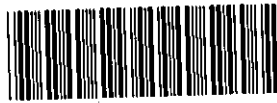


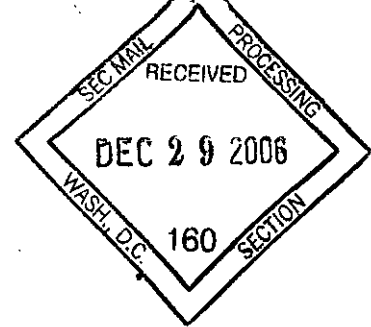
acom

ACOM CO., LTD.
1-1, Marunouchi 2-chome,

PAN



06019605



December 19, 2006

File No. 82-4121
Securities and Exchange Commission
100 F Street, N.E.
Washington D.C. 20549

Re: ACOM CO., LTD. - Rule 12g3-2(b)

SUPPL

Dear Sir / Madam,

In order for us to comply with the requirements of Rule 12g3-2(b), we, ACOM CO., LTD. (the "Company"), enclose herewith Exhibits 1 through 5, as listed in the attached sheet, English translations and brief descriptions in English of the documents which were published by the Company during the period from July 1, 2006 to September 30, 2006, which are the documents of the Company required to be furnished to the Securities and Exchange Commission in respect of such period under Rule 12g3-2(b).

We will continue to submit to you English versions, English translations, adequate summaries in English and/or brief descriptions in English of the published documents of the Company to the extent required under Rule 12g3-2(b).

Yours faithfully,

ACOM CO., LTD.

PROCESSED

JAN 05 2007 *E*

THOMSON
FINANCIAL

By 宮川 悟

Name : Satoru Miyakawa

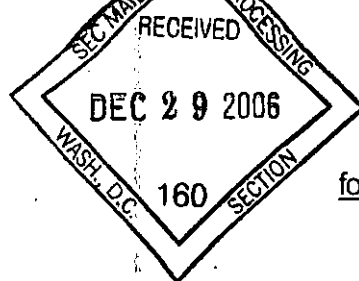
Title : Chief General Manager,
General Affairs Dept.

2007/1/4

List of material information made public in Japan
from July 1, 2006 to September 30, 2006

	<u>Date</u>	<u>Descriptions</u>	<u>Information*</u> <u>provided to</u>
Exhibit 1	July 28, 2006	Brief Statement of First Quarter Financial Results for the Fiscal Year Ending March 2007 (English translation)	Public, TSE
Exhibit 2	July 28, 2006	Data Book Quarterly Report on the Company for the Three Months Ended June 30, 2006 (English translation)	Public, TSE
Exhibit 3	August 9, 2006	Corporate Governance Report (Brief description in English)	TSE
Exhibit 4	August 23, 2006	Erroneous Claims for Delinquency Charges to Portion of Customers on Loan Guarantee Operation (English translation)	Public, TSE
Exhibit 5	September 25, 2006	News Report related to Delinquency Charges in ACOM's Guarantee Business (English translation)	Public, TSE

* "TSE" means the Tokyo Stock Exchange, Inc., on which the shares of the Company are listed.



(TRANSLATION)



Brief Statement of First Quarter Financial Results
for the Fiscal Year Ending March 2007 (Consolidated)

July 28, 2006

Forward-looking Statement

The statements and figures contained in this Brief Statement of First Quarter Financial Results for the fiscal year ending March 2007 (the "Brief Statement") with respect to ACOM's plans and strategies and other statements that are not historical facts but are forward-looking statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors. 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 ACOM's debt, and legal limits on interest rates charged by ACOM.

Name of the company: ACOM CO., LTD. ("ACOM" or the "Company")

Stock market: First Section of Tokyo Stock Exchange

Code Number: 8572

Location of the head office: Tokyo

URL: <http://www.acom.co.jp/ir/english/>

Reference:

Position of the representative: President & Chief Executive Officer

Name: Shigeyoshi Kinoshita

Position of the person in charge: General Manager of Corporate Planning Department

Name: Yoshinori Matsubara

Telephone Number: (03) 5533-0631

1. Items Relating to the Preparation of Brief Statement of Quarter Financial Results

- 1) Simplified Accounting Policies: Not adopted
- 2) Change in Accounting Policies: None
- 3) Change in Scope of Consolidation and Equity Method: Changed

Consolidated subsidiaries (addition):	—
Consolidated subsidiaries (exclusion):	1
Affiliates accounted for under equity method (addition):	—
Affiliates accounted for under equity method (exclusion):	—

Note: All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

2. Consolidated Business Results for the First Quarter Accounting Period (from April 1, 2006 to June 30, 2006)

(1) Consolidated Operating Results

	Operating Income		Operating Profit		Income Before Extraordinary Items		Net Income (First Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
6/06 (1Q)	108,587	(1.7)	16,537	(62.0)	17,875	(59.6)	10,698	(58.5)
6/05 (1Q)	110,512	2.7	43,560	28.0	44,222	32.0	25,784	34.2
3/06 (Annual)	445,431		110,392		113,011		65,595	

	Net Income per Share (First Quarter) (Yen)	Net Income per Share Diluted (First Quarter) (Yen)
6/06 (1Q)	68.06	68.04
6/05 (1Q)	163.27	163.18
3/06 (Annual)	416.69	416.50

Note: Regarding operating income, operating profit etc., the figures in percentages show the year-on-year change from previous first quarter.

[Qualitative Information on Progress in Business Results (Consolidated)]

Japan's economy during the first quarter of the consolidated fiscal year continued to show signs of a steady recovery overall, with rising corporate investment against a backdrop of high corporate earnings and firm personal consumption reflecting a bounceback in employment and wages. Nevertheless, the business environment in which the Group operated was severe, with the government moving toward regulated interest rates and revising relevant laws and the consumer financing industry as a whole suffering from a negative image fostered by newspaper and media coverage. These prompted great concern among customers, shareholders, and other parties concerned. The Group will continue to ensure thorough compliance with all laws and regulations and will respond appropriately to revisions in the laws and to other changes in the business environment.

In this consolidated fiscal year, active business efforts were made both in Japan and overseas while implementing the basic policies of firmly inculcating business ethics (compliance), expanding the scope of business and enhancing revenue bases by marshalling the Group's full capabilities, increasing the scale of business by strengthening sales service competitiveness, improving cost competitiveness by implementing operational reforms, and training professional personnel.

For the first quarter of the consolidated fiscal year, operating income was 108,587 million yen (down 1.7% year-on-year), income before extraordinary items 17,875 million yen (down 59.6% year-on-year), and quarterly net income 10,698 million yen (down 58.5% year-on-year). The principal factor behind this decline in income was the substantial rise in interest repayment related expenses and bad debt related expenses arising from interest repayment in the Company's loan business vis-à-vis the first quarter of the previous fiscal year.

(2) Consolidated Financial Status

	Total Assets (Millions of yen)	Net Assets (Millions of yen)	Ratio of Shareholders' Equity	Net Assets Per Share (Yen)
6/06 (1Q)	2,044,719	916,785	44.6%	5,802.23
6/05 (1Q)	2,009,613	871,782	43.4%	5,553.35
3/06 (Annual)	2,106,681	927,722	44.0%	5,901.70

[Consolidated Cash Flow Status]

(Millions of yen)

	From Operating Activities	From Investing Activities	From Financing Activities	Cash and Cash Equivalents At the End of Year
06/6 (1Q)	15,166	626	(16,897)	96,332
6/05 (1Q)	4,807	1,352	(65,795)	86,423
3/06 (Annual)	100,226	(44,973)	(104,389)	97,399

[Qualitative Information on Changes in Financial Position (Consolidated)]

Total assets for the first quarter were down by 61,961 million yen and net assets down by 15,810 million yen from the end of the preceding consolidated fiscal year, with the ratio of shareholders' equity up 0.6 points to 44.6%.

Current assets fell by 35,244 million yen and fixed assets dropped by 26,717 million yen, the primary factors for the fall in current assets being payments for redemptions of straight bonds (10,000 million yen), an increase in the allowance for bad debts (9,374 million yen), a decrease in the installment receivable balance (7,852 million yen), and a decrease in short-term loans (5,453 million yen); the drop in fixed assets was principally due to a decrease in investment securities (25,872 million yen).

Liabilities saw a 46,151 million yen decline from the end of the previous consolidated accounting year attributable to a decrease in interest-bearing debt of 13,836 million yen, a decrease in accrued income tax of 21,412 million yen, and a decrease in deferred tax liability of 10,044 million yen.

(Cash Flows)

Cash and cash equivalents at the end of the first quarter (hereinafter collectively referred to as "cash") dropped by 1,066 million yen from the end of the previous consolidated fiscal year to stand at 96,332 million yen.

Cash flow from operating activities showed an increase of 15,166 million yen. Quarterly net income before taxes was 17,917 million yen and the allowance for bad debt rose by 8,991 million yen; cash was boosted by a decline in the installment receivable balance (8,909 million yen) and a decline in loans outstanding (3,314 million yen) but diminished by the payment of income taxes (25,822 million yen).

