

Monthly Data Group Total (02.4 ~ 03.3)

		02/4	02/5	02/6	02/7	02/8	02/9	First Half	02/10	02/11	02/12	03/1	03/2	03/3	Second Half	Total
Total Receivable Outstanding	¥mil	2,023,285	2,059,280	2,083,441	2,104,816	2,126,952	2,119,825	2,119,825	2,143,076	2,175,162	2,171,317	2,180,133	2,192,787	2,210,889	2,210,889	2,210,889
	yoy %	9.6	11.1	11.3	11.8	12.2	11.5	11.5	12.0	11.7	10.9	10.6	10.1	10.4	10.4	10.4
Loans Outstanding	¥mil	1,652,738	1,680,318	1,698,709	1,718,387	1,746,845	1,740,076	1,740,076	1,763,101	1,788,179	1,790,702	1,810,152	1,828,485	1,833,702	1,833,702	1,833,702
	yoy %	16.1	16.0	15.7	15.7	15.6	14.3	14.3	14.8	14.3	13.4	13.0	12.4	12.1	12.1	12.1
Unsecured	¥mil	1,347,940	1,370,340	1,384,483	1,398,962	1,421,295	1,410,164	1,410,164	1,428,313	1,447,194	1,443,697	1,458,202	1,472,159	1,442,980	1,442,980	1,442,980
	yoy %	14.0	14.0	13.9	14.0	14.1	12.8	12.8	13.4	12.8	11.8	11.2	10.6	8.3	8.3	8.3
Home Equity	¥mil	279,510	283,667	286,858	290,880	295,629	299,192	299,192	302,756	307,749	312,493	316,492	319,517	325,436	325,436	325,436
	yoy %	22.6	21.9	20.7	20.0	18.5	17.5	17.5	17.1	16.8	16.7	17.0	16.6	16.7	16.7	16.7
Small Business	¥mil	25,286	26,309	27,366	28,545	29,920	30,719	30,719	32,030	33,235	34,511	35,457	36,808	65,284	65,284	65,284
	yoy %	98.9	97.3	89.6	83.5	80.5	77.2	77.2	76.4	76.6	75.9	75.9	76.7	162.8	162.8	162.8
Credit Card Shopping	1 ¥mil	65,564	70,770	72,885	73,310	68,638	65,307	65,307	68,742	74,410	73,141	66,699	62,226	64,117	64,117	64,117
	yoy %	-11.5	3.4	2.9	4.6	8.5	-0.7	-0.7	7.0	6.8	6.4	6.3	4.0	3.9	3.9	3.9
Installment Sales Finance	1 ¥mil	169,484	175,166	180,909	184,508	185,180	183,938	183,938	186,801	189,224	185,501	183,479	183,556	184,324	184,324	184,324
	yoy %	5.0	10.7	13.8	16.4	17.9	19.3	19.3	18.7	17.5	13.8	12.4	10.5	11.9	11.9	11.9
Guarantee	1 ¥mil	135,499	133,024	130,936	128,609	126,288	130,503	130,503	124,430	123,348	121,971	119,802	118,519	128,744	128,744	128,744
