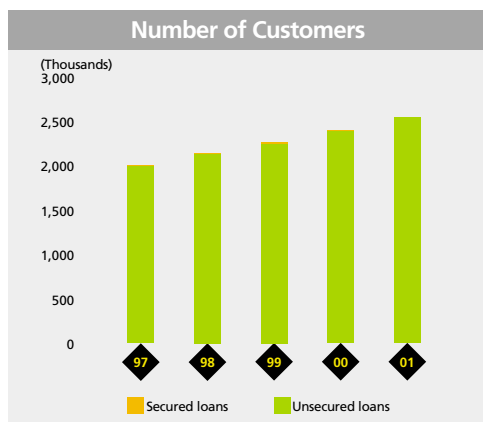


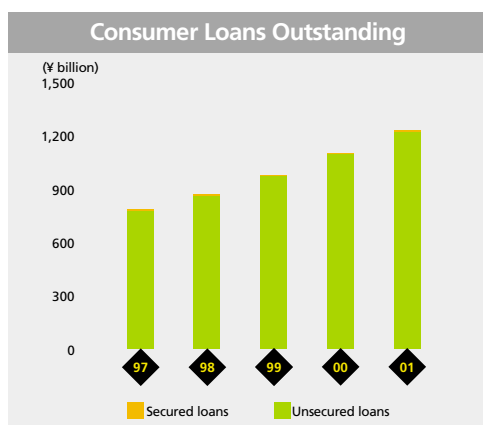
Data Section (Non-Consolidated Basis)

Business Indicators



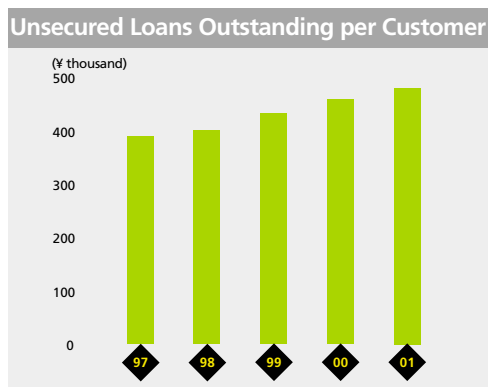
(Thousands)

	1997/3	1998/3	1999/3	2000/3	2001/3
Number of customers	1,992	2,136	2,242	2,384	2,544
Year-on-year growth (%)	10.9	7.2	5.0	6.3	6.7
Unsecured loans	1,991	2,135	2,240	2,381	2,541
Secured loans	1	1	2	2	2



(¥ million)

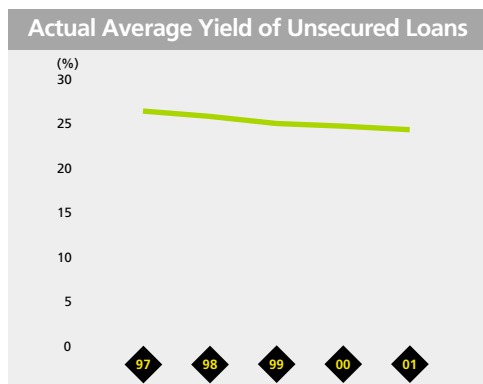
	1997/3	1998/3	1999/3	2000/3	2001/3
Consumer loans outstanding	784,201	866,633	976,613	1,100,546	1,228,026
Year-on-year growth (%)	15.0	10.5	12.7	12.7	11.6
Unsecured loans	775,160	858,225	967,880	1,093,725	1,220,447
Year-on-year growth (%)	15.6	10.7	12.8	13.0	11.6
Secured loans	9,041	8,408	8,733	6,820	7,578
Year-on-year growth (%)	-21.2	-7.0	3.9	-21.9	11.1



(¥ thousand)

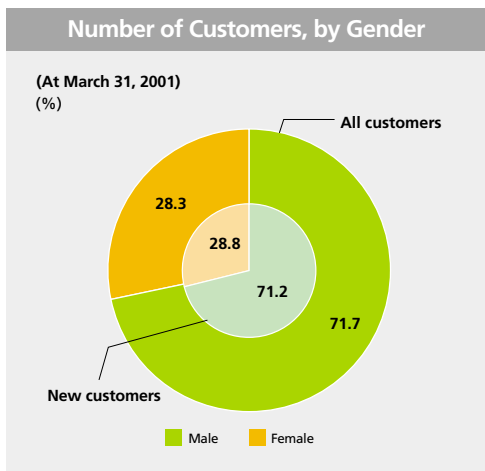
	1997/3	1998/3	1999/3	2000/3	2001/3
Unsecured loans outstanding per customer	389	401	432	459	480

