

# 平成17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 2005  
(Non Consolidated)

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(注) 数字・比率とも四捨五入の表記となっております。

Note: Both figures and ratios are rounded to the nearest appropriate units.

# 1. 営業の状況

## Key operational data

(百万円/ in ¥mil)

		平成15年 3月期 03/3	平成16年3月期				平成17年3月期					
			03/12	04/3	前年同月比		04/9	前期末比(YTD)		04/12	前期末比(YTD)	
					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 loans	営業貸付金残高 Loans outstanding	1,675,625	1,629,793	1,578,729	-96,896	-5.8%	1,606,220	27,491	1.7%	1,595,359	16,630	1.1%
	無担保ローン口座数 Number of accounts	2,814,665	2,714,663	2,602,964	-211,701	-7.5%	2,561,537	-41,427	-1.6%	2,525,795	-77,169	-3.0%
	一口座平均単価 Average balance per account (千円: ¥tho)	595	600	607	12	1.9%	627	21	3.4%	632	25	4.1%
	新規顧客数 Number of new customer accounts	356,947	222,115	279,543	-77,404	-21.7%	129,182	-	-	185,963	-	-
	店舗数 Number of branch offices	1,892	1,893	1,892	0	0.0%	1,892	0	0.0%	1,892	0	0.0%
	有人店舗 Manned loan branch offices	529	528	528	-1	-0.2%	528	0	0.0%	528	0	0.0%
	無人店舗 Unmanned loan branch offices	1,362	1,364	1,363	1	0.1%	1,363	0	0.0%	1,363	0	0.0%
	インターネット店舗 Internet branch office	1	1	1	0	0.0%	1	0	0.0%	1	0	0.0%
	¥enむすび台数 Unmanned contract machines	1,892	1,893	1,892	0	0.0%	1,892	0	0.0%	1,892	0	0.0%
	CD・ATM台数 Number of CDs and ATMs	33,662	35,053	35,540	1,878	5.6%	37,806	2,266	6.4%	38,153	2,613	7.4%
自社分 Takefuji	2,081	2,038	2,034	-47	-2.3%	2,033	-1	0.0%	2,029	-5	-0.2%	
提携分 Tie-up	31,581	33,015	33,506	1,925	6.1%	35,773	2,267	6.8%	36,124	2,618	7.8%	
カード事業 Credit cards	割賦売掛金残高(注1) Installment accounts receivable	50	214	232	182	361.2%	306	74	31.9%	346	114	49.1%
	総合斡旋取扱高(注2) Credit card sales amount	83	303	406	323	389.1%	233	-173	-42.6%	360	-46	-11.3%
	有効会員数 Number of cardholders	64,014	143,137	158,941	94,927	148.3%	192,303	33,362	21.0%	206,500	47,559	29.9%
	残有会員数(注3) Number of accounts with shopping balance	1,552	6,325	7,288	5,736	369.6%	9,304	2,016	27.7%	10,234	2,946	40.4%
	加盟店数 Number of member stores	24,996	29,319	30,013	5,017	20.1%	31,832	1,819	6.1%	32,487	2,474	8.2%
	社員数(除く:パート) Number of employees	3,360	3,405	3,311	-49	-1.5%	3,556	245	7.4%	3,563	252	7.6%
	平均貸付金残高 Average unsecured loan balance during the period	1,753,513	1,663,268	1,652,825	-100,689	-5.7%	1,593,653	-59,172	-3.6%	1,599,623	-53,202	-3.2%
	平均利回り Average loan yield	23.37%	23.13%	22.50%	-	-0.86%	22.01%	-	-0.5%	21.85%	-	-0.7%
	有利子負債残高 Interest bearing debt	1,017,884	930,587	970,759	-47,125	-4.6%	966,452	-4,307	-0.4%	920,544	-50,215	-5.2%

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

※今期より180日超の延滞債権に係る未収利息を計上しておりません。Accrued interest on loans over six months past due is not recorded in the current fiscal year starting April 1, 2004.

## 2. 主要損益

## Profit &amp; loss statement

(百万円/in ¥mil)

