

Interim Consolidated Balance Sheets

(Unaudited)

ACOM CO., LTD. and Subsidiaries

September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Assets			
Current assets:			
Cash and cash equivalents	¥ 96,646	¥ 92,661	\$ 819,728
Time deposits	—	15	—
Marketable securities	3,222	1,367	27,328
Loans receivable	1,692,422	1,697,962	14,354,724
Notes and accounts receivable	114,349	158,518	969,881
Purchased receivables	20,898	15,930	177,251
Inventories	4,149	6,036	35,190
Deferred tax assets	45,579	29,445	386,590
Other current assets	24,641	24,846	208,999
Allowance for bad debts	(103,838)	(122,712)	(880,729)
Total current assets	1,898,070	1,904,071	16,098,982
Property and equipment:			
Land	16,937	16,999	143,655
Buildings and structures	43,767	43,179	371,221
Equipment	37,316	35,300	316,505
	98,020	95,479	831,382
Accumulated depreciation	(47,253)	(45,177)	(400,788)
Property and equipment, net	50,766	50,301	430,585
Investments and other assets:			
Investments in securities	83,985	96,152	712,340
Investments in affiliates	10,218	9,375	86,666
Telephone rights and other intangible assets	1,240	1,381	10,517
Rental deposits	10,379	10,389	88,032
Prepaid pension expenses	1,257	292	10,661
Deferred tax assets	1,292	1,065	10,958
Other	10,528	11,095	89,296
Allowance for bad debts	(2,203)	(2,764)	(18,685)
Total investments and other assets	116,698	126,987	989,804
Total assets	¥ 2,065,535	¥ 2,081,360	\$ 17,519,380

*The translation of yen amounts into U.S. dollar amounts has been made, solely for convenience, at the rate of ¥117.90=US\$1.00, the exchange rate prevailing on September 29, 2006., from page 10 to 19.

September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Liabilities and net assets			
Current liabilities:			
Short-term loans	¥ 106,752	¥ 104,600	\$ 905,445
Current portion of long-term debt	248,485	333,012	2,107,591
Accounts payable	3,233	4,631	27,421
Accrued income taxes	23,549	22,712	199,737
Deferred tax liabilities	—	0	—
Deferred income on installment sales	8,987	15,796	76,225
Allowance for loss on debt guarantees	1,895	1,524	16,072
Other current liabilities	16,750	14,809	142,069
Total current liabilities	409,653	497,086	3,474,580
Long-term liabilities:			
Long-term debt	658,196	656,651	5,582,663
Allowance for employees' retirement benefits	295	289	2,502
Allowance for directors' and corporate auditors' retirement benefits	862	803	7,311
Allowance for loss on interest repayments	357,500	—	3,032,230
Deferred tax liabilities	13,397	11,995	113,630
Other long-term liabilities	3,659	4,200	31,034
Total long-term liabilities	1,033,912	673,940	8,769,397
Total liabilities	1,443,565	1,171,027	12,243,977
Commitments and contingent liabilities			
Net assets:			
Shareholders' equity:			
Paid-in capital of common stock:			
Authorized: 532,197,400 shares at September 30, 2006 and 2005			
Issued: 159,628,280 shares at September 30, 2006 and 2005	63,832	63,832	541,407
Capital surplus	76,010	76,121	644,698
Earned surplus	482,842	767,777	4,095,351
Treasury stock, at cost			
2,433,943 shares and 2,486,241 shares at September 30, 2006 and 2005, respectively	(18,508)	(18,877)	(156,980)
Total shareholders' equity	604,177	888,854	5,124,486
Valuation and translation adjustments:			
Net unrealized gains on other securities	11,993	18,655	101,721
Deferred losses on hedges	(3)	—	(25)
Foreign currency translation adjustments	(1,507)	(1,962)	(12,782)
Total valuation and translation adjustments	10,482	16,693	88,905
Minority interests in consolidated subsidiaries	7,309	4,785	61,993
Total net assets	621,969	910,332	5,275,394
Total liabilities and net assets	¥ 2,065,535	¥ 2,081,360	\$ 17,519,380

Interim Consolidated Statements of Operations

(Unaudited)

