

Quarterly Securities Report

(The third 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 Third 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 Third 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]	February 12, 2010
[Quarterly Accounting Period]	Third Quarter of 33rd Fiscal Year (from October 1, 2009 to December 31, 2009)
[Company Name]	ACOM Kabushiki-Kaisha
[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 nine months ended December 31, 2008	For the nine months ended December 31, 2009	For the third quarter of the prior fiscal year	For the current third quarter	32nd fiscal year
Period of account	From April 1, 2008 to December 31, 2008	From April 1, 2009 to December 31, 2009	From October 1, 2008 to December 31, 2008	From October 1, 2009 to December 31, 2009	From April 1, 2008 to March 31, 2009
Operating revenue	249,819	212,433	81,318	70,807	324,396
Ordinary income	32,404	12,732	326	3,505	32,648
Net income (loss)	20,809	1,638	(5,091)	(801)	13,662
Net assets	—	—	464,640	446,827	452,406
Total assets	—	—	1,671,897	1,486,365	1,605,567
Net assets per share (yen)	—	—	2,901.57	2,822.83	2,831.36
Net income (loss) per share (yen)	132.38	10.45	(32.39)	(5.11)	86.91
Diluted net income per share (yen)	132.37	—	—	—	86.91
Shareholders' equity ratio (%)	—	—	27.28	29.75	27.72
Net cash provided by operating activities	57,466	50,925	—	—	66,989
Net cash provided by (used in) investing activities	17,250	(7,912)	—	—	19,417
Net cash used in financing activities	(82,192)	(50,093)	—	—	(104,900)
Cash and cash equivalents at end of period	—	—	143,932	124,539	131,477
Number of employees (persons)	—	—	6,239	6,294	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 nine months ended December 31, 2009, since the Company has no residual securities with dilutive effects.
 3. "Diluted net income per share" is not shown here for the third quarter of the prior fiscal year and the current third 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 third quarter, there was no material change in the businesses conducted by the Company Group (the Company and its subsidiaries and affiliates).

3. Information on Subsidiaries and Affiliates

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

4. Employees

(1) Consolidated Companies

As of December 31, 2009

Number of employees	6,294 <447>
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- (Notes)
1. The number of employees represents the number of workers employed by the consolidated companies and includes 982 contracted workers.
 2. The bracketed figure is the average number of temporary workers during the current third quarter. (The average number of employees during the current third quarter calculated on the 8-working-hour per day basis was 393.)

(2) The Company

As of December 31, 2009

Number of employees	2,768 <396>
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- (Notes)
1. The number of employees represents the number of workers employed by the Company and includes 169 contracted workers.
 2. The bracketed figure is the average number of temporary workers during the current third quarter. (The average number of employees during the current third quarter calculated on the 8-working-hour per day basis was 354.)

2. Business Overview

1. Consolidated Operating Results

(1) Operating Revenue by Business Segment

Business segment		For the third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008)		For the current third quarter (from October 1, 2009 to December 31, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service businesses	Loan business	69,296	85.2	59,614	84.2
	Credit card business	1,150	1.4	982	1.4
	Installment sales finance business	1,282	1.6	1,001	1.4
	Guarantee business	2,886	3.5	4,430	6.3
	Loan servicing business	3,929	4.8	3,839	5.4
	Banking business	867	1.1	915	1.3
	Others	278	0.4	21	0.0
Other businesses	Rental business	1,275	1.6	—	—
	Others	351	0.4	2	0.0
Total		81,318	100.0	70,807	100.0

(Note) On December 1, 2009, the Installment Sales Act was revised, and “sogo-assen (credit card business)” and “kohin-assen (installment sales finance business)” were defined as “hokatsu-shinyokonyu-assen (credit card business)” and “kobetsu-shinyokonyu-assen (installment sales finance business),” respectively. However, in the Japanese original version of this report, the segment information is stated with the previous segment names (“sogo-assen” and “kohin-assen”).

(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 third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008)		For the current third quarter (from October 1, 2009 to December 31, 2009)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business		141,175	89.2	117,574	91.1
Credit card business	Credit cards	4,034	2.6	2,926	2.3
	Others	20	0.0	—	—
	Subtotal	4,055	2.6	2,926	2.3
Installment sales finance business		7,647	4.8	5,930	4.6
Loan servicing business		337	0.2	226	0.2
Banking business		5,056	3.2	2,397	1.8
Total		158,271	100.0	129,054	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 third quarter of the prior fiscal year (December 31, 2008)		As of the end of the current third quarter (December 31, 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		1,353,258	92.1	1,204,436	92.5	1,316,166	92.5
Credit card business	Credit cards	33,486	2.3	27,839	2.2	32,228	2.3
	Others	255	0.0	93	0.0	218	0.0
	Subtotal	33,741	2.3	27,932	2.2	32,446	2.3
Installment sales finance business		37,229	2.5	34,057	2.6	35,580	2.5
Loan servicing business		23,028	1.6	15,759	1.2	20,923	1.5
Banking business		22,840	1.6	19,791	1.5	18,081	1.2
Total		1,470,097	100.0	1,301,978	100.0	1,423,197	100.0

