

APLUS Fact Book

2010年3月期第1四半期
決算補足資料

Appendix for Financial Result
for the 1st Quarter of FY2009

株式会社アプラス

2009年7月

目次 / Contents

連結/Consolidated

要約損益計算書	Summary of income statements	1
営業収益	Operating revenue	1
営業費用	Operating expenses	1
営業債権残高	Account receivables	1
貸借対照表	Balance sheets	2
取扱高	Trading volume	3
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	3
加盟店数	Number of merchants	3
その他計数	Other indices	3
カード関連情報	Information about Credit card & Loan card	4
貸倒関連情報	Credit costs and allowance for bad debts	4
利息返還関連情報	Grey zone claims	4
調達状況	Balance of total funding	5

単体/Non-Consolidated

要約損益計算書	Summary of income statements	6
営業収益	Operating revenue	6
営業費用	Operating expenses	6
営業債権残高	Account receivables	6
貸借対照表	Balance sheets	7
取扱高	Trading volume	8
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	8
利用件数(期末口座請求件数)	Number of outstanding transactions (bills)	8
加盟店数	Number of merchants	8
その他計数	Other indices	8
カード関連情報	Information about Credit card & Loan card	9
貸倒関連情報	Credit costs and allowance for bad debts	9
利息返還関連情報	Grey zone claims	9
調達状況	Balance of total funding	10

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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
営業収益	Operating revenue	24,756	24,440	24,111	22,055	95,363	21,925				21,925
営業費用	Operating expenses	22,844	22,174	21,784	26,781	93,584	21,032				21,032
販売費及び一般管理費	Total SG&A	21,066	20,396	19,987	25,029	86,479	19,389				19,389
金融費用	Financial expenses	1,777	1,778	1,796	1,751	7,104	1,643				1,643
営業利益	Operating income	1,911	2,265	2,327	(4,725)	1,779	893				893
経常利益	Ordinary income	1,905	2,269	2,407	(4,893)	1,707	880				880
純利益	Net income	1,196	1,665	2,105	(3,436)	1,530	841				841

連結：営業収益 Operating revenue (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あっせん	Credit card shopping (Sogo)	2,626	2,768	2,799	2,466	10,661	2,666				2,666
個品あっせん	Installment shopping credit (Kohin)	3,175	3,119	3,453	2,670	12,419	2,828				2,828
オートクレジット	Automobile credit	560	622	717	612	2,514	783				783
その他ショッピングクレジット	Other shopping credit	2,614	2,496	2,735	2,058	9,905	2,045				2,045
信用保証	Credit guarantee	4,656	4,544	4,395	4,212	17,808	4,193				4,193
オートクレジット	Automobile credit	2,386	2,407	2,436	2,353	9,583	2,463				2,463
その他ショッピングクレジット	Other shopping credit	1,756	1,634	1,468	1,373	6,233	1,264				1,264
その他信用保証	Others	513	501	490	485	1,990	466				466
融資	Loan	11,406	11,067	10,698	9,975	43,148	9,692				9,692
消費者金融	Consumer loan	11,358	11,018	10,643	9,922	42,944	9,640				9,640
カードキャッシング	Cashing by credit card	4,954	4,805	4,694	4,360	18,815	4,293				4,293
ローンカード	Loan card	5,577	5,399	5,140	4,785	20,903	4,589				4,589
その他消費者金融	Other consumer loan	826	814	808	776	3,226	757				757
その他融資	Other loan	47	48	54	52	203	51				51
金融収益	Financial income	653	564	495	528	2,241	516				516
その他	Others	2,238	2,375	2,269	2,201	9,084	2,028				2,028
合計	Total	24,756	24,440	24,111	22,055	95,363	21,925				21,925

連結：営業費用 Operating expenses (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
販売費及び一般管理費	Total SG&A	21,066	20,396	19,987	25,029	86,479	19,389				19,389
貸倒引当金繰入額	Net provision of allowance for bad debts	7,338	4,837	6,079	6,087	24,343	6,230				6,230
従業員給料・賞与	Salaries/Bonuses	2,308	2,344	2,012	2,359	9,024	2,485				2,485
支払手数料	Handling charges	4,748	4,988	4,710	4,662	19,110	4,400				4,400
(内 為替手数料)	(Exchange costs)	1,267	1,258	1,260	1,231	5,017	1,220				1,220
販売促進費	Sales promotion costs	1,156	1,129	1,149	1,507	4,943	1,252				1,252
賃借料	Rent	585	604	597	569	2,357	572				572
減価償却費	Depreciation and amortization	905	869	905	861	3,542	802				802
通信費	Communication costs	926	912	910	890	3,639	959				959
その他	Others	3,096	4,708	3,621	8,091	19,517	2,686				2,686
金融費用	Financial expenses	1,777	1,778	1,796	1,751	7,104	1,643				1,643
支払利息	Interest expenses	1,777	1,776	1,747	1,586	6,888	1,166				1,166
その他	Others	0	2	48	165	216	476				476
合計	Total	22,844	22,174	21,784	26,781	93,584	21,032				21,032

