

株式会社アプラス(大証: 8589)
APLUS (OSE: 8589)

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Quarterly Data Book for the Nine Months
Ended December 31, 2009
(February 3, 2010)



目次	項	Contents	Page
Section 1. 株式会社アプラス 連結財務関連データ	1	Section 1. APLUS Consolidated P/L and B/S Data	1
要約損益計算書	1	Summary of income statements	1
営業債権残高	1	Account receivables	1
連結貸借対照表(1)	2	Consolidated Balance Sheets (1)	2
連結貸借対照表(2)	3	Consolidated Balance Sheets (2)	3
取扱高	4	Trading volume	4
顧客数	4	Number of Customers	4
人員・店舗・チャネル	4	Number of Employees, Branches and Channels	4
平均貸出金利	5	Average Lending Rates	5
融資残高内訳	5	Breakdown of Loan Receivables	5
1口座あたり残高	5	Credit Outstanding Per Account	5
延滞残高比率	5	Ratio of Delinquent Unsecured Personal Loans	5
年齢別残高構成比	5	Balance by Age	5
性別残高構成比	5	Balance by Gender	5
実行残高別残高構成比	5	Balance by Amount of Origination	5
貸倒関連情報	6	Credit Costs and Allowance for Bad Debts	6
利息返還関連情報	6	Grey Zone Related Information	6
調達状況(1)	6	Balance and Ratio of Total Funding (1)	6
調達状況(2)	6	Balance and Ratio of Total Funding (2)	6
調達状況(3)	6	Balance and Ratio of Total Funding (3)	6
Section 2. 株式会社アプラス 単体財務関連データ	7	Section 2. APLUS Non-Consolidated P/L and B/S Data	7
要約損益計算書	7	Summary of income statements	7
営業債権残高	7	Account receivables	7
単体貸借対照表(1)	8	Non-Consolidated Balance Sheets (1)	8
単体貸借対照表(2)	9	Non-Consolidated Balance Sheets (2)	9
取扱高	10	Trading volume	10
顧客数	10	Number of Customers	10
人員・店舗・チャネル	10	Number of Employees, Branches and Channels	10
平均貸出金利	11	Average Lending Rates	11
融資残高内訳	11	Breakdown of Loan Receivables	11
1口座あたり残高	11	Credit Outstanding Per Account	11
延滞残高比率	11	Ratio of Delinquent Unsecured Personal Loans	11
年齢別残高構成比	11	Balance by Age	11
性別残高構成比	11	Balance by Gender	11
実行残高別残高構成比	11	Balance by Amount of Origination	11
貸倒関連情報	12	Credit Costs and Allowance for Bad Debts	12
利息返還関連情報	12	Grey Zone Related Information	12
調達状況(1)	12	Balance and Ratio of Total Funding (1)	12
調達状況(2)	12	Balance and Ratio of Total Funding (2)	12
調達状況(3)	12	Balance and Ratio of Total Funding (3)	12

免責条項
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Section 1. 株式会社アプラス 連結財務関連データ

Section 1. APLUS Consolidated P/L and B/S Data

未監査(単位:百万円) Unaudited (Millions of Yen)

要約損益計算書	Summary of income statements	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
総合あっせん	Credit Card Shopping (Sogo)	2,579	2,626	2,768	2,799	2,466	2,666	2,702	2,704
個品あっせん	Installment Shopping Credit (Kohin)	3,698	3,175	3,119	3,453	2,670	2,828	2,800	2,780
オートクレジット	Auto Credit	788	560	622	717	612	783	847	933
その他ショッピングクレジット	Other Shopping Credit	2,910	2,614	2,496	2,735	2,058	2,045	1,953	1,847
信用保証	Credit Guarantee	4,892	4,656	4,544	4,395	4,212	4,193	4,075	4,023
オートクレジット	Auto Credit	2,333	2,386	2,407	2,436	2,353	2,463	2,445	2,475
その他ショッピングクレジット	Other Shopping Credit	2,008	1,756	1,634	1,468	1,373	1,264	1,178	1,100
その他信用保証	Others	550	513	501	490	485	466	450	447
融資	Total Loans	11,661	11,406	11,067	10,698	9,975	9,692	8,808	8,470
消費者金融	Consumer Loans	11,612	11,358	11,018	10,643	9,922	9,640	8,751	8,408
カードキャッシング	Cashing by Credit Card	5,108	4,954	4,805	4,694	4,360	4,293	4,141	4,020
ローンカード	Loan Card	5,652	5,577	5,399	5,140	4,785	4,589	3,878	3,671
その他消費者金融	Other Consumer Loans	851	826	814	808	776	757	732	715
その他融資	Other Loans	49	47	48	54	52	51	56	61
金融収益	Financial Income	576	653	564	495	528	516	725	912
その他	Others	2,314	2,238	2,375	2,269	2,201	2,028	2,145	2,167
営業収益	Operating Revenue	25,723	24,756	24,440	24,111	22,055	21,925	21,257	21,058
販売費及び一般管理費	Total SG&A	25,143	21,066	20,396	19,987	25,029	19,389	18,715	17,277
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	9,822	7,338	4,837	6,079	6,087	6,230	5,543	4,411
従業員給料・賞与	Personnel Expenses	2,527	2,308	2,344	2,012	2,359	2,485	2,340	2,357
支払手数料	Handling Charges	4,942	4,748	4,988	4,710	4,662	4,400	4,242	3,906
販売促進費	Sales Promotion Costs	1,608	1,156	1,129	1,149	1,507	1,252	1,184	1,447
賃借料	Rent	790	585	604	597	569	572	569	571
減価償却費	Depreciation and Amortization	728	905	869	905	861	802	817	745
通信費	Communication Costs	932	926	912	910	890	959	946	843
その他	Others	3,791	3,096	4,708	3,621	8,091	2,686	3,071	2,994
金融費用	Financial Expenses	1,815	1,777	1,778	1,796	1,751	1,643	1,532	1,003
支払利息	Interest Expenses	1,704	1,777	1,776	1,747	1,586	1,166	1,181	890
その他	Others	110	0	2	48	165	476	351	113
営業費用	Operating Expenses	26,959	22,844	22,174	21,784	26,781	21,032	20,248	18,281
営業利益(損失)	Operating Income (Loss)	(1,236)	1,911	2,265	2,327	(4,725)	893	1,009	2,776
経常利益(損失)	Ordinary Income (Loss)	(1,433)	1,905	2,269	2,407	(4,893)	880	1,076	2,725
四半期純利益(損失)	Net Income (Loss)	(20)	1,196	1,665	2,105	(3,436)	841	1,211	3,043

