

平成20年3月期第3四半期業績補足資料(単体)

The Third Quarter Financial Report for The Fiscal Year ending March 2008 (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18年3月期 FYE 3/'06	平成19年3月期				平成20年3月期			
			3QE 12/'06 (第3四半期)	FYE 3/'07	前年同月比		3QE 12/'07 (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	1,540,046	1,496,655	1,431,848	-108,198	-7.0%	1,294,114	-202,541	-13.5%	
	無担保ローン口座数 Number of customer accounts	2,322,917	2,229,292	2,125,599	-197,318	-8.5%	1,970,539	-258,753	-11.6%	
	一口座平均単価 Average balance per account (千円:¥thousand)	663	671	674	11	1.6%	657	-15	-2.2%	
	新規顧客数 Number of new customer accounts	263,303	169,393	220,525	-42,778	-16.2%	125,694	-43,699	-25.8%	
	店舗数 Number of branch offices	1,898	1,785	1,729	-169	-8.9%	1,611	-174	-9.7%	
		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	1,261	1,257	-117	-8.5%	1,250	-11	-0.9%
	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	1,785	1,729	-169	-8.9%	1,611	-174	-9.7%	
	CD・ATM台数 Number of ATM and CDs	45,450	47,040	48,072	2,622	5.8%	49,316	2,276	4.8%	
自社分 Takefuji		2,025	1,912	1,856	-169	-8.3%	1,730	-182	-9.5%	
	提携分 Tie-up	43,425	45,128	46,216	2,791	6.4%	47,586	2,458	5.4%	
カード事業	割賦売掛金残高 ^(注2) Installment accounts receivable	494	593	582	88	17.8%	603	10	1.7%	
Credit cards	総合斡旋取扱高 ^(注3) Credit card sales amount	618	494	640	22	3.6%	384	-110	-22.3%	
	有効会員数 Number of cardholders	254,665	277,172	284,825	30,160	11.8%	298,229	21,057	7.6%	
	残有会員数 ^(注4) Number of accounts with shopping balance	13,977	15,818	15,652	1,675	12.0%	17,117	1,299	8.2%	
	加盟店数 Number of member stores	35,319	28,237	28,430	-6,889	-19.5%	27,217	-1,020	-3.6%	
社員数(除く:パート)	Number of employees	3,171	3,052	2,920	-251	-7.9%	2,728	-324	-10.6%	
平均貸付金残高	Average unsecured loan balance during the period	1,576,379	1,532,972	1,522,477	-53,902	-3.4%	1,388,059	-144,913	-9.5%	
平均利回り	Average loan yield	21.66%	21.24%	20.92%	-	-0.74%	19.54%	-	-1.70%	
有利子負債残高 ^(※1)	Interest bearing debt	730,106	629,985	613,840	-116,266	-15.9%	^(※2) 551,952	-78,033	-12.4%	

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

注2. 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300億円の実質的デフィアンズを実施しております。 Implemented in-substance defeasance of unsecured domestic straight bond for 30 billion.

2. 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	3QE 12/'06 (第3四半期)	FYE 3/'07	前年同月比		3QE 12/'07 (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	349,766	252,030	328,045	-21,721	-6.2%	209,472	-42,558	-16.9%
	営業貸付金利息	341,463	244,430	318,491	-22,972	-6.7%	203,805	-40,625	-16.6%
	償却債権及び同利息回収額	6,559	4,396	5,284	-1,275	-19.4%	2,546	-1,849	-42.1%
	総合斡旋収益	66	66	87	22	32.9%	55	-11	-16.2%
	その他の営業収益	1,679	3,139	4,183	2,505	149.2%	3,066	-73	-2.3%
営業費用	Operating expenses	262,948	154,444	493,884	230,936	87.8%	178,764	24,320	15.7%
	金融費用	20,867	16,114	21,651	784	3.8%	15,895	-219	-1.4%
	支払利息	9,470	7,584	10,352	882	9.3%	8,108	524	6.9%
	社債利息	10,252	7,530	9,902	-349	-3.4%	6,545	-985	-13.1%
	その他の金融費用	1,145	1,000	1,397	252	22.0%	1,242	242	24.2%
	その他の営業費用	242,082	138,330	472,233	230,152	95.1%	162,869	24,538	17.7%
	広告宣伝費	12,289	7,896	9,818	-2,470	-20.1%	3,622	-4,274	-54.1%
	貸倒関連費用	121,934	84,786	113,642	-8,292	-6.8%	67,154	-17,632	-20.8%
	内貸倒償却額	108,504	47,423	100,279	-8,225	-7.6%	47,177	-246	-0.5%
	過払請求関連費用	41,199	-	(※2) 290,449	-	-	(※2) 53,789	-	-
	人件費	21,926	15,526	20,479	-1,447	-6.6%	14,816	-710	-4.6%
	賃借料	7,343	5,309	7,008	-335	-4.6%	4,634	-675	-12.7%
	その他	37,391	24,814	30,837	-6,554	-17.5%	18,852	-5,961	-24.0%
営業利益	Operating income	86,817	97,586	-165,839	-252,657	-	30,708	-66,878	-68.5%
営業外収益	Non-operating income	3,077	743	1,004	-2,073	-67.4%	954	212	28.5%
	投資利益	1,058	247	517	-541	-51.1%	342	95	38.3%
営業外費用	Non-operating expenses	128	591	890	762	594.3%	1,747	1,156	195.6%
経常利益	Ordinary income	89,766	97,738	-165,726	-255,492	-	29,915	-67,822	-69.4%
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) 400,904	(※2) 273,025	217,168	388.8%	1,463	-399,441	-99.6%
税引前当期純利益	Income before income taxes	62,173	-303,167	-437,639	-499,812	-	28,638	331,805	-
法人税等	Corporate, inhabitant and enterprise taxes	23,093	47,282	43,738	20,644	89.4%	-4,752	-52,035	-
当期純利益	Net income	39,080	-350,449	-481,377	-520,456	-	33,391	383,840	-

