

# **DATA BOOK**

# **Quarterly Report**

**The Third Quarter Report for The Fiscal Year Ending March, 2006**

**ACOM CO., LTD.**

**2006/01**  
**January 2006**  
**Code No. 8572**

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## Notes to DATA BOOK

Note:1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

Note:2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

Note:3. That the average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen.

Note:4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.

Note:5. Estimated growth ratio from year to year have been calculated based on the amount in yen.

Note:6. " - " is displayed when the percentage change exceeds 1,000%.

Note:7. "(E)" indicates estimates.

Note:8. "C.R." indicates composition ratio.

## 1. Income and Expenses (Consolidated)

(Millions of yen)

	2004/3		2004/6	2004/9	2004/12	2005/3		2005/6		2005/9		2005/12		2006/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	434,968	-0.6	107,558	216,650	326,025	433,965	-0.2	110,512	2.7	222,182	2.6	<b>336,123</b>	<b>3.1</b>	442,100	1.9
Operating Expenses	314,577	8.1	73,532	138,004	210,798	289,604	-7.9	66,952	-8.9	143,390	3.9	<b>225,152</b>	<b>6.8</b>	297,600	2.8
Financial Expenses	26,910	-11.9	6,002	11,753	17,258	22,534	-16.3	5,342	-11.0	10,472	-10.9	<b>15,590</b>	<b>-9.7</b>	21,100	-6.4
Provision for Bad Debts	140,505	21.5	30,545	51,528	81,240	108,453	-22.8	21,945	-28.2	50,851	-1.3	<b>83,141</b>	<b>2.3</b>	106,000	-2.3
Operating Profit	120,391	-17.9	34,025	78,645	115,227	144,361	19.9	43,560	28.0	78,792	0.2	<b>110,970</b>	<b>-3.7</b>	144,500	0.1
Non-operating Income	1,297	-6.0	494	821	1,124	1,454	12.2	684	38.3	1,246	51.7	<b>2,200</b>	<b>95.7</b>	2,350	61.5
Non-operating Expenses	2,915	-23.9	1,016	1,626	1,993	2,468	-15.3	22	-97.8	123	-92.4	<b>124</b>	<b>-93.8</b>	150	-93.9
Income Before Extraordinary Items	118,773	-17.7	33,503	77,839	114,358	143,347	20.7	44,222	32.0	79,916	2.7	<b>113,046</b>	<b>-1.1</b>	146,700	2.3
Extraordinary Income	3,331	-	-	1	1	142	-95.7	0	-	400	-	<b>401</b>	<b>-</b>	500	251.5
Extraordinary Losses	1,771	-82.0	220	1,362	1,436	3,101	75.1	52	-76.2	743	-45.4	<b>931</b>	<b>-35.1</b>	1,000	-67.8
Income Before Income Taxes	120,332	-10.5	33,282	76,478	112,923	140,388	16.7	44,169	32.7	79,572	4.0	<b>112,517</b>	<b>-0.4</b>	146,200	4.1
Net Income	70,319	-6.4	19,220	44,606	65,795	81,533	15.9	25,784	34.2	46,351	3.9	<b>65,515</b>	<b>-0.4</b>	86,300	5.8

## 2. Operating Income by Segment (Consolidated)

(Millions of yen)

	2004/3		2004/6	2004/9	2004/12	2005/3		2005/6		2005/9		2005/12		2006/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	434,968	-0.6	107,558	216,650	326,025	433,965	-0.2	110,512	2.7	222,182	2.6	<b>336,123</b>	<b>3.1</b>	442,100	1.9
Loan Business	391,259	-1.7	96,419	193,749	291,926	387,348	-1.0	99,428	3.1	199,358	2.9	<b>299,790</b>	<b>2.7</b>	397,200	2.5
ACOM CO., LTD.	386,217	-2.4	94,897	190,252	286,191	379,248	-1.8	94,359	-0.6	188,899	-0.7	<b>283,610</b>	<b>-0.9</b>	375,190	-1.1
DC Cash One Ltd.	-	-	-	-	-	-	-	2,596	-	5,388	-	<b>8,356</b>	<b>-</b>	11,500	-
EASY BUY Public Company Limited	5,028	129.5	1,519	3,494	5,731	8,095	61.0	2,471	62.7	5,070	45.1	<b>7,823</b>	<b>36.5</b>	10,500	29.7
JCK CREDIT CO., LTD.	13	-65.8	1	2	3	4	-69.2	0	-72.7	0	-74.4	<b>0</b>	<b>-75.8</b>	10	143.3
Credit Card Business	5,876	15.3	1,514	3,123	4,730	6,311	7.4	1,631	7.7	3,265	4.5	<b>4,921</b>	<b>4.0</b>	6,700	6.1
ACOM CO., LTD.	5,782	15.4	1,490	3,077	4,665	6,227	7.7	1,613	8.3	3,229	4.9	<b>4,867</b>	<b>4.3</b>	6,500	4.4
JCK CREDIT CO., LTD.	93	10.7	23	45	65	84	-9.7	17	-25.3	35	-21.5	<b>53</b>	<b>-17.9</b>	200	137.7
Installment Sales Finance Business	22,738	-11.6	4,622	8,877	12,783	16,622	-26.9	4,006	-13.3	7,759	-12.6	<b>11,488</b>	<b>-10.1</b>	14,000	-15.8
ACOM CO., LTD.	14,002	-14.4	2,789	5,341	7,538	9,456	-32.5	1,740	-37.6	3,264	-38.9	<b>4,630</b>	<b>-38.6</b>	5,600	-40.8
EASY BUY Public Company Limited	1,975	18.5	481	1,024	1,741	2,827	43.1	1,540	219.6	3,159	208.5	<b>5,008</b>	<b>187.7</b>	6,300	122.8
JCK CREDIT CO., LTD.	6,761	-12.2	1,351	2,511	3,503	4,339	-35.8	725	-46.3	1,335	-46.8	<b>1,849</b>	<b>-47.2</b>	2,100	-51.6
Guarantee Business	5,037	169.8	1,666	3,511	5,406	7,627	51.4	1,345	-19.2	3,013	-14.2	<b>4,469</b>	<b>-17.3</b>	6,400	-16.1
Loan Servicing Business	2,786	201.2	1,899	4,033	5,633	8,762	214.5	2,466	29.9	5,323	32.0	<b>10,229</b>	<b>81.6</b>	10,800	23.3
Rental Business	3,527	-2.8	841	1,717	2,841	3,781	7.2	1,041	23.8	2,119	23.4	<b>3,285</b>	<b>15.6</b>	4,200	11.1
Others	3,742	64.8	595	1,638	2,704	3,511	-6.2	591	-0.6	1,343	-18.0	<b>1,937</b>	<b>-28.4</b>	2,800	-20.3

