

DATA BOOK

The Interim Period Ending March, 2005

ACOM CO. , LTD.

November 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
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【Domestic】 Consolidated subsidiaries: 9 Equity-method affiliates: 1

JCK CREDIT CO., LTD.	100%	Installment sales finance and unsecured loan business
IR Loan Servicing, Inc.	80%	Servicing
[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.
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%	—
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. ACOM FUNDING CO., LTD. was established on July 10, 2002.
6. AVRS CO., LTD., ACOM (U.S.A.) INC., ACOM INTERNATIONAL, INC. and ACOM CAPITAL CO., LTD. suspended their operation.
7. Acom Economic Research Institute, Inc. was merged into ACOM RENTAL CO., LTD. on April 1, 2004.
8. ACOM sold all of its holding shares of ASCOT CO., LTD. on April 19, 2004.

2. Income and Expenses (Consolidated)

(Millions of yen)

	2004/3			Consolidated /Unconsolidated ratio	2004/9			Consolidated /Unconsolidated ratio	2005/3(E)			Consolidated /Unconsolidated ratio
	(ACOM)	yoy %			(ACOM)	yoy	yoy %		(ACOM)	yoy	yoy %	
Operating Income	434,968 (411,799)	-0.6	1.056	216,650 (202,207)	-2,225	-1.0	1.071	428,700 (398,700)	-6,181	-1.4	1.075	
Operating Expenses	314,577 (295,918)	8.1	-	138,004 (126,102)	-20,545	-13.0	-	290,500 (265,700)	-24,017	-7.6	-	
Financial Expenses	26,910 (26,115)	-11.9	-	11,753 (11,364)	-1,878	-13.8	-	23,100 (22,200)	-3,798	-14.1	-	
Provision for Bad Debts	140,505 (135,474)	21.5	-	51,528 (49,109)	-21,205	-29.2	-	110,000 (104,200)	-30,460	-21.7	-	
Operating Profit	120,391 (115,880)	-17.9	1.039	78,645 (76,104)	18,319	30.4	1.033	138,200 (133,000)	17,835	14.8	1.039	
Non-operating Income	1,297 (2,086)	-6.0	-	821 (1,217)	88	12.1	-	1,200 (1,980)	-15	-1.2	-	
Non-operating Expenses	2,915 (167)	-23.9	-	1,626 (571)	102	6.7	-	2,400 (580)	-459	-15.8	-	
Income Before Extraordinary Items	118,773 (117,799)	-17.7	1.008	77,839 (76,750)	18,306	30.7	1.014	137,000 (134,400)	18,279	15.4	1.019	
Extraordinary Income	3,331 (3,198)	-	-	1 (0)	-182	-99.5	-	1 (0)	-3,329	-100.0	-	
Extraordinary Losses	1,771 (7,861)	-82.0	-	1,362 (1,087)	665	95.4	-	2,701 (2,400)	940	53.1	-	
Income Before Income Taxes	120,332 (113,136)	-10.5	-	76,478 (75,663)	17,457	29.6	-	134,300 (132,000)	14,009	11.6	-	
Net Income	70,319 (65,648)	-6.4	1.071	44,606 (45,115)	11,688	35.5	0.989	78,300 (78,700)	8,013	11.4	0.995	

3. Operating Income by Segment (Consolidated)

(Millions of yen)

	2003/3		2004/3		2004/9			2005/3(E)	
	(ACOM)	yoy %	(ACOM)	yoy %	(ACOM)	yoy	%	(ACOM)	yoy %
Operating Income	437,572 (419,258)	5.5	434,968 (411,799)	-0.6	216,650 (202,207)	-2,225	-1.0	428,700 (398,700)	-1.4
Loan Business	398,057 (395,829)	4.6	391,259 (386,219)	-1.7	193,749 (190,253)	-3,737	-1.9	384,200 (376,200)	-1.8
Credit Card Business	5,096 (5,011)	35.1	5,876 (5,782)	15.3	3,123 (3,077)	232	8.1	6,000 (5,870)	1.3
Installment Sales Finance Business	25,725 (16,362)	9.0	22,738 (14,002)	-11.6	8,877 (5,341)	-3,267	-26.9	15,900 (9,200)	-29.9
Guarantee Business	1,866 (1,866)	483.8	5,037 (5,037)	169.8	3,511 (3,511)	1,344	62.0	7,400 (7,400)	47.2
Loan Servicing Business	925 (-)	383.9	2,786 (-)	201.2	4,033 (-)	3,057	313.3	7,700 (-)	178.5
Collection of purchased receivables	436 (-)	192.1	2,088 (-)	377.9	3,699 (-)	3,016	441.7	- (-)	-
Rental Business	3,629 (-)	-5.8	3,527 (-)	-2.8	1,717 (-)	29	1.8	4,000 (-)	13.0
Others	2,271 (188)	-13.8	3,742 (757)	64.8	1,638 (23)	115	7.6	3,500 (30)	-6.7

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

(%)

	2001/3	2002/3	2003/3	2004/3	2004/9	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 (100.0)
Loan Business	92.7 (95.0)	91.7 (94.9)	91.0 (94.4)	90.0 (93.8)	89.4 (94.1)	89.6 (94.3)
Credit Card Business	0.6 (0.6)	0.9 (0.9)	1.2 (1.2)	1.3 (1.4)	1.5 (1.5)	1.4 (1.5)
Installment Sales Finance Business	4.7 (3.9)	5.7 (4.1)	5.9 (3.9)	5.2 (3.4)	4.1 (2.7)	3.7 (2.3)
Guarantee Business	- (-)	0.1 (0.1)	0.4 (0.5)	1.2 (1.2)	1.6 (1.7)	1.8 (1.9)
Loan Servicing Business	- (-)	- (-)	0.2 (-)	0.6 (-)	1.9 (-)	1.8 (-)
Rental Business	1.5 (0.5)	0.9 (0.0)	0.8 (-)	0.8 (-)	0.8 (-)	0.9 (-)
Others	0.5 (0.0)	0.7 (0.0)	0.5 (0.0)	0.9 (0.2)	0.7 (0.0)	0.8 (0.0)

