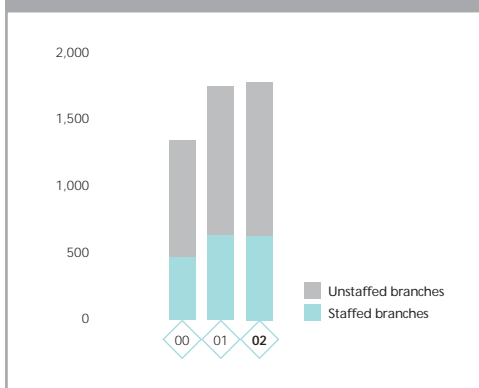


## Data Section (Consolidated Basis)

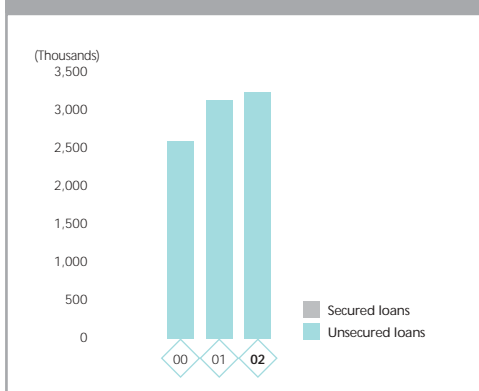
### Business Indicators

#### Number of Unsecured Loan Branches



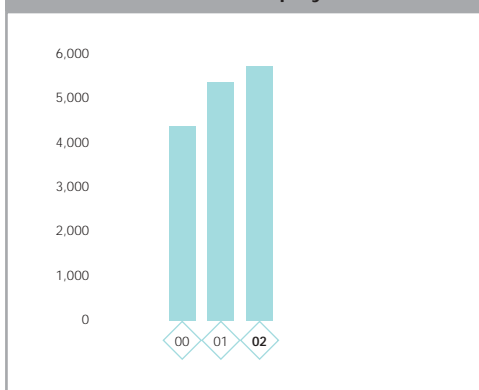
	2000/3	2001/3	2002/3
Number of unsecured loan branches	1,352	1,755	<b>1,785</b>
Staffed branches	470	637	<b>630</b>
Unstaffed branches	882	1,118	<b>1,155</b>
Number of ATMs and CDs	1,909	2,182	<b>2,208</b>
Number of automated contract machines	1,297	1,645	<b>1,651</b>

#### Number of Accounts



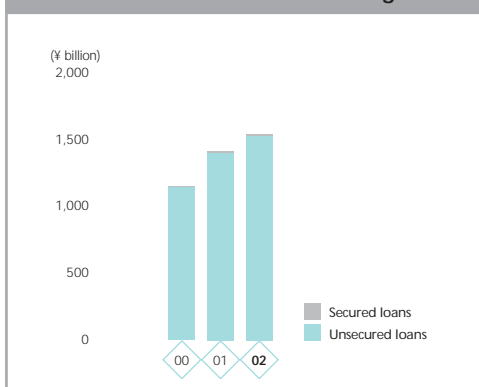
	2000/3	2001/3	2002/3
Number of accounts	2,588	3,129	<b>3,233</b>
Individual customers	2,588	3,129	<b>3,233</b>
Unsecured loans	2,585	3,126	<b>3,230</b>
Secured loans	2	2	<b>2</b>
Corporate customers	0	0	<b>0</b>
Secured loans	0	0	<b>0</b>

#### Number of Employees



	2000/3	2001/3	2002/3
Number of employees	4,372	5,376	<b>5,723</b>

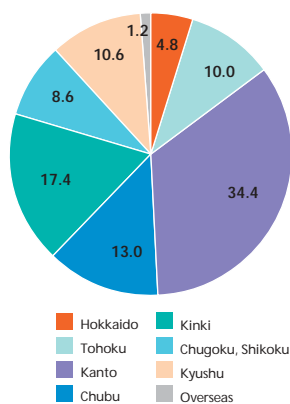
#### Consumer Loans Outstanding



	2000/3	2001/3	2002/3
Consumer loans outstanding	1,159,253	1,418,656	<b>1,543,288</b>
Individual customers	1,155,154	1,414,999	<b>1,540,288</b>
Unsecured loans	1,147,310	1,406,327	<b>1,532,578</b>
Secured loans	7,843	8,671	<b>7,710</b>
Corporate customers	4,098	3,656	<b>3,000</b>
Secured loans	4,098	3,656	<b>3,000</b>

