

平成20年3月期中間決算業績補足資料(単体)

Financial Report for Interim Period ended September 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

Financial Summary for interim period ended September 2007

			平成18年3月期		平成19年3月期			平成20年3月期		
			FYE 3/'06	2QE 9/'06 (中間期)	FYE 3/'07	前年同月比		2QE 9/'07 (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)	349,766	170,162	328,045	-21,721	-6.2%	143,726	-26,436	-15.5%
営業利益	Operating income	百万円(¥ mil)	86,817	66,572	-165,839	-252,657	-	25,405	-41,168	-61.8%
経常利益	Ordinary income	百万円(¥ mil)	89,766	66,657	-165,726	-255,492	-	25,148	-41,509	-62.3%
当期純利益	Net income	百万円(¥ mil)	39,080	-144,474	-481,377	-520,456	-	29,244	173,718	-
一株当り当期純利益	Net income per share	円(¥)	277.42	-1,026.78	-3,421.15	-3,698.57	-	207.84	1,234.62	-
一株当り当期純資産	Net assets per share	円(¥)	6,888.16	5,722.80	3,221.09	-3,667.07	-53.2%	3,293.37	-2,429.43	-42.5%
一株当り配当金	Dividends per share	円(¥)	230.00	115.00	230.00	0.00	0.0%	90.00	-25.00	-21.7%
配当性向	Payout ratio		82.9%	-	-	-	-	43.3%	-	-
自己資本比率	Shareholders' equity ratio		54.4%	45.6%	28.4%	-	-26.0%	30.7%	-	-14.9%
自己資本当期純利益率	ROE		4.0%	-	-	-	-	6.4%	-	-
総資産当期純利益率	ROA		2.1%	-	-	-	-	1.9%	-	-

千株 (unit: in thousand)

		平成18年3月期	平成19年3月期		平成20年3月期
		FYE 3/'06	2QE 9/'06(中間期)	FYE 3/'07	2QE 9/'07(中間期)
発行済株式総数	Number of shares outstanding at year-end	147,295	147,295	147,295	147,295
期末発行済株式数	Number of shares with effective voting rights	140,706	140,706	140,706	140,706
期中平均株式数	Average number of shares during the period	140,706	140,706	140,706	140,706

平成20年3月期決算予想

Forecast for FY ending March 2008

			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)	279,500	-48,545	-14.8%
内貸付金利息収入	Interest income on direct cash loan	百万円(¥mil)	272,000	-46,491	-14.6%
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)	1,215,600	-216,248	-15.1%
口座数	Number of customer accounts	件	1,886,000	-239,599	-11.3%
貸倒償却額	Credit losses	百万円(¥mil)	103,300	3,021	3.0%
貸倒償却率	Credit losses as % of loans outstanding		8.50%	-	1.50%

(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18年3月期 FYE 3/'06	平成19年3月期				平成20年3月期		
			2QE 9/'06 (中間期)	FYE 3/'07	前年同月比		2QE 9/'07 (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	1,540,046	1,518,789	1,431,848	-108,198	-7.0%	1,359,314	-159,474	-10.5%
	無担保ローン口座数 Number of customer accounts	2,322,917	2,268,706	2,125,599	-197,318	-8.5%	2,036,554	-232,152	-10.2%
	一口座平均単価 Average balance per account (千円:¥ thousand)	663	669	674	11	1.6%	667	-2	-0.3%
	新規顧客数 Number of new customer account	263,303	116,881	220,525	-42,778	-16.2%	93,247	-23,634	-20.2%
	店舗数 Number of branch offices	1,898	1,896	1,729	-169	-8.9%	1,612	-284	-15.0%
	有人店舗 Manned loan branch offices	523	523	471	-52	-9.9%	360	-163	-31.2%
	無人店舗 ^(注1) Unmanned loan branch offices	1,374	1,372	1,257	-117	-8.5%	1,251	-121	-8.8%
	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 ^(注1) Unmanned contract machines	1,898	1,896	1,729	-169	-8.9%	1,612	-284	-15.0%
	CD・ATM台数 Number of CDs and ATMs	45,450	46,008	48,072	2,622	5.8%	49,006	2,998	6.5%
自社分 Takefuji	2,025	2,023	1,856	-169	-8.3%	1,733	-290	-14.3%	
提携分 Tie-up	43,425	43,985	46,216	2,791	6.4%	47,273	3,288	7.5%	
カード事業	割賦売掛金残高 ^(注2) Installment accounts receivable	494	577	582	88	17.8%	595	19	3.3%
Credit cards	総合斡旋取扱高 ^(注3) Credit card sales amount	618	338	640	22	3.6%	257	-81	-24.1%
	有効会員数 Number of cardholders	254,665	271,326	284,825	30,160	11.8%	295,685	24,359	9.0%
	残有会員数 ^(注4) Number of accounts with shopping balance	13,977	15,242	15,652	1,675	12.0%	16,658	1,416	9.3%
	加盟店数 Number of member stores	35,319	28,275	28,430	-6,889	-19.5%	27,260	-1,015	-3.6%
社員数(除く:パート)	Number of employees	3,171	3,133	2,920	-251	-7.9%	2,838	-295	-9.4%
平均貸付金残高	Average unsecured loan balance during the period	1,576,379	1,536,180	1,522,477	-53,902	-3.4%	1,412,457	-123,723	-8.1%
平均利回り	Average loan yield	21.66%	21.41%	20.92%	-	-0.74%	19.81%	-	-1.60%
有利子負債残高 ^(※1)	Interest bearing debt	730,106	632,379	613,840	-116,266	-15.9%	^(※2) 557,293	-75,086	-11.9%

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

(※1) 平成19年3月期より、「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いた社債発行差金を社債から直接控除しております。

This amount excludes discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments with effect from FYE 3/'0

(※2) 第8回国内無担保普通社債300億円の実質的ディファイゼンスを実施しております。Implemented in-substance defeasance of unsecured domestic straight bond for ¥30 billion.

