

Consolidated Financial Results for the Nine-Month Period (3Q) Ended December 31, 2004

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Company name: Promise Co., Ltd.
(URL: <http://cyber.promise.co.jp/>)

(Stock Code: 8574, Tokyo Stock Exchange)

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1. Significant Matters Concerning the Preparation of Quarterly Financial Information

(1) Use of simplifications in accounting methods: No

(2) Change in accounting methods in the current fiscal year: Yes

(3) Change in scope of consolidation or application of equity method: Yes

(one newly added consolidated subsidiary)

Details: Previously a subsidiary, PROMISE (TAIWAN) Co., Ltd., was newly included in the scope of consolidation.

2. Consolidated Financial Results for the Third Quarter of the Fiscal Year Ending March 2005 (Apr. 1, 2004 – Dec. 31, 2004)

(1) Consolidated Operating Results

(Note: In this report, amounts (consolidated) of less than one million yen are omitted and per share figures are rounded down to two decimal places)

	Operating income		Operating profit		Recurring profit		Net income	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
3Q FY2005	278,748	(6.3)	101,258	41.6	103,029	40.6	61,012	33.3
3Q FY2004	297,473	(3.3)	71,505	(17.0)	73,288	(15.4)	45,769	(5.8)
Year ended Mar. 31, 2004	390,980	(4.8)	87,869	(17.8)	89,858	(16.8)	41,576	(31.5)

	Net income per share	Diluted net income per share
	Yen	Yen
3Q FY2005	471.60	471.46
3Q FY2004	377.11	—
Year ended Mar. 31, 2004	342.18	—

Note: Percentages for operating income, operating profit, recurring profit and net income represent percentage changes from the same period of the previous year.

Summary of Consolidated Operating Results

During the third quarter of the fiscal year ending March 2005, there were concerns that the soaring price of oil and the natural disasters that occurred during the period would cause a slowdown in the Japanese economy. In fact, against a backdrop of a stable global economy and growing domestic demand, the Japanese economy generally remained in an expansionary phase. In tandem with this trend, the employment and personal income environments also steadily improved.

In the consumer finance market, although the number of personal bankruptcy petitions has been continued to decline, the market entrances by IT-related companies and the formation of various inter-industry business alliances related to the consumer finance market pointed clearly toward greater market competition in the future.

Under these conditions, consolidated total operating income decreased ¥18,725 million, or 6.3%, from the same period of the previous fiscal year, to ¥278,748 million reflecting a marginal decline in consumer loans outstanding of the Promise Group's core business, consumer finance. On the other hand, intensified emphasis on loan management supported a substantial decline in credit losses. Recurring profit, therefore, rose ¥29,740 million, or 40.6%, compared with the third quarter of the previous fiscal year, to ¥103,029 million. Net income in the third quarter was also up, advancing ¥15,242 million, or 33.3% year on year, to ¥61,012 million.

Consolidated performance in the third quarter was generally in accordance with the Promise Group's business plan. Therefore, the Group has not revised its fiscal year business performance forecasts made in its announcement of interim performance for the fiscal year ending March 2005.

* Business performance forecasts are made based on the information available at the time of the announcement. Changes in a variety of factors could cause actual performance to differ from those forecasts.

(2) Consolidated Financial Position

	Total assets	Shareholders' equity	Equity ratio	Shareholders' equity per share
	Millions of yen	Millions of yen	%	Yen
3Q FY2005	1,667,886	779,644	46.7	5,800.35
3Q FY2004	1,710,824	638,940	37.3	5,284.33
Mar. 31, 2004	1,718,721	636,667	37.0	5,260.21

Consolidated Cash Flows

	Net cash provided by operating activities	Net cash provided by investing activities	Net cash used in financing activities	Cash and cash equivalents at end of the period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
3Q FY2005	63,213	9,182	(84,594)	90,223
3Q FY2004	49,574	67,248	(119,413)	103,608
Year ended Mar. 31, 2004	93,967	28,956	(127,970)	101,110

Summary of Consolidated Financial Position

The following is a summary of consolidated cash flows for the third quarter under review.

