

2012年3月期 決算資料

Promise business performance for March-2012

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(注記)

1. 2011年3月期より、ポケットカードを連結子会社から持分法適用関連会社とし、2011年3月末 同社の株式を全株売却しました。
2. プロミスは、2010年10月に三洋信販を、2011年4月にアットローンを、それぞれ吸収合併しました。
3. 2012年3月期は決算期変更のため、プロミス香港およびプロミス瀋陽において15ヶ月決算となっています。

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1. In March-2011, POCKET CARD changed from a consolidated subsidiary to an equity-method affiliate. And then, Promise sold all shares of POCKET CARD at the end of March-2011.
2. Promise merged and consolidated with SANYO SHINPAN in October 2010, with At-Loan in April 2011.
3. Due to a change of the accounting period, the period for the fiscal year ended March 31, 2012 of PROMISE (HONG KONG) and PROMISE (SHENYANG) includes 15 months.

2012年5月15日

May 15, 2012

プロミス株式会社
Promise Co., Ltd.

1. 決算ハイライト(連結・単体) / Financial highlights (consolidated, non-consolidated)

	2009/3		2010/3		2011/3		2012/3			
		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)		
(連結) Consolidated										
営業収益	Operating income	(百万円/Yen-million)	387,950	-0.8	338,982	-12.6	238,427	-29.7	196,170	-17.7
営業利益	Operating profit	(百万円/Yen-million)	-68,037	-	18,493	-	-51,160	-	-156,630	-
経常利益	Recurring profit	(百万円/Yen-million)	-67,720	-	17,929	-	-48,811	-	-155,451	-
当期純利益	Net income	(百万円/Yen-million)	-125,122	-	14,566	-	-96,010	-	-169,557	-
総資産	Total assets	(百万円/Yen-million)	1,753,632	-13.1	1,563,843	-10.8	1,079,164	-31.0	892,955	-17.3
純資産	Net assets	(百万円/Yen-million)	283,189	-32.4	299,606	5.8	173,590	-42.1	108,827	-37.3
営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	1,539,430	-11.9	1,297,985	-15.7	879,597	-32.2	759,349	-13.7
有利子負債	Interest-bearing debt	(百万円/Yen-million)	1,122,839	-9.8	995,709	-11.3	685,784	-31.1	510,686	-25.5
一株当たり当期純利益	Net income per share	(円/Yen)	-986.64	-	114.86	-	-757.09	-	-911.10	-
潜在株式調整後	Diluted	(円/Yen)	-	-	102.77	-	-	-	-	-
一株当たり純資産	Net assets per share	(円/Yen)	1,909.65	-36.2	2,045.02	7.1	1,249.13	-38.9	308.44	-75.3
配当性向	Payout ratio	(%)	-	-	8.70	-	0.00	-8.70	0.00	0.00
連単倍率(営業収益)	Ratio of con./non-con. for OI	(倍/Times)	1.59	0.17	1.59	0.00	1.27	-0.32	1.13	-0.14
連単倍率(当期純利益)	Ratio of con./non-con. for NI	(倍/Times)	0.96	-1.57	2.00	1.04	0.91	-1.09	0.99	0.08
自己資本比率	Shareholders' equity ratio	(%)	13.80	-4.98	16.58	2.78	14.67	-1.91	12.18	-2.49
自己資本当期純利益率(ROE)	ROE	(%)	-40.26	-44.46	5.80	46.06	-45.96	-51.76	-126.89	-80.93
総資産当期純利益率(ROA)	ROA	(%)	-6.63	-7.51	0.87	7.50	-7.26	-8.13	-17.19	-9.93

注) 増減率欄の斜体数値は前年同期比増減数です。

Note: *Italic* figures represent the number of increase/decrease from the end of previous fiscal year.

(単体) Non-consolidated										
営業収益	Operating income	(百万円/Yen-million)	243,058	-11.7	212,795	-12.5	187,546	-11.9	172,291	-8.1
営業利益	Operating profit	(百万円/Yen-million)	-57,132	-	11,739	-	-54,157	-	-166,691	-
経常利益	Recurring profit	(百万円/Yen-million)	-59,039	-	10,198	-	-50,684	-	-167,012	-
当期純利益	Net income	(百万円/Yen-million)	-129,969	-	7,250	-	-104,408	-	-169,690	-
総資産	Total assets	(百万円/Yen-million)	1,197,432	-14.2	1,076,593	-10.1	954,246	-11.4	846,681	-11.3
純資産	Net assets	(百万円/Yen-million)	215,984	-38.6	225,246	4.3	118,561	-47.4	69,018	-41.8
営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	1,016,635	-11.1	855,423	-15.9	772,593	-9.7	735,504	-4.8
有利子負債	Interest-bearing debt	(百万円/Yen-million)	720,133	-11.7	658,881	-8.5	624,268	-5.3	507,406	-18.7
一株当たり当期純利益	Net income per share	(円/Yen)	-1,024.85	-	57.17	-	-823.31	-	-911.81	-
潜在株式調整後	Diluted	(円/Yen)	-	-	51.15	-	-	-	-	-
一株当たり純資産	Net assets per share	(円/Yen)	1,703.13	-38.6	1,775.99	4.3	934.57	-47.4	195.61	-79.1
一株当たり配当金	Cash dividends per share	(円/Yen)	20.00	-20.00	10.00	-10.00	0.00	-10.00	0.00	0.00
配当性向	Payout ratio	(%)	-	-	17.49	-	0.00	-17.49	0.00	0.00
自己資本比率	Shareholders' equity ratio	(%)	18.03	-7.19	20.92	2.89	12.42	-8.50	8.15	-4.27
自己資本当期純利益率(ROE)	ROE	(%)	-45.76	-47.52	3.29	49.05	-60.75	-64.04	-180.97	-120.22
総資産当期純利益率(ROA)	ROA	(%)	-10.02	-10.47	0.64	10.66	-10.28	-10.92	-18.84	-8.56

注) 増減率欄の斜体数値は前年同期比増減数です。

Note: *Italic* figures represent the number of increase/decrease from the end of previous fiscal year.

2. 営業損益(連結) / Breakdown of revenues and expenses (consolidated)

(百万円/Yen-million)

		2009/3		2010/3		2011/3		2012/3	
			前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)
営業収益	Operating income	387,950	-0.8	338,982	-12.6	238,427	-29.7	196,170	-17.7
金融収益	Financial revenues	378,685	-1.4	322,532	-14.8	232,583	-27.9	192,368	-17.3
営業貸付金利息	Interest revenues	322,849	-6.9	261,479	-19.0	180,422	-31.0	137,936	-23.5
償却債権取立益	Collection of written-off loans	7,613	10.7	7,823	2.8	6,767	-13.5	8,715	28.8
あっせん収益	Fees and commissions	9,083	128.4	10,546	16.1	926	-91.2	0	-99.9
買取債権回収高	Collection of purchased receivables	13,545	23.3	13,534	-0.1	13,111	-3.1	12,760	-2.7
信用保証収益	Loan guarantee revenues	24,933	69.9	29,017	16.4	31,228	7.6	32,824	5.1
その他の金融収益	Other financial revenues	659	-12.7	131	-80.0	126	-4.3	131	4.0
その他の事業収益	Other operating revenues	9,264	27.9	16,449	77.5	5,843	-64.5	3,802	-34.9
営業費用	Operating expenses	455,987	38.9	320,488	-29.7	289,588	-9.6	352,801	21.8
金融費用	Financial expenses	22,034	9.1	20,444	-7.2	15,867	-22.4	13,070	-17.6
支払利息	Interest expenses	20,333	6.7	18,739	-7.8	15,391	-17.9	12,938	-15.9
商品売上原価	Cost of goods sold	545	-11.8	632	15.9	385	-39.1	204	-46.9
その他の営業費用	Other operating expenses	433,407	41.0	299,411	-30.9	273,334	-8.7	339,526	24.2
広告宣伝費	Advertising expenses	13,361	8.2	9,636	-27.9	5,893	-38.8	6,725	14.1
貸倒費用	Expenses for loan losses	169,223	65.2	127,833	-24.5	101,815	-20.4	74,614	-26.7
利息返還費用	Expenses for interest repayments	103,023	114.4	24,611	-76.1	80,396	226.7	193,840	141.1
債務保証費用	Expenses for debt guarantees	15,792	97.5	16,954	7.4	11,413	-32.7	8,142	-28.7
人件費	Personnel expenses	44,937	9.0	37,624	-16.3	23,018	-38.8	18,625	-19.1
賃借料	Rental expenses	10,073	-6.3	8,528	-15.3	6,615	-22.4	7,151	8.1
減価償却費	Depreciation	7,959	2.6	7,602	-4.5	4,355	-42.7	2,932	-32.7
支払手数料	Fee expenses	33,383	12.7	29,981	-10.2	18,808	-37.3	15,904	-15.4
その他	Other	35,652	-24.6	36,638	2.8	21,018	-42.6	11,589	-44.9
営業利益	Operating profit	-68,037	-	18,493	-	-51,160	-	-156,630	-
営業外収益	Non-operating revenues	3,260	-5.2	1,390	-57.4	3,540	154.7	3,201	-9.6
営業外費用	Non-operating expenses	2,943	40.8	1,955	-33.6	1,191	-39.0	2,021	69.6
経常利益	Recurring profit	-67,720	-	17,929	-	-48,811	-	-155,451	-
特別利益	Extraordinary income	4,236	281.8	1,346	-68.2	33,320	-	4,084	-87.7
特別損失	Extraordinary losses	14,256	-31.6	6,379	-55.2	76,595	-	14,910	-80.5
税引前利益	Income before income taxes	-77,740	-	12,895	-	-92,086	-	-166,276	-
法人税、住民税及び事業税	Income taxes (current)	5,282	-44.7	3,101	-41.3	2,948	-4.9	2,778	-5.8
法人税等調整額	Income taxes (deferred)	40,369	132.5	-4,378	-	-461	-89.4	502	-208.8
少数株主損益	Minority interest in earnings (losses)	1,729	1.0	-393	-	1,438	-	0	-
当期純利益	Net income	-125,122	-	14,566	-	-96,010	-	-169,557	-