(※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月期第1四半期以降は、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.

3. 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			
			3QE 12/'06 (第3四半期)	FYE 3/'07	前年同月比		3QE 12/'07 (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)	1,780,265	1,619,490	1,594,014	-186,251	-10.5%	1,460,890	-158,600	-9.8%
	流動資産	Current assets	1,539,805	1,462,466	1,436,054	-103,751	-6.7%	1,309,200	-153,265	-10.5%
	固定資産	Fixed assets	167,769	157,025	157,960	-9,808	-5.8%	151,689	-5,335	-3.4%
	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	1,496,655	1,431,848	-108,198	-7.0%	1,294,114	-202,541	-13.5%
営業貸付金残高対総資産比率	Ratio of loan to total assets		86.5%	92.4%	89.8%	-	3.3%	88.6%	-	-3.8%
総資産経常利益率	Ratio of ordinary income to total assets		4.9%	5.8%	-	-	-	2.0%	-	-3.8%
総資産当期純利益率	ROA		2.1%	-	-	-	-	-	-	-
純資産	Net assets	百万円(¥ mil)	969,250	584,803	453,227	-516,023	-53.2%	454,472	-130,331	-22.3%
自己資本比率	Shareholders' equity ratio		54.4%	36.1%	28.4%	-	-26.0%	31.1%	-	-5.0%
自己資本当期純利益率	ROE		4.0%	-	-	-	-	-	-	-
有利子負債残高(※1)	Interest bearing debt	百万円(¥ mil)	730,106	629,985	613,840	-116,266	-15.9%	(※2) 551,952	-78,033	-12.4%

(※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ゼンスを実施しております。 Implemented in-substance defeasance of unsecured domestic straight bond for¥30 billion.

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18年3月31日 March 31, 2006	平成18年12月31日 December 31, 2006	平成19年3月31日 March 31, 2007	平成19年12月31日 December 31, 2007
保有自己株式	Treasury stock	6,589,175	6,589,193	6,589,219	7,127,814

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	3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (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
営業貸付金残高	Loans outstanding	1,540,046	-	1,496,655	-	1,431,848	-	1,294,114	-
割賦売掛金残高	Installment account receivables	494	-	593	-	582	-	603	-
貸倒償却額 ^(※1)	Credit losses	91,183	5.92%	47,423	3.17%	100,279	7.00%	47,177	3.64%
貸倒回収金	Collection of previous credit losses	6,559	0.43%	4,396	0.29%	5,284	0.37%	2,546	0.20%
純貸倒損失	Net credit losses	84,624	5.49%	43,028	2.87%	94,994	6.63%	44,631	3.45%
貸倒引当金 ^(※2)	Allowance for credit losses	150,430	9.76%	175,262	11.71%	151,262	10.56%	171,239	13.23%
過払請求元本毀損額	Written-off amount related to the refund of overpayment interest	17,321	1.12%	28,668	1.91%	44,669	3.12%	46,790	3.61%
過払請求返還金	Refund for overpayment interest	18,699	1.21%	41,201	2.75%	64,050	4.47%	73,217	5.66%
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%	365,623	24.42%	488,798	34.12%	422,580	32.64%
不良債権の状況	Delinquent loans receivables	195,230	12.67%	240,035	16.03%	215,073	15.01%	262,396	20.27%
破綻先債権	Loans to bankrupt borrowers	1,115	0.07%	1,005	0.07%	862	0.06%	1,074	0.08%
延滞債権	Delinquent loans (more than 180 days)	64,072	4.16%	101,352	6.77%	79,846	5.57%	118,736	9.17%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	24,890	1.62%	39,483	2.64%	35,120	2.45%	40,649	3.14%
貸出条件緩和債権	Restructured loans	105,153	6.83%	98,195	6.56%	99,245	6.93%	101,937	7.87%
(うち未収日数30日以内)	(of which less than 31 days past due)	(98,819)	6.41%	(92,453)	6.17%	(92,857)	6.48%	(95,256)	7.36%

