

DATA BOOK

Quarterly Report

The First Quarter Report for The Fiscal Year Ending March, 2005

ACOM CO., LTD.

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Notes to DATA BOOK

Note:1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

Note:2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

Note:3. That the average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen.

Note:4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.

Note:5. Estimated growth ratio from year to year have been calculated based on the amount in yen.

Note:6. "(E)" indicates estimates.

Note:7. "C.R." indicates composition ratio.

1. Income and Expenses (Consolidated)

(Millions of yen)

	2003/3		2003/6	2003/9	2003/12	2004/3		2004/6		2004/9		2004/12		2005/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	437,572	5.5	109,443	218,875	328,434	434,968	-0.6	107,558	-1.7					421,000	-3.2
Operating Expenses	290,877	19.4	82,225	158,550	232,415	314,577	8.1	73,532	-10.6					291,900	-7.2
Financial Expenses	30,562	2.2	7,117	13,632	20,503	26,910	-11.9	6,002	-15.7					24,200	-10.2
Provision for Bad Debts	115,671	60.5	39,990	72,733	103,381	140,505	21.5	30,545	-23.6					116,700	-16.9
Operating Profit	146,695	-14.3	27,217	60,325	96,019	120,391	-17.9	34,025	25.0					129,100	7.3
Non-operating Income	1,380	-31.9	489	732	1,024	1,297	-6.0	494	1.1					1,000	-21.6
Non-operating Expenses	3,831	166.0	761	1,524	2,118	2,915	-23.9	1,016	33.6					2,500	-15.1
Income Before Extraordinary Items	144,244	-16.1	26,945	59,533	94,925	118,773	-17.7	33,503	24.3					127,600	7.5
Extraordinary Income	5	-99.7	5	183	397	3,331	-	-	-					-	-
Extraordinary Losses	9,836	35.4	83	697	1,001	1,771	-82.0	220	163.8					700	-61.0
Income Before Income Taxes	134,414	-19.5	26,868	59,020	94,322	120,332	-10.5	33,282	23.9					126,900	5.5
Net Income	75,096	-21.5	14,538	32,918	53,212	70,319	-6.4	19,220	32.2					73,500	4.6

2. Operating Income by Segment (Consolidated)

(Millions of yen)

	2003/3		2003/6	2003/9	2003/12	2004/3		2004/6		2004/9		2004/12		2005/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	437,572	5.5	109,443	218,875	328,434	434,968	-0.6	107,558	-1.7					421,000	-3.2
Loan Business	398,057	4.6	98,758	197,486	295,654	391,259	-1.7	96,419	-2.4					378,900	-3.2
Credit Card Business	5,096	35.1	1,423	2,890	4,388	5,876	15.3	1,514	6.4					6,300	7.4
Installment Sales Finance Business	25,725	9.0	6,220	12,144	17,655	22,738	-11.6	4,622	-25.7					16,700	-26.6
Guarantee Business	1,866	483.8	944	2,167	3,450	5,037	169.8	1,666	76.5					7,700	53.4
Loan Servicing Business	925	383.9	527	975	1,648	2,786	201.2	1,899	260.0					3,900	39.7
Rental Business	3,629	-5.8	827	1,687	2,723	3,527	-2.8	841	1.7					4,200	18.4
Others	2,271	-13.8	742	1,523	2,913	3,742	64.8	595	-19.8					3,300	-10.8

