

# 平成19年3月期中間決算業績補足資料(単体)

Financial Report for Interim Period ended September 2006

(Non Consolidated)

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(注) 数字・比率とも四捨五入の表記となっております。

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

# 1. 決算サマリー

## Financial Summary for the semi-annual period ended September 2006

		平成17年3月期 05/3	平成18年3月期				平成19年3月期			
			05/9 (中間期)	06/3	前年同月比		06/9 (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	百万円(¥ mil)	356,825	175,916	349,766	-7,059	-2.0%	170,162	-5,754	-3.3%
営業利益	Operating income	百万円(¥ mil)	114,706	54,824	86,817	-27,889	-24.3%	66,572	11,748	21.4%
経常利益	Ordinary income	百万円(¥ mil)	117,773	56,397	89,766	-28,007	-23.8%	66,657	10,260	18.2%
当期純利益	Net income	百万円(¥ mil)	66,711	19,365	39,080	-27,632	-41.4%	-144,474	-163,839	-
一株当り当期純利益	Net income per share	円(¥)	473.63	137.63	277.42	-196.21	-41.4%	-1,026.78	-1,164.41	-
一株当り当期純資産	Net assets per share	円(¥)	6,857.52	6,842.98	6,888.16	30.64	0.4%	5,722.80	-1,120.18	-16.4%
一株当り配当金	Dividends per share	円(¥)	100.00	115.00	230.00	130.00	130.0%	115.00	0.00	0.0%
配当性向	Payout ratio		21.1%	-	82.9%	-	61.8%	-	-	-
自己資本比率	Shareholders' equity ratio		50.4%	53.3%	54.4%	-	4.0%	45.6%	-	-7.7%
自己資本当期純利益率	ROE		7.2%	2.0%	4.0%	-	-3.1%	-	-	-
総資産当期純利益率	ROA		3.5%	1.0%	2.1%	-	-1.3%	-	-	-

千株 (unit: in thousand)

		平成17年3月期 05/3	平成18年3月期		平成19年3月期 06/9(中間期)
			05/9(中間期)	06/3	
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	140,706	140,706	140,706	140,706
期中平均株式数	Average number of shares during the period	140,723	140,706	140,706	140,706

### 平成19年3月期決算予想

### Forecast for FY ending March 2007

		百万円(¥mil)	平成19年3月期		
			07/3 予想 (Forecast)	増減額 Increase	増減率 %Change
営業収益	Operating revenues	百万円(¥mil)	333,700	-16,066	-4.6%
内貸付金利息収入	Interest income on direct cash loan	百万円(¥mil)	324,700	-16,763	-4.9%
営業利益	Operating income	百万円(¥mil)	125,600	38,783	44.7%
経常利益	Ordinary income	百万円(¥mil)	125,200	35,434	39.5%
当期純利益	Net income	百万円(¥mil)	-109,900	-148,980	-
営業貸付金残高	Loans outstanding	百万円(¥mil)	1,476,314	-63,732	-4.1%
口座数	Number of customer accounts	件	2,133,947	-188,970	-8.1%
貸倒償却額	Credit losses	百万円(¥mil)	95,700	-12,804	-11.8%
貸倒償却率	Credit losses as % of loans outstanding		6.48%	-	-0.56%

(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) These figures are estimated based on the financial information available as of the date of issuance of this report. However, such information involves hypothetical assumption in relation to uncertain factors that may affect the future course of Company's operations. Therefore, it is to be noted that the actual figures could be materially different from these estimates.

## 2. 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	05/9 (中間期)	06/3	前年同月比		06/9 (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	1,568,725	1,577,078	1,540,046	-28,678	-1.8%	1,518,789	-58,289	-3.7%	
	無担保ローン口座数 Number of customer accounts	2,442,560	2,404,389	2,322,917	-119,643	-4.9%	2,268,706	-135,683	-5.6%	
	一口座平均単価 Average balance per account (千円: ¥thousand)	642	656	663	21	3.2%	669	14	2.1%	
	新規顧客数 Number of new customer accounts	247,908	135,225	263,303	15,395	6.2%	116,881	-18,344	-13.6%	
	店舗数 Number of branch offices	1,893	1,888	1,898	5	0.3%	1,896	8	0.4%	
	有人店舗 Manned loan branch offices	528	523	523	-5	-0.9%	523	0	0.0%	
	無人店舗 <sup>(注1)</sup> Unmanned loan branch offices	1,364	1,364	1,374	10	0.7%	1,372	8	0.6%	
	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	1,888	1,898	5	0.3%	1,896	8	0.4%	
	CD・ATM台数 Number of CDs and ATMs	38,220	38,697	45,450	7,230	18.9%	46,008	7,311	18.9%	
自社分 Takefuji	2,029	2,025	2,025	-4	-0.2%	2,023	-2	-0.1%		
提携分 Tie-up	36,191	36,672	43,425	7,234	20.0%	43,985	7,313	19.9%		
カード事業	割賦売掛金残高 <sup>(注2)</sup> Installment accounts receivable	357	440	494	137	38.3%	577	137	31.1%	
Credit cards	総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount	489	292	618	129	26.4%	338	45	15.5%	
	有効会員数 Number of cardholders	218,957	245,247	254,665	35,708	16.3%	271,326	26,079	10.6%	
	残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance	10,777	12,588	13,977	3,200	29.7%	15,242	2,654	21.1%	
	加盟店数 Number of member stores	32,817	35,966	35,319	2,502	7.6%	28,275	-7,691	-21.4%	
社員数(除く:パート)	Number of employees	3,476	3,424	3,171	-305	-8.8%	3,133	-291	-8.5%	
平均貸付金残高	Average unsecured loan balance during the period	1,598,719	1,578,308	1,576,379	-22,340	-1.4%	1,536,180	-42,127	-2.7%	
平均利回り	Average loan yield	21.74%	21.73%	21.66%	-	-0.07%	21.41%	-	-0.32%	
有利子負債残高	Interest bearing debt	887,163	781,796	730,106	-157,057	-17.7%	(※) 632,379	-149,417	-19.1%	

