061,363	91.8	1,146,645	92.4	2,008,640	92.5	1,094,529	93.1	1,962,702	91.9	1,084,382	92.5
	Individual contract type	175,311	7.8	57,569	4.6	153,877	7.1	49,601	4.2	163,646	7.7	52,717	4.5
	Commercial loans	51	0.0	49	0.0	38	0.0	41	0.0	48	0.0	46	0.0
	Subtotal	2,236,725	99.6	1,204,264	97.0	2,162,555	99.6	1,144,172	97.3	2,126,396	99.6	1,137,146	97.0
Secured loans	Real estate card loans	8,727	0.4	32,467	2.6	7,659	0.4	27,558	2.4	8,183	0.4	29,974	2.6
	Mortgage loans	635	0.0	4,695	0.4	549	0.0	3,992	0.3	605	0.0	4,406	0.4
	Loans backed by securities or golf club memberships	36	0.0	178	0.0	30	0.0	154	0.0	33	0.0	163	0.0
	Commercial loans	7	0.0	201	0.0	7	0.0	201	0.0	7	0.0	201	0.0
	Subtotal	9,405	0.4	37,543	3.0	8,245	0.4	31,907	2.7	8,828	0.4	34,747	3.0
Total	2,246,130	100.0	1,241,808	100.0	2,170,800	100.0	1,176,080	100.0	2,135,224	100.0	1,171,893	100.0	

(j) Breakdown by region

Region		As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Hokkaido	85,849	3.8	42,237	3.4	76,500	3.5	36,972	3.2	80,797	3.8	39,332	3.4
	Tohoku	159,438	7.1	83,508	6.7	139,841	6.4	72,170	6.1	148,724	7.0	77,261	6.6
	Kanto	802,198	35.7	436,935	35.2	882,624	40.6	469,697	40.0	768,187	36.0	416,380	35.5
	Chubu	299,298	13.4	176,614	14.2	267,065	12.3	155,624	13.2	282,904	13.2	165,649	14.1
	Kinki	487,530	21.7	254,866	20.5	435,961	20.1	225,040	19.1	465,703	21.8	242,113	20.7
	Chugoku	103,867	4.6	57,538	4.7	92,693	4.3	50,781	4.3	97,925	4.6	53,968	4.6
	Shikoku	53,550	2.4	28,809	2.3	49,138	2.3	25,986	2.2	51,458	2.4	27,408	2.3
	Kyushu	244,995	10.9	123,754	10.0	218,733	10.1	107,899	9.2	230,698	10.8	115,031	9.8
	Subtotal	2,236,725	99.6	1,204,264	97.0	2,162,555	99.6	1,144,172	97.3	2,126,396	99.6	1,137,146	97.0
Secured loans	Hokkaido	533	0.0	1,723	0.1	447	0.0	1,398	0.1	495	0.0	1,576	0.1
	Tohoku	627	0.0	2,047	0.2	521	0.0	1,635	0.1	572	0.0	1,815	0.2
	Kanto	3,106	0.1	13,944	1.1	2,831	0.1	12,268	1.1	2,987	0.1	13,201	1.1
	Chubu	1,523	0.1	6,148	0.5	1,222	0.1	4,805	0.4	1,348	0.1	5,367	0.5
	Kinki	2,019	0.1	7,750	0.6	1,928	0.1	7,240	0.6	1,979	0.1	7,557	0.7
	Chugoku	479	0.0	1,804	0.1	394	0.0	1,421	0.1	430	0.0	1,569	0.1
	Shikoku	170	0.0	565	0.1	144	0.0	471	0.1	156	0.0	515	0.0
	Kyushu	948	0.1	3,558	0.3	758	0.1	2,666	0.2	861	0.1	3,144	0.3
	Subtotal	9,405	0.4	37,543	3.0	8,245	0.4	31,907	2.7	8,828	0.4	34,747	3.0
	Total	2,246,130	100.0	1,241,808	100.0	2,170,800	100.0	1,176,080	100.0	2,135,224	100.0	1,171,893	100.0

(k) Loans receivable per outlet and per employee

Item	As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
	Number of loan contracts	Outstanding balance (Millions of yen)	Number of loan contracts	Outstanding balance (Millions of yen)	Number of loan contracts	Outstanding balance (Millions of yen)
Per loan business outlet	16,762	9,267	18,396	9,966	18,095	9,931
Per loan business employee	1,372	759	1,448	784	1,397	766

- (Notes) 1. Loans receivable per loan business outlet =
$$\frac{\text{Loans receivable at the end of the period}}{\text{Number of staffed loan outlets at the end of the period}}$$
2. Loans receivable per loan business employee =
$$\frac{\text{Loans receivable at the end of the period}}{\text{Number of employees at the end of the period}}$$

The number of employees at the end of the period is the number of employees who work at the loan business outlets. The numbers at the end of the second quarter of the previous fiscal year, at the end of the current second quarter and at the end of the previous fiscal year were 1,636, 1,499 and 1,528, respectively.

6) Number of outlets and employees by region

(a) Number of outlets by region

Region	As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)
Hokkaido	8	6.0	8	6.0	7	5.9	7	5.9	7	5.9	7	5.9
Tohoku	9	6.7	9	6.7	7	5.9	7	5.9	7	5.9	7	5.9
Kanto	44	32.8	44	32.8	42	35.6	42	35.6	42	35.6	42	35.6
Chubu	18	13.4	18	13.4	15	12.7	15	12.7	15	12.7	15	12.7
Kinki	26	19.4	26	19.4	23	19.5	23	19.5	23	19.5	23	19.5
Chugoku	9	6.7	9	6.7	6	5.1	6	5.1	6	5.1	6	5.1
Shikoku	4	3.0	4	3.0	4	3.4	4	3.4	4	3.4	4	3.4
Kyushu	16	12.0	16	12.0	14	11.9	14	11.9	14	11.9	14	11.9
Total	134	100.0	134	100.0	118	100.0	118	100.0	118	100.0	118	100.0

(Note) The above number of outlets in each region is the number of staffed outlets.

(b) Number of employees by region

Region	As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)			
	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)
Hokkaido	62	2.3	60	3.7	55	2.0	55	3.7	59	2.2	58	3.8
Tohoku	57	2.1	57	3.5	49	1.8	49	3.3	52	2.0	52	3.4
Kanto	1,505	54.9	654	40.0	1,599	58.0	611	40.8	1,498	56.8	640	41.9
Chubu	99	3.6	99	6.0	81	2.9	81	5.4	85	3.2	85	5.6
Kinki	721	26.3	507	31.0	693	25.1	467	31.1	668	25.4	458	30.0
Chugoku	46	1.7	46	2.8	32	1.2	32	2.1	36	1.4	36	2.3
Shikoku	25	0.9	25	1.5	22	0.8	22	1.5	22	0.8	22	1.4
Kyushu	225	8.2	188	11.5	225	8.2	182	12.1	216	8.2	177	11.6
Total	2,740	100.0	1,636	100.0	2,756	100.0	1,499	100.0	2,636	100.0	1,528	100.0

(Note) The number of employees of “Loan outlets” is the number of employees at the end of the period working at in contact centers and loan business outlets.

7) Breakdown of Funds

(a) Breakdown by funding sources

Funding sources	As of the end of the second quarter of the prior fiscal year (September 30, 2008)		As of the end of the current second quarter (September 30, 2009)		As of the end of the prior fiscal year (March 31, 2009)	
	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)
Borrowings from financial institutions, etc.	480,117	2.02	527,463	2.12	445,734	2.07
Others (Corporate bonds, CPs)	235,000 (235,000)	1.87 (1.87)	235,000 (235,000)	1.87 (1.87)	235,000 (235,000)	1.87 (1.87)
Total	715,117	1.97	762,463	2.05	680,734	2.00
Owners' equity (Capital stock)	873,162 (63,832)	— (—)	752,670 (63,832)	— (—)	808,045 (63,832)	— (—)

(Notes) 1. "Owners' equity" was calculated by deducting total liabilities and the planned amount of dividend from total assets, and then adding the total amount of reserves (including reserves under special laws).

