

DATABOOK

Quarterly Report

The Third Quarter Report for The Fiscal Year Ending March, 2002

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 result 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. "yoy p.p." indicates year on year percentage point.

Note:8. "C.R." indicates composition ratio.

1. Receivable Outstanding

	2000/6	2000/9	2000/12	2001/3	2002/3					
					2001/6	2001/9	2001/12	yoy %	Estimate	yoy %
Receivable Outstanding (Millions of yen)	1,532,533	1,586,804	1,616,839	1,666,149	1,727,618	1,772,580	1,791,889	10.8	1,848,200	10.9
Loans Business	1,388,651	1,433,090	1,451,696	1,496,237	1,546,612	1,585,718	1,598,253	10.1	1,640,700	9.7
Unsecured Loans	1,317,286	1,361,591	1,381,376	1,428,196	1,479,535	1,519,481	1,531,548	10.9	1,573,800	10.2
Consumers	1,315,379	1,359,805	1,379,728	1,426,696	1,478,152	1,518,216	1,530,407	10.9	1,572,800	10.2
Commercials	1,907	1,786	1,647	1,499	1,383	1,264	1,141	-30.7	1,000	-33.3
Secured Loans	71,364	71,498	70,320	68,041	67,077	66,237	66,704	-5.1	66,900	-1.7
Credit Card Business	9,761	13,251	16,651	19,330	22,698	25,707	29,098	74.7	32,700	69.0
ACOM MasterCard	9,561	13,059	16,447	19,157	22,550	25,591	28,996	76.3	32,600	70.1
Others	199	191	204	172	148	116	102	-50.0	100	-49.7
Installment Sales Finance Business	134,120	140,462	148,490	150,581	158,306	161,154	164,537	10.8	174,800	16.1
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	490	498	490	496	502	506	508	3.7	515	3.8
			(503)	(513)	(524)	(532)	(537)	(6.8)	(542)	(5.7)

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

2. Number of Customer Accounts

	2000/6	2000/9	2000/12	2001/3	2002/3					
					2001/6	2001/9	2001/12	yoy %	Estimate	yoy %
Loans Business	2,700,992	2,743,533	2,830,313	2,893,789	2,961,440	3,013,014	3,025,003	6.9	3,065,800	5.9
Unsecured Loans	-	-	(2,759,219)	(2,796,743)	(2,839,505)	(2,869,001)	(2,863,578)	(3.8)	(2,918,600)	(4.4)
Consumers	2,687,882	2,730,306	2,817,072	2,880,304	2,947,941	2,999,379	3,011,261	6.9	3,051,900	6.0
Commercials	-	-	(2,745,978)	(2,783,290)	(2,826,006)	(2,855,422)	(2,849,836)	(3.8)	(2,904,700)	(4.4)
Consumers	2,688,762	2,729,220	2,816,020	2,879,293	2,946,959	2,998,431	3,010,351	6.9	3,051,000	6.0
Commercials	-	-	(2,744,926)	(2,782,279)	(2,825,024)	(2,854,474)	(2,848,926)	(3.8)	(2,903,800)	(4.4)
Secured Loans	1,120	1,086	1,052	1,011	982	948	910	-13.5	900	-11.6
Credit Card Business	13,110	13,227	13,241	13,485	13,499	13,635	13,742	3.8	13,900	3.4
ACOM MasterCard	519,210	628,063	697,144	778,352	851,660	921,316	959,438	37.6	1,114,600	43.2
Others	493,724	601,051	671,386	752,509	829,989	905,386	946,608	41.0	1,100,000	46.2
Others	25,486	27,012	25,758	25,843	21,671	15,930	12,830	-50.2	14,600	-43.3
Installment Sales Finance	388,273	410,223	434,128	446,217	466,762	477,918	487,270	12.2	507,000	13.6

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

:2. ACOM MasterCard: Cardholders.

:3. Others: "ACOSIS" A system for settling Internet shopping transaction and other.

