

DATABOOK Monthly Report

As of September 30, 2003

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 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.

1. Receivables Outstanding

	2003/3		2004/3																		2004/3	
			April			May			June			July			August			September				
	YOY %		YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	March (E)	YTD %		
Receivable Outstanding (Millions of yen)	1,847,259	2.1	1,839,228	1.0	-0.4	1,839,649	-0.1	-0.4	1,833,060	-0.8	-0.8	1,820,546	-1.6	-1.4	1,814,048	-2.5	-1.8	1,814,898	-3.2	-1.8	1,795,000	-2.8
Loan Receivable Outstanding	1,652,890	2.2	1,646,006	1.2	-0.4	1,646,864	0.2	-0.4	1,642,098	-0.4	-0.7	1,632,521	-1.1	-1.2	1,630,296	-1.9	-1.4	1,633,600	-2.5	-1.2	1,622,900	-1.8
Unsecured Loans	1,582,751	2.2	1,576,218	1.2	-0.4	1,576,956	0.1	-0.4	1,572,165	-0.5	-0.7	1,562,691	-1.2	-1.3	1,560,650	-2.0	-1.4	1,564,537	-2.6	-1.2	1,552,900	-1.9
Consumers	1,582,125	2.2	1,575,623	1.2	-0.4	1,576,388	0.1	-0.4	1,571,626	-0.5	-0.7	1,562,171	-1.2	-1.3	1,560,156	-2.0	-1.4	1,564,092	-2.6	-1.1	1,552,600	-1.9
Commercials	625	-40.1	595	-40.2	-4.9	567	-40.8	-9.3	538	-40.9	-13.9	519	-40.3	-17.1	493	-41.9	-21.2	445	-45.4	-28.9	300	-54.7
Secured Loans	70,139	3.2	69,788	2.8	-0.5	69,908	2.7	-0.3	69,932	2.3	-0.3	69,830	1.4	-0.4	69,646	0.7	-0.7	69,063	-0.9	-1.5	70,000	-0.2
Credit Card Business	41,166	30.8	41,820	29.8	1.6	42,636	26.6	3.6	42,886	23.7	4.2	43,374	22.2	5.4	43,805	20.6	6.4	44,115	18.7	7.2	46,500	13.1
Installment Sales Finance Business	153,203	-5.0	151,401	-6.6	-1.2	150,148	-8.3	-2.0	148,075	-9.8	-3.3	144,650	-11.7	-5.6	139,947	-13.7	-8.7	137,182	-15.4	-10.5	125,600	-18.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	524	2.3	524	1.6	0.0	525	1.2	0.2	524	0.8	0.0	524	0.4	0.0	524	0.0	0.0	525	-0.4	0.2	528	0.8

2. Number of Customer Accounts

	2003/3		2004/3																		2004/3	
			April			May			June			July			August			September				
	YOY %		YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	March (E)	YTD %		
Loan Business	3,032,330	-0.1	3,021,263	-0.5	-0.4	3,019,114	-0.9	-0.4	3,011,817	-1.2	-0.7	2,998,479	-1.6	-1.1	2,990,477	-2.0	-1.4	2,992,710	-2.3	-1.3	2,957,700	-2.5
Unsecured Loans	3,017,837	-0.1	3,006,821	-0.5	-0.4	3,004,602	-1.0	-0.4	2,997,276	-1.3	-0.7	2,983,952	-1.6	-1.1	2,975,968	-2.0	-1.4	2,978,301	-2.3	-1.3	2,943,200	-2.5
Consumers	3,017,176	-0.1	3,006,177	-0.5	-0.4	3,003,983	-1.0	-0.4	2,996,682	-1.3	-0.7	2,983,372	-1.6	-1.1	2,975,412	-2.0	-1.4	2,977,794	-2.3	-1.3	2,942,900	-2.5
Commercials	661	-24.2	644	-24.6	-2.6	619	-26.2	-6.4	594	-26.5	-10.1	580	-26.5	-12.3	556	-29.4	-15.9	507	-34.3	-23.3	300	-50.7
Secured Loans	14,493	4.1	14,442	3.4	-0.4	14,512	3.6	0.1	14,541	3.4	0.3	14,527	2.7	0.2	14,509	2.4	0.1	14,409	1.3	-0.6	14,500	0.5
Credit Card Business	1,015,127	0.3	1,006,896	-1.7	-0.8	1,000,340	-4.1	-1.5	995,580	-5.3	-1.9	981,059	-6.6	-3.4	975,102	-7.3	-3.9	976,072	-7.3	-3.8	1,068,500	5.2
Installment Sales Finance Business	479,182	-1.5	473,374	-2.6	-1.2	469,205	-4.3	-2.1	462,337	-6.3	-3.5	453,548	-8.1	-5.3	443,516	-9.9	-7.4	436,798	-11.4	-8.8	394,000	-17.8

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

:2.ACOM MasterCard: Cardholders.

