

# DATABOOK Monthly Report

As of September 30, 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

	2010/3		2011/3																	
		YOY %	Apr	May			Jun			Jul			Aug			Sep				
				YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %					
Receivables Outstanding (Millions of yen)	1,130,455	-6.1	1,118,449	-6.2	-1.1	1,113,153	-11.6	-1.5	1,094,016	-12.0	-3.2	1,069,136	-12.7	-5.4	1,049,209	-13.6	-7.2	1,032,948	-14.3	-8.6
Loan Business	1,103,969	-5.8	1,092,403	-5.8	-1.0	1,087,467	-11.5	-1.5	1,068,681	-11.9	-3.2	1,044,266	-12.6	-5.4	1,024,785	-13.5	-7.2	1,008,799	-14.2	-8.6
Unsecured Loans	1,074,933	-5.5	1,063,875	-5.5	-1.0	1,059,381	-11.3	-1.4	1,041,166	-11.7	-3.1	1,017,213	-12.4	-5.4	998,194	-13.4	-7.1	982,722	-14.1	-8.6
Consumers	1,074,894	-5.5	1,063,837	-5.5	-1.0	1,059,342	-11.3	-1.4	1,041,130	-11.7	-3.1	1,017,177	-12.4	-5.4	998,161	-13.4	-7.1	982,689	-14.1	-8.6
Commercials	38	-16.4	38	-14.4	-0.9	38	-13.2	-1.2	35	-18.5	-8.7	35	-17.1	-9.0	32	-21.6	-15.2	32	-21.5	-15.5
Secured Loans	29,036	-16.4	28,528	-16.4	-1.8	28,085	-16.7	-3.3	27,515	-17.3	-5.2	27,053	-17.4	-6.8	26,590	-17.8	-8.4	26,077	-18.3	-10.2
Credit Card Business	26,485	-17.8	26,045	-18.1	-1.7	25,686	-18.4	-3.0	25,334	-17.9	-4.3	24,869	-18.0	-6.1	24,424	-18.0	-7.8	24,149	-17.7	-8.8
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	554	3.6	553	3.6	-0.2	553	4.9	-0.2	551	5.0	-0.5	546	3.2	-1.4	541	2.3	-2.3	536	1.3	-3.2

## 2. Number of Customer Accounts

	2010/3		2011/3																	
		YOY %	Apr	May			Jun			Jul			Aug			Sep				
				YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %					
Loan Business	1,948,949	-8.7	1,931,549	-8.8	-0.9	1,921,645	-15.5	-1.4	1,898,108	-15.8	-2.6	1,871,704	-15.1	-4.0	1,852,189	-15.3	-5.0	1,837,716	-15.3	-5.7
Unsecured Loans	1,941,333	-8.7	1,924,042	-8.7	-0.9	1,914,211	-15.5	-1.4	1,890,785	-15.8	-2.6	1,864,469	-15.2	-4.0	1,845,042	-15.3	-5.0	1,830,666	-15.3	-5.7
Consumers	1,941,301	-8.7	1,924,011	-8.7	-0.9	1,914,180	-15.5	-1.4	1,890,756	-15.8	-2.6	1,864,441	-15.2	-4.0	1,845,016	-15.3	-5.0	1,830,640	-15.3	-5.7
Commercials	32	-33.3	31	-32.6	-3.1	31	-31.1	-3.1	29	-32.6	-9.4	28	-30.0	-12.5	26	-31.6	-18.8	26	-31.6	-18.8
Secured Loans	7,616	-13.7	7,507	-13.9	-1.4	7,434	-13.8	-2.4	7,323	-14.3	-3.8	7,235	-14.3	-5.0	7,147	-14.3	-6.2	7,050	-14.5	-7.4
Credit Card Business	373,513	-35.6	359,565	-35.9	-3.7	344,519	-36.6	-7.8	327,098	-37.5	-12.4	314,650	-37.4	-15.8	300,021	-38.0	-19.7	277,832	-40.4	-25.6

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

2: Credit card business: Number of cardholders.

3. Number of New Loan Customers

	2010/3		2011/3 (%)																				
	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 %							
Number of New Loan Customers	160,700	-13.3	12,451	-3,319	-21.0	13,699	-2,663	-16.3	9,053	-5,391	-37.3	7,879	-5,276	-40.1	9,692	-3,604	-27.1	11,473	-2,974	-20.6	64,247	-23,227	-26.6
Unsecured Loans	160,700	-13.3	12,451	-3,319	-21.0	13,699	-2,663	-16.3	9,053	-5,391	-37.3	7,879	-5,276	-40.1	9,692	-3,604	-27.1	11,473	-2,974	-20.6	64,247	-23,227	-26.6
Consumers	160,700	-13.3	12,451	-3,319	-21.0	13,699	-2,663	-16.3	9,053	-5,391	-37.3	7,879	-5,276	-40.1	9,692	-3,604	-27.1	11,473	-2,974	-20.6	64,247	-23,227	-26.6

4. Lending Ratio of New Loan Customers

	2010/3		2011/3 (%)													
	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	36.8	-3.8	37.3	-2.3	37.1	-2.0	33.5	-4.9	33.1	-2.7	36.2	0.5	38.0	3.3	36.1	-1.1

5. Number of Loan Business Outlets

	2010/3		2011/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	1,353	-254	1,302	-51	1,245	-108	1,245	-108	1,244	-109	1,243	-110	1,243	-110
Staffed	45	-73	45	0	45	0	45	0	45	0	45	0	45	0
Unstaffed	1,308	-181	1,257	-51	1,200	-108	1,200	-108	1,199	-109	1,198	-110	1,198	-110
Number of MUJINKUN Machines	1,359	-247	1,308	-51	1,251	-108	1,251	-108	1,250	-109	1,249	-110	1,249	-110

Note: "MUJINKUN" is Automatic Contract Machine.

6. Employees

	2010/3		2011/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Total Employees	2,842	-238	2,430	-412	2,389	-453	2,378	-464	2,371	-471	2,354	-488	2,345	-497
Permanent Employees	2,610	-26	2,204	-406	2,170	-440	2,166	-444	2,158	-452	2,148	-462	2,146	-464
Temporary Employees	232	-212	226	-6	219	-13	212	-20	213	-19	206	-26	199	-33