

株式会社アプラスフィナンシャル(大証: 8589)  
APLUS FINANCIAL(OSE: 8589)

四半期データブック 2010年3月末  
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Quarterly Data Book for the Fiscal Year  
Ended March 31, 2010  
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免責条項  
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Section 1. 株式会社アプラスフィナンシャル 連結財務関連データ Section 1. APLUS FINANCIAL 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	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,626	2,768	2,799	2,466	2,666	2,702	2,704	2,639
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	3,175	3,119	3,453	2,670	2,828	2,800	2,780	3,541
オートクレジット	Auto Credit	560	622	717	612	783	847	933	1,474
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	2,045	1,953	1,847	2,066
信用保証	Credit Guarantee	4,656	4,544	4,395	4,212	4,193	4,075	4,023	3,931
オートクレジット	Auto Credit	2,386	2,407	2,436	2,353	2,463	2,445	2,475	2,480
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	1,264	1,178	1,100	1,023
その他信用保証	Others	513	501	490	485	466	450	447	427
融資	Total Loans	11,406	11,067	10,698	9,975	9,692	8,808	8,470	7,689
消費者金融	Consumer Loans	11,358	11,018	10,643	9,922	9,640	8,751	8,408	7,629
カードキャッシング	Cashing by Credit Card	4,954	4,805	4,694	4,360	4,293	4,141	4,020	3,663
ローンカード	Loan Card	5,577	5,399	5,140	4,785	4,589	3,878	3,671	3,299
その他消費者金融	Other Consumer Loans	826	814	808	776	757	732	715	666
その他融資	Other Loans	47	48	54	52	51	56	61	59
金融収益	Financial Income	653	564	495	528	516	725	912	912
その他	Others	2,238	2,375	2,269	2,201	2,028	2,145	2,167	2,110
営業収益	Operating Revenue	24,756	24,440	24,111	22,055	21,925	21,257	21,058	20,825
販売費及び一般管理費	Total SG&A	21,066	20,396	19,987	25,029	19,389	18,715	17,277	27,525
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	7,338	4,837	6,079	6,087	6,230	5,543	4,411	4,899
従業員給料・賞与	Personnel Expenses	2,308	2,344	2,012	2,359	2,485	2,340	2,357	2,350
支払手数料	Handling Charges	4,748	4,988	4,710	4,662	4,400	4,242	3,906	4,371
販売促進費	Sales Promotion Costs	1,156	1,129	1,149	1,507	1,252	1,184	1,447	1,446
賃借料	Rent	585	604	597	569	572	569	571	544
減価償却費	Depreciation and Amortization	905	869	905	861	802	817	745	700
通信費	Communication Costs	926	912	910	890	959	946	843	840
その他	Others	3,096	4,708	3,621	8,091	2,686	3,071	2,994	12,373
金融費用	Financial Expenses	1,777	1,778	1,796	1,751	1,643	1,532	1,003	936
支払利息	Interest Expenses	1,777	1,776	1,747	1,586	1,166	1,181	890	766
その他	Others	0	2	48	165	476	351	113	170
営業費用	Operating Expenses	22,844	22,174	21,784	26,781	21,032	20,248	18,281	28,462
営業利益(損失)	Operating Income (Loss)	1,911	2,265	2,327	(4,725)	893	1,009	2,776	(7,636)
経常利益(損失)	Ordinary Income (Loss)	1,905	2,269	2,407	(4,893)	880	1,076	2,725	(7,589)
四半期純利益(損失)	Net Income (Loss)	1,196	1,665	2,105	(3,436)	841	1,211	3,043	(12,798)

