

DATA BOOK

The Interim Period Ended September 2000

ACOM CO.,LTD.

November 2000
Code No. 8572

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Notes to DATA BOOK

Notes:1. Forward Looking Statements

The figures contained in this DATA BOOK with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.

:2. All amounts less than one million have been truncated. Percentage figures have been as a result of rounding.

:3. The average balance of unsecured loans for consumers per account in the amount of five hundred yen or more have been rounded upward to the nearest one thousand yen, and that the amounts of adjusted per share data have been as a result of rounding.

:4. The total amounts shown in the tables may do not necessarily aggregate up with the sums of the individual amounts.

:5. Estimated growth ratio from year to year have been calculated based on the amount in yen.

:6. Certain amounts in the previous fiscal years have been reclassified to conform with the fiscal year ended March 31,1999.

:7. Category criteria of concerning situations of bad debts are as follow;

Loans to borrowers in bankruptcy or under reorganization

Loans exclusive of accrued interest on which the borrower has been declared bankrupt, is under reorganization, or similar circumstances.

Loans in arrears

Other delinquent loans exclusive of accrued interest.

Note: This category excludes loans on which interest is being waived in support of business restructuring.

Loans past due for three months or more.

Loans past due for three months or more that do not fall into the above two categories.

Restructured loans

Loans, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

:8. "(E)" indicates estimates.

:9. "yoy p.p." indicates year on year percentage point.

:10. "C.R." indicates composition ratio.

:11. The term "non-interest-bearing balance" refers to fractional balances that arise when loan balances paid back by ATM remittance and other means are less than 1,000 yen. We started to include business loans and the number of loan recipients in the statistics since October 2000.

Trend in Actual Results and Estimates

[Reference] Consolidated Income and Expenses

(Millions of yen)

| | 2000/3 | 2000/9 | 2001/3(E) | |
|-----------------------------------|---------|----------------|----------------|-------------|
| | | | | yoy % |
| Operating Income | 343,644 | 182,974 | 375,500 | 9.3 |
| Operating Profit | 145,488 | 79,012 | 159,300 | 9.5 |
| Income before Extraordinary Items | 143,703 | 79,370 | 159,700 | 11.2 |
| Income Before Income Taxes | 141,229 | 74,015 | 154,100 | 9.1 |
| Net Income | 74,352 | 38,442 | 80,300 | 8.0 |

Note1:Consolidated Subsidiaries

E*NetCard CO., LTD.

AVRS CO., LTD.

ACOM RENTAL CO., LTD.

JLA INCORPORATED

ACOM RESEARCH INSTITUTE, INC.

AJAST Ltd.

ACOM ESTATE CO., LTD.

ABS CO., LTD.

SIAM A&C CO., LTD.

ACOM (U.S.A) INC.

ACOM INTERNATIONAL, INC.

1990 K PARTNERSHIP

ACOM PACIFIC, INC.

ACOM CAPITAL CO., LTD.

Note2:Equity-Method Affiliate

CHAILEASE ACOM FINANCE CO., LTD.

Trend in Actual Results and Estimates

1. Income and Expenses

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|--|---------|--------|---------|-------|---------|-------|---------|-------|----------------|--------------|----------------|--------------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Operating Income | 258,420 | 12.9 | 284,632 | 10.1 | 310,521 | 9.1 | 341,767 | 10.1 | 179,805 | 8.0 | 366,700 | 7.3 |
| Loan Business | 237,715 | 14.3 | 263,697 | 10.9 | 286,359 | 8.6 | 316,490 | 10.5 | 167,571 | 8.5 | 340,900 | 7.7 |
| Operating Expenses | 160,603 | 9.9 | 170,029 | 5.9 | 183,412 | 7.9 | 197,392 | 7.6 | 101,733 | 4.6 | 208,600 | 5.7 |
| Financial Expenses | 33,516 | 0.4 | 29,844 | -11.0 | 28,777 | -3.6 | 29,250 | 1.6 | 14,406 | -2.7 | 29,800 | 1.9 |
| Other Operating Expenses | 126,109 | 12.8 | 139,611 | 10.7 | 153,105 | 9.7 | 167,894 | 9.7 | 87,270 | 6.0 | 178,700 | 6.4 |
| Operating Profit | 97,817 | 18.2 | 114,603 | 17.2 | 127,109 | 10.9 | 144,374 | 13.6 | 78,072 | 12.8 | 158,100 | 9.5 |
| Other Income | 1,890 | 5.4 | 1,517 | -19.7 | 1,324 | -12.7 | 1,319 | -0.4 | 665 | -1.4 | 1,600 | 24.6 |
| Other Expenses | 853 | 78.2 | 1,256 | 47.3 | 993 | -21.0 | 2,958 | 197.9 | 233 | -88.3 | 1,100 | -62.2 |
| Loss on Revaluation of Marketable Securities | 762 | 220.6 | 847 | 11.2 | 330 | -60.9 | 622 | 88.1 | - | - | - | - |
| Income before Extraordinary Items | 98,854 | 17.6 | 114,863 | 16.2 | 127,440 | 10.9 | 142,735 | 12.0 | 78,504 | 15.6 | 158,600 | 11.1 |
| Extraordinary Income | 22 | -98.0 | 11 | -49.8 | 28 | 153.8 | 656 | - | 628 | -4.3 | 1,200 | 91.3 |
| Extraordinary Losses | 11,558 | 2.8 | 9,906 | -14.3 | 4,418 | -55.4 | 3,178 | -28.1 | 5,992 | 201.6 | 6,900 | 117.7 |
| Loss on Sales of Fixed Assets | 8,893 | -5.7 | 7,607 | -14.5 | 2,027 | -73.4 | 2,085 | 2.9 | 3,848 | 140.1 | 4,000 | 92.5 |
| Loss on Revaluation of Investments in Securities | 812 | 1368.4 | 992 | 22.2 | 549 | -44.6 | 106 | -80.7 | - | - | - | - |
| Income Before Income Taxes | 87,317 | 18.1 | 104,968 | 20.2 | 123,049 | 17.2 | 140,213 | 13.9 | 73,139 | 9.8 | 152,900 | 9.0 |
| Income Taxes, current | 50,440 | 19.2 | 60,936 | 20.8 | 66,550 | 9.2 | 69,030 | 3.7 | 38,070 | 16.6 | 77,000 | 11.6 |
| Enterprise Taxes | 10,240 | 20.0 | 12,336 | 20.5 | 13,150 | 6.6 | 13,220 | 0.5 | 7,270 | 16.3 | 14,790 | 11.9 |
| Income Taxes, deferred | - | - | - | - | - | - | -2,854 | - | -3,129 | 149.8 | -4,100 | 43.6 |
| Net Income | 36,877 | 16.8 | 44,032 | 19.4 | 56,499 | 28.3 | 74,038 | 31.0 | 38,198 | 8.5 | 80,000 | 8.1 |

