

# 平成19年3月期業績補足資料(単体)

## Financial Report for The Fiscal Year ended 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. 決算サマリー

## Summary financial results up to March 2007

		平成17年3月期 FYE 3/'05	平成18年3月期				平成19年3月期			
			FYE 3/'06	前年同期比		FYE 3/'07	前年同期比			
				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	349,766	-7,059	-2.0%	328,045	-21,721	-6.2%	
営業利益	Operating income	百万円(¥ mil)	114,706	86,817	-27,889	-24.3%	-165,839	-252,657	-	
経常利益	Ordinary income	百万円(¥ mil)	117,773	89,766	-28,007	-23.8%	-165,726	-255,492	-	
当期純利益	Net income	百万円(¥ mil)	66,711	39,080	-27,632	-41.4%	-481,377	-520,456	-	
一株当り当期純利益	Net income per share	円(¥)	473.63	277.42	-196.21	-41.4%	-3,421.15	-3,698.57	-	
一株当り当期純資産	Net assets per share	円(¥)	6,857.52	6,888.16	30.64	0.4%	3,221.09	-3,667.07	-53.2%	
一株当り配当金	Dividends per share	円(¥)	100.00	230.00	130.00	130.0%	230.00	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%	54.4%	-	4.0%	28.4%	-	-26.0%	
自己資本当期純利益率	ROE		7.2%	4.0%	-	-3.1%	-	-	-	
総資産当期純利益率	ROA		3.5%	2.1%	-	-1.3%	-	-	-	

千株 (unit: in thousand)

		平成17年3月期 FYE 3/'05	平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07
発行済株式総数	Number of shares outstanding at year-end	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
期中平均株式数	Average number of shares during the period	140,723	140,706	140,706

## 平成20年3月期決算予想

## Forecast for FY ending March 2008

		百万円(¥mil)	平成20年3月期		
			FYE 3/'08 予想 (Forecast)	増減額 Increase	増減率 %Change
営業収益	Operating revenues	百万円(¥mil)	288,800	-39,245	-12.0%
内貸付金利息収入	Interest income on direct cash loan	百万円(¥mil)	281,500	-36,991	-11.6%
営業利益	Operating income	百万円(¥mil)	54,800	220,639	-
経常利益	Ordinary income	百万円(¥mil)	53,300	219,026	-
当期純利益	Net income	百万円(¥mil)	53,200	534,577	-
営業貸付金残高	Loans outstanding	百万円(¥mil)	1,320,348	-111,500	-7.8%
口座数	Number of customer accounts	件	1,938,099	-187,500	-8.8%
償却額	Credit losses	百万円(¥mil)	92,500	-7,779	-7.8%
償却率	Credit losses as % of loans outstanding		7.01%	-	0.01%

(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(過去3期分)

## Key operational data (for the 3 years periods)

(百万円/ in ¥mil)

		平成17年3月期 FYE 3/'05	平成18年3月期				平成19年3月期			
			FYE 3/'06	前年同期比		FYE 3/'07	前年同期比			
				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	1,540,046	-28,678	-1.8%	1,431,848	-108,198	-7.0%		
	無担保ローン口座数 Number of customer accounts	2,442,560	2,322,917	-119,643	-4.9%	2,125,599	-197,318	-8.5%		
	一口座平均単価 Average balance per account (千円: ¥ thousand)	642	663	21	3.2%	674	11	1.6%		
	新規顧客数 Number of new customer accounts	247,908	263,303	15,395	6.2%	220,525	-42,778	-16.2%		
	店舗数 Number of branch offices	1,893	1,898	5	0.3%	1,729	-169	-8.9%		
	有人店舗 Manned loan branch offices	528	523	-5	-0.9%	471	-52	-9.9%		
	無人店舗 <sup>(注1)</sup> Unmanned loan branch offices	1,364	1,374	10	0.7%	1,257	-117	-8.5%		
	インターネット店舗 Internet branch office	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	1,898	5	0.3%	1,729	-169	-8.9%		
	CD・ATM台数 Number of CDs and ATMs	38,220	45,450	7,230	18.9%	48,072	2,622	5.8%		
自社分 Takefuji	2,029	2,025	-4	-0.2%	1,856	-169	-8.3%			
提携分 Tie-up	36,191	43,425	7,234	20.0%	46,216	2,791	6.4%			
カード事業 Credit cards	割賦売掛金残高 <sup>(注2)</sup> Installment accounts receivable	357	494	137	38.3%	582	88	17.8%		
	総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount	489	618	129	26.4%	640	22	3.6%		
	有効会員数 Number of cardholders	218,957	254,665	35,708	16.3%	284,825	30,160	11.8%		
	残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance	10,777	13,977	3,200	29.7%	15,652	1,675	12.0%		
	加盟店数 Number of member stores	32,817	35,319	2,502	7.6%	28,430	-6,889	-19.5%		
社員数(除く:パート) Number of employees	3,476	3,171	-305	-8.8%	2,920	-251	-7.9%			
平均貸付金残高 Average unsecured loan balance during the period	1,598,719	1,576,379	-22,340	-1.4%	1,522,477	-53,902	-3.4%			
平均利回り Average loan yield	21.74%	21.66%	-	-0.07%	20.92%	-	-0.74%			
有利子負債残高 Interest bearing debt	887,163	730,106	-157,057	-17.7%	(※) 613,840	-116,266	-15.9%			

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. ショッピング残高 Credit card shopping balance (単位:百万円、Unit:¥mil)

注3. ショッピング取扱高 Volume of credit card shopping (単位:百万円、Unit:¥mil)

注4. 無担保ローン残高を同時に保有する顧客を含む 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70,088百万円を控除しております。

This amount excludes ¥70,088 million discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments.

