

***DATABOOK***  
***Monthly Report***

As of September 30, 2001

ACOM CO.,LTD.

## 1. Receivables Outstanding

	2001/3		2002/3																	
	YOY %	YTD %	April			May			June			July			August			September		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Receivable Outstanding (Millions of yen)	1,666,149	12.9	1,683,109	13.1	1.0	1,713,183	13.1	2.8	1,727,617	12.8	3.7	1,736,947	12.5	4.2	1,754,738	12.2	5.3	1,772,580	11.7	6.4
Loan Receivable Outstanding	1,496,237	11.0	1,510,283	11.3	0.9	1,536,031	11.5	2.7	1,546,612	11.4	3.4	1,553,655	11.2	3.8	1,570,002	10.9	4.9	1,585,718	10.7	6.0
Unsecured Loans	1,428,196	12.1	1,442,800	12.4	1.0	1,468,616	12.5	2.8	1,479,529	12.3	3.6	1,486,479	12.1	4.1	1,502,343	11.8	5.2	1,519,481	11.6	6.4
Consumers	1,426,696	12.2	1,441,332	12.4	1.0	1,467,190	12.6	2.8	1,478,152	12.4	3.6	1,485,144	12.2	4.1	1,501,044	11.8	5.2	1,518,216	11.6	6.4
Commercials	1,499	-26.3	1,467	-25.8	-2.1	1,425	-26.9	-4.9	1,376	-27.8	-8.2	1,335	-28.2	-11.0	1,298	-28.4	-13.4	1,264	-29.2	-15.7
Secured Loans	68,041	-7.9	67,482	-7.1	-0.8	67,415	-7.1	-0.9	67,083	-6.0	-1.4	67,176	-6.5	-1.3	67,659	-5.9	-0.6	66,237	-7.4	-2.7
Credit Card Business	19,330	204.0	20,543	205.1	6.3	21,512	178.0	11.3	22,698	156.3	17.4	23,589	139.5	22.0	24,620	126.1	27.4	25,707	94.0	33.0
ACOM MasterCard	19,157	210.6	20,376	211.5	6.4	21,357	183.0	11.5	22,550	160.5	17.7	23,451	142.8	22.4	24,494	128.9	27.9	25,591	96.0	33.6
Others	172	-10.1	167	-13.2	-3.1	155	-19.1	-10.1	148	-25.7	-14.0	137	-28.9	-20.3	126	-32.7	-26.7	116	-39.2	-32.6
Installation Sales Finance Business	150,581	23.5	152,282	21.9	1.1	155,638	20.2	3.4	158,306	18.3	5.1	159,702	17.2	6.1	160,115	16.5	6.3	161,154	14.7	7.0
Average Balance of Unsecured Loans for	496	3.5	498	3.3	0.4	501	3.1	1.0	502	2.4	1.2	502	2.0	1.2	504	1.6	1.6	506	1.6	2.0
Consumers per Account (Thousands of yen)	(513)	(7.1)	(517)	(7.3)	(0.8)	(521)	(7.2)	(1.6)	(524)	(6.9)	(2.1)	(526)	(6.9)	(2.5)	(529)	(6.7)	(3.1)	(532)	(6.8)	(3.7)

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																	
	YOY %	YTD %	April			May			June			July			August			September		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Loan Business	2,893,789	8.4	2,910,035	8.9	0.6	2,943,440	9.2	1.7	2,959,710	9.6	2.3	2,973,900	9.9	2.8	2,990,823	9.9	3.4	3,013,014	9.8	4.1
Unsecured Loans	(2,796,743)	(4.8)	(2,803,856)	(4.9)	(0.3)	(2,831,603)	(5.1)	(1.2)	(2,837,797)	(5.1)	(1.5)	(2,841,026)	(5.0)	(1.6)	(2,851,903)	(4.8)	(2.0)	(2,869,001)	(4.6)	(2.6)
Consumers	2,879,293	8.5	2,895,618	8.9	0.6	2,928,986	9.3	1.7	2,945,257	9.6	2.3	2,959,422	10.0	2.8	2,976,279	9.9	3.4	2,998,431	9.9	4.1
Commercials	(2,782,279)	(4.8)	(2,789,439)	(4.9)	(0.3)	(2,817,149)	(5.1)	(1.3)	(2,823,344)	(5.1)	(1.5)	(2,826,548)	(5.0)	(1.6)	(2,837,359)	(4.8)	(2.0)	(2,854,474)	(4.6)	(2.6)
Secured Loans	1,011	-12.2	1,006	-11.3	-0.5	996	-11.9	-1.5	981	-12.4	-3.0	969	-12.3	-4.2	959	-12.7	-5.1	948	-12.7	-6.2
Credit Card Business	13,485	2.1	13,411	2.3	-0.5	13,458	2.7	-0.2	13,472	2.8	-0.1	13,509	2.8	0.2	13,585	3.1	0.7	13,635	3.1	1.1
ACOM MasterCard	778,352	92.2	802,381	80.3	3.1	828,546	71.1	6.4	851,660	64.0	9.4	871,464	57.7	12.0	898,063	51.2	15.4	921,316	46.7	18.4
Others	752,509	97.8	777,259	84.9	3.3	804,788	75.3	6.9	829,989	68.1	10.3	854,554	62.4	13.6	882,127	55.5	17.2	905,386	50.6	20.3
Installation Sales Finance Business	25,843	5.3	25,122	1.0	-2.8	23,758	-5.7	-8.1	21,671	-15.0	-16.1	16,910	-35.3	-34.6	15,936	-39.9	-38.3	15,930	-41.0	-38.4
Others	446,217	24.5	450,652	23.3	1.0	458,291	21.6	2.7	466,762	20.2	4.6	469,831	18.5	5.3	473,125	17.4	6.0	477,918	16.5	7.1