### Unsecured Loans Outstanding, by Area

(At March 31, 2002)  
(%)

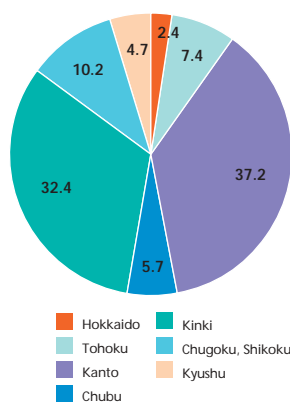


(¥ million)

	2000/3	2001/3	2002/3
Unsecured loans outstanding	1,147,310	1,406,327	<b>1,532,578</b>
Domestic	1,139,233	1,393,576	<b>1,514,506</b>
Hokkaido	53,072	70,779	<b>73,831</b>
Tohoku	123,369	146,932	<b>152,743</b>
Kanto	379,436	474,849	<b>526,717</b>
Chubu	158,265	184,857	<b>198,731</b>
Kinki	208,861	253,076	<b>267,302</b>
Chugoku, Shikoku	82,930	105,151	<b>132,012</b>
Kyushu	133,297	157,930	<b>163,167</b>
Overseas	8,077	12,750	<b>18,071</b>
Hong Kong	8,077	12,750	<b>18,071</b>

### Secured Loans Outstanding, by Area

(At March 31, 2002)  
(%)



(¥ million)

	2000/3	2001/3	2002/3
Secured loans outstanding	11,942	12,328	<b>10,710</b>
Hokkaido	152	205	<b>254</b>
Tohoku	953	924	<b>793</b>
Kanto	5,564	4,339	<b>3,980</b>
Chubu	747	754	<b>617</b>
Kinki	3,800	4,036	<b>3,469</b>
Chugoku, Shikoku	681	1,692	<b>1,093</b>
Kyushu	42	374	<b>501</b>

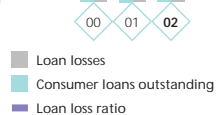
### Loan Losses

(¥ billion)

2,000  
1,500  
1,000  
500  
0

(%)

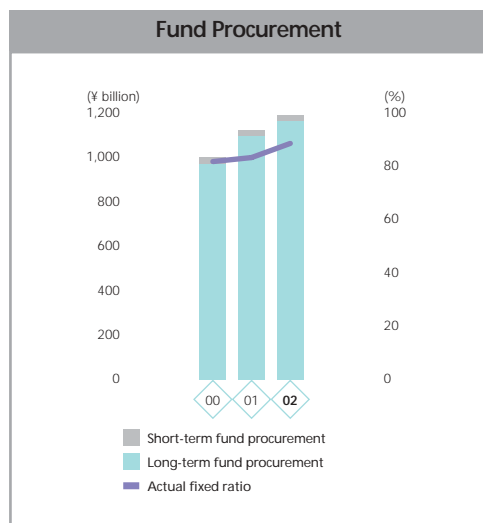
10  
8  
6  
4  
2  
0



(¥ million)

	2000/3	2001/3	2002/3
Consumer loans outstanding	1,159,253	1,418,656	<b>1,543,288</b>
Loan losses	34,088	48,789	<b>72,324</b>
Loan loss ratio (%)	2.94	3.44	<b>4.69</b>
Expenses for loan losses	40,030	55,990	<b>96,996</b>
Provision for loan losses	40,030	55,990	<b>86,215</b>
Additional expense for loan losses	—	—	<b>10,780</b>
Collection of written-off loans	6,957	8,518	<b>7,920</b>