ACOM CO., LTD. and Subsidiaries

Six-month periods ended September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Operating income:			
Interest on loans receivable	¥ 188,184	¥ 195,781	\$ 1,596,132
Fees from credit card business	2,992	3,144	25,377
Fees from installment sales financing	4,496	7,291	38,134
Fees from credit guarantees	2,903	2,530	24,622
Collection of purchased receivables	6,973	4,936	59,143
Other financial income	30	15	254
Sales	4,838	3,809	41,034
Other operating income	5,461	4,673	46,318
Total operating income	215,880	222,182	1,831,043
Operating expenses:			
Financial expenses	10,136	10,472	85,971
Cost of purchased receivables	4,287	2,732	36,361
Cost of sales	3,321	2,448	28,167
General and administrative expenses	70,215	76,885	595,547
Provision for bad debts	55,260	50,064	468,702
Provision for loss on debt guarantees	1,290	786	10,941
Provision for loss on interest repayments	13,155	—	111,577
Total operating expenses	157,668	143,390	1,337,302
Operating profit	58,211	78,792	493,731
Other income (expenses):			
Other interest and dividend income	721	308	6,115
Other interest expenses	(0)	(3)	(0)
Net gain in affiliates by the equity method	465	251	3,944
Net loss on sale or disposal of fixed assets	(312)	(487)	(2,646)
Gain (loss) on sale of investments in subsidiaries and affiliates	(5)	177	(42)
Net gain on sale of investments in securities	184	0	1,560
Loss on revaluation of investments in securities	(33)	—	(279)
Impairment loss	(8)	—	(67)
Special provision for loss on interest repayments	(317,061)	—	(2,689,236)
Other, net	614	534	5,207
Total other income (expenses), net	(315,434)	780	(2,675,436)
Income (loss) before income taxes	(257,223)	79,572	(2,181,704)
Income taxes:			
Current	23,063	22,078	195,614
Deferred	1,739	11,057	14,749
Total income taxes	24,802	33,135	210,364
Minority interests in earnings of consolidated subsidiaries	115	86	975
Net income (loss)	¥ (282,140)	¥ 46,351	\$ (2,393,044)
	Yen		U.S. Dollars
Amounts per share:			
Net income (loss):			
Basic	¥(1,794.86)	¥ 294.29	\$ (15.22)
Diluted	—	294.14	—
Cash dividends	70.00	70.00	0.59

Interim Consolidated Statements of Changes in Net Assets

(Unaudited)

ACOM CO., LTD. and Subsidiaries

	Thousands		Millions of Yen			
	Number of shares of common stock	Paid-in capital of common stock	Capital surplus	Earned surplus	Treasury stock	Total shareholders' equity
Balance at March 31, 2005	159,628	¥ 63,832	¥ 76,458	¥ 730,168	¥ (10,801)	¥ 859,658
Net income	—	—	—	46,351	—	46,351
Cash dividends	—	—	—	(8,706)	—	(8,706)
Bonuses to directors	—	—	—	(36)	—	(36)
Acquisition of treasury stock	—	—	—	—	(9,196)	(9,196)
Sale of treasury stock	—	—	(336)	—	1,120	783
Other change during the period	—	—	—	—	—	—
Balance at September 30, 2005	159,628	¥ 63,832	¥ 76,121	¥ 767,777	¥ (18,877)	¥ 888,854
Balance at March 31, 2006	159,628	¥ 63,832	¥ 76,020	¥ 776,021	¥ (18,538)	¥ 897,334
Net loss	—	—	—	(282,140)	—	(282,140)
Cash dividends	—	—	—	(11,003)	—	(11,003)
Bonuses to directors	—	—	—	(34)	—	(34)
Acquisition of treasury stock	—	—	—	—	(0)	(0)
Sale of treasury stock	—	—	(9)	—	30	21
Other change during the period	—	—	—	—	—	—
Balance at September 30, 2006	159,628	¥ 63,832	¥ 76,010	¥ 482,842	¥ (18,508)	¥ 604,177

Thousands of U.S. Dollars

Balance at March 31, 2006	\$ 541,407	\$ 644,783	\$ 6,582,027	\$ (157,234)	\$ 7,610,975
Net loss	—	—	(2,393,044)	—	(2,393,044)
Cash dividends	—	—	(93,324)	—	(93,324)
Bonuses to directors	—	—	(288)	—	(288)
Acquisition of treasury stock	—	—	—	(0)	(0)
Sale of treasury stock	—	(76)	—	254	178
Other change during the period	—	—	—	—	—
Balance at September 30, 2006	\$ 541,407	\$ 644,698	\$ 4,095,351	\$ (156,980)	\$ 5,124,486

