

DATA BOOK

The Interim Period Ended September 2002

ACOM CO.,LTD.

October 2002
Code No. 8572

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Notes to DATA BOOK

Notes: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.

- :2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.
- :3. 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, and that the amounts of adjusted per share data have been as a result of rounding.
- :4. The total amounts shown in the tables may do not necessarily aggregate up with the sums of the individual amounts.
- :5. Estimated growth ratio from year to year have been calculated based on the amount in yen.
- :6. Certain amounts in the previous fiscal years have been reclassified to conform with the fiscal year ended March 31,1999.
- :7. The term "non-interest-bearing balance" refers to fractional balances that arise when loan balances paid back by ATM remittance and other means are less than 1,000 yen. From October 2000, non-interest bearing balance and number of account are included in the receivables outstanding and number of customer accounts.
- :8. From the interim accounting period ended September 30, 2001, figures for financial expenses include bond issue expenses.
- :9. "(E)" indicates estimates.
- :10. "yoy p.p." indicates year on year percentage point.

1. Consolidated Subsidiaries and Equity-Method Affiliates

Name of company	Equity owned by ACOM	Summary of business
<Domestic> Consolidated subsidiaries: 10 Equity-method affiliates: 2		
JCK CREDIT CO., LTD.	100%	Installment sales finance and unsecured loan business
IR Loan Servicing, Inc.	60%	Servicing
[Equity-Method Affiliate] ASCOT CO., LTD.	38.25%	Fiduciary business to open up, on the internet, new customers with respect to consumer loans and credit card
[Equity-Method Affiliate] Tokyo-Mitsubishi Cash One Ltd.	35%	Unsecured loan business
ACOM RENTAL CO., LTD.	100%	Comprehensive rental
JLA INCORPORATED	100%	Advertising agency, interior design and construction of service outlets.
ACOM RESEARCH INSTITUTE, INC.	100%	Surveys and research on trend in household expenditures
AJAST Ltd.	25% (75%)	Insurance agency.
ACOM ESTATE CO., LTD.	100%	Management of real estates in Japan
ABS CO., LTD.	0% (100%)	Maintenance of buildings and other properties.
A B PARTNER CO., LTD.	100%	Clerical work and temporary personal services.
AVRS CO., LTD.	100%	---
<Overseas> Consolidated Subsidiaries: 6 Equity-Method Affiliate: 1		
SIAM A&C CO., LTD.	49%	Hire purchase and unsecured loan business in Thailand.
[Equity-Method Affiliate] CHAILEASE ACOM FINANCE CO., LTD.	40%	Hire purchase business in Taiwan.
ACOM CAPITAL CO., LTD.	100%	Financial services for ACOM (Special Purpose Company).
ACOM FUNDING CO., LTD.	100%	Financial services for ACOM (Special Purpose Company).
ACOM PACIFIC, INC.	100%	Lease of health resorts in Guam (U.S.A.)
ACOM (U.S.A.) INC.	100%	---
ACOM INTERNATIONAL, INC.	100%	---

Notes: 1. Figures in parentheses are indirect ownership by ACOM CO., LTD.
2. SIAM A&C CO., LTD. started unsecured loan business in July 2001.
3. Tokyo-Mitsubishi Cash One Ltd. started operation in March 4, 2002.
4. JUKI CREDIT CO., LTD. changed its company name to JCK CREDIT CO., LTD. on September 1, 2001.
5. E*NetCard CO., LTD. changed its company name to ASCOT CO., LTD. on August 1, 2001.
6. ACOM FUNDING CO., LTD. was established on July 10, 2002.
7. AVRS CO., LTD., ACOM (U.S.A.) INC., and ACOM INTERNATIONAL, INC. suspended their operation.

Trend in Actual Results and Estimates (Consolidated)

2. Income and Expenses (Consolidated)

(Millions of yen)

	2002/3				2002/9					2003/3 (E)				
		yoy %	ACOM	Consolidated /Unconsolidated ratio	yoy	yoy %	ACOM	Consolidated /Unconsolidated ratio	yoy	yoy %	ACOM	Consolidated /Unconsolidated ratio		
Operating Income	414,918	10.4	400,818	1.035	217,568	13,842	6.8	209,111	1.040	436,500	21,581	5.2	417,700	1.045
Operating Expenses	243,669	13.1	231,857	-	135,215	18,038	15.4	128,310	-	287,500	43,853	18.0	273,400	-
Provision for Bad Debts	72,100	30.1	69,984	-	48,165	13,661	39.6	46,556	-	103,000	30,925	42.9	101,027	-
Operating Profit	171,248	6.8	168,961	1.014	82,353	-4,196	-4.8	80,801	1.019	149,000	-22,248	-13.0	144,300	1.033
Non-operating Income	2,027	16.1	2,126	-	638	-250	-28.2	993	-	1,100	-896	-44.2	1,840	-
Non-operating Expenses	1,440	15.6	407	-	2,098	1,797	596.7	104	-	3,700	2,318	161.0	140	-
Income Before Extraordinary Items	171,836	6.9	170,680	1.007	80,892	-6,243	-7.2	81,690	0.990	146,400	-25,436	-14.8	146,000	1.003
Income Before Income Taxes	166,880	7.8	163,767	-	77,600	-7,570	-8.9	78,398	-	140,600	-26,216	-15.7	140,200	-
Net Income	95,637	17.5	94,777	1.009	43,604	-5,442	-11.1	45,277	0.963	79,200	-16,437	-17.2	81,000	0.978

3. Operating Income (Consolidated)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	-	-	343,644	-	375,674	9.3	414,918	10.4	217,568	6.8	436,500	5.2
Loan Business	-	-	323,306	-	348,295	7.7	380,553	9.3	198,530	6.0	396,000	4.1
Credit Card Business	-	-	464	-	2,353	407.3	3,771	60.2	2,408	39.5	5,100	34.4
Installment Sales Finance Business	-	-	11,745	-	17,446	48.5	23,595	35.2	12,838	14.1	25,700	8.9
Guarantee Business	-	-	-	-	-	-	319	-	552	788.2	1,600	402.5
Loan Servicing Business	-	-	-	-	-	-	191	-	290	-	800	340.8
Rental Business	-	-	6,719	-	5,569	-17.1	3,853	-30.8	1,827	-5.7	3,800	0.0
Others	-	-	1,407	-	2,009	42.8	2,634	31.1	1,120	-19.0	3,500	34.3

