

Interim Consolidated Balance Sheets

(Unaudited)

ACOM CO., LTD. and Subsidiaries

September 30	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Assets			
Current assets:			
Cash and cash equivalents	¥ 154,438	¥ 96,646	\$ 1,337,936
Time deposits	600	—	5,197
Marketable securities	4,468	3,222	38,707
Loans receivable	1,561,499	1,692,422	13,527,670
Notes and accounts receivable	94,064	114,349	814,900
Purchased receivables	27,301	20,898	236,515
Inventories	2,715	4,149	23,520
Deferred tax assets	61,196	45,579	530,156
Other current assets	29,018	24,641	251,390
Allowance for bad debts	(130,051)	(103,838)	(1,126,665)
Total current assets	1,805,249	1,898,070	15,639,339
Property and equipment:			
Land	16,819	16,937	145,707
Buildings and structures	41,050	43,767	355,626
Equipment	37,211	37,316	322,368
	95,081	98,020	823,711
Accumulated depreciation	(47,497)	(47,253)	(411,478)
Property and equipment, net	47,584	50,766	412,232
Investments and other assets:			
Investments in securities	47,062	83,985	407,710
Investment in an affiliate	—	10,218	—
Telephone rights and other intangible assets	1,204	1,240	10,430
Rental deposits	9,392	10,379	81,365
Prepaid pension expenses	2,484	1,257	21,519
Deferred tax assets	1,146	1,292	9,928
Other	7,105	10,528	61,552
Allowance for bad debts	(1,975)	(2,203)	(17,109)
Total investments and other assets	66,420	116,698	575,413
Total assets	¥ 1,919,254	¥ 2,065,535	\$ 16,626,994

* The translation of yen amounts into U.S. dollar amounts has been made, solely for convenience, at the rate of ¥115.43=US\$1.00, the exchange rate prevailing on September 28, 2007, from page 10 to 19.

September 30	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Liabilities and net assets			
Current liabilities:			
Short-term loans	¥ 70,896	¥ 106,752	\$ 614,190
Current portion of long-term debt	270,725	248,485	2,345,360
Accounts payable	1,922	3,233	16,650
Accrued income taxes	4,738	23,549	41,046
Deferred income on installment sales	6,764	8,987	58,598
Allowance for loss on debt guarantees	2,238	1,895	19,388
Other current liabilities	16,598	16,750	143,792
Total current liabilities	373,884	409,653	3,239,053
Long-term liabilities:			
Long-term debt	632,986	658,196	5,483,721
Allowance for employees' retirement benefits	154	295	1,334
Allowance for directors' and corporate auditors' retirement benefits	730	862	6,324
Deferred tax liabilities	12,558	13,397	108,793
Allowance for loss on interest repayments	424,033	357,500	3,673,507
Other long-term liabilities	3,579	3,659	31,005
Total long-term liabilities	1,074,043	1,033,912	9,304,712
Total liabilities	1,447,928	1,443,565	12,543,775
Commitments and contingent liabilities			
Net assets:			
Shareholders' equity:			
Paid-in capital of common stock:			
Authorized: 532,197,400 shares at September 30, 2007 and 2006			
Issued: 159,628,280 shares at September 30, 2007 and 2006	63,832	63,832	552,993
Capital surplus	76,010	76,010	658,494
Earned surplus	334,752	482,842	2,900,043
Treasury stock, at cost			
2,433,775 shares and 2,433,943 shares at September 30, 2007 and 2006, respectively	(18,507)	(18,508)	(160,330)
Total shareholders' equity	456,088	604,177	3,951,208
Valuation and translation adjustments:			
Net unrealized gains on other securities	7,040	11,993	60,989
Deferred losses on hedges	—	(3)	—
Foreign currency translation adjustments	599	(1,507)	5,189
Total valuation and translation adjustments	7,639	10,482	66,178
Minority interests in consolidated subsidiaries	7,597	7,309	65,814
Total net assets	471,325	621,969	4,083,210
Total liabilities and net assets	¥ 1,919,254	¥ 2,065,535	\$ 16,626,994

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
	2007	2006	2007
Operating income:			
Interest on loans receivable	¥ 169,477	¥ 188,184	\$ 1,468,223
Fees from credit card business	2,661	2,992	23,052
Fees from installment sales financing	3,354	4,496	29,056
Fees from credit guarantees	3,315	2,903	28,718
Collection of purchased receivables	7,599	6,973	65,832
Other financial income	235	30	2,035
Sales	3,853	4,838	33,379
Other operating income	6,157	5,461	53,339
Total operating income	196,654	215,880	1,703,664
Operating expenses:			
Financial expenses	10,588	10,136	91,726
Cost of purchased receivables	4,901	4,287	42,458
Cost of sales	2,377	3,321	20,592
General and administrative expenses	62,894	70,215	544,867
Provision for bad debts	65,001	55,260	563,120
Provision for loss on debt guarantees	1,492	1,290	12,925
Provision for loss on interest repayments	—	13,155	—
Total operating expenses	147,255	157,668	1,275,708
Operating profit	49,398	58,211	427,947
Other income (expenses):			
Other interest and dividend income	613	721	5,310
Equity in earnings of an affiliate	—	465	—
Net loss on sale or disposal of property and equipment	(578)	(312)	(5,007)
Net gain on sale of investments in securities	3,471	184	30,070
Loss on revaluation and liquidation of investments in securities	(16,766)	(33)	(145,248)
Special provision for loss on interest repayments	—	(317,061)	—
Other, net	345	601	2,988
Total other expenses, net	(12,915)	(315,434)	(111,885)
Income (loss) before income taxes	36,483	(257,223)	316,061
Income taxes			
Current	629	23,063	5,449
Prior	9,060	—	78,489
Deferred	1,710	1,739	14,814
Total income taxes	11,400	24,802	98,761
Minority interests in earnings of consolidated subsidiaries	237	115	2,053
Net income (loss)	¥ 24,845	¥ (282,140)	\$ 215,238
	Yen		U.S. Dollars
Amounts per share:			
Net income (loss):			
Basic	¥ 158.05	¥ (1,794.86)	\$ 1.36
Diluted	158.05	—	1.36
Cash dividends	50.00	70.00	0.43

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, 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)
Exercise of stock options	—	—	(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
Balance at March 31, 2007	159,628	¥ 63,832	¥ 76,010	¥ 316,007	¥ (18,508)	¥ 437,342
Net income	—	—	—	24,845	—	24,845
Cash dividends	—	—	—	(4,715)	—	(4,715)
Acquisition of treasury stock	—	—	—	—	(0)	(0)
Exercise of stock options	—	—	(0)	—	1	0
Exclusion from consolidation of an affiliate	—	—	—	(1,384)	—	(1,384)
Other change during the period	—	—	—	—	—	—
Balance at September 30, 2007	159,628	¥ 63,832	¥ 76,010	¥ 334,752	¥ (18,507)	¥ 456,088

Thousands of U.S. Dollars

Balance at March 31, 2007	\$ 552,993	\$ 658,494	\$ 2,737,650	\$ (160,339)	\$ 3,788,807
Net income	—	—	215,238	—	215,238
Cash dividends	—	—	(40,847)	—	(40,847)
Acquisition of treasury stock	—	—	—	(0)	(0)
Exercise of stock options	—	(0)	—	8	0
Exclusion from consolidation of an affiliate	—	—	(11,989)	—	(11,989)
Other change during the period	—	—	—	—	—
Balance at September 30, 2007	\$ 552,993	\$ 658,494	\$ 2,900,043	\$ (160,330)	\$ 3,951,208

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, 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)
Exercise of stock options	—	—	—	—	—	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
Balance at March 31, 2007	¥ 13,338	¥ (0)	¥ (607)	¥ 12,730	¥ 7,091	¥ 457,165
Net income	—	—	—	—	—	24,845
Cash dividends	—	—	—	—	—	(4,715)
Acquisition of treasury stock	—	—	—	—	—	(0)
Exercise of stock options	—	—	—	—	—	0
Exclusion from consolidation of an affiliate	—	—	—	—	—	(1,384)
Other change during the period	(6,298)	0	1,207	(5,090)	505	(4,585)
Balance at September 30, 2007	¥ 7,040	¥ —	¥ 599	¥ 7,639	¥ 7,597	¥ 471,325