(※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、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 customer. 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.

(※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	3QE 12/'06 (第3四半期)			FYE 3/'07			3QE 12/'07 (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
破産	Bankruptcies filed	55,563	38,438	35.4%	33,930	23,961	31.5%	42,984	30,437	21.0%	25,544	17,969	19.1%
債権放棄	Waiver	72,077	36,825	34.0%	79,563	45,446	59.7%	119,618	69,724	48.1%	115,398	69,644	74.1%
	過払請求元本毀損額	24,125	17,321	16.0%	38,118	28,668	37.7%	59,068	44,669	30.8%	61,326	46,790	49.8%
	債務整理	43,828	17,929	16.5%	39,312	16,014	21.0%	54,220	21,974	15.2%	47,452	18,997	20.2%
	その他	4,124	1,575	1.5%	2,133	763	1.0%	6,330	3,081	2.1%	6,620	3,857	4.1%
長期延滞(居所不明等)	Delinquent loans past due over 1 year	64,649	33,241	30.6%	13,502	6,684	8.8%	79,283	44,787	30.9%	10,845	6,354	6.8%
合計	Total	192,289	108,504	100.0%	126,995	76,091	100.0%	241,885	144,947	100.0%	151,787	93,968	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	3QE 12/06 (第3四半期)		FYE 3/07		3QE 12/07 (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
間接	Financial institutions	433,539	59.4%	472,149	74.9%	455,361	74.2%	421,517	76.4%
	邦銀	75,997	10.4%	53,362	8.5%	50,141	8.2%	26,181	4.7%
	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%	4,200	0.7%	2,300	0.4%	-	-
	地方銀行	45,411	6.2%	34,868	5.5%	34,970	5.7%	21,597	3.9%
	その他	9,886	1.4%	7,294	1.2%	5,871	1.0%	2,585	0.5%
	生保	13,110	1.8%	7,406	1.2%	6,397	1.0%	2,790	0.5%
	損保	6,806	0.9%	4,669	0.7%	5,350	0.9%	3,720	0.7%
	リース・ファイナンス	14,015	1.9%	4,916	0.8%	4,458	0.7%	6,203	1.1%
	外国銀行・その他外資系金融	91,404	12.5%	91,814	14.6%	88,784	14.5%	109,790	19.9%
	証券化	217,957	29.9%	293,982	46.7%	284,231	46.3%	249,947	45.3%
	その他	14,250	2.0%	16,000	2.5%	16,000	2.6%	22,884	4.2%
直接	Capital markets	296,567	40.6%	157,836	25.1%	158,479	25.8%	130,436	23.6%
	社債	296,567	40.6%	157,836	25.1%	158,479	25.8%	130,436	23.6%
	普通社債 ^(※1)	258,567	35.4%	157,836	25.1%	158,479	25.8%	130,436	23.6%
	新株予約権付社債	38,000	5.2%	-	-	-	-	-	-
合計	Total	730,106	100.0%	629,985	100.0%	613,840	100.0%	551,952	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 3/07

(※2) 第8回国内無担保普通社債300億円の実質的デフィアンズ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		平成20年3月期	
				3QE 12/06 (第3四半期)	FYE 3/07	3QE 12/07 (第3四半期)	
有利子負債合計	Interest bearing debts	730,106		629,985	613,840	551,952	
短期借入金	Short-term	14,250		16,000	16,000	22,884	
長期借入金	Long-term	419,289		456,149	439,361	398,632	
社債	Bonds	296,567		157,836	158,479	130,436	
長期負債比率	Ratio of long-term borrowings	98.0%		97.5%	97.4%	95.9%	
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3ヶ月 6years 3months	6年2ヶ月 6years 2months	5年8ヶ月 5years 8months	
期末調達金利	Funding cost	2.20%		2.74%	2.77%	2.88%	
変動	Float	0.92%		2.59%	3.07%	3.82%	
固定	Fixed	2.38%		2.76%	2.74%	2.77%	

