

平成16年3月期第3四半期業績補足資料(単体)

The Third Quarter Report for The Fiscal Year Ending March 2004 (Non-consolidated)

			Page
1	営業の状況	Key operational data	1
2	貸倒償却・引当金・延滞債権	Written-off and allowance for credit losses	2
3	資金調達状況	Funding	3
4	無担保ローン口座、金利・金額別構成比	Breakdown by lending rate and loan amount	4
5	その他	Others	5
6	ATM・CD提携状況	ATM and CD's network	5

(注)平成14年3月期の数字は端数切捨て、比率は四捨五入の表記となっております。

平成15年3月期以降は、数字・比率とも四捨五入の表記となっております。

Note: Figures for the fiscal year ended March 2002 are rounded down and ratio are rounded to the nearest appropriate unit respectively. From the fiscal year ended March 2003, both figures and ratio are rounded to the nearest appropriate unit respectively.



株式会社 武富士

1. 営業の状況 **Key operational data**

(百万円/ in ¥mil)

		平成14年 3月期 02/3	平成15年3月期				平成16年3月期								
			03/3	前期比		03/6	前期比		03/9	前期比		03/12	前期比		
				増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change	
無担保 ローン Unsecured Loan Business	営業貸付金残高 Outstanding loans 百万円(¥mil)	1,766,655	1,675,625	-91,030	-5.2%	1,655,933	-	-	1,653,801	-101,312	-5.8%	1,629,793	-90,003	-5.2%	
	無担保ローン口座数 Number of unsecured loans accounts	2,937,953	2,814,665	-123,288	-4.2%	2,794,716	-	-	2,761,248	-168,150	-5.7%	2,714,663	-175,285	-6.1%	
	一口座平均単価 Average balance of unsecured loan per accounts	601	595	-6	-1.0%	593	-	-	599	0	0.0%	600	5	0.9%	
	新規顧客数 Number of new customer accounts	444,944	356,947	-87,997	-19.8%	77,826	-	-	156,238	-51,121	-24.7%	222,115	-57,722	-20.6%	
	店舗数 Number of branch offices	1,851	1,892	41	2.2%	1,892	36	1.9%	1,891	5	0.3%	1,893	-21	-1.1%	
	有人店舗 Manned loan branch offices	529	529	0	0.0%	529	0	0.0%	528	-1	-0.2%	528	-1	-0.2%	
	無人店舗 Unmanned loan branch offices	1,321	1,362	41	3.1%	1,362	36	2.7%	1,362	6	0.4%	1,364	-20	-1.4%	
	インターネット店舗 Internet branch office	1	1	0	0.0%	1	0	0.0%	1	0	0.0%	1	0	0.0%	
	¥enむすび台数 Unmanned contract machine	1,851	1,892	41	2.2%	1,892	36	1.9%	1,891	5	0.3%	1,893	-21	-1.1%	
	CD・ATM台数 Number of CDs and ATMs	29,533	33,662	4,129	14.0%	34,039	-	-	34,619	1,322	4.0%	35,053	-	-	
自社分 Takefuji	2,040	2,081	41	2.0%	2,037	-8	-0.4%	2,036	-39	-1.9%	2,038	-65	-3.1%		
提携分 Tie-up	27,493	31,581	4,088	14.9%	32,002	-	-	32,583	1,361	4.4%	33,015	-	-		
カード事業 Credit Card Business	割賦売掛金残高(注1) Installment account receivables	-	50	-	-	111	-	-	171	-	-	214	-	-	
	総合斡旋取扱高(注2) Volume of business on Credit Card	-	83	-	-	86	-	-	196	-	-	303	-	-	
	有効会員数 Number of cardholders	-	64,014	-	-	96,996	-	-	125,232	-	-	143,137	-	-	
	残有会員数(注3) Number of accounts with shopping receivables	-	1,552	-	-	3,201	-	-	4,946	-	-	6,325	-	-	
加盟店数 Number of member stores	-	24,996	-	-	26,988	-	-	27,171	-	-	29,319	-	-		
社員数(除く:パート) Number of employees	3,755	3,360	-395	-10.5%	3,792	-	-	3,416	-14	-0.4%	3,405	-	-		
平均貸付金残高 百万円(¥mil)	Average balance of unsecured loan during the period	1,723,082	1,753,513	30,431	1.8%	1,670,841	-	-	1,666,446	-112,413	-6.3%	1,663,268	-103,938	-5.9%	
平均利回り	Average loan yield	23.98%	23.37%	-	-0.62%	23.49%	-	-	23.21%	-	-0.68%	23.13%	-	-0.74%	
有利子負債残高 百万円(¥mil)	Borrowings	1,206,992	1,017,884	-189,108	-15.7%	1,015,662	-	-	967,146	-120,019	-11.0%	930,587	-	-	