3. 主要損益

Profit & loss statement

(百万円/in ¥mil)

		平成18年3月期		平成19年3月期			平成20年3月期		
		FYE 3/'06	2QE 9/'06 (中間期)	FYE 3/'07	前年同月比		2QE 9/'07 (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	349,766	170,162	328,045	-21,721	-6.2%	143,726	-26,436	-15.5%
	営業貸付金利息	341,463	164,877	318,491	-22,972	-6.7%	139,891	-24,985	-15.2%
	償却債権及び同利息回収額	6,559	3,147	5,284	-1,275	-19.4%	1,699	-1,448	-46.0%
	総合斡旋収益	66	43	87	22	32.9%	37	-6	-13.8%
	その他の営業収益	1,679	2,096	4,183	2,505	149.2%	2,099	3	0.2%
営業費用	Operating expenses	262,948	103,590	493,884	230,936	87.8%	118,322	14,732	14.2%
	金融費用	20,867	10,536	21,651	784	3.8%	10,655	119	1.1%
	支払利息	9,470	4,861	10,352	882	9.3%	5,434	574	11.8%
	社債利息	10,252	5,048	9,902	-349	-3.4%	4,430	-618	-12.2%
	その他の金融費用	1,145	627	1,397	252	22.0%	790	163	26.0%
	その他の営業費用	242,082	93,053	472,233	230,152	95.1%	107,667	14,613	15.7%
	広告宣伝費	12,289	5,773	9,818	-2,470	-20.1%	2,632	-3,141	-54.4%
	貸倒関連費用	121,934	56,661	113,642	-8,292	-6.8%	41,394	-15,267	-26.9%
	内貸倒償却	108,504	31,841	100,279	-8,225	-7.6%	32,577	736	2.3%
	過払請求関連費用	41,199	-	(※2) 290,449	-	-	(※2) 37,933	-	-
	人件費	21,926	10,483	20,479	-1,447	-6.6%	10,048	-435	-4.2%
	賃借料	7,343	3,561	7,008	-335	-4.6%	3,183	-378	-10.6%
	その他	37,391	16,575	30,837	-6,554	-17.5%	12,477	-4,098	-24.7%
営業利益	Operating income	86,817	66,572	-165,839	-252,657	-	25,405	-41,168	-61.8%
営業外収益	Non-operating income	3,077	432	1,004	-2,073	-67.4%	854	422	97.6%
	投資利益	1,058	125	517	-541	-51.1%	297	173	138.3%
営業外費用	Non-operating expenses	128	348	890	762	594.3%	1,111	763	219.5%
経常利益	Ordinary income	89,766	66,657	-165,726	-255,492	-	25,148	-41,509	-62.3%
特別利益	Extraordinary income	28,264	-	1,112	-27,152	-96.1%	186	-	-
特別損失	Extraordinary losses	(※1) 55,857	(※2) 272,137	(※2) 273,025	217,168	388.8%	1,091	-271,046	-99.6%
税引前当期純利益	Income before income taxes	62,173	-205,479	-437,639	-499,812	-	24,243	229,722	-
法人税等	Corporate, inhabitant and enterprise taxes	23,093	-61,005	43,738	20,644	89.4%	-5,001	56,004	-
当期純利益	Net income	39,080	-144,474	-481,377	-520,456	-	29,244	173,718	-

(※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) 平成19年3月期は、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。平成20年3月期中間期は、全額営業費用処理をしております。

The company recorded ¥290,449 million as operating expenses during the 2nd half of period ended March 2007, leaving the balance of ¥272,038 million recorded as extraordinary loss for the interim period in FYE 3/07 all cost were recorded as operating expenses after that.

4. 総資産、純資産等

Financial position

		平成18年3月期 FYE 3/'06	平成19年3月期				平成20年3月期			
			2QE 9/'06 (中間期)	FYE 3/'07	前年同月比		2QE 9/'07 (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)	1,780,265	1,766,695	1,594,014	-186,251	-10.5%	1,509,246	-257,449	-14.6%
	流動資産	Current assets	1,539,805	1,504,372	1,436,054	-103,751	-6.7%	1,358,440	-145,931	-9.7%
	固定資産	Fixed assets	167,769	262,323	157,960	-9,808	-5.8%	150,805	-111,518	-42.5%
	繰延資産	Deferred charges	72,692	(※1) -	-	-	-	-	-	-
営業貸付金残高	Loans outstanding	百万円(¥ mil)	1,540,046	1,518,789	1,431,848	-108,198	-7.0%	1,359,314	-159,474	-10.5%
営業貸付金残高対総資産比率	Ratio of loan to total assets		86.5%	86.0%	89.8%	-	3.3%	90.1%	-	4.1%
総資産経常利益率	Ratio of ordinary income to total assets		4.9%	3.8%	-	-	-	1.7%	-	-2.1%
総資産当期純利益率	ROA		2.1%	-	-	-	-	1.9%	-	-
純資産	Net assets	百万円(¥ mil)	969,250	805,232	453,227	-516,023	-53.2%	463,397	-341,835	-42.5%
自己資本比率	Shareholders' equity ratio		54.4%	45.6%	28.4%	-	-26.0%	30.7%	-	-14.9%
自己資本当期純利益率	ROE		4.0%	-	-	-	-	6.4%	-	-
有利子負債残高 ^(※1)	Interest bearing debt	百万円(¥ mil)	730,106	632,379	613,840	-116,266	-15.9%	(※2) 557,293	-75,086	-11.9%

(※1) 平成19年3月期より、「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を社債から直接控除しております。

This amount excludes discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments with effect from FYE 3/07.