営業債権残高	Account receivables	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
割賦売掛金	Total Installment Receivables	471,834	467,805	468,549	429,371	428,407	425,410	425,534	412,747
総合あっせん	Credit Card Shopping (Sogo)	46,671	46,253	47,786	53,682	50,044	50,167	49,452	54,280
個品あっせん	Installment Shopping Credit (Kohin)	195,740	196,324	191,369	152,210	157,766	161,247	169,667	161,767
オートクレジット	Auto Credit	37,149	43,366	46,761	36,538	48,131	55,534	69,738	67,103
その他ショッピングクレジット	Other Shopping Credit	158,591	152,957	144,608	115,671	109,635	105,713	99,928	94,663
融資	Total Loans	229,413	225,211	229,385	223,469	220,587	213,986	206,404	196,690
消費者金融	Consumer Loans	217,715	214,376	214,022	207,547	203,781	195,680	188,057	177,593
カードキャッシング	Cashing by Credit Card	60,806	62,030	64,126	64,474	65,641	62,187	61,143	57,833
ローンカード	Loan Card	102,330	98,739	97,887	90,038	87,526	83,415	78,273	72,807
その他消費者金融	Other Consumer Loans	54,578	53,607	52,008	53,034	50,612	50,078	48,640	46,952
その他融資	Other Loans	11,698	10,835	15,362	15,922	16,806	18,305	18,347	19,096
その他	Others	8	15	8	8	8	10	10	9
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	654,670	652,349	648,176	634,516	628,465	619,539	610,344	604,341
オートクレジット	Auto Credit	467,468	473,541	477,218	470,751	472,503	470,379	467,468	466,609
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	123,061	121,283	118,193	113,270	104,652	101,663	99,335	97,644
その他ショッピングクレジット	Other Shopping Credit	90,466	84,325	78,987	74,094	68,344	64,044	60,109	56,861
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	71,383	68,402	66,146	63,892	61,116	58,247	55,775	53,954
その他信用保証	Others	96,736	94,841	91,971	89,671	87,617	85,114	82,766	80,870
リース投資資産	Leased Investment Assets	-	9,511	8,689	7,776	7,004	6,236	5,517	4,803
営業債権残高合計	Total Account Receivables	1,126,505	1,129,666	1,125,415	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893

未監査(単位:百万円) Unaudited (Millions of Yen)

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
資産の部:	Assets:								
流動資産	Current Assets	1,395,648	1,391,387	1,363,073	1,347,844	1,335,124	1,315,262	1,252,009	1,198,777
現金及び預金	Cash and Deposits	198,031	137,637	119,747	154,100	203,691	198,400	147,241	109,706
割賦売掛金	Installment Receivables	471,834	467,805	468,549	429,371	428,407	425,410	425,534	412,747
信用保証割賦売掛金	Credit Guarantee Receivables	654,670	652,349	648,176	634,516	628,465	619,539	610,344	604,341
リース投資資産	Lease Investment Assets	-	9,511	8,689	7,776	7,004	6,236	5,517	4,803
有価証券	Securities	10,552	9,534	8,664	8,086	7,645	6,151	4,447	3,272
繰延税金資産	Deferred Tax Assets	11,613	11,613	11,613	11,613	12,220	12,220	12,220	12,220
金銭の信託	Monetary Assets Held in Trust	60,703	61,627	58,590	59,744	58,698	58,215	55,717	54,261
その他	Others	34,839	85,875	84,892	86,032	31,437	30,347	30,712	35,520
貸倒引当金	Reserve for Credit Losses	(46,595)	(44,568)	(45,850)	(43,395)	(42,446)	(41,258)	(39,725)	(38,096)
固定資産	Fixed Assets	37,670	37,724	37,861	38,351	38,605	36,487	76,696	78,960
有形固定資産	Tangible Fixed Assets	10,069	10,426	10,550	10,449	10,340	9,970	9,810	9,471
建物及び構築物(純額)	Buildings and Structures, Net	2,868	2,850	2,821	2,802	2,796	2,757	2,721	2,684
土地	Land	5,613	5,613	5,613	5,515	5,515	5,515	5,515	5,515
リース資産(純額)	Lease Assets, Net	-	535	394	319	252	193	142	97
その他(純額)	Others, Net	1,587	1,426	1,720	1,811	1,776	1,503	1,430	1,173
無形固定資産	Intangible Fixed Assets	15,647	15,456	15,657	15,520	16,270	16,477	16,827	17,050
のれん	Goodwill	6,727	6,516	6,306	6,096	5,886	5,676	5,465	5,255
リース資産	Lease Assets	-	66	56	47	38	29	21	16
ソフトウェア	Software	8,916	8,868	9,290	9,372	10,342	10,768	11,336	11,778
その他	Others	4	4	3	3	3	3	3	0
投資その他の資産	Investments and Other Assets	11,953	11,841	11,653	12,381	11,994	10,040	50,058	52,438
投資有価証券	Investment Securities	1,556	1,567	1,526	1,256	980	1,149	41,580	45,804
繰延税金資産	Deferred Tax Assets	126	94	10	-	-	-	-	-
その他	Others	10,270	10,180	10,116	11,124	11,013	8,890	8,478	6,634
繰延資産	Deferred Assets	65	57	50	42	23	18	13	5
社債発行費	Bond Issue Expenses	65	57	50	42	23	18	13	5
資産の部合計	Total Assets	1,433,384	1,429,169	1,400,984	1,386,238	1,373,752	1,351,768	1,328,719	1,277,743

