

DATABOOK Monthly Report

As of March 31, 2009

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 %	YTD %	Oct			Nov			Dec			Jan			Feb			Mar	
			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	1,266,154	-11.7	-6.7	1,259,009	-11.5	-7.2	1,235,815	-11.5	-8.9	1,225,212	-11.4	-9.7	1,216,354	-11.1	-10.3	1,204,122	-11.2
Loan Business	1,318,781	-11.8	1,231,529	-11.6	-6.6	1,224,766	-11.4	-7.1	1,202,328	-11.4	-8.8	1,191,902	-11.3	-9.6	1,183,573	-11.0	-10.3	1,171,893	-11.1
Unsecured Loans	1,277,944	-11.6	1,194,550	-11.5	-6.5	1,188,186	-11.3	-7.0	1,166,300	-11.2	-8.7	1,156,301	-11.2	-9.5	1,148,348	-10.9	-10.1	1,137,146	-11.0
Consumers	1,277,879	-11.6	1,194,502	-11.5	-6.5	1,188,138	-11.3	-7.0	1,166,252	-11.2	-8.7	1,156,254	-11.2	-9.5	1,148,301	-10.9	-10.1	1,137,099	-11.0
Commercials	64	-29.5	48	-35.5	-25.2	47	-34.7	-25.6	47	-32.0	-26.1	47	-29.6	-26.9	46	-28.5	-27.3	46	-27.7
Secured Loans	40,837	-15.3	36,979	-15.4	-9.4	36,579	-15.4	-10.4	36,028	-15.2	-11.8	35,601	-15.1	-12.8	35,224	-14.9	-13.7	34,747	-14.9
Credit Card Business	37,683	-14.9	34,624	-14.5	-8.1	34,242	-14.6	-9.1	33,486	-14.9	-11.1	33,309	-14.3	-11.6	32,781	-14.0	-13.0	32,228	-14.5
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	540	-0.2	538	-0.7	-0.4	539	-0.7	-0.2	535	-0.9	-0.9	535	-0.9	-0.9	536	-0.9	-0.7	535	-0.9

2. Number of Customer Accounts

	2008/3		2009/3																
	YOY %	YTD %	Oct			Nov			Dec			Jan			Feb			Mar	
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	
Loan Business	2,374,759	-11.5	2,228,730	-10.8	-6.1	2,215,072	-10.5	-6.7	2,190,000	-10.4	-7.8	2,167,997	-10.3	-8.7	2,152,808	-10.0	-9.3	2,135,224	-10.1
Unsecured Loans	2,364,727	-11.5	2,219,444	-10.8	-6.1	2,205,876	-10.5	-6.7	2,180,898	-10.4	-7.8	2,158,982	-10.3	-8.7	2,143,871	-10.0	-9.3	2,126,396	-10.1
Consumers	2,364,664	-11.5	2,219,394	-10.8	-6.1	2,205,826	-10.5	-6.7	2,180,849	-10.4	-7.8	2,158,934	-10.3	-8.7	2,143,823	-10.0	-9.3	2,126,348	-10.1
Commercials	63	-37.6	50	-35.9	-20.6	50	-35.1	-20.6	49	-33.8	-22.2	48	-28.4	-23.8	48	-25.0	-23.8	48	-23.8
Secured Loans	10,032	-12.4	9,286	-12.4	-7.4	9,196	-12.4	-8.3	9,102	-12.2	-9.3	9,015	-12.2	-10.1	8,937	-11.9	-10.9	8,828	-12.0
Credit Card Business	866,958	-26.3	674,800	-31.8	-22.2	656,630	-31.9	-24.3	636,504	-32.4	-26.6	618,447	-32.5	-28.7	598,011	-32.8	-31.0	580,134	-33.1

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

:2.Credit Card Business: Number of cardholders.

3. Number of New Loan Customers

(%)

	2008/3		2009/3																				
	2008/3	YOY %	Oct		Nov		Dec		Jan		Feb		Mar		Accumulated for the Fiscal Year	YOY	YOY %						
			YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %									
Number of New Loan Customers	175,864	-34.6	17,588	904	5.4	17,454	2,148	14.0	13,543	3,080	29.4	14,517	2,005	16.0	14,829	225	1.5	17,179	254	1.5	185,453	9,589	5.5
Unsecured Loans	175,859	-34.6	17,588	904	5.4	17,454	2,148	14.0	13,543	3,080	29.4	14,517	2,005	16.0	14,829	225	1.5	17,179	254	1.5	185,453	9,594	5.5
Consumers	175,859	-34.6	17,588	904	5.4	17,454	2,148	14.0	13,543	3,080	29.4	14,517	2,005	16.0	14,829	225	1.5	17,179	254	1.5	185,453	9,594	5.5
Commercials	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Secured Loans	5	-97.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

4. Lending Ratio of New Loan Customers

(%)

	2008/3		2009/3													
	2008/3	YOY P.P.	Oct		Nov		Dec		Jan		Feb		Mar		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	42.7	2.3	43.8	4.4	40.7	7.6	39.2	6.4	38.3	0.8	37.9	-1.7	40.6	4.2

5. Number of Loan Business Outlets

	2008/3		2009/3											
	2008/3	YOY	Oct		Nov		Dec		Jan		Feb		Mar	
			YOY	YTD	YOY	YTD	YOY	YTD	YOY	YTD	YOY	YTD	YOY	YTD
Number of Loan Business Outlets	1,689	-123	1,643	-46	1,643	-46	1,634	-55	1,621	-68	1,608	-81	1,607	-82
Staffed	137	-5	132	-5	127	-10	126	-11	123	-14	118	-19	118	-19
Unstaffed	1,552	-118	1,511	-41	1,516	-36	1,508	-44	1,498	-54	1,490	-62	1,489	-63
Number of MUJINKUN Machines	1,688	-132	1,642	-46	1,642	-46	1,633	-55	1,620	-68	1,607	-81	1,606	-82

Note: "MUJINKUN" is Automatic Contract Machine.

6. Employees

	2008/3		2009/3											
	2008/3	YOY	Oct		Nov		Dec		Jan		Feb		Mar	
			YOY	YTD	YOY	YTD	YOY	YTD	YOY	YTD	YOY	YTD	YOY	YTD
Number of Total Employees	3,187	-187	3,194	7	3,178	-9	3,152	-35	3,118	-69	3,105	-82	3,080	-107
Permanent Employees	2,774	-182	2,723	-51	2,713	-61	2,690	-84	2,656	-118	2,644	-130	2,636	-138
Temporary Employees	413	-5	471	58	465	52	462	49	462	49	461	48	444	31