注1. 割賦売掛金残高 ショッピング残高 Installment accounts receivable - credit card shopping balance (単位:百万円、Unit:¥mil)

注2. 総合斡旋取扱高 ショッピング取扱高 Volume of business on credit card - volume of credit card shopping (単位:百万円、Unit:¥mil)

注3. 残有会員数 無担保ローン残高を同時に保有する顧客を含む Number of accounts with shopping receivables including accounts with unsecured loans simultaneously

2. 貸倒償却・引当金・延滞債権

Written-off and allowance for credit losses

①償却・回収・引当金・延滞債権 Written-off, etc

(百万円/ in ¥mil)

		平成14年3月期		平成15年3月期		平成16年3月期					
		02/3		03/3		03/6		03/9		03/12	
		金額	対残元比	金額	対残元比	金額	対残元比	金額	対残元比	金額	対残元比
		Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio
営業貸付金残高	Outstanding loans	1,766,655	-	1,675,625	-	1,655,933	-	1,653,801	-	1,629,793	-
割賦売掛金残高	Installment account receivables	-	-	50	-	111	-	171	-	214	-
貸倒償却	Bad debts written-off	78,558	4.45%	111,277	6.64%	20,006	1.21%	48,848	2.95%	72,291	4.44%
貸倒回収金	Collection of bad debts previously written-off	8,261	0.47%	8,277	0.49%	1,960	0.12%	3,967	0.24%	6,051	0.37%
純貸倒損失	Net Credit losses	70,297	3.98%	103,000	6.15%	18,046	1.09%	44,881	2.71%	66,240	4.06%
貸倒引当金	Allowance for credit losses	98,256	5.56%	127,572	7.61%	153,298	9.26%	163,309	9.87%	172,407	10.58%
不良債権の状況	Delinquent Loans receivables	132,041	7.47%	168,550	10.06%	192,206	11.61%	201,780	12.20%	216,826	13.30%
破綻先債権	Loans to bankrupt borrowers	-	-	-	-	3,238	0.20%	1,399	0.08%	1,527	0.09%
3ヶ月以上	Delinquent loans past due 3 months or more	55,151	3.12%	78,217	4.67%	92,972	5.61%	101,544	6.14%	110,208	6.76%
条件緩和債権	Restructured Loans	76,890	4.35%	90,333	5.39%	95,996	5.80%	98,837	5.98%	105,091	6.45%
(うち30日以内)	(Less than 31 days)	(70,781)	4.01%	(82,805)	4.94%	(89,972)	5.43%	(91,885)	5.56%	(98,786)	6.06%

②償却理由

Write-off reasons

(件)

		平成14年3月期		平成15年3月期		平成16年3月期					
		02/3		03/3		03/6		03/9		03/12	
		件数	構成比	件数	構成比	件数	構成比	件数	構成比	件数	構成比
		Accounts	Ratio	Accounts	Ratio	Accounts	Ratio	Accounts	Ratio	Accounts	Ratio
破産	Bankruptcy filed	72,305	45.6%	94,067	45.5%	24,577	72.4%	52,850	61.4%	77,989	60.8%
弁護士等介入	Attorneys and other parties' involved-settlement	26,074	16.4%	38,032	18.4%	8,321	24.5%	22,113	25.7%	35,006	27.3%
和解	Settlement	1,380	0.9%	1,485	0.7%	296	0.9%	932	1.1%	1,161	0.9%
死亡	Death	2,869	1.8%	3,372	1.6%	645	1.9%	1,679	2.0%	2,577	2.0%
居所不明等長期延滞	Delinquent loans past due 1 year or more (including whereabouts unknowns)	55,323	34.9%	69,017	33.4%	-	-	8,213	9.5%	11,149	8.7%
その他	Others	584	0.4%	638	0.3%	107	0.3%	321	0.4%	433	0.3%
合計	Total	158,535	100.0%	206,611	100.0%	33,946	100.0%	86,108	100.0%	128,315	100.0%

