

# Business Report

First Quarter Report for The Fiscal Year Ending March,2007

|   |      |
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2006年8月

August, 2006

**CREDIT SAISON CO.,LTD.**

広報室

Public Relations Office.

# FY2006 Q1 Over view

CREDIT SAISON CO.,Ltd.

## 1. 第1四半期のトピックス / Business Highlights ◇Credit Saison ★Subsidiary

- ◇Started airing “Realize Your Dreams” television commercials featuring Brazilian soccer superstar Ronaldinho
- ◇Started issuing “Kawatoku Card” under an alliance with Kawatoku Co., Ltd., in Morioka City, Iwate Prefecture
- ◇Established SAISON counter in olinas, the largest shopping center in Tokyo; started issuing “olinas Card SAISON”
- ★Number of “Idemitsu Card Mydo Plus” issued exceeded 1.2 million
- ◇Reached agreement with the Seibu Group to issue “SEIBU Prince Card” in fall 2006
- ◇Started issuing the “KDDI THE CARD SAISON,” which is compatible with QUICPay™(electric

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- ◇Agreed to form a business alliance with The Shizuoka Bank, Ltd.
- ◇Concluded a basic agreement on strengthening alliance with Takashimaya Co., Ltd.
- ◇Started issuing “YAMADA LABI Card ”

## 2. 経営成績 / Business Results ( 2006.4 ~ 6 )

|                   |         | Consolidated      | Non Consolidated  |
|-------------------|---------|-------------------|-------------------|
| Operating Revenue | ' 05/06 | ¥ 63.9bil. (111%) | ¥ 49.4bil. (107%) |
|                   | ' 06/06 | ¥ 82.4bil. (128%) | ¥ 64.9bil. (131%) |
| Ordinary Income   | ' 05/06 | ¥ 19.6bil. (145%) | ¥ 13.5bil. (120%) |
|                   | ' 06/06 | ¥ 19.9bil.(101%)  | ¥ 12.6bil. ( 94%) |
| Net Profit        | ' 05/06 | ¥ 11.8bil. (150%) | ¥ 8.2bil. (123%)  |
|                   | ' 06/06 | ¥ 9.7bil. (82%)   | ¥ 8.3bil. (100%)  |

### 3. 連結会社の貢献概況／Contribution to Consolidated Results

#### Consolidated Trends

(Units: billion yen, times)

|                               | '06.6 | '07.3E |
|-------------------------------|-------|--------|
| Ordinary Income               | 19.9  | 75.0   |
| Net Profit                    | 9.7   | 39.0   |
| Consolidated/non-Consolidated | 1.17  | 1.21   |
| Shareholders' equity ratio    | 17.7% | —      |

#### Difference of consolidated and non-consolidated

(Units: billion yen)

|                 | Non-consolidated | Consolidated | Difference |
|-----------------|------------------|--------------|------------|
| Ordinary income | 12.6             | 19.9         | 7.3        |

#### Contribution to Consolidated Results

| Main consolidated subsidiaries  | Contribution to ordinary income |
|---|---------------------------------|
| <b>Saison Fundex G</b><br>・Saison Fundex (loans & mortgage securities)<br>・House Planning (real estate)         | ¥ 1.8bil.                       |
| <b>Atrium G</b><br>・Atrium (real estate)<br>・Atrium Servicing (credit collections agency)<br>・AIC (real estate) | ¥ 4.4bil.                       |
| <b>Vivre G</b><br>・Vivre (amusement business)<br>・NOA Planning (consulting)<br>・A&A (amusement business)        | ¥ 0.8bil.                       |
| Main equity-method affiliates   | Contribution to ordinary income |
| <b>Idemitsu Credit</b> (Credit Card business)   | ¥ 0.14bil.                      |
| <b>Risona Card</b> (Credit Card business)   | ¥ 0.16bil.                      |

