FACT BOOK

1st Half, FY 2009

Apr.1,2009～Sep.30,2009

日本証券金融株式会社

JAPAN SECURITIES FINANCE CO.,LTD.

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1.主な業務内容（Contents of Business）

◆貸借取引業務 Loans for Margin Transactions

種　類	融資 Margin Loan (貸借取引貸付金)	貸株 Stock Loan (貸借取引貸付有価証券)
収　益 Revenues	貸付金利息 Interest on Loans 借入有価証券代り金利息 Interest on collateral money of securities borrowed	品貸料（逆日歩） Premium Charges 貸株料 Lending Fees
費　用 Expenses	資金調達コスト Funding Cost	有価証券借入料（逆日歩） Premium Charges
平均貸付残高 Average Loan Balance	317,156 百万円¥ mil	431,199 百万円¥mil
金利・貸株料 Loan Rate & Fee	融資金利 Loan Rate : 0.97%	貸株料 Lending Fee : 0.40% 貸株等代り金金利 Interest on collateral money of securities lent : 0.00%
取引先 Counterparty	取引所総合取引参加者 General trading Participants of stock exchange	取引所総合取引参加者 General trading Participants of stock exchange
調達方法 How to funding	貸株等代り金 Cash proceeds sold of Stock Loan コールマネー Call Money	融資担保株券 Stock certificates bought of Margin Loan 証券会社、生損保等からの入札 Bidding by brokers and insurance companies, etc
担保 Collaterals	株券 Stock certificates 融資担保株券の他に 30%の現金又は株券（掛目 80%）等を受入れる。 Stock certificates bought plus 30% margin requirement by cash or equities (value80%)	現金 Cash proceeds 貸株等代り金の他に 30%の現金又は株券（掛目 80%）等を受入れる。 Cash proceeds sold plus 30% margin requirement by cash or equities (value80%)
特徴 Features	・ 取引所の決済機構を通じて貸付けるため、証券会社にとって利便性が高い。 Convenient for brokers because loaned through a clearing facility of each stock exchange ・ 毎日担保を時価評価し、毎日差金決済する。証券会社のデフォルト等による貸し倒れの実績なし。 Mark-to market every day and pay or receive the differences every day No credit loss with bankruptcy of brokers ・ 品貸料（逆日歩）は当該銘柄の制度信用取引利用顧客に一律適用される。 Premium charges of each issue are applied to all standardized margin selling customers	

◆有価証券貸付業務 Securities Lending Business

種　類	一般貸株 General Stock Lending	債券貸借取引 Bond Lending
金利・料率 Loan Rate	貸付期間により設定 Set according to loan term	約定毎に決定 Decided according to each trade
取引先 Counterparty	証券会社 Brokers	証券会社、機関投資家 Brokers, Institutional Investors
担保 Collaterals	株券（掛目 70%） Equity (value 70%) 現金（掛目 100%） Cash (value 100%)	国債（掛目 95%） JGB (value 95%) 現金（掛目 100%） Cash (value 100%)
特徴 Features	フェイルカバーやバスケット取引等に利用 Fail cover or basket trades	現金を担保としたレポ取引が主流 Repo transactions with cash collateral 現先取引と並んで資金調達、運用手段として広く利用されている Utilized for cash funding or investing, such as repurchase agreement

◆証券会社向け貸付業務 Loan to Brokers

種　類	公社債･一般貸付（証券会社向け） General Loans	一般信用ファイナンス Negotiable Loans for Margin Transactions
収益 Revenues	公社債・一般貸付金利息 Interest on General loans	一般信用ファイナンス利息 Interest on Negotiable Loans for Margin Transactions
平均貸付残高 Average Loan Balance	13,991 百万円¥ mil	17,786 百万円¥ mil
金利・料率 Loan Rate	国債担保 Collateral of JGB 0.32% 株式担保 Collateral of Equity 1.40%	
取引先 Counterparty	証券会社 Brokers	証券会社 Brokers
主な担保 Collaterals	国債（掛目 98%） JGB (value98%) 株券（掛目 70%） Equity (value70%)	株券 stock certificates 融資担保株券の他に30%の現金又は株券（掛目 80%）等を受入れる。 Stock certificates bought plus 30% margin requirement by cash or equities (value80%)
特徴 Features	証券会社の運転資金等の貸付け Operating funds needed by brokers	一般信用取引による信用買いの決済に必要な資金の融資 Loan for negotiable margin buying transactions

◆個人、一般事業法人向け貸付業務 Loan to Individual Investors or Firms

種　類	一般貸付(証券担保ローン)
収　益 Revenues	公社債・一般貸付金利息 Interest on General Loans
平均貸付残高 Average Loan Balance	16,134 百万円¥ mil
金利・料率 Loan Rate	株式担保 collateral of equity 3.80%
取引先 Counterparty	個人、法人 Individual investors, Firms
担　保 Collateral	株券（掛目 65%） Equity (value65%)
特　徴 Features	資金使途は自由。証券会社の窓口で手続きできる保護預り証券担保融資などもある Free of use. Loan on securities in safekeeping account of a broker is available.

◎貸付金利の推移 Transition of Loan Rate

年 月 日（約定日） Trade Date basis	貸借取引融資 Margin Loan	一般貸付 （証券会社向け） General Loan to Brokers	一般貸付 （証券担保ローン） General Loan to Individual or Firm
2001/04/01	0.88%	1.500%	3.675%
2001/04/02	0.75% (▲0.13%)	↓	↓
2001/04/05	↓	1.375% (▲0.125%)	↓
2001/05/01	0.60% (▲0.15%)	↓	↓
2002/11/08	↓	0.900% (▲0.475%)	↓
2006/07/27	0.74% (+0.14%)	↓	↓
2006/08/01	↓	1.250% (+0.350%)	↓
2006/09/22	0.86% (+0.12%)	↓	↓
2007/03/15	1.02% (+0.16%)	↓	↓
2007/04/05	1.11% (+0.09%)	↓	↓
2007/04/16	↓	1.400% (+0.150%)	3.800% (+0.125%)
2009/01/29	0.97%(▲0.14%)	↓	↓
2009/11/11	0.97%	1.400%	3.800%

2. 業務別営業収益 (Breakdown of JSF Group Operating Revenues by Each Business)