2-1. 営業の状況(過去1年分)

Key operational data (for the last year)

(百万円/ in ¥mil)

		平成19年3月期 FYE 3/'07											
		1QE 6/'06	前期末比		2QE 9/'06	前期末比		3QE 12/'06	前期末比		4QE 3/'07	前期末比	
			増減額 Increase	増減率 % Change		増減額 Increase	増減率 % Change		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	1,528,282	-11,764	-0.8%	1,518,789	-21,258	-1.4%	1,496,655	-43,391	-2.8%	1,431,848	-108,198	-7.0%
	無担保ローン口座数 Number of customer accounts	2,296,098	-26,819	-1.2%	2,268,706	-54,211	-2.3%	2,229,292	-93,625	-4.0%	2,125,599	-197,318	-8.5%
	一口座平均単価 Average balance per account (千円: ¥thousand)	666	3	0.4%	669	6	1.0%	671	8	1.3%	674	11	1.6%
	新規顧客数 Number of new customer accounts	59,748	-	-	116,881	-	-	169,393	-	-	220,525	-42,778	-16.2%
	店舗数 Number of branch offices	1,896	-2	-0.1%	1,896	-2	-0.1%	1,785	-113	-6.0%	1,729	-169	-8.9%
	有人店舗 Manned loan branch offices	523	0	0.0%	523	0	0.0%	523	0	0.0%	471	-52	-9.9%
	無人店舗 <sup>(注1)</sup> Unmanned loan branch offices	1,372	-2	-0.1%	1,372	-2	-0.1%	1,261	-113	-8.2%	1,257	-117	-8.5%
	インターネット店舗 Internet branch office	1	0	0.0%	1	0	0.0%	1	0	0.0%	1	0	0.0%
	自動契約機台数 <sup>(注1)</sup> Unmanned contract machines	1,896	-2	-0.1%	1,896	-2	-0.1%	1,785	-113	-6.0%	1,729	-169	-8.9%
	CD・ATM台数 Number of CDs and ATMs	45,685	235	0.5%	46,008	558	1.2%	47,040	1,590	3.5%	48,072	2,622	5.8%
自社分 Takefuji	2,023	-2	-0.1%	2,023	-2	-0.1%	1,912	-113	-5.6%	1,856	-169	-8.3%	
提携分 Tie-up	43,662	237	0.5%	43,985	560	1.3%	45,128	1,703	3.9%	46,216	2,791	6.4%	
カード事業	割賦売掛金残高 <sup>(注2)</sup> Installment accounts receivable	536	41	8.4%	577	82	16.6%	593	99	19.9%	582	88	17.8%
Credit cards	総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount	168	-	-	338	-	-	494	-	-	640	22	3.6%
	有効会員数 Number of cardholders	263,338	8,673	3.4%	271,326	16,661	6.5%	277,172	22,507	8.8%	284,825	30,160	11.8%
	残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance	14,718	741	5.3%	15,242	1,265	9.1%	15,818	1,841	13.2%	15,652	1,675	12.0%
	加盟店数 Number of member stores	28,305	-7,014	-19.9%	28,275	-7,044	-19.9%	28,237	-7,082	-20.1%	28,430	-6,889	-19.5%
社員数(除く:パート)	Number of employees	3,250	79	2.5%	3,133	-38	-1.2%	3,052	-119	-3.8%	2,920	-251	-7.9%
平均貸付金残高	Average unsecured loan balance during the period	1,541,339	-35,040	-2.2%	1,536,180	-5,159	-0.3%	1,532,972	-43,408	-2.8%	1,522,477	-53,902	-3.4%
平均利回り	Average loan yield	21.70%	-	0.04%	21.41%	-	-0.3%	21.24%	-	-0.4%	20.92%	-	-0.74%
有利子負債残高	Interest bearing debt	733,273	3,167	0.4%	(※) 632,379	-97,727	-13.4%	(※) 629,985	-100,121	-13.7%	(※) 613,840	-116,266	-15.9%

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. ショッピング残高 Credit card shopping balance (単位:百万円、Unit:¥mil)

注3. ショッピング取扱高 Volume of credit card shopping (単位:百万円、Unit:¥mil)

注4. 無担保ローン残高を同時に保有する顧客を含む 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70,088百万円を控除しております。

This amount excludes ¥70,088 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		平成18年3月期		平成19年3月期				
		FYE 3/'05	FYE 3/'06	前年同期比		FYE 3/'07	前年同期比			
				増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change		
営業収益	Operating revenues	356,825	349,766	-7,059	-2.0%	328,045	-21,721	-6.2%		
	営業貸付金利息	Interest income on direct cash loans	347,474	341,463	-6,011	-1.7%	318,491	-22,972	-6.7%	
	償却債権及び同利息回収額	Recovery on previously credit losses	8,213	6,559	-1,654	-20.1%	5,284	-1,275	-19.4%	
	総合斡旋収益	Credit card revenues	50	66	16	31.9%	87	22	32.9%	
	その他の営業収益	Other revenues	1,088	1,679	591	54.3%	4,183	2,505	149.2%	
営業費用	Operating expenses	242,119	262,948	20,830	8.6%	493,884	230,936	87.8%		
	金融費用	Financial expenses	23,876	20,867	-3,009	-12.6%	21,651	784	3.8%	
		支払利息	Interest on borrowings	10,522	9,470	-1,052	-10.0%	10,352	882	9.3%
		社債利息	Interest on bonds	12,127	10,252	-1,876	-15.5%	9,902	-349	-3.4%
		その他の金融費用	Other financial expenses	1,227	1,145	-81	-6.6%	1,397	252	22.0%
	その他の営業費用	Other operating expenses	218,243	242,082	23,839	10.9%	472,233	230,152	95.1%	
		広告宣伝費	Advertising expenses	6,471	12,289	5,818	89.9%	9,818	-2,470	-20.1%
		貸倒関連費用	Credit costs	124,907	121,934	-2,973	-2.4%	113,642	-8,292	-6.8%
		内貸倒償却	of which credit losses	112,858	108,504	-4,355	-3.9%	100,279	-8,225	-7.6%
		過払請求関連費用	Cost related to refund for claimed overpayment	10,981	41,199	-	-	(※2) 290,449	-	-
		人件費	Personnel expenses	24,817	21,926	-2,891	-11.6%	20,479	-1,447	-6.6%
		賃借料	Rents	7,742	7,343	-399	-5.2%	7,008	-335	-4.6%
		その他	Others	43,326	37,391	-5,936	-13.7%	30,837	-6,554	-17.5%
営業利益	Operating income	114,706	86,817	-27,889	-24.3%	-165,839	-252,657	-		
営業外収益	Non-operating income	3,593	3,077	-516	-14.4%	1,004	-2,073	-67.4%		
	投資利益	Gain on investments	2,697	1,058	-1,639	-60.8%	517	-541	-51.1%	
営業外費用	Non-operating expenses	526	128	-398	-75.6%	890	762	594.3%		
経常利益	Ordinary income	117,773	89,766	-28,007	-23.8%	-165,726	-255,492	-		
特別利益	Extraordinary income	4,017	28,264	24,247	603.7%	1,112	-27,152	-96.1%		
特別損失	Extraordinary losses	8,363	(※1) 55,857	47,494	567.9%	(※2) 273,025	217,168	388.8%		
税引前当期純利益	Income before income taxes	113,426	62,173	-51,253	-45.2%	-437,639	-499,812	-		
法人税等	Corporate, inhabitant and enterprise taxes	46,715	23,093	-23,622	-50.6%	43,738	20,644	89.4%		
当期純利益	Net income	66,711	39,080	-27,632	-41.4%	-481,377	-520,456	-		

