

DATA BOOK Quarterly Report

The First Quarter Report for The Fiscal Year Ending March, 2007

ACOM CO., LTD.

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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 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.

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)

	2005/3		2005/6	2005/9	2005/12	2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	433,965	-0.2	110,512	222,182	336,123	445,431	2.6	108,587	-1.7					438,300	-1.6
Operating Expenses	289,604	-7.9	66,952	143,390	225,152	335,039	15.7	92,050	37.5					327,000	-2.4
Financial Expenses	22,534	-16.3	5,342	10,472	15,590	20,711	-8.1	5,009	-6.2					23,600	13.9
Bad-debt-related Expenses	108,453	-22.8	21,945	50,851	83,141	117,125	8.0	40,956	86.6					117,600	0.4
Interest-repayment-related Expenses	-	-	1,623	4,525	8,762	13,528	-	7,372	354.2					23,700	-36.3
Operating Profit	144,361	19.9	43,560	78,792	110,970	110,392	-23.5	16,537	-62.0					111,300	0.8
Non-operating Income	1,454	12.2	684	1,246	2,200	2,759	89.6	1,347	96.9					2,600	-5.8
Non-operating Expenses	2,468	-15.3	22	123	124	140	-94.3	9	-56.0					0	-100.0
Income Before Extraordinary Items	143,347	20.7	44,222	79,916	113,046	113,011	-21.2	17,875	-59.6					113,900	0.8
Extraordinary Income	142	-95.7	0	400	401	411	189.3	221	-					500	21.5
Extraordinary Losses	3,101	75.1	52	743	931	1,363	-56.0	178	240.3					1,000	-26.7
Income Before Income Taxes	140,388	16.7	44,169	79,572	112,517	112,059	-20.2	17,917	-59.4					113,400	1.2
Net Income	81,533	15.9	25,784	46,351	65,515	65,595	-19.5	10,698	-58.5					66,600	1.5

Note: Interest-repayment-related Expenses from the first quarter to the third quarter for the fiscal year ending March, 2006 is indicated an actual amount of interest repayments.

2. Operating Income by Segment (Consolidated)

(Millions of yen)

	2005/3		2005/6	2005/9	2005/12	2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	433,965	-0.2	110,512	222,182	336,123	445,431	2.6	108,587	-1.7					438,300	-1.6
Loan Business	387,348	-1.0	99,428	199,358	299,790	396,485	2.4	96,691	-2.8					386,400	-2.5
ACOM CO., LTD.	379,248	-1.8	94,359	188,899	283,610	374,233	-1.3	91,121	-3.4					360,800	-3.6
DC Cash One Ltd.	-	-	2,596	5,388	8,356	11,354	-	3,155	21.5					13,700	20.7
EASY BUY Public Company Limited	8,095	61.0	2,471	5,070	7,823	10,895	34.6	2,413	-2.3					11,900	9.2
JCK CREDIT CO., LTD.	4	-69.2	0	0	0	0	-77.5	0	-86.9					0	-
Credit Card Business	6,311	7.4	1,631	3,265	4,921	6,462	2.4	1,571	-3.7					6,700	3.7
ACOM CO., LTD.	6,227	7.7	1,613	3,229	4,867	6,389	2.6	1,552	-3.8					6,600	3.3
JCK CREDIT CO., LTD.	84	-9.7	17	35	53	72	-14.0	18	4.2					100	38.2
Installment Sales Finance Business	16,622	-26.9	4,006	7,759	11,488	14,839	-10.7	2,789	-30.4					10,200	-31.3
ACOM CO., LTD.	9,456	-32.5	1,740	3,264	4,630	5,802	-38.6	1,098	-36.9					4,000	-31.1
EASY BUY Public Company Limited	2,827	43.1	1,540	3,159	5,008	6,762	139.2	1,309	-15.0					5,100	-24.6
JCK CREDIT CO., LTD.	4,339	-35.8	725	1,335	1,849	2,275	-47.6	381	-47.4					1,100	-51.6
Guarantee Business	7,627	51.4	1,345	3,013	4,469	6,651	-12.8	1,945	44.6					12,700	90.9
ACOM CO., LTD.	7,627	51.4	1,345	3,013	4,469	6,244	-18.1	1,569	16.7					9,700	55.3
DC Cash One Ltd.	-	-	-	-	-	406	-	375	-					3,000	638.3
Loan Servicing Business	8,762	214.5	2,466	5,323	10,229	14,117	61.1	3,820	54.9					14,400	2.0
Rental Business	3,781	7.2	1,041	2,119	3,285	4,318	14.2	1,097	5.4					4,500	4.2
Others	3,511	-6.2	591	1,343	1,937	2,557	-27.2	671	13.4					3,400	32.9
Other Financial Businesses	42	-	26	109	179	331	676.0	111	316.5					-	-

