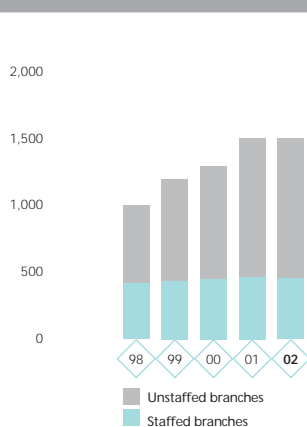


Data Section (Non-Consolidated Basis)

Business Indicators

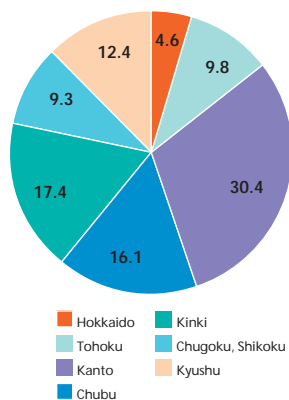
Number of Unsecured Loan Branches



	1998/3	1999/3	2000/3	2001/3	2002/3
Number of branches	1,015	1,207	1,299	1,507	1,510
Unsecured loan branches	1,003	1,201	1,299	1,507	1,510
Staffed branches	418	435	451	466	457
Unstaffed branches	585	766	848	1,041	1,053
Secured loan branches	2	2	—	—	—
Audio & video software rental	7	—	—	—	—
Outdoor and leisure goods	3	4	—	—	—
Number of automated contract machines	977	1,164	1,258	1,458	1,462

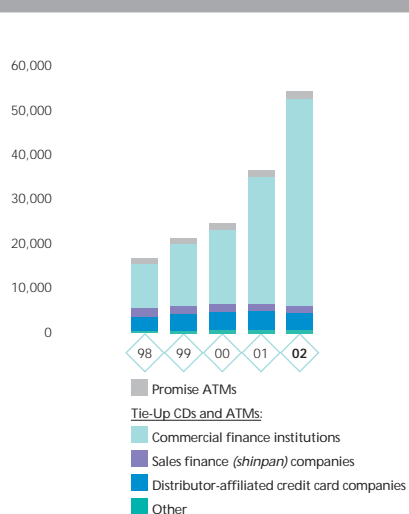
Number of Unsecured Loan Branches, by Area

(At March 31, 2002)
(%)



	1998/3	1999/3	2000/3	2001/3	2002/3
Number of unsecured loan branches	1,003	1,201	1,299	1,507	1,510
Hokkaido	50	58	63	67	69
Tohoku	113	131	132	148	148
Kanto	305	365	399	463	459
Chubu	147	191	200	259	243
Kinki	176	213	238	249	263
Chugoku, Shikoku	90	102	117	140	140
Kyushu	122	141	150	181	188

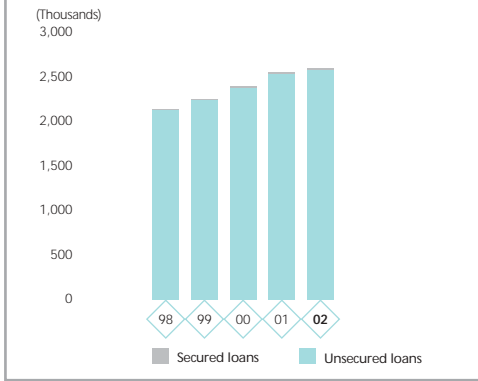
Number of Channels



	1998/3	1999/3	2000/3	2001/3	2002/3
Number of channels	17,037	21,475	24,843	36,865	54,491
Promise ATMs	1,335	1,511	1,590	1,777	1,808
Tie-up CDs and ATMs	15,702	19,964	23,253	35,088	52,683
Commercial finance institutions	9,911	13,830	16,715	28,507	46,545
Sales finance (<i>shinpan</i>) companies	1,920	1,844	1,729	1,632	1,581
Distributor-affiliated credit card companies	3,435	3,769	4,048	4,207	3,875
Other	436	521	761	742	682
Intermediaries:					
Convenience stores*	—	5,280	5,532	5,798	14,069

* Started tie-ups with FamilyMart Co., Ltd., on September 21, 1998; with Lawson, Inc., on August 27, 2001; and with Three F Co., Ltd., on March 4, 2002.

