

Quarterly Securities Report

(The second quarter of the 39th fiscal year)

ACOM CO., LTD.

Quarterly Securities Report

1. This document has been outputted and printed by adding a table of contents and page numbers to the data contained in the quarterly securities report which has been submitted through the usage of Electronic Disclosure for Investors' NETwork (EDINET) that is stipulated in Article 27-30-2 of the Financial Instruments and Exchange Act of Japan.
2. This document encloses at the end both the quarterly review report that has been attached to the quarterly securities report submitted through the abovementioned method as well as the confirmation which has been submitted at the same time as that of the abovementioned quarterly securities report.

This document is a translation of the Second Quarter Securities Report (original text: Japanese) submitted to the Prime Minister pursuant to Article 24-4-7 of the Financial Instruments and Exchange Act. It does not bear any responsibility pertaining to the aforementioned Financial Instruments and Exchange Act regarding the content of the English text. We recommend that the determination of the authenticity of the content be based on the Japanese text of the Second Quarter Securities Report.

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[Cover]

[Document Submitted]

Quarterly Securities Report (“Shihanki-Hokokusho”)

[Article of the Applicable Law Requiring Submission of This Document]

Article 24-4-7, Paragraph 1 of the Financial Instruments and Exchange Act of Japan

[Submitted to]

Director, Kanto Local Finance Bureau

[Date of Submission]

November 13, 2015

[Quarterly Accounting Period]

Second Quarter of the 39th Fiscal Year (from July 1, 2015, to September 30, 2015)

[Company Name]

ACOM Kabushiki-Kaisha

[Company Name in English]

ACOM CO., LTD. (the “Company”)

[Position and Name of Representative]

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Part I Information on the Company

I. Overview of the Company

1. Key Financial Data and Trends

(Millions of yen, unless otherwise stated)

Fiscal period	For the six months ended September 30, 2014	For the six months ended September 30, 2015	38th fiscal year
Period of account	From April 1, 2014 to September 30, 2014	From April 1, 2015 to September 30, 2015	From April 1, 2014 to March 31, 2015
Operating revenue	106,738	118,407	219,289
Ordinary income	30,506	37,179	14,747
Profit attributable to owners of parent	28,090	33,814	12,864
Comprehensive income	28,318	34,504	22,835
Net assets	333,797	362,349	328,315
Total assets	1,177,671	1,203,896	1,190,368
Basic earnings per share (yen)	17.93	21.58	8.21
Diluted earnings per share (yen)	—	—	—
Shareholders' equity ratio (%)	27.30	28.71	26.26
Net cash provided by (used in) operating activities	(16,904)	(18,953)	(38,249)
Net cash provided by (used in) investing activities	(4,982)	(1,300)	(5,155)
Net cash provided by (used in) financing activities	28,670	22,042	13,503
Cash and cash equivalents at the end of period	158,390	123,819	122,306

Fiscal period	For the second quarter of the 38th fiscal year	For the second quarter of the 39th fiscal year
Period of account	From July 1, 2014 to September 30, 2014	From July 1, 2015 to September 30, 2015
Basic earnings per share (yen)	9.00	10.77

- (Notes)
- Operating revenue is presented exclusive of consumption tax, etc.
 - Key financial data and trends of the Filing Company are not stated since the Filing Company has prepared its quarterly consolidated financial statements.
 - "Diluted earnings per share" is not stated since there is no dilutive security.
 - Effective from the three months ended June 30, 2015, the Company has adopted the "Revised Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013) in respect to provisions stated in Paragraph 39, etc. Accordingly, "net income" has been renamed to "profit attributable to owners of parent."

2. Description of Business

During the six months ended September 30, 2015, there was no material change in the businesses conducted by the Company Group (the Company and its subsidiaries and affiliates).

There was no change in the status of the Company's major subsidiaries and affiliates, either.

II. Business Overview

1. Risks Related to Business

There were no significant events or conditions which may cast significant doubt about the going-concern assumption, or other events having material impact on the Company's operations, during the six months ended September 30, 2015.

There were no significant changes to the "Risks Related to Business" described in the Securities Report for the prior fiscal year.

2. Material Business Agreements, etc.

During the current second quarter, no material business agreement, etc. was finalized or concluded.

3. Analyses of Consolidated Business Results, Financial Position and Cash Flows

(1) Analysis of business results

During the six months ended September 30, 2015, the Japanese economy showed signs of gradual improvement in corporate earnings and the employment environment, as well as hints of recovery in consumer spending due to the effects of various economic policies implemented by the government. However, the possibility of an economic downturn remained, due to possibility of downturns in overseas economies due to unclear economic outlook of emerging nations in Asia, represented by China, and unfavorable impact of drop in crude oil price and other factors.

In the consumer finance industry, business conditions continued to be severe, due to factors including requests for interest repayment remaining at a high level, although recovery in the conditions of loans and new applications has begun to curb the shrinking trend of market.

In such an environment, under its management vision of "strive to become the leading company in personal loan market which provides prime satisfaction to utmost number of customers and win their trust in return," the Company Group has positioned its loan business, guarantee business and overseas financial business as the three core business categories and strives to increase market shares in the consumer loan market.

Consolidated operating revenue for the six months ended September 30, 2015, increased to 118,407 million yen (up 10.9% year-on-year), due primarily to increases in interest on consumer loans and revenue from credit guarantee. Operating expenses increased to 81,490 million yen (up 6.5% year-on-year) due primarily to increases in other operating expenses such as provision of allowance for doubtful accounts and commission fee. As a result, operating income increased to 36,917 million yen (up 22.2% year-on-year), ordinary income increased to 37,179 million yen (up 21.9% year-on-year), and profit attributable to owners of parent increased to 33,814 million yen (up 20.4% year-on-year).

Business results for each segment are as follows:

1) Loan and credit card business

In the domestic loan and credit card business, we made efforts to improve product/service functions, gather and acquire new customers, promote sales of credit cards (AC MasterCard) and maintain the soundness of loan portfolio. Accounts receivable - operating loans amounted to 760,094 million yen as of September 30, 2015 (up 2.9% year-on-year, up 1.7% from the prior fiscal year-end) and accounts receivable - installment amounted to 24,691 million yen (up 29.1% year-on-year, up 14.3% from the prior fiscal year-end).

As a result, the business segment's operating revenue was 66,463 million yen (up 3.7% year-on-year) due primarily to increases in interest on consumer loans and gain on bad debts recovered. The segment posted operating income of 22,552 million yen (up 12.2% year-on-year) for the six months ended September 30, 2015.

2) Guarantee business

In the guarantee business, we worked on the promotion of new guarantee tie-ups and measures to enhance partnerships with existing partners. The total balance of guaranteed receivables in the guarantee operation of the Company and MU Credit Guarantee Co., LTD. was 926,219 million yen as of September 30, 2015 (up 14.6% year-on-year, up 7.5% from the prior fiscal year-end).

As a result, the business segment's operating revenue was 23,686 million yen (up 24.3% year-on-year) for the six months ended September 30, 2015, due primarily to an increase in revenue from credit

guarantee. Operating income was 7,209 million yen (up 49.4% year-on-year).

3) Overseas financial business

In the overseas financial business, the loan business of EASY BUY Public Company Limited in the Kingdom of Thailand has progressed steadily, resulting in increased amount of accounts receivable - operating loans. In regard to the banking business of PT. Bank Nusantara Parahyangan Tbk. in the Republic of Indonesia, we have focused on improving quality of loan portfolio as well as strengthening its internal control structure. Further in anticipation of future business development in China where vigorous internal demand is expected, and in Vietnam with its powerful growth potential, surveys on various local laws/regulations and market analysis are being conducted continuously primarily at local representative offices.

As a result, operating revenue was 24,328 million yen (up 20.0% year-on-year) for the six months ended September 30, 2015, mainly due to an increase in interest on consumer loans. Operating income was 5,685 million yen (up 18.0% year-on-year).

4) Loan servicing business

In the loan servicing business, IR Loan Servicing, Inc. has endeavored to strengthen its business structure and increase profitability amid intensified competition in the purchased receivables market against the backdrop of a decreasing disposal of bad debts at financial institutions.

As a result, the business segment's operating revenue was 3,235 million yen (up 0.5% year-on-year) for the six months ended September 30, 2015, mainly due to an increase in amount of collection from purchased receivables. In addition to the above, due primarily to a decrease in provision of allowance for doubtful accounts under operating expenses, operating income was 1,082 million yen (up 216.5% year-on-year).

(2) Analysis of financial position

Compared with the end of the prior fiscal year, total assets increased by 13,527 million yen while net assets increased by 34,033 million yen as of September 30, 2015. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets increased by 15,606 million yen while noncurrent assets decreased by 2,079 million yen, and total assets increased by 13,527 million. The breakdown of major increases and decreases in current assets is as follows: accounts receivable - operating loans (up by 15,462 million yen), cash and deposits (up by 4,473 million yen), accounts receivable - installment (up by 3,037 million yen), loans receivable of banking business (down by 4,566 million yen), and short-term investment securities (down by 3,343 million yen). The breakdown of major decreases in noncurrent assets is as follows: software (down by 580 million yen), goodwill (down by 492 million yen), and buildings and structures (down by 396 million yen).

(Liabilities)

Current liabilities decreased by 27,672 million yen, whereas noncurrent liabilities increased by 7,165 million yen. Consequently, total liabilities decreased by 20,506 million yen. The breakdown of major increases and decreases in liabilities include: loans and bonds payable (up by 21,875 million yen), provision for loss on interest repayment (down by 32,737 million yen), and deposits of banking business (down by 8,124 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 33,814 million yen, due to an increase in retained earnings, accumulated other comprehensive income decreased by 719 million yen, and non-controlling interests increased by 939 million yen. As a result, total net assets increased by 34,033 million yen, and the shareholder's equity ratio increased by 2.4 percentage points to 28.7%.