3-2. Composition Ratio of Operating Income (Consolidated)

(%)

	1999/3	2000/3	2001/3	2002/3	2002/9	2003/3 (E)
Operating Income	-	100.0	100.0	100.0	100.0	100.0
Loan Business	-	94.1	92.7	91.7	91.2	90.7
Credit Card Business	-	0.1	0.6	0.9	1.1	1.1
Installment Sales Finance Business	-	3.4	4.7	5.7	5.9	5.9
Guarantee Business	-	-	-	0.1	0.3	0.4
Loan Servicing Business	-	-	-	0.0	0.1	0.2
Rental Business	-	2.0	1.5	0.9	0.9	0.9
Others	-	0.4	0.5	0.7	0.5	0.8

4. Receivables Outstanding by Segment (Consolidated)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Receivables Outstanding (Millions of yen)	-	-	1,478,703	-	1,720,616	16.4	1,888,413	9.8	1,963,814	6.8	1,957,600	3.7
Loans Business	-	-	1,347,757	-	1,497,045	11.1	1,618,660	8.1	1,679,529	5.9	1,660,560	2.6
ACOM CO., LTD.	-	-	1,347,757	-	1,496,237	11.0	1,616,837	8.1	1,675,544	5.7	1,652,800	2.2
JCK CREDIT CO., LTD.	-	-	-	-	808	-	327	-59.5	221	-55.4	140	-54.2
SIAM A&C CO., LTD.	-	-	-	-	-	-	1,495	-	3,763	-	7,580	407.4
Credit Card Business	-	-	6,359	-	19,735	210.3	32,102	62.7	37,844	44.3	42,140	31.4
ACOM MasterCard	-	-	6,167	-	19,157	210.6	31,388	63.8	37,108	45.0	41,100	30.9
JCK CREDIT CO., LTD.	-	-	-	-	405	-	624	54.1	675	28.8	700	13.1
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	300	-
Installment Sales Finance Business	-	-	124,586	-	203,834	63.6	237,502	16.5	246,223	8.8	253,740	6.8
ACOM CO., LTD.	-	-	121,933	-	150,581	23.5	161,247	7.1	162,139	0.6	163,060	1.1
JCK CREDIT CO., LTD.	-	-	-	-	49,112	-	69,996	42.5	76,939	28.0	82,880	18.4
SIAM A&C CO., LTD.	-	-	2,652	-	4,140	56.1	6,258	51.1	7,144	41.4	7,800	24.7
Loan Servicing Business	-	-	-	-	-	-	147	-	216	223.2	1,160	688.4

5. Number of Customer Accounts by Segment (Consolidated)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Loan Business	-	-	2,669,016	-	2,898,760	8.6	3,058,274	5.5	3,123,709	3.5	3,155,220	3.2
ACOM CO., LTD.	-	-	2,669,016	-	2,893,789	8.4	3,035,706	4.9	3,062,976	1.7	3,021,050	-0.5
JCK CREDIT CO., LTD.	-	-	-	-	4,971	-	2,719	-45.3	1,548	-59.3	1,000	-63.2
SIAM A&C CO., LTD.	-	-	-	-	-	-	19,849	-	59,185	-	133,170	570.9
Credit Card Business	-	-	404,941	-	781,590	93.0	1,016,544	30.1	1,058,593	14.4	1,077,850	6.0
ACOM MasterCard	-	-	380,396	-	752,509	97.8	1,004,118	33.4	1,052,558	16.3	1,055,820	5.1
JCK CREDIT CO., LTD.	-	-	-	-	3,238	-	4,952	52.9	5,731	36.3	6,220	25.6
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	15,510	-
Installment Sales Finance	-	-	415,065	-	768,882	85.2	905,725	17.8	974,124	12.6	1,038,730	14.7
ACOM CO., LTD.	-	-	358,400	-	446,217	24.5	486,532	9.0	492,746	3.1	496,350	2.0
JCK CREDIT CO., LTD.	-	-	-	-	212,068	-	246,786	16.4	262,520	14.3	290,160	17.6
SIAM A&C CO., LTD.	-	-	56,665	-	110,597	95.2	172,407	55.9	218,858	39.1	252,210	46.3
Loan Servicing Business	-	-	-	-	-	-	1,468	-	2,507	479.0	-	-

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

:2.ACOM MasterCard: Cardholders.

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

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

Trend in Actual Results and Estimates (Non-Consolidated)