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				平成20年3月期	
		借入金額 Amount	構成比 Ratio	3QE 12/06 (第3四半期)		FYE 3/07		3QE 12/07 (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
固定金利	Fixed rate	625,606	85.7%	569,793	90.4%	551,128	89.8%	487,583	88.3%
長期プライムレート(連動)	Long-term prime rate (float)	14,200	1.9%	5,200	0.8%	3,300	0.5%	3,000	0.6%
YEN LIBOR(連動)	Yen Libor rate (float)	90,300	12.4%	54,992	8.7%	59,412	9.7%	61,369	11.1%
合計	Total	730,106	100.0%	629,985	100.0%	613,840	100.0%	551,952	100.0%

7. 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	
		金額 Amount	対営業収益比 Against revenues	3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (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
営業収益	Operating revenues	349,766	-	252,030	-	328,045	-	209,472	-
広告宣伝費	Advertising expenses	12,289	3.5%	7,896	3.1%	9,818	3.0%	3,622	1.7%
貸倒関連費用	Credit costs	121,934	34.9%	84,786	33.6%	113,642	34.6%	67,154	32.1%
過払請求関連費用	Cost related to refund for overpayment interest	41,199	11.8%	(※) -	-	(※) 290,449	88.5%	(※) 53,789	25.7%
人件費	Personnel expenses	21,926	6.3%	15,526	6.2%	20,479	6.2%	14,816	7.1%
賃借料	Rent	7,343	2.1%	5,309	2.1%	7,008	2.1%	4,634	2.2%
通信費	Communication expenses	5,422	1.6%	3,748	1.5%	4,808	1.5%	3,050	1.5%
減価償却費	Depreciation	3,385	1.0%	2,565	1.0%	3,442	1.0%	2,512	1.2%
支払手数料	Commissions paid	10,438	3.0%	8,537	3.4%	10,793	3.3%	8,369	4.0%
その他	Others	18,146	5.2%	9,964	4.0%	11,795	3.6%	4,922	2.3%
その他の営業費用合計	Total	242,082	69.2%	138,330	54.9%	472,233	144.0%	162,869	77.8%

(※)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月期第1四半期以降は、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.

8. 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	
				3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (第3四半期)	
						前期比増減 Increase		前期比増減 Increase	
営業貸付金残高	Loans outstanding	2,945	2,862	3,040	95	3,595	733		
口座数	Number of customer accounts	4,442	4,263	4,513	71	5,474	1,211		
営業収益	Operating revenues	669	482	696	28	582	100		
営業利益	Operating income	166	187	-352	-518	85	-101		
経常利益	Ordinary income	172	187	-352	-523	83	-104		
当期純利益	Net income	75	-670	-1,022	-1,097	93	763		
期末有人店舗数	Number of manned branch office	523	523	471	-52	360	-163		

9. 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	
				3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (第3四半期)	
						前期比増減 Increase		前期比増減 Increase	
営業貸付金残高	Loans outstanding	486	490	490	5	474	-16		
口座数	Number of customer accounts	733	730	728	-5	722	-8		
営業収益	Operating revenues	110	83	112	2	77	-6		
営業利益	Operating income	27	32	-57	-84	11	-21		
経常利益	Ordinary income	28	32	-57	-85	11	-21		
当期純利益	Net income	12	-115	-165	-177	12	127		
期末従業員数	Number of employees	3,171	3,052	2,920	-251	2,728	-324		

