

平成18年3月期第1四半期業績補足資料(単体)

The First Quarter Financial Report for The Fiscal Year ending March 2006
(Non Consolidated)

			Page
1.	営業の状況	Key operational data	1
2.	主要損益	Profit & loss statement	2
3.	総資産、株主資本等	Financial position	3
4.	発行済株式総数の推移	Capital stock	3
5.	貸倒償却・引当金・延滞債権	Credit losses, allowance and delinquencies	4
6.	資金調達状況	Funding	5
7.	販管費	Selling, general and administrative expenses	6
8.	一店舗当たり指標(有人店舗)	Per-branch data	6
9.	従業員一人当たり指標	Per-employee data	6
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	7
11.	契約形態別新規件数比率	New customer acquisition by manned and unmanned branch office	8
12.	媒体別新規口座獲得率	New customer acquisition by media	8
13.	顧客属性(1)(2)(3)	Customer profile(1)(2)(3)	9-11
14.	その他	Others	12
15.	ATM・CD提携状況	Network of tie-up ATM, CDs	12
16.	営業月報	Monthly operational data	13

(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.

 株式会社 武富士

Takefuji Corporation

1. 営業の状況

Key operational data

(百万円/ in ¥mil)

		平成16年3月期 04/3	平成17年3月期				平成18年3月期			
			04/6 (第1四半期)	05/3	前年同月比		05/6 (第1四半期)	前年同月比		
					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	1,578,729	1,584,969	1,568,725	-10,004	-0.6%	1,573,831	-11,138	-0.7%	
	無担保ローン口座数 Number of accounts	2,602,964	2,581,783	2,442,560	-160,404	-6.2%	2,420,345	-161,438	-6.3%	
	一口座平均単価 Average balance per account (千円: ¥thousand)	607	614	642	36	5.9%	650	36	5.9%	
	新規顧客数 Number of new customer accounts	279,543	64,534	247,908	-31,635	-11.3%	66,852	2,318	3.6%	
	店舗数 Number of branch offices	1,892	1,892	1,893	1	0.1%	1,891	-1	-0.1%	
	有人店舗 Manned loan branch offices	528	528	528	0	0.0%	527	-1	-0.2%	
	無人店舗 Unmanned loan branch offices	1,363	1,363	1,364	1	0.1%	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%	
	¥enむすび台数 Unmanned contract machines	1,892	1,892	1,893	1	0.1%	1,891	-1	-0.1%	
	CD・ATM台数 Number of CDs and ATMs	35,540	36,104	38,220	2,680	7.5%	38,620	2,516	7.0%	
自社分 Takefuji	2,034	2,033	2,029	-5	-0.2%	2,027	-6	-0.3%		
提携分 Tie-up	33,506	34,071	36,191	2,685	8.0%	36,593	2,522	7.4%		
カード事業	割賦売掛金残高(注1) Installment accounts receivable	232	271	357	126	54.2%	397	126	46.3%	
Credit cards	総合斡旋取扱高(注2) Credit card sales amount	406	113	489	83	20.5%	139	26	22.6%	
	有効会員数 Number of cardholders	158,941	176,453	218,957	60,016	37.8%	231,663	55,210	31.3%	
	残有会員数(注3) Number of accounts with shopping balance	7,288	8,357	10,777	3,489	47.9%	11,478	3,121	37.3%	
	加盟店数 Number of member stores	30,013	30,434	32,817	2,804	9.3%	35,561	5,127	16.8%	
社員数(除く:パート) Number of employees	3,311	3,549	3,476	165	5.0%	3,595	46	1.3%		
平均貸付金残高 Average unsecured loan balance during the period	1,652,825	1,585,364	1,598,719	-54,105	-3.3%	1,575,958	-9,407	-0.6%		
平均利回り ※ Average loan yield	22.50%	22.28%	21.74%	-	-0.8%	21.79%	-	-0.5%		
有利子負債残高 Interest bearing debt	970,759	983,204	887,163	-83,596	-8.6%	809,321	-173,883	-17.7%		

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

※平成16年4月1日より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 more than 180 days past due is not recorded in the current fiscal year starting April 1, 2004.

2. 主要損益

Profit & loss statement

(百万円/in ¥mil)