6. Income and Expenses (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	310,521	9.1	341,767	10.1	366,712	7.3	400,818	9.3	209,111	6.1	417,700	4.2
Loan Business	286,359	8.6	316,490	10.5	341,456	7.9	373,235	9.3	194,087	5.5	386,500	3.6
Operating Expenses	183,412	7.9	197,392	7.6	208,205	5.5	231,857	11.4	128,310	15.0	273,400	17.9
Financial Expenses	28,777	-3.6	29,250	1.6	28,933	-1.1	28,622	-1.1	15,230	8.8	30,500	6.6
Provision for Bad Debts	39,755	32.4	47,461	19.4	51,654	8.8	69,984	35.5	46,556	39.1	101,027	44.4
Other Operating Expenses	113,349	3.4	120,432	6.2	127,535	5.9	133,250	4.5	66,524	3.8	141,873	6.5
Operating Profit	127,109	10.9	144,374	13.6	158,507	9.8	168,961	6.6	80,801	-5.6	144,300	-14.6
Non-operating Income	1,324	-12.7	1,319	-0.4	1,670	26.6	2,126	27.3	993	8.4	1,840	-12.1
Non-operating Expenses	993	-21.0	2,958	197.9	1,115	-62.3	407	-63.5	104	-23.4	140	-64.8
Loss on Revaluation of Marketable Securities	330	-60.9	622	88.1	-	-	-	-	-	-	-	-
Income Before Extraordinary Items	127,440	10.9	142,735	12.0	159,062	11.4	170,680	7.3	81,690	-5.4	146,000	-14.5
Extraordinary Income	28	153.8	656	-	1,561	137.8	1	-99.9	0	-95.1	0	-95.1
Extraordinary Losses	4,418	-55.4	3,178	-28.1	7,708	142.6	6,914	-10.3	3,292	-16.2	5,800	-15.6
Loss on Sales of Fixed Assets	2,027	-73.4	2,085	2.9	3,854	84.8	5,579	44.8	2,230	-35.8	4,330	-22.3
Loss on Revaluation of Investments in Securities	549	-44.6	106	-80.7	1,340	-	411	-69.3	578	459.0	600	45.8
Income Before Income Taxes	123,049	17.2	140,213	13.9	152,915	9.1	163,767	7.1	78,398	-4.9	140,200	-14.4
Income Taxes, current	66,550	9.2	69,030	3.7	74,950	8.6	79,360	5.9	37,900	-6.3	70,350	-11.4
Enterprise Taxes	13,150	6.6	13,220	0.5	14,350	8.5	16,960	18.2	8,100	-6.1	15,050	-11.3
Income Taxes, deferred	-	-	-2,854	-	-2,791	-2.2	-10,370	271.4	-4,779	-15.5	-11,150	7.5
Net Income	56,499	28.3	74,038	31.0	80,757	9.1	94,777	17.4	45,277	-5.1	81,000	-14.5

Trend in Actual Results and Estimates (Non-Consolidated)

7. Operating Income (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	310,521	9.1	341,767	10.1	366,712	7.3	400,818	9.3	209,111	6.1	417,700	4.2
Loan Business	286,359	8.6	316,490	10.5	341,456	7.9	373,235	9.3	194,087	5.5	386,500	3.6
Unsecured Loans	278,684	8.6	308,205	10.6	333,349	8.2	365,091	9.5	189,912	5.6	378,000	3.5
Consumers	278,452	8.5	307,697	10.5	332,936	8.2	364,814	9.6	189,817	5.6	377,840	3.6
Commercials	232	-	508	118.8	413	-18.7	277	-32.9	95	-38.8	160	-41.7
Secured Loans	7,675	9.1	8,284	7.9	8,106	-2.2	8,143	0.5	4,174	2.9	8,500	3.6
Credit Card Business	15	99.8	451	-	2,323	414.8	3,692	58.9	2,356	38.9	4,960	34.4
ACOM MasterCard	-	-	428	-	2,298	436.1	3,676	59.9	2,342	38.7	4,950	34.8
Installment Sales Finance Business	8,364	41.1	11,136	33.1	14,287	28.3	16,278	13.9	8,186	2.3	16,340	0.4
Guarantee Business	-	-	-	-	-	-	319	-	552	787.7	1,600	400.3
Rental Business	7,507	-12.1	6,395	-14.8	1,591	-75.1	-	-	-	-	-	-
Audio-Visual Software	4,247	-18.3	3,007	-29.2	1,591	-47.1	-	-	-	-	-	-
Hardware	3,149	-0.8	3,388	7.6	-	-	-	-	-	-	-	-
Other	110	-33.6	-	-	-	-	-	-	-	-	-	-
Sales	1,755	142.7	320	-81.7	103	-67.7	-	-	-	-	-	-
Others	6,519	13.7	6,972	7.0	6,950	-0.3	7,292	4.9	3,929	12.7	8,300	13.8
Collection of Bad Debts Deducted	5,265	11.6	6,134	16.5	6,508	6.1	6,938	6.6	3,311	0.1	7,100	2.4

7-2. Composition Ratio of Operating Income (ACOM)

(%)

	1999/3	2000/3	2001/3	2002/3	2002/9	2003/3 (E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Loan Business	92.2	92.6	93.1	93.1	92.8	92.5
Credit Card Business	0.0	0.1	0.6	0.9	1.1	1.2
Installment Sales Finance Business	2.7	3.3	3.9	4.1	3.9	3.9
Guarantee Business	-	-	-	0.1	0.3	0.4
Rental Business	2.4	1.9	0.5	-	-	-
Sales	0.6	0.1	0.0	-	-	-
Others	2.1	2.0	1.9	1.8	1.9	2.0

8. Operating Expenses (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Expenses	183,412	7.9	197,392	7.6	208,205	5.5	231,857	11.4	128,310	15.0	273,400	17.9
Financial Expenses	28,777	-3.6	29,250	1.6	28,933	-1.1	28,622	-1.1	15,230	8.8	30,500	6.6
Cost of Sales	1,529	167.1	247	-83.8	81	-67.1	-	-	-	-	-	-
Provision for Bad Debts	39,755	32.4	47,461	19.4	51,654	8.8	69,984	35.5	46,556	39.1	101,027	44.4
Bad Debt Write-offs	32,355	17.9	37,461	15.8	44,392	18.5	54,251	22.2	36,974	58.2	81,200	49.7
Additional Allowance for Bad Debts	7,400	184.6	10,000	35.1	7,261	-27.4	15,720	116.5	9,436	-6.6	19,500	24.0
Additional Allowance for Loss on Debt Guarantees	-	-	-	-	-	-	12	-	145	-	327	-
Other Operating Expenses	113,349	3.4	120,432	6.2	127,535	5.9	133,250	4.5	66,524	3.8	141,873	6.5
Personnel Costs	33,179	-5.4	35,200	6.1	34,125	-3.1	35,782	4.9	18,656	4.0	37,900	5.9
Advertising and Promotional Expenses	13,513	-6.3	15,693	16.1	20,216	28.8	19,304	-4.5	8,103	-13.0	17,200	-10.9
Administrative Expenses	14,857	6.2	15,770	6.1	15,242	-3.3	15,487	1.6	7,879	5.7	16,100	4.0
Expenses for Computer Operation and Development	19,189	26.9	18,617	-3.0	20,070	7.8	23,336	16.3	10,530	4.3	24,800	6.3
Fees	8,782	37.0	9,515	8.3	9,761	2.6	11,241	15.2	6,109	9.2	12,500	11.2
Insurance Expenses	3,272	22.3	5,776	76.5	6,578	13.9	6,247	-5.0	4,156	63.4	8,900	43.0
Depreciation Expenses	5,112	5.1	4,741	-7.2	4,211	-11.2	3,829	-9.1	1,679	-10.4	3,500	-8.4
Taxes and Other Public Charges	5,633	7.2	5,737	1.8	6,568	14.5	6,851	4.3	3,512	0.4	7,000	1.6
Others	9,807	-16.8	9,380	-4.4	10,759	14.7	11,169	3.8	5,896	2.4	13,973	25.0

