

平成21年3月期業績補足資料

Financial Report for The Fiscal Year ended March 2009

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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 March 2009 (Consolidated)

			平成19年3月期		平成20年3月期			平成21年3月期		
			FYE 3/'07	FYE 3/'08	前年同期比		FYE 3/'09	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	270,479	-58,442	-17.8%	186,349	-84,130	-31.1%	
営業利益	Operating income	百万円(¥ mil)	-165,030	44,781	209,812	-	-210,612	-255,393	-	
経常利益	Ordinary income	百万円(¥ mil)	-163,764	42,285	206,048	-	-214,669	-256,953	-	
当期純利益	Net income	百万円(¥ mil)	-481,274	14,105	495,379	-	-256,137	-270,242	-	
一株当り当期純利益	Net income per share	円(¥)	-3,420.42	100.63	3,521.05	-	-1,880.05	-1,980.68	-	
一株当り当期純資産	Net assets per share	円(¥)	3,252.98	3,151.03	-101.95	-3.1%	1,108.12	-2,042.92	-64.8%	
一株当り配当金	Dividends per share	円(¥)	230.00	180.00	-50.00	-21.7%	50.00	-130.00	-72.2%	
配当性向	Payout ratio		-	178.9%	-	-	-	-	-	
自己資本比率	Shareholders' equity ratio		28.9%	31.1%	-	2.2%	15.6%	-	-15.5%	
自己資本当期純利益率	ROE		-67.2%	3.2%	-	-	-87.8%	-	-	
総資産当期純利益率	ROA		-28.7%	0.9%	-	-	-21.8%	-	-	

平成22年3月期決算予想(連結)

Forecast for FY ending March 2010 (Consolidated)

			平成22年3月期		
			FYE 3/'10 予想 (Forecast)	増減額 Increase	増減率 %Change
営業収益	Operating revenues	百万円(¥mil)	118,700	-67,649	-36.3%
内貸付金利息収入	Interest income on direct cash loans	百万円(¥mil)	113,000	-65,337	-36.6%
営業利益	Operating income	百万円(¥mil)	13,300	223,912	-
経常利益	Ordinary income	百万円(¥mil)	13,700	228,369	-
当期純利益	Net income	百万円(¥mil)	13,000	269,137	-
営業貸付金残高	Direct cash loans to customers	百万円(¥mil)	705,300	-156,217	-18.1%
口座数	Number of loan customer accounts	件	1,225,000	-255,683	-17.3%
貸倒償却額	Write-offs	百万円(¥mil)	67,700	-76,704	-53.1%
貸倒償却率	Write-off ratio		9.60%	-	-7.15%

(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. 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			
		FYE 3/'08	前年同期比		FYE 3/'09	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	270,479	-58,442	-17.8%	186,349	-84,130	-31.1%
営業貸付金利息	Interest income on direct cash loans	318,491	261,981	-56,510	-17.7%	178,337	-83,643	-31.9%
償却債権及び同利息回収額	Collection from bad debts previously written-off	5,284	3,312	-1,972	-37.3%	3,235	-78	-2.3%
総合幹旋収益	Credit card revenues	86	72	-14	-16.5%	69	-3	-3.8%
その他の営業収益	Others	5,060	5,114	55	1.1%	4,708	-407	-7.9%
営業費用	Operating expenses	493,951	225,698	-268,253	-54.3%	396,961	171,263	75.9%
金融費用	Financial expenses	21,297	20,931	-366	-1.7%	19,049	-1,881	-9.0%
支払利息	Borrowing interest expenses	9,997	10,279	282	2.8%	7,874	-2,405	-23.4%
社債利息	Bond interest expenses	9,902	9,019	-883	-8.9%	10,188	1,169	13.0%
その他の金融費用	Other financial expenses	1,397	1,632	235	16.8%	987	-645	-39.5%
その他の営業費用	Other operating expenses	472,654	204,767	-267,887	-56.7%	377,911	173,144	84.6%
広告宣伝費	Advertising expenses	9,826	4,853	-4,973	-50.6%	4,250	-603	-12.4%
貸倒費用	Provisions for credit losses	113,642	90,984	-22,657	-19.9%	97,400	6,415	7.1%
貸倒償却額	Write-offs	100,279	98,248	-2,030	-2.0%	(※3) 144,404	46,155	47.0%
利息返還費用 ^(※1)	Provisions for losses for refund of interest received from customers	290,449	57,854	-	-	229,662	171,807	297.0%
人件費	Personnel expenses	20,581	19,785	-796	-3.9%	16,894	-2,891	-14.6%
賃借料	Rent	6,996	5,985	-1,011	-14.4%	5,133	-853	-14.2%
その他	Others	31,160	25,305	-5,855	-18.8%	24,573	-732	-2.9%
営業利益	Operating income	-165,030	44,781	209,812	-	-210,612	-255,393	-
営業外収益	Non-operating income	2,157	1,817	-340	-15.8%	987	-831	-45.7%
投資利益	Gain on investments	548	315	-233	-42.5%	5	-310	-98.5%
営業外費用	Non-operating expenses	890	4,314	3,424	384.6%	5,043	730	16.9%
経常利益	Ordinary income	-163,764	42,285	206,048	-	-214,669	-256,953	-
特別利益	Extraordinary income	40	385	346	865.4%	718	333	86.4%
特別損失	Extraordinary loss	(※1) 273,049	(※2) 32,128	-240,921	-88.2%	15,985	-16,143	-50.2%
税引前当期純利益	Income before income taxes	-436,773	10,542	447,315	-	-229,935	-240,477	-
法人税等	Income taxes	44,501	-3,563	-48,064	-	26,201	29,765	-
当期純利益	Net income	-481,274	14,105	495,379	-	-256,137	-270,242	-

(※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。

As for losses for interest refund to customers, ¥272,038 million was recorded during the first half of FYE 3/07, in addition to ¥290,449 million shown on the table as operating expenses, which was recorded in the second half of the same fiscal year.

Subsequently, costs relating to the interest refund to customers have been recorded as operating expenses.

(※2) 実質的デフォルトを実施していたしました第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) 従来、完済時に償却していた「元本の一部を減免する和解契約」について、第3四半期において当該未償却累計額46,082百万円を一括早期償却致しました。

As for "settlement agreements with partial principal reduction," which were written-off at the time of full discharge in the past, accumulated amount of ¥46,082 million was written-off at the third quarter.

3. 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 FYE 3/'08		平成21年3月期			
						前年同期比		前年同期比	
						増減額 Increase	増減率 %Change	FYE 3/'09	増減額 Increase
総資産	Total assets	百万円(¥ mil)	1,583,172	1,392,899	-190,272	-12.0%	958,464	-434,435	-31.2%
	流動資産	Current assets	1,447,034	1,263,789	-183,245	-12.7%	886,541	-377,249	-29.9%
	固定資産	Fixed assets	136,137	129,110	-7,027	-5.2%	71,923	-57,187	-44.3%
営業貸付金残高	Direct cash loans to customers	百万円(¥ mil)	1,431,848	1,195,328	-236,520	-16.5%	861,517	-333,812	-27.9%
営業貸付金残高対総資産比率	Ratio of loan to total assets		90.4%	85.8%	-	-4.6%	89.9%	-	4.1%
総資産経常利益率	Ratio of ordinary income to total assets		-9.8%	2.8%	-	-	-18.3%	-	-
総資産当期純利益率	ROA		-28.7%	0.9%	-	-	-21.8%	-	-
純資産	Net assets	百万円(¥ mil)	457,714	433,776	-23,939	-5.2%	149,648	-284,128	-65.5%
自己資本比率	Shareholders' equity ratio		28.9%	31.1%	-	2.2%	15.6%	-	-15.5%
自己資本当期純利益率	ROE		-67.2%	3.2%	-	-	-87.8%	-	-
有利子負債残高	Interest bearing debt	百万円(¥ mil)	597,840	539,364	-58,476	-9.8%	365,741	-173,623	-32.2%

