

## Data Section (Non-Consolidated Basis)

### Business Indicators

#### Number of Customers

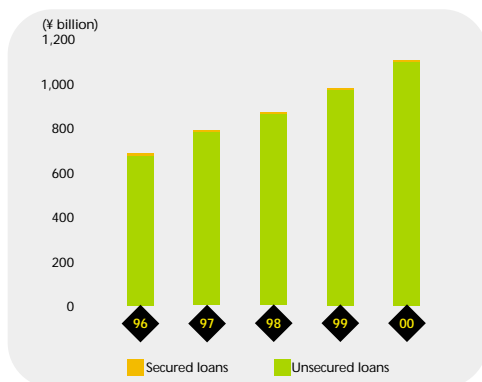
(Thousands)



	1996/3	1997/3	1998/3	1999/3	2000/3
Number of customers	1,797	1,992	2,136	2,242	<b>2,384</b>
Year-on-year growth (%)	13.9	10.9	7.2	5.0	<b>6.3</b>
Unsecured loans	1,795	1,991	2,135	2,240	<b>2,381</b>
Secured loans	1	1	1	2	<b>2</b>

#### Consumer Loans Outstanding

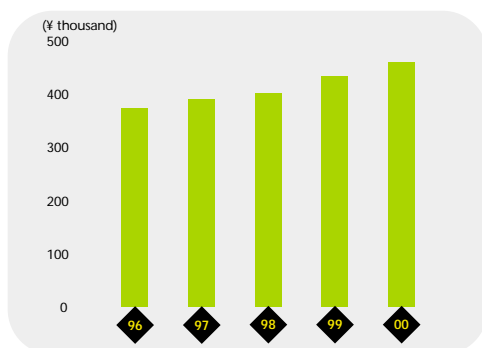
(¥ million)



	1996/3	1997/3	1998/3	1999/3	2000/3
Consumer loans outstanding	682,065	784,201	866,633	976,613	<b>1,100,546</b>
Year-on-year growth (%)	15.3	15.0	10.5	12.7	<b>12.7</b>
Unsecured loans	670,584	775,160	858,225	967,880	<b>1,093,725</b>
Year-on-year growth (%)	16.2	15.6	10.7	12.8	<b>13.0</b>
Secured loans	11,480	9,041	8,408	8,733	<b>6,820</b>
Year-on-year change (%)	-20.5	-21.2	-7.0	3.9	<b>-21.9</b>

#### Unsecured Loans Outstanding per Customer

(¥ thousand)

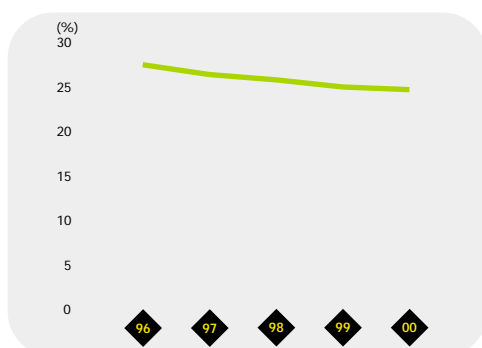


	1996/3	1997/3	1998/3	1999/3	2000/3
Unsecured loans outstanding per customer	373	389	401	432	<b>459</b>

Note: Unsecured loans outstanding per customer =  
unsecured loans outstanding (term-end) ÷ the number of customers (term-end)

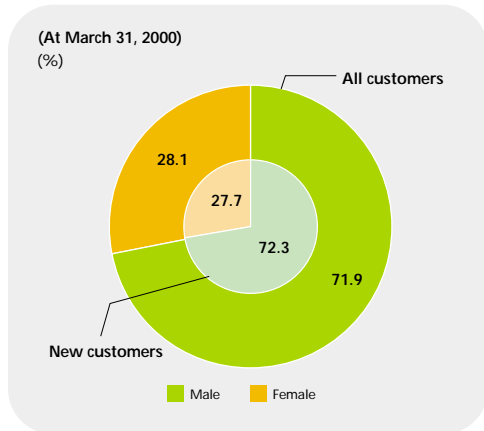
#### Actual Average Yield of Unsecured Loans

(%)



	1996/3	1997/3	1998/3	1999/3	2000/3
Actual average yield of unsecured loans	27.4	26.3	25.7	24.9	<b>24.6</b>

