

DATA BOOK

For The Fiscal Year Ended March, 2004

ACOM CO.,LTD.

April 2004
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. 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.
- :7. From the interim accounting period ended September 30, 2001, figures for financial expenses include bond issue expenses.
- :8. "(E)" indicates estimates.
- :9. "yoy p.p." indicates year on year percentage point.
- :10. "C.R." indicates composition ratio.

Trend in Actual Results and Estimates (Consolidated)

1. Consolidated Subsidiaries and Equity-Method Affiliates

Name of company	Equity owned by ACOM	Summary of business
Domestic】 Consolidated subsidiaries: 10 Equity-method affiliates: 2		
JCK CREDIT CO., LTD.	100%	Installment sales finance and unsecured loan business
IR Loan Servicing, Inc.	80%	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.	38.85%	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
ABS CO., LTD.	0% (100%)	Maintenance of buildings and other properties.
A B PARTNER CO., LTD.	100%	Clerical work and temporary personal services.
AVRS CO., LTD.	100%	-
Overseas】 Consolidated Subsidiaries: 6 Equity-Method Affiliate: 1		
SIAM A&C CO., LTD.	49%	Hire purchase and unsecured loan business in Thailand.
[Equity-Method Affiliate] CHAILEASE ACOM FINANCE CO., LTD.	40%	Hire purchase business in Taiwan.
ACOM CAPITAL CO., LTD.	100%	Financial services for ACOM (Special Purpose Company).
ACOM FUNDING CO., LTD.	100%	Financial services for ACOM (Special Purpose Company).
ACOM PACIFIC, INC.	100%	Lease of health resorts in Guam (U.S.A.)
ACOM (U.S.A.) INC.	100%	-
ACOM INTERNATIONAL, INC.	100%	-

- Notes: 1. Figures in parentheses are indirect ownership by ACOM CO., LTD.
2. SIAM A&C CO., LTD. started unsecured loan business in July 2001.
3. Tokyo-Mitsubishi Cash One Ltd. started operation in March 4, 2002.
4. JUKI CREDIT CO., LTD. changed its company name to JCK CREDIT CO., LTD. on September 1, 2001.
5. E*NetCard CO., LTD. changed its company name to ASCOT CO., LTD. on August 1, 2001.
6. ACOM FUNDING CO., LTD. was established on July 10, 2002.
7. AVRS CO., LTD., ACOM (U.S.A.) INC., and ACOM INTERNATIONAL, INC. suspended their operation.
8. Acom Economic Research Institute, Inc. was merged into ACOM RENTAL CO., LTD. on April 1, 2004.
9. ACOM sold all of its holding shares of ASCOT CO., LTD. on April 19, 2004.

2. Income and Expenses (Consolidated)

(Millions of yen)

	2003/3				2004/3				2005/3(E)			
	(ACOM)	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	
Operating Income	437,572 (419,258)	5.5	1.044	434,968 (411,799)	-2,604	-0.6	1.056	421,000 (396,700)	-13,928	-3.2	1.061	
Operating Expenses	290,877 (276,677)	19.4	-	314,577 (295,918)	23,699	8.1	-	291,900 (272,100)	-22,667	-7.2	-	
Financial Expenses	30,562 (29,585)	2.2	-	26,910 (26,115)	-3,652	-11.9	-	24,200 (23,300)	-2,734	-10.2	-	
Provision for Bad Debts	115,671 (112,108)	60.5	-	140,505 (135,474)	24,834	21.5	-	116,700 (112,400)	-23,801	-16.9	-	
Operating Profit	146,695 (142,581)	-14.3	1.029	120,391 (115,880)	-26,304	-17.9	1.039	129,100 (124,600)	8,738	7.3	1.036	
Non-operating Income	1,380 (2,118)	-31.9	-	1,297 (2,086)	-83	-6.0	-	1,000 (1,900)	-280	-21.6	-	
Non-operating Expenses	3,831 (197)	166.0	-	2,915 (167)	-916	-23.9	-	2,500 (500)	-439	-15.1	-	
Income Before Extraordinary Items	144,244 (144,502)	-16.1	0.998	118,773 (117,799)	-25,471	-17.7	1.008	127,600 (126,000)	8,897	7.5	1.013	
Extraordinary Income	5 (5)	-99.7	-	3,331 (3,198)	3,325	-	-	- (-)	-3,331	-100.0	-	
Extraordinary Losses	9,836 (9,925)	35.4	-	1,771 (7,861)	-8,064	-82.0	-	700 (600)	-1,080	-61.0	-	
Income Before Income Taxes	134,414 (134,582)	-19.5	-	120,332 (113,136)	-14,081	-10.5	-	126,900 (125,400)	6,646	5.5	-	
Net Income	75,096 (77,489)	-21.5	0.969	70,319 (65,648)	-4,777	-6.4	1.071	73,500 (74,300)	3,234	4.6	0.989	

3. Operating Income by Segment (Consolidated)

(Millions of yen)

	2002/3			2003/3			2004/3			2005/3(E)		
	(ACOM)	yoy %	(ACOM)	yoy %	(ACOM)	yoy	%	(ACOM)	yoy %			
Operating Income	414,918 (400,818)	10.4	437,572 (419,258)	5.5	434,968 (411,799)	-2,604	-0.6	421,000 (396,700)	-3.2			
Loan Business	380,553 (380,248)	9.3	398,057 (395,829)	4.6	391,259 (386,219)	-6,798	-1.7	378,900 (372,900)	-3.2			
Credit Card Business	3,771 (3,708)	60.2	5,096 (5,011)	35.1	5,876 (5,782)	780	15.3	6,300 (6,200)	7.4			
Installment Sales Finance Business	23,595 (16,446)	35.2	25,725 (16,362)	9.0	22,738 (14,002)	-2,987	-11.6	16,700 (9,900)	-26.6			
Guarantee Business	319 (319)	-	1,866 (1,866)	483.8	5,037 (5,037)	3,170	169.8	7,700 (7,700)	53.4			
Loan Servicing Business	191 (-)	-	925 (-)	383.9	2,786 (-)	1,861	201.2	3,900 (-)	39.7			
Rental Business	3,853 (0)	-30.8	3,629 (-)	-5.8	3,527 (-)	-102	-2.8	4,200 (-)	18.4			
Others	2,634 (94)	31.1	2,271 (188)	-13.8	3,742 (757)	1,471	64.8	3,300 (0)	-10.8			

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

(%)

