

1. Monthly Data / Group Total (10.4~11.3)

		10/4	10/5	10/6	10/7	10/8	10/9	First Half	10/10	10/11	10/12	11/1	11/2	11/3	Second Half	Total
営業債権合計	¥mil	1,085,146	1,058,685	1,010,570	985,531	954,920	916,882	916,882	897,601	877,671	843,464	826,475	806,591	768,341	768,341	768,341
Total Receivable Outstanding	yoy %	-32.8	-33.0	-33.3	-33.9	-34.1	-32.5	-32.5	-32.6	-32.6	-32.7	-32.3	-34.3	-30.5	-30.5	-30.5
営業貸付金残高	¥mil	840,625	823,202	784,680	767,184	747,068	715,979	715,979	701,380	684,342	652,475	641,942	628,838	594,527	594,527	594,527
Loans Outstanding	yoy %	-35.8	-35.7	-35.5	-35.6	-35.6	-33.3	-33.3	-32.9	-32.9	-32.7	-32.4	-32.4	-30.6	-30.6	-30.6
無担保ローン	¥mil	618,786	604,938	576,974	558,137	541,030	520,243	520,243	504,969	490,661	469,777	454,559	443,352	425,400	425,400	425,400
Unsecured	yoy %	-37.8	-37.5	-37.2	-37.6	-37.7	-34.7	-34.7	-34.6	-34.7	-34.2	-34.7	-34.8	-32.9	-32.9	-32.9
有担保ローン	¥mil	135,141	132,460	128,906	127,211	124,828	120,619	120,619	117,892	115,669	110,619	111,362	109,174	99,649	99,649	99,649
Secured	yoy %	-33.1	-33.5	-33.6	-33.4	-33.3	-32.8	-32.8	-32.3	-32.2	-32.8	-30.8	-30.6	-28.1	-28.1	-28.1
事業者ローン	¥mil	86,697	85,803	78,799	81,835	81,209	75,116	75,116	78,519	78,011	72,078	76,020	76,311	69,477	69,477	69,477
Small Business	yoy %	-23.9	-23.4	-24.0	-22.7	-22.1	-22.3	-22.3	-21.1	-20.6	-20.5	-18.8	-17.3	-17.2	-17.2	-17.2
包括信用購入斡旋	¥mil	120,077	113,924	106,968	102,311	93,988	89,274	89,274	86,455	85,528	84,347	80,627	75,554	74,676	74,676	74,676
Credit Card Shopping	yoy %	-14.5	-19.6	-25.0	-30.4	-32.3	-35.3	-35.3	-39.0	-39.5	-41.9	-40.7	-54.1	-38.8	-38.8	-38.8
個別信用購入斡旋	¥mil	13,125	12,336	11,314	10,762	10,002	9,202	9,202	8,760	8,241	8,388	8,189	7,558	6,313	6,313	6,313
Installment Sales Finance	yoy %	-59.2	-59.5	-60.0	-59.9	-60.1	-60.5	-60.5	-60.7	-60.8	-56.5	-55.5	-57.7	-54.4	-54.4	-54.4