8-2. Ratio of Operating Expenses to Operating Income (ACOM)

(%)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	59.1	-0.6	57.8	-1.3	56.8	-1.0	57.8	1.0	61.4	4.8	65.5	7.7
Financial Expenses	9.3	-1.2	8.6	-0.7	7.9	-0.7	7.1	-0.8	7.3	0.2	7.3	0.2
Cost of Sales	0.5	0.3	0.1	-0.4	0.0	-0.1	-	-	-	-	-	-
Provision for Bad Debts	12.8	2.2	13.9	1.1	14.1	0.2	17.5	3.4	22.3	5.3	24.2	6.7
Bad Debt Write-offs	10.4	0.7	11.0	0.6	12.1	1.1	13.6	1.5	17.7	5.8	19.5	5.9
Additional Allowance for Bad Debts	2.4	1.5	2.9	0.5	2.0	-0.9	3.9	1.9	4.5	-0.6	4.7	0.8
Additional Allowance for Loss on Debt Guarantees	-	-	-	-	-	-	0.0	0.0	0.1	0.1	0.1	0.1
Other Operating Expenses	36.5	-1.9	35.2	-1.3	34.8	-0.4	33.2	-1.6	31.8	-0.7	34.0	0.8
Personnel Costs	10.7	-1.6	10.3	-0.4	9.3	-1.0	8.9	-0.4	8.9	-0.2	9.1	0.2
Advertising and Promotional Expenses	4.3	-0.8	4.6	0.3	5.5	0.9	4.8	-0.7	3.9	-0.8	4.1	-0.7
Administrative Expenses	4.8	-0.1	4.6	-0.2	4.2	-0.4	3.9	-0.3	3.8	0.0	3.9	0.0
Expenses for Computer Operation and Development	6.2	0.9	5.4	-0.8	5.5	0.1	5.8	0.3	5.0	-0.1	5.9	0.1
Fees	2.8	0.5	2.8	0.0	2.7	-0.1	2.8	0.1	2.9	0.1	3.0	0.2
Insurance Expenses	1.1	0.2	1.7	0.6	1.8	0.1	1.6	-0.2	2.0	0.7	2.1	0.5
Depreciation Expenses	1.6	-0.1	1.4	-0.2	1.1	-0.3	0.9	-0.2	0.8	-0.2	0.8	-0.1
Taxes and Other Public Charges	1.8	0.0	1.7	-0.1	1.8	0.1	1.7	-0.1	1.7	-0.1	1.7	0.0
Others	3.2	-0.9	2.7	-0.5	2.9	0.2	2.8	-0.1	2.8	-0.1	3.4	0.6

Note: Ratio of operating expenses to operating income = Operating expenses / Operating income

9. Receivables Outstanding (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Receivables Outstanding (Millions of yen)	1,297,689	13.1	1,476,050	13.7	1,666,149	12.9	1,809,564	8.6	1,874,853	5.8	1,857,000	2.6
Loans Business	1,206,401	11.4	1,347,757	11.7	1,496,237	11.0	1,616,837	8.1	1,675,544	5.7	1,652,800	2.2
Unsecured Loans	1,133,197	11.6	1,273,899	12.4	1,428,196	12.1	1,548,894	8.5	1,605,844	5.7	1,580,100	2.0
Consumers	1,131,255	11.4	1,271,865	12.4	1,426,696	12.2	1,547,850	8.5	1,605,029	5.7	1,579,600	2.1
Commercials	1,941	-	2,034	4.8	1,499	-26.3	1,043	-30.4	814	-35.6	500	-52.1
Secured Loans	73,204	7.9	73,857	0.9	68,041	-7.9	67,942	-0.1	69,700	5.2	72,700	7.0
Real Estate Card Loan	42,744	15.1	45,454	6.3	49,663	9.3	53,509	7.7	55,830	8.4	-	-
Credit Card Business	135	42.5	6,359	-	19,330	204.0	31,478	62.8	37,168	44.6	41,140	30.7
ACOM MasterCard	-	-	6,167	-	19,157	210.6	31,388	63.8	37,108	45.0	41,100	30.9
Installment Sales Finance Business	91,152	42.9	121,933	33.8	150,581	23.5	161,247	7.1	162,139	0.6	163,060	1.1
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	442	6.5	479	8.4	496	3.5	512	3.2	527	4.2	526	2.7
					(513)	(7.1)	(541)	(5.5)	(556)	(4.5)		

<Reference>

Guaranteed loans receivable	-	-	-	-	-	-	9,539	-	32,235	-	60,100	530.1
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Note: The figures in brackets represent the amounts of loans exclusive of non-interest-bearing balance.

10. Number of Customer Accounts (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Loan Business	2,572,127	4.6	2,669,016	3.8	2,893,789	8.4	3,035,706	4.9	3,062,976	1.7	3,021,050	-0.5
Unsecured Loans	2,559,255	4.6	2,655,803	3.8	2,880,304	8.5	3,021,780	4.9	3,048,748	1.6	3,006,170	-0.5
Consumers	2,558,273	4.6	2,654,651	3.8	2,879,293	8.5	3,020,908	4.9	3,047,976	1.7	3,005,510	-0.5
Commercials	982	-	1,152	17.3	1,011	-12.2	872	-13.7	772	-18.6	660	-19.7
Secured Loans	12,872	9.5	13,213	2.6	13,485	2.1	13,926	3.3	14,228	4.3	14,880	6.9
Credit Card Business	22,132	-	404,941	-	778,352	92.2	1,011,592	30.0	1,052,862	14.3	1,056,120	4.4
ACOM MasterCard	-	-	380,396	-	752,509	97.8	1,004,118	33.4	1,052,558	16.3	1,055,820	5.1
Installment Sales Finance	286,327	31.7	358,400	25.2	446,217	24.5	486,532	9.0	492,746	3.1	496,350	2.0

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

:2.ACOM MasterCard: Cardholders.

