

**Brief Statement of the First Quarter Financial Results for the Fiscal Year Ending March 2015**  
**[Japanese GAAP (Consolidated)]**

July 30, 2014

**Forward-looking Statement**

The statements and figures contained in this Brief Statement of the First Quarter Financial Results for the fiscal year ending March 2015 (the "Brief Statement") with respect to ACOM CO., LTD. ("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 beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest Rate Restriction Act, the level of interest rates paid on ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company:	ACOM CO., LTD. ("ACOM" or "the Company")
Stock market:	First Section of Tokyo Stock Exchange
Code Number:	8572
Location of the head office:	Tokyo
URL:	<a href="http://www.acom.co.jp/corp/english/ir_index.html">http://www.acom.co.jp/corp/english/ir_index.html</a>
Position of the representative:	Chairman, President & Chief Executive Officer
Name:	Shigeyoshi Kinoshita
Position of the person in charge:	Chief General Manager of Treasury Department
Name:	Takashi Kiribuchi
Telephone Number:	(03) 5533-0861
Registration date of quarterly securities report:	August 14, 2014
Commencement date of dividend payment:	-
Quarterly material to supplement the financial results:	Applicable
Quarterly financial results conference:	Applicable (For domestic financial analysts and institutional investors)

Note: 1. All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

Note: 2. The figures in percentages show the year-on-year change from previous first quarter.

1. Consolidated Business Results for the First Quarter Accounting Period (from April 1, 2014, to June 30, 2014)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Income		Ordinary Income		Net Income (First Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
1Q for FY March 2015	52,653	7.0	15,315	(2.0)	15,442	(2.3)	13,991	(1.2)
1Q for FY March 2014	49,191	(0.6)	15,630	(7.5)	15,803	(8.0)	14,165	(17.8)

[Note] Comprehensive income

1Q for FY March 2015: 14,853 million yen [(18.7%)]

1Q for FY March 2014: 18,264 million yen [(2.9%)]

	Net Income per Share (First Quarter)	Net Income per Share Diluted (First Quarter)
	(Yen)	(Yen)
1Q for FY March 2015	8.93	-
1Q for FY March 2014	9.04	-

[Note] With effect on October 1, 2013, ACOM executed a stock split where each of its common stock was split into ten shares. Net Income per Share above are computed on the premise that the stock split was conducted at the beginning of prior fiscal year.

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders' Equity
	(Millions of yen)	(Millions of yen)	%
1Q for FY March 2015	1,120,496	320,333	27.5
FY March 2014 (Annual)	1,155,203	306,726	25.5

<Reference> Owners' Equity:

1Q for FY March 2015: 308,391 million yen

FY March 2014: 294,393 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2014	—	0.00	—	0.00	0.00
FY March 2015	—				
FY March 2015 (Forecast)		0.00	—	—	—

<Note> Amendment to dividend forecast: None

Dividend for fourth quarter of FY March 2015 is undecided at this point.

3. Forecasts for the Fiscal Year Ending March 2015 (from April 1, 2014, to March 31, 2015)

(The figures in percentage show year-on-year change from the same prior periods.)

	Operating Revenue		Operating Income		Ordinary Income		Net Income		Net Income per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
First Half (Accumulated)	104,300	4.6	26,000	(16.8)	26,200	(17.5)	21,700	(24.3)	13.85
Annual	208,800	3.2	52,200	264.2	52,100	234.7	45,000	323.3	28.72

<Note> Amendment to business results forecast: None

(Note)

(1) Change in Important Subsidiaries during the Three Months ended June 30, 2014 (Change in scope of consolidation): None

(2) Adoption of Accounting Methods Used Specifically for Quarterly Consolidated Financial Statements: None

(3) Changes in Accounting Policy, Accounting Estimates and Restatement

A) Change in accounting policy due to revision of accounting standards, etc.: Applicable

B) Changes other than A): Applicable

C) Change in accounting estimates: None

D) Restatement: None

Please refer to "(2) Changes in Accounting Policy, Accounting Estimates and Restatement" of "2. Summary Information (notes)" on page 3 for details.