## 3.Receivables Outstanding by Segment (Consolidated)

	2004/3		2005/3					2006/3					2006/3(E)			
		YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %		YOY %
Receivables Outstanding (Millions of yen)	1,857,536	-4.3	1,842,057	1,830,314	1,812,245	1,869,685	0.7	1,873,667	1.7	1,871,972	2.3	1,852,470	-0.9	2.2	1,872,700	0.2
Loan Business	1,623,154	-2.2	1,623,535	1,628,157	1,618,590	1,680,184	3.5	1,688,899	4.0	1,697,962	4.3	1,692,016	0.7	4.5	1,715,300	2.1
ACOM CO., LTD.	1,612,799	-2.4	1,611,833	1,614,243	1,602,794	1,601,773	-0.7	1,603,842	-0.5	1,606,799	-0.5	1,593,832	-0.5	-0.6	1,602,200	0.0
JCK CREDIT CO., LTD.	66	-56.8	57	49	40	33	-49.8	28	-50.4	24	-50.2	22	-33.3	-44.5	20	-40.0
EASY BUY Public Company Limited	10,289	42.7	11,644	13,864	15,756	17,163	66.8	19,040	63.5	20,504	47.9	24,541	43.0	55.8	30,100	75.4
DC Cash One Ltd.	-	-	-	-	-	59,246	-	63,701	-	68,103	-	70,768	19.4	-	80,000	35.0
Credit Card Business	46,731	11.7	47,747	48,973	49,527	49,399	5.7	49,392	3.4	49,129	0.3	49,323	-0.2	-0.4	50,900	3.0
ACOM MasterCard®	45,941	11.7	47,016	48,336	48,923	48,833	6.3	48,822	3.8	48,579	0.5	48,739	-0.2	-0.4	50,400	3.2
JCK CREDIT CO., LTD.	758	10.8	707	619	587	546	-27.9	556	-21.3	538	-13.1	569	4.3	-3.0	500	-8.5
Installment Sales Finance Business	181,567	-23.7	165,534	145,927	136,455	127,378	-29.8	121,313	-26.7	108,949	-25.3	96,379	-24.3	-29.4	87,700	-31.1
ACOM CO., LTD.	113,934	-25.6	102,355	89,279	80,111	70,014	-38.5	64,128	-37.3	56,783	-36.4	51,840	-26.0	-35.3	49,600	-29.2
JCK CREDIT CO., LTD.	59,785	-22.7	53,685	45,596	39,855	33,607	-43.8	29,576	-44.9	24,521	-46.2	20,702	-38.4	-48.1	17,300	-48.5
EASY BUY Public Company Limited	7,847	6.0	9,493	11,051	16,488	23,756	202.7	27,608	190.8	27,645	150.1	23,837	0.3	44.6	20,800	-12.4
Loan Servicing Business	6,082	411.1	5,239	7,256	7,671	12,723	109.2	14,061	168.4	15,930	119.5	14,751	15.9	92.3	18,800	47.8
Guaranteed Loans Receivables	100,971	74.3	110,538	121,305	129,151	78,015	-22.7	80,856	-26.9	83,580	-31.1	86,134	10.4	-33.3	-	-

## 4.Number of Customer Accounts by Segment (Consolidated)

	2004/3		2005/3					2006/3					2006/3(E)			
		YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %		YOY %
Loan Business	3,161,894	0.0	3,177,508	3,214,903	3,231,801	3,406,054	7.7	3,423,022	7.7	3,443,070	7.1	3,442,555	1.1	6.5	3,467,900	1.8
ACOM CO., LTD.	2,954,073	-2.6	2,941,271	2,932,749	2,914,385	2,902,916	-1.7	2,894,869	-1.6	2,888,690	-1.5	2,870,024	-1.1	-1.5	2,850,000	-1.8
JCK CREDIT CO., LTD.	422	-62.4	303	246	198	167	-60.4	132	-56.4	98	-60.2	64	-61.7	-67.7	50	-70.1
EASY BUY Public Company Limited	207,399	62.2	235,934	281,908	317,218	347,003	67.3	363,317	54.0	383,168	35.9	396,057	14.1	24.9	434,000	25.1
DC Cash One Ltd.	-	-	-	-	-	150,074	-	157,849	-	163,612	-	168,082	12.0	-	175,050	16.6
Credit Card Business	1,071,681	5.0	1,074,324	1,196,546	1,202,542	1,197,784	11.8	1,209,028	12.5	1,226,580	2.5	1,240,513	3.6	3.2	1,219,300	1.8
ACOM MasterCard®	1,064,492	4.9	1,067,382	1,190,132	1,196,353	1,191,975	12.0	1,203,179	12.7	1,220,853	2.6	1,234,566	3.6	3.2	1,213,800	1.8
JCK CREDIT CO., LTD.	6,982	16.3	6,740	6,212	5,989	5,609	-19.7	5,650	-16.2	5,528	-11.0	5,750	2.5	-4.0	5,300	-5.5
Installment Sales Finance Business	886,110	-10.6	874,657	863,342	915,165	958,768	8.2	960,816	9.9	924,944	7.1	809,563	-15.6	-11.5	680,100	-29.1
ACOM CO., LTD.	387,261	-19.2	360,113	332,357	309,185	284,782	-26.5	265,708	-26.2	244,575	-26.4	226,289	-20.5	-26.8	221,600	-22.2
JCK CREDIT CO., LTD.	222,424	-15.5	205,681	183,190	165,395	148,059	-33.4	133,652	-35.0	120,214	-34.4	107,363	-27.5	-35.1	88,500	-40.2
EASY BUY Public Company Limited	276,425	11.1	308,863	347,795	440,585	525,927	90.3	561,456	81.8	560,155	61.1	475,911	-9.5	8.0	370,000	-29.6
Loan Servicing Business	31,851	202.2	33,864	49,097	87,334	137,808	332.7	161,588	377.2	190,900	288.8	183,854	33.4	110.5	-	-