(3) Status of cash flows

Cash and cash equivalents ("funds") as of September 30, 2015, increased by 1,513 million yen (down by 5,165 million yen year-on-year) during the six months ended September 30, 2015, from the value at

the end of the prior fiscal year to 123,819 million yen. The changes in the respective cash flows and the reasons thereof are as follows:

(Net cash provided by (used in) operating activities)

With respect to net cash used in operating activities, funds saw a decrease of 18,953 million yen (down by 2,049 million yen year-on-year), reflecting funds-decreasing factors such as a decrease of 32,737 million yen in provision for loss on interest repayment, an increase of 17,271 million yen in accounts receivable - operating loans, and a decrease of 4,083 million yen in deposits of banking business, as well as funds-increasing factors such as 37,167 million yen in income before income taxes, an increase of 2,069 million yen in allowance for doubtful accounts, and 2,015 million yen in depreciation and amortization.

(Net cash provided by (used in) investing activities)

With respect to net cash used in investing activities, funds saw a decrease of 1,300 million yen (up by 3,682 million yen year-on-year). This was due primarily to the purchase of investment securities (580 million yen), the purchase of intangible assets (575 million yen), and the purchase of property, plant and equipment (376 million yen).

(Net cash provided by (used in) financing activities)

With respect to net cash provided by financing activities, funds saw an increase of 22,042 million yen (down by 6,627 million yen year-on-year). This was due primarily to the fact that proceeds from loans and issuance of bonds, which were more than the repayments of loans payable and payments at maturity of bonds by 22,743 million yen.

(4) Business and financial issues to address

The six months ended September 30, 2015, saw no significant change in business and financial issues to address, or presented new issue that the Company needed to address.

(5) Research and development activities

Not applicable

(6) Consolidated operating results

1) Operating revenue by business segment

Business segment			For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)		For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)	
			Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Financial service businesses	Japan	Loan business	62,696	58.7	64,662	54.6
		Credit card business	1,417	1.3	1,800	1.5
		Guarantee business	19,056	17.9	23,686	20.0
		Loan servicing business	3,216	3.0	3,235	2.7
		Others	85	0.1	504	0.4
	Overseas	Loan business	15,274	14.3	19,608	16.6
		Installment sales finance business	149	0.2	72	0.1
		Banking business	4,841	4.5	4,836	4.1
Total			106,738	100.0	118,407	100.0

(Note) Category of business above applies the category of business stated in “Segments and related information” in [Notes] of “1. Quarterly Consolidated Financial Statements” of “IV. Financial Information.”

2) Transaction volume and receivables outstanding at the end of the period of the financial service business segments

(a) Transaction volume

Business segment		For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)		For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan business	189,337	64.8	190,877	67.4
	Credit card business	8,102	2.8	11,114	3.9
	Loan servicing business	1,296	0.4	2,460	0.9
Overseas	Loan business	39,855	13.7	45,887	16.2
	Installment sales finance business	379	0.1	396	0.1
	Banking business	53,017	18.2	32,615	11.5
Total		291,988	100.0	283,351	100.0

(Notes) 1. Category of business above applies the category of business stated in “Segments and related information” in [Notes] of “1. Quarterly Consolidated Financial Statements” of “IV. Financial Information.”

2. Details and transaction volume of the above financial service business segments are as follows:
- Loan business Provision of loans directly to customers. The scope of this segment’s transaction volume is the amount of loans to customers.
 - Credit card business Provision of general financial services through the use of credit cards, based on comprehensive credit administration. The scope of transaction volume is the total amount of credit.
 - Loan servicing business The amount of purchased receivables.
 - Installment sales finance business Provision of financial services without using credit cards. Each transaction of this service involves customer screening and review. The scope of transaction volume is the sum of credit amount and commission fees.
 - Banking business Provision of loans directly to customers. The scope of this segment’s transaction volume is the amount of loans to customers.

(b) Receivables outstanding

Business segment		Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Japan	Loan business	738,632	79.3	760,173	77.0	747,236	76.8
	Credit card business	19,127	2.0	24,691	2.5	21,595	2.2
	Loan servicing business	8,671	0.9	9,490	0.9	8,473	0.9
Overseas	Loan business	104,466	11.2	132,715	13.4	130,190	13.4
	Installment sales finance business	658	0.1	640	0.1	699	0.1
	Banking business	60,194	6.5	60,016	6.1	64,582	6.6
Total		931,751	100.0	987,728	100.0	972,778	100.0

(Note) Category of business above applies the category of business stated in “Segments and related information” in [Notes] of “1. Quarterly Consolidated Financial Statements” of “IV. Financial Information.”

3) Number of outlets

Category	Prior second quarter (As of September 30, 2014)	Current second quarter (As of September 30, 2015)	Prior fiscal year (As of March 31, 2015)
Outlets	1,245	1,244	1,246

4) Number of customer accounts

Business segment		Prior second quarter (As of September 30, 2014)	Current second quarter (As of September 30, 2015)	Prior fiscal year (As of March 31, 2015)
Japan	Loan business	1,397,828	1,408,598	1,397,353
	Credit card business	190,803	235,722	215,687
	Loan servicing business	329,529	332,556	330,649
Overseas	Loan business	1,078,706	1,129,795	1,122,447
	Installment sales finance business	18,585	15,253	17,084
	Banking business	20,443	20,095	20,468

- (Notes) 1. Category of business above applies the category of business stated in “Segments and related information” in [Notes] of “1. Quarterly Consolidated Financial Statements” of “IV. Financial Information.”
2. The numbers of customer accounts by business segment shown above are as follows:
- | | |
|------------------------------------|---|
| Loan business | Number of accounts receivable - operating loans |
| Credit card business | Number of credit card “MasterCard®” holders |
| Loan servicing business | Number of accounts with outstanding purchased receivables |
| Installment sales finance business | Number of contracts with outstanding accounts receivable - installment |
| Banking business | Number of loan accounts with outstanding loans receivable of banking business |

5) Breakdown of accounts receivable - operating loans

(a) By loan type

Loan type		Prior second quarter (As of September 30, 2014)					Current second quarter (As of September 30, 2015)					Prior fiscal year (As of March 31, 2015)				
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)
Consumer loans	Unsecured loans (excluding housing loans)	2,472,606	99.8	831,291	98.6	17.37	2,535,045	99.9	883,153	98.9	17.53	2,516,189	99.9	866,718	98.8	17.58
	Secured loans (excluding housing loans)	3,876	0.2	11,589	1.4	12.05	3,306	0.1	9,566	1.1	11.88	3,563	0.1	10,524	1.2	11.94
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	2,476,482	100.0	842,880	100.0	17.30	2,538,351	100.0	892,719	100.0	17.47	2,519,752	100.0	877,242	100.0	17.51
Commercial loans	Unsecured loans	6	0.0	5	0.0	14.24	6	0.0	5	0.0	14.46	6	0.0	5	0.0	14.36
	Secured loans	46	0.0	212	0.0	8.90	36	0.0	164	0.0	9.05	42	0.0	178	0.0	9.09
	Subtotal	52	0.0	218	0.0	9.04	42	0.0	169	0.0	9.21	48	0.0	184	0.0	9.25
Total		2,476,534	100.0	843,098	100.0	17.30	2,538,393	100.0	892,889	100.0	17.47	2,519,800	100.0	877,427	100.0	17.51

(b) By industry

Industry	Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Agriculture, forestry and fishery	3	0.0	9	0.0	3	0.0	7	0.0	3	0.0	8	0.0
Construction	13	0.0	30	0.0	11	0.0	24	0.0	13	0.0	28	0.0
Manufacturing	6	0.0	9	0.0	4	0.0	7	0.0	5	0.0	9	0.0
Electricity, gas, heat supply; water supply	—	—	—	—	—	—	—	—	—	—	—	—
Information and communications	1	0.0	5	0.0	1	0.0	5	0.0	1	0.0	5	0.0
Transport and postal services	2	0.0	11	0.0	2	0.0	12	0.0	2	0.0	11	0.0
Wholesale and retail	10	0.0	46	0.0	8	0.0	22	0.0	9	0.0	26	0.0
Finance and insurance	4	0.0	25	0.0	3	0.0	23	0.0	4	0.0	24	0.0
Real estate, and goods rental and leasing	2	0.0	29	0.0	1	0.0	26	0.0	2	0.0	27	0.0
Accommodation, and food and beverage services	3	0.0	19	0.0	3	0.0	18	0.0	3	0.0	19	0.0
Education and educational support	—	—	—	—	—	—	—	—	—	—	—	—
Healthcare and welfare	1	0.0	0	0.0	1	0.0	0	0.0	1	0.0	0	0.0
Multiple services	—	—	—	—	—	—	—	—	—	—	—	—
Other services (Does not fall under any other category)	7	0.0	29	0.0	5	0.0	21	0.0	5	0.0	21	0.0
Individuals	2,476,482	100.0	842,880	100.0	2,538,351	100.0	892,719	100.0	2,519,752	100.0	877,242	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	2,476,534	100.0	843,098	100.0	2,538,393	100.0	892,889	100.0	2,519,800	100.0	877,427	100.0

(Note) Commercial loans to sole proprietors are included in corresponding categories other than “Individuals.”