Trend in Actual Results and Estimates

2. Operating Income

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|------------------------------------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|-----------|-------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Operating Income | 258,420 | 12.9 | 284,632 | 10.1 | 310,521 | 9.1 | 341,767 | 10.1 | 179,805 | 8.0 | 366,700 | 7.3 |
| Loan Business | 237,715 | 14.3 | 263,697 | 10.9 | 286,359 | 8.6 | 316,490 | 10.5 | 167,571 | 8.5 | 340,900 | 7.7 |
| Unsecured Loans | 230,764 | 14.9 | 256,662 | 11.2 | 278,684 | 8.6 | 308,205 | 10.6 | 163,486 | 8.7 | 333,000 | 8.0 |
| Consumers | 230,764 | 14.9 | 256,660 | 11.2 | 278,452 | 8.5 | 307,697 | 10.5 | 163,262 | 8.7 | 332,600 | 8.1 |
| Commercials | - | - | 1 | - | 232 | - | 508 | 118.8 | 223 | -11.2 | 400 | -14.1 |
| Secured Loans | 6,950 | -2.7 | 7,035 | 1.2 | 7,675 | 9.1 | 8,284 | 7.9 | 4,085 | 0.6 | 7,900 | -4.7 |
| Credit Card Business | 6 | -19.5 | 7 | 14.9 | 15 | 99.8 | 451 | - | 917 | - | 2,400 | 425.5 |
| ACOM MasterCard | - | - | - | - | - | - | 428 | - | 905 | - | 2,340 | 447.9 |
| Installment Sales Finance Business | 4,899 | 22.1 | 5,929 | 21.0 | 8,364 | 41.1 | 11,136 | 33.1 | 6,744 | 29.9 | 14,160 | 27.2 |
| Rental Business | 9,195 | -8.1 | 8,538 | -7.1 | 7,507 | -12.1 | 6,395 | -14.8 | 1,137 | -65.7 | 2,200 | -64.6 |
| Audio-Visual Software | 5,792 | -11.1 | 5,198 | -10.3 | 4,247 | -18.3 | 3,007 | -29.2 | 1,137 | -31.6 | 2,200 | -24.8 |
| Hardware | 2,857 | 15.9 | 3,174 | 11.1 | 3,149 | -0.8 | 3,388 | 7.6 | - | - | - | - |
| Other | 544 | -47.0 | 166 | -69.5 | 110 | -33.6 | - | - | - | - | - | - |
| Sales | 1,134 | -14.2 | 723 | -36.3 | 1,755 | 142.7 | 320 | -81.7 | 73 | -56.7 | 140 | -53.6 |
| Others | 5,408 | -3.7 | 5,735 | 6.0 | 6,519 | 13.7 | 6,972 | 7.0 | 3,360 | 1.6 | 6,900 | -1.0 |
| Other Financial Income | 571 | -37.4 | 647 | 13.3 | 815 | 26.0 | 367 | -54.9 | 35 | -83.6 | 60 | -82.2 |
| Other Operating Income | 4,837 | 2.8 | 5,088 | 5.2 | 5,704 | 12.1 | 6,605 | 15.8 | 3,324 | 7.6 | 6,840 | 4.1 |
| Collection of Bad Debts Deducted | 4,453 | 4.2 | 4,720 | 6.0 | 5,265 | 11.6 | 6,134 | 16.5 | 3,138 | 10.2 | 6,530 | 6.5 |

2-2. Operating Income

[Composition Ratio by Segment]

(%)

| | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2000/9 | 2001/3(E) |
|------------------------------------|--------|--------|--------|--------|--------|-----------|
| Operating Income | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Loan Business | 92.0 | 92.6 | 92.2 | 92.6 | 93.2 | 92.9 |
| Credit Card Business | 0.0 | 0.0 | 0.0 | 0.1 | 0.5 | 0.7 |
| Installment Sales Finance Business | 1.9 | 2.1 | 2.7 | 3.3 | 3.8 | 3.9 |
| Rental Business | 3.6 | 3.0 | 2.4 | 1.9 | 0.6 | 0.6 |
| Sales | 0.4 | 0.3 | 0.6 | 0.1 | 0.0 | 0.0 |
| Others | 2.1 | 2.0 | 2.1 | 2.0 | 1.9 | 1.9 |