	yoy %	-27.4	-25.7	-24.9	-23.8	-22.7	-18.1	-18.1	-19.9	-18.8	-17.7	-16.3	-15.2	-8.1	-8.1	-8.1
Customer Accounts	'000	3,438	3,472	3,506	3,526	3,563	3,453	3,453	3,572	3,612	3,613	3,633	3,669	3,521	3,521	3,521
	yoy %	10.3	9.9	9.7	9.5	9.4	7.2	7.2	9.0	9.1	8.4	8.1	7.7	5.6	5.6	5.6
Unsecured	'000	3,342	3,374	3,406	3,424	3,459	3,348	3,348	3,465	3,502	3,500	3,519	3,553	3,389	3,389	3,389
	yoy %	9.8	9.3	9.2	8.9	8.9	6.7	6.7	8.6	8.6	7.9	7.7	7.2	4.6	4.6	4.6
Home Equity	'000	75	76	77	78	80	80	80	81	83	84	85	86	87	87	87
	yoy %	22.9	22.3	21.6	21.2	19.4	17.6	17.6	17.0	16.5	16.2	16.6	16.5	16.3	16.3	16.3
Small Business	'000	20	21	22	23	24	25	25	26	26	27	28	29	45	45	45
	yoy %	88.4	87.9	82.5	78.1	75.1	71.5	71.5	68.8	66.8	64.6	63.8	63.5	130.9	130.9	130.9
Per Account	'000	480	483	484	487	490	503	503	493	495	495	498	498	520	520	520
	yoy %	5.2	5.6	5.5	5.7	5.6	6.7	6.7	5.3	4.7	4.7	4.5	4.4	6.2	6.2	6.2
Unsecured	'000	403	406	406	408	410	421	421	412	413	412	414	414	425	425	425
	yoy %	3.8	4.3	4.3	4.7	4.8	5.8	5.8	4.5	3.9	3.6	3.3	3.1	3.6	3.6	3.6
Home Equity	'000	3,694	3,697	3,691	3,687	3,687	3,718	3,718	3,704	3,704	3,704	3,705	3,695	3,712	3,712	3,712
	yoy %	-0.2	-0.4	-0.7	-0.9	-0.7	-0.1	-0.1	0.1	0.3	0.4	0.4	0.1	0.3	0.3	0.3
Small Business	'000	1,259	1,248	1,239	1,227	1,226	1,225	1,225	1,231	1,237	1,243	1,245	1,248	1,443	1,443	1,443
	yoy %	5.6	5.0	3.9	3.0	3.1	3.3	3.3	4.5	5.8	6.9	7.4	8.1	13.8	13.8	13.8
New Accounts	'000	50	56	45	48	51	56	310	54	49	41	41	44	51	283	594
	yoy %	5.3	-9.7	-12.5	-3.6	-7.9	3.1	-5.3	-3.4	-4.9	-6.0	-14.1	-12.3	-8.3	-6.9	-6.8
Unsecured	'000	48	53	42	44	47	52	288	51	46	37	38	40	45	258	548
	yoy %	4.5	-11.3	-13.7	-5.1	-8.0	3.4	-6.2	-4.0	-5.8	-8.1	-16.4	-14.6	-13.0	-10.9	-8.4
Home Equity	'000	1	2	2	2	2	2	13	2	2	2	1	2	2	14	27
	yoy %	15.7	4.0	-3.4	11.3	-22.2	-14.0	-4.0	-6.6	-4.3	5.6	20.6	13.9	19.2	6.8	1.0
Small Business	'000	0	1	1	1	1	1	7	1	1	1	1	1	3	10	18
	yoy %	31.9	82.7	23.8	35.3	35.9	38.3	39.7	37.6	40.6	52.0	57.1	54.2	60.2	51.5	62.4

