

# **APLUS Fact Book**

2009 年 3 月期  
決算補足資料

Appendix for Financial Result  
for the fiscal year ended March 2009

**株式会社アプラス**

2009 年 5 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 | Total   | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total  |
|------------|--------------------|----------|----------|------------|----------|---------|----------|----------|------------|----------|--------|
| 営業収益       | Operating revenue  | 27,528   | 26,910   | 26,637     | 25,723   | 106,799 | 24,756   | 24,440   | 24,111     | 22,055   | 95,363 |
| 営業費用       | Operating expenses | 26,047   | 27,021   | 24,267     | 26,959   | 104,294 | 22,844   | 22,174   | 21,784     | 26,781   | 93,584 |
| 販売費及び一般管理費 | Total SG&A         | 24,301   | 25,235   | 22,502     | 25,143   | 97,183  | 21,066   | 20,396   | 19,987     | 25,029   | 86,479 |
| 金融費用       | Financial expenses | 1,745    | 1,785    | 1,764      | 1,815    | 7,111   | 1,777    | 1,778    | 1,796      | 1,751    | 7,104  |
| 営業利益       | Operating income   | 1,481    | (110)    | 2,370      | (1,236)  | 2,505   | 1,911    | 2,265    | 2,327      | (4,725)  | 1,779  |
| 経常利益       | Ordinary income    | 1,560    | (93)     | 2,396      | (1,433)  | 2,429   | 1,905    | 2,269    | 2,407      | (4,893)  | 1,707  |
| 純利益        | Net income         | 1,522    | 2,263    | 2,358      | (20)     | 6,124   | 1,196    | 1,665    | 2,105      | (3,436)  | 1,530  |

## 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 | Total   | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total  |
|----------------|-------------------------------------|----------|----------|------------|----------|---------|----------|----------|------------|----------|--------|
| 総合あっせん         | Credit card shopping (Sogo)         | 2,361    | 2,476    | 2,547      | 2,579    | 9,965   | 2,626    | 2,768    | 2,799      | 2,466    | 10,661 |
| 個品あっせん         | Installment shopping credit (Kohin) | 3,920    | 3,709    | 3,554      | 3,698    | 14,882  | 3,175    | 3,119    | 3,453      | 2,670    | 12,419 |
| オートクレジット       | Automobile credit                   | 626      | 594      | 616        | 788      | 2,624   | 560      | 622      | 717        | 612      | 2,514  |
| 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    | 12,257  | 2,614    | 2,496    | 2,735      | 2,058    | 9,905  |
| 信用保証           | Credit guarantee                    | 5,790    | 5,406    | 5,118      | 4,892    | 21,207  | 4,656    | 4,544    | 4,395      | 4,212    | 17,808 |
| オートクレジット       | Automobile credit                   | 2,503    | 2,402    | 2,363      | 2,333    | 9,602   | 2,386    | 2,407    | 2,436      | 2,353    | 9,583  |
| 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    | 9,310   | 1,756    | 1,634    | 1,468      | 1,373    | 6,233  |
| その他信用保証        | Others                              | 596      | 580      | 568        | 550      | 2,295   | 513      | 501      | 490        | 485      | 1,990  |
| 融資             | Loan                                | 12,707   | 12,583   | 12,613     | 11,661   | 49,565  | 11,406   | 11,067   | 10,698     | 9,975    | 43,148 |
| 消費者金融          | Consumer loan                       | 12,662   | 12,539   | 12,563     | 11,612   | 49,377  | 11,358   | 11,018   | 10,643     | 9,922    | 42,944 |
| カードキャッシング      | Cashing by credit card              | 5,510    | 5,441    | 5,444      | 5,108    | 21,504  | 4,954    | 4,805    | 4,694      | 4,360    | 18,815 |
| ローンカード         | Loan card                           | 6,270    | 6,227    | 6,235      | 5,652    | 24,385  | 5,577    | 5,399    | 5,140      | 4,785    | 20,903 |
| その他消費者金融       | Other consumer loan                 | 881      | 871      | 883        | 851      | 3,487   | 826      | 814      | 808        | 776      | 3,226  |
| その他融資          | Other loan                          | 44       | 45       | 49         | 49       | 187     | 47       | 48       | 54         | 52       | 203    |
| 金融収益           | Financial income                    | 683      | 592      | 607        | 576      | 2,459   | 653      | 564      | 495        | 528      | 2,241  |
| その他            | Others                              | 2,065    | 2,141    | 2,197      | 2,314    | 8,719   | 2,238    | 2,375    | 2,269      | 2,201    | 9,084  |
| 合計             | Total                               | 27,528   | 26,910   | 26,637     | 25,723   | 106,799 | 24,756   | 24,440   | 24,111     | 22,055   | 95,363 |

## 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 | Total   | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total  |
|------------|--|----------|----------|------------|----------|---------|----------|----------|------------|----------|--------|
| 販売費及び一般管理費 | Total SG&A                               | 24,301   | 25,235   | 22,502     | 25,143   | 97,183  | 21,066   | 20,396   | 19,987     | 25,029   | 86,479 |
| 貸倒引当金繰入額   | Net provision of allowance for bad debts | 9,839    | 9,964    | 8,582      | 9,822    | 38,208  | 7,338    | 4,837    | 6,079      | 6,087    | 24,343 |
| 従業員給料・賞与   | Salaries/Bonuses                         | 2,420    | 2,285    | 2,274      | 2,527    | 9,506   | 2,308    | 2,344    | 2,012      | 2,359    | 9,024  |
| 支払手数料      | Handling charges                         | 5,113    | 4,981    | 5,141      | 4,942    | 20,179  | 4,748    | 4,988    | 4,710      | 4,662    | 19,110 |
| (内 為替手数料)  | (Exchange costs)                         | 1,268    | 1,263    | 1,289      | 1,266    | 5,087   | 1,267    | 1,258    | 1,260      | 1,231    | 5,017  |
| 販売促進費      | Sales promotion costs                    | 1,545    | 1,639    | 974        | 1,608    | 5,768   | 1,156    | 1,129    | 1,149      | 1,507    | 4,943  |
| 賃借料        | Rent                                     | 832      | 780      | 765        | 790      | 3,169   | 585      | 604      | 597        | 569      | 2,357  |
| 減価償却費      | Depreciation and amortization            | 636      | 638      | 711        | 728      | 2,714   | 905      | 869      | 905        | 861      | 3,542  |
| 通信費        | Communication costs                      | 914      | 978      | 934        | 932      | 3,759   | 926      | 912      | 910        | 890      | 3,639  |
| その他        | Others                                   | 2,999    | 3,967    | 3,119      | 3,791    | 13,877  | 3,096    | 4,708    | 3,621      | 8,091    | 19,517 |
| 金融費用       | Financial expenses                       | 1,745    | 1,785    | 1,764      | 1,815    | 7,111   | 1,777    | 1,778    | 1,796      | 1,751    | 7,104  |
| 支払利息       | Interest expenses                        | 1,745    | 1,771    | 1,758      | 1,704    | 6,980   | 1,777    | 1,776    | 1,747      | 1,586    | 6,888  |
| その他        | Others                                   | 0        | 14       | 5          | 110      | 130     | 0        | 2        | 48         | 165      | 216    |
| 合計         | Total                                    | 26,047   | 27,021   | 24,267     | 26,959   | 104,294 | 22,844   | 22,174   | 21,784     | 26,781   | 93,584 |

## 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    | 53,682    | 50,044    |
| 個品あっせん                | Installment shopping credit (Kohin)                       | 228,444   | 221,155   | 213,446   | 195,740   |  | 196,324   | 191,369   | 152,210   | 157,766   |
| オートクレジット              | Automobile credit   | 44,878    | 47,336    | 49,249    | 37,149    |  | 43,366    | 46,761    | 36,538    | 48,131    |
| 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   | 115,671   | 109,635   |
| 融資                    | Loan  | 248,379   | 241,222   | 234,490   | 229,413   |  | 225,211   | 229,385   | 223,469   | 220,587   |
| 消費者金融                 | Consumer loan   | 236,259   | 229,996   | 222,620   | 217,715   |  | 214,376   | 214,022   | 207,547   | 203,781   |
| 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    | 64,474    | 65,641    |
| ローンカード                | Loan card   | 114,418   | 109,755   | 105,675   | 102,330   |  | 98,739    | 97,887    | 90,038    | 87,526    |
| その他消費者金融              | Other consumer loan                                       | 54,732    | 54,431    | 54,285    | 54,578    |  | 53,607    | 52,008    | 53,034    | 50,612    |
| その他融資                 | Other loan  | 12,119    | 11,226    | 11,869    | 11,698    |  | 10,835    | 15,362    | 15,922    | 16,806    |
| その他                   | Others  | 124       | 101       | 8         | 8         |  | 15        | 8         | 8         | 8         |
| 割賦売掛金                 | Total installment receivables                             | 520,847   | 505,371   | 496,264   | 471,834   |  | 467,805   | 468,549   | 429,371   | 428,407   |
| オートクレジット              | Automobile credit   | 464,386   | 460,295   | 460,225   | 467,468   |  | 473,541   | 477,218   | 470,751   | 472,503   |
| 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   | 113,270   | 104,652   |
| 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    | 74,094    | 68,344    |
| 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    | 63,892    | 61,116    |
| その他信用保証               | Others  | 104,565   | 101,907   | 99,549    | 96,736    |  | 94,481    | 91,971    | 89,671    | 87,617    |
| 信用保証割賦売掛金             | Credit guarantee receivables                              | 687,216   | 669,264   | 658,294   | 654,670   |  | 652,349   | 648,176   | 634,516   | 628,465   |
| リース投資資産               | Leased investment assets                                  | -         | -         | -         | -         |  | 9,511     | 8,689     | 7,776     | 7,004     |
| 合計(*2)                | Total(*2)   | 1,208,064 | 1,174,635 | 1,154,558 | 1,126,505 |  | 1,129,666 | 1,125,415 | 1,071,664 | 1,063,877 |