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

Note 2. Credit Card Business: Number of cardholders.

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

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

## 5. Income and Expenses (ACOM)

(Millions of yen)

	2004/3		2004/6	2004/9	2004/12	2005/3		2005/6		2005/9		2005/12		2006/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	411,799	-1.8	100,865	202,207	303,969	402,734	-2.2	99,983	-0.9	200,312	-0.9	<b>300,503</b>	<b>-1.1</b>	397,000	-1.4
Operating Expenses	295,918	7.0	68,185	126,102	192,704	262,500	-11.3	57,549	-15.6	124,171	-1.5	<b>193,574</b>	<b>0.5</b>	256,400	-2.3
Financial Expenses	26,115	-11.7	5,815	11,364	16,628	21,591	-17.3	4,740	-18.5	9,296	-18.2	<b>13,784</b>	<b>-17.1</b>	18,500	-14.3
Provision for Bad Debts	135,474	20.8	29,491	49,109	77,136	102,462	-24.4	19,826	-32.8	46,749	-4.8	<b>76,617</b>	<b>-0.7</b>	97,700	-4.6
Bad Debt Write-offs	112,598	38.0	27,888	54,114	81,868	108,446	-3.7	25,503	-8.5	51,819	-4.2	<b>79,963</b>	<b>-2.3</b>	104,300	-3.8
Additional Allowance for Bad Debts	21,485	-28.5	1,299	-5,679	-5,606	-6,998	-132.6	-5,757	-543.0	-5,180	8.8	<b>-3,606</b>	<b>35.7</b>	-7,200	-2.9
Additional Allowance for Loss on Debt Guarantees	1,391	201.7	304	675	875	1,015	-27.0	80	-73.7	110	-83.7	<b>260</b>	<b>-70.3</b>	600	-40.9
Other Operating Expenses	133,597	-0.9	32,860	65,611	98,782	138,289	3.5	32,983	0.4	68,126	3.8	<b>103,171</b>	<b>4.4</b>	140,200	1.4
Operating Profit	115,880	-18.7	32,680	76,104	111,265	140,234	21.0	42,433	29.8	76,140	0.0	<b>106,928</b>	<b>-3.9</b>	140,600	0.3
Non-operating Income	2,086	-1.5	716	1,217	1,647	2,083	-0.1	632	-11.7	1,030	-15.3	<b>1,751</b>	<b>6.3</b>	2,050	-1.6
Non-operating Expenses	167	-15.0	490	571	576	622	271.2	14	-97.0	148	-74.0	<b>149</b>	<b>-74.0</b>	150	-75.9
Income Before Extraordinary Items	117,799	-18.5	32,906	76,750	112,335	141,695	20.3	43,051	30.8	77,022	0.4	<b>108,530</b>	<b>-3.4</b>	142,500	0.6
Extraordinary Income	3,198	-	-	0	0	141	-95.6	-	-	487	-	<b>487</b>	<b>-</b>	500	253.4
Extraordinary Losses	7,861	-20.8	231	1,087	1,170	2,805	-64.3	55	-75.9	741	-31.8	<b>942</b>	<b>-19.5</b>	1,000	-64.4
Income Before Income Taxes	113,136	-15.9	32,674	75,663	111,165	139,031	22.9	42,995	31.6	76,768	1.5	<b>108,075</b>	<b>-2.8</b>	142,000	2.1
Income Taxes, current	54,160	-20.4	3,510	20,400	33,436	47,540	-12.2	5,188	47.8	20,380	-0.1	<b>31,610</b>	<b>-5.5</b>	46,600	-2.0
Income Taxes, deferred	-6,671	-39.2	9,741	10,148	11,533	8,490	-227.3	12,243	25.7	10,631	4.8	<b>12,036</b>	<b>4.4</b>	10,600	24.8
Net Income	65,648	-15.3	19,422	45,115	66,196	83,001	26.4	25,564	31.6	45,757	1.4	<b>64,428</b>	<b>-2.7</b>	84,800	2.2

## 6. Operating Income by Category (ACOM)

(Millions of yen)