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 simultaneous

(※)「金融商品に関する会計基準」適用により、従来、繰延資産として計上しておりました社債発行差金71,389百万円を控除しております。

This amount excludes ¥71,389 million discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments

### 3. 主要損益

### Profit & loss statement

(百万円/in ¥mil)

		平成17年3月期 05/3	平成18年3月期				平成19年3月期			
			05/9 (中間期)	06/3	前年同月比		06/9 (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	356,825	175,916	349,766	-7,059	-2.0%	170,162	-5,754	-3.3%	
	営業貸付金利息	347,474	171,962	341,463	-6,011	-1.7%	164,877	-7,085	-4.1%	
	償却債権及び同利息回収額	8,213	3,230	6,559	-1,654	-20.1%	3,147	-83	-2.6%	
	総合斡旋収益	50	31	66	16	31.9%	43	12	39.3%	
	その他の営業収益	1,088	693	1,679	591	54.3%	2,096	1,403	202.5%	
営業費用	Operating expenses	242,119	121,091	262,948	20,830	8.6%	103,590	-17,502	-14.5%	
	金融費用	23,876	10,424	20,867	-3,009	-12.6%	10,536	112	1.1%	
	支払利息	10,522	4,591	9,470	-1,052	-10.0%	4,861	270	5.9%	
	社債利息	12,127	5,221	10,252	-1,876	-15.5%	5,048	-173	-3.3%	
	その他の金融費用	1,227	611	1,145	-81	-6.6%	627	16	2.6%	
	その他の営業費用	218,243	110,668	242,082	23,839	10.9%	93,053	-17,614	-15.9%	
	広告宣伝費	6,471	6,229	12,289	5,818	89.9%	5,773	-455	-7.3%	
	貸倒関連費用	124,907	64,123	121,934	-2,973	-2.4%	56,661	-7,461	-11.6%	
	内貸倒償却	112,858	42,142	108,504	-4,355	-3.9%	31,841	-10,300	-24.4%	
	過払請求関連費用	10,981	7,746	41,199	-	-	-	-	-	
	内過払請求返還金	10,981	7,746	18,699	7,719	70.3%	-	-	-	
	人件費	24,817	11,293	21,926	-2,891	-11.6%	10,483	-810	-7.2%	
	賃借料	7,742	3,740	7,343	-399	-5.2%	3,561	-179	-4.8%	
	その他	43,326	17,536	37,391	-5,936	-13.7%	16,575	-962	-5.5%	
営業利益	Operating income	114,706	54,824	86,817	-27,889	-24.3%	66,572	11,748	21.4%	
営業外収益	Non-operating income	3,593	1,636	3,077	-516	-14.4%	432	-1,204	-73.6%	
	投資利益	2,697	416	1,058	-1,639	-60.8%	125	-291	-70.0%	
営業外費用	Non-operating expenses	526	63	128	-398	-75.6%	348	285	453.9%	
経常利益	Ordinary income	117,773	56,397	89,766	-28,007	-23.8%	66,657	10,260	18.2%	
特別利益	Extraordinary income	4,017	28,264	28,264	24,247	603.7%	-	-	-	
特別損失	Extraordinary losses	8,363	(※1) 55,855	(※1) 55,857	47,494	567.9%	(※2) 272,137	216,282	387.2%	
税引前当期純利益	Income before income taxes	113,426	28,806	62,173	-51,253	-45.2%	-205,479	-234,286	-	
法人税等	Corporate, inhabitant and enterprise taxes	46,715	9,441	23,093	-23,622	-50.6%	-61,005	-70,447	-	
当期純利益	Net income	66,711	19,365	39,080	-27,632	-41.4%	-144,474	-163,839	-	

(※1) 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

(※2) 日本公認会計士協会による「消費者金融会社等の利息返還請求による損失に係る引当金の計上に関する監査上の取扱い」に則り、利息返還損失引当金繰入額272,038百万円を計上しております。

This amount includes ¥272,038 million as provision of allowance for losses for refund of interest received from customers in accordance with "Disposal related to auditing as to provision of allowance for losses for reclaim refund of interest in the accounting of consumer finance companies" the Japan certified public accountant association business type audit committee

