

(Translation, information purpose)

AIFUL CORPORATION

Non-Consolidated Earnings Report

All financial information has been prepared in accordance with generally accepted accounting principles in Japan. Amounts shown in this accounting report and in the attached material have been rounded down (not rounded off to the nearest unit) to the nearest unit. This document is an English translation of the Japanese-language original.

Interim FY 2002
(Ended September 30)

- Note : Forward Looking Statements -

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

AIFUL Corporation (8515)

Financial Statements (Non-Consolidated)

For the interim period ended September 30, 2001

AIFUL Corporation (8515)

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 Date of the Board of Directors' meeting: November 6, 2001
 Date of Shareholders' meeting to approve financial activities: December 10, 2001
 Interim dividend: Yes

1. Non-Consolidated Business Results for the Interim Period Ended September 30, 2001

(1) Operating Results

	Millions of Yen – Except Per Share Data					
	Interim Period Ended September 30				FY-ended March 31,	
	2001		2000		2001	
Operating Revenue	151,230	14.6%	131,907	14.0%	270,827	13.5%
Operating Income	55,680	4.9%	53,094	28.2%	103,319	18.2%
Ordinary Income	51,542	(1.2)%	52,189	29.7%	103,372	21.6
Net Income	27,259	8.9%	25,039	22.2%	48,512	10.0%
Net Income per Share (yen)	314.79 yen		295.85 yen		572.38 yen	

Note 1: Average number of shares issued and outstanding during the period:

Interim period ended September 30, 2001: 86,594,530 shares
 Interim period ended September 30, 2000: 84,635,500 shares
 Fiscal year ended March 31, 2001: 84,755,420 shares

Note 2: Changes in accounting policies: None

Note 3: Percentages shown for net sales, operating income, ordinary income and net income show year-on-year change.

(2) Dividend Information

	Dividends Distributed (in Yen)		
	Interim Period Ended September 30		FY-ended March 31,
	2001	2000	2001
Interim Dividends per Share of Common Stock	25.00	20.00	-
Year-End	-	-	50.00

(3) Financial Position

	Millions of Yen – Except Per Share Data		
	Interim Period Ended September 30		FY-ended March 31,
	2001	2000	2001
Total Assets	1,742,525	1,302,221	1,586,409
Shareholders' Equity	413,833	281,077	302,601
Shareholders' Equity Ratio (%)	23.7%	21.6%	19.1%
Shareholders' Equity Per Share (yen)	4,431.91	3,311.63	3,565.21

Note 1: Number of shares issued and outstanding at end of period:

Interim period ended September 30, 2001: 93,375,920 shares
 Interim period ended September 30, 2000: 84,876,000 shares
 Fiscal year ended March 31, 2001: 84,876,000 shares

(4) Forecast for Fiscal Year Ending March 31, 2002

	Millions of Yen
	Fiscal Years ending March 31, 2002
Operating Revenue	308,082
Ordinary Income	116,000
Net Income	61,052
Annual Dividends per Share of Common Stock.....	50.00
Interim Dividends per Share of Common Stock.....	25.00
Year-End Dividends per Share of Common Stock	25.00

Note: Net income per share for the fiscal year ending March 31, 2002 is expected to amount to 678.53 yen.

1. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

	End of Current Non-Consolidated Interim Period		End of Previous Non-Consolidated Interim Period		End of Previous Non-Consolidated Accounting Period	
	(As of September 30,2001)		(As of September 30,2000)		(As of March 31,2001)	
	Amount	%	Amount	%	Amount	%
Assets						
Current Assets:						
Cash and cash equivalents	89,353		90,689		95,768	
Loans	1,245,308		1,075,892		1,159,734	
Real estate for sale	624		936		818	
Real estate for sale	-		1,243		1,622	
Currently leased real estate	10		11		13	
Warehouse goods.....	5,651		8,775		9,240	
Deferred tax assets:.....	241		238		236	
Short-term loans.....	200		200		200	
Short-term loans to affiliated companies	-		1		0	
Treasury stock.....	20,375		14,965		16,698	
Other	(48,941)		(39,404)		(45,115)	
Allowance for bad debts	1,245,308		1,075,892		1,159,734	
Total Current Assets	1,312,824	75.3	1,153,549	88.6	1,239,217	78.1
Fixed Assets:						
Tangible Fixed Assets:						
Land	41,212		42,974		41,212	
Other	25,593		24,168		26,177	
Total Tangible Fixed Assets	66,805	3.8	67,143	5.2	67,389	4.2
Total Intangible fixed assets:	3,928	0.2	3,462	0.3	2,966	0.2
Other investment assets:						
Stock held in affiliated companies	109,845		4,721		109,745	
Long-term loans to affiliated companies.....	194,651		32,165		117,550	
Claims in bankruptcy	14,808		14,458		11,844	
Deferred tax assets.....	4,218		762		1,644	
Loss on deferred hedges	21,052		-		20,090	
Other	29,651		45,044		30,476	
Allowance for bad debts	(16,486)		(19,827)		(15,828)	
Other investment assets	357,740	20.6	77,325	5.9	275,524	17.4
Deferred assets:						
Bond issuing expenses	1,225		741		1,311	
Total Deferred Assets	1,225	0.1	741	0.0	1,311	0.1
Total Fixed Assets	428,475	24.6	147,930	11.4	345,880	
Total Assets	1,742,525	100.0	1,302,221	100.0	1,586,409	100.0

