

Key Performance Indicators

The key performance indicators are as follows.

(Unit: 100 million yen)

Category	JHF				
	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Ordinary income	12,893	12,545	12,031	10,490	10,009
Include purchased loans and interest on loans	11,361	10,365	9,481	8,547	7,687
Ordinary expenses	14,140	12,985	10,823	8,479	7,644
Interest expense on borrowings and bonds	10,350	9,151	8,910	6,715	5,999
Net income (△ loss)	△1,468	△366	1,323	2,092	2,459
Outstanding balance of loans and purchased loans	40,540	64,372	86,099	99,827	109,818
Outstanding balance of loans, etc.	300,137	253,473	213,555	180,714	154,191
Outstanding balance of borrowings	247,217	215,640	176,447	153,748	132,017
Outstanding balance of bonds	115,497	118,555	131,452	139,190	142,733
Capital	9,013	6,977	6,567	6,706	7,050