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

(単位：百万円 Unit: Millions of yen)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3
総合あっせん	Credit card shopping (Sogo)	46,253	47,786	53,682	50,044		50,167			
個品あっせん	Installment shopping credit (Kohin)	196,324	191,369	152,210	157,766		161,247			
オートクレジット	Automobile credit	43,366	46,761	36,538	48,131		55,534			
その他ショッピングクレジット	Other shopping credit	152,957	144,608	115,671	109,635		105,713			
融資	Loan	225,211	229,385	223,469	220,587		213,986			
消費者金融	Consumer loan	214,376	214,022	207,547	203,781		195,680			
カードキャッシング	Cashing by credit card	62,030	64,126	64,474	65,641		62,187			
ローンカード	Loan card	98,739	97,887	90,038	87,526		83,415			
その他消費者金融	Other consumer loan	53,607	52,008	53,034	50,612		50,078			
その他融資	Other loan	10,835	15,362	15,922	16,806		18,305			
その他	Others	15	8	8	8		10			
割賦売掛金	Total installment receivables	467,805	468,549	429,371	428,407		425,410			
オートクレジット	Automobile credit	473,541	477,218	470,751	472,503		470,379			
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)	121,283	118,193	113,270	104,652		101,663			
その他ショッピングクレジット	Other shopping credit	84,325	78,987	74,094	68,344		64,044			
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)	68,402	66,146	63,892	61,116		58,247			
その他信用保証	Others	94,481	91,971	89,671	87,617		85,114			
信用保証割賦売掛金	Credit guarantee receivables	652,349	648,176	634,516	628,465		619,539			
リース投資資産	Leased investment assets	9,511	8,689	7,776	7,004		6,236			
合計(*2)	Total(*2)	1,129,666	1,125,415	1,071,664	1,063,877		1,051,186			

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

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

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

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

連結：貸借対照表 Balance sheets (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
流動資産	Current assets	1,391,387	1,363,073	1,347,844	1,335,124	1,315,262			
現金及び預金	Cash and deposits	137,637	119,747	154,100	203,691	198,400			
割賦売掛金	Installment receivables	467,805	468,549	429,371	428,407	425,410			
信用保証割賦売掛金	Credit guarantee receivables	652,349	648,176	634,516	628,465	619,539			
リース投資資産	Lease investment assets	9,511	8,689	7,776	7,004	6,236			
有価証券	Securities	9,534	8,664	8,086	7,645	6,151			
繰延税金資産	Deferred tax assets	11,613	11,613	11,613	12,220	12,220			
金銭の信託	Monetary assets held in trust	61,627	58,590	59,744	58,698	58,215			
その他	Others	85,875	84,892	86,032	31,437	30,347			
貸倒引当金	Reserve for credit losses	(44,568)	(45,850)	(43,395)	(42,446)	(41,258)			
固定資産	Fixed assets	37,724	37,861	38,351	38,605	36,487			
有形固定資産	Tangible fixed assets	10,426	10,550	10,449	10,340	9,970			
建物及び構築物(純額)	Buildings and structures, net	2,850	2,821	2,802	2,796	2,757			
土地	Land	5,613	5,613	5,515	5,515	5,515			
リース資産(純額)	Lease assets, net	535	394	319	252	193			
その他(純額)	Others, net	1,426	1,720	1,811	1,776	1,503			
無形固定資産	Intangible fixed assets	15,456	15,657	15,520	16,270	16,477			
のれん	Goodwill	6,516	6,306	6,096	5,886	5,676			
リース資産	Lease assets	66	56	47	38	29			
ソフトウェア	Software	8,868	9,290	9,372	10,342	10,768			
その他	Others	4	3	3	3	3			
投資その他の資産	Investments and other assets	11,841	11,653	12,381	11,994	10,040			
投資有価証券	Investment securities	1,567	1,526	1,256	980	1,149			
繰延税金資産	Deferred tax assets	94	10	-	-	-			
その他	Others	10,180	10,116	11,124	11,013	8,890			
繰延資産	Deferred assets	57	50	42	23	18			
社債発行費	Bond issue expenses	57	50	42	23	18			
資産合計	Total assets	1,429,169	1,400,984	1,386,238	1,373,752	1,351,768			
流動負債	Current liabilities	1,171,214	1,151,113	1,140,759	1,179,137	1,183,421			
支払手形及び買掛金	Trade notes and accounts payables	19,602	19,166	20,827	20,191	18,866			
信用保証買掛金	Credit guarantee payables	652,349	648,176	634,516	628,465	619,539			
1年以内償還予定の社債	Corporate bonds to be paid within a year	-	-	-	-	16,600			
短期借入金	Short-term borrowings	193,500	178,200	229,200	222,200	219,700			
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	98,052	93,727	71,507	67,480			
短期社債	Short-term corporate bonds	47,300	53,600	11,600	10,500	14,500			
リース債務	Lease obligations	3,004	2,849	2,679	2,559	2,404			
未払法人税等	Accrued income taxes	114	298	214	264	107			
賞与引当金	Accrued employees' bonuses	470	935	384	733	447			
ポイント引当金	Reserve for point card certificates	753	835	907	1,146	1,032			
預り金	Deposits received	101,686	105,473	104,263	94,740	96,134			
債権流動化預り金	Deposits received for securitization	1,892	1,621	1,614	86,646	88,666			
割賦利益繰延	Deferred installment income	38,805	37,073	35,697	34,414	33,129			
その他	Others	6,585	4,829	5,126	5,769	4,813			
固定負債	Long-term liabilities	146,983	137,033	132,493	86,400	62,997			
社債	Corporate bonds	25,000	25,000	25,000	16,600	-			
長期借入金	Long-term debt	105,213	95,858	92,815	52,021	47,442			
リース債務	Lease obligations	7,110	6,291	5,463	4,734	4,054			
繰延税金負債	Deferred tax liability	60	126	113	97	148			
退職給付引当金	Reserve for employees' retirement benefits	636	664	714	749	792			
役員退職慰労引当金	Reserve for directors' retirement benefits	71	79	90	99	109			
利息返還損失引当金	Reserve for losses on interest repayments	7,596	7,794	7,146	11,009	9,483			
その他	Others	1,294	1,218	1,150	1,088	967			
負債合計	Total liabilities	1,318,197	1,288,146	1,273,252	1,265,537	1,246,419			
株主資本	Total shareholders' equity	111,145	112,810	112,955	108,229	105,235			
資本金	Capital stock	40,000	15,000	15,000	47,250	47,250			
資本剰余金	Capital surplus	65,166	90,166	88,206	54,666	50,831			
利益剰余金	Retained earnings	5,996	7,661	9,766	6,330	7,171			
自己株式	Treasury stock, at cost	(17)	(17)	(17)	(17)	(17)			
評価・換算差額等	Total net unrealized gain (loss) and translation adjustments	(229)	(28)	(40)	(73)	47			
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	(237)	(39)	(36)	(73)	47			
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	8	10	(4)	-	-			
少数株主持分	Minority Interests in subsidiaries	55	56	70	60	67			
純資産合計	Total equity	110,972	112,838	112,985	108,215	105,349			
負債純資産合計	Total liabilities and equity	1,429,169	1,400,984	1,386,238	1,373,752	1,351,768			