営業債権残高	Account receivables	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
割賦売掛金	Total Installment Receivables	467,805	468,549	429,371	428,407	425,410	425,534	412,747	350,021
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	46,253	47,786	53,682	50,044	50,167	49,452	54,280	51,555
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	196,324	191,369	152,210	157,766	161,247	169,667	161,767	110,061
オートクレジット	Auto Credit	43,366	46,761	36,538	48,131	55,534	69,738	67,103	29,348
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	99,928	94,663	80,713
融資	Total Loans	225,211	229,385	223,469	220,587	213,986	206,404	196,690	188,395
消費者金融	Consumer Loans	214,376	214,022	207,547	203,781	195,680	188,057	177,593	169,755
カードキャッシング	Cashing by Credit Card	62,030	64,126	64,474	65,641	62,187	61,143	57,833	55,868
ローンカード	Loan Card	98,739	97,887	90,038	87,526	83,415	78,273	72,807	68,079
その他消費者金融	Other Consumer Loans	53,607	52,008	53,034	50,612	50,078	48,640	46,952	45,806
その他融資	Other Loans	10,835	15,362	15,922	16,806	18,305	18,347	19,096	18,640
その他	Others	15	8	8	8	10	10	9	9
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	652,349	648,176	634,516	628,465	619,539	610,344	604,341	596,458
オートクレジット	Auto Credit	473,541	477,218	470,751	472,503	470,379	467,468	466,609	464,373
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	121,283	118,193	113,270	104,652	101,663	99,335	97,644	94,610
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	60,109	56,861	53,222
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	68,402	66,146	63,892	61,116	58,247	55,775	53,954	52,237
その他信用保証	Others	94,481	91,971	89,671	87,617	85,114	82,766	80,870	78,862
リース投資資産	Leased Investment Assets	9,511	8,689	7,776	7,004	6,236	5,517	4,803	4,129
営業債権残高合計	Total Account Receivables	1,129,666	1,125,415	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893	950,609