Millions of Yen

	Net unrealized gains on other securities	Deferred losses on hedges	Foreign currency translation adjustments	Total valuation and translation adjustments	Minority interests in consolidated subsidiaries	Total net assets
Balance at March 31, 2005	¥ 6,392	¥ —	¥ (2,290)	¥ 4,101	¥ 4,699	¥ 868,459
Net income	—	—	—	—	—	46,351
Cash dividends	—	—	—	—	—	(8,706)
Bonuses to directors	—	—	—	—	—	(36)
Acquisition of treasury stock	—	—	—	—	—	(9,196)
Sale of treasury stock	—	—	—	—	—	783
Other change during the period	12,263	—	328	12,591	86	12,677
Balance at September 30, 2005	¥ 18,655	¥ —	¥ (1,962)	¥ 16,693	¥ 4,785	¥ 910,332
Balance at March 31, 2006	¥ 31,886	¥ —	¥ (1,498)	¥ 30,387	¥ 4,873	¥ 932,595
Net loss	—	—	—	—	—	(282,140)
Cash dividends	—	—	—	—	—	(11,003)
Bonuses to directors	—	—	—	—	—	(34)
Acquisition of treasury stock	—	—	—	—	—	(0)
Sale of treasury stock	—	—	—	—	—	21
Other change during the period	(19,892)	(3)	(8)	(19,904)	2,436	(17,468)
Balance at September 30, 2006	¥ 11,993	¥ (3)	¥ (1,507)	¥ 10,482	¥ 7,309	¥ 621,969

Thousands of U.S. Dollars

Balance at March 31, 2006	\$ 270,449	\$ —	\$ (12,705)	\$ 257,735	\$ 41,331	\$ 7,910,050
Net loss	—	—	—	—	—	(2,393,044)
Cash dividends	—	—	—	—	—	(93,324)
Bonuses to directors	—	—	—	—	—	(288)
Acquisition of treasury stock	—	—	—	—	—	(0)
Sale of treasury stock	—	—	—	—	—	178
Other change during the period	(168,719)	(25)	(67)	(168,821)	20,661	(148,159)
Balance at September 30, 2006	\$ 101,721	\$ (25)	\$ (12,782)	\$ 88,905	\$ 61,993	\$ 5,275,394

Interim Consolidated Statements of Cash Flows

(Unaudited)

ACOM CO., LTD. and Subsidiaries

Six-month periods ended September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Operating activities			
Income (loss) before income taxes	¥ (257,223)	¥ 79,572	¥ (2,181,704)
Adjustments:			
Depreciation and amortization	2,112	2,277	17,913
Impairment loss	8	—	67
Decrease in allowance for bad debts	(25,850)	(4,830)	(219,253)
Increase (decrease) in allowance for loss on debt guarantees	248	(34)	2,103
(Decrease) increase in allowance for employees' retirement benefits	(31)	32	(262)
Increase (decrease) in allowance for directors' and corporate auditors' retirement benefits	10	(44)	84
Increase in allowance for interest repayments	333,800	—	2,831,212
Non-operating interest and dividend income	(721)	(308)	(6,115)
Non-operating interest expenses	0	3	0
Net gain in affiliates by the equity method	(465)	(251)	(3,944)
Net loss on sale or disposal of fixed assets	312	487	2,646
Bond issuance expenses	40	193	339
Net gain on sale of investments in securities	(184)	(0)	(1,560)
Loss on revaluation of investments in securities	33	—	279
Loss (gain) on sale of investments in subsidiaries and affiliates	5	(177)	42
Changes in operating assets and liabilities:			
Increase in operational investment securities	(260)	(165)	(2,205)
Decrease (increase) in loans receivable	12,296	(17,778)	104,291
Decrease in notes and accounts receivable	18,596	18,821	157,726
Increase in purchased receivables	(3,474)	(3,206)	(29,465)
Increase in inventories	(58)	(63)	(491)
(Increase) decrease in other current assets	(334)	139	(2,832)
Decrease in accounts payable	(1,553)	(1,449)	(13,172)
Decrease in deferred income on installment sales	(2,732)	(2,035)	(23,172)
Increase (decrease) in other current liabilities	2,425	(2,969)	20,568
Bonuses paid to directors	(34)	(36)	(288)
Other, net	(106)	879	(899)
Subtotal	76,858	69,057	651,891
Non-operating interest and dividends received	772	355	6,547
Non-operating interest paid	(0)	(4)	(0)
Income taxes paid	(25,818)	(27,859)	(218,982)
Net cash provided by operating activities	51,812	41,548	439,457

(Continued)