:3.Others: "ACOSIS," a system for settling Internet shopping transaction and others.

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

:5.The figures in brackets represent the number of loan customer accounts exclusive of non-interest-bearing balance.

Trend in Actual Results and Estimates (Non-Consolidated)

11. Number of New Loan Customers (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of New Loan Customers	453,123	-5.0	427,886	-5.6	443,100	3.6	443,538	0.1	214,944	-7.1	426,210	-3.9
Unsecured Loans	452,770	-5.0	427,367	-5.6	442,110	3.4	442,184	0.0	214,164	-7.2	425,010	-3.9
Consumers	452,747	-5.0	427,345	-5.6	442,092	3.5	442,165	0.0	214,158	-7.2	425,000	-3.9
Commercials	23	155.6	22	-4.3	18	-18.2	19	5.6	6	50.0	10	-31.6
Secured Loans	353	29.3	519	47.0	990	90.8	1,354	36.8	780	21.5	1,200	-11.4

12. Number of Loan Business Outlets (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy		yoy		yoy		yoy		ytd		yoy
Number of Loan Business Outlets	1,521	395	1,635	114	1,741	106	1,761	20	1,759	-2	1,764	3
Staffed	509	-7	512	3	521	9	521	0	513	-8	503	-18
Unstaffed	1,012	402	1,123	111	1,220	97	1,240	20	1,246	6	1,261	21

13. MUJINKUN (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy		yoy		yoy		yoy		ytd		yoy
Number of MUJINKUN Outlets	1,507	401	1,623	116	1,733	110	1,749	16	1,748	-1	1,756	7
Number of MUJINKUN Machines	1,509	401	1,625	116	1,735	110	1,751	16	1,749	-2	1,757	6

14. Cash Dispensers and ATMs (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy		yoy		yoy		yoy		ytd		yoy
Number of Cash Dispensers and ATMs	14,594	2,543	18,478	3,884	30,819	12,341	49,777	18,958	66,305	16,528	-	-
Proprietary	1,824	403	1,944	120	2,053	109	2,068	15	2,071	3	2,076	8
Open 365 Days/Year	1,814	404	1,937	123	2,046	109	2,059	13	2,062	3	-	-
Open 24 Hours/Day	1,507	405	1,633	126	1,755	122	1,773	18	1,777	4	-	-
Tie-up	12,770	2,140	16,534	3,764	28,766	12,232	47,709	18,943	64,234	16,525	-	-
Others	-	-	-	-	7,611	7,611	7,611	0	7,611	0	-	-

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

15. Employees (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy		yoy		yoy		yoy		ytd		yoy
Number of Employees	4,258	-29	4,314	56	4,321	7	4,366	45	4,552	186	4,349	-17
Head Office	664	39	658	-6	653	-5	670	17	749	79	770	100
Financial Service Business Division	3,468	95	3,552	84	3,668	116	3,696	28	3,803	107	3,579	-117
Contact Center	-	-	-	-	-	-	335	335	755	420	-	-
Installment Sales Finance	180	46	200	20	216	16	231	15	240	9	235	4

16. Average Loan yield (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		ytd p.p.		yoy p.p.
Average yield	25.08	-0.43	24.86	-0.22	24.08	-0.78	23.80	-0.28	23.59	-0.21	23.36	-0.44
Unsecured Loans	26.02	-0.50	25.70	-0.32	24.75	-0.95	24.32	-0.43	24.08	-0.24	23.86	-0.46
Consumers	26.02	-0.50	25.70	-0.32	24.76	-0.94	24.32	-0.44	24.08	-0.24	23.86	-0.46
Commercials	24.43	8.98	24.08	-0.35	22.88	-1.20	21.59	-1.29	20.23	-1.36	19.62	-1.97
Secured Loans	10.88	0.20	11.20	0.32	11.33	0.13	12.13	0.80	12.17	0.04	12.08	-0.05

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

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

	1999/3				2000/3				2001/3				2002/3				2002/9				2003/3 (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.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
Loans Receivable Outstanding	2,558,273	100.0	1,131,255	100.0	2,654,651	100.0	1,271,865	100.0	2,879,293	100.0	1,426,696	100.0	3,020,908	100.0	1,547,850	100.0	3,047,976	100.0	1,605,029	100.0	-	-	1,579,600	100.0
28.470% and Higher	480,296	18.8	173,549	15.3	318,704	12.0	119,221	9.4	222,747	7.7	82,965	5.8	167,997	5.6	62,372	4.0	145,865	4.8	55,275	3.4	-	-	44,200	2.8
27.375%	1,279,140	50.0	454,270	40.2	1,459,659	55.0	536,453	42.2	1,541,140	53.5	554,181	38.8	1,665,353	55.1	597,408	38.6	1,705,064	55.9	628,301	39.1	-	-	625,400	39.6
25.000% - 26.500%	551,932	21.6	297,550	26.3	550,454	20.7	304,112	23.9	641,763	22.3	332,986	23.3	644,128	21.3	349,436	22.6	633,489	20.8	355,987	22.2	-	-	344,400	21.8
20.000% - 24.820%	177,486	6.9	159,279	14.1	223,033	8.4	204,425	16.1	330,606	11.4	282,329	19.9	376,548	12.5	332,221	21.5	384,315	12.6	346,075	21.6	-	-	342,800	21.7
18.250% - 19.000%	2,108	0.1	2,189	0.2	19,216	0.7	37,612	2.9	37,623	1.3	71,366	5.0	49,736	1.7	93,180	6.0	53,687	1.8	99,711	6.2	-	-	101,100	6.4
15.000% - 18.000%	22,643	0.9	33,176	2.9	33,481	1.3	57,751	4.5	52,370	1.9	90,123	6.3	58,501	1.9	98,799	6.4	61,210	2.0	103,574	6.5	-	-	104,300	6.6
Less than 15.000%	44,668	1.7	11,241	1.0	50,104	1.9	12,288	1.0	53,044	1.9	12,744	0.9	58,645	1.9	14,431	0.9	64,346	2.1	16,102	1.0	-	-	17,400	1.1