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,176,605	1,171,214	1,151,113	1,140,759	1,179,137	1,183,421	1,185,243	1,137,932
支払手形及び買掛金	Trade Notes and Accounts Payables	20,491	19,602	19,166	20,827	20,191	18,866	17,878	19,195
信用保証買掛金	Credit Guarantee Payables	654,670	652,349	648,176	634,516	628,465	619,539	610,344	604,341
1年以内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	-	16,600	16,600	10,100
短期借入金	Short-Term Borrowings	200,500	193,500	178,200	229,200	222,200	219,700	179,300	158,300
1年以内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	106,445	105,150	98,052	93,727	71,507	67,480	71,653	68,020
短期社債	Short-Term Corporate Bonds	43,600	47,300	53,600	11,600	10,500	14,500	28,800	16,500
リース債務	Lease Obligations	-	3,004	2,849	2,679	2,559	2,404	2,250	2,080
未払法人税等	Accrued Income Taxes	286	114	298	214	264	107	215	161
賞与引当金	Accrued Employees' Bonuses	1,039	470	935	384	733	447	708	375
ポイント引当金	Reserve for Point Card Certificates	741	753	835	907	1,146	1,032	1,017	919
預り金	Deposits Received	99,154	101,686	105,473	104,263	94,740	96,134	98,812	101,885
債権流動化預り金	Deposits Received for Securitization	2,080	1,892	1,621	1,614	86,646	88,666	121,353	120,711
割賦利益繰延	Deferred Installment Income	40,902	38,805	37,073	35,697	34,414	33,129	31,952	30,877
その他	Others	6,693	6,585	4,829	5,126	5,769	4,813	4,358	4,462
固定負債	Long-Term Liabilities	145,095	146,983	137,033	132,493	86,400	62,997	41,681	37,586
社債	Corporate Bonds	25,000	25,000	25,000	25,000	16,600	-	-	-
長期借入金	Long-Term Debt	109,387	105,213	95,858	92,815	52,021	47,442	28,180	26,155
リース債務	Lease Obligations	-	7,110	6,291	5,463	4,734	4,054	3,430	2,836
繰延税金負債	Deferred Tax Liability	77	60	126	113	97	148	114	123
退職給付引当金	Reserve for Employees' Retirement Benefits	614	636	664	714	749	792	579	596
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	65	71	79	90	99	109	122	134
利息返還損失引当金	Reserve for Losses on Interest Repayments	8,632	7,596	7,794	7,146	11,009	9,483	8,305	6,848
その他	Others	1,317	1,294	1,218	1,150	1,088	967	947	891
負債の部合計	Total Liabilities	1,321,701	1,318,197	1,288,146	1,273,252	1,265,537	1,246,419	1,226,924	1,175,518
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	111,909	111,145	112,810	112,955	108,229	105,235	101,771	102,189
資本金	Capital Stock	40,000	40,000	15,000	15,000	47,250	47,250	15,000	15,000
資本剰余金	Capital Surplus	67,126	65,166	90,166	88,206	54,666	50,831	83,081	80,455
利益剰余金	Retained Earnings	4,799	5,996	7,661	9,766	6,330	7,171	8,382	11,426
自己株式	Treasury Stock, at Cost	(17)	(17)	(17)	(17)	(17)	(17)	(4,692)	(4,692)
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(276)	(229)	(28)	(40)	(73)	47	(49)	(44)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(260)	(237)	(39)	(36)	(73)	47	(49)	(44)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(16)	8	10	(4)	-	-	-	-
少数株主持分	Minority Interests in Subsidiaries	50	55	56	70	60	67	71	79
純資産の部合計	Total Equity	111,683	110,972	112,838	112,985	108,215	105,349	101,794	102,224
負債及び純資産の部合計	Total Liabilities and Equity	1,433,384	1,429,169	1,400,984	1,386,238	1,373,752	1,351,768	1,328,719	1,277,743

未監査(単位:百万円) Unaudited (Millions of Yen)

取扱高	Trading volume	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
総合あっせん	Credit Card Shopping (Sogo)	115,014	116,136	126,102	128,785	115,876	117,503	123,015	124,706
個品あっせん	Installment Shopping Credit (Kohin)	25,718	24,026	25,155	26,754	26,127	23,410	19,020	17,189
オートクレジット	Auto Credit	10,217	9,535	9,522	13,580	13,471	10,533	6,207	5,756
その他ショッピングクレジット	Other Shopping Credit	15,501	14,490	15,632	13,174	12,656	12,877	12,812	11,432
信用保証	Credit Guarantee	80,894	84,581	88,737	75,892	69,378	70,820	75,934	78,367
オートクレジット	Auto Credit	72,157	73,101	75,698	64,296	60,591	62,416	66,890	69,079
その他ショッピングクレジット	Other Shopping Credit	5,413	8,083	9,796	8,632	5,748	5,484	6,439	6,425
その他信用保証	Others	3,323	3,396	3,242	2,963	3,039	2,918	2,605	2,862
融資	Total Loans	33,807	32,641	31,391	29,982	28,478	27,389	25,171	23,764
消費者金融	Consumer Loans	33,637	32,466	31,215	29,811	28,307	27,141	24,989	23,581
カードキャッシング	Cashing by Credit Card	23,274	22,941	22,162	21,830	20,622	20,208	18,676	17,821
ローンカード	Loan Card	9,163	8,507	8,201	7,294	6,709	6,042	5,515	5,149
その他消費者金融	Other Consumer Loans	1,199	1,018	851	686	974	890	797	609
その他融資	Other Loans	169	175	175	171	171	248	181	183
その他	Others	318,504	332,167	342,700	341,384	318,319	323,943	334,943	333,676
合計	Total	573,939	589,553	614,087	602,801	558,181	563,066	578,085	577,703

顧客数	Number of Customers (Thousands)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	92	93	96	88	84	83	79	74
個品あっせん	Installment Shopping Credit	45	45	45	43	41	40	36	32
信用保証	Credit Guarantee	47	48	51	44	43	43	43	42
加盟店数(千店)	Number of Merchants	848	-	855	-	874	-	885	-
クレジットカード	Credit Card	381	-	383	-	386	-	390	-
ショッピングクレジット	Shopping Credit	466	-	471	-	487	-	495	-
有効カード会員数(千人)	Available Cardholders	8,687	8,581	8,496	8,391	8,366	8,332	8,238	8,171
クレジットカード	Credit Card	8,055	7,988	7,950	7,890	7,903	7,899	7,841	7,800
ローンカード	Loan Card	631	593	546	500	462	432	396	371
カード新規獲得枚数(千枚)	Number of New Card Issuance	248	221	169	172	208	242	174	176
クレジットカード	Credit Card	245	218	167	170	205	239	171	174
ローンカード	Loan Card	3	3	2	2	3	3	3	2
残高有口座数(千人)	Number of Active Accounts	591	587	581	572	555	549	542	529
クレジットカードキャッシング	Cashing by Credit Card	362	364	363	359	352	352	350	343
ローンカード	Loan Card	229	222	217	212	202	196	191	186

人員・店舗・チャネル	Number of Employees, Branches and Channels	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
従業員数(人)	Employees	1,387	1,384	1,363	1,378	1,368	1,395	1,366	1,361
営業店舗数(店)	Branches	44	44	44	44	44	44	40	34
CD台数(千台)	CDs (Thousands)	141	-	142	-	145	-	145	-