(c) By collateral type

Collateral	Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Securities (Stocks included in the above)	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
Credit (Deposits included in the above)	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
Merchandise	—	—	—	—	—	—
Real estate	11,718	1.4	9,675	1.1	10,623	1.2
Foundations	—	—	—	—	—	—
Others	83	0.0	55	0.0	80	0.0
Subtotal	11,801	1.4	9,730	1.1	10,703	1.2
Guarantee	—	—	—	—	—	—
Unsecured	831,297	98.6	883,158	98.9	866,723	98.8
Total	843,098	100.0	892,889	100.0	877,427	100.0

(d) By loan term

Loan term		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Revolving	2,337,949	94.4	780,474	92.6	2,405,913	94.8	829,997	93.0	2,386,253	94.7	814,575	92.8
	Due within 1 year	714	0.0	84	0.0	921	0.0	134	0.0	753	0.0	97	0.0
	Due after 1 year through 5 years	86,072	3.5	19,912	2.4	78,742	3.1	19,695	2.2	80,630	3.2	19,625	2.3
	Due after 5 years through 10 years	15,402	0.6	6,894	0.8	17,997	0.7	8,612	1.0	16,291	0.7	7,626	0.9
	Due after 10 years through 15 years	32,447	1.3	23,902	2.8	31,438	1.3	24,682	2.7	32,234	1.3	24,764	2.8
	Due after 15 years through 20 years	25	0.0	26	0.0	35	0.0	30	0.0	30	0.0	29	0.0
	Due after 20 years through 25 years	3	0.0	1	0.0	5	0.0	5	0.0	4	0.0	3	0.0
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	2,472,612	99.8	831,297	98.6	2,535,051	99.9	883,158	98.9	2,516,195	99.9	866,723	98.8
Secured loans	Revolving	3,087	0.2	8,835	1.1	2,610	0.1	7,190	0.8	2,831	0.1	7,950	0.9
	Due within 1 year	21	0.0	65	0.0	19	0.0	72	0.0	22	0.0	83	0.0
	Due after 1 year through 5 years	151	0.0	190	0.0	144	0.0	197	0.0	144	0.0	189	0.0
	Due after 5 years through 10 years	367	0.0	940	0.1	335	0.0	815	0.1	347	0.0	892	0.1
	Due after 10 years through 15 years	74	0.0	308	0.0	66	0.0	304	0.1	74	0.0	307	0.1
	Due after 15 years through 20 years	50	0.0	267	0.0	36	0.0	195	0.0	42	0.0	222	0.0
	Due after 20 years through 25 years	172	0.0	1,193	0.2	132	0.0	954	0.1	145	0.0	1,058	0.1
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,922	0.2	11,801	1.4	3,342	0.1	9,730	1.1	3,605	0.1	10,703	1.2
Revolving		2,341,036	94.5	789,309	93.6	2,408,523	94.9	837,187	93.8	2,389,084	94.8	822,526	93.7
Due within 1 year		735	0.0	149	0.0	940	0.0	206	0.0	775	0.0	181	0.0
Due after 1 year through 5 years		86,223	3.5	20,103	2.4	78,886	3.1	19,893	2.2	80,774	3.2	19,815	2.3
Due after 5 years through 10 years		15,769	0.7	7,835	0.9	18,332	0.7	9,428	1.1	16,638	0.7	8,518	1.0
Due after 10 years through 15 years		32,521	1.3	24,211	2.9	31,504	1.3	24,987	2.8	32,308	1.3	25,072	2.9
Due after 15 years through 20 years		75	0.0	293	0.0	71	0.0	226	0.0	72	0.0	251	0.0
Due after 20 years through 25 years		175	0.0	1,194	0.2	137	0.0	959	0.1	149	0.0	1,061	0.1
Due after 25 years		—	—	—	—	—	—	—	—	—	—	—	—
Total		2,476,534	100.0	843,098	100.0	2,538,393	100.0	892,889	100.0	2,519,800	100.0	877,427	100.0
Average term per contract		—				—				—			

(Note) “Average term per contract” is not calculated since revolving loan contracts are included in the table above.

6) Breakdown of funds

(a) Breakdown by funding sources

Funding sources, etc.	Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)
Borrowings from financial institutions, etc.	421,427	2.12	436,151	1.78	443,540	1.92
Others	227,134	1.68	232,577	1.48	203,313	1.62
(Corporate bonds, CPs)	(227,134)	(1.68)	(232,577)	(1.48)	(203,313)	(1.62)
Total	648,561	1.97	668,729	1.68	646,854	1.83
Owners' equity	467,726	—	477,780	—	475,407	—
(Capital stock)	(63,832)	(—)	(63,832)	(—)	(63,832)	(—)

- (Notes) 1. "Owners' equity" was calculated by deducting total liabilities, the amount of non-controlling interests in the "net assets" section, and the planned amount of dividend from total assets, and then adding the total amount of reserves (including reserves under special laws).
2. "Borrowings from financial institutions, etc." as of September 30, 2015, includes 2,285 million yen borrowings by liquidation of receivables (7,787 million yen as of September 30, 2014, and 5,036 million yen as of March 31, 2015).

(b) Breakdown by financial institution

(Millions of yen)

Financial institution		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance
Borrowings	City banks, etc.	142,131	62,206	72,942	131,394	148,727	16,443	26,605	138,565	142,131	110,478	103,880	148,727
	Regional banks	30,352	10,100	7,038	33,413	37,591	8,900	7,314	39,177	30,352	22,005	14,765	37,591
	Trust banks	157,911	61,904	62,955	156,860	157,809	33,266	33,461	157,614	157,911	109,287	109,388	157,809
	Foreign banks	21,256	26,646	25,808	22,094	29,992	50,499	45,052	35,438	21,256	89,601	80,864	29,992
	Life insurance companies	23,299	8,000	8,002	23,297	22,031	5,500	6,165	21,366	23,299	13,500	14,768	22,031
	Non-life insurance companies	1,506	500	329	1,677	3,348	1,000	329	4,019	1,506	2,500	658	3,348
	Business corporations (leasing and financing companies, etc.)	2,834	—	666	2,168	3,502	—	932	2,570	2,834	2,000	1,332	3,502
	Other financial institutions	52,663 (11,791)	9,278 (—)	11,420 (4,003)	50,522 (7,787)	40,537 (5,036)	10,460 (—)	13,597 (2,750)	37,399 (2,285)	52,663 (11,791)	19,612 (—)	31,739 (6,754)	40,537 (5,036)
Subtotal		431,952	178,636	189,162	421,427	443,540	126,068	133,457	436,151	431,952	368,985	357,397	443,540
Corporate bonds (including current portion of bonds payable)		188,014	50,000	10,879	227,134	203,313	38,175	8,911	232,577	188,014	67,460	52,161	203,313
Subtotal		188,014	50,000	10,879	227,134	203,313	38,175	8,911	232,577	188,014	67,460	52,161	203,313
Total		619,966	228,636	200,041	648,561	646,854	164,243	142,368	668,729	619,966	436,445	409,558	646,854

- (Notes)
1. “City banks, etc.” includes Shinsei Bank, Limited and Aozora Bank, Ltd.
 2. Figures in parentheses in “Other financial institutions” are borrowings by liquidation of receivables.
 3. Amounts procured and repaid by overseas subsidiaries are stated after foreign currency translation adjustment.

7) Operating results of the Filing Company

(a) The number of outlets and customer accounts by business segment

(i) The number of outlets and automated teller machines

Category		Prior second quarter (As of September 30, 2014)	Current second quarter (As of September 30, 2015)	Prior fiscal year (As of March 31, 2015)
Outlets		1,086	1,083	1,086
	Staffed outlets	39	39	39
	Unstaffed outlets	1,047	1,044	1,047
Automatic contract corners		1,086 locations (1,112)	1,083 locations (1,110)	1,086 locations (1,112)
ATMs		60,185	63,171	62,241
	Proprietary	1,112	1,111	1,112
	Tie-up	59,073	62,060	61,129
	(Number of tie-up companies)	(18)	(18)	(18)

(Note) In addition to the above 1,083 loan business outlets, based on the Money Lending Business Act, we registered automatic contract machines installed in staffed outlets (39 automatic contract corners (they stood at 39 as of September 30, 2014, and 39 as of March 31, 2015)), 6 automated teller machines installed outside outlets (6 as of September 30, 2014, and 6 as of March 31, 2015) and 1 service center (1 as of September 30, 2014, and 1 as of March 31, 2015) for the various applications and registration acceptance via automatic contract machines and other means as outlets.

(ii) Number of customer accounts

Business segment		Prior second quarter (As of September 30, 2014)	Current second quarter (As of September 30, 2015)	Prior fiscal year (As of March 31, 2015)
Loan business		1,397,343	1,408,379	1,397,049
Credit card business	Credit cards	190,803	235,722	215,687

(Note) The numbers of customer accounts by business segment shown above are as follows:

Loan business Number of accounts receivable - operating loans

Credit card business

Credit cards Number of "MasterCard®" holders

(b) Breakdown of operating revenue

(i) Operating revenue by business segment

Business segment	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)		For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)		For the prior fiscal year (From April 1, 2014 to March 31, 2015)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	62,696	78.1	64,662	74.1	125,739	76.8
Unsecured loans	61,983	77.2	64,049	73.4	124,377	76.0
Consumer	61,983	77.2	64,049	73.4	124,376	76.0
Commercial	0	0.0	0	0.0	0	0.0
Secured loans	712	0.9	612	0.7	1,362	0.8
Credit card business	1,417	1.8	1,800	2.1	2,985	1.8
Guarantee business	15,964	19.9	20,141	23.1	34,630	21.2
Merchandise sales	—	—	490	0.6	—	—
Others	142	0.2	106	0.1	288	0.2
Total	80,220	100.0	87,202	100.0	163,644	100.0

(ii) Interest on operating loans by region

Region	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)		For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)		For the prior fiscal year (From April 1, 2014 to March 31, 2015)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Hokkaido	2,198	3.9	2,215	3.8	4,390	3.9
Tohoku	3,533	6.2	3,603	6.2	7,067	6.2
Kanto	21,067	37.1	21,398	37.0	42,130	37.1
Chubu	8,487	14.9	8,459	14.6	16,879	14.8
Kinki	10,614	18.7	11,145	19.3	21,382	18.8
Chugoku	2,883	5.1	2,911	5.1	5,754	5.1
Shikoku	1,488	2.6	1,493	2.6	2,969	2.6
Kyushu	6,514	11.5	6,596	11.4	13,032	11.5
Total	56,787	100.0	57,821	100.0	113,608	100.0

(Note) The prefectures belonging to each region are as follows:

Hokkaido: Hokkaido
Tohoku: Aomori, Iwate, Miyagi, Akita, Yamagata and Fukushima
Kanto: Ibaraki, Tochigi, Gunma, Saitama, Chiba, Tokyo and Kanagawa
Chubu: Niigata, Toyama, Ishikawa, Fukui, Yamanashi, Nagano, Gifu, Shizuoka and Aichi
Kinki: Mie, Shiga, Kyoto, Osaka, Hyogo, Nara and Wakayama
Chugoku: Tottori, Shimane, Okayama, Hiroshima and Yamaguchi
Shikoku: Tokushima, Kagawa, Ehime and Kochi
Kyushu: Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima and Okinawa

Total amount for each region is calculated based on the locations of sales outlets.

