

DATABOOK Monthly Report

As of September 30, 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

	2009/3		2010/3																	
			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)	1,204,122	-11.2	1,191,980	-11.1	-1.0	1,259,870	-5.3	4.6	1,243,435	-5.5	3.3	1,224,880	-5.7	1.7	1,214,367	-5.6	0.9	1,205,421	-5.6	0.1
Loan Business	1,171,893	-11.1	1,160,162	-11.0	-1.0	1,228,401	-5.1	4.8	1,212,596	-5.2	3.5	1,194,552	-5.4	1.9	1,184,571	-5.3	1.1	1,176,080	-5.3	0.4
Unsecured Loans	1,137,146	-11.0	1,126,038	-10.9	-1.0	1,194,696	-4.8	5.1	1,179,330	-4.9	3.7	1,161,799	-5.1	2.2	1,152,235	-5.0	1.3	1,144,172	-5.0	0.6
Consumers	1,137,099	-11.0	1,125,993	-10.9	-1.0	1,194,652	-4.8	5.1	1,179,287	-4.9	3.7	1,161,756	-5.1	2.2	1,152,193	-5.0	1.3	1,144,130	-5.0	0.6
Commercials	46	-27.7	45	-23.7	-3.3	44	-22.1	-5.0	43	-20.8	-6.4	42	-20.8	-8.3	42	-16.4	-9.7	41	-16.1	-10.1
Secured Loans	34,747	-14.9	34,124	-14.9	-1.8	33,705	-14.8	-3.0	33,265	-14.7	-4.3	32,753	-14.9	-5.7	32,335	-14.9	-6.9	31,907	-15.0	-8.2
Credit Card Business	32,228	-14.5	31,817	-14.4	-1.3	31,468	-14.7	-2.4	30,839	-15.0	-4.3	30,327	-15.6	-5.9	29,795	-16.1	-7.5	29,341	-16.0	-9.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	-0.9	534	-1.1	-0.2	527	-2.4	-1.5	525	-2.6	-1.9	529	-1.7	-1.1	529	-1.7	-1.1	529	-1.7	-1.1

2. Number of Customer Accounts

	2009/3		2010/3																	
			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	2,135,224	-10.1	2,116,854	-9.9	-0.9	2,275,226	-2.4	6.6	2,254,285	-2.4	5.6	2,205,887	-3.4	3.3	2,186,466	-3.4	2.4	2,170,800	-3.4	1.7
Unsecured Loans	2,126,396	-10.1	2,108,136	-9.9	-0.9	2,266,599	-2.4	6.6	2,245,742	-2.4	5.6	2,197,440	-3.4	3.3	2,178,131	-3.3	2.4	2,162,555	-3.3	1.7
Consumers	2,126,348	-10.1	2,108,090	-9.9	-0.9	2,266,554	-2.4	6.6	2,245,699	-2.4	5.6	2,197,400	-3.4	3.3	2,178,093	-3.3	2.4	2,162,517	-3.3	1.7
Commercials	48	-23.8	46	-22.0	-4.2	45	-22.4	-6.3	43	-23.2	-10.4	40	-25.9	-16.7	38	-25.5	-20.8	38	-25.5	-20.8
Secured Loans	8,828	-12.0	8,718	-12.0	-1.2	8,627	-12.0	-2.3	8,543	-11.9	-3.2	8,447	-11.9	-4.3	8,335	-12.3	-5.6	8,245	-12.3	-6.6
Credit Card Business	580,134	-33.1	561,171	-32.6	-3.3	543,258	-32.9	-6.4	523,023	-33.6	-9.8	502,643	-34.1	-13.4	483,825	-33.9	-16.6	465,956	-33.4	-19.7

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

	2009/3		2010/3 (%)																				
	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 %	YOY %	YOY %		
Number of New Loan Customers	185,453	5.5	15,770	304	2.0	16,362	-769	-4.5	14,444	454	3.2	13,155	549	4.4	13,296	-922	-6.5	14,447	-2,485	-14.7	87,474	-2,869	-3.2
Unsecured Loans	185,453	5.5	15,770	304	2.0	16,362	-769	-4.5	14,444	454	3.2	13,155	549	4.4	13,296	-922	-6.5	14,447	-2,485	-14.7	87,474	-2,869	-3.2
Consumers	185,453	5.5	15,770	304	2.0	16,362	-769	-4.5	14,444	454	3.2	13,155	549	4.4	13,296	-922	-6.5	14,447	-2,485	-14.7	87,474	-2,869	-3.2
Commercials	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Secured Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

4. Lending Ratio of New Loan Customers

	2009/3		2010/3 (%)													
	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.	YOY P.P.	YOY P.P.			
Lending Ratio	40.6	4.2	39.6	-0.9	39.1	-2.9	38.4	-2.8	35.8	-2.1	35.7	-5.4	34.7	-6.7	37.2	-3.5

5. Number of Loan Business Outlets

	2009/3		2010/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	1,607	-82	1,606	-1	1,601	-6	1,591	-16	1,580	-27	1,573	-34	1,566	-41
Staffed	118	-19	118	0	118	0	118	0	118	0	118	0	118	0
Unstaffed	1,489	-63	1,488	-1	1,483	-6	1,473	-16	1,462	-27	1,455	-34	1,448	-41
Number of MUJINKUN Machines	1,606	-82	1,605	-1	1,600	-6	1,590	-16	1,579	-27	1,572	-34	1,565	-41

Note: "MUJINKUN" is Automatic Contract Machine.

6. Employees

	2009/3		2010/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Total Employees	3,080	-107	3,184	104	3,240	160	3,233	153	3,206	126	3,189	109	3,177	97
Permanent Employees	2,636	-138	2,731	95	2,785	149	2,785	149	2,775	139	2,761	125	2,756	120
Temporary Employees	444	31	453	9	455	11	448	4	431	-13	428	-16	421	-23