3. Receivables Outstanding by Segment (Consolidated)

	2005/3		2006/3					2007/3								
	2005/3	YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3(E)	YOY %
Receivables Outstanding (Millions of yen)	1,869,685	0.7	1,873,667	1,871,972	1,852,470	1,852,053	-0.9	1,840,451	-0.6	-1.8					1,875,500	1.3
Loan Business	1,680,184	3.5	1,688,899	1,697,962	1,692,016	1,703,172	1.4	1,701,404	-0.1	0.7					1,739,200	2.1
ACOM CO., LTD.	1,601,773	-0.7	1,603,842	1,606,799	1,593,832	1,596,276	-0.3	1,586,814	-0.6	-1.1					1,597,600	0.1
JCK CREDIT CO., LTD.	33	-49.8	28	24	22	20	-38.7	19	-4.6	-31.5					0	-100.0
EASY BUY Public Company Limited	17,163	66.8	19,040	20,504	24,541	29,564	72.3	33,715	14.0	77.1					44,600	50.8
DC Cash One Ltd.	59,246	-	63,701	68,103	70,768	74,142	25.1	77,253	4.2	21.3					92,100	24.2
Credit Card Business	49,399	5.7	49,392	49,129	49,323	48,120	-2.6	47,725	-0.8	-3.4					49,900	3.7
ACOM MasterCard®	48,833	6.3	48,822	48,579	48,739	47,537	-2.7	47,140	-0.8	-3.4					49,200	3.5
JCK CREDIT CO., LTD.	546	-27.9	556	538	569	568	4.1	575	1.2	3.4					700	23.1
Installment Sales Finance Business	127,378	-29.8	121,313	108,949	96,379	83,335	-34.6	75,878	-8.9	-37.5					66,000	-20.8
ACOM CO., LTD.	70,014	-38.5	64,128	56,783	51,840	45,769	-34.6	42,643	-6.8	-33.5					39,000	-14.8
JCK CREDIT CO., LTD.	33,607	-43.8	29,576	24,521	20,702	17,335	-48.4	15,486	-10.7	-47.6					9,700	-44.0
EASY BUY Public Company Limited	23,756	202.7	27,608	27,645	23,837	20,229	-14.8	17,748	-12.3	-35.7					17,300	-14.5
Loan Servicing Business	12,723	109.2	14,061	15,930	14,751	17,423	36.9	15,442	-11.4	9.8					20,400	17.1
Guaranteed Receivables	78,015	-22.7	80,856	83,580	86,134	89,894	15.2	94,309	4.9	16.6					255,300	184.0
ACOM CO., LTD.	78,015	-22.7	80,856	83,580	86,134	89,639	14.9	92,693	3.4	14.6					213,600	138.3
DC Cash One Ltd.	-	-	-	-	-	254	-	1,616	534.4	-					41,700	-