(Millions of Yen)

Liabilities and Shareholders' Equity	End of Current Non-Consolidated Interim Period (As of September 30,2001)		End of Previous Non-Consolidated Interim Period (As of September 30,2000)		End of Previous Non-Consolidated Accounting Period (As of March 31,2001)	
	Amount	%	Amount	%	Amount	%
	Liabilities					
Current Liabilities:						
Notes payable	4,298		3,473		3,773	
Accounts payable	26		26		31	
Short-term debt	14,500		19,500		17,500	
Current portion of bonds	40,000		36,000		36,000	
Current portion of long-term debt	347,483		275,508		312,256	
Commercial paper	15,000		15,000		15,000	
Income taxes payable	22,754		22,581		25,530	
Reserve for accrued bonuses	2,483		2,307		2,192	
Other	9,207		7,006		9,610	
Total Current Liabilities	455,752	26.2	381,403	29.3	421,894	26.6
Long-Term Liabilities:						
Bonds	401,500		198,500		341,500	
Long-term debt	447,849		430,799		496,917	
Allowance for retirement benefits for employees	1,966		545		2,115	
Transfers to allowance for retirement benefits for directors	1,000		911		945	
Interest swaps	20,303		-		20,090	
Other	319		8,984		345	
Total Long-Term Liabilities	872,939	50.1	639,740	49.1	861,914	54.3
Total Liabilities	1,328,692	76.3	1,021,144	78.4	1,283,808	80.9
Shareholders' Equity:						
Common stock	83,317	4.8	39,788	3.1	39,788	2.5
Additional paid-in capital	89,830	5.1	46,310	3.6	46,310	2.9
Legal reserve	1,566	0.1	1,131	0.1	1,301	0.1
Other retained earnings	239,329	13.7	193,363	14.8	214,968	13.6
Voluntary reserve	207,422		164,422		164,422	
Unappropriated retained earnings	31,907		28,941		50,546	
Differences in evaluation of other marketable securities	(209)	(0.0)	483	0.0	231	0.0
Treasury stock	(0)	(0.0)	-	-	-	-
Total Shareholders' Equity	413,833	23.7	281,077	21.6	302,601	19.1
Total Liabilities and Shareholders' Equity	1,742,525	100.0	1,302,221	100.0	1,586,409	100.0