	平成15年 3月期 03/3	平成16年3月期				平成17年3月期					
		03/12	04/3	前年同月比		04/9	前年同月比		04/12	前年同月比	
				増減額 Increase	増減率 % Change		増減額 Increase	増減率 % Change		増減額 Increase	増減率 % Change
営業収益 Operating revenues	419,086	295,868	381,091	-37,995	-9.1%	180,477	-17,375	-8.8%	270,286	-25,582	-8.6%
営業貸付金利息 Interest income on direct cash loans	409,716	289,047	371,943	-37,773	-9.2%	175,890	-17,483	-9.0%	263,299	-25,749	-8.9%
償却債権及び同利息回収額 Recovery on bad debt previously written-off	8,277	6,051	8,113	-163	-2.0%	4,049	82	2.1%	6,151	100	1.7%
総合幹旋収益 Credit card revenues	3	23	32	28	858.5%	22	9	67.5%	36	13	55.3%
その他の営業収益 Other revenues	1,090	747	1,003	-87	-8.0%	516	16	3.2%	800	53	7.2%
営業費用 Operating expenses	259,082	206,794	259,573	491	0.2%	130,897	-13,887	-9.6%	185,714	-21,079	-10.2%
金融費用 Financial expenses	25,374	16,910	22,218	-3,156	-12.4%	12,327	1,100	9.8%	18,289	1,379	8.2%
支払利息 Interest on borrowings	15,907	9,394	12,288	-3,619	-22.7%	5,500	-837	-13.2%	8,143	-1,251	-13.3%
社債利息 Interest on bonds	8,227	6,651	8,857	630	7.7%	6,192	1,722	38.5%	9,218	2,567	38.6%
その他の金融費用 Other financial expenses	1,240	866	1,073	-167	-13.5%	635	215	51.3%	929	63	7.2%
その他の営業費用 Other operating expenses	233,708	189,883	237,355	3,647	1.6%	118,570	-14,987	-11.2%	167,425	-22,458	-11.8%
広告宣伝費 Advertising expenses	14,260	10,200	11,120	-3,140	-22.0%	2,659	-4,870	-64.7%	4,374	-5,826	-57.1%
貸倒関連費用 Credit costs	140,593	117,126	143,712	3,119	2.2%	72,474	-12,111	-14.3%	97,517	-19,609	-16.7%
内貸倒償却 of which write-offs	111,277	72,291	134,998	23,721	21.3%	41,585	-7,263	-14.9%	60,659	-11,632	-16.1%
人件費 Personnel expenses	26,475	18,414	24,236	-2,240	-8.5%	12,418	249	2.0%	18,892	478	2.6%
賃借料 Rents	10,104	6,664	8,686	-1,418	-14.0%	3,975	-682	-14.6%	5,877	-787	-11.8%
その他 Others	42,276	37,479	49,602	7,326	17.3%	27,044	2,428	9.9%	40,765	3,286	8.8%
営業利益 Operating income	160,004	89,074	121,518	-38,486	-24.1%	49,580	-3,489	-6.6%	84,572	-4,503	-5.1%
営業外収益 Non-operating income	25,082	16,634	18,600	-6,482	-25.8%	3,249	-12,208	-79.0%	2,847	-13,787	-82.9%
有価証券売却益 Gain on sale of securities	-	-	-	-	-	-	-	-	-	-	-
投資利益 Gain on investments	23,261	16,005	17,628	-5,634	-24.2%	2,097	-13,090	-86.2%	2,216	-13,789	-86.2%
営業外費用 Non-operating expenses	2,265	1,879	2,554	289	12.7%	260	-1,096	-80.8%	668	-1,211	-64.4%
有価証券評価損 Loss on devaluation of marketable securities	-	-	-	-	-	-	-	-	-	-	-
経常利益 Ordinary income	182,821	103,829	137,565	-45,256	-24.8%	52,568	-14,601	-21.7%	86,750	-17,079	-16.4%
特別利益 Extraordinary income	30	1,253	1,253	1,223	4031.8%	212	204	2357.0%	3,930	2,677	213.6%
特別損失 Extraordinary losses	1,271	192	258	-1,013	-79.7%	123	-27	-17.8%	7,345	7,154	3731.4%
税引前当期純利益 Income before income taxes	181,580	104,891	138,560	-43,020	-23.7%	52,658	-14,371	-21.4%	83,335	-21,556	-20.6%
法人税等 Corporate, inhabitant and enterprise taxes	87,028	50,489	64,204	-22,824	-26.2%	23,530	-8,817	-27.3%	33,745	-16,744	-33.2%
当期純利益 Net income	94,552	54,402	74,356	-20,196	-21.4%	29,127	-5,554	-16.0%	49,591	-4,812	-8.8%

### 3. 総資産、株主資本等

### Financial position

		平成15年 3月期 03/3	平成16年3月期					平成17年3月期					
			03/12	04/3	前年同月比		04/9	前年同月比		04/12	前年同月比		
					増減額	増減率		増減額	増減率				
					Increase	% Change		Increase	% Change				
総資産	Total assets	百万円(¥ mil)	1,975,741	1,868,981	1,932,033	-43,708	-2.2%	1,966,562	52,119	2.7%	1,926,562	57,581	3.1%
	流動資産	Current assets	1,752,418	1,659,275	1,662,319	-90,099	-5.1%	1,662,336	-19,852	-1.2%	1,626,766	-32,509	-2.0%
	固定資産	Fixed assets	223,323	209,706	217,687	-5,636	-2.5%	227,629	-4,626	-2.0%	223,857	14,151	6.7%
	繰延資産	Deferred charges	-	-	52,027	-	-	76,597	-	-	75,938	-	-
営業貸付金残高	Loans outstanding	百万円(¥ mil)	1,675,625	1,629,793	1,578,729	-96,896	-5.8%	1,606,220	-47,580	-2.9%	1,595,359	-34,434	-2.1%
営業貸付金残高対総資産比率	Ratio of loan to total assets		84.8%	87.2%	81.7%	-	-3.1%	81.7%	-	-4.7%	82.8%	-	-4.4%
総資本経常利益率	Ratio of ordinary income to total assets		9.1%	5.4%	7.0%	-	-2.0%	2.7%	-	-0.7%	4.5%	-	-0.9%
総資本当期純利益率	ROA		4.7%	2.8%	3.8%	-	-0.9%	1.5%	-	-0.3%	2.6%	-	-0.3%
株主資本	Stockholders' equity	百万円(¥ mil)	837,480	872,263	898,762	61,282	7.3%	926,565	60,723	7.0%	945,462	73,200	8.4%
株主資本比率	Ratio of stockholders' equity to total assets		42.4%	46.7%	46.5%	-	4.1%	47.1%	-	1.9%	49.1%	-	2.4%
株主資本当期純利益率	ROE		11.7%	6.4%	8.6%	-	-3.1%	3.2%	-	-0.9%	5.4%	-	-1.0%
有利子負債残高	Interest bearing debt	百万円(¥ mil)	1,017,884	930,587	970,759	-47,125	-4.6%	966,452	-694	-0.1%	920,544	-10,043	-1.1%

### 4. 発行済株式総数の推移 Capital stock

年月日	項目	株式数	発行済株式数
Record date	Description	Number of Shares issued	Number of shares outstanding
平成6年3月24日 March 24, 1994	第三者割当増資 Third party allocation	4,354,000	108,304,000
平成8年8月30日 August 30, 1996	公募増資 Initial public offering	5,000,000	113,304,000
平成9年5月20日 May 20, 1997	株式分割(1株→1.3株) 1 : 1.3 Stock split		147,295,200
平成16年3月31日 March 31, 2004	保有自己株式 Treasury stock	6,479,000	
平成16年9月30日 September 30, 2004	保有自己株式 Treasury stock	6,589,123	

