

DATABOOK Monthly Report

As of March 31, 2004

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																
	YOY %	YOY %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	
																			Oct
Receivable Outstanding (Millions of yen)	1,847,259	2.1	1,812,317	-3.6	-1.9	1,810,267	-3.8	-2.0	1,789,576	-3.9	-3.1	1,781,529	-4.1	-3.6	1,774,560	-4.3	-3.9	1,772,706	-4.0
Loan Receivable Outstanding	1,652,890	2.2	1,633,060	-2.7	-1.2	1,633,445	-2.8	-1.2	1,616,518	-2.8	-2.2	1,614,305	-2.9	-2.3	1,611,080	-2.9	-2.5	1,612,799	-2.4
Unsecured Loans	1,582,751	2.2	1,564,537	-2.7	-1.2	1,565,650	-2.8	-1.1	1,549,587	-2.7	-2.1	1,547,959	-2.8	-2.2	1,545,452	-2.7	-2.4	1,548,616	-2.2
Consumers	1,582,125	2.2	1,564,112	-2.7	-1.1	1,565,241	-2.8	-1.1	1,549,197	-2.7	-2.1	1,547,580	-2.7	-2.2	1,545,091	-2.7	-2.3	1,548,274	-2.1
Commercials	625	-40.1	424	-44.7	-32.1	409	-44.4	-34.6	390	-45.3	-37.5	379	-45.1	-39.4	361	-45.5	-42.3	341	-45.4
Secured Loans	70,139	3.2	68,523	-1.6	-2.3	67,794	-2.8	-3.3	66,930	-4.2	-4.6	66,345	-5.1	-5.4	65,627	-6.4	-6.4	64,183	-8.5
Credit Card Business	41,166	30.8	44,694	17.4	8.6	45,126	15.7	9.6	45,092	14.5	9.5	45,687	13.7	11.0	45,787	12.8	11.2	45,973	11.7
Installment Sales Finance Business	153,203	-5.0	134,561	-17.3	-12.2	131,695	-18.9	-14.0	127,965	-20.7	-16.5	121,537	-22.3	-20.7	117,692	-23.6	-23.2	113,934	-25.6
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	524	2.3	526	-0.2	0.4	527	-0.2	0.6	524	0.0	0.0	525	0.0	0.2	525	0.0	0.2	527	0.6

2. Number of Customer Accounts

	2003/3		2004/3																
	YOY %	YOY %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	
																			Oct
Loan Business	3,032,330	-0.1	2,989,758	-2.4	-1.4	2,986,041	-2.5	-1.5	2,971,636	-2.6	-2.0	2,962,157	-2.7	-2.3	2,954,581	-2.7	-2.6	2,954,073	-2.6
Unsecured Loans	3,017,837	-0.1	2,975,420	-2.4	-1.4	2,971,810	-2.5	-1.5	2,957,545	-2.6	-2.0	2,948,154	-2.7	-2.3	2,940,682	-2.7	-2.6	2,940,345	-2.6
Consumers	3,017,176	-0.1	2,974,936	-2.4	-1.4	2,971,342	-2.5	-1.5	2,957,098	-2.6	-2.0	2,947,721	-2.7	-2.3	2,940,263	-2.7	-2.5	2,939,945	-2.6
Commercials	661	-24.2	484	-35.0	-26.8	468	-35.8	-29.2	447	-37.0	-32.4	433	-38.0	-34.5	419	-38.8	-36.6	400	-39.5
Secured Loans	14,493	4.1	14,338	0.8	-1.1	14,231	-0.3	-1.8	14,091	-1.9	-2.8	14,003	-2.7	-3.4	13,899	-3.9	-4.1	13,728	-5.3
Credit Card Business	1,015,127	0.3	974,940	-7.0	-4.0	970,980	-7.1	-4.3	966,120	-7.3	-4.8	965,046	-6.4	-4.9	966,980	-5.4	-4.7	1,064,699	4.9
Installment Sales Finance Business	479,182	-1.5	430,921	-12.9	-10.1	424,871	-14.4	-11.3	416,494	-15.8	-13.1	404,029	-16.8	-15.7	395,681	-18.0	-17.4	387,261	-19.2

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

:2. Credit Card Business: Number of cardholders.

:3. Installment Sales Finance Business: Num

3. Number of New Loan Customers

	2003/3		2004/3 (%)																				
	YOY %	YOY %	Oct	Nov			Dec			Jan			Feb			Mar			Accumulated for the Fiscal Year	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	32,012	-5,104	-13.8	28,437	-4,916	-14.7	25,263	-2,350	-8.5	24,285	-5,785	-19.2	27,095	-3,812	-12.3	35,147	1,004	2.9	359,311	-48,835	-12.0
Unsecured Loans	406,693	-8.0	31,970	-5,035	-13.6	28,401	-4,829	-14.5	25,235	-2,267	-8.2	24,261	-5,725	-19.1	27,062	-3,730	-12.1	35,120	1,106	3.3	358,570	-48,123	-11.8
Consumers	406,685	-8.0	31,970	-5,035	-13.6	28,401	-4,829	-14.5	25,235	-2,265	-8.2	24,261	-5,725	-19.1	27,062	-3,730	-12.1	35,120	1,106	3.3	358,570	-48,115	-11.8
Commercials	8	-57.9	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-8	-100.0
Secured Loans	1,453	7.3	42	-69	-62.6	36	-87	-70.7	28	-83	-74.8	24	-60	-71.4	33	-82	-71.3	27	-102	-79.1	741	-712	-49.0

4. Lending Ratio of New Loan Customers

	2003/3		2004/3 (%)													
	YOY P.P.	YOY P.P.	Oct	Nov		Dec		Jan		Feb		Mar		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.					
Lending Ratio	67.7	-3.9	69.9	1.6	69.7	3.6	67.3	3.3	63.9	2.0	64.4	-1.3	64.7	-1.7	67.4	-0.3
Lending Ratio including Tie-up Card and Others	54.7	-12.7	48.7	-8.3	53.4	-0.3	36.0	-9.3	30.9	-17.2	34.5	-19.4	34.6	-18.3	44.6	-10.1

5. Number of Loan Business Outlets

	2003/3		2004/3 (Locations)											
	YOY	YOY	Oct	Nov		Dec		Jan		Feb		Mar		
				YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD			
Number of Loan Business Outlets	1,716	-45	1,731	15	1,732	16	1,730	14	1,730	14	1,715	-1	1,699	-17
Staffed	468	-53	411	-57	411	-57	381	-87	381	-87	381	-87	381	-87
Unstaffed	1,248	8	1,320	72	1,321	73	1,349	101	1,349	101	1,334	86	1,318	70
Number of MUJINKUN Machines	1,706	-45	1,721	15	1,721	15	1,723	17	1,723	17	1,708	2	1,692	-14

6. Employees

	2003/3		2004/3 (Numbers)											
	YOY	YOY	Oct	Nov		Dec		Jan		Feb		Mar		
				YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD			
Number of Employees	4,405	39	4,334	-71	4,329	-76	4,298	-107	4,257	-148	4,250	-155	4,238	-167
Head Office	869	113	901	32	919	50	924	55	918	49	923	54	932	63
Financial Service Business Division	3,536	-74	3,433	-103	3,410	-126	3,374	-162	3,339	-197	3,327	-209	3,306	-230
Contact Center	1,059	724	997	-62	971	-88	972	-87	965	-94	960	-99	943	-116

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