:3.Others: "ACOSIS" A system for settling Internet shopping transaction suspended its operation in March 20, 2002.

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

3. Number of New Loan Customers

	2003/3		2004/3																		2004/3 (%)				
	YOY %	YOY %	April			May			June			July			August			September			Accumulated for the Fiscal Year	YOY	YOY %	March(E)	YOY%
			YOY	YOY %	YOY %	YOY	YOY %	YOY %	YOY	YOY %	YOY %	YOY	YOY %	YOY %	YOY	YOY %	YOY %	YOY	YOY %	YOY %					
Number of New Loan Customers	408,146	-8.0	31,553	-4,690	-12.9	34,176	-6,661	-16.3	31,413	-504	-1.6	27,762	-4,504	-14.0	27,906	-6,255	-18.3	34,262	-5,258	-13.3	187,072	-27,872	-13.0	378,100	-7.4
Unsecured Loans	406,693	-8.0	31,442	-4,651	-12.9	34,064	-6,633	-16.3	31,299	-484	-1.5	27,679	-4,439	-13.8	27,828	-6,223	-18.3	34,209	-5,213	-13.2	186,521	-27,643	-12.9	377,000	-7.3
Consumers	406,685	-8.0	31,442	-4,650	-12.9	34,064	-6,632	-16.3	31,299	-481	-1.5	27,679	-4,438	-13.8	27,828	-6,223	-18.3	34,209	-5,213	-13.2	186,521	-27,637	-12.9	377,000	-7.3
Commercials	8	-57.9	0	-1	-	0	-1	-	0	-3	-	0	-1	-	0	0	-	0	0	-	0	-6	-100.0	-	-
Secured Loans	1,453	7.3	111	-39	-26.0	112	-28	-20.0	114	-20	-14.9	83	-65	-43.9	78	-32	-29.1	53	-45	-45.9	551	-229	-29.4	1,100	-24.3

4. Lending Ratio of New Loan Customers

	2003/3		2004/3 (%)													
	YOY P.P.	YOY P.P.	April		May		June		July		August		September		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	67.7	-3.9	67.6	-3.0	68.0	-3.5	68.6	-0.7	66.6	-2.6	68.7	-0.3	68.9	0.1	68.1	-1.7
Lending Ratio including Tie-up Card and Others	54.7	-12.7	54.8	-6.2	51.8	-7.6	53.8	0.0	53.0	-3.3	50.1	-7.6	50.8	-6.5	52.3	-5.3

5. Number of Loan Business Outlets

	2003/3		2004/3 (Locations)												2004/3	
	YOY	YOY	April		May		June		July		August		September		March(E)	YTD
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD						
Number of Loan Business Outlets	1,716	-45	1,719	3	1,719	3	1,722	6	1,725	9	1,729	13	1,730	14	1,705	-11
Staffed	468	-53	468	0	444	-24	435	-33	422	-46	410	-58	410	-58	386	-82
Unstaffed	1,248	8	1,251	3	1,275	27	1,287	39	1,303	55	1,319	71	1,320	72	1,319	71
Number of MUJINKUN Machines	1,706	-45	1,709	3	1,709	3	1,712	6	1,715	9	1,719	13	1,720	14	1,694	-12

6. Employees

	2003/3		2004/3 (Numbers)												2004/3	
	YOY	YOY	April		May		June		July		August		September		March(E)	YTD
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD						
Number of Employees	4,405	39	4,520	115	4,519	114	4,474	69	4,431	26	4,406	1	4,369	-36	4,232	-173
Head Office	869	113	838	-31	860	-9	909	40	910	41	921	52	917	48	935	66
Financial Service Business Division	3,536	-74	3,682	146	3,659	123	3,565	29	3,521	-15	3,485	-51	3,452	-84	3,297	-239
Contact Center	1,059	724	1,061	2	1,079	20	1,081	22	1,076	17	1,050	-9	985	-74	-	-

Note1: The number of employees as of March 2002 is adjusted based on new organization as of April 2002.

Note2: The number of employees as of September 2002 and March 2003 is adjusted according to organizational change in June 2003.