


# 平成19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 2007 (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. 営業の状況

## Key operational data

(百万円 / in ¥mil)

		平成17年3月期	平成18年3月期				平成19年3月期			
		05/3	05/6 (第1四半期)	06/3	前年同月比		06/6 (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	1,568,725	1,573,831	1,540,046	-28,678	-1.8%	1,528,282	-45,548	-2.9%	
	無担保ローン口座数 Number of customer accounts	2,442,560	2,420,345	2,322,917	-119,643	-4.9%	2,296,098	-124,247	-5.1%	
	一口座平均単価 Average balance per account (千円: ¥thousand)	642	650	663	21	3.2%	666	15	2.4%	
	新規顧客数 Number of new customer accounts	247,908	66,852	263,303	15,395	6.2%	59,748	-7,104	-10.6%	
	店舗数 Number of branch offices	1,893	1,891	1,898	5	0.3%	1,896	5	0.3%	
	有人店舗 Manned loan branch offices	528	527	523	-5	-0.9%	523	-4	-0.8%	
	無人店舗 <sup>(注1)</sup> Unmanned loan branch offices	1,364	1,363	1,374	10	0.7%	1,372	9	0.7%	
	インターネット店舗 Internet branch office	1	1	1	0	0.0%	1	0	0.0%	
	自動契約機台数 <sup>(注1)</sup> Unmanned contract machines	1,893	1,891	1,898	5	0.3%	1,896	5	0.3%	
	CD・ATM台数 Number of CDs and ATMs	38,220	38,620	45,450	7,230	18.9%	45,685	7,065	18.3%	
	自社分 Takefuji	2,029	2,027	2,025	-4	-0.2%	2,023	-4	-0.2%	
提携分 Tie-up	36,191	36,593	43,425	7,234	20.0%	43,662	7,069	19.3%		
カード事業  Credit cards	割賦売掛金残高 <sup>(注2)</sup> Installment accounts receivable	357	397	494	137	38.3%	536	139	35.0%	
	総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount	489	139	618	129	26.4%	168	30	21.6%	
	有効会員数 Number of cardholders	218,957	231,663	254,665	35,708	16.3%	263,338	31,675	13.7%	
	残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance	10,777	11,478	13,977	3,200	29.7%	14,718	3,240	28.2%	
	加盟店数 Number of member stores	32,817	35,561	35,319	2,502	7.6%	28,305	-7,256	-20.4%	
社員数(除く:パート) Number of employees	3,476	3,595	3,171	-305	-8.8%	3,250	-345	-9.6%		
平均貸付金残高 Average unsecured loan balance during the period	1,598,719	1,575,958	1,576,379	-22,340	-1.4%	1,541,339	-34,618	-2.2%		
平均利回り Average loan yield	21.74%	21.79%	21.66%	-	-0.07%	21.70%	-	-0.09%		
有利子負債残高 Interest bearing debt	887,163	809,321	730,106	-157,057	-17.7%	733,273	-76,048	-9.4%		

注1. スピード無人受付機も含む Unmanned loan branch offices including automatic quick loan application machines

注2. 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3. 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4. 残有会員数 無担保ローン残高を同時に保有する顧客を含む Number of accounts with shopping receivables including accounts with unsecured loans simultaneously

## 2. 主要損益

## Profit & loss statement

(百万円/in ¥mil)

