

DATA BOOK

The Interim Period Ending March 2002

ACOM CO., LTD.

November 2001
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.

: 1 0 . "yoy p.p." indicates year on year percentage point.

: 1 1 . "C.R." indicates composition ratio.

Trend in Actual Results and Estimates (Consolidated)

1. Consolidated Income and Expenses

(Millions of yen)

	2000/3	Consolidated /Unconsolidated ratio	2001/3		Consolidated /Unconsolidated ratio	2001/9			Consolidated /Unconsolidated ratio	2002/3(E)		Consolidated /Unconsolidated ratio	
			yoy %				yoy	yoy %		yoy	yoy %		
Operating Income	343,644	1.005	375,674	9.3	1.024	203,725	20,751	11.3	1.033	416,200	40,525	10.8	1.036
Operating Profit	145,488	1.008	160,310	10.2	1.011	86,549	7,536	9.5	1.011	174,200	13,889	8.7	1.012
Income Before Extraordinary Items	143,703	1.007	160,811	11.9	1.011	87,136	7,765	9.8	1.009	174,400	13,588	8.5	1.002
Income Before Income Taxes	141,229	1.007	154,847	9.6	1.013	85,170	11,155	15.1	1.033	169,700	14,852	9.6	1.014
Net Income	74,352	1.004	81,369	9.4	1.008	49,047	10,605	27.6	1.028	96,700	15,330	18.8	1.004

2. Consolidated Subsidiaries and Equity-Method Affiliates

Name of company	Holding ratio of 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 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 (U.S.A.) INC.	100%	Lease of real estate in the United States of America
ACOM INTERNATIONAL, INC.	100%	Lease of real estate in the United States of America
1990 K PARTNERSHIP	0% (100%)	Lease of real estate in the United States of America
ACOM PACIFIC, INC.	100%	Lease of health resorts in Guam (U.S.A.)

Note: 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. was established on August 9, 2001, which will start operation in February 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. AVRS CO., LTD. suspended its operation on April 30, 2001.

Trend in Actual Results and Estimates (Non-Consolidated)

3. Income and Expenses

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	284,632	10.1	310,521	9.1	341,767	10.1	366,712	7.3	197,148	9.6	401,900	9.6
Loan Business	263,697	10.9	286,359	8.6	316,490	10.5	341,456	7.9	183,905	9.7	373,600	9.4
Operating Expenses	170,029	5.9	183,412	7.9	197,392	7.6	208,205	5.5	111,532	9.6	229,800	10.4
Financial Expenses	29,844	-11.0	28,777	-3.6	29,250	1.6	28,933	-1.1	13,994	-2.9	29,200	0.9
Other Operating Expenses	139,611	10.7	153,105	9.7	167,894	9.7	179,190	6.7	97,537	11.8	200,600	11.9
Operating Profit	114,603	17.2	127,109	10.9	144,374	13.6	158,507	9.8	85,616	9.7	172,100	8.6
Other Income	1,517	-19.7	1,324	-12.7	1,319	-0.4	1,670	26.6	916	37.7	2,200	28.8
Other Expenses	1,256	47.3	993	-21.0	2,958	197.9	1,115	-62.3	136	-41.6	200	-84.7
Loss on Revaluation of Marketable Securities	847	11.2	330	-60.9	622	88.1	-	-	-	-	-	-
Income Before Extraordinary Items	114,863	16.2	127,440	10.9	142,735	12.0	159,062	11.4	86,396	10.1	174,100	9.5
Extraordinary Income	11	-49.8	28	153.8	656	-	1,561	137.8	1	-99.7	1	-99.9
Extraordinary Losses	9,906	-14.3	4,418	-55.4	3,178	-28.1	7,708	142.6	3,929	-34.4	6,700	-12.9
Loss on Sales of Fixed Assets	7,607	-14.5	2,027	-73.4	2,085	2.9	3,854	84.8	3,473	-9.7	5,700	49.5
Loss on Revaluation of Investments in Securities	992	22.2	549	-44.6	106	-80.7	1,340	-	103	-	-	-
Income Before Income Taxes	104,968	20.2	123,049	17.2	140,213	13.9	152,915	9.1	82,468	12.8	167,400	9.5
Income Taxes, current	60,936	20.8	66,550	9.2	69,030	3.7	74,950	8.6	40,430	6.2	77,300	3.1
Enterprise Taxes	12,336	20.5	13,150	6.6	13,220	0.5	14,350	8.5	8,630	18.7	16,600	15.7
Income Taxes, deferred	-	-	-	-	-2,854	-	-2,791	-2.2	-5,654	80.7	-6,200	124.4
Net Income	44,032	19.4	56,499	28.3	74,038	31.0	80,757	9.1	47,693	24.9	96,300	19.2

Trend in Actual Results and Estimates (Non-Consolidated)

