

平成20年3月期業績補足資料(単体)

Financial Report for The Fiscal Year ended March 2008 (Non Consolidated)

			Page
1.	決算サマリー並びに21年3月期決算予想	Summary financial results up to March 2008 and forecast for FY ending March 2009 -----	1
2.	営業の状況	Key operational data -----	2
2-1.	営業の状況(四半期推移)	Key operational data (Quarterly result) -----	3
3.	主要損益	Profit & loss statement -----	4
4.	総資産、純資産等	Financial position -----	5
5.	発行済株式総数の推移	Issued number of shares -----	5
6.	貸倒償却・引当金・延滞債権	Credit losses, allowance and delinquencies -----	6
6-1.	貸倒償却・引当金・延滞債権(四半期推移)	Credit losses, allowance and delinquencies (Quarterly result) -----	7
7.	資金調達状況	Funding -----	8
7-1.	資金調達状況(四半期推移)	Funding (Quarterly result) -----	9
8.	その他の営業費用内訳	Other operating expenses -----	10
9.	一店舗当たり指標(有人店舗)	Per-branch data -----	10
10.	従業員一人当たり指標	Per-employee data -----	10
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 -----	11
12.	契約形態別新規件数比率	New customer acquisition by manned and unmanned branch office -----	12
13.	媒体別新規口座獲得率	New customer acquisition by media -----	12
14.	顧客属性(1)(2)(3)	Customer profile(1)(2)(3) -----	13-15
15.	その他	Others -----	16
16.	ATM・CD提携状況	Network of tie-up ATM and CDs -----	16
17.	営業月報	Monthly operational data -----	17

(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 2008

		平成18年3月期 FYE 3/'06	平成19年3月期				平成20年3月期			
			FYE 3/'07	前年同期比		FYE 3/'08	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)	349,766	328,045	-21,721	-6.2%	269,452	-58,593	-17.9%	
営業利益	Operating income	百万円(¥ mil)	86,817	-165,839	-252,657	-	43,741	209,580	-	
経常利益	Ordinary income	百万円(¥ mil)	89,766	-165,726	-255,492	-	40,666	206,391	-	
当期純利益	Net income	百万円(¥ mil)	39,080	-481,377	-520,456	-	13,064	494,441	-	
一株当り当期純利益	Net income per share	円(¥)	277.42	-3,421.15	-3,698.57	-	93.20	3,514.35	-	
一株当り当期純資産	Net assets per share	円(¥)	6,888.16	3,221.09	-3,667.07	-53.2%	3,115.59	-105.51	-3.3%	
一株当り配当金	Dividends per share	円(¥)	230.00	230.00	0.00	0.0%	180.00	-50.00	-21.7%	
配当性向	Payout ratio		82.9%	-	-	-	193.1%	-	-	
自己資本比率	Shareholders' equity ratio		54.4%	28.4%	-	-26.0%	30.4%	-	2.0%	
自己資本当期純利益率	ROE		4.0%	-	-	-	3.0%	-	-	
総資産当期純利益率	ROA		2.1%	-	-	-	0.9%	-	-	

千株 (unit: in thousand)

		平成18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08
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	137,649
期中平均株式数	Average number of shares during the period	140,706	140,706	140,172

平成21年3月期決算予想

Forecast for FY ending March 2009

		百万円(¥mil)	平成21年3月期		
			FYE 3/'09 予想 (Forecast)	増減額 Increase	増減率 %Change
営業収益	Operating revenues	百万円(¥mil)	196,800	-72,652	-27.0%
内貸付金利息収入	Interest income on direct cash loans	百万円(¥mil)	190,200	-71,781	-27.4%
営業利益	Operating income	百万円(¥mil)	14,300	-29,441	-67.3%
経常利益	Ordinary income	百万円(¥mil)	12,200	-28,466	-70.0%
当期純利益	Net income	百万円(¥mil)	10,600	-2,464	-18.9%
営業貸付金残高	Direct cash loans to customers	百万円(¥mil)	1,005,600	-189,728	-15.9%
口座数	Number of loan customer accounts	件	1,570,000	-263,316	-14.4%
貸倒償却額	Write-offs	百万円(¥mil)	92,000	-6,248	-6.4%
貸倒償却率	Write-offs as % of direct cash loans to customers		9.15%	-	0.93%

(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			
			FYE 3/'07	前年同期比		FYE 3/'08	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 Direct cash loans to customers	1,540,046	1,431,848	-108,198	-7.0%	1,195,328	-236,520	-16.5%		
	無担保ローン口座数 Number of loan customer accounts	2,322,917	2,125,599	-197,318	-8.5%	1,833,316	-292,283	-13.8%		
	一口座平均単価 Average balance per account (千円:¥thousand)	663	674	11	1.6%	652	-22	-3.2%		
	新規顧客数 Number of new customer accounts	263,303	220,525	-42,778	-16.2%	143,115	-77,410	-35.1%		
	店舗数 Number of branch offices	1,898	1,729	-169	-8.9%	1,500	-229	-13.2%		
	有人店舗 Manned loan branch offices	523	471	-52	-9.9%	360	-111	-23.6%		
	無人店舗 ^(注1) Unmanned loan branch offices	1,374	1,257	-117	-8.5%	1,139	-118	-9.4%		
	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 ^(注1) Number of unmanned loan contract machines	1,898	1,729	-169	-8.9%	1,500	-229	-13.2%		
	CD・ATM台数 Number of cash dispensers and ATMs	45,450	48,072	2,622	5.8%	53,938	5,866	12.2%		
自社分 Owned	2,025	1,856	-169	-8.3%	1,618	-238	-12.8%			
提携分 Inter-linked	43,425	46,216	2,791	6.4%	52,320	6,104	13.2%			
カード事業 Credit cards	割賦売掛金残高 ^(注2) Installment receivables	494	582	88	17.8%	557	-26	-4.4%		
	総合斡旋取扱高 ^(注3) Credit card sales amount	618	640	22	3.6%	492	-149	-23.3%		
	有効会員数 Number of credit card membership	254,665	284,825	30,160	11.8%	294,860	10,035	3.5%		
	残有会員数 ^(注4) Number of accounts with shopping balance	13,977	15,652	1,675	12.0%	16,218	566	3.6%		
加盟店数 Number of member stores	35,319	28,430	-6,889	-19.5%	27,773	-657	-2.3%			
社員数(除く:パート) Number of employees	3,171	2,920	-251	-7.9%	2,625	-295	-10.1%			
平均貸付金残高 Average unsecured loan balance during the period	1,576,379	1,522,477	-53,902	-3.4%	1,357,833	-164,644	-10.8%			
平均利回り Average loan yield	21.66%	20.92%	-	-0.74%	19.29%	-	-1.63%			
有利子負債残高 ^(※) Interest bearing debt	730,106	613,840	-116,266	-15.9%	562,248	-51,592	-8.4%			