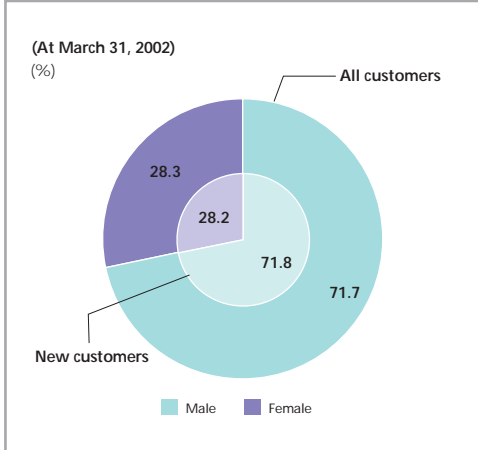
Number of Customers



(Thousands)

	1998/3	1999/3	2000/3	2001/3	2002/3
Number of customers	2,136	2,242	2,384	2,544	2,583
Year-on-year growth (%)	7.2	5.0	6.3	6.7	1.5
Unsecured loans	2,135	2,240	2,381	2,541	2,581
Secured loans	1	2	2	2	2

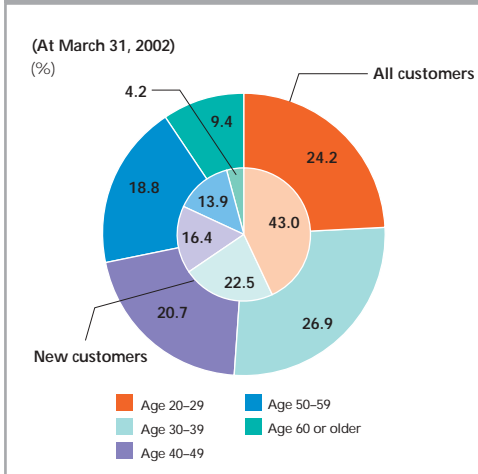
Number of Unsecured Loan Customers, by Gender



(Thousands)

	1998/3	1999/3	2000/3	2001/3	2002/3
All customers	2,135	2,240	2,381	2,541	2,581
Male	1,533	1,611	1,712	1,823	1,850
Female	602	629	669	718	730
New customers	420	395	430	473	410
Male	312	289	311	336	295
Female	107	105	119	136	115

Number of Unsecured Loan Customers, by Age

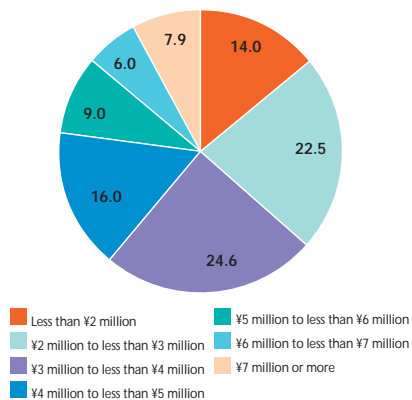


(Thousands)

	1998/3	1999/3	2000/3	2001/3	2002/3
All customers	2,135	2,240	2,381	2,541	2,581
Age 20-29	572	592	619	642	624
Age 30-39	541	577	622	673	695
Age 40-49	506	509	518	535	533
Age 50-59	346	381	424	468	485
Age 60 or older	168	178	196	221	242
New customers	420	395	430	473	410
Age 20-29	200	185	195	202	176
Age 30-39	94	89	95	104	92
Age 40-49	76	69	73	81	67
Age 50-59	39	41	52	65	56
Age 60 or older	8	9	14	20	17

Number of Unsecured Loan New Customers, by Annual Income

(At March 31, 2002)
(%)