(c) Transaction volume and receivables outstanding at the end of the period for the financial service business segments

(i) Transaction volume

Business segment		For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)		For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)		For the prior fiscal year (From April 1, 2014 to March 31, 2015)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	189,311	95.9	190,854	94.5	375,131	95.5
	Consumer loans	189,311	95.9	190,854	94.5	375,131	95.5
	Commercial loans	—	—	—	—	—	—
	Secured loans	26	0.0	23	0.0	46	0.0
	Subtotal	189,337	95.9	190,877	94.5	375,177	95.5
Credit card business	Credit cards	8,102	4.1	11,114	5.5	17,877	4.5
Total		197,440	100.0	201,991	100.0	393,055	100.0

(Note) Details and transaction volume of the above financial service business segments are as follows:

Loan business Provision of loans by the Filing Company directly to customers. The scope of this segment's transaction volume is the amount of loans to customers.

Credit card business Provision of general financial services through the use of credit cards, based on comprehensive credit administration. The scope of transaction volume is the total amount of credit.

(ii) Receivables outstanding

Business segment		Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
		Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Loan business	Unsecured loans	726,705	95.9	750,363	95.6	736,436	95.8
	Consumer loans	726,699	95.9	750,358	95.6	736,430	95.8
	Commercial loans	5	0.0	5	0.0	5	0.0
	Secured loans	11,801	1.6	9,730	1.3	10,703	1.4
	Subtotal	738,506	97.5	760,094	96.9	747,139	97.2
Credit card business	Credit cards	19,127	2.5	24,691	3.1	21,595	2.8
Total		757,634	100.0	784,786	100.0	768,735	100.0

(d) Increase/decrease and outstanding balance of operating loans

(Millions of yen)

Item	Prior second quarter (As of September 30, 2014)			Current second quarter (As of September 30, 2015)			Prior fiscal year (As of March 31, 2015)		
	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans	Total amount	Unsecured loans	Secured loans
Beginning balance	726,191	713,148	13,043	747,139	736,436	10,703	726,191	713,148	13,043
Loans made during the period	189,337	189,311	26	190,877	190,854	23	375,177	375,131	46
Collection during the period	161,564	160,426	1,138	161,979	161,031	948	322,326	320,193	2,133
Transfer of claims on bankruptcy and reorganization, etc.	227	222	4	235	230	5	454	414	40
Write-off of bad debts during the period	15,230	15,105	125	15,706	15,664	41	31,446	31,234	211
Other decreases	—	—	—	—	—	—	0	0	—
Final balance	738,506	726,705	11,801	760,094	750,363	9,730	747,139	736,436	10,703
Average loans receivable	731,494	718,976	12,518	751,659	741,388	10,270	736,740	724,812	11,928

(e) Breakdown of accounts receivable - operating loans

(i) By loan type

Loan type		Prior second quarter (As of September 30, 2014)					Current second quarter (As of September 30, 2015)					Prior fiscal year (As of March 31, 2015)				
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Average contracted interest rate (%)
Consumer loans	Unsecured loans (excluding housing loans)	1,393,415	99.7	726,699	98.4	16.01	1,405,031	99.8	750,358	98.7	15.89	1,393,438	99.7	736,430	98.6	15.94
	Secured loans (excluding housing loans)	3,876	0.3	11,589	1.6	12.05	3,306	0.2	9,566	1.3	11.88	3,563	0.3	10,524	1.4	11.94
	Housing loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,397,291	100.0	738,288	100.0	15.95	1,408,337	100.0	759,925	100.0	15.84	1,397,001	100.0	746,955	100.0	15.89
Commercial loans	Unsecured loans	6	0.0	5	0.0	14.24	6	0.0	5	0.0	14.46	6	0.0	5	0.0	14.36
	Secured loans	46	0.0	212	0.0	8.90	36	0.0	164	0.0	9.05	42	0.0	178	0.0	9.09
	Subtotal	52	0.0	218	0.0	9.04	42	0.0	169	0.0	9.21	48	0.0	184	0.0	9.25
Total		1,397,343	100.0	738,506	100.0	15.95	1,408,379	100.0	760,094	100.0	15.84	1,397,049	100.0	747,139	100.0	15.89

(ii) Breakdown of unsecured consumer loans by consumers' occupation

Occupation	Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Clerical work	193,172	13.9	124,721	17.2	196,512	14.0	129,394	17.2	194,400	14.0	127,017	17.2
Marketing	125,165	9.0	88,310	12.1	124,849	8.9	89,342	11.9	124,119	8.9	88,575	12.0
Sales	88,641	6.4	35,851	4.9	93,019	6.6	37,769	5.0	90,925	6.5	36,796	5.0
Labor	523,868	37.6	259,224	35.7	536,051	38.1	271,327	36.2	528,027	37.9	264,180	35.9
Drivers	78,189	5.6	45,145	6.2	77,435	5.5	46,343	6.2	77,512	5.6	45,610	6.2
Technicians and engineers	83,824	6.0	52,050	7.2	85,461	6.1	53,984	7.2	84,074	6.0	52,933	7.2
Management	163,114	11.7	74,845	10.3	159,597	11.4	76,230	10.2	160,818	11.5	75,510	10.3
Hospitality service	50,495	3.6	18,407	2.5	50,445	3.6	18,699	2.5	50,517	3.6	18,516	2.5
Others	86,947	6.2	28,141	3.9	81,662	5.8	27,266	3.6	83,046	6.0	27,290	3.7
Total	1,393,415	100.0	726,699	100.0	1,405,031	100.0	750,358	100.0	1,393,438	100.0	736,430	100.0

(iii) By industry

Industry	Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Agriculture, forestry and fishery	3	0.0	9	0.0	3	0.0	7	0.0	3	0.0	8	0.0
Construction	13	0.0	30	0.0	11	0.0	24	0.0	13	0.0	28	0.0
Manufacturing	6	0.0	9	0.0	4	0.0	7	0.0	5	0.0	9	0.0
Electricity; gas; heat supply; water supply	—	—	—	—	—	—	—	—	—	—	—	—
Information and communications	1	0.0	5	0.0	1	0.0	5	0.0	1	0.0	5	0.0
Transport and postal services	2	0.0	11	0.0	2	0.0	12	0.0	2	0.0	11	0.0
Wholesale and retail	10	0.0	46	0.0	8	0.0	22	0.0	9	0.0	26	0.0
Finance and insurance	4	0.0	25	0.0	3	0.0	23	0.0	4	0.0	24	0.0
Real estate, and goods rental and leasing	2	0.0	29	0.0	1	0.0	26	0.0	2	0.0	27	0.0
Accommodation, and food and beverage services	3	0.0	19	0.0	3	0.0	18	0.0	3	0.0	19	0.0
Education and educational support	—	—	—	—	—	—	—	—	—	—	—	—
Healthcare and welfare	1	0.0	0	0.0	1	0.0	0	0.0	1	0.0	0	0.0
Multiple services	—	—	—	—	—	—	—	—	—	—	—	—
Other services (Does not fall under any other category)	7	0.0	29	0.0	5	0.0	21	0.0	5	0.0	21	0.0
Individuals	1,397,291	100.0	738,288	100.0	1,408,337	100.0	759,925	100.0	1,397,001	100.0	746,955	100.0
Specified nonprofit organization	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Total	1,397,343	100.0	738,506	100.0	1,408,379	100.0	760,094	100.0	1,397,049	100.0	747,139	100.0

(Note) Commercial loans to sole proprietors are included in corresponding categories other than “Individuals.”

(iv) Breakdown of unsecured consumer loans receivable by consumers' sex and age

Sex and age		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Male	18-19 years	—	—	—	—	—	—	—	—	—	—	—	—
	20-29	220,602	15.8	93,061	12.8	232,524	16.5	99,161	13.2	225,917	16.2	95,871	13.0
	30-39	268,842	19.3	149,372	20.6	266,417	19.0	153,240	20.4	265,949	19.1	150,515	20.4
	40-49	260,240	18.7	179,479	24.7	257,430	18.3	181,766	24.2	257,601	18.5	180,065	24.4
	50-59	173,548	12.4	129,001	17.7	174,322	12.4	132,072	17.6	172,953	12.4	130,005	17.7
	60 years and older	117,865	8.5	55,807	7.7	116,159	8.3	56,692	7.6	116,935	8.4	56,570	7.7
	Subtotal	1,041,097	74.7	606,721	83.5	1,046,852	74.5	622,933	83.0	1,039,355	74.6	613,027	83.2
Female	18-19 years	—	—	—	—	—	—	—	—	—	—	—	—
	20-29	70,938	5.1	22,697	3.1	75,818	5.4	24,399	3.3	73,250	5.3	23,465	3.2
	30-39	82,484	5.9	28,451	3.9	82,221	5.9	29,632	4.0	81,966	5.9	29,021	3.9
	40-49	87,422	6.3	31,605	4.3	89,864	6.4	34,091	4.5	88,455	6.3	32,755	4.5
	50-59	62,717	4.5	23,712	3.3	63,687	4.5	25,457	3.4	62,942	4.5	24,510	3.3
	60 years and older	48,757	3.5	13,511	1.9	46,589	3.3	13,844	1.8	47,470	3.4	13,649	1.9
	Subtotal	352,318	25.3	119,978	16.5	358,179	25.5	127,425	17.0	354,083	25.4	123,402	16.8
Total		1,393,415	100.0	726,699	100.0	1,405,031	100.0	750,358	100.0	1,393,438	100.0	736,430	100.0