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

(※)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。

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

2-1. 営業の状況(四半期推移)

Key operational data (Quarterly result)

(百万円/ in ¥mil)

		平成20年3月期 FYE 3/'08											
		1QE 6/'07	前期末比		2QE 9/'07	前期末比		3QE 12/'07	前期末比		4QE 3/'08	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 Direct cash loans to customers	1,409,357	-22,492	-1.6%	1,359,314	-72,534	-5.1%	1,294,114	-137,734	-9.6%	1,195,328	-236,520	-16.5%
	無担保ローン口座数 Number of loan customer accounts	2,087,768	-37,831	-1.8%	2,036,554	-89,045	-4.2%	1,970,539	-155,060	-7.3%	1,833,316	-292,283	-13.8%
	一口座平均単価 Average balance per account (千円:¥thousand)	675	1	0.2%	667	-6	-0.9%	657	-17	-2.5%	652	-22	-3.2%
	新規顧客数 Number of new customer accounts	51,669	-	-	93,247	-	-	125,694	-	-	143,115	-77,410	-35.1%
	店舗数 Number of branch offices	1,656	-73	-4.2%	1,612	-117	-6.8%	1,611	-118	-6.8%	1,500	-229	-13.2%
	有人店舗 Manned loan branch offices	400	-71	-15.1%	360	-111	-23.6%	360	-111	-23.6%	360	-111	-23.6%
	無人店舗 ^(注1) Unmanned loan branch offices	1,255	-2	-0.2%	1,251	-6	-0.5%	1,250	-7	-0.6%	1,139	-118	-9.4%
	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 ^(注1) Number of unmanned loan contract machines	1,656	-73	-4.2%	1,612	-117	-6.8%	1,611	-118	-6.8%	1,500	-229	-13.2%
	CD・ATM台数 Number of cash dispensers and ATMs	48,721	649	1.4%	49,006	934	1.9%	49,316	1,244	2.6%	53,938	5,866	12.2%
自社分 Owned	1,780	-76	-4.1%	1,733	-123	-6.6%	1,730	-126	-6.8%	1,618	-238	-12.8%	
提携分 Inter-linked	46,941	725	1.6%	47,273	1,057	2.3%	47,586	1,370	3.0%	52,320	6,104	13.2%	
カード事業 Credit cards	割賦売掛金残高 ^(注2) Installment receivables	598	16	2.8%	595	13	2.3%	603	21	3.6%	557	-26	-4.4%
	総合斡旋取扱高 ^(注3) Credit card sales amount	134	-	-	257	-	-	384	-	-	492	-149	-23.3%
	有効会員数 Number of credit card membership	291,505	6,680	2.3%	295,685	10,860	3.8%	298,229	13,404	4.7%	294,860	10,035	3.5%
	残有会員数 ^(注4) Number of accounts with shopping balance	16,295	643	4.1%	16,658	1,006	6.4%	17,117	1,465	9.4%	16,218	566	3.6%
加盟店数 Number of member stores	26,793	-1,637	-5.8%	27,260	-1,170	-4.1%	27,217	-1,213	-4.3%	27,773	-657	-2.3%	
社員数(除く:パート) Number of employees	2,972	52	1.8%	2,838	-82	-2.8%	2,728	-192	-6.6%	2,625	-295	-10.1%	
平均貸付金残高 Average unsecured loan balance during the period	1,429,930	-92,547	-6.1%	1,412,457	-110,021	-7.2%	1,388,059	-134,419	-8.8%	1,357,833	-164,644	-10.8%	
平均利回り Average loan yield	20.17%	-	-0.75%	19.81%	-	-1.1%	19.54%	-	-1.4%	19.29%	-	-1.63%	
有利子負債残高 Interest bearing debt	(※) 583,425	-30,415	-5.0%	557,293	-56,547	-9.2%	551,952	-61,888	-10.1%	(※) 562,248	-51,592	-8.4%	

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

(※)平成20年3月期第1四半期に第8回国内無担保普通社債300億円の實質的ディファイザンスを実施し偶発債務としておりましたが、平成20年第4四半期に解消し、同社債を社債として計上しております。

In-substance defeasance of the domestic straight bonds series No.8 of ¥30 billion, which were implemented in the first-quarter and described as a contingent liability, are recognized in the fourth-quarter anew as bonded debt on Balance Sheet at the end of March 2008, due to the liquidation of the assets.