## 5. 貸倒償却・引当金・延滞債権

## Credit costs, allowance and delinquencies

### ①償却・回収・引当金・延滞債権

### Write-offs, etc.

(百万円/ in ¥mil)

		平成15年3月期		平成16年3月期				平成17年3月期				
		03/3		03/12		04/3		04/9		04/12		
		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	Loans outstanding	1,675,625	-	1,629,793	-	1,578,729	-	1,606,220	-	1,595,359	-	
割賦売掛金残高	Installment account receivables	50	-	214	-	232	-	306	-	346	-	
貸倒償却	Bad debts written-off	111,277	6.64%	72,291	4.44%	134,998	8.55%	41,585	2.59%	60,659	3.80%	
貸倒回収金	Collection of bad debts previously written-off	8,277	0.49%	6,051	0.37%	8,113	0.51%	4,049	0.25%	6,151	0.39%	
純貸倒損失	Net credit losses	103,000	6.15%	66,240	4.06%	126,885	8.04%	37,536	2.34%	54,508	3.42%	
貸倒引当金	Allowance for credit losses	127,572	7.61%	172,407	10.58%	136,286	8.63%	155,840	9.70%	161,809	10.14%	
不良債権の状況	Delinquent loans receivables	168,550	10.06%	216,826	13.30%	186,934	11.84%	208,856	13.00%	218,592	13.70%	
	破綻先債権	Loans to bankrupt borrowers	-	-	1,527	0.09%	208	0.01%	473	0.03%	345	0.02%
	延滞債権※	Delinquent loans	-	-	-	-	-	-	72,548	4.52%	80,496	5.05%
	3ヶ月以上	Delinquent loans over 3 months past due	78,217	4.67%	110,208	6.76%	79,086	5.01%	23,697	1.48%	24,034	1.51%
	条件緩和債権	Restructured loans	90,333	5.39%	105,091	6.45%	107,640	6.82%	112,137	6.98%	113,717	7.13%
	(うち30日以内)	(of which less than 31 days past due)	(82,805)	4.94%	(98,786)	6.06%	(99,916)	6.33%	(105,271)	6.55%	(107,304)	6.73%

※ 今期より180日超延滞債権について未収利息を計上しないこととしたことから、該当債権を延滞債権として表示。従来は3ヶ月以上の中に180日超延滞債権が含まれていました。

Due to the change of accounting treatment, accrued interest on loans over six months past due is not recorded in the current fiscal year starting April 1, 2004. Thus, delinquent loans over six months past due are separately recorded as "Delinquent loans". Previously those delinquent loans were included in the "Delinquent loans over 3 months past due".

### ②償却理由

### Reasons for write-offs

(件)

		平成15年3月期		平成16年3月期				平成17年3月期			
		03/3		03/12		04/3		04/9		04/12	
		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	Bankruptcies filed	94,067	45.5%	77,989	60.8%	100,867	41.5%	38,281	51.7%	56,075	52.3%
弁護士等介入	Attorneys and other parties' involved-settlement	38,032	18.4%	35,006	27.3%	48,124	19.8%	28,175	38.0%	42,537	39.7%
和解	Settlement	1,485	0.7%	1,161	0.9%	1,366	0.6%	1,605	2.2%	1,793	1.7%
死亡	Death	3,372	1.6%	2,577	2.0%	3,565	1.5%	1,386	1.9%	2,065	1.9%
居所不明等長期延滞	Delinquent loans past due over 1 year	69,017	33.4%	11,149	8.7%	88,433	36.4%	4,488	6.1%	4,459	4.2%
その他	Others	638	0.3%	433	0.3%	537	0.2%	146	0.2%	215	0.2%
合計	Total	206,611	100.0%	128,315	100.0%	242,892	100.0%	74,081	100.0%	107,144	100.0%

6. 資金調達状況

Funding

①資金源泉の分布

Funding sources

(百万円/¥mil)

		平成15年3月期		平成16年3月期				平成17年3月期			
		03/3		03/12		04/3		04/9		04/12	
		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
間接	Financial institutions	732,950	72.0%	637,653	68.5%	597,825	61.6%	553,518	57.3%	533,977	58.0%
邦銀	Japanese banks	183,024	18.0%	149,575	16.1%	121,265	12.5%	116,250	12.0%	114,698	12.5%
	都市銀行 Major commercial banks	10,740	1.1%	7,450	0.8%	6,400	0.7%	4,300	0.4%	3,500	0.4%
	長期信用銀行 Long-term credit banks	8,500	0.8%	2,630	0.3%	1,700	0.2%	10,000	1.0%	9,583	1.0%
	信託銀行 Trust banks	66,546	6.5%	62,719	6.7%	49,681	5.1%	45,543	4.7%	41,023	4.5%
	その他邦銀 (注.1) Other Japanese banks	97,238	9.6%	76,776	8.3%	63,484	6.5%	56,407	5.8%	60,592	6.6%
生保	Life insurance companies	81,649	8.0%	62,646	6.7%	53,007	5.5%	36,001	3.7%	30,051	3.3%
損保	Casualty insurance companies	15,456	1.5%	9,360	1.0%	6,919	0.7%	5,382	0.6%	9,684	1.1%
リース・ファイナンス	Lease/finance companies	43,149	4.2%	44,062	4.7%	43,295	4.5%	32,375	3.3%	14,250	1.5%
外国銀行・その他外資系金融	Foreign banks and other foreign financial institutions	154,395	15.2%	96,483	10.4%	97,812	10.1%	87,983	9.1%	89,767	9.8%
その他 (注.2)	Others	255,277	25.1%	275,527	29.6%	275,527	28.4%	275,527	28.5%	275,527	29.9%
直接	Capital markets	284,934	28.0%	292,934	31.5%	372,934	38.4%	412,934	42.7%	386,567	42.0%
社債	Bonds	284,934	28.0%	292,934	31.5%	372,934	38.4%	412,934	42.7%	386,567	42.0%
	普通社債 Straight bonds	284,934	28.0%	254,934	27.4%	334,934	34.5%	374,934	38.8%	348,567	37.9%
	新株予約権付社債 Convertible bonds	-	-	38,000	4.1%	38,000	3.9%	38,000	3.9%	38,000	4.1%
合計	Total	1,017,884	100.0%	930,587	100.0%	970,759	100.0%	966,452	100.0%	920,544	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) 融資枠(2004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) Including commitment lines (outstanding balance as of the end December, 2004:237,977mil. 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15年3月期	平成16年3月期		平成17年3月期	
		03/3	03/12	04/3	04/9	04/12
有利子負債合計	Borrowings	1,017,884	930,587	970,759	966,452	920,544
短期借入金	Short-term	28,750	53,450	63,550	42,550	42,550
長期借入金	Long-term	704,200	584,203	534,275	510,968	491,427
社債	Bonds	284,934	292,934	372,934	412,934	386,567
長期負債比率	Ratio of long-term borrowings	97.2%	94.3%	93.5%	95.6%	95.4%
契約時平均借入年限 (名目年限ベース)	Contracted average maturity (Nominal life)	6年11ヶ月 6years 11months	7年3ヶ月 7year 3months	8年1ヶ月 8years 1month	8年7ヶ月 8years 7months	※8年10ヶ月 8years 10months
期末調達金利	Funding cost	2.08%	2.04%	2.16%	2.24%	2.23%
変動	Float	1.41%	1.51%	1.50%	1.49%	1.43%
固定	Fixed	2.33%	2.25%	2.38%	2.48%	2.51%

