

平成18年3月期中間決算業績補足資料(単体)

Financial Report for Interim Period ended September 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.



株式会社 武富士

Takefuji Corporation

1. 決算サマリー

Financial Summary for the semi-annual period ended September 2005

| | | 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 | 04/9 (中間期) | 05/3 | 前年同月比 | | 05/9 (中間期) | 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 | 180,477 | 356,825 | -24,267 | -6.4% | 175,916 | -4,561 | -2.5% |
| 営業利益 | Operating income | | 121,518 | 49,580 | 114,706 | -6,812 | -5.6% | 54,824 | 5,244 | 10.6% |
| 経常利益 | Ordinary income | | 137,565 | 52,568 | 117,773 | -19,792 | -14.4% | 56,397 | 3,830 | 7.3% |
| 当期純利益 | Net income | | 74,356 | 29,127 | 66,711 | -7,645 | -10.3% | 19,365 | -9,762 | -33.5% |
| 一株当り当期純利益 | Net income per share | 円(¥) | 522.77 | 206.96 | 473.63 | -49.14 | -9.4% | 137.63 | -69.33 | -33.5% |
| 一株当り当期株主資本 | Stockholders' equity per share | 円(¥) | 6,382.20 | 6,585.11 | 6,857.52 | 475.31 | 7.4% | 6,842.98 | 257.87 | 3.9% |
| 一株当り配当金 | Dividends per share | 円(¥) | 100.00 | 50.00 | 100.00 | 0.00 | 0.0% | 115.00 | 65.00 | 130.0% |
| 配当性向 | Payout ratio | | 19.1% | - | 21.1% | - | 2.0% | - | - | - |
| 株主資本比率 | Stockholders' equity ratio | | 46.5% | 47.1% | 50.4% | - | 3.9% | 53.3% | - | 6.2% |
| 株主資本当期純利益率 | ROE | | 8.6% | 3.2% | 7.2% | - | -1.4% | 2.0% | - | -1.2% |
| 総資本当期純利益率 | ROA | | 3.8% | 1.5% | 3.5% | - | -0.3% | 1.0% | - | -0.5% |

千株 (unit: in thousand)

| | | 平成16年3月期 | 平成17年3月期 | | 平成18年3月期 |
|----------|---|----------|------------|---------|------------|
| | | 04/3 | 04/9 (中間期) | 05/3 | 05/9 (中間期) |
| 発行済株式総数 | Number of shares outstanding at year-end | 147,295 | 147,295 | 147,295 | 147,295 |
| 期末発行済株式数 | Number of shares with effective voting rights | 140,816 | 140,706 | 140,706 | 140,706 |
| 期中平均株式数 | Average number of shares during the period | 142,149 | 140,738 | 140,723 | 140,706 |

平成18年3月期決算予想

Forecast for FY 2006

| | | 百万円(¥mil) | 平成18年3月期 | | |
|----------|--|-----------|-----------------------|-----------------|----------------|
| | | | 06/3 予想 (Forecast) | 増減額 Increase | 増減率 %Change |
| 営業収益 | Operating revenues | | 348,600 | -8,225 | -2.3% |
| 内貸付金利息収入 | Interest income on direct cash loan | | 341,500 | -5,974 | -1.7% |
| 営業利益 | Operating income | | 122,000 | 7,294 | 6.4% |
| 経常利益 | Ordinary income | | 123,600 | 5,827 | 4.9% |
| 当期純利益 | Net income | | 59,100 | -7,611 | -11.4% |
| 営業貸付金残高 | Loans outstanding | | 1,586,225 | 17,500 | 1.1% |
| 口座数 | Number of customer accounts | 件 | 2,512,560 | 70,000 | 2.9% |
| 償却額 | Bad debt written-off | 百万円(¥mil) | 90,000 | -22,858 | -20.3% |
| 償却率 | Bad debt written-off as % of loans outstanding | | 5.67% | - | -1.52% |

(注) 本資料での予想は本資料の発表日現在において入手可能な情報及び将来の業績に影響を与える不確実な要因に係る本資料発表日現在における仮定を前提としています。

実際の業績は、今後様々な要因によって大きく異なる結果となる可能性があります。

(Note) This forecast is not guarantee of future performance and involve known and unknown risks, uncertainties and other factors that may cause Takefujii's actual results to be materially different from any future results.

2. 営業の状況

Key operational data

(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 | 04/9 (中間期) | 05/3 | 前年同月比 | | 05/9 (中間期) | 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 | 1,606,220 | 1,568,725 | -10,004 | -0.6% | 1,577,078 | -29,143 | -1.8% | |
| | 無担保ローン口座数 Number of accounts | 2,602,964 | 2,561,537 | 2,442,560 | -160,404 | -6.2% | 2,404,389 | -157,148 | -6.1% | |
| | 一口座平均単価 Average balance per account (千円: ¥thousand) | 607 | 627 | 642 | 36 | 5.9% | 656 | 29 | 4.6% | |
| | 新規顧客数 Number of new customer accounts | 279,543 | 129,182 | 247,908 | -31,635 | -11.3% | 135,225 | 6,043 | 4.7% | |
| | 店舗数 Number of branch offices | 1,892 | 1,892 | 1,893 | 1 | 0.1% | 1,888 | -4 | -0.2% | |
| | 有人店舗 Manned loan branch offices | 528 | 528 | 528 | 0 | 0.0% | 523 | -5 | -0.9% | |
| | 無人店舗 Unmanned loan branch offices | 1,363 | 1,363 | 1,364 | 1 | 0.1% | 1,364 | 1 | 0.1% | |
| | 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% | 1,888 | -4 | -0.2% | |
| | CD・ATM台数 Number of CDs and ATMs | 35,540 | 37,806 | 38,220 | 2,680 | 7.5% | 38,697 | 891 | 2.4% | |
| 自社分 Takefuji | 2,034 | 2,033 | 2,029 | -5 | -0.2% | 2,025 | -8 | -0.4% | | |
| 提携分 Tie-up | 33,506 | 35,773 | 36,191 | 2,685 | 8.0% | 36,672 | 899 | 2.5% | | |
| カード事業 | 割賦売掛金残高(注1) Installment accounts receivable | 232 | 306 | 357 | 126 | 54.2% | 440 | 134 | 43.8% | |
| Credit cards | 総合斡旋取扱高(注2) Credit card sales amount | 406 | 233 | 489 | 83 | 20.5% | 292 | 59 | 25.5% | |
| | 有効会員数 Number of cardholders | 158,941 | 192,303 | 218,957 | 60,016 | 37.8% | 245,247 | 52,944 | 27.5% | |
| | 残有会員数(注3) Number of accounts with shopping balance | 7,288 | 9,304 | 10,777 | 3,489 | 47.9% | 12,588 | 3,284 | 35.3% | |
| | 加盟店数 Number of member stores | 30,013 | 31,832 | 32,817 | 2,804 | 9.3% | 35,966 | 4,134 | 13.0% | |
| 社員数(除く:パート) | Number of employees | 3,311 | 3,556 | 3,476 | 165 | 5.0% | 3,424 | -132 | -3.7% | |
| 平均貸付金残高 | Average unsecured loan balance during the period | 1,652,825 | 1,593,653 | 1,598,719 | -54,105 | -3.3% | 1,578,308 | -15,345 | -1.0% | |
| 平均利回り ※ | Average loan yield | 22.50% | 22.01% | 21.74% | - | -0.8% | 21.73% | - | -0.3% | |
| 有利子負債残高 | Interest bearing debt | 970,759 | 966,452 | 887,163 | -83,596 | -8.6% | 781,796 | -184,656 | -19.1% | |