3. 主要損益

Profit & loss statement

(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		
		FYE 3/'07	前年同期比		FYE 3/'08	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	349,766	328,045	-21,721	-6.2%	269,452	-58,593	-17.9%	
営業貸付金利息 Interest income on direct cash loans	341,463	318,491	-22,972	-6.7%	261,981	-56,510	-17.7%	
償却債権及び同利息回収額 Collection from bad debts previously written-off	6,559	5,284	-1,275	-19.4%	3,312	-1,972	-37.3%	
総合斡旋収益 Commissions earned	66	87	22	32.9%	72	-15	-16.9%	
その他の営業収益 Others	1,679	4,183	2,505	149.2%	4,087	-96	-2.3%	
営業費用 Operating expenses	262,948	493,884	230,936	87.8%	225,711	-268,173	-54.3%	
金融費用 Financial expenses	20,867	21,651	784	3.8%	21,383	-268	-1.2%	
支払利息 Borrowing interest expenses	9,470	10,352	882	9.3%	10,732	380	3.7%	
社債利息 Bond interest expenses	10,252	9,902	-349	-3.4%	9,019	-883	-8.9%	
その他の金融費用 Other financial expenses	1,145	1,397	252	22.0%	1,632	235	16.8%	
その他の営業費用 Other operating expenses	242,082	472,233	230,152	95.1%	204,328	-267,905	-56.7%	
広告宣伝費 Advertising expenses	12,289	9,818	-2,470	-20.1%	4,843	-4,976	-50.7%	
貸倒関連費用 Provisions for credit losses	121,934	113,642	-8,292	-6.8%	90,984	-22,657	-19.9%	
内貸倒償却額 Write-offs	108,504	100,279	-8,225	-7.6%	98,248	-2,030	-2.0%	
過払請求関連費用 Provisions for losses for refund of interest received from customers	41,199	(※2) 290,449	-	-	(※2) 57,854	-	-	
人件費 Personnel expenses	21,926	20,479	-1,447	-6.6%	19,662	-817	-4.0%	
賃借料 Rent	7,343	7,008	-335	-4.6%	5,997	-1,011	-14.4%	
その他 Others	37,391	30,837	-6,554	-17.5%	24,988	-5,850	-19.0%	
営業利益 Operating income	86,817	-165,839	-252,657	-	43,741	209,580	-	
営業外収益 Non-operating income	3,077	1,004	-2,073	-67.4%	969	-35	-3.5%	
投資利益 Profit on investments in partnerships	1,058	517	-541	-51.1%	307	-211	-40.7%	
営業外費用 Non-operating expenses	128	890	762	594.3%	4,044	3,154	354.3%	
経常利益 Ordinary income	89,766	-165,726	-255,492	-	40,666	206,391	-	
特別利益 Extraordinary income	28,264	1,112	-27,152	-96.1%	427	-684	-61.6%	
特別損失 Extraordinary losses	(※1) 55,857	(※2) 273,025	217,168	388.8%	(※3) 32,115	-240,910	-88.2%	
税引前当期純利益 Income before income taxes	62,173	-437,639	-499,812	-	8,978	446,617	-	
法人税等 Income taxes	23,093	43,738	20,644	89.4%	-4,086	-47,824	-	
当期純利益 Net income	39,080	-481,377	-520,456	-	13,064	494,441	-	

(※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 losses for the interim period in FYE 3/'07, all cost were recorded as operating expenses after that.

(※3) 実質的ディファイゼンスを実施してりました第8回国内無担保普通社債300億円に関して、仕組み金融取引の清算による29,691百万円の損失が含まれております。

Regarding the in-substance defeasance of the domestic straight bonds series No.8 of ¥30 billion, Extraordinary losses of ¥29,691 million, stemmed from the liquidation of the structured finance transaction, is included.

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			
			FYE 3/'07	前年同期比		FYE 3/'08	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	1,780,265	1,594,014	-186,251	-10.5%	1,410,576	-183,438	-11.5%
	流動資産	1,539,805	1,436,054	-103,751	-6.7%	1,258,598	-177,455	-12.4%
	固定資産	167,769	157,960	-9,808	-5.8%	151,978	-5,982	-3.8%
	繰延資産	72,692	(※1) -	-	-	-	-	-
営業貸付金残高	Direct cash loans to customers	1,540,046	1,431,848	-108,198	-7.0%	1,195,328	-236,520	-16.5%
営業貸付金残高対総資産比率	Ratio of loan to total assets	86.5%	89.8%	-	3.3%	84.7%	-	-5.1%
総資産経常利益率	Ratio of ordinary income to total assets	4.9%	-	-	-	2.7%	-	-
総資産当期純利益率	ROA	2.1%	-	-	-	0.9%	-	-
純資産	Net assets	969,250	453,227	-516,023	-53.2%	428,897	-24,330	-5.4%
自己資本比率	Shareholders' equity ratio	54.4%	28.4%	-	-26.0%	30.4%	-	2.0%
自己資本当期純利益率	ROE	4.0%	-	-	-	3.0%	-	-
有利子負債残高(※1)	Interest bearing debt	730,106	613,840	-116,266	-15.9%	562,248	-51,592	-8.4%

(※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。

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

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		平成19年3月31日		平成20年3月31日	
	March 31, 2006	対発行済株式数	March 31, 2007	対発行済株式数	March 31, 2008	対発行済株式数
保有自己株式	6,589,175	4.5%	6,589,219	4.5%	(※2) 9,646,607	6.5%

(※2) 平成19年9月27日及び平成20年3月17日の取締役会にて承認された自己株式の取得株数上限合計420万株のうち、3,057,370株の取得を実施いたしました。

3,057,370 shares were acquired by the Company, based on the board of directors meeting resolution for treasury stock acquisition, approved on September 27, 2007 and March 17, 2008 for the total maximum shares of 4,200,000.

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 FYE 3/'07		平成20年3月期 FYE 3/'08	
		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	Direct cash loans to customers	1,540,046	-	1,431,848	-	1,195,328	-
割賦売掛金残高	Installment receivables	494	-	582	-	557	-
貸倒償却額 ^(※1)	Write-offs	91,183	5.92%	100,279	7.00%	98,248	8.22%
償却債権及び同利息回収額	Collection from bad debts previously written-off	6,559	0.43%	5,284	0.37%	3,312	0.28%
純貸倒損失	Net credit losses	84,624	5.49%	94,994	6.63%	94,936	7.94%
貸倒引当金 ^(※2)	Allowance for credit losses	150,430	9.76%	151,262	10.56%	143,998	12.04%
過払請求元本毀損額	Interest repaid (portion of principal impaired)	17,321	1.12%	44,669	3.12%	61,242	5.12%
過払請求返還金	Refund of interest received from customers	18,699	1.21%	64,050	4.47%	99,154	8.29%
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%	488,798	34.12%	386,256	32.30%
不良債権の状況	Delinquent loans receivables	195,230	12.67%	215,073	15.01%	237,880	19.89%
破綻先債権	Loans to bankrupt borrowers	1,115	0.07%	862	0.06%	1,111	0.09%
延滞債権	Delinquent loans (more than 180 days)	64,072	4.16%	79,846	5.57%	96,545	8.07%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	24,890	1.62%	35,120	2.45%	38,787	3.24%
貸出条件緩和債権	Restructured loans	105,153	6.83%	99,245	6.93%	101,437	8.48%
(うち未収日数30日以内)	(of which less than 31 days past due)	(98,819)	6.41%	(92,857)	6.48%	(94,807)	7.93%