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



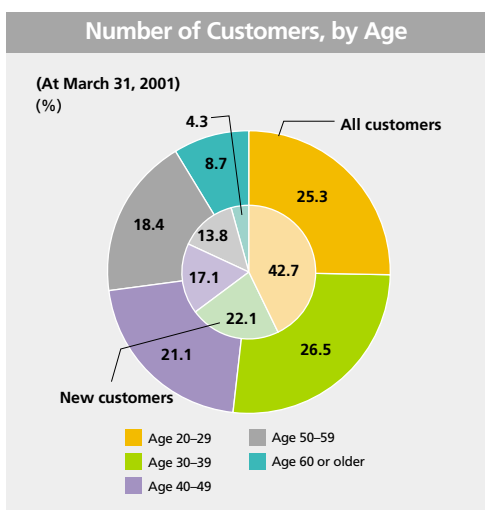
(%)

	1997/3	1998/3	1999/3	2000/3	2001/3
Actual average yield of unsecured loans	26.3	25.7	24.9	24.6	24.2



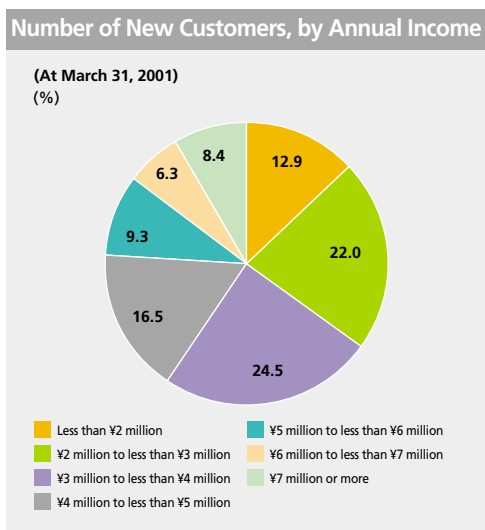
(Thousands)

	1997/3	1998/3	1999/3	2000/3	2001/3
All customers	1,991	2,135	2,240	2,381	2,541
Male	1,421	1,533	1,611	1,712	1,823
Female	569	602	629	669	718
New customers	470	420	395	430	473
Male	352	312	289	311	336
Female	118	107	105	119	136



(Thousands)

	1997/3	1998/3	1999/3	2000/3	2001/3
All customers	1,991	2,135	2,240	2,381	2,541
Age 20-29	529	572	592	619	642
Age 30-39	495	541	577	622	673
Age 40-49	499	506	509	518	535
Age 50-59	313	346	381	424	468
Age 60 or older	153	168	178	196	221
New customers	470	420	395	430	473
Age 20-29	221	200	185	195	202
Age 30-39	108	94	89	95	104
Age 40-49	90	76	69	73	81
Age 50-59	41	39	41	52	65
Age 60 or older	9	8	9	14	20

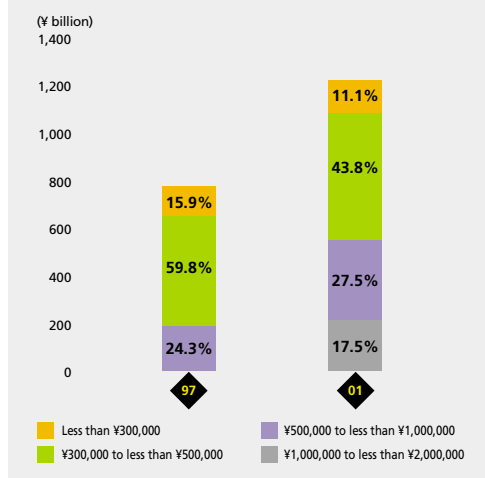


(Thousands)

