

DATABOOK ***Monthly Report***

As of March 31, 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

	2002/3		2003/3																
	YOY %	YTD %	October			November			December			January			February			March	
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	
Receivable Outstanding (Millions of yen)	1,809,564	8.6	1,879,120	5.2	3.8	1,882,345	4.5	4.0	1,863,135	4.0	3.0	1,858,371	3.5	2.7	1,853,566	2.8	2.4	1,847,259	2.1
Loan Receivable Outstanding	1,616,837	8.1	1,678,299	5.1	3.8	1,681,043	4.5	4.0	1,662,349	4.0	2.8	1,661,742	3.5	2.8	1,658,937	2.9	2.6	1,652,890	2.2
Unsecured Loans	1,548,894	8.5	1,608,682	5.1	3.9	1,611,310	4.5	4.0	1,592,488	4.0	2.8	1,591,867	3.5	2.8	1,588,856	2.9	2.6	1,582,751	2.2
Consumers	1,547,850	8.5	1,607,914	5.1	3.9	1,610,572	4.6	4.1	1,591,773	4.0	2.8	1,591,176	3.5	2.8	1,588,193	2.9	2.6	1,582,125	2.2
Commercials	1,043	-30.4	767	-36.6	-26.4	737	-36.8	-29.4	714	-37.4	-31.5	690	-37.5	-33.8	662	-38.5	-36.5	625	-40.1
Secured Loans	67,942	-0.1	69,617	5.2	2.5	69,733	4.4	2.6	69,861	4.7	2.8	69,875	4.1	2.8	70,081	3.5	3.1	70,139	3.2
Credit Card Business	31,478	62.8	38,065	42.1	20.9	38,994	38.8	23.9	39,379	35.3	25.1	40,175	31.4	27.6	40,589	30.4	28.9	41,166	30.8
Installment Sales Finance Business	161,247	7.1	162,756	0.0	0.9	162,307	-1.1	0.7	161,406	-1.9	0.1	156,453	-2.4	-3.0	154,039	-3.9	-4.5	153,203	-5.0
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	512 (541)	3.2 (5.5)	527 -	3.7 -	2.9 -	528 -	3.5 -	3.1 -	524 -	3.1 -	2.3 -	525 -	3.0 -	2.5 -	525 -	2.7 -	2.5 -	524 -	2.3 -

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

2. Number of Customer Accounts

	2002/3		2003/3																
	YOY %	YTD %	October			November			December			January			February			March	
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	
Loan Business	3,035,706 (2,873,888)	4.9 (2.8)	3,064,034 -	1.3 -	0.9 -	3,063,044 -	1.0 -	0.9 -	3,050,472 -	0.8 -	0.5 -	3,044,051 -	0.5 -	0.3 -	3,037,727 -	0.2 -	0.1 -	3,032,330 -	-0.1 -
Unsecured Loans	3,021,780 (2,860,021)	4.9 (2.8)	3,049,815 -	1.2 -	0.9 -	3,048,768 -	1.0 -	0.9 -	3,036,107 -	0.8 -	0.5 -	3,029,664 -	0.5 -	0.3 -	3,023,271 -	0.2 -	0.0 -	3,017,837 -	-0.1 -
Consumers	3,020,908 (2,859,149)	4.9 (2.8)	3,049,070 -	1.2 -	0.9 -	3,048,039 -	1.0 -	0.9 -	3,035,397 -	0.8 -	0.5 -	3,028,966 -	0.5 -	0.3 -	3,022,586 -	0.2 -	0.1 -	3,017,176 -	-0.1 -
Commercials	872	-13.7	745	-20.1	-14.6	729	-20.2	-16.4	710	-22.0	-18.6	698	-21.8	-20.0	685	-22.3	-21.4	661	-24.2
Secured Loans	13,926	3.3	14,219	4.4	2.1	14,276	4.6	2.5	14,365	4.5	3.2	14,387	4.9	3.3	14,456	4.6	3.8	14,493	4.1
Credit Card Business	1,011,592	30.0	1,048,324	11.6	3.6	1,045,490	9.7	3.4	1,042,339	8.6	3.0	1,031,502	6.0	2.0	1,021,785	3.1	1.0	1,015,127	0.3
Installment Sales Finance Business	486,532	9.0	494,899	2.5	1.7	496,072	1.8	2.0	494,688	1.2	1.7	485,653	0.5	-0.2	482,384	-0.5	-0.9	479,182	-1.5

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.

: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

	2002/3		2003/3																				
			October			November			December			January			February			March			Accumulated for The Fiscal Year		
	YOY %		YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	YOY	YOY %	
Number of New Loan Customers	443,538	0.1	37,116	-2,574	-6.5	33,353	-2,679	-7.4	27,613	535	2.0	30,070	-6,043	-16.7	30,907	-4,932	-13.8	34,143	-3,335	-8.9	408,146	-35,392	-8.0
Unsecured Loans	442,184	0.0	37,005	-2,590	-6.5	33,230	-2,692	-7.5	27,502	534	2.0	29,986	-6,017	-16.7	30,792	-4,924	-13.8	34,014	-3,300	-8.8	406,693	-35,491	-8.0
Consumers	442,165	0.0	37,005	-2,590	-6.5	33,230	-2,691	-7.5	27,500	537	2.0	29,986	-6,016	-16.7	30,792	-4,919	-13.8	34,014	-3,297	-8.8	406,685	-35,480	-8.0
Commercials	19	5.6	0	0	-	0	-1	-	2	-3	-	0	-1	-	0	-5	-	0	-3	-	8	-11	-57.9
Secured Loans	1,354	36.8	111	16	16.8	123	13	11.8	111	1	0.9	84	-26	-23.6	115	-8	-6.5	129	-35	-21.3	1,453	99	7.3

4. Lending Ratio of New Loan Customers

	2002/3		2003/3													
			October		November		December		January		February		March		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.	
Lending Ratio	71.6	-1.0	68.3	-2.8	66.1	-4.1	64.0	-3.9	61.9	-6.9	65.7	-4.0	66.4	-1.8	67.7	-3.9
Lending Ratio including Tie-up Card and Others	67.4	-3.9	57.0	-10.5	53.7	-13.0	45.3	-18.5	48.1	-16.9	53.9	-13.1	52.9	-11.5	54.7	-12.7

5. Number of Loan Business Outlets

	2002/3		2003/3											
			October		November		December		January		February		March	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD		
Number of Loan Business Outlets	1,761	20	1,759	-2	1,759	-2	1,759	-2	1,752	-9	1,703	-58	1,716	-45
Staffed	521	0	513	-8	511	-10	504	-17	492	-29	487	-34	468	-53
Unstaffed	1,240	20	1,246	6	1,248	8	1,255	15	1,260	20	1,216	-24	1,248	8
Number of MUJINKUN Machines	1,751	16	1,749	-2	1,749	-2	1,749	-2	1,742	-9	1,692	-59	1,706	-45

6. Employees

	2002/3		2003/3											
			October		November		December		January		February		March	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD		
Number of Employees	4,366	45	4,525	159	4,509	143	4,479	113	4,454	88	4,436	70	4,405	39
Head Office	756	103	752	-4	756	0	752	-4	812	56	812	56	825	69
Financial Service Business Division	3,610	-58	3,773	163	3,753	143	3,727	117	3,642	32	3,624	14	3,580	-30
Contact Center	335	-	1,055	720	1,064	729	1,096	761	1,070	735	1,080	745	1,059	724