(連結/Consolidated)

連結:取扱高 Trading volume (Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あつせん	Credit card shopping (Sogo)	116,136	126,102	128,785	115,876	486,901	117,503				117,503
個品あつせん	Installment shopping credit (Kohin)	24,026	25,155	26,754	26,127	102,064	23,410				23,410
	オートクレジット	9,535	9,522	13,580	13,471	46,110	10,533				10,533
	その他ショッピングクレジット	14,490	15,632	13,174	12,656	55,954	12,877				12,877
信用保証	Credit guarantee	84,581	88,737	75,892	69,378	318,589	70,820				70,820
	オートクレジット	73,101	75,698	64,296	60,591	273,687	62,416				62,416
	その他ショッピングクレジット	8,083	9,796	8,632	5,748	32,261	5,484				5,484
	その他信用保証	3,396	3,242	2,963	3,039	12,641	2,918				2,918
融資	Loan	32,641	31,391	29,982	28,478	122,494	27,389				27,389
	消費者金融	32,466	31,215	29,811	28,307	121,800	27,141				27,141
	カードキャッシング	22,941	22,162	21,830	20,622	87,557	20,208				20,208
	ローンカード	8,507	8,201	7,294	6,709	30,712	6,042				6,042
	その他消費者金融	1,018	851	686	974	3,530	890				890
	その他融資	175	175	171	171	693	248				248
その他	Others	332,167	342,700	341,384	318,319	1,334,572	323,943				323,943
合計	Total	589,553	614,087	602,801	558,181	2,364,624	563,066				563,066

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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
個品あつせん	Installment shopping credit (Kohin)	45	45	43	41	175	40				40
信用保証	Credit guarantee	48	51	44	43	188	43				43
合計	Total	93	96	88	84	364	83				83

連結:加盟店数 Number of merchants (Consolidated)

(単位:千店 Unit:Thousand)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
クレジットカード	Credit card	-	383	-	386		-				
ショッピングクレジット	Shopping credit	-	471	-	487		-				
合計	Total	-	855	-	874		-				

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

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
従業員数 (単位:人)	Number of employees (Employees)	1,384	1,363	1,378	1,368		1,395				
営業店舗数 (単位:店)	Number of sales branches (Branches)	44	44	44	44		44				
CD台数(自社・提携) (単位:千台)	Number of cash dispensers (Thousand)	-	142	-	145		-				