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,391,387	1,363,073	1,347,844	1,335,124	1,315,262	1,252,009	1,198,777	1,123,926
現金及び預金	Cash and Deposits	137,637	119,747	154,100	203,691	198,400	147,241	109,706	115,557
割賦売掛金	Installment Receivables	467,805	468,549	429,371	428,407	425,410	425,534	412,747	350,021
信用保証割賦売掛金	Credit Guarantee Receivables	652,349	648,176	634,516	628,465	619,539	610,344	604,341	596,458
リース投資資産	Lease Investment Assets	9,511	8,689	7,776	7,004	6,236	5,517	4,803	4,129
有価証券	Securities	9,534	8,664	8,086	7,645	6,151	4,447	3,272	2,342
繰延税金資産	Deferred Tax Assets	11,613	11,613	11,613	12,220	12,220	12,220	12,220	10,030
金銭の信託	Monetary Assets Held in Trust	61,627	58,590	59,744	58,698	58,215	55,717	54,261	52,459
その他	Others	85,875	84,892	86,032	31,437	30,347	30,712	35,520	29,399
貸倒引当金	Reserve for Credit Losses	(44,568)	(45,850)	(43,395)	(42,446)	(41,258)	(39,725)	(38,096)	(36,471)
固定資産	Fixed Assets	37,724	37,861	38,351	38,605	36,487	76,696	78,960	85,874
有形固定資産	Tangible Fixed Assets	10,426	10,550	10,449	10,340	9,970	9,810	9,471	8,998
建物及び構築物(純額)	Buildings and Structures, Net	2,850	2,821	2,802	2,796	2,757	2,721	2,684	2,631
土地	Land	5,613	5,613	5,515	5,515	5,515	5,515	5,515	5,222
リース資産(純額)	Lease Assets, Net	535	394	319	252	193	142	97	65
その他(純額)	Others, Net	1,426	1,720	1,811	1,776	1,503	1,430	1,173	1,079
無形固定資産	Intangible Fixed Assets	15,456	15,657	15,520	16,270	16,477	16,827	17,050	13,887
のれん	Goodwill	6,516	6,306	6,096	5,886	5,676	5,465	5,255	5,045
リース資産	Lease Assets	66	56	47	38	29	21	16	25
ソフトウェア	Software	8,868	9,290	9,372	10,342	10,768	11,336	11,778	8,816
その他	Others	4	3	3	3	3	3	0	0
投資その他の資産	Investments and Other Assets	11,841	11,653	12,381	11,994	10,040	50,058	52,438	62,988
投資有価証券	Investment Securities	1,567	1,526	1,256	980	1,149	41,580	45,804	55,364
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	8,478	6,634	7,623
繰延資産	Deferred Assets	57	50	42	23	18	13	5	2
社債発行費	Bond Issue Expenses	57	50	42	23	18	13	5	2
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,429,169</b>	<b>1,400,984</b>	<b>1,386,238</b>	<b>1,373,752</b>	<b>1,351,768</b>	<b>1,328,719</b>	<b>1,277,743</b>	<b>1,209,803</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
流動負債	Current Liabilities	1,171,214	1,151,113	1,140,759	1,179,137	1,183,421	1,185,243	1,137,932	1,100,846
支払手形及び買掛金	Trade Notes and Accounts Payables	19,602	19,166	20,827	20,191	18,866	17,878	19,195	18,920
信用保証買掛金	Credit Guarantee Payables	652,349	648,176	634,516	628,465	619,539	610,344	604,341	596,458
1年内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	16,600	16,600	10,100	10,100
短期借入金	Short-Term Borrowings	193,500	178,200	229,200	222,200	219,700	179,300	158,300	183,300
1年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	71,653	68,020	40,331
短期社債	Short-Term Corporate Bonds	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	1,900
未払法人税等	Accrued Income Taxes	114	298	214	264	107	215	161	207
賞与引当金	Accrued Employees' Bonuses	470	935	384	733	447	708	375	734
ポイント引当金	Reserve for Point Card Certificates	753	835	907	1,146	1,032	1,017	919	1,265
預り金	Deposits Received	101,686	105,473	104,263	94,740	96,134	98,812	101,885	88,516
債権流動化預り金	Deposits Received for Securitization	1,892	1,621	1,614	86,646	88,666	121,353	120,711	126,252
割賦利益繰延	Deferred Installment Income	38,805	37,073	35,697	34,414	33,129	31,952	30,877	28,702
その他	Others	6,585	4,829	5,126	5,769	4,813	4,358	4,462	4,157
固定負債	Long-Term Liabilities	146,983	137,033	132,493	86,400	62,997	41,681	37,586	31,721
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	28,180	26,155	12,603
リース債務	Lease Obligations	7,110	6,291	5,463	4,734	4,054	3,430	2,836	2,319
繰延税金負債	Deferred Tax Liability	60	126	113	97	148	114	123	107
退職給付引当金	Reserve for Employees' Retirement Benefits	636	664	714	749	792	579	596	618
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	71	79	90	99	109	122	134	148
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	8,305	6,848	15,161
その他	Others	1,294	1,218	1,150	1,088	967	947	891	763
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,318,197</b>	<b>1,288,146</b>	<b>1,273,252</b>	<b>1,265,537</b>	<b>1,246,419</b>	<b>1,226,924</b>	<b>1,175,518</b>	<b>1,132,568</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	111,145	112,810	112,955	108,229	105,235	101,771	102,189	77,163
資本金	Capital Stock	40,000	15,000	15,000	47,250	47,250	15,000	15,000	15,000
資本剰余金	Capital Surplus	65,166	90,166	88,206	54,666	50,831	83,081	80,455	63,552
利益剰余金	Retained Earnings	5,996	7,661	9,766	6,330	7,171	8,382	11,426	(1,372)
自己株式	Treasury Stock, at Cost	(17)	(17)	(17)	(17)	(17)	(4,692)	(4,692)	(17)
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(229)	(28)	(40)	(73)	47	(49)	(44)	10
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	(49)	(44)	10
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	71	79	61
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>110,972</b>	<b>112,838</b>	<b>112,985</b>	<b>108,215</b>	<b>105,349</b>	<b>101,794</b>	<b>102,224</b>	<b>77,234</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,429,169</b>	<b>1,400,984</b>	<b>1,386,238</b>	<b>1,373,752</b>	<b>1,351,768</b>	<b>1,328,719</b>	<b>1,277,743</b>	<b>1,209,803</b>