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 fiscal year starting April 1, 2004.

3. 主要損益

Profit & loss statement

(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 | 04/9 (中間期) | 05/3 | 前年同月比 | | 05/9 (中間期) | 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 | 180,477 | 356,825 | -24,267 | -6.4% | 175,916 | -4,561 | -2.5% |
| | 営業貸付金利息 Interest income on direct cash loans | 371,943 | 175,890 | 347,474 | -24,469 | -6.6% | 171,962 | -3,928 | -2.2% |
| | 償却債権及び同利息回収額 Recovery on bad debt previously written-off | 8,113 | 4,049 | 8,213 | 99 | 1.2% | 3,230 | -819 | -20.2% |
| | 総合幹旋収益 Credit card revenues | 32 | 22 | 50 | 18 | 57.7% | 31 | 8 | 37.1% |
| | その他の営業収益 Other revenues | 1,003 | 516 | 1,088 | 85 | 8.5% | 693 | 177 | 34.4% |
| 営業費用 | Operating expenses | 259,573 | 130,897 | 242,119 | -17,454 | -6.7% | 121,091 | -9,806 | -7.5% |
| | 金融費用 Financial expenses | 22,218 | 12,327 | 23,876 | 1,658 | 7.5% | 10,424 | -1,903 | -15.4% |
| | 支払利息 Interest on borrowings | 12,288 | 5,500 | 10,522 | -1,767 | -14.4% | 4,591 | -909 | -16.5% |
| | 社債利息 Interest on bonds | 8,857 | 6,192 | 12,127 | 3,271 | 36.9% | 5,221 | -971 | -15.7% |
| | その他の金融費用 Other financial expenses | 1,073 | 635 | 1,227 | 154 | 14.3% | 611 | -23 | -3.6% |
| | その他の営業費用 Other operating expenses | 237,355 | 118,570 | 218,243 | -19,112 | -8.1% | 110,668 | -7,903 | -6.7% |
| | 広告宣伝費 Advertising expenses | 11,120 | 2,659 | 6,471 | -4,649 | -41.8% | 6,229 | 3,569 | 134.2% |
| | 貸倒関連費用 Credit costs | 143,712 | 72,474 | 124,907 | -18,806 | -13.1% | 64,123 | -8,351 | -11.5% |
| | 内貸倒償却 of which write-offs | 134,998 | 41,585 | 112,858 | -22,140 | -16.4% | 42,142 | 556 | 1.3% |
| | 人件費 Personnel expenses | 24,236 | 12,418 | 24,817 | 581 | 2.4% | 11,293 | -1,125 | -9.1% |
| | 賃借料 Rents | 8,686 | 3,975 | 7,742 | -944 | -10.9% | 3,740 | -234 | -5.9% |
| | 過払請求返還金 Reimbursement of claimed excess payments | 6,940 | 5,208 | 10,981 | 4,041 | 58.2% | 7,746 | 2,538 | 48.7% |
| | その他 Others | 42,662 | 21,836 | 43,326 | 664 | 1.6% | 17,536 | -4,299 | -19.7% |
| 営業利益 | Operating income | 121,518 | 49,580 | 114,706 | -6,812 | -5.6% | 54,824 | 5,244 | 10.6% |
| 営業外収益 | Non-operating income | 18,600 | 3,249 | 3,593 | -15,007 | -80.7% | 1,636 | -1,613 | -49.6% |
| | 投資利益 Gain on investments | 17,628 | 2,097 | 2,697 | -14,931 | -84.7% | 416 | -1,681 | -80.2% |
| 営業外費用 | Non-operating expenses | 2,554 | 260 | 526 | -2,028 | -79.4% | 63 | -198 | -75.9% |
| 経常利益 | Ordinary income | 137,565 | 52,568 | 117,773 | -19,792 | -14.4% | 56,397 | 3,830 | 7.3% |
| 特別利益 | Extraordinary income | 1,253 | 212 | 4,017 | 2,763 | 220.5% | 28,264 | 28,051 | 13202.7% |
| 特別損失 | Extraordinary losses | 258 | 123 | 8,363 | 8,105 | 3144.1% | (※) 55,855 | 55,732 | 45379.7% |
| 税引前当期純利益 | Income before income taxes | 138,560 | 52,658 | 113,426 | -25,134 | -18.1% | 28,806 | -23,851 | -45.3% |
| 法人税等 | Corporate, inhabitant and enterprise taxes | 64,204 | 23,530 | 46,715 | -17,489 | -27.2% | 9,441 | -14,089 | -59.9% |
| 当期純利益 | Net income | 74,356 | 29,127 | 66,711 | -7,645 | -10.3% | 19,365 | -9,762 | -33.5% |

(※) 固定資産の減損会計実施による 53,083百万円を含む。

This amount includes ¥53,083 million loss on fixed assets (real estates) by adoption of asset impairment accounting.

