

DATA BOOK

The Interim Period Ending March, 2006

ACOM CO. , LTD.

October 2005
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. 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. " - " is displayed when the percentage change exceeds 1,000%.
- :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: 13 (including 2 Investing Business Associations) Equity-method Affiliates: 1

DC Cash One Ltd.	54.73%	Unsecured loan business and guarantee business for personal loan of banks, etc.
[Equity-Method Affiliate] DC Card Co., Ltd.	20.33%	Unsecured loan business, credit card business of which principal commodity is DC CARD, and loan guarantee business for banks, etc.
JCK CREDIT CO., LTD.	100%	Installment sales finance business and unsecured loan business
IR Loan Servicing, Inc.	80%	Loan servicing business
RELATES CO., LTD	100%	Entrusted with call center functions of banks, etc.
AC Ventures Co., Ltd	100%	Development, investment, promotion and support of venture companies
ACOM RENTAL CO., LTD	100%	Comprehensive rental business
JLA INCORPORATED	100%	Advertising agency, interior design and construction of service outlets
AJAST Ltd.	25% (75%)	Insurance agency business
ACOM ESTATE CO., LTD.	100%	Real Estate Management
ABS CO., LTD.	0% (100%)	Maintenance of buildings and other properties
AB PARTNER CO., LTD.	100%	Back-office services

【Overseas】Consolidated Subsidiaries: 5 Equity-method Affiliate: -

EASY BUY Public Company Limited	49%	Hire purchase business and unsecured loan business in Thailand.
ACOM FUNDING CO., LTD.	100%	Financial services for ACOM (Special Purpose Company).
ACOM PACIFIC, INC.	100%	—
ACOM (U.S.A.) INC.	100%	—
ACOM INTERNATIONAL, INC.	100%	—

- Notes: 1. Figures in parentheses are indirect ownership by ACOM CO., LTD.
2. ACOM (U.S.A.) INC.and ACOM INTERNATIONAL, INC. suspended their operation.
3. SIAM A&C CO., LTD. changed its corporate name to EASY BUY Public Company Limited on April 1, 2005.
4. On September 2, 2005, ACOM sold all of its holding shares of CHILEASE ACOM FINANCE CO., LTD., which was an equity-method affiliated company.
5. Investing business associations are omitted as they operate funds.

2. Income and Expenses (Consolidated)

(Millions of yen)

	2005/3				2005/9				2006/3 (E)			
	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio	(ACOM)	yoy	yoy %	Consolidated /Unconsolidated ratio
Operating Income	433,965 (402,734)	-1,002	-0.2	1.078	222,182 (200,312)	5,532	2.6	1.109	442,100 (397,000)	8,134	1.9	1.114
Operating Expenses	289,604 (262,500)	-24,972	-7.9	-	143,390 (124,171)	5,385	3.9	-	297,600 (256,400)	7,995	2.8	-
Financial Expenses	22,534 (21,591)	-4,375	-16.3	-	10,472 (9,296)	-1,281	-10.9	-	21,100 (18,500)	-1,434	-6.4	-
Provision for Bad Debts	108,453 (102,462)	-32,052	-22.8	-	50,851 (46,749)	-676	-1.3	-	106,000 (97,700)	-2,453	-2.3	-
Operating Profit	144,361 (140,234)	23,970	19.9	1.029	78,792 (76,140)	147	0.2	1.035	144,500 (140,600)	138	0.1	1.028
Non-operating Income	1,454 (2,083)	157	12.2	-	1,246 (1,030)	424	51.7	-	2,350 (2,050)	895	61.5	-
Non-operating Expenses	2,468 (622)	-446	-15.3	-	123 (148)	-1,503	-92.4	-	150 (150)	-2,318	-93.9	-
Income Before Extraordinary Items	143,347 (141,695)	24,574	20.7	1.012	79,916 (77,022)	2,076	2.7	1.038	146,700 (142,500)	3,352	2.3	1.029
Extraordinary Income	142 (141)	-3,188	-95.7	-	400 (487)	399	-	-	500 (500)	357	251.5	-
Extraordinary Losses	3,101 (2,805)	1,329	75.1	-	743 (741)	-619	-45.4	-	1,000 (1,000)	-2,101	-67.8	-
Income Before Income Taxes	140,388 (139,031)	20,055	16.7	-	79,572 (76,768)	3,094	4.0	-	146,200 (142,000)	5,811	4.1	-
Net Income	81,533 (83,001)	11,214	15.9	0.982	46,351 (45,757)	1,744	3.9	1.013	86,300 (84,800)	4,766	5.8	1.018

3. Operating Income by Segment (Consolidated)

(Millions of yen,%)

	2004/3			2005/3			2005/9				2006/3(E)		
	yoy %	C.R.		yoy %	C.R.		yoy	yoy %	C.R.	yoy %	C.R.		
Operating Income	434,968	-0.6	100.0	433,965	-0.2	100.0	222,182	5,532	2.6	100.0	442,100	1.9	100.0
Loan Business	391,259	-1.7	90.0	387,348	-1.0	89.3	199,358	5,609	2.9	89.7	397,200	2.5	89.8
ACOM CO.,LTD.	386,217	-2.4	-	379,248	-1.8	-	188,899	-1,352	-0.7	-	375,190	-1.1	84.8
DC Cash One LTD.	-	-	-	-	-	-	5,388	5,388	-	-	11,500	-	2.6
EASY BUY Pubulic Company Limited	5,028	129.5	-	8,095	61.0	-	5,070	1,575	45.1	-	10,500	29.7	2.4
JCK CREDIT CO.,LTD	13	-65.8	-	4	-69.2	-	0	-1	-74.4	-	10	143.3	0.0
Credit Card Business	5,876	15.3	1.3	6,311	7.4	1.4	3,265	141	4.5	1.5	6,700	6.1	1.5
ACOM CO.,LTD.	5,782	15.4	-	6,227	7.7	-	3,229	151	4.9	-	6,500	4.4	1.5
JCK CREDIT CO.,LTD	93	10.7	-	84	-9.7	-	35	-9	-21.5	-	200	137.7	0.0
Installment Sales Finance Business	22,738	-11.6	5.2	16,622	-26.9	3.8	7,759	-1,117	-12.6	3.5	14,000	-15.8	3.2
ACOM CO.,LTD.	14,002	-14.4	-	9,456	-32.5	-	3,264	-2,076	-38.9	-	5,600	-40.8	1.3
EASY BUY Pubulic Company Limited	1,975	18.5	-	2,827	43.1	-	3,159	2,135	208.5	-	6,300	122.8	1.4
JCK CREDIT CO.,LTD	6,761	-12.2	-	4,339	-35.8	-	1,335	-1,175	-46.8	-	2,100	-51.6	0.5
Guarantee Business	5,037	169.8	1.2	7,627	51.4	1.8	3,013	-498	-14.2	1.4	6,400	-16.1	1.5
Loan Servicing Business	2,786	201.2	0.6	8,762	214.5	2.0	5,323	1,290	32.0	2.4	10,800	23.3	2.4
Collection of purchased receivables	2,088	377.9	-	7,757	271.5	-	4,936	1,236	33.4	-	10,100	30.2	2.3
Rental Business	3,527	-2.8	0.8	3,781	7.2	0.9	2,119	401	23.4	0.9	4,200	11.1	1.0
Others	3,742	64.8	0.9	3,511	-6.2	0.8	1,343	-295	-18.0	0.6	2,800	-20.3	0.6