(3) Number of Outlets

Category	As of the end of the third quarter of the prior fiscal year (December 31, 2008)	As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Outlets	1,793	1,666	1,764

The number of outlets and cash dispensers/automated teller machines of the Submitting Company

Category	As of the end of the third quarter of the prior fiscal year (December 31, 2008)	As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Loan business outlets	1,634	1,525	1,607
Staffed outlets	126	107	118
Unstaffed outlets	1,508	1,418	1,489
MUJINKUN corners	1,633 locations (1,633)	1,525 locations (1,525)	1,606 locations (1,606)
ATMs and CDs	94,527	95,859	95,024
Proprietary	1,697	1,589	1,670
Tie-up (Number of tie-up companies)	92,830 (107)	94,270 (104)	93,354 (105)
Machines used for settlement under agency agreements (Number of counterparties)	8,572 (1)	8,795 (1)	8,636 (1)

- (Notes) 1. In addition to the above 1,525 loan business outlets, based on the Money Lending Business Act, we registered 107 automatic contract machines (MUJINKUN corners) installed in staffed outlets (they stood at 125 as of December 31, 2008 and 117 as of March 31, 2009), 11 cash dispensers/automated teller machines installed outside outlets (11 as of December 31, 2008 and 11 as of March 31, 2009) and 2 local service centers (2 as of December 31, 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.

(4) Number of Customer Accounts

Business segment		As of the end of the third quarter of the prior fiscal year (December 31, 2008)	As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Loan business		3,135,847	2,837,428	3,126,916
Credit card business	Credit cards	636,504	413,774	580,134
	Others	3,183	1,359	2,689
Installment sales finance business		235,894	199,798	220,182
Loan servicing business		252,580	292,388	255,934
Banking business		3,862	4,488	4,119
Rental business		5,119	—	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
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 (by Loan Type)

Loan type		As of the end of the third quarter of the prior fiscal year (December 31, 2008)					As of the end of the current third quarter (December 31, 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)	3,126,696	99.7	1,317,182	97.3	20.44	2,829,505	99.7	1,174,027	97.4	19.85	3,118,040	99.7	1,281,372	97.3	20.23
	Secured loans (excluding housing loans)	8,978	0.3	35,239	2.6	12.61	7,784	0.3	29,650	2.5	12.58	8,707	0.3	33,975	2.6	12.59
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,135,674	100.0	1,352,421	99.9	20.24	2,837,289	100.0	1,203,678	99.9	19.67	3,126,747	100.0	1,315,348	99.9	20.04
Commercial loans	Unsecured loans	49	0.0	47	0.0	21.97	32	0.0	39	0.0	21.85	48	0.0	46	0.0	21.96
	Secured loans	124	0.0	789	0.1	8.97	107	0.0	718	0.1	8.54	121	0.0	771	0.1	8.86
	Subtotal	173	0.0	836	0.1	9.71	139	0.0	758	0.1	9.23	169	0.0	818	0.1	9.61
Total		3,135,847	100.0	1,353,258	100.0	20.23	2,837,428	100.0	1,204,436	100.0	19.66	3,126,916	100.0	1,316,166	100.0	20.03

(6) Breakdown of Funds

1) Breakdown by funding sources

Funding sources	As of the end of the third quarter of the prior fiscal year (December 31, 2008)		As of the end of the current third quarter (December 31, 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.	586,818	2.21	548,659	2.31	557,952	2.26
Others (Corporate bonds, CPs)	253,952 (253,952)	2.17 (2.17)	217,283 (217,283)	2.16 (2.16)	251,263 (251,263)	2.13 (2.13)
Total	840,771	2.19	765,942	2.26	809,215	2.22
Owners' equity (Capital stock)	862,251 (63,832)	— (—)	743,661 (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 third quarter includes 20,000 million yen borrowings by liquidation of receivables.

2) Breakdown by financial institution

(Millions of yen)

Financial institution		As of the end of the third quarter of the prior fiscal year (December 31, 2008)				As of the end of the current third quarter (December 31, 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	97,775	112,827	154,141	142,223	17,323	24,771	134,775	169,192	133,946	160,916	142,223
	Regional banks	19,079	2,500	3,777	17,802	18,927	2,500	4,698	16,729	19,079	5,000	5,152	18,927
	Trust banks	212,414	75,412	95,800	192,027	178,005	33,632	37,816	173,821	212,414	93,825	128,234	178,005
	Foreign banks	20,139	58,358	57,559	20,938	18,844	73,755	79,184	13,415	20,139	71,524	72,819	18,844
	Life insurance companies	95,909	7,500	26,932	76,477	76,510	9,000	20,717	64,793	95,909	15,500	34,899	76,510
	Non-life insurance companies	11,144	—	1,657	9,487	9,072	—	782	8,290	11,144	—	2,072	9,072
	Business corporations (leasing and financing companies, etc.)	1,740	—	276	1,464	1,372	—	276	1,096	1,740	—	368	1,372
	Other financial institutions	118,900 (—)	13,632 (—)	18,051 (—)	114,481 (—)	112,999 (—)	27,622 (20,000)	4,882 (—)	135,739 (20,000)	118,900 (—)	12,975 (—)	18,876 (—)	112,999 (—)
Subtotal	648,518	255,179	316,879	586,818	557,952	163,833	173,127	548,659	648,518	332,771	423,337	557,952	
Corporate bonds (including current portion of bonds payable)	283,956	15,000	45,004	253,952	251,263	14,060	48,040	217,283	283,956	15,000	47,693	251,263	
Subtotal	283,956	15,000	45,004	253,952	251,263	14,060	48,040	217,283	283,956	15,000	47,693	251,263	
Total	932,475	270,179	361,883	840,771	809,215	177,894	221,167	765,942	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.