Cash flow due to investment activities increased by 626 million yen, primarily due to the acquisition and sale of investment securities exceeding 602 million yen.

Cash flow from financing activities fell by 16,897 million yen, primarily due to a 15,995 million yen decline in cash from the assumption of interest-bearing debts and repayment expenditures, despite increases from dividend payments (10,905 million yen) and payments for straight bond redemptions (10,000 million yen).

(Reference)

Change in Scope of Consolidation (from April, 1 2006 to March 31, 2007)

(Millions of yen)

	Operating income	Income before extraordinary items	Net income
September 30, 2006	218,100	56,400	33,000
March 31, 2007	438,300	113,900	66,600

(Reference) Estimate of net income per share as of March 31, 2007: 423.47 yen

[Qualitative Information on Earnings Forecasts]

Forecasts of the consolidated business results for the term ending March 2007 released with other financial statements on April 27, 2006 have been posted. A separate review of the forecasted figures is to be conducted in light of revisions in the Money Lending Business Control and Regulation Law and other developments.

1. Summarized Consolidated Financial Statements

(1) Summarized Consolidated Balance Sheets

(Millions of yen)

Term Subject		Prior first quarter consolidated accounting period (As of June 30, 2005)		This first quarter consolidated accounting period (As of June 30, 2006)		Prior consolidated fiscal year (As of March 31, 2006)		Changes	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
			%				%		%
(Assets)									
I.	Current assets	1,896,053	94.3	1,868,480	91.4	1,903,724	90.4	(35,244)	(1.9)
	Cash and time deposits	64,965		74,789		70,402		4,387	6.2
	Loans receivables	1,688,899		1,701,404		1,703,172		(1,768)	(0.1)
	Installment receivables	170,705		123,603		131,456		(7,852)	(6.0)
	Inventories	20,103		19,658		21,507		(1,848)	(8.6)
	Deferred tax assets	26,291		40,081		42,591		(2,510)	(5.9)
	Short-term loans	21,498		21,543		26,997		(5,453)	(20.2)
	Other current assets	26,250		25,858		36,681		(10,823)	(29.5)
	Allowances for bad debts	(122,661)		(138,459)		(129,084)		(9,374)	7.3
II.	Fixed assets	113,559	5.7	176,239	8.6	202,956	9.6	(26,717)	(13.2)
	Tangible fixed assets	51,479		51,372		52,002		(630)	(1.2)
	Intangible fixed assets	1,383		1,268		1,268		(0)	(0.0)
	Investments and other assets	60,696		123,599		149,686		(26,087)	(17.4)
	Investments in securities	39,867		101,915		127,787		(25,872)	(20.2)
	Other fixed assets	20,829		21,684		21,898		(214)	(1.0)
Total Assets		2,009,613	100.0	2,044,719	100.0	2,106,681	100.0	(61,961)	(2.9)
(Liabilities)									
I.	Current liabilities	415,461	20.7	433,553	21.2	468,670	22.3	(35,116)	(7.5)
	Short-term loans	38,500		45,944		51,729		(5,785)	(11.2)
	Current portion of long-term loans	246,842		222,345		229,633		(7,288)	(3.2)
	Commercial paper	20,000		50,000		50,000		-	-
	Current portion of bonds and notes	65,460		55,000		55,000		-	-
	Accrued income taxes	7,104		4,963		26,375		(21,412)	(81.2)
	Allowance for loss on interest repayments	-		25,000		23,700		1,300	5.5
	Deferred income on installment sales	17,178		10,160		11,485		(1,324)	(11.5)
	Other current liabilities	20,375		20,140		20,746		(605)	(2.9)
II.	Fixed liabilities	717,671	35.7	694,380	34.0	705,415	33.5	(11,034)	(1.6)
	Straight bonds	205,000		209,060		210,000		(940)	(0.4)
	Long-term loans	505,280		468,399		468,222		177	0.0
	Deferred tax liabilities	2,053		12,019		22,062		(10,042)	(45.5)
	Other fixed liabilities	5,338		4,902		5,131		(229)	(4.5)
Total liabilities		1,133,133	56.4	1,127,934	55.2	1,174,085	55.8	(46,151)	(3.9)

Subject \ Term	Prior first quarter consolidated accounting period (As of June 30, 2005)		This first quarter consolidated accounting period (As of June 30, 2006)		Prior consolidated fiscal year (As of March 31, 2006)		Changes	
	Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
(Minority interests in consolidated subsidiaries)		%		%		%		%
Minority interests in consolidated subsidiaries	4,697	0.2	-	-	4,873	0.2		
(Shareholders' equity)								
I. Common stock	63,832	3.2	-	-	63,832	3.0		
II. Capital surplus	76,458	3.8	-	-	76,020	3.6		
III. Earned surplus	747,210	37.2	-	-	776,021	36.9		
IV. Securities valuation adjustment	6,370	0.3	-	-	31,886	1.5		
V. Foreign currency translation adjustments	(2,092)	(0.1)	-	-	(1,498)	(0.1)		
VI. Treasury stock	(19,997)	(1.0)	-	-	(18,538)	(0.9)		
Total shareholders' equity	871,782	43.4	-	-	927,722	44.0		
Total liabilities, minority interests, and shareholders' equity	2,009,613	100.0	-	-	2,106,681	100.0		
(Net assets)								
I. Shareholders' equity	-	-	897,016	43.9	-	-		
Common stock	-	-	63,832	3.1	-	-		
Capital surplus	-	-	76,011	3.7	-	-		
Earned surplus	-	-	775,682	38.0	-	-		
Treasury stock	-	-	(18,509)	(0.9)	-	-		
II. Valuation and translation adjustments	-	-	15,059	0.7	-	-		
Securities valuation adjustment	-	-	16,481	0.8	-	-		
Deferred gains (losses) on hedges	-	-	(1)	(0.0)	-	-		
Foreign currency translation adjustments	-	-	(1,420)	(0.1)	-	-		
III. Minority interests	-	-	4,709	0.2	-	-		
Total net assets	-	-	916,785	44.8	-	-		
Total liabilities and net assets	-	-	2,044,719	100.0	-	-		

Subject	Term	Prior first quarter consolidated accounting period From April 1, 2005 to June 30, 2005		This first quarter consolidated accounting period From April 1, 2006 to June 30, 2006		Changes		Prior consolidated fiscal year From April 1, 2005 to March 31, 2006	
		Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
			%		%		%		%
I. Operating income		110,512	100.0	108,587	100.0	(1,924)	(1.7)	445,431	100.0
Interest on loans receivable		97,615		94,888		(2,726)	(2.8)	389,387	
Fees from credit card business		1,573		1,502		(71)	(4.5)	6,211	
Fees from installment sales finance business		3,773		2,426		(1,347)	(35.7)	13,733	
Fees on guaranteed loans receivable		1,245		1,415		170	13.7	5,203	
Collection of purchased receivables		2,289		3,678		1,389	60.7	13,322	
Other financial income		3		4		0	27.1	49	
Sales		1,799		1,945		146	8.1	7,681	
Other operating income		2,213		2,726		513	23.2	9,841	
II. Operating expenses		66,952	60.6	92,050	84.8	25,097	37.5	335,039	75.2
Financial expenses		5,342		5,009		(333)	(6.2)	20,711	
Cost of purchased receivables		1,300		2,261		960	73.8	8,064	
Cost of sales		1,145		1,480		315	27.5	5,126	
Other operating expenses		59,162		83,318		24,155	40.8	301,136	
Operating profit		43,560	39.4	16,537	15.2	(27,022)	(62.0)	110,392	24.8
III. Non-operating income		684	0.6	1,347	1.3	663	96.9	2,759	0.6
IV. Non-operating expenses		22	0.0	9	0.0	(12)	(56.0)	140	0.0
Income before extraordinary items		44,222	40.0	17,875	16.5	(26,346)	(59.6)	113,011	25.4
V. Extraordinary income		0	0.0	221	0.2	221	-	411	0.1
VI. Extraordinary losses		52	0.0	178	0.2	126	240.3	1,363	0.3
Income before income taxes for the first quarter accounting period (fiscal year)		44,169	40.0	17,917	16.5	(26,251)	(59.4)	112,059	25.2
Income taxes (corporation tax, inhabitants' tax and enterprise tax)		5,963	16.7	4,739	6.9	(1,223)	(59.3)	47,389	10.5
Deferred income taxes		12,456		2,755		(9,701)		(968)	
Gain (loss) on minority interests in consolidated subsidiaries		(35)	(0.0)	(275)	(0.3)	(240)	680.9	43	0.0
Net income for the first quarter accounting period (fiscal year)		25,784	23.3	10,698	9.9	(15,085)	(58.5)	65,595	14.7

(Millions of yen)