③延滞管理指数

Delinquent management index

(百万円/ in ¥mil)

		平成14年3月期		平成15年3月期		平成16年3月期					
		02/3		03/3		03/6		03/9		03/12	
		金額	対残元比	金額	対残元比	金額	対残元比	金額	対残元比	金額	対残元比
		Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio
31日～60日延滞*	31~60days	14,614	0.83%	15,670	0.94%	13,443	0.81%	12,748	0.77%	9,946	0.61%

※ 各月末時点の延滞金額を応答月の月末残高で除した指数(介入債権を除く)

The ratio is calculated based on formula: Total balance of the 31-60 days delinquent loans at the end of the month (excluding lawyer-involved) divided by the corresponding loan balance.

3. 資金調達状況

Funding

①資金源泉の分布

Funding source

(百万円/¥mil)

		平成14年3月期		平成15年3月期		平成16年3月期					
		02/3		03/3		03/6		03/9		03/12	
		借入金残高 Amount	構成比 Ratio	借入金残高 Amount	構成比 Ratio	借入金残高 Amount	構成比 Ratio	借入金残高 Amount	構成比 Ratio	借入金残高 Amount	構成比 Ratio
邦銀	Japanese banks	279,103	23.1%	183,024	18.0%	167,484	16.5%	153,922	15.9%	149,575	16.1%
	都市銀行 Major commercial banks	14,250	1.2%	10,740	1.1%	9,650	1.0%	8,560	0.9%	7,450	0.8%
	長期信用銀行 Long-term Credit Bank	16,555	1.3%	8,500	0.8%	6,550	0.6%	4,600	0.5%	2,630	0.3%
	信託銀行 Trust banks	92,678	7.7%	66,546	6.5%	56,314	5.5%	59,379	6.1%	62,719	6.7%
	その他邦銀 (注.1) Other Japanese banks	155,620	12.9%	97,238	9.6%	94,970	9.4%	81,383	8.4%	76,776	8.3%
生保	Life insurance companies	116,928	9.7%	81,649	8.0%	70,478	6.9%	69,501	7.2%	62,646	6.7%
損保	Casualty insurance companies	29,912	2.5%	15,456	1.5%	13,307	1.3%	12,975	1.3%	9,360	1.0%
リース・ファイナンス	Lease/Financing company	79,795	6.6%	43,149	4.2%	45,488	4.5%	44,702	4.6%	44,062	4.7%
外国銀行・その他外資系金融	Foreign banks and other foreign financial institutions	181,072	15.0%	154,395	15.2%	148,920	14.7%	116,061	12.0%	96,483	10.4%
社債	Bond	234,934	19.5%	284,934	28.0%	322,934	31.8%	322,934	33.4%	292,934	31.5%
その他 (注.2)	Others	285,248	23.6%	255,277	25.1%	247,052	24.3%	247,052	25.5%	275,527	29.6%
合計	Total	1,206,992	100.0%	1,017,884	100.0%	1,015,662	100.0%	967,146	100.0%	930,587	100.0%

(注.1) 地銀、県信連、信用組合・金庫

(Note.1) Regional banks, Prefectural credit federation of agricultural cooperatives banks and Credit cooperatives/associations

(注.2) 確定融資枠(2003年12月末借入残高:237,977百万円)及び連結子会社からの借入金

(Note.2) Commitment lines (Outstanding balance as of the end Dec. 2003: 237,977 mil. yen) and funds borrowed from the Company's consolidated subsidiaries