^(※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、経年比較の容易性を考慮し、変更しております。

Previously, the amount of write-offs in the FYE 3/'06 was shown as¥108,504 million including the losses on principal of consumer loans resulted from refund of interest received from customer

From the current interim fiscal period, the amount of write-offs in the FYE 3/'06 is shown excluding write-offs on the refund of interest received from customers so that the amount of write-offs of each fiscal year is shown excluding write-offs on the refund of interest received from customers 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 losses for 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 write-offs including interest repaid (portion of principal impaired)

(百万円/ in ¥mil)

		平成18年3月期 FYE 3/'06			平成19年3月期 FYE 3/'07			平成20年3月期 FYE 3/'08		
		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	Bankrupt	55,563	38,438	35.4%	42,984	30,437	21.0%	32,506	22,774	14.3%
債権放棄	Waiver	72,077	36,825	34.0%	119,618	69,724	48.1%	150,885	90,920	57.0%
過払請求元本毀損額	Interest repaid (portion of principal impaired)	24,125	17,321	16.0%	59,068	44,669	30.8%	80,702	61,242	38.4%
債務整理	Debt-workout	43,828	17,929	16.5%	54,220	21,974	15.2%	61,064	24,391	15.3%
その他	Others	4,124	1,575	1.5%	6,330	3,081	2.1%	9,119	5,287	3.3%
長期延滞(居所不明等)	Delinquent loans past due over 1year	64,649	33,241	30.6%	79,283	44,787	30.9%	81,098	45,796	28.7%
合計	Total	192,289	108,504	100.0%	241,885	144,947	100.0%	264,489	159,490	100.0%

6-1. 貸倒償却・引当金・延滞債権(四半期推移)

Credit losses, allowance and delinquencies (Quarterly result)

①償却・回収・引当金・延滞債権

Credit losses, etc.

(百万円/ in ¥mil)

		平成20年3月期 FYE 3/'08							
		1QE 6/'07		2QE 9/'07		3QE 12/'07		4QE 3/'08	
		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	Direct cash loans to customers	1,409,357	-	1,359,314	-	1,294,114	-	1,195,328	-
割賦売掛金残高	Installment receivables	598	-	595	-	603	-	557	-
貸倒償却額	Write-offs	16,614	1.18%	32,577	2.40%	47,177	3.64%	98,248	8.22%
償却債権及び同利息回収額	Collection from bad debts previously written-off	868	0.06%	1,699	0.12%	2,546	0.20%	3,312	0.28%
純貸倒損失	Net credit losses	15,746	1.12%	30,879	2.27%	44,631	3.45%	94,936	7.94%
貸倒引当金	Allowance for credit losses	164,889	11.69%	160,079	11.77%	171,239	13.23%	143,998	12.04%
過払請求元本毀損額	Interest repaid (portion of principal impaired)	12,402	0.88%	29,804	2.19%	46,790	3.61%	61,242	5.12%
過払請求返還金	Refund of interest received from customers	16,197	1.15%	45,493	3.35%	73,217	5.66%	99,154	8.29%
利息返還損失引当金	Allowance for losses for refund of interest received from customers	468,160	33.22%	451,434	33.20%	422,580	32.64%	386,256	32.30%
不良債権の状況	Delinquent loans receivables	232,778	16.51%	248,121	18.25%	262,396	20.27%	237,880	19.89%
破綻先債権	Loans to bankrupt borrowers	918	0.07%	1,006	0.07%	1,074	0.08%	1,111	0.09%
延滞債権	Delinquent loans (more than 180 days)	90,789	6.44%	105,060	7.73%	118,736	9.17%	96,545	8.07%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	39,292	2.79%	40,243	2.96%	40,649	3.14%	38,787	3.24%
貸出条件緩和債権	Restructured loans	101,780	7.22%	101,812	7.49%	101,937	7.87%	101,437	8.48%
(うち未収日数30日以内)	(of which less than 31 days past due)	(94,752)	6.72%	(94,745)	6.97%	(95,256)	7.36%	(94,807)	7.93%

②償却理由(過払請求元本毀損額含む)

Reasons for write-offs including interest repaid (portion of principal impaired)

(百万円/ in ¥mil)

		平成20年3月期 FYE 3/'08											
		1QE 6/'07			2QE 9/'07			3QE 12/'07			4QE 3/'08		
		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	Bankrupt	9,164	6,494	22.4%	17,285	12,222	19.6%	25,544	17,969	19.1%	32,506	22,774	14.3%
債権放棄	Waiver	34,680	20,392	70.3%	75,355	45,327	72.7%	115,398	69,644	74.1%	150,885	90,920	57.0%
	過払請求元本毀損額	16,192	12,402	42.8%	38,969	29,804	47.8%	61,326	46,790	49.8%	80,702	61,242	38.4%
	債務整理	16,082	6,566	22.6%	31,880	12,874	20.6%	47,452	18,997	20.2%	61,064	24,391	15.3%
	その他	2,406	1,424	4.9%	4,506	2,649	4.3%	6,620	3,857	4.1%	9,119	5,287	3.3%
長期延滞(居所不明等)	Delinquent loans past due over 1year	3,570	2,131	7.3%	7,972	4,832	7.7%	10,845	6,354	6.8%	81,098	45,796	28.7%
合計	Total	47,414	29,016	100.0%	100,612	62,381	100.0%	151,787	93,968	100.0%	264,489	159,490	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 FYE 3/'07		平成20年3月期 FYE 3/'08	
		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%	455,361	74.2%	401,165	71.4%
	邦銀	75,997	10.4%	50,141	8.2%	18,160	3.2%
	長期信用銀行	7,500	1.0%	7,000	1.1%	-	-
	信託銀行	13,200	1.8%	2,300	0.4%	-	-
	地方銀行	45,411	6.2%	34,970	5.7%	16,746	3.0%
	その他	9,886	1.4%	5,871	1.0%	1,414	0.2%
	生保	13,110	1.8%	6,397	1.0%	928	0.2%
	損保	6,806	0.9%	5,350	0.9%	3,871	0.7%
	リース・ファイナンス	14,015	1.9%	4,458	0.7%	5,428	1.0%
	外国銀行・その他外資系金融	91,404	12.5%	88,784	14.5%	119,760	21.3%
	証券化	217,957	29.9%	284,231	46.3%	230,133	40.9%
	その他	14,250	2.0%	16,000	2.6%	22,884	4.1%
直接	Capital markets	296,567	40.6%	158,479	25.8%	161,083	28.6%
	社債	296,567	40.6%	158,479	25.8%	161,083	28.6%
	普通社債 ^(※)	258,567	35.4%	158,479	25.8%	161,083	28.6%
	新株予約権付社債	38,000	5.2%	-	-	-	-
合計	Total	730,106	100.0%	613,840	100.0%	562,248	100.0%