(\*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／Consolidated)

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 | 1,347,844 | 1,335,124 |
| 現金及び預金              | Cash and deposits  | 192,408   | 124,315   | 121,277   | 198,031   | 137,637   | 119,747   | 154,100   | 203,691   |
| 割賦売掛金               | Installment receivables                                      | 520,847   | 505,371   | 496,264   | 471,834   | 467,805   | 468,549   | 429,371   | 428,407   |
| 信用保証割賦売掛金           | Credit guarantee receivables                                 | 687,216   | 669,264   | 658,294   | 654,670   | 652,349   | 648,176   | 634,516   | 628,465   |
| 有価証券                | Securities   | -         | -         | -         | 10,552    | 9,534     | 8,664     | 8,086     | 7,645     |
| 繰延税金資産              | Deferred tax assets  | 10,200    | 10,200    | 10,200    | 11,613    | 11,613    | 11,613    | 11,613    | 12,220    |
| 金銭の信託               | Monetary assets held in trust                                | 84,056    | 80,607    | 76,166    | 60,703    | 61,627    | 58,590    | 59,744    | 58,698    |
| その他(リース投資資産含む)      | Others   | 29,379    | 80,033    | 87,134    | 34,839    | 95,387    | 93,582    | 93,809    | 38,442    |
| 貸倒引当金               | Reserve for credit losses                                    | (48,109)  | (46,509)  | (44,519)  | (46,595)  | (44,568)  | (45,850)  | (43,395)  | (42,446)  |
| 固定資産                | Fixed assets   | 39,762    | 39,075    | 38,789    | 37,670    | 37,724    | 37,861    | 38,351    | 38,605    |
| 有形固定資産              | Tangible fixed assets  | 9,095     | 9,203     | 9,573     | 10,069    | 10,426    | 10,550    | 10,449    | 10,340    |
| 建物及び構築物             | Buildings and structures                                     | 2,903     | 2,872     | 2,874     | 2,868     | 2,850     | 2,821     | 2,802     | 2,796     |
| 土地                  | Land   | 5,613     | 5,613     | 5,613     | 5,613     | 5,613     | 5,613     | 5,515     | 5,515     |
| その他(リース資産含む)        | Others   | 578       | 716       | 1,085     | 1,587     | 1,962     | 2,115     | 2,130     | 2,028     |
| 無形固定資産              | Intangible fixed assets                                      | 15,998    | 15,830    | 15,500    | 15,647    | 15,456    | 15,657    | 15,520    | 16,270    |
| ソフトウェア<br>(リース資産含む) | Software   | 8,635     | 8,678     | 8,558     | 8,916     | 8,935     | 9,347     | 9,420     | 10,380    |
| のれん                 | Goodwill   | 7,357     | 7,147     | 6,937     | 6,727     | 6,516     | 6,306     | 6,096     | 5,886     |
| その他                 | Others   | 4         | 4         | 4         | 4         | 4         | 3         | 3         | 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    | 12,381    | 11,994    |
| 投資有価証券              | Investment securities  | 2,289     | 1,846     | 1,608     | 1,556     | 1,567     | 1,526     | 1,256     | 980       |
| 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    | 11,124    | 11,013    |
| 繰延資産                | Deferred assets  | 87        | 80        | 72        | 65        | 57        | 50        | 42        | 23        |
| 社債発行費               | Bond issue expenses  | 87        | 80        | 72        | 65        | 57        | 50        | 42        | 23        |
| 資産合計                | Total assets   | 1,515,850 | 1,462,437 | 1,443,680 | 1,433,384 | 1,429,169 | 1,400,984 | 1,386,238 | 1,373,752 |
| 流動負債                | Current liabilities  | 1,258,360 | 1,211,847 | 1,203,010 | 1,176,605 | 1,171,214 | 1,151,113 | 1,140,759 | 1,179,137 |
| 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    | 20,827    | 20,191    |
| 信用保証買掛金             | Credit guarantee payables                                    | 687,216   | 669,264   | 658,294   | 654,670   | 652,349   | 648,176   | 634,516   | 628,465   |
| 短期借入金               | Short-term borrowings  | 230,100   | 225,100   | 236,600   | 200,500   | 193,500   | 178,200   | 229,200   | 222,200   |
| 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    | 93,727    | 71,507    |
| 短期社債                | Short-term corporate bonds                                   | 61,800    | 57,000    | 52,300    | 43,600    | 47,300    | 53,600    | 11,600    | 10,500    |
| 未払法人税等              | Accrued income taxes   | 87        | 154       | 123       | 286       | 114       | 298       | 214       | 264       |
| 賞与引当金               | Accrued employees' bonuses                                   | 510       | 887       | 446       | 1,039     | 470       | 935       | 384       | 733       |
| ポイント引当金             | Reserve for point card certificates                          | 449       | 552       | 651       | 741       | 753       | 835       | 907       | 1,146     |
| 預り金                 | Deposits received  | 102,640   | 108,239   | 108,104   | 99,154    | 101,686   | 105,473   | 104,263   | 94,740    |
| 債権流動化預り金            | Deposits received for securitization                         | 2,796     | 2,282     | 1,902     | 2,080     | 1,892     | 1,621     | 1,614     | 86,646    |
| 割賦利益繰延              | Deferred installment income                                  | 50,360    | 46,316    | 42,711    | 40,902    | 38,805    | 37,073    | 35,697    | 34,414    |
| その他(リース債務含む)        | Others   | 6,812     | 5,989     | 5,903     | 6,693     | 9,589     | 7,679     | 7,805     | 8,328     |
| 固定負債                | Long-term liabilities  | 198,196   | 189,137   | 178,967   | 145,095   | 146,983   | 137,033   | 132,493   | 86,400    |
| 社債                  | Corporate bonds  | 25,000    | 25,000    | 25,000    | 25,000    | 25,000    | 25,000    | 25,000    | 16,600    |
| 長期借入金               | Long-term debt   | 161,358   | 152,469   | 142,769   | 109,387   | 105,213   | 95,858    | 92,815    | 52,021    |
| 繰延税金負債              | Deferred tax liability                                       | 148       | 77        | 68        | 77        | 60        | 126       | 113       | 97        |
| 退職給付引当金             | Reserve for employees' retirement benefits                   | 473       | 549       | 605       | 614       | 636       | 664       | 714       | 749       |
| 役員退職慰労引当金           | Reserve for directors' retirement benefits                   | 2         | 47        | 56        | 65        | 71        | 79        | 90        | 99        |
| 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     | 7,146     | 11,009    |
| その他(リース債務含む)        | Others   | 1,495     | 1,497     | 1,440     | 1,317     | 8,405     | 7,509     | 6,614     | 5,823     |
| 負債合計                | Total liabilities  | 1,456,556 | 1,400,984 | 1,381,977 | 1,321,701 | 1,318,197 | 1,288,146 | 1,273,252 | 1,265,537 |
| 株主資本                | Total shareholders' equity                                   | 59,268    | 61,532    | 61,930    | 111,909   | 111,145   | 112,810   | 112,955   | 108,229   |
| 資本金                 | Capital stock  | 15,000    | 15,000    | 15,000    | 40,000    | 40,000    | 15,000    | 15,000    | 47,250    |
| 資本剰余金               | Capital surplus  | 43,462    | 44,086    | 42,126    | 67,126    | 65,166    | 90,166    | 88,206    | 54,666    |
| 利益剰余金               | Retained earnings  | 821       | 2,461     | 4,820     | 4,799     | 5,996     | 7,661     | 9,766     | 6,330     |
| 自己株式                | Treasury stock, at cost                                      | (15)      | (16)      | (16)      | (17)      | (17)      | (17)      | (17)      | (17)      |
| 評価・換算差額等            | Total net unrealized gain (loss) and translation adjustments | (11)      | (117)     | (269)     | (276)     | (229)     | (28)      | (40)      | (73)      |
| その他有価証券評価差額金        | Unrealized gain (loss) on available-for-sale securities      | 27        | (114)     | (252)     | (260)     | (237)     | (39)      | (36)      | (73)      |
| 繰延ヘッジ損益             | Deferred gain (loss) on derivatives under hedge accounting   | (39)      | (3)       | (16)      | (16)      | 8         | 10        | (4)       | -         |
| 少数株主持分              | Minority interests in subsidiaries                           | 36        | 38        | 41        | 50        | 55        | 56        | 70        | 60        |
| 純資産合計               | Total equity   | 59,294    | 61,452    | 61,702    | 111,683   | 110,972   | 112,838   | 112,985   | 108,215   |
| 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 | 1,386,238 | 1,373,752 |

