

# 平成21年3月期第2四半期業績補足資料(単体)

## The Second 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.



株式会社 武富士

Takefuji Corporation

# 1. 決算サマリー(連結)

## Summary financial results up to September 2008(Consolidated)

		平成19年3月期 FYE 3/'07	平成20年3月期			平成21年3月期				
			2QE 9/'07 第2四半期累計	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期累計	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)	328,920	144,235	270,479	-58,442	-17.8%	102,764	-41,471	-28.8%
営業利益	Operating income	百万円(¥ mil)	-165,030	25,876	44,781	209,812	-	8,872	-17,004	-65.7%
経常利益	Ordinary income	百万円(¥ mil)	-163,764	25,962	42,285	206,048	-	6,368	-19,594	-75.5%
当期純利益	Net income	百万円(¥ mil)	-481,274	29,745	14,105	495,379	-	4,982	-24,764	-83.3%
一株当り当期純利益	Net income per share	円(¥)	-3,420.42	211.40	100.63	3,521.05	-	36.30	-175.10	-82.8%
一株当り当期純資産	Net assets per share	円(¥)	3,252.98	3,328.60	3,151.03	-101.95	-3.1%	3,104.28	-224.32	-6.7%
一株当り配当金	Dividends per share	円(¥)	230.00	90.00	180.00	-50.00	-21.7%	30.00	-60.00	-66.7%
配当性向	Payout ratio		-	42.6%	178.9%	-	-	82.6%	-	40.1%
自己資本比率	Shareholders' equity ratio		28.9%	31.4%	31.1%	-	2.2%	33.5%	-	2.1%
自己資本当期純利益率	ROE		-67.2%	6.4%	3.2%	-	-	1.2%	-	-5.3%
総資産当期純利益率	ROA		-28.7%	1.9%	0.9%	-	-	0.4%	-	-1.6%

		平成19年3月期 FYE 3/'07	平成20年3月期		平成21年3月期
			2QE 9/'07 第2四半期累計	FYE 3/'08	2QE 9/'08 第2四半期累計
発行済株式総数	Number of shares outstanding at year-end	147,295,200	147,295,200	147,295,200	144,295,200
期末発行済株式数	Number of shares with effective voting rights	140,705,981	140,705,977	137,648,593	135,865,815
期中平均株式数	Average number of shares during the period	140,706,008	140,705,979	140,172,418	137,234,943

# 平成21年3月期決算予想(連結)

## Forecast for FY ending March 2009(Consolidated)

		平成21年3月期 FYE 3/'09 予想 (Forecast)	平成21年3月期		
			増減額 Increase	増減率 %Change	
営業収益	Operating revenues	百万円(¥mil)	190,900	-79,579	-29.4%
内貸付金利息収入	Interest income on direct cash loans	百万円(¥mil)	183,000	-78,981	-30.1%
営業利益	Operating income	百万円(¥mil)	17,500	-27,281	-60.9%
経常利益	Ordinary income	百万円(¥mil)	13,500	-28,785	-68.1%
当期純利益	Net income	百万円(¥mil)	3,000	-11,105	-78.7%
営業貸付金残高	Direct cash loans to customers	百万円(¥mil)	960,000	-235,328	-19.7%
口座数	Number of loan customer accounts	件	1,550,000	-283,316	-15.5%
貸倒償却額	Write-offs	百万円(¥mil)	89,000	-9,248	-9.4%
貸倒償却率	Write-off ratio		9.27%	-	1.05%

(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. 決算サマリー

## Summary financial results up to September 2008

			平成19年3月期		平成20年3月期			平成21年3月期		
			FYE 3/'07	2QE 9/'07 第2四半期累計	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期累計	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)	328,045	143,726	269,452	-58,593	-17.9%	102,324	-41,402	-28.8%
営業利益	Operating income	百万円(¥ mil)	-165,839	25,405	43,741	209,580	-	8,393	-17,012	-67.0%
経常利益	Ordinary income	百万円(¥ mil)	-165,726	25,148	40,666	206,391	-	5,746	-19,402	-77.2%
当期純利益	Net income	百万円(¥ mil)	-481,377	29,244	13,064	494,441	-	4,456	-24,788	-84.8%
一株当り当期純利益	Net income per share	円(¥)	-3,421.15	207.84	93.20	3,514.35	-	32.47	-175.37	-84.4%
一株当り当期純資産	Net assets per share	円(¥)	3,221.09	3,293.37	3,115.59	-105.51	-3.3%	3,064.79	-228.58	-6.9%
一株当り配当金	Dividends per share	円(¥)	230.00	90.00	180.00	-50.00	-21.7%	30.00	-60.00	-66.7%
配当性向	Payout ratio		-	43.3%	193.1%	-	-	92.4%	-	49.1%
自己資本比率	Shareholders' equity ratio		28.4%	30.7%	30.4%	-	2.0%	32.6%	-	1.9%
自己資本当期純利益率	ROE		-67.7%	6.4%	3.0%	-	-	1.1%	-	-5.3%
総資産当期純利益率	ROA		-28.5%	1.9%	0.9%	-	-	0.3%	-	-1.6%

		平成19年3月期	平成20年3月期		平成21年3月期
		FYE 3/'07	2QE 9/'07 第2四半期累計	FYE 3/'08	2QE 9/'08 第2四半期累計
発行済株式総数	Number of shares outstanding at year-end	147,295,200	147,295,200	147,295,200	144,295,200
期末発行済株式数	Number of shares with effective voting rights	140,705,981	140,705,977	137,648,593	135,865,815
期中平均株式数	Average number of shares during the period	140,706,008	140,705,979	140,172,418	137,234,943

## 平成21年3月期決算予想

## Forecast for FY ending March 2009

			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)	190,000	-79,452	-29.5%
内貸付金利息収入	Interest income on direct cash loans	百万円(¥mil)	183,000	-78,981	-30.1%
営業利益	Operating income	百万円(¥mil)	16,400	-27,341	-62.5%
経常利益	Ordinary income	百万円(¥mil)	12,400	-28,266	-69.5%
当期純利益	Net income	百万円(¥mil)	2,100	-10,964	-83.9%
営業貸付金残高	Direct cash loans to customers	百万円(¥mil)	960,000	-235,328	-19.7%
口座数	Number of loan customer accounts	件	1,550,000	-283,316	-15.5%
貸倒償却額	Write-offs	百万円(¥mil)	89,000	-9,248	-9.4%
貸倒償却率	Write-off ratio		9.27%	-	1.05%

(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.

