98.4～99.3

*(Monthly Deta) (98.4～99.3)*

| | | 98/4 | 98/5 | 98/6 | 98/7 | 98/8 | 98/9 | First Half | 98/10 | 98/11 | 98/12 | 99/1 | 99/2 | 99/3 | Second Half | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Loans Outstanding | \mil | 714,475 | 730,338 | 741,227 | 748,591 | 759,654 | 762,767 | 762,767 | 777,245 | 793,908 | 802,543 | 818,309 | 834,630 | 837,982 | 837,982 | 837,982 |
| yoy | % | 18.4 | 17.9 | 17.4 | 17.2 | 17.3 | 16.7 | 16.7 | 17.2 | 17.5 | 18.5 | 19.2 | 19.5 | 19.3 | 19.3 | 19.3 |
| Unsecured Loans | \mil | 612,628 | 625,176 | 632,367 | 635,626 | 642,683 | 641,706 | 641,706 | 651,432 | 663,191 | 667,512 | 679,926 | 691,517 | 690,704 | 690,704 | 690,704 |
| yoy | % | 14.0 | 13.6 | 13.1 | 12.7 | 12.4 | 11.8 | 11.8 | 12.2 | 12.5 | 13.6 | 14.4 | 14.7 | 14.4 | 14.4 | 14.4 |
| Home Equity Loans | \mil | 97,626 | 100,430 | 103,543 | 107,016 | 110,448 | 113,972 | 113,972 | 118,219 | 122,791 | 126,729 | 129,880 | 134,143 | 137,755 | 137,755 | 137,755 |
| yoy | % | 47.8 | 45.4 | 43.8 | 43.2 | 45.0 | 43.2 | 43.2 | 44.1 | 45.4 | 44.6 | 44.7 | 45.4 | 44.8 | 44.8 | 44.8 |
| Small Business Loans | \mil | 4,221 | 4,732 | 5,316 | 5,950 | 6,522 | 7,089 | 7,089 | 7,593 | 7,926 | 8,302 | 8,502 | 8,969 | 9,522 | 9,522 | 9,522 |
| yoy | % | 11,945.9 | 12,857.2 | 13,111.1 | 12,765.3 | 12,830.0 | 12,360.1 | 12,360.1 | 1,129.2 | 568.1 | 322.8 | 253.9 | 207.7 | 160.5 | 160.5 | 160.5 |
| Number of Customer Accounts | '000 | 1,721 | 1,745 | 1,760 | 1,769 | 1,785 | 1,770 | 1,770 | 1,790 | 1,810 | 1,809 | 1,826 | 1,844 | 1,822 | 1,822 | 1,822 |
| yoy | % | 11.1 | 10.6 | 9.8 | 9.4 | 9.1 | 7.9 | 7.9 | 7.8 | 7.6 | 7.6 | 7.5 | 7.4 | 6.8 | 6.8 | 6.8 |
| Unsecured Loans | '000 | 1,688 | 1,711 | 1,725 | 1,732 | 1,748 | 1,731 | 1,731 | 1,749 | 1,769 | 1,767 | 1,782 | 1,799 | 1,776 | 1,776 | 1,776 |
| yoy | % | 10.5 | 10.0 | 9.2 | 8.7 | 8.4 | 7.2 | 7.2 | 7.0 | 6.9 | 6.9 | 6.8 | 6.7 | 6.1 | 6.1 | 6.1 |
| Home Equity Loans | '000 | 30 | 31 | 31 | 32 | 33 | 34 | 34 | 35 | 36 | 37 | 37 | 38 | 39 | 39 | 39 |
| yoy | % | 42.9 | 40.3 | 38.0 | 36.3 | 37.3 | 35.5 | 35.5 | 35.9 | 36.0 | 34.8 | 34.2 | 34.2 | 32.8 | 32.8 | 32.8 |
| Small Business Loans | '000 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 7 | 7 | 7 | 7 |
| yoy | % | 8,714.7 | 9,000.0 | 9,894.7 | 9,613.6 | 10,126.1 | 10,359.2 | 10,359.2 | 1,318.0 | 582.8 | 336.4 | 268.4 | 223.8 | 173.3 | 173.3 | 173.3 |
| Loans Outstanding per Account | '000 | 415 | 419 | 421 | 423 | 426 | 431 | 431 | 434 | 439 | 444 | 448 | 453 | 460 | 460 | 460 |
| yoy | % | 6.6 | 6.6 | 6.9 | 7.1 | 7.5 | 8.1 | 8.1 | 8.7 | 9.2 | 10.1 | 10.8 | 11.3 | 11.7 | 11.7 | 11.7 |