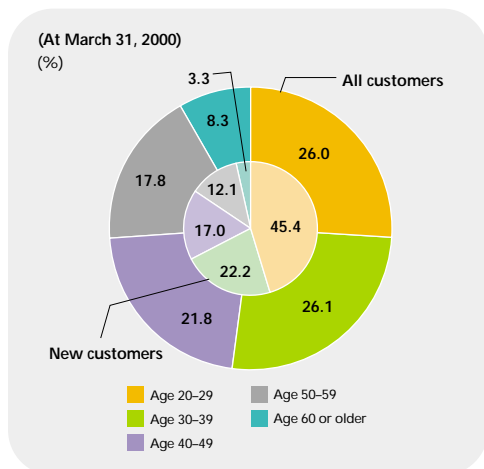
## Number of Customers, by Gender



(Thousands)

	1996/3	1997/3	1998/3	1999/3	2000/3
All customers	1,795	1,991	2,135	2,240	<b>2,381</b>
Male	1,270	1,421	1,533	1,611	<b>1,712</b>
Female	524	569	602	629	<b>669</b>
New customers	445	470	420	395	<b>430</b>
Male	331	352	312	289	<b>311</b>
Female	113	118	107	105	<b>119</b>

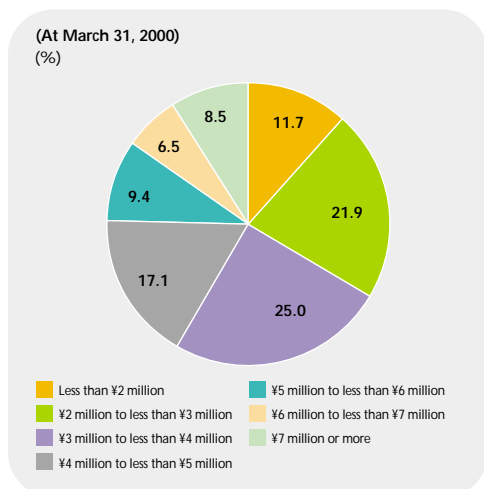
## Number of Customers, by Age



(Thousands)

	1996/3	1997/3	1998/3	1999/3	2000/3
All customers	1,795	1,991	2,135	2,240	<b>2,381</b>
Age 20-29	456	529	572	592	<b>619</b>
Age 30-39	444	495	541	577	<b>622</b>
Age 40-49	466	499	506	509	<b>518</b>
Age 50-59	289	313	346	381	<b>424</b>
Age 60 or older	138	153	168	178	<b>196</b>
New customers	445	470	420	395	<b>430</b>
Age 20-29	198	221	200	185	<b>195</b>
Age 30-39	102	108	94	89	<b>95</b>
Age 40-49	89	90	76	69	<b>73</b>
Age 50-59	44	41	39	41	<b>52</b>
Age 60 or older	10	9	8	9	<b>14</b>

## Number of New Customers, by Annual Income

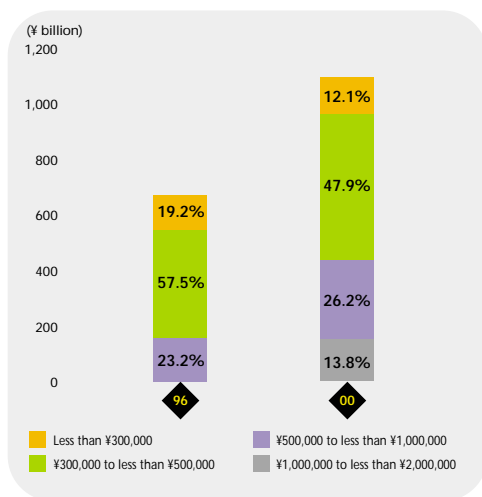


(Thousands)

	1996/3	1997/3	1998/3	1999/3	2000/3
New customers	445	470	420	395	<b>430</b>
Less than ¥2 million	29	37	39	42	<b>50</b>
¥2 million to less than ¥3 million	91	97	89	84	<b>94</b>
¥3 million to less than ¥4 million	115	121	106	99	<b>107</b>
¥4 million to less than ¥5 million	84	87	75	69	<b>73</b>
¥5 million to less than ¥6 million	47	49	42	38	<b>40</b>
¥6 million to less than ¥7 million	33	33	29	26	<b>27</b>
¥7 million or more	43	43	37	34	<b>36</b>

Customers with annual incomes of up to ¥7 million accounted for slightly more than 90% of all new accounts. Of the 45.2 million private-sector wage earners in Japan, approximately 37.3 million fall into this income range (National Tax Administration Agency data, 1997), indicating substantial latent demand.