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

	1999/3				2000/3				2001/3				2002/3				2002/9				2003/3 (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.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
10	295,297	11.5	20,481	1.8	288,843	10.9	20,133	1.6	372,972	13.0	19,576	1.4	438,426	14.5	20,039	1.3	423,177	13.9	19,259	1.2	-	-	17,300	1.1
10 < 30	583,877	22.8	131,855	11.7	568,346	21.4	128,577	10.1	570,692	19.8	129,995	9.1	558,095	18.5	127,094	8.2	545,674	17.9	124,373	7.8	-	-	116,900	7.4
30 < 50	1,282,495	50.1	586,541	51.8	1,327,624	50.0	609,559	47.9	1,385,383	48.1	637,882	44.7	1,396,722	46.2	643,286	41.6	1,420,029	46.6	656,692	40.9	-	-	639,700	40.5
50 < 100	344,039	13.5	303,527	26.8	372,173	14.0	329,124	25.9	386,856	13.4	338,669	23.7	387,674	12.9	333,173	21.5	393,368	12.9	337,501	21.0	-	-	331,700	21.0
100 <	52,565	2.1	88,850	7.9	97,665	3.7	184,470	14.5	163,390	5.7	300,571	21.1	239,991	7.9	424,257	27.4	265,728	8.7	467,202	29.1	-	-	474,000	30.0
Total	2,558,273	100.0	1,131,255	100.0	2,654,651	100.0	1,271,865	100.0	2,879,293	100.0	1,426,696	100.0	3,020,908	100.0	1,547,850	100.0	3,047,976	100.0	1,605,029	100.0	-	-	1,579,600	100.0

19. Bad Debt Write-offs (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Bad Debt Write-offs (Millions of yen)	32,355	17.9	37,461	15.8	44,392	18.5	54,251	22.2	36,974	58.2	81,200	49.7
Loans Receivable	31,778	17.5	36,739	15.6	42,847	16.6	51,003	19.0	34,319	56.0	75,500	48.2
Unsecured Loans	31,042	18.5	35,958	15.8	39,839	10.8	49,713	24.8	34,167	61.8	75,200	51.4
Secured Loans	736	-13.0	781	6.1	3,007	284.9	1,290	-57.1	152	-82.7	300	-74.2
ACOM MasterCard	-	-	19	-	511	-	1,767	245.8	1,487	109.4	3,200	84.6
Installment Sales Finance	568	44.8	682	20.2	1,018	49.2	1,475	44.9	1,095	65.9	2,200	51.7
Average Bad Debt Write-off Amounts per Account for Unsecured Loans (Thousands of yen)	298	1.7	324	8.7	319	-1.5	332	4.1	355	9.9	-	-

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	2.63	(0.13)	2.72	(0.09)	2.86	(0.14)	3.15	(0.29)	2.04	(0.65)	4.56	(1.41)
Unsecured Loans	2.74	(0.16)	2.82	(0.08)	2.79	(-0.03)	3.21	(0.42)	2.13	(0.74)	4.76	(1.55)
Secured Loans	1.00	(-0.24)	1.04	(0.04)	4.35	(3.31)	1.84	(-2.51)	0.21	(-1.08)	0.44	(-1.40)
ACOM MasterCard	-	-	0.32	(0.32)	2.67	(2.35)	5.63	(2.96)	4.01	(1.23)	7.93	(2.30)
Installment Sales Finance	0.62	(0.00)	0.57	(-0.05)	0.68	(0.11)	0.91	(0.23)	0.68	(0.27)	1.37	(0.46)

Note:1. Ratio of bad debt write-offs

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

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

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

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

19-2. Allowance for Bad Debts (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	44,300	20.1	54,300	22.6	61,900	14.0	77,700	25.5	87,200	21.1	97,300	25.2
Ratio of Allowance for Bad Debts	3.46	-	3.73	-	3.78	-	4.36	-	4.72	-	5.33	-
General Allowance for Bad Debts	-	-	-	-	-	-	-	-	54,400	-	63,300	-
Unsecured Consumer Loans	-	-	-	-	-	-	-	-	47,900	-	56,000	-
Specific Allowance for Bad Debts	-	-	-	-	-	-	-	-	32,800	-	34,000	-
Additional Allowance for Bad Debts	7,400	184.6	10,000	35.1	7,600	-24.0	15,800	107.9	9,500	-5.9	19,600	24.1
Allowance for Loss on Debt Guarantees	-	-	-	-	-	-	12	-	158	-	340	-
Additional Allowance	-	-	-	-	-	-	12	-	145	-	327	-

Note:

Allowance for bad debts

×100

Ratio of allowance for bad debts =

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

20. Bad Debts (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9	
		%		%		%		%		%
Total Amount of Bad Debts (Note 1)	-	-	34,077	2.53	34,596	2.31	43,691	2.70	50,279	3.00
Loans to Borrowers in Bankruptcy or Under Reorganization	-	-	3,776	0.28	3,650	0.24	7,204	0.45	8,207	0.49
Applications for Bankruptcy are Proceeded	-	-	2,440	0.18	2,549	0.17	3,292	0.20	3,508	0.21
Applications for The Civil Rehabilitation are proceeded	-	-	-	-	-	-	1,659	0.10	2,033	0.12
Applications for The Civil Rehabilitation are determined	-	-	-	-	-	-	131	0.01	481	0.03
Loans in Arrears	-	-	13,408	0.99	16,866	1.13	20,972	1.30	25,588	1.53
Loans Past Due for Three Months or More	-	-	498	0.04	518	0.03	497	0.03	687	0.04
Restructured Loans	-	-	16,394	1.22	13,561	0.91	15,016	0.93	15,795	0.94
Total Amount of Bad Debts (Note 2)	-	-	31,210	2.31	30,971	2.07	39,836	2.46	43,876	2.61
Loans to Borrowers in Bankruptcy or Under Reorganization	-	-	3,776	0.28	3,650	0.24	7,204	0.45	8,207	0.49
Applications for Bankruptcy are Proceeded	-	-	2,440	0.18	2,549	0.17	3,292	0.20	3,508	0.21
Applications for The Civil Rehabilitation are proceeded	-	-	-	-	-	-	1,659	0.10	2,033	0.12
Applications for The Civil Rehabilitation are determined	-	-	-	-	-	-	131	0.01	481	0.03
Loans in Arrears	-	-	2,047	0.15	3,016	0.20	7,837	0.48	7,778	0.46
Loans Past Due for Three Months or More	-	-	7,053	0.52	9,039	0.60	7,954	0.49	10,192	0.61
Restructured Loans	-	-	18,332	1.36	15,265	1.02	16,840	1.04	17,698	1.05