2. "Borrowings from financial institutions, etc." as of the end of the current second quarter includes 20,000 million yen borrowings by liquidation of receivables.

(b) Breakdown by financial institution

(Millions of yen)

Financial institution	As of the end of the second quarter of the prior fiscal year (September 30, 2008)				As of the end of the current second quarter (September 30, 2009)				As of the end of the prior fiscal year (March 31, 2009)				
	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	
Borrowings	City banks, etc.	90,238	15,900	13,550	92,588	79,365	63,000	19,655	122,710	90,238	17,900	28,773	79,365
	Regional banks	17,271	1,500	1,912	16,859	18,222	2,500	3,012	17,710	17,271	5,000	4,049	18,222
	Trust banks	176,945	27,500	42,449	161,996	149,541	47,059	26,269	170,331	176,945	52,500	79,904	149,541
	Foreign banks	7,500	2,000	2,500	7,000	6,000	1,000	2,000	5,000	7,500	2,000	3,500	6,000
	Life insurance companies	95,909	7,500	18,437	84,972	76,510	9,000	14,010	71,500	95,909	15,500	34,899	76,510
	Non-life insurance companies	11,144	—	1,108	10,036	9,072	—	130	8,942	11,144	—	2,072	9,072
	Business corporations (leasing and financing companies, etc.)	1,000	—	—	1,000	1,000	—	—	1,000	1,000	—	—	1,000
	Other financial institutions	114,400 (—)	8,000 (—)	16,734 (—)	105,666 (—)	106,024 (—)	27,500 (20,000)	3,253 (—)	130,270 (20,000)	114,400 (—)	9,000 (—)	17,376 (—)	106,024 (—)
	Subsidiaries and affiliates	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	514,407	62,400	96,690	480,117	445,734	150,059	68,329	527,463	514,407	101,900	170,573	445,734	
Corporate bonds (including current portion of bonds payable)	260,000	15,000	40,000	235,000	235,000	—	—	235,000	260,000	15,000	40,000	235,000	
Subtotal	260,000	15,000	40,000	235,000	235,000	—	—	235,000	260,000	15,000	40,000	235,000	
Total	774,407	77,400	136,690	715,117	680,734	150,059	68,329	762,463	774,407	116,900	210,573	680,734	

(Notes) 1. "City banks, etc." include Shinsei Bank, Limited and Aozora Bank, Ltd.

2. Figures in parentheses in the "Other financial institutions" are borrowings by liquidation of receivables.

2. Risks Related to Business

There were no significant events or conditions which may cast significant doubt about the going-concern assumption, or other events having material impact on the Company's operations, during the current second quarter.

3. Material Business Agreements, etc.

On September 8, 2008, the Company, MUFG and BTMU reached an agreement to further strengthen business and capital alliance. As part of this agreement to reorganize and streamline the business function of MUFG Group, on July 21, 2009, the Board of Directors of the Company resolved to succeed unsecured card loan guarantee business of MULC by the company split.

The absorption-type company split was agreed on July 21, 2009, between the Company and MULC, and the succession was carried out on September 1, 2009. For details, please refer to Notes to Business Combinations, etc. under the "5. Financial Information, 1. Quarterly Consolidated Financial Statements."

4. Analyses of Financial Position, Business Results and Cash Flows

(1) Analysis of Business Results

The Japanese economy during the current second quarter remained in a tough situation, reflecting a continuous significant decrease in corporate earnings combined with a further deterioration in the job market, despite a turnaround seen in export and production.

In such business environment, we are focusing on the key issues of "Securing customers of loan business and our earnings base," "Taking precise measures in response to the revised Money Lending Business Act," "Reforming our cost structure," and "Promoting our alliance with the MUFG Group." With these key objectives, we developed our core activity of loan business, guarantee business and loan servicing business in the domestic market, while expanding our activities in Kingdom of Thailand (loans and installment sales finance business) and Republic of Indonesia (banking business).

During the current second quarter, we succeeded unsecured card loan guarantee business from MULC by company split on September 1, 2009, as part of the restructuring of loan guarantee business under the business alliance with MUFG Group, while preparing for further restructuring of the loan guarantee business within the MUFG Group scheduled in the future.

Operating revenue for the current second quarter declined by 11,952 million yen, compared to the same period of the prior fiscal year, to 71,159 million yen (down 14.4% year-on-year), primarily due to a decrease in interest on operating loans in the loan business. Meanwhile, operating expenses decreased by 5,356 million yen to 72,094 million yen, mainly due to decrease in provision for loss on interest repayment and general administrative expenses, despite increase in provision of allowance for doubtful accounts and financial expenses, resulting in an operating loss of 935 million yen (an operating income of 5,660 million yen was posted for the second quarter of the prior fiscal year) and ordinary loss of 819 million yen (an ordinary income of 5,928 million yen was posted for the second quarter of the the prior fiscal year). Extraordinary income increased by 240 million yen, compared to the same period of the prior year, mainly due to an increase in gain on sales of investment securities, and extraordinary loss declined by 240 million yen, compared to the same period of the prior year, mainly due to a decrease in loss on cancelation of senior beneficial interest purchase and sale agreement; nevertheless, the Company recorded a net loss of 4,822 million yen (a net income of 5,872 million yen was posted for the second quarter of the prior fiscal year) as income taxes-deferred increased by 5,055 million yen.

Operating revenue for the six months ended September 30, 2009, was 141,722 million yen (down 15.9% year-on-year), along with operating expenses of 133,652 million yen. As a result, the Company recorded an operating income of 8,069 million yen (down 74.0% year-on-year), ordinary income of 9,227 million yen (down 71.2% year-on-year), and net income of 2,440 million yen (down 90.6% year-on-year) for the six months.

(2) Analysis of Financial Position

Compared with the end of the prior fiscal year, total assets decreased by 48,076 million yen while owners' equity decreased by 759 million yen as of September 30, 2009. The shareholders' equity ratio increased by 0.8 percentage points to 28.5%. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 54,776 million yen while noncurrent assets increased by 6,699 million yen. The breakdown of major increases and decreases in current assets is as follows: loans receivable of consumer loans (down by 68,151 million yen), short-term investment securities (down by 6,100 million yen), accounts receivable-installment (down by 3,508 million yen), deferred tax assets (down by 3,288 million yen), short-term loans receivable (up 19,994 million yen), and cash and deposits (up by 6,254 million yen). The principal contributor to an increase in noncurrent assets was goodwill (up 7,729 million yen), due to the succession of the unsecured card loan guarantee business from MULC.

(Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were an increase of 16,263 million yen, a decrease of 60,887 million yen, and a decrease of 44,624 million yen, respectively. The breakdown of major increases and decreases in liabilities include: provision for loss on interest repayment (down by 65,200 million yen), loans and bonds payable (up by 11,735 million yen), and deposits of banking business (up by 7,461 million yen).

(Net assets)

Changes in the net assets accounts include a decrease in the shareholders' equity by 1,989 million yen due to the purchase of treasury stock worth 1,285 million yen. In addition, valuation and translation adjustments increased by 1,229 million yen, and minority interests showed a decrease of 2,692 million yen. As a result, net assets decreased by 3,452 million yen.

(3) Status of Cash Flows

During the current second quarter, cash and cash equivalents ("funds") increased by 29,987 million yen (up 26,319 million yen year-on-year) to 151,909 million yen. The changes in the respective cash flow and the reasons thereof are as follows:

(Net cash provided by operating activities)

Funds from operating activities for the current second quarter showed an increase of 12,781 million yen (down 9,166 million yen year-on-year). The increase was mainly attributable to 820 million yen of loss before income taxes and minority interests, a decrease of 26,700 million yen in provision for loss on interest repayment, an increase of 36,057 million yen due to decrease in loans receivable of consumer loans, an increase of 2,765 million yen due to decrease in accounts receivable-installment, and a decrease of 2,752 million yen due to decrease in deposits of banking business.