4. Operating Income

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	284,632	10.1	310,521	9.1	341,767	10.1	366,712	7.3	197,148	9.6	401,900	9.6
Loan Business	263,697	10.9	286,359	8.6	316,490	10.5	341,456	7.9	183,905	9.7	373,600	9.4
Unsecured Loans	256,662	11.2	278,684	8.6	308,205	10.6	333,349	8.2	179,848	10.0	365,500	9.7
Consumers	256,660	11.2	278,452	8.5	307,697	10.5	332,936	8.2	179,692	10.1	365,200	9.7
Commercials	1	-	232	-	508	118.8	413	-18.7	155	-30.4	300	-31.6
Secured Loans	7,035	1.2	7,675	9.1	8,284	7.9	8,106	-2.2	4,056	-0.7	8,100	0.8
Credit Card Business	7	14.9	15	99.8	451	-	2,323	414.8	1,696	84.8	3,800	62.3
ACOM MasterCard	-	-	-	-	428	-	2,298	436.1	1,688	86.5	3,800	63.4
Installment Sales Finance Business	5,929	21.0	8,364	41.1	11,136	33.1	14,287	28.3	7,999	18.6	16,500	15.7
Guarantee Business	-	-	-	-	-	-	-	-	62	-	300	-
Rental Business	8,538	-7.1	7,507	-12.1	6,395	-14.8	1,591	-75.1	-	-	-	-
Audio-Visual Software	5,198	-10.3	4,247	-18.3	3,007	-29.2	1,591	-47.1	-	-	-	-
Hardware	3,174	11.1	3,149	-0.8	3,388	7.6	-	-	-	-	-	-
Other	166	-69.5	110	-33.6	-	-	-	-	-	-	-	-
Sales	723	-36.3	1,755	142.7	320	-81.7	103	-67.7	-	-	-	-
Others	5,735	6.0	6,519	13.7	6,972	7.0	6,950	-0.3	3,485	3.7	7,700	11.5
Other Financial Income	647	13.3	815	26.0	367	-54.9	74	-79.7	10	-70.9	20	-69.9
Other Operating Income	5,088	5.2	5,704	12.1	6,605	15.8	6,875	4.1	3,474	4.5	7,600	11.5
Collection of Bad Debts Deducted	4,720	6.0	5,265	11.6	6,134	16.5	6,508	6.1	3,308	5.4	7,100	9.3

4-2 Operating Income

[Composition Ratio by Segment]

(%)

	1998/3	1999/3	2000/3	2001/3	2001/9	2002/3(E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Loan Business	92.6	92.2	92.6	93.1	93.3	93.0
Credit Card Business	0.0	0.0	0.1	0.6	0.9	0.9
Installment Sales Finance Business	2.1	2.7	3.3	3.9	4.0	4.1
Guarantee Business	-	-	-	-	0.0	0.1
Rental Business	3.0	2.4	1.9	0.5	-	-
Sales	0.3	0.6	0.1	0.0	-	-
Others	2.0	2.1	2.0	1.9	1.8	1.9

5. Operating Expenses

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Expenses	170,029	5.9	183,412	7.9	197,392	7.6	208,205	5.5	111,532	9.6	229,800	10.4
Financial Expenses	29,844	-11.0	28,777	-3.6	29,250	1.6	28,933	-1.1	13,994	-2.9	29,200	0.9
Cost of Sales	572	-41.4	1,529	167.1	247	-83.8	81	-67.1	-	-	-	-
Other Operating Expenses	139,611	10.7	153,105	9.7	167,894	9.7	179,190	6.7	97,537	11.8	200,600	11.9
Personnel Costs	35,058	1.7	33,179	-5.4	35,200	6.1	34,125	-3.1	17,931	6.7	36,100	5.8
Bad Debt Write-offs	27,433	29.5	32,355	17.9	37,461	15.8	44,392	18.5	23,377	32.6	52,600	18.5
Additional Allowance for Bad Debts	2,600	44.4	7,400	184.6	10,000	35.1	7,261	-27.4	10,100	28.1	10,700	47.3
Advertising and Promotional Expenses	14,419	-2.4	13,513	-6.3	15,693	16.1	20,216	28.8	9,315	-13.1	20,000	-1.1
Administrative Expenses	13,991	2.4	14,857	6.2	15,770	6.1	15,242	-3.3	7,451	-1.6	15,800	3.7
Expenses for Computer Operation and Development	15,120	30.6	19,189	26.9	18,617	-3.0	20,070	7.8	10,093	14.2	23,900	19.1
Fees	6,411	9.1	8,782	37.0	9,515	8.3	9,761	2.6	5,595	17.9	11,600	18.8
Insurance Expenses	2,676	12.1	3,272	22.3	5,776	76.5	6,578	13.9	2,543	24.0	6,300	-5.2
Depreciation Expenses	4,865	1.7	5,112	5.1	4,741	-7.2	4,211	-11.2	1,873	-8.6	3,900	-8.0
Taxes and Other Public Charges	5,254	34.9	5,633	7.2	5,737	1.8	6,568	14.5	3,497	3.9	6,900	4.5
Others	11,781	0.6	9,807	-16.8	9,380	-4.4	10,759	14.7	5,758	2.6	12,800	18.5