		平成17年3月期		平成18年3月期			平成19年3月期		
		05/3	05/6 (第1四半期)	06/3	前年同月比		06/6 (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	356,825	87,629	349,766	-7,059	-2.0%	85,919	-1,709	-2.0%
	営業貸付金利息 Interest income on direct cash loans	347,474	85,606	341,463	-6,011	-1.7%	83,381	-2,225	-2.6%
	償却債権及び同利息回収額 Recovery on previously credit losses	8,213	1,672	6,559	-1,654	-20.1%	1,524	-148	-8.9%
	総合斡旋収益 Credit card revenues	50	15	66	16	31.9%	21	5	34.1%
	その他の営業収益 Other revenues	1,088	335	1,679	591	54.3%	994	658	196.2%
営業費用	Operating expenses	242,119	62,773	262,948	20,830	8.6%	79,618	16,844	26.8%
	金融費用 Financial expenses	23,876	5,298	20,867	-3,009	-12.6%	5,113	-186	-3.5%
	支払利息 Interest on borrowings	10,522	2,288	9,470	-1,052	-10.0%	2,296	8	0.3%
	社債利息 Interest on bonds	12,127	2,699	10,252	-1,876	-15.5%	2,511	-188	-7.0%
	その他の金融費用 Other financial expenses	1,227	311	1,145	-81	-6.6%	306	-5	-1.6%
	その他の営業費用 Other operating expenses	218,243	57,475	242,082	23,839	10.9%	74,505	17,030	29.6%
	広告宣伝費 Advertising expenses	6,471	3,051	12,289	5,818	89.9%	3,287	236	7.7%
	貸倒関連費用 Credit costs	124,907	33,566	121,934	-2,973	-2.4%	37,734	4,168	12.4%
	内貸倒償却 of which credit losses	112,858	20,488	108,504	-4,355	-3.9%	22,534	2,046	10.0%
	過払請求関連費用 Cost related to refund for claimed overpayment	10,981	3,250	41,199	-	-	17,388	-	-
	内過払請求返還金 of which refund for claimed overpayment	10,981	3,250	18,699	7,719	70.3%	8,988	5,738	176.5%
	人件費 Personnel expenses	24,817	5,794	21,926	-2,891	-11.6%	5,249	-545	-9.4%
	賃借料 Rents	7,742	1,862	7,343	-399	-5.2%	1,769	-93	-5.0%
	その他 Others	43,326	9,952	37,391	-5,936	-13.7%	9,078	-874	-8.8%
営業利益	Operating income	114,706	24,855	86,817	-27,889	-24.3%	6,302	-18,554	-74.6%
営業外収益	Non-operating income	3,593	1,063	3,077	-516	-14.4%	237	-826	-77.7%
	投資利益 Gain on investments	2,697	210	1,058	-1,639	-60.8%	61	-149	-71.1%
営業外費用	Non-operating expenses	526	21	128	-398	-75.6%	412	391	1886.2%
経常利益	Ordinary income	117,773	25,898	89,766	-28,007	-23.8%	6,127	-19,771	-76.3%
特別利益	Extraordinary income	4,017	-	28,264	24,247	603.7%	-	-	-
特別損失	Extraordinary losses	8,363	(※) 55,517	(※) 55,857	47,494	567.9%	63	-55,454	-99.9%
税引前当期純利益	Income before income taxes	113,426	-29,619	62,173	-51,253	-45.2%	6,064	35,683	-
法人税等	Corporate, inhabitant and enterprise taxes	46,715	-12,235	23,093	-23,622	-50.6%	2,337	14,572	-
当期純利益	Net income	66,711	-17,383	39,080	-27,632	-41.4%	3,728	21,111	-

(※) 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

### 3. 総資産、純資産等

### Financial position

		平成17年 3月期 05/3	平成18年3月期				平成19年3月期			
			05/6 (第1四半期)	06/3	前年同月比		06/6 (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	百万円(¥ mil)	1,913,832	1,785,871	1,780,265	-133,567	-7.0%	1,768,463	-17,408	-1.0%
	流動資産	Current assets	1,636,126	1,553,482	1,539,805	-96,321	-5.9%	1,519,198	-34,284	-2.2%
	固定資産	Fixed assets	202,411	157,740	167,769	-34,642	-17.1%	177,221	19,480	12.3%
	繰延資産	Deferred charges	75,296	74,649	72,692	-2,604	-3.5%	72,045	-2,604	-3.5%
営業貸付金残高	Loans outstanding	百万円(¥ mil)	1,568,725	1,573,831	1,540,046	-28,678	-1.8%	1,528,282	-45,548	-2.9%
営業貸付金残高対総資産比率	Ratio of loan to total assets		82.0%	88.1%	86.5%	-	4.5%	86.4%	-	-1.7%
総資産経常利益率	Ratio of ordinary income to total assets		6.1%	-	4.9%	-	-1.3%	-	-	-
総資産当期純利益率	ROA		3.5%	-	2.1%	-	-1.3%	-	-	-
純資産	Net assets	百万円(¥ mil)	964,956	939,779	969,250	4,294	0.4%	952,037	12,258	1.3%
自己資本比率	Shareholders' equity ratio		50.4%	52.6%	54.4%	-	4.0%	53.8%	-	1.2%
自己資本当期純利益率	ROE		7.2%	-	4.0%	-	-3.1%	-	-	-
有利子負債残高	Interest bearing debt	百万円(¥ mil)	887,163	809,321	730,106	-157,057	-17.7%	733,273	-76,048	-9.4%

### 4. 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17年3月31日 March 31, 2005	平成17年6月30日 June 30, 2005	平成18年3月31日 March 31, 2006	平成18年6月30日 June 30, 2006
保有自己株式	Treasury stock	6,589,145	6,589,149	6,589,175	6,589,184

## 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

### Credit losses, etc.

(百万円/ in ¥mil)

