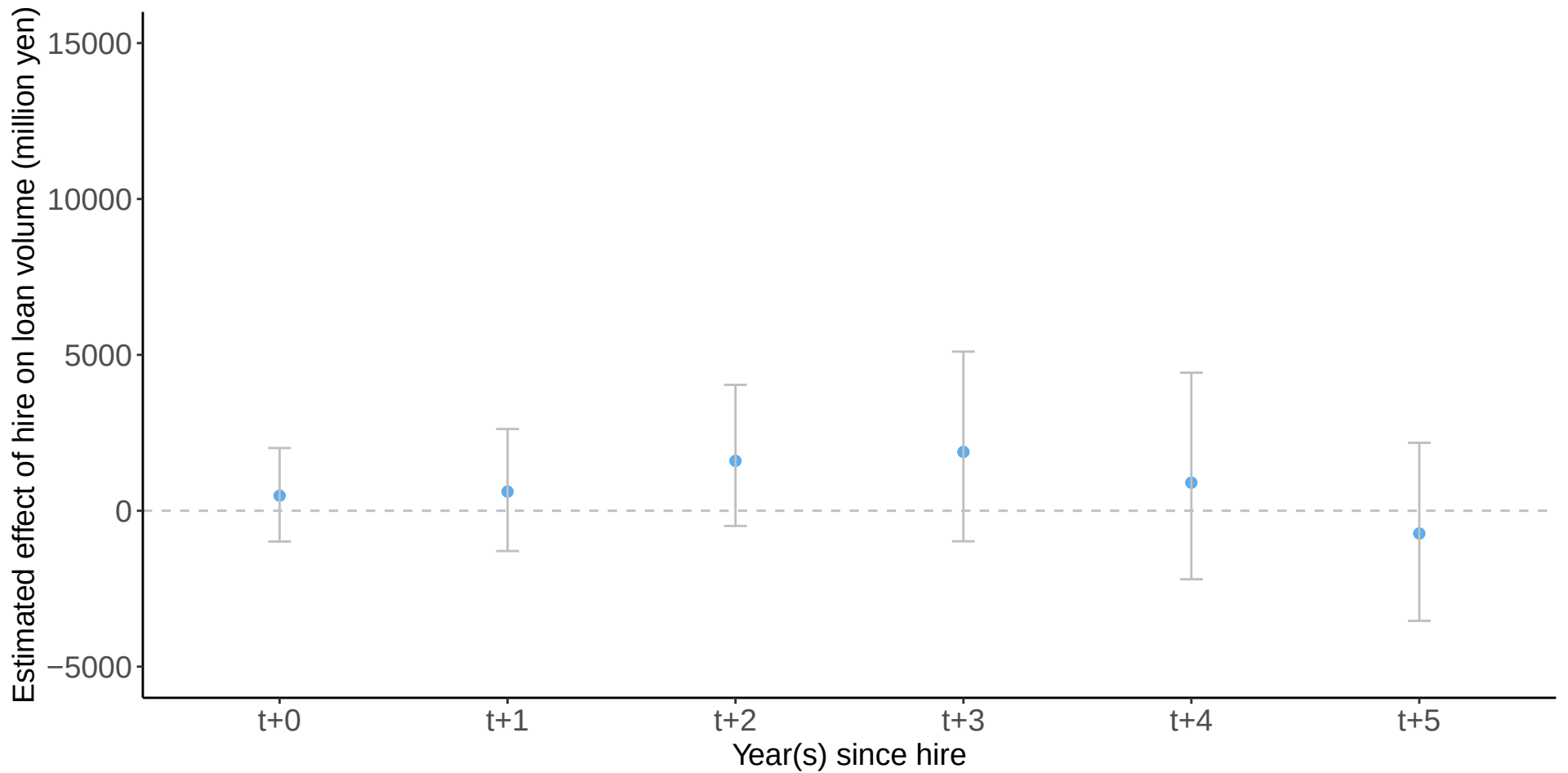
Estimated effect of hire on loan volume (million yen)
15000
10000
5000
0
−5000
t+0
t+1
t+2
t+3
t+4
t+5
Year(s) since hire