

Industry Data

Consumer Credit Outstanding, by Type of Lender (December 31)

	100 millions of Yen				
	1993	1994	1995	1996	1997
Consumer credit	741,048	749,110	748,005	752,407	743,335
Sales on credit	166,862	170,164	177,166	182,892	182,621
Consumer finance	574,186	578,946	570,839	569,515	560,714
Of which, consumer loans	380,177	372,432	372,017	374,035	372,867
Commercial finance institutions	296,395	283,765	272,482	262,502	251,897
Consumer finance companies (including Promise)	39,970	44,982	52,082	59,634	65,179
Sales finance (shinpan) companies	29,290	29,164	31,807	34,968	37,278
Bank-affiliated credit card companies	6,439	6,159	6,434	6,910	7,477
Distributor-affiliated credit card companies	3,902	4,149	4,840	5,415	6,173
Others	4,181	4,213	4,372	4,606	4,863

Source: Japan Credit Industry Association, Japan Credit Industry Statistics 1999

Consumer Loans Outstanding in the Consumer Finance Company Sector (March 31, 1999, except for Lake)

Company Name	Billions of Yen	Company Name	Billions of Yen
Promise	¥ 976.6	Lake	¥539.2*
Takefuji	1,341.2	Aic	418.8
Acom	1,206.4	Sanyo Shinpan	225.2
Aiful	837.9		

* As of September 30, 1998

Source: The Japan Finance News, July 1, 1999 issue.

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		Bank-affiliated credit card companies	
Promise	25.550	JCB	27.800
Takefuji	27.375	DC Card	27.800
Acom	27.375	UC Card	27.800
Sanyo Shinpan	29.000		
Aiful	29.200	Distributor-affiliated credit card companies	
Lake	29.200	Aeon Credit Service	25.600
Sales finance (Shinpan) companies		Daiei OMC	28.800
Jaccs	18.000	Credit Saison	29.600
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.