		平成17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/6 (第1四半期)		06/3		06/6 (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	1,568,725	-	1,573,831	-	1,540,046	-	1,528,282	-
割賦売掛金残高	Installment account receivables	357	-	397	-	494	-	536	-
貸倒償却	Credit losses	112,858	7.19%	20,488	1.30%	108,504	7.04%	22,534	1.47%
貸倒回収金	Collection of previous credit losses	8,213	0.52%	1,672	0.11%	6,559	0.43%	1,524	0.10%
純貸倒損失	Net credit losses	104,646	6.67%	18,816	1.20%	101,945	6.62%	21,010	1.37%
貸倒引当金	Allowance for credit losses	137,000	8.73%	150,078	9.53%	150,430	9.76%	165,630	10.83%
不良債権の状況	Delinquent loans receivables	191,578	12.21%	199,110	12.65%	195,230	12.67%	204,894	13.40%
破綻先債権	Loans to bankrupt borrowers	520	0.03%	767	0.05%	1,115	0.07%	1,101	0.07%
延滞債権	Delinquent loans (more than 180 days)	55,961	3.57%	62,334	3.96%	64,072	4.16%	71,014	4.65%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	21,810	1.39%	23,806	1.51%	24,890	1.62%	30,685	2.01%
貸出条件緩和債権	Restructured loans	113,287	7.22%	112,202	7.13%	105,153	6.83%	102,095	6.68%
(うち未収日数30日以内)	(of which less than 31 days past due)	(106,163)	6.77%	(105,748)	6.72%	(98,819)	6.41%	(95,811)	6.27%

### ②償却理由

### Reasons for credit losses

(百万円/ in ¥mil)

		平成17年3月期			平成18年3月期						平成19年3月期			
		05/3			05/6 (第1四半期)			06/3			06/6 (第1四半期)			
		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	70,387	46,411	41.1%	14,941	10,141	49.5%	55,563	38,438	35.4%	11,983	8,456	37.5%	
債権放棄	Waiver	61,878	30,089	26.7%	16,323	8,134	39.7%	72,077	36,825	34.0%	22,028	11,993	53.2%	
	過払金返還請求	Refund for claimed overpayment	16,411	11,202	9.9%	4,939	3,452	16.8%	24,125	17,321	16.0%	9,002	6,720	29.8%
	債務整理	Debt-workout	40,294	16,712	14.8%	10,378	4,297	21.0%	43,828	17,929	16.5%	12,030	4,907	21.8%
	その他	Others	5,173	2,175	1.9%	1,006	386	1.9%	4,124	1,575	1.5%	996	367	1.6%
長期延滞(居所不明等)	Delinquent loans past due over 1year	73,532	36,358	32.2%	5,073	2,213	10.8%	64,649	33,241	30.6%	4,401	2,084	9.2%	
合計	Total	205,797	112,858	100.0%	36,337	20,488	100.0%	192,289	108,504	100.0%	38,412	22,534	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17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/6 (第1四半期)		06/3		06/6 (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	500,596	56.4%	512,754	63.4%	433,539	59.4%	436,706	59.6%
邦銀	Japanese banks	115,313	13.0%	109,877	13.6%	75,997	10.4%	82,452	11.2%
	都市銀行及び長期信用銀行 Major commercial banks and Long-term credit banks	9,700	1.1%	8,900	1.1%	7,500	1.0%	7,200	1.0%
	信託銀行 Trust banks	35,598	4.0%	30,793	3.8%	13,200	1.8%	9,800	1.3%
	地方銀行 Regional banks	57,138	6.4%	53,553	6.6%	45,411	6.2%	52,173	7.1%
	その他 Others	12,877	1.5%	16,631	2.1%	9,886	1.4%	13,279	1.8%
生保	Life insurance companies	26,790	3.0%	22,556	2.8%	13,110	1.8%	10,838	1.5%
損保	Casualty insurance companies	9,083	1.0%	9,255	1.1%	6,806	0.9%	7,203	1.0%
リース・ファイナンス	Lease/finance companies	14,000	1.6%	13,750	1.7%	14,015	1.9%	5,640	0.8%
外国銀行・その他外資系金融	Foreign banks and other foreign financial institutions	83,184	9.4%	105,089	13.0%	91,404	12.5%	106,358	14.5%
証券化	Securitized	-	-	-	-	217,957	29.9%	209,965	28.6%
その他	Others	252,227	28.4%	252,227	31.2%	14,250	2.0%	14,250	1.9%
直接	Capital markets	386,567	43.6%	296,567	36.6%	296,567	40.6%	296,567	40.4%
社債	Bonds	386,567	43.6%	296,567	36.6%	296,567	40.6%	296,567	40.4%
	普通社債 Straight bonds	348,567	39.3%	258,567	31.9%	258,567	35.4%	258,567	35.3%
	新株予約権付社債 Convertible bonds	38,000	4.3%	38,000	4.7%	38,000	5.2%	38,000	5.2%
合計	Total	887,163	100.0%	809,321	100.0%	730,106	100.0%	733,273	100.0%

### ②長短借入金と調達金利

### Maturity and cost

(百万円/¥mil)

		平成17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/6 (第1四半期)		06/3		06/6 (第1四半期)	
有利子負債合計	Interest bearing debts	887,163		809,321		730,106		733,273	
短期借入金	Short-term	14,250		37,750		14,250		31,750	
長期借入金	Long-term	486,346		475,004		419,289		404,956	
社債	Bonds	386,567		296,567		296,567		296,567	
長期負債比率	Ratio of long-term borrowings	98.4%		95.3%		98.0%		95.7%	
平均借入年限(借入平均残存ベース)	Avg. Life of borrowings (outstanding maturity basis)	7年8ヶ月 7years 8months		8年1ヶ月 8years 1month		8年2ヶ月 8years 2months		8年0ヶ月 8years 0months	
期末調達金利	Funding cost	2.22%		2.20%		2.20%		2.07%	
変動	Float	1.47%		1.43%		0.92%		1.00%	
固定	Fixed	2.48%		2.49%		2.38%		2.31%	