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. Installation 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

	2001/3		2002/3																	
	YOY %	YTD %	May			June			July			August			September			Accumulated for The Fiscal Year		
			YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %		
Number of New Loan Customers	443,100	3.6	46,959	6,733	16.7	36,547	2,086	6.1	34,769	3,469	11.1	37,899	-269	-0.7	39,129	-1,339	-3.3	231,308	14,836	6.9
Unsecured Loans	442,110	3.4	46,865	6,709	16.7	36,446	2,041	5.9	34,650	3,425	11.0	37,769	-316	-0.8	39,017	-1,370	-3.4	230,666	14,608	6.8
Consumers	442,092	3.5	46,864	6,710	16.7	36,446	2,042	5.9	34,649	3,424	11.0	37,768	-316	-0.8	39,017	-1,368	-3.4	230,662	14,612	6.8
Commercials	18	-18.2	1	1	-	0	0	-	1	1	-	1	1	-	0	-2	-	4	-4	-50.0
Secured Loans	990	90.8	94	24	34.3	101	45	80.4	119	44	58.7	130	47	56.6	112	31	55.1	642	228	55.1

#### 4. Number of Loan Business Outlets

(Locations)

	2001/3		2002/3													
	YOY		April		May		June		July		August		September		March (Estimate)	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YOY		
Number of Loan Business Outlets	1,741	106	1,753	12	1,753	12	1,755	14	1,756	15	1,759	18	1,760	19	1,765	24
At Roadside	1,085	97	1,096	11	1,096	11	1,098	13	1,098	13	1,103	18	1,104	19	-	-
Staffed	521	9	524	3	525	4	524	3	524	3	523	2	523	2	533	12
At Roadside	96	6	96	0	96	0	97	1	97	1	95	-1	94	-2	-	-
Unstaffed	1,220	97	1,229	9	1,228	8	1,231	11	1,232	12	1,236	16	1,237	17	1,232	12
At Roadside	989	91	1,000	11	1,000	11	1,001	12	1,001	12	1,008	19	1,010	21	-	-

#### 5. MUJINKUN

	2001/3		2002/3													
	YOY		April		May		June		July		August		September		March (Estimate)	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YOY		
Number of MUJINKUN Outlets	1,733	110	1,742	9	1,742	9	1,743	10	1,744	11	1,747	14	1,748	15	1,753	20
Number of MUJINKUN Machines	1,735	110	1,744	9	1,744	9	1,745	10	1,746	11	1,749	14	1,750	15	1,755	20

#### 6. Cash Dispensers and ATMs

(Numbers)

	2001/3		2002/3													
	YOY		April		May		June		July		August		September		March (Estimate)	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YOY	
Number of Cash Dispensers and ATMs	30,819	12,341	36,536	5,717	38,059	7,240	38,948	8,129	39,632	8,813	40,855	10,036	46,126	15,307	-	-
Proprietary	2,053	109	2,063	10	2,063	10	2,065	12	2,066	13	2,068	15	2,069	16	2,078	25
Open 365 Days/Year	2,046	109	2,056	10	2,056	10	2,057	11	2,058	12	2,060	14	2,061	15	-	-
Open 24 Hours/Day	1,755	122	1,764	9	1,765	10	1,766	11	1,767	12	1,770	15	1,770	15	-	-
Tie-up	28,766	12,232	34,473	5,707	35,996	7,230	36,883	8,117	37,566	8,800	38,787	10,021	44,057	15,291	-	-
Other	7,611	7,611	7,611	0	7,611	0	7,611	0	7,611	0	7,611	0	7,611	0	-	-

#### 7. Employees

	2001/3		2002/3													
	YOY		April		May		June		July		August		September		March (Estimate)	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YOY	
Number of Employees	4,321	7	4,586	265	4,602	281	4,568	247	4,540	219	4,499	178	4,495	174	4,501	180
Head Office	653	-5	643	-10	650	-3	640	-13	642	-11	641	-12	649	-4	663	10
Financial Service Business Division	3,668	116	3,943	275	3,952	284	3,928	260	3,898	230	3,858	190	3,846	178	3,838	170
Other Business Division	-	-104	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: With the spin-off of the hardware rental division in April 2000, there is currently no entity that corresponds to the "Other Business Division."

