



**Brief Statement of Third Quarter Financial Results
for the Fiscal Year Ending March 2007 (Consolidated)**

January 31, 2007

Forward-looking Statement

The statements and figures contained in this Brief Statement of Third Quarter Financial Results for the fiscal year ending March 2007 (the "Brief Statement") with respect to ACOM's plans and strategies and other statements that are not historical facts but are forward-looking statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. 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 fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, the level of interest rates paid on ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company: ACOM CO., LTD. ("ACOM" or the "Company")

Stock market: First Section of Tokyo Stock Exchange

Code Number: 8572

Location of the head office: Tokyo

URL: <http://www.acom.co.jp/ir/english/>

Reference:

Position of the representative: President & Chief Executive Officer
Name: Shigeyoshi Kinoshita

Position of the person in charge: General Manager of Corporate Planning Department
Name: Yoshinori Matsubara
Telephone Number: (03) 5533-0631

1. Items Relating to the Preparation of Brief Statement of Quarter Financial Results

- (1) Simplified Accounting Policies: Not adopted
- (2) Change in Accounting Policies: Not adopted
- (3) Change in Scope of Consolidation and Equity Method: Changed
 - Consolidated subsidiaries (addition): 5
 - Consolidated subsidiaries (exclusion): 1
 - Affiliates accounted for under equity method (addition): —
 - Affiliates accounted for under equity method (exclusion): —

Note: All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

2. Consolidated Business Results for the Third Quarter Accounting Period (from April 1, 2006 to December 31, 2006)

(1) Consolidated Business Results

	Operating Income		Operating Profit		Income Before Extraordinary Items		Net Income (Loss) (Third Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
12/06 (3Q)	321,228	(4.4)	80,533	(27.4)	83,243	(26.4)	(261,804)	(499.6)
12/05 (3Q)	336,123	3.1	110,970	(3.7)	113,046	(1.1)	65,515	(0.4)
3/06 (Annual)	445,431		110,392		113,011		65,595	

	Net Income (Loss) per Share (Third Quarter) (Yen)	Net Income per Share Diluted (Third Quarter) (Yen)
12/06 (3Q)	(1,665.49)	—
12/05 (3Q)	416.26	416.05
3/06 (Annual)	416.69	416.50

Note: Regarding operating income, operating profit etc., the figures in percentages show the year-on-year change from previous third quarter.

[Qualitative Information on Progress in Business Results (Consolidated)]

Despite sluggish personal consumption, Japan's economy during the third quarter of the current consolidated fiscal year continued to enjoy a moderate recovery overall, as capital investment rose against a backdrop of high corporate earnings and as corporate production activities gained momentum. Nevertheless, increasingly fierce competition, especially in the loan business, newspaper reports and other media coverage reinforcing a negative image for the consumer finance industry as a whole, and amendments of laws governing the loan business (e.g., the passage of partial revisions to the Money-Lending Business Control and Regulation Law by last year's extraordinary session of the Diet) all made the business environment in which the Group operated a very challenging one.

Under such circumstances, the Group continued to focus on its priority issues for the fiscal year in domestic business while pursuing pro-active measures in Asia in the context of its overseas operations. The Group has come together as one to examine individual issues and implement solutions toward realizing the aims of the "ACOM Group Management Reformation" announced on November 8, 2006 at the release of the interim financial statements for the fiscal year ending March 2007.

The business results for the third quarter of the current consolidated fiscal year showed operating income of 321,228 million yen (down 4.4% year-on-year) due to a reduction in loan receivables, and income before extraordinary items of 83,243 million yen (down 26.4% year-on-year) because of a year-on-year rise in the Group's operating expenses (bad-debt-related expenses, interest-repayment-related expenses, etc.) in addition to the decline in operating income. The quarterly net loss was 261,804 million yen, attributable in part to inclusion of 317,061 yen transferred to the allowance for loss on interest repayments (357.5 billion yen for the interim period) among extraordinary losses for the interim period.