※借入平均残存ベース 7年9ヶ月

※Average remaining period through maturity 7years 9months

③基準金利別構成比

Base interest

(百万円/¥mil)

		平成15年3月期		平成16年3月期				平成17年3月期			
		03/3		03/12		04/3		04/9		04/12	
		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	740,338	72.7%	669,245	71.9%	720,303	74.2%	731,680	75.7%	690,795	75.0%
長期プライムレート(連動)	Long-term prime rate (float)	67,368	6.6%	50,932	5.5%	51,009	5.3%	47,183	4.9%	42,160	4.6%
短期プライムレート(連動)	Short-term prime rate (float)	4,065	0.4%	12,521	1.3%	1,558	0.2%	700	0.1%	700	0.1%
YEN LIBOR(連動)	Yen Libor rate (float)	206,114	20.2%	197,889	21.3%	197,889	20.4%	186,889	19.3%	186,889	20.3%
合計	Total	1,017,884	100.0%	930,587	100.0%	970,759	100.0%	966,452	100.0%	920,544	100.0%

## 7. 販管費

## Selling, general and administrative expenses

(百万円/¥ mil)

	平成15年3月期		平成16年3月期				平成17年3月期				
	03/3		03/12		04/3		04/9		04/12		
	金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues	
営業収益	Operating revenues	419,086	-	295,868	-	381,091	-	180,477	-	270,286	-
広告宣伝費	Advertising expenses	14,260	3.4%	10,200	3.4%	11,120	2.9%	2,659	1.5%	4,374	1.6%
人件費	Personnel expenses	26,475	6.3%	18,414	6.2%	24,236	6.4%	12,418	6.9%	18,892	7.0%
賃借料	Rent	10,104	2.4%	6,664	2.3%	8,686	2.3%	3,975	2.2%	5,877	2.2%
通信費	Communication expenses	6,426	1.5%	5,146	1.7%	6,766	1.8%	3,113	1.7%	4,680	1.7%
減価償却費	Depreciation	3,711	0.9%	2,751	0.9%	3,696	1.0%	1,637	0.9%	2,489	0.9%
支払手数料	Commissions paid	8,919	2.1%	6,941	2.3%	9,188	2.4%	5,138	2.8%	7,728	2.9%
その他	Others	23,220	5.5%	27,788	9.4%	29,952	7.9%	17,156	9.5%	25,868	9.6%
販管費合計	Total	93,115	22.2%	72,757	24.6%	93,643	24.6%	46,096	25.5%	69,909	25.9%

## 8. 一店舗当たり指標 (有人店舗)

## Per-branch data

(百万円/¥ mil)

	平成15年3月期		平成16年3月期				平成17年3月期			
	03/3		03/12		04/3		04/9		04/12	
					前期比増減 Increase		前期比増減 Increase		前期比増減 Increase	
営業収益	Operating revenues	792	560	722	-70	342	-33	512	-48	
営業利益	Operating income	302	169	230	-72	94	-7	160	-9	
経常利益	Ordinary income	346	197	261	-85	100	-28	164	-32	
当期純利益	Net income	179	103	141	-38	55	-11	94	-9	
営業貸付金残高	Outstanding loans	3,168	3,087	2,990	-178	3,042	-90	3,022	-65	
口座数	Number of customer accounts	5,321	5,141	4,930	-391	4,851	-378	4,784	-358	
期末有人店舗数	Number of manned branch office	529	528	528	-1	528	-	528	-	

## 9. 従業員一人当たり指標

## Per-employee data

(百万円/¥ mil)

	平成15年3月期		平成16年3月期				平成17年3月期			
	03/3		03/12		04/3		04/9		04/12	
					前期比増減 Increase		前期比増減 Increase		前期比増減 Increase	
営業収益	Operating revenues	125	87	115	-10	51	-7	76	-11	
営業利益	Operating income	48	26	37	-11	14	-2	24	-2	
経常利益	Ordinary income	54	30	42	-13	15	-5	24	-6	
当期純利益	Net income	28	16	22	-6	8	-2	14	-2	
営業貸付金残高	Outstanding loans	499	479	477	-22	452	-32	448	-31	
口座数	Number of customer accounts	838	797	786	-52	720	-88	709	-88	
期末従業員数	Number of employees	3,360	3405	3,311	-49	3,556	140	3,563	158	

## 10. 無担保ローン口座、金利・金額別構成比

### Breakdown by lending rate and loan balance per account

#### ①貸付利率別

#### By lending rate

(百万円/¥ mil)

