

# **APLUS Fact Book**

2009 年 3 月期第 2 四半期  
決算補足資料

Appendix for Financial Result  
for the 2nd Quarter of FY2008

**株式会社アプラス**

2008 年 11 月

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注意：本資料の英語表記は日本語で作成された資料をベースに翻訳したものであります。  
Note : English representations of tables and figures in this materials are based on translations of the original disclosure in the Japanese language.

## (連結／Consolidated)

## 連結：要約損益計算書 Summary of income statements (Consolidated)

(単位：百万円 Unit: Millions of yen)

	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
営業収益	Operating revenue	27,528	26,910	26,637	25,723	24,756	24,440	
営業費用	Operating expenses	26,047	27,021	24,267	26,959	22,844	22,174	
販売費及び一般管理費	Total SG&A	24,301	25,235	22,502	25,143	21,066	20,396	
金融費用	Financial expenses	1,745	1,785	1,764	1,815	1,777	1,778	
営業利益	Operating income	1,481	(110)	2,370	(1,236)	1,911	2,265	
経常利益	Ordinary income	1,560	(93)	2,396	(1,433)	1,905	2,269	
純利益	Net income	1,522	2,263	2,358	(20)	1,196	1,665	

## 連結：営業収益 Operating revenue (Consolidated)

(単位：百万円 Unit: Millions of yen)

	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	2,361	2,476	2,547	2,579	2,626	2,768	
個品あっせん	Installment shopping credit (Kohin)	3,920	3,709	3,554	3,698	3,175	3,119	
オートクレジット	Automobile credit	626	594	616	788	560	622	
その他ショッピングクレジット	Other shopping credit	3,293	3,116	2,938	2,910	2,614	2,496	
信用保証	Credit guarantee	5,790	5,406	5,118	4,892	4,656	4,544	
オートクレジット	Automobile credit	2,503	2,402	2,363	2,333	2,386	2,407	
その他ショッピングクレジット	Other shopping credit	2,691	2,423	2,186	2,008	1,756	1,634	
その他信用保証	Others	596	580	568	550	513	501	
融資	Loan	12,707	12,583	12,613	11,661	11,406	11,067	
消費者金融	Consumer loan	12,662	12,539	12,563	11,612	11,358	11,018	
カードキャッシング	Cashing by credit card	5,510	5,441	5,444	5,108	4,954	4,805	
ローンカード	Loan card	6,270	6,227	6,235	5,652	5,577	5,399	
その他消費者金融	Other consumer loan	881	871	883	851	826	814	
その他融資	Other loan	44	45	49	49	47	48	
金融収益	Financial income	683	592	607	576	653	564	
その他	Others	2,065	2,141	2,197	2,314	2,238	2,375	
合計	Total	27,528	26,910	26,637	25,723	24,756	24,440	

## 連結：営業費用 Operating expenses (Consolidated)

(単位：百万円 Unit: Millions of yen)

	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
販売費及び一般管理費	Total SG&A	24,301	25,235	22,502	25,143	21,066	20,396	
貸倒引当金繰入額	Net provision of allowance for bad debts	9,839	9,964	8,582	9,822	7,338	4,837	
従業員給料・賞与	Salaries/Bonuses	2,420	2,285	2,274	2,527	2,308	2,344	
支払手数料	Handling charges	5,113	4,981	5,141	4,942	4,748	4,988	
(内 為替手数料)	(Exchange costs)	1,268	1,263	1,289	1,266	1,267	1,258	
販売促進費	Sales promotion costs	1,545	1,639	974	1,608	1,156	1,129	
賃借料	Rent	832	780	765	790	585	604	
減価償却費	Depreciation and amortization	636	638	711	728	905	869	
通信費	Communication costs	914	978	934	932	926	912	
その他	Others	2,999	3,967	3,119	3,791	3,096	4,708	
金融費用	Financial expenses	1,745	1,785	1,764	1,815	1,777	1,778	
支払利息	Interest expenses	1,745	1,771	1,758	1,704	1,777	1,776	
その他	Others	0	14	5	110	0	2	
合計	Total	26,047	27,021	24,267	26,959	22,844	22,174	

## 連結：営業債権残高 Account receivables (Consolidated)

(単位：百万円 Unit: Millions of yen)