3. Receivables Outstanding by Segment (Consolidated)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD%	2004/9	YOY %	2004/12	YOY %	2005/3(E)	YOY %
Receivables Outstanding (Millions of yen)	1,941,244	2.8	1,926,343	1,904,745	1,878,410	1,857,536	-4.3	1,842,057	-4.4	-0.8					1,808,700	-2.6
Loan Business	1,660,256	2.6	1,650,402	1,642,488	1,626,496	1,623,154	-2.2	1,623,535	-1.6	0.0					1,611,500	-0.7
ACOM CO., LTD.	1,652,890	2.2	1,642,098	1,633,600	1,616,518	1,612,799	-2.4	1,611,833	-1.8	-0.1					1,597,200	-1.0
JCK CREDIT CO., LTD.	153	-53.1	128	107	83	66	-56.8	57	-55.4	-13.5					0	-46.8
SIAM A&C CO., LTD.	7,212	382.3	8,175	8,780	9,894	10,289	42.7	11,644	42.4	13.2				14,300	38.8	
Credit Card Business	41,850	30.4	43,603	44,863	45,849	46,731	11.7	47,747	9.5	2.2					54,200	15.9
ACOM MasterCard®	41,114	31.0	42,850	44,087	45,065	45,941	11.7	47,016	9.7	2.3					53,500	16.4
JCK CREDIT CO., LTD.	684	9.6	717	747	756	758	10.8	707	-1.4	-6.7					700	-10.0
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-					-	-
Installment Sales Finance Business	237,948	0.2	230,620	214,738	201,997	181,567	-23.7	165,534	-28.2	-8.8					133,300	-26.6
ACOM CO., LTD.	153,203	-5.0	148,075	137,182	127,965	113,934	-25.6	102,355	-30.9	-10.2					87,700	-23.0
JCK CREDIT CO., LTD.	77,338	10.5	74,499	69,461	66,056	59,785	-22.7	53,685	-27.9	-10.2					35,700	-40.3
SIAM A&C CO., LTD.	7,406	18.3	8,045	8,095	7,974	7,847	6.0	9,493	18.0	21.0					9,900	25.0
Loan Servicing Business	1,189	706.5	1,716	2,655	4,066	6,082	411.1	5,239	205.2	-13.9					9,700	59.9

4. Number of Customer Accounts by Segment (Consolidated)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD%	2004/9	YOY %	2004/12	YOY %	2005/3(E)	YOY %
Loan Business	3,161,304	3.4	3,157,678	3,155,453	3,160,924	3,161,894	0.0	3,177,508	0.6	0.5					3,206,600	1.4
ACOM CO., LTD.	3,032,330	-0.1	3,011,817	2,992,710	2,971,636	2,954,073	-2.6	2,941,271	-2.3	-0.4					2,939,900	-0.5
JCK CREDIT CO., LTD.	1,122	-58.7	965	824	639	422	-62.4	303	-68.6	-28.2					200	-53.3
SIAM A&C CO., LTD.	127,852	544.1	144,896	161,919	188,649	207,399	62.2	235,934	62.8	13.8					266,500	28.5
Credit Card Business	1,021,131	0.5	1,002,011	982,503	972,991	1,071,681	5.0	1,074,324	7.2	0.2					1,318,900	23.1
ACOM MasterCard®	1,014,845	1.1	995,371	975,865	965,914	1,064,492	4.9	1,067,382	7.2	0.3					1,312,000	23.3
JCK CREDIT CO., LTD.	6,004	21.2	6,431	6,431	6,871	6,982	16.3	6,740	4.8	-3.5					6,700	-3.7
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-					-	-
Installment Sales Finance Business	991,162	9.4	991,217	960,210	937,716	886,110	-10.6	874,657	-11.8	-1.3					873,800	-1.4
ACOM CO., LTD.	479,182	-1.5	462,337	436,798	416,494	387,261	-19.2	360,113	-22.1	-7.0					289,500	-25.2
JCK CREDIT CO., LTD.	263,202	6.7	257,168	244,798	237,627	222,424	-15.5	205,681	-20.0	-7.5					158,000	-29.0
SIAM A&C CO., LTD.	248,778	44.3	271,712	278,614	283,595	276,425	11.1	308,863	13.7	11.7					426,300	54.2
Loan Servicing Business	10,540	618.0	12,419	14,851	20,726	31,851	202.2	33,864	172.7	6.3					-	-

Note 1. Loan Business: Number of customer accounts with outstanding balance that includes non-interest bearing balance.

Note 2. Credit Card Business: Number of cardholders.