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

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	221	169	172	208	772	242				242
クレジットカード	Credit card	218	167	170	205	761	239				239
ローンカード	Loan card	3	2	2	3	11	3				3
		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	8,581	8,496	8,391	8,366		8,332				
クレジットカード	Credit card	7,988	7,950	7,890	7,903		7,899				
ローンカード	Loan card	593	546	500	462		432				
キャッシング/ローンカード (*1) (単位:億円)	Loan receivables outstanding (*1) (100 Millions of yen)	1,993	1,959	1,908	1,817		1,767				
クレジットカードキャッシング	Cashing by credit card	800	792	773	748		737				
ローンカード	Loan card	1,192	1,167	1,134	1,068		1,030				
貸付金利別残高	Interest rate zone						1,767				
~15.0%		48	59	61	61		60				
~18.0%		353	376	389	381		392				
~20.0%		137	134	129	120		115				
~25.0%		478	450	431	401		382				
~29.2%		975	938	895	851		817				
平均貸出金利	Average Lending Rates	24.3%	24.2%	24.0%	24.0%		24.0%				
91~180日延滞残高比率	91-180 Days Delinquency Ratio	2.6%	2.5%	2.4%	2.5%		2.9%				
年齢別残高構成比	Balance by Age										
<30		10.1%	9.5%	9.0%	8.8%		8.3%				
<40		28.5%	28.2%	27.9%	27.6%		27.2%				
<50		28.6%	28.9%	29.2%	29.3%		29.6%				
<60		22.5%	22.7%	22.9%	23.0%		23.1%				
>= 60		10.2%	10.7%	11.1%	11.4%		11.8%				
性別残高構成比	Balance by Gender										
男性	Male	62.2%	62.2%	62.2%	62.5%		62.6%				
女性	Female	37.8%	37.8%	37.8%	37.5%		37.4%				
実行残高別残高構成比	Balance by Amount of Origination										
~99,999円	- JPY 99,999	3.9%	4.0%	4.1%	4.2%		4.4%				
100,000~299,999円	JPY 100,000 - 299,999	18.6%	18.9%	19.2%	19.8%		20.2%				
300,000~499,999円	JPY 300,000 - 499,999	29.9%	29.6%	29.7%	29.5%		29.4%				
500,000~999,999円	JPY 500,000 - 999,999	29.2%	29.2%	28.7%	28.3%		28.0%				
1,000,000円~	JPY 1,000,000 -	18.4%	18.3%	18.3%	18.2%		18.1%				
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	587	581	572	555		549				
クレジットカードキャッシング	Cashing by credit card	364	363	359	352		352				
ローンカード	Loan card	222	217	212	202		196				
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	339	337	333	327		322				
クレジットカードキャッシング	Cashing by credit card	219	217	215	212		208				
ローンカード	Loan card	535	536	533	528		525				

(*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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
貸倒関連費用	Credit costs for bad debts	7,338	4,837	6,079	6,087	24,343	6,230				6,230
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	9,560	3,723	8,681	7,177	29,143	7,523				7,523
		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
貸倒引当金残高	Allowance for bad debts	44,568	45,850	43,395	42,446		41,258				
営業債権残高	Account receivables	1,129,666	1,125,415	1,071,664	1,063,877		1,051,186				
リスク管理債権	Risk monitored installment receivables	-	60,510	-	60,589		-				
破綻先債権	Installment receivables to bankrupt borrowers	-	60	-	99		-				
延滞債権	Non-accrual delinquent installment receivables	-	30,058	-	32,290		-				
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	3,402	-	4,055		-				
貸出条件緩和債権	Restructured installment receivables	-	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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
利息返還関連費用	Credit costs for grey zone claims	604	2,181	829	5,107	8,723	-				-
利息返還実績 (*1)	Refunds for grey zone claims (*1)	1,711	1,949	1,540	1,467	6,668	1,614				1,614
債権放棄額	Loan receivables write-off	734	814	641	599	2,788	660				660
利息返還額	Refund amounts	977	1,135	899	867	3,879	953				953
		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
利息返還損失引当金残高	Allowance for grey zone claims	7,596	7,794	7,146	11,009		9,483				

(*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)

		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 (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	-

		2009.6		2009.9		2009.12		2010.3	
		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	219,700	1.1%						
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	67,480	1.3%						
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	47,442	1.7%						
短期社債	Commercial paper	14,500	1.5%						
社債	Corporate bonds	16,600	1.9%						
合計	Total	365,722	1.3%						
		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	119,995	33%						
変動金利調達	Floating interest funding	245,727	67%						
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	334,622	91%						
直接調達	Direct funding	31,100	9%						
短期社債	Commercial paper	14,500	4%						
社債	Corporate bonds	16,600	5%						
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	-	-						
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	43,534	-						
融資債権	Loans	458	-						

