

# DATA BOOK Quarterly Report

The Third Quarter Report for The Fiscal Year Ending March, 2004

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 )

	2002/3		2002/6	2002/9	2002/12	2003/3		2003/6		2003/9		2003/12		2004/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	414,918	10.4	-	217,568	-	437,572	5.5	109,443	-	218,875	0.6	<b>328,434</b>	-	432,600	-1.1
Operating Expenses	243,669	13.1	-	135,215	-	290,877	19.4	82,225	-	158,550	17.3	<b>232,415</b>	-	325,600	11.9
Financial Expenses	29,903	1.1	-	15,704	-	30,562	2.2	7,117	-	13,632	-13.2	<b>20,503</b>	-	27,200	-10.8
Provision for Bad Debts	72,047	37.4	-	48,323	-	115,671	60.5	39,990	-	72,733	50.5	<b>103,381</b>	-	148,600	28.5
Operating Profit	171,248	6.8	-	82,353	-	146,695	-14.3	27,217	-	60,325	-26.7	<b>96,019</b>	-	107,000	-27.0
Non-operating Income	2,027	16.1	-	638	-	1,380	-31.9	489	-	732	14.8	<b>1,024</b>	-	1,100	-13.9
Non-operating Expenses	1,440	15.6	-	2,098	-	3,831	166.0	761	-	1,524	-27.3	<b>2,118</b>	-	2,700	-27.6
Income Before Extraordinary Items	171,836	6.9	-	80,892	-	144,244	-16.1	26,945	-	59,533	-26.4	<b>94,925</b>	-	105,400	-26.9
Extraordinary Income	2,310	35.4	-	0	-	5	-99.7	5	-	183	-	<b>397</b>	-	400	-
Extraordinary Losses	7,266	-5.3	-	3,292	-	9,836	35.4	83	-	697	-78.8	<b>1,001</b>	-	1,400	-86.0
Income Before Income Taxes	166,880	7.8	-	77,600	-	134,414	-19.5	26,868	-	59,020	-23.9	<b>94,322</b>	-	104,400	-22.3
Net Income	95,637	17.5	-	43,604	-	75,096	-21.5	14,538	-	32,918	-24.5	<b>53,212</b>	-	58,100	-22.6

## 2. Operating Income by Segment (Consolidated)

(Millions of yen )

	2002/3		2002/6	2002/9	2002/12	2003/3		2003/6		2003/9		2003/12		2004/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	414,918	10.4	-	217,568	-	437,572	5.5	109,443	-	218,875	0.6	<b>328,434</b>	-	432,600	-1.1
Loan Business	380,553	9.3	-	198,530	-	398,057	4.6	98,758	-	197,486	-0.5	<b>295,654</b>	-	390,400	-1.9
Credit Card Business	3,771	60.2	-	2,408	-	5,096	35.1	1,423	-	2,890	20.0	<b>4,388</b>	-	5,900	15.6
Installment Sales Finance Business	23,595	35.2	-	12,838	-	25,725	9.0	6,220	-	12,144	-5.4	<b>17,655</b>	-	22,800	-11.4
Guarantee Business	319	-	-	552	-	1,866	483.8	944	-	2,167	291.9	<b>3,450</b>	-	4,900	159.4
Loan Servicing Business	191	-	-	290	-	925	383.9	527	-	975	236.3	<b>1,648</b>	-	2,100	132.2
Rental Business	3,853	-30.8	-	1,827	-	3,629	-5.8	827	-	1,687	-7.7	<b>2,723</b>	-	3,500	-3.0
Others	2,634	31.1	-	1,120	-	2,271	-13.8	742	-	1,523	36.0	<b>2,913</b>	-	3,000	33.9

