

DATABOOK

Monthly Report

As of March 31, 2002

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 results 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

	2001/3		2002/3																
			October			November			December			January			February			March	
	YOY %		YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %		
Receivable Outstanding (Millions of yen)	1,666,149	12.9	1,786,565	11.5	7.2	1,800,618	11.2	8.1	1,791,889	10.8	7.5	1,795,947	10.2	7.8	1,802,908	9.4	8.2	1,809,564	8.6
Loan Receivable Outstanding	1,496,237	11.0	1,596,965	10.5	6.7	1,608,364	10.3	7.5	1,598,253	10.1	6.8	1,605,136	9.6	7.3	1,611,547	8.8	7.7	1,616,837	8.1
Unsecured Loans	1,428,196	12.1	1,530,759	11.4	7.2	1,541,601	11.1	7.9	1,531,548	10.9	7.2	1,537,988	10.3	7.7	1,543,862	9.5	8.1	1,548,894	8.5
Consumers	1,426,696	12.2	1,529,548	11.4	7.2	1,540,435	11.1	8.0	1,530,407	10.9	7.3	1,536,882	10.3	7.7	1,542,785	9.5	8.1	1,547,850	8.5
Commercials	1,499	-26.3	1,210	-30.2	-19.3	1,166	-31.0	-22.2	1,141	-30.7	-23.9	1,105	-31.3	-26.3	1,077	-30.8	-28.2	1,043	-30.4
Secured Loans	68,041	-7.9	66,206	-6.5	-2.7	66,762	-4.9	-1.9	66,704	-5.1	-2.0	67,148	-4.7	-1.3	67,684	-4.5	-0.5	67,942	-0.1
Credit Card Business	19,330	204.0	26,786	86.2	38.6	28,089	79.6	45.3	29,098	74.7	50.5	30,581	73.0	58.2	31,122	67.4	61.0	31,478	62.8
ACOM MasterCard	19,157	210.6	26,668	88.0	39.2	27,979	81.4	46.1	28,996	76.3	51.4	30,486	74.4	59.1	31,030	68.5	62.0	31,388	63.8
Others	172	-10.1	117	-41.4	-31.9	109	-48.4	-36.7	102	-50.0	-40.7	95	-48.9	-44.7	92	-47.6	-46.3	90	-47.7
Installment Sales Finance Business	150,581	23.5	162,814	13.7	8.1	164,164	12.6	9.0	164,537	10.8	9.3	160,229	9.5	6.4	160,237	8.3	6.4	161,247	7.1
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	496 (513)	3.5 (7.1)	508 (535)	2.6 (7.0)	2.4 (4.3)	510 (537)	3.9 (7.0)	2.8 (4.7)	508 (537)	3.7 (6.8)	2.6 (4.8)	510 (538)	3.9 (6.6)	2.9 (5.0)	511 (540)	3.8 (6.2)	3.2 (5.3)	512 (541)	3.2 (5.5)