:4. Installment Sales Finance Business: Number of contracts with receivable outstanding.

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

3. Number of New Loan Customers

	2000/6	2000/9	2000/12	2001/3	2002/3				Estimate	yoy %
					2001/6	2001/9	2001/12	yoy %		
Number of New Loan Customers	106,536	216,472	329,730	443,100	119,511	231,308	334,108	1.3	451,020	1.8
Unsecured Loans	106,361	216,058	329,050	442,110	119,230	230,666	333,151	1.2	450,020	1.8
Consumers	106,356	216,050	329,037	442,092	119,228	230,662	333,141	1.2	450,000	1.8
Commercials	5	8	13	18	2	4	10	-23.1	20	11.1
Secured Loans	175	414	680	990	281	642	957	40.7	1,000	6.0

4. Number of Loan Business Outlets

	2000/6	2000/9	2000/12	2001/3	2002/3				Estimate	yoy
					2001/6	2001/9	2001/12	yoy		
Number of Loan Business Outlets	1,654	1,703	1,733	1,741	1,755	1,760	1,759	26	1,766	25
Staffed	513	515	519	521	524	523	523	4	532	11
Unstaffed	1,141	1,188	1,214	1,220	1,231	1,237	1,236	22	1,234	14

5. Cash Dispensers, ATMs and MUJINKUN

(Numbers)

	2000/6	2000/9	2000/12	2001/3	2002/3				Estimate	yoy
					2001/6	2001/9	2001/12	yoy		
Number of Cash Dispensers and ATMs	20,630	22,980	29,535	30,819	38,948	46,126	47,383	17,848	-	-
Proprietary	1,963	2,011	2,040	2,053	2,065	2,069	2,068	28	2,074	21
Open 365 Days/Year	1,956	2,004	2,033	2,046	2,057	2,061	2,060	27	-	-
Open 24 Hours/Day	1,656	1,706	1,739	1,755	1,766	1,770	1,768	29	-	-
Tie-up	18,667	20,969	27,495	28,766	36,883	44,057	45,315	17,820	-	-
Others	-	-	-	7,611	7,611	7,611	7,611	-	-	-
Number of MUJINKUN Machines	1,644	1,696	1,727	1,735	1,745	1,750	1,749	22	1,755	20

Note: " " indicates agency to receive payment by convenience store.

6. Employees

	2000/6	2000/9	2000/12	2001/3	2002/3				Estimate	yoy
					2001/6	2001/9	2001/12	yoy		
Number of Employees	4,348	4,300	4,355	4,321	4,568	4,495	4,503	148	4,349	28
Head Office	619	611	631	653	640	649	667	36	703	50
Financial Service Business Division	3,729	3,689	3,724	3,668	3,928	3,846	3,836	112	3,646	-22
Contact Center	-	-	-	-	-	262	292	-	-	-

7. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate

(Millions of yen)

Effective Annual Interest Rate	2000/12				2001/3				2001/6				2001/9				2001/12				2002/3(E)			
	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.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
Loans Receivable Outstanding	2,746,716	100.0	1,379,728	100.0	2,879,293	100.0	1,426,696	100.0	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	-	-	1,572,800	100.0
28.470% and Higher	235,448	8.6	89,769	6.5	222,747	7.7	82,965	5.8	208,038	7.1	77,311	5.2	194,673	6.5	71,955	4.7	180,704	6.0	66,737	4.4	-	-	65,400	4.2
27.375%	1,462,990	53.3	543,869	39.4	1,541,140	53.5	554,181	38.8	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	-	-	543,200	34.5
25.000% - 26.500%	621,995	22.6	330,078	23.9	641,763	22.3	332,986	23.3	645,346	21.9	338,476	22.9	649,794	21.7	345,370	22.7	647,296	21.5	346,111	22.6	-	-	380,200	24.2
20.000% - 24.820%	291,600	10.6	253,587	18.4	330,606	11.4	282,329	19.9	354,023	12.0	308,139	20.8	368,526	12.3	323,270	21.3	374,333	12.4	328,431	21.5	-	-	386,800	24.6
18.250% - 19.000%	33,848	1.2	64,589	4.7	37,623	1.3	71,366	5.0	40,115	1.4	76,445	5.2	43,648	1.4	83,023	5.5	46,935	1.6	88,366	5.8	-	-	85,300	5.4
15.000% - 18.000%	48,499	1.8	85,194	6.2	52,370	1.9	90,123	6.3	54,285	1.8	92,774	6.3	56,031	1.9	95,636	6.3	57,463	1.9	97,158	6.3	-	-	98,300	6.2
Less than 15.000%	52,336	1.9	12,639	0.9	53,044	1.9	12,744	0.9	53,662	1.8	12,893	0.9	55,543	1.8	13,448	0.9	56,994	1.9	13,930	0.9	-	-	13,600	0.9
Average Loan Interest Rate during the Fiscal Year	-	-	24.77	-	-	-	24.76	-	-	-	24.63	-	-	-	24.50	-	-	-	24.32	-	-	-	24.30	-

8. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding

(Millions of yen)

Classified Receivable Outstanding (Ten thousands of yen)	2000/12				2001/3				2001/6				2001/9				2001/12				2002/3(E)			
	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.	Number of Accounts	C.R.	Receivables Outstanding	C.R.
10	275,902	10.0	19,546	1.4	372,972	13.0	19,576	1.4	395,502	13.4	19,568	1.3	416,455	13.9	19,546	1.3	431,908	14.3	19,543	1.3	-	-	19,400	1.2
10 < 30	572,125	20.8	130,152	9.4	570,692	19.8	129,995	9.1	571,136	19.4	130,249	8.8	565,853	18.9	129,141	8.5	558,878	18.6	127,409	8.3	-	-	128,800	8.2
30 < 50	1,378,606	50.2	633,971	46.0	1,385,383	48.1	637,882	44.7	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	-	-	661,600	42.1
50 < 100	389,216	14.2	343,353	24.9	386,856	13.4	338,669	23.7	386,171	13.1	337,774	22.8	389,133	12.9	338,134	22.3	388,489	12.9	335,350	21.9	-	-	338,000	21.5
100 <	130,867	4.8	252,706	18.3	163,390	5.7	300,571	21.1	187,981	6.4	342,247	23.2	210,038	7.0	377,903	24.9	224,888	7.5	400,656	26.2	-	-	425,000	27.0
Total	2,746,716	100.0	1,379,728	100.0	2,879,293	100.0	1,426,696	100.0	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	-	-	1,572,800	100.0

9. Bad Debt Write-offs

[Bad Dept Write-offs]

					2002/3					
	2000/6	2000/9	2000/12	2001/3	2001/6	2001/9	2001/12		Estimate	
								yoy %		yoy %
Bad Debt Write-offs (Millions of yen)	7,546	17,628	28,494	44,392	9,700	23,377	37,564	31.8	52,600	18.6
Loans Receivable	7,319	17,093	27,558	42,847	9,232	22,001	35,339	28.2	49,300	15.0
Unsecured Loans	7,273	16,659	27,095	39,839	9,213	21,120	34,439	27.1	48,200	21.1
Secured Loans	45	434	462	3,007	19	881	899	94.5	1,100	-65.0
ACOM MasterCard	38	118	261	511	205	710	1,138	335.1	1,800	247.1
Installment Sales Finance	188	408	658	1,018	261	660	1,056	60.4	1,500	54.4

[Ratio of Bad Debt Write-offs]

Loans Receivable (%)	0.53	1.19	1.90	2.86	0.60	1.39	2.21	(0.31)	3.00	(0.14)
Unsecured Loans	0.55	1.22	1.96	2.79	0.62	1.39	2.25	(0.29)	3.06	(0.27)
Secured Loans	0.06	0.60	0.65	4.35	0.03	1.29	1.30	(0.65)	1.52	(-2.83)
ACOM MasterCard	0.45	1.00	1.70	2.67	0.97	2.78	3.92	(2.22)	5.45	(2.78)
Installment Sales Finance	0.14	0.29	0.44	0.68	0.17	0.41	0.64	(0.20)	0.90	(0.22)

