

DATA BOOK

The Second Quarter Report for the Fiscal Year Ending March, 2016

ACOM CO., LTD.

**November 2015
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< Contents >

	Pages
Notes to DATA BOOK	1
<i>Trend in Actual Results and Estimates (Consolidated)</i>	
1. Consolidated Subsidiaries	2
2. Income and Expenses	3
3. Operating Revenue by Segment	3
4. Receivables Outstanding by Segment	4
5. Number of Customer Accounts by Segment	4
6. Other Indices	4
<i>Trend in Actual Results and Estimates (Non-consolidated)</i>	
7. Income and Expenses	5
8. Operating Revenue by Segment	6
8-2. Composition Ratio of Operating Revenue by Segment	6
9. Operating Expenses	7
9-2. Ratio of Operating Expenses to Operating Revenue	7
10. Receivables Outstanding	8
11. Number of Customer Accounts	8
12. Number of Applicants, New Loan Customers and Lending Ratio	9
13. Number of Loan Business Outlets	9
14. Automatic Contract Machines	9
15. ATMs	9
16. Employees	9
17. Average Loan Yield	10
18. Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers]	10
18-2. Number of Accounts by Interest Rate [Unsecured Loans for Consumers]	10
19. Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans for Consumers]	11
19-2. Number of Accounts by Classified Receivable Outstanding [Unsecured Loans for Consumers]	11
20. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers]	12
21. Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers]	12
22. Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers]	12
23. Bad Debts Expenses	13
23-2. Bad Debts Expenses of Unsecured Loans by Reasons	13
24. Non-performing Loans	14
24-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department]	14
25. Allowance for Doubtful Accounts	14
26. Provision for Loss on Interest Repayment	14
27. Funds Procurement	15
28. Credit Card Business	16
29. Guarantee Business	16
30. Financial Ratios	17
31. Per Share Data	18
32. Shares Issued	18
<i>Trend in Actual Results and Estimates (Overseas Consolidated Subsidiaries)</i>	
33. EASY BUY Public Company Limited	19
34. PT. Bank Nusantara Parahyangan, Tbk.	19
(Reference) Category criteria concerning situations of non-performing loans	20

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 results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the 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 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 amounts of adjusted per share data have been as a result of rounding.
- : 4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.
- : 5.
 - "-" is shown in results and "yoy" when these amounts, including those less than one million, are zero.
 - "0" is shown in results and "yoy" when these amounts exceed zero, but are less than one million.
 - "-" is shown in "yoy%" when percentage changes exceed 1,000%.
 - "-" is shown in "yoy%," "yoy," and the results when the figures were not disclosed in the past and/or are not currently disclosed.
 - "-" is shown in "yoy%," and "yoy" when the figures were not disclosed in the past, thus, cannot be compared.
 - Only "yoy" is shown when the results in two terms changed from positive to negative, or from negative to positive.
 - Only "yoy" is shown when both results in two terms are negative.
 - Only "yoy" is shown when the results in last term exceeded zero, and the results in current term are zero.
- : 6. "(E)" indicates estimates.
- : 7. "yoy p.p." indicates year on year percentage point.
- : 8. "C.R." indicates composition ratio.

1. Consolidated Subsidiaries

Name of company	Equity owned by ACOM	Summary of business
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[Domestic] Consolidated Subsidiaries: 4 Equity-method Affiliate: 1

MU Credit Guarantee Co., LTD.	50.08%	Guarantee Business
IR Loan Servicing, Inc.	100.00%	Servicing business (Loan servicing business)
General Incorporated Association Mirai Capital	100.00% (100.00%)	Loan servicing business (Special Purpose Company)
Power Investments LLC	100.00% (100.00%)	Loan servicing business (Special Purpose Company)
[Equity-method Affiliate] MU Communications Co., Ltd.	23.15%	Contract of contact center and temporary staffing business, etc.

[Overseas] Consolidated Subsidiaries: 3

EASY BUY Public Company Limited	71.00%	Unsecured loan business and Installment loan business (Installment sales finance business) in Kingdom of Thailand
PT. Bank Nusantara Parahyangan, Tbk.	66.15%	Banking business in Republic of Indonesia
ACOM (U.S.A.) INC.	100.00%	—

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

: 2. ACOM (U.S.A.) INC. suspended its operation; therefore, its summary of business is omitted above.

2. Income and Expenses (Consolidated)

(Millions of yen)

			2015/3					2016/3								(millions of yen)	
	2014/3	yoy %	2014/6	2014/9	2014/12	2015/3	yoy %	2015/6		2015/9		2015/12		2016/3		2016/3(E)	yoy %
Operating Revenue	202,240	4.8	52,653	106,738	162,541	219,289	8.4	58,660	11.4	118,407	10.9					230,000	4.9
Operating Expenses	187,906	9.2	37,338	76,518	124,367	205,215	9.2	40,049	7.3	81,490	6.5					172,400	-16.0
Financial Expenses	21,359	-4.2	4,994	9,892	14,780	19,498	-8.7	4,808	-3.7	9,239	-6.6					19,000	-2.6
Provision for Bad Debts	41,953	22.5	12,483	26,448	39,556	53,828	28.3	13,457	7.8	28,606	8.2					62,700	16.5
Bad Debts Expenses	41,632	2.5	11,015	22,071	33,331	46,165	10.9	12,776	16.0	26,122	18.4					-	-
Provision for Loss on Interest Repayment	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-					-	-
Other Operating Expenses	79,100	9.0	19,859	40,178	59,430	82,029	3.7	21,783	9.7	43,643	8.6					90,700	10.6
Operating Income	14,333	-31.6	15,315	30,219	38,173	14,073	-1.8	18,610	21.5	36,917	22.2					57,600	309.3
Non-operating Income	1,303	31.9	158	323	552	726	-44.3	208	31.0	401	23.9					300	-58.7
Non-operating Expenses	70	-38.4	31	37	44	53	-24.1	24	-21.2	139	275.1					100	88.7
Ordinary Income	15,567	-28.7	15,442	30,506	38,681	14,747	-5.3	18,794	21.7	37,179	21.9					57,800	291.9
Extraordinary Income	14	-99.8	8	23	56	783	-	0	-96.8	0	-97.9					-	-
Extraordinary Loss	218	-59.1	13	34	64	126	-42.2	4	-68.3	12	-64.7					100	-20.6
Income Before Income Taxes	15,362	-44.1	15,437	30,495	38,673	15,403	0.3	18,790	21.7	37,167	21.9					57,700	274.6
Income Taxes-current	2,400	-19.0	778	1,553	2,508	3,235	34.8	1,116	43.4	1,957	26.1					3,300	2.0
Income Taxes-deferred	13	-99.2	-42	-546	-1,008	-3,672	-	-105	-	-321	-					500	-
Profit	12,948	-43.3	14,701	29,488	37,173	15,840	22.3	17,779	20.9	35,531	20.5					53,900	240.3
Profit Attributable to Non-controlling Interests	2,316	16.9	709	1,397	2,215	2,975	28.5	840	18.4	1,717	22.9					2,900	-2.5
Profit Attributable to Owners of Parent	10,632	-49.0	13,991	28,090	34,958	12,864	21.0	16,938	21.1	33,814	20.4					51,000	296.5

Note: Provision for Loss on Interest Repayment represents the sum of Interest Repayment, ACOM's Voluntary Waiver of Repayments accompanied with Interest Repayments and Increase or Decrease in Provision for Loss on Interest Repayment.

3. Operating Revenue by Segment (Consolidated)

(Millions of yen)

(millions of yen)																	
			2015/3					2016/3									
	2014/3	yoy %	2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12	yoy %	2016/3	yoy %	2016/3(E)	yoy %
Operating Revenue	202,240	4.8	52,653	106,738	162,541	219,289	8.4	58,660	11.4	118,407	10.9					230,000	4.9
Loan Business	153,935	1.8	38,754	77,971	118,127	158,561	3.0	41,872	8.0	84,271	8.1					162,300	2.4
ACOM CO., LTD.	123,814	-3.6	31,193	62,696	94,531	125,739	1.6	32,206	3.2	64,662	3.1					126,700	0.8
EASY BUY Public Company Limited	30,120	31.9	7,560	15,274	23,595	32,822	9.0	9,666	27.9	19,608	28.4					35,600	8.5
Credit Card Business	2,565	-2.6	689	1,417	2,186	2,985	16.4	870	26.2	1,800	27.0					3,500	17.3
Installment Sales Finance Business	562	-32.6	114	156	228	272	-51.6	39	-65.7	72	-53.8					200	-26.5
EASY BUY Public Company Limited	313	16.4	109	149	221	265	-15.5	39	-64.3	72	-51.6					200	-24.5
AFRESH CREDIT CO., LTD.	248	-56.0	4	7	7	7	-97.2	-	-	-	-					-	-
Guarantee Business	29,707	21.6	9,173	19,056	29,826	40,992	38.0	11,393	24.2	23,686	24.3					48,400	18.1
ACOM CO., LTD.	29,212	19.6	7,652	15,964	25,112	34,630	18.5	9,643	26.0	20,141	26.2					41,200	19.0
MU Credit Guarantee Co., Ltd.	495	-	1,521	3,092	4,714	6,361	-	1,750	15.0	3,545	14.6					7,200	13.2
Loan Servicing Business	6,538	-7.6	1,558	3,216	4,761	6,533	-0.1	1,501	-3.7	3,235	0.6					6,300	-3.6
Collection from purchased receivable	5,380	-10.6	1,268	2,617	3,874	5,315	-1.2	1,227	-3.2	2,674	2.2					-	-
Others	67	-81.7	32	78	141	75	11.6	555	-	504	541.1					-	-
Banking Business	8,862	38.4	2,330	4,841	7,268	9,868	11.3	2,427	4.1	4,836	-0.1					9,300	-5.8

Note: Operating revenues above are revenues from external customers in reported segment.

