

DATABOOK Monthly Report

As of September 30, 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

	2005/3		2006/3																	
	YOY %	YOY %	Apr			May			Jun			Jul			Aug			Sep		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Receivables Outstanding (Millions of yen)	1,720,641	-2.9	1,717,006	-2.8	-0.2	1,722,101	-2.7	0.1	1,716,806	-2.5	-0.2	1,710,594	-2.3	-0.6	1,710,629	-2.2	-0.6	1,712,174	-2.3	-0.5
Loan Business	1,601,773	-0.7	1,600,415	-0.6	-0.1	1,607,210	-0.6	0.3	1,603,842	-0.5	0.1	1,600,016	-0.3	-0.1	1,603,052	-0.3	0.1	1,606,799	-0.5	0.3
Unsecured Loans	1,545,493	-0.2	1,544,682	-0.1	-0.1	1,551,813	-0.1	0.4	1,548,745	-0.1	0.2	1,545,092	0.1	-0.0	1,547,993	0.0	0.2	1,551,716	-0.2	0.4
Consumers	1,545,295	-0.2	1,544,494	-0.1	-0.1	1,551,631	-0.1	0.4	1,548,565	-0.1	0.2	1,544,916	0.1	-0.0	1,547,821	0.0	0.2	1,551,549	-0.1	0.4
Commercials	197	-42.3	188	-41.8	-4.4	182	-41.9	-7.3	179	-40.5	-8.8	175	-40.0	-10.9	172	-38.3	-12.4	167	-38.0	-15.2
Secured Loans	56,280	-12.3	55,732	-11.8	-1.0	55,396	-11.6	-1.6	55,097	-10.8	-2.1	54,923	-10.3	-2.4	55,058	-9.4	-2.2	55,083	-8.4	-2.1
Credit Card Business	48,853	6.3	48,834	5.6	-0.0	48,878	4.6	0.1	48,836	3.8	-0.0	48,865	2.8	0.0	48,755	1.8	-0.2	48,591	0.5	-0.5
Installment Sales Finance Business	70,014	-38.5	67,755	-38.5	-3.2	66,013	-37.9	-5.7	64,128	-37.3	-8.4	61,713	-37.0	-11.9	58,821	-36.7	-16.0	56,783	-36.4	-18.9
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	1.5	535	1.5	0.0	537	1.5	0.4	537	1.5	0.4	537	1.5	0.4	538	1.3	0.6	539	1.3	0.7

2.Number of Customer Accounts

	2005/3		2006/3																	
	YOY %	YOY %	Apr			May			Jun			Jul			Aug			Sep		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Loan Business	2,902,916	-1.7	2,898,862	-1.6	-0.1	2,900,591	-1.7	-0.1	2,894,869	-1.6	-0.3	2,890,677	-1.4	-0.4	2,888,656	-1.4	-0.5	2,888,690	-1.5	-0.5
Unsecured Loans	2,890,353	-1.7	2,886,373	-1.6	-0.1	2,888,124	-1.6	-0.1	2,882,435	-1.6	-0.3	2,878,251	-1.4	-0.4	2,876,210	-1.4	-0.5	2,876,210	-1.5	-0.5
Consumers	2,890,120	-1.7	2,886,150	-1.6	-0.1	2,887,912	-1.6	-0.1	2,882,229	-1.5	-0.3	2,878,048	-1.4	-0.4	2,876,010	-1.4	-0.5	2,876,016	-1.5	-0.5
Commercials	233	-41.8	223	-40.8	-4.3	212	-41.9	-9.0	206	-41.1	-11.6	203	-39.9	-12.9	200	-38.3	-14.2	194	-37.2	-16.7
Secured Loans	12,563	-8.5	12,489	-7.9	-0.6	12,467	-7.6	-0.8	12,434	-6.8	-1.0	12,426	-6.4	-1.1	12,446	-5.7	-0.9	12,480	-4.8	-0.7
Credit Card Business	1,192,175	12.0	1,196,098	12.2	0.3	1,199,745	12.4	0.6	1,203,378	12.7	0.9	1,210,509	3.9	1.5	1,217,104	2.8	2.1	1,221,052	2.6	2.4
Installment Sales Finance Business	284,782	-26.5	277,559	-26.6	-2.5	271,933	-26.4	-4.5	265,708	-26.2	-6.7	258,965	-26.3	-9.1	251,083	-26.4	-11.8	244,575	-26.4	-14.1