#### 4. 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			
			05/9 (中間期)	06/3	前年同月比		06/9 (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	百万円(¥ mil)	1,913,832	1,807,543	1,780,265	-133,567	-7.0%	1,766,695	-40,848	-2.3%
	流動資産	Current assets	1,636,126	1,599,890	1,539,805	-96,321	-5.9%	1,504,372	-95,518	-6.0%
	固定資産	Fixed assets	202,411	133,660	167,769	-34,642	-17.1%	262,323	128,663	96.3%
	繰延資産	Deferred charges	75,296	73,993	72,692	-2,604	-3.5%	(※) -	-	-
営業貸付金残高	Loans outstanding	百万円(¥ mil)	1,568,725	1,577,078	1,540,046	-28,678	-1.8%	1,518,789	-58,289	-3.7%
営業貸付金残高対総資産比率	Ratio of loan to total assets		82.0%	87.2%	86.5%	-	4.5%	86.0%	-	-1.2%
総資産経常利益率	Ratio of ordinary income to total assets		6.1%	3.0%	4.9%	-	-1.3%	3.8%	-	0.8%
総資産当期純利益率	ROA		3.5%	1.0%	2.1%	-	-1.3%	-	-	-
純資産	Net assets	百万円(¥ mil)	964,956	962,849	969,250	4,294	0.4%	805,232	-157,617	-16.4%
自己資本比率	Shareholders' equity ratio		50.4%	53.3%	54.4%	-	4.0%	45.6%	-	-7.7%
自己資本当期純利益率	ROE		7.2%	2.0%	4.0%	-	-3.1%	-	-	-
有利子負債残高	Interest bearing debt	百万円(¥ mil)	887,163	781,796	730,106	-157,057	-17.7%	(※) 632,379	-149,417	-19.1%

(※) 「金融商品に関する会計基準」適用により、従来、繰延資産として計上しておりました社債発行差金71,389百万円を控除しております。

This amount excludes ¥71,389 million discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments.

#### 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17年3月31日 March 31, 2005	平成17年9月30日 September 30, 2005	平成18年3月31日 March 31, 2006	平成18年9月30日 September 30, 2006
保有自己株式	Treasury stock	6,589,145	6,589,149	6,589,175	6,589,193

## 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

### 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		05/9(中間期)		06/3		06/9(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	1,568,725	-	1,577,078	-	1,540,046	-	1,518,789	-	
割賦売掛金残高	Installment account receivables	357	-	440	-	494	-	577	-	
貸倒償却	Credit losses	112,858	7.19%	42,142	2.67%	108,504	7.04%	(※1) 31,841	2.10%	
貸倒回収金	Collection of previous credit losses	8,213	0.52%	3,230	0.20%	6,559	0.43%	3,147	0.21%	
純貸倒損失	Net credit losses	104,646	6.67%	38,912	2.47%	101,945	6.62%	28,695	1.89%	
貸倒引当金	Allowance for credit losses	137,000	8.73%	158,981	10.08%	150,430	9.76%	(※2) 162,719	10.71%	
不良債権の状況	Delinquent loans receivables	191,578	12.21%	206,310	13.08%	195,230	12.67%	223,206	14.69%	
	破綻先債権	Loans to bankrupt borrowers	520	0.03%	894	0.06%	1,115	0.07%	1,011	0.07%
	延滞債権	Delinquent loans (more than 180 days)	55,961	3.57%	69,452	4.40%	64,072	4.16%	84,393	5.55%
	3ヶ月以上延滞債権	Delinquent loans (91-180 days)	21,810	1.39%	25,835	1.64%	24,890	1.62%	38,572	2.54%
	貸出条件緩和債権	Restructured loans	113,287	7.22%	110,130	6.98%	105,153	6.83%	99,231	6.53%
	(うち未収日数30日以内)	(of which less than 31 days past due)	(106,163)	6.77%	(103,421)	6.56%	(98,819)	6.41%	(92,403)	-6.08%

(※1) 過払返還請求を事由とする元本償却額15,328百万円については、利息返還損失引当金から取崩すこととし、貸倒償却額から除いております。

This amount excludes ¥15,328 million losses on principal of consumer loans resulted from claim for refund of interest received from customers that are carried back from "allowance for losses for refund of interest received from customers".

(※2) 過払返還請求に係る元本償却部分は、貸倒引当金から12,531百万円除外し、利息返還損失引当金として計上しております。

Expected losses for the amount of ¥12,531 million being resulted from claim for refund of interest received from customers are excluded from "allowance for credit losses" and recorded as "allowance for losses for refund of interest received from customers".