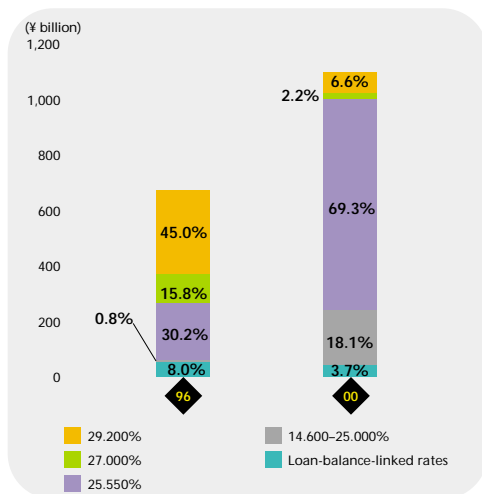
## Unsecured Loans Outstanding, by Amount of Account



	1996/3	1997/3	1998/3	1999/3	2000/3
Unsecured loans outstanding	670,584	775,160	858,225	967,880	<b>1,093,725</b>
Less than ¥300,000	129,189	123,247	122,087	122,882	<b>132,653</b>
¥300,000 to less than ¥500,000	385,539	463,786	513,200	515,802	<b>523,353</b>
¥500,000 to less than ¥1,000,000	155,854	188,126	222,936	264,592	<b>286,740</b>
¥1,000,000 to less than ¥2,000,000	—	—	—	64,601	<b>150,977</b>

Although the percentage of accounts with outstanding balances greater than ¥500,000 has risen over the years—due to an increase in the number of customers with superior credit ratings who have been provided with comparatively high credit lines—overall, the rate of unsecured loans outstanding per account has been kept low.

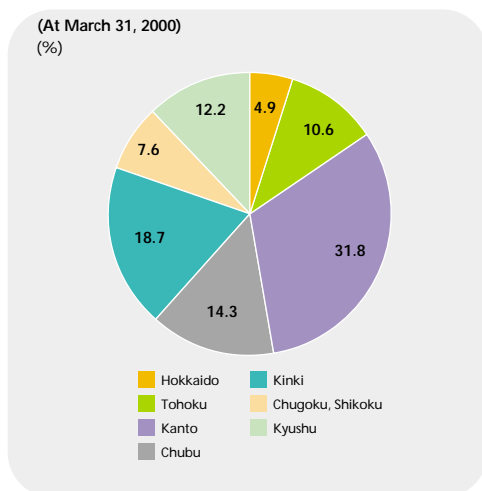
## Unsecured Loans Outstanding, by Interest Rate



	1996/3	1997/3	1998/3	1999/3	2000/3
Unsecured loans outstanding	670,584	775,160	858,225	967,880	<b>1,093,725</b>
Flat rates					
29.200%	302,046	196,875	135,153	96,302	<b>72,475</b>
27.000%	105,696	70,442	49,512	32,963	<b>23,628</b>
25.550%	203,172	433,896	580,961	685,357	<b>758,304</b>
25.000%	5,787	5,140	4,442	3,296	<b>2,676</b>
23.900%	—	—	—	12,708	<b>29,324</b>
22.995%	—	11,766	31,288	67,662	<b>115,310</b>
14.600–21.900%	—	—	—	21,496	<b>51,055</b>
Loan-balance-linked rates					
23.200–29.200% (Plan 1)	41,858	32,335	25,302	18,163	<b>14,023</b>
23.725–25.550% (Plan 2)	11,625	15,674	16,572	15,107	<b>13,880</b>
22.675–25.550% (Plan 3)	—	8,634	14,588	14,008	<b>11,847</b>
Other	397	394	402	813	<b>1,200</b>

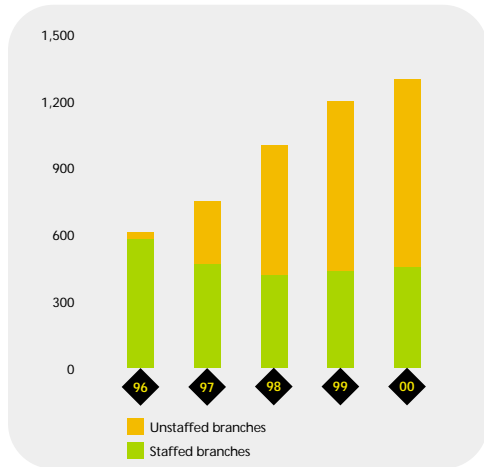
Note: Loan-balance-linked rates are applied to unsecured loans according to the amount of the loan outstanding. The table above shows weighted annual average figures.