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		2006/3																				
	YOY %	YOY %	Apr	YOY	YOY %	May	YOY	YOY %	Jun	YOY	YOY %	Jul	YOY	YOY %	Aug	YOY	YOY %	Sep	YOY	YOY %	Accumulated for the Fiscal Year		
																					YOY	YOY %	
Number of New Loan Customers	340,033	-5.4	27,701	-1,957	-6.6	30,546	-1,716	-5.3	26,696	-1,072	-3.9	25,711	708	2.8	28,631	-588	-2.0	29,603	-2,575	-8.0	168,888	-7,200	-4.1
Unsecured Loans	339,567	-5.3	27,662	-1,964	-6.6	30,510	-1,718	-5.3	26,644	-1,088	-3.9	25,667	700	2.8	28,570	-601	-2.1	29,547	-2,585	-8.0	168,600	-7,256	-4.1
Consumers	339,567	-5.3	27,662	-1,964	-6.6	30,510	-1,718	-5.3	26,644	-1,088	-3.9	25,667	700	2.8	28,570	-601	-2.1	29,547	-2,585	-8.0	168,600	-7,256	-4.1
Commercials	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	466	-37.1	39	7	21.9	36	2	5.9	52	16	44.4	44	8	22.2	61	13	27.1	56	10	21.7	288	56	24.1

4.Lending Ratio of New Loan Customers

	2005/3		2006/3														(%)	
	YOY P.P.	YOY P.P.	Apr	YOY P.P.	May	YOY P.P.	Jun	YOY P.P.	Jul	YOY P.P.	Aug	YOY P.P.	Sep	YOY P.P.	YOY P.P.	Accumulated for the Fiscal Year		
																YOY P.P.	YOY P.P.	
Lending Ratio	66.2	-1.2	67.3	0.9	66.7	0.4	67.2	1.5	68.1	3.9	70.4	5.7	69.2	1.8	68.1	2.2		
Lending Ratio including Tie-up Cards	41.3	-3.3	45.6	0.8	44.0	-5.0	41.6	1.2	41.4	8.8	44.0	7.7	46.0	1.9	43.8	2.9		

5.Number of Loan Business Outlets

	2005/3		2006/3											
	YOY	YOY	Apr	YTD	May	YTD	Jun	YTD	Jul	YTD	Aug	YTD	Sep	YTD
Number of Loan Business Outlets	1,785	86	1,795	10	1,810	25	1,835	50	1,861	76	1,882	97	1,901	116
Staffed	324	-57	322	-2	319	-5	310	-14	305	-19	303	-21	299	-25
Unstaffed	1,461	143	1,473	12	1,491	30	1,525	64	1,556	95	1,579	118	1,602	141
QUICK MUJIN	38	38	43	5	54	16	73	35	87	49	100	62	111	73
Number of MUJINKUN Machine	1,745	53	1,750	5	1,754	9	1,760	15	1,772	27	1,780	35	1,788	43

Note 1: "MUJINKUN" is Automatic Contract Machine.

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

6.Employees

	2005/3		2006/3											
	YOY	YOY	Apr	YTD	May	YTD	Jun	YTD	Jul	YTD	Aug	YTD	Sep	YTD
Number of Employees	4,096	-142	4,168	72	4,160	64	4,129	33	4,105	9	4,092	-4	4,067	-29
Head Office	925	-7	923	-2	930	5	930	5	933	8	931	6	925	0
Financial Service Business Division	3,171	-135	3,245	74	3,230	59	3,199	28	3,172	1	3,161	-10	3,142	-29
Contact Center	887	-56	877	-10	881	-6	895	8	923	36	953	66	962	75