4. 総資産、株主資本等

Financial position

| | | 平成16年3月期 04/3 | 平成17年3月期 | | | | 平成18年3月期 | | | |
|---------------|---|------------------|---------------|-----------|-----------------|----------------|---------------|-----------------|----------------|--|
| | | | 04/9 (中間期) | 05/3 | 前年同月比 | | 05/9 (中間期) | 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 | 1,966,562 | 1,913,832 | -18,201 | -0.9% | 1,807,543 | -159,019 | -8.1% | |
| | 流動資産 | 1,662,319 | 1,662,336 | 1,636,126 | -26,194 | -1.6% | 1,599,890 | -62,446 | -3.8% | |
| | 固定資産 | 217,687 | 227,629 | 202,411 | -15,276 | -7.0% | 133,660 | -93,969 | -41.3% | |
| | 繰延資産 | 52,027 | 76,597 | 75,296 | 23,269 | 44.7% | 73,993 | -2,604 | -3.4% | |
| 営業貸付金残高 | Loans outstanding | 1,578,729 | 1,606,220 | 1,568,725 | -10,004 | -0.6% | 1,577,078 | -29,143 | -1.8% | |
| 営業貸付金残高対総資産比率 | Ratio of loan to total assets | 81.7% | 81.7% | 82.0% | - | 0.3% | 87.2% | - | 5.6% | |
| 総資本経常利益率 | Ratio of ordinary income to total assets | 7.0% | 2.7% | 6.1% | - | -0.9% | 3.0% | - | 0.3% | |
| 総資本当期純利益率 | ROA | 3.8% | 1.5% | 3.5% | - | -0.3% | 1.0% | - | -0.5% | |
| 株主資本 | Stockholders' equity | 898,762 | 926,565 | 964,956 | 66,194 | 7.4% | 962,849 | 36,284 | 3.9% | |
| 株主資本比率 | Ratio of stockholders' equity to total assets | 46.5% | 47.1% | 50.4% | - | 3.9% | 53.3% | - | 6.1% | |
| 株主資本当期純利益率 | ROE | 8.6% | 3.2% | 7.2% | - | -1.4% | 2.0% | - | -1.2% | |
| 有利子負債残高 | Interest bearing debt | 970,759 | 966,452 | 887,163 | -83,596 | -8.6% | 781,796 | -184,656 | -19.1% | |

5. 発行済株式総数の推移

Issued number of shares

| 年月日 | Record date | 項目 | Description | 株式数 | Number of shares | 発行済株式数 | Number of shares issued |
|-----------|-----------------|---------------|------------------------|-----------|------------------|-------------|-------------------------|
| 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 | 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 | 平成16年9月30日 September 30, 2004 | 平成17年3月31日 March 31, 2005 | 平成17年9月30日 September 30, 2005 |
|--------|----------------|------------------------------|----------------------------------|------------------------------|----------------------------------|
| 保有自己株式 | Treasury stock | 6,479,000 | 6,589,123 | 6,589,145 | 6,589,149 |

6. 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 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | |
| | | 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 | - | 1,606,220 | - | 1,568,725 | - | 1,577,078 | - |
| 割賦売掛金残高 | Installment account receivables | 232 | - | 306 | - | 357 | - | 440 | - |
| 貸倒償却 | Bad debts written-off | 134,998 | 8.55% | 41,585 | 2.59% | 112,858 | 7.19% | 42,142 | 2.67% |
| 貸倒回収金 | Collection of bad debts previously written-off | 8,113 | 0.51% | 4,049 | 0.25% | 8,213 | 0.52% | 3,230 | 0.20% |
| 純貸倒損失 | Net credit losses | 126,885 | 8.04% | 37,536 | 2.34% | 104,646 | 6.67% | 38,912 | 2.47% |
| 貸倒引当金 | Allowance for credit losses | 136,286 | 8.63% | 155,840 | 9.70% | 137,000 | 8.73% | 158,981 | 10.08% |
| 不良債権の状況 | Delinquent loans receivables | 186,934 | 11.84% | 208,856 | 13.00% | 191,578 | 12.21% | 206,310 | 13.08% |
| 破綻先債権 | Loans to bankrupt borrowers | 208 | 0.01% | 473 | 0.03% | 520 | 0.03% | 894 | 0.06% |
| 延滞債権※ | Delinquent loans | - | - | 72,548 | 4.52% | 55,961 | 3.57% | 69,452 | 4.40% |
| 3ヶ月以上延滞債権 | Delinquent loans over 3 months past due | 79,086 | 5.01% | 23,697 | 1.48% | 21,810 | 1.39% | 25,835 | 1.64% |
| 貸出条件緩和債権 | Restructured loans | 107,640 | 6.82% | 112,137 | 6.98% | 113,287 | 7.22% | 110,130 | 6.98% |
| (うち未収日数30日以内) | (of which less than 31 days past due) | (99,916) | 6.33% | (105,271) | 6.55% | (106,163) | 6.77% | (103,421) | 6.56% |

※ 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 fiscal year starting April 1, 2004. Thus, delinquent loans more than 180 days past due are separately recorded as "Delinquent loan"

②償却理由

Reasons for write-offs

(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 | | | 04/9 (中間期) | | | 05/3 | | | 05/9 (中間期) | | |
| | | 件数 Accounts | 金額 Amount | 構成比 Ratio | 件数 Accounts | 金額 Amount | 構成比 Ratio | 件数 Accounts | 金額 Amount | 構成比 Ratio | 件数 Accounts | 金額 Amount | 構成比 Ratio |
| 破産 | Bankruptcies filed | 100,867 | 65,585 | 48.6% | 38,281 | 25,085 | 60.3% | 70,387 | 46,411 | 41.1% | 29,295 | 20,094 | 47.7% |
| 債権放棄 | Waiver | 53,592 | 24,734 | 18.3% | 31,312 | 15,434 | 37.1% | 61,878 | 30,089 | 26.7% | 33,983 | 17,101 | 40.6% |
| | 弁護士等介入 | 48,124 | 22,656 | 16.8% | 28,175 | 14,002 | 33.7% | 56,705 | 27,914 | 24.7% | 31,954 | 16,319 | 38.7% |
| | 和解 | 1,366 | 626 | 0.5% | 1,605 | 899 | 2.2% | 1,983 | 1,033 | 0.9% | 294 | 142 | 0.3% |
| | 死亡 | 3,565 | 1,351 | 1.0% | 1,386 | 509 | 1.2% | 2,923 | 1,100 | 1.0% | 1,631 | 629 | 1.5% |
| | その他 | 537 | 101 | 0.1% | 146 | 23 | 0.1% | 267 | 42 | 0.0% | 104 | 11 | 0.0% |
| 長期延滞(居所不明等) | Delinquent loans past due over year | 88,433 | 44,679 | 33.1% | 4,488 | 1,066 | 2.6% | 73,532 | 36,358 | 32.2% | 10,908 | 4,947 | 11.7% |
| 合計 | Total | 242,892 | 134,998 | 100.0% | 74,081 | 41,585 | 100.0% | 205,797 | 112,858 | 100.0% | 74,186 | 42,142 | 100.0% |

