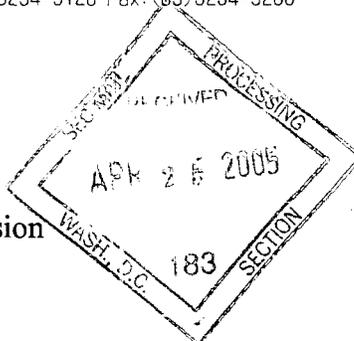




# ACOM CO., LTD.

HEAD OFFICE  
15-11, Fujimi 2-chome, Chiyoda-ku, Tokyo102-0071, Japan  
Tel: (03) 3234-9120 Fax: (03) 3234-9266



April 12, 2005

File No. 82-4121  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington D.C. 20549

Re: ACOM CO., LTD. - Rule12g3-2(b)

SUPPL

Dear Sir / Madam,

In order for us to comply with the requirements of Rule 12g3-2(b), we, ACOM CO., LTD. (the "Company"), enclose herewith Exhibits 1 through 9, as listed in the attached sheet, English version, English translations and brief descriptions in English of the documents which were published by the Company during the period from June 1, 2004 through September 30, 2004, and all of which are the documents of the Company required to be furnished to the Securities and Exchange Commission ("SEC") in respect of such period under Rule 12g3-2(b).

We will continue to submit to you English versions, English translations, adequate summaries in English and/or brief descriptions in English of the published documents of the Company to the extent required under Rule 12g3-2(b).

Yours faithfully,

ACOM CO., LTD.

By *K. Izumimoto*  
Name: Kouichi Izumimoto  
Title : Director and General Manager,  
General Affairs Dept.

PROCESSED

MAY 04 2005

THOMSON  
FINANCIAL

*Handwritten signature/initials*

List of material information made public in Japan  
from June 1, 2004 to September 30, 2004

|                 | <u>Date</u>           | <u>Descriptions</u>   | <u>Information*</u><br><u>provided to</u> |
|-----------------|-----------------------|---|---|
| Exhibit 1<br>** | June 2, 2004          | Notice of Convocation of the 27th Ordinary General Meeting of Shareholders (Brief description in English) | Shareholders,<br>Exchange                 |
| Exhibit 2<br>** | June 24, 2004         | Articles of Incorporation, as amended on June 24, 2004 (English translation)                              | Exchange                                  |
| Exhibit 3<br>** | June 24, 2004         | “KEY NOTE” (the Annual Business Report for the 27th Fiscal Year) (Brief description in English)           | Shareholders,<br>Exchange                 |
| Exhibit 4<br>** | June 24, 2004         | Notice of Resolution of the 27th Ordinary General Meeting of Shareholders (Brief description in English)  | Shareholders,<br>Exchange                 |
| Exhibit 5       | July 5, 2004          | Report on Purchase of the Company’s Own Stock (Brief description in English)                              | DKLFB,<br>Exchange                        |
| Exhibit 6       | July, 2004            | Data Book (the First Quarter Report for the Fiscal Year Ending March, 2005) (English translation)         | Public,<br>Exchange                       |
| Exhibit 7       | August 20, 2004       | Notice Concerning Repurchase of Shares (English translation)  | Public,<br>Exchange                       |
| Exhibit 8       | September 6,<br>2004  | Report on Purchase of the Company’s Own Stock (Brief description in English)                              | DKLFB,<br>Exchange                        |
| Exhibit 9       | September 15,<br>2004 | Notice Concerning the End of Repurchase of Shares (English translation)                                   | Public,<br>Exchange                       |

\* “Exchange” means the Tokyo Stock Exchange, Inc., on which the shares of the Company are listed.

“DKLFB” means the Director-General of the Kanto Local Finance Bureau.

\*\* These documents set out in Exhibits 1 through 4 above are hereby submitted to SEC, in addition to the documents set out in Exhibits 1, 3 and 7 attached to the Company’s letter to SEC dated November 29, 2004, which were English versions of the documents published by the Company in June 2004 and required to be submitted to SEC under Rule 12g3-2(b).

June 2, 2004

NOTICE OF CONVOCATION OF  
THE 27TH ORDINARY GENERAL MEETING OF SHAREHOLDERS

The information in the Notice of Convocation dated June 2, 2004 in respect of the 27th Ordinary General Meeting of Shareholders which is material to an investment decision is substantially contained in the Brief Statement of Financial Results for the Fiscal Year Ended March 31, 2004, the Annual Securities Report 2004, and the Annual Report 2004, all of which were submitted to SEC on December 7, 2004, together with a letter from ACOM CO., LTD. to SEC dated November 29, 2004.

The proposed agendas for the 27th Ordinary General Meeting of Shareholders were (1) the approval by the shareholders of the disposition of the profit, including the payment of dividends in the amount of Forty Japanese Yen (JPY 40) per share, and (2) certain amendments to the Articles of Incorporation concerning the number of shares authorized to be issued and the incorporation of a provision in the Articles of Incorporation authorizing the Board of Directors to repurchase the shares in accordance with the applicable laws (See Exhibit 2 for the Articles of Incorporation, as amended).

*(TRANSLATION)*

**ARTICLES OF INCORPORATION**

**ACOM CO., LTD.**

(TRANSLATION)

**ARTICLES OF INCORPORATION  
OF  
ACOM CO., LTD.**  
*(Acom Kabushiki Kaisha)*

**CHAPTER I  
GENERAL PROVISIONS**

**Article 1.**      *(Trade Name)*

The name of the Company shall be ACOM KABUSHIKI KAISHA, and in English, ACOM CO., LTD.

**Article 2.**      *(Purpose)*

The purpose of the Company shall be to engage in the following businesses:

1. Moneylending;
2. Instalment sales finance;
3. Purchase of instalment receivables;
4. Collecting agency;
5. Giving of guarantees;
6. Investigation of creditworthiness;
7. Sale and purchase, intermediary and management of mortgage certificates;
8. Agency of non-life insurance and insurance agency of automobile insurance under the Automobile Liability Security Law;
9. Business relating to canvassing of life insurance;
10. Rental business of various goods, leasing of movables, leasing of telephone subscribers' rights and general leasing;
11. Sale and purchase of second hand goods under the Law of Business Operation of Second Hand Goods;
12. Advertisement agency;

13. Travel business under the Travel Business Law;
14. Operation of non-regular and scheduled passenger domestic marine transportation services under the Marine Transportation Law;
15. Design, performance, management and the contracting of construction works;
16. Cleaning of the insides and outsides of buildings and constructions, including bulletin boards, etc., and the contracting of dust proofing, insect proofing, sterilisation and maintenance;
17. Business relating to data-processing, using computers and networks;
18. Research, study and consulting relating to life economy;
19. Dispatching of labours;
20. Planning, production and sale of printing matters and publications;
21. Planning of character goods (the goods to which pictures of persons, animals and others which have original names or distinctive features are attached) and administration of copyrights, patent rights, rights to utility models, design rights and the trademark rights thereof;
22. Sale and mediation for sale of entrance tickets for movies, theaters, concerts and entertainment, etc.;
23. Sale, purchase and leasing, and mediation therefor, of real estate;
24. Sale and purchase, and mediation therefor, of memberships for sport facilities, etc., telephone subscribers' rights and merchandise coupons;
25. Operation of various schools and classes, including culture schools of English conversation, flower arrangements, etc., drivers' schools and golf schools, and canvassing of users and members thereof;
26. Manufacture and sale of cleaners, coating materials, adhesives and dyestuffs additives;
27. Import, export, sale and purchase, and mediation therefor, of ships, aircraft, vehicles, electric products, electric appliances, video-software, compact discs for music, computer related equipment, electronic application equipment, communication apparatus, educational equipment, office appliances, medical appliances, health instruments, apparatus used for care, sports instruments, air-conditioning apparatus, lighting apparatus, cooking equipment, housing facilities and equipment, furniture, interior decorations, haberdashery goods, perishable foods, processed foodstuffs, refreshing drinks, liquor, clothing and textiles, quasi pharmaceuticals, optical instruments, paintings and calligraphic works, artistic handicrafts, clocks, jewellery and precious metals, etc.;

28. Intermediary for instalment of automatic vending machines;
29. Accepting various office business, including data entry and verification, putting in order, dispatching and taking custody of slips, books and documents;
30. Management of day nurseries and day-care centers for children, sale of baby goods (disposal diapers, milk, baby clothes and baby food) and educational materials on child-rearing, and the contracting of baby-sitting services; and
31. Any and all businesses incidental to each of the preceding items.

**Article 3.**       *(Location)*

The Company shall have its head office in Chiyoda-ku, Tokyo.

**Article 4.**       *(Method of Giving Public Notice)*

Public notice of the Company shall be given in the *Nihon Keizai Shimbun*.

## CHAPTER II

### SHARES

**Article 5.**       *(Total Number of Shares Authorized to Be Issued by the Company)*

The total number of shares authorized to be issued by the Company shall be 532,197,400 shares; provided, however, if retirement of shares shall be made, the relevant number of shares shall be deducted therefrom.

**Article 6.**       *(Repurchase of Company's Own Shares)*

The Company may repurchase its own shares by a resolution of the Board of Directors in accordance with the provisions of Article 211-3, Paragraph 1, Sub-paragraph 2 of the Commercial Code.

**Article 7.**       *(Number of Shares Constituting One Unit and Non-issuance of Share Certificates for Less Than a Unit of Shares)*

1. The number of shares of the Company constituting one (1) unit shall be ten (10) shares.
2. The Company shall not issue any share certificates for shares constituting less than one (1) unit of shares.