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18年3月期				平成19年3月期								平成20年3月期			
	FYE 3/'06				3QE 12/'06 (第3四半期)				FYE 3/'07				3QE 12/'07 (第3四半期)			
	件数	構成比	残高	構成比	件数	構成比	残高	構成比	件数	構成比	残高	構成比	件数	構成比	残高	構成比
	Accounts	Ratio	Amount	Ratio	Accounts	Ratio	Amount	Ratio	Accounts	Ratio	Amount	Ratio	Accounts	Ratio	Amount	Ratio
27.375 %	1,337,454	57.6%	749,254	48.7%	1,311,735	58.8%	761,991	50.9%	1,247,835	58.7%	713,960	49.9%	1,160,138	58.9%	621,294	48.0%
25.550 %	566,464	24.4%	490,930	31.9%	507,836	22.8%	436,305	29.2%	469,923	22.1%	398,736	27.8%	397,863	20.2%	325,646	25.2%
23.360 %	108,447	4.7%	90,131	5.9%	96,753	4.3%	79,844	5.3%	86,843	4.1%	70,229	4.9%	69,842	3.6%	53,872	4.1%
21.900 %	35,152	1.5%	13,726	0.9%	28,452	1.3%	11,151	0.7%	26,054	1.2%	10,078	0.7%	21,247	1.1%	7,808	0.6%
21.535 %	-	-	-	-	40,633	1.8%	34,026	2.3%	48,582	2.3%	41,761	2.9%	72,969	3.7%	76,129	5.9%
18.250 %	99,060	4.3%	85,128	5.5%	91,652	4.1%	77,844	5.2%	87,183	4.1%	73,246	5.1%	77,198	3.9%	62,954	4.9%
18.000 %	13,787	0.6%	12,304	0.8%	14,776	0.7%	12,631	0.8%	36,923	1.7%	51,026	3.6%	61,885	3.1%	83,720	6.5%
17.000 %	30,590	1.3%	24,581	1.6%	27,730	1.2%	22,105	1.5%	25,508	1.2%	20,012	1.4%	21,936	1.1%	16,729	1.3%
その他 (Others)	131,963	5.7%	73,994	4.8%	109,725	4.9%	60,758	4.1%	96,748	4.6%	52,801	3.7%	87,461	4.4%	45,961	3.5%
合計 (Total)	2,322,917	100.0%	1,540,046	100.0%	2,229,292	100.0%	1,496,655	100.0%	2,125,599	100%	1,431,848	100%	1,970,539	100.0%	1,294,114	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				3QE 12/'06 (第3四半期)				FYE 3/'07				3QE 12/'07 (第3四半期)			
	件数	構成比	残高	構成比	件数	構成比	残高	構成比	件数	構成比	残高	構成比	件数	構成比	残高	構成比
	Accounts	Ratio	Amount	Ratio	Accounts	Ratio	Amount	Ratio	Accounts	Ratio	Amount	Ratio	Accounts	Ratio	Amount	Ratio
～¥100,000	99,383	4.3%	5,676	0.4%	98,571	4.4%	5,593	0.4%	101,551	4.8%	5,804	0.4%	114,375	5.8%	6,518	0.5%
¥100,000～¥300,000	260,202	11.2%	53,701	3.5%	242,304	10.9%	49,666	3.3%	232,028	10.9%	47,577	3.3%	237,839	12.1%	48,925	3.8%
¥300,000～¥500,000	673,112	29.0%	297,715	19.3%	599,802	26.9%	263,442	17.6%	566,201	26.6%	247,617	17.3%	519,193	26.4%	223,292	17.3%
¥500,000～¥1,000,000	1,288,292	55.5%	1,179,206	76.6%	1,286,771	57.7%	1,174,341	78.5%	1,204,337	56.7%	1,090,741	76.2%	1,039,387	52.7%	914,201	70.6%
¥1,000,000～	1,928	0.1%	3,749	0.2%	1,844	0.1%	3,614	0.2%	21,482	1.0%	40,110	2.8%	59,745	3.0%	101,177	7.8%
合計 (Total)	2,322,917	100.0%	1,540,046	100.0%	2,229,292	100.0%	1,496,655	100.0%	2,125,599	100.0%	1,431,848	100.0%	1,970,539	100.0%	1,294,114	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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期 3QE 12/'07 (第3四半期)
			3QE 12/'06 (第3四半期)	FYE 3/'07	
有人店舗	At manned loan branch offices	48.4%	46.7%	45.8%	39.8%
無人店舗	By unmanned loan branch offices	51.6%	53.3%	54.2%	60.2%
	内通常時間内 During branch office hours	43.6%	44.3%	45.0%	50.1%
	内通常時間外 After branch office hours	8.0%	8.9%	9.2%	10.1%
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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期 3QE 12/'07 (第3四半期)
			3QE 12/'06 (第3四半期)	FYE 3/'07	
口コミ・紹介		10.2%	10.9%	10.5%	9.1%
Word of mouth, introduction	有人店舗 Manned loan branch offices	9.5%	11.4%	10.9%	8.4%
	無人店舗 Unmanned loan branch offices	10.8%	10.6%	10.3%	9.4%
配布物		9.3%	10.7%	10.5%	10.2%
Distributed materials	有人店舗 Manned loan branch offices	15.5%	19.5%	19.4%	22.1%
	無人店舗 Unmanned loan branch offices	4.9%	5.0%	4.9%	4.6%
看板		18.1%	21.1%	21.3%	23.3%
Signs	有人店舗 Manned loan branch offices	17.3%	21.3%	21.5%	20.7%
	無人店舗 Unmanned loan branch offices	18.7%	20.9%	21.1%	24.6%
テレビ等		39.3%	39.5%	39.1%	35.7%
TV, etc.	有人店舗 Manned loan branch offices	24.7%	29.0%	28.8%	24.2%
	無人店舗 Unmanned loan branch offices	49.5%	46.3%	45.5%	41.2%
新聞・雑誌等		7.1%	6.9%	7.0%	7.0%
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%	8.9%
その他		16.0%	11.0%	11.7%	14.7%
Others	有人店舗 Manned loan branch offices	30.3%	15.8%	16.3%	21.7%
	無人店舗 Unmanned loan branch offices	6.0%	7.9%	8.8%	11.3%
合計	Total	100.0%	100.0%	100.0%	100.0%