（単位：百万円 ¥mil）

		FY2007		FY2008		FY2009
		Interim	Full-Year	Interim	Full-Year	Interim
1	貸借取引業務 Margin Loan Business	13,081	23,156	9,813	19,638	7,426
2		(49.2%)	(45.8%)	(42.2%)	(44.3%)	(47.2%)
3	貸付金利息 Interest on Loans	6,652	10,581	2,491	3,899	1,638
4	借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	814	1,683	999	1,992	1,133
5	有価証券貸付料 Fees on Lending Securities	5,320	10,383	6,125	13,278	4,351
6	貸借取引品貸料（逆日歩） Premium Charges	3,874	7,862	5,169	11,568	3,422
7	貸借取引貸株料 Lending Fees on Stock Loans	1,446	2,520	955	1,710	928
8	公社債貸付・一般貸付業務 Bond Financing and General Loans Business	728	1,428	639	1,275	650
9		(2.7%)	(2.8%)	(2.7%)	(2.9%)	(4.1%)
10	公社債貸付金利息 Interest on Bond Financing	0	1	0	1	0
11	一般貸付金利息 Interest on General Loans	499	1,014	515	950	397
12	一般信用ファイナンス Negotiable Loans for Margin Transactions	227	412	123	191	105
13	有価証券貸付業務 Securities Lending Business	3,721	6,297	2,417	4,848	801
14		(14.0%)	(12.5%)	(10.4%)	(10.9%)	(5.1%)
15	一般貸株 General Stock Lending	483	848	292	462	152
16	債券貸借取引 Bond Lending	3,237	5,448	2,124	4,386	649
17	信託銀行業務 Trust Business	5,003	10,844	5,009	8,780	3,382
18		(18.8%)	(21.4%)	(21.5%)	(19.8%)	(21.5%)
19	貸付金利息 Interest on Loans	1,667	3,833	1,855	3,348	703
20	信託報酬 Trust Charges	100	198	103	209	114
21	国債等運用収益（日証金信託銀行） Bond Trading(JSFTB)	2,498	5,317	2,900	4,935	2,513
22	不動産賃貸 Real Estate Management Business	559	1,118	552	1,091	526
23		(2.1%)	(2.2%)	(2.4%)	(2.5%)	(3.3%)
24	その他 Others	3,504	7,736	4,850	8,664	2,962
25		(13.2%)	(15.3%)	(20.8%)	(19.6%)	(18.8%)
26	国債等運用収益（日証金） Bond Trading(JSF)	3,074	6,767	4,377	8,129	2,902
27	営業収益合計 Total Operating Revenues	26,597	50,582	23,282	44,299	15,749
28	営業収益合計（除く品貸料） Total Operating Revenues(exclude Premium Charges)	22,722	42,719	18,113	32,731	12,327

3. 貸付の状況 (Statistics of Loans and Securities Lending Transaction)

貸付金平均残高 (Average Outstanding Balance of Loan)

億円(¥100mil)

		FY2007		FY2008		FY2009
		Interim	Full-Year	Interim	Full-Year	Interim
1	貸借取引 Loans for Margin Transactions	11,578	9,172	4,232	3,363	3,171
2	公社債貸付 Bond Financing	1	1	1	1	1
3	一般貸付 General Loans	806	768	607	517	477
4	うち顧客貸付金 Loans for Individual Investors	168	176	197	189	161
5	うち一般信用ファイナンス Loans for Negotiable margin Transactions	382	343	201	142	177
6	信託銀行貸付金 Trust Bank Loans	3,892	4,489	4,723	4,108	2,077
7	買現先勘定 Sales under repurchase agreement	556	483	1	0	6
8	その他 Others	75	75	75	77	145

貸付金期末残高 (Outstanding Balance of Loan)

億円(¥100mil)

9	貸借取引 Loans for Margin Transactions	9,389	5,085	4,464	2,443	3,847
10	公社債貸付 Bond Financing	0	0	0	0	0
11	一般貸付 General Loans	746	685	517	531	473
12	うち顧客貸付金 Loans for Individual Investors	177	211	204	205	153
13	うち一般信用ファイナンス Loans for Negotiable margin Transactions	328	251	113	187	176
14	信託銀行貸付金 Trust Bank Loans	4,965	5,467	4,346	1,911	1,929
15	買現先勘定 Sales under repurchase agreement	—	—	—	—	—
16	その他 Others	75	75	75	145	145

有価証券成約額

(Trading Volume of Securities Lending Transaction)

億円(¥100mil)

17	債券(債券貸借仲介) Bond Lending	1,216,375	2,034,084	610,601	1,296,689	487,165

※17　現金担保付取引分も含む　include cash-collateral transactions.

貸借取引融資・貸株残高の状況（Statistics of Loans for Margin Transactions）

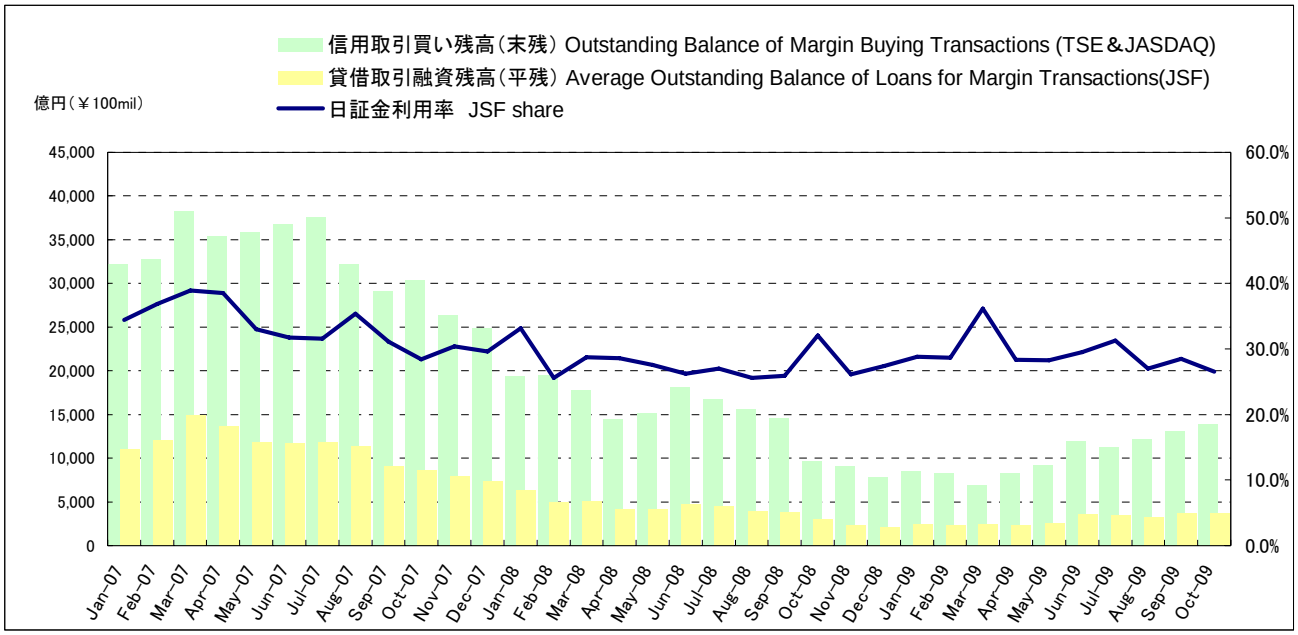
貸借取引融資残高（平残）
Average Outstanding Balance of Loans for Margin Transactions