### 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			05/9(中間期)			06/3			06/9(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	70,387	46,411	41.1%	29,295	20,094	47.7%	55,563	38,438	35.4%	23,059	16,268	51.1%	
債権放棄	Waiver	61,878	30,089	26.7%	33,983	17,101	40.6%	72,077	36,825	34.0%	26,957	10,899	34.2%	
	過払金返還請求	Refund for claimed overpayment	16,411	11,202	9.9%	10,982	7,738	18.4%	24,125	17,321	16.0%	(※1) -	(※1) -	-
	債務整理	Debt-workout	40,294	16,712	14.8%	20,972	8,580	20.4%	43,828	17,929	16.5%	25,061	10,207	32.1%
	その他	Others	5,173	2,175	1.9%	2,029	782	1.9%	4,124	1,575	1.5%	1,896	692	2.2%
長期延滞(居所不明等)	Delinquent loans past due over 1year	73,532	36,358	32.2%	10,908	4,947	11.7%	64,649	33,241	30.6%	9,495	4,675	14.7%	
合計	Total	205,797	112,858	100.0%	74,186	42,142	100.0%	192,289	108,504	100.0%	59,511	31,841	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17年3月期		平成18年3月期				平成19年3月期	
		05/3		05/9(中間期)		06/3		06/9(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	500,596	56.4%	485,229	62.1%	433,539	59.4%	445,201	70.4%
	邦銀	115,313	13.0%	102,745	13.1%	75,997	10.4%	66,227	10.5%
	長期信用銀行	9,700	1.1%	8,100	1.0%	7,500	1.0%	7,000	1.1%
	信託銀行	35,598	4.0%	24,903	3.2%	13,200	1.8%	6,200	1.0%
	地方銀行	57,138	6.4%	57,290	7.3%	45,411	6.2%	44,308	7.0%
	その他	12,877	1.5%	12,452	1.6%	9,886	1.4%	8,719	1.4%
	生保	26,790	3.0%	18,917	2.4%	13,110	1.8%	8,695	1.4%
	損保	9,083	1.0%	8,714	1.1%	6,806	0.9%	6,187	1.0%
	リース・ファイナンス	14,000	1.6%	14,625	1.9%	14,015	1.9%	5,375	0.8%
	外国銀行・その他外資系金融	83,184	9.4%	92,038	11.8%	91,404	12.5%	93,844	14.8%
	証券化	-	-	233,940	29.9%	217,957	29.9%	248,873	39.4%
	その他	252,227	28.4%	14,250	1.8%	14,250	2.0%	16,000	2.5%
直接	Capital markets	386,567	43.6%	296,567	37.9%	296,567	40.6%	187,178	29.6%
	社債	386,567	43.6%	296,567	37.9%	296,567	40.6%	187,178	29.6%
	普通社債	348,567	39.3%	258,567	33.1%	258,567	35.4%	(※) 87,178	29.6%
	新株予約権付社債	38,000	4.3%	38,000	4.9%	38,000	5.2%	-	-
合計	Total	887,163	100.0%	781,796	100.0%	730,106	100.0%	632,379	100.0%

(※) 「金融商品に関する会計基準」適用により、従来、繰延資産として計上しておりました社債発行差金71,389百万円を控除しております。

This amount excludes ¥71,389 million discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments.

### 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		05/9(中間期)		06/3		06/9(中間期)	
有利子負債合計	Interest bearing debts	887,163		781,796		730,106		632,379	
短期借入金	Short-term	14,250		14,250		14,250		16,000	
長期借入金	Long-term	486,346		470,979		419,289		429,201	
社債	Bonds	386,567		296,567		296,567		187,178	
長期負債比率	Ratio of long-term borrowings	98.4%		98.2%		98.0%		97.5%	
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2ヶ月	8years 2months	8年2ヶ月	8years 2months	6年1ヶ月	6years 1month
期末調達金利	Funding cost	2.22%		2.39%		2.20%		2.62%	
変動	Float	1.47%		1.55%		0.92%		2.57%	
固定	Fixed	2.48%		2.43%		2.38%		2.62%	

### 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		05/9(中間期)		06/3		06/9(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	663,613	74.8%	746,393	95.5%	625,606	85.7%	570,795	90.3%
長期プライムレート(連動)	Long-term prime rate (float)	36,661	4.1%	25,903	3.3%	14,200	1.9%	7,200	1.1%
YEN LIBOR(連動)	Yen Libor rate (float)	186,889	21.1%	9,500	1.2%	90,300	12.4%	54,384	8.6%
合計	Total	887,163	100.0%	781,796	100.0%	730,106	100.0%	632,379	100.0%

## 8. その他の営業費用内訳

## Other operating expenses

(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		05/9 (中間期)		06/3		06/9 (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	356,825	-	175,916	-	349,766	-	170,162	-
広告宣伝費	Advertising expenses	6,471	1.8%	6,229	3.5%	12,289	3.5%	5,773	3.4%
貸倒関連費用	Credit costs	124,907	35.0%	64,123	36.5%	121,934	34.9%	56,661	33.3%
過払請求関連費用	Cost related to refund for claimed overpayment	10,981	3.1%	7,746	4.4%	41,199	11.8%	(※) -	-
人件費	Personnel expenses	24,817	7.0%	11,293	6.4%	21,926	6.3%	10,483	6.2%
賃借料	Rent	7,742	2.2%	3,740	2.1%	7,343	2.1%	3,561	2.1%
通信費	Communication expenses	6,007	1.7%	2,698	1.5%	5,422	1.6%	2,547	1.5%
減価償却費	Depreciation	3,379	0.9%	1,625	0.9%	3,385	1.0%	1,700	1.0%
支払手数料	Commissions paid	10,243	2.9%	5,057	2.9%	10,438	3.0%	5,184	3.0%
その他	Others	23,698	6.6%	8,156	4.6%	18,146	5.2%	7,144	4.2%
その他の営業費用合計	Total	218,243	61.2%	110,668	62.9%	242,082	69.2%	93,053	54.7%

(※) 日本公認会計士協会による「消費者金融会社等の利息返還請求による損失に係る引当金の計上に関する監査上の取扱い」に則り、期首に遡り利息返還損失引当金を計上した為

"Cost related to refund for claimed overpayment" is, going back to the beginning of the current fiscal year, recorded as "provision of allowance for losses for refund of interest received from customers" in accordance with "Disposal related to auditing as to provision of allowance for losses for reclaimed refund of interest in the accounting of consumer finance companies" the Japan certified public accountant association business type audit committee.

