

平成22年3月期第1四半期業績補足資料

The First Quarter Financial Report for The Fiscal Year ending March 2010

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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. 主要損益(連結)

Profit & loss statement (Consolidated)

(百万円/in ¥mil)

	平成20年3月期 FYE 3/'08	平成21年3月期				平成22年3月期				
		1QE 6/'08 (第1四半期)	FYE 3/'09	前年同期比		1QE 6/'09 (第1四半期)	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	270,479	54,995	186,349	-84,130	-31.1%	35,175	-19,820	-36.0%	
	営業貸付金利息	Interest income on direct cash loans	261,981	53,036	178,337	-83,643	-31.9%	33,741	-19,295	-36.4%
	償却債権及び同利息回収額	Collection from bad debts previously written-off	3,312	770	3,235	-78	-2.3%	899	128	16.7%
	総合幹旋収益	Credit card revenues	72	18	69	-3	-3.8%	15	-3	-18.5%
	その他の営業収益	Other	5,114	1,170	4,708	-407	-7.9%	520	-650	-55.5%
営業費用	Operating expenses	225,698	51,567	396,961	171,263	75.9%	25,562	-26,005	-50.4%	
	金融費用	Financial expenses	20,931	5,214	19,049	-1,881	-9.0%	2,931	-2,283	-43.8%
	支払利息	Borrowing interest expenses	10,279	2,411	7,874	-2,405	-23.4%	1,357	-1,054	-43.7%
	社債利息	Bond interest expenses	9,019	2,422	10,188	1,169	13.0%	1,445	-977	-40.3%
	その他の金融費用	Other financial expenses	1,632	381	987	-645	-39.5%	129	-252	-66.2%
	その他の営業費用	Other operating expenses	204,767	46,353	377,911	173,144	84.6%	22,631	-23,722	-51.2%
	広告宣伝費	Advertising expenses	4,853	930	4,250	-603	-12.4%	781	-150	-16.1%
	貸倒費用	Provisions for credit losses	90,984	15,120	97,400	6,415	7.1%	12,026	-3,094	-20.5%
	貸倒償却額	Write-offs	98,248	13,675	(※2) 144,404	46,155	47.0%	16,615	2,940	21.5%
	利息返還費用	Provisions for losses for refund of interest received from customers	57,854	18,104	229,662	171,807	297.0%	-	-	-
	人件費	Personnel expenses	19,785	4,443	16,894	-2,891	-14.6%	3,701	-742	-16.7%
	賃借料	Rent	5,985	1,347	5,133	-853	-14.2%	1,078	-269	-20.0%
	その他	Other	25,305	6,409	24,573	-732	-2.9%	5,046	-1,363	-21.3%
営業利益	Operating income	44,781	3,428	-210,612	-255,393	-	9,613	6,185	180.4%	
営業外収益	Non-operating income	1,817	1,223	987	-831	-45.7%	299	-924	-75.6%	
	投資利益	Gain on investments	315	55	5	-310	-98.5%	38	-17	-30.9%
営業外費用	Non-operating expenses	4,314	2,293	5,043	730	16.9%	337	-1,956	-85.3%	
経常利益	Ordinary income	42,285	2,358	-214,669	-256,953	-	9,575	7,217	306.0%	
特別利益	Extraordinary income	385	625	718	333	86.4%	816	190	30.5%	
特別損失	Extraordinary loss	(※1) 32,128	156	15,985	-16,143	-50.2%	1,027	870	557.4%	
税引前当期純利益	Income before income taxes	10,542	2,827	-229,935	-240,477	-	9,364	6,537	231.2%	
法人税等	Income taxes	-3,563	1,521	26,201	29,765	-	92	-1,429	-93.9%	
当期純利益	Net income	14,105	1,306	-256,137	-270,242	-	9,272	7,966	609.8%	

(※1) 実質的ディファイゼンスを実施しておりました第8回国内無担保普通社債300億円に関して、仕組み金融取引の清算による29,691百万円の損失が含まれております。

Regarding the in-substance defeasance of the domestic straight bonds series No.8 of ¥30 billion, Extraordinary losses of ¥29,691 million, stemmed from the liquidation of the structured finance transaction, is included.

(※2) 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、平成21年3月期第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 for the FYE 3/'09.

2. 総資産、純資産等(連結)

Financial position (Consolidated)

			平成20年3月期	平成21年3月期				平成22年3月期		
			FYE 3/'08	1QE 6/'08 (第1四半期)	FYE 3/'09	前年同期比		1QE 6/'09 (第1四半期)	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)	1,392,899	1,396,836	958,464	-434,435	-31.2%	891,654	-505,182	-36.2%
	流動資産	Current assets	1,263,789	1,273,361	886,541	-377,249	-29.9%	819,488	-453,873	-35.6%
	固定資産	Fixed assets	129,110	123,474	71,923	-57,187	-44.3%	72,166	-51,309	-41.6%
営業貸付金残高	Direct cash loans to customers	百万円(¥ mil)	1,195,328	1,133,038	861,517	-333,812	-27.9%	798,449	-334,589	-29.5%
営業貸付金残高対総資産比率	Ratio of loan to total assets		85.8%	81.1%	89.9%	-	4.1%	89.5%	-	8.4%
総資産経常利益率	Ratio of ordinary income to total assets		2.8%	0.2%	-18.3%	-	-	1.0%	-	0.9%
総資産当期純利益率	ROA		0.9%	0.1%	-21.8%	-	-	1.0%	-	0.9%
純資産	Net assets	百万円(¥ mil)	433,776	419,747	149,648	-284,128	-65.5%	157,896	-261,851	-62.4%
自己資本比率	Shareholders' equity ratio		31.1%	30.0%	15.6%	-	-15.5%	17.7%	-	-12.4%
自己資本当期純利益率	ROE		3.2%	0.3%	-87.8%	-	-	6.0%	-	5.7%
有利子負債残高	Interest bearing debt	百万円(¥ mil)	539,364	583,524	365,741	-173,623	-32.2%	328,725	-254,800	-43.7%