平均貸出金利	Average Lending Rates	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card	24.5%	24.3%	24.2%	24.0%	24.0%	24.0%	23.9%	23.8%
融資残高内訳	Breakdown of Loan Receivables	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
貸付金利別融資残高(億円)	Loan Receivables Outstanding by Interest Rate Zone (100 Millions of yen)								
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):								
～15.0%	～15.0%	45	48	59	61	61	60	61	61
～18.0%	～18.0%	328	353	376	389	381	392	398	396
～20.0%	～20.0%	142	137	134	129	120	115	110	105
～25.0%	～25.0%	500	478	450	431	401	382	364	348
～29.2%	～29.2%	1,018	975	938	895	851	817	786	746
合計	Total	2,034	1,993	1,959	1,908	1,817	1,767	1,721	1,658
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):								
～15.0%	～15.0%	2.2%	2.4%	3.0%	3.2%	3.4%	3.4%	3.6%	3.7%
～18.0%	～18.0%	16.1%	17.7%	19.2%	20.4%	21.0%	22.2%	23.1%	23.9%
～20.0%	～20.0%	7.0%	6.9%	6.8%	6.8%	6.6%	6.5%	6.4%	6.4%
～25.0%	～25.0%	24.6%	24.0%	23.0%	22.6%	22.1%	21.6%	21.2%	21.0%
～29.2%	～29.2%	50.0%	48.9%	47.9%	46.9%	46.8%	46.2%	45.7%	45.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高(億円)	Loan Receivables Outstanding by Card Type (100 Millions of yen)								
クレジットカードキャッシング	Cashing by Credit Card	813	800	792	773	748	737	724	696
ローンカード	Loan Card	1,221	1,192	1,167	1,134	1,068	1,030	996	961
合計	Total	2,034	1,993	1,959	1,908	1,817	1,767	1,721	1,658
1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
1口座あたり残高	Credit Outstanding Per Account	343	339	337	333	327	322	317	312
クレジットカードキャッシング	Cashing by Credit Card	224	219	217	215	212	208	206	202
ローンカード	Loan Card	532	535	536	533	528	525	520	515
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
91～180日延滞残高比率	91-180 Days Delinquency Ratio	2.3%	2.6%	2.5%	2.4%	2.5%	2.9%	2.7%	2.5%
年齢別残高構成比	Balance by Age	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
<30	<30	10.6%	10.1%	9.5%	9.0%	8.8%	8.3%	7.8%	7.4%
<40	<40	28.7%	28.5%	28.2%	27.9%	27.6%	27.2%	26.9%	26.5%
<50	<50	28.3%	28.6%	28.9%	29.2%	29.3%	29.6%	29.8%	30.0%
<60	<60	22.4%	22.5%	22.7%	22.9%	23.0%	23.1%	23.2%	23.3%
>= 60	Over 60	10.0%	10.2%	10.7%	11.1%	11.4%	11.8%	12.3%	12.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別残高構成比	Balance by Gender	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
男性	Male	62.1%	62.2%	62.2%	62.2%	62.5%	62.6%	62.7%	62.7%
女性	Female	37.9%	37.8%	37.8%	37.8%	37.5%	37.4%	37.3%	37.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行残高別残高構成比	Balance by Amount of Origination	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
10万円未満	Less than JPY 100K	3.7%	3.9%	4.0%	4.1%	4.2%	4.4%	4.5%	4.6%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	18.2%	18.6%	18.9%	19.2%	19.8%	20.2%	20.6%	20.9%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.9%	29.9%	29.6%	29.7%	29.5%	29.4%	29.3%	29.3%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	29.7%	29.2%	29.2%	28.7%	28.3%	28.0%	27.7%	27.3%
100万円以上	Over JPY 1M	18.5%	18.4%	18.3%	18.3%	18.2%	18.1%	17.9%	17.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

未監査(単位:百万円) Unaudited (Millions of Yen)

貸倒関連情報	Credit Costs and Allowance for Bad Debts	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
貸倒関連費用	Credit Costs for Bad Debts	9,822	7,338	4,837	6,079	6,087	6,230	5,543	4,411
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	8,035	9,560	3,723	8,681	7,177	7,523	7,182	6,159
貸倒引当金残高	Allowance for Bad Debts	46,595	44,568	45,850	43,395	42,446	41,258	39,725	38,096
営業債権残高	Account Receivables	1,126,505	1,129,666	1,125,415	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893
リスク管理債権	Risk Monitored Installment Receivables	50,962	-	60,510	-	60,589	-	58,877	-
破綻先債権	Installment Receivables to Bankrupt Borrowers	80	-	60	-	99	-	103	-
延滞債権	Non-Accrual Delinquent Installment Receivables	9,247	-	30,058	-	32,290	-	34,148	-
3カ月以上延滞債権	Installment Receivables Past Due for 3 Months or More	11,014	-	3,402	-	4,055	-	3,302	-
貸出条件緩和債権	Restructured Installment Receivables	30,619	-	26,988	-	24,144	-	21,323	-

利息返還関連情報	Grey Zone Related Information	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	1,025	604	2,181	829	5,107	-	527	494
利息返還実績	Amount of Refund for Grey Zone Claim	1,432	1,711	1,949	1,540	1,467	1,614	1,815	2,113
債権放棄額	Amount of Debt Write-Off	632	734	814	641	599	660	736	837
利息返還額	Amount of Interest Repayment	799	977	1,135	899	867	953	1,079	1,276
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	8,632	7,596	7,794	7,146	11,009	9,483	8,305	6,848

調達状況(1)	Balance and Ratio of Total Funding (1)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
残高:	Balance:								
短期借入金	Short-Term Debts	200,500	193,500	178,200	229,200	222,200	219,700	248,300	229,300
1年以内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	106,445	105,150	98,052	93,727	71,507	67,480	71,653	68,020
長期借入金(1年以内返済予定のものを除く)	Other Long-Term Debt	109,387	105,213	95,858	92,815	52,021	47,442	28,180	26,155
短期社債	Commercial Paper	43,600	47,300	53,600	11,600	10,500	14,500	28,800	16,500
社債	Corporate Bonds	25,000	25,000	25,000	25,000	16,600	16,600	16,600	10,100
合計	Total	484,932	476,163	450,710	452,342	372,828	365,722	393,534	350,075
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.4%	1.4%	1.6%	1.4%	1.3%	1.1%	0.9%	0.8%
1年以内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	1.2%	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.2%
長期借入金(1年以内返済予定のものを除く)	Other Long-Term Debt	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	1.9%	1.9%
短期社債	Commercial Paper	1.1%	1.1%	1.1%	2.4%	2.0%	1.5%	1.3%	1.2%
社債	Corporate Bonds	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
合計	Total	1.4%	1.4%	1.5%	1.5%	1.4%	1.3%	1.1%	1.0%

