

# 平成19年3月期第3四半期業績補足資料(単体)

The Third Quarter Report for The Fiscal Year ending March 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.

# 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	05/12 (第3四半期)	06/3	前年同月比		06/12 (第3四半期)	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	1,563,859	1,540,046	-28,678	-1.8%	1,496,655	-67,204	-4.3%	
	無担保ローン口座数 Number of customer accounts	2,442,560	2,383,015	2,322,917	-119,643	-4.9%	2,229,292	-153,723	-6.5%	
	一口座平均単価 Average balance per account (千円: ¥thousand)	642	656	663	21	3.2%	671	15	2.3%	
	新規顧客数 Number of new customer accounts	247,908	200,942	263,303	15,395	6.2%	169,393	-31,549	-15.7%	
	店舗数 Number of branch offices	1,893	1,898	1,898	5	0.3%	1,785	-113	-6.0%	
	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	1,374	1,374	10	0.7%	1,261	-113	-8.2%	
	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%	1,785	-103	-5.5%	
	CD・ATM台数 Number of CDs and ATMs	38,220	44,812	45,450	7,230	18.9%	47,040	2,228	5.0%	
自社分 Takefuji	2,029	2,025	2,025	-4	-0.2%	1,912	-113	-5.6%		
提携分 Tie-up	36,191	42,787	43,425	7,234	20.0%	45,128	2,341	5.5%		
カード事業  Credit cards	割賦売掛金残高 <sup>(注2)</sup> Installment accounts receivable	357	477	494	137	38.3%	593	116	24.2%	
	総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount	489	455	618	129	26.4%	494	39	8.6%	
	有効会員数 Number of cardholders	218,957	246,284	254,665	35,708	16.3%	277,172	30,888	12.5%	
	残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance	10,777	13,553	13,977	3,200	29.7%	15,818	2,265	16.7%	
	加盟店数 Number of member stores		36,126	35,319	2,502	7.6%	28,237	-7,889	-21.8%	
社員数(除く:パート) Number of employees	3,476	3,329	3,171	-305	-8.8%	3,052	-277	-8.3%		
平均貸付金残高 Average unsecured loan balance during the period	1,598,719	1,579,662	1,576,379	-22,340	-1.4%	1,532,972	-46,691	-3.0%		
平均利回り Average loan yield	21.74%	21.77%	21.66%	-	-0.07%	21.24%	-	-0.53%		
有利子負債残高 Interest bearing debt	887,163	758,156	730,106	-157,057	-17.7%	(※) 629,985	-128,171	-16.9%		

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

(※)「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70,730百万円を控除しております。

This amount excludes ¥70,730 million discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments.

## 2. 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		
			05/12 (第3四半期)	06/3	前年同月比		06/12 (第3四半期)	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	264,228	349,766	-7,059	-2.0%	252,030	-12,198	-4.6%
	営業貸付金利息	347,474	258,205	341,463	-6,011	-1.7%	244,430	-13,775	-5.3%
	償却債権及び同利息回収額	8,213	4,890	6,559	-1,654	-20.1%	4,396	-495	-10.1%
	総合斡旋収益	50	48	66	16	31.9%	66	18	37.5%
	その他の営業収益	1,088	1,084	1,679	591	54.3%	3,139	2,054	189.4%
営業費用	Operating expenses	242,119	180,465	262,948	20,830	8.6%	154,444	-26,021	-14.4%
	金融費用	23,876	15,719	20,867	-3,009	-12.6%	16,114	395	2.5%
	支払利息	10,522	7,107	9,470	-1,052	-10.0%	7,584	476	6.7%
	社債利息	12,127	7,761	10,252	-1,876	-15.5%	7,530	-231	-3.0%
	その他の金融費用	1,227	850	1,145	-81	-6.6%	1,000	150	17.7%
	その他の営業費用	218,243	164,746	242,082	23,839	10.9%	138,330	-26,415	-16.0%
	広告宣伝費	6,471	9,680	12,289	5,818	89.9%	7,896	-1,785	-18.4%
	貸倒関連費用	124,907	91,989	121,934	-2,973	-2.4%	84,786	-7,203	-7.8%
	内貸倒償却	112,858	65,282	108,504	-4,355	-3.9%	47,423	-17,859	-27.4%
	過払請求関連費用	10,981	12,824	41,199	-	-	-	-	-
	内過払請求返還金	10,981	12,824	18,699	7,719	70.3%	-	-	-
	人件費	24,817	16,548	21,926	-2,891	-11.6%	15,526	-1,021	-6.2%
	賃借料	7,742	5,569	7,343	-399	-5.2%	5,309	-260	-4.7%
	その他	43,326	28,136	37,391	-5,936	-13.7%	24,814	-3,322	-11.8%
営業利益	Operating income	114,706	83,763	86,817	-27,889	-24.3%	97,586	13,823	16.5%
営業外収益	Non-operating income	3,593	2,443	3,077	-516	-14.4%	743	-1,700	-69.6%
	投資利益	2,697	416	1,058	-1,639	-60.8%	247	-168	-40.5%
営業外費用	Non-operating expenses	526	66	128	-398	-75.6%	591	525	789.1%
経常利益	Ordinary income	117,773	86,140	89,766	-28,007	-23.8%	97,738	11,598	13.5%
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) 55,854	(※1) 55,857	47,494	567.9%	(※2) 400,904	345,050	617.8%
税引前当期純利益	Income before income taxes	113,426	58,549	62,173	-51,253	-45.2%	-303,167	-361,715	-
法人税等	Corporate, inhabitant and enterprise taxes	46,715	21,610	23,093	-23,622	-50.6%	47,282	25,672	118.8%
当期純利益	Net income	66,711	36,938	39,080	-27,632	-41.4%	-350,449	-387,387	-