### ③基準金利別構成比

### Base interest rate

(百万円/¥mil)

		平成17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/6 (第1四半期)		06/3		06/6 (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	663,613	74.8%	590,639	73.0%	625,606	85.7%	602,173	82.1%
長期プライムレート(連動)	Long-term prime rate (float)	36,661	4.1%	31,793	3.9%	14,200	1.9%	10,800	1.5%
YEN LIBOR(連動)	Yen Libor rate (float)	186,889	21.1%	186,889	23.1%	90,300	12.4%	120,300	16.4%
合計	Total	887,163	100.0%	809,321	100.0%	730,106	100.0%	733,273	100.0%

## 7. その他の営業費用内訳

## Other operating expenses

(百万円/¥ mil)

		平成17年3月期 05/3		平成18年3月期				平成19年3月期 06/6 (第1四半期)	
		金額 Amount	対営業収益比 Against revenues	05/6 (第1四半期)		06/3		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	356,825	-	87,629	-	349,766	-	85,919	-
広告宣伝費	Advertising expenses	6,471	1.8%	3,051	3.5%	12,289	3.5%	3,287	3.8%
貸倒関連費用	Credit costs	124,907	35.0%	33,566	38.3%	121,934	34.9%	37,734	43.9%
過払請求関連費用	Cost related to refund for claimed overpayment	10,981	3.1%	3,250	3.7%	41,199	11.8%	17,388	20.2%
人件費	Personnel expenses	24,817	7.0%	5,794	6.6%	21,926	6.3%	5,249	6.1%
賃借料	Rent	7,742	2.2%	1,862	2.1%	7,343	2.1%	1,769	2.1%
通信費	Communication expenses	6,007	1.7%	1,340	1.5%	5,422	1.6%	1,256	1.5%
減価償却費	Depreciation	3,379	0.9%	801	0.9%	3,385	1.0%	832	1.0%
支払手数料	Commissions paid	10,243	2.9%	2,465	2.8%	10,438	3.0%	2,526	2.9%
その他	Others	23,698	6.6%	5,346	6.1%	18,146	5.2%	4,464	5.2%
その他の営業費用合計	Total	218,243	61.2%	57,475	65.6%	242,082	69.2%	74,505	86.7%

## 8. 一店舗当たり指標 (有人店舗)

## Per-branch data

(百万円/¥ mil)

		平成17年3月期 05/3		平成18年3月期			平成19年3月期 06/6	
				05/6		06/3	06/6	
				(第1四半期)			前期比増減 Increase	(第1四半期)
営業貸付金残高	Loans outstanding	2,971		2,986	2,945	-26	2,922	-64
口座数	Number of customer accounts	4,626		4,593	4,442	-185	4,390	-202
営業収益	Operating revenues	676		166	669	-7	164	-2
営業利益	Operating income	217		47	166	-51	12	-35
経常利益	Ordinary income	223		49	172	-51	12	-37
当期純利益	Net income	126		-33	75	-52	7	40
期末有人店舗数	Number of manned branch office	528		527	523	-5	523	-4

## 9. 従業員一人当たり指標

## Per-employee data

(百万円/¥ mil)

		平成17年3月期 05/3		平成18年3月期			平成19年3月期 06/6	
				05/6		06/3	06/6	
				(第1四半期)			前期比増減 Increase	(第1四半期)
営業貸付金残高	Loans outstanding	451		438	486	34	470	32
口座数	Number of customer accounts	703		673	733	30	706	33
営業収益	Operating revenues	103		24	110	8	26	2
営業利益	Operating income	33		7	27	-6	2	-5
経常利益	Ordinary income	34		7	28	-6	2	-5
当期純利益	Net income	19		-5	12	-7	1	6
期末従業員数	Number of employees	3,476		3,595	3,171	-305	3,250	-345