## 9. 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		平成18年3月期				平成19年3月期	
	05/3		05/9		06/3		06/9	
			(中間期)		前期比増減 Increase		(中間期) 前期比増減 Increase	
営業貸付金残高	Loans outstanding	2,971	3,015	2,945	-26	2,904	-111	
口座数	Number of customer accounts	4,626	4,597	4,442	-185	4,338	-259	
営業収益	Operating revenues	676	336	669	-7	325	-11	
営業利益	Operating income	217	105	166	-51	127	22	
経常利益	Ordinary income	223	108	172	-51	127	20	
当期純利益	Net income	126	37	75	-52	-276	-313	
期末有人店舗数	Number of manned branch office	528	523	523	-5	523	0	

## 10. 従業員一人当たり指標

## Per-employee data

(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		05/9		06/3		06/9	
			(中間期)		前期比増減 Increase		(中間期) 前期比増減 Increase	
営業貸付金残高	Loans outstanding	451	461	486	34	485	24	
口座数	Number of customer accounts	703	702	733	30	724	22	
営業収益	Operating revenues	103	51	110	8	54	3	
営業利益	Operating income	33	16	27	-6	21	5	
経常利益	Ordinary income	34	16	28	-6	21	5	
当期純利益	Net income	19	6	12	-7	-46	-52	
期末従業員数	Number of employees	3,476	3,424	3,171	-305	3,133	-291	

# 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17年3月期				平成18年3月期								平成19年3月期			
	05/3				05/9(中間期)				06/3				06/9(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 %	92,017	3.8%	41,381	2.6%	79,092	3.3%	35,853	2.3%	68,813	3.0%	31,483	2.0%	56,964	2.5%	25,860	1.7%
27.375 %	1,309,299	53.6%	658,886	42.0%	1,339,411	55.7%	721,382	45.7%	1,337,454	57.6%	749,254	48.7%	1,347,523	59.4%	779,546	51.3%
26.280 %	10,826	0.4%	4,706	0.3%	9,787	0.4%	4,281	0.3%	8,895	0.4%	3,907	0.3%	8,196	0.4%	3,570	0.2%
25.550 %	645,892	26.4%	565,905	36.1%	608,612	25.3%	530,631	33.6%	566,464	24.4%	490,930	31.9%	534,205	23.5%	460,931	30.3%
23.360 %	121,466	5.0%	101,571	6.5%	114,993	4.8%	95,998	6.1%	108,447	4.7%	90,131	5.9%	102,839	4.5%	85,282	5.6%
21.900 %	46,368	1.9%	18,410	1.2%	40,122	1.7%	15,797	1.0%	35,152	1.5%	13,726	0.9%	31,266	1.4%	12,356	0.8%
18.250 %	109,917	4.5%	94,287	6.0%	104,529	4.3%	89,990	5.7%	99,060	4.3%	85,128	5.5%	94,360	4.2%	80,758	5.3%
その他 (Others)	106,775	4.4%	83,579	5.3%	107,843	4.5%	83,145	5.3%	98,632	4.2%	75,488	4.9%	93,353	4.1%	70,487	4.6%
合計 (Total)	2,442,560	100.0%	1,568,725	100.0%	2,404,389	100.0%	1,577,078	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,268,706	100.0%	1,518,789	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				05/9(中間期)				06/3				06/9(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	100,872	4.1%	5,836	0.4%	101,468	4.2%	5,905	0.4%	99,383	4.3%	5,676	0.4%	99,301	4.4%	5,632	0.4%
¥100,000～¥300,000	281,144	11.5%	57,907	3.7%	265,905	11.1%	54,322	3.4%	260,202	11.2%	53,701	3.5%	248,450	11.0%	50,891	3.4%
¥300,000～¥500,000	799,719	32.7%	355,080	22.6%	737,968	30.7%	327,094	20.7%	673,112	29.0%	297,715	19.3%	629,730	27.8%	277,973	18.3%
¥500,000～¥1,000,000	1,258,747	51.5%	1,145,963	73.1%	1,297,056	53.9%	1,185,916	75.2%	1,288,292	55.5%	1,179,206	76.6%	1,289,339	56.8%	1,180,598	77.7%
¥1,000,000～¥2,000,000	2,078	0.1%	3,939	0.3%	1,992	0.1%	3,840	0.2%	1,928	0.1%	3,749	0.2%	1,886	0.1%	3,694	0.2%
合計(Total)	2,442,560	100.0%	1,568,725	100.0%	2,404,389	100.0%	1,577,078	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,268,706	100.0%	1,518,789	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17年3月期 05/3	平成18年3月期		平成19年3月期 06/9(中間期)	
			05/9(中間期)	06/3		
店頭	At branch counter	45.1%	44.9%	48.4%	46.9%	
¥enむすび	By Yen-Musubi	54.9%	55.1%	51.6%	53.1%	
	内通常時間内	During branch office hours	46.7%	47.1%	43.6%	44.3%
	内通常時間外	After branch office hours	8.2%	8.0%	8.0%	8.8%
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17年3月期 05/3	平成18年3月期		平成19年3月期 06/9(中間期)	
			05/9(中間期)	06/3		
口コミ・紹介		11.3%	11.0%	10.2%	11.1%	
Word of mouth, introduction	店頭	Branch counter	11.2%	11.4%	9.5%	11.6%
	¥enむすび	Yen-Musubi	11.4%	10.8%	10.8%	10.8%
配布物		9.0%	9.9%	9.3%	10.7%	
Distributed materials	店頭	Branch counter	15.8%	18.7%	15.5%	19.3%
	¥enむすび	Yen-Musubi	5.4%	5.0%	4.9%	5.0%
看板		19.8%	19.9%	18.1%	20.9%	
Signs	店頭	Branch counter	20.9%	21.9%	17.3%	21.1%
	¥enむすび	Yen-Musubi	19.2%	18.8%	18.7%	20.7%
テレビ等		40.7%	41.1%	39.3%	39.9%	
TV, etc.	店頭	Branch counter	27.0%	28.2%	24.7%	29.0%
	¥enむすび	Yen-Musubi	47.9%	48.2%	49.5%	47.0%
新聞・雑誌等		8.8%	8.5%	7.1%	6.9%	
Newspaper, magazine, etc.	店頭	Branch counter	4.1%	3.8%	2.7%	3.0%
	¥enむすび	Yen-Musubi	11.3%	11.1%	10.2%	9.4%
その他		10.5%	9.7%	16.0%	10.6%	
Others	店頭	Branch counter	21.0%	16.1%	30.3%	16.0%
	¥enむすび	Yen-Musubi	4.9%	6.1%	6.0%	7.1%
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