### 4. 主要指標（クレディセゾン単体）／ Main Indices (Credit Saison Non-Consolidated)

|                     | FY2006 Q1<br>( ) YOY    | FY2006 E     |
|---------------------|-------------------------|--------------|
| ① New applications  | 1.17million (172%)      | 4.0million   |
| ② New cards issued  | 1.01million (177%)      | 3.4million   |
| ③ Total cardmembers | 23.4million (+0.6mil.)  | 24.3million  |
| ④ Active            | 11.8 million (+0.2mil.) | 12.4million  |
| ⑤ Transaction       | 1,036billion (150%)     | 4,444billion |
| Card shopping       | 812.billion (147%)      | 3,569billion |
| Cash advances       | 223billion (164%)       | 875billion   |

## 5. 取扱高の実績 / Volume of New Contracts

単位:百万円/(¥ Million)

|  | 2005/6        | 前年比%           | 構成比%       | 2006/6        | 前年比%           | 構成比%       | 2006/3             | 前年比%           | 構成比%       |
|--|---------------|----------------|------------|---------------|----------------|------------|--------------------|----------------|------------|
|  | 2005/4/1~6/30 |                |            | 2006/4/1~6/30 |                |            | 2005/4/1~2006/3/31 |                |            |
|  |               | YOY Change (%) | % of Total |               | YOY Change (%) | % of Total |                    | YOY Change (%) | % of Total |
| カードショッピング<br>Credit-card-related shopping services | 552,020       | 112.4          | 59.8       | 812,467       | 147.2%         | 61.8%      | 2,527,808          | 121.6          | 60.4       |
| カードキャッシング<br>Cash advances                         | 136,053       | 105.5          | 14.7       | 223,619       | 164.4%         | 17.0%      | 618,920            | 119.5          | 14.8       |
| プロセッシング・他社カード代行<br>Agency services                 | 171,960       | 197.4          | 18.6       | 195,348       | 113.6%         | 14.9%      | 747,997            | 129.8          | 17.9       |
| カード事業計<br>Credit card total                        | 860,034       | 121.6          | 93.1       | 1,231,437     | 143.2%         | 93.6%      | 3,894,726          | 122.8          | 93.1       |
| 個品あっせん<br>Shopping loans                           | 1,598         | 60.5           | 0.2        | 1,372         | 85.9%          | 0.1%       | 6,951              | 73.6           | 0.2        |
| 信用保証<br>Guarantees                                 | 12,428        | 175.2          | 1.4        | 19,542        | 157.2%         | 1.5%       | 62,096             | 171.6          | 1.5        |
| 各種ローン<br>Specialty loans                           | 24,278        | 178.3          | 2.6        | 38,765        | 159.7%         | 2.9%       | 120,117            | 161.7          | 2.9        |
| リース<br>Leases                                      | 23,073        | 109.8          | 2.5        | 21,348        | 92.5%          | 1.6%       | 90,010             | 108.4          | 2.2        |
| その他<br>Others                                      | 2,207         | 119.3          | 0.2        | 2,589         | 117.3%         | 0.2%       | 9,794              | 117.8          | 0.2        |
| 非カード事業計<br>Non-credit card total                   | 63,586        | 137.6          | 6.9        | 83,619        | 131.5%         | 6.4%       | 288,970            | 136.8          | 6.9        |
| 取扱高計<br>Volume of new contracts                    | 923,620       | 122.6          | 100.0      | 1,315,056     | 142.4%         | 100.0%     | 4,183,697          | 123.6          | 100.0      |

◆「プロセッシング・他社カード代行」は当社のCD機での他社カード利用分およびプロセッシング業務受託の取扱高を含む。  
Fees received for making cash advances at Credit Saison cash dispensers on behalf of other companies are included in the line item and in sourcing processing services.

◆「カードキャッシング」と「各種ローン」の合計は、決算短信上の「融資」のこと。

The total of cash advances and specialty loans are listed as the line item Loans in the financial statements.

◆2006/3、2006/6にはユーシーカードの数値を含む。

The numbers of 2006/3 and 2006/6 are including UC CARD. (Merger at January 2006)

