

FY2011 2nd Half Monthly Data (Year on Year %)

Credit Saison Co.,Ltd.

2011年度 下期【7CSカード事業分割の影響控除後 (excluding the effects of the split of the 7CS card business)】

取扱高 Transaction Volume	Oct-11	-	Nov-11	t/l Oct - Nov	Dec-11	t/l Oct - Dec	Jan-12	t/l Oct - Jan	Feb-12	t/l Oct - Feb	Mar-12	t/l Oct - Mar
カードショッピング Shopping services	2.1%	-	▲4.8%	▲1.3%	5.4%	1.0%	5.1%	1.9%	5.6%	2.6%	12.7%	4.2%
カードキャッシング Cash advances	▲8.7%	-	▲8.1%	▲8.4%	▲7.7%	▲8.2%	▲7.0%	▲7.9%	▲4.5%	▲7.3%	▲4.1%	▲6.7%
他社カード代行 Agency services	4.6%	-	0.6%	2.5%	7.9%	4.4%	5.6%	4.7%	8.8%	5.4%	15.9%	7.1%
カードビジネス計 Card Business Total	2.3%	-	▲3.4%	▲0.7%	5.5%	1.4%	4.6%	2.2%	5.9%	2.8%	12.6%	4.4%
総合計 Total(including non-card business)	1.0%	-	▲3.0%	▲1.0%	6.0%	1.3%	5.1%	2.2%	6.7%	3.0%	13.5%	4.7%
カードショッピングリボルビング残高 Receivables Outstanding (Shopping Revolving)	3.4%	-	2.7%	-	2.6%	-	2.6%	-	2.6%	-	3.0%	-
カードキャッシング残高 Receivables Outstanding (Cash Advances)	▲25.6%	-	▲25.0%	-	▲25.0%	-	▲24.7%	-	▲24.4%	-	▲23.7%	-

取扱高 Transaction Volume	Oct-11	-	Nov-11	t/l Oct - Nov	Dec-11	t/l Oct - Dec	Jan-12	t/l Oct - Jan	Feb-12	t/l Oct - Feb	Mar-12	t/l Oct - Mar
カードショッピング Shopping services	▲15.1%	-	▲21.7%	▲18.4%	▲13.2%	▲16.6%	▲12.5%	▲15.7%	▲11.4%	▲14.9%	▲4.2%	▲13.3%
カードキャッシング Cash advances	▲15.9%	-	▲15.5%	▲15.7%	▲15.1%	▲15.6%	▲14.2%	▲15.2%	▲12.2%	▲14.7%	▲11.3%	▲14.1%
他社カード代行 Agency services	54.0%	-	51.2%	52.6%	58.6%	54.7%	54.8%	54.7%	55.8%	54.9%	67.5%	56.9%
カードビジネス計 Card Business Total	1.7%	-	▲3.9%	▲1.2%	4.9%	0.8%	4.2%	1.6%	5.2%	2.2%	13.4%	4.0%
総合計 Total(including non-card business)	0.6%	-	▲3.5%	▲1.6%	5.3%	0.7%	4.6%	1.7%	5.9%	2.4%	14.2%	4.3%
カードショッピングリボルビング残高 Receivables Outstanding (Shopping Revolving)	▲12.2%	-	▲12.8%	-	▲12.9%	-	▲12.9%	-	▲12.9%	-	▲12.6%	-
カードキャッシング残高 Receivables Outstanding (Cash Advances)	▲30.2%	-	▲29.6%	-	▲29.5%	-	▲29.3%	-	▲29.0%	-	▲28.3%	-