(※) 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。

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

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 FYE 3/'07		平成20年3月期 FYE 3/'08	
有利子負債合計	Interest bearing debts	730,106		613,840		562,248	
短期借入金	Short-term	14,250		16,000		22,884	
長期借入金	Long-term	419,289		439,361		378,280	
社債	Bonds	296,567		158,479		161,083	
長期負債比率	Ratio of long-term interest bearing debts	98.0%		97.4%		95.9%	
平均借入年限(借入平均残存ベース)	Avg. Life of interest bearing debts	8年2ヶ月	8years 2months	6年2ヶ月	6years 2months	6年3ヶ月	6years 3months
期末調達金利	Funding interest rate	2.20%		2.77%		2.98%	
変動	Float	0.92%		3.07%		3.58%	
固定	Fixed	2.38%		2.74%		2.90%	

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 FYE 3/'07		平成20年3月期 FYE 3/'08	
		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%	551,128	89.8%	492,596	87.6%
長期プライムレート(連動)	Long-term prime rate (float)	14,200	1.9%	3,300	0.5%	2,636	0.5%
YEN LIBORその他(連動)	Yen Libor rate and others (float)	90,300	12.4%	59,412	9.7%	67,016	11.9%
合計	Total	730,106	100.0%	613,840	100.0%	562,248	100.0%

7-1. 資金調達状況(四半期推移)

Funding (Quarterly result)

①資金源泉の分布

Funding sources

(百万円/¥mil)

		平成20年3月期 FYE 3/'08							
		1QE 6/'07		2QE 9/'07		3QE 12/'07		4QE 3/'08	
		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	454,299	77.9%	427,512	76.7%	421,517	76.4%	401,165	71.4%
	邦銀	44,014	7.5%	31,394	5.6%	26,181	4.7%	18,160	3.2%
	長期信用銀行	7,000	1.2%	2,000	0.3%	2,000	0.3%	-	-
	信託銀行	1,200	0.2%	-	-	-	-	-	-
	地方銀行	31,085	5.3%	26,084	4.7%	21,597	3.9%	16,746	3.0%
	その他	4,729	0.8%	3,310	0.6%	2,585	0.5%	1,414	0.2%
	生保	4,488	0.8%	3,619	0.7%	2,790	0.5%	928	0.2%
	損保	4,467	0.8%	4,575	0.8%	3,720	0.7%	3,871	0.7%
	リース・ファイナンス	4,000	0.7%	3,522	0.6%	6,203	1.1%	5,428	1.0%
	外国銀行・その他外資系金融	106,850	18.3%	101,820	18.3%	109,790	19.9%	119,760	21.3%
	証券化	274,480	47.1%	259,698	46.6%	249,947	45.3%	230,133	40.9%
	その他	16,000	2.7%	22,884	4.1%	22,884	4.2%	22,884	4.1%
直接	Capital markets	129,126	22.1%	129,781	23.3%	130,436	23.6%	161,083	28.6%
	普通社債	(※) 129,126	22.1%	129,781	23.3%	130,436	23.6%	(※) 161,083	28.6%
	合計	583,425	100.0%	557,293	100.0%	551,952	100.0%	562,248	100.0%

(※) 平成20年3月期第1四半期に第8回国内無担保普通社債300億円の実質的ディファイターズを実施し偶発債務としておりましたが、平成20年第4四半期に解消し、同社債を社債として計上しております。

In-substance defeasance of the domestic straight bonds series No.8 of ¥30 billion, which were implemented in the first-quarter and described as a contingent liability, are recognized in the fourth-quarter anew as bonded debt on Balance Sheet at the end of March 2008, due to the liquidation of the assets.

②長短借入金と調達金利

Maturity and cost

(百万円/¥mil)

		平成20年3月期 FYE 3/'08			
		1QE 6/'07	2QE 9/'07	3QE 12/'07	4QE 3/'08
有利子負債合計	Interest bearing debts	583,425	557,293	551,952	562,248
短期借入金	Short-term	26,000	22,884	22,884	22,884
長期借入金	Long-term	428,299	404,628	398,632	378,280
社債	Bonds	129,126	129,781	130,436	161,083
長期負債比率	Ratio of long-term interest bearing debts	95.5%	95.9%	95.9%	95.9%
平均借入年限(借入平均残存ベース)	Avg. Life of interest bearing debts	5年7ヶ月 5years 7months	5年9ヶ月 5years 9months	5年8ヶ月 5years 8months	6年3ヶ月 6years 3months
期末調達金利	Funding interest rate	2.71%	2.84%	2.88%	2.98%
変動	Float	3.11%	3.41%	3.82%	3.58%
固定	Fixed	2.66%	2.74%	2.77%	2.90%

③基準金利別構成比

Base interest rate

(百万円/¥mil)