4. Receivables Outstanding by Segment (Consolidated)

	2014/3		2015/3					2016/3					2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	2016/3	2016/3		
		yoy %												
Receivables Outstanding (Millions of yen)	915,919	3.9	927,033	931,751	948,134	972,778	979,863	987,728					1,016,100	4.5
Loan Business	828,622	3.5	836,723	843,098	857,178	877,427	886,037	892,889					918,100	4.6
ACOM CO., LTD.	726,363	1.3	734,330	738,632	739,807	747,236	753,659	760,173					775,700	3.8
Exclude Right to Reimbursement of DC Cash One's credit	726,191	1.3	734,186	738,506	739,698	747,139	753,573	760,094					775,700	3.8
EASY BUY Public Company Limited	102,259	22.8	102,393	104,466	117,371	130,190	132,378	132,715					142,400	9.4
Credit Card Business	17,281	4.2	18,083	19,127	20,273	21,595	23,126	24,691					25,900	19.9
Installment Sales Finance Business	829	-79.0	722	658	688	699	683	640					600	-14.2
EASY BUY Public Company Limited	829	-1.5	722	658	688	699	683	640					600	-14.2
Loan Servicing Business	8,846	4.2	8,432	8,671	8,804	8,473	8,009	9,490					9,000	6.2
Banking Business	60,338	14.9	63,072	60,194	61,190	64,582	62,005	60,016					62,500	-3.2
Guarantee Business	752,185	28.2	778,804	808,352	829,658	861,212	890,095	926,219					963,200	11.8
ACOM CO., LTD.	678,739	15.7	702,813	729,343	748,103	776,544	800,882	832,655					865,000	11.4
MU Credit Guarantee Co., Ltd.	73,446	-	75,990	79,008	81,554	84,667	89,212	93,563					98,200	16.0

5. Number of Customer Accounts by Segment (Consolidated)

	2014/3		2015/3					2016/3					2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	2016/3	2016/3		
		yoy %												
Loan Business	2,439,793	2.9	2,451,011	2,476,534	2,497,373	2,519,800	2,522,167	2,538,393					2,569,600	2.0
ACOM CO., LTD.	1,398,595	-2.1	1,397,438	1,397,828	1,392,076	1,397,353	1,402,374	1,408,598					1,415,200	1.3
Exclude Right to Reimbursement of DC Cash One's credit	1,397,733	-2.0	1,396,791	1,397,343	1,391,703	1,397,049	1,402,114	1,408,379					1,415,200	1.3
EASY BUY Public Company Limited	1,041,198	10.6	1,053,573	1,078,706	1,105,297	1,122,447	1,119,793	1,129,795					1,154,400	2.8
Credit Card Business	171,681	16.4	180,897	190,803	203,050	215,687	227,005	235,722					259,000	20.1
Installment Sales Finance Business	22,879	-48.7	21,237	18,585	17,338	17,084	16,177	15,253					14,100	-17.5
EASY BUY Public Company Limited	22,879	-2.0	21,237	18,585	17,338	17,084	16,177	15,253					14,100	-17.5
Loan Servicing Business	323,833	0.7	329,825	329,529	330,958	330,649	331,633	332,556					-	-
Banking Business	25,004	-18.6	22,084	20,443	19,915	20,468	21,497	20,095					-	-

Notes : 1. Loan Business: Number of loan accounts with loans receivable.

: 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 with outstanding purchased receivables.

6. Other Indices (Consolidated)

	2014/3		2015/3					2016/3				
			2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	2016/3	2016/3
		yoy										
Number of outlets	1,230	26	1,226	1,245	1,245	1,246	1,244	1,244				
Number of Employees (Permanent Employees)	5,643	-123	5,783	5,795	5,820	5,820	5,953	5,976				

7. Income and Expenses (ACOM)

(Millions of yen)

	2014/3		2015/3					2016/3								2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12	yoy %	2016/3	yoy %		
Operating Revenue	155,659	-0.2	39,604	80,220	122,056	163,644	5.1	43,268	9.2	87,202	8.7					171,500	4.8
Interest on Operating Loans	113,480	-4.6	28,219	56,787	85,513	113,608	0.1	28,741	1.8	57,821	1.8					114,700	1.0
Revenue from credit guarantee	25,886	19.1	6,855	13,995	21,989	30,191	16.6	8,639	26.0	17,615	25.9					36,500	20.9
Operating Expenses	150,878	5.4	27,665	56,061	93,870	162,512	7.7	28,378	2.6	58,107	3.6					126,400	-22.2
Financial Expenses	13,217	-19.0	2,732	5,307	7,779	10,081	-23.7	2,255	-17.5	4,326	-18.5					10,000	-0.8
Cost of Goods Sold	-	-	-	-	-	-	-	228	-	228	-					-	-
Provision for Bad Debts	31,182	19.8	9,726	20,065	30,197	40,428	29.7	9,721	-0.1	21,204	5.7					47,500	17.5
Provision for Loss on Interest Repayment	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-					-	-
Other Operating Expenses	60,985	5.5	15,205	30,688	45,293	62,143	1.9	16,173	6.4	32,348	5.4					68,900	10.9
Operating Income	4,780	-62.8	11,939	24,158	28,185	1,132	-76.3	14,889	24.7	29,095	20.4					45,100	-
Non-operating Income	3,470	-41.1	988	2,707	2,918	3,078	-11.3	1,128	14.2	1,436	-47.0					1,200	-61.0
Non-operating Expenses	58	-78.3	24	31	37	49	-16.0	26	9.8	71	125.4					-	-
Ordinary Income	8,192	-55.6	12,903	26,835	31,066	4,161	-49.2	15,991	23.9	30,460	13.5					46,300	-
Extraordinary Income	10	-99.8	8	20	53	778	-	-	-	0	-99.4					-	-
Extraordinary Loss	187	-64.0	13	33	63	122	-34.5	3	-69.9	10	-69.5					100	-18.0
Loss on Sales of Noncurrent Assets	12	-61.0	-	3	9	11	-7.1	-	-	0	-78.8					-	-
Loss on Valuation of Investment Securities	7	-91.7	0	0	0	0	-96.8	1	-	0	-					-	-
Income Before Income Taxes	8,016	-67.5	12,898	26,821	31,056	4,817	-39.9	15,987	23.9	30,450	13.5					46,200	859.1
Income Taxes-current	132	-83.5	91	106	121	131	-1.1	404	344.8	595	462.1					100	-23.7
Income Taxes-deferred	-413	-	-430	-1,003	-1,752	-4,630	-	-124	-	-541	-					-	-
Profit	8,297	-62.2	13,238	27,718	32,688	9,316	12.3	15,706	18.6	30,396	9.7					46,100	394.8

8. Operating Revenue by Segment (ACOM)

		(Millions of yen)																			
		2014/3		yoy %		2015/3						2016/3						2016/3(E)		yoy %	
						2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3								
Operating Revenue		155,659	-0.2	39,604	80,220	122,056	163,644	5.1	43,268	9.2	87,202	8.7						171,500	4.8		
Loan Business		123,814	-3.6	31,193	62,696	94,531	125,739	1.6	32,206	3.2	64,662	3.1						126,700	0.8		
Unsecured Loans		122,129	-3.4	30,812	61,983	93,480	124,377	1.8	31,893	3.5	64,049	3.3						125,700	1.1		
Consumers		122,128	-3.4	30,811	61,983	93,479	124,376	1.8	31,892	3.5	64,049	3.3						125,700	1.1		
Secured Loans		1,684	-16.5	381	712	1,051	1,362	-19.1	313	-17.9	612	-14.0						1,000	-26.6		
Credit Card Business		2,565	-2.6	689	1,417	2,186	2,985	16.4	870	26.2	1,800	27.0						3,500	17.3		
Guarantee Business		29,212	19.6	7,652	15,964	25,112	34,630	18.5	9,643	26.0	20,141	26.2						41,200	19.0		
Net Sales of Goods		-	-	-	-	-	-	-	490	-	490	-						-	-		
Others		67	-84.0	69	142	225	288	327.1	57	-17.7	106	-25.1						100	-65.3		

