

DATA BOOK

For The Fiscal Year Ended March, 2006

ACOM CO.,LTD.

April 2006
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 Affiliate: 1

DC Cash One Ltd.	54.73%	loan and credit guarantee business
[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 and unsecured loan business
IR Loan Servicing, Inc.	80%	Loan servicing business
RELATES CO., LTD.	100%	Entrusted call center functions business from banks
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 business
ABS CO., LTD.	0% (100%)	Maintenance of buildings and other properties
AB PARTNER CO., LTD.	100%	Entrusted back-office services

【Overseas】Consolidated Subsidiaries: 4 Equity-method Affiliate: -

EASY BUY Public Company Limited	49%	Hire purchase 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%	—

Notes: 1. Figures in parentheses are indirect ownership by ACOM CO., LTD.

2. ACOM (U.S.A.) 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. ACOM INTERNATIONAL, INC. was merged into ACOM (U.S.A.) INC. on December 31, 2005.

6. Investing business associations are omitted as they operate funds.

Trend in Actual Results and Estimates (Consolidated)

2. Income and Expenses (Consolidated)

(Millions of yen)

	2005/3				2006/3				2007/3(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	445,431 (396,637)	11,465	2.6	1.123	438,300 (385,700)	-7,131	-1.6	1.136
Operating Expenses	289,604 (262,500)	-24,972	-7.9	-	335,039 (290,512)	45,434	15.7	-	327,000 (278,600)	-8,039	-2.4	-
Financial Expenses	22,534 (21,591)	-4,375	-16.3	-	20,711 (18,186)	-1,822	-8.1	-	23,600 (19,700)	2,888	13.9	-
Bad-debt-related Expenses	108,453 (102,462)	-32,052	-22.8	-	117,125 (108,183)	8,671	8.0	-	117,600 (109,900)	474	0.4	-
Interest-repayment-related Expenses	- (-)	-	-	-	37,228 (37,227)	37,228	-	-	23,700 (23,700)	-13,528	-36.3	-
Operating Profit	144,361 (140,234)	23,970	19.9	1.029	110,392 (106,124)	-33,968	-23.5	1.040	111,300 (107,100)	907	0.8	1.039
Non-operating Income	1,454 (2,083)	157	12.2	-	2,759 (2,215)	1,304	89.6	-	2,600 (2,500)	-159	-5.8	-
Non-operating Expenses	2,468 (622)	-446	-15.3	-	140 (165)	-2,328	-94.3	-	0 (0)	-140	-100.0	-
Income Before Extraordinary Items	143,347 (141,695)	24,574	20.7	1.012	113,011 (108,174)	-30,336	-21.2	1.045	113,900 (109,600)	888	0.8	1.039
Extraordinary Income	142 (141)	-3,188	-95.7	-	411 (489)	269	189.3	-	500 (500)	88	21.5	-
Extraordinary Losses	3,101 (2,805)	1,329	75.1	-	1,363 (1,424)	-1,737	-56.0	-	1,000 (1,000)	-363	-26.7	-
Income Before Income Taxes	140,388 (139,031)	20,055	16.7	-	112,059 (107,239)	-28,329	-20.2	-	113,400 (109,100)	1,340	1.2	-
Net Income	81,533 (83,001)	11,214	15.9	0.982	65,595 (64,152)	-15,938	-19.5	1.022	66,600 (64,900)	1,004	1.5	1.026

(Note) Interest-repayment-related Expenses represents the sum of Interest Repayments and Additional Allowance for Loss on Interest Repayments.

3. Operating Income by Segment (Consolidated)

(Millions of yen)

	2004/3			2005/3			2006/3			C.R.	2007/3(E)		
		yoy %	C.R.		yoy %	C.R.		yoy	yoy %			yoy %	C.R.
Operating Income	434,968	-0.6	100.0	433,965	-0.2	100.0	445,431	11,465	2.6	100.0	438,300	-1.6	100.0
Loan Business	391,259	-1.7	90.0	387,348	-1.0	89.3	396,485	9,137	2.4	89.0	386,400	-2.5	88.2
ACOM CO.,LTD.	386,217	-2.4	-	379,248	-1.8	-	374,233	-5,014	-1.3	-	360,800	-3.6	82.3
DC Cash One LTD.	-	-	-	-	-	-	11,354	11,354	-	-	13,700	20.7	3.2
EASY BUY Public Company Limited	5,028	129.5	-	8,095	61.0	-	10,895	2,800	34.6	-	11,900	9.2	2.7
JCK CREDIT CO., LTD.	13	-65.8	-	4	-69.2	-	0	-3	-77.5	-	0	-	0.0
Credit Card Business	5,876	15.3	1.3	6,311	7.4	1.4	6,462	150	2.4	1.4	6,700	3.7	1.5
ACOM CO.,LTD.	5,782	15.4	-	6,227	7.7	-	6,389	162	2.6	-	6,600	3.3	1.5
JCK CREDIT CO., LTD.	93	10.7	-	84	-9.7	-	72	-11	-14.0	-	100	38.2	0.0
Installment Sales Finance Business	22,738	-11.6	5.2	16,622	-26.9	3.8	14,839	-1,782	-10.7	3.3	10,200	-31.3	2.3
ACOM CO.,LTD.	14,002	-14.4	-	9,456	-32.5	-	5,802	-3,653	-38.6	-	4,000	-31.1	0.9
EASY BUY Public Company Limited	1,975	18.5	-	2,827	43.1	-	6,762	3,934	139.2	-	5,100	-24.6	1.2
JCK CREDIT CO., LTD.	6,761	-12.2	-	4,339	-35.8	-	2,275	-2,063	-47.6	-	1,100	-51.6	0.2
Guarantee Business	5,037	169.8	1.2	7,627	51.4	1.8	6,651	-976	-12.8	1.5	12,700	90.9	2.9
ACOM CO.,LTD.	5,037	169.8	1.2	7,627	51.4	1.8	6,244	-1,382	-18.1	-	9,700	55.3	2.2
DC Cash One Ltd.	-	-	-	-	-	-	406	406	-	-	3,000	638.3	0.7
Loan Servicing Business	2,786	201.2	0.6	8,762	214.5	2.0	14,117	5,355	61.1	3.2	14,400	2.0	3.3
Collection of purchased receivables	2,088	377.9	-	7,757	271.5	-	13,322	5,565	71.7	-	13,700	2.8	3.1
Rental Business	3,527	-2.8	0.8	3,781	7.2	0.9	4,318	536	14.2	1.0	4,500	4.2	1.0
Others	3,742	64.8	0.9	3,511	-6.2	0.8	2,557	-954	-27.2	0.6	3,400	32.9	0.8

Trend in Actual Results and Estimates (Consolidated)