億円(¥100mil)

	FY2007			FY2008			FY2009		
	TSE	JASDAQ	TOTAL	TSE	JASDAQ	TOTAL	TSE	JASDAQ	TOTAL
4 月 Apr.	13,122	531	13,653	3,997	151	4,149	2,282	61	2,344
5 月 May.	11,352	480	11,833	4,018	165	4,184	2,524	64	2,589
6 月 Jun.	11,203	492	11,695	4,590	161	4,752	3,445	87	3,532
7 月 Jul.	11,344	495	11,840	4,400	133	4,533	3,435	81	3,517
8 月 Aug.	10,973	415	11,389	3,885	99	3,984	3,207	94	3,301
9 月 Sep.	8,727	317	9,044	3,707	85	3,792	3,633	112	3,746
10 月 Oct.	8,322	308	8,630	3,028	59	3,088	3,579	99	3,679
11 月 Nov.	7,706	303	8,010	2,338	49	2,388			
12 月 Dec.	7,100	266	7,366	2,103	46	2,150			
1 月 Jan.	6,195	224	6,419	2,388	51	2,440			
2 月 Feb.	4,807	175	4,983	2,322	50	2,372			
3 月 Mar.	4,941	164	5,105	2,419	58	2,477			

制度信用取引買い残高（末残）
Outstanding Balance of Margin Buying Transactions (TSE and JASDAQ, as of end of month)

	FY2007			FY2008			FY2009		
	TSE	JASDAQ	JSF ratio	TSE	JASDAQ	JSF ratio	TSE	JASDAQ	JSF ratio
4 月 Apr.	34,245	1,164	38.6%	14,100	424	28.6%	8,123	148	28.3%
5 月 May.	34,764	1,123	33.0%	14,714	451	27.6%	9,007	160	28.2%
6 月 Jun.	35,686	1,142	31.8%	17,753	382	26.2%	11,775	178	29.5%
7 月 Jul.	36,469	1,041	31.6%	16,450	338	27.0%	11,048	188	31.3%
8 月 Aug.	31,407	825	35.3%	15,311	270	25.6%	11,967	257	27.0%
9 月 Sep.	28,392	690	31.1%	14,402	243	25.9%	12,848	279	28.5%
10 月 Oct.	29,649	724	28.4%	9,473	152	32.1%	13,602	246	26.6%
11 月 Nov.	25,676	666	30.4%	9,001	136	26.1%			
12 月 Dec.	24,261	604	29.6%	7,729	124	27.4%			
1 月 Jan.	18,836	516	33.2%	8,323	132	28.9%			
2 月 Feb.	18,979	489	25.6%	8,155	131	28.6%			
3 月 Mar.	17,338	422	28.7%	6,709	135	36.2%			



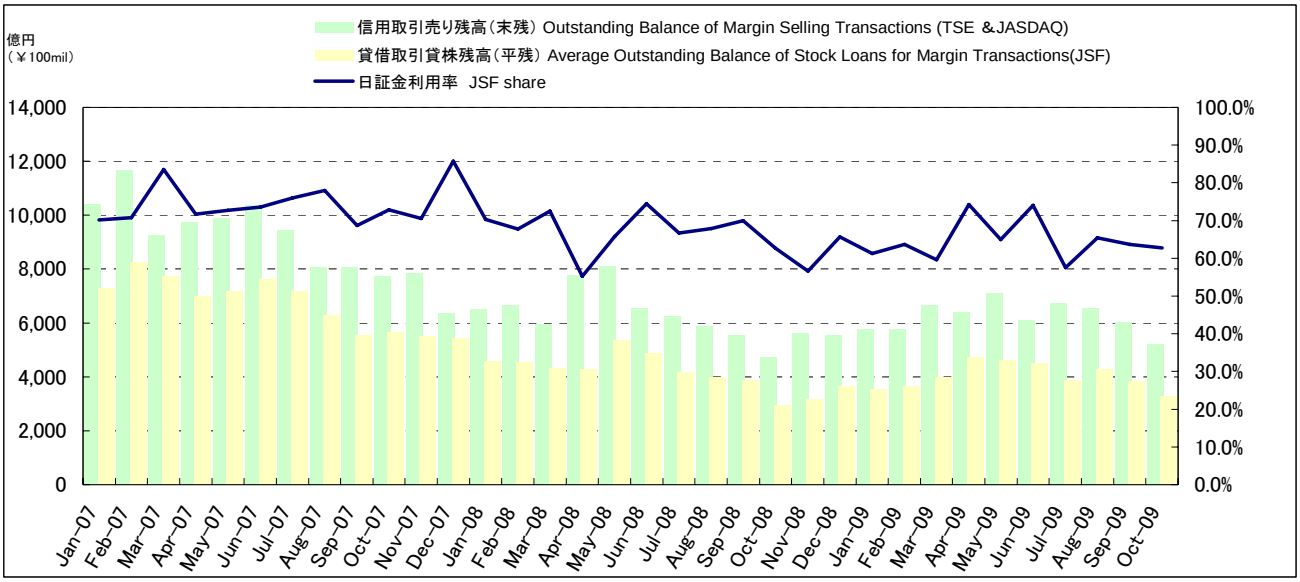
貸借取引貸株残高（平残）
Average Outstanding Balance of Stock Loans for Margin Transactions

億円(¥100mil)