(※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400,461百万円を計上しております。

This amount includes ¥400,461 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 reclaimed refund of interest in the accounting of consumer finance companies" the Japan certified public accountant association business type audit committee.

### 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			
			05/12 (第3四半期)	06/3	前年同月比		06/12 (第3四半期)	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	1,777,055	1,780,265	-133,567	-7.0%	1,619,490	-157,565	-8.9%
	流動資産	Current assets	1,636,126	1,568,167	1,539,805	-96,321	-5.9%	1,462,466	-105,701	-6.7%
	固定資産	Fixed assets	202,411	135,554	167,769	-34,642	-17.1%	157,025	21,471	15.8%
	繰延資産	Deferred charges	75,296	73,334	72,692	-2,604	-3.5%	(※) -	-	-
営業貸付金残高	Loans outstanding	百万円(¥ mil)	1,568,725	1,563,859	1,540,046	-28,678	-1.8%	1,496,655	-67,204	-4.3%
営業貸付金残高対総資産比率	Ratio of loan to total assets		82.0%	88.0%	86.5%	-	4.5%	92.4%	-	4.4%
総資産経常利益率	Ratio of ordinary income to total assets		6.1%	4.7%	4.9%	-	-1.3%	5.7%	-	1.1%
総資産当期純利益率	ROA		3.5%	2.0%	2.1%	-	-1.3%	-	-	-
純資産	Net assets	百万円(¥ mil)	964,956	966,390	969,250	4,294	0.4%	584,803	-381,587	-39.5%
自己資本比率	Shareholders' equity ratio		50.4%	54.4%	54.4%	-	4.0%	36.1%	-	-18.3%
自己資本当期純利益率	ROE		7.2%	3.8%	4.0%	-	-3.1%	-	-	-
有利子負債残高	Interest bearing debt	百万円(¥ mil)	887,163	758,156	730,106	-157,057	-17.7%	(※) 629,985	-128,171	-16.9%

(※) 「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70,730百万円を控除しております。

This amount excludes ¥70,730 million discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments.

### 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12月31日 December 31, 2005	平成18年3月31日 March 31, 2006	平成18年12月31日 December 31, 2006
保有自己株式	Treasury stock	6,589,145	6,589,163	6,589,175	6,589,193