## Unsecured Loans Outstanding, by Area



	1996/3	1997/3	1998/3	1999/3	2000/3
Unsecured loans outstanding	670,584	775,160	858,225	967,880	<b>1,093,725</b>
Hokkaido	35,095	40,814	44,745	49,382	<b>53,072</b>
Tohoku	69,589	80,141	90,284	102,239	<b>115,759</b>
Kanto	203,501	238,136	266,070	304,699	<b>347,844</b>
Chubu	96,916	111,059	122,056	137,275	<b>156,795</b>
Kinki	125,550	144,348	157,481	178,294	<b>204,026</b>
Chugoku, Shikoku	52,640	59,638	65,717	73,275	<b>82,930</b>
Kyushu	87,291	101,021	111,869	122,713	<b>133,297</b>

## Number of Branches



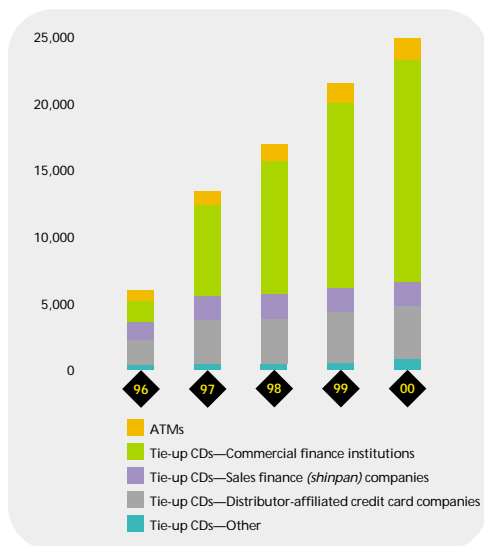
	1996/3	1997/3	1998/3	1999/3	2000/3
Number of branches	623	760	1,015	1,207	<b>1,299</b>
Unsecured loan branches	609	748	1,003	1,201	<b>1,299</b>
Staffed branches	579	467	418	435	<b>451</b>
Unstaffed branches	30	281	585	766	<b>848</b>
Secured loan branches	4	2	2	2	—
Audio & video software rental	8	8	7	—	—
Outdoor and leisure goods	2	2	3	4	—
Number of automated credit providers	273	695	977	1,164	<b>1,258</b>

Due to aggressive efforts to install additional unstaffed, low-operating-cost branches, at March 31, 2000, more than 65% of all branches providing unsecured loans were unstaffed branches.

### Operating hours:

Staffed branches:	Weekdays:	9:30 a.m. to 6:00 p.m.
	Weekends and holidays:	Closed
Unstaffed branches:	Weekdays:	9:00 a.m. to 8:00 p.m.
	Weekends and holidays:	9:00 a.m. to 6:00 p.m.

## Number of ATMs and Tie-Up CDs

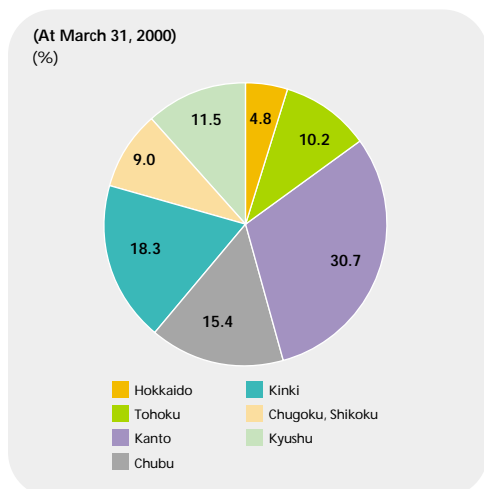


	1996/3	1997/3	1998/3	1999/3	2000/3
Number of ATMs and tie-up CDs	5,949	13,400	17,037	21,475	<b>24,843</b>
ATMs	817	1,056	1,335	1,511	<b>1,590</b>
Tie-up CDs	5,132	12,344	15,702	19,964	<b>23,253</b>
Commercial finance institutions	1,376	6,778	9,911	13,830	<b>16,715</b>
Sales finance ( <i>shinpan</i> ) companies	1,572	1,871	1,920	1,844	<b>1,729</b>
Distributor-affiliated credit card companies	1,825	3,310	3,435	3,769	<b>4,048</b>
Other	359	385	436	521	<b>761</b>
Repayment					
Convenience stores (FamilyMart)	—	—	—	5,280	<b>5,532</b>

