

DATABOOK Monthly Report

As of September 30, 2011

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

	2011/3		2012/3																	
		YOY %	Apr	YOY %	YTD %	May	YOY %	YTD %	Jun	YOY %	YTD %	Jul	YOY %	YTD %	Aug	YOY %	YTD %	Sep	YOY %	YTD %
Receivables Outstanding (Millions of yen)	923,826	-18.3	911,383	-18.5	-1.3	904,740	-18.7	-2.1	894,288	-18.3	-3.2	882,857	-17.4	-4.4	873,175	-16.8	-5.5	866,867	-16.1	-6.2
Loan Business	902,200	-18.3	890,174	-18.5	-1.3	883,834	-18.7	-2.0	873,676	-18.2	-3.2	862,586	-17.4	-4.4	853,169	-16.7	-5.4	846,999	-16.0	-6.1
Unsecured Loans	878,778	-18.2	867,159	-18.5	-1.3	861,176	-18.7	-2.0	851,379	-18.2	-3.1	840,650	-17.4	-4.3	831,648	-16.7	-5.4	825,852	-16.0	-6.0
Consumers	878,761	-18.2	867,142	-18.5	-1.3	861,159	-18.7	-2.0	851,362	-18.2	-3.1	840,636	-17.4	-4.3	831,635	-16.7	-5.4	825,839	-16.0	-6.0
Commercials	17	-55.8	17	-55.7	-0.7	16	-56.0	-1.7	16	-52.6	-2.0	13	-61.9	-21.5	13	-59.4	-22.2	13	-59.5	-22.6
Secured Loans	23,421	-19.3	23,014	-19.3	-1.7	22,657	-19.3	-3.3	22,297	-19.0	-4.8	21,936	-18.9	-6.3	21,521	-19.1	-8.1	21,146	-18.9	-9.7
Credit Card Business	21,625	-18.3	21,209	-18.6	-1.9	20,906	-18.6	-3.3	20,611	-18.6	-4.7	20,270	-18.5	-6.3	20,005	-18.1	-7.5	19,867	-17.7	-8.1
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	515	-7.0	512	-7.2	-0.6	511	-7.6	-0.8	509	-7.6	-1.2	507	-7.1	-1.6	506	-6.5	-1.7	505	-5.8	-1.9

2. Number of Customer Accounts

	2011/3		2012/3																	
		YOY %	Apr	YOY %	YTD %	May	YOY %	YTD %	Jun	YOY %	YTD %	Jul	YOY %	YTD %	Aug	YOY %	YTD %	Sep	YOY %	YTD %
Loan Business	1,712,560	-12.1	1,697,891	-12.1	-0.9	1,691,066	-12.0	-1.3	1,676,206	-11.7	-2.1	1,661,711	-11.2	-3.0	1,647,817	-11.0	-3.8	1,640,333	-10.7	-4.2
Unsecured Loans	1,706,011	-12.1	1,691,426	-12.1	-0.9	1,684,685	-12.0	-1.3	1,669,896	-11.7	-2.1	1,655,469	-11.2	-3.0	1,641,668	-11.0	-3.8	1,634,262	-10.7	-4.2
Consumers	1,705,994	-12.1	1,691,409	-12.1	-0.9	1,684,668	-12.0	-1.3	1,669,880	-11.7	-2.1	1,655,454	-11.2	-3.0	1,641,653	-11.0	-3.8	1,634,247	-10.7	-4.2
Commercials	17	-46.9	17	-45.2	-	17	-45.2	-	16	-44.8	-5.9	15	-46.4	-11.8	15	-42.3	-11.8	15	-42.3	-11.8
Secured Loans	6,549	-14.0	6,465	-13.9	-1.3	6,381	-14.2	-2.6	6,310	-13.8	-3.6	6,242	-13.7	-4.7	6,149	-14.0	-6.1	6,071	-13.9	-7.3
Credit Card Business	235,118	-37.1	228,150	-36.5	-3.0	222,028	-35.6	-5.6	216,983	-33.7	-7.7	216,577	-31.2	-7.9	216,685	-27.8	-7.8	215,706	-22.4	-8.3

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

2: Credit card business: Number of cardholders.

3. Number of New Loan Customers

	2011/3		2012/3 (%)																				
	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	128,399	-20.1	12,735	284	2.3	15,116	1,417	10.3	12,005	2,952	32.6	10,858	2,979	37.8	12,160	2,468	25.5	13,273	1,800	15.7	76,147	11,900	18.5
Unsecured Loans	128,399	-20.1	12,735	284	2.3	15,116	1,417	10.3	12,005	2,952	32.6	10,858	2,979	37.8	12,160	2,468	25.5	13,273	1,800	15.7	76,147	11,900	18.5
Consumers	128,399	-20.1	12,735	284	2.3	15,116	1,417	10.3	12,005	2,952	32.6	10,858	2,979	37.8	12,160	2,468	25.5	13,273	1,800	15.7	76,147	11,900	18.5

4. Lending Ratio of New Loan Customers

	2011/3		2012/3 (%)													
	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	38.1	1.3	46.1	8.8	45.3	8.2	45.5	12.0	44.2	11.1	44.6	8.4	44.8	6.8	45.1	9.0

5. Number of Loan Business Outlets

	2011/3		2012/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	1,141	-212	1,139	-2	1,117	-24	1,079	-62	1,050	-91	1,047	-94	1,044	-97
Staffed	39	-6	39	-	39	-	39	-	39	-	39	-	39	-
Unstaffed	1,102	-206	1,100	-2	1,078	-24	1,040	-62	1,011	-91	1,008	-94	1,005	-97
Number of MUJINKUN Machines	1,148	-211	1,146	-2	1,125	-23	1,087	-61	1,058	-90	1,055	-93	1,052	-96

Note: "MUJINKUN" is Automatic Contract Machine.

6. Employees

	2011/3		2012/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD					
Number of Total Employees	2,042	-800	1,987	-55	1,974	-68	1,970	-72	1,973	-69	1,961	-81	1,954	-88
Permanent Employees	1,876	-734	1,799	-77	1,796	-80	1,795	-81	1,801	-75	1,792	-84	1,786	-90
Temporary Employees	166	-66	188	22	178	12	175	9	172	6	169	3	168	2