Notes: 1. The figures represent the amounts of loans exclusive of accrued interest as defined under the Company's standard.

2. The figures represent the amounts of loans exclusive of accrued interest as defined under the terms of Japan's tax regulations.

20-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9	
		%		%		%		%		%
11days < 3 months	-	-	9,504	0.70	10,703	0.71	13,605	0.84	17,879	1.07
31days < 3 months	-	-	5,798	0.43	6,269	0.42	7,468	0.46	7,283	0.44
11days < 31 days	-	-	3,706	0.27	4,434	0.30	6,136	0.38	10,595	0.63

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.

21. Funds Procurement (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9			2003/3 (E)		
		C.R.		C.R.		C.R.		C.R.		ytd %	C.R.		yoy %	C.R.
Borrowings	1,191,700	100.0	1,192,926	100.0	1,283,167	100.0	1,417,966	100.0	1,416,169	-0.1	100.0	1,434,600	1.2	100.0
Indirect	1,059,300	88.9	976,926	81.9	971,367	75.7	1,035,186	73.0	1,073,389	3.7	75.8	1,101,800	6.4	76.8
City Banks	16,987	1.4	20,423	1.7	28,798	2.3	37,017	2.6	36,836	-0.5	2.6	-	-	-
Regional Banks	61,618	5.2	49,427	4.1	47,576	3.7	56,634	4.0	63,141	11.5	4.4	-	-	-
Long-term Credit Banks	110,762	9.3	75,810	6.4	67,638	5.3	85,608	6.0	93,108	8.8	6.6	-	-	-
Trust Banks	452,698	38.0	437,622	36.7	457,598	35.7	433,001	30.5	424,345	-2.0	30.0	-	-	-
Foreign Banks	65,000	5.5	49,000	4.1	17,000	1.3	46,000	3.3	66,000	43.5	4.7	-	-	-
Life Insurance Companies	253,177	21.2	256,893	21.5	270,883	21.1	268,215	18.9	267,828	-0.1	18.9	-	-	-
Non-Life Insurance Companies	64,224	5.4	61,845	5.2	55,711	4.3	51,434	3.6	52,454	2.0	3.7	-	-	-
Others	34,834	2.9	25,906	2.2	26,163	2.0	57,277	4.1	69,677	21.6	4.9	-	-	-
Direct	132,400	11.1	216,000	18.1	311,800	24.3	382,780	27.0	342,780	-10.4	24.2	332,800	-13.1	23.2
Straight Bonds	99,900	8.4	160,000	13.4	245,000	19.1	295,000	20.8	305,000	3.4	21.5	-	-	-
Convertible Bonds	-	-	50,000	4.2	50,000	3.9	50,000	3.5	-	-	-	-	-	-
Commercial Paper	27,500	2.3	1,000	0.1	12,000	0.9	10,000	0.7	10,000	0.0	0.7	-	-	-
Securitization of Installment Sales Finance Receivable	5,000	0.4	5,000	0.4	4,800	0.4	3,900	0.3	3,900	0.0	0.3	-	-	-
Others	-	-	-	-	-	-	23,880	1.7	23,880	0.0	1.7	-	-	-
Short-term	142,297	11.9	19,668	1.6	19,188	1.5	13,562	1.0	13,500	-0.5	1.0	13,500	-0.5	0.9
Long-term	1,049,403	88.1	1,173,258	98.4	1,263,980	98.5	1,404,403	99.0	1,402,669	-0.1	99.0	1,421,100	1.2	99.1
Fixed	761,465	63.9	847,114	71.0	978,647	76.3	1,154,619	81.4	1,170,234	1.4	82.6	1,159,700	0.4	80.8
Interest Rate Swaps (Notional)	158,162	13.3	161,398	13.5	88,577	6.9	96,648	6.8	123,765	28.1	8.7	-	-	-
Interest Cap (Notional)	35,000	2.9	35,000	2.9	110,000	8.6	117,000	8.3	117,000	0.0	8.3	-	-	-
Average Interest Rate on Funds Procured During the Year	2.57	-	2.46	-	2.37	-	2.13	-	2.17	-	-	2.15	-	-
Average Nominal Interest Rate on Funds Procured During the Year	2.39	-	2.25	-	2.17	-	1.88	-	1.93	-	-	1.91	-	-
Floating Interest Rate	2.01	-	2.20	-	2.20	-	1.77	-	2.04	-	-	1.95	-	-
Fixed Interest Rate	2.96	-	2.65	-	2.38	-	2.21	-	2.20	-	-	2.20	-	-
Short-term	1.48	-	1.35	-	1.21	-	1.07	-	0.63	-	-	0.68	-	-
Long-term	2.82	-	2.55	-	2.43	-	2.19	-	2.19	-	-	2.17	-	-
Direct	1.71	-	1.72	-	1.76	-	1.88	-	1.86	-	-	1.86	-	-
Indirect	2.63	-	2.58	-	2.52	-	2.21	-	2.27	-	-	2.25	-	-

<Reference>

Term Average of Long-term Prime Rate	2.49	-	2.18	-	2.17	-	1.80	-	1.98	-	-	-	-	-
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Notes: 1. From the interim accounting period ended September 30, 2001, average interest rate on funds procured during the year include bond issue expenses.
2. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