13. 顧客属性(1)

Customer profile (1)

①性別・年齢

Gender, age

構成比(Ratio)

			平成18年3月期		平成19年3月期				平成20年3月期	
			FYE 3/'06		3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (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	32.2%	17.1%	32.6%	16.6%	32.2%	15.9%	32.1%	15.5%
	30～39歳	30'S	23.6%	27.0%	24.2%	27.0%	24.3%	26.9%	24.6%	26.6%
	40～49歳	40'S	16.8%	20.8%	17.8%	20.7%	18.0%	20.9%	19.2%	21.3%
	50歳以上	Over 50'S	27.5%	35.1%	25.4%	35.7%	25.6%	36.3%	24.1%	36.6%
	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%	35.7%	15.9%	34.9%	15.1%	35.4%	14.9%
	30～39歳	30'S	20.5%	22.1%	22.4%	22.3%	22.3%	22.2%	23.5%	22.3%
	40～49歳	40'S	15.7%	18.2%	16.8%	17.9%	17.2%	18.0%	18.8%	18.3%
	50歳以上	Over 50'S	30.6%	43.4%	25.2%	43.9%	25.6%	44.6%	22.3%	44.5%
	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%	33.5%	16.4%	33.0%	15.6%	33.0%	15.3%
	30～39歳	30'S	22.7%	25.5%	23.7%	25.6%	23.7%	25.5%	24.3%	25.3%
	40～49歳	40'S	16.4%	20.0%	17.5%	19.8%	17.8%	20.0%	19.1%	20.4%
	50歳以上	Over 50'S	28.4%	37.6%	25.3%	38.2%	25.6%	38.8%	23.6%	39.0%
	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%	70.9%	69.7%	70.7%	69.5%	72.0%	69.6%
女性	Female	28.4%	30.6%	29.1%	30.3%	29.3%	30.5%	28.0%	30.4%

②婚姻

Marital status

構成比(Ratio)

既婚	Married	43.6%	50.4%	42.9%	49.9%	43.3%	50.1%	42.8%	49.5%
独身	Single	56.4%	49.6%	57.1%	50.1%	56.7%	49.9%	57.2%	50.5%

③健康保険

Insurance

構成比(Ratio)

社会保険	Social insurance	49.2%	56.0%	52.4%	55.1%	53.1%	55.5%	57.4%	55.0%
国民保険	National insurance	50.8%	44.0%	47.6%	44.9%	46.9%	44.5%	42.6%	45.0%

13. 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	
		新規 New	既存 Existing	3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (第3四半期)	
				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%	14.4%	15.7%	14.6%	15.7%	14.9%	15.6%
ローンつき自宅	Owned house with housing loan	3.5%	3.7%	3.6%	3.7%	3.7%	3.7%	3.8%	3.7%
家族所有	Family owned house	30.5%	29.4%	31.1%	29.6%	31.2%	29.7%	31.4%	29.9%
借家	Leased house	12.7%	12.5%	12.8%	12.5%	12.8%	12.4%	12.8%	12.5%
アパート	Private apartment	16.7%	16.0%	17.1%	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%	7.8%	7.8%	7.8%	7.7%	7.7%
社宅	Company house	2.4%	2.7%	2.5%	2.7%	2.5%	2.7%	2.6%	2.6%
寮	Dormitory	3.4%	3.6%	3.5%	3.5%	3.4%	3.5%	3.4%	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%	5.6%	0.0%	4.5%	0.0%	5.4%	0.1%
1～3年未満	1-3year	12.0%	1.4%	12.2%	1.8%	12.9%	1.5%	12.9%	1.8%
3～5年未満	3-5year	8.3%	3.6%	8.5%	3.5%	8.7%	3.2%	8.7%	3.3%
5～10年未満	5-10year	16.0%	15.6%	16.0%	14.6%	16.2%	14.4%	16.2%	13.7%
10年以上	Over 10year	59.2%	79.3%	57.7%	80.1%	57.8%	80.8%	56.8%	81.1%
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