4. 資金調達状況(連結)

Funding (Consolidated)

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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	439,361	73.5%	378,280	70.1%	207,174	56.6%
	邦銀	50,141	8.4%	18,160	3.4%	8,446	2.3%
	長期信用銀行	7,000	1.2%	-	-	-	-
	信託銀行	2,300	0.4%	-	-	-	-
	地方銀行	34,970	5.8%	16,746	3.1%	8,234	2.2%
	その他	5,871	1.0%	1,414	0.3%	212	0.1%
	生保	6,397	1.1%	928	0.2%	-	-
	損保	5,350	0.9%	3,871	0.7%	3,234	0.9%
	リース・ファイナンス	4,458	0.7%	5,428	1.0%	1,232	0.3%
	外国銀行・その他外資系金融	88,784	14.9%	119,760	22.2%	85,000	23.2%
	証券化	284,231	47.5%	230,133	42.6%	109,263	29.9%
直接	Capital markets	158,479	26.5%	161,083	29.9%	158,567	43.4%
	社債	158,479	26.5%	161,083	29.9%	158,567	43.4%
	普通社債	158,479	26.5%	161,083	29.9%	88,567	24.2%
	新株予約権付社債	-	-	-	-	70,000	19.2%
合計	Total	597,840	100.0%	539,364	100.0%	365,741	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 FYE 3/'08	平成21年3月期 FYE 3/'09
有利子負債合計	Interest bearing debts	597,840	539,364	365,741
長期借入金	Long-term	439,361	378,280	207,174
社債	Bonds	158,479	161,083	158,567
長期負債比率	Ratio of long-term interest bearing debts	100.0%	100.0%	100.0%
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	6年3ヶ月 6years 3months	4年4ヶ月 4years 4months
期末調達金利	Funding interest rate	2.78%	3.01%	2.81%
変動	Float	3.07%	3.58%	2.74%
固定	Fixed	2.75%	2.93%	2.81%

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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	535,128	89.5%	469,711	87.1%	362,570	99.1%
長期プライムレート(連動)	Long-term prime rate (float)	3,300	0.6%	2,636	0.5%	1,148	0.3%
YEN LIBORその他(連動)	Yen Libor rate and others (float)	59,412	9.9%	67,016	12.4%	2,023	0.6%
合計	Total	597,840	100.0%	539,364	100.0%	365,741	100.0%

5. 決算サマリー(単体)

Summary financial results up to March 2009 (Non-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			
			FYE 3/'08	前年同期比		FYE 3/'09	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	269,452	-58,593	-17.9%	185,443	-84,009	-31.2%	
営業利益	Operating income	百万円(¥ mil)	-165,839	43,741	209,580	-	-211,611	-255,352	-	
経常利益	Ordinary income	百万円(¥ mil)	-165,726	40,666	206,391	-	-215,740	-256,406	-	
当期純利益	Net income	百万円(¥ mil)	-481,377	13,064	494,441	-	-256,933	-269,997	-	
一株当り当期純利益	Net income per share	円(¥)	-3,421.15	93.20	3,514.35	-	-1,885.90	-1,979.10	-	
一株当り当期純資産	Net assets per share	円(¥)	3,221.09	3,115.59	-105.51	-3.3%	1,071.14	-2,044.45	-65.6%	
一株当り配当金	Dividends per share	円(¥)	230.00	180.00	-50.00	-21.7%	50.00	-130.00	-72.2%	
配当性向	Payout ratio		-	193.1%	-	-	-	-	-	
自己資本比率	Shareholders' equity ratio		28.4%	30.4%	-	2.0%	14.8%	-	-15.6%	
自己資本当期純利益率	ROE		-67.7%	3.0%	-	-	-89.6%	-	-	
総資産当期純利益率	ROA		-28.5%	0.9%	-	-	-21.5%	-	-	

		平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08	平成21年3月期 FYE 3/'09
発行済株式総数	Number of shares outstanding at year-end	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	137,648,593	134,919,815
期中平均株式数	Average number of shares during the period	140,706,008	140,172,418	136,239,196

平成22年3月期決算予想(単体)

Forecast for FY ending March 2010 (Non-Consolidated)

		百万円(¥mil)	平成22年3月期		
			FYE 3/'10 予想 (Forecast)	増減額 Increase	増減率 %Change
営業収益	Operating revenues	百万円(¥mil)	117,900	-67,543	-36.4%
内貸付金利息収入	Interest income on direct cash loans	百万円(¥mil)	113,000	-65,337	-36.6%
営業利益	Operating income	百万円(¥mil)	12,400	224,011	-
経常利益	Ordinary income	百万円(¥mil)	12,800	228,540	-
当期純利益	Net income	百万円(¥mil)	12,500	269,433	-
営業貸付金残高	Direct cash loans to customers	百万円(¥mil)	705,300	-156,217	-18.1%
口座数	Number of loan customer accounts	件	1,225,000	-255,683	-17.3%
貸倒償却額	Write-offs	百万円(¥mil)	67,700	-76,704	-53.1%
貸倒償却率	Write-off ratio		9.60%	-	-7.15%

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(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.

6. 営業の状況(単体)

Key operational data (Non-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			
			FYE 3/'08	前年同期比		FYE 3/'09	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	1,195,328	-236,520	-16.5%	861,517	-333,812	-27.9%		
	無担保ローン口座数 Number of loan customer accounts	2,125,599	1,833,316	-292,283	-13.8%	1,480,683	-352,633	-19.2%		
	一口座平均単価 Average balance per account (千円:¥thousand)	674	652	-22	-3.2%	582	-70	-10.8%		
	新規顧客数 Number of new customer accounts	220,525	143,115	-77,410	-35.1%	87,871	-55,244	-38.6%		
	店舗数 Number of branch offices	1,729	1,500	-229	-13.2%	1,051	-449	-29.9%		
	有人店舗 Manned loan branch offices	471	360	-111	-23.6%	210	-150	-41.7%		
	無人店舗 ^(注1) Unmanned loan branch offices	1,257	1,139	-118	-9.4%	840	-299	-26.3%		
	インターネット店舗 Internet branch office	1	1	0	0.0%	1	0	0.0%		
	自動契約機台数 ^(注1) Number of unmanned loan contract machines	1,729	1,500	-229	-13.2%	1,051	-449	-29.9%		
	CD・ATM台数 Number of cash dispensers and ATMs	48,072	53,938	5,866	12.2%	54,904	966	1.8%		
自社分 Owned	1,856	1,618	-238	-12.8%	1,161	-457	-28.2%			
提携分 Tie-up	46,216	52,320	6,104	13.2%	53,743	1,423	2.7%			
カード事業 Credit cards	割賦売掛金残高 ^(注2) Installment receivables	582	557	-26	-4.4%	465	-92	-16.5%		
	総合斡旋取扱高 ^(注3) Credit card sales amount	640	492	-149	-23.3%	351	-140	-28.5%		
	有効会員数 Number of credit card membership	284,825	294,860	10,035	3.5%	275,684	-19,176	-6.5%		
	残有会員数 ^(注4) Number of accounts with shopping balance	15,652	16,218	566	3.6%	14,743	-1,475	-9.1%		
加盟店数 Number of member stores	28,430	27,773	-657	-2.3%	28,308	535	1.9%			
社員数(除く:パート) Number of employees	2,920	2,625	-295	-10.1%	2,415	-210	-8.0%			
平均貸付金残高 Average unsecured loan balance during the period	1,522,477	1,357,833	-164,644	-10.8%	1,078,600	-279,233	-20.6%			
平均利回り Average loan yield	20.92%	19.29%	-	-1.63%	16.53%	-	-2.76%			
有利子負債残高 Interest bearing debt	613,840	562,248	-51,592	-8.4%	389,625	-172,623	-30.7%			

注1. スピード無人受付機は平成21年2月まで含む

注2. ショッピング残高

注3. ショッピング取扱高

注4. 無担保ローン残高を同時に保有する顧客を含む

Automatic quick loan application machines were included until February 2009.