## (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 | Total     | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total     |
|--------|-------------------------------------|----------|----------|------------|----------|-----------|----------|----------|------------|----------|-----------|
| 総合あつせん | Credit card shopping (Sogo)         | 101,889  | 107,073  | 116,429    | 115,014  | 440,407   | 116,136  | 126,102  | 128,785    | 115,876  | 486,901   |
| 個品あつせん | Installment shopping credit (Kohin) | 23,379   | 23,335   | 21,578     | 25,718   | 94,012    | 24,026   | 25,155   | 26,754     | 26,127   | 102,064   |
|        | オートクレジット                            | 7,809    | 7,984    | 7,723      | 10,217   | 33,735    | 9,535    | 9,522    | 13,580     | 13,471   | 46,110    |
|        | その他ショッピングクレジット                      | 15,569   | 15,351   | 13,854     | 15,501   | 60,277    | 14,490   | 15,632   | 13,174     | 12,656   | 55,954    |
| 信用保証   | Credit guarantee                    | 82,333   | 77,405   | 83,918     | 80,894   | 324,552   | 84,581   | 88,737   | 75,892     | 69,378   | 318,589   |
|        | オートクレジット                            | 70,893   | 66,427   | 73,535     | 72,157   | 283,013   | 73,101   | 75,698   | 64,296     | 60,591   | 273,687   |
|        | その他ショッピングクレジット                      | 7,042    | 6,978    | 6,653      | 5,413    | 26,088    | 8,083    | 9,796    | 8,632      | 5,748    | 32,261    |
|        | その他信用保証                             | 4,397    | 3,999    | 3,729      | 3,323    | 15,450    | 3,396    | 3,242    | 2,963      | 3,039    | 12,641    |
| 融資     | Loan                                | 39,002   | 36,922   | 35,342     | 33,807   | 145,074   | 32,641   | 31,391   | 29,982     | 28,478   | 122,494   |
|        | 消費者金融                               | 38,830   | 36,747   | 35,170     | 33,637   | 144,386   | 32,466   | 31,215   | 29,811     | 28,307   | 121,800   |
|        | カードキャッシング                           | 25,642   | 25,225   | 24,267     | 23,274   | 98,410    | 22,941   | 22,162   | 21,830     | 20,622   | 87,557    |
|        | ローンカード                              | 11,242   | 9,999    | 9,312      | 9,163    | 39,717    | 8,507    | 8,201    | 7,294      | 6,709    | 30,712    |
|        | その他消費者金融                            | 1,945    | 1,521    | 1,591      | 1,199    | 6,257     | 1,018    | 851      | 686        | 974      | 3,530     |
|        | その他融資                               | 171      | 174      | 171        | 169      | 687       | 175      | 175      | 171        | 171      | 693       |
| その他    | Others                              | 309,906  | 319,978  | 329,775    | 318,504  | 1,278,165 | 332,167  | 342,700  | 341,384    | 318,319  | 1,334,572 |
| 合計     | Total                               | 556,512  | 564,716  | 587,044    | 573,939  | 2,282,212 | 589,553  | 614,087  | 602,801    | 558,181  | 2,364,624 |

## 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 | Total | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total |
|--------|-------------------------------------|----------|----------|------------|----------|-------|----------|----------|------------|----------|-------|
| 個品あつせん | Installment shopping credit (Kohin) | 45       | 46       | 44         | 45       | 180   | 45       | 45       | 43         | 41       | 175   |
| 信用保証   | Credit guarantee                    | 46       | 44       | 47         | 47       | 185   | 48       | 51       | 44         | 43       | 188   |
| 合計     | Total                               | 91       | 90       | 91         | 92       | 366   | 93       | 96       | 88         | 84       | 364   |

## 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    | -       | 386    |  |
| ショッピングクレジット | Shopping credit | -      | 462    | -       | 466    |  | -      | 471    | -       | 487    |  |
| 合計          | Total           | -      | 841    | -       | 848    |  | -      | 855    | -       | 874    |  |

## 連結: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<br>(単位:人)         | Number of employees<br>(Employees)      | 1,438  | 1,401  | 1,396   | 1,387  |  | 1,384  | 1,363  | 1,378   | 1,368  |  |
| 営業店舗数<br>(単位:店)        | Number of sales<br>branches (Branches)  | 44     | 44     | 44      | 44     |  | 44     | 44     | 44      | 44     |  |
| CD台数(自社・提携)<br>(単位:千台) | Number of cash<br>dispensers (Thousand) | -      | 144    | -       | 141    |  | -      | 142    | -       | 145    |  |

(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 | Total | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total |
|-------------------------------|---|----------|----------|------------|----------|-------|----------|----------|------------|----------|-------|
| カード新規獲得枚数<br>(単位:千枚)          | Total number of new card issuance (Thousand)            | 395      | 366      | 305        | 248      | 1,315 | 221      | 169      | 172        | 208      | 772   |
| クレジットカード                      | Credit card   | 392      | 362      | 303        | 245      | 1,303 | 218      | 167      | 170        | 205      | 761   |
| ローンカード                        | Loan card   | 2        | 3        | 2          | 3        | 11    | 3        | 2        | 2          | 3        | 11    |
| カード有効会員数<br>(単位:千人)           | Total available cardholders (Thousand)                  | 8,539    | 8,634    | 8,685      | 8,687    |       | 8,581    | 8,496    | 8,391      | 8,366    |       |
| クレジットカード                      | Credit card   | 7,791    | 7,930    | 8,021      | 8,055    |       | 7,988    | 7,950    | 7,890      | 7,903    |       |
| ローンカード                        | Loan card   | 748      | 704      | 664        | 631      |       | 593      | 546      | 500        | 462      |       |
| キャッシング/ローンカード (*1)<br>(単位:億円) | Loan receivables outstanding (*1) (100 Millions of yen) | 2,180    | 2,165    | 2,124      | 2,034    |       | 1,993    | 1,959    | 1,908      | 1,817    |       |
| クレジットカードキャッシング                | Cashing by credit card                                  | 849      | 855      | 838        | 813      |       | 800      | 792      | 773        | 748      |       |
| ローンカード                        | Loan card   | 1,330    | 1,310    | 1,285      | 1,221    |       | 1,192    | 1,167    | 1,134      | 1,068    |       |
| 貸付金利別残高                       | Interest rate zone                                      |          |          |            |          |       |          |          |            |          |       |
| ~15.0%                        |   | 33       | 37       | -          | 45       |       | 48       | 59       | 61         | 61       |       |
| ~18.0%                        |   | 316      | 319      | -          | 328      |       | 353      | 376      | 389        | 381      |       |
| ~20.0%                        |   | 158      | 155      | -          | 142      |       | 137      | 134      | 129        | 120      |       |
| ~25.0%                        |   | 560      | 548      | -          | 500      |       | 478      | 450      | 431        | 401      |       |
| ~29.2%                        |   | 1,110    | 1,105    | -          | 1,018    |       | 975      | 938      | 895        | 851      |       |
| 平均貸出金利                        | Average Lending Rates                                   | 24.6%    | 24.6%    | -          | 24.5%    |       | 24.3%    | 24.2%    | 24.0%      | 24.0%    |       |
| 91~180日延滞残高比率                 | 91-180 Days Delinquency Ratio                           | 2.8%     | 2.7%     | -          | 2.3%     |       | 2.6%     | 2.5%     | 2.4%       | 2.5%     |       |
| 年齢別残高構成比                      | Balance by Age  |          |          |            |          |       |          |          |            |          |       |
| <30                           |   | 11.9%    | 11.4%    | 11.0%      | 10.6%    |       | 10.1%    | 9.5%     | 9.0%       | 8.8%     |       |
| <40                           |   | 29.4%    | 29.2%    | 29.0%      | 28.7%    |       | 28.5%    | 28.2%    | 27.9%      | 27.6%    |       |
| <50                           |   | 27.6%    | 27.9%    | 28.1%      | 28.3%    |       | 28.6%    | 28.9%    | 29.2%      | 29.3%    |       |
| <60                           |   | 22.3%    | 22.4%    | 22.4%      | 22.4%    |       | 22.5%    | 22.7%    | 22.9%      | 23.0%    |       |
| >=60                          |   | 8.7%     | 9.1%     | 9.5%       | 10.0%    |       | 10.2%    | 10.7%    | 11.1%      | 11.4%    |       |
| 性別残高構成比                       | Balance by Gender                                       |          |          |            |          |       |          |          |            |          |       |
| 男性                            | Male  | 62.1%    | 62.0%    | 62.0%      | 62.1%    |       | 62.2%    | 62.2%    | 62.2%      | 62.5%    |       |
| 女性                            | Female  | 37.9%    | 38.0%    | 38.0%      | 37.9%    |       | 37.8%    | 37.8%    | 37.8%      | 37.5%    |       |
| 実行残高別残高構成比                    | Balance by Amount of Origination                        |          |          |            |          |       |          |          |            |          |       |
| ~99,999円                      | - JPY 99,999  | 3.1%     | 3.2%     | 3.4%       | 3.7%     |       | 3.9%     | 4.0%     | 4.1%       | 4.2%     |       |
| 100,000~299,999円              | JPY 100,000 - 299,999                                   | 16.9%    | 17.4%    | 17.7%      | 18.2%    |       | 18.6%    | 18.9%    | 19.2%      | 19.8%    |       |
| 300,000~499,999円              | JPY 300,000 - 499,999                                   | 30.7%    | 30.4%    | 30.2%      | 29.9%    |       | 29.9%    | 29.6%    | 29.7%      | 29.5%    |       |
| 500,000~999,999円              | JPY 500,000 - 999,999                                   | 30.5%    | 30.4%    | 30.1%      | 29.7%    |       | 29.2%    | 29.2%    | 28.7%      | 28.3%    |       |
| 1,000,000円~                   | JPY 1,000,000 -   | 18.7%    | 18.5%    | 18.6%      | 18.5%    |       | 18.4%    | 18.3%    | 18.3%      | 18.2%    |       |
| 残高有口座数<br>(単位:千件)             | Number of active accounts (Thousand)                    | 601      | 602      | -          | 591      |       | 587      | 581      | 572        | 555      |       |
| クレジットカードキャッシング                | Cashing by credit card                                  | 353      | 361      | -          | 362      |       | 364      | 363      | 359        | 352      |       |
| ローンカード                        | Loan card   | 247      | 240      | -          | 229      |       | 222      | 217      | 212        | 202      |       |
| 1口座あたり残高<br>(単位:千円)           | Credit outstanding per account (Thousand)               | 362      | 359      | -          | 343      |       | 339      | 337      | 333        | 327      |       |
| クレジットカードキャッシング                | Cashing by credit card                                  | 240      | 236      | -          | 224      |       | 219      | 217      | 215        | 212      |       |
| ローンカード                        | Loan card   | 537      | 543      | -          | 532      |       | 535      | 536      | 533        | 528      |       |