(※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) 利息返還損失引当金繰入額の内、中間期繰入分 272,038 百万円については特別損失処理、下期繰入分 290,449 百万円については営業費用処理をしております。

The Company recorded ¥290,449 million as operating expenses during the 2<sup>nd</sup> half of period ended March 2007, leaving the balance of ¥272,038 million recorded as extraordinary loss for the interim period.

#### 4. 総資産、純資産等

#### Financial position

		平成17年3月期 FYE 3/'05	平成18年3月期				平成19年3月期			
			FYE 3/'06	前年同期比		FYE 3/'07	前年同期比			
				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	1,780,265	-133,567	-7.0%	1,594,014	-186,251	-10.5%	
	流動資産	Current assets	1,636,126	1,539,805	-96,321	-5.9%	1,436,054	-103,751	-6.7%	
	固定資産	Fixed assets	202,411	167,769	-34,642	-17.1%	157,960	-9,808	-5.8%	
	繰延資産	Deferred charges	75,296	72,692	-2,604	-3.5%	(※) -	-	-	
営業貸付金残高	Loans outstanding	百万円(¥ mil)	1,568,725	1,540,046	-28,678	-1.8%	1,431,848	-108,198	-7.0%	
営業貸付金残高対総資産比率	Ratio of loan to total assets		82.0%	86.5%	-	4.5%	89.8%	-	3.3%	
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	969,250	4,294	0.4%	453,227	-516,023	-53.2%	
自己資本比率	Shareholders' equity ratio		50.4%	54.4%	-	4.0%	28.4%	-	-26.0%	
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	730,106	-157,057	-17.7%	(※) 613,840	-116,266	-15.9%	

(※)「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70,088百万円を控除しております。

This amount excludes ¥70,088 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18年3月31日 March 31, 2006	平成19年3月31日 March 31, 2007
保有自己株式	Treasury stock	6,589,145	6,589,175	6,589,219

## 6. 貸倒償却・引当金・延滞債権(過去3期分)

## Credit losses, allowance and delinquencies (for the 3 years periods)

### 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 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
	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	-	1,540,046	-	1,431,848	-
割賦売掛金残高 Installment account receivables	357	-	494	-	582	-
貸倒償却 Credit losses	112,858	7.19%	108,504	7.04%	(※1) 100,279	7.00%
貸倒回収金 Collection of previous credit losses	8,213	0.52%	6,559	0.43%	5,284	0.37%
純貸倒損失 Net credit losses	104,646	6.67%	101,945	6.62%	94,994	6.63%
貸倒引当金 Allowance for credit losses	137,000	8.73%	150,430	9.76%	(※2) 151,262	10.56%
過払請求元本毀損額 Written-off amount related to the refund of claimed overpayments	-	-	17,321	1.12%	44,669	3.12%
過払請求返還金 Refund for claimed overpayment	10,981	0.70%	18,699	1.21%	64,050	4.47%
利息返還損失引当金 Allowance for losses for refund of interest received from customer	-	-	22,500	1.46%	488,798	34.12%
不良債権の状況 Delinquent loans receivables	191,578	12.21%	195,230	12.67%	215,073	15.01%
破綻先債権 Loans to bankrupt borrowers	520	0.03%	1,115	0.07%	862	0.06%
延滞債権 Delinquent loans (more than 180 days)	55,961	3.57%	64,072	4.16%	79,846	5.57%
3ヶ月以上延滞債権 Delinquent loans (91-180 days)	21,810	1.39%	24,890	1.62%	35,120	2.45%
貸出条件緩和債権 Restructured loans	113,287	7.22%	105,153	6.83%	99,245	6.93%
(うち未収日数30日以内) (of which less than 31 days past due)	(106,163)	6.77%	(98,819)	6.41%	(92,857)	6.48%

(※1) 過払返還請求を事由とする元本償却額44,669百万円については、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 ¥44,669 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 FYE 3/'05			平成18年3月期 FYE 3/'06			平成19年3月期 FYE 3/'07		
	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%	55,563	38,438	35.4%	42,984	30,437	30.4%
債権放棄 Waiver	61,878	30,089	26.7%	72,077	36,825	34.0%	60,550	25,055	25.0%
過払金返還請求 Refund for claimed overpayment	16,411	11,202	9.9%	24,125	17,321	16.0%	(※1) -	(※1) -	-
債務整理 Debt-workout	40,294	16,712	14.8%	43,828	17,929	16.5%	54,220	21,974	21.9%
その他 Others	5,173	2,175	1.9%	4,124	1,575	1.5%	6,330	3,081	3.1%
長期延滞(居所不明等) Delinquent loans past due over 1 year	73,532	36,358	32.2%	64,649	33,241	30.6%	79,283	44,787	44.7%
合計 Total	205,797	112,858	100.0%	192,289	108,504	100.0%	182,817	100,279	100.0%