3. 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20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
				1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
		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	378,280	70.1%	351,794	60.3%	207,174	56.6%	172,598	52.5%
	邦銀	18,160	3.4%	14,833	2.5%	8,446	2.3%	5,659	1.7%
	地方銀行	16,746	3.1%	13,997	2.4%	8,234	2.2%	5,659	1.7%
	その他	1,414	0.3%	836	0.1%	212	0.1%	-	-
	生保	928	0.2%	522	0.1%	-	-	-	-
	損保	3,871	0.7%	3,910	0.7%	3,234	0.9%	3,084	0.9%
	リース・ファイナンス	5,428	1.0%	2,852	0.5%	1,232	0.3%	769	0.2%
	外国銀行・その他外資系金融	119,760	22.2%	114,327	19.6%	85,000	23.2%	61,000	18.6%
	証券化	230,133	42.6%	215,350	36.9%	109,263	29.9%	102,086	31.1%
直接	Capital markets	161,083	29.9%	231,730	39.7%	158,567	43.4%	156,127	47.5%
	社債	161,083	29.9%	231,730	39.7%	158,567	43.4%	156,127	47.5%
	普通社債	161,083	29.9%	161,730	27.7%	88,567	24.2%	86,127	26.2%
	新株予約権付社債	-	-	70,000	12.0%	70,000	19.2%	70,000	21.3%
合計	Total	539,364	100.0%	583,524	100.0%	365,741	100.0%	328,725	100.0%

②長短借入金と調達金利

Maturity and cost

(百万円/¥mil)

		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
				1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
有利子負債合計	Interest bearing debts	539,364		583,524		365,741		328,725	
長期借入金	Long-term	378,280		351,794		207,174		172,598	
社債	Bonds	161,083		231,730		158,567		156,127	
長期負債比率	Ratio of long-term interest bearing debts	100.0%		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3ヶ月	6years 3months	6年9ヶ月	6years 9months	4年4ヶ月	4years 4months	4年5ヶ月	4years 5months
期末調達金利	Funding interest rate	3.01%		2.90%		2.81%		2.83%	
変動	Float	3.58%		3.57%		2.74%		2.67%	
固定	Fixed	2.93%		2.78%		2.81%		2.83%	

③基準金利別構成比

Base interest rate

(百万円/¥mil)

		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
				1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
		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	469,711	87.1%	513,592	88.0%	362,570	99.1%	326,482	99.3%
長期プライムレート(連動)	Long-term prime rate (float)	2,636	0.5%	2,269	0.4%	1,148	0.3%	769	0.2%
YEN LIBORその他(連動)	Yen Libor rate and other (float)	67,016	12.4%	67,663	11.6%	2,023	0.6%	1,474	0.5%
合計	Total	539,364	100.0%	583,524	100.0%	365,741	100.0%	328,725	100.0%

4. 営業の状況(単体)

Key operational data (Non-Consolidated)

(百万円/ in ¥mil)

		平成20年3月期 FYE 3/'08	平成21年3月期				平成22年3月期			
			1QE 6/'08 (第1四半期)	FYE 3/'09	前年同期比		1QE 6/'09 (第1四半期)	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	1,195,328	1,133,038	861,517	-333,812	-27.9%	798,449	-334,589	-29.5%	
	無担保ローン口座数 Number of loan customer accounts	1,833,316	1,764,730	1,480,683	-352,633	-19.2%	1,407,020	-357,710	-20.3%	
	一口座平均単価 Average balance per account (千円:¥thousand)	652	642	582	-70	-10.8%	567	-75	-11.6%	
	新規顧客数 Number of new customer accounts	143,115	19,226	87,871	-55,244	-38.6%	18,247	-979	-5.1%	
	店舗数 Number of branch offices	1,500	1,499	1,051	-449	-29.9%	1,053	-446	-29.8%	
	有人店舗 Manned loan branch offices	360	360	210	-150	-41.7%	210	-150	-41.7%	
	無人店舗 ^(注1) Unmanned loan branch offices	1,139	1,138	840	-299	-26.3%	842	-296	-26.0%	
	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 ^(注1) Number of unmanned loan contract machines	1,500	1,499	1,051	-449	-29.9%	1,053	-446	-29.8%	
	CD・ATM台数 Number of cash dispensers and ATMs	53,938	53,938	54,904	966	1.8%	55,194	1,256	2.3%	
自社分 Owned	1,618	1,616	1,161	-457	-28.2%	1,163	-453	-28.0%		
提携分 Tie-up	52,320	52,322	53,743	1,423	2.7%	54,031	1,709	3.3%		
カード事業	割賦売掛金残高 ^(注2) Installment receivables	557	571	465	-92	-16.5%	435	-136	-23.9%	
Credit cards	総合斡旋取扱高 ^(注3) Credit card sales amount	492	125	351	-140	-28.5%	32	-93	-74.4%	
	有効会員数 Number of credit card membership	294,860	288,286	275,684	-19,176	-6.5%	266,832	-21,454	-7.4%	
	残有会員数 ^(注4) Number of accounts with shopping balance	16,218	16,444	14,743	-1,475	-9.1%	13,977	-2,467	-15.0%	
	加盟店数 Number of member stores	27,773	15,029	28,308	535	1.9%	28,642	13,613	90.6%	
社員数(除く:パート)	Number of employees	2,625	2,685	2,415	-210	-8.0%	2,384	-301	-11.2%	
平均貸付金残高	Average unsecured loan balance during the period	1,357,833	1,173,364	1,078,600	-279,233	-20.6%	830,111	-343,253	-29.3%	
平均利回り	Average loan yield	19.29%	18.13%	16.53%	-	-2.76%	16.30%	-	-1.83%	
有利子負債残高	Interest bearing debt	562,248	606,409	389,625	-172,623	-30.7%	352,609	-253,800	-41.9%	

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

5. 主要損益(単体)