(\*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  | Total  | 2008.4-6  | 2008.7-9  | 2008.10-12 | 2009.1-3  | Total  |
|------------|---|-----------|-----------|------------|-----------|--------|-----------|-----------|------------|-----------|--------|
| 貸倒関連費用     | Credit costs for bad debts                            | 9,839     | 9,964     | 8,582      | 9,822     | 38,208 | 7,338     | 4,837     | 6,079      | 6,087     | 24,343 |
| 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     | 42,970 | 9,560     | 3,723     | 8,681      | 7,177     | 29,143 |
| 貸倒引当金残高    | Allowance for bad debts                               | 48,109    | 46,509    | 44,519     | 46,595    |        | 44,568    | 45,850    | 43,395     | 42,446    |        |
| 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 | 1,071,664  | 1,063,877 |        |
| リスク管理債権    | Risk monitored installment receivables                | -         | 49,990    | -          | 50,962    |        | -         | 60,510    | -          | 60,589    |        |
| 破綻先債権      | Installment receivables to bankrupt borrowers         | -         | 54        | -          | 80        |        | -         | 60        | -          | 99        |        |
| 延滞債権       | Non-accrual delinquent installment receivables        | -         | 6,637     | -          | 9,247     |        | -         | 30,058    | -          | 32,290    |        |
| 3か月以上延滞債権  | Installment receivables past due for 3 months or more | -         | 9,989     | -          | 11,014    |        | -         | 3,402     | -          | 4,055     |        |
| 貸出条件緩和債権   | Restructured installment receivables                  | -         | 33,310    | -          | 30,619    |        | -         | 26,988    | -          | 24,144    |        |

## 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 | Total | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total |
|-------------|-----------------------------------|----------|----------|------------|----------|-------|----------|----------|------------|----------|-------|
| 利息返還関連費用    | Credit costs for grey zone claims | 546      | 1,161    | 999        | 1,025    | 3,732 | 604      | 2,181    | 829        | 5,107    | 8,723 |
| 利息返還実績 (*1) | Refunds for grey zone claims (*1) | 1,180    | 1,519    | 1,477      | 1,432    | 5,610 | 1,711    | 1,949    | 1,540      | 1,467    | 6,668 |
| 債権放棄額       | Loan receivables write-off        | 554      | 700      | 676        | 632      | 2,564 | 734      | 814      | 641        | 599      | 2,788 |
| 利息返還額       | Refund amounts                    | 626      | 818      | 801        | 799      | 3,046 | 977      | 1,135    | 899        | 867      | 3,879 |
| 利息返還損失引当金残高 | Allowance for grey zone claims    | 9,718    | 9,495    | 9,025      | 8,632    |       | 7,596    | 7,794    | 7,146      | 11,009   |       |

(\*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.

(連結／Consolidated)

連結：調達状況 Balance of total funding (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                              | 230,100 | 1.1%                  | 225,100 | 1.2%                  | 236,600 | 1.3%                  | 200,500 | 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<br>(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   | 572,554 | 1.1%                  | 534,810 | 1.3%                  | 531,854 | 1.3%                  | 484,932 | 1.4%                  |
|                           |   | 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 | 35%                   | 199,117 | 37%                   | 192,198 | 36%                   | 215,687 | 44%                   |
| 変動金利調達                    | Floating interest funding                     | 372,724 | 65%                   | 335,693 | 63%                   | 339,655 | 64%                   | 269,244 | 56%                   |
| 間接・直接調達割合                 | Ratio of indirect/direct funding              |         |                       |         |                       |         |                       |         |                       |
| 間接調達                      | Indirect funding                              | 485,754 | 85%                   | 452,810 | 85%                   | 454,554 | 85%                   | 416,332 | 86%                   |
| 直接調達                      | Direct funding                                | 86,800  | 15%                   | 82,000  | 15%                   | 77,300  | 15%                   | 68,600  | 14%                   |
| 短期社債                      | Commercial paper                              | 61,800  | 11%                   | 57,000  | 11%                   | 52,300  | 10%                   | 43,600  | 9%                    |
| 社債                        | Corporate bonds                               | 25,000  | 4%                    | 25,000  | 5%                    | 25,000  | 5%                    | 25,000  | 5%                    |
| 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                              | 193,500 | 1.4%                  | 178,200 | 1.6%                  | 229,200 | 1.4%                  | 222,200 | 1.3%                  |
| 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%                  | 93,727  | 1.3%                  | 71,507  | 1.3%                  |
| 長期借入金<br>(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%                  | 92,815  | 1.6%                  | 52,021  | 1.7%                  |
| 短期社債                      | Commercial paper                              | 47,300  | 1.1%                  | 53,600  | 1.1%                  | 11,600  | 2.4%                  | 10,500  | 2.0%                  |
| 社債                        | Corporate bonds                               | 25,000  | 1.9%                  | 25,000  | 1.9%                  | 25,000  | 1.9%                  | 16,600  | 1.9%                  |
| 合計                        | Total   | 476,163 | 1.4%                  | 450,710 | 1.5%                  | 452,342 | 1.5%                  | 372,828 | 1.4%                  |
|                           |   | 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 | 45%                   | 200,303 | 44%                   | 193,215 | 43%                   | 127,542 | 34%                   |
| 変動金利調達                    | Floating interest funding                     | 263,922 | 55%                   | 250,407 | 56%                   | 259,127 | 57%                   | 245,286 | 66%                   |
| 間接・直接調達割合                 | Ratio of indirect/direct funding              |         |                       |         |                       |         |                       |         |                       |
| 間接調達                      | Indirect funding                              | 403,863 | 85%                   | 372,110 | 83%                   | 415,742 | 92%                   | 345,728 | 93%                   |
| 直接調達                      | Direct funding                                | 72,300  | 15%                   | 78,600  | 17%                   | 36,600  | 8%                    | 27,100  | 7%                    |
| 短期社債                      | Commercial paper                              | 47,300  | 10%                   | 53,600  | 12%                   | 11,600  | 3%                    | 10,500  | 3%                    |
| 社債                        | Corporate bonds                               | 25,000  | 5%                    | 25,000  | 6%                    | 25,000  | 6%                    | 16,600  | 4%                    |
| デリバティブ残高                  | Derivatives                                   |         |                       |         |                       |         |                       |         |                       |
| キャップ残高                    | Cap outstanding                               | 27,000  | -                     | 12,000  | -                     | 7,000   | -                     | -       | -                     |
| 債権流動化残高                   | Securitization outstanding                    |         |                       |         |                       |         |                       |         |                       |
| 個品あっせん債権                  | Installment shopping credit                   | 30,499  | -                     | 24,797  | -                     | 60,790  | -                     | 51,259  | -                     |
| 融資債権                      | Loans   | 12,767  | -                     | 7,923   | -                     | 3,995   | -                     | 1,240   | -                     |