4.Receivables Outstanding by Segment (Consolidated)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,888,413	9.8	1,941,244	2.8	1,857,536	-4.3	1,869,685	0.7	1,871,972	41,658	2.3	1,872,700	0.2
Loans Business	1,618,660	8.1	1,660,256	2.6	1,623,154	-2.2	1,680,184	3.5	1,697,962	69,805	4.3	1,715,300	2.1
ACOM CO., LTD.	1,616,837	8.1	1,652,890	2.2	1,612,799	-2.4	1,601,773	-0.7	1,606,799	-7,443	-0.5	1,602,200	0.0
JCK CREDIT CO., LTD.	327	-59.5	153	-53.1	66	-56.8	33	-49.8	24	-24	-50.2	20	-40.0
EASY BUY	1,495	-	7,212	382.3	10,289	42.7	17,163	66.8	20,504	6,639	47.9	30,100	75.4
DC Cash One Ltd	-	-	-	-	-	-	59,246	-	68,103	68,103	-	80,000	35.0
Credit Card Business	32,102	62.7	41,850	30.4	46,731	11.7	49,399	5.7	49,129	156	0.3	50,900	3.0
ACOM MasterCard	31,388	63.8	41,114	31.0	45,941	11.7	48,833	6.3	48,579	243	0.5	50,400	3.2
JCK CREDIT CO., LTD.	624	54.1	684	9.6	758	10.8	546	-27.9	538	-81	-13.1	500	-8.5
EASY BUY	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance Business	237,502	16.5	237,948	0.2	181,567	-23.7	127,378	-29.8	108,949	-36,977	-25.3	87,700	-31.1
ACOM CO., LTD.	161,247	7.1	153,203	-5.0	113,934	-25.6	70,014	-38.5	56,783	-32,495	-36.4	49,600	-29.2
JCK CREDIT CO., LTD.	69,996	42.5	77,338	10.5	59,785	-22.7	33,607	-43.8	24,521	-21,075	-46.2	17,300	-48.5
EASY BUY	6,258	51.1	7,406	18.3	7,847	6.0	23,756	202.7	27,645	16,593	150.1	20,800	-12.4
Loan Servicing Business	147	-	1,189	706.5	6,082	411.1	12,723	109.2	15,930	8,674	119.5	18,800	47.8

5.Number of Customer Accounts by Segment (Consolidated)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	3,058,274	5.5	3,161,304	3.4	3,161,894	0.0	3,406,054	7.7	3,443,070	228,167	7.1	3,467,900	1.8
ACOM CO., LTD.	3,035,706	4.9	3,032,330	-0.1	2,954,073	-2.6	2,902,916	-1.7	2,888,690	-44,059	-1.5	2,850,000	-1.8
JCK CREDIT CO., LTD.	2,719	-45.3	1,122	-58.7	422	-62.4	167	-60.4	98	-148	-60.2	50	-70.1
EASY BUY	19,849	-	127,852	544.1	207,399	62.2	347,003	67.3	383,168	101,260	35.9	434,000	25.1
DC Cash One Ltd	-	-	-	-	-	-	150,074	-	163,612	163,612	-	175,050	16.6
Credit Card Business	1,016,544	30.1	1,021,131	0.5	1,071,681	5.0	1,197,784	11.8	1,226,580	30,034	2.5	1,219,300	1.8
ACOM MasterCard	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,220,853	30,721	2.6	1,213,800	1.8
JCK CREDIT CO., LTD.	4,952	52.9	6,004	21.2	6,982	16.3	5,609	-19.7	5,528	-684	-11.0	5,300	-5.5
EASY BUY	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Sales Finance	905,725	17.8	991,162	9.4	886,110	-10.6	958,768	8.2	924,944	61,602	7.1	680,100	-29.1
ACOM CO., LTD.	486,532	9.0	479,182	-1.5	387,261	-19.2	284,782	-26.5	244,575	-87,782	-26.4	221,600	-22.2
JCK CREDIT CO., LTD.	246,786	16.4	263,202	6.7	222,424	-15.5	148,059	-33.4	120,214	-62,976	-34.4	88,500	-40.2
EASY BUY	172,407	55.9	248,778	44.3	276,425	11.1	525,927	90.3	560,155	212,360	61.1	370,000	-29.6
Loan Servicing Business	1,468	-	10,540	618.0	31,851	202.2	137,808	332.7	190,900	141,803	288.8	-	-

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)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Income	400,818	9.3	419,258	4.6	411,799	-1.8	402,734	-2.2	200,312	-1,895	-0.9	397,000	-1.4
Interest on Loans Receivable	373,235	9.3	388,483	4.1	379,332	-2.4	372,389	-1.8	185,502	-1,301	-0.7	368,300	-1.1
Operating Expenses	231,857	11.4	276,677	19.3	295,918	7.0	262,500	-11.3	124,171	-1,930	-1.5	256,400	-2.3
Financial Expenses	28,622	-1.1	29,585	3.4	26,115	-11.7	21,591	-17.3	9,296	-2,067	-18.2	18,500	-14.3
Provision for Bad Debts	69,997	35.5	112,108	60.2	135,474	20.8	102,462	-24.4	46,749	-2,360	-4.8	97,700	-4.6
Other Operating Expenses	133,237	4.5	134,878	1.2	133,597	-0.9	138,289	3.5	68,126	2,514	3.8	140,200	1.4
Operating Profit	168,961	6.6	142,581	-15.6	115,880	-18.7	140,234	21.0	76,140	35	0.0	140,600	0.3
Non-operating Income	2,126	27.3	2,118	-0.4	2,086	-1.5	2,083	-0.1	1,030	-186	-15.3	2,050	-1.6
Non-operating Expenses	407	-63.5	197	-51.6	167	-15.0	622	271.2	148	-422	-74.0	150	-75.9
Income Before Extraordinary Items	170,680	7.3	144,502	-15.3	117,799	-18.5	141,695	20.3	77,022	272	0.4	142,500	0.6
Extraordinary Income	1	-99.9	5	202.6	3,198	-	141	-95.6	487	487	-	500	253.4
Extraordinary Losses	6,914	-10.3	9,925	43.5	7,861	-20.8	2,805	-64.3	741	-345	-31.8	1,000	-64.4
Loss on Sales of Fixed Assets	5,579	44.8	5,914	6.0	292	-95.0	29	-90.0	337	318	-	400	-
Loss on Revaluation of Investments in Securities	411	-69.3	2,706	557.7	335	-87.6	353	5.4	-	-267	-100.0	-	-
Income Before Income Taxes	163,767	7.1	134,582	-17.8	113,136	-15.9	139,031	22.9	76,768	1,105	1.5	142,000	2.1
Income Taxes, current	79,360	5.9	68,070	-14.2	54,160	-20.4	47,540	-12.2	20,380	-20	-0.1	46,600	-2.0
Enterprise Taxes	16,960	18.2	14,570	-14.1	11,760	-19.3	8,240	-29.9	3,480	-20	-0.6	-	-
Income Taxes, deferred	-10,370	271.4	-10,977	5.9	-6,671	-39.2	8,490	-227.3	10,631	483	4.8	10,600	24.8
Net Income	94,777	17.4	77,489	-18.2	65,648	-15.3	83,001	26.4	45,757	642	1.4	84,800	2.2