## 8. ACOM MasterCard

(Millions of yen)

	2001/3		2002/3													
	YOY %	YOY %	April		May		June		July		August		September		March (Estimate)	
			YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YTD %	YOY %	YOY %
Number of Monthly Contract	-	-	44,356	-0.5	55,093	8.3	46,175	3.4	45,497	-2.4	47,896	-14.6	46,842	-6.3	-	-
Total Accumulated	1,050,588	108.4	1,094,969	4.2	1,150,090	9.5	1,196,289	13.9	1,241,799	18.2	1,289,677	22.8	1,336,447	27.2	650,000	19.0
Number of Monthly New Contract	-	-	27,899	61.0	36,715	58.8	28,950	50.7	28,306	29.5	29,436	0.4	30,626	2.1	-	-
Accumulated for The Fiscal Year	294,010	71.1	27,899	61.0	64,614	59.7	93,564	56.5	121,870	49.3	151,306	36.4	181,932	29.1	305,000	3.7
Cardholders	752,509	97.8	777,259	3.3	804,788	6.9	829,989	10.3	854,554	13.6	882,127	17.2	905,386	20.3	1,200,000	59.5
Card shopping Receivable	19,157	210.6	20,376	6.4	21,357	11.5	22,550	17.7	23,451	22.4	24,494	27.9	25,591	33.6	36,300	89.5
Revolving Receivable	17,964	242.8	18,458	2.7	19,983	11.2	21,138	17.7	22,045	22.7	23,084	28.5	24,124	34.3	-	-

Note: \* indicates year on year percentage.

## 9. Monthly Result Through Internet

(Millions of yen)

	2001/3		2002/3													
	YOY %	YOY %	April		May		June		July		August		September		March (Estimate)	
			YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	YOY %	
Number of Applicant	-	-	972	56.3	1,142	98.6	1,039	17.1	933	36.6	849	3.5	757	-19.9	-	-
Accumulated for The Fiscal Year	10,727	315.6	972	56.3	2,114	76.6	3,153	51.3	4,086	47.7	4,935	37.6	5,692	25.6	-	-
online-A.com	7,855	457.5	599	83.7	655	130.6	529	-3.8	564	5.6	561	-11.4	396	-44.1	-	-
E*NetCard	2,872	145.1	96	-67.6	100	-65.6	89	-73.6	75	-49.7	43	-77.0	84	-64.4	-	-
Others	-	-	277	-	387	-	421	-	294	-	245	-	277	-	-	-
Number of New Contract	-	-	666	68.2	794	132.2	689	26.7	526	27.7	546	2.1	439	-27.3	-	-
Accumulated for The Fiscal Year	5,976	244.2	666	68.2	1,460	97.8	2,149	67.6	2,675	57.9	3,221	44.5	3,660	29.2	-	-
online-A.com	4,506	373.3	358	65.7	424	188.4	329	-8.6	308	-4.0	365	-12.9	256	-44.7	-	-
E*NetCard	1,470	87.5	46	-74.4	63	-67.7	53	-71.2	38	-58.2	22	-81.0	44	-68.8	-	-
Others	-	-	262	-	307	-	307	-	180	-	159	-	139	-	-	-
Number of Account with Outstanding	6,171	512.2	6,692	8.4	7,535	22.1	8,413	36.3	8,794	42.5	9,271	50.2	9,546	54.7	-	-
Loan	4,566	460.9	4,879	6.9	5,553	21.6	5,854	28.2	6,152	34.7	6,484	42.0	6,727	47.3	-	-
Shopping	1,605	727.3	1,813	13.0	1,982	23.5	2,559	59.4	2,642	64.6	2,787	73.6	2,819	75.6	-	-
Receivable Outstanding	1,585	546.9	1,701	7.3	1,881	18.7	2,018	27.3	2,170	36.9	2,320	46.4	2,440	53.9	-	-
Loan Receivable	1,423	521.4	1,522	7.0	1,679	18.0	1,794	26.1	1,893	33.0	2,023	42.2	2,136	50.1	-	-
Shopping Receivable	162	980.0	179	10.5	202	24.7	224	38.3	277	71.0	297	83.3	304	87.7	-	-

Note1: Both number of account with outstanding and receivable outstanding are excluding bad debts.

Note2: Applicant number is calculated by new contracted number plus unaccepted number.

Note3: \* indicates year to date percentage.