支払承諾見返等	¥mil	111,318	109,221	107,606	105,273	103,861	102,425	102,425	101,004	99,558	98,253	95,715	94,640	92,824	92,824	92,824
Guarantee, etc	yoy %	-15.2	-15.9	-15.7	-16.5	-16.8	-17.3	-17.3	-17.2	-17.3	-17.5	-17.4	-17.5	-17.4	-17.4	-17.4
口座数(残高あり)	'000	1,878	1,857	1,845	1,769	1,740	1,730	1,730	1,671	1,647	1,613	1,561	1,543	1,515	1,515	1,515
Customer Accounts	yoy %	-25.9	-25.9	-25.6	-26.1	-26.2	-22.1	-22.1	-22.1	-22.4	-22.7	-23.0	-23.1	-23.0	-23.0	-23.0
無担保ローン	'000	1,778	1,758	1,751	1,674	1,646	1,640	1,640	1,580	1,556	1,526	1,473	1,455	1,432	1,432	1,432
Unsecured	yoy %	-26.1	-26.0	-25.7	-26.2	-26.4	-22.1	-22.1	-22.1	-22.4	-22.8	-23.2	-23.4	-23.3	-23.3	-23.3
有担保ローン	'000	45	44	43	42	42	40	40	40	39	39	38	38	36	36	36
Secured	yoy %	-26.2	-26.4	-26.5	-26.8	-26.9	-26.6	-26.6	-26.0	-26.2	-25.6	-26.2	-26.0	-21.8	-21.8	-21.8
事業者ローン	'000	54	54	50	51	51	49	49	50	50	47	49	50	46	46	46
Small Business	yoy %	-21.3	-21.1	-21.6	-20.9	-20.1	-19.2	-19.2	-18.3	-17.6	-16.6	-15.4	-13.8	-13.0	-13.0	-13.0
新規顧客件数	num	6,699	7,512	4,940	4,452	5,388	5,868	34,859	5,435	5,252	4,442	4,728	5,054	5,918	30,829	65,688
New Accounts	yoy %	69.3	87.2	20.9	9.1	24.5	18.2	37.1	22.9	22.7	36.8	5.6	-4.4	-20.7	5.7	20.3
無担保ローン	num	6,352	7,150	4,454	3,787	4,485	4,806	31,034	4,480	4,395	3,444	3,921	4,023	4,697	24,960	55,994
Unsecured	yoy %	66.3	85.1	13.9	-2.0	9.1	1.4	27.7	7.8	9.9	15.5	-8.5	-19.4	-33.5	-9.2	8.1
有担保ローン	num	23	13	23	18	18	24	119	30	23	28	19	16	22	138	257
Secured	yoy %	15.0	-83.3	-20.7	-33.3	-18.2	60.0	-37.7	114.3	53.3	21.7	58.3	-27.3	-18.5	22.1	-15.5
事業者ローン	num	324	349	463	647	885	1,038	3,706	925	834	970	788	1,015	1,199	5,731	9,437
Small Business	yoy %	174.6	378.1	217.1	237.0	356.2	396.7	297.6	264.2	213.5	302.5	345.2	266.4	224.9	261.8	275.1