	FY2007			FY2008			FY2009		
	TSE	JASDAQ	TOTAL	TSE	JASDAQ	TOTAL	TSE	JASDAQ	TOTAL
4 月 Apr.	6,928	71	7,000	4,232	57	4,290	4,734	11	4,746
5 月 May.	7,121	64	7,186	5,285	53	5,338	4,608	10	4,619
6 月 Jun.	7,536	89	7,626	4,853	22	4,875	4,501	13	4,515
7 月 Jul.	7,085	85	7,171	4,148	12	4,160	3,845	26	3,872
8 月 Aug.	6,219	71	6,290	3,974	13	3,987	4,250	24	4,275
9 月 Sep.	5,490	60	5,551	3,861	22	3,883	3,832	16	3,848
10 月 Oct.	5,576	72	5,649	2,943	11	2,955	3,270	18	3,288
11 月 Nov.	5,470	57	5,528	3,177	10	3,187			
12 月 Dec.	5,398	47	5,445	3,638	10	3,648			
1 月 Jan.	4,551	37	4,589	3,530	13	3,543			
2 月 Feb.	4,496	34	4,530	3,667	7	3,675			
3 月 Mar.	4,292	36	4,328	3,970	7	3,978			

制度信用取引売り残高（末残）
Outstanding Balance of Margin Selling Transactions (TSE and JASDAQ, as of end of month)

	FY2007			FY2008			FY2009		
	TSE	JASDAQ	JSF ratio	TSE	JASDAQ	JSF ratio	TSE	JASDAQ	JSF ratio
4 月 Apr.	9,625	134	71.7%	7,660	115	55.2%	6,369	21	74.3%
5 月 May.	9,718	156	72.8%	8,042	75	65.8%	7,085	28	64.9%
6 月 Jun.	10,226	146	73.5%	6,503	40	74.5%	6,073	31	74.0%
7 月 Jul.	9,306	132	76.0%	6,210	29	66.7%	6,675	49	57.6%
8 月 Aug.	7,938	129	78.0%	6,473	60	67.8%	6,504	35	65.4%
9 月 Sep.	7,955	132	68.6%	5,510	40	70.0%	6,012	33	63.7%
10 月 Oct.	7,603	152	72.8%	4,703	18	62.6%	5,199	37	62.8%
11 月 Nov.	7,726	114	70.5%	5,612	22	56.6%			
12 月 Dec.	6,265	83	85.8%	5,532	25	65.6%			
1 月 Jan.	6,461	69	70.3%	5,765	16	61.3%			
2 月 Feb.	6,606	76	67.8%	5,746	19	63.7%			
3 月 Mar.	5,875	93	72.5%	6,655	21	59.6%			



4. 業績推移 (Transition of Business Results)

…「ＦＡＣＴＢＯＯＫ　ＦＹ２００８」をご覧下さい。Please refer to “FACTBOOK FY2008”

5. 連結損益計算書 (Consolidated Statements of Operations)

（2009 年度通期(斜字体)は試算値） FY2009 figures (Italic type) are estimation. 百万円(¥mil)

		FY2007		FY2008		FY2009	
		Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1	営業収益 Operating Revenues	26,597	50,582	23,282	44,299	15,749	
2	貸付金利息 Interest on Loans	9,245	16,217	5,021	8,451	2,875	
3	貸借取引貸付 Loans for Margin Transactions	6,652	10,581	2,491	3,899	1,638	
4	公社債貸付金 Bond Financing	0	1	0	1	0	
5	一般貸付金 General Loans	722	1,014	515	950	397	
6	信託銀行貸付金 Trust Bank Loans		3,833	1,855	3,348	703	
7	借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	4,273	7,797	3,051	6,233	1,864	
8	貸借取引貸付 Loans for Margin Transactions	814	1,683	999	1,992	1,133	
9	貸債券取引 Bond Lending	3,459	4,929	1,994	3,933	575	
10	有価証券貸付料 Fees on Lending Securities	6,136	11,758	6,560	14,208	4,585	
11	貸借取引 Stock Loans for Margin Transactions	5,320	10,383	6,125	13,278	4,351	
12	貸借取引品貸料（逆日歩） Premium Charges	3,874	7,862	5,169	11,568	3,422	
13	貸借取引貸株料 Lending Fees on Stock Loans	1,446	2,520	955	1,710	928	
14	その他の有価証券貸付料 Other Fees on Lending Securities	815	1,375	435	930	234	
15	その他の営業収益 Other Operating Revenues	6,942	14,808	8,649	15,405	6,423	
16	国債等運用収益（日証金） Bond Trading（JSF）	3,074	6,767	4,377	8,129	2,902	
17	国債等運用収益（日証金信託銀行） Bond Trading（JSFTB）	2,498	5,317	2,900	4,935	2,513	
18	不動産賃貸 Real Estate Leasing	559	1,118	552	1,091	526	
19	信託報酬 Trust Charges	100	198	103	209	114	
20	営業費用 Operating Expenses	16,931	39,437	20,262	37,690	7,909	
21	支払利息 Interest Paid	10,295	20,365	9,340	15,571	2,784	
22 ※	コール･マネー利息 Interest on Call Money	2,825	5,810	2,838	4,175	477	
23 ※	借入金利息 Interest on Borrowings	823	1,744	1,458	2,634	905	
24 ※	貸付有価証券代り金利息 Interest on Collateral Money of Securities Lent	2,789	4,743	1,370	2,666	325	
25	コマーシャル･ペーパー利息 Interest on Commercial Paper	330	579	133	141	84	
26	有価証券借入料 Fees on Borrowing Securities	4,250	8,473	5,351	12,008	3,665	
27	貸借取引（逆日歩） Premium Charges	3,859	7,844	5,161	11,559	3,422	
28	その他の有価証券借入料 Other Fees on Borrowing Securities	390	628	190	448	243	
29	その他の営業費用 Other Operating Costs and Expenses	2,055	10,018	5,437	9,968	1,374	
30	営業総利益 Operating Profit	9,666	11,144	3,020	6,609	7,840	

※22～24 日証金単体の決算数値 indicate Non-consolidated Figures

百万円(¥mil)

