

***DATABOOK***

*Quarterly Report*

The Third Quarter Report for The Fiscal Year Ending March, 2003

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 do 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.

Trend in Actual Results and Estimates(Non-Consolidated)

1. Receivables Outstanding (ACOM)

	2001/3		2002/3					2003/3					2003/3(E)			
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YOY %	2002/9	YOY %	2002/12	YOY %	YTD %		YOY %
Receivables Outstanding (Millions of yen)	1,666,149	12.9	1,727,618	1,772,580	1,791,889	1,809,564	8.6	1,847,579	6.9	1,874,853	5.8	1,863,135	4.0	3.0	1,857,000	2.6
Loans Business	1,496,237	11.0	1,546,612	1,585,718	1,598,253	1,616,837	8.1	1,648,806	6.6	1,675,544	5.7	1,662,349	4.0	2.8	1,652,800	2.2
Unsecured Loans	1,428,196	12.1	1,479,535	1,519,481	1,531,548	1,548,894	8.5	1,580,436	6.8	1,605,844	5.7	1,592,488	4.0	2.8	1,580,100	2.0
Consumers	1,426,696	12.2	1,478,152	1,518,216	1,530,407	1,547,850	8.5	1,579,526	6.9	1,605,029	5.7	1,591,773	4.0	2.8	1,579,600	2.1
Commercials	1,499	-26.3	1,383	1,264	1,141	1,043	-30.4	910	-34.2	814	-35.6	714	-37.4	-31.5	500	-52.1
Secured Loans	68,041	-7.9	67,077	66,237	66,704	67,942	-0.1	68,369	1.9	69,700	5.2	69,861	4.7	2.8	72,700	7.0
Credit Card Business	19,330	204.0	22,698	25,707	29,098	31,478	62.8	34,670	52.7	37,168	44.6	39,379	35.3	25.1	41,140	30.7
Installment Sales Finance Business	150,581	23.5	158,306	161,154	164,537	161,247	7.1	164,102	3.7	162,139	0.6	161,406	-1.9	0.1	163,060	1.1
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	496	3.5	502	506	508	512	3.2	520	3.6	527	4.2	524	3.1	2.3	526	2.7
	( 513 )	( 7.1 )	( 524 )	( 532 )	( 537 )	( 541 )	( 5.5 )	( 550 )	( 5.0 )	556	( 4.5 )					

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

2. Number of Customer Accounts (ACOM)

	2001/3		2002/3					2003/3					2003/3(E)			
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YOY %	2002/9	YOY %	2002/12	YOY %	YTD %		YOY %
Loans Business	2,893,789	8.4	2,961,440	3,013,014	3,025,003	3,035,706	4.9	3,049,699	3.0	3,062,976	1.7	3,050,472	0.8	0.5	3,021,050	-0.5
	( 2,796,743 )	( 4.8 )	( 2,839,505 )	( 2,869,001 )	( 2,863,578 )	( 2,873,888 )	( 2.8 )	( 2,887,149 )	( 1.7 )	( 2,903,918 )	( 1.2 )					
Unsecured Loans	2,880,304	8.5	2,947,941	2,999,379	3,011,261	3,021,780	4.9	3,035,639	3.0	3,048,748	1.6	3,036,107	0.8	0.5	3,006,170	-0.5
	( 2,783,290 )	( 4.8 )	( 2,826,006 )	( 2,855,422 )	( 2,849,836 )	( 2,860,021 )	( 2.8 )	( 2,873,156 )	( 1.7 )	( 2,889,757 )	( 1.2 )					
Consumers	2,879,293	8.5	2,946,959	2,998,431	3,010,351	3,020,908	4.9	3,034,831	3.0	3,047,976	1.7	3,035,397	0.8	0.5	3,005,510	-0.5
	( 2,782,279 )	( 4.8 )	( 2,825,024 )	( 2,854,474 )	( 2,848,926 )	( 2,859,149 )	( 2.8 )	( 2,872,349 )	( 1.7 )	( 2,888,985 )	( 1.2 )					
Commercials	1,011	-12.2	982	948	910	872	-13.7	808	-17.7	772	-18.6	710	-22.0	-18.6	660	-19.7
Secured Loans	13,485	2.1	13,499	13,635	13,742	13,926	3.3	14,060	4.2	14,228	4.3	14,365	4.5	3.2	14,880	6.9
Credit Card Business	778,352	92.2	851,660	921,316	959,438	1,011,592	30.0	1,051,558	23.5	1,052,862	14.3	1,042,339	8.6	3.0	1,056,120	4.4
ACOM MasterCard	752,509	97.8	829,989	905,386	946,608	1,004,118	33.4	1,051,255	26.7	1,052,558	16.3	1,042,056	10.1	3.8	1,055,820	5.1
Installment Sales Finance	446,217	24.5	466,762	477,918	487,270	486,532	9.0	493,479	5.7	492,746	3.1	494,688	1.2	1.7	496,350	2.0