	2000/3	2001/3	2002/3	2003/3	2004/3	2005/3(E)
	(ACOM)	(ACOM)	(ACOM)	(ACOM)	(ACOM)	(ACOM)
Operating Income	100.0 (-)	100.0 (100.0)	100.0 (100.0)	100.0 (100.0)	100.0 (100.0)	100.0 (100.0)
Loan Business	94.1 (-)	92.7 (95.0)	91.7 (94.9)	91.0 (94.4)	90.0 (93.8)	90.0 (94.0)
Credit Card Business	0.1 (-)	0.6 (0.6)	0.9 (0.9)	1.2 (1.2)	1.3 (1.4)	1.5 (1.6)
Installment Sales Finance Business	3.4 (-)	4.7 (3.9)	5.7 (4.1)	5.9 (3.9)	5.2 (3.4)	4.0 (2.5)
Guarantee Business	- (-)	- (-)	0.1 (0.1)	0.4 (0.5)	1.2 (1.2)	1.8 (1.9)
Loan Servicing Business	- (-)	- (-)	- (-)	0.2 (-)	0.6 (-)	0.9 (-)
Rental Business	2.0 (-)	1.5 (0.5)	0.9 (0.0)	0.8 (-)	0.8 (-)	1.0 (-)
Others	0.4 (-)	0.5 (0.0)	0.7 (0.0)	0.5 (0.0)	0.9 (0.2)	0.8 (0.0)

4. Receivables Outstanding by Segment (Consolidated)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,478,703	-	1,720,616	16.4	1,888,413	9.8	1,941,244	2.8	1,857,536	-83,708	-4.3	1,809,400	-2.6
Loans Business	1,347,757	-	1,497,045	11.1	1,618,660	8.1	1,660,256	2.6	1,623,154	-37,101	-2.2	1,611,500	-0.7
ACOM CO., LTD.	1,347,757	-	1,496,237	11.0	1,616,837	8.1	1,652,890	2.2	1,612,799	-40,091	-2.4	1,597,200	-1.0
JCK CREDIT CO., LTD.	-	-	808	-	327	-59.5	153	-53.1	66	-87	-56.8	0	-46.8
SIAM A&C CO., LTD.	-	-	-	-	1,495	-	7,212	382.3	10,289	3,076	42.7	14,300	38.8
Credit Card Business	6,359	-	19,735	210.3	32,102	62.7	41,850	30.4	46,731	4,880	11.7	54,200	15.9
ACOM MasterCard	6,167	-	19,157	210.6	31,388	63.8	41,114	31.0	45,941	4,826	11.7	53,500	16.4
JCK CREDIT CO., LTD.	-	-	405	-	624	54.1	684	9.6	758	73	10.8	700	-10.0
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance Business	124,586	-	203,834	63.6	237,502	16.5	237,948	0.2	181,567	-56,380	-23.7	133,300	-26.6
ACOM CO., LTD.	121,933	-	150,581	23.5	161,247	7.1	153,203	-5.0	113,934	-39,269	-25.6	87,700	-23.0
JCK CREDIT CO., LTD.	-	-	49,112	-	69,996	42.5	77,338	10.5	59,785	-17,552	-22.7	35,700	-40.3
SIAM A&C CO., LTD.	2,652	-	4,140	56.1	6,258	51.1	7,406	18.3	7,847	441	6.0	9,900	25.0
Loan Servicing Business	-	-	-	-	147	-	1,189	706.5	6,082	4,892	411.1	9,700	59.9

5. Number of Customer Accounts by Segment (Consolidated)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	2,669,016	-	2,898,760	8.6	3,058,274	5.5	3,161,304	3.4	3,161,894	590	0.0	3,206,600	1.4
ACOM CO., LTD.	2,669,016	-	2,893,789	8.4	3,035,706	4.9	3,032,330	-0.1	2,954,073	-78,257	-2.6	2,939,900	-0.5
JCK CREDIT CO., LTD.	-	-	4,971	-	2,719	-45.3	1,122	-58.7	422	-700	-62.4	200	-53.3
SIAM A&C CO., LTD.	-	-	-	-	19,849	-	127,852	544.1	207,399	79,547	62.2	266,500	28.5
Credit Card Business	404,941	-	781,590	93.0	1,016,544	30.1	1,021,131	0.5	1,071,681	50,550	5.0	1,318,900	23.1
ACOM MasterCard	380,396	-	752,509	97.8	1,004,118	33.4	1,014,845	1.1	1,064,492	49,647	4.9	1,312,000	23.3
JCK CREDIT CO., LTD.	-	-	3,238	-	4,952	52.9	6,004	21.2	6,982	978	16.3	6,700	-3.7
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance	415,065	-	768,882	85.2	905,725	17.8	991,162	9.4	886,110	-105,052	-10.6	873,800	-1.4
ACOM CO., LTD.	358,400	-	446,217	24.5	486,532	9.0	479,182	-1.5	387,261	-91,921	-19.2	289,500	-25.2
JCK CREDIT CO., LTD.	-	-	212,068	-	246,786	16.4	263,202	6.7	222,424	-40,778	-15.5	158,000	-29.0
SIAM A&C CO., LTD.	56,665	-	110,597	95.2	172,407	55.9	248,778	44.3	276,425	27,647	11.1	426,300	54.2
Loan Servicing Business	-	-	-	-	1,468	-	10,540	618.0	31,851	21,311	202.2	-	-

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

:2.Credit Card Business: Number of cardholders.