**Article 8.**       *(Transfer Agent)*

1. The Company shall appoint a transfer agent with respect to shares.

2. The transfer agent and its handling place shall be designated by a resolution of the Board of Directors and a public notice thereof shall be given.

3. The register of shareholders of the Company (including the register of beneficial shareholders; hereinafter the same shall be applicable) and the register of lost share certificates shall be kept at the handling place of the transfer agent, and registration of transfers of shares, entries in writing or in digital format in the register of beneficial shareholders and the register of lost share certificates, purchase of fractional unit shares and other businesses pertaining to shares shall be handled by the transfer agent and the Company shall not handle such businesses.

**Article 9.**        *(Record Date)*

1. The Company shall deem shareholders (including beneficial shareholders; hereinafter the same shall be applicable) whose names appear in writing or in digital format on the register of shareholders as of the closing of accounts of each fiscal year as those who are entitled to exercise their rights at an ordinary general meeting of shareholders to be held with respect to the said fiscal year.

2. In addition to the immediately preceding paragraph, whenever necessary, the Company may, upon giving a prior public notice, pursuant to a resolution of the Board of Directors, deem shareholders or registered pledgees whose names appear in writing or in digital format on the register of shareholders as of the certain day as those who are entitled to exercise their rights.

**Article 10.**       *(Share Handling Regulations)*

The denominations of share certificates of the Company, registration of transfers of shares, entries in writing or in digital format in the register of beneficial shareholders and the register of lost share certificates, purchase of fractional unit shares and other handling procedures pertaining to shares and fees therefor shall be governed by the Share Handling Regulations established by the Board of Directors.

### CHAPTER III

#### GENERAL MEETINGS OF SHAREHOLDERS

**Article 11.**        *(Time of Convocation)*

An ordinary general meeting of shareholders shall be convened in June every year, and an extraordinary general meeting of shareholders shall be convened whenever necessary.

**Article 12.**        *(Person Authorized to Convene Meetings and Chairperson Thereof)*

1. Unless otherwise provided for in laws or ordinances, the President and Director shall, pursuant to a resolution of the Board of Directors, convene a general meeting of shareholders and act as chairperson thereat.

2. In case the President and Director is unable to act as such, one of the other Directors shall take his/her place in accordance with the order previously determined by the Board of Directors.

**Article 13.**     *(Method of Adopting Resolutions)*

1. Unless otherwise provided for in laws or ordinances or these Articles of Incorporation, a resolution of a general meeting of shareholders shall be adopted by a majority of the votes of the shareholders present thereat.

2. A special resolution provided for in Article 343 of the Commercial Code shall be adopted by two-thirds (2/3) or more of the votes of shareholders present at the meeting where shareholders holding one-third (1/3) or more of the votes of all shareholders are present.

**Article 14.**     *(Exercise of Voting Rights through Proxy)*

A shareholder may exercise his/her voting rights through a proxy who shall also be a shareholder of the Company having voting rights. In this case, such shareholder or proxy shall, at each general meeting of shareholders, submit to the Company a document evidencing the authority of such proxy.

**Article 15.**     *(Minutes)*

The proceedings of the general meeting of shareholders and the results thereof shall be recorded in the minutes in writing or in digital format and the chairperson and the Directors present shall affix their names and seals or electronic signatures thereto.

## CHAPTER IV

### DIRECTORS AND BOARD OF DIRECTORS

**Article 16.**     *(Number)*

The Company shall have not more than twelve (12) Directors.

**Article 17.**     *(Method of Election)*

1. Directors shall be elected at a general meeting of shareholders.
2. The resolution for election of Directors shall be adopted by a majority of the votes of shareholders present at the meeting where shareholders holding one-third (1/3) or more of the votes of all shareholders are present.
3. No cumulative voting shall be used for the election of Directors.

**Article 18.**     *(Term of Office)*

1. The term of office of Directors shall expire at the conclusion of the ordinary general meeting of shareholders held with respect to the last closing of accounts within two (2) years after their assumption of office.
2. The term of office of any Director elected to fill a vacancy shall expire when the term of office of his/her predecessor Director would expire.

**Article 19.**     *(Representative Directors and Directors with Special Titles)*

1. Representative Directors of the Company shall be elected by a resolution of the Board of Directors.
2. The Board of Directors may, by its resolution, appoint from among Directors, one (1) Chairman, one (1) Deputy Chairman and one (1) President and one (1) or more Deputy Presidents, Senior Managing Directors, Managing Directors and Advisors.

**Article 20.**     *(Persons Authorized to Convene Meetings of the Board of Directors and Chairperson Thereof)*

1. Unless otherwise provided for in laws or ordinances, the President and Director shall convene a meeting of the Board of Directors and act as chairperson thereat.
2. In case the President and Director is unable to act as such, one of the other Directors shall take his/her place in accordance with the order previously determined by the Board of Directors.

**Article 21.**     *(Notice of Convocation)*

1. Notice of convocation of a meeting of the Board of Directors shall be dispatched to each Director and Corporate Auditor not later than three (3) days prior to the date set for such meeting; provided, however, in the case of urgency, this period may be shortened.
2. Upon the consent of all of the Directors and Corporate Auditors, a meeting of the Board of Directors may be held without taking the procedures for convocation.

**Article 22.**     *(Method of Adopting Resolutions)*

A resolution of the meeting of the Board of Directors shall be adopted by a majority of the votes of the Directors present thereat, at which more than half (1/2) of the Directors then in office shall be present.

**Article 23.**     *(Minutes)*

The proceedings of the meeting of the Board of Directors and the results thereof shall be recorded in the minutes in writing or in digital format and the Directors and Corporate Auditors present shall affix their names and seals or electronic signatures thereto.

**Article 24.**     *(Regulations of the Board of Directors)*

Unless otherwise provided for in laws or ordinances or these Articles of Incorporation, matters concerning the Board of Directors shall be governed by the Regulations of the Board of Directors established by the Board of Directors.

**Article 25.**     *(Remuneration and Retirement Allowances)*

The remuneration and retirement allowances for Directors shall be determined by a resolution of a general meeting of shareholders.

**CHAPTER V**

**CORPORATE AUDITORS AND BOARD OF CORPORATE AUDITORS**

**Article 26.**     *(Number)*

The Company shall have not more than five (5) Corporate Auditors.

**Article 27.**     *(Method of Election)*

1. Corporate Auditors shall be elected at a general meeting of shareholders.
2. The resolution for election of Corporate Auditors shall be adopted by a majority of the votes of shareholders present at the meeting where shareholders holding one-third (1/3) or more of the votes of all shareholders are present.

**Article 28.**     *(Term of Office)*

1. The term of office of Corporate Auditors shall expire at the conclusion of the ordinary general meeting of shareholders held with respect to the last closing of accounts within four (4) years after their assumption of office.
2. The term of office of any Corporate Auditor elected to fill a vacancy shall expire when the term of office of his/her predecessor Corporate Auditor would expire.

**Article 29.**     *(Standing Corporate Auditors)*

Corporate Auditors shall appoint one (1) or more Standing Corporate Auditors from among themselves.

**Article 30.**     *(Notice of Convocation)*

1. Notice of convocation of a meeting of the Board of Corporate Auditors shall be dispatched to each Corporate Auditor not later than three (3) days prior to the date set for such meeting; provided, however, in the case of urgency, this period may be shortened.

2. Upon the consent of all of the Corporate Auditors, a meeting of the Board of Corporate Auditors may be held without taking the procedures for convocation.

**Article 31.**     *(Method of Adopting Resolutions)*

Unless otherwise provided for in laws or ordinances, a resolution of the meeting of the Board of Corporate Auditors shall be adopted by a majority of the votes of the Corporate Auditors then in office.

**Article 32.**     *(Minutes)*

The proceedings of the meeting of the Board of Corporate Auditors and the results thereof shall be recorded in the minutes in writing or in digital format and the Corporate Auditors present shall affix their names and seals or electronic signatures thereto.

**Article 33.**     *(Regulations of the Board of Corporate Auditors)*

Unless otherwise provided for in laws or ordinances or these Articles of Incorporation, matters concerning the Board of Corporate Auditors shall be governed by the Regulations of the Board of Corporate Auditors established by the Board of Corporate Auditors.

**Article 34.**     *(Remuneration and Retirement Allowances)*

The remuneration and retirement allowances for Corporate Auditors shall be determined by a resolution of a general meeting of shareholders.

## CHAPTER VI

### ACCOUNTS

**Article 35.**     *(Business Year)*

The business year of the Company shall be one (1) year, commencing on April 1 every year and ending on March 31 of the following year.

**Article 36.**     *(Dividends)*

The dividends of the Company shall be paid to the shareholders or registered pledgees whose names appear in writing or in digital format on the last register of shareholders as of March 31 of each year.

**Article 37.**     *(Interim Dividends)*

The Company may, pursuant to a resolution of the Board of Directors, pay cash distributions as provided for in Article 293-5 of the Commercial Code (hereinafter “interim dividends”) to the shareholders or registered pledgees whose names appear in writing or in digital format on the last register of shareholders as of September 30 of each year.