4. Receivables Outstanding by Segment (Consolidated)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	1,852,053	-17,632	-0.9	1,875,500	1.3
Loan Business	1,618,660	8.1	1,660,256	2.6	1,623,154	-2.2	1,680,184	3.5	1,703,172	22,988	1.4	1,739,200	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	1,596,276	-5,496	-0.3	1,597,600	0.1
JCK CREDIT CO., LTD.	327	-59.5	153	-53.1	66	-56.8	33	-49.8	20	-12	-38.7	0	-100.0
EASY BUY Public Company Limited	1,495	-	7,212	382.3	10,289	42.7	17,163	66.8	29,564	12,401	72.3	44,600	50.8
DC Cash One Ltd.	-	-	-	-	-	-	59,246	-	74,142	14,896	25.1	92,100	24.2
Credit Card Business	32,102	62.7	41,850	30.4	46,731	11.7	49,399	5.7	48,120	-1,279	-2.6	49,900	3.7
ACOM MasterCard	31,388	63.8	41,114	31.0	45,941	11.7	48,833	6.3	47,537	-1,296	-2.7	49,200	3.5
JCK CREDIT CO., LTD.	624	54.1	684	9.6	758	10.8	546	-27.9	568	22	4.1	700	23.1
Installment Sales Finance Business	237,502	16.5	237,948	0.2	181,567	-23.7	127,378	-29.8	83,335	-44,042	-34.6	66,000	-20.8
ACOM CO., LTD.	161,247	7.1	153,203	-5.0	113,934	-25.6	70,014	-38.5	45,769	-24,244	-34.6	39,000	-14.8
JCK CREDIT CO., LTD.	69,996	42.5	77,338	10.5	59,785	-22.7	33,607	-43.8	17,335	-16,272	-48.4	9,700	-44.0
EASY BUY Public Company Limited	6,258	51.1	7,406	18.3	7,847	6.0	23,756	202.7	20,229	-3,526	-14.8	17,300	-14.5
Loan Servicing Business	147	-	1,189	706.5	6,082	411.1	12,723	109.2	17,423	4,700	36.9	20,400	17.1
Guaranteed Receivables	9,539	-	57,926	-	100,971	74.3	78,015	-22.7	89,894	11,878	15.2	255,300	184.0
ACOM CO., LTD.	9,539	-	57,926	-	100,971	74.3	78,015	-22.7	89,639	11,624	14.9	213,600	138.3
DC Cash One Ltd.	-	-	-	-	-	-	-	-	254	254	-	41,700	-

5. Number of Customer Accounts by Segment (Consolidated)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	3,450,636	44,582	1.3	3,666,100	6.2
ACOM CO., LTD.	3,035,706	4.9	3,032,330	-0.1	2,954,073	-2.6	2,902,916	-1.7	2,859,176	-43,740	-1.5	2,807,200	-1.8
JCK CREDIT CO., LTD.	2,719	-45.3	1,122	-58.7	422	-62.4	167	-60.4	40	-127	-76.0	0	-100.0
EASY BUY Public Company Limited	19,849	-	127,852	544.1	207,399	62.2	347,003	67.3	410,142	63,139	18.2	653,400	59.3
DC Cash One Ltd.	-	-	-	-	-	-	150,074	-	172,183	22,109	14.7	191,300	11.1
Credit Card Business	1,016,544	30.1	1,021,131	0.5	1,071,681	5.0	1,197,784	11.8	1,259,509	61,725	5.2	1,358,700	7.9
ACOM MasterCard	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,253,603	61,628	5.2	1,351,300	7.8
JCK CREDIT CO., LTD.	4,952	52.9	6,004	21.2	6,982	16.3	5,609	-19.7	5,709	100	1.8	7,200	26.1
Installment Sales Finance Business	905,725	17.8	991,162	9.4	886,110	-10.6	958,768	8.2	671,742	-287,026	-29.9	589,600	-12.2
ACOM CO., LTD.	486,532	9.0	479,182	-1.5	387,261	-19.2	284,782	-26.5	205,783	-78,999	-27.7	205,900	0.1
JCK CREDIT CO., LTD.	246,786	16.4	263,202	6.7	222,424	-15.5	148,059	-33.4	96,023	-52,036	-35.1	53,500	-44.3
EASY BUY Public Company Limited	172,407	55.9	248,778	44.3	276,425	11.1	525,927	90.3	369,936	-155,991	-29.7	330,200	-10.7
Loan Servicing Business	1,468	-	10,540	618.0	31,851	202.2	137,808	332.7	200,662	62,854	45.6	-	-

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

: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.

Trend in Actual Results and Estimates (Non-Consolidated)

6. Income and Expenses (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	396,637	-6,097	-1.5	385,700	-2.8
Interest on Loans Receivable	373,235	9.3	388,483	4.1	379,332	-2.4	372,389	-1.8	367,619	-4,769	-1.3	355,500	-3.3
Operating Expenses	231,857	11.4	276,677	19.3	295,918	7.0	262,500	-11.3	290,512	28,011	10.7	278,600	-4.1
Financial Expenses	28,622	-1.1	29,585	3.4	26,115	-11.7	21,591	-17.3	18,186	-3,404	-15.8	19,700	8.3
Bad-debt-related Expenses	69,997	35.5	112,108	60.2	135,474	20.8	102,462	-24.4	108,183	5,720	5.6	109,900	1.6
Interest-repayment-related Expenses	-	-	-	-	-	-	-	-	37,227	37,227	-	23,700	-36.3
Other Operating Expenses	133,237	4.5	134,878	1.2	133,597	-0.9	138,289	3.5	126,914	-11,374	-8.2	125,300	-1.3
Operating Profit	168,961	6.6	142,581	-15.6	115,880	-18.7	140,234	21.0	106,124	-34,109	-24.3	107,100	0.9
Non-operating Income	2,126	27.3	2,118	-0.4	2,086	-1.5	2,083	-0.1	2,215	132	6.3	2,500	12.8
Non-operating Expenses	407	-63.5	197	-51.6	167	-15.0	622	271.2	165	-456	-73.3	0	-98.1
Income Before Extraordinary Items	170,680	7.3	144,502	-15.3	117,799	-18.5	141,695	20.3	108,174	-33,521	-23.7	109,600	1.3
Extraordinary Income	1	-99.9	5	202.6	3,198	-	141	-95.6	489	347	245.7	500	2.2
Extraordinary Losses	6,914	-10.3	9,925	43.5	7,861	-20.8	2,805	-64.3	1,424	-1,381	-49.2	1,000	-29.8
Loss on Sales of Fixed Assets	5,579	44.8	5,914	6.0	292	-95.0	29	-90.0	436	407	-	200	-51.0
Loss on Revaluation of Investments in Securities	411	-69.3	2,706	557.7	335	-87.6	353	5.4	-	-353	-	-	-
Income Before Income Taxes	163,767	7.1	134,582	-17.8	113,136	-15.9	139,031	22.9	107,239	-31,792	-22.9	109,100	1.7
Income Taxes, current	79,360	5.9	68,070	-14.2	54,160	-20.4	47,540	-12.2	44,770	-2,770	-5.8	36,600	-18.2
Enterprise Taxes	16,960	18.2	14,570	-14.1	11,760	-19.3	8,240	-29.9	7,670	-570	-6.9	7,100	-7.4
Income Taxes, deferred	-10,370	271.4	-10,977	5.9	-6,671	-39.2	8,490	-227.3	-1,682	-10,173	-119.8	7,600	551.6
Net Income	94,777	17.4	77,489	-18.2	65,648	-15.3	83,001	26.4	64,152	-18,848	-22.7	64,900	1.2