Monthly Data Aiful (02.4 ~ 03.3)

		02/4	02/5	02/6	02/7	02/8	02/9	First Half	02/10	02/11	02/12	03/1	03/2	03/3	Second Half	Total
Loans Outstanding	¥mil	1,322,765	1,340,204	1,350,958	1,363,091	1,381,363	1,372,928	1,372,928	1,387,743	1,404,221	1,408,584	1,422,213	1,434,921	1,413,340	1,413,340	1,413,340
	yoy %	12.6	11.9	11.3	11.1	10.9	10.2	10.2	9.9	9.6	9.3	9.2	8.9	7.6	7.6	7.6
Unsecured Loans	¥mil	1,026,466	1,039,399	1,046,570	1,054,200	1,067,070	1,055,712	1,055,712	1,065,181	1,075,922	1,074,815	1,084,119	1,093,311	1,068,151	1,068,151	1,068,151
	yoy %	9.9	9.1	8.7	8.6	8.7	8.1	8.1	7.7	7.4	7.0	6.7	6.4	4.8	4.8	4.8
Home Equity Loans	¥mil	279,511	283,668	286,859	290,880	295,629	298,153	298,153	302,757	307,749	312,493	316,492	319,518	322,841	322,841	322,841
	yoy %	22.6	21.9	20.7	20.0	18.5	17.6	17.6	17.1	16.8	16.7	17.0	16.6	16.3	16.3	16.3
Small Business Loans	¥mil	16,788	17,137	17,530	18,011	18,664	19,063	19,063	19,805	20,550	21,277	21,602	22,092	22,349	22,349	22,349
	yoy %	35.4	35.0	31.3	29.7	28.9	28.1	28.1	29.1	30.2	31.0	31.3	33.0	33.6	33.6	33.6
Number of Customer Accounts	'000	2,254	2,273	2,282	2,293	2,313	2,271	2,271	2,290	2,308	2,308	2,324	2,339	2,285	2,285	2,285
	yoy %	5.4	4.5	4.0	3.7	3.5	2.9	2.9	2.9	2.8	2.6	2.5	2.4	1.8	1.8	1.8
Unsecured Loans	'000	2,164	2,182	2,190	2,199	2,218	2,175	2,175	2,192	2,209	2,207	2,222	2,236	2,180	2,180	2,180
	yoy %	4.7	3.8	3.4	3.0	2.8	2.3	2.3	2.3	2.2	2.0	1.9	1.8	1.2	1.2	1.2
Home Equity Loans	'000	76	77	78	79	80	80	80	82	83	84	85	86	87	87	87
	yoy %	22.9	22.3	21.6	21.2	19.4	17.6	17.6	17.0	16.5	16.2	16.6	16.5	16.0	16.0	16.0
Small Business Loans	'000	14	14	15	15	15	16	16	16	16	17	17	17	17	17	17
	yoy %	35.6	34.9	31.9	30.2	28.7	26.7	26.7	25.9	25.2	24.2	23.6	24.1	24.3	24.3	24.3
Loans Outstanding Per Account	'000	587	590	592	595	597	604	604	606	608	610	612	613	619	619	619
	yoy %	6.9	7.0	7.0	7.2	7.1	7.1	7.1	6.9	6.6	6.5	6.5	6.3	5.7	5.7	5.7
Unsecured Loans	'000	474	476	478	479	481	485	485	486	487	487	488	489	490	490	490
	yoy %	5.0	5.1	5.2	5.5	5.7	5.6	5.6	5.4	5.1	4.9	4.7	4.6	3.6	3.6	3.6
Home Equity Loans	'000	3,694	3,698	3,691	3,687	3,688	3,710	3,710	3,705	3,705	3,705	3,706	3,695	3,710	3,710	3,710
	yoy %	-0.2	-0.4	-0.7	-0.9	-0.7	0.0	0.0	0.1	0.3	0.4	0.4	0.1	0.3	0.3	0.3
Small Business Loans	'000	1,190	1,189	1,190	1,194	1,205	1,220	1,220	1,238	1,256	1,272	1,276	1,281	1,285	1,285	1,285
	yoy %	-0.2	0.0	-0.5	-0.4	0.2	1.1	1.1	2.5	4.0	5.4	6.2	7.1	7.5	7.5	7.5
Number of New Accounts	num	36,154	40,299	32,132	34,115	37,578	41,794	222,072	40,569	37,206	31,276	32,735	35,615	40,781	218,182	440,254
	yoy %	-9.4	-22.7	-23.5	-15.6	-15.2	-5.6	-15.6	-8.3	-7.5	-7.9	-10.0	-5.4	0.3	-6.4	-11.3
Unsecured Loans	num	33,854	37,514	29,518	31,132	34,642	38,543	205,203	37,374	34,077	28,068	30,326	32,907	37,320	200,072	405,275
	yoy %	-10.6	-24.2	-24.6	-17.5	-15.0	-5.2	-16.5	-8.9	-8.3	-9.5	-11.8	-6.8	-1.4	-7.7	-12.4
Home Equity Loans	num	1,923	2,224	2,080	2,336	2,271	2,574	13,408	2,446	2,403	2,435	1,918	2,126	2,806	14,134	27,542
	yoy %	15.7	4.0	-3.4	11.3	-22.2	-14.0	-4.0	-6.6	-4.3	5.6	20.6	9.3	18.3	5.9	0.9
Small Business Loans	num	377	561	534	647	665	677	3,461	749	726	773	491	582	655	3,976	7,437
	yoy %	-0.3	22.5	-19.6	8.4	3.1	12.3	3.5	29.8	31.8	26.1	26.9	48.1	43.6	33.6	17.6

Contract Rate

Unsecured Loans	%	70.2	70.1	68.7	67.0	67.5	68.0	68.6	67.4	68.2	66.8	64.8	65.3	65.8	66.4	67.5
Application	num	48,222	53,508	42,940	46,457	51,345	56,660	299,132	55,491	49,969	42,014	46,802	50,429	56,748	301,453	600,585
	yoy %	-6.0	-19.2	-18.1	-8.9	-7.8	3.9	-9.7	-2.5	-1.9	-1.8	-3.3	0.9	5.5	-0.4	-5.3
Home Equity Loans	%	69.9	68.5	73.0	70.5	73.3	75.6	71.9	72.2	76.3	79.6	68.7	71.2	78.4	74.6	73.2
Small Business Loans	%	38.7	41.3	41.5	42.6	49.3	47.7	43.8	50.3	47.8	51.7	40.2	45.6	47.3	47.4	45.7