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)

	2000/9		2000/12		2001/3		2001/6		2001/9		2001/12	
		YTD %		YTD %		YTD %		YTD %		YTD %		YTD %
Total Amount of Bad Debts	37,649	2.63	36,732	2.53	34,596	2.31	36,092	2.33	41,121	2.59	40,971	2.56
Loans to Borrowers in Bankruptcy or under Reorganization	3,930	0.27	3,517	0.24	3,650	0.24	3,409	0.22	5,193	0.33	4,829	0.30
Loans in Arrears	17,027	1.19	15,217	1.05	16,866	1.13	17,741	1.15	21,502	1.35	19,855	1.24
Loans Past Due for Three Months or More	2,271	0.16	3,467	0.24	518	0.03	1,302	0.08	473	0.03	1,931	0.12
Restructured Loans	14,420	1.01	14,530	1.00	13,561	0.91	13,639	0.88	13,951	0.88	14,355	0.90

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

(Millions of yen)

	2000/9		2000/12		2001/3		2001/6		2001/9		2001/12	
		YTD %		YTD %		YTD %		YTD %		YTD %		YTD %
11days < 3 months	13,008	0.91	9,492	0.65	10,703	0.71	11,957	0.77	11,218	0.71	13,104	0.82
31days < 3 months	8,328	0.58	5,771	0.40	6,269	0.42	6,377	0.41	4,754	0.30	7,368	0.46
11days < 31 days	4,678	0.33	3,720	0.25	4,434	0.30	5,578	0.36	6,463	0.41	5,736	0.36

Trend in Actual Results and Estimates

11. Credit Card Business [ACOM MasterCard]

(Millions of yen)

	2000/6	2000/9	2000/12	2001/3	2001/6	2001/9	2001/12	yoy %	2002/3(E)	yoy %
Number of Contracts	140,120	292,792	404,084	546,433	145,624	285,859	401,542	-0.6	650,000	19.0
New Contracts	59,787	140,950	209,097	294,010	93,564	181,932	257,709	23.2	308,900	5.0
Accumulated Contracts	644,235	796,947	908,239	1,050,588	1,196,289	1,336,447	1,452,214	59.9	1,700,500	61.9
Number of Cardholders	493,724	601,051	671,386	752,509	829,989	905,386	946,608	41.0	1,100,000	46.2
Card Shopping Receivable	9,246	13,059	16,447	19,157	22,550	25,591	28,996	76.3	32,600	70.1
Revolving Receivable	6,999	9,999	13,256	16,123	18,797	21,665	24,678	86.2	26,900	67.3
Number of Card Issuance Machines	495	498	662	773	777	804	1,122	-	1,200	-
MUJINKUN	495	494	538	582	583	611	822	-	939	-
Loan Business Outlets	0	4	124	191	194	193	300	-	261	-

12. Installment Sales Finance Business

(Millions of yen)

	2000/6	2000/9	2000/12	2001/3	2001/6	2001/9	2001/12	yoy %	2002/3(E)	yoy %
Number of Customer Accounts	388,273	410,223	434,128	446,217	466,762	477,918	487,270	12.2	507,000	13.6
Installment Receivables	134,120	140,462	148,490	150,581	158,306	161,154	164,537	10.8	174,800	16.1
Adjusted Receivables	110,573	115,493	122,415	124,046	130,870	132,923	136,124	11.2	144,000	16.1
Ratio of Bad Debt Write-offs	0.14	0.29	0.44	0.68	0.17	0.41	0.64	-	4.10	-
Number of Merchant Venders	5,088	5,170	5,246	5,337	5,483	5,612	5,705	-	-	-
Number of Employees	214	216	218	216	229	224	235	-	244	-

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.

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 reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' 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.