4. Number of Customer Accounts by Segment (Consolidated)

	2005/3		2006/3					2007/3								
	2005/3	YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3(E)	YOY %
Loan Business	3,406,054	7.7	3,423,022	3,443,070	3,442,555	3,450,636	1.3	3,456,665	0.2	1.0					3,666,100	6.2
ACOM CO., LTD.	2,902,916	-1.7	2,894,869	2,888,690	2,870,024	2,859,176	-1.5	2,840,024	-0.7	-1.9					2,807,200	-1.8
JCK CREDIT CO., LTD.	167	-60.4	132	98	64	40	-76.0	31	-22.5	-76.5					0	-100.0
EASY BUY Public Company Limited	347,003	67.3	363,317	383,168	396,057	410,142	18.2	430,208	4.9	18.4					653,400	59.3
DC Cash One Ltd.	150,074	-	157,849	163,612	168,082	172,183	14.7	176,248	2.4	11.7					191,300	11.1
Credit Card Business	1,197,784	11.8	1,209,028	1,226,580	1,240,513	1,259,509	5.2	1,282,575	1.8	6.1					1,358,700	7.9
ACOM MasterCard®	1,191,975	12.0	1,203,179	1,220,853	1,234,566	1,253,603	5.2	1,276,566	1.8	6.1					1,351,300	7.8
JCK CREDIT CO., LTD.	5,609	-19.7	5,650	5,528	5,750	5,709	1.8	5,812	1.8	2.9					7,200	26.1
Installment Sales Finance Business	958,768	8.2	960,816	924,944	809,563	671,742	-29.9	560,068	-16.6	-41.7					589,600	-12.2
ACOM CO., LTD.	284,782	-26.5	265,708	244,575	226,289	205,783	-27.7	190,907	-7.2	-28.2					205,900	0.1
JCK CREDIT CO., LTD.	148,059	-33.4	133,652	120,214	107,363	96,023	-35.1	85,925	-10.5	-35.7					53,500	-44.3
EASY BUY Public Company Limited	525,927	90.3	561,456	560,155	475,911	369,936	-29.7	283,236	-23.4	-49.6					330,200	-10.7
Loan Servicing Business	137,808	332.7	161,588	190,900	183,854	200,662	45.6	214,200	6.7	32.6					-	-

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)

	2005/3		2005/6	2005/9	2005/12	2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	402,734	-2.2	99,983	200,312	300,503	396,637	-1.5	96,446	-3.5					385,700	-2.8
Operating Expenses	262,500	-11.3	57,549	124,171	193,574	290,512	10.7	80,164	39.3					278,600	-4.1
Financial Expenses	21,591	-17.3	4,740	9,296	13,784	18,186	-15.8	4,221	-10.9					19,700	8.3
Bad-debt-related Expenses	102,462	-24.4	19,826	46,749	76,617	108,183	5.6	38,222	92.8					109,900	1.6
Bad Debt Write-offs	108,446	-3.7	25,503	51,819	79,963	107,239	-1.1	28,775	12.8					112,500	4.9
Additional Allowance for Bad Debts	-6,998	-132.6	-5,757	-5,180	-3,606	493	107.1	9,097	258.0					-5,100	-
Additional Allowance for Loss on Debt Guarantees	1,015	-27.0	80	110	260	450	-55.7	350	337.5					2,500	455.6
Interest-repayment-related Expenses	-	-	1,623	4,525	8,762	37,227	-	7,372	354.2					23,700	-36.3
Interest Repayments	-	-	1,623	4,525	8,762	13,527	-	6,072	274.1					23,700	75.2
Additional Allowance for Loss on Interest Repayments	-	-	-	-	-	23,700	-	1,300	-					-	-
Other Operating Expenses	138,289	3.5	31,360	63,600	94,409	126,914	-8.2	30,348	-3.2					125,300	-1.3
Operating Profit	140,234	21.0	42,433	76,140	106,928	106,124	-24.3	16,282	-61.6					107,100	0.9
Non-operating Income	2,083	-0.1	632	1,030	1,751	2,215	6.3	1,066	68.5					2,500	12.8
Non-operating Expenses	622	271.2	14	148	149	165	-73.3	9	-35.6					0	-98.1
Income Before Extraordinary Items	141,695	20.3	43,051	77,022	108,530	108,174	-23.7	17,339	-59.7					109,600	1.3
Extraordinary Income	141	-95.6	-	487	487	489	245.7	220	-					500	2.2
Extraordinary Losses	2,805	-64.3	55	741	942	1,424	-49.2	176	215.3					1,000	-29.8
Income Before Income Taxes	139,031	22.9	42,995	76,768	108,075	107,239	-22.9	17,384	-59.6					109,100	1.7
Income Taxes, current	47,540	-12.2	5,188	20,380	31,610	44,770	-5.8	4,420	-14.8					36,600	-18.2
Income Taxes, deferred	8,490	-227.3	12,243	10,631	12,036	-1,682	-119.8	2,648	-78.4					7,600	551.6
Net Income	83,001	26.4	25,564	45,757	64,428	64,152	-22.7	10,315	-59.6					64,900	1.2

Note: In line with the inclusion of Interest-repayment-related Expenses, Interest Repayments counted in "Other Operating Expenses" in the past is indicated retroactively from the first quarter for the fiscal year ending March, 2006.