	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
総合あっせん	Credit card shopping (Sogo)	43,899	42,891	48,318	46,671	46,253	47,786	
個品あっせん	Installment shopping credit (Kohin)	228,444	221,155	213,446	195,740	196,324	191,369	
オートクレジット	Automobile credit	44,878	47,336	49,249	37,149	43,366	46,761	
その他ショッピングクレジット	Other shopping credit	183,565	173,818	164,197	158,591	152,957	144,608	
融資	Loan	248,379	241,222	234,490	229,413	225,211	229,385	
消費者金融	Consumer loan	236,259	229,996	222,620	217,715	214,376	214,022	
カードキャッシング	Cashing by credit card	67,108	65,809	62,659	60,806	62,030	64,126	
ローンカード	Loan card	114,418	109,755	105,675	102,330	98,739	97,887	
その他消費者金融	Other consumer loan	54,732	54,431	54,285	54,578	53,607	52,008	
その他融資	Other loan	12,119	11,226	11,869	11,698	10,835	15,362	
その他	Others	124	101	8	8	15	8	
割賦売掛金	Total installment receivables	520,847	505,371	496,264	471,834	467,805	468,549	
オートクレジット	Automobile credit	464,386	460,295	460,225	467,468	473,541	477,218	
信用保証業務による オフバランス残高 (*1)	Off-balance receivables in credit guarantee business (*1)	140,888	133,950	129,331	123,061	121,283	118,193	
その他ショッピングクレジット	Other shopping credit	118,265	107,060	98,520	90,466	84,325	78,987	
信用保証業務による オフバランス残高 (*1)	Off-balance receivables in credit guarantee business (*1)	88,539	82,380	76,176	71,383	68,402	66,146	
その他信用保証	Others	104,565	101,907	99,549	96,736	94,481	91,971	
信用保証割賦売掛金	Credit guarantee receivables	687,216	669,264	658,294	654,670	652,349	648,176	
リース投資資産	Leased investment assets	-	-	-	-	9,511	8,689	
合計 (*2)	Total (*2)	1,208,064	1,174,635	1,154,558	1,126,505	1,129,666	1,125,415	

(\*1) 信用保証業務の一部において保証限度額を設定していることに伴い、保証限度額を超える部分は信用保証割賦売掛金から控除しております。「信用保証業務によるオフバランス残高」はこの保証限度額を超えた金額を示しております。

We have set a cap on credit guarantee in part of our credit guarantee business. A portion in excess of the cap has been deducted from the Credit guarantee receivables. "Off-balance receivables in Credit guarantee business" indicates the amount in excess of the cap.

(\*2) 破綻先および実質破綻先の取立不能見込額は営業債権残高より控除しております。

Uncollectible estimated amounts from legally bankrupt borrowers and virtually bankrupt borrowers have been charged off from the Account receivables.

連結：貸借対照表 Balance sheets (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
流動資産	Current assets	1,476,000	1,423,282	1,404,817	1,395,648	1,391,387	1,363,073		
現金及び預金	Cash and deposits	192,408	124,315	121,277	198,031	137,637	119,747		
割賦売掛金	Installment receivables	520,847	505,371	496,264	471,834	467,805	468,549		
信用保証割賦売掛金	Credit guarantee receivables	687,216	669,264	658,294	654,670	652,349	648,176		
有価証券	Securities	-	-	-	10,552	9,534	8,664		
繰延税金資産	Deferred tax assets	10,200	10,200	10,200	11,613	11,613	11,613		
金銭の信託	Monetary assets held in trust	84,056	80,607	76,166	60,703	61,627	58,590		
その他	Others	29,379	80,033	87,134	34,839	95,387	93,582		
貸倒引当金	Reserve for credit losses	(48,109)	(46,509)	(44,519)	(46,595)	(44,568)	(45,850)		
固定資産	Fixed assets	39,762	39,075	38,789	37,670	37,724	37,861		
有形固定資産	Tangible fixed assets	9,095	9,203	9,573	10,069	10,426	10,550		
建物及び構築物	Buildings and structures	2,903	2,872	2,874	2,868	2,850	2,821		
土地	Land	5,613	5,613	5,613	5,613	5,613	5,613		
その他	Others	578	716	1,085	1,587	1,962	2,115		
無形固定資産	Intangible fixed assets	15,998	15,830	15,500	15,647	15,456	15,657		
ソフトウェア	Software	8,635	8,678	8,558	8,916	8,935	9,347		
のれん	Goodwill	7,357	7,147	6,937	6,727	6,516	6,306		
その他	Others	4	4	4	4	4	3		
投資その他の資産	Investments and other assets	14,668	14,040	13,715	11,953	11,841	11,653		
投資有価証券	Investment securities	2,289	1,846	1,608	1,556	1,567	1,526		
繰延税金資産	Deferred tax assets	-	26	112	126	94	10		
その他	Others	12,379	12,167	11,994	10,270	10,180	10,116		
繰延資産	Deferred assets	87	80	72	65	57	50		
社債発行費	Bond issue expenses	87	80	72	65	57	50		
資産合計	Total assets	1,515,850	1,462,437	1,443,680	1,433,384	1,429,169	1,400,984		
流動負債	Current liabilities	1,258,360	1,211,847	1,203,010	1,176,605	1,171,214	1,151,113		
支払手形及び買掛金	Trade notes and accounts payables	21,288	20,819	20,788	20,491	19,602	19,166		
信用保証買掛金	Credit guarantee payables	687,216	669,264	658,294	654,670	652,349	648,176		
短期借入金	Short-term borrowings	230,100	225,100	236,600	200,500	193,500	178,200		
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	94,296	75,241	75,184	106,445	105,150	98,052		
短期社債	Short-term corporate bonds	61,800	57,000	52,300	43,600	47,300	53,600		
未払法人税等	Accrued income taxes	87	154	123	286	114	298		
賞与引当金	Accrued employees' bonuses	510	887	446	1,039	470	935		
ポイント引当金	Reserve for point card certificates	449	552	651	741	753	835		
預り金	Deposits received	105,437	110,522	110,007	101,235	103,579	107,095		
割賦利益繰延	Deferred installment income	50,360	46,316	42,711	40,902	38,805	37,073		
その他	Others	6,812	5,989	5,903	6,693	9,589	7,679		
固定負債	Long-term liabilities	198,196	189,137	178,967	145,095	146,983	137,033		
社債	Corporate bonds	25,000	25,000	25,000	25,000	25,000	25,000		
長期借入金	Long-term debt	161,358	152,469	142,769	109,387	105,213	95,858		
繰延税金負債	Deferred tax liability	148	77	68	77	60	126		
退職給付引当金	Reserve for employees' retirement benefits	473	549	605	614	636	664		
役員退職慰労引当金	Reserve for directors' retirement benefits	2	47	56	65	71	79		
利息返還損失引当金	Reserve for losses on interest repayments	9,718	9,495	9,025	8,632	7,596	7,794		
その他	Others	1,495	1,497	1,440	1,317	8,405	7,509		
負債合計	Total liabilities	1,456,556	1,400,984	1,381,977	1,321,701	1,318,197	1,288,146		
株主資本	Total shareholders' equity	59,298	61,532	61,930	111,909	111,145	112,810		
資本金	Capital stock	15,000	15,000	15,000	40,000	40,000	15,000		
資本剰余金	Capital surplus	43,462	44,086	42,126	67,126	65,166	90,166		
利益剰余金	Retained earnings	821	2,461	4,820	4,799	5,996	7,661		
自己株式	Treasury stock, at cost	(15)	(16)	(16)	(17)	(17)	(17)		
評価・換算差額等	Total net unrealized gain (loss) and translation	(11)	(117)	(269)	(276)	(229)	(28)		
その他の有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	27	(114)	(252)	(260)	(237)	(39)		
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	(39)	(3)	(16)	(16)	8	10		
少数株主持分	Minority Interests in subsidiaries	36	38	41	50	55	56		
純資産合計	Total equity	59,294	61,452	61,702	111,683	110,972	112,838		
負債純資産合計	Total liabilities and equity	1,515,850	1,462,437	1,443,680	1,433,384	1,429,169	1,400,984		

