

Promise monthly business indicators

Fiscal Year Ended March 31, 2011	April		May		June		July		August		September	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

*Loans outstanding and customers*

Consumer loans outstanding (Yen-million)	841,330	-15.0	832,089	-15.7	814,874	-16.7	795,674	-17.8	777,052	-19.1	755,803	-20.6
Unsecured loans	839,575	-15.0	830,316	-15.8	813,127	-16.7	793,983	-17.8	775,364	-19.1	754,137	-20.6
Secured loans	1,755	-0.2	1,773	1.0	1,746	-2.5	1,691	-7.1	1,687	-4.2	1,666	-6.6
Number of customers (Thousands)	1,596	-12.9	1,585	-13.3	1,565	-13.6	1,541	-14.1	1,517	-14.7	1,489	-15.1
Unsecured loans	1,596	-12.9	1,584	-13.3	1,564	-13.6	1,540	-14.1	1,516	-14.7	1,488	-15.1
Secured loans	0	-10.2	0	-9.5	0	-11.6	0	-10.7	0	-10.4	0	-10.5
Per customer (Yen-thousand)	526	-2.4	524	-2.8	520	-3.6	516	-4.3	512	-5.1	507	-6.5
Unsecured loans	526	-2.5	523	-2.9	519	-3.6	515	-4.3	511	-5.1	506	-6.5
Secured loans	2,721	11.1	2,767	11.6	2,786	10.2	2,692	4.0	2,731	7.0	2,723	4.4

*Number of applicants and new customers (unsecured loans)*

Number of applicants	33,259	-8.6	35,333	-9.4	24,886	-26.6	21,997	-35.1	24,598	-25.4	26,601	-26.2
Number of new customers	10,905	-27.1	11,968	-26.0	8,643	-36.9	7,412	-38.1	8,916	-29.2	9,568	-30.6
Approval ratio (%)	32.8	-8.4	33.9	-7.6	34.7	-5.7	33.7	-1.6	36.2	-2.0	36.0	-2.3

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

*Service channels*

Number of branches	1,489	-61	1,483	-58	1,463	-76	1,423	-110	1,401	-126	1,368	-159
Staffed branches	123	-25	123	-25	123	-25	59	-89	59	-89	38	-110
Customer Service Plazas	-	-	-	-	-	-	9	9	9	9	11	11
Unstaffed branches	1,366	-36	1,360	-33	1,340	-51	1,355	-30	1,333	-46	1,319	-60
Number of automated contract machines	1,518	-61	1,512	-58	1,492	-76	1,450	-112	1,428	-128	1,395	-161
Number of loan processing machines	149	-57	148	-57	148	-56	143	-58	143	-57	0	-198

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

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Fiscal Year Ended March 31, 2011	October		November		December		January		February		March	
		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)		YOY(%)

*Loans outstanding and customers*

Consumer loans outstanding (Yen-million)	885,277	-5.9	865,272	-7.2	834,002	-8.4	815,642	-9.1	798,436	-9.5	772,593	-9.7
Unsecured loans	876,275	-6.7	856,371	-8.0	825,270	-9.2	806,892	-9.9	790,050	-10.3	764,269	-10.5
Secured loans	9,001	395.9	8,901	378.0	8,732	369.5	8,750	380.5	8,385	367.6	8,324	355.4
Number of customers (Thousands)	1,808	4.2	1,779	3.3	1,729	2.3	1,700	1.7	1,671	1.2	1,627	0.9
Unsecured loans	1,805	4.1	1,776	3.2	1,727	2.2	1,697	1.6	1,668	1.1	1,624	0.8
Secured loans	2	284.2	2	283.1	2	283.6	2	287.3	2	280.8	2	275.8
Per customer (Yen-thousand)	489	-9.7	486	-10.2	482	-10.5	479	-10.6	477	-10.6	474	-10.5
Unsecured loans	485	-10.3	482	-10.8	477	-11.2	475	-11.3	473	-11.2	470	-11.1
Secured loans	3,420	29.1	3,422	24.8	3,387	22.4	3,407	24.1	3,356	22.8	3,392	21.2

*Number of applicants and new customers (unsecured loans)*

Number of applicants	27,017	-16.1	27,992	-13.1	22,557	-16.4	25,784	-16.3	27,965	-8.4	30,926	-23.0
Number of new customers	9,484	-21.7	9,530	-23.5	7,500	-23.3	8,914	-12.6	10,219	7.2	11,220	-3.2
Approval ratio (%)	35.1	-2.5	34.0	-4.6	33.2	-3.0	34.6	1.5	36.5	5.3	36.3	7.4

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

*Service channels*

Number of branches	1,353	-174	1,333	-180	1,309	-200	1,279	-230	1,247	-252	1,237	-255
Staffed branches	0	-148	0	-148	0	-148	0	-148	0	-123	0	-123
Customer Service Plazas	21	21	21	21	21	21	21	21	21	21	21	21
Unstaffed branches	1,332	-47	1,312	-53	1,288	-73	1,258	-103	1,226	-150	1,216	-153
Number of automated contract machines	1,379	-177	1,359	-183	1,335	-203	1,304	-234	1,268	-260	1,258	-263
Number of loan processing machines	0	-186	0	-183	0	-179	0	-155	0	-153	0	-150

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

SANYO SHINPAN FINANCE merged with Promise in October 2010