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		3QE 12/'06 (第3四半期)		FYE 3/'07		3QE 12/'07 (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
会社員	Company employee	82.6%	83.3%	82.9%	83.2%	82.6%	83.2%	84.1%	83.3%
自営業	Self-owned	13.1%	11.0%	12.5%	11.3%	12.7%	11.2%	11.6%	11.5%
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%	1.9%	3.3%	2.0%	3.3%	1.0%	2.9%
その他	Others	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	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)

1年未満	Less than 1year	12.7%	2.6%	13.5%	2.2%	12.0%	2.0%	13.5%	2.3%
1～3年未満	1-3year	26.0%	11.8%	26.2%	11.5%	27.1%	10.7%	26.0%	10.2%
3～5年未満	3-5year	13.7%	11.4%	14.2%	13.0%	14.6%	13.2%	14.4%	13.3%
5～10年未満	5-10year	16.5%	20.3%	16.1%	20.1%	16.4%	20.6%	17.1%	21.6%
10年以上	Over 10year	31.1%	54.0%	30.0%	53.2%	30.0%	53.6%	29.0%	52.6%
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)

30名以下	Less than 30 employee	63.0%	64.3%	62.2%	64.3%	62.0%	64.1%	59.8%	64.2%
31～100名	31-100	16.9%	16.8%	16.9%	16.8%	17.0%	16.8%	17.8%	16.8%
101～500名	101-500	11.6%	11.1%	11.9%	11.1%	11.9%	11.2%	12.8%	11.2%
501名以上	More than 500	8.5%	7.7%	9.0%	7.7%	9.1%	7.8%	9.6%	7.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑨年収

Annual income

構成比(Ratio)

200万円未満	Less than JPY 2million	2.0%	4.3%	2.5%	4.4%	3.2%	4.4%	6.3%	5.1%
200～300万円未満	JPY 2million - JPY 3million	10.8%	7.3%	11.9%	6.7%	13.3%	6.5%	18.2%	7.2%
300～400万円未満	JPY 3million - JPY 4million	32.8%	27.8%	30.5%	27.8%	30.1%	27.7%	27.5%	27.8%
400～500万円未満	JPY 4million - JPY 5million	28.7%	30.4%	28.4%	31.4%	26.9%	31.6%	23.2%	30.8%
500万円以上	Over JPY 5million	25.8%	30.2%	26.7%	29.6%	26.3%	29.8%	24.8%	29.1%
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18年3月期 FYE 3/'06	平成19年3月期		平成20年3月期
			3QE 12/'06 (第3四半期)	FYE 3/'07	3QE 12/'07 (第3四半期)
融資 Advances	ATM	91.8%	92.3%	92.5%	94.7%
	内提携分 of which tie-up ATM	26.1%	30.6%	31.5%	37.1%
	店頭 Branch counter	8.2%	7.7%	7.5%	5.3%
	計 Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments	ATM	74.2%	75.3%	75.3%	75.5%
	内提携分 of which tie-up ATM	15.6%	19.7%	20.3%	25.7%
	店頭 Branch counter	3.8%	3.6%	3.6%	2.9%
	銀行振込 Bank transfer	21.6%	20.8%	20.8%	21.2%
	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	80.2%	80.9%	80.8%	80.9%
	店頭 Branch counter	5.3%	4.9%	4.8%	3.6%
	銀行振込 Bank transfer	14.2%	13.9%	14.1%	15.3%
	書留 Mail	0.1%	0.1%	0.1%	0.1%
	集金 Collection visits	0.2%	0.2%	0.2%	0.1%
	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
			3QE 12/'06 (第3四半期)	FYE 3/'07	3QE 12/'07 (第3四半期)
融資	Advances (yen)				
1万円未満	~9,000	18.1%	17.5%	17.1%	16.1%
1万円台	10,000~19,000	40.0%	40.0%	39.5%	37.4%
2万円台	20,000~29,000	15.3%	15.5%	15.7%	16.6%
3万円台	30,000~39,000	8.8%	9.0%	9.2%	9.8%
4万円台	40,000~49,000	3.2%	3.2%	3.3%	3.5%
5万円~10万円以下	50,000~100,000	10.9%	11.1%	11.4%	12.6%
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%	8.4%	8.5%	9.3%
1万円台	10,000~19,000	17.1%	16.3%	16.3%	17.2%
2万円台	20,000~29,000	28.6%	27.6%	27.7%	28.3%
3万円台	30,000~39,000	32.0%	33.6%	33.6%	31.4%
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%