(※2) 第8回国内無担保普通社債300億円の実質的ディファイアランスを実施しております。 Implemented in-substance defeasance of unsecured domestic straight bond for¥30 billion.

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18年3月31日 March 31, 2006	平成18年9月30日 September 30, 2006	平成19年3月31日 March 31, 2007	平成19年9月30日 September 30, 2007
保有自己株式	Treasury stock	6,589,175	6,589,193	6,589,219	6,589,223

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18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期	
		金額 Amount	対残元比 Ratio	2QE 9/'06 (中間期)		FYE 3/'07		2QE 9/'07 (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
営業貸付金残高	Loans outstanding	1,540,046	-	1,518,789	-	1,431,848	-	1,359,314	-
割賦売掛金残高	Installment account receivables	494	-	577	-	582	-	595	-
貸倒償却額 ^(※1)	Credit losses	91,183	5.92%	31,841	2.10%	100,279	7.00%	32,577	2.40%
貸倒回収金	Collection of previous credit losses	6,559	0.43%	3,147	0.21%	5,284	0.37%	1,699	0.12%
純貸倒損失	Net credit losses	84,624	5.49%	28,695	1.89%	94,994	6.63%	30,879	2.27%
貸倒引当金 ^(※2)	Allowance for credit losses	150,430	9.76%	162,719	10.71%	151,262	10.56%	160,079	11.77%
過払請求元本毀損額	Written-off amount related to the refund of overpayment interest	17,321	1.12%	15,328	1.01%	44,669	3.12%	29,804	2.19%
過払請求返還金	Refund for overpayment interest	18,699	1.21%	22,178	1.46%	64,050	4.47%	45,493	3.35%
利息返還損失引当金 ^(※1,2)	Allowance for losses for refund of interest received from customers	22,500	1.46%	269,562	17.74%	488,798	34.12%	451,434	33.20%
不良債権の状況	Delinquent loans receivables	195,230	12.67%	223,206	14.69%	215,073	15.01%	248,121	18.25%
破綻先債権	Loans to bankrupt borrowers	1,115	0.07%	1,011	0.07%	862	0.06%	1,006	0.07%
延滞債権	Delinquent loans (more than 180 days)	64,072	4.16%	84,393	5.55%	79,846	5.57%	105,060	7.73%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	24,890	1.62%	38,572	2.54%	35,120	2.45%	40,243	2.96%
貸出条件緩和債権	Restructured loans	105,153	6.83%	99,231	6.53%	99,245	6.93%	101,812	7.49%
(うち未収日数30日以内)	(of which less than 31 days past due)	(98,819)	6.41%	(92,403)	6.08%	(92,857)	6.48%	(94,745)	6.97%

(※1) 貸倒償却額については、各期とも過払返還請求を事由とする貸倒償却額を除いて記載しております。尚、平成18年3月期の貸倒償却額については、従来、過払返還請求を事由とする貸倒償却額を含めた金額(108,504百万円)で記載しておりましたが、前述の通り、経年比較の容易性等を考慮し、本「補足資料」から変更しております。

Previously, the amount of credit losses in the FYE 3/'06 was shown as ¥108,504 million including the losses on principal of consumer loans resulted from claim for refund of interest received from customers.

From the current interim fiscal period, the amount of credit losses in the FYE 3/'06 is shown excluding written-off amount related to the refund of overpayment interest so that the amount of credit losses of each fiscal year is shown excluding written-off amount related to the refund of overpayment interest to provide accurate and fair information for comparison or etc. in this financial report.

(※2) 平成19年3月期より、将来の過払返還請求による元本償却に対する引当金については、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。

The allowance for the claimed refund of interest received from customers are shown separately, which was previously included in the allowance for credit losses with effect from FYE 3/'07.

②償却理由(過払請求元本毀損額含む)

Reasons for credit losses (Including amount related to the refund of overpayment interest)

(百万円/ in ¥mil)