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 third quarter.

There were no significant changes to the Risks Related to Business described in the securities report for the prior fiscal year.

3. Material Business Agreements, etc.

There were neither material business agreements concluded nor any decisions made in respect thereof during the current third quarter.

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

(1) Analysis of Business Results

The Japanese economy during the current third quarter remained in a tough situation. Although the economy is beginning to recover from the severe recession following the Lehman crisis in 2008, production levels are still low and the unemployment rate remains high. Likewise, the environment surrounding the consumer credit industry continues to be difficult, as requests for interest repayment remain at a high level, directly impacting the corporate earnings, and the revised Money Lending Business Act has caused a contraction in the consumer credit market and resulted in a reduced profitability.

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 have been implementing the "Strengthening Business Management Policy" announced on November 5, 2009, in order to increase profitability through strengthening the business management as well as to improve the internal organization and strengthen the business foundation to be well-positioned for the next growth.

Operating revenue for the current third quarter declined by 10,510 million yen, compared to the same period of the prior fiscal year, to 70,807 million yen (down 12.9% year-on-year), primarily due to a decrease in interest on consumer loans in the loan business. Meanwhile, operating expenses decreased by 13,746 million yen to 67,796 million yen, mainly due to a decrease in general administrative expenses, resulting in an operating income of 3,011 million yen (an operating loss of 224 million yen was posted for the third quarter of the prior fiscal year), and ordinary income of 3,505 million yen (up 3,179 million yen, or 974.8% year-on-year). Extraordinary income decreased by 1,695 million yen, compared to the same period of the prior fiscal year, mainly due to a decrease in gain on sales of subsidiaries and affiliates' stocks, while extraordinary loss declined by 986 million yen, compared to the same period of the prior fiscal year, mainly due to the factors such as a decrease of 5,799 million yen in loss on sales of stocks of subsidiaries and affiliates, which was, however, largely offset by 5,144 million yen of business structure improvement expenses. With all the above and a decrease of 1,852 million yen in income taxes-deferred, the Company recorded a net loss of 801 million yen for the current third quarter (down 84.3% year-on-year).

Operating revenue for the nine months ended December 31, 2009, was 212,433 million yen (down 15.0% year-on-year), along with operating expenses of 201,351 million yen. As a result, the Company recorded an operating income of 11,081 million yen (down 64.1% year-on-year), ordinary income of 12,732 million yen (down 60.7% year-on-year), and net income of 1,638 million yen (down 92.1% year-on-year) for the nine months.

(2) Analysis of Financial Position

Compared with the end of the prior fiscal year, total assets decreased by 119,201 million yen while owners' equity decreased by 2,845 million yen as of December 31, 2009. The shareholders' equity ratio increased by 2.1 percentage points to 29.8%. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 125,724 million yen while noncurrent assets increased by 6,523 million yen. The breakdown of major increases and decreases in current assets is as follows: loans receivable of consumer loans (down 111,729 million yen), short-term investment securities (down 7,150 million yen), accounts receivable-installment (down 6,036 million yen), purchased receivables (down 5,163 million yen), cash and deposits (up 5,200 million yen) and trading account securities (up 2,758 million yen). The

principal contributor to an increase in noncurrent assets was goodwill (up 7,599 million yen), due to the succession of the unsecured card loan guarantee business from The Mitsubishi UFJ Home Loan Credit Co., Ltd (“MULC”).

(Liabilities)

With regard to the liabilities account, changes in current, noncurrent, and total liabilities were an increase of 15,951 million yen, a decrease of 129,573 million yen, and a decrease of 113,621 million yen, respectively. The breakdown of major increases and decreases in liabilities include: provision for loss on interest repayment (down 82,800 million yen), loans and bonds payable (down 43,273 million yen), and deposits of banking business (up 6,271 million yen).

(Net assets)

Changes in the net assets accounts include a decrease in the shareholders’ equity by 3,574 million yen due to a decrease of 2,288 million yen in retained earnings. In addition, valuation and translation adjustments increased by 728 million yen, and minority interests showed a decrease of 2,734 million yen. As a result, net assets decreased by 5,579 million yen.

(3) Status of Cash Flows

During the current third quarter, cash and cash equivalents (“funds”) decreased by 27,370 million yen (down 33,049 million yen year-on-year) to 124,539 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 showed an increase of 25,914 million yen (up 5,639 million yen year-on-year). The increase was mainly attributable to 1,691 million yen of loss before income taxes and minority interests, a decrease of 17,600 million yen in provision for loss on interest repayment, an increase of 40,216 million yen due to decrease in loans receivable of consumer loans, an increase of 2,427 million yen due to decrease in accounts receivable-installment, and an increase of 2,593 million yen due to decrease in purchased receivables.