Trend in Actual Results and Estimates

3. Operating Expenses

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|-----------|-------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Operating Expenses | 160,603 | 9.9 | 170,029 | 5.9 | 183,412 | 7.9 | 197,392 | 7.6 | 101,733 | 4.6 | 208,600 | 5.7 |
| Financial Expenses | 33,516 | 0.4 | 29,844 | -11.0 | 28,777 | -3.6 | 29,250 | 1.6 | 14,406 | -2.7 | 29,800 | 1.9 |
| Cost of Sales | 977 | -5.9 | 572 | -41.4 | 1,529 | 167.1 | 247 | -83.8 | 56 | -56.6 | 100 | -59.6 |
| Other Operating Expenses | 126,109 | 12.8 | 139,611 | 10.7 | 153,105 | 9.7 | 167,894 | 9.7 | 87,270 | 6.0 | 178,700 | 6.4 |
| Personnel Costs | 34,466 | 7.2 | 35,058 | 1.7 | 33,179 | -5.4 | 35,200 | 6.1 | 16,805 | -4.8 | 34,500 | -2.0 |
| Bad Debt Write-offs | 21,181 | 18.2 | 27,433 | 29.5 | 32,355 | 17.9 | 37,461 | 15.8 | 17,628 | 3.7 | 39,700 | 6.0 |
| Additional Allowance for Bad Debts | 1,800 | -18.2 | 2,600 | 44.4 | 7,400 | 184.6 | 10,000 | 35.1 | 7,885 | -6.1 | 8,800 | -12.0 |
| Advertising and Promotion Expenses | 14,778 | 16.5 | 14,419 | -2.4 | 13,513 | -6.3 | 15,693 | 16.1 | 10,714 | 57.8 | 19,800 | 26.2 |
| Administrative Expenses | 13,667 | 9.7 | 13,991 | 2.4 | 14,857 | 6.2 | 15,770 | 6.1 | 7,574 | -0.2 | 15,700 | -0.4 |
| Expenses for Computer Operation and Development | 11,577 | 29.1 | 15,120 | 30.6 | 19,189 | 26.9 | 18,617 | -3.0 | 8,836 | 1.5 | 19,700 | 5.8 |
| Lease Expenses for "MUJINKUN" | 1,348 | 144.8 | 1,973 | 46.4 | 2,474 | 25.4 | 2,331 | -5.8 | 1,108 | -9.1 | 2,100 | -9.9 |
| Other | 28,637 | 12.7 | 30,988 | 8.2 | 32,608 | 5.2 | 35,151 | 7.8 | 17,826 | 10.0 | 40,500 | 15.2 |

3-2. Operating Expenses

[Ratio of Operating Expenses to Operating Income]

(%)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---|--------|----------|--------|----------|--------|----------|--------|----------|--------|----------|-----------|----------|
| | | yoy p.p. | | yoy p.p. | | yoy p.p. | | yoy p.p. | | yoy p.p. | | yoy p.p. |
| Operating Expenses | 62.1 | -1.8 | 59.7 | -2.4 | 59.1 | -0.6 | 57.8 | -1.3 | 56.6 | -1.8 | 56.9 | -0.9 |
| Financial Expenses | 13.0 | -1.6 | 10.5 | -2.5 | 9.3 | -1.2 | 8.6 | -0.7 | 8.0 | -0.9 | 8.1 | -0.5 |
| Cost of Sales | 0.4 | -0.1 | 0.2 | -0.2 | 0.5 | 0.3 | 0.1 | -0.4 | 0.0 | -0.1 | 0.0 | -0.1 |
| Other Operating Expenses | 48.8 | 0.0 | 49.0 | 0.2 | 49.3 | 0.3 | 49.1 | -0.2 | 48.6 | -0.8 | 48.8 | -0.3 |
| Personnel Costs | 13.3 | -0.7 | 12.3 | -1.0 | 10.7 | -1.6 | 10.3 | -0.4 | 9.4 | -1.2 | 9.4 | -0.9 |
| Bad Debt Write-offs | 8.2 | 0.4 | 9.6 | 1.4 | 10.4 | 0.8 | 11.0 | 0.6 | 9.8 | -0.4 | 10.8 | -0.2 |
| Additional Allowance for Bad Debts | 0.7 | -0.3 | 0.9 | 0.2 | 2.4 | 1.5 | 2.9 | 0.5 | 4.4 | -0.6 | 2.4 | -0.5 |
| Advertising and Promotion Expenses | 5.7 | 0.2 | 5.1 | -0.6 | 4.4 | -0.7 | 4.6 | 0.2 | 6.0 | 1.9 | 5.4 | 0.8 |
| Administrative Expenses | 5.3 | -0.2 | 4.9 | -0.4 | 4.8 | -0.1 | 4.6 | -0.2 | 4.2 | -0.4 | 4.3 | -0.3 |
| Expenses for Computer Operation and Development | 4.5 | 0.6 | 5.3 | 0.8 | 6.2 | 0.9 | 5.4 | -0.8 | 4.9 | -0.3 | 5.4 | 0.0 |
| Lease Expenses for "MUJINKUN" | 0.5 | 0.3 | 0.7 | 0.2 | 0.8 | 0.1 | 0.7 | -0.1 | 0.6 | -0.1 | 0.6 | -0.1 |
| Other | 11.1 | 0.0 | 10.9 | -0.2 | 10.5 | -0.4 | 10.3 | -0.2 | 9.9 | 0.2 | 11.1 | 0.8 |

Note: Ratio of operating expenses to operating income = $\frac{\text{Operating expenses}}{\text{Operating income}} \times 100$