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

Volume of credit card shopping (単位:百万円、Unit:¥mil)

Including accounts with unsecured loans simultaneously

6-1. 営業の状況(四半期推移・単体)

Key operational data (Quarterly result・Non-Consolidated)

(百万円/ in ¥mil)

		平成21年3月期 FYE 3/'09											
		前期末比			前期末比			前期末比			前期末比		
		1QE 6/'08 第1四半期末	増減額 Increase	増減率 %Change	2QE 9/'08 第2四半期末	増減額 Increase	増減率 %Change	3QE 12/'08 第3四半期末	増減額 Increase	増減率 %Change	4QE 3/'09 第4四半期末	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	1,133,038	-62,291	-5.2%	1,083,764	-111,565	-9.3%	995,958	-199,371	-16.7%	861,517	-333,812	-27.9%
	無担保ローン口座数 Number of loan customer accounts	1,764,730	-68,586	-3.7%	1,707,798	-125,518	-6.8%	1,645,046	-188,270	-10.3%	1,480,683	-352,633	-19.2%
	一口座平均単価 Average balance per account (千円:¥thousand)	642	-10	-1.5%	635	-17	-2.7%	605	-47	-7.1%	582	-70	-10.8%
	新規顧客数 Number of new customer accounts	19,226	-123,889	-86.6%	44,296	-98,819	-69.0%	72,957	-70,158	-49.0%	87,871	-55,244	-38.6%
	店舗数 Number of branch offices	1,499	-1	-0.1%	1,458	-42	-2.8%	1,434	-66	-4.4%	1,051	-449	-29.9%
	有人店舗 Manned loan branch offices	360	0	0.0%	317	-43	-11.9%	290	-70	-19.4%	210	-150	-41.7%
	無人店舗 ^(注1) Unmanned loan branch offices	1,138	-1	-0.1%	1,140	1	0.1%	1,143	4	0.4%	840	-299	-26.3%
	インターネット店舗 Internet branch office	1	0	0.0%	1	0	0.0%	1	0	0.0%	1	0	0.0%
	自動契約機台数 ^(注1) Number of unmanned loan contract machines	1,499	-1	-0.1%	1,458	-42	-2.8%	1,434	-66	-4.4%	1,051	-449	-29.9%
	CD・ATM台数 Number of cash dispensers and ATMs	53,938	0	0.0%	54,348	410	0.8%	54,896	958	1.8%	54,904	966	1.8%
自社分 Owned	1,616	-2	-0.1%	1,572	-46	-2.8%	1,546	-72	-4.4%	1,161	-457	-28.2%	
提携分 Tie-up	52,322	2	0.0%	52,776	456	0.9%	53,350	1,030	2.0%	53,743	1,423	2.7%	
カード事業 Credit cards	割賦売掛金残高 ^(注2) Installment receivables	571	15	2.6%	576	20	3.5%	567	10	1.8%	465	-92	-16.5%
	総合斡旋取扱高 ^(注3) Credit card sales amount	125	-367	-74.6%	230	-262	-53.3%	321	-171	-34.8%	351	-140	-28.5%
	有効会員数 Number of credit card membership	288,286	-6,574	-2.2%	294,919	59	0.0%	283,131	-11,729	-4.0%	275,684	-19,176	-6.5%
	残有会員数 ^(注4) Number of accounts with shopping balance	16,444	226	1.4%	16,522	304	1.9%	16,549	331	2.0%	14,743	-1,475	-9.1%
加盟店数 Number of member stores	15,029	-12,744	-45.9%	28,194	421	1.5%	28,398	625	2.3%	28,308	535	1.9%	
社員数(除く:パート) Number of employees	2,685	60	2.3%	2,598	-27	-1.0%	2,500	-125	-4.8%	2,415	-210	-8.0%	
平均貸付金残高 Average unsecured loan balance during the period	1,173,364	-184,469	-13.6%	1,143,858	-213,975	-15.8%	1,119,386	-238,447	-17.6%	1,078,600	-279,233	-20.6%	
平均利回り Average loan yield	18.13%	-	-1.16%	17.22%	-	-2.07%	16.72%	-	-2.58%	16.53%	-	-2.76%	
有利子負債残高 Interest bearing debt	606,409	44,161	7.9%	496,591	-65,657	-11.7%	470,157	-92,091	-16.4%	389,625	-172,623	-30.7%	

注1. スピード無人受付機は平成21年2月まで含む

Automatic quick loan application machines were included until February 2009.

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

7. 主要損益(単体)

Profit & loss statement (Non-Consolidated)

(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	FYE 3/'08	前年同期比		FYE 3/'09	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	269,452	-58,593	-17.9%	185,443	-84,009	-31.2%		
	営業貸付金利息	Interest income on direct cash loans	318,491	261,981	-56,510	-17.7%	178,337	-83,643	-31.9%	
	償却債権及び同利息回収額	Collection from bad debts previously written-off	5,284	3,312	-1,972	-37.3%	3,235	-78	-2.3%	
	総合幹旋収益	Credit card revenues	87	72	-15	-16.9%	69	-3	-4.6%	
	その他の営業収益	Others	4,183	4,087	-96	-2.3%	3,802	-284	-7.0%	
営業費用	Operating expenses	493,884	225,711	-268,173	-54.3%	397,054	171,343	75.9%		
	金融費用	Financial expenses	21,651	21,383	-268	-1.2%	19,593	-1,790	-8.4%	
		支払利息	Borrowing interest expenses	10,352	10,732	380	3.7%	8,417	-2,315	-21.6%
		社債利息	Bond interest expenses	9,902	9,019	-883	-8.9%	10,188	1,169	13.0%
		その他の金融費用	Other financial expenses	1,397	1,632	235	16.8%	987	-645	-39.5%
	その他の営業費用	Other operating expenses	472,233	204,328	-267,905	-56.7%	377,461	173,134	84.7%	
		広告宣伝費	Advertising expenses	9,818	4,843	-4,976	-50.7%	4,237	-606	-12.5%
		貸倒費用	Provisions for credit losses	113,642	90,984	-22,657	-19.9%	97,400	6,415	7.1%
		貸倒償却額	Write-offs	100,279	98,248	-2,030	-2.0%	(※3) 144,404	46,155	47.0%
		利息返還費用(※1)	Provisions for losses for refund of interest received from customers	290,449	57,854	-	-	229,662	171,807	297.0%
		人件費	Personnel expenses	20,479	19,662	-817	-4.0%	16,770	-2,892	-14.7%
		賃借料	Rent	7,008	5,997	-1,011	-14.4%	5,144	-853	-14.2%
		その他	Others	30,837	24,988	-5,850	-19.0%	24,249	-739	-3.0%
営業利益	Operating income	-165,839	43,741	209,580	-	-211,611	-255,352	-		
営業外収益	Non-operating income	1,004	969	-35	-3.5%	845	-124	-12.8%		
	投資利益	Gain on investments	517	307	-211	-40.7%	115	-192	-62.6%	
営業外費用	Non-operating expenses	890	4,044	3,154	354.3%	4,974	930	23.0%		
経常利益	Ordinary income	-165,726	40,666	206,391	-	-215,740	-256,406	-		
特別利益	Extraordinary income	1,112	427	-684	-61.6%	526	99	23.2%		
特別損失	Extraordinary loss	(※1) 273,025	(※2) 32,115	-240,910	-88.2%	15,935	-16,180	-50.4%		
税引前当期純利益	Income before income taxes	-437,639	8,978	446,617	-	-231,149	-240,127	-		
法人税等	Income taxes	43,738	-4,086	-47,824	-	25,784	29,870	-		
当期純利益	Net income	-481,377	13,064	494,441	-	-256,933	-269,997	-		

(※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月期第1四半期以降は、全額営業費用処理をしております。

As for losses for interest refund to customers, ¥272,038 million was recorded during the first half of FYE 3/07, in addition to ¥290,449 million shown on the table as operating expenses, which was recorded in the second half of the same fiscal year.