## (連結/Consolidated)

連結:取扱高 Trading volume (Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	101,889	107,073	116,429	115,014	116,136	126,102		
個品あっせん	Installment shopping credit (Kohin)	23,379	23,335	21,578	25,718	24,026	25,155		
	オートクレジット	7,809	7,984	7,723	10,217	9,535	9,522		
	その他ショッピングクレジット	15,569	15,351	13,854	15,501	14,490	15,632		
信用保証	Credit guarantee	82,333	77,405	83,918	80,894	84,581	88,737		
	オートクレジット	70,893	66,427	73,535	72,157	73,101	75,698		
	その他ショッピングクレジット	7,042	6,978	6,653	5,413	8,083	9,796		
	その他信用保証	4,397	3,999	3,729	3,323	3,396	3,242		
融資	Loan	39,002	36,922	35,342	33,807	32,641	31,391		
	消費者金融	38,830	36,747	35,170	33,637	32,466	31,215		
	カードキャッシング	25,642	25,225	24,267	23,274	22,941	22,162		
	ローンカード	11,242	9,999	9,312	9,163	8,507	8,201		
	その他消費者金融	1,945	1,521	1,591	1,199	1,018	851		
	その他融資	171	174	171	169	175	175		
その他	Others	309,906	319,978	329,775	318,504	332,167	342,700		
合計	Total	556,512	564,716	587,044	573,939	589,553	614,087		

連結:ショッピングクレジット事業 新規信用供与件数 Number of new transactions in shopping credit business (Consolidated)

(単位:千件 Unit:Thousand)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
個品あっせん	Installment shopping credit	45	46	44	45	45	45		
信用保証	Credit guarantee	46	44	47	47	48	51		
合計	Total	91	90	91	92	93	96		

連結:加盟店数 Number of merchants (Consolidated)

(単位:千店 Unit:Thousand)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
クレジットカード	Credit card	-	378	-	381	-	383		
ショッピングクレジット	Shopping credit	-	462	-	466	-	471		
合計	Total	-	841	-	848	-	855		

連結:従業員数 Number of employees (Consolidated)

(単位:人 Unit:Employees)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
従業員数	Number of employees	1,438	1,401	1,396	1,387	1,384	1,363		

(連結/Consolidated)

## 連結:カード関連情報 Information about Credit card &amp; Loan card (Consolidated)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	395	366	305	248	221	169		
クレジットカード	Credit card	392	362	303	245	218	167		
ローンカード	Loan card	2	3	2	3	3	2		
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	8,539	8,634	8,685	8,687	8,581	8,496		
クレジットカード	Credit card	7,791	7,930	8,021	8,055	7,988	7,950		
ローンカード	Loan card	748	704	664	631	593	546		
キャッシング/ローンカード 貸付金利別残高 (*1) (単位:億円)	Loan receivables outstanding by interest rate zone (*1) (100 Millions of yen)	2,180	2,165	-	2,034	1,993	1,959		
~15.0%		33	37	-	45	48	59		
~18.0%		316	319	-	328	353	376		
~20.0%		158	155	-	142	137	134		
~25.0%		560	548	-	500	478	450		
~29.2%		1,110	1,105	-	1,018	975	938		
クレジットカードキャッシング	Cashing by credit card	849	855	-	813	800	792		
ローンカード	Loan card	1,330	1,310	-	1,221	1,192	1,167		
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	601	602	-	591	587	581		
クレジットカードキャッシング	Cashing by credit card	353	361	-	362	364	363		
ローンカード	Loan card	247	240	-	229	222	217		
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	362	359	-	343	339	337		
クレジットカードキャッシング	Cashing by credit card	240	236	-	224	219	217		
ローンカード	Loan card	537	543	-	532	535	536		

(\*1) 「貸付金利別残高」はカードキャッシング・ローンカード残高の管理上の営業債権ベースで示しております。

"Loan receivables outstanding by interest rate zone" shows a total of outstanding cashing by credit card/loan card on managed assets basis.