Profit & loss statement (Non-Consolidated)

(百万円/in ¥mil)

	平成20年3月期 FYE 3/'08	平成21年3月期				平成22年3月期				
		1QE 6/'08 (第1四半期)	FYE 3/'09	前年同期比		1QE 6/'09 (第1四半期)	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	269,452	54,790	185,443	-84,009	-31.2%	34,983	-19,806	-36.1%	
	営業貸付金利息	Interest income on direct cash loans	261,981	53,036	178,337	-83,643	-31.9%	33,741	-19,295	-36.4%
	償却債権及び同利息回収額	Collection from bad debts previously written-off	3,312	770	3,235	-78	-2.3%	899	128	16.7%
	総合幹旋収益	Credit card revenues	72	18	69	-3	-4.6%	15	-3	-18.5%
	その他の営業収益	Other	4,087	965	3,802	-284	-7.0%	329	-636	-66.0%
営業費用	Operating expenses	225,711	51,589	397,054	171,343	75.9%	25,584	-26,005	-50.4%	
	金融費用	Financial expenses	21,383	5,346	19,593	-1,790	-8.4%	3,068	-2,277	-42.6%
	支払利息	Borrowing interest expenses	10,732	2,542	8,417	-2,315	-21.6%	1,494	-1,048	-41.2%
	社債利息	Bond interest expenses	9,019	2,422	10,188	1,169	13.0%	1,445	-977	-40.3%
	その他の金融費用	Other financial expenses	1,632	381	987	-645	-39.5%	129	-252	-66.2%
	その他の営業費用	Other operating expenses	204,328	46,244	377,461	173,134	84.7%	22,516	-23,727	-51.3%
	広告宣伝費	Advertising expenses	4,843	928	4,237	-606	-12.5%	778	-150	-16.1%
	貸倒費用	Provisions for credit losses	90,984	15,120	97,400	6,415	7.1%	12,026	-3,094	-20.5%
	貸倒償却額	Write-offs	98,248	13,675	(※2) 144,404	46,155	47.0%	16,615	2,940	21.5%
	利息返還費用	Provisions for losses for refund of interest received from customers	57,854	18,104	229,662	171,807	297.0%	-	-	-
	人件費	Personnel expenses	19,662	4,414	16,770	-2,892	-14.7%	3,670	-744	-16.9%
	賃借料	Rent	5,997	1,347	5,144	-853	-14.2%	1,078	-269	-20.0%
	その他	Other	24,988	6,330	24,249	-739	-3.0%	4,963	-1,366	-21.6%
営業利益	Operating income	43,741	3,201	-211,611	-255,352	-	9,399	6,198	193.7%	
営業外収益	Non-operating income	969	1,199	845	-124	-12.8%	298	-901	-75.2%	
	投資利益	Gain on investments	307	55	115	-192	-62.6%	38	-17	-30.2%
営業外費用	Non-operating expenses	4,044	2,250	4,974	930	23.0%	325	-1,925	-85.6%	
経常利益	Ordinary income	40,666	2,150	-215,740	-256,406	-	9,372	7,222	335.9%	
特別利益	Extraordinary income	427	477	526	99	23.2%	816	339	71.1%	
特別損失	Extraordinary loss	(※1) 32,115	156	15,935	-16,180	-50.4%	1,027	870	557.4%	
税引前当期純利益	Income before income taxes	8,978	2,471	-231,149	-240,127	-	9,161	6,691	270.8%	
法人税等	Income taxes	-4,086	1,390	25,784	29,870	-	35	-1,355	-97.5%	
当期純利益	Net income	13,064	1,080	-256,933	-269,997	-	9,126	8,046	744.7%	

(※1) 実質的ディファイゼンスを実施しておりました第8回国内無担保普通社債300億円に関して、仕組み金融取引の清算による29,691百万円の損失が含まれております。

Regarding the in-substance defeasance of the domestic straight bonds series No.8 of ¥30 billion, Extraordinary losses of ¥29,691 million, stemmed from the liquidation of the structured finance transaction, is included.

(※2) 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、平成21年3月期第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 for the FYE 3/'09.

6. 総資産、純資産等(単体)

Financial position (Non-Consolidated)

		平成20年3月期 FYE 3/'08	平成21年3月期				平成22年3月期			
			1QE 6/'08 (第1四半期)	FYE 3/'09	前年同期比		1QE 6/'09 (第1四半期)	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)	1,410,576	1,414,543	977,092	-433,485	-30.7%	910,220	-504,323	-35.7%
	流動資産	Current assets	1,258,598	1,267,954	881,552	-377,047	-30.0%	814,422	-453,532	-35.8%
	固定資産	Fixed assets	151,978	146,590	95,540	-56,438	-37.1%	95,799	-50,791	-34.6%
営業貸付金残高	Direct cash loans to customers	百万円(¥ mil)	1,195,328	1,133,038	861,517	-333,812	-27.9%	798,449	-334,589	-29.5%
営業貸付金残高対総資産比率	Ratio of loan to total assets		84.7%	80.1%	88.2%	-	3.4%	87.7%	-	7.6%
総資産経常利益率	Ratio of ordinary income to total assets		2.7%	0.2%	-18.1%	-	-	1.0%	-	0.8%
総資産当期純利益率	ROA		0.9%	0.1%	-21.5%	-	-	1.0%	-	0.9%
純資産	Net assets	百万円(¥ mil)	428,897	414,819	144,659	-284,237	-66.3%	152,667	-262,152	-63.2%
自己資本比率	Shareholders' equity ratio		30.4%	29.3%	14.8%	-	-15.6%	16.8%	-	-12.6%
自己資本当期純利益率	ROE		3.0%	0.3%	-89.6%	-	-	6.1%	-	5.9%
有利子負債残高	Interest bearing debt	百万円(¥ mil)	562,248	606,409	389,625	-172,623	-30.7%	352,609	-253,800	-41.9%

7. 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20年3月31日		平成20年6月30日		平成21年3月31日		平成21年6月30日	
	March 31, 2008	対発行済株式数	June 30, 2008	対発行済株式数	March 31, 2009	対発行済株式数	June 30, 2009	対発行済株式数
保有自己株式 Treasury stock	(※1) 9,646,607	6.5%	(※2) 6,646,607	4.6%	(※3) 9,375,385	6.5%	9,375,385	6.5%

(※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。

3,000,000 treasury stock were cancelled as of June 30, 2008, based on the resolution of the Board of Directors' meeting held on June 27, 2008.