**Article 38.**     *(Expiration Period for Dividends)*

1. In case dividends or interim dividends are not received by shareholders or registered pledgees within three (3) years from the due date thereof, the Company shall be discharged from its payment obligation thereof.
2. Dividends and interim dividends remaining unpaid shall bear no interest.

|                 |                   |
|-----------------|-------------------|
| Established on: | October 12, 1978  |
| Amended on:     | May 21, 1979      |
| Amended on:     | February 20, 1980 |
| Amended on:     | February 25, 1983 |
| Amended on:     | February 27, 1984 |
| Amended on:     | August 25, 1984   |
| Amended on:     | February 27, 1985 |
| Amended on:     | February 27, 1986 |
| Amended on:     | June 27, 1986     |
| Amended on:     | June 26, 1987     |
| Amended on:     | June 29, 1988     |
| Amended on:     | June 29, 1989     |
| Amended on:     | June 27, 1991     |
| Amended on:     | June 26, 1992     |
| Amended on:     | June 26, 1993     |
| Amended on:     | June 29, 1994     |
| Amended on:     | June 29, 1995     |
| Amended on:     | June 27, 1997     |
| Amended on:     | June 29, 1999     |
| Amended on:     | June 27, 2002     |
| Amended on:     | June 27, 2003     |
| Amended on:     | June 24, 2004     |

*(Brief description)*

June 24, 2004

**Annual Business Report (“Key Note”)**

The 27th Fiscal Year  
from April 1, 2003  
to March 31, 2004

The Annual Business Report concerning the fiscal year ended March 31, 2004 (the “Key Note”) was sent to the shareholders of ACOM CO., LTD. (the “Company”) on June 24, 2004.

The Key Note is not required to be prepared or made public under any rules or regulations in Japan; the Company voluntarily prepares the Key Note and distributes it to its creditors, shareholders, customers or analysts from time to time.

The information in the Key Note which is material to an investment decision is substantially contained in the Annual Report 2004 and the Brief Statement of Financial Results for the Fiscal Year Ended March 31, 2004, both of which were submitted to SEC on December 7, 2004, together with the Company’s letter to SEC dated November 29, 2004.

*(Brief Description)*

June 24, 2004

NOTICE OF RESOLUTION OF  
THE 27TH ORDINARY GENERAL MEETING OF SHAREHOLDERS

The information in the Notice of Resolution dated June 24, 2004 in respect of the 27th Ordinary General Meeting of Shareholders which is material to an investment decision is substantially contained in the Notice of Convocation dated June 2, 2004 in respect of the 27th Ordinary General Meeting of Shareholders (Exhibit 1).

*(Brief Description)*

**Report on Purchase of the Company's Own Stock**

**ACOM CO., LTD.**

(504010)

**Report on Purchase of the Company's Own Stock submitted to the Director-General of the Kanto Local Finance Bureau (the "DKLFB") on July 5, 2004 (the "Report on Purchase of the Company's Own Stock") in connection with the purchase of ACOM CO., LTD. (the "Company")'s own stock.**

The Report on Purchase of the Company's Own Stock is required under the Securities and Exchange Law to be, and was, submitted to the DKLFB in connection with the purchase of the Company's own stock.

The information contained in the Report on Purchase of the Company's Own Stock which is material to an investment decision is substantially contained in the previously submitted news release dated April 30, 2003.

# **DATA BOOK** **Quarterly Report**

**The First Quarter Report for The Fiscal Year Ending March, 2005**

**ACOM CO., LTD.**

**2004/7**  
**July 2004**  
**Code No. 8572**

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Notes to DATA BOOK

Note:1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a result of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

Note:2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

Note:3. That the average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen.

Note:4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.

Note:5. Estimated growth ratio from year to year have been calculated based on the amount in yen.

Note:6. "(E)" indicates estimates.

Note:7. "C.R." indicates composition ratio.

Trend in Actual Results and Estimates (Consolidated)

1. Income and Expenses (Consolidated)

|                                   | 2003/3  |       | 2003/6  |         | 2003/9  |         | 2003/12 |         | 2004/3  |       | 2004/6  |       | 2004/9  |       | 2004/12 |       | 2005/3(E) |       |
|-----------------------------------|---------|-------|---------|---------|---------|---------|---------|---------|---------|-------|---------|-------|---------|-------|---------|-------|-----------|-------|
|                                   |         | YOY % |         |         |         |         |         |         |         | YOY % |         | YOY % |         | YOY % |         | YOY % |           | YOY % |
| Operating Income                  | 437,572 | 5.5   | 109,443 | 218,875 | 328,434 | 434,968 | 434,968 | 434,968 | 434,968 | -0.6  | 107,558 | -1.7  | 107,558 | -1.7  | 107,558 | -1.7  | 421,000   | -3.2  |
| Operating Expenses                | 290,877 | 19.4  | 82,225  | 158,550 | 232,415 | 314,577 | 314,577 | 314,577 | 314,577 | 8.1   | 73,532  | -10.6 | 73,532  | -10.6 | 73,532  | -10.6 | 291,900   | -7.2  |
| Financial Expenses                | 30,562  | 2.2   | 7,117   | 13,632  | 20,503  | 26,910  | 26,910  | 26,910  | 26,910  | -11.9 | 6,002   | -15.7 | 6,002   | -15.7 | 6,002   | -15.7 | 24,200    | -10.2 |
| Provision for Bad Debts           | 115,671 | 60.5  | 39,990  | 72,733  | 103,381 | 140,505 | 140,505 | 140,505 | 140,505 | 21.5  | 30,545  | -23.6 | 30,545  | -23.6 | 30,545  | -23.6 | 116,700   | -16.9 |
| Operating Profit                  | 146,695 | -14.3 | 27,217  | 60,325  | 96,019  | 120,391 | 120,391 | 120,391 | 120,391 | -17.9 | 34,025  | 25.0  | 34,025  | 25.0  | 34,025  | 25.0  | 129,100   | 7.3   |
| Non-operating Income              | 1,380   | -31.9 | 489     | 732     | 1,024   | 1,297   | 1,297   | 1,024   | 1,297   | -6.0  | 494     | 1.1   | 494     | 1.1   | 494     | 1.1   | 1,000     | -21.6 |
| Non-operating Expenses            | 3,831   | 166.0 | 761     | 1,524   | 2,118   | 2,915   | 2,915   | 2,118   | 2,915   | -23.9 | 1,016   | 33.6  | 1,016   | 33.6  | 1,016   | 33.6  | 2,500     | -15.1 |
| Income Before Extraordinary Items | 144,244 | -16.1 | 26,945  | 59,533  | 94,925  | 118,773 | 118,773 | 94,925  | 118,773 | -17.7 | 33,503  | 24.3  | 33,503  | 24.3  | 33,503  | 24.3  | 127,600   | 7.5   |
| Extraordinary Income              | 5       | -99.7 | 5       | 183     | 397     | 3,331   | 3,331   | 397     | 3,331   | -     | -       | -     | -       | -     | -       | -     | -         | -     |
| Extraordinary Losses              | 9,836   | 35.4  | 83      | 697     | 1,001   | 1,771   | 1,771   | 1,001   | 1,771   | -82.0 | 220     | 163.8 | 220     | 163.8 | 220     | 163.8 | 700       | -61.0 |
| Income Before Income Taxes        | 134,414 | -19.5 | 26,868  | 59,020  | 94,322  | 120,332 | 120,332 | 94,322  | 120,332 | -10.5 | 33,282  | 23.9  | 33,282  | 23.9  | 33,282  | 23.9  | 126,900   | 5.5   |
| Net Income                        | 75,096  | -21.5 | 14,538  | 32,918  | 53,212  | 70,319  | 70,319  | 53,212  | 70,319  | -6.4  | 19,220  | 32.2  | 19,220  | 32.2  | 19,220  | 32.2  | 73,500    | 4.6   |

2. Operating Income by Segment (Consolidated)

|                                    | 2003/3  |       | 2003/6  |         | 2003/9  |         | 2003/12 |         | 2004/3  |       | 2004/6  |       | 2004/9  |       | 2004/12 |       | 2005/3(E) |       |
|------------------------------------|---------|-------|---------|---------|---------|---------|---------|---------|---------|-------|---------|-------|---------|-------|---------|-------|-----------|-------|
|                                    |         | YOY % |         |         |         |         |         |         |         | YOY % |         | YOY % |         | YOY % |         | YOY % |           | YOY % |
| Operating Income                   | 437,572 | 5.5   | 109,443 | 218,875 | 328,434 | 434,968 | 434,968 | 434,968 | 434,968 | -0.6  | 107,558 | -1.7  | 107,558 | -1.7  | 107,558 | -1.7  | 421,000   | -3.2  |
| Loan Business                      | 398,057 | 4.6   | 98,758  | 197,486 | 295,654 | 391,259 | 391,259 | 295,654 | 391,259 | -1.7  | 96,419  | -2.4  | 96,419  | -2.4  | 96,419  | -2.4  | 378,900   | -3.2  |
| Credit Card Business               | 5,096   | 35.1  | 1,423   | 2,890   | 4,388   | 5,876   | 5,876   | 4,388   | 5,876   | 15.3  | 1,514   | 6.4   | 1,514   | 6.4   | 1,514   | 6.4   | 6,300     | 7.4   |
| Installment Sales Finance Business | 25,725  | 9.0   | 6,220   | 12,144  | 17,655  | 22,738  | 22,738  | 17,655  | 22,738  | -11.6 | 4,622   | -25.7 | 4,622   | -25.7 | 4,622   | -25.7 | 16,700    | -26.6 |
| Guarantee Business                 | 1,866   | 483.8 | 944     | 2,167   | 3,450   | 5,037   | 5,037   | 3,450   | 5,037   | 169.8 | 1,666   | 76.5  | 1,666   | 76.5  | 1,666   | 76.5  | 7,700     | 53.4  |
| Loan Servicing Business            | 925     | 383.9 | 527     | 975     | 1,648   | 2,786   | 2,786   | 1,648   | 2,786   | 201.2 | 1,899   | 260.0 | 1,899   | 260.0 | 1,899   | 260.0 | 3,900     | 39.7  |
| Rental Business                    | 3,629   | -5.8  | 827     | 1,687   | 2,723   | 3,527   | 3,527   | 2,723   | 3,527   | -2.8  | 841     | 1.7   | 841     | 1.7   | 841     | 1.7   | 4,200     | 18.4  |
| Others                             | 2,271   | -13.8 | 742     | 1,523   | 2,913   | 3,742   | 3,742   | 2,913   | 3,742   | 64.8  | 595     | -19.8 | 595     | -19.8 | 595     | -19.8 | 3,300     | -10.8 |