(Net cash provided by (used in) investing activities)

Funds from investing activities for the current second quarter saw a decrease of 5,113 million yen (down 2,187 million yen year-on-year). The decrease was mainly attributable to the payment of consideration for succession of the unsecured card loan guarantee business of MULC (5,200 million yen), and proceeds from sales of investment securities (279 million yen).

(Net cash provided by (used in) financing activities)

Funds from financing activities for the current second quarter saw an increase of 22,063 million yen (up 37,645 million yen year-on-year). This was primarily due to the fact that the total amount of proceeds from loans payable exceeded the total amount of repayments of interest-bearing debt and redemption of bonds by 22,105 million yen.

(4) Business and Financial Issues to Address

We are determined to carry out the early changeover to the new business model profitable at 18% or lower lending rates which are going to be imposed shortly by the full enforcement of the revised Money Lending Business Act, along with the development of company structure enabling the next phase of growth and management reforms to reinforce our operation basis, while constantly promoting the alliance with the MUFG Group.

3. Equipment and Facilities

(1) Situation of Major Equipment

During the current second quarter, there was no significant change in the Company's major equipment.

(2) Plans for Equipment Introduction, Disposals, etc.

During the current second quarter, there was neither significant change in the plan for major equipment introduction, disposal, etc. made at the end of the first quarter, nor significant completion of the plan. In addition, there were no new plans made to introduce, expand, improve, dispose of or sell major equipment during the current second quarter.

4. Information on the Submitting Company

1. Information on the Company's Shares

(1) Total Number of Shares, etc.

1) Total number of shares

Class	Total number of shares authorized to be issued
Common stock	532,197,400
Total	532,197,400

2) Total number of shares issued

Class	As of the end of the current second quarter (September 30, 2009)	As of the submission date (November 13, 2009)	Stock exchange on which the Company is listed	Description
Common stock	159,628,280	Same as the left	First Section of the Tokyo Stock Exchange	These are the Company's standard shares with no restricted rights. One unit of stock constitutes 10 common shares.
Total	159,628,280	Same as the left	—	—

(2) Status of the Stock Acquisition Rights

Stock acquisition rights

The stock acquisition rights issued by the Company in accordance with Articles 280-20 and 280-21 of the former Commercial Code before its revision in 2001 are as follows.

Extraordinary Resolution approved at the General Meeting of Shareholders held on June 27, 2003	
	As of the end of the current second quarter (September 30, 2009)
Number of stock acquisition rights	12,031 (Note 1)
Number of stock acquisition rights held by the Company included in the stock acquisition rights	—
Class of shares to be issued upon the exercise of the stock acquisition rights	Common stock
Number of shares to be issued upon the exercise of the stock acquisition rights	120,310 shares
Amount to be subscribed upon the exercise of the stock acquisition rights	4,931 yen per share (Note 2)
Exercise period	from July 1, 2005 to June 30, 2010
Issue price and amount per share to be credited to common stock upon the exercise of the stock acquisition rights	Issue price: 4,931 yen Amount per share to be credited to common stock: 2,466 yen
Condition for the exercise of the stock acquisition rights	Partial exercise of the stock acquisition rights is not allowed.
Transfer of the stock acquisition rights	Transfers of the stock acquisition rights must be approved by the Board of Directors of the Company.
Matters relating to subrogation payment	—
Matters relating to the issuance of stock acquisition rights as a result of organizational restructuring action	—

- (Notes) 1. The number of shares to be issued or transferred upon exercise of each stock acquisition right shall be 10 shares of Common Stock.
2. In the event that, subsequent to the issuance of stock acquisition rights, the Company issues shares or disposes of its treasury stock at a paid in amount lower than the market price (excluding the exercise of stock acquisition rights and the transfer of the treasury stock pursuant to the provision of Supplementary Provisions, Article 5, Paragraph 2 of the Act for Partial Amendments to the Commercial Code, etc. (Act No. 79 of 2001)), the exercise price shall be adjusted according to the following formula, with any fraction of one yen occurring upon such adjustment rounded up to the nearest yen.

$$\text{Exercise price after adjustment} = \text{Exercise price before adjustment} \times \frac{\text{Number of shares outstanding} + \frac{\text{Number of newly issued shares} \times \text{Paid-in amount per share}}{\text{Market price per share}}}{\text{Number of shares outstanding} + \text{Number of newly issued shares}}$$

In the above formula, “Number of shares outstanding” is defined as the total number of shares issued by the Company excluding treasury stock held by the Company. In the event of disposition of treasury stock, “Number of newly issued shares” shall read as “Number of shares of treasury stock disposed of.” In addition, in the event that the Company splits or consolidates its shares of common stock subsequent to the issuance, the exercise price shall be adjusted in accordance with the split or consolidation ratio, with any fraction of one yen occurring upon such adjustment rounded up to the nearest yen.

Further, subsequent to the issuance, if the Company carries out the reduction of capital, merger, company split, etc. that makes it necessary to adjust the exercise price, the exercise price shall be adjusted within a reasonable price range, in consideration of the terms, etc. of capital reduction, merger or company split.

(3) Rights Plans
Not applicable

(4) Changes in the Total Number of Shares Issued and the Amount of Capital Stock and Other

(Millions of yen, unless otherwise stated)

Period	Changes in the total number of shares issued (Thousands)	Balance of the total number of shares issued (Thousands)	Changes in capital stock	Balance of capital stock	Changes in legal capital surplus	Balance of legal capital surplus
From July 1, 2009 to September 30, 2009	—	159,628	—	63,832	—	72,322

(5) Major Shareholders

(As of September 30, 2009)

Name	Address	Number of shares held (Thousand)	Percentage of shares held to the total number of issued shares
Mitsubishi UFJ Financial Group, Inc.	7-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	58,872	36.88
Maruito Shokusan Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	27,346	17.13
Maruito Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	12,553	7.86
Kinoshita Memorial Foundation	2-14, Motomachi-dori 6-chome, Chuo-ku, Kobe-shi	9,219	5.77
Maruito Shoten Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	3,873	2.42
Kyosuke Kinoshita	Ota-ku, Tokyo	3,240	2.02
Shigeyoshi Kinoshita	Minato-ku, Tokyo	3,220	2.01
Mitsubishi UFJ Trust and Banking Corporation (Standing agent: The Master Trust Bank of Japan, Limited)	11-3, Hamamatsu-cho 2-chome, Minato-ku, Tokyo	3,157	1.97
NOBUKA Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	3,000	1.87
Japan Trustee Service Bank, Ltd. (Trust account 4)	8-11, Harumi 1-chome, Chuo-ku, Tokyo	2,657	1.66
Total	—	127,139	79.64

- (Notes) 1. In addition to the shares stated above, the Company holds 2,966 thousand shares (1.85% of the total number of issued shares) as treasury stock.
2. Amounts of less than one thousand shares have been rounded down.

(6) Status of Voting Rights

1) Issued Shares

As of September 30, 2009

Classification	Number of shares (shares)	Number of voting rights (units)	Details
Shares without voting rights	—	—	—
Shares with limited voting rights (treasury stock, etc.)	—	—	—
Shares with limited voting rights (others)	—	—	—
Shares with full voting rights (treasury stock, etc.)	(Treasury stock) Common stock 2,966,620	—	—
Shares with full voting rights (others)	Common stock 156,660,280	15,666,028	—
Shares of less than one unit	Common stock 1,380	—	—
Total number of shares issued	159,628,280	—	—
Total voting rights held by all shareholders	—	15,666,028	—

(Note) Common stock in “Shares with full voting rights (others)” includes 300 shares (30 units of voting rights) held by Japan Securities Depository Center, Inc.

2) Treasury stock, etc.

As of September 30, 2009

Shareholder	Address of shareholder	Number of shares held under own name (shares)	Number of shares held under the names of others (shares)	Total (shares)	Percentage of shares held to the total number of issued shares
(Treasury stock) ACOM CO., LTD.	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	2,966,620	—	2,966,620	1.85
Total	—	2,966,620	—	2,966,620	1.85

(Note) Effective September 1, 2009, the Company succeed unsecured card loan guarantee business of The Mitsubishi UFJ Home Loan Credit Co., Ltd. by the company split. In relation to the company split, the Company was requested to purchase its shares subject to Article 797, Paragraph 1 of the Companies Act; therefore the Company purchased 11,855 shares of treasury stock.