		FY2007		FY2008		FY2009	
		Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
30	**一般管理費** General and Administrative Expenses	4,300	8,799	4,771	11,406	4,049	
31	報酬給与等 Salaries	1,393	3,112	1,309	2,986	1,313	
32	退職給付費用 Retirement and Severance (Employees)	128	267	183	358	231	
33	役員退職慰労引当金繰入 Provision for Retirement and Severance Benefits (Directors and Corporate Auditors)	31	66	23	38	3	
34	賞与引当金繰入 Allowed of Allowance for Bonuses(Employees)	429	430	437	432	410	
35	役員賞与引当金繰入 Allowed of Allowance for Bonuses (Directors and Executive Officers)	—	32	—	28	—	
36	事務計算費 Administrative and Computer Expenses	565	1,129	571	1,167	666	
37	減価償却費 Depreciation	787	1,575	764	1,644	529	
38	貸倒引当金繰入 Expense for Doubtful Debts	—	113	503	2,725	—	
39	その他 Other Expense	964	2,072	979	2,024	894	
40	**営業利益** Operating Income	5,365	2,345	▲1,751	▲4,797	3,790	(試算値/Estimated Figures) 4,900
41	**営業外収益** Non-Operating Revenues	947	520	313	292	153	
42	受取利息 Interest Received	62	8	4	8	6	
43	受取配当金 Dividend Received	164	137	147	173	102	
44	持分法による投資利益 Profit in Equity-Method	658	255	103	—	—	
45	その他 Other Revenues	62	119	58	110	45	
46	**営業外費用** Non-Operating Expenses	6	13	16	975	431	
47	支払利息 Interest Paid	0	1	0	0	0	
48	持分法による投資損失 Loss in Equity-Method	—	—	—	951	425	
49	**経常利益** Recurring Income	6,306	2,852	▲1,453	▲5,479	3,512	(試算値/Estimated Figures) 4,900
50	**特別利益** Extraordinary Profit	123	1,037	26	26	1	
51	貸倒引当金戻入益 Reversal of Allowance for Doubtful Receivables	58	—	—	—	1	
52	投資有価証券売却益 Gain on Sale of Investments in Securities	64	0	—	—	—	
53	**特別損失** Extraordinary Loss	9	986	29	778	5	
54	投資有価証券売却損 Loss on Sales of Investment Securities	1	0	—	—	—	
55	投資有価証券評価損 Loss on Devaluation of Investments in Securities	7	—	3	487	—	
56	**税金等調整前当期純利益** Net Income before Income Taxes	6,420	2,903	▲1,455	▲6,231	3,507	
57	**法人税・住民税及び事業税** Income Taxes	2,109	3,322	1,011	1,646	1,200	
58	**法人税等調整額** Deferred Income Taxes	227	881	▲75	▲373	69	
59	**当期純利益** Net Income	4,083	▲1,300	▲2,391	▲7,503	2,238	(試算値/Estimated Figures) 3,200

6. 連結貸借対照表 (Consolidated Balance Sheets)

百万円(¥mil)

		FY2007		FY2008		FY2009	
		Full-Year		Full-Year		Interim	
1	**流動資産合計** Current Assets		4,742,801		4,861,332		4,849,949
2	現金預金 Cash	4,628		2,957		12,019	
3	コール・ローン Call Loans	24,000		7,000		2,000	
4	受取手形・売掛金 Notes and Account Receivable-Trade	—		—		—	
5	有価証券 Short-term Investments	1,980,835		2,697,282		2,160,302	
6	日証金分 JSF	1,475,909		1,760,788		1,218,803	
7	日証金信託銀行分 JSF TB	504,925		936,494		941,499	
8	貸付金 Short-term Loans Receivable	1,131,385		503,070		639,541	
9 *	貸付有価証券 Securities Lent	431,516		460,437		376,101	
10 *	保管有価証券 Securities in Custody	8,750		23,000		30,594	
11 *	寄託有価証券 Securities in Deposit	256,731		94,262		214,573	
12	繰延税金資産 Deferred Tax Assets	300		536		616	
13	借入有価証券代り金 Collateral Money of Securities Borrowed	900,506		1,042,222		1,414,694	
14	貸借取引分 Loans for Margin Transactions	165,910		307,433		202,340	
15	債券貸借取引分 Bond Lending	694,643		637,632		723,801	
16	その他 Other Current Assets	4,984		33,382		2,311	
17	貸倒引当金 Allowance for Doubtful Receivables	▲838		▲2,820		▲2,805	
18	**固定資産合計** Non-current Assets		351,036		431,945		489,496
19	**有形固定資産合計** Tangible Non-current Assets	7,111		6,965		6,908	
20	建物及び構築物 Buildings and Structures	8,110		7,996		8,052	
21	減価償却累計額 Accumulated Depreciation	▲4,832		▲4,945		▲5,058	
22	機械装置及び運搬具 Machinery, Equipment and Vehicles	—		—		—	
23	減価償却累計額 Accumulated Depreciation	—		—		—	
24	器具及び備品 Tools, Furniture and Fixtures	1,200		1,349		1,348	
25	減価償却累計額 Accumulated Depreciation	▲902		▲886		▲940	
26	土　　地 Land	3,315		3,315		3,315	
27	**無形固定資産** Intangible Non-current Assets	2,545		1,611		1,384	
28	**投資その他の資産合計** Investments and Other Assets	341,379		423,367		481,203	
29	投資有価証券 Investments in Securities	335,042		422,115		480,126	
30	社内貸付金 Loan to Employees	387		396		340	
31	繰延税金資産 Deferred Tax Assets	4,818		107		—	
32	その他 Other Investments and Other Assets	1,174		1,531		1,532	
33	貸倒引当金 Allowance for Doubtful Receivables	▲42		▲782		▲795	
34	**資産合計** Total Assets		5,093,837		5,293,277		5,339,446

百万円(¥mil)