(2) Consolidated Financial Status

	Total Assets (Millions of yen)	Net Assets (Millions of yen)	Ratio of Shareholders' Equity	Net Assets Per Share (Yen)
12/06 (3Q)	2,032,724	623,318	30.3%	3,917.51
12/05 (3Q)	2,098,034	929,779	44.3%	5,915.65
3/06 (Annual)	2,106,681	927,722	44.0%	5,901.70

[Consolidated Cash Flow Status]

(Millions of yen)

	From Operating Activities	From Investing Activities	From Financing Activities	Cash and Cash Equivalents At the End of Term
12/06 (3Q)	80,902	(104)	(63,615)	116,227
12/05 (3Q)	70,887	(44,278)	(70,655)	102,270
3/06 (Annual)	100,226	(44,973)	(104,389)	97,399

[Qualitative Information on Changes in Financial Position (Consolidated)]

At the end of the third quarter, the Group's total assets and shareholders' equity had decreased by 73,956 million yen and 283,823 million yen respectively compared with the end of the previous consolidated fiscal year. The ratio of shareholders' equity decreased 13.7 points to 30.3%.

Current assets decreased by 25,454 million yen and fixed assets declined by 48,502 million yen. The principal reasons for the decline in current assets were lower loans receivable (42,966 million yen) and installment receivables (23,256 million yen) and higher cash and time deposits (24,032 million yen), while a decrease in investment securities (47,524 million yen) was partially responsible for the drop in fixed assets.

Total liabilities rose by 235,319 million yen over the end of the previous consolidated fiscal year due to decreases in interest-bearing debt (47,459 million yen), Accrued income taxes (26,162 million yen) and deferred tax liabilities (14,026 million yen), and an increase in the allowance for loss on interest repayments.

(Cash Flows)

Cash and cash equivalents (hereinafter, "funds") at the end of this third quarter rose by 18,828 million yen over the end of the previous consolidated fiscal year to 116,227 million yen.

Cash flow from operating activities showed an increase of 80,902 million yen, primarily due to: a 249,208 million yen net loss before income taxes for this third quarter; a decrease of 12,068 million yen in the allowance for bad debts; an increase of 311,691 million yen in the allowance for loss on interest repayments; an increase in funds of 45,749 million yen due to decreased disbursement of loan receivables; an increase in funds of 25,159 million yen resulting from decreased installment receivables; and income taxes paid totaling 48,775 million yen.

Cash flow from investing activities recorded a decrease of 104 million yen. This was primarily because the amount paid for the purchase of tangible fixed assets exceeded the amount of sales of tangible fixed assets, causing a decrease in funds of 1,629 million yen, and because the proceeds from sales of investments in securities exceeded the original cost of investments in securities, causing an increase of 835 million yen.

Cash flow from financing activities saw a decrease of 63,615 million yen. This was primarily because the total payment amount for repayments of interest-bearing debt exceeded the total amount of revenues resulting from proceeds from loans by 51,415 million yen, dividend payments of 21,994 million yen, and because of an increase in funds due to payment of appropriations for bond redemptions (10 billion yen).

[Reference]

Forecasts for the Fiscal Year Ending March 31, 2007 (from April 1, 2006 to March 31, 2007)

(Millions of yen)

	Operating Income	Income before Extraordinary Items	Net Income (Loss)
Annual	425,000	96,700	(257,300)

Reference: Forecasted net income (loss) per share (annual): (1,636.83) yen

[Qualitative Information on Earnings Forecasts]

We have reposted the consolidated results forecast accompanying the interim financial results released on November 8, 2006 as our consolidated results forecast for the fiscal year ending March 2007. Please note that year-end results may differ from the forecasted figures due to a variety of factors.