## 連結:貸倒関連情報 Credit costs and allowance for bad debts (Consolidated)

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
貸倒関連費用	Credit costs for bad debts	9,839	9,964	8,582	9,822	7,338	4,837		
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	12,176	11,949	10,809	8,035	9,560	3,723		
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
貸倒引当金残高	Allowance for bad debts	48,109	46,509	44,519	46,595	44,568	45,850		
営業債権残高	Account receivables	1,208,064	1,174,635	1,154,558	1,126,505	1,129,666	1,125,415		
リスク管理債権	Risk monitored installment receivables	-	49,990	-	50,962	-	60,510		
破綻先債権	Installment receivables to bankrupt borrowers	-	54	-	80	-	60		
延滞債権	Non-accrual delinquent installment receivables	-	6,637	-	9,247	-	30,058		
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	9,989	-	11,014	-	3,402		
貸出条件緩和債権	Restructured installment receivables	-	33,310	-	30,619	-	26,988		

## 連結:利息返還関連情報 Grey zone claims (Consolidated)

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
利息返還関連費用	Credit costs for grey zone claims	546	1,161	999	1,025	604	2,181		
利息返還実績 (*1)	Refunds for grey zone claims (*1)	1,180	1,519	1,477	1,432	1,711	1,949		
債権放棄額	Loan receivables write-off	554	700	676	632	734	814		
利息返還額	Refund amounts	626	818	801	799	977	1,135		
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
利息返還損失引当金残高	Allowance for grey zone	9,718	9,495	9,025	8,632	7,596	7,794		

(\*1) 利息返還実績のうち債権放棄額には会計上既に償却している債権を一部含んでいることなどから会計上の金額とは異なっております。

The "loan receivables write-off" amount included in "the amount of grey zone refunds" is different from or higher than the accounting loss since a portion of the "loan receivables write-off" includes the amount which has already been recorded as a write-off on an accounting basis.

## (単体/Non-Consolidated)

## 単体:要約損益計算書 Summary of income statements (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
営業収益	Operating revenue	24,959	24,357	24,142	23,414	22,705	22,084		
営業費用	Operating expenses	23,353	24,298	21,711	24,363	20,637	19,714		
販売費及び一般管理費	Total SG&A	21,756	22,671	20,124	22,729	19,052	18,139		
金融費用	Financial expenses	1,596	1,627	1,586	1,633	1,584	1,574		
営業利益	Operating income	1,606	58	2,431	(948)	2,068	2,370		
経常利益	Ordinary income	1,632	72	2,437	(1,121)	2,078	2,374		
純利益	Net income	1,607	2,447	2,415	(50)	1,382	2,008		

## 単体:営業収益 Operating revenue (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	2,066	2,174	2,267	2,328	2,363	2,496		
個品あっせん	Installment shopping credit (Kohin)	3,613	3,377	3,195	3,314	2,755	2,643		
オートクレジット	Automobile credit	617	576	598	747	515	560		
その他ショッピングクレジット	Other shopping credit	2,996	2,801	2,596	2,566	2,240	2,083		
信用保証	Credit guarantee	5,646	5,267	4,987	4,772	4,542	4,439		
オートクレジット	Automobile credit	2,503	2,402	2,363	2,333	2,386	2,407		
その他ショッピングクレジット	Other shopping credit	2,691	2,423	2,186	2,008	1,756	1,634		
その他信用保証	Others	452	442	436	430	399	397		
融資	Loan	10,966	10,914	11,003	10,190	10,023	9,766		
消費者金融	Consumer loan	10,922	10,869	10,953	10,141	9,976	9,717		
カードキャッシング	Cashing by credit card	4,644	4,607	4,645	4,383	4,287	4,187		
ローンカード	Loan card	5,556	5,540	5,575	5,041	4,994	4,841		
その他消費者金融	Other consumer loan	721	722	733	716	693	689		
その他融資	Other loan	44	44	49	49	47	48		
金融収益	Financial income	665	579	605	573	850	558		
その他	Others	1,999	2,043	2,083	2,235	2,170	2,179		
合計	Total	24,959	24,357	24,142	23,414	22,705	22,084		

