

# 平成21年3月期第1四半期業績補足資料(単体)

## The First Quarter Financial Report for The Fiscal Year ending March 2009 (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19年3月期<br>FYE 3/'07 | 平成20年3月期             |           |                 |                | 平成21年3月期             |                 |                |  |
|--------------------------------------|---|-----------------------|----------------------|-----------|-----------------|----------------|----------------------|-----------------|----------------|--|
|                                      |   |                       | 1QE 6/'07<br>(第1四半期) | FYE 3/'08 | 前年同月比           |                | 1QE 6/'08<br>(第1四半期) | 前年同月比           |                |  |
|                                      |   |                       |                      |           | 増減額<br>Increase | 増減率<br>%Change |                      | 増減額<br>Increase | 増減率<br>%Change |  |
| 無担保<br>ローン<br><br>Unsecured<br>loans | 営業貸付金残高 Direct cash loans to customers                            | 1,431,848             | 1,409,357            | 1,195,328 | -236,520        | -16.5%         | 1,133,038            | -276,319        | -19.6%         |  |
|                                      | 無担保ローン口座数 Number of loan customer accounts                        | 2,125,599             | 2,087,768            | 1,833,316 | -292,283        | -13.8%         | 1,764,730            | -323,038        | -15.5%         |  |
|                                      | 一口座平均単価 Average balance per account<br>(千円: ¥thousand)            | 674                   | 675                  | 652       | -22             | -3.2%          | 642                  | -33             | -4.9%          |  |
|                                      | 新規顧客数 Number of new customer accounts                             | 220,525               | 51,669               | 143,115   | -77,410         | -35.1%         | 19,226               | -32,443         | -62.8%         |  |
|                                      | 店舗数 Number of branch offices                                      | 1,729                 | 1,656                | 1,500     | -229            | -13.2%         | 1,499                | -157            | -9.5%          |  |
|                                      | 有人店舗 Manned loan branch offices                                   | 471                   | 400                  | 360       | -111            | -23.6%         | 360                  | -40             | -10.0%         |  |
|                                      | 無人店舗 <sup>(注1)</sup> Unmanned loan branch offices                 | 1,257                 | 1,255                | 1,139     | -118            | -9.4%          | 1,138                | -117            | -9.3%          |  |
|                                      | インターネット店舗 Internet branch office                                  | 1                     | 1                    | 1         | 0               | 0.0%           | 1                    | 0               | 0.0%           |  |
|                                      | 自動契約機台数 <sup>(注1)</sup> Number of unmanned loan contract machines | 1,729                 | 1,656                | 1,500     | -229            | -13.2%         | 1,499                | -157            | -9.5%          |  |
|                                      | CD・ATM台数 Number of cash dispensers and ATMs                       | 48,072                | 48,721               | 53,938    | 5,866           | 12.2%          | 53,938               | 5,217           | 10.7%          |  |
| 自社分 Owned                            | 1,856   | 1,780                 | 1,618                | -238      | -12.8%          | 1,616          | -164                 | -9.2%           |                |  |
| 提携分 Inter-linked                     | 46,216  | 46,941                | 52,320               | 6,104     | 13.2%           | 52,322         | 5,381                | 11.5%           |                |  |
| カード事業                                | 割賦売掛金残高 <sup>(注2)</sup> Installment receivables                   | 582                   | 598                  | 557       | -26             | -4.4%          | 571                  | -27             | -4.5%          |  |
| Credit cards                         | 総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount                  | 640                   | 134                  | 492       | -149            | -23.3%         | 125                  | -9              | -7.0%          |  |
|                                      | 有効会員数 Number of credit card membership                            | 284,825               | 291,505              | 294,860   | 10,035          | 3.5%           | 288,286              | -3,219          | -1.1%          |  |
|                                      | 残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance    | 15,652                | 16,295               | 16,218    | 566             | 3.6%           | 16,444               | 149             | 0.9%           |  |
|                                      | 加盟店数 Number of member stores                                      | 28,430                | 26,793               | 27,773    | -657            | -2.3%          | 15,029               | -11,764         | -43.9%         |  |
| 社員数(除く:パート)                          | Number of employees   | 2,920                 | 2,972                | 2,625     | -295            | -10.1%         | 2,685                | -287            | -9.7%          |  |
| 平均貸付金残高                              | Average unsecured loan balance during the period                  | 1,522,477             | 1,429,930            | 1,357,833 | -164,644        | -10.8%         | 1,173,364            | -256,566        | -17.9%         |  |
| 平均利回り                                | Average loan yield  | 20.92%                | 20.17%               | 19.29%    | -               | -1.63%         | 18.13%               | -               | -2.04%         |  |
| 有利子負債残高                              | Interest bearing debt   | 613,840               | 583,425              | 562,248   | -51,592         | -8.4%          | 606,409              | 22,984          | 3.9%           |  |

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

## 2. 主要損益

## Profit & loss statement

(百万円/in ¥mil)

|          |                            | 平成19年3月期     |                      | 平成20年3月期    |                 |                | 平成21年3月期             |                 |                |
|----------|----------------------------|--------------|----------------------|-------------|-----------------|----------------|----------------------|-----------------|----------------|
|          |                            | FYE 3/'07    | 1QE 6/'07<br>(第1四半期) | FYE 3/'08   | 前年同月比           |                | 1QE 6/'08<br>(第1四半期) | 前年同月比           |                |
|          |                            |              |                      |             | 増減額<br>Increase | 増減率<br>%Change |                      | 増減額<br>Increase | 増減率<br>%Change |
| 営業収益     | Operating revenues         | 328,045      | 73,644               | 269,452     | -58,593         | -17.9%         | 54,790               | -18,854         | -25.6%         |
|          | 営業貸付金利息                    | 318,491      | 71,717               | 261,981     | -56,510         | -17.7%         | 53,036               | -18,681         | -26.0%         |
|          | 償却債権及び同利息回収額               | 5,284        | 868                  | 3,312       | -1,972          | -37.3%         | 770                  | -98             | -11.3%         |
|          | 総合斡旋収益                     | 87           | 21                   | 72          | -15             | -16.9%         | 18                   | -3              | -14.5%         |
|          | その他の営業収益                   | 4,183        | 1,037                | 4,087       | -96             | -2.3%          | 965                  | -72             | -7.0%          |
| 営業費用     | Operating expenses         | 493,884      | 57,755               | 225,711     | -268,173        | -54.3%         | 51,589               | -6,165          | -10.7%         |
|          | 金融費用                       | 21,651       | 5,412                | 21,383      | -268            | -1.2%          | 5,346                | -67             | -1.2%          |
|          | 支払利息                       | 10,352       | 2,713                | 10,732      | 380             | 3.7%           | 2,542                | -171            | -6.3%          |
|          | 社債利息                       | 9,902        | 2,312                | 9,019       | -883            | -8.9%          | 2,422                | 110             | 4.8%           |
|          | その他の金融費用                   | 1,397        | 387                  | 1,632       | 235             | 16.8%          | 381                  | -6              | -1.5%          |
|          | その他の営業費用                   | 472,233      | 52,342               | 204,328     | -267,905        | -56.7%         | 46,244               | -6,099          | -11.7%         |
|          | 広告宣伝費                      | 9,818        | 1,437                | 4,843       | -4,976          | -50.7%         | 928                  | -509            | -35.4%         |
|          | 貸倒関連費用                     | 113,642      | 30,241               | 90,984      | -22,657         | -19.9%         | 15,120               | -15,121         | -50.0%         |
|          | 内貸倒償却額                     | 100,279      | 16,614               | 98,248      | -2,030          | -2.0%          | 13,675               | -2,939          | -17.7%         |
|          | 過払請求関連費用 <sup>(※1)</sup>   | 290,449      | 7,961                | 57,854      | -               | -              | 18,104               | 10,143          | 127.4%         |
|          | 人件費                        | 20,479       | 4,974                | 19,662      | -817            | -4.0%          | 4,414                | -560            | -11.3%         |
|          | 賃借料                        | 7,008        | 1,618                | 5,997       | -1,011          | -14.4%         | 1,347                | -271            | -16.7%         |
|          | その他                        | 30,837       | 6,111                | 24,988      | -5,850          | -19.0%         | 6,330                | 219             | 3.6%           |
| 営業利益     | Operating income           | -165,839     | 15,889               | 43,741      | 209,580         | -              | 3,201                | -12,688         | -79.9%         |
| 営業外収益    | Non-operating income       | 1,004        | 937                  | 969         | -35             | -3.5%          | 1,199                | 262             | 28.0%          |
|          | 投資利益                       | 517          | 94                   | 307         | -211            | -40.7%         | 55                   | -40             | -42.1%         |
| 営業外費用    | Non-operating expenses     | 890          | 357                  | 4,044       | 3,154           | 354.3%         | 2,250                | 1,893           | 530.9%         |
| 経常利益     | Ordinary income            | -165,726     | 16,469               | 40,666      | 206,391         | -              | 2,150                | -14,319         | -86.9%         |
| 特別利益     | Extraordinary income       | 1,112        | 33                   | 427         | -684            | -61.6%         | 477                  | 444             | 1360.2%        |
| 特別損失     | Extraordinary loss         | (※1) 273,025 | 557                  | (※2) 32,115 | -240,910        | -88.2%         | 156                  | -401            | -72.0%         |
| 税引前当期純利益 | Income before income taxes | -437,639     | 15,945               | 8,978       | 446,617         | -              | 2,471                | -13,474         | -84.5%         |
| 法人税等     | Income taxes               | 43,738       | -2,079               | -4,086      | -47,824         | -              | 1,390                | 3,469           | -              |
| 当期純利益    | Net income                 | -481,377     | 18,023               | 13,064      | 494,441         | -              | 1,080                | -16,943         | -94.0%         |