5-2 Operating Expenses

[Ratio of Operating Expenses to Operating Income]

(%)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	59.7	-2.4	59.1	-0.6	57.8	-1.3	56.8	-1.0	56.6	0.0	57.2	0.4
Financial Expenses	10.5	-2.4	9.3	-1.2	8.6	-0.7	7.9	-0.7	7.1	-0.9	7.3	-0.6
Cost of Sales	0.2	-0.2	0.5	0.3	0.1	-0.4	0.0	-0.1	-	-	-	-
Other Operating Expenses	49.0	0.2	49.3	0.3	49.1	-0.2	48.9	-0.2	49.5	0.9	49.9	1.0
Personnel Costs	12.3	-1.0	10.7	-1.6	10.3	-0.4	9.3	-1.0	9.1	-0.3	9.0	-0.3
Bad Debt Write-offs	9.6	1.4	10.4	0.8	11.0	0.6	12.1	1.1	11.9	2.1	13.1	1.0
Additional Allowance for Bad Debts	0.9	0.2	2.4	1.5	2.9	0.5	2.0	-0.9	5.1	0.7	2.7	0.7
Advertising and Promotional Expenses	5.1	-0.6	4.3	-0.8	4.6	0.3	5.5	0.9	4.7	-1.3	5.0	-0.5
Administrative Expenses	4.9	-0.4	4.8	-0.1	4.6	-0.2	4.2	-0.4	3.8	-0.4	3.9	-0.3
Expenses for Computer Operation and Development	5.3	0.8	6.2	0.9	5.4	-0.8	5.5	0.1	5.1	0.2	5.9	0.4
Fees	2.3	0.0	2.8	0.5	2.8	0.0	2.7	-0.1	2.8	0.2	2.9	0.2
Insurance Expenses	0.9	0.0	1.1	0.2	1.7	0.6	1.8	0.1	1.3	0.1	1.5	-0.3
Depreciation Expenses	1.7	-0.2	1.6	-0.1	1.4	-0.2	1.1	-0.3	1.0	-0.1	1.0	-0.1
Taxes and Other Public Charges	1.9	0.4	1.8	-0.1	1.7	-0.1	1.8	0.1	1.8	-0.1	1.7	-0.1
Others	4.1	-0.4	3.2	-0.9	2.7	-0.5	2.9	0.2	2.9	-0.2	3.2	0.3

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

6. Receivables Outstanding

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Receivables Outstanding (Millions of yen)	1,147,108	12.4	1,297,689	13.1	1,476,050	13.7	1,666,149	12.9	1,772,580	11.7	1,848,200	10.9
Loans Business	1,083,214	11.3	1,206,401	11.4	1,347,757	11.7	1,496,237	11.0	1,585,718	10.7	1,640,700	9.7
Unsecured Loans	1,015,368	11.7	1,133,197	11.6	1,273,899	12.4	1,428,196	12.1	1,519,481	11.6	1,573,800	10.2
Consumers	1,015,306	11.7	1,131,255	11.4	1,271,865	12.4	1,426,696	12.2	1,518,216	11.6	1,572,800	10.2
Commercials	62	-	1,941	-	2,034	4.8	1,499	-26.3	1,264	-29.2	1,000	-33.3
Secured Loans	67,845	5.1	73,204	7.9	73,857	0.9	68,041	-7.9	66,237	-7.4	66,900	-1.7
Real Estate Card Loan	37,123	8.3	42,744	15.1	45,454	6.3	49,663	9.3	51,486	8.9	52,800	6.5
Credit Card Business	94	43.4	135	42.5	6,359	-	19,330	204.0	25,707	94.0	32,700	69.0
ACOM MasterCard	-	-	-	-	6,167	-	19,157	210.6	25,591	96.0	32,600	70.1
Others	94	43.4	135	42.5	192	41.9	172	-10.1	116	-39.2	100	-49.7
Installment Sales Finance Business	63,799	36.8	91,152	42.9	121,933	33.8	150,581	23.5	161,154	14.7	174,800	16.1
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	415	4.3	442	6.5	479	8.4	496	3.5	506	1.6	515	3.8
							(513)	(7.1)	(532)	(6.8)	(542)	(5.7)
Guarantee loans receivable	-	-	-	-	-	-	-	-	3,924	-	22,700	-

Note: The figure in bracket represents the amounts of loans exclusive of non-interest-bearing balance.