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

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

6. Income and Expenses (ACOM)

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Income	341,767	10.1	366,712	7.3	400,818	9.3	419,258	4.6	411,799	-7,458	-1.8	396,700	-3.7
Interest on Loans Receivable	316,490	10.5	341,456	7.9	373,235	9.3	388,483	4.1	379,332	-9,151	-2.4	365,700	-3.6
Operating Expenses	197,392	7.6	208,205	5.5	231,857	11.4	276,677	19.3	295,918	19,241	7.0	272,100	-8.0
Financial Expenses	29,250	1.6	28,933	-1.1	28,622	-1.1	29,585	3.4	26,115	-3,469	-11.7	23,300	-10.8
Provision for Bad Debts	47,461	19.4	51,654	8.8	69,997	35.5	112,108	60.2	135,474	23,365	20.8	112,400	-17.0
Other Operating Expenses	120,432	6.2	127,535	5.9	133,237	4.5	134,878	1.2	133,597	-1,280	-0.9	136,400	2.1
Operating Profit	144,374	13.6	158,507	9.8	168,961	6.6	142,581	-15.6	115,880	-26,700	-18.7	124,600	7.5
Non-operating Income	1,319	-0.4	1,670	26.6	2,126	27.3	2,118	-0.4	2,086	-31	-1.5	1,900	-9.8
Non-operating Expenses	2,958	197.9	1,115	-62.3	407	-63.5	197	-51.6	167	-29	-15.0	500	196.5
Income Before Extraordinary Items	142,735	12.0	159,062	11.4	170,680	7.3	144,502	-15.3	117,799	-26,702	-18.5	126,000	7.0
Extraordinary Income	656	-	1,561	137.8	1	-99.9	5	202.6	3,198	3,192	-	-	-
Extraordinary Losses	3,178	-28.1	7,708	142.6	6,914	-10.3	9,925	43.5	7,861	-2,064	-20.8	600	-91.4
Loss on Sales of Fixed Assets	2,085	2.9	3,854	84.8	5,579	44.8	5,914	6.0	292	-5,621	-95.0	500	69.7
Loss on Revaluation of Investments in Securities	106	-80.7	1,340	-	411	-69.3	2,706	557.7	335	-2,370	-87.6	-	-
Income Before Income Taxes	140,213	13.9	152,915	9.1	163,767	7.1	134,582	-17.8	113,136	-21,445	-15.9	125,400	10.8
Income Taxes, current	69,030	3.7	74,950	8.6	79,360	5.9	68,070	-14.2	54,160	-13,910	-20.4	45,100	-16.8
Enterprise Taxes	13,220	0.5	14,350	8.5	16,960	18.2	14,570	-14.1	11,760	-2,810	-19.3	-	-
Income Taxes, deferred	-2,854	-	-2,791	-2.2	-10,370	271.4	-10,977	5.9	-6,671	4,306	-39.2	6,000	-189.1
Net Income	74,038	31.0	80,757	9.1	94,777	17.4	77,489	-18.2	65,648	-11,841	-15.3	74,300	13.2

7. Operating Income by Category (ACOM)

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Income	341,767	10.1	366,712	7.3	400,818	9.3	419,258	4.6	411,799	-7,458	-1.8	396,700	-3.7
Interest on Loans Receivable	316,490	10.5	341,456	7.9	373,235	9.3	388,483	4.1	379,332	-9,151	-2.4	365,700	-3.6
Unsecured Loans	308,205	10.6	333,349	8.2	365,091	9.5	380,090	4.1	370,985	-9,105	-2.4	357,800	-3.6
Consumers	307,697	10.5	332,936	8.2	364,814	9.6	379,923	4.1	370,894	-9,028	-2.4	357,760	-3.5
Commercials	508	118.8	413	-18.7	277	-32.9	167	-39.7	90	-76	-45.7	40	-50.7
Secured Loans	8,284	7.9	8,106	-2.2	8,143	0.5	8,393	3.1	8,347	-45	-0.5	7,900	-4.6
Fees from Credit Card Business	451	-	2,323	414.8	3,692	58.9	4,986	35.0	5,714	727	14.6	6,100	7.2
ACOM MasterCard	428	-	2,298	436.1	3,676	59.9	4,952	34.7	5,647	695	14.0	6,100	8.4
Fees from Installment Sales Financing	11,136	33.1	14,287	28.3	16,278	13.9	16,166	-0.7	13,799	-2,366	-14.6	9,700	-29.8
Fees from Credit Guarantees	-	-	-	-	319	-	1,866	483.8	5,035	3,168	169.7	7,700	52.9
Rental Income	6,395	-14.8	1,591	-75.1	-	-	-	-	-	-	-	-	-
Audio-Visual Software	3,007	-29.2	1,591	-47.1	-	-	-	-	-	-	-	-	-
Hardware	3,388	7.6	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	320	-81.7	103	-67.7	-	-	105	-	735	630	600.0	-	-
Others	6,972	7.0	6,950	-0.3	7,292	4.9	7,651	4.9	7,181	-467	-6.1	7,500	4.4
Collection of Bad Debts Deducted	6,134	16.5	6,508	6.1	6,938	6.6	6,430	-7.3	6,083	-347	-5.4	6,400	5.6

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

(%)

	2000/3	2001/3	2002/3	2003/3	2004/3	2005/3(E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Loans Receivable	92.6	93.1	93.1	92.7	92.1	92.2
Fees from Credit Card Business	0.1	0.6	0.9	1.2	1.4	1.5
Fees from Installment Sales Financing	3.3	3.9	4.1	3.9	3.4	2.5
Fees from Credit Guarantees	-	-	0.1	0.4	1.2	1.9
Rental Income	1.9	0.5	-	-	-	-
Sales	0.1	0.0	-	0.0	0.2	-
Others	2.0	1.9	1.8	1.8	1.7	1.9

8. Operating Expenses (ACOM)

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Expenses	197,392	7.6	208,205	5.5	231,857	11.4	276,677	19.3	295,918	19,241	7.0	272,100	-8.0
Financial Expenses	29,250	1.6	28,933	-1.1	28,622	-1.1	29,585	3.4	26,115	-3,469	-11.7	23,300	-10.8
Cost of Sales	247	-83.8	81	-67.1	-	-	104	-	731	626	596.7	-	-
Provision for Bad Debts	47,461	19.4	51,654	8.8	69,997	35.5	112,108	60.2	135,474	23,365	20.8	112,400	-17.0
Bad Debt Write-offs	37,461	15.8	44,392	18.5	54,251	22.2	81,608	50.4	112,598	30,989	38.0	113,100	0.4
Additional Allowance for Bad Debts	10,000	35.1	7,261	-27.4	15,733	116.7	30,039	90.9	21,485	-8,553	-28.5	-1,900	-108.8
Additional Allowance for Loss on Debt Guarantees	-	-	-	-	12	-	461	-	1,391	929	201.7	1,200	-13.7
Other Operating Expenses	120,432	6.2	127,535	5.9	133,237	4.5	134,878	1.2	133,597	-1,280	-0.9	136,400	2.1
Personnel Costs	35,200	6.1	34,125	-3.1	35,782	4.9	36,869	3.0	37,235	366	1.0	35,600	-4.4
Advertising and Promotional Expenses	15,693	16.1	20,216	28.8	19,304	-4.5	15,853	-17.9	13,989	-1,864	-11.8	14,200	1.5
Administrative Expenses	15,770	6.1	15,242	-3.3	15,487	1.6	15,851	2.4	15,191	-659	-4.2	15,200	0.1
Expenses for Computer Operation and Development	18,617	-3.0	20,070	7.8	23,336	16.3	23,311	-0.1	21,296	-2,014	-8.6	20,900	-1.9
Fees	9,515	8.3	9,761	2.6	11,241	15.2	12,119	7.8	13,635	1,516	12.5	15,200	11.6
Insurance Expenses	5,776	76.5	6,578	13.9	6,247	-5.0	8,782	40.6	9,347	564	6.4	9,100	-3.1
Depreciation Expenses	4,741	-7.2	4,211	-11.2	3,829	-9.1	3,428	-10.5	2,950	-478	-14.0	2,600	-10.9
Taxes and Other Public Charges	5,737	1.8	6,568	14.5	6,851	4.3	6,625	-3.3	6,161	-463	-7.0	6,100	-1.0
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	-	-	-	-	-	1,000	-
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	-	2,000	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	1,000	-
Others	9,380	-4.4	10,759	14.7	11,156	3.7	12,036	7.9	13,788	1,752	14.6	13,500	-2.3