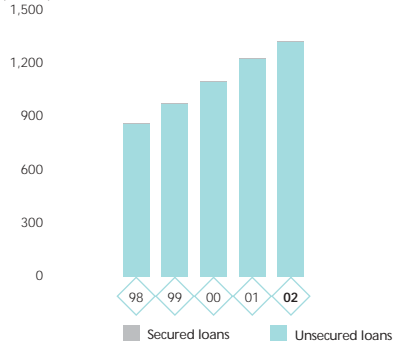
(Thousands)

	1998/3	1999/3	2000/3	2001/3	2002/3
New customers	420	395	430	473	410
Less than ¥2 million	39	42	50	60	57
¥2 million to less than ¥3 million	89	84	94	104	92
¥3 million to less than ¥4 million	106	99	107	115	100
¥4 million to less than ¥5 million	75	69	73	78	65
¥5 million to less than ¥6 million	42	38	40	44	36
¥6 million to less than ¥7 million	29	26	27	29	24
¥7 million or more	37	34	36	39	32

Customers with annual incomes of up to ¥7 million accounted for slightly more than 90% of all new customers. Of the 44.9 million private-sector wage earners in Japan, approximately 37.5 million fall into this income range (National Tax Administration Agency data, 2000), indicating substantial latent demand.

Consumer Loans Outstanding

(¥ billion)

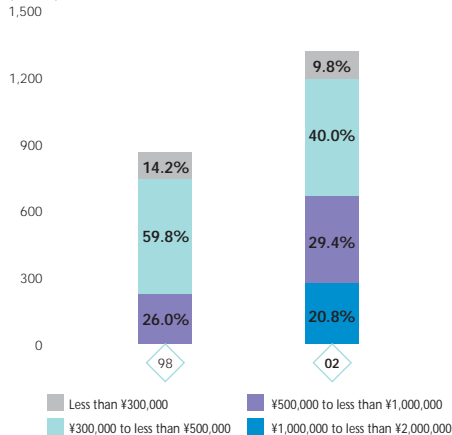


(¥ million)

	1998/3	1999/3	2000/3	2001/3	2002/3
Consumer loans outstanding	866,633	976,613	1,100,546	1,228,026	1,324,663
Year-on-year growth (%)	10.5	12.7	12.7	11.6	7.9
Unsecured loans	858,225	967,880	1,093,725	1,220,447	1,317,203
Year-on-year growth (%)	10.7	12.8	13.0	11.6	7.9
Secured loans	8,408	8,733	6,820	7,578	7,460
Year-on-year growth (%)	-7.0	3.9	-21.9	11.1	-1.6

Unsecured Loans Outstanding, by Amount of Account

(¥ billion)



(¥ million)

	1998/3	1999/3	2000/3	2001/3	2002/3
Unsecured loans outstanding	858,225	967,880	1,093,725	1,220,447	1,317,203
Less than ¥300,000	122,087	122,882	132,653	136,012	129,644
¥300,000 to less than ¥500,000	513,200	515,802	523,353	534,997	526,743
¥500,000 to less than ¥1,000,000	222,936	264,592	286,740	335,458	387,484
¥1,000,000 to less than ¥2,000,000	—	64,601	150,977	213,978	273,330

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.

Unsecured Loans Outstanding, by Interest Rate



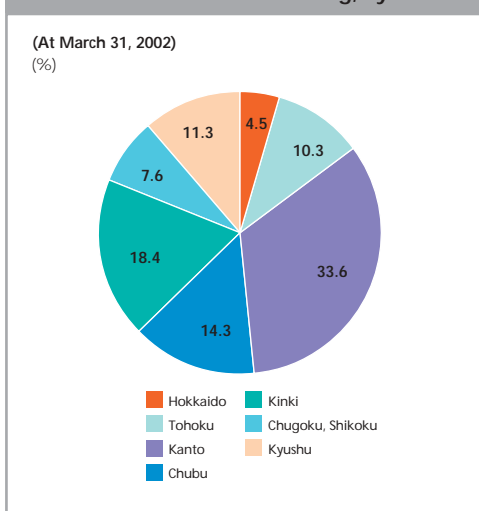
(¥ million)