## 3. Receivables Outstanding by Segment (Consolidated)

	2002/3		2003/3					2004/3					2004/3(E)			
		YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD%		YOY %
Receivables Outstanding (Millions of yen)	1,888,413	9.8	-	1,963,814	-	1,941,244	2.8	1,926,343	-	1,904,745	-3.0	<b>1,878,410</b>	-	<b>-3.2</b>	1,880,700	-3.1
Loans Business	1,618,660	8.1	-	1,679,529	-	1,660,256	2.6	1,650,402	-	1,642,488	-2.2	<b>1,626,496</b>	-	<b>-2.0</b>	1,631,850	-1.7
ACOM CO., LTD.	1,616,837	8.1	-	1,675,544	-	1,652,890	2.2	1,642,098	-	1,633,600	-2.5	<b>1,616,518</b>	-	<b>-2.2</b>	1,622,900	-1.8
JCK CREDIT CO., LTD.	327	-59.5	-	221	-	153	-53.1	128	-	107	-51.7	<b>83</b>	-	<b>-45.7</b>	50	-50.2
SIAM A&C CO., LTD.	1,495	-	-	3,763	-	7,212	382.3	8,175	-	8,780	133.3	<b>9,894</b>	-	<b>37.2</b>	8,900	23.5
Credit Card Business	32,102	62.7	-	37,844	-	41,850	30.4	43,603	-	44,863	18.5	<b>45,849</b>	-	<b>9.6</b>	47,300	13.2
ACOM MasterCard®	31,388	63.8	-	37,108	-	41,114	31.0	42,850	-	44,087	18.8	<b>45,065</b>	-	<b>9.6</b>	46,450	13.2
JCK CREDIT CO., LTD.	624	54.1	-	675	-	684	9.6	717	-	747	10.6	<b>756</b>	-	<b>10.6</b>	800	18.1
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance Business	237,502	16.5	-	246,223	-	237,948	0.2	230,620	-	214,738	-12.8	<b>201,997</b>	-	<b>-15.1</b>	198,650	-16.5
ACOM CO., LTD.	161,247	7.1	-	162,139	-	153,203	-5.0	148,075	-	137,182	-15.4	<b>127,965</b>	-	<b>-16.5</b>	125,600	-18.0
JCK CREDIT CO., LTD.	69,996	42.5	-	76,939	-	77,338	10.5	74,499	-	69,461	-9.7	<b>66,056</b>	-	<b>-14.6</b>	64,050	-17.2
SIAM A&C CO., LTD.	6,258	51.1	-	7,144	-	7,406	18.3	8,045	-	8,095	13.3	<b>7,974</b>	-	<b>7.7</b>	9,000	21.3
Loan Servicing Business	147	-	-	216	-	1,189	706.5	1,716	-	2,655	-	<b>4,066</b>	-	<b>241.7</b>	2,900	145.8

## 4. Number of Customer Accounts by Segment (Consolidated)

	2002/3		2003/3					2004/3					2004/3(E)			
		YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD%		YOY %
Loan Business	3,058,274	5.5	-	3,123,709	-	3,161,304	3.4	3,157,678	-	3,155,453	1.0	<b>3,160,924</b>	-	<b>0.0</b>	3,129,100	-1.0
ACOM CO., LTD.	3,035,706	4.9	-	3,062,976	-	3,032,330	-0.1	3,011,817	-	2,992,710	-2.3	<b>2,971,636</b>	-	<b>-2.0</b>	2,957,700	-2.5
JCK CREDIT CO., LTD.	2,719	-45.3	-	1,548	-	1,122	-58.7	965	-	824	-46.8	<b>639</b>	-	<b>-43.0</b>	500	-52.3
SIAM A&C CO., LTD.	19,849	-	-	59,185	-	127,852	544.1	144,896	-	161,919	173.6	<b>188,649</b>	-	<b>47.6</b>	170,900	33.6
Credit Card Business	1,016,544	30.1	-	1,058,593	-	1,021,131	0.5	1,002,011	-	982,503	-7.2	<b>972,991</b>	-	<b>-4.7</b>	1,075,600	5.4
ACOM MasterCard®	1,004,118	33.4	-	1,052,558	-	1,014,845	1.1	995,371	-	975,865	-7.3	<b>965,914</b>	-	<b>-4.8</b>	1,068,300	5.3
JCK CREDIT CO., LTD.	4,952	52.9	-	5,731	-	6,004	21.2	6,431	-	6,431	12.2	<b>6,871</b>	-	<b>14.4</b>	7,300	20.9
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance Business	905,725	17.8	-	974,124	-	991,162	9.4	991,217	-	960,210	-1.4	<b>937,716</b>	-	<b>-5.4</b>	933,100	-5.9
ACOM CO., LTD.	486,532	9.0	-	492,746	-	479,182	-1.5	462,337	-	436,798	-11.4	<b>416,494</b>	-	<b>-13.1</b>	394,000	-17.8
JCK CREDIT CO., LTD.	246,786	16.4	-	262,520	-	263,202	6.7	257,168	-	244,798	-6.8	<b>237,627</b>	-	<b>-9.7</b>	217,100	-17.5
SIAM A&C CO., LTD.	172,407	55.9	-	218,858	-	248,778	44.3	271,712	-	278,614	27.3	<b>283,595</b>	-	<b>14.0</b>	322,000	29.3
Loan Servicing Business	1,468	-	-	2,507	-	10,540	618.0	12,419	-	14,851	492.4	<b>20,726</b>	-	<b>96.6</b>	-	-

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)