(※3) 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。

2,728,730 shares were acquired by the Company 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. 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20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
		金額 Amount	対残元比 Ratio	1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
				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	1,195,328	-	1,133,038	-	861,517	-	798,449	-
割賦売掛金残高	Installment receivables	557	-	571	-	465	-	435	-
貸倒償却額	Write-offs	98,248	8.22%	13,675	1.21%	(※) 144,404	16.75%	16,615	2.08%
償却債権及び同利息回収額	Collection from bad debts previously written-off	3,312	0.28%	770	0.07%	3,235	0.38%	899	0.11%
純貸倒損失	Net credit losses	94,936	7.94%	12,905	1.14%	141,169	16.38%	15,716	1.97%
貸倒引当金	Allowance for credit losses	143,998	12.04%	145,443	12.83%	96,994	11.25%	92,405	11.57%
利息返還額(元本毀損分)	Interest repaid (portion of principal impaired)	61,242	5.12%	14,563	1.28%	67,531	7.83%	10,798	1.35%
利息返還金	Refund of interest received from customers	99,154	8.29%	25,958	2.29%	145,029	16.83%	14,519	1.82%
利息返還損失引当金	Allowance for losses for refund of interest received from customers	386,256	32.30%	363,839	32.10%	403,357	46.79%	378,040	47.32%
不良債権の状況	Delinquent loans receivables	237,880	19.89%	250,195	22.07%	(※) 159,727	18.53%	164,538	20.60%
破綻先債権	Loans to bankrupt borrowers	1,111	0.09%	973	0.09%	48	0.01%	85	0.01%
延滞債権	Delinquent loans (more than 180 days)	96,545	8.07%	102,053	9.00%	63,763	7.40%	62,481	7.82%
3ヶ月以上延滞債権	Delinquent loans (91-180 days)	38,787	3.24%	40,374	3.56%	28,408	3.30%	38,534	4.83%
貸出条件緩和債権	Restructured loans	101,437	8.48%	106,795	9.42%	67,508	7.83%	63,438	7.94%
(うち未収日数30日以内)	(of which less than 31 days past due)	(94,807)	7.93%	(101,871)	8.99%	(62,207)	7.22%	(59,648)	7.47%

②償却理由

Reasons for write-offs including interest repaid

(百万円 / in ¥mil)

		平成20年3月期 FYE 3/'08			平成21年3月期						平成22年3月期		
		件数 Accounts	金額 Amount	構成比 Ratio	1QE 6/'08 (第1四半期)			FYE 3/'09			1QE 6/'09 (第1四半期)		
					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	32,506	22,774	14.3%	6,766	4,678	16.6%	24,232	16,488	7.8%	4,869	3,189	11.6%
債権放棄	Waiver	150,885	90,920	57.0%	37,915	22,295	78.9%	161,884	145,196	68.5%	22,078	16,707	61.0%
利息返還額(元本毀損分)	Interest repaid (portion of principal impaired)	80,702	61,242	38.4%	19,901	14,563	51.5%	94,060	67,531	31.9%	15,991	10,798	39.4%
債務整理	Debt-workout	61,064	24,391	15.3%	15,689	6,351	22.5%	58,078	(※) 72,103	34.0%	4,156	4,860	17.8%
その他	Other	9,119	5,287	3.3%	2,325	1,381	4.9%	9,746	5,561	2.6%	1,931	1,048	3.8%
長期延滞(居所不明等)	Delinquent loans past due over 1year	81,098	45,796	28.7%	2,023	1,264	4.5%	88,706	50,251	23.7%	14,072	7,517	27.4%
合計	Total	264,489	159,490	100.0%	46,704	28,238	100.0%	274,822	211,935	100.0%	41,019	27,413	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、平成21年3月期第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 for the FYE 3/'09.

9. 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20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
		借入金残高 Amount	構成比 Ratio	1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
				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	401,165	71.4%	374,679	61.8%	231,058	59.3%	196,482	55.7%
	邦銀	18,160	3.2%	14,833	2.4%	8,446	2.2%	5,659	1.6%
	地方銀行	16,746	3.0%	13,997	2.3%	8,234	2.1%	5,659	1.6%
	その他	1,414	0.2%	836	0.1%	212	0.1%	-	-
	生保	928	0.2%	522	0.1%	-	-	-	-
	損保	3,871	0.7%	3,910	0.6%	3,234	0.8%	3,084	0.9%
	リース・ファイナンス	5,428	1.0%	2,852	0.5%	1,232	0.3%	769	0.2%
	外国銀行・その他外資系金融	119,760	21.3%	114,327	18.9%	85,000	21.8%	61,000	17.3%
	証券化	230,133	40.9%	215,350	35.5%	109,263	28.1%	102,086	28.9%
	その他	22,884	4.1%	22,884	3.8%	23,884	6.1%	23,884	6.8%
直接	Capital markets	161,083	28.6%	231,730	38.2%	158,567	40.7%	156,127	44.3%
	社債	161,083	28.6%	231,730	38.2%	158,567	40.7%	156,127	44.3%
	普通社債	161,083	28.6%	161,730	26.7%	88,567	22.7%	86,127	24.4%
	新株予約権付社債	-	-	70,000	11.5%	70,000	18.0%	70,000	19.9%
合計	Total	562,248	100.0%	606,409	100.0%	389,625	100.0%	352,609	100.0%

②長短借入金と調達金利

Maturity and cost

(百万円/¥mil)

