

DATA BOOK

For the Fisical Year Ended March 2001

ACOM CO.,LTD.

May 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 result 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. 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.

Note: 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.

:8. 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. We started to include business loans and the number of loan recipients in the statistics since October 2000.

:9. "(E)" indicates estimates.

:10. "yoy p.p." indicates year on year percentage point.

:11. "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
			yoy	yoy %		
Operating Income	343,644	1.005	375,674	32,029	9.3	1.024
Operating Profit	145,488	1.008	160,310	14,821	10.2	1.011
Income Before Extraordinary Items	143,703	1.007	160,811	17,107	11.9	1.011
Income Before Income Taxes	141,229	1.007	154,847	13,617	9.6	1.013
Net Income	74,352	1.004	81,369	7,017	9.4	1.008

2. Consolidated Subsidiaries

Name of company	Holding ratio of ACOM	Summary of business
<Domestic>		
JUKI CREDIT CO., LTD.	100%	Installment sales finance.
IR Loan Servicing, Inc.	60%	Servicer.
(Equity-Method Affiliate) E*NetCard CO., LTD.	38.25%	Fiduciary business to open up, on the internet, new customers with respect to consumer loans and credit card
AVRS CO., LTD.	100%	Audio-visual software rental
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.
<Overseas>		
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. A B PARTNER CO., LTD. will start operation in April 1, 2001.

:3. IR Loan Servicing, Inc. will start operation in the last ten days of June, 2001.

:4. AVRS CO., LTD. will suspend operation in April 30, 2001.

Trend in Actual Results and Estimates (Non-Consolidated)

3. Income and Expenses

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	258,420	12.9	284,632	10.1	310,521	9.1	341,767	10.1	366,712	7.3
Loan Business	237,715	14.3	263,697	10.9	286,359	8.6	316,490	10.5	341,456	7.9
Operating Expenses	160,603	9.9	170,029	5.9	183,412	7.9	197,392	7.6	208,205	5.5
Financial Expenses	33,516	0.4	29,844	-11.0	28,777	-3.6	29,250	1.6	28,933	-1.1
Other Operating Expenses	126,109	12.8	139,611	10.7	153,105	9.7	167,894	9.7	179,190	6.7
Operating Profit	97,817	18.2	114,603	17.2	127,109	10.9	144,374	13.6	158,507	9.8
Other Income	1,890	5.4	1,517	-19.7	1,324	-12.7	1,319	-0.4	1,670	26.6
Other Expenses	853	78.2	1,256	47.3	993	-21.0	2,958	197.9	1,115	-62.3
Loss on Revaluation of Marketable Securities	762	220.6	847	11.2	330	-60.9	622	88.1	-	-
Income Before Extraordinary Items	98,854	17.6	114,863	16.2	127,440	10.9	142,735	12.0	159,062	11.4
Extraordinary Income	22	-98.0	11	-49.8	28	153.8	656	-	1,561	137.8
Extraordinary Losses	11,558	2.8	9,906	-14.3	4,418	-55.4	3,178	-28.1	7,708	142.6
Loss on Sales of Fixed Assets	8,893	-5.7	7,607	-14.5	2,027	-73.4	2,085	2.9	3,854	84.8
Loss on Revaluation of Investments in Securities	812	1368.4	992	22.2	549	-44.6	106	-80.7	1,340	-
Income Before Income Taxes	87,317	18.1	104,968	20.2	123,049	17.2	140,213	13.9	152,915	9.1
Income Taxes, current	50,440	19.2	60,936	20.8	66,550	9.2	69,030	3.7	74,950	8.6
Enterprise Taxes	10,240	20.0	12,336	20.5	13,150	6.6	13,220	0.5	14,350	8.5
Income Taxes, deferred	-	-	-	-	-	-	-2,854	-	-2,791	-2.2
Net Income	36,877	16.8	44,032	19.4	56,499	28.3	74,038	31.0	80,757	9.1

Trend in Actual Results and Estimates (Non-Consolidated)