## 6. 割賦売掛金残高の実績 / Installment Accounts Receivable

単位:百万円/(¥ Million)

|  | 2005/6                   | 2006/3                   | 2006/6                   | 前年比%<br>YOY Change (%) | 対期末増減<br>Increase/Decrease from 2004/3 | 前期末比%<br>Change form 2004/3 (%) |
|--|--------------------------|--------------------------|--------------------------|------------------------|--|---------------------------------|
| カードショッピング<br>Credit-card-related shopping services | 471,727                  | 669,244                  | 659,959                  | 139.9                  | △ 9,286                                | 98.6                            |
| (内 リボルビング)<br>(include revolving)                  | 140,100                  | 178,058                  | 191,413                  | 136.6                  | 13,355                                 | 107.5                           |
| カードキャッシング<br>Cash advances                         | 396,314                  | 523,301                  | 539,536                  | 136.1                  | 16,234                                 | 103.1                           |
| プロセッシング・他社カード代行<br>Agency services                 | 14,042                   | 17,946                   | 17,374                   | 123.7                  | △ 573                                  | 96.8                            |
| カード事業計<br>Credit card total                        | 882,084                  | 1,210,491                | 1,216,870                | 138.0                  | 6,378                                  | 100.5                           |
| 個品あっせん<br>Shopping loans                           | 8,312                    | 6,698                    | 6,601                    | 79.4                   | △ 97                                   | 98.6                            |
| 信用保証 ※1<br>Guarantees                              | 276<br>(80,029)          | 359<br>(94,848)          | 392<br>(101,405)         | 142.0<br>(126.7)       | 33<br>(6,557)                          | 109.3<br>(106.9)                |
| 各種ローン<br>Specialty loans                           | 121,029                  | 141,340                  | 155,012                  | 128.1                  | 13,671                                 | 109.7                           |
| リース ※2<br>Leases                                   | 5,701<br>(190,740)       | 5,872<br>(206,664)       | 6,059<br>(210,606)       | 106.3<br>110.4         | 187<br>(3,941)                         | 103.2<br>(101.9)                |
| その他<br>others                                      | 0                        | 0                        | 0                        | 4.9                    | △0                                     | 62.3                            |
| 非カード事業計<br>Non-credit card total                   | 135,320<br>(400,112)     | 154,272<br>(449,553)     | 168,066<br>(473,625)     | 124.2<br>118.4         | 13,794<br>(24,072)                     | 108.9<br>(101.5)                |
| 割賦売掛金残高計<br>Installment accounts receivable        | 1,017,404<br>(1,282,196) | 1,364,763<br>(1,660,045) | 1,384,936<br>(1,690,496) | 136.1<br>(131.8)       | 20,173<br>(30,451)                     | 101.5<br>(101.8)                |

※1 信用保証の( )は保証残高(偶発債務)を含む。

Credit guarantees of ( ) accounted for under receivables include guarantee commitments(contingent liabilities).

※2 リースの( )は未到来債権を含む残高。

The lease balance of ( ) includes cash in transit.

### 債権流動化(ショッピング1,105億円・キャッシング300億円)を含むカード事業残高内訳

The amount of ABS(¥140bil.) includes in the credit card business.

単位:百万円/(¥ Million)

|  | 2005/6                   | 2006/3                   | 2006/6                   | 前年比%<br>YOY Change (%) | 対期末増減<br>Increase/Decrease from 2004/3 | 前期末比%<br>Change form 2004/3 (%) |
|--|--------------------------|--------------------------|--------------------------|------------------------|--|---------------------------------|
| カードショッピング<br>Credit-card-related shopping services | 561,727<br>(562,126)     | 709,244<br>(709,645)     | 770,459<br>(770,763)     | 137.2<br>(137.1)       | 61,215<br>(61,118)                     | 108.6<br>(108.6)                |
| (内 リボルビング)<br>(include revolving)                  | 180,100<br>(180,499)     | 218,058<br>(218,458)     | 221,913<br>(222,217)     | 123.2<br>(123.1)       | 3,855<br>(3,759)                       | 101.8<br>(101.7)                |
| カードキャッシング<br>Cash advances                         | 425,054<br>(425,438)     | 552,321<br>(552,721)     | 568,651<br>(569,035)     | 133.8<br>(133.8)       | 16,330<br>(16,314)                     | 103.0<br>(103.0)                |
| プロセッシング・他社カード代行<br>Agency services                 | 14,042                   | 17,946                   | 17,374                   | 123.7                  | △ 572                                  | 96.8                            |
| カード事業計<br>Credit card total                        | 1,000,824<br>(1,001,607) | 1,279,512<br>(1,280,312) | 1,356,485<br>(1,357,173) | 135.5<br>(135.5)       | 76,973<br>(76,861)                     | 106.0<br>(106.0)                |

( )は未収収益を含んだ場合。

The number of ( ) includes amount of accrued revenue.