7. Operating Income by Category (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Operating Income	400,818	9.3	419,258	4.6	411,799	-1.8	402,734	-2.2	200,312	-1,895	-0.9	397,000	-1.4
Interest on Loans Receivable	373,235	9.3	388,483	4.1	379,332	-2.4	372,389	-1.8	185,502	-1,301	-0.7	368,300	-1.1
Unsecured Loans	365,091	9.5	380,090	4.1	370,985	-2.4	364,991	-1.6	182,063	-923	-0.5	361,530	-0.9
Consumers	364,814	9.6	379,923	4.1	370,894	-2.4	364,944	-1.6	182,048	-912	-0.5	361,500	-0.9
Commercials	277	-32.9	167	-39.7	90	-45.7	47	-47.7	15	-11	-42.4	30	-36.9
Secured Loans	8,143	0.5	8,393	3.1	8,347	-0.5	7,397	-11.4	3,438	-378	-9.9	6,770	-8.5
Fees from Credit Card Business	3,692	58.9	4,986	35.0	5,714	14.6	6,113	7.0	3,109	89	3.0	6,300	3.1
ACOM MasterCard	3,676	59.9	4,952	34.7	5,647	14.0	6,111	8.2	3,108	90	3.0	6,300	3.1
Fees from Installment Sales Financing	16,278	13.9	16,166	-0.7	13,799	-14.6	9,255	-32.9	3,132	-2,089	-40.0	5,300	-42.7
Fees from Credit Guarantees	319	-	1,866	483.8	5,035	169.7	7,599	50.9	4,551	1,052	30.1	9,600	26.3
Sales	-	-	105	-	735	600.0	158	-78.5	-	-18	-	-	-
Others	7,292	4.9	7,651	4.9	7,181	-6.1	7,218	0.5	4,016	371	10.2	7,500	3.9
Collection of Bad Debts Deducted	6,938	6.6	6,430	-7.3	6,083	-5.4	6,103	0.3	3,560	487	15.9	6,600	8.1

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

(%)

	2002/3	2003/3	2004/3	2005/3	2005/9	2006/3(E)
Operating Income	100.0	100.0	100.0	100.0	100.0	100.0
Interest on Loans Receivable	93.1	92.7	92.1	92.5	92.6	92.8
Fees from Credit Card Business	0.9	1.2	1.4	1.5	1.5	1.6
Fees from Installment Sales Financing	4.1	3.9	3.4	2.3	1.6	1.3
Fees from Credit Guarantees	0.1	0.4	1.2	1.9	2.3	2.4
Sales	-	0.0	0.2	0.0	-	-
Others	1.8	1.8	1.7	1.8	2.0	1.9

8. Operating Expenses (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Operating Expenses	231,857	11.4	276,677	19.3	295,918	7.0	262,500	-11.3	124,171	-1,930	-1.5	256,400	-2.3
Financial Expenses	28,622	-1.1	29,585	3.4	26,115	-11.7	21,591	-17.3	9,296	-2,067	-18.2	18,500	-14.3
Cost of Sales	-	-	104	-	731	596.7	157	-78.5	-	-17	-	-	-
Provision for Bad Debts	69,997	35.5	112,108	60.2	135,474	20.8	102,462	-24.4	46,749	-2,360	-4.8	97,700	-4.6
Bad Debt Write-offs	54,251	22.2	81,608	50.4	112,598	38.0	108,446	-3.7	51,819	-2,294	-4.2	104,300	-3.8
Additional Allowance for Bad Debts	15,733	116.7	30,039	90.9	21,485	-28.5	-6,998	-132.6	-5,180	499	8.8	-7,200	-2.9
Additional Allowance for Loss on Debt Guarantees	12	-	461	-	1,391	201.7	1,015	-27.0	110	-565	-83.7	600	-40.9
Other Operating Expenses	133,237	4.5	134,878	1.2	133,597	-0.9	138,289	3.5	68,126	2,514	3.8	140,200	1.4
Personnel Costs	35,782	4.9	36,869	3.0	37,235	1.0	36,116	-3.0	17,475	-133	-0.8	35,200	-2.5
Advertising and Promotional Expenses	19,304	-4.5	15,853	-17.9	13,989	-11.8	16,025	14.5	8,215	631	8.3	16,500	3.0
Administrative Expenses	15,487	1.6	15,851	2.4	15,191	-4.2	14,583	-4.0	7,311	124	1.7	15,300	4.9
Expenses for Computer Operation and Development	23,336	16.3	23,311	-0.1	21,296	-8.6	20,923	-1.8	9,567	-66	-0.7	20,500	-2.0
Fees	11,241	15.2	12,119	7.8	13,635	12.5	16,074	17.9	8,260	355	4.5	16,800	4.5
Insurance Expenses	6,247	-5.0	8,782	40.6	9,347	6.4	9,020	-3.5	3,767	-880	-18.9	7,200	-20.2
Depreciation Expenses	3,829	-9.1	3,428	-10.5	2,950	-14.0	2,560	-13.2	1,212	-30	-2.4	2,600	1.5
Taxes and Other Public Charges	6,851	4.3	6,625	-3.3	6,161	-7.0	6,253	1.5	3,195	-16	-0.5	5,300	-15.3
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	970	-	446	-24	-5.1	1,000	3.1
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	-	1,000	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	11,156	3.7	12,036	7.9	13,788	14.6	15,761	14.3	8,673	2,555	41.8	18,800	19.3

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

(%)