15. 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	
		3QE 12/'06 (第3四半期)	3QE 12/'07 (第3四半期)	前年同月比 増減 Increase
出金チャンネル Disbursement channel	銀行及び信金・信組 Regional banks, shinkin and shinkumi	34,929	37,460	2,531
	流通系クレジットカード会社その他 Credit cards companies and others	9,551	9,813	262
	信販会社 Credit sales companies	648	313	-335
	合計 Total	45,128	47,586	2,458
	入金チャンネル Receiving channel	セブン銀行 Seven Bank, Ltd.	11,883	12,837
	コンビニエンスストア ^(※) Convenience stores	23,502	8,560	-14,942
	合計 Total	35,385	21,397	-13,988

(※)平成19年11月30日をもって「スマートピット」による料金収納代行サービスを終了いたしました。
The repayment service by "Smart Pit" service system ended on November 30,2007.

16. 営業月報

Monthly operational data

		平成18年		平成19年											
		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	10月 10/'07	11月 11/'07	12月 12/'07	
無担保 ローン	営業貸付金残高 (百万円)	Outstanding loans (¥million)	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	1,349,748	1,341,326	1,294,114
	無担保ローン口座数	Number of unsecured Loans accounts	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	2,034,307	2,032,771	1,970,539
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)	671	673	672	674	673	673	675	672	669	667	663	660	657
	新規顧客数	Number of new customer accounts	13,402	16,520	16,182	18,430	16,346	20,026	15,297	14,111	14,244	13,223	13,013	11,797	7,637
	店舗数	Number of branch offices	1,785	1,775	1,764	1,729	1,709	1,698	1,656	1,624	1,612	1,612	1,612	1,612	1,611
	有人店舗	Manned loan branch offices	523	513	502	471	451	441	400	371	360	360	360	360	360
	無人店舗 ^(注1)	Unmanned loan branch offices	1,261	1,261	1,261	1,257	1,257	1,256	1,255	1,252	1,251	1,251	1,251	1,251	1,250
	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 ^(注1)	Unmanned contract machine	1,785	1,785	1,764	1,729	1,709	1,698	1,656	1,624	1,612	1,612	1,612	1,612	1,611
	CD・ATM台数	Number of ATM and CDs	47,040	NA	NA	48,072	NA	NA	48,721	NA	NA	49,006	NA	NA	49,316
自社分	Takefuji	1,912	1,902	1,881	1,856	1,835	1,824	1,780	1,745	1,733	1,733	1,733	1,733	1,730	
提携分	Tie-up	45,128	NA	NA	46,216	NA	NA	46,941	NA	NA	47,273	NA	NA	47,586	
カード事業	割賦売掛金残高 ^(注2) (百万円)	Installment account receivable (¥million)	593	584	594	582	566	578	598	582	582	595	586	592	603
成約率	Approval Ratio		53.1%	53.5%	54.8%	54.7%	55.7%	55.0%	57.3%	55.0%	52.7%	50.6%	49.2%	50.5%	44.3%
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	34.9%	32.9%	33.7%	34.5%	33.6%	34.3%	34.4%	35.4%	34.0%	34.8%	33.6%	33.4%	38.5%
	1 件	1	22.6%	22.7%	22.5%	22.6%	23.0%	22.6%	22.3%	22.4%	23.0%	21.9%	22.5%	22.2%	21.5%
	2 件	2	18.0%	18.0%	18.2%	18.0%	18.1%	17.7%	18.4%	17.4%	17.8%	17.7%	18.4%	18.3%	17.4%
	3 件	3	13.7%	15.0%	14.4%	13.9%	13.9%	14.2%	14.3%	15.1%	15.2%	15.7%	15.3%	16.0%	14.6%
	4 件	4	10.8%	11.4%	11.2%	11.0%	11.4%	11.2%	10.6%	9.7%	10.0%	9.9%	10.2%	10.1%	8.0%
平均利回り	Average loan yield		21.24%	21.07%	21.00%	20.92%	20.12%	20.18%	20.17%	20.02%	19.92%	19.81%	19.74%	19.64%	19.54%
延滞管理指数 (31日～60日延滞) ^(注3)	Delinquent management index (31 to 60days)		0.75	0.60	0.88	0.87	0.89	0.98	0.93	0.73	0.92	1.05	1.08	1.02	0.93

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.