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury stock)

First Quarter of FY March 2015:	1,596,282,800 shares	FY March 2014:	1,596,282,800 shares
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B) Number of treasury stock at the end of period

First Quarter of FY March 2015:	29,668,479 shares	FY March 2014:	29,668,359 shares
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C) Number of average shares outstanding (accumulated quarterly consolidated period)

First Quarter of FY March 2015:	1,566,614,342 shares	First Quarter of FY March 2014:	1,566,615,470 shares
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[Note] With effect on October 1, 2013, ACOM executed a stock split where each of its common stock was split into ten shares. Outstanding shares (common stock) above are on the premise that the stock split was conducted at the beginning of prior fiscal year.

(Note) Information regarding the implementation of quarterly review procedures

Brief Statement of Quarterly financial results is not subject to quarterly review procedures. Therefore, at the time of disclosure of the financial results, the quarterly consolidated financial statement review procedures based on the Financial Instruments and Exchange Law, are in process.

(Note) Explanation regarding proper use of the business forecast and other notes

(Notes to Forward-looking Statement)

The statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it. Actual results may differ from those in the forward-looking statements as a result of various factors. Please refer to "(3) Qualitative Information on the Forecasts for the Consolidated Business Results" of "1. Quarterly Qualitative Information on Business Results" on page 3 for conditions which are basis of forecasts and notes for using the forecast.

(Accessing financial results materials and archive of financial results conference)

ACOM plans to hold the first quarter financial results conference (conference call for domestic financial analysts and institutional investors) on July 30, 2014. The materials for the conference call will be listed promptly at the website after the financial results are disclosed.

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## 1. Quarterly Qualitative Information on Business Results

### (1) Qualitative Information on Business Results

Although moderate signs of recovery were seen in employment environment and personal consumption trend owing to implementation of economic growth strategies by government, there still remain some risk factors which may cast downward pressure on Japanese economy during the three months ended June 30, 2014. These risk factors comprised of: reaction to rush demand prior to rise in consumption tax; and concerns for downturn in foreign economy caused by slumping economy of emerging nations represented by China and situations in Iraq and Ukraine.

In the consumer finance industry, although signs of recovery are at long last being observed recently in the conditions of loans and new applications, severe business conditions remain, including requests for interest repayment remaining at a high level and the continuing trend of a shrinking market.

In such an environment, the Group set the management vision of "aiming to become the leading company that gives prime satisfaction to as many customers as possible and trusted in the consumer loan market." The Group also positioned loan business, guarantee business and overseas financial business as its three main core businesses. Currently, the Group strives to increase its market share in the consumer loan market.

In the three months ended June 30, 2014, consolidated operating revenue was 52,653 million yen (up by 7.0% year-on-year) mainly due to increases in revenue from credit guarantee. Operating expenses, on the other hand, was 37,338 million yen (up by 11.3% year-on-year) due to increases in provision of allowance for doubtful accounts. As a result, operating income and ordinary income were 15,315 million yen (down by 2.0% year-on-year) and 15,442 million yen (down by 2.3% year-on-year), respectively, while quarterly net income was 13,991 million yen (down by 1.2% year-on-year).

### (2) Qualitative Information on Financial Position

Compared to the end of prior fiscal year, total assets decreased by 34,707 million yen while net assets increased by 13,606 million yen as of June 30, 2014. Details of changes in assets, liabilities and net assets are as follows:

#### (Assets)

Current assets decreased by 36,942 million yen while noncurrent assets increased by 2,235 million yen, resulting in decrease of 34,707 million yen in total assets. The changes in current assets mainly consist of decreases in cash and deposits (down by 37,913 million yen) and short-term loans receivable (down by 9,999 million yen), and increases in accounts receivable-operating loans (up by 8,100 million yen) and loans receivable of banking business (up by 2,733 million yen). The main changes in noncurrent assets include increases in net defined benefit assets (up by 3,638 million yen) and investment securities (up by 883 million yen) and decreases in goodwill (down by 2,682 million yen).

#### (Liabilities)

With regard to the liabilities account, current liabilities decreased by 60,026 million yen while noncurrent liabilities increased by 11,712 million yen, resulting in decrease of 48,313 million yen in total liabilities. The breakdown of major increases and decreases in liabilities includes: loans and bonds payable (down by 33,961 million yen), provision for loss on interest repayment (down by 17,159 million yen), deposits of banking business (up by 1,812 million yen) and deferred tax liabilities (up by 1,446 million yen).