<NPLs>

1M+ in arrears	%	5.064	5.109	5.223	5.273	5.378	5.440	5.440	5.563	5.728	5.826	5.879	5.859	5.437	5.437	5.437
	yoy %	0.741	0.770	0.794	0.731	0.776	0.732	0.732	0.825	1.036	1.018	1.040	1.014	0.481	0.481	0.481

Monthly Data Life (02.4~03.3)

		02/4	02/5	02/6	02/7	02/8	02/9	First Half	02/10	02/11	02/12	03/1	03/2	03/3	Second Half	Total
Balance	¥mil	627,424	644,161	655,231	662,462	664,710	660,753	660,753	674,887	689,345	680,484	674,813	673,230	676,093	676,093	676,093
	yoy %	0.2	5.8	7.4	9.5	11.2	11.6	11.6	12.9	12.6	10.8	10.5	9.4	10.4	10.4	10.4
Installment Receivable	¥mil	235,073	245,962	253,822	257,845	253,846	247,825	247,825	255,545	263,635	258,646	250,180	245,794	247,494	247,494	247,494
	yoy %	-0.2	8.5	10.4	12.8	15.2	14.5	14.5	15.3	14.3	11.6	10.7	8.8	10.4	10.4	10.4
Credit Card Shopping	¥mil	65,564	70,770	72,885	73,310	68,638	65,225	65,225	68,742	74,410	73,141	66,699	62,226	64,069	64,069	64,069
	yoy %	-11.5	3.4	2.9	4.6	8.5	-0.3	-0.3	7.0	6.8	6.4	6.3	4.0	4.2	4.2	4.2
Installment Sales Finance	¥mil	169,484	175,166	180,909	184,508	185,180	182,595	182,595	186,801	189,224	185,501	183,479	183,566	183,423	183,423	183,423
	yoy %	5.0	10.7	13.8	16.4	17.9	20.9	20.9	18.7	17.5	13.8	12.4	10.5	12.8	12.8	12.8
Automobile	¥mil	14,766	13,954	13,190	12,258	11,408	10,202	10,202	9,625	8,957	8,148	7,457	6,930	6,629	6,629	6,629
	yoy %	-54.7	-55.1	-55.4	-55.7	-55.9	-56.9	-56.9	-57.3	-57.4	-58.4	-59.0	-59.4	-57.4	-57.4	-57.4
Service	¥mil	77,572	81,079	85,667	89,007	90,616	97,969	97,969	101,474	104,284	104,568	104,480	105,294	106,924	106,924	106,924
	yoy %	54.8	62.4	67.7	71.6	74.4	86.1	86.1	79.7	67.4	61.7	56.5	50.3	46.3	46.3	46.3
Goods	¥mil	60,906	63,743	65,595	66,680	66,495	60,332	60,332	61,545	61,684	59,477	57,980	57,705	57,300	57,300	57,300
	yoy %	4.5	12.4	13.8	14.7	15.4	6.7	6.7	5.4	7.1	1.9	1.5	0.1	-1.1	-1.1	-1.1
Collateral	¥mil	16,239	16,389	16,456	16,562	16,660	14,090	14,090	14,156	14,298	13,306	13,560	13,636	12,569	12,569	12,569