7. 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 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | |
| | | 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% | 553,518 | 57.3% | 500,596 | 56.4% | 485,229 | 62.1% |
| | 邦銀 | 121,265 | 12.5% | 116,250 | 12.0% | 115,313 | 13.0% | 102,745 | 13.1% |
| | 都市銀行及び長期信用銀行 | 8,100 | 0.8% | 9,300 | 1.0% | 9,700 | 1.1% | 8,100 | 1.0% |
| | 信託銀行 | 49,681 | 5.1% | 45,543 | 4.7% | 35,598 | 4.0% | 24,903 | 3.2% |
| | 地方銀行 | 52,389 | 5.4% | 46,771 | 4.8% | 57,138 | 6.4% | 57,290 | 7.3% |
| | その他 | 11,095 | 1.1% | 14,637 | 1.5% | 12,877 | 1.5% | 12,452 | 1.6% |
| | 生保 | 53,007 | 5.5% | 36,001 | 3.7% | 26,790 | 3.0% | 18,917 | 2.4% |
| | 損保 | 6,919 | 0.7% | 5,382 | 0.6% | 9,083 | 1.0% | 8,714 | 1.1% |
| | リース・ファイナンス | 43,295 | 4.5% | 32,375 | 3.3% | 14,000 | 1.6% | 14,625 | 1.9% |
| | 外国銀行・その他外資系金融 | 97,812 | 10.1% | 87,983 | 9.1% | 83,184 | 9.4% | 92,038 | 11.8% |
| | 証券化 | - | - | - | - | - | - | 233,940 | 29.9% |
| | その他 | 275,527 | 28.4% | 275,527 | 28.5% | 252,227 | 28.4% | 14,250 | 1.8% |
| 直接 | Capital markets | 372,934 | 38.4% | 412,934 | 42.7% | 386,567 | 43.6% | 296,567 | 37.9% |
| | 社債 | 372,934 | 38.4% | 412,934 | 42.7% | 386,567 | 43.6% | 296,567 | 37.9% |
| | 普通社債 | 334,934 | 34.5% | 374,934 | 38.8% | 348,567 | 39.3% | 258,567 | 33.1% |
| | 新株予約権付社債 | 38,000 | 3.9% | 38,000 | 3.9% | 38,000 | 4.3% | 38,000 | 4.9% |
| 合計 | Total | 970,759 | 100.0% | 966,452 | 100.0% | 887,163 | 100.0% | 781,796 | 100.0% |

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 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | |
| 有利子負債合計 | Borrowings | 970,759 | | 966,452 | | 887,163 | | 781,796 | |
| 短期借入金 | Short-term | 63,550 | | 42,550 | | 14,250 | | 14,250 | |
| 長期借入金 | Long-term | 534,275 | | 510,968 | | 486,346 | | 470,979 | |
| 社債 | Bonds | 372,934 | | 412,934 | | 386,567 | | 296,567 | |
| 長期負債比率 | Ratio of long-term borrowings | 93.5% | | 95.6% | | 98.4% | | 98.2% | |
| 平均借入年限(借入平均残存ベース) | Avg. Life of borrowings (outstanding maturity basis) | (※)8年1ヶ月 8years 1month | | 7年7ヶ月 7years 7months | | 7年8ヶ月 7years 8months | | 8年2ヶ月 8years 2months | |
| 期末調達金利 | Funding cost | 2.16% | | 2.24% | | 2.22% | | 2.39% | |
| 変動 | Float | 1.50% | | 1.49% | | 1.47% | | 1.55% | |
| 固定 | Fixed | 2.38% | | 2.48% | | 2.48% | | 2.43% | |

(※)平成16年3月期平均借入年限は、契約時名目年限ベースにより算出されています。

Figure of 04/3 is shown on contract maturity basis

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 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | |
| | | 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% | 731,680 | 75.7% | 663,613 | 74.8% | 746,393 | 95.5% |
| 長期プライムレート(連動) | Long-term prime rate (float) | 51,009 | 5.3% | 47,183 | 4.9% | 36,661 | 4.1% | 25,903 | 3.3% |
| 短期プライムレート(連動) | Short-term prime rate (float) | 1,558 | 0.2% | 700 | 0.1% | - | - | - | - |
| YEN LIBOR(連動) | Yen Libor rate (float) | 197,889 | 20.4% | 186,889 | 19.3% | 186,889 | 21.1% | 9,500 | 1.2% |
| 合計 | Total | 970,759 | 100.0% | 966,452 | 100.0% | 887,163 | 100.0% | 781,796 | 100.0% |

8. 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 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | |
| | | 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 | - | 180,477 | - | 356,825 | - | 175,916 | - |
| 広告宣伝費 | Advertising expenses | 11,120 | 2.9% | 2,659 | 1.5% | 6,471 | 1.8% | 6,229 | 3.5% |
| 人件費 | Personnel expenses | 24,236 | 6.4% | 12,418 | 6.9% | 24,817 | 7.0% | 11,293 | 6.4% |
| 賃借料 | Rent | 8,686 | 2.3% | 3,975 | 2.2% | 7,742 | 2.2% | 3,740 | 2.1% |
| 通信費 | Communication expenses | 6,766 | 1.8% | 3,113 | 1.7% | 6,007 | 1.7% | 2,698 | 1.5% |
| 減価償却費 | Depreciation | 3,696 | 1.0% | 1,637 | 0.9% | 3,379 | 0.9% | 1,625 | 0.9% |
| 支払手数料 | Commissions paid | 9,188 | 2.4% | 5,138 | 2.8% | 10,243 | 2.9% | 5,057 | 2.9% |
| その他 | Others | 29,952 | 7.9% | 17,156 | 9.5% | 34,679 | 9.7% | 15,902 | 9.0% |
| 販管費合計 | Total | 93,643 | 24.6% | 46,096 | 25.5% | 93,336 | 26.2% | 46,545 | 26.5% |

9. 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 | | 04/9 | 05/3 | | 05/9 | |
| | | | | (中間期) | | 前年同月比増減 Increase | (中間期) | 前年同月比増減 Increase |
| 営業貸付金残高 | Loans outstanding | 2,990 | | 3,042 | 2,971 | -19 | 3,015 | -27 |
| 口座数 | Number of customer accounts | 4,930 | | 4,851 | 4,626 | -304 | 4,597 | -254 |
| 営業収益 | Operating revenues | 722 | | 342 | 676 | -46 | 336 | -5 |
| 営業利益 | Operating income | 230 | | 94 | 217 | -13 | 105 | 11 |
| 経常利益 | Ordinary income | 261 | | 100 | 223 | -37 | 108 | 8 |
| 当期純利益 | Net income | 141 | | 55 | 126 | -14 | 37 | -18 |
| 期末有人店舗数 | Number of manned branch office | 528 | | 528 | 528 | 0 | 523 | -5 |