3. Receivables Outstanding by Segment (Consolidated)

|   | 2003/3    |       | 2003/6    |           | 2003/9    |           | 2003/12 |           | 2004/3 |       | 2004/6    |       | 2004/9 |      | 2004/12 |  | 2005/3(E) |  |
|---|-----------|-------|-----------|-----------|-----------|-----------|---------|-----------|--------|-------|-----------|-------|--------|------|---------|--|-----------|--|
|   | YOY %     |       | YOY %     |           | YOY %     |           | YOY %   |           | YOY %  |       | YOY %     |       | YOY %  | YTD% | YOY %   |  | YOY %     |  |
| Receivables Outstanding (Millions of yen) | 1,941,244 | 2.8   | 1,926,343 | 1,904,745 | 1,878,410 | 1,857,536 | 4.3     | 1,842,057 | -4.4   | -0.8  | 1,808,700 | -2.6  |        |      |         |  |           |  |
| Loan Business                             | 1,660,256 | 2.6   | 1,650,402 | 1,642,488 | 1,626,496 | 1,623,154 | -2.2    | 1,623,535 | -1.6   | 0.0   | 1,611,500 | -0.7  |        |      |         |  |           |  |
| ACOM CO., LTD.                            | 1,652,890 | 2.2   | 1,642,098 | 1,633,600 | 1,616,518 | 1,612,799 | -2.4    | 1,611,833 | -1.8   | -0.1  | 1,597,200 | -1.0  |        |      |         |  |           |  |
| JCK CREDIT CO., LTD.                      | 153       | -53.1 | 128       | 107       | 83        | 66        | -56.8   | 57        | -55.4  | -13.5 | 0         | -46.8 |        |      |         |  |           |  |
| SIAM A&C CO., LTD.                        | 7,212     | 382.3 | 8,175     | 8,780     | 9,894     | 10,289    | 42.7    | 11,644    | 42.4   | 13.2  | 14,300    | 38.8  |        |      |         |  |           |  |
| Credit Card Business                      | 41,850    | 30.4  | 43,603    | 44,863    | 45,849    | 46,731    | 11.7    | 47,747    | 9.5    | 2.2   | 54,200    | 15.9  |        |      |         |  |           |  |
| ACOM MasterCard®                          | 41,114    | 31.0  | 42,850    | 44,087    | 45,065    | 45,941    | 11.7    | 47,016    | 9.7    | 2.3   | 53,500    | 16.4  |        |      |         |  |           |  |
| JCK CREDIT CO., LTD.                      | 684       | 9.6   | 717       | 747       | 756       | 758       | 10.8    | 707       | -1.4   | -6.7  | 700       | -10.0 |        |      |         |  |           |  |
| SIAM A&C CO., LTD.                        | -         | -     | -         | -         | -         | -         | -       | -         | -      | -     | -         | -     |        |      |         |  |           |  |
| Installment Sales Finance Business        | 237,948   | 0.2   | 230,620   | 214,738   | 201,997   | 181,567   | -23.7   | 165,534   | -28.2  | -8.8  | 133,300   | -26.6 |        |      |         |  |           |  |
| ACOM CO., LTD.                            | 153,203   | -5.0  | 148,075   | 137,182   | 127,965   | 113,994   | -25.6   | 102,355   | -30.9  | -10.2 | 87,700    | -23.0 |        |      |         |  |           |  |
| JCK CREDIT CO., LTD.                      | 77,338    | 10.5  | 74,499    | 69,461    | 66,056    | 59,785    | -22.7   | 53,685    | -27.9  | -10.2 | 35,700    | -40.3 |        |      |         |  |           |  |
| SIAM A&C CO., LTD.                        | 7,406     | 18.3  | 8,045     | 8,095     | 7,974     | 7,847     | 6.0     | 9,493     | 18.0   | 21.0  | 9,900     | 25.0  |        |      |         |  |           |  |
| Loan Servicing Business                   | 1,189     | 706.5 | 1,716     | 2,655     | 4,066     | 6,082     | 411.1   | 5,239     | 205.2  | -13.9 | 9,700     | 59.9  |        |      |         |  |           |  |

4. Number of Customer Accounts by Segment (Consolidated)

|                                    | 2003/3    |       | 2003/6    |           | 2003/9    |           | 2003/12 |           | 2004/3 |       | 2004/6    |       | 2004/9 |      | 2004/12 |  | 2005/3(E) |  |
|------------------------------------|-----------|-------|-----------|-----------|-----------|-----------|---------|-----------|--------|-------|-----------|-------|--------|------|---------|--|-----------|--|
|                                    | YOY %     |       | YOY %     |           | YOY %     |           | YOY %   |           | YOY %  |       | YOY %     |       | YOY %  | YTD% | YOY %   |  | YOY %     |  |
| Loan Business                      | 3,161,304 | 3.4   | 3,157,678 | 3,155,453 | 3,160,924 | 3,161,894 | 0.0     | 3,177,508 | 0.6    | 0.5   | 3,206,600 | 1.4   |        |      |         |  |           |  |
| ACOM CO., LTD.                     | 3,032,330 | -0.1  | 3,011,817 | 2,992,710 | 2,971,636 | 2,954,073 | -2.6    | 2,941,271 | -2.3   | -0.4  | 2,939,900 | -0.5  |        |      |         |  |           |  |
| JCK CREDIT CO., LTD.               | 1,122     | -58.7 | 965       | 824       | 639       | 422       | -62.4   | 303       | -68.6  | -28.2 | 200       | -53.3 |        |      |         |  |           |  |
| SIAM A&C CO., LTD.                 | 127,852   | 544.1 | 144,896   | 161,919   | 188,649   | 207,399   | 62.2    | 235,934   | 62.8   | 13.8  | 266,500   | 28.5  |        |      |         |  |           |  |
| Credit Card Business               | 1,021,131 | 0.5   | 1,002,011 | 982,503   | 972,991   | 1,071,681 | 5.0     | 1,074,324 | 7.2    | 0.2   | 1,318,900 | 23.1  |        |      |         |  |           |  |
| ACOM MasterCard®                   | 1,014,845 | 1.1   | 995,371   | 975,865   | 965,914   | 1,064,492 | 4.9     | 1,067,382 | 7.2    | 0.3   | 1,312,000 | 23.3  |        |      |         |  |           |  |
| JCK CREDIT CO., LTD.               | 6,004     | 21.2  | 6,431     | 6,431     | 6,871     | 6,982     | 16.3    | 6,740     | 4.8    | -3.5  | 6,700     | -3.7  |        |      |         |  |           |  |
| SIAM A&C CO., LTD.                 | -         | -     | -         | -         | -         | -         | -       | -         | -      | -     | -         | -     |        |      |         |  |           |  |
| Installment Sales Finance Business | 991,162   | 9.4   | 991,217   | 960,210   | 937,716   | 886,110   | -10.6   | 874,657   | -11.8  | -1.3  | 873,800   | -1.4  |        |      |         |  |           |  |
| ACOM CO., LTD.                     | 479,182   | -1.5  | 462,337   | 436,798   | 416,494   | 387,261   | -19.2   | 360,113   | -22.1  | -7.0  | 289,500   | -25.2 |        |      |         |  |           |  |
| JCK CREDIT CO., LTD.               | 263,202   | 6.7   | 257,168   | 244,798   | 237,627   | 222,424   | -15.5   | 205,681   | -20.0  | -7.5  | 158,000   | -29.0 |        |      |         |  |           |  |
| SIAM A&C CO., LTD.                 | 248,778   | 44.3  | 271,712   | 278,614   | 283,595   | 276,425   | 11.1    | 308,863   | 13.7   | 11.7  | 426,300   | 54.2  |        |      |         |  |           |  |
| Loan Servicing Business            | 10,540    | 618.0 | 12,419    | 14,851    | 20,726    | 31,851    | 202.2   | 33,864    | 172.7  | 6.3   | -         | -     |        |      |         |  |           |  |

Note 1. Loan Business: Number of customer accounts with outstanding balance that includes non-interest bearing balance.

Note 2. Credit Card Business: Number of cardholders.

Note 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

Note 4. Loan Servicing Business: Number of accounts for purchased loans.