4. Receivables Outstanding by Segment (Consolidated)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,720,616	16.4	1,888,413	9.8	1,941,244	2.8	1,857,536	-4.3	1,830,314	-74,431	-3.9	1,808,600	-2.6
Loans Business	1,497,045	11.1	1,618,660	8.1	1,660,256	2.6	1,623,154	-2.2	1,628,157	-14,331	-0.9	1,625,200	0.1
ACOM CO., LTD.	1,496,237	11.0	1,616,837	8.1	1,652,890	2.2	1,612,799	-2.4	1,614,243	-19,357	-1.2	1,607,500	-0.3
JCK CREDIT CO., LTD.	808	-	327	-59.5	153	-53.1	66	-56.8	49	-57	-53.8	40	-41.7
SIAM A&C CO., LTD.	-	-	1,495	-	7,212	382.3	10,289	42.7	13,864	5,084	57.9	17,660	72.0
Credit Card Business	19,735	210.3	32,102	62.7	41,850	30.4	46,731	11.7	48,973	4,110	9.2	49,600	6.2
ACOM MasterCard	19,157	210.6	31,388	63.8	41,114	31.0	45,941	11.7	48,336	4,248	9.6	49,100	6.9
JCK CREDIT CO., LTD.	405	-	624	54.1	684	9.6	758	10.8	619	-127	-17.1	500	-33.2
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance Business	203,834	63.6	237,502	16.5	237,948	0.2	181,567	-23.7	145,927	-68,811	-32.0	122,400	-32.6
ACOM CO., LTD.	150,581	23.5	161,247	7.1	153,203	-5.0	113,934	-25.6	89,279	-47,902	-34.9	74,800	-34.3
JCK CREDIT CO., LTD.	49,112	-	69,996	42.5	77,338	10.5	59,785	-22.7	45,596	-23,865	-34.4	33,900	-43.3
SIAM A&C CO., LTD.	4,140	56.1	6,258	51.1	7,406	18.3	7,847	6.0	11,051	2,956	36.5	13,700	73.1
Loan Servicing Business	-	-	147	-	1,189	706.5	6,082	411.1	7,256	4,600	173.3	11,400	87.1

5. Number of Customer Accounts by Segment (Consolidated)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	2,898,760	8.6	3,058,274	5.5	3,161,304	3.4	3,161,894	0.0	3,214,903	59,450	1.9	3,203,600	1.3
ACOM CO., LTD.	2,893,789	8.4	3,035,706	4.9	3,032,330	-0.1	2,954,073	-2.6	2,932,749	-59,961	-2.0	2,925,500	-1.0
JCK CREDIT CO., LTD.	4,971	-	2,719	-45.3	1,122	-58.7	422	-62.4	246	-578	-70.1	100	-76.3
SIAM A&C CO., LTD.	-	-	19,849	-	127,852	544.1	207,399	62.2	281,908	119,989	74.1	278,000	34.0
Credit Card Business	781,590	93.0	1,016,544	30.1	1,021,131	0.5	1,071,681	5.0	1,196,546	214,043	21.8	1,207,200	12.6
ACOM MasterCard	752,509	97.8	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,190,132	214,267	22.0	1,202,000	12.9
JCK CREDIT CO., LTD.	3,238	-	4,952	52.9	6,004	21.2	6,982	16.3	6,212	-219	-3.4	5,000	-28.4
SIAM A&C CO., LTD.	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance	768,882	85.2	905,725	17.8	991,162	9.4	886,110	-10.6	863,342	-96,868	-10.1	911,600	2.9
ACOM CO., LTD.	446,217	24.5	486,532	9.0	479,182	-1.5	387,261	-19.2	332,357	-104,441	-23.9	296,100	-23.5
JCK CREDIT CO., LTD.	212,068	-	246,786	16.4	263,202	6.7	222,424	-15.5	183,190	-61,608	-25.2	133,200	-40.1
SIAM A&C CO., LTD.	110,597	95.2	172,407	55.9	248,778	44.3	276,425	11.1	347,795	69,181	24.8	482,300	74.5
Loan Servicing Business	-	-	1,468	-	10,540	618.0	31,851	202.2	49,097	34,246	230.6	-	-