	平成15年3月期				平成16年3月期				平成17年3月期											
	03/3				04/3				04/6				04/9				04/12			
	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 %	156,485	5.6%	68,751	4.1%	120,229	4.6%	53,322	3.4%	113,553	4.4%	50,322	3.2%	105,870	4.1%	47,146	2.9%	100,351	4.0%	44,595	2.8%
27.375 %	1,641,151	58.3%	757,045	45.2%	1,461,331	56.1%	679,508	43.0%	1,420,008	55.0%	665,719	42.0%	1,354,497	52.9%	639,844	39.8%	1,339,804	53.0%	645,314	40.4%
26.280 %	17,488	0.6%	7,372	0.4%	14,131	0.5%	5,983	0.4%	13,255	0.5%	5,659	0.4%	12,165	0.5%	5,240	0.3%	11,484	0.5%	4,952	0.3%
25.550 %	781,923	27.8%	693,401	41.4%	746,226	28.7%	654,766	41.5%	734,941	28.5%	646,419	40.8%	702,481	27.4%	620,302	38.6%	677,819	26.8%	595,547	37.3%
23.360 %	135,660	4.8%	110,866	6.6%	140,684	5.4%	116,093	7.4%	138,270	5.4%	115,047	7.3%	130,493	5.1%	109,588	6.8%	125,582	5.0%	105,124	6.6%
21.900 %	72,381	2.6%	30,428	1.8%	63,521	2.4%	25,007	1.6%	59,602	2.3%	23,803	1.5%	53,976	2.1%	21,497	1.3%	50,302	2.0%	19,994	1.3%
18.250 %	0	0.0%	0	0.0%	0	0.0%	0	0.0%	18,316	0.7%	13,726	0.9%	100,449	3.9%	84,024	5.2%	112,511	4.5%	95,746	6.0%
その他 (Others)	9,577	0.3%	7,763	0.5%	56,842	2.2%	44,050	2.8%	83,838	3.2%	64,274	4.1%	101,606	4.0%	78,580	4.9%	107,942	4.3%	84,088	5.3%
合計 (Total)	2,814,665	100.0%	1,675,625	100.0%	2,602,964	100.0%	1,578,729	100.0%	2,581,783	100.0%	1,584,969	100.0%	2,561,537	100.0%	1,606,220	100.0%	2,525,795	100.0%	1,595,359	100.0%

#### ②貸付金額別

#### By loan amount

(百万円/¥ mil)

	平成15年3月期				平成16年3月期				平成17年3月期											
	03/3				04/3				04/6				04/9				04/12			
	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	117,323	4.2%	7,020	0.4%	113,314	4.4%	6,735	0.4%	111,519	4.3%	6,525	0.4%	107,315	4.2%	6,258	0.4%	105,449	4.2%	6,142	0.4%
¥100,000～¥300,000	376,295	13.4%	79,907	4.8%	335,916	12.9%	70,341	4.5%	326,438	12.6%	68,359	4.3%	314,000	12.3%	65,444	4.1%	304,808	12.1%	63,073	4.0%
¥300,000～¥500,000	1,136,083	40.4%	513,575	30.6%	978,043	37.6%	437,441	27.7%	946,998	36.7%	423,691	26.7%	894,015	34.9%	398,998	24.8%	855,829	33.9%	380,031	23.8%
¥500,000～¥1,000,000	1,184,964	42.1%	1,075,123	64.2%	1,173,477	45.1%	1,060,157	67.2%	1,194,637	46.3%	1,082,353	68.3%	1,244,042	48.6%	1,131,492	70.4%	1,257,601	49.8%	1,142,162	71.6%
¥1,000,000～¥2,000,000	-	-	-	-	2,214	0.1%	4,055	0.3%	2,191	0.1%	4,040	0.3%	2,165	0.1%	4,028	0.3%	2,108	0.1%	3,952	0.2%
合計 (Total)	2,814,665	100.0%	1,675,625	100.0%	2,602,964	100.0%	1,578,729	100.0%	2,581,783	100.0%	1,584,969	100.0%	2,561,537	100.0%	1,606,220	100.0%	2,525,795	100.0%	1,595,359	100.0%

## 11. 契約形態別新規件数比率

### New customer acquisition by manned and unmanned office

構成比 (Ratio)

		平成15年3月期 03/3	平成16年3月期 04/3	平成17年3月期		
				04/6	04/9	04/12
店頭	At branch counter	42.7%	44.0%	44.6%	45.4%	45.1%
¥enむすび	By Yen-Musubi	57.3%	56.0%	55.4%	54.6%	54.9%
	内通常時間内 During branch office hours	51.8%	48.2%	49.0%	47.1%	46.9%
	内通常時間外 After branch office hours	5.5%	7.9%	6.4%	7.5%	8.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%

## 12. 媒体別新規口座獲得率

### New customer acquisition by media

構成比 (Ratio)

		平成15年3月期 03/3	平成16年3月期 04/3	平成17年3月期		
				04/6	04/9	04/12
口コミ・紹介		11.2%	9.3%	11.3%	11.1%	11.2%
Word of mouth, introduction	店頭 Branch counter	11.2%	8.4%	11.8%	11.2%	10.9%
	¥enむすび Yen-Musubi	11.1%	9.8%	11.0%	11.1%	11.3%
配布物		8.8%	7.6%	7.2%	8.2%	8.6%
Distributed materials	店頭 Branch counter	18.9%	14.2%	13.0%	14.7%	15.1%
	¥enむすび Yen-Musubi	4.2%	4.4%	4.7%	5.0%	5.2%
看板		14.1%	15.1%	19.5%	19.5%	19.3%
Signs	店頭 Branch counter	17.1%	17.6%	22.6%	21.5%	20.6%
	¥enむすび Yen-Musubi	12.8%	13.9%	18.2%	18.5%	18.7%
テレビ・ラジオ		52.3%	52.9%	47.8%	45.0%	42.4%
TV & radio	店頭 Branch counter	38.1%	38.2%	36.7%	32.8%	29.1%
	¥enむすび Yen-Musubi	58.7%	60.1%	52.7%	50.8%	49.3%
新聞・雑誌等		10.1%	8.1%	8.0%	8.4%	8.5%
Newspaper, magazine, etc.	店頭 Branch counter	5.5%	3.8%	3.8%	4.0%	3.9%
	¥enむすび Yen-Musubi	12.1%	10.1%	9.8%	10.5%	10.9%
その他		3.6%	7.0%	6.2%	7.9%	10.0%
Others	店頭 Branch counter	9.2%	17.8%	12.1%	15.8%	20.5%
	¥enむすび Yen-Musubi	1.0%	1.7%	3.6%	4.1%	4.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%