(※1) 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.

(※2) 実質的ディファイゼンスを実施しておりました第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.

### 3. 総資産、純資産等

### Financial position

|               |  | 平成19年3月期<br>FYE 3/'07 | 平成20年3月期             |           |                 |                | 平成21年3月期             |                 |                |        |
|---------------|--|-----------------------|----------------------|-----------|-----------------|----------------|----------------------|-----------------|----------------|--------|
|               |  |                       | 1QE 6/'07<br>(第1四半期) | FYE 3/'08 | 前年同月比           |                | 1QE 6/'08<br>(第1四半期) | 前年同月比           |                |        |
|               |  |                       |                      |           | 増減額<br>Increase | 増減率<br>%Change |                      | 増減額<br>Increase | 増減率<br>%Change |        |
| 総資産           | Total assets                             | 百万円(¥ mil)            | 1,594,014            | 1,547,306 | 1,410,576       | -183,438       | -11.5%               | 1,414,543       | -132,762       | -8.6%  |
|               | 流動資産                                     | Current assets        | 1,436,054            | 1,392,388 | 1,258,598       | -177,455       | -12.4%               | 1,267,954       | -124,434       | -8.9%  |
|               | 固定資産                                     | Fixed assets          | 157,960              | 154,918   | 151,978         | -5,982         | -3.8%                | 146,590         | -8,328         | -5.4%  |
| 営業貸付金残高       | Direct cash loans to customers           | 百万円(¥ mil)            | 1,431,848            | 1,409,357 | 1,195,328       | -236,520       | -16.5%               | 1,133,038       | -276,319       | -19.6% |
| 営業貸付金残高対総資産比率 | Ratio of loans to total assets           |                       | 89.8%                | 91.1%     | 84.7%           | -              | -5.1%                | 80.1%           | -              | -11.0% |
| 総資産経常利益率      | Ratio of ordinary income to total assets |                       | -                    | 1.0%      | 2.7%            | -              | -                    | 0.2%            | -              | -0.9%  |
| 総資産当期純利益率     | ROA                                      |                       | -                    | -         | 0.9%            | -              | -                    | -               | -              | -      |
| 純資産           | Net assets                               | 百万円(¥ mil)            | 453,227              | 452,122   | 428,897         | -24,330        | -5.4%                | 414,819         | -37,303        | -8.3%  |
| 自己資本比率        | Shareholders' equity ratio               |                       | 28.4%                | 29.2%     | 30.4%           | -              | 2.0%                 | 29.3%           | -              | 0.1%   |
| 自己資本当期純利益率    | ROE                                      |                       | -                    | -         | 3.0%            | -              | -                    | -               | -              | -      |
| 有利子負債残高       | Interest bearing debt                    | 百万円(¥ mil)            | 613,840              | 583,425   | 562,248         | -51,592        | -8.4%                | 606,409         | 22,984         | 3.9%   |

### 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20年6月30日 | June 30, 2008   | 自己株式の消却       | Cancellation of treasury stock | 3,000,000 |                  | 144,295,200 |                         |

|                       | 平成19年3月31日     |         | 平成19年6月30日    |         | 平成20年3月31日     |         | 平成20年6月30日     |         |
|-----------------------|----------------|---------|---------------|---------|----------------|---------|----------------|---------|
|                       | March 31, 2007 | 対発行済株式数 | June 30, 2007 | 対発行済株式数 | March 31, 2008 | 対発行済株式数 | June 30, 2008  | 対発行済株式数 |
| 保有自己株式 Treasury stock | 6,589,219      | 4.5%    | 6,589,222     | 4.5%    | (※1) 9,646,607 | 6.5%    | (※2) 6,646,607 | 4.6%    |

(※1) 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.

(※2) 平成20年6月27日の取締役会の決議に基づき、平成20年6月30日に300万株の自己株式の消却を実地いたしました。

3 million treasury stocks were cancelled as of June 30, 2008, based upon the resolution of the Board of Directors' meeting held on June 27, 2008.

## 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19年3月期<br>FYE 3/'07 |               | 平成20年3月期          |               |              |               | 平成21年3月期          |               |
|---------------|---|-----------------------|---------------|-------------------|---------------|--------------|---------------|-------------------|---------------|
|               |   | 金額<br>Amount          | 対残元比<br>Ratio | 1QE 6/'07 (第1四半期) |               | FYE 3/'08    |               | 1QE 6/'08 (第1四半期) |               |
|               |   |                       |               | 金額<br>Amount      | 対残元比<br>Ratio | 金額<br>Amount | 対残元比<br>Ratio | 金額<br>Amount      | 対残元比<br>Ratio |
| 営業貸付金残高       | Direct cash loans to customers                                      | 1,431,848             | -             | 1,409,357         | -             | 1,195,328    | -             | 1,133,038         | -             |
| 割賦売掛金残高       | Installment receivables   | 582                   | -             | 598               | -             | 557          | -             | 571               | -             |
| 貸倒償却額         | Write-offs  | 100,279               | 7.00%         | 16,614            | 1.18%         | 98,248       | 8.22%         | 13,675            | 1.21%         |
| 償却債権及び同利息回収額  | Collection from bad debts previously written-off                    | 5,284                 | 0.37%         | 868               | 0.06%         | 3,312        | 0.28%         | 770               | 0.07%         |
| 純貸倒損失         | Net credit losses   | 94,994                | 6.63%         | 15,746            | 1.12%         | 94,936       | 7.94%         | 12,905            | 1.14%         |
| 貸倒引当金         | Allowance for credit losses   | 151,262               | 10.56%        | 164,889           | 11.69%        | 143,998      | 12.04%        | 145,443           | 12.83%        |
| 過払請求元本毀損額     | Interest repaid (portion of principal impaired)                     | 44,669                | 3.12%         | 12,402            | 0.88%         | 61,242       | 5.12%         | 14,563            | 1.28%         |
| 過払請求返還金       | Refund of interest received from customers                          | 64,050                | 4.47%         | 16,197            | 1.15%         | 99,154       | 8.29%         | 25,958            | 2.29%         |
| 利息返還損失引当金     | Allowance for losses for refund of interest received from customers | 488,798               | 34.12%        | 468,160           | 33.22%        | 386,256      | 32.30%        | 363,839           | 32.10%        |
| 不良債権の状況       | Delinquent loans receivables  | 215,073               | 15.01%        | 232,778           | 16.51%        | 237,880      | 19.89%        | 250,195           | 22.07%        |
| 破綻先債権         | Loans to bankrupt borrowers   | 862                   | 0.06%         | 918               | 0.07%         | 1,111        | 0.09%         | 973               | 0.09%         |
| 延滞債権          | Delinquent loans (more than 180 days)                               | 79,846                | 5.57%         | 90,789            | 6.44%         | 96,545       | 8.07%         | 102,053           | 9.00%         |
| 3ヶ月以上延滞債権     | Delinquent loans (91-180 days)                                      | 35,120                | 2.45%         | 39,292            | 2.79%         | 38,787       | 3.24%         | 40,374            | 3.56%         |
| 貸出条件緩和債権      | Restructured loans  | 99,245                | 6.93%         | 101,780           | 7.22%         | 101,437      | 8.48%         | 106,795           | 9.42%         |
| (うち未収日数30日以内) | (of which less than 31 days past due)                               | (92,857)              | 6.48%         | (94,752)          | 6.72%         | (94,807)     | 7.93%         | (101,871)         | 8.99%         |

