

DATABOOK Monthly Report

As of March 31, 2007

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 fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, 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 %	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)	1,689,598	-1.8	1,646,747	-3.8	-2.5	1,639,022	-4.3	-3.0	1,612,379	-4.8	-4.6	1,601,172	-5.4	-5.2	1,586,756	-6.1	-6.1	1,570,823	-7.0
Loan Business	1,596,276	-0.3	1,563,166	-2.8	-2.1	1,556,344	-3.3	-2.5	1,531,285	-3.9	-4.1	1,522,237	-4.6	-4.6	1,509,316	-5.4	-5.4	1,494,399	-6.4
Unsecured Loans	1,542,256	-0.2	1,511,731	-2.7	-2.0	1,505,372	-3.2	-2.4	1,481,086	-3.8	-4.0	1,472,588	-4.5	-4.5	1,460,316	-5.3	-5.3	1,446,209	-6.2
Consumers	1,542,121	-0.2	1,511,620	-2.7	-2.0	1,505,266	-3.2	-2.4	1,480,983	-3.8	-4.0	1,472,488	-4.5	-4.5	1,460,219	-5.3	-5.3	1,446,117	-6.2
Commercials	134	-31.5	110	-32.0	-17.9	106	-30.7	-21.4	103	-31.1	-23.6	99	-32.1	-26.1	96	-31.0	-28.7	91	-32.3
Secured Loans	54,020	-4.0	51,435	-6.5	-4.8	50,972	-6.8	-5.6	50,198	-7.6	-7.1	49,649	-8.4	-8.1	49,000	-9.4	-9.3	48,190	-10.8
Credit Card Business	47,551	-2.7	46,365	-4.3	-2.5	46,295	-4.8	-2.6	45,732	-6.2	-3.8	45,530	-5.7	-4.3	44,860	-5.7	-5.7	44,276	-6.9
Installment Sales Finance Business	45,769	-34.6	37,215	-32.4	-18.7	36,382	-32.1	-20.5	35,362	-31.8	-22.7	33,404	-31.4	-27.0	32,580	-30.6	-28.8	32,147	-29.8
Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen)	542	1.3	544	0.7	0.4	545	0.6	0.6	542	0.6	0.0	542	0.5	0.2	543	0.3	0.2	541	-0.2

2. Number of Customer Accounts

	2006/3		2007/3																
	YOY %	YOY %	Oct			Nov			Dec			Jan			Feb			Mar	
			YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	YOY %	YTD %	
Loan Business	2,859,176	-1.5	2,790,793	-3.4	-2.4	2,773,357	-3.8	-3.0	2,745,024	-4.4	-4.0	2,724,852	-4.9	-4.7	2,702,657	-5.5	-5.5	2,682,160	-6.2
Unsecured Loans	2,846,796	-1.5	2,778,790	-3.4	-2.4	2,761,429	-3.8	-3.0	2,733,226	-4.4	-4.0	2,713,146	-4.9	-4.7	2,691,061	-5.5	-5.5	2,670,707	-6.2
Consumers	2,846,643	-1.5	2,778,667	-3.4	-2.4	2,761,313	-3.8	-3.0	2,733,113	-4.4	-4.0	2,713,037	-4.9	-4.7	2,690,956	-5.5	-5.5	2,670,606	-6.2
Commercials	153	-34.3	123	-30.9	-19.6	116	-31.4	-24.2	113	-31.1	-26.1	109	-33.1	-28.8	105	-32.7	-31.4	101	-34.0
Secured Loans	12,380	-1.5	12,003	-3.7	-3.0	11,928	-4.0	-3.7	11,798	-4.8	-4.7	11,706	-5.4	-5.4	11,596	-6.3	-6.3	11,453	-7.5
Credit Card Business	1,253,800	5.2	1,277,637	4.4	1.9	1,270,644	3.6	1.3	1,253,533	1.5	0.0	1,228,042	-1.2	-2.1	1,202,827	-3.7	-4.1	1,176,105	-6.2
Installment Sales Finance Business	205,783	-27.7	168,677	-29.3	-18.0	164,844	-29.3	-19.9	159,768	-29.4	-22.4	152,914	-29.5	-25.7	149,407	-29.2	-27.4	147,433	-28.4

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 %	Oct			Nov			Dec			Jan			Feb			Mar			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	22,683	-6,339	-21.8	20,553	-6,649	-24.4	16,472	-6,046	-26.8	18,420	-7,163	-28.0	18,762	-8,039	-30.0	21,115	-9,256	-30.5	268,885	-61,500	-18.6
Unsecured Loans	329,814	-2.9	22,673	-6,290	-21.7	20,542	-6,616	-24.4	16,467	-6,010	-26.7	18,417	-7,132	-27.9	18,760	-7,996	-29.9	21,111	-9,200	-30.4	268,710	-61,104	-18.5
Consumers	329,814	-2.9	22,673	-6,290	-21.7	20,542	-6,616	-24.4	16,467	-6,010	-26.7	18,417	-7,132	-27.9	18,760	-7,996	-29.9	21,111	-9,200	-30.4	268,710	-61,104	-18.5
Commercials	0	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Secured Loans	571	22.5	10	-49	-83.1	11	-33	-75.0	5	-36	-87.8	3	-31	-91.2	2	-43	-95.6	4	-56	-93.3	175	-396	-69.4

4. Lending Ratio of New Loan Customers

	2006/3		2007/3 (%)													
	YOY P.P.	YOY P.P.	Oct		Nov		Dec		Jan		Feb		Mar		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.				
Lending Ratio	67.8	1.6	53.6	-16.5	49.5	-19.1	49.3	-18.0	47.4	-18.6	48.7	-18.2	47.9	-17.9	55.3	-12.5
Lending Ratio including Tie-up Cards	43.1	1.8	38.2	-8.9	38.2	-5.1	36.2	-1.9	44.6	3.8	49.1	6.9	48.1	5.7	39.1	-4.0

5. Number of Loan Business Outlets

	2006/3		2007/3											
	YOY	YOY	Oct		Nov		Dec		Jan		Feb		Mar	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Loan Business Outlets	2,003	218	2,045	42	2,036	33	1,949	-54	1,902	-101	1,822	-181	1,812	-191
Staffed	277	-47	237	-40	212	-65	182	-95	165	-112	143	-134	142	-135
Unstaffed	1,726	265	1,808	82	1,824	98	1,767	41	1,737	11	1,679	-47	1,670	-56
QUICK MUJIN	194	156	214	20	206	12	181	-13	166	-28	129	-65	119	-75
Number of MUJINKUN Machine	2,008	225	2,052	44	2,044	36	1,957	-51	1,910	-98	1,830	-178	1,820	-188

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	Oct		Nov		Dec		Jan		Feb		Mar	
			YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD				
Number of Employees	3,911	-185	3,748	-163	3,745	-166	3,707	-204	3,639	-272	3,586	-325	2,956	-955
Head Office	937	12	972	35	974	37	978	41	977	40	1,006	69	866	-71
Financial Service Business Division	2,974	-197	2,776	-198	2,771	-203	2,729	-245	2,662	-312	2,580	-394	2,090	-884
Contact Center	964	77	935	-29	984	20	1,020	56	1,022	58	1,028	64	765	-199