6. Operating Income by Category (ACOM)

(Millions of yen)

	2005/3		2005/6	2005/9	2005/12	2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %					YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	402,734	-2.2	99,983	200,312	300,503	396,637	-1.5	96,446	-3.5					385,700	-2.8
Interest on Loans Receivable	372,389	-1.8	92,630	185,502	278,455	367,619	-1.3	89,495	-3.4					355,500	-3.3
Fees from Credit Card Business	6,113	7.0	1,556	3,109	4,670	6,139	0.4	1,484	-4.6					6,400	4.3
Fees from Installment Sales Financing	9,255	-32.9	1,669	3,132	4,420	5,550	-40.0	1,016	-39.1					3,800	-31.5
Fees from Credit Guarantees	7,599	50.9	2,086	4,551	6,857	9,496	25.0	2,462	18.0					13,700	44.3
Sales	158	-78.5	-	-	-	-	-	-	-					-	-
Others	7,218	0.5	2,040	4,016	6,099	7,830	8.5	1,987	-2.6					6,300	-19.5

7. Receivables Outstanding (ACOM)

	2006/3						2007/3									
	2005/3	YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3(E)	YOY %
Receivables Outstanding (Millions of yen)	1,720,641	-2.9	1,716,806	1,712,174	1,694,425	1,689,598	-1.8	1,676,607	-0.8	-2.3					1,685,800	-0.2
Loan Business	1,601,773	-0.7	1,603,842	1,606,799	1,593,832	1,596,276	-0.3	1,586,814	-0.6	-1.1					1,597,600	0.1
Unsecured Loans	1,545,493	-0.2	1,548,745	1,551,716	1,539,522	1,542,256	-0.2	1,533,505	-0.6	-1.0					1,546,000	0.2
Consumers	1,545,295	-0.2	1,548,565	1,551,549	1,539,372	1,542,121	-0.2	1,533,378	-0.6	-1.0					1,545,900	0.2
Commercials	197	-42.3	179	167	149	134	-31.5	126	-6.5	-29.8					100	-25.9
Secured Loans	56,280	-12.3	55,097	55,083	54,310	54,020	-4.0	53,308	-1.3	-3.2					51,600	-4.5
Credit Card Business	48,853	6.3	48,836	48,591	48,753	47,551	-2.7	47,149	-0.8	-3.5					49,200	3.5
ACOM MasterCard®	48,833	6.3	48,822	48,579	48,739	47,537	-2.7	47,140	-0.8	-3.4					49,200	3.5
Installment Sales Finance Business	70,014	-38.5	64,128	56,783	51,840	45,769	-34.6	42,643	-6.8	-33.5					39,000	-14.8
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	1.5	537	539	539	542	1.3	542	-	0.9					553	2.0
<Reference>																
Guaranteed Receivables	137,261	35.9	144,558	151,684	156,903	163,782	19.3	169,947	3.8	17.6					305,600	86.6

8. Number of Customer Accounts (ACOM)

	2006/3						2007/3									
	2005/3	YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3(E)	YOY %
Loan Business	2,902,916	-1.7	2,894,869	2,888,690	2,870,024	2,859,176	-1.5	2,840,024	-0.7	-1.9					2,807,200	-1.8
Unsecured Loans	2,890,353	-1.7	2,882,435	2,876,210	2,857,629	2,846,796	-1.5	2,827,732	-0.7	-1.9					2,795,300	-1.8
Consumers	2,890,120	-1.7	2,882,229	2,876,016	2,857,465	2,846,643	-1.5	2,827,589	-0.7	-1.9					2,795,200	-1.8
Commercials	233	-41.8	206	194	164	153	-34.3	143	-6.5	-30.6					100	-34.6
Secured Loans	12,563	-8.5	12,434	12,480	12,395	12,380	-1.5	12,292	-0.7	-1.1					11,900	-3.9
Credit Card Business	1,192,175	12.0	1,203,378	1,221,052	1,234,763	1,253,800	5.2	1,276,763	1.8	6.1					1,351,500	7.8
ACOM MasterCard®	1,191,975	12.0	1,203,179	1,220,853	1,234,566	1,253,603	5.2	1,276,566	1.8	6.1					1,351,300	7.8
Installment Sales Finance Business	284,782	-26.5	265,708	244,575	226,289	205,783	-27.7	190,907	-7.2	-28.2					205,900	0.1