## 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		05/12 (第3四半期)		06/3		06/12 (第3四半期)	
		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	-	1,563,859	-	1,540,046	-	1,496,655	-
割賦売掛金残高	Installment account receivables	357	-	477	-	494	-	593	-
貸倒償却	Credit losses	112,858	7.19%	65,282	4.17%	108,504	7.04%	(※1) 47,423	3.17%
貸倒回収金	Collection of previous credit losses	8,213	0.52%	4,890	0.31%	6,559	0.43%	4,396	0.29%
純貸倒損失	Net credit losses	104,646	6.67%	60,392	3.86%	101,945	6.62%	43,028	2.87%
貸倒引当金	Allowance for credit losses	137,000	8.73%	163,707	10.47%	150,430	9.76%	(※2) 175,262	11.71%
過払請求元本毀損額	Written-off amount related to the refund of claimed overpayments	-	-	-	-	17,321	1.12%	28,668	1.91%
過払請求返還金	Refund for claimed overpayment	10,981	0.70%	12,824	0.82%	18,699	1.21%	41,201	2.75%
利息返還損失引当金	Allowance for losses for refund of interest received from customers	-	-	-	-	22,500	1.46%	365,623	24.42%
不良債権の状況	Delinquent loans receivables	191,578	12.21%	211,554	13.53%	195,230	12.67%	240,035	16.03%
破綻先債権	Loans to bankrupt borrowers	520	0.03%	1,001	0.06%	1,115	0.07%	1,005	0.07%
延滞債権	Delinquent loans (more than 180 days)	55,961	3.57%	78,605	5.03%	64,072	4.16%	101,352	6.77%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	21,810	1.39%	24,992	1.60%	24,890	1.62%	39,483	2.64%
貸出条件緩和債権	Restructured loans	113,287	7.22%	106,957	6.84%	105,153	6.83%	98,195	6.56%
(うち未収日数30日以内)	(of which less than 31 days past due)	(106,163)	6.77%	(101,544)	6.49%	(98,819)	6.41%	(92,453)	6.17%

(※1) 過払返還請求を事由とする元本償却額28,668百万円については、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 ¥28,668 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) 今期より、過払返還請求に係る元本償却部分は、貸倒引当金から除外し、利息返還損失引当金として計上しております。尚、期首における当該金額は12,531百万円です。

With effective from current accounting period, the allowance for the claimed overpayments interest are shown separately, which was previously included in the Allowance for credit losses. The opening balance for this allowance as of April 1, 2006 is ¥12,531 million.

### 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			05/12 (第3四半期)			06/3			06/12 (第3四半期)		
		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%	43,309	29,892	45.8%	55,563	38,438	35.4%	33,930	23,961	50.5%
債権放棄	Waiver	61,878	30,089	26.7%	53,010	26,922	41.2%	72,077	36,825	34.0%	41,445	16,778	35.4%
	過払金返還請求	16,411	11,202	9.9%	17,531	12,477	19.1%	24,125	17,321	16.0%	(※1) -	(※1) -	-
	債務整理	40,294	16,712	14.8%	32,463	13,282	20.3%	43,828	17,929	16.5%	39,312	16,014	33.8%
	その他	5,173	2,175	1.9%	3,016	1,163	1.8%	4,124	1,575	1.5%	2,133	763	1.6%
長期延滞(居所不明等)	Delinquent loans past due over 1year	73,532	36,358	32.2%	18,570	8,468	13.0%	64,649	33,241	30.6%	13,502	6,684	14.1%
合計	Total	205,797	112,858	100.0%	114,889	65,282	100.0%	192,289	108,504	100.0%	88,877	47,423	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		05/12 (第3四半期)		06/3		06/12 (第3四半期)	
		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%	461,589	60.9%	433,539	59.4%	472,149	74.9%
	邦銀	115,313	13.0%	91,239	12.0%	75,997	10.4%	53,362	8.5%
	長期信用銀行	9,700	1.1%	7,800	1.0%	7,500	1.0%	7,000	1.1%
	信託銀行	35,598	4.0%	19,153	2.5%	13,200	1.8%	4,200	0.7%
	地方銀行	57,138	6.4%	53,222	7.0%	45,411	6.2%	34,868	5.5%
	その他	12,877	1.5%	11,064	1.5%	9,886	1.4%	7,294	1.2%
	生保	26,790	3.0%	16,010	2.1%	13,110	1.8%	7,406	1.2%
	損保	9,083	1.0%	7,710	1.0%	6,806	0.9%	4,669	0.7%
	リース・ファイナンス	14,000	1.6%	14,500	1.9%	14,015	1.9%	4,916	0.8%
	外国銀行・その他外資系金融	83,184	9.4%	91,931	12.1%	91,404	12.5%	91,814	14.6%
	証券化	-	-	225,948	29.8%	217,957	29.9%	293,982	46.7%
	その他	252,227	28.4%	14,250	1.9%	14,250	2.0%	16,000	2.5%
直接	Capital markets	386,567	43.6%	296,567	39.1%	296,567	40.6%	157,836	25.1%
	社債	386,567	43.6%	296,567	39.1%	296,567	40.6%	(※) 157,836	25.1%
	普通社債	348,567	39.3%	258,567	34.1%	258,567	35.4%	157,836	25.1%
	新株予約権付社債	38,000	4.3%	38,000	5.0%	38,000	5.2%	-	-
合計	Total	887,163	100.0%	758,156	100.0%	730,106	100.0%	629,985	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70,730百万円を控除しております。