		平成20年3月期 FYE 3/'08							
		1QE 6/'07		2QE 9/'07		3QE 12/'07		4QE 3/'08	
		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	522,166	89.5%	496,579	89.1%	487,583	88.3%	492,596	87.6%
長期プライムレート(連動)	Long-term prime rate (float)	1,200	0.2%	-	-	3,000	0.6%	2,636	0.5%
YEN LIBORその他(連動)	Yen Libor rate and others (float)	60,059	10.3%	60,714	10.9%	61,369	11.1%	67,016	11.9%
	合計	583,425	100.0%	557,293	100.0%	551,952	100.0%	562,248	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 FYE 3/'07		平成20年3月期 FYE 3/'08		
	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	-	328,045	-	269,452	-
広告宣伝費	Advertising expenses	12,289	3.5%	9,818	3.0%	4,843	1.8%
貸倒関連費用	Provisions for credit losses	121,934	34.9%	113,642	34.6%	90,984	33.8%
過払請求関連費用	Provisions for losses for refund of interest received from customers	41,199	11.8%	(※) 290,449	88.5%	(※) 57,854	21.5%
人件費	Personnel expenses	21,926	6.3%	20,479	6.2%	19,662	7.3%
賃借料	Rent	7,343	2.1%	7,008	2.1%	5,997	2.2%
通信費	Communication expenses	5,422	1.6%	4,808	1.5%	3,898	1.4%
減価償却費	Depreciation and amortization	3,385	1.0%	3,442	1.0%	3,464	1.3%
支払手数料	Handling charges	10,438	3.0%	10,793	3.3%	11,115	4.1%
その他	Others	18,146	5.2%	11,795	3.6%	6,511	2.4%
その他の営業費用合計	Total	242,082	69.2%	472,233	144.0%	204,328	75.8%

(※)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 losses 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 FYE 3/'07		平成20年3月期 FYE 3/'08	
				前期比増減 Increase		前期比増減 Increase
営業貸付金残高	Direct cash loans to customers	2,945	3,040	95	3,320	280
口座数	Number of loan customer accounts	4,442	4,513	71	5,093	580
営業収益	Operating revenues	669	696	28	748	52
営業利益	Operating income	166	-352	-518	122	474
経常利益	Ordinary income	172	-352	-523	113	465
当期純利益	Net income	75	-1,022	-1,097	36	1,058
期末有人店舗数	Number of manned loan branch office	523	471	-52	360	-111

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 FYE 3/'07		平成20年3月期 FYE 3/'08	
				前期比増減 Increase		前期比増減 Increase
営業貸付金残高	Direct cash loans to customers	486	490	5	455	-35
口座数	Number of loan customer accounts	733	728	-5	698	-30
営業収益	Operating revenues	110	112	2	103	-10
営業利益	Operating income	27	-57	-84	17	73
経常利益	Ordinary income	28	-57	-85	15	72
当期純利益	Net income	12	-165	-177	5	170
期末従業員数	Number of employees	3,171	2,920	-251	2,625	-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 FYE 3/'06				平成19年3月期 FYE 3/'07				平成20年3月期 FYE 3/'08			
	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
27.375 %	1,337,454	57.6%	749,254	48.7%	1,247,835	58.7%	713,960	49.9%	1,059,016	57.8%	563,039	47.1%
25.550 %	566,464	24.4%	490,930	31.9%	469,923	22.1%	398,736	27.8%	365,134	19.9%	295,350	24.7%
23.360 %	108,447	4.7%	90,131	5.9%	86,843	4.1%	70,229	4.9%	64,597	3.5%	49,079	4.1%
21.900 %	35,152	1.5%	13,726	0.9%	26,054	1.2%	10,078	0.7%	19,265	1.1%	6,939	0.6%
21.535 %	-	-	-	-	48,582	2.3%	41,761	2.9%	69,076	3.8%	72,144	6.0%
18.250 %	99,060	4.3%	85,128	5.5%	87,183	4.1%	73,246	5.1%	73,049	4.0%	58,880	4.9%
18.000 %	13,787	0.6%	12,304	0.8%	36,923	1.7%	51,026	3.6%	81,533	4.4%	90,666	7.6%
17.000 %	30,590	1.3%	24,581	1.6%	25,508	1.2%	20,012	1.4%	20,870	1.1%	15,747	1.3%
その他 (Others)	131,963	5.7%	73,994	4.8%	96,748	4.6%	52,801	3.7%	80,776	4.4%	43,485	3.7%
合計 (Total)	2,322,917	100.0%	1,540,046	100.0%	2,125,599	100%	1,431,848	100%	1,833,316	100%	1,195,328	100%

②貸付金額別

By loan amount

(百万円/¥ mil)

	平成18年3月期 FYE 3/'06				平成19年3月期 FYE 3/'07				平成20年3月期 FYE 3/'08			
	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
～¥100,000	99,383	4.3%	5,676	0.4%	101,551	4.8%	5,804	0.4%	109,172	6.0%	6,170	0.5%
¥100,000～¥300,000	260,202	11.2%	53,701	3.5%	232,028	10.9%	47,577	3.3%	229,453	12.5%	47,390	4.0%
¥300,000～¥500,000	673,112	29.0%	297,715	19.3%	566,201	26.6%	247,617	17.3%	470,602	25.7%	201,628	16.9%
¥500,000～¥1,000,000	1,288,292	55.5%	1,179,206	76.6%	1,204,337	56.7%	1,090,741	76.2%	965,266	52.6%	841,009	70.3%
¥1,000,000～	1,928	0.1%	3,749	0.2%	21,482	1.0%	40,110	2.8%	58,823	3.2%	99,131	8.3%
合計(Total)	2,322,917	100.0%	1,540,046	100.0%	2,125,599	100.0%	1,431,848	100.0%	1,833,316	100.0%	1,195,328	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 FYE 3/'07	平成20年3月期 FYE 3/'08
有人店舗	At manned loan branch offices	48.4%	45.8%	39.7%
無人店舗	By unmanned loan branch offices	51.6%	54.2%	60.3%
	内通常時間内	43.6%	45.0%	50.0%
	内通常時間外	8.0%	9.2%	10.3%
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18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08
口コミ・紹介			10.2%	10.5%	9.4%
Word of mouth, introduction	有人店舗	Manned loan branch offices	9.5%	10.9%	8.5%
	無人店舗	Unmanned loan branch offices	10.8%	10.3%	9.8%
配布物			9.3%	10.5%	10.2%
Distributed materials	有人店舗	Manned loan branch offices	15.5%	19.4%	21.9%
	無人店舗	Unmanned loan branch offices	4.9%	4.9%	4.7%
看板			18.1%	21.3%	23.3%
Signs	有人店舗	Manned loan branch offices	17.3%	21.5%	20.3%
	無人店舗	Unmanned loan branch offices	18.7%	21.1%	24.7%
テレビ等			39.3%	39.1%	35.2%
TV, etc.	有人店舗	Manned loan branch offices	24.7%	28.8%	23.4%
	無人店舗	Unmanned loan branch offices	49.5%	45.5%	40.7%
新聞・雑誌等			7.1%	7.0%	7.0%
Newspaper, magazine, etc.	有人店舗	Manned loan branch offices	2.7%	3.1%	3.0%
	無人店舗	Unmanned loan branch offices	10.2%	9.4%	8.9%
その他			16.0%	11.7%	14.9%
Others	有人店舗	Manned loan branch offices	30.3%	16.3%	22.9%
	無人店舗	Unmanned loan branch offices	6.0%	8.8%	11.2%
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18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07		平成20年3月期 FYE 3/'08	
			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%	32.2%	15.9%	31.7%	14.5%
	30～39歳	30'S	23.6%	27.0%	24.3%	26.9%	24.4%	26.6%
	40～49歳	40'S	16.8%	20.8%	18.0%	20.9%	19.1%	21.5%
	50歳以上	Over 50'S	27.5%	35.1%	25.6%	36.3%	24.8%	37.4%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
女性 Female	20～29歳	20'S	33.3%	16.4%	34.9%	15.1%	35.3%	13.8%
	30～39歳	30'S	20.5%	22.1%	22.3%	22.2%	23.3%	22.2%
	40～49歳	40'S	15.7%	18.2%	17.2%	18.0%	18.8%	18.4%
	50歳以上	Over 50'S	30.6%	43.4%	25.6%	44.6%	22.6%	45.6%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	20～29歳	20'S	32.5%	16.9%	33.0%	15.6%	32.7%	14.3%
	30～39歳	30'S	22.7%	25.5%	23.7%	25.5%	24.1%	25.3%
	40～49歳	40'S	16.4%	20.0%	17.8%	20.0%	19.0%	20.5%
	50歳以上	Over 50'S	28.4%	37.6%	25.6%	38.8%	24.2%	39.9%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
構成比(Ratio)								
男性	Male		71.6%	69.4%	70.7%	69.5%	72.2%	69.5%
女性	Female		28.4%	30.6%	29.3%	30.5%	27.8%	30.5%