#### (Net Assets)

Changes in the net assets accounts include an increase in the shareholders' equity by 14,816 million yen due to an increase of retained earnings. Accumulated other comprehensive income and minority interests decreased by 818 million yen and 391 million yen, respectively. As a result, the net assets increased by 13,606 million yen, leading to 2.0 percentage points increase to 27.5% in shareholders' equity ratio.

### (3) Qualitative Information on the Forecasts for the Consolidated Business Results

The Company expects operating revenue, ordinary income and net income of 208.8 billion yen, 52.1 billion yen and 45.0 billion yen, respectively as it has announced on May 8, 2014.

Outlook above is forecast based on information available at the date of announcement of this brief statement. However, there are some potential risk factors in the Group's business management. The trend of requests for interest repayment in particular is highly unpredictable, due to its sensitivity to changes in external environmental changes. The Company may have to make additional provision for loss on interest repayment.

Actual results may differ from forecast values due to various risk factors, not limited to those mentioned above.

## 2. Summary Information (notes)

### (1) Change in Important Subsidiaries during the Three Months ended June 30, 2014

Not applicable

### (2) Changes in Accounting Policy, Accounting Estimates and Restatement (Changes in Accounting Policy)

<Application of the accounting standard, etc. for retirement benefits>

Effective from the three months ended June 30, 2014, Paragraph 35 of the "Accounting Standard for Retirement Benefits" (ASBJ Statement No. 26, May 17, 2012; hereinafter the "Accounting Standard") and Paragraph 67 of the "Guidance on Accounting Standard for Retirement Benefits" (ASBJ Guidance No. 25, May 17, 2012; hereinafter the "Guidance") have been applied. Accordingly, the calculation methods for retirement benefit obligations and service costs has been revised: the method for period allocation of projected retirement benefit has been changed from the straight-line basis to the benefit formula basis, and the calculation method for the discount rate has been changed from calculation based on a period approximately equal to the average remaining service years of the employees, to calculation using a single weighted average discount rate reflecting the estimated payment period of retirement benefits and the amount thereof for each estimated payment period.

Regarding the application of the Accounting Standard and the Guidance, the effect of the changes in the calculation method for retirement benefit obligations and service costs is reflected in "Retained earnings" as of April 1, 2014, in accordance with the transitional treatment provided for in Paragraph 37 of the Accounting Standard.

As a result, net defined benefit asset increased by 3,794 million yen and retained earnings increased by 2,827 million yen, as of April 1, 2014. However, the impacts on operating income, ordinary income and income before income taxes and minority interests for the three months ended June 30, 2014, are negligible.

<Application of accounting standard, etc. for business combinations >

"Revised Accounting Standard for Business Combinations" (ASBJ Statement No. 21, September 13, 2013; hereinafter the "Accounting Standard for Business Combinations"), "Revised Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013; hereinafter the "Accounting Standard for Consolidated Financial Statements"), and "Revised Accounting Standard for Business Divestitures" (ASBJ Statement No. 7, September 13, 2013; hereinafter the "Accounting Standard for Business Divestitures") and other accounting standards became applicable from the beginning of the fiscal year starting on or after April 1, 2014. Accordingly, these accounting standards have been applied effective from the three months ended June 30, 2014 (except for the provisions of Paragraph 39 of the Accounting Standard for Consolidated Financial Statements). Following the methods changed in these revised standards, differences due to changes in the Company's equity interest in subsidiaries that remain under the Company's control shall be recognized as capital surplus, and acquisition-related costs shall be charged to expense in the fiscal years when such costs are incurred. In addition, for any business combination on or after April 1, 2014, acquisition costs based on provisional estimates shall be reflected in the quarterly consolidated financial statements for the quarter of the fiscal year in which the date of the business combination falls.