(Net cash used in investing activities)

Funds from investing activities saw a decrease of 68 million yen (down 7,357 million yen year-on-year). The decrease was mainly attributable to the purchase of property, plant and equipment (112 million yen), and proceeds from sales of investment securities (89 million yen).

(Net cash used in financing activities)

Funds from financing activities saw a decrease of 53,078 million yen (down 31,553 million yen year-on-year). This was primarily due to the fact that the total amount of repayments of interest-bearing debt and payments at maturity of bonds exceeded the proceeds from issuance of bonds by 52,294 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 third quarter, there was no significant change in the Company's major equipment.

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

The plan for major equipment disposal newly determined during the current third quarter is as follows:

Name of the company	Business place (location)	Name of the business segment	Details of the equipment			Book value as of the end of the quarter (Millions of yen)	Scheduled timing of disposal
			Closing down of outlets	Staffed outlets			
The Submitting Company	Head Office (Chiyoda-ku, Tokyo)	Financial service business	Closing down of outlets	Staffed outlets	4	40	March 2010
				Unstaffed outlets	325	1,560	

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 third quarter (December 31, 2009)	As of the submission date (February 12, 2010)	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 third quarter (December 31, 2009)
Number of stock acquisition rights	11,971 (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	119,710 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 October 1, 2009 to December 31, 2009	—	159,628	—	63,832	—	72,322

(5) Major Shareholders

There is no information regarding changes in the major shareholders during the current third quarter, as copy of the substantial shareholding report is not available at this moment.

(6) Status of Voting Rights

The status of voting rights as of the end of the current third quarter cannot be stated as the contents of the latest shareholders register have not been confirmed. Therefore, the following information is based on the shareholders register as of September 30, 2009, which is the immediate previous record date.

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 MULC 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 nine months ended December 31, 2009

Month	April 2009	May 2009	June 2009	July 2009	August 2009	September 2009	October 2009	November 2009	December 2009
Highest price (yen)	2,975	2,665	2,645	2,425	2,205	1,951	1,555	1,683	1,467
Lowest price (yen)	2,280	2,315	2,310	1,825	1,881	1,353	1,149	1,089	1,143

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

3. Directors

Changes in directors after the submission date of the securities report for the prior fiscal year to the submission date of this quarterly report are as follows.

Changes in directors' responsibilities

Title	New responsibilities	Previous responsibilities	Name	Date of change
Managing Director and Executive Managing Officer	Head of Credit Business Promotion Division In charge of: Credit Marketing Department, East Japan Division, West Japan Division, Credit Business Management Department, and Compliance for Credit Business Promotion Office	Head of Credit Business Promotion Division In charge of: Credit Marketing Department, East Japan Division, West Japan Division, Affinity Card Promotion Department, Credit Business Management Department and Compliance for Credit Business Promotion Office	Satoru Tomimatsu	October 1, 2009
Managing Director and Executive Managing Officer	In charge of: Overseas Business Development Department and Guarantee Business Department Chief General Manager of Overseas Business Development Department	In charge of: Overseas Business Development Department and Guarantee Business Department	Masahiko Shinshita	October 1, 2009
Managing Director and Executive Managing Officer	In charge of: Business Process Planning Department and Corporate Management Department	In charge of: Business Process Planning Department and Corporate Management Department Chief General Manager of Corporate Management Department	Tatsuo Taki	October 1, 2009

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 of 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 third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008) and for the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008) have been prepared in accordance with the Regulations of Quarterly Consolidated Financial Statements before amendment, whereas the quarterly consolidated financial statements for the current third quarter (from October 1, 2009 to December 31, 2009) and for the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009) have been prepared in accordance with the Regulations of Quarterly Consolidated Financial Statements after amendment.

2. Audit and review reports

The quarterly consolidated financial statements for the third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008) and for the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008) were reviewed by Ernst & Young ShinNihon LLC, whereas those for the current third quarter (from October 1, 2009 to December 31, 2009) and for the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 December 31, 2009		As of March 31, 2009 (Summary)	
Assets				
Current assets				
Cash and deposits	*3	96,474	*3	91,273
Loans receivable of consumer loans	*2, *5	1,204,436	*2, *5	1,316,166
Loans receivable of banking business		19,791		18,081
Accounts receivable-installment		61,990		68,027
Short-term investment securities		19,840		26,990
Shares of parent company		5,513		5,805
Operational investment securities		3,207		3,198
Trading account securities		6,865		4,106
Merchandise and finished goods		1,037		1,042
Raw materials and supplies		97		169
Purchased receivables		15,759		20,923
Deferred tax assets		29,637		31,672
Short-term loans receivable		9,998		14,995
Other		26,381		24,281
Allowance for doubtful accounts		(91,575)		(91,553)
Total current assets		1,409,457		1,535,181
Noncurrent assets				
Property, plant and equipment				
Buildings and structures, net	*1	10,643	*1	12,018
Equipment, net	*1	12,113	*1	12,529
Land		6,528		6,518
Other, net	*1	299	*1	415
Total property, plant and equipment		29,585		31,481
Intangible assets				
Goodwill		7,599		—
Other		715		724
Total intangible assets		8,314		724
Investments and other assets				
Investment securities		21,523		19,859
Deferred tax assets		168		324
Guarantee deposits		8,998		9,643
Prepaid pension cost		4,221		4,517
Other	*5	5,421	*5	5,318
Allowance for doubtful accounts		(1,327)		(1,484)
Total investments and other assets		39,007		38,179
Total noncurrent assets		76,908		70,385
Total assets		1,486,365		1,605,567