4. Operating Income

(Millions of yen)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Income	258,420	12.9	284,632	10.1	310,521	9.1	341,767	10.1	366,712	7.3
Loan Business	237,715	14.3	263,697	10.9	286,359	8.6	316,490	10.5	341,456	7.9
Unsecured Loans	230,764	14.9	256,662	11.2	278,684	8.6	308,205	10.6	333,349	8.2
Consumers	230,764	14.9	256,660	11.2	278,452	8.5	307,697	10.5	332,936	8.2
Commercials	-	-	1	-	232	-	508	118.8	413	-18.7
Secured Loans	6,950	-2.7	7,035	1.2	7,675	9.1	8,284	7.9	8,106	-2.2
Credit Card Business	6	-19.5	7	14.9	15	99.8	451	-	2,323	414.8
ACOM MasterCard	-	-	-	-	-	-	428	-	2,298	436.1
Installment Sales Finance Business	4,899	22.1	5,929	21.0	8,364	41.1	11,136	33.1	14,287	28.3
Guarantee Business	-	-	-	-	-	-	-	-	-	-
Rental Business	9,195	-8.1	8,538	-7.1	7,507	-12.1	6,395	-14.8	1,591	-75.1
Audio-Visual Software	5,792	-11.1	5,198	-10.3	4,247	-18.3	3,007	-29.2	1,591	-47.1
Hardware	2,857	15.9	3,174	11.1	3,149	-0.8	3,388	7.6	-	-
Other	544	-47.0	166	-69.5	110	-33.6	-	-	-	-
Sales	1,134	-14.2	723	-36.3	1,755	142.7	320	-81.7	103	-67.7
Others	5,408	-3.7	5,735	6.0	6,519	13.7	6,972	7.0	6,950	-0.3
Other Financial Income	571	-37.4	647	13.3	815	26.0	367	-54.9	74	-79.7
Other Operating Income	4,837	2.8	5,088	5.2	5,704	12.1	6,605	15.8	6,875	4.1
Collection of Bad Debts Deducted	4,453	4.2	4,720	6.0	5,265	11.6	6,134	16.5	6,508	6.1

4-2. Operating Income

[Composition Ratio by Segment]

(%)

	1997/3	1998/3	1999/3	2000/3	2001/3
Operating Income	100.0	100.0	100.0	100.0	100.0
Loan Business	92.0	92.6	92.2	92.6	93.1
Credit Card Business	0.0	0.0	0.0	0.1	0.6
Installment Sales Finance Business	1.9	2.1	2.7	3.3	3.9
Guarantee Business	-	-	-	-	-
Rental Business	3.6	3.0	2.4	1.9	0.5
Sales	0.4	0.3	0.6	0.1	0.0
Others	2.1	2.0	2.1	2.0	1.9

5. Operating Expenses

(Millions of yen)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Operating Expenses	160,603	9.9	170,029	5.9	183,412	7.9	197,392	7.6	208,205	5.5
Financial Expenses	33,516	0.4	29,844	-11.0	28,777	-3.6	29,250	1.6	28,933	-1.1
Cost of Sales	977	-5.9	572	-41.4	1,529	167.1	247	-83.8	81	-67.1
Other Operating Expenses	126,109	12.8	139,611	10.7	153,105	9.7	167,894	9.7	179,190	6.7
Personnel Costs	34,466	7.2	35,058	1.7	33,179	-5.4	35,200	6.1	34,125	-3.1
Bad Debt Write-offs	21,181	18.2	27,433	29.5	32,355	17.9	37,461	15.8	44,392	18.5
Additional Allowance for Bad Debts	1,800	-18.2	2,600	44.4	7,400	184.6	10,000	35.1	7,261	-27.4
Advertising and Promotional Expenses	14,778	16.5	14,419	-2.4	13,513	-6.3	15,693	16.1	20,216	28.8
Administrative Expenses	13,667	9.7	13,991	2.4	14,857	6.2	15,770	6.1	15,242	-3.3
Expenses for Computer Operation and Development	11,577	29.1	15,120	30.6	19,189	26.9	18,617	-3.0	20,070	7.8
Fees	5,878	28.2	6,411	9.1	8,782	37.0	9,515	8.3	9,761	2.6
Insurance Expenses	2,387	13.6	2,676	12.1	3,272	22.3	5,776	76.5	6,578	13.9
Depreciation Expenses	4,784	19.0	4,865	1.7	5,112	5.1	4,741	-7.2	4,211	-11.2
Taxes and Other Public Charges	3,893	13.0	5,254	34.9	5,633	7.2	5,737	1.8	6,568	14.5
Others	11,710	4.0	11,781	0.6	9,807	-16.8	9,380	-4.4	10,759	14.7