	1997/3	1998/3	1999/3	2000/3	2001/3
New customers	470	420	395	430	473
Less than ¥2 million	37	39	42	50	60
¥2 million to less than ¥3 million	97	89	84	94	104
¥3 million to less than ¥4 million	121	106	99	107	115
¥4 million to less than ¥5 million	87	75	69	73	78
¥5 million to less than ¥6 million	49	42	38	40	44
¥6 million to less than ¥7 million	33	29	26	27	29
¥7 million or more	43	37	34	36	39

Customers with annual incomes of up to ¥7 million accounted for slightly more than 90% of all new accounts. Of the 45.0 million private sector wage earners in Japan, approximately 37.6 million fall into this income range (National Tax Administration Agency data, 1999), indicating substantial latent demand.

Unsecured Loans Outstanding, by Amount of Account

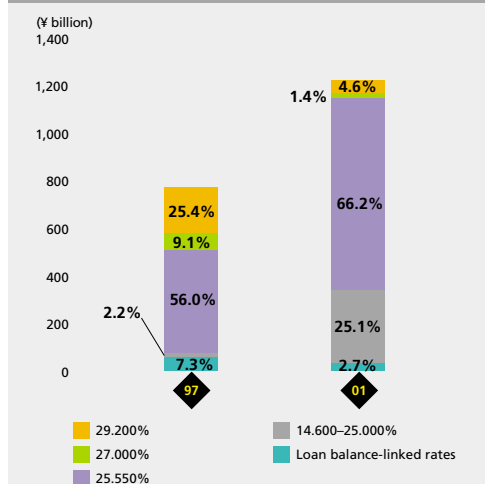


(¥ million)

	1997/3	1998/3	1999/3	2000/3	2001/3
Unsecured loans outstanding	775,160	858,225	967,880	1,093,725	1,220,447
Less than ¥300,000	123,247	122,087	122,882	132,653	136,012
¥300,000 to less than ¥500,000	463,786	513,200	515,802	523,353	534,997
¥500,000 to less than ¥1,000,000	188,126	222,936	264,592	286,740	335,458
¥1,000,000 to less than ¥2,000,000	—	—	64,601	150,977	213,978

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



(¥ million)

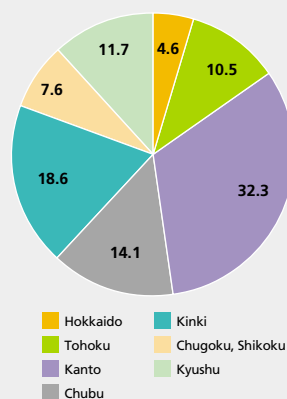
	1997/3	1998/3	1999/3	2000/3	2001/3
Unsecured loans outstanding	775,160	858,225	967,880	1,093,725	1,220,447
Flat rates					
*29.200%	196,875	135,153	96,302	72,475	55,745
*27.000%	70,442	49,512	32,963	23,628	17,093
25.550%	433,896	580,961	685,357	758,304	807,886
25.000%	5,140	4,442	3,296	2,676	21,246
24.500%	—	—	—	—	14,006
23.900%	—	—	12,708	29,324	39,406
23.500%	—	—	—	—	6,455
22.995%	11,766	31,288	67,662	115,310	137,179
14.600–21.900%	—	—	21,496	51,055	88,091
Loan balance-linked rates					
*23.200–29.200% (Plan 1)	32,335	25,302	18,163	14,023	10,715
23.725–25.550% (Plan 2)	15,674	16,572	15,107	13,880	11,804
22.675–25.550% (Plan 3)	8,634	14,588	14,008	11,847	9,849
Other	394	402	813	1,200	968

Notes: 1. * refers to discontinued products.