## 単体:営業費用 Operating expenses (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
販売費及び一般管理費	Total SG&A	21,756	22,671	20,124	22,729	19,052	18,139		
貸倒引当金繰入額	Net provision of allowance for bad debts	8,920	9,151	7,802	9,040	6,617	4,169		
従業員給料・賞与	Salaries/Bonuses	2,064	1,934	1,889	2,135	1,912	1,948		
支払手数料	Handling charges	4,835	4,717	4,910	4,694	4,512	4,738		
(内 為替手数料)	(Exchange costs)	1,235	1,227	1,253	1,227	1,229	1,219		
販売促進費	Sales promotion costs	1,500	1,594	935	1,550	1,112	1,081		
賃借料	Rent	757	712	698	720	529	549		
減価償却費	Depreciation and amortization	603	596	663	683	854	819		
通信費	Communication costs	831	895	856	852	845	813		
その他	Others	2,244	3,069	2,368	3,052	2,668	4,018		
金融費用	Financial expenses	1,596	1,627	1,586	1,633	1,584	1,574		
支払利息	Interest expenses	1,596	1,613	1,581	1,523	1,584	1,572		
その他	Others	0	14	5	110	0	2		
合計	Total	23,353	24,298	21,711	24,363	20,637	19,714		

## 単体:営業債権残高 Account receivables (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
総合あっせん	Credit card shopping (Sogo)	36,155	35,990	41,232	40,014	39,428	41,501		
個品あっせん	Installment shopping credit (Kohin)	208,226	198,764	188,196	166,979	163,259	154,005		
オートクレジット	Automobile credit	44,076	46,401	47,844	34,645	39,478	41,280		
その他ショッピングクレジット	Other shopping credit	164,149	152,363	140,351	132,333	123,781	112,725		
融資	Loan	218,195	211,863	206,273	201,604	198,087	202,704		
消費者金融	Consumer loan	206,075	200,637	194,403	189,905	187,251	187,341		
カードキャッシング	Cashing by credit card	55,243	54,376	51,839	50,166	51,742	54,091		
ローンカード	Loan card	101,213	96,860	93,289	90,141	86,795	86,179		
その他消費者金融	Other consumer loan	49,618	49,400	49,274	49,597	48,713	47,070		
その他融資	Other loan	12,119	11,226	11,869	11,698	10,835	15,362		
その他	Others	-	-	-	-	-	-		
割賦売掛金	Total installment receivables	462,577	446,618	435,701	408,598	400,775	398,211		
オートクレジット	Automobile credit	464,386	460,295	460,225	467,468	473,541	477,218		
信用保証業務による オフバランス残高(*1)	Off-balance receivables in credit guarantee business (*1)	140,888	133,950	129,331	123,061	121,283	118,193		
その他ショッピングクレジット	Other shopping credit	118,265	107,060	98,520	90,466	84,325	78,987		
信用保証業務による オフバランス残高(*1)	Off-balance receivables in credit guarantee business (*1)	88,539	82,380	76,176	71,383	68,402	66,146		
その他信用保証	Others	102,381	99,808	97,598	95,202	93,241	90,955		
信用保証割賦売掛金	Credit guarantee receivables	685,033	667,165	656,343	653,136	651,109	647,160		
リース投資資産	Leased investment assets	-	-	-	-	9,511	8,689		
合計(*2)	Total(*2)	1,147,610	1,113,784	1,092,045	1,061,734	1,061,397	1,054,062		

(\*1) 信用保証業務の一部において保証限度額を設定していることに伴い、保証限度額を超える部分は信用保証割賦売掛金から控除しております。「信用保証業務によるオフバランス残高」はこの保証限度額を超えた金額を示しております。

We have set a cap on credit guarantee in part of our credit guarantee business. A portion in excess of the cap has been deducted from the Credit guarantee receivables. "Off-balance receivables in Credit guarantee business" indicates the amount in excess of the cap.

(\*2) 破綻先および実質破綻先の取立不能見込額は営業債権残高より控除しております。

Uncollectible estimated amounts from legally bankrupt borrowers and virtually bankrupt borrowers have been charged off from the Account receivables.