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)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Income	366,712	7.3	400,818	9.3	419,258	4.6	411,799	-1.8	202,207	-5,300	-2.6	398,700	-3.2
Interest on Loans Receivable	341,456	7.9	373,235	9.3	388,483	4.1	379,332	-2.4	186,804	-4,553	-2.4	369,400	-2.6
Operating Expenses	208,205	5.5	231,857	11.4	276,677	19.3	295,918	7.0	126,102	-23,400	-15.7	265,700	-10.2
Financial Expenses	28,933	-1.1	28,622	-1.1	29,585	3.4	26,115	-11.7	11,364	-1,774	-13.5	22,200	-15.0
Provision for Bad Debts	51,654	8.8	69,997	35.5	112,108	60.2	135,474	20.8	49,109	-21,101	-30.1	104,200	-23.1
Other Operating Expenses	127,535	5.9	133,237	4.5	134,878	1.2	133,597	-0.9	65,611	-491	-0.7	139,283	4.3
Operating Profit	158,507	9.8	168,961	6.6	142,581	-15.6	115,880	-18.7	76,104	18,100	31.2	133,000	14.8
Non-operating Income	1,670	26.6	2,126	27.3	2,118	-0.4	2,086	-1.5	1,217	86	7.7	1,980	-6.8
Non-operating Expenses	1,115	-62.3	407	-63.5	197	-51.6	167	-15.0	571	456	399.7	580	242.1
Income Before Extraordinary Items	159,062	11.4	170,680	7.3	144,502	-15.3	117,799	-18.5	76,750	17,730	30.0	134,400	14.1
Extraordinary Income	1,561	137.8	1	-99.9	5	202.6	3,198	-	0	-183	-99.8	0	-100.0
Extraordinary Losses	7,708	142.6	6,914	-10.3	9,925	43.5	7,861	-20.8	1,087	361	49.8	2,400	-70.1
Loss on Sales of Fixed Assets	3,854	84.8	5,579	44.8	5,914	6.0	292	-95.0	18	11	180.1	500	75.9
Loss on Revaluation of Investments in Securities	1,340	-	411	-69.3	2,706	557.7	335	-87.6	267	100	60.6	-	-
Income Before Income Taxes	152,915	9.1	163,767	7.1	134,582	-17.8	113,136	-15.9	75,663	17,185	29.4	132,000	16.7
Income Taxes, current	74,950	8.6	79,360	5.9	68,070	-14.2	54,160	-20.4	20,400	-7,490	-26.9	45,900	-15.3
Enterprise Taxes	14,350	8.5	16,960	18.2	14,570	-14.1	11,760	-19.3	3,500	-2,590	-42.5	-	-
Income Taxes, deferred	-2,791	-2.2	-10,370	271.4	-10,977	5.9	-6,671	-39.2	10,148	13,223	-430.0	7,400	-211.4
Net Income	80,757	9.1	94,777	17.4	77,489	-18.2	65,648	-15.3	45,115	11,451	34.0	78,700	19.9

7. Operating Income by Category (ACOM)

(Millions of yen)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Income	366,712	7.3	400,818	9.3	419,258	4.6	411,799	-1.8	202,207	-5,300	-2.6	398,700	-3.2
Interest on Loans Receivable	341,456	7.9	373,235	9.3	388,483	4.1	379,332	-2.4	186,804	-4,553	-2.4	369,400	-2.6
Unsecured Loans	333,349	8.2	365,091	9.5	380,090	4.1	370,985	-2.4	182,987	-4,129	-2.2	361,900	-2.5
Consumers	332,936	8.2	364,814	9.6	379,923	4.1	370,894	-2.4	182,960	-4,102	-2.2	361,860	-2.4
Commercials	413	-18.7	277	-32.9	167	-39.7	90	-45.7	26	-26	-49.5	40	-52.6
Secured Loans	8,106	-2.2	8,143	0.5	8,393	3.1	8,347	-0.5	3,817	-424	-10.0	7,500	-9.3
Fees from Credit Card Business	2,323	414.8	3,692	58.9	4,986	35.0	5,714	14.6	3,019	206	7.3	5,800	0.6
ACOM MasterCard	2,298	436.1	3,676	59.9	4,952	34.7	5,647	14.0	3,017	233	8.4	5,800	1.8
Fees from Installment Sales Financing	14,287	28.3	16,278	13.9	16,166	-0.7	13,799	-14.6	5,221	-2,114	-28.8	9,000	-34.7
Fees from Credit Guarantees	-	-	319	-	1,866	483.8	5,035	169.7	3,498	1,333	61.5	7,400	46.2
Rental Income	1,591	-75.1	-	-	-	-	-	-	-	-	-	-	-
Audio-Visual Software	1,591	-47.1	-	-	-	-	-	-	-	-	-	-	-
Hardware	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	103	-67.7	-	-	105	-	735	600.0	18	-32	-64.4	18	-97.6
Others	6,950	-0.3	7,292	4.9	7,651	4.9	7,181	-6.1	3,645	-139	-3.7	7,082	-1.1
Collection of Bad Debts Deducted	6,508	6.1	6,938	6.6	6,430	-7.3	6,083	-5.4	3,072	-151	-4.7	6,000	-0.4

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

(%)

	2001/3	2002/3	2003/3	2004/3	2004/9	2005/3(E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Loans Receivable	93.1	93.1	92.7	92.1	92.4	92.6
Fees from Credit Card Business	0.6	0.9	1.2	1.4	1.5	1.4
Fees from Installment Sales Financing	3.9	4.1	3.9	3.4	2.6	2.3
Fees from Credit Guarantees	-	0.1	0.4	1.2	1.7	1.9
Rental Income	0.5	-	-	-	-	-
Sales	0.0	-	0.0	0.2	0.0	0.0
Others	1.9	1.8	1.8	1.7	1.8	1.8