8-2. Composition Ratio of Operating Revenue by Segment (ACOM)

		(%)									
		2014/3	2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	2016/3(E)
Operating Revenue		100.0	100.0	100.0	100.0	100.0	100.0	100.0			100.0
Loan Business		79.5	78.8	78.1	77.4	76.8	74.5	74.1			73.9
Credit Card Business		1.7	1.7	1.8	1.8	1.8	2.0	2.1			2.0
Guarantee Business		18.8	19.3	19.9	20.6	21.2	22.3	23.1			24.0
Net Sales of Goods		-	-	-	-	-	1.1	0.6			-
Others		0.0	0.2	0.2	0.2	0.2	0.1	0.1			0.1

9. Operating Expenses (ACOM)

(Millions of yen)

	2014/3		2015/3					2016/3					2016/3(E)			
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12			yoy %	2016/3
Operating Expenses	150,878	5.4	27,665	56,061	93,870	162,512	7.7	28,378	2.6	58,107	3.6				126,400	-22.2
Financial Expenses	13,217	-19.0	2,732	5,307	7,779	10,081	-23.7	2,255	-17.5	4,326	-18.5				10,000	-0.8
Cost of Goods Sold	-	-	-	-	-	-	-	228	-	228	-				-	-
Provision for Bad Debts	31,182	19.8	9,726	20,065	30,197	40,428	29.7	9,721	-0.1	21,204	5.7				47,500	17.5
Bad Debts Expenses	31,542	-2.2	8,286	16,555	24,926	33,906	7.5	9,291	12.1	18,984	14.7				39,500	16.5
Increase or Decrease in Allowance for Doubtful Accounts	-889	-	1,300	3,200	4,801	5,501	-	500	-	1,800	-				6,200	-
Increase or Decrease in Provision for Loss on Guarantees	530	-	140	310	470	1,020	-	-70	-	420	-				1,800	-
Provision for Loss on Interest Repayment	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-				-	-
Interest Repayment	58,461	-17.1	14,041	27,911	42,078	58,803	0.6	12,862	-8.4	26,888	-3.7				-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	13,932	-35.7	3,117	5,911	8,796	12,556	-9.9	2,931	-6.0	5,848	-1.1				-	-
Increase or Decrease in Provision for Loss on Interest Repayment	-26,900	-	-17,159	-33,823	-40,275	-21,500	-	-15,793	-	-32,737	-				-	-
Other Operating Expenses	60,985	5.5	15,205	30,688	45,293	62,143	1.9	16,173	6.4	32,348	5.4				68,900	10.9
Personal Expenses	15,407	-5.6	3,463	7,086	10,723	14,385	-6.6	3,593	3.8	7,287	2.8				14,900	3.6
Advertising Expenses	9,725	28.4	2,637	5,314	8,133	11,253	15.7	2,729	3.5	5,603	5.4				11,400	1.3
Administrative Expenses	7,151	1.4	1,640	3,384	5,114	6,899	-3.5	1,674	2.1	3,451	2.0				7,000	1.5
Computer Expenses	12,618	8.1	3,340	6,802	10,510	14,523	15.1	4,133	23.7	7,900	16.1				16,600	14.3
Fees	8,557	3.9	2,042	4,102	6,098	8,260	-3.5	1,993	-2.4	4,088	-0.4				8,700	5.3
Insurance Expenses	58	-0.3	3	20	32	60	2.1	3	-4.1	21	4.9				100	66.7
Depreciation	783	-9.9	192	395	600	808	3.2	179	-7.0	359	-9.0				800	-1.0
Taxes and Other Public Charges	3,137	14.7	1,018	1,926	1,560	2,476	-21.1	983	-3.4	1,878	-2.5				4,700	89.8
Enterprise Tax (Pro forma standard taxation)	250	-	60	125	195	255	2.0	146	143.3	275	120.0				300	17.6
Others	3,294	9.2	806	1,530	2,325	3,222	-2.2	736	-8.6	1,482	-3.1				4,400	36.6

9-2. Ratio of Operating Expenses to Operating Revenue (ACOM)

(%)

			2015/3					2016/3									
	2014/3	yoy p.p.	2014/6	2014/9	2014/12	2015/3	yoy p.p.	2015/6	yoy p.p.	2015/9	yoy p.p.	2015/12	yoy p.p.	2016/3	yoy p.p.	2016/3(E)	yoy p.p.
Operating Expenses	96.9	5.1	69.9	69.9	76.9	99.3	2.4	65.6	-4.3	66.6	-3.3					73.7	-25.6
Financial Expenses	8.5	-2.0	6.9	6.6	6.4	6.1	-2.4	5.2	-1.7	4.9	-1.7					5.8	-0.3
Cost of Goods Sold	-	-	-	-	-	-	-	0.5	0.5	0.3	0.3					-	-
Provision for Bad Debts	20.0	3.3	24.6	25.0	24.7	24.7	4.7	22.5	-2.1	24.3	-0.7					27.7	3.0
Bad Debts Expenses	20.3	-0.4	20.9	20.6	20.4	20.7	0.4	21.5	0.6	21.8	1.2					23.0	2.3
Provision for Loss on Interest Repayment	29.2	1.6	-	-	8.7	30.5	1.3	-	-	-	-					-	-
Other Operating Expenses	39.2	2.2	38.4	38.3	37.1	38.0	-1.2	37.4	-1.0	37.1	-1.2					40.2	2.2
Personal Expenses	9.9	-0.6	8.7	8.9	8.8	8.8	-1.1	8.3	-0.4	8.4	-0.5					8.7	-0.1
Advertising Expenses	6.3	1.5	6.7	6.6	6.7	6.9	0.6	6.3	-0.4	6.4	-0.2					6.6	-0.3
Administrative Expenses	4.6	0.1	4.1	4.2	4.2	4.2	-0.4	3.9	-0.2	4.0	-0.2					4.1	-0.1
Computer Expenses	8.1	0.6	8.4	8.5	8.6	8.9	0.8	9.6	1.2	9.1	0.6					9.7	0.8
Fees	5.5	0.2	5.2	5.1	5.0	5.0	-0.5	4.6	-0.6	4.7	-0.4					5.1	0.1

Note: Ratio of Operating Expenses to Operating Revenue = Operating Expenses / Operating Revenue

10. Receivables Outstanding (ACOM)

	2014/3		2015/3					2016/3									2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3	yoy %		
Receivables Outstanding (Millions of yen)	743,473	1.4	752,269	757,634	759,972	768,735	3.4	776,700	3.2	784,786	3.6	2.1					801,600	4.3
Loan Business	726,191	1.3	734,186	738,506	739,698	747,139	2.9	753,573	2.6	760,094	2.9	1.7					775,700	3.8
Unsecured Loans	713,148	1.8	721,775	726,705	728,472	736,436	3.3	743,409	3.0	750,363	3.3	1.9					767,200	4.2
Consumers	713,142	1.8	721,769	726,699	728,466	736,430	3.3	743,404	3.0	750,358	3.3	1.9					767,200	4.2
Secured Loans	13,043	-18.0	12,410	11,801	11,226	10,703	-17.9	10,163	-18.1	9,730	-17.5	-9.1					8,500	-20.6
Real Estate Card Loan	11,111	-18.0	10,571	10,094	9,603	9,183	-17.4	8,716	-17.5	8,352	-17.3	-9.0					-	-
Credit Card Business	17,281	4.2	18,083	19,127	20,273	21,595	25.0	23,126	27.9	24,691	29.1	14.3					25,900	19.9
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	511	3.9	518	521	524	528	3.3	531	2.5	534	2.5	1.1					543	2.8
<Reference>																		
Guarantee Bussiness	678,739	15.7	702,813	729,343	748,103	776,544	14.4	800,882	14.0	832,655	14.2	7.2					865,000	11.4
Average Balance of Guarantee Bussiness for Consumers per Account (Thousands of yen)	533	2.5	536	544	549	556	4.3	560	4.5	569	4.6	2.3					578	4.0
Right to reimbursement	18,588	16.3	19,863	21,455	23,318	24,327	30.9	25,890	30.3	27,130	26.4	11.5					-	-