2. Changes in the Market Price of the Company's Shares

Highest and lowest prices during the six months ended September 30, 2009

Month	April 2009	May 2009	June 2009	July 2009	August 2009	September 2009
Highest price (yen)	2,975	2,665	2,645	2,425	2,205	1,951
Lowest price (yen)	2,280	2,315	2,310	1,825	1,881	1,353

(Note) The above prices are those quoted on the First Section of the Tokyo Stock Exchange.

3. Directors

There was no change in directors after the submission date of the securities report for the prior fiscal year to the submission date of this quarterly report.

5. Financial Information

1. Basis of preparation of the quarterly consolidated financial statements

The quarterly consolidated financial statements of the Company are prepared in accordance with the “Regulations Concerning the Terminology, Forms and Preparation of Quarterly Consolidated Financial Statements” (Cabinet Office Ordinance No. 64, 2007, hereinafter referred to as the “Regulations for Quarterly Consolidated Financial Statements”) and the “Ordinance on Reorganization of Accounting Methods for Special Finance Corporations, etc.” (General Administrative Agency of the Cabinet/the Finance Ministry Ordinance No. 32, 1999).

However, the quarterly consolidated financial statements for the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008) and for the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008) have been prepared in accordance with the Regulations for Quarterly Consolidated Financial Statements before amendment, whereas the quarterly consolidated financial statements for the current second quarter (from July 1, 2009 to September 30, 2009) and for the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009) have been prepared in accordance with the Regulations for Quarterly Consolidated Financial Statements after amendment.

2. Audit and review reports

The quarterly consolidated financial statements for the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008) and for the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008) were reviewed by Ernst & Young ShinNihon LLC, whereas those for the current second quarter (from July 1, 2009 to September 30, 2009) and for the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009) were reviewed by Deloitte Touche Tohmatsu LLC, pursuant to Article 193, Paragraph 2, Item 1 of the Financial Instruments and Exchange Act.

1. Quarterly Consolidated Financial Statements
(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of September 30, 2009		As of March 31, 2009 (Summary)	
Assets				
Current assets				
Cash and deposits	*3	97,527	*3	91,273
Loans receivable of consumer loans	*2, *5	1,248,014	*2, *5	1,316,166
Loans receivable of banking business		20,479		18,081
Accounts receivable-installment		64,518		68,027
Short-term investment securities		20,890		26,990
Stocks of parent company		5,879		5,805
Operational investment securities		3,126		3,198
Trading account securities		7,937		4,106
Merchandise and finished goods		1,039		1,042
Raw materials and supplies		96		169
Purchased receivables		18,353		20,923
Deferred tax assets		28,383		31,672
Short-term loans receivable		34,990		14,995
Other		23,753		24,281
Allowance for doubtful accounts		(94,583)		(91,553)
Total current assets		1,480,405		1,535,181
Noncurrent assets				
Property, plant and equipment				
Buildings and structures, net	*1	11,123	*1	12,018
Equipment, net	*1	12,368	*1	12,529
Land		6,533		6,518
Other, net	*1	362	*1	415
Total property, plant and equipment		30,386		31,481
Intangible assets				
Goodwill		7,729		—
Other		715		724
Total intangible assets		8,444		724
Investments and other assets				
Investment securities		21,329		19,859
Deferred tax assets		169		324
Guarantee deposits		9,119		9,643
Prepaid pension cost		3,589		4,517
Other	*5	5,423	*5	5,318
Allowance for doubtful accounts		(1,378)		(1,484)
Total investments and other assets		38,253		38,179
Total noncurrent assets		77,085		70,385
Total assets		1,557,490		1,605,567

(Millions of yen)

	As of September 30, 2009	As of March 31, 2009 (Summary)
Liabilities		
Current liabilities		
Notes and accounts payable-trade	1,061	1,012
Short-term loans payable	16,046	29,164
Current portion of long-term loans payable	*2 147,043	*2 147,831
Current portion of bonds payable	80,000	57,800
Deposits of banking business	34,838	27,376
Income taxes payable	373	306
Provision for loss on guarantees	*4 7,826	*4 2,351
Unearned income	4,239	4,353
Other	11,669	16,638
Total current liabilities	303,099	286,835
Noncurrent liabilities		
Bonds payable	164,179	193,463
Long-term loans payable	*2 413,682	*2 380,957
Deferred tax liabilities	5,993	5,277
Provision for retirement benefits	160	146
Provision for directors' retirement benefits	24	35
Provision for loss on interest repayment	218,200	283,400
Other	3,197	3,044
Total noncurrent liabilities	805,437	866,325
Total liabilities	1,108,536	1,153,160
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	334,357	335,061
Treasury stock	(19,793)	(18,507)
Total shareholders' equity	454,407	456,396
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	(6,989)	(7,631)
Foreign currency translation adjustments	(3,102)	(3,691)
Total valuation and translation adjustments	(10,092)	(11,322)
Minority interests	4,639	7,331
Total net assets	448,953	452,406
Total liabilities and net assets	1,557,490	1,605,567

(2) Quarterly Consolidated Statements of Income
Six month ended September 30, 2009

(Millions of yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009
Operating revenue		
Interest on operating loans	140,206	120,094
Interest on loans of banking business	1,104	1,285
Credit card revenue	2,250	1,863
Per-item revenue	2,161	1,784
Revenue from credit guarantee	3,663	4,289
Collection from purchased receivable	7,998	5,835
Other financial revenue	*1 724	*1 800
Net sales	3,656	—
Other operating revenue	6,733	5,768
Total operating revenue	168,501	141,722
Operating expenses		
Financial expenses	*2 10,795	*2 11,160
Cost of purchased receivable	5,521	3,198
Cost of sales	1,990	—
Other operating expenses	*3 119,122	*3 119,292
Total operating expenses	137,430	133,652
Operating income	31,070	8,069
Non-operating income		
Interest income	174	128
Dividends income	563	331
Amortization of negative goodwill	—	513
House rent income	202	198
Other	153	119
Total non-operating income	1,094	1,291
Non-operating expenses		
Interest expenses	7	0
Equity in losses of affiliates	—	24
Foreign exchange losses	38	53
Loss on investments in capital	23	—
Other	16	55
Total non-operating expenses	86	134
Ordinary income	32,078	9,227
Extraordinary income		
Gain on sales of noncurrent assets	0	2
Gain on sales of investment securities	640	458
Gain on transfer from business divestitures	—	1,323
Other	16	6
Total extraordinary income	658	1,790
Extraordinary loss		
Loss on sales of noncurrent assets	1	9
Loss on retirement of noncurrent assets	240	337
Impairment loss	91	—
Loss on valuation of investment securities	—	43
Restructuring loss	—	87
Loss on cancelation of senior beneficial interest purchase and sale agreement	195	—
Other	49	12
Total extraordinary losses	578	490
Income before income taxes and minority interests	32,157	10,527
Income taxes-current	666	270
Income taxes-deferred	4,871	6,890
Total income taxes	5,537	7,161
Minority interests in income	718	926
Net income	25,901	2,440

Current second quarter

(Millions of yen)

