

Financial Highlights

Consolidated Basis

Promise Co., Ltd. and Consolidated Subsidiaries
Years ended March 31, 2002 and 2001

	Millions of Yen		Thousands of U.S. Dollars
	2002	2001	2002
For the Year:			
Total operating income.....	¥ 394,495	¥ 359,641	\$ 2,960,565
Operating profit.....	114,518	127,418	859,418
Income before income taxes	112,308	107,392	842,834
Net income.....	62,941	64,845	472,355
Credit losses including provision for uncollectible loans.....	96,996	55,990	727,924
At Year-end:			
Total assets.....	1,833,777	1,679,394	13,761,928
Consumer loans receivable: Principal.....	1,543,288	1,418,656	11,581,901
Total shareholders' equity.....	574,866	517,504	4,314,195
Interest-bearing debt	1,164,873	1,094,274	8,742,008
Allowance for credit losses.....	87,213	61,349	654,507
Amounts per Share (Yen/U.S. Dollars):			
Net income, basic*	¥ 504.78	¥ 525.02	\$ 3.79
Cash dividends	100.00	90.00	0.75
Shareholders' equity	4,580.66	4,161.18	34.38

* 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 ¥133.25 to US\$1, the approximate exchange rate at March 31, 2002.

Non-Consolidated Basis

Promise Co., Ltd.
Years ended March 31, 2002 and 2001

	Millions of Yen		Thousands of U.S. Dollars
	2002	2001	2002
For the Year:			
Total operating income.....	¥ 316,247	¥ 292,774	\$ 2,373,335
Operating profit.....	104,165	116,178	781,726
Income before income taxes	106,423	101,853	798,675
Net income.....	61,250	63,521	459,664
Credit losses including provision for uncollectible loans.....	76,627	43,827	575,058
At Year-end:			
Total assets.....	1,670,481	1,503,919	12,536,444
Consumer loans receivable: Principal.....	1,324,663	1,228,026	9,941,187
Total shareholders' equity.....	552,889	501,332	4,149,260
Interest-bearing debt	1,042,619	952,354	7,824,531
Allowance for credit losses.....	68,000	46,500	510,319
Amounts per Share (Yen/U.S. Dollars):			
Net income, basic*	¥ 491.09	¥ 513.24	\$ 3.69
Shareholders' equity	4,401.48	4,019.80	33.03

* 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 ¥133.25 to US\$1, the approximate exchange rate at March 31, 2002.