7. Number of Customer Accounts

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Loan Business	2,458,691	7.0	2,572,127	4.6	2,669,016	3.8	2,893,789	8.4	3,013,014	9.8	3,065,800	5.9
Unsecured Loans	2,446,935	7.1	2,559,255	4.6	2,655,803	3.8	2,880,304	8.5	2,999,379	9.9	3,051,900	6.0
Consumers	2,446,922	7.1	2,558,273	4.6	2,654,651	3.8	2,879,293	8.5	2,998,431	9.9	3,051,000	6.0
Commercials	13	-	982	-	1,152	17.3	1,011	-12.2	948	-12.7	900	-11.6
Secured Loans	11,756	4.1	12,872	9.5	13,213	2.6	13,485	2.1	13,635	3.1	13,900	3.4
Credit Card Business	5,492	834.0	22,132	303.0	404,941	-	778,352	92.2	921,316	46.7	1,114,600	43.2
ACOM MasterCard	-	-	-	-	380,396	-	752,509	97.8	905,386	50.6	1,100,000	46.2
Others	5,492	834.0	22,132	303.0	24,545	10.9	25,843	5.3	15,930	-41.0	14,600	-43.3
Installment Sales Finance	217,420	30.8	286,327	31.7	358,400	25.2	446,217	24.5	477,918	16.5	507,000	13.6

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

:2.ACOM MasterCard: Cardholders.

:3.Others: "ACOSIS" A system for settling Internet shopping transaction and other.

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

Trend in Actual Results and Estimates (Non-Consolidated)

8. Number of New Loan Customers

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of New Loan Customers	476,775	-16.0	453,123	-5.0	427,886	-5.6	443,100	3.6	231,308	6.9	451,020	1.8
Unsecured Loans	476,502	-16.0	452,770	-5.0	427,367	-5.6	442,110	3.4	230,666	6.8	450,020	1.8
Consumers	476,493	-16.0	452,747	-5.0	427,345	-5.6	442,092	3.5	230,662	6.8	450,000	1.8
Commercials	9	-	23	155.6	22	-4.3	18	-18.2	4	-50.0	20	11.1
Secured Loans	273	-29.1	353	29.3	519	47.0	990	90.8	642	55.1	1,000	6.0

9. Number of Loan Business Outlets

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy		yoy		yoy		yoy		yoy		yoy
Number of Loan Business Outlets	1,126	303	1,521	395	1,635	114	1,741	106	1,760	57	1,766	25
Staffed	516	-16	509	-7	512	3	521	9	523	8	532	11
Unstaffed	610	319	1,012	402	1,123	111	1,220	97	1,237	49	1,234	14

10. MUJINKUN

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy		yoy		yoy		yoy		yoy		yoy
Number of MUJINKUN Outlets	1,106	324	1,507	401	1,623	116	1,733	110	1,748	54	1,753	20
Number of MUJINKUN Machines	1,108	323	1,509	401	1,625	116	1,735	110	1,750	54	1,755	20

11. Cash Dispensers and ATMs

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy		yoy		yoy		yoy		yoy		yoy
Number of Cash Dispensers and ATMs	12,051	1280	14,594	2,543	18,478	3,884	30,819	12,341	46,126	23,146	-	-
Proprietary	1,421	337	1,824	403	1,944	120	2,053	109	2,069	58	2,074	21
Open 365 Days/Year	1,410	348	1,814	404	1,937	123	2,046	109	2,061	57	-	-
Open 24 Hours/Day	1,102	347	1,507	405	1,633	126	1,755	122	1,770	64	-	-
Tie-up	10,630	943	12,770	2,140	16,534	3,764	28,766	12,232	44,057	23,088	-	-
Others	-	-	-	-	-	-	7,611	7,611	7,611	7,611	-	-

Note: " " indicates agency to receive payment by convenience store.

12. Employees

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy		yoy		yoy		yoy		yoy		yoy
Number of Employees	4,287	-197	4,258	-29	4,314	56	4,321	7	4,495	195	4,349	28
Head Office	625	-90	664	39	658	-6	653	-5	649	38	703	50
Financial Service Business Division	3,373	-40	3,468	95	3,552	84	3,668	116	3,846	157	3,646	-22
Contact Center	-	-	-	-	-	-	-	-	262	262	-	-
Other Business Division	289	-67	126	-163	104	-22	-	-104	-	-	-	-

Notes: 1. With the spin-off of the hardware rental division in April 2000, there is currently no entity that corresponds to the "Other Business Division."