		平成20年3月期 FYE 3/'08		平成21年3月期		平成22年3月期	
				1QE 6/'08 (第1四半期)	FYE 3/'09	1QE 6/'09 (第1四半期)	
有利子負債合計	Interest bearing debts	562,248		606,409	389,625	352,609	
短期借入金	Short-term	22,884		22,884	23,884	23,884	
長期借入金	Long-term	378,280		351,794	207,174	172,598	
社債	Bonds	161,083		231,730	158,567	156,127	
長期負債比率	Ratio of long-term interest bearing debts	95.9%		96.2%	93.9%	93.2%	
平均借入年限(借入平均残存ベース)	Avg. Life of interest bearing debts	6年3ヶ月 6years 3months		6年9ヶ月 6years 9months	4年4ヶ月 4years 4months	4年5ヶ月 4years 5months	
期末調達金利	Funding interest rate	2.98%		2.88%	2.78%	2.79%	
変動	Float	3.58%		3.57%	2.74%	2.67%	
固定	Fixed	2.90%		2.76%	2.78%	2.79%	

③基準金利別構成比

Base interest rate

(百万円/¥mil)

		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
		借入金額 Amount	構成比 Ratio	1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
				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	492,596	87.6%	536,477	88.5%	386,454	99.2%	350,366	99.4%
長期プライムレート(連動)	Long-term prime rate (float)	2,636	0.5%	2,269	0.4%	1,148	0.3%	769	0.2%
YEN LIBORその他(連動)	Yen Libor rate and other (float)	67,016	11.9%	67,663	11.1%	2,023	0.5%	1,474	0.4%
合計	Total	562,248	100.0%	606,409	100.0%	389,625	100.0%	352,609	100.0%

10. その他の営業費用内訳(単体)

Other operating expenses (Non-Consolidated)

(百万円/¥ mil)

		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
		金額 Amount	対営業収益比 Against revenues	1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
				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	269,452	-	54,790	-	185,443	-	34,983	-
広告宣伝費	Advertising expenses	4,843	1.8%	928	1.7%	4,237	2.3%	778	2.2%
貸倒費用	Provisions for credit losses	90,984	33.8%	15,120	27.6%	97,400	52.5%	12,026	34.4%
利息返還費用	Provisions for losses for refund of interest received from customers	57,854	21.5%	18,104	33.0%	229,662	123.8%	-	-
人件費	Personnel expenses	19,662	7.3%	4,414	8.1%	16,770	9.0%	3,670	10.5%
賃借料	Rent	5,997	2.2%	1,347	2.5%	5,144	2.8%	1,078	3.1%
通信費	Communication expenses	3,898	1.4%	885	1.6%	3,267	1.8%	693	2.0%
減価償却費	Depreciation and amortization	3,464	1.3%	784	1.4%	3,176	1.7%	714	2.0%
支払手数料	Handling charges	11,115	4.1%	2,987	5.4%	11,904	6.4%	2,511	7.2%
その他	Other	6,511	2.4%	1,674	3.1%	5,902	3.2%	1,046	3.0%
その他の営業費用合計	Total	204,328	75.8%	46,244	84.4%	377,461	203.5%	22,516	64.4%

11. 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20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
				1QE 6/'08		FYE 3/'09		1QE 6/'09	
				(第1四半期)		前期比増減 Increase		(第1四半期) 前期比増減 Increase	
営業貸付金残高	Direct cash loans to customers	3,320		3,147	4,102	782	3,802	655	
口座数	Number of loan customer accounts	5,093		4,902	7,051	1,958	6,700	1,798	
営業収益	Operating revenues	748		152	883	135	167	14	
営業利益	Operating income	122		9	-1,008	-1,129	45	36	
経常利益	Ordinary income	113		6	-1,027	-1,140	45	39	
当期純利益	Net income	36		3	-1,223	-1,260	43	40	
期末有人店舗数	Number of manned loan branch office	360		360	210	-150	210	-150	

12. 従業員一人当たり指標(単体)

Per-employee data (Non-Consolidated)

(百万円/¥ mil)

		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
				1QE 6/'08		FYE 3/'09		1QE 6/'09	
				(第1四半期)		前期比増減 Increase		(第1四半期) 前期比増減 Increase	
営業貸付金残高	Direct cash loans to customers	455		422	357	-99	335	-87	
口座数	Number of loan customer accounts	698		657	613	-85	590	-67	
営業収益	Operating revenues	103		20	77	-26	15	-6	
営業利益	Operating income	17		1	-88	-104	4	3	
経常利益	Ordinary income	15		1	-89	-105	4	3	
当期純利益	Net income	5		0	-106	-111	4	3	
期末従業員数	Number of employees	2,625		2,685	2,415	-210	2,384	-301	

13. 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20年3月期 FYE 3/'08				平成21年3月期								平成22年3月期 1QE 6/'09 (第1四半期)			
	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	1QE 6/'08 (第1四半期)				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～	1,092,145	59.6%	576,608	48.2%	927,537	52.5%	469,518	41.5%	635,408	42.9%	275,687	32.0%	550,223	39.1%	228,189	28.6%
25.0%超～ 27.0%以下	370,861	20.2%	297,619	24.9%	277,317	15.7%	216,266	19.1%	178,092	12.0%	118,867	13.8%	153,307	10.9%	98,688	12.3%
20.0%超～ 25.0%以下	164,889	9.0%	137,604	11.5%	135,471	7.7%	112,510	9.9%	89,820	6.1%	65,162	7.6%	79,462	5.6%	56,163	7.0%
18.0%超～ 20.0%以下	75,381	4.1%	59,824	5.0%	59,880	3.4%	46,608	4.1%	43,001	2.9%	28,573	3.3%	40,304	2.9%	24,673	3.1%
15.0%超～ 18.0%以下	103,110	5.6%	107,091	9.0%	335,141	19.0%	268,444	23.7%	476,090	32.2%	300,568	34.9%	527,070	37.5%	319,077	40.0%
15.0%以下	26,930	1.5%	16,583	1.4%	29,384	1.7%	19,692	1.7%	58,272	3.9%	72,660	8.4%	56,654	4.0%	71,658	9.0%
合計 (Total)	1,833,316	100%	1,195,328	100%	1,764,730	100.0%	1,133,038	100.0%	1,480,683	100%	861,517	100%	1,407,020	100.0%	798,449	100.0%