10. 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 | | 04/9 | 05/3 | | 05/9 | |
| | | | | (中間期) | | 前年同月比増減 Increase | (中間期) | 前年同月比増減 Increase |
| 営業貸付金残高 | Loans outstanding | 477 | | 452 | 451 | -26 | 461 | 9 |
| 口座数 | Number of customer accounts | 786 | | 720 | 703 | -83 | 702 | -18 |
| 営業収益 | Operating revenues | 115 | | 51 | 103 | -12 | 51 | 1 |
| 営業利益 | Operating income | 37 | | 14 | 33 | -4 | 16 | 2 |
| 経常利益 | Ordinary income | 42 | | 15 | 34 | -8 | 16 | 2 |
| 当期純利益 | Net income | 22 | | 8 | 19 | -3 | 6 | -3 |
| 期末従業員数 | Number of employees | 3,311 | | 3,556 | 3,476 | 165 | 3,424 | -132 |

11. 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 | | | | 04/9 (中間期) | | | | 05/3 | | | | 05/9 (中間期) | | | |
| | 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% | 105,870 | 4.1% | 47,146 | 2.9% | 92,017 | 3.8% | 41,381 | 2.6% | 79,092 | 3.3% | 35,853 | 2.3% |
| 27.375 % | 1,461,331 | 56.1% | 679,508 | 43.0% | 1,354,497 | 52.9% | 639,844 | 39.8% | 1,309,299 | 53.6% | 658,886 | 42.0% | 1,339,411 | 55.7% | 721,382 | 45.7% |
| 26.280 % | 14,131 | 0.5% | 5,983 | 0.4% | 12,165 | 0.5% | 5,240 | 0.3% | 10,826 | 0.4% | 4,706 | 0.3% | 9,787 | 0.4% | 4,281 | 0.3% |
| 25.550 % | 746,226 | 28.7% | 654,766 | 41.5% | 702,481 | 27.4% | 620,302 | 38.6% | 645,892 | 26.4% | 565,905 | 36.1% | 608,612 | 25.3% | 530,631 | 33.6% |
| 23.360 % | 140,684 | 5.4% | 116,093 | 7.4% | 130,493 | 5.1% | 109,588 | 6.8% | 121,466 | 5.0% | 101,571 | 6.5% | 114,993 | 4.8% | 95,998 | 6.1% |
| 21.900 % | 63,521 | 2.4% | 25,007 | 1.6% | 53,976 | 2.1% | 21,497 | 1.3% | 46,368 | 1.9% | 18,410 | 1.2% | 40,122 | 1.7% | 15,797 | 1.0% |
| 18.250 % | 0 | 0.0% | 0 | 0.0% | 100,449 | 3.9% | 84,024 | 5.2% | 109,917 | 4.5% | 94,287 | 6.0% | 104,529 | 4.3% | 89,990 | 5.7% |
| その他 (Others) | 56,842 | 2.2% | 44,050 | 2.8% | 101,606 | 4.0% | 78,580 | 4.9% | 106,775 | 4.4% | 83,579 | 5.3% | 107,843 | 4.5% | 83,145 | 5.3% |
| 合計 (Total) | 2,602,964 | 100.0% | 1,578,729 | 100.0% | 2,561,537 | 100.0% | 1,606,220 | 100.0% | 2,442,560 | 100.0% | 1,568,725 | 100.0% | 2,404,389 | 100.0% | 1,577,078 | 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 | | | | 04/9 (中間期) | | | | 05/3 | | | | 05/9 (中間期) | | | |
| | 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% | 107,315 | 4.2% | 6,258 | 0.4% | 100,872 | 4.1% | 5,836 | 0.4% | 101,468 | 4.2% | 5,905 | 0.4% |
| ¥100,000～¥300,000 | 335,916 | 12.9% | 70,341 | 4.5% | 314,000 | 12.3% | 65,444 | 4.1% | 281,144 | 11.5% | 57,907 | 3.7% | 265,905 | 11.1% | 54,322 | 3.4% |
| ¥300,000～¥500,000 | 978,043 | 37.6% | 437,441 | 27.7% | 894,015 | 34.9% | 398,998 | 24.8% | 799,719 | 32.7% | 355,080 | 22.6% | 737,968 | 30.7% | 327,094 | 20.7% |
| ¥500,000～¥1,000,000 | 1,173,477 | 45.1% | 1,060,157 | 67.2% | 1,244,042 | 48.6% | 1,131,492 | 70.4% | 1,258,747 | 51.5% | 1,145,963 | 73.1% | 1,297,056 | 53.9% | 1,185,916 | 75.2% |
| ¥1,000,000～¥2,000,000 | 2,214 | 0.1% | 4,055 | 0.3% | 2,165 | 0.1% | 4,028 | 0.3% | 2,078 | 0.1% | 3,939 | 0.3% | 1,992 | 0.1% | 3,840 | 0.2% |
| 合計 (Total) | 2,602,964 | 100.0% | 1,578,729 | 100.0% | 2,561,537 | 100.0% | 1,606,220 | 100.0% | 2,442,560 | 100.0% | 1,568,725 | 100.0% | 2,404,389 | 100.0% | 1,577,078 | 100.0% |

12. 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 05/9 (中間期) |
|--------|-------------------|----------------------------|------------|--------|------------------------|
| | | | 04/9 (中間期) | 05/3 | |
| 店頭 | At branch counter | 44.0% | 45.4% | 45.1% | 44.9% |
| ¥enむすび | By Yen-Musubi | 56.0% | 54.6% | 54.9% | 55.1% |
| | 内通常時間内 | During branch office hours | 48.2% | 47.1% | 46.7% |
| | 内通常時間外 | After branch office hours | 7.9% | 7.5% | 8.2% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% |

