

DATABOOK Monthly Report

As of September 30, 2008

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 results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

1. Receivables Outstanding

	2008/3		2009/3																	
		YOY %	Apr			May			Jun			Jul			Aug			Sep		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Receivables Outstanding (Millions of yen)	1,356,464	-13.6	1,340,722	-11.8	-1.2	1,330,804	-11.7	-1.9	1,315,938	-11.6	-3.0	1,298,721	-11.6	-4.3	1,286,294	-11.7	-5.2	1,276,741	-11.8	-5.9
Loan Business	1,318,781	-11.8	1,303,567	-11.7	-1.2	1,293,915	-11.6	-1.9	1,279,670	-11.5	-3.0	1,262,788	-11.5	-4.2	1,250,799	-11.6	-5.2	1,241,808	-11.7	-5.8
Unsecured Loans	1,277,944	-11.6	1,263,472	-11.6	-1.1	1,254,368	-11.5	-1.8	1,240,659	-11.3	-2.9	1,224,304	-11.4	-4.2	1,212,807	-11.5	-5.1	1,204,264	-11.6	-5.8
Consumers	1,277,879	-11.6	1,263,412	-11.6	-1.1	1,254,311	-11.5	-1.8	1,240,604	-11.3	-2.9	1,224,250	-11.4	-4.2	1,212,757	-11.5	-5.1	1,204,214	-11.6	-5.8
Commercials	64	-29.5	59	-34.0	-8.4	56	-32.9	-11.7	55	-32.2	-14.5	53	-31.2	-16.3	50	-34.2	-21.9	49	-33.8	-22.4
Secured Loans	40,837	-15.3	40,095	-15.6	-1.8	39,547	-15.6	-3.2	39,011	-15.7	-4.5	38,484	-15.7	-5.8	37,991	-15.7	-7.0	37,543	-15.5	-8.1
Credit Card Business	37,683	-14.9	37,154	-14.9	-1.4	36,888	-15.0	-2.1	36,267	-15.5	-3.8	35,932	-14.7	-4.6	35,495	-14.9	-5.8	34,932	-15.2	-7.3
Installment Sales Finance Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	-0.2	540	-0.2	0.0	540	-0.4	0.0	539	-0.6	-0.2	538	-0.6	-0.4	538	-0.6	-0.4	538	-0.7	-0.4

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

	2008/3		2009/3																	
		YOY %	Apr			May			Jun			Jul			Aug			Sep		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Loan Business	2,374,759	-11.5	2,349,574	-11.4	-1.1	2,331,373	-11.2	-1.8	2,310,178	-10.9	-2.7	2,284,609	-11.0	-3.8	2,262,296	-11.0	-4.7	2,246,130	-11.0	-5.4
Unsecured Loans	2,364,727	-11.5	2,339,666	-11.4	-1.1	2,321,572	-11.2	-1.8	2,300,481	-10.9	-2.7	2,275,016	-11.0	-3.8	2,252,791	-11.0	-4.7	2,236,725	-11.0	-5.4
Consumers	2,364,664	-11.5	2,339,607	-11.4	-1.1	2,321,514	-11.2	-1.8	2,300,425	-10.9	-2.7	2,274,962	-11.0	-3.8	2,252,740	-11.0	-4.7	2,236,674	-11.0	-5.4
Commercials	63	-37.6	59	-39.8	-6.3	58	-36.3	-7.9	56	-36.4	-11.1	54	-35.7	-14.3	51	-38.6	-19.0	51	-36.3	-19.0
Secured Loans	10,032	-12.4	9,908	-12.4	-1.2	9,801	-12.5	-2.3	9,697	-12.5	-3.3	9,593	-12.5	-4.4	9,505	-12.3	-5.3	9,405	-12.4	-6.3
Credit Card Business	866,958	-26.3	832,929	-27.6	-3.9	809,042	-28.2	-6.7	787,597	-28.6	-9.2	762,236	-28.9	-12.1	731,443	-29.8	-15.6	700,083	-31.1	-19.2
Installment Sales Finance Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		2009/3																				
	YOY %	YOY %	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 %					
Number of New Loan Customers	175,864	-34.6	15,466	2,219	16.8	17,131	2,494	17.0	13,990	892	6.8	12,606	-1,895	-13.1	14,218	-2,202	-13.4	16,932	-535	-3.1	90,343	973	1.1
Unsecured Loans	175,859	-34.6	15,466	2,219	16.8	17,131	2,496	17.1	13,990	893	6.8	12,606	-1,894	-13.1	14,218	-2,201	-13.4	16,932	-535	-3.1	90,343	978	1.1
Consumers	175,859	-34.6	15,466	2,219	16.8	17,131	2,496	17.1	13,990	893	6.8	12,606	-1,894	-13.1	14,218	-2,201	-13.4	16,932	-535	-3.1	90,343	978	1.1
Commercials	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	5	-97.1	0	-	-	0	-2	-100.0	0	-1	-100.0	0	-1	-100.0	0	-1	-100.0	0	-	-	0	-5	-100.0

4. Lending Ratio of New Loan Customers

(%)

	2008/3		2009/3													
	YOY P.P.	YOY P.P.	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.					
Lending Ratio	36.4	-18.9	40.5	6.9	42.0	9.8	41.2	8.6	37.9	3.6	41.1	1.8	41.4	1.0	40.7	5.3
Lending Ratio including Tie-up Cards	37.2	-1.9	41.0	6.7	42.5	9.4	41.8	8.2	38.3	3.0	41.5	1.2	41.7	0.3	41.2	4.8

5. Number of Loan Business Outlets

	2008/3		2009/3											
	YOY	YOY	Apr	May		Jun		Jul		Aug		Sep		
				YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD			
Number of Loan Business Outlets	1,689	-123	1,689	0	1,689	0	1,689	0	1,682	-7	1,674	-15	1,659	-30
Staffed	137	-5	137	0	137	0	137	0	137	0	137	0	134	-3
Unstaffed	1,552	-118	1,552	0	1,552	0	1,552	0	1,545	-7	1,537	-15	1,525	-27
QUICK MUJIN	0	-119	0	-	0	-	0	-	0	-	0	-	0	-
Number of MUJINKUN Machine	1,688	-132	1,688	0	1,688	0	1,688	0	1,681	-7	1,673	-15	1,658	-30

Notes:1. "MUJINKUN" is Automatic Contract Machine.

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

6. Employees

	2008/3		2009/3											
	YOY	YOY	Apr	May		Jun		Jul		Aug		Sep		
				YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD			
Number of Total Employees	3,187	-187	-	-	-	-	-	-	-	-	-	-	3,220	33
Permanent Employees	2,774	-182	2,801	27	2,794	20	2,776	2	2,765	-9	2,749	-25	2,740	-34
Temporary Employees	413	-5	-	-	-	-	-	-	-	-	-	-	480	67