	Shareholders' equity				Total shareholders' equity
	Common stock	Capital surplus	Earned surplus	Treasury stock	
Balance as of March 31, 2006	63,832	76,020	776,021	(18,538)	897,334
Changes during this first quarter accounting period					
Dividends from surplus			(11,003)		(11,003)
Bonuses to directors			(34)		(34)
Net income for the first quarter accounting period			10,698		10,698
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(8)		28	20
Net changes of items other than shareholders' equity during this first quarter accounting period					
Total changes during this first quarter accounting period		(8)	(338)	28	(318)
Balance as of June 30, 2006	63,832	76,011	775,682	(18,509)	897,016

	Valuation and translation adjustments				Minority interest	Total net assets
	Securities valuation adjustment	Deferred gains (losses) on hedges	Foreign currency translation adjustments	Total valuation and translation adjustments		
Balance as of March 31, 2006	31,886		(1,498)	30,387	4,873	932,595
Changes during this first quarter accounting period						
Dividends from surplus						(11,003)
Bonuses to directors						(34)
Net income for the first quarter accounting period						(10,698)
Acquisition of treasury stock						(0)
Disposal of treasury stock						20
Net changes of items other than shareholders' equity during this first quarter accounting period	(15,404)	(1)	78	(15,327)	(164)	(15,491)
Total changes during this first quarter accounting period	(15,404)	(1)	78	(15,327)	(164)	(15,810)
Balance as of June 30, 2006	16,481	(1)	(1,420)	15,059	4,709	916,785

Subject \ Term	(millions of year)		Changes	Prior consolidated fiscal year From April 1, 2005 to March 31, 2006
	Prior first quarter consolidated accounting period From April 1, 2005 to June 30, 2005	This first quarter consolidated accounting period From April 1, 2006 to June 30, 2006		
	Amount	Amount	Amount	Amount
I. Cash flows from operating activities				
Income before income taxes for the first quarter accounting period (fiscal year)	44,169	17,917	(26,251)	112,059
Depreciation and amortization	1,110	998	(112)	4,805
Increase (decrease) in allowance for bad debts	(5,011)	8,991	14,002	1,084
Increase (decrease) in allowance for loss on interest repayments	-	1,300	1,300	23,700
Decrease (increase) in loans outstanding	(8,327)	3,314	11,642	(21,697)
Decrease (increase) in installment receivables	6,606	8,909	2,303	47,101
Decrease (increase) in inventories	(1,406)	1,856	3,262	(4,803)
Increase (decrease) in deferred income on installment sales	(771)	(1,559)	(787)	(6,741)
Other operating activities	(4,711)	(1,353)	3,358	(6,433)
Subtotal	31,657	40,375	8,718	149,074
Income taxes paid	(27,079)	(25,822)	1,256	(49,695)
Others	230	614	384	846
Cash used in operating activities	4,807	15,166	10,359	100,226
II. Cash flow from investing activities				
Purchase of tangible fixed assets	(774)	(592)	182	(4,227)
Purchase of investment securities	-	(120)	(120)	(46,078)
Proceeds from sale of investment securities	117	722	605	1,796
Other investment activities	2,010	616	(1,394)	3,536
Net cash provided by (used in) investing activities	1,352	626	(726)	(44,973)
III. Cash flow from financing activities				
Proceeds from short-term loans	60,872	95,443	34,571	262,945
Repayments of short-term loans	(58,729)	(101,910)	(43,181)	(248,009)
Proceeds from issue of commercial paper	20,000	50,000	30,000	160,000
Payments for redemption of commercial paper	(20,000)	(50,000)	(30,000)	(130,000)
Proceeds from issue of straight bonds	9,932	9,018	(913)	59,615
Payments for redemption of straight bonds	(15,300)	(10,000)	5,300	(71,040)
Proceeds from long-term debt	34,524	46,575	12,050	171,962
Repayments of long-term debt	(79,216)	(55,122)	24,094	(271,851)
Payments for purchase of treasury stock	(9,202)	(0)	9,202	(9,207)
Cash dividends paid by the Company	(8,660)	(10,905)	(2,244)	(19,694)
Other financing activities	(16)	10,003	10,020	(9,109)
Net cash provided by financing activities	(65,795)	(16,897)	48,898	(104,389)
IV. Effect of exchange rate change on cash and cash equivalents	138	37	(100)	616
V. Increase (decrease) in cash and cash equivalents	(59,496)	(1,066)	58,430	(48,520)
VI. Cash and cash equivalents at the beginning of the fiscal year	145,920	97,399	(48,520)	148,920
VII. Cash and cash equivalents at the end of first quarter accounting period (fiscal year)	86,423	96,332	9,909	97,399

(1) Operating Income by Segment

(Millions of yen)

Segment \ Term	Prior first quarter consolidated accounting period From April 1, 2005 to June 30, 2005		This first quarter consolidated accounting period From April 1, 2006 to June 30, 2006		Prior consolidated fiscal year From April 1, 2005 to March 31, 2006	
	Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
Financial service businesses	108,905	98.5 %	106,930	98.5 %	438,886	98.5 %
Loan business	99,428	90.0	96,691	89.0	396,485	89.0
Credit card business	1,631	1.5	1,571	1.5	6,462	1.4
Installment sales finance business	4,006	3.6	2,789	2.6	14,839	3.3
Guarantee business	1,345	1.2	1,945	1.8	6,651	1.5
Loan servicing business	2,466	2.2	3,820	3.5	14,117	3.2
Others	26	0.0	111	0.1	331	0.1
Other businesses	1,606	1.5	1,657	1.5	6,544	1.5
Rental business	1,041	1.0	1,097	1.0	4,318	1.0
Others	565	0.5	560	0.5	2,226	0.5
Total	110,512	100.0	108,587	100.0	445,431	100.0

(2) Other Statistics

1) Receivables Outstanding

(Millions of yen)

Segment \ Term	Prior first quarter consolidated accounting period (As of June 30, 2005)	This first quarter consolidated accounting period (As of June 30, 2006)	Prior consolidated fiscal year (As of March 31, 2006)
Loan business	1,688,899	1,701,404	1,703,172
Credit card business	49,392	47,725	48,120
Credit card	48,822	47,140	47,537
Others	569	584	583
Installment sales finance business	121,313	75,878	83,335
Loan servicing business	14,061	15,442	17,423
Total	1,873,667	1,840,451	1,852,053

2) Bad Debts

(Millions of yen)

Category \ Term	Prior first quarter consolidated accounting period (As of June 30, 2005)	This first quarter consolidated accounting period (As of June 30, 2006)	Prior consolidated fiscal year (As of March 31, 2006)
Loans to borrowers in bankruptcy or under reorganization	8,837	7,641	7,707
Loans in arrears	36,145	57,123	49,904
Loans past due for three months or more	2,823	2,263	1,995
Restructured loans	43,210	57,811	54,764
Total	91,016	124,840	114,371

(Category criteria of concerning situations of bad debts)

Loans to borrowers in bankruptcy or under reorganization

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans of accrued interest

Loans in arrears

Other delinquent loans exclusive of accrued interest. This category excludes loans on which interest is being waived in support of business restructuring.

Loans past due for three months or more

Loans past due for three months or more that do not fall into the above two categories.

Restructured loans

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

Term Segment	Prior first quarter consolidated accounting period (As of June 30, 2005)	This first quarter consolidated accounting period (As of June 30, 2006)	Prior consolidated fiscal year (As of March 31, 2006)
Loan business	3,423,022	3,456,665	3,450,636
Credit card business	1,209,028	1,282,575	1,259,509
Credit card	1,203,179	1,276,566	1,253,603
Others	5,849	6,009	5,906
Installment sales finance business	960,816	560,068	671,742
Loan servicing business	161,588	214,200	200,662
Rental business	3,912	3,090	9,268

Notes: The definition of number of customer accounts is as follows.

(1) Loan business: Number of loan accounts with loan balance outstanding

(2) Credit card business

Credit card: Cardholder of ACOM MasterCard®

(3) Installment sales finance business: Number of contracts with receivables outstanding

(4) Loan servicing business: Number of accounts for purchased loans

(5) Rental business: Number of users during the period

4) Other

Term Item	Prior first quarter consolidated accounting period (As of June 30, 2005)	This first quarter consolidated accounting period (As of June 30, 2006)	Prior consolidated fiscal year (As of March 31, 2006)
Number of outlets	1,911	2,130	2,102
Number of employees	6,780	6,863	6,796
Allowance for bad debts (Millions of yen)	125,446	140,883	131,620
Allowance for loss on debt guarantee (Millions of yen)	1,584	1,781	1,647
Allowance for loss on interest repayments (Millions of yen)		25,000	23,700
Bad debt write-offs (Millions of yen)	26,930	31,835	115,981

Note: The amount of allowance for bad debts counted in "Investment and other assets" on the balance sheets is included in "Allowance for bad debts" in the table above.