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

取扱高	Trading volume	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	116,136	126,102	128,785	115,876	117,503	123,015	124,706	121,317
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	24,026	25,155	26,754	26,127	23,410	19,020	17,189	18,430
オートクレジット	Auto Credit	9,535	9,522	13,580	13,471	10,533	6,207	5,756	7,800
その他ショッピングクレジット	Other Shopping Credit	14,490	15,632	13,174	12,656	12,877	12,812	11,432	10,630
信用保証	Credit Guarantee	84,581	88,737	75,892	69,378	70,820	75,934	78,367	68,935
オートクレジット	Auto Credit	73,101	75,698	64,296	60,591	62,416	66,890	69,079	61,005
その他ショッピングクレジット	Other Shopping Credit	8,083	9,796	8,632	5,748	5,484	6,439	6,425	5,031
その他信用保証	Others	3,396	3,242	2,963	3,039	2,918	2,605	2,862	2,898
融資	Total Loans	32,641	31,391	29,982	28,478	27,389	25,171	23,764	21,932
消費者金融	Consumer Loans	32,466	31,215	29,811	28,307	27,141	24,989	23,581	21,732
カードキャッシング	Cashing by Credit Card	22,941	22,162	21,830	20,622	20,208	18,676	17,821	16,196
ローンカード	Loan Card	8,507	8,201	7,294	6,709	6,042	5,515	5,149	4,917
その他消費者金融	Other Consumer Loans	1,018	851	686	974	890	797	609	618
その他融資	Other Loans	175	175	171	171	248	181	183	200
その他	Others	332,167	342,700	341,384	318,319	323,943	334,943	333,676	305,020
合計	Total	589,553	614,087	602,801	558,181	563,066	578,085	577,703	535,637

顧客数	Number of Customers (Thousands)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	93	96	88	84	83	79	74	72
個別信用購入あっせん	Installment Shopping Credit	45	45	43	41	40	36	32	32
信用保証	Credit Guarantee	48	51	44	43	43	43	42	39
加盟店数(千店)	Number of Merchants	-	855	-	874	-	885	-	898
クレジットカード	Credit Card	-	383	-	386	-	390	-	392
ショッピングクレジット	Shopping Credit	-	471	-	487	-	495	-	505
有効カード会員数(千人)	Available Cardholders	8,581	8,496	8,391	8,366	8,332	8,238	8,171	8,165
クレジットカード	Credit Card	7,988	7,950	7,890	7,903	7,899	7,841	7,800	7,811
ローンカード	Loan Card	593	546	500	462	432	396	371	354
カード新規獲得枚数(千枚)	Number of New Card Issuance	221	169	172	208	242	174	176	171
クレジットカード	Credit Card	218	167	170	205	239	171	174	168
ローンカード	Loan Card	3	2	2	3	3	3	2	3
残高有口座数(千人)	Number of Active Accounts	587	581	572	555	549	542	529	509
クレジットカードキャッシング	Cashing by Credit Card	364	363	359	352	352	350	343	332
ローンカード	Loan Card	222	217	212	202	196	191	186	177

人員・店舗・チャネル	Number of Employees, Branches and Channels	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
従業員数(人)	Employees	1,384	1,363	1,378	1,368	1,395	1,366	1,361	1,348
営業店舗数(店)	Branches	44	44	44	44	44	40	34	34
CD台数(千台)	CDs (Thousands)	-	142	-	145	-	145	-	146

平均貸出金利	Average Lending Rates	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	24.3%	24.2%	24.0%	24.0%	24.0%	23.9%	23.8%	23.7%