This amount excludes ¥70,730 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		05/12 (第3四半期)		06/3		06/12 (第3四半期)	
有利子負債合計	Interest bearing debts	887,163		758,156		730,106		629,985	
短期借入金	Short-term	14,250		14,250		14,250		16,000	
長期借入金	Long-term	486,346		447,339		419,289		456,149	
社債	Bonds	386,567		296,567		296,567		157,836	
長期負債比率	Ratio of long-term borrowings	98.4%		98.1%		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3ヶ月	6years 3months
期末調達金利	Funding cost	2.22%		2.43%		2.20%		2.74%	
変動	Float	1.47%		1.83%		0.92%		2.59%	
固定	Fixed	2.48%		2.45%		2.38%		2.76%	

### 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		05/12 (第3四半期)		06/3		06/12 (第3四半期)	
		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%	728,503	96.1%	625,606	85.7%	569,793	90.4%
長期プライムレート(連動)	Long-term prime rate (float)	36,661	4.1%	20,153	2.7%	14,200	1.9%	5,200	0.8%
YEN LIBOR(連動)	Yen Libor rate (float)	186,889	21.1%	9,500	1.2%	90,300	12.4%	54,992	8.7%
合計	Total	887,163	100.0%	758,156	100.0%	730,106	100.0%	629,985	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		平成18年3月期				平成19年3月期	
		05/3		05/12 (第3四半期)		06/3		06/12 (第3四半期)	
		金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues	金額 Amount	対営業収益比 Against revenues
営業収益	Operating revenues	356,825	-	264,228	-	349,766	-	252,030	-
広告宣伝費	Advertising expenses	6,471	1.8%	9,680	3.7%	12,289	3.5%	7,896	3.1%
貸倒関連費用	Credit costs	124,907	35.0%	91,989	34.8%	121,934	34.9%	84,786	33.6%
過払請求関連費用	Cost related to refund for claimed overpayment	10,981	3.1%	12,824	4.9%	41,199	11.8%	(※) -	-
人件費	Personnel expenses	24,817	7.0%	16,548	6.3%	21,926	6.3%	15,526	6.2%
賃借料	Rent	7,742	2.2%	5,569	2.1%	7,343	2.1%	5,309	2.1%
通信費	Communication expenses	6,007	1.7%	4,137	1.6%	5,422	1.6%	3,748	1.5%
減価償却費	Depreciation	3,379	0.9%	2,485	0.9%	3,385	1.0%	2,565	1.0%
支払手数料	Commissions paid	10,243	2.9%	7,896	3.0%	10,438	3.0%	8,537	3.4%
その他	Others	23,698	6.6%	13,618	5.2%	18,146	5.2%	9,964	4.0%
その他の営業費用合計	Total	218,243	61.2%	164,746	62.3%	242,082	69.2%	138,330	54.9%

(※) 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として特別損失に計上しております。

"Cost related to refund for claimed overpayment" is, going back to the beginning of the current fiscal year, recorded under extraordinary losses 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.

## 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		平成18年3月期			平成19年3月期	
		05/3		05/12	06/3		06/12	
				(第3四半期)		前期比増減 Increase	(第3四半期)	前期比増減 Increase
営業貸付金残高	Loans outstanding	2,971		2,990	2,945	-26	2,862	-128
口座数	Number of customer accounts	4,626		4,556	4,442	-185	4,263	-294
営業収益	Operating revenues	676		505	669	-7	482	-23
営業利益	Operating income	217		160	166	-51	187	26
経常利益	Ordinary income	223		165	172	-51	187	22
当期純利益	Net income	126		71	75	-52	-670	-741
期末有人店舗数	Number of manned branch office	528		523	523	-5	523	0

## 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		平成18年3月期			平成19年3月期	
		05/3		05/12	06/3		06/12	
				(第3四半期)		前期比増減 Increase	(第3四半期)	前期比増減 Increase
営業貸付金残高	Loans outstanding	451		470	486	34	490	21
口座数	Number of customer accounts	703		716	733	30	730	15
営業収益	Operating revenues	103		79	110	8	83	3
営業利益	Operating income	33		25	27	-6	32	7
経常利益	Ordinary income	34		26	28	-6	32	6
当期純利益	Net income	19		11	12	-7	-115	-126
期末従業員数	Number of employees	3,476		3,329	3,171	-305	3,052	-277