## 13. 顧客属性(1)

## Customer profile (1)

## ①性別・年齢

## Gender, age

構成比(Ratio)

			平成15年3月期 03/3		平成16年3月期 04/3		平成17年3月期					
							04/6		04/9		04/12	
			新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
男性 Male	18～19歳 Teens		0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	20～29歳 20'S		35.8%	22.2%	34.7%	20.6%	35.3%	21.3%	34.5%	20.5%	34.9%	19.8%
	30～39歳 30'S		24.5%	25.9%	25.7%	26.4%	25.6%	26.5%	25.5%	26.6%	25.3%	26.7%
	40～49歳 40'S		17.5%	20.0%	17.5%	20.1%	17.5%	20.1%	17.5%	20.2%	17.3%	20.3%
	50歳以上 Over 50'S		22.3%	31.8%	22.1%	32.9%	21.7%	32.2%	22.5%	32.7%	22.5%	33.2%
	計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
女性 Female	18～19歳 Teens		0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	20～29歳 20'S		37.3%	21.7%	38.2%	20.1%	38.1%	20.8%	37.3%	20.0%	37.5%	19.3%
	30～39歳 30'S		21.4%	20.6%	22.6%	21.2%	22.8%	21.4%	23.1%	21.5%	22.9%	21.6%
	40～49歳 40'S		17.1%	18.4%	16.5%	18.2%	16.0%	18.1%	16.0%	18.2%	16.3%	18.2%
	50歳以上 Over 50'S		24.2%	39.2%	22.7%	40.5%	23.0%	39.7%	23.5%	40.3%	23.3%	40.9%
	計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	18～19歳 Teens		0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	20～29歳 20'S		36.2%	22.0%	35.6%	20.5%	36.0%	21.1%	35.3%	20.3%	35.6%	19.6%
	30～39歳 30'S		23.6%	24.2%	24.9%	24.7%	24.8%	24.9%	24.9%	25.0%	24.6%	25.2%
	40～49歳 40'S		17.4%	19.5%	17.3%	19.5%	17.1%	19.5%	17.1%	19.6%	17.0%	19.7%
	50歳以上 Over 50'S		22.8%	34.1%	22.2%	35.3%	22.0%	34.5%	22.7%	35.0%	22.7%	35.5%
	計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

構成比(Ratio)

男性	Male	72.1%	68.4%	74.1%	68.8%	74.3%	69.3%	73.6%	69.4%	73.0%	69.4%
女性	Female	27.9%	31.6%	25.9%	31.2%	25.7%	30.7%	26.4%	30.6%	27.0%	30.6%

## ②婚姻

## Marital status

構成比(Ratio)

既婚	Married	43.5%	50.5%	43.3%	50.4%	42.9%	49.8%	43.2%	49.9%	42.6%	50.0%
独身	Single	56.5%	49.5%	56.7%	49.6%	57.1%	50.2%	56.8%	50.1%	57.4%	50.0%

## ③健康保険

## Insurance

構成比(Ratio)

社会保険	Social insurance	52.2%	57.6%	52.6%	57.1%	52.5%	56.5%	52.1%	56.4%	51.4%	56.3%
国民保険	National insurance	47.8%	42.4%	47.4%	42.9%	47.5%	43.5%	47.9%	43.6%	48.6%	43.7%

### 13. 顧客属性(2)

### Customer profile (2)

#### ④住居 Residence 構成比(Ratio)

		平成15年3月期 03/3		平成16年3月期 04/3		平成17年3月期					
						04/6		04/9		04/12	
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
自己所有	Owned house	14.5%	15.4%	14.4%	15.5%	14.2%	15.4%	14.3%	15.4%	14.1%	15.4%
ローンつき自宅	Owned house with housing loan	3.4%	3.6%	3.5%	3.7%	3.5%	3.6%	3.4%	3.6%	3.4%	3.6%
家族所有	Family owned house	29.9%	28.6%	30.5%	28.9%	30.9%	29.0%	30.9%	29.0%	31.1%	29.0%
借家	Leased house	13.3%	12.6%	12.9%	12.6%	12.8%	12.6%	12.7%	12.6%	12.8%	12.6%
アパート	Private apartment	17.6%	15.9%	17.3%	16.0%	17.4%	16.1%	17.3%	16.1%	17.3%	16.1%
公団住宅	Public apartment	7.9%	9.1%	7.8%	8.9%	7.6%	8.8%	7.6%	8.8%	7.5%	8.8%
マンション	Condominium	7.4%	8.4%	7.2%	8.2%	7.1%	8.1%	7.3%	8.1%	7.3%	8.1%
社宅	Company house	2.4%	2.8%	2.6%	2.7%	2.5%	2.7%	2.6%	2.7%	2.5%	2.7%
寮	Dormitory	3.6%	3.7%	3.9%	3.6%	4.0%	3.6%	3.9%	3.6%	3.9%	3.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### ⑤居住年数 Period of the stay at the residence 構成比(Ratio)

1年未満	Less than 1year	4.6%	0.0%	4.5%	0.0%	7.1%	0.2%	6.4%	0.1%	5.5%	0.0%
1～3年未満	1-3year	14.4%	2.6%	13.8%	2.1%	12.0%	2.7%	12.2%	2.3%	13.0%	2.0%
3～5年未満	3-5year	9.9%	5.7%	9.0%	5.0%	8.2%	5.1%	8.5%	4.9%	8.6%	4.7%
5～10年未満	5-10year	17.6%	19.2%	17.8%	18.4%	17.2%	18.1%	16.8%	17.8%	16.8%	17.6%
10年以上	Over 10year	53.6%	72.5%	54.8%	74.5%	55.5%	73.9%	56.1%	74.8%	56.1%	75.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