注) 2009年3月期の法人税等調整額は、プロミス単体における繰延税金資産の全額取崩し(40,900百万円)を含んでいます。

Note: Income taxes (deferred) for March-2009 includes the total sum of Promise's reversal of deferred tax assets of 40,900 million yen.

2. 営業損益 (単体) / Breakdown of revenues and expenses (non-consolidated)

(百万円/Yen-million)

		2009/3		2010/3		2011/3		2012/3	
			前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)
営業収益	Operating income	243,058	-11.7	212,795	-12.5	187,546	-11.9	172,291	-8.1
営業貸付金利息	Interest revenues	210,481	-15.8	169,606	-19.4	141,116	-16.8	129,051	-8.5
無担保ローン	Unsecured loans	210,233	-15.8	169,387	-19.4	140,238	-17.2	128,375	-8.5
有担保ローン	Secured loans	248	-13.8	218	-12.3	877	302.4	675	-23.0
その他の金融収益	Other financial revenues	604	-56.6	231	-61.7	221	-4.6	151	-31.3
その他の営業収益	Other operating revenues	31,972	33.3	42,957	34.4	46,209	7.6	43,088	-6.8
償却債権取立益	Collection of written-off loans	4,368	0.8	5,243	20.0	6,064	15.7	7,560	24.7
信用保証収益	Loan guarantee revenues	20,860	22.8	24,932	19.5	35,541	42.5	32,824	-7.6
その他	Other	6,743	152.9	12,781	89.5	4,603	-64.0	2,703	-41.3
営業費用	Operating expenses	300,191	29.8	201,056	-33.0	241,704	20.2	338,983	40.2
金融費用	Financial expenses	13,712	-9.3	12,748	-7.0	14,120	10.8	13,046	-7.6
支払利息	Interest expenses	13,337	-5.5	12,305	-7.7	13,738	11.6	12,914	-6.0
その他の営業費用	Other operating expenses	286,478	32.5	188,307	-34.3	227,583	20.9	325,936	43.2
広告宣伝費	Advertising expenses	7,033	-10.4	4,816	-31.5	4,722	-2.0	6,068	28.5
貸倒費用	Expenses for loan losses	116,122	42.0	94,308	-18.8	87,845	-6.9	69,829	-20.5
利息返還費用	Expenses for interest repayments	82,514	169.7	14,508	-82.4	70,072	383.0	193,840	176.6
債務保証費用	Expenses for debt guarantees	12,259	36.5	15,251	24.4	12,056	-21.0	8,142	-32.5
人件費	Personnel expenses	27,583	-0.5	21,426	-22.3	15,085	-29.6	14,103	-6.5
賃借料	Rental expenses	7,035	-8.9	6,652	-5.5	5,688	-14.5	6,488	14.1
減価償却費	Depreciation	4,920	-11.0	4,921	0.0	7,098	44.3	2,780	-60.8
支払手数料	Fee expenses	14,818	-7.4	14,588	-1.5	14,513	-0.5	14,823	2.1
その他	Other	14,191	-52.7	11,833	-16.6	10,500	-11.3	9,859	-6.1
営業利益	Operating profit	-57,132	-	11,739	-	-54,157	-	-166,691	-
営業外収益	Non-operating revenues	1,890	-5.5	926	-51.0	6,524	603.9	1,334	-79.6
営業外費用	Non-operating expenses	3,796	35.8	2,467	-35.0	3,051	23.7	1,654	-45.8
経常利益	Recurring profit	-59,039	-	10,198	-	-50,684	-	-167,012	-
特別利益	Extraordinary income	715	-	1,025	43.3	33,135	-	9,384	-71.7
特別損失	Extraordinary losses	30,657	130.1	3,866	-87.4	86,799	-	12,023	-86.1
税引前利益	Income before income taxes	-88,981	-	7,357	-	-104,348	-	-169,651	-
法人税、住民税及び事業税	Income taxes (current)	88	-98.2	106	21.5	59	-44.2	39	-34.6
法人税等調整額	Income taxes (deferred)	40,900	119.8	-	-	-	-	-	-
当期純利益	Net income	-129,969	-	7,250	-	-104,408	-	-169,690	-

注) 2009年3月期の法人税等調整額は、繰延税金資産の全額取崩し(40,900百万円)を含んでいます。

Note: Income taxes (deferred) for March-2009 includes the total sum of reversal of deferred tax assets of 40,900 million yen.

3. 営業指標(連結) / Business indicators (consolidated)

	2009/3		2010/3		2011/3		2012/3	
		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)

(営業貸付金残高及び顧客数) Loans outstanding and customers

営業貸付金残高	Consumer loans outstanding (百万円/Yen-million)	1,539,430	-12.4	1,297,985	-15.7	879,597	-32.2	759,349	-13.7
無担保ローン	Unsecured loans	1,526,188	-12.4	1,287,448	-15.6	871,272	-32.3	753,477	-13.5
有担保ローン	Secured loans	13,242	-17.9	10,537	-20.4	8,324	-21.0	5,871	-29.5
顧客数	Number of customers (千人/Thousands)	2,976	-10.9	2,587	-13.1	1,894	-26.8	1,641	-13.4
無担保ローン	Unsecured loans	2,973	-10.9	2,584	-13.1	1,892	-26.8	1,639	-13.4
有担保ローン	Secured loans	3	-13.3	2	-14.5	2	-15.6	1	-18.7
一顧客当たり残高	Per customer (千円/Yen-thousand)	517	-1.6	501	-3.0	464	-7.5	462	-0.3
無担保ローン	Unsecured loans	513	-1.6	498	-3.0	460	-7.6	459	-0.2
有担保ローン	Secured loans	3,892	-5.3	3,623	-6.9	3,392	-6.4	2,944	-13.2

(保証事業) Loan Guarantees

保証残高	Guaranteed loans outstanding (百万円/Yen-million)	494,852	16.9	544,141	10.0	532,443	-2.1	581,529	9.2
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(チャネル展開) Service channels

店舗数 (店)	Number of branches	1,606	-518	1,538	-68	1,265	-273	1,232	-33
有人店舗	Staffed branches	358	-5	169	-189	28	-141	26	-2
お客様サービスプラザ	Customer service plazas	-	-	-	-	21	21	21	0
自動契約店舗(無人)	Unstaffed branches	1,248	-513	1,369	121	1,216	-153	1,185	-31
ATM (台)	Number of ATMs	1,760	-604	1,522	-238	1,256	-266	1,222	-34
自動契約機 (台)	Number of automated contract machines	1,582	-493	1,521	-61	1,258	-263	1,228	-30
ローン申込機 (台)	Number of loan processing machines	206	-159	150	-56	0	-150	0	0
社員数 (人)	Number of employees	5,292	-692	4,522	-770	2,773	-1,749	2,672	-101

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 2011年3月期第2四半期より、お客様サービスプラザがオープンしました。

Notes: 1. *Italic* figures represent the number of increase/decrease from the end of previous fiscal year.