Subsequently, costs relating to the interest refund to customers have been recorded as operating expenses.

(※2) 実質的ディファイア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.

(※3) 従来、完済時に償却していた「元本の一部を減免する和解契約」について、第3四半期において当該未償却累計額46,082百万円を一括早期償却致しました。

As for "settlement agreements with partial principal reduction," which were written-off at the time of full discharge in the past, accumulated amount of ¥46,082 million was written-off at the third quarter.

8. 総資産、純資産等(単体)

Financial position (Non-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				
			FYE 3/'08	前年同期比		FYE 3/'09	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	1,410,576	-183,438	-11.5%	977,092	-433,485	-30.7%
	流動資産	Current assets	1,436,054	1,258,598	-177,455	-12.4%	881,552	-377,047	-30.0%
	固定資産	Fixed assets	157,960	151,978	-5,982	-3.8%	95,540	-56,438	-37.1%
営業貸付金残高	Direct cash loans to customers	百万円(¥ mil)	1,431,848	1,195,328	-236,520	-16.5%	861,517	-333,812	-27.9%
営業貸付金残高対総資産比率	Ratio of loan to total assets		89.8%	84.7%	-	-5.1%	88.2%	-	3.4%
総資産経常利益率	Ratio of ordinary income to total assets		-9.8%	2.7%	-	-	-18.1%	-	-
総資産当期純利益率	ROA		-28.5%	0.9%	-	-	-21.5%	-	-
純資産	Net assets	百万円(¥ mil)	453,227	428,897	-24,330	-5.4%	144,659	-284,237	-66.3%
自己資本比率	Shareholders' equity ratio		28.4%	30.4%	-	2.0%	14.8%	-	-15.6%
自己資本当期純利益率	ROE		-67.7%	3.0%	-	-	-89.6%	-	-
有利子負債残高	Interest bearing debt	百万円(¥ mil)	613,840	562,248	-51,592	-8.4%	389,625	-172,623	-30.7%

9. 発行済株式総数の推移(単体)

Issued number of shares (Non-Consolidated)

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20年3月31日		平成21年3月31日	
		March 31, 2007	対発行済株式数	March 31, 2008	対発行済株式数	March 31, 2009	対発行済株式数
保有自己株式	Treasury stock	6,589,219	4.5%	(※1) 9,646,607	6.5%	(※2) 9,375,385	6.4%

(※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施いたしました。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、2,728,730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.

2,728,730 shares were acquired by the Company by December 31, 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.

10. 貸倒償却・引当金・延滞債権(単体) Credit losses, allowance and delinquencies (Non-Consolidated)

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 FYE 3/'08		平成21年3月期 FYE 3/'09		
	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	-	1,195,328	-	861,517	-
割賦売掛金残高	Installment receivables	582	-	557	-	465	-
貸倒償却額	Write-offs	100,279	7.00%	98,248	8.22%	(※) 144,404	16.75%
償却債権及び同利息回収額	Collection from bad debts previously written-off	5,284	0.37%	3,312	0.28%	3,235	0.38%
純貸倒損失	Net credit losses	94,994	6.63%	94,936	7.94%	141,169	16.38%
貸倒引当金	Allowance for credit losses	151,262	10.56%	143,998	12.04%	96,994	11.25%
利息返還額(元本毀損分)	Interest repaid (portion of principal impaired)	44,669	3.12%	61,242	5.12%	67,531	7.83%
利息返還金	Refund of interest received from customers	64,050	4.47%	99,154	8.29%	145,029	16.83%
利息返還損失引当金	Allowance for losses for refund of interest received from customers	488,798	34.12%	386,256	32.30%	403,357	46.79%
不良債権の状況	Delinquent loans receivables	215,073	15.01%	237,880	19.89%	(※) 159,727	18.53%
破綻先債権	Loans to bankrupt borrowers	862	0.06%	1,111	0.09%	48	0.01%
延滞債権	Delinquent loans (more than 180 days)	79,846	5.57%	96,545	8.07%	63,763	7.40%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	35,120	2.45%	38,787	3.24%	28,408	3.30%
貸出条件緩和債権	Restructured loans	99,245	6.93%	101,437	8.48%	67,508	7.83%
(うち未収日数30日以内)	(of which less than 31 days past due)	(92,857)	6.48%	(94,807)	7.93%	(62,207)	7.22%

②償却理由

Reasons for write-offs including interest repaid

(百万円/ in ¥mil)

	平成19年3月期 FYE 3/'07			平成20年3月期 FYE 3/'08			平成21年3月期 FYE 3/'09			
	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%	32,506	22,774	14.3%	24,232	16,488	7.8%
債権放棄	Waiver	119,618	69,724	48.1%	150,885	90,920	57.0%	161,884	145,196	68.5%
利息返還額(元本毀損分)	Interest repaid (portion of principal impaired)	59,068	44,669	30.8%	80,702	61,242	38.4%	94,060	67,531	31.9%
債務整理	Debt-workout	54,220	21,974	15.2%	61,064	24,391	15.3%	58,078	(※) 72,103	34.0%
その他	Others	6,330	3,081	2.1%	9,119	5,287	3.3%	9,746	5,561	2.6%
長期延滞(居所不明等)	Delinquent loans past due over 1year	79,283	44,787	30.9%	81,098	45,796	28.7%	88,706	50,251	23.7%
合計	Total	241,885	144,947	100.0%	264,489	159,490	100.0%	274,822	211,935	100.0%

(※) 従来、完済時に償却していた「元本の一部を減免する和解契約」について、第3四半期において当該未償却累計額46,082百万円を一括早期償却致しました。

As for "settlement agreements with partial principal reduction," which were written-off at the time of full discharge in the past, accumulated amount of ¥46,082 million was written-off at the third quarter.

10-1. 貸倒償却・引当金・延滞債権(四半期推移・単体)

Credit losses, allowance and delinquencies (Quarterly result・Non-Consolidated)

①償却・回収・引当金・延滞債権

Credit losses, etc.