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17年3月期				平成18年3月期								平成19年3月期			
	05/3				05/6 (第1四半期)				06/3				06/6 (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 %	92,017	3.8%	41,381	2.6%	84,248	3.5%	38,092	2.4%	68,813	3.0%	31,483	2.0%	64,570	2.8%	29,562	1.9%
27.375 %	1,309,299	53.6%	658,886	42.0%	1,323,669	54.7%	692,608	44.0%	1,337,454	57.6%	749,254	48.7%	1,341,120	58.4%	762,417	49.9%
26.280 %	10,826	0.4%	4,706	0.3%	10,182	0.4%	4,448	0.3%	8,895	0.4%	3,907	0.3%	8,571	0.4%	3,739	0.2%
25.550 %	645,892	26.4%	565,905	36.1%	626,257	25.9%	547,152	34.8%	566,464	24.4%	490,930	31.9%	550,328	24.0%	476,053	31.1%
23.360 %	121,466	5.0%	101,571	6.5%	117,857	4.9%	98,503	6.3%	108,447	4.7%	90,131	5.9%	105,652	4.6%	87,670	5.7%
21.900 %	46,368	1.9%	18,410	1.2%	42,924	1.8%	16,973	1.1%	35,152	1.5%	13,726	0.9%	33,246	1.4%	12,991	0.9%
18.250 %	109,917	4.5%	94,287	6.0%	106,948	4.4%	91,932	5.8%	99,060	4.3%	85,128	5.5%	96,626	4.2%	82,880	5.4%
その他 (Others)	106,775	4.4%	83,579	5.3%	108,260	4.5%	84,123	5.3%	98,632	4.2%	75,488	4.9%	95,985	4.2%	72,970	4.8%
合計 (Total)	2,442,560	100.0%	1,568,725	100.0%	2,420,345	100.0%	1,573,831	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,296,098	100.0%	1,528,282	100.0%

②貸付金額別

By loan amount

(百万円/¥ mil)

	平成17年3月期				平成18年3月期								平成19年3月期			
	05/3				05/6 (第1四半期)				06/3				06/6 (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	100,872	4.1%	5,836	0.4%	101,037	4.2%	5,872	0.4%	99,383	4.3%	5,676	0.4%	98,940	4.3%	5,655	0.4%
¥100,000～¥300,000	281,144	11.5%	57,907	3.7%	272,677	11.3%	55,884	3.6%	260,202	11.2%	53,701	3.5%	256,099	11.2%	52,514	3.4%
¥300,000～¥500,000	799,719	32.7%	355,080	22.6%	762,377	31.5%	337,968	21.5%	673,112	29.0%	297,715	19.3%	653,422	28.5%	288,738	18.9%
¥500,000～¥1,000,000	1,258,747	51.5%	1,145,963	73.1%	1,282,210	53.0%	1,170,184	74.4%	1,288,292	55.5%	1,179,206	76.6%	1,285,729	56.0%	1,177,645	77.1%
¥1,000,000～¥2,000,000	2,078	0.1%	3,939	0.3%	2,044	0.1%	3,923	0.2%	1,928	0.1%	3,749	0.2%	1,908	0.1%	3,731	0.2%
合計 (Total)	2,442,560	100.0%	1,568,725	100.0%	2,420,345	100.0%	1,573,831	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,296,098	100.0%	1,528,282	100.0%

## 11. 契約形態別新規件数比率

## New customer acquisition by manned and unmanned branch office

		平成17年3月期 05/3	平成18年3月期		構成比(Ratio)	
			05/6 (第1四半期)	06/3	平成19年3月期 06/6 (第1四半期)	
店頭	At branch counter	45.1%	44.3%	48.4%	47.0%	
¥enむすび	By Yen-Musubi	54.9%	55.7%	51.6%	53.0%	
	内通常時間内	During branch office hours	46.7%	48.7%	43.6%	44.2%
	内通常時間外	After branch office hours	8.2%	7.0%	8.0%	8.8%
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

