

営業月報(単体)

Monthly operational data (Non-Consolidated)

2009年7月 July 2009

			2008年						2009年						
			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	7月 7/'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)	1,121,232	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	783,284
	無担保ローン口座数	Number of loan customer accounts	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	1,389,796
	一口座平均単価 (千円)	Average balance of unsecured loan per accounts (¥thousand)	638	635	635	636	637	605	598	592	582	575	570	567	564
	新規顧客数	Number of new customer accounts	6,119	8,097	10,854	10,881	9,730	8,050	4,838	4,791	5,285	4,626	6,327	7,294	7,305
	店舗数	Number of branch offices	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	1,051	1,053	1,053	1,053	1,052
	有人店舗	Manned loan branch offices	357	357	317	298	290	290	267	240	210	210	210	210	210
	無人店舗(注1)	Unmanned loan branch offices	1,140	1,140	1,140	1,140	1,143	1,143	1,143	1,065	840	842	842	842	841
	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	1,498	1,498	1,458	1,439	1,434	1,434	1,411	1,306	1,051	1,053	1,053	1,053	1,052
	CD・ATM台数	Number of cash dispensers and ATMs	NA	NA	54,348	NA	NA	54,896	NA	NA	54,904	NA	NA	55,194	NA
自社分	Owned	1,613	1,613	1,572	1,552	1,546	1,546	1,522	1,418	1,161	1,163	1,163	1,163	1,162	
提携分	Tie-up	NA	NA	52,776	NA	NA	53,350	NA	NA	53,743	NA	NA	54,031	NA	
カード事業 Credit cards	割賦売掛金残高(注2) (百万円)	Installment Receivables (¥million)	559	567	576	563	569	567	553	548	465	452	443	435	424
成約率	Approval Ratio		27.5%	34.3%	34.8%	36.0%	33.1%	29.8%	18.9%	18.9%	19.6%	19.7%	27.4%	31.7%	32.3%
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	47.5%	39.8%	39.8%	38.1%	38.0%	42.0%	47.7%	46.4%	48.3%	44.3%	32.7%	35.2%	31.6%
	1 件	1	26.2%	25.7%	25.9%	25.6%	25.1%	24.2%	27.1%	28.1%	28.5%	27.3%	24.7%	23.9%	24.5%
	2 件	2	16.7%	19.9%	19.2%	19.7%	20.0%	19.7%	23.1%	25.3%	22.9%	24.0%	21.0%	20.2%	22.3%
	3 件	3	9.3%	14.2%	14.4%	15.8%	16.4%	13.6%	1.9%	0.2%	0.3%	4.1%	18.1%	15.9%	16.8%
	4 件	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%	4.8%
平均利回り	Average loan yield		17.75%	17.47%	17.22%	17.02%	16.85%	16.72%	16.66%	16.59%	16.53%	16.72%	16.49%	16.30%	16.09%
延滞管理指数 (31日～60日延滞)(注3)	Delinquent management index (31 to 60days)		0.98	0.83	0.81	0.92	0.83	0.81	0.78	0.93	0.69	1.22	1.07	1.08	1.20

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 Feb. 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.