	平成16年3月期 04/3	平成17年3月期				平成18年3月期		
		04/6 (第1四半期)	05/3	前年同月比		05/6 (第1四半期)	前年同月比	
				増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change
営業収益 Operating revenues	381,091	90,182	356,825	-24,267	-6.4%	87,629	-2,553	-2.8%
営業貸付金利息 Interest income on direct cash loans	371,943	88,073	347,474	-24,469	-6.6%	85,606	-2,467	-2.8%
償却債権及び同利息回収額 Recovery on bad debt previously written-off	8,113	1,846	8,213	99	1.2%	1,672	-174	-9.4%
総合斡旋収益 Credit card revenues	32	11	50	18	57.7%	15	5	45.3%
その他の営業収益 Other revenues	1,003	252	1,088	85	8.5%	335	83	32.9%
営業費用 Operating expenses	259,573	72,244	242,119	-17,454	-6.7%	62,773	-9,470	-13.1%
金融費用 Financial expenses	22,218	6,082	23,876	1,658	7.5%	5,298	-784	-12.9%
支払利息 Interest on borrowings	12,288	2,743	10,522	-1,767	-14.4%	2,288	-455	-16.6%
社債利息 Interest on bonds	8,857	3,010	12,127	3,271	36.9%	2,699	-311	-10.3%
その他の金融費用 Other financial expenses	1,073	329	1,227	154	14.3%	311	-18	-5.6%
その他の営業費用 Other operating expenses	237,355	66,161	218,243	-19,112	-8.1%	57,475	-8,686	-13.1%
広告宣伝費 Advertising expenses	11,120	1,165	6,471	-4,649	-41.8%	3,051	1,886	161.8%
貸倒関連費用 Credit costs	143,712	43,564	124,907	-18,806	-13.1%	33,566	-9,998	-23.0%
内貸倒償却 of which write-offs	134,998	20,791	112,858	-22,140	-16.4%	20,488	-303	-1.5%
人件費 Personnel expenses	24,236	6,130	24,817	581	2.4%	5,794	-336	-5.5%
賃借料 Rents	8,686	1,964	7,742	-944	-10.9%	1,862	-102	-5.2%
過払請求返還金 Reimbursement of claimed excess payments	6,940	2,784	10,981	4,041	58.2%	3,250	466	16.7%
その他 Others	42,662	10,554	43,326	664	1.6%	9,952	-602	-5.7%
営業利益 Operating income	121,518	17,938	114,706	-6,812	-5.6%	24,855	6,917	38.6%
営業外収益 Non-operating income	18,600	1,657	3,593	-15,007	-80.7%	1,063	-594	-35.8%
投資利益 Gain on investments	17,628	932	2,697	-14,931	-84.7%	210	-722	-77.5%
営業外費用 Non-operating expenses	2,554	242	526	-2,028	-79.4%	21	-221	-91.4%
経常利益 Ordinary income	137,565	19,353	117,773	-19,792	-14.4%	25,898	6,545	33.8%
特別利益 Extraordinary income	1,253	212	4,017	2,763	220.5%	-	-212	-
特別損失 Extraordinary losses	258	-	8,363	8,105	3144.1%	(※) 55,517	55,517	-
税引前当期純利益 Income before income taxes	138,560	19,566	113,426	-25,134	-18.1%	-29,619	-49,184	-251.4%
法人税等 Corporate, inhabitant and enterprise taxes	64,204	8,419	46,715	-17,489	-27.2%	-12,235	-20,655	-245.3%
当期純利益 Net income	74,356	11,146	66,711	-7,645	-10.3%	-17,383	-28,530	-256.0%

(※) 固定資産の減損会計実施による 53,058百万円を含む。

This amount includes ¥53,058 million loss on fixed assets (real estates) by adoption of asset impairment accounting.

3. 総資産、株主資本等

Financial position

		平成16年3月期	平成17年3月期				平成18年3月期		
		04/3	04/6 (第1四半期)	05/3	前年同月比		05/6 (第1四半期)	前年同月比	
					増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change
総資産	Total assets	1,932,033	1,949,373	1,913,832	-18,201	-0.9%	1,785,871	-163,502	-8.4%
	流動資産	1,662,319	1,643,170	1,636,126	-26,194	-1.6%	1,553,482	-89,687	-5.5%
	固定資産	217,687	228,885	202,411	-15,276	-7.0%	157,740	-71,145	-31.1%
	繰延資産	52,027	77,319	75,296	23,269	44.7%	74,649	-2,670	-3.5%
営業貸付金残高	Loans outstanding	1,578,729	1,584,969	1,568,725	-10,004	-0.6%	1,573,831	-11,138	-0.7%
営業貸付金残高対総資産比率	Ratio of loan to total assets	81.7%	81.3%	82.0%	-	0.3%	88.1%	-	6.8%
総資本経常利益率	Ratio of ordinary income to total assets	7.0%	-	6.1%	-	-0.9%	-	-	-
総資本当期純利益率	ROA	3.8%	-	3.5%	-	-0.3%	-	-	-
株主資本	Stockholders' equity	898,762	910,212	964,956	66,194	7.4%	939,779	29,567	3.2%
株主資本比率	Ratio of stockholders' equity to total assets	46.5%	46.7%	50.4%	-	3.9%	52.6%	-	5.9%
株主資本当期純利益率	ROE	8.6%	-	7.2%	-	-1.4%	-	-	-
有利子負債残高	Interest bearing debt	970,759	983,204	887,163	-83,596	-8.6%	809,321	-173,883	-17.7%

4. 発行済株式総数の推移 Capital stock

年月日 Record date	項目 Description	株式数 Number of Shares issued	発行済株式数 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	
平成17年3月31日 March 31, 2005	保有自己株式 Treasury stock	6,589,145	