Trend in Actual Results and Estimates (Non-Consolidated)

5. Income and Expenses (ACOM)

|                                   | 2003/3  |       | 2003/9  |         | 2003/12 |         | 2004/3 |         | 2004/6 |         | 2004/9 |         | 2004/12 |         | 2005/3(E) |         |
|-----------------------------------|---------|-------|---------|---------|---------|---------|--------|---------|--------|---------|--------|---------|---------|---------|-----------|---------|
|                                   |         | YOY % |         |         |         |         |        | YOY %   |        | YOY %   |        | YOY %   |         | YOY %   |           | YOY %   |
| Operating Income                  | 419,258 | 4.6   | 207,507 | 311,181 | 411,799 | 100,865 | -1.8   | 100,865 | -2.8   | 396,700 | -3.7   | 396,700 | -3.7    | 272,100 | -8.0      | 272,100 |
| Operating Expenses                | 276,677 | 19.3  | 149,502 | 218,429 | 295,918 | 68,185  | 7.0    | 68,185  | -12.1  | 23,300  | -10.8  | 23,300  | -10.8   | 112,400 | -17.0     | 112,400 |
| Financial Expenses                | 29,585  | 3.4   | 13,138  | 19,803  | 26,115  | 5,815   | -11.7  | 5,815   | -15.1  | 136,400 | 2.1    | 136,400 | 2.1     | 136,400 | 2.1       | 136,400 |
| Provision for Bad Debts           | 112,108 | 60.2  | 70,211  | 99,556  | 135,474 | 29,491  | 20.8   | 29,491  | -23.9  | 124,600 | 7.5    | 124,600 | 7.5     | 124,600 | 7.5       | 124,600 |
| Other Operating Expenses          | 134,878 | 1.2   | 66,103  | 98,435  | 133,597 | 32,860  | -0.9   | 32,860  | 2.7    | 1,900   | -9.8   | 1,900   | -9.8    | 500     | 196.5     | 500     |
| Operating Profit                  | 142,581 | -15.6 | 58,004  | 92,751  | 115,880 | 32,680  | -18.7  | 32,680  | 25.0   | 126,000 | 7.0    | 126,000 | 7.0     | 126,000 | 7.0       | 126,000 |
| Non-operating Income              | 2,118   | -0.4  | 1,130   | 1,609   | 2,086   | 716     | -1.5   | 716     | 9.4    | 600     | -91.4  | 600     | -91.4   | 600     | -91.4     | 600     |
| Non-operating Expenses            | 197     | -51.6 | 114     | 118     | 167     | 490     | -15.0  | 490     | 961.4  | 500     | 196.5  | 500     | 196.5   | 500     | 196.5     | 500     |
| Income Before Extraordinary Items | 144,502 | -15.3 | 59,020  | 94,242  | 117,799 | 32,906  | -18.5  | 32,906  | 23.0   | 126,000 | 7.0    | 126,000 | 7.0     | 126,000 | 7.0       | 126,000 |
| Extraordinary Income              | 5       | 202.6 | 5       | 395     | 3,198   | -       | -      | -       | -      | -       | -      | -       | -       | -       | -         | -       |
| Extraordinary Losses              | 9,925   | 43.5  | 101     | 1,044   | 7,861   | 231     | -20.8  | 231     | 129.2  | 600     | -91.4  | 600     | -91.4   | 600     | -91.4     | 600     |
| Income Before Income Taxes        | 134,582 | -17.8 | 58,478  | 93,593  | 113,136 | 32,674  | -15.9  | 32,674  | 22.6   | 125,400 | 10.8   | 125,400 | 10.8    | 125,400 | 10.8      | 125,400 |
| Income Taxes, current             | 68,070  | -14.2 | 27,890  | 41,380  | 54,160  | 3,510   | -20.4  | 3,510   | -67.6  | 45,100  | -16.8  | 45,100  | -16.8   | 45,100  | -16.8     | 45,100  |
| Income Taxes, deferred            | -10,977 | 5.9   | 898     | -2,080  | -6,671  | 9,741   | -39.2  | 9,741   | 984.3  | 6,000   | -189.1 | 6,000   | -189.1  | 6,000   | -189.1    | 6,000   |
| Net Income                        | 77,489  | -18.2 | 33,663  | 54,293  | 65,648  | 19,422  | -15.3  | 19,422  | 30.1   | 74,300  | 13.2   | 74,300  | 13.2    | 74,300  | 13.2      | 74,300  |

6. Operating Income by Category (ACOM)

|                                       | 2003/3  |       | 2003/9  |         | 2003/12 |         | 2004/3 |         | 2004/6 |         | 2004/9 |         | 2004/12 |         | 2005/3(E) |         |
|---------------------------------------|---------|-------|---------|---------|---------|---------|--------|---------|--------|---------|--------|---------|---------|---------|-----------|---------|
|                                       |         | YOY % |         |         |         |         | YOY %  |         | YOY %  |         | YOY %  |         | YOY %   |         | YOY %     |         |
| Operating Income                      | 419,258 | 4.6   | 207,507 | 311,181 | 411,799 | 100,865 | -1.8   | 100,865 | -2.8   | 396,700 | -3.7   | 396,700 | -3.7    | 272,100 | -8.0      | 272,100 |
| Interest on Loans Receivable          | 388,483 | 4.1   | 191,358 | 286,564 | 379,332 | 93,148  | -2.4   | 93,148  | -2.7   | 365,700 | -3.6   | 365,700 | -3.6    | 23,300  | -10.8     | 23,300  |
| Fees from Credit Card Business        | 4,986   | 35.0  | 2,812   | 4,268   | 5,714   | 1,487   | 14.6   | 1,487   | 7.5    | 6,100   | 7.2    | 6,100   | 7.2     | 6,100   | 7.2       | 6,100   |
| Fees from Installment Sales Financing | 16,166  | -0.7  | 7,335   | 10,697  | 13,799  | 2,783   | -14.6  | 2,783   | -25.8  | 9,700   | -29.8  | 9,700   | -29.8   | 9,700   | -29.8     | 9,700   |
| Fees from Credit Guarantees           | 1,866   | 483.8 | 943     | 3,448   | 5,035   | 1,571   | 169.7  | 1,571   | 66.6   | 7,700   | 52.9   | 7,700   | 52.9    | 7,700   | 52.9      | 7,700   |
| Sales                                 | 105     | -     | 50      | 636     | 795     | 18      | 600.0  | 18      | 59.3   | -       | -      | -       | -       | -       | -         | -       |
| Others                                | 7,651   | 4.9   | 3,784   | 5,565   | 7,181   | 1,855   | -6.1   | 1,855   | -4.7   | 7,500   | 4.4    | 7,500   | 4.4     | 7,500   | 4.4       | 7,500   |

## 7. Receivables Outstanding(ACOM)

|   | 2003/3    |       |           |           | 2004/3    |           |           |       | 2005/3 |         |           |       | YOY % |
|---|-----------|-------|-----------|-----------|-----------|-----------|-----------|-------|--------|---------|-----------|-------|-------|
|   | 2003/3    | YOY % | 2003/6    | 2003/9    | 2003/12   | 2004/3    | 2004/6    | YTD%  | 2004/9 | 2004/12 | 2005/3(E) |       |       |
| Receivables Outstanding (Millions of yen)                                       | 1,847,259 | 2.1   | 1,833,060 | 1,814,898 | 1,789,576 | 1,772,706 | 1,761,229 | -3.9  | -0.6   |         | 1,738,400 | -1.9  |       |
| Loan Business   | 1,652,890 | 2.2   | 1,642,098 | 1,633,600 | 1,616,518 | 1,612,799 | 1,611,833 | -1.8  | -0.1   |         | 1,597,200 | -1.0  |       |
| Unsecured Loans   | 1,582,751 | 2.2   | 1,572,165 | 1,564,537 | 1,549,587 | 1,548,616 | 1,550,063 | -1.4  | 0.1    |         | 1,530,200 | -1.2  |       |
| Consumers   | 1,582,125 | 2.2   | 1,571,626 | 1,564,092 | 1,549,197 | 1,548,274 | 1,549,761 | -1.4  | 0.1    |         | 1,530,000 | -1.2  |       |
| Commercials   | 625       | -40.1 | 538       | 445       | 390       | 341       | 302       | -43.9 | -11.5  |         | 200       | -47.4 |       |
| Secured Loans   | 70,139    | 3.2   | 69,932    | 69,063    | 66,930    | 64,183    | 61,769    | -11.7 | -3.8   |         | 67,000    | 4.6   |       |
| Credit Card Business  | 41,166    | 30.8  | 42,886    | 44,115    | 45,092    | 45,973    | 47,040    | 9.7   | 2.3    |         | 53,500    | 16.3  |       |
| ACOM MasterCard®  | 41,114    | 31.0  | 42,850    | 44,087    | 45,065    | 45,941    | 47,016    | 9.7   | 2.3    |         | 53,500    | 16.4  |       |
| Installment Sales Finance Business  | 153,203   | -5.0  | 148,075   | 137,182   | 127,965   | 113,934   | 102,355   | -30.9 | -10.2  |         | 87,700    | -23.0 |       |
| Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen) | 524       | 2.3   | 524       | 525       | 524       | 527       | 529       | 1.0   | 0.4    |         | 523       | -0.8  |       |

## 8. Number of Customer Accounts(ACOM)

|                                    | 2003/3    |       |           |           | 2004/3    |           |           |       | 2005/3 |         |           |       | YOY % |
|------------------------------------|-----------|-------|-----------|-----------|-----------|-----------|-----------|-------|--------|---------|-----------|-------|-------|
|                                    | 2003/3    | YOY % | 2003/6    | 2003/9    | 2003/12   | 2004/3    | 2004/6    | YTD%  | 2004/9 | 2004/12 | 2005/3(E) |       |       |
| Loan Business                      | 3,032,330 | -0.1  | 3,011,817 | 2,992,710 | 2,971,636 | 2,954,073 | 2,941,271 | -2.3  | -0.4   |         | 2,939,900 | -0.5  |       |
| Unsecured Loans                    | 3,017,837 | -0.1  | 2,997,276 | 2,978,301 | 2,957,545 | 2,940,345 | 2,927,931 | -2.3  | -0.4   |         | 2,925,600 | -0.5  |       |
| Consumers                          | 3,017,176 | -0.1  | 2,996,682 | 2,977,794 | 2,957,098 | 2,939,945 | 2,927,581 | -2.3  | -0.4   |         | 2,925,400 | -0.5  |       |
| Commercials                        | 661       | -24.2 | 594       | 507       | 447       | 400       | 350       | -41.1 | -12.5  |         | 200       | -50.0 |       |
| Secured Loans                      | 14,493    | 4.1   | 14,541    | 14,409    | 14,091    | 13,728    | 13,340    | -8.3  | -2.8   |         | 14,300    | 4.2   |       |
| Credit Card Business               | 1,015,127 | 0.3   | 995,580   | 976,072   | 966,120   | 1,064,699 | 1,067,584 | 7.2   | 0.3    |         | 1,312,200 | 23.2  |       |
| ACOM MasterCard®                   | 1,014,845 | 1.1   | 995,371   | 975,865   | 965,914   | 1,064,492 | 1,067,382 | 7.2   | 0.3    |         | 1,312,000 | 23.3  |       |
| Installment Sales Finance Business | 479,182   | -1.5  | 462,337   | 436,798   | 416,494   | 387,261   | 360,113   | -22.1 | -7.0   |         | 289,500   | -25.2 |       |

Note 1. Loan Business: Number of customer accounts with outstanding balance.