Application of the Accounting Standard for Business Combinations, etc. is in accordance with the transitional treatment provided for in Paragraph 58-2 (3) of the Accounting Standard for Business Combinations, Paragraph 44-5 (3) of the Accounting Standard for Consolidated Financial Statements, and Paragraph 57-4 (3) of the Accounting Standard for Business Divestitures. Accordingly, the cumulative effects of an assumed retroactive application of the new accounting standards to all previous fiscal periods, as of April 1, 2014, have been adjusted to capital surplus and retained earnings.

Consequently, goodwill decreased by 2,436 million yen, capital surplus decreased by 2,339 million yen and foreign currency translation adjustment decreased by 433 million yen, while retained earnings increased by 335 million yen, as of April 1, 2014. In addition, operating income, ordinary income, and income before income taxes and minority interests for the three months ended June 30, 2014, increased by 58 million yen, respectively.

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

(Millions of yen)

	Prior fiscal year (As of March 31, 2014)	Current first quarter (As of June 30, 2014)
<b>Assets</b>		
Current assets		
Cash and deposits	130,208	92,294
Accounts receivable-operating loans	828,622	836,723
Loans receivable of banking business	60,338	63,072
Accounts receivable-installment	18,111	18,805
Purchased receivables	8,846	8,432
Short-term investment securities	17,085	17,690
Trading account securities	2,495	2,358
Merchandise and finished goods	325	325
Raw materials and supplies	69	73
Deferred tax assets	20,022	20,299
Short-term loans receivable	9,999	-
Other	49,285	49,693
Allowance for doubtful accounts	(45,128)	(46,429)
Total current assets	1,100,281	1,063,339
Noncurrent assets		
Property, plant and equipment		
Buildings and structures, net	7,129	6,939
Equipment, net	10,877	10,923
Land	6,235	6,242
Other, net	1,075	1,060
Total property, plant and equipment	25,318	25,165
Intangible assets		
Goodwill	10,865	8,182
Software	6,400	7,128
Other	43	43
Total intangible assets	17,309	15,354
Investments and other assets		
Investment securities	1,787	2,671
Net defined benefit assets	1,028	4,667
Deferred tax assets	156	56
Guarantee deposits	5,817	5,807
Other	4,174	4,088
Allowance for doubtful accounts	(672)	(656)
Total investments and other assets	12,292	16,636
Total noncurrent assets	54,921	57,156
Total assets	1,155,203	1,120,496

(Millions of yen)

	Prior fiscal year (As of March 31, 2014)	Current first quarter (As of June 30, 2014)
<b>Liabilities</b>		
Current liabilities		
Notes and accounts payable-trade	240	191
Short-term loans payable	48,187	8,117
Current portion of long-term loans payable	164,273	150,335
Current portion of bonds	51,926	44,573
Deposits of banking business	74,516	76,329
Income taxes payable	1,189	1,710
Provision for loss on guarantees	5,907	6,059
Asset retirement obligations	9	13
Deferred installment income	93	88
Other	15,003	13,900
<b>Total current liabilities</b>	<b>361,347</b>	<b>301,321</b>
Noncurrent liabilities		
Bonds payable	136,088	163,190
Long-term loans payable	219,491	219,788
Deferred tax liabilities	1,608	3,072
Provision for directors' retirement benefits	27	20
Provision for loss on interest repayment	124,100	106,940
Net defined benefit liability	220	224
Asset retirement obligations	4,544	4,551
Other	1,049	1,052
<b>Total noncurrent liabilities</b>	<b>487,128</b>	<b>498,841</b>
<b>Total liabilities</b>	<b>848,476</b>	<b>800,162</b>
<b>Net assets</b>		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	73,671
Retained earnings	173,398	190,554
Treasury stock	(19,793)	(19,793)
<b>Total shareholders' equity</b>	<b>293,447</b>	<b>308,264</b>
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	22	22
Foreign currency translation adjustment	(756)	(1,086)
Remeasurements of defined benefit plans	1,679	1,191
<b>Total accumulated other comprehensive income</b>	<b>945</b>	<b>127</b>
Minority interests	12,333	11,941
<b>Total net assets</b>	<b>306,726</b>	<b>320,333</b>
<b>Total liabilities and net assets</b>	<b>1,155,203</b>	<b>1,120,496</b>