5. 貸倒償却・引当金・延滞債権

Credit losses, 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16年3月期		平成17年3月期				平成18年3月期	
		04/3		04/6 (第1四半期)		05/3		05/6 (第1四半期)	
		金額 Amount	対残元比 Ratio	金額 Amount	対残元比 Ratio	金額 Amount	対残元比 Ratio	金額 Amount	対残元比 Ratio
営業貸付金残高	Loans outstanding	1,578,729	-	1,584,969	-	1,568,725	-	1,573,831	-
割賦売掛金残高	Installment account receivables	232	-	271	-	357	-	397	-
貸倒償却	Bad debts written-off	134,998	8.55%	20,791	1.31%	112,858	7.19%	20,488	1.30%
貸倒回収金	Collection of bad debts previously written-off	8,113	0.51%	1,846	0.12%	8,213	0.52%	1,672	0.11%
純貸倒損失	Net credit losses	126,885	8.04%	18,945	1.20%	104,646	6.67%	18,816	1.20%
貸倒引当金	Allowance for credit losses	136,286	8.63%	147,725	9.32%	137,000	8.73%	150,078	9.53%
不良債権の状況	Delinquent loans receivables	186,934	11.84%	199,847	12.61%	191,578	12.21%	199,110	12.65%
	破綻先債権	208	0.01%	453	0.03%	520	0.03%	767	0.05%
	延滞債権※	-	-	-	-	55,961	3.57%	62,334	3.96%
	3ヶ月以上延滞債権	79,086	5.01%	90,490	5.71%	21,810	1.39%	23,806	1.51%
	貸出条件緩和債権	107,640	6.82%	108,904	6.87%	113,287	7.22%	112,202	7.13%
	(うち未収日数30日以内)	(99,916)	6.33%	(102,846)	6.49%	(106,163)	6.77%	(105,748)	6.72%

※ 平成16年4月1日より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 more than 180 days past due is not recorded in the current fiscal year starting April 1, 2004. Thus, delinquent loans more than 180 days 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16年3月期		平成17年3月期				平成18年3月期	
		04/3		04/6 (第1四半期)		05/3		05/6 (第1四半期)	
		件数 Accounts	構成比 Ratio	件数 Accounts	構成比 Ratio	件数 Accounts	構成比 Ratio	件数 Accounts	構成比 Ratio
破産	Bankruptcies filed	100,867	41.5%	20,191	56.5%	70,387	34.2%	14,941	41.1%
債権放棄	Waiver	53,592	22.1%	15,572	43.5%	61,878	30.1%	16,323	44.9%
	弁護士等介入	48,124	19.8%	14,513	40.6%	56,705	27.6%	15,317	42.2%
	和解	1,366	0.6%	257	0.7%	1,983	1.0%	120	0.3%
	死亡	3,565	1.5%	728	2.0%	2,923	1.4%	839	2.3%
	その他	537	0.2%	74	0.2%	267	0.1%	47	0.1%
長期延滞(居所不明等)	Delinquent loans past due over 1 year	88,433	36.4%	2	0.0%	73,532	35.7%	5,073	14.0%
合計	Total	242,892	100.0%	35,765	100.0%	205,797	100.0%	36,337	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16年3月期		平成17年3月期				平成18年3月期	
		04/3		04/6 (第1四半期)		05/3		05/6 (第1四半期)	
		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	597,825	61.6%	570,270	58.0%	500,596	56.4%	512,754	63.4%
邦銀	Japanese banks	121,265	12.5%	103,407	10.5%	115,313	13.0%	109,877	13.6%
	都市銀行及び長期信用銀行 Major commercial banks and Long-term credit banks	8,100	0.8%	6,220	0.6%	9,700	1.1%	8,900	1.1%
	信託銀行 Trust banks	49,681	5.1%	42,985	4.4%	35,598	4.0%	30,793	3.8%
	地方銀行 Regional banks	52,389	5.4%	43,619	4.4%	57,138	6.4%	53,553	6.6%
	その他 Others	11,095	1.1%	10,583	1.1%	12,877	1.5%	16,631	2.1%
生保	Life insurance companies	53,007	5.5%	45,119	4.6%	26,790	3.0%	22,556	2.8%
損保	Casualty insurance companies	6,919	0.7%	5,915	0.6%	9,083	1.0%	9,255	1.1%
リース・ファイナンス	Lease/finance companies	43,295	4.5%	42,674	4.3%	14,000	1.6%	13,750	1.7%
外国銀行・その他外資系金融	Foreign banks and other foreign financial institutions	97,812	10.1%	97,629	9.9%	83,184	9.4%	105,089	13.0%
その他 (注.1)	Others	275,527	28.4%	275,527	28.0%	252,227	28.4%	252,227	31.2%
直接	Capital markets	372,934	38.4%	412,934	42.0%	386,567	43.6%	296,567	36.6%
社債	Bonds	372,934	38.4%	412,934	42.0%	386,567	43.6%	296,567	36.6%
	普通社債 Straight bonds	334,934	34.5%	374,934	38.1%	348,567	39.3%	258,567	31.9%
	新株予約権付社債 Convertible bonds	38,000	3.9%	38,000	3.9%	38,000	4.3%	38,000	4.7%
合計	Total	970,759	100.0%	983,204	100.0%	887,163	100.0%	809,321	100.0%