### Tie-up CD affiliates as of March 31, 2000

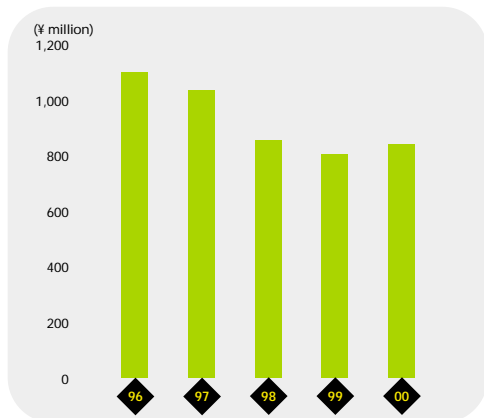
Type of Institution	Number of Affiliates	Main Affiliates
Commercial finance institutions	63	Chuo Mitsui Trust and Banking North Pacific Bank
Sales finance ( <i>shinpan</i> ) companies	7	Nippon Shinpan Central Finance
Distributor-affiliated credit card companies	10	Credit Saison Daieli OMC
Other	4	Tokyo City Finance

## Number of Unsecured Loan Branches, by Area



	1996/3	1997/3	1998/3	1999/3	2000/3
Unsecured loan branches	609	748	1,003	1,201	<b>1,299</b>
Hokkaido	36	40	50	58	<b>63</b>
Tohoku	57	88	113	131	<b>132</b>
Kanto	194	226	305	365	<b>399</b>
Chubu	92	114	147	191	<b>200</b>
Kinki	113	127	176	213	<b>238</b>
Chugoku, Shikoku	47	62	90	102	<b>117</b>
Kyushu	70	91	122	141	<b>150</b>

## Unsecured Loans Outstanding per Branch

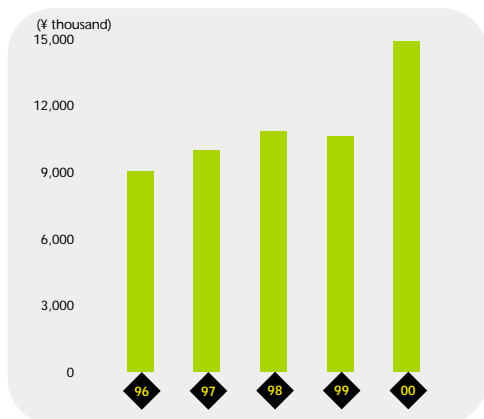


(¥ million)

	1996/3	1997/3	1998/3	1999/3	2000/3
Unsecured loans outstanding per branch	1,101	1,036	855	805	<b>841</b>

Note: Unsecured loans outstanding per branch =  
unsecured loans outstanding (term-end) ÷ the number of unsecured loan branches (term-end)

## Net Income per Employee



	1996/3	1997/3	1998/3	1999/3	2000/3
Number of employees	3,364	3,402	3,482	3,692	<b>3,847</b>
Male	1,941	1,974	2,010	2,118	<b>2,205</b>
Female	1,423	1,428	1,472	1,574	<b>1,642</b>
Loans outstanding per employee (¥ million)	202	230	248	264	<b>286</b>
Net income per employee (¥ thousand)	9,146	10,197	11,105	10,881	<b>14,878</b>

Notes: 1) Part-time, temporary, and seconded employees are not included in the above figures.  
2) Loans outstanding per employee = consumer loans outstanding (term-end) ÷ number of employees (term-end)  
3) Net income per employee = net income ÷ number of employees (term-end)

At March 31, 2000, the average age of employees was 32.2 years (36.0 for males and 27.2 for females), while the average period of continuous service was 8.2 years (11.1 for males and 4.4 for females).

## Industry Data

### New Consumer Loans, by Type of Lender

	1994/12	YOY	1995/12	YOY	1996/12	YOY	1997/12	YOY	1998/12	YOY
Consumer credit	707,370	3.1	728,595	3.0	756,177	3.8	765,205	1.2	<b>760,811</b>	<b>-0.6</b>
Sales on credit	285,062	2.2	300,608	5.5	322,020	7.1	330,416	2.6	<b>330,469</b>	<b>0.0</b>
Consumer finance	422,308	3.8	427,987	1.3	434,157	1.4	434,789	0.1	<b>430,342</b>	<b>-1.0</b>
Of which, consumer loans	199,065	2.3	210,906	5.9	220,522	4.6	230,077	4.3	<b>232,100</b>	<b>0.9</b>
Commercial finance institutions	66,144	-0.8	63,037	-4.7	58,544	-7.1	55,521	-5.2	<b>49,343</b>	<b>-11.1</b>
Consumer finance companies (including Promise)	56,728	12.5	66,103	16.5	75,886	14.8	83,550	10.1	<b>91,404</b>	<b>9.4</b>
Sales finance ( <i>shinpan</i> ) companies	34,161	-3.4	37,003	8.3	38,784	4.8	39,553	2.0	<b>37,285</b>	<b>-5.7</b>
Bank-affiliated credit card companies	25,430	-3.1	26,803	5.4	28,151	5.0	29,925	6.3	<b>31,294</b>	<b>4.6</b>
Distributor-affiliated credit card companies	7,908	8.1	8,850	11.9	9,770	10.4	11,763	20.4	<b>12,849</b>	<b>9.2</b>
Others	8,694	3.0	9,110	4.8	9,387	3.0	9,765	4.0	<b>9,925</b>	<b>1.6</b>