Six-month periods ended September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Investing activities			
Decrease in time deposits and marketable securities	¥ 576	¥ 35	\$ 4,885
Proceeds from sale of property and equipment	58	791	491
Purchases of property and equipment	(1,197)	(1,793)	(10,152)
Proceeds from maturity or sale of investments in securities	994	426	8,430
Purchases of investments in securities	(257)	(45,630)	(2,179)
Proceeds from sale of investments of subsidiaries and affiliates	36	519	305
Decrease in other investments	142	1,972	1,204
Net cash provided by (used in) investing activities	353	(43,678)	2,994
Financing activities			
Proceeds from long-term debt	90,593	74,327	768,388
Payments of principal of long-term debt	(138,244)	(156,912)	(1,172,553)
Increase in short-term loans	4,341	48,429	36,819
Net proceeds from (acquisition of) sale of treasury stock of the Company	21	(8,423)	178
Cash dividends paid by the Company	(11,009)	(8,705)	(93,375)
Other, net	(33)	(91)	(279)
Net cash used in financing activities	(54,330)	(51,375)	(460,814)
Effect of exchange rate changes on cash and cash equivalents	(38)	246	(322)
Net decrease in cash and cash equivalents	(2,203)	(53,258)	(18,685)
Cash and cash equivalents at beginning of the period	97,399	145,920	826,115
Increase in cash and cash equivalents due to inclusion of newly consolidated subsidiaries at beginning of the period	1,450	—	12,298
Cash and cash equivalents at end of the period	¥ 96,646	¥ 92,661	\$ 819,728

Interim Non-Consolidated Balance Sheets

(Unaudited)

ACOM CO., LTD.

September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Assets			
Current assets:			
Cash and cash equivalents	¥ 79,246	¥ 75,604	\$ 672,145
Marketable securities	28	86	237
Loans receivable	1,571,342	1,606,799	13,327,752
Accounts receivable	84,739	105,374	718,736
Merchandise	3,721	5,721	31,560
Prepaid expenses	2,242	2,951	19,016
Accrued income	11,808	12,154	100,152
Deferred tax assets	42,990	27,261	364,631
Other current assets	10,698	8,516	90,737
Allowance for bad debts	(96,206)	(114,240)	(815,996)
Total current assets	1,710,611	1,730,230	14,508,999
Property and equipment:			
Land	6,488	6,550	55,029
Buildings and structures	40,740	40,331	345,547
Equipment	35,676	34,035	302,595
	82,905	80,918	703,180
Accumulated depreciation	(45,573)	(44,322)	(386,539)
Property and equipment, net	37,331	36,595	316,632
Investments and other assets:			
Investments in securities	83,944	94,547	711,993
Investments in and advances to subsidiaries and affiliates	53,981	64,606	457,854
Telephone rights and other intangible assets	991	1,139	8,405
Rental deposits	10,316	10,518	87,497
Prepaid pension expenses	1,237	285	10,491
Other	9,985	10,759	84,690
Allowance for bad debts	(2,200)	(2,760)	(18,659)
Total investments and other assets	158,256	179,096	1,342,290
Total assets	¥ 1,906,199	¥ 1,945,922	\$ 16,167,930

September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Liabilities and net assets			
Current liabilities:			
Short-term loans	¥ 60,000	¥ 67,000	\$ 508,905
Current portion of long-term debt	217,685	315,862	1,846,352
Accounts payable	1,068	1,151	9,058
Accrued income taxes	22,800	20,958	193,384
Accrued expenses	10,812	11,421	91,704
Deferred income on installment sales	4,574	7,007	38,795
Allowance for loss on debt guarantees	3,810	2,990	32,315
Other current liabilities	3,504	1,414	29,720
Total current liabilities	324,256	427,805	2,750,262
Long-term liabilities:			
Long-term debt	603,467	604,435	5,118,464
Allowance for directors' and corporate auditors' retirement benefits	733	705	6,217
Deferred tax liabilities	7,954	7,509	67,463
Allowance for loss on interest repayments	357,500	—	3,032,230
Other long-term liabilities	2,294	2,737	19,457
Total long-term liabilities	971,949	615,387	8,243,842
Total liabilities	1,296,205	1,043,193	10,994,105
Commitments and contingent liabilities			
Net assets:			
Shareholders' equity:			
Paid-in capital of common stock:			
Authorized: 532,197,400 shares at September 30, 2006 and 2005			
Issued: 159,628,280 shares at September 30, 2006 and 2005	63,832	63,832	541,407
Capital surplus:			
Capital legal reserve	72,322	72,322	613,418
Net gain on sale of treasury stock	3,688	3,799	31,280
Total capital surplus	76,010	76,121	644,698
Earned surplus:			
Earned legal reserve	4,320	4,320	36,641
Retained earnings	472,735	759,120	4,009,626
Total earned surplus	477,056	763,441	4,046,276
Treasury stock, at cost			
2,433,943 shares and 2,486,241 shares			
at September 30, 2006 and 2005, respectively	(18,508)	(18,877)	(156,980)
Total shareholders' equity	598,391	884,518	5,075,411
Valuation and translation adjustments:			
Net unrealized gains on other securities	11,602	18,210	98,405
Total net assets	609,994	902,728	5,173,825
Total liabilities and net assets	¥ 1,906,199	¥ 1,945,922	\$ 16,167,930

