

Promise monthly business indicators

Fiscal Year Ended March 31, 2007	April		May		June		July		August		September	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

*Loans outstanding and customers*

Consumer loans outstanding (Yen-million)	1,291,516	-2.5	1,296,054	-2.4	1,290,196	-2.4	1,285,184	-2.4	1,282,752	-2.7	1,273,379	-3.3
Unsecured loans	1,288,203	-2.5	1,292,796	-2.3	1,286,982	-2.4	1,282,022	-2.4	1,279,624	-2.6	1,270,317	-3.2
Secured loans	3,313	-18.0	3,257	-18.0	3,214	-17.9	3,162	-18.0	3,127	-18.0	3,062	-18.0
Number of customers (Thousands)	2,298	-3.5	2,301	-3.6	2,288	-3.8	2,279	-3.9	2,272	-4.1	2,253	-4.6
Unsecured loans	2,297	-3.5	2,300	-3.6	2,287	-3.8	2,278	-3.9	2,271	-4.1	2,252	-4.6
Secured loans	1	-14.9	1	-14.4	1	-14.3	1	-14.4	1	-14.5	1	-15.0
Per customer (Yen-thousand)	561	1.0	563	1.2	563	1.4	563	1.6	564	1.5	565	1.4
Unsecured loans	560	1.0	561	1.3	562	1.5	562	1.6	563	1.5	563	1.4
Secured loans	2,502	-3.7	2,483	-4.2	2,478	-4.1	2,470	-4.1	2,466	-4.1	2,469	-3.5

*Number of applicants and new customers*

Number of applicants	41,393	-12.1	50,765	-4.8	42,413	-7.1	40,515	-2.9	42,328	-8.1	44,568	-7.3
Number of new customers	23,142	-19.7	28,672	-12.4	23,533	-16.3	22,114	-12.3	23,377	-18.2	23,861	-18.5
Approval ratio (%)	55.9	-5.3	56.5	-4.9	55.5	-6.1	54.6	-5.8	55.2	-6.8	53.5	-7.3

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

*Service channels*

Number of branches	1,474	<i>12</i>	1,474	<i>10</i>	1,478	<i>15</i>	1,478	<i>15</i>	1,479	<i>16</i>	1,478	<i>14</i>
Staffed branches	415	-3	415	-3	415	-2	415	-2	415	-2	414	-3
Unstaffed branches	1,059	<i>15</i>	1,059	<i>13</i>	1,063	<i>17</i>	1,063	<i>17</i>	1,064	<i>18</i>	1,064	<i>17</i>
Number of automated contract machines	1,466	<i>21</i>	1,466	<i>20</i>	1,470	<i>24</i>	1,470	<i>24</i>	1,471	<i>25</i>	1,471	<i>24</i>
Number of loan processing machines	1,002	<i>580</i>	1,005	<i>578</i>	1,003	<i>561</i>	1,002	<i>501</i>	1,009	<i>384</i>	1,010	<i>220</i>

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

Promise monthly business indicators

Fiscal Year Ended March 31, 2007	October		November		December		January		February		March	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

*Loans outstanding and customers*

Consumer loans outstanding (Yen-million)	1,267,377	-3.7	1,263,063	-4.1	1,246,333	-4.6	1,232,343	-5.7	1,221,575	-6.3	1,193,876	-7.8
Unsecured loans	1,264,358	-3.7	1,260,091	-4.1	1,243,422	-4.5	1,229,483	-5.6	1,218,763	-6.3	1,191,129	-7.8
Secured loans	3,018	-18.6	2,972	-18.7	2,911	-18.6	2,859	-18.2	2,811	-17.9	2,747	-18.3
Number of customers (Thousands)	2,244	-4.9	2,236	-5.1	2,209	-5.4	2,197	-5.8	2,178	-6.3	2,124	-8.0
Unsecured loans	2,243	-4.9	2,234	-5.1	2,208	-5.4	2,196	-5.8	2,177	-6.3	2,123	-8.0
Secured loans	1	-15.4	1	-15.9	1	-15.6	1	-15.2	1	-15.2	1	-15.7
Per customer (Yen-thousand)	564	1.2	564	1.0	564	0.9	560	0.2	560	0.0	561	0.2
Unsecured loans	563	1.3	563	1.0	563	0.9	559	0.2	559	0.0	560	0.2
Secured loans	2,458	-3.8	2,456	-3.4	2,440	-3.6	2,435	-3.5	2,434	-3.1	2,433	-3.1

*Number of applicants and new customers*

Number of applicants	42,686	-6.9	41,135	-6.3	34,899	-1.5	40,013	-1.9	37,346	-9.7	41,121	-12.8
Number of new customers	23,192	-17.0	21,704	-17.8	14,277	-30.9	15,919	-32.7	14,778	-37.6	15,800	-40.4
Approval ratio (%)	54.3	-6.6	52.8	-7.4	40.9	-17.3	39.8	-18.2	39.6	-17.7	38.4	-17.7