13. Loan Interest Rate

(%)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		ytd p.p.		yoy p.p.
Average Loan Interest Rate during the Fiscal Year	25.51	-0.61	25.08	-0.43	24.86	-0.22	24.08	-0.78	23.95	-0.13	23.79	-0.29
Unsecured Loans	26.52	-0.77	26.02	-0.50	25.70	-0.32	24.75	-0.95	24.50	-0.25	24.30	-0.45
Consumers	26.52	-0.77	26.02	-0.50	25.70	-0.32	24.76	-0.94	24.50	-0.26	24.30	-0.46
Commercials	15.45	-	24.43	8.98	24.08	-0.35	22.88	-1.20	22.13	-0.75	21.67	-1.21
Secured Loans	10.68	-0.15	10.88	0.20	11.20	0.32	11.33	0.13	12.02	0.69	12.20	0.87

14. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate

(Millions of yen)

Effective Annual Interest Rate	1998/3				1999/3				2000/3				2001/3				2001/9				2002/3(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	2,446,922	100.0	1,015,306	100.0	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	2,998,431	100.0	1,518,216	100.0	-	-	1,572,800	100.0
28.470% and Higher	742,372	30.3	258,914	25.5	480,296	18.8	173,549	15.3	318,704	12.0	119,221	9.4	222,747	7.7	82,965	5.8	194,673	6.5	71,955	4.7	-	-	65,400	4.2
27.375%	933,802	38.2	325,964	32.1	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	1,630,216	54.4	585,511	38.6	-	-	543,200	34.5
25.000% - 26.500%	569,011	23.3	285,192	28.1	551,932	21.6	297,550	26.3	550,454	20.7	304,112	23.9	641,763	22.3	332,986	23.3	649,794	21.7	345,370	22.7	-	-	380,200	24.2
20.000% - 24.820%	144,819	5.9	108,842	10.7	177,486	6.9	159,279	14.1	223,033	8.4	204,425	16.1	330,606	11.4	282,329	19.9	368,526	12.3	323,270	21.3	-	-	386,800	24.6
18.250% - 19.000%	1,250	0.0	278	0.0	2,108	0.1	2,189	0.2	19,216	0.7	37,612	2.9	37,623	1.3	71,366	5.0	43,648	1.4	83,023	5.5	-	-	85,300	5.4
15.000% - 18.000%	19,912	0.8	26,718	2.7	22,643	0.9	33,176	2.9	33,481	1.3	57,751	4.5	52,370	1.9	90,123	6.3	56,031	1.9	95,636	6.3	-	-	98,300	6.2
Less than 15.000%	35,756	1.5	9,397	0.9	44,668	1.7	11,241	1.0	50,104	1.9	12,288	1.0	53,044	1.9	12,744	0.9	55,543	1.8	13,448	0.9	-	-	13,600	0.9

15. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding

(Millions of yen)

Classified Receivable Outstanding (Ten thousands of yen)	1998/3				1999/3				2000/3				2001/3				2001/9				2002/3(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	304,341	12.4	21,141	2.1	295,297	11.5	20,481	1.8	288,843	10.9	20,133	1.6	372,972	13.0	19,576	1.4	416,455	13.9	19,546	1.3	-	-	19,400	1.2
10 < 30	583,947	23.9	132,248	13.0	583,877	22.8	131,855	11.7	568,346	21.4	128,577	10.1	570,692	19.8	129,995	9.1	565,853	18.9	129,141	8.5	-	-	128,800	8.2
30 < 50	1,229,782	50.3	560,099	55.2	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	1,416,952	47.3	653,490	43.0	-	-	661,600	42.1
50 < 100	310,838	12.7	272,011	26.8	344,039	13.5	303,527	26.8	372,173	14.0	329,124	25.9	386,856	13.4	338,669	23.7	389,133	12.9	338,134	22.3	-	-	338,000	21.5
100 <	18,014	0.7	29,805	2.9	52,565	2.1	88,850	7.9	97,665	3.7	184,470	14.5	163,390	5.7	300,571	21.1	210,038	7.0	377,903	24.9	-	-	425,000	27.0
Total	2,446,922	100.0	1,015,306	100.0	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	2,998,431	100.0	1,518,216	100.0	-	-	1,572,800	100.0

16. Bad Debt Write-offs and Allowance for Bad Debts

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Bad Debt Write-offs (Millions of yen)	27,433	29.5	32,355	17.9	37,461	15.8	44,392	18.5	23,377	32.6	52,600	18.6
Loans Receivable	27,044	29.6	31,778	17.5	36,739	15.6	42,847	16.6	22,001	28.7	49,300	15.0
Unsecured Loans	26,197	28.4	31,042	18.5	35,958	15.8	39,839	10.8	21,120	26.8	48,200	21.1
Secured Loans	846	49.3	736	-13.0	781	6.1	3,007	284.9	881	102.9	1,100	-65.0
ACOM MasterCard	-	-	-	-	19	-	511	-	710	491.2	1,800	247.1
Installment Sales Finance	392	82.7	568	44.8	682	20.2	1,018	49.2	660	64.4	1,500	54.4