### 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19年3月期<br>FYE 3/'07 |              |              | 平成20年3月期          |              |              |                |              |              | 平成21年3月期          |              |              |
|-------------|---------------------------------------|-----------------------|--------------|--------------|-------------------|--------------|--------------|----------------|--------------|--------------|-------------------|--------------|--------------|
|             |                                       | 件数<br>Accounts        | 金額<br>Amount | 構成比<br>Ratio | 1QE 6/'07 (第1四半期) |              |              | FYE 3/'08      |              |              | 1QE 6/'08 (第1四半期) |              |              |
|             |                                       |                       |              |              | 件数<br>Accounts    | 金額<br>Amount | 構成比<br>Ratio | 件数<br>Accounts | 金額<br>Amount | 構成比<br>Ratio | 件数<br>Accounts    | 金額<br>Amount | 構成比<br>Ratio |
| 破産          | Bankrupt                              | 42,984                | 30,437       | 21.0%        | 9,164             | 6,494        | 22.4%        | 32,506         | 22,774       | 14.3%        | 6,766             | 4,678        | 16.6%        |
| 債権放棄        | Waiver                                | 119,618               | 69,724       | 48.1%        | 34,680            | 20,392       | 70.3%        | 150,885        | 90,920       | 57.0%        | 37,915            | 22,295       | 78.9%        |
|             | 過払請求元本毀損額                             | 59,068                | 44,669       | 30.8%        | 16,192            | 12,402       | 42.8%        | 80,702         | 61,242       | 38.4%        | 19,901            | 14,563       | 51.5%        |
|             | 債務整理                                  | 54,220                | 21,974       | 15.2%        | 16,082            | 6,566        | 22.6%        | 61,064         | 24,391       | 15.3%        | 15,689            | 6,351        | 22.5%        |
|             | その他                                   | 6,330                 | 3,081        | 2.1%         | 2,406             | 1,424        | 4.9%         | 9,119          | 5,287        | 3.3%         | 2,325             | 1,381        | 4.9%         |
| 長期延滞(居所不明等) | Delinquent loans past due over 1 year | 79,283                | 44,787       | 30.9%        | 3,570             | 2,131        | 7.3%         | 81,098         | 45,796       | 28.7%        | 2,023             | 1,264        | 4.5%         |
| 合計          | Total                                 | 241,885               | 144,947      | 100.0%       | 47,414            | 29,016       | 100.0%       | 264,489        | 159,490      | 100.0%       | 46,704            | 28,238       | 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19年3月期<br>FYE 3/'07 |              | 平成20年3月期          |              |                 |              | 平成21年3月期          |              |
|----|------------------------|-----------------------|--------------|-------------------|--------------|-----------------|--------------|-------------------|--------------|
|    |                        | 借入金残高<br>Amount       | 構成比<br>Ratio | 1QE 6/'07 (第1四半期) |              | FYE 3/'08       |              | 1QE 6/'08 (第1四半期) |              |
|    |                        |                       |              | 借入金残高<br>Amount   | 構成比<br>Ratio | 借入金残高<br>Amount | 構成比<br>Ratio | 借入金残高<br>Amount   | 構成比<br>Ratio |
| 間接 | Financial institutions | 455,361               | 74.2%        | 454,299           | 77.9%        | 401,165         | 71.4%        | 374,679           | 61.8%        |
|    | 邦銀                     | 50,141                | 8.2%         | 44,014            | 7.5%         | 18,160          | 3.2%         | 14,833            | 2.4%         |
|    | 長期信用銀行                 | 7,000                 | 1.1%         | 7,000             | 1.2%         | -               | -            | -                 | -            |
|    | 信託銀行                   | 2,300                 | 0.4%         | 1,200             | 0.2%         | -               | -            | -                 | -            |
|    | 地方銀行                   | 34,970                | 5.7%         | 31,085            | 5.3%         | 16,746          | 3.0%         | 13,997            | 2.3%         |
|    | その他                    | 5,871                 | 1.0%         | 4,729             | 0.8%         | 1,414           | 0.2%         | 836               | 0.1%         |
|    | 生保                     | 6,397                 | 1.0%         | 4,488             | 0.8%         | 928             | 0.2%         | 522               | 0.1%         |
|    | 損保                     | 5,350                 | 0.9%         | 4,467             | 0.8%         | 3,871           | 0.7%         | 3,910             | 0.6%         |
|    | リース・ファイナンス             | 4,458                 | 0.7%         | 4,000             | 0.7%         | 5,428           | 1.0%         | 2,852             | 0.5%         |
|    | 外国銀行・その他外資系金融          | 88,784                | 14.5%        | 106,850           | 18.3%        | 119,760         | 21.3%        | 114,327           | 18.9%        |
|    | 証券化                    | 284,231               | 46.3%        | 274,480           | 47.1%        | 230,133         | 40.9%        | 215,350           | 35.5%        |
|    | その他                    | 16,000                | 2.6%         | 16,000            | 2.7%         | 22,884          | 4.1%         | 22,884            | 3.8%         |
| 直接 | Capital markets        | 158,479               | 25.8%        | 129,126           | 22.1%        | 161,083         | 28.6%        | 231,730           | 38.2%        |
|    | 社債                     | 158,479               | 25.8%        | 129,126           | 22.1%        | 161,083         | 28.6%        | 231,730           | 38.2%        |
|    | 普通社債                   | 158,479               | 25.8%        | 129,126           | 22.1%        | 161,083         | 28.6%        | 161,730           | 26.7%        |
|    | 新株予約権付社債               | -                     | -            | -                 | -            | -               | -            | 70,000            | 11.5%        |
| 合計 | Total                  | 613,840               | 100.0%       | 583,425           | 100.0%       | 562,248         | 100.0%       | 606,409           | 100.0%       |

### ②長短借入金と調達金利

### Maturity and cost

(百万円/¥mil)

|                   |   | 平成19年3月期<br>FYE 3/'07 |              | 平成20年3月期             |              | 平成21年3月期             |                      |
|-------------------|---|-----------------------|--------------|----------------------|--------------|----------------------|----------------------|
|                   |   | 借入金残高<br>Amount       | 構成比<br>Ratio | 1QE 6/'07 (第1四半期)    |              | FYE 3/'08            |                      |
| 借入金残高<br>Amount   | 構成比<br>Ratio                              |                       |              | 借入金残高<br>Amount      | 構成比<br>Ratio | 借入金残高<br>Amount      | 構成比<br>Ratio         |
| 有利子負債合計           | Interest bearing debts                    | 613,840               |              | 583,425              |              | 562,248              | 606,409              |
| 短期借入金             | Short-term                                | 16,000                |              | 26,000               |              | 22,884               | 22,884               |
| 長期借入金             | Long-term                                 | 439,361               |              | 428,299              |              | 378,280              | 351,794              |
| 社債                | Bonds                                     | 158,479               |              | 129,126              |              | 161,083              | 231,730              |
| 長期負債比率            | Ratio of long-term interest bearing debts | 97.4%                 |              | 95.5%                |              | 95.9%                | 96.2%                |
| 平均借入年限(借入平均残存ベース) | Avg. Life of interest bearing debts       | 6年2ヶ月 6years 2months  |              | 5年7ヶ月 5years 7months |              | 6年3ヶ月 6years 3months | 6年9ヶ月 6years 9months |
| 期末調達金利            | Funding interest rate                     | 2.77%                 |              | 2.71%                |              | 2.98%                | 2.88%                |
| 変動                | Float                                     | 3.07%                 |              | 3.11%                |              | 3.58%                | 3.57%                |
| 固定                | Fixed                                     | 2.74%                 |              | 2.66%                |              | 2.90%                | 2.76%                |

