

DATABOOK

Quarterly Report

The First Quarter Report For The Fiscal Year Ending March, 2003

ACOM CO.,LTD.

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Notes to DATA BOOK

Note:1. Forward Looking Statements

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 a 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 level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

Note:2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

Note:3. That the average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen.

Note:4. The total amounts shown in the tables may do not necessarily aggregate up with the sums of the individual amounts.

Note:5. Estimated growth ratio from year to year have been calculated based on the amount in yen.

Note:6. "(E)" indicates estimates.

Note:7. "C.R." indicates composition ratio.

Trend in Actual Results and Estimates(Non-Consolidated)

1. Receivable Outstanding

	2001/3		2002/3					2003/3			2003/3(E)	
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YOY %	YTD %		YOY %
Receivable Outstanding (Millions of yen)	1,666,149	12.9	1,727,618	1,772,580	1,791,889	1,809,564	8.6	1,847,579	6.9	2.1	1,938,000	7.1
Loans Business	1,496,237	11.0	1,546,612	1,585,718	1,598,253	1,616,837	8.1	1,648,806	6.6	2.0	1,715,100	6.1
Unsecured Loans	1,428,196	12.1	1,479,535	1,519,481	1,531,548	1,548,894	8.5	1,580,436	6.8	2.0	1,639,500	5.8
Consumers	1,426,696	12.2	1,478,152	1,518,216	1,530,407	1,547,850	8.5	1,579,526	6.9	2.0	1,638,800	5.9
Commercials	1,499	-26.3	1,383	1,264	1,141	1,043	-30.4	910	-34.2	-12.8	700	-32.9
Secured Loans	68,041	-7.9	67,077	66,237	66,704	67,942	-0.1	68,369	1.9	0.6	75,600	11.3
Credit Card Business	19,330	204.0	22,698	25,707	29,098	31,478	62.8	34,670	52.7	10.1	51,100	62.2
Installment Sales Finance Business	150,581	23.5	158,306	161,154	164,537	161,247	7.1	164,102	3.7	1.8	171,800	6.6
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	496 (513)	3.5 (7.1)	502 (524)	506 (532)	508 (537)	512 (541)	3.2 (5.5)	520 (550)	3.6 (5.0)	1.6 (1.7)	530	3.5

Note: The figure in bracket represents the amounts of loans exclusive of non-interest-bearing balance.

2. Number of Customer Accounts

	2001/3		2002/3					2003/3			2003/3(E)	
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YOY %	YTD %		YOY %
Loans Business	2,893,789 (2,796,743)	8.4 (4.8)	2,961,440 (2,839,505)	3,013,014 (2,869,001)	3,025,003 (2,863,578)	3,035,706 (2,873,888)	4.9 (2.8)	3,049,699 (2,887,149)	3.0 (1.7)	0.5 (0.5)	3,107,100	2.4
Unsecured Loans	2,880,304 (2,783,290)	8.5 (4.8)	2,947,941 (2,826,006)	2,999,379 (2,855,422)	3,011,261 (2,849,836)	3,021,780 (2,860,021)	4.9 (2.8)	3,035,639 (2,873,156)	3.0 (1.7)	0.5 (0.5)	3,092,300	2.3
Consumers	2,879,293 (2,782,279)	8.5 (4.8)	2,946,959 (2,825,024)	2,998,431 (2,854,474)	3,010,351 (2,848,926)	3,020,908 (2,859,149)	4.9 (2.8)	3,034,831 (2,872,349)	3.0 (1.7)	0.5 (0.5)	3,091,600	2.3
Commercials	1,011	-12.2	982	948	910	872	-13.7	808	-17.7	-7.3	700	-19.7
Secured Loans	13,485	2.1	13,499	13,635	13,742	13,926	3.3	14,060	4.2	1.0	14,800	6.3
Credit Card Business	778,352	92.2	851,660	921,316	959,438	1,011,592	30.0	1,051,558	23.5	4.0	1,185,800	17.2
Installment Sales Finance	446,217	24.5	466,762	477,918	487,270	486,532	9.0	493,479	5.7	1.4	510,900	5.0

Note 1. Loan Business: Number of customer accounts with outstanding.

Note 2. Credit Card Business: Number of ACOM MasterCard Cardholders.

Note 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

Note 4. The figures in bracket represent the number of customer accounts of loans exclusive of non-interest-bearing balance.

