

"Summary"
FY2004 3rd Quarter Result
for
(April 1, 2004 through December 31, 2004)
(consolidated)

(in billion yen)

	2003FY 3rd Quarter Actual Apr. 2003 to Dec. 2003 (A)	2004FY 3rd Quarter Actual Apr. 2004 to Dec. 2004 (B)
Net Sales	1,831.9	1,617.9
Operating Profit	86.4	99.7
<i>[operating profit margin]</i>	< 4.7% >	< 6.2% >
Causes of Change		(Positive causes) Selling expenses 40.2 Credit loss in NA 41.7 Other expenses 3.8 (Adverse causes) Volume change 82.4 Foreign exchange 1.3 Loss on sales of NA portfolio 15.3 Total change (B-A) 13.3
Ordinary Income	96.9	144.1
<i>[ordinary income margin]</i>	< 5.3% >	< 8.9% >
Net Income	102.6	228.2
<i>[net income margin]</i>	< 5.6% >	< 14.1% >
Capital Expenditure	-	92.2
Depreciation	-	66.8
Balance of interest bearing debt	-	551.0
Total assets	-	1,612.1
(in '000 units)		
Sales Volume	1,114	1,002
Domestic	254	148
Overseas	860	854