On a consolidated basis, cash and cash equivalents (hereinafter, "cash") decreased ¥10,887 million, or 10.8%, from cash at the beginning of the period, to ¥90,223 million. This amount reflected net cash provided by operating activities of ¥63,213 million, net cash provided by investing activities of ¥9,182 million, and net cash used in financing activities of ¥84,594 million.

(Net cash provided by operating activities)

Net cash provided by operating activities for the third quarter amounted to ¥63,213 million, a rise of ¥13,638 million from the same period of the previous fiscal year. The main factors in this increase were a larger decline in consumer loans receivable and lower income taxes paid compared with the same period in the previous fiscal year.

(Net cash provided by investing activities)

Net cash provided by investing activities for the third quarter totaled ¥9,182 million, down ¥58,065 million from the same period of the previous fiscal year. This decline can principally be attributed to the lack of proceeds from sales of investments in subsidiaries compared with the previous year despite an increase in proceeds from sales and redemption of investments in securities. The fall in proceeds from collection of loans receivable also contributed to the decline.

(Net cash used in financing activities)

Net cash used in financing activities for the third quarter was ¥84,594 million, an improvement of ¥34,818 million from the same period of the previous fiscal year. This increase can mainly be attributed to the Company's greater restraint in raising funds through loans or bond issues, instead raising funds through a third-party allotment and the sale of treasury stock to Sumitomo Mitsui Banking Corporation.

(Appendix)

Consolidated Financial Statements**(1) Summary of Consolidated Balance Sheets**

(Millions of yen)

Classification	3Q FY2005 (Dec. 31, 2004)	3Q FY2004 (Dec. 31, 2003)	Change		FY2004 (Mar. 31, 2004)
	Amount	Amount	Amount	%	Amount
(Assets)					
I Current assets					
1 Cash and deposits	73,505	70,429	3,075	4.4	52,233
2 Notes and accounts receivable	1,064	7,936	(6,871)	(86.6)	7,439
3 Consumer loans receivable:					
Principal	1,510,914	1,544,199	(33,284)	(2.2)	1,529,054
4 Other	83,465	107,899	(24,434)	(22.6)	118,227
Allowance for credit losses	(127,848)	(125,980)	(1,868)	1.5	(133,392)
Total current assets	1,541,100	1,604,485	(63,384)	(4.0)	1,573,562
II Fixed assets					
1 Property and equipment	77,800	35,392	42,407	119.8	79,636
2 Intangible fixed assets					
(1) Excess investment cost over net assets of consolidated subsidiaries acquired, net	4,981	5,872	(890)	(15.2)	5,649
(2) Other	5,786	6,313	(527)	(8.3)	6,114
Total intangible fixed assets	10,768	12,186	(1,417)	(11.6)	11,763
3 Investments and advances	38,216	58,759	(20,543)	(35.0)	53,758
Total fixed assets	126,785	106,338	20,446	19.2	145,158
Total assets	1,667,886	1,710,824	(42,937)	(2.5)	1,718,721
(Liabilities)					
I Current liabilities					
1 Short-term borrowings	3,988	5,789	(1,800)	(31.1)	15,423
2 Current portion of long-term debt	198,065	197,268	796	0.4	196,998
3 Commercial paper	—	2,227	(2,227)	(100.0)	1,968
4 Bonds scheduled for redemption within one year	70,000	30,000	40,000	133.3	50,000
5 Reserve for bonuses	1,740	2,235	(495)	(22.2)	3,678
6 Other	30,026	28,384	1,641	5.8	55,157
Total current liabilities	303,819	265,904	37,915	14.3	323,226
II Long-term liabilities					
1 Corporate bonds	215,000	275,000	(60,000)	(21.8)	255,000
2 Long-term debt	350,717	503,637	(152,920)	(30.4)	484,642
3 Accrued severance indemnities	15,029	21,112	(6,083)	(28.8)	13,333
4 Allowance for retirement benefits for directors and auditors	358	361	(3)	(0.9)	361
5 Accruals for loss guarantees	1,385	2,700	(1,314)	(48.7)	2,700
6 Other	1,931	3,167	(1,236)	(39.0)	2,789
Total long-term liabilities	584,421	805,979	(221,557)	(27.5)	758,827
Total liabilities	888,241	1,071,884	(183,642)	(17.1)	1,082,054
(Minority interests)					
Minority interests	—	—	—	—	—
(Shareholders' equity)					
I Common stock	80,737	49,053	31,684	64.6	49,053
II Additional paid-in capital	138,359	92,287	46,071	49.9	92,287
III Retained earnings	560,830	516,723	44,106	8.5	512,784
IV Net unrealized gain on securities	3,662	2,652	1,009	38.1	4,150
V Foreign currency translation adjustments	(624)	(569)	(55)	9.8	(813)
VI Treasury stock	(3,319)	(21,208)	17,888	(84.3)	(20,795)
Total shareholders' equity	779,644	638,940	140,704	22.0	636,667
Total liabilities, minority interest and shareholders' equity	1,667,886	1,710,824	(42,937)	(2.5)	1,718,721