	For the second quarter of the prior fiscal year	For the current second quarter
Operating revenue		
Interest on operating loans	68,845	59,358
Interest on loans of banking business	509	687
Credit card revenue	1,108	914
Per-item revenue	1,014	890
Revenue from credit guarantee	1,858	2,525
Collection from purchased receivable	4,152	3,322
Other financial revenue	*1 349	*1 458
Net sales	1,847	—
Other operating revenue	3,425	3,001
Total operating revenue	83,111	71,159
Operating expenses		
Financial expenses	*2 5,254	*2 5,765
Cost of purchased receivable	2,751	1,939
Cost of sales	1,078	—
Other operating expenses	*3 68,366	*3 64,389
Total operating expenses	77,451	72,094
Operating income (loss)	5,660	(935)
Non-operating income		
Interest income	85	68
Dividends income	10	9
House rent income	100	99
Other	112	42
Total non-operating income	308	219
Non-operating expenses		
Interest expenses	2	0
Equity in losses of affiliates	—	9
Foreign exchange losses	11	49
Loss on investments in capital	23	—
Other	2	44
Total non-operating expenses	40	103
Ordinary income (loss)	5,928	(819)
Extraordinary income		
Gain on sales of noncurrent assets	0	2
Gain on sales of investment securities	8	242
Other	1	5
Total extraordinary income	10	250
Extraordinary loss		
Loss on sales of noncurrent assets	0	1
Loss on retirement of noncurrent assets	183	199
Impairment loss	91	—
Loss on valuation of investment securities	—	43
Loss on cancelation of senior beneficial interest purchase and sale agreement	195	—
Other	21	7
Total extraordinary losses	492	251
Income (loss) before income taxes and minority interests	5,446	(820)
Income taxes-current	531	164
Income taxes-deferred	(1,362)	3,693
Total income taxes	(830)	3,857
Minority interests in income	404	145
Net income (loss)	5,872	(4,822)

(3) Quarterly Consolidated Statements of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009
Net cash provided by operating activities		
Income before income taxes and minority interests	32,157	10,527
Depreciation and amortization	1,505	1,236
Impairment loss	91	—
Amortization of goodwill	343	43
Amortization of negative goodwill	—	(513)
Increase (decrease) in allowance for doubtful accounts	(14,811)	2,527
Increase (decrease) in provision for loss on guarantees	37	(43)
Increase (decrease) in provision for retirement benefits	(53)	11
Increase (decrease) in provision for directors' retirement benefits	(36)	(41)
Increase (decrease) in provision for loss on interest repayment	(54,300)	(65,200)
Interest and dividends income	(738)	(460)
Interest expenses	7	0
Amortization of bond issuance cost	81	—
Foreign exchange losses (gains)	(3)	(91)
Equity in (earnings) losses of affiliates	—	24
Loss (gain) on sales of property, plant and equipment	1	(0)
Loss on retirement of property, plant and equipment	240	337
Loss (gain) on sales of investment securities	(640)	(458)
Loss (gain) on valuation of investment securities	18	43
Decrease (increase) in accounts receivable-trade	117	—
Decrease (increase) in operating loans	73,944	73,227
Decrease (increase) in loans receivable of banking business	(2,531)	199
Decrease (increase) in accounts receivable-installment	6,920	3,724
Decrease (increase) in investment securities for sale	(266)	72
Decrease (increase) in trading account securities	(3,822)	(2,992)
Decrease (increase) in inventories	(4)	77
Decrease (increase) in purchased receivables	5,077	2,570
Decrease (increase) in other current assets	(482)	556
Decrease (increase) in prepaid pension costs	266	927
Increase (decrease) in notes and accounts payable-trade	(169)	44
Increase (decrease) in deposits of banking business	(5,904)	3,245
Increase (decrease) in unearned income	(585)	(142)
Increase (decrease) in other current liabilities	(393)	(4,539)
Increase (decrease) by other operating activities	1,381	(520)
Subtotal	37,448	24,396
Interest and dividends income received	734	490
Interest expenses paid	(7)	(0)
Income taxes refund	116	442
Income taxes paid	(1,067)	(319)
Income taxes for prior periods paid	(33)	—
Net cash provided by operating activities	37,190	25,010

(Millions of yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009
Net cash provided by (used in) investing activities		
Payments into time deposits	(600)	—
Proceeds from withdrawal of time deposits	400	1
Purchase of short-term investment securities	(400)	—
Proceeds from redemption of securities	12,908	—
Purchase of property, plant and equipment	(637)	(684)
Proceeds from sales of property, plant and equipment	4	4
Purchase of investment securities	(3,011)	—
Proceeds from sales of investment securities	1,169	780
Purchase of investments in subsidiaries	—	(3,577)
Proceeds from sales of investments in subsidiaries	—	170
Payments for transfer of business	—	(5,200)
Proceeds from transfer of business	—	680
Payments for increase in other investments	(220)	—
Receipt for decrease in other investments	346	—
Increase (decrease) by other investing activities	3	(18)
Net cash provided by (used in) investing activities	9,962	(7,843)
Net cash provided by (used in) financing activities		
Proceeds from short-term loans payable	121,314	58,053
Repayments of short-term loans payable	(117,198)	(72,286)
Proceeds from issuance of bonds	14,918	—
Payments at maturity of bonds	(40,000)	(8,190)
Receipt for appropriation on payments at maturity of straight bonds	10,000	—
Proceeds from long-term loans payable	70,139	99,310
Repayments of long-term loans payable	(111,845)	(69,469)
Repayments of finance lease obligations	—	(2)
Purchase of treasury stock	(0)	(1,285)
Cash dividends paid	(7,858)	(3,144)
Other, net	(137)	—
Net cash provided by (used in) financing activities	(60,667)	2,984
Effect of exchange rate change on cash and cash equivalents	(453)	384
Net increase (decrease) in cash and cash equivalents	(13,968)	20,536
Cash and cash equivalents at beginning of period	152,221	131,477
Increase (decrease) in cash and cash equivalents resulting from change of scope of consolidation	—	(104)
Cash and cash equivalents at end of period	*1 138,253	*1 151,909

[Notes on Going-Concern Assumption]

For the current second quarter (from July 1, 2009 to September 30, 2009)

Not applicable

[Changes in Significant Matters Providing the Basis for the Preparation of Quarterly Consolidated Financial Statements]

Item	For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)
1. Changes in matters concerning the scope of consolidation	<p>(1) Changes in the scope of consolidation RELATES CO., LTD., which had been a consolidated subsidiary of the Company until the prior fiscal year, is excluded from the scope of consolidation as it was merged into MU Communications Co., Ltd. on April 1, 2009. In addition, DC Cash One Ltd., which had been a consolidated subsidiary of the Company until the prior fiscal year, was merged into the Company on May 1, 2009.</p> <p>(2) The number of consolidated subsidiaries after the changes 14</p>
2. Changes in matters concerning application of the equity-method	<p>(1) Changes in equity-method affiliates RELATES CO., LTD., which had been a consolidated subsidiary of the Company until the prior fiscal year, is included in equity-method affiliates as it was merged into MU Communications Co., Ltd. on April 1, 2009 and the Company's percentage of voting rights in RELATES CO., LTD. has decreased.</p> <p>(2) The number of equity-method affiliates after the changes 1</p>

[Changes in Presentation]

For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)
<p>(Quarterly consolidated statements of income)</p> <p>“Net sales” in operating revenue and “cost of sales” in operating expenses had been separately listed for the six months ended September 30, 2008. However, their relative importance decreased due to the exclusion in the prior fiscal year of JLA CO., LTD. (engaged in real estate-related business as well as shop design, construction and building maintenance businesses) and ACOM RENTAL CO., LTD. (engaged in rental business) from the scope of consolidation. Therefore, effective from the six months ended September 30, 2009, “net sales” in operating revenue is included in “other operating revenue,” and “cost of sales” in operating expenses is included in “other operating expenses.”</p> <p>For the six months ended September 30, 2009, “net sales” stood at 187 million yen, and “cost of sales” was 196 million yen.</p> <p>“Loss on investments in capital” had been separately listed as an item of non-operating expenses for the six months ended September 30, 2008. However, currently it does not account for more than 20 percent of total non-operating expenses. Therefore, it is included in “other” in non-operating expenses for the six months ended September 30, 2009.</p> <p>“Loss on investments in capital” during the six months ended September 30, 2009, was 15 million yen.</p> <p>(Quarterly consolidated statements of cash flows)</p> <p>“Payments for increase in other investments” and “receipt for decrease in other investments,” which had been separately listed within net cash provided by (used in) investing activities for the six months ended September 30, 2008, are currently less significant. For this reason, effective from the six months ended September 30, 2009, they are included in “increase (decrease) by other investing activities.”</p> <p>“Payments for increase in other investments” for the six months ended September 30, 2009, stood at minus 221 million yen, while “receipt for decrease in other investments” was 202 million yen.</p> <p>“Repayments of finance lease obligations,” which had been included in “other, net” in net cash provided by (used in) financing activities for the six months ended September 30, 2008, is listed separately effective from the six months ended September 30, 2009, as it accounts for the entire amount of the “other, net.”</p> <p>“Repayments of finance lease obligations” for the six months ended September 30, 2008, was minus 137 million yen.</p>

For the current second quarter
(from July 1, 2009 to September 30, 2009)

(Quarterly consolidated balance sheets)

In accordance with the Cabinet Office Ordinance on Partial Revision of the Regulation for Terminology, Forms and Preparation of Financial Statements and Other Regulations (Cabinet Office Ordinance No. 50 on August 7, 2008), the item noted as “merchandise” for the end of the second quarter of the prior fiscal year is presented as “merchandise and finished goods” effective from the end of the current second quarter. The item “raw materials and supplies” was included in “other” in “current assets” for the end of the second quarter of the prior fiscal year, and the amount of “raw materials and supplies” as of September 30, 2008 was 123 million yen.