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

(%)

	2000/3		2001/3		2002/3		2003/3		2004/3		2005/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	57.8	-1.3	56.8	-1.0	57.8	1.0	66.0	8.2	71.9	5.9	68.6	-3.3
Financial Expenses	8.6	-0.7	7.9	-0.7	7.1	-0.8	7.1	0.0	6.3	-0.8	5.9	-0.4
Cost of Sales	0.1	-0.4	0.0	-0.1	-	-	0.0	0.0	0.2	0.2	-	-
Provision for Bad Debts	13.9	1.1	14.1	0.2	17.5	3.4	26.7	9.2	32.9	6.2	28.3	-4.6
Bad Debt Write-offs	11.0	0.6	12.1	1.1	13.6	1.5	19.5	5.9	27.4	7.9	28.5	1.1
Additional Allowance for Bad Debts	2.9	0.5	2.0	-0.9	3.9	1.9	7.1	3.2	5.2	-1.9	-0.5	-5.7
Additional Allowance for Loss on Debt Guarantees	-	-	-	-	0.0	0.0	0.1	0.1	0.3	0.2	0.3	0.0
Other Operating Expenses	35.2	-1.3	34.8	-0.4	33.2	-1.6	32.2	-1.0	32.5	0.3	34.4	1.9
Personnel Costs	10.3	-0.4	9.3	-1.0	8.9	-0.4	8.8	-0.1	9.0	0.2	9.0	0.0
Advertising and Promotional Expenses	4.6	0.3	5.5	0.9	4.8	-0.7	3.8	-1.0	3.4	-0.4	3.6	0.2
Administrative Expenses	4.6	-0.2	4.2	-0.4	3.9	-0.3	3.8	-0.1	3.7	-0.1	3.8	0.1
Expenses for Computer Operation and Development	5.4	-0.8	5.5	0.1	5.8	0.3	5.5	-0.3	5.2	-0.3	5.3	0.1
Fees	2.8	0.0	2.7	-0.1	2.8	0.1	2.9	0.1	3.3	0.4	3.8	0.5
Insurance Expenses	1.7	0.6	1.8	0.1	1.6	-0.2	2.1	0.5	2.3	0.2	2.3	0.0
Depreciation Expenses	1.4	-0.2	1.1	-0.3	0.9	-0.2	0.8	-0.1	0.7	-0.1	0.6	-0.1
Taxes and Other Public Charges	1.7	-0.1	1.8	0.1	1.7	-0.1	1.6	-0.1	1.5	-0.1	1.5	0.0
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	-	-	-	-	0.3	-
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	0.5	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	0.3	-
Others	2.7	-0.5	2.9	0.2	2.8	-0.1	2.9	0.1	3.4	0.5	3.4	0.0

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

9. Receivables Outstanding (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Receivables Outstanding (Millions of yen)	1,476,050	13.7	1,666,149	12.9	1,809,564	8.6	1,847,259	2.1	1,772,706	-74,553	-4.0	1,738,400	-1.9
Loans Business	1,347,757	11.7	1,496,237	11.0	1,616,837	8.1	1,652,890	2.2	1,612,799	-40,091	-2.4	1,597,200	-1.0
Unsecured Loans	1,273,899	12.4	1,428,196	12.1	1,548,894	8.5	1,582,751	2.2	1,548,616	-34,135	-2.2	1,530,200	-1.2
Consumers	1,271,865	12.4	1,426,696	12.2	1,547,850	8.5	1,582,125	2.2	1,548,274	-33,850	-2.1	1,530,000	-1.2
Commercials	2,034	4.8	1,499	-26.3	1,043	-30.4	625	-40.1	341	-284	-45.4	200	-47.4
Secured Loans	73,857	0.9	68,041	-7.9	67,942	-0.1	70,139	3.2	64,183	-5,955	-8.5	67,000	4.6
Real Estate Card Loan	45,454	6.3	49,663	9.3	53,509	7.7	56,852	6.2	52,781	-4,071	-7.2	-	-
Credit Card Business	6,359	-	19,330	204.0	31,478	62.8	41,166	30.8	45,973	4,806	11.7	53,500	16.3
ACOM MasterCard	6,167	-	19,157	210.6	31,388	63.8	41,114	31.0	45,941	4,826	11.7	53,500	16.4
Installment Sales Finance Business	121,933	33.8	150,581	23.5	161,247	7.1	153,203	-5.0	113,934	-39,269	-25.6	87,700	-23.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	479	8.4	496	3.5	512	3.2	524	2.3	527	3	0.6	523	-0.8
			(513)	(7.1)	(541)	(5.5)							

Guaranteed loans receivable	-	-	-	-	9,539	-	57,926	-	100,971	43,045	74.3	163,000	61.4
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Note: The figures in brackets represent the amounts of loans exclusive of non-interest-bearing balance.

10. Number of Customer Accounts (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Loan Business	2,669,016	3.8	2,893,789	8.4	3,035,706	4.9	3,032,330	-0.1	2,954,073	-78,257	-2.6	2,939,900	-0.5
Unsecured Loans	2,655,803	3.8	2,880,304	8.5	3,021,780	4.9	3,017,837	-0.1	2,940,345	-77,492	-2.6	2,925,600	-0.5
Consumers	2,654,651	3.8	2,879,293	8.5	3,020,908	4.9	3,017,176	-0.1	2,939,945	-77,231	-2.6	2,925,400	-0.5
Commercials	1,152	17.3	1,011	-12.2	872	-13.7	661	-24.2	400	-261	-39.5	200	-50.0
Secured Loans	13,213	2.6	13,485	2.1	13,926	3.3	14,493	4.1	13,728	-765	-5.3	14,300	4.2
Credit Card Business	404,941	-	778,352	92.2	1,011,592	30.0	1,015,127	0.3	1,064,699	49,572	4.9	1,312,200	23.2
ACOM MasterCard	380,396	-	752,509	97.8	1,004,118	33.4	1,014,845	1.1	1,064,492	49,647	4.9	1,312,000	23.3
Installment Sales Finance	358,400	25.2	446,217	24.5	486,532	9.0	479,182	-1.5	387,261	-91,921	-19.2	289,500	-25.2

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

:2.Credit Card Business: Number of cardholders.