(Millions of yen)

	As of December 31, 2009		As of March 31, 2009 (Summary)	
Liabilities				
Current liabilities				
Notes and accounts payable-trade		942		1,012
Short-term loans payable		4,663		29,164
Current portion of long-term loans payable	*2	183,196	*2	147,831
Current portion of bonds payable		51,620		57,800
Deposits of banking business		33,647		27,376
Income taxes payable		372		306
Provision for loss on guarantees	*4	7,745	*4	2,351
Unearned income		4,041		4,353
Other		16,557		16,638
Total current liabilities		302,786		286,835
Noncurrent liabilities				
Bonds payable		165,662		193,463
Long-term loans payable	*2	360,799	*2	380,957
Deferred tax liabilities		6,247		5,277
Provision for retirement benefits		156		146
Provision for directors' retirement benefits		28		35
Provision for loss on interest repayment		200,600		283,400
Other		3,257		3,044
Total noncurrent liabilities		736,751		866,325
Total liabilities		1,039,538		1,153,160
Net assets				
Shareholders' equity				
Capital stock		63,832		63,832
Capital surplus		76,010		76,010
Retained earnings		332,773		335,061
Treasury stock		(19,793)		(18,507)
Total shareholders' equity		452,822		456,396
Valuation and translation adjustments				
Valuation difference on available-for-sale securities		(7,051)		(7,631)
Foreign currency translation adjustments		(3,542)		(3,691)
Total valuation and translation adjustments		(10,593)		(11,322)
Minority interests		4,597		7,331
Total net assets		446,827		452,406
Total liabilities and net assets		1,486,365		1,605,567

(2) Quarterly Consolidated Statements of Income
 Nine month ended December 31, 2009

(Millions of yen)

	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
Operating revenue		
Interest on consumer loans	207,124	177,719
Interest on loans of banking business	1,784	1,959
Credit card revenue	3,317	2,737
Per-item revenue	3,122	2,657
Revenue from credit guarantee	5,655	8,357
Collection from purchased receivable	11,778	9,546
Other financial revenue	*1 1,472	*1 937
Net sales	5,737	—
Other operating revenue	9,826	8,518
Total operating revenue	249,819	212,433
Operating expenses		
Financial expenses	*2 16,825	*2 16,904
Cost of purchased receivable	8,085	5,287
Cost of sales	3,204	—
Other operating expenses	*3 190,858	*3 179,159
Total operating expenses	218,973	201,351
Operating income	30,845	11,081
Non-operating income		
Interest income	278	197
Dividend income	862	470
Amortization of negative goodwill	—	513
Other	533	579
Total non-operating income	1,674	1,761
Non-operating expenses		
Interest expense	9	0
Equity in losses of affiliates	—	29
Foreign exchange losses	56	—
Loss on investments in capital	23	—
Other	27	80
Total non-operating expenses	116	109
Ordinary income	32,404	12,732
Extraordinary income		
Gain on sales of noncurrent assets	1	2
Gain on sales of investment securities	698	534
Gain on sales of subsidiaries and affiliates' stocks	1,714	—
Gain on transfer from business divestitures	—	1,323
Other	16	8
Total extraordinary income	2,431	1,868
Extraordinary loss		
Loss on sales of noncurrent assets	2	10
Loss on retirement of noncurrent assets	314	406
Impairment loss	198	—
Loss on sales of investment securities	49	—
Loss on sales of stocks of subsidiaries and affiliates	5,799	—
Loss on valuation of investment securities	223	101
Business structure improvement expenses	—	5,144
Other	251	102
Total extraordinary losses	6,840	5,765
Income before income taxes and minority interests	27,995	8,835
Income taxes-current	633	368
Income taxes-deferred	5,675	5,841
Total income taxes	6,308	6,209
Minority interests in income	877	987
Net income	20,809	1,638

Current third quarter

(Millions of yen)