(2) Non-Consolidated Statements of Income**(Millions of Yen)**

	End of Current Non-Consolidated Interim Period		End of Previous Non-Consolidated Interim Period		End of Previous Non-Consolidated Accounting Period	
	From April 1, 2001 to September 30, 2001		From April 1, 2000 to September 30, 2000		From April 1, 2000 to March 31, 2001	
	Amount	%	Amount	%	Amount	%
Operating Revenue:						
Interest on loans to customers	144,565	95.6	127,783	96.9	262,580	97.0
Other financial revenue	119	0.1	148	0.1	338	0.1
Interest on deposits	17		25		96	
Interest on marketable securities	-		0		0	
Interest on loans	101		122		240	
Other	0		1		1	
Other operating revenue	6,545	4.3	3,975	3.0	7,908	2.9
Sales of property	2,509		-		40	
Service business sales	648		674		1,303	
Other	3,387		3,301		6,564	
Operating Revenue	151,230	100.0	131,907	100.0	270,827	100.0
Operating expenses:						
Financial expenses	16,684	11.0	13,706	10.4	28,682	10.6
Interest expense	10,632		10,316		20,656	
Other	6,051		3,389		8,025	
Cost of sales	2,511	1.7	193	0.1	435	0.2
Cost of sales of property	2,330		-		56	
Cost of sales of service business	180		193		378	
Other	76,355	50.5	64,913	49.2	138,389	51.1
Advertising expenses	10,233		7,943		17,042	
Commissions	5,298		6,047		10,462	
Loan losses	-		-		2,174	
Transfers to allowance for bad debts	27,556		20,285		45,115	
Directors' bonuses	201		190		381	
Salaries	8,939		8,392		16,693	
Employee bonuses	11		35		2,278	
Transfers to accrued bonuses	2,483		2,307		2,192	
Transfers to directors' retirement bonus allowance	55		33		66	
Welfare provision expenses	1,486		1,670		2,481	
Retirement benefit expenses	443		-		1,981	
Letting expenses	3,871		4,248		8,293	
Rent expenses	3,517		3,316		6,700	
Consumable expenses	739		556		1,166	
Repair expenses	1,465		1,263		2,758	
Communications expenses	1,771		1,725		3,403	
Insurance premiums	1,662		1,659		3,358	
Depreciation and amortization	2,128		1,353		4,201	
Consumption taxes	1,670		1,395		2,917	
Other	2,818		2,487		4,718	
Operating expenses	95,550	63.2	78,813	59.7	167,507	61.9
Operating income	55,680	36.8	53,094	40.3	103,319	38.1

(Millions of Yen)

	End of Current Non-Consolidated Interim Period		End of Previous Non-Consolidated Interim Period		End of Previous Non-Consolidated Accounting Period	
	From April 1, 2001 to September 30, 2001		From April 1, 2000 to September 30, 2000		From April 1, 2000 to March 31, 2001	
	Amount	%	Amount	%	Amount	%
Non-Operating Revenue:						
Interest on loans	1,799		303		810	
Miscellaneous revenue	314		259		915	
Total non-operating revenue:	2,114	1.4	562	0.4	1,726	0.6
Non-operating expenses:						
Transfers to allowance for bad debts	1,332		1,162		1,060	
New stock issuing expenses	4,234		-		-	
Miscellaneous expenses	684		304		612	
Total non-operating expenses:	6,251	4.1	1,467	1.1	1,673	0.6
Ordinary Income:	51,542	34.1	52,189	39.6	103,372	38.2
Extraordinary Income:	230	0.2	114	0.1	76	0.0
Recovery of debts written off in previous year	230		114		76	
Extraordinary Losses:						
Loss on sale of fixed assets	-		-		1,551	
Loss on disposal of fixed assets	266		121		314	
Loss on lease contracts	-		7		60	
Transfers to allowance for bad debts	47		2,868		998	
Loan losses	99		-		5,500	
Loss on valuation of investment securities	0		939		1,531	
Loss on valuation of golf club memberships	8		25		26	
Differences of change in retirement benefit accounting	-		495		991	
Total extraordinary losses:	421	0.3	4,458	3.4	10,973	4.1
Net income before taxes	51,352	34.0	47,846	36.3	92,475	34.1
Corporate, local and enterprise taxes	22,759	15.1	22,689	17.2	45,011	16.6
Adjustment on corporate tax, etc.	(1,333)	(0.9)	(117)	(0.1)	1,048	0.4
Net Income:	27,259	18.0	25,039	19.0	48,512	17.9
Income carried over from previous year	4,648		3,901		3,901	
Interim dividend payments	-		-		1,697	
Legal reserve amount accompanying interim dividend payments	-		-		169	
Unappropriated retained earnings	31,907		28,941		50,546	

Significant Accounting Policies Relating to the Interim Financial Statements

1 . Asset Valuation Standards and Methods

(1) Marketable securities

Stock held in subsidiaries and affiliated companies Cost method, cost being determined by the moving average method

Other marketable securities

Securities valued at market Market value method based on the market prices on the interim settlement date. All valuation differences are reflected directly in shareholders' equity, the sale price being computed using the moving average method.

Securities not valued at market Cost method, cost being determined by the moving average method

(2) Derivatives: Market value method

(3) Property and stored goods

Real estate for sale Lower-of-cost-or-market method, cost being determined by the specific cost method
Property currently being leased out is depreciated as a tangible fixed asset.