## 6-1. 貸倒償却・引当金・延滞債権(過去1年分)

## Credit losses, allowance and delinquencies (for the last year)

### ①償却・回収・引当金・延滞債権

### Credit losses, etc.

(百万円/ in ¥mil)

		平成19年3月期 FYE 3/'07							
		1QE 6/'06		2QE 9/'06		3QE 12/'06		4QE 3/'07	
		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	1,528,282	-	1,518,789	-	1,496,655	-	1,431,848	-
割賦売掛金残高	Installment account receivables	536	-	577	-	593	-	582	-
貸倒償却	Credit losses	22,534	1.47%	31,841	2.10%	47,423	3.17%	(※1) 100,279	7.00%
貸倒回収金	Collection of previous credit losses	1,524	0.10%	3,147	0.21%	4,396	0.29%	5,284	0.37%
純貸倒損失	Net credit losses	21,010	1.37%	28,695	1.89%	43,028	2.87%	94,994	6.63%
貸倒引当金	Allowance for credit losses	165,630	10.83%	(※2) 162,719	10.71%	(※2) 175,262	11.71%	(※2) 151,262	10.56%
過払請求元本毀損額	Written-off amount related to the refund of claimed overpayments	-	-	15,328	1.01%	28,668	1.91%	44,669	3.12%
過払請求返還金	Refund for claimed overpayment	8,988	0.59%	22,178	1.46%	41,201	2.75%	64,050	4.47%
利息返還損失引当金	Allowance for losses for refund of interest received from customer:	30,900	2.02%	269,562	17.74%	365,623	24.42%	488,798	34.12%
不良債権の状況	Delinquent loans receivables	204,894	13.40%	223,206	14.69%	240,035	16.03%	215,073	15.01%
破綻先債権	Loans to bankrupt borrowers	1,101	0.07%	1,011	0.07%	1,005	0.07%	862	0.06%
延滞債権	Delinquent loans (more than 180 days)	71,014	4.65%	84,393	5.55%	101,352	6.77%	79,846	5.57%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	30,685	2.01%	38,572	2.54%	39,483	2.64%	35,120	2.45%
貸出条件緩和債権	Restructured loans	102,095	6.68%	99,231	6.53%	98,195	6.56%	99,245	6.93%
(うち未収日数30日以内)	(of which less than 31 days past due)	(95,811)	6.27%	(92,403)	-6.08%	(92,453)	6.17%	(92,857)	6.48%

(※1) 過払返還請求を事由とする元本償却額44,669百万円については、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 ¥44,669 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19年3月期 FYE 3/'07											
		1QE 6/'06			2QE 9/'06			3QE 12/'06			4QE 3/'07		
		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	11,983	8,456	37.5%	23,059	16,268	51.1%	33,930	23,961	50.5%	42,984	30,437	30.4%
債権放棄	Waiver	22,028	11,993	53.2%	26,957	10,899	34.2%	41,445	16,778	35.4%	60,550	25,055	25.0%
過払金返還請求	Refund for claimed overpayment	9,002	6,720	29.8%	-	-	-	-	-	-	(※1) -	(※1) -	-
債務整理	Debt-workout	12,030	4,907	21.8%	25,061	10,207	32.1%	39,312	16,014	33.8%	54,220	21,974	21.9%
その他	Others	996	367	1.6%	1,896	692	2.2%	2,133	763	1.6%	6,330	3,081	3.1%
長期延滞(居所不明等)	Delinquent loans past due over 1 year	4,401	2,084	9.2%	9,495	4,675	14.7%	13,502	6,684	14.1%	79,283	44,787	44.7%
合計	Total	38,412	22,534	100.0%	59,511	31,841	100.0%	88,877	47,423	100.0%	182,817	100,279	100.0%

## 7. 資金調達状況(過去3期分)

## Funding (for the 3 years periods)

### ①資金源泉の分布

### Funding sources

(百万円/¥mil)

		平成17年3月期 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
		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%	433,539	59.4%	455,361	74.2%
	邦銀	115,313	13.0%	75,997	10.4%	50,141	8.2%
	長期信用銀行	9,700	1.1%	7,500	1.0%	7,000	1.1%
	信託銀行	35,598	4.0%	13,200	1.8%	2,300	0.4%
	地方銀行	57,138	6.4%	45,411	6.2%	34,970	5.7%
	その他	12,877	1.5%	9,886	1.4%	5,871	1.0%
	生保	26,790	3.0%	13,110	1.8%	6,397	1.0%
	損保	9,083	1.0%	6,806	0.9%	5,350	0.9%
	リース・ファイナンス	14,000	1.6%	14,015	1.9%	4,458	0.7%
	外国銀行・その他外資系金融	83,184	9.4%	91,404	12.5%	88,784	14.5%
	証券化	-	-	217,957	29.9%	284,231	46.3%
	その他	252,227	28.4%	14,250	2.0%	16,000	2.6%
直接	Capital markets	386,567	43.6%	296,567	40.6%	158,479	25.8%
	社債	386,567	43.6%	296,567	40.6%	158,479	25.8%
	普通社債	348,567	39.3%	258,567	35.4%	(※) 158,479	25.8%
	新株予約権付社債	38,000	4.3%	38,000	5.2%	-	-
合計	Total	887,163	100.0%	730,106	100.0%	613,840	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70,088百万円を控除しております。

This amount excludes ¥70,088 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 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
有利子負債合計	Interest bearing debts	887,163		730,106		613,840	
短期借入金	Short-term	14,250		14,250		16,000	
長期借入金	Long-term	486,346		419,289		439,361	
社債	Bonds	386,567		296,567		158,479	
長期負債比率	Ratio of long-term borrowings	98.4%		98.0%		97.4%	
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	6年2ヶ月	6years 2months
期末調達金利	Funding cost	2.22%		2.20%		2.77%	
変動	Float	1.47%		0.92%		3.07%	
固定	Fixed	2.48%		2.38%		2.74%	