1. Summarized Consolidated Financial Statements

(1) Summarized Consolidated Balance Sheets

(Millions of yen)

Subject	Term	Prior third quarter consolidated accounting period (As of December 31, 2005)		This third quarter consolidated accounting period (As of December 31, 2006)		Prior consolidated fiscal year (As of March 31, 2006)		Change (ytd)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
			%		%		%		%
(Assets)									
I. Current assets		1,890,182	90.1	1,878,270	92.4	1,903,724	90.4	(25,454)	(1.3)
Cash and time deposits		76,820		94,434		70,402		24,032	34.1
Loans receivable		1,692,016		1,660,206		1,703,172		(42,966)	(2.5)
Installment receivables		145,702		108,199		131,456		(23,256)	(17.7)
Inventories		18,824		24,310		21,507		2,802	13.0
Deferred tax assets		29,031		51,648		42,591		9,056	21.3
Short-term loans		25,450		21,793		26,997		(5,204)	(19.3)
Other current assets		27,256		35,582		36,681		(1,099)	(3.0)
Allowances for bad debts		(124,920)		(117,904)		(129,084)		11,180	(8.7)
II. Fixed assets		207,851	9.9	154,454	7.6	202,956	9.6	(48,502)	(23.9)
Tangible fixed assets		52,069		50,665		52,002		(1,336)	(2.6)
Intangible fixed assets		1,380		1,244		1,268		(23)	(1.9)
Investments and other assets		154,402		102,544		149,686		(47,142)	(31.5)
Investments in securities		132,398		80,263		127,787		(47,524)	(37.2)
Other fixed assets		22,003		22,280		21,898		381	1.7
Total Assets		2,098,034	100.0	2,032,724	100.0	2,106,681	100.0	(73,956)	(3.5)
(Liabilities)									
I. Current liabilities		441,303	21.1	392,193	19.3	468,670	22.3	(76,476)	(16.3)
Short-term loans		43,965		53,032		51,729		1,302	2.5
Current portion of long-term loans		234,347		210,306		229,633		(19,326)	(8.4)
Commercial Paper		40,000		60,000		50,000		10,000	20.0
Current portion of bonds and notes		75,500		25,000		55,000		(30,000)	(54.5)
Accrued income taxes		12,985		212		26,375		(26,162)	(99.2)
Allowance for loss on interest repayments		—		—		23,700		(23,700)	—
Deferred income on installment sales		13,443		8,138		11,485		(3,346)	(29.1)
Other current liabilities		21,061		35,504		20,746		14,757	71.1
II. Fixed liabilities		722,088	34.4	1,017,211	50.0	705,415	33.5	311,796	44.2
Straight bonds		205,000		229,420		210,000		19,420	9.2
Long-term loans		488,037		439,366		468,222		(28,855)	(6.2)
Deferred tax liabilities		23,779		8,042		22,062		(14,019)	(63.5)
Allowance for loss on interest repayments		—		335,391		—		335,391	—
Other fixed liabilities		5,272		4,990		5,131		(140)	(2.7)
Total liabilities		1,163,392	55.5	1,409,405	69.3	1,174,085	55.8	235,319	20.0

(Millions of yen)

Subject	Term	Prior third quarter consolidated accounting period (As of December 31, 2005)		This third quarter consolidated accounting period (As of December 31, 2006)		Prior consolidated fiscal year (As of March 31, 2006)		Changes (ytd)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
			%		%		%		%
(Minority interests in consolidated subsidiaries)									
Minority interests in consolidated subsidiaries		4,861	0.2	—	—	4,873	0.2		
	(Shareholders' equity)								
I. Common stock		63,832	3.1	—	—	63,832	3.0		
II. Capital surplus		76,056	3.6	—	—	76,020	3.6		
III. Earned surplus		775,940	37.0	—	—	776,021	36.9		
IV. Net unrealized gains on other securities		34,404	1.6	—	—	31,886	1.5		
V. Foreign currency translation adjustments		(1,794)	(0.1)	—	—	(1,498)	(0.1)		
VI. Treasury stock		(18,659)	(0.9)	—	—	(18,538)	(0.9)		
Total shareholders' equity		929,779	44.3	—	—	927,722	44.0		
Total liabilities, minority interests, and shareholders' equity		2,098,034	100.0	—	—	2,106,681	100.0		
	(Net assets)								
I. Shareholders' equity				613,511	30.2				
Common stock				63,832	3.2				
Capital surplus				76,010	3.7				
Earned surplus				492,176	24.2				
Treasury stock				(18,508)	(0.9)				
II. Valuation and translation adjustments				2,298	0.1				
Net unrealized gains on other securities				3,538	0.2				
Deferred gains (losses) on hedges				(2)	(0.0)				
Foreign currency translation adjustments				(1,237)	(0.1)				
III. Minority interests				7,508	0.4				
Total net assets				623,318	30.7				
Total liabilities and net assets				2,032,724	100.0				

