

DATABOOK Monthly Report

As of March 31, 2006
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 %	YTD %	Oct			Nov			Dec			Jan			Feb			Mar		
			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	1,712,118	-2.1	-0.5	1,712,349	-2.3	-0.5	1,694,425	-2.2	-1.5	1,692,714	-2.0	-1.6	1,689,912	-2.0	-1.8	1,689,598	-1.8	
Loan Business	1,601,773	-0.7	1,608,603	-0.4	0.4	1,610,134	-0.6	0.5	1,593,832	-0.6	-0.5	1,595,734	-0.5	-0.4	1,595,372	-0.5	-0.4	1,596,276	-0.3	
Unsecured Loans	1,545,493	-0.2	1,553,618	-0.1	0.5	1,555,421	-0.4	0.6	1,539,522	-0.4	-0.4	1,541,532	-0.3	-0.3	1,541,306	-0.3	-0.3	1,542,256	-0.2	
Consumers	1,545,295	-0.2	1,553,455	-0.1	0.5	1,555,268	-0.4	0.6	1,539,372	-0.4	-0.4	1,541,385	-0.3	-0.3	1,541,167	-0.3	-0.3	1,542,121	-0.2	
Commercials	197	-42.3	162	-37.8	-17.4	153	-38.9	-22.3	149	-37.2	-24.0	146	-36.1	-25.5	139	-37.5	-29.2	134	-31.5	
Secured Loans	56,280	-12.3	54,984	-7.3	-2.3	54,712	-6.7	-2.8	54,310	-5.9	-3.5	54,202	-5.1	-3.7	54,065	-4.7	-3.9	54,020	-4.0	
Credit Card Business	48,853	6.3	48,464	-0.3	-0.8	48,632	-0.4	-0.5	48,753	-0.4	-0.2	48,258	-1.4	-1.2	47,591	-2.1	-2.6	47,551	-2.7	
Installment Sales Finance Business	70,014	-38.5	55,050	-36.1	-21.4	53,582	-35.6	-23.5	51,840	-35.3	-26.0	48,721	-35.2	-30.4	46,948	-35.1	-32.9	45,769	-34.6	
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	535	1.5	540	1.3	0.9	542	1.3	1.3	539	1.3	0.7	540	1.2	1.0	541	1.2	1.2	542	1.3	

2.Number of Customer Accounts

	2005/3		2006/3																	
	YOY %	YTD %	Oct			Nov			Dec			Jan			Feb			Mar		
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %		
Loan Business	2,902,916	-1.7	2,888,425	-1.4	-0.5	2,884,226	-1.5	-0.6	2,870,024	-1.5	-1.1	2,865,494	-1.5	-1.3	2,861,168	-1.5	-1.4	2,859,176	-1.5	
Unsecured Loans	2,890,353	-1.7	2,875,956	-1.3	-0.5	2,871,801	-1.5	-0.6	2,857,629	-1.5	-1.1	2,853,119	-1.5	-1.3	2,848,787	-1.5	-1.4	2,846,796	-1.5	
Consumers	2,890,120	-1.7	2,875,778	-1.3	-0.5	2,871,632	-1.5	-0.6	2,857,465	-1.5	-1.1	2,852,956	-1.5	-1.3	2,848,631	-1.5	-1.4	2,846,643	-1.5	
Commercials	233	-41.8	178	-40.3	-23.6	169	-40.5	-27.5	164	-40.6	-29.6	163	-39.0	-30.0	156	-40.2	-33.0	153	-34.3	
Secured Loans	12,563	-8.5	12,469	-3.9	-0.7	12,425	-3.5	-1.1	12,395	-2.9	-1.3	12,375	-2.5	-1.5	12,381	-2.0	-1.4	12,380	-1.5	
Credit Card Business	1,192,175	12.0	1,224,324	2.7	2.7	1,226,625	2.6	2.9	1,234,763	3.2	3.6	1,242,584	3.9	4.2	1,248,787	4.4	4.7	1,253,800	5.2	
Installment Sales Finance Business	284,782	-26.5	238,424	-26.6	-16.3	232,997	-26.5	-18.2	226,289	-26.8	-20.5	216,957	-27.2	-23.8	210,897	-27.6	-25.9	205,783	-27.7	

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																		Accumulated for the Fiscal Year		
	YOY %	YOY %	Oct	YOY	YOY %	Nov	YOY	YOY %	Dec	YOY	YOY %	Jan	YOY	YOY %	Feb	YOY	YOY %	Mar	YOY	YOY %	YOY	YOY %	
																							YOY %
Number of New Loan Customers	340,033	-5.4	29,022	1,086	3.9	27,202	-3,616	-11.7	22,518	-481	-2.1	25,583	947	3.8	26,801	247	0.9	30,371	-631	-2.0	330,385	-9,648	-2.8
Unsecured Loans	339,567	-5.3	28,963	1,053	3.8	27,158	-3,622	-11.8	22,477	-489	-2.1	25,549	955	3.9	26,756	241	0.9	30,311	-635	-2.1	329,814	-9,753	-2.9
Consumers	339,567	-5.3	28,963	1,053	3.8	27,158	-3,622	-11.8	22,477	-489	-2.1	25,549	955	3.9	26,756	241	0.9	30,311	-635	-2.1	329,814	-9,753	-2.9
Commercials	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	466	-37.1	59	33	126.9	44	6	15.8	41	8	24.2	34	-8	-19.0	45	6	15.4	60	4	7.1	571	105	22.5

4.Lending Ratio of New Loan Customers

	2005/3		2006/3														Accumulated for the Fiscal Year	
	YOY P.P.	YOY P.P.	Oct	YOY P.P.	Nov	YOY P.P.	Dec	YOY P.P.	Jan	YOY P.P.	Feb	YOY P.P.	Mar	YOY P.P.	YOY P.P.	YOY P.P.		
																	YOY P.P.	YOY P.P.
Lending Ratio	66.2	-1.2	70.1	1.6	68.6	0.5	67.3	0.7	66.0	1.2	66.9	0.7	65.8	0.1	67.8	1.6		
Lending Ratio including Tie-up Cards	41.3	-3.3	47.1	3.8	43.3	-1.7	38.1	1.4	40.8	0.5	42.2	-0.5	42.4	-0.4	43.1	1.8		

5.Number of Loan Business Outlets

	2005/3		2006/3											
	YOY	YOY	Oct	YTD	Nov	YTD	Dec	YTD	Jan	YTD	Feb	YTD	Mar	YTD
Number of Loan Business Outlets	1,785	86	1,906	121	1,924	139	1,938	153	1,949	164	1,961	176	2,003	218
Staffed	324	-57	295	-29	295	-29	288	-36	284	-40	280	-44	277	-47
Unstaffed	1,461	143	1,611	150	1,629	168	1,650	189	1,665	204	1,681	220	1,726	265
QUICK MUJIN	38	38	114	76	127	89	138	100	147	109	160	122	194	156
Number of MUJINKUN Machine	1,783	91	1,906	123	1,924	141	1,940	157	1,951	168	1,965	182	2,008	225

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	Oct	YTD	Nov	YTD	Dec	YTD	Jan	YTD	Feb	YTD	Mar	YTD
Number of Employees	4,096	-142	4,042	-54	4,038	-58	4,004	-92	3,966	-130	3,928	-168	3,911	-185
Head Office	925	-7	929	4	934	9	939	14	932	7	931	6	937	12
Financial Service Business Division	3,171	-135	3,113	-58	3,104	-67	3,065	-106	3,034	-137	2,997	-174	2,974	-197
Contact Center	887	-56	963	76	976	89	973	86	974	87	967	80	964	77