## 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				05/12 (第3四半期)				06/3				06/12 (第3四半期)			
	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
27.375 %	1,309,299	53.6%	658,886	42.0%	1,353,432	56.8%	739,193	47.3%	1,337,454	57.6%	749,254	48.7%	1,311,735	58.8%	761,991	50.9%
25.550 %	645,892	26.4%	565,905	36.1%	590,695	24.8%	512,611	32.8%	566,464	24.4%	490,930	31.9%	507,836	22.8%	436,305	29.2%
23.360 %	121,466	5.0%	101,571	6.5%	111,645	4.7%	92,760	5.9%	108,447	4.7%	90,131	5.9%	96,753	4.3%	79,844	5.3%
21.900 %	46,368	1.9%	18,410	1.2%	37,709	1.6%	14,742	0.9%	35,152	1.5%	13,726	0.9%	28,452	1.3%	11,151	0.7%
21.535 %	-	-	-	-	-	-	-	-	-	-	-	-	40,633	1.8%	34,026	2.3%
18.250 %	109,917	4.5%	94,287	6.0%	101,627	4.3%	87,171	5.6%	99,060	4.3%	85,128	5.5%	91,652	4.1%	77,844	5.2%
18.000 %	15,668	0.6%	13,958	0.9%	14,162	0.6%	12,598	0.8%	13,787	0.6%	12,304	0.8%	14,776	0.7%	12,631	0.8%
17.000 %	34,962	1.4%	27,944	1.8%	31,369	1.3%	25,140	1.6%	30,590	1.3%	24,581	1.6%	27,730	1.2%	22,105	1.5%
その他 (Others)	158,988	6.5%	87,763	5.6%	142,376	6.0%	79,644	5.1%	131,963	5.7%	73,994	4.8%	109,725	4.9%	60,758	4.1%
合計 (Total)	2,442,560	100.0%	1,568,725	100.0%	2,383,015	100.0%	1,563,859	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,229,292	100.0%	1,496,655	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				05/12 (第3四半期)				06/3				06/12 (第3四半期)			
	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%	100,447	4.2%	5,792	0.4%	99,383	4.3%	5,676	0.4%	98,571	4.4%	5,593	0.4%
¥100,000～¥300,000	281,144	11.5%	57,907	3.7%	273,128	11.5%	56,604	3.6%	260,202	11.2%	53,701	3.5%	242,304	10.9%	49,666	3.3%
¥300,000～¥500,000	799,719	32.7%	355,080	22.6%	712,026	29.9%	314,625	20.1%	673,112	29.0%	297,715	19.3%	599,802	26.9%	263,442	17.6%
¥500,000～¥1,000,000	1,258,747	51.5%	1,145,963	73.1%	1,295,465	54.4%	1,183,062	75.7%	1,288,292	55.5%	1,179,206	76.6%	1,286,771	57.7%	1,174,341	78.5%
¥1,000,000～¥2,000,000	2,078	0.1%	3,939	0.3%	1,949	0.1%	3,775	0.2%	1,928	0.1%	3,749	0.2%	1,844	0.1%	3,614	0.2%
合計 (Total)	2,442,560	100.0%	1,568,725	100.0%	2,383,015	100.0%	1,563,859	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,229,292	100.0%	1,496,655	100.0%

## 11. 契約形態別新規件数比率

## New customer acquisition by manned and unmanned branch office

構成比(Ratio)

		平成17年3月期 05/3	平成18年3月期		平成19年3月期 06/12 (第3四半期)
			05/12 (第3四半期)	06/3	
有人店舗	At manned loan branch offices	45.1%	48.2%	48.4%	46.7%
無人店舗	By unmanned loan branch offices	54.9%	51.8%	51.6%	53.3%
	内通常時間内 During branch office hours	46.7%	43.8%	43.6%	44.3%
	内通常時間外 After branch office hours	8.2%	7.9%	8.0%	8.9%
合計	Total	100.0%	100.0%	100.0%	100.0%

## 12. 媒体別新規口座獲得率

## New customer acquisition by media

構成比(Ratio)