(2) Summarized Consolidated Income Statements

(Millions of yen)

Subject	Term	Prior third quarter consolidated accounting period From April 1, 2005 to December 31, 2005		This third quarter consolidated accounting period From April 1, 2006 to December 31, 2006		Change (yoy)		Prior consolidated fiscal year From April 1, 2005 to March 31, 2006	
		Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
			%		%		%		%
I. Operating income		336,123	100.0	321,228	100.0	(14,894)	(4.4)	445,431	100.0
Interest on loans receivable		294,316		280,153		(14,163)	(4.8)	389,387	
Fees from credit card business		4,724		4,457		(266)	(5.6)	6,211	
Fees from installment sales financing		10,696		6,474		(4,222)	(39.5)	13,733	
Fees from credit guarantees		3,855		4,452		596	15.5	5,203	
Collection of purchased receivables		9,565		10,501		935	9.8	13,322	
Other financial income		43		79		35	82.6	49	
Sales		5,873		6,887		1,014	17.3	7,681	
Other operating income		7,047		8,220		1,173	16.7	9,841	
II. Operating expenses		225,152	67.0	240,694	74.9	15,541	6.9	335,039	75.2
Financial expenses		15,590		15,250		(340)	(2.2)	20,711	
Cost of purchased receivables		5,684		6,786		1,102	19.4	8,064	
Cost of sales		3,782		4,603		821	21.7	5,126	
Other operating expenses		200,095		214,053		13,958	7.0	301,136	
Operating profit		110,970	33.0	80,533	25.1	(30,436)	(27.4)	110,392	24.8
III. Non-operating income		2,200	0.6	2,786	0.8	586	26.6	2,759	0.6
IV. Non-operating expenses		124	0.0	76	0.0	(47)	(38.4)	140	0.0
Income before extraordinary items		113,046	33.6	83,243	25.9	(29,803)	(26.4)	113,011	25.4
V. Extraordinary income		401	0.1	236	0.1	(165)	(41.1)	411	0.1
VI. Extraordinary losses		931	0.2	332,689	103.6	331,757	—	1,363	0.3
Income (loss) before income taxes for the third quarter accounting period (fiscal year)		112,517	33.5	(249,208)	(77.6)	(361,725)	(321.5)	112,059	25.2
Income taxes (corporation tax, inhabitants' tax and enterprise tax)		34,188	14.0	16,216	3.8	(17,971)	(73.6)	47,389	10.5
Deferred income taxes		12,714		(3,846)		(16,561)		(968)	
Gain (loss) on minority interests in consolidated subsidiaries		99	0.0	224	0.1	125	126.8	43	0.0
Net income (loss) for the third quarter accounting period (fiscal year)		65,515	19.5	(261,804)	(81.5)	(327,319)	(499.6)	65,595	14.7

(3) Summarized Consolidated Statement of Changes in Net Assets
This Third Quarter Accounting Period (From April 1, 2006 to December 31, 2006)

(Millions of yen)

	Shareholders' equity				Total shareholders' equity
	Common stock	Capital surplus	Earned surplus	Treasury stock	
Balance as of March 31, 2006	63,832	76,020	776,021	(18,538)	897,334
Changes during this third quarter accounting period					
Dividends from surplus (note)			(22,006)		(22,006)
Bonuses to directors (note)			(34)		(34)
Net income (loss) for the third quarter accounting period			(261,804)		(261,804)
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(9)		30	21
Total changes during this third quarter accounting period		(9)	(283,844)	30	(283,823)
Balance as of December 31, 2006	63,832	76,010	492,176	(18,508)	613,511

