

営業月報(単体)

Monthly operational data (Non-Consolidated)

2009年2月 February 2009

			平成20年										平成21年			
			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	2月 2/09	
無担保 ローン Unsecured loans	営業貸付金残高 (百万円)	Direct cash loans to customers (¥ million)	1,272,694	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	961,396	
	無担保ローン口座数	Number of loan customer accounts	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	1,625,208	
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)	651	652	648	645	642	638	635	635	636	637	605	598	592	
	新規顧客数	Number of new customer accounts	5,253	5,805	6,283	6,896	6,047	6,119	8,097	10,854	10,881	9,730	8,050	4,838	4,791	
	店舗数	Number of branch offices	1,500	1,500	1,500	1,499	1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	
	(注1)	有人店舗	Manned loan branch offices	360	360	360	360	360	357	357	317	298	290	290	267	240
		無人店舗	Unmanned loan branch offices	1,139	1,139	1,139	1,138	1,138	1,140	1,140	1,140	1,140	1,143	1,143	1,143	1,065
		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	1,500	1,500	1,500	1,499	1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306
	CD・ATM台数	Number of cash dispensers and ATMs	NA	53,938	NA	NA	53,938	NA	NA	54,348	NA	NA	54,896	NA	NA	
自社分		Owned	1,618	1,618	1,617	1,616	1,616	1,613	1,613	1,572	1,552	1,546	1,546	1,522	1,418	
提携分		Inter-linked	NA	52,320	NA	NA	52,322	NA	NA	52,776	NA	NA	53,350	NA	NA	
カード事業 Credit cards	割賦売掛金残高 (百万円)	Installment Receivables (¥ million)	593	557	552	556	571	559	567	576	563	569	567	553	548	
成約率	Approval Ratio	19.8%	19.7%	23.1%	25.7%	25.2%	27.5%	34.3%	34.8%	36.0%	33.1%	29.8%	18.9%	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	56.3%	58.1%	53.7%	52.2%	53.1%	47.5%	39.8%	39.8%	38.1%	38.0%	42.0%	47.7%	46.4%	
	1 件	1	27.9%	27.1%	27.3%	26.2%	27.0%	26.2%	25.7%	25.9%	25.6%	25.1%	24.2%	27.1%	28.1%	
	2 件	2	11.4%	11.1%	12.4%	14.5%	13.6%	16.7%	19.9%	19.2%	19.7%	20.0%	19.7%	23.1%	25.3%	
	3 件	3	3.7%	3.2%	6.0%	6.8%	5.9%	9.3%	14.2%	14.4%	15.8%	16.4%	13.6%	1.9%	0.2%	
	4 件	4	0.7%	0.5%	0.6%	0.3%	0.4%	0.3%	0.4%	0.7%	0.8%	0.5%	0.5%	0.2%	0.0%	
平均利回り	Average loan yield	19.41%	19.29%	18.56%	18.32%	18.13%	17.75%	17.47%	17.22%	17.02%	16.85%	16.72%	16.66%	16.59%		
延滞管理指数 (31日～60日延滞) (注3)	Delinquent management index (31 to 60days)	1.01	1.03	0.97	1.06	0.88	0.98	0.83	0.81	0.92	0.83	0.81	0.78	0.93		

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.