Trend in Actual Results and Estimates (Non-Consolidated)

7. Operating Income by Category (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	396,637	-6,097	-1.5	385,700	-2.8
Interest on Loans Receivable	373,235	9.3	388,483	4.1	379,332	-2.4	372,389	-1.8	367,619	-4,769	-1.3	355,500	-3.3
Unsecured Loans	365,091	9.5	380,090	4.1	370,985	-2.4	364,991	-1.6	360,812	-4,178	-1.1	349,030	-3.3
Consumers	364,814	9.6	379,923	4.1	370,894	-2.4	364,944	-1.6	360,784	-4,159	-1.1	349,020	-3.3
Commercials	277	-32.9	167	-39.7	90	-45.7	47	-47.7	27	-19	-41.2	10	-63.0
Secured Loans	8,143	0.5	8,393	3.1	8,347	-0.5	7,397	-11.4	6,806	-590	-8.0	6,470	-4.9
Fees from Credit Card Business	3,692	58.9	4,986	35.0	5,714	14.6	6,113	7.0	6,139	25	0.4	6,400	4.3
ACOM MasterCard	3,676	59.9	4,952	34.7	5,647	14.0	6,111	8.2	6,137	26	0.4	6,400	4.3
Fees from Installment Sales Financing	16,278	13.9	16,166	-0.7	13,799	-14.6	9,255	-32.9	5,550	-3,704	-40.0	3,800	-31.5
Fees from Credit Guarantees	319	-	1,866	483.8	5,035	169.7	7,599	50.9	9,496	1,896	25.0	13,700	44.3
Sales	-	-	105	-	735	600.0	158	-78.5	-	-158	-	-	-
Others	7,292	4.9	7,651	4.9	7,181	-6.1	7,218	0.5	7,830	612	8.5	6,300	-19.5
Collection of Bad Debts Deducted	6,938	6.6	6,430	-7.3	6,083	-5.4	6,103	0.3	6,922	819	13.4	5,500	-20.5

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

(%)

	2002/3	2003/3	2004/3	2005/3	2006/3	2007/3(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	92.7	92.2
Fees from Credit Card Business	0.9	1.2	1.4	1.5	1.5	1.7
Fees from Installment Sales Financing	4.1	3.9	3.4	2.3	1.4	1.0
Fees from Credit Guarantees	0.1	0.4	1.2	1.9	2.4	3.5
Sales	-	0.0	0.2	0.0	0.0	0.0
Others	1.8	1.8	1.7	1.8	2.0	1.6

Trend in Actual Results and Estimates (Non-Consolidated)

8. Operating Expenses (ACOM)

(Millions of yen)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	290,512	28,011	10.7	278,600	-4.1
Financial Expenses	28,622	-1.1	29,585	3.4	26,115	-11.7	21,591	-17.3	18,186	-3,404	-15.8	19,700	8.3
Cost of Sales	-	-	104	-	731	596.7	157	-78.5	-	-157	-	-	-
Bad-debt-related Expenses	69,997	35.5	112,108	60.2	135,474	20.8	102,462	-24.4	108,183	5,720	5.6	109,900	1.6
Bad Debt Write-offs	54,251	22.2	81,608	50.4	112,598	38.0	108,446	-3.7	107,239	-1,207	-1.1	112,500	4.9
Additional Allowance for Bad Debts	15,733	116.7	30,039	90.9	21,485	-28.5	-6,998	-132.6	493	7,492	107.1	-5,100	-
Additional Allowance for Loss on Debt Guarantees	12	-	461	-	1,391	201.7	1,015	-27.0	450	-565	-55.7	2,500	455.6
Interest-repayment-related Expenses	-	-	-	-	-	-	-	-	37,227	37,227	-	23,700	-36.3
Interest Repayments	-	-	-	-	-	-	-	-	13,527	13,527	-	23,700	75.2
Additional Allowance for Loss on Interest Repayments	-	-	-	-	-	-	-	-	23,700	23,700	-	-	-
Other Operating Expenses	133,237	4.5	134,878	1.2	133,597	-0.9	138,289	3.5	126,914	-11,374	-8.2	125,300	-1.3
Personnel Costs	35,782	4.9	36,869	3.0	37,235	1.0	36,116	-3.0	34,823	-1,293	-3.6	33,000	-5.2
Advertising and Promotional Expenses	19,304	-4.5	15,853	-17.9	13,989	-11.8	16,025	14.5	16,087	62	0.4	13,800	-14.2
Administrative Expenses	15,487	1.6	15,851	2.4	15,191	-4.2	14,583	-4.0	14,694	110	0.8	14,700	0.0
Expenses for Computer Operation and Development	23,336	16.3	23,311	-0.1	21,296	-8.6	20,923	-1.8	19,255	-1,667	-8.0	20,000	3.9
Fees	11,241	15.2	12,119	7.8	13,635	12.5	16,074	17.9	16,672	598	3.7	17,200	3.2
Insurance Expenses	6,247	-5.0	8,782	40.6	9,347	6.4	9,020	-3.5	7,580	-1,439	-16.0	7,700	1.6
Depreciation Expenses	3,829	-9.1	3,428	-10.5	2,950	-14.0	2,560	-13.2	2,524	-35	-1.4	2,400	-4.9
Taxes and Other Public Charges	6,851	4.3	6,625	-3.3	6,161	-7.0	6,253	1.5	6,106	-147	-2.4	6,100	-0.1
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	970	-	940	-30	-3.1	900	-4.3
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	-	1,500	-
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	11,156	3.7	12,036	7.9	13,788	14.6	15,761	14.3	8,229	-7,532	-47.8	8,000	-2.8

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

(%)