8. Operating Expenses (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Expenses	208,205	5.5	231,857	11.4	276,677	19.3	295,918	7.0	126,102	-23,400	-15.7	265,700	-10.2
Financial Expenses	28,933	-1.1	28,623	-1.1	29,585	3.4	26,115	-11.7	11,364	-1,774	-13.5	22,200	-15.0
Cost of Sales	81	-67.1	-	-	104	-	731	596.7	17	-32	-65.0	17	-97.6
Provision for Bad Debts	51,654	8.8	69,997	35.5	112,108	60.2	135,474	20.8	49,109	-21,101	-30.1	104,200	-23.1
Bad Debt Write-offs	44,392	18.5	54,251	22.2	81,608	50.4	112,598	38.0	54,114	-3,696	-6.4	108,700	-3.5
Additional Allowance for Bad Debts	7,261	-27.4	15,733	116.7	30,039	90.9	21,485	-28.5	-5,679	-17,565	-147.8	-5,700	-126.5
Additional Allowance for Loss on Debt Guarantees	-	-	12	-	461	-	1,391	201.7	675	160	31.1	1,200	-13.7
Other Operating Expenses	127,535	5.9	133,237	4.5	134,878	1.2	133,597	-0.9	65,611	-491	-0.7	139,283	4.3
Personnel Costs	34,125	-3.1	35,782	4.9	36,869	3.0	37,235	1.0	17,609	-1,476	-7.7	35,500	-4.7
Advertising and Promotional Expenses	20,216	28.8	19,304	-4.5	15,853	-17.9	13,989	-11.8	7,584	1,246	19.7	15,600	11.5
Administrative Expenses	15,242	-3.3	15,487	1.6	15,851	2.4	15,191	-4.2	7,187	-394	-5.2	15,300	0.7
Expenses for Computer Operation and Development	20,070	7.8	23,336	16.3	23,311	-0.1	21,296	-8.6	9,634	-81	-0.8	21,800	2.4
Fees	9,761	2.6	11,241	15.2	12,119	7.8	13,635	12.5	7,905	1,369	20.9	15,900	16.4
Insurance Expenses	6,578	13.9	6,247	-5.0	8,782	40.6	9,347	6.4	4,647	32	0.7	9,100	-2.9
Depreciation Expenses	4,211	-11.2	3,829	-9.1	3,428	-10.5	2,950	-14.0	1,242	-212	-14.6	2,700	-9.3
Taxes and Other Public Charges	6,568	14.5	6,851	4.3	6,625	-3.3	6,161	-7.0	3,212	18	0.6	6,400	4.8
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	-	-	470	470	-	1,000	-
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	-	1,500	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	10,759	14.7	11,156	3.7	12,036	7.9	13,788	14.6	6,117	-1,463	-19.3	14,483	5.2

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

	2001/3		2002/3		2003/3		2004/3		2004/9		2005/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	56.8	-1.0	57.8	1.0	66.0	8.2	71.9	5.9	62.4	-9.6	66.6	-5.3
Financial Expenses	7.9	-0.7	7.1	-0.8	7.1	0.0	6.3	-0.8	5.6	-0.7	5.6	-0.7
Cost of Sales	0.0	-0.1	-	-	0.0	0.0	0.2	0.2	0.0	0.0	0.0	-0.2
Provision for Bad Debts	14.1	0.2	17.5	3.4	26.7	9.2	32.9	6.2	24.3	-9.5	26.1	-6.8
Bad Debt Write-offs	12.1	1.1	13.6	1.5	19.5	5.9	27.4	7.9	26.8	-1.1	27.2	-0.2
Additional Allowance for Bad Debts	2.0	-0.9	3.9	1.9	7.1	3.2	5.2	-1.9	-2.8	-8.5	-1.4	-6.6
Additional Allowance for Loss on Debt Guarantees	-	-	0.0	0.0	0.1	0.1	0.3	0.2	0.3	0.1	0.3	0.0
Other Operating Expenses	34.8	-0.4	33.2	-1.6	32.2	-1.0	32.5	0.3	32.4	0.5	34.9	2.4
Personnel Costs	9.3	-1.0	8.9	-0.4	8.8	-0.1	9.0	0.2	8.7	-0.5	8.9	-0.1
Advertising and Promotional Expenses	5.5	0.9	4.8	-0.7	3.8	-1.0	3.4	-0.4	3.8	0.7	3.9	0.5
Administrative Expenses	4.2	-0.4	3.9	-0.3	3.8	-0.1	3.7	-0.1	3.6	-0.1	3.8	0.1
Expenses for Computer Operation and Development	5.5	0.1	5.8	0.3	5.5	-0.3	5.2	-0.3	4.8	0.1	5.5	0.3
Fees	2.7	-0.1	2.8	0.1	2.9	0.1	3.3	0.4	3.9	0.8	4.0	0.7
Insurance Expenses	1.8	0.1	1.6	-0.2	2.1	0.5	2.3	0.2	2.3	0.1	2.3	0.0
Depreciation Expenses	1.1	-0.3	0.9	-0.2	0.8	-0.1	0.7	-0.1	0.6	-0.1	0.7	0.0
Taxes and Other Public Charges	1.8	0.1	1.7	-0.1	1.6	-0.1	1.5	-0.1	1.6	0.1	1.6	0.1
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	-	-	0.2	0.2	0.2	0.2
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	0.4	0.4
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Others	2.9	0.2	2.8	-0.1	2.9	0.1	3.4	0.5	3.0	-0.7	3.6	0.2

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

9. Receivables Outstanding (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,666,149	12.9	1,809,564	8.6	1,847,259	2.1	1,772,706	-4.0	1,751,876	-63,022	-3.5	1,731,400	-2.3
Loans Business	1,496,237	11.0	1,616,837	8.1	1,652,890	2.2	1,612,799	-2.4	1,614,243	-19,357	-1.2	1,607,500	-0.3
Unsecured Loans	1,428,196	12.1	1,548,894	8.5	1,582,751	2.2	1,548,616	-2.2	1,554,121	-10,416	-0.7	1,542,700	-0.4
Consumers	1,426,696	12.2	1,547,850	8.5	1,582,125	2.2	1,548,274	-2.1	1,553,851	-10,240	-0.7	1,542,500	-0.4
Commercials	1,499	-26.3	1,043	-30.4	625	-40.1	341	-45.4	269	-175	-39.4	200	-44.3
Secured Loans	68,041	-7.9	67,942	-0.1	70,139	3.2	64,183	-8.5	60,121	-8,941	-12.9	64,800	1.0
Real Estate Card Loan	49,663	9.3	53,509	7.7	56,852	6.2	52,781	-7.2	49,787	-6,575	-11.7	-	-
Credit Card Business	19,330	204.0	31,478	62.8	41,166	30.8	45,973	11.7	48,353	4,238	9.6	49,100	6.8
ACOM MasterCard	19,157	210.6	31,388	63.8	41,114	31.0	45,941	11.7	48,336	4,248	9.6	49,100	6.9
Installment Sales Finance Business	150,581	23.5	161,247	7.1	153,203	-5.0	113,934	-25.6	89,279	-47,902	-34.9	74,800	-34.3
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	496	3.5	512	3.2	524	2.3	527	0.6	532	7	1.3	530	0.6
	(513)	(7.1)	(541)	(5.5)									