Currently leased real estate Lower-of-cost-or-market method, cost being determined by the cost method

Warehouse goods Latest purchase cost method

2 . Fixed asset depreciation methods

(1) Tangible fixed assets Decline balance depreciation method

Major useful lives are as follows:

Buildings and structures 3 – 50 years

Machinery and vehicles 2 – 15 years

Equipment and fittings 2 – 20 years

(2) Intangible fixed assets

Software Straight-line method based on the assumed useful life for internal use (5 years)

Other Straight-line method

(3) Long-term prepaid expenses Straight-line method

3 . Deferred assets

Bond issuing expenses Depreciated evenly over the period until maturity or over the longest period allowed by the Commercial Code (3 years), whichever is shorter.

New stock issuing expenses Depreciated in a lump sum at the time of expenditure.

4 . Reserve Accounting Standards

(1) Allowance for bad debts Provision for losses on bad debts is made up to the maximum allowable based on individual assessments and the actual percentage of bad loan write-offs, as prescribed in the Corporate Income Tax Law. If that amount is deemed to be insufficient, additional provision is made.

(2) Reserve for accrued bonuses Provision for accrued bonuses to employees is made by appropriating an amount based on the estimated total bonuses that will be paid during the interim period.

(3) Allowance for retirement benefits for employees In order to provide for retirement allowances the company accrues an amount equivalent to the amount that would be paid if the payment occurred at the end of the current fiscal year, based on the projected amount of retirement allowance liabilities and pension assets at the end of the fiscal year.

(4) Transfers to allowance for retirement benefits for directors The Company provides for retirement benefits for directors by determining the estimated amount that would be paid if all directors retired on the balance sheet date, based upon the pertinent rules of the Commercial Code.

5 . Conversion standards for assets and liabilities in foreign currency

Assets and liabilities in foreign currency are converted directly into yen using exchange rates valid on September 30, 2001. Conversion disparities are recorded as profits and losses.

6 . Accounting treatment for lease transactions

In finance lease transactions, other than those in which the title of the leased asset is deemed to be transferred to the lessee, finance leases are treated according to the method used for ordinary loan transactions, mutatis mutandis.

7 . Hedge accounting methods

- (1) Hedge accounting methods The Company uses deferred hedge accounting. The Company uses special accounting rules, however, for interest swaps and cap transactions where appropriate.
- (2) Hedging methods and hedged transactions
- | | |
|---------------------|--|
| Hedging methods | Interest caps and interest swaps |
| Hedged transactions | Borrowing that will change the Company's cash flow depending upon changes in market interest rates (floating rate bank borrowing and corporate bonds). |
- (3) Hedging policy The Company uses hedge transactions to keep the percentage of fixed interest rate capital below a specified percentage of total capital funds procured.
- (4) Evaluation of hedge effectiveness The Company determines the effectiveness of its hedging transactions based on a method of ratio analysis covering cumulative changes over the past ten-year period.

8 . Other Significant Accounting Policies Relating to the Interim Financial Statements

- (1) Interest on loans to customers Interest on loans to customers is recorded in accordance with accrual standards. Uncollected interest is recorded at the lower of the maximum legal interest rate and the pertinent Company interest rate.
- (2) Accounting treatment of interest on debt: Interest on debt used to provide consumer loans is accounted for as financial expenses and included in operating expenses. All other interest expenses are accounted for as interest payments in non-operating expenses.
- (3) Accounting treatment of consumption taxes Consumption taxes are accounted for with the tax exclusion method, under which accrued consumption taxes to the sum of 82 million yen have been recorded under 'Other' under current liabilities. Consumption taxes for fixed assets that are not subject to the exclusion, however, are included in "Other" under Investment and Other Assets and are written off using the straight-line method over a five-year period.