	2002/3		2003/3		2004/3		2005/3		2005/9		2006/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Operating Expenses	57.8	1.0	66.0	8.2	71.9	5.9	65.2	-6.7	62.0	-0.4	64.6	-0.6
Financial Expenses	7.1	-0.8	7.1	0.0	6.3	-0.8	5.4	-0.9	4.7	-0.9	4.7	-0.7
Cost of Sales	-	-	0.0	0.0	0.2	0.2	0.0	-0.2	-	-	-	-
Provision for Bad Debts	17.5	3.4	26.7	9.2	32.9	6.2	25.5	-7.4	23.3	-1.0	24.6	-0.9
Bad Debt Write-offs	13.6	1.5	19.5	5.9	27.4	7.9	26.9	-0.5	25.9	-0.9	26.3	-0.6
Additional Allowance for Bad Debts	3.9	1.9	7.1	3.2	5.2	-1.9	-1.7	-6.9	-2.6	0.2	-1.8	-0.1
Additional Allowance for Loss on Debt Guarantees	0.0	0.0	0.1	0.1	0.3	0.2	0.3	0.0	0.0	-0.3	0.1	-0.2
Other Operating Expenses	33.2	-1.6	32.2	-1.0	32.5	0.3	34.3	1.8	34.0	1.6	35.3	1.0
Personnel Costs	8.9	-0.4	8.8	-0.1	9.0	0.2	9.0	0.0	8.7	0.0	8.9	-0.1
Advertising and Promotional Expenses	4.8	-0.7	3.8	-1.0	3.4	-0.4	4.0	0.6	4.1	0.3	4.2	0.2
Administrative Expenses	3.9	-0.3	3.8	-0.1	3.7	-0.1	3.6	-0.1	3.7	0.1	3.9	0.3
Expenses for Computer Operation and Development	5.8	0.3	5.5	-0.3	5.2	-0.3	5.2	0.0	4.8	0.0	5.2	0.0
Fees	2.8	0.1	2.9	0.1	3.3	0.4	4.0	0.7	4.1	0.2	4.2	0.2
Insurance Expenses	1.6	-0.2	2.1	0.5	2.3	0.2	2.2	-0.1	1.9	-0.4	1.8	-0.4
Depreciation Expenses	0.9	-0.2	0.8	-0.1	0.7	-0.1	0.6	-0.1	0.6	0.0	0.7	0.1
Taxes and Other Public Charges	1.7	-0.1	1.6	-0.1	1.5	-0.1	1.6	0.1	1.6	0.0	1.3	-0.3
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	0.2	0.2	0.2	0.0	0.2	0.0
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	0.2	0.2
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Others	2.8	-0.1	2.9	0.1	3.4	0.5	3.9	0.5	4.3	1.3	4.7	0.8

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

9.Receivables Outstanding (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Receivables Outstanding (Millions of yen)	1,809,564	8.6	1,847,259	2.1	1,772,706	-4.0	1,720,641	-2.9	1,712,174	-39,701	-2.3	1,702,200	-1.1
Loans Business	1,616,837	8.1	1,652,890	2.2	1,612,799	-2.4	1,601,773	-0.7	1,606,799	-7,443	-0.5	1,602,200	0.0
Unsecured Loans	1,548,894	8.5	1,582,751	2.2	1,548,616	-2.2	1,545,493	-0.2	1,551,716	-2,404	-0.2	1,548,100	0.2
Consumers	1,547,850	8.5	1,582,125	2.2	1,548,274	-2.1	1,545,295	-0.2	1,551,549	-2,302	-0.1	1,548,000	0.2
Commercials	1,043	-30.4	625	-40.1	341	-45.4	197	-42.3	167	-102	-38.0	100	-49.3
Secured Loans	67,942	-0.1	70,139	3.2	64,183	-8.5	56,280	-12.3	55,083	-5,038	-8.4	54,100	-3.9
Real Estate Card Loan	53,509	7.7	56,852	6.2	52,781	-7.2	47,135	-10.7	46,545	-3,241	-6.5	-	-
Credit Card Business	31,478	62.8	41,166	30.8	45,973	11.7	48,853	6.3	48,591	237	0.5	50,400	3.2
ACOM MasterCard	31,388	63.8	41,114	31.0	45,941	11.7	48,833	6.3	48,579	243	0.5	50,400	3.2
Installment Sales Finance Business	161,247	7.1	153,203	-5.0	113,934	-25.6	70,014	-38.5	56,783	-32,495	-36.4	49,600	-29.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	512 (541)	3.2 (5.5)	524	2.3	527	0.6	535	1.5	539	7	1.3	545	1.9

Guaranteed loans receivable	9,539	-	57,926	-	100,971	74.3	137,261	35.9	151,684	30,378	25.0	169,800	23.7
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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)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	3,035,706 (2,873,888)	4.9 (2.8)	3,032,330	-0.1	2,954,073	-2.6	2,902,916	-1.7	2,888,690	-44,059	-1.5	2,850,000	-1.8
Unsecured Loans	3,021,780 (2,860,021)	4.9 (2.8)	3,017,837	-0.1	2,940,345	-2.6	2,890,353	-1.7	2,876,210	-43,432	-1.5	2,838,150	-1.8
Consumers	3,020,908 (2,859,149)	4.9 (2.8)	3,017,176	-0.1	2,939,945	-2.6	2,890,120	-1.7	2,876,016	-43,317	-1.5	2,838,000	-1.8
Commercials	872	-13.7	661	-24.2	400	-39.5	233	-41.8	194	-115	-37.2	150	-35.6
Secured Loans	13,926	3.3	14,493	4.1	13,728	-5.3	12,563	-8.5	12,480	-627	-4.8	11,850	-5.7
Credit Card Business	1,011,592	30.0	1,015,127	0.3	1,064,699	4.9	1,192,175	12.0	1,221,052	30,718	2.6	1,213,800	1.8
ACOM MasterCard	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,220,853	30,721	2.6	1,213,800	1.8
Installment Sales Finance	486,532	9.0	479,182	-1.5	387,261	-19.2	284,782	-26.5	244,575	-87,782	-26.4	221,600	-22.2

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)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of New Loan Customers	443,538	0.1	408,146	-8.0	359,311	-12.0	340,033	-5.4	168,888	-7,200	-4.1	360,500	6.0
Unsecured Loans	442,184	0.0	406,693	-8.0	358,570	-11.8	339,567	-5.3	168,600	-7,256	-4.1	360,000	6.0
Consumers	442,165	0.0	406,685	-8.0	358,570	-11.8	339,567	-5.3	168,600	-7,256	-4.1	360,000	6.0
Commercials	19	5.6	8	-57.9	0	-100.0	0	-	0	-	-	0	-
Secured Loans	1,354	36.8	1,453	7.3	741	-49.0	466	-37.1	288	56	24.1	500	7.3