	1998/3	1999/3	2000/3	2001/3	2002/3
Unsecured loans outstanding	858,225	967,880	1,093,725	1,220,447	1,317,203
Flat rates					
*29.200%	135,153	96,302	72,475	55,745	43,126
*27.000%	49,512	32,963	23,628	17,093	12,679
25.550%	580,961	685,357	758,304	807,886	803,079
25.000%	4,442	3,296	2,676	21,246	46,439
24.500%	—	—	—	14,006	40,078
23.900%	—	12,708	29,324	39,406	51,830
23.500%	—	—	—	6,455	18,121
22.995%	31,288	67,662	115,310	137,179	156,558
14.600-21.900%	—	21,496	51,055	88,091	118,435
Loan balance-linked rates					
*23.200-29.200%	25,302	18,163	14,023	10,715	8,530
23.725-25.550%	16,572	15,107	13,880	11,804	9,629
22.675-25.550%	14,588	14,008	11,847	9,849	7,934
Other	402	813	1,200	968	760

Notes: 1. * refers to discontinued products.

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

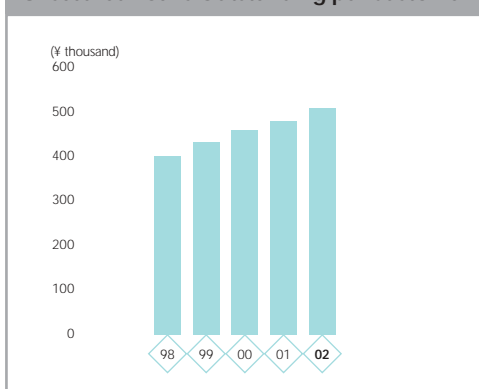
Unsecured Loans Outstanding, by Area



(¥ million)

	1998/3	1999/3	2000/3	2001/3	2002/3
Unsecured loans outstanding	858,225	967,880	1,093,725	1,220,447	1,317,203
Hokkaido	44,745	49,382	53,072	56,157	58,823
Tohoku	90,284	102,239	115,759	129,422	136,177
Kanto	266,070	304,699	347,844	396,192	442,074
Chubu	122,056	137,275	156,795	173,218	188,281
Kinki	157,481	178,294	204,026	228,954	242,275
Chugoku, Shikoku	65,717	73,275	82,930	93,377	100,812
Kyushu	111,869	122,713	133,297	143,125	148,757

Unsecured Loans Outstanding per Customer



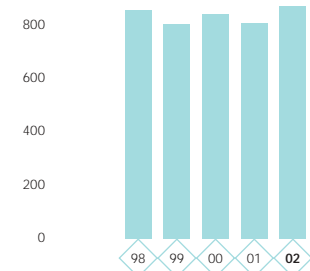
(¥ thousand)

	1998/3	1999/3	2000/3	2001/3	2002/3
Unsecured loans outstanding per customer	401	432	459	480	510

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

Unsecured Loans Outstanding per Branch

(¥ million)
1,000



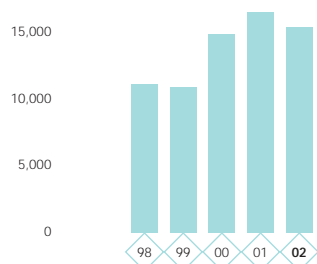
(¥ million)

	1998/3	1999/3	2000/3	2001/3	2002/3
Unsecured loans outstanding per branch	855	805	841	809	872

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

Net Income per Employee

(¥ thousand)
20,000



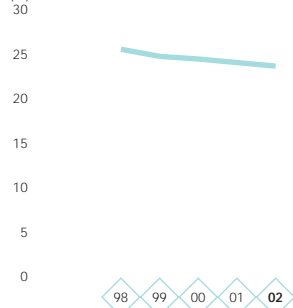
	1998/3	1999/3	2000/3	2001/3	2002/3
Number of employees	3,482	3,692	3,847	3,844	3,979
Male	2,010	2,118	2,205	2,198	2,249
Female	1,472	1,574	1,642	1,646	1,730
Loans outstanding per employee (¥ million)	248	264	286	319	332
Net income per employee (¥ thousand)	11,105	10,881	14,878	16,524	15,393

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, 2002, the average age of employees was 32.6 years (36.2 for males and 27.8 for females), while the average period of continuous service was 8.5 years (11.5 for males and 4.7 for females).