2. Loan balance-linked rates are applied to unsecured loans according to the amount of the loan outstanding.

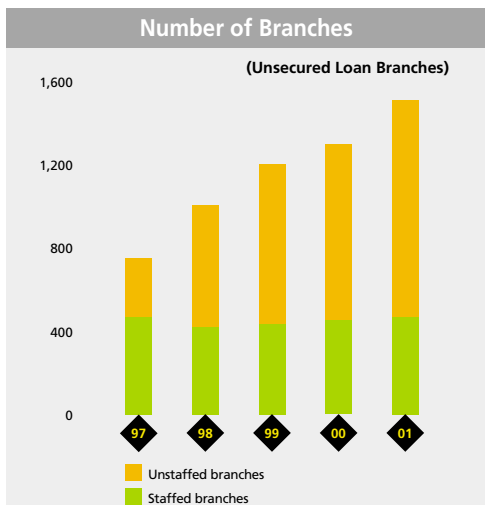
Unsecured Loans Outstanding, by Area

(At March 31, 2001)
(%)

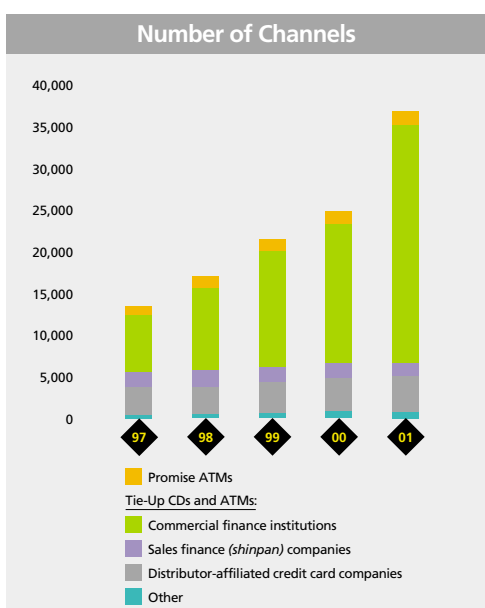


(¥ million)

	1997/3	1998/3	1999/3	2000/3	2001/3
Unsecured loans outstanding	775,160	858,225	967,880	1,093,725	1,220,447
Hokkaido	40,814	44,745	49,382	53,072	56,157
Tohoku	80,141	90,284	102,239	115,759	129,422
Kanto	238,136	266,070	304,699	347,844	396,192
Chubu	111,059	122,056	137,275	156,795	173,218
Kinki	144,348	157,481	178,294	204,026	228,954
Chugoku, Shikoku	59,638	65,717	73,275	82,930	93,377
Kyushu	101,021	111,869	122,713	133,297	143,125



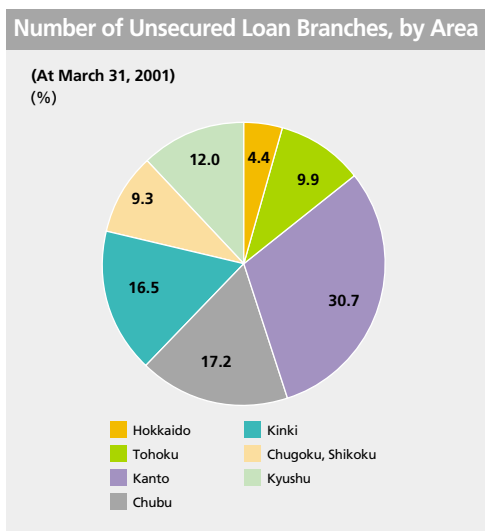
	1997/3	1998/3	1999/3	2000/3	2001/3
Number of branches	760	1,015	1,207	1,299	1,507
Unsecured loan branches	748	1,003	1,201	1,299	1,507
Staffed branches	467	418	435	451	466
Unstaffed branches	281	585	766	848	1,041
Secured loan branches	2	2	2	—	—
Audio & video software rental	8	7	—	—	—
Outdoor and leisure goods	2	3	4	—	—
Number of automated credit providers	695	977	1,164	1,258	1,458



	1997/3	1998/3	1999/3	2000/3	2001/3
Number of channels	13,400	17,037	21,475	24,843	36,865
Promise ATMs	1,056	1,335	1,511	1,590	1,777
Tie-Up CDs and ATMs	12,344	15,702	19,964	23,253	35,088
Commercial finance institutions	6,778	9,911	13,830	16,715	28,507
Sales finance (shinpan) companies	1,871	1,920	1,844	1,729	1,632
Distributor-affiliated credit card companies	3,310	3,435	3,769	4,048	4,207
Other	385	436	521	761	742
Intermediaries					
Convenience stores (FamilyMart)	—	—	5,280	5,532	5,798