3. Contingent Liabilities (As of June 30, 2006)

Amount of guaranteed loans of guarantee business

Guaranteed loans	94,309 million yen
Allowance for loss on guaranteed loans	1,781 million yen
Net	92,528 million yen

[Reference] (Non-consolidated)

(1) Amount of guaranteed loans of guarantee business

Guaranteed loans	169,947 million yen
Allowance for loss on guaranteed loans	3,680 million yen
Net	166,267 million yen

(2) Amount of guaranteed liabilities of affiliated companies

DC Cash One Ltd.	75,139 million yen
EASY BUY Public Company Limited	39,496 million yen
IR Loan Servicing, Inc.	2,200 million yen
JCK CREDIT CO., LTD.	794 million yen
JLA INCORPORATED	587 million yen
ACOM ESTATE CO., LTD.	25 million yen

(1) Summarized Balance Sheets

(Millions of yen)

Subject	Term	Prior interim accounting period (As of June 30, 2005)		This interim accounting period (As of June 30, 2006)		Prior consolidated fiscal year (As of March 31, 2006)		Changes	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio	Amount	Percentage
(Assets)			%		%		%		%
I.	Current assets	1,724,165	91.6	1,689,217	89.1	1,725,542	88.0	(36,324)	(2.1)
	Cash and time deposits	48,095		56,436		53,981		2,454	4.5
	Loans receivable	1,603,842		1,586,814		1,596,276		(9,462)	(0.6)
	Installment receivables	112,964		89,792		93,321		(3,528)	(3.8)
	Deferred tax assets	24,285		37,564		40,244		(2,680)	(6.7)
	Short-term loans	19,998		21,043		24,997		(3,953)	(15.8)
	Other current assets	28,699		26,946		36,889		(9,943)	(27.0)
	Allowances for bad debts	(113,720)		(129,380)		(120,170)		(9,210)	7.7
II.	Fixed assets	157,541	8.4	206,419	10.9	235,920	12.0	(29,500)	(12.5)
	Tangible fixed assets	37,765		37,861		38,488		(627)	(1.6)
	Intangible fixed assets	1,141		1,019		1,019		(0)	(0.0)
	Investments and other assets	118,634		167,539		196,412		(28,873)	(14.7)
Total Assets		1,881,707	100.0	1,895,637	100.0	1,961,462	100.0	(65,825)	(3.4)
(Liabilities)									
I.	Current liabilities	351,997	18.7	354,841	18.7	385,572	19.6	(30,730)	(8.0)
	Short-term loans	2,500		-		1,000		(1,000)	-
	Current portion of long-term loans	240,159		197,833		207,221		(9,388)	(4.5)
	Commercial paper	20,000		50,000		50,000		-	-
	Current portion of bonds and notes	60,000		55,000		55,000		-	-
	Accrued income taxes	5,502		4,616		24,937		(20,321)	(81.5)
	Allowance for loss on interest repayments	-		25,000		23,700		1,300	5.5
	Deferred income on installment sales	7,977		5,024		5,515		(491)	(8.9)
	Other current liabilities	15,857		17,367		18,197		(829)	(4.6)
II.	Fixed liabilities	659,865	35.1	633,236	33.4	652,481	33.3	(19,245)	(2.9)
	Straight bonds	205,000		200,000		210,000		(10,000)	(4.8)
	Long-term loans	451,305		423,389		421,987		1,402	0.3
	Other fixed liabilities	3,560		9,847		20,494		(10,647)	(52.0)
Total liabilities		1,011,863	53.8	988,078	52.1	1,038,053	52.9	(49,975)	(4.8)
(Shareholders' equity)									
I.	Common stock	63,832	3.4	-	-	63,832	3.3		
II.	Capital surplus	76,458	4.1	-	-	76,020	3.9		
III.	Earned surplus	743,248	39.5	-	-	770,836	39.3		
IV.	Securities valuation adjustment	6,301	0.3	-	-	31,258	1.6		
V.	Treasury stock	(19,997)	(1.1)	-	-	(18,538)	(1.0)		
Total shareholders' equity		869,843	46.2	-	-	923,408	47.1		
Total liabilities and shareholders' equity		1,881,707	100.0	-	-	1,961,462	100.0		
(Net assets)									
I.	Shareholders' equity	-	-	891,448	47.0	-	-		
	Common stock	-	-	63,832	3.4	-	-		
	Capital surplus	-	-	76,011	4.0	-	-		
	Earned surplus	-	-	770,114	40.6	-	-		
	Treasury stock	-	-	(18,509)	(1.0)	-	-		
II.	Valuation and translation adjustments	-	-	16,110	0.9	-	-		
	Securities valuation adjustment	-	-	16,110	0.9	-	-		
Total net assets		-	-	907,559	47.9	-	-		
Total liabilities and net assets		-	-	1,895,637	100.0	-	-		

Subject	Term	Prior first quarter accounting period From April 1, 2005 to June 30, 2005		This first quarter accounting period From April 1, 2006 to June 30, 2006		Changes		Prior fiscal year From April 1, 2005 to March 31, 2006	
		Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
I. Operating income		99,983	100.0	96,446	100.0	(3,536)	(3.5)	396,637	100.0
Interest on loans receivable		92,630		89,495		(3,134)	(3.4)	367,619	
Fees from credit card business		1,556		1,484		(71)	(4.6)	6,139	
Fees from installment sales finance business		1,669		1,016		(653)	(39.1)	5,550	
Fees on guaranteed loans receivables		2,006		2,346		339	16.9	8,549	
Other financial income		3		3		(0)	(3.5)	46	
Other operating income		2,116		2,101		(15)	(0.7)	8,732	
II. Operating expenses		57,549	57.6	80,164	83.1	22,614	39.3	290,512	73.2
Financial expenses		4,740		4,221		(518)	(10.9)	18,186	
Other operating expenses		52,809		75,942		23,133	43.8	272,325	
Operating profit		42,433	42.4	16,282	16.9	(26,150)	(61.6)	106,124	26.8
III. Non-operating income		632	0.7	1,066	1.1	433	68.5	2,215	0.6
IV. Non-operating expenses		14	0.0	9	0.0	(5)	(35.6)	165	0.1
Income before extraordinary items		43,051	43.1	17,339	18.0	(25,711)	(59.7)	108,174	27.3
V. Extraordinary income		-	-	220	0.2	220	-	489	0.1
VI. Extraordinary losses		55	0.1	176	0.2	120	215.3	1,424	0.4
Income before income taxes for the first quarter accounting period (fiscal year)		42,995	43.0	17,384	18.0	(25,611)	(59.6)	107,239	27.0
Income taxes (corporation tax, inhabitants' tax and enterprise tax)		5,188	17.4	4,420	7.3	(768)	(59.4)	44,770	10.8
Deferred income taxes		12,243		2,648		(9,594)		(1,682)	
Net income for the first quarter accounting period (fiscal year)		25,564	25.6	10,315	10.7	(15,249)	(59.6)	64,152	16.2
Retained earnings carried forward from the previous period		23,363		-				23,363	
Interim dividends		-		-				10,999	
Unappropriated retained earnings for the first quarter accounting period (fiscal year)		48,928		-				76,515	

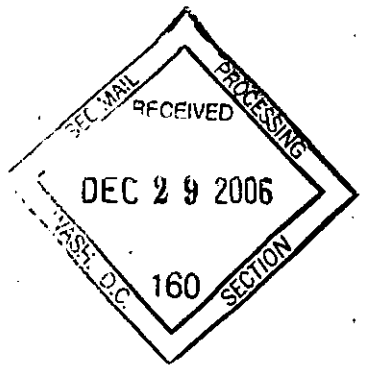


EXHIBIT 2

DATA BOOK Quarterly Report

The First Quarter Report for The Fiscal Year Ending March, 2007

ACOM CO., LTD.

2006/07
July 2006
Code No. 8572

Notes to DATA BOOK	Pages
Trend in Actual Results and Estimates (Consolidated)	1
1. Income and Expenses	2
2. Operating Income by Segment	2
3. Receivables Outstanding by Segment	3
4. Number of Customer Accounts by Segment	3
Trend in Actual Results and Estimates (Non-Consolidated)	
5. Income and Expenses	4
6. Operating Income by Category	4
7. Receivables Outstanding	5
8. Number of Customer Accounts	5
9. Number of New Loan Customers	6
10. Number of Loan Business Outlets	6
11. Cash Dispensers, ATMs and MUXIKUN	6
12. Employees	6
13. Unsecured Loans Receivable Outstanding by Interest Rate	7
14. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding	7
15. Bad Debt Write-offs	8
15-2. Unsecured Loans Write-offs by Reasons	8
16. Bad Debts	9
16-2. Loans in Arrears for Less Than 3 Months	9
17. Allowance for Bad Debts	9
18. Allowance for Loss on Interest Repayments	9
19. Credit Card Business (ACOM MasterCard)	10
20. Installment Sales Finance Business	10
21. Guarantee Business	10
22. DC Cash One Ltd.	11
(Reference) Category criteria of concerning situations of bad debts	12

Notes to DATA BOOK

Note:1. Forward Looking Statements

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.

Note:2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

Note:3. That the average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen.

Note:4. The total amounts shown in the tables may not necessarily aggregate up with the sums of the individual amounts.

Note:5. Estimated growth ratio from year to year have been calculated based on the amount in yen.

Note:6. "-" is displayed when the percentage change exceeds 1,000%.

Note:7. "(E)" indicates estimates.