Note 2. ACOM MasterCard®: Number of cardholders.

Note 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

9. Number of New Loan Customers(ACOM)

|                              | 2003/3 |         | 2003/6 |        | 2003/9  |         | 2003/12 |        | 2004/3 |        | 2004/6 |       | 2004/9 |       | 2004/12 |       | 2005/3(E) |      |
|------------------------------|--------|---------|--------|--------|---------|---------|---------|--------|--------|--------|--------|-------|--------|-------|---------|-------|-----------|------|
|                              | YOY %  |         | YOY %  |        | YOY %   |         | YOY %   |        | YOY %  |        | YOY %  |       | YOY %  |       | YOY %   |       | YOY %     |      |
| Number of New Loan Customers | -8.0   | 408,146 | -8.0   | 97,142 | 187,072 | 272,784 | 359,311 | -12.0  | 89,688 | -7.7   | 89,688 | -7.5  | 89,586 | -7.5  | 89,586  | -7.5  | 361,000   | 0.5  |
| Unsecured Loans              | -8.0   | 406,893 | -8.0   | 96,805 | 186,521 | 272,127 | 358,570 | -11.8  | 89,586 | -11.8  | 89,586 | -7.5  | 89,586 | -7.5  | 89,586  | -7.5  | 360,000   | 0.4  |
| Consumers                    | -8.0   | 406,885 | -8.0   | 96,805 | 186,521 | 272,127 | 358,570 | -11.8  | 89,586 | -11.8  | 89,586 | -7.5  | 89,586 | -7.5  | 89,586  | -7.5  | 360,000   | 0.4  |
| Commercials                  | -57.9  | 8       | -57.9  | 0      | 0       | 0       | 0       | -100.0 | 0      | -100.0 | 0      | 0     | 0      | 0     | 0       | 0     | -         | -    |
| Secured Loans                | 7.3    | 1,453   | 7.3    | 337    | 551     | 657     | 741     | -49.0  | 102    | -69.7  | 102    | -69.7 | 102    | -69.7 | 102     | -69.7 | 1,000     | 35.0 |

10. Number of Loan Business Outlets(ACOM)

|                                 | 2003/3 |       | 2003/6 |       | 2003/9 |       | 2003/12 |       | 2004/3 |       | 2004/6 |       | 2004/9 |       | 2004/12 |       | 2005/3(E) |  |
|---------------------------------|--------|-------|--------|-------|--------|-------|---------|-------|--------|-------|--------|-------|--------|-------|---------|-------|-----------|--|
|                                 | YOY    |       | YOY    |       | YOY    |       | YOY     |       | YOY    |       | YOY    |       | YOY    |       | YOY     |       | YOY       |  |
| Number of Loan Business Outlets | -45    | 1,716 | -45    | 1,722 | 1,730  | 1,730 | 1,730   | 1,699 | -17    | 1,697 | -2     | 1,697 | -2     | 1,697 | -2      | 1,720 | 21        |  |
| Staffed                         | -53    | 468   | -53    | 435   | 410    | 381   | 381     | 381   | -87    | 356   | -25    | 356   | -25    | 356   | -25     | 303   | -78       |  |
| Unstaffed                       | 8      | 1,248 | 8      | 1,287 | 1,320  | 1,349 | 1,318   | 70    | 1,341  | 23    | 1,341  | 23    | 1,341  | 23    | 1,417   | 99    |           |  |

11. Cash Dispensers, ATMs and MUJINKUN(ACOM)

|                                    | 2003/3 |        | 2003/6 |        | 2003/9 |        | 2003/12 |       | 2004/3 |       | 2004/6 |       | 2004/9 |       | 2004/12 |       | 2005/3(E) |    |
|------------------------------------|--------|--------|--------|--------|--------|--------|---------|-------|--------|-------|--------|-------|--------|-------|---------|-------|-----------|----|
|                                    | YOY    |        | YOY    |        | YOY    |        | YOY     |       | YOY    |       | YOY    |       | YOY    |       | YOY     |       | YOY       |    |
| Number of Cash Dispensers and ATMs | 19,438 | 69,215 | 19,438 | 72,215 | 74,079 | 74,594 | 76,282  | 7,067 | 79,530 | 3,248 | 79,530 | 3,248 | 79,530 | 3,248 | 79,530  | 3,248 | 1,982     | 21 |
| Proprietary                        | -42    | 2,026  | -42    | 2,032  | 2,039  | 2,037  | 1,961   | -65   | 1,912  | -49   | 1,912  | -49   | 1,912  | -49   | 1,912   | -49   | 1,982     | 21 |
| Open 365 Days/Year                 | -39    | 2,020  | -39    | 2,026  | 2,033  | 2,033  | 1,957   | -63   | 1,908  | -49   | 1,908  | -49   | 1,908  | -49   | 1,908   | -49   | 1,982     | 21 |
| Open 24 Hours/Day                  | -24    | 1,749  | -24    | 1,756  | 1,763  | 1,765  | 1,705   | -44   | 1,666  | -39   | 1,666  | -39   | 1,666  | -39   | 1,666   | -39   | 1,666     | -  |
| Tie-up                             | 19,480 | 67,189 | 19,480 | 70,183 | 72,040 | 72,557 | 74,321  | 7,132 | 77,618 | 3,297 | 77,618 | 3,297 | 77,618 | 3,297 | 77,618  | 3,297 | 1,417     | 99 |
| Others                             | 10     | 7,621  | 10     | 8,257  | 8,328  | 8,374  | 8,424   | 803   | 8,432  | 8     | 8,432  | 8     | 8,432  | 8     | 8,432   | 8     | 1,417     | 99 |
| Number of MUJINKUN Machines        | -45    | 1,706  | -45    | 1,712  | 1,720  | 1,723  | 1,692   | -14   | 1,691  | -1    | 1,691  | -1    | 1,691  | -1    | 1,691   | -1    | 1,691     | -  |

Note: "Others" indicates receipt of payment by convenience stores under an agency agreement.

12. Employees(ACOM)

|   | 2003/3 |       | 2003/6 |       | 2003/9 |       | 2003/12 |      | 2004/3 |     | 2004/6 |     | 2004/9 |     | 2004/12 |     | 2005/3(E) |     |
|---|--------|-------|--------|-------|--------|-------|---------|------|--------|-----|--------|-----|--------|-----|---------|-----|-----------|-----|
|   | YOY    |       | YOY    |       | YOY    |       | YOY     |      | YOY    |     | YOY    |     | YOY    |     | YOY     |     | YOY       |     |
| Number of Employees                     | 39     | 4,405 | 39     | 4,474 | 4,369  | 4,298 | 4,238   | -167 | 4,282  | 44  | 4,282  | 44  | 4,282  | 44  | 4,282   | 44  | 4,238     | 0   |
| Head Office                             | 113    | 869   | 113    | 909   | 917    | 924   | 932     | 63   | 907    | -25 | 907    | -25 | 907    | -25 | 907     | -25 | 903       | -29 |
| (Credit Supervision related)            | 61     | 302   | 61     | 334   | 348    | 354   | 345     | 43   | 331    | -14 | 331    | -14 | 331    | -14 | 331     | -14 | 335       | -10 |
| Financial Service Business Division     | -74    | 3,536 | -74    | 3,565 | 3,452  | 3,374 | 3,306   | -230 | 3,375  | 69  | 3,375  | 69  | 3,375  | 69  | 3,375   | 69  | 3,335     | 29  |
| Contact Center                          | 724    | 1,059 | 724    | 1,081 | 985    | 972   | 943     | -116 | 932    | -11 | 932    | -11 | 932    | -11 | 932     | -11 | 932       | -   |
| Credit Card/Installation Business Dept. | -3     | 228   | -3     | 308   | 317    | 341   | 346     | 118  | 365    | 19  | 365    | 19  | 365    | 19  | 365     | 19  | 345       | -1  |
| Guarantee Business Dept.                | -      | -     | -      | -     | -      | -     | -       | -    | 40     | 40  | 40     | 40  | 40     | 40  | 40      | 40  | 50        | 50  |

Note: The number of employees as of September 2002 and March 2003 is adjusted according to organizational change in June 2003.