(2) Summary of Consolidated Statements of Income

(Millions of yen)

Classification	3Q FY2005 (Apr. 1, 2004— Dec. 31, 2004)	3Q FY2004 (Apr. 1, 2003— Dec. 31, 2003)	Change		FY2004 (Apr. 1, 2003— Mar. 31, 2004)
	Amount	Amount	Amount	%	Amount
I Operating income					
1 Interest on consumer loans	266,311	279,601	(13,289)	(4.8)	368,662
2 Sales	2,063	6,543	(4,480)	(68.5)	8,199
3 Other operating income	10,374	11,329	(955)	(8.4)	14,118
Total operating income	278,748	297,473	(18,725)	(6.3)	390,980
II Operating expenses					
1 Financial expenses	13,810	16,273	(2,462)	(15.1)	21,398
2 Cost of sales	1,235	5,738	(4,503)	(78.5)	7,151
3 Other operating expenses	162,444	203,955	(41,511)	(20.4)	274,560
Total operating expenses	177,490	225,968	(48,477)	(21.5)	303,111
Operating profit	101,258	71,505	29,752	41.6	87,869
III Non-operating revenues					
1 Interest and dividend income on investments	1,334	1,537	(202)	(13.2)	1,559
2 Equity in net gain of affiliated companies	297	29	268	918.4	94
3 Other	812	742	70	9.5	1,362
Total non-operating revenues	2,444	2,308	135	5.9	3,016
IV Non-operating expenses					
1 Interest expense	68	151	(82)	(54.6)	192
2 Other	604	373	230	61.8	834
Total non-operating expenses	673	525	148	28.2	1,027
Recurring profit	103,029	73,288	29,740	40.6	89,858
V Extraordinary income					
1 Gain on sales of investments in subsidiaries	—	12,876	(12,876)	(100.0)	12,868
2 Other	457	437	20	4.8	505
Total extraordinary income	457	13,313	(12,855)	(96.6)	13,373
VI Extraordinary losses					
1 Net loss on sales or disposal of property and equipment	375	477	(102)	(21.4)	1,862
2 Asset impairment loss	441	—	441	—	—
3 Loss on sale of receivables	384	—	384	—	—
4 Provision for loss guarantees	—	2,700	(2,700)	(100.0)	2,700
5 Special retirement payments	—	—	—	—	18,745
6 Other	16	444	(428)	(96.3)	786
Total extraordinary losses	1,218	3,622	(2,404)	(66.4)	24,094
Income before income taxes	102,269	82,979	19,289	23.2	79,138
Income taxes					
Current	32,135	42,039	(9,904)	(23.6)	41,283
Deferred	9,333	(4,829)	14,162	(293.3)	(3,722)
Minority interest	211	—	211	—	—
Net income	61,012	45,769	15,242	33.3	41,576

(3) Summary of Consolidated Statements of Cash Flows

(Millions of yen)