	Valuation and translation adjustments				Minority interest	Total net assets
	Net unrealized gains on other securities	Deferred gains (losses) on hedges	Foreign currency translation adjustments	Total valuation and translation adjustments		
Balance as of March 31, 2006	31,886	—	(1,498)	30,387	4,873	932,595
Changes during this third quarter accounting period						
Dividends from surplus (note)						(22,006)
Bonuses to directors (note)						(34)
Net income (loss) for the third quarter accounting period						(261,804)
Acquisition of treasury stock						(0)
Disposal of treasury stock						21
Net changes of items other than shareholders' equity during this third quarter accounting period	(28,347)	(2)	261	(28,088)	2,635	(25,452)
Total changes during this third quarter accounting period	(28,347)	(2)	261	(28,088)	2,635	(309,276)
Balance as of December 31, 2006	3,538	(2)	(1,237)	2,298	7,508	623,318

Note: Items represent disposal of retained earnings at the Annual Shareholder's Meeting held in June 2006 and interim dividends approved at the Board of Directors held in November 2006.

(3) Summarized Consolidated Statements of Cash Flows

(Millions of yen)

Subject	Term	Prior third quarter consolidated accounting period	This third quarter consolidated accounting period	Change (yoy)	Prior consolidated fiscal year
		From April 1, 2005 to December 31, 2005	From April 1, 2006 to December 31, 2006	Amount	From April 1, 2005 to March 31, 2006
		Amount	Amount	Amount	Amount
I.	Cash flows from operating activities				
	Income (loss) before income taxes for the third quarter accounting period (fiscal year)	112,517	(249,208)	(361,725)	112,059
	Depreciation and amortization	3,467	3,084	(382)	4,805
	Increase (decrease) in allowance for bad debts	(2,783)	(12,068)	(9,284)	1,084
	Increase (decrease) in allowance for loss on interest repayments	—	311,691	311,691	23,700
	Decrease (increase) in loans receivable	(11,316)	45,749	57,065	(21,697)
	Decrease (increase) in installment receivable	31,787	25,159	(6,627)	47,101
	Decrease (increase) in inventories	(2,121)	(2,789)	(668)	(4,803)
	Increase (decrease) in deferred income on installment sales	(4,546)	(3,769)	776	(6,741)
	Other operating activities	(7,269)	10,555	17,824	(6,433)
	Subtotal	119,734	128,404	8,670	149,074
	Income taxes paid	(49,590)	(48,775)	814	(49,695)
	Others	744	1,273	529	846
	Cash provided by operating activities	70,887	80,902	10,014	100,226
II.	Cash flow from investing activities				
	Purchase of tangible fixed assets	(2,874)	(1,688)	1,185	(4,227)
	Purchase of investments in securities	(46,073)	(257)	45,816	(46,078)
	Proceeds from sale of investments in securities	1,146	1,092	(53)	1,796
	Other investment activities	3,523	748	(2,774)	3,536
	Net cash used in investing activities	(44,278)	(104)	44,173	(44,973)
III.	Cash flow from financing activities				
	Proceeds from short-term loans	189,787	235,990	46,203	262,945
	Repayments of short-term loans	(182,242)	(235,914)	(53,671)	(248,009)
	Proceeds from issue of commercial paper	110,000	170,000	60,000	160,000
	Payments for redemption of commercial paper	(90,000)	(160,000)	(70,000)	(130,000)
	Proceeds from issue of straight bonds	39,742	29,275	(10,466)	59,615
	Payments for redemption of straight bonds	(35,300)	(40,000)	(4,700)	(71,040)
	Proceeds from long-term debt	131,582	118,575	(13,007)	171,962
	Repayments of long-term debt	(206,145)	(169,342)	36,802	(271,851)
	Payments for purchase of treasury stock	(9,207)	(0)	9,207	(9,207)
	Cash dividends paid by the Company	(19,699)	(21,994)	(2,295)	(19,694)
	Other financing activities	826	9,795	8,968	(9,109)
	Net cash used in financing activities	(70,655)	(63,615)	7,039	(104,389)
IV.	Effect of exchange rate change on cash and cash equivalents	396	195	(201)	616
V.	Increase (decrease) in cash and cash equivalents	(43,649)	17,377	61,026	(48,520)
VI.	Cash and cash equivalents at the beginning of the fiscal year	145,920	97,399	(48,520)	145,920
VII.	Increase in cash and cash equivalents due to inclusion of new consolidated subsidiaries	—	1,450	1,450	—
VIII.	Cash and cash equivalents at the end of third quarter accounting period (fiscal year)	102,270	116,227	13,956	97,399

