

営業月報(単体)

Monthly operational data (Non-Consolidated)

2009年1月 January 2009

			平成20年												平成21年	
			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	10月 10/08	11月 11/08	12月 12/08	1月 1/09	
無担保 ローン Unsecured loans	営業貸付金残高 (百万円)	Direct cash loans to customers (¥ million)	1,284,053	1,272,694	1,195,328	1,183,129	1,172,779	1,133,038	1,121,232	1,113,422	1,083,764	1,085,097	1,086,369	995,958	978,598	
	無担保ローン口座数	Number of loan customer accounts	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	1,706,282	1,706,159	1,645,046	1,635,348	
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)	654	651	652	648	645	642	638	635	635	636	637	605	598	
	新規顧客数	Number of new customer accounts	6,363	5,253	5,805	6,283	6,896	6,047	6,119	8,097	10,854	10,881	9,730	8,050	4,838	
	店舗数	Number of branch offices	1,501	1,500	1,500	1,500	1,499	1,499	1,498	1,498	1,498	1,458	1,439	1,434	1,411	
	(注1)	有人店舗	Manned loan branch offices	360	360	360	360	360	360	357	357	317	298	290	290	267
		無人店舗	Unmanned loan branch offices	1,140	1,139	1,139	1,139	1,138	1,138	1,140	1,140	1,140	1,140	1,143	1,143	1,143
		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
	(注1)	自動契約機台数	Number of unmanned loan contract machines	1,501	1,500	1,500	1,500	1,499	1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411
	CD・ATM台数	CD・ATM台数	Number of cash dispensers and ATMs	NA	NA	53,938	NA	NA	53,938	NA	NA	54,348	NA	NA	54,896	NA
自社分		Owned	1,619	1,618	1,618	1,617	1,616	1,616	1,613	1,613	1,572	1,552	1,546	1,546	1,522	
提携分		Inter-linked	NA	NA	52,320	NA	NA	52,322	NA	NA	52,776	NA	NA	53,350	NA	
カード事業 Credit cards	割賦売掛金残高 (百万円)	Installment Receivables (¥ million)	593	593	557	552	556	571	559	567	576	563	569	567	553	
成約率	Approval Ratio		26.3%	19.8%	19.7%	23.1%	25.7%	25.2%	27.5%	34.3%	34.8%	36.0%	33.1%	29.8%	18.9%	
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	46.3%	56.3%	58.1%	53.7%	52.2%	53.1%	47.5%	39.8%	39.8%	38.1%	38.0%	42.0%	47.7%	
	1 件	1	25.4%	27.9%	27.1%	27.3%	26.2%	27.0%	26.2%	25.7%	25.9%	25.6%	25.1%	24.2%	27.1%	
	2 件	2	16.4%	11.4%	11.1%	12.4%	14.5%	13.6%	16.7%	19.9%	19.2%	19.7%	20.0%	19.7%	23.1%	
	3 件	3	9.0%	3.7%	3.2%	6.0%	6.8%	5.9%	9.3%	14.2%	14.4%	15.8%	16.4%	13.6%	1.9%	
	4 件	4	2.9%	0.7%	0.5%	0.6%	0.3%	0.4%	0.3%	0.4%	0.7%	0.8%	0.5%	0.5%	0.2%	
平均利回り	Average loan yield		19.46%	19.41%	19.29%	18.56%	18.32%	18.13%	17.75%	17.47%	17.22%	17.02%	16.85%	16.72%	16.66%	
延滞管理指数 (31日～60日延滞)	Delinquent management index (31 to 60days)		0.87	1.01	1.03	0.97	1.06	0.88	0.98	0.83	0.81	0.92	0.83	0.81	0.78	

注1. スピード無人受付機も含む

Unmanned loan branch offices including automatic quick loan application machines

注2. ショッピング残高

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

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

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

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

The above data on Direct cash loans to customers, No. of unsecured loan A/Cs, and Delinquent mgmt. index are reported as at 6:00pm on the last business day at every month-end except the last month of each quarter when such data are adjusted as at 12:00pm on the last day.