		平成17年3月期 05/3	平成18年3月期		平成19年3月期 06/12 (第3四半期)
			05/12 (第3四半期)	06/3	
口コミ・紹介		11.3%	10.2%	10.2%	10.9%
Word of mouth, introduction	有人店舗 Manned loan branch offices	11.2%	9.2%	9.5%	11.4%
	無人店舗 Unmanned loan branch offices	11.4%	10.8%	10.8%	10.6%
配布物		9.0%	9.2%	9.3%	10.7%
Distributed materials	有人店舗 Manned loan branch offices	15.8%	15.4%	15.5%	19.5%
	無人店舗 Unmanned loan branch offices	5.4%	4.9%	4.9%	5.0%
看板		19.8%	18.1%	18.1%	21.1%
Signs	有人店舗 Manned loan branch offices	20.9%	17.4%	17.3%	21.3%
	無人店舗 Unmanned loan branch offices	19.2%	18.6%	18.7%	20.9%
テレビ等		40.7%	38.8%	39.3%	39.5%
TV, etc.	有人店舗 Manned loan branch offices	27.0%	24.0%	24.7%	29.0%
	無人店舗 Unmanned loan branch offices	47.9%	49.0%	49.5%	46.3%
新聞・雑誌等		8.8%	7.4%	7.1%	6.9%
Newspaper, magazine, etc.	有人店舗 Manned loan branch offices	4.1%	2.9%	2.7%	3.0%
	無人店舗 Unmanned loan branch offices	11.3%	10.5%	10.2%	9.4%
その他		10.5%	16.3%	16.0%	11.0%
Others	有人店舗 Manned loan branch offices	21.0%	31.0%	30.3%	15.8%
	無人店舗 Unmanned loan branch offices	4.9%	6.1%	6.0%	7.9%
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		05/12 (第3四半期)		06/3		06/12 (第3四半期)	
			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%	32.6%	18.0%	32.2%	17.1%	32.6%	16.6%
	30～39歳	30'S	25.1%	26.8%	23.4%	26.8%	23.6%	27.0%	24.2%	27.0%
	40～49歳	40'S	17.3%	20.5%	16.9%	20.8%	16.8%	20.8%	17.8%	20.7%
	50歳以上	Over 50'S	23.2%	33.9%	27.1%	34.4%	27.5%	35.1%	25.4%	35.7%
	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%	33.6%	17.4%	33.3%	16.4%	35.7%	15.9%
	30～39歳	30'S	22.8%	21.6%	20.4%	21.9%	20.5%	22.1%	22.4%	22.3%
	40～49歳	40'S	16.5%	18.2%	15.7%	18.3%	15.7%	18.2%	16.8%	17.9%
	50歳以上	Over 50'S	24.2%	41.9%	30.3%	42.4%	30.6%	43.4%	25.2%	43.9%
	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%	32.9%	17.8%	32.5%	16.9%	33.5%	16.4%
	30～39歳	30'S	24.5%	25.2%	22.6%	25.3%	22.7%	25.5%	23.7%	25.6%
	40～49歳	40'S	17.1%	19.8%	16.5%	20.0%	16.4%	20.0%	17.5%	19.8%
	50歳以上	Over 50'S	23.5%	36.4%	28.0%	36.8%	28.4%	37.6%	25.3%	38.2%
	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%	71.8%	69.5%	71.6%	69.4%	70.9%	69.7%
女性	Female	27.2%	30.8%	28.2%	30.5%	28.4%	30.6%	29.1%	30.3%

#### ②婚姻

#### Marital status

構成比(Ratio)

既婚	Married	42.9%	50.5%	43.5%	50.1%	43.6%	50.4%	42.9%	49.9%
独身	Single	57.1%	49.5%	56.5%	49.9%	56.4%	49.6%	57.1%	50.1%

#### ③健康保険

#### Insurance

構成比(Ratio)

社会保険	Social insurance	51.3%	56.7%	49.3%	55.8%	49.2%	56.0%	52.4%	55.1%
国民保険	National insurance	48.7%	43.3%	50.7%	44.2%	50.8%	44.0%	47.6%	44.9%