②貸付金額別

By loan amount

(百万円/¥ mil)

	平成20年3月期 FYE 3/'08				平成21年3月期								平成22年3月期 1QE 6/'09 (第1四半期)			
	件数 Accounts	構成比 Ratio	残高 Amount	構成比 Ratio	1QE 6/'08 (第1四半期)				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	109,172	6.0%	6,170	0.5%	111,811	6.3%	6,256	0.5%	155,686	10.5%	8,322	1.0%	158,660	11.3%	8,509	1.1%
¥100,000～¥300,000	229,453	12.5%	47,390	4.0%	234,251	13.3%	48,449	4.3%	250,199	16.9%	50,098	5.8%	248,449	17.6%	49,945	6.2%
¥300,000～¥500,000	470,602	25.7%	201,628	16.9%	444,102	25.2%	189,943	16.8%	352,270	23.8%	145,882	16.9%	331,589	23.6%	136,455	17.1%
¥500,000～¥1,000,000	965,266	52.6%	841,009	70.3%	917,005	52.0%	792,017	69.9%	656,098	44.3%	543,615	63.1%	604,911	43.0%	495,718	62.1%
¥1,000,000～	58,823	3.2%	99,131	8.3%	57,561	3.2%	96,373	8.5%	66,430	4.5%	113,600	13.2%	63,411	4.5%	107,822	13.5%
合計(Total)	1,833,316	100.0%	1,195,328	100.0%	1,764,730	100.0%	1,133,038	100.0%	1,480,683	100.0%	861,517	100.0%	1,407,020	100.0%	798,449	100.0%

14. 契約形態別新規件数比率(単体)

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

		平成20年3月期 FYE 3/'08	平成21年3月期		構成比(Ratio)
			平成21年3月期		平成21年3月期
			1QE 6/'08 (第1四半期)	FYE 3/'09	1QE 6/'09 (第1四半期)
有人店舗	At manned loan branch offices	39.7%	37.9%	36.8%	26.7%
無人店舗	By unmanned loan branch offices	60.3%	62.1%	63.2%	73.3%
	内通常時間内	50.0%	50.9%	51.3%	59.6%
	内通常時間外	10.3%	11.2%	11.9%	13.7%
合計	Total	100.0%	100.0%	100.0%	100.0%

15. 媒体別新規口座獲得率(単体)

New customer acquisition by media (Non-Consolidated)

		平成20年3月期 FYE 3/'08	平成21年3月期		構成比(Ratio)
			平成22年3月期		平成22年3月期
			1QE 6/'08 (第1四半期)	FYE 3/'09	1QE 6/'09 (第1四半期)
口コミ・紹介	Word of mouth, introduction	9.5%	11.7%	10.2%	8.8%
配布物	Distributed materials	10.4%	9.6%	7.4%	4.5%
テレビ・広告等	TV, advertisements, etc.	66.5%	64.2%	66.1%	69.1%
インターネット	Internet	12.6%	11.7%	14.3%	16.3%
その他	Other	1.0%	2.8%	2.0%	1.3%
合計	Total	100.0%	100.0%	100.0%	100.0%

16. 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20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
					1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
			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	31.7%	14.5%	31.1%	15.1%	29.8%	13.1%	31.7%	13.4%	
	30～39歳 30'S	24.4%	26.6%	22.9%	26.4%	24.3%	26.3%	26.6%	26.1%	
	40～49歳 40'S	19.1%	21.5%	19.3%	21.5%	19.9%	22.0%	19.6%	22.1%	
	50歳以上 Over 50'S	24.8%	37.4%	26.7%	37.0%	26.0%	38.6%	22.1%	38.4%	
	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	35.3%	13.8%	42.1%	14.5%	37.9%	12.5%	39.7%	12.9%	
	30～39歳 30'S	23.3%	22.2%	22.0%	22.3%	22.5%	22.3%	22.6%	22.3%	
	40～49歳 40'S	18.8%	18.4%	16.5%	18.5%	17.7%	18.5%	18.7%	18.6%	
	50歳以上 Over 50'S	22.6%	45.6%	19.4%	44.7%	21.9%	46.7%	19.0%	46.2%	
	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	32.7%	14.3%	33.8%	14.9%	31.8%	12.9%	33.3%	13.2%	
	30～39歳 30'S	24.1%	25.3%	22.7%	25.2%	23.8%	25.1%	25.8%	25.0%	
	40～49歳 40'S	19.0%	20.5%	18.6%	20.6%	19.4%	21.0%	19.4%	21.1%	
	50歳以上 Over 50'S	24.2%	39.9%	24.9%	39.3%	25.0%	41.0%	21.5%	40.7%	
	計 Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

構成比(Ratio)

男性 Male	72.2%	69.5%	75.0%	69.7%	75.3%	69.7%	79.4%	69.9%
女性 Female	27.8%	30.5%	25.0%	30.3%	24.7%	30.3%	20.6%	30.1%

②婚姻

Marital status

構成比(Ratio)

既婚 Married	42.5%	49.9%	40.6%	49.3%	42.1%	49.4%	42.1%	49.1%
独身 Single	57.5%	50.1%	59.4%	50.7%	57.9%	50.6%	57.9%	50.9%

③健康保険

Insurance

構成比(Ratio)

社会保険 Social insurance	56.8%	55.4%	53.7%	55.1%	57.8%	55.2%	63.3%	55.3%
国民保険 National insurance	43.2%	44.6%	46.3%	44.9%	42.2%	44.8%	36.7%	44.7%

16. 顧客属性(2) (単体)

Customer profile (2) (Non-Consolidated)