11. Number of Customer Accounts (ACOM)

	2014/3		2015/3					2016/3									2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3	yoy %		
Loan Business	1,397,733	-2.0	1,396,791	1,397,343	1,391,703	1,397,049	-0.0	1,402,114	0.4	1,408,379	0.8	0.8					1,415,200	1.3
Unsecured Loans	1,393,501	-2.0	1,392,723	1,393,421	1,387,964	1,393,444	-0.0	1,398,657	0.4	1,405,037	0.8	0.8					1,412,300	1.4
Consumers	1,393,495	-2.0	1,392,717	1,393,415	1,387,958	1,393,438	-0.0	1,398,651	0.4	1,405,031	0.8	0.8					1,412,300	1.4
Secured Loans	4,232	-13.4	4,068	3,922	3,739	3,605	-14.8	3,457	-15.0	3,342	-14.8	-7.3					2,900	-19.6
Credit Card Business	171,681	16.4	180,897	190,803	203,050	215,687	25.6	227,005	25.5	235,722	23.5	9.3					259,000	20.1
<Reference>																		
Guarantee Bussiness	1,271,059	12.7	1,310,671	1,338,533	1,361,096	1,396,345	9.9	1,429,840	9.1	1,462,502	9.3	4.7					1,495,300	7.1

Notes : 1. Loan Business: Number of loan accounts with loans receivable.
: 2. Credit Card Business: Number of cardholders.

12. Number of Applicants, New Loan Customers and Lending Ratio (ACOM)

	2014/3		2015/3					2016/3						2016/3(E)			
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12	yoy %			2016/3	yoy %
Number of Applicants	398,070	8.0	115,491	226,313	338,260	462,502	16.2	118,808	2.9	233,450	3.2					-	-
Number of New Loan Customers	192,209	12.4	55,496	106,454	160,550	218,706	13.8	58,108	4.7	113,238	6.4					230,000	5.2
Lending Ratio	48.3	(1.9)	48.0	47.0	47.4	47.3	(-1.0)	48.9	(0.9)	48.5	(1.5)					-	-

Notes : 1. Lending Ratio of New Loan Customers above do not include numbers for tie-up cards.

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

Initial Average Lending Amount (Thousands of yen)	147	-2.0	142	141	142	144	-2.0	138	-2.8	141	0.0					-	-
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13. Number of Loan Business Outlets (ACOM)

	2014/3		2015/3					2016/3						2016/3(E)			
			2014/6	2014/9	2014/12	2015/3	yoy	2015/6	ytd	2015/9	ytd	2015/12	ytd			2016/3	yoy
Number of Loan Business Outlets	1,065	19	1,066	1,086	1,086	1,086	21	1,085	-1	1,083	-3					1,096	10
Staffed	39	-	39	39	39	39	-	39	-	39	-					39	-
Unstaffed	1,026	19	1,027	1,047	1,047	1,047	21	1,046	-1	1,044	-3					1,057	10

14. Automatic Contract Machines (ACOM)

	2014/3		2015/3					2016/3							2016/3(E)		
			2014/6	2014/9	2014/12	2015/3	yoy	2015/6	ytd	2015/9	ytd	2015/12	ytd	2016/3			yoy
Number of Automatic Contract Machine Outlets	1,065	19	1,066	1,086	1,086	1,086	21	1,085	-1	1,083	-3					1,096	10
Number of Automatic Contract Machines	1,090	26	1,091	1,112	1,112	1,112	22	1,111	-1	1,110	-2					1,122	10

15. ATMs (ACOM)

			2015/3					2016/3									
	2014/3	yoy	2014/6	2014/9	2014/12	2015/3	yoy	2015/6	ytd	2015/9	ytd	2015/12	ytd	2016/3	yoy		
Number of ATMs	58,689	5,454	59,473	60,185	61,390	62,241	3,552	62,636	395	63,171	930					-	-
Proprietary	1,111	8	1,112	1,112	1,112	1,112	1	1,112	-	1,111	-1					1,122	10
Open 365 Days/Year	1,111	8	1,112	1,112	1,112	1,112	1	1,112	-	1,111	-1					-	-
Open 24 Hours/Day	972	15	973	973	973	974	2	975	1	975	1					-	-
Tie-up	57,578	5,446	58,361	59,073	60,278	61,129	3,551	61,524	395	62,060	931					-	-

16. Employees (ACOM)

	2014/3		2015/3					2016/3						2016/3(E)			
			2014/6	2014/9	2014/12	2015/3	yoy	2015/6	ytd	2015/9	ytd	2015/12	ytd			2016/3	yoy
Number of Total Employees	1,933	38	2,067	2,058	2,047	2,021	88	2,115	94	2,081	60					-	-
Permanent Employees	1,748	63	1,891	1,876	1,875	1,851	103	1,963	112	1,935	84					1,894	43
Temporary Employees	185	-25	176	182	172	170	-15	152	-18	146	-24					-	-

17. Average Loan Yield (ACOM)

			2015/3								2016/3									
	2014/3	yoy p.p.	2014/6	yoy p.p.	2014/9	yoy p.p.	2014/12	yoy p.p.	2015/3	yoy p.p.	2015/6	yoy p.p.	2015/9	yoy p.p.	2015/12	yoy p.p.	2016/3	yoy p.p.	2016/3(E)	yoy p.p.
Average Loan Yield	15.77	-0.29	15.52	-0.41	15.48	-0.41	15.44	-0.37	15.42	-0.35	15.41	-0.11	15.39	-0.09					15.09	-0.33
Unsecured Loans	15.85	-0.32	15.59	-0.44	15.56	-0.42	15.51	-0.39	15.49	-0.36	15.46	-0.13	15.43	-0.13					15.14	-0.35
Consumers	15.85	-0.32	15.59	-0.44	15.56	-0.42	15.51	-0.39	15.49	-0.36	15.46	-0.13	15.43	-0.13					15.14	-0.35
Secured Loans	11.54	0.11	11.89	0.53	11.33	-0.32	11.41	-0.17	11.41	-0.13	11.88	-0.01	11.84	0.51					10.78	-0.63

Note: Average Loan Yield = Interest on Operating Loans / Term Average of Receivable Outstanding at the Beginning of the Each Month (% , Annual Rate).

18. Accounts Receivable-operating Loans by Interest Rate [Unsecured Loans for Consumers] (ACOM)

Effective Annual Interest Rate			2015/3								2016/3									
	2014/3	C.R.(%)	2014/6	C.R.(%)	2014/9	C.R.(%)	2014/12	C.R.(%)	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)	2016/3(E)	C.R.(%)
Accounts Receivable-operating Loans	713,142	100.0	721,769	100.0	726,699	100.0	728,466	100.0	736,430	100.0	743,404	100.0	750,358	100.0					767,200	100.0
20.000% <	34,003	4.8	30,967	4.3	27,520	3.8	25,130	3.4	21,337	2.9	19,590	2.6	18,009	2.4					9,000	1.2
18.000% < ≤ 20.000%	6,677	0.9	6,294	0.9	5,765	0.8	5,432	0.7	4,795	0.6	4,552	0.6	4,314	0.6					3,500	0.4
15.000% < ≤ 18.000%	316,766	44.4	320,455	44.4	325,872	44.8	329,724	45.3	334,885	45.5	340,202	45.8	345,412	46.0					345,700	45.1
10.000% < ≤ 15.000%	321,414	45.1	330,731	45.8	334,994	46.1	336,302	46.2	343,657	46.7	346,856	46.7	350,136	46.7					379,000	49.4
≤ 10.000%	34,279	4.8	33,320	4.6	32,546	4.5	31,876	4.4	31,754	4.3	32,202	4.3	32,486	4.3					30,000	3.9

18-2. Number of Accounts by Interest Rate [Unsecured Loans for Consumers] (ACOM)

Effective Annual Interest Rate			2015/3								2016/3									
	2014/3	C.R.(%)	2014/6	C.R.(%)	2014/9	C.R.(%)	2014/12	C.R.(%)	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)	2016/3(E)	C.R.(%)
Number of Accounts	1,393,495	100.0	1,392,717	100.0	1,393,415	100.0	1,387,958	100.0	1,393,438	100.0	1,398,651	100.0	1,405,031	100.0					-	-
20.000% <	84,619	6.1	77,826	5.6	69,300	5.0	63,627	4.6	53,516	3.8	48,788	3.5	44,355	3.1					-	-
18.000% < ≤ 20.000%	4,188	0.3	3,971	0.3	3,640	0.2	3,457	0.2	3,005	0.2	2,870	0.2	2,730	0.2					-	-
15.000% < ≤ 18.000%	895,361	64.2	898,599	64.5	910,074	65.3	914,795	65.9	928,355	66.6	937,868	67.1	948,490	67.5					-	-
10.000% < ≤ 15.000%	327,553	23.5	333,596	24.0	334,067	24.0	332,705	24.0	336,711	24.2	337,421	24.1	338,192	24.1					-	-
≤ 10.000%	81,774	5.9	78,725	5.6	76,334	5.5	73,374	5.3	71,851	5.2	71,704	5.1	71,264	5.1					-	-