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		05/9(中間期)		06/3		06/9(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	34.3%	18.8%	33.9%	18.7%	32.2%	17.1%	32.7%	17.2%
	30～39歳	30'S	25.1%	26.8%	24.5%	26.8%	23.6%	27.0%	24.1%	26.9%
	40～49歳	40'S	17.3%	20.5%	17.7%	20.6%	16.8%	20.8%	17.8%	20.6%
	50歳以上	Over 50'S	23.2%	33.9%	23.9%	33.9%	27.5%	35.1%	25.4%	35.3%
	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%	36.1%	18.1%	33.3%	16.4%	36.3%	16.5%
	30～39歳	30'S	22.8%	21.6%	22.0%	21.9%	20.5%	22.1%	22.1%	22.2%
	40～49歳	40'S	16.5%	18.2%	16.3%	18.2%	15.7%	18.2%	16.5%	17.9%
	50歳以上	Over 50'S	24.2%	41.9%	25.5%	41.8%	30.6%	43.4%	25.2%	43.3%
	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%	34.5%	18.5%	32.5%	16.9%	33.7%	17.0%
	30～39歳	30'S	24.5%	25.2%	23.8%	25.3%	22.7%	25.5%	23.5%	25.5%
	40～49歳	40'S	17.1%	19.8%	17.3%	19.9%	16.4%	20.0%	17.4%	19.8%
	50歳以上	Over 50'S	23.5%	36.4%	24.3%	36.3%	28.4%	37.6%	25.3%	37.7%
	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	72.8%	69.2%	72.7%	69.5%	71.6%	69.4%	71.1%	69.6%
女性	Female	27.2%	30.8%	27.3%	30.5%	28.4%	30.6%	28.9%	30.4%

### ②婚姻

### Marital status

構成比(Ratio)

既婚	Married	42.9%	50.5%	42.6%	50.0%	43.6%	50.4%	43.0%	49.8%
独身	Single	57.1%	49.5%	57.4%	50.0%	56.4%	49.6%	57.0%	50.2%

### ③健康保険

### Insurance

構成比(Ratio)

社会保険	Social insurance	51.3%	56.7%	51.6%	56.0%	49.2%	56.0%	52.2%	55.2%
国民保険	National insurance	48.7%	43.3%	48.4%	44.0%	50.8%	44.0%	47.8%	44.8%