	2004/3		2004/6	2004/9	2004/12	2005/3		2005/6		2005/9		2005/12		2006/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	411,799	-1.8	100,865	202,207	303,969	402,734	-2.2	99,983	-0.9	200,312	-0.9	<b>300,503</b>	<b>-1.1</b>	397,000	-1.4
Interest on Loans Receivable	379,332	-2.4	93,148	186,804	280,983	372,389	-1.8	92,630	-0.6	185,502	-0.7	<b>278,455</b>	<b>-0.9</b>	368,300	-1.1
Fees from Credit Card Business	5,714	14.6	1,487	3,019	4,581	6,113	7.0	1,556	4.6	3,109	3.0	<b>4,670</b>	<b>1.9</b>	6,300	3.1
Fees from Installment Sales Financing	13,799	-14.6	2,783	5,221	7,381	9,255	-32.9	1,669	-40.0	3,132	-40.0	<b>4,420</b>	<b>-40.1</b>	5,300	-42.7
Fees from Credit Guarantees	5,035	169.7	1,571	3,498	5,387	7,599	50.9	2,086	32.7	4,551	30.1	<b>6,857</b>	<b>27.3</b>	9,600	26.3
Sales	735	600.0	18	18	158	158	-78.5	-	-	-	-	<b>-</b>	<b>-</b>	-	-
Others	7,181	-6.1	1,855	3,645	5,478	7,218	0.5	2,040	10.0	4,016	10.2	<b>6,099</b>	<b>11.3</b>	7,500	3.9

## 7.Receivables Outstanding(ACOM)

	2004/3		2005/3					2006/3					2006/3(E)			
		YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %		YOY %
Receivables Outstanding (Millions of yen)	1,772,706	-4.0	1,761,229	1,751,876	1,731,846	1,720,641	-2.9	1,716,806	-2.5	1,712,174	-2.3	<b>1,694,425</b>	<b>-1.5</b>	<b>-2.2</b>	1,702,200	-1.1
Loan Business	1,612,799	-2.4	1,611,833	1,614,243	1,602,794	1,601,773	-0.7	1,603,842	-0.5	1,606,799	-0.5	<b>1,593,832</b>	<b>-0.5</b>	<b>-0.6</b>	1,602,200	0.0
Unsecured Loans	1,548,616	-2.2	1,550,063	1,554,121	1,545,079	1,545,493	-0.2	1,548,745	-0.1	1,551,716	-0.2	<b>1,539,522</b>	<b>-0.4</b>	<b>-0.4</b>	1,548,100	0.2
Consumers	1,548,274	-2.1	1,549,761	1,553,851	1,544,840	1,545,295	-0.2	1,548,565	-0.1	1,551,549	-0.1	<b>1,539,372</b>	<b>-0.4</b>	<b>-0.4</b>	1,548,000	0.2
Commercials	341	-45.4	302	269	238	197	-42.3	179	-40.5	167	-38.0	<b>149</b>	<b>-24.0</b>	<b>-37.2</b>	100	-49.3
Secured Loans	64,183	-8.5	61,769	60,121	57,714	56,280	-12.3	55,097	-10.8	55,083	-8.4	<b>54,310</b>	<b>-3.5</b>	<b>-5.9</b>	54,100	-3.9
Credit Card Business	45,973	11.7	47,040	48,353	48,940	48,853	6.3	48,836	3.8	48,591	0.5	<b>48,753</b>	<b>-0.2</b>	<b>-0.4</b>	50,400	3.2
ACOM MasterCard®	45,941	11.7	47,016	48,336	48,923	48,833	6.3	48,822	3.8	48,579	0.5	<b>48,739</b>	<b>-0.2</b>	<b>-0.4</b>	50,400	3.2
Installment Sales Finance Business	113,934	-25.6	102,355	89,279	80,111	70,014	-38.5	64,128	-37.3	56,783	-36.4	<b>51,840</b>	<b>-26.0</b>	<b>-35.3</b>	49,600	-29.2
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	527	0.6	529	532	532	535	1.5	537	1.5	539	1.3	<b>539</b>	<b>0.7</b>	<b>1.3</b>	545	1.9

Guaranteed Loans Receivables	100,971	74.3	110,538	121,305	129,151	137,261	35.9	144,558	30.8	151,684	25.0	<b>156,903</b>	<b>14.3</b>	<b>21.5</b>	169,800	23.7
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## 8.Number of Customer Accounts(ACOM)

	2004/3		2005/3					2006/3					2006/3(E)			
		YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %		YOY %
Loan Business	2,954,073	-2.6	2,941,271	2,932,749	2,914,385	2,902,916	-1.7	2,894,869	-1.6	2,888,690	-1.5	<b>2,870,024</b>	<b>-1.1</b>	<b>-1.5</b>	2,850,000	-1.8
Unsecured Loans	2,940,345	-2.6	2,927,931	2,919,642	2,901,621	2,890,353	-1.7	2,882,435	-1.6	2,876,210	-1.5	<b>2,857,629</b>	<b>-1.1</b>	<b>-1.5</b>	2,838,150	-1.8
Consumers	2,939,945	-2.6	2,927,581	2,919,333	2,901,345	2,890,120	-1.7	2,882,229	-1.5	2,876,016	-1.5	<b>2,857,465</b>	<b>-1.1</b>	<b>-1.5</b>	2,838,000	-1.8
Commercials	400	-39.5	350	309	276	233	-41.8	206	-41.1	194	-37.2	<b>164</b>	<b>-29.6</b>	<b>-40.6</b>	150	-35.6
Secured Loans	13,728	-5.3	13,340	13,107	12,764	12,563	-8.5	12,434	-6.8	12,480	-4.8	<b>12,395</b>	<b>-1.3</b>	<b>-2.9</b>	11,850	-5.7
Credit Card Business	1,064,699	4.9	1,067,584	1,190,334	1,196,553	1,192,175	12.0	1,203,378	12.7	1,221,052	2.6	<b>1,234,763</b>	<b>3.6</b>	<b>3.2</b>	1,213,800	1.8
ACOM MasterCard®	1,064,492	4.9	1,067,382	1,190,132	1,196,353	1,191,975	12.0	1,203,179	12.7	1,220,853	2.6	<b>1,234,566</b>	<b>3.6</b>	<b>3.2</b>	1,213,800	1.8
Installment Sales Finance Business	387,261	-19.2	360,113	332,357	309,185	284,782	-26.5	265,708	-26.2	244,575	-26.4	<b>226,289</b>	<b>-20.5</b>	<b>-26.8</b>	221,600	-22.2

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

Note 2. ACOM MasterCard®: Number of cardholders.