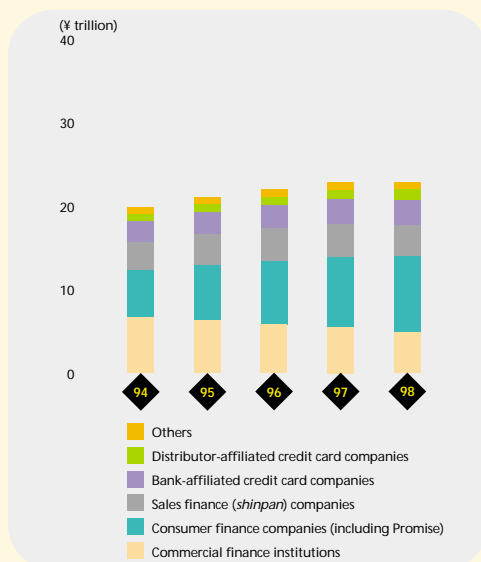
Note: "YOY" stands for year-on-year percentage increase or decrease.  
Source: Japan Credit Industry Association, *Japan Credit Industry Statistics 2000*

### Consumer Loans Outstanding, by Type of Lender

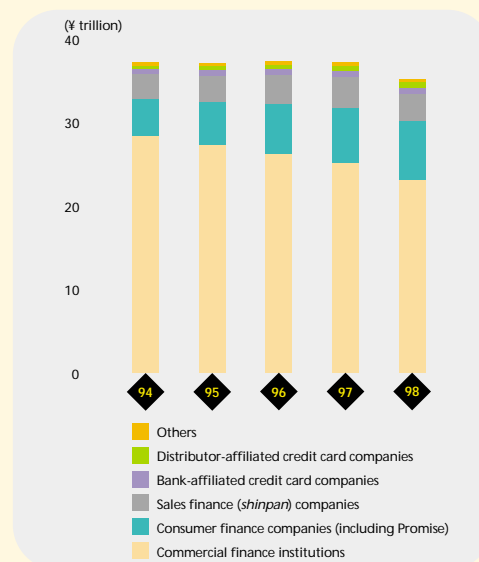
	1994/12	YOY	1995/12	YOY	1996/12	YOY	1997/12	YOY	1998/12	YOY
Consumer credit	749,110	1.1	748,005	-0.1	752,407	0.6	743,335	-1.2	<b>709,823</b>	<b>-4.5</b>
Sales on credit	170,164	2.0	177,166	4.1	182,892	3.2	182,621	-0.1	<b>171,535</b>	<b>-6.1</b>
Consumer finance	578,946	0.8	570,839	-1.4	569,515	-0.2	560,714	-1.5	<b>538,288</b>	<b>-4.0</b>
Of which, consumer loans	372,432	-2.0	372,017	-0.1	374,035	0.5	372,867	-0.3	<b>355,959</b>	<b>-4.5</b>
Commercial finance institutions	283,765	-4.3	272,482	-4.0	262,502	-3.7	251,897	-4.0	<b>231,478</b>	<b>-8.1</b>
Consumer finance companies (including Promise)	44,982	12.5	52,082	15.8	59,634	14.5	65,179	9.3	<b>71,371</b>	<b>9.5</b>
Sales finance ( <i>shinpan</i> ) companies	29,164	-0.4	31,807	9.1	34,968	9.9	37,278	6.6	<b>33,387</b>	<b>-10.4</b>
Bank-affiliated credit card companies	6,159	-4.3	6,434	4.5	6,910	7.4	7,477	8.2	<b>7,848</b>	<b>5.0</b>
Distributor-affiliated credit card companies	4,149	6.3	4,840	16.7	5,415	11.9	6,173	14.0	<b>6,953</b>	<b>12.6</b>
Others	4,213	0.8	4,372	3.8	4,606	5.4	4,863	5.6	<b>4,922</b>	<b>1.2</b>