Guaranteed loans receivable	-	-	9,539	-	57,926	-	100,971	74.3	121,305	42,264	53.5	153,000	51.5
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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)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	2,893,789	8.4	3,035,706	4.9	3,032,330	-0.1	2,954,073	-2.6	2,932,749	-59,961	-2.0	2,925,500	-1.0
	(2,796,743)	(4.8)	(2,873,888)	(2.8)									
Unsecured Loans	2,880,304	8.5	3,021,780	4.9	3,017,837	-0.1	2,940,345	-2.6	2,919,642	-58,659	-2.0	2,911,500	-1.0
	(2,783,290)	(4.8)	(2,860,021)	(2.8)									
Consumers	2,879,293	8.5	3,020,908	4.9	3,017,176	-0.1	2,939,945	-2.6	2,919,333	-58,461	-2.0	2,911,300	-1.0
	(2,782,279)	(4.8)	(2,859,149)	(2.8)									
Commercials	1,011	-12.2	872	-13.7	661	-24.2	400	-39.5	309	-198	-39.1	200	-50.0
Secured Loans	13,485	2.1	13,926	3.3	14,493	4.1	13,728	-5.3	13,107	-1,302	-9.0	14,000	2.0
Credit Card Business	778,352	92.2	1,011,592	30.0	1,015,127	0.3	1,064,699	4.9	1,190,334	214,262	22.0	1,202,200	12.9
ACOM MasterCard	752,509	97.8	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,190,132	214,267	22.0	1,202,000	12.9
Installment Sales Finance	446,217	24.5	486,532	9.0	479,182	-1.5	387,261	-19.2	332,357	-104,441	-23.9	296,100	-23.5

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)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	443,100	3.6	443,538	0.1	408,146	-8.0	359,311	-12.0	176,088	-10,984	-5.9	361,000	0.5
Unsecured Loans	442,110	3.4	442,184	0.0	406,693	-8.0	358,570	-11.8	175,856	-10,665	-5.7	360,000	0.4
Consumers	442,092	3.5	442,165	0.0	406,685	-8.0	358,570	-11.8	175,856	-10,665	-5.7	360,000	0.4
Commercials	18	-18.2	19	5.6	8	-57.9	0	-100.0	0	-	-	0	-
Secured Loans	990	90.8	1,354	36.8	1,453	7.3	741	-49.0	232	-319	-57.9	1,000	35.0

12. Number of Loan Business Outlets (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Loan Business Outlets	1,741	106	1,761	20	1,716	-45	1,699	-17	1,702	-28	-1.6	1,751	52
Staffed	521	9	521	0	468	-53	381	-87	328	-82	-20.0	328	-53
Unstaffed	1,220	97	1,240	20	1,248	8	1,318	70	1,374	54	4.1	1,423	105

13. MUJINKUN (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of MUJINKUN Outlets	1,733	110	1,749	16	1,705	-44	1,691	-14	1,697	-22	-1.3	1,746	55
Number of MUJINKUN Machines	1,735	110	1,751	16	1,706	-45	1,692	-14	1,698	-22	-1.3	1,747	55

14. Cash Dispensers and ATMs (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Cash Dispensers and ATMs	30,819	12,341	49,777	18,958	69,215	19,438	76,282	7,067	82,125	8,046	10.9	-	-
Proprietary	2,053	109	2,068	15	2,026	-42	1,961	-65	1,844	-195	-9.6	1,893	-68
Open 365 Days/Year	2,046	109	2,059	13	2,020	-39	1,957	-63	1,840	-193	-9.5	-	-
Open 24 Hours/Day	1,755	122	1,773	18	1,749	-24	1,705	-44	1,616	-147	-8.3	-	-
Tie-up	28,766	12,232	47,709	18,943	67,189	19,480	74,321	7,132	80,281	8,241	11.4	-	-
Others	7,611	7,611	7,611	0	7,621	10	8,424	803	8,509	181	2.2	-	-

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

15. Employees (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Employees	4,321	7	4,366	45	4,405	39	4,238	-167	4,237	-132	-3.0	4,238	0
Head Office	653	-5	756	103	869	113	932	63	920	89	10.7	937	5
Credit Supervision related	219	35	241	22	302	61	345	43	322	53	19.7	339	-6
Financial Service Business Division	3,668	116	3,610	-58	3,536	-74	3,306	-230	3,317	-221	-6.2	3,301	-5
Contact Center	-	-	335	335	1,059	724	943	-116	943	-42	-4.3	-	-
Credit Card/ Installment Business Dept.	216	16	231	15	228	-3	346	118	354	37	11.7	316	-30
Guarantee Business Dept.	-	-	-	-	-	-	-	-	44	-	-	58	58

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.

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2001/3			2002/3			2003/3			2004/3			2004/9		
	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	89,006	20.1	134	101,134	22.9	133	96,455	23.7	136	86,242	24.1	123	43,255	24.6	131
2 < ≤5	281,654	63.7	160	276,288	62.5	158	255,555	62.9	161	227,416	63.4	151	111,069	63.2	156
5 < ≤7	46,232	10.5	211	42,720	9.6	204	36,465	8.9	204	30,252	8.4	193	14,515	8.2	199
7 < ≤10	20,531	4.7	237	18,054	4.1	227	15,014	3.7	225	12,214	3.4	217	5,923	3.4	226
10 <	4,669	1.0	255	3,969	0.9	246	3,196	0.8	239	2,446	0.7	229	1,094	0.6	237
Total	442,092	100.0	165	442,165	100.0	161	406,685	100.0	162	358,570	100.0	151	175,856	100.0	156