3. Number of New Loan Customers

	2001/3		2002/3					2003/3		2003/3(E)	
		YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YOY %		YOY %
Number of New Loan Customers	443,100	3.6	119,511	231,308	334,108	443,538	0.1	108,997	-8.8	451,210	1.7
Unsecured Loans	442,110	3.4	119,230	230,666	333,151	442,184	0.0	108,573	-8.9	450,010	1.8
Consumers	442,092	3.5	119,228	230,662	333,141	442,165	0.0	108,568	-8.9	450,000	1.8
Commercials	18	-18.2	2	4	10	19	5.6	5	150.0	10	-36.8
Secured Loans	990	90.8	281	642	957	1,354	36.8	424	50.9	1,200	-11.4

4. Number of Loan Business Outlets

	2001/3		2002/3					2003/3			
		YOY	2001/6	2001/9	2001/12	2002/3	YOY	2002/6	YTD	2003/3(E)	YOY
Number of Loan Business Outlets	1,741	106	1,755	1,760	1,759	1,761	20	1,760	-1	1,765	4
Staffed	521	9	524	523	523	521	0	516	-5	511	-10
Unstaffed	1,220	97	1,231	1,237	1,236	1,240	20	1,244	4	1,254	14

5. Cash Dispensers, ATMs and MUJINKUN

(Numbers)

	2001/3		2002/3					2003/3			
		YOY	2001/6	2001/9	2001/12	2002/3	YOY	2002/6	YTD	2003/3(E)	YOY
Number of Cash Dispensers and ATMs	30,819	12,341	38,948	46,126	47,383	49,777	18,958	57,840	8,063	-	-
Proprietary	2,053	109	2,065	2,069	2,068	2,068	15	2,069	1	2,072	4
Open 365 Days/Year	2,046	109	2,057	2,061	2,060	2,059	13	2,061	2	-	-
Open 24 Hours/Day	1,755	122	1,766	1,770	1,768	1,773	18	1,776	3	-	-
Tie-up	28,766	12,232	36,883	44,057	45,315	47,709	18,943	55,771	8,062	-	-
Others	7,611	7,611	7,611	7,611	7,611	7,611	0	7,611	0	-	-
Number of MUJINKUN Machines	1,735	110	1,745	1,750	1,749	1,751	16	1,748	-3	1,759	8

Note: "Others" indicate agency to receive payment by convenience store.

6. Employees

	2001/3		2002/3					2003/3			
		YOY	2001/6	2001/9	2001/12	2002/3	YOY	2002/6	YTD	2003/3(E)	YOY
Number of Employees	4,321	7	4,568	4,495	4,503	4,366	45	4,652	286	4,377	11
Head Office	653	-5	640	649	667	670	17	758	88	794	124
Financial Service Business Division	3,668	116	3,928	3,846	3,836	3,696	28	3,894	198	3,583	-113
Contact Center	-	-	-	262	292	335	335	408	73	750	415

Trend in Actual Results and Estimates (Non-Consolidated)

7. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate

(Millions of yen)

Effective Annual Interest Rate	2001/6				2001/9				2001/12				2002/3				2002/6			
	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
Loans Receivable Outstanding	2,946,959	100.0	1,478,152	100.0	2,998,431	100.0	1,518,216	100.0	3,010,351	100.0	1,530,407	100.0	3,020,908	100.0	1,547,850	100.0	3,034,831	100.0	1,579,526	100.0
28.470% and Higher	208,038	7.1	77,311	5.2	194,673	6.5	71,955	4.7	180,704	6.0	66,737	4.4	167,997	5.6	62,372	4.0	155,743	5.1	58,464	3.7
27.375%	1,591,490	54.0	572,112	38.7	1,630,216	54.4	585,511	38.6	1,646,626	54.7	589,670	38.5	1,665,353	55.1	597,408	38.6	1,678,024	55.3	612,142	38.8
25.000% - 26.500%	645,346	21.9	338,476	22.9	649,794	21.7	345,370	22.7	647,296	21.5	346,111	22.6	644,128	21.3	349,436	22.6	642,654	21.2	353,953	22.4
20.000% - 24.820%	354,023	12.0	308,139	20.8	368,526	12.3	323,270	21.3	374,333	12.4	328,431	21.5	376,548	12.5	332,221	21.5	384,488	12.7	341,448	21.6
18.250% - 19.000%	40,115	1.4	76,445	5.2	43,648	1.4	83,023	5.5	46,935	1.6	88,366	5.8	49,736	1.7	93,180	6.0	52,296	1.7	96,726	6.1
15.000% - 18.000%	54,285	1.8	92,774	6.3	56,031	1.9	95,636	6.3	57,463	1.9	97,158	6.3	58,501	1.9	98,799	6.4	60,496	2.0	101,602	6.4
Less than 15.000%	53,662	1.8	12,893	0.9	55,543	1.8	13,448	0.9	56,994	1.9	13,930	0.9	58,645	1.9	14,431	0.9	61,130	2.0	15,187	1.0
Average Loan Interest Rate during the Fiscal Year	-	-	24.63	-	-	-	24.50	-	-	-	24.32	-	-	-	24.32	-	-	-	24.11	-

8. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding

(Millions of yen)

Classified Receivable Outstanding (Ten thousands of yen)	2001/6				2001/9				2001/12				2002/3				2002/6			
	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
10	395,502	13.4	19,568	1.3	416,455	13.9	19,546	1.3	431,908	14.3	19,543	1.3	438,426	14.5	20,039	1.3	426,785	14.1	19,115	1.2
10 < 30	571,136	19.4	130,249	8.8	565,853	18.9	129,141	8.5	558,878	18.6	127,409	8.3	558,095	18.5	127,094	8.2	548,682	18.1	124,831	7.9
30 < 50	1,406,169	47.7	648,312	43.9	1,416,952	47.3	653,490	43.0	1,406,188	46.7	647,447	42.3	1,396,722	46.2	643,286	41.6	1,413,543	46.6	652,427	41.3
50 < 100	386,171	13.1	337,774	22.8	389,133	12.9	338,134	22.3	388,489	12.9	335,350	21.9	387,674	12.9	333,173	21.5	391,638	12.9	335,924	21.3
100 <	187,981	6.4	342,247	23.2	210,038	7.0	377,903	24.9	224,888	7.5	400,656	26.2	239,991	7.9	424,257	27.4	254,183	8.3	447,226	28.3
Total	2,946,959	100.0	1,478,152	100.0	2,998,431	100.0	1,518,216	100.0	3,010,351	100.0	1,530,407	100.0	3,020,908	100.0	1,547,850	100.0	3,034,831	100.0	1,579,526	100.0

9. Bad Debt Write-offs

[Bad Dept Write-offs]

	2001/3		2001/6	2001/9	2001/12	2002/3		2002/6	2003/3(E)	YOY %
		YOY %					YOY %			
Bad Debt Write-offs (Millions of yen)	44,392	18.5	9,700	23,377	37,564	54,251	22.2	17,550	65,900	21.5
Loans Receivable	42,847	16.6	9,232	22,001	35,339	51,003	19.0	16,410	61,600	20.9
Unsecured Loans	39,839	10.8	9,213	21,120	34,439	49,713	24.8	16,369	61,400	23.5
Secured Loans	3,007	284.9	19	881	899	1,290	-57.1	41	200	-82.2
ACOM MasterCard	511	-	205	710	1,138	1,767	245.8	667	2,500	39.1
Installment Sales Finance	1,018	49.2	261	660	1,056	1,475	44.9	471	1,800	23.9

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	2.86	(0.14)	0.60	1.39	2.21	3.15	(0.29)	0.99	3.59	(0.44)
Unsecured Loans	2.79	(-0.03)	0.62	1.39	2.25	3.21	(0.42)	1.04	3.74	(0.53)
Secured Loans	4.35	(3.31)	0.03	1.29	1.30	1.84	(-2.51)	0.06	0.29	(-1.55)
ACOM MasterCard	2.67	(2.35)	0.97	2.78	3.92	5.63	(2.96)	1.93	4.82	(-0.81)
Installment Sales Finance	0.68	(0.11)	0.17	0.41	0.64	0.91	(0.23)	0.29	1.06	(0.15)

Note:1.Ratio of bad debt write-offs

Loan Business = Bad Debt Write-off of Loan Business / (Receivable Outstanding plus Loans to Borrowers in Bankruptcy or under Reorganization)

ACOM MasterCard = Bad Debt Write-off of ACOM MasterCard / Shopping Receivable

Installment Sales Finance Business = Bad Debt Write-off of Installment Sales Finance / Installment Receivable

Note:2.Figures in brackets indicates year-on-year change in percentage points.