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)

	2005/3		2006/3				2006/6		2006/9		2006/12		2007/3(E)	
		YOY %	2005/6	2005/9	2005/12	2006/3	YOY %		YOY %		YOY %		YOY %	
Number of New Loan Customers	340,033	-5.4	84,943	168,888	247,630	330,385	-2.8	81,144	-4.5				346,500	4.9
Unsecured Loans	339,567	-5.3	84,816	168,600	247,198	329,814	-2.9	81,065	-4.4				346,000	4.9
Consumers	339,567	-5.3	84,816	168,600	247,198	329,814	-2.9	81,065	-4.4				346,000	4.9
Commercials	0	-	0	0	0	0	-	0	-				0	-
Secured Loans	466	-37.1	127	288	432	571	22.5	79	-37.8				500	-12.4

10. Number of Loan Business Outlets(ACOM)

	2005/3		2006/3				2007/3				2007/3(E)				
		YOY	2005/6	2005/9	2005/12	2006/3	YOY	2006/6	YTD	2006/9	YTD	2006/12	YTD	2007/3(E)	YOY
Number of Loan Business Outlets	1,785	86	1,835	1,901	1,938	2,003	218	2,029	26					2,148	145
Staffed	324	-57	310	299	288	277	-47	271	-6					266	-11
Unstaffed	1,461	143	1,525	1,602	1,650	1,726	265	1,758	32					1,882	156
QUICK MUJIN	38	38	73	111	138	194	156	212	18					298	104

11. Cash Dispensers, ATMs and MUJINKUN(ACOM)

	2005/3		2006/3				2007/3				2007/3(E)		(Numbers)		
		YOY	2005/6	2005/9	2005/12	2006/3	YOY	2006/6	YTD	2006/9	YTD	2006/12	YTD	2007/3(E)	YOY
Number of Cash Dispensers and ATMs	81,736	5,454	81,020	81,493	81,923	83,868	2,132	85,050	1,182					-	-
Proprietary	1,891	-70	1,905	1,932	1,941	1,952	61	1,969	17					2,033	81
Open 365 Days/Year	1,888	-69	1,904	1,931	1,940	1,951	63	1,968	17					-	-
Open 24 Hours/Day	1,662	-43	1,680	1,705	1,716	1,727	65	1,745	18					-	-
Tie-up	79,845	5,524	79,115	79,561	79,982	81,916	2,071	83,081	1,165					-	-
Others	8,684	260	8,746	8,814	8,883	8,903	219	8,919	16					-	-
Number of MUJINKUN Machine	1,783	91	1,833	1,899	1,940	2,008	225	2,037	29					2,152	144
QUICK MUJIN Machine	38	38	73	111	142	201	163	221	20					305	104

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)

	2005/3		2006/3				2007/3				2007/3(E)				
		YOY	2005/6	2005/9	2005/12	2006/3	YOY	2006/6	YTD	2006/9	YTD	2006/12	YTD	2007/3(E)	YOY
Number of Employees	4,096	-142	4,129	4,067	4,004	3,911	-185	3,889	-22					3,772	-139
Head Office	925	-7	930	925	939	937	12	957	20					994	57
Credit Supervision related	336	-9	343	338	347	346	10	350	4					361	15
Financial Service Business Division	3,171	-135	3,199	3,142	3,065	2,974	-197	2,932	-42					2,778	-196
Contact Center	887	-56	895	962	973	964	77	933	-31					-	-
Credit Card/Installment Business Dept.	317	-29	310	305	293	281	-36	270	-11					260	-21
Guarantee Business Dept.	48	48	52	53	55	59	11	71	12					110	51