12.Number of Loan Business Outlets (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Loan Business Outlets	1,761	20	1,716	-45	1,699	-17	1,785	86	1,901	199	11.7	2,000	215
Staffed	521	0	468	-53	381	-87	324	-57	299	-29	-8.8	273	-51
Unstaffed	1,240	20	1,248	8	1,318	70	1,461	143	1,602	228	16.6	1,727	266
QUIK MUJIN Machine	-	-	-	-	-	-	38	38	111	111	-	201	163

13.MUJINKUN (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of MUJINKUN Outlets	1,749	16	1,705	-44	1,691	-14	1,744	53	1,787	90	5.3	1,796	52
Number of MUJINKUN Machine	1,751	16	1,706	-45	1,692	-14	1,745	53	1,788	90	5.3	1,797	52

14.Cash Dispensers and ATMs (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Cash Dispensers and ATMs	49,777	18,958	69,215	19,438	76,282	7,067	81,736	5,454	81,493	-632	-0.8	-	-
Proprietary	2,068	15	2,026	-42	1,961	-65	1,891	-70	1,932	88	4.8	1,941	50
Open 365 Days/Year	2,059	13	2,020	-39	1,957	-63	1,888	-69	1,931	91	4.9	-	-
Open 24 Hours/Day	1,773	18	1,749	-24	1,705	-44	1,662	-43	1,705	89	5.5	-	-
Tie-up	47,709	18,943	67,189	19,480	74,321	7,132	79,845	5,524	79,561	-720	-0.9	-	-
Others	7,611	0	7,621	10	8,424	803	8,684	260	8,814	305	3.6	-	-

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

15.Employees (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy		yoy		yoy		yoy	yoy	%		yoy	
Number of Employees	4,366	45	4,405	39	4,238	-167	4,096	-142	4,067	-170	-4.0	3,953	-143
Head Office	756	103	869	113	932	63	925	-7	925	5	0.5	941	16
Credit Supervision related	241	22	302	61	345	43	336	-9	338	16	5.0	348	12
Financial Service Business Division	3,610	-58	3,536	-74	3,306	-230	3,171	-135	3,142	-175	-5.3	3,012	-159
Contact Center	335	335	1,059	724	943	-116	887	-56	962	19	2.0	-	-
Credit Card/ Installment Business Dept.	231	15	228	-3	346	118	317	-29	305	-49	-13.8	262	-55
Guarantee Business Dept.	-	-	-	-	-	-	48	48	53	9	20.5	56	8

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)

	2002/3		2003/3		2004/3		2005/3		2005/9		2006/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Average yield	23.80	-0.28	23.47	-0.33	23.23	-0.24	23.13	-0.10	23.09	-0.04	22.98	-0.15
Unsecured Loans	24.32	-0.43	23.96	-0.36	23.72	-0.24	23.55	-0.17	23.47	-0.10	23.36	-0.19
Consumers	24.32	-0.44	23.96	-0.36	23.72	-0.24	23.55	-0.17	23.47	-0.10	23.36	-0.19
Commercials	21.59	-1.29	20.04	-1.55	18.96	-1.08	17.12	-1.84	16.87	-0.44	15.54	-1.58
Secured Loans	12.13	0.80	12.15	0.02	12.16	0.01	12.27	0.11	12.38	0.16	12.29	0.02

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)

	2002/3		2003/3		2004/3		2005/3		2005/9		2006/3(E)	
	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding
	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)
Loans Receivable Outstanding	3,020,908	1,547,850	3,017,176	1,582,125	2,939,945	1,548,274	2,890,120	1,545,295	2,876,016	1,551,549	-	1,548,000
28.470% and Higher	167,997	62,372	129,643	49,475	100,931	39,701	78,365	31,483	69,614	28,331	-	23,700
27.375%	1,665,353	597,408	1,747,741	639,356	1,759,830	642,084	1,757,575	652,293	1,729,492	642,272	-	635,000
25.000% - 26.500%	644,128	349,436	595,372	345,529	545,094	338,972	524,539	343,838	519,396	346,465	-	345,800
20.000% - 24.820%	376,548	332,221	360,906	332,760	321,498	312,491	301,330	304,686	308,316	311,909	-	312,600
18.250% - 19.000%	49,736	93,180	51,353	96,294	46,184	87,939	41,830	79,546	40,132	75,824	-	75,600
15.000% - 18.000%	58,501	98,799	57,918	99,223	52,657	92,256	52,927	91,183	56,568	94,872	-	95,300
Less than 15.000%	58,645	14,431	74,243	19,485	113,751	34,827	133,554	42,263	152,498	51,872	-	60,000

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

Classified Receivable Outstanding (Thousands of yen)	2002/3		2003/3		2004/3		2005/3		2005/9		2006/3(E)	
	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding	Number of Accounts	Receivables Outstanding
	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)	C.R. (%)
≤100	438,426	20,039	446,625	20,603	440,892	20,278	433,121	19,936	431,475	20,019	-	20,100
100 < ≤300	558,095	127,094	550,290	125,037	557,345	124,248	521,911	116,143	512,601	114,092	-	112,600
300 < ≤500	1,396,722	643,286	1,367,116	631,290	1,298,519	599,785	1,295,695	599,363	1,291,538	598,441	-	595,400
500 < ≤1,000	387,674	333,173	380,548	326,476	359,923	307,933	346,243	295,102	337,649	286,293	-	280,600
1,000 <	239,991	424,257	272,597	478,716	283,266	496,029	293,150	514,749	302,753	532,701	-	539,300
Total	3,020,908	1,547,850	3,017,176	1,582,125	2,939,945	1,548,274	2,890,120	1,545,295	2,876,016	1,551,549	-	1,548,000

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

(Thousands of yen, %)

Annual Income (Millions of yen)	2002/3			2003/3			2004/3			2005/3			2005/9		
	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	101,134	22.9	133	96,455	23.7	136	86,242	24.1	123	83,370	24.5	134	41,988	24.9	137
2 < ≤5	276,288	62.5	158	255,555	62.9	161	227,416	63.4	151	214,180	63.1	158	106,694	63.3	157
5 < ≤7	42,720	9.6	204	36,465	8.9	204	30,252	8.4	193	28,065	8.3	199	13,439	8.0	190
7 < ≤10	18,054	4.1	227	15,014	3.7	225	12,214	3.4	217	11,712	3.4	230	5,421	3.2	219
10 <	3,969	0.9	246	3,196	0.8	239	2,446	0.7	229	2,240	0.7	247	1,058	0.6	235
Total	442,165	100.0	161	406,685	100.0	162	358,570	100.0	151	339,567	100.0	158	168,600	100.0	157

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

(%)