(注.1) 融資枠(2005年6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.1) Including commitment lines (outstanding balance as of the end June, 2005: ¥ 237,977mil.) 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16年3月期		平成17年3月期		平成18年3月期	
		04/3		04/6 (第1四半期)		05/3	
有利子負債合計	Borrowings	970,759		983,204		887,163	809,321
短期借入金	Short-term	63,550		53,550		14,250	37,750
長期借入金	Long-term	534,275		516,720		486,346	475,004
社債	Bonds	372,934		412,934		386,567	296,567
長期負債比率	Ratio of long-term borrowings	93.5%		94.6%		98.4%	95.3%
契約時平均借入年限 (名目年限ベース)	Contracted average maturity (Nominal life)	8年1ヶ月 8years 1month		8年6ヶ月 8years 6months		8年10ヶ月 8years 10months	※8年11ヶ月 8years 11months
期末調達金利	Funding cost	2.16%		2.23%		2.22%	2.20%
変動	Float	1.50%		1.52%		1.47%	1.43%
固定	Fixed	2.38%		2.46%		2.48%	2.49%

※借入平均残存ベース 8年1ヶ月

※Average remaining period through maturity 8years 1month

③基準金利別構成比

Base interest

(百万円/¥mil)

		平成16年3月期		平成17年3月期				平成18年3月期	
		04/3		04/6 (第1四半期)		05/3		05/6 (第1四半期)	
		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	720,303	74.2%	739,943	75.3%	663,613	74.8%	590,639	73.0%
長期プライムレート(連動)	Long-term prime rate (float)	51,009	5.3%	44,237	4.5%	36,661	4.1%	31,793	3.9%
短期プライムレート(連動)	Short-term prime rate (float)	1,558	0.2%	1,135	0.1%	-	-	-	-
YEN LIBOR(連動)	Yen Libor rate (float)	197,889	20.4%	197,889	20.1%	186,889	21.1%	186,889	23.1%
合計	Total	970,759	100.0%	983,204	100.0%	887,163	100.0%	809,321	100.0%

7. 販管費

Selling, general and administrative expenses

(百万円/¥ mil)

		平成16年3月期		平成17年3月期				平成18年3月期	
		04/3		04/6 (第1四半期)		05/3		05/6 (第1四半期)	
		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	381,091	-	90,182	-	356,825	-	87,629	-
広告宣伝費	Advertising expenses	11,120	2.9%	1,165	1.3%	6,471	1.8%	3,051	3.5%
人件費	Personnel expenses	24,236	6.4%	6,130	6.8%	24,817	7.0%	5,794	6.6%
賃借料	Rent	8,686	2.3%	1,964	2.2%	7,742	2.2%	1,862	2.1%
通信費	Communication expenses	6,766	1.8%	1,530	1.7%	6,007	1.7%	1,340	1.5%
減価償却費	Depreciation	3,696	1.0%	810	0.9%	3,379	0.9%	801	0.9%
支払手数料	Commissions paid	9,188	2.4%	2,534	2.8%	10,243	2.9%	2,465	2.8%
その他	Others	29,952	7.9%	8,464	9.4%	34,679	9.7%	8,597	9.8%
販管費合計	Total	93,643	24.6%	22,597	25.1%	93,336	26.2%	23,909	27.3%

8. 一店舗当たり指標(有人店舗)

Per-branch data

(百万円/¥ mil)

		平成16年3月期		平成17年3月期			平成18年3月期		
		04/3		04/6		05/3		05/6	
				(第1四半期)		前年同月比増減 Increase		(第1四半期) 前年同月比増減 Increase	
営業貸付金残高	Loans outstanding	2,990		3,002		2,971		-19	
口座数	Number of customer accounts	4,930		4,890		4,626		-304	
営業収益	Operating revenues	722		171		676		-46	
営業利益	Operating income	230		34		217		-13	
経常利益	Ordinary income	261		37		223		-37	
当期純利益	Net income	141		21		126		-14	
期末有人店舗数	Number of manned branch office	528		528		528		0	

9. 従業員一人当たり指標

Per-employee data

(百万円/¥ mil)

		平成16年3月期		平成17年3月期			平成18年3月期		
		04/3		04/6		05/3		05/6	
				(第1四半期)		前年同月比増減 Increase		(第1四半期) 前年同月比増減 Increase	
営業貸付金残高	Loans outstanding	477		447		451		-26	
口座数	Number of customer accounts	786		727		703		-83	
営業収益	Operating revenues	115		25		103		-12	
営業利益	Operating income	37		5		33		-4	
経常利益	Ordinary income	42		5		34		-8	
当期純利益	Net income	22		3		19		-3	
期末従業員数	Number of employees	3,311		3,549		3,476		165	