Actual Average Yield of Unsecured Loans

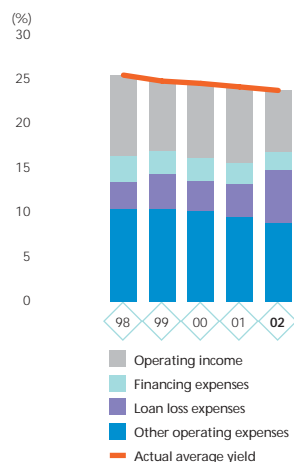
(%)



(%)

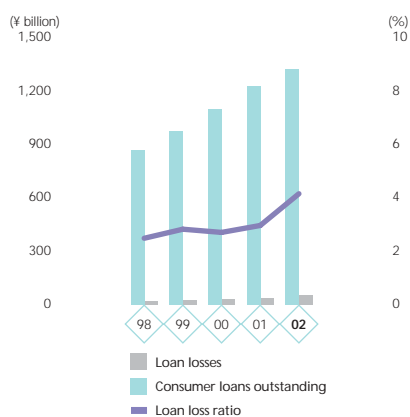
	1998/3	1999/3	2000/3	2001/3	2002/3
Actual average yield of unsecured loans	25.70	24.97	24.63	24.24	23.83

Actual Average Yield Ratio



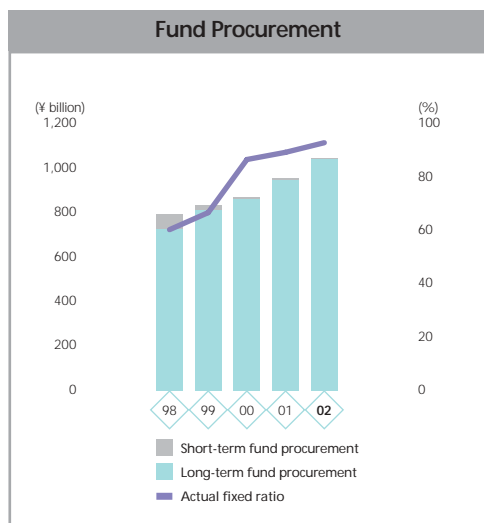
	1998/3	1999/3	2000/3	2001/3	2002/3
Actual average yield of unsecured loans	25.50	24.83	24.57	24.18	23.78
Operating expenses	16.42	16.88	16.09	15.61	16.88
Financing expenses	2.95	2.59	2.51	2.39	2.09
Loan loss expenses	3.07	3.86	3.35	3.75	5.94
Other operating expenses	10.39	10.43	10.23	9.47	8.85
Operating income	9.07	7.94	8.47	8.57	6.89

Loan Losses



	1998/3	1999/3	2000/3	2001/3	2002/3
Consumer loans outstanding	866,633	976,613	1,100,546	1,228,026	1,324,663
Loan losses	21,556	27,644	29,815	36,437	55,126
Unsecured loans	21,195	27,231	29,801	36,390	54,948
Secured loans	361	413	13	47	178
Loan loss ratio (%)	2.49	2.83	2.71	2.97	4.16
Expenses for loan losses	25,597	35,874	34,866	43,827	76,627
Provision for loan losses	25,597	35,234	34,866	43,827	67,726
Additional expense for loan losses	—	640	—	—	8,900
Collection of written-off loans	4,381	4,282	6,299	7,173	6,419