②長短借入金と調達金利

Maturity and cost

(百万円/¥mil)

		平成14年3月期	平成15年3月期	平成16年3月期		
		02/3	03/3	03/6	03/9	03/12
有利子負債合計	Borrowings as of Dec. 31, 2003	1,206,992	1,017,884	1,015,662	967,146	930,587
短期借入金	Short-term	86,120	28,750	28,750	28,750	53,450
長期借入金	Long-term	885,938	704,200	663,978	615,462	584,203
社債	Bond	234,934	284,934	322,934	322,934	292,934
長期負債比率	Ratio of long-term borrowings	92.9%	97.2%	97.2%	97.0%	94.3%
契約時平均借入年限 (名目年限ベース)	Contracted average maturity (Nominal life)	5年8ヶ月 5year 8months	6年11ヶ月 6year 11months	6年10ヶ月 6year 10months	7年 7years	7年3ヶ月 7year 3months
期末調達金利	Funding cost as of Dec. 31, 2003	1.94%	2.08%	1.99%	1.99%	2.04%
変動	Float	1.52%	1.41%	1.41%	1.42%	1.51%
固定	Fixed	2.22%	2.33%	2.19%	2.20%	2.25%

③基準金利別構成比

Base interest

(百万円/¥mil)

		平成14年3月期		平成15年3月期		平成16年3月期					
		02/3		03/3		03/6		03/9		03/12	
		借入金額 Amount	構成比 Ratio	借入金額 Amount	構成比 Ratio	借入金額 Amount	構成比 Ratio	借入金額 Amount	構成比 Ratio	借入金額 Amount	構成比 Ratio
固定金利	Fixed rate	822,993	68.2%	740,338	72.7%	758,434	74.7%	708,529	73.3%	669,245	71.9%
長期プライムレート(連動)	Long-term prime rate (float)	99,844	8.3%	67,368	6.6%	55,989	5.5%	58,021	6.0%	50,932	5.5%
短期プライムレート(連動)	Short-term prime rate (float)	18,867	1.6%	4,065	0.4%	3,350	0.3%	2,707	0.3%	12,521	1.3%
YEN LIBOR(連動)	Yen Libor rate (float)	265,288	22.0%	206,114	20.2%	197,889	19.5%	197,889	20.5%	197,889	21.3%
合計	Total	1,206,992	100.0%	1,017,884	100.0%	1,015,662	100.0%	967,146	100.0%	930,587	100.0%

4. 無担保ローン口座、金利・金額別構成比

Breakdown by lending rate and loan amount

①貸付利率別 by Lending rate

(百万円/¥ mil)

	平成14年3月期				平成15年3月期				平成16年3月期											
	02/3				03/3				03/6				03/9				03/12			
	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio
29.200 %	198,561	6.8%	86,249	4.9%	156,485	5.6%	68,751	4.1%	149,370	5.3%	65,623	4.0%	139,699	5.1%	61,504	3.7%	131,340	4.8%	57,794	3.5%
27.375 %	1,657,668	56.4%	764,030	43.2%	1,641,151	58.3%	757,045	45.2%	1,638,598	58.6%	753,275	45.5%	1,594,493	57.7%	738,188	44.6%	1,553,305	57.2%	717,761	44.0%
26.280 %	20,209	0.7%	8,360	0.5%	17,488	0.6%	7,372	0.4%	16,950	0.6%	7,181	0.4%	15,941	0.6%	6,755	0.4%	15,054	0.6%	6,352	0.4%
25.550 %	852,207	29.0%	763,886	43.2%	781,923	27.8%	693,401	41.4%	768,316	27.5%	678,746	41.0%	779,721	28.2%	688,307	41.6%	772,337	28.5%	678,567	41.6%
23.360 %	133,614	4.5%	108,058	6.1%	135,660	4.8%	110,866	6.6%	136,559	4.9%	111,758	6.7%	142,428	5.2%	116,601	7.1%	143,714	5.3%	117,567	7.2%
その他 (Others)	75,694	2.6%	36,072	2.0%	81,958	2.9%	38,190	2.3%	84,923	3.0%	39,350	2.4%	88,966	3.2%	42,446	2.6%	98,913	3.6%	51,751	3.2%
合計 (Total)	2,937,953	100.0%	1,766,655	100.0%	2,814,665	100.0%	1,675,625	100.0%	2,794,716	100.0%	1,655,933	100.0%	2,761,248	100.0%	1,653,801	100.0%	2,714,663	100.0%	1,629,793	100.0%