	2002/3		2003/3		2004/3		2005/3		2006/3		2007/3(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	73.2	8.0	72.2	-1.0
Financial Expenses	7.1	-0.8	7.1	0.0	6.3	-0.8	5.4	-0.9	4.6	-0.8	5.1	0.5
Cost of Sales	-	-	0.0	0.0	0.2	0.2	-	-0.2	-	-	-	-
Bad-debt-related Expenses	17.5	3.4	26.7	9.2	32.9	6.2	25.5	-7.4	27.2	1.7	28.5	1.3
Bad Debt Write-offs	13.6	1.5	19.5	5.9	27.4	7.9	26.9	-0.5	27.0	0.1	29.2	2.1
Additional Allowance for Bad Debts	3.9	1.9	7.1	3.2	5.2	-1.9	-1.7	-6.9	0.1	1.8	-1.3	-1.4
Additional Allowance for Loss on Debt Guarantees	0.0	0.0	0.1	0.1	0.3	0.2	0.3	0.0	0.1	-0.2	0.6	0.5
Interest-repayment-related Expenses	-	-	-	-	-	-	-	-	9.4	9.4	6.1	-3.2
Interest Repayments	-	-	-	-	-	-	-	-	3.4	3.4	6.1	2.7
Additional Allowance for Loss on Interest Repayments	-	-	-	-	-	-	-	-	6.0	6.0	-	-6.0
Other Operating Expenses	33.2	-1.6	32.2	-1.0	32.5	0.3	34.3	1.8	32.0	-2.3	32.5	0.5
Personnel Costs	8.9	-0.4	8.8	-0.1	9.0	0.2	9.0	0.0	8.8	-0.2	8.6	-0.2
Advertising and Promotional Expenses	4.8	-0.7	3.8	-1.0	3.4	-0.4	4.0	0.6	4.1	0.1	3.6	-0.5
Administrative Expenses	3.9	-0.3	3.8	-0.1	3.7	-0.1	3.6	-0.1	3.7	0.1	3.8	0.1
Expenses for Computer Operation and Development	5.8	0.3	5.5	-0.3	5.2	-0.3	5.2	0.0	4.9	-0.3	5.2	0.3
Fees	2.8	0.1	2.9	0.1	3.3	0.4	4.0	0.7	4.2	0.2	4.5	0.3
Insurance Expenses	1.6	-0.2	2.1	0.5	2.3	0.2	2.2	-0.1	1.9	-0.3	2.0	0.1
Depreciation Expenses	0.9	-0.2	0.8	-0.1	0.7	-0.1	0.6	-0.1	0.6	0.0	0.6	0.0
Taxes and Other Public Charges	1.7	-0.1	1.6	-0.1	1.5	-0.1	1.6	0.1	1.5	-0.1	1.6	0.0
Enterprise Tax (Pro forma standard taxation)	-	-	-	-	-	-	0.2	0.2	0.2	0.0	0.2	0.0
Market Development Expenses	-	-	-	-	-	-	-	-	-	-	0.4	0.4
Primary Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Others	2.8	-0.1	2.9	0.1	3.4	0.5	3.9	0.5	2.1	-1.8	2.1	0.0

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

9. Receivables Outstanding (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	1,689,598	-31,042	-1.8	1,685,800	-0.2
Loan Business	1,616,837	8.1	1,652,890	2.2	1,612,799	-2.4	1,601,773	-0.7	1,596,276	-5,496	-0.3	1,597,600	0.1
Unsecured Loans	1,548,894	8.5	1,582,751	2.2	1,548,616	-2.2	1,545,493	-0.2	1,542,256	-3,236	-0.2	1,546,000	0.2
Consumers	1,547,850	8.5	1,582,125	2.2	1,548,274	-2.1	1,545,295	-0.2	1,542,121	-3,174	-0.2	1,545,900	0.2
Commercials	1,043	-30.4	625	-40.1	341	-45.4	197	-42.3	134	-62	-31.5	100	-25.9
Secured Loans	67,942	-0.1	70,139	3.2	64,183	-8.5	56,280	-12.3	54,020	-2,260	-4.0	51,600	-4.5
Real Estate Card Loan	53,509	7.7	56,852	6.2	52,781	-7.2	47,135	-10.7	46,210	-925	-2.0	-	-
Credit Card Business	31,478	62.8	41,166	30.8	45,973	11.7	48,853	6.3	47,551	-1,301	-2.7	49,200	3.5
ACOM MasterCard	31,388	63.8	41,114	31.0	45,941	11.7	48,833	6.3	47,537	-1,296	-2.7	49,200	3.5
Installment Sales Finance Business	161,247	7.1	153,203	-5.0	113,934	-25.6	70,014	-38.5	45,769	-24,244	-34.6	39,000	-14.8
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	512	3.2	524	2.3	527	0.6	535	1.5	542	7	1.3	553	2.0
	(541)	(5.5)											
<Reference>													
Guaranteed Receivables	9,539	-	57,926	-	100,971	74.3	137,261	35.9	163,782	26,520	19.3	305,600	86.6

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		2006/3			2007/3(E)	
		yoy %		yoy %		yoy %		yoy %	yoy	%		yoy %	
Loan Business	3,035,706	4.9	3,032,330	-0.1	2,954,073	-2.6	2,902,916	-1.7	2,859,176	-43,740	-1.5	2,807,200	-1.8
	(2,873,888)	(2.8)											
Unsecured Loans	3,021,780	4.9	3,017,837	-0.1	2,940,345	-2.6	2,890,353	-1.7	2,846,796	-43,557	-1.5	2,795,300	-1.8
	(2,860,021)	(2.8)											
Consumers	3,020,908	4.9	3,017,176	-0.1	2,939,945	-2.6	2,890,120	-1.7	2,846,643	-43,477	-1.5	2,795,200	-1.8
	(2,859,149)	(2.8)											
Commercials	872	-13.7	661	-24.2	400	-39.5	233	-41.8	153	-80	-34.3	100	-34.6
Secured Loans	13,926	3.3	14,493	4.1	13,728	-5.3	12,563	-8.5	12,380	-183	-1.5	11,900	-3.9
Credit Card Business	1,011,592	30.0	1,015,127	0.3	1,064,699	4.9	1,192,175	12.0	1,253,800	61,625	5.2	1,351,500	7.8
ACOM MasterCard	1,004,118	33.4	1,014,845	1.1	1,064,492	4.9	1,191,975	12.0	1,253,603	61,628	5.2	1,351,300	7.8
Installment Sales Finance Business	486,532	9.0	479,182	-1.5	387,261	-19.2	284,782	-26.5	205,783	-78,999	-27.7	205,900	0.1

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.

