

【Loans outstanding by interest rate】

(millions of yen, except percentages)

	As of					
	31-Mar-04		31-Mar-05		31-Mar-06	
Contractual interest rate	Amount	Ratio	Amount	Ratio	Amount	Ratio
Less than 5%	2,914	1.70%	175	0.10%	13,222	6.00%
5% to 10%	5,564	3.20%	16,624	11.40%	77,604	35.40%
10% to 15%	429	0.20%	2,655	1.80%	7,462	3.40%
15% to 20%	6,828	3.90%	9,107	6.30%	14,826	6.80%
20% to 25%	99,969	57.00%	93,966	64.70%	83,297	38.00%
Above 25%	59,736	34.00%	22,782	15.70%	23,064	10.50%
Total	175,441	100.00%	145,308	100.00%	219,474	100.00%
Average interest rate	24.00%		22.10%		16.00%	

The figures shown above are not the actual yield on loans but contractual interest rates excluding loan origination fees.

【Newly contracted loans by interest rate】

(millions of yen, except percentages)

	For the fiscal year ended					
	31-Mar-04		31-Mar-05		31-Mar-06	
Contractual interest rate	Amount	Ratio	Amount	Ratio	Amount	Ratio
Less than 5%	13,635	13.50%	5,176	4.80%	21,594	10.60%
5% to 10%	5,995	5.90%	26,532	24.60%	102,917	50.30%
10% to 15%	1,114	1.10%	5,580	5.20%	10,026	4.90%
15% to 20%	7,422	7.40%	10,278	9.50%	17,954	8.70%
20% to 25%	42,172	41.80%	43,743	40.60%	34,332	16.80%
Above 25%	30,530	30.30%	16,548	15.30%	17,810	8.70%
Total	100,868	100.00%	107,857	100.00%	204,633	100.00%

The figures shown above are not the actual yield on loans but contractual interest rates excluding loan origination fees.

The weighted average contractual interest rate was 12.1% during the fiscal year ended March 31, 2006., and the weighted average of origination fees in the same period was 1.3%. The actual yield on loans was 13.4%.