Tie-Up Affiliates as of March 31, 2001

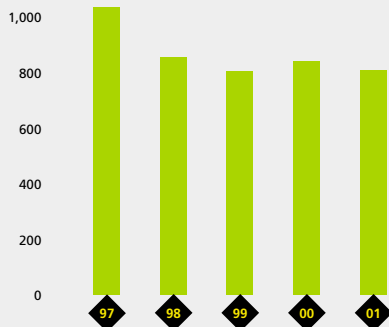
Type of Institution	Number of Affiliates	Main Affiliates
Commercial finance institutions	73	Sanwa Bank North Pacific Bank
Sales finance (shinpan) companies	7	Nippon Shinpan Central Finance
Distributor-affiliated credit card companies	10	Credit Saison Daiei OMC
Other	3	Tokyo City Finance



	1997/3	1998/3	1999/3	2000/3	2001/3
Unsecured loan branches	748	1,003	1,201	1,299	1,507
Hokkaido	40	50	58	63	67
Tohoku	88	113	131	132	148
Kanto	226	305	365	399	463
Chubu	114	147	191	200	259
Kinki	127	176	213	238	249
Chugoku, Shikoku	62	90	102	117	140
Kyushu	91	122	141	150	181

Unsecured Loans Outstanding per Branch

(¥ million)
1,200



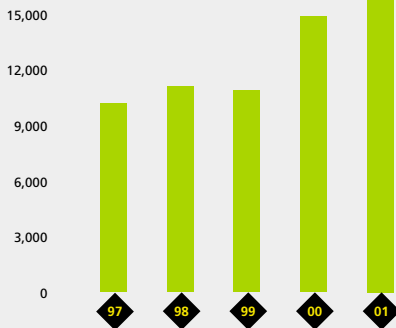
(¥ million)

	1997/3	1998/3	1999/3	2000/3	2001/3
Unsecured loans outstanding per branch	1,036	855	805	841	809

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

Net Income per Employee

(¥ thousand)
18,000



	1997/3	1998/3	1999/3	2000/3	2001/3
Number of employees	3,402	3,482	3,692	3,847	3,844
Male	1,974	2,010	2,118	2,205	2,198
Female	1,428	1,472	1,574	1,642	1,646
Loans outstanding per employee (¥ million)	230	248	264	286	319
Net income per employee (¥ thousand)	10,197	11,105	10,881	14,878	16,524

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 = non-consolidated net income ÷ number of employees (term-end)

At March 31, 2001, the average age of employees was 32.3 years (36.1 for males and 27.3 for females), while the average period of continuous service was 8.4 years (11.3 for males and 4.5 for females).

Industry Data

New Consumer Credit, by Type of Lender

	1995/12	YOY	1996/12	YOY	1997/12	YOY	1998/12	YOY	1999/12	YOY
Consumer credit	728,595	3.0	756,177	3.8	765,205	1.2	760,811	-0.6	731,252	-3.9
Sales on credit	300,608	5.5	322,020	7.1	330,416	2.6	330,469	0.0	332,667	0.7
Consumer finance	427,987	1.3	434,157	1.4	434,789	0.1	430,342	-1.0	398,585	-7.4
Of which, consumer loans	210,906	5.9	220,522	4.6	230,077	4.3	232,100	0.9	228,669	-1.5
Commercial finance institutions	63,037	-4.7	58,544	-7.1	55,521	-5.2	49,343	-11.1	39,788	-19.4
Consumer finance companies (including Promise)	66,103	16.5	75,886	14.8	83,550	10.1	91,404	9.4	94,966	3.9
Sales finance (<i>shinpan</i>) companies	37,003	8.3	38,784	4.8	39,553	2.0	37,285	-5.7	38,733	3.9
Bank-affiliated credit card companies	26,803	5.4	28,151	5.0	29,925	6.3	31,294	4.6	31,614	1.0
Distributor-affiliated credit card companies	8,850	11.9	9,770	10.4	11,763	20.4	12,849	9.2	13,609	5.9
Others	9,110	4.8	9,387	3.0	9,765	4.0	9,925	1.6	9,959	0.3

Note: "YOY" stands for year-on-year percentage increase or decrease.
Source: Japan Credit Industry Association, *Japan Credit Industry Statistics 2001*