◆2006/3、2006/6にはユーシーカードの数値を含む。

The numbers of 2006/3 and 2006/6 are including UC CARD. (Merger at January 2006)

## 7. 営業収益の実績 / Operating Revenue

|  | 2005/6             | 構成比%<br>% of Total | 2006/6             | 前年比%<br>YOY Change (%) | 構成比%<br>% of Total | 2006/3               | 前年比%<br>YOY Change (%) | 構成比%<br>% of Total |
|--|--------------------|--------------------|--------------------|------------------------|--------------------|----------------------|------------------------|--------------------|
| カードショッピング<br>Credit-card-related shopping services | 16,442<br>(17,819) | 33.2               | 23,658<br>(24,888) | 143.9<br>(139.7)       | 36.5               | 74,202<br>(79,703)   | 118.5<br>(117.1)       | 34.3               |
| カードキャッシング<br>Cash advances                         | 21,268<br>(22,901) | 43.0               | 27,332<br>(29,001) | 128.5<br>(126.6)       | 42.1               | 91,609<br>(98,493)   | 111.3<br>(111.2)       | 42.3               |
| プロセッシング・他社カード代行<br>Agency services                 | 2,519<br>(2,444)   | 5.1                | 2,881<br>(2,806)   | 114.4<br>(114.8)       | 4.4                | 10,368<br>(10,068)   | 100.4<br>(100.2)       | 4.8                |
| カード事業計<br>Credit card total                        | 40,231<br>(43,165) | 81.4               | 53,871<br>(56,697) | 133.9<br>(131.3)       | 83.0               | 176,180<br>(188,264) | 113.5<br>(113.0)       | 81.4               |
| 個品あっせん<br>Shopping loans                           | 197                | 0.4                | 164                | 83.2                   | 0.3                | 748                  | 75.1                   | 0.3                |
| 信用保証<br>Guarantees                                 | 875                | 1.8                | 1,184              | 135.3                  | 1.8                | 3,877                | 121.0                  | 1.8                |
| 各種ローン<br>Specialty loans                           | 2,733              | 5.5                | 3,664              | 134.1                  | 5.6                | 12,489               | 168.5                  | 5.8                |
| リース<br>Leases                                      | 1,706              | 3.4                | 1,810              | 106.1                  | 2.8                | 7,183                | 104.8                  | 3.3                |
| その他<br>Others                                      | 840                | 1.7                | 1,482              | 176.4                  | 2.3                | 4,284                | 95.4                   | 2.0                |
| 金融収益<br>Financial revenue                          | 2,867<br>(165)     | 5.8                | 2,693<br>(110)     | 93.9<br>(66.8)         | 4.2                | 11,689<br>(498)      | 97.1<br>(92.8)         | 5.4                |
| 非カード事業計<br>Non-credit card total                   | 9,219<br>(6,517)   | 18.6               | 10,998<br>(8,415)  | 119.3<br>(129.1)       | 17.0               | 40,272<br>(29,081)   | 115.1<br>(123.8)       | 18.6               |
| 営業収益計<br>Total operating revenue                   | 49,450<br>(49,683) | 100.0              | 64,871<br>(65,113) | 131.2<br>(131.1)       | 100.0              | 216,453<br>(217,346) | 113.8<br>(114.3)       | 100.0              |

◆( )は債権流動化分を含んだ場合。

Number of ( ) includes revenue from amount of securitization.

◆「プロセッシング・他社カード代行」は当社のCDによる他社カード利用分及びその他業務代行で、決算短信上の「業務代行」のこと。

Fees received for making cash advances at Credit Saison cash dispensers on behalf of other companies are included in the line item. Agency services in the financial statements and processing.

◆「カードキャッシング」と「各種ローン」の合計は、決算短信上の「融資」のこと。

The total of cash advances and specialty loans are listed as the line item Loans in the financial statements.

◆「その他」は賃貸収入および保険収入など。

Others include items such as revenue from rentals and insurance.