Classification	3Q FY2005 (Apr. 1, 2004— Dec. 31, 2004)	3Q FY2004 (Apr. 1, 2003— Dec. 31, 2003)	FY2004 (Apr. 1, 2003— Mar. 31, 2004)
	Amount	Amount	Amount
I Operating activities			
1 Income before income taxes	102,269	82,979	79,138
2 Depreciation and amortization	4,981	5,489	6,768
3 Asset impairment loss	441	—	—
4 Loss on sale of receivables	384	—	—
5 Amortization of difference between cost of investment and equity in net assets of consolidated subsidiaries	667	631	854
6 Decrease (increase) in allowance for credit losses	(5,638)	19,259	26,856
7 Decrease (increase) in accruals for loss guarantees	(1,314)	2,700	2,700
8 Interest and dividend income on investments	(1,334)	(1,537)	(1,559)
9 Interest expense	68	151	192
10 Equity in net gain of affiliated companies	(297)	(29)	(94)
11 Gain on sales of investment in subsidiaries	—	(12,876)	(12,868)
12 Net loss on sales or disposal of property and equipment	375	477	1,862
13 Special retirement payments	—	—	18,745
14 Decrease in consumer loans receivable: Principal	18,687	15,066	29,572
15 Decrease in sales credits	6,030	1,230	4,185
16 Decrease (increase) in procurement obligations	(6,207)	(2,089)	4,550
17 Other	(7,281)	(6,074)	(10,999)
Subtotal	111,832	105,380	149,904
18 Interest and dividend income	1,334	1,550	1,572
19 Interest expense	(68)	(151)	(192)
20 Special retirement payable	(18,745)	—	—
21 Income taxes paid	(31,138)	(57,203)	(57,316)
Net cash provided by operating activities	63,213	49,574	93,967
II Investing activities			
1 Payment for purchase of property and equipment	(4,837)	(1,108)	(44,389)
2 Proceeds from sales of property and equipment	150	15	31
3 Proceeds from sales and redemption of investments in securities	14,401	1,304	1,569
4 Proceeds from sales of investments in subsidiaries	—	25,255	25,247
5 Proceeds from collection of loans receivable	31	41,806	41,816
6 Other	(563)	(25)	4,681
Net cash provided by investing activities	9,182	67,248	28,956
III Financing activities			
1 Net repayment on commercial paper	(2,039)	(257)	(420)
2 Proceeds from short-term borrowings	27,507	55,574	71,670
3 Repayments of short-term borrowings	(39,115)	(71,580)	(77,769)
4 Proceeds from long-term debt	33,399	139,284	177,314
5 Repayments of long-term debt	(166,500)	(198,115)	(255,111)
6 Proceeds from issuance of bonds, net of expenses	9,922	14,896	14,896
7 Redemption of bonds	(30,000)	(32,000)	(32,000)
8 Proceeds from issuance of shares	63,137	—	—
9 Proceeds from sale of treasury stock	31,869	489	1,159
10 Increase in treasury stock	(5)	(15,415)	(15,417)
11 Cash dividends paid	(12,770)	(12,291)	(12,291)
Net cash used in financing activities	(84,594)	(119,413)	(127,970)
IV Effect of exchange rate changes on cash and cash equivalents	997	(49)	(91)
V Net decrease in cash and cash equivalents	(11,201)	(2,640)	(5,138)
VI Cash and cash equivalents at beginning of the period	101,110	105,760	105,760
VII Effect of the increase in scope of consolidated subsidiaries	313	487	487
VIII Cash and cash equivalents at end of the period	90,223	103,608	101,110

(Segment Information)

1. Operations by business segment

3rd quarter of fiscal 2005 (Apr. 1, 2004 – Dec. 31, 2004) and 3rd quarter of fiscal 2004 (Apr. 1, 2003 – Dec. 31, 2003)

Because the Company's consumer financing business accounts for more than 90% of total operating income and operating profit, business segment information is omitted.

2. Operations by geographic segment

3rd quarter of fiscal 2005 (Apr. 1, 2004 – Dec. 31, 2004) and 3rd quarter of fiscal 2004 (Apr. 1, 2003 – Dec. 31, 2003)

Because Japan accounts for more than 90% of the Company's total operating income, geographic segment information is omitted.

3. Overseas operating income

3rd quarter of fiscal 2005 (Apr. 1, 2004 – Dec. 31, 2004) and 3rd quarter of fiscal 2004 (Apr. 1, 2003 – Dec. 31, 2003)

Because overseas operating income accounts for less than 10% of total operating income, overseas operating income information is omitted.