		平成18年3月期 FYE 3/'06			平成19年3月期						平成20年3月期		
		件数 Accounts	金額 Amount	構成比 Ratio	2QE 9/'06 (中間期)			FYE 3/'07			2QE 9/'07 (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
破産	Bankruptcies filed	55,563	38,438	35.4%	23,059	16,268	34.5%	42,984	30,437	21.0%	17,285	12,222	19.6%
債権放棄	Waiver	72,077	36,825	34.0%	47,450	26,227	55.6%	119,618	69,724	48.1%	75,355	45,327	72.7%
	過払請求元本毀損額	24,125	17,321	16.0%	20,493	15,328	32.5%	59,068	44,669	30.8%	38,969	29,804	47.8%
	債務整理	43,828	17,929	16.5%	25,061	10,207	21.6%	54,220	21,974	15.2%	31,880	12,874	20.6%
	その他	4,124	1,575	1.5%	1,896	692	1.5%	6,330	3,081	2.1%	4,506	2,649	4.3%
長期延滞(居所不明等)	Delinquent loans past due over 1 year	64,649	33,241	30.6%	9,495	4,675	9.9%	79,283	44,787	30.9%	7,972	4,832	7.7%
合計	Total	192,289	108,504	100.0%	80,004	47,170	100.0%	241,885	144,947	100.0%	100,612	62,381	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18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期	
		借入金残高 Amount	構成比 Ratio	2QE 9/'06 (中間期)		FYE 3/'07		2QE 9/'07 (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
間接	Financial institutions	433,539	59.4%	445,201	70.4%	455,361	74.2%	427,512	76.7%
	邦銀	75,997	10.4%	66,227	10.5%	50,141	8.2%	31,394	5.6%
	長期信用銀行	7,500	1.0%	7,000	1.1%	7,000	1.1%	2,000	0.3%
	信託銀行	13,200	1.8%	6,200	1.0%	2,300	0.4%	-	-
	地方銀行	45,411	6.2%	44,308	7.0%	34,970	5.7%	26,084	4.7%
	その他	9,886	1.4%	8,719	1.4%	5,871	1.0%	3,310	0.6%
	生保	13,110	1.8%	8,695	1.4%	6,397	1.0%	3,619	0.7%
	損保	6,806	0.9%	6,187	1.0%	5,350	0.9%	4,575	0.8%
	リース・ファイナンス	14,015	1.9%	5,375	0.8%	4,458	0.7%	3,522	0.6%
	外国銀行・その他外資系金融	91,404	12.5%	93,844	14.8%	88,784	14.5%	101,820	18.3%
	証券化	217,957	29.9%	248,873	39.4%	284,231	46.3%	259,698	46.6%
	その他	14,250	2.0%	16,000	2.5%	16,000	2.6%	22,884	4.1%
直接	Capital markets	296,567	40.6%	187,178	29.6%	158,479	25.8%	129,781	23.3%
	社債	296,567	40.6%	187,178	29.6%	158,479	25.8%	129,781	23.3%
	普通社債 ^(※1)	258,567	35.4%	187,178	29.6%	158,479	25.8%	129,781	23.3%
	新株予約権付社債	38,000	5.2%	-	-	-	-	-	-
合計	Total	730,106	100.0%	632,379	100.0%	613,840	100.0%	557,293	100.0%

(※1) 平成19年3月期より、「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を社債から直接控除しております。

This amount excludes discounts on bonds previously recorded as deferred assets, by adoption of accounting rule regarding financial instruments with effect from FYE 3

(※2) 第8回国内無担保普通社債300億円の実質的ディファイアンスを実施しております。

Implemented in-substance defeasance of unsecured domestic straight bond for ¥30 billion.

②長短借入金と調達金利

Maturity and cost

(百万円/¥mil)

		平成18年3月期 FYE 3/'06		平成19年3月期			
				2QE 9/'06 (中間期)		FYE 3/'07	
有利子負債合計	Interest bearing debts	730,106		632,379		613,840	
短期借入金	Short-term	14,250		16,000		16,000	
長期借入金	Long-term	419,289		429,201		439,361	
社債	Bonds	296,567		187,178		158,479	
長期負債比率	Ratio of long-term borrowings	98.0%		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2ヶ月 8years 2months		6年1ヶ月 6years 1month		6年2ヶ月 6years 2months	
期末調達金利	Funding cost	2.20%		2.62%		2.77%	
変動	Float	0.92%		2.57%		3.07%	
固定	Fixed	2.38%		2.62%		2.74%	

③基準金利別構成比

Base interest rate

(百万円/¥mil)

		平成18年3月期 FYE 3/'06		平成19年3月期			
		借入金額 Amount	構成比 Ratio	2QE 9/'06 (中間期)		FYE 3/'07	
				借入金額 Amount	構成比 Ratio	借入金額 Amount	構成比 Ratio
固定金利	Fixed rate	625,606	85.7%	570,795	90.3%	551,128	89.8%
長期プライムレート(連動)	Long-term prime rate (float)	14,200	1.9%	7,200	1.1%	3,300	0.5%
YEN LIBOR(連動)	Yen Libor rate (float)	90,300	12.4%	54,384	8.6%	59,412	9.7%
合計	Total	730,106	100.0%	632,379	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18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期 2QE 9/'07 (中間期)	
		金額 Amount	対営業収益比 Against revenues	2QE 9/'06 (中間期)		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	349,766	-	170,162	-	328,045	-	143,726	-
広告宣伝費	Advertising expenses	12,289	3.5%	5,773	3.4%	9,818	3.0%	2,632	1.8%
貸倒関連費用	Credit costs	121,934	34.9%	56,661	33.3%	113,642	34.6%	41,394	28.8%
過払請求関連費用	Cost related to refund for claimed overpayment	41,199	11.8%	(※) -	-	(※) 290,449	88.5%	(※) 37,933	26.4%
人件費	Personnel expenses	21,926	6.3%	10,483	6.2%	20,479	6.2%	10,048	7.0%
賃借料	Rent	7,343	2.1%	3,561	2.1%	7,008	2.1%	3,183	2.2%
通信費	Communication expenses	5,422	1.6%	2,547	1.5%	4,808	1.5%	2,081	1.4%
減価償却費	Depreciation	3,385	1.0%	1,700	1.0%	3,442	1.0%	1,608	1.1%
支払手数料	Commissions paid	10,438	3.0%	5,184	3.0%	10,793	3.3%	5,442	3.8%
その他	Others	18,146	5.2%	7,144	4.2%	11,795	3.6%	3,346	2.3%
その他の営業費用合計	Total	242,082	69.2%	93,053	54.7%	472,233	144.0%	107,667	74.9%

(※)平成19年3月期は、利息返還損失引当金繰入額の内、中間繰入分 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。平成20年3月期中間期は、全額営業費用処理をしております。

The Company recorded ¥290,449 million as operating expenses during the 2nd half of period ended March 2007, leaving the balance of ¥272,038 million recorded as extraordinary loss for the interim period in FYE 3/'07, all cost were recorded as operating expenses after that.

