

# DATABOOK Monthly Report

As of March 31, 2010

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																
	YOY %	YTD %	Oct	YOY %	YTD %	Nov	YOY %	YTD %	Dec	YOY %	YTD %	Jan	YOY %	YTD %	Feb	YOY %	YTD %	Mar	YTD %
Receivables Outstanding (Millions of yen)	1,204,122	-11.2	1,194,150	-5.7	-0.8	1,186,263	-5.8	-1.5	1,164,492	-5.8	-3.3	1,152,762	-5.9	-4.3	1,141,005	-6.2	-5.2	1,130,455	-6.1
Loan Business	1,171,893	-11.1	1,165,252	-5.4	-0.6	1,157,849	-5.5	-1.2	1,136,652	-5.5	-3.0	1,125,361	-5.6	-4.0	1,114,126	-5.9	-4.9	1,103,969	-5.8
Unsecured Loans	1,137,146	-11.0	1,133,866	-5.1	-0.3	1,126,908	-5.2	-0.9	1,106,283	-5.1	-2.7	1,095,345	-5.3	-3.7	1,084,514	-5.6	-4.6	1,074,933	-5.5
Consumers	1,137,099	-11.0	1,133,825	-5.1	-0.3	1,126,867	-5.2	-0.9	1,106,244	-5.1	-2.7	1,095,306	-5.3	-3.7	1,084,474	-5.6	-4.6	1,074,894	-5.5
Commercials	46	-27.7	40	-15.1	-12.1	40	-15.7	-13.3	39	-17.5	-15.8	39	-16.9	-16.0	39	-16.7	-16.2	38	-16.4
Secured Loans	34,747	-14.9	31,386	-15.1	-9.7	30,941	-15.4	-11.0	30,369	-15.7	-12.6	30,016	-15.7	-13.6	29,612	-15.9	-14.8	29,036	-16.4
Credit Card Business	32,228	-14.5	28,897	-16.5	-10.3	28,414	-17.0	-11.8	27,839	-16.9	-13.6	27,400	-17.7	-15.0	26,879	-18.0	-16.6	26,485	-17.8
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	-0.9	558	3.7	4.3	558	3.5	4.3	556	3.9	3.9	555	3.7	3.7	554	3.4	3.6	554	3.6

## 2. Number of Customer Accounts

	2009/3		2010/3																
	YOY %	YTD %	Oct	YOY %	YTD %	Nov	YOY %	YTD %	Dec	YOY %	YTD %	Jan	YOY %	YTD %	Feb	YOY %	YTD %	Mar	YTD %
Loan Business	2,135,224	-10.1	2,040,042	-8.5	-4.5	2,026,377	-8.5	-5.1	1,996,255	-8.8	-6.5	1,980,152	-8.7	-7.3	1,963,746	-8.8	-8.0	1,948,949	-8.7
Unsecured Loans	2,126,396	-10.1	2,031,971	-8.4	-4.4	2,018,382	-8.5	-5.1	1,988,364	-8.8	-6.5	1,972,336	-8.6	-7.2	1,956,027	-8.8	-8.0	1,941,333	-8.7
Consumers	2,126,348	-10.1	2,031,934	-8.4	-4.4	2,018,346	-8.5	-5.1	1,988,332	-8.8	-6.5	1,972,304	-8.6	-7.2	1,955,995	-8.8	-8.0	1,941,301	-8.7
Commercials	48	-23.8	37	-26.0	-22.9	36	-28.0	-25.0	32	-34.7	-33.3	32	-33.3	-33.3	32	-33.3	-33.3	32	-33.3
Secured Loans	8,828	-12.0	8,071	-13.1	-8.6	7,995	-13.1	-9.4	7,891	-13.3	-10.6	7,816	-13.3	-11.5	7,719	-13.6	-12.6	7,616	-13.7
Credit Card Business	580,134	-33.1	445,757	-33.9	-23.2	426,843	-35.0	-26.4	413,774	-35.0	-28.7	400,795	-35.2	-30.9	387,374	-35.2	-33.2	373,513	-35.6

Notes 1: Loan business: Number of loan accounts with loans receivable.

2: Credit card business: Number of cardholders.

### 3. Number of New Loan Customers

(%)

	2009/3		2010/3																				
	YOY %	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 %	YOY	YOY %							
Number of New Loan Customers	185,453	5.5	13,253	-4,335	-24.6	12,696	-4,758	-27.3	9,889	-3,654	-27.0	11,050	-3,467	-23.9	11,633	-3,196	-21.6	14,705	-2,474	-14.4	160,700	-24,753	-13.3
Unsecured Loans	185,453	5.5	13,253	-4,335	-24.6	12,696	-4,758	-27.3	9,889	-3,654	-27.0	11,050	-3,467	-23.9	11,633	-3,196	-21.6	14,705	-2,474	-14.4	160,700	-24,753	-13.3
Consumers	185,453	5.5	13,253	-4,335	-24.6	12,696	-4,758	-27.3	9,889	-3,654	-27.0	11,050	-3,467	-23.9	11,633	-3,196	-21.6	14,705	-2,474	-14.4	160,700	-24,753	-13.3

### 4. Lending Ratio of New Loan Customers

(%)

	2009/3		2010/3													
	YOY P.P.	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.	YOY P.P.	YOY P.P.	YOY P.P.		
Lending Ratio	40.6	4.2	34.2	-8.5	33.9	-9.9	36.5	-4.2	37.3	-1.9	39.1	0.8	38.0	0.1	36.8	-3.8

### 5. Number of Loan Business Outlets

	2009/3		2010/3											
	YOY	YOY	Oct		Nov		Dec		Jan		Feb		Mar	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	1,607	-82	1,556	-51	1,544	-63	1,525	-82	1,463	-144	1,396	-211	1,353	-254
Staffed	118	-19	118	0	113	-5	107	-11	89	-29	70	-48	45	-73
Unstaffed	1,489	-63	1,438	-51	1,431	-58	1,418	-71	1,374	-115	1,326	-163	1,308	-181
Number of MUJINKUN Machines	1,606	-82	1,555	-51	1,544	-62	1,525	-81	1,463	-143	1,396	-210	1,359	-247

Note: \*MUJINKUN\* is Automatic Contract Machine.

### 6. Employees

	2009/3		2010/3											
	YOY	YOY	Oct		Nov		Dec		Jan		Feb		Mar	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Total Employees	3,080	-107	3,154	74	3,175	95	3,156	76	3,119	39	3,070	-10	2,842	-238
Permanent Employees	2,636	-138	2,750	114	2,779	143	2,768	132	2,744	108	2,708	72	2,610	-26
Temporary Employees	444	31	404	-40	396	-48	388	-56	375	-69	362	-82	232	-212