Note 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

Note 4. Loan Servicing Business: Number of accounts for purchased loans.

5. Income and Expenses (ACOM)

(Millions of yen)

	2003/3		2003/6	2003/9	2003/12	2004/3		2004/6		2004/9	2004/12		2005/3(E)	
		YOY %					YOY %		YOY %			YOY %		YOY %
Operating Income	419,258	4.6	103,737	207,507	311,181	411,799	-1.8	100,865	-2.8				396,700	-3.7
Operating Expenses	276,677	19.3	77,602	149,502	218,429	295,918	7.0	68,185	-12.1				272,100	-8.0
Financial Expenses	29,585	3.4	6,845	13,138	19,803	26,115	-11.7	5,815	-15.1				23,300	-10.8
Provision for Bad Debts	112,108	60.2	38,740	70,211	99,556	135,474	20.8	29,491	-23.9				112,400	-17.0
Other Operating Expenses	134,878	1.2	32,005	66,103	98,435	133,597	-0.9	32,860	2.7				136,400	2.1
Operating Profit	142,581	-15.6	26,134	58,004	92,751	115,880	-18.7	32,680	25.0				124,600	7.5
Non-operating Income	2,118	-0.4	654	1,130	1,609	2,086	-1.5	716	9.4				1,900	-9.8
Non-operating Expenses	197	-51.6	46	114	118	167	-15.0	490	961.4				500	196.5
Income Before Extraordinary Items	144,502	-15.3	26,743	59,020	94,242	117,799	-18.5	32,906	23.0				126,000	7.0
Extraordinary Income	5	202.6	5	183	395	3,198	-	-	-				-	-
Extraordinary Losses	9,925	43.5	101	725	1,044	7,861	-20.8	231	129.2				600	-91.4
Income Before Income Taxes	134,582	-17.8	26,648	58,478	93,593	113,136	-15.9	32,674	22.6				125,400	10.8
Income Taxes, current	68,070	-14.2	10,820	27,890	41,380	54,160	-20.4	3,510	-67.6				45,100	-16.8
Income Taxes, deferred	-10,977	5.9	898	-3,075	-2,080	-6,671	-39.2	9,741	984.3				6,000	-189.1
Net Income	77,489	-18.2	14,929	33,663	54,293	65,648	-15.3	19,422	30.1				74,300	13.2

6. Operating Income by Category (ACOM)

(Millions of yen)

	2003/3		2003/6	2003/9	2003/12	2004/3		2004/6		2004/9	2004/12		2005/3(E)	
		YOY %					YOY %		YOY %			YOY %		YOY %
Operating Income	419,258	4.6	103,737	207,507	311,181	411,799	-1.8	100,865	-2.8				396,700	-3.7
Interest on Loans Receivable	388,483	4.1	95,696	191,358	286,564	379,332	-2.4	93,148	-2.7				365,700	-3.6
Fees from Credit Card Business	4,986	35.0	1,384	2,812	4,268	5,714	14.6	1,487	7.5				6,100	7.2
Fees from Installment Sales Financing	16,166	-0.7	3,753	7,335	10,697	13,799	-14.6	2,783	-25.8				9,700	-29.8
Fees from Credit Guarantees	1,866	483.8	943	2,165	3,448	5,035	169.7	1,571	66.6				7,700	52.9
Sales	105	-	11	50	636	735	600.0	18	59.3				-	-
Others	7,651	4.9	1,948	3,784	5,565	7,181	-6.1	1,855	-4.7				7,500	4.4