2. Promise opened Customer service plazas from 2Q March-2011.

(利回り・貸倒償却) Yield, interest rate and loan losses

実質平均利回り	Actual average yield (%)	19.64	-1.65	18.39	-1.25	17.54	-0.85	17.02	-0.52
無担保ローン	Unsecured loans	19.72	-1.62	18.46	-1.26	17.58	-0.88	17.08	-0.50
有担保ローン	Secured loans	10.92	-1.01	10.10	-0.81	13.77	3.67	9.91	-3.86
平均表面調達金利	Average interest rate on fund procurement (%)	1.85	0.10	1.88	0.03	2.02	0.14	2.22	0.20
貸倒償却額	Loan losses (百万円/Yen-million)	199,488	12.7	170,243	-14.7	148,198	-12.9	86,361	-41.7
貸倒償却率	Loan loss ratio (%)	12.96	2.88	13.12	0.16	16.85	3.73	11.37	-5.48

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 貸倒償却額は、割賦債権並びに求償債権に関わる償却を除いています。

Notes: 1. *Italic* figures represent the number of increase/decrease in % points.

2. Loan losses exclude expenses related to adjusted installment payments and claims for indemnities.

3. 営業指標 (単体) / Business indicators (non-consolidated)

		2009/3		2010/3		2011/3		2012/3		
			前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)		前期比増減率 YOY(%)	
(営業貸付金残高及び顧客数) Loans outstanding and customers										
営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	1,016,635	-11.1	855,423	-15.9	772,593	-9.7	735,504	-4.8
無担保ローン	Unsecured loans		1,014,862	-11.1	853,594	-15.9	764,269	-10.5	729,632	-4.5
有担保ローン	Secured loans		1,773	-11.1	1,828	3.1	8,324	355.4	5,871	-29.5
顧客数	Number of customers	(千人/Thousands)	1,902	-10.1	1,612	-15.2	1,627	0.9	1,528	-6.1
無担保ローン	Unsecured loans		1,901	-10.1	1,612	-15.2	1,624	0.8	1,526	-6.1
有担保ローン	Secured loans		0	-11.4	0	-10.4	2	275.8	1	-18.7
一顧客当たり残高	Per customer	(千円/Yen-thousand)	534	-1.2	530	-0.8	474	-10.5	481	1.4
無担保ローン	Unsecured loans		533	-1.2	529	-0.8	470	-11.1	478	1.6
有担保ローン	Secured loans		2,432	0.3	2,799	15.1	3,392	21.2	2,944	-13.2
無担保ローン新規顧客数	Number of new customers (unsecured loans)	(千人/Thousands)	156	-4.6	148	-5.0	114	-23.2	158	38.5
成約率	Approval ratio	(%)	37.2	-1.8	36.8	-0.4	34.7	-2.1	37.0	2.3

注) 増減率欄の斜体数値は前年同期比増減数です。

Note: *Italic* figures represent the number of increase/decrease in % points.

(保証事業) Loan Guarantees

保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	453,666	17.1	487,778	7.5	600,355	23.1	581,529	-3.1
連結子会社への保証残高	Guaranteed loans to consolidated subsidiary		118,251	-6.9	105,542	-10.7	78,460	-25.7	-	-

(チャネル展開) Service channels

店舗数	(店)	Number of branches	1,554	187	1,492	-62	1,237	-255	1,203	-34
有人店舗		Staffed branches	306	0	123	-183	0	-123	0	0
お客様サービスプラザ		Customer service plazas	-	-	-	-	21	21	21	0
自動契約店舗(無人)		Unstaffed branches	1,248	187	1,369	121	1,216	-153	1,182	-34
ATM	(台)	Number of ATMs	1,737	168	1,516	-221	1,256	-260	1,222	-34
出金 提携CD/ATM	(台)	Withdrawal	120,354	5,303	124,092	3,738	57,720	-66,372	59,369	1,649
入金 提携ATM	(台)	Repayment	73,310	6,185	77,674	4,364	55,919	-21,755	58,075	2,156
コンビニエンスストア	(店)	Convenience stores	16,017	285	16,413	396	17,177	764	19,312	2,135
自動契約機	(台)	Number of automated contract machines	1,582	211	1,521	-61	1,258	-263	1,228	-30
ローン申込機	(台)	Number of loan processing machines	206	-159	150	-56	0	-150	0	0
社員数	(人)	Number of employees	2,911	-428	2,277	-634	1,718	-559	1,756	38

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 2011年3月期第2四半期より、お客様サービスプラザがオープンしました。

Notes: 1. *Italic* figures represent the number of increase/decrease from the end of previous fiscal year.

2. Promise opened Customer service plazas from 2Q March-2011.

(利回り・貸倒償却) Yield, interest rate and loan losses

実質平均利回り	Actual average yield	(%)	19.30	-1.78	17.93	-1.37	17.06	-0.87	16.41	-0.65
無担保ローン	Unsecured loans		19.31	-1.79	17.94	-1.37	17.06	-0.88	16.47	-0.59
有担保ローン	Secured loans		13.30	1.65	12.10	-1.20	16.84	4.74	9.91	-6.93
平均表面調達金利	Average interest rate on fund procurement	(%)	1.81	0.05	1.82	0.01	2.11	0.29	2.22	0.11
貸倒償却額	Loan losses	(百万円/Yen-million)	125,516	7.8	120,897	-3.7	124,923	3.3	81,581	-34.7
貸倒償却率	Loan loss ratio	(%)	12.35	2.16	14.13	1.79	16.17	2.04	11.09	-5.08

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 貸倒償却額は、割賦債権並びに求償債権に関する償却を除いています。

Notes: 1. *Italic* figures represent the number of increase/decrease in % points.

2. Loan losses exclude expenses related to adjusted installment payments and claims for indemnities.

4. 無担保ローン 口座数・残高構成(単体) / Breakdown of unsecured loans (non-consolidated)

(口座数:千口座、残高:百万円、一口座残高:千円)

(1) 貸付利率別 / By interest rate

(No. of accounts in thousands, balance in Yen-million, per account in Yen-thousand)

			2010/3					2011/3					2012/3				
			口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.
			No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)	
27.000%以上	27.000% or above	0	0.1	204	0.0	216	97	6.0	32,164	4.2	330	57	3.7	16,470	2.3	287	
25.550%	25.550%	653	40.5	231,034	27.1	353	426	26.2	135,763	17.8	318	263	17.3	74,338	10.2	281	
25.000%	25.000%	22	1.4	14,308	1.7	632	14	0.9	8,158	1.1	570	9	0.6	4,749	0.7	518	
24.500%	24.500%	35	2.2	24,462	2.9	681	21	1.3	13,299	1.7	609	13	0.9	7,698	1.1	550	
23.900%	23.900%	35	2.2	27,567	3.2	775	21	1.3	15,174	2.0	703	13	0.9	8,907	1.2	647	
23.500%	23.500%	12	0.8	10,205	1.2	792	8	0.5	5,959	0.8	726	5	0.4	3,580	0.5	669	
22.995%	22.995%	50	3.2	38,155	4.5	749	52	3.2	32,683	4.3	621	33	2.2	18,909	2.6	568	
20.500% ~ 22.500%	20.500%~22.500%	33	2.1	36,706	4.3	1,105	28	1.7	24,589	3.2	868	18	1.2	14,766	2.0	796	
20%超 小計	Subtotal: 20.000% or above	845	52.4	382,646	44.8	452	671	41.3	267,792	35.0	399	415	27.2	149,421	20.5	359	
18.300% ~ 20.000%	18.300%~20.000%	40	2.5	35,175	4.1	858	25	1.6	20,235	2.6	788	16	1.1	12,300	1.7	729	
15.500% ~ 18.000%	15.500%~18.000%	536	33.2	259,459	30.4	483	688	42.3	265,046	34.7	384	775	50.8	273,899	37.5	353	
15.000%以下	15.000% or less	188	11.7	175,789	20.6	930	238	14.7	210,876	27.6	882	318	20.9	293,881	40.3	921	
目的ローン	Specific use loan	2	0.2	523	0.1	186	2	0.1	317	0.0	130	1	0.1	129	0.0	126	
合計	Total	1,614	100.0	853,594	100.0	528	1,626	100.0	764,269	100.0	469	1,527	100.0	729,632	100.0	477	

注) 1. 2011年5月2日より、新規取引時に適用する金利を6.300%~17.800%に引き下げました。

2. 2010年3月期第2四半期より、目的ローンには、事業者向け無担保ローンを含んでいます。

Notes: 1. Interest rates applicable to new accounts are reduced to 6.300%-17.800% from May 2, 2011.