	2002/3		2002/6	2002/9	2002/12	2003/3		2003/6		2003/9		2003/12		2004/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	400,818	9.3	-	209,111	-	419,258	4.6	103,737	-	207,507	-0.8	<b>311,181</b>	-	410,000	-2.2
Operating Expenses	231,857	11.4	-	128,310	-	276,677	19.3	77,602	-	149,502	16.5	<b>218,429</b>	-	307,400	11.1
Financial Expenses	28,622	-1.1	-	15,230	-	29,585	3.4	6,845	-	13,138	-13.7	<b>19,803</b>	-	26,300	-11.1
Provision for Bad Debts	69,997	35.5	-	46,556	-	112,108	60.2	38,740	-	70,211	50.8	<b>99,556</b>	-	144,000	28.5
Other Operating Expenses	133,237	4.5	-	66,524	-	134,878	1.2	32,005	-	66,103	-0.6	<b>98,435</b>	-	137,050	1.6
Operating Profit	168,961	6.6	-	80,801	-	142,581	-15.6	26,134	-	58,004	-28.2	<b>92,751</b>	-	102,600	-28.0
Non-operating Income	2,126	27.3	-	993	-	2,118	-0.4	654	-	1,130	13.8	<b>1,609</b>	-	2,100	-3.3
Non-operating Expenses	407	-63.5	-	104	-	197	-51.6	46	-	114	9.5	<b>118</b>	-	100	-41.1
Income Before Extraordinary Items	170,680	7.3	-	81,690	-	144,502	-15.3	26,743	-	59,020	-27.8	<b>94,242</b>	-	104,600	-27.6
Extraordinary Income	1	-99.9	-	0	-	5	202.6	5	-	183	-	<b>395</b>	-	300	-
Extraordinary Losses	6,914	-10.3	-	3,292	-	9,925	43.5	101	-	725	-78.0	<b>1,044</b>	-	1,400	-85.7
Income Before Income Taxes	163,767	7.1	-	78,398	-	134,582	-17.8	26,648	-	58,478	-25.4	<b>93,593</b>	-	103,500	-23.1
Income Taxes, current	79,360	5.9	-	37,900	-	68,070	-14.2	10,820	-	27,890	-26.4	<b>41,380</b>	-	54,400	-20.0
Income Taxes, deferred	-10,370	271.4	-	-4,779	-	-10,977	5.9	898	-	-3,075	-35.7	<b>-2,080</b>	-	-10,500	-4.3
Net Income	94,777	17.4	-	45,277	-	77,489	-18.2	14,929	-	33,663	-25.7	<b>54,293</b>	-	59,600	-23.1

## 6. Operating Income by Category (ACOM)

(Millions of yen)

	2002/3		2002/6	2002/9	2002/12	2003/3		2003/6		2003/9		2003/12		2004/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	400,818	9.3	-	209,111	-	419,258	4.6	103,737	-	207,507	-0.8	<b>311,181</b>	-	410,000	-2.2
Interest on Loans Receivable	373,235	9.3	-	194,087	-	388,483	4.1	95,696	-	191,358	-1.4	<b>286,564</b>	-	377,600	-2.8
Fees from Credit Card Business	3,692	58.9	-	2,356	-	4,986	35.0	1,384	-	2,812	19.4	<b>4,268</b>	-	5,800	16.3
Fees from Installment Sales Financing	16,278	13.9	-	8,186	-	16,166	-0.7	3,753	-	7,335	-10.4	<b>10,697</b>	-	13,700	-14.9
Fees from Credit Guarantees	319	-	-	552	-	1,866	483.8	943	-	2,165	291.9	<b>3,448</b>	-	4,800	158.7
Sales	-	-	-	-	-	105	-	11	-	50	-	<b>636</b>	-	50	-52.4
Others	7,292	4.9	-	3,929	-	7,651	4.9	1,948	-	3,784	-3.7	<b>5,565</b>	-	8,050	5.2

## 7. Receivables Outstanding(ACOM)

	2002/3		2003/3					2004/3					2004/3(E)			
		YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD%		YOY %
Receivables Outstanding (Millions of yen)	1,809,564	8.6	1,847,579	1,874,853	1,863,135	1,847,259	2.1	1,833,060	-0.8	1,814,898	-3.2	<b>1,789,576</b>	<b>-3.9</b>	<b>-3.1</b>	1,795,000	-2.8
Loans Business	1,616,837	8.1	1,648,806	1,675,544	1,662,349	1,652,890	2.2	1,642,098	-0.4	1,633,600	-2.5	<b>1,616,518</b>	<b>-2.8</b>	<b>-2.2</b>	1,622,900	-1.8
Unsecured Loans	1,548,894	8.5	1,580,436	1,605,844	1,592,488	1,582,751	2.2	1,572,165	-0.5	1,564,537	-2.6	<b>1,549,587</b>	<b>-2.7</b>	<b>-2.1</b>	1,552,900	-1.9
Consumers	1,547,850	8.5	1,579,526	1,605,029	1,591,773	1,582,125	2.2	1,571,626	-0.5	1,564,092	-2.6	<b>1,549,197</b>	<b>-2.7</b>	<b>-2.1</b>	1,552,600	-1.9
Commercials	1,043	-30.4	910	814	714	625	-40.1	538	-40.9	445	-45.4	<b>390</b>	<b>-45.3</b>	<b>-37.5</b>	300	-54.7
Secured Loans	67,942	-0.1	68,369	69,700	69,861	70,139	3.2	69,932	2.3	69,063	-0.9	<b>66,930</b>	<b>-4.2</b>	<b>-4.6</b>	70,000	-0.2
Credit Card Business	31,478	62.8	34,670	37,168	39,379	41,166	30.8	42,886	23.7	44,115	18.7	<b>45,092</b>	<b>14.5</b>	<b>9.5</b>	46,500	13.1
ACOM MasterCard®	31,388	63.8	34,590	37,108	39,322	41,114	31.0	42,850	23.9	44,087	18.8	<b>45,065</b>	<b>14.6</b>	<b>9.6</b>	46,450	13.2
Installment Sales Finance Business	161,247	7.1	164,102	162,139	161,406	153,203	-5.0	148,075	-9.8	137,182	-15.4	<b>127,965</b>	<b>-20.7</b>	<b>-16.5</b>	125,600	-18.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	512	3.2	520	527	524	524	2.3	524	0.8	525	-0.4	<b>524</b>	<b>0.0</b>	<b>0.0</b>	528	0.8
	( 541 )	( 5.5 )	( 550 )	( 556 )	-	-	-	-	-	-	-	-	-	-	-	-