2. Consolidated Operating Results

(1) Operating Income by Segment

(Millions of yen)

Segment	Term	Prior third quarter consolidated accounting period		This third quarter consolidated accounting period		Prior consolidated fiscal year	
		From April 1, 2005 to December 31, 2005		From April 1, 2006 to December 31, 2006		From April 1, 2005 to March 31, 2006	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Financial service businesses		331,079	98.5 %	316,388	98.5 %	438,886	98.5 %
Loan business		299,790	89.2	285,164	88.8	396,485	89.0
Credit card business		4,921	1.5	4,669	1.4	6,462	1.4
Installment sales finance business		11,488	3.4	7,564	2.4	14,839	3.3
Guarantee business		4,469	1.3	6,599	2.0	6,651	1.5
Loan servicing business		10,229	3.0	10,882	3.4	14,117	3.2
Others		179	0.1	1,509	0.5	331	0.1
Other businesses		5,043	1.5	4,839	1.5	6,544	1.5
Rental business		3,285	1.0	3,348	1.0	4,318	1.0
Others		1,757	0.5	1,490	0.5	2,226	0.5
Total		336,123	100.0	321,228	100.0	445,431	100.0

(2) Other Statistics

1) Receivables Outstanding

(Millions of yen)

Segment	Term	Prior third quarter consolidated accounting period	This third quarter consolidated accounting period	Prior consolidated fiscal year
		(As of December 31, 2005)	(As of December 31, 2006)	(As of March 31, 2006)
Loan business		1,692,016	1,660,206	1,703,172
Credit card business		49,323	46,320	48,120
Credit card		48,739	45,725	47,537
Others		583	594	583
Installment sales finance business		96,379	61,879	83,335
Loan servicing business		14,751	20,015	17,423
Total		1,852,470	1,788,421	1,852,053

2) Bad Debts

(Millions of yen)

Category	Term	Prior third quarter consolidated accounting period	This third quarter consolidated accounting period	Prior consolidated fiscal year
		(As of December 31, 2005)	(As of December 31, 2006)	(As of March 31, 2006)
Loans to borrowers in bankruptcy or under reorganization		8,300	7,182	7,707
Loans in arrears		35,192	78,883	49,904
Loans past due for three months or more		4,475	1,531	1,995
Restructured loans		50,522	56,110	54,764
Total		98,490	143,708	114,371

(Category criteria of 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 of accrued interest

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.

3) Number of Customer Accounts

Term Segment	Prior third quarter consolidated accounting period (As of December 31, 2005)	This third quarter consolidated accounting period (As of December 31, 2006)	Prior consolidated fiscal year (As of March 31, 2006)
Loan business	3,442,555	3,478,323	3,450,636
Credit card business	1,240,513	1,259,418	1,259,509
Credit card	1,234,566	1,253,339	1,253,603
Others	5,947	6,079	5,906
Installment sales finance business	809,563	446,394	671,742
Loan servicing business	183,854	222,635	200,662
Rental business	8,177	6,640	9,268

Notes: The definition of number of customer accounts is as follows,

(1) Loan business: Number of loan accounts with loan balance outstanding

(2) Credit card business

 Credit card: Cardholder of ACOM MasterCard®

(3) Installment sales finance business: Number of contracts with receivables outstanding

(4) Loan servicing business: Number of accounts for purchased loans

(5) Rental business: Number of users during the period

4) Other

Term Item	Prior third quarter consolidated accounting period (As of December 31, 2005)	This third quarter consolidated accounting period (As of December 31, 2006)	Prior consolidated fiscal year (As of March 31, 2006)
Number of outlets	2,025	2,054	2,102
Number of employees	6,721	6,735	6,796
Allowance for bad debts (Millions of yen)	127,615	120,042	131,620
Allowance for loss on debt guarantees (Millions of yen)	1,594	1,913	1,647
Allowance for loss on interest repayments (Millions of yen)	—	335,391	23,700
Bad debt write-offs (Millions of yen)	85,920	76,770	115,981
Loss on interest repayments	8,762	51,763	13,528

Note: The amount of allowance for bad debts counted in "Investment and other assets" on the balance sheets is included in "Allowance for bad debts" in the table above.

