



## Financial Highlights

### Consolidated Basis

Promise Co., Ltd. and Consolidated Subsidiaries  
Years ended March 31, 2000 and 1999

	Millions of Yen		Thousands of U.S. Dollars
	2000	1999	2000
<b>For the Year:</b>			
Total operating income .....	¥ 300,724	¥ 271,054	\$ 2,833,011
Operating profit .....	106,027	87,354	998,844
Income before income taxes.....	103,201	84,561	972,215
Net income .....	58,572	40,632	551,781
Credit losses including provision for uncollectible loans .....	40,483	40,764	381,367
<b>At Year-end:</b>			
Total assets .....	1,477,849	1,350,496	13,922,272
Consumer loans receivable: Principal .....	1,159,253	1,025,452	10,920,895
Total shareholders' equity.....	438,091	364,315	4,127,093
Interest-bearing debt.....	970,598	916,588	9,143,646
Allowance for credit losses .....	44,411	39,112	418,376
<b>Amount per Share (Yen/U.S. Dollars):</b>			
Net income, basic* .....	¥ 486.92	¥ 346.59	\$ 4.59
Cash dividends .....	80.00	65.00	0.75
Shareholders' equity.....	3,602.80	3,045.72	33.94

\*Based on Japanese accounting standards.

Note: U.S. dollar amounts in this annual report are translated from yen, for convenience only, at the rate of ¥106.15 to \$1, the approximate exchange rate at March 31, 2000.

### Non-Consolidated Basis

Promise Co., Ltd.  
Years ended March 31, 2000 and 1999

	Millions of Yen		Thousands of U.S. Dollars
	2000	1999	2000
<b>For the Year:</b>			
Total operating income .....	¥ 264,999	¥ 238,323	\$ 2,496,462
Operating profit .....	102,339	84,714	964,101
Income before income taxes.....	100,303	82,971	944,916
Net income .....	57,238	40,175	539,216
Credit losses including provision for uncollectible loans .....	34,866	35,874	328,460
<b>At Year-end:</b>			
Total assets .....	1,354,079	1,248,422	12,756,280
Consumer loans receivable: Principal .....	1,100,546	976,614	10,367,841
Total shareholders' equity.....	430,257	359,314	4,053,291
Interest-bearing debt.....	869,676	834,048	8,192,896
Allowance for credit losses .....	39,110	35,170	368,440
<b>Amount per Share (Yen/U.S. Dollars):</b>			
Net income, basic* .....	¥ 475.83	¥ 335.87	\$ 4.48
Shareholders' equity.....	3,538.37	3,003.91	33.33

\*Based on Japanese accounting standards.

Note: U.S. dollar amounts in this annual report are translated from yen, for convenience only, at the rate of ¥106.15 to \$1, the approximate exchange rate at March 31, 2000.