5-2. Operating Expenses

[Ratio of Operating Expenses to Operating Income]

(%)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	62.1	-1.8	59.7	-2.4	59.1	-0.6	57.8	-1.3	56.8	-1.0
Financial Expenses	12.9	-1.7	10.5	-2.4	9.3	-1.2	8.6	-0.7	7.9	-0.7
Cost of Sales	0.4	-0.1	0.2	-0.2	0.5	0.3	0.1	-0.4	0.0	-0.1
Other Operating Expenses	48.8	0.0	49.0	0.2	49.3	0.3	49.1	-0.2	48.9	-0.2
Personnel Costs	13.3	-0.7	12.3	-1.0	10.7	-1.6	10.3	-0.4	9.3	-1.0
Bad Debt Write-offs	8.2	0.4	9.6	1.4	10.4	0.8	11.0	0.6	12.1	1.1
Additional Allowance for Bad Debts	0.7	-0.3	0.9	0.2	2.4	1.5	2.9	0.5	2.0	-0.9
Advertising and Promotional Expenses	5.7	0.2	5.1	-0.6	4.3	-0.8	4.6	0.3	5.5	0.9
Administrative Expenses	5.3	-0.2	4.9	-0.4	4.8	-0.1	4.6	-0.2	4.2	-0.4
Expenses for Computer Operation and Development	4.5	0.6	5.3	0.8	6.2	0.9	5.4	-0.8	5.5	0.1
Fees	2.3	0.3	2.3	0.0	2.8	0.5	2.8	0.0	2.7	-0.1
Insurance Expenses	0.9	0.0	0.9	0.0	1.1	0.2	1.7	0.6	1.8	0.1
Depreciation Expenses	1.9	0.1	1.7	-0.2	1.6	-0.1	1.4	-0.2	1.1	-0.3
Taxes and Other Public Charges	1.5	0.0	1.9	0.4	1.8	-0.1	1.7	-0.1	1.8	0.1
Others	4.5	-0.4	4.1	-0.4	3.2	-0.9	2.7	-0.5	2.9	0.2

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

Trend in Actual Results and Estimates (Non-Consolidated)

6. Receivables Outstanding

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Receivables Outstanding (Millions of yen)	1,020,356	16.3	1,147,108	12.4	1,297,689	13.1	1,476,050	13.7	1,666,149	12.9
Loans Business	973,648	15.6	1,083,214	11.3	1,206,401	11.4	1,347,757	11.7	1,496,237	11.0
Unsecured Loans	909,091	16.9	1,015,368	11.7	1,133,197	11.6	1,273,899	12.4	1,428,196	12.1
Consumers	909,091	16.9	1,015,306	11.7	1,131,255	11.4	1,271,865	12.4	1,426,696	12.2
Commercials	-	-	62	-	1,941	-	2,034	4.8	1,499	-26.3
Secured Loans	64,557	0.4	67,845	5.1	73,204	7.9	73,857	0.9	68,041	-7.9
Real Estate Card Loan	34,293	3.2	37,123	8.3	42,744	15.1	45,454	6.3	49,663	9.3
Credit Card Business	66	14.2	94	43.4	135	42.5	6,359	-	19,330	204.0
ACOM MasterCard	-	-	-	-	-	-	6,167	-	19,157	210.6
Others	66	14.2	94	43.4	135	42.5	192	41.9	172	-10.1
Installment Sales Finance Business	46,641	32.4	63,799	36.8	91,152	42.9	121,933	33.8	150,581	23.5
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	398	3.1	415	4.3	442	6.5	479	8.4	496	3.5
									(513)	(7.1)

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

7. Number of Customer Accounts

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Loan Business	2,297,056	13.4	2,458,691	7.0	2,572,127	4.6	2,669,016	3.8	2,893,789	8.4
Unsecured Loans	2,285,761	13.5	2,446,935	7.1	2,559,255	4.6	2,655,803	3.8	2,880,304	8.5
Consumers	2,285,761	13.5	2,446,922	7.1	2,558,273	4.6	2,654,651	3.8	2,879,293	8.5
Commercials	-	-	13	-	982	-	1,152	17.3	1,011	-12.2
Secured Loans	11,295	0.8	11,756	4.1	12,872	9.5	13,213	2.6	13,485	2.1
Credit Card Business	588	26.2	5,492	834.0	22,132	303.0	404,941	-	778,352	92.2
ACOM MasterCard	-	-	-	-	-	-	380,396	-	752,509	97.8
Others	588	26.2	5,492	834.0	22,132	303.0	24,545	10.9	25,843	5.3
Installment Sales Finance	166,226	31.2	217,420	30.8	286,327	31.7	358,400	25.2	446,217	24.5

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

:2.ACOC 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.