◆2006/3、2006/6にはユーシーカードの数値を含む。

The numbers of 2006/3 and 2006/6 are including UC CARD. (Merger at January 2006)

## 8. 販売費及び一般管理費の実績 / Selling, General and Administrative Expenses

|             | 2005/6 | 前年比%<br>YOY Change (%) | 2006/6 | 前年比%<br>YOY Change (%) |  | 2006/3  | 前年比%<br>YOY Change (%) |  |
|-------------|--------|------------------------|--------|------------------------|--|---------|------------------------|--|
| 合計<br>TOTAL | 34,548 | 103.2                  | 50,497 | 146.2                  |  | 156,887 | 115.3                  |  |

## 9. 連結業績予測／Performance Estimates (Consolidated)

単位: 百万円／(¥ Million)

|  | 営業収益<br>Operating Revenue |         |                        |                    |
|--|---------------------------|---------|------------------------|--------------------|
|  | 2007/3                    | 2006/3  | 前年比%<br>YOY Change (%) | 構成比%<br>% of Total |
| 信販事業収益<br>Credit card business revenue           | 268,500                   | 214,449 | 125.2%                 | 81.9%              |
| エンタテインメント売上利益<br>Income from Entertainment sales | 18,000                    | 17,884  | 100.6%                 | 5.5%               |
| 不動産事業売上利益<br>Income from Real estate sales       | 19,000                    | 18,361  | 103.5%                 | 5.8%               |
| リース売上利益<br>Income from Leases                    | 7,800                     | 7,142   | 109.2%                 | 2.4%               |
| その他の売上利益<br>Income from Others business          | 5,500                     | 4,837   | 113.7%                 | 1.7%               |
| 金融収益<br>Financial revenue                        | 9,200                     | 11,990  | 76.7%                  | 2.8%               |
| 営業収益合計<br>Total operating revenue                | 328,000                   | 274,666 | 119.4%                 | 100.0%             |

|                            | 2007/3  | 2006/3  | 前年比%<br>YOY Change (%) |
|----------------------------|---------|---------|------------------------|
| 営業費用<br>Operating expenses | 254,000 | 205,090 | 123.8%                 |
| 営業利益<br>Operating income   | 74,000  | 69,575  | 106.4%                 |
| 経常利益<br>Ordinary income    | 75,000  | 71,149  | 105.4%                 |
| 当期純利益<br>Net income        | 39,000  | 42,219  | 92.4%                  |

# 10. 単体業績予測 / Performance Estimates (Non-Consolidated)

単位:百万円/(¥ Million)

|  | 取扱高<br>Volume of New Contracts |                        |                    | 営業収益<br>Operating Revenue |                        |                    |
|--|--------------------------------|------------------------|--------------------|---------------------------|------------------------|--------------------|
|  | 2007/3                         | 前年比%<br>YOY Change (%) | 構成比%<br>% of Total | 2007/3                    | 前年比%<br>YOY Change (%) | 構成比%<br>% of Total |
| カードショッピング<br>Credit-card-related shopping services | 3,569,000                      | 141.2                  | 64.1%              | 102,800<br>(106,100)      | 138.5<br>(133.1)       | 38.4%              |
| カードキャッシング<br>Cash advances                         | 875,000                        | 141.4                  | 15.7%              | 111,500<br>(118,300)      | 121.5<br>(119.9)       | 41.6%              |
| プロセッシング・他社カード代行<br>Agency services                 | 787,000                        | 105.2                  | 14.1%              | 10,500<br>(10,200)        | 101.3<br>(101.3)       | 3.9%               |
| カード事業計<br>Credit card total                        | 5,231,000                      | 134.3                  | 93.9%              | 224,800<br>(234,600)      | 127.6<br>(124.6)       | 83.9%              |
| 個品あっせん<br>Shopping loans                           | 5,000                          | 71.9                   | 0.1%               | 400                       | 53.5                   | 0.1%               |
| 信用保証<br>Guarantees                                 | 58,000                         | 93.4                   | 1.0%               | 4,500                     | 116.1                  | 1.7%               |
| 各種ローン<br>Specialty loans                           | 176,000                        | 146.5                  | 3.1%               | 15,500                    | 125.5                  | 5.8%               |
| リース<br>Leases                                      | 93,000                         | 103.3                  | 1.7%               | 8,000                     | 111.4                  | 3.0%               |
| その他<br>Others                                      | 10,000                         | 102.1                  | 0.2%               | 5,500                     | 128.4                  | 2.0%               |
| 金融収益<br>Financial revenue                          |                                |                        |                    | 9,300<br>(300)            | 79.6<br>(60.2)         | 3.5%               |
| 非カード事業計<br>Non-credit card total                   | 342,000                        | 118.4                  | 6.1%               | 43,200<br>(34,200)        | 107.3<br>(117.6)       | 16.1%              |
| 合計<br>Total  | 5,573,000                      | 133.2                  | 100.0%             | 268,000<br>(268,800)      | 123.8<br>(123.7)       | 100.0%             |