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

(%)

	2001/3		2002/3		2003/3		2004/3		2004/9	
	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	27.2	22.1	26.3	22.9	25.3	21.8	24.2	21.6	23.6	21.7
Age 30 - 39	27.4	26.8	28.1	27.3	28.7	28.0	29.3	28.5	29.6	28.9
Age 40 - 49	21.2	22.4	20.7	21.7	20.5	21.7	20.5	21.5	20.5	21.1
Age 50 - 59	17.4	19.8	17.7	19.6	17.9	19.7	18.0	19.3	18.1	19.1
Over 60	6.8	8.9	7.2	8.5	7.6	8.8	8.0	9.1	8.2	9.2
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)

(%)

	2001/3		2002/3		2003/3		2004/3		2004/9	
	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 (%)	73.2	70.7	73.3	70.0	73.3	69.2	73.4	69.0	73.5	69.4
Female (%)	26.8	29.3	26.7	30.0	26.7	30.8	26.6	31.0	26.5	30.6

22. Bad Debt Write-offs (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Bad Debt Write-offs (Millions of yen)	44,392	18.5	54,251	22.2	81,608	50.4	112,598	38.0	54,114	-3,696	-6.4	108,700	-3.5
Loans Receivable	42,847	16.6	51,003	19.0	75,428	47.9	103,093	36.7	48,487	-4,848	-9.1	96,900	-6.0
Unsecured Loans	39,839	10.8	49,713	24.8	75,039	50.9	100,781	34.3	48,084	-3,547	-6.9	96,100	-4.7
Secured Loans	3,007	284.9	1,290	-57.1	388	-69.9	2,312	494.8	402	-1,301	-76.4	800	-64.7
ACOM MasterCard	511	-	1,767	245.8	3,344	89.2	4,745	41.9	2,276	-136	-5.7	4,600	-2.6
Installment Sales Finance	1,018	49.2	1,475	44.9	2,457	66.6	2,890	17.6	1,611	211	15.1	3,400	16.5
Guarantee	-	-	12	-	306	-	1,860	506.1	1,737	1,079	164.3	3,800	107.7
Average Bad Debt Write-off Amounts per Account for Unsecured Loans (Thousands of yen)	319	-1.5	332	4.1	363	9.3	395	8.8	407	17	4.4	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	496	-	512	-	524	-	527	0.6	532	7	1.3	530	0.6

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	2.86	(0.14)	3.15	(0.29)	4.56	(1.41)	6.38	(1.82)	3.00	(-0.26)	-	6.02	(-0.36)
Unsecured Loans	2.79	(-0.03)	3.21	(0.42)	4.74	(1.53)	6.50	(1.76)	3.09	(-0.21)	-	6.22	(-0.28)
Secured Loans	4.35	(3.31)	1.84	(-2.51)	0.54	(-1.30)	3.55	(3.01)	0.66	(-1.78)	-	1.25	(-2.30)
ACOM MasterCard	2.67	(2.35)	5.63	(2.96)	8.13	(2.50)	10.32	(2.19)	4.70	(-0.77)	-	9.39	(-0.93)
Installment Sales Finance	0.68	(0.11)	0.91	(0.23)	1.60	(0.69)	2.54	(0.94)	1.80	(0.78)	-	4.49	(1.95)
Guarantee	-	-	0.13	-	0.52	(0.39)	1.80	(1.28)	1.39	(0.57)	-	2.46	(0.66)

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 Guarantee / (Guaranteed Loan Receivables plus Payments in Subrogation)

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

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

	2001/3		2002/3		2003/3		2004/3		2004/9	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
Based on Receivables Outstanding										
Amount of Bad Debt Write-offs (Millions of yen)	39,839	100.0	49,713	100.0	75,039	100.0	100,781	100.0	48,084	100.0
Personal Bankruptcy	15,376	38.6	20,238	40.7	30,492	40.6	35,672	35.4	13,236	27.5
Failure to Locate Borrowers	2,519	6.3	2,704	5.4	3,153	4.2	3,307	3.3	1,181	2.5
Borrowers' Inability of Making Repayments, etc.	16,579	41.6	18,332	36.9	26,726	35.7	38,708	38.4	22,484	46.8
ACOM's Voluntary Waiver of Repayments	5,365	13.5	8,439	17.0	14,668	19.5	23,093	22.9	11,180	23.2

23. Bad Debts (ACOM)

(Millions of yen)

	2001/3		2002/3		2003/3		2004/3		2004/9	
		%		%		%		%		%
Total Amount of Bad Debts	34,596	2.31	43,691	2.70	60,491	3.65	79,754	4.93	80,815	5.00
Loans to Borrowers in Bankruptcy or Under Reorganization	3,650	0.24	7,204	0.45	9,227	0.56	9,280	0.57	9,051	0.56
Applications for Bankruptcy are Proceeded	2,549	0.17	3,292	0.20	3,540	0.21	2,951	0.18	2,448	0.15
Applications for The Civil Rehabilitation are proceeded	-	-	1,659	0.10	2,853	0.17	3,633	0.22	3,597	0.22
Applications for The Civil Rehabilitation are determined	-	-	131	0.01	815	0.05	1,775	0.11	2,120	0.13
Loans in Arrears	16,866	1.13	20,972	1.30	31,128	1.88	36,632	2.27	35,383	2.19
Loans Past Due for Three Months or More	518	0.03	497	0.03	1,036	0.06	1,638	0.10	2,092	0.13
Restructured Loans	13,561	0.91	15,016	0.93	19,099	1.15	32,204	1.99	34,288	2.12

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

(Millions of yen)