## (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 | Total  | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total  |
|------------|--------------------|----------|----------|------------|----------|--------|----------|----------|------------|----------|--------|
| 営業収益       | Operating revenue  | 24,959   | 24,357   | 24,142     | 23,414   | 96,874 | 22,705   | 22,084   | 21,856     | 19,929   | 86,576 |
| 営業費用       | Operating expenses | 23,353   | 24,298   | 21,711     | 24,363   | 93,726 | 20,637   | 19,714   | 19,903     | 23,923   | 84,179 |
| 販売費及び一般管理費 | Total SG&A         | 21,756   | 22,671   | 20,124     | 22,729   | 87,282 | 19,052   | 18,139   | 18,312     | 22,347   | 77,852 |
| 金融費用       | Financial expenses | 1,596    | 1,627    | 1,586      | 1,633    | 6,444  | 1,584    | 1,574    | 1,590      | 1,576    | 6,326  |
| 営業利益       | Operating income   | 1,606    | 58       | 2,431      | (948)    | 3,147  | 2,068    | 2,370    | 1,952      | (3,994)  | 2,397  |
| 経常利益       | Ordinary income    | 1,632    | 72       | 2,437      | (1,121)  | 3,021  | 2,078    | 2,374    | 2,034      | (4,157)  | 2,334  |
| 純利益        | Net income         | 1,607    | 2,447    | 2,415      | (50)     | 6,420  | 1,382    | 2,008    | 1,802      | (2,810)  | 2,383  |

## 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 | Total  | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total  |
|----------------|-------------------------------------|----------|----------|------------|----------|--------|----------|----------|------------|----------|--------|
| 総合あっせん         | Credit card shopping (Sogo)         | 2,066    | 2,174    | 2,267      | 2,328    | 8,836  | 2,363    | 2,496    | 2,544      | 2,236    | 9,641  |
| 個品あっせん         | Installment shopping credit (Kohin) | 3,613    | 3,377    | 3,195      | 3,314    | 13,501 | 2,755    | 2,643    | 2,897      | 2,073    | 10,370 |
| オートクレジット       | Automobile credit                   | 617      | 576      | 598        | 747      | 2,540  | 515      | 560      | 635        | 514      | 2,225  |
| 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    | 10,960 | 2,240    | 2,083    | 2,262      | 1,559    | 8,144  |
| 信用保証           | Credit guarantee                    | 5,646    | 5,267    | 4,987      | 4,772    | 20,674 | 4,542    | 4,439    | 4,298      | 4,122    | 17,402 |
| オートクレジット       | Automobile credit                   | 2,503    | 2,402    | 2,363      | 2,333    | 9,602  | 2,386    | 2,407    | 2,436      | 2,353    | 9,583  |
| 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    | 9,310  | 1,756    | 1,634    | 1,468      | 1,373    | 6,233  |
| その他信用保証        | Others                              | 452      | 442      | 436        | 430      | 1,761  | 399      | 397      | 393        | 394      | 1,585  |
| 融資             | Loan                                | 10,966   | 10,914   | 11,003     | 10,190   | 43,075 | 10,023   | 9,766    | 9,454      | 8,823    | 38,069 |
| 消費者金融          | Consumer loan                       | 10,922   | 10,869   | 10,953     | 10,141   | 42,887 | 9,976    | 9,717    | 9,399      | 8,771    | 37,865 |
| カードキャッシング      | Cashing by credit card              | 4,644    | 4,607    | 4,645      | 4,383    | 18,280 | 4,287    | 4,187    | 4,113      | 3,829    | 16,418 |
| ローンカード         | Loan card                           | 5,556    | 5,540    | 5,575      | 5,041    | 21,713 | 4,994    | 4,841    | 4,608      | 4,292    | 18,736 |
| その他消費者金融       | Other consumer loan                 | 721      | 722      | 733        | 716      | 2,893  | 693      | 689      | 678        | 649      | 2,711  |
| その他融資          | Other loan                          | 44       | 44       | 49         | 49       | 187    | 47       | 48       | 54         | 52       | 203    |
| 金融収益           | Financial income                    | 665      | 579      | 605        | 573      | 2,424  | 850      | 558      | 493        | 527      | 2,429  |
| その他            | Others                              | 1,999    | 2,043    | 2,083      | 2,235    | 8,362  | 2,170    | 2,179    | 2,168      | 2,145    | 8,663  |
| 合計             | Total                               | 24,959   | 24,357   | 24,142     | 23,414   | 96,874 | 22,705   | 22,084   | 21,856     | 19,929   | 86,576 |

## 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 | Total  | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total  |
|------------|--|----------|----------|------------|----------|--------|----------|----------|------------|----------|--------|
| 販売費及び一般管理費 | Total SG&A                               | 21,756   | 22,671   | 20,124     | 22,729   | 87,282 | 19,052   | 18,139   | 18,312     | 22,347   | 77,852 |
| 貸倒引当金繰入額   | Net provision of allowance for bad debts | 8,920    | 9,151    | 7,802      | 9,040    | 34,913 | 6,617    | 4,169    | 6,307      | 5,308    | 22,402 |
| 従業員給料・賞与   | Salaries/Bonuses                         | 2,064    | 1,934    | 1,889      | 2,135    | 8,024  | 1,912    | 1,948    | 1,603      | 1,957    | 7,422  |
| 支払手数料      | Handling charges                         | 4,835    | 4,717    | 4,910      | 4,694    | 19,156 | 4,512    | 4,738    | 4,468      | 4,418    | 18,137 |
| (内:為替手数料)  | (Exchange costs)                         | 1,235    | 1,227    | 1,253      | 1,227    | 4,943  | 1,229    | 1,219    | 1,220      | 1,191    | 4,861  |
| 販売促進費      | Sales promotion costs                    | 1,500    | 1,594    | 935        | 1,550    | 5,580  | 1,112    | 1,081    | 1,103      | 1,454    | 4,751  |
| 賃借料        | Rent                                     | 757      | 712      | 698        | 720      | 2,888  | 529      | 549      | 544        | 518      | 2,142  |
| 減価償却費      | Depreciation and amortization            | 603      | 596      | 663        | 683      | 2,547  | 854      | 819      | 855        | 810      | 3,340  |
| 通信費        | Communication costs                      | 831      | 895      | 856        | 852      | 3,435  | 845      | 813      | 813        | 816      | 3,290  |
| その他        | Others                                   | 2,244    | 3,069    | 2,368      | 3,052    | 10,735 | 2,668    | 4,018    | 2,615      | 7,063    | 16,365 |
| 金融費用       | Financial expenses                       | 1,596    | 1,627    | 1,586      | 1,633    | 6,444  | 1,584    | 1,574    | 1,590      | 1,576    | 6,326  |
| 支払利息       | Interest expenses                        | 1,596    | 1,613    | 1,581      | 1,523    | 6,313  | 1,584    | 1,572    | 1,542      | 1,410    | 6,110  |
| その他        | Others                                   | 0        | 14       | 5          | 110      | 130    | 0        | 2        | 48         | 165      | 216    |
| 合計         | Total                                    | 23,353   | 24,298   | 21,711     | 24,363   | 93,726 | 20,637   | 19,714   | 19,903     | 23,923   | 84,179 |

## 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    | 47,374  | 44,041  |
| 個品あっせん                | Installment shopping credit (Kohin)                       | 208,226   | 198,764   | 188,196   | 166,979   | 163,259   | 154,005   | 112,073 | 114,656 |
| オートクレジット              | Automobile credit   | 44,076    | 46,401    | 47,844    | 34,645    | 39,478    | 41,280    | 29,441  | 39,028  |
| 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   | 82,631  | 75,627  |
| 融資                    | Loan  | 218,195   | 211,863   | 206,273   | 201,604   | 198,087   | 202,704   | 197,475 | 194,879 |
| 消費者金融                 | Consumer loan   | 206,075   | 200,637   | 194,403   | 189,905   | 187,251   | 187,341   | 181,553 | 178,072 |
| 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    | 54,786  | 56,044  |
| ローンカード                | Loan card   | 101,213   | 96,860    | 93,289    | 90,141    | 86,795    | 86,179    | 78,678  | 76,469  |
| その他消費者金融              | Other consumer loan                                       | 49,618    | 49,400    | 49,274    | 49,597    | 48,713    | 47,070    | 48,087  | 45,558  |
| その他融資                 | Other loan  | 12,119    | 11,226    | 11,869    | 11,698    | 10,835    | 15,362    | 15,922  | 16,806  |
| その他                   | Others  | -         | -         | -         | -         | -         | -         | -       | -       |
| 割賦売掛金                 | Total installment receivables                             | 462,577   | 446,618   | 435,701   | 408,598   | 400,775   | 398,211   | 356,923 | 353,576 |
| オートクレジット              | Automobile credit   | 464,386   | 460,295   | 460,225   | 467,468   | 473,541   | 477,218   | 470,751 | 472,503 |
| 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   | 113,270 | 104,652 |
| 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    | 74,094  | 68,344  |
| 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    | 63,892  | 61,116  |
| その他信用保証               | Others  | 102,381   | 99,808    | 97,598    | 95,202    | 93,241    | 90,955    | 88,829  | 86,923  |
| 信用保証割賦売掛金             | Credit guarantee receivables                              | 685,033   | 667,165   | 656,343   | 653,136   | 651,109   | 647,160   | 633,675 | 627,771 |
| リース投資資産               | Leased investment assets                                  | -         | -         | -         | -         | 9,511     | 8,689     | 7,776   | 7,004   |
| 合計(*2)                | Total(*2)   | 1,147,610 | 1,113,784 | 1,092,045 | 1,061,734 | 1,061,397 | 1,054,062 | 998,375 | 988,352 |