9. 一店舗当たり指標 (有人店舗)

Per-branch data

(百万円/¥ mil)

		平成18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期 2QE 9/'07	
				2QE 9/'06 (中間期)		FYE 3/'07		(中間期)	前期比増減 Increase
							前期比増減 Increase		
営業貸付金残高	Loans outstanding	2,945		2,904	3,040	95		3,776	872
口座数	Number of customer accounts	4,442		4,338	4,513	71		5,657	1,319
営業収益	Operating revenues	669		325	696	28		399	74
営業利益	Operating income	166		127	-352	-518		71	-57
経常利益	Ordinary income	172		127	-352	-523		70	-58
当期純利益	Net income	75		-276	-1,022	-1,097		81	357
期末有人店舗数	Number of manned branch office	523		523	471	-52		360	-163

10. 従業員一人当たり指標

Per-employee data

(百万円/¥ mil)

		平成18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期 2QE 9/'07	
				2QE 9/'06 (中間期)		FYE 3/'07		(中間期)	前期比増減 Increase
							前期比増減 Increase		
営業貸付金残高	Loans outstanding	486		485	490	5		479	-6
口座数	Number of customer accounts	733		724	728	-5		718	-7
営業収益	Operating revenues	110		54	112	2		51	-4
営業利益	Operating income	27		21	-57	-84		9	-12
経常利益	Ordinary income	28		21	-57	-85		9	-12
当期純利益	Net income	12		-46	-165	-177		10	56
期末従業員数	Number of employees	3,171		3,133	2,920	-251		2,838	-295

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18年3月期				平成19年3月期								平成20年3月期			
	FYE 3/'06				2QE 9/'06 (中間期)				FYE 3/'07				2QE 9/'07 (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
27.375 %	1,337,454	57.6%	749,254	48.7%	1,347,523	59.4%	779,546	51.3%	1,247,835	58.7%	713,960	49.9%	1,196,126	58.7%	655,614	48.2%
25.550 %	566,464	24.4%	490,930	31.9%	534,205	23.5%	460,931	30.3%	469,923	22.1%	398,736	27.8%	422,550	20.8%	350,071	25.8%
23.360 %	108,447	4.7%	90,131	5.9%	102,839	4.5%	85,282	5.6%	86,843	4.1%	70,229	4.9%	74,753	3.7%	58,387	4.3%
21.900 %	35,152	1.5%	13,726	0.9%	31,266	1.4%	12,356	0.8%	26,054	1.2%	10,078	0.7%	22,917	1.1%	8,611	0.6%
21.535 %	-	-	-	-	-	-	-	-	48,582	2.3%	41,761	2.9%	74,211	3.6%	76,832	5.6%
18.250 %	99,060	4.3%	85,128	5.5%	94,360	4.2%	80,758	5.3%	87,183	4.1%	73,246	5.1%	80,764	4.0%	66,593	4.9%
18.000 %	13,787	0.6%	12,304	0.8%	13,090	0.6%	11,633	0.8%	36,923	1.7%	51,026	3.6%	52,545	2.6%	78,392	5.8%
17.000 %	30,590	1.3%	24,581	1.6%	28,854	1.3%	23,133	1.5%	25,508	1.2%	20,012	1.4%	23,012	1.1%	17,693	1.3%
その他 (Others)	131,963	5.7%	73,994	4.8%	116,569	5.1%	65,151	4.3%	96,748	4.6%	52,801	3.7%	89,676	4.4%	47,121	3.5%
合計 (Total)	2,322,917	100.0%	1,540,046	100.0%	2,268,706	100.0%	1,518,789	100.0%	2,125,599	100%	1,431,848	100%	2,036,554	100.0%	1,359,314	100.0%

②貸付金額別

By loan amount

(百万円/¥ mil)