	yoy %	-20.2	-20.3	-20.6	-20.4	-22.8	-22.5	-22.5	-29.0	-28.9	-34.7	-35.9	-36.1	-21.9	-21.9	-21.9
Lease etc.	¥mil	25	25	26	26	28	3	3	1	1	3	1	1	1	1	1
	yoy %	25.0	31.6	23.8	44.4	83.7	-86.4	-86.4	-95.8	-96.2	-89.5	-96.9	-96.8	-96.0	-96.0	-96.0
Loans(Cash advance)	¥mil	256,851	265,174	270,472	276,006	284,575	288,185	288,185	294,911	302,360	299,866	304,830	308,917	310,749	310,749	310,749
	yoy %	26.0	30.8	31.5	32.7	33.0	32.7	32.7	33.5	31.7	28.1	26.2	23.8	23.9	23.9	23.9
with credit card	¥mil	163,182	167,977	170,458	172,848	177,987	180,675	180,675	184,457	188,479	185,485	188,473	190,865	192,209	192,209	192,209
	yoy %	21.2	26.7	27.7	29.2	29.6	29.6	29.6	30.8	27.9	23.8	22.1	19.8	20.0	20.0	20.0
with loan card (Life Play Card)	¥mil	92,475	96,017	98,867	102,065	105,500	106,536	106,536	109,490	112,918	113,458	115,442	117,146	117,646	117,646	117,646
	yoy %	38.0	39.5	39.7	40.3	40.4	39.2	39.2	39.1	39.1	36.4	34.2	31.4	31.4	31.4	31.4
Other	¥mil	1,192	1,178	1,145	1,093	1,087	973	973	963	962	921	914	905	892	892	892
	yoy %	-44.7	-18.9	-20.7	-23.4	-22.8	-14.0	-14.0	-13.8	-12.8	-17.6	-17.6	-17.4	-26.0	-26.0	-26.0
Guarantee	¥mil	135,499	133,024	130,936	128,609	126,288	124,742	124,742	124,430	123,348	121,971	119,802	118,519	117,849	117,849	117,849
	yoy %	-27.4	-25.7	-24.9	-23.8	-22.7	-21.3	-21.3	-19.9	-18.8	-17.7	-16.3	-15.2	-14.2	-14.2	-14.2
Partner Loan	¥mil	20,857	19,284	17,755	16,111	14,517	13,197	13,197	12,100	11,139	10,013	8,865	8,022	7,385	7,385	7,385
	yoy %	-61.8	-62.4	-63.0	-63.7	-64.5	-65.1	-65.1	-65.6	-66.1	-66.8	-66.7	-67.1	-67.4	-67.4	-67.4
Bank Loan	¥mil	69,388	68,792	68,578	68,290	67,963	68,100	68,100	69,176	69,342	69,399	68,798	68,887	69,290	69,290	69,290
	yoy %	-14.4	-11.6	-10.8	-9.2	-7.9	-6.3	-6.3	-4.6	-3.3	-2.6	-1.9	-0.8	0.0	0.0	0.0
Home Loan	¥mil	45,254	44,947	44,602	44,208	43,806	43,443	43,443	43,154	42,866	42,559	42,139	41,608	41,173	41,173	41,173
	yoy %	-11.4	-10.2	-10.0	-9.8	-9.9	-9.5	-9.5	-9.4	-9.2	-8.9	-9.0	-9.4	-9.5	-9.5	-9.5