### ③基準金利別構成比

### Base interest rate

(百万円/¥mil)

|                  |                                   | 平成19年3月期<br>FYE 3/'07 |              | 平成20年3月期          |              |                |              | 平成21年3月期          |              |
|------------------|-----------------------------------|-----------------------|--------------|-------------------|--------------|----------------|--------------|-------------------|--------------|
|                  |                                   | 借入金額<br>Amount        | 構成比<br>Ratio | 1QE 6/'07 (第1四半期) |              | FYE 3/'08      |              | 1QE 6/'08 (第1四半期) |              |
|                  |                                   |                       |              | 借入金額<br>Amount    | 構成比<br>Ratio | 借入金額<br>Amount | 構成比<br>Ratio | 借入金額<br>Amount    | 構成比<br>Ratio |
| 固定金利             | Fixed rate                        | 551,128               | 89.8%        | 522,166           | 89.5%        | 492,596        | 87.6%        | 536,477           | 88.5%        |
| 長期プライムレート(連動)    | Long-term prime rate (float)      | 3,300                 | 0.5%         | 1,200             | 0.2%         | 2,636          | 0.5%         | 2,269             | 0.4%         |
| YEN LIBORその他(連動) | Yen Libor rate and others (float) | 59,412                | 9.7%         | 60,059            | 10.3%        | 67,016         | 11.9%        | 67,663            | 11.1%        |
| 合計               | Total                             | 613,840               | 100.0%       | 583,425           | 100.0%       | 562,248        | 100.0%       | 606,409           | 100.0%       |

## 7. その他の営業費用内訳

## Other operating expenses

(百万円/¥ mil)

|                         |  | 平成19年3月期<br>FYE 3/'07 |                            | 平成20年3月期          |                            |              |                            | 平成21年3月期          |                            |
|-------------------------|--|-----------------------|----------------------------|-------------------|----------------------------|--------------|----------------------------|-------------------|----------------------------|
|                         |  | 金額<br>Amount          | 対営業収益比<br>Against revenues | 1QE 6/'07 (第1四半期) |                            | FYE 3/'08    |                            | 1QE 6/'08 (第1四半期) |                            |
|                         |  |                       |                            | 金額<br>Amount      | 対営業収益比<br>Against revenues | 金額<br>Amount | 対営業収益比<br>Against revenues | 金額<br>Amount      | 対営業収益比<br>Against revenues |
| 営業収益                    | Operating revenues   | 328,045               | -                          | 73,644            | -                          | 269,452      | -                          | 54,790            | -                          |
| 広告宣伝費                   | Advertising expenses   | 9,818                 | 3.0%                       | 1,437             | 2.0%                       | 4,843        | 1.8%                       | 928               | 1.7%                       |
| 貸倒関連費用                  | Provisions for credit losses   | 113,642               | 34.6%                      | 30,241            | 41.1%                      | 90,984       | 33.8%                      | 15,120            | 27.6%                      |
| 過払請求関連費用 <sup>(※)</sup> | Provisions for losses for refund of interest received from customers | 290,449               | 88.5%                      | 7,961             | 10.8%                      | 57,854       | 21.5%                      | 18,104            | 33.0%                      |
| 人件費                     | Personnel expenses   | 20,479                | 6.2%                       | 4,974             | 6.8%                       | 19,662       | 7.3%                       | 4,414             | 8.1%                       |
| 賃借料                     | Rent   | 7,008                 | 2.1%                       | 1,618             | 2.2%                       | 5,997        | 2.2%                       | 1,347             | 2.5%                       |
| 通信費                     | Communication expenses   | 4,808                 | 1.5%                       | 1,111             | 1.5%                       | 3,898        | 1.4%                       | 885               | 1.6%                       |
| 減価償却費                   | Depreciation and amortization  | 3,442                 | 1.0%                       | 772               | 1.0%                       | 3,464        | 1.3%                       | 784               | 1.4%                       |
| 支払手数料                   | Handling charges   | 10,793                | 3.3%                       | 2,592             | 3.5%                       | 11,115       | 4.1%                       | 2,987             | 5.4%                       |
| その他                     | Others   | 11,795                | 3.6%                       | 1,635             | 2.2%                       | 6,511        | 2.4%                       | 1,674             | 3.1%                       |
| その他の営業費用合計              | Total  | 472,233               | 144.0%                     | 52,342            | 71.1%                      | 204,328      | 75.8%                      | 46,244            | 84.4%                      |

(※)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19年3月期<br>FYE 3/'07 | 平成20年3月期             |                   |                   | 平成21年3月期             |                   |
|---------|-------------------------------------|-----------------------|----------------------|-------------------|-------------------|----------------------|-------------------|
|         |                                     |                       | 1QE 6/'07<br>(第1四半期) | FYE 3/'08         |                   | 1QE 6/'08<br>(第1四半期) | 前期比増減<br>Increase |
|         |                                     |                       |                      | 前期比増減<br>Increase | 前期比増減<br>Increase |                      |                   |
| 営業貸付金残高 | Direct cash loans to customers      | 3,040                 | 3,523                | 3,320             | 280               | 3,147                | -376              |
| 口座数     | Number of loan customer accounts    | 4,513                 | 5,219                | 5,093             | 580               | 4,902                | -317              |
| 営業収益    | Operating revenues                  | 696                   | 184                  | 748               | 52                | 152                  | -32               |
| 営業利益    | Operating income                    | -352                  | 40                   | 122               | 474               | 9                    | -31               |
| 経常利益    | Ordinary income                     | -352                  | 41                   | 113               | 465               | 6                    | -35               |
| 当期純利益   | Net income                          | -1,022                | 45                   | 36                | 1,058             | 3                    | -42               |
| 期末有人店舗数 | Number of manned loan branch office | 471                   | 400                  | 360               | -111              | 360                  | -40               |

## 9. 従業員一人当たり指標

## Per-employee data

(百万円/¥ mil)

|         |                                  | 平成19年3月期<br>FYE 3/'07 | 平成20年3月期             |                   |                   | 平成21年3月期             |                   |
|---------|----------------------------------|-----------------------|----------------------|-------------------|-------------------|----------------------|-------------------|
|         |                                  |                       | 1QE 6/'07<br>(第1四半期) | FYE 3/'08         |                   | 1QE 6/'08<br>(第1四半期) | 前期比増減<br>Increase |
|         |                                  |                       |                      | 前期比増減<br>Increase | 前期比増減<br>Increase |                      |                   |
| 営業貸付金残高 | Direct cash loans to customers   | 490                   | 474                  | 455               | -35               | 422                  | -52               |
| 口座数     | Number of loan customer accounts | 728                   | 702                  | 698               | -30               | 657                  | -45               |
| 営業収益    | Operating revenues               | 112                   | 25                   | 103               | -10               | 20                   | -4                |
| 営業利益    | Operating income                 | -57                   | 5                    | 17                | 73                | 1                    | -4                |
| 経常利益    | Ordinary income                  | -57                   | 6                    | 15                | 72                | 1                    | -5                |
| 当期純利益   | Net income                       | -165                  | 6                    | 5                 | 170               | 0                    | -6                |
| 期末従業員数  | Number of employees              | 2,920                 | 2,972                | 2,625             | -295              | 2,685                | -287              |