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

8. Number of New Loan Customers

(Numbers)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Number of New Loan Customers	567,499	4.5	476,775	-16.0	453,123	-5.0	427,886	-5.6	443,100	3.6
Unsecured Loans	567,114	4.5	476,502	-16.0	452,770	-5.0	427,367	-5.6	442,110	3.4
Consumers	567,114	4.5	476,493	-16.0	452,747	-5.0	427,345	-5.6	442,092	3.5
Commercials	-	-	9	-	23	155.6	22	-4.3	18	-18.2
Secured Loans	385	-33.3	273	-29.1	353	29.3	519	47.0	990	90.8

Trend in Actual Results and Estimates (Non-Consolidated)

9. Number of Loan Business Outlets

(Locations)

	1997/3	1998/3	1999/3	2000/3	2001/3	
						yoy
Number of Loan Business Outlets	823	1,126	1,521	1,635	1,741	106
At Roadside	193	508	883	988	1,085	97
Staffed	532	516	509	512	521	9
At Roadside	81	87	86	90	96	6
Unstaffed	291	610	1,012	1,123	1,220	97
At Roadside	112	421	797	898	989	91

10. MUJINKUN

	1997/3	1998/3	1999/3	2000/3	2001/3	
						yoy
Number of MUJINKUN Outlets	782	1,106	1,507	1,623	1,733	110
Number of MUJINKUN Machines	785	1,108	1,509	1,625	1,735	110

11. Cash Dispensers and ATMs

(Numbers)

	1997/3	1998/3	1999/3	2000/3	2001/3	
						yoy
Number of Cash Dispensers and ATMs	10,771	12,051	14,594	18,478	30,819	12,341
Proprietary	1,084	1,421	1,824	1,944	2,053	109
Open 365 Days/Year	1,062	1,410	1,814	1,937	2,046	109
Open 24 Hours/Day	755	1,102	1,507	1,633	1,755	122
Tie-up	9,687	10,630	12,770	16,534	28,766	12,232
Others	-	-	-	-	7,611	7,611

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

12. Employees

	1997/3	1998/3	1999/3	2000/3	2001/3	
						yoy
Number of Employees	4,484	4,287	4,258	4,314	4,321	7
Head Office	715	625	664	658	653	-5
Financial Service Business Division	3,413	3,373	3,468	3,552	3,668	116
Other Business Division	356	289	126	104	0	-104

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

Trend in Actual Results and Estimates (Non-Consolidated)

13. oan Interest Rate

(%)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Average Loan Interest Rate during the Fiscal Year	26.12	-0.66	25.51	-0.61	25.08	-0.43	24.86	-0.22	24.08	-0.78
Unsecured Loans	27.29	-0.95	26.52	-0.77	26.02	-0.50	25.70	-0.32	24.75	-0.95
Consumers	27.29	-0.95	26.52	-0.77	26.02	-0.50	25.70	-0.32	24.76	-0.94
Commercials	-	-	15.45	-	24.43	8.98	24.08	-0.35	22.88	-1.20
Secured Loans	10.83	-0.10	10.68	-0.15	10.88	0.20	11.20	0.32	11.33	0.13

14. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate

(Millions of yen)

	1997/3				1998/3				1999/3				2000/3				2001/3			
	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	2,285,761	100.0	909,091	100.0	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
28.470% and Higher	1,417,302	62.0	457,452	50.3	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
27.375%	397,431	17.4	194,191	21.4	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
25.000% - 26.500%	355,581	15.6	182,674	20.1	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
20.000% - 24.820%	71,235	3.1	49,395	5.4	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
18.250% - 19.000%	1,315	0.1	298	0.0	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
15.000% - 18.000%	14,256	0.6	18,045	2.0	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
Less than 15.000%	28,641	1.2	7,033	0.8	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