## 14. 顧客属性(2)

## Customer profile (2)

④住居 Residence		構成比(Ratio)							
		平成17年3月期 05/3		平成18年3月期				平成19年3月期 06/9(中間期)	
		新規 New	既存 Existing	05/9(中間期)		06/3		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%	14.4%	15.5%	15.6%	15.6%	14.5%	15.6%
ローンつき自宅	Owned house with housing loan	3.4%	3.7%	3.5%	3.7%	3.5%	3.7%	3.7%	3.7%
家族所有	Family owned house	31.0%	29.1%	31.3%	29.4%	30.5%	29.4%	31.0%	29.5%
借家	Leased house	12.9%	12.5%	12.7%	12.5%	12.7%	12.5%	12.7%	12.5%
アパート	Private apartment	17.3%	16.0%	17.1%	16.1%	16.7%	16.0%	17.0%	16.1%
公団住宅	Public apartment	7.5%	8.7%	7.4%	8.6%	7.5%	8.6%	7.1%	8.5%
マンション	Condominium	7.3%	8.0%	7.4%	7.9%	7.5%	7.9%	7.9%	7.9%
社宅	Company house	2.5%	2.7%	2.6%	2.7%	2.4%	2.7%	2.5%	2.7%
寮	Dormitory	3.9%	3.6%	3.7%	3.6%	3.4%	3.6%	3.5%	3.5%
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%	6.6%	0.1%	4.4%	0.0%	6.5%	0.1%
1～3年未満	1-3year	13.2%	1.6%	11.7%	2.0%	12.0%	1.4%	11.7%	2.0%
3～5年未満	3-5year	9.1%	4.4%	8.4%	4.2%	8.3%	3.6%	8.3%	3.6%
5～10年未満	5-10year	16.9%	17.2%	16.5%	16.4%	16.0%	15.6%	16.0%	14.9%
10年以上	Over 10year	56.3%	76.8%	56.8%	77.3%	59.2%	79.3%	57.4%	79.3%
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		平成17年3月期						構成比(Ratio)	
		05/3		平成18年3月期				平成19年3月期	
		新規 New	既存 Existing	05/9(中間期)		06/3		06/9(中間期)	
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%	83.0%	83.2%	82.6%	83.3%	82.9%	83.2%
自営業	Self-owned	13.1%	10.6%	12.4%	10.9%	13.1%	11.0%	12.4%	11.2%
公務員	Civil officer	2.5%	2.1%	2.5%	2.1%	2.3%	2.1%	2.5%	2.1%
主婦	House wives	1.9%	3.9%	1.9%	3.6%	1.8%	3.5%	2.0%	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		平成17年3月期						構成比(Ratio)	
		05/3		平成18年3月期				平成19年3月期	
		新規 New	既存 Existing	05/9(中間期)		06/3		06/9(中間期)	
				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	13.2%	3.0%	15.7%	3.0%	12.7%	2.6%	14.8%	2.6%
1～3年未満	1-3year	27.4%	12.3%	25.1%	12.8%	26.0%	11.8%	25.4%	11.8%
3～5年未満	3-5year	13.9%	9.5%	12.9%	10.6%	13.7%	11.4%	13.7%	12.5%
5～10年未満	5-10year	16.5%	21.3%	16.3%	20.5%	16.5%	20.3%	16.0%	20.0%
10年以上	Over 10year	29.0%	53.9%	30.0%	53.1%	31.1%	54.0%	30.1%	53.0%
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		平成17年3月期						構成比(Ratio)	
		05/3		平成18年3月期				平成19年3月期	
		新規 New	既存 Existing	05/9(中間期)		06/3		06/9(中間期)	
				新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
30名以下	Less than 30 employee	62.4%	64.6%	61.9%	64.5%	63.0%	64.3%	62.2%	64.3%
31～100名	31-100	16.9%	16.8%	17.1%	16.8%	16.9%	16.8%	16.9%	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%	8.9%	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		平成17年3月期						構成比(Ratio)	
		05/3		平成18年3月期				平成19年3月期	
		新規 New	既存 Existing	05/9(中間期)		06/3		06/9(中間期)	
				新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
200万円未満	Less than JPY 2million	2.7%	4.4%	2.7%	4.4%	2.0%	4.3%	2.4%	4.3%
200～300万円未満	JPY 2million - JPY 3million	14.5%	9.0%	13.2%	8.3%	10.8%	7.3%	11.9%	6.9%
300～400万円未満	JPY 3million - JPY 4million	30.2%	28.4%	30.3%	28.0%	32.8%	27.8%	31.2%	28.0%
400～500万円未満	JPY 4million - JPY 5million	27.2%	27.6%	27.6%	29.2%	28.7%	30.4%	27.6%	31.1%
500万円以上	Over JPY 5million	25.4%	30.6%	26.1%	30.1%	25.8%	30.2%	26.9%	29.7%
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 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	05/9(中間期)	06/3	06/9(中間期)
融資 Advances	ATM	ATM	91.7%	91.8%	91.8%	92.4%
	内提携分	of which tie-up ATM	21.2%	25.1%	26.1%	30.0%
	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%	73.9%	74.2%	75.2%
	内提携分	of which tie-up ATM	10.4%	14.4%	15.6%	19.2%
	店頭	Branch counter	4.3%	3.8%	3.8%	3.5%
	銀行振込	Bank transfer	22.6%	21.8%	21.6%	20.8%
	書留	Mail	0.2%	0.2%	0.2%	0.2%
	集金	Collection visits	0.3%	0.3%	0.3%	0.2%
	計	Total	100.0%	100.0%	100.0%	100.0%
合計 Total	ATM	ATM	79.0%	80.0%	80.2%	81.1%
	店頭	Branch counter	5.6%	5.3%	5.3%	4.9%
	銀行振込	Bank transfer	15.0%	14.3%	14.2%	13.7%
	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%