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

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

Trend in Actual Results and Estimates (Non-Consolidated)

11. Number of New Loan Customers (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	427,886	-5.6	443,100	3.6	443,538	0.1	408,146	-8.0	359,311	-48,835	-12.0	361,000	0.5
Unsecured Loans	427,367	-5.6	442,110	3.4	442,184	0.0	406,693	-8.0	358,570	-48,123	-11.8	360,000	0.4
Consumers	427,345	-5.6	442,092	3.5	442,165	0.0	406,685	-8.0	358,570	-48,115	-11.8	360,000	0.4
Commercials	22	-4.3	18	-18.2	19	5.6	8	-57.9	0	-8	-100.0	0	-
Secured Loans	519	47.0	990	90.8	1,354	36.8	1,453	7.3	741	-712	-49.0	1,000	35.0

12. Number of Loan Business Outlets (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Loan Business Outlets	1,635	114	1,741	106	1,761	20	1,716	-45	1,699	-17	-1.0	1,720	21
Staffed	512	3	521	9	521	0	468	-53	381	-87	-18.6	303	-78
Unstaffed	1,123	111	1,220	97	1,240	20	1,248	8	1,318	70	5.6	1,417	99

13. MUJINKUN (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of MUJINKUN Outlets	1,623	116	1,733	110	1,749	16	1,705	-44	1,691	-14	-0.8	1,712	21
Number of MUJINKUN Machines	1,625	116	1,735	110	1,751	16	1,706	-45	1,692	-14	-0.8	1,713	21

14. Cash Dispensers and ATMs (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Cash Dispensers and ATMs	18,478	3,884	30,819	12,341	49,777	18,958	69,215	19,438	76,282	7,067	10.2	-	-
Proprietary	1,944	120	2,053	109	2,068	15	2,026	-42	1,961	-65	-3.2	1,982	21
Open 365 Days/Year	1,937	123	2,046	109	2,059	13	2,020	-39	1,957	-63	-3.1	-	-
Open 24 Hours/Day	1,633	126	1,755	122	1,773	18	1,749	-24	1,705	-44	-2.5	-	-
Tie-up	16,534	3,764	28,766	12,232	47,709	18,943	67,189	19,480	74,321	7,132	10.6	-	-
Others	-	-	7,611	7,611	7,611	0	7,621	10	8,424	803	10.5	-	-

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

15. Employees (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Employees	4,314	56	4,321	7	4,366	45	4,405	39	4,238	-167	-3.8	4,238	0
Head Office	658	-6	653	-5	756	103	869	113	932	63	7.2	953	21
Credit Supervision related	184	-7	219	35	241	22	302	61	345	43	14.2	368	23
Financial Service Business Division	3,552	84	3,668	116	3,610	-58	3,536	-74	3,306	-230	-6.5	3,285	-21
Contact Center	-	-	-	-	335	335	1,059	724	943	-116	-11.0	-	-
Credit Card/ Installment Business Dept.	200	20	216	16	231	15	228	-3	346	118	51.8	345	-1

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 March 2003 is adjusted according to organizational change in June 2003.

16. Average Loan yield (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3		2005/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Average yield	24.86	-0.22	24.08	-0.78	23.80	-0.28	23.47	-0.33	23.23	-0.24	22.76	-0.47
Unsecured Loans	25.70	-0.32	24.75	-0.95	24.32	-0.43	23.96	-0.36	23.72	-0.24	23.21	-0.51
Consumers	25.70	-0.32	24.76	-0.94	24.32	-0.44	23.96	-0.36	23.72	-0.24	23.21	-0.51
Commercials	24.08	-0.35	22.88	-1.20	21.59	-1.29	20.04	-1.55	18.96	-1.08	16.39	-2.57
Secured Loans	11.20	0.32	11.33	0.13	12.13	0.80	12.15	0.02	12.16	0.01	12.12	-0.04

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

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

Effective Annual Interest Rate	2000/3				2001/3				2002/3				2003/3				2004/3				2005/3(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	2,654,651	100.0	1,271,865	100.0	2,879,293	100.0	1,426,696	100.0	3,020,908	100.0	1,547,850	100.0	3,017,176	100.0	1,582,125	100.0	2,939,945	100.0	1,548,274	100.0	-	-	1,530,000	100.0
28.470% and Higher	318,704	12.0	119,221	9.4	222,747	7.7	82,965	5.8	167,997	5.6	62,372	4.0	129,643	4.3	49,475	3.1	100,931	3.4	39,701	2.5	-	-	29,000	1.9
27.375%	1,459,659	55.0	536,453	42.2	1,541,140	53.5	554,181	38.8	1,665,353	55.1	597,408	38.6	1,747,741	57.9	639,356	40.4	1,759,830	59.9	642,084	41.5	-	-	563,000	36.8
25.000% - 26.500%	550,454	20.7	304,112	23.9	641,763	22.3	332,986	23.3	644,128	21.3	349,436	22.6	595,372	19.7	345,529	21.9	545,094	18.5	338,972	21.9	-	-	360,000	23.5
20.000% - 24.820%	223,033	8.4	204,425	16.1	330,606	11.4	282,329	19.9	376,548	12.5	332,221	21.5	360,906	12.0	332,760	21.0	321,498	10.9	312,491	20.2	-	-	340,000	22.2
18.250% - 19.000%	19,216	0.7	37,612	2.9	37,623	1.3	71,366	5.0	49,736	1.7	93,180	6.0	51,353	1.7	96,294	6.1	46,184	1.6	87,939	5.7	-	-	95,000	6.2
15.000% - 18.000%	33,481	1.3	57,751	4.5	52,370	1.9	90,123	6.3	58,501	1.9	98,799	6.4	57,918	1.9	99,223	6.3	52,657	1.8	92,256	6.0	-	-	100,000	6.6
Less than 15.000%	50,104	1.9	12,288	1.0	53,044	1.9	12,744	0.9	58,645	1.9	14,431	0.9	74,243	2.5	19,485	1.2	113,751	3.9	34,827	2.2	-	-	43,000	2.8