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16年3月期				平成17年3月期								平成18年3月期			
	04/3				04/6 (第1四半期)				05/3				05/6 (第1四半期)			
	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 %	120,229	4.6%	53,322	3.4%	113,553	4.4%	50,322	3.2%	92,017	3.8%	41,381	2.6%	84,248	3.5%	38,092	2.4%
27.375 %	1,461,331	56.1%	679,508	43.0%	1,420,008	55.0%	665,719	42.0%	1,309,299	53.6%	658,886	42.0%	1,323,669	54.7%	692,608	44.0%
26.280 %	14,131	0.5%	5,983	0.4%	13,255	0.5%	5,659	0.4%	10,826	0.4%	4,706	0.3%	10,182	0.4%	4,448	0.3%
25.550 %	746,226	28.7%	654,766	41.5%	734,941	28.5%	646,419	40.8%	645,892	26.4%	565,905	36.1%	626,257	25.9%	547,152	34.8%
23.360 %	140,684	5.4%	116,093	7.4%	138,270	5.4%	115,047	7.3%	121,466	5.0%	101,571	6.5%	117,857	4.9%	98,503	6.3%
21.900 %	63,521	2.4%	25,007	1.6%	59,602	2.3%	23,803	1.5%	46,368	1.9%	18,410	1.2%	42,924	1.8%	16,973	1.1%
18.250 %	0	0.0%	0	0.0%	18,316	0.7%	13,726	0.9%	109,917	4.5%	94,287	6.0%	106,948	4.4%	91,932	5.8%
その他 (Others)	56,842	2.2%	44,050	2.8%	83,838	3.2%	64,274	4.1%	106,775	4.4%	83,579	5.3%	108,260	4.5%	84,123	5.3%
合計 (Total)	2,602,964	100.0%	1,578,729	100.0%	2,581,783	100.0%	1,584,969	100.0%	2,442,560	100.0%	1,568,725	100.0%	2,420,345	100.0%	1,573,831	100.0%

②貸付金額別 By loan amount (百万円/¥ mil)

	平成16年3月期				平成17年3月期								平成18年3月期			
	04/3				04/6 (第1四半期)				05/3				05/6 (第1四半期)			
	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	113,314	4.4%	6,735	0.4%	111,519	4.3%	6,525	0.4%	100,872	4.1%	5,836	0.4%	101,037	4.2%	5,872	0.4%
¥100,000～¥300,000	335,916	12.9%	70,341	4.5%	326,438	12.6%	68,359	4.3%	281,144	11.5%	57,907	3.7%	272,677	11.3%	55,884	3.6%
¥300,000～¥500,000	978,043	37.6%	437,441	27.7%	946,998	36.7%	423,691	26.7%	799,719	32.7%	355,080	22.6%	762,377	31.5%	337,968	21.5%
¥500,000～¥1,000,000	1,173,477	45.1%	1,060,157	67.2%	1,194,637	46.3%	1,082,353	68.3%	1,258,747	51.5%	1,145,963	73.1%	1,282,210	53.0%	1,170,184	74.4%
¥1,000,000～¥2,000,000	2,214	0.1%	4,055	0.3%	2,191	0.1%	4,040	0.3%	2,078	0.1%	3,939	0.3%	2,044	0.1%	3,923	0.2%
合計(Total)	2,602,964	100.0%	1,578,729	100.0%	2,581,783	100.0%	1,584,969	100.0%	2,442,560	100.0%	1,568,725	100.0%	2,420,345	100.0%	1,573,831	100.0%

11. 契約形態別新規件数比率

New customer acquisition by manned and unmanned branch office

構成比 (Ratio)