Note: The figures in brackets represent the amounts of loans exclusive of non-interest-bearing balance.

## 8. Number of Customer Accounts(ACOM)

	2002/3		2003/3					2004/3					2004/3(E)			
		YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD%		YOY %
Loans Business	3,035,706	4.9	3,049,699	3,062,976	3,050,472	3,032,330	-0.1	3,011,817	-1.2	2,992,710	-2.3	<b>2,971,636</b>	<b>-2.6</b>	<b>-2.0</b>	2,957,700	-2.5
	( 2,873,888 )	( 2.8 )	( 2,887,149 )	( 2,903,918 )	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Loans	3,021,780	4.9	3,035,639	3,048,748	3,036,107	3,017,837	-0.1	2,997,276	-1.3	2,978,301	-2.3	<b>2,957,545</b>	<b>-2.6</b>	<b>-2.0</b>	2,943,200	-2.5
	( 2,860,021 )	( 2.8 )	( 2,873,156 )	( 2,889,757 )	-	-	-	-	-	-	-	-	-	-	-	-
Consumers	3,020,908	4.9	3,034,831	3,047,976	3,035,397	3,017,176	-0.1	2,996,682	-1.3	2,977,794	-2.3	<b>2,957,098</b>	<b>-2.6</b>	<b>-2.0</b>	2,942,900	-2.5
	( 2,859,149 )	( 2.8 )	( 2,872,349 )	( 2,888,985 )	-	-	-	-	-	-	-	-	-	-	-	-
Commercials	872	-13.7	808	772	710	661	-24.2	594	-26.5	507	-34.3	<b>447</b>	<b>-37.0</b>	<b>-32.4</b>	300	-50.7
Secured Loans	13,926	3.3	14,060	14,228	14,365	14,493	4.1	14,541	3.4	14,409	1.3	<b>14,091</b>	<b>-1.9</b>	<b>-2.8</b>	14,500	0.5
Credit Card Business	1,011,592	30.0	1,051,558	1,052,862	1,042,339	1,015,127	0.3	995,580	-5.3	976,072	-7.3	<b>966,120</b>	<b>-7.3</b>	<b>-4.8</b>	1,068,500	5.2
ACOM MasterCard®	1,004,118	33.4	1,051,255	1,052,558	1,042,056	1,014,845	1.1	995,371	-5.3	975,865	-7.3	<b>965,914</b>	<b>-7.3</b>	<b>-4.8</b>	1,068,300	5.3
Installment Sales Finance Business	486,532	9.0	493,479	492,746	494,688	479,182	-1.5	462,337	-6.3	436,798	-11.4	<b>416,494</b>	<b>-15.8</b>	<b>-13.1</b>	394,000	-17.8

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.

Note 4. The figures in brackets represent the number of loan customer accounts exclusive of non-interest-bearing balance.

## 9. Number of New Loan Customers(ACOM)

	2002/3		2003/3					2004/3					2004/3(E)		
		YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %		YOY %
Number of New Loan Customers	443,538	0.1	108,997	214,944	313,026	408,146	-8.0	97,142	-10.9	187,072	-13.0	<b>272,784</b>	<b>-12.9</b>	378,100	-7.4
Unsecured Loans	442,184	0.0	108,573	214,164	311,901	406,693	-8.0	96,805	-10.8	186,521	-12.9	<b>272,127</b>	<b>-12.8</b>	377,000	-7.3
Consumers	442,165	0.0	108,568	214,158	311,893	406,685	-8.0	96,805	-10.8	186,521	-12.9	<b>272,127</b>	<b>-12.7</b>	377,000	-7.3
Commercials	19	5.6	5	6	8	8	-57.9	0	-	0	-	<b>0</b>	-	-	-
Secured Loans	1,354	36.8	424	780	1,125	1,453	7.3	337	-20.5	551	-29.4	<b>657</b>	<b>-41.6</b>	1,100	-24.3