Consolidated Business Results

(1) Operating Income

(Millions of yen)

Classification		3Q FY2005 (Apr. 1, 2004–Dec. 31, 2004)		3Q FY2004 (Apr. 1, 2003–Dec. 31, 2003)		FY2004 (Apr. 1, 2003–Mar. 31, 2004)	
		Amount	%	Amount	%	Amount	%
Operating income from financing business	Interest on consumer loans	266,311	95.5	279,601	94.0	368,662	94.3
	Collection of written-off loans	3,726	1.3	4,211	1.4	5,384	1.4
	Fees and commissions	—	—	2,603	0.9	2,603	0.7
	Collection of purchased receivables	1,011	0.4	923	0.3	1,271	0.3
	Other financial revenues	15	0.0	36	0.0	40	0.0
	Subtotal	271,065	97.2	287,376	96.6	377,962	96.7
Operating income from other businesses	Sales	2,063	0.8	6,543	2.2	8,199	2.1
	Other	5,619	2.0	3,554	1.2	4,819	1.2
	Subtotal	7,682	2.8	10,097	3.4	13,018	3.3
Total		278,748	100.0	297,473	100.0	390,980	100.0

Note: Collection of written-off loans, Fees and commissions, Collection of purchased receivables and Other financial revenues within Operating income from financing business, as well as Other within Operating income from other businesses, are listed in the consolidated statements of income under Other operating income.

(2) Other Indicators

Classification		3Q FY2005 (Apr. 1, 2004–Dec. 31, 2004)	3Q FY2004 (Apr. 1, 2003–Dec. 31, 2003)	FY2004 (Apr. 1, 2003–Mar. 31, 2004)
Consumer loans outstanding		1,510,914	1,544,199	1,529,054
(Millions of yen)	Unsecured loans	1,506,324	1,538,424	1,523,667
	Secured loans	4,590	5,774	5,387
Number of customers		2,877,382	2,969,553	2,940,142
	Unsecured loans	2,875,603	2,967,405	2,938,126
	Secured loans	1,779	2,148	2,016
Number of branches		1,645	1,696	1,644
	Staffed branches	530	543	544
	Unstaffed branches	1,115	1,153	1,100
Number of automated contract machines		1,510	1,556	1,503
Number of ATMs		1,925	2,012	1,782
Number of loan processing machines		473	60	123
Number of employees		4,659	5,421	4,599
Loan losses (Millions of yen)		79,637	85,938	119,571
Allowance for credit losses (Millions of yen)		128,336	126,386	133,876
Net income per share (Yen)		471.60	377.11	342.18
Shareholders' equity per share (Yen)		5,800.35	5,284.33	5,260.21

- Notes: 1. Number of customers is the total number of customers of Promise and each of its consolidated subsidiaries and is derived from the number of debtors listed in the breakdown of customers compiled through computer-aided name identification.
2. Number of automated contract machines is the total number of automated contract machines installed.
3. Number of employees is the number of workers. Seconded employees are included in the number of employees of the companies to which they have been seconded.
4. Reserve for loan losses includes Allowance for credit losses listed under Other in Investments and advances.

(Reference)

Non-Consolidated Financial Statements**(1) Summary of Non-Consolidated Balance Sheets**

(Millions of yen)