15. nsecured Loans Receivable Outstanding by Classified Receivable Outstanding

(Millions of yen)

Classified Receivable Outstanding (Ten thousands of yen)	1997/3				1998/3				1999/3				2000/3				2001/3			
	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	299,211	13.1	20,713	2.3	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
10 ~ 30	603,310	26.4	138,978	15.3	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
30 ~ 50	1,103,728	48.3	502,192	55.2	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
50 ~ 100	271,302	11.9	232,808	25.6	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
100 ~	8,210	0.3	14,398	1.6	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
Total	2,285,761	100.0	909,091	100.0	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

Trend in Actual Results and Estimates (Non-Consolidated)

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

[Bad Debt Write-offs]

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Bad Debt Write-offs (Millions of yen)	21,181	18.2	27,433	29.5	32,355	17.9	37,461	15.8	44,392	18.5
Loans Receivable	20,963	18.0	27,044	29.6	31,778	17.5	36,739	15.6	42,847	16.6
Unsecured Loans	20,396	25.6	26,197	28.4	31,042	18.5	35,958	15.8	39,839	10.8
Secured Loans	566	-63.0	846	49.3	736	-13.0	781	6.1	3,007	284.9
ACOM MasterCard	-	-	-	-	-	-	19	-	511	-
Installation Sales Finance	214	47.7	392	82.7	568	44.8	694	22.1	1,018	46.7

[Ratio of Bad Debt Write-offs]

	1997/3		1998/3		1999/3		2000/3		2001/3	
Loans Receivable (%)	2.15	-	2.50	-	2.63	-	2.72	-	2.86	-
Unsecured Loans	2.24	-	2.58	-	2.74	-	2.82	-	2.79	-
Secured Loans	0.87	-	1.24	-	1.00	-	1.04	-	4.35	-
ACOM MasterCard	-	-	-	-	-	-	0.32	-	2.67	-
Installation Sales Finance	0.46	-	0.62	-	0.62	-	0.57	-	0.68	-

Note: 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

Installation Sales Finance = Bad Debt Write-off of Installation Sales Finance / Installation Receivables

[Allowance for Bad Debts]

(Millions of yen)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts	34,300	5.5	36,900	7.6	44,300	20.1	54,300	22.6	61,900	14.0
Ratio of Allowance for Bad Debts	3.39	-	3.25	-	3.46	-	3.73	-	3.78	-
Deductible	22,712	-1.7	22,888	0.8	27,514	20.2	34,114	24.0	41,595	21.9
Ratio of Allowance for Bad Debts	2.24	-	2.01	-	2.15	-	2.35	-	2.54	-
Non-deductible	11,587	23.4	14,011	20.9	16,785	19.8	20,185	20.3	20,304	0.6
Ratio of Allowance for Bad Debts	1.14	-	1.23	-	1.31	-	1.39	-	1.24	-
Additional Allowance for Bad Debts	1,800	-18.2	2,600	44.4	7,400	184.6	10,000	35.1	7,600	-24.0

Note:

The amount of allowance for bad debts

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

17. Bad Debts

(Millions of yen)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		%		%		%		%		%
Total Amount of Bad Debts	(-)	-	(-)	-	(-)	-	(31,210)	2.31	(30,971)	2.07
Loans to Borrowers in Bankruptcy or Under Reorganization	(-)	-	(-)	-	(-)	-	(34,077)	2.53	(34,596)	2.31
Loans in Arrears	(-)	-	(-)	-	(-)	-	(3,776)	0.28	(3,650)	0.24
Loans Past Due for Three Months or More	(-)	-	(-)	-	(-)	-	(3,776)	0.28	(3,650)	0.24
Restructured Loans	(-)	-	(-)	-	(-)	-	(2,047)	0.15	(3,016)	0.20
Loans to Borrowers in Bankruptcy or Under Reorganization	(-)	-	(-)	-	(-)	-	(13,408)	0.99	(16,866)	1.13
Loans in Arrears	(-)	-	(-)	-	(-)	-	(7,053)	0.52	(9,039)	0.60
Loans Past Due for Three Months or More	(-)	-	(-)	-	(-)	-	(498)	0.04	(518)	0.03
Restructured Loans	(-)	-	(-)	-	(-)	-	(18,332)	1.36	(15,265)	1.02
Loans to Borrowers in Bankruptcy or Under Reorganization	(-)	-	(-)	-	(-)	-	(16,394)	1.22	(13,561)	0.91

Note:1. The figures in brackets represent the amounts of loans exclusive of accrued interest as defined under the terms of Japan's tax regulations.