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

## 9.Number of New Loan Customers(ACOM)

	2004/3		2005/3					2006/3							
		YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YOY %	2006/3(E)	YOY %
Number of New Loan Customers	359,311	-12.0	89,688	176,088	257,841	340,033	-5.4	84,943	-5.3	168,888	-4.1	<b>247,630</b>	<b>-4.0</b>	360,500	6.0
Unsecured Loans	358,570	-11.8	89,586	175,856	257,512	339,567	-5.3	84,816	-5.3	168,600	-4.1	<b>247,198</b>	<b>-4.0</b>	360,000	6.0
Consumers	358,570	-11.8	89,586	175,856	257,512	339,567	-5.3	84,816	-5.3	168,600	-4.1	<b>247,198</b>	<b>-4.0</b>	360,000	6.0
Commercials	0	-100.0	0	0	0	0	-	0	-	0	-	<b>0</b>	<b>-</b>	0	-
Secured Loans	741	-49.0	102	232	329	466	-37.1	127	24.5	288	24.1	<b>432</b>	<b>31.3</b>	500	7.3

## 10.Number of Loan Business Outlets(ACOM)

	2004/3		2005/3					2006/3							
		YOY	2004/6	2004/9	2004/12	2005/3	YOY	2005/6	YTD	2005/9	YTD	2005/12	YTD	2006/3(E)	YOY
Number of Loan Business Outlets	1,699	-17	1,697	1,702	1,718	1,785	86	1,835	50	1,901	116	<b>1,938</b>	<b>153</b>	2,000	215
Staffed	381	-87	356	328	326	324	-57	310	-14	299	-25	<b>288</b>	<b>-36</b>	273	-51
Unstaffed	1,318	70	1,341	1,374	1,392	1,461	143	1,525	64	1,602	141	<b>1,650</b>	<b>189</b>	1,727	266
QUICK MUJIN	-	-	-	-	4	38	38	73	35	111	73	<b>138</b>	<b>100</b>	201	163

## 11.Cash Dispensers, ATMs and MUJINKUN(ACOM)

(Numbers)

	2004/3		2005/3					2006/3							
		YOY	2004/6	2004/9	2004/12	2005/3	YOY	2005/6	YTD	2005/9	YTD	2005/12	YTD	2006/3(E)	YOY
Number of Cash Dispensers and ATMs	76,282	7,067	79,530	82,125	81,713	81,736	5,454	81,020	-716	81,493	-243	<b>81,923</b>	<b>187</b>	-	-
Proprietary	1,961	-65	1,912	1,844	1,858	1,891	-70	1,905	14	1,932	41	<b>1,941</b>	<b>50</b>	1,941	50
Open 365 Days/Year	1,957	-63	1,908	1,840	1,854	1,888	-69	1,904	16	1,931	43	<b>1,940</b>	<b>52</b>	-	-
Open 24 Hours/Day	1,705	-44	1,666	1,616	1,628	1,662	-43	1,680	18	1,705	43	<b>1,716</b>	<b>54</b>	-	-
Tie-up	74,321	7,132	77,618	80,281	79,855	79,845	5,524	79,115	-730	79,561	-284	<b>79,982</b>	<b>137</b>	-	-
Others	8,424	803	8,432	8,509	8,614	8,684	260	8,746	62	8,814	130	<b>8,883</b>	<b>199</b>	-	-
Number of MUJINKUN Machine	1,692	-14	1,691	1,698	1,712	1,745	53	1,760	15	1,788	43	<b>1,798</b>	<b>53</b>	1,797	52

Note 1: "Others" indicates receipt of payment by convenience stores under an agency agreement.

Note 2: "MUJINKUN" is Automatic Contract Machine.

Note 3: "QUICK MUJIN" is Automatic Loan Application Machine (ALAM).

## 12.Employees(ACOM)

	2004/3		2005/3					2006/3							
		YOY	2004/6	2004/9	2004/12	2005/3	YOY	2005/6	YTD	2005/9	YTD	2005/12	YTD	2006/3(E)	YOY
Number of Employees	4,238	-167	4,282	4,237	4,205	4,096	-142	4,129	33	4,067	-29	<b>4,004</b>	<b>-92</b>	3,953	-143
Head Office	932	63	907	920	936	925	-7	930	5	925	0	<b>939</b>	<b>14</b>	941	16
Credit Supervision related	345	43	331	322	337	336	-9	343	7	338	2	<b>347</b>	<b>11</b>	348	12
Financial Service Business Division	3,306	-230	3,375	3,317	3,269	3,171	-135	3,199	28	3,142	-29	<b>3,065</b>	<b>-106</b>	3,012	-159
Contact Center	943	-116	932	943	892	887	-56	895	8	962	75	<b>973</b>	<b>86</b>	-	-
Credit Card/Installment Business Dept.	346	118	365	354	354	317	-29	310	-7	305	-12	<b>293</b>	<b>-24</b>	262	-55
Guarantee Business Dept.	-	-	40	44	47	48	48	52	4	53	5	<b>55</b>	<b>7</b>	56	8

Trend in Actual Results and Estimates (Non-Consolidated)

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

(Millions of yen)