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

Classified Receivat Outstanding (Thousands of yen)	2000/3				2001/3				2002/3				2003/3				2004/3				2005/3(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. (%)
100	288,843	10.9	20,133	1.6	372,972	13.0	19,576	1.4	438,426	14.5	20,039	1.3	446,625	14.8	20,603	1.3	440,892	15.0	20,278	1.3	-	-	20,000	1.3
100 < 300	568,346	21.4	128,577	10.1	570,692	19.8	129,995	9.1	558,095	18.5	127,094	8.2	550,290	18.2	125,037	7.9	557,345	18.9	124,248	8.0	-	-	122,800	8.0
300 < 500	1,327,624	50.0	609,559	47.9	1,385,383	48.1	637,882	44.7	1,396,722	46.2	643,286	41.6	1,367,116	45.4	631,290	39.9	1,298,519	44.2	599,785	38.7	-	-	592,700	38.7
500 < 1,000	372,173	14.0	329,124	25.9	386,856	13.4	338,669	23.7	387,674	12.9	333,173	21.5	380,548	12.6	326,476	20.6	359,923	12.3	307,933	20.0	-	-	304,300	19.9
1,000 <	97,665	3.7	184,470	14.5	163,390	5.7	300,571	21.1	239,991	7.9	424,257	27.4	272,597	9.0	478,716	30.3	283,266	9.6	496,029	32.0	-	-	490,200	32.1
Total	2,654,651	100.0	1,271,865	100.0	2,879,293	100.0	1,426,696	100.0	3,020,908	100.0	1,547,850	100.0	3,017,176	100.0	1,582,125	100.0	2,939,945	100.0	1,548,274	100.0	-	-	1,530,000	100.0

19. Number of New Customers by Annual Income [Unsecured Loans](ACOM)

(Thousands of yen, %)

Annual Income (Millions of yen)	2000/3			2001/3			2002/3			2003/3			2004/3		
	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount
2	74,541	17.5	114	89,006	20.1	134	101,134	22.9	133	96,455	23.7	136	86,242	24.1	123
2 < 5	278,576	65.2	152	281,654	63.7	160	276,288	62.5	158	255,555	62.9	161	227,416	63.4	151
5 < 7	48,037	11.2	208	46,232	10.5	211	42,720	9.6	204	36,465	8.9	204	30,252	8.4	193
7 < 10	21,371	5.0	233	20,531	4.7	237	18,054	4.1	227	15,014	3.7	225	12,214	3.4	217
10 <	4,820	1.1	259	4,669	1.0	255	3,969	0.9	246	3,196	0.8	239	2,446	0.7	229
Total	427,345	100.0	157	442,092	100.0	165	442,165	100.0	161	406,685	100.0	162	358,570	100.0	151

20. Composition Ratio of Customer Accounts by Age [Unsecured Loans](ACOM)

(%)

	2000/3		2001/3		2002/3		2003/3		2004/3	
	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)
Under 29	27.9	21.9	27.2	22.1	26.3	22.9	25.3	21.8	24.2	21.6
Age 30 - 39	26.9	26.9	27.4	26.8	28.1	27.3	28.7	28.0	29.3	28.5
Age 40 - 49	21.8	23.4	21.2	22.4	20.7	21.7	20.5	21.7	20.5	21.5
Age 50 - 59	16.9	19.7	17.4	19.8	17.7	21.0	17.9	19.7	18.0	19.3
Over 60	6.5	8.1	6.8	8.9	7.2	7.1	7.6	8.8	8.0	9.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

21. Composition Ratio of Customer Accounts by Gender [Unsecured Loans] (ACOM)

(%)

	2000/3		2001/3		2002/3		2003/3		2004/3	
	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)
Male (%)	72.8	70.3	73.2	70.7	73.3	70.0	73.3	69.2	73.4	69.0
Female (%)	27.2	29.7	26.8	29.3	26.7	30.0	26.7	30.8	26.6	31.0

22. Bad Debt Write-offs (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Bad Debt Write-offs (Millions of yen)	37,461	15.8	44,392	18.5	54,251	22.2	81,608	50.4	112,598	30,989	38.0	113,100	0.5
Loans Receivable	36,739	15.6	42,847	16.6	51,003	19.0	75,428	47.9	103,093	27,665	36.7	101,500	-1.5
Unsecured Loans	35,958	15.8	39,839	10.8	49,713	24.8	75,039	50.9	100,781	25,741	34.3	100,700	0.0
Secured Loans	781	6.1	3,007	284.9	1,290	-57.1	388	-69.9	2,312	1,923	494.8	800	-64.7
ACOM MasterCard	19	-	511	-	1,767	245.8	3,344	89.2	4,745	1,400	41.9	4,700	-1.9
Installment Sales Finance	682	20.2	1,018	49.2	1,475	44.9	2,457	66.6	2,890	432	17.6	3,100	6.6
Guarantee	-	-	-	-	12	-	306	-	1,860	1,553	506.1	3,800	106.9
Average Bad Debt Write-off Amounts per Account for Unsecured Loans (Thousands of yen)	324	8.7	319	-1.5	332	4.1	363	9.3	395	32	8.8	-	-

Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	479	-	496	-	512	-	524	-	527	3	0.6	523	-0.8
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[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	2.72	(0.09)	2.86	(0.14)	3.15	(0.29)	4.56	(1.41)	6.38	(1.82)	-	6.34	(-0.04)
Unsecured Loans	2.82	(0.08)	2.79	(-0.03)	3.21	(0.42)	4.74	(1.53)	6.50	(1.76)	-	6.57	(0.07)
Secured Loans	1.04	(0.04)	4.35	(3.31)	1.84	(-2.51)	0.54	(-1.30)	3.55	(3.01)	-	1.19	(-2.36)
ACOM MasterCard	0.32	(0.32)	2.67	(2.35)	5.63	(2.96)	8.13	(2.50)	10.32	(2.19)	-	8.68	(-1.64)
Installment Sales Finance	0.57	(-0.05)	0.68	(0.11)	0.91	(0.23)	1.60	(0.69)	2.54	(0.94)	-	3.51	(0.97)
Guarantee	-	-	-	-	0.13	-	0.52	(0.39)	1.80	(1.28)	-	2.30	(0.50)

Note:1. Ratio of bad debt write-offs

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

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

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

Guarantee = Bad Debt write-off of Gurantee / (Guranteed Loan Receivables plus Payments in Subrogation)

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

22-2. Unserured Loans Write-offs by Reasons (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Based on Receivables Outstanding										
Amount of Bad Debt Write-offs (Millions of yen)	35,958	100.0	39,839	100.0	49,713	100.0	75,039	100.0	100,781	100.0
Personal Bankruptcy	14,605	40.6	15,376	38.6	20,238	40.7	30,492	40.6	35,672	35.4
Failure to Locate Borrowers	2,417	6.7	2,519	6.3	2,704	5.4	3,153	4.2	3,307	3.3
Borrowers' Inability of Making Repayments, etc.	14,922	41.5	16,579	41.6	18,332	36.9	26,726	35.7	38,708	38.4
ACOM's Voluntary Waiver of Repayments	4,014	11.2	5,365	13.5	8,439	17.0	14,668	19.5	23,093	22.9