:2. Definition of bad debts is given in note 7 on page 1 in Notes to DATA BOOK.

Trend in Actual Results and Estimates (Non-Consolidated)

18. Funds Procurement

(Millions of yen)

	1997/3		1998/3		1999/3		2000/3		2001/3		
		C.R.		C.R.		C.R.		C.R.		yoy %	C.R.
Borrowings	947,431	100.0	1,080,286	100.0	1,191,700	100.0	1,192,926	100.0	1,283,167	7.6	100.0
Indirect	923,431	97.5	981,586	90.9	1,059,300	88.9	976,926	81.9	971,367	-0.6	75.7
City Banks	35,169	3.7	25,347	2.4	16,987	1.4	20,423	1.7	28,798	41.0	2.3
Regional Banks	77,438	8.2	70,670	6.6	61,618	5.2	49,427	4.1	47,576	-3.7	3.7
Long-term Credit Banks	99,662	10.5	102,762	9.5	110,762	9.3	75,810	6.4	67,638	-10.8	5.3
Trust Banks	408,107	43.1	408,810	37.8	452,698	38.0	437,622	36.7	457,598	4.6	35.7
Foreign Banks	27,500	2.9	65,560	6.1	65,000	5.5	49,000	4.1	17,000	-65.3	1.3
Life Insurance Companies	224,099	23.7	233,741	21.6	253,177	21.2	256,893	21.5	270,883	5.4	21.1
Non-Life Insurance Companies	45,156	4.8	56,476	5.2	64,224	5.4	61,845	5.2	55,711	-9.9	4.3
Others	6,300	0.6	18,220	1.7	34,834	2.9	25,906	2.2	26,163	1.0	2.0
Direct	24,000	2.5	98,700	9.1	132,400	11.1	216,000	18.1	311,800	44.4	24.3
Straight Bonds	-	-	32,000	2.9	99,900	8.4	160,000	13.4	245,000	53.1	19.1
Convertible Bonds	-	-	-	-	-	-	50,000	4.2	50,000	0.0	3.9
Commercial Paper	24,000	2.5	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	-4.0	0.4
Short-term	199,260	21.0	260,542	24.1	142,297	11.9	19,668	1.6	19,188	-2.4	1.5
Fixed	474,058	50.0	495,561	45.9	761,465	63.9	847,114	71.0	978,647	15.5	76.3
Interest Rate Swaps (Notional)	163,600	17.3	84,060	7.8	158,162	13.3	161,398	13.5	88,577	-45.1	6.9
Interest Cap (Notional)	-	-	-	-	35,000	2.9	35,000	2.9	110,000	214.3	8.6
Average Interest Rate on Funds Procured During the Year	3.72	-	3.00	-	2.57	-	2.46	-	2.37	-	-
Floating Interest Rate	2.24	-	2.00	-	2.01	-	2.20	-	2.20	-	-
Fixed Interest Rate (including derivative)	4.84	-	3.92	-	2.96	-	2.65	-	2.38	-	-
Short-term	1.45	-	1.45	-	1.48	-	1.35	-	1.21	-	-
Long-term	4.27	-	3.50	-	2.82	-	2.55	-	2.43	-	-
Direct	0.59	-	1.36	-	1.71	-	1.72	-	1.76	-	-
Indirect	3.79	-	3.10	-	2.63	-	2.58	-	2.52	-	-

Trend in Actual Results and Estimates (Non-Consolidated)

19. Credit Card Business [ACOM MasterCard]

(Millions of yen)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Contracts	-	-	-	-	-	-	504,155	-	546,433	8.4
New Contracts	-	-	-	-	-	-	171,882	-	294,010	71.1
Accumulated Contracts	-	-	-	-	-	-	504,155	-	1,050,588	108.4
Number of Cardholders	-	-	-	-	-	-	380,396	-	752,509	97.8
Card Shopping Receivables	-	-	-	-	-	-	6,167	-	19,157	210.6
Revolving Receivables	-	-	-	-	-	-	4,025	-	16,123	300.6
Operating Income	-	-	-	-	-	-	428	-	2,298	436.1
Number of Card Issuance Machines	-	-	-	-	-	-	354	-	773	-
MUJINKUN	-	-	-	-	-	-	354	-	582	-
Loan Business Outlets	-	-	-	-	-	-	0	-	191	-