融資残高内訳	Breakdown of Loan Receivables	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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%	48	59	61	61	60	61	61	60
～18.0%	～18.0%	353	376	389	381	392	398	396	387
～20.0%	～20.0%	137	134	129	120	115	110	105	97
～25.0%	～25.0%	478	450	431	401	382	364	348	318
～29.2%	～29.2%	975	938	895	851	817	786	746	697
合計	Total	1,993	1,959	1,908	1,817	1,767	1,721	1,658	1,562
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%	2.4%	3.0%	3.2%	3.4%	3.4%	3.6%	3.7%	3.9%
～18.0%	～18.0%	17.7%	19.2%	20.4%	21.0%	22.2%	23.1%	23.9%	24.8%
～20.0%	～20.0%	6.9%	6.8%	6.8%	6.6%	6.5%	6.4%	6.4%	6.2%
～25.0%	～25.0%	24.0%	23.0%	22.6%	22.1%	21.6%	21.2%	21.0%	20.4%
～29.2%	～29.2%	48.9%	47.9%	46.9%	46.8%	46.2%	45.7%	45.0%	44.7%
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	800	792	773	748	737	724	696	662
ローンカード	Loan Card	1,192	1,167	1,134	1,068	1,030	996	961	899
合計	Total	1,993	1,959	1,908	1,817	1,767	1,721	1,658	1,562

1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
1口座あたり残高	Credit Outstanding Per Account	339	337	333	327	322	317	312	306
クレジットカードキャッシング	Cashing by Credit Card	219	217	215	212	208	206	202	199
ローンカード	Loan Card	535	536	533	528	525	520	515	508

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	2.6%	2.5%	2.4%	2.5%	2.9%	2.7%	2.5%	2.2%

年齢別残高構成比	Balance by Age	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	10.1%	9.5%	9.0%	8.8%	8.3%	7.8%	7.4%	7.1%
<40	<40	28.5%	28.2%	27.9%	27.6%	27.2%	26.9%	26.5%	26.1%
<50	<50	28.6%	28.9%	29.2%	29.3%	29.6%	29.8%	30.0%	30.1%
<60	<60	22.5%	22.7%	22.9%	23.0%	23.1%	23.2%	23.3%	23.5%
>= 60	Over 60	10.2%	10.7%	11.1%	11.4%	11.8%	12.3%	12.7%	13.2%
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	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	62.2%	62.2%	62.2%	62.5%	62.6%	62.7%	62.7%	63.0%
女性	Female	37.8%	37.8%	37.8%	37.5%	37.4%	37.3%	37.3%	37.0%
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	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	3.9%	4.0%	4.1%	4.2%	4.4%	4.5%	4.6%	4.8%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	18.6%	18.9%	19.2%	19.8%	20.2%	20.6%	20.9%	21.7%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.9%	29.6%	29.7%	29.5%	29.4%	29.3%	29.3%	29.0%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	29.2%	29.2%	28.7%	28.3%	28.0%	27.7%	27.3%	26.9%
100万円以上	Over JPY 1M	18.4%	18.3%	18.3%	18.2%	18.1%	17.9%	17.9%	17.6%
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	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
貸倒関連費用	Credit Costs for Bad Debts	7,338	4,837	6,079	6,087	6,230	5,543	4,411	4,899
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	7,523	7,182	6,159	6,638
貸倒引当金残高	Allowance for Bad Debts	44,568	45,850	43,395	42,446	41,258	39,725	38,096	36,471
営業債権残高	Account Receivables	1,129,666	1,125,415	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893	950,609
リスク管理債権	Risk Monitored Installment Receivables	-	60,510	-	60,589	-	58,877	-	56,246
破綻先債権	Installment Receivables to Bankrupt Borrowers	-	60	-	99	-	103	-	92
延滞債権	Non-Accrual Delinquent Installment Receivables	-	30,058	-	32,290	-	34,148	-	34,143
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	-	3,402	-	4,055	-	3,302	-	3,105
貸出条件緩和債権	Restructured Installment Receivables	-	26,988	-	24,144	-	21,323	-	18,905