11. Number of New Loan Customers (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	330,385	-9,648	-2.8	346,500	4.9
Unsecured Loans	442,184	0.0	406,693	-8.0	358,570	-11.8	339,567	-5.3	329,814	-9,753	-2.9	346,000	4.9
Consumers	442,165	0.0	406,685	-8.0	358,570	-11.8	339,567	-5.3	329,814	-9,753	-2.9	346,000	4.9
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	571	105	22.5	500	-12.4

12. Number of Loan Business Outlets (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(E)	
		yoy		yoy		yoy		yoy		yoy	%		yoy
Number of Loan Business Outlets	1,761	20	1,716	-45	1,699	-17	1,785	86	2,003	218	12.2	2,148	145
Staffed	521	0	468	-53	381	-87	324	-57	277	-47	-14.5	266	-11
Unstaffed	1,240	20	1,248	8	1,318	70	1,461	143	1,726	265	18.1	1,882	156
QUICK MUJIN Machine	-	-	-	-	-	-	38	38	194	156	410.5	298	104

13. MUJINKUN (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(E)	
		yoy		yoy		yoy		yoy		yoy	%		yoy
Number of MUJINKUN Outlets	1,749	16	1,705	-44	1,691	-14	1,782	91	2,007	225	12.6	2,151	144
Number of MUJINKUN Machine	1,751	16	1,706	-45	1,692	-14	1,783	91	2,008	225	12.6	2,152	144
QUICK MUJIN Machine	-	-	-	-	-	-	38	38	201	163	428.9	305	104

14. Cash Dispensers and ATMs (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	83,868	2,132	2.6	-	-
Proprietary	2,068	15	2,026	-42	1,961	-65	1,891	-70	1,952	61	3.2	2,033	81
Open 365 Days/Year	2,059	13	2,020	-39	1,957	-63	1,888	-69	1,951	63	3.3	-	-
Open 24 Hours/Day	1,773	18	1,749	-24	1,705	-44	1,662	-43	1,727	65	3.9	-	-
Tie-up	47,709	18,943	67,189	19,480	74,321	7,132	79,845	5,524	81,916	2,071	2.6	-	-
Others	7,611	0	7,621	10	8,424	803	8,684	260	8,903	219	2.5	-	-

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

15. Employees (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(E)	
		yoy		yoy		yoy		yoy		yoy	%		yoy
Number of Employees	4,366	45	4,405	39	4,238	-167	4,096	-142	3,911	-185	-4.5	3,772	-139
Head Office	756	103	869	113	932	63	925	-7	937	12	1.3	994	57
Credit Supervision related	241	22	302	61	345	43	336	-9	346	10	3.0	361	15
Financial Service Business Division	3,610	-58	3,536	-74	3,306	-230	3,171	-135	2,974	-197	-6.2	2,778	-196
Contact Center	335	335	1,059	724	943	-116	887	-56	964	77	8.7	-	-
Credit Card/ Installment Business Dept.	231	15	228	-3	346	118	317	-29	281	-36	-11.4	260	-21
Guarantee Business Dept.	-	-	-	-	-	-	48	48	59	11	22.9	110	51

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		2006/3		2007/3(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	22.94	-0.19	22.25	-0.69
Unsecured Loans	24.32	-0.43	23.96	-0.36	23.72	-0.24	23.55	-0.17	23.32	-0.23	22.60	-0.72
Consumers	24.32	-0.44	23.96	-0.36	23.72	-0.24	23.55	-0.17	23.32	-0.23	22.60	-0.72
Commercials	21.59	-1.29	20.04	-1.55	18.96	-1.08	17.12	-1.84	16.63	-0.49	12.03	-4.60
Secured Loans	12.13	0.80	12.15	0.02	12.16	0.01	12.27	0.11	12.38	0.11	12.21	-0.17

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

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

	2002/3				2003/3				2004/3				2005/3				2006/3				2007/3(E)			
	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
Loans Receivable Outstanding	3,020,908	100.0	1,547,850	100.0	3,017,176	100.0	1,582,125	100.0	2,939,945	100.0	1,548,274	100.0	2,890,120	100.0	1,545,295	100.0	2,846,643	100.0	1,542,121	100.0	-	-	1,545,900	100.0
28.470% and Higher	167,997	5.6	62,372	4.0	129,643	4.3	49,475	3.1	100,931	3.4	39,701	2.5	78,365	2.7	31,483	2.1	61,859	2.2	25,418	1.6	-	-	14,000	0.9
27.375%	1,665,353	55.1	597,408	38.6	1,747,741	57.9	639,356	40.4	1,759,830	59.9	642,084	41.5	1,757,575	60.8	652,293	42.2	1,685,553	59.2	623,676	40.4	-	-	532,900	34.5
25.000% - 26.500%	644,128	21.3	349,436	22.6	595,372	19.7	345,529	21.9	545,094	18.5	338,972	21.9	524,539	18.2	343,838	22.3	509,901	17.9	338,043	21.9	-	-	315,300	20.4
20.000% - 24.820%	376,548	12.5	332,221	21.5	360,906	12.0	332,760	21.0	321,498	10.9	312,491	20.2	301,330	10.4	304,686	19.7	308,659	10.8	314,393	20.4	-	-	298,000	19.3
18.250% - 19.000%	49,736	1.7	93,180	6.0	51,353	1.7	96,294	6.1	46,184	1.6	87,939	5.7	41,830	1.5	79,546	5.1	39,923	1.4	73,732	4.8	-	-	73,200	4.7
15.000% - 18.000%	58,501	1.9	98,799	6.4	57,918	1.9	99,223	6.3	52,657	1.8	92,256	6.0	52,927	1.8	91,183	5.9	63,877	2.3	104,125	6.8	-	-	246,700	16.0
Less than 15.000%	58,645	1.9	14,431	0.9	74,243	2.5	19,485	1.2	113,751	3.9	34,827	2.2	133,554	4.6	42,263	2.7	176,871	6.2	62,731	4.1	-	-	65,800	4.2

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

Classified Receivable Outstanding (Thousands of yen)	2002/3				2003/3				2004/3				2005/3				2006/3				2007/3(E)			
	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)	Number of Accounts	C.R. (%)	Receivables Outstanding	C.R. (%)
≤100	438,426	14.5	20,039	1.3	446,625	14.8	20,603	1.3	440,892	15.0	20,278	1.3	433,121	15.0	19,936	1.3	436,574	15.3	20,000	1.3	-	-	20,000	1.3
100 < ≤300	558,095	18.5	127,094	8.2	550,290	18.2	125,037	7.9	557,345	18.9	124,248	8.0	521,911	18.1	116,143	7.5	498,132	17.5	110,773	7.2	-	-	109,500	7.1
300 < ≤500	1,396,722	46.2	643,286	41.6	1,367,116	45.4	631,290	39.9	1,298,519	44.2	599,785	38.7	1,295,695	44.8	599,363	38.8	1,276,930	44.9	591,294	38.4	-	-	589,200	38.1
500 < ≤1,000	387,674	12.9	333,173	21.5	380,548	12.6	326,476	20.6	359,923	12.3	307,933	20.0	346,243	12.0	295,102	19.1	328,892	11.6	278,185	18.0	-	-	277,400	17.9
1,000 <	239,991	7.9	424,257	27.4	272,597	9.0	478,716	30.3	283,266	9.6	496,029	32.0	293,150	10.1	514,749	33.3	306,115	10.7	541,866	35.1	-	-	549,800	35.6
Total	3,020,908	100.0	1,547,850	100.0	3,017,176	100.0	1,582,125	100.0	2,939,945	100.0	1,548,274	100.0	2,890,120	100.0	1,545,295	100.0	2,846,643	100.0	1,542,121	100.0	-	-	1,545,900	100.0