Interim Non-Consolidated Statements of Operations

(Unaudited)

ACOM CO., LTD.

Six-month periods ended September 30	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Operating income:			
Interest on loans receivable	¥ 177,020	¥ 185,502	\$ 1,501,441
Fees from credit card business	2,955	3,109	25,063
Fees from installment sales financing	1,913	3,132	16,225
Fees from credit guarantees	4,780	4,113	40,542
Other financial income	27	14	229
Other operating income	4,209	4,440	35,699
Total operating income	190,906	200,312	1,619,219
Operating expenses:			
Financial expenses	8,511	9,296	72,188
General and administrative expenses	60,102	68,126	509,770
Provision for bad debts	49,713	45,061	421,653
Provision for loss on debt guarantees	2,630	1,687	22,307
Provision for loss on interest repayments	13,155	—	111,577
Total operating expenses	134,113	124,171	1,137,514
Operating profit	56,793	76,140	481,704
Other income (expenses):			
Other interest and dividend income	919	560	7,794
Net loss on sale or disposal of fixed assets	(342)	(506)	(2,900)
Gain on sale of investments in securities	198	—	1,679
Gain on sale of investments in subsidiaries and affiliates	21	286	178
Loss on revaluation of investments in securities	(23)	—	(195)
Impairment loss	(8)	—	(67)
Special provision for loss on interest repayments	(317,061)	—	(2,689,236)
Other, net	653	288	5,538
Total other income (expenses), net	(315,642)	628	(2,677,201)
Income (loss) before income taxes	(258,849)	76,768	(2,195,496)
Income taxes:			
Current	22,330	20,380	189,397
Deferred	1,563	10,631	13,256
Total income taxes	23,893	31,011	202,654
Net income (loss)	¥ (282,742)	¥ 45,757	\$ (2,398,150)
	Yen		U.S. Dollars
Amounts per share:			
Net income (loss):			
Basic	¥(1,798.69)	¥ 290.52	\$ (15.25)
Diluted	—	290.37	—
Cash dividends	70.00	70.00	0.59

Interim Non-Consolidated Statements of Changes in Net Assets (Unaudited)

ACOM CO., LTD.

	Thousands		Millions of Yen					
	Number of shares of common stock	Paid-in capital of common stock	Capital surplus			Earned surplus		
			Capital legal reserve	Net gain on sale of treasury stock	Total	Earned legal reserve	Retained earnings	
Balance at March 31, 2005	159,628	¥ 63,832	¥ 72,322	¥ 4,135	¥ 76,458	¥ 4,320	¥ 722,106	
Net income	—	—	—	—	—	—	45,757	
Cash dividends	—	—	—	—	—	—	(8,706)	
Bonuses to directors	—	—	—	—	—	—	(36)	
Acquisition of treasury stock	—	—	—	—	—	—	—	
Sale of treasury stock	—	—	—	(336)	(336)	—	—	
Other change during the period	—	—	—	—	—	—	—	
Balance at September 30, 2005	159,628	¥ 63,832	¥ 72,322	¥ 3,799	¥ 76,121	¥ 4,320	¥ 759,120	
Balance at March 31, 2006	159,628	¥ 63,832	¥ 72,322	¥ 3,697	¥ 76,020	¥ 4,320	¥ 766,515	
Net loss	—	—	—	—	—	—	(282,742)	
Cash dividends	—	—	—	—	—	—	(11,003)	
Bonuses to directors	—	—	—	—	—	—	(34)	
Acquisition of treasury stock	—	—	—	—	—	—	—	
Sale of treasury stock	—	—	—	(9)	(9)	—	—	
Other change during the period	—	—	—	—	—	—	—	
Balance at September 30, 2006	159,628	¥ 63,832	¥ 72,322	¥ 3,688	¥ 76,010	¥ 4,320	¥ 472,735	