利息返還関連情報	Grey Zone Related Information	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	604	2,181	829	5,107	-	527	494	9,863
利息返還実績	Amount of Refund for Grey Zone Claim	1,711	1,949	1,540	1,467	1,614	1,815	2,113	1,689
債権放棄額	Amount of Debt Write-Off	734	814	641	599	660	736	837	684
利息返還額	Amount of Interest Repayment	977	1,135	899	867	953	1,079	1,276	1,004
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,596	7,794	7,146	11,009	9,483	8,305	6,848	15,161

調達状況(1)	Balance and Ratio of Total Funding (1)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
残高:	Balance:								
短期借入金	Short-Term Debts	193,500	178,200	229,200	222,200	219,700	248,300	229,300	183,300
1年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	71,653	68,020	40,331
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	105,213	95,858	92,815	52,021	47,442	28,180	26,155	12,603
短期社債	Commercial Paper	47,300	53,600	11,600	10,500	14,500	28,800	16,500	-
社債	Corporate Bonds	25,000	25,000	25,000	16,600	16,600	16,600	10,100	10,100
合計	Total	476,163	450,710	452,342	372,828	365,722	393,534	350,075	246,334
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.4%	1.6%	1.4%	1.3%	1.1%	0.9%	0.8%	0.6%
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.2%	1.3%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	1.6%	1.6%	1.6%	1.7%	1.7%	1.9%	1.9%	2.3%
短期社債	Commercial Paper	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%	1.5%	1.5%	1.4%	1.3%	1.1%	1.0%	0.8%

調達状況(2)	Balance and Ratio of Total Funding (2)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	212,240	200,303	193,215	127,542	119,995	106,316	94,367	54,262
変動金利調達	Floating Interest Funding	263,922	250,407	259,127	245,286	245,727	287,217	255,708	192,071
合計	Total	476,163	450,710	452,342	372,828	365,722	393,534	350,075	246,334
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	45%	44%	43%	34%	33%	27%	27%	22%
変動金利調達	Floating Interest Funding	55%	56%	57%	66%	67%	73%	73%	78%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	27,000	12,000	7,000	-	-	-	-	-
債権流動化	Securitization Outstanding	43,266	32,721	64,785	52,499	43,993	24,634	22,421	66,158
個別信用購入あっせん債権	Installment Shopping Credit	30,499	24,797	60,790	51,259	43,534	24,634	22,421	66,158
融資債権	Loans	12,767	7,923	3,995	1,240	458	-	-	-