※1 四半期・中間・期末以外は、単純合計の参考数値です。

Net totals are reference figures except for quarterly, interim and year-end totals.

## 2. Monthly Data / Aiful (10.4~11.3)

		10/4	10/5	10/6	10/7	10/8	10/9	上期計	10/10	10/11	10/12	11/1	11/2	11/3	下期計	通期計
営業貸付金残高	¥mil	540,272	529,281	505,419	490,716	477,211	458,704	458,704	445,900	434,217	414,585	404,182	395,235	381,368	381,368	381,368
Loans Outstanding	yoy %	-34.2	-34.1	-34.2	-34.5	-34.5	-34.1	-34.1	-33.7	-33.8	-33.6	-33.6	-33.4	-31.1	-31.1	-31.1
無担保ローン	¥mil	413,542	405,221	385,780	372,716	361,753	347,236	347,236	336,596	326,710	313,000	301,290	293,753	289,361	289,361	289,361
Unsecured	yoy %	-34.4	-34.1	-34.1	-34.5	-34.5	-34.0	-34.0	-33.7	-33.9	-33.3	-34.0	-33.9	-31.7	-31.7	-31.7
有担保ローン	¥mil	118,042	115,565	111,613	110,238	107,743	103,713	103,713	101,394	99,411	93,568	94,510	92,573	83,422	83,422	83,422
Secured	yoy %	-33.8	-34.1	-34.5	-34.4	-34.6	-34.6	-34.6	-34.2	-34.2	-35.5	-33.9	-33.8	-31.0	-31.0	-31.0
事業者ローン	¥mil	8,686	8,494	8,026	7,761	7,715	7,754	7,754	7,909	8,094	8,016	8,380	8,908	8,584	8,584	8,584
Small Business	yoy %	-33.2	-33.4	-33.5	-33.8	-32.5	-28.6	-28.6	-24.6	-21.0	-17.9	-11.9	-4.2	-3.8	-3.8	-3.8
支払承諾見返等	¥mil	48,928	47,990	46,836	46,091	45,460	44,575	44,575	43,967	43,615	42,293	41,745	41,335	40,636	40,636	40,636
Guarantee, etc	yoy %	-17.1	-18.4	-17.6	-18.4	-18.6	-19.2	-19.2	-19.1	-18.5	-19.0	-18.9	-18.9	-18.1	-18.1	-18.1
口座数	'000	1,046	1,035	997	978	961	931	931	915	899	865	850	837	814	814	814
Customer Accounts	yoy %	-21.5	-21.4	-21.8	-22.1	-22.4	-22.6	-22.6	-22.5	-22.9	-23.1	-23.6	-23.9	-23.2	-23.2	-23.2
無担保ローン	'000	995	985	948	930	914	885	885	869	853	820	805	792	772	772	772
Unsecured	yoy %	-21.2	-21.1	-21.5	-21.8	-22.2	-22.4	-22.4	-22.3	-22.8	-23.1	-23.7	-24.0	-23.5	-23.5	-23.5
有担保ローン	'000	43	42	41	41	40	38	38	38	37	37	36	36	34	34	34
Secured	yoy %	-25.9	-26.0	-26.1	-26.3	-26.4	-26.5	-26.5	-26.2	-26.4	-25.8	-26.4	-26.2	-21.9	-21.9	-21.9
事業者ローン	'000	7	7	6	6	6	7	7	7	7	7	8	8	8	8	8
Small Business	yoy %	-32.6	-32.6	-33.3	-33.2	-29.6	-23.5	-23.5	-17.3	-11.7	-4.5	2.2	12.0	14.6	14.6	14.6

### <成約率>Contract Rate

無担保新規成約率	%	33.3	32.5	26.9	25.7	27.7	27.3	29.2	27.4	26.2	25.2	24.9	23.9	24.1	25.3	27.3
Contract Rate of Unsecured Loan																
申込件数 New Applications	num	19,058	22,016	16,550	14,735	16,199	17,587	106,145	16,377	16,779	13,648	15,729	16,826	19,475	98,834	204,979
	yoy %	-8.0	-2.2	-18.4	-30.3	-25.7	-23.6	-18.0	-18.6	-11.2	-2.0	-7.4	-0.4	-4.7	-7.8	-13.4
新規獲得件数 New Accounts	num	6,351	7,147	4,453	3,786	4,485	4,805	31,027	4,480	4,395	3,444	3,921	4,022	4,697	24,959	55,986
	yoy %	66.6	85.1	13.9	-1.8	9.1	1.4	27.7	7.9	9.9	15.5	-8.5	-19.4	-33.5	-9.1	8.2

無担保解約発生率	%	1.440	1.520	1.430	1.209	1.271	1.190	1.349	1.192	1.062	1.168	1.403	1.311	1.247	1.227	1.293
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額)	¥mil	4,324	3,849	3,701	3,728	3,423	2,827	21,854	2,728	2,306	2,419	2,105	2,064	2,721	14,347	36,201
Amount of transferred loans																
(amounts six months in arrears)	yoy %	-27.0	-39.0	-39.1	-48.5	-54.2	-52.5	-43.9	-52.7	-52.3	-52.1	-56.4	-54.1	-40.2	-51.4	-47.2