Thousands of U.S. Dollars

Balance at March 31, 2007	\$ 115,550	\$ (0)	\$ (5,258)	\$ 110,283	\$ 61,431	\$ 3,960,538
Net income	—	—	—	—	—	215,238
Cash dividends	—	—	—	—	—	(40,847)
Acquisition of treasury stock	—	—	—	—	—	(0)
Exercise of stock options	—	—	—	—	—	0
Exclusion from consolidation of an affiliate	—	—	—	—	—	(11,989)
Other change during the period	(54,561)	0	10,456	(44,095)	4,374	(39,721)
Balance at September 30, 2007	\$ 60,989	\$ —	\$ 5,189	\$ 66,178	\$ 65,814	\$ 4,083,210

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
	2007	2006	2007
Operating activities:			
Income (loss) before income taxes	¥ 36,483	¥ (257,223)	\$ 316,061
Adjustments:			
Depreciation and amortization	1,879	2,112	16,278
Increase (decrease) in allowance for bad debts	2,618	(25,850)	22,680
Increase in allowance for loss on debt guarantees	276	248	2,391
(Decrease) increase in allowance for loss on interest repayments	(65,966)	333,800	(571,480)
Increase (decrease) in allowance for employees' retirement benefits	35	(31)	303
(Decrease) increase in allowance for directors' and corporate auditors' retirement benefits	(100)	10	(866)
Other interest and dividend income	(613)	(721)	(5,310)
Equity in earnings of an affiliate	—	(465)	—
Net loss on sale or disposal of property and equipment	578	312	5,007
Bond issuance expenses	183	40	1,585
Net gain on sale of investments in securities	(3,471)	(184)	(30,070)
Loss on revaluation and liquidation of investments in securities	16,766	33	145,248
Changes in operating assets and liabilities:			
Increase in operational investment securities	(281)	(260)	(2,434)
Decrease in loans receivable	77,838	12,296	674,330
Decrease in notes and accounts receivable	10,008	18,596	86,701
Increase in purchased receivables	(1,512)	(3,474)	(13,098)
Increase in inventories	(346)	(58)	(2,997)
Increase in other current assets	(1,578)	(334)	(13,670)
(Increase) decrease in prepaid pension expenses	(173)	410	(1,498)
Decrease in accounts payable	(2,185)	(1,553)	(18,929)
Decrease in deferred income on installment sales	(1,147)	(2,732)	(9,936)
(Decrease) increase in other current liabilities	(3,442)	2,425	(29,818)
Bonuses paid to directors	—	(34)	—
Other, net	228	(503)	1,975
Subtotal	66,077	76,858	572,442
Other interest and dividends received	620	772	5,371
Other interest paid	—	(0)	—
Income taxes paid	(5,751)	(25,818)	(49,822)
Income taxes refunded	6,123	—	53,045
Net cash provided by operating activities	67,068	51,812	581,027

(Continued)

Six-month periods ended September 30	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Investing activities			
(Increase) decrease in time deposits and marketable securities	¥ (600)	¥ 576	\$ (5,197)
Proceeds from sale of property and equipment	62	58	537
Purchases of property and equipment	(714)	(1,197)	(6,185)
Proceeds from maturity or sale of investments in securities	8,859	994	76,747
Purchases of investments in securities	(0)	(257)	(0)
Decrease in other investments	2,568	178	22,247
Net cash provided by investing activities	10,174	353	88,139
Financing activities			
Proceeds from long-term debt	93,516	90,593	810,153
Payments of principal of long-term debt	(113,437)	(138,244)	(982,734)
(Decrease) increase in short-term loans	(44,597)	4,341	(386,355)
Cash dividends paid by the Company	(4,715)	(11,009)	(40,847)
Other, net	(178)	(12)	(1,542)
Net cash used in financing activities	(69,410)	(54,330)	(601,316)
Effect of exchange rate changes on cash and cash equivalents	221	(38)	1,914
Increase (decrease) in cash and cash equivalents	8,054	(2,203)	69,773
Cash and cash equivalents at beginning of the period	146,383	97,399	1,268,153
Increase in cash and cash equivalents due to inclusion of newly consolidated subsidiaries at beginning of the period	—	1,450	—
Cash and cash equivalents at end of the period	¥ 154,438	¥ 96,646	\$ 1,337,936