(百万円/ in ¥mil)

		平成21年3月期				FYE 3/'09			
		1QE 6/'08 第1四半期累計		2QE 9/'08 第2四半期累計		3QE 12/'08 第3四半期累計		4QE 3/'09 第4四半期累計	
		金額 Amount	対残元比 Ratio	金額 Amount	対残元比 Ratio	金額 Amount	対残元比 Ratio	金額 Amount	対残元比 Ratio
営業貸付金残高	Direct cash loans to customers	1,133,038	-	1,083,764	-	995,958	-	861,517	-
割賦売掛金残高	Installment receivables	571	-	576	-	567	-	465	-
貸倒償却額	Write-offs	13,675	1.21%	26,878	2.48%	(※) 86,093	8.64%	144,404	16.75%
償却債権及び同利息回収額	Collection from bad debts previously written-off	770	0.07%	1,563	0.14%	2,414	0.24%	3,235	0.38%
純貸倒損失	Net credit losses	12,905	1.14%	25,316	2.33%	83,679	8.40%	141,169	16.38%
貸倒引当金	Allowance for credit losses	145,443	12.83%	146,828	13.54%	116,950	11.74%	96,994	11.25%
利息返還額(元本毀損分)	Interest repaid (portion of principal impaired)	14,563	1.28%	28,471	2.63%	47,377	4.75%	67,531	7.83%
利息返還金	Refund of interest received from customers	25,958	2.29%	52,615	4.85%	89,428	8.97%	145,029	16.83%
利息返還損失引当金	Allowance for losses for refund of interest received from customers	363,839	32.10%	333,238	30.73%	463,838	46.55%	403,357	46.79%
不良債権の状況	Delinquent loans receivables	250,195	22.07%	258,355	23.83%	(※) 209,649	21.04%	159,727	18.53%
破綻先債権	Loans to bankrupt borrowers	973	0.09%	924	0.09%	97	0.01%	48	0.01%
延滞債権	Delinquent loans (more than 180 days)	102,053	9.00%	110,749	10.21%	106,627	10.70%	63,763	7.40%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	40,374	3.56%	35,960	3.32%	28,146	2.82%	28,408	3.30%
貸出条件緩和債権	Restructured loans	106,795	9.42%	110,722	10.21%	74,779	7.50%	67,508	7.83%
(うち未収日数30日以内)	(of which less than 31 days past due)	(101,871)	8.99%	(105,869)	9.76%	(70,419)	7.07%	(62,207)	7.22%

②償却理由

Reasons for write-offs including interest repaid

(百万円/ in ¥mil)

		平成21年3月期						FYE 3/'09					
		1QE 6/'08 第1四半期末			2QE 9/'08 第2四半期末			3QE 12/'08 第3四半期末			4QE 3/'09 第4四半期末		
		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	件数 Accounts	金額 Amount	構成比 Ratio
破産	Bankrupt	6,766	4,678	16.6%	12,838	8,802	15.9%	19,507	13,352	10.0%	24,232	16,488	7.8%
債権放棄	Waiver	37,915	22,295	78.9%	74,475	43,791	79.1%	117,149	115,778	86.7%	161,884	145,196	68.5%
利息返還額(元本毀損分)	Interest repaid (portion of principal impaired)	19,901	14,563	51.5%	38,944	28,471	51.4%	65,433	47,377	35.5%	94,060	67,531	31.9%
債務整理	Debt-workout	15,689	6,351	22.5%	31,006	12,658	22.9%	45,009	(※) 64,537	48.3%	58,078	72,103	34.0%
その他	Others	2,325	1,381	4.9%	4,525	2,662	4.8%	6,707	3,864	2.9%	9,746	5,561	2.6%
長期延滞(居所不明等)	Delinquent loans past due over 1year	2,023	1,264	4.5%	4,438	2,756	5.0%	7,012	4,340	3.3%	88,706	50,251	23.7%
合計	Total	46,704	28,238	100.0%	91,751	55,349	100.0%	143,668	133,470	100.0%	274,822	211,935	100.0%

(※) 従来、完済時に償却していた「元本の一部を減免する和解契約」について、第3四半期において当該未償却累計額46,082百万円を一括早期償却致しました。

As for "settlement agreements with partial principal reduction," which were written-off at the time of full discharge in the past, accumulated amount of ¥46,082 million was written-off at the third quarter.

11. 資金調達状況(単体)

Funding (Non-Consolidated)

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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%	401,165	71.4%	231,058	59.3%
	邦銀	50,141	8.2%	18,160	3.2%	8,446	2.2%
	長期信用銀行	7,000	1.1%	-	-	-	-
	信託銀行	2,300	0.4%	-	-	-	-
	地方銀行	34,970	5.7%	16,746	3.0%	8,234	2.1%
	その他	5,871	1.0%	1,414	0.2%	212	0.1%
	生保	6,397	1.0%	928	0.2%	-	-
	損保	5,350	0.9%	3,871	0.7%	3,234	0.8%
	リース・ファイナンス	4,458	0.7%	5,428	1.0%	1,232	0.3%
	外国銀行・その他外資系金融	88,784	14.5%	119,760	21.3%	85,000	21.8%
	証券化	284,231	46.3%	230,133	40.9%	109,263	28.1%
	その他	16,000	2.6%	22,884	4.1%	23,884	6.1%
直接	Capital markets	158,479	25.8%	161,083	28.6%	158,567	40.7%
	社債	158,479	25.8%	161,083	28.6%	158,567	40.7%
	普通社債	158,479	25.8%	161,083	28.6%	88,567	22.7%
	新株予約権付社債	-	-	-	-	70,000	18.0%
合計	Total	613,840	100.0%	562,248	100.0%	389,625	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 FYE 3/'08		平成21年3月期 FYE 3/'09	
有利子負債合計	Interest bearing debts	613,840	613,840	562,248	562,248	389,625	389,625
短期借入金	Short-term	16,000	16,000	22,884	22,884	23,884	23,884
長期借入金	Long-term	439,361	439,361	378,280	378,280	207,174	207,174
社債	Bonds	158,479	158,479	161,083	161,083	158,567	158,567
長期負債比率	Ratio of long-term interest bearing debts	97.4%	97.4%	95.9%	95.9%	93.9%	93.9%
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	6年3ヶ月	6years 3months	4年4ヶ月	4years 4months
期末調達金利	Funding interest rate	2.77%	2.77%	2.98%	2.98%	2.78%	2.78%
変動	Float	3.07%	3.07%	3.58%	3.58%	2.74%	2.74%
固定	Fixed	2.74%	2.74%	2.90%	2.90%	2.78%	2.78%

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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%	492,596	87.6%	386,454	99.2%
長期プライムレート(連動)	Long-term prime rate (float)	3,300	0.5%	2,636	0.5%	1,148	0.3%
YEN LIBORその他(連動)	Yen Libor rate and others (float)	59,412	9.7%	67,016	11.9%	2,023	0.5%
合計	Total	613,840	100.0%	562,248	100.0%	389,625	100.0%

11-1. 資金調達状況(四半期推移・単体)

Funding (Quarterly result・Non-Consolidated)

①資金源泉の分布

Funding sources

(百万円/¥mil)

		平成21年3月期 FYE 3/'09							
		1QE 6/'08 第1四半期末		2QE 9/'08 第2四半期末		3QE 12/'08 第3四半期末		4QE 3/'09 第4四半期末	
		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	374,679	61.8%	264,205	53.2%	257,113	54.7%	231,058	59.3%
	邦銀	14,833	2.4%	14,294	2.9%	12,197	2.6%	8,446	2.2%
	地方銀行	13,997	2.3%	13,666	2.8%	11,777	2.5%	8,234	2.1%
	その他	836	0.1%	628	0.1%	420	0.1%	212	0.1%
	生保	522	0.1%	152	0.0%	-	-	-	-
	損保	3,910	0.6%	3,608	0.7%	3,462	0.7%	3,234	0.8%
	リース・ファイナンス	2,852	0.5%	2,273	0.5%	1,775	0.4%	1,232	0.3%
	外国銀行・その他外資系金融	114,327	18.9%	106,307	21.4%	102,107	21.7%	85,000	21.8%
	証券化	215,350	35.5%	113,688	22.9%	113,688	24.2%	109,263	28.1%
	その他	22,884	3.8%	23,884	4.8%	23,884	5.1%	23,884	6.1%
直接	Capital markets	231,730	38.2%	232,386	46.8%	213,045	45.3%	158,567	40.7%
	社債	231,730	38.2%	232,386	46.8%	213,045	45.3%	158,567	40.7%
	普通社債	161,730	26.7%	162,386	32.7%	143,045	30.4%	88,567	22.7%
	新株予約権付社債	70,000	11.5%	70,000	14.1%	70,000	14.9%	70,000	18.0%
合計	Total	606,409	100.0%	496,591	100.0%	470,157	100.0%	389,625	100.0%