2. Specific use loan includes unsecured loans for business use from 2Q March-2010.

(口座数:千口座、残高:百万円、一口座残高:千円)

(2) 貸付金額別 / By amount of account

(No. of accounts in thousands, balance in Yen-million, per account in Yen-thousand)

			2010/3					2011/3					2012/3				
			口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.
			No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)	
~ 10万円	Up to 100 (Yen-thousand)	218	13.5	13,430	1.6	61	256	15.8	14,521	1.9	56	250	16.4	14,126	1.9	56	
10万円超 ~ 30万円	More than 100 up to 300	363	22.5	77,967	9.1	214	409	25.2	84,938	11.1	207	387	25.4	81,082	11.1	209	
30万円超 ~ 50万円	More than 300 up to 500	611	37.9	270,177	31.7	441	549	33.8	229,558	30.0	417	476	31.2	196,890	27.0	413	
50万円超 ~ 100万円	More than 500 up to 1,000	234	14.5	187,917	22.0	800	257	15.8	198,507	26.0	770	251	16.4	189,360	26.0	754	
100万円超 ~ 300万円	More than 1,000 up to 3,000	186	11.6	304,101	35.6	1,630	152	9.4	236,744	31.0	1,551	161	10.6	248,172	34.0	1,534	
合計	Total	1,614	100.0	853,594	100.0	528	1,626	100.0	764,269	100.0	469	1,527	100.0	729,632	100.0	477	

5. 無担保ローン 顧客属性(単体) / Customer profiles (non-consolidated)

(1) 性別 / By gender

(千人/Thousands)

				2009/3		2010/3		2011/3		2012/3	
					構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
新規顧客	男性	New customers	Male	113	72.4	113	76.1	88	77.5	118	75.0
	女性		Female	43	27.6	35	23.9	25	22.5	39	25.0
	合計		Total	156	100.0	148	100.0	114	100.0	158	100.0
全顧客	男性	All customers	Male	1,376	72.4	1,177	73.0	1,186	73.0	1,118	73.3
	女性		Female	525	27.6	434	27.0	437	27.0	407	26.7
	合計		Total	1,901	100.0	1,612	100.0	1,624	100.0	1,526	100.0

(2) 年齢 / By age-group

(千人/Thousands)

				2009/3		2010/3		2011/3		2012/3	
					構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
新規顧客	~ 29歳	New customers	Age 20-29	60	38.8	60	40.8	52	45.8	69	43.7
	30 ~ 39		Age 30-39	40	25.7	38	26.2	28	24.6	39	24.8
	40 ~ 49		Age 40-49	28	18.2	25	17.2	17	15.6	27	17.1
	50 ~ 59		Age 50-59	20	13.4	17	11.8	11	10.4	15	9.8
	60 ~		Age 60 or older	6	4.0	5	4.0	4	3.6	7	4.5
	合計		Total	156	100.0	148	100.0	114	100.0	158	100.0
全顧客	~ 29歳	All customers	Age 20-29	299	15.7	253	15.8	257	15.8	235	15.4
	30 ~ 39		Age 30-39	543	28.6	457	28.4	455	28.0	421	27.6
	40 ~ 49		Age 40-49	432	22.7	369	22.9	380	23.4	375	24.6
	50 ~ 59		Age 50-59	371	19.5	304	18.9	296	18.3	276	18.1
	60 ~		Age 60 or older	255	13.4	226	14.1	234	14.4	217	14.2
	合計		Total	1,901	100.0	1,612	100.0	1,624	100.0	1,526	100.0

(3) 家族構成 / By type of family

(千人/Thousands)

				2009/3		2010/3		2011/3		2012/3	
					構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
新規顧客	既婚・子供あり	New customers	Married, with children	58	37.2	53	36.1	36	31.6	48	30.9
	既婚・子供なし		Married, no children	8	5.6	8	5.6	6	5.5	8	5.6
	独身・同居家族あり		Single, living with family	45	28.8	43	29.1	34	30.6	48	30.5
	独身・同居家族なし		Single, living alone	33	21.3	33	22.4	29	25.7	40	25.7
	独身・子供あり		Single, with children	11	7.1	10	6.8	7	6.6	11	7.3
	合計		Total	156	100.0	148	100.0	114	100.0	158	100.0
全顧客	既婚・子供あり	All customers	Married, with children	819	43.1	688	42.7	696	42.9	643	42.2
	既婚・子供なし		Married, no children	131	6.9	108	6.7	96	6.0	93	6.1
	独身・同居家族あり		Single, living with family	483	25.4	415	25.8	424	26.1	399	26.2
	独身・同居家族なし		Single, living alone	304	16.0	264	16.4	287	17.7	278	18.3
	独身・子供あり		Single, with children	161	8.5	135	8.4	118	7.3	110	7.2
	合計		Total	1,901	100.0	1,612	100.0	1,624	100.0	1,526	100.0

(4) 職 種 / By occupation

(千人/Thousands)

				2009/3		2010/3		2011/3		2012/3	
					構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
新規顧客	事務・管理職	New customers	Deskwork, managerial	24	15.8	21	14.7	17	15.0	23	15.0
	労務		Factory, field work	65	41.8	59	40.1	45	39.9	64	40.5
	専門・技術・保安		Technical	18	11.6	18	12.2	15	13.5	20	12.9
	販売		Store workers	16	10.8	16	11.2	13	12.2	20	13.1
	営業		Marketing & sales	11	7.3	11	7.5	8	7.8	11	7.1
	歩合・セールス		Sales on commission	3	2.1	3	2.0	2	1.9	3	1.9
	経営		Management	16	10.4	18	12.2	11	9.7	14	9.3
	その他		Other	0	0.2	0	0.2	0	0.1	0	0.0
合 計			Total	156	100.0	148	100.0	114	100.0	158	100.0
全顧客	事務・管理職	All customers	Deskwork, managerial	268	14.1	230	14.3	217	13.4	224	14.7
	労務		Factory, field work	839	44.2	707	43.9	708	43.6	643	42.1
	専門・技術・保安		Technical	185	9.8	163	10.1	168	10.4	167	11.0
	販売		Store workers	156	8.2	136	8.5	134	8.3	131	8.6
	営業		Marketing & sales	131	6.9	109	6.8	109	6.7	104	6.9
	歩合・セールス		Sales on commission	25	1.4	21	1.4	50	3.1	40	2.7
	経営		Management	291	15.3	240	14.9	231	14.2	211	13.8
	その他		Other	1	0.1	1	0.1	4	0.3	2	0.2
合 計			Total	1,901	100.0	1,612	100.0	1,624	100.0	1,526	100.0

(5) 年 収 / By annual income group

(千人/Thousands)