Interim Non-Consolidated Balance Sheets

(Unaudited)
ACOM CO., LTD.

September 30	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Assets			
Current assets:			
Cash and cash equivalents	¥ 138,911	¥ 79,246	\$ 1,203,421
Marketable securities	545	28	4,721
Loans receivable	1,406,946	1,571,342	12,188,737
Accounts receivable	41,174	84,739	356,701
Merchandise	1,717	3,721	14,874
Prepaid expenses	1,352	2,242	11,712
Accrued income	10,829	11,808	93,814
Deferred tax assets	58,348	42,990	505,483
Other current assets	16,630	10,698	144,069
Allowance for bad debts	(119,760)	(96,206)	(1,037,511)
Total current assets	1,556,695	1,710,611	13,486,052
Property and equipment:			
Land	6,413	6,488	55,557
Buildings and structures	37,146	40,740	321,805
Equipment	33,922	35,676	293,875
	77,483	82,905	671,255
Accumulated depreciation	(44,393)	(45,573)	(384,588)
Property and equipment, net	33,089	37,331	286,658
Investments and other assets:			
Investments in securities	46,904	83,944	406,341
Investments in and advances to subsidiaries and an affiliate	71,420	53,981	618,729
Telephone rights and other intangible assets	947	991	8,204
Rental deposits	9,230	10,316	79,961
Prepaid pension expenses	2,438	1,237	21,121
Other	6,480	9,985	56,137
Allowance for bad debts	(1,940)	(2,200)	(16,806)
Total investments and other assets	135,481	158,256	1,173,707
Total assets	¥ 1,725,266	¥ 1,906,199	\$ 14,946,426

September 30	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Liabilities and net assets			
Current liabilities:			
Short-term loans	¥ —	¥ 60,000	\$ —
Current portion of long-term debt	235,989	217,685	2,044,433
Accounts payable	477	1,068	4,132
Accrued income taxes	4,174	22,800	36,160
Accrued expenses	9,452	10,812	81,885
Deferred income on installment sales	—	4,574	—
Allowance for loss on debt guarantees	3,650	3,810	31,620
Other current liabilities	3,378	3,504	29,264
Total current liabilities	257,121	324,256	2,227,505
Long-term liabilities:			
Long-term debt	584,597	603,467	5,064,515
Allowance for directors' and corporate auditors' retirement benefits	655	733	5,674
Allowance for loss on interest repayments	424,033	357,500	3,673,507
Deferred tax liabilities	4,807	7,954	41,644
Other long-term liabilities	27	2,294	233
Total long-term liabilities	1,014,120	971,949	8,785,584
Total liabilities	1,271,241	1,296,205	11,013,090
Commitments and contingent liabilities			
Net assets:			
Shareholders' equity:			
Paid-in capital of common stock:			
Authorized: 532,197,400 shares at September 30, 2007 and 2006			
Issued: 159,628,280 shares at September 30, 2007 and 2006	63,832	63,832	552,993
Capital surplus:			
Capital legal reserve	72,322	72,322	626,544
Net gain on sale of treasury stock	3,687	3,688	31,941
Total capital surplus	76,010	76,010	658,494
Earned surplus:			
Earned legal reserve	4,320	4,320	37,425
Retained earnings	321,363	472,735	2,784,050
Total earned surplus	325,684	477,056	2,821,484
Treasury stock, at cost			
2,433,775 shares and 2,433,943 shares at September 30, 2007 and 2006, respectively . . .	(18,507)	(18,508)	(160,330)
Total shareholders' equity	447,020	598,391	3,872,650
Valuation and translation adjustments:			
Net unrealized gains on other securities	7,004	11,602	60,677
Total net assets	454,024	609,994	3,933,327
Total liabilities and net assets	¥ 1,725,266	¥ 1,906,199	\$ 14,946,426

Interim Non-Consolidated Statements of Operations

(Unaudited)

ACOM CO., LTD.