## 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)

| (Over)<br>(Or less) | 平成19年3月期<br>FYE 3/'07 |              |              |              | 平成20年3月期          |              |              |              |                |              |              |              | 平成21年3月期          |              |              |              |
|---------------------|-----------------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|----------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|
|                     | 件数<br>Accounts        | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio | 1QE 6/'07 (第1四半期) |              |              |              | FYE 3/'08      |              |              |              | 1QE 6/'08 (第1四半期) |              |              |              |
|                     |                       |              |              |              | 件数<br>Accounts    | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio | 件数<br>Accounts | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio | 件数<br>Accounts    | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio |
| 27.0%超～             | 1,292,629             | 60.8%        | 733,763      | 51.2%        | 1,263,437         | 60.5%        | 702,034      | 49.8%        | 1,092,145      | 59.6%        | 576,608      | 48.2%        | 927,537           | 52.5%        | 469,518      | 41.5%        |
| 25.0%超～ 27.0%以下     | 477,155               | 22.4%        | 401,825      | 28.1%        | 451,392           | 21.6%        | 375,546      | 26.7%        | 370,861        | 20.2%        | 297,619      | 24.9%        | 277,317           | 15.7%        | 216,266      | 19.1%        |
| 20.0%超～ 25.0%以下     | 175,945               | 8.3%         | 134,025      | 9.4%         | 184,623           | 8.9%         | 151,010      | 10.7%        | 164,889        | 9.0%         | 137,604      | 11.5%        | 135,471           | 7.7%         | 112,510      | 9.9%         |
| 18.0%超～ 20.0%以下     | 87,726                | 4.1%         | 73,452       | 5.1%         | 85,293            | 4.1%         | 70,354       | 5.0%         | 75,381         | 4.1%         | 59,824       | 5.0%         | 59,880            | 3.4%         | 46,608       | 4.1%         |
| 15.0%超～ 18.0%以下     | 63,318                | 3.0%         | 71,930       | 5.0%         | 74,985            | 3.6%         | 94,460       | 6.7%         | 103,110        | 5.6%         | 107,091      | 9.0%         | 335,141           | 19.0%        | 268,444      | 23.7%        |
| 15.0%以下             | 28,826                | 1.4%         | 16,853       | 1.2%         | 28,038            | 1.3%         | 15,952       | 1.1%         | 26,930         | 1.5%         | 16,583       | 1.4%         | 29,384            | 1.7%         | 19,692       | 1.7%         |
| 合計 (Total)          | 2,125,599             | 100%         | 1,431,848    | 100%         | 2,087,768         | 100%         | 1,409,357    | 100%         | 1,833,316      | 100%         | 1,195,328    | 100%         | 1,764,730         | 100.0%       | 1,133,038    | 100.0%       |

②貸付金額別 **By loan amount** (百万円/¥ mil)

|                     | 平成19年3月期<br>FYE 3/'07 |              |              |              | 平成20年3月期          |              |              |              |                |              |              |              | 平成21年3月期          |              |              |              |
|---------------------|-----------------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|----------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|
|                     | 件数<br>Accounts        | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio | 1QE 6/'07 (第1四半期) |              |              |              | FYE 3/'08      |              |              |              | 1QE 6/'08 (第1四半期) |              |              |              |
|                     |                       |              |              |              | 件数<br>Accounts    | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio | 件数<br>Accounts | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio | 件数<br>Accounts    | 構成比<br>Ratio | 残高<br>Amount | 構成比<br>Ratio |
| ～¥100,000           | 101,551               | 4.8%         | 5,804        | 0.4%         | 105,398           | 5.0%         | 6,009        | 0.4%         | 109,172        | 6.0%         | 6,170        | 0.5%         | 111,811           | 6.3%         | 6,256        | 0.5%         |
| ¥100,000～¥300,000   | 232,028               | 10.9%        | 47,577       | 3.3%         | 231,044           | 11.1%        | 47,336       | 3.4%         | 229,453        | 12.5%        | 47,390       | 4.0%         | 234,251           | 13.3%        | 48,449       | 4.3%         |
| ¥300,000～¥500,000   | 566,201               | 26.6%        | 247,617      | 17.3%        | 559,077           | 26.8%        | 243,533      | 17.3%        | 470,602        | 25.7%        | 201,628      | 16.9%        | 444,102           | 25.2%        | 189,943      | 16.8%        |
| ¥500,000～¥1,000,000 | 1,204,337             | 56.7%        | 1,090,741    | 76.2%        | 1,141,622         | 54.7%        | 1,024,572    | 72.7%        | 965,266        | 52.6%        | 841,009      | 70.3%        | 917,005           | 52.0%        | 792,017      | 69.9%        |
| ¥1,000,000～         | 21,482                | 1.0%         | 40,110       | 2.8%         | 50,627            | 2.4%         | 87,907       | 6.2%         | 58,823         | 3.2%         | 99,131       | 8.3%         | 57,561            | 3.2%         | 96,373       | 8.5%         |
| 合計 (Total)          | 2,125,599             | 100.0%       | 1,431,848    | 100.0%       | 2,087,768         | 100.0%       | 1,409,357    | 100.0%       | 1,833,316      | 100.0%       | 1,195,328    | 100.0%       | 1,764,730         | 100.0%       | 1,133,038    | 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19年3月期<br>FYE 3/'07 | 平成20年3月期          |           | 平成21年3月期<br>1QE 6/'08 (第1四半期) |
|------|--------------------------------------|-----------------------|-------------------|-----------|-------------------------------|
|      |                                      |                       | 1QE 6/'07 (第1四半期) | FYE 3/'08 |                               |
| 有人店舗 | At manned loan branch offices        | 45.8%                 | 42.7%             | 39.7%     | 37.9%                         |
| 無人店舗 | By unmanned loan branch offices      | 54.2%                 | 57.3%             | 60.3%     | 62.1%                         |
|      | 内通常時間内<br>During branch office hours | 45.0%                 | 47.5%             | 50.0%     | 50.9%                         |
|      | 内通常時間外<br>After branch office hours  | 9.2%                  | 9.8%              | 10.3%     | 11.2%                         |
| 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19年3月期<br>FYE 3/'07 | 平成20年3月期          |           | 平成21年3月期<br>1QE 6/'08 (第1四半期) |
|-----------------------------|-------|------------------------------|-----------------------|-------------------|-----------|-------------------------------|
|                             |       |                              |                       | 1QE 6/'07 (第1四半期) | FYE 3/'08 |                               |
| 口コミ・紹介                      |       |                              | 10.5%                 | 9.4%              | 9.4%      | 10.7%                         |
| Word of mouth, introduction | 有人店舗  | Manned loan branch offices   | 10.9%                 | 9.1%              | 8.5%      | 8.8%                          |
|                             | 無人店舗  | Unmanned loan branch offices | 10.3%                 | 9.5%              | 9.8%      | 11.6%                         |
| 配布物                         |       |                              | 10.5%                 | 9.6%              | 10.2%     | 8.8%                          |
| Distributed materials       | 有人店舗  | Manned loan branch offices   | 19.4%                 | 18.9%             | 21.9%     | 16.4%                         |
|                             | 無人店舗  | Unmanned loan branch offices | 4.9%                  | 4.5%              | 4.7%      | 5.2%                          |
| 看板                          |       |                              | 21.3%                 | 23.4%             | 23.3%     | 22.7%                         |
| Signs                       | 有人店舗  | Manned loan branch offices   | 21.5%                 | 23.8%             | 20.3%     | 16.7%                         |
|                             | 無人店舗  | Unmanned loan branch offices | 21.1%                 | 23.2%             | 24.7%     | 25.5%                         |
| テレビ等                        |       |                              | 39.1%                 | 38.0%             | 35.2%     | 29.0%                         |
| TV, etc.                    | 有人店舗  | Manned loan branch offices   | 28.8%                 | 29.2%             | 23.4%     | 15.9%                         |
|                             | 無人店舗  | Unmanned loan branch offices | 45.5%                 | 42.8%             | 40.7%     | 35.2%                         |
| 新聞・雑誌等                      |       |                              | 7.0%                  | 6.7%              | 7.0%      | 7.2%                          |
| Newspaper, magazine, etc.   | 有人店舗  | Manned loan branch offices   | 3.1%                  | 2.9%              | 3.0%      | 3.6%                          |
|                             | 無人店舗  | Unmanned loan branch offices | 9.4%                  | 8.7%              | 8.9%      | 8.9%                          |
| その他                         |       |                              | 11.7%                 | 12.9%             | 14.9%     | 21.6%                         |
| Others                      | 有人店舗  | Manned loan branch offices   | 16.3%                 | 16.1%             | 22.9%     | 38.6%                         |
|                             | 無人店舗  | Unmanned loan branch offices | 8.8%                  | 11.3%             | 11.2%     | 13.6%                         |
| 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<br>Gender, age |                    | 構成比(Ratio)            |                |                   |                |           |                |                   |        |
|-----------------------|--------------------|-----------------------|----------------|-------------------|----------------|-----------|----------------|-------------------|--------|
|                       |                    | 平成19年3月期<br>FYE 3/'07 |                | 平成20年3月期          |                |           |                | 平成21年3月期          |        |
|                       |                    | 新規<br>New             | 既存<br>Existing | 1QE 6/'07 (第1四半期) |                | FYE 3/'08 |                | 1QE 6/'08 (第1四半期) |        |
| 新規<br>New             | 既存<br>Existing     |                       |                | 新規<br>New         | 既存<br>Existing | 新規<br>New | 既存<br>Existing |                   |        |
| 男性<br>Male            | 20～29歳<br>20'S     | 32.2%                 | 15.9%          | 33.5%             | 16.7%          | 31.7%     | 14.5%          | 31.1%             | 15.1%  |
|                       | 30～39歳<br>30'S     | 24.3%                 | 26.9%          | 24.9%             | 26.7%          | 24.4%     | 26.6%          | 22.9%             | 26.4%  |
|                       | 40～49歳<br>40'S     | 18.0%                 | 20.9%          | 18.6%             | 20.9%          | 19.1%     | 21.5%          | 19.3%             | 21.5%  |
|                       | 50歳以上<br>Over 50'S | 25.6%                 | 36.3%          | 23.0%             | 35.7%          | 24.8%     | 37.4%          | 26.7%             | 37.0%  |
|                       | 計<br>Total         | 100.0%                | 100.0%         | 100.0%            | 100.0%         | 100.0%    | 100.0%         | 100.0%            | 100.0% |
| 女性<br>Female          | 20～29歳<br>20'S     | 34.9%                 | 15.1%          | 35.3%             | 16.2%          | 35.3%     | 13.8%          | 42.1%             | 14.5%  |
|                       | 30～39歳<br>30'S     | 22.3%                 | 22.2%          | 23.8%             | 22.2%          | 23.3%     | 22.2%          | 22.0%             | 22.3%  |
|                       | 40～49歳<br>40'S     | 17.2%                 | 18.0%          | 18.3%             | 18.1%          | 18.8%     | 18.4%          | 16.5%             | 18.5%  |
|                       | 50歳以上<br>Over 50'S | 25.6%                 | 44.6%          | 22.6%             | 43.5%          | 22.6%     | 45.6%          | 19.4%             | 44.7%  |
|                       | 計<br>Total         | 100.0%                | 100.0%         | 100.0%            | 100.0%         | 100.0%    | 100.0%         | 100.0%            | 100.0% |
| 合計<br>Total           | 20～29歳<br>20'S     | 33.0%                 | 15.6%          | 34.0%             | 16.6%          | 32.7%     | 14.3%          | 33.8%             | 14.9%  |
|                       | 30～39歳<br>30'S     | 23.7%                 | 25.5%          | 24.6%             | 25.3%          | 24.1%     | 25.3%          | 22.7%             | 25.2%  |
|                       | 40～49歳<br>40'S     | 17.8%                 | 20.0%          | 18.5%             | 20.0%          | 19.0%     | 20.5%          | 18.6%             | 20.6%  |
|                       | 50歳以上<br>Over 50'S | 25.6%                 | 38.8%          | 22.9%             | 38.1%          | 24.2%     | 39.9%          | 24.9%             | 39.3%  |
|                       | 計<br>Total         | 100.0%                | 100.0%         | 100.0%            | 100.0%         | 100.0%    | 100.0%         | 100.0%            | 100.0% |
| 構成比(Ratio)            |                    |                       |                |                   |                |           |                |                   |        |
| 男性<br>Male            |                    | 70.7%                 | 69.5%          | 70.9%             | 69.6%          | 72.2%     | 69.5%          | 75.0%             | 69.7%  |
| 女性<br>Female          |                    | 29.3%                 | 30.5%          | 29.1%             | 30.4%          | 27.8%     | 30.5%          | 25.0%             | 30.3%  |