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	2.50	(0.35)	2.63	(0.13)	2.72	(0.09)	2.86	(0.14)	1.39	(0.20)	3.00	(0.14)
Unsecured Loans	2.58	(0.34)	2.74	(0.16)	2.82	(0.08)	2.79	(-0.03)	1.39	(0.17)	3.06	(0.27)
Secured Loans	1.24	(0.37)	1.00	(-0.24)	1.04	(0.04)	4.35	(3.31)	1.29	(0.69)	1.52	(-2.83)
ACOM MasterCard	-	-	-	-	0.32	(0.32)	2.67	(2.35)	2.78	(1.86)	5.45	(2.78)
Installment Sales Finance	0.62	(0.16)	0.62	(0.00)	0.57	(-0.05)	0.68	(0.11)	0.41	(0.12)	0.90	(0.22)

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 Receivable

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

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

16-2. Allowance for Bad Debts

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	36,900	7.6	44,300	20.1	54,300	22.6	61,900	14.0	72,000	15.2	72,600	17.3
Ratio of Allowance for Bad Debts	3.25	-	3.46	-	3.73	-	3.78	-	4.13	-	3.99	-
Deductible	22,888	0.8	27,514	20.2	34,114	24.0	41,595	21.9	48,141	28.3	47,000	13.0
Ratio of Allowance for Bad Debts	2.01	-	2.15	-	2.35	-	2.54	-	2.76	-	2.59	-
Non-deductible	14,011	20.9	16,785	19.8	20,185	20.3	20,304	0.6	23,858	-4.5	25,600	26.1
Ratio of Allowance for Bad Debts	1.23	-	1.31	-	1.39	-	1.24	-	1.37	-	1.41	-
Additional Allowance for Bad Debts	2,600	44.4	7,400	184.6	10,000	35.1	7,600	-24.0	10,100	28.1	10,700	47.3

Note:

$$\text{Ratio of allowance for bad debts} = \frac{\text{The amount of allowance for bad debts}}{\text{Loans receivable outstanding at the fiscal year-end plus Installment sales finance receivable}} \times 100$$

17. Bad Debts

(Millions of yen)

	1999/3		1999/9		2000/3		2000/9		2001/3		2001/9	
		%		%		%		%		%		%
Total Amount of Bad Debts	-	-	33,500	2.61	34,077	2.53	37,649	2.63	34,596	2.31	41,121	2.59
Loans to Borrowers in Bankruptcy or Under Reorganization	-	-	4,310	0.34	3,776	0.28	3,930	0.27	3,650	0.24	5,193	0.33
Loans in Arrears	-	-	12,232	0.95	13,408	0.99	17,027	1.19	16,866	1.13	21,502	1.35
Loans Past Due for Three Months or More	-	-	1,192	0.09	498	0.04	2,271	0.16	518	0.03	473	0.03
Restructured Loans	-	-	15,765	1.23	16,394	1.22	14,420	1.01	13,561	0.91	13,951	0.88

17-2. Loans in Arrears for Less Than 3 Months (excluding balance held by headquarters' collection department)

(Millions of yen)

	1999/3		1999/9		2000/3		2000/9		2001/3		2001/9	
		%		%		%		%		%		%
11days < 3 months	7,481	0.62	10,233	0.80	9,504	0.70 #	13,008	0.91 #	10,703	0.71	11,218	0.71
31 days < 3 months	4,569	0.38	6,400	0.50	5,798	0.43 #	8,329	0.58 #	6,269	0.42	4,754	0.30
11days < 31 days	2,911	0.24	3,833	0.30	3,706	0.27 #	4,679	0.33 #	4,434	0.30	6,463	0.41

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 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.