3. Contingent Liabilities (As of December 31, 2006)

Amount of guaranteed receivables of guarantee business

Guaranteed receivables	102,554 million yen
Allowance for loss on debt guarantees	1,913 million yen
Net	100,641 million yen

[Reference] (Non-consolidated)

(1) Amount of guaranteed receivables of guarantee business

Guaranteed receivables	177,069 million yen
Allowance for loss on debt guarantees	3,770 million yen
Net	173,299 million yen

(2) Amount of guaranteed liabilities of affiliated companies

DC Cash One Ltd.	80,317 million yen
EASY BUY Public Company Limited	48,556 million yen
IR Loan Servicing, Inc.	7,200 million yen
JLA INCORPORATED	333 million yen
JCK CREDIT CO., LTD.	326 million yen

Summarized Financial Statements (Non-consolidated)

(1) Summarized Balance Sheets

(Millions of yen)

Subject	Term	Prior third quarter accounting period		This third quarter accounting period		Prior consolidated fiscal year		Change (ytd)	
		(As of December 31, 2005)		(As of December 31, 2006)		(As of March 31, 2006)			
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
	(Assets)		%		%		%		%
I.	Current assets	1,715,464	87.6	1,686,788	90.4	1,725,542	88.0	(38,753)	(2.2)
	Cash and time deposits	58,343		78,268		53,981		24,286	45.0
	Loans receivable	1,593,832		1,531,285		1,596,276		(64,991)	(4.1)
	Installment receivables	100,593		81,094		93,321		(12,227)	(13.1)
	Deferred tax assets	26,684		49,529		40,244		9,284	23.1
	Short-term loans	23,950		21,093		24,997		(3,903)	(15.6)
	Other current assets	27,970		35,787		36,889		(1,102)	(3.0)
	Allowances for bad debts	(115,910)		(110,270)		(120,170)		9,900	(8.2)
II.	Fixed assets	242,035	12.4	180,010	9.6	235,920	12.0	(55,910)	(23.7)
	Tangible fixed assets	38,512		36,513		38,488		(1,974)	(5.1)
	Intangible fixed assets	1,138		991		1,019		(27)	(2.7)
	Investments and other assets	202,384		142,504		196,412		(53,908)	(27.4)
	Total Assets	1,957,500	100.0	1,866,798	100.0	1,961,462	100.0	(94,664)	(4.8)
	(Liabilities)								
I.	Current liabilities	370,742	18.9	296,252	15.9	385,572	19.6	(89,320)	(23.2)
	Short-term loans	2,000		—		1,000		(1,000)	—
	Current portion of long-term loans	223,119		174,500		207,221		(32,721)	(15.8)
	Commercial Paper	40,000		60,000		50,000		10,000	20.0
	Current portion of bonds and notes	70,000		25,000		55,000		(30,000)	(54.5)
	Accrued income taxes	11,538		40		24,937		(24,896)	(99.8)
	Allowance for loss on interest repayments	—		—		23,700		(23,700)	—
	Deferred income on installment sales	6,213		4,205		5,515		(1,309)	(23.7)
	Other current liabilities	17,870		32,505		18,197		14,307	78.6
II.	Fixed liabilities	660,808	33.8	959,343	51.4	652,481	33.3	306,862	47.0
	Straight bonds	205,000		220,000		210,000		10,000	4.8
	Long-term loans	433,477		398,758		421,987		(23,229)	(5.5)
	Allowance for loss on interest repayments	—		335,391		—		335,391	—
	Other fixed liabilities	22,331		5,193		20,494		(15,300)	(74.7)
	Total liabilities	1,031,550	52.7	1,255,595	67.3	1,038,053	52.9	217,541	21.0

