

Promise monthly business indicators

Fiscal Year Ended March 31, 2008	April		May		June		July		August		September	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

Loans outstanding and customers

Consumer loans outstanding (Yen-million)	1,184,637	-8.3	1,181,166	-8.9	1,172,243	-9.1	1,174,872	-8.6	1,183,728	-7.7	1,183,965	-7.0
Unsecured loans	1,181,933	-8.2	1,178,509	-8.8	1,169,635	-9.1	1,172,296	-8.6	1,181,189	-7.7	1,181,471	-7.0
Secured loans	2,703	-18.4	2,656	-18.4	2,608	-18.9	2,575	-18.5	2,539	-18.8	2,494	-18.5
Number of customers (Thousands)	2,111	-8.2	2,107	-8.5	2,093	-8.5	2,110	-7.4	2,135	-6.1	2,145	-4.8
Unsecured loans	2,110	-8.2	2,105	-8.5	2,092	-8.5	2,109	-7.4	2,134	-6.0	2,144	-4.8
Secured loans	1	-15.7	1	-16.2	1	-16.6	1	-16.6	1	-16.8	1	-16.5
Per customer (Yen-thousand)	561	-0.1	560	-0.4	559	-0.7	556	-1.3	554	-1.8	551	-2.3
Unsecured loans	560	-0.1	559	-0.4	558	-0.7	555	-1.2	553	-1.8	550	-2.3
Secured loans	2,422	-3.2	2,415	-2.7	2,410	-2.7	2,411	-2.4	2,406	-2.4	2,407	-2.5

Number of applicants and new customers

Number of applicants	36,800	-11.1	41,540	-18.2	33,947	-20.0	32,338	-20.2	32,923	-22.2	33,440	-25.0
Number of new customers	14,381	-37.9	17,227	-39.9	14,146	-39.9	12,832	-42.0	13,804	-41.0	14,104	-40.9
Approval ratio (%)	39.1	-16.8	41.5	-15.0	41.7	-13.8	39.7	-14.9	41.9	-13.3	42.2	-11.4

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

Service channels

Number of branches	1,468	-6	1,468	-6	1,467	-11	1,464	-14	1,466	-13	1,464	-14
Staffed branches	413	-2	413	-2	413	-2	412	-3	411	-4	408	-6
Unstaffed branches	1,055	-4	1,055	-4	1,054	-9	1,052	-11	1,055	-9	1,056	-8
Number of automated contract machines	1,461	-5	1,461	-5	1,460	-10	1,457	-13	1,459	-12	1,458	-13
Number of loan processing machines	972	-30	965	-40	958	-45	950	-52	933	-76	849	-161

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

*In March-2008, Promise has stopped disclosing consolidated subsidiaries' monthly business indicators because of a reorganization of the subsidiaries.

Promise monthly business indicators

Fiscal Year Ended March 31, 2008	October		November		December		January		February		March	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

Loans outstanding and customers

Consumer loans outstanding (Yen-million)	1,211,038	-4.4	1,208,936	-4.3	1,191,350	-4.4	1,180,287	-4.2	1,170,381	-4.2	1,143,770	-4.2
Unsecured loans	1,208,592	-4.4	1,206,531	-4.3	1,189,005	-4.4	1,177,981	-4.2	1,168,111	-4.2	1,141,775	-4.1
Secured loans	2,446	-19.0	2,405	-19.1	2,345	-19.4	2,305	-19.4	2,269	-19.3	1,995	-27.4
Number of customers (Thousands)	2,221	-1.0	2,221	-0.7	2,194	-0.7	2,176	-0.9	2,160	-0.8	2,115	-0.4
Unsecured loans	2,220	-1.0	2,220	-0.7	2,193	-0.7	2,175	-0.9	2,159	-0.8	2,114	-0.4
Secured loans	1	-16.9	1	-16.8	0	-17.4	0	-17.8	0	-17.7	0	-27.1
Per customer (Yen-thousand)	545	-3.5	544	-3.6	542	-3.7	542	-3.3	541	-3.4	540	-3.8
Unsecured loans	544	-3.4	543	-3.6	542	-3.7	541	-3.3	540	-3.4	539	-3.7
Secured loans	2,398	-2.4	2,388	-2.8	2,381	-2.4	2,389	-1.9	2,386	-2.0	2,424	-0.4

Number of applicants and new customers

Number of applicants	34,113	-19.4	33,568	-18.4	28,716	-17.7	34,793	-13.0	37,416	0.2	41,741	1.5
Number of new customers	14,508	-37.4	14,948	-31.1	10,530	-26.2	10,997	-30.9	12,478	-15.6	14,182	-10.2
Approval ratio (%)	42.5	-12.2	44.5	-8.2	36.7	-4.2	31.6	-8.2	33.3	-6.2	34.0	-4.4

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

Service channels

Number of branches	1,463	-16	1,452	-27	1,450	-26	1,449	-27	1,366	-110	1,367	-103
Staffed branches	407	-7	400	-14	400	-14	400	-14	387	-27	306	-107
Unstaffed branches	1,056	-9	1,052	-13	1,050	-12	1,049	-13	979	-83	1,061	4
Number of automated contract machines	1,457	-15	1,451	-21	1,449	-20	1,448	-21	1,370	-99	1,371	-92
Number of loan processing machines	686	-324	563	-445	484	-522	442	-560	369	-629	365	-618

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