Consumer Credit Outstanding, by Type of Lender

	1995/12	YOY	1996/12	YOY	1997/12	YOY	1998/12	YOY	1999/12	YOY
Consumer credit	748,005	-0.1	752,407	0.6	743,335	-1.2	709,823	-4.5	668,243	-5.9
Sales on credit	177,166	4.1	182,892	3.2	182,621	-0.1	171,535	-6.1	163,518	-4.7
Consumer finance	570,839	-1.4	569,515	-0.2	560,714	-1.5	538,288	-4.0	504,725	-6.2
Of which, consumer loans	372,017	-0.1	374,035	0.5	372,867	-0.3	355,959	-4.5	351,211	-1.3
Commercial finance institutions	272,482	-4.0	262,502	-3.7	251,897	-4.0	231,478	-8.1	217,957	-5.8
Consumer finance companies (including Promise)	52,082	15.8	59,634	14.5	65,179	9.3	71,371	9.5	78,586	10.1
Sales finance (<i>shinpan</i>) companies	31,807	9.1	34,968	9.9	37,278	6.6	33,387	-10.4	33,995	1.8
Bank-affiliated credit card companies	6,434	4.5	6,910	7.4	7,477	8.2	7,848	5.0	8,335	6.2
Distributor-affiliated credit card companies	4,840	16.7	5,415	11.9	6,173	14.0	6,953	12.6	7,433	6.9
Others	4,372	3.8	4,606	5.4	4,863	5.6	4,922	1.2	4,905	-0.3

Note: "YOY" stands for year-on-year percentage increase or decrease.
Source: Japan Credit Industry Association, *Japan Credit Industry Statistics 2001*

New Consumer Credit, by Type of Lender

(¥ trillion)

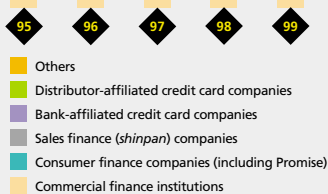
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10

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Consumer Credit Outstanding, by Type of Lender

(¥ trillion)

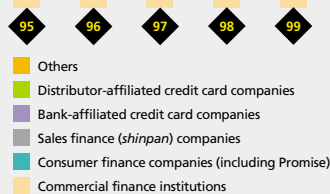
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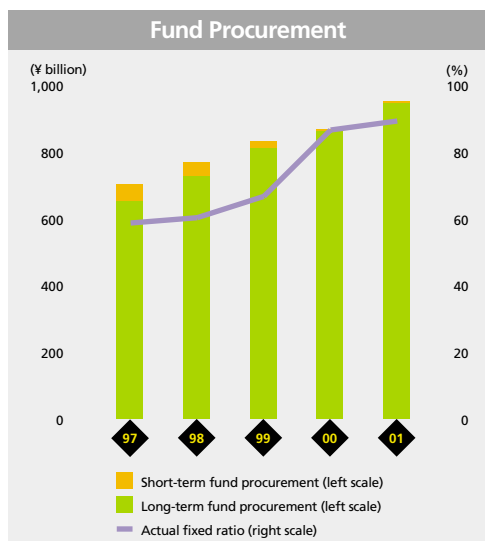
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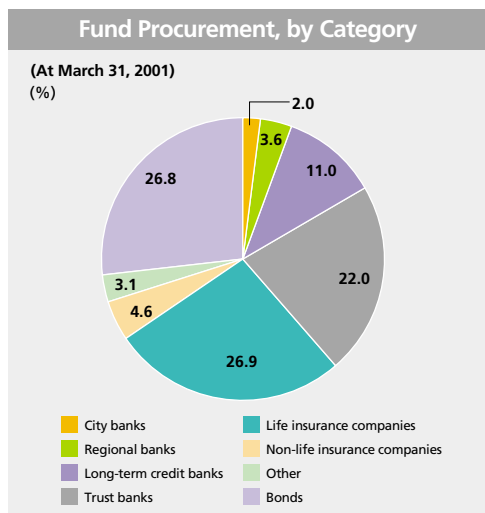