				2009/3		2010/3		2011/3		2012/3	
					構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
新規顧客	~ 200万円	New customers	Under 2 (Yen-million)	23	15.0	21	14.7	18	16.2	29	18.7
	200 ~ 299		2 - 3	37	23.9	36	24.4	30	26.3	41	26.5
	300 ~ 399		3 - 4	39	25.3	38	25.8	30	26.8	42	26.8
	400 ~ 499		4 - 5	24	15.7	23	15.5	16	14.1	21	13.5
	500 ~ 599		5 - 6	12	7.8	11	7.7	7	6.4	9	6.0
	600 ~ 699		6 - 7	7	5.1	7	4.8	4	4.2	5	3.7
	700 ~ 799		7 - 8	4	3.0	4	2.8	2	2.3	3	2.0
	800 ~ 899		8 - 9	2	1.9	2	1.8	1	1.4	1	1.2
	900 ~ 999		9 - 10	1	0.9	1	0.9	0	0.8	0	0.6
	1,000 ~		Over 10	2	1.4	2	1.5	1	1.4	1	1.1
合 計			Total	156	100.0	148	100.0	114	100.0	158	100.0

6. 営業貸付金残高に関わる貸倒償却額と貸倒引当金の推移(単体) *Loan losses for consumer loans outstanding (non-consolidated)*

(百万円/Yen-million)

		2008/3	2009/3	2010/3	2011/3	2012/3
期末営業貸付金残高	(1)Consumer loans outstanding(term-end)	1,143,770	1,016,635	855,423	772,593	735,504
無担保ローン	Unsecured loans	1,141,775	1,014,862	853,594	764,269	729,632
期首貸倒引当金残高	(2)Reserve for loan losses(beginning of term)	253,306	211,378	194,064	194,888	153,477
当期貸倒償却額	(3)Loan losses	116,466	125,516	120,897	124,923	81,581
(貸倒償却率 ÷) (%)	Loan loss ratio (3)÷(1) (%)	(10.18)	(12.35)	(14.13)	(16.17)	(11.09)
無担保ローン	Unsecured loans	116,306	125,367	120,711	124,635	81,208
(貸倒償却率 ÷) (%)	Loan loss ratio (3)÷(1) (%)	(10.19)	(12.35)	(14.14)	(16.31)	(11.13)
目的外取崩額	(4)Other write-off	-	-	-	-	-
差引 - -	(5) Balance (2) - (3) - (4)	136,839	85,861	73,166	69,965	71,895
期末貸倒引当金残高	(6)Reserve for loan losses(term-end)	211,378	194,064	158,627	149,252	135,722
(貸倒引当率 ÷) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(18.48)	(19.09)	(18.54)	(19.32)	(18.45)
無担保ローン	Unsecured loans	211,033	193,790	158,398	148,643	133,915
(貸倒引当率 ÷) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(18.48)	(19.10)	(18.56)	(19.45)	(18.35)
当期貸倒費用計上額 -	(7)Expenses for loan losses (6) - (5)	74,538	108,202	85,460	79,287	63,826
貸倒引当金繰入額	Provision for loan losses	74,538	108,202	85,460	79,284	63,818
貸倒損失	Additional expense for loan losses	-	-	-	2	8
償却債権取立益	(8) Collection of written-off loans	4,336	4,368	5,243	6,064	7,560

- 注) 1. 営業貸付金残高は、破産等債権を除いています。(破産等債権は有担保ローンの破産申し立て、あるいは銀行取引停止等の事実確認をもって営業貸付金から振替計上したものを)
 2. 期末貸倒引当金残高は、貸借対照表の流動資産に計上されています。2012年3月期には、利息返還金のうち、貸付金に充当される元本相殺見込額97,900百万円が含まれています。
 3. 当期貸倒費用計上額は、損益計算書の営業費用に計上されています。
 4. 貸倒費用には割賦債権並びに求償債権に関わる費用が含まれていますが、この表では除いています。
 5. 2008年3月期の 当期貸倒償却額は、売却した貸倒相当の債権額11,761百万円を除いています。
 6. 2010年10月 プロミスは三洋信販を吸収合併しました。その為、2011年3月期の 期首貸倒引当金残高には、三洋信販から継承した貸倒引当金残高を含んでいます。
 7. 2011年4月 プロミスはアットローンを吸収合併しました。その為、2012年3月期の 期首貸倒引当金残高には、アットローンから継承した貸倒引当金残高を含んでいます。

- Notes: 1. Consumer loans outstanding (1) do not include troubled receivables.
 2. Reserve for loan losses (6) is included in current assets in the balance sheets. In March-2012, the reserve for loan losses includes the portion (97,900 million yen) of estimated interest repayments applicable to the loan principal.
 3. Expenses for loan losses (7) are included in operating expenses in the statements of income.
 4. Expenses for loan losses include expenses related to adjusted installment payment and claim for indemnities, but those expenses are excluded from the above table.
 5. In March-2008, loan losses (3) does not include (11,761 million yen) the amount corresponding to loans matching the loan loss standards that were sold.
 6. (2) Reserve for loan losses (beginning of term) for March-2011 include SANYO SHINPAN's reserve for loan losses.
 7. (2) Reserve for loan losses (beginning of term) for March-2012 include At-Loan's reserve for loan losses.

7. 利息返還と対応する引当金内訳(連結) / Breakdown of loss allowance on interest repayments (consolidated)

(百万円/Yen-million)

	2010/3			2011/3			2012/3			
	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	
前期末残高	Allowance at the end of the previous fiscal year	270,948	168,509	439,458	180,625	130,451	311,076	157,103	81,300	238,403
取崩額	Reversal	114,934	62,755	177,690	99,238	57,670	156,908	129,743	29,660	159,404
繰入額(営業費用)	Provisions (operating expenses)	24,611	24,697	49,309	80,396	20,560	100,956	193,840	46,260	240,101
繰入額(特別損失)	Provisions (extraordinary losses)	-	-	-	2,360	-	2,360	-	-	-
連結除外	Exclusion of subsidiaries from consolidation	-	-	-	7,040	12,042	19,082	-	-	-
期末残高	Allowance at the end of the year	180,625	130,451	311,076	157,103	81,300	238,403	221,200	97,900	319,100

注) 2011年3月期の連結除外は、ポケットカードの株式を全株売却したことによるものです。

Note: Exclusion of subsidiaries from consolidation for March-2011 represents exclusion of POCKET CARD from consolidation by selling all shares.

7. 利息返還と対応する引当金内訳(単体) / Breakdown of loss allowance on interest repayments (non-consolidated)

(百万円/Yen-million)

	2010/3			2011/3			2012/3			
	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	
前期末残高	Allowance at the end of the previous fiscal year	214,300	124,300	338,600	142,000	95,100	237,100	157,100	81,300	238,400
合併による増減	Increase due to merger	-	-	-	29,542	19,194	48,736	-	-	-
取崩額	Reversal	86,808	47,083	133,891	84,514	53,554	138,069	129,740	29,660	159,401
繰入額(営業費用)	Provisions (operating expenses)	14,508	17,883	32,391	70,072	20,560	90,632	193,840	46,260	240,101
期末残高	Allowance at the end of the year	142,000	95,100	237,100	157,100	81,300	238,400	221,200	97,900	319,100

注) 1. 貸倒引当金(元本充当分)の期末残高は、前ページ「6. 営業貸付金残高に関わる貸倒償却額と貸倒引当金の推移(単体)」の「期末貸倒引当金残高」に含まれています。

2. 2011年3月期の合併による増減は、2010年10月に吸収合併した三洋信販から継承した引当金残高です。

Notes: 1. Allowance for credit losses at the end of the year is included in Reserve for loan losses(term-end) (6) in "6. Loan losses for consumer loans outstanding (non-consolidated)."

2. Increase due to merger is the allowance that was received from SANYO SHINPAN when that company was absorbed by Promise in October 2010.

参考(三洋信販) / Reference data: SANYO SHINPAN

(百万円/Yen-million)

	2010/3			2011/3(1-2Q)			
	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	
前期末残高	Allowance at the end of the previous fiscal year	49,555	34,728	84,284	29,970	23,309	53,280
取崩額	Reversal	22,514	11,418	33,933	10,657	4,115	14,772
繰入額(営業費用)	Provisions (operating expenses)	2,928	-	2,928	10,228	-	10,228
期末残高	Allowance at the end of the year	29,970	23,309	53,280	29,542	19,194	48,736

2010年10月 三洋信販はプロミスと合併した為、2011年3月期第2四半期までの実績を掲載。 / Note: SANYO SHINPAN merged with Promise in October 2010.