### 13. 顧客属性(3)

### Customer profile (3)

#### ⑥職業

#### Occupation

構成比(Ratio)

		平成15年3月期 03/3		平成16年3月期 04/3		平成17年3月期					
						04/6		04/9		04/12	
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
会社員	Employee	81.6%	83.4%	82.3%	83.3%	82.5%	83.2%	82.2%	83.2%	82.3%	83.3%
自営業	Self-employed	13.9%	9.7%	13.2%	10.3%	12.9%	10.6%	13.1%	10.6%	13.1%	10.6%
公務員	Public servants	2.1%	2.0%	2.5%	2.0%	2.5%	2.1%	2.6%	2.1%	2.5%	2.0%
主婦	House wives	2.2%	4.6%	1.9%	4.3%	1.9%	4.0%	1.9%	4.0%	1.9%	3.9%
その他	Others	0.3%	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### ⑦勤務年数

#### Year of service

構成比(Ratio)

1年未満	Less than 1year	13.1%	3.1%	13.0%	3.4%	16.1%	3.7%	15.0%	3.5%	14.6%	3.3%
1～3年未満	1-3year	26.6%	7.7%	26.5%	10.1%	25.1%	11.7%	25.7%	12.2%	26.7%	12.6%
3～5年未満	3-5year	13.5%	10.0%	13.3%	9.1%	12.8%	9.4%	13.3%	9.4%	13.5%	9.4%
5～10年未満	5-10year	17.1%	24.7%	17.7%	23.2%	16.8%	22.3%	16.6%	21.9%	16.5%	21.6%
10年以上	Over 10year	29.7%	54.5%	29.6%	54.3%	29.2%	53.0%	29.5%	53.0%	28.7%	53.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### ⑧企業規模

#### Size of employer

構成比(Ratio)

30名以下	Less than 30 employee	66.8%	64.7%	62.3%	64.9%	61.9%	64.7%	62.2%	64.8%	62.4%	64.8%
31～100名	31-100	15.7%	16.8%	17.0%	16.7%	17.1%	16.7%	17.0%	16.7%	17.0%	16.7%
101～500名	101-500	10.1%	11.0%	11.8%	10.9%	11.8%	11.0%	11.8%	10.9%	11.7%	10.9%
501名以上	More than 500	7.4%	7.5%	8.8%	7.5%	9.2%	7.6%	9.1%	7.6%	8.9%	7.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### ⑨年収

#### Annual income

構成比(Ratio)

200万円未満	Less than JPY 2million	4.9%	2.8%	3.7%	3.7%	3.6%	3.8%	3.4%	4.1%	3.2%	4.4%
200～300万円未満	JPY 2million - JPY 3million	21.4%	11.4%	17.5%	11.1%	17.2%	11.1%	16.1%	10.3%	15.4%	9.7%
300～400万円未満	JPY 3million - JPY 4million	26.5%	31.0%	27.3%	29.6%	28.2%	29.1%	29.1%	28.8%	30.2%	28.7%
400～500万円未満	JPY 4million - JPY 5million	22.5%	24.4%	24.4%	24.9%	25.1%	25.4%	25.9%	26.3%	26.1%	26.8%
500万円以上	Over JPY 5million	24.8%	30.4%	27.1%	30.8%	25.9%	30.6%	25.5%	30.5%	25.1%	30.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## 14. その他

## Others

### ①顧客店頭ATM等利用状況 Composition of transaction by means 構成比(Ratio)

		平成15年3月期	平成16年3月期	平成17年3月期		
		03/3	04/3	04/6	04/9	04/12
融資 Advances	ATM	92.1%	92.6%	92.0%	91.5%	91.7%
	内提携分 of which tie-up ATM	12.6%	16.7%	19.5%	20.0%	20.7%
	店頭 Branch counter	7.9%	7.4%	8.0%	8.5%	8.3%
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%
返済 Payments	ATM	70.8%	71.8%	72.4%	72.4%	72.5%
	内提携分 of which tie-up ATM	1.6%	5.6%	8.5%	9.2%	9.8%
	店頭 Branch counter	5.2%	4.7%	4.4%	4.4%	4.3%
	銀行振込 Bank transfer	23.3%	23.0%	22.7%	22.7%	22.7%
	書留 Mail	0.3%	0.2%	0.2%	0.2%	0.2%
	集金 Collection visits	0.4%	0.3%	0.2%	0.3%	0.3%
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	ATM	78.1%	78.8%	79.0%	78.9%	79.0%
	店頭 Branch counter	6.1%	5.6%	5.6%	5.8%	5.6%
	銀行振込 Bank transfer	15.3%	15.3%	15.0%	15.0%	15.1%
	書留 Mail	0.2%	0.2%	0.1%	0.1%	0.1%
	集金 Collection visits	0.3%	0.2%	0.1%	0.2%	0.2%
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%

## 15. ATM・CD提携状況(平成16年12月末) Network of tie-up ATM, CDs (December 2004) ATMs & CDs tie-up

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	117	31,443
信販会社 Credit sales companies	7	1,259
流通系クレジットカード会社 Credit cards companies	12	3,240
その他 Others	2	182
合計 Total	138	36,124