	平成18年3月期				平成19年3月期								平成20年3月期			
	FYE 3/'06				2QE 9/'06 (中間期)				FYE 3/'07				2QE 9/'07 (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	99,383	4.3%	5,676	0.4%	99,301	4.4%	5,632	0.4%	101,551	4.8%	5,804	0.4%	110,029	5.4%	6,312	0.5%
¥100,000～¥300,000	260,202	11.2%	53,701	3.5%	248,450	11.0%	50,891	3.4%	232,028	10.9%	47,577	3.3%	233,758	11.5%	47,956	3.5%
¥300,000～¥500,000	673,112	29.0%	297,715	19.3%	629,730	27.8%	277,973	18.3%	566,201	26.6%	247,617	17.3%	543,488	26.7%	235,340	17.3%
¥500,000～¥1,000,000	1,288,292	55.5%	1,179,206	76.6%	1,289,339	56.8%	1,180,598	77.7%	1,204,337	56.7%	1,090,741	76.2%	1,090,416	53.5%	969,458	71.3%
¥1,000,000～	1,928	0.1%	3,749	0.2%	1,886	0.1%	3,694	0.2%	21,482	1.0%	40,110	2.8%	58,863	2.9%	100,248	7.4%
合計(Total)	2,322,917	100.0%	1,540,046	100.0%	2,268,706	100.0%	1,518,789	100.0%	2,125,599	100.0%	1,431,848	100.0%	2,036,554	100.0%	1,359,314	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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期 2QE 9/'07 (中間期)
			2QE 9/'06 (中間期)	FYE 3/'07	
有人店頭	At manned loan branch offices	48.4%	46.9%	45.8%	41.8%
無人店舗	By unmanned loan branch offices	51.6%	53.1%	54.2%	58.2%
	内通常時間内 During branch office hours	43.6%	44.3%	45.0%	48.3%
	内通常時間外 After branch office hours	8.0%	8.8%	9.2%	9.9%
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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期 2QE 9/'07 (中間期)
				2QE 9/'06 (中間期)	FYE 3/'07	
口コミ・紹介			10.2%	11.1%	10.5%	9.3%
Word of mouth, introduction	有人店舗	Manned loan branch offices	9.5%	11.6%	10.9%	8.8%
	無人店舗	Unmanned loan branch offices	10.8%	10.8%	10.3%	9.5%
配布物			9.3%	10.7%	10.5%	10.3%
Distributed materials	有人店舗	Manned loan branch offices	15.5%	19.3%	19.4%	21.6%
	無人店舗	Unmanned loan branch offices	4.9%	5.0%	4.9%	4.5%
看板			18.1%	20.9%	21.3%	23.2%
Signs	有人店舗	Manned loan branch offices	17.3%	21.1%	21.5%	21.9%
	無人店舗	Unmanned loan branch offices	18.7%	20.7%	21.1%	23.9%
テレビ等			39.3%	39.9%	39.1%	36.8%
TV, etc.	有人店舗	Manned loan branch offices	24.7%	29.0%	28.8%	26.2%
	無人店舗	Unmanned loan branch offices	49.5%	47.0%	45.5%	42.2%
新聞・雑誌等			7.1%	6.9%	7.0%	6.7%
Newspaper, magazine, etc.	有人店舗	Manned loan branch offices	2.7%	3.0%	3.1%	2.9%
	無人店舗	Unmanned loan branch offices	10.2%	9.4%	9.4%	8.7%
その他			16.0%	10.6%	11.7%	13.7%
Others	有人店舗	Manned loan branch offices	30.3%	16.0%	16.3%	18.6%
	無人店舗	Unmanned loan branch offices	6.0%	7.1%	8.8%	11.2%
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18年3月期		平成19年3月期				平成20年3月期	
			FYE 3/'06		2QE 9/'06 (中間期)		FYE 3/'07		2QE 9/'07 (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	32.2%	17.1%	32.7%	17.2%	32.2%	15.9%	32.5%	16.1%
	30～39歳	30'S	23.6%	27.0%	24.1%	26.9%	24.3%	26.9%	24.5%	26.6%
	40～49歳	40'S	16.8%	20.8%	17.8%	20.6%	18.0%	20.9%	19.1%	21.1%
	50歳以上	Over 50'S	27.5%	35.1%	25.4%	35.3%	25.6%	36.3%	23.9%	36.2%
	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	33.3%	16.4%	36.3%	16.5%	34.9%	15.1%	35.6%	15.5%
	30～39歳	30'S	20.5%	22.1%	22.1%	22.2%	22.3%	22.2%	23.4%	22.3%
	40～49歳	40'S	15.7%	18.2%	16.5%	17.9%	17.2%	18.0%	18.4%	18.2%
	50歳以上	Over 50'S	30.6%	43.4%	25.2%	43.3%	25.6%	44.6%	22.6%	44.0%
	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	32.5%	16.9%	33.7%	17.0%	33.0%	15.6%	33.3%	15.9%
	30～39歳	30'S	22.7%	25.5%	23.5%	25.5%	23.7%	25.5%	24.2%	25.3%
	40～49歳	40'S	16.4%	20.0%	17.4%	19.8%	17.8%	20.0%	18.9%	20.2%
	50歳以上	Over 50'S	28.4%	37.6%	25.3%	37.7%	25.6%	38.8%	23.6%	38.6%
	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	71.6%	69.4%	71.1%	69.6%	70.7%	69.5%	71.9%	69.7%
女性	Female	28.4%	30.6%	28.9%	30.4%	29.3%	30.5%	28.1%	30.3%

②婚姻

Marital status

構成比(Ratio)

既婚	Married	43.6%	50.4%	43.0%	49.8%	43.3%	50.1%	43.1%	49.5%
独身	Single	56.4%	49.6%	57.0%	50.2%	56.7%	49.9%	56.9%	50.5%

③健康保険

Insurance

構成比(Ratio)

社会保険	Social insurance	49.2%	56.0%	52.2%	55.2%	53.1%	55.5%	57.4%	55.2%
国民保険	National insurance	50.8%	44.0%	47.8%	44.8%	46.9%	44.5%	42.6%	44.8%

14. 顧客属性(2)

Customer profile (2)