Note:8. "C.R." indicates composition ratio.

Items in Actual Results and Estimates (Consolidated)

1. Income and Expenses (Consolidated)

		2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %						YOY %			YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income		433,965	-0.2	110,512	222,182	336,123	445,431	2.6	108,587	-1.7							436,300	-1.6	
Operating Expenses		289,504	-7.9	66,952	143,390	225,152	335,039	15.7	92,050	37.5							327,000	-2.4	
Financial Expenses		22,534	-16.3	5,342	10,472	15,590	20,711	-8.1	5,009	-6.2							23,600	13.9	
Bad-debt-related Expenses		108,453	-22.8	21,945	50,851	83,141	117,125	8.0	40,956	86.6							117,600	0.4	
Interest-repayment-related Expenses		-	-	1,623	4,525	8,762	13,528	-	7,312	354.2							23,700	-36.3	
Operating Profit		144,361	19.9	43,560	78,792	110,970	110,392	-23.5	16,537	-62.0							111,300	0.8	
Non-operating Income		1,454	12.2	684	1,246	2,200	2,759	89.6	1,347	96.9							2,600	-5.8	
Non-operating Expenses		2,466	-15.3	22	123	124	140	-94.3	9	-56.0							0	-100.0	
Income Before Extraordinary Items		143,347	20.7	44,222	79,916	113,046	113,011	-21.2	17,875	-59.6							113,900	0.8	
Extraordinary Income		142	-95.7	0	400	401	411	189.3	221	-							500	21.5	
Extraordinary Losses		3,101	75.1	52	743	931	1,363	-56.0	178	240.3							1,000	-26.7	
Income Before Income Taxes		140,386	16.7	44,169	79,572	112,517	112,059	-20.2	17,917	-59.4							113,400	1.2	
Income Taxes		81,533	15.9	25,784	46,351	65,515	65,595	-19.5	10,698	-58.5							66,600	1.5	
Net Income																			

Note: Interest-repayment-related Expenses from the first quarter to the third quarter for the fiscal year ending March 2006 is indicated an actual amount of interest repayments.

(Millions of yen)

Note: Interest-repayment-related Expenses from the first quarter to the third quarter for the fiscal year ending March, 2006 is indicated an actual amount of interest repayments.

2. Operating Income by Segment (Consolidated)

		2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %	
Operating Income		433,965	-0.2	110,512	222,182	336,123	445,431	2.6	108,587	-1.7							436,300	-1.6	
Loan Business		387,348	-1.0	99,428	199,358	299,790	396,485	2.4	96,691	-2.8							386,400	-2.5	
ACOM CO., LTD.		379,246	-1.8	94,359	188,899	283,610	374,233	-1.3	91,121	-3.4							360,800	-3.6	
DC Cash One Ltd.		-	-	2,596	5,388	8,356	11,354	-	3,155	21.5							13,700	20.7	
EASY BUY Public Company Limited		8,095	61.0	2,471	5,070	7,823	10,895	34.6	2,413	-2.3							11,900	9.2	
JCK CREDIT CO., LTD.		4	-69.2	0	0	0	0	-77.5	0	-86.9							0	-	
Credit Card Business		6,311	7.4	1,631	3,265	4,921	6,462	2.4	1,571	-3.7							6,700	3.7	
ACOM CO., LTD.		6,227	7.7	1,613	3,229	4,867	6,389	2.6	1,552	-3.8							6,600	3.3	
JCK CREDIT CO., LTD.		84	-9.7	17	35	53	72	-14.0	18	4.2							100	38.2	
Installment Sales Finance Business		16,622	-26.9	4,006	7,759	11,488	14,839	-10.7	2,789	-30.4							10,200	-31.3	
ACOM CO., LTD.		9,456	-32.5	1,740	3,284	4,630	5,802	-38.6	1,098	-36.9							4,000	-31.1	
EASY BUY Public Company Limited		2,827	43.1	1,540	3,159	5,008	6,762	139.2	1,309	-15.0							5,100	-24.6	
JCK CREDIT CO., LTD.		4,339	-35.8	725	1,335	1,849	2,275	-47.6	381	-47.4							1,100	-51.6	
Guarantee Business		7,627	51.4	1,345	3,013	4,469	6,651	-12.8	1,945	44.6							12,700	90.9	
ACOM CO., LTD.		7,627	51.4	1,345	3,013	4,469	6,244	-18.1	1,569	16.7							9,700	55.3	
DC Cash One Ltd.		-	-	-	-	-	406	-	375	-							3,000	638.3	
Loan Servicing Business		8,762	214.5	2,466	5,323	10,229	14,117	61.1	3,820	54.9							14,400	2.0	
Rental Business		3,781	7.2	1,041	2,119	3,285	4,318	14.2	1,097	5.4							4,500	4.2	
Others		3,511	-6.2	591	1,343	1,937	2,557	-27.2	671	13.4							3,400	32.9	
Other Financial Businesses		42	-	26	109	179	331	676.0	111	316.5							-	-	

Millions of yen

(Millions of yen)

3. Receivables Outstanding by Segment (Consolidated)

	2005/3		2005/6		2005/9		2006/3		2006/6		2006/9		2007/3		2007/3(E)	
	YoY %		YoY %		YoY %		YoY %		YoY %		YoY %		YoY %		YoY %	
Receivables Outstanding (Millions of Yen)																
Loan Business	1,869,885	0.7	1,873,667	1,871,972	1,852,470	1,852,053	-0.9	1,840,451	-0.6	-1.8			1,875,500	1.3		
ACOM CO., LTD.	1,680,184	3.5	1,688,899	1,697,982	1,692,016	1,703,172	-0.3	1,701,404	-0.1	0.7			1,739,200	2.1		
JCK CREDIT CO., LTD.	1,601,773	-0.7	1,603,842	1,606,789	1,593,832	1,596,276	-0.3	1,586,814	-0.6	-1.1			1,597,600	0.1		
EAST BUY Public Company Limited	33	-49.8	28	24	22	20	-38.7	19	-4.6	-31.5			0	-100.0		
DC Cash One Ltd.	17,163	66.8	19,040	20,504	24,541	29,564	72.3	33,715	14.0	77.1			44,800	50.8		
Credit Card Business	59,246	-	63,701	68,103	70,768	74,142	25.1	77,253	4.2	21.3			92,100	24.2		
ACOM MasterCard	49,399	5.7	49,392	49,129	48,323	48,120	-2.6	47,725	-0.8	-3.4			49,800	3.7		
JCK CREDIT CO., LTD.	48,833	6.3	48,822	48,579	48,739	47,537	-2.7	47,140	-0.8	-3.4			49,200	3.5		
Installment Sales Finance Business	546	-27.9	556	538	569	568	4.1	575	1.2	3.4			700	23.1		
ACOM CO., LTD.	127,378	-29.8	121,313	108,949	96,379	83,335	-34.6	75,878	-8.9	-37.5			66,000	-20.8		
JCK CREDIT CO., LTD.	70,014	-38.5	64,128	56,783	51,840	45,769	-34.6	42,643	-6.8	-33.5			39,000	-14.8		
EAST BUY Public Company Limited	33,607	-43.8	29,576	24,621	20,702	17,335	-48.4	15,486	-10.7	-47.6			9,700	-44.0		
Loan Servicing Business	23,756	202.7	27,608	27,645	23,837	20,229	-14.8	17,748	-12.3	-35.7			17,300	-14.5		
Guaranteed Receivables	12,723	109.2	14,061	15,930	14,751	17,423	36.9	15,442	-11.4	9.8			20,400	17.1		
ACOM CO., LTD.	78,015	-22.7	80,856	83,580	86,134	89,894	15.2	94,309	4.9	16.6			255,300	184.0		
DC Cash One Ltd.	78,015	-22.7	80,856	83,580	86,134	89,894	14.9	92,693	3.4	14.6			213,600	138.3		
						254		1,616	534.4				41,700			