Trend in Actual Results and Estimates

4. Receivable Outstanding

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Receivable Outstanding (Millions of yen) | 1,020,356 | 16.3 | 1,147,108 | 12.4 | 1,297,689 | 13.1 | 1,476,050 | 13.7 | 1,586,804 | 14.3 | 1,671,800 | 13.2 |
| Loans Business | 973,648 | 15.6 | 1,083,214 | 11.3 | 1,206,401 | 11.4 | 1,347,757 | 11.7 | 1,433,090 | 11.9 | 1,498,200 | 11.2 |
| Unsecured Loans | 909,091 | 16.9 | 1,015,368 | 11.7 | 1,133,197 | 11.6 | 1,273,899 | 12.4 | 1,361,591 | 12.9 | 1,431,600 | 12.4 |
| Consumers | 909,091 | 16.9 | 1,015,306 | 11.7 | 1,131,255 | 11.4 | 1,271,865 | 12.4 | 1,359,805 | 12.9 | 1,429,500 | 12.4 |
| Commercials | - | - | 62 | - | 1,941 | - | 2,034 | 4.8 | 1,786 | -18.8 | 2,100 | 2.2 |
| Secured Loans | 64,557 | 0.4 | 67,845 | 5.1 | 73,204 | 7.9 | 73,857 | 0.9 | 71,498 | -3.5 | 66,600 | -9.8 |
| Credit Card Business | 66 | 14.2 | 94 | 43.4 | 135 | 42.5 | 6,359 | - | 13,251 | 900.6 | 20,500 | 223.0 |
| ACOM MasterCard | - | - | - | - | - | - | 6,167 | - | 13,059 | - | 20,400 | 230.9 |
| Others | 66 | 14.2 | 94 | 43.4 | 135 | 42.5 | 192 | 41.9 | 191 | 20.4 | 100 | -50.0 |
| Installment Sales Finance Business | 46,641 | 32.4 | 63,799 | 36.8 | 91,152 | 42.9 | 121,933 | 33.8 | 140,462 | 31.1 | 153,100 | 25.6 |
| Average Balance of Unsecured Loans for Consumers per Account (Thousands of yen) | 398 | 3.1 | 415 | 4.3 | 442 | 6.5 | 479 | 8.4 | 498 | 8.7 | (497) | 3.8 |
| | | | | | | | | | | | (513) | 7.1 |

Note: The figure in bracket represents the amounts of loans exclusive of non-interest-bearing balance.

5. Number of Customer Accounts

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---------------------------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|---------------|---------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Loan Business | 2,297,056 | 13.4 | 2,458,691 | 7.0 | 2,572,127 | 4.6 | 2,669,016 | 3.8 | 2,743,533 | 3.8 | 2,888,000 | 8.2 |
| Unsecured Loans | 2,285,761 | 13.5 | 2,446,935 | 7.1 | 2,559,255 | 4.6 | 2,655,803 | 3.8 | 2,730,306 | 3.9 | (2,798,000) | (4.8) |
| Consumers | 2,285,761 | 13.5 | 2,446,922 | 7.1 | 2,558,273 | 4.6 | 2,654,651 | 3.8 | 2,729,220 | 3.9 | (2,785,000) | (4.9) |
| Commercials | - | - | 13 | - | 982 | - | 1,152 | 17.3 | 1,086 | -6.9 | (2,784,000) | (4.9) |
| Secured Loans | 11,295 | 0.8 | 11,756 | 4.1 | 12,872 | 9.5 | 13,213 | 2.6 | 13,227 | -0.6 | 1,000 | -13.2 |
| Credit Card Business | 588 | 26.2 | 5,492 | 834.0 | 22,132 | 303.0 | 404,941 | - | 628,063 | 326.3 | 747,000 | 84.5 |
| ACOM MasterCard | - | - | - | - | - | - | 380,396 | - | 601,051 | 386.9 | 730,000 | 91.9 |
| Others | 588 | 26.2 | 5,492 | 834.0 | 22,132 | 303.0 | 24,545 | 10.9 | 27,012 | 13.0 | 17,000 | -30.7 |
| Installment Sales Finance | 166,226 | 31.2 | 217,420 | 30.8 | 286,327 | 31.7 | 358,400 | 25.2 | 410,223 | 25.8 | 437,000 | 22.0 |

Notes: 1. Loan Business: Number of customer accounts with outstanding.

:2. ACOM MasterCard: Cardholders.

:3. Others: "ACOSIS" A system for settling Internet shopping transaction and other.

:4. Installment Sales Finance Business: Number of contracts with receivable outstanding.

:5. The figures in bracket represent the number of customer accounts of loans exclusive of non-interest-bearing balance.

6. Number of New Loan Customers

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|------------------------------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|-----------|-------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Number of New Loan Customers | 567,499 | 4.5 | 476,775 | -16.0 | 453,123 | -5.0 | 427,886 | -5.6 | 216,472 | -4.3 | 450,740 | 5.3 |
| Unsecured Loans | 567,114 | 4.5 | 476,502 | -16.0 | 452,770 | -5.0 | 427,367 | -5.6 | 216,058 | -4.4 | 450,240 | 5.4 |
| Consumers | 567,114 | 4.5 | 476,493 | -16.0 | 452,747 | -5.0 | 427,345 | -5.6 | 216,050 | -4.4 | 450,220 | 5.4 |
| Commercials | - | - | 9 | - | 23 | 155.6 | 22 | -4.3 | 8 | -20.0 | 20 | -9.1 |
| Secured Loans | 385 | -33.3 | 273 | -29.1 | 353 | 29.3 | 519 | 47.0 | 414 | 83.2 | 500 | -3.7 |

(Numbers)

Trend in Actual Results and Estimates

7. Number of Loan Business Outlets

| | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2000/9 | | 2001/3(E) |
|---------------------------------|--------|--------|--------|--------|--------|-----|-----------|
| | | | | | | yoy | |
| Number of Loan Business Outlets | 823 | 1,126 | 1,521 | 1,635 | 1,703 | 116 | 1,743 |
| At Roadside | 193 | 508 | 883 | 988 | 1,050 | 104 | - |
| Staffed | 532 | 516 | 509 | 512 | 515 | 3 | 530 |
| At Roadside | 81 | 87 | 86 | 90 | 93 | 3 | - |
| Unstaffed | 291 | 610 | 1,012 | 1,123 | 1,188 | 113 | 1,213 |
| At Roadside | 112 | 421 | 797 | 898 | 957 | 101 | - |

(Locations)

8. MUJINKUN

| | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2000/9 | | 2001/3(E) |
|-----------------------------|--------|--------|--------|--------|--------|-----|-----------|
| | | | | | | yoy | |
| Number of MUJINKUN Outlets | 782 | 1,106 | 1,507 | 1,623 | 1,694 | 121 | 1,734 |
| Number of MUJINKUN Machines | 785 | 1,108 | 1,509 | 1,625 | 1,696 | 121 | 1,736 |