Subject	Term	Prior third quarter accounting period (As of December 31, 2005)		This third quarter accounting period (As of December 31, 2006)		Prior consolidated fiscal year (As of March 31, 2006)		Change (ytd)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
(Shareholders' equity)									
I.	Common stock	63,832	3.3	—	—	63,832	3.3		
II.	Capital surplus	76,056	3.9	—	—	76,020	3.9		
III.	Eamed surplus	771,112	39.4	—	—	770,836	39.3		
IV.	Net unrealized gains on other securities	33,608	1.7	—	—	31,258	1.6		
V.	Treasury stock	(18,659)	(1.0)	—	—	(18,538)	(1.0)		
Total shareholders' equity		925,950	47.3	—	—	923,408	47.1		
Total liabilities and shareholders' equity		1,957,500	100.0	—	—	1,961,462	100.0		
(Net assets)									
I.	Shareholders' equity	—	—	607,879	32.6	—	—		
	Common stock	—	—	63,832	3.4	—	—		
	Capital surplus	—	—	76,010	4.1	—	—		
	Eamed surplus	—	—	486,544	26.1	—	—		
	Treasury stock	—	—	(18,508)	(1.0)	—	—		
II.	Net unrealized gains on other securities	—	—	3,323	0.1	—	—		
	Securities valuation adjustment	—	—	3,323	0.1	—	—		
Total net assets		—	—	611,202	32.7	—	—		
Total liabilities and net assets		—	—	1,866,798	100.0	—	—		

(2) Summarized Income Statements

(Millions of yen)

Subject	Term	Prior third quarter accounting period From April 1, 2005 to December 31, 2005		This third quarter accounting period From April 1, 2006 to December 31, 2006		Change (yoy)		Prior fiscal year From April 1, 2005 to March 31, 2006	
		Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
			%		%		%		%
I. Operating income		300,503	100.0	283,075	100.0	(17,427)	(5.8)	396,637	100.0
Interest on loans receivable		278,455		262,546		(15,909)	(5.7)	367,619	
Fees from credit card business		4,670		4,401		(268)	(5.7)	6,139	
Fees from installment sales financing		4,420		2,736		(1,684)	(38.1)	5,550	
Fees from credit guarantees		6,314		7,278		964	15.3	8,549	
Other financial income		41		73		31	76.0	46	
Other operating income		6,599		6,038		(561)	(8.5)	8,732	
II. Operating expenses		193,574	64.4	204,808	72.4	11,234	5.8	290,512	73.2
Financial expenses		13,784		12,632		(1,151)	(8.4)	18,186	
Other operating expenses		179,789		192,175		12,386	6.9	272,325	
Operating profit		106,928	35.6	78,266	27.6	(28,662)	(26.8)	106,124	26.8
III. Non-operating income		1,751	0.6	2,495	0.9	744	42.5	2,215	0.6
IV. Non-operating expenses		149	0.1	114	0.0	(35)	(23.8)	165	0.1
Income before extraordinary items		108,530	36.1	80,648	28.5	(27,881)	(25.7)	108,174	27.3
V. Extraordinary income		487	0.2	256	0.1	(231)	(47.5)	489	0.1
VI. Extraordinary losses		942	0.3	332,698	117.5	331,755	—	1,424	0.4
Income before income taxes for the third quarter accounting period (fiscal year)		108,075	36.0	(251,793)	(88.9)	(359,869)	(333.0)	107,239	27.0
Income taxes (corporation tax, inhabitants' tax and enterprise tax)		31,610	14.6	15,428	3.7	(16,181)	(76.0)	44,770	10.8
Deferred income taxes		12,036		(4,970)		(17,007)		(1,682)	
Net income for the third quarter accounting period (fiscal year)		64,428	21.4	(262,251)	(92.6)	(326,680)	(507.0)	64,152	16.2
Retained earnings carried forward from the previous period		23,363						23,363	
Interim dividends		10,999						10,999	
Unappropriated retained earnings for the third quarter accounting period (fiscal year)		76,792						76,515	