調達状況(2)	Balance and Ratio of Total Funding (2)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
残高:	Balance								
固定金利調達	Fixed Interest Funding	215,687	212,240	200,303	193,215	127,542	119,995	106,316	94,367
変動金利調達	Floating Interest Funding	269,244	263,922	250,407	259,127	245,286	245,727	287,217	255,708
合計	Total	484,932	476,163	450,710	452,342	372,828	365,722	393,534	350,075
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	44%	45%	44%	43%	34%	33%	27%	27%
変動金利調達	Floating Interest Funding	56%	55%	56%	57%	66%	67%	73%	73%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	47,000	27,000	12,000	7,000	-	-	-	-
債権流動化	Securitization Outstanding	54,029	43,266	32,721	64,785	52,499	43,993	24,634	22,421
個品あっせん債権	Installment Shopping Credit	36,798	30,499	24,797	60,790	51,259	43,534	24,634	22,421
融資債権	Loans	17,231	12,767	7,923	3,995	1,240	458	-	-

Section 2. 株式会社アプラス 単体財務関連データ

Section 2. APLUS Non-Consolidated P/L and B/S Data

未監査(単位:百万円) Unaudited (Millions of Yen)

要約損益計算書	Summary of income statements	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
総合あっせん	Credit Card Shopping (Sogo)	2,328	2,363	2,496	2,544	2,236	2,421	2,446	2,450
個品あっせん	Installment Shopping Credit (Kohin)	3,314	2,755	2,643	2,897	2,073	2,063	2,002	1,955
オートクレジット	Auto Credit	747	515	560	635	514	636	681	736
その他ショッピングクレジット	Other Shopping Credit	2,566	2,240	2,083	2,262	1,559	1,427	1,321	1,219
信用保証	Credit Guarantee	4,772	4,542	4,439	4,298	4,122	4,106	3,994	3,945
オートクレジット	Auto Credit	2,333	2,386	2,407	2,436	2,353	2,463	2,445	2,475
その他ショッピングクレジット	Other Shopping Credit	2,008	1,756	1,634	1,468	1,373	1,264	1,178	1,100
その他信用保証	Others	430	399	397	393	394	378	369	369
融資	Total Loans	10,190	10,023	9,766	9,454	8,823	8,585	7,747	7,446
消費者金融	Consumer Loans	10,141	9,976	9,717	9,399	8,771	8,534	7,691	7,384
カードキャッシング	Cashing by Credit Card	4,383	4,287	4,187	4,113	3,829	3,783	3,656	3,556
ローンカード	Loan Card	5,041	4,994	4,841	4,608	4,292	4,120	3,427	3,237
その他消費者金融	Other Consumer Loans	716	693	689	678	649	629	606	590
その他融資	Other Loans	49	47	48	54	52	51	56	61
金融収益	Financial Income	573	850	558	493	527	512	724	910
その他	Others	2,235	2,170	2,179	2,168	2,145	1,954	2,076	2,266
営業収益	Operating Revenue	23,414	22,705	22,084	21,856	19,929	19,643	18,992	18,975
販売費及び一般管理費	Total SG&A	22,729	19,052	18,139	18,312	22,347	17,270	16,603	15,542
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	9,040	6,617	4,169	6,307	5,308	5,516	4,899	4,045
従業員給料・賞与	Personnel Expenses	2,135	1,912	1,948	1,603	1,957	2,034	1,913	1,902
支払手数料	Handling Charges	4,694	4,512	4,738	4,468	4,418	4,180	4,044	3,707
販売促進費	Sales Promotion Costs	1,550	1,112	1,081	1,103	1,454	1,203	1,139	1,399
賃借料	Rent	720	529	549	544	518	520	517	522
減価償却費	Depreciation and Amortization	683	854	819	855	810	750	742	682
通信費	Communication Costs	852	845	813	813	816	874	833	760
その他	Others	3,052	2,668	4,018	2,615	7,063	2,191	2,511	2,522
金融費用	Financial Expenses	1,633	1,584	1,574	1,590	1,576	1,464	1,376	1,003
支払利息	Interest Expenses	1,523	1,584	1,572	1,542	1,410	987	1,025	890
その他	Others	110	0	2	48	165	476	351	113
営業費用	Operating Expenses	24,363	20,637	19,714	19,903	23,923	18,734	17,979	16,546
営業利益(損失)	Operating Income (Loss)	(948)	2,068	2,370	1,952	(3,994)	908	1,012	2,429
経常利益(損失)	Ordinary Income (Loss)	(1,121)	2,078	2,374	2,034	(4,157)	946	1,088	2,435
四半期純利益(損失)	Net Income (Loss)	(50)	1,382	2,008	1,802	(2,810)	917	1,229	2,768

営業債権残高	Account receivables	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
割賦売掛金	Total Installment Receivables	408,598	400,775	398,211	356,923	353,576	347,746	347,181	333,226
総合あっせん	Credit Card Shopping (Sogo)	40,014	39,428	41,501	47,374	44,041	43,886	43,578	48,171
個品あっせん	Installment Shopping Credit (Kohin)	166,979	163,259	154,005	112,073	114,656	115,046	122,002	112,560
オートクレジット	Auto Credit	34,645	39,478	41,280	29,441	39,028	44,543	57,327	53,173
その他ショッピングクレジット	Other Shopping Credit	132,333	123,781	112,725	82,631	75,627	70,502	64,675	59,386
融資	Total Loans	201,604	198,087	202,704	197,475	194,879	188,814	181,600	172,494
消費者金融	Consumer Loans	189,905	187,251	187,341	181,553	178,072	170,508	163,252	153,398
カードキャッシング	Cashing by Credit Card	50,166	51,742	54,091	54,786	56,044	52,907	52,051	49,059
ローンカード	Loan Card	90,141	86,795	86,179	78,678	76,469	72,783	67,937	62,681
その他消費者金融	Other Consumer Loans	49,597	48,713	47,070	48,087	45,558	44,817	43,263	41,656
その他融資	Other Loans	11,698	10,835	15,362	15,922	16,806	18,305	18,347	19,096
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	653,136	651,109	647,160	633,675	627,771	619,005	609,922	604,012
オートクレジット	Auto Credit	467,468	473,541	477,218	470,751	472,503	470,379	467,468	466,609
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	123,061	121,283	118,193	113,270	104,652	101,663	99,335	97,644
その他ショッピングクレジット	Other Shopping Credit	90,466	84,325	78,987	74,094	68,344	64,044	60,109	56,861
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	71,383	68,402	66,146	63,892	61,116	58,247	55,775	53,954
その他信用保証	Others	95,202	93,241	90,955	88,829	86,923	84,580	82,344	80,541
リース投資資産	Leased Investment Assets	-	9,511	8,689	7,776	7,004	6,236	5,517	4,803
営業債権残高合計	Total Account Receivables	1,061,734	1,061,397	1,054,062	998,375	988,352	972,988	962,620	942,042