(Quarterly consolidated statements of income)

“Net sales” in operating revenue and “cost of sales” in operating expenses had been separately listed for the second quarter of the prior fiscal year. However, their relative importance decreased due to the exclusion in the prior fiscal year of JLA CO., LTD. (engaged in real estate-related business as well as shop design, construction and building maintenance businesses) and ACOM RENTAL CO., LTD. (engaged in rental business) from the scope of consolidation. Therefore, effective from the current second quarter, “net sales” in operating revenue is included in “other operating revenue,” and “cost of sales” in operating expenses is included in “other operating expenses.”

For the current second quarter, “net sales” stood at 65 million yen, and “cost of sales” was 107 million yen.

“Loss on investments in capital” had been separately listed as an item of non-operating expenses for the second quarter of the prior fiscal year. However, currently it does not account for more than 20 percent of total non-operating expenses. Therefore, it is included in “other” in non-operating expenses for the current second quarter.

For the current second quarter, “loss on investments in capital” was 15 million yen.

[Adoption of Simplified Method of Accounting]

For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)

There are no significant applicable items.

[Adoption of Specific Method of Accounting for the Preparation of Quarterly Consolidated Financial Statements]

For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)

Not applicable

[Notes]

(Notes to Quarterly Consolidated Balance Sheet)

As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
*1. Accumulated depreciation of property, plant and equipment (Millions of yen)	*1. Accumulated depreciation of property, plant and equipment (Millions of yen)
46,205	46,953
*2. Pledged assets (Millions of yen)	*2. Pledged assets (Millions of yen)
(1) Assets pledged as collateral	(1) Assets pledged as collateral
Loans receivable of consumer loans	Loans receivable of consumer loans
55,688 <471> [38,993]	28,963 <931>
(2) Secured obligations	(2) Secured obligations
Current portion of long-term loans payable	Current portion of long-term loans payable
13,761 <470> [1,249]	21,160 <930>
Long-term loans payable	Long-term loans payable
22,927 <-> [18,750]	7,798 <->
Total	Total
36,689 <470> [20,000]	28,958 <930>
Figures in brackets “<>” represent amount of assigned receivables. Figures in brackets “[]” represent amount of receivable concerning liquidation of receivables. The operating loans of 38,993 million yen shown above have been transferred by trust for the purpose of liquidation, whose right of ownership has been transferred to the trust bank (trustees), accordingly.	Figures in brackets “<>” represent amount of assigned receivables.
*3. Cash and deposits include 1,493 million yen of reserve for deposit of a consolidated subsidiary pursuant to the regulations of Bank Indonesia.	*3. Cash and deposits include 1,777 million yen of reserve for deposit of a consolidated subsidiary pursuant to the regulations of Bank Indonesia.
*4. Contingent liabilities (Millions of yen)	*4. Contingent liabilities (Millions of yen)
Outstanding guarantee obligation in the guarantee business	(1) Outstanding guarantee obligation in the guarantee business
313,536	Guarantee obligation
Outstanding guarantee obligation in the banking business	144,351
632	Provision for loss on guarantees
Provision for loss on guarantees	2,351
7,826	Net
Net	142,000
306,341	(2) Outstanding guarantee obligation in the banking business
	389

As of the end of the current second quarter (September 30, 2009)			As of the end of the prior fiscal year (March 31, 2009)		
*5. Status of non-performing loans in loans receivable of consumer loans (Millions of yen)			*5. Status of non-performing loans in loans receivable of consumer loans (Millions of yen)		
Category	Amount	Classification criteria	Category	Amount	Classification criteria
Loans to bankrupt parties	<3,862> 3,862	Of loans exclusive of accrued interest, loans to bankrupt parties, parties in rehabilitation and reorganization, and others.	Loans to bankrupt parties	<4,405> 4,405	Of loans exclusive of accrued interest, loans to bankrupt parties, parties in rehabilitation and reorganization, and others.
Loans in arrears	<19,736> 77,066	Other loans exclusive of accrued interest, excluding loans on which interest payment is deferred for the purpose of reconstructing or assisting debtors.	Loans in arrears	<17,752> 80,425	Other loans exclusive of accrued interest, excluding loans on which interest payment is deferred for the purpose of reconstructing or assisting debtors.
Loans overdue by three months or more	<22,572> 4,266	Loans other than the above that are overdue by three months or more.	Loans overdue by three months or more	<19,460> 2,811	Loans other than the above that are overdue by three months or more.
Restructured loans	<52,718> 38,038	Loans other than the above that are restructured on favorable terms for debtors, such as reduction or waiving of interest, in order to facilitate collection of outstanding balance.	Restructured loans	<54,660> 40,580	Loans other than the above that are restructured on favorable terms for debtors, such as reduction or waiving of interest, in order to facilitate collection of outstanding balance.
Total	<98,889> 123,233	—	Total	<96,278> 128,223	—
<p>Figures in brackets “<>” represent the balance of non-performing loans when loans exclusive of accrued interest are calculated according to the policies set forth in the general directives concerning Corporation Tax Act.</p>			<p>Figures in brackets “<>” represent the balance of non-performing loans when loans exclusive of accrued interest are calculated according to the policies set forth in the general directives concerning Corporation Tax Act.</p>		

(Notes to Quarterly Consolidated Statements of Income)

For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)	For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)
<p>*1. Major items of other financial revenue (Millions of yen)</p> <p>Interest on deposits 97</p> <p>Interest on securities 380</p> <p>Interest on loans 132</p> <p>Foreign exchange gains 30</p>	<p>*1. Major items of other financial revenue (Millions of yen)</p> <p>Interest on deposits 32</p> <p>Interest on securities 286</p> <p>Interest on loans 21</p> <p>Foreign exchange gains 32</p> <p>Gain on trading account securities 79</p> <p>Gain on valuation of derivatives 259</p>
<p>*2. Major items of financial expenses (Millions of yen)</p> <p>Interest expenses 6,599</p> <p>Interest on bonds 2,814</p> <p>Amortization of bond issuance cost 81</p> <p>Interest expenses for deposits of banking business 1,029</p>	<p>*2. Major items of financial expenses (Millions of yen)</p> <p>Interest expenses 6,478</p> <p>Interest on bonds 2,532</p> <p>Interest expenses for deposits of banking business 1,327</p>
<p>*3. Major expense items of other operating expenses (Millions of yen)</p> <p>Advertising expenses 5,736</p> <p>Provision of allowance for doubtful accounts 37,998</p> <p>Provision for loss on guarantees 1,214</p> <p>Provision for loss on interest repayment 19,590</p> <p>Employees' salaries and bonuses 13,638</p> <p>Retirement benefit expenses 429</p> <p>Provision for directors' retirement benefits 28</p> <p>Rent expenses 5,760</p> <p>Depreciation 1,377</p> <p>Commission fee 17,603</p> <p>Amortization of goodwill 343</p>	<p>*3. Major expense items of other operating expenses (Millions of yen)</p> <p>Advertising expenses 3,944</p> <p>Provision of allowance for doubtful accounts 59,685</p> <p>Provision for loss on guarantees 1,409</p> <p>Provision for loss on interest repayment 8,705</p> <p>Employees' salaries and bonuses 11,837</p> <p>Retirement benefit expenses 1,116</p> <p>Provision for directors' retirement benefits 7</p> <p>Rent expenses 5,245</p> <p>Depreciation 1,235</p> <p>Commission fee 14,615</p> <p>Amortization of goodwill 43</p>
<p>4. Basis for classification of financial revenue and financial expenses on quarterly consolidated statements of income</p> <p>(1) Financial revenue stated as operating revenue Includes all financial revenue earned by the Company and its subsidiaries engaged in the financial service business, excluding dividends and interest on investment securities.</p> <p>(2) Financial expenses stated as operating expenses Include all financial expenses spent by the Company and its subsidiaries engaged in the financial service business, excluding interest which is clearly not corresponding to operating revenue, etc.</p>	<p>4. Same as the left</p>

