

# DATABOOK Monthly Report

As of September 30, 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 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

	2004/3			2005/3																
	YOY %	April			May			June			July			August			September			
		YOY %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Receivables Outstanding (Millions of yer)	1,772,706	-4.0	1,766,236	-4.0	-0.4	1,769,580	-3.8	-0.2	1,761,229	-3.9	-0.6	1,750,952	-3.8	-1.2	1,749,075	-3.6	-1.3	1,751,876	-3.5	-1.2
Loan Business	1,612,799	-2.4	1,609,866	-2.2	-0.2	1,616,516	-1.8	0.2	1,611,833	-1.8	-0.1	1,605,491	-1.7	-0.5	1,608,296	-1.3	-0.3	1,614,243	-1.2	0.1
Unsecured Loans	1,548,616	-2.2	1,546,681	-1.9	-0.1	1,553,873	-1.5	0.3	1,550,063	-1.4	0.1	1,544,253	-1.2	-0.3	1,547,534	-0.8	-0.1	1,554,121	-0.7	0.4
Consumers	1,548,274	-2.1	1,546,357	-1.9	-0.1	1,553,559	-1.4	0.3	1,549,761	-1.4	0.1	1,543,960	-1.2	-0.3	1,547,254	-0.8	-0.1	1,553,851	-0.7	0.4
Commercials	341	-45.4	324	-45.6	-5.1	314	-44.6	-7.9	302	-43.9	-11.5	292	-43.6	-14.3	279	-43.3	-18.1	269	-39.4	-21.1
Secured Loans	64,183	-8.5	63,184	-9.5	-1.6	62,642	-10.4	-2.4	61,769	-11.7	-3.8	61,238	-12.3	-4.6	60,762	-12.8	-5.3	60,121	-12.9	-6.3
Credit Card Business	45,973	11.7	46,245	10.6	0.6	46,708	9.6	1.6	47,040	9.7	2.3	47,514	9.5	3.4	47,901	9.4	4.2	48,353	9.6	5.2
Installment Sales Finance Business	113,934	-25.6	110,125	-27.3	-3.3	106,355	-29.2	-6.7	102,355	-30.9	-10.2	97,946	-32.3	-14.0	92,877	-33.6	-18.5	89,279	-34.9	-21.6
Average Balance of Unsecured Loans for Consumers per Account	527	0.6	527	0.6	0.0	529	0.8	0.4	529	1.0	0.4	529	1.0	0.4	531	1.3	0.8	532	1.3	0.9

## 2. Number of Customer Accounts

	2004/3			2005/3																
	YOY %	April			May			June			July			August			September			
		YOY %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Loan Business	2,954,073	-2.6	2,946,316	-2.5	-0.3	2,949,832	-2.3	-0.1	2,941,271	-2.3	-0.4	2,931,763	-2.2	-0.8	2,929,458	-2.0	-0.8	2,932,749	-2.0	-0.7
Unsecured Loans	2,940,345	-2.6	2,932,749	-2.5	-0.3	2,936,339	-2.3	-0.1	2,927,931	-2.3	-0.4	2,918,486	-2.2	-0.7	2,916,253	-2.0	-0.8	2,919,642	-2.0	-0.7
Consumers	2,939,945	-2.6	2,932,372	-2.5	-0.3	2,935,974	-2.3	-0.1	2,927,581	-2.3	-0.4	2,918,148	-2.2	-0.7	2,915,929	-2.0	-0.8	2,919,333	-2.0	-0.7
Commercials	400	-39.5	377	-41.5	-5.8	365	-41.0	-8.8	350	-41.1	-12.5	338	-41.7	-15.5	324	-41.7	-19.0	309	-39.1	-22.8
Secured Loans	13,728	-5.3	13,567	-6.1	-1.2	13,493	-7.0	-1.7	13,340	-8.3	-2.8	13,277	-8.6	-3.3	13,205	-9.0	-3.8	13,107	-9.0	-4.5
Credit Card Business	1,064,699	4.9	1,065,781	5.8	0.1	1,067,328	6.7	0.2	1,067,584	7.2	0.3	1,164,570	18.7	9.4	1,184,008	21.4	11.2	1,190,334	22.0	11.8
Installment Sales Finance Business	387,261	-19.2	378,168	-20.1	-2.3	369,712	-21.2	-4.5	360,113	-22.1	-7.0	351,586	-22.5	-9.2	341,025	-23.1	-11.9	332,357	-23.9	-14.2

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

:2.Credit Card Business: Number of cardholders.

:3.Installment Sales Finance Business: Number of contracts with receivables outstanding.

### 3. Number of New Loan Customers

	2005/3 (%)																						
	2004/3		April			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 %	YOY	YOY %	YOY %	YOY	YOY %	
Number of New Loan Customers	359,311	-12.0	29,658	-1,895	-6.0	32,262	-1,914	-5.6	27,768	-3,645	-11.6	25,003	-2,759	-9.9	29,219	1,313	4.7	32,178	-2,084	-6.1	176,088	-10,984	-5.9
Unsecured Loans	358,570	-11.8	29,626	-1,816	-5.8	32,228	-1,836	-5.4	27,732	-3,567	-11.4	24,967	-2,712	-9.8	29,171	1,343	4.8	32,132	-2,077	-6.1	175,856	-10,665	-5.7
Consumers	358,570	-11.8	29,626	-1,816	-5.8	32,228	-1,836	-5.4	27,732	-3,567	-11.4	24,967	-2,712	-9.8	29,171	1,343	4.8	32,132	-2,077	-6.1	175,856	-10,665	-5.7
Commercials	0	-100.0	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	741	-49.0	32	-79	-71.2	34	-78	-69.6	36	-78	-68.4	36	-47	-56.6	48	-30	-38.5	46	-7	-13.2	232	-319	-57.9

### 4. Lending Ratio of New Loan Customers

	2005/3 (%)															
	2004/3		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.	YOY P.P.	YOY P.P.	YOY P.P.	
Lending Ratio	67.4	-0.3	66.4	-1.2	66.3	-1.7	65.7	-2.9	64.2	-2.4	64.7	-4.0	67.4	-1.5	65.9	-2.2
Lending Ratio including Tie-up Card and Others	44.6	-10.1	44.8	-10.0	49.0	-2.8	40.4	-13.4	32.6	-20.4	36.3	-13.8	44.1	-6.7	40.9	-11.4

### 5. Number of Loan Business Outlets

	2005/3													
	2004/3		April		May		June		July		August		September	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
Number of Loan Business Outlets	1,699	-17	1,700	1	1,698	-1	1,697	-2	1,697	-2	1,698	-1	1,702	3
Staffed	381	-87	375	-6	365	-16	356	-25	346	-35	335	-46	328	-53
Unstaffed	1,318	70	1,325	7	1,333	15	1,341	23	1,351	33	1,363	45	1,374	56
Number of MUJINKUN Machines	1,692	-14	1,694	2	1,692	0	1,691	-1	1,692	0	1,693	1	1,698	6

### 6. Employees

	2005/3													
	2004/3		April		May		June		July		August		September	
	YOY		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
Number of Employees	4,238	-167	4,332	94	4,322	84	4,282	44	4,254	16	4,252	14	4,237	-1
Head Office	932	63	936	4	945	13	907	-25	911	-21	915	-17	920	-12
Financial Service Business Division	3,306	-230	3,396	90	3,377	71	3,375	69	3,343	37	3,337	31	3,317	11
Contact Center	943	-116	931	-12	934	-9	932	-11	939	-4	950	7	943	0