単体貸借対照表(1)	Non-Consolidated Balance Sheets (1)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
資産の部:	Assets:								
流動資産	Current Assets	1,327,153	1,317,867	1,286,971	1,267,138	1,255,892	1,231,820	1,238,931	1,185,674
現金及び預金	Cash and Deposits	192,973	132,096	114,823	147,934	199,370	193,530	143,058	104,611
割賦売掛金	Installment Receivables	408,598	400,775	398,211	356,923	353,576	347,746	347,181	333,226
信用保証割賦売掛金	Credit Guarantee Receivables	653,136	651,109	647,160	633,675	627,771	619,005	609,922	604,012
リース投資資産	Lease Investment Assets	-	9,511	8,689	7,776	7,004	6,236	5,517	4,803
有価証券	Securities	10,552	9,534	8,664	8,086	7,645	6,151	4,447	3,272
前払費用	Prepaid Expenses	494	322	653	489	374	287	539	389
繰延税金資産	Deferred Tax Assets	11,250	11,250	11,250	11,250	11,770	11,770	11,770	11,770
関係会社短期貸付金	Short-Term Loans to Affiliates	560	560	560	640	45	95	69,170	71,460
金銭の信託	Monetary Assets Held in Trust	60,703	61,627	58,590	59,744	58,698	58,215	55,717	54,261
立替金	Advance Payments	14,925	15,139	14,409	10,348	13,185	12,867	10,949	11,698
口座振替未収金	Accounts Receivables	12,955	61,301	64,820	68,978	13,947	11,986	15,850	19,836
その他	Others	5,334	6,829	2,722	3,269	2,808	2,909	2,312	2,437
貸倒引当金	Reserve for Credit Losses	(44,331)	(42,190)	(43,585)	(41,977)	(40,305)	(38,983)	(37,505)	(36,105)
固定資産	Fixed Assets	41,425	41,817	42,350	43,312	43,769	41,891	82,167	84,639
有形固定資産	Tangible Fixed Assets	9,078	9,544	9,694	9,605	9,467	9,090	8,883	8,567
建物(純額)	Buildings, Net	2,387	2,379	2,360	2,349	2,352	2,322	2,294	2,261
構築物(純額)	Structures, Net	21	20	19	18	18	17	16	16
工具、器具及び備品(純額)	Furniture and Fixtures, Net	859	831	1,039	1,139	1,094	1,012	948	921
土地	Land	5,328	5,328	5,328	5,230	5,230	5,230	5,230	5,230
リース資産(純額)	Lease Assets, Net	-	525	386	313	246	189	140	95
その他(純額)	Others, Net	481	458	558	553	524	317	252	41
無形固定資産	Intangible Fixed Assets	8,744	8,728	9,139	9,196	10,151	10,541	11,097	11,458
ソフトウェア	Software	8,740	8,687	9,104	9,167	10,127	10,522	11,083	11,448
リース資産	Lease Assets	-	36	31	25	20	15	11	8
その他	Others	4	4	3	3	3	3	3	0
投資その他の資産	Investments and Other Assets	23,602	23,545	23,515	24,510	24,150	22,259	62,185	64,613
投資有価証券	Investment Securities	1,072	1,141	1,188	983	724	841	41,176	45,435
関係会社株式	Stocks of Affiliates	12,255	12,255	12,324	12,523	12,523	12,637	12,637	12,637
出資金	Investments Capital	0	0	0	0	0	0	0	0
長期貸付金	Long-Term Loans	12	9	11	12	12	12	11	9
長期前払費用	Long-Term Prepaid Expenses	85	84	78	81	73	68	69	64
繰延税金資産	Deferred Tax Assets	126	94	10	-	-	-	-	-
その他	Others	10,049	9,958	9,901	10,909	10,816	8,698	8,289	6,466
繰延資産	Deferred Assets	65	57	50	42	23	18	13	5
社債発行費	Bond Issue Expenses	65	57	50	42	23	18	13	5
資産の部合計	Total Assets	1,368,644	1,359,743	1,329,372	1,310,494	1,299,685	1,273,729	1,321,111	1,270,318

単体貸借対照表(2)	Non-Consolidated Balance Sheets (2)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,112,448	1,101,850	1,079,271	1,065,329	1,105,023	1,105,013	1,176,964	1,129,829
支払手形	Trade Notes	4,630	4,675	3,576	3,364	3,051	3,135	2,336	2,179
買掛金	Trade Accounts Payables	12,861	11,470	12,906	14,645	14,702	13,364	13,715	15,169
信用保証買掛金	Credit Guarantee Payables	653,136	651,109	647,160	633,675	627,771	619,005	609,922	604,012
1年以内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	-	16,600	16,600	10,100
短期借入金	Short-Term Borrowings	146,000	134,000	115,700	163,200	157,200	150,200	179,300	158,300
1年以内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	106,445	105,150	98,052	93,727	71,507	67,480	71,653	68,020
短期社債	Short-Term Corporate Bonds	43,600	47,300	53,600	11,600	10,500	14,500	28,800	16,500
リース債務	Lease Obligations	-	2,984	2,828	2,660	2,541	2,388	2,237	2,071
未払金	Accounts Payables	4,431	3,727	2,858	2,375	3,764	2,569	2,686	2,458
未払費用	Accrued Expenses	527	1,294	488	1,150	422	813	369	704
未払法人税等	Accrued Income Taxes	246	104	179	198	240	98	197	145
預り金	Deposits Received	98,343	100,938	104,790	103,653	94,205	95,658	98,429	101,738
債権流動化預り金	Deposits Received for Securitization	2,080	1,892	1,621	1,614	86,646	88,666	121,353	120,711
賞与引当金	Accrued Employees' Bonuses	923	410	819	325	637	398	610	315
ポイント引当金	Reserve for Point Card Certificates	600	615	699	770	1,000	894	880	783
割賦利益繰延	Deferred Installment Income	38,541	36,078	33,914	32,236	30,618	29,116	27,769	26,503
その他	Others	80	99	75	132	214	123	103	115
固定負債	Long-Term Liabilities	142,848	145,050	135,125	130,362	83,987	60,868	39,835	36,044
社債	Corporate Bonds	25,000	25,000	25,000	25,000	16,600	-	-	-
長期借入金	Long-Term Debt	109,387	105,213	95,858	92,815	52,021	47,442	28,180	26,155
リース債務	Lease Obligations	-	7,090	6,278	5,455	4,730	4,053	3,430	2,836
退職給付引当金	Reserve for Employees' Retirement Benefits	125	138	159	181	200	226	-	-
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	54	57	62	68	74	80	90	99
利息返還損失引当金	Reserve for Losses on Interest Repayments	6,968	6,261	6,553	5,695	9,276	8,072	7,190	6,066
その他	Others	1,313	1,290	1,214	1,146	1,084	993	943	887
負債の部合計	Total Liabilities	1,255,296	1,246,901	1,214,396	1,195,691	1,189,010	1,165,881	1,216,800	1,165,873
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	113,549	112,971	114,979	114,821	110,721	107,804	104,358	104,500
資本金	Capital Stock	40,000	40,000	15,000	15,000	47,250	47,250	15,000	15,000
資本剰余金	Capital Surplus	67,145	65,185	90,185	88,225	54,685	50,850	83,100	80,474
資本準備金	Capital Reserve	28,750	28,750	3,750	3,750	36,000	36,000	3,750	3,750
その他資本剰余金	Other Capital Surplus	38,395	36,435	86,435	84,475	18,685	14,850	79,350	76,724
利益剰余金	Retained Earnings	6,420	7,802	9,811	11,613	8,803	9,720	10,950	13,718
その他利益剰余金	Other Retained Earnings	6,420	7,802	9,811	11,613	8,803	9,720	10,950	13,718
繰越利益剰余金	Retained Earnings Carried Forward	6,420	7,802	9,811	11,613	8,803	9,720	10,950	13,718
自己株式	Treasury Stock, at Cost	(17)	(17)	(17)	(17)	(17)	(17)	(4,692)	(4,692)
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(201)	(129)	(4)	(19)	(46)	44	(46)	(55)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(185)	(137)	(15)	(14)	(46)	44	(46)	(55)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(16)	8	10	(4)	-	-	-	-
純資産の部合計	Total Equity	113,347	112,842	114,975	114,802	110,674	107,848	104,311	104,445
負債及び純資産の部合計	Total Liabilities and Equity	1,368,644	1,359,743	1,329,372	1,310,494	1,299,685	1,273,729	1,321,111	1,270,318