④住居 Residence		構成比(Ratio)							
		平成18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期 2QE 9/'07 (中間期)	
				2QE 9/'06 (中間期)		FYE 3/'07			
		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	15.6%	15.6%	14.5%	15.6%	14.6%	15.7%	14.9%	15.6%
ローンつき自宅	Owned house with housing loan	3.5%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
家族所有	Family owned house	30.5%	29.4%	31.0%	29.5%	31.2%	29.7%	31.5%	29.9%
借家	Leased house	12.7%	12.5%	12.7%	12.5%	12.8%	12.4%	12.5%	12.5%
アパート	Private apartment	16.7%	16.0%	17.0%	16.1%	17.0%	16.0%	16.7%	16.2%
公団住宅	Public apartment	7.5%	8.6%	7.1%	8.5%	7.1%	8.4%	6.7%	8.3%
マンション	Condominium	7.5%	7.9%	7.9%	7.9%	7.8%	7.8%	7.8%	7.7%
社宅	Company house	2.4%	2.7%	2.5%	2.7%	2.5%	2.7%	2.7%	2.6%
寮	Dormitory	3.4%	3.6%	3.5%	3.5%	3.4%	3.5%	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	4.4%	0.0%	6.5%	0.1%	4.5%	0.0%	6.5%	0.1%
1～3年未満	1-3year	12.0%	1.4%	11.7%	2.0%	12.9%	1.5%	12.4%	2.1%
3～5年未満	3-5year	8.3%	3.6%	8.3%	3.6%	8.7%	3.2%	8.3%	3.4%
5～10年未満	5-10year	16.0%	15.6%	16.0%	14.9%	16.2%	14.4%	16.2%	14.0%
10年以上	Over 10year	59.2%	79.3%	57.4%	79.3%	57.8%	80.8%	56.6%	80.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

14. 顧客属性(3)

Customer profile (3)

⑥職業 Occupation		構成比(Ratio)							
		平成18年3月期 FYE 3/'06		平成19年3月期				平成20年3月期 2QE 9/'07 (中間期)	
				2QE 9/'06 (中間期)		FYE 3/'07			
新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing		
会社員 Company employee		82.6%	83.3%	82.9%	83.2%	82.6%	83.2%	83.7%	83.3%
自営業 Self-owned		13.1%	11.0%	12.4%	11.2%	12.7%	11.2%	11.9%	11.4%
公務員 Civil officer		2.3%	2.1%	2.5%	2.1%	2.6%	2.1%	2.9%	2.1%
主婦 House wives		1.8%	3.5%	2.0%	3.3%	2.0%	3.3%	1.2%	3.0%
その他 Others		0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
合計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑦勤務年数 Year of service		構成比(Ratio)							
		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		12.7%	2.6%	14.8%	2.6%	12.0%	2.0%	14.6%	2.4%
1～3年未満 1-3year		26.0%	11.8%	25.4%	11.8%	27.1%	10.7%	25.1%	10.7%
3～5年未満 3-5year		13.7%	11.4%	13.7%	12.5%	14.6%	13.2%	14.2%	13.2%
5～10年未満 5-10year		16.5%	20.3%	16.0%	20.0%	16.4%	20.6%	16.8%	21.2%
10年以上 Over 10year		31.1%	54.0%	30.1%	53.0%	30.0%	53.6%	29.3%	52.5%
合計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑧企業規模 Size of employer		構成比(Ratio)							
		新規 New	既存 Existing	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		63.0%	64.3%	62.2%	64.3%	62.0%	64.1%	60.5%	64.1%
31～100名 31-100		16.9%	16.8%	16.9%	16.8%	17.0%	16.8%	17.4%	16.8%
101～500名 101-500		11.6%	11.1%	11.9%	11.2%	11.9%	11.2%	12.6%	11.2%
501名以上 More than 500		8.5%	7.7%	9.0%	7.8%	9.1%	7.8%	9.5%	7.9%
合計 Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑨年収 Annual income		構成比(Ratio)							
		新規 New	既存 Existing	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		2.0%	4.3%	2.4%	4.3%	3.2%	4.4%	5.7%	4.8%
200～300万円未満 JPY 2million - JPY 3million		10.8%	7.3%	11.9%	6.9%	13.3%	6.5%	17.7%	7.1%
300～400万円未満 JPY 3million - JPY 4million		32.8%	27.8%	31.2%	28.0%	30.1%	27.7%	27.7%	27.9%
400～500万円未満 JPY 4million - JPY 5million		28.7%	30.4%	27.6%	31.1%	26.9%	31.6%	23.7%	30.9%
500万円以上 Over JPY 5million		25.8%	30.2%	26.9%	29.7%	26.3%	29.8%	25.2%	29.3%
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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期	
			2QE 9/'06 (中間期)	FYE 3/'07	2QE 9/'07 (中間期)	
融資 Advances	ATM ATM	91.8%	92.4%	92.5%	93.6%	
	内提携分 of which tie-up ATM	26.1%	30.0%	31.5%	36.6%	
	店頭 Branch counter	8.2%	7.6%	7.5%	6.4%	
	計 Total	100.0%	100.0%	100.0%	100.0%	
返済 Repayments	ATM ATM	74.2%	75.2%	75.3%	75.5%	
	内提携分 of which tie-up ATM	15.6%	19.2%	20.3%	25.1%	
	店頭 Branch counter	3.8%	3.5%	3.6%	3.0%	
	銀行振込 Bank transfer	21.6%	20.8%	20.8%	21.1%	
	書留 Mail	0.2%	0.2%	0.2%	0.2%	
	集金 Collection visits	0.3%	0.2%	0.2%	0.2%	
	計 Total	100.0%	100.0%	100.0%	100.0%	
合計 Total	ATM ATM	80.2%	81.1%	80.8%	80.7%	
	店頭 Branch counter	5.3%	4.9%	4.8%	3.9%	
	銀行振込 Bank transfer	14.2%	13.7%	14.1%	15.1%	
	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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期	
			2QE 9/'06 (中間期)	FYE 3/'07	2QE 9/'07 (中間期)	
融資 Advances (yen)						
1万円未満	~9,000	18.1%	17.7%	17.1%	16.0%	
1万円台	10,000~19,000	40.0%	40.1%	39.5%	37.0%	
2万円台	20,000~29,000	15.3%	15.4%	15.7%	16.6%	
3万円台	30,000~39,000	8.8%	8.9%	9.2%	10.0%	
4万円台	40,000~49,000	3.2%	3.2%	3.3%	3.6%	
5万円~10万円以下	50,000~100,000	10.9%	11.0%	11.4%	12.8%	
10万円超	101,000~	3.6%	3.7%	3.8%	4.0%	
合計	Total	100.0%	100.0%	100.0%	100.0%	
返済 Repayments (yen)						
1万円未満	~9,000	8.7%	8.5%	8.5%	9.1%	
1万円台	10,000~19,000	17.1%	16.5%	16.3%	17.0%	
2万円台	20,000~29,000	28.6%	27.7%	27.7%	28.3%	
3万円台	30,000~39,000	32.0%	33.3%	33.6%	31.8%	
4万円台	40,000~49,000	6.9%	7.2%	7.1%	6.5%	
5万円台	50,000~59,000	2.6%	2.7%	2.7%	3.4%	
6万円以上	60,000~	4.1%	4.1%	4.0%	3.9%	
合計	Total	100.0%	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19年3月期	平成20年3月期	
		2QE 9/'06 (中間期)	2QE 9/'07 (中間期)	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	33,897	36,956	3,059
	流通系クレジットカード会社その他 Credit cards companies and others	9,392	9,921	529
	信販会社 Credit sales companies	696	396	-300
	合計 Total	43,985	47,273	3,288
入金チャネル Receiving channel	セブン銀行 Seven Bank, Ltd.	11,726	12,548	822
	コンビニエンスストア Convenience stores	23,387	23,227	-160
	合計 Total	35,113	35,775	662