### 3. 営業の状況

### Key operational data

(百万円/ in ¥mil)

		平成19年3月期 FYE 3/'07	平成20年3月期				平成21年3月期			
			2QE 9/'07 第2四半期末	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期末	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	1,431,848	1,359,314	1,195,328	-236,520	-16.5%	1,083,764	-275,550	-20.3%	
	無担保ローン口座数 Number of loan customer accounts	2,125,599	2,036,554	1,833,316	-292,283	-13.8%	1,707,798	-328,756	-16.1%	
	一口座平均単価 Average balance per account (千円:¥ thousand)	674	667	652	-22	-3.2%	635	-33	-4.9%	
	新規顧客数 Number of new customer accounts	220,525	93,247	143,115	-77,410	-35.1%	44,296	-48,951	-52.5%	
	店舗数 Number of branch offices	1,729	1,612	1,500	-229	-13.2%	1,458	-154	-9.6%	
	有人店舗 Manned loan branch offices	471	360	360	-111	-23.6%	317	-43	-11.9%	
	無人店舗 <sup>(注1)</sup> Unmanned loan branch offices	1,257	1,251	1,139	-118	-9.4%	1,140	-111	-8.9%	
	インターネット店舗 Internet branch office	1	1	1	0	0.0%	1	0	0.0%	
	自動契約機台数 <sup>(注1)</sup> Number of unmanned loan contract machines	1,729	1,612	1,500	-229	-13.2%	1,458	-154	-9.6%	
	CD・ATM台数 Number of cash dispensers and ATMs	48,072	49,006	53,938	5,866	12.2%	54,348	5,342	10.9%	
自社分 Owned	1,856	1,733	1,618	-238	-12.8%	1,572	-161	-9.3%		
提携分 Inter-linked	46,216	47,273	52,320	6,104	13.2%	52,776	5,503	11.6%		
カード事業	割賦売掛金残高 <sup>(注2)</sup> Installment receivables	582	595	557	-26	-4.4%	576	-19	-3.2%	
Credit cards	総合斡旋取扱高 <sup>(注3)</sup> Credit card sales amount	640	257	492	-149	-23.3%	230	-27	-10.5%	
	有効会員数 Number of credit card membership	284,825	295,685	294,860	10,035	3.5%	294,919	-766	-0.3%	
	残有会員数 <sup>(注4)</sup> Number of accounts with shopping balance	15,652	16,658	16,218	566	3.6%	16,522	-136	-0.8%	
	加盟店数 Number of member stores	28,430	27,260	27,773	-657	-2.3%	28,194	934	3.4%	
社員数(除く:パート)	Number of employees	2,920	2,838	2,625	-295	-10.1%	2,598	-240	-8.5%	
平均貸付金残高	Average unsecured loan balance during the period	1,522,477	1,412,457	1,357,833	-164,644	-10.8%	1,143,858	-268,599	-19.0%	
平均利回り	Average loan yield	20.92%	19.81%	19.29%	-	-1.63%	17.22%	-	-2.59%	
有利子負債残高	Interest bearing debt	613,840	557,293	562,248	-51,592	-8.4%	496,591	-60,702	-10.9%	

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

#### 4. 主要損益(連結)

#### Profit & loss statement(Consolidated)

(百万円/in ¥mil)

	平成19年3月期 FYE 3/'07	平成20年3月期				平成21年3月期			
		2QE 9/'07 第2四半期累計	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期累計	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	328,920	144,235	270,479	-58,442	-17.8%	102,764	-41,471	-28.8%	
営業貸付金利息 Interest income on direct cash loans	318,491	139,891	261,981	-56,510	-17.7%	98,747	-41,144	-29.4%	
償却債権及び同利息回収額 Collection from bad debts previously written-off	5,284	1,699	3,312	-1,972	-37.3%	1,563	-136	-8.0%	
総合斡旋収益 Credit card revenues	86	36	72	-14	-16.5%	36	0	-0.4%	
その他の営業収益 Others	5,060	2,609	5,114	55	1.1%	2,417	-192	-7.3%	
営業費用 Operating expenses	493,951	118,359	225,698	-268,253	-54.3%	93,892	-24,467	-20.7%	
金融費用 Financial expenses	21,297	10,466	20,931	-366	-1.7%	10,544	78	0.7%	
支払利息 Borrowing interest expenses	9,997	5,245	10,279	282	2.8%	4,729	-517	-9.9%	
社債利息 Bond interest expenses	9,902	4,430	9,019	-883	-8.9%	5,101	671	15.1%	
その他の金融費用 Other financial expenses	1,397	790	1,632	235	16.8%	714	-76	-9.6%	
その他の営業費用 Other operating expenses	472,654	107,893	204,767	-267,887	-56.7%	83,347	-24,545	-22.7%	
広告宣伝費 Advertising expenses	9,826	2,636	4,853	-4,973	-50.6%	1,763	-873	-33.1%	
貸倒関連費用 Provisions for credit losses	113,642	41,394	90,984	-22,657	-19.9%	29,708	-11,686	-28.2%	
内貸倒償却額 Write-offs	100,279	32,577	98,248	-2,030	-2.0%	26,878	-5,699	-17.5%	
過払請求関連費用 <sup>(※1)</sup> Provisions for losses for refund of interest received from customers	290,449	37,933	57,854	-	-	28,067	-9,866	-26.0%	
人件費 Personnel expenses	20,581	10,108	19,785	-796	-3.9%	8,719	-1,390	-13.7%	
賃借料 Rent	6,996	3,178	5,985	-1,011	-14.4%	2,664	-514	-16.2%	
その他 Others	31,160	12,643	25,305	-5,855	-18.8%	12,426	-217	-1.7%	
営業利益 Operating income	-165,030	25,876	44,781	209,812	-	8,872	-17,004	-65.7%	
営業外収益 Non-operating income	2,157	1,345	1,817	-340	-15.8%	721	-624	-46.4%	
投資利益 Gain on investments	548	305	315	-233	-42.5%	63	-242	-79.2%	
営業外費用 Non-operating expenses	890	1,260	4,314	3,424	384.6%	3,226	1,966	156.1%	
経常利益 Ordinary income	-163,764	25,962	42,285	206,048	-	6,368	-19,594	-75.5%	
特別利益 Extraordinary income	40	144	385	346	865.4%	670	526	364.2%	
特別損失 Extraordinary loss	<sup>(※1)</sup> 273,049	1,100	<sup>(※2)</sup> 32,128	-240,921	-88.2%	2,771	1,671	151.9%	
税引前当期純利益 Income before income taxes	-436,773	25,006	10,542	447,315	-	4,267	-20,740	-82.9%	
法人税等 Income taxes	44,501	-4,739	-3,563	-48,064	-	-715	4,024	-84.9%	
当期純利益 Net income	-481,274	29,745	14,105	495,379	-	4,982	-24,764	-83.3%	

(※1) 平成19年3月期は、利息返還損失引当金繰入額の内、第2四半期繰入分 272,038 百万円については特別損失処理、下期繰入分 290,449 百万円については営業費用処理をしております。平成20年3月期以降は、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) 実質的デファイゼンスを実施しております第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.