Note: "YOY" stands for year-on-year percentage increase or decrease.  
Source: Japan Credit Industry Association, *Japan Credit Industry Statistics 2000*

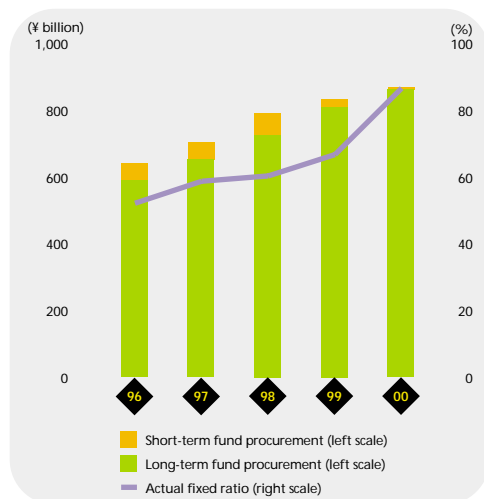
### New Consumer Loans, by Type of Lender



### Consumer Loans Outstanding, by Type of Lender



## Fund Procurement

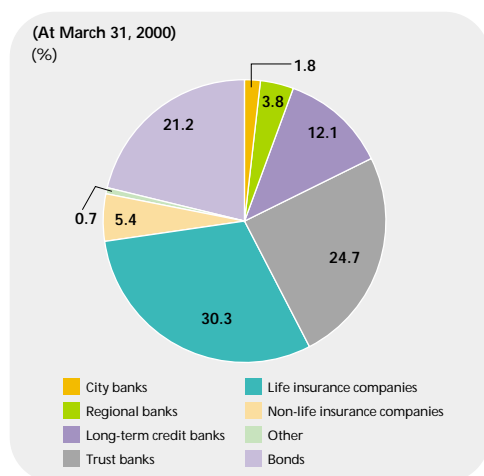


	1996/3	1997/3	1998/3	1999/3	2000/3
Total fund procurement (interest-bearing debt)	641,729	706,111	792,473	834,048	<b>869,676</b>
Short-term fund procurement	51,731	53,000	64,800	22,800	<b>6,400</b>
Ratio of short-term fund procurement (%)	8.1	7.5	8.2	2.7	<b>0.7</b>
Short-term borrowings	51,731	53,000	44,800	22,800	<b>6,400</b>
Commercial paper	—	—	20,000	—	—
Long-term fund procurement	589,997	653,111	727,673	811,248	<b>863,276</b>
Ratio of long-term fund procurement (%)	91.9	92.5	91.8	97.3	<b>99.3</b>
Long-term borrowings	579,997	633,111	688,742	742,317	<b>678,276</b>
Fixed interest rate	224,092	349,594	438,826	474,206	<b>436,504</b>
Variable interest rate	355,905	283,516	249,916	268,111	<b>241,772</b>
Of which, interest rate swaps and caps	100,000	45,000	—	12,840	<b>141,720</b>
Straight bonds	—	10,000	30,000	60,000	<b>185,000</b>
Convertible bonds	10,000	10,000	8,930	8,930	—
Actual fixed ratio (%)	52.1	58.7	60.3	66.7	<b>86.6</b>
Average interest rate on fund procurement	3.47	3.00	2.68	2.56	<b>2.40</b>

Notes: 1) Actual fixed ratio = [long-term borrowings at fixed interest rates + long-term borrowings with interest rate swaps and caps + straight bonds + convertible bonds] ÷ total fund procurement  
 2) Figures include interest on bonds and commercial paper but exclude commission payments on interest rate swaps and caps.

The Company procures long-term borrowings at fixed interest rates, taking into account market interest rates. At March 31, 2000, the Company's actual fixed ratio stood at 86.6%, including corporate bonds.