②貸付金額別 by Loan amount

(百万円/¥ mil)

	平成14年3月期				平成15年3月期				平成16年3月期											
	02/3				03/3				03/6				03/9				03/12			
	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio
～¥100,000	115,824	3.9%	6,751	0.4%	117,323	4.2%	7,020	0.4%	120,649	4.3%	7,231	0.4%	118,608	4.3%	7,104	0.4%	115,328	4.2%	6,948	0.4%
¥100,000～¥300,000	405,612	13.8%	88,674	5.0%	376,295	13.4%	79,907	4.8%	369,907	13.2%	78,225	4.7%	363,103	13.1%	76,627	4.6%	361,654	13.3%	76,161	4.7%
¥300,000～¥500,000	1,152,701	39.2%	517,820	29.3%	1,136,083	40.4%	513,575	30.6%	1,138,214	40.7%	514,552	31.1%	1,085,993	39.3%	489,361	29.6%	1,043,288	38.4%	466,882	28.6%
¥500,000～¥1,000,000	1,263,816	43.0%	1,153,410	65.3%	1,184,964	42.1%	1,075,123	64.2%	1,165,946	41.7%	1,055,925	63.8%	1,193,544	43.2%	1,080,708	65.3%	1,194,393	44.0%	1,079,801	66.3%
合計 (Total)	2,937,953	100.0%	1,766,655	100.0%	2,814,665	100.0%	1,675,625	100.0%	2,794,716	100.0%	1,655,933	100.0%	2,761,248	100.0%	1,653,801	100.0%	2,714,663	100.0%	1,629,793	100.0%

5. その他

Others

顧客店頭・ATM等利用状況

Composition of transaction by means

構成比(Ratio)

		平成14年3月期 02/3	平成15年3月期 03/3	平成16年3月期		
				03/6	03/9	03/12
融資 Advances	ATM	90.0%	92.1%	92.3%	92.0%	92.6%
	内提携分 of which tie-up ATM	11.7%	12.6%	15.1%	15.6%	16.2%
	店頭 Branch counter	10.0%	7.9%	7.7%	8.0%	7.4%
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%
返済 Payments	ATM	69.8%	70.8%	71.5%	71.6%	71.7%
	内提携分 of which tie-up ATM	-	1.6%	3.8%	4.4%	5.0%
	店頭 Branch counter	6.0%	5.2%	4.8%	4.8%	4.7%
	銀行振込 Bank transfer	23.5%	23.3%	23.0%	23.0%	23.0%
	書留 Mail	0.3%	0.3%	0.2%	0.2%	0.2%
	集金 Collection visits	0.4%	0.4%	0.4%	0.4%	0.4%
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	ATM	76.9%	78.1%	78.6%	78.5%	78.7%
	店頭 Branch counter	7.4%	6.1%	5.8%	5.9%	5.6%
	銀行振込 Bank transfer	15.3%	15.3%	15.2%	15.2%	15.3%
	書留 Mail	0.2%	0.2%	0.2%	0.2%	0.2%
	集金 Collection visits	0.3%	0.3%	0.3%	0.2%	0.2%
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%

6. ATM・CD提携状況(平成15年12月末)

ATM and CD's network (December 2003)

業態 Type of business	提携先数 Number of company	台数 Number
銀行及び信金・信組 Regional Banks and other Financial Institutions	121	27,505
信販会社 Credit sales companies	7	1,511
流通系クレジットカード会社 Credit cards companies	12	3,492
その他 Others	3	507
合計 Total	143	33,015