②婚姻			Marital status				構成比(Ratio)	
既婚	Married		43.6%	50.4%	43.3%	50.1%	42.5%	49.9%
独身	Single		56.4%	49.6%	56.7%	49.9%	57.5%	50.1%

③健康保険			Insurance				構成比(Ratio)	
社会保険	Social insurance		49.2%	56.0%	53.1%	55.5%	56.8%	55.4%
国民保険	National insurance		50.8%	44.0%	46.9%	44.5%	43.2%	44.6%

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 FYE 3/'07		平成20年3月期 FYE 3/'08	
		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%	14.6%	15.7%	14.9%	15.8%
ローンつき自宅	Owned house with housing loan	3.5%	3.7%	3.7%	3.7%	3.8%	3.7%
家族所有	Family owned house	30.5%	29.4%	31.2%	29.7%	31.1%	30.0%
借家	Leased house	12.7%	12.5%	12.8%	12.4%	12.9%	12.4%
アパート	Private apartment	16.7%	16.0%	17.0%	16.0%	16.7%	16.1%
公団住宅	Public apartment	7.5%	8.6%	7.1%	8.4%	6.8%	8.2%
マンション	Condominium	7.5%	7.9%	7.8%	7.8%	7.8%	7.7%
社宅	Company house	2.4%	2.7%	2.5%	2.7%	2.6%	2.6%
寮	Dormitory	3.4%	3.6%	3.4%	3.5%	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)					
1年未満	Less than 1year	4.4%	0.0%	4.5%	0.0%	3.9%	0.1%
1～3年未満	1-3year	12.0%	1.4%	12.9%	1.5%	13.6%	1.5%
3～5年未満	3-5year	8.3%	3.6%	8.7%	3.2%	9.0%	3.1%
5～10年未満	5-10year	16.0%	15.6%	16.2%	14.4%	16.3%	13.2%
10年以上	Over 10year	59.2%	79.3%	57.8%	80.8%	57.2%	82.1%
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18年3月期 FYE 3/'06		平成19年3月期 FYE 3/'07		平成20年3月期 FYE 3/'08	
		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%	82.6%	83.2%	84.2%	83.4%
自営業	Self-owned	13.1%	11.0%	12.7%	11.2%	11.7%	11.4%
公務員	Civil officer	2.3%	2.1%	2.6%	2.1%	2.8%	2.1%
主婦	House wives	1.8%	3.5%	2.0%	3.3%	0.9%	2.9%
その他	Others	0.2%	0.1%	0.2%	0.2%	0.4%	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	12.7%	2.6%	12.0%	2.0%	11.4%	2.4%
1～3年未満	1-3year	26.0%	11.8%	27.1%	10.7%	27.1%	9.3%
3～5年未満	3-5year	13.7%	11.4%	14.6%	13.2%	14.9%	12.9%
5～10年未満	5-10year	16.5%	20.3%	16.4%	20.6%	17.4%	22.1%
10年以上	Over 10year	31.1%	54.0%	30.0%	53.6%	29.2%	53.3%
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	63.0%	64.3%	62.0%	64.1%	59.9%	63.9%
31～100名	31-100	16.9%	16.8%	17.0%	16.8%	17.7%	16.9%
101～500名	101-500	11.6%	11.1%	11.9%	11.2%	12.8%	11.3%
501名以上	More than 500	8.5%	7.7%	9.1%	7.8%	9.6%	7.9%
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	2.0%	4.3%	3.2%	4.4%	6.9%	5.1%
200～300万円未満	JPY 2million - JPY 3million	10.8%	7.3%	13.3%	6.5%	18.7%	7.1%
300～400万円未満	JPY 3million - JPY 4million	32.8%	27.8%	30.1%	27.7%	27.8%	27.7%
400～500万円未満	JPY 4million - JPY 5million	28.7%	30.4%	26.9%	31.6%	22.5%	30.9%
500万円以上	Over JPY 5million	25.8%	30.2%	26.3%	29.8%	24.1%	29.2%
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18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08
融資 Advances	ATM	ATM	91.8%	92.5%	95.5%
	内提携分	of which tie-up ATM	26.1%	31.5%	37.3%
	店頭	Branch counter	8.2%	7.5%	4.5%
	計	Total	100.0%	100.0%	100.0%
返済 Repayments	ATM	ATM	74.2%	75.3%	75.4%
	内提携分	of which tie-up ATM	15.6%	20.3%	26.2%
	店頭	Branch counter	3.8%	3.6%	2.9%
	銀行振込	Bank transfer	21.6%	20.8%	21.4%
	書留	Mail	0.2%	0.2%	0.2%
	集金	Collection visits	0.3%	0.2%	0.1%
	計	Total	100.0%	100.0%	100.0%
合計 Total	ATM	ATM	80.2%	80.8%	80.9%
	店頭	Branch counter	5.3%	4.8%	3.4%
	銀行振込	Bank transfer	14.2%	14.1%	15.5%
	書留	Mail	0.1%	0.1%	0.1%
	集金	Collection visits	0.2%	0.2%	0.1%
	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18年3月期 FYE 3/'06	平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08
融資	Advances (yen)			
1万円未満	~9,000	18.1%	17.1%	16.2%
1万円台	10,000~19,000	40.0%	39.5%	37.5%
2万円台	20,000~29,000	15.3%	15.7%	16.7%
3万円台	30,000~39,000	8.8%	9.2%	9.8%
4万円台	40,000~49,000	3.2%	3.3%	3.5%
5万円~10万円以下	50,000~100,000	10.9%	11.4%	12.4%
10万円超	101,000~	3.6%	3.8%	3.9%
合計	Total	100.0%	100.0%	100.0%
返済	Repayments (yen)			
1万円未満	~9,000	8.7%	8.5%	9.5%
1万円台	10,000~19,000	17.1%	16.3%	17.3%
2万円台	20,000~29,000	28.6%	27.7%	28.4%
3万円台	30,000~39,000	32.0%	33.6%	31.1%
4万円台	40,000~49,000	6.9%	7.1%	6.5%
5万円台	50,000~59,000	2.6%	2.7%	3.4%
6万円以上	60,000~	4.1%	4.0%	3.8%
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19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08	前年同期比 増減 Increase
		出金チャネル Disbursement channel	銀行及び信金・信組 Regional banks, shinkin and shinkumi	35,940
	流通系クレジットカード会社その他 Credit cards companies and others	9,770	15,397	5,627
	信販会社 Credit sales companies	506	262	-244
	合計 Total	46,216	52,320	6,104
入金チャネル Receiving channel	セブン銀行 Seven Bank, Ltd.	12,088	13,032	944
	コンビニエンスストア ^(※) Convenience stores	23,122	8,537	-14,585
	合計 Total	35,210	21,569	-13,641