23. Bad Debts (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3	
		%		%		%		%		%
Total Amount of Bad Debts	34,077	2.53	34,596	2.31	43,691	2.70	60,491	3.65	79,754	4.93
Loans to Borrowers in Bankruptcy or Under Reorganization	3,776	0.28	3,650	0.24	7,204	0.45	9,227	0.56	9,280	0.57
Applications for Bankruptcy are Proceeded	2,440	0.18	2,549	0.17	3,292	0.20	3,540	0.21	2,951	0.18
Applications for The Civil Rehabilitation are proceeded	-	-	-	-	1,659	0.10	2,853	0.17	3,633	0.22
Applications for The Civil Rehabilitation are determined	-	-	-	-	131	0.01	815	0.05	1,775	0.11
Loans in Arrears	13,408	0.99	16,866	1.13	20,972	1.30	31,128	1.88	36,632	2.27
Loans Past Due for Three Months or More	498	0.04	518	0.03	497	0.03	1,036	0.06	1,638	0.10
Restructured Loans	16,394	1.22	13,561	0.91	15,016	0.93	19,099	1.15	32,204	1.99

23-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3	
		%		%		%		%		%
11days < 3 months	9,504	0.70	10,703	0.71	13,605	0.84	18,971	1.15	19,475	1.21
31days < 3 months	5,798	0.43	6,269	0.42	7,468	0.46	9,761	0.59	11,076	0.69
11days < 31 days	3,706	0.27	4,434	0.30	6,136	0.38	9,210	0.56	8,399	0.52

24. Allowance for Bad Debts (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3		2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	54,300	22.6	61,900	14.0	77,700	25.5	107,700	38.6	129,400	20.1	127,500	-1.5
Ratio of Allowance for Bad Debts	3.73	-	3.78	-	4.36	-	5.91	-	7.37	-	7.38	-
General Allowance for Bad Debts	-	-	-	-	-	-	67,127	-	82,898	-	77,700	-
Unsecured Consumer Loans	-	-	-	-	-	-	59,980	-	74,888	-	69,700	-
Specific Allowance for Bad Debts	-	-	-	-	-	-	40,184	-	44,929	-	48,300	-
Additional Allowance for Bad Debts	10,000	35.1	7,600	-24.0	15,800	107.9	30,000	89.9	21,700	-27.7	-1,900	-108.8
Allowance for Loss on Debt Guarantees	-	-	-	-	12	-	474	-	1,865	-	3,100	-
Additional Allowance	-	-	-	-	12	-	461	-	1,391	-	1,235	-

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

25. Funds Procurement (ACOM)

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)		
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		yoy %	C.R.(%)		yoy %	C.R.(%)
Borrowings	1,192,926	100.0	1,283,167	100.0	1,417,966	100.0	1,384,848	100.0	1,260,090	-9.0	100.0	1,038,100	-17.6	100.0
Indirect	976,926	81.9	971,367	75.7	1,035,186	73.0	1,053,068	76.0	951,210	-9.7	75.5	749,200	-21.2	72.2
City Banks	20,423	1.7	28,798	2.3	37,017	2.6	35,065	2.5	35,386	0.9	2.8	-	-	-
Regional Banks	49,427	4.1	47,576	3.7	56,634	4.0	58,300	4.2	51,147	-12.3	4.1	-	-	-
Long-term Credit Banks	75,810	6.4	67,638	5.3	85,608	6.0	93,880	6.8	76,968	-18.0	6.1	-	-	-
Trust Banks	437,622	36.7	457,598	35.7	433,001	30.5	409,257	29.6	403,081	-1.5	32.0	-	-	-
Foreign Banks	49,000	4.1	17,000	1.3	46,000	3.3	63,000	4.5	37,500	-40.5	3.0	-	-	-
Life Insurance Companies	256,893	21.5	270,883	21.1	268,215	18.9	263,779	19.0	245,773	-6.8	19.5	-	-	-
Non-Life Insurance Companies	61,845	5.2	55,711	4.3	51,434	3.6	50,043	3.6	44,723	-10.6	3.5	-	-	-
Others	25,906	2.2	26,163	2.0	57,277	4.1	79,744	5.8	56,632	-29.0	4.5	-	-	-
Direct	216,000	18.1	311,800	24.3	382,780	27.0	331,780	24.0	308,880	-6.9	24.5	288,900	-6.5	27.8
Straight Bonds	160,000	13.4	245,000	19.1	295,000	20.8	295,000	21.3	285,000	-3.4	22.6	-	-	-
Convertible Bonds	50,000	4.2	50,000	3.9	50,000	3.5	-	0.0	-	-	-	-	-	-
Commercial Paper	1,000	0.1	12,000	0.9	10,000	0.7	10,000	0.7	-	-	-	-	-	-
Securitization of Installment Sales Finance Receivable	5,000	0.4	4,800	0.4	3,900	0.3	2,900	0.2	-	-	-	-	-	-
Others	-	-	-	-	23,880	1.7	23,880	1.7	23,880	-	1.9	-	-	-
Short-term	19,668	1.6	19,188	1.5	13,562	1.0	16,400	1.2	11,500	-29.9	0.9	1,500	-87.0	0.1
Long-term	1,173,258	98.4	1,263,980	98.5	1,404,403	99.0	1,368,448	98.8	1,248,590	-8.8	99.1	1,036,600	-17.0	99.9
Fixed	847,114	71.0	978,647	76.3	1,154,619	81.4	1,171,837	84.6	1,093,395	-6.7	86.8	903,000	-17.4	87.0
Interest Rate Swaps (Notional)	161,398	13.5	88,577	6.9	96,648	6.8	142,310	10.3	188,321	32.3	14.9	-	-	-
Interest Cap (Notional)	35,000	2.9	110,000	8.6	117,000	8.3	117,000	8.4	82,000	-29.9	6.5	-	-	-
Average Interest Rate on Funds Procured During the Year	2.46	-	2.37	-	2.13	-	2.10	-	1.96	-	-	2.07	-	-
Average Nominal Interest Rate on Funds Procured During the Year	2.25	-	2.17	-	1.88	-	1.85	-	1.67	-	-	1.70	-	-
Floating Interest Rate	2.20	-	2.20	-	1.77	-	1.89	-	1.55	-	-	1.74	-	-
Fixed Interest Rate	2.65	-	2.38	-	2.21	-	2.14	-	2.04	-	-	2.12	-	-
Short-term	1.35	-	1.21	-	1.07	-	0.56	-	0.64	-	-	1.33	-	-
Long-term	2.55	-	2.43	-	2.19	-	2.11	-	1.96	-	-	2.07	-	-
Direct	1.72	-	1.76	-	1.88	-	1.86	-	1.82	-	-	1.83	-	-
Indirect	2.58	-	2.52	-	2.21	-	2.18	-	2.00	-	-	2.15	-	-
Term Average of Long-term Prime Rate	2.18	-	2.17	-	1.80	-	1.79	-	1.58	-	-	-	-	-

