

# Non-Consolidated Financial Highlights

Promise Co., Ltd.

Years ended March 31

	Millions of Yen		Thousands of	Percent
	1998	1997	U.S. Dollars	Change
			1998	1998/1997
<b>Financial Results</b>				
Total operating income .....	<b>¥220,330</b>	¥198,897	<b>\$1,667,900</b>	10.8
Operating profit .....	<b>86,140</b>	76,914	<b>652,083</b>	12.0
Net income .....	<b>38,668</b>	34,690	<b>292,720</b>	11.5
Consumer loans outstanding .....	<b>866,634</b>	784,201	<b>6,560,439</b>	10.5
Total assets .....	<b>1,111,885</b>	989,670	<b>8,416,991</b>	12.3
Total shareholders' equity .....	<b>265,016</b>	231,359	<b>2,006,177</b>	14.5

Note: U.S. dollar amounts represent translations of yen, for convenience only, at the rate of ¥132.10 to U.S.\$1, the approximate exchange rate at March 31, 1998.

## Profile

Promise is the third largest consumer finance company in Japan with over 2.1 million customers and ¥866,634 million (\$6.6 billion) in loans outstanding as of the end of fiscal 1998. The Company has a network of 1,005 loan branches, including 585 unstaffed branches, as well as 1,335 ATMs and 977 Irasshai Machines (automated credit providers). In addition, customers may access funds through a tie-up network of 15,702 ATMs and CDs run by other financial institutions throughout Japan.

Promise also operates seven audio and video software rental shops and three outdoor leisure goods shops.

Promise principally provides individuals with unsecured and unguaranteed loans, the majority of which are limited to ¥500,000. Customers who meet special credit requirements may borrow up to ¥1 million. The chief features of the Company's loan services are quick and convenient access to funds for those who meet Promise's stringent credit standards coupled with the lowest interest rates in the consumer finance industry.

The Company has achieved an impressive growth record over the past few years, with the balance of loans outstanding expanding by 76 percent since 1993 and nonconsolidated net income rising 433 percent during the same period. Promise's shares are listed on the First Section of the Tokyo Stock Exchange.