19. Accounts Receivable-operating Loans by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

(Millions of yen)

Classified Receivable Outstanding (Thousands of yen)	2014/3		2015/3								2016/3								2016/3(E)	
			2014/6	C.R.(%)	2014/9	C.R.(%)	2014/12	C.R.(%)	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)		
Accounts Receivable-operating Loans	713,142	100.0	721,769	100.0	726,699	100.0	728,466	100.0	736,430	100.0	743,404	100.0	750,358	100.0					767,200	100.0
≦ 100	10,974	1.5	10,881	1.5	11,043	1.5	10,548	1.5	10,617	1.4	10,641	1.4	10,663	1.4					10,300	1.4
100 < ≦ 300	76,908	10.8	75,656	10.5	75,020	10.3	74,148	10.2	73,749	10.0	72,804	9.8	72,596	9.7					70,900	9.2
300 < ≦ 500	199,674	28.0	198,796	27.5	198,716	27.4	198,315	27.2	198,407	26.9	200,662	27.0	202,352	27.0					198,600	25.9
500 < ≦ 1,000	166,691	23.4	169,260	23.5	171,057	23.5	173,578	23.8	176,398	24.0	178,818	24.1	181,167	24.1					188,200	24.5
1,000 <	258,891	36.3	267,174	37.0	270,862	37.3	271,875	37.3	277,259	37.7	280,476	37.7	283,578	37.8					299,200	39.0

19-2. Number of Accounts by Classified Receivable Outstanding [Unsecured Loans for Consumers] (ACOM)

Classified Receivable Outstanding (Thousands of yen)	2014/3		2015/3								2016/3								2016/3(E)	
			2014/6	C.R.(%)	2014/9	C.R.(%)	2014/12	C.R.(%)	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)		
Number of Accounts	1,393,495	100.0	1,392,717	100.0	1,393,415	100.0	1,387,958	100.0	1,393,438	100.0	1,398,651	100.0	1,405,031	100.0					-	-
≦ 100	179,209	12.9	177,580	12.7	179,253	12.9	173,438	12.5	173,885	12.5	173,337	12.4	172,700	12.3					-	-
100 < ≦ 300	363,867	26.1	358,039	25.7	353,626	25.4	350,026	25.2	348,109	25.0	343,771	24.6	342,610	24.4					-	-
300 < ≦ 500	464,507	33.3	461,958	33.2	460,931	33.1	460,569	33.2	460,604	33.0	465,407	33.3	468,659	33.3					-	-
500 < ≦ 1,000	221,020	15.9	224,170	16.1	225,937	16.2	229,120	16.5	232,519	16.7	235,439	16.8	238,267	17.0					-	-
1,000 <	164,892	11.8	170,970	12.3	173,668	12.4	174,805	12.6	178,321	12.8	180,697	12.9	182,795	13.0					-	-

20. Composition Ratio of Customer Accounts by Annual Income [Unsecured Loans for Consumers] (ACOM)

(Thousands of yen, %)

Annual Income (Millions of yen)	2014/3			2015/3												2016/3											
				2014/6			2014/9			2014/12			2015/3			2015/6			2015/9			2015/12			2016/3		
	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts	New Accounts	Initial Average Lending Amount	Existing Accounts
Total	100.0	147	100.0	100.0	142	100.0	100.0	141	100.0	100.0	142	100.0	100.0	144	100.0	100.0	138	100.0	100.0	141	100.0						
≤ 2	26.5	118	23.4	25.2	115	23.2	25.4	115	23.1	25.5	115	23.1	25.5	117	23.1	23.9	112	22.9	24.8	113	22.9						
2 < ≤ 5	63.8	150	58.4	64.8	144	58.8	64.8	144	59.0	64.7	145	59.1	64.6	146	59.1	65.7	139	59.3	65.1	142	59.5						
5 < ≤ 7	6.5	195	11.7	6.9	189	11.6	6.8	185	11.6	6.8	185	11.5	6.8	188	11.5	7.2	176	11.5	7.0	183	11.4						
7 < ≤ 10	2.6	226	5.2	2.5	207	5.1	2.4	205	5.0	2.4	212	5.0	2.5	217	5.0	2.6	214	5.0	2.5	220	4.9						
10 <	0.6	279	1.3	0.6	245	1.3	0.6	242	1.3	0.6	248	1.3	0.6	264	1.3	0.6	276	1.3	0.6	295	1.3						

21. Composition Ratio of Customer Accounts by Age [Unsecured Loans for Consumers] (ACOM)

(%)

	2014/3			2015/3												2016/3											
				2014/6			2014/9			2014/12			2015/3			2015/6			2015/9			2015/12			2016/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account			
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0								
Under 29	47.6	20.8	22.4	47.2	21.1	24.2	47.2	21.2	24.5	47.5	21.4	24.7	47.0	21.7	24.1	47.3	22.0	25.9	48.3	22.2	26.0						
Age 30 - 39	20.3	25.4	21.6	20.6	25.3	21.1	20.4	25.2	21.5	20.2	25.1	21.3	20.1	24.9	21.3	20.1	24.8	20.7	19.7	24.7	21.1						
Age 40 - 49	17.1	24.7	22.1	17.9	24.8	21.1	17.8	24.9	21.4	17.6	24.9	21.4	17.8	24.8	21.7	17.8	24.8	21.9	17.3	24.7	21.7						
Age 50 - 59	10.6	16.9	16.6	10.3	16.9	16.2	10.4	16.8	15.8	10.4	16.9	15.8	10.6	16.9	15.9	10.4	16.9	16.2	10.1	16.9	15.9						
Over 60	4.4	12.2	17.3	4.0	11.9	17.4	4.2	11.9	16.8	4.3	11.7	16.8	4.5	11.7	17.0	4.4	11.5	15.3	4.6	11.5	15.3						

22. Composition Ratio of Customer Accounts by Gender [Unsecured Loans for Consumers] (ACOM)

(%)

	2014/3			2015/3												2016/3											
				2014/6			2014/9			2014/12			2015/3			2015/6			2015/9			2015/12			2016/3		
	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account	New Accounts	Existing Accounts	Write-offs Account
Male	71.7	74.7	74.0	71.3	74.7	73.9	71.3	74.7	74.1	71.2	74.6	74.1	71.1	74.5	74.0	71.4	74.5	73.9	71.2	74.4	74.1						
Female	28.3	25.3	26.0	28.7	25.3	26.1	28.7	25.3	25.9	28.8	25.4	25.9	28.9	25.5	26.0	28.6	25.5	26.1	28.8	25.6	25.9						

23. Bad Debts Expenses (ACOM)

	2014/3		2015/3					2016/3								2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12	yoy %	2016/3	yoy %		
Bad Debts Expenses (Millions of yen)	45,474	-15.6	11,404	22,467	33,723	46,462	2.2	12,222	7.2	24,833	10.5					51,200	10.2
Loan Business	33,107	-22.1	7,901	15,414	23,073	31,776	-4.0	7,915	0.2	15,879	3.0					32,300	1.6
Unsecured Loans	32,738	-22.4	7,843	15,267	22,886	31,535	-3.7	7,892	0.6	15,829	3.7					32,100	1.8
Bad Debts Expenses	18,805	-8.4	4,725	9,355	14,090	18,979	0.9	4,961	5.0	9,980	6.7					-	-
Waiver of Repayments accompanied with Interest Repayments	13,932	-35.7	3,117	5,911	8,796	12,556	-9.9	2,931	-6.0	5,848	-1.1					-	-
Secured Loans	368	14.4	58	146	186	240	-34.7	23	-60.3	50	-65.8					200	-16.7
Credit Card Business	858	-28.1	215	408	624	894	4.2	268	24.6	559	37.1					1,000	11.9
Guarantee Business	11,490	12.8	3,285	6,644	10,021	13,786	20.0	4,038	22.9	8,391	26.3					17,900	29.8
Average Amount of Bad Debts Expenses per Account for Unsecured Loans (Thousands of yen)	431	-5.7	424	427	431	433	0.5	437	3.1	440	3.0					-	-
<Reference>																	
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	511	3.9	518	521	524	528	3.3	531	2.5	534	2.5					543	2.8

[Ratio of Bad Debts Expenses]