For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008)	For the current second quarter (from July 1, 2009 to September 30, 2009)
<p>*1. Major items of other financial revenue (Millions of yen)</p> <p>Interest on deposits 76</p> <p>Interest on securities 150</p> <p>Interest on loans 62</p>	<p>*1. Major items of other financial revenue (Millions of yen)</p> <p>Interest on deposits 14</p> <p>Interest on securities 148</p> <p>Interest on loans 10</p> <p>Gain on trading account securities 15</p> <p>Gain on valuation of derivatives 224</p>
<p>*2. Major items of financial expenses (Millions of yen)</p> <p>Interest expenses 3,283</p> <p>Interest on bonds 1,407</p> <p>Interest expenses for deposits of banking business 452</p>	<p>*2. Major items of financial expenses (Millions of yen)</p> <p>Interest expenses 3,333</p> <p>Interest on bonds 1,239</p> <p>Interest expenses for deposits of banking business 659</p>
<p>*3. Major expense items of other operating expenses (Millions of yen)</p> <p>Advertising expenses 2,950</p> <p>Provision of allowance for doubtful accounts 18,152</p> <p>Provision for loss on guarantees 609</p> <p>Provision for loss on interest repayment 19,590</p> <p>Employees' salaries and bonuses 6,781</p> <p>Retirement benefit expenses 201</p> <p>Provision for directors' retirement benefits 10</p> <p>Rent expenses 2,847</p> <p>Depreciation 673</p> <p>Commission fee 8,905</p> <p>Amortization of goodwill 171</p>	<p>*3. Major expense items of other operating expenses (Millions of yen)</p> <p>Advertising expenses 2,005</p> <p>Provision of allowance for doubtful accounts 31,050</p> <p>Provision for loss on guarantees 784</p> <p>Provision for loss on interest repayment 7,966</p> <p>Employees' salaries and bonuses 5,934</p> <p>Retirement benefit expenses 574</p> <p>Provision for directors' retirement benefits 4</p> <p>Rent expenses 2,593</p> <p>Depreciation 620</p> <p>Commission fee 7,189</p> <p>Amortization of goodwill 43</p>
<p>4. Basis for classification of financial revenue and financial expenses on quarterly consolidated statements of income</p> <p>(1) Financial revenue stated as operating revenue Includes all financial revenue earned by the Company and its subsidiaries engaged in the financial service business, excluding dividends and interest on investment securities.</p> <p>(2) Financial expenses stated as operating expenses Include all financial expenses spent by the Company and its subsidiaries engaged in the financial service business, excluding interest which is clearly not corresponding to operating revenue, etc.</p>	<p>4. Same as the left</p>

(Notes to Quarterly Consolidated Statements of Cash Flows)

For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)	For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)																												
<p>*1. Relationship between the quarter-end balance of cash and cash equivalents and the amount of quarterly consolidated balance sheet items. (As of September 30, 2008; in millions of yen)</p> <table> <tr> <td>Cash and deposits</td> <td style="text-align: right;">86,062</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">19,034</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">40,755</td> </tr> <tr> <td>Time deposits with original maturities of more than three months</td> <td style="text-align: right;">(605)</td> </tr> <tr> <td>Negotiable certificates of deposit with original maturities of more than three months</td> <td style="text-align: right;">(400)</td> </tr> <tr> <td>Cash reserved for banking business</td> <td style="text-align: right;">(2,509)</td> </tr> <tr> <td>Bonds, stock investment trusts, and bond investment trusts maturing in more than three months after the date of purchase</td> <td style="text-align: right;">(84)</td> </tr> <tr> <td style="border-top: 1px solid black;">Cash and cash equivalents</td> <td style="text-align: right; border-top: 1px solid black;">138,253</td> </tr> </table>	Cash and deposits	86,062	Short-term investment securities	19,034	Short-term loans receivable	40,755	Time deposits with original maturities of more than three months	(605)	Negotiable certificates of deposit with original maturities of more than three months	(400)	Cash reserved for banking business	(2,509)	Bonds, stock investment trusts, and bond investment trusts maturing in more than three months after the date of purchase	(84)	Cash and cash equivalents	138,253	<p>*1. Relationship between the quarter-end balance of cash and cash equivalents and the amount of quarterly consolidated balance sheet items. (As of September 30, 2009; in millions of yen)</p> <table> <tr> <td>Cash and deposits</td> <td style="text-align: right;">97,527</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">20,890</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">34,990</td> </tr> <tr> <td>Time deposits with original maturities of more than three months</td> <td style="text-align: right;">(4)</td> </tr> <tr> <td>Cash reserved for banking business</td> <td style="text-align: right;">(1,493)</td> </tr> <tr> <td style="border-top: 1px solid black;">Cash and cash equivalents</td> <td style="text-align: right; border-top: 1px solid black;">151,909</td> </tr> </table>	Cash and deposits	97,527	Short-term investment securities	20,890	Short-term loans receivable	34,990	Time deposits with original maturities of more than three months	(4)	Cash reserved for banking business	(1,493)	Cash and cash equivalents	151,909
Cash and deposits	86,062																												
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Time deposits with original maturities of more than three months	(4)																												
Cash reserved for banking business	(1,493)																												
Cash and cash equivalents	151,909																												

(Notes to Shareholders' Equity, etc.)

As of the end of the current second quarter (September 30, 2009), and for the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)

1. Matters related to outstanding shares

Class of shares	As of September 30, 2009
Common stock	159,628,280 shares

2. Matters related to treasury stock

Class of shares	As of September 30, 2009
Common stock	2,966,620 shares

3. Matters related to stock acquisition rights, etc.

Not applicable

4. Matters related to dividends

(1) Dividends paid

Resolution	Class of shares	Total amount of dividends (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Source of dividends
General Shareholders' Meeting held on June 25, 2009	Common stock	3,143	20.00	March 31, 2009	June 26, 2009	Retained earnings

(2) Dividends whose record date falls in the six months ended September 30, 2009, but whose effective date comes after September 30, 2009:

Resolution	Class of shares	Total amount of dividends (Millions of yen)	Dividend per share (yen)	Record date	Effective date	Source of dividends
Board of Directors' Meeting held on November 5, 2009	Common stock	783	5.00	September 30, 2009	December 7, 2009	Retained earnings

(Segment information)

[Business segment information]

For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008) and for the current second quarter (from July 1, 2009 to September 30, 2009), and for the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008) and for the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)

Business segment information is omitted as both operating revenue and operating income in financial service business account for more than 90% of total operating revenue and operating income across all segments.

[Geographical segment information]

For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008) and for the current second quarter (from July 1, 2009 to September 30, 2009), and for the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008) and for the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)

Geographical segment information is omitted as operating revenue in Japan accounts for more than 90% of total operating revenue across all segments.

[Overseas sales]

For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008) and for the current second quarter (from July 1, 2009 to September 30, 2009), and for the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008) and for the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)

Overseas sales information is omitted as overseas sales account for less than 10% of total sales.