(\*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>  | <b>1,411,465</b> | <b>1,357,022</b> | <b>1,335,628</b> | <b>1,327,153</b> | <b>1,317,867</b> | <b>1,286,971</b> | <b>1,255,892</b> |
| 現金及び預金          | Cash and deposits  | 186,860          | 118,611          | 114,556          | 192,973          | 132,096          | 114,823          | 147,934          |
| 割賦売掛金           | Installment receivables                                      | 462,577          | 446,618          | 435,701          | 408,598          | 400,775          | 398,211          | 356,923          |
| 信用保証割賦売掛金       | Credit guarantee receivables                                 | 685,033          | 667,165          | 656,343          | 653,136          | 651,109          | 647,160          | 633,675          |
| 有価証券            | Securities   | -                | -                | -                | 10,552           | 9,534            | 8,664            | 8,086            |
| 前払費用            | Prepaid expenses   | 329              | 694              | 547              | 494              | 322              | 653              | 489              |
| 繰延税金資産          | Deferred tax assets  | 10,200           | 10,200           | 10,200           | 11,250           | 11,250           | 11,250           | 11,770           |
| 関係会社短期貸付金       | Short-term loans to affiliates                               | 630              | 585              | 560              | 560              | 560              | 560              | 640              |
| 金銭の信託           | Monetary assets held in trust                                | 84,056           | 80,607           | 76,166           | 60,703           | 61,627           | 58,590           | 59,744           |
| 立替金             | Advance payments   | 12,618           | 11,965           | 12,050           | 14,925           | 15,139           | 14,409           | 10,348           |
| 口座振替未収金         | Accounts receivables   | 10,627           | 60,166           | 66,456           | 12,955           | 61,301           | 64,820           | 68,978           |
| その他(リース投資資産含む)  | Others   | 4,630            | 4,790            | 5,413            | 5,334            | 16,341           | 11,412           | 11,046           |
| 貸倒引当金           | Reserve for credit losses                                    | (46,097)         | (44,383)         | (42,368)         | (44,331)         | (42,190)         | (43,585)         | (40,305)         |
| <b>固定資産</b>     | <b>Fixed assets</b>  | <b>42,839</b>    | <b>42,356</b>    | <b>42,284</b>    | <b>41,425</b>    | <b>41,817</b>    | <b>42,350</b>    | <b>43,769</b>    |
| 有形固定資産          | Tangible fixed assets  | 8,099            | 8,181            | 8,536            | 9,078            | 9,544            | 9,694            | 9,605            |
| 建物              | Buildings  | 2,438            | 2,417            | 2,383            | 2,387            | 2,379            | 2,360            | 2,349            |
| 構築物             | Structures   | 24               | 23               | 22               | 21               | 20               | 19               | 18               |
| 器具備品(リース資産含む)   | Furniture and fixtures                                       | 308              | 326              | 442              | 859              | 1,356            | 1,426            | 1,452            |
| 土地              | Land   | 5,328            | 5,328            | 5,328            | 5,328            | 5,328            | 5,320            | 5,230            |
| その他             | Others   | 0                | 85               | 359              | 481              | 458              | 558              | 553              |
| 無形固定資産          | Intangible fixed assets                                      | 8,475            | 8,521            | 8,392            | 8,744            | 8,728            | 9,139            | 10,151           |
| ソフトウェア(リース資産含む) | Software   | 8,470            | 8,517            | 8,388            | 8,740            | 8,724            | 9,135            | 9,193            |
| その他             | Others   | 4                | 4                | 4                | 4                | 4                | 3                | 3                |
| 投資その他の資産        | Investments and other assets                                 | 26,264           | 25,653           | 25,355           | 23,602           | 23,545           | 23,515           | 24,510           |
| 投資有価証券          | Investment securities  | 1,779            | 1,333            | 1,117            | 1,072            | 1,141            | 1,188            | 983              |
| 関係会社株式          | Stocks of affiliates   | 12,255           | 12,255           | 12,255           | 12,255           | 12,255           | 12,324           | 12,523           |
| 出資金             | Investments capital  | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| 長期貸付金           | Long-term loans  | 19               | 14               | 14               | 12               | 9                | 11               | 12               |
| 長期前払費用          | Long-term prepaid expenses                                   | 91               | 94               | 86               | 85               | 84               | 78               | 81               |
| 繰延税金資産          | Deferred tax assets  | -                | 26               | 112              | 126              | 94               | 10               | -                |
| その他             | Others   | 12,118           | 11,928           | 11,768           | 10,049           | 9,958            | 9,901            | 10,909           |
| 繰延資産            | Deferred assets  | 87               | 80               | 72               | 65               | 57               | 50               | 42               |
| 社債発行費           | Bond issue expenses  | 87               | 80               | 72               | 65               | 57               | 50               | 42               |
| <b>資産合計</b>     | <b>Total assets</b>  | <b>1,454,393</b> | <b>1,399,459</b> | <b>1,377,985</b> | <b>1,368,644</b> | <b>1,359,743</b> | <b>1,329,372</b> | <b>1,299,685</b> |
| <b>流動負債</b>     | <b>Current liabilities</b>                                   | <b>1,197,485</b> | <b>1,149,410</b> | <b>1,137,803</b> | <b>1,112,448</b> | <b>1,101,850</b> | <b>1,079,271</b> | <b>1,105,023</b> |
| 支払手形            | Trade notes  | 6,200            | 5,166            | 4,845            | 4,630            | 4,675            | 3,576            | 3,364            |
| 買掛金             | Trade accounts payables                                      | 11,648           | 12,213           | 12,785           | 12,861           | 11,470           | 12,906           | 14,645           |
| 信用保証買掛金         | Credit guarantee payables                                    | 685,033          | 667,165          | 656,343          | 653,136          | 651,109          | 647,160          | 633,675          |
| 短期借入金           | Short-term borrowings  | 180,100          | 173,600          | 181,600          | 146,000          | 134,000          | 115,700          | 163,200          |
| 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           | 93,727           |
| 短期社債            | Short-term corporate bonds                                   | 61,800           | 57,000           | 52,300           | 43,600           | 47,300           | 53,600           | 11,600           |
| 未払金             | Accounts payables  | 3,276            | 3,220            | 2,883            | 4,431            | 3,727            | 2,858            | 2,375            |
| 未払法人税等          | Accrued income taxes   | 70               | 110              | 82               | 246              | 104              | 179              | 198              |
| 未払費用            | Accrued expenses   | 1,215            | 568              | 1,134            | 527              | 1,294            | 488              | 1,150            |
| 賞与引当金           | Accrued employees' bonuses                                   | 418              | 775              | 388              | 923              | 410              | 819              | 325              |
| ポイント引当金         | Reserve for point card certificates                          | 307              | 410              | 506              | 600              | 615              | 699              | 1,000            |
| 預り金             | Deposits received  | 101,549          | 107,138          | 107,190          | 98,343           | 100,938          | 104,790          | 103,653          |
| 債権流動化預り金        | Deposits received for securitization                         | 2,796            | 2,282            | 1,902            | 2,080            | 1,892            | 1,621            | 1,614            |
| 割賦利益繰延          | Deferred installment income                                  | 48,772           | 44,497           | 40,636           | 38,541           | 36,078           | 33,914           | 32,236           |
| その他(リース債務含む)    | Others   | 0                | 20               | 20               | 80               | 3,084            | 2,904            | 2,792            |
| <b>固定負債</b>     | <b>Long-term liabilities</b>                                 | <b>196,142</b>   | <b>186,946</b>   | <b>176,762</b>   | <b>142,848</b>   | <b>145,050</b>   | <b>135,125</b>   | <b>130,362</b>   |
| 社債              | Corporate bonds  | 25,000           | 25,000           | 25,000           | 25,000           | 25,000           | 25,000           | 16,600           |
| 長期借入金           | Long-term debt   | 161,358          | 152,469          | 142,769          | 109,387          | 105,213          | 95,858           | 92,815           |
| 退職給付引当金         | Reserve for employees' retirement benefits                   | 28               | 86               | 119              | 125              | 138              | 159              | 181              |
| 役員退職慰労引当金       | Reserve for directors' retirement benefits                   | -                | 42               | 48               | 54               | 57               | 62               | 68               |
| 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            | 5,695            |
| その他(リース債務含む)    | Others   | 1,556            | 1,489            | 1,436            | 1,313            | 8,380            | 7,493            | 6,601            |
| <b>負債合計</b>     | <b>Total liabilities</b>                                     | <b>1,393,628</b> | <b>1,336,357</b> | <b>1,314,566</b> | <b>1,255,296</b> | <b>1,246,901</b> | <b>1,214,396</b> | <b>1,189,010</b> |
| <b>株主資本</b>     | <b>Total shareholders' equity</b>                            | <b>60,697</b>    | <b>63,144</b>    | <b>63,600</b>    | <b>113,549</b>   | <b>112,971</b>   | <b>114,979</b>   | <b>110,721</b>   |
| 資本金             | Capital stock  | 15,000           | 15,000           | 15,000           | 40,000           | 40,000           | 15,000           | 47,250           |
| 資本剰余金           | Capital surplus  | 44,105           | 44,105           | 42,145           | 67,145           | 65,185           | 90,185           | 88,225           |
| 資本準備金           | Capital reserve  | 3,750            | 3,750            | 3,750            | 28,750           | 28,750           | 3,750            | 36,000           |
| その他資本剰余金        | Other capital surplus  | 40,355           | 40,355           | 38,395           | 38,395           | 36,435           | 86,435           | 84,475           |
| 利益剰余金           | Retained earnings  | 1,607            | 4,055            | 6,470            | 6,420            | 7,802            | 9,811            | 11,613           |
| その他利益剰余金        | Other retained earnings                                      | 1,607            | 4,055            | 6,470            | 6,420            | 7,802            | 9,811            | 11,613           |
| 繰越利益剰余金         | Retained earnings carried forward                            | 1,607            | 4,055            | 6,470            | 6,420            | 7,802            | 9,811            | 11,613           |
| 自己株式            | Treasury stock, at cost                                      | (15)             | (16)             | (16)             | (17)             | (17)             | (17)             | (17)             |
| 評価・換算差額等        | Total net unrealized gain (loss) and translation adjustments | 66               | (42)             | (181)            | (201)            | (129)            | (4)              | (46)             |
| 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)             | (46)             |
| 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>  | <b>60,764</b>    | <b>63,102</b>    | <b>63,418</b>    | <b>113,347</b>   | <b>112,842</b>   | <b>114,975</b>   | <b>110,674</b>   |
| <b>負債純資産合計</b>  | <b>Total liabilities and equity</b>                          | <b>1,454,393</b> | <b>1,399,459</b> | <b>1,377,985</b> | <b>1,368,644</b> | <b>1,359,743</b> | <b>1,329,372</b> | <b>1,299,685</b> |