Classification	3Q FY2005 (Dec. 31, 2004)	3Q FY2004 (Dec. 31, 2003)	Change		FY2004 (Mar. 31, 2004)
	Amount	Amount	Amount	%	Amount
(Assets)					
I Current assets					
1 Cash and deposits	65,829	62,807	3,022	4.8	44,618
2 Consumer loans receivable:					
Principal	1,336,702	1,364,269	(27,567)	(2.0)	1,352,847
3 Short-term loans	129,942	161,983	(32,041)	(19.8)	159,568
4 Other	46,992	57,241	(10,249)	(17.9)	53,648
Allowance for credit losses	(99,600)	(101,500)	1,900	(1.9)	(108,300)
Total current assets	1,479,866	1,544,801	(64,934)	(4.2)	1,502,382
II Fixed assets					
1 Property and equipment	67,170	24,217	42,953	177.4	68,566
2 Intangible fixed assets	5,468	6,008	(539)	(9.0)	5,837
3 Investments and advances	77,023	96,033	(19,009)	(19.8)	91,347
Total fixed assets	149,662	126,259	23,403	18.5	165,751
Total assets	1,629,529	1,671,060	(41,531)	(2.5)	1,668,134
(Liabilities)					
I Current liabilities					
1 Current portion of long-term debt	194,645	193,472	1,173	0.6	189,555
2 Bonds scheduled for redemption within one year	70,000	30,000	40,000	133.3	50,000
3 Accrued income taxes	14,076	15,280	(1,203)	(7.9)	12,869
4 Reserve for bonuses	1,414	1,887	(472)	(25.0)	3,110
5 Accruals for debt guarantees	149	43	106	246.5	70
6 Other	14,271	12,932	1,338	10.4	39,595
Total current liabilities	294,557	253,615	40,941	16.1	295,199
II Long-term liabilities					
1 Corporate bonds	215,000	275,000	(60,000)	(21.8)	255,000
2 Long-term debt	341,744	491,309	(149,564)	(30.4)	477,077
3 Accrued severance indemnities	14,382	20,486	(6,104)	(29.8)	12,688
4 Allowance for retirement benefits for directors and auditors	269	275	(6)	(2.3)	288
5 Accruals for loss guarantees	1,385	2,700	(1,314)	(48.7)	2,700
6 Other	270	1,276	(1,005)	(78.8)	1,169
Total long-term liabilities	573,052	791,048	(217,996)	(27.6)	748,923
Total liabilities	867,609	1,044,664	(177,054)	(16.9)	1,044,123
(Shareholders' equity)					
I Common stock	80,737	49,053	31,684	64.6	49,053
II Additional paid-in capital					
1 Additional paid-in capital	112,639	80,955	31,684	39.1	80,955
2 Other additional paid-in capital	14,642	0	14,642	17,359,475.7	254
Total additional paid-in capital	127,282	80,955	46,326	57.2	81,210
III Retained earnings					
1 Legal reserves	12,263	12,263	—	—	12,263
2 Voluntary reserves	485,700	448,700	37,000	8.2	448,700
3 Unappropriated retained earnings	55,593	53,978	1,614	3.0	49,427
Total retained earnings	553,556	514,942	38,614	7.5	510,391
IV Net unrealized gain on securities	3,662	2,652	1,009	38.1	4,151
V Treasury stock	(3,319)	(21,208)	17,888	(84.3)	(20,795)
Total shareholders' equity	761,919	626,396	135,522	21.6	624,010
Total liabilities and shareholders' equity	1,629,529	1,671,060	(41,531)	(2.5)	1,668,134

(2) Summary of Non-Consolidated Statements of Income

(Millions of yen)

Classification	3Q FY2005 (Apr. 1, 2004— Dec. 31, 2004)	3Q FY2004 (Apr. 1, 2003— Dec. 31, 2003)	Change		FY2004 (Apr. 1, 2003— Mar. 31, 2004)
	Amount	Amount	Amount	%	Amount
I Operating income					
1 Interest on consumer loans	230,944	237,484	(6,540)	(2.8)	314,681
2 Other operating income	5,719	5,629	89	1.6	7,486
Total operating income	236,663	243,114	(6,450)	(2.7)	322,167
II Operating expenses					
1 Financial expenses	13,538	15,104	(1,565)	(10.4)	20,136
2 Other operating expenses	130,575	160,890	(30,315)	(18.8)	219,295
Total operating expenses	144,114	175,994	(31,880)	(18.1)	239,432
Operating profit	92,549	67,119	25,430	37.9	82,735
III Non-operating revenues	1,939	1,861	78	4.2	2,292
IV Non-operating expenses	521	276	244	88.2	593
Recurring profit	93,968	68,703	25,264	36.8	84,434
V Extraordinary income	456	24,180	(23,724)	(98.1)	24,238
VI Extraordinary losses	931	3,370	(2,438)	(72.4)	23,549
Income before income taxes	93,492	89,514	3,978	4.4	85,123
Income taxes					
Current	29,375	40,210	(10,834)	(26.9)	37,800
Deferred	8,108	(4,565)	12,673	(277.6)	(1,994)
Net income	56,008	53,869	2,139	4.0	49,318
Balance carried forward	6,304	6,154	149	2.4	6,154
Cash dividends	6,720	6,045	674	11.2	6,045
Unappropriated retained earnings	55,593	53,978	1,614	3.0	49,427