### ③基準金利別構成比

### Base interest rate

(百万円/¥mil)

		平成17年3月期 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
		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%	625,606	85.7%	551,128	89.8%
長期プライムレート(連動)	Long-term prime rate (float)	36,661	4.1%	14,200	1.9%	3,300	0.5%
YEN LIBOR(連動)	Yen Libor rate (float)	186,889	21.1%	90,300	12.4%	59,412	9.7%
合計	Total	887,163	100.0%	730,106	100.0%	613,840	100.0%

## 7-1. 資金調達状況(過去1年分)

## Funding (for the last year)

### ①資金源泉の分布

### Funding sources

(百万円/¥mil)

		平成19年3月期 FYE 3/07							
		1QE 6/06		2QE 9/06		3QE 12/06		4QE 3/07	
		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	436,706	59.6%	445,201	70.4%	472,149	74.9%	455,361	74.2%
	邦銀	82,452	11.2%	66,227	10.5%	53,362	8.5%	50,141	8.2%
	長期信用銀行	7,200	1.0%	7,000	1.1%	7,000	1.1%	7,000	1.1%
	信託銀行	9,800	1.3%	6,200	1.0%	4,200	0.7%	2,300	0.4%
	地方銀行	52,173	7.1%	44,308	7.0%	34,868	5.5%	34,970	5.7%
	その他	13,279	1.8%	8,719	1.4%	7,294	1.2%	5,871	1.0%
	生保	10,838	1.5%	8,695	1.4%	7,406	1.2%	6,397	1.0%
	損保	7,203	1.0%	6,187	1.0%	4,669	0.7%	5,350	0.9%
	リース・ファイナンス	5,640	0.8%	5,375	0.8%	4,916	0.8%	4,458	0.7%
	外国銀行・その他外資系金融	106,358	14.5%	93,844	14.8%	91,814	14.6%	88,784	14.5%
	証券化	209,965	28.6%	248,873	39.4%	293,982	46.7%	284,231	46.3%
	その他	14,250	1.9%	16,000	2.5%	16,000	2.5%	16,000	2.6%
直接	Capital markets	296,567	40.4%	187,178	29.6%	157,836	25.1%	158,479	25.8%
	社債	296,567	40.4%	187,178	29.6%	157,836	25.1%	158,479	25.8%
	普通社債	258,567	35.3%	187,178	29.6%	157,836	25.1%	(※) 158,479	25.8%
	新株予約権付社債	38,000	5.2%	-	-	-	-	-	-
合計	Total	733,273	100.0%	632,379	100.0%	629,985	100.0%	613,840	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70,088百万円を控除しております。

This amount excludes ¥70,088 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19年3月期 FYE 3/07							
		1QE 6/06		2QE 9/06		3QE 12/06		4QE 3/07	
有利子負債合計	Interest bearing debts	733,273	632,379	629,985	613,840				
短期借入金	Short-term	31,750	16,000	16,000	16,000				
長期借入金	Long-term	404,956	429,201	456,149	439,361				
社債	Bonds	296,567	187,178	157,836	158,479				
長期負債比率	Ratio of long-term borrowings	95.7%	97.5%	97.5%	97.4%				
平均借入年限(借入平均残存ベース)	Avg. Life of borrowings (outstanding maturity basis)	8年0ヶ月 8years 0month	6年1ヶ月 6years 1month	6年3ヶ月 6years 3months	6年2ヶ月 6years 2months				
期末調達金利	Funding cost	2.07%	2.62%	2.74%	2.77%				
変動	Float	1.00%	2.57%	2.59%	3.07%				
固定	Fixed	2.31%	2.62%	2.76%	2.74%				

### ③基準金利別構成比

### Base interest rate

(百万円/¥mil)

		平成19年3月期 FYE 3/07							
		1QE 6/06		2QE 9/06		3QE 12/06		4QE 3/07	
		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	602,173	82.1%	570,795	90.3%	569,793	90.4%	551,128	89.8%
長期プライムレート(連動)	Long-term prime rate (float)	10,800	1.5%	7,200	1.1%	5,200	0.8%	3,300	0.5%
YEN LIBOR(連動)	Yen Libor rate (float)	120,300	16.4%	54,384	8.6%	54,992	8.7%	59,412	9.7%
合計	Total	733,273	100.0%	632,379	100.0%	629,985	100.0%	613,840	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 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
		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	-	349,766	-	328,045	-
広告宣伝費	Advertising expenses	6,471	1.8%	12,289	3.5%	9,818	3.0%
貸倒関連費用	Credit costs	124,907	35.0%	121,934	34.9%	113,642	34.6%
過払請求関連費用	Cost related to refund for claimed overpayment	10,981	3.1%	41,199	11.8%	(※) 290,449	88.5%
人件費	Personnel expenses	24,817	7.0%	21,926	6.3%	20,479	6.2%
賃借料	Rent	7,742	2.2%	7,343	2.1%	7,008	2.1%
通信費	Communication expenses	6,007	1.7%	5,422	1.6%	4,808	1.5%
減価償却費	Depreciation	3,379	0.9%	3,385	1.0%	3,442	1.0%
支払手数料	Commissions paid	10,243	2.9%	10,438	3.0%	10,793	3.3%
その他	Others	23,698	6.6%	18,146	5.2%	11,795	3.6%
その他の営業費用合計	Total	218,243	61.2%	242,082	69.2%	472,233	144.0%

(※)利息返還損失引当金繰入額の内、中間期繰入分 272,038 百万円については特別損失処理、下期繰入分 290,449 百万円については営業費用処理をしております。

The Company recorded 290,449 ¥million as operating expenses during the 2<sup>nd</sup> half of period ended March 2007, leaving the balance of ¥272,038 million recorded as extraordinary loss for the interim period.