## 10. Number of Loan Business Outlets(ACOM)

	2002/3		2003/3					2004/3					2004/3 (E)		
		YOY	2002/6	2002/9	2002/12	2003/3	YOY	2003/6	YTD	2003/9	YTD	2003/12	YTD		YOY
Number of Loan Business Outlets	1,761	20	1,760	1,759	1,759	1,716	-45	1,722	6	1,730	14	<b>1,730</b>	<b>14</b>	1,705	-11
Staffed	521	0	516	513	504	468	-53	435	-33	410	-58	<b>381</b>	<b>-87</b>	386	-82
Unstaffed	1,240	20	1,244	1,246	1,255	1,248	8	1,287	39	1,320	72	<b>1,349</b>	<b>101</b>	1,319	71

## 11. Cash Dispensers, ATMs and MUJINKUN(ACOM)

(Numbers)

	2002/3		2003/3					2004/3					2004/3(E)		
		YOY	2002/6	2002/9	2002/12	2003/3	YOY	2003/6	YTD	2003/9	YTD	2003/12	YTD		YOY
Number of Cash Dispensers and ATMs	49,777	18,958	57,840	66,305	68,622	69,215	19,438	72,215	3,000	74,079	4,864	<b>74,594</b>	<b>5,379</b>	-	-
Proprietary	2,068	15	2,069	2,071	2,070	2,026	-42	2,032	6	2,039	13	<b>2,037</b>	<b>11</b>	2,013	-13
Open 365 Days/Year	2,059	13	2,061	2,062	2,061	2,020	-39	2,026	6	2,033	13	<b>2,033</b>	<b>13</b>	-	-
Open 24 Hours/Day	1,773	18	1,776	1,777	1,776	1,749	-24	1,756	7	1,763	14	<b>1,765</b>	<b>16</b>	-	-
Tie-up	47,709	18,943	55,771	64,234	66,552	67,189	19,480	70,183	2,994	72,040	4,851	<b>72,557</b>	<b>5,368</b>	-	-
Others	7,611	0	7,611	7,611	7,611	7,621	10	8,257	636	8,328	707	<b>8,374</b>	<b>753</b>	-	-
Number of MUJINKUN Machines	1,751	16	1,748	1,749	1,749	1,706	-45	1,712	6	1,720	14	<b>1,723</b>	<b>17</b>	1,694	-12

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

## 12. Employees(ACOM)

	2002/3		2003/3					2004/3					2004/3(E)		
		YOY	2002/6	2002/9	2002/12	2003/3	YOY	2003/6	YTD	2003/9	YTD	2003/12	YTD		YOY
Number of Employees	4,366	45	4,652	4,552	4,479	4,405	39	4,474	69	4,369	-36	<b>4,298</b>	<b>-107</b>	4,232	-173
Head Office	756	103	798	782	796	869	113	909	40	917	48	<b>924</b>	<b>55</b>	935	66
Credit Supervision related	241	22	237	241	237	302	61	334	32	348	46	<b>354</b>	<b>52</b>	-	-
Financial Service Business Division	3,610	-58	3,854	3,770	3,683	3,536	-74	3,565	29	3,452	-84	<b>3,374</b>	<b>-162</b>	3,297	-239
Contact Center	335	335	408	755	1,096	1,059	724	1,081	22	985	-74	<b>972</b>	<b>-87</b>	-	-
Credit Card/Installment Business Dept.	231	15	310	240	306	228	-3	308	80	317	89	<b>341</b>	<b>113</b>	-	-

Note1: The number of employees as of March 2002 is adjusted based on new organization as of April 2002.