④住居 Residence		構成比(Ratio)							
		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
		新規 New	既存 Existing	1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
新規 New	既存 Existing			新規 New	既存 Existing	新規 New	既存 Existing		
自己所有	Owned house	14.9%	15.8%	14.7%	15.7%	15.6%	15.9%	14.8%	15.8%
ローンつき自宅	Owned house with housing loan	3.8%	3.7%	4.4%	3.7%	5.3%	3.9%	6.3%	4.0%
家族所有	Family owned house	31.1%	30.0%	28.8%	30.1%	29.1%	30.1%	30.0%	30.0%
借家	Leased house	12.9%	12.4%	13.9%	12.4%	13.5%	12.2%	13.1%	12.2%
アパート	Private apartment	16.7%	16.1%	17.7%	16.2%	16.9%	16.1%	16.9%	16.2%
公団住宅	Public apartment	6.8%	8.2%	6.8%	8.1%	6.6%	8.0%	6.1%	8.0%
マンション	Condominium	7.8%	7.7%	7.9%	7.7%	7.6%	7.8%	7.1%	7.8%
社宅	Company house	2.6%	2.6%	2.5%	2.6%	2.5%	2.6%	2.8%	2.6%
寮	Dormitory	3.4%	3.5%	3.3%	3.5%	2.9%	3.4%	2.9%	3.4%
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	3.9%	0.1%	8.3%	0.2%	5.8%	0.4%	8.4%	0.6%
1～3年未満	1-3year	13.6%	1.5%	14.2%	2.1%	15.8%	1.8%	15.9%	2.4%
3～5年未満	3-5year	9.0%	3.1%	8.9%	3.4%	10.2%	3.3%	10.1%	3.5%
5～10年未満	5-10year	16.3%	13.2%	15.6%	12.9%	16.2%	12.3%	16.5%	12.2%
10年以上	Over 10year	57.2%	82.1%	53.0%	81.4%	52.0%	82.2%	49.1%	81.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

16. 顧客属性(3) (単体)

Customer profile (3) (Non-Consolidated)

⑥職業 Occupation		構成比(Ratio)							
		平成20年3月期 FYE 3/'08		平成21年3月期				平成22年3月期	
		新規 New	既存 Existing	1QE 6/'08 (第1四半期)		FYE 3/'09		1QE 6/'09 (第1四半期)	
新規 New	既存 Existing			新規 New	既存 Existing	新規 New	既存 Existing		
会社員	Company employee	84.2%	83.4%	84.5%	83.4%	84.7%	83.5%	84.2%	83.5%
自営業	Self-owned	11.7%	11.4%	12.3%	11.5%	11.6%	11.6%	9.7%	11.6%
公務員	Civil officer	2.8%	2.1%	2.5%	2.1%	3.0%	2.1%	3.5%	2.2%
主婦	House wives	0.9%	2.9%	0.4%	2.8%	0.4%	2.6%	0.3%	2.5%
その他	Other	0.4%	0.2%	0.3%	0.2%	0.3%	0.2%	2.3%	0.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

⑦勤務年数 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	11.4%	2.4%	16.9%	2.9%	13.2%	2.9%	14.8%	3.1%
1～3年未満	1-3year	27.1%	9.3%	24.4%	9.9%	27.0%	9.0%	25.1%	9.5%
3～5年未満	3-5year	14.9%	12.9%	13.6%	12.7%	14.6%	12.0%	14.7%	11.6%
5～10年未満	5-10year	17.4%	22.1%	15.9%	22.3%	16.7%	23.8%	17.4%	24.0%
10年以上	Over 10year	29.2%	53.3%	29.2%	52.2%	28.5%	52.3%	28.0%	51.8%
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	59.9%	63.9%	58.6%	63.6%	54.0%	63.0%	50.4%	62.5%
31～100名	31-100	17.7%	16.9%	17.6%	17.0%	18.9%	17.1%	20.5%	17.3%
101～500名	101-500	12.8%	11.3%	13.3%	11.4%	15.0%	11.6%	16.0%	11.8%
501名以上	More than 500	9.6%	7.9%	10.5%	8.0%	12.1%	8.3%	13.1%	8.4%
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	6.9%	5.1%	11.1%	5.9%	12.3%	7.0%	11.7%	7.8%
200～300万円未満	JPY 2million - JPY 3million	18.7%	7.1%	21.5%	8.2%	22.8%	8.8%	23.3%	9.6%
300～400万円未満	JPY 3million - JPY 4million	27.8%	27.7%	29.1%	27.6%	28.1%	27.4%	28.4%	27.4%
400～500万円未満	JPY 4million - JPY 5million	22.5%	30.9%	17.7%	30.0%	16.7%	29.4%	16.9%	28.5%
500万円以上	Over JPY 5million	24.1%	29.2%	20.6%	28.3%	20.1%	27.4%	19.7%	26.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

17. その他(単体)

Other (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20年3月期 FYE 3/'08	平成21年3月期		平成22年3月期 1QE 6/'09 (第1四半期)
			1QE 6/'08 (第1四半期)	FYE 3/'09	
融資 Advances	ATM	95.5%	98.4%	97.3%	96.9%
	内提携分 of which tie-up ATM	37.3%	38.8%	39.9%	45.8%
	店頭 Branch counter	4.5%	1.6%	2.7%	3.1%
	計 Total	100.0%	100.0%	100.0%	100.0%
返済 Repayments	ATM	75.4%	75.2%	74.1%	73.0%
	内提携分 of which tie-up ATM	26.2%	28.8%	30.3%	34.9%
	店頭 Branch counter	2.9%	2.5%	2.4%	1.8%
	銀行振込 Bank transfer	21.4%	22.1%	23.4%	25.0%
	書留 Mail	0.2%	0.2%	0.1%	0.2%
	集金 Collection visits	0.1%	0.0%	0.0%	0.0%
	計 Total	100.0%	100.0%	100.0%	100.0%
合計 Total	ATM	80.9%	81.2%	79.0%	75.7%
	店頭 Branch counter	3.4%	2.3%	2.4%	2.0%
	銀行振込 Bank transfer	15.5%	16.4%	18.5%	22.2%
	書留 Mail	0.1%	0.1%	0.1%	0.1%
	集金 Collection visits	0.1%	0.0%	0.0%	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)

