

# DATABOOK Monthly Report

As of March 31, 2005

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 %	October	YOY %	YTD %	November	YOY %	YTD %	December	YOY %	YTD %	January	YOY %	YTD %	February	YOY %	YTD %	March	YTD %	
																			YOY %
Receivables Outstanding (Millions of yen)	1,772,706	-4.0	1,749,246	-3.5	-1.3	1,751,854	-3.2	-1.2	1,731,846	-3.2	-2.3	1,727,760	-3.0	-2.5	1,723,852	-2.9	-2.8	1,720,641	-2.9
Loan Business	1,612,799	-2.4	1,614,510	-1.1	0.1	1,619,800	-0.8	0.4	1,602,794	-0.8	-0.6	1,603,666	-0.7	-0.6	1,602,956	-0.5	-0.6	1,601,773	-0.7
Unsecured Loans	1,548,616	-2.2	1,555,179	-0.6	0.4	1,561,170	-0.3	0.8	1,545,079	-0.3	-0.2	1,546,533	-0.1	-0.1	1,546,239	0.1	-0.2	1,545,493	-0.2
Consumers	1,548,274	-2.1	1,554,917	-0.6	0.4	1,560,920	-0.3	0.8	1,544,840	-0.3	-0.2	1,546,303	-0.1	-0.1	1,546,016	0.1	-0.1	1,545,295	-0.2
Commercials	341	-45.4	262	-38.3	-23.3	250	-38.8	-26.6	238	-38.9	-30.1	229	-39.4	-32.7	223	-38.2	-34.6	197	-42.3
Secured Loans	64,183	-8.5	59,331	-13.4	-7.6	58,630	-13.5	-8.7	57,714	-13.8	-10.1	57,133	-13.9	-11.0	56,716	-13.6	-11.6	56,280	-12.3
Credit Card Business	45,973	11.7	48,614	8.8	5.7	48,821	8.2	6.2	48,940	8.5	6.5	48,962	7.2	6.5	48,603	6.2	5.7	48,853	6.3
Installment Sales Finance Business	113,934	-25.6	86,121	-36.0	-24.4	83,231	-36.8	-26.9	80,111	-37.4	-29.7	75,131	-38.2	-34.1	72,292	-38.6	-36.5	70,014	-38.5
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	527	0.6	533	1.3	1.1	535	1.5	1.5	532	1.5	1.1	533	1.7	1.4	535	1.7	1.5	535	1.5

## 2. Number of Customer Accounts

	2004/3		2005/3																
	YOY %	October	YOY %	YTD %	November	YOY %	YTD %	December	YOY %	YTD %	January	YOY %	YTD %	February	YOY %	YTD %	March	YTD %	
																			YOY %
Loan Business	2,954,073	-2.6	2,928,031	-2.1	-0.9	2,929,249	-1.9	-0.8	2,914,385	-1.9	-1.3	2,908,670	-1.8	-1.5	2,904,769	-1.7	-1.7	2,902,916	-1.7
Unsecured Loans	2,940,345	-2.6	2,915,056	-2.0	-0.9	2,916,378	-1.9	-0.8	2,901,621	-1.9	-1.3	2,895,977	-1.8	-1.5	2,892,141	-1.7	-1.6	2,890,353	-1.7
Consumers	2,939,945	-2.6	2,914,758	-2.0	-0.9	2,916,094	-1.9	-0.8	2,901,345	-1.9	-1.3	2,895,710	-1.8	-1.5	2,891,880	-1.6	-1.6	2,890,120	-1.7
Commercials	400	-39.5	298	-38.4	-25.5	284	-39.3	-29.0	276	-38.3	-31.0	267	-38.3	-33.3	261	-37.7	-34.8	233	-41.8
Secured Loans	13,728	-5.3	12,975	-9.5	-5.5	12,871	-9.6	-6.2	12,764	-9.4	-7.0	12,693	-9.4	-7.5	12,628	-9.1	-8.0	12,563	-8.5
Credit Card Business	1,064,699	4.9	1,192,357	22.3	12.0	1,195,750	23.1	12.3	1,196,553	23.9	12.4	1,196,226	24.0	12.4	1,195,744	23.7	12.3	1,192,175	12.0
Installment Sales Finance Business	387,261	-19.2	324,756	-24.6	-16.1	317,041	-25.4	-18.1	309,185	-25.8	-20.2	298,129	-26.2	-23.0	291,125	-26.4	-24.8	284,782	-26.5

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

(%)

	2004/3		2005/3																				
	YOY %	YOY %	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 %						
Number of New Loan Customers	359,311	-12.0	27,936	-4,076	-12.7	30,818	2,381	8.4	22,999	-2,264	-9.0	24,636	351	1.4	26,554	-541	-2.0	31,002	-4,145	-11.8	340,033	-19,278	-5.4
Unsecured Loans	358,570	-11.8	27,910	-4,060	-12.7	30,780	2,379	8.4	22,966	-2,269	-9.0	24,594	333	1.4	26,515	-547	-2.0	30,946	-4,174	-11.9	339,567	-19,003	-5.3
Consumers	358,570	-11.8	27,910	-4,060	-12.7	30,780	2,379	8.4	22,966	-2,269	-9.0	24,594	333	1.4	26,515	-547	-2.0	30,946	-4,174	-11.9	339,567	-19,003	-5.3
Commercials	0	-100.0	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	741	-49.0	26	-16	-38.1	38	2	5.6	33	5	17.9	42	18	75.0	39	6	18.2	56	29	107.4	466	-275	-37.1

4. Lending Ratio of New Loan Customers

(%)

	2004/3		2005/3												Accumulated for the Fiscal Year	YOY P.P.
	YOY P.P.	YOY P.P.	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.			
Lending Ratio	67.4	-0.3	68.5	-1.4	68.1	-1.6	66.6	-0.7	64.8	0.9	66.2	1.8	65.7	1.0	66.2	-1.2
Lending Ratio including Tie-up Card and Others	44.6	-10.1	43.3	-5.4	45.0	-8.4	36.7	0.7	40.3	9.4	42.7	8.2	42.8	8.2	41.3	-3.3

5. Number of Loan Business Outlets

	2004/3		2005/3											
	YOY	YOY	October		November		December		January		February		March	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	1,699	-17	1,708	9	1,711	12	1,718	19	1,719	20	1,729	30	1,785	86
Staffed	381	-87	328	-53	329	-52	326	-55	327	-54	324	-57	324	-57
Unstaffed	1,318	70	1,380	62	1,382	64	1,392	74	1,392	74	1,405	87	1,461	143
QUICK MUJIN	-	-	-	-	-	-	4	4	4	4	5	5	38	38
Number of MUJINKUN Machine	1,692	-14	1,704	12	1,708	16	1,712	20	1,713	21	1,722	30	1,745	53

Note 1: "MUJINKUN" is Automatic Contract Machine.

Note 2: "QUICK MUJIN" is Automatic Loan Application Machine (ALAM).

6. Employees

	2004/3		2005/3											
	YOY	YOY	October		November		December		January		February		March	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Employees	4,238	-167	4,235	-3	4,233	-5	4,205	-33	4,172	-66	4,151	-87	4,096	-142
Head Office	932	63	925	-7	925	-7	936	4	948	16	953	21	925	-7
Financial Service Business Division	3,306	-230	3,310	4	3,308	2	3,269	-37	3,224	-82	3,198	-108	3,171	-135
Contact Center	943	-116	910	-33	902	-41	892	-51	880	-63	875	-68	887	-56