		平成17年3月期 05/3	平成18年3月期		構成比(Ratio)	
			05/6 (第1四半期)	06/3	平成19年3月期 06/6 (第1四半期)	
口コミ・紹介		11.3%	11.2%	10.2%	10.9%	
Word of mouth, introduction	店頭	Branch counter	11.2%	11.8%	9.5%	11.4%
	¥enむすび	Yen-Musubi	11.4%	11.0%	10.8%	10.6%
配布物		9.0%	9.8%	9.3%	10.3%	
Distributed materials	店頭	Branch counter	15.8%	18.5%	15.5%	18.6%
	¥enむすび	Yen-Musubi	5.4%	5.3%	4.9%	4.9%
看板		19.8%	20.8%	18.1%	20.3%	
Signs	店頭	Branch counter	20.9%	23.2%	17.3%	20.2%
	¥enむすび	Yen-Musubi	19.2%	19.6%	18.7%	20.3%
テレビ等		40.7%	39.5%	39.3%	41.0%	
TV, etc.	店頭	Branch counter	27.0%	26.1%	24.7%	29.7%
	¥enむすび	Yen-Musubi	47.9%	46.5%	49.5%	48.4%
新聞・雑誌等		8.8%	9.1%	7.1%	6.9%	
Newspaper, magazine, etc.	店頭	Branch counter	4.1%	4.3%	2.7%	2.9%
	¥enむすび	Yen-Musubi	11.3%	11.6%	10.2%	9.5%
その他		10.5%	9.6%	16.0%	10.6%	
Others	店頭	Branch counter	21.0%	16.1%	30.3%	17.2%
	¥enむすび	Yen-Musubi	4.9%	6.2%	6.0%	6.3%
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17年3月期		平成18年3月期				平成19年3月期	
			05/3		05/6 (第1四半期)		06/3		06/6 (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
男性 Male	20～29歳	20'S	34.3%	18.8%	34.5%	19.5%	32.2%	17.1%	32.8%	18.0%
	30～39歳	30'S	25.1%	26.8%	24.7%	26.7%	23.6%	27.0%	24.3%	26.8%
	40～49歳	40'S	17.3%	20.5%	17.7%	20.4%	16.8%	20.8%	17.4%	20.5%
	50歳以上	Over 50'S	23.2%	33.9%	23.2%	33.4%	27.5%	35.1%	25.4%	34.8%
	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	36.4%	18.2%	36.6%	18.9%	33.3%	16.4%	37.2%	17.3%
	30～39歳	30'S	22.8%	21.6%	22.9%	21.8%	20.5%	22.1%	21.9%	22.1%
	40～49歳	40'S	16.5%	18.2%	16.4%	18.1%	15.7%	18.2%	16.4%	18.0%
	50歳以上	Over 50'S	24.2%	41.9%	24.2%	41.1%	30.6%	43.4%	24.5%	42.7%
	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	34.8%	18.6%	35.0%	19.3%	32.5%	16.9%	34.0%	17.8%
	30～39歳	30'S	24.5%	25.2%	24.2%	25.2%	22.7%	25.5%	23.6%	25.4%
	40～49歳	40'S	17.1%	19.8%	17.3%	19.7%	16.4%	20.0%	17.1%	19.7%
	50歳以上	Over 50'S	23.5%	36.4%	23.4%	35.7%	28.4%	37.6%	25.2%	37.2%
	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	72.8%	69.2%	73.2%	69.5%	71.6%	69.4%	71.9%	69.6%
女性	Female	27.2%	30.8%	26.8%	30.5%	28.4%	30.6%	28.1%	30.4%

#### ②婚姻

#### Marital status

構成比(Ratio)

既婚	Married	42.9%	50.5%	42.5%	49.9%	43.6%	50.4%	42.9%	49.7%
独身	Single	57.1%	49.5%	57.5%	50.1%	56.4%	49.6%	57.1%	50.3%

#### ③健康保険

#### Insurance

構成比(Ratio)

社会保険	Social insurance	51.3%	56.7%	52.0%	56.1%	49.2%	56.0%	52.0%	55.2%
国民保険	National insurance	48.7%	43.3%	48.0%	43.9%	50.8%	44.0%	48.0%	44.8%

### 13. 顧客属性(2)

### Customer profile (2)

④住居 Residence		構成比(Ratio)							
		平成17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/6 (第1四半期)		06/3		06/6 (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
自己所有	Owned house	14.3%	15.6%	14.3%	15.4%	15.6%	15.6%	14.5%	15.6%
ローンつき自宅	Owned house with housing loan	3.4%	3.7%	3.6%	3.7%	3.5%	3.7%	3.7%	3.7%
家族所有	Family owned house	31.0%	29.1%	31.2%	29.3%	30.5%	29.4%	31.1%	29.5%
借家	Leased house	12.9%	12.5%	12.9%	12.6%	12.7%	12.5%	12.8%	12.5%
アパート	Private apartment	17.3%	16.0%	17.2%	16.1%	16.7%	16.0%	17.1%	16.1%
公団住宅	Public apartment	7.5%	8.7%	7.4%	8.6%	7.5%	8.6%	7.0%	8.5%
マンション	Condominium	7.3%	8.0%	7.2%	8.0%	7.5%	7.9%	7.8%	7.9%
社宅	Company house	2.5%	2.7%	2.5%	2.7%	2.4%	2.7%	2.5%	2.7%
寮	Dormitory	3.9%	3.6%	3.8%	3.6%	3.4%	3.6%	3.6%	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%	7.2%	0.2%	4.4%	0.0%	7.3%	0.3%
1～3年未満	1-3year	13.2%	1.6%	11.7%	2.3%	12.0%	1.4%	11.4%	2.2%
3～5年未満	3-5year	9.1%	4.4%	8.4%	4.4%	8.3%	3.6%	8.1%	3.8%
5～10年未満	5-10year	16.9%	17.2%	16.6%	16.7%	16.0%	15.6%	16.1%	15.2%
10年以上	Over 10year	56.3%	76.8%	56.1%	76.4%	59.2%	79.3%	57.0%	78.5%
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17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/6 (第1四半期)		06/3		06/6 (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	Company employee	82.3%	83.2%	83.4%	83.2%	82.6%	83.3%	83.2%	83.2%
自営業	Self-owned	13.1%	10.6%	12.1%	10.9%	13.1%	11.0%	12.4%	11.2%
公務員	Civil officer	2.5%	2.1%	2.4%	2.1%	2.3%	2.1%	2.4%	2.1%
主婦	House wives	1.9%	3.9%	1.9%	3.7%	1.8%	3.5%	1.9%	3.3%
その他	Others	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%
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)							
		13.2%	3.0%	16.5%	3.3%	12.7%	2.6%	15.6%	3.0%
1年未満	Less than 1year	13.2%	3.0%	16.5%	3.3%	12.7%	2.6%	15.6%	3.0%
1～3年未満	1-3year	27.4%	12.3%	24.7%	13.1%	26.0%	11.8%	25.0%	12.3%
3～5年未満	3-5year	13.9%	9.5%	12.6%	10.2%	13.7%	11.4%	13.2%	12.1%
5～10年未満	5-10year	16.5%	21.3%	16.3%	20.7%	16.5%	20.3%	16.0%	20.0%
10年以上	Over 10year	29.0%	53.9%	29.9%	52.7%	31.1%	54.0%	30.1%	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)							
		62.4%	64.6%	61.7%	64.5%	63.0%	64.3%	62.3%	64.3%
30名以下	Less than 30 employee	62.4%	64.6%	61.7%	64.5%	63.0%	64.3%	62.3%	64.3%
31～100名	31-100	16.9%	16.8%	17.2%	16.8%	16.9%	16.8%	16.8%	16.8%
101～500名	101-500	11.7%	11.0%	12.0%	11.1%	11.6%	11.1%	11.9%	11.2%
501名以上	More than 500	9.0%	7.6%	9.0%	7.7%	8.5%	7.7%	9.0%	7.8%
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)							
		2.7%	4.4%	3.2%	4.4%	2.0%	4.3%	2.3%	4.2%
200万円未満	Less than JPY 2million	2.7%	4.4%	3.2%	4.4%	2.0%	4.3%	2.3%	4.2%
200～300万円未満	JPY 2million - JPY 3million	14.5%	9.0%	14.3%	8.9%	10.8%	7.3%	12.0%	7.2%
300～400万円未満	JPY 3million - JPY 4million	30.2%	28.4%	29.5%	28.3%	32.8%	27.8%	31.6%	28.2%
400～500万円未満	JPY 4million - JPY 5million	27.2%	27.6%	27.2%	28.5%	28.7%	30.4%	27.6%	30.7%
500万円以上	Over JPY 5million	25.4%	30.6%	25.8%	30.1%	25.8%	30.2%	26.5%	29.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

