



PROMISE

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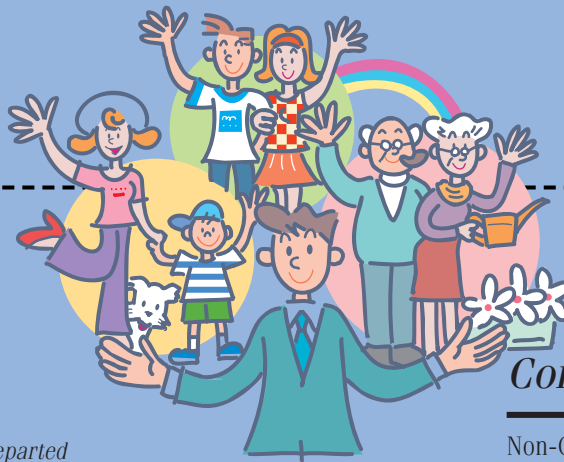
OUR FUNDAMENTAL BUSINESS STRATEGY

At Promise, our *fundamental strategy* is to conduct business with a balanced management style, seeking high profitability while at the same time maintaining and strengthening a superior financial structure. We achieve these goals by focusing on our core business of unsecured consumer loans, practicing sound management, emphasizing asset and liability management, and targeting greater operating efficiency.

Consequently, our *top priority* is achieving growth in our unsecured consumer loans, because they form the basis of our profitability. We back this policy up, however, through the use of strict credit evaluation and prudent credit policies to ensure excellent credit quality. At the same time, we focus on controlling costs by increasing efficiency.

our *methods of realizing these strategic policies* center on increasing the number of loan accounts rather than the amount of individual loans and on improving operational efficiency by expanding our network through the greater use of unstaffed branches, Irasshai Machines (automated credit providers), automatic teller machines (ATMs), and tie-up ATMs and cash dispensers (CDs).

Promise boasts several major *competitive advantages* that underpin these strategies: the well-recognized “Promise” brand name, one of the largest, best established marketing networks in the industry, and a highly developed risk management system.



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The thought behind our name

When Promise was established, we departed from the practice of requiring guarantors, authentication of personal seals and inquiry with the applicant's neighbors regarding his credit standing, each of which had been conventionally required as a precondition for borrowing in Japan. Ryoichi Jinnai, the founder of the Company who developed a system which is truly committed to the customer, named the Company “Promise”, as a symbol of the policy under which the customer and the company mutually pledge (promise) to honor their loan obligations enabling business transactions to be conducted on an equal footing and in a pleasant manner.