Effective Annual Interest Rate	2005/3				2005/6				2005/9				2005/12				2006/3(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.
Loans Receivable Outstanding	2,890,120	100.0	1,545,295	100.0	2,882,229	100.0	1,548,565	100.0	2,876,016	100.0	1,551,549	100.0	2,857,465	100.0	1,539,372	100.0	-	-	1,548,000	100.0
28.470% and Higher	78,365	2.7	31,483	2.1	73,781	2.6	29,804	1.9	69,614	2.4	28,331	1.8	65,632	2.3	26,767	1.7	-	-	23,700	1.5
27.375%	1,757,575	60.8	652,293	42.2	1,736,816	60.2	645,180	41.7	1,729,492	60.1	642,272	41.4	1,710,404	59.9	632,361	41.1	-	-	635,000	41.0
25.000% - 26.500%	524,539	18.2	343,838	22.3	522,345	18.1	346,281	22.4	519,396	18.1	346,465	22.3	513,344	18.0	341,621	22.2	-	-	345,800	22.3
20.000% - 24.820%	301,330	10.4	304,686	19.7	308,070	10.7	308,868	19.9	308,316	10.7	311,909	20.1	306,650	10.7	311,174	20.2	-	-	312,600	20.2
18.250% - 19.000%	41,830	1.5	79,546	5.1	40,833	1.4	77,374	5.0	40,132	1.4	75,824	4.9	39,322	1.4	73,717	4.8	-	-	75,600	4.9
15.000% - 18.000%	52,927	1.8	91,183	5.9	54,171	1.9	92,117	5.9	56,568	2.0	94,872	6.1	58,314	2.0	96,444	6.3	-	-	95,300	6.2
Less than 15.000%	133,554	4.6	42,263	2.7	146,213	5.1	48,938	3.2	152,498	5.3	51,872	3.4	163,799	5.7	57,284	3.7	-	-	60,000	3.9
Average Loan Yield	-	-	23.55	-	-	-	23.57	-	-	-	23.47	-	-	-	23.41	-	-	-	23.36	-

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

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

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2005/3				2005/6				2005/9				2005/12				2006/3(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.
100	433,121	15.0	19,936	1.3	431,519	15.0	19,886	1.3	431,475	15.0	20,019	1.3	438,752	15.3	19,821	1.3	-	-	20,100	1.3
100 < 300	521,911	18.1	116,143	7.5	516,811	17.9	114,984	7.4	512,601	17.8	114,092	7.4	502,174	17.6	111,640	7.2	-	-	112,600	7.3
300 < 500	1,295,695	44.8	599,363	38.8	1,294,447	44.9	599,356	38.7	1,291,538	44.9	598,441	38.6	1,280,374	44.8	592,406	38.5	-	-	595,400	38.5
500 < 1000	346,243	12.0	295,102	19.1	340,100	11.8	288,916	18.7	337,649	11.8	286,293	18.4	333,221	11.7	281,774	18.3	-	-	280,600	18.1
1000 <	293,150	10.1	514,749	33.3	299,352	10.4	525,422	33.9	302,753	10.5	532,701	34.3	302,944	10.6	533,728	34.7	-	-	539,300	34.8
Total	2,890,120	100.0	1,545,295	100.0	2,882,229	100.0	1,548,565	100.0	2,876,016	100.0	1,551,549	100.0	2,857,465	100.0	1,539,372	100.0	-	-	1,548,000	100.0

Trend in Actual Results and Estimates(Non-Consolidated)

15.Bad Debt Write-offs(ACOM)

[Bad Debt Write-offs]

	2004/3		2005/3					2006/3(E)							
		YOY %	2004/6	2004/9	2004/12		YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YOY %		YOY %
Bad Debt Write-offs (Millions of yen)	112,598	38.0	27,888	54,114	81,868	108,446	-3.7	25,503	-8.5	51,819	-4.2	<b>79,963</b>	<b>-2.3</b>	104,300	-3.8
Loan Business	103,093	36.7	25,008	48,487	73,399	97,166	-5.7	22,708	-9.2	46,204	-4.7	<b>71,412</b>	<b>-2.7</b>	92,400	-4.9
Unsecured Loans	100,781	34.3	24,834	48,084	72,814	96,415	-4.3	22,594	-9.0	45,892	-4.6	<b>70,857</b>	<b>-2.7</b>	91,700	-4.9
Secured Loans	2,312	494.8	174	402	585	750	-67.5	113	-34.8	312	-22.4	<b>554</b>	<b>-5.3</b>	700	6.8
ACOM MasterCard®	4,745	41.9	1,174	2,276	3,373	4,394	-7.4	1,002	-14.6	1,961	-13.9	<b>2,933</b>	<b>-13.0</b>	4,000	-9.0
Installment Sales Finance Business	2,890	17.6	874	1,611	2,347	3,095	7.1	595	-31.8	1,144	-28.9	<b>1,680</b>	<b>-28.4</b>	2,300	-25.7
Guarantee Business	1,860	506.1	829	1,737	2,744	3,785	103.5	1,196	44.3	2,507	44.4	<b>3,936</b>	<b>43.4</b>	5,600	47.9

[Ratio of Bad Debt Write-offs]

Loan Business (%)	6.38	(1.82)	1.55	3.00	4.57	6.05	(-0.33)	1.41	(-0.14)	2.87	(-0.13)	<b>4.47</b>	<b>(-0.10)</b>	5.75	(-0.30)
Unsecured Loans	6.50	(1.76)	1.60	3.09	4.71	6.23	(-0.27)	1.46	(-0.14)	2.95	(-0.14)	<b>4.60</b>	<b>(-0.11)</b>	5.91	(-0.32)
Secured Loans	3.55	(3.01)	0.28	0.66	1.00	1.31	(-2.24)	0.20	(-0.08)	0.56	(-0.10)	<b>1.01</b>	<b>(0.01)</b>	1.26	(-0.05)
ACOM MasterCard®	10.32	(2.19)	2.49	4.70	6.89	8.98	(-1.34)	2.05	(-0.44)	4.03	(-0.67)	<b>6.01</b>	<b>(-0.88)</b>	7.90	(-1.08)
Installment Sales Finance Business	2.54	(0.94)	0.85	1.80	2.93	4.39	(1.85)	0.92	(0.07)	2.00	(0.20)	<b>3.22</b>	<b>(0.29)</b>	4.59	(0.20)
Guarantee Business	1.80	(1.28)	0.73	1.39	2.07	2.68	(0.88)	0.80	(0.07)	1.60	(0.21)	<b>2.42</b>	<b>(0.35)</b>	3.18	(0.50)