Note2: 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	2002/12				2003/3				2003/6				2003/9				2003/12			
	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	3,035,397	100.0	1,591,773	100.0	3,017,176	100.0	1,582,125	100.0	2,996,682	100.0	1,571,626	100.0	2,997,794	100.0	1,564,092	100.0	<b>2,957,098</b>	<b>100.0</b>	<b>1,549,197</b>	<b>100.0</b>
28.470% and Higher	137,432	4.6	52,161	3.3	129,643	4.3	49,475	3.1	121,576	4.1	46,658	3.0	114,472	3.9	44,256	2.8	<b>107,789</b>	<b>3.7</b>	<b>41,923</b>	<b>2.7</b>
27.375%	1,728,014	56.9	634,297	39.8	1,747,741	57.9	639,356	40.4	1,759,715	58.7	642,569	40.9	1,767,147	59.3	645,463	41.3	<b>1,763,030</b>	<b>59.6</b>	<b>641,681</b>	<b>41.4</b>
25.000% - 26.500%	613,921	20.2	349,727	21.9	595,372	19.7	345,529	21.9	580,961	19.4	343,257	21.8	568,284	19.1	341,949	21.9	<b>553,655</b>	<b>18.7</b>	<b>337,623</b>	<b>21.8</b>
20.000% - 24.820%	372,584	12.3	338,235	21.3	360,906	12.0	332,760	21.0	350,169	11.7	327,395	20.8	339,966	11.4	321,904	20.6	<b>329,914</b>	<b>11.2</b>	<b>315,029</b>	<b>20.4</b>
18.250% - 19.000%	52,528	1.7	97,800	6.1	51,353	1.7	96,294	6.1	49,995	1.6	94,270	6.0	48,757	1.6	92,406	5.9	<b>47,442</b>	<b>1.6</b>	<b>89,869</b>	<b>5.8</b>
15.000% - 18.000%	59,510	2.0	100,761	6.4	57,918	1.9	99,223	6.3	56,370	1.9	97,120	6.2	54,954	1.9	95,616	6.1	<b>53,485</b>	<b>1.8</b>	<b>93,098</b>	<b>6.0</b>
Less than 15.000%	71,408	2.3	18,789	1.2	74,243	2.5	19,485	1.2	77,896	2.6	20,354	1.3	84,214	2.8	22,494	1.4	<b>101,783</b>	<b>3.4</b>	<b>29,970</b>	<b>1.9</b>
Average Loan Yield	-	-	24.02	-	-	-	23.96	-	-	-	23.84	-	-	-	23.81	-	-	-	<b>23.76</b>	-

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

(Millions of yen )

Classified Receivable Outstanding (Thousands of yen)	2002/12				2003/3				2003/6				2003/9				2003/12			
	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	440,192	14.5	19,725	1.2	446,625	14.8	20,603	1.3	447,999	15.0	20,677	1.3	443,180	14.9	20,452	1.3	<b>446,394</b>	<b>15.1</b>	<b>20,098</b>	<b>1.3</b>
100 < 300	544,597	17.9	124,248	7.9	550,290	18.2	125,037	7.9	554,491	18.5	124,869	8.0	560,129	18.8	125,239	8.0	<b>562,989</b>	<b>19.1</b>	<b>125,682</b>	<b>8.1</b>
300 < 500	1,394,445	45.9	643,946	40.4	1,367,116	45.4	631,290	39.9	1,342,363	44.8	619,311	39.4	1,324,615	44.5	611,417	39.1	<b>1,304,178</b>	<b>44.1</b>	<b>601,756</b>	<b>38.8</b>
500 < 1000	387,210	12.8	331,992	20.8	380,548	12.6	326,476	20.6	374,730	12.5	321,016	20.4	370,365	12.4	317,105	20.3	<b>363,313</b>	<b>12.2</b>	<b>310,930</b>	<b>20.1</b>
1000 <	268,953	8.9	471,860	29.7	272,597	9.0	478,716	30.3	277,099	9.2	485,750	30.9	279,505	9.4	489,878	31.3	<b>280,224</b>	<b>9.5</b>	<b>490,729</b>	<b>31.7</b>
Total	3,035,397	100.0	1,591,773	100.0	3,017,176	100.0	1,582,125	100.0	2,996,682	100.0	1,571,626	100.0	2,977,794	100.0	1,564,092	100.0	<b>2,957,098</b>	<b>100.0</b>	<b>1,549,197</b>	<b>100.0</b>

## 15. Bad Debt Write-offs(ACOM)

[Bad Debt Write-offs]

	2002/3		2003/3					2004/3 (E)							
		YOY %	2002/6	2002/9	2002/12		YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %		YOY %
Bad Debt Write-offs (Millions of yen)	54,251	22.2	17,550	36,974	58,278	81,608	50.4	27,667	57.6	57,811	56.4	85,375	46.5	118,500	45.3
Loans Business	51,003	19.0	16,389	34,319	53,993	75,428	47.9	25,555	55.9	53,336	55.4	78,437	45.3	108,300	43.7
Unsecured Loans	49,713	24.8	16,348	34,167	53,826	75,039	50.9	25,442	55.6	51,632	51.1	76,647	42.4	106,400	41.9
Secured Loans	1,290	-57.1	41	152	166	388	-69.9	113	175.0	1,703	-	1,790	972.8	1,900	388.6
ACOM MasterCard®	1,767	245.8	667	1,487	2,377	3,344	89.2	1,173	75.8	2,413	62.3	3,599	51.4	5,400	61.9
Installment Sales Finance Business	1,475	44.9	471	1,095	1,740	2,457	66.6	666	41.5	1,400	27.8	2,130	22.4	2,900	18.0
Guarantee Business	12	-	20	66	159	306	-	268	-	657	893.7	1,201	652.3	1,900	511.1

[Ratio of Bad Debt Write-offs]