(2) Quarterly Consolidated Statement of Income and Quarterly Consolidated Statement of Comprehensive Income  
Quarterly Consolidated Statement of Income  
Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2013 (From April 1, 2013 to June 30, 2013)	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)
<b>Operating revenue</b>		
Interest on operating loans	34,819	35,070
Interest on loans of banking business	1,688	2,018
Credit card revenue	539	601
Per-item revenue	85	26
Revenue from credit guarantee	5,722	8,309
Collection from purchased receivable	1,427	1,268
Other financial revenue	435	290
Other operating revenue	4,472	5,069
<b>Total operating revenue</b>	<b>49,191</b>	<b>52,653</b>
<b>Operating expenses</b>		
Financial expenses	5,752	4,994
Cost of purchased receivable	563	482
Other operating expenses	27,244	31,861
<b>Total operating expenses</b>	<b>33,560</b>	<b>37,338</b>
<b>Operating income</b>	<b>15,630</b>	<b>15,315</b>
<b>Non-operating income</b>		
Interest income	35	30
Dividends income	8	10
Equity in earnings of affiliates	7	10
House rent income	83	79
Other	45	27
<b>Total non-operating income</b>	<b>179</b>	<b>158</b>
<b>Non-operating expenses</b>		
Interest expenses	5	5
Foreign exchange losses	-	22
Other	1	3
<b>Total non-operating expenses</b>	<b>6</b>	<b>31</b>
<b>Ordinary income</b>	<b>15,803</b>	<b>15,442</b>

(Millions of yen)

	For the three months ended June 30, 2013 (From April 1, 2013 to June 30, 2013)	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)
<b>Extraordinary income</b>		
Gain on sales of noncurrent assets	2	0
Gain on sales of investment securities	-	8
Other	0	-
<b>Total extraordinary income</b>	<b>2</b>	<b>8</b>
<b>Extraordinary loss</b>		
Loss on sales of noncurrent assets	-	0
Loss on retirement of noncurrent assets	22	12
Loss on sales of investment securities	0	-
Loss on valuation of investment securities	7	0
Other	0	0
<b>Total extraordinary loss</b>	<b>30</b>	<b>13</b>
<b>Income before income taxes and minority interests</b>	<b>15,775</b>	<b>15,437</b>
Income taxes-current	880	778
Income taxes-deferred	102	(42)
<b>Total income taxes</b>	<b>982</b>	<b>736</b>
<b>Income before minority interests</b>	<b>14,792</b>	<b>14,701</b>
Minority interests in income	627	709
<b>Net income</b>	<b>14,165</b>	<b>13,991</b>

Quarterly Consolidated Statement of Comprehensive Income  
 Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2013 (From April 1, 2013 to June 30, 2013)	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)
Income before minority interests	14,792	14,701
Other comprehensive income		
Valuation difference on available-for-sale securities	(0)	(0)
Foreign currency translation adjustment	3,472	253
Remeasurements of defined benefit plans	-	(101)
Total other comprehensive income	3,472	152
Comprehensive income	18,264	14,853
Comprehensive income attributable to:		
Owners of the parent	16,781	13,993
Minority interests	1,483	860

(3) Notes to Quarterly Consolidated Financial Statements

(Notes to Going-concern Assumption)

Not applicable

(Notes in Case of Any Significant Changes in the Amount of Shareholders' Equity)

Not applicable

4. [Reference] Quarterly Non-consolidated Financial Statements

Quarterly financial statements are prepared in accordance with the "Regulations of Quarterly Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 63, 2007) (hereinafter "Regulations on Quarterly Financial Statements").

Pursuant to Provisory Clause of Article 1, Paragraph 6 of the Supplementary Provisions of the "Cabinet Office Ordinance Partially Amending the Regulations Concerning the Terminology, Forms and Preparation Methods of Financial Statements" (Cabinet Office Ordinance No. 22 dated March 28, 2014), quarterly non-consolidated financial statements for current first quarter (from April 1, 2014, to June 30, 2014) and three months ended June 30, 2014, (from April 1, 2014, to June 30, 2014) are prepared in accordance with amended Regulations on Quarterly Financial Statements. Comparative information are prepared in accordance with Regulations on Quarterly Financial Statements before the amendment, as stipulated in Article 2, Paragraph 6 of the Supplementary Provisions of the ordinance.