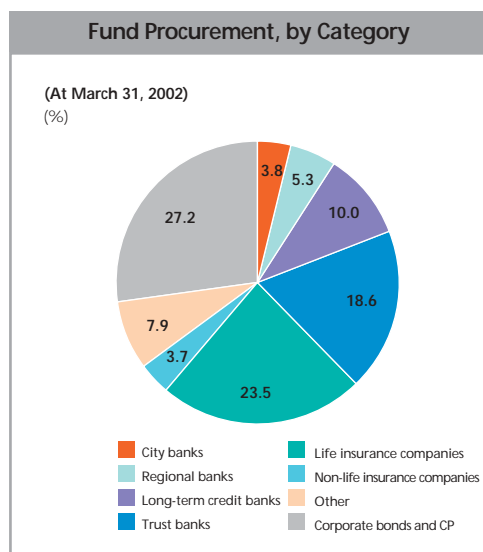
## Fund Procurement



	(¥ million)		
	2000/3	2001/3	2002/3
Total fund procurement (interest-bearing debt)	970,598	1,094,274	<b>1,164,873</b>
Short-term fund procurement	29,846	29,158	<b>24,855</b>
Ratio of short-term fund procurement (%)	3.1	2.7	<b>2.1</b>
Short-term borrowings	23,216	24,090	<b>19,835</b>
Commercial paper (CP)	6,630	5,068	<b>5,020</b>
Long-term fund procurement	940,752	1,065,117	<b>1,140,017</b>
Ratio of long-term fund procurement (%)	96.9	97.3	<b>97.9</b>
Long-term borrowings	755,752	808,117	<b>828,017</b>
Fixed interest rate	477,197	512,990	<b>572,877</b>
Variable interest rate	278,555	295,127	<b>255,140</b>
Of which, interest rate swaps and caps	142,907	162,806	<b>168,509</b>
Straight bonds	185,000	257,000	<b>312,000</b>
Of which, floating rate notes	10,000	20,000	<b>20,000</b>
Convertible bonds	—	—	—
Actual fixed ratio (%)	81.9	83.4	<b>88.7</b>
Average interest rate on fund procurement	2.49	2.43	<b>2.09</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, 2002, the Company's actual fixed ratio stood at 88.7%, including corporate bonds.



	(¥ million)		
	2000/3	2001/3	2002/3
Total fund procurement (interest-bearing debt)	970,598	1,094,274	<b>1,164,873</b>
Total borrowings	778,968	832,207	<b>847,852</b>
City banks	28,653	35,019	<b>44,120</b>
Regional banks	36,962	38,934	<b>61,403</b>
Long-term credit banks	115,022	114,874	<b>117,010</b>
Trust banks	229,463	229,003	<b>216,219</b>
Non-Japanese banks	12,846	38,676	<b>64,074</b>
Credit associations	1,520	4,128	<b>7,252</b>
Prefectural credit federations of agricultural cooperatives	—	—	<b>3,000</b>
Life insurance companies	282,933	271,962	<b>273,513</b>
Non-life insurance companies	51,344	46,200	<b>43,609</b>
Leasing, finance, and other companies	20,225	53,411	<b>17,653</b>
Corporate bonds and other	191,630	262,068	<b>317,020</b>
Straight bonds	185,000	257,000	<b>312,000</b>
Convertible bonds	—	—	—
Commercial paper (CP)	6,630	5,068	<b>5,020</b>

Since 1996, the Company has issued corporate bonds and commercial paper to diversify its fund procurement sources. At March 31, 2002, corporate bonds and CP as a percentage of total fund procurement was 27.2%.

## Subsidiaries and Affiliate

	2000/3	2001/3	2002/3
Consolidated subsidiaries	7	9	<b>11</b>
Affiliate accounted for under the equity method	—	1	<b>1</b>

For more information about consolidated subsidiaries, please refer to page 54.

[Reference]

As of March 31, 2001	April 2000 May 2000 December 2000 January 2001	Acquired Shinkou Co., Ltd. Acquired Rich Co., Ltd. Liquidated PAL Research Center Co., Ltd. Made TOWA Co., Ltd., wholly owned subsidiary
As of March 31, 2002	December 2001 March 2002	Acquired Sun Life Co., Ltd. Included System Trinity Co., Ltd., in consolidation