### 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	05/9(中間期)	06/3	06/9(中間期)
1万円未満	~9,000	19.4%	18.4%	18.1%	17.7%
1万円台	10,000~19,000	39.7%	39.8%	40.0%	40.1%
2万円台	20,000~29,000	15.1%	15.2%	15.3%	15.4%
3万円台	30,000~39,000	8.7%	8.9%	8.8%	8.9%
4万円台	40,000~49,000	3.2%	3.2%	3.2%	3.2%
5万円~10万円以下	50,000~100,000	10.5%	10.9%	10.9%	11.0%
10万円超	101,000~	3.5%	3.6%	3.6%	3.7%
合計	Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments (yen)					
1万円未満	~9,000	9.0%	8.8%	8.7%	8.5%
1万円台	10,000~19,000	18.8%	17.4%	17.1%	16.5%
2万円台	20,000~29,000	30.7%	29.0%	28.6%	27.7%
3万円台	30,000~39,000	28.9%	31.5%	32.0%	33.3%
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%	4.0%	4.1%	4.1%
合計	Total	100.0%	100.0%	100.0%	100.0%

## 16. ATM・CD提携状況(平成18年9月末) Network of tie-up ATM and CDs (September 2006)

	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	33,897
	流通系クレジットカード会社その他 Credit cards companies and others	9,392
	信販会社 Credit sales companies	696
	合計 Total	43,985
	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	35,113

## 17. 営業月報

## Monthly operational data

		平成17年				平成18年										
		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	7月 06/7	8月 06/8	9月 06/9		
無担保 ローン	営業貸付金残高 (百万円)	Outstanding loans (¥million)		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	1,532,283	1,537,245	1,518,789
	無担保ローン口座数	Number of unsecured Loans accounts		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	2,300,388	2,305,181	2,268,706
	一口座平均単価 (千円)	Average balance of unsecured loan per acct (¥thousand)		656	656	658	656	659	659	663	664	664	666	666	667	669
	新規顧客数	Number of new customer accounts		23,530	22,831	25,426	17,460	20,831	19,636	21,894	18,187	22,442	19,119	18,242	19,478	19,413
	店舗数	Number of branch offices		1,888	1,888	1,898	1,898	1,898	1,898	1,898	1,897	1,896	1,896	1,896	1,896	1,896
	有人店舗	Manned loan branch offices		523	523	523	523	523	523	523	523	523	523	523	523	523
	無人店舗 <sup>(注1)</sup>	Unmanned loan branch offices		1,364	1,364	1,374	1,374	1,374	1,374	1,374	1,373	1,372	1,372	1,372	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
	自動契約機台数 <sup>(注1)</sup>	Unmanned contract machine		1,888	1,888	1,898	1,898	1,898	1,898	1,898	1,897	1,896	1,896	1,896	1,896	1,896
	CD・ATM台数	Number of CDs and ATMs		38,697	NA	NA	44,812	NA	NA	45,450	NA	NA	45,685	NA	NA	46,008
	自社分	Takefuji		2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,024	2,023	2,023	2,023	2,023	2,023
提携分	Tie-up		36,672	NA	NA	42,787	NA	NA	43,425	NA	NA	43,662	NA	NA	43,985	
カード事業	割賦売掛金残高 <sup>(注2)</sup> (百万円)	Installment account receivable (¥million)		440	433	450	477	470	487	494	476	503	536	526	546	577
成約率	Approval Ratio		60.4%	58.1%	63.9%	60.4%	59.9%	60.0%	59.7%	57.6%	54.7%	55.0%	57.3%	57.0%	54.7%	
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%	29.8%	31.1%	31.9%	29.6%	30.5%	31.8%	31.0%	31.0%	31.7%	33.2%	33.2%	33.6%	
	1 件	1	21.6%	22.1%	21.8%	22.1%	22.1%	22.3%	21.8%	22.5%	22.4%	22.3%	22.0%	21.8%	22.6%	
	2 件	2	18.6%	18.1%	18.4%	18.3%	18.1%	18.3%	17.5%	18.1%	18.7%	18.0%	17.9%	17.9%	17.4%	
	3 件	3	15.4%	15.5%	14.7%	14.5%	15.8%	15.0%	15.0%	14.7%	14.7%	14.7%	14.5%	14.3%	14.1%	
	4 件	4	14.0%	14.5%	14.0%	13.2%	14.4%	13.9%	13.9%	13.7%	13.2%	13.3%	12.4%	12.8%	12.3%	
平均利回り	Average loan yield		21.73%	21.68%	21.65%	21.77%	21.65%	21.64%	21.66%	21.53%	21.62%	21.70%	21.55%	21.46%	21.41%	
延滞管理指数 (31日～60日延滞) <sup>(注3)</sup>	Delinquent management index (31 to 60days)		0.74	0.74	0.67	0.60	0.52	0.50	0.72	0.79	0.88	0.92	0.93	0.90	1.01	

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¥million)

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)

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、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。

The above data on Outstanding loans, No. of unsecured loan A/Cs, new customer A/Cs, 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.