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			2006/3		
	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount	Number of Accounts	C.R. (%)	Initial Average Lending Amount
≤2	101,134	22.9	133	96,455	23.7	136	86,242	24.1	123	83,370	24.5	134	82,914	25.1	139
2 < ≤5	276,288	62.5	158	255,555	62.9	161	227,416	63.4	151	214,180	63.1	158	207,675	63.0	158
5 < ≤7	42,720	9.6	204	36,465	8.9	204	30,252	8.4	193	28,065	8.3	199	26,279	8.0	192
7 < ≤10	18,054	4.1	227	15,014	3.7	225	12,214	3.4	217	11,712	3.4	230	10,746	3.2	220
10 <	3,969	0.9	246	3,196	0.8	239	2,446	0.7	229	2,240	0.7	247	2,200	0.7	243
Total	442,165	100.0	161	406,685	100.0	162	358,570	100.0	151	339,567	100.0	158	329,814	100.0	159

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

(%)

	2002/3		2003/3		2004/3		2005/3		2006/3	
	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)
Under 29	26.3	22.9	25.3	21.8	24.2	21.6	23.1	21.6	22.1	22.5
Age 30 - 39	28.1	27.3	28.7	28.0	29.3	28.5	29.5	28.7	29.3	28.1
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	18.9	18.7
Over 60	7.2	8.5	7.6	8.8	8.0	9.1	8.4	9.4	8.8	9.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

(%)

	2002/3		2003/3		2004/3		2005/3		2006/3	
	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)	Existing Accounts (%)	Write-offs Account (%)
Male (%)	73.3	70.0	73.3	69.2	73.4	69.0	73.5	69.5	73.3	69.8
Female (%)	26.7	30.0	26.7	30.8	26.6	31.0	26.5	30.5	26.7	30.2

22. Bad Debt Write-offs (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	107,239	-1,207	-1.1	112,500	4.9
Loan Receivable	51,003	19.0	75,428	47.9	103,093	36.7	97,166	-5.7	95,826	-1,339	-1.4	98,600	2.9
Unsecured Loans	49,713	24.8	75,039	50.9	100,781	34.3	96,415	-4.3	95,053	-1,361	-1.4	97,800	2.9
Secured Loans	1,290	-57.1	388	-69.9	2,312	494.8	750	-67.5	772	21	2.9	800	3.6
ACOM MasterCard	1,767	245.8	3,344	89.2	4,745	41.9	4,394	-7.4	3,905	-488	-11.1	4,000	2.4
Installment Sales Finance	1,475	44.9	2,457	66.6	2,890	17.6	3,095	7.1	2,088	-1,006	-32.5	1,700	-18.6
Guarantee	12	-	306	-	1,860	506.1	3,785	103.5	5,409	1,623	42.9	8,200	51.6
Average Amount of Bad Debt Write-offs per Account for Unsecured Loans (Thousands of yen)	332	4.1	363	9.3	395	8.8	408	3.3	425	17	4.2	-	-
<Reference>													
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	512	-	524	-	527	0.6	535	1.5	542	7	4.2	553	2.0

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	3.15	(0.29)	4.56	(1.41)	6.38	(1.82)	6.05	(-0.33)	5.99	(-0.06)	-	6.16	(0.17)
Unsecured Loans	3.21	(0.42)	4.74	(1.53)	6.50	(1.76)	6.23	(-0.27)	6.15	(-0.08)	-	6.32	(0.17)
Secured Loans	1.84	(-2.51)	0.54	(-1.30)	3.55	(3.01)	1.31	(-2.24)	1.41	(0.10)	-	1.53	(0.12)
ACOM MasterCard	5.63	(2.96)	8.13	(2.50)	10.32	(2.19)	8.98	(-1.34)	8.20	(-0.78)	-	8.11	(-0.09)
Installment Sales Finance	0.91	(0.23)	1.60	(0.69)	2.54	(0.94)	4.39	(1.85)	4.53	(0.14)	-	4.32	(-0.21)
<Reference>													
Guarantee	0.13	-	0.52	(0.39)	1.80	(1.28)	2.68	(0.88)	3.18	(0.50)	-	2.60	(-0.58)

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 = Bad Debt Write-offs of Guarantee / (Guaranteed 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		2005/3		2006/3	
		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	95,053	100.0
Personal Bankruptcy	15,376	38.6	20,238	40.7	30,492	40.6	35,672	35.4	27,464	28.5	23,506	24.7
Failure to Locate Borrowers	2,519	6.3	2,704	5.4	3,153	4.2	3,307	3.3	3,012	3.1	2,993	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	38,803	40.8
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	29,750	31.3

23. Bad Debts (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3	
		%		%		%		%		%
Total Amount of Bad Debts	43,691	2.70	60,491	3.65	79,754	4.93	81,210	5.06	109,573	6.85
Loans to Borrowers in Bankruptcy or Under Reorganization	7,204	0.45	9,227	0.56	9,280	0.57	8,377	0.52	7,000	0.44
Applications for Bankruptcy are Proceeded	3,292	0.20	3,540	0.21	2,951	0.18	2,026	0.13	1,307	0.08
Applications for The Civil Rehabilitation are proceeded	1,659	0.10	2,853	0.17	3,633	0.22	3,176	0.20	2,716	0.17
Applications for The Civil Rehabilitation are determined	131	0.01	815	0.05	1,775	0.11	2,328	0.15	2,358	0.15
Loans in Arrears	20,972	1.30	31,128	1.88	36,632	2.27	35,310	2.20	46,709	2.92
Loans Past Due for Three Months or More	497	0.03	1,036	0.06	1,638	0.10	1,345	0.08	1,110	0.07
Restructured Loans	15,016	0.93	19,099	1.15	32,204	1.99	36,177	2.25	54,752	3.42

(Note) In line with the inclusion of allowance for loss on interest repayments, the amount of loans to borrowers seeking legal counsel that have not been resolved yet is counted in the amount of loans in arrears as loans exclusive of accrued interest from the fiscal year ended March 31, 2006.