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

Note 2. Credit Card Business: Number of ACOM MasterCard holders.

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.

3. Number of New Loan Customers (ACOM)

	2001/3		2002/3					2003/3					2003/3(E)		
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YOY %	2002/9	YOY %	2002/12	YOY %		YOY %
Number of New Loan Customers	443,100	3.6	119,511	231,308	334,108	443,538	0.1	108,997	-8.8	214,944	-7.1	313,026	-6.3	426,210	-3.9
Unsecured Loans	442,110	3.4	119,230	230,666	333,151	442,184	0.0	108,573	-8.9	214,164	-7.2	311,901	-6.4	425,010	-3.9
Consumers	442,092	3.5	119,228	230,662	333,141	442,165	0.0	108,568	-8.9	214,158	-7.2	311,893	-6.4	425,000	-3.9
Commercials	18	-18.2	2	4	10	19	5.6	5	150.0	6	50.0	8	-20.0	10	-31.6
Secured Loans	990	90.8	281	642	957	1,354	36.8	424	50.9	780	21.5	1,125	17.6	1,200	-11.4

4. Number of Loan Business Outlets (ACOM)

	2001/3		2002/3					2003/3					2003/3(E)		
		YOY	2001/6	2001/9	2001/12	2002/3	YOY	2002/6	YTD	2002/9	YTD	2002/12	YTD		YOY
Number of Loan Business Outlets	1,741	106	1,755	1,760	1,759	1,761	20	1,760	-1	1,759	-2	1,759	-2	1,764	3
Staffed	521	9	524	523	523	521	0	516	-5	513	-8	504	-17	503	-18
Unstaffed	1,220	97	1,231	1,237	1,236	1,240	20	1,244	4	1,246	6	1,255	15	1,261	21

5. Cash Dispensers, ATMs and MUJINKUN (ACOM)

(Numbers)

	2001/3		2002/3					2003/3					2003/3(E)		
		YOY	2001/6	2001/9	2001/12	2002/3	YOY	2002/6	YTD	2002/9	YTD	2002/12	YTD		YOY
Number of Cash Dispensers and ATMs	30,819	12,341	38,948	46,126	47,383	49,777	18,958	57,840	8,063	66,305	16,528	68,622	18,845	-	-
Proprietary	2,053	109	2,065	2,069	2,068	2,068	15	2,069	1	2,071	3	2,070	2	2,076	8
Open 365 Days/Year	2,046	109	2,057	2,061	2,060	2,059	13	2,061	2	2,062	3	2,061	2	-	-
Open 24 Hours/Day	1,755	122	1,766	1,770	1,768	1,773	18	1,776	3	1,777	4	1,776	3	-	-
Tie-up	28,766	12,232	36,883	44,057	45,315	47,709	18,943	55,771	8,062	64,234	16,525	66,552	18,843	-	-
Others	7,611	7,611	7,611	7,611	7,611	7,611	0	7,611	0	7,611	0	7,611	0	-	-
Number of MUJINKUN Machines	1,735	110	1,745	1,750	1,749	1,751	16	1,748	-3	1,749	-2	1,749	-2	1,757	6

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

6. Employees (ACOM)

	2001/3		2002/3					2003/3					2003/3(E)		
		YOY	2001/6	2001/9	2001/12	2002/3	YOY	2002/6	YTD	2002/9	YTD	2002/12	YTD		YOY
Number of Employees	4,321	7	4,568	4,495	4,503	4,366	45	4,652	286	4,552	186	4,479	113	4,349	-17
Head Office	653	-5	640	649	667	670	17	758	88	749	79	752	82	770	100
Financial Service Business Division	3,668	116	3,928	3,846	3,836	3,696	28	3,894	198	3,803	107	3,727	31	3,579	-117
Contact Center	-	-	-	262	292	335	335	408	73	755	420	1,096	761	-	-