(1) [Reference] Quarterly Non-consolidated Balance Sheet

	(Millions of yen)	
	Prior fiscal year (As of March 31, 2014)	Current first quarter (As of June 30, 2014)
<b>Assets</b>		
Current assets		
Cash and deposits	111,048	78,033
Accounts receivable-operating loans	726,191	734,186
Accounts receivable-installment	17,281	18,083
Short-term investment securities	17,000	16,000
Merchandise and finished goods	325	325
Raw materials and supplies	36	40
Deferred tax assets	17,878	18,328
Right to reimbursement	18,588	19,863
Other	27,324	15,826
Allowance for doubtful accounts	(34,260)	(35,650)
Total current assets	901,415	865,038
Noncurrent assets		
Property, plant and equipment	23,615	23,412
Intangible assets	12,585	13,125
Investments and other assets		
Prepaid pension cost	-	2,701
Other	35,458	34,295
Allowance for doubtful accounts	(740)	(650)
Total investments and other assets	34,718	36,347
Total noncurrent assets	70,919	72,884
Total assets	972,335	937,923
<b>Liabilities</b>		
Current liabilities		
Accounts payable-trade	219	178
Short-term loans payable	41,600	3,400
Current portion of long-term loans payable	138,985	130,079
Current portion of bonds	50,326	40,326
Income taxes payable	183	76
Provision for loss on guarantees	5,540	5,680
Asset retirement obligations	0	5
Other	10,870	9,242
Total current liabilities	247,726	188,987
Noncurrent liabilities		
Bonds payable	111,000	141,000
Long-term loans payable	205,029	200,574
Deferred tax liabilities	12	991
Provision for retirement benefits	1,045	-
Provision for loss on interest repayment	124,100	106,940
Asset retirement obligations	4,314	4,320
Other	933	919
Total noncurrent liabilities	446,435	454,747
Total liabilities	694,161	643,734
<b>Net assets</b>		
Shareholders' equity		
Capital stock	63,832	63,832
Capital surplus	76,010	76,010
Retained earnings	158,101	174,116
Treasury stock	(19,793)	(19,793)
Total shareholders' equity	278,150	294,165
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	22	22
Total valuation and translation adjustments	22	22
Total net assets	278,173	294,188
Total liabilities and net assets	972,335	937,923

(2) [Reference] Quarterly Non-consolidated Statement of Income  
Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2013 (From April 1, 2013 to June 30, 2013)	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)
Operating revenue		
Interest on operating loans	28,525	28,219
Credit card revenue	539	601
Revenue from credit guarantee	5,722	6,855
Other financial revenue	26	8
Other operating revenue	3,256	3,919
Total operating revenue	<u>38,070</u>	<u>39,604</u>
Operating expenses		
Financial expenses	3,751	2,732
Other operating expenses	20,921	24,932
Total operating expenses	<u>24,673</u>	<u>27,665</u>
Operating income	<u>13,397</u>	<u>11,939</u>
Non-operating income		
Interest income	36	34
Dividends income	1,282	821
Other	147	132
Total non-operating income	<u>1,466</u>	<u>988</u>
Non-operating expenses		
Interest expenses	5	5
Foreign exchange losses	-	18
Other	0	0
Total non-operating expenses	<u>5</u>	<u>24</u>
Ordinary income	<u>14,858</u>	<u>12,903</u>
Extraordinary income		
Gain on sales of noncurrent assets	0	-
Gain on sales of investment securities	-	8
Other	0	-
Total extraordinary income	<u>0</u>	<u>8</u>
Extraordinary loss		
Loss on retirement of noncurrent assets	21	12
Loss on sales of investment securities	0	-
Loss on valuation of investment securities	7	0
Other	0	0
Total extraordinary loss	<u>29</u>	<u>13</u>
Income before income taxes	<u>14,830</u>	<u>12,898</u>
Income taxes-current	92	91
Income taxes-deferred	31	(430)
Total income taxes	<u>123</u>	<u>(339)</u>
Net income	<u>14,706</u>	<u>13,238</u>