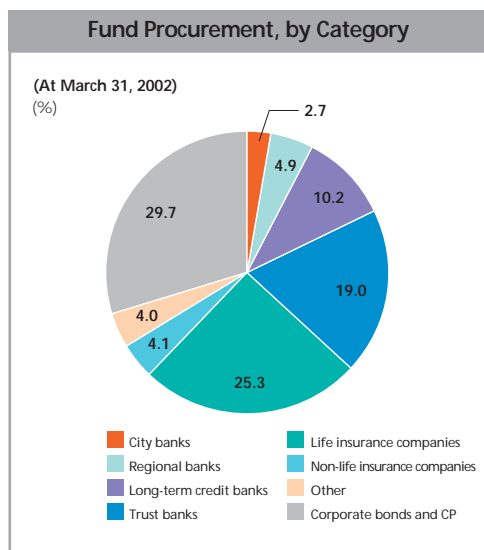
■ Fund Procurement



	1998/3	1999/3	2000/3	2001/3	2002/3
Total fund procurement (interest-bearing debt)	792,473	834,048	869,676	952,354	1,042,619
Short-term fund procurement	64,800	22,800	6,400	4,900	1,300
Ratio of short-term fund procurement (%)	8.2	2.7	0.7	0.5	0.1
Short-term borrowings	44,800	22,800	6,400	4,900	1,300
Commercial paper (CP)	20,000	—	—	—	—
Long-term fund procurement	727,673	811,248	863,276	947,454	1,041,318
Ratio of long-term fund procurement (%)	91.8	97.3	99.3	99.5	99.9
Long-term borrowings	688,742	742,317	678,276	692,454	731,318
Fixed interest rate	438,826	474,206	436,504	454,462	520,303
Variable interest rate	249,916	268,111	241,772	237,992	211,015
Of which, interest rate swaps and caps	—	12,840	141,720	160,600	158,000
Straight bonds	30,000	60,000	185,000	255,000	310,000
Of which, floating rate notes	—	—	10,000	20,000	20,000
Convertible bonds	8,930	8,930	—	—	—
Actual fixed ratio (%)	60.3	66.7	86.6	89.3	92.9
Average interest rate on fund procurement	2.68	2.56	2.40	2.24	1.94

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 92.9%, including corporate bonds.



	1998/3	1999/3	2000/3	2001/3	2002/3
Total fund procurement (interest-bearing debt)	792,473	834,048	869,676	952,354	1,042,619
Total borrowings	733,542	765,117	684,676	697,354	732,618
City banks	25,745	20,447	15,460	18,719	28,362
Regional banks	40,590	45,274	33,104	34,575	50,909
Long-term credit banks	104,948	108,224	105,204	105,204	106,832
Trust banks	196,185	210,907	214,783	209,308	198,093
Non-Japanese banks	24,000	29,000	2,260	23,940	22,200
Credit associations	2,000	2,000	1,520	2,620	5,500
Prefectural credit federations of agricultural cooperatives	—	—	—	—	3,000
Life insurance companies	286,955	287,588	263,327	256,390	263,553
Non-life insurance companies	52,419	58,477	46,678	43,578	43,233
Leasing, finance, and other companies	700	3,200	2,340	3,020	10,936
Corporate bonds and other	58,930	68,930	185,000	255,000	310,000
Straight bonds	30,000	60,000	185,000	255,000	310,000
Convertible bonds	8,930	8,930	—	—	—
Commercial paper (CP)	20,000	—	—	—	—

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 29.7%.

Bond Issues (As of March 31, 2002)

Type	Date Issued	Face Amount (¥ million)	Maturity Date	Coupon Rate (%)	Rating	Purpose
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	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
Straight bonds	Apr. 25, 2001	10,000	Apr. 25, 2006	1.70	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	June 13, 2001	10,000	June 13, 2008	1.74	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Aug. 10, 2001	15,000	Aug. 10, 2006	1.20	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Sep. 26, 2001	10,000	Sep. 26, 2008	1.63	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Oct. 23, 2001	20,000	Oct. 23, 2007	1.40	A (R&I) AA- (JCR)	Consumer loans funding
Straight bonds	Dec. 11, 2001	20,000	Dec. 9, 2005	0.92	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.