8. 無担保ローン 貸倒償却理由別口座数・償却額構成(単体) / Breakdown of loan losses by cause (non-consolidated)

(口座数:千口座、残高:百万円)
(No. of accounts in thousands, balance in Yen-million)

		2009/3				2010/3				2011/3				2012/3			
		貸倒口座数		貸倒償却額		貸倒口座数		貸倒償却額		貸倒口座数		貸倒償却額		貸倒口座数		貸倒償却額	
		No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)	No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)	No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)	No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)
自己破産	Personal bankruptcy	10	-40.0	5,205	-41.4	7	-33.3	3,863	-25.8	4	-32.4	2,391	-38.1	3	-22.2	1,778	-25.6
一部償却	Partial amortization	-	-	13,218	-8.2	-	-	18,323	38.6	-	-	11,911	-35.0	-	-	5,225	-56.1
弁護士介入、公的介入	Intervention by lawyers or courts	147	15.7	73,871	13.7	116	-20.9	70,502	-4.6	122	5.3	69,541	-1.4	86	-29.2	43,672	-37.2
不履行、居所不明	Breach of payment and address unknown	72	33.3	28,461	25.3	56	-22.2	23,326	-18.0	86	52.9	33,413	43.2	68	-20.8	25,472	-23.8
その他	Other	11	-8.7	4,610	-13.6	10	-7.6	4,695	1.8	16	54.7	7,377	57.1	11	-26.5	5,060	-31.4
合計	Total	241	14.0	125,367	7.8	190	-21.2	120,711	-3.7	229	20.7	124,635	3.3	170	-25.7	81,208	-34.8

注) 一部償却には、民事再生に加え、弁護士介入、司法書士介入等による貸付金の一部を貸倒償却したものを含んでいます。

尚、口座は残存するため、貸倒口座数からは除いています。

Note: The partial amortization amount includes certain portions of loans losses relating to intervention by lawyers and judicial scriveners, in addition to the civil rehabilitation.

Partial amortization accounts remain active therefore these have been excluded No. of loan loss accounts.

9. 不良債権(連結) / Non-performing loans (consolidated)

(百万円 / Yen-million)

		2009/3		2010/3		2011/3		2012/3	
		貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)		
破綻先債権	Credits of bankrupt borrowers	3,234	0.21	2,040	0.16	1,063	0.12	360	0.05
延滞債権	Delinquent loans	13,129	0.85	11,899	0.92	5,584	0.63	2,934	0.39
3ヵ月以上延滞債権	Delinquent loans 3 months or more past the due date	27,117	1.76	21,047	1.62	13,971	1.59	6,749	0.89
貸出条件緩和債権	Restructured loans	100,588	6.53	85,040	6.55	62,071	7.06	53,020	6.98
延滞30日以内	30 days or less past due	91,429	5.94	77,506	5.97	55,671	6.33	47,690	6.28
合計	Total	144,069	9.36	120,028	9.25	82,690	9.40	63,065	8.31

9. 不良債権(単体) / Non-performing loans (non-consolidated)

(百万円 / Yen-million)

		2009/3		2010/3		2011/3		2012/3	
		貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)		
破綻先債権	Credits of bankrupt borrowers	1,725	0.17	450	0.05	552	0.07	359	0.05
延滞債権	Delinquent loans	4,555	0.45	2,737	0.32	5,196	0.67	2,622	0.36
3ヵ月以上延滞債権	Delinquent loans 3 months or more past the due date	17,016	1.67	13,405	1.57	13,669	1.77	6,565	0.89
貸出条件緩和債権	Restructured loans	71,103	6.99	56,732	6.63	61,400	7.95	51,724	7.03
延滞30日以内	30 days or less past due	66,824	6.57	53,112	6.21	55,460	7.18	47,589	6.47
合計	Total	94,400	9.29	73,326	8.57	80,818	10.46	61,271	8.33

10. 資金調達状況(連結) / Fund procurement (consolidated)

(1) 形態別調達金額 / Fund procurement by category

(百万円/Yen-million)

		2009/3		2010/3		2011/3		2012/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
借入金	Borrowings	712,601	63.5	590,453	58.4	367,690	53.6	335,634	65.7
都市銀行等	City banks and others	404,912	36.1	360,890	35.7	264,251	38.5	317,600	62.2
地方銀行	Regional banks	88,961	7.9	68,329	6.8	29,049	4.2	4,547	0.9
信託銀行	Trust banks	73,608	6.6	63,758	6.3	43,750	6.4	1,356	0.3
外国銀行	Non-Japanese banks	20,406	1.8	11,806	1.2	1,431	0.2	-	-
系統金融機関	Cooperative financial institutions	25,534	2.3	17,200	1.7	9,537	1.4	3,277	0.6
生命保険会社	Life insurance companies	71,061	6.3	47,674	4.7	13,331	1.9	7,140	1.4
損害保険会社	Non-life insurance companies	10,373	0.9	7,082	0.7	2,340	0.3	-	-
事業会社	Leasing and finance companies	700	0.1	700	0.1	-	-	714	0.1
その他	Other	17,044	1.5	13,012	1.3	4,000	0.6	1,000	0.2
社債等	Corporate bonds and other	410,237	36.5	421,156	41.6	318,094	46.4	175,052	34.3
転換社債型新株予約権付社債	Convertible bonds	42,000	3.7	42,000	4.2	42,000	6.1	-	-
普通社債	Straight bonds	336,737	30.0	279,556	27.6	205,672	30.0	140,094	27.4
国内	Domestic issue	276,300	24.6	219,100	21.7	145,197	21.2	79,597	15.6
海外	Foreign issue	60,437	5.4	60,456	6.0	60,475	8.8	60,496	11.8
コマーシャル・ペーパー	Commercial paper	20,500	1.8	11,700	1.2	-	-	-	-
資産流動化証券	Asset backed securities and trust certificates	11,000	1.0	87,900	8.7	70,421	10.3	34,958	6.8
合計	Total	1,122,839	100.0	1,011,609	100.0	685,784	100.0	510,686	100.0
平均表面調達金利	Average interest rate (%)	1.85	0.10	1.88	0.03	2.02	0.14	2.22	0.20

注) 1. 平均表面調達金利 = (借入金利息 + 社債利息 + コマーシャル・ペーパー利息) ÷ 平均調達残高

2. 斜体数値は平均表面調達金利の前年同期比増減です。

3. 2010年3月期の資産流動化証券は、一部(15,900百万円)が貸借対照表上オフバランスとなっています。

Notes: 1. Average interest rate = (interest expenses on borrowings, bonds and commercial paper) ÷ (average procurement balance)

2. *Italic* figures represent year-on-year increase/decrease in % points of average interest rate.

3. Asset backed securities and trust certificates for March-2010 are partially (15,900 million yen) not shown on the balance sheet.

(2) 長期・短期別調達金額 / Fund procurement by term

(百万円/Yen-million)

		2009/3		2010/3		2011/3		2012/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
短期調達	Short-term fund procurement	168,903	15.0	163,903	16.2	72,416	10.6	147,921	29.0
短期借入	Short-term borrowings	148,403	13.2	152,203	15.0	72,416	10.6	147,921	29.0
コマーシャル・ペーパー	Commercial paper	20,500	1.8	11,700	1.2	-	-	-	-
長期調達	Long-term fund procurement	953,936	85.0	847,706	83.8	613,368	89.4	362,765	71.0
固定金利借入	Fixed interest rate	228,037	20.3	185,430	18.3	128,558	18.7	92,928	18.2
変動金利借入	Variable interest rate	336,162	29.9	252,820	25.0	166,716	24.3	94,785	18.6
スワップ、キャップ	Interest rate swaps and caps	159,532	14.2	98,699	9.8	70,370	10.3	51,675	10.1
転換社債型新株予約権付社債	Convertible bonds	42,000	3.7	42,000	4.2	42,000	6.1	-	-
普通社債	Straight bonds	336,737	30.0	279,556	27.6	205,672	30.0	140,094	27.4
資産流動化証券	Asset backed securities and trust certificates	11,000	1.0	87,900	8.7	70,421	10.3	34,958	6.8
変動金利	Floating rate	-	-	15,900	1.6	421	0.1	-	-
合計	Total	1,122,839	100.0	1,011,609	100.0	685,784	100.0	510,686	100.0
実質固定金利調達比率	Actual fixed ratio (%)	77.306	69.2	67.685	67.0	51.600	75.3	31.655	62.6