管理会計ベース

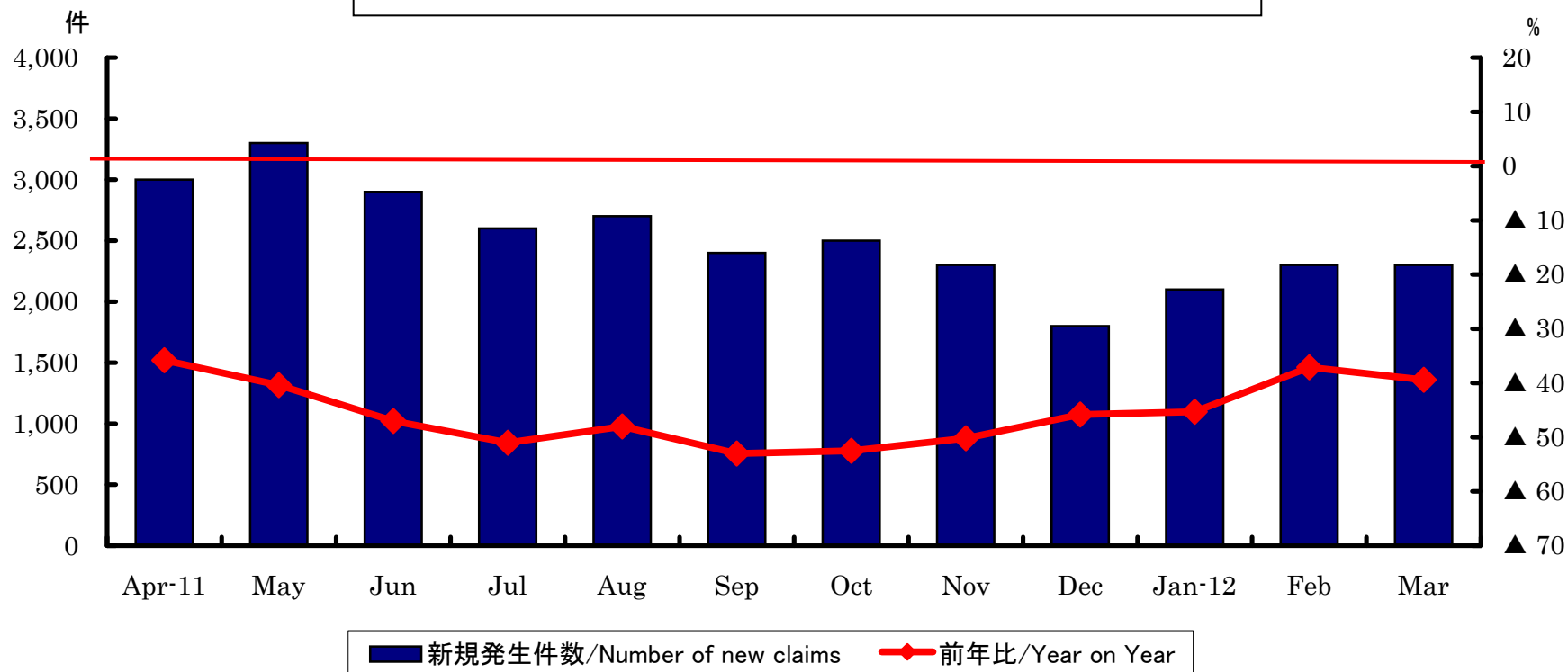
Number by Administrative accounting

2011年度 上期【7CSカード事業分割の影響控除後 (excluding the effects of the split of the 7CS card business)】

取扱高 Transaction Volume	Apr-11	-	May-11	t/l Apr - May	Jun-11	t/l Apr - Jun	Jul-11	t/l Apr - Jul	Aug-11	t/l Apr - Aug	Sep-11	t/l Apr - Sep
カードショッピング Shopping services	▲0.2%	-	3.5%	1.6%	4.7%	2.7%	4.8%	3.2%	1.5%	2.9%	0.5%	2.5%
カードキャッシング Cash advances	▲43.5%	-	▲40.4%	▲41.9%	▲41.2%	▲41.7%	▲26.0%	▲38.7%	▲21.1%	▲35.8%	▲11.9%	▲32.5%
他社カード代行 Agency services	1.5%	-	2.9%	2.2%	3.7%	2.3%	5.7%	3.2%	4.0%	3.4%	3.6%	3.4%
カードビジネス計 Card Business Total	▲3.8%	-	▲1.0%	▲2.6%	0.3%	▲1.6%	3.1%	▲0.4%	0.6%	▲0.2%	0.5%	▲0.1%
総合計 Total(including non-card business)	▲3.7%	-	▲0.4%	▲2.2%	▲0.3%	▲1.6%	2.8%	▲0.5%	0.4%	▲0.3%	0.9%	▲0.1%
カードショッピングリボルビング残高 Receivables Outstanding (Shopping Revolving)	3.2%	-	3.3%	-	3.4%	-	3.8%	-	3.7%	-	3.6%	-
カードキャッシング残高 Receivables Outstanding (Cash Advances)	▲25.9%	-	▲26.7%	-	▲27.9%	-	▲27.2%	-	▲26.8%	-	▲26.8%	-

取扱高 Transaction Volume	Apr-11	-	May-11	t/l Apr - May	Jun-11	t/l Apr - Jun	Jul-11	t/l Apr - Jul	Aug-11	t/l Apr - Aug	Sep-11	t/l Apr - Sep
カードショッピング Shopping services	▲17.4%	-	▲13.5%	▲15.4%	▲14.2%	▲15.0%	▲13.1%	▲14.5%	▲14.5%	▲14.5%	▲15.9%	▲14.7%
カードキャッシング Cash advances	▲47.9%	-	▲45.1%	▲46.5%	▲45.7%	▲46.2%	▲31.7%	▲43.5%	▲27.4%	▲40.8%	▲19.0%	▲37.8%
他社カード代行 Agency services	47.8%	-	49.7%	48.2%	56.0%	50.8%	55.6%	52.0%	49.5%	51.5%	51.0%	51.4%
カードビジネス計 Card Business Total	▲4.4%	-	▲1.4%	▲3.0%	▲0.4%	▲2.2%	2.6%	▲0.9%	0.1%	▲0.7%	▲0.2%	▲0.7%
総合計 Total(including non-card business)	▲4.3%	-	▲0.9%	▲2.7%	▲0.9%	▲2.1%	2.4%	▲0.9%	▲0.1%	▲0.9%	0.2%	▲0.6%
カードショッピングリボルビング残高 Receivables Outstanding (Shopping Revolving)	▲12.1%	-	▲12.0%	-	▲11.8%	-	▲11.8%	-	▲11.9%	-	▲11.9%	-
カードキャッシング残高 Receivables Outstanding (Cash Advances)	▲30.4%	-	▲31.1%	-	▲31.9%	-	▲31.6%	-	▲31.2%	-	▲30.7%	-

弁護士・認定司法書士等による第三者介入債権の新規発生
Trends in new claims handled by lawyers and other proxies



	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12
新規発生件数 Number of new claims	3,000	3,300	2,900	2,600	2,700	2,400	2,500	2,300	1,800	2,100	2,300	2,300
前年比 Year on Year %	▲35.8%	▲40.4%	▲47.1%	▲51.4%	▲48.0%	▲53.5%	▲52.5%	▲50.2%	▲45.8%	▲45.3%	▲37.1%	▲39.4%

※ 第三者介入債権:債務者からの依頼に基づき、弁護士または司法書士など代理人から債務整理に関する受任通知を受けた債権。