## Section 2. 株式会社アプラスフィナンシャル 単体財務関連データ

## Section 2. APLUS FINANCIAL 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	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,363	2,496	2,544	2,236	2,421	2,446	2,450	2,398
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,755	2,643	2,897	2,073	2,063	2,002	1,955	2,360
オートクレジット	Auto Credit	515	560	635	514	636	681	736	1,225
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	1,427	1,321	1,219	1,134
信用保証	Credit Guarantee	4,542	4,439	4,298	4,122	4,106	3,994	3,945	3,858
オートクレジット	Auto Credit	2,386	2,407	2,436	2,353	2,463	2,445	2,475	2,480
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	1,264	1,178	1,100	1,023
その他信用保証	Others	399	397	393	394	378	369	369	354
融資	Total Loans	10,023	9,766	9,454	8,823	8,585	7,747	7,446	6,736
消費者金融	Consumer Loans	9,976	9,717	9,399	8,771	8,534	7,691	7,384	6,676
カードキャッシング	Cashing by Credit Card	4,287	4,187	4,113	3,829	3,783	3,656	3,556	3,238
ローンカード	Loan Card	4,994	4,841	4,608	4,292	4,120	3,427	3,237	2,891
その他消費者金融	Other Consumer Loans	693	689	678	649	629	606	590	546
その他融資	Other Loans	47	48	54	52	51	56	61	59
金融収益	Financial Income	850	558	493	527	512	724	910	879
その他	Others	2,170	2,179	2,168	2,145	1,954	2,076	2,266	2,157
<b>営業収益</b>	<b>Operating Revenue</b>	<b>22,705</b>	<b>22,084</b>	<b>21,856</b>	<b>19,929</b>	<b>19,643</b>	<b>18,992</b>	<b>18,975</b>	<b>18,390</b>
販売費及び一般管理費	Total SG&A	19,052	18,139	18,312	22,347	17,270	16,603	15,542	23,981
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	6,617	4,169	6,307	5,308	5,516	4,899	4,045	4,080
従業員給料・賞与	Personnel Expenses	1,912	1,948	1,603	1,957	2,034	1,913	1,902	1,931
支払手数料	Handling Charges	4,512	4,738	4,468	4,418	4,180	4,044	3,707	4,166
販売促進費	Sales Promotion Costs	1,112	1,081	1,103	1,454	1,203	1,139	1,399	1,397
賃借料	Rent	529	549	544	518	520	517	522	493
減価償却費	Depreciation and Amortization	854	819	855	810	750	742	682	622
通信費	Communication Costs	845	813	813	816	874	833	760	763
その他	Others	2,668	4,018	2,615	7,063	2,191	2,511	2,522	10,525
金融費用	Financial Expenses	1,584	1,574	1,590	1,576	1,464	1,376	1,003	904
支払利息	Interest Expenses	1,584	1,572	1,542	1,410	987	1,025	890	734
その他	Others	0	2	48	165	476	351	113	170
<b>営業費用</b>	<b>Operating Expenses</b>	<b>20,637</b>	<b>19,714</b>	<b>19,903</b>	<b>23,923</b>	<b>18,734</b>	<b>17,979</b>	<b>16,546</b>	<b>24,886</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>2,068</b>	<b>2,370</b>	<b>1,952</b>	<b>(3,994)</b>	<b>908</b>	<b>1,012</b>	<b>2,429</b>	<b>(6,496)</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>2,078</b>	<b>2,374</b>	<b>2,034</b>	<b>(4,157)</b>	<b>946</b>	<b>1,088</b>	<b>2,435</b>	<b>(6,506)</b>
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>1,382</b>	<b>2,008</b>	<b>1,802</b>	<b>(2,810)</b>	<b>917</b>	<b>1,229</b>	<b>2,768</b>	<b>(11,929)</b>

営業債権残高	Account receivables	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
割賦売掛金	Total Installment Receivables	400,775	398,211	356,923	353,576	347,746	347,181	333,226	282,460
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	39,428	41,501	47,374	44,041	43,886	43,578	48,171	45,678
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	163,259	154,005	112,073	114,656	115,046	122,002	112,560	72,275
オートクレジット	Auto Credit	39,478	41,280	29,441	39,028	44,543	57,327	53,173	12,825
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	64,675	59,386	59,450
融資	Total Loans	198,087	202,704	197,475	194,879	188,814	181,600	172,494	164,505
消費者金融	Consumer Loans	187,251	187,341	181,553	178,072	170,508	163,252	153,398	145,865
カードキャッシング	Cashing by Credit Card	51,742	54,091	54,786	56,044	52,907	52,051	49,059	47,310
ローンカード	Loan Card	86,795	86,179	78,678	76,469	72,783	67,937	62,681	58,171
その他消費者金融	Other Consumer Loans	48,713	47,070	48,087	45,558	44,817	43,263	41,656	40,384
その他融資	Other Loans	10,835	15,362	15,922	16,806	18,305	18,347	19,096	18,640
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	651,109	647,160	633,675	627,771	619,005	609,922	604,012	596,199
オートクレジット	Auto Credit	473,541	477,218	470,751	472,503	470,379	467,468	466,609	464,373
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	121,283	118,193	113,270	104,652	101,663	99,335	97,644	94,610
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	60,109	56,861	53,222
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	68,402	66,146	63,892	61,116	58,247	55,775	53,954	52,237
その他信用保証	Others	93,241	90,955	88,829	86,923	84,580	82,344	80,541	78,603
リース投資資産	Leased Investment Assets	9,511	8,689	7,776	7,004	6,236	5,517	4,803	4,129
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>1,061,397</b>	<b>1,054,062</b>	<b>998,375</b>	<b>988,352</b>	<b>972,988</b>	<b>962,620</b>	<b>942,042</b>	<b>882,788</b>

