

DATABOOK Monthly Report

As of September 30, 2007

ACOM CO., LTD.

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 fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

1. Receivables Outstanding

	2007/3		2008/3																	
			Apr			May			Jun			Jul			Aug			Sep		
	YOY %		YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Receivables Outstanding (Millions of yen)	1,570,823	-7.0	1,520,769	-9.8	-3.2	1,507,852	-10.6	-4.0	1,488,061	-11.2	-5.3	1,469,509	-11.8	-6.4	1,457,400	-12.3	-7.2	1,448,121	-12.6	-7.8
Loan Business	1,494,399	-6.4	1,477,122	-7.3	-1.2	1,464,444	-8.2	-2.0	1,445,140	-8.9	-3.3	1,427,372	-9.6	-4.5	1,415,676	-10.1	-5.3	1,406,946	-10.5	-5.9
Unsecured Loans	1,446,209	-6.2	1,429,643	-7.1	-1.1	1,417,562	-8.0	-2.0	1,398,887	-8.8	-3.3	1,381,722	-9.5	-4.5	1,370,635	-10.0	-5.2	1,362,516	-10.3	-5.8
Consumers	1,446,117	-6.2	1,429,554	-7.1	-1.1	1,417,477	-8.0	-2.0	1,398,806	-8.8	-3.3	1,381,644	-9.4	-4.5	1,370,559	-10.0	-5.2	1,362,440	-10.3	-5.8
Commercials	91	-32.3	89	-32.7	-2.1	84	-34.9	-7.2	81	-35.7	-11.1	78	-36.0	-14.1	76	-36.7	-16.3	75	-36.2	-17.4
Secured Loans	48,190	-10.8	47,478	-11.9	-1.5	46,882	-12.6	-2.7	46,253	-13.2	-4.0	45,649	-13.8	-5.3	45,041	-14.3	-6.5	44,430	-14.6	-7.8
Credit Card Business	44,276	-6.9	43,647	-8.1	-1.4	43,407	-8.5	-2.0	42,920	-9.0	-3.1	42,137	-10.2	-4.8	41,723	-11.1	-5.8	41,174	-11.5	-7.0
Installment Sales Finance Business	32,147	-29.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	541	-0.2	541	-0.2	0.0	542	-0.2	0.2	542	0.0	0.2	541	-0.2	0.0	541	-0.4	0.0	542	-0.4	0.2

Note: AFRESH CREDIT CO., LTD. (formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007

2. Number of Customer Accounts

	2007/3		2008/3																	
			Apr			May			Jun			Jul			Aug			Sep		
	YOY %		YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Loan Business	2,682,160	-6.2	2,651,496	-7.0	-1.1	2,624,576	-8.0	-2.1	2,594,223	-8.7	-3.3	2,566,471	-9.3	-4.3	2,543,033	-9.7	-5.2	2,523,758	-10.1	-5.9
Unsecured Loans	2,670,707	-6.2	2,640,180	-7.0	-1.1	2,613,378	-8.0	-2.1	2,583,142	-8.6	-3.3	2,555,506	-9.3	-4.3	2,532,189	-9.7	-5.2	2,513,026	-10.1	-5.9
Consumers	2,670,606	-6.2	2,640,082	-7.0	-1.1	2,613,287	-8.0	-2.1	2,583,054	-8.6	-3.3	2,555,422	-9.3	-4.3	2,532,106	-9.7	-5.2	2,512,946	-10.1	-5.9
Commercials	101	-34.0	98	-34.2	-3.0	91	-38.1	-9.9	88	-38.5	-12.9	84	-39.6	-16.8	83	-37.6	-17.8	80	-39.4	-20.8
Secured Loans	11,453	-7.5	11,316	-8.5	-1.2	11,198	-9.2	-2.2	11,081	-9.9	-3.2	10,965	-10.5	-4.3	10,844	-11.0	-5.3	10,732	-11.3	-6.3
Credit Card Business	1,176,105	-6.2	1,150,343	-9.0	-2.2	1,127,370	-11.2	-4.1	1,102,648	-13.6	-6.2	1,072,680	-16.4	-8.8	1,041,849	-19.0	-11.4	1,015,694	-21.0	-13.6
Installment Sales Finance Business	147,433	-28.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