Loans Business (%)	3.15	(0.29)	0.99	2.04	3.24	4.56	(1.41)	1.55	(0.56)	3.26	(1.22)	4.84	(1.60)	6.67	(2.11)
Unsecured Loans	3.21	(0.42)	1.03	2.13	3.38	4.74	(1.53)	1.62	(0.59)	3.30	(1.17)	4.94	(1.56)	6.85	(2.11)
Secured Loans	1.84	(-2.51)	0.06	0.21	0.23	0.54	(-1.30)	0.16	(0.10)	2.44	(2.23)	2.64	(2.41)	2.68	(2.14)
ACOM MasterCard®	5.63	(2.96)	1.93	4.01	6.04	8.13	(2.50)	2.74	(0.81)	5.47	(1.46)	7.98	(1.94)	11.61	(3.48)
Installment Sales Finance Business	0.91	(0.23)	0.29	0.68	1.08	1.60	(0.69)	0.45	(0.16)	1.02	(0.34)	1.66	(0.58)	2.28	(0.68)
Guarantee Business	0.13	-	0.12	0.20	0.34	0.52	(0.39)	0.39	(0.27)	0.82	(0.62)	1.33	(0.99)	1.78	(1.26)

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. Unsecured Loans Write-offs by Reasons (ACOM)

	2002/3		2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12	
	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
Based on Receivables Outstanding																
Amount of Bad Debt Write-offs (Thousands of yen)	100.0	332	100.0	347	100.0	355	100.0	359	100.0	363	100.0	384	100.0	390	100.0	392
Personal Bankruptcy	40.7	398	37.5	402	37.2	409	38.5	415	40.6	421	35.6	443	33.8	446	33.2	444
Failure to Locate Borrowers	5.4	339	4.2	350	4.2	362	4.1	359	4.2	366	3.1	379	3.0	383	3.0	388
Borrowers' Inability of Making Repayments, etc.	36.9	341	39.0	368	39.4	375	38.4	376	35.7	372	40.4	393	40.1	398	40.9	402
ACOM's Voluntary Waiver of Repayments	17.0	227	19.3	251	19.2	259	19.0	262	19.5	272	20.9	303	23.1	320	22.9	325

## 16. Bad Debts(ACOM)

(Millions of yen)

	2002/3		2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12	
		%		%		%		%		%		%		%		%
Total Amount of Bad Debts	43,691	2.70	45,819	2.78	50,279	3.00	55,340	3.32	60,491	3.65	61,560	3.74	63,793	3.90	<b>72,465</b>	<b>4.48</b>
Loans to Borrowers in Bankruptcy or Under Reorganization	7,204	0.45	8,032	0.49	8,207	0.49	8,339	0.50	9,227	0.56	10,030	0.61	9,065	0.55	<b>9,671</b>	<b>0.60</b>
Applications for Bankruptcy are Proceeded	3,292	0.20	3,768	0.23	3,508	0.21	3,008	0.18	3,540	0.21	3,524	0.21	3,436	0.21	<b>3,385</b>	<b>0.21</b>
Applications for The Civil Rehabilitation are Proceeded	1,659	0.10	1,837	0.11	2,033	0.12	2,480	0.15	2,853	0.17	3,262	0.20	3,701	0.23	<b>3,843</b>	<b>0.24</b>
Applications for The Civil Rehabilitation are Determined	131	0.01	324	0.02	481	0.03	635	0.04	815	0.05	1,212	0.07	1,299	0.08	<b>1,553</b>	<b>0.10</b>
Loans in Arrears	20,972	1.30	20,684	1.25	25,588	1.53	26,741	1.60	31,128	1.88	30,140	1.83	31,641	1.93	<b>31,349</b>	<b>1.94</b>
Loans Past Due for Three Months or More	497	0.03	1,581	0.10	687	0.04	1,512	0.09	1,036	0.06	1,882	0.11	1,736	0.11	<b>3,305</b>	<b>0.20</b>
Restructured Loans	15,016	0.93	15,521	0.94	15,795	0.94	18,746	1.13	19,099	1.15	19,506	1.19	21,349	1.31	<b>28,138</b>	<b>1.74</b>

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

(Millions of yen)

	2002/3		2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12	
		%		%		%		%		%		%		%		%
11days < 3 months	13,605	0.84	15,710	0.95	17,879	1.07	18,878	1.14	18,971	1.15	22,901	1.39	23,589	1.44	<b>19,165</b>	<b>1.18</b>
31days < 3 months	7,468	0.46	8,434	0.51	7,283	0.44	10,478	0.63	9,761	0.59	11,324	0.69	11,387	0.70	<b>11,623</b>	<b>0.72</b>
11days < 31 days	6,136	0.38	7,276	0.44	10,595	0.63	8,400	0.51	9,210	0.56	11,577	0.70	12,201	0.74	<b>7,541</b>	<b>0.46</b>