## (単体/Non-Consolidated)

単体:貸借対照表 Balance sheets (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
<b>流動資産</b>	<b>Current assets</b>	1,411,465	1,357,022	1,335,628	1,327,153	1,317,867	1,286,971		
現金及び預金	Cash and deposits	186,860	118,611	114,556	192,973	132,096	114,823		
割賦売掛金	Installment receivables	462,577	446,618	435,701	408,598	400,775	398,211		
信用保証割賦売掛金	Credit guarantee receivables	685,033	667,165	656,343	653,136	651,109	647,160		
有価証券	Securities	-	-	-	10,552	9,534	8,664		
前払費用	Prepaid expenses	329	694	547	494	322	653		
繰延税金資産	Deferred tax assets	10,200	10,200	10,200	11,250	11,250	11,250		
関係会社短期貸付金	Short-term loans to affiliates	630	585	560	560	560	560		
金銭の信託	Monetary assets held in trust	84,056	80,607	76,166	60,703	61,627	58,590		
立替金	Advance payments	12,618	11,965	12,050	14,925	15,139	14,409		
口座振替未収金	Accounts receivables	10,627	60,166	66,456	12,955	61,301	64,820		
その他	Others	4,630	4,790	5,413	5,334	16,341	11,412		
貸倒引当金	Reserve for credit losses	(46,097)	(44,383)	(42,368)	(44,331)	(42,190)	(43,585)		
<b>固定資産</b>	<b>Fixed assets</b>	42,839	42,356	42,284	41,425	41,817	42,350		
<b>有形固定資産</b>	<b>Tangible fixed assets</b>	8,099	8,181	8,536	9,078	9,544	9,694		
建物	Buildings	2,438	2,417	2,383	2,387	2,379	2,360		
構築物	Structures	24	23	22	21	20	19		
器具備品	Furniture and fixtures	308	326	442	859	1,356	1,426		
土地	Land	5,328	5,328	5,328	5,328	5,328	5,328		
その他	Others	0	85	359	481	458	558		
<b>無形固定資産</b>	<b>Intangible fixed assets</b>	8,475	8,521	8,392	8,744	8,728	9,139		
ソフトウェア	Software	8,470	8,517	8,388	8,740	8,724	9,135		
その他	Others	4	4	4	4	4	3		
<b>投資その他の資産</b>	<b>Investments and other assets</b>	26,264	25,653	25,355	23,602	23,545	23,515		
投資有価証券	Investment securities	1,779	1,333	1,117	1,072	1,141	1,188		
関係会社株式	Stocks of affiliates	12,255	12,255	12,255	12,255	12,255	12,324		
出資金	Investments capital	0	0	0	0	0	0		
長期貸付金	Long-term loans	19	14	14	12	9	11		
長期前払費用	Long-term prepaid expenses	91	94	86	85	84	78		
繰延税金資産	Deferred tax assets	0	26	112	126	94	10		
その他	Others	12,118	11,928	11,768	10,049	9,958	9,901		
<b>繰延資産</b>	<b>Deferred assets</b>	87	80	72	65	57	50		
社債発行費	Bond issue expenses	87	80	72	65	57	50		
<b>資産合計</b>	<b>Total assets</b>	1,454,393	1,399,459	1,377,985	1,368,644	1,359,743	1,329,372		
<b>流動負債</b>	<b>Current liabilities</b>	1,197,485	1,149,410	1,137,803	1,112,448	1,101,850	1,079,271		
支払手形	Trade notes	6,200	5,166	4,845	4,630	4,675	3,576		
買掛金	Trade accounts payables	11,648	12,213	12,785	12,861	11,470	12,906		
信用保証買掛金	Credit guarantee payables	685,033	667,165	656,343	653,136	651,109	647,160		
短期借入金	Short-term borrowings	180,100	173,600	181,600	146,000	134,000	115,700		
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	94,296	75,241	75,184	106,445	105,150	98,052		
短期社債	Short-term corporate bonds	61,800	57,000	52,300	43,600	47,300	53,600		
未払金	Accounts payables	3,276	3,220	2,883	4,431	3,727	2,858		
未払法人税等	Accrued income taxes	70	110	82	246	104	179		
未払費用	Accrued expenses	1,215	568	1,134	527	1,294	488		
賞与引当金	Accrued employees' bonuses	418	775	388	923	410	819		
ポイント引当金	Reserve for point card certificates	307	410	506	600	615	699		
預り金	Deposits received	104,346	109,421	109,093	100,423	102,831	106,411		
割賦利益繰延	Deferred installment income	48,772	44,497	40,636	38,541	36,078	33,914		
その他	Others	0	20	20	80	3,084	2,904		
<b>固定負債</b>	<b>Long-term liabilities</b>	196,142	186,946	176,762	142,848	145,050	135,125		
社債	Corporate bonds	25,000	25,000	25,000	25,000	25,000	25,000		
長期借入金	Long-term debt	161,358	152,469	142,769	109,387	105,213	95,858		
退職給付引当金	Reserve for employees' retirement benefits	28	86	119	125	138	159		
役員退職慰労引当金	Reserve for directors' retirement benefits	-	42	48	54	57	62		
利息返還損失引当金	Reserve for losses on interest repayments	8,199	7,859	7,389	6,968	6,261	6,553		
その他	Others	1,556	1,489	1,436	1,313	8,380	7,493		
<b>負債合計</b>	<b>Total liabilities</b>	1,393,628	1,336,357	1,314,566	1,255,296	1,246,901	1,214,396		
<b>株主資本</b>	<b>Total shareholders' equity</b>	60,697	63,144	63,600	113,549	112,971	114,979		
資本金	Capital stock	15,000	15,000	15,000	40,000	40,000	15,000		
資本剰余金	Capital surplus	44,105	44,105	42,145	67,145	65,185	90,185		
資本準備金	Capital reserve	3,750	3,750	3,750	28,750	28,750	3,750		
その他資本剰余金	Other capital surplus	40,355	40,355	38,395	38,395	36,435	86,435		
利益剰余金	Retained earnings	1,607	4,055	6,470	6,420	7,802	9,811		
その他利益剰余金	Other retained earnings	1,607	4,055	6,470	6,420	7,802	9,811		
繰越利益剰余金	Retained earnings carried forward	1,607	4,055	6,470	6,420	7,802	9,811		
自己株式	Treasury stock, at cost	(15)	(16)	(16)	(17)	(17)	(17)		
<b>評価・換算差額等</b>	<b>Total net unrealized gain (loss) and translation</b>	66	(42)	(181)	(201)	(129)	(4)		
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	106	(38)	(164)	(185)	(137)	(15)		
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	(39)	(3)	(16)	(16)	8	10		
<b>純資産合計</b>	<b>Total equity</b>	60,764	63,102	63,418	113,347	112,842	114,975		
<b>負債純資産合計</b>	<b>Total liabilities and equity</b>	1,454,393	1,399,459	1,377,985	1,368,644	1,359,743	1,329,372		