Notes:

Non-Consolidated Interim Balance Sheets

(Millions of Yen)

	End of Current Non-Consolidated Interim Period	End of Previous Non-Consolidated Interim Period	End of Previous Non-Consolidated Accounting Period
1 . Accumulated depreciation on tangible fixed assets	20,993	18,519	19,569
2 . Assets pledged as collateral and corresponding liabilities:			
(1) Assets pledged as collateral			
Deposits	-	750	-
Loans	501,868	378,157	522,867
Tangible fixed assets (land)	7,472	10,538	7,472
Tangible fixed assets (other)	2,241	3,193	2,301
Other investment assets	146	144	136
Total	511,728	392,784	532,777
(2) Related debts			
Short-term debt	500	500	500
Current portion of long-term debt	181,876	135,838	168,228
Long-term debt	255,401	205,290	287,737
Total	437,777	341,629	456,466

In addition to the above, the Company has contracted to offer loans as collateral in response to borrowers' requests to the sum of 2,000 million yen for short-term debt, 58,205 million yen for current portion of long-term debt and 75,996 million yen for long-term debt, for a total of 136,202 million. The Company has also offered 4,367 million yen of deposits as collateral for swap transactions.

	(Millions of Yen)		
3 . Guarantee payables			
Customers with consumer loans provided by allied financial institutions	858	-	394

4 . Bad debt situation

The bad debts included in Loans and Claims in Bankruptcy are shown below:

(Millions of Yen)

	End of Current Non-Consolidated Interim Period			End of Previous Non-Consolidated Interim Period			End of Previous Non-Consolidated Accounting Period		
	Unsecured loans	Other loans	Total	Unsecured loans	Other loans	Total	Unsecured loans	Other loans	Total
Claims in bankruptcy	391	15,207	15,598	-	15,045	15,045	-	13,058	13,058
Loans in arrears	8,849	12,984	21,834	8,897	8,738	17,635	9,305	10,831	20,136
Loans in arrears longer than 3 months	6,636	1,963	8,600	5,141	1,333	6,475	5,205	1,669	6,874
Loans with adjusted terms	25,846	23	25,870	21,723	32	21,755	23,777	36	23,814
Total	41,723	30,180	71,904	35,761	25,150	60,912	38,287	25,595	63,883

Explanations each of the above items follow.

Claims in bankruptcy

“Claims in bankruptcy” refers to loans that are included in loans on which principal or interest payments have been continuously late for a considerable period of time for the reasons cited in Article 96 Paragraph 1 Number 3 Items B through E of the Corporate Income Tax Law Execution Ordinance (1965, Ordinance No. 97) or for the reasons set forth in Number 4 of the same paragraph. The Company sets aside a reserve for bad debts that is equivalent to the amount the Company believes it will be unable to recover based on an evaluation of each loan.

Loans in arrears

“Loans in arrears” refers to loans other than claims in bankruptcy for which unpaid interest is not accrued. This excludes loans, however, that are included in loans for which the Company has made arrangements convenient to the borrower for the purpose of reorganization or support of the borrower such as reduction or exemption of interest or extension of the repayment period, on which the Company is periodically receiving payments.

Loans in arrears longer than 3 months

“Loans in arrears longer than 3 months” refers to loans for which the principal or interest payment is three or months overdue from the day following the scheduled payment date and that are not regarded as claims in bankruptcy or loans in arrears.

Loans with adjusted terms

“Loans with adjusted terms” refers to loans for which the Company has made arrangements convenient to the borrower for the purpose of reorganization or support of the borrower such as reduction or exemption of interest or extension of the repayment period, on which the Company is periodically receiving payments and that are not regarded as claims in bankruptcy, loans in arrears or loans in arrears longer than 3 months.

5 . Issuance of New Stock During the Current Consolidated Interim Period

No. of shares issued	8,500,000 shares
Increase in common stock	43,528 million yen
Increase in capital reserve	43,520 million yen

Lease transactions:

1. Finance lease transactions except leases under which the title of the leased asset is deemed to be transferred to the lessee

1 . Acquisition cost, accumulated depreciation and period ending balance of lease assets

(Millions of Yen)

	End of Current Non-Consolidated Interim Period			End of Previous Non-Consolidated Interim Period			End of Previous Non-Consolidated Accounting Period		
	Acquisition cost	Accumulated depreciation	End-of- period balance	Acquisition cost	Accumulated depreciation	End-of- period balance	Acquisition cost	Accumulated depreciation	End-of- period balance
Vehicles	238	113	125	146	68	77	211	98	113
Equipment and fittings	23,261	15,898	7,362	24,131	16,667	7,463	25,516	18,835	6,680
Total	23,499	16,011	7,487	24,277	16,736	7,540	25,727	18,933	6,793

2 . Outstanding balance of future lease payments at the end of the period:

(Millions of Yen)

Within one year		4,530		4,841		4,390
Over one year		5,657		5,674		5,138
Total		10,187		10,516		9,528

3 . Amount of lease fee payments, depreciation expense and interest expense:

(Millions of Yen)

Lease fee payments		2,770		3,146		6,117
Depreciation expenses		2,545		2,782		5,359
Interest expenses		169		209		387

4 . Accounting method for the amount equivalent to depreciation expenses

Calculated by assuming the lease term is the depreciable life and depreciating the remaining amount to zero using the straight-line method.