18. Funds Procurement

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9			2002/3(E)		
		C.R.		C.R.		C.R.		C.R.	yoy %	C.R.		yoy %	C.R.	
Borrowings	1,080,286	100.0	1,191,700	100.0	1,192,926	100.0	1,283,167	100.0	1,346,717	10.3	100.0	1,467,000	14.3	100.0
Indirect	981,586	90.9	1,059,300	88.9	976,926	81.9	971,367	75.7	1,036,917	5.2	77.0	1,073,200	10.5	73.2
City Banks	25,347	2.4	16,987	1.4	20,423	1.7	28,798	2.3	36,900	50.6	2.7	-	-	-
Regional Banks	70,670	6.6	61,618	5.2	49,427	4.1	47,576	3.7	60,369	28.6	4.5	-	-	-
Long-term Credit Banks	102,762	9.5	110,762	9.3	75,810	6.4	67,638	5.3	83,608	23.5	6.2	-	-	-
Trust Banks	408,810	37.8	452,698	38.0	437,622	36.7	457,598	35.7	430,316	-4.1	32.0	-	-	-
Foreign Banks	65,560	6.1	65,000	5.5	49,000	4.1	17,000	1.3	46,000	0.0	3.4	-	-	-
Life Insurance Companies	233,741	21.6	253,177	21.2	256,893	21.5	270,883	21.1	270,023	0.0	20.1	-	-	-
Non-Life Insurance Companies	56,476	5.2	64,224	5.4	61,845	5.2	55,711	4.3	55,341	-8.2	4.1	-	-	-
Others	18,220	1.7	34,834	2.9	25,906	2.2	26,163	2.0	54,360	148.1	4.0	-	-	-
Direct	98,700	9.1	132,400	11.1	216,000	18.1	311,800	24.3	309,800	31.8	23.0	393,800	26.3	26.8
Straight Bonds	32,000	2.9	99,900	8.4	160,000	13.4	245,000	19.1	255,000	41.7	18.9	-	-	-
Convertible Bonds	-	-	-	-	50,000	4.2	50,000	3.9	50,000	0.0	3.7	-	-	-
Commercial Paper	66,700	6.2	27,500	2.3	1,000	0.1	12,000	0.9	-	-	-	-	-	-
Securitization of Installment Sales Finance Receivable	-	-	5,000	0.4	5,000	0.4	4,800	0.4	4,800	-4.0	0.4	-	-	-
Short-term	260,542	24.1	142,297	11.9	19,668	1.6	19,188	1.5	3,625	-70.4	0.3	13,600	-29.1	0.9
Long-term	819,744	75.9	1,049,403	88.1	1,173,258	98.4	1,263,980	98.5	1,343,092	11.1	99.7	1,453,400	15.0	99.1
Fixed	495,561	45.9	761,465	63.9	847,114	71.0	978,647	76.3	1,100,159	20.9	81.7	1,174,000	20.0	80.0
Interest Rate Swaps (Notional)	84,060	7.8	158,162	13.3	161,398	13.5	88,577	6.9	116,995	-29.4	8.7	-	-	-
Interest Cap (Notional)	-	-	35,000	2.9	35,000	2.9	110,000	8.6	117,000	112.7	8.7	-	-	-
Average Interest Rate on Funds Procured During the Year	3.00	-	2.57	-	2.46	-	2.37	-	2.13	-	-	2.16	-	-
Average Nominal Interest Rate on Funds Procured During the Year	2.55	-	2.39	-	2.25	-	2.17	-	1.93	-	-	1.97	-	-
Floating Interest Rate	2.00	-	2.01	-	2.20	-	2.20	-	1.81	-	-	1.78	-	-
Fixed Interest Rate	3.92	-	2.96	-	2.65	-	2.38	-	2.23	-	-	2.26	-	-
Short-term	1.45	-	1.48	-	1.35	-	1.21	-	1.12	-	-	1.13	-	-
Long-term	3.50	-	2.82	-	2.55	-	2.43	-	2.14	-	-	2.17	-	-
Direct	1.36	-	1.71	-	1.72	-	1.76	-	1.89	-	-	1.97	-	-
Indirect	3.10	-	2.63	-	2.58	-	2.52	-	2.20	-	-	2.22	-	-

Note: 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.

19. Credit Card Business [ACOM MasterCard]

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Contracts	-	-	-	-	504,155	-	546,433	8.39	285,859	-2.4	650,000	19.0
New Contracts	-	-	-	-	171,882	-	294,010	71.05	181,932	29.1	308,900	5.1
Accumulated Contracts	-	-	-	-	504,155	-	1,050,588	108.39	1,336,447	67.7	1,700,500	61.9
	-	-	-	-	-	-	9,025	-	30,340	-	-	-
Number of Cardholders	-	-	-	-	380,396	-	752,509	97.82	905,386	50.6	1,100,000	46.2
Card Shopping Receivables	-	-	-	-	6,167	-	19,157	210.60	25,591	96.0	32,600	70.1
Revolving Receivables	-	-	-	-	4,025	-	16,123	300.60	21,665	116.7	26,900	67.3
Operating Income	-	-	-	-	428	-	2,298	436.10	1,688	86.5	3,800	63.4
Number of Card Issuance Machines	-	-	-	-	354	-	773	-	804	-	1,200	-
MUJINKUN	-	-	-	-	354	-	582	-	611	-	939	-
Loan Business Outlets	-	-	-	-	0	-	191	-	193	-	261	-

20. Installment Sales Finance Business

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Customer Accounts	217,420	30.8	286,327	31.7	358,400	25.2	446,217	24.5	477,918	16.5	507,000	13.6
Installment Receivables	63,799	36.8	91,152	42.9	121,933	33.8	150,581	23.5	161,154	14.7	174,800	16.1
Adjusted Receivables	53,080	35.8	75,272	41.8	100,300	33.2	124,046	23.7	132,923	15.1	144,000	16.1
Operating Income	5,929	21.0	8,364	41.1	11,136	33.1	14,287	28.3	7,999	18.6	16,500	15.7
Composition Ratio to Total Operating Income	2.1	-	2.7	-	3.3	-	3.9	-	4.0	-	4.1	-
Ratio of Bad Debt Write-offs	0.62	-	0.62	-	0.57	-	0.68	-	0.41	-	0.90	-
Number of Merchant Venders	4,381	-	4,668	-	5,007	-	5,337	-	5,612	-	-	-
Number of Employees	134	-	180	-	200	-	216	-	224	-	244	-