7. Receivables Outstanding(ACOM)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD%	2004/9	YOY %	2004/12	YOY %	2005/3(E)	YOY %
Receivables Outstanding (Millions of yen)	1,847,259	2.1	1,833,060	1,814,898	1,789,576	1,772,706	-4.0	1,761,229	-3.9	-0.6					1,738,400	-1.9
Loan Business	1,652,890	2.2	1,642,098	1,633,600	1,616,518	1,612,799	-2.4	1,611,833	-1.8	-0.1					1,597,200	-1.0
Unsecured Loans	1,582,751	2.2	1,572,165	1,564,537	1,549,587	1,548,616	-2.2	1,550,063	-1.4	0.1					1,530,200	-1.2
Consumers	1,582,125	2.2	1,571,626	1,564,092	1,549,197	1,548,274	-2.1	1,549,761	-1.4	0.1					1,530,000	-1.2
Commercials	625	-40.1	538	445	390	341	-45.4	302	-43.9	-11.5					200	-47.4
Secured Loans	70,139	3.2	69,932	69,063	66,930	64,183	-8.5	61,769	-11.7	-3.8					67,000	4.6
Credit Card Business	41,166	30.8	42,886	44,115	45,092	45,973	11.7	47,040	9.7	2.3					53,500	16.3
ACOM MasterCard®	41,114	31.0	42,850	44,087	45,065	45,941	11.7	47,016	9.7	2.3					53,500	16.4
Installment Sales Finance Business	153,203	-5.0	148,075	137,182	127,965	113,934	-25.6	102,355	-30.9	-10.2					87,700	-23.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	524	2.3	524	525	524	527	0.6	529	1.0	0.4					523	-0.8

8. Number of Customer Accounts(ACOM)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD%	2004/9	YOY %	2004/12	YOY %	2005/3(E)	YOY %
Loan Business	3,032,330	-0.1	3,011,817	2,992,710	2,971,636	2,954,073	-2.6	2,941,271	-2.3	-0.4					2,939,900	-0.5
Unsecured Loans	3,017,837	-0.1	2,997,276	2,978,301	2,957,545	2,940,345	-2.6	2,927,931	-2.3	-0.4					2,925,600	-0.5
Consumers	3,017,176	-0.1	2,996,682	2,977,794	2,957,098	2,939,945	-2.6	2,927,581	-2.3	-0.4					2,925,400	-0.5
Commercials	661	-24.2	594	507	447	400	-39.5	350	-41.1	-12.5					200	-50.0
Secured Loans	14,493	4.1	14,541	14,409	14,091	13,728	-5.3	13,340	-8.3	-2.8					14,300	4.2
Credit Card Business	1,015,127	0.3	995,580	976,072	966,120	1,064,699	4.9	1,067,584	7.2	0.3					1,312,200	23.2
ACOM MasterCard®	1,014,845	1.1	995,371	975,865	965,914	1,064,492	4.9	1,067,382	7.2	0.3					1,312,000	23.3
Installment Sales Finance Business	479,182	-1.5	462,337	436,798	416,494	387,261	-19.2	360,113	-22.1	-7.0					289,500	-25.2

Note 1. Loan Business: Number of customer accounts with outstanding balance.

Note 2. ACOM MasterCard®: Number of cardholders.

Note 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

9. Number of New Loan Customers(ACOM)

	2003/3		2004/3					2005/3							
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	2004/9	YOY %	2004/12	YOY %	2005/3(E)	YOY %
Number of New Loan Customers	408,146	-8.0	97,142	187,072	272,784	359,311	-12.0	89,688	-7.7					361,000	0.5
Unsecured Loans	406,693	-8.0	96,805	186,521	272,127	358,570	-11.8	89,586	-7.5					360,000	0.4
Consumers	406,685	-8.0	96,805	186,521	272,127	358,570	-11.8	89,586	-7.5					360,000	0.4
Commercials	8	-57.9	0	0	0	0	-100.0	0	-					-	-
Secured Loans	1,453	7.3	337	551	657	741	-49.0	102	-69.7					1,000	35.0

10. Number of Loan Business Outlets(ACOM)

	2003/3		2004/3					2005/3							
	2003/3	YOY	2003/6	2003/9	2003/12	2004/3	YOY	2004/6	YTD	2004/9	YTD	2004/12	YTD	2005/3(E)	YOY
Number of Loan Business Outlets	1,716	-45	1,722	1,730	1,730	1,699	-17	1,697	-2					1,720	21
Staffed	468	-53	435	410	381	381	-87	356	-25					303	-78
Unstaffed	1,248	8	1,287	1,320	1,349	1,318	70	1,341	23					1,417	99