(v) By collateral type

Collateral accepted	Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)	Amount (Millions of yen)	Proportion (%)
Securities	—	—	—	—	—	—
(Stocks included in the above)	(—)	(—)	(—)	(—)	(—)	(—)
Credit	—	—	—	—	—	—
(Deposits included in the above)	(—)	(—)	(—)	(—)	(—)	(—)
Merchandise	—	—	—	—	—	—
Real estate	11,718	1.6	9,675	1.3	10,623	1.4
Foundations	—	—	—	—	—	—
Others	83	0.0	55	0.0	80	0.0
Subtotal	11,801	1.6	9,730	1.3	10,703	1.4
Guarantee	—	—	—	—	—	—
Unsecured	726,705	98.4	750,363	98.7	736,436	98.6
Total	738,506	100.0	760,094	100.0	747,139	100.0

(vi) By loan amount

Loan amount		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Due within 100,000 yen	179,253	12.8	11,043	1.5	172,700	12.3	10,663	1.4	173,885	12.4	10,617	1.4
	Due over 100,000 yen through 300,000 yen	353,626	25.3	75,020	10.2	342,611	24.3	72,597	9.6	348,110	24.9	73,749	9.9
	Due over 300,000 yen through 500,000 yen	460,933	33.0	198,716	26.9	468,660	33.3	202,353	26.6	460,605	33.0	198,407	26.6
	Due over 500,000 yen	399,609	28.6	441,924	59.8	421,066	29.9	464,750	61.1	410,844	29.4	453,662	60.7
	Subtotal	1,393,421	99.7	726,705	98.4	1,405,037	99.8	750,363	98.7	1,393,444	99.7	736,436	98.6
Secured loans	Due within 1 million yen	657	0.1	353	0.1	619	0.0	340	0.1	610	0.1	327	0.0
	Due over 1 million yen through 5 million yen	2,755	0.2	7,515	1.0	2,310	0.2	6,178	0.8	2,540	0.2	6,844	0.9
	Due over 5 million yen through 10 million yen	433	0.0	2,892	0.4	346	0.0	2,311	0.3	385	0.0	2,586	0.4
	Due over 10 million yen through 50 million yen	77	0.0	1,040	0.1	67	0.0	900	0.1	70	0.0	945	0.1
	Due over 50 million yen through 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Due over 100 million yen	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,922	0.3	11,801	1.6	3,342	0.2	9,730	1.3	3,605	0.3	10,703	1.4
Total		1,397,343	100.0	738,506	100.0	1,408,379	100.0	760,094	100.0	1,397,049	100.0	747,139	100.0
Average loans receivable per contract (Thousands of yen)		—	—	528	—	—	—	539	—	—	—	534	—
Unsecured loans		—	—	521	—	—	—	534	—	—	—	528	—
Secured loans		—	—	3,009	—	—	—	2,911	—	—	—	2,969	—

(vii) By loan term

Loan term		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Revolving	1,297,510	92.9	680,323	92.1	1,314,402	93.3	702,560	92.4	1,301,960	93.2	689,516	92.3
	Due within 1 year	700	0.0	83	0.0	912	0.1	133	0.0	744	0.1	97	0.0
	Due after 1 year through 5 years	47,513	3.4	15,518	2.1	40,307	2.9	14,361	1.9	42,276	3.0	14,428	2.0
	Due after 5 years through 10 years	15,225	1.1	6,851	0.9	17,940	1.3	8,591	1.1	16,198	1.1	7,598	1.0
	Due after 10 years through 15 years	32,445	2.3	23,900	3.3	31,436	2.2	24,680	3.3	32,232	2.3	24,762	3.3
	Due after 15 years through 20 years	25	0.0	26	0.0	35	0.0	30	0.0	30	0.0	29	0.0
	Due after 20 years through 25 years	3	0.0	1	0.0	5	0.0	5	0.0	4	0.0	3	0.0
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	1,393,421	99.7	726,705	98.4	1,405,037	99.8	750,363	98.7	1,393,444	99.7	736,436	98.6
Secured loans	Revolving	3,087	0.2	8,835	1.2	2,610	0.2	7,190	1.0	2,831	0.2	7,950	1.1
	Due within 1 year	21	0.0	65	0.0	19	0.0	72	0.0	22	0.0	83	0.0
	Due after 1 year through 5 years	151	0.0	190	0.0	144	0.0	197	0.0	144	0.0	189	0.0
	Due after 5 years through 10 years	367	0.1	940	0.1	335	0.0	815	0.1	347	0.1	892	0.1
	Due after 10 years through 15 years	74	0.0	308	0.1	66	0.0	304	0.1	74	0.0	307	0.1
	Due after 15 years through 20 years	50	0.0	267	0.0	36	0.0	195	0.0	42	0.0	222	0.0
	Due after 20 years through 25 years	172	0.0	1,193	0.2	132	0.0	954	0.1	145	0.0	1,058	0.1
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,922	0.3	11,801	1.6	3,342	0.2	9,730	1.3	3,605	0.3	10,703	1.4
	Revolving	1,300,597	93.1	689,158	93.3	1,317,012	93.5	709,751	93.4	1,304,791	93.4	697,466	93.4
	Due within 1 year	721	0.1	148	0.0	931	0.1	205	0.0	766	0.1	180	0.0
	Due after 1 year through 5 years	47,664	3.4	15,709	2.1	40,451	2.9	14,559	1.9	42,420	3.0	14,618	2.0
	Due after 5 years through 10 years	15,592	1.1	7,791	1.1	18,275	1.3	9,407	1.3	16,545	1.2	8,490	1.1
	Due after 10 years through 15 years	32,519	2.3	24,209	3.3	31,502	2.2	24,985	3.3	32,306	2.3	25,069	3.4
	Due after 15 years through 20 years	75	0.0	293	0.0	71	0.0	226	0.0	72	0.0	251	0.0
	Due after 20 years through 25 years	175	0.0	1,194	0.2	137	0.0	959	0.1	149	0.0	1,061	0.1
	Due after 25 years	—	—	—	—	—	—	—	—	—	—	—	—
	Total	1,397,343	100.0	738,506	100.0	1,408,379	100.0	760,094	100.0	1,397,049	100.0	747,139	100.0
Average term per contract		—				—				—			

(Note) “Average term per contract” is not calculated since revolving loan contracts are included in the table above.

(viii) By interest rate

Interest rate		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	10% p.a. or less	76,335	5.5	32,547	4.4	71,265	5.1	32,487	4.3	71,852	5.1	31,754	4.3
	Above 10.0% to 15.0% p.a.	334,071	23.9	334,999	45.4	338,196	24.0	350,140	46.0	336,715	24.1	343,662	46.0
	Above 15.0% to 18.0% p.a.	910,075	65.1	325,873	44.1	948,491	67.3	345,412	45.4	928,356	66.5	334,886	44.8
	Above 18.0% to 20.0% p.a.	3,640	0.3	5,765	0.8	2,730	0.2	4,314	0.6	3,005	0.2	4,795	0.6
	Above 20.0% p.a.	69,300	4.9	27,520	3.7	44,355	3.2	18,009	2.4	53,516	3.8	21,337	2.9
	Subtotal	1,393,421	99.7	726,705	98.4	1,405,037	99.8	750,363	98.7	1,393,444	99.7	736,436	98.6
Secured loans	10% p.a. or less	783	0.1	3,231	0.4	699	0.0	2,776	0.4	731	0.1	2,990	0.4
	Above 10.0% to 15.0% p.a.	3,138	0.2	8,568	1.2	2,642	0.2	6,952	0.9	2,873	0.2	7,711	1.0
	Above 15.0% to 18.0% p.a.	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0
	Subtotal	3,922	0.3	11,801	1.6	3,342	0.2	9,730	1.3	3,605	0.3	10,703	1.4
Total		1,397,343	100.0	738,506	100.0	1,408,379	100.0	760,094	100.0	1,397,049	100.0	747,139	100.0

(ix) By product type

Product type		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Comprehensive contract type (Card loans)	1,297,510	92.8	680,323	92.1	1,314,402	93.3	702,560	92.4	1,301,960	93.2	689,516	92.3
	Individual contract type	95,905	6.9	46,375	6.3	90,629	6.5	47,797	6.3	91,478	6.5	46,914	6.3
	Commercial loans	6	0.0	5	0.0	6	0.0	5	0.0	6	0.0	5	0.0
	Subtotal	1,393,421	99.7	726,705	98.4	1,405,037	99.8	750,363	98.7	1,393,444	99.7	736,436	98.6
Secured loans	Real estate card loans	3,653	0.3	10,094	1.4	3,134	0.2	8,352	1.1	3,373	0.3	9,183	1.2
	Mortgage loans	251	0.0	1,623	0.2	193	0.0	1,299	0.2	216	0.0	1,440	0.2
	Loans backed by securities or golf club memberships	18	0.0	83	0.0	15	0.0	78	0.0	16	0.0	80	0.0
	Commercial loans	—	—	—	—	—	—	—	—	—	—	—	—
	Subtotal	3,922	0.3	11,801	1.6	3,342	0.2	9,730	1.3	3,605	0.3	10,703	1.4
Total		1,397,343	100.0	738,506	100.0	1,408,379	100.0	760,094	100.0	1,397,049	100.0	747,139	100.0