## (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 | Total     | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total     |
|--------|-------------------------------------|----------|----------|------------|----------|-----------|----------|----------|------------|----------|-----------|
| 総合あつせん | Credit card shopping (Sogo)         | 93,188   | 98,354   | 107,269    | 106,326  | 405,138   | 107,756  | 117,414  | 120,022    | 107,772  | 452,965   |
| 個品あつせん | Installment shopping credit (Kohin) | 17,611   | 16,809   | 14,139     | 17,376   | 65,937    | 14,468   | 14,343   | 17,138     | 16,237   | 62,187    |
|        | オートクレジット                            | 7,553    | 7,688    | 7,075      | 8,855    | 31,172    | 7,884    | 7,501    | 11,379     | 10,747   | 37,512    |
|        | その他ショッピングクレジット                      | 10,058   | 9,121    | 7,064      | 8,520    | 34,765    | 6,583    | 6,841    | 5,758      | 5,489    | 24,674    |
| 信用保証   | Credit guarantee                    | 79,949   | 74,872   | 81,605     | 79,028   | 315,455   | 82,934   | 86,901   | 74,245     | 67,677   | 311,759   |
|        | オートクレジット                            | 70,893   | 66,427   | 73,535     | 72,157   | 283,013   | 73,101   | 75,698   | 64,296     | 60,591   | 273,687   |
|        | その他ショッピングクレジット                      | 7,042    | 6,978    | 6,653      | 5,413    | 26,088    | 8,083    | 9,796    | 8,632      | 5,748    | 32,261    |
|        | その他信用保証                             | 2,013    | 1,465    | 1,416      | 1,457    | 6,353     | 1,749    | 1,406    | 1,315      | 1,338    | 5,810     |
| 融資     | Loan                                | 34,555   | 32,447   | 31,089     | 28,986   | 127,079   | 28,193   | 26,755   | 25,595     | 24,163   | 104,707   |
|        | 消費者金融                               | 34,383   | 32,272   | 30,918     | 28,817   | 126,391   | 28,018   | 26,579   | 25,424     | 23,991   | 104,013   |
|        | カードキャッシング                           | 22,852   | 22,512   | 21,719     | 20,358   | 87,442    | 20,221   | 19,341   | 19,149     | 18,045   | 76,756    |
|        | ローンカード                              | 9,842    | 8,569    | 7,907      | 7,610    | 33,929    | 7,094    | 6,737    | 5,976      | 5,391    | 25,199    |
|        | その他消費者金融                            | 1,689    | 1,190    | 1,291      | 848      | 5,019     | 703      | 501      | 298        | 554      | 2,057     |
|        | その他融資                               | 171      | 174      | 171        | 169      | 687       | 175      | 175      | 171        | 171      | 693       |
| その他    | Others                              | 309,796  | 319,859  | 329,655    | 318,387  | 1,277,700 | 332,063  | 342,615  | 341,292    | 318,198  | 1,334,169 |
| 合計     | Total                               | 535,102  | 542,343  | 563,760    | 550,105  | 2,191,311 | 565,416  | 588,029  | 578,293    | 534,049  | 2,265,789 |

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 | Total | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total |
|--------|-----------------------------|----------|----------|------------|----------|-------|----------|----------|------------|----------|-------|
| 個品あつせん | Installment shopping credit | 27       | 26       | 22         | 21       | 97    | 19       | 17       | 19         | 17       | 73    |
| 信用保証   | Credit guarantee            | 46       | 44       | 47         | 47       | 185   | 48       | 51       | 44         | 43       | 188   |
| 合計     | Total                       | 73       | 71       | 69         | 68       | 282   | 68       | 68       | 64         | 60       | 261   |

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  | 2,008   | 1,954  |
| 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  | 1,020   | 971    |
| 決済事業            | Settlement business       | 5,627  | 5,743  | 5,804   | 5,757  |  | 5,783  | 5,774  | 5,775   | 5,655  |
| その他             | Others                    | 59     | 59     | 58      | 57     |  | 57     | 56     | 54      | 53     |
| 合計              | Total                     | 8,957  | 9,078  | 9,116   | 8,890  |  | 8,939  | 8,906  | 8,859   | 8,635  |

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    | -       | 293    |
| ショッピングクレジット | Shopping credit | -      | 391    | -       | 394    |  | -      | 398    | -       | 413    |
| 合計          | Total           | -      | 678    | -       | 684    |  | -      | 689    | -       | 706    |

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<br>(単位:人)         | Number of employees<br>(Employees)      | 1,180  | 1,148  | 1,139   | 1,130  |  | 1,117  | 1,092  | 1,095   | 1,089  |
| 営業店舗数<br>(単位:店)        | Number of sales<br>branches (Branches)  | 39     | 39     | 39      | 39     |  | 39     | 39     | 39      | 39     |
| CD台数(自社・提携)<br>(単位:千台) | Number of cash<br>dispensers (Thousand) | -      | 143    | -       | 141    |  | -      | 141    | -       | 145    |