	For the third quarter of the prior fiscal year	For the current third quarter
Operating revenue		
Interest on consumer loans	66,918	57,624
Interest on loans of banking business	679	674
Credit card revenue	1,066	873
Per-item revenue	960	872
Revenue from credit guarantee	1,992	4,067
Collection from purchased receivable	3,780	3,710
Other financial revenue	*1 747	*1 233
Net sales	2,080	—
Other operating revenue	3,092	2,749
Total operating revenue	81,318	70,807
Operating expenses		
Financial expenses	*2 6,030	*2 5,840
Cost of purchased receivable	2,563	2,089
Cost of sales	1,213	—
Other operating expenses	*3 71,735	*3 59,866
Total operating expenses	81,543	67,796
Operating income (loss)	(224)	3,011
Non-operating income		
Interest income	104	68
Dividend income	298	139
Other	177	299
Total non-operating income	580	507
Non-operating expenses		
Interest expense	2	0
Equity in losses of affiliates	—	5
Foreign exchange losses	17	—
Rent expenses	—	3
Other	10	4
Total non-operating expenses	29	13
Ordinary income	326	3,505
Extraordinary income		
Gain on sales of noncurrent assets	0	0
Gain on sales of investment securities	57	76
Gain on sales of subsidiaries and affiliates' stocks	1,714	—
Other	—	1
Total extraordinary income	1,773	77
Extraordinary loss		
Loss on sales of noncurrent assets	1	0
Loss on retirement of noncurrent assets	74	68
Impairment loss	106	—
Loss on sales of investment securities	49	—
Loss on sales of stocks of subsidiaries and affiliates	5,799	—
Loss on valuation of investment securities	205	58
Business structure improvement expenses	—	5,144
Other	25	3
Total extraordinary losses	6,261	5,274
Loss before income taxes and minority interests	(4,161)	(1,691)
Income taxes-current	(32)	97
Income taxes-deferred	803	(1,048)
Total income taxes	771	(951)
Minority interests in income	158	61
Net loss	(5,091)	(801)

(3) Quarterly Consolidated Statements of Cash Flows

(Millions of yen)

	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
Net cash provided by operating activities		
Income before income taxes and minority interests	27,995	8,835
Depreciation and amortization	2,255	1,849
Impairment loss	198	—
Amortization of goodwill	515	172
Amortization of negative goodwill	—	(513)
Increase (decrease) in allowance for doubtful accounts	(16,306)	(278)
Increase (decrease) in provision for loss on guarantees	33	(124)
Increase (decrease) in provision for retirement benefits	(55)	8
Increase (decrease) in provision for directors' retirement benefits	(44)	(37)
Increase (decrease) in provision for loss on interest repayment	(73,200)	(82,800)
Interest and dividend income	(1,141)	(668)
Interest expense	9	0
Amortization of bond issuance costs	81	77
Foreign exchange losses (gains)	(473)	63
Equity in (earnings) losses of affiliates	—	29
Loss (gain) on sales of property, plant and equipment	1	(0)
Loss on retirement of property, plant and equipment	314	406
Loss (gain) on sales of investment securities	(649)	(534)
Loss (gain) on sales of stocks of subsidiaries and affiliates	4,084	—
Loss (gain) on valuation of investment securities	223	101
Business structure improvement expenses	—	5,144
Decrease (increase) in accounts receivable-trade	(4)	—
Decrease (increase) in loans receivable of consumer loans	111,572	113,444
Decrease (increase) in loans receivable of banking business	(4,837)	656
Decrease (increase) in accounts receivable-installment	8,140	6,151
Decrease (increase) in investment securities for sale	(350)	(8)
Decrease (increase) in trading account securities	(1,058)	(2,114)
Decrease (increase) in inventories	162	77
Decrease (increase) in purchased receivables	7,610	5,163
Decrease (increase) in other current assets	(2,259)	(2,635)
Decrease (increase) in prepaid pension costs	(842)	295
Increase (decrease) in notes and accounts payable-trade	(339)	(71)
Increase (decrease) in deposits of banking business	(5,138)	2,530
Increase (decrease) in unearned income	(563)	(327)
Increase (decrease) in other current liabilities	(889)	(4,401)
Increase (decrease) by other operating activities	2,842	(250)
Subtotal	57,889	50,243
Interest and dividend income received	1,118	694
Interest expense paid	(9)	(0)
Income taxes refund	116	446
Income taxes paid	(1,615)	(459)
Income taxes for prior periods paid	(33)	—
Net cash provided by operating activities	57,466	50,925

(Millions of yen)

	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
Net cash provided by (used in) investing activities		
Payments into time deposits	(600)	—
Proceeds from withdrawal of time deposits	1,000	1
Purchase of short-term investment securities	(400)	—
Proceeds from redemption of securities	13,327	—
Purchase of property, plant and equipment	(876)	(796)
Proceeds from sales of property, plant and equipment	8	4
Purchase of investment securities	(3,785)	—
Proceeds from sales of investment securities	1,388	869
Purchase of investments in subsidiaries	—	(3,577)
Proceeds from sales of investments in subsidiaries	—	170
Proceeds from sales of investments in subsidiaries resulting in change in scope of consolidation	7,141	—
Payments for transfer of business	—	(5,200)
Proceeds from transfer of business	—	680
Payments for increase in other investments	(305)	—
Receipt for decrease in other investments	349	—
Increase (decrease) by other investing activities	1	(65)
Net cash provided by (used in) investing activities	17,250	(7,912)
Net cash provided by (used in) financing activities		
Proceeds from short-term loans payable	168,209	71,938
Repayments of short-term loans payable	(164,621)	(96,984)
Proceeds from issuance of bonds	14,918	13,752
Payments at maturity of bonds	(40,000)	(48,220)
Receipt for appropriation on payments at maturity of straight bonds	10,000	—
Proceeds from long-term loans payable	94,089	109,634
Repayments of long-term loans payable	(148,902)	(94,998)
Repayments of finance lease obligations	—	(4)
Purchase of treasury stock	(0)	(1,285)
Cash dividends paid	(15,677)	(3,926)
Other, net	(207)	—
Net cash provided by (used in) financing activities	(82,192)	(50,093)
Effect of exchange rate change on cash and cash equivalents	(814)	245
Net increase (decrease) in cash and cash equivalents	(8,289)	(6,834)
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	*1 143,932	*1 124,539

[Notes on Going-Concern Assumption]

For the current third quarter (from October 1, 2009 to December 31, 2009)

Not applicable.