		平成20年3月期 FYE 3/'08	平成21年3月期		平成22年3月期 1QE 6/'09 (第1四半期)
			1QE 6/'08 (第1四半期)	FYE 3/'09	
融資 Advances (yen)					
1万円未満	~9,000	16.2%	17.2%	16.0%	10.3%
1万円台	10,000~19,000	37.5%	38.5%	37.1%	26.2%
2万円台	20,000~29,000	16.7%	16.7%	16.9%	18.1%
3万円台	30,000~39,000	9.8%	9.3%	9.8%	13.0%
4万円台	40,000~49,000	3.5%	3.3%	3.4%	5.1%
5万円~10万円以下	50,000~100,000	12.4%	11.4%	12.7%	21.3%
10万円超	101,000~	3.9%	3.6%	4.1%	6.0%
合計 Total		100.0%	100.0%	100.0%	100.0%
返済 Repayments (yen)					
1万円未満	~9,000	9.5%	10.5%	11.6%	14.8%
1万円台	10,000~19,000	17.3%	18.7%	21.4%	25.6%
2万円台	20,000~29,000	28.4%	28.8%	28.7%	28.5%
3万円台	30,000~39,000	31.1%	28.9%	26.5%	22.7%
4万円台	40,000~49,000	6.5%	6.2%	5.4%	3.8%
5万円台	50,000~59,000	3.4%	3.4%	3.2%	2.4%
6万円以上	60,000~	3.8%	3.5%	3.2%	2.2%
合計 Total		100.0%	100.0%	100.0%	100.0%

18. ATM・CD提携状況(単体)

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

台数 (Number of ATM,CDs)

	平成21年3月期 1QE 6/'08 (第1四半期)	平成22年3月期	
		1QE 6/'09 (第1四半期)	前年同期比 増減 Increase
出金チャネル Disbursement channel	26,007	23,956	-2,051
入出金チャネル Disbursement/ Receiving channel	26,315	30,075	3,760
合計 Total	52,322	54,031	1,709

この他に入金チャネルとして、ローソンに設置されているロッピーの利用が可能です。
(平成20年6月 8,557台、平成21年6月 8,677台)
Loppi machines at LAWSON are also available as receiving channel.
(8,557 units as of June 2008 / 8,677 units as of June 2009)

19. 営業月報(単体)

Monthly operational data (Non-Consolidated)

		2008年								2009年							
		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	4月 4/'09	5月 5/'09	6月 6/'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)		1,133,038	1,121,232	1,113,422	1,083,764	1,085,097	1,086,369	995,958	978,598	961,396	861,517	838,735	821,616	798,449	
	無担保ローン口座数	Number of loan customer accounts		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	1,458,305	1,442,238	1,407,020	
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)		642	638	635	635	636	637	605	598	592	582	575	570	567	
	新規顧客数	Number of new customer accounts		6,047	6,119	8,097	10,854	10,881	9,730	8,050	4,838	4,791	5,285	4,626	6,327	7,294	
	店舗数	Number of branch offices		1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	1,051	1,053	1,053	1,053	
		有人店舗	Manned loan branch offices		360	357	357	317	298	290	290	267	240	210	210	210	210
		無人店舗(注1)	Unmanned loan branch offices		1,138	1,140	1,140	1,140	1,140	1,143	1,143	1,143	1,065	840	842	842	842
	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		1,499	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	1,051	1,053	1,053	1,053	
	CD・ATM台数	Number of cash dispensers and ATMs		53,938	NA	NA	54,348	NA	NA	54,896	NA	NA	54,904	NA	NA	NA	55,194
自社分		Owned		1,616	1,613	1,613	1,572	1,552	1,546	1,546	1,522	1,418	1,161	1,163	1,163	1,163	
	提携分	Tie-up		52,322	NA	NA	52,776	NA	NA	53,350	NA	NA	53,743	NA	NA	54,031	
カード事業 Credit cards	割賦売掛金残高(注2) (百万円)	Installment Receivables (¥million)		571	559	567	576	563	569	567	553	548	465	452	443	435	
成約率	Approval Ratio		25.2%	27.5%	34.3%	34.8%	36.0%	33.1%	29.8%	18.9%	18.9%	19.6%	19.7%	27.4%	31.7%		
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%	100.0%	
	0 件	0	53.1%	47.5%	39.8%	39.8%	38.1%	38.0%	42.0%	47.7%	46.4%	48.3%	44.3%	32.7%	35.2%		
	1 件	1	27.0%	26.2%	25.7%	25.9%	25.6%	25.1%	24.2%	27.1%	28.1%	28.5%	27.3%	24.7%	23.9%		
	2 件	2	13.6%	16.7%	19.9%	19.2%	19.7%	20.0%	19.7%	23.1%	25.3%	22.9%	24.0%	21.0%	20.2%		
	3 件	3	5.9%	9.3%	14.2%	14.4%	15.8%	16.4%	13.6%	1.9%	0.2%	0.3%	4.1%	18.1%	15.9%		
	4 件	4	0.4%	0.3%	0.4%	0.7%	0.8%	0.5%	0.5%	0.2%	0.0%	0.0%	0.3%	3.5%	4.8%		
平均利回り	Average loan yield		18.13%	17.75%	17.47%	17.22%	17.02%	16.85%	16.72%	16.66%	16.59%	16.53%	16.72%	16.49%	16.30%		
延滞管理指数 (31日～60日延滞) (注3)	Delinquent management index (31 to 60days)		0.88	0.98	0.83	0.81	0.92	0.83	0.81	0.78	0.93	0.69	1.22	1.07	1.08		

注1. スピード無人受付機は2009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.