Loan Business (%)	4.56	(-1.37)	1.08	2.09	3.12	4.25	(-0.31)	1.05	(-0.03)	2.09	(0.00)					4.16	(-0.09)
Unsecured Loans	4.59	(-1.43)	1.09	2.10	3.14	4.28	(-0.31)	1.06	(-0.03)	2.11	(0.01)					4.18	(-0.10)
Bad Debts Expenses	2.64	(-0.29)	0.65	1.29	1.93	2.58	(-0.06)	0.67	(0.02)	1.33	(0.04)					-	-
Waiver of Repayments accompanied with Interest Repayments	1.95	(-1.14)	0.43	0.81	1.21	1.70	(-0.25)	0.39	(-0.04)	0.78	(-0.03)					-	-
Secured Loans	2.78	(0.78)	0.46	1.22	1.63	2.20	(-0.58)	0.22	(-0.24)	0.51	(-0.71)					2.29	(0.09)
Credit Card Business	4.96	(-2.23)	1.19	2.13	3.08	4.14	(-0.82)	1.16	(-0.03)	2.27	(0.14)					3.86	(-0.28)
Guarantee Business	1.65	(-0.04)	0.45	0.88	1.30	1.72	(0.07)	0.49	(0.04)	0.98	(0.10)					2.00	(0.28)

Notes:1. Ratio of Bad Debts Expenses

Loan Business = Bad Debts Expenses of Loan Business / (Receivables Outstanding plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Credit Card Business = Bad Debts Expenses of Credit Card Business / (Card Shopping Receivables plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

Guarantee Business = Bad Debts Expenses of Guarantee Business / (Guaranteed Receivables plus Payments in Subrogation plus Claims Provable in Bankruptcy, Claims Provable in Rehabilitation and Other)

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

23-2. Bad Debts Expenses of Unsecured Loans by Reasons (ACOM)

	2014/3		2014/6		2014/9		2014/12		2015/3		2015/6		2015/9		2015/12		2016/3	
		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)		C.R. (%)
[Based on Receivables Outstanding]																		
Amount of Bad Debts Expenses (Millions of yen)	32,738	100.0	7,843	100.0	15,267	100.0	22,886	100.0	31,535	100.0	7,892	100.0	15,829	100.0				
Personal Bankruptcy	2,230	6.8	440	5.6	1,005	6.6	1,649	7.2	2,351	7.5	482	6.1	1,108	7.0				
Failure to Locate Borrowers	387	1.2	68	0.9	190	1.2	317	1.4	481	1.5	98	1.2	178	1.1				
Borrowers' Inability of Making Repayments, etc.	15,134	46.2	3,956	50.4	7,649	50.1	11,415	49.9	15,215	48.2	4,141	52.5	8,226	52.0				
ACOM's Voluntary Waiver of Repayments	14,986	45.8	3,377	43.1	6,421	42.1	9,504	41.5	13,486	42.8	3,170	40.2	6,315	39.9				
Waiver of Repayments accompanied with Interest Repayments	13,932	-	3,117	-	5,911	-	8,796	-	12,556	-	2,931	-	5,848	-				

24. Non-performing Loans (ACOM)

(Millions of yen)

	2014/3	%	2014/6	%	2014/9	%	2014/12	%	2015/3	%	2015/6	%	2015/9	%	2015/12	%	2016/3	%
Total Amount of Non-performing Loans	51,306	7.06	51,086	6.95	52,330	7.08	53,033	7.17	51,558	6.90	51,905	6.88	52,235	6.87				
Loans to Borrowers in Bankruptcy or Under Reorganization	812	0.11	781	0.11	733	0.10	749	0.10	743	0.10	749	0.10	756	0.10				
Applications for Bankruptcy are Proceeded	71	0.01	68	0.01	82	0.01	79	0.01	66	0.01	69	0.01	79	0.01				
Applications for The Civil Rehabilitation are Proceeded	235	0.03	223	0.03	198	0.03	216	0.03	222	0.03	231	0.03	233	0.03				
Applications for The Civil Rehabilitation are Determined	291	0.04	282	0.04	258	0.04	239	0.03	235	0.03	232	0.03	232	0.03				
Loans in Arrears	20,404	2.81	21,019	2.86	23,071	3.12	24,051	3.25	22,979	3.07	22,608	3.00	23,097	3.04				
Loans Past Due for Three Months or More	1,503	0.21	1,630	0.22	1,574	0.21	1,878	0.25	1,510	0.20	1,890	0.25	1,784	0.23				
Restructured Loans	28,586	3.93	27,655	3.76	26,950	3.65	26,353	3.56	26,323	3.52	26,656	3.54	26,596	3.50				

Note: In line with the inclusion of Provision for Loss on Interest Repayment, the amount of loans to borrowers seeking legal counsel that has 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.

24-2. Loans in Arrears for Less Than 3 Months [excluding balance held by headquarters' collection department] (ACOM)

(Millions of yen)

	2014/3	%	2014/6	%	2014/9	%	2014/12	%	2015/3	%	2015/6	%	2015/9	%	2015/12	%	2016/3	%
11 days ≤ < 3 months	10,761	1.48	11,290	1.54	12,486	1.69	9,029	1.22	13,039	1.74	11,428	1.52	15,347	2.02				
31 days ≤ < 3 months	4,366	0.60	4,473	0.61	4,419	0.60	4,398	0.59	4,400	0.59	5,018	0.67	5,693	0.75				
11 days ≤ < 31 days	6,394	0.88	6,817	0.93	8,067	1.09	4,631	0.63	8,639	1.16	6,409	0.85	9,653	1.27				

25. Allowance for Doubtful Accounts (ACOM)

	2014/3	yoy %	2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12	yoy %	2016/3	yoy %	2016/3(E)	yoy %
Allowance for Doubtful Accounts (Millions of yen)	35,000	-2.5	36,300	38,200	39,800	40,500	15.7	41,000	12.9	42,300	10.7					46,700	15.3
Ratio of Allowance (%)	4.51	-	4.62	4.81	4.98	5.01	-	5.01	-	5.12	-					-	-
General Allowance	15,844	-7.2	16,714	16,980	17,106	17,493	10.4	17,935	7.3	18,372	8.2					-	-
Unsecured Consumer Loans	14,647	-5.7	15,512	15,690	15,744	16,042	9.5	16,422	5.9	16,729	6.6					-	-
Specific Allowance	18,451	1.9	19,251	20,955	22,370	22,639	22.7	22,808	18.5	23,673	13.0					-	-
Increase or Decrease in Allowance	-900	-	1,300	3,200	4,800	5,500	-	500	-	1,800	-					6,200	-
Provision for Loss on Guarantees	5,540	10.6	5,680	5,850	6,010	6,560	18.4	6,490	14.3	6,980	19.3					8,360	27.4
Increase or Decrease in Provision	530	-	140	310	470	1,020	-	-70	-	420	-					1,800	-

Note :The calculation method for ratio of allowance for doubtful accounts was amended from the fourth quarter of FY March 2015 as follows:

Allowance for Doubtful Accounts

Ratio of Allowance for Doubtful Accounts = $\frac{\text{Allowance for Doubtful Accounts}}{\text{Accounts Receivable-operating Loans plus Installment Receivables (excluding deferred income on installment sales finance) plus Right to reimbursement etc.}} \times 100$

26. Provision for Loss on Interest Repayment (ACOM)

	2014/3	yoy %	2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	2015/12	yoy %	2016/3	yoy %	2016/3(E)	yoy %
Provision at the Beginning of Respective Period (Millions of yen)	151,000	-24.6	124,100	124,100	124,100	124,100	-17.8	102,600	-17.3	102,600	-17.3					102,600	-17.3
Reversal of Provision	72,393	-21.5	17,159	33,823	50,875	71,359	-1.4	15,793	-8.0	32,737	-3.2					-	-
Interest Repayment	58,461	-17.1	14,041	27,911	42,078	58,803	0.6	12,862	-8.4	26,888	-3.7					-	-
Bad Debts Expenses (ACOM's Voluntary Waiver of Repayments)	13,932	-35.7	3,117	5,911	8,796	12,556	-9.9	2,931	-6.0	5,848	-1.1					-	-
Additional Provision	45,493	5.9	-	-	10,600	49,859	9.6	-	-	-	-					-	-
Provision at the End of Respective Period	124,100	-17.8	106,940	90,276	83,824	102,600	-17.3	86,806	-18.8	69,862	-22.6					-	-
Increase or Decrease in Provision	-26,900	-	-17,159	-33,823	-40,275	-21,500	-	-15,793	-	-32,737	-					-	-

27. Funds Procurement (ACOM)

(Millions of yen)