9. Cash Dispensers and ATMs

| | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2000/9 | | 2001/3(E) |
|------------------------------------|--------|--------|--------|--------|--------|-------|-----------|
| | | | | | | yoy | |
| Number of Cash Dispensers and ATMs | 10,771 | 12,051 | 14,594 | 18,478 | 22,980 | 7,522 | - |
| Proprietary | 1,084 | 1,421 | 1,824 | 1,944 | 2,011 | 121 | 2,062 |
| Open 365 Days/Year | 1,062 | 1,410 | 1,814 | 1,937 | 2,004 | 122 | - |
| Open 24 Hours/Day | 755 | 1,102 | 1,507 | 1,633 | 1,706 | 130 | - |
| Tie-up | 9,687 | 10,630 | 12,770 | 16,534 | 20,969 | 7,401 | - |

(Numbers)

10. Employees

| | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2000/9 | | 2001/3(E) |
|-------------------------------------|--------|--------|--------|--------|--------|------|-----------|
| | | | | | | yoy | |
| Number of Employees | 4,484 | 4,287 | 4,258 | 4,314 | 4,300 | -105 | 4,451 |
| Head Office | 715 | 625 | 664 | 658 | 611 | -55 | 643 |
| Financial Service Business Division | 3,413 | 3,373 | 3,468 | 3,552 | 3,689 | 61 | 3,808 |
| Other Business Division | 356 | 289 | 126 | 104 | - | -111 | - |

Note: With the spin-off of the hardware rental division in April 2000, there is currently no entity that corresponds to the "Other Business Division."

Trend in Actual Results and Estimates

11. Loan Interest Rate

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---|--------|----------|--------|----------|--------|----------|--------|----------|--------|----------|-----------|----------|
| | | yoy p.p. | | yoy p.p. | | yoy p.p. | | yoy p.p. | | yoy p.p. | | yoy p.p. |
| Average Loan Interest Rate during the Fiscal Year | 26.12 | -0.66 | 25.51 | -0.61 | 25.08 | -0.43 | 24.86 | -0.22 | 24.27 | -0.71 | 24.01 | -0.85 |
| Unsecured Loans | 27.29 | -0.95 | 26.52 | -0.77 | 26.02 | -0.50 | 25.70 | -0.32 | 24.99 | -0.86 | 24.69 | -1.01 |
| Consumers | 27.29 | -0.95 | 26.52 | -0.77 | 26.02 | -0.50 | 25.70 | -0.32 | 24.99 | -0.86 | 24.69 | -1.01 |
| Commercials | - | - | 15.45 | - | 24.43 | 8.98 | 24.08 | -0.35 | 23.10 | -1.19 | 22.91 | -1.17 |
| Secured Loans | 10.83 | -0.10 | 10.68 | -0.15 | 10.88 | 0.20 | 11.20 | 0.32 | 11.28 | 0.16 | 11.17 | -0.03 |

11-2. Unsecured Loans Receivable Outstanding for Consumers by Interest Rate

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|------------------------------|---------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
| | | C.R. | | C.R. | | C.R. | | C.R. | | C.R. | | C.R. |
| Loans Receivable Outstanding | 909,091 | 100.0 | 1,015,306 | 100.0 | 1,131,255 | 100.0 | 1,271,865 | 100.0 | 1,359,805 | 100.0 | 1,429,500 | 100.0 |
| 28.470% and Higher | 457,452 | 50.3 | 258,914 | 25.5 | 173,549 | 15.3 | 119,220 | 9.4 | 97,194 | 7.1 | 66,900 | 4.7 |
| 27.375% | 194,191 | 21.4 | 325,964 | 32.1 | 454,270 | 40.2 | 536,453 | 42.2 | 532,424 | 39.2 | 587,000 | 41.1 |
| 25.000% - 26.500% | 182,674 | 20.1 | 285,192 | 28.1 | 297,550 | 26.3 | 304,111 | 23.9 | 326,239 | 24.0 | 194,700 | 13.6 |
| 18.250% - 24.820% | 49,694 | 5.5 | 109,121 | 10.7 | 161,468 | 14.3 | 242,038 | 19.0 | 307,487 | 22.6 | 454,900 | 31.8 |
| 18.000% and Lower | 25,079 | 2.7 | 36,115 | 3.6 | 44,417 | 3.9 | 70,040 | 5.5 | 96,459 | 7.1 | 126,000 | 8.8 |

Trend in Actual Results and Estimates

12. Credit Card Business [ACOM MasterCard]

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|--------------------------|--------|-------|--------|-------|--------|-------|---------|-------|----------------|-------|------------------|--------------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy p.p. |
| Number of Contracts | - | - | - | - | - | - | 504,155 | - | 292,792 | - | 500,000 | -0.8 |
| New Contracts | - | - | - | - | - | - | 171,882 | - | 140,950 | - | 250,000 | 45.4 |
| Accumulated Contracts | - | - | - | - | - | - | 504,155 | - | 796,947 | - | 1,000,000 | 98.4 |
| Number of Cardholders | - | - | - | - | - | - | 380,396 | - | 601,051 | - | 730,000 | 91.9 |
| Transaction Volume | - | - | - | - | - | - | 8,000 | - | 11,104 | - | 28,000 | 250.0 |
| Card Shopping Receivable | - | - | - | - | - | - | 6,167 | - | 13,059 | - | 20,400 | 230.9 |
| Revolving Receivable | - | - | - | - | - | - | 4,025 | - | 9,999 | - | 16,500 | 309.9 |