## 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 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
					前期比増減 Increase		前期比増減 Increase
営業貸付金残高	Loans outstanding		2,971	2,945	-26	3,040	95
口座数	Number of customer accounts		4,626	4,442	-185	4,513	71
営業収益	Operating revenues		676	669	-7	696	28
営業利益	Operating income		217	166	-51	-352	-518
経常利益	Ordinary income		223	172	-51	-352	-523
当期純利益	Net income		126	75	-52	-1,022	-1,097
期末有人店舗数	Number of manned branch office		528	523	-5	471	-52

## 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 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
					前期比増減 Increase		前期比増減 Increase
営業貸付金残高	Loans outstanding		451	486	34	490	5
口座数	Number of customer accounts		703	733	30	728	-5
営業収益	Operating revenues		103	110	8	112	2
営業利益	Operating income		33	27	-6	-57	-84
経常利益	Ordinary income		34	28	-6	-57	-85
当期純利益	Net income		19	12	-7	-165	-177
期末従業員数	Number of employees		3,476	3,171	-305	2,920	-251

## 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 FYE 3/'05				平成18年3月期 FYE 3/'06				平成19年3月期 FYE 3/'07			
	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%	1,337,454	57.6%	749,254	48.7%	1,247,835	58.7%	713,960	49.9%
25.550 %	645,892	26.4%	565,905	36.1%	566,464	24.4%	490,930	31.9%	469,923	22.1%	398,736	27.8%
23.360 %	121,466	5.0%	101,571	6.5%	108,447	4.7%	90,131	5.9%	86,843	4.1%	70,229	4.9%
21.900 %	46,368	1.9%	18,410	1.2%	35,152	1.5%	13,726	0.9%	26,054	1.2%	10,078	0.7%
21.535 %	-	-	-	-	-	-	-	-	48,582	2.3%	41,761	2.9%
18.250 %	109,917	4.5%	94,287	6.0%	99,060	4.3%	85,128	5.5%	87,183	4.1%	73,246	5.1%
18.000 %	15,668	0.6%	13,958	0.9%	13,787	0.6%	12,304	0.8%	36,923	1.7%	51,026	3.6%
17.000 %	34,962	1.4%	27,944	1.8%	30,590	1.3%	24,581	1.6%	25,508	1.2%	20,012	1.4%
その他 (Others)	158,988	6.5%	87,763	5.6%	131,963	5.7%	73,994	4.8%	96,748	4.6%	52,801	3.7%
合計 (Total)	2,442,560	100.0%	1,568,725	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,125,599	100%	1,431,848	100%

### ②貸付金額別

#### By loan amount

(百万円/¥ mil)

	平成17年3月期 FYE 3/'05				平成18年3月期 FYE 3/'06				平成19年3月期 FYE 3/'07			
	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%	99,383	4.3%	5,676	0.4%	101,551	4.8%	5,804	0.4%
¥100,000～¥300,000	281,144	11.5%	57,907	3.7%	260,202	11.2%	53,701	3.5%	232,028	10.9%	47,577	3.3%
¥300,000～¥500,000	799,719	32.7%	355,080	22.6%	673,112	29.0%	297,715	19.3%	566,201	26.6%	247,617	17.3%
¥500,000～¥1,000,000	1,258,747	51.5%	1,145,963	73.1%	1,288,292	55.5%	1,179,206	76.6%	1,204,337	56.7%	1,090,741	76.2%
¥1,000,000～	2,078	0.1%	3,939	0.3%	1,928	0.1%	3,749	0.2%	21,482	1.0%	40,110	2.8%
合計(Total)	2,442,560	100.0%	1,568,725	100.0%	2,322,917	100.0%	1,540,046	100.0%	2,125,599	100.0%	1,431,848	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 FYE 3/'05	平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07
有人店舗	At manned loan branch offices	45.1%	48.4%	45.8%
無人店舗	By unmanned loan branch offices	54.9%	51.6%	54.2%
	内通常時間内	46.7%	43.6%	45.0%
	内通常時間外	8.2%	8.0%	9.2%
合計	Total	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 FYE 3/'05	平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07	
口コミ・紹介		11.3%	10.2%	10.5%	
Word of mouth, introduction	有人店舗	Manned loan branch offices	11.2%	9.5%	10.9%
	無人店舗	Unmanned loan branch offices	11.4%	10.8%	10.3%
配布物		9.0%	9.3%	10.5%	
Distributed materials	有人店舗	Manned loan branch offices	15.8%	15.5%	19.4%
	無人店舗	Unmanned loan branch offices	5.4%	4.9%	4.9%
看板		19.8%	18.1%	21.3%	
Signs	有人店舗	Manned loan branch offices	20.9%	17.3%	21.5%
	無人店舗	Unmanned loan branch offices	19.2%	18.7%	21.1%
テレビ等		40.7%	39.3%	39.1%	
TV, etc.	有人店舗	Manned loan branch offices	27.0%	24.7%	28.8%
	無人店舗	Unmanned loan branch offices	47.9%	49.5%	45.5%
新聞・雑誌等		8.8%	7.1%	7.0%	
Newspaper, magazine, etc.	有人店舗	Manned loan branch offices	4.1%	2.7%	3.1%
	無人店舗	Unmanned loan branch offices	11.3%	10.2%	9.4%
その他		10.5%	16.0%	11.7%	
Others	有人店舗	Manned loan branch offices	21.0%	30.3%	16.3%
	無人店舗	Unmanned loan branch offices	4.9%	6.0%	8.8%
合計	Total	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 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
			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%	32.2%	17.1%	32.2%	15.9%
	30～39歳	30'S	25.1%	26.8%	23.6%	27.0%	24.3%	26.9%
	40～49歳	40'S	17.3%	20.5%	16.8%	20.8%	18.0%	20.9%
	50歳以上	Over 50'S	23.2%	33.9%	27.5%	35.1%	25.6%	36.3%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
女性 Female	20～29歳	20'S	36.4%	18.2%	33.3%	16.4%	34.9%	15.1%
	30～39歳	30'S	22.8%	21.6%	20.5%	22.1%	22.3%	22.2%
	40～49歳	40'S	16.5%	18.2%	15.7%	18.2%	17.2%	18.0%
	50歳以上	Over 50'S	24.2%	41.9%	30.6%	43.4%	25.6%	44.6%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	20～29歳	20'S	34.8%	18.6%	32.5%	16.9%	33.0%	15.6%
	30～39歳	30'S	24.5%	25.2%	22.7%	25.5%	23.7%	25.5%
	40～49歳	40'S	17.1%	19.8%	16.4%	20.0%	17.8%	20.0%
	50歳以上	Over 50'S	23.5%	36.4%	28.4%	37.6%	25.6%	38.8%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