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																
			October			November			December			January			February			March	
	YOY %		YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %		
Loan Business	2,893,789	8.4	3,026,167	8.6	4.6	3,032,900	7.0	4.8	3,025,003	6.9	4.5	3,028,069	6.2	4.6	3,031,232	5.5	4.7	3,035,706	4.9
Unsecured Loans	(2,796,743)	(4.8)	(2,874,571)	(4.2)	(2.8)	(2,882,815)	(3.9)	(3.1)	(2,863,578)	(3.8)	(2.4)	(2,867,948)	(3.5)	(2.5)	(2,871,451)	(3.1)	(2.7)	(2,873,888)	(2.8)
Consumers	2,880,304	8.5	3,012,551	8.6	4.6	3,019,246	7.0	4.8	3,011,261	6.9	4.5	3,014,352	6.2	4.7	3,017,410	5.5	4.8	3,021,780	4.9
Commercials	(2,783,290)	(4.8)	(2,860,955)	(4.2)	(2.8)	(2,869,161)	(3.9)	(3.1)	(2,849,836)	(3.8)	(2.4)	(2,854,231)	(3.5)	(2.5)	(2,857,629)	(3.1)	(2.7)	(2,860,021)	(2.8)
Secured Loans	13,485	2.1	13,616	3.3	1.0	13,654	3.6	1.3	13,742	3.8	1.9	13,717	3.2	1.7	13,822	3.5	2.5	13,926	3.3
Credit Card Business	778,352	92.2	939,279	43.1	20.7	952,778	40.3	22.4	959,438	37.6	23.3	972,951	35.3	25.0	990,660	32.9	27.3	1,011,592	30.0
ACOM MasterCard	752,509	97.8	923,837	46.9	22.8	938,412	44.0	24.7	946,608	41.0	25.8	960,502	38.5	27.6	979,802	36.1	30.2	1,004,118	33.4
Others	25,843	5.3	15,442	-43.3	-40.2	14,366	-47.6	-44.4	12,830	-50.2	-50.4	12,449	-51.6	-51.8	10,858	-57.6	-58.0	7,474	-71.1
Installment Sales Finance Business	446,217	24.5	481,279	15.3	7.9	485,786	14.2	8.9	487,270	12.2	9.2	483,386	11.7	8.3	484,650	10.4	8.6	486,532	9.0

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

(Numbers)

	2001/3		2002/3															Accumulated for The Fiscal Year		
			November			December			January			February			March					
	YOY %		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	36,032	-4,288	-10.6	27,078	-4,121	-13.2	36,113	2,646	7.9	35,839	-1,885	-5.0	37,478	-4,701	-11.1	443,538	438	0.1
Unsecured Loans	442,110	3.4	35,922	-4,314	-10.7	26,968	-4,126	-13.3	36,003	2,613	7.8	35,716	-1,898	-5.0	37,314	-4,742	-11.3	442,184	74	0.0
Consumers	442,092	3.5	35,921	-4,314	-10.7	26,963	-4,129	-13.3	36,002	2,613	7.8	35,711	-1,902	-5.1	37,311	-4,742	-11.3	442,165	73	0.0
Commercials	18	-18.2	1	-	-	5	5	-	1	1	-	5	5	-	3	3	-	19	1	5.6
Secured Loans	990	90.8	110	26	31.0	110	5	4.8	110	33	42.9	123	13	11.8	164	41	33.3	1,354	364	36.8

4. Acceptance Ratio and Lending Ratio

	2001/3		2002/3												Accumulated for The Fiscal Year	
			October		November		December		January		February		March			
	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.	YOY P.P.	YOY P.P.	YOY P.P.	
Acceptance Ratio	75.1	-	72.6	-2.0	72.0	-2.2	70.3	-2.7	71.4	-2.9	72.1	-2.9	70.8	-4.9	73.8	-1.3
Lending Ratio	72.6	-	71.1	-1.3	70.2	-2.2	67.9	-3.4	68.8	-3.1	69.7	-2.7	68.2	-5.4	71.6	-1.0

5. Number of Loan Business Outlets

(Locations)

	2001/3		2002/3											
			October		November		December		January		February		March	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YOY	
Number of Loan Business Outlets	1,741	106	1,759	18	1,763	22	1,759	18	1,757	16	1,758	17	1,761	20
Staffed	521	9	522	1	523	2	523	2	523	2	520	-1	521	0
Unstaffed	1,220	97	1,237	17	1,240	20	1,236	16	1,234	14	1,238	18	1,240	20
Number of MUJINKUN Machines	1,735	110	1,750	15	1,753	18	1,749	14	1,748	13	1,748	13	1,751	16

6. Employees

(Numbers)

	2001/3		2002/3											
			October		November		December		January		February		March	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YOY	
Number of Employees	4,321	7	4,495	174	4,513	192	4,503	182	4,441	120	4,404	83	4,366	45
Head Office	653	-5	654	1	666	13	667	14	667	14	668	15	670	17
Financial Service Business Division	3,668	116	3,841	173	3,847	179	3,836	168	3,774	106	3,736	68	3,696	28
Contact Center	-	-	259	-	238	-	292	-	293	-	332	-	335	-