## (単体/Non-Consolidated)

単体:取扱高 Trading volume (Non-Consolidated)

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	93,188	98,354	107,269	106,326	107,756	117,414		
個品あっせん	Installment shopping credit (Kohin)	17,611	16,809	14,139	17,376	14,468	14,343		
オートクレジット	Automobile credit	7,553	7,688	7,075	8,855	7,884	7,501		
その他ショッピングクレジット	Other shopping credit	10,058	9,121	7,064	8,520	6,583	6,841		
信用保証	Credit guarantee	79,949	74,872	81,605	79,028	82,934	86,901		
オートクレジット	Automobile credit	70,893	66,427	73,535	72,157	73,101	75,698		
その他ショッピングクレジット	Other shopping credit	7,042	6,978	6,653	5,413	8,083	9,796		
その他信用保証	Others	2,013	1,465	1,416	1,457	1,749	1,406		
融資	Loan	34,555	32,447	31,089	28,986	28,193	26,755		
消費者金融	Consumer loan	34,383	32,272	30,918	28,817	28,018	26,579		
カードキャッシング	Cashing by credit card	22,852	22,512	21,719	20,358	20,221	19,341		
ローンカード	Loan card	9,842	8,569	7,907	7,610	7,094	6,737		
その他消費者金融	Other consumer loan	1,689	1,190	1,291	848	703	501		
その他融資	Other loan	171	174	171	169	175	175		
その他	Others	309,796	319,859	329,655	318,387	332,063	342,615		
合計	Total	535,102	542,343	563,760	550,105	565,416	588,029		

単体:ショッピングクレジット事業 新規信用供与件数

Number of new transactions in shopping credit business (Non-Consolidated)

(単位:千件 Unit: Thousand)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
個品あっせん	Installment shopping credit	27	26	22	21	19	17		
信用保証	Credit guarantee	46	44	47	47	48	51		
合計	Total	73	71	69	68	68	68		

単体:利用件数(期末口座請求件数) Number of outstanding transactions (bills) (Non-Consolidated)

(単位:千件 Unit: Thousand)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
クレジットカード・ローンカード	Credit card and Loan card	1,938	2,005	2,042	1,925	1,997	2,019		
ショッピングクレジット	Shopping credit	1,331	1,269	1,210	1,149	1,101	1,057		
決済事業	Settlement business	5,627	5,743	5,804	5,757	5,783	5,774		
その他	Others	59	59	58	57	57	56		
合計	Total	8,957	9,078	9,116	8,890	8,939	8,906		

単体:加盟店数 Number of merchants (Non-Consolidated)

(単位:千店 Unit: Thousand)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
クレジットカード	Credit card	-	287	-	289	-	291		
ショッピングクレジット	Shopping credit	-	391	-	394	-	398		
合計	Total	-	678	-	684	-	689		

単体:その他計数 Other indices (Non-Consolidated)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
従業員数 (単位:人)	Number of employees (Employees)	1,180	1,148	1,139	1,130	1,117	1,092		
営業店舗数 (単位:店)	Number of sales branches (Branches)	39	39	39	39	39	39		
CD台数(自社・提携) (単位:千台)	Number of cash dispensers (Thousand)	-	143	-	141	-	141		

(単体/Non-Consolidated)

## 単体:カード関連情報 Information about Credit card &amp; Loan card (Non-Consolidated)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	383	352	295	235	209	156		
クレジットカード	Credit card	381	350	293	233	207	155		
ローンカード	Loan card	1	1	1	1	1	1		
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	7,740	7,852	7,904	7,914	7,874	7,794		
クレジットカード	Credit card	7,065	7,222	7,312	7,355	7,351	7,317		
ローンカード	Loan card	674	630	592	559	522	477		
キャッシング/ローンカード 貸付金利別残高 (*1) (単位:億円)	Loan receivables outstanding by interest rate zone (*1) (100 Millions of yen)	1,903	1,892	1,855	1,783	1,746	1,712		
～15.0%		10	13	15	18	20	33		
～18.0%		305	305	303	294	291	293		
～20.0%		151	147	144	136	132	129		
～25.0%		511	500	488	462	447	423		
～29.2%		924	924	902	872	854	833		
クレジットカードキャッシング	Cashing by credit card	718	727	714	697	687	679		
ローンカード	Loan card	1,184	1,165	1,140	1,086	1,059	1,033		
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	532	534	532	524	519	514		
クレジットカードキャッシング	Cashing by credit card	315	323	323	322	324	323		
ローンカード	Loan card	217	210	208	201	195	190		
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	357	353	348	340	335	333		
クレジットカードキャッシング	Cashing by credit card	227	224	220	216	211	209		
ローンカード	Loan card	545	552	547	538	541	542		

(\*1) 「貸付金利別残高」はカードキャッシング・ローンカード残高の管理上の営業債権ベースで示しております。

"Loan receivables outstanding by interest rate zone" shows a total of outstanding cashing by credit card/loan card on managed assets basis.