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		2006/3	
		%		%		%		%		%
11days ≤ < 3 months	13,605	0.84	18,971	1.15	19,475	1.21	17,239	1.07	12,968	0.81
31days ≤ < 3 months	7,468	0.46	9,761	0.59	11,076	0.69	9,902	0.62	7,289	0.46
11days ≤ < 31 days	6,136	0.38	9,210	0.56	8,399	0.52	7,337	0.46	5,679	0.36

24. Allowance for Bad Debts (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3		2007/3(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	122,700	0.2	117,600	-4.2
Ratio of Allowance for Bad Debts	4.36	-	5.91	-	7.37	-	7.15	-	7.26	-	6.99	-
General Allowance for Bad Debts	-	-	67,127	-	82,898	23.5	76,870	-7.3	66,810	-13.1	69,100	-
Unsecured Consumer Loans	-	-	59,980	-	74,888	24.9	69,348	-7.4	61,187	-11.8	63,600	-
Specific Allowance for Bad Debts	-	-	40,184	-	44,929	11.8	43,657	-2.8	54,276	24.3	46,800	-
Additional Allowance for Bad Debts	15,800	107.9	30,000	89.9	21,700	-27.7	-7,000	-132.3	300	104.3	-5,100	-
Allowance for Loss on Debt Guarantees	12	-	474	-	1,865	293.5	2,880	54.4	3,330	15.6	5,830	75.1
Additional Allowance	12	-	461	-	1,391	201.7	1,015	-27.0	450	-55.7	2,500	455.6

Note: $\text{Ratio of Allowance for Bad Debts} = \frac{\text{Allowance for bad debts}}{\text{Loans Receivable Outstanding at the fiscal year-end plus Installment Receivables (excluding deferred income on installment sales finance)}} \times 100$

25. Allowance for Loss on Interest Repayments

	2002/3		2003/3		2004/3		2005/3		2006/3		2007/3(E)	
		yoy %		yoy %		yoy %		yoy %		yoy %		yoy %
Allowance for Loss on Interest Repayments (Millions of yen)	-	-	-	-	-	-	-	-	23,700	-	23,700	-
Additional Allowance for Loss on Interest Repayments	-	-	-	-	-	-	-	-	23,700	-	-	-

26. Funds Procurement (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	945,208	-8.1	100.0	885,000	-6.4	100.0
Indirect	1,035,186	73.0	1,053,068	76.0	951,210	75.5	719,842	70.0	614,288	-14.7	65.0	557,000	-9.3	62.9
City Banks	37,017	2.6	35,065	2.5	35,386	2.8	21,430	2.1	24,487	14.3	2.6	-	-	-
Regional Banks	56,634	4.0	58,300	4.2	51,147	4.1	32,791	3.2	19,330	-41.1	2.0	-	-	-
Long-term Credit Banks	85,608	6.0	93,880	6.8	76,968	6.1	53,979	5.2	41,049	-24.0	4.3	-	-	-
Trust Banks	433,001	30.5	409,257	29.6	403,081	32.0	337,951	32.9	290,093	-14.2	30.7	-	-	-
Foreign Banks	46,000	3.3	63,000	4.5	37,500	3.0	6,500	0.6	6,500	-	0.7	-	-	-
Life Insurance Companies	268,215	18.9	263,779	19.0	245,773	19.5	189,090	18.4	152,749	-19.2	16.2	-	-	-
Non-Life Insurance Companies	51,434	3.6	50,043	3.6	44,723	3.5	29,439	2.9	21,659	-26.4	2.3	-	-	-
Others	57,277	4.1	79,744	5.8	56,632	4.5	48,662	4.7	58,421	20.1	6.2	-	-	-
Direct	382,780	27.0	331,780	24.0	308,880	24.5	308,880	30.0	330,920	7.1	35.0	328,000	-0.9	37.1
Straight Bonds	295,000	20.8	295,000	21.3	285,000	22.6	265,000	25.8	265,000	-	28.0	-	-	-
Convertible Bonds	50,000	3.5	-	0.0	-	-	-	-	-	-	-	-	-	-
Commercial Paper	10,000	0.7	10,000	0.7	-	-	20,000	1.9	50,000	150.0	5.3	-	-	-
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	15,920	-33.3	1.7	-	-	-
Short-term	13,562	1.0	16,400	1.2	11,500	0.9	22,500	2.2	51,000	126.7	5.4	51,000	-	5.8
Long-term	1,404,403	99.0	1,368,448	98.8	1,248,590	99.1	1,006,222	97.8	894,208	-11.1	94.6	834,000	-6.7	94.2
Fixed	1,154,619	81.4	1,171,837	84.6	1,093,395	86.8	900,468	87.5	805,086	-10.6	85.2	770,000	-4.4	87.0
Interest Rate Swaps (Notional)	96,648	6.8	142,310	10.3	188,321	14.9	161,712	15.7	207,053	28.0	21.9	-	-	-
Interest Cap (Notional)	117,000	8.3	117,000	8.4	82,000	6.5	82,000	8.0	7,000	-91.5	0.7	-	-	-
Average Interest Rate on Funds Procured During the Year	2.13	-	2.10	-	1.96	-	1.92	-	1.84	-	-	2.13	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.88	-	1.85	-	1.67	-	1.61	-	1.47	-	-	1.76	-	-
Floating Interest Rate	1.77	-	1.89	-	1.55	-	1.66	-	1.33	-	-	2.13	-	-
Fixed Interest Rate	2.21	-	2.14	-	2.04	-	1.96	-	1.69	-	-	1.93	-	-
Short-term	1.07	-	0.56	-	0.64	-	0.80	-	0.19	-	-	0.70	-	-
Long-term	2.19	-	2.11	-	1.96	-	1.92	-	1.90	-	-	2.21	-	-
Direct	1.88	-	1.86	-	1.82	-	1.80	-	1.64	-	-	1.67	-	-
Indirect	2.21	-	2.18	-	2.00	-	1.97	-	1.94	-	-	2.39	-	-
<Reference>														
Term Average of Long-term Prime Rate	1.80	-	1.79	-	1.58	-	1.69	-	1.76	-	-	-	-	-