		FY2007 Full-Year		FY2008 Full-Year		FY2009 Interim	
35	負債合計 Liabilities		4,982,534		5,186,044		5,227,894
36	流動負債合計 Current Liabilities	4,927,488		5,133,479		5,173,830	
37	買掛金 Trade Account Payable	—		—		—	
38	コール・マネー Call Money	1,857,600		1,387,800		1,396,400	
39	売渡手形 Bills Sold	—		—		—	
40	短期借入金 Short-term Borrowings	894,910		1,676,310		1,540,710	
41	コマーシャル・ペーパー Commercial Paper	68,000		15,000		17,500	
42	売現先勘定 Payables under Repurchase Agreements	341,942		637,881		698,230	
43	未払法人税等 Accrued Income Taxes	1,371		103		1,244	
44	賞与引当金 Allowance for Bonuses (Employees)	430		432		410	
45	役員賞与引当金 Allowance for Bonuses (Directors & Executive Officers)	32		28		—	
46	貸付有価証券代り金 Collateral Money of Securities Lent	1,029,100		791,540		767,994	
47	貸借取引分 Loans for Margin transactions	419,503		459,098		373,791	
48	債券貸借取引分 Bond Lending	602,301		326,219		349,767	
49 *	預り担保有価証券 Collateral Securities Deposited	508,587		244,306		384,728	
50 *	借入有価証券 Securities Borrowed	184,262		332,259		234,436	
51 *	貸付有価証券見返 Securities Lent Opposite Account	4,149		1,133		2,104	
52	その他 Other Current Liabilities	37,101		46,682		130,071	
53	固定負債合計 Non-current Liabilities	55,045		52,565		54,064	
54	長期借入金 Long-term Borrowings	51,000		48,500		48,500	
55	繰延税金負債 Deferred Tax Liabilities	444		505		2,247	
56	退職給付引当金 Retirement and Severance Benefits (Employees)	2,273		2,307		2,293	
57	役員退職慰労引当金 Retirement and Severance Benefits (Directors & Corporate Auditors)	482		277		103	
58	その他 Other Non-current Liabilities	844		975		918	
59	純資産合計 Net Assets		111,303		107,232		111,551
60	株主資本 Stockholders' Equity	121,615		107,004		108,482	
61	資本金 Common Stock	10,000		10,000		10,000	
62	資本剰余金 Capital Surplus	5,181		5,181		5,181	
63	利益剰余金 Retained Earnings	106,873		92,471		93,963	
64	自己株式 Treasury Stock	▲440		▲648		▲662	
65	評価・換算差額等 Valuation and Translation Adjustments	▲10,311		228		3,068	
66	その他有価証券評価差額金 Net unrealized Gain or Loss on Securities	▲10,455		84		2,925	
67	土地再評価差額金 Gain on Revaluation of Land	143		143		143	
68	負債・純資産合計 Total Liabilities and Net Assets		5,093,837		5,293,277		5,339,446

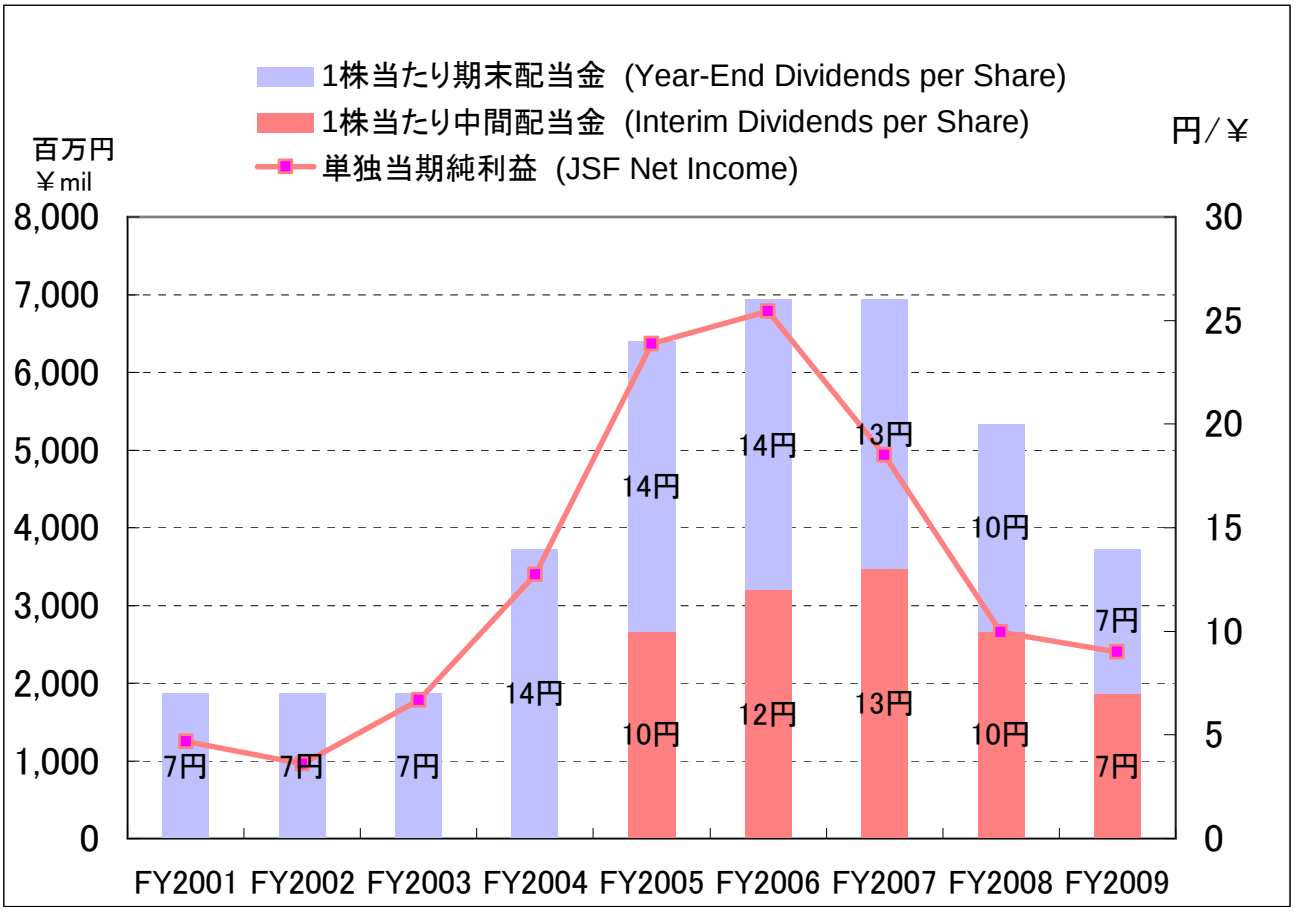
＊ 9+10+11=49+50+51

7. 日証金（単体）の当期純利益と配当金推移

(JSF Net Income & Dividend applicable to the Fiscal Year)

	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009
単独当期純利益（百万円） (Net Income/¥mil)	3,400	6,367	6,785	4,938	2,657	*2,400* *(試算値)*
1 株当たり中間配当金（円） (Interim Dividend per Share/¥)	—	10	12	13	10	7
1 株当たり期末配当金（円） (Year-End Dividend per Share/¥)	14	14	14	13	10	*7* *(予想)*
1 株当たり年間配当金（円） (Annual Dividend per Share/¥)	14	24	26	26	20	*14* *(予想)*

中間配当制度導入
Interim Dividend Distribution



8. 日証金グループ会社 (JSF Group Companies)