### 3. Monthly Data / Life (10.4~11.3)

		10/4	10/5	10/6	10/7	10/8	10/9	First Half	10/10	10/11	10/12	11/1	11/2	11/3	Second Half	Total
営業債権合計	¥mil	400,836	387,210	371,315	357,675	341,669	330,353	330,353	320,625	313,664	306,469	296,056	286,016	270,201	270,201	270,201
Total Receivable Outstanding	yoy %	-29.1	-30.3	-31.4	-32.9	-33.5	-34.1	-34.1	-35.3	-35.5	-35.7	-35.4	-40.6	-34.1	-34.1	-34.1
割賦売掛金	¥mil	133,202	126,261	118,283	113,073	103,990	98,477	98,477	95,216	93,770	92,735	88,817	83,112	80,990	80,990	80,990
Installment Receivable	yoy %	-22.8	-26.6	-30.8	-34.9	-36.5	-38.9	-38.9	-42.0	-42.3	-43.6	-42.4	-54.5	-40.4	-40.4	-40.4
包括信用購入斡旋	¥mil	120,077	113,924	106,968	102,311	93,988	89,274	89,274	86,455	85,528	84,347	80,627	75,554	74,676	74,676	74,676
Credit Card Shopping	yoy %	-14.5	-19.6	-25.0	-30.4	-32.3	-35.3	-35.3	-39.0	-39.5	-41.9	-40.7	-54.1	-38.8	-38.8	-38.8
個別信用購入斡旋	¥mil	13,125	12,336	11,314	10,762	10,002	9,202	9,202	8,760	8,241	8,388	8,189	7,558	6,313	6,313	6,313
Installment Sales Finance	yoy %	-59.2	-59.5	-60.0	-59.9	-60.1	-60.5	-60.5	-60.7	-60.8	-60.8	-56.5	-57.7	-54.4	-54.4	-54.4
代位弁済	¥mil	8,245	8,154	7,864	7,733	7,868	7,977	7,977	7,923	7,800	7,926	7,558	7,584	7,023	7,023	7,023
Collateral	yoy %	-7.3	-6.1	-9.4	-9.9	-9.6	-9.3	-9.3	-6.7	-9.0	-9.5	-8.4	-8.8	-11.4	-11.4	-11.4
営業貸付金	¥mil	205,244	199,717	192,261	185,420	179,277	174,025	174,025	168,372	163,951	157,775	153,268	149,598	137,023	137,023	137,023
Loans(Cash Advances)	yoy %	-36.1	-36.0	-35.8	-35.9	-36.1	-35.9	-35.9	-36.3	-36.2	-35.8	-35.9	-36.5	-35.3	-35.3	-35.3
カードキャッシング	¥mil	126,307	123,320	118,791	114,570	110,928	108,039	108,039	104,524	102,040	97,735	94,436	91,514	84,110	84,110	84,110
with Credit Card	yoy %	-36.3	-36.2	-35.7	-35.5	-35.5	-36.2	-35.2	-35.4	-35.1	-34.9	-35.2	-36.6	-35.4	-35.4	-35.4
ローン専用カード	¥mil	77,673	75,151	72,252	69,642	67,166	64,827	64,827	62,641	60,603	58,067	56,041	54,237	48,066	48,066	48,066
with Loan Card (Life Play Card)	yoy %	-36.0	-36.0	-36.3	-36.8	-37.3	-37.3	-37.3	-38.0	-38.4	-38.3	-39.2	-39.6	-40.0	-40.0	-40.0
その他	¥mil	1,262	1,246	1,218	1,207	1,182	1,158	1,158	1,206	1,306	1,972	2,790	3,847	4,846	4,846	4,846
Other	yoy %	-14.1	-14.2	-14.8	-14.3	-15.3	-16.0	-16.0	-10.8	-2.6	49.4	113.0	195.5	277.2	277.2	277.2
支払承諾見返	¥mil	54,143	53,076	52,905	51,447	50,532	49,873	49,873	49,113	48,142	48,032	46,412	45,721	45,164	45,164	45,164