14. その他

Others

15. ATM・CD提携状況(平成18年6月末)  
Network of tie-up ATM and CDs (June 2006)

①顧客店頭ATM等利用状況

Composition of advances and repayments by means

構成比(Ratio)

			平成17年3月期	平成18年3月期		平成19年3月期
			05/3	05/6(第1四半期)	06/3	06/6(第1四半期)
融資 Advances	ATM	ATM	91.7%	91.8%	91.8%	92.4%
	内提携分	of which tie-up ATM	21.2%	24.6%	26.1%	29.4%
	店頭	Branch counter	8.3%	8.2%	8.2%	7.6%
	計	Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments	ATM	ATM	72.6%	73.8%	74.2%	75.1%
	内提携分	of which tie-up ATM	10.4%	13.7%	15.6%	18.6%
	店頭	Branch counter	4.3%	3.9%	3.8%	3.6%
	銀行振込	Bank transfer	22.6%	21.9%	21.6%	20.9%
	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	ATM	79.0%	80.0%	80.2%	81.0%
	店頭	Branch counter	5.6%	5.4%	5.3%	5.0%
	銀行振込	Bank transfer	15.0%	14.3%	14.2%	13.8%
	書留	Mail	0.1%	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%

	業態 Business category	台数 Number of ATM, CDs
出金チャンネル Disbursement channel	銀行及び信金・信組 Regional banks, shinkin and shinkumi	33,369
	流通系クレジットカード'会社その他 Credit cards companies and others	9,549
	信販会社 Credit sales companies	744
	合計 Total	43,662
	入金チャンネル Receiving channel	セブン銀行 Seven Bank, Ltd. コンビニエンスストア Convenience stores
	合計 Total	34,742

②ATM一回当たり融資/返済金額構成比

Composition of advances and repayments  
per transaction through ATM

構成比(Ratio)

融資 Advances (yen)		平成17年3月期	平成18年3月期		平成19年3月期
		05/3	05/6(第1四半期)	06/3	06/6(第1四半期)
1万円未満	~9,000	19.4%	18.4%	18.1%	17.8%
1万円台	10,000~19,000	39.7%	39.7%	40.0%	40.1%
2万円台	20,000~29,000	15.1%	15.3%	15.3%	15.3%
3万円台	30,000~39,000	8.7%	9.0%	8.8%	8.9%
4万円台	40,000~49,000	3.2%	3.3%	3.2%	3.2%
5万円~10万円以下	50,000~100,000	10.5%	10.9%	10.9%	11.1%
10万円超	101,000~	3.5%	3.5%	3.6%	3.6%
合計	Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments (yen)					
1万円未満	~9,000	9.0%	8.9%	8.7%	8.7%
1万円台	10,000~19,000	18.8%	17.7%	17.1%	16.5%
2万円台	20,000~29,000	30.7%	29.1%	28.6%	27.8%
3万円台	30,000~39,000	28.9%	31.1%	32.0%	33.0%
4万円台	40,000~49,000	6.3%	6.7%	6.9%	7.2%
5万円台	50,000~59,000	2.4%	2.5%	2.6%	2.7%
6万円以上	60,000~	3.8%	4.1%	4.1%	4.2%
合計	Total	100.0%	100.0%	100.0%	100.0%