20. Installment Sales Finance Business

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy %		yoy %		yoy %		yoy %		yoy %
Number of Customer Accounts	166,226	31.2	217,420	30.8	286,327	31.7	358,400	25.2	446,217	24.5
Installment Receivables	46,641	32.4	63,799	36.8	91,152	42.9	121,933	33.8	150,581	23.5
Adjusted Receivables	39,089	32.9	53,080	35.8	75,272	41.8	100,300	33.2	124,046	23.7
Operating Income	4,899	22.1	5,929	21.0	8,364	41.1	11,136	33.1	14,287	28.3
Composition Ratio to Total Operating Income	1.9	-	2.1	-	2.7	-	3.3	-	3.9	-
Ratio of Bad Debt Write-offs	0.46	-	0.62	-	0.62	-	0.57	-	0.68	-
Number of Merchant Venders	4,093	-	4,381	-	4,668	-	5,007	-	5,337	-
Number of Sales Offices	5	-	6	-	8	-	8	-	8	-
Number of Employees	115	-	134	-	180	-	200	-	216	-

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

Trend in Actual Results and Estimates (Non-Consolidated)

21. Financial Ratios

(%)

	1997/3		1998/3		1999/3		2000/3		2001/3	
		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.		yoy P.P.
Dividend Pay-out Ratio	13.9	0.0	13.3	-0.6	11.7	-1.6	10.9	-0.8	11.8	0.9
Shareholders' Equity Ratio	20.3	0.4	20.4	0.1	21.4	1.0	25.2	3.8	26.8	1.6
Dividend on Equity	2.0	1.0	2.0	0.0	1.9	-0.1	1.9	0.0	1.9	0.0
Return on Equity	15.5	0.4	16.1	0.6	17.8	1.7	19.2	1.4	17.4	-1.8
Operating Profit to Total Assets	8.2	0.3	8.5	0.3	8.4	-0.1	8.7	0.3	8.9	0.2
Income Before Extraordinary Items to Total Assets	8.3	0.3	8.5	0.2	8.4	-0.1	8.6	0.2	8.9	0.3
Return on Assets	3.1	0.1	3.3	0.2	3.7	0.4	4.5	0.8	4.5	0.0
Operating Margin	37.9	1.8	40.3	2.4	40.9	0.6	42.2	1.3	43.2	1.0
Income Before Extraordinary Items to Operating Income	38.3	1.6	40.4	2.1	41.0	0.6	41.8	0.8	43.4	1.6
Net Income Margin	14.3	0.5	15.5	1.2	18.2	2.7	21.7	3.5	22.0	0.3
Current Ratio	247.5	-9.1	239.1	-8.4	294.5	55.4	368.5	74.0	395.2	26.7
Fixed Assets Ratio	50.0	-10.7	41.6	-8.4	36.8	-4.8	28.4	-8.4	26.1	-2.3
Interest Coverage (times)	3.9	0.4	4.8	0.9	5.4	0.6	5.9	0.5	6.5	0.6
Business Operating Cost Ratio	13.3	-0.6	12.6	-0.7	12.6	0.0	12.2	-0.4	11.5	-0.7

Other operating expenses

Note: Business operating cost ratio = $\frac{\text{Other operating expenses}}{\text{Average loans receivable outstanding during the fiscal year} + \text{Installment sales finance receivables (excluding deferred income on installment sales finance)}}$ X100

Average loans receivable outstanding during the fiscal year + Installment sales finance receivables (excluding deferred income on installment sales finance)

Trend in Actual Results and Estimates (Non-Consolidated)

22. Per Share Data (Adjusted)

(Yen)

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

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 are calculated by reference to 151,299 thousand shares, which 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].

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

(%)

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

23. Shares Outstanding and Stock Split

(thousands)

	1997/3	1998/3	1999/3	2000/3	2001/3
Average Number of Outstanding Shares during the Year	146,631	146,631	146,631	146,631	146,631
Number of Outstanding Shares at Year-end	146,631	146,631	146,631	146,631	146,631
Stock Split					