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

Item	For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 nine months ended December 31, 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, for the nine months ended December 31, 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.” For the nine months ended December 31, 2009, “net sales” stood at 270 million yen, and “cost of sales” was 221 million yen.</p> <p>“Foreign exchange losses” had been separately listed as an item of non-operating expenses for the nine months ended December 31, 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 nine months ended December 31, 2009. “Foreign exchange losses” during the nine months ended December 31, 2009, were 16 million yen.</p> <p>“Loss on investments in capital” had been separately listed as an item of non-operating expenses for the nine months ended December 31, 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 nine months ended December 31, 2009. “Loss on investments in capital” during the nine months ended December 31, 2009, was 15 million yen.</p>

For the nine months ended December 31, 2009
(from April 1, 2009 to December 31, 2009)

(Quarterly consolidated statements of cash flows)

“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 nine months ended December 31, 2008, are currently less significant. For this reason, for the nine months ended December 31, 2009, they are included in “increase (decrease) by other investing activities.”

“Payments for increase in other investments” for the nine months ended December 31, 2009, stood at minus 284 million yen, while “receipt for decrease in other investments” was 217 million yen.

“Repayments of finance lease obligations,” which had been included in “other, net” in net cash provided by (used in) financing activities for the nine months ended December 31, 2008, is listed separately for the nine months ended December 31, 2009, as it accounts for the entire amount of the “other, net.”

“Repayments of finance lease obligations” for the nine months ended December 31, 2008, was minus 207 million yen.

For the current third quarter
(from October 1, 2009 to December 31, 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 third quarter of the prior fiscal year is presented as “merchandise and finished goods” for the end of the current third quarter. The item “raw materials and supplies” was included in “other” in current assets for the end of the third quarter of the prior fiscal year, and the amount of “raw materials and supplies” as of December 31, 2008 was 107 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 third 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, for the current third 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 third quarter, “net sales” stood at 82 million yen, and “cost of sales” was 24 million yen.

[Adoption of Simplified Method of Accounting]

For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009)

There are no significant applicable items.

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

For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009)

Not applicable.

[Notes]

(Notes to Quarterly Consolidated Balance Sheet)

As of the end of the current third quarter (December 31, 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)
45,606	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
49,981	28,963
<241>	<931>
[38,382]	
(2) Secured obligations	(2) Secured obligations
Current portion of long-term loans payable	Current portion of long-term loans payable
11,154	21,160
<240>	<930>
[2,499]	
20,438	7,798
Long-term loans payable	Long-term loans payable
<->	<->
[17,500]	
Total	Total
31,593	28,958
<240>	<930>
[20,000]	
Figures in brackets "<>" represent amount of assigned receivables. Figures in brackets "[]" represent amount of receivable concerning liquidation of receivables. The loans receivable of consumer loans of 38,382 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 1,769 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
312,217	Guarantee obligation
Outstanding guarantee obligation in the banking business	144,351
585	Provision for loss on guarantees
7,745	2,351
<240>	Net
[20,000]	142,000
Net	(2) Outstanding guarantee obligation in the banking business
305,057	389

As of the end of the current third quarter (December 31, 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	<3,403> 3,403	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	<18,956> 76,236	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	<21,500> 4,579	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	<52,237> 36,681	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	<96,097> 120,900	—	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 nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008)	For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009)																																																																																		
<p>*1. Major items of other financial revenue (Millions of yen)</p> <table> <tr><td>Interest on deposits</td><td style="text-align: right;">134</td></tr> <tr><td>Interest on securities</td><td style="text-align: right;">458</td></tr> <tr><td>Interest on loans</td><td style="text-align: right;">190</td></tr> <tr><td>Foreign exchange gains</td><td style="text-align: right;">556</td></tr> </table> <p>*2. Major items of financial expenses (Millions of yen)</p> <table> <tr><td>Interest expense</td><td style="text-align: right;">9,906</td></tr> <tr><td>Interest on bonds</td><td style="text-align: right;">4,213</td></tr> <tr><td>Amortization of bond issuance costs</td><td style="text-align: right;">81</td></tr> <tr><td>Interest expense for deposits of banking business</td><td style="text-align: right;">1,539</td></tr> <tr><td>Loss on valuation of derivatives</td><td style="text-align: right;">703</td></tr> </table> <p>*3. 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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 expenses which are clearly not corresponding to operating revenue, etc.</p>	Interest on deposits	134	Interest on securities	458	Interest on loans	190	Foreign exchange gains	556	Interest expense	9,906	Interest on bonds	4,213	Amortization of bond issuance costs	81	Interest expense for deposits of banking business	1,539	Loss on valuation of derivatives	703	Advertising expenses	8,442	Provision of allowance for doubtful accounts	60,861	Provision for loss on guarantees	1,704	Provision for loss on interest repayment	36,963	Employees' salaries and bonuses	20,291	Retirement benefit expenses	640	Provision for directors' retirement benefits	35	Rent expense	8,549	Depreciation	2,062	Commission fee	26,846	Amortization of goodwill	515	<p>*1. 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(Notes to Quarterly Consolidated Statements of Cash Flows)