## 5. 主要損益

## Profit & loss statement

(百万円/in ¥mil)

	平成19年3月期 FYE 3/'07	平成20年3月期				平成21年3月期			
		2QE 9/'07 第2四半期累計	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期累計	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	328,045	143,726	269,452	-58,593	-17.9%	102,324	-41,402	-28.8%	
営業貸付金利息 Interest income on direct cash loans	318,491	139,891	261,981	-56,510	-17.7%	98,747	-41,144	-29.4%	
償却債権及び同利息回収額 Collection from bad debts previously written-off	5,284	1,699	3,312	-1,972	-37.3%	1,563	-136	-8.0%	
総合斡旋収益 Credit card revenues	87	37	72	-15	-16.9%	36	-1	-2.1%	
その他の営業収益 Others	4,183	2,099	4,087	-96	-2.3%	1,977	-122	-5.8%	
営業費用 Operating expenses	493,884	118,322	225,711	-268,173	-54.3%	93,931	-24,390	-20.6%	
金融費用 Financial expenses	21,651	10,655	21,383	-268	-1.2%	10,814	159	1.5%	
支払利息 Borrowing interest expenses	10,352	5,434	10,732	380	3.7%	4,998	-436	-8.0%	
社債利息 Bond interest expenses	9,902	4,430	9,019	-883	-8.9%	5,101	671	15.1%	
その他の金融費用 Other financial expenses	1,397	790	1,632	235	16.8%	714	-76	-9.6%	
その他の営業費用 Other operating expenses	472,233	107,667	204,328	-267,905	-56.7%	83,117	-24,550	-22.8%	
広告宣伝費 Advertising expenses	9,818	2,632	4,843	-4,976	-50.7%	1,757	-875	-33.2%	
貸倒関連費用 Provisions for credit losses	113,642	41,394	90,984	-22,657	-19.9%	29,708	-11,686	-28.2%	
内貸倒償却額 Write-offs	100,279	32,577	98,248	-2,030	-2.0%	26,878	-5,699	-17.5%	
過払請求関連費用 <sup>(※1)</sup> Provisions for losses for refund of interest received from customers	290,449	37,933	57,854	-	-	28,067	-9,866	-26.0%	
人件費 Personnel expenses	20,479	10,048	19,662	-817	-4.0%	8,658	-1,389	-13.8%	
賃借料 Rent	7,008	3,183	5,997	-1,011	-14.4%	2,668	-514	-16.2%	
その他 Others	30,837	12,477	24,988	-5,850	-19.0%	12,257	-220	-1.8%	
営業利益 Operating income	-165,839	25,405	43,741	209,580	-	8,393	-17,012	-67.0%	
営業外収益 Non-operating income	1,004	854	969	-35	-3.5%	612	-242	-28.4%	
投資利益 Gain on investments	517	297	307	-211	-40.7%	111	-186	-62.6%	
営業外費用 Non-operating expenses	890	1,111	4,044	3,154	354.3%	3,259	2,148	193.3%	
経常利益 Ordinary income	-165,726	25,148	40,666	206,391	-	5,746	-19,402	-77.2%	
特別利益 Extraordinary income	1,112	186	427	-684	-61.6%	478	292	157.0%	
特別損失 Extraordinary loss	(※1) 273,025	1,091	(※2) 32,115	-240,910	-88.2%	2,771	1,680	154.0%	
税引前当期純利益 Income before income taxes	-437,639	24,243	8,978	446,617	-	3,453	-20,790	-85.8%	
法人税等 Income taxes	43,738	-5,001	-4,086	-47,824	-	-1,004	3,998	-79.9%	
当期純利益 Net income	-481,377	29,244	13,064	494,441	-	4,456	-24,788	-84.8%	

(※1) 平成19年3月期は、利息返還損失引当金繰入額の内、第2四半期繰入分 272,038 百万円については特別損失処理、下期繰入分 290,449 百万円については営業費用処理をしております。平成20年3月期以降は、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) 実質的デファイゼンスを実施しております第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.

## 6. 総資産、純資産等(連結)

## Financial position(Consolidated)

		平成19年3月期 FYE 3/'07	平成20年3月期				平成21年3月期			
			2QE 9/'07 第2四半期累計	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期累計	前年同期比		
					増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change	
総資産	Total assets	百万円(¥ mil)	1,583,172	1,491,696	1,392,899	-190,272	-12.0%	1,258,405	-233,291	-15.6%
	流動資産	Current assets	1,447,034	1,363,373	1,263,789	-183,245	-12.7%	1,127,868	-235,506	-17.3%
	固定資産	Fixed assets	136,137	128,322	129,110	-7,027	-5.2%	130,537	2,215	1.7%
営業貸付金残高	Direct cash loans to customers	百万円(¥ mil)	1,431,848	1,359,314	1,195,328	-236,520	-16.5%	1,083,764	-275,550	-20.3%
営業貸付金残高対総資産比率	Ratio of loan to total assets		90.4%	91.1%	85.8%	-	-4.6%	86.1%	-	-5.0%
総資産経常利益率	Ratio of ordinary income to total assets		-9.8%	1.7%	2.8%	-	-	0.5%	-	-1.2%
総資産当期純利益率	ROA		-28.7%	1.9%	0.9%	-	-	0.4%	-	-1.6%
純資産	Net assets	百万円(¥ mil)	457,714	468,354	433,776	-23,939	-5.2%	421,856	-46,498	-9.9%
自己資本比率	Shareholders' equity ratio		28.9%	31.4%	31.1%	-	2.2%	33.5%	-	2.1%
自己資本当期純利益率	ROE		-67.2%	6.4%	3.2%	-	-	1.2%	-	-5.3%
有利子負債残高	Interest bearing debt	百万円(¥ mil)	597,840	534,408	539,364	-58,476	-9.8%	472,706	-61,702	-11.5%

## 7. 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9月30日		平成20年3月31日		平成20年9月30日	
	March 31, 2007	対発行済株式数	September 30, 2007	対発行済株式数	March 31, 2008	対発行済株式数	September 30, 2008	対発行済株式数
保有自己株式 Treasury stock	6,589,219	4.5%	6,589,223	4.5%	(※1) 9,646,607	6.5%	(※2) 8,429,385	5.8%

(※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。また、平成20年6月27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300万株のうち、1,782,760株の取得を実施いたしました。

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.