Note:1.Ratio of bad debt write-offs

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

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

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

Guarantee Business = Bad Debt Write-offs of Guarantee / (Guaranteed Loan Receivables plus Payments in Subrogation)

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

15-2.Unsecured Loans Write-offs by Reasons (ACOM)

	2004/3		2004/6		2004/9		2004/12		2005/3		2005/6		2005/9		2005/12	
	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance	C.R. (%)	Average Balance
Based on Receivables Outstanding																
Amount of Bad Debt Write-offs (Thousands of yen)	100.0	395	100.0	413	100.0	407	100.0	407	100.0	408	100.0	420	100.0	424	<b>100.0</b>	<b>425</b>
Personal Bankruptcy	35.4	445	29.4	466	27.5	454	26.5	447	28.5	450	25.2	477	25.4	475	<b>25.2</b>	<b>468</b>
Failure to Locate Borrowers	3.3	388	2.5	385	2.5	376	2.5	382	3.1	391	3.1	404	3.2	396	<b>3.1</b>	<b>397</b>
Borrowers' Inability of Making Repayments, etc.	38.4	401	45.7	427	46.8	423	46.7	426	42.2	422	44.7	434	42.8	435	<b>41.1</b>	<b>436</b>
ACOM's Voluntary Waiver of Repayments	22.9	330	22.4	341	23.2	342	24.3	344	26.2	355	27.0	362	28.6	375	<b>30.6</b>	<b>385</b>

## 16.Bad Debts(ACOM)

(Millions of yen)

	2004/3		2004/6		2004/9		2004/12		2005/3		2005/6		2005/9		2005/12	
		%		%		%		%		%		%		%		%
Total Amount of Bad Debts	79,754	4.93	79,234	4.91	80,815	5.00	79,831	4.97	81,210	5.06	87,698	5.46	91,438	5.68	94,483	5.92
Loans to Borrowers in Bankruptcy or Under Reorganization	9,280	0.57	8,985	0.56	9,051	0.56	8,851	0.55	8,377	0.52	8,232	0.51	7,924	0.49	7,595	0.48
Applications for Bankruptcy are Proceeded	2,951	0.18	2,363	0.15	2,448	0.15	2,272	0.14	2,026	0.13	1,759	0.11	1,691	0.11	1,630	0.10
Applications for The Civil Rehabilitation are Proceeded	3,633	0.22	3,737	0.23	3,597	0.22	3,416	0.21	3,176	0.20	3,128	0.19	2,984	0.19	2,910	0.18
Applications for The Civil Rehabilitation are Determined	1,775	0.11	1,969	0.12	2,120	0.13	2,239	0.14	2,328	0.15	2,499	0.16	2,491	0.15	2,415	0.15
Loans in Arrears	36,632	2.27	34,535	2.14	35,383	2.19	32,714	2.04	35,310	2.20	33,978	2.11	35,943	2.23	32,535	2.04
Loans Past Due for Three Months or More	1,638	0.10	2,253	0.14	2,092	0.13	2,648	0.16	1,345	0.08	2,295	0.14	2,066	0.13	3,848	0.24
Restructured Loans	32,204	1.99	33,460	2.07	34,288	2.12	35,617	2.22	36,177	2.25	43,191	2.69	45,504	2.83	50,503	3.16

## 16-2.Loans in Arrears for Less Than 3 Months[excluding balance held by headquarters' collection department](ACOM)

(Millions of yen)

	2004/3		2004/6		2004/9		2004/12		2005/3		2005/6		2005/9		2005/12	
		%		%		%		%		%		%		%		%
11days < 3 months	19,475	1.21	19,941	1.24	20,208	1.25	19,469	1.21	17,239	1.07	21,075	1.31	22,587	1.40	21,145	1.32
31days < 3 months	11,076	0.69	11,835	0.74	11,706	0.72	11,519	0.72	9,902	0.62	11,777	0.73	11,557	0.72	12,976	0.81
11days < 31 days	8,399	0.52	8,105	0.50	8,502	0.53	7,949	0.49	7,337	0.46	9,298	0.58	11,030	0.69	8,168	0.51

## 17.Allowance for Bad Debts (ACOM)

	2004/3		2004/6		2004/9		2004/12		2005/3		2005/6		2005/9		2005/12		2006/3(E)	
		YOY %						YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Allowance for Bad Debts (Millions of yen)	129,400	20.1	130,700	123,700	123,800	122,400	-5.4	116,500	-10.9	117,000	-5.4	118,600	-4.2	115,200	-5.9			
Ratio of Allowance for Bad Debts	7.37	-	7.48	7.11	7.19	7.15	-	6.82	-	6.86	-	7.02	-	6.79	-			
General Allowance for Bad Debts	82,898	23.5	85,935	77,972	80,622	76,870	-7.3	72,436	-15.7	71,207	-8.7	77,062	-4.4	69,200	-			
Unsecured Consumer Loans	74,888	24.9	77,827	69,949	72,648	69,348	-7.4	65,264	-16.1	64,375	-8.0	70,396	-3.1	63,300	-			
Specific Allowance for Bad Debts	44,929	11.8	42,889	43,836	41,186	43,657	-2.8	42,349	-1.3	44,129	0.7	39,799	-3.4	44,300	-			
Additional Allowance for Bad Debts	21,700	-27.7	1,300	-5,700	-5,600	-7,000	-132.3	-5,900	-553.8	-5,400	5.3	-3,800	32.1	-7,200	-2.9			
Allowance for Loss on Debt Guarantees	1,865	293.5	2,169	2,540	2,740	2,880	54.4	2,960	36.5	2,990	17.7	3,140	14.6	3,480	20.8			
Additional Allowance	1,391	201.7	304	675	875	1,015	-27.0	80	-73.7	110	-83.7	260	-70.3	600	-40.9			

