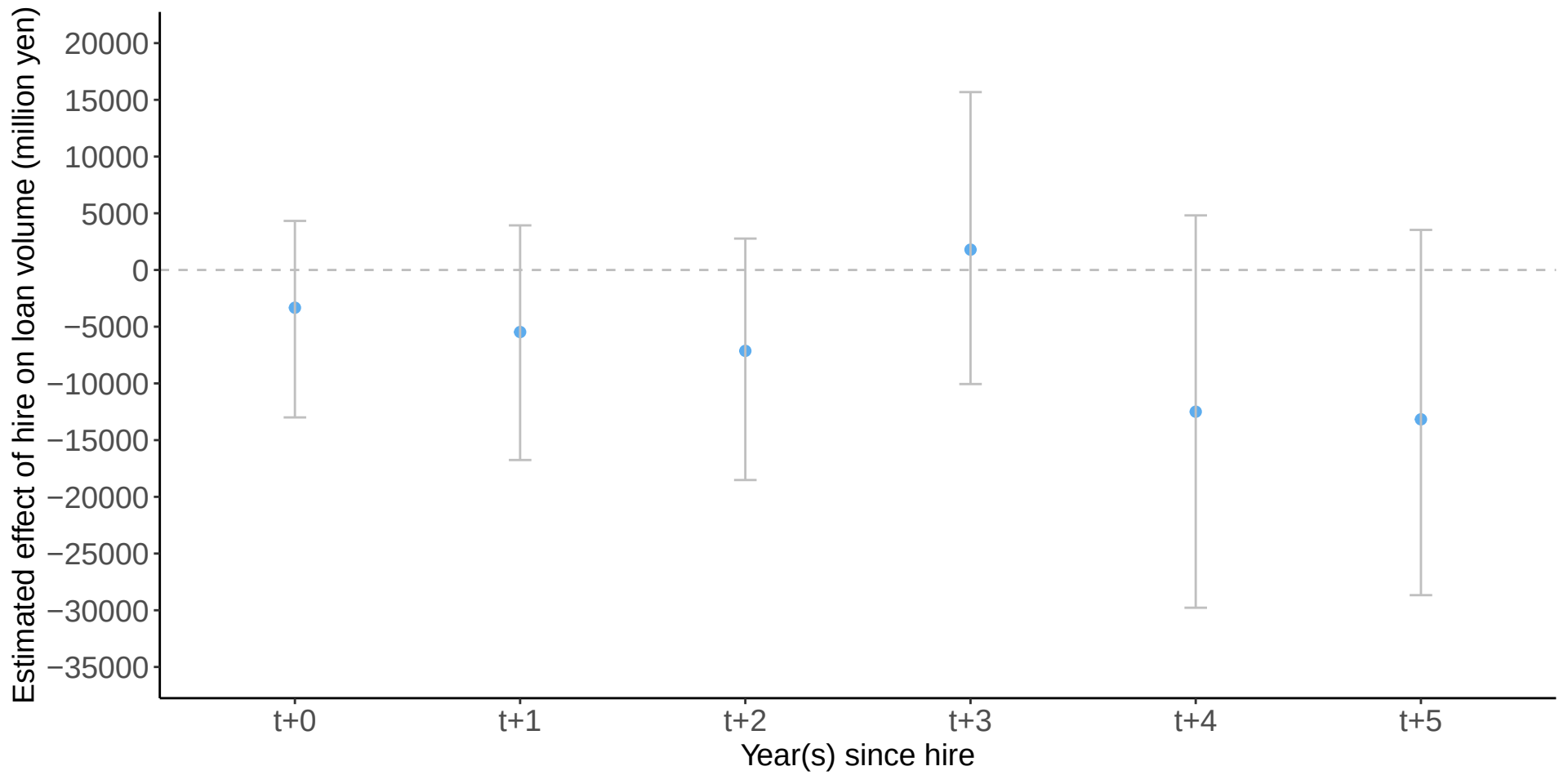
Estimated effect of hire on loan volume (million yen)
20000
15000
10000
5000
0
−5000
−10000
−15000
−20000
−25000
−30000
−35000
t+0
t+1
t+2
t+3
t+4
t+5
Year(s) since hire