	2001/3		2002/3		2003/3		2004/3		2004/9	
		%		%		%		%		%
11days ≤ < 3 months	10,703	0.71	13,605	0.84	18,971	1.15	19,475	1.21	20,208	1.25
31days ≤ < 3 months	6,269	0.42	7,468	0.46	9,761	0.59	11,076	0.69	11,706	0.72
11days ≤ < 31 days	4,434	0.30	6,136	0.38	9,210	0.56	8,399	0.52	8,502	0.53

24. Allowance for Bad Debts (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9		2005/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	61,900	14.0	77,700	25.5	107,700	38.6	129,400	20.1	123,700	3.4	123,700	-4.4
Ratio of Allowance for Bad Debts	3.78	-	4.36	-	5.91	-	7.37	-	7.11	-	7.18	-
General Allowance for Bad Debts	-	-	-	-	67,127	-	82,898	-	77,972	-	75,200	-
Unsecured Consumer Loans	-	-	-	-	59,980	-	74,888	-	69,949	-	67,400	-
Specific Allowance for Bad Debts	-	-	-	-	40,184	-	44,929	-	43,836	-	46,500	-
Additional Allowance for Bad Debts	7,600	-24.0	15,800	107.9	30,000	89.9	21,700	-27.7	-5,700	-147.9	-5,700	-126.3
Allowance for Loss on Debt Guarantees	-	-	12	-	474	-	1,865	-	2,540	-	3,070	-
Additional Allowance	-	-	12	-	461	-	1,391	-	675	-	1,205	-

Note: Allowance for bad debts
 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)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)		
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		yoy %	C.R.(%)		yoy %	C.R.(%)
Borrowings	1,283,167	100.0	1,417,966	100.0	1,384,848	100.0	1,260,090	100.0	1,096,546	-15.5	100.0	1,040,800	-17.4	100.0
Indirect	971,367	75.7	1,035,186	73.0	1,053,068	76.0	951,210	75.5	797,666	-17.4	72.7	721,900	-24.1	69.4
City Banks	28,798	2.3	37,017	2.6	35,065	2.5	35,386	2.8	26,188	-13.6	2.4	-	-	-
Regional Banks	47,576	3.7	56,634	4.0	58,300	4.2	51,147	4.1	40,711	-14.9	3.7	-	-	-
Long-term Credit Banks	67,638	5.3	85,608	6.0	93,880	6.8	76,968	6.1	64,561	-16.1	5.9	-	-	-
Trust Banks	457,598	35.7	433,001	30.5	409,257	29.6	403,081	32.0	356,426	-5.6	32.5	-	-	-
Foreign Banks	17,000	1.3	46,000	3.3	63,000	4.5	37,500	3.0	5,500	-90.8	0.5	-	-	-
Life Insurance Companies	270,883	21.1	268,215	18.9	263,779	19.0	245,773	19.5	214,286	-14.8	19.5	-	-	-
Non-Life Insurance Companies	55,711	4.3	51,434	3.6	50,043	3.6	44,723	3.5	36,496	-10.9	3.3	-	-	-
Others	26,163	2.0	57,277	4.1	79,744	5.8	56,632	4.5	53,499	-34.2	4.9	-	-	-
Direct	311,800	24.3	382,780	27.0	331,780	24.0	308,880	24.5	298,880	-9.9	27.3	318,900	3.2	30.6
Straight Bonds	245,000	19.1	295,000	20.8	295,000	21.3	285,000	22.6	275,000	-9.8	25.1	-	-	-
Convertible Bonds	50,000	3.9	50,000	3.5	-	0.0	-	-	-	-	-	-	-	-
Commercial Paper	12,000	0.9	10,000	0.7	10,000	0.7	-	-	-	-	-	-	-	-
Securitization of Installment Sales Finance Receivable	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	23,880	-	2.2	-	-	-
Short-term	19,188	1.5	13,562	1.0	16,400	1.2	11,500	0.9	2,500	-43.2	0.2	32,500	182.6	3.1
Long-term	1,263,980	98.5	1,404,403	99.0	1,368,448	98.8	1,248,590	99.1	1,094,046	-15.4	99.8	1,008,300	-19.2	96.9
Fixed	978,647	76.3	1,154,619	81.4	1,171,837	84.6	1,093,395	86.8	969,997	-10.8	88.5	915,300	-16.3	87.9
Interest Rate Swaps (Notional)	88,577	6.9	96,648	6.8	142,310	10.3	188,321	14.9	155,900	15.8	14.2	-	-	-
Interest Cap (Notional)	110,000	8.6	117,000	8.3	117,000	8.4	82,000	6.5	82,000	0.0	7.5	-	-	-
Average Interest Rate on Funds Procured During the Year	2.37	-	2.13	-	2.10	-	1.96	-	1.93	-	-	1.97	-	-
Average Nominal Interest Rate on Funds Procured During the Year	2.17	-	1.88	-	1.85	-	1.67	-	1.63	-	-	1.63	-	-
Floating Interest Rate	2.20	-	1.77	-	1.89	-	1.55	-	1.68	-	-	1.62	-	-
Fixed Interest Rate	2.38	-	2.21	-	2.14	-	2.04	-	1.97	-	-	2.01	-	-
Short-term	1.21	-	1.07	-	0.56	-	0.64	-	1.14	-	-	0.54	-	-
Long-term	2.43	-	2.19	-	2.11	-	1.96	-	1.93	-	-	1.98	-	-
Direct	1.76	-	1.88	-	1.86	-	1.82	-	1.82	-	-	1.80	-	-
Indirect	2.52	-	2.21	-	2.18	-	2.00	-	1.97	-	-	2.03	-	-
Term Average of Long-term Prime Rate	2.17	-	1.80	-	1.79	-	1.58	-	1.76	-	-	-	-	-

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.