Monthly Data Life (02.4~03.3)

		02/4	02/5	02/6	02/7	02/8	02/9	First Half	02/10	02/11	02/12	03/1	03/2	03/3	Second Half	Total
<b>Credit Card</b>																
Number of Card Holders	num	8,792,692	8,864,035	8,973,697	9,199,949	9,475,578	9,419,948	9,419,948	9,529,712	9,609,068	9,726,880	9,806,756	9,854,699	9,834,379	9,834,379	9,834,379
	yoy %	16.4	16.1	16.5	17.9	20.1	18.8	18.8	19.2	19.0	17.5	14.6	14.1	12.8	12.8	12.8
Proper	num	1,393,526	1,401,332	1,408,710	1,415,516	1,421,843	1,424,759	1,424,759	1,432,634	1,446,560	1,491,540	1,493,577	1,502,410	1,509,620	1,509,620	1,509,620
	yoy %	57.8	50.6	47.8	48.0	47.2	46.5	46.5	46.1	41.7	44.3	25.1	8.1	8.8	8.8	8.8
Affinity	num	7,399,166	7,462,703	7,564,987	7,784,433	8,053,735	7,995,189	7,995,189	8,097,078	8,162,508	8,235,340	8,313,179	8,352,289	8,324,759	8,324,759	8,324,759
	yoy %	10.9	11.3	12.1	13.7	16.4	15.0	15.0	15.5	15.7	13.6	12.9	15.3	13.6	13.6	13.6
Shopping	num	1,166,033	1,065,058	1,236,834	1,197,198	1,080,651	1,220,258	1,220,258	1,096,140	1,228,563	1,220,895	1,138,448	1,273,443	1,177,965	1,177,965	1,177,965
	yoy %	13.6	14.2	20.8	13.3	14.2	15.2	15.2	6.4	19.6	1.0	13.3	13.5	10.8	10.8	10.8
Cashing	num	755,042	758,829	775,379	776,333	784,561	809,206	809,206	811,076	825,306	824,035	825,970	842,621	845,775	845,775	845,775
	yoy %	15.6	16.0	16.7	16.6	17.1	17.4	17.4	17.4	18.3	16.1	16.4	15.3	14.1	14.1	14.1
Both	num	241,291	234,725	250,881	243,993	236,393	252,019	252,019	242,176	255,670	252,981	244,712	257,513	250,383	250,383	250,383
	yoy %	7.7	7.5	10.1	7.0	8.3	8.4	8.4	5.0	9.0	0.8	7.2	8.3	8.1	8.1	8.1
New Issue	num	124,409	128,993	157,917	284,664	326,844	164,331	1,187,158	164,552	151,509	171,697	160,851	116,570	121,321	886,500	2,073,658
	yoy %	18.4	6.1	31.2	99.6	156.2	114.7	71.1	60.9	24.4	-30.2	-49.8	-21.5	-25.1	-19.5	15.6
Proper	num	15,180	17,777	15,556	16,407	14,616	12,796	92,332	17,858	16,638	15,311	14,500	15,313	18,173	97,793	190,125
	yoy %	72.0	45.0	-5.0	25.5	-16.8	2.6	14.6	23.6	9.4	-27.5	-26.4	-3.0	68.8	0.8	7.0
Affinity	num	109,229	111,216	142,361	268,257	312,228	151,535	1,094,826	146,694	134,871	156,386	146,351	101,257	103,148	788,707	1,883,533
	yoy %	13.5	1.7	36.9	107.0	183.9	136.6	78.5	67.0	26.6	-30.5	-51.3	-23.7	-31.7	-21.4	16.5
<b>Balance per Account</b>																
Shopping	000	56	66	58	61	63	53	53	62	60	59	58	48	54	54	54
	yoy %	-22.4	-10.1	-16.2	-8.0	-5.7	-13.1	-13.1	-0.5	-11.6	3.7	-7.1	-10.0	-6.7	-6.7	-6.7
Cashing	000	216	221	219	222	226	223	223	227	228	225	228	226	227	227	227
	yoy %	4.7	9.1	9.0	10.5	10.3	10.3	10.3	11.2	7.9	6.6	4.8	3.7	5.1	5.1	5.1
Member Merchant	num	77,016	77,497	77,979	78,460	78,927	79,260	79,260	79,588	80,131	80,773	81,379	82,169	82,987	82,987	82,987
<b>Purchase Results</b>																
Installment Sales Finance	¥mil	11,155	11,598	11,809	12,361	10,614	11,648	69,188	9,997	9,385	9,767	7,946	8,885	10,075	56,057	125,245
	yoy %	109.0	76.8	56.8	44.5	37.2	34.0	55.8	6.0	-3.6	-8.7	-13.3	-9.7	-10.5	-6.7	19.8
Credit Card	¥mil	38,565	42,727	38,088	42,956	43,026	42,858	248,222	41,803	44,265	44,012	42,916	39,453	42,773	255,226	503,448
	yoy %	29.4	32.0	23.3	26.1	24.8	29.8	27.5	24.4	11.0	6.8	9.5	7.3	6.4	10.6	18.3
Shopping	¥mil	20,760	22,832	20,962	24,964	23,095	21,159	133,774	21,294	24,599	26,932	24,267	20,865	22,744	140,705	274,479
	yoy %	19.6	28.3	18.1	18.8	25.5	20.1	21.7	14.5	20.0	9.5	15.7	12.9	10.6	13.7	17.5
Cashing	¥mil	17,805	19,894	17,125	17,991	19,931	21,699	114,447	20,509	19,665	17,080	18,648	18,588	20,028	114,520	228,967
	yoy %	42.9	36.5	30.4	37.7	24.0	41.0	35.1	36.6	1.5	2.8	2.4	1.7	2.0	6.9	19.4
<b>Cash Plaza</b>																
Customer Accounts	num	230,514	236,249	240,364	244,814	249,632	255,774	255,774	260,454	264,364	265,889	266,445	267,207	268,087	268,087	268,087
	yoy %	23.5	24.8	25.3	26.1	26.5	27.4	27.4	27.0	26.4	25.5	23.6	21.4	18.7	18.7	18.7
New Contract	num	8,411.0	9,337	7,668	8,444	8,303	9,197	51,360	8,975	8,063	6,456	4,921	5,596	5,736	39,747	91,107
	yoy %	120.6	75.8	46.6	63.5	38.2	56.8	63.6	22.0	20.5	15.3	-24.0	-28.7	-37.3	-7.8	22.3