(x) By region

Region		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)	Number of loan contracts	Proportion (%)	Outstanding balance (Millions of yen)	Proportion (%)
Unsecured loans	Hokkaido	55,267	4.0	26,964	3.7	54,303	3.8	27,523	3.6	54,674	3.9	27,268	3.7
	Tohoku	88,259	6.3	44,070	6.0	87,394	6.2	45,398	6.0	87,540	6.3	44,621	6.0
	Kanto	519,005	37.1	275,577	37.3	523,869	37.2	283,359	37.3	518,631	37.1	278,438	37.3
	Chubu	186,281	13.3	104,988	14.2	183,882	13.1	106,561	14.0	184,452	13.2	105,587	14.1
	Kinki	278,439	19.9	141,267	19.1	291,235	20.7	150,437	19.8	283,128	20.3	145,090	19.4
	Chugoku	66,640	4.8	35,619	4.8	65,979	4.7	36,538	4.8	66,269	4.7	36,079	4.8
	Shikoku	35,333	2.5	18,283	2.5	35,016	2.5	18,609	2.4	35,056	2.5	18,437	2.5
	Kyushu	164,197	11.8	79,933	10.8	163,359	11.6	81,936	10.8	163,694	11.7	80,911	10.8
	Subtotal	1,393,421	99.7	726,705	98.4	1,405,037	99.8	750,363	98.7	1,393,444	99.7	736,436	98.6
Secured loans	Hokkaido	197	0.0	492	0.1	170	0.0	390	0.0	185	0.0	451	0.1
	Tohoku	239	0.0	593	0.1	208	0.0	498	0.1	223	0.0	548	0.1
	Kanto	1,369	0.1	4,478	0.6	1,139	0.1	3,663	0.5	1,238	0.1	4,032	0.5
	Chubu	553	0.1	1,741	0.2	486	0.0	1,471	0.2	518	0.1	1,598	0.2
	Kinki	988	0.1	2,931	0.4	843	0.1	2,414	0.3	906	0.1	2,646	0.3
	Chugoku	168	0.0	526	0.1	148	0.0	446	0.1	157	0.0	485	0.1
	Shikoku	73	0.0	187	0.0	59	0.0	157	0.0	67	0.0	173	0.0
	Kyushu	335	0.0	849	0.1	289	0.0	690	0.1	311	0.0	766	0.1
	Subtotal	3,922	0.3	11,801	1.6	3,342	0.2	9,730	1.3	3,605	0.3	10,703	1.4
Total		1,397,343	100.0	738,506	100.0	1,408,379	100.0	760,094	100.0	1,397,049	100.0	747,139	100.0

(xi) Accounts receivable - operating loans per outlet and per employee

Item	Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
	Number of loan contracts	Outstanding balance (Millions of yen)	Number of loan contracts	Outstanding balance (Millions of yen)	Number of loan contracts	Outstanding balance (Millions of yen)
Per loan business outlet	35,829	18,936	36,112	19,489	35,821	19,157
Per loan business employee	1,400	739	1,347	727	1,450	775

(Notes)

1. Accounts receivable - operating loans per loan business outlet	=	Accounts receivable - operating loans at the end of the period
		<hr/> Number of staffed loan outlets at the end of the period
2. Accounts receivable - operating loans per loan business employee	=	Accounts receivable - operating loans at the end of the period
		<hr/> Number of employees at the end of the period

The number of employees at the end of the period is the number of employees who work at contact center and the loan business outlets. The numbers as of the end of the second quarter of the prior fiscal year, as of the end of the current second quarter and as of the end of the prior fiscal year were 998 employees, 1,045 employees and 963 employees, respectively.

(f) Number of outlets and employees by region

(i) Number of outlets by region

Region	Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)
Hokkaido	1	2.6	1	2.6	1	2.6	1	2.6	1	2.6	1	2.6
Tohoku	2	5.1	2	5.1	2	5.1	2	5.1	2	5.1	2	5.1
Kanto	16	41.0	16	41.0	16	41.0	16	41.0	16	41.0	16	41.0
Chubu	6	15.4	6	15.4	6	15.4	6	15.4	6	15.4	6	15.4
Kinki	7	17.9	7	17.9	7	17.9	7	17.9	7	17.9	7	17.9
Chugoku	2	5.1	2	5.1	2	5.1	2	5.1	2	5.1	2	5.1
Shikoku	1	2.6	1	2.6	1	2.6	1	2.6	1	2.6	1	2.6
Kyushu	4	10.3	4	10.3	4	10.3	4	10.3	4	10.3	4	10.3
Total	39	100.0	39	100.0	39	100.0	39	100.0	39	100.0	39	100.0

(Note) The above number of outlets in each region is the number of staffed outlets.

(ii) Number of employees by region

Region	Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)	Total	Proportion (%)	Loan outlets	Proportion (%)
Hokkaido	7	0.4	7	0.7	9	0.5	9	0.9	8	0.4	8	0.8
Tohoku	12	0.7	12	1.2	16	0.8	16	1.5	12	0.6	12	1.3
Kanto	1,353	72.1	601	60.2	1,388	71.7	613	58.7	1,348	72.8	578	60.0
Chubu	38	2.0	38	3.8	41	2.1	41	3.9	38	2.1	38	3.9
Kinki	417	22.2	291	29.2	427	22.1	312	29.8	398	21.5	280	29.1
Chugoku	15	0.8	15	1.5	16	0.8	16	1.5	13	0.7	13	1.4
Shikoku	7	0.4	7	0.7	8	0.4	8	0.8	7	0.4	7	0.7
Kyushu	27	1.4	27	2.7	30	1.6	30	2.9	27	1.5	27	2.8
Total	1,876	100.0	998	100.0	1,935	100.0	1,045	100.0	1,851	100.0	963	100.0

(Note) The number of employees of “Loan outlets” is the number of employees at the end of the period working at contact center and loan business outlets.

(g) Breakdown of funds

(i) Breakdown by funding sources

Funding sources, etc.	Prior second quarter (As of September 30, 2014)		Current second quarter (As of September 30, 2015)		Prior fiscal year (As of March 31, 2015)	
	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)	Outstanding balance (Millions of yen)	Average interest rate (%)
Borrowings from financial institutions, etc.	374,742	1.81	385,097	1.50	387,914	1.62
Others	201,113	1.22	196,000	0.90	171,000	0.96
(Corporate bonds, CPs)	(201,113)	(1.22)	(196,000)	(0.90)	(171,000)	(0.96)
Total	575,856	1.60	581,097	1.30	558,914	1.42
Owners' equity	442,978	—	439,789	—	439,912	—
(Capital stock)	(63,832)	(—)	(63,832)	(—)	(63,832)	(—)

- (Notes) 1. "Owners' equity" was calculated by deducting total liabilities and the planned amount of dividend from total assets, and then adding the total amount of reserves (including reserves under special laws).
2. "Borrowings from financial institutions, etc." as of September 30, 2015, includes 2,285 million yen borrowings by liquidation of receivables (7,787 million yen as of September 30, 2014, and 5,036 million yen as of March 31, 2015).

(ii) Breakdown by financial institution

(Millions of yen)

Financial institution		Prior second quarter (As of September 30, 2014)				Current second quarter (As of September 30, 2015)				Prior fiscal year (As of March 31, 2015)			
		Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance	Beginning balance	Amount procured	Amount repaid	Final balance
Borrowings	City banks, etc.	129,505	52,600	63,313	118,792	131,243	14,200	13,656	131,787	129,505	80,600	78,862	131,243
	Regional banks	30,352	10,100	7,038	33,413	36,186	8,900	7,294	37,791	30,352	20,600	14,765	36,186
	Trust banks	151,008	57,609	57,709	150,908	150,808	33,266	33,366	150,708	151,008	103,220	103,420	150,808
	Foreign banks	3,400	1,000	1,400	3,000	5,000	—	1,200	3,800	3,400	4,000	2,400	5,000
	Life insurance companies	23,299	8,000	8,002	23,297	22,031	5,500	6,165	21,366	23,299	13,500	14,768	22,031
	Non-life insurance companies	1,506	500	329	1,677	3,348	1,000	329	4,019	1,506	2,500	658	3,348
	Business corporations (leasing and financing companies, etc.)	2,834	—	666	2,168	3,502	—	932	2,570	2,834	2,000	1,332	3,502
	Other financial institutions	43,711 (11,791)	7,750 (—)	9,973 (4,003)	41,487 (7,787)	35,796 (5,036)	5,000 (—)	7,740 (2,750)	33,055 (2,285)	43,711 (11,791)	11,750 (—)	19,664 (6,754)	35,796 (5,036)
Subtotal		385,615	137,559	148,431	374,742	387,914	67,866	70,683	385,097	385,615	238,170	235,870	387,914
Corporate bonds (including current portion of bonds payable)		161,326	50,000	10,212	201,113	171,000	25,000	—	196,000	161,326	60,000	50,326	171,000
Subtotal		161,326	50,000	10,212	201,113	171,000	25,000	—	196,000	161,326	60,000	50,326	171,000
Total		546,941	187,559	158,644	575,856	558,914	92,866	70,683	581,097	546,941	298,170	286,196	558,914

- (Notes) 1. "City banks, etc." include Shinsei Bank, Limited and Aozora Bank, Ltd.
2. Figures in parentheses in the "Other financial institutions" are borrowings by liquidation of receivables.

III. Information on the Filing Company

1. Information on the Company's Shares

(1) Total number of shares, etc.