Six-month periods ended September 30	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Operating income:			
Interest on loans receivable	¥ 154,323	¥ 177,020	\$ 1,336,940
Fees from credit card business	2,624	2,955	22,732
Fees from installment sales financing	—	1,913	—
Fees from credit guarantees	5,046	4,780	43,714
Other financial income	230	27	1,992
Sales	171	—	1,481
Other operating income	4,131	4,209	35,787
Total operating income	166,528	190,906	1,442,675
Operating expenses:			
Financial expenses	8,207	8,511	71,099
Cost of sales	246	—	2,131
General and administrative expenses	50,467	60,102	437,208
Provision for bad debts	57,772	49,713	500,493
Provision for loss on debt guarantees	2,593	2,630	22,463
Provision for loss on interest repayments	—	13,155	—
Total operating expenses	119,285	134,113	1,033,396
Operating profit	47,242	56,793	409,269
Other income (expenses):			
Other interest and dividend income	988	919	8,559
Net loss on sale or disposal of property and equipment	(601)	(342)	(5,206)
Net gain on sale of investments in securities	3,471	198	30,070
Loss on revaluation and liquidation of investments in securities	(16,766)	(23)	(145,248)
Special provision for loss on interest repayments	—	(317,061)	—
Other, net	499	666	4,322
Total other expenses, net	(12,408)	(315,642)	(107,493)
Income (loss) before income taxes	34,834	(258,849)	301,775
Income taxes:			
Current	65	22,330	563
Prior	9,060	—	78,489
Deferred	(148)	1,563	(1,282)
Total income taxes	8,976	23,893	77,761
Net income (loss)	¥ 25,857	¥ (282,742)	\$ 224,005
		Yen	U.S. Dollars
Amounts per share:			
Net income (loss) – basic	¥ 164.49	¥ (1,798.69)	\$ 1.42
Cash dividends	50.00	70.00	0.43

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 capital surplus	Earned legal reserve	Retained earnings
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
Balance at March 31, 2007	159,628	¥ 63,832	¥ 72,322	¥ 3,688	¥ 76,010	¥ 4,320	¥ 305,010
Net income	—	—	—	—	—	—	25,857
Cash dividends	—	—	—	—	—	—	(4,715)
Acquisition of treasury stock	—	—	—	—	—	—	—
Exercise of stock options	—	—	—	(0)	(0)	—	—
Effect of business divestiture	—	—	—	—	—	—	(4,788)
Other change during the period	—	—	—	—	—	—	—
Balance at September 30, 2007	159,628	¥ 63,832	¥ 72,322	¥ 3,687	¥ 76,010	¥ 4,320	¥ 321,363

	Thousands of U.S. Dollars					
Balance at March 31, 2007	\$ 552,993	\$ 626,544	\$ 31,950	\$ 658,494	\$ 37,425	\$ 2,642,380
Net income	—	—	—	—	—	224,005
Cash dividends	—	—	—	—	—	(40,847)
Acquisition of treasury stock	—	—	—	—	—	—
Exercise of stock options	—	—	(0)	(0)	—	—
Effect of business divestiture	—	—	—	—	—	(41,479)
Other change during the period	—	—	—	—	—	—
Balance at September 30, 2007	\$ 552,993	\$ 626,544	\$ 31,941	\$ 658,494	\$ 37,425	\$ 2,784,050