1,782,760 shares were acquired by the Company by September 30, 2008, based on the Board of Directors' meeting resolution for treasury stock acquisition, approved on June 27, 2008 for the total maximum shares of 3,000,000.

## 8. 総資産、純資産等

## Financial position

		平成19年3月期 FYE 3/'07	平成20年3月期				平成21年3月期			
			2QE 9/'07 第2四半期累計	FYE 3/'08	前年同期比		2QE 9/'08 第2四半期累計	前年同期比		
					増減額 Increase	増減率 %Change		増減額 Increase	増減率 %Change	
総資産	Total assets	百万円(¥ mil)	1,594,014	1,509,246	1,410,576	-183,438	-11.5%	1,276,523	-232,722	-15.4%
	流動資産	Current assets	1,436,054	1,358,440	1,258,598	-177,455	-12.4%	1,122,922	-235,519	-17.3%
	固定資産	Fixed assets	157,960	150,805	151,978	-5,982	-3.8%	153,602	2,796	1.9%
営業貸付金残高	Direct cash loans to customers	百万円(¥ mil)	1,431,848	1,359,314	1,195,328	-236,520	-16.5%	1,083,764	-275,550	-20.3%
営業貸付金残高対総資産比率	Ratio of loan to total assets		89.8%	90.1%	84.7%	-	-5.1%	84.9%	-	-5.2%
総資産経常利益率	Ratio of ordinary income to total assets		-9.8%	1.6%	2.7%	-	-	0.4%	-	-1.2%
総資産当期純利益率	ROA		-28.5%	1.9%	0.9%	-	-	0.3%	-	-1.6%
純資産	Net assets	百万円(¥ mil)	453,227	463,397	428,897	-24,330	-5.4%	416,491	-46,906	-10.1%
自己資本比率	Shareholders' equity ratio		28.4%	30.7%	30.4%	-	2.0%	32.6%	-	1.9%
自己資本当期純利益率	ROE		-67.7%	6.4%	3.0%	-	-	1.1%	-	-5.3%
有利子負債残高	Interest bearing debt	百万円(¥ mil)	613,840	557,293	562,248	-51,592	-8.4%	496,591	-60,702	-10.9%

## 9. 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 FYE 3/'07		平成20年3月期				平成21年3月期	
		金額 Amount	対残元比 Ratio	2QE 9/'07 第2四半期累計		FYE 3/'08		2QE 9/'08 第2四半期累計	
				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	1,431,848	-	1,359,314	-	1,195,328	-	1,083,764	-
割賦売掛金残高	Installment receivables	582	-	595	-	557	-	576	-
貸倒償却額	Write-offs	100,279	7.00%	32,577	2.40%	98,248	8.22%	26,878	2.48%
償却債権及び同利息回収額	Collection from bad debts previously written-off	5,284	0.37%	1,699	0.12%	3,312	0.28%	1,563	0.14%
純貸倒損失	Net credit losses	94,994	6.63%	30,879	2.27%	94,936	7.94%	25,316	2.33%
貸倒引当金	Allowance for credit losses	151,262	10.56%	160,079	11.77%	143,998	12.04%	146,828	13.54%
過払請求元本毀損額	Interest repaid (portion of principal impaired)	44,669	3.12%	29,804	2.19%	61,242	5.12%	28,471	2.63%
過払請求返還金	Refund of interest received from customers	64,050	4.47%	45,493	3.35%	99,154	8.29%	52,615	4.85%
利息返還損失引当金	Allowance for losses for refund of interest received from customers	488,798	34.12%	451,434	33.20%	386,256	32.30%	333,238	30.73%
不良債権の状況	Delinquent loans receivables	215,073	15.01%	248,121	18.25%	237,880	19.89%	258,355	23.83%
破綻先債権	Loans to bankrupt borrowers	862	0.06%	1,006	0.07%	1,111	0.09%	924	0.09%
延滞債権	Delinquent loans (more than 180 days)	79,846	5.57%	105,060	7.73%	96,545	8.07%	110,749	10.21%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	35,120	2.45%	40,243	2.96%	38,787	3.24%	35,960	3.32%
貸出条件緩和債権	Restructured loans	99,245	6.93%	101,812	7.49%	101,437	8.48%	110,722	10.21%
(うち未収日数30日以内)	(of which less than 31 days past due)	(92,857)	6.48%	(94,745)	6.97%	(94,807)	7.93%	(105,869)	9.76%

### 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 FYE 3/'07			平成20年3月期						平成21年3月期		
		件数 Accounts	金額 Amount	構成比 Ratio	2QE 9/'07 第2四半期末			FYE 3/'08			2QE 9/'08 第2四半期末		
					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	42,984	30,437	21.0%	17,285	12,222	19.6%	32,506	22,774	14.3%	12,838	8,802	15.9%
債権放棄	Waiver	119,618	69,724	48.1%	75,355	45,327	72.7%	150,885	90,920	57.0%	74,475	43,791	79.1%
過払請求元本毀損額	Interest repaid (portion of principal impaired)	59,068	44,669	30.8%	38,969	29,804	47.8%	80,702	61,242	38.4%	38,944	28,471	51.4%
債務整理	Debt-workout	54,220	21,974	15.2%	31,880	12,874	20.6%	61,064	24,391	15.3%	31,006	12,658	22.9%
その他	Others	6,330	3,081	2.1%	4,506	2,649	4.3%	9,119	5,287	3.3%	4,525	2,662	4.8%
長期延滞(居所不明等)	Delinquent loans past due over 1 year	79,283	44,787	30.9%	7,972	4,832	7.7%	81,098	45,796	28.7%	4,438	2,756	5.0%
合計	Total	241,885	144,947	100.0%	100,612	62,381	100.0%	264,489	159,490	100.0%	91,751	55,349	100.0%