### 13. 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 06/12 (第3四半期)	
				05/12 (第3四半期)		06/3			
新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing		
自己所有	Owned house	14.3%	15.6%	15.6%	15.5%	15.6%	15.6%	14.4%	15.7%
ローンつき自宅	Owned house with housing loan	3.4%	3.7%	3.5%	3.7%	3.5%	3.7%	3.6%	3.7%
家族所有	Family owned house	31.0%	29.1%	30.4%	29.4%	30.5%	29.4%	31.1%	29.6%
借家	Leased house	12.9%	12.5%	12.7%	12.5%	12.7%	12.5%	12.8%	12.5%
アパート	Private apartment	17.3%	16.0%	16.8%	16.1%	16.7%	16.0%	17.1%	16.1%
公団住宅	Public apartment	7.5%	8.7%	7.6%	8.6%	7.5%	8.6%	7.1%	8.5%
マンション	Condominium	7.3%	8.0%	7.5%	7.9%	7.5%	7.9%	7.9%	7.8%
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%	3.5%	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)							
		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%	5.4%	0.0%	4.4%	0.0%	5.6%	0.0%
1～3年未満	1-3year	13.2%	1.6%	11.5%	1.8%	12.0%	1.4%	12.2%	1.8%
3～5年未満	3-5year	9.1%	4.4%	8.1%	3.9%	8.3%	3.6%	8.5%	3.5%
5～10年未満	5-10year	16.9%	17.2%	16.0%	16.1%	16.0%	15.6%	16.0%	14.6%
10年以上	Over 10year	56.3%	76.8%	59.0%	78.2%	59.2%	79.3%	57.7%	80.1%
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		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	05/12 (第3四半期)		06/3		06/12 (第3四半期)	
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%	82.5%	83.3%	82.6%	83.3%	82.9%	83.2%
自営業	Self-owned	13.1%	10.6%	13.1%	10.9%	13.1%	11.0%	12.5%	11.3%
公務員	Civil officer	2.5%	2.1%	2.3%	2.1%	2.3%	2.1%	2.5%	2.1%
主婦	House wives	1.9%	3.9%	1.8%	3.6%	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		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	05/12 (第3四半期)		06/3		06/12 (第3四半期)	
				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%	14.2%	2.8%	12.7%	2.6%	13.5%	2.2%
1～3年未満	1-3year	27.4%	12.3%	25.0%	12.5%	26.0%	11.8%	26.2%	11.5%
3～5年未満	3-5year	13.9%	9.5%	13.1%	11.1%	13.7%	11.4%	14.2%	13.0%
5～10年未満	5-10year	16.5%	21.3%	16.6%	20.4%	16.5%	20.3%	16.1%	20.1%
10年以上	Over 10year	29.0%	53.9%	31.1%	53.3%	31.1%	54.0%	30.0%	53.2%
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	05/12 (第3四半期)		06/3		06/12 (第3四半期)	
				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%	62.8%	64.5%	63.0%	64.3%	62.2%	64.3%
31～100名	31-100	16.9%	16.8%	16.9%	16.8%	16.9%	16.8%	16.9%	16.8%
101～500名	101-500	11.7%	11.0%	11.7%	11.1%	11.6%	11.1%	11.9%	11.1%
501名以上	More than 500	9.0%	7.6%	8.5%	7.7%	8.5%	7.7%	9.0%	7.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑨年収 Annual income		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	05/12 (第3四半期)		06/3		06/12 (第3四半期)	
				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%	2.2%	4.4%	2.0%	4.3%	2.5%	4.4%
200～300万円未満	JPY 2million - JPY 3million	14.5%	9.0%	11.6%	7.9%	10.8%	7.3%	11.9%	6.7%
300～400万円未満	JPY 3million - JPY 4million	30.2%	28.4%	32.3%	28.0%	32.8%	27.8%	30.5%	27.8%
400～500万円未満	JPY 4million - JPY 5million	27.2%	27.6%	28.1%	29.7%	28.7%	30.4%	28.4%	31.4%
500万円以上	Over JPY 5million	25.4%	30.6%	25.8%	30.0%	25.8%	30.2%	26.7%	29.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## 14. その他

## Others

### ①顧客店頭ATM等利用状況

### Composition of 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	05/12 (第3四半期)	06/3	06/12 (第3四半期)
融資 Advances	ATM	ATM	91.7%	91.8%	91.8%	92.3%
	内提携分	of which tie-up ATM	21.2%	25.6%	26.1%	30.6%
	店頭	Branch counter	8.3%	8.2%	8.2%	7.7%
	計	Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments	ATM	ATM	72.6%	74.1%	74.2%	75.3%
	内提携分	of which tie-up ATM	10.4%	15.0%	15.6%	19.7%
	店頭	Branch counter	4.3%	3.7%	3.8%	3.6%
	銀行振込	Bank transfer	22.6%	21.7%	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%	80.1%	80.2%	80.9%
	店頭	Branch counter	5.6%	5.3%	5.3%	4.9%
	銀行振込	Bank transfer	15.0%	14.3%	14.2%	13.9%
	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)