## 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 | Total | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total |
|-------------------------------|---|----------|----------|------------|----------|-------|----------|----------|------------|----------|-------|
| カード新規獲得枚数<br>(単位:千枚)          | Total number of new card issuance (Thousand)            | 383      | 352      | 295        | 235      | 1,267 | 209      | 156      | 160        | 196      | 724   |
| クレジットカード                      | Credit card   | 381      | 350      | 293        | 233      | 1,260 | 207      | 155      | 159        | 194      | 717   |
| ローンカード                        | Loan card   | 1        | 1        | 1          | 1        | 6     | 1        | 1        | 1          | 1        | 6     |
| カード有効会員数<br>(単位:千人)           | Total available cardholders (Thousand)                  | 7,740    | 7,852    | 7,904      | 7,914    |       | 7,874    | 7,794    | 7,692      | 7,666    |       |
| クレジットカード                      | Credit card   | 7,065    | 7,222    | 7,312      | 7,355    |       | 7,351    | 7,317    | 7,260      | 7,270    |       |
| ローンカード                        | Loan card   | 674      | 630      | 592        | 559      |       | 522      | 477      | 432        | 395      |       |
| キャッシング/ローンカード (*1)<br>(単位:億円) | Loan receivables outstanding (*1) (100 Millions of yen) | 1,903    | 1,892    | 1,855      | 1,783    |       | 1,746    | 1,712    | 1,664      | 1,586    |       |
| クレジットカードキャッシング                | Cashing by credit card                                  | 718      | 727      | 714        | 697      |       | 687      | 679      | 661        | 642      |       |
| ローンカード                        | Loan card   | 1,184    | 1,165    | 1,140      | 1,086    |       | 1,059    | 1,033    | 1,003      | 944      |       |
| 貸付金利別残高                       | Interest rate zone                                      |          |          |            |          |       |          |          |            |          |       |
| ~15.0%                        |   | 10       | 13       | 15         | 18       |       | 20       | 33       | 35         | 36       |       |
| ~18.0%                        |   | 305      | 305      | 303        | 294      |       | 291      | 293      | 289        | 278      |       |
| ~20.0%                        |   | 151      | 147      | 144        | 136      |       | 132      | 129      | 125        | 117      |       |
| ~25.0%                        |   | 511      | 500      | 488        | 462      |       | 447      | 423      | 408        | 380      |       |
| ~29.2%                        |   | 924      | 924      | 902        | 872      |       | 854      | 833      | 805        | 774      |       |
| 平均貸出金利                        | Average Lending Rates                                   | 24.5%    | 24.5%    | 24.5%      | 24.5%    |       | 24.4%    | 24.4%    | 24.4%      | 24.5%    |       |
| 91~180日延滞残高比率                 | 91-180 Days Delinquency Ratio                           | 2.8%     | 2.7%     | 2.6%       | 2.3%     |       | 2.6%     | 2.4%     | 2.5%       | 2.5%     |       |
| 年齢別残高構成比                      | Balance by Age  |          |          |            |          |       |          |          |            |          |       |
| <30                           |   | 12.4%    | 12.0%    | 11.5%      | 11.1%    |       | 10.6%    | 10.0%    | 9.4%       | 9.1%     |       |
| <40                           |   | 30.2%    | 30.0%    | 29.9%      | 29.6%    |       | 29.4%    | 29.1%    | 28.8%      | 28.4%    |       |
| <50                           |   | 27.7%    | 28.0%    | 28.2%      | 28.4%    |       | 28.7%    | 29.0%    | 29.3%      | 29.4%    |       |
| <60                           |   | 21.5%    | 21.5%    | 21.6%      | 21.6%    |       | 21.7%    | 21.8%    | 22.0%      | 22.1%    |       |
| >= 60                         |   | 8.1%     | 8.5%     | 8.9%       | 9.4%     |       | 9.7%     | 10.1%    | 10.5%      | 11.0%    |       |
| 性別残高構成比                       | Balance by Gender                                       |          |          |            |          |       |          |          |            |          |       |
| 男性                            | Male  | 62.0%    | 61.9%    | 61.9%      | 62.0%    |       | 62.0%    | 62.1%    | 62.0%      | 62.4%    |       |
| 女性                            | Female  | 38.0%    | 38.1%    | 38.1%      | 38.0%    |       | 38.0%    | 37.9%    | 38.0%      | 37.6%    |       |
| 実行残高別残高構成比                    | Balance by Amount of Origination                        |          |          |            |          |       |          |          |            |          |       |
| ~99,999円                      | - JPY 99,999  | 3.4%     | 3.5%     | 3.6%       | 3.8%     |       | 4.1%     | 4.1%     | 4.3%       | 4.4%     |       |
| 100,000~299,999円              | JPY 100,000 - 299,999                                   | 17.5%    | 18.0%    | 18.3%      | 18.9%    |       | 19.2%    | 19.5%    | 19.7%      | 20.3%    |       |
| 300,000~499,999円              | JPY 300,000 - 499,999                                   | 30.0%    | 29.8%    | 29.6%      | 29.4%    |       | 29.2%    | 29.0%    | 29.0%      | 28.9%    |       |
| 500,000~999,999円              | JPY 500,000 - 999,999                                   | 28.9%    | 28.6%    | 28.4%      | 28.0%    |       | 27.7%    | 27.6%    | 27.2%      | 26.7%    |       |
| 1,000,000円~                   | JPY 1,000,000 -   | 20.3%    | 20.0%    | 20.1%      | 19.9%    |       | 19.9%    | 19.8%    | 19.8%      | 19.6%    |       |
| 残高有口座数<br>(単位:千件)             | Number of active accounts (Thousand)                    | 532      | 534      | 532        | 524      |       | 519      | 514      | 505        | 492      |       |
| クレジットカードキャッシング                | Cashing by credit card                                  | 315      | 323      | 323        | 322      |       | 324      | 323      | 319        | 314      |       |
| ローンカード                        | Loan card   | 217      | 210      | 208        | 201      |       | 195      | 190      | 186        | 177      |       |
| 1口座あたり残高<br>(単位:千円)           | Credit outstanding per account (Thousand)               | 357      | 353      | 348        | 340      |       | 335      | 333      | 329        | 322      |       |
| クレジットカードキャッシング                | Cashing by credit card                                  | 227      | 224      | 220        | 216      |       | 211      | 209      | 207        | 204      |       |
| ローンカード                        | Loan card   | 545      | 552      | 547        | 538      |       | 541      | 542      | 538        | 532      |       |

(\*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  | Total  | 2008.4-6  | 2008.7-9  | 2008.10-12 | 2009.1-3 | Total  |
|------------|---|-----------|-----------|------------|-----------|--------|-----------|-----------|------------|----------|--------|
| 貸倒関連費用     | Credit costs for bad debts                            | 8,920     | 9,151     | 7,802      | 9,040     | 34,913 | 6,617     | 4,169     | 6,307      | 5,308    | 22,402 |
| 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     | 38,886 | 8,758     | 2,774     | 7,915      | 6,980    | 26,428 |
| 貸倒引当金残高    | Allowance for bad debts                               | 46,097    | 44,383    | 42,368     | 44,331    |        | 42,190    | 43,585    | 41,977     | 40,305   |        |
| 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 | 998,375    | 988,352  |        |
| リスク管理債権    | Risk monitored installment receivables                | -         | 46,304    | -          | 47,292    |        | -         | 56,745    | -          | 56,854   |        |
| 破綻先債権      | Installment receivables to bankrupt borrowers         | -         | 54        | -          | 80        |        | -         | 60        | -          | 99       |        |
| 延滞債権       | Non-accrual delinquent installment receivables        | -         | 6,197     | -          | 8,762     |        | -         | 29,542    | -          | 31,745   |        |
| 3か月以上延滞債権  | Installment receivables past due for 3 months or more | -         | 8,545     | -          | 9,761     |        | -         | 2,160     | -          | 2,931    |        |
| 貸出条件緩和債権   | Restructured installment receivables                  | -         | 31,507    | -          | 28,688    |        | -         | 24,980    | -          | 22,077   |        |

## 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 | Total | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | Total |
|-------------|-----------------------------------|----------|----------|------------|----------|-------|----------|----------|------------|----------|-------|
| 利息返還関連費用    | Credit costs for grey zone claims | 300      | 757      | 730        | 756      | 2,543 | 604      | 1,961    | 344        | 4,587    | 7,497 |
| 利息返還実績 (*1) | Refunds for grey zone claims (*1) | 934      | 1,234    | 1,208      | 1,185    | 4,562 | 1,380    | 1,635    | 1,249      | 1,174    | 5,439 |
| 債権放棄額       | Loan receivables write-off        | 465      | 578      | 559        | 531      | 2,134 | 601      | 693      | 520        | 485      | 2,301 |
| 利息返還額       | Refund amounts                    | 469      | 655      | 649        | 653      | 2,427 | 779      | 942      | 728        | 689      | 3,138 |
| 利息返還損失引当金残高 | Allowance for grey zone claims    | 8,199    | 7,859    | 7,389      | 6,968    |       | 6,261    | 6,553    | 5,695      | 9,276    |       |

(\*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<br>(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 | 1.1%                  | 483,310 | 1.3%                  | 476,854 | 1.3%                  | 430,432 | 1.4%                  |
|                           |   | 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%                  | 163,200 | 1.5%                  | 157,200 | 1.3%                  |
| 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%                  | 93,727  | 1.3%                  | 71,507  | 1.3%                  |
| 長期借入金<br>(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%                  | 92,815  | 1.6%                  | 52,021  | 1.7%                  |
| 短期社債                      | Commercial paper                              | 47,300  | 1.1%                  | 53,600  | 1.1%                  | 11,600  | 2.4%                  | 10,500  | 2.0%                  |
| 社債                        | Corporate bonds                               | 25,000  | 1.9%                  | 25,000  | 1.9%                  | 25,000  | 1.9%                  | 16,600  | 1.9%                  |
| 合計                        | Total   | 416,663 | 1.4%                  | 388,210 | 1.5%                  | 386,342 | 1.5%                  | 307,828 | 1.4%                  |
|                           |   | 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%                   | 193,215 | 50%                   | 127,542 | 41%                   |
| 変動金利調達                    | Floating interest funding                     | 204,422 | 49%                   | 187,907 | 48%                   | 193,127 | 50%                   | 180,286 | 59%                   |
| 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%                   | 349,742 | 91%                   | 280,728 | 91%                   |
| 直接調達                      | Direct funding                                | 72,300  | 17%                   | 78,600  | 20%                   | 36,600  | 9%                    | 27,100  | 9%                    |
| 短期社債                      | Commercial paper                              | 47,300  | 11%                   | 53,600  | 14%                   | 11,600  | 3%                    | 10,500  | 3%                    |
| 社債                        | Corporate bonds                               | 25,000  | 6%                    | 25,000  | 6%                    | 25,000  | 6%                    | 16,600  | 5%                    |
| デリバティブ残高                  | Derivatives                                   |         |                       |         |                       |         |                       |         |                       |
| キャップ残高                    | Cap outstanding                               | 27,000  | -                     | 12,000  | -                     | 7,000   | -                     | -       | -                     |
| 債権流動化残高                   | Securitization outstanding                    |         |                       |         |                       |         |                       |         |                       |
| 個品あっせん債権                  | Installment shopping credit                   | 30,499  | -                     | 24,797  | -                     | 60,790  | -                     | 51,259  | -                     |
| 融資債権                      | Loans   | 12,767  | -                     | 7,923   | -                     | 3,995   | -                     | 1,240   | -                     |