| ②婚姻<br>Marital status |  | 構成比(Ratio) |       |       |       |       |       |       |       |
|-----------------------|--|------------|-------|-------|-------|-------|-------|-------|-------|
| 既婚<br>Married         |  | 43.3%      | 50.1% | 43.7% | 49.5% | 42.5% | 49.9% | 40.6% | 49.3% |
| 独身<br>Single          |  | 56.7%      | 49.9% | 56.3% | 50.5% | 57.5% | 50.1% | 59.4% | 50.7% |

| ③健康保険<br>Insurance         |  | 構成比(Ratio) |       |       |       |       |       |       |       |
|----------------------------|--|------------|-------|-------|-------|-------|-------|-------|-------|
| 社会保険<br>Social insurance   |  | 53.1%      | 55.5% | 57.7% | 55.2% | 56.8% | 55.4% | 53.7% | 55.1% |
| 国民保険<br>National insurance |  | 46.9%      | 44.5% | 42.3% | 44.8% | 43.2% | 44.6% | 46.3% | 44.9% |

## 13. 顧客属性(2)

## Customer profile (2)

### ④住居

#### Residence

構成比(Ratio)

|         |                               | 平成19年3月期<br>FYE 3/'07 |                | 平成20年3月期          |                |           |                | 平成21年3月期          |                |
|---------|-------------------------------|-----------------------|----------------|-------------------|----------------|-----------|----------------|-------------------|----------------|
|         |                               | 新規<br>New             | 既存<br>Existing | 1QE 6/'07 (第1四半期) |                | FYE 3/'08 |                | 1QE 6/'08 (第1四半期) |                |
|         |                               |                       |                | 新規<br>New         | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New         | 既存<br>Existing |
| 自己所有    | Owned house                   | 14.6%                 | 15.7%          | 14.7%             | 15.6%          | 14.9%     | 15.8%          | 14.7%             | 15.7%          |
| ローンつき自宅 | Owned house with housing loan | 3.7%                  | 3.7%           | 3.7%              | 3.7%           | 3.8%      | 3.7%           | 4.4%              | 3.7%           |
| 家族所有    | Family owned house            | 31.2%                 | 29.7%          | 31.7%             | 29.8%          | 31.1%     | 30.0%          | 28.8%             | 30.1%          |
| 借家      | Leased house                  | 12.8%                 | 12.4%          | 12.5%             | 12.5%          | 12.9%     | 12.4%          | 13.9%             | 12.4%          |
| アパート    | Private apartment             | 17.0%                 | 16.0%          | 16.8%             | 16.2%          | 16.7%     | 16.1%          | 17.7%             | 16.2%          |
| 公団住宅    | Public apartment              | 7.1%                  | 8.4%           | 6.8%              | 8.3%           | 6.8%      | 8.2%           | 6.8%              | 8.1%           |
| マンション   | Condominium                   | 7.8%                  | 7.8%           | 7.7%              | 7.8%           | 7.8%      | 7.7%           | 7.9%              | 7.7%           |
| 社宅      | Company house                 | 2.5%                  | 2.7%           | 2.6%              | 2.6%           | 2.6%      | 2.6%           | 2.5%              | 2.6%           |
| 寮       | Dormitory                     | 3.4%                  | 3.5%           | 3.5%              | 3.5%           | 3.4%      | 3.5%           | 3.3%              | 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 | 4.5%   | 0.0%   | 7.3%   | 0.2%   | 3.9%   | 0.1%   | 8.3%   | 0.2%   |
| 1～3年未満  | 1-3year         | 12.9%  | 1.5%   | 12.3%  | 2.3%   | 13.6%  | 1.5%   | 14.2%  | 2.1%   |
| 3～5年未満  | 3-5year         | 8.7%   | 3.2%   | 8.3%   | 3.5%   | 9.0%   | 3.1%   | 8.9%   | 3.4%   |
| 5～10年未満 | 5-10year        | 16.2%  | 14.4%  | 16.3%  | 14.2%  | 16.3%  | 13.2%  | 15.6%  | 12.9%  |
| 10年以上   | Over 10year     | 57.8%  | 80.8%  | 55.8%  | 79.8%  | 57.2%  | 82.1%  | 53.0%  | 81.4%  |
| 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<br>Occupation |                  | 構成比(Ratio)            |                |                   |                |           |                |                   |        |
|-------------------|------------------|-----------------------|----------------|-------------------|----------------|-----------|----------------|-------------------|--------|
|                   |                  | 平成19年3月期<br>FYE 3/'07 |                | 平成20年3月期          |                |           |                | 平成21年3月期          |        |
|                   |                  | 新規<br>New             | 既存<br>Existing | 1QE 6/'07 (第1四半期) |                | FYE 3/'08 |                | 1QE 6/'08 (第1四半期) |        |
| 新規<br>New         | 既存<br>Existing   |                       |                | 新規<br>New         | 既存<br>Existing | 新規<br>New | 既存<br>Existing |                   |        |
| 会社員               | Company employee | 82.6%                 | 83.2%          | 82.3%             | 83.2%          | 84.2%     | 83.4%          | 84.5%             | 83.4%  |
| 自営業               | Self-owned       | 12.7%                 | 11.2%          | 12.6%             | 11.4%          | 11.7%     | 11.4%          | 12.3%             | 11.5%  |
| 公務員               | Civil officer    | 2.6%                  | 2.1%           | 2.8%              | 2.1%           | 2.8%      | 2.1%           | 2.5%              | 2.1%   |
| 主婦                | House wives      | 2.0%                  | 3.3%           | 2.0%              | 3.1%           | 0.9%      | 2.9%           | 0.4%              | 2.8%   |
| その他               | Others           | 0.2%                  | 0.2%           | 0.3%              | 0.2%           | 0.4%      | 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<br>Year of service |                 | 構成比(Ratio) |                |           |                |           |                |           |                |
|--------------------------|-----------------|------------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|
|                          |                 | 新規<br>New  | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New | 既存<br>Existing |
| 1年未満                     | Less than 1year | 12.0%      | 2.0%           | 15.3%     | 2.5%           | 11.4%     | 2.4%           | 16.9%     | 2.9%           |
| 1～3年未満                   | 1-3year         | 27.1%      | 10.7%          | 24.7%     | 11.2%          | 27.1%     | 9.3%           | 24.4%     | 9.9%           |
| 3～5年未満                   | 3-5year         | 14.6%      | 13.2%          | 14.0%     | 13.2%          | 14.9%     | 12.9%          | 13.6%     | 12.7%          |
| 5～10年未満                  | 5-10year        | 16.4%      | 20.6%          | 16.7%     | 20.7%          | 17.4%     | 22.1%          | 15.9%     | 22.3%          |
| 10年以上                    | Over 10year     | 30.0%      | 53.6%          | 29.3%     | 52.4%          | 29.2%     | 53.3%          | 29.2%     | 52.2%          |
| 合計                       | Total           | 100.0%     | 100.0%         | 100.0%    | 100.0%         | 100.0%    | 100.0%         | 100.0%    | 100.0%         |