## 単体:貸倒関連情報 Credit costs and allowance for bad debts (Non-Consolidated)

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
貸倒関連費用	Credit costs for bad debts	8,920	9,151	7,802	9,040	6,617	4,169		
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	11,127	10,865	9,817	7,077	8,758	2,774		
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
貸倒引当金残高	Allowance for bad debts	46,097	44,383	42,368	44,331	42,190	43,585		
営業債権残高	Account receivables	1,147,610	1,113,784	1,092,045	1,061,734	1,061,397	1,054,062		
リスク管理債権	Risk monitored installment receivables	-	46,304	-	47,292	-	56,745		
破綻先債権	Installment receivables to bankrupt borrowers	-	54	-	80	-	60		
延滞債権	Non-accrual delinquent installment receivables	-	6,197	-	8,762	-	29,542		
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	8,545	-	9,761	-	2,160		
貸出条件緩和債権	Restructured installment receivables	-	31,507	-	28,688	-	24,980		

## 単体:利息返還関連情報 Grey zone claims (Non-Consolidated)

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
利息返還関連費用	Credit costs for grey zone claims	300	757	730	756	604	1,961		
利息返還実績 (*1)	Refunds for grey zone claims (*1)	934	1,234	1,208	1,185	1,380	1,635		
債権放棄額	Loan receivables write-off	465	578	559	531	601	693		
利息返還額	Refund amounts	469	655	649	653	779	942		
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
利息返還損失引当金残高	Allowance for grey zone	8,199	7,859	7,389	6,968	6,261	6,553		

(\*1) 利息返還実績のうち債権放棄額には会計上既に償却している債権を一部含んでいることなどから会計上の金額とは異なっております。

The "loan receivables write-off" amount included in "the amount of grey zone refunds" is different from or higher than the accounting loss since a portion of the "loan receivables write-off" includes the amount which has already been recorded as a write-off on an accounting basis.

## (単体/Non-Consolidated)

単体: 調達状況 Balance of total funding (Non-consolidated)

(単位: 百万円 Unit: Millions of yen)

		2007.6		2007.9		2007.12		2008.3	
		残高	平均利率	残高	平均利率	残高	平均利率	残高	平均利率
		Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate
短期借入金	Short-term debts	180,100	1.1%	173,600	1.2%	181,600	1.2%	146,000	1.4%
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	94,296	1.1%	75,241	1.3%	75,184	1.3%	106,445	1.2%
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	161,358	1.2%	152,469	1.4%	142,769	1.4%	109,387	1.5%
短期社債	Commercial paper	61,800	0.7%	57,000	0.9%	52,300	1.0%	43,600	1.1%
社債	Corporate bonds	25,000	1.9%	25,000	1.9%	25,000	1.9%	25,000	1.9%
合計	Total	522,554	-	483,310	-	476,854	-	430,432	-
		残高	構成比	残高	構成比	残高	構成比	残高	構成比
		Balance	Ratio	Balance	Ratio	Balance	Ratio	Balance	Ratio
固定・変動金利調達割合	Ratio of fixed/floating interest rate funding								
固定金利調達	Fixed interest funding	199,830	38%	199,117	41%	192,198	40%	215,687	50%
変動金利調達	Floating interest funding	322,724	62%	284,193	59%	284,655	60%	214,744	50%
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	435,754	83%	401,310	83%	399,554	84%	361,832	84%
直接調達	Direct funding	86,800	17%	82,000	17%	77,300	16%	68,600	16%
短期社債	Commercial paper	61,800	12%	57,000	12%	52,300	11%	43,600	10%
社債	Corporate bonds	25,000	5%	25,000	5%	25,000	5%	25,000	6%
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	118,000	-	88,000	-	68,000	-	47,000	-
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	39,733	-	31,727	-	25,732	-	36,798	-
融資債権	Loans	18,698	-	19,080	-	17,826	-	17,231	-

		2008.6		2008.9		2008.12		2009.3	
		残高	平均利率	残高	平均利率	残高	平均利率	残高	平均利率
		Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate
短期借入金	Short-term debts	134,000	1.5%	115,700	1.7%				
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	105,150	1.3%	98,052	1.3%				
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	105,213	1.6%	95,858	1.6%				
短期社債	Commercial paper	47,300	1.1%	53,600	1.1%				
社債	Corporate bonds	25,000	1.9%	25,000	1.9%				
合計	Total	416,663	-	388,210	-				
		残高	構成比	残高	構成比	残高	構成比	残高	構成比
		Balance	Ratio	Balance	Ratio	Balance	Ratio	Balance	Ratio
固定・変動金利調達割合	Ratio of fixed/floating interest rate funding								
固定金利調達	Fixed interest funding	212,240	51%	200,303	52%				
変動金利調達	Floating interest funding	204,422	49%	187,907	48%				
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	344,363	83%	309,610	80%				
直接調達	Direct funding	72,300	17%	78,600	20%				
短期社債	Commercial paper	47,300	11%	53,600	14%				
社債	Corporate bonds	25,000	6%	25,000	6%				
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	27,000	-	12,000	-				
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	30,499	-	24,797	-				
融資債権	Loans	12,767	-	7,923	-				