4. Number of Customer Accounts by Segment (Consolidated)

	2005/3		2005/6		2005/9		2006/3		2006/6		2006/9		2007/3		2007/3(E)	
	YoY %		YoY %		YoY %		YoY %		YoY %		YoY %		YoY %		YoY %	
Loan Business	3,406,054	7.7	3,423,022	3,443,070	3,442,555	3,450,636	1.3	3,456,665	0.2	1.0			3,666,100	6.2		
ACOM CO., LTD.	2,902,916	-1.7	2,894,869	2,888,690	2,870,024	2,859,176	-1.5	2,840,024	-0.7	-1.9			2,807,200	-1.8		
JCK CREDIT CO., LTD.	167	-80.4	132	98	64	40	-76.0	31	-22.5	-76.5			0	-100.0		
EAST BUY Public Company Limited	347,003	67.3	363,317	383,168	396,057	410,142	18.2	430,208	4.9	18.4			653,400	59.3		
DC Cash One Ltd.	150,074	-	157,849	163,612	168,082	172,183	14.7	176,248	2.4	11.7			191,800	11.1		
Credit Card Business	1,197,784	11.8	1,209,026	1,226,580	1,240,513	1,259,509	5.2	1,282,575	1.8	6.1			1,358,700	7.9		
ACOM MasterCard	1,191,975	12.0	1,203,179	1,220,853	1,234,566	1,253,603	5.2	1,276,566	1.8	6.1			1,351,300	7.8		
JCK CREDIT CO., LTD.	5,609	-19.7	5,650	5,528	5,750	5,709	1.8	5,812	1.8	2.9			7,200	26.1		
Installment Sales Finance Business	956,768	8.2	960,816	924,944	809,563	671,742	-29.9	560,068	-16.6	-41.7			589,600	-12.2		
ACOM CO., LTD.	284,782	-26.5	265,708	244,575	226,289	205,783	-27.7	190,907	-7.2	-28.2			205,800	0.1		
JCK CREDIT CO., LTD.	148,059	-33.4	133,652	120,214	107,363	96,023	-35.1	85,925	-10.5	-35.7			53,600	-44.3		
EAST BUY Public Company Limited	525,927	90.3	561,456	560,155	475,911	369,936	-29.7	283,236	-23.4	-49.6			330,200	-10.7		
Loan Servicing Business	137,808	332.7	161,588	190,900	183,854	200,662	45.6	214,200	6.7	32.6			-	-		

Note 1. Loan Business: Number of customer accounts with outstanding balance (not including non-interest-bearing balances).

Note 2. Credit Card Business: Number of cardholders.

Note 3. Installment Sales Finance Business: Number of contracts with receivables outstanding.

Note 4. Loan Servicing Business: Number of accounts for purchased loans.

5. Income and Expenses (ACOM)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	402,734	-2.2	99,983		200,312		300,503		396,637	-1.5	96,446	-3.5					385,700	-2.8
Operating Expenses	262,500	-11.3	57,549		124,171		193,574		290,512	10.7	80,164	39.3					276,600	-4.1
Financial Expenses	21,591	-17.3	4,740		9,296		13,784		18,186	-15.8	4,221	-10.9					19,700	8.3
Bad-debt-related Expenses	102,462	-24.4	19,826		46,749		76,617		108,183	5.6	38,222	92.8					109,800	1.6
Bad Debt Write-offs	108,446	-3.7	25,503		51,819		79,963		107,239	-1.1	28,775	12.8					112,500	4.9
Additional Allowance for Bad Debt	-6,998	-132.6	-5,757		-5,180		-3,606		493	107.1	9,097	258.0					-5,100	-
Additional Allowance for Loss on Debt Guarantees	1,015	-27.0	80		110		260		450	-55.7	350	337.5					2,500	455.6
Interest-repayment-related Expenses	-	-	1,623		4,525		8,762		37,227	-	7,372	354.2					23,700	-36.3
Interest Repayments	-	-	1,623		4,525		8,762		13,527	-	6,072	274.1					23,700	75.2
Additional Allowance for Loss on Interest Repayments	-	-	-		-		-		23,700	-	1,300	-					-	-
Other Operating Expenses	138,288	3.5	31,360		63,600		94,409		126,914	-8.2	30,348	-3.2					125,300	-1.3
Operating Profit	140,234	21.0	42,433		76,140		106,928		106,124	-24.3	16,282	-61.6					107,100	0.9
Non-operating Income	2,083	-0.1	632		1,030		1,751		2,215	6.3	1,066	68.5					2,500	12.8
Non-operating Expenses	622	271.2	14		148		149		165	-73.3	9	-35.6					0	-88.1
Income Before Extraordinary Items	141,695	20.3	43,051		77,022		108,530		108,174	-23.7	17,339	-59.7					109,600	1.3
Extraordinary Income	141	-95.6	-		487		487		489	245.7	220	-					500	2.2
Extraordinary Losses	2,805	-64.3	55		741		942		1,424	-49.2	176	215.3					1,000	-29.8
Income Before Income Taxes	139,031	22.9	42,995		76,768		108,075		107,239	-22.9	17,394	-59.6					109,100	1.7
Income Taxes, current	47,540	-12.2	5,188		20,380		31,610		44,770	-5.8	4,420	-14.8					36,600	-18.2
Income Taxes, deferred	8,490	-227.3	12,243		10,631		12,036		-1,682	-119.8	2,648	-78.4					7,600	551.6
Net Income	83,001	26.4	25,564		45,757		64,428		64,152	-22.7	10,315	-59.6					64,900	1.2

Note: In line with the inclusion of interest-repayment-related Expenses, Interest Repayments earned in "Other Operating Expenses" in the past quarter for the fiscal year ending March, 2006.

6. Operating Income by Category (ACOM)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %
Operating Income	402,734	-2.2	99,983		200,312		300,503		396,637	-1.5	96,446	-3.5					385,700	-2.8
Interest on Loans Receivable	372,389	-1.8	92,630		185,502		278,455		367,619	-1.3	89,495	-3.4					355,600	-3.3
Fees from Credit Card Business	6,113	7.0	1,556		3,109		4,670		6,139	0.4	1,484	-4.6					6,400	-4.3
Fees from Installment Sales Financing	9,255	-32.9	1,669		3,132		4,420		5,550	-40.0	1,016	-39.1					3,800	-31.5
Fees from Credit Guarantees	7,599	50.9	2,086		4,551		6,857		9,496	25.0	2,482	18.0					13,700	44.3
Sales	158	-78.5	-		-		-		-	-	-	-					-	-
Others	7,218	0.5	2,040		4,016		6,099		7,830	8.5	1,987	-2.6					6,300	-19.5

(Millions of yen)

THE UNIVERSITY OF CHICAGO

Number of Customer Accounts (ACOM)

Table 3. **Unadjusted Odds Ratios**: Number of cancers with nodules containing

9. Number of New Loan Customers (ACOM)

	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)	
	YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %		YOY %	
Number of New Loan Customers		340,033	-5.4	84,943	168,898	247,630	320,355	-2.8	81,144	4.5	346,500	4.8						
Unsecured Loans		339,567	-5.3	84,816	168,600	247,188	320,814	-2.9	81,065	-4.4	346,000	4.8						
Secured Loans		466	-37.1	127	288	432	571	22.5	79	-37.8	500	-12.4						

10. Number of Loan Business Outlets (ACOM)

	2006/3						2007/3								
	2005/3	YOY	2005/6	2005/9	2005/12	2006/3	YOY	2006/6	YTD	2006/9	YTD	2006/12	YTD	2007(3E)	YOY
Number of Loan Business Outlets	1,785	86	1,835	1,901	1,938	2,003	218	2,029	26					2,148	145
Sublet	324	-57	310	299	288	277	-47	271	-8					288	-11
Unsublet	1,461	143	1,525	1,602	1,650	1,726	265	1,758	32					1,862	156
QUICK M/JIN	38	38	73	111	138	194	156	212	18					298	104

11. Cash Dispensers, ATMs and MUJINKU (ACOM)

	2005/3										2006/3										2007/3									
	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007/3(E)													
	YOY		YOY		YOY	YOY		YOY		YOY	YTD		YOY		YOY	YTD		YOY												
Number of Cash Dispensers and ATMs	81,736	-5/0	81,020	81,493	81,923	83,868	2,132	85,050	1,182								2,033	81												
Proprietary	1,891	-70	1,905	1,932	1,941	1,952	61	1,969	17																					
Open 365 Days/Year	1,888	-69	1,904	1,931	1,940	1,951	63	1,968	17																					
Open 24 Hours/Day	1,662	-43	1,680	1,705	1,716	1,727	65	1,745	18																					
Others	79,845	5,524	79,115	79,561	79,982	81,916	2,071	83,081	1,165																					
Others	8,684	260	8,746	8,814	8,893	8,903	219	8,919	16																					
Number of MUJINKU Machine	1,783	81	1,833	1,899	1,940	2,008	225	2,037	29								2,152	144												
QUICK M/JIN Machine	38	38	73	111	142	201	163	221	20								305	104												

Notes: 1. "Others" indicates revenue of payment by convenience stores under an agency agreement.

Note 1: Opening indicates receipt of payment by convenience stores under an agency agreement.

Note 2: MUJINKU is Automatic Contract Machine.

Note 3: QUICK M/JIN is Automatic Loan Application Machine (M/JM).

