Loan Terms Table

Type of Loan	Bill loans / Deed loans / Revolving credit loans / Accounts receivable collateral (accounts receivable factoring (medical remuneration receivables factoring)) / Sale-transfer security					
Lending Rate	**Within 20.00% per annum (actual annual rate)**					
Repayment Method	**Lump-sum Repayment**	**Equal Principal and Interest**	**Equal Principal**	**Fixed-rate Revolving**	**Fixed-amount Revolving**	**Flexible Repayment**
Repayment Period	**1 month - 180 months**	**2 months - 180 months**	**2 months - 180 months**	**Each scheduled date of principal repayment**	**Each scheduled date of principal repayment**	**Any time up to the scheduled date of principal repayment**
Number of Repayments	**1**	**2 - 180**	**2 - 180**			
Chief of Money Lending Operations	**Takashi Nakazono**					
Ratio of Compensation Amount to Principal	**Within 20.00% per annum (actual annual rate)**					
Collateral	Real estate / securities / accounts receivable (accounts receivable factoring (medical remuneration receivables factoring)) / cash and deposits / inventory / machinery / equipment / hot spring rights / trademark rights / business rights / leasehold rights, etc.					
Guarantor	A guarantor or joint and several guarantor may be requested.					
Designated Dispute Resolution Organization	Japan Financial Services Association Money Lending Consultation and Dispute Resolution Center					

Main Repayment Example

(Example) Loan amount: 2,000,000 yen / Equal principal repayment method / Annual rate: 10.00% / Interest calculated in arrears / 5 payments every 30 days / Principal repayment per payment: 400,000 yen

No.	1	2	3	4	5
Repayment Amount	**416,438 yen**	**413,150 yen**	**409,863 yen**	**406,575 yen**	**403,287 yen**
Breakdown					
Principal	**400,000 yen**	**400,000 yen**	**400,000 yen**	**400,000 yen**	**400,000 yen**
Interest	**16,438 yen**	**13,150 yen**	**9,863 yen**	**6,575 yen**	**3,287 yen**

Loan Terms Table

Type of Loan	Bill Discounting
Lending Rate or Discount Rate	Discount rate: within 20.00%
Repayment Method	Lump-sum Repayment
Repayment Period	1 month - 180 months
Number of Repayments	1
Chief of Money Lending Operations	**Takashi Nakazono**
Ratio of Compensation Amount to Principal	Within 20.00% per annum (actual annual rate)
Collateral	Securities
Guarantor	A guarantor or joint and several guarantor may be requested.
Designated Dispute Resolution Organization	Japan Financial Services Association Money Lending Consultation and Dispute Resolution Center
Main Repayment Example	**(Example) Bill amount: 2,000,000 yen / Discount period: 90 days / Discount rate: 10.00%**

Bill Amount	Days	Discount Rate	Discount Fee	Net Amount Paid
2,000,000 yen	**90 days**	**10.00%**	**49,315 yen**	**1,950,685 yen**

Brokerage Conditions Table

Type of Brokerage	Brokerage of bill loans / Brokerage of deed loans / Brokerage of revolving credit master agreements / Brokerage of bill discounting / Brokerage of sale-transfer security
Brokerage Fee Calculation Method	Loan amount x brokerage fee rate = brokerage fee amount
Brokerage Fee Rate	Brokerage fee rate: within 5.00%
Lending Rate or Discount Rate of Brokered Lender (*)	Within 20.00% per annum (actual annual rate)
Repayment Method of Brokered Lender (*)	Lump-sum repayment / Equal principal and interest / Equal principal / Fixed-rate revolving / Fixed-amount revolving / Flexible repayment
Repayment Period of Brokered Lender (*)	Within 180 months
Number of Repayments of Brokered Lender (*)	Within 180 repayments (1 repayment for bill discounting)
Chief of Money Lending Operations	**Takashi Nakazono**
Designated Dispute Resolution Organization	Japan Financial Services Association Money Lending Consultation and Dispute Resolution Center
Name of Brokered Lender	Not specified

(*) Since the brokered lender is not specified, our lending conditions are stated.