# 10. 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 FYE 3/'07		平成20年3月期				平成21年3月期	
				2QE 9/'07 第2四半期末		FYE 3/'08		2QE 9/'08 第2四半期末	
		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	455,361	74.2%	427,512	76.7%	401,165	71.4%	264,205	53.2%
邦銀	Japanese banks	50,141	8.2%	31,394	5.6%	18,160	3.2%	14,294	2.9%
	長期信用銀行 Long-term credit banks	7,000	1.1%	2,000	0.3%	-	-	-	-
	信託銀行 Trust banks	2,300	0.4%	-	-	-	-	-	-
	地方銀行 Regional banks	34,970	5.7%	26,084	4.7%	16,746	3.0%	13,666	2.8%
	その他 Others	5,871	1.0%	3,310	0.6%	1,414	0.2%	628	0.1%
	生保 Life insurance companies	6,397	1.0%	3,619	0.7%	928	0.2%	152	0.0%
	損保 Casualty insurance companies	5,350	0.9%	4,575	0.8%	3,871	0.7%	3,608	0.7%
	リース・ファイナンス Lease/finance companies	4,458	0.7%	3,522	0.6%	5,428	1.0%	2,273	0.5%
	外国銀行・その他外資系金融 Foreign banks and other foreign financial institutions	88,784	14.5%	101,820	18.3%	119,760	21.3%	106,307	21.4%
	証券化 Securitized	284,231	46.3%	259,698	46.6%	230,133	40.9%	113,688	22.9%
	その他 Others	16,000	2.6%	22,884	4.1%	22,884	4.1%	23,884	4.8%
直接	Capital markets	158,479	25.8%	129,781	23.3%	161,083	28.6%	232,386	46.8%
社債	Bonds	158,479	25.8%	129,781	23.3%	161,083	28.6%	232,386	46.8%
	普通社債 Straight bonds	158,479	25.8%	129,781	23.3%	161,083	28.6%	162,386	32.7%
	新株予約権付社債 Convertible bonds	-	-	-	-	-	-	70,000	14.1%
合計	Total	613,840	100.0%	557,293	100.0%	562,248	100.0%	496,591	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 FYE 3/'07		平成20年3月期		平成20年3月期	
				2QE 9/'07 第2四半期累計	FYE 3/'08	2QE 9/'08 第2四半期累計	
有利子負債合計	Interest bearing debts	613,840		557,293	562,248	496,591	
短期借入金	Short-term	16,000		22,884	22,884	23,884	
長期借入金	Long-term	439,361		404,628	378,280	240,321	
社債	Bonds	158,479		129,781	161,083	232,386	
長期負債比率	Ratio of long-term interest bearing debts	97.4%		95.9%	95.9%	95.2%	
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9ヶ月 5years 9months	6年3ヶ月 6years 3months	7年10ヶ月 7years 10months	
期末調達金利	Funding interest rate	2.77%		2.84%	2.98%	2.93%	
変動	Float	3.07%		3.41%	3.58%	3.43%	
固定	Fixed	2.74%		2.74%	2.90%	2.85%	

## ③基準金利別構成比

### Base interest rate

(百万円/¥mil)

		平成19年3月期 FYE 3/'07		平成20年3月期				平成21年3月期	
				2QE 9/'07 第2四半期累計		FYE 3/'08		2QE 9/'08 第2四半期累計	
		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	551,128	89.8%	496,579	89.1%	492,596	87.6%	423,589	85.3%
長期プライムレート(連動)	Long-term prime rate (float)	3,300	0.5%	-	-	2,636	0.5%	1,898	0.4%
YEN LIBORその他(連動)	Yen Libor rate and others (float)	59,412	9.7%	60,714	10.9%	67,016	11.9%	71,104	14.3%
合計	Total	613,840	100.0%	557,293	100.0%	562,248	100.0%	496,591	100.0%

## 11. その他の営業費用内訳

## Other operating expenses

(百万円/¥ mil)

		平成19年3月期 FYE 3/'07		平成20年3月期				平成21年3月期	
		金額 Amount	対営業収益比 Against revenues	2QE 9/'07 第2四半期累計		FYE 3/'08		2QE 9/'08 第2四半期累計	
				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	328,045	-	143,726	-	269,452	-	102,324	-
広告宣伝費	Advertising expenses	9,818	3.0%	2,632	1.8%	4,843	1.8%	1,757	1.7%
貸倒関連費用	Provisions for credit losses	113,642	34.6%	41,394	28.8%	90,984	33.8%	29,708	29.0%
過払請求関連費用 <sup>(※)</sup>	Provisions for losses for refund of interest received from customers	290,449	88.5%	37,933	26.4%	57,854	21.5%	28,067	27.4%
人件費	Personnel expenses	20,479	6.2%	10,048	7.0%	19,662	7.3%	8,658	8.5%
賃借料	Rent	7,008	2.1%	3,183	2.2%	5,997	2.2%	2,668	2.6%
通信費	Communication expenses	4,808	1.5%	2,081	1.4%	3,898	1.4%	1,725	1.7%
減価償却費	Depreciation and amortization	3,442	1.0%	1,608	1.1%	3,464	1.3%	1,587	1.6%
支払手数料	Handling charges	10,793	3.3%	5,442	3.8%	11,115	4.1%	5,757	5.6%
その他	Others	11,795	3.6%	3,346	2.3%	6,511	2.4%	3,188	3.1%
その他の営業費用合計	Total	472,233	144.0%	107,667	74.9%	204,328	75.8%	83,117	81.2%

(※) 平成19年3月期は、利息返還損失引当金繰入額の内、第2四半期繰入分 272,038 百万円については特別損失処理、下期繰入分 290,449 百万円については営業費用処理をしております。平成20年3月期以降は、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.

## 12. 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 FYE 3/'07		平成20年3月期				平成21年3月期	
		金額	対営業収益比	2QE 9/'07		FYE 3/'08		2QE 9/'08	
				金額	対営業収益比	金額	対営業収益比	金額	対営業収益比
営業貸付金残高	Direct cash loans to customers	3,040		3,776		3,320	280	3,419	-357
口座数	Number of loan customer accounts	4,513		5,657		5,093	580	5,387	-270
営業収益	Operating revenues	696		399		748	52	323	-76
営業利益	Operating income	-352		71		122	474	26	-44
経常利益	Ordinary income	-352		70		113	465	18	-52
当期純利益	Net income	-1,022		81		36	1,058	14	-67
期末有人店舗数	Number of manned loan branch office	471		360		360	-111	317	-43

## 13. 従業員一人当たり指標

## Per-employee data

(百万円/¥ mil)

		平成19年3月期 FYE 3/'07		平成20年3月期				平成21年3月期	
		金額	対営業収益比	2QE 9/'07		FYE 3/'08		2QE 9/'08	
				金額	対営業収益比	金額	対営業収益比	金額	対営業収益比
営業貸付金残高	Direct cash loans to customers	490		479		455	-35	417	-62
口座数	Number of loan customer accounts	728		718		698	-30	657	-60
営業収益	Operating revenues	112		51		103	-10	39	-11
営業利益	Operating income	-57		9		17	73	3	-6
経常利益	Ordinary income	-57		9		15	72	2	-7
当期純利益	Net income	-165		10		5	170	2	-9
期末従業員数	Number of employees	2,920		2,838		2,625	-295	2,598	-240