②長短借入金と調達金利

Maturity and cost

(百万円/¥mil)

		平成21年3月期 FYE 3/'09			
		1QE 6/'08 第1四半期累計	2QE 9/'08 第2四半期累計	3QE 12/'08 第3四半期累計	4QE 3/'09 第4四半期累計
有利子負債合計	Interest bearing debts	606,409	496,591	470,157	389,625
短期借入金	Short-term	22,884	23,884	24,684	23,884
長期借入金	Long-term	351,794	240,321	232,428	207,174
社債	Bonds	231,730	232,386	213,045	158,567
長期負債比率	Ratio of long-term interest bearing debts	96.2%	95.2%	94.7%	93.9%
平均借入年限(借入平均残存ベース)	Avg. Life of interest bearing debts	6年9ヶ月 6years 9months	7年10ヶ月 7years 10months	7年1ヶ月 7years 1month	4年4ヶ月 4years 4months
期末調達金利	Funding interest rate	2.88%	2.93%	2.87%	2.78%
変動	Float	3.57%	3.43%	3.43%	2.74%
固定	Fixed	2.76%	2.85%	2.78%	2.78%

③基準金利別構成比

Base interest rate

(百万円/¥mil)

		平成21年3月期 FYE 3/'09							
		1QE 6/'08 第1四半期累計		2QE 9/'08 第2四半期累計		3QE 12/'08 第3四半期累計		4QE 3/'09 第4四半期累計	
		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	536,477	88.5%	423,589	85.3%	401,311	85.4%	386,454	99.2%
長期プライムレート(連動)	Long-term prime rate (float)	2,269	0.4%	1,898	0.4%	1,525	0.3%	1,148	0.3%
YEN LIBORその他(連動)	Yen Libor rate and others (float)	67,663	11.1%	71,104	14.3%	67,321	14.3%	2,023	0.5%
合計	Total	606,409	100.0%	496,591	100.0%	470,157	100.0%	389,625	100.0%

12. その他の営業費用内訳(単体)

Other operating expenses (Non-Consolidated)

(百万円/¥ mil)

		平成19年3月期 FYE 3/'07		平成20年3月期 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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	-	269,452	-	185,443	-
広告宣伝費	Advertising expenses	9,818	3.0%	4,843	1.8%	4,237	2.3%
貸倒費用	Provisions for credit losses	113,642	34.6%	90,984	33.8%	97,400	52.5%
利息返還費用 ^(※)	Provisions for losses for refund of interest received from customers	290,449	88.5%	57,854	21.5%	229,662	123.8%
人件費	Personnel expenses	20,479	6.2%	19,662	7.3%	16,770	9.0%
賃借料	Rent	7,008	2.1%	5,997	2.2%	5,144	2.8%
通信費	Communication expenses	4,808	1.5%	3,898	1.4%	3,267	1.8%
減価償却費	Depreciation and amortization	3,442	1.0%	3,464	1.3%	3,176	1.7%
支払手数料	Handling charges	10,793	3.3%	11,115	4.1%	11,904	6.4%
その他	Others	11,795	3.6%	6,511	2.4%	5,902	3.2%
その他の営業費用合計	Total	472,233	144.0%	204,328	75.8%	377,461	203.5%

(※)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。

As for losses for interest refund to customers, ¥272,038 million was recorded during the first half of FYE 3/07, in addition to ¥290,449 million shown on the table as operating expenses, which was recorded in the second half of the same fiscal year.

Subsequently, costs relating to the interest refund to customers have been recorded as operating expenses.

13. 一店舗当たり指標(有人店舗・単体)

Per-branch data (Non-Consolidated)

(百万円/¥ mil)

		平成19年3月期 FYE 3/'07		平成20年3月期 FYE 3/'08		平成21年3月期 FYE 3/'09	
				前期比増減 Increase		前期比増減 Increase	
営業貸付金残高	Direct cash loans to customers	3,040	3,320	280	4,102	782	
口座数	Number of loan customer accounts	4,513	5,093	580	7,051	1,958	
営業収益	Operating revenues	696	748	52	883	135	
営業利益	Operating income	-352	122	474	-1,008	-1,129	
経常利益	Ordinary income	-352	113	465	-1,027	-1,140	
当期純利益	Net income	-1,022	36	1,058	-1,223	-1,260	
期末有人店舗数	Number of manned loan branch office	471	360	-111	210	-150	

14. 従業員一人当たり指標(単体)

Per-employee data (Non-Consolidated)

(百万円/¥ mil)

		平成19年3月期 FYE 3/'07		平成20年3月期 FYE 3/'08		平成21年3月期 FYE 3/'09	
				前期比増減 Increase		前期比増減 Increase	
営業貸付金残高	Direct cash loans to customers	490	455	-35	357	-99	
口座数	Number of loan customer accounts	728	698	-30	613	-85	
営業収益	Operating revenues	112	103	-10	77	-26	
営業利益	Operating income	-57	17	73	-88	-104	
経常利益	Ordinary income	-57	15	72	-89	-105	
当期純利益	Net income	-165	5	170	-106	-111	
期末従業員数	Number of employees	2,920	2,625	-295	2,415	-210	

15. 無担保ローン口座、金利・金額別構成比(単体)

Breakdown by lending rate and loan balance per account (Non-Consolidated)

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 FYE 3/'08				平成21年3月期 FYE 3/'09			
	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%	1,092,145	59.6%	576,608	48.2%	635,408	42.9%	275,687	32.0%
25.0%超～ 27.0%以下	477,155	22.4%	401,825	28.1%	370,861	20.2%	297,619	24.9%	178,092	12.0%	118,867	13.8%
20.0%超～ 25.0%以下	175,945	8.3%	134,025	9.4%	164,889	9.0%	137,604	11.5%	89,820	6.1%	65,162	7.6%
18.0%超～ 20.0%以下	87,726	4.1%	73,452	5.1%	75,381	4.1%	59,824	5.0%	43,001	2.9%	28,573	3.3%
15.0%超～ 18.0%以下	63,318	3.0%	71,930	5.0%	103,110	5.6%	107,091	9.0%	476,090	32.2%	300,568	34.9%
15.0%以下	28,826	1.4%	16,853	1.2%	26,930	1.5%	16,583	1.4%	58,272	3.9%	72,660	8.4%
合計 (Total)	2,125,599	100.0%	1,431,848	100.0%	1,833,316	100%	1,195,328	100%	1,480,683	100%	861,517	100%