Trend in Actual Results and Estimates (Non-Consolidated)

22. Credit Card Business [ACOM MasterCard] (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Cardholders	-	-	380,396	-	752,509	97.8	1,004,118	33.4	1,052,558	16.3	1,055,820	5.1
Number of Accounts with Shopping Receivables	-	-	40,650	-	115,612	184.4	215,733	86.6	259,558	48.6	-	-
Card Shopping Receivables	-	-	6,167	-	19,157	210.6	31,388	63.8	37,108	45.0	41,100	30.9
Revolving Receivables	-	-	4,025	-	16,123	300.6	27,731	72.0	32,530	50.1	34,100	23.1
Operating Income	-	-	428	-	2,298	436.1	3,676	59.9	2,342	38.7	4,950	34.8
Number of Card Issuance Machines	-	-	354	-	773	-	1,200	-	1,200	-	1,200	-
MUJINKUN	-	-	354	-	582	-	894	-	894	-	894	-
Loan Business Outlets	-	-	0	-	191	-	306	-	306	-	306	-

23. Installment Sales Finance Business (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Customer Accounts	286,327	31.7	358,400	25.2	446,217	24.5	486,532	9.0	492,746	3.1	496,350	2.0
Installment Receivables	91,152	42.9	121,933	33.8	150,581	23.5	161,247	7.1	162,139	0.6	163,060	1.1
Adjusted Receivables	75,272	41.8	100,300	33.2	124,046	23.7	133,409	7.5	134,553	1.2	135,600	1.7
Operating Income	8,364	41.1	11,136	33.1	14,287	28.3	16,278	13.9	8,186	2.3	16,340	0.4
Ratio of Bad Debt Write-offs	0.62	-	0.57	-	0.68	-	0.91	-	0.68	-	1.37	-
Number of Merchant Venders	4,668	-	5,007	-	5,337	-	5,784	-	5,934	-	-	-

Notes : Number of customer accounts are contracts with receivables outstanding

24. Guarantee Business (ACOM)

(Millions of yen)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Accounts with Outstanding Balance	-	-	-	-	-	-	32,432	-	90,623	-	149,940	362.3
Loan Guarantee receivables	-	-	-	-	-	-	9,539	-	32,235	-	60,100	530.1
Income from Guarantee Business	-	-	-	-	-	-	319	-	552	-	1,600	400.3

25. Financial Ratios (ACOM)

	1999/3		2000/3		2001/3		2002/3		2002/9		2003/3 (E)	
		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.
Dividend Pay-out Ratio	11.7	-1.6	10.9	-0.8	11.8	0.9	12.3	0.5	12.9	0.6	14.4	2.1
Shareholders' Equity Ratio	21.4	1.0	25.2	3.8	26.8	1.6	27.7	0.9	29.2	1.9	29.9	2.2
Dividend on Equity	1.9	-0.1	1.9	0.0	1.9	0.0	2.0	0.1	1.9	-0.3	1.8	-0.2
Return on Equity (ROE)	17.8	1.7	19.2	1.4	17.4	-1.8	17.5	0.1	* 15.1	-3.2	13.2	-4.3
Operating Profit to Total Assets	8.4	-0.1	8.7	0.3	8.9	0.2	8.5	-0.4	* 7.7	-1.2	6.8	-1.7
Income Before Extraordinary Items to Total Assets	8.4	-0.1	8.6	0.2	8.9	0.3	8.6	-0.3	* 7.7	-1.3	6.8	-1.8
Return on Assets (ROA)	3.7	0.4	4.5	0.8	4.5	0.0	4.8	0.3	* 4.3	-0.6	3.8	-1.0
Operating Margin	40.9	0.6	42.2	1.3	43.2	1.0	42.2	-1.0	38.6	-4.8	34.5	-7.7
Income Before Extraordinary Items to Operating Income	41.0	0.6	41.8	0.8	43.4	1.6	42.6	-0.8	39.1	-4.7	35.0	-7.6
Net Income Margin	18.2	2.7	21.7	3.5	22.0	0.3	23.6	1.6	21.7	-2.5	19.4	-4.2
Current Ratio	294.5	55.4	368.5	74.0	395.2	26.7	386.1	-9.1	459.6	74.8	464.7	78.6
Fixed Assets Ratio	36.8	-4.8	28.4	-8.4	26.1	-2.3	25.4	-0.7	26.2	0.5	27.0	1.6
Interest Coverage (times)	5.4	0.6	5.9	0.5	6.5	0.6	6.9	0.4	6.3	-0.8	5.7	-1.2

Note: "*" indicates ratios which are converted into annual rates

Trend in Actual Results and Estimates (Non-Consolidated)

26. Per Share Data [Adjusted] (ACOM)

(Yen)

	1998/3	1999/3	2000/3	2001/3	2002/3	2003/3 (E)
Net Income	300.29	385.32	504.93	550.75	647.31	553.72
Dividends	40.00	45.00	55.00	65.00	80.00	80.00
Shareholders' Equity	1,999.12	2,341.59	2,916.96	3,429.24	3,969.80	4,442.06

Note: The figures have been adjusted based on Fiscal Year March 2002.

[Ratio of Increase or Decrease from the Previous Fiscal Year]

(%)

	1998/3	1999/3	2000/3	2001/3	2002/3	2003/3 (E)
Net Income	19.4	28.3	31.0	9.1	17.5	-14.5
Dividends	14.3	12.5	22.2	18.2	23.1	-
Shareholders' Equity	15.3	17.1	24.6	17.6	15.8	11.9

27. Shares Issued (ACOM)

(Thousands)

	1998/3	1999/3	2000/3	2001/3	2002/3	2003/3 (E)
Average Number of Shares Issued During the Year	146,631	146,631	146,631	146,631	146,417	-
Number of Shares Issued at Year-end	146,631	146,631	146,631	146,631	146,283	-

Notes: 1. From the fiscal year ended March 31, 2002, average number of treasury stocks during the year are excluded from the average number of shares issued during the year.

2. From the fiscal year ended March 31, 2002, number of treasury stocks at the year-end are excluded from the number of shares issued at year-end