## 14. 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) (Or less)	平成19年3月期 FYE 3/'07				平成20年3月期								平成21年3月期			
	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	1QE 9/'07 第2四半期末				FYE 3/'08				1QE 9/'08 第2四半期末			
					件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio
27.0%超～	1,292,629	60.8%	733,763	51.2%	1,235,440	60.7%	672,227	49.4%	1,092,145	59.6%	576,608	48.2%	813,148	47.6%	402,142	37.1%
25.0%超～ 27.0%以下	477,155	22.4%	401,825	28.1%	429,237	21.1%	352,835	26.0%	370,861	20.2%	297,619	24.9%	233,113	13.7%	178,934	16.5%
20.0%超～ 25.0%以下	175,945	8.3%	134,025	9.4%	185,181	9.1%	154,588	11.4%	164,889	9.0%	137,604	11.5%	113,467	6.6%	93,757	8.6%
18.0%超～ 20.0%以下	87,726	4.1%	73,452	5.1%	82,891	4.1%	67,448	5.0%	75,381	4.1%	59,824	5.0%	51,319	3.0%	39,656	3.7%
15.0%超～ 18.0%以下	63,318	3.0%	71,930	5.0%	76,348	3.7%	96,864	7.1%	103,110	5.6%	107,091	9.0%	454,812	26.6%	328,583	30.3%
15.0%以下	28,826	1.4%	16,853	1.2%	27,457	1.3%	15,352	1.1%	26,930	1.5%	16,583	1.4%	41,939	2.5%	40,693	3.8%
合計 (Total)	2,125,599	100%	1,431,848	100%	2,036,554	100%	1,359,314	100%	1,833,316	100%	1,195,328	100%	1,707,798	100.0%	1,083,764	100.0%

### ②貸付金額別

#### By loan amount

(百万円/¥ mil)

	平成19年3月期 FYE 3/'07				平成20年3月期								平成21年3月期			
	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	1QE 9/'07 第2四半期末				FYE 3/'08				1QE 9/'08 第2四半期末			
					件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio
～¥100,000	101,551	4.8%	5,804	0.4%	110,029	5.4%	6,312	0.5%	109,172	6.0%	6,170	0.5%	114,941	6.7%	6,489	0.6%
¥100,000～¥300,000	232,028	10.9%	47,577	3.3%	233,758	11.5%	47,956	3.5%	229,453	12.5%	47,390	4.0%	238,161	13.9%	49,082	4.5%
¥300,000～¥500,000	566,201	26.6%	247,617	17.3%	543,488	26.7%	235,340	17.3%	470,602	25.7%	201,628	16.9%	422,914	24.8%	180,412	16.7%
¥500,000～¥1,000,000	1,204,337	56.7%	1,090,741	76.2%	1,090,416	53.5%	969,458	71.3%	965,266	52.6%	841,009	70.3%	870,811	51.0%	744,522	68.7%
¥1,000,000～	21,482	1.0%	40,110	2.8%	58,863	2.9%	100,248	7.4%	58,823	3.2%	99,131	8.3%	60,971	3.6%	103,259	9.5%
合計 (Total)	2,125,599	100.0%	1,431,848	100.0%	2,036,554	100.0%	1,359,314	100.0%	1,833,316	100.0%	1,195,328	100.0%	1,707,798	100.0%	1,083,764	100.0%

## 15. 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 FYE 3/'07	平成20年3月期		平成21年3月期 2QE 9/'08 第2四半期末
			2QE 9/'07 第2四半期末	FYE 3/'08	
有人店頭	At manned loan branch offices	45.8%	41.8%	39.7%	38.4%
無人店舗	By unmanned loan branch offices	54.2%	58.2%	60.3%	61.6%
	内通常時間内 During branch office hours	45.0%	48.3%	50.0%	50.1%
	内通常時間外 After branch office hours	9.2%	9.9%	10.3%	11.5%
合計	Total	100.0%	100.0%	100.0%	100.0%

## 16. 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 FYE 3/'07	平成20年3月期		平成21年3月期 2QE 9/'08 第2四半期末
			2QE 9/'07 第2四半期末	FYE 3/'08	
口コミ・紹介		10.5%	9.3%	9.4%	9.2%
Word of mouth, introduction	有人店舗 Manned loan branch offices	10.9%	8.8%	8.5%	6.5%
	無人店舗 Unmanned loan branch offices	10.3%	9.5%	9.8%	10.7%
配布物		10.5%	10.3%	10.2%	7.4%
Distributed materials	有人店舗 Manned loan branch offices	19.4%	21.6%	21.9%	12.2%
	無人店舗 Unmanned loan branch offices	4.9%	4.5%	4.7%	5.0%
看板		21.3%	23.2%	23.3%	21.3%
Signs	有人店舗 Manned loan branch offices	21.5%	21.9%	20.3%	14.5%
	無人店舗 Unmanned loan branch offices	21.1%	23.9%	24.7%	24.9%
テレビ等		39.1%	36.8%	35.2%	28.6%
TV, etc.	有人店舗 Manned loan branch offices	28.8%	26.2%	23.4%	13.9%
	無人店舗 Unmanned loan branch offices	45.5%	42.2%	40.7%	36.1%
新聞・雑誌等		7.0%	6.7%	7.0%	6.5%
Newspaper, magazine, etc.	有人店舗 Manned loan branch offices	3.1%	2.9%	3.0%	2.8%
	無人店舗 Unmanned loan branch offices	9.4%	8.7%	8.9%	8.4%
その他		11.7%	13.7%	14.9%	27.0%
Others	有人店舗 Manned loan branch offices	16.3%	18.6%	22.9%	50.1%
	無人店舗 Unmanned loan branch offices	8.8%	11.2%	11.2%	14.9%
合計	Total	100.0%	100.0%	100.0%	100.0%

## 17. 顧客属性(1)

## Customer profile (1)

### ①性別・年齢 Gender, age 構成比(Ratio)

			平成19年3月期 FYE 3/'07		平成20年3月期				平成21年3月期	
					2QE 9/'07 第2四半期末		FYE 3/'08		2QE 9/'08 第2四半期末	
			新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
男性 Male	20～29歳	20'S	32.2%	15.9%	32.5%	16.1%	31.7%	14.5%	29.7%	14.5%
	30～39歳	30'S	24.3%	26.9%	24.5%	26.6%	24.4%	26.6%	23.9%	26.4%
	40～49歳	40'S	18.0%	20.9%	19.1%	21.1%	19.1%	21.5%	19.7%	21.7%
	50歳以上	Over 50'S	25.6%	36.3%	23.9%	36.2%	24.8%	37.4%	26.7%	37.4%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
女性 Female	20～29歳	20'S	34.9%	15.1%	35.6%	15.5%	35.3%	13.8%	39.0%	13.9%
	30～39歳	30'S	22.3%	22.2%	23.4%	22.3%	23.3%	22.2%	22.5%	22.4%
	40～49歳	40'S	17.2%	18.0%	18.4%	18.2%	18.8%	18.4%	17.0%	18.5%
	50歳以上	Over 50'S	25.6%	44.6%	22.6%	44.0%	22.6%	45.6%	21.5%	45.2%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	20～29歳	20'S	33.0%	15.6%	33.3%	15.9%	32.7%	14.3%	32.0%	14.3%
	30～39歳	30'S	23.7%	25.5%	24.2%	25.3%	24.1%	25.3%	23.6%	25.2%
	40～49歳	40'S	17.8%	20.0%	18.9%	20.2%	19.0%	20.5%	19.0%	20.7%
	50歳以上	Over 50'S	25.6%	38.8%	23.6%	38.6%	24.2%	39.9%	25.4%	39.8%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