Guarantee	yoy %	-14.5	-14.9	-14.9	-15.7	-16.1	-16.7	-16.7	-16.9	-17.4	-17.3	-17.5	-17.5	-17.7	-17.7	-17.7
クレジットカード Credit Card																
有効カード会員数	'000	12,600	12,543	12,480	12,178	12,071	9,514	9,514	6,929	6,888	6,837	6,808	6,786	6,745	6,745	6,745
Number of Card Holders	yoy %	-17.6	-18.2	-18.8	-20.9	-21.5	-37.9	-37.9	-53.4	-53.4	-53.5	-48.4	-47.2	-47.0	-47.0	-47.0
プロパー	'000	2,207	2,193	2,181	2,196	2,957	2,912	2,912	2,879	2,858	2,826	2,805	2,789	2,762	2,762	2,762
Proper	yoy %	-2.0	-2.9	-3.4	-2.6	31.4	30.5	30.5	29.8	27.0	24.9	24.3	24.5	24.4	24.4	24.4
提携	'000	10,393	10,350	10,299	9,981	9,113	6,601	6,601	4,050	4,029	4,010	4,002	3,996	3,983	3,983	3,983
Affinity	yoy %	-20.2	-20.9	-21.5	-24.0	-30.6	-49.5	-49.5	-68.0	-67.9	-67.7	-63.4	-62.4	-62.1	-62.1	-62.1
新規発行数	num	73,028	36,398	38,057	71,624	797,787	39,466	1,056,360	38,461	39,356	49,070	46,972	39,441	38,928	252,228	1,308,588
Number of New Issue	yoy %	-34.5	-73.7	-68.7	-29.0	-	22.8	85.4	45.5	73.7	117.9	104.0	8.7	27.3	56.2	79.0
プロパー	num	8,384	6,472	6,383	43,907	777,120	18,663	860,929	14,265	11,935	8,018	9,260	9,756	9,305	62,539	923,468
Proper	yoy %	-62.9	-60.9	-39.1	405.2	-	345.7	-	207.2	131.5	39.9	60.7	66.9	46.6	86.8	793.0
提携	num	64,644	29,926	31,674	27,717	20,667	20,803	195,431	24,196	27,421	41,052	37,712	29,685	29,623	189,689	385,120
Affinity	yoy %	-27.2	-75.5	-71.5	-69.9	-64.1	-25.6	-60.9	11.0	56.6	144.6	118.5	-2.4	22.2	48.2	-38.7
加盟店数	num	106,940	106,958	106,958	106,962	106,919	106,918	106,918	106,932	106,932	106,938	106,919	106,926	106,896	106,896	106,896
Member Merchant																
買上実績 Purchase Results	¥mil	56,115	49,432	45,686	43,960	41,591	40,358	277,144	35,754	36,831	37,385	35,492	32,080	37,107	214,659	491,803
	yoy %	-28.7	-33.3	-36.1	-44.3	-42.7	-46.4	-38.6	-48.8	-45.7	-53.5	-50.1	-45.7	-42.6	-48.0	-43.1
包括信用購入斡旋	¥mil	51,498	44,505	41,889	40,319	38,007	36,402	252,622	32,009	32,721	34,332	32,330	29,035	33,488	193,918	446,540
Shopping	yoy %	-23.5	-31.5	-36.5	-45.5	-43.9	-47.9	-38.4	-50.6	-48.0	-55.1	-51.7	-47.6	-44.0	-49.8	-43.9
キャッシング	¥mil	4,616	4,927	3,796	3,640	3,583	3,956	24,521	3,744	4,109	3,052	3,162	3,044	3,618	20,741	45,263
Cashing	yoy %	-59.3	-46.0	-31.0	-26.1	-26.4	-26.2	-40.4	-24.7	-17.2	-23.4	-22.3	-17.2	-24.8	-21.7	-33.0

※プロパーカードの新規発行数には提携カードからの切替分、4月:1,268枚、5月:24枚、6月:0枚、7月:37,094枚、8月:770,859枚、9月:11,212枚、10月:6,586枚、11月:3,267枚、12月:11枚、2011年1月:2枚、2月:0枚、3月:77枚と合計830,400枚が含まれております。