

Five-Year Summary (Non-Consolidated Basis)

Promise Co., Ltd.
Years ended March 31

Millions of Yen

	1995	1996	1997	1998	1999
Financial Position					
Consumer loans outstanding	¥591,362	¥682,066	¥784,201	¥ 866,634	¥ 976,614
Allowance for credit losses	20,970	20,850	23,750	27,790	36,020
Total current assets	693,103	791,195	883,571	1,005,394	1,132,240
Total investments and advances	40,966	41,213	37,455	35,895	42,269
Property and equipment, net	49,700	51,888	57,877	58,323	59,496
Fixed leasehold deposits	9,651	10,420	10,767	12,273	12,491
Total assets	793,420	894,716	989,670	1,111,885	1,248,422
Short-term borrowings and current portion of long-term debt	212,089	223,909	226,975	258,198	267,924
Total current liabilities	237,905	255,617	260,411	295,195	305,872
Long-term debt	360,991	417,821	479,137	534,275	566,124
Total long-term liabilities	378,530	436,387	497,900	551,674	583,236
Total shareholders' equity	176,985	202,712	231,359	265,016	359,314
Income and Expenses					
Interest on consumer loans	¥154,051	¥171,809	¥191,401	¥ 212,314	¥ 230,583
Other operating income	7,890	7,429	7,496	8,016	7,740
Total operating income	161,941	179,238	198,897	220,330	238,323
Financial expenses	28,837	23,869	23,673	22,064	20,882
General and administrative expenses	62,623	70,972	78,005	86,529	96,853
Provision for uncollectible loans	14,084	17,042	20,305	25,597	35,874
Total operating expenses	105,544	111,883	121,983	134,190	153,609
Operating profit	56,397	67,355	76,914	86,140	84,714
Income before income taxes	55,434	66,620	73,876	82,423	82,971
Net income	25,418	30,770	34,690	38,668	40,175
Other Financial Data					
Depreciation and amortization	3,825	4,476	5,690	6,982	8,527
Credit losses written off	13,473	17,161	17,405	21,556	27,644
Purchases of property and equipment	5,278	7,382	11,262	9,644	7,267
Amount per Share (Yen)					
Net income, basic*	¥234.52	¥283.90	¥320.08	¥356.78	¥342.69
Cash dividends	50.00	55.00	60.00	63.00	65.00
Payout ratio (%)	16.15	17.61	17.04	16.92	19.35
Operations					
Number of customer accounts (thousands)	1,578	1,797	1,992	2,136	2,242
Number of branches	584	623	760	1,015	1,207
Number of automated credit providers	20	273	695	977	1,164
Number of ATMs and tie-up CDs	3,705	5,949	13,400	17,037	21,475
Weighted average number of shares, basic* (thousands)	108,381	108,381	108,381	108,381	117,234
Number of employees	3,099	3,417	3,478	3,574	3,789

*Net income, basic and weighted average number of shares, basic reflect retroactive adjustment for stock splits according to "APB 15."