

# Industry Data

## Consumer Loans Outstanding in the Consumer Finance Company Sector (March 31, 1998)

Company Name	¥ Billions	Company Name	¥ Billions
Promise .....	¥ 866.6	Lake .....	¥529.5
Takefuji .....	1,188.6	Aic .....	327.1*
Acom .....	1,083.2	Sanyo Shinpan .....	213.7
Aiful .....	702.4		

\*Dec. 31, 1997

Source: Individual companies' securities reports

## Maximum Interest Rates on Unsecured Loans in Competing Sectors

Type of Company Company Name	Annual Interest Rate (%)	Type of Company Company Name	Annual Interest Rate (%)
Consumer finance companies		Distributor-affiliated credit card companies	
Promise .....	25.550	Aeon Credit Service .....	25.600
Takefuji .....	27.375	Daiei OMC .....	28.800
Acom .....	27.375	Credit Saison .....	29.600
Sanyo Shinpan .....	29.000		
Aiful .....	29.200	Bank-affiliated credit card companies	
Lake .....	29.200	JCB .....	27.800
Shinpan (Sales finance companies) .....		DC Card .....	27.800
Jaccs .....	18.000	UC Card .....	27.800
Nippon Shinpan .....	27.600		
Orient Corporation .....	28.800		
Aplus .....	29.160		
Central Finance .....	30.000		
Life .....	36.000		

Source: Institute for Financial Affairs, Inc., *The Consumer Credit Monthly* (August 1998 issue).

Note: The interest rates for consumer finance companies are the maximum interest rates on unsecured consumer loans. All other interest rates are the interest rates on single-repayment cash advances.