10. 資金調達状況(単体) / Fund procurement (non-consolidated)

(1) 形態別調達金額 / Fund procurement by category

(百万円/Yen-million)

		2009/3		2010/3		2011/3		2012/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
借入金	Borrowings	417,696	58.0	341,425	51.8	306,174	49.0	332,354	65.5
都市銀行等	City banks and others	221,017	30.7	197,941	30.0	207,414	33.2	315,379	62.2
地方銀行	Regional banks	22,720	3.2	16,154	2.5	27,549	4.4	4,547	0.9
信託銀行	Trust banks	57,494	8.0	50,316	7.6	42,002	6.7	297	0.1
外国銀行	Non-Japanese banks	19,000	2.6	10,000	1.5	-	-	-	-
系統金融機関	Cooperative financial institutions	18,095	2.5	12,622	1.9	9,537	1.5	3,277	0.6
生命保険会社	Life insurance companies	69,172	9.6	47,015	7.1	13,331	2.1	7,140	1.4
損害保険会社	Non-life insurance companies	9,498	1.3	6,676	1.0	2,340	0.4	-	-
事業会社	Leasing, finance and other companies	700	0.1	700	0.1	-	-	714	0.1
その他	Other	-	-	-	-	4,000	0.6	1,000	0.2
社債等	Corporate bonds and other	302,437	42.0	317,456	48.2	318,094	51.0	175,052	34.5
転換社債型新株予約権付社債	Convertible bonds	42,000	5.8	42,000	6.4	42,000	6.7	-	-
普通社債	Straight bonds	260,437	36.2	225,456	34.2	205,672	32.9	140,094	27.6
国内	Domestic issue	200,000	27.8	165,000	25.0	145,197	23.3	79,597	15.7
海外	Foreign issue	60,437	8.4	60,456	9.2	60,475	9.7	60,496	11.9
資産流動化証券	Asset backed securities and trust certificates	-	-	50,000	7.6	70,421	11.3	34,958	6.9
合計	Total	720,133	100.0	658,881	100.0	624,268	100.0	507,406	100.0

平均表面調達金利	Average interest rate (%)	1.81	0.05	1.82	0.01	2.11	0.29	2.22	0.11
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注) 1. 平均表面調達金利 = (借入金利息 + 社債利息 + コマーシャル・ペーパー利息) ÷ 平均調達残高

2. 斜体数値は平均表面調達金利の前年同期比増減です。

Notes: 1. Average interest rate = (interest expenses on borrowings, bonds and commercial paper) ÷ (average procurement balance)

2. *Italic* figures represent year-on-year increase/decrease in % points of average interest rate.

(2) 長期・短期別調達金額 / Fund procurement by term

(百万円/Yen-million)

		2009/3		2010/3		2011/3		2012/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)		構成比 share(%)
短期調達	Short-term fund procurement	-	-	-	-	10,900	1.7	145,700	28.7
短期借入	Short-term borrowings	-	-	-	-	10,900	1.7	145,700	28.7
長期調達	Long-term fund procurement	720,133	100.0	658,881	100.0	613,368	98.3	361,706	71.3
固定金利借入	Fixed interest rate	149,217	20.7	132,105	20.0	128,558	20.6	92,928	18.3
変動金利借入	Variable interest rate	268,479	37.3	209,320	31.8	166,716	26.7	93,726	18.5
スワップ、キャップ	Interest rate swaps and caps	102,213	14.2	65,220	9.9	70,370	11.3	51,675	10.2
転換社債型新株予約権付社債	Convertible bonds	42,000	5.8	42,000	6.4	42,000	6.7	-	-
普通社債	Straight bonds	260,437	36.2	225,456	34.2	205,672	32.9	140,094	27.6
資産流動化証券	Asset backed securities and trust certificates	-	-	50,000	7.6	70,421	11.3	34,958	6.9
変動金利	Floating rate	-	-	-	-	421	0.1	-	-
合計	Total	720,133	100.0	658,881	100.0	624,268	100.0	507,406	100.0

実質固定金利調達比率	Actual fixed ratio (%)	553,867	76.9	514,781	78.1	516,600	82.8	319,655	63.0
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11. 連結子会社・関連会社の営業損益・営業指標 / Main subsidiaries and affiliate's revenues and business indicators

	2009/3		2010/3		2011/3		2012/3	
		前期比 増減率 YOY(%)		前期比 増減率 YOY(%)		前期比 増減率 YOY(%)		前期比 増減率 YOY(%)

(1) アビリオ債権回収 / Abilio Servicer

営業収益	Operating income	(百万円/Yen-million)	-	-	-	-	11,842	-	11,337	-4.3
営業利益	Operating profit	(百万円/Yen-million)	-	-	-	-	3,867	-	3,511	-9.2
経常利益	Recurring profit	(百万円/Yen-million)	-	-	-	-	3,653	-	3,381	-7.4
当期純利益	Net income	(百万円/Yen-million)	-	-	-	-	2,130	-	1,391	-34.7

注) 1. 連結調整前の数値です。

2. 2010年4月より営業開始のため、2011年3月期の実績より掲載しています。

Notes: 1. These figures are before eliminations for consolidation.

2. Abilio Servicer started operation in April 2010.

(2) プロミス香港 / PROMISE (HONG KONG)

営業収益	Operating income	(百万円/Yen-million)	8,280	-14.5	7,864	-5.0	7,377	-6.2	8,937	-
営業利益	Operating profit	(百万円/Yen-million)	3,747	-28.7	4,094	9.2	4,149	1.3	5,174	-
経常利益	Recurring profit	(百万円/Yen-million)	3,751	-28.6	4,101	9.3	4,202	2.5	5,189	-
当期純利益	Net income	(百万円/Yen-million)	3,113	-28.1	3,416	9.7	3,438	0.6	4,331	-

注) 1. 連結調整前の数値です。

2. 現地通貨を円換算しています。

3. 2012年3月期は決算期変更のため、15ヶ月決算となっています。その為、前期比は記載していません。

Notes: 1. These figures are before eliminations for consolidation.

2. These items are calculated by converting local currencies into yen.

3. Due to a change of the accounting period, the fiscal 2012 period includes 15 months. The number of YOY change is not stated above.

(営業貸付金残高及び顧客数) Loans outstanding and accounts

営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	18,801	-18.5	19,788	5.3	17,938	-9.4	19,724	-
口座数	Number of accounts	(千口座/Thousands)	48	-7.2	46	-3.5	46	1.2	46	-
一口座当たり残高	Per account	(千円/Yen-thousand)	391	-12.1	426	9.1	382	-10.4	423	-
新規口座数	Number of new accounts	(千口座/Thousands)	11	-7.9	11	2.6	11	-1.1	13	-

注) 1. 営業貸付金残高は現地通貨を円換算しています。

2. 2012年3月期は決算期変更のため、15ヶ月決算となっています。その為、前期比は記載していません。

Notes: 1. Consumer loans outstanding is calculated by converting local currencies into yen.

2. Due to a change of the accounting period, the fiscal 2012 period includes 15 months. The number of YOY change is not stated above.

	2009/3		2010/3		2011/3		2012/3	
		前期比 増減率 YOY(%)		前期比 増減率 YOY(%)		前期比 増減率 YOY(%)		前期比 増減率 YOY(%)

(3)モビット / MOBIT

営業収益	Operating income	(百万円/Yen-million)	40,246	-6.0	37,955	-5.7	34,733	-8.5	31,143	-10.3
営業利益	Operating profit	(百万円/Yen-million)	5,449	50.1	3,278	-39.8	6,585	100.9	9,713	47.5
経常利益	Recurring profit	(百万円/Yen-million)	5,481	45.6	3,297	-39.9	6,598	100.1	9,728	47.5
当期純利益	Net income	(百万円/Yen-million)	2,927	-32.2	1,200	-59.0	4,537	277.9	5,373	18.4

注) 当社グループによる出資比率は50.0%です。

Note: Promise Group has a 50.0% equity stake in MOBIT.