Thousands of U.S. Dollars

Balance at March 31, 2006	\$ 541,407	\$ 613,418	\$ 31,357	\$ 644,783	\$ 36,641	\$ 6,501,399
Net loss	—	—	—	—	—	(2,398,150)
Cash dividends	—	—	—	—	—	(93,324)
Bonuses to directors	—	—	—	—	—	(288)
Acquisition of treasury stock	—	—	—	—	—	—
Sale of treasury stock	—	—	(76)	(76)	—	—
Other change during the period	—	—	—	—	—	—
Balance at September 30, 2006	\$ 541,407	\$ 613,418	\$ 31,280	\$ 644,698	\$ 36,641	\$ 4,009,626

Millions of Yen

	Total earned surplus	Treasury stock	Total share- holders' equity	Net unrealized gains on other securities	Total net assets
Balance at March 31, 2005	¥ 726,426	¥ (10,801)	¥ 855,916	¥ 6,384	¥ 862,301
Net income	45,757	—	45,757	—	45,757
Cash dividends	(8,706)	—	(8,706)	—	(8,706)
Bonuses to directors	(36)	—	(36)	—	(36)
Acquisition of treasury stock	—	(9,196)	(9,196)	—	(9,196)
Sale of treasury stock	—	1,120	783	—	783
Other change during the period	—	—	—	11,825	11,825
Balance at September 30, 2005	¥ 763,441	¥ (18,877)	¥ 884,518	¥ 18,210	¥ 902,728
Balance at March 31, 2006	¥ 770,836	¥ (18,538)	¥ 892,150	¥ 31,258	¥ 923,408
Net loss	(282,742)	—	(282,742)	—	(282,742)
Cash dividends	(11,003)	—	(11,003)	—	(11,003)
Bonuses to directors	(34)	—	(34)	—	(34)
Acquisition of treasury stock	—	(0)	(0)	—	(0)
Sale of treasury stock	—	30	21	—	21
Other change during the period	—	—	—	(19,655)	(19,655)
Balance at September 30, 2006	¥ 477,056	¥ (18,508)	¥ 598,391	¥ 11,602	¥ 609,994

Thousands of U.S. Dollars

Balance at March 31, 2006	\$ 6,538,049	\$ (157,234)	\$ 7,567,005	\$ 265,122	\$ 7,832,128
Net loss	(2,398,150)	—	(2,398,150)	—	(2,398,150)
Cash dividends	(93,324)	—	(93,324)	—	(93,324)
Bonuses to directors	(288)	—	(288)	—	(288)
Acquisition of treasury stock	—	(0)	(0)	—	(0)
Sale of treasury stock	—	254	178	—	178
Other change during the period	—	—	—	(166,709)	(166,709)
Balance at September 30, 2006	\$ 4,046,276	\$ (156,980)	\$ 5,075,411	\$ 98,405	\$ 5,173,825

The ACOM Group

Consolidated Subsidiaries

DC Cash One Ltd. Nihonbashi Plaza Bldg. 3-4 Nihonbashi 2-chome, Chuo-ku, Tokyo, Japan Telephone : (03) 5299-6625	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Unsecured loan business and guarantee business August 2001 ¥14,341 million 54.73% ¥7,286 million
JCK CREDIT CO., LTD. Nishi-Shinjuku Kimuraya Bldg. 5-25, Nishi-Shinjuku 7-chome, Shinjuku-ku, Tokyo, Japan Telephone : (03) 5338-1321	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Installment sales finance business and loan business October 1984 ¥500 million 100.0% ¥742 million
IR Loan Servicing, Inc.¹ Trusty Koujimachi Bldg. 4 Koujimachi 3-chome, Chiyoda-ku, Tokyo, Japan Telephone : (03) 5215-6511	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Loan servicing business June 2000 ¥520 million 80.0% ¥7,286 million
RELATES CO., LTD. Tokyo Dia Building No.3 28-25, Shinkawa 1-chome, Chuo-ku, Tokyo, Japan Telephone : (03) 3523-6641	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Entrusted call center functions business from banks March 1998 ¥300 million 100.0% ¥593 million
AC Ventures Co., Ltd. 1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo, Japan Telephone : (03) 3834-2121 (Ueno office)	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Development, investment, promotion and support of venture companies April 1996 ¥100 million 100.0% ¥190 million
ACOM RENTAL CO., LTD. ACOM Shinbashi Bldg. 11-1, Shinbashi 3-chome, Minato-ku, Tokyo, Japan Telephone: (03) 5401-0044	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Comprehensive rental business October 1999 ¥320 million 100.0% ¥2,185 million
JLA INCORPORATED Osaka Ekimae Dai 4 Bldg. 11-4, Umeda 1-chome, Kita-ku, Osaka, Japan Telephone: (06) 6347-1281	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Advertising agency, interior design and construction of service outlets May 1972 ¥45 million 100.0% ¥7,689 million
AJAST Ltd.² ACOM Fujimi Bldg. 15-11, Fujimi 2-chome, Chiyoda-ku, Tokyo, Japan Telephone: (03) 3221-9408	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Insurance agency business February 1992 ¥4 million 25.0%, (75.0%) ⁴ ¥16 million
ACOM ESTATE CO., LTD. ACOM Iidabashi Bldg. 10-10, Iidabashi 2-chome, Chiyoda-ku, Tokyo, Japan Telephone: (03) 3221-6950	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Real estate management business March 1996 ¥7,540 million 100.0% ¥656 million