	1997/3	1998/3	1999/3	2000/3	2001/3
Total fund procurement (interest-bearing debt)	706,111	792,473	834,048	869,676	952,354
Short-term fund procurement	53,000	64,800	22,800	6,400	4,900
Ratio of short-term fund procurement (%)	7.5	8.2	2.7	0.7	0.5
Short-term borrowings	53,000	44,800	22,800	6,400	4,900
Commercial paper	—	20,000	—	—	—
Long-term fund procurement	653,111	727,673	811,248	863,276	947,454
Ratio of long-term fund procurement (%)	92.5	91.8	97.3	99.3	99.5
Long-term borrowings	633,111	688,742	742,317	678,276	692,454
Fixed interest rate	349,594	438,826	474,206	436,504	454,462
Variable interest rate	283,516	249,916	268,111	241,772	237,992
Of which, interest rate swaps and caps	45,000	—	12,840	141,720	160,600
Straight bonds	10,000	30,000	60,000	185,000	255,000
Convertible bonds	10,000	8,930	8,930	—	—
Actual fixed ratio (%)	58.7	60.3	66.7	86.6	89.3
Average interest rate on fund procurement	3.00	2.68	2.56	2.40	2.24

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, 2001, the Company's actual fixed ratio stood at 89.3%, including corporate bonds.



	1997/3	1998/3	1999/3	2000/3	2001/3
Total borrowings	686,111	733,542	765,117	684,676	697,354
City banks	31,310	25,745	20,447	15,460	18,719
Regional banks	37,122	40,590	45,274	33,104	34,575
Long-term credit banks	99,948	104,948	108,224	105,204	105,204
Trust banks	189,200	196,185	210,907	214,783	209,308
Non-Japanese banks	9,000	24,000	29,000	2,260	23,940
Credit associations	2,000	2,000	2,000	1,520	2,620
Life insurance companies	272,730	286,955	287,588	263,327	256,390
Non-life insurance companies	44,100	52,419	58,477	46,678	43,578
Leasing, finance, and other companies	700	700	3,200	2,340	3,020
Corporate bonds and other	20,000	58,930	68,930	185,000	255,000
Straight bonds	10,000	30,000	60,000	185,000	255,000
Convertible bonds	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, 2001, corporate bonds and other (funds procured directly from capital markets) as a percentage of total fund procurement was 26.8%.

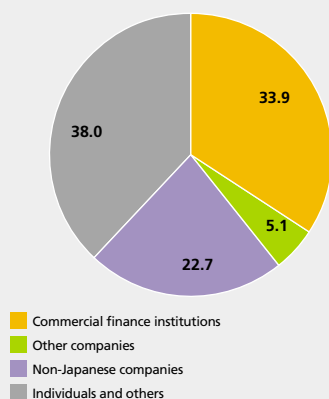
■ Bond Issues (As of March 31, 2001)

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
Straight bonds	Apr. 26, 2000	10,000	Apr. 25, 2008	2.27	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	May 31, 2000	10,000	June 1, 2012	2.90	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	June 14, 2000	20,000	June 14, 2007	2.04	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Oct. 6, 2000	10,000	Oct. 6, 2005	2.08	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Nov. 21, 2000	10,000	Nov. 21, 2005	Floating rate note (Six-month yen LIBOR+0.75%)	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Feb. 1, 2001	10,000	Feb. 1, 2005	1.75	A (R&I) AA- (JCR)	Consumer loans funding

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

Composition of Shareholders

(At March 31, 2001)
(%)



	1997/3	1998/3	1999/3	2000/3	2001/3
Number of shares outstanding at term-end (thousands)	98,528	108,615	119,615	121,597	124,715
Commercial finance institutions	28,047	33,743	39,007	40,519	42,281
Percentage of total (%)	28.5	31.1	32.6	33.3	33.9
Other companies	8,434	9,152	7,935	6,836	6,366
Percentage of total (%)	8.6	8.4	6.6	5.6	5.1
Non-Japanese companies	14,113	16,942	24,095	25,992	28,278
Percentage of total (%)	14.3	15.6	20.1	21.4	22.7
Individuals and others	47,932	48,776	48,575	48,247	47,437
Percentage of total (%)	48.6	44.9	40.6	39.7	38.0
Number of shareholders	6,017	4,407	5,622	7,396	4,660