			平成17年3月期	平成18年3月期		平成19年3月期
			05/3	05/12 (第3四半期)	06/3	06/12 (第3四半期)
融資	Advances (yen)					
1万円未満	～9,000		19.4%	18.3%	18.1%	17.5%
1万円台	10,000～19,000		39.7%	40.1%	40.0%	40.0%
2万円台	20,000～29,000		15.1%	15.2%	15.3%	15.5%
3万円台	30,000～39,000		8.7%	8.8%	8.8%	9.0%
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%	10.8%	10.9%	11.1%
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%	8.7%	8.7%	8.4%
1万円台	10,000～19,000		18.8%	17.2%	17.1%	16.3%
2万円台	20,000～29,000		30.7%	28.8%	28.6%	27.6%
3万円台	30,000～39,000		28.9%	31.8%	32.0%	33.6%
4万円台	40,000～49,000		6.3%	6.8%	6.9%	7.2%
5万円台	50,000～59,000		2.4%	2.6%	2.6%	2.7%
6万円以上	60,000～		3.8%	4.1%	4.1%	4.1%
合計	Total		100.0%	100.0%	100.0%	100.0%

## 15. ATM・CD提携状況(平成18年12月末) Network of tie-up ATM and CDs (December 2006)

	業態 Business category	台数 Number of ATM, CDs
出金チャネル Disbursement channel	銀行及び信金・信組 Regional banks, shinkin and shinkumi	34,929
	流通系クレジット会社その他 Credit cards companies and others	9,551
	信販会社 Credit sales companies	648
	合計 Total	45,128
	入金チャネル 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	35,385

16. 営業月報

Monthly operational data

		平成17年	平成18年												
		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	10月 06/10	11月 06/11	12月 06/12	
無担保 ローン	営業貸付金残高 (百万円) Outstanding loans (¥million)	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	1,529,883	1,542,059	1,496,655	
	無担保ローン口座数 accounts Number of unsecured Loans	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	2,277,833	2,284,341	2,229,292	
	一口座平均単価 (千円) Average balance of unsecured loan per acct (¥thousand)	656	659	659	663	664	664	666	666	667	669	672	675	671	
	新規顧客数 Number of new customer accounts	17,460	20,831	19,636	21,894	18,187	22,442	19,119	18,242	19,478	19,413	20,733	18,377	13,402	
	店舗数 Number of branch offices	1,898	1,898	1,898	1,898	1,897	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,785	
	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	1,374	1,374	1,374	1,374	1,373	1,372	1,372	1,372	1,372	1,372	1,372	1,372	1,261	
	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	1,898	1,898	1,898	1,898	1,897	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,785	
	CD・ATM台数 Number of CDs and ATMs	44,812	NA	NA	45,450	NA	NA	45,685	NA	NA	46,008	NA	NA	47,040	
自社分 Takefuji	2,025	2,025	2,025	2,025	2,024	2,023	2,023	2,023	2,023	2,023	2,023	2,023	1,912		
提携分 Tie-up	42,787	NA	NA	43,425	NA	NA	43,662	NA	NA	43,985	NA	NA	45,128		
カード事業	割賦売掛金残高 <sup>(注2)</sup> (百万円) Installment account receivable (¥million)	477	470	487	494	476	503	536	526	546	577	568	578	593	
成約率	Approval Ratio	60.4%	59.9%	60.0%	59.7%	57.6%	54.7%	55.0%	57.3%	57.0%	54.7%	54.8%	53.9%	53.1%	
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	31.9%	29.6%	30.5%	31.8%	31.0%	31.0%	31.7%	33.2%	33.2%	33.6%	32.0%	33.4%	34.9%
	1 件	1	22.1%	22.1%	22.3%	21.8%	22.5%	22.4%	22.3%	22.0%	21.8%	22.6%	22.3%	22.5%	22.6%
	2 件	2	18.3%	18.1%	18.3%	17.5%	18.1%	18.7%	18.0%	17.9%	17.9%	17.4%	18.4%	17.8%	18.0%
	3 件	3	14.5%	15.8%	15.0%	15.0%	14.7%	14.7%	14.7%	14.5%	14.3%	14.1%	14.1%	14.3%	13.7%
4 件	4	13.2%	14.4%	13.9%	13.9%	13.7%	13.2%	13.3%	12.4%	12.8%	12.3%	13.2%	12.0%	10.8%	
平均利回り	Average loan yield	21.77%	21.65%	21.64%	21.66%	21.53%	21.62%	21.70%	21.55%	21.46%	21.41%	21.33%	21.24%	21.24%	
延滞管理指数 (31日～60日延滞) <sup>(注3)</sup>	Delinquent management index (31 to 60days)	0.60	0.52	0.50	0.72	0.79	0.88	0.92	0.93	0.90	1.01	0.92	0.97	0.75	

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.