	2002/3		2003/3		2004/3		2005/3		2005/9	
	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	26.3	22.9	25.3	21.8	24.2	21.6	23.1	21.6	22.6	22.2
Age 30 - 39	28.1	27.3	28.7	28.0	29.3	28.5	29.5	28.7	29.4	28.2
Age 40 - 49	20.7	21.7	20.5	21.7	20.5	21.5	20.7	21.3	20.9	21.6
Age 50 - 59	17.7	19.6	17.9	19.7	18.0	19.3	18.3	19.0	18.5	19.0
Over 60	7.2	8.5	7.6	8.8	8.0	9.1	8.4	9.4	8.6	9.0
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 [Unsec 21.Composition Ratio of Customer Accounts by Gender [Unsecured Loans] (ACOM)

(%)

	2002/3		2003/3		2004/3		2005/3		2005/9	
	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 (%)	73.3	70.0	73.3	69.2	73.4	69.0	73.5	69.5	73.5	69.7
Female (%)	26.7	30.0	26.7	30.8	26.6	31.0	26.5	30.5	26.5	30.3

22.Bad Debt Write-offs (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy	%		yoy %
Bad Debt Write-offs (Millions of yen)	54,251	22.2	81,608	50.4	112,598	38.0	108,446	-3.7	51,819	-2,294	-4.2	104,300	-3.8
Loans Receivable	51,003	19.0	75,428	47.9	103,093	36.7	97,166	-5.7	46,204	-2,282	-4.7	92,400	-4.9
Unsecured Loans	49,713	24.8	75,039	50.9	100,781	34.3	96,415	-4.3	45,892	-2,192	-4.6	91,700	-4.9
Secured Loans	1,290	-57.1	388	-69.9	2,312	494.8	750	-67.5	312	-90	-22.4	700	6.8
ACOM MasterCard	1,767	245.8	3,344	89.2	4,745	41.9	4,394	-7.4	1,961	-315	-13.9	4,000	-9.0
Installment Sales Finance	1,475	44.9	2,457	66.6	2,890	17.6	3,095	7.1	1,144	-466	-28.9	2,300	-25.7
Guarantee	12	-	306	-	1,860	506.1	3,785	103.5	2,507	770	44.4	5,600	47.9
Average Bad Debt Write-off Amounts per Account for Unsecured Loans (Thousands of yen)	332	4.1	363	9.3	395	8.8	408	3.3	424	17	4.2	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	512	-	524	-	527	0.6	535	1.5	539	7	1.3	545	1.9

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	3.15	(0.29)	4.56	(1.41)	6.38	(1.82)	6.05	(-0.33)	2.87	(-0.13)	-	5.75	(-0.30)
Unsecured Loans	3.21	(0.42)	4.74	(1.53)	6.50	(1.76)	6.23	(-0.27)	2.95	(-0.14)	-	5.91	(-0.32)
Secured Loans	1.84	(-2.51)	0.54	(-1.30)	3.55	(3.01)	1.31	(-2.24)	0.56	(-0.10)	-	1.26	(-0.05)
ACOM MasterCard	5.63	(2.96)	8.13	(2.50)	10.32	(2.19)	8.98	(-1.34)	4.03	(-0.67)	-	7.90	(-1.08)
Installment Sales Finance	0.91	(0.23)	1.60	(0.69)	2.54	(0.94)	4.39	(1.85)	2.00	(0.20)	-	4.59	(0.20)
Guarantee	0.13	-	0.52	(0.39)	1.80	(1.28)	2.68	(0.88)	1.60	(0.21)	-	3.18	(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 Guarantee / (Guaranteed 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)

	2001/3		2002/3		2003/3		2004/3		2005/3		2005/9	
		C.R. (%)		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	96,415	100.0	45,892	100.0
Personal Bankruptcy	15,376	38.6	20,238	40.7	30,492	40.6	35,672	35.4	27,464	28.5	11,649	25.4
Failure to Locate Borrowers	2,519	6.3	2,704	5.4	3,153	4.2	3,307	3.3	3,012	3.1	1,474	3.2
Borrowers' Inability of Making Repayments, etc.	16,579	41.6	18,332	36.9	26,726	35.7	38,708	38.4	40,639	42.2	19,664	42.8
ACOM's Voluntary Waiver of Repayments	5,365	13.5	8,439	17.0	14,668	19.5	23,093	22.9	25,298	26.2	13,103	28.6

23.Bad Debts (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9	
		%		%		%		%		%
Total Amount of Bad Debts	43,691	2.70	60,491	3.65	79,754	4.93	81,210	5.06	91,438	5.68
Loans to Borrowers in Bankruptcy or Under Reorganization	7,204	0.45	9,227	0.56	9,280	0.57	8,377	0.52	7,924	0.49
Applications for Bankruptcy are Proceeded	3,292	0.20	3,540	0.21	2,951	0.18	2,026	0.13	1,691	0.11
Applications for The Civil Rehabilitation are proceeded	1,659	0.10	2,853	0.17	3,633	0.22	3,176	0.20	2,984	0.19
Applications for The Civil Rehabilitation are determined	131	0.01	815	0.05	1,775	0.11	2,328	0.15	2,491	0.15
Loans in Arrears	20,972	1.30	31,128	1.88	36,632	2.27	35,310	2.20	35,943	2.23
Loans Past Due for Three Months or More	497	0.03	1,036	0.06	1,638	0.10	1,345	0.08	2,066	0.13
Restructured Loans	15,016	0.93	19,099	1.15	32,204	1.99	36,177	2.25	45,504	2.83

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

	2002/3		2003/3		2004/3		2005/3		2005/9	
		%		%		%		%		%
11days ≤ < 3 months	13,605	0.84	18,971	1.15	19,475	1.21	17,239	1.07	22,587	1.40
31days ≤ < 3 months	7,468	0.46	9,761	0.59	11,076	0.69	9,902	0.62	11,557	0.72
11days ≤ < 31 days	6,136	0.38	9,210	0.56	8,399	0.52	7,337	0.46	11,030	0.69

24.Allowance for Bad Debts (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9		2006/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Bad Debts (Millions of yen)	77,700	25.5	107,700	38.6	129,400	20.1	122,400	-5.4	117,000	-5.4	115,200	-5.9
Ratio of Allowance for Bad Debts	4.36	-	5.91	-	7.37	-	7.15	-	6.86	-	6.79	-
General Allowance for Bad Debts	-	-	67,127	-	82,898	23.5	76,870	-7.3	71,207	-8.7	69,200	-
Unsecured Consumer Loans	-	-	59,980	-	74,888	24.9	69,348	-7.4	64,375	-8.0	63,300	-
Specific Allowance for Bad Debts	-	-	40,184	-	44,929	11.8	43,657	-2.8	44,129	0.7	44,300	-
Additional Allowance for Bad Debts	15,800	107.9	30,000	89.9	21,700	-27.7	-7,000	-132.3	-5,400	5.3	-7,200	-2.9
Allowance for Loss on Debt Guarantees	12	-	474	-	1,865	293.5	2,880	54.4	2,990	17.7	3,480	20.8
Additional Allowance	12	-	461	-	1,391	201.7	1,015	-27.0	110	-83.7	600	-40.9