	2014/3		2015/3					2016/3								2016/3(E)				
		C.R.(%)	2014/6	2014/9	2014/12	2015/3	C.R.(%)	2015/6	C.R.(%)	2015/9	yoy %	ytd %	C.R.(%)	2015/12	C.R.(%)	2016/3	C.R.(%)		yoy %	C.R.(%)
Borrowings	546,941	100.0	515,380	575,856	534,874	558,914	100.0	558,921	100.0	581,097	0.9	4.0	100.0					582,600	4.2	100.0
Indirect	373,824	68.3	324,891	366,955	327,349	382,878	68.5	359,261	64.3	382,811	4.3	-0.0	65.9					386,600	1.0	66.4
City Banks, etc.	129,505	23.7	123,765	118,792	120,668	131,243	23.5	132,918	23.8	131,787	10.9	0.4	22.7					-	-	-
Regional Banks	30,352	5.5	32,660	33,413	32,535	36,186	6.5	36,756	6.6	37,791	13.1	4.4	6.5					-	-	-
Trust Banks	151,008	27.6	104,168	150,908	115,238	150,808	27.0	126,258	22.6	150,708	-0.1	-0.1	25.9					-	-	-
Foreign Banks	3,400	0.6	3,200	3,000	4,000	5,000	0.9	4,000	0.7	3,800	26.7	-24.0	0.7					-	-	-
Life Insurance Companies	23,299	4.3	20,902	23,297	20,002	22,031	3.9	20,026	3.6	21,366	-8.3	-3.0	3.7					-	-	-
Non-life Insurance Companies	1,506	0.3	1,925	1,677	1,596	3,348	0.6	4,267	0.7	4,019	139.7	20.0	0.7					-	-	-
Others	34,754	6.3	38,271	35,868	33,310	34,262	6.1	35,036	6.3	33,340	-7.0	-2.7	5.7					-	-	-
Direct	173,117	31.7	190,488	208,900	207,525	176,036	31.5	199,660	35.7	198,285	-5.1	12.6	34.1					196,000	11.3	33.6
Straight Bonds	161,326	29.5	181,326	201,113	201,113	171,000	30.6	196,000	35.1	196,000	-2.5	14.6	33.7					-	-	-
Asset Based Lending	11,791	2.2	9,162	7,787	6,411	5,036	0.9	3,660	0.6	2,285	-70.7	-54.6	0.4					-	-	-
Short-term Loans Payable	41,600	7.6	3,400	25,600	-	15,000	2.7	-	-	-	-	-	-					-	-	-
Long-term Loans Payable	505,341	92.4	511,980	550,256	534,874	543,914	97.3	558,921	100.0	581,097	5.6	6.8	100.0					-	-	-
Fixed	481,834	88.1	451,778	519,806	484,818	511,704	91.6	517,568	92.6	543,222	4.5	6.2	93.5					-	-	-
Interest Rate Swaps (Notional)	226,607	41.4	212,425	227,240	219,015	261,451	46.8	253,104	45.3	276,967	21.9	5.9	47.7					-	-	-
Average Interest Rate on Funds Procured During the Year (%)	2.66	-	2.21	2.11	1.99	1.94	-	1.65	-	1.56	-	-	-					1.75	-	-
Average Nominal Interest Rate on Funds Procured During the Year	1.83	-	1.46	1.42	1.37	1.33	-	1.05	-	1.02	-	-	-					-	-	-
Floating Interest Rate	1.83	-	1.43	1.39	1.34	1.30	-	1.07	-	1.04	-	-	-					-	-	-
Fixed Interest Rate	2.78	-	2.32	2.20	2.08	2.02	-	1.70	-	1.60	-	-	-					-	-	-
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-	-
Long-term	2.86	-	2.21	2.11	1.99	1.94	-	1.65	-	1.56	-	-	-					-	-	-
Direct	2.22	-	1.77	1.64	1.50	1.45	-	1.28	-	1.09	-	-	-					-	-	-
Indirect	2.85	-	2.44	2.37	2.28	2.21	-	1.83	-	1.81	-	-	-					-	-	-

<Reference>

Term Average of Long-term Prime Rate	1.24	-	1.20	1.18	1.16	1.15	-	1.15	-	1.14	-	-	-					-	-	-
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Notes : 1. Financial expenses pertaining to derivatives have been excluded from the calculation of average nominal interest rate on funds procured during the year.

: 2. Syndicated loans are booked under "Others" in "Indirect".

28. Credit Card Business (ACOM)

(Millions of yen)

	2014/3		2015/3					2016/3									2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3	yoy %		
Card Shopping Receivables	17,281	4.2	18,083	19,127	20,273	21,595	25.0	23,126	27.9	24,691	29.1	14.3					25,900	19.9
Revolving Receivables	15,806	0.6	16,397	17,262	18,247	19,482	23.3	20,821	27.0	22,202	28.6	14.0					-	-
Number of Cardholders	171,681	16.4	180,897	190,803	203,050	215,687	25.6	227,005	25.5	235,722	23.5	9.3					259,000	20.1
Number of Accounts with Shopping Receivables	99,412	4.3	106,349	111,813	116,131	120,382	21.1	129,037	21.3	135,416	21.1	12.5					-	-
Revenue from Credit Card Business	2,565	-2.6	689	1,417	2,186	2,985	16.4	870	26.2	1,800	27.0	-					3,500	17.3

29. Guarantee Business (ACOM)

(Millions of yen)

	2014/3		2015/3					2016/3									2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3	yoy %		
Guaranteed Receivables	678,739	15.7	702,813	729,343	748,103	776,544	14.4	800,882	14.0	832,655	14.2	7.2					865,000	11.4
Number of Accounts with Outstanding Balance	1,271,059	12.7	1,310,671	1,338,533	1,361,096	1,396,345	9.9	1,429,840	9.1	1,462,502	9.3	4.7					1,495,300	7.1
Average Balance of Guarantee Business for Consumers per Account (Thousands of yen)	533	2.5	536	544	549	556	4.3	560	4.5	569	4.6	2.3					578	4.0
Revenue from Guarantee Business	29,212	19.6	7,652	15,964	25,112	34,630	18.5	9,643	26.0	20,141	26.2	-					41,200	19.0
Alliance Partners	25	-	26	26	26	27	-	27	-	28	-	-					-	-

Note : ACOM CO., LTD. commenced guarantee business for the personal unsecured loans provided by Sony Bank Incorporated from July 13, 2015.

<Reference> Guarantee Business (MU Credit Guarantee Co., Ltd.)

(Millions of yen)

	2014/3		2015/3					2016/3									2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3	yoy %		
Guaranteed Receivables	73,446	-	75,990	79,008	81,554	84,667	15.3	89,212	17.4	93,563	18.4	10.5					98,200	16.0
Number of Accounts with Outstanding Balance	150,151	-	153,682	157,297	161,434	165,916	10.5	173,082	12.6	179,348	14.0	8.1					187,200	12.8
Average Balance of Guarantee Business for Consumers per Account (Thousands of yen)	489	-	494	502	505	510	4.3	515	4.3	521	3.8	2.2					524	2.7
Revenue from Guarantee Business	495	-	1,521	3,092	4,714	6,361	-	1,750	15.0	3,545	14.6	-					7,200	13.2
Alliance Partners	22	-	22	22	22	22	-	22	-	22	-	-					-	-

30. Financial Ratios (ACOM)

	(%)															
			2015/3					2016/3								2016/3(E)
	2014/3	yoy p.p.	2014/6	2014/9	2014/12	2015/3	yoy p.p.	2015/6	yoy p.p.	2015/9	yoy p.p.	2015/12	yoy p.p.	2016/3	yoy p.p.	
Dividend Pay-out Ratio	-	-	-	-	-	-	-	-	-	-	-					-
Shareholders' Equity Ratio	28.6 (16.8)	2.0 (-0.1)	31.4 (17.9)	31.0 (17.9)	32.8 (18.4)	29.7 (16.6)	1.1 (-0.2)	31.4 (17.2)	0.0 (-0.7)	32.2 (17.5)	1.2 (-0.4)					34.3 (18.2)
Dividend on Equity	-	-	-	-	-	-	-	-	-	-	-					-
Return on Equity (ROE)	3.0	-5.5	18.6	18.8	14.7	3.3	0.3	21.2	2.6	19.9	1.1					14.7
Operating Income to Total Assets	0.5	-0.7	5.0	4.9	3.9	0.1	-0.4	6.1	1.1	5.9	1.0					4.6
Ordinary Income to Total Assets	0.8	-1.0	5.4	5.4	4.3	0.4	-0.4	6.6	1.2	6.2	0.8					4.7
Return on Assets (ROA)	0.8	-1.3	5.6	5.6	4.5	1.0	0.2	6.5	0.9	6.2	0.6					4.7
Operating Margin	3.1	-5.1	30.1	30.1	23.1	0.7	-2.4	34.4	4.3	33.4	3.3					26.3
Ordinary Income to Operating Revenue	5.3	-6.5	32.6	33.5	25.5	2.5	-2.8	37.0	4.4	34.9	1.4					27.0
Profit Margin	5.3	-8.8	33.4	34.6	26.8	5.7	0.4	36.3	2.9	34.9	0.3					26.9
Current Ratio	363.9	50.7	457.7	475.8	538.0	547.8	183.9	629.1	171.4	648.4	172.6					737.1
Fixed Assets Ratio	25.5	2.4	24.8	23.4	23.2	24.4	-1.1	22.8	-2.0	21.3	-2.1					21.0
Interest Coverage (times)	1.4	-0.4	5.4	5.6	4.6	1.1	-0.3	7.6	2.2	7.7	2.1					5.5