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

| Effective Annual Interest Rate | 2004/3             |       |                         | 2004/6             |           |                         | 2004/9             |       |                         | 2004/12            |      |                         | 2005/3(E)          |      |                         |
|--------------------------------|--------------------|-------|-------------------------|--------------------|-----------|-------------------------|--------------------|-------|-------------------------|--------------------|------|-------------------------|--------------------|------|-------------------------|
|                                | Number of Accounts | C.R.  | Receivables Outstanding | Number of Accounts | C.R.      | Receivables Outstanding | Number of Accounts | C.R.  | Receivables Outstanding | Number of Accounts | C.R. | Receivables Outstanding | Number of Accounts | C.R. | Receivables Outstanding |
|                                |                    |       |                         |                    |           |                         |                    |       |                         |                    |      |                         |                    |      |                         |
| Loans Receivable Outstanding   | 2,939,945          | 100.0 | 1,548,274               | 100.0              | 2,927,581 | 100.0                   | 1,549,761          | 100.0 |                         |                    |      |                         |                    |      |                         |
| 28.470% and Higher             | 100,931            | 3.4   | 39,701                  | 2.5                | 93,997    | 3.2                     | 37,267             | 2.4   |                         |                    |      |                         |                    |      |                         |
| 27.375%                        | 1,759,830          | 59.9  | 642,084                 | 41.5               | 1,762,554 | 60.2                    | 645,909            | 41.7  |                         |                    |      |                         |                    |      |                         |
| 25.000% - 26.500%              | 545,094            | 18.5  | 338,972                 | 21.9               | 541,614   | 18.5                    | 343,952            | 22.2  |                         |                    |      |                         |                    |      |                         |
| 20.000% - 24.820%              | 321,498            | 10.9  | 312,491                 | 20.2               | 313,375   | 10.7                    | 309,426            | 20.0  |                         |                    |      |                         |                    |      |                         |
| 18.250% - 19.000%              | 46,184             | 1.6   | 87,939                  | 5.7                | 44,841    | 1.5                     | 85,597             | 5.5   |                         |                    |      |                         |                    |      |                         |
| 15.000% - 18.000%              | 52,657             | 1.8   | 92,256                  | 6.0                | 51,607    | 1.8                     | 90,589             | 5.8   |                         |                    |      |                         |                    |      |                         |
| Less than 15.000%              | 113,751            | 3.9   | 34,827                  | 2.2                | 119,593   | 4.1                     | 37,018             | 2.4   |                         |                    |      |                         |                    |      |                         |
| Average Loan Yield             | -                  | -     | 23.72                   | -                  | -         | -                       | 23.61              | -     |                         |                    |      |                         |                    |      | 23.21                   |

Note: Average Yield = Interest on Loans Receivable/Term Average of Receivable Outstanding at the Beginning of the Year

14. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding(ACOM)

| Classified Receivable Outstanding (Thousands of yen) | 2004/3             |       |                         | 2004/6             |           |                         | 2004/9             |       |                         | 2004/12            |      |                         | 2005/3(E)          |      |                         |
|--|--------------------|-------|-------------------------|--------------------|-----------|-------------------------|--------------------|-------|-------------------------|--------------------|------|-------------------------|--------------------|------|-------------------------|
|  | Number of Accounts | C.R.  | Receivables Outstanding | Number of Accounts | C.R.      | Receivables Outstanding | Number of Accounts | C.R.  | Receivables Outstanding | Number of Accounts | C.R. | Receivables Outstanding | Number of Accounts | C.R. | Receivables Outstanding |
|  |                    |       |                         |                    |           |                         |                    |       |                         |                    |      |                         |                    |      |                         |
| ≤ 100  | 440,892            | 15.0  | 20,278                  | 1.3                | 438,167   | 15.0                    | 20,107             | 1.3   |                         |                    |      |                         |                    |      |                         |
| 100 < ≤ 300  | 557,345            | 18.9  | 124,248                 | 8.0                | 547,107   | 18.7                    | 121,873            | 7.9   |                         |                    |      |                         |                    |      |                         |
| 300 < ≤ 500  | 1,298,519          | 44.2  | 599,785                 | 38.7               | 1,298,710 | 44.3                    | 600,462            | 38.7  |                         |                    |      |                         |                    |      |                         |
| 500 < ≤ 1,000  | 359,923            | 12.3  | 307,933                 | 20.0               | 356,139   | 12.2                    | 304,405            | 19.6  |                         |                    |      |                         |                    |      |                         |
| 1,000 <  | 283,266            | 9.6   | 496,029                 | 32.0               | 287,458   | 9.8                     | 502,911            | 32.5  |                         |                    |      |                         |                    |      |                         |
| Total  | 2,939,945          | 100.0 | 1,548,274               | 100.0              | 2,927,581 | 100.0                   | 1,549,761          | 100.0 |                         |                    |      |                         |                    |      |                         |



16. Bad Debts (ACOM)

|  | 2002/6          |      | 2002/9          |      | 2002/12         |      | 2003/3          |      | 2003/6          |      | 2003/9          |      | 2003/12         |      | 2004/3          |      | 2004/6          |      |
|--|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|
|  | Millions of yen | %    |
| Total Amount of Bad Debts                                | 45,819          | 2.78 | 50,279          | 3.00 | 55,340          | 3.32 | 60,491          | 3.65 | 61,560          | 3.74 | 63,793          | 3.90 | 72,465          | 4.48 | 79,754          | 4.93 | 79,234          | 4.91 |
| Loans to Borrowers in Bankruptcy or Under Reorganization | 8,032           | 0.49 | 8,207           | 0.49 | 8,339           | 0.50 | 9,227           | 0.56 | 10,030          | 0.61 | 9,065           | 0.55 | 9,671           | 0.60 | 9,280           | 0.57 | 8,985           | 0.56 |
| Applications for Bankruptcy are Proceeded                | 3,768           | 0.23 | 3,508           | 0.21 | 3,008           | 0.18 | 3,540           | 0.21 | 3,524           | 0.21 | 3,436           | 0.21 | 3,385           | 0.21 | 2,951           | 0.18 | 2,363           | 0.15 |
| Applications for The Civil Rehabilitation are Proceeded  | 1,837           | 0.11 | 2,033           | 0.12 | 2,480           | 0.15 | 2,853           | 0.17 | 3,262           | 0.20 | 3,701           | 0.23 | 3,843           | 0.24 | 3,633           | 0.22 | 3,737           | 0.23 |
| Applications for The Civil Rehabilitation are Determined | 324             | 0.02 | 481             | 0.03 | 635             | 0.04 | 815             | 0.05 | 1,212           | 0.07 | 1,299           | 0.08 | 1,553           | 0.10 | 1,775           | 0.11 | 1,969           | 0.12 |
| Loans in Arrears   | 20,684          | 1.25 | 25,588          | 1.53 | 26,741          | 1.60 | 31,128          | 1.88 | 30,140          | 1.83 | 31,641          | 1.93 | 31,349          | 1.94 | 36,632          | 2.27 | 34,535          | 2.14 |
| Loans Past Due for Three Months or More                  | 1,581           | 0.10 | 687             | 0.04 | 1,512           | 0.09 | 1,036           | 0.06 | 1,882           | 0.11 | 1,736           | 0.11 | 3,305           | 0.20 | 1,638           | 0.10 | 2,253           | 0.14 |
| Restructured Loans                                       | 15,521          | 0.94 | 15,795          | 0.94 | 18,746          | 1.13 | 19,099          | 1.15 | 19,506          | 1.19 | 21,349          | 1.31 | 28,138          | 1.74 | 32,204          | 1.99 | 33,460          | 2.07 |

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

|                      | 2002/6          |      | 2002/9          |      | 2002/12         |      | 2003/3          |      | 2003/6          |      | 2003/9          |      | 2003/12         |      | 2004/3          |      | 2004/6          |      |
|----------------------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|-----------------|------|
|                      | Millions of yen | %    |
| 1 days ≤ < 3 months  | 15,710          | 0.95 | 17,879          | 1.07 | 18,878          | 1.14 | 18,971          | 1.15 | 22,901          | 1.39 | 23,589          | 1.44 | 19,165          | 1.18 | 19,475          | 1.21 | 19,941          | 1.24 |
| 31 days ≤ < 3 months | 8,434           | 0.51 | 7,283           | 0.44 | 10,478          | 0.63 | 9,761           | 0.59 | 11,324          | 0.69 | 11,387          | 0.70 | 11,623          | 0.72 | 11,076          | 0.69 | 11,835          | 0.74 |
| 1 days ≤ < 31 days   | 7,276           | 0.44 | 10,595          | 0.63 | 8,400           | 0.51 | 9,210           | 0.56 | 11,577          | 0.70 | 12,201          | 0.74 | 7,541           | 0.46 | 8,399           | 0.52 | 8,105           | 0.50 |