13. Installment Sales Finance Business

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|-----------------------------|---------|-------|---------|-------|---------|-------|---------|-------|----------------|-------------|----------------|-------------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy p.p. |
| Number of Customer Accounts | 166,226 | 31.2 | 217,420 | 30.8 | 286,327 | 31.7 | 358,400 | 25.2 | 410,223 | 25.8 | 437,000 | 22.0 |
| Transaction Volume | 36,619 | 35.5 | 50,542 | 38.0 | 73,600 | 45.6 | 93,540 | 27.1 | 55,726 | 23.1 | 111,900 | 19.7 |
| Adjusted Receivables | 39,089 | 32.9 | 53,080 | 35.8 | 75,272 | 41.8 | 100,300 | 33.2 | 115,493 | 30.7 | 125,600 | 25.2 |
| Number of Merchant Venders | 4,093 | - | 4,381 | - | 4,668 | - | 5,007 | - | 5,170 | - | - | - |
| Number of Sales Offices | 5 | - | 6 | - | 8 | - | 8 | - | 8 | - | 8 | - |
| Number of Employees | 115 | - | 134 | - | 180 | - | 200 | - | 216 | - | 227 | 13.5 |

Note: Number of customer accounts are contracts with receivable outstanding

Trend in Actual Results and Estimates

14. Bad Debt Write-offs and Allowance for Bad Debts

[Bad Dept Write-offs]

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---------------------------------------|--------|-------|--------|-------|--------|-------|--------|-------|--------|-------|-----------|-------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Bad Debt Write-offs (Millions of yen) | 21,181 | 18.2 | 27,433 | 29.5 | 32,355 | 17.9 | 37,461 | 15.8 | 17,628 | 3.7 | 39,700 | 6.0 |
| Loans Receivable | 20,963 | 18.0 | 27,044 | 29.6 | 31,778 | 17.5 | 36,739 | 15.6 | 17,093 | 2.3 | 38,600 | 5.0 |
| Unsecured Loans | 20,396 | 25.6 | 26,197 | 28.4 | 31,042 | 18.5 | 35,958 | 15.8 | 16,659 | 1.5 | 38,000 | 5.6 |
| Secured Loans | 566 | -63.0 | 846 | 49.3 | 736 | -13.0 | 781 | 6.1 | 434 | 44.7 | 600 | -23.6 |
| Sales Finance, Rental, and Others | 218 | 44.3 | 389 | 78.4 | 576 | 48.0 | 722 | 25.3 | 535 | 86.4 | 1,100 | 60.3 |

[Ratio of Bad Debt Write-offs]

| | | | | | | | | | | | | |
|----------------------|------|---|------|---|------|---|------|---|------|---|------|---|
| Loans Receivable (%) | 2.15 | - | 2.50 | - | 2.63 | - | 2.72 | - | 1.19 | - | 2.57 | - |
| Unsecured Loans | 2.24 | - | 2.58 | - | 2.74 | - | 2.82 | - | 1.22 | - | 2.65 | - |
| Secured Loans | 0.87 | - | 1.24 | - | 1.00 | - | 1.04 | - | 0.60 | - | 0.88 | - |

Ratio of bad debt write-offs (%) = $\frac{\text{The amount of bad debt write-offs (excluding installment sales finance, rental and others)}}{\text{Loans receivable outstanding at the fiscal year-end plus Reorganization claims outstanding at the fiscal year-end}} \times 100$

[Allowance for Bad Debts]

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|------------------------------------|--------|-------|--------|-------|--------|-------|--------|-------|--------|-------|-----------|-------|
| | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % | | yoy % |
| Allowance for Bad Debts | 34,300 | 5.5 | 36,900 | 7.6 | 44,300 | 20.1 | 54,300 | 22.6 | 62,500 | 18.6 | 63,400 | 16.8 |
| Ratio of Allowance for Bad Debts | 3.39 | - | 3.25 | - | 3.46 | - | 3.73 | - | 4.00 | - | 3.86 | - |
| Deductible | 22,712 | -1.7 | 22,888 | 0.8 | 27,514 | 20.2 | 34,114 | 24.0 | 37,518 | 14.1 | 39,860 | 16.8 |
| Ratio of Allowance for Bad Debts | 2.24 | - | 2.01 | - | 2.15 | - | 2.35 | - | 2.40 | - | 2.42 | - |
| Non-deductible | 11,587 | 23.4 | 14,011 | 20.9 | 16,785 | 19.8 | 20,185 | 20.3 | 24,981 | 26.1 | 23,540 | 16.6 |
| Ratio of Allowance for Bad Debts | 1.14 | - | 1.23 | - | 1.31 | - | 1.39 | - | 1.60 | - | 1.43 | - |
| Additional Allowance for Bad Debts | 1,800 | -18.2 | 2,600 | 44.4 | 7,400 | 184.6 | 10,000 | 35.1 | 8,200 | -2.4 | 9,100 | -9.0 |

Note: Ratio of allowance for bad debts = $\frac{\text{The amount of allowance for bad debts}}{\text{Loans receivable outstanding at the fiscal year-end plus Installment sales finance receivable (excluding deferred income on installment sales finance)}} \times 100$

15. Bad Debts

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|--|--------|---|--------|---|--------|---|------------|------|------------|------|-----------|---|
| | | % | | % | | % | | % | | % | | % |
| Total Amount of Bad Debts | (-) | - | (-) | - | (-) | - | (31,210) | 2.31 | (35,053) | 2.44 | (-) | - |
| | - | - | - | - | - | - | 34,077 | 2.53 | 37,649 | 2.63 | - | - |
| Loans to Borrowers in Bankruptcy or under Reorganization | (-) | - | (-) | - | (-) | - | (3,776) | 0.28 | (3,930) | 0.27 | (-) | - |
| | - | - | - | - | - | - | 3,776 | 0.28 | 3,930 | 0.27 | - | - |
| Loans in Arrears | (-) | - | (-) | - | (-) | - | (2,047) | 0.15 | (2,680) | 0.19 | (-) | - |
| | - | - | - | - | - | - | 13,408 | 0.99 | 17,027 | 1.19 | - | - |
| Loans Past Due for Three Months or More | (-) | - | (-) | - | (-) | - | (7,053) | 0.52 | (12,310) | 0.86 | (-) | - |
| | - | - | - | - | - | - | 498 | 0.04 | 2,271 | 0.16 | - | - |
| Restructured Loans | (-) | - | (-) | - | (-) | - | (18,332) | 1.36 | (16,131) | 1.12 | (-) | - |
| | - | - | - | - | - | - | 16,394 | 1.22 | 14,420 | 1.01 | - | - |

Note: The figures in brackets represent the amounts of loans exclusive of accrued interest as defined under the terms of Japan's tax regulations.