(1)Happy Credit

		02/4	02/5	02/6	02/7	02/8	02/9	上半期	02/10	02/11	02/12	03/1	03/2	03/3	下半期	通期
Loans Outstanding	¥mil	32,947	33,309	34,297	34,887	35,142	33,355	33,355	33,663	34,007	33,952	33,963	34,390	31,587	31,587	31,587
yoy	%	18.9	16.6	17.3	17.2	15.6	12.7	12.7	11.7	9.5	6.2	4.2	3.8	-2.6	-2.6	-2.6
Customer Accounts	'000	107	110	111	113	114	108	108	109	111	111	111	113	105	105	105
yoy	%	20.3	19.1	17.9	17.3	15.7	12.9	12.9	12.0	10.6	6.9	5.1	4.5	-0.2	-0.2	-0.2
Per Account	'000	305	302	306	307	306	307	307	306	305	304	303	304	299	299	299
yoy	%	-1.3	-2.3	-0.6	0.0	0.0	-0.1	-0.1	-0.3	-1.0	-0.7	-1.0	-0.7	-2.4	-2.4	-2.4
Number of Accounts	num	5,500	6,306	4,999	5,325	5,163	5,176	32,469	4,790	4,325	3,121	3,069	2,843	3,018	21,166	53,635
yoy	%	2.1	-3.7	-15.2	-7.0	-13.9	-6.8	-7.5	-17.0	-24.4	-33.4	-43.0	-47.2	-40.8	-34.0	-20.1
New Accounts	num	3,167	3,464	2,629	2,762	2,094	2,439	16,555	2,466	2,223	1,442	1,308	1,109	991	9,539	26,094
yoy	%	6.3	-6.7	-16.8	-8.3	-34.7	-15.4	-12.6	-17.8	-33.4	-49.6	-58.2	-63.5	-67.0	-48.1	-30.1
Contract Rate	%	57.5	54.9	52.5	51.8	40.5	47.1	50.9	51.4	51.3	46.2	42.6	39.0	32.8	45.0	48.6
yoy	%	2.2	-1.7	-0.9	-0.7	-12.9	-4.7	-2.9	-0.5	-6.9	-14.8	-15.4	-17.3	-25.9	-12.2	-6.9
Average interest rate	%	29.5	29.4	29.4	29.4	29.4	29.4	29.4	29.3	29.3	29.3	29.3	29.3	29.4	29.4	29.4
yoy	%	-0.4	-0.5	-0.4	-0.4	-0.3	-0.3	-0.3	-0.4	-0.3	-0.3	-0.2	-0.2	-0.2	-0.2	-0.2

Note:Italic Font=Increase or Decrease

(2)Shiwa

		02/4	02/5	02/6	02/7	02/8	02/9	上半期	02/10	02/11	02/12	03/1	03/2	03/3	下半期	通期
Loans Outstanding	¥mil	21,664	22,300	22,758	23,268	23,722	23,210	23,210	23,357	23,509	23,572	23,669	23,798	22,263	22,263	22,263
yoy	%	25.0	24.6	24.4	24.7	24.9	21.8	21.8	19.4	17.1	15.7	13.6	12.1	5.2	5.2	5.2
Customer Accounts	'000	59	61	62	64	65	63	63	64	65	65	66	67	63	63	63
yoy	%	23.1	23.3	23.4	23.8	23.7	21.3	21.3	20.1	18.5	17.5	16.3	15.3	9.5	9.5	9.5
Per Account	'000	366	364	363	362	361	364	364	361	359	358	356	353	352	352	352
yoy	%	1.6	1.1	0.8	0.5	0.8	0.4	0.4	-0.5	-1.1	-1.6	-2.1	-2.7	-4.0	-4.0	-4.0
Number of Accounts	num	7,857	8,935	8,935	7,616	7,306	6,974	47,623	6,627	5,171	4,122	4,446	4,536	4,563	29,465	75,103
yoy	%	133.4	111.4	127.2	88.3	60.8	49.6	92.2	29.0	-1.0	0.9	-10.6	-18.6	-18.1	-3.6	35.7
New Accounts	num	2,033	2,465	1,937	2,049	1,816	1,844	12,144	1,636	1,254	1,136	1,168	968	855	7,017	19,161
yoy	%	59.3	44.6	34.4	39.6	15.8	24.4	35.8	-5.8	-30.0	-13.8	-27.8	-42.9	-58.5	-31.3	0.0
Contract Rate	%	25.8	27.5	21.6	26.9	24.8	26.4	25.5	24.6	24.2	27.5	26.2	21.3	18.7	23.8	25.5
yoy	%	-12.0	-12.7	-14.9	-9.3	-9.6	-5.3	-10.5	-9.1	-10.0	-4.7	-6.2	-9.0	-18.2	-9.6	-9.1
Average interest rate	%	28.8	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	29.0	29.0	29.0	29.0
yoy	%	-0.3	-0.2	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1