未監査(単位:百万円) Unaudited (Millions of Yen)

取扱高	Trading volume	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
総合あっせん	Credit Card Shopping (Sogo)	106,326	107,756	117,414	120,022	107,772	109,418	114,754	116,117
個品あっせん	Installment Shopping Credit (Kohin)	17,376	14,468	14,343	17,138	16,237	13,184	9,398	7,469
オートクレジット	Auto Credit	8,855	7,884	7,501	11,379	10,747	7,749	3,613	2,905
その他ショッピングクレジット	Other Shopping Credit	8,520	6,583	6,841	5,758	5,489	5,435	5,785	4,564
信用保証	Credit Guarantee	79,028	82,934	86,901	74,245	67,677	69,276	74,302	76,862
オートクレジット	Auto Credit	72,157	73,101	75,698	64,296	60,591	62,416	66,890	69,079
その他ショッピングクレジット	Other Shopping Credit	5,413	8,083	9,796	8,632	5,748	5,484	6,439	6,425
その他信用保証	Others	1,457	1,749	1,406	1,315	1,338	1,374	973	1,358
融資	Total Loans	28,986	28,193	26,755	25,595	24,163	23,456	21,058	20,126
消費者金融	Consumer Loans	28,817	28,018	26,579	25,424	23,991	23,207	20,876	19,943
カードキャッシング	Cashing by Credit Card	20,358	20,221	19,341	19,149	18,045	17,827	16,304	15,710
ローンカード	Loan Card	7,610	7,094	6,737	5,976	5,391	4,841	4,188	3,941
その他消費者金融	Other Consumer Loans	848	703	501	298	554	538	383	291
その他融資	Other Loans	169	175	175	171	171	248	181	183
その他	Others	318,387	332,063	342,615	341,292	318,198	323,852	334,849	333,587
合計	Total	550,105	565,416	588,029	578,293	534,049	539,187	554,363	554,164

顧客数	Number of Customers (Thousands)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	68	68	68	64	60	59	55	51
個品あっせん	Installment Shopping Credit	21	19	17	19	17	16	12	9
信用保証	Credit Guarantee	47	48	51	44	43	43	43	42
加盟店数(千店)	Number of Merchants	684	-	689	-	706	-	716	-
クレジットカード	Credit Card	289	-	291	-	293	-	296	-
ショッピングクレジット	Shopping Credit	394	-	398	-	413	-	419	-
有効カード会員数(千人)	Available Cardholders	7,914	7,874	7,794	7,692	7,666	7,650	7,576	7,519
クレジットカード	Credit Card	7,355	7,351	7,317	7,260	7,270	7,284	7,244	7,212
ローンカード	Loan Card	559	522	477	432	395	366	332	307
カード新規獲得枚数(千枚)	Number of New Card Issuance	235	209	156	160	196	228	165	165
クレジットカード	Credit Card	233	207	155	159	194	226	163	164
ローンカード	Loan Card	1	1	1	1	1	2	2	1
残高有口座数(千人)	Number of Active Accounts	524	519	514	505	492	486	479	468
クレジットカードキャッシング	Cashing by Credit Card	322	324	323	319	314	314	312	306
ローンカード	Loan Card	201	195	190	186	177	171	167	162

人員・店舗・チャネル	Number of Employees, Branches and Channels	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
従業員数(人)	Employees	1,130	1,117	1,092	1,095	1,089	1,115	1,086	1,078
営業店舗数(店)	Branches	39	39	39	39	39	39	35	29
CD台数(千台)	CDs (Thousands)	141	-	141	-	145	-	145	-