2. Credit Card Business: Number of cardholders.

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

4. AFRESH CREDIT CO., LTD. (formerly, JCK CREDIT CO., LTD.) succeeded to ACOM's split up installment sales finance business as of April 1, 2007

3. Number of New Loan Customers

	2008/3 (%)																						
	2007/3		Apr			May			Jun			Jul			Aug			Sep			Accumulated for the Fiscal Year		
	YOY %		YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	
Number of New Loan Customers	268,885	-18.6	13,247	-12,755	-49.1	14,637	-15,465	-51.4	13,098	-11,942	-47.7	14,501	-8,851	-37.9	16,420	-6,367	-27.9	17,467	-6,130	-26.0	89,370	-61,510	-40.8
Unsecured Loans	268,710	-18.5	13,247	-12,724	-49.0	14,635	-15,435	-51.3	13,097	-11,927	-47.7	14,500	-8,833	-37.9	16,419	-6,347	-27.9	17,467	-6,109	-25.9	89,365	-61,375	-40.7
Consumers	268,710	-18.5	13,247	-12,724	-49.0	14,635	-15,435	-51.3	13,097	-11,927	-47.7	14,500	-8,833	-37.9	16,419	-6,347	-27.9	17,467	-6,109	-25.9	89,365	-61,375	-40.7
Commercials	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	175	-69.4	0	-31	-100.0	2	-30	-93.8	1	-15	-93.8	1	-18	-94.7	1	-20	-95.2	0	-21	-100.0	5	-135	-96.4

4. Lending Ratio of New Loan Customers

	2008/3 (%)															
	2007/3		Apr		May		Jun		Jul		Aug		Sep		Accumulated for the Fiscal Year	
	YOY P.P.		YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.	YOY P.P.
Lending Ratio	55.3	-12.5	33.6	-30.2	32.2	-32.0	32.6	-31.7	34.3	-27.2	39.3	-18.8	40.4	-13.7	35.4	-25.6
Lending Ratio including Tie-up Cards	39.1	-4.0	34.3	-3.5	33.1	-5.6	33.6	-1.8	35.3	-1.6	40.3	3.3	41.4	4.1	36.4	-0.8

5. Number of Loan Business Outlets

	2008/3													
	2007/3		Apr		May		Jun		Jul		Aug		Sep	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
Number of Loan Business Outlets	1,812	-191	1,811	-1	1,733	-79	1,698	-114	1,700	-112	1,700	-112	1,700	-112
Staffed	142	-135	141	-1	141	-1	141	-1	141	-1	141	-1	141	-1
Unstaffed	1,670	-56	1,670	0	1,592	-78	1,557	-113	1,559	-111	1,559	-111	1,559	-111
QUICK MUJIN	119	-75	119	0	41	-78	0	-119	0	-119	0	-119	0	-119
Number of MUJINKUN Machine	1,820	-188	1,819	-1	1,736	-84	1,697	-123	1,699	-121	1,699	-121	1,699	-121

Note 1: "MUJINKUN" is Automatic Contract Machine.

Note 2: "QUICK MUJIN" is Automatic Loan Application Machine (ALAM).

6. Employees

	2008/3													
	2007/3		Apr		May		Jun		Jul		Aug		Sep	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
Number of Employees	2,956	-955	2,832	-124	2,840	-116	2,830	-126	2,814	-142	2,810	-146	2,801	-155
Head Office	866	-71	943	77	956	90	961	95	964	98	965	99	972	106
Financial Service Business Division	2,090	-884	1,889	-201	1,884	-206	1,869	-221	1,850	-240	1,845	-245	1,829	-261