17. 営業月報

Monthly operational data

		平成18年				平成19年										
		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	4月 4/'07	5月 5/'07	6月 6/'07	7月 7/'07	8月 8/'07	9月 9/'07		
無担保 ローン	営業貸付金残高 (百万円)	Outstanding loans (¥million)		1,518,789	1,529,883	1,542,059	1,496,655	1,503,527	1,505,204	1,431,848	1,432,744	1,436,444	1,409,357	1,402,987	1,397,626	1,359,314
	無担保ローン口座数	Number of unsecured Loans accounts		2,268,706	2,277,833	2,284,341	2,229,292	2,234,884	2,238,240	2,125,599	2,129,018	2,134,857	2,087,768	2,087,844	2,088,768	2,036,554
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)		669	672	675	671	673	672	674	673	673	675	672	669	667
	新規顧客数	Number of new customer accounts		19,413	20,733	18,377	13,402	16,520	16,182	18,430	16,346	20,026	15,297	14,111	14,244	13,223
	店舗数	Number of branch offices		1,896	1,896	1,896	1,785	1,775	1,764	1,729	1,709	1,698	1,656	1,624	1,612	1,612
	有人店舗	Manned loan branch offices		523	523	523	523	513	502	471	451	441	400	371	360	360
	無人店舗 ^(注1)	Unmanned loan branch offices		1,372	1,372	1,372	1,261	1,261	1,261	1,257	1,257	1,256	1,255	1,252	1,251	1,251
	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 ^(注1)	Unmanned contract machine		1,896	1,896	1,896	1,785	1,785	1,764	1,729	1,709	1,698	1,656	1,624	1,612	1,612
	CD・ATM台数	Number of CDs and ATMs		46,008	NA	NA	47,040	NA	NA	48,072	NA	NA	48,721	NA	NA	NA
自社分	Takefuji		2,023	2,023	2,023	1,912	1,902	1,881	1,856	1,835	1,824	1,780	1,745	1,733	1,733	
提携分	Tie-up		43,985	NA	NA	45,128	NA	NA	46,216	NA	NA	46,941	NA	NA	47,273	
カード事業	割賦売掛金残高 ^(注2) (百万円)	Installment account receivable (¥million)		577	568	578	593	584	594	582	566	578	598	582	582	595
成約率	Approval Ratio		54.7%	54.8%	53.9%	53.1%	53.5%	54.8%	54.7%	55.7%	54.9%	57.2%	55.0%	52.7%	50.6%	
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	33.6%	32.0%	33.4%	34.9%	32.9%	33.7%	34.5%	33.6%	34.3%	34.4%	35.4%	34.0%	34.8%	
	1 件	1	22.6%	22.3%	22.5%	22.6%	22.7%	22.5%	22.6%	23.0%	22.6%	22.3%	22.4%	23.0%	21.9%	
	2 件	2	17.4%	18.4%	17.8%	18.0%	18.0%	18.2%	18.0%	18.1%	17.7%	18.4%	17.4%	17.8%	17.7%	
	3 件	3	14.1%	14.1%	14.3%	13.7%	15.0%	14.4%	13.9%	13.9%	14.2%	14.3%	15.1%	15.2%	15.7%	
	4 件	4	12.3%	13.2%	12.0%	10.8%	11.4%	11.2%	11.0%	11.4%	11.2%	10.6%	9.7%	10.0%	9.9%	
平均利回り	Average loan yield		21.41%	21.33%	21.24%	21.24%	21.07%	21.00%	20.92%	20.12%	20.18%	20.17%	20.02%	19.92%	19.81%	
延滞管理指数 (31日～60日延滞) ^(注3)	Delinquent management index (31 to 60days)		1.01	0.92	0.97	0.75	0.60	0.88	0.87	0.89	0.98	0.93	0.73	0.92	1.05	

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:¥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時締めの数字ですが、3月・6月・9月・12月は決算月で、決算期末最終日の24時時点で把握した数値となっております。

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.