For the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008)	For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 December 31, 2008; in millions of yen)</p> <table> <tr> <td>Cash and deposits</td> <td style="text-align: right;">93,253</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">23,000</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">29,978</td> </tr> <tr> <td>Time deposits with original maturities of more than three months</td> <td style="text-align: right;">(5)</td> </tr> <tr> <td>Cash reserved for banking business</td> <td style="text-align: right;">(2,294)</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;">143,932</td> </tr> </table>	Cash and deposits	93,253	Short-term investment securities	23,000	Short-term loans receivable	29,978	Time deposits with original maturities of more than three months	(5)	Cash reserved for banking business	(2,294)	Cash and cash equivalents	143,932	<p>*1. Relationship between the quarter-end balance of cash and cash equivalents and the amount of quarterly consolidated balance sheet items. (As of December 31, 2009; in millions of yen)</p> <table> <tr> <td>Cash and deposits</td> <td style="text-align: right;">96,474</td> </tr> <tr> <td>Short-term investment securities</td> <td style="text-align: right;">19,840</td> </tr> <tr> <td>Short-term loans receivable</td> <td style="text-align: right;">9,998</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;">(1,769)</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;">124,539</td> </tr> </table>	Cash and deposits	96,474	Short-term investment securities	19,840	Short-term loans receivable	9,998	Time deposits with original maturities of more than three months	(4)	Cash reserved for banking business	(1,769)	Cash and cash equivalents	124,539
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(Notes to Shareholders' Equity, etc.)

As of the end of the current third quarter (December 31, 2009), and for the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009)

1. Matters related to outstanding shares

Class of shares	As of December 31, 2009
Common stock	159,628,280 shares

2. Matters related to treasury stock

Class of shares	As of December 31, 2009
Common stock	2,966,669 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
Board of Directors' Meeting held on November 5, 2009	Common stock	783	5.00	September 30, 2009	December 7, 2009	Retained earnings

(2) Dividends whose record date falls in the nine months ended December 31, 2009, but whose effective date comes after December 31, 2009

Not applicable.

(Segment information)

[Business segment information]

For the third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008) and for the current third quarter (from October 1, 2009 to December 31, 2009), and for the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008) and for the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008) and for the current third quarter (from October 1, 2009 to December 31, 2009), and for the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008) and for the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008) and for the current third quarter (from October 1, 2009 to December 31, 2009), and for the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008) and for the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 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 third quarter (December 31, 2009)

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

(Notes to Business Combinations, etc.)

For the current third quarter (from October 1, 2009 to December 31, 2009)

Not applicable.

(Per share information)

1. Net assets per share

As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Net assets per share 2,822.83 yen	Net assets per share 2,831.36 yen

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

Item	(Millions of yen unless otherwise stated)	
	As of the end of the current third quarter (December 31, 2009)	As of the end of the prior fiscal year (March 31, 2009)
Total net assets	446,827	452,406
Amount deducted from the total net assets [Minority interests included in the above]	4,597 [4,597]	7,331 [7,331]
Amount of net assets related to common shares at December 31 and at March 31	442,229	445,074
Number of common shares used in the calculation of net assets per share at December 31 and at March 31	156,661,611 shares	157,194,391 shares

2. Net income per share, etc.

For the nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008)		For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009)	
Net income per share	132.38 yen	Net income per share	10.45 yen
Diluted net income per share	132.37 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 nine months ended December 31, 2008 (from April 1, 2008 to December 31, 2008)	For the nine months ended December 31, 2009 (from April 1, 2009 to December 31, 2009)
Net income per share		
Net income	20,809	1,638
Net income not attributable to common shareholders	—	—
Net income related to common shares	20,809	1,638
Weighted average number of common shares during the period	157,194,464 shares	156,803,933 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	—	—
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 third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008)	For the current third quarter (from October 1, 2009 to December 31, 2009)
Net loss per share (32.39 yen)	Net loss per share (5.11 yen)
Diluted net income per share is not stated since the Company posted net loss per share	Diluted net income per share is not stated since the Company posted net loss per share

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

(Millions of yen unless otherwise stated)

Item	For the third quarter of the prior fiscal year (from October 1, 2008 to December 31, 2008)	For the current third quarter (from October 1, 2009 to December 31, 2009)
Net loss per share		
Net loss	(5,091)	(801)
Net loss not attributable to common shareholders	—	—
Net loss related to common shares	(5,091)	(801)
Weighted average number of common shares during the quarter	157,194,438 shares	156,661,618 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.	—	—

(Significant Subsequent Events)

For the current third quarter (from October 1, 2009 to December 31, 2009)

Not applicable.

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.