|                            | 2007/3               | 前年比%<br>YOY Change (%) |
|----------------------------|----------------------|------------------------|
| 販管費<br>SG&A expenses       | 199,000              | 126.8                  |
| 金融費用<br>Financial expenses | 14,500<br>(14,900)   | 149.5<br>(146.3)       |
| 計<br>Total                 | 213,500<br>(213,900) | 128.2<br>(128.0)       |
| 営業利益<br>Operating income   | 54,500<br>(54,900)   | 109.3<br>(109.2)       |
| 経常利益<br>Ordinary income    | 55,500<br>(55,900)   | 109.3<br>(109.2)       |
| 当期純利益<br>Net income        | 32,000               | 117.9                  |

◆( )はリボルビング債権400億円  
及びキャッシング債権300億円を含んだ場合の数値  
The number of ( ) estimates includes securitized installment  
account receivable ¥40bil. and ¥30bil. of cash advances.

### 【債権流動化による損益影響額】

(単位:百万円)

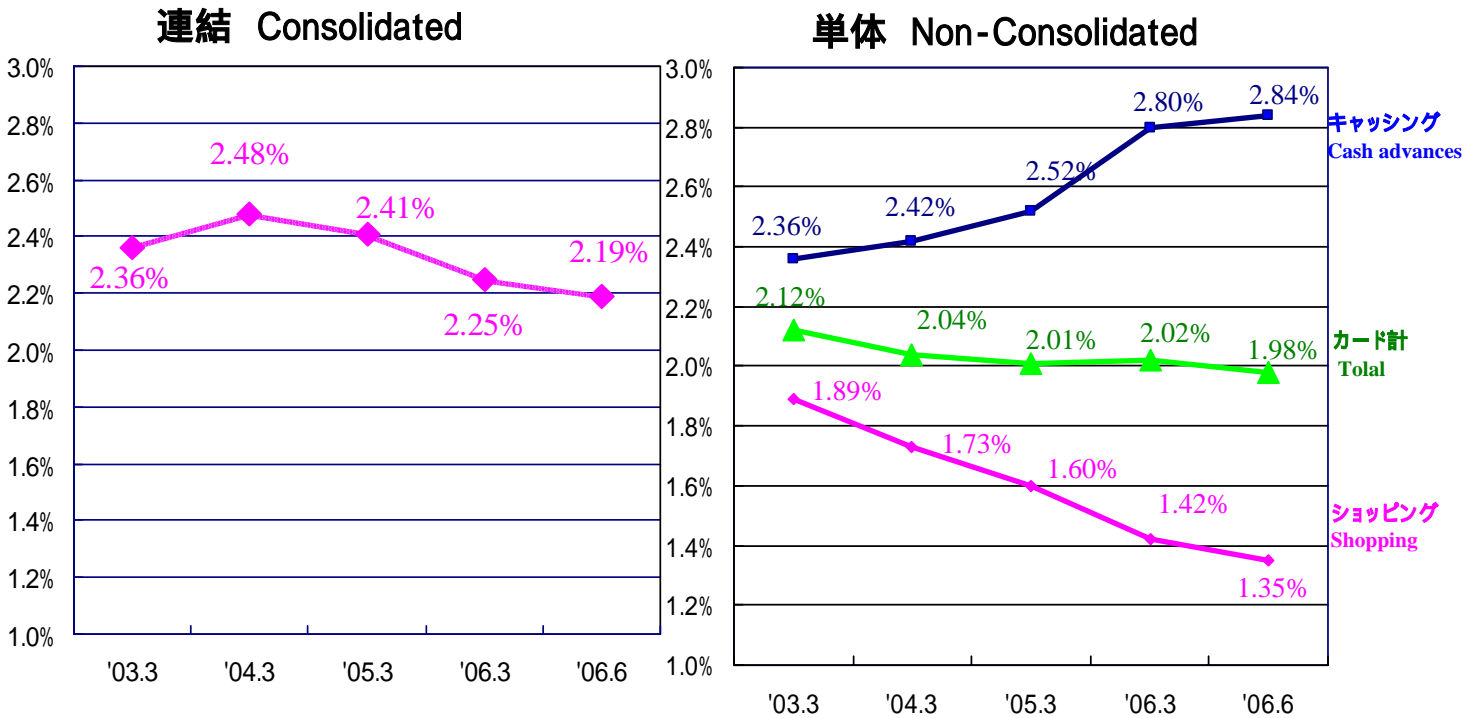
|                   | 2006/3     | 2007/3     |
|-------------------|------------|------------|
| キャッシング債権売却益(金融収益) | 0          | 0          |
| キャッシング債権償却損(金融費用) | 374        | 400        |
| 売却益関連計            | 374        | 400        |
| 収益認識日の変更等による損益影響額 | 31         | 0          |
| <b>損益影響額計</b>     | <b>405</b> | <b>400</b> |

