

Financial Highlights

Consolidated Basis

Promise Co., Ltd. and Consolidated Subsidiaries
Years ended March 31, 2001 and 2000

	Millions of Yen		Thousands of U.S. Dollars
	2001	2000	2001
For the Year:			
Total operating income	¥ 359,641	¥ 300,724	\$ 2,902,675
Operating profit	127,418	106,027	1,028,394
Income before income taxes	107,392	103,201	866,767
Net income	64,845	58,572	523,368
Credit losses including provision for uncollectible loans	55,990	40,483	451,899
At Year-end:			
Total assets	1,679,394	1,477,849	13,554,434
Consumer loans receivable: Principal	1,418,656	1,159,253	11,450,009
Total shareholders' equity	517,504	438,091	4,176,788
Interest-bearing debt	1,094,274	970,598	8,831,921
Allowance for credit losses	61,349	44,411	495,146
Amounts per Share (Yen/U.S. Dollars):			
Net income, basic*	¥ 525.02	¥ 486.92	\$ 4.21
Cash dividends	90.00	80.00	0.73
Shareholders' equity	4,161.18	3,602.80	33.58

*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 ¥123.90 to \$1.00, the approximate exchange rate at March 31, 2001.

Non-Consolidated Basis

Promise Co., Ltd.
Years ended March 31, 2001 and 2000

	Millions of Yen		Thousands of U.S. Dollars
	2001	2000	2001
For the Year:			
Total operating income	¥ 292,774	¥ 264,999	\$ 2,362,986
Operating profit	116,178	102,339	937,675
Income before income taxes	101,853	100,303	822,054
Net income	63,521	57,238	512,681
Provision for uncollectible loans	43,827	34,866	353,732
At Year-end:			
Total assets	1,503,919	1,354,079	12,138,166
Consumer loans receivable: Principal	1,228,026	1,100,546	9,911,431
Total shareholders' equity	501,332	430,257	4,046,265
Interest-bearing debt	952,354	869,676	7,686,473
Allowance for credit losses	46,500	39,110	375,303
Amounts per Share (Yen/U.S. Dollars):			
Net income, basic*	¥ 513.24	¥ 475.84	\$ 4.11
Shareholders' equity	4,019.80	3,538.37	32.44

*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 ¥123.90 to \$1.00, the approximate exchange rate at March 31, 2001.