(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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
営業収益	Operating revenue	22,705	22,084	21,856	19,929	86,576	19,643				19,643
営業費用	Operating expenses	20,637	19,714	19,903	23,923	84,179	18,734				18,734
販売費及び一般管理費	Total SG&A	19,052	18,139	18,312	22,347	77,852	17,270				17,270
金融費用	Financial expenses	1,584	1,574	1,590	1,576	6,326	1,464				1,464
営業利益	Operating income	2,068	2,370	1,952	(3,994)	2,397	908				908
経常利益	Ordinary income	2,078	2,374	2,034	(4,157)	2,334	946				946
純利益	Net income	1,382	2,008	1,802	(2,810)	2,383	917				917

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

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あっせん	Credit card shopping (Sogo)	2,363	2,496	2,544	2,236	9,641	2,421				2,421
個品あっせん	Installment shopping credit (Kohin)	2,755	2,643	2,897	2,073	10,370	2,063				2,063
オートクレジット	Automobile credit	515	560	635	514	2,225	636				636
その他ショッピングクレジット	Other shopping credit	2,240	2,083	2,262	1,559	8,144	1,427				1,427
信用保証	Credit guarantee	4,542	4,439	4,298	4,122	17,402	4,106				4,106
オートクレジット	Automobile credit	2,386	2,407	2,436	2,353	9,583	2,463				2,463
その他ショッピングクレジット	Other shopping credit	1,756	1,634	1,468	1,373	6,233	1,264				1,264
その他信用保証	Others	399	397	393	394	1,585	378				378
融資	Loan	10,023	9,766	9,454	8,823	38,069	8,585				8,585
消費者金融	Consumer loan	9,976	9,717	9,399	8,771	37,865	8,534				8,534
カードキャッシング	Cashing by credit card	4,287	4,187	4,113	3,829	16,418	3,783				3,783
ローンカード	Loan card	4,994	4,841	4,608	4,292	18,736	4,120				4,120
その他消費者金融	Other consumer loan	693	689	678	649	2,711	629				629
その他融資	Other loan	47	48	54	52	203	51				51
金融収益	Financial income	850	558	493	527	2,429	512				512
その他	Others	2,170	2,179	2,168	2,145	8,663	1,954				1,954
合計	Total	22,705	22,084	21,856	19,929	86,576	19,643				19,643

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

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
販売費及び一般管理費	Total SG&A	19,052	18,139	18,312	22,347	77,852	17,270				17,270
貸倒引当金繰入額	Net provision of allowance for bad debts	6,617	4,169	6,307	5,308	22,402	5,516				5,516
従業員給料・賞与	Salaries/Bonuses	1,912	1,948	1,603	1,957	7,422	2,034				2,034
支払手数料	Handling charges	4,512	4,738	4,468	4,418	18,137	4,180				4,180
(内 為替手数料)	(Exchange costs)	1,229	1,219	1,220	1,191	4,861	1,179				1,179
販売促進費	Sales promotion costs	1,112	1,081	1,103	1,454	4,751	1,203				1,203
賃借料	Rent	529	549	544	518	2,142	520				520
減価償却費	Depreciation and amortization	854	819	855	810	3,340	750				750
通信費	Communication costs	845	813	813	816	3,290	874				874
その他	Others	2,668	4,018	2,615	7,063	16,365	2,191				2,191
金融費用	Financial expenses	1,584	1,574	1,590	1,576	6,326	1,464				1,464
支払利息	Interest expenses	1,584	1,572	1,542	1,410	6,110	987				987
その他	Others	0	2	48	165	216	476				476
合計	Total	20,637	19,714	19,903	23,923	84,179	18,734				18,734

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

(単位:百万円 Unit:Millions of yen)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3
総合あっせん	Credit card shopping (Sogo)	39,428	41,501	47,374	44,041		43,886			
個品あっせん	Installment shopping credit (Kohin)	163,259	154,005	112,073	114,656		115,046			
オートクレジット	Automobile credit	39,478	41,280	29,441	39,028		44,543			
その他ショッピングクレジット	Other shopping credit	123,781	112,725	82,631	75,627		70,502			
融資	Loan	198,087	202,704	197,475	194,879		188,814			
消費者金融	Consumer loan	187,251	187,341	181,553	178,072		170,508			
カードキャッシング	Cashing by credit card	51,742	54,091	54,786	56,044		52,907			
ローンカード	Loan card	86,795	86,179	78,678	76,469		72,783			
その他消費者金融	Other consumer loan	48,713	47,070	48,087	45,558		44,817			
その他融資	Other loan	10,835	15,362	15,922	16,806		18,305			
その他	Others	-	-	-	-		-			
割賦売掛金	Total installment receivables	400,775	398,211	356,923	353,576		347,746			
オートクレジット	Automobile credit	473,541	477,218	470,751	472,503		470,379			
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)	121,283	118,193	113,270	104,652		101,663			
その他ショッピングクレジット	Other shopping credit	84,325	78,987	74,094	68,344		64,044			
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)	68,402	66,146	63,892	61,116		58,247			
その他信用保証	Others	93,241	90,955	88,829	86,923		84,580			
信用保証割賦売掛金	Credit guarantee receivables	651,109	647,160	633,675	627,771		619,005			
リース投資資産	Leased investment assets	9,511	8,689	7,776	7,004		6,236			
合計(*2)	Total(*2)	1,061,397	1,054,062	998,375	988,352		972,988			