Trend in Actual Results and Estimates

16. Funds Procurement

(Millions of yen)

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | | 2001/3(E) | | |
|--|----------------|--------------|------------------|--------------|------------------|--------------|------------------|--------------|------------------|--------------|--------------|------------------|--------------|--------------|
| | | C.R. | | C.R. | | C.R. | | C.R. | | yoy % | C.R. | | yoy % | C.R. |
| Borrowings | 947,431 | 100.0 | 1,080,286 | 100.0 | 1,191,700 | 100.0 | 1,192,926 | 100.0 | 1,220,881 | -0.6 | 100.0 | 1,279,500 | 7.3 | 100.0 |
| Indirect | 923,431 | 97.5 | 981,586 | 90.9 | 1,059,300 | 88.9 | 976,926 | 81.9 | 985,881 | -5.5 | 80.8 | 959,500 | -1.8 | 75.0 |
| City Banks | 35,169 | 3.7 | 25,347 | 2.4 | 16,987 | 1.4 | 20,423 | 1.7 | 24,501 | 22.8 | 2.0 | - | - | - |
| Regional Banks | 77,438 | 8.2 | 70,670 | 6.6 | 61,618 | 5.2 | 49,427 | 4.1 | 46,928 | -20.4 | 3.9 | - | - | - |
| Long-Term Credit Banks | 99,662 | 10.5 | 102,762 | 9.5 | 110,762 | 9.3 | 75,810 | 6.4 | 67,690 | -27.5 | 5.6 | - | - | - |
| Trust Banks | 408,107 | 43.1 | 408,810 | 37.8 | 452,698 | 38.0 | 437,622 | 36.7 | 448,537 | -1.1 | 36.7 | - | - | - |
| Foreign Banks | 27,500 | 2.9 | 65,560 | 6.1 | 65,000 | 5.5 | 49,000 | 4.1 | 46,000 | -17.9 | 3.8 | - | - | - |
| Life Insurance Companies | 224,099 | 23.7 | 233,741 | 21.6 | 253,177 | 21.2 | 256,893 | 21.5 | 270,032 | 2.6 | 22.1 | - | - | - |
| Non-Life Insurance Companies | 45,156 | 4.8 | 56,476 | 5.2 | 64,224 | 5.4 | 61,845 | 5.2 | 60,283 | -9.1 | 4.9 | - | - | - |
| Others | 6,300 | 0.6 | 18,220 | 1.7 | 34,834 | 2.9 | 25,906 | 2.2 | 21,910 | -30.5 | 1.8 | - | - | - |
| Direct | 24,000 | 2.5 | 98,700 | 9.1 | 132,400 | 11.1 | 216,000 | 18.1 | 235,000 | 27.1 | 19.2 | 320,000 | 48.1 | 25.0 |
| Straight Bonds | - | - | 32,000 | 2.9 | 99,900 | 8.4 | 160,000 | 13.4 | 180,000 | 38.6 | 14.7 | - | - | - |
| Convertible Bonds | - | - | - | - | - | - | 50,000 | 4.2 | 50,000 | 0.0 | 4.1 | - | - | - |
| Commercial Paper | 24,000 | 2.5 | 66,700 | 6.2 | 27,500 | - | 1,000 | 0.1 | - | - | - | - | - | - |
| Securitization of Installment Sales Finance Receivable | - | - | - | - | 5,000 | 0.4 | 5,000 | 0.4 | 5,000 | 0.0 | 0.4 | - | - | - |
| Short-Term | 199,260 | 21.0 | 260,542 | 24.1 | 142,297 | 11.9 | 19,668 | 1.6 | 12,250 | -87.0 | 1.0 | 42,200 | 114.6 | 3.3 |
| Fixed | 474,058 | 50.0 | 495,561 | 45.9 | 761,465 | 63.9 | 847,114 | 71.0 | 909,994 | 8.4 | 74.5 | 959,900 | 13.3 | 75.0 |
| Interest Rate Swaps (Notional) | 163,600 | 17.3 | 84,060 | 7.8 | 158,162 | 13.3 | 161,398 | 13.5 | 165,775 | 2.8 | 13.6 | - | - | - |
| Interest Cap (Notional) | - | - | - | - | 35,000 | 2.9 | 35,000 | 2.9 | 55,000 | 57.1 | 4.5 | - | - | - |
| Average Interest Rate on Funds Procured during the Year | 3.72 | - | 3.00 | - | 2.57 | - | 2.46 | - | 2.40 | - | - | 2.45 | - | - |
| Floating Interest Rate | 2.24 | - | 2.00 | - | 2.01 | - | 2.20 | - | 2.14 | - | - | 2.15 | - | - |
| Fixed Interest Rate (including derivative) | 4.84 | - | 3.92 | - | 2.96 | - | 2.65 | - | 2.47 | - | - | 2.48 | - | - |
| Short-Term | 1.45 | - | 1.45 | - | 1.48 | - | 1.35 | - | 1.19 | - | - | 1.16 | - | - |
| Long-Term | 4.27 | - | 3.50 | - | 2.82 | - | 2.55 | - | 2.42 | - | - | 2.47 | - | - |
| Direct | 0.59 | - | 1.36 | - | 1.71 | - | 1.72 | - | 1.75 | - | - | 1.75 | - | - |
| Indirect | 3.79 | - | 3.10 | - | 2.63 | - | 2.58 | - | 2.55 | - | - | 2.62 | - | - |