構成比(Ratio)

男性	Male	72.8%	69.2%	71.6%	69.4%	70.7%	69.5%
女性	Female	27.2%	30.8%	28.4%	30.6%	29.3%	30.5%

### ②婚姻

### Marital status

構成比(Ratio)

既婚	Married	42.9%	50.5%	43.6%	50.4%	43.3%	50.1%
独身	Single	57.1%	49.5%	56.4%	49.6%	56.7%	49.9%

### ③健康保険

### Insurance

構成比(Ratio)

社会保険	Social insurance	51.3%	56.7%	49.2%	56.0%	53.1%	55.5%
国民保険	National insurance	48.7%	43.3%	50.8%	44.0%	46.9%	44.5%

## 14. 顧客属性(2)

## Customer profile (2)

④住居 Residence		構成比(Ratio)					
		平成17年3月期 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
		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%	15.6%	14.6%	15.7%
ローンつき自宅	Owned house with housing loan	3.4%	3.7%	3.5%	3.7%	3.7%	3.7%
家族所有	Family owned house	31.0%	29.1%	30.5%	29.4%	31.2%	29.7%
借家	Leased house	12.9%	12.5%	12.7%	12.5%	12.8%	12.4%
アパート	Private apartment	17.3%	16.0%	16.7%	16.0%	17.0%	16.0%
公団住宅	Public apartment	7.5%	8.7%	7.5%	8.6%	7.1%	8.4%
マンション	Condominium	7.3%	8.0%	7.5%	7.9%	7.8%	7.8%
社宅	Company house	2.5%	2.7%	2.4%	2.7%	2.5%	2.7%
寮	Dormitory	3.9%	3.6%	3.4%	3.6%	3.4%	3.5%
合計	Total	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
1年未満	Less than 1year	4.5%	0.0%	4.4%	0.0%	4.5%	0.0%
1～3年未満	1-3year	13.2%	1.6%	12.0%	1.4%	12.9%	1.5%
3～5年未満	3-5year	9.1%	4.4%	8.3%	3.6%	8.7%	3.2%
5～10年未満	5-10year	16.9%	17.2%	16.0%	15.6%	16.2%	14.4%
10年以上	Over 10year	56.3%	76.8%	59.2%	79.3%	57.8%	80.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## 14. 顧客属性(3)

## Customer profile (3)

⑥職業 Occupation		構成比(Ratio)					
		平成17年3月期 FYE 3/'05		平成18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07	
		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%	82.6%	83.3%	82.6%	83.2%
自営業	Self-owned	13.1%	10.6%	13.1%	11.0%	12.7%	11.2%
公務員	Civil officer	2.5%	2.1%	2.3%	2.1%	2.6%	2.1%
主婦	House wives	1.9%	3.9%	1.8%	3.5%	2.0%	3.3%
その他	Others	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%

⑦勤務年数 Year of service		構成比(Ratio)					
		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%	12.7%	2.6%	12.0%	2.0%
1～3年未満	1-3year	27.4%	12.3%	26.0%	11.8%	27.1%	10.7%
3～5年未満	3-5year	13.9%	9.5%	13.7%	11.4%	14.6%	13.2%
5～10年未満	5-10year	16.5%	21.3%	16.5%	20.3%	16.4%	20.6%
10年以上	Over 10year	29.0%	53.9%	31.1%	54.0%	30.0%	53.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑧企業規模 Size of employer		構成比(Ratio)					
		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%	63.0%	64.3%	62.0%	64.1%
31～100名	31-100	16.9%	16.8%	16.9%	16.8%	17.0%	16.8%
101～500名	101-500	11.7%	11.0%	11.6%	11.1%	11.9%	11.2%
501名以上	More than 500	9.0%	7.6%	8.5%	7.7%	9.1%	7.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑨年収 Annual income		構成比(Ratio)					
		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%	2.0%	4.3%	3.2%	4.4%
200～300万円未満	JPY 2million - JPY 3million	14.5%	9.0%	10.8%	7.3%	13.3%	6.5%
300～400万円未満	JPY 3million - JPY 4million	30.2%	28.4%	32.8%	27.8%	30.1%	27.7%
400～500万円未満	JPY 4million - JPY 5million	27.2%	27.6%	28.7%	30.4%	26.9%	31.6%
500万円以上	Over JPY 5million	25.4%	30.6%	25.8%	30.2%	26.3%	29.8%
合計	Total	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 FYE 3/'05	平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07
融資 Advances	ATM	91.7%	91.8%	92.5%
	内提携分 of which tie-up ATM	21.2%	26.1%	31.5%
	店頭 Branch counter	8.3%	8.2%	7.5%
	計 Total	100.0%	100.0%	100.0%
返済 Repayments	ATM	72.6%	74.2%	75.3%
	内提携分 of which tie-up ATM	10.4%	15.6%	20.3%
	店頭 Branch counter	4.3%	3.8%	3.6%
	銀行振込 Bank transfer	22.6%	21.6%	20.8%
	書留 Mail	0.2%	0.2%	0.2%
	集金 Collection visits	0.3%	0.3%	0.2%
	計 Total	100.0%	100.0%	100.0%
合計 Total	ATM	79.0%	80.2%	80.8%
	店頭 Branch counter	5.6%	5.3%	4.8%
	銀行振込 Bank transfer	15.0%	14.2%	14.1%
	書留 Mail	0.1%	0.1%	0.1%
	集金 Collection visits	0.2%	0.2%	0.2%
	計 Total	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 FYE 3/'05	平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07
融資	Advances (yen)			
1万円未満	～9,000	19.4%	18.1%	17.1%
1万円台	10,000～19,000	39.7%	40.0%	39.5%
2万円台	20,000～29,000	15.1%	15.3%	15.7%
3万円台	30,000～39,000	8.7%	8.8%	9.2%
4万円台	40,000～49,000	3.2%	3.2%	3.3%
5万円～10万円以下	50,000～100,000	10.5%	10.9%	11.4%
10万円超	101,000～	3.5%	3.6%	3.8%
合計	Total	100.0%	100.0%	100.0%
返済	Repayments (yen)			
1万円未満	～9,000	9.0%	8.7%	8.5%
1万円台	10,000～19,000	18.8%	17.1%	16.3%
2万円台	20,000～29,000	30.7%	28.6%	27.7%
3万円台	30,000～39,000	28.9%	32.0%	33.6%
4万円台	40,000～49,000	6.3%	6.9%	7.1%
5万円台	50,000～59,000	2.4%	2.6%	2.7%
6万円以上	60,000～	3.8%	4.1%	4.0%
合計	Total	100.0%	100.0%	100.0%