Trend in Actual Results and Estimates (Non-Consolidated)

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

(Millions of yen)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Cardholders	752,509	97.8	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,190,132	214,267	22.0	1,202,000	12.9
Tie-up Card	6,114	-	31,194	410.2	113,249	263.0	269,959	138.4	458,755	319,739	230.0	-	-
Number of Accounts with Shopping Receivables	115,612	184.4	215,733	86.6	287,999	33.5	336,008	16.7	302,024	27,525	10.0	-	-
Card Shopping Receivables	19,157	210.6	31,388	63.8	41,114	31.0	45,941	11.7	48,336	4,248	9.6	49,100	6.9
Revolving Receivables	16,123	300.6	27,731	72.0	36,885	33.0	41,404	12.2	42,904	3,279	8.3	-	-
Operating Income	2,298	436.1	3,676	59.9	4,952	34.7	5,647	14.0	3,017	233	8.4	5,800	1.8
Number of Card Issuance Machines	773	-	1,200	-	1,180	-	1,185	-	1,182	-9	-	1,187	-
MUJINKUN	582	-	894	-	877	-	897	-	924	34	-	899	-
Loan Business Outlets	191	-	306	-	303	-	288	-	258	-43	-	288	-

27. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Customer Accounts	446,217	24.5	486,532	9.0	479,182	-1.5	387,261	-19.2	332,357	-104,441	-23.9	296,100	-23.5
Installment Receivables	150,581	23.5	161,247	7.1	153,203	-5.0	113,934	-25.6	89,279	-47,902	-34.9	74,800	-34.3
Adjusted Receivables	124,046	23.7	133,409	7.5	127,820	-4.2	96,764	-24.3	76,862	-38,349	-33.3	65,000	-32.8
Operating Income	14,287	28.3	16,278	13.9	16,166	-0.7	13,799	-14.6	5,221	-2,114	-28.8	9,000	-34.7
Ratio of Bad Debt Write-offs	0.68	-	0.91	-	1.60	-	2.54	-	1.80	0.78	-	4.49	-
Number of Merchant Vendors	5,337	-	5,784	-	6,066	-	6,225	-	6,290	118	-	-	-

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

28. Guarantee Business (ACOM)

(Millions of yen)

	2001/3		2002/3		2003/3		2004/3		2004/9			2005/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Accounts with Outstanding Balance	-	-	32,432	-	156,256	-	269,977	72.8	314,879	99,558	46.2	386,100	43.0
Loan Guarantee receivables	-	-	9,539	-	57,926	-	100,971	74.3	121,305	42,264	53.5	153,000	51.5
Income from Guarantee Business	-	-	319	-	1,866	-	5,035	169.7	3,498	1,333	61.5	7,400	46.2

29. Financial Ratios (ACOM)

	2001/3		2002/3		2003/3		2004/3		2004/9		2005/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Dividend Pay-out Ratio	11.8	0.9	12.3	0.5	15.1	2.8	17.6	2.5	15.7	-1.4	18.1	0.5
Shareholders' Equity Ratio	26.8 (26.8)	1.6 (1.6)	27.7 (27.6)	0.9 (0.8)	30.6 (29.8)	2.9 (2.2)	34.4 (32.7)	3.8 (2.9)	41.9 (39.5)	9.2 (8.0)	43.8 (40.6)	9.4 (7.9)
Dividend on Equity	1.9	0.0	2.0	0.1	1.8	-0.2	1.7	-0.1	1.7	0.0	1.7	0.0
Return on Equity (ROE)	17.4	-1.8	17.5	0.1	12.6	-4.9	9.8	-2.8	11.8	1.5	10.1	0.3
Operating Profit to Total Assets	8.9	0.2	8.5	-0.4	6.8	-1.7	5.6	-1.2	7.6	2.0	6.7	1.1
Income Before Extraordinary Items to Total Assets	8.9	0.3	8.6	-0.3	6.9	-1.7	5.7	-1.2	7.7	2.0	6.8	1.1
Return on Assets (ROA)	4.5	0.0	4.8	0.3	3.7	-1.1	3.2	-0.5	4.5	1.3	4.0	0.8
Operating Margin	43.2	1.0	42.2	-1.0	34.0	-8.2	28.1	-5.9	37.6	9.6	33.4	5.3
Income Before Extraordinary Items to Operating Income	43.4	1.6	42.6	-0.8	34.5	-8.1	28.6	-5.9	38.0	9.6	33.7	5.1
Net Income Margin	22.0	0.3	23.6	1.6	18.5	-5.1	15.9	-2.6	22.3	6.1	19.7	3.8
Current Ratio	395.2	26.7	386.1	-9.1	448.6	62.5	469.9	21.3	511.6	94.1	411.2	-58.7
Fixed Assets Ratio	26.1	-2.3	25.4	-0.7	22.9	-2.5	21.5	-1.4	17.2	-6.1	15.9	-5.6
Interest Coverage (times)	6.5	0.6	6.9	0.4	5.8	-1.1	5.4	-0.4	7.7	2.3	7.0	1.6

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)

	2001/3	2002/3	2003/3	2004/3	2004/9	2005/3(E)
Net Income	550.75	647.31	529.45	455.36	286.55	497.20
Dividends	65.00	80.00	80.00	80.00	45.00	90.00
Shareholders' Equity	3,429.24	3,969.80	4,411.62	4,834.51	5,244.69	5,411.80

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]

(%)

	2001/3	2002/3	2003/3	2004/3	2004/9	2005/3(E)
Net Income	9.1	17.5	-18.2	-14.0	23.1	9.2
Dividends	18.2	23.1	0.0	0.0	12.5	12.5
Shareholders' Equity	17.6	15.8	11.1	9.6	13.2	11.9

31. Shares Issued (ACOM)

(thousands)

	2001/3	2002/3	2003/3	2004/3	2004/9	2005/3(E)
Average Number of Shares Issued During the Year	146,631	146,417	146,283	144,089	157,442	-
Number of Shares Issued at Year-end	146,631	146,283	146,283	143,561	158,295	-

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

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.