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

*Service channels*

Number of branches	1,479	<i>14</i>	1,479	<i>13</i>	1,476	<i>6</i>	1,476	<i>1</i>	1,476	<i>2</i>	1,470	<i>-4</i>
Staffed branches	414	-3	414	-2	414	-2	414	-2	414	-1	413	-2
Unstaffed branches	1,065	<i>17</i>	1,065	<i>15</i>	1,062	<i>8</i>	1,062	<i>3</i>	1,062	<i>3</i>	1,057	-2
Number of automated contract machines	1,472	<i>24</i>	1,472	<i>23</i>	1,469	<i>13</i>	1,469	<i>5</i>	1,469	<i>3</i>	1,463	-3
Number of loan processing machines	1,010	<i>76</i>	1,008	<i>69</i>	1,006	<i>60</i>	1,002	<i>35</i>	998	<i>25</i>	983	-30

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

Consolidated subsidiaries monthly  
business indicators

Fiscal Year Ended March 31, 2007	April		May		June		July		August		September	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

*QUOQLOAN*

Consumer loans outstanding (Yen-million)	126,933	-4.1	127,609	-3.5	127,502	-3.0	127,727	-2.2	127,958	-1.3	127,455	-0.7
Number of accounts (Thousands)	339	-7.3	339	-7.2	338	-6.9	338	-6.5	338	-5.7	336	-5.1
Per account (Yen-thousand)	373	3.5	375	3.9	376	4.2	377	4.6	378	4.7	378	4.6
Number of new accounts	4,832	22.5	5,522	20.3	4,868	24.8	4,804	32.8	5,428	34.0	5,112	30.0

Notes: 1. Plat started operations from April 2002, upon the merger of Rich Co., Ltd., Shinkou Co., Ltd. and TOWA Co., Ltd.  
2. Plat changed its name to QUOQLOAN effective in June 2005.

*Sun Life*

Consumer loans outstanding (Yen-million)	19,315	-1.3	19,343	-1.5	19,297	-1.7	19,184	-1.9	19,077	-2.4	18,971	-3.2
Number of accounts (Thousands)	40	-4.7	40	-4.6	40	-4.4	40	-4.3	40	-4.5	39	-4.9
Per account (Yen-thousand)	475	3.6	475	3.3	476	2.9	476	2.6	476	2.2	477	1.8
Number of new accounts	550	-13.9	771	-0.6	573	1.4	569	7.2	539	0.4	547	-9.3

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)	1,547	11.6	1,514	9.8	1,495	8.5	1,514	9.6	1,542	10.9	1,527	8.8
Number of accounts (Thousands)	63	3.7	62	2.7	62	2.2	62	1.8	61	0.1	60	-1.7
Per account (HK\$-thousand)	24	7.6	24	6.9	24	6.1	24	7.7	25	10.7	25	10.6
Number of new accounts	1,688	-12.8	1,114	7.2	1,547	-0.6	1,337	-20.7	1,454	-26.8	1,290	-28.7

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

Consolidated subsidiaries monthly  
business indicators

Fiscal Year Ended March 31, 2007	October		November		December		January		February		March	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

*QUOQLOAN*

Consumer loans outstanding (Yen-million)	127,028	-0.6	126,102	-1.2	123,581	-2.6	122,227	-3.7	119,807	-5.5	117,962	-6.1
Number of accounts (Thousands)	335	-4.8	333	-4.9	326	-5.6	323	-6.4	318	-7.5	312	-8.0
Per account (Yen-thousand)	378	4.4	378	3.9	378	3.3	378	2.8	376	2.2	376	2.0
Number of new accounts	4,988	27.3	4,480	12.0	2,424	-25.5	2,557	-36.0	1,913	-62.5	1,989	-64.0

Notes: 1. Plat started operations from April 2002,  
upon the merger of Rich Co., Ltd.,  
Shinkou Co., Ltd. and TOWA Co., Ltd.  
2. Plat changed its name to QUOQLOAN  
effective in June 2005.

*Sun Life*

Consumer loans outstanding (Yen-million)	18,864	-4.3	18,701	-5.3	18,334	-6.5	17,976	-8.1	17,588	-9.6	16,598	-14.1
Number of accounts (Thousands)	39	-5.4	39	-6.0	38	-6.8	37	-8.4	37	-9.5	36	-10.8
Per account (Yen-thousand)	477	1.2	476	0.7	476	0.4	475	0.3	473	-0.1	457	-3.7
Number of new accounts	531	-21.4	507	-26.4	246	-50.2	219	-61.8	210	-64.0	287	-56.8

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)	1,548	7.4	1,575	6.9	1,578	6.7	1,553	4.8	1,530	4.1	1,506	3.2
Number of accounts (Thousands)	60	-3.0	59	-3.8	59	-4.0	59	-5.3	59	-6.1	58	-7.1
Per account (HK\$-thousand)	25	10.7	26	11.1	26	11.2	25	10.7	25	10.9	25	11.1
Number of new accounts	1,225	-27.6	1,364	-26.3	1,515	-15.0	1,389	-27.0	1,354	-20.3	1,134	-27.8

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