## 17. Allowance for Bad Debts (ACOM)

	2002/3		2002/6		2002/9		2002/12		2003/3		2003/6		2003/9		2003/12		2004/3(E)	
		YOY %						YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Allowance for Bad Debts (Millions of yen)	77,700	25.5	-	87,200	-	107,700	38.6	118,700	-	119,600	37.2	<b>120,900</b>	-	131,800	22.4			
Ratio of Allowance for Bad Debts	4.36	-	-	4.72	-	5.91	-	6.56	-	6.67	-	<b>6.83</b>	-	7.43	-			
General Allowance for Bad Debts	-	-	-	54,400	-	67,127	-	76,769	-	79,834	-	<b>81,693</b>	-	84,000	-			
Unsecured Consumer Loans	-	-	-	47,900	-	59,980	-	69,268	-	71,131	-	<b>71,345</b>	-	75,100	-			
Specific Allowance for Bad Debts	-	-	-	32,800	-	40,184	-	40,746	-	39,318	-	<b>38,765</b>	-	47,800	-			
Additional Allowance for Bad Debts	15,800	107.9	-	9,500	-	30,000	89.9	11,000	-	11,900	25.3	<b>13,200</b>	-	24,100	-19.7			
Allowance for Loss on Debt Guarantees	12	-	-	158	-	474	-	547	-	989	-	<b>1,471</b>	-	1,874	-			
Additional Allowance	12	-	-	145	-	461	-	73	-	515	-	<b>997</b>	-	1,400	-			

Note:  
 Ratio of allowance for bad debts =  $\frac{\text{Allowance for bad debts}}{\text{Loans receivable outstanding at the fiscal year-end plus Installment receivables (excluding deferred income on installment sales finance)}} \times 100$

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

(Millions of yen)

	2002/3		2003/3					2004/3					2004/3			
	2002/3	YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD %	2004/3 (E)	YOY %
Number of Cardholders	1,004,118	33.4	1,051,255	1,052,558	1,042,056	1,014,845	1.1	995,371	-5.3	975,865	-7.3	<b>965,914</b>	<b>-7.3</b>	<b>-4.8</b>	1,068,300	5.3
Number of Accounts with Shopping Receivables	215,733	86.6	231,066	246,648	258,947	287,999	33.5	274,389	18.7	274,499	11.3	<b>281,034</b>	<b>8.5</b>	<b>-2.4</b>	-	-
Card Shopping Receivables	31,388	63.8	34,590	37,108	39,322	41,114	31.0	42,850	23.9	44,087	18.8	<b>45,065</b>	<b>14.6</b>	<b>9.6</b>	46,450	13.2
Revolving Receivables	27,731	72.0	29,934	32,530	34,847	36,885	33.0	38,355	28.1	39,625	21.8	<b>40,613</b>	<b>16.5</b>	<b>10.1</b>	40,700	10.5

## 19. Installment Sales Finance Business(ACOM)

(Millions of yen)

	2002/3		2003/3					2004/3					2004/3			
	2002/3	YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD %	2004/3 (E)	YOY %
Number of Customer Accounts	486,532	9.0	493,479	492,746	494,688	479,182	-1.5	462,337	-6.3	436,798	-11.4	<b>416,494</b>	<b>-15.8</b>	<b>-13.1</b>	394,000	-17.8
Installment Receivables	161,247	7.1	164,102	162,139	161,406	153,203	-5.0	148,075	-9.8	137,182	-15.4	<b>127,965</b>	<b>-20.7</b>	<b>-16.5</b>	125,600	-18.0
Adjusted Receivables	133,409	7.5	136,373	134,553	134,493	127,820	-4.2	124,247	-8.9	115,211	-14.4	<b>108,196</b>	<b>-19.6</b>	<b>-15.4</b>	105,200	-17.6
Ratio of Bad Debt Write-offs	0.91	-	0.29	0.68	1.08	1.60	-	0.45	-	1.02	-	<b>1.66</b>	-	-	2.28	-
Number of Merchant Venders	5,784	-	5,854	5,934	6,013	6,066	-	6,116	-	6,172	-	<b>6,222</b>	-	-	-	-

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)

	2002/3		2003/3					2004/3					2004/3			
	2002/3	YOY %	2002/6	2002/9	2002/12	2003/3	YOY %	2003/6	YOY %	2003/9	YOY %	2003/12	YOY %	YTD %	2004/3 (E)	YOY %
Number of Customer Accounts with Outstanding Balance	32,432	-	56,442	90,623	126,030	156,256	-	186,982	231.3	215,321	137.6	<b>244,728</b>	<b>94.2</b>	<b>56.6</b>	258,800	65.6
Loan Guarantee Receivables	9,539	-	17,651	32,235	46,072	57,926	-	68,360	287.3	79,040	145.2	<b>90,233</b>	<b>95.9</b>	<b>55.8</b>	103,000	77.8

## (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.