		平成16年3月期 04/3	平成17年3月期		平成18年3月期 05/6 (第1四半期)	
			04/6 (第1四半期)	05/3		
店頭	At branch counter	44.0%	44.6%	45.1%	44.3%	
¥enむすび	By Yen-Musubi	56.0%	55.4%	54.9%	55.7%	
	内通常時間内	During branch office hours	48.2%	49.0%	46.7%	48.7%
	内通常時間外	After branch office hours	7.9%	6.4%	8.2%	7.0%
合計	Total	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16年3月期 04/3	平成17年3月期		平成18年3月期 05/6 (第1四半期)	
			04/6 (第1四半期)	05/3		
口コミ・紹介		9.3%	11.3%	11.3%	11.2%	
Word of mouth, introduction	店頭	Branch counter	8.4%	11.8%	11.2%	11.8%
	¥enむすび	Yen-Musubi	9.8%	11.0%	11.4%	11.0%
配布物		7.6%	7.2%	9.0%	9.8%	
Distributed materials	店頭	Branch counter	14.2%	13.0%	15.8%	18.5%
	¥enむすび	Yen-Musubi	4.4%	4.7%	5.4%	5.3%
看板		15.1%	19.5%	19.8%	20.8%	
Signs	店頭	Branch counter	17.6%	22.6%	20.9%	23.2%
	¥enむすび	Yen-Musubi	13.9%	18.2%	19.2%	19.6%
テレビ・ラジオ		52.9%	47.8%	40.7%	39.5%	
TV & radio	店頭	Branch counter	38.2%	36.7%	27.0%	26.1%
	¥enむすび	Yen-Musubi	60.1%	52.7%	47.9%	46.5%
新聞・雑誌等		8.1%	8.0%	8.8%	9.1%	
Newspaper, magazine, etc.	店頭	Branch counter	3.8%	3.8%	4.1%	4.3%
	¥enむすび	Yen-Musubi	10.1%	9.8%	11.3%	11.6%
その他		7.0%	6.2%	10.5%	9.6%	
Others	店頭	Branch counter	17.8%	12.1%	21.0%	16.1%
	¥enむすび	Yen-Musubi	1.7%	3.6%	4.9%	6.2%
合計	Total	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16年3月期 04/3		平成17年3月期				平成18年3月期 05/6 (第1四半期)	
			新規 New	既存 Existing	04/6 (第1四半期)		05/3		新規 New	既存 Existing
					新規 New	既存 Existing	新規 New	既存 Existing		
男性 Male	20～29歳 20'S		34.7%	20.6%	35.3%	21.3%	34.3%	18.8%	34.5%	19.5%
	30～39歳 30'S		25.7%	26.4%	25.6%	26.5%	25.1%	26.8%	24.7%	26.7%
	40～49歳 40'S		17.5%	20.1%	17.5%	20.1%	17.3%	20.5%	17.7%	20.4%
	50歳以上 Over 50'S		22.1%	32.9%	21.7%	32.2%	23.2%	33.9%	23.2%	33.4%
	計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
女性 Female	20～29歳 20'S		38.2%	20.1%	38.1%	20.8%	36.4%	18.2%	36.6%	18.9%
	30～39歳 30'S		22.6%	21.2%	22.8%	21.4%	22.8%	21.6%	22.9%	21.8%
	40～49歳 40'S		16.5%	18.2%	16.0%	18.1%	16.5%	18.2%	16.4%	18.1%
	50歳以上 Over 50'S		22.7%	40.5%	23.0%	39.7%	24.2%	41.9%	24.2%	41.1%
	計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	20～29歳 20'S		35.6%	20.5%	36.0%	21.1%	34.8%	18.6%	35.0%	19.3%
	30～39歳 30'S		24.9%	24.7%	24.8%	24.9%	24.5%	25.2%	24.2%	25.2%
	40～49歳 40'S		17.3%	19.5%	17.1%	19.5%	17.1%	19.8%	17.3%	19.7%
	50歳以上 Over 50'S		22.2%	35.3%	22.0%	34.5%	23.5%	36.4%	23.4%	35.7%
	計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

構成比(Ratio)

男性 Male		74.1%	68.8%	74.3%	69.3%	72.8%	69.2%	73.2%	69.5%
女性 Female		25.9%	31.2%	25.7%	30.7%	27.2%	30.8%	26.8%	30.5%

②婚姻

Marital status

構成比(Ratio)

既婚 Married		43.3%	50.4%	42.9%	49.8%	42.9%	50.5%	42.5%	49.9%
独身 Single		56.7%	49.6%	57.1%	50.2%	57.1%	49.5%	57.5%	50.1%

③健康保険

Insurance

構成比(Ratio)

社会保険 Social insurance		52.6%	57.1%	52.5%	56.5%	51.3%	56.7%	52.0%	56.1%
国民保険 National insurance		47.4%	42.9%	47.5%	43.5%	48.7%	43.3%	48.0%	43.9%

13. 顧客属性(2)

Customer profile (2)

④住居 Residence		構成比(Ratio)							
		平成16年3月期 04/3		平成17年3月期				平成18年3月期 05/6 (第1四半期)	
		新規 New	既存 Existing	04/6 (第1四半期)		05/3		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	14.4%	15.5%	14.2%	15.4%	14.3%	15.6%	14.3%	15.4%
ローンつき自宅	Owned house with housing loan	3.5%	3.7%	3.5%	3.6%	3.4%	3.7%	3.6%	3.7%
家族所有	Family owned house	30.5%	28.9%	30.9%	29.0%	31.0%	29.1%	31.2%	29.3%
借家	Leased house	12.9%	12.6%	12.8%	12.6%	12.9%	12.5%	12.9%	12.6%
アパート	Private apartment	17.3%	16.0%	17.4%	16.1%	17.3%	16.0%	17.2%	16.1%
公団住宅	Public apartment	7.8%	8.9%	7.6%	8.8%	7.5%	8.7%	7.4%	8.6%
マンション	Condominium	7.2%	8.2%	7.1%	8.1%	7.3%	8.0%	7.2%	8.0%
社宅	Company house	2.6%	2.7%	2.5%	2.7%	2.5%	2.7%	2.5%	2.7%
寮	Dormitory	3.9%	3.6%	4.0%	3.6%	3.9%	3.6%	3.8%	3.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑤居住年数 Period of residence		構成比(Ratio)							
1年未満	Less than 1year	4.5%	0.0%	7.1%	0.2%	4.5%	0.0%	7.2%	0.2%
1～3年未満	1-3year	13.8%	2.1%	12.0%	2.7%	13.2%	1.6%	11.7%	2.3%
3～5年未満	3-5year	9.0%	5.0%	8.2%	5.1%	9.1%	4.4%	8.4%	4.4%
5～10年未満	5-10year	17.8%	18.4%	17.2%	18.1%	16.9%	17.2%	16.6%	16.7%
10年以上	Over 10year	54.8%	74.5%	55.5%	73.9%	56.3%	76.8%	56.1%	76.4%
合計	Total	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16年3月期		平成17年3月期				平成18年3月期	
		04/3		04/6 (第1四半期)		05/3		05/6 (第1四半期)	
		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	82.3%	83.3%	82.5%	83.2%	82.3%	83.2%	83.4%	83.2%
自営業	Self-employed	13.2%	10.3%	12.9%	10.6%	13.1%	10.6%	12.1%	10.9%
公務員	Public servants	2.5%	2.0%	2.5%	2.1%	2.5%	2.1%	2.4%	2.1%
主婦	House wives	1.9%	4.3%	1.9%	4.0%	1.9%	3.9%	1.9%	3.7%
その他	Others	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%