1) Total number of shares

Class	Total number of shares authorized to be issued
Common stock	5,321,974,000
Total	5,321,974,000

2) Total number of shares issued

Class	As of the end of the current second quarter (September 30, 2015)	As of the submission date (November 13, 2015)	Stock exchange on which the Company is listed	Description
Common stock	1,596,282,800	1,596,282,800	First Section of the Tokyo Stock Exchange	These are the Company's standard shares with no restricted rights. One unit of stock constitutes 100 common shares.
Total	1,596,282,800	1,596,282,800	—	—

(2) Status of the stock acquisition rights

Not applicable

(3) Status in the exercise of bonds with stock acquisition rights with exercise price amendment

Not applicable

(4) Rights plans

Not applicable

(5) Changes in the total number of shares issued and the amount of capital stock and other

(Millions of yen, unless otherwise stated)

Period	Changes in the total number of shares issued (Thousands of shares)	Balance of the total number of shares issued (Thousands of shares)	Changes in capital stock	Balance of capital stock	Changes in legal capital surplus	Balance of legal capital surplus
From July 1, 2015 to September 30, 2015	—	1,596,282	—	63,832	—	72,322

(6) Major shareholders

As of September 30, 2015

Name	Address	Number of shares held (Thousands of shares)	Percentage of shares held to the total number of issued shares (%)
Mitsubishi UFJ Financial Group, Inc.	7-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	588,723	36.88
Maruito Shokusan Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	273,467	17.13
Maruito Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	125,533	7.86
Foundation of Kinoshita Memorial Enterprise	2-14, Motomachi-dori 6-chome, Chuo-ku, Kobe-shi	92,192	5.77
Maruito Shoten Co., Ltd.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	38,733	2.42
Mitsubishi UFJ Trust and Banking Corporation (Standing proxy: The Master Trust Bank of Japan, Ltd.)	11-3, Hamamatsu-cho 2-chome, Minato-ku, Tokyo	31,572	1.97
Shigeyoshi Kinoshita	Minato-ku, Tokyo	30,007	1.87
NOBUKA CO., LTD.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	30,000	1.87
Japan Trustee Services Bank, Ltd. (Trust account 4)	8-11, Harumi 1-chome, Chuo-ku, Tokyo	26,702	1.67
ITOKO Inc.	2-3, Minatomachi 1-chome, Naniwa-ku, Osaka-shi	18,942	1.18
Total	—	1,255,874	78.67

- (Notes) 1. In addition to the shares above, the Company owns 29,668 thousand shares of treasury stocks (1.85%).
2. In “Number of shares held,” figures less than one thousand shares are truncated.

(7) Status of voting rights

1) Issued shares

As of September 30, 2015

Classification	Number of shares (Shares)	Number of voting rights (Units)	Details
Shares without voting rights	—	—	—
Shares with limited voting rights (treasury stock, etc.)	—	—	—
Shares with limited voting rights (others)	—	—	—
Shares with full voting rights (treasury stock, etc.)	(Treasury stock) Common stock 29,668,500	—	—
Shares with full voting rights (others)	Common stock 1,566,598,300	15,665,983	—
Shares less than one unit	Common stock 16,000	—	—
Total number of shares issued	1,596,282,800	—	—
Total voting rights held by all shareholders	—	15,665,983	—

(Notes) 1. The number of shares of common stock in the “Shares with full voting rights (others)” box includes 3,000 shares (30 units of voting rights) held by Japan Securities Depository Center, Inc.
2. The number of shares of common stock in the “Shares less than one unit” box includes 92 shares of treasury stock held by the Company.

2) Treasury stock, etc.

As of September 30, 2015

Shareholder	Address of shareholder	Number of shares held under own name (Shares)	Number of shares held under the names of others (Shares)	Total (Shares)	Percentage of shares held to the total number of issued shares (%)
(Treasury stock) ACOM CO., LTD.	1-1, Marunouchi 2-chome, Chiyoda- ku, Tokyo	29,668,500	—	29,668,500	1.85
Total	—	29,668,500	—	29,668,500	1.85

2. Directors

There was no change in directors for the six months ended September 30, 2015, after the filing date of the securities report for the prior fiscal year.

IV. Financial Information

1. Basis of preparation of the quarterly consolidated financial statements

The quarterly consolidated financial statements of the Company are prepared in accordance with the “Regulations Concerning the Terminology, Forms and Preparation of Quarterly Consolidated Financial Statements” (Cabinet Office Ordinance No. 64, 2007) and the “Ordinance on Reorganization of Accounting Methods for Special Finance Corporations, etc.” (Ordinance of General Administrative Agency of the Cabinet/the Finance Ministry No. 32 of 1999).

2. Audit and review reports

Pursuant to the first paragraph of Article 193-2 of the Financial Instruments and Exchange Act, the Company’s quarterly consolidated financial statements for the current second quarter (from July 1, 2015, to September 30, 2015) and for the six months ended September 30, 2015 (from April 1, 2015, to September 30, 2015) were reviewed by Deloitte Touche Tohmatsu LLC.

1. Quarterly Consolidated Financial Statements
(1) Quarterly Consolidated Balance Sheet

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2015)	Current Second quarter (As of September 30, 2015)
Assets		
Current assets		
Cash and deposits	119,835	124,309
Accounts receivable - operating loans	*2 877,427	*2 892,889
Loans receivable of banking business	64,582	60,016
Accounts receivable - installment	22,295	25,332
Purchased receivables	8,473	9,490
Short-term investment securities	8,000	4,656
Trading account securities	1,804	1,552
Merchandise and finished goods	325	—
Raw materials and supplies	65	77
Deferred tax assets	25,189	25,843
Other	56,833	58,147
Allowance for doubtful accounts	(52,923)	(54,798)
Total current assets	1,131,909	1,147,516
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	6,549	6,153
Equipment, net	10,277	10,196
Land	6,249	6,242
Other, net	1,138	1,033
Total property, plant and equipment	24,215	23,626
Intangible assets		
Goodwill	7,443	6,951
Software	7,081	6,500
Other	43	43
Total intangible assets	14,568	13,495
Investments and other assets		
Investment securities	4,467	4,711
Net defined benefit asset	6,474	6,209
Deferred tax assets	57	54
Guarantee deposits	5,772	5,763
Other	*2 3,559	*2 3,203
Allowance for doubtful accounts	(656)	(686)
Total investments and other assets	19,675	19,257
Total noncurrent assets	58,459	56,379
Total assets	1,190,368	1,203,896

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2015)	Current Second quarter (As of September 30, 2015)
Liabilities		
Current liabilities		
Notes and accounts payable-trade	331	443
Short-term loans payable	32,850	13,539
Current portion of long-term loans payable	113,340	108,888
Current portion of bonds	35,422	41,290
Deposits of banking business	79,248	71,123
Income taxes payable	2,218	1,988
Provision for loss on guarantees	*1 7,013	*1 7,428
Asset retirement obligations	2	66
Deferred installment income	86	75
Other	13,298	11,296
Total current liabilities	283,812	256,140
Noncurrent liabilities		
Bonds payable	167,890	191,287
Long-term loans payable	297,349	313,723
Deferred tax liabilities	4,288	4,572
Provision for directors' retirement benefits	28	27
Provision for loss on interest repayment	102,600	69,862
Net defined benefit liability	343	341
Asset retirement obligations	4,608	4,554
Other	1,130	1,036
Total noncurrent liabilities	578,240	585,406
Total liabilities	862,053	841,547
Net assets		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	73,671	73,671
Retained earnings	189,426	223,241
Treasury stock	(19,794)	(19,794)
Total shareholders' equity	307,136	340,951
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	8	6
Foreign currency translation adjustment	3,546	2,968
Remeasurements of defined benefit plans	1,896	1,755
Total accumulated other comprehensive income	5,450	4,730
Non-controlling interests	15,727	16,666
Total net assets	328,315	362,349
Total liabilities and net assets	1,190,368	1,203,896

(2) Quarterly Consolidated Statement of Income and
Quarterly Consolidated Statement of Comprehensive Income
(Quarterly Consolidated Statement of Income)
Six months ended September 30

(Millions of yen)

	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Operating revenue		
Interest on consumer loans	70,709	75,509
Interest on loans of banking business	4,166	4,218
Revenue from credit card business	1,241	1,593
Revenue from installment sales finance business	52	48
Revenue from credit guarantee	16,941	20,995
Collection from purchased receivable	2,617	2,674
Other financial revenue	*1 647	*1 712
Other operating revenue	10,362	12,655
Total operating revenue	106,738	118,407
Operating expenses		
Financial expenses	*2 9,892	*2 9,239
Cost of purchased receivable	1,027	1,129
Other operating expenses	*3 65,599	*3 71,120
Total operating expenses	76,518	81,490
Operating income	30,219	36,917
Non-operating income		
Interest income	79	146
Dividend income	11	10
Equity in earnings of affiliates	13	5
House rent income	158	154
Other	61	85
Total non-operating income	323	401
Non-operating expenses		
Interest expenses	11	10
Foreign exchange losses	—	95
Loss on investments in partnerships	11	8
Other	15	26
Total non-operating expenses	37	139
Ordinary income	30,506	37,179

	(Millions of yen)	
	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Extraordinary income		
Gain on sales of noncurrent assets	9	0
Gain on sales of investment securities	13	0
Total extraordinary income	23	0
Extraordinary loss		
Loss on sales of noncurrent assets	3	0
Loss on retirement of noncurrent assets	30	10
Loss on valuation of investment securities	0	0
Other	0	0
Total extraordinary losses	34	12
Income before income taxes	30,495	37,167
Income taxes-current	1,553	1,957
Income taxes-deferred	(546)	(321)
Total income taxes	1,007	1,635
Profit	29,488	35,531
Profit attributable to non-controlling interests	1,397	1,717
Profit attributable to owners of parent	28,090	33,814

(Quarterly Consolidated Statement of Comprehensive Income)
Six months ended September 30

(Millions of yen)

	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Profit	29,488	35,531
Other comprehensive income		
Valuation difference on available-for-sale securities	(16)	(1)
Foreign currency translation adjustment	(947)	(893)
Remeasurements of defined benefit plans, net of tax	(205)	(131)
Total other comprehensive income	(1,169)	(1,026)
Comprehensive income	28,318	34,504
Comprehensive income attributable to:		
Owners of parent	27,127	33,094
Non-controlling interests	1,190	1,409