	Millions of Yen				
	Total earned surplus	Treasury stock	Total shareholders' equity	Net unrealized gains on other securities	Total net assets
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
Balance at March 31, 2007	¥ 309,331	¥ (18,508)	¥ 430,666	¥ 13,131	¥ 443,797
Net income	25,857	—	25,857	—	25,857
Cash dividends	(4,715)	—	(4,715)	—	(4,715)
Acquisition of treasury stock	—	(0)	(0)	—	(0)
Exercise of stock options	—	1	0	—	0
Effect of business divestiture	(4,788)	—	(4,788)	—	(4,788)
Other change during the period	—	—	—	(6,127)	(6,127)
Balance at September 30, 2007	¥ 325,684	¥ (18,507)	¥ 447,020	¥ 7,004	¥ 454,024

	Thousands of U.S. Dollars				
Balance at March 31, 2007	\$ 2,679,814	\$ (160,339)	\$ 3,730,971	\$ 113,757	\$ 3,844,728
Net income	224,005	—	224,005	—	224,005
Cash dividends	(40,847)	—	(40,847)	—	(40,847)
Acquisition of treasury stock	—	(0)	(0)	—	(0)
Exercise of stock options	—	8	0	—	0
Effect of business divestiture	(41,479)	—	(41,479)	—	(41,479)
Other change during the period	—	—	—	(53,079)	(53,079)
Balance at September 30, 2007	\$ 2,821,484	\$ (160,330)	\$ 3,872,650	\$ 60,677	\$ 3,933,327

The ACOM Group

Consolidated Subsidiaries

DC Cash One Ltd. Nihonbashi Plaza Bldg. 3-4, Nihonbashi 2-chome, Chuo-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Unsecured loan and credit guarantee business Aug. 2001 ¥14,341 million 54.73%
AFRESH CREDIT CO., LTD.*1 ACOM Iidabashi Bldg. 10-10, Iidabashi 2-chome, Chiyoda-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Installment sales finance business Nov. 1971 ¥500 million 100.00%
IR Loan Servicing, Inc. Trusty Koujimachi Bldg. 4, Koujimachi 3-chome, Chiyoda-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Loan servicing business Jun. 2000 ¥520 million 80.00%
RELATES CO., LTD. Tokyo Dia Building No.3 28-25, Shinkawa 1-chome, Chuo-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Entrusted with call center functions of banks, etc. Mar. 1998 ¥300 million 100.00%
AC Ventures Co., Ltd. ACOM Shinbashi Renga-dori Bldg. 14-4, Shinbashi 2-chome, Minato-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Development, investment, promotion and support of venture companies Apr. 1996 ¥100 million 100.00%

ACOM RENTAL CO., LTD. ACOM Shinbashi Bldg. 11-1, Shinbashi 3-chome, Minato-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Comprehensive rental business Oct. 1999 ¥320 million 100.00%
JLA INCORPORATED *2 ACOM Iidabashi Bldg. 10-10, Iidabashi 2-chome, Chiyoda-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Interior design, construction of service outlets, and maintenance of buildings and other properties Mar. 1996 ¥7,540 million 100.00%
A B PARTNER CO., LTD. ACOM Fujimi Bldg. 15-11, Fujimi 2-chome, Chiyoda-ku, Tokyo, Japan	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Entrusted back-office (clerical work) services and insurance agency business Nov. 2000 ¥300 million 95.00%
EASY BUY Public Company Limited 11th, 13th Floor, Ramaland Building 952 Rama IV Road, Suriyawongse, Bangrak, Bangkok 10500, Thailand.	Principal Business: Incorporated: Paid-in Capital: Equity Owned by the Company:	Unsecured loan business and hire purchase business in Thailand Sep. 1996 THB 200 million 49.00% *3
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:	— *4 Dec. 1986 US\$34 million 100.00%

*Notes: 1. ACOM CO., LTD. has split up its installment sales finance business, and JCK CREDIT CO., LTD. succeeded to the business as well as changed the name to AFRESH CREDIT CO., LTD. on April 1, 2007.

2. ACOM ESTATE CO., LTD. merged with JLA INCORPORATED as well as ABS CO., LTD. and changed its corporate name into JLA INCORPORATED on April 1, 2007.