11. Cash Dispensers, ATMs and MUJINKUN(ACOM)

(Numbers)

	2003/3		2004/3					2005/3							
	2003/3	YOY	2003/6	2003/9	2003/12	2004/3	YOY	2004/6	YTD	2004/9	YTD	2004/12	YTD	2005/3(E)	YOY
Number of Cash Dispensers and ATMs	69,215	19,438	72,215	74,079	74,594	76,282	7,067	79,530	3,248					-	-
Proprietary	2,026	-42	2,032	2,039	2,037	1,961	-65	1,912	-49					1,982	21
Open 365 Days/Year	2,020	-39	2,026	2,033	2,033	1,957	-63	1,908	-49					-	-
Open 24 Hours/Day	1,749	-24	1,756	1,763	1,765	1,705	-44	1,666	-39					-	-
Tie-up	67,189	19,480	70,183	72,040	72,557	74,321	7,132	77,618	3,297					-	-
Others	7,621	10	8,257	8,328	8,374	8,424	803	8,432	8					-	-
Number of MUJINKUN Machines	1,706	-45	1,712	1,720	1,723	1,692	-14	1,691	-1					-	-

Note: "Others" indicates receipt of payment by convenience stores under an agency agreement.

12. Employees(ACOM)

	2003/3		2004/3					2005/3							
	2003/3	YOY	2003/6	2003/9	2003/12	2004/3	YOY	2004/6	YTD	2004/9	YTD	2004/12	YTD	2005/3(E)	YOY
Number of Employees	4,405	39	4,474	4,369	4,298	4,238	-167	4,282	44					4,238	0
Head Office	869	113	909	917	924	932	63	907	-25					903	-29
Credit Supervision related	302	61	334	348	354	345	43	331	-14					335	-10
Financial Service Business Division	3,536	-74	3,565	3,452	3,374	3,306	-230	3,375	69					3,335	29
Contact Center	1,059	724	1,081	985	972	943	-116	932	-11					-	-
Credit Card/Installment Business Dept.	228	-3	308	317	341	346	118	365	19					345	-1
Guarantee Business Dept.	-	-	-	-	-	-	-	40	40					50	50

Note: The number of employees as of September 2002 and March 2003 is adjusted according to organizational change in June 2003.

Trend in Actual Results and Estimates (Non-Consolidated)

13. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate(ACOM)

(Millions of yen)

Effective Annual Interest Rate	2004/3				2004/6				2004/9				2004/12				2005/3(E)			
	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
Loans Receivable Outstanding	2,939,945	100.0	1,548,274	100.0	2,927,581	100.0	1,549,761	100.0									-	-	1,530,000	100.0
28.470% and Higher	100,931	3.4	39,701	2.5	93,997	3.2	37,267	2.4									-	-	29,000	1.9
27.375%	1,759,830	59.9	642,084	41.5	1,762,554	60.2	645,909	41.7									-	-	563,000	36.8
25.000% - 26.500%	545,094	18.5	338,972	21.9	541,614	18.5	343,952	22.2									-	-	360,000	23.5
20.000% - 24.820%	321,498	10.9	312,491	20.2	313,375	10.7	309,426	20.0									-	-	340,000	22.2
18.250% - 19.000%	46,184	1.6	87,939	5.7	44,841	1.5	85,597	5.5									-	-	95,000	6.2
15.000% - 18.000%	52,657	1.8	92,256	6.0	51,607	1.8	90,589	5.8									-	-	100,000	6.6
Less than 15.000%	113,751	3.9	34,827	2.2	119,593	4.1	37,018	2.4									-	-	43,000	2.8
Average Loan Yield	-	-	23.72	-	-	-	23.61	-									-	-	23.21	-

Note: Average Yield = Interest on Loans Receivable/Term Average of Receivable Outstanding at the Beginning of the Year

14. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding(ACOM)

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2004/3				2004/6				2004/9				2004/12				2005/3(E)			
	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
100	440,892	15.0	20,278	1.3	438,167	15.0	20,107	1.3									-	-	20,000	1.3
100 < 300	557,345	18.9	124,248	8.0	547,107	18.7	121,873	7.9									-	-	122,800	8.0
300 < 500	1,298,519	44.2	599,785	38.7	1,298,710	44.3	600,462	38.7									-	-	592,700	38.7
500 < 1,000	359,923	12.3	307,933	20.0	356,139	12.2	304,405	19.6									-	-	304,300	19.9
1,000 <	283,266	9.6	496,029	32.0	287,458	9.8	502,911	32.5									-	-	490,200	32.1
Total	2,939,945	100.0	1,548,274	100.0	2,927,581	100.0	1,549,761	100.0									-	-	1,530,000	100.0

15. Bad Debt Write-offs(ACOM)

[Bad Debt Write-offs]

	2003/3		2004/3					2005/3(E)						
		YOY %	2003/6	2003/9	2003/12		YOY %	2004/6	YOY %	2004/9	YOY %	2004/12	YOY %	
Bad Debt Write-offs (Millions of yen)	81,608	50.4	27,667	57,811	85,375	112,598	38.0	27,888	0.8				113,100	0.5
Loan Business	75,428	47.9	25,555	53,336	78,437	103,093	36.7	25,008	-2.1				101,500	-1.5
Unsecured Loans	75,039	50.9	25,442	51,632	76,647	100,781	34.3	24,834	-2.4				100,700	0.0
Secured Loans	388	-69.9	113	1,703	1,790	2,312	494.8	174	54.0				800	-64.7
ACOM MasterCard®	3,344	89.2	1,173	2,413	3,599	4,745	41.9	1,174	0.0				4,700	-1.9
Installment Sales Finance Business	2,457	66.6	666	1,400	2,130	2,890	17.6	874	31.1				3,100	6.6
Guarantee Business	306	-	268	657	1,201	1,860	506.1	829	209.3				3,800	106.9

[Ratio of Bad Debt Write-offs]

Loan Business (%)	4.56	(1.41)	1.55	3.26	4.84	6.38	(1.82)	1.55	(0.00)				6.34	(-0.04)
Unsecured Loans	4.74	(1.53)	1.62	3.30	4.94	6.50	(1.76)	1.60	(-0.02)				6.57	(0.07)
Secured Loans	0.54	(-1.30)	0.16	2.44	2.64	3.55	(3.01)	0.28	(0.12)				1.19	(-2.36)
ACOM MasterCard®	8.13	(2.50)	2.74	5.47	7.98	10.32	(2.19)	2.49	(-0.25)				8.68	(-1.64)
Installment Sales Finance Business	1.60	(0.69)	0.45	1.02	1.66	2.54	(0.94)	0.85	(0.40)				3.51	(0.97)
Guarantee Business	0.52	(0.39)	0.39	0.82	1.33	1.80	(1.28)	0.73	(0.34)				2.30	(0.50)

Note:1.Ratio of bad debt write-offs

Loan Business = Bad Debt Write-offs of Loan Business / (Receivables Outstanding plus Loans to Borrowers in Bankruptcy or Under Reorganization)

ACOM MasterCard® = Bad Debt Write-offs of ACOM MasterCard® / Card Shopping Receivables

Installment Sales Finance Business = Bad Debt Write-offs of Installment Sales Finance / Installment Receivables

Guarantee Business = Bad Debt Write-offs of Guarantee / (Guaranteed Loan Receivables plus Payments in Subrogation)

Note:2.Figures in brackets indicate year-on-year change in percentage points.