ABS CO., LTD. Wizem Bldg, 3-8, Ueno 3-chome, Taito-ku, Tokyo, Japan Telephone: (03) 3834-9215	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Maintenance of buildings and other properties October 1997 ¥30 million 0.0% (100.0%) ⁴ ¥789 million
AB PARTNER CO., LTD. ³ ACOM Fujimi Bldg. 15-11, Fujimi 2-chome, Chiyoda-ku, Tokyo, Japan Telephone: (03) 3234-9301	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Entrusted back-office (clerical work) services November 2000 ¥300 million 95.0% ¥1,977 million
EASY BUY Public Company Limited 11th, 13th Floor Ramaland Building, 952 Rama 4 Road, Kwaeng Suriyawong, Khet Bangrak, Bangkok Kingdom of Thailand	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Unsecured loan business and hire purchase business in Thailand September 1996 THB 200 million 49.0% ⁵ THB 2,430 million ⁷
ACOM FUNDING CO., LTD. M&C Corporate Services Limited, PO Box 309GT, Uglan House, South Church Street, Grand Cayman, Cayman Islands, British West Indies	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Financial services for ACOM (Special Purpose Company) July 2002 US\$1,000 100.0% ¥2 million ⁷
ACOM (U.S.A.) INC. 229 South State Street, Dover, Kent County DE, U.S.A.	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	— ⁶ December 1986 US\$34 million 100.0% — ⁷

Equity-Method Affiliate

DC Card Co., Ltd. Shibuya Mitsubishi Bldg. 3-2, Dougenzaka 1-chome, Shibuya-ku, Tokyo, Japan Telephone: (03) 3464-6611	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company: FY06 Interim Operating Income:	Credit card, loan, loan guarantee, and contraction for automated fund transfer, etc. December 1967 ¥7,600 million 20.33% ¥48,500 million
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- *Notes: 1. IR Loan Servicing, Inc. established 2 Special Purpose Companies, (1) Power Investments LLC on August 24, 2006 and (2) Yugensekinin-Chukanhojin Mirai Capital on August 28, 2006, in order to purchase monetary claims, etc., though these are omitted in the above.
2. AJAST Ltd. abolished its insurance agency business including clerical services on October 2, 2006.
3. AB PARTNER CO., LTD. started insurance agency business including clerical services on October 2, 2006.
4. Figures in parentheses indicate indirect ownership by ACOM CO., LTD.
5. The Company treated any entity deemed as being substantially controlled by the Company as a consolidated subsidiary, even if it is less-than-majority owned.
6. ACOM (U.S.A.) INC. suspended its operation, therefore, summaries of its business are omitted, and further business scheme is under consideration.
7. Interim period ended June 2006.

- Reference 1. AC Ventures Fourth Investment Partnership and AC Ventures Fifth Investment Partnership are consolidated subsidiaries, though they are omitted in the above.
2. Following the announcement "PITF No. 20 Practical Solution on Application of Control Criteria and Influence Criteria to Investment Associations" (Accounting Standards Board of Japan, September 8, 2006), three new Investment Partnerships (MTBC First, Second, and Third Investment Partnerships) are included as consolidated subsidiary companies from this interim consolidated fiscal year, though they are omitted in the above.