(3) Quarterly Consolidated Statement of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Net cash provided by (used in) operating activities		
Income before income taxes	30,495	37,167
Depreciation and amortization	1,732	2,015
Amortization of goodwill	492	492
Increase (decrease) in allowance for doubtful accounts	4,038	2,069
Increase (decrease) in provision for loss on guarantees	337	414
Increase (decrease) in net defined benefit liability	10	14
Increase (decrease) in provision for directors' retirement benefits	(3)	(1)
Increase (decrease) in provision for loss on interest repayment	(33,823)	(32,737)
Interest and dividends income	(90)	(156)
Interest expenses	11	10
Amortization of bond issuance cost	301	281
Foreign exchange losses (gains)	(95)	262
Equity in (earnings) losses of affiliates	(13)	(5)
Loss (gain) on sales of property, plant and equipment	(5)	0
Loss on retirement of property, plant and equipment	30	10
Loss (gain) on sales of investment securities	(13)	(0)
Loss (gain) on valuation of investment securities	0	0
Decrease (increase) in accounts receivable - operating loans	(17,079)	(17,271)
Decrease (increase) in loans receivable of banking business	(577)	1,250
Decrease (increase) in accounts receivable - installment	(1,694)	(3,046)
Decrease (increase) in purchased receivables	174	(1,016)
Decrease (increase) in net defined benefit asset	310	265
Decrease (increase) in trading account securities	459	160
Decrease (increase) in inventories	(9)	214
Decrease (increase) in other current assets	(1,939)	(2,065)
Increase (decrease) in notes and accounts payable-trade	35	112
Increase (decrease) in deposits of banking business	232	(4,083)
Increase (decrease) in deferred installment income	(8)	(10)
Increase (decrease) in other current liabilities	19	(1,607)
Increase (decrease) by other operating activities	718	151
Subtotal	(15,956)	(17,107)
Interest and dividends income received	89	156
Interest expenses paid	(11)	(10)
Income taxes refund	408	352
Income taxes paid	(1,435)	(2,344)
Net cash provided by (used in) operating activities	(16,904)	(18,953)

(Millions of yen)

	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Net cash provided by (used in) investing activities		
Purchase of property, plant and equipment	(1,059)	(376)
Proceeds from sales of property, plant and equipment	25	0
Purchase of intangible assets	(2,049)	(575)
Purchase of investment securities	(1,941)	(580)
Proceeds from sales of investment securities	13	0
Increase (decrease) by other investing activities	27	230
Net cash provided by (used in) investing activities	(4,982)	(1,300)
Net cash provided by (used in) financing activities		
Proceeds from short-term loans payable	84,821	45,708
Repayments of short-term loans payable	(99,268)	(64,866)
Proceeds from issuance of bonds	49,702	38,003
Payments at maturity of bonds	(10,212)	(8,541)
Proceeds from long-term loans payable	94,191	70,128
Repayment of long-term loans payable	(89,109)	(57,689)
Repayments of finance lease obligations	(212)	(229)
Purchase of treasury stock	(0)	(0)
Repayments to non-controlling shareholders	(903)	—
Dividends paid to non-controlling interests	(337)	(470)
Net cash provided by (used in) financing activities	28,670	22,042
Effect of exchange rate change on cash and cash equivalents	(104)	(275)
Net increase (decrease) in cash and cash equivalents	6,678	1,513
Cash and cash equivalents at beginning of period	151,711	122,306
Cash and cash equivalents at end of period	*1 158,390	*1 123,819

[Notes]
(Supplemental Information)

<Changes in presentation>

Effective from the three months ended June 30, 2015, the Company has adopted the “Revised Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No. 22, September 13, 2013) in respect to provisions stated in Paragraph 39, etc., and changed the presentation of net income, etc. as well as the presentation of minority interests to non-controlling interests. To reflect these changes in presentation, the quarterly consolidated financial statements for the six months ended September 30, 2014, and consolidated financial statements for the fiscal year ended March 31, 2015, have been reclassified.

<Adoption of consolidated taxation system>

Effective from the three months ended June 30, 2015, the Company and one of its domestic consolidated subsidiaries have adopted the consolidated tax system.

(Notes to Quarterly Consolidated Balance Sheet)

*1. Contingent liabilities

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2015)	Current second quarter (As of September 30, 2015)
Outstanding guarantee obligation in the guarantee business	861,212	926,219
Outstanding guarantee obligation in the banking business	1,109	1,056
Provision for loss on guarantees	7,013	7,428
Net	855,308	919,848

*2. Status of non-performing loans in accounts receivable - operating loans

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2015)	Current second quarter (As of September 30, 2015)
Loans to bankrupt parties	745	757
Loans in arrears	23,095	23,196
Loans overdue by three months or more	4,225	4,128
Restructured loans	30,111	29,148
Total	58,178	57,230

(Notes) 1. Loans to bankrupt parties refer to loans to bankrupt parties, parties in rehabilitation and reorganization, and others which are loans where interest is not accrued.

2. Loans in arrears refer to other loans where interest is not accrued, excluding loans on which interest payment is deferred for the purpose of reconstructing or assisting debtors.

3. Loans overdue by three months or more refer to loans other than the above that are overdue by three months or more.

4. Restructured loans refer to loans other than the above that are restructured by favorable terms for debtors, such as reduction or waiving of interest, in order to facilitate collection of an outstanding balance.

(Notes to Quarterly Consolidated Statement of Income)

*1. Major items of other financial revenue

	(Millions of yen)	
	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Interest on deposits	62	42
Interest on securities	93	47
Interest on loans	0	3
Foreign exchange gains	61	—
Gain on valuation of derivatives	—	203

*2. Major items of financial expenses

	(Millions of yen)	
	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Interest expenses	4,477	3,973
Interest on bonds	1,752	1,767
Amortization of bond issuance costs	301	281
Interest expenses for deposits of banking business	2,560	2,631
Foreign exchange losses	—	174
Loss on valuation of derivatives	60	—

*3. Major expense items of other operating expenses

	(Millions of yen)	
	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Advertising expenses	5,452	5,746
Provision of allowance for doubtful accounts	22,370	23,927
Provision for loss on guarantees	4,077	4,678
Employees' salaries and bonuses	8,924	9,465
Retirement benefit expenses	180	289
Provision for directors' retirement benefits	4	3
Rent expenses	3,340	3,451
Depreciation	1,732	2,015
Commission fee	10,179	11,317
Amortization of goodwill	492	492

4. Basis for classification of financial revenue and financial expenses on quarterly consolidated statement of income is as follows.

(1) Financial revenue stated as operating revenue

Includes all financial revenue earned by the Company and its subsidiaries which engage in the financial service business, excluding dividends and interest on investment securities, etc.

(2) Financial expenses stated as operating expenses

Include all financial expenses incurred by the Company and its subsidiaries which engage in the financial service business, excluding interest, etc. which have no relationship to operating revenue.

(Notes to Quarterly Consolidated Statement of Cash Flows)

*1. Relationship between the quarter-end balance of cash and cash equivalents and the amount of quarterly consolidated balance sheet items

	(Millions of yen)	
	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Cash and deposits	140,322	124,309
Short-term investment securities	13,084	4,656
Short-term loans receivable	9,997	—
Time deposits with original maturities of more than three months	(5)	(6)
Cash reserved for banking business	(4,924)	(4,983)
Bonds to be matured within 1 year	(84)	(156)
Cash and cash equivalents	158,390	123,819

(Notes to Shareholders' Equity)

For the six months ended September 30, 2014 (from April 1, 2014, to September 30, 2014)

1. Dividends paid
Not applicable

2. Dividends whose record date falls in the six months ended September 30, 2014, but whose effective date is after September 30, 2014
Not applicable

For the six months ended September 30, 2015 (from April 1, 2015, to September 30, 2015)

1. Dividends paid
Not applicable

2. Dividends whose record date falls in the six months ended September 30, 2015, but whose effective date is after September 30, 2015
Not applicable

(Segments and related information)

[Segment information]

I. For the six months ended September 30, 2014 (from April 1, 2014, to September 30, 2014)

1. Operating revenue and income or loss by reported segment

(Millions of yen)

	Reported segments					Others (Note)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	64,113	19,056	20,265	3,216	106,652	85	106,738
Revenues from transactions with other operating segments	—	—	6	2	8	65	74
Total	64,113	19,056	20,272	3,218	106,661	150	106,812
Segment income	20,092	4,826	4,819	341	30,079	124	30,204

(Note) The "Others" category is a business segment which is not included in the reported segments and includes installment sales finance business, etc.

2. Amount and outline of difference between the total segment income or loss and operating income in quarterly consolidated statement of income

Income	Amount (Millions of yen)
Total reported segments	30,079
Income of "Others" category	124
Elimination of intersegment transactions	107
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(92)
Operating income in quarterly consolidated statement of income	30,219

II. For the six months ended September 30, 2015 (from April 1, 2015, to September 30, 2015)

1. Operating revenue and income or loss by reported segment

(Millions of yen)

	Reported segments					Others (Note)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	66,463	23,686	24,517	3,235	117,903	504	118,407
Revenues from transactions with other operating segments	—	—	(189)	—	(189)	93	(96)
Total	66,463	23,686	24,328	3,235	117,713	597	118,311
Segment income	22,552	7,209	5,685	1,082	36,530	369	36,899

(Note) The “Others” category refers to operating revenue and income which are not included in the reported segments.

2. Amount and outline of difference between the total segment income or loss and operating income in quarterly consolidated statement of income

Income	Amount (Millions of yen)
Total reported segments	36,530
Income of “Others” category	369
Elimination of intersegment transactions	84
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(66)
Operating income in quarterly consolidated statement of income	36,917

(Per share information)

The amount and basis for calculation of basic earnings per share are as follows:

(Millions of yen, unless otherwise stated)

Item	For the six months ended September 30, 2014 (From April 1, 2014 to September 30, 2014)	For the six months ended September 30, 2015 (From April 1, 2015 to September 30, 2015)
Basic earnings per share	17.93 yen	21.58 yen
(Basis for calculation)		
Profit attributable to owners of parent	28,090	33,814
Profit not attributable to common shareholders	—	—
Profit attributable to owners of parent related to common stock	28,090	33,814
Weighted average number of common stock during the quarter	1,566,614,332 shares	1,566,614,263 shares

(Note) “Diluted earnings per share” is not stated since there is no dilutive security.

2. Others
Not applicable

Part II Information on Guarantors for the Filing Company

Not applicable