（2009 年度通期(斜字体)は予想） FY2009 figures (Italic type) are forecast. 百万円(¥mil)

子会社 (Subsidiary Companies)							
		FY2006	FY2007	FY2008		FY2009	
				Interim	Full-Year	Interim	Full-Year (Forecast)
日証金信託銀行 (JSF Trust and Banking)							
1	経常収益／Ordinary Revenues	7,125	11,206	5,057	8,893	3,384	*5,700*
2	経常利益／Recurring Income	120	▲5,965	▲3,896	▲8,204	801	*959*
3	当期純利益／Net Income	69	▲6,254	▲3,873	▲8,413	801	*958*
4	総資産／Total Assets	1,368,336	1,207,665	1,134,767	1,344,608	1,776,269	
5	純資産／Net Assets	23,128	13,462	11,787	16,546	17,636	
日本ビルディング (Nihon Building)							
6	営業収益／Operating Revenues	1,342	1,481	733	1,458	718	*1,400*
7	営業利益／Operating Income	284	577	294	568	293	*480*
8	経常利益／Recurring Income	446	641	334	625	315	*520*
9	当期純利益／Net Income	355	971	127	▲7	182	*290*
10	総資産／Total Assets	7,534	8,414	7,589	7,627	7,942	
11	純資産／Net Assets	5,856	6,500	5,866	5,874	6,078	
持分法適用関連会社 (Equity Method Companies)							
ＪＢＩＳホールディングス 連結(JBIS Holdings Consolidated) **3820**							
12	営業収益／Operating Revenues	39,381	47,668	23,498	48,290	19,058	*42,000*
13	営業利益／Operating Income	▲1,916	▲137	569	1,197	▲950	*300*
14	経常利益／Recurring Income	▲336	2,558	1,803	3,469	▲319	*1,700*
15	当期純利益／Net Income	▲132	1,878	41	▲1,809	▲838	*300*
16	総資産／Total Assets	65,455	53,521	47,767	44,309	40,451	
17	純資産／Net Assets	22,620	21,881	22,748	20,554	19,815	

平成 21 年 9 月 30 日現在

	会　社　名 Company	資本金 （百万円） Capital (millions)	持分比率（%） （子会社分を含む） Ratio of shareholding (Indirect ratio of shareholding)	主な事業内容 Business Overview
子会社（※）	日証金信託銀行㈱ JSF Trust and Banking Co., Ltd.	14,000	100.00	顧客分別金信託、有価証券信託等の信託業務および預金・貸出等の銀行業務 Trust services Banking services
	日本ビルディング㈱ Nihon Building Co., Ltd.	100	100.00	当社グループ所有の不動産の賃貸・管理 Real estate ownership and leasing Real estate trading and brokerage
関連会社（※）	㈱ＪＢＩＳホールディングス JBIS Holding, Inc.	3,000	32.66	情報サービス事業、証券代行業務等を営むグループ子会社全体の戦略および企画の立案、統括管理業務 Management of subsidiaries
	日本電子計算㈱ Japan Information Processing Service Co., Ltd.	2,460	—	情報処理サービス ソフトウェアの開発、販売 Information processing services Software development and sales
	日本証券代行㈱ Japan Securities Agents, Ltd.	500	—	証券代行業務、証券事務管理業務 私設取引システム運営業務 Securities clearing agent Transfer agent PTS services
	㈱ＪＢＩＳ JBIS, Inc.	100	—	コンサルティングサービス ＡＳＰサービス Consulting services ASP services
	㈱JBIS ビジネスサービス JBIS Business Service, Inc.	400	—	ドキュメントマネジメントサービス ＢＰＯ業務 Document management services BPO services
	ジェイエスフィット㈱ JSF Information Technology Co., Ltd.	100	20.75	情報処理サービス・情報提供サービス ソフトウェアの開発、販売 Information processing services Software development and sales

（※）Subsidiaries and Affiliates.

9. 単体損益計算書 (Non-Consolidated Statements of Operations)

（2009 年度通期(斜字体)は予想） FY2009 figures (Italic type) are estimation. 百万円(¥mil)

		FY2007		FY2008		FY2009	
		Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1	営業収益 Operating Revenues	21,130	38,989	17,986	34,938	11,904	
2	貸付金利息 Interest on Loans	7,579	12,630	3,418	5,588	2,230	
3	借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	3,745	6,644	3,008	6,089	1,864	
4	受取手数料 Fees Earned	319	575	244	546	329	
5	有価証券貸付料 Fees on Lending Securities	6,138	11,761	6,558	14,205	4,578	
6	貸借取引品貸料 Premium Charges	3,874	7,862	5,169	11,568	3,422	
7	貸借取引貸株料 Lending Fees on Stock Loans	1,446	2,520	955	1,710	928	
8	営業費用 Operating Expenses	12,875	24,273	12,215	23,812	6,003	
9	支払利息 Interest Paid	6,441	12,301	5,915	10,239	1,762	
10	コマーシャル・ペーパー利息 Interest on Commercial Paper	277	470	85	94	84	
11	支払手数料 Fees Paid	538	1,067	537	1,092	420	
12	有価証券借入料 Fees on Borrowing Securities	4,243	8,457	5,352	12,008	3,666	
13	営業総利益 Operating Profit	8,255	14,716	5,770	11,125	5,901	
14	一般管理費 General and Administrative Expenses	3,573	7,101	3,916	8,283	3,427	
15	営業利益 Operating Income	4,682	7,614	1,853	2,842	2,473	(試算値／Estimated Figures) *3,500*
16	営業外収益 Non-Operating Revenues	324	456	935	1,067	309	
17	営業外費用 Non-Operating Expenses	0	0	9	9	0	
18	経常利益 Recurring Income	5,006	8,071	2,779	3,899	2,782	(試算値／Estimated Figures) *3,900*
19	特別利益 Extraordinary Profit	173	110	0	0	213	
20	特別損失 Extraordinary Loss	8	17	5	11	1	
21	税引前当期純利益 Net Income Before Income Taxes	5,172	8,164	2,774	3,888	2,994	
22	法人税、住民税及び事業税 Income Taxes	1,849	3,055	897	1,618	1,091	
23	法人税等調整額 Deferred Income Taxes	179	171	▲88	▲386	50	
24	当期純利益 Net Income	3,143	4,938	1,965	2,657	1,853	(試算値／Estimated Figures) *2,400*

10. 単体貸借対照表 (Non-Consolidated Balance Sheets)