[Ratings of Promise]	(As of March 31, 2002)	
	Long-Term Bond	Short-Term Bond
Rating and Investment Information, Inc.	A	a-1
Japan Credit Rating Agency, Ltd.	AA-	J-1+
Standard & Poor's Corporation	BBB+	A-2
Moody's Investors Service, Inc.	Baa1	—

Industry Data

New Consumer Credit, by Type of Lender

(¥100 million, %)

	1996/12	YOY	1997/12	YOY	1998/12	YOY	1999/12	YOY	2000/12	YOY
Consumer credit	756,177	3.8	765,205	1.2	760,811	-0.6	731,252	-3.9	735,868	0.6
Sales on credit	322,020	7.1	330,416	2.6	330,469	0.0	332,667	0.7	346,490	4.2
Consumer finance	434,157	1.4	434,789	0.1	430,342	-1.0	398,585	-7.4	389,378	-2.3
Of which, consumer loans	220,522	4.6	230,077	4.3	232,100	0.9	228,669	-1.5	236,050	3.2
Commercial finance institutions	58,544	-7.1	55,521	-5.2	49,343	-11.1	39,788	-19.4	41,126	3.4
Consumer finance companies (including Promise)	75,886	14.8	83,550	10.1	91,404	9.4	94,966	3.9	99,811	5.1
Sales finance (<i>shinpan</i>) companies	38,784	4.8	39,553	2.0	37,285	-5.7	38,733	3.9	39,768	2.7
Bank-affiliated credit card companies	28,151	5.0	29,925	6.3	31,294	4.6	31,614	1.0	31,526	-0.3
Distributor-affiliated credit card companies	9,770	10.4	11,763	20.4	12,849	9.2	13,609	5.9	13,823	1.6
Others	9,387	3.0	9,765	4.0	9,925	1.6	9,959	0.3	9,996	0.4

Note: "YOY" stands for year-on-year percentage increase or decrease.

 Source: Japan Credit Industry Association, *Japan Credit Industry Statistics 2002*

Consumer Credit Outstanding, by Type of Lender

(¥100 million, %)

	1996/12	YOY	1997/12	YOY	1998/12	YOY	1999/12	YOY	2000/12	YOY
Consumer credit	752,407	0.6	743,335	-1.2	709,823	-4.5	668,243	-5.9	652,247	-2.4
Sales on credit	182,892	3.2	182,621	-0.1	171,535	-6.1	163,518	-4.7	159,639	-2.4
Consumer finance	569,515	-0.2	560,714	-1.5	538,288	-4.0	504,725	-6.2	492,608	-8.5
Of which, consumer loans	374,035	0.5	372,867	-0.3	355,959	-4.5	351,211	-1.3	356,620	1.5
Commercial finance institutions	262,502	-3.7	251,897	-4.0	231,478	-8.1	217,957	-5.8	210,091	-3.6
Consumer finance companies (including Promise)	59,634	14.5	65,179	9.3	71,371	9.5	78,586	10.1	88,489	12.6
Sales finance (<i>shinpan</i>) companies	34,968	9.9	37,278	6.6	33,387	-10.4	33,995	1.8	36,317	6.8
Bank-affiliated credit card companies	6,910	7.4	7,477	8.2	7,848	5.0	8,335	6.2	8,730	4.7
Distributor-affiliated credit card companies	5,415	11.9	6,173	14.0	6,953	12.6	7,433	6.9	8,342	12.2
Others	4,606	5.4	4,863	5.6	4,922	1.2	4,905	-0.3	4,651	-5.2

Note: "YOY" stands for year-on-year percentage increase or decrease.

 Source: Japan Credit Industry Association, *Japan Credit Industry Statistics 2002*

New Consumer Credit, by Type of Lender



Consumer Credit Outstanding, by Type of Lender