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 FYE 3/'08				平成21年3月期 FYE 3/'09			
	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%	109,172	6.0%	6,170	0.5%	155,686	10.5%	8,322	1.0%
¥100,000～¥300,000	232,028	10.9%	47,577	3.3%	229,453	12.5%	47,390	4.0%	250,199	16.9%	50,098	5.8%
¥300,000～¥500,000	566,201	26.6%	247,617	17.3%	470,602	25.7%	201,628	16.9%	352,270	23.8%	145,882	16.9%
¥500,000～¥1,000,000	1,204,337	56.7%	1,090,741	76.2%	965,266	52.6%	841,009	70.3%	656,098	44.3%	543,615	63.1%
¥1,000,000～	21,482	1.0%	40,110	2.8%	58,823	3.2%	99,131	8.3%	66,430	4.5%	113,600	13.2%
合計(Total)	2,125,599	100.0%	1,431,848	100.0%	1,833,316	100.0%	1,195,328	100.0%	1,480,683	100.0%	861,517	100.0%

16. 契約形態別新規件数比率(単体)

New customer acquisition by manned and unmanned branch office (Non-Consolidated)

構成比(Ratio)

		平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08	平成21年3月期 FYE 3/'09
有人店舗	At manned loan branch offices	45.8%	39.7%	36.8%
無人店舗	By unmanned loan branch offices	54.2%	60.3%	63.2%
	内通常時間内	45.0%	50.0%	51.3%
	内通常時間外	9.2%	10.3%	11.9%
合計	Total	100.0%	100.0%	100.0%

17. 媒体別新規口座獲得率(単体)

New customer acquisition by media (Non-Consolidated)

構成比(Ratio)

		平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08	平成21年3月期 FYE 3/'09
口コミ・紹介		10.5%	9.4%	8.7%
Word of mouth, introduction	有人店舗	Manned loan branch offices	10.9%	8.5%
	無人店舗	Unmanned loan branch offices	10.3%	9.8%
配布物		10.5%	10.2%	6.2%
Distributed materials	有人店舗	Manned loan branch offices	19.4%	21.9%
	無人店舗	Unmanned loan branch offices	4.9%	4.7%
看板		21.3%	23.3%	20.4%
Signs	有人店舗	Manned loan branch offices	21.5%	20.3%
	無人店舗	Unmanned loan branch offices	21.1%	24.7%
テレビ等		39.1%	35.2%	29.5%
TV, etc.	有人店舗	Manned loan branch offices	28.8%	23.4%
	無人店舗	Unmanned loan branch offices	45.5%	40.7%
新聞・雑誌等		7.0%	7.0%	6.2%
Newspaper, magazine, etc.	有人店舗	Manned loan branch offices	3.1%	3.0%
	無人店舗	Unmanned loan branch offices	9.4%	8.9%
その他		11.7%	14.9%	29.0%
Others	有人店舗	Manned loan branch offices	16.3%	22.9%
	無人店舗	Unmanned loan branch offices	8.8%	11.2%
合計	Total	100.0%	100.0%	100.0%

18. 顧客属性(1) (単体)

Customer profile (1) (Non-Consolidated)

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
			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%	31.7%	14.5%	29.8%	13.1%
	30～39歳	30'S	24.3%	26.9%	24.4%	26.6%	24.3%	26.3%
	40～49歳	40'S	18.0%	20.9%	19.1%	21.5%	19.9%	22.0%
	50歳以上	Over 50'S	25.6%	36.3%	24.8%	37.4%	26.0%	38.6%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
女性 Female	20～29歳	20'S	34.9%	15.1%	35.3%	13.8%	37.9%	12.5%
	30～39歳	30'S	22.3%	22.2%	23.3%	22.2%	22.5%	22.3%
	40～49歳	40'S	17.2%	18.0%	18.8%	18.4%	17.7%	18.5%
	50歳以上	Over 50'S	25.6%	44.6%	22.6%	45.6%	21.9%	46.7%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
合計 Total	20～29歳	20'S	33.0%	15.6%	32.7%	14.3%	31.8%	12.9%
	30～39歳	30'S	23.7%	25.5%	24.1%	25.3%	23.8%	25.1%
	40～49歳	40'S	17.8%	20.0%	19.0%	20.5%	19.4%	21.0%
	50歳以上	Over 50'S	25.6%	38.8%	24.2%	39.9%	25.0%	41.0%
	計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
構成比(Ratio)								
男性	Male		70.7%	69.5%	72.2%	69.5%	75.3%	69.7%
女性	Female		29.3%	30.5%	27.8%	30.5%	24.7%	30.3%

②婚姻			Marital status				構成比(Ratio)	
既婚	Married		43.3%	50.1%	42.5%	49.9%	42.1%	49.4%
独身	Single		56.7%	49.9%	57.5%	50.1%	57.9%	50.6%

③健康保険			Insurance				構成比(Ratio)	
社会保険	Social insurance		53.1%	55.5%	56.8%	55.4%	57.8%	55.2%
国民保険	National insurance		46.9%	44.5%	43.2%	44.6%	42.2%	44.8%

18. 顧客属性(2) (単体)

Customer profile (2) (Non-Consolidated)

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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%	15.8%	15.6%	15.9%
ローンつき自宅	Owned house with housing loan	3.7%	3.7%	3.8%	3.7%	5.3%	3.9%
家族所有	Family owned house	31.2%	29.7%	31.1%	30.0%	29.1%	30.1%
借家	Leased house	12.8%	12.4%	12.9%	12.4%	13.5%	12.2%
アパート	Private apartment	17.0%	16.0%	16.7%	16.1%	16.9%	16.1%
公団住宅	Public apartment	7.1%	8.4%	6.8%	8.2%	6.6%	8.0%
マンション	Condominium	7.8%	7.8%	7.8%	7.7%	7.6%	7.8%
社宅	Company house	2.5%	2.7%	2.6%	2.6%	2.5%	2.6%
寮	Dormitory	3.4%	3.5%	3.4%	3.5%	2.9%	3.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑤居住年数 Period of residence		構成比(Ratio)					
1年未満	Less than 1year	4.5%	0.0%	3.9%	0.1%	5.8%	0.4%
1～3年未満	1-3year	12.9%	1.5%	13.6%	1.5%	15.8%	1.8%
3～5年未満	3-5year	8.7%	3.2%	9.0%	3.1%	10.2%	3.3%
5～10年未満	5-10year	16.2%	14.4%	16.3%	13.2%	16.2%	12.3%
10年以上	Over 10year	57.8%	80.8%	57.2%	82.1%	52.0%	82.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

18. 顧客属性(3) (単体)

Customer profile (3) (Non-Consolidated)

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 FYE 3/'08		平成21年3月期 FYE 3/'09	
		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%	84.2%	83.4%	84.7%	83.5%
自営業	Self-owned	12.7%	11.2%	11.7%	11.4%	11.6%	11.6%
公務員	Civil officer	2.6%	2.1%	2.8%	2.1%	3.0%	2.1%
主婦	House wives	2.0%	3.3%	0.9%	2.9%	0.4%	2.6%
その他	Others	0.2%	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%