Board of Directors

As of September 30, 2006

Directors

Chairman

Kyosuke Kinoshita

Deputy Chairman

Yuji Ohashi

President

Shigeyoshi Kinoshita

Senior Managing Director

Masayoshi Tatsuta

Kazuhiro Shimada

Managing Director

Shigeru Akaki

Junya Fukuda

Osamu Moriya

Satoru Tomimatsu

Kiyoshi Tachiki

Director

Katsunori Nagayasu (Outside)

Statutory Auditors

Tatsuaki Murata

Koichi Shimizu

Satoshi Ito (Independent)

Norikatsu Takahashi (Independent)

Executive Officer

President & Chief Executive Officer

Shigeyoshi Kinoshita

Senior Executive Managing Officer

Masayoshi Tatsuta

General Affairs Department

Credit Supervision Department No.1

Credit Supervision Department No.2

Kazuhiro Shimada

Corporate Planning Department

Corporate Management Department

Overseas Business

Development Department

Affiliated Enterprises &

Business Development Department

Guarantee Business Department

Executive Managing Officer

Shigeru Akaki

Treasury Department

Human Resources Department

Junya Fukuda

Customer Relations Department

Operation Risk Management

Department

System Development &

Administration Department

Osamu Moriya

Internal Audit Department

Legal Department

Business Ethics Office

Employment Counseling Office

Satoru Tomimatsu

Advertising Department

Business Planning Department

Business Promotion Department

Business Promotion Department No.1

Business Promotion Department No.2

Business Promotion Department No.3

Business Promotion Department No.4

Credit Card/Installment Business Department

Kiyoshi Tachiki

Retail Strategy Planning Office

(Chief General Manager)

Public Relations Department

Executive Officer

Shozo Tanaka

Kenji Ando

Shigeru Sato

Masahiko Shinshita

Tsukasa Ashizuka

Etsuro Tabuchi

Kazuo Fukumoto

Corporate Information

As of September 30, 2006

Company Name	ACOM CO., LTD.	Number of Employees	3,767
Incorporated	October 23, 1978	Head Office	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-8307, Japan
Established	April 2, 1936	Independent Auditors	SHIN NIHON & CO. (Member firm of ERNST & YOUNG INTERNATIONAL)
Paid-in Capital	¥63,832 million		
Business Outline	Loan, Credit Card, Installment Sales Finance, and Guarantee		

Investor Information

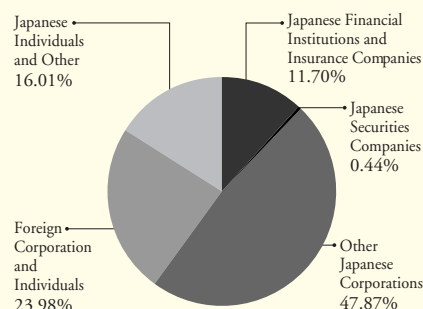
As of September 30, 2006

Principal Shareholders

Name	Number of shares held	% of ownership of voting right
Maruito Shokusan Co., Ltd.	27,346,755	17.40
Mitsubishi UFJ Financial Group, Inc.	20,732,340	13.19
Hero & Co.*	15,207,401	9.67
Maruito Co., Ltd.	12,553,343	7.99
Kinoshita Memorial Foundation	9,219,232	5.87
Maruito Shoten Co., Ltd.	3,873,320	2.46
Kyosuke Kinoshita	3,240,321	2.06
Katsuhiro Kinoshita	3,230,368	2.06
Shigeyoshi Kinoshita	3,220,164	2.05
Mitsubishi UFJ Trust and Banking Corporation	3,157,280	2.01

*Hero & Co. is a nominee of The Bank of New York, which is a depository and transfer agent for American Depositary Receipts (ADR).

Breakdown of Shareholders



ADR (American Depositary Receipts) Information

Type: Sponsored Level-1 Program
ADR Ratio: 4ADRs : 1 Ordinary Share
Symbol: ACMUY
CUSIP: 004845202
Market: The U.S. Market for OTC (Over-the-Counter)
Depository Bank:
The Bank of New York
 101 Barclay Street, 22W, NEW YORK, NY 10286, U.S.A.
 TEL: 1-212-815-2042
 Toll-free number from the United States:
 888-269-2377 (888-BNY-ADRS)
 URL: <http://www.adrbny.com>

Other Data

Transfer Agent:
Mitsubishi UFJ Trust and Banking Corporation
Stock Listing:
First Section of Tokyo Stock Exchange
General Shareholders' Meeting:
June 22, 2006
Number of Stock Issued:
159,628,280
Number of Shareholders:
13,832

For Further Information, Please Contact;

Investor Relations Office

Meiji Yasuda Seimei Bldg.(8th Floor), 1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-8307, Japan
 Tel: (03)5533-0631 Fax: (03)3215-3145