12. Employees (ACOM)

2006/3																	2007/3	
	2005/3		2005/6		2005/9		2005/12		2006/3		2006/6		2006/9		2006/12		2007(3E)	
		YOY								YOY				YTD		YTD		YOY
Number of Employees	4,096	-142	4,129		4,067		4,004		3,911	-185	3,889	-23					3,772	-139
Head Office	925	-7	930		925		939		937	12	957	20					994	57
Credit Supervision related	336	-8	343		338		347		346	10	350	4					381	15
Financial Service Business Division	3,171	-135	3,199		3,142		3,065		2,974	-187	2,932	-42					2,778	-198
Contact Center	887	-56	895		862		873		864	77	833	-31					-	-
Credit Card/Personal Business Dept.	317	-29	310		305		293		281	-36	270	-11					260	-21
Guarantee Business Dept.	48	48	52		53		55		59	11	71	12					110	51

12. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate (ACOM)

Effective Annualized Rate	2006/3				2006/8				2006/9				2006/12				2007/3(E)			
	Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding	
	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R
Loans Receivable Outstanding	2,846,543	100.0	1,542,121	100.0	2,827,589	100.0	1,533,378	100.0											1,545,900	100.0
28.47% and Higher	61,859	2.2	25,418	1.6	58,343	2.1	24,089	1.6											14,000	0.9
27.37%	1,686,553	59.2	623,676	40.4	1,539,450	58.0	607,556	39.6											532,900	34.5
25.00% - 28.50%	509,901	17.9	398,043	21.9	483,522	17.4	323,048	21.0											315,300	20.4
20.00% - 24.80%	306,659	10.6	314,393	20.4	312,726	11.0	303,535	19.8											298,000	19.3
18.25% - 19.00%	39,923	1.4	73,732	4.8	41,737	1.5	71,659	4.7											73,200	4.7
15.00% - 18.00%	63,877	2.3	104,125	6.8	95,571	3.4	136,364	8.9											246,700	16.0
Less than 15.00%	176,871	6.2	62,731	4.1	186,240	6.6	67,125	4.4											86,800	4.2
Average Loan Yield	-	-	23.32	-	-	-	22.86	-											22.60	-0.72

Note: Average Yield - Interest on Loans Receivable/Net Average of Receivables Outstanding at the Beginning of the Year.

14. Unsecured Loans Receivable Outstanding by Classified Receivable Outstanding (ACOM)

Classified Receivable Outstanding (Thousands of \$)	2006/3				2006/8				2006/9				2006/12				2007/3(E)			
	Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding		Number of Accounts		Receivables Outstanding	
	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R	C/R
5-100	436,574	15.3	20,000	1.3	435,328	15.4	19,991	1.3											20,000	1.3
100 < 5-300	496,132	17.5	110,773	7.2	494,755	17.5	109,871	7.2											109,500	7.1
300 < 5-500	1,276,510	44.6	591,204	38.4	1,267,641	44.8	587,109	38.3											589,200	38.1
500 < 5-1000	328,892	11.6	278,185	18.0	324,538	11.5	274,038	17.9											277,400	17.9
1000 <	306,115	10.7	541,865	35.1	305,326	10.8	542,256	35.3											549,800	35.6
Total	2,846,543	100.0	1,542,121	100.0	2,827,589	100.0	1,533,378	100.0											1,545,900	100.0

15. Bad Debt Write-offs (ACOM)

		2005/5		2006/6		2009/9		2010/10		2011/11		2012/12		2013/13		2014/14		2015/15		2016/16		2017/17		2018/18		2019/19		2020/20		2021/21		2022/22		2023/23		2024/24		2025/25		2026/26		2027/27		2028/28		2029/29		2030/30		2031/31		2032/32		2033/33		2034/34		2035/35		2036/36		2037/37		2038/38		2039/39		2040/40		2041/41		2042/42		2043/43		2044/44		2045/45		2046/46		2047/47		2048/48		2049/49		2050/50		2051/51		2052/52		2053/53		2054/54		2055/55		2056/56		2057/57		2058/58		2059/59		2060/60		2061/61		2062/62		2063/63		2064/64		2065/65		2066/66		2067/67		2068/68		2069/69		2070/70		2071/71		2072/72		2073/73		2074/74		2075/75		2076/76		2077/77		2078/78		2079/79		2080/80		2081/81		2082/82		2083/83		2084/84		2085/85		2086/86		2087/87		2088/88		2089/89		2090/90		2091/91		2092/92		2093/93		2094/94		2095/95		2096/96		2097/97		2098/98		2099/99		2100/100		2101/101		2102/102		2103/103		2104/104		2105/105		2106/106		2107/107		2108/108		2109/109		2110/110		2111/111		2112/112		2113/113		2114/114		2115/115		2116/116		2117/117		2118/118		2119/119		2120/120		2121/121		2122/122		2123/123		2124/124		2125/125		2126/126		2127/127		2128/128		2129/129		2130/130		2131/131		2132/132		2133/133		2134/134		2135/135		2136/136		2137/137		2138/138		2139/139		2140/140		2141/141		2142/142		2143/143		2144/144		2145/145		2146/146		2147/147		2148/148		2149/149		2150/150		2151/151		2152/152		2153/153		2154/154		2155/155		2156/156		2157/157		2158/158		2159/159		2160/160		2161/161		2162/162		2163/163		2164/164		2165/165		2166/166		2167/167		2168/168		2169/169		2170/170		2171/171		2172/172		2173/173		2174/174		2175/175		2176/176		2177/177		2178/178		2179/179		2180/180		2181/181		2182/182		2183/183		2184/184		2185/185		2186/186		2187/187		2188/188		2189/189		2190/190		2191/191		2192/192		2193/193		2194/194		2195/195		2196/196		2197/197		2198/198		2199/199		2200/200		2201/201		2202/202		2203/203		2204/204		2205/205		2206/206		2207/207		2208/208		2209/209		2210/210		2211/211		2212/212		2213/213		2214/214		2215/215		2216/216		2217/217		2218/218		2219/219		2220/220		2221/221		2222/222		2223/223		2224/224		2225/225		2226/226		2227/227		2228/228		2229/229		2230/230		2231/231		2232/232		2233/233		2234/234		2235/235		2236/236		2237/237		2238/238		2239/239		2240/240		2241/241		2242/242		2243/243		2244/244		2245/245		2246/246		2247/247		2248/248		2249/249		2250/250		2251/251		2252/252		2253/253		2254/254		2255/255		2256/256		2257/257		2258/258		2259/259		2260/260		2261/261		2262/262		2263/263		2264/264		2265/265		2266/266		2267/267		2268/268		2269/269		2270/270		2271/271		2272/272		2273/273		2274/274		2275/275		2276/276		2277/277		2278/278		2279/279		2280/280		2281/281		2282/282		2283/283		2284/284		2285/285		2286/286		2287/287		2288/288		2289/289		2290/290		2291/291		2292/292		2293/293		2294/294		2295/295		2296/296		2297/297		2298/298		2299/299		2300/300		2301/301		2302/302		2303/303		2304/304		2305/305		2306/306		2307/307		2308/308		2309/309		2310/310		2311/311		2312/312		2313/313		2314/314		2315/315		2316/316		2317/317		2318/318		2319/319		2320/320		2321/321		2322/322		2323/323		2324/324		2325/325		2326/326		2327/327		2328/328		2329/329		2330/330		2331/331		2332/332		2333/333		2334/334		2335/335		2336/336		2337/337		2338/338		2339/339		2340/340		2341/341		2342/342		2343/343		2344/344		2345/345		2346/346		2347/347		2348/348		2349/349		2350/350		2351/351		2352/352		2353/353		2354/354		2355/355		2356/356		2357/357		2358/358		2359/359		2360/360		2361/361		2362/362		2363/363		2364/364		2365/365		2366/366		2367/367		2368/368		2369/369		2370/370		2371/371		2372/372		2373/373		2374/374		2375/375		2376/376		2377/377		2378/378		2379/379		2380/380		2381/381		2382/382		2383/383		2384/384		2385/385		2386/386		2387/387		2388/388		2389/389		2390/390		2391/391		2392/392		2393/393		2394/394		2395/395		2396/396		2397/397		2398/398		2399/399		2400/400		2401/401		2402/402	
Bad Debt Write-offs (billions of yen)	YOY %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			</																																																																																																																																																																																					

16. Bad Debts (ACOM)

	2005/3	%	2005/6	%	2005/9	%	2005/12	%	2006/3	%	2006/6	%	2006/9	%	2006/12	%	2007/3(E)	%
Total Amount of Bad Debts	81,210	5.06	87,698	5.46	91,438	5.68	94,483	5.92	109,573	6.85	119,160	7.50						
Loans to Borrowers in Bankruptcy or Under Reorganization	8,377	0.52	8,232	0.51	7,924	0.49	7,595	0.48	7,000	0.44	6,912	0.43						
Applications for Bankruptcy are Proceeded	2,026	0.13	1,759	0.11	1,691	0.11	1,630	0.10	1,307	0.08	1,427	0.09						
Applications for The Civil Rehabilitation are Proceeded	3,176	0.20	3,128	0.19	2,984	0.19	2,910	0.18	2,716	0.17	2,608	0.16						
Applications for The Civil Rehabilitation are Determined	2,328	0.15	2,489	0.16	2,491	0.15	2,415	0.15	2,358	0.15	2,308	0.15						
Loans in Arrears	35,310	2.20	33,976	2.11	36,943	2.23	32,535	2.04	46,709	2.92	53,450	3.36						
Loans Paid Due for Three Months or More	1,345	0.08	2,285	0.14	2,006	0.13	3,848	0.24	1,110	0.07	997	0.06						
Rescheduled Loans	36,177	2.25	43,191	2.69	45,504	2.83	50,503	3.16	54,752	3.42	57,800	3.64						