Note:

Allowance for bad debts

Ratio of allowance for bad debts =

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

## 18.Credit Card Business [ACOM MasterCard®](ACOM)

(Millions of yen)

	2004/3		2005/3					2006/3								
	2004/3	YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %	2006/3(E)	YOY %
Number of Cardholders	1,064,492	4.9	1,067,382	1,190,132	1,196,353	1,191,975	12.0	1,203,179	12.7	1,220,853	2.6	<b>1,234,566</b>	<b>3.6</b>	<b>3.2</b>	1,213,800	1.8
Tie-up Card	269,959	138.4	304,116	458,755	500,316	510,772	89.2	555,001	82.5	600,095	30.8	<b>642,853</b>	<b>25.9</b>	<b>28.5</b>	-	-
Number of Accounts with Shopping Receivables	336,008	16.7	293,227	302,024	307,580	304,233	-9.5	307,503	4.9	309,326	2.4	<b>313,494</b>	<b>3.0</b>	<b>1.9</b>	-	-
Card Shopping Receivables	45,941	11.7	47,016	48,336	48,923	48,833	6.3	48,822	3.8	48,579	0.5	<b>48,739</b>	<b>-0.2</b>	<b>-0.4</b>	50,400	3.2
Revolving Receivables	41,404	12.2	42,014	42,904	43,510	43,774	5.7	43,903	4.5	43,735	1.9	<b>43,275</b>	<b>-1.1</b>	<b>-0.5</b>	-	-

## 19.Installment Sales Finance Business(ACOM)

(Millions of yen)

	2004/3		2005/3					2006/3								
	2004/3	YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %	2006/3(E)	YOY %
Number of Customer Accounts	387,261	-19.2	360,113	332,357	309,185	284,782	-26.5	265,708	-26.2	244,575	-26.4	<b>226,289</b>	<b>-20.5</b>	<b>-26.8</b>	221,600	-22.2
Installment Receivables	113,934	-25.6	102,355	89,279	80,111	70,014	-38.5	64,128	-37.3	56,783	-36.4	<b>51,840</b>	<b>-26.0</b>	<b>-35.3</b>	49,600	-29.2
Adjusted Receivables	96,764	-24.3	87,747	76,862	69,522	60,971	-37.0	56,235	-35.9	49,873	-35.1	<b>45,729</b>	<b>-25.0</b>	<b>-34.2</b>	43,600	-28.5
Ratio of Bad Debt Write-offs	2.54	-	0.85	1.80	2.93	4.39	-	0.92	-	2.00	-	<b>3.22</b>	-	-	4.59	0.20
Number of Merchant Venders	6,225	-	6,252	6,290	6,316	6,353	-	6,423	-	6,470	-	<b>6,521</b>	-	-	-	-

Note 1: Number of customer accounts indicates the number of contracts with receivables outstanding

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

## 20.Guarantee Business(ACOM)

(Millions of yen)

	2004/3		2005/3					2006/3								
	2004/3	YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %	2006/3(E)	YOY %
Number of Customer Accounts with Outstanding Balance	269,977	72.8	293,526	314,879	332,460	345,573	28.0	358,459	22.1	367,680	16.8	<b>377,912</b>	<b>9.4</b>	<b>13.7</b>	377,500	9.2
Guaranteed Loans Receivables	100,971	74.3	110,538	121,305	129,151	137,261	35.9	144,558	30.8	151,684	25.0	<b>156,903</b>	<b>14.3</b>	<b>21.5</b>	169,800	23.7

## 21.DC Cash One Ltd.

	2004/3		2005/3					2006/3								
	2004/3	YOY %	2004/6	2004/9	2004/12	2005/3	YOY %	2005/6	YOY %	2005/9	YOY %	2005/12	YTD %	YOY %	2006/3(E)	YOY %
Receivable Outstanding (Millions of yen)	38,994	-	43,728	49,430	54,392	59,246	51.9	63,701	45.7	68,103	37.8	<b>70,768</b>	<b>19.4</b>	<b>30.1</b>	80,000	35.0
Number of Customer Accounts	107,857	-	118,855	130,878	141,800	150,074	39.1	157,849	32.8	163,612	25.0	<b>168,082</b>	<b>12.0</b>	<b>18.5</b>	175,050	16.6
Average Balance of Loans per Account (Thousands of yen)	362	-	368	378	384	395	9.1	404	9.8	416	10.1	<b>421</b>	<b>6.6</b>	<b>9.6</b>	457	15.7
Number of New Loan Customers	-	-	-	-	-	-	-	12,802	-	23,430	-	<b>33,350</b>	-	-	47,000	-
Number of Business Outlets	-	-	-	-	-	-	-	50	-	161	-	<b>263</b>	-	-	-	-
DC Cash One's Direct Outlets	-	-	-	-	-	-	-	2	-	2	-	<b>2</b>	-	-	2	-
Agency-type Outlets(ACOM)	-	-	-	-	-	-	-	48	-	159	-	<b>261</b>	-	-	-	-
Number of Employees	-	-	-	-	-	-	-	50	-	41	-	<b>53</b>	-	-	-	-
Average Loan Yield (%)	-	-	-	-	-	-	-	17.14	-	17.10	-	<b>17.04</b>	-	-	16.89	-

## (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.