(営業貸付金残高及び口座数) Loans outstanding and accounts

営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	220,752	-4.8	209,868	-4.9	180,918	-13.8	168,277	-7.0
口座数	Number of accounts	(千口座/Thousands)	293	-5.1	277	-5.4	256	-7.4	263	2.7
一口座当たり残高	Per account	(千円/Yen-thousand)	753	0.4	756	0.5	704	-6.9	637	-9.4
新規口座数	Number of new accounts	(千口座/Thousands)	32	-31.7	29	-9.2	27	-6.8	52	92.9

注) 営業貸付金残高は、資産流動化によりオフバランスとなった営業貸付金を含んでいます。

Note: Consumer loans outstanding include off-balance-sheet loans that have been securitized and sold.

(保証事業) Loan Guarantees

保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	74,728	-5.3	70,426	-5.8	68,299	-3.0	68,438	0.2
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(参考)アットローン / Reference data: At-Loan

2011年4月 アットローンはプロミスと合併した為、2011年3月期までの実績を掲載しています。 / Note: At-Loan merged with Promise in April 2011.

営業収益	Operating income	(百万円/Yen-million)	23,508	-5.6	21,412	-8.9	17,326	-19.1		
営業利益	Operating profit	(百万円/Yen-million)	4,384	37.7	4,476	2.1	3,009	-32.8		
経常利益	Recurring profit	(百万円/Yen-million)	4,383	37.7	4,475	2.1	3,000	-33.0		
当期純利益	Net income	(百万円/Yen-million)	4,382	8.9	4,471	2.0	2,876	-35.7		

注) 連結調整前の数値です。

Note: These figures are before eliminations for consolidation.

(営業貸付金残高及び口座数) Loans outstanding and accounts

営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	126,349	-7.9	111,950	-11.4	83,024	-25.8		
口座数	Number of accounts	(千口座/Thousands)	212	-5.9	192	-9.1	156	-19.0		
一口座当たり残高	Per account	(千円/Yen-thousand)	595	-2.1	580	-2.5	531	-8.5		
新規口座数	Number of new accounts	(千口座/Thousands)	32	-32.4	23	-28.1	2	-88.5		

(保証事業) Loan Guarantees

保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	12,030	-11.5	10,493	-12.8	9,382	-10.6		
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(参考) 三洋信販 / Reference data: SANYO SHINPAN

2010年10月 三洋信販はプロミスと合併した為、2011年3月期第2四半期までの実績を掲載。 / Note: SANYO SHINPAN merged with Promise in October 2010.

		2009/3		2010/3		2011/3	
			前期比 増減率 YOY(%)		前期比 増減率 YOY(%)	(1-2Q)	前期比 増減率 YOY(%)
営業収益	Operating income (百万円/Yen-million)	64,839	-	51,910	-19.9	19,827	-26.3
営業費用	Operating expenses (百万円/Yen-million)	58,067	-	43,117	-25.7	27,124	12.6
営業利益	Operating profit (百万円/Yen-million)	6,771	-	8,793	29.9	-7,297	-
経常利益	Recurring profit (百万円/Yen-million)	7,381	-	9,263	25.5	-7,038	-
当期純利益	Net income (百万円/Yen-million)	4,489	-	14,304	218.6	-8,378	-

注) 連結調整前の数値です。

Note: These figures are before eliminations for consolidation.

(営業貸付金残高及び顧客数) Loans outstanding and customers

営業貸付金残高	Consumer loans outstanding (百万円/Yen-million)	226,723	-22.4	178,093	-21.4	150,138	-25.5
口座数	Number of accounts (千口座/Thousands)	459	-18.7	392	-14.6	348	-18.3
一口座当たり残高	Per account (千円/Yen-thousand)	492	-4.5	453	-8.0	431	-8.9
新規口座数	Number of new accounts (千口座/Thousands)	36	-38.6	44	23.4	8	-65.6

注) 営業貸付金残高には、資産流動化によりオフバランスとなった営業貸付金を含んでいます。

Note: Consumer loans outstanding include off-balance-sheet loans that have been securitized and sold.

(保証事業) Loan Guarantees

保証残高	Guaranteed loans outstanding (百万円/Yen-million)	117,182	-7.5	107,657	-8.1	101,446	-10.6
連結子会社への保証残高	Guaranteed loans to consolidated subsidiary	102	-54.3	-	-	-	-

(利回り・貸倒償却) Yield, interest rate and loan losses

実質平均利回り	Actual average yield (%)	20.26	-	19.33	-0.93	18.37	-1.20
貸倒償却額	Loan losses (百万円/Yen-million)	46,447	-	28,502	-38.6	12,919	-29.1
貸倒償却率	Loan loss ratio (%)	20.49	-	16.00	-4.48	8.60	-0.44

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 貸倒償却額は、割賦債権並びに求償債権に関わる償却を除いています。

3. 2010年3月期の貸倒償却額は、売却した貸倒相当の債権額5,317百万円を除いています。

Notes: 1. *Italic* figures represent the number of increase/decrease in % points.

2. Loan losses exclude expenses related to adjusted installment payments and claims for indemnities.

3. In March-2010, loan losses exclude (5,317 million yen) the amount corresponding to loans matching the loan loss standards that were sold.

12. 自己破産申請件数の推移(全国) / Applications for personal bankruptcy (nationwide)

		2006	2007	2008	2009	2010	2011	2012
1月	January	10,479 (-3.5)	9,381 (-10.5)	8,211 (-12.5)	7,533 (-8.3)	7,601 (0.9)	6,331 (-16.7)	5,110 (-19.3)
2月	February	14,359 (-0.4)	12,432 (-13.4)	11,184 (-10.0)	9,811 (-12.3)	9,695 (-1.2)	8,710 (-10.2)	7,165 (-17.7)
3月	March	16,001 (-11.1)	13,728 (-14.2)	11,841 (-13.7)	11,241 (-5.1)	11,833 (5.3)	9,550 (-19.3)	7,819 (-18.1)
4月	April	14,302 (-13.4)	12,737 (-10.9)	11,784 (-7.5)	11,475 (-2.6)	11,483 (0.1)	9,262 (-19.3)	
5月	May	13,295 (-5.9)	12,404 (-6.7)	10,705 (-13.7)	9,371 (-12.5)	9,138 (-2.5)	8,169 (-10.6)	
6月	June	15,087 (-12.2)	13,354 (-11.5)	11,217 (-16.0)	11,743 (4.7)	10,978 (-6.5)	9,506 (-13.4)	
7月	July	13,494 (-13.6)	12,598 (-6.6)	11,968 (-5.0)	11,813 (-1.3)	10,538 (-10.8)	8,664 (-17.8)	
8月	August	13,600 (-12.4)	12,059 (-11.3)	9,613 (-20.3)	9,922 (3.2)	9,558 (-3.7)	8,195 (-14.3)	
9月	September	13,486 (-11.6)	10,862 (-19.5)	10,347 (-4.7)	10,228 (-1.2)	9,598 (-6.2)	7,895 (-17.7)	
10月	October	14,041 (-7.3)	13,194 (-6.0)	11,396 (-13.6)	11,195 (-1.8)	9,715 (-13.2)	7,852 (-19.2)	
11月	November	13,053 (-14.6)	12,284 (-5.9)	9,395 (-23.5)	10,112 (7.6)	9,703 (-4.0)	7,783 (-19.8)	
12月	December	14,720 (-10.0)	13,219 (-10.2)	11,847 (-10.4)	11,821 (-0.2)	11,090 (-6.2)	8,592 (-22.5)	
年 計	Total	165,917 (-10.0)	148,252 (-10.6)	129,508 (-12.6)	126,265 (-2.5)	120,930 (-4.2)	100,509 (-16.9)	
4~3月	Apr. to Mar.	160,619 (-11.7)	143,947 (-10.4)	126,857 (-11.9)	126,809 (0.0)	116,392 (-8.2)	96,012 (-17.5)	

注) ()は対前年同期増減率

出所) 最高裁判所

Note: Figures in () represent year-on-year growth.

Source: The Supreme Court