### ②一回当たり融資/返済金額構成比 ATM transaction by type 構成比(Ratio)

		平成15年3月期	平成16年3月期	平成17年3月期		
		03/3	04/3	04/6	04/9	04/12
融資 Advances (yen)						
1万円未満 ~9,000		21.7%	21.2%	20.3%	20.2%	19.8%
1万円台 10,000~19,000		39.8%	39.9%	39.3%	39.4%	39.8%
2万円台 20,000~29,000		14.4%	14.5%	14.8%	14.9%	14.9%
3万円台 30,000~39,000		8.0%	8.1%	8.6%	8.6%	8.6%
4万円台 40,000~49,000		2.9%	3.0%	3.1%	3.1%	3.1%
5万円~10万円以下 50,000~100,000		9.8%	10.0%	10.5%	10.4%	10.4%
10万円超 101,000~		3.4%	3.3%	3.3%	3.4%	3.4%
合計 Total		100.0%	100.0%	100.0%	100.0%	100.0%
返済 Payments (yen)						
1万円未満 ~9,000		8.9%	9.3%	9.3%	9.2%	9.1%
1万円台 10,000~19,000		19.9%	20.0%	19.5%	19.3%	19.0%
2万円台 20,000~29,000		32.9%	32.9%	31.7%	31.4%	30.9%
3万円台 30,000~39,000		26.6%	26.1%	27.2%	27.8%	28.5%
4万円台 40,000~49,000		5.9%	5.8%	6.2%	6.2%	6.3%
5万円台 50,000~59,000		2.1%	2.1%	2.3%	2.3%	2.4%
6万円以上 60,000~		3.8%	3.7%	3.8%	3.8%	3.9%
合計 Total		100.0%	100.0%	100.0%	100.0%	100.0%

## 16.営業月報

## Monthly Operational Data

		平成16年 4月 04/4	平成16年 5月 04/5	平成16年 6月 04/6	平成16年 7月 04/7	平成16年 8月 04/8	平成16年 9月 04/9	平成16年 10月 04/10	平成16年 11月 04/11	平成16年 12月 04/12
無担保 ローン Unsecured loans	営業貸付金残高 Loans outstanding 百万円(¥million)	1,582,625	1,595,134	1,584,969	1,597,177	1,610,716	1,606,220	1,618,672	1,626,630	1,595,359
	無担保ローン口座数 Number of loans outstanding	2,604,282	2,613,652	2,581,783	2,585,382	2,593,160	2,561,537	2,564,692	2,569,998	2,525,795
	一口座平均単価 Average balance per account	607,700	610,300	613,900	617,800	621,100	627,100	631,000	633,000	632,000
	新規顧客数 Number of new customer accounts	20,170	22,669	21,695	20,062	22,707	21,879	19,453	21,285	16,043
	店舗数 Number of branch offices	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892
	有人店舗 Manned loan branch offices	528	528	528	528	528	528	528	528	528
	無人店舗 Unmanned loan branch offices	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363
	インターネット店舗 Internet branch office	1	1	1	1	1	1	1	1	1
	¥enむすび台数 Unmanned contract machine	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892
	CD・ATM台数 Number of CDs and ATMs	NA	NA	36,104	NA	NA	37,806	NA	NA	38,157
自社分 Takefuji	2,033	2,033	2,033	2,033	2,033	2,033	2,033	2,033	2,033	
提携分 Tie-up	NA	NA	34,071	NA	NA	35,773	NA	NA	36,124	
カード事業 Credit cards	割賦売掛金残高(注1) Installment accounts receivable 百万円(¥in mil.)	227	243	271	266	281	306	299	318	346
成約率 Approval Ratio		60.0%	58.9%	59.9%	59.5%	57.0%	54.4%	55.6%	56.2%	55.3%
他社借入件数 LE (Lenders Exchange)		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0 件 0	31.6%	30.7%	30.4%	31.0%	30.2%	31.6%	31.8%	33.1%	33.8%
	1 件 1	25.4%	25.8%	25.1%	24.7%	24.4%	23.9%	23.2%	22.9%	23.5%
	2 件 2	19.1%	19.3%	19.0%	19.0%	19.8%	18.7%	19.0%	18.4%	19.0%
	3 件 3	13.7%	13.6%	14.3%	14.4%	14.5%	14.6%	14.4%	14.5%	13.5%
	4 件 4	10.3%	10.6%	11.2%	10.9%	11.1%	11.2%	11.6%	11.1%	10.2%
平均利回り Average loan yield		※22.57%	※22.28%	※22.28%	※22.16%	※22.06%	※22.01%	※21.92%	※21.84%	※21.85%
延滞管理指数(31日～60日延滞)(注 Short-term delinquencies (31 to 60days))		0.68	0.81	0.68	0.76	0.68	0.81	0.76	0.66	0.68

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:¥million)

注2. 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 the formula: Total balance of the 31-60 days delinquent loans at the end of the month (excluding lawyer-involved cases) divided by the corresponding loan balance.

尚、残高、口座数、新規顧客数、店舗数、自社ATM台数、延滞管理指数の各データに関して、通常月は月末最終営業日18時締めの数字です。但し、3月・6月・9月・12月は決算月で、決算期末最終日の24時時点で把握した数値となっております。

The above data on Outstanding loans, No. of unsecured loan A/Cs, new customer A/Cs, branch offices, Takefuji CDs and ATMs, and Delinquent mgmt. index are reported as at 6:00pm on the last business day at every month-end except the last month of each quarter when such data are adjusted as at 12:00pm on the last day.

※ 平成16年4月より、180日超の延滞債権に係わる未収利息を計上しない会計方法に変更しております。今期の営業月報4月、5月、6月分においては、前期未収利息残高の取消分を今期の利息収入と相殺した金額に基づいて計算した利回りを記載しておりましたが、当第1四半期決算より、今期分のみの計上分に基づき、利息収入を計算する方法を採っておりますので、本表においてはかかる方法に合わせた形で記載しております。

On and after April 1, 2004, accrued interest on loans more than 180 days past due is no longer recorded on the books. The average loan yield for April through June 2004 in the previous Monthly Operational Data Reports was presented on the basis that the balance of accrued interest, which was reversed on April 1, 2004 as a result of this accounting change, was charged against interest income for the current fiscal year; the interest income presented in the financial statements after the 1st Quarter of FY 2004, only related to interest received or accrued during the fiscal year. The average loan yield has been adjusted to correspond to such accounting treatment.