10. Bad Debts

(Millions of yen)

	2001/3		2001/6		2001/9		2001/12		2002/3		2002/6	
		%		%		%		%		%		%
Total Amount of Bad Debts	34,596	2.31	36,092	2.33	41,121	2.59	40,971	2.56	43,691	2.70	45,819	2.78
Loans to Borrowers in Bankruptcy or under Reorganization	3,650	0.24	3,409	0.22	5,193	0.33	4,829	0.30	7,204	0.45	8,032	0.49
Applications for bankruptcy are proceeded	2,549	0.17	-	-	-	-	-	-	3,292	0.20	3,768	0.23
Applications for The Civil Rehabilitation are proceeded	-	-	-	-	-	-	-	-	1,659	0.10	1,837	0.11
Applications for The Civil Rehabilitation are determined	-	-	-	-	-	-	-	-	131	0.01	324	0.02
Loans in Arrears	16,866	1.13	17,741	1.15	21,502	1.35	19,855	1.24	20,972	1.30	20,684	1.25
Loans Past Due for Three Months or More	518	0.03	1,302	0.08	473	0.03	1,931	0.12	497	0.03	1,581	0.10
Restructured Loans	13,561	0.91	13,639	0.88	13,951	0.88	14,355	0.90	15,016	0.93	15,521	0.94

Note:The figures represent the amounts of loans exclusive of accrued interest as defined under the Company's standard.

10-2. Loans in Arrears for Less Than 3 Months (excluding balance held by headquarters' collection department)

(Millions of yen)

	2001/3		2001/6		2001/9		2001/12		2002/3		2002/6	
		%		%		%		%		%		%
11days < 3 months	10,703	0.71	11,957	0.77	11,218	0.71	13,104	0.82	13,605	0.84	15,710	0.95
31days < 3 months	6,269	0.42	6,377	0.41	4,754	0.30	7,368	0.46	7,468	0.46	8,434	0.51
11days < 31 days	4,434	0.30	5,578	0.36	6,463	0.41	5,736	0.36	6,136	0.38	7,276	0.44

Trend in Actual Results and Estimates(Non-Consolidated)

11. Credit Card Business [ACOM MasterCard]

(Millions of yen)

	2001/3		2002/3					2003/3			
	2001/3	YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YTD %	2003/3(E)	YOY %
Number of Cardholders	752,509	97.8	829,989	905,386	946,608	1,004,118	33.4	1,051,255	4.7	1,185,700	18.1
Card Shopping Receivable	19,157	210.6	22,550	25,591	28,996	31,388	63.8	34,590	10.2	51,050	62.5
Revolving Receivable	16,123	300.6	18,797	21,665	24,678	27,731	72.0	29,934	7.9	43,400	56.7
Number of Card Issuance Machines	773	-	777	804	1,122	1,200	-	1,199	-	1,200	-
MUJINKUN	582	-	583	611	822	894	-	893	-	894	-
Loan Business Outlets	191	-	194	193	300	306	-	306	-	306	-

12. Installment Sales Finance Business

(Millions of yen)

	2001/3		2002/3					2003/3			
	2001/3	YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YTD %	2003/3(E)	YOY %
Number of Customer Accounts	446,217	24.5	466,762	477,918	487,270	486,532	9.0	493,479	1.4	510,900	5.0
Installment Receivables	150,581	23.5	158,306	161,154	164,537	161,247	7.1	164,102	1.8	171,800	6.6
Adjusted Receivables	124,046	23.7	130,870	132,923	136,124	133,409	7.5	136,373	2.2	141,900	6.4
Ratio of Bad Debt Write-offs	0.68	-	0.17	0.41	0.64	0.91	-	0.29	-	1.06	-
Number of Merchant Venders	5,337	-	5,483	5,612	5,705	5,784	-	5,854	-	-	-
Number of Employees	216	-	229	224	235	231	-	248	-	231	-

Note 1: Number of customer accounts are contracts with receivable outstanding

Note 2: Adjusted Receivable is indicated by installment sales finance receivable excluding deferred income on installment sales finance.

13. Guarantee Business

(Millions of yen)

	2001/3		2002/3					2003/3			
	2001/3	YOY %	2001/6	2001/9	2001/12	2002/3	YOY %	2002/6	YTD %	2003/3(E)	YOY %
Number of Customer Accounts with Outstanding Balance	-	-	-	13,378	-	32,432	-	56,442	74.0	213,100	557.2
Installment Receivables	-	-	-	3,924	-	9,539	-	17,651	85.0	74,800	684.3

Reference

Category criteria of concerning situations of bad debts are as follow;

Loans to borrowers in bankruptcy or under reorganization

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar collection department.

Loans in arrears

Other delinquent loans exclusive of accrued interest.

This category excludes loans on which interest is being waived in support of business restructuring.

Loans past due for three months or more.

Loans past due for three months or more that do not fall into the above two categories.

Restructured loans

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.