Note:

Ratio of allowance for bad debts =

Allowance for bad debts

Loans receivable outstanding at the fiscal year-end plus Installment receivables(excluding deferred income on installment sales finance)

x100

25.Funds Procurement (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)		
		C.R.(%)		C.R.(%)		C.R.(%)		C.R.(%)		yoy %	C.R.(%)		yoy %	C.R.(%)
Borrowings	1,417,966	100.0	1,384,848	100.0	1,260,090	100.0	1,028,722	100.0	987,297	-10.0	100.0	951,300	-7.5	100.0
Indirect	1,035,186	73.0	1,053,068	76.0	951,210	75.5	719,842	70.0	652,397	-18.2	66.1	626,300	-13.0	65.8
City Banks	37,017	2.6	35,065	2.5	35,386	2.8	21,430	2.1	19,785	-24.5	2.0	-	-	-
Regional Banks	56,634	4.0	58,300	4.2	51,147	4.1	32,791	3.2	23,803	-41.5	2.4	-	-	-
Long-term Credit Banks	85,608	6.0	93,880	6.8	76,968	6.1	53,979	5.2	41,049	-36.4	4.2	-	-	-
Trust Banks	433,001	30.5	409,257	29.6	403,081	32.0	337,951	32.9	306,433	-14.0	31.0	-	-	-
Foreign Banks	46,000	3.3	63,000	4.5	37,500	3.0	6,500	0.6	6,500	18.2	0.7	-	-	-
Life Insurance Companies	268,215	18.9	263,779	19.0	245,773	19.5	189,090	18.4	152,931	-28.6	15.5	-	-	-
Non-Life Insurance Companies	51,434	3.6	50,043	3.6	44,723	3.5	29,439	2.9	22,700	-37.8	2.3	-	-	-
Others	57,277	4.1	79,744	5.8	56,632	4.5	48,662	4.7	79,196	48.0	8.0	-	-	-
Direct	382,780	27.0	331,780	24.0	308,880	24.5	308,880	30.0	334,900	12.1	33.9	325,000	5.2	34.2
Straight Bonds	295,000	20.8	295,000	21.3	285,000	22.6	265,000	25.8	285,000	3.6	28.9	-	-	-
Convertible Bonds	50,000	3.5	-	0.0	-	-	-	-	-	-	-	-	-	-
Commercial Paper	10,000	0.7	10,000	0.7	-	-	20,000	1.9	30,000	-	3.0	-	-	-
Securitization of Installment Sales Finance Receivable	3,900	0.3	2,900	0.2	-	-	-	-	-	-	-	-	-	-
Others	23,880	1.7	23,880	1.7	23,880	1.9	23,880	2.3	19,900	-	2.0	-	-	-
Short-term	13,562	1.0	16,400	1.2	11,500	0.9	22,500	2.2	67,000	-	6.8	52,000	131.1	5.5
Long-term	1,404,403	99.0	1,368,448	98.8	1,248,590	99.1	1,006,222	97.8	920,297	-15.9	93.2	899,300	-10.6	94.5
Fixed	1,154,619	81.4	1,171,837	84.6	1,093,395	86.8	900,468	87.5	824,497	-15.0	83.5	809,500	-10.1	85.1
Interest Rate Swaps (Notional)	96,648	6.8	142,310	10.3	188,321	14.9	161,712	15.7	174,739	12.1	17.7	-	-	-
Interest Cap (Notional)	117,000	8.3	117,000	8.4	82,000	6.5	82,000	8.0	62,000	-24.4	6.3	-	-	-
Average Interest Rate on Funds Procured During the Year	2.13	-	2.10	-	1.96	-	1.92	-	1.86	-	-	1.87	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.88	-	1.85	-	1.67	-	1.61	-	1.49	-	-	1.53	-	-
Floating Interest Rate	1.77	-	1.89	-	1.55	-	1.66	-	1.25	-	-	1.32	-	-
Fixed Interest Rate	2.21	-	2.14	-	2.04	-	1.96	-	1.95	-	-	2.20	-	-
Short-term	1.07	-	0.56	-	0.64	-	0.80	-	0.25	-	-	0.43	-	-
Long-term	2.19	-	2.11	-	1.96	-	1.92	-	1.91	-	-	1.95	-	-
Direct	1.88	-	1.86	-	1.82	-	1.80	-	1.69	-	-	1.67	-	-
Indirect	2.21	-	2.18	-	2.00	-	1.97	-	1.93	-	-	1.96	-	-
Term Average of Long-term Prime Rate	1.80	-	1.79	-	1.58	-	1.69	-	1.52	-	-	-	-	-

Notes: 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)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Cardholders	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,220,853	30,721	2.6	1,213,800	1.8
Tie-up Card	31,194	410.2	113,249	263.0	269,959	138.4	510,772	89.2	600,095	141,340	30.8	-	-
Number of Accounts with Shopping Receivables	215,733	86.6	287,999	33.5	336,008	16.7	304,233	-9.5	309,326	7,302	2.4	-	-
Card Shopping Receivables	31,388	63.8	41,114	31.0	45,941	11.7	48,833	6.3	48,579	243	0.5	50,400	3.2
Revolving Receivables	27,731	72.0	36,885	33.0	41,404	12.2	43,774	5.7	43,735	830	1.9	-	-
Operating Income	3,676	59.9	4,952	34.7	5,647	14.0	6,111	8.2	3,108	90	3.0	6,300	3.1
Number of Card Issuance Machines	1,200	-	1,180	-	1,185	-	1,197	-	1,196	14	1.2	-	-
MUJINKUN	894	-	877	-	897	-	935	-	941	17	1.8	-	-
Loan Business Outlets	306	-	303	-	288	-	262	-	255	-3	-1.2	-	-

27. Installment Sales Finance Business (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Customer Accounts	486,532	9.0	479,182	-1.5	387,261	-19.2	284,782	-26.5	244,575	-87,782	-26.4	221,600	-22.2
Installment Receivables	161,247	7.1	153,203	-5.0	113,934	-25.6	70,014	-38.5	56,783	-32,495	-36.4	49,600	-29.2
Adjusted Receivables	133,409	7.5	127,820	-4.2	96,764	-24.3	60,971	-37.0	49,873	-26,988	-35.1	43,600	-28.5
Operating Income	16,278	13.9	16,166	-0.7	13,799	-14.6	9,255	-32.9	3,132	-2,089	-40.0	5,300	-42.7
Ratio of Bad Debt Write-offs	0.91	-	1.60	-	2.54	-	4.39	-	2.00	0.20	-	4.59	0.20
Number of Merchant Venders	5,784	-	6,066	-	6,225	-	6,353	-	6,470	180	-	-	-