| ⑧企業規模<br>Size of employer |                       | 構成比(Ratio) |                |           |                |           |                |           |                |
|---------------------------|-----------------------|------------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|
|                           |                       | 新規<br>New  | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New | 既存<br>Existing |
| 30名以下                     | Less than 30 employee | 62.0%      | 64.1%          | 61.0%     | 64.0%          | 59.9%     | 63.9%          | 58.6%     | 63.6%          |
| 31～100名                   | 31-100                | 17.0%      | 16.8%          | 17.3%     | 16.8%          | 17.7%     | 16.9%          | 17.6%     | 17.0%          |
| 101～500名                  | 101-500               | 11.9%      | 11.2%          | 12.4%     | 11.3%          | 12.8%     | 11.3%          | 13.3%     | 11.4%          |
| 501名以上                    | More than 500         | 9.1%       | 7.8%           | 9.3%      | 7.9%           | 9.6%      | 7.9%           | 10.5%     | 8.0%           |
| 合計                        | Total                 | 100.0%     | 100.0%         | 100.0%    | 100.0%         | 100.0%    | 100.0%         | 100.0%    | 100.0%         |

| ⑨年収<br>Annual income |                             | 構成比(Ratio) |                |           |                |           |                |           |                |
|----------------------|-----------------------------|------------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|
|                      |                             | 新規<br>New  | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New | 既存<br>Existing | 新規<br>New | 既存<br>Existing |
| 200万円未満              | Less than JPY 2million      | 3.2%       | 4.4%           | 5.1%      | 4.6%           | 6.9%      | 5.1%           | 11.1%     | 5.9%           |
| 200～300万円未満          | JPY 2million - JPY 3million | 13.3%      | 6.5%           | 17.0%     | 7.1%           | 18.7%     | 7.1%           | 21.5%     | 8.2%           |
| 300～400万円未満          | JPY 3million - JPY 4million | 30.1%      | 27.7%          | 27.9%     | 27.9%          | 27.8%     | 27.7%          | 29.1%     | 27.6%          |
| 400～500万円未満          | JPY 4million - JPY 5million | 26.9%      | 31.6%          | 24.3%     | 31.0%          | 22.5%     | 30.9%          | 17.7%     | 30.0%          |
| 500万円以上              | Over JPY 5million           | 26.3%      | 29.8%          | 25.7%     | 29.4%          | 24.1%     | 29.2%          | 20.6%     | 28.3%          |
| 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19年3月期  | 平成20年3月期             |           | 平成21年3月期             |
|------------------|--------------------------|-----------|----------------------|-----------|----------------------|
|                  |                          | FYE 3/'07 | 1QE 6/'07<br>(第1四半期) | FYE 3/'08 | 1QE 6/'08<br>(第1四半期) |
| 融資<br>Advances   | ATM                      | 92.5%     | 92.5%                | 95.5%     | 98.4%                |
|                  | 内提携分 of which tie-up ATM | 31.5%     | 36.4%                | 37.3%     | 38.8%                |
|                  | 店頭                       | 7.5%      | 7.5%                 | 4.5%      | 1.6%                 |
|                  | 計 Total                  | 100.0%    | 100.0%               | 100.0%    | 100.0%               |
| 返済<br>Repayments | ATM                      | 75.3%     | 75.4%                | 75.4%     | 75.2%                |
|                  | 内提携分 of which tie-up ATM | 20.3%     | 24.2%                | 26.2%     | 28.8%                |
|                  | 店頭                       | 3.6%      | 3.1%                 | 2.9%      | 2.5%                 |
|                  | 銀行振込                     | 20.8%     | 21.0%                | 21.4%     | 22.1%                |
|                  | 書留                       | 0.2%      | 0.2%                 | 0.2%      | 0.2%                 |
|                  | 集金                       | 0.2%      | 0.3%                 | 0.1%      | 0.0%                 |
|                  | 計 Total                  | 100.0%    | 100.0%               | 100.0%    | 100.0%               |
| 合計<br>Total      | ATM                      | 80.8%     | 80.4%                | 80.9%     | 81.2%                |
|                  | 店頭                       | 4.8%      | 4.4%                 | 3.4%      | 2.3%                 |
|                  | 銀行振込                     | 14.1%     | 14.9%                | 15.5%     | 16.4%                |
|                  | 書留                       | 0.1%      | 0.1%                 | 0.1%      | 0.1%                 |
|                  | 集金                       | 0.2%      | 0.2%                 | 0.1%      | 0.0%                 |
|                  | 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)

