

DATABOOK Monthly Report

As of September 30, 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 result 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

	2006/3		2007/3																	
	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)	1,689,598	-1.8	1,685,523	-1.8	-0.2	1,686,267	-2.1	-0.2	1,676,607	-2.3	-0.8	1,666,794	-2.6	-1.3	1,661,341	-2.9	-1.7	1,656,081	-3.3	-2.0
Loan Business	1,596,276	-0.3	1,593,472	-0.4	-0.2	1,595,114	-0.8	-0.1	1,586,814	-1.1	-0.6	1,578,878	-1.3	-1.1	1,575,130	-1.7	-1.3	1,571,342	-2.2	-1.6
Unsecured Loans	1,542,256	-0.2	1,539,608	-0.3	-0.2	1,541,481	-0.7	-0.1	1,533,505	-1.0	-0.6	1,525,944	-1.2	-1.1	1,522,592	-1.6	-1.3	1,519,341	-2.1	-1.5
Consumers	1,542,121	-0.2	1,539,475	-0.3	-0.2	1,541,351	-0.7	0.0	1,533,378	-1.0	-0.6	1,525,822	-1.2	-1.1	1,522,472	-1.6	-1.3	1,519,223	-2.1	-1.5
Commercials	134	-31.5	132	-29.5	-1.5	130	-28.7	-3.6	126	-29.8	-6.5	122	-30.3	-9.2	120	-30.1	-10.5	118	-29.2	-12.4
Secured Loans	54,020	-4.0	53,863	-3.4	-0.3	53,633	-3.2	-0.7	53,308	-3.2	-1.3	52,933	-3.6	-2.0	52,537	-4.6	-2.7	52,000	-5.6	-3.7
Credit Card Business	47,551	-2.7	47,490	-2.8	-0.1	47,421	-3.0	-0.3	47,149	-3.5	-0.8	46,923	-4.0	-1.3	46,915	-3.8	-1.3	46,536	-4.2	-2.1
Installment Sales Finance Business	45,769	-34.6	44,560	-34.2	-2.6	43,731	-33.8	-4.5	42,643	-33.5	-6.8	40,992	-33.6	-10.4	39,296	-33.2	-14.1	38,202	-32.7	-16.5
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	542	1.3	542	1.3	0.0	543	1.1	0.2	542	0.9	0.0	542	0.9	0.0	543	0.9	0.2	544	0.9	0.4

2.Number of Customer Accounts

	2006/3		2007/3																	
	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	2,859,176	-1.5	2,852,360	-1.6	-0.2	2,851,546	-1.7	-0.3	2,840,024	-1.9	-0.7	2,829,126	-2.1	-1.1	2,816,958	-2.5	-1.5	2,806,722	-2.8	-1.8
Unsecured Loans	2,846,796	-1.5	2,839,999	-1.6	-0.2	2,839,218	-1.7	-0.3	2,827,732	-1.9	-0.7	2,816,876	-2.1	-1.1	2,804,767	-2.5	-1.5	2,794,625	-2.8	-1.8
Consumers	2,846,643	-1.5	2,839,850	-1.6	-0.2	2,839,071	-1.7	-0.3	2,827,589	-1.9	-0.7	2,816,737	-2.1	-1.1	2,804,634	-2.5	-1.5	2,794,493	-2.8	-1.8
Commercials	153	-34.3	149	-33.2	-2.6	147	-30.7	-3.9	143	-30.6	-6.5	139	-31.5	-9.2	133	-33.5	-13.1	132	-32.0	-13.7
Secured Loans	12,380	-1.5	12,361	-1.0	-0.2	12,328	-1.1	-0.4	12,292	-1.1	-0.7	12,250	-1.4	-1.1	12,191	-2.0	-1.5	12,097	-3.1	-2.3
Credit Card Business	1,253,800	5.2	1,263,491	5.6	0.8	1,269,956	5.9	1.3	1,276,763	6.1	1.8	1,283,777	6.1	2.4	1,286,310	5.7	2.6	1,285,516	5.3	2.5
Installment Sales Finance Business	205,783	-27.7	199,629	-28.1	-3.0	196,051	-27.9	-4.7	190,907	-28.2	-7.2	184,971	-28.6	-10.1	178,370	-29.0	-13.3	173,292	-29.1	-15.8

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

	2006/3		2007/3																				
	YOY %	YOY %	Apr			May			Jun			Jul			Aug			Sep			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 %	
Number of New Loan Customers	330,385	-2.8	26,002	-1,699	-6.1	30,102	-444	-1.5	25,040	-1,656	-6.2	23,352	-2,359	-9.2	22,787	-5,844	-20.4	23,597	-6,006	-20.3	150,880	-18,008	-10.7
Unsecured Loans	329,814	-2.9	25,971	-1,691	-6.1	30,070	-440	-1.4	25,024	-1,620	-6.1	23,333	-2,334	-9.1	22,766	-5,804	-20.3	23,576	-5,971	-20.2	150,740	-17,860	-10.6
Consumers	329,814	-2.9	25,971	-1,691	-6.1	30,070	-440	-1.4	25,024	-1,620	-6.1	23,333	-2,334	-9.1	22,766	-5,804	-20.3	23,576	-5,971	-20.2	150,740	-17,860	-10.6
Commercials	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	571	22.5	31	-8	-20.5	32	-4	-11.1	16	-36	-69.2	19	-25	-56.8	21	-40	-65.6	21	-35	-62.5	140	-148	-51.4

4. Lending Ratio of New Loan Customers

	2006/3		2007/3													
	YOY P.P.	YOY P.P.	Apr		May		Jun		Jul		Aug		Sep		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.		
Lending Ratio	67.8	1.6	63.8	-3.5	64.2	-2.5	64.3	-2.9	61.5	-6.6	58.1	-12.3	54.1	-15.1	61.0	-7.1
Lending Ratio including Tie-up Cards	43.1	1.8	37.8	-7.8	38.7	-5.3	35.4	-6.2	36.9	-4.5	37.0	-7.0	37.3	-8.7	37.2	-6.6

5. Number of Loan Business Outlets

	2006/3		2007/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	2,003	218	2,012	9	2,018	15	2,029	26	2,034	31	2,045	42	2,044	41
Staffed	277	-47	275	-2	275	-2	271	-6	263	-14	253	-24	242	-35
Unstaffed	1,726	265	1,737	11	1,743	17	1,758	32	1,771	45	1,792	66	1,802	76
QUICK MUJIN	194	156	200	6	204	10	212	18	214	20	219	25	218	24
Number of MUJINKUN Machine	2,008	225	2,017	9	2,024	16	2,037	29	2,042	34	2,053	45	2,051	43

Note 1: "MUJINKUN" is Automatic Contract Machine.

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

6. Employees

	2006/3		2007/3											
	YOY	YOY	Apr		May		Jun		Jul		Aug		Sep	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Employees	3,911	-185	3,960	49	3,931	20	3,889	-22	3,845	-66	3,796	-115	3,767	-144
Head Office	937	12	957	20	959	22	957	20	969	32	967	30	966	29
Financial Service Business Division	2,974	-197	3,003	29	2,972	-2	2,932	-42	2,876	-98	2,829	-145	2,801	-173
Contact Center	964	77	960	-4	939	-25	933	-31	929	-35	922	-42	940	-24