Note:1. Number of customer accounts are contracts with receivables outstanding

:2. Composition ratio to total operating income = Operating income of installment sales finance / Total operating income

21. Guarantee Business

(Millions of yen)

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Accounts with Outstanding Balance	-	-	-	-	-	-	-	-	13,378	-	68,700	-
Loan Guarantee receivables	-	-	-	-	-	-	-	-	3,924	-	22,700	-
Income from Guarantee Business	-	-	-	-	-	-	-	-	62	-	300	-

22. Financial Ratios

	1998/3		1999/3		2000/3		2001/3		2001/9		2002/3(E)	
		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.
Dividend Pay-out Ratio	13.3	-0.6	11.7	-1.6	10.9	-0.8	11.8	0.9	12.3	0.8	12.2	0.4
Shareholders' Equity Ratio	20.4	0.1	21.4	1.0	25.2	3.8	26.8	1.6	27.3	1.0	27.2	0.4
Dividend on Equity	2.0	0.0	1.9	-0.1	1.9	0.0	1.9	0.0	2.2	0.3	2.0	0.1
Return on Equity (ROE)	16.1	0.6	17.8	1.7	19.2	1.4	17.4	-1.8	18.3	1.2	17.7	0.3
Operating Profit to Total Assets	8.5	0.3	8.4	-0.1	8.7	0.3	8.9	0.2	8.9	-0.1	8.6	-0.3
Income Before Extraordinary Items to Total Assets	8.5	0.2	8.4	-0.1	8.6	0.2	8.9	0.3	9.0	0.0	8.7	-0.2
Return on Assets (ROA)	3.3	0.2	3.7	0.4	4.5	0.8	4.5	0.0	4.9	0.5	4.8	0.3
Operating Margin	40.3	2.4	40.9	0.6	42.2	1.3	43.2	1.0	43.4	0.0	42.8	-0.4
Income Before Extraordinary Items to Operating Income	40.4	2.1	41.0	0.6	41.8	0.8	43.4	1.6	43.8	0.1	43.3	-0.1
Net Income Margin	15.5	1.2	18.2	2.7	21.7	3.5	22.0	0.3	24.2	3.0	24.0	2.0
Current Ratio	239.1	-8.4	294.5	55.4	368.5	74.0	395.2	26.7	384.8	28.3	367.2	-28.0
Fixed Assets Ratio	41.6	-8.4	36.8	-4.8	28.4	-8.4	26.1	-2.3	25.7	-2.3	29.4	3.3
Interest Coverage (times)	4.8	0.9	5.4	0.6	5.9	0.5	6.5	0.6	7.1	0.7	6.9	0.4
Business Operating Cost Ratio	12.6	-0.7	12.6	0.0	12.2	-0.4	11.5	-0.7	10.5	-1.1	11.5	0.0

Note: Business operating cost ratio = $\frac{\text{Other operating expenses}}{\text{Average loans receivable outstanding during the fiscal year} + \text{Installment sales finance receivables (excluding deferred income on installment sales finance)}} \times 100$

Trend in Actual Results and Estimates (Non-Consolidated)

23. Per Share Data (Adjusted)

(Yen)

	1997/3	1998/3	1999/3	2000/3	2001/3	2002/3(E)
Net Income	251.50	300.29	385.32	504.93	550.75	636.90
Dividends	35.00	40.00	45.00	55.00	65.00	80.00
Shareholders' Equity	1,734.16	1,999.12	2,341.59	2,916.96	3,429.24	3,861.48

Note:1.The figures above mentioned is adjusted based on Fiscal Year March 2001.

Note:2.The estimated figures for the year ending March 2002 include 4,669 thousand shares being the number of shares which would have been issued upon full conversion of the outstanding Euro yen convertible bonds, at the current conversion price, and excluded treasury stocks.

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

(%)

	1997/3	1998/3	1999/3	2000/3	2001/3	2002/3(E)
Net Income	16.8	19.4	28.3	31.0	9.1	15.6
Dividends	16.7	14.3	12.5	22.2	18.2	23.1
Shareholders' Equity	14.4	15.3	17.1	24.6	17.6	12.6

24. Shares Issued

(thousands)

	1997/3	1998/3	1999/3	2000/3	2001/3	2002/3(E)
Average Number of Shares Issued During the Year	146,631	146,631	146,631	146,631	146,631	-
Number of Shares Issued at Year-end	146,631	146,631	146,631	146,631	146,631	-