*Trend in Actual Results and Estimates (Non-Consolidated)*

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

(Millions of yen)

Effective Annual Interest Rate	2001/12				2002/3				2002/6				2002/9				2002/12				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.	Receivables Outstanding	C.R.
Loans Receivable Outstanding	3,010,351	100.0	1,530,407	100.0	3,020,908	100.0	1,547,850	100.0	3,034,831	100.0	1,579,526	100.0	3,047,976	100.0	1,605,029	100.0	<b>3,035,397</b>	<b>100.0</b>	<b>1,591,773</b>	<b>100.0</b>	<b>1,579,600</b>	<b>100.0</b>
28.470% and Higher	180,704	6.0	66,737	4.4	167,997	5.6	62,372	4.0	155,743	5.1	58,464	3.7	145,865	4.8	55,275	3.4	<b>137,432</b>	<b>4.6</b>	<b>52,161</b>	<b>3.3</b>	<b>44,200</b>	<b>2.8</b>
27.375%	1,646,626	54.7	589,670	38.5	1,665,353	55.1	597,408	38.6	1,678,024	55.3	612,142	38.8	1,705,064	55.9	628,301	39.1	<b>1,728,014</b>	<b>56.9</b>	<b>634,297</b>	<b>39.8</b>	<b>625,400</b>	<b>39.6</b>
25.000% - 26.500%	647,296	21.5	346,111	22.6	644,128	21.3	349,436	22.6	642,654	21.2	353,953	22.4	633,489	20.8	355,987	22.2	<b>613,921</b>	<b>20.2</b>	<b>349,727</b>	<b>21.9</b>	<b>344,400</b>	<b>21.8</b>
20.000% - 24.820%	374,333	12.4	328,431	21.5	376,548	12.5	332,221	21.5	384,488	12.7	341,448	21.6	384,315	12.6	346,075	21.6	<b>372,584</b>	<b>12.3</b>	<b>338,235</b>	<b>21.3</b>	<b>342,800</b>	<b>21.7</b>
18.250% - 19.000%	46,935	1.6	88,366	5.8	49,736	1.7	93,180	6.0	52,296	1.7	96,726	6.1	53,687	1.8	99,711	6.2	<b>52,528</b>	<b>1.7</b>	<b>97,800</b>	<b>6.1</b>	<b>101,100</b>	<b>6.4</b>
15.000% - 18.000%	57,463	1.9	97,158	6.3	58,501	1.9	98,799	6.4	60,496	2.0	101,602	6.4	61,210	2.0	103,574	6.5	<b>59,510</b>	<b>2.0</b>	<b>100,761</b>	<b>6.4</b>	<b>104,300</b>	<b>6.6</b>
Less than 15.000%	56,994	1.9	13,930	0.9	58,645	1.9	14,431	0.9	61,130	2.0	15,187	1.0	64,346	2.1	16,102	1.0	<b>71,408</b>	<b>2.3</b>	<b>18,789</b>	<b>1.2</b>	<b>17,400</b>	<b>1.1</b>
Average Loan Interest Rate during the Fiscal Year	-	-	24.32	-	-	-	24.32	-	-	-	24.11	-	-	-	24.08	-	-	-	<b>24.02</b>	-	<b>23.86</b>	-

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

(Millions of yen)