男性	Male	70.7%	69.5%	71.9%	69.7%	72.2%	69.5%	75.0%	69.7%
女性	Female	29.3%	30.5%	28.1%	30.3%	27.8%	30.5%	25.0%	30.3%

### ②婚姻 Marital status 構成比(Ratio)

既婚	Married	43.3%	50.1%	43.1%	49.5%	42.5%	49.9%	42.3%	49.3%
独身	Single	56.7%	49.9%	56.9%	50.5%	57.5%	50.1%	57.7%	50.7%

### ③健康保険 Insurance 構成比(Ratio)

社会保険	Social insurance	53.1%	55.5%	57.4%	55.2%	56.8%	55.4%	56.1%	54.9%
国民保険	National insurance	46.9%	44.5%	42.6%	44.8%	43.2%	44.6%	43.9%	45.1%

## 17. 顧客属性(2)

## Customer profile (2)

④住居 Residence		構成比(Ratio)							
		平成19年3月期 FYE 3/'07		平成20年3月期				平成21年3月期 2QE 9/'08 第2四半期末	
				2QE 9/'07 第2四半期末		FYE 3/'08			
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
自己所有	Owned house	14.6%	15.7%	14.9%	15.6%	14.9%	15.8%	15.6%	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%	4.8%	3.8%
家族所有	Family owned house	31.2%	29.7%	31.5%	29.9%	31.1%	30.0%	29.0%	30.0%
借家	Leased house	12.8%	12.4%	12.5%	12.5%	12.9%	12.4%	13.4%	12.4%
アパート	Private apartment	17.0%	16.0%	16.7%	16.2%	16.7%	16.1%	17.0%	16.2%
公団住宅	Public apartment	7.1%	8.4%	6.7%	8.3%	6.8%	8.2%	6.7%	8.1%
マンション	Condominium	7.8%	7.8%	7.8%	7.7%	7.8%	7.7%	7.8%	7.7%
社宅	Company house	2.5%	2.7%	2.7%	2.6%	2.6%	2.6%	2.6%	2.6%
寮	Dormitory	3.4%	3.5%	3.5%	3.5%	3.4%	3.5%	3.1%	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%	6.5%	0.1%	3.9%	0.1%	7.7%	0.3%
1～3年未満	1-3year	12.9%	1.5%	12.4%	2.1%	13.6%	1.5%	14.0%	2.0%
3～5年未満	3-5year	8.7%	3.2%	8.3%	3.4%	9.0%	3.1%	9.1%	3.3%
5～10年未満	5-10year	16.2%	14.4%	16.2%	14.0%	16.3%	13.2%	15.6%	12.7%
10年以上	Over 10year	57.8%	80.8%	56.6%	80.4%	57.2%	82.1%	53.6%	81.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## 17. 顧客属性(3)

## Customer profile (3)

⑥職業 Occupation		構成比(Ratio)							
		平成19年3月期 FYE 3/'07		平成20年3月期				平成21年3月期	
		新規 New	既存 Existing	2QE 9/'07 第2四半期末		FYE 3/'08		2QE 9/'08 第2四半期末	
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%	83.2%	83.7%	83.3%	84.2%	83.4%	83.9%	83.4%
自営業	Self-owned	12.7%	11.2%	11.9%	11.4%	11.7%	11.4%	12.2%	11.6%
公務員	Civil officer	2.6%	2.1%	2.9%	2.1%	2.8%	2.1%	3.1%	2.1%
主婦	House wives	2.0%	3.3%	1.2%	3.0%	0.9%	2.9%	0.4%	2.7%
その他	Others	0.2%	0.2%	0.3%	0.2%	0.4%	0.2%	0.4%	0.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑦勤務年数 Year of service		構成比(Ratio)							
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
1年未満	Less than 1year	12.0%	2.0%	14.6%	2.4%	11.4%	2.4%	16.4%	3.1%
1～3年未満	1-3year	27.1%	10.7%	25.1%	10.7%	27.1%	9.3%	24.4%	9.6%
3～5年未満	3-5year	14.6%	13.2%	14.2%	13.2%	14.9%	12.9%	13.5%	12.5%
5～10年未満	5-10year	16.4%	20.6%	16.8%	21.2%	17.4%	22.1%	16.1%	22.7%
10年以上	Over 10year	30.0%	53.6%	29.3%	52.5%	29.2%	53.3%	29.6%	52.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑧企業規模 Size of employer		構成比(Ratio)							
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
30名以下	Less than 30 employee	62.0%	64.1%	60.5%	64.1%	59.9%	63.9%	55.8%	63.6%
31～100名	31-100	17.0%	16.8%	17.4%	16.8%	17.7%	16.9%	18.3%	17.0%
101～500名	101-500	11.9%	11.2%	12.6%	11.2%	12.8%	11.3%	14.3%	11.4%
501名以上	More than 500	9.1%	7.8%	9.5%	7.9%	9.6%	7.9%	11.6%	8.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑨年収 Annual income		構成比(Ratio)							
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
200万円未満	Less than JPY 2million	3.2%	4.4%	5.7%	4.8%	6.9%	5.1%	11.5%	6.6%
200～300万円未満	JPY 2million - JPY 3million	13.3%	6.5%	17.7%	7.1%	18.7%	7.1%	21.9%	8.5%
300～400万円未満	JPY 3million - JPY 4million	30.1%	27.7%	27.7%	27.9%	27.8%	27.7%	28.0%	27.5%
400～500万円未満	JPY 4million - JPY 5million	26.9%	31.6%	23.7%	30.9%	22.5%	30.9%	17.2%	29.6%
500万円以上	Over JPY 5million	26.3%	29.8%	25.2%	29.3%	24.1%	29.2%	21.4%	27.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## 18. 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	2QE 9/'07 第2四半期末	FYE 3/'08	2QE 9/'08 第2四半期末
融資 Advances	ATM	92.5%	93.6%	95.5%	97.8%
	内提携分 of which tie-up ATM	31.5%	36.6%	37.3%	39.3%
	店頭 Branch counter	7.5%	6.4%	4.5%	2.2%
	計 Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments	ATM	75.3%	75.5%	75.4%	75.1%
	内提携分 of which tie-up ATM	20.3%	25.1%	26.2%	29.3%
	店頭 Branch counter	3.6%	3.0%	2.9%	2.4%
	銀行振込 Bank transfer	20.8%	21.1%	21.4%	22.3%
	書留 Mail	0.2%	0.2%	0.2%	0.2%
	集金 Collection visits	0.2%	0.2%	0.1%	0.0%
	計 Total	100.0%	100.0%	100.0%	100.0%
合計 Total	ATM	80.8%	80.7%	80.9%	80.8%
	店頭 Branch counter	4.8%	3.9%	3.4%	2.4%
	銀行振込 Bank transfer	14.1%	15.1%	15.5%	16.7%
	書留 Mail	0.1%	0.1%	0.1%	0.1%
	集金 Collection visits	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 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	2QE 9/'07 第2四半期末	FYE 3/'08	2QE 9/'08 第2四半期末
1万円未満 ~9,000	17.1%	16.0%	16.2%	16.8%
1万円台 10,000~19,000	39.5%	37.0%	37.5%	38.0%
2万円台 20,000~29,000	15.7%	16.6%	16.7%	16.8%
3万円台 30,000~39,000	9.2%	10.0%	9.8%	9.5%
4万円台 40,000~49,000	3.3%	3.6%	3.5%	3.3%
5万円~10万円以下 50,000~100,000	11.4%	12.8%	12.4%	11.8%
10万円超 101,000~	3.8%	4.0%	3.9%	3.8%
合計 Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments (yen)				
1万円未満 ~9,000	8.5%	9.1%	9.5%	10.8%
1万円台 10,000~19,000	16.3%	17.0%	17.3%	19.8%
2万円台 20,000~29,000	27.7%	28.3%	28.4%	28.9%
3万円台 30,000~39,000	33.6%	31.8%	31.1%	27.9%
4万円台 40,000~49,000	7.1%	6.5%	6.5%	5.9%
5万円台 50,000~59,000	2.7%	3.4%	3.4%	3.4%
6万円以上 60,000~	4.0%	3.9%	3.8%	3.3%
合計 Total	100.0%	100.0%	100.0%	100.0%