| 融資<br>Advances (yen)   | 平成19年3月期       | 平成20年3月期             |           | 平成21年3月期             |
|------------------------|----------------|----------------------|-----------|----------------------|
|                        | FYE 3/'07      | 1QE 6/'07<br>(第1四半期) | FYE 3/'08 | 1QE 6/'08<br>(第1四半期) |
| 1万円未満                  | ~9,000         | 17.1%                | 15.9%     | 16.2%                |
| 1万円台                   | 10,000~19,000  | 39.5%                | 37.1%     | 38.5%                |
| 2万円台                   | 20,000~29,000  | 15.7%                | 16.4%     | 16.7%                |
| 3万円台                   | 30,000~39,000  | 9.2%                 | 10.0%     | 9.3%                 |
| 4万円台                   | 40,000~49,000  | 3.3%                 | 3.6%      | 3.3%                 |
| 5万円~10万円以下             | 50,000~100,000 | 11.4%                | 13.0%     | 12.4%                |
| 10万円超                  | 101,000~       | 3.8%                 | 4.0%      | 3.6%                 |
| 合計 Total               |                | 100.0%               | 100.0%    | 100.0%               |
| 返済<br>Repayments (yen) |                |                      |           |                      |
| 1万円未満                  | ~9,000         | 8.5%                 | 9.2%      | 9.5%                 |
| 1万円台                   | 10,000~19,000  | 16.3%                | 16.8%     | 17.3%                |
| 2万円台                   | 20,000~29,000  | 27.7%                | 28.1%     | 28.4%                |
| 3万円台                   | 30,000~39,000  | 33.6%                | 32.3%     | 31.1%                |
| 4万円台                   | 40,000~49,000  | 7.1%                 | 6.3%      | 6.5%                 |
| 5万円台                   | 50,000~59,000  | 2.7%                 | 3.2%      | 3.4%                 |
| 6万円以上                  | 60,000~        | 4.0%                 | 4.1%      | 3.8%                 |
| 合計 Total               |                | 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<br>Business category                               | 平成20年3月期             | 平成21年3月期             |                         |
|---------------------------------|---|----------------------|----------------------|-------------------------|
|                                 |   | 1QE 6/'07<br>(第1四半期) | 1QE 6/'08<br>(第1四半期) | 前年同月比<br>増減<br>Increase |
| 出金チャンネル<br>Disbursement channel | 銀行及び信金・信組<br>Regional banks,<br>shinkin and shinkumi  | 36,647               | 36,812               | 165                     |
|                                 | 流通系クレジットカード会社その他<br>Credit cards companies and others | 9,840                | 15,349               | 5,509                   |
|                                 | 信販会社<br>Credit sales companies                        | 454                  | 161                  | -293                    |
|                                 | 合計<br>Total   | 46,941               | 52,322               | 5,381                   |
| 入金チャンネル<br>Receiving channel    | セブン銀行<br>Seven Bank, Ltd.                             | 12,145               | 13,158               | 1,013                   |
|                                 | コンビニエンスストア <sup>(※)</sup><br>Convenience stores       | 23,179               | 13,246               | -9,933                  |
|                                 | 合計<br>Total   | 35,324               | 26,404               | -8,920                  |

(※)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19年  |                              |             |             |               |               | 平成20年         |             |             |             |             |             |             |           |           |
|---------------------------------------|---|--|------------------------------|-------------|-------------|---------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-----------|
|                                       |   | 6月<br>6/'07  | 7月<br>7/'07                  | 8月<br>8/'07 | 9月<br>9/'07 | 10月<br>10/'07 | 11月<br>11/'07 | 12月<br>12/'07 | 1月<br>1/'08 | 2月<br>2/'08 | 3月<br>3/'08 | 4月<br>4/'08 | 5月<br>5/'08 | 6月<br>6/'08 |           |           |
| 無担保<br>ローン<br>Unsecured<br>loans      | 営業貸付金残高<br>(百万円)                              | Direct cash loans to customers<br>(¥million)                     |                              | 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   | 1,183,129   | 1,172,779 | 1,133,038 |
|                                       | 無担保ローン口座数                                     | Number of loan customer accounts                                 |                              | 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   | 1,825,033   | 1,819,103 | 1,764,730 |
|                                       | 一口座平均単価<br>(千円)                               | Average balance of unsecured<br>loan per accounts<br>(¥thousand) |                              | 675         | 672         | 669           | 667           | 663           | 660         | 657         | 654         | 651         | 652         | 648         | 645       | 642       |
|                                       | 新規顧客数   | Number of new customer accounts                                  |                              | 15,297      | 14,111      | 14,244        | 13,223        | 13,013        | 11,797      | 7,637       | 6,363       | 5,253       | 5,805       | 6,283       | 6,896     | 6,047     |
|                                       | 店舗数   | Number of branch offices   |                              | 1,656       | 1,624       | 1,612         | 1,612         | 1,612         | 1,612       | 1,611       | 1,501       | 1,500       | 1,500       | 1,500       | 1,499     | 1,499     |
|                                       |   | 有人店舗   | Manned loan branch offices   |             | 400         | 371           | 360           | 360           | 360         | 360         | 360         | 360         | 360         | 360         | 360       | 360       |
|                                       |   | 無人店舗 <sup>(注1)</sup>   | Unmanned loan branch offices |             | 1,255       | 1,252         | 1,251         | 1,251         | 1,251       | 1,251       | 1,250       | 1,140       | 1,139       | 1,139       | 1,139     | 1,138     |
|                                       |   | インターネット店舗  | Internet branch office       |             | 1           | 1             | 1             | 1             | 1           | 1           | 1           | 1           | 1           | 1           | 1         | 1         |
|                                       | 自動契約機台数 <sup>(注1)</sup>                       | Number of unmanned loan contract<br>machines                     |                              | 1,656       | 1,624       | 1,612         | 1,612         | 1,612         | 1,612       | 1,611       | 1,501       | 1,500       | 1,500       | 1,500       | 1,499     | 1,499     |
|                                       | CD・ATM台数                                      | Number of cash dispensers and ATMs                               |                              | 48,721      | NA          | NA            | 49,006        | NA            | NA          | 49,316      | NA          | NA          | 53,938      | NA          | NA        | 53,938    |
| 自社分                                   |   | Owned  |                              | 1,780       | 1,745       | 1,733         | 1,733         | 1,733         | 1,730       | 1,619       | 1,618       | 1,618       | 1,617       | 1,616       | 1,616     |           |
|                                       | 提携分   | Inter-linked   |                              | 46,941      | NA          | NA            | 47,273        | NA            | NA          | 47,586      | NA          | NA          | 52,320      | NA          | 52,322    |           |
| カード事業<br>Credit cards                 | 割賦売掛金残高 <sup>(注2)</sup><br>(百万円)              | Installment receivables<br>(¥million)                            |                              | 598         | 582         | 582           | 595           | 586           | 592         | 603         | 593         | 593         | 557         | 552         | 556       | 571       |
| 成約率                                   | Approval Ratio                                |  | 57.2%                        | 55.0%       | 52.7%       | 50.6%         | 49.2%         | 50.5%         | 44.3%       | 26.3%       | 19.8%       | 19.7%       | 23.1%       | 25.7%       | 25.2%     |           |
| 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  | 34.4%                        | 35.4%       | 34.0%       | 34.8%         | 33.6%         | 33.4%         | 38.5%       | 46.3%       | 56.3%       | 58.1%       | 53.7%       | 52.2%       | 53.1%     |           |
|                                       | 1 件   | 1  | 22.3%                        | 22.4%       | 23.0%       | 21.9%         | 22.5%         | 22.2%         | 21.5%       | 25.4%       | 27.9%       | 27.1%       | 27.3%       | 26.2%       | 27.0%     |           |
|                                       | 2 件   | 2  | 18.4%                        | 17.4%       | 17.8%       | 17.7%         | 18.4%         | 18.3%         | 17.4%       | 16.4%       | 11.4%       | 11.1%       | 12.4%       | 14.5%       | 13.6%     |           |
|                                       | 3 件   | 3  | 14.3%                        | 15.1%       | 15.2%       | 15.7%         | 15.3%         | 16.0%         | 14.6%       | 9.0%        | 3.7%        | 3.2%        | 6.0%        | 6.8%        | 5.9%      |           |
|                                       | 4 件   | 4  | 10.6%                        | 9.7%        | 10.0%       | 9.9%          | 10.2%         | 10.1%         | 8.0%        | 2.9%        | 0.7%        | 0.5%        | 0.6%        | 0.3%        | 0.4%      |           |
| 平均利回り                                 | Average loan yield                            |  | 20.17%                       | 20.02%      | 19.92%      | 19.81%        | 19.74%        | 19.64%        | 19.54%      | 19.46%      | 19.41%      | 19.29%      | 18.56%      | 18.32%      | 18.13%    |           |
| 延滞管理指数<br>(31日～60日延滞) <sup>(注3)</sup> | Delinquent management index<br>(31 to 60days) |  | 0.93                         | 0.73        | 0.92        | 1.05          | 1.08          | 1.02          | 0.93        | 0.87        | 1.01        | 1.03        | 0.97        | 1.06        | 0.88      |           |

注1. スピード無人受付機も含む

注2. ショッピング残高

注3. 各月末時点の延滞金額を応答月の月末残高で除した指数(介入債権を除く)

Unmanned loan branch offices including automatic quick loan application machines

Credit card shopping balance(単位:百万円、Unit:¥million)

The ratio is calculated based on the formula: Total balance of the 31-60 days delinquent loans at the end of the month (excluding lawyer-involved cases) divided by the corresponding loan balance.

尚、残元、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 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.