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

(Millions of yen)																				
Effective Annual Interest Rate	2006/3				2006/6				2006/9				2006/12				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.
Loans Receivable Outstanding	2,846,643	100.0	1,542,121	100.0	2,827,589	100.0	1,533,378	100.0									-	-	1,545,900	100.0
28.470% and Higher	61,859	2.2	25,418	1.6	58,343	2.1	24,089	1.6									-	-	14,000	0.9
27.375%	1,685,553	59.2	623,676	40.4	1,639,450	58.0	607,556	39.6									-	-	532,900	34.5
25.000% - 26.500%	509,901	17.9	338,043	21.9	493,522	17.4	323,048	21.0									-	-	315,300	20.4
20.000% - 24.820%	308,659	10.8	314,393	20.4	312,726	11.0	303,535	19.8									-	-	298,000	19.3
18.250% - 19.000%	39,923	1.4	73,732	4.8	41,737	1.5	71,659	4.7									-	-	73,200	4.7
15.000% - 18.000%	63,877	2.3	104,125	6.8	95,571	3.4	136,364	8.9									-	-	246,700	16.0
Less than 15.000%	176,871	6.2	62,731	4.1	186,240	6.6	67,125	4.4									-	-	65,800	4.2
Average Loan Yield	-	-	23.32	-	-	-	22.86	-									-	-	22.60	-0.72

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)	2006/3				2006/6				2006/9				2006/12				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.
≤ 100	436,574	15.3	20,000	1.3	435,328	15.4	19,991	1.3									-	-	20,000	1.3
100 < ≤ 300	498,132	17.5	110,773	7.2	494,755	17.5	109,971	7.2									-	-	109,500	7.1
300 < ≤ 500	1,276,930	44.9	591,294	38.4	1,267,641	44.8	587,109	38.3									-	-	589,200	38.1
500 < ≤ 1000	328,892	11.6	278,185	18.0	324,539	11.5	274,038	17.9									-	-	277,400	17.9
1000 <	306,115	10.7	541,866	35.1	305,326	10.8	542,268	35.3									-	-	549,800	35.6
Total	2,846,643	100.0	1,542,121	100.0	2,827,589	100.0	1,533,378	100.0									-	-	1,545,900	100.0

15. Bad Debt Write-offs (ACOM)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)		
		YOY %																	YOY %
Bad Debt Write-offs (Millions of yen)	108,446	-3.7	25,503	51,819	79,963	107,239	-1.1	28,775	12.8									112,500	4.9
Loan Business	97,166	-5.7	22,708	46,204	71,412	95,826	-1.4	25,649	13.0									98,600	2.9
Unsecured Loans	96,415	-4.3	22,594	45,892	70,857	95,053	-1.4	25,510	12.9									97,800	2.9
Secured Loans	750	-67.5	113	312	554	772	2.9	139	22.9									800	3.6
ACOM MasterCard®	4,394	-7.4	1,002	1,961	2,933	3,905	-11.1	967	-3.5									4,000	2.4
Installment Sales Finance Business	3,095	7.1	595	1,144	1,680	2,088	-32.5	358	-39.8									1,700	-18.6
Guarantee Business	3,785	103.5	1,196	2,507	3,936	5,409	42.9	1,768	47.8									8,200	51.6

(Ratio of Bad Debt Write-offs)