(注)ファイナリストを除く、シミュレーション上の数値です。  
The numbers are based on simulation excluding funding costs.



# 11. 債権リスク状況 / Trends in Delinquent Loans

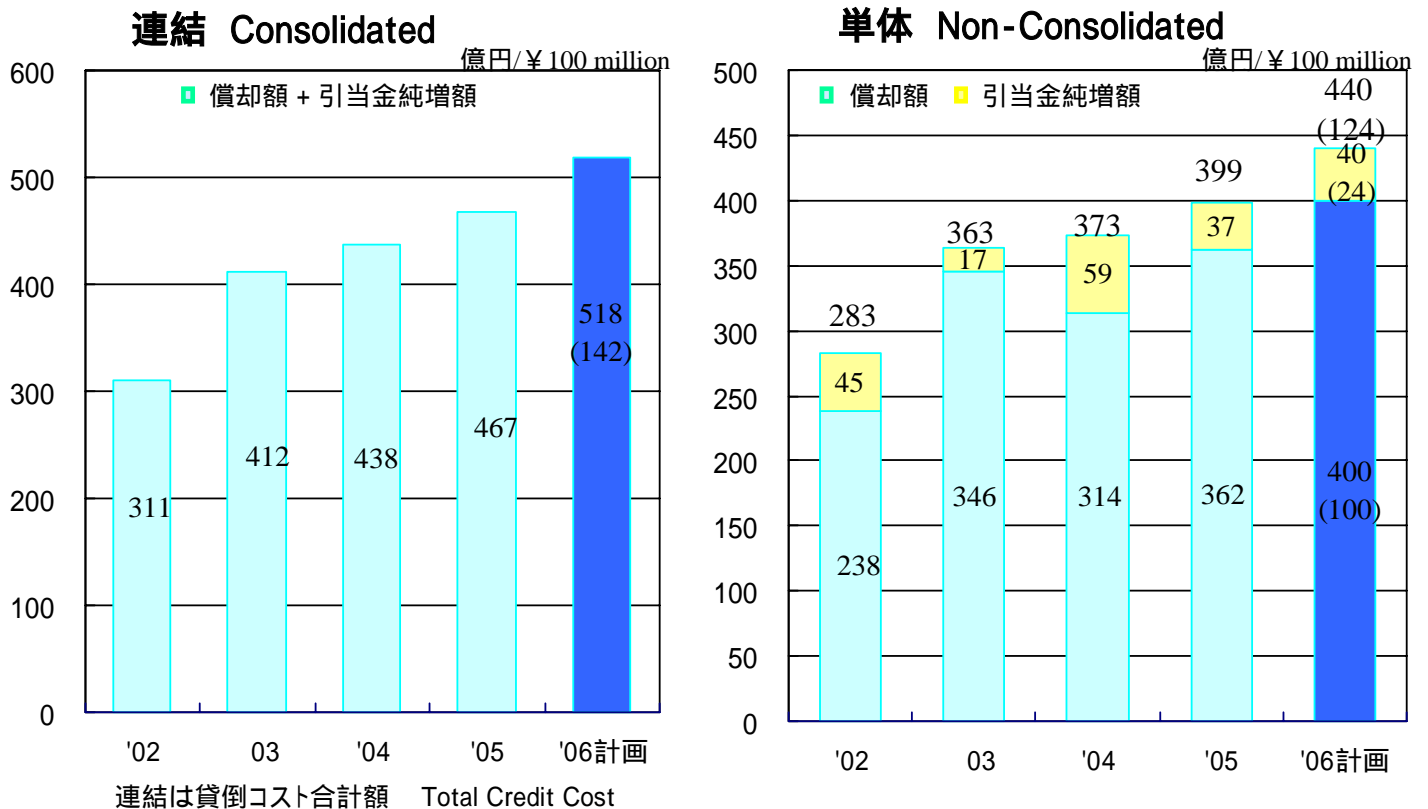
## 90日以上延滞状況 / Over 90 days



# 12. 貸倒コストの推移 / Credit Cost

## 償却状況 / Write-off

( )は06.6実績 actual no.



# 13. 金利感応度によるバランスシートの構造

## / Interest Rate Structure of Assets and Liabilities

単位: 億円 / ( ¥100 Million )

| 2006/3                               |                    |  |                    |
|--------------------------------------|--------------------|--|--------------------|
| 変動金利資産<br>Variable-rate assets       | 704                | 変動金利負債<br>Variable-rate liabilities                  | 5,203<br>(5,203)   |
| 準固定金利資産<br>Semi-fixed-rate assets    | 6,823<br>(7,512)   | 固定金利負債<br>Fixed-rate liabilities                     | 6,488<br>(7,186)   |
| 固定金利資産<br>Fixed-rate assets          | 2,914              | 非金利負債<br>Non-interest-bearing liabilities            | 2,512              |
| 非金利資産<br>Non-interest-earning assets | 7,177<br>(7,177)   | 資本<br>Shareholders equity                            | 3,414              |
| 資産合計<br>Total assets                 | 17,617<br>(18,315) | 負債・資本合計<br>Total liabilities and shareholders equity | 17,617<br>(18,315) |

|                    |                  |
|--------------------|------------------|
| GAP額<br>GAP amount | 4,499<br>(4,499) |
| GAP率<br>GAP rate   | 25.5%<br>(24.6%) |

