

Profitability of Consumer Groups

	Avg. balance	Sales / card	Interest bearing balance	Interest Income	MSC income	Interest cost	Other cost	Net
Transactor (30%)	80	960	0	0	19.2	8	29.76	(18.56)
Occasional revolver (40%)	260	1080	120	32.19	21.6	26	33.48	(5.69)
Revolver (30%)	660	780	560	150.22	15.6	66	24.18	75.64