15-2. Unserured Loans Write-offs by Reasons (ACOM)

Based on Receivables Outstanding	2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12		2004/3		2004/6	
	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance
Amount of Bad Debt Write-offs (Thousands of yen)	100.0	347	100.0	355	100.0	359	100.0	363	100.0	384	100.0	390	100.0	392	100.0	395	100.0	413
Personal Bankruptcy	37.5	402	37.2	409	38.5	415	40.6	421	35.6	443	33.8	446	33.2	444	35.4	445	29.4	466
Failure to Locate Borrowers	4.2	350	4.2	362	4.1	359	4.2	366	3.1	379	3.0	383	3.0	388	3.3	388	2.5	385
Borrowers' Inability of Making Repayments, etc.	39.0	368	39.4	375	38.4	376	35.7	372	40.4	393	40.1	398	40.9	402	38.4	401	45.7	427
ACOM's Voluntary Waiver of Repayments	19.3	251	19.2	259	19.0	262	19.5	272	20.9	303	23.1	320	22.9	325	22.9	330	22.4	341

16. Bad Debts(ACOM)

(Millions of yen)

	2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12		2004/3		2004/6	
		%		%		%		%		%		%		%		%		%
Total Amount of Bad Debts	45,819	2.78	50,279	3.00	55,340	3.32	60,491	3.65	61,560	3.74	63,793	3.90	72,465	4.48	79,754	4.93	79,234	4.91
Loans to Borrowers in Bankruptcy or Under Reorganization	8,032	0.49	8,207	0.49	8,339	0.50	9,227	0.56	10,030	0.61	9,065	0.55	9,671	0.60	9,280	0.57	8,985	0.56
Applications for Bankruptcy are Proceeded	3,768	0.23	3,508	0.21	3,008	0.18	3,540	0.21	3,524	0.21	3,436	0.21	3,385	0.21	2,951	0.18	2,363	0.15
Applications for The Civil Rehabilitation are Proceeded	1,837	0.11	2,033	0.12	2,480	0.15	2,853	0.17	3,262	0.20	3,701	0.23	3,843	0.24	3,633	0.22	3,737	0.23
Applications for The Civil Rehabilitation are Determined	324	0.02	481	0.03	635	0.04	815	0.05	1,212	0.07	1,299	0.08	1,553	0.10	1,775	0.11	1,969	0.12
Loans in Arrears	20,684	1.25	25,588	1.53	26,741	1.60	31,128	1.88	30,140	1.83	31,641	1.93	31,349	1.94	36,632	2.27	34,535	2.14
Loans Past Due for Three Months or More	1,581	0.10	687	0.04	1,512	0.09	1,036	0.06	1,882	0.11	1,736	0.11	3,305	0.20	1,638	0.10	2,253	0.14
Restructured Loans	15,521	0.94	15,795	0.94	18,746	1.13	19,099	1.15	19,506	1.19	21,349	1.31	28,138	1.74	32,204	1.99	33,460	2.07

16-2. Loans in Arrears for Less Than 3 Months[excluding balance held by headquarters' collection department](ACOM)

(Millions of yen)

	2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12		2004/3		2004/6	
		%		%		%		%		%		%		%		%		%
11days < 3 months	15,710	0.95	17,879	1.07	18,878	1.14	18,971	1.15	22,901	1.39	23,589	1.44	19,165	1.18	19,475	1.21	19,941	1.24
31days < 3 months	8,434	0.51	7,283	0.44	10,478	0.63	9,761	0.59	11,324	0.69	11,387	0.70	11,623	0.72	11,076	0.69	11,835	0.74
11days < 31 days	7,276	0.44	10,595	0.63	8,400	0.51	9,210	0.56	11,577	0.70	12,201	0.74	7,541	0.46	8,399	0.52	8,105	0.50