(※)平成19年11月30日をもって「スマートビット」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.

17. 営業月報

Monthly operational data

		平成19年										平成20年					
		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	1月 1/08	2月 2/08	3月 3/08			
無担保ローン Unsecured loans	営業貸付金残高 (百万円)	Direct cash loans to customers (¥million)		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	1,284,053	1,272,694	1,195,328	
	無担保ローン口座数	Number of loan customer accounts		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	1,964,046	1,954,695	1,833,316	
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)		674	673	673	675	672	669	667	663	660	657	654	651	652	
	新規顧客数	Number of new customer accounts		18,430	16,346	20,026	15,297	14,111	14,244	13,223	13,013	11,797	7,637	6,363	5,253	5,805	
	店舗数	Number of branch offices		1,729	1,709	1,698	1,656	1,624	1,612	1,612	1,612	1,612	1,611	1,501	1,500	1,500	
	有人店舗	Manned loan branch offices		471	451	441	400	371	360	360	360	360	360	360	360	360	360
	無人店舗 ^(注1)	Unmanned loan branch offices		1,257	1,257	1,256	1,255	1,252	1,251	1,251	1,251	1,251	1,251	1,250	1,140	1,139	1,139
	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 ^(注1)	Number of unmanned loan contract machines		1,729	1,709	1,698	1,656	1,624	1,612	1,612	1,612	1,612	1,612	1,611	1,501	1,500	1,500
	CD・ATM台数	Number of cash dispensers and ATMs		48,072	NA	NA	48,721	NA	NA	49,006	NA	NA	49,316	NA	NA	NA	53,938
自社分	Owned		1,856	1,835	1,824	1,780	1,745	1,733	1,733	1,733	1,733	1,730	1,619	1,618	1,618	1,618	
提携分	Inter-linked		46,216	NA	NA	46,941	NA	NA	47,273	NA	NA	47,586	NA	NA	NA	52,320	
カード事業 Credit cards	割賦売掛金残高 ^(注2) (百万円)	Installment receivables (¥million)		582	566	578	598	582	582	595	586	592	603	593	593	557	
成約率	Approval Ratio		54.7%	55.7%	54.9%	57.2%	55.0%	52.7%	50.6%	49.2%	50.5%	44.3%	26.3%	19.8%	19.7%		
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	34.5%	33.6%	34.3%	34.4%	35.4%	34.0%	34.8%	33.6%	33.4%	38.5%	46.3%	56.3%	58.1%		
	1 件	1	22.6%	23.0%	22.6%	22.3%	22.4%	23.0%	21.9%	22.5%	22.2%	21.5%	25.4%	27.9%	27.1%		
	2 件	2	18.0%	18.1%	17.7%	18.4%	17.4%	17.8%	17.7%	18.4%	18.3%	17.4%	16.4%	11.4%	11.1%		
	3 件	3	13.9%	13.9%	14.2%	14.3%	15.1%	15.2%	15.7%	15.3%	16.0%	14.6%	9.0%	3.7%	3.2%		
	4 件	4	11.0%	11.4%	11.2%	10.6%	9.7%	10.0%	9.9%	10.2%	10.1%	8.0%	2.9%	0.7%	0.5%		
平均利回り	Average loan yield		20.92%	20.12%	20.18%	20.17%	20.02%	19.92%	19.81%	19.74%	19.64%	19.54%	19.46%	19.41%	19.29%		
延滞管理指数 (31日～60日延滞) ^(注3)	Delinquent management index (31 to 60days)		0.87	0.89	0.98	0.93	0.73	0.92	1.05	1.08	1.02	0.93	0.87	1.01	1.03		

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

The above data on Direct cash loans to customers, No. of unsecured loan 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.