Notes: Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

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

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	1,253,603	61,628	5.2	1,351,300	7.8
Tie-up Card	31,194	410.2	113,249	263.0	269,959	138.4	510,772	89.2	688,052	177,280	34.7	-	-
Number of Accounts with Shopping Receivables	215,733	86.6	287,999	33.5	336,008	16.7	304,233	-9.5	303,242	-991	-0.3	-	-
Card Shopping Receivables	31,388	63.8	41,114	31.0	45,941	11.7	48,833	6.3	47,537	-1,296	-2.7	49,200	3.5
Revolving Receivables	27,731	72.0	36,885	33.0	41,404	12.2	43,774	5.7	43,043	-731	-1.7	-	-
Operating Income	3,676	59.9	4,952	34.7	5,647	14.0	6,111	8.2	6,137	26	0.4	6,400	4.3
Number of Card Issuance Machines	1,200	-	1,180	-	1,185	-	1,197	-	1,196	-1	-0.1	-	-
MUJINKUN	894	-	877	-	897	-	935	-	954	19	2.0	-	-
Loan Business Outlets	306	-	303	-	288	-	262	-	242	-20	-7.6	-	-

28. Installment Sales Finance Business (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	205,783	-78,999	-27.7	205,900	0.1
Installment Receivables	161,247	7.1	153,203	-5.0	113,934	-25.6	70,014	-38.5	45,769	-24,244	-34.6	39,000	-14.8
Adjusted Receivables	133,409	7.5	127,820	-4.2	96,764	-24.3	60,971	-37.0	40,366	-20,605	-33.8	34,700	-14.0
Operating Income	16,278	13.9	16,166	-0.7	13,799	-14.6	9,255	-32.9	5,550	-3,704	-40.0	3,800	-31.5
Ratio of Bad Debt Write-offs	0.91	-	1.60	-	2.54	-	4.39	-	4.53	0.14	-	4.32	-
Number of Merchant Venders	5,784	-	6,066	-	6,225	-	6,353	-	6,553	200	-	-	-

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

29. Guarantee Business (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3			2007/3(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	387,173	41,600	12.0	678,000	75.1
Guaranteed Receivables	9,539	-	57,926	-	100,971	74.3	137,261	35.9	163,782	26,520	19.3	305,600	86.6
Income from Guarantee Business	319	-	1,866	-	5,035	169.7	7,599	50.9	9,496	1,896	25.0	13,700	44.3

30. Financial Ratios (ACOM)

	2002/3		2003/3		2004/3		2005/3		2006/3		2007/3(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	34.4	15.4	33.9	-0.5
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)	47.1 (43.4)	2.9 (2.1)	49.8 (43.0)	2.7 (-0.4)
Dividend on Equity	2.0	0.1	1.8	-0.2	1.7	-0.1	1.8	0.1	2.4	0.6	2.3	-0.1
Return on Equity (ROE)	17.5	0.1	12.6	-4.9	9.8	-2.8	10.7	0.9	7.2	-3.5	6.9	-0.3
Operating Profit to Total Assets	8.5	-0.4	6.8	-1.7	5.6	-1.2	7.1	1.5	5.4	-1.7	5.5	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	5.5	-1.6	5.6	0.1
Return on Assets (ROA)	4.8	0.3	3.7	-1.1	3.2	-0.5	4.2	1.0	3.3	-0.9	3.3	0.0
Operating Margin	42.2	-1.0	34.0	-8.2	28.1	-5.9	34.8	6.7	26.8	-8.0	27.8	1.0
Income Before Extraordinary Items to Operating Income	42.6	-0.8	34.5	-8.1	28.6	-5.9	35.2	6.6	27.3	-7.9	28.4	1.1
Net Income Margin	23.6	1.6	18.5	-5.1	15.9	-2.6	20.6	4.7	16.2	-4.4	16.8	0.6
Current Ratio	386.1	-9.1	448.6	62.5	469.9	21.3	445.7	-24.2	447.5	1.8	548.6	101.1
Fixed Assets Ratio	25.4	-0.7	22.9	-2.5	21.5	-1.4	17.5	-4.0	25.5	8.0	23.8	-1.7
Interest Coverage (times)	6.9	0.4	5.8	-1.1	5.4	-0.4	7.5	2.1	6.8	-0.7	6.4	-0.4

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

<Reference>Financial Ratios (Consolidated)

	2002/3		2003/3		2004/3		2005/3		2006/3	
		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)	44.0 (42.2)	2.4 (2.1)
Return on Equity (ROE)	17.6	0.1	12.2	-5.4	10.5	-1.7	10.4	-0.1	7.3	-3.1
Return on Assets (ROA)	4.7	0.2	3.5	-1.2	3.3	-0.2	3.9	0.6	3.1	-0.8

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

31. Per Share Data (ACOM)

(Yen)

		2002/3	2003/3	2004/3	2005/3	2006/3	2007/3(E)
Net Income	Non-Consolidated	647.31	529.45	455.36	525.54	407.52	412.66
	Consolidated	653.18	513.09	487.78	516.24	416.69	423.47
Dividends		80.00	80.00	80.00	100.00	140.00	140.00
Shareholders' Equity	Non-Consolidated	3,969.80	4,411.62	4,834.51	5,447.18	5,874.26	6,146.48
	Consolidated	3,983.61	4,405.09	4,855.99	5,456.40	5,901.70	-

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

(%)

		2002/3	2003/3	2004/3	2005/3	2006/3	2007/3(E)
Net Income	Non-Consolidated	17.5	-18.2	-14.0	15.4	-22.5	1.3
	Consolidated	17.7	-21.4	-4.9	5.8	-19.3	1.6
Dividends		23.1	0.0	0.0	25.0	40.0	-
Shareholders' Equity	Non-Consolidated	15.8	11.1	9.6	12.7	7.8	4.6
	Consolidated	16.0	10.6	10.2	12.4	8.2	-

32. Shares Issued (ACOM)

(Thousands)

		2002/3	2003/3	2004/3	2005/3	2006/3	2007/3(E)
Average Number of Shares Issued		146,417	146,283	144,089	157,867	157,337	-
During the Year							
Number of Shares Issued		146,283	146,283	143,561	158,296	157,190	-
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

33. DC Cash One Ltd.

	2004/3		2005/3		2006/3		
		YOY %		YOY %		YOY	
Receivables Outstanding (Millions of yen)	38,994	-	59,246	51.9	74,142	14,896	
Number of Customer Accounts	107,857	-	150,074	39.1	172,183	22,109	
Average Balance of Loans per Account (Thousands of yen)	362	-	395	9.1	431	36	
Average Loan Yield (%)	-	-	-	-	17.00	-	
Number of New Loan Customers	-	-	-	-	43,354	-	
Number of Business Outlets	-	-	-	-	322	-	
DC Cash One's Direct Outlets	-	-	-	-	2	-	
Agency-type Outlets(ACOM)	-	-	-	-	320	-	
Number of Employees	-	-	-	-	64	-	
Guaranteed Receivables (Millions of yen)	-	-	-	-	254	254	

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

Category criteria concerning situations of bad debts;

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.