(Notes to Short-term Investment Securities)

As of the end of the current second quarter (September 30, 2009)

No significant change has occurred in comparison with the end of the prior fiscal year.

(Notes to Business Combinations, etc.)

For the current second quarter (from July 1, 2009 to September 30, 2009)

(Transactions between entities under common control)

Based on the resolution of the Board of Directors held on July 21, 2009, the Company succeeded the unsecured card loan guarantee business from The Mitsubishi UFJ Home Loan Credit Co., Ltd. by company split on September 1, 2009. The summary of the transaction is as follows:

1. Name and business of the counterparty, legal form of the business combination, and outline and objectives of the transaction
 - (1) Name of the counterparty
The Mitsubishi UFJ Home Loan Credit Co., Ltd.
 - (2) Description of the businesses acquired
Guarantee business consigned by customers of the unsecured card loan offered by The Bank of Tokyo-Mitsubishi UFJ, Ltd.
 - (3) Legal form of the business combination
Absorption-type company split with the Company being the succeeding company and The Mitsubishi UFJ Home Loan Credit Co., Ltd. being the splitting company
 - (4) Outline and objectives of the transaction
On September 8, 2008, the Company, Mitsubishi UFJ Financial Group, Inc. and The Bank of Tokyo-Mitsubishi UFJ, Ltd. reached an agreement to further strengthen business and capital alliance. This company split was a part of this agreement to increase the competitiveness of the consumer finance segment and reorganize the business function of the MUFG Group.
2. Acquisition cost of the business acquired: 5,200 million yen
3. Amount of goodwill generated, reason thereof, and method and period of amortization
 - (1) Amount of goodwill generated: 7,772 million yen
 - (2) Reason for the goodwill: excess earnings power anticipated in the future business development of the acquired business
 - (3) Method and period of amortization: equal amortization over 15 years
4. Outline of the applied accounting method
In accordance with the “Accounting Standard for Business Combinations” (the Business Accounting Council, October 31, 2003) and “Guidance on Accounting Standard for Business Combinations and Business Divestitures” (the Accounting Standards Board of Japan (“ASBJ”) revised Implementation Guideline No. 10, November 15, 2007), the company split was accounted for as a transaction between entities under common control.
5. Details of assets and liabilities of the acquired business:

Guarantee obligation concerning guarantee business	188,234 million yen
Provision for loss on guarantees	6,161 million yen

(Per share information)

1. Net assets per share

As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Net assets per share 2,836.14 yen	Net assets per share 2,831.36 yen

(Note) The basis for calculation of net assets per share is as follows:

Item	As of the end of the current second quarter (September 30, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Total net assets	448,953	452,406
Amount deducted from the total net assets [Minority interests included in the above]	4,639 [4,639]	7,331 [7,331]
Amount of net assets related to common shares at September 30 and at March 31	444,314	445,074
Number of common shares used in the calculation of net assets per share at September 30 and at March 31	156,661,660 shares	157,194,391 shares

2. Net income per share, etc.

For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)		For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)	
Net income per share	164.77 yen	Net income per share	15.55 yen
Diluted net income per share	147.84 yen	Diluted net income per share is not stated due to the absence of residual securities with dilutive effects.	

(Note) The basis for calculation of net income per share and diluted net income per share is as follows:

(Millions of yen unless otherwise stated)

Item	For the six months ended September 30, 2008 (from April 1, 2008 to September 30, 2008)	For the six months ended September 30, 2009 (from April 1, 2009 to September 30, 2009)
Net income per share		
Net income	25,901	2,440
Net income not attributable to common shareholders	—	—
Net income related to common shares	25,901	2,440
Weighted average number of common shares during the period	157,194,478 shares	156,875,091 shares
Diluted net income per share		
Amount of net income adjustments	(1)	—
[Change in the equity ratio concerning residual securities issued by subsidiaries]	[(1)]	[—]
Number of increase in common shares	18,000,000 shares	—
Significant changes from March 31, 2009, in residual securities that didn't have dilutive effects and therefore were not included in the calculation of diluted net income per share.	Of the residual securities that didn't have dilutive effects thus were not included in the calculation of diluted net income per share for the end of the prior fiscal year, 297,600 stock option shares that can be met from treasury stock of the Submitting Company, no longer constitute residual securities as their exercise period expired on June 30, 2008.	—

For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008)	For the current second quarter (from July 1, 2009 to September 30, 2009)
Net income per share 37.36 yen	Net loss per share (30.78 yen)
Diluted net income per share 33.51 yen	Diluted net income per share is not stated since the Company posted net loss per share

(Note) The basis for calculation of net income or net loss per share and diluted net income per share is as follows:

(Millions of yen unless otherwise stated)

Item	For the second quarter of the prior fiscal year (from July 1, 2008 to September 30, 2008)	For the current second quarter (from July 1, 2009 to September 30, 2009)
Net income (loss) per share		
Net income (loss)	5,872	(4,822)
Net income (loss) not attributable to common shareholders	—	—
Net income (loss) related to common shares	5,872	(4,822)
Weighted average number of common shares during the quarter	157,194,476 shares	156,673,348 shares
Diluted net income per share		
Amount of net income adjustments	(0)	—
[Change in the equity ratio concerning residual securities issued by subsidiaries]	[(0)]	[—]
Number of increase in common shares	18,000,000 shares	—
Significant changes from March 31, 2009, in residual securities that didn't have dilutive effects and therefore were not included in the calculation of diluted net income per share.	Of the residual securities that didn't have dilutive effects thus were not included in the calculation of diluted net income per share for the end of the prior fiscal year, 297,600 stock option shares that can be met from treasury stock of the Submitting Company, no longer constitute residual securities as their exercise period expired on June 30, 2008.	—

(Significant Subsequent Events)

For the current second quarter (from July 1, 2009 to September 30, 2009);

(Decision to implement management reinforcement measures)

At its meeting on November 5, 2009, the Board of Directors of the Company resolved to implement the following management reinforcement measures in view of the current severe management environment, with the purpose of forging solid earnings power along with the development of company structure and reinforcement of operation basis that will enable the next phase of growth.

1. Outline of the management reinforcement measures

(1) Implementation of cost structure reform

- (i) Consolidating current 118 staffed outlets (as of September 30, 2009) down to 45
- (ii) Consolidating current 1,448 unstaffed outlets (as of September 30, 2009) down to 1,200
- (iii) Reducing current four business processing centers to two by concentration of work
- (iv) Downsizing head office staff by business process optimization and enhancement of individual employee's productivity
- (v) Further cost reduction in expenses for computer operation, advertising expenses etc., focusing on cost effectiveness

(2) Solicitation of voluntary retirement

- (i) Scope: Full-time employees aged 36 or older but 59 or younger as of March 31, 2010
- (ii) Number : around 550 employees
- (iii) Soliciting period: From November 16, 2009 to December 25, 2009
- (iv) Retirement date: Sometime between November 30, 2009 and March 31, 2010
- (v) Preferential treatment: Premium retirements benefits are payable in addition to ordinary retirement benefits.
- (vi) Career transition support: Career transition support by external employment support specialist will be provided to the applicants in need.

2. Estimated impact and effects

For fiscal year ending March 31, 2010, approximately 14 billion yen extraordinary loss is estimated due to the costs for the restructuring of business locations as well as the payment of premium retirement benefits, etc. following the implementation of the management reinforcement measures.

On the other hand, operation costs for the fiscal year ending March 31, 2012, after the completion of the above management reinforcement measures, is estimated to be 60 billion yen, reducing more than 30 billion yen compared with the fiscal year ended March 31, 2009.

2 Other

The Board of Directors of the Company, at its meeting held on November 5, 2009, decided on the interim dividend for the current fiscal year as follows:

(1) Total amount of the interim dividends 783,308,300 yen

(2) Interim dividend per share 5.00 yen

(3) Effective date of claim for payment and starting date of payment December 7, 2009

(Note) Payment will be made to the shareholders who are registered or recorded in the final shareholders register of the Company as of September 30, 2009.

Part II Information on Guarantors for the Submitting Company

Not applicable.