Loan Business (%)	6.05	(-0.33)	1.41	2.87	4.47	5.99	(-0.06)	1.61	(0.20)									6.16	(0.17)
Unsecured Loans	6.23	(-0.27)	1.46	2.95	4.60	6.15	(-0.08)	1.66	(0.20)									6.32	(0.17)
Secured Loans	1.31	(-2.24)	0.20	0.56	1.01	1.41	(0.10)	0.26	(0.06)									1.53	(0.12)
ACOM MasterCard®	8.98	(-1.34)	2.05	4.03	6.01	8.20	(-0.78)	2.05	(0.00)									8.11	(-0.09)
Installment Sales Finance Business	4.39	(1.85)	0.92	2.00	3.22	4.53	(0.14)	0.83	(-0.09)									4.32	(-0.21)
Guarantee Business	2.68	(0.88)	0.80	1.60	2.42	3.18	(0.50)	1.00	(0.20)									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 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)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
	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	C.R. (%)	Average Balance
Based on Receivables Outstanding																		
Amount of Bad Debt Write-offs (Thousands of yen)	100.0	408	100.0	420	100.0	424	100.0	425	100.0	425	100.0	421						
Personal Bankruptcy	28.5	450	25.2	477	25.4	475	25.2	468	24.7	466	17.3	447						
Failure to Locate Borrowers	3.1	391	3.1	404	3.2	396	3.1	397	3.2	391	2.4	375						
Borrowers' Inability of Making Repayments, etc.	42.2	422	44.7	434	42.8	435	41.1	436	40.8	435	45.6	431						
ACOM's Voluntary Waiver of Repayments	26.2	355	27.0	362	28.6	375	30.6	385	31.3	389	34.7	402						

16. Bad Debts (ACOM)

(Millions of yen)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		%		%		%		%		%		%		%		%		%
Total Amount of Bad Debts	81,210	5.06	87,698	5.46	91,438	5.68	94,483	5.92	109,573	6.85	119,160	7.50						
Loans to Borrowers in Bankruptcy or Under Reorganization	8,377	0.52	8,232	0.51	7,924	0.49	7,595	0.48	7,000	0.44	6,912	0.43						
Applications for Bankruptcy are Proceeded	2,026	0.13	1,759	0.11	1,691	0.11	1,630	0.10	1,307	0.08	1,427	0.09						
Applications for The Civil Rehabilitation are Proceeded	3,176	0.20	3,128	0.19	2,984	0.19	2,910	0.18	2,716	0.17	2,608	0.16						
Applications for The Civil Rehabilitation are Determined	2,328	0.15	2,499	0.16	2,491	0.15	2,415	0.15	2,358	0.15	2,309	0.15						
Loans in Arrears	35,310	2.20	33,978	2.11	35,943	2.23	32,535	2.04	46,709	2.92	53,450	3.36						
Loans Past Due for Three Months or More	1,345	0.08	2,295	0.14	2,066	0.13	3,848	0.24	1,110	0.07	997	0.06						
Restructured Loans	36,177	2.25	43,191	2.69	45,504	2.83	50,503	3.16	54,752	3.42	57,800	3.64						

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

(Millions of yen)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		%		%		%		%		%		%		%		%		%
11days ≤ < 3 months	17,239	1.07	21,075	1.31	22,587	1.40	21,145	1.32	12,968	0.81	19,475	1.23						
31days ≤ < 3 months	9,902	0.62	11,777	0.73	11,557	0.72	12,976	0.81	7,289	0.46	9,686	0.61						
11days ≤ < 31 days	7,337	0.46	9,298	0.58	11,030	0.69	8,168	0.51	5,679	0.36	9,788	0.62						

17. Allowance for Bad Debts (ACOM)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3	
		YOY %						YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Allowance for Bad Debts (Millions of yen)	122,400	-5.4	116,500	117,000	118,600	122,700	0.2	131,800	13.1								117,600	-4.2
Ratio of Allowance for Bad Debts	7.15	-	6.82	6.86	7.02	7.26	-	7.88	-								6.99	-
General Allowance for Bad Debts	76,870	-7.3	72,436	71,207	77,062	66,810	-13.1	69,417	-4.2								69,100	-
Unsecured Consumer Loans	69,348	-7.4	65,264	64,375	70,396	61,187	-11.8	63,541	-2.6								63,600	-
Specific Allowance for Bad Debts	43,657	-2.8	42,349	44,129	39,799	54,276	24.3	60,874	43.7								46,800	-
Additional Allowance for Bad Debts	-7,000	-132.3	-5,900	-5,400	-3,800	300	104.3	9,100	254.2								-5,100	-
Allowance for Loss on Debt Guarantees	2,880	54.4	2,960	2,990	3,140	3,330	15.6	3,680	24.3								5,830	75.1
Additional Allowance for Loss on Debt Guarantees	1,015	-27.0	80	110	260	450	-55.7	350	337.5								2,500	455.6