| Unsecured Loans | '000 | 363 | 365 | 367 | 367 | 368 | 371 | 371 | 373 | 375 | 378 | 381 | 384 | 389 | 389 | 389 |
| yoy | % | 3.2 | 3.3 | 3.6 | 3.6 | 3.7 | 4.3 | 4.3 | 4.9 | 5.2 | 6.2 | 7.1 | 7.5 | 7.8 | 7.8 | 7.8 |
| Home Equity Loans | '000 | 3,263 | 3,278 | 3,292 | 3,318 | 3,339 | 3,361 | 3,361 | 3,389 | 3,432 | 3,457 | 3,476 | 3,503 | 3,543 | 3,543 | 3,543 |
| yoy | % | 3.4 | 3.7 | 4.2 | 5.0 | 5.6 | 5.6 | 5.6 | 6.0 | 6.9 | 7.3 | 7.8 | 8.4 | 9.0 | 9.0 | 9.0 |
| Small Business Loans | '000 | 1,408 | 1,406 | 1,400 | 1,392 | 1,386 | 1,383 | 1,383 | 1,266 | 1,380 | 1,369 | 1,360 | 1,353 | 1,348 | 1,348 | 1,348 |
| yoy | % | 36.7 | 42.4 | 32.2 | 32.4 | 26.4 | 19.1 | 19.1 | -13.3 | -2.1 | -3.1 | -3.9 | -5.0 | -4.7 | -4.7 | -4.7 |
| Number of New Accounts | num | 35,542 | 39,078 | 36,686 | 31,476 | 34,615 | 38,112 | 215,509 | 38,865 | 37,034 | 30,026 | 30,826 | 35,039 | 41,915 | 213,705 | 429,214 |
| yoy | % | -9.9 | -10.9 | -14.4 | -6.5 | 7.1 | -16.5 | -9.4 | -6.8 | 1.8 | -4.0 | -1.4 | -1.4 | 3.6 | -1.4 | -5.5 |
| Unsecured Loans | num | 33,816 | 37,450 | 34,811 | 29,538 | 32,816 | 36,228 | 204,659 | 36,815 | 35,121 | 27,956 | 29,292 | 32,987 | 39,737 | 201,908 | 406,567 |
| yoy | % | -12.0 | -12.0 | -16.1 | -8.7 | 4.4 | -18.2 | -11.2 | -8.2 | 0.7 | -4.7 | -2.1 | -2.8 | 3.4 | -2.3 | -7.0 |
| Home Equity Loans | num | 1,278 | 1,221 | 1,400 | 1,410 | 1,317 | 1,395 | 8,021 | 1,581 | 1,512 | 1,548 | 1,199 | 1,538 | 1,551 | 8,929 | 16,950 |
| yoy | % | 24.7 | -6.8 | 5.1 | 6.8 | 49.8 | 4.2 | 11.3 | 27.1 | 39.6 | 10.8 | 17.7 | 25.0 | 4.9 | 19.8 | 15.7 |
| Small Business Loans | num | 448 | 407 | 475 | 528 | 482 | 489 | 2,829 | 469 | 401 | 522 | 335 | 514 | 627 | 2,868 | 5,697 |
| yoy | % | 44,700.0 | 5,714.3 | 11,775.0 | 8,700.0 | 11,950.0 | 9,680.0 | 10,377.8 | 24.1 | -6.3 | -7.3 | 6.0 | 38.9 | 11.2 | 9.5 | 115.3 |

*Contract Rate*

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Unsecured Loans | % | 78.4 | 77.8 | 76.8 | 75.6 | 76.3 | 76.7 | 77.0 | 77.1 | 78.3 | 77.7 | 77.3 | 77.0 | 77.1 | 77.4 | 77.2 |
| Home Equity Loans | % | 68.4 | 64.9 | 65.1 | 63.3 | 64.8 | 66.6 | 65.5 | 64.7 | 68.9 | 73.5 | 59.2 | 66.6 | 66.9 | 66.6 | 66.1 |
| Small Business Loans | % | 46.3 | 44.6 | 43.9 | 44.9 | 43.1 | 41.2 | 43.9 | 38.3 | 34.1 | 31.6 | 22.6 | 28.7 | 27.0 | 29.7 | 35.4 |

<NPLs>

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1M+ in arrears | % | 3.667 | 3.882 | 4.110 | 4.279 | 3.981 | 3.780 | 3.780 | 3.911 | 4.022 | 4.267 | 4.393 | 4.027 | 3.811 | 3.811 | 3.811 |
| yoy | % | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |