

プロミス月次営業指標

2005年3月期	4月		5月		6月		7月		8月		9月	
	前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率	

(営業貸付金残高および顧客数)

営業貸付金残高 (百万円)	1,349,185	-2.0	1,354,628	-2.0	1,350,952	-2.2	1,347,093	-2.0	1,346,835	-2.1	1,347,628	-2.0
無担保ローン	1,344,085	-1.9	1,349,597	-2.0	1,345,983	-2.1	1,342,230	-2.0	1,342,020	-2.0	1,342,940	-2.0
有担保ローン	5,099	-14.9	5,031	-15.3	4,969	-15.7	4,863	-17.0	4,815	-17.2	4,687	-19.2
顧客数 (千人)	2,434	-3.7	2,439	-3.4	2,430	-3.4	2,424	-3.0	2,422	-2.9	2,422	-2.7
無担保ローン	2,432	-3.7	2,438	-3.4	2,428	-3.4	2,422	-3.0	2,421	-2.8	2,420	-2.7
有担保ローン	1	-13.1	1	-13.8	1	-13.8	1	-14.6	1	-14.7	1	-16.4
一顧客当たり残高 (千円)	554	1.8	555	1.5	555	1.2	555	1.0	555	0.8	556	0.6
無担保ローン	552	1.9	553	1.5	554	1.3	554	1.1	554	0.8	554	0.7
有担保ローン	2,722	-2.1	2,727	-1.7	2,713	-2.3	2,692	-2.8	2,679	-2.9	2,664	-3.4

(新規申込数および新規顧客数)

新規申込数 (人)	45,576	0.2	51,800	7.6	45,660	12.2	43,507	9.8	47,031	18.2	49,849	14.2
新規顧客数 (人)	26,600	2.4	30,176	9.1	26,533	12.4	24,847	10.0	27,156	19.2	28,126	14.1
成約率 (%)	58.4	<i>1.3</i>	58.3	<i>0.8</i>	58.1	<i>0.1</i>	57.1	<i>0.1</i>	57.7	<i>0.4</i>	56.4	<i>0.0</i>

注)成約率の増減率欄の斜体数値は
前年同期比増減数です。

(チャネル展開)

店舗数 (店)	1,478	-	1,478	-	1,478	-	1,479	-	1,480	-	1,479	-
有人店舗	430	-	430	-	430	-	430	-	430	-	418	-
自動契約店舗(無人)	1,048	-	1,048	-	1,048	-	1,049	-	1,050	-	1,061	-
自動契約機 (台)	1,440	-	1,440	-	1,440	-	1,443	-	1,445	-	1,446	-
ローン申込機 (台)	127	-	136	-	156	-	200	-	260	-	339	-

プロミス月次営業指標

2005年3月期	10月		11月		12月		1月		2月		3月	
	前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率	

(営業貸付金残高および顧客数)

営業貸付金残高 (百万円)	1,347,562	-1.9	1,349,351	-1.9	1,336,702	-2.0	1,335,519	-2.1	1,332,282	-2.1	1,326,794	-1.9
無担保ローン	1,342,937	-1.8	1,344,815	-1.8	1,332,271	-1.9	1,331,202	-2.0	1,328,041	-2.0	1,322,701	-1.9
有担保ローン	4,625	-19.2	4,536	-20.1	4,430	-20.3	4,317	-22.1	4,240	-21.8	4,093	-21.1
顧客数 (千人)	2,419	-2.5	2,418	-2.5	2,398	-2.5	2,396	-2.5	2,391	-2.5	2,383	-2.4
無担保ローン	2,417	-2.5	2,416	-2.5	2,397	-2.5	2,394	-2.5	2,389	-2.5	2,381	-2.4
有担保ローン	1	-16.1	1	-17.0	1	-17.0	1	-18.7	1	-18.7	1	-17.4
一顧客当たり残高 (千円)	557	0.7	557	0.6	557	0.5	557	0.5	557	0.4	556	0.5
無担保ローン	555	0.7	556	0.7	555	0.6	555	0.5	555	0.5	555	0.5
有担保ローン	2,656	-3.7	2,648	-3.7	2,635	-4.0	2,629	-4.2	2,622	-3.9	2,605	-4.5

(新規申込数および新規顧客数)

新規申込数 (人)	45,518	6.2	45,129	9.2	37,211	-1.7	44,874	4.3	44,555	-3.0	52,402	2.5
新規顧客数 (人)	26,003	3.5	25,803	4.9	21,249	-4.8	25,063	-0.6	25,468	-4.5	30,886	5.8
成約率 (%)	57.1	-1.5	57.2	-2.4	57.1	-1.9	55.9	-2.7	57.2	-0.9	58.9	1.8

注)成約率の増減率欄の斜体数値は
前年同期比増減数です。

(チャネル展開)

店舗数 (店)	1,479	-	1,478	-	1,479	-	1,479	-	1,479	-	1,461	-
有人店舗	418	-	418	-	419	-	419	-	419	-	418	-
自動契約店舗(無人)	1,061	-	1,060	-	1,060	-	1,060	-	1,060	-	1,043	-
自動契約機 (台)	1,446	-	1,446	-	1,447	-	1,447	-	1,449	-	1,444	-
ローン申込機 (台)	374	-	406	-	473	-	487	-	502	-	452	-

連結子会社月次営業指標

2005年3月期	4月		5月		6月		7月		8月		9月	
		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率

(ぶらっと)

営業貸付金残高 (百万円)	139,011	-6.3	138,544	-7.1	137,354	-8.0	136,195	-8.4	139,011	-6.2	137,860	-6.2
口座数 (千口座)	393	-8.2	391	-8.7	387	-9.4	383	-9.6	389	-7.6	384	-8.0
一口座当たり残高 (千円)	352	2.0	353	1.7	354	1.5	354	1.3	356	1.6	358	1.9
新規口座数 (口座)	3,951	-53.0	4,112	-49.9	3,544	-45.9	3,285	-35.0	3,521	-26.1	3,877	-23.3

注) 2002年4月にリッチ、シンコウ、東和商事を合併し、ぶらっととして事業開始

(サンライフ)

営業貸付金残高 (百万円)	20,135	-3.7	20,238	-4.0	20,182	-3.9	20,057	-3.6	19,947	-3.4	19,911	-2.7
口座数 (千口座)	44	-6.1	44	-6.3	44	-6.3	44	-6.2	43	-6.4	43	-6.2
一口座当たり残高 (千円)	449	2.5	451	2.5	453	2.5	453	2.8	453	3.1	454	3.6
新規口座数 (口座)	672	-18.1	760	-23.0	640	-10.5	562	-13.7	571	-4.7	685	-7.4

注) 2001年12月完全子会社化

(プロミス香港)

	1月		2月		3月		4月		5月		6月	
		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率
営業貸付金残高 (百万HK\$)	1,161	11.1	1,180	13.3	1,211	15.7	1,221	15.7	1,227	14.7	1,233	15.0
口座数 (千口座)	56	-0.3	56	1.0	56	2.1	57	2.9	57	3.9	58	4.4
一口座当たり残高 (千HK\$)	20	11.4	20	12.2	21	13.3	21	12.5	21	10.4	21	10.2
新規口座数 (口座)	1,405	-23.3	1,377	15.2	2,056	22.5	1,944	16.1	1,944	11.1	1,946	-17.7

注) プロミス香港は12月期決算となります。

連結子会社月次営業指標

2005年3月期	10月		11月		12月		1月		2月		3月	
	前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率	

(ぶらっと)

営業貸付金残高 (百万円)	137,155	-5.9	136,726	-5.8	135,512	-5.7	134,842	-5.7	133,874	-6.0	132,901	-5.2
口座数 (千口座)	382	-7.9	380	-7.8	376	-7.8	373	-7.9	371	-8.2	368	-7.4
一口座当たり残高 (千円)	358	2.1	359	2.2	360	2.3	360	2.4	360	2.3	361	2.4
新規口座数 (口座)	3,530	-28.7	3,433	-18.5	2,840	-27.7	3,680	-21.7	3,549	-23.8	4,288	-8.9

注) 2002年4月にリッチ、シンコウ、東和商事を合併し、ぶらっととして事業開始

(サンライフ)

営業貸付金残高 (百万円)	19,950	-2.1	19,971	-3.1	19,824	-3.2	19,783	-3.0	19,723	-2.8	19,652	-2.3
口座数 (千口座)	43	-5.8	43	-5.8	43	-5.8	43	-5.7	42	-5.6	42	-4.6
一口座当たり残高 (千円)	456	4.0	456	2.8	457	2.7	458	2.8	458	2.9	458	2.4
新規口座数 (口座)	753	4.7	731	1.5	503	-11.9	558	5.7	512	-8.9	763	25.5

注) 2001年12月完全子会社化

(プロミス香港)

	7月		8月		9月		10月		11月		12月	
	前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率		前年同月比 増減率	
営業貸付金残高 (百万HK\$)	1,266	17.4	1,304	20.4	1,325	20.2	1,337	19.0	1,338	17.3	1,334	15.6
口座数 (千口座)	58	4.9	58	6.0	59	6.8	59	7.3	60	7.6	60	7.4
一口座当たり残高 (千HK\$)	21	11.9	22	13.6	22	12.6	22	10.9	22	9.0	22	7.6
新規口座数 (口座)	1,675	34.1	1,816	25.6	1,884	11.3	1,982	10.0	2,060	22.8	1,787	0.8

注) プロミス香港は12月期決算となります。

Promise monthly business indicators

Fiscal Year Ended March 31, 2005	April		May		June		July		August		September	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

Loans outstanding and customers

Consumer loans outstanding (Yen-million)	1,349,185	-2.0	1,354,628	-2.0	1,350,952	-2.2	1,347,093	-2.0	1,346,835	-2.1	1,347,628	-2.0
Unsecured loans	1,344,085	-1.9	1,349,597	-2.0	1,345,983	-2.1	1,342,230	-2.0	1,342,020	-2.0	1,342,940	-2.0
Secured loans	5,099	-14.9	5,031	-15.3	4,969	-15.7	4,863	-17.0	4,815	-17.2	4,687	-19.2
Number of customers (Thousands)	2,434	-3.7	2,439	-3.4	2,430	-3.4	2,424	-3.0	2,422	-2.9	2,422	-2.7
Unsecured loans	2,432	-3.7	2,438	-3.4	2,428	-3.4	2,422	-3.0	2,421	-2.8	2,420	-2.7
Secured loans	1	-13.1	1	-13.8	1	-13.8	1	-14.6	1	-14.7	1	-16.4
Per customer (Yen-thousand)	554	1.8	555	1.5	555	1.2	555	1.0	555	0.8	556	0.6
Unsecured loans	552	1.9	553	1.5	554	1.3	554	1.1	554	0.8	554	0.7
Secured loans	2,722	-2.1	2,727	-1.7	2,713	-2.3	2,692	-2.8	2,679	-2.9	2,664	-3.4

Number of applicants and new customers

Number of applicants	45,576	0.2	51,800	7.6	45,660	12.2	43,507	9.8	47,031	18.2	49,849	14.2
Number of new customers	26,600	2.4	30,176	9.1	26,533	12.4	24,847	10.0	27,156	19.2	28,126	14.1
Approval ratio (%)	58.4	<i>1.3</i>	58.3	<i>0.8</i>	58.1	<i>0.1</i>	57.1	<i>0.1</i>	57.7	<i>0.4</i>	56.4	<i>0.0</i>

Note: *Italic* figures represent the number of increase/decrease from the same month of previous fiscal year.

Service channels

Number of branches	1,478	-	1,478	-	1,478	-	1,479	-	1,480	-	1,479	-
Staffed branches	430	-	430	-	430	-	430	-	430	-	418	-
Unstaffed branches	1,048	-	1,048	-	1,048	-	1,049	-	1,050	-	1,061	-
Number of automated contract machines	1,440	-	1,440	-	1,440	-	1,443	-	1,445	-	1,446	-
Number of loan processing machines	127	-	136	-	156	-	200	-	260	-	339	-

Promise monthly business indicators

Fiscal Year Ended March 31, 2005	October		November		December		January		February		March	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

Loans outstanding and customers

Consumer loans outstanding (Yen-million)	1,347,562	-1.9	1,349,351	-1.9	1,336,702	-2.0	1,335,519	-2.1	1,332,282	-2.1	1,326,794	-1.9
Unsecured loans	1,342,937	-1.8	1,344,815	-1.8	1,332,271	-1.9	1,331,202	-2.0	1,328,041	-2.0	1,322,701	-1.9
Secured loans	4,625	-19.2	4,536	-20.1	4,430	-20.3	4,317	-22.1	4,240	-21.8	4,093	-21.1
Number of customers (Thousands)	2,419	-2.5	2,418	-2.5	2,398	-2.5	2,396	-2.5	2,391	-2.5	2,383	-2.4
Unsecured loans	2,417	-2.5	2,416	-2.5	2,397	-2.5	2,394	-2.5	2,389	-2.5	2,381	-2.4
Secured loans	1	-16.1	1	-17.0	1	-17.0	1	-18.7	1	-18.7	1	-17.4
Per customer (Yen-thousand)	557	0.7	557	0.6	557	0.5	557	0.5	557	0.4	556	0.5
Unsecured loans	555	0.7	556	0.7	555	0.6	555	0.5	555	0.5	555	0.5
Secured loans	2,656	-3.7	2,648	-3.7	2,635	-4.0	2,629	-4.2	2,622	-3.9	2,605	-4.5

Number of applicants and new customers

Number of applicants	45,518	6.2	45,129	9.2	37,211	-1.7	44,874	4.3	44,555	-3.0	52,402	2.5
Number of new customers	26,003	3.5	25,803	4.9	21,249	-4.8	25,063	-0.6	25,468	-4.5	30,886	5.8
Approval ratio (%)	57.1	-1.5	57.2	-2.4	57.1	-1.9	55.9	-2.7	57.2	-0.9	58.9	1.8

Note: *Italic* figures represent the number of increase/decrease from the same month of previous fiscal year.

Service channels

Number of branches	1,479	-	1,478	-	1,479	-	1,479	-	1,479	-	1,461	-
Staffed branches	418	-	418	-	419	-	419	-	419	-	418	-
Unstaffed branches	1,061	-	1,060	-	1,060	-	1,060	-	1,060	-	1,043	-
Number of automated contract machines	1,446	-	1,446	-	1,447	-	1,447	-	1,449	-	1,444	-
Number of loan processing machines	374	-	406	-	473	-	487	-	502	-	452	-

Consolidated subsidiaries monthly
business indicators

Fiscal Year Ended March 31, 2005	April		May		June		July		August		September	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

Plat

Consumer loans outstanding (Yen-million)	139,011	-6.3	138,544	-7.1	137,354	-8.0	136,195	-8.4	139,011	-6.2	137,860	-6.2
Number of accounts (Thousands)	393	-8.2	391	-8.7	387	-9.4	383	-9.6	389	-7.6	384	-8.0
Per account (Yen-thousand)	352	2.0	353	1.7	354	1.5	354	1.3	356	1.6	358	1.9
Number of new accounts	3,951	-53.0	4,112	-49.9	3,544	-45.9	3,285	-35.0	3,521	-26.1	3,877	-23.3

Note: Plat started operations from April 2002,
upon the merger of Rich Co., Ltd.,
Shinkou Co., Ltd. and TOWA Co., Ltd.

Sun Life

Consumer loans outstanding (Yen-million)	20,135	-3.7	20,238	-4.0	20,182	-3.9	20,057	-3.6	19,947	-3.4	19,911	-2.7
Number of accounts (Thousands)	44	-6.1	44	-6.3	44	-6.3	44	-6.2	43	-6.4	43	-6.2
Per account (Yen-thousand)	449	2.5	451	2.5	453	2.5	453	2.8	453	3.1	454	3.6
Number of new accounts	672	-18.1	760	-23.0	640	-10.5	562	-13.7	571	-4.7	685	-7.4

Note: Sun Life became a wholly owned
subsidiary in December 2001.

PROMISE (HONG KONG)

	January		February		March		April		May		June	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)
Consumer loans outstanding (HK\$-million)	1,161	11.1	1,180	13.3	1,211	15.7	1,221	15.7	1,227	14.7	1,233	15.0
Number of accounts (Thousands)	56	-0.3	56	1.0	56	2.1	57	2.9	57	3.9	58	4.4
Per account (HK\$-thousand)	20	11.4	20	12.2	21	13.3	21	12.5	21	10.4	21	10.2
Number of new accounts	1,405	-23.3	1,377	15.2	2,056	22.5	1,944	16.1	1,944	11.1	1,946	-17.7

Note: The company closes its accounts at the
end of December.

Consolidated subsidiaries monthly
business indicators

Fiscal Year Ended March 31, 2005	October		November		December		January		February		March	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

Plat

Consumer loans outstanding (Yen-million)	137,155	-5.9	136,726	-5.8	135,512	-5.7	134,842	-5.7	133,874	-6.0	132,901	-5.2
Number of accounts (Thousands)	382	-7.9	380	-7.8	376	-7.8	373	-7.9	371	-8.2	368	-7.4
Per account (Yen-thousand)	358	2.1	359	2.2	360	2.3	360	2.4	360	2.3	361	2.4
Number of new accounts	3,530	-28.7	3,433	-18.5	2,840	-27.7	3,680	-21.7	3,549	-23.8	4,288	-8.9

Note: Plat started operations from April 2002,
upon the merger of Rich Co., Ltd.,
Shinkou Co., Ltd. and TOWA Co., Ltd.

Sun Life

Consumer loans outstanding (Yen-million)	19,950	-2.1	19,971	-3.1	19,824	-3.2	19,783	-3.0	19,723	-2.8	19,652	-2.3
Number of accounts (Thousands)	43	-5.8	43	-5.8	43	-5.8	43	-5.7	42	-5.6	42	-4.6
Per account (Yen-thousand)	456	4.0	456	2.8	457	2.7	458	2.8	458	2.9	458	2.4
Number of new accounts	753	4.7	731	1.5	503	-11.9	558	5.7	512	-8.9	763	25.5

Note: Sun Life became a wholly owned
subsidiary in December 2001.

PROMISE (HONG KONG)

	July		August		September		October		November		December	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)
Consumer loans outstanding (HK\$-million)	1,266	17.4	1,304	20.4	1,325	20.2	1,337	19.0	1,338	17.3	1,334	15.6
Number of accounts (Thousands)	58	4.9	58	6.0	59	6.8	59	7.3	60	7.6	60	7.4
Per account (HK\$-thousand)	21	11.9	22	13.6	22	12.6	22	10.9	22	9.0	22	7.6
Number of new accounts	1,675	34.1	1,816	25.6	1,884	11.3	1,982	10.0	2,060	22.8	1,787	0.8

Note: The company closes its accounts at the
end of December.