3. 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.

4. ACOM (U.S.A.) INC. suspended its operation; therefore, outline of its business is omitted above.

5. Due to the merger with UFJ NICOS Co., Ltd., DC Card Co., Ltd. is no longer equity-method affiliate of ACOM CO., LTD.; for a reason of drop in possessed proportion of right to vote.

6. AC Ventures Sixth Investment Partnership was established on July 25, 2007 as an investment partnership.

Board of Directors

As of September 30, 2007

Directors

Chairman

Kyosuke Kinoshita

Deputy Chairman

Yuji Ohashi

President

Shigeyoshi Kinoshita

Senior Managing Director

Kazuhiro Shimada

Managing Director

Shigeru Akaki

Junya Fukuda

Osamu Moriya

Satoru Tomimatsu

Kiyoshi Tachiki

Shozo Tanaka

Director

Katsunori Nagayasu (Outside)

Statutory Auditors

Tatsuaki Murata

Satoshi Ito (Independent)

Minoru Ikeda (Independent)

Norikatsu Takahashi (Independent)

Executive Officers

Chief Executive Officer

Shigeyoshi Kinoshita

Senior Executive Managing Officer

Kazuhiro Shimada

Corporate Planning Department

Overseas Business Development

Department

Credit Administration Department

Executive Managing Officer

Shigeru Akaki

Human Resources Department

General Affairs Department

Corporate Management Department

Junya Fukuda

System Development &

Administration Department

Customer Relations Department

Osamu Moriya

Internal Audit Department

Compliance Department

Employment Counseling Office

Satoru Tomimatsu

Head of Credit Business Promotion Division

Advertising Department

Credit Business Branch Operations Department

ACM Operation Department

Call Center Department

Credit Counseling Department

Affinity Card Promotion Department

Credit Business Management Department

Compliance for Credit Business Promotion Office

Kiyoshi Tachiki

Credit Marketing Department

Business Process Planning Department

Guarantee Business Department

Shozo Tanaka

Head of Credit Supervision Division

Credit Supervision Department I

Credit Supervision Department II

Compliance for Credit Supervision Office

Shigeru Sato

Treasury Department

Public Relations Department

Executive Officer

Masahiko Shinshita

Tsukasa Ashizuka

Etsuro Tabuchi

Kazuo Fukumoto

Akihiko Hyodo

Tatsuo Taki

Corporate Information

As of September 30, 2007

Company Name	ACOM CO., LTD.	Number of Employees	2,801
Incorporated	October 23, 1978	Head Office	1-1, Marunouchi 2-chome,
Established	April 2, 1936		Chiyoda-ku, Tokyo 100-8307, Japan
Paid-in Capital	¥63,832 million	Independent Auditors	ERNST & YOUNG SHINNIHON
Business Outline	Loan, Credit Card, and Guarantee		

Investor Information

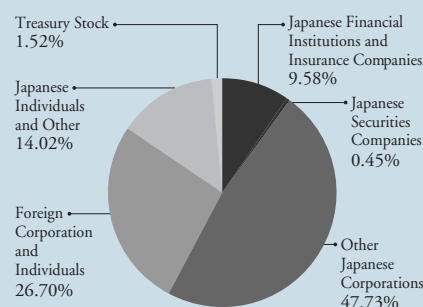
As of September 30, 2007

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.*	18,824,701	11.98
Maruito Co., Ltd.	12,553,343	7.99
Kinoshita Memorial Foundation	9,219,232	5.86
State Street Bank and Trust Company	4,366,989	2.78
Maruito Shoten Co., Ltd.	3,873,320	2.46
Kyosuke Kinoshita	3,240,321	2.06
Katsuhiko Kinoshita	3,230,368	2.06
Shigeyoshi Kinoshita	3,220,164	2.05

*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. OTC (Over-the-Counter) Market

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 27, 2007

Number of Stock Issued:
 159,628,280

Number of Shareholders:
 12,579

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
 E-mail: ir@acom.co.jp