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

28. Guarantee Business (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2005/9			2006/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Number of Accounts with Outstanding Balance	32,432	-	156,256	-	269,977	72.8	345,573	28.0	367,680	52,801	16.8	377,500	9.2
Loan Guarantee receivables	9,539	-	57,926	-	100,971	74.3	137,261	35.9	151,684	30,378	25.0	169,800	23.7
Income from Guarantee Business	319	-	1,866	-	5,035	169.7	7,599	50.9	4,551	1,052	30.1	9,600	26.3

29.Financial Ratios (ACOM)

	2002/3		2003/3		2004/3		2005/3		2005/9		2006/3(E)	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Dividend Pay-out Ratio	12.3	0.5	15.1	2.8	17.6	2.5	19.0	1.4	24.1	8.4	26.0	7.0
Shareholders' Equity Ratio	27.7 (27.6)	0.9 (0.8)	30.6 (29.8)	2.9 (2.2)	34.4 (32.7)	3.8 (2.9)	44.2 (41.3)	9.8 (8.6)	46.4 (43.0)	4.5 (3.5)	47.9 (44.1)	3.7 (2.8)
Dividend on Equity	2.0	0.1	1.8	-0.2	1.7	-0.1	1.8	0.1	2.4	0.7	2.4	0.6
Return on Equity (ROE)	17.5	0.1	12.6	-4.9	9.8	-2.8	10.7	0.9	10.4	-1.4	9.4	-1.3
Operating Profit to Total Assets	8.5	-0.4	6.8	-1.7	5.6	-1.2	7.1	1.5	7.8	0.2	7.2	0.1
Income Before Extraordinary Items to Total Assets	8.6	-0.3	6.9	-1.7	5.7	-1.2	7.1	1.4	7.9	0.2	7.3	0.2
Return on Assets (ROA)	4.8	0.3	3.7	-1.1	3.2	-0.5	4.2	1.0	4.7	0.2	4.3	0.1
Operating Margin	42.2	-1.0	34.0	-8.2	28.1	-5.9	34.8	6.7	38.0	0.4	35.4	0.6
Income Before Extraordinary Items to Operating Income	42.6	-0.8	34.5	-8.1	28.6	-5.9	35.2	6.6	38.5	0.5	35.9	0.7
Net Income Margin	23.6	1.6	18.5	-5.1	15.9	-2.6	20.6	4.7	22.8	0.5	21.4	0.8
Current Ratio	386.1	-9.1	448.6	62.5	469.9	21.3	445.7	-24.2	404.4	-107.2	474.9	29.2
Fixed Assets Ratio	25.4	-0.7	22.9	-2.5	21.5	-1.4	17.5	-4.0	23.9	6.7	23.2	5.7
Interest Coverage (times)	6.9	0.4	5.8	-1.1	5.4	-0.4	7.5	2.1	9.2	1.5	8.6	1.1

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.

<Reference> Financial Ratios (Consolidated)

	2002/3		2003/3		2004/3		2005/3		2005/9	
		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.		yoy p.p.
Shareholders' Equity Ratio	26.9 (26.8)	1.0 (0.9)	29.5 (28.8)	2.6 (2.0)	33.6 (32.0)	4.1 (3.2)	41.6 (40.1)	8.0 (8.1)	43.5 (41.8)	2.5 (3.1)
Return on Equity (ROE)	17.6	0.1	12.2	-5.4	10.5	-1.7	10.4	-0.1	10.5	-1.2
Return on Assets (ROA)	4.7	0.2	3.5	-1.2	3.3	-0.2	3.9	0.6	4.5	0.2

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.

Trend in Actual Results and Estimates (Non-Consolidated)

30.Per Share Data (ACOM)

(Yen)

		2002/3	2003/3	2004/3	2005/3	2005/9	2006/3(E)
Net Income	Non-Consolidated	647.31	529.45	455.36	525.54	290.52	539.40
	Consolidated	653.18	513.09	487.78	516.24	294.29	548.95
Dividends		80.00	80.00	80.00	100.00	70.00	140.00
Shareholders' Equity	Non-Consolidated	3,969.80	4,411.62	4,834.51	5,447.18	5,744.67	5,938.98
	Consolidated	3,983.61	4,405.09	4,855.99	5,456.40	5,762.61	-

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

(%)

		2002/3	2003/3	2004/3	2005/3	2005/9	2006/3(E)
Net Income	Non-Consolidated	17.5	-18.2	-14.0	15.4	1.4	2.6
	Consolidated	17.7	-21.4	-4.9	5.8	3.9	6.3
Dividends		23.1	0.0	0.0	25.0	55.6	40.0
Shareholders' Equity	Non-Consolidated	15.8	11.1	9.6	12.7	9.5	9.0
	Consolidated	16.0	10.6	10.2	12.4	9.5	-

31.Shares Issued (ACOM)

(thousands)

		2002/3	2003/3	2004/3	2005/3	2005/9	2006/3(E)
Average Number of Shares Issued		146,417	146,283	144,089	157,867	157,502	-
During the Year							
Number of Shares Issued		146,283	146,283	143,561	158,296	157,142	-
at Year-end							

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

Trend in Actual Results and Estimates(Consolidated Subsidiaries)

32.DC Cash One Ltd.

	2004/3		2005/3		2005/9				2006/3(E)	
		YOY %		YOY %		YOY	YOY %	YTD %		YOY %
Receivable Outstanding (Millions of yen)	38,994	-	59,246	51.9	68,103	18,673	37.8	14.9	80,000	35.0
Number of Customer Accounts	107,857	-	150,074	39.1	163,612	32,734	25.0	9.0	175,050	16.6
Average Balance of Loans per Account (Thousands of yen)	362	-	395	9.1	416	38	10.1	5.3	457	15.7
Number of New Loan Customers	-	-	-	-	23,430	-	-	-	47,000	-
Number of Business Outlets	-	-	-	-	161	-	-	-	-	-
DC Cash One's Direct Outlets	-	-	-	-	2	-	-	-	2	-
Agency-type Outlets(ACOM)	-	-	-	-	159	-	-	-	-	-
Number of Employees	-	-	-	-	41	-	-	-	-	-
Average Loan Yield (%)	-	-	-	-	17.10	-	-	-	16.89	-

(Note) Receivable outstanding and number of customer accounts include non-interest-bearing balance and the accounts with non-interest-bearing balance respectively.

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.