## 16. ATM・CD提携状況 Network of tie-up ATM and CDs

台数 (Number of ATM, CDs)

	業態 Business category	平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07	前年同月比 増減 Increase
		出金チャネル Disbursement channel	銀行及び信金・信組 Regional banks Shinkin and shinkumi	33,064
入金チャネル Receiving channel	流通系・クレジットカード会社 Credit cards companies	9,567	9,770	203
	その他 Others			
	信販会社 Credit sales companies	794	506	-288
	合計 Total	43,425	46,216	2,791
入金チャネル Receiving channel	セブン銀行 Seven Bank, Ltd.	11,484	12,088	604
	コンビニエンスストア Convenience stores	23,122	23,122	0
	合計 Total	34,606	35,210	604

## 17. 営業月報

## Monthly operational data

		平成18年										平成19年					
		3月 3/06	4月 4/06	5月 5/06	6月 6/06	7月 7/06	8月 8/06	9月 9/06	10月 10/06	11月 11/06	12月 12/06	1月 1/07	2月 2/07	3月 3/07			
無担保 ローン	営業貸付金残高 (百万円)	Outstanding loans (¥million)		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	1,503,527	1,505,204	1,431,848	
	無担保ローン口座数	Number of unsecured Loans accounts		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	2,234,884	2,238,240	2,125,599	
	一口座平均単価 (千円)	Average balance of unsecured loan per acct (¥thousand)		663	664	664	666	666	667	669	672	675	671	673	672	674	
	新規顧客数	Number of new customer accounts		21,894	18,187	22,442	19,119	18,242	19,478	19,413	20,733	18,377	13,402	16,520	16,182	18,430	
	店舗数	Number of branch offices		1,898	1,897	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,785	1,775	1,764	1,729	
	有人店舗	Manned loan branch offices		523	523	523	523	523	523	523	523	523	523	513	502	471	
	無人店舗 <sup>(注1)</sup>	Unmanned loan branch offices		1,374	1,373	1,372	1,372	1,372	1,372	1,372	1,372	1,372	1,372	1,261	1,261	1,261	1,257
	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		1,898	1,897	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,785	1,785	1,764	1,729
	CD・ATM台数	Number of CDs and ATMs		45,450	NA	NA	45,685	NA	NA	46,008	NA	NA	47,040	NA	NA	NA	48,072
自社分	Takefuji		2,025	2,024	2,023	2,023	2,023	2,023	2,023	2,023	2,023	1,912	1,902	1,881	1,856		
提携分	Tie-up		43,425	NA	NA	43,662	NA	NA	43,985	NA	NA	45,128	NA	NA	NA	46,216	
カード事業	割賦売掛金残高 <sup>(注2)</sup> (百万円)	Installment account receivable (¥million)		494	476	503	536	526	546	577	568	578	593	584	594	582	
成約率	Approval Ratio		59.7%	57.6%	54.7%	55.0%	57.3%	57.0%	54.7%	54.8%	53.9%	49.2%	53.5%	54.8%	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%	100.0%	
	0 件	0	31.8%	31.0%	31.0%	31.7%	33.2%	33.2%	33.6%	32.0%	33.4%	34.9%	32.9%	33.7%	34.5%		
	1 件	1	21.8%	22.5%	22.4%	22.3%	22.0%	21.8%	22.6%	22.3%	22.5%	22.6%	22.7%	22.5%	22.6%		
	2 件	2	17.5%	18.1%	18.7%	18.0%	17.9%	17.9%	17.4%	18.4%	17.8%	18.0%	18.0%	18.2%	18.0%		
	3 件	3	15.0%	14.7%	14.7%	14.7%	14.5%	14.3%	14.1%	14.1%	14.3%	13.7%	15.0%	14.4%	13.9%		
	4 件	4	13.9%	13.7%	13.2%	13.3%	12.4%	12.8%	12.3%	13.2%	12.0%	10.8%	11.4%	11.2%	11.0%		
平均利回り	Average loan yield		21.66%	21.53%	21.62%	21.70%	21.55%	21.46%	21.41%	21.33%	21.24%	21.24%	21.07%	21.00%	20.92%		
延滞管理指数 (31日～60日延滞) <sup>(注3)</sup>	Delinquent management index (31 to 60days)		0.72	0.79	0.88	0.92	0.93	0.90	1.01	0.92	0.97	0.75	0.60	0.88	0.87		

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

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、延滞管理指数の各データに関して、通常月は月末最終営業日18時締めの数値ですが、3月・6月・9月・12月は決算月で、決算期末最終日の24時時点で把握した数値となっております。

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.