Note:Italic Font=Increase or Decrease

(3) Businext

		02/4	02/5	02/6	02/7	02/8	02/9	上半期	02/10	02/11	02/12	03/1	03/2	03/3	下半期	通期
Loans Outstanding	¥mil	8,498	9,172	9,836	10,534	11,256	11,657	11,657	12,225	12,685	13,235	13,856	14,716	15,397	15,397	15,397
yoy	%	2,589.2	1,341.2	803.8	530.6	436.2	374.6	374.6	335.0	317.9	292.0	274.3	248.6	89.7	89.7	89.7
Customer Accounts	'000	5	6	7	8	8	9	9	10	10	11	11	12	12	12	12
yoy	%	2,190.0	1,143.1	685.1	457.4	370.4	313.4	313.4	270.0	246.7	225.2	213.0	195.4	130.3	130.3	130.3
Per Account	'000	1,421	1,376	1,337	1,290	1,265	1,235	1,235	1,219	1,209	1,201	1,200	1,202	1,194	1,194	1,194
yoy	%	17.4	15.9	15.2	13.1	14.0	14.9	14.9	17.6	20.5	20.6	19.6	18.1	-17.6	-17.6	-17.6
Number of Accounts	num	2,024	3,885	2,827	3,628	2,766	2,759	17,889	2,758	2,651	2,794	2,531	2,735	3,215	16,684	34,573
yoy	%	124.1	297.6	124.0	98.6	79.8	99.3	126.7	45.6	75.0	109.0	55.6	47.8	62.5	63.6	91.1
New Accounts	num	470	793	796	897	834	716	4,506	686	556	753	609	758	882	4,244	8,750
yoy	%	78.0	180.2	94.1	64.9	82.1	77.2	90.7	47.2	54.0	92.6	94.6	59.2	70.9	68.2	78.3
Contract Rate	%	23.2	20.4	28.1	24.7	30.1	25.9	25.1	24.8	20.9	26.9	24.0	27.7	27.4	25.4	25.3
yoy	%	-6.0	-8.5	-4.3	-5.0	0.3	-3.2	-4.7	0.2	-2.8	-2.2	4.8	1.9	1.3	0.7	-1.6
Average interest rate	%	15.3	15.3	15.3	15.3	15.3	15.4	15.4	15.4	15.3	15.3	15.3	15.3	15.4	15.4	15.4
yoy	%	0.0	-	-	-	-0.1	-0.1	-0.1	-0.2	-0.2	-0.2	-0.2	-0.3	-0.1	-0.1	-0.1

Note: Italic Font = Increase or Decrease

(4) Sanyo Sinpan

		02/4	02/5	02/6	02/7	02/8	02/9	上半期	02/10	02/11	02/12	03/1	03/2	03/3	下半期	通期
Balance	¥mil	11,682	11,638	11,761	11,866	11,952	11,809	11,809	12,206	12,335	12,356	12,417	12,488	11,867	11,867	11,867
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans Outstanding	¥mil	10,011	10,157	10,386	10,599	10,785	10,739	10,739	11,200	11,394	11,491	11,620	11,742	11,187	11,187	11,187
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Installment Receivable	¥mil	1,670	1,480	1,375	1,267	1,167	1,067	1,067	1,005	940	864	797	745	677	677	677
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Customer Accounts	'000	26	26	26	26	26	27	27	26	27	27	27	27	27	27	27
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Per Account	'000	379	382	388	395	399	384	384	416	418	421	454	430	400	400	400
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Number of Accounts	num	847	938	778	822	742	733	4,860	769	700	596	707	655	706	4,133	8,993
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
New Accounts	num	556	641	543	547	546	581	3,414	549	535	404	416	355	384	2,643	6,057
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contract Rate	%	65.6	68.3	69.7	66.5	73.5	79.2	70.2	71.3	76.4	67.8	58.8	54.1	54.3	63.9	67.3
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate	%	28.4	28.3	28.3	28.2	28.2	28.5	28.5	28.0	28.0	28.0	28.5	28.5	27.9	27.9	27.9
yoy	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: Italic Font = Increase or Decrease

Only Loans Outstanding counts on Customer Accounts

Per Account = Loans Outstanding / Customer Account