## 19. 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20年3月期	平成21年3月期	
		2QE 9/'07 第2四半期末	2QE 9/'08 第2四半期末	前年同期比 増減 Increase
出金チャンネル Disbursement channel	銀行及び信金・信組 Regional banks, shinkin and shinkumi	36,956	36,976	20
	流通系クレジットカード会社その他 Credit cards companies and others	9,921	15,702	5,781
	信販会社 Credit sales companies	396	98	-298
	合計 Total	47,273	52,776	5,503
	入金チャンネル Receiving channel	セブン銀行 Seven Bank, Ltd.	12,548	13,307
	コンビニエンスストア Convenience stores	23,227	13,281	-9,946
	合計 Total	35,775	26,588	-9,187

(※)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.

## 20. 営業月報

## Monthly operational data

		平成19年				平成20年									
		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	4月 4/'08	5月 5/'08	6月 6/'08	7月 7/'08	8月 8/'08	9月 9/'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)	1,359,314	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	1,121,232	1,113,422	1,083,764
	無担保ローン口座数	Number of loan customer accounts	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	1,757,721	1,753,656	1,707,798
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)	667	663	660	657	654	651	652	648	645	642	638	635	635
	新規顧客数	Number of new customer accounts	13,223	13,013	11,797	7,637	6,363	5,253	5,805	6,283	6,896	6,047	6,119	8,097	10,854
	店舗数	Number of branch offices	1,612	1,612	1,612	1,611	1,501	1,500	1,500	1,500	1,499	1,499	1,498	1,498	1,458
	有人店舗	Manned loan branch offices	360	360	360	360	360	360	360	360	360	360	357	357	317
	無人店舗 <sup>(注1)</sup>	Unmanned loan branch offices	1,251	1,251	1,251	1,250	1,140	1,139	1,139	1,139	1,138	1,138	1,140	1,140	1,140
	インターネット店舗	Internet branch office	1	1	1	1	1	1	1	1	1	1	1	1	1
	自動契約機台数 <sup>(注1)</sup>	Number of unmanned loan contract machines	1,612	1,612	1,612	1,611	1,501	1,500	1,500	1,500	1,499	1,499	1,498	1,498	1,458
	CD・ATM台数	Number of cash dispensers and ATMs	49,006	NA	NA	49,316	NA	NA	53,938	NA	NA	53,938	NA	NA	54,348
自社分	Owned	1,733	1,733	1,733	1,730	1,619	1,618	1,618	1,617	1,616	1,616	1,613	1,613	1,572	
提携分	Inter-linked	47,273	NA	NA	47,586	NA	NA	52,320	NA	NA	52,322	NA	NA	52,776	
カード事業 Credit cards	割賦売掛金残高 <sup>(注2)</sup> (百万円)	Installment receivables (¥million)	595	586	592	603	593	593	557	552	556	571	559	567	576
成約率	Approval Ratio		50.6%	49.2%	50.5%	44.3%	26.3%	19.8%	19.7%	23.1%	25.7%	25.2%	27.5%	34.3%	34.8%
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	34.8%	33.6%	33.4%	38.5%	46.3%	56.3%	58.1%	53.7%	52.2%	53.1%	47.5%	39.8%	39.8%
	1 件	1	21.9%	22.5%	22.2%	21.5%	25.4%	27.9%	27.1%	27.3%	26.2%	27.0%	26.2%	25.7%	25.9%
	2 件	2	17.7%	18.4%	18.3%	17.4%	16.4%	11.4%	11.1%	12.4%	14.5%	13.6%	16.7%	19.9%	19.2%
	3 件	3	15.7%	15.3%	16.0%	14.6%	9.0%	3.7%	3.2%	6.0%	6.8%	5.9%	9.3%	14.2%	14.4%
	4 件	4	9.9%	10.2%	10.1%	8.0%	2.9%	0.7%	0.5%	0.6%	0.3%	0.4%	0.3%	0.4%	0.7%
平均利回り	Average loan yield		19.81%	19.74%	19.64%	19.54%	19.46%	19.41%	19.29%	18.56%	18.32%	18.13%	17.75%	17.47%	17.22%
延滞管理指数 (31日～60日延滞) <sup>(注3)</sup>	Delinquent management index (31 to 60days)		1.05	1.08	1.02	0.93	0.87	1.01	1.03	0.97	1.06	0.88	0.98	0.83	0.81

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.