百万円(¥mil)

		FY2007	FY2008	FY2009 (Interim)	
1	流動資産合計／Current Asset	3,703,074	3,727,948		3,320,870
2	現金預金／Cash	3,435	821	815	
3	有価証券／Short-term Investments	1,475,909	1,760,788	1,218,803	
4	貸付金／Short-term Loans Receivable	584,682	311,948	446,614	
5*	貸付有価証券／Securities Lent	431,516	460,437	376,101	
6*	保管有価証券／Securities in Custody	8,750	23,000	30,594	
7*	寄託有価証券／Securities in Deposit	256,731	94,262	214,573	
8	借入有価証券代り金／Collateral Money of Securities Borrowed	860,554	995,423	982,277	
9	その他／Other Current Assets	81,628	82,174	51,772	
10	貸倒引当金／Allowance for Doubtful Receivables	▲136	▲907	▲681	
11	固定資産合計／Non-current Assets	267,500	287,657		306,448
12	有形固定資産合計／Tangible Non-current Assets	2,151	2,189	2,171	
13	無形固定資産合計／Intangible Non-current Assets	2,531	1,539	1,304	
14	投資その他の資産合計／Investments and Other Assets	262,817	283,929	302,972	
15	投資有価証券／Investments in Securities	257,240	283,046	302,223	
16	その他／Other Investments and Other Assets	5,619	1,245	1,124	
17	貸倒引当金／Allowance for Doubtful Receivables	▲42	▲362	▲375	
18	資産合計／Total Assets	3,970,574	4,015,606		3,627,318
19	負債合計／Liabilities	3,867,851	3,910,261		3,518,697
20	流動負債合計／Current Liabilities	3,858,800	3,903,836	3,510,693	
21	コール・マネー／Call Money	1,248,000	1,058,200	1,076,300	
22	売渡手形／Bills sold	－	－	－	
23	短期借入金／Short-term Borrowings	527,610	1,211,000	773,090	
24	売現先勘定／Payables under Repurchase Agreements	341,942	252,984	161,849	
25	コマーシャル・ペーパー／Commercial Paper	38,000	15,000	17,500	
26	貸借取引担保金／Collateral Money Received for Margin Transactions	24,117	30,124	27,738	
27	貸付有価証券代り金／Collateral Money of Securities Lent	979,200	754,617	730,050	
28*	預り担保有価証券／Collateral Securities Deposited	508,587	244,306	384,728	
29*	借入有価証券／Securities Borrowed	184,262	332,259	234,436	
30*	貸付有価証券見返／Securities Lent Opposite Account	4,149	1,133	2,104	
31	その他／Other Current Liabilities	2,930	4,209	102,896	
32	固定負債合計／Non-current Liabilities	9,051	6,425	8,003	
33	退職給付引当金／Retirement and Severance Benefits(Employees)	2,169	2,219	2,200	
34	その他／Other Non-current Liabilities	6,881	4,205	5,803	
35	純資産合計／Net Assets	102,722	105,344		108,621
36	株主資本／Stockholders Equity	107,934	103,484	104,406	
37	資本金／Common Stock	10,000	10,000	10,000	
38	資本剰余金／Capital Surplus	5,181	5,181	5,181	
39	利益剰余金／Retained Earnings	93,047	88,805	89,728	
40	自己株式／Treasury Stock	▲294	▲502	▲503	
41	評価・換算差額等／Valuation and Translation Adjustments	▲5,211	1,859	4,214	
42	その他有価証券評価差額金／Net unrealized Gain or Loss on Securities	▲5,354	1,716	4,071	
43	土地再評価差額金／Gain on Revaluation of Land	143	143	143	
44	負債・純資産合計／Total Liabilities and Net Assets	3,970,574	4,015,606		3,627,318

＊印　5+6+7=28+29+30

11.当社株価と日経平均の推移(月末ベース)

(JSF Stock Price and Nikkei 225, as of end of month)

		日証金株価(¥) JSF Stock Price			日経平均(¥) Nikkei２２５		
		FY2007	FY2008	FY2009	FY2007	FY2008	FY2009
4 月	Apr.	1,710	864	543	17,400.41	13,849.99	8,828.26
5 月	May.	1,652	969	661	17,875.75	14,338.54	9,522.50
6 月	Jun.	1,660	904	814	18,138.36	13,481.38	9,958.44
7 月	Jul.	1,624	896	787	17,248.89	13,376.81	10,356.83
8 月	Aug.	1,293	765	759	16,569.09	13,072.87	10,492.53
9 月	Sep.	1,106	657	668	16,785.69	11,259.86	10,133.23
10 月	Oct.	1,204	440	656	16,737.63	8,576.98	10,034.74
11 月	Nov.	998	419		15,680.67	8,512.27	
12 月	Dec.	972	429		15,307.78	8,859.56	
1 月	Jan.	896	406		13,592.47	7,994.05	
2 月	Feb.	785	317		13,603.02	7,568.42	
3 月	Mar.	557	453		12,525.54	8,109.53	

12. 全国証券金融会社業績

(Non-Consolidated Performance of All Securities Finance Companies)

（2009 年度通期(斜字体)は予想）FY2009 figures (Italic type) are estimation or forecast. 百万円(¥mil)

		FY2006	FY2007	FY2008		FY2009	
				Interim	Full-Year	Interim	Full-Year
1	営業収益 Operating Revenues						
2	日証金 Japan Securities Finance	35,010	38,989	17,986	34,938	11,904	
3	大証金 Osaka Securities Finance	5,467	7,266	3,840	6,851	2,595	*(予想/Forecast)* *4,600*
4	中証金 Chubu Securities Finance	1,072	1,132	575	1,118	542	*(予想/Forecast)* *1,030*
5	当期純利益 Net Income						
6	日証金 Japan Securities Finance	6,785	4,938	1,965	2,657	1,853	*(試算値/Estimated Figures)* *2,400*
7	大証金 Osaka Securities Finance	638	412	▲ 222	▲13,735	294	*(予想/Forecast)* *350*
8	中証金 Chubu Securities Finance	78	96	37	90	72	*(予想/Forecast)* *100*

本資料には、業績予想に関わる記述が含まれています。
こうした記述は、将来の業績を保証するものではなく、
リスクや不確定要因を内包するものです。
将来の業績は、株式市況・金融情勢などにより、
大幅に異なる可能性があります。

日証金ファクトブック（2009年9月期）

2009年11月

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