Classified Receivable Outstanding (Ten thousands of yen)	2001/12				2002/3				2002/6				2002/9				2002/12				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.	Receivables Outstanding	C.R.
10	431,908	14.3	19,543	1.3	438,426	14.5	20,039	1.3	426,785	14.1	19,115	1.2	423,177	13.9	19,259	1.2	<b>440,192</b>	<b>14.5</b>	<b>19,725</b>	<b>1.2</b>	<b>17,300</b>	<b>1.1</b>
10 < 30	558,878	18.6	127,409	8.3	558,095	18.5	127,094	8.2	548,682	18.1	124,831	7.9	545,674	17.9	124,373	7.8	<b>544,597</b>	<b>17.9</b>	<b>124,248</b>	<b>7.9</b>	<b>116,900</b>	<b>7.4</b>
30 < 50	1,406,188	46.7	647,447	42.3	1,396,722	46.2	643,286	41.6	1,413,543	46.6	652,427	41.3	1,420,029	46.6	656,692	40.9	<b>1,394,445</b>	<b>45.9</b>	<b>643,946</b>	<b>40.4</b>	<b>639,700</b>	<b>40.5</b>
50 < 100	388,489	12.9	335,350	21.9	387,674	12.9	333,173	21.5	391,638	12.9	335,924	21.3	393,368	12.9	337,501	21.0	<b>387,210</b>	<b>12.8</b>	<b>331,992</b>	<b>20.8</b>	<b>331,700</b>	<b>21.0</b>
100 <	224,888	7.5	400,656	26.2	239,991	7.9	424,257	27.4	254,183	8.3	447,226	28.3	265,728	8.7	467,202	29.1	<b>268,953</b>	<b>8.9</b>	<b>471,860</b>	<b>29.7</b>	<b>474,000</b>	<b>30.0</b>
Total	3,010,351	100.0	1,530,407	100.0	3,020,908	100.0	1,547,850	100.0	3,034,831	100.0	1,579,526	100.0	3,047,976	100.0	1,605,029	100.0	<b>3,035,397</b>	<b>100.0</b>	<b>1,591,773</b>	<b>100.0</b>	<b>1,579,600</b>	<b>100.0</b>

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

[Bad Dept Write-offs]

	2001/3		2001/6	2001/9	2001/12	2002/3		2002/6	2002/9	2002/12	2003/3(E)		
		YOY %					YOY %					YOY %	
Bad Debt Write-offs (Millions of yen)	44,392	18.5	9,700	23,377	37,564	54,251	22.2	17,550	36,974	58,278	55.1	81,200	49.7
Loans Business	42,847	16.6	9,232	22,001	35,339	51,003	19.0	16,410	34,319	53,993	52.8	75,500	48.2
Unsecured Loans	39,839	10.8	9,213	21,120	34,439	49,713	24.8	16,369	34,167	53,826	56.3	75,200	51.4
Secured Loans	3,007	284.9	19	881	899	1,290	-57.1	41	152	166	-81.5	300	-74.2
ACOM MasterCard	511	-	205	710	1,138	1,767	245.8	667	1,487	2,377	108.9	3,200	84.6
Installment Sales Finance	1,018	49.2	261	660	1,056	1,475	44.9	471	1,095	1,740	64.7	2,200	51.7

[Ratio of Bad Debt Write-offs]

Loans Business (%)	2.86	(0.14)	0.60	1.39	2.21	3.15	(0.29)	0.99	2.04	3.24	(1.03)	4.56	(1.41)
Unsecured Loans	2.79	(-0.03)	0.62	1.39	2.25	3.21	(0.42)	1.04	2.13	3.38	(1.13)	4.76	(1.55)
Secured Loans	4.35	(3.31)	0.03	1.29	1.30	1.84	(-2.51)	0.06	0.21	0.23	(-1.07)	0.44	(-1.40)
ACOM MasterCard	2.67	(2.35)	0.97	2.78	3.92	5.63	(2.96)	1.93	4.01	6.04	(2.12)	7.93	(2.30)
Installment Sales Finance	0.68	(0.11)	0.17	0.41	0.64	0.91	(0.23)	0.29	0.68	1.08	(0.44)	1.37	(0.46)

Note:1.Ratio of bad debt write-offs

Loans 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

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

### 10. Bad Debts (ACOM)

(Millions of yen)