(*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)

		2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
流動資産	Current assets	1,317,867	1,286,971	1,267,138	1,255,892	1,231,820			
現金及び預金	Cash and deposits	132,096	114,823	147,934	199,370	193,530			
割賦売掛金	Installment receivables	400,775	398,211	356,923	353,576	347,746			
信用保証割賦売掛金	Credit guarantee receivables	651,109	647,160	633,675	627,771	619,005			
リース投資資産	Lease investment assets	9,511	8,689	7,776	7,004	6,236			
有価証券	Securities	9,534	8,664	8,086	7,645	6,151			
前払費用	Prepaid expenses	322	653	489	374	287			
繰延税金資産	Deferred tax assets	11,250	11,250	11,250	11,770	11,770			
関係会社短期貸付金	Short-term loans to affiliates	560	560	640	45	95			
金銭の信託	Monetary assets held in trust	61,627	58,590	59,744	58,698	58,215			
立替金	Advance payments	15,139	14,409	10,348	13,185	12,867			
口座振替未収金	Accounts receivables	61,301	64,820	68,978	13,947	11,986			
その他	Others	6,829	2,722	3,269	2,808	2,909			
貸倒引当金	Reserve for credit losses	(42,190)	(43,585)	(41,977)	(40,305)	(38,983)			
固定資産	Fixed assets	41,817	42,350	43,312	43,769	41,891			
有形固定資産	Tangible fixed assets	9,544	9,694	9,605	9,467	9,090			
建物(純額)	Buildings, net	2,379	2,360	2,349	2,352	2,322			
構築物(純額)	Structures, net	20	19	18	18	17			
工具、器具及び備品(純額)	Furniture and fixtures, net	831	1,039	1,139	1,094	1,012			
土地	Land	5,328	5,328	5,230	5,230	5,230			
リース資産(純額)	Lease assets, net	525	386	313	246	189			
その他(純額)	Others, net	458	558	553	524	317			
無形固定資産	Intangible fixed assets	8,728	9,139	9,196	10,151	10,541			
ソフトウェア	Software	8,687	9,104	9,167	10,127	10,522			
リース資産	Lease assets	36	31	25	20	15			
その他	Others	4	3	3	3	3			
投資その他の資産	Investments and other assets	23,545	23,515	24,510	24,150	22,259			
投資有価証券	Investment securities	1,141	1,188	983	724	841			
関係会社株式	Stocks of affiliates	12,255	12,324	12,523	12,523	12,637			
出資金	Investments capital	0	0	0	0	0			
長期貸付金	Long-term loans	9	11	12	12	12			
長期前払費用	Long-term prepaid expenses	84	78	81	73	68			
繰延税金資産	Deferred tax assets	94	10	-	-	-			
その他	Others	9,958	9,901	10,909	10,816	8,698			
繰延資産	Deferred assets	57	50	42	23	18			
社債発行費	Bond issue expenses	57	50	42	23	18			
資産合計	Total assets	1,359,743	1,329,372	1,310,494	1,299,685	1,273,729			
流動負債	Current liabilities	1,101,850	1,079,271	1,065,329	1,105,023	1,105,013			
支払手形	Trade notes	4,675	3,576	3,364	3,051	3,135			
買掛金	Trade accounts payables	11,470	12,906	14,645	14,702	13,364			
信用保証買掛金	Credit guarantee payables	651,109	647,160	633,675	627,771	619,005			
1年以内償還予定の社債	Corporate bonds to be paid within a year	-	-	-	-	16,600			
短期借入金	Short-term borrowings	134,000	115,700	163,200	157,200	150,200			
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	98,052	93,727	71,507	67,480			
短期社債	Short-term corporate bonds	47,300	53,600	11,600	10,500	14,500			
リース債務	Lease obligations	2,984	2,828	2,660	2,541	2,388			
未払金	Accounts payables	3,727	2,858	2,375	3,764	2,569			
未払費用	Accrued expenses	1,294	488	1,150	422	813			
未払法人税等	Accrued income taxes	104	179	198	240	98			
預り金	Deposits received	100,938	104,790	103,653	94,205	95,658			
債権流動化預り金	Deposits received for securitization	1,892	1,621	1,614	86,646	88,666			
賞与引当金	Accrued employees' bonuses	410	819	325	637	398			
ポイント引当金	Reserve for point card certificates	615	699	770	1,000	894			
割賦利益繰延	Deferred installment income	36,078	33,914	32,236	30,618	29,116			
その他	Others	99	75	132	214	123			
固定負債	Long-term liabilities	145,050	135,125	130,362	83,987	60,868			
社債	Corporate bonds	25,000	25,000	25,000	16,600	-			
長期借入金	Long-term debt	105,213	95,858	92,815	52,021	47,442			
リース債務	Lease obligations	7,090	6,278	5,455	4,730	4,053			
退職給付引当金	Reserve for employees' retirement benefits	138	159	181	200	226			
役員退職慰労引当金	Reserve for directors' retirement benefits	57	62	68	74	80			
利息返還損失引当金	Reserve for losses on interest repayments	6,261	6,553	5,695	9,276	8,072			
その他	Others	1,290	1,214	1,146	1,084	993			
負債合計	Total liabilities	1,246,901	1,214,396	1,195,691	1,189,010	1,165,881			
株主資本	Total shareholders' equity	112,971	114,979	114,821	110,721	107,804			
資本金	Capital stock	40,000	15,000	15,000	47,250	47,250			
資本剰余金	Capital surplus	65,185	90,185	88,225	54,685	50,850			
資本準備金	Capital reserve	28,750	3,750	3,750	36,000	36,000			
その他資本剰余金	Other capital surplus	36,435	86,435	84,475	18,685	14,850			
利益剰余金	Retained earnings	7,802	9,811	11,613	8,803	9,720			
その他利益剰余金	Other retained earnings	7,802	9,811	11,613	8,803	9,720			
繰越利益剰余金	Retained earnings carried forward	7,802	9,811	11,613	8,803	9,720			
自己株式	Treasury stock, at cost	(17)	(17)	(17)	(17)	(17)			
評価・換算差額等	Total net unrealized gain (loss) and translation adjustments	(129)	(4)	(19)	(46)	44			
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	(137)	(15)	(14)	(46)	44			
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	8	10	(4)	-	-			
純資産合計	Total equity	112,842	114,975	114,802	110,674	107,848			
負債純資産合計	Total liabilities and equity	1,359,743	1,329,372	1,310,494	1,299,685	1,273,729			