⑦勤務年数 Year of service 構成比(Ratio)

1年未満	Less than 1year	13.0%	3.4%	16.1%	3.7%	13.2%	3.0%	16.5%	3.3%
1～3年未満	1-3year	26.5%	10.1%	25.1%	11.7%	27.4%	12.3%	24.7%	13.1%
3～5年未満	3-5year	13.3%	9.1%	12.8%	9.4%	13.9%	9.5%	12.6%	10.2%
5～10年未満	5-10year	17.7%	23.2%	16.8%	22.3%	16.5%	21.3%	16.3%	20.7%
10年以上	Over 10year	29.6%	54.3%	29.2%	53.0%	29.0%	53.9%	29.9%	52.7%
合計	Total	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	62.3%	64.9%	61.9%	64.7%	62.4%	64.6%	61.7%	64.5%
31～100名	31-100	17.0%	16.7%	17.1%	16.7%	16.9%	16.8%	17.2%	16.8%
101～500名	101-500	11.8%	10.9%	11.8%	11.0%	11.7%	11.0%	12.0%	11.1%
501名以上	More than 500	8.8%	7.5%	9.2%	7.6%	9.0%	7.6%	9.0%	7.7%
合計	Total	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	3.7%	3.7%	3.6%	3.8%	2.7%	4.4%	3.2%	4.4%
200～300万円未満	JPY 2million - JPY 3million	17.5%	11.1%	17.2%	11.1%	14.5%	9.0%	14.3%	8.9%
300～400万円未満	JPY 3million - JPY 4million	27.3%	29.6%	28.2%	29.1%	30.2%	28.4%	29.5%	28.3%
400～500万円未満	JPY 4million - JPY 5million	24.4%	24.9%	25.1%	25.4%	27.2%	27.6%	27.2%	28.5%
500万円以上	Over JPY 5million	27.1%	30.8%	25.9%	30.6%	25.4%	30.6%	25.8%	30.1%
合計	Total	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16年3月期 04/3	平成17年3月期		平成18年3月期 05/6 (第1四半期)
			04/6 (第1四半期)	05/3	
融資 Advances	ATM	92.6%	92.0%	91.7%	91.8%
	内提携分 of which tie-up ATM	16.7%	19.5%	21.2%	24.6%
	店頭 Branch counter	7.4%	8.0%	8.3%	8.2%
	計 Total	100.0%	100.0%	100.0%	100.0%
返済 Payments	ATM	71.8%	72.4%	72.6%	73.8%
	内提携分 of which tie-up ATM	5.6%	8.5%	10.4%	13.7%
	店頭 Branch counter	4.7%	4.4%	4.3%	3.9%
	銀行振込 Bank transfer	23.0%	22.7%	22.6%	21.9%
	書留 Mail	0.2%	0.2%	0.2%	0.2%
	集金 Collection visits	0.3%	0.2%	0.3%	0.3%
	計 Total	100.0%	100.0%	100.0%	100.0%
合計 Total	ATM	78.8%	79.0%	79.0%	80.0%
	店頭 Branch counter	5.6%	5.6%	5.6%	5.4%
	銀行振込 Bank transfer	15.3%	15.0%	15.0%	14.3%
	書留 Mail	0.2%	0.1%	0.1%	0.1%
	集金 Collection visits	0.2%	0.1%	0.2%	0.2%
	計 Total	100.0%	100.0%	100.0%	100.0%