5 . Accounting method for the amount equivalent to interest expenses

Interest expense for lease assets is calculated as the difference between the total lease payments and the acquisition price of the leased assets, with the amount allocated to each accounting period using the interest method.

2. Operating Results

(1) Operating Revenue

(Millions of Yen)

		Current Non-Consolidated Interim Period		Previous Non-Consolidated Interim Period		End of Previous Non- Consolidated Accounting Period	
		From April 1, 2001 to September 30,2001		From April 1, 2000 to September 30,2000		From April 1, 2000 to March 31,2001	
		Amount	%	Amount	%	Amount	%
Interest on loans to customers	Unsecured loans	122,530	81.0	109,919	83.3	224,718	83.0
	Secured loans	20,256	13.4	16,444	12.5	34,974	12.9
	Small business loans	1,779	1.2	1,418	1.1	2,888	1.1
	Sub-total	144,565	95.6	127,783	96.9	262,580	97.0
Other financial revenue	Interest on deposits	17	0.0	25	0.0	96	0.0
	Interest on marketable securities	-	-	0	0.0	0	0.0
	Interest on loans	101	0.1	122	0.1	240	0.1
	Other	0	0.0	1	0.0	1	0.0
	Sub-total	119	0.1	148	0.1	338	0.1
Other operating revenue	Sales of property	2,509	1.7	-	-	40	0.0
	Cost of sales of restaurant business	648	0.4	674	0.5	1,303	0.5
	Bad debt write-off recovery	1,840	1.2	1,703	1.3	3,325	1.2
	Other	1,547	1.0	1,597	1.2	3,239	1.2
	Sub-total	6,545	4.3	3,975	3.0	7,908	2.9
Total		151,230	100.0	131,907	100.0	270,827	100.0

Note: "Other" included in "Other operating revenue" consists of clerical fees and property rents.

(2) Other operating indicators	(Millions of yen)		
	End of Current Non- Consolidated Interim Period	End of Previous Non- Consolidated Interim Period	End of Previous Non- Consolidated Accounting Period
	(As of September 30, 2001)	(As of September 30, 2000)	(As of March 31, 2001)
Balance of loans to customers	1,245,308	1,075,892	1,159,734
Unsecured loans	976,839	862,120	921,891
Secured loans	253,587	203,290	225,644
Small business loans	14,882	10,481	12,198
Number of accounts	2,206,509	2,045,770	2,121,446
Unsecured loans	2,125,824	1,981,342	2,050,299
Secured loans	68,354	55,922	60,976
Small business loans	12,331	8,506	10,171
Number of branches	1,593	1,441	1,542
Staffed branches	541	536	538
Unstaffed branches	1,036	888	987
Branches for secured loans	4	4	4
Restaurants	9	10	10
Karaoke parlors	3	3	3
Number of "Ojidosan" loan-contracting machines	1,574	1,420	1,522
Number of ATMs	26,565	18,173	22,021
Company-owned	1,680	1,552	1,646
Partner-owned	24,885	16,621	20,375
Number of employees	3,666	3,468	3,477
Bad debt write-off	23,730	18,507	39,799
Allowance for bad debts	65,428	59,231	60,943
Net income per share (yen)	314.79	295.85	572.38
Net assets per share (yen)	4,431.91	3,311.63	3,565.21

Notes Total amount of loans outstanding and the number of customer accounts do not include loans and customer accounts related to claims in bankruptcy.

Bad debt write-off does not include claims in bankruptcy, which came to 360 million yen in the current consolidated interim period, 3,184 million in the previous consolidated interim period, and 5,437 million in the previous consolidated accounting period.

3. Changes Relating to Directors

October 1, 2001

Name and Position	New Responsibilities	Previous Responsibilities
Hiroshi Abe, Representative Director	Director Information Systems Department	Director Deputy General Manager -Personnel Department