(単体／Non-Consolidated)

単体:取扱高 Trading volume (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あつせん	Credit card shopping (Sogo)	107,756	117,414	120,022	107,772	452,965	109,418				109,418
個品あつせん	Installment shopping credit (Kohin)	14,468	14,343	17,138	16,237	62,187	13,184				13,184
	オートクレジット	7,884	7,501	11,379	10,747	37,512	7,749				7,749
	その他ショッピングクレジット	6,583	6,841	5,758	5,489	24,674	5,435				5,435
信用保証	Credit guarantee	82,934	86,901	74,245	67,677	311,759	69,276				69,276
	オートクレジット	73,101	75,698	64,296	60,591	273,687	62,416				62,416
	その他ショッピングクレジット	8,083	9,796	8,632	5,748	32,261	5,484				5,484
	その他信用保証	1,749	1,406	1,315	1,338	5,810	1,374				1,374
融資	Loan	28,193	26,755	25,595	24,163	104,707	23,456				23,456
	消費者金融	28,018	26,579	25,424	23,991	104,013	23,207				23,207
	カードキャッシング	20,221	19,341	19,149	18,045	76,756	17,827				17,827
	ローンカード	7,094	6,737	5,976	5,391	25,199	4,841				4,841
	その他消費者金融	703	501	298	554	2,057	538				538
	その他融資	175	175	171	171	693	248				248
その他	Others	332,063	342,615	341,292	318,198	1,334,169	323,852				323,852
合計	Total	565,416	588,029	578,293	534,049	2,265,789	539,187				539,187

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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
個品あつせん	Installment shopping credit	19	17	19	17	73	16				16
信用保証	Credit guarantee	48	51	44	43	188	43				43
合計	Total	68	68	64	60	261	59				59

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)

		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	1,997	2,019	2,008	1,954	2,028				
ショッピングクレジット	Shopping credit	1,101	1,057	1,020	971	929				
決済事業	Settlement business	5,783	5,774	5,775	5,655	5,621				
その他	Others	57	56	54	53	51				
合計	Total	8,939	8,906	8,859	8,635	8,631				

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

(単位:千店 Unit:Thousand)

		2008.6	2008.9	2008.12	2009.3					
クレジットカード	Credit card	-	291	-	293	-				
ショッピングクレジット	Shopping credit	-	398	-	413	-				
合計	Total	-	689	-	706	-				

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

		2008.6	2008.9	2008.12	2009.3					
従業員数 (単位:人)	Number of employees (Employees)	1,117	1,092	1,095	1,089	1,115				
営業店舗数 (単位:店)	Number of sales branches (Branches)	39	39	39	39	39				
CD台数(自社・提携) (単位:千台)	Number of cash dispensers (Thousand)	-	141	-	145	-				