17. Allowance for Bad Debts (ACOM)

	2003/3		2003/6		2003/9		2003/12		2004/3		2004/6		2004/9		2004/12		2005/3 (E)	
		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Allowance for Bad Debts (Millions of yen)	107,700	38.6	118,700		119,600		120,900		129,400	20.1	130,700	10.1					127,500	-1.5
Ratio of Allowance for Bad Debts	5.91	-	6.56		6.67		6.83		7.37	-	7.48	-					7.38	-
General Allowance for Bad Debts	67,127	-	76,769		79,834		81,693		82,898	23.5	85,935	11.9					77,700	-6.3
Unsecured Consumer Loans	59,980	-	69,268		71,131		71,345		74,888	24.9	77,827	12.4					69,700	-6.9
Specific Allowance for Bad Debts	40,184	-	40,746		39,318		38,765		44,929	11.8	42,889	5.3					48,300	7.5
Additional Allowance for Bad Debts	30,000	89.9	11,000		11,900		13,200		21,700	-27.7	1,300	-88.2					-1,900	-108.8
Allowance for Loss on Debt Guarantees	474	-	547		989		1,471		1,865	293.5	2,169	296.5					3,100	66.2
Additional Allowance	461	-	73		515		997		1,391	201.7	304	316.4					1,235	-11.2

Note:

Allowance for bad debts

Ratio of allowance for bad debts = _____ x100

Loans receivable outstanding at the fiscal year-end plus Installment receivables(excluding deferred income on installment sales finance)

18. Credit Card Business [ACOM MasterCard®](ACOM)

(Millions of yen)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD %	2004/9	YOY %	2004/12	YOY %	2005/3 (E)	YOY %
Number of Cardholders	1,014,845	1.1	995,371	975,865	965,914	1,064,492	4.9	1,067,382	7.2	0.3					1,312,000	23.3
Number of Accounts with Shopping Receivables	287,999	33.5	274,389	274,499	281,034	336,008	16.7	293,227	6.9	-12.7					-	-
Card Shopping Receivables	41,114	31.0	42,850	44,087	45,065	45,941	11.7	47,016	9.7	2.3					53,500	16.4
Revolving Receivables	36,885	33.0	38,355	39,625	40,613	41,404	12.2	42,014	9.5	1.5					-	-

19. Installment Sales Finance Business(ACOM)

(Millions of yen)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD %	2004/9	YOY %	2004/12	YOY %	2005/3 (E)	YOY %
Number of Customer Accounts	479,182	-1.5	462,337	436,798	416,494	387,261	-19.2	360,113	-22.1	-7.0					289,500	-25.2
Installment Receivables	153,203	-5.0	148,075	137,182	127,965	113,934	-25.6	102,355	-30.9	-10.2					87,700	-23.0
Adjusted Receivables	127,820	-4.2	124,247	115,211	108,196	96,764	-24.3	87,747	-29.4	-9.3					76,500	-20.9
Ratio of Bad Debt Write-offs	1.60	-	0.45	1.02	1.66	2.54	-	0.85	-	-		-	-	-	3.51	-
Number of Merchant Venders	6,066	-	6,116	6,172	6,222	6,225	-	6,252	-	-		-	-	-	-	-

Note 1: Number of customer accounts indicates the number of contracts with receivables outstanding

Note 2: Adjusted Receivables indicate installment receivables excluding deferred income on installment sales finance.

20. Guarantee Business(ACOM)

(Millions of yen)

	2003/3		2004/3					2005/3								
	2003/3	YOY %	2003/6	2003/9	2003/12	2004/3	YOY %	2004/6	YOY %	YTD %	2004/9	YOY %	2004/12	YOY %	2005/3 (E)	YOY %
Number of Customer Accounts with Outstanding Balance	156,256	-	186,982	215,321	244,728	269,977	72.8	293,526	57.0	8.7					428,300	58.7
Loan Guarantee Receivables	57,926	-	68,360	79,040	90,233	100,971	74.3	110,538	61.7	9.5					163,000	61.4

(Reference)

Category criteria of concerning situations of bad debts are as follow;

Loans to borrowers in bankruptcy or under reorganization

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' collection department.

Loans in arrears

Other delinquent loans exclusive of accrued interest.

This category excludes loans on which interest is being waived in support of business restructuring.

Loans past due for three months or more.

Loans past due for three months or more that do not fall into the above two categories.

Restructured loans

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.