Notes: 1. From the interim accounting period ended September 30, 2001, average interest rate on funds procured during the year include bond issue expenses.
2. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

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

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of Cardholders	380,396	-	752,509	97.8	1,004,118	33.4	1,014,845	1.1	1,064,492	49,647	4.9	1,312,000	23.3
Number of Accounts with Shopping Receivables	40,650	-	115,612	184.4	215,733	86.6	287,999	33.5	336,008	48,009	16.7	-	-
Card Shopping Receivables	6,167	-	19,157	210.6	31,388	63.8	41,114	31.0	45,941	4,826	11.7	53,500	16.4
Revolving Receivables	4,025	-	16,123	300.6	27,731	72.0	36,885	33.0	41,404	4,518	12.2	-	-
Operating Income	428	-	2,298	436.1	3,676	59.9	4,952	34.7	5,647	695	14.0	6,100	8.4
Number of Card Issuance Machines	354	-	773	-	1,200	-	1,180	-	1,185	5	-	1,187	-
MUJINKUN	354	-	582	-	894	-	877	-	897	20	-	899	-
Loan Business Outlets	0	-	191	-	306	-	303	-	288	-15	-	288	-

27. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of Customer Accounts	358,400	25.2	446,217	24.5	486,532	9.0	479,182	-1.5	387,261	-91,921	-19.2	289,500	-25.2
Installment Receivables	121,933	33.8	150,581	23.5	161,247	7.1	153,203	-5.0	113,934	-39,269	-25.6	87,700	-23.0
Adjusted Receivables	100,300	33.2	124,046	23.7	133,409	7.5	127,820	-4.2	96,764	-31,055	-24.3	76,500	-20.9
Operating Income	11,136	33.1	14,287	28.3	16,278	13.9	16,166	-0.7	13,799	-2,366	-14.6	9,700	-29.8
Ratio of Bad Debt Write-offs	0.57	-	0.68	-	0.91	-	1.60	-	2.54	0.94	-	3.51	-
Number of Merchant Venders	5,007	-	5,337	-	5,784	-	6,066	-	6,225	159	-	-	-

Note: "Number of Customer Accounts" indicates the number of contracts with receivable outstanding.

28. Guarantee Business (ACOM)

(Millions of yen)

	2000/3		2001/3		2002/3		2003/3		2004/3			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Number of Accounts with Outstanding Balance	-	-	-	-	32,432	-	156,256	-	269,977	113,721	72.8	428,300	58.7
Loan Guarantee receivables	-	-	-	-	9,539	-	57,926	-	100,971	43,045	74.3	163,000	61.4
Income from Guarantee Business	-	-	-	-	319	-	1,866	-	5,035	3,168	169.7	7,700	52.9

29. Financial Ratios (ACOM)

	2000/3		2001/3		2002/3		2003/3		2004/3		2005/3(E)	
		yoy p.p.		yoy p.p.				yoy p.p.		yoy p.p.		yoy p.p.
Dividend Pay-out Ratio	10.9	-0.8	11.8	0.9	12.3	0.5	15.1	2.8	17.6	2.5	17.2	-0.4
Shareholders' Equity Ratio	25.2	3.8	26.8	1.6	27.7	0.9	30.6	2.9	34.4	3.8	43.9	9.5
	(25.2)	(3.8)	(26.8)	(1.6)	(27.6)	(0.8)	(29.8)	(2.2)	(32.7)	(2.9)	(40.6)	(7.9)
Dividend on Equity	1.9	0.0	1.9	0.0	2.0	0.1	1.8	-0.2	1.7	-0.1	1.5	-0.2
Return on Equity (ROE)	19.2	1.4	17.4	-1.8	17.5	0.1	12.6	-4.9	9.8	-2.8	9.6	-0.2
Operating Profit to Total Assets	8.7	0.3	8.9	0.2	8.5	-0.4	6.8	-1.7	5.6	-1.2	6.3	0.7
Income Before Extraordinary Items to Total Assets	8.6	0.2	8.9	0.3	8.6	-0.3	6.9	-1.7	5.7	-1.2	6.3	0.6
Return on Assets (ROA)	4.5	0.8	4.5	0.0	4.8	0.3	3.7	-1.1	3.2	-0.5	3.7	0.5
Operating Margin	42.2	1.3	43.2	1.0	42.2	-1.0	34.0	-8.2	28.1	-5.9	31.4	3.3
Income Before Extraordinary Items to Operating Income	41.8	0.8	43.4	1.6	42.6	-0.8	34.5	-8.1	28.6	-5.9	31.8	3.2
Net Income Margin	21.7	3.5	22.0	0.3	23.6	1.6	18.5	-5.1	15.9	-2.6	18.7	2.8
Current Ratio	368.5	74.0	395.2	26.7	386.1	-9.1	448.6	62.5	469.9	21.3	555.9	86.0
Fixed Assets Ratio	28.4	-8.4	26.1	-2.3	25.4	-0.7	22.9	-2.5	21.5	-1.4	16.4	-5.1
Interest Coverage (times)	5.9	0.5	6.5	0.6	6.9	0.4	5.8	-1.1	5.4	-0.4	6.3	0.9

Note: The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed loans receivables.

30. Per Share Data (ACOM)

(Yen)

	2000/3	2001/3	2002/3	2003/3	2004/3	2005/3(E)
Net Income	504.93	550.75	647.31	529.45	455.36	466.25
Dividends	55.00	65.00	80.00	80.00	80.00	-
Shareholders' Equity	2,916.96	3,429.24	3,969.80	4,411.62	4,834.51	5,404.08

Note: The estimated average number of shares issued during current fiscal year and the estimated number of shares issued at the end of current fiscal year are used to calculate the forecasted net income per share and the forecasted shareholders' equity per share respectively, and same amount of bonus to directors at the prior fiscal year is subtracted from unappropriated retained earnings.

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

(%)

	2000/3	2001/3	2002/3	2003/3	2004/3	2005/3(E)
Net Income	31.0	9.1	17.5	-18.2	-14.0	2.4
Dividends	22.2	18.2	23.1	0.0	0.0	-
Shareholders' Equity	24.6	17.6	15.8	11.1	9.6	11.8

31. Shares Issued (ACOM)

(thousands)

	2000/3	2001/3	2002/3	2003/3	2004/3	2005/3(E)
Average Number of Shares Issued During the Year	146,631	146,631	146,417	146,283	144,089	-
Number of Shares Issued at Year-end	146,631	146,631	146,283	146,283	143,561	-

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

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

(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.