単位: 億円 / ( ¥100 Million )

| 2006/6                               |                    |  |                    |
|--------------------------------------|--------------------|--|--------------------|
| 変動金利資産<br>Variable-rate assets       | 691                | 変動金利負債<br>Variable-rate liabilities                  | 4,501<br>(5,301)   |
| 準固定金利資産<br>Semi-fixed-rate assets    | 7,589<br>(8,192)   | 固定金利負債<br>Fixed-rate liabilities                     | 7,159<br>(7,762)   |
| 固定金利資産<br>Fixed-rate assets          | 3,066              | 非金利負債<br>Non-interest-bearing liabilities            | 2,765              |
| 非金利資産<br>Non-interest-earning assets | 6,576<br>(7,376)   | 資本<br>Shareholders equity                            | 3,497              |
| 資産合計<br>Total assets                 | 17,922<br>(19,325) | 負債・資本合計<br>Total liabilities and shareholders equity | 17,922<br>(19,325) |

|                    |                  |
|--------------------|------------------|
| GAP額<br>GAP amount | 3,810<br>(4,610) |
| GAP率<br>GAP rate   | 21.3%<br>(23.9%) |

準固定金利資産とは、クレジット債権のことである。

Semi-fixed-rate assets represent credit receivables.

GAP額とは、変動金利負債額から変動金利資産を差し引いた額である。

The GAP amount is the difference between variable-rate liabilities and variable rate assets.

GAP率とは、GAP額を総資産額で除した百分率である。

The GAP ratio is GAP amount / Total assets.

( )は債権流動化分を含む数値。

The number of ( ) includes securitized installment account receivable.