Note:

Allowance for bad debts

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

18. Allowance for Loss on Interest Repayments (ACOM)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3	
		YOY %						YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Allowance for Loss on Interest Repayments (Millions of yen)	-	-	-	-	-	23,700	-	25,000	-								23,700	-
Additional Allowance for Loss on Interest Repayments	-	-	-	-	-	23,700	-	1,300	-								-	-

19. Credit Card Business [ACOM MasterCard®] (ACOM)

	(Millions of yen)															
	2005/3		2006/3					2007/3(E)								
		YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %
Number of Cardholders	1,191,975	12.0	1,203,179	1,220,853	1,234,566	1,253,603	5.2	1,276,566	1.8	6.1				1,351,300	7.8	
Tie-up Card	510,772	89.2	555,001	600,095	642,853	688,052	34.7	739,373	7.5	33.2				-	-	
Number of Accounts with Shopping Receivables	304,233	-9.5	307,503	309,326	313,494	303,242	-0.3	310,262	2.3	0.9				-	-	
Card Shopping Receivables	48,833	6.3	48,822	48,579	48,739	47,537	-2.7	47,140	-0.8	-3.4				49,200	3.5	
Revolving Receivables	43,774	5.7	43,903	43,735	43,275	43,043	-1.7	42,675	-0.9	-2.8				-	-	

20. Installment Sales Finance Business (ACOM)

	(Millions of yen)															
	2005/3		2006/3					2007/3(E)								
		YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %
Number of Customer Accounts	284,782	-26.5	265,708	244,575	226,289	205,783	-27.7	190,907	-7.2	-28.2				205,900	0.1	
Installment Receivables	70,014	-38.5	64,128	56,783	51,840	45,769	-34.6	42,643	-6.8	-33.5				39,000	-14.8	
Adjusted Receivables	60,971	-37.0	56,235	49,873	45,729	40,366	-33.8	37,768	-6.4	-32.8				34,700	-14.0	
Ratio of Bad Debt Write-offs	4.39	-	0.92	2.00	3.22	4.53	-	0.83	-	-				4.32	-	
Number of Merchant Vendors	6,353	-	6,423	6,470	6,521	6,553	-	6,584	-	-				-	-	

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.

21. Guarantee Business (ACOM)

	(Millions of yen)															
	2005/3		2006/3					2007/3(E)								
		YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %
Number of Customer Accounts with Outstanding Balance	345,573	28.0	358,459	367,680	377,912	387,173	12.0	397,291	2.6	10.8				678,000	75.1	
Guaranteed Loans Receivables	137,261	35.9	144,558	151,684	156,903	163,782	19.3	169,947	3.8	17.6				305,600	86.6	

22. DC Cash One Ltd.

	2005/3		2006/3					2007/3					2007/3(E)		
		YOY %	2005/6	2005/9	2006/12	2006/3	YOY %	2006/6	YTD %	YOY %	2006/9	YOY %	2006/12	YOY %	
Receivable Outstanding (Millions of yen)	59,246	51.9	63,701	68,103	70,768	74,142	25.1	77,253	4.2	21.3				92,100	2
Number of Customer Accounts	150,074	39.1	157,849	163,612	168,082	172,183	14.7	176,248	2.4	11.7				191,300	1
Average Balance of Loans per Account (Thousands of yen)	395	9.1	404	416	421	431	9.1	438	1.6	8.4				481	1
Average Loan Yield (%)	-	-	17.14	17.10	17.04	17.00	-	16.85	-	-				16.54	-
Number of New Loan Customers	-	-	12,802	23,430	33,350	43,354	-	10,746	-	-16.1				51,000	-
Number of Business Outlets	-	-	50	161	263	322	-	502	-	-				-	-
DC Cash One's Direct Outlets	-	-	2	2	2	2	-	2	-	-				2	-
Agency-type Outlets(ACOM)	-	-	48	159	261	320	-	500	-	-				-	-
Number of Employees	-	-	50	41	53	64	-	71	-	-				-	-
Guaranteed Receivable (Millions of yen)	-	-	-	-	-	254	-	1,616	534.4	-				41,700	-

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

(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.