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

: 3. "Interest Coverage(times)"=(Operating Income+Financial Expenses)/Financial Expenses

<Reference> Financial Ratios (Consolidated)

	(%)															
			2015/3					2016/3								2016/3(E)
	2014/3	yoy p.p.	2014/6	2014/9	2014/12	2015/3	yoy p.p.	2015/6	yoy p.p.	2015/9	yoy p.p.	2015/12	yoy p.p.	2016/3	yoy p.p.	
Shareholders' Equity Ratio	25.5 (15.4)	1.5 (-0.6)	27.5 (16.2)	27.3 (16.2)	28.7 (16.7)	26.3 (15.2)	0.8 (-0.2)	27.9 (15.9)	0.4 (-0.3)	28.7 (16.2)	1.4 (0.0)					
Return on Equity (ROE)	3.7	-4.1	18.6	18.2	14.8	4.2	0.5	21.2	2.6	20.5	2.3					
Return on Assets (ROA)	0.9	-0.9	4.9	4.8	4.0	1.1	0.2	5.7	0.8	5.6	0.8					

Notes : 1. The figures in the brackets on the second line of shareholders' equity ratio item represent the ratios calculated with the equity including guaranteed receivables.

: 2. Some of figures are converted into annual percentage ratio.

31. Per Share Data (ACOM)

(Yen)

	2014/3	2015/3				2016/3				2016/3(E)
		2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
Profit	Non-consolidated	5.30	8.45	17.69	20.87	5.95	10.03	19.40		29.43
	Consolidated	6.79	8.93	17.93	22.31	8.21	10.81	21.58		32.55
Dividends		-	-	-	-	-	-			-
Net Assets	Non-consolidated	177.56	187.79	197.02	200.19	185.27	195.30	204.67		214.73
	Consolidated	187.92	196.85	205.24	211.08	199.53	210.19	220.66		234.01

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

(%)

	2014/3	2015/3				2016/3				2016/3(E)
		2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
Profit	Non-consolidated	-62.2	-10.0	-1.6	-21.2	12.3	18.7	9.7		394.6
	Consolidated	-48.9	-1.2	-2.1	-19.3	20.9	21.1	20.4		296.5
Dividends		-	-	-	-	-	-			-
Net Assets	Non-consolidated	3.1	3.4	3.5	0.7	4.3	4.0	3.9		15.9
	Consolidated	5.2	4.0	3.3	1.9	6.2	6.8	7.5		17.3

Note: ACOM executed stock split where each share of its common stock was split into ten shares as of October 1, 2013. Therefore, per share data above is calculated assuming the stock split was executed at the beginning of fiscal year ended March 31, 2014.

32. Shares Issued (ACOM)

(Thousands)

	2014/3	2015/3				2016/3				2016/3(E)
		2014/6	2014/9	2014/12	2015/3	2015/6	2015/9	2015/12	2016/3	
Average Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
During the Year										
Number of Shares Issued	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614	1,566,614			-
at Year-end										

Notes: 1. Average number of treasury stocks during the year are excluded from the average number of shares issued during the year.
: 2. Number of treasury stocks at year-end are excluded from the number of shares issued at year-end.
: 3. ACOM executed stock split where each share of its common stock was split into ten shares as of October 1, 2013. Therefore, shares issued above are listed assuming the stock split was executed at the beginning of fiscal year ended March 31, 2014.

33. EASY BUY Public Company Limited

(Millions of yen, Millions of Baht)

	2014/3		2015/3					2016/3									2016/3(E)	
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3	yoy %		
Accounts Receivable-operating Loans	102,259 (31,956)	22.8 (8.2)	102,393 (32,300)	104,466 (33,482)	117,371 (34,725)	130,190 (35,474)	27.3 (11.0)	132,378 (35,777)	29.3 (10.8)	132,715 (36,661)	27.0 (9.5)	1.9 (3.3)					- (38,500)	- (8.5)
Number of Customer Accounts	1,041,198	10.6	1,053,573	1,078,706	1,105,297	1,122,447	7.8	1,119,793	6.3	1,129,795	4.7	0.7					1,154,400	2.8
Accounts Receivable-installment	829 (259)	-1.5 (-13.2)	722 (227)	658 (211)	688 (203)	699 (190)	-15.6 (-26.4)	683 (184)	-5.4 (-18.9)	640 (177)	-2.7 (-16.2)	-8.4 (-7.1)					- (100)	- (-47.4)
Number of Contracts with Receivables Outstanding	22,879	-2.0	21,237	18,585	17,338	17,084	-25.3	16,177	-23.8	15,253	-17.9	-10.7					14,100	-17.5
Current Exchange Rate (Yen)	3.20	-	3.17	3.12	3.38	3.67	-	3.70	-	3.62	-	-					-	-
Operating Revenue	30,133 (9,476)	31.6 (6.3)	7,669 (2,434)	15,424 (4,896)	23,816 (7,489)	33,046 (10,136)	9.7 (7.0)	9,705 (2,659)	26.5 (9.2)	19,478 (5,336)	26.3 (9.0)	- (-)					- (11,000)	- (8.5)
Operating Income (Segment Income)	8,605 (2,706)	35.2 (9.3)	2,245 (712)	4,424 (1,404)	7,070 (2,223)	9,459 (2,901)	9.9 (7.2)	2,711 (742)	20.8 (4.2)	5,713 (1,565)	29.1 (11.4)	- (-)					- (3,000)	- (3.4)
Average Exchange Rate (Yen)	3.18	-	3.15	3.15	3.18	3.26	-	3.65	-	3.65	-	-					-	-

Notes : 1. End of fiscal year : December 31

: 2. Figures in brackets indicate the amounts in local currencies.

34. PT. Bank Nusantara Parahyangan, Tbk.

(Millions of yen, Hundred millions of rupiah)

	2014/3		2015/3					2016/3								2016/3(E)		
			2014/6	2014/9	2014/12	2015/3	yoy %	2015/6	yoy %	2015/9	yoy %	ytd %	2015/12	yoy %	2016/3			yoy %
Loans Receivables of Banking Business	60,338 (70,161)	14.9 (20.3)	63,072 (69,309)	60,194 (70,817)	61,190 (67,989)	64,582 (66,579)	7.0 (-5.1)	62,005 (67,397)	-1.7 (-2.8)	60,016 (65,234)	-0.3 (-7.9)	-7.1 (-2.0)					- (68,000)	- (2.1)
Number of Customer Accounts	25,004	-18.6	22,084	20,443	19,915	20,468	-18.1	21,497	-2.7	20,095	-1.7	-1.8					-	-
Current Exchange Rate (Yen)	0.0086	-	0.0091	0.0085	0.0090	0.0097	-	0.0092	-	0.0092	-	-					-	-
Operating Revenue	9,011 (9,486)	39.6 (26.4)	2,333 (2,682)	4,847 (5,509)	7,285 (8,279)	9,893 (10,992)	9.8 (15.9)	2,434 (2,589)	4.3 (-3.4)	4,849 (5,215)	0.0 (-5.3)	- (-)					- (10,500)	- (-4.5)
Operating Income (Segment Income)	1,130 (1,190)	43.8 (30.2)	258 (296)	513 (583)	602 (684)	958 (1,064)	-15.2 (-10.5)	-55 (-58)	- (-)	114 (123)	-77.7 (-78.9)	- (-)					- (900)	- (-15.4)
Average Exchange Rate (Yen)	0.0095	-	0.0087	0.0088	0.0088	0.0090	-	0.0094	-	0.0093	-	-					-	-

Notes : 1. End of fiscal year : December 31

: 2. Figures in brackets indicate the amounts in local currencies.

(Reference) Category criteria concerning situations of Non-performing Loans are as follows ;

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.