16. 営業月報

Monthly operational data

		平成17年							平成18年								
		6月 05/6	7月 05/7	8月 05/8	9月 05/9	10月 05/10	11月 05/11	12月 05/12	1月 06/1	2月 06/2	3月 06/3	4月 06/4	5月 06/5	6月 06/6			
無担保 ローン	営業貸付金残高 (百万円)	Outstanding loans (¥million)		1,573,831	1,578,667	1,588,577	1,577,078	1,585,843	1,598,768	1,563,859	1,576,154	1,580,110	1,540,046	1,542,238	1,547,616	1,528,282	
	無担保ローン口座数	Number of unsecured Loans accounts		2,420,345	2,424,560	2,433,262	2,404,389	2,418,817	2,431,086	2,383,015	2,392,919	2,397,218	2,322,917	2,324,328	2,331,985	2,296,098	
	一口座平均単価 (千円)	Average balance of unsecured loan per acct (¥thousand)		650	651	653	656	656	658	656	659	659	663	664	664	666	
	新規顧客数	Number of new customer accounts		23,576	20,944	23,899	23,530	22,831	25,426	17,460	20,831	19,636	21,894	18,187	22,442	19,119	
	店舗数	Number of branch offices		1,891	1,890	1,887	1,888	1,888	1,898	1,898	1,898	1,898	1,898	1,897	1,896	1,896	
	有人店舗	Manned loan branch offices		527	526	523	523	523	523	523	523	523	523	523	523	523	523
	無人店舗 <sup>(注1)</sup>	Unmanned loan branch offices		1,363	1,363	1,363	1,364	1,364	1,374	1,374	1,374	1,374	1,374	1,374	1,373	1,372	1,372
	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	1
	自動契約機台数 <sup>(注1)</sup>	Unmanned contract machine		1,891	1,890	1,887	1,888	1,888	1,898	1,898	1,898	1,898	1,898	1,898	1,897	1,896	1,896
	CD・ATM台数	Number of CDs and ATMs		38,620	NA	NA	38,697	NA	NA	44,812	NA	NA	45,450	NA	NA	NA	45,685
自社分	Takefuji		2,027	2,026	2,024	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,024	2,023	2,023		
提携分	Tie-up		36,593	NA	NA	36,672	NA	NA	42,787	NA	NA	43,425	NA	NA	43,662		
カード事業	割賦売掛金残高 <sup>(注2)</sup> (百万円)	Installment account receivable (¥million)		397	391	409	440	433	450	477	470	487	494	476	503	536	
成約率	Approval Ratio		60.0%	60.9%	60.9%	60.4%	58.1%	63.9%	60.4%	59.9%	60.0%	59.7%	57.6%	54.7%	55.0%		
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%	100.0%	
	0 件	0	29.9%	30.6%	29.6%	30.4%	29.8%	31.1%	31.9%	29.6%	30.5%	31.8%	31.0%	31.0%	31.7%		
	1 件	1	20.9%	22.1%	22.0%	21.6%	22.1%	21.8%	22.1%	22.1%	22.3%	21.8%	22.5%	22.4%	22.3%		
	2 件	2	18.2%	18.5%	18.1%	18.6%	18.1%	18.4%	18.3%	18.1%	18.3%	17.5%	18.1%	18.7%	18.0%		
	3 件	3	15.5%	15.0%	15.7%	15.4%	15.5%	14.7%	14.5%	15.8%	15.0%	15.0%	14.7%	14.7%	14.7%		
4 件	4	15.5%	13.8%	14.6%	14.0%	14.5%	14.0%	13.2%	14.4%	13.9%	13.9%	13.7%	13.2%	13.3%			
平均利回り	Average loan yield		21.79%	21.70%	21.66%	21.73%	21.68%	21.65%	21.77%	21.65%	21.64%	21.66%	21.53%	21.62%	21.70%		
延滞管理指数 (31日～60日延滞) <sup>(注3)</sup>	Delinquent management index (31 to 60days)		0.77	0.73	0.72	0.74	0.74	0.67	0.60	0.52	0.50	0.72	0.79	0.88	0.92		

注1. スピード無人受付機も含む

注2. 割賦売掛金残高 ショッピング残高

注3. 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)

Unmanned loan branch offices including automatic quick loan application machines

Installment Accounts Receivable -Credit Card Shopping Balance (単位:百万円、Unit:¥million)

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.