⑦勤務年数 Year of service		構成比(Ratio)					
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
1年未満	Less than 1year	12.0%	2.0%	11.4%	2.4%	13.2%	2.9%
1～3年未満	1-3year	27.1%	10.7%	27.1%	9.3%	27.0%	9.0%
3～5年未満	3-5year	14.6%	13.2%	14.9%	12.9%	14.6%	12.0%
5～10年未満	5-10year	16.4%	20.6%	17.4%	22.1%	16.7%	23.8%
10年以上	Over 10year	30.0%	53.6%	29.2%	53.3%	28.5%	52.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑧企業規模 Size of employer		構成比(Ratio)					
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
30名以下	Less than 30 employee	62.0%	64.1%	59.9%	63.9%	54.0%	63.0%
31～100名	31-100	17.0%	16.8%	17.7%	16.9%	18.9%	17.1%
101～500名	101-500	11.9%	11.2%	12.8%	11.3%	15.0%	11.6%
501名以上	More than 500	9.1%	7.8%	9.6%	7.9%	12.1%	8.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑨年収 Annual income		構成比(Ratio)					
		新規 New	既存 Existing	新規 New	既存 Existing	新規 New	既存 Existing
200万円未満	Less than JPY 2million	3.2%	4.4%	6.9%	5.1%	12.3%	7.0%
200～300万円未満	JPY 2million - JPY 3million	13.3%	6.5%	18.7%	7.1%	22.8%	8.8%
300～400万円未満	JPY 3million - JPY 4million	30.1%	27.7%	27.8%	27.7%	28.1%	27.4%
400～500万円未満	JPY 4million - JPY 5million	26.9%	31.6%	22.5%	30.9%	16.7%	29.4%
500万円以上	Over JPY 5million	26.3%	29.8%	24.1%	29.2%	20.1%	27.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

19. その他(単体)

Others (Non-Consolidated)

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 FYE 3/'07	平成20年3月期 FYE 3/'08	平成21年3月期 FYE 3/'09
融資 Advances	ATM	92.5%	95.5%	97.3%
	内提携分 of which tie-up ATM	31.5%	37.3%	39.9%
	店頭 Branch counter	7.5%	4.5%	2.7%
	計 Total	100.0%	100.0%	100.0%
返済 Repayments	ATM	75.3%	75.4%	74.1%
	内提携分 of which tie-up ATM	20.3%	26.2%	30.3%
	店頭 Branch counter	3.6%	2.9%	2.4%
	銀行振込 Bank transfer	20.8%	21.4%	23.4%
	書留 Mail	0.2%	0.2%	0.1%
	集金 Collection visits	0.2%	0.1%	0.0%
	計 Total	100.0%	100.0%	100.0%
合計 Total	ATM	80.8%	80.9%	79.0%
	店頭 Branch counter	4.8%	3.4%	2.4%
	銀行振込 Bank transfer	14.1%	15.5%	18.5%
	書留 Mail	0.1%	0.1%	0.1%
	集金 Collection visits	0.2%	0.1%	0.0%
	計 Total	100.0%	100.0%	100.0%

②ATM一回当たり融資/返済金額構成比 Composition of advances and repayments per transaction through ATM 構成比(Ratio)

		平成19年3月期 FYE 3/'07	平成20年3月期 FYE 3/'08	平成21年3月期 FYE 3/'09
融資 Advances (yen)				
1万円未満 ~9,000		17.1%	16.2%	16.0%
1万円台 10,000~19,000		39.5%	37.5%	37.1%
2万円台 20,000~29,000		15.7%	16.7%	16.9%
3万円台 30,000~39,000		9.2%	9.8%	9.8%
4万円台 40,000~49,000		3.3%	3.5%	3.4%
5万円~10万円以下 50,000~100,000		11.4%	12.4%	12.7%
10万円超 101,000~		3.8%	3.9%	4.1%
合計 Total		100.0%	100.0%	100.0%
返済 Repayments (yen)				
1万円未満 ~9,000		8.5%	9.5%	11.6%
1万円台 10,000~19,000		16.3%	17.3%	21.4%
2万円台 20,000~29,000		27.7%	28.4%	28.7%
3万円台 30,000~39,000		33.6%	31.1%	26.5%
4万円台 40,000~49,000		7.1%	6.5%	5.4%
5万円台 50,000~59,000		2.7%	3.4%	3.2%
6万円以上 60,000~		4.0%	3.8%	3.2%
合計 Total		100.0%	100.0%	100.0%

20. ATM・CD提携状況(単体)

Network of tie-up ATM and CDs (Non-Consolidated)

台数 (Number of ATM, CDs)

	業態 Business category	平成20年3月期 FYE 3/'08	平成21年3月期	
			FYE 3/'09	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	36,661	37,127	466
	流通系クレジットカード会社その他 Credit cards companies and others	15,397	16,553	1,156
	信販会社 Credit sales companies	262	63	-199
	合計 Total	52,320	53,743	1,423
	入金チャンネル Receiving channel	銀行 Banks	13,032	14,418
	コンビニエンスストア Convenience stores	8,537	24,183	15,646
	合計 Total	21,569	38,601	17,032

(※)出金チャンネルと入金チャンネルには、入出金可能チャンネルが含まれております。

Channels which can be used for both disbursement and receiving are counted twice because they are included in both categories.

21. 営業月報(単体)

Monthly operational data (Non-Consolidated)

		平成20年										平成21年			
		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	3月 3/'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)	1,195,328	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	861,517
	無担保ローン口座数	Number of loan customer accounts	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	1,480,683
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)	652	648	645	642	638	635	635	636	637	605	598	592	582
	新規顧客数	Number of new customer accounts	5,805	6,283	6,896	6,047	6,119	8,097	10,854	10,881	9,730	8,050	4,838	4,791	5,285
	店舗数	Number of branch offices	1,500	1,500	1,499	1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	1,051
	有人店舗	Manned loan branch offices	360	360	360	360	357	357	317	298	290	290	267	240	210
	無人店舗 ^(注1)	Unmanned loan branch offices	1,139	1,139	1,138	1,138	1,140	1,140	1,140	1,140	1,143	1,143	1,143	1,065	840
	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 ^(注1)	Number of unmanned loan contract machines	1,500	1,500	1,499	1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	1,051
	CD・ATM台数	Number of cash dispensers and ATMs	53,938	NA	NA	53,938	NA	NA	54,348	NA	NA	54,896	NA	NA	54,904
自区分	Owned	1,618	1,617	1,616	1,616	1,613	1,613	1,572	1,552	1,546	1,546	1,522	1,418	1,161	
提携分	Inter-linked	52,320	NA	NA	52,322	NA	NA	52,776	NA	NA	53,350	NA	NA	53,743	
カード事業 Credit cards	割賦売掛金残高 ^(注2) (百万円)	Installment Receivables (¥million)	557	552	556	571	559	567	576	563	569	567	553	548	465
成約率	Approval Ratio		19.7%	23.1%	25.7%	25.2%	27.5%	34.3%	34.8%	36.0%	33.1%	29.8%	18.9%	18.9%	19.6%
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	58.1%	53.7%	52.2%	53.1%	47.5%	39.8%	39.8%	38.1%	38.0%	42.0%	47.7%	46.4%	48.3%
	1 件	1	27.1%	27.3%	26.2%	27.0%	26.2%	25.7%	25.9%	25.6%	25.1%	24.2%	27.1%	28.1%	28.5%
	2 件	2	11.1%	12.4%	14.5%	13.6%	16.7%	19.9%	19.2%	19.7%	20.0%	19.7%	23.1%	25.3%	22.9%
	3 件	3	3.2%	6.0%	6.8%	5.9%	9.3%	14.2%	14.4%	15.8%	16.4%	13.6%	1.9%	0.2%	0.3%
	4 件	4	0.5%	0.6%	0.3%	0.4%	0.3%	0.4%	0.7%	0.8%	0.5%	0.5%	0.2%	0.0%	0.0%
平均利回り	Average loan yield		19.29%	18.56%	18.32%	18.13%	17.75%	17.47%	17.22%	17.02%	16.85%	16.72%	16.66%	16.59%	16.53%
延滞管理指数 (31日～60日延滞) ^(注3)	Delinquent management index (31 to 60days)		1.03	0.97	1.06	0.88	0.98	0.83	0.81	0.92	0.83	0.81	0.78	0.93	0.69

注1. スピード無人受付機は平成21年2月まで含む

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)

Automatic quick loan application machines were included until February 2009.

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.