Trend in Actual Results and Estimates

17. Financial Ratios

| | 1997/3 | | 1998/3 | | 1999/3 | | 2000/3 | | 2000/9 | | 2001/3(E) | |
|---|--------|----------|--------|----------|--------|----------|--------|----------|--------|----------|-----------|----------|
| | | yoy P.P. | | yoy P.P. | | yoy P.P. | | yoy P.P. | | yoy P.P. | | yoy P.P. |
| Dividend Pay-out Ratio | 13.9 | 0.0 | 13.3 | -0.6 | 11.7 | -1.6 | 10.9 | -0.8 | 11.5 | 1.1 | 11.0 | 0.1 |
| Shareholders' Equity Ratio | 20.3 | 0.4 | 20.4 | 0.1 | 21.4 | 1.0 | 25.2 | 3.8 | 26.3 | 3.1 | 26.8 | 1.6 |
| Dividend on Equity | 2.0 | 1.0 | 2.0 | 0.0 | 1.9 | -0.1 | 1.9 | 0.0 | 1.9 | 0.0 | 1.7 | -0.2 |
| Return on Equity | 15.5 | 0.4 | 16.1 | 0.6 | 17.8 | 1.7 | 19.2 | 1.4 | 17.1 | -2.0 | 17.2 | -2.0 |
| Operating Profit to Total Assets | 8.2 | 0.3 | 8.5 | 0.3 | 8.4 | -0.1 | 8.7 | 0.3 | 9.0 | 0.6 | 8.8 | 0.1 |
| Income before Extraordinary Items to Total Assets | 8.3 | 0.3 | 8.5 | 0.2 | 8.4 | -0.1 | 8.6 | 0.2 | 9.0 | 0.7 | 8.9 | 0.3 |
| Return on Assets | 3.1 | 0.1 | 3.3 | 0.2 | 3.7 | 0.4 | 4.5 | 0.8 | 4.4 | 0.1 | 4.5 | 0.0 |
| Operating Margin | 37.9 | 1.8 | 40.3 | 2.4 | 40.9 | 0.6 | 42.2 | 1.3 | 43.4 | 1.8 | 43.1 | 0.9 |
| Income before Extraordinary Items to Operating Income | 38.3 | 1.6 | 40.4 | 2.1 | 41.0 | 0.6 | 41.8 | 0.8 | 43.7 | 2.9 | 43.2 | 1.4 |
| Net Income Margin | 14.3 | 0.5 | 15.5 | 1.2 | 18.2 | 2.7 | 21.7 | 3.5 | 21.2 | 0.1 | 21.8 | 0.1 |
| Current Ratio | 247.5 | -9.1 | 239.1 | -8.4 | 294.5 | 55.4 | 368.5 | 74.0 | 356.5 | 21.7 | 355.0 | -13.5 |
| Fixed Assets Ratio | 50.0 | -10.7 | 41.6 | -8.4 | 36.8 | -4.8 | 28.4 | -8.4 | 28.0 | -3.5 | 26.6 | -1.8 |
| Interest Coverage (times) | 3.9 | 0.4 | 4.8 | 0.9 | 5.4 | 0.6 | 5.9 | 0.5 | 6.4 | 0.7 | 6.3 | 0.4 |
| Business Operating Cost Ratio | 13.3 | -0.6 | 12.6 | -0.7 | 12.6 | 0.0 | 12.2 | -0.4 | 11.6 | -0.8 | 11.4 | -0.8 |

Note:1. Business operating cost ratio = $\frac{\text{Other operating expenses}}{\text{Average loans receivable outstanding during the fiscal year} + \text{Installment sales finance receivable (excluding deferred income on installment sales finance)}} \times 100$

Note:2. Some of the figures for September 2000 are converted into annual percentage ratio.

Trend in Actual Results and Estimates

18. Per Share Data(Adjusted)

(Yen)

| | 1996/3 | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2001/3(E) |
|----------------------|----------|----------|----------|----------|----------|-----------|
| Net Income | 215.41 | 251.50 | 300.29 | 385.32 | 504.93 | 528.75 |
| Dividends | 30.00 | 35.00 | 40.00 | 45.00 | 55.00 | 60.00 |
| Shareholders' Equity | 1,515.50 | 1,734.16 | 1,999.12 | 2,341.59 | 2,916.96 | 3,327.18 |

Note:1.The figures above mentioned is adjusted based on Fiscal Year March 2000.

Note:2.The estimated figures for the year ending March 2001 are calculated by reference to 151,299 thousand shares, which include 4,669 thousand shares being the number of shares which would have been issued upon full conversion of the outstanding Euro yen convertible bonds [at the current conversion price].

[Ratio of Increase or Decrease from the Previous Fiscal Year]

(%)

| | 1996/3 | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2001/3(E) |
|----------------------|--------|--------|--------|--------|--------|-----------|
| Net Income | 32.2 | 16.8 | 19.4 | 28.3 | 31.0 | 4.7 |
| Dividends | 10.0 | 16.7 | 14.3 | 12.5 | 22.2 | 9.1 |
| Shareholders' Equity | 12.9 | 14.4 | 15.3 | 17.1 | 24.6 | 14.1 |

19. Shares Outstanding and Stock Split

(thousands)

| | 1996/3 | 1997/3 | 1998/3 | 1999/3 | 2000/3 | 2001/3(E) |
|--|---------------|---------|---------|---------|---------|-----------|
| Average Number of Outstanding Shares during the Year | 146,631 | 146,631 | 146,631 | 146,631 | 146,631 | 146,631 |
| Number of Outstanding Shares at Year-end | 146,631 | 146,631 | 146,631 | 146,631 | 146,631 | 146,631 |
| Stock Split | 95/5 1 1.1 | | | | | |