	2001/3		2001/6		2001/9		2001/12		2002/3		2002/6		2002/9		2002/12	
		%		%		%		%		%		%		%		%
Total Amount of Bad Debts	34,596	2.31	36,092	2.33	41,121	2.59	40,971	2.56	43,691	2.70	45,819	2.78	50,279	3.00	55,340	3.32
Loans to Borrowers in Bankruptcy or Under Reorganization	3,650	0.24	3,409	0.22	5,193	0.33	4,829	0.30	7,204	0.45	8,032	0.49	8,207	0.49	8,339	0.50
Applications for Bankruptcy are Proceeded	2,549	0.17	-	-	-	-	-	-	3,292	0.20	3,768	0.23	3,508	0.21	3,008	0.18
Applications for The Civil Rehabilitation are Proceeded	-	-	-	-	-	-	-	-	1,659	0.10	1,837	0.11	2,033	0.12	2,480	0.15
Applications for The Civil Rehabilitation are Determined	-	-	-	-	-	-	-	-	131	0.01	324	0.02	481	0.03	635	0.04
Loans in Arrears	16,866	1.13	17,741	1.15	21,502	1.35	19,855	1.24	20,972	1.30	20,684	1.25	25,588	1.53	26,741	1.60
Loans Past Due for Three Months or More	518	0.03	1,302	0.08	473	0.03	1,931	0.12	497	0.03	1,581	0.10	687	0.04	1,512	0.09
Restructured Loans	13,561	0.91	13,639	0.88	13,951	0.88	14,355	0.90	15,016	0.93	15,521	0.94	15,795	0.94	18,746	1.13

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

### 10-2. Loans in Arrears for Less Than 3 Months[excluding balance held by headquarters' collection department](ACOM)

(Millions of yen)

	2001/3		2001/6		2001/9		2001/12		2002/3		2002/6		2002/9		2002/12	
		%		%		%		%		%		%		%		%
11days < 3 months	10,703	0.71	11,957	0.77	11,218	0.71	13,104	0.82	13,605	0.84	15,710	0.95	17,879	1.07	18,878	1.14
31days < 3 months	6,269	0.42	6,377	0.41	4,754	0.30	7,368	0.46	7,468	0.46	8,434	0.51	7,283	0.44	10,478	0.63
11days < 31 days	4,434	0.30	5,578	0.36	6,463	0.41	5,736	0.36	6,136	0.38	7,276	0.44	10,595	0.63	8,400	0.51

*Trend in Actual Results and Estimates(Non-Consolidated)*

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

(Millions of yen)

	2001/3		2002/3					2003/3							
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YTD %	2002/9	YTD %	2002/12	YTD %	2003/3(E)	YOY %
Number of Cardholders	752,509	97.8	829,989	905,386	946,608	1,004,118	33.4	1,051,255	4.7	1,052,558	4.8	1,042,056	3.8	1,055,820	5.1
Card Shopping Receivables	19,157	210.6	22,550	25,591	28,996	31,388	63.8	34,590	10.2	37,108	18.2	39,322	25.3	41,100	30.9
Revolving Receivables	16,123	300.6	18,797	21,665	24,678	27,731	72.0	29,934	7.9	32,530	17.3	34,847	25.7	34,100	23.1

12. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2001/3		2002/3					2003/3							
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YTD %	2002/9	YTD %	2002/12	YTD %	2003/3(E)	YOY %
Number of Customer Accounts	446,217	24.5	466,762	477,918	487,270	486,532	9.0	493,479	1.4	492,746	1.3	494,688	1.7	496,350	2.0
Installment Receivables	150,581	23.5	158,306	161,154	164,537	161,247	7.1	164,102	1.8	162,139	0.6	161,406	0.1	163,060	1.1
Adjusted Receivables	124,046	23.7	130,870	132,923	136,124	133,409	7.5	136,373	2.2	134,553	0.9	134,493	0.8	135,600	1.7
Ratio of Bad Debt Write-offs	0.68	-	0.17	0.41	0.64	0.91	-	0.29	-	0.68	-	1.08	-	1.37	-
Number of Merchant Vendors	5,337	-	5,483	5,612	5,705	5,784	-	5,854	-	5,934	-	6,013	-	-	-

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

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

13. Guarantee Business (ACOM)

(Millions of yen)

	2001/3		2002/3					2003/3							
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YTD %	2002/9	YTD %	2002/12	YTD %	2003/3(E)	YOY %
Number of Customer Accounts with Outstanding Balance	-	-	-	13,378	-	32,432	-	56,442	74.0	90,623	179.4	126,030	288.6	149,940	362.3
Installment Receivables	-	-	-	3,924	-	9,539	-	17,651	85.0	32,235	237.9	46,072	383.0	60,100	530.1

## 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 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.