## Fund Procurement, by Category



	1996/3	1997/3	1998/3	1999/3	2000/3
Total borrowings	631,729	686,111	733,542	765,117	<b>684,676</b>
City banks	31,960	31,310	25,745	20,447	<b>15,460</b>
Regional banks	27,923	37,122	40,590	45,274	<b>33,104</b>
Long-term credit banks	90,748	99,948	104,948	108,224	<b>105,204</b>
Trust banks	166,804	189,200	196,185	210,907	<b>214,783</b>
Non-Japanese banks	12,531	9,000	24,000	29,000	<b>2,260</b>
Credit associations	1,000	2,000	2,000	2,000	<b>1,520</b>
Life insurance companies	258,057	272,730	286,955	287,588	<b>263,327</b>
Non-life insurance companies	41,705	44,100	52,419	58,477	<b>46,678</b>
Leasing, finance and other companies	1,000	700	700	3,200	<b>2,340</b>
Corporate bonds and other	10,000	20,000	58,930	68,930	<b>185,000</b>
Straight bonds	—	10,000	30,000	60,000	<b>185,000</b>
Convertible bonds	10,000	10,000	8,930	8,930	—
Commercial paper	—	—	20,000	—	—

Since 1996, the Company has issued corporate bonds and commercial paper to diversify its fund procurement sources. At March 31, 2000, corporate bonds and other (funds procured directly from capital markets) as a percentage of total fund procurement was 21.3%.

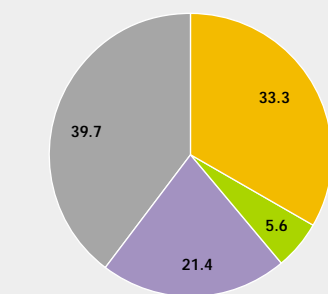
## Bond Issues

Type	Date Issued	Face Amount (¥ million)	Maturity Date	Coupon Rate (%)	Rating	Purpose
Straight bonds	Jan. 28, 1997	10,000	Jan. 28, 2002	2.10	AA- (R&I)	Equipment funding and other
Straight bonds	June 26, 1997	10,000	June 26, 2002	2.60	AA- (R&I)	Equipment funding and other
Straight bonds	Nov. 25, 1997	10,000	Nov. 25, 2002	2.00	AA- (R&I)	Equipment funding and other
Straight bonds	Aug. 27, 1998	10,000	Aug. 27, 2001	2.10	A+ (R&I)	Equipment funding and other
Straight bonds	Sept. 4, 1998	10,000	Sept. 4, 2001	2.10	A+ (R&I)	Equipment funding and other
Straight bonds	Dec. 4, 1998	10,000	Dec. 4, 2002	2.05	A+ (R&I)	Equipment funding and other
Straight bonds	May 12, 1999	20,000	May 12, 2004	2.03	A+ (R&I)	Tax funding
Straight bonds	May 26, 1999	10,000	May 26, 2004	1.79	A+ (R&I)	Tax funding and other
Straight bonds	June 17, 1999	10,000	June 17, 2003	1.40	A+ (R&I)	Equipment funding and other
Straight bonds	July 7, 1999	10,000	July 7, 2005	2.27	A+ (R&I)	Consumer loans funding
Straight bonds	July 28, 1999	20,000	July 28, 2006	2.51	A+ (R&I)	Consumer loans funding
Straight bonds	Sept. 13, 1999	20,000	Sept. 12, 2003	1.90	A (R&I)	Consumer loans funding
Straight bonds	Nov. 10, 1999	10,000	Nov. 10, 2009	2.95	A (R&I)	Consumer loans funding
Straight bonds	Feb. 15, 2000	15,000	Feb. 15, 2010	2.56	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Mar. 22, 2000	10,000	Mar. 22, 2005	Floating rate note (Six-month yen LIBOR+0.5%)	A (R&I) AA- (JCR)	Consumer loans funding

Note: Ratings are those published by R&I (Japan Rating and Investment Information, Inc.) and JCR (Japan Credit Rating Agency, Ltd.), and as of the respective date issued.

## Composition of Shareholders

(At March 31, 2000)  
(%)



■ Commercial financial institutions  
■ Other corporations  
■ Non-Japanese corporations  
■ Individuals and others

	1996/3	1997/3	1998/3	1999/3	2000/3
Number of shares outstanding at term-end (thousands)	98,528	98,528	108,615	119,615	<b>121,597</b>
Commercial financial institutions	27,548	28,047	33,743	39,007	<b>40,519</b>
Percentage of total (%)	28.0	28.5	31.1	32.6	<b>33.3</b>
Other corporations	8,335	8,434	9,152	7,935	<b>6,836</b>
Percentage of total (%)	8.5	8.6	8.4	6.6	<b>5.6</b>
Non-Japanese corporations	11,395	14,113	16,942	24,095	<b>25,992</b>
Percentage of total (%)	11.6	14.3	15.6	20.1	<b>21.4</b>
Individuals and others	51,248	47,932	48,776	48,575	<b>48,247</b>
Percentage of total (%)	52.0	48.6	44.9	40.6	<b>39.7</b>
Number of shareholders	7,664	6,017	4,407	5,622	<b>7,396</b>