13. 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 05/9 (中間期) |
|-----------------------------|-------------------|------------------|------------|--------|------------------------|
| | | | 04/9 (中間期) | 05/3 | |
| 口コミ・紹介 | | 9.3% | 11.1% | 11.3% | 11.0% |
| Word of mouth, introduction | 店頭 Branch counter | 8.4% | 11.2% | 11.2% | 11.4% |
| | ¥enむすび Yen-Musubi | 9.8% | 11.1% | 11.4% | 10.8% |
| 配布物 | | 7.6% | 8.2% | 9.0% | 9.9% |
| Distributed materials | 店頭 Branch counter | 14.2% | 14.7% | 15.8% | 18.7% |
| | ¥enむすび Yen-Musubi | 4.4% | 5.0% | 5.4% | 5.0% |
| 看板 | | 15.1% | 19.5% | 19.8% | 19.9% |
| Signs | 店頭 Branch counter | 17.6% | 21.5% | 20.9% | 21.9% |
| | ¥enむすび Yen-Musubi | 13.9% | 18.5% | 19.2% | 18.8% |
| テレビ等 | | 52.9% | 45.0% | 40.7% | 41.1% |
| TV, etc. | 店頭 Branch counter | 38.2% | 32.8% | 27.0% | 28.2% |
| | ¥enむすび Yen-Musubi | 60.1% | 50.8% | 47.9% | 48.2% |
| 新聞・雑誌等 | | 8.1% | 8.4% | 8.8% | 8.5% |
| Newspaper, magazine, etc. | 店頭 Branch counter | 3.8% | 4.0% | 4.1% | 3.8% |
| | ¥enむすび Yen-Musubi | 10.1% | 10.5% | 11.3% | 11.1% |
| その他 | | 7.0% | 7.9% | 10.5% | 9.7% |
| Others | 店頭 Branch counter | 17.8% | 15.8% | 21.0% | 16.1% |
| | ¥enむすび Yen-Musubi | 1.7% | 4.1% | 4.9% | 6.1% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% |

14. 顧客属性(1)

Customer profile (1)

| ①性別・年齢 Gender, age | | | 平成16年3月期 | | 平成17年3月期 | | | | 平成18年3月期 | | 構成比(Ratio) |
|-----------------------|--------|-----------|-----------|----------------|------------|----------------|-----------|----------------|------------|----------------|------------|
| | | | 04/3 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | | |
| | | | 新規 New | 既存 Existing | 新規 New | 既存 Existing | 新規 New | 既存 Existing | 新規 New | 既存 Existing | |
| 男性 Male | 20～29歳 | 20'S | 34.7% | 20.6% | 34.5% | 20.5% | 34.3% | 18.8% | 33.9% | 18.7% | |
| | 30～39歳 | 30'S | 25.7% | 26.4% | 25.5% | 26.6% | 25.1% | 26.8% | 24.5% | 26.8% | |
| | 40～49歳 | 40'S | 17.5% | 20.1% | 17.5% | 20.2% | 17.3% | 20.5% | 17.7% | 20.6% | |
| | 50歳以上 | Over 50'S | 22.1% | 32.9% | 22.5% | 32.7% | 23.2% | 33.9% | 23.9% | 33.9% | |
| | 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% | 37.3% | 20.0% | 36.4% | 18.2% | 36.1% | 18.1% | |
| | 30～39歳 | 30'S | 22.6% | 21.2% | 23.1% | 21.5% | 22.8% | 21.6% | 22.0% | 21.9% | |
| | 40～49歳 | 40'S | 16.5% | 18.2% | 16.0% | 18.2% | 16.5% | 18.2% | 16.3% | 18.2% | |
| | 50歳以上 | Over 50'S | 22.7% | 40.5% | 23.5% | 40.3% | 24.2% | 41.9% | 25.5% | 41.8% | |
| | 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% | 35.3% | 20.3% | 34.8% | 18.6% | 34.5% | 18.5% | |
| | 30～39歳 | 30'S | 24.9% | 24.7% | 24.9% | 25.0% | 24.5% | 25.2% | 23.8% | 25.3% | |
| | 40～49歳 | 40'S | 17.3% | 19.5% | 17.1% | 19.6% | 17.1% | 19.8% | 17.3% | 19.9% | |
| | 50歳以上 | Over 50'S | 22.2% | 35.3% | 22.7% | 35.0% | 23.5% | 36.4% | 24.3% | 36.3% | |
| | 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% | 73.6% | 69.4% | 72.8% | 69.2% | 72.7% | 69.5% |
| 女性 | Female | | 25.9% | 31.2% | 26.4% | 30.6% | 27.2% | 30.8% | 27.3% | 30.5% |

| ②婚姻 Marital status | | | 構成比(Ratio) | | | | | | | |
|-----------------------|---------|--|------------|-------|-------|-------|-------|-------|-------|-------|
| 既婚 | Married | | 43.3% | 50.4% | 43.2% | 49.9% | 42.9% | 50.5% | 42.6% | 50.0% |
| 独身 | Single | | 56.7% | 49.6% | 56.8% | 50.1% | 57.1% | 49.5% | 57.4% | 50.0% |

| ③健康保険 Insurance | | | 構成比(Ratio) | | | | | | | |
|--------------------|--------------------|--|------------|-------|-------|-------|-------|-------|-------|-------|
| 社会保険 | Social insurance | | 52.6% | 57.1% | 52.1% | 56.4% | 51.3% | 56.7% | 51.6% | 56.0% |
| 国民保険 | National insurance | | 47.4% | 42.9% | 47.9% | 43.6% | 48.7% | 43.3% | 48.4% | 44.0% |

14. 顧客属性(2)

Customer profile (2)

