

01.4 - 02.3

Monthly Data (01.4 - 02.3)

		01/4	01/5	01/6	01/7	01/8	01/9	First Half	01/10	01/11	01/12	02/1	02/2	02/3	Second Half	Total
Loans Outstanding	¥mil	1,174,314	1,198,106	1,213,689	1,226,593	1,246,005	1,245,309	1,245,309	1,262,539	1,281,323	1,288,760	1,302,866	1,318,080	1,313,690	1,313,690	1,313,690
	yoy %	15.9	15.8	15.8	15.9	16.0	15.7	15.7	15.4	15.2	15.0	14.7	14.1	13.3	13.3	13.3
Unsecured Loans	¥mil	933,982	952,682	962,754	970,339	981,979	976,839	976,839	988,594	1,001,950	1,004,646	1,015,901	1,027,355	1,019,293	1,019,293	1,019,293
	yoy %	13.7	13.7	13.7	13.7	13.6	13.3	13.3	13.1	12.7	12.6	12.3	11.6	10.6	10.6	10.6
Home Equity Loans	¥mil	227,931	232,729	237,588	242,366	249,550	253,587	253,587	258,601	263,585	267,871	270,509	274,110	277,671	277,671	277,671
	yoy %	25.4	24.7	24.8	24.9	25.2	24.7	24.7	23.8	24.2	23.5	23.2	22.8	23.1	23.1	23.1
Small Business Loans	¥mil	12,400	12,695	13,347	13,888	14,477	14,882	14,882	15,345	15,788	16,243	16,457	16,615	16,726	16,726	16,726
	yoy %	21.7	24.6	29.4	33.6	37.9	42.0	42.0	44.7	44.4	41.5	40.1	38.0	37.1	37.1	37.1
Number of Customer Accounts	'000	2,139	2,175	2,194	2,212	2,236	2,207	2,207	2,226	2,246	2,249	2,268	2,285	2,244	2,244	2,244
	yoy %	7.5	7.7	7.7	7.9	8.0	7.9	7.9	7.7	7.3	7.2	6.9	6.4	5.8	5.8	5.8
Unsecured Loans	'000	2,067	2,101	2,119	2,135	2,157	2,126	2,126	2,144	2,161	2,163	2,181	2,197	2,155	2,155	2,155
	yoy %	7.0	7.2	7.3	7.4	7.4	7.3	7.3	7.1	6.7	6.5	6.2	5.8	5.1	5.1	5.1
Home Equity Loans	'000	62	63	64	65	67	68	68	70	71	73	73	74	75	75	75
	yoy %	21.5	21.4	21.2	21.1	21.7	22.2	22.2	23.5	24.2	24.0	23.8	23.5	23.1	23.1	23.1
Small Business Loans	'000	10	11	11	12	12	12	12	13	13	13	14	14	14	14	14
	yoy %	29.3	32.0	35.6	38.8	42.0	45.0	45.0	46.0	45.4	42.5	40.8	38.5	37.6	37.6	37.6
Loans Outstanding per Account	'000	549	551	553	555	557	564	564	567	571	573	574	577	585	585	585
	yoy %	7.9	7.5	7.5	7.5	7.4	7.3	7.3	7.2	7.3	7.3	7.3	7.2	7.1	7.1	7.1
Unsecured Loans	'000	452	453	454	454	455	460	460	461	464	464	466	468	473	473	473
	yoy %	6.3	6.0	6.0	5.9	5.7	5.6	5.6	5.6	5.6	5.7	5.7	5.5	5.2	5.2	5.2
Home Equity Loans	'000	3,702	3,711	3,717	3,722	3,716	3,710	3,710	3,702	3,695	3,691	3,693	3,693	3,699	3,699	3,699
	yoy %	3.3	2.7	3.0	3.1	2.8	2.1	2.1	0.3	-0.0	-0.4	-0.4	-0.6	-0.0	-0.0	-0.0
Small Business Loans	'000	1,192	1,188	1,196	1,199	1,202	1,207	1,207	1,208	1,208	1,206	1,201	1,196	1,196	1,196	1,196
	yoy %	-5.9	-5.6	-4.6	-3.8	-2.9	-2.1	-2.1	-0.9	-0.7	-0.7	-0.5	-0.4	-0.3	-0.3	-0.3
Number of New Accounts	num	39,917	52,103	41,989	40,421	44,305	44,251	262,986	44,239	40,207	33,948	36,364	37,652	40,669	233,079	496,065
	yoy %	8.6	15.9	9.9	18.0	14.1	7.4	12.3	8.9	-3.1	-7.0	-4.5	-9.9	-14.0	-5.1	3.4
Unsecured Loans	num	37,877	49,506	39,172	37,725	40,741	40,655	245,676	41,043	37,144	31,030	34,387	35,314	37,842	216,760	462,436
	yoy %	8.3	15.3	9.1	17.5	11.9	4.7	11.1	6.3	-5.5	-8.5	-5.4	-10.7	-15.2	-6.7	2.0
Home Equity Loans	num	1,662	2,139	2,153	2,099	2,919	2,993	13,965	2,619	2,512	2,305	1,590	1,945	2,371	13,342	27,307
	yoy %	1.2	18.4	7.3	10.9	35.7	45.3	20.8	57.5	42.8	16.7	14.3	6.6	6.2	23.0	21.9
Small Business Loans	num	378	458	664	597	645	603	3,345	577	551	613	387	393	456	2,977	6,322
	yoy %	190.8	110.1	133.8	135.0	147.1	97.7	130.4	79.8	31.8	0.7	4.6	-7.1	-3.0	14.0	55.6

Contract Rate

Unsecured Loans	%	73.8	74.7	74.7	74.0	73.2	74.6	74.2	72.1	72.9	72.5	71.1	70.7	70.3	71.6	72.9
Home Equity Loans	%	68.8	68.6	71.9	70.7	68.5	78.7	71.4	74.5	76.1	82.9	62.2	70.4	77.3	74.2	72.7
Small Business Loans	%	41.5	31.5	39.5	37.6	41.8	41.2	38.7	42.8	42.0	44.7	38.3	40.3	41.6	41.9	40.1

<NPLs>

1M+ in arrears	%	4.323	4.339	4.429	4.542	4.602	4.708	4.708	4.739	4.692	4.808	4.840	4.845	4.956	4.956	4.956
	yoy %	0.111	0.093	0.191	0.242	0.306	0.396	0.396	0.431	0.405	0.547	0.502	0.535	0.636	0.636	0.636