平均貸出金利	Average Lending Rates	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card		24.5%	24.4%	24.4%	24.5%	24.5%	24.5%	24.5%
融資残高内訳	Breakdown of Loan Receivables	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
貸付金利別融資残高(億円)	Loan Receivables Outstanding by Interest Rate Zone (100 Millions of yen)								
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):								
～15.0%	～15.0%	18	20	33	35	36	34	35	35
～18.0%	～18.0%	294	291	293	289	278	272	266	259
～20.0%	～20.0%	136	132	129	125	117	112	108	104
～25.0%	～25.0%	462	447	423	408	380	365	350	335
～29.2%	～29.2%	872	854	833	805	774	754	733	700
合計	Total	1,783	1,746	1,712	1,664	1,586	1,539	1,493	1,434
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):								
～15.0%	～15.0%	1.0%	1.1%	1.9%	2.1%	2.3%	2.2%	2.3%	2.5%
～18.0%	～18.0%	16.5%	16.7%	17.1%	17.4%	17.5%	17.7%	17.8%	18.1%
～20.0%	～20.0%	7.6%	7.6%	7.5%	7.5%	7.4%	7.3%	7.2%	7.3%
～25.0%	～25.0%	25.9%	25.6%	24.7%	24.5%	24.0%	23.7%	23.4%	23.4%
～29.2%	～29.2%	48.9%	48.9%	48.7%	48.4%	48.8%	49.0%	49.1%	48.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高(億円)	Loan Receivables Outstanding by Card Type (100 Millions of yen)								
クレジットカードキャッシング	Cashing by Credit Card	697	687	679	661	642	631	618	593
ローンカード	Loan Card	1,086	1,059	1,033	1,003	944	908	875	841
合計	Total	1,783	1,746	1,712	1,664	1,586	1,539	1,493	1,434
1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
1口座あたり残高	Credit Outstanding Per Account	340	335	333	329	322	316	311	306
クレジットカードキャッシング	Cashing by Credit Card	216	211	209	207	204	200	197	193
ローンカード	Loan Card	538	541	542	538	532	529	524	518
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
91～180日延滞残高比率	91-180 Days Delinquency Ratio	2.3%	2.6%	2.4%	2.5%	2.5%	3.0%	2.7%	2.6%
年齢別残高構成比	Balance by Age	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
<30	<30	11.1%	10.6%	10.0%	9.4%	9.1%	8.7%	8.2%	7.8%
<40	<40	29.6%	29.4%	29.1%	28.8%	28.4%	28.1%	27.8%	27.4%
<50	<50	28.4%	28.7%	29.0%	29.3%	29.4%	29.7%	30.0%	30.2%
<60	<60	21.6%	21.7%	21.8%	22.0%	22.1%	22.2%	22.2%	22.4%
>= 60	Over 60	9.4%	9.7%	10.1%	10.5%	11.0%	11.3%	11.8%	12.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別残高構成比	Balance by Gender	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
男性	Male	62.0%	62.0%	62.1%	62.0%	62.4%	62.4%	62.5%	62.5%
女性	Female	38.0%	38.0%	37.9%	38.0%	37.6%	37.6%	37.5%	37.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行残高別残高構成比	Balance by Amount of Origination	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
10万円未満	Less than JPY 100K	3.8%	4.1%	4.1%	4.3%	4.4%	4.6%	4.8%	4.9%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	18.9%	19.2%	19.5%	19.7%	20.3%	20.7%	21.2%	21.5%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.4%	29.2%	29.0%	29.0%	28.9%	28.8%	28.7%	28.7%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	28.0%	27.7%	27.6%	27.2%	26.7%	26.4%	26.1%	25.7%
100万円以上	Over JPY 1M	19.9%	19.9%	19.8%	19.8%	19.6%	19.5%	19.3%	19.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

未監査(単位:百万円) Unaudited (Millions of Yen)

貸倒関連情報	Credit Costs and Allowance for Bad Debts	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
貸倒関連費用	Credit Costs for Bad Debts	9,040	6,617	4,169	6,307	5,308	5,516	4,899	4,045
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	7,077	8,758	2,774	7,915	6,980	6,838	6,377	5,445
貸倒引当金残高	Allowance for Bad Debts	44,331	42,190	43,585	41,977	40,305	38,983	37,505	36,105
営業債権残高	Account Receivables	1,061,734	1,061,397	1,054,062	998,375	988,352	972,988	962,620	942,042
リスク管理債権	Risk Monitored Installment Receivables	47,292	-	56,745	-	56,854	-	55,045	-
破綻先債権	Installment Receivables to Bankrupt Borrowers	80	-	60	-	99	-	86	-
延滞債権	Non-Accrual Delinquent Installment Receivables	8,762	-	29,542	-	31,745	-	33,604	-
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	9,761	-	2,160	-	2,931	-	2,259	-
貸出条件緩和債権	Restructured Installment Receivables	28,688	-	24,980	-	22,077	-	19,094	-

利息返還関連情報	Grey Zone Related Information	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	756	604	1,961	344	4,587	-	467	494
利息返還実績	Amount of Refund for Grey Zone Claim	1,185	1,380	1,635	1,249	1,174	1,275	1,439	1,763
債権放棄額	Amount of Debt Write-Off	531	601	693	520	485	528	596	710
利息返還額	Amount of Interest Repayment	653	779	942	728	689	747	843	1,052
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	6,968	6,261	6,553	5,695	9,276	8,072	7,190	6,066

調達状況(1)	Balance and Ratio of Total Funding (1)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
残高:	Balance:								
短期借入金	Short-Term Debts	146,000	134,000	115,700	163,200	157,200	150,200	179,300	158,300
1年以内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	106,445	105,150	98,052	93,727	71,507	67,480	71,653	68,020
長期借入金(1年以内返済予定のものを除く)	Other Long-Term Debt	109,387	105,213	95,858	92,815	52,021	47,442	28,180	26,155
短期社債	Commercial Paper	43,600	47,300	53,600	11,600	10,500	14,500	28,800	16,500
社債	Corporate Bonds	25,000	25,000	25,000	25,000	16,600	16,600	16,600	10,100
合計	Total	430,432	416,663	388,210	386,342	307,828	296,222	324,534	279,075
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.4%	1.5%	1.7%	1.5%	1.3%	1.2%	0.8%	0.7%
1年以内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	1.2%	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.2%
長期借入金(1年以内返済予定のものを除く)	Other Long-Term Debt	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	1.9%	1.9%
短期社債	Commercial Paper	1.1%	1.1%	1.1%	2.4%	2.0%	1.5%	1.3%	1.2%
社債	Corporate Bonds	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
合計	Total	1.4%	1.4%	1.5%	1.5%	1.4%	1.3%	1.1%	1.0%

調達状況(2)	Balance and Ratio of Total Funding (2)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
残高:	Balance:								
固定金利調達	Fixed Interest Funding	215,687	212,240	200,303	193,215	127,542	119,995	106,316	94,367
変動金利調達	Floating Interest Funding	214,744	204,422	187,907	193,127	180,286	176,227	218,217	184,708
合計	Total	430,432	416,663	388,210	386,342	307,828	296,222	324,534	279,075
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	50%	51%	52%	50%	41%	41%	33%	34%
変動金利調達	Floating Interest Funding	50%	49%	48%	50%	59%	59%	67%	66%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	47,000	27,000	12,000	7,000	-	-	-	-
債権流動化	Securitization Outstanding	54,029	43,266	32,721	64,785	52,499	43,993	24,634	22,421
個品あっせん債権	Installment Shopping Credit	36,798	30,499	24,797	60,790	51,259	43,534	24,634	22,421
融資債権	Loans	17,231	12,767	7,923	3,995	1,240	458	-	-