| ④住居 Residence | | 平成17年3月期 | | | | | | 平成18年3月期 | | 構成比(Ratio) |
|------------------|-------------------------------|------------------|----------------|------------|----------------|-----------|----------------|------------|----------------|------------|
| | | 平成16年3月期 04/3 | | 04/9 (中間期) | | 05/3 | | 05/9 (中間期) | | |
| | | 新規 New | 既存 Existing | 新規 New | 既存 Existing | 新規 New | 既存 Existing | 新規 New | 既存 Existing | |
| 自己所有 | Owned house | 14.4% | 15.5% | 14.3% | 15.4% | 14.3% | 15.6% | 14.4% | 15.5% | |
| ローンつき自宅 | Owned house with housing loan | 3.5% | 3.7% | 3.4% | 3.6% | 3.4% | 3.7% | 3.5% | 3.7% | |
| 家族所有 | Family owned house | 30.5% | 28.9% | 30.9% | 29.0% | 31.0% | 29.1% | 31.3% | 29.4% | |
| 借家 | Leased house | 12.9% | 12.6% | 12.7% | 12.6% | 12.9% | 12.5% | 12.7% | 12.5% | |
| アパート | Private apartment | 17.3% | 16.0% | 17.3% | 16.1% | 17.3% | 16.0% | 17.1% | 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% | 7.3% | 8.1% | 7.3% | 8.0% | 7.4% | 7.9% | |
| 社宅 | Company house | 2.6% | 2.7% | 2.6% | 2.7% | 2.5% | 2.7% | 2.6% | 2.7% | |
| 寮 | Dormitory | 3.9% | 3.6% | 3.9% | 3.6% | 3.9% | 3.6% | 3.7% | 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 | | 平成17年3月期 | | | | | | 平成18年3月期 | | 構成比(Ratio) |
|------------------------------|-----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|------------|
| | | 新規 New | 既存 Existing | 新規 New | 既存 Existing | 新規 New | 既存 Existing | 新規 New | 既存 Existing | |
| 1年未満 | Less than 1year | 4.5% | 0.0% | 6.4% | 0.1% | 4.5% | 0.0% | 6.6% | 0.1% | |
| 1～3年未満 | 1-3year | 13.8% | 2.1% | 12.2% | 2.3% | 13.2% | 1.6% | 11.7% | 2.0% | |
| 3～5年未満 | 3-5year | 9.0% | 5.0% | 8.5% | 4.9% | 9.1% | 4.4% | 8.4% | 4.2% | |
| 5～10年未満 | 5-10year | 17.8% | 18.4% | 16.8% | 17.8% | 16.9% | 17.2% | 16.5% | 16.4% | |
| 10年以上 | Over 10year | 54.8% | 74.5% | 56.1% | 74.8% | 56.3% | 76.8% | 56.8% | 77.3% | |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

14. 顧客属性(3)

Customer profile (3)

| ⑥職業 Occupation | | 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 05/9 (中間期) | |
| | | 新規 New | 既存 Existing | 04/9 (中間期) | | 05/3 | | 新規 New | 既存 Existing |
| 会社員 | Company employee | 82.3% | 83.3% | 82.2% | 83.2% | 82.3% | 83.2% | 83.0% | 83.2% |
| 自営業 | Self-owned | 13.2% | 10.3% | 13.1% | 10.6% | 13.1% | 10.6% | 12.4% | 10.9% |
| 公務員 | Civil officer | 2.5% | 2.0% | 2.6% | 2.1% | 2.5% | 2.1% | 2.5% | 2.1% |
| 主婦 | House wives | 1.9% | 4.3% | 1.9% | 4.0% | 1.9% | 3.9% | 1.9% | 3.6% |
| 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% | 15.0% | 3.5% | 13.2% | 3.0% | 15.7% | 3.0% |
| 1～3年未満 | 1-3year | 26.5% | 10.1% | 25.7% | 12.2% | 27.4% | 12.3% | 25.1% | 12.8% |
| 3～5年未満 | 3-5year | 13.3% | 9.1% | 13.3% | 9.4% | 13.9% | 9.5% | 12.9% | 10.6% |
| 5～10年未満 | 5-10year | 17.7% | 23.2% | 16.6% | 21.9% | 16.5% | 21.3% | 16.3% | 20.5% |
| 10年以上 | Over 10year | 29.6% | 54.3% | 29.5% | 53.0% | 29.0% | 53.9% | 30.0% | 53.1% |
| 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% | 62.2% | 64.8% | 62.4% | 64.6% | 61.9% | 64.5% |
| 31～100名 | 31-100 | 17.0% | 16.7% | 17.0% | 16.7% | 16.9% | 16.8% | 17.1% | 16.8% |
| 101～500名 | 101-500 | 11.8% | 10.9% | 11.8% | 10.9% | 11.7% | 11.0% | 12.0% | 11.1% |
| 501名以上 | More than 500 | 8.8% | 7.5% | 9.1% | 7.6% | 9.0% | 7.6% | 8.9% | 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% | 3.4% | 4.1% | 2.7% | 4.4% | 2.7% | 4.4% |
| 200～300万円未満 | JPY 2million - JPY 3million | 17.5% | 11.1% | 16.1% | 10.3% | 14.5% | 9.0% | 13.2% | 8.3% |
| 300～400万円未満 | JPY 3million - JPY 4million | 27.3% | 29.6% | 29.1% | 28.8% | 30.2% | 28.4% | 30.3% | 28.0% |
| 400～500万円未満 | JPY 4million - JPY 5million | 24.4% | 24.9% | 25.9% | 26.3% | 27.2% | 27.6% | 27.6% | 29.2% |
| 500万円以上 | Over JPY 5million | 27.1% | 30.8% | 25.5% | 30.5% | 25.4% | 30.6% | 26.1% | 30.1% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

15. 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 05/9 (中間期) |
|------------------|--------------------------|------------------|---------------|--------|---------------------------|
| | | | 04/9 (中間期) | 05/3 | |
| 融資 Advances | ATM | 92.6% | 91.5% | 91.7% | 91.8% |
| | 内提携分 of which tie-up ATM | 16.7% | 20.0% | 21.2% | 25.1% |
| | 店頭 Branch counter | 7.4% | 8.5% | 8.3% | 8.2% |
| | 計 Total | 100.0% | 100.0% | 100.0% | 100.0% |
| 返済 Repayments | ATM | 71.8% | 72.4% | 72.6% | 73.9% |
| | 内提携分 of which tie-up ATM | 5.6% | 9.2% | 10.4% | 14.4% |
| | 店頭 Branch counter | 4.7% | 4.4% | 4.3% | 3.8% |
| | 銀行振込 Bank transfer | 23.0% | 22.7% | 22.6% | 21.8% |
| | 書留 Mail | 0.2% | 0.2% | 0.2% | 0.2% |
| | 集金 Collection visits | 0.3% | 0.3% | 0.3% | 0.3% |
| | 計 Total | 100.0% | 100.0% | 100.0% | 100.0% |
| 合計 Total | ATM | 78.8% | 78.9% | 79.0% | 80.0% |
| | 店頭 Branch counter | 5.6% | 5.8% | 5.6% | 5.3% |
| | 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% | 0.2% | 0.2% | 0.2% |
| | 計 Total | 100.0% | 100.0% | 100.0% | 100.0% |

16. ATM・CD提携状況(平成17年9月末) Network of tie-up ATM, CDs (September 2005)

| 業態 Business category | 提携先数 Number of tie-up company | 台数 Number of ATM, CDs |
|---|----------------------------------|--------------------------|
| 銀行及び信金・信組 Regional banks, shinkin and shinkumi | 117 | 32,533 |
| 流通系クレジットカード会社その他 Credit cards companies and others | 12 | 3,164 |
| 信販会社 Credit sales companies | 7 | 975 |
| 合計 Total | 136 | 36,672 |