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

融資 Advances (yen)		平成16年3月期 04/3	平成17年3月期		平成18年3月期 05/6 (第1四半期)
			04/6 (第1四半期)	05/3	
1万円未満	～9,000	21.2%	20.3%	19.4%	18.4%
1万円台	10,000～19,000	39.9%	39.3%	39.7%	39.7%
2万円台	20,000～29,000	14.5%	14.8%	15.1%	15.3%
3万円台	30,000～39,000	8.1%	8.6%	8.7%	9.0%
4万円台	40,000～49,000	3.0%	3.1%	3.2%	3.3%
5万円～10万円以下	50,000～100,000	10.0%	10.5%	10.5%	10.9%
10万円超	101,000～	3.3%	3.3%	3.5%	3.5%
合計	Total	100.0%	100.0%	100.0%	100.0%
返済 Payments (yen)					
1万円未満	～9,000	9.3%	9.3%	9.0%	8.9%
1万円台	10,000～19,000	20.0%	19.5%	18.8%	17.7%
2万円台	20,000～29,000	32.9%	31.7%	30.7%	29.1%
3万円台	30,000～39,000	26.1%	27.2%	28.9%	31.1%
4万円台	40,000～49,000	5.8%	6.2%	6.3%	6.7%
5万円台	50,000～59,000	2.1%	2.3%	2.4%	2.5%
6万円以上	60,000～	3.7%	3.8%	3.8%	4.1%
合計	Total	100.0%	100.0%	100.0%	100.0%

15. ATM・CD提携状況(平成17年6月末)

Network of tie-up ATM, CDs (June 2005)

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	32,314
流通系クレジットカード会社その他 Credit cards companies and others	12	3,208
信販会社 Credit sales companies	7	1,071
合計 Total	136	36,593

16. 営業月報

Monthly operational data

		平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年	平成16年
		6月	7月	8月	9月	10月	11月	12月	1月	2月	3月	4月	5月	6月
		04/6	04/7	04/8	04/9	04/10	04/11	04/12	05/1	05/2	05/3	05/4	05/5	05/6
無担保 ローン	営業貸付金残高 (百万円) Outstanding loans (¥million)	1,584,969	1,597,177	1,610,716	1,606,220	1,618,672	1,626,630	1,595,359	1,604,655	1,613,738	1,568,725	1,574,829	1,586,447	1,573,831
	無担保ローン口座数 Number of unsecured Loans accounts	2,581,783	2,585,382	2,593,160	2,561,537	2,564,692	2,569,998	2,525,795	2,532,476	2,536,319	2,442,560	2,443,080	2,451,463	2,420,345
	一口座平均単価 (千円) Average balance of unsecured loan per account (¥thousand)	614	618	621	627	631	633	632	634	636	642	645	647	650
	新規顧客数 Number of new customer accounts	21,695	20,062	22,707	21,879	19,453	21,285	16,043	18,954	19,113	23,878	19,766	23,510	23,576
	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	1,893	1,893	1,892	1,892
	有人店舗 Manned loan branch offices	528	528	528	528	528	528	528	528	528	528	528	527	527
	無人店舗 Unmanned loan branch offices	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,364	1,364	1,364	1,364	1,363
	インターネット店舗 Internet branch office	1	1	1	1	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	1,893	1,893	1,892	1,891
	CD・ATM台数 Number of CDs and ATMs	36,104	NA	NA	37,806	NA	NA	38,157	NA	NA	38,220	NA	NA	38,620
	自社分 Takefuji	2,033	2,033	2,033	2,033	2,033	2,033	2,033	2,033	2,033	2,029	2,029	2,028	2,027
	提携分 Tie-up	34,071	NA	NA	35,773	NA	NA	36,124	NA	NA	36,191	NA	NA	36,593
	カード事業	割賦売掛金残高 ^(注1) (百万円) Installment account receivable (¥million)	271	266	281	306	299	318	346	341	354	357	359	370
成約率	Approval Ratio	59.9%	59.5%	57.0%	54.4%	55.6%	56.2%	55.3%	55.1%	55.0%	56.2%	55.3%	56.1%	60.0%
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%	100.0%	100.0%	100.0%	100.0%
	0 件 0	30.4%	31.0%	30.2%	31.6%	31.8%	33.1%	33.8%	30.7%	31.0%	31.1%	31.5%	30.6%	29.9%
	1 件 1	25.1%	24.7%	24.4%	23.9%	23.2%	22.9%	23.5%	23.1%	23.4%	22.3%	22.8%	21.8%	20.9%
	2 件 2	19.0%	19.0%	19.8%	18.7%	19.0%	18.4%	19.0%	19.1%	18.8%	18.0%	18.8%	17.6%	18.2%
	3 件 3	14.3%	14.4%	14.5%	14.6%	14.4%	14.5%	13.5%	15.1%	14.8%	15.2%	14.7%	15.1%	15.5%
	4 件 4	11.2%	10.9%	11.1%	11.2%	11.6%	11.1%	10.2%	12.0%	12.0%	13.3%	12.2%	14.9%	15.5%
平均利回り	Average loan yield	22.28%	22.16%	22.06%	22.01%	21.92%	21.84%	21.85%	21.76%	21.72%	21.74%	21.68%	21.63%	21.79%
延滞管理指数 (31日～60日延滞) (注2)	Delinquent management index (31 to 60 days)	0.69	0.76	0.68	0.83	0.76	0.66	0.72	0.52	0.72	0.76	0.69	0.59	0.77

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時締めの数値ですが、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。

但し、前期の決算月における延滞管理指数については、通常月と同様に月末最終営業日の18時締めの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. However, Delinquent mgmt. Index in the last month of each quarter of the previous fiscal year are reported as at 6:00pm on the last business day at every month-end in this Monthly Business Data.