17. Allowance for Bad Debts (ACOM)

|   | 2003/3          |       | 2003/6          |       | 2003/9          |       | 2003/12         |       | 2004/3          |       | 2004/6          |       | 2004/9          |       | 2004/12         |        | 2005/3 (E)      |        |
|---|-----------------|-------|-----------------|-------|-----------------|-------|-----------------|-------|-----------------|-------|-----------------|-------|-----------------|-------|-----------------|--------|-----------------|--------|
|   | Millions of yen | YOY %  | Millions of yen | YOY %  |
| Allowance for Bad Debts (Millions of yen) | 107,700         | 38.6  | 118,700         | 11.2  | 119,600         | 0.8   | 120,900         | 1.1   | 129,400         | 7.0   | 130,700         | 1.0   | 130,700         | 0.0   | 127,500         | -2.4   | 127,500         | -1.5   |
| Ratio of Allowance for Bad Debts          | 5.91            | -     | 6.56            | 11.0  | 6.67            | 5.6   | 6.83            | 7.37  | 7.37            | -     | 7.48            | -     | 7.48            | -     | 7.38            | -      | 7.38            | -      |
| General Allowance for Bad Debts           | 67,127          | -     | 76,769          | 14.4  | 79,834          | 4.0   | 81,693          | 2.3   | 82,898          | 1.5   | 85,935          | 3.7   | 85,935          | 0.0   | 77,700          | -9.1   | 77,700          | -6.3   |
| Unsecured Consumer Loans                  | 59,980          | -     | 69,268          | 14.7  | 71,131          | 2.7   | 71,345          | 0.3   | 74,888          | 5.0   | 77,827          | 4.0   | 77,827          | 0.0   | 69,700          | -10.7  | 69,700          | -6.9   |
| Specific Allowance for Bad Debts          | 40,184          | -     | 40,746          | 1.4   | 39,318          | -3.5  | 38,765          | -1.6  | 44,929          | 13.4  | 42,889          | -4.4  | 42,889          | 0.0   | 48,300          | 12.4   | 48,300          | 7.5    |
| Additional Allowance for Bad Debts        | 30,000          | 89.9  | 11,000          | 36.7  | 11,900          | 8.2   | 13,200          | 11.0  | 21,700          | 63.7  | 1,300           | -91.7 | 1,300           | -98.2 | -1,900          | -108.8 | -1,900          | -108.8 |
| Allowance for Loss on Debt Guarantees     | 474             | -     | 547             | 15.4  | 989             | 207.4 | 1,471           | 147.4 | 1,865           | 26.2  | 2,169           | 16.1  | 2,169           | 0.0   | 3,100           | 44.3   | 3,100           | 66.2   |
| Additional Allowance                      | 461             | -     | 73              | 15.8  | 515             | 111.7 | 997             | 193.1 | 1,391           | 38.6  | 304             | -21.9 | 316.4           | 3.5   | 1,235           | 29.1   | 1,235           | -11.2  |

Note: Allowance for bad debts = \_\_\_\_\_ \*100  
 Ratio of allowance for bad debts = \_\_\_\_\_ \*100  
 Loans receivable outstanding at the fiscal year-end plus installment receivables (excluding deferred income on installment sales finance)

## 18. Credit Card Business [ACOM MasterCard®](ACOM)

|  | (Millions of yen) |       |         |         |         |           |       |           |       |        |         |       |           |       |
|--|-------------------|-------|---------|---------|---------|-----------|-------|-----------|-------|--------|---------|-------|-----------|-------|
|  | 2004/3            |       |         |         |         | 2005/3    |       |           |       |        |         |       |           |       |
|  | 2003/3            | YOY % | 2003/6  | 2003/9  | 2003/12 | 2004/3    | YOY % | 2004/6    | YTD % | 2004/9 | 2004/12 | YOY % | 2005/3    | YOY % |
| Number of Cardholders                        | 1,014,845         | 1.1   | 995,371 | 975,865 | 965,914 | 1,064,492 | 4.9   | 1,067,382 | 7.2   | 0.3    |         |       | 1,312,000 | 23.3  |
| Number of Accounts with Shopping Receivables | 287,999           | 33.5  | 274,389 | 274,499 | 281,034 | 336,008   | 16.7  | 293,227   | 6.9   | -12.7  |         |       | -         | -     |
| Card Shopping Receivables                    | 41,114            | 31.0  | 42,850  | 44,087  | 45,065  | 45,941    | 11.7  | 47,016    | 9.7   | 2.3    |         |       | 53,500    | 16.4  |
| Revolving Receivables                        | 36,885            | 33.0  | 38,355  | 39,625  | 40,613  | 41,404    | 12.2  | 42,014    | 9.5   | 1.5    |         |       | -         | -     |

## 19. Installment Sales Finance Business(ACOM)

|                              | (Millions of yen) |       |         |         |         |         |       |         |       |        |         |       |         |       |
|------------------------------|-------------------|-------|---------|---------|---------|---------|-------|---------|-------|--------|---------|-------|---------|-------|
|                              | 2004/3            |       |         |         |         | 2005/3  |       |         |       |        |         |       |         |       |
|                              | 2003/3            | YOY % | 2003/6  | 2003/9  | 2003/12 | 2004/3  | YOY % | 2004/6  | YTD % | 2004/9 | 2004/12 | YOY % | 2005/3  | YOY % |
| Number of Customer Accounts  | 479,182           | -1.5  | 462,337 | 436,798 | 416,494 | 387,261 | -19.2 | 360,113 | -22.1 | -7.0   |         |       | 289,500 | -25.2 |
| Installment Receivables      | 153,203           | -5.0  | 148,075 | 137,182 | 127,965 | 113,934 | -25.6 | 102,355 | -30.9 | -10.2  |         |       | 87,700  | -23.0 |
| Adjusted Receivables         | 127,820           | -4.2  | 124,247 | 115,211 | 108,196 | 96,764  | -24.3 | 87,747  | -29.4 | -9.3   |         |       | 76,500  | -20.9 |
| Ratio of Bad Debt Write-offs | 1.60              | -     | 0.45    | 1.02    | 1.66    | 2.54    | -     | 0.85    | -     | -      |         |       | 3.51    | -     |
| Number of Merchant Vendors   | 6,066             | -     | 6,116   | 6,172   | 6,222   | 6,225   | -     | 6,252   | -     | -      |         |       | -       | -     |

Note 1: Number of customer accounts indicates the number of contracts with receivables outstanding

Note 2: Adjusted Receivables indicate installment receivables excluding deferred income on installment sales finance.

## 20. Guarantee Business(ACOM)

|  | (Millions of yen) |       |         |         |         |         |       |         |       |        |         |       |         |       |
|--|-------------------|-------|---------|---------|---------|---------|-------|---------|-------|--------|---------|-------|---------|-------|
|  | 2004/3            |       |         |         |         | 2005/3  |       |         |       |        |         |       |         |       |
|  | 2003/3            | YOY % | 2003/6  | 2003/9  | 2003/12 | 2004/3  | YOY % | 2004/6  | YTD % | 2004/9 | 2004/12 | YOY % | 2005/3  | YOY % |
| Number of Customer Accounts with Outstanding Balance | 156,256           | -     | 186,982 | 215,321 | 244,728 | 269,977 | 72.8  | 293,526 | 57.0  | 8.7    |         |       | 428,300 | 58.7  |
| Loan Guarantee Receivables                           | 57,926            | -     | 68,360  | 79,040  | 90,233  | 100,971 | 74.3  | 110,538 | 61.7  | 9.5    |         |       | 163,000 | 61.4  |

(Reference)

Category criteria of concerning situations of bad debts are as follow;

**Loans to borrowers in bankruptcy or under reorganization**

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' collection department.

**Loans in arrears**

Other delinquent loans exclusive of accrued interest.

This category excludes loans on which interest is being waived in support of business restructuring.

**Loans past due for three months or more.**

Loans past due for three months or more that do not fall into the above two categories.

**Restructured loans**

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

August 20, 2004

## **Notice Concerning Repurchase of Shares**

(Repurchase of Shares Pursuant to the Provisions of Article 211-3-1-2 of the Commercial Code)

The Board of Directors of ACOM CO., LTD. has decided at its meeting on August 20, 2004 to repurchase its shares as follows in accordance with Article 211-3-1-2 of the Japanese Commercial Code;

1. Reason for the repurchase of shares  
In order to execute flexible capital management according to the changes in the business environment
  
2. Content of the repurchase of shares
  - (1) Type of shares to be repurchased:  
Shares of common stock of ACOM
  - (2) Aggregate number of shares to be repurchased:  
Up to 1,000,000 shares  
(Ratio to total number of shares issued: 0.6%)
  - (3) Aggregate purchase price:  
Up to JPY 7,000,000,000
  - (4) Method of repurchase:  
Purchase on the Tokyo Stock Exchange
  - (5) Purchase period:  
August 23, 2004 – September 17, 2004

(Reference)

Situation of Treasury Stock as of August 20, 2004

Aggregate number of shares issued (excluding treasury stock): 159,280,327 shares

Aggregate number of treasury stock: 347,953 shares

*(Brief Description)*

**Report on Purchase of the Company's Own Stock**

**ACOM CO., LTD.**

(504010)

**Report on Purchase of the Company's Own Stock submitted to the Director-General of the Kanto Local Finance Bureau (the "DKLFB") on September 6, 2004 (the "Report on Purchase of the Company's Own Stock") in connection with the purchase of ACOM CO., LTD. (the "Company")'s own stock.**

The Report on Purchase of the Company's Own Stock is required under the Securities and Exchange Law to be, and was, submitted to the DKLFB in connection with the purchase of the Company's own stock.

The information contained in the Report on Purchase of the Company's Own Stock which is material to an investment decision is substantially contained in the news release dated August 20, 2004 ("Notice Concerning Repurchase of Shares") (Exhibit 7).

September 15, 2004

### **Notice Concerning the End of Repurchase of Shares**

ACOM CO., LTD has ended the repurchase of its shares in accordance with Article 211-3-1-2 of the Japanese Commercial Code as were resolved at the Board of Directors held on August 20, 2004.

1. Purchased Period: August 23, 2004 – September 14, 2004
2. Number of Shares Purchased: 984,840 shares
3. Total Purchased Value: JPY 6,999,961,500
4. Method of Purchase: Purchase on the Tokyo Stock Exchange

(Reference) Details of the Resolution at the Board of Directors held on August 20, 2004.

Type of Shares to be Repurchased:  
Shares of common stock of ACOM  
Aggregate Number of Shares to be Repurchased:  
Up to 1,000,000 shares  
(Ratio to total number of shares issued: 0.6%)  
Aggregate Purchase Price:  
Up to JPY 7,000,000,000  
Method of Repurchase:  
Purchase on the Tokyo Stock Exchange  
Purchase Period:  
August 23, 2004 – September 17, 2004