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16年3月期 04/3 | 平成17年3月期 | | 平成18年3月期 05/9 (中間期) |
|------------------------------|--|------------------|---------------|--------|---------------------------|
| | | | 04/9 (中間期) | 05/3 | |
| 融資 Advances (yen) | | | | | |
| 1万円未満 ~9,000 | | 21.2% | 20.2% | 19.4% | 18.4% |
| 1万円台 10,000~19,000 | | 39.9% | 39.4% | 39.7% | 39.8% |
| 2万円台 20,000~29,000 | | 14.5% | 14.9% | 15.1% | 15.2% |
| 3万円台 30,000~39,000 | | 8.1% | 8.6% | 8.7% | 8.9% |
| 4万円台 40,000~49,000 | | 3.0% | 3.1% | 3.2% | 3.2% |
| 5万円~10万円以下 50,000~100,000 | | 10.0% | 10.4% | 10.5% | 10.9% |
| 10万円超 101,000~ | | 3.3% | 3.4% | 3.5% | 3.6% |
| 合計 Total | | 100.0% | 100.0% | 100.0% | 100.0% |
| 返済 Repayments (yen) | | | | | |
| 1万円未満 ~9,000 | | 9.3% | 9.2% | 9.0% | 8.8% |
| 1万円台 10,000~19,000 | | 20.0% | 19.3% | 18.8% | 17.4% |
| 2万円台 20,000~29,000 | | 32.9% | 31.4% | 30.7% | 29.0% |
| 3万円台 30,000~39,000 | | 26.1% | 27.8% | 28.9% | 31.5% |
| 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% | 4.0% |
| 合計 Total | | 100.0% | 100.0% | 100.0% | 100.0% |

17. 営業月報

Monthly Operational Data

| | | 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 | 平成17年 1月 05/1 | 平成17年 2月 05/2 | 平成17年 3月 05/3 | 平成17年 4月 05/4 | 平成17年 5月 05/5 | 平成17年 6月 05/6 | 平成17年 7月 05/7 | 平成17年 8月 05/8 | 平成17年 9月 05/9 | |
|-----------------------------------|---|---------------------|-----------------------|-----------------------|-----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------|
| 無担保 ローン | 営業貸付金残高(百万円) Outstanding loans (¥million) | 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 | 1,578,667 | 1,588,577 | 1,577,078 | |
| | 無担保ローン口座数 Number of unsecured Loans accounts | 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 | 2,424,560 | 2,433,262 | 2,404,389 | |
| | 一口座平均単価(千円) Average balance of unsecured loan per acct (¥thousand) | 627 | 631 | 633 | 632 | 634 | 636 | 642 | 645 | 647 | 650 | 651 | 653 | 656 | |
| | 新規顧客数 Number of new customer accounts | 21,879 | 19,453 | 21,285 | 16,043 | 18,954 | 19,113 | 23,878 | 19,766 | 23,510 | 23,576 | 20,944 | 23,899 | 23,530 | |
| | 店舗数 Number of branch offices | 1,892 | 1,892 | 1,892 | 1,892 | 1,892 | 1,893 | 1,893 | 1,892 | 1,892 | 1,891 | 1,890 | 1,887 | 1,888 | |
| | 有人店舗 Manned loan branch offices | 528 | 528 | 528 | 528 | 528 | 528 | 528 | 527 | 527 | 527 | 526 | 523 | 523 | |
| | 無人店舗 Unmanned loan branch offices | 1,363 | 1,363 | 1,363 | 1,363 | 1,363 | 1,364 | 1,364 | 1,364 | 1,364 | 1,363 | 1,363 | 1,363 | 1,364 | |
| | 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 | 1,893 | 1,893 | 1,892 | 1,892 | 1,891 | 1,890 | 1,887 | 1,888 | |
| | CD・ATM台数 Number of CDs and ATMs | 37,806 | NA | NA | 38,157 | NA | NA | 38,220 | NA | NA | 38,620 | NA | NA | 38,697 | |
| | 自社分 Takefuji | 2,033 | 2,033 | 2,033 | 2,033 | 2,033 | 2,029 | 2,029 | 2,028 | 2,028 | 2,027 | 2,026 | 2,024 | 2,025 | |
| 提携分 Tie-up | 35,773 | NA | NA | 36,124 | NA | NA | 36,191 | NA | NA | 36,593 | NA | NA | 36,672 | | |
| カード事業 | 割賦売掛金残高 ^(注1) (百万円) Installment account receivable (¥million) | 306 | 299 | 318 | 346 | 341 | 354 | 357 | 359 | 370 | 397 | 391 | 409 | 440 | |
| 成約率 | Approval Ratio | 54.4% | 55.6% | 56.2% | 55.3% | 55.1% | 55.0% | 56.2% | 55.3% | 56.1% | 60.0% | 60.9% | 60.9% | 60.4% | |
| 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 | 31.6% | 31.8% | 33.1% | 33.8% | 30.7% | 31.0% | 31.1% | 31.5% | 30.6% | 29.9% | 30.6% | 29.6% | 30.4% |
| | 1 件 | 1 | 23.9% | 23.2% | 22.9% | 23.5% | 23.1% | 23.4% | 22.3% | 22.8% | 21.8% | 20.9% | 22.1% | 22.0% | 21.6% |
| | 2 件 | 2 | 18.7% | 19.0% | 18.4% | 19.0% | 19.1% | 18.8% | 18.0% | 18.8% | 17.6% | 18.2% | 18.5% | 18.1% | 18.6% |
| | 3 件 | 3 | 14.6% | 14.4% | 14.5% | 13.5% | 15.1% | 14.8% | 15.2% | 14.7% | 15.1% | 15.5% | 15.0% | 15.7% | 15.4% |
| 4 件 | 4 | 11.2% | 11.6% | 11.1% | 10.2% | 12.0% | 12.0% | 13.3% | 12.2% | 14.9% | 15.5% | 13.8% | 14.6% | 14.0% | |
| 平均利回り | Average loan yield | 22.01% | 21.92% | 21.84% | 21.85% | 21.76% | 21.72% | 21.74% | 21.68% | 21.63% | 21.79% | 21.70% | 21.66% | 21.73% | |
| 延滞管理指数(31日～60日延滞) ^(注2) | Delinquent management index (31 to 60days) | 0.83 | 0.76 | 0.66 | 0.72 | 0.52 | 0.72 | 0.76 | 0.69 | 0.59 | 0.77 | 0.73 | 0.72 | 0.74 | |

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時締め数字ですが、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 D