16-2. Loans in Arrears for Less Than 3 Months(excluding balance held by headquarters' collection department) (ACOM)

	2005/3	%	2005/6	%	2005/9	%	2005/12	%	2006/3	%	2006/6	%	2006/9	%	2006/12	%	2007/3(E)	%
1 day < 3 months	17,239	1.07	21,075	1.31	22,587	1.40	21,145	1.32	12,968	0.81	18,475	1.23						
3 days < 3 months	9,802	0.62	11,777	0.73	11,567	0.72	12,976	0.81	7,289	0.46	9,686	0.61						
1 day < 3 days	7,337	0.46	8,288	0.58	11,030	0.69	8,168	0.51	5,879	0.36	9,768	0.62						

17. Allowance for Bad Debts (ACOM)

	2005/3	YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %
Allowance for Bad Debts (Millions of yen)	122,400	-5.4	118,500	117,000	118,600	122,700	0.2	131,800	13.1					117,600	-4.2
Ratio of Allowance for Bad Debts	7.15	-	6.82	6.86	7.02	7.26	-	7.88	-					6.98	-
General Allowance for Bad Debts	76,870	-7.3	72,436	71,207	77,062	66,810	-13.1	69,417	-4.2					69,100	-
Unsecured Consumer Loans	68,346	-7.4	65,264	64,375	70,386	61,187	-11.8	63,541	-2.6					63,600	-
Specific Allowance for Bad Debts	43,657	-2.8	42,349	44,129	39,799	54,276	24.3	60,874	43.7					46,800	-
Additional Allowance for Bad Debts	-7,000	-132.3	-5,800	-5,400	-3,800	300	104.3	9,100	254.2					-5,100	-
Allowance for Loss on Debt Guarantees	2,880	54.4	2,960	2,990	3,140	3,330	15.6	3,680	24.3					5,830	75.1
Additional Allowance for Loss on Debt Guarantees	1,015	-27.0	80	110	260	450	-55.7	350	337.5					2,500	455.6

Ratio of allowance for bad debts

Loans receivable outstanding at the fiscal year-end plus installment receivable(excluding deferred income on installment sales finance)

*100

18. Allowance for Loss on Interest Repayments (ACOM)

	2005/3	YOY %	2005/6	2005/9	2005/12	2006/3	YOY %	2006/6	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %
Allowance for Loss on Interest Repayments	-	-	-	-	-	23,700	-	25,000	-					23,700	-
Additional Allowance for Loss on Interest Repayments	-	-	-	-	-	23,700	-	1,300	-					-	-

19. Credit Card Business (ACOM MasterCard) (ACOM)

		2006/3										2007/3(E)						Percentage of total	
		2006/3	YOY %	2006/6	2006/9	2006/12	2006/3	YOY %	2006/6	TTB %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %		
Number of Customers		1,181,975	12.0	1,203,179	1,220,853	1,234,566	1,253,603	5.2	1,276,566	1.6	6.1					1,351,300	7.8		
Take-up Card		510,772	89.2	555,001	600,095	642,653	688,052	34.7	739,373	7.5	33.2					-	-		
Number of Accounts with Shopping Receiptables		304,233	-8.5	307,503	308,328	313,484	303,242	-0.3	310,282	2.3	0.9					-	-		
Card Shopping Receiptables		48,833	6.3	48,822	48,579	48,738	47,537	-2.7	47,140	-0.8	-3.4					49,200	3.5		
Shopping Receiptables		43,774	5.7	43,903	43,735	43,275	43,043	-1.7	42,675	-0.9	-2.8					-	-		

20. Installment Sales Finance Business (ACOM)

	2006/3										2007/3(E)					
	2006/3	YOY %	2006/6	2006/9	2006/12	2006/3	YOY %	2006/6	TTB %	YOY %	2006/9	YOY %	2006/12	YOY %	2007/3	YOY %
Number of Customer Accounts	284,782	-28.5	265,708	244,575	226,289	205,783	-27.7	180,807	-7.2	-28.2					205,800	0.1
Installment Receivables	70,014	-39.6	84,128	56,783	51,840	43,789	-34.6	42,843	-8.8	-33.5					39,000	-14.6
Adjusted Receivables	60,871	-37.0	56,235	49,873	45,729	40,366	-33.6	37,788	-8.4	-32.8					34,700	-14.0
Ratio of Bad Debt Write-offs	4.39	-	0.92	2.00	3.22	4.53	-	0.83	-	-					4.32	-
Number of Merchant Vendors	6,353	-	6,423	6,470	6,521	6,553	-	6,584	-	-					-	-

Note 1: Number of Customer Accounts indicates the number of companies with business relationships with the Bank.

Note 2: Adjusted Receivables indicates installment receivables excluding deferred income on installment sales finance.

Note 1: Number of customer accounts includes the number of accounts with receivable balances.

Note 2: Adjusted receivables includes installment receivables excluding deferred income on installment sales finance.

21. Guarantee Business (ACOM)

	2006/3				2006/6				2006/9				2007/3(E)				
	2006/3	YOY %	2006/6	YOY %	2006/9	YOY %	2006/12	YOY %	2006/3	YOY %	2006/6	TTB %	YOY %	2006/9	YOY %	2007/3	YOY %
Number of Customer Accounts with Outstanding Balance	345,873	28.0	388,458	387,880	377,912	387,173	12.0	397,281	2.6	10.6						678,000	76.1
Guaranteed Loans Receivables	137,281	35.9	144,558	151,884	156,903	163,782	19.3	169,947	3.8	17.6						305,800	86.6

22. DC Cash One Ltd.

(Note) Receivables outstanding and number of customer accounts include non-interest-bearing balance and the accounts with non-interest-bearing balance respectively.

(Reference)

Category criteria of concerning situations of bad debts are as follow;

Loans to borrowers in bankruptcy or under reorganization

Loans to borrowers declared bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest that are past due for over 121 days and held by headquarters' collection department.

Loans in arrears

Other delinquent loans exclusive of accrued interest.

This category excludes loans on which interest is being waived in support of business restructuring.

Loans past due for three months or more.

Loans past due for three months or more that do not fall into the above two categories.

Restructured loans

Loans other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

(Brief Description)

Corporate Governance Report dated August 9, 2006

Under the Listing Rule and the Timely Disclosure Regulation of the Tokyo Stock Exchange, Inc. ("TSE"), ACOM CO., LTD. (the "Company") is required to file with TSE, a Corporate Governance Report. A Corporate Governance Report filed by the Company is made public by TSE under its applicable rules and regulations.

The information contained in the above-referenced Corporate Governance Report includes, *inter alia*, information concerning the corporate governance of the Company, such as the framework of its corporate governance, major shareholders, management, policies applicable to its stakeholders and the framework of its internal control system.

August 23, 2006

Erroneous Claims for Delinquency Charges to Portion of Customers on Loan Guarantee Operation

It is hereby notified that ACOM CO., LTD. (hereinafter: "ACOM") recently discovered the facts that ACOM prepared and submitted erroneous statements, to its certain customers, which contained unintentional false amount of recalculated delinquency charges and receiving caused by incompleteness of a part of computer operation system in Guarantee Business.

ACOM has expressed its deepest apologies for the tremendous annoyance this incident caused for customers as well of parties concerned.

1. Discovery of Matters

ACOM recently discovered the facts that ACOM prepared and submitted to its certain customers, whom entered into loan contract with ACOM's affiliated banks and ACOM has executed guarantee (payment in subrogation), have received erroneous statements which contained unintentional false amount of recalculated delinquency charges and receiving caused by following phenomenon.

Number of excessive receiving and amount: 21 cases and 13,971 yen.

- Charging and receiving by recalculation with 15% or 18% of interest rates instead of using 14.6% of delinquent interest charge which is stated in Consignment of Credit Guaranty Contract. (Article of Consignment of Credit Guaranty)
- Applying delinquent interest charge to both principal and interest, although Consignment of Credit Guaranty Contract (Article of Consignment of Credit Guaranty) states applying delinquent interest charge only to remained principal amount at the time of payment in subrogation.

2. Cause of Occurrence

This incident was caused by incompleteness of a part of computer operation system at the time of reorganizing documents corresponding to Act on the Protection of Personal Information which enacted in April 2005.

3. Future Correspondence

The amount which must be repaid will be returned with 6% of annual interest rate, determined by Commercial Law, to all applied customers with its apology and explanation.

4. Prevention of the Recurrence

ACOM will take this incident most seriously and do its best to prevent the recurrence by strengthening the inspection at the time of computer system revision.

September 25, 2006

**News Report related to Delinquency Charges
In ACOM's Guarantee Business**

There are news reports commenting that "it is doubtful for illegal charges" for delinquency charges of payment in subrogation after execution of guarantee in Guarantee Business. ACOM does not recognize that the delinquency charge is illegal.

However, ACOM has been reviewing whole business operation of Guarantee Business. ACOM will execute to lower the delinquency charges to 14.6% based on contract for consignment of credit guarantee, as soon as completion of countermeasure of computer system.