(単体/Non-Consolidated)

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

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	209	156	160	196	724	228				228
クレジットカード	Credit card	207	155	159	194	717	226				226
ローンカード	Loan card	1	1	1	1	6	2				2
		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	7,874	7,794	7,692	7,666		7,650				
クレジットカード	Credit card	7,351	7,317	7,260	7,270		7,284				
ローンカード	Loan card	522	477	432	395		366				
キャッシング/ローンカード (*1) (単位:億円)	Loan receivables outstanding (*1) (100 Millions of yen)	1,746	1,712	1,664	1,586		1,539				
クレジットカードキャッシング	Cashing by credit card	687	679	661	642		631				
ローンカード	Loan card	1,059	1,033	1,003	944		908				
貸付金利別残高	Interest rate zone										
~15.0%		20	33	35	36		34				
~18.0%		291	293	289	278		272				
~20.0%		132	129	125	117		112				
~25.0%		447	423	408	380		365				
~29.2%		854	833	805	774		754				
平均貸出金利	Average Lending Rates	24.4%	24.4%	24.4%	24.5%		24.5%				
91~180日延滞残高比率	91-180 Days Delinquency Ratio	2.6%	2.4%	2.5%	2.5%		3.0%				
年齢別残高構成比	Balance by Age										
<30		10.6%	10.0%	9.4%	9.1%		8.7%				
<40		29.4%	29.1%	28.8%	28.4%		28.1%				
<50		28.7%	29.0%	29.3%	29.4%		29.7%				
<60		21.7%	21.8%	22.0%	22.1%		22.2%				
>= 60		9.7%	10.1%	10.5%	11.0%		11.3%				
性別残高構成比	Balance by Gender										
男性	Male	62.0%	62.1%	62.0%	62.4%		62.4%				
女性	Female	38.0%	37.9%	38.0%	37.6%		37.6%				
実行残高別残高構成比	Balance by Amount of Origination										
~99,999円	- JPY 99,999	4.1%	4.1%	4.3%	4.4%		4.6%				
100,000~299,999円	JPY 100,000 - 299,999	19.2%	19.5%	19.7%	20.3%		20.7%				
300,000~499,999円	JPY 300,000 - 499,999	29.2%	29.0%	29.0%	28.9%		28.8%				
500,000~999,999円	JPY 500,000 - 999,999	27.7%	27.6%	27.2%	26.7%		26.4%				
1,000,000円~	JPY 1,000,000 -	19.9%	19.8%	19.8%	19.6%		19.5%				
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	519	514	505	492		486				
クレジットカードキャッシング	Cashing by credit card	324	323	319	314		314				
ローンカード	Loan card	195	190	186	177		171				
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	335	333	329	322		316				
クレジットカードキャッシング	Cashing by credit card	211	209	207	204		200				
ローンカード	Loan card	541	542	538	532		529				

(*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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
貸倒関連費用	Credit costs for bad debts	6,617	4,169	6,307	5,308	22,402	5,516				5,516
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	8,758	2,774	7,915	6,980	26,428	6,838				6,838
		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
貸倒引当金残高	Allowance for bad debts	42,190	43,585	41,977	40,305		38,983				
営業債権残高	Account receivables	1,061,397	1,054,062	998,375	988,352		972,988				
リスク管理債権	Risk monitored installment receivables	-	56,745	-	56,854		-				
破綻先債権	Installment receivables to bankrupt borrowers	-	60	-	99		-				
延滞債権	Non-accrual delinquent installment receivables	-	29,542	-	31,745		-				
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	2,160	-	2,931		-				
貸出条件緩和債権	Restructured installment receivables	-	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)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
利息返還関連費用	Credit costs for grey zone claims	604	1,961	344	4,587	7,497	-				-
利息返還実績 (*1)	Refunds for grey zone claims (*1)	1,380	1,635	1,249	1,174	5,439	1,275				1,275
債権放棄額	Loan receivables write-off	601	693	520	485	2,301	528				528
利息返還額	Refund amounts	779	942	728	689	3,138	747				747
		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
利息返還損失引当金残高	Allowance for grey zone claims	6,261	6,553	5,695	9,276		8,072				

(*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)

		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 (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	-

		2009.6		2009.9		2009.12		2010.3	
		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	150,200	1.2%						
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	67,480	1.3%						
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	47,442	1.7%						
短期社債	Commercial paper	14,500	1.5%						
社債	Corporate bonds	16,600	1.9%						
合計	Total	296,222	1.3%						
		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	119,995	41%						
変動金利調達	Floating interest funding	176,227	59%						
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	265,122	90%						
直接調達	Direct funding	31,100	10%						
短期社債	Commercial paper	14,500	5%						
社債	Corporate bonds	16,600	6%						
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	-	-						
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	43,534	-						
融資債権	Loans	458	-						