単体貸借対照表(1)	Non-Consolidated Balance Sheets (1)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,317,867	1,286,971	1,267,138	1,255,892	1,231,820	1,238,931	1,185,674	1,053,749
現金及び預金	Cash and Deposits	132,096	114,823	147,934	199,370	193,530	143,058	104,611	112,288
割賦売掛金	Installment Receivables	400,775	398,211	356,923	353,576	347,746	347,181	333,226	282,460
信用保証割賦売掛金	Credit Guarantee Receivables	651,109	647,160	633,675	627,771	619,005	609,922	604,012	596,199
リース投資資産	Lease Investment Assets	9,511	8,689	7,776	7,004	6,236	5,517	4,803	4,129
有価証券	Securities	9,534	8,664	8,086	7,645	6,151	4,447	3,272	2,342
前払費用	Prepaid Expenses	322	653	489	374	287	539	389	243
繰延税金資産	Deferred Tax Assets	11,250	11,250	11,250	11,770	11,770	11,770	11,770	9,580
関係会社短期貸付金	Short-Term Loans to Affiliates	560	560	640	45	95	69,170	71,460	310
金銭の信託	Monetary Assets Held in Trust	61,627	58,590	59,744	58,698	58,215	55,717	54,261	52,459
立替金	Advance Payments	15,139	14,409	10,348	13,185	12,867	10,949	11,698	11,818
口座振替未収金	Accounts Receivables	61,301	64,820	68,978	13,947	11,986	15,850	19,836	14,008
その他	Others	6,829	2,722	3,269	2,808	2,909	2,312	2,437	2,165
貸倒引当金	Reserve for Credit Losses	(42,190)	(43,585)	(41,977)	(40,305)	(38,983)	(37,505)	(36,105)	(34,256)
固定資産	Fixed Assets	41,817	42,350	43,312	43,769	41,891	82,167	84,639	90,277
有形固定資産	Tangible Fixed Assets	9,544	9,694	9,605	9,467	9,090	8,883	8,567	8,098
建物(純額)	Buildings, Net	2,379	2,360	2,349	2,352	2,322	2,294	2,261	2,216
構築物(純額)	Structures, Net	20	19	18	18	17	16	16	15
工具、器具及び備品(純額)	Furniture and Fixtures, Net	831	1,039	1,139	1,094	1,012	948	921	829
土地	Land	5,328	5,328	5,230	5,230	5,230	5,230	5,230	4,937
リース資産(純額)	Lease Assets, Net	525	386	313	246	189	140	95	60
その他(純額)	Others, Net	458	558	553	524	317	252	41	38
無形固定資産	Intangible Fixed Assets	8,728	9,139	9,196	10,151	10,541	11,097	11,458	8,512
ソフトウェア	Software	8,687	9,104	9,167	10,127	10,522	11,083	11,448	8,505
リース資産	Lease Assets	36	31	25	20	15	11	8	6
その他	Others	4	3	3	3	3	3	0	0
投資その他の資産	Investments and Other Assets	23,545	23,515	24,510	24,150	22,259	62,185	64,613	73,666
投資有価証券	Investment Securities	1,141	1,188	983	724	841	41,176	45,435	55,024
関係会社株式	Stocks of Affiliates	12,255	12,324	12,523	12,523	12,637	12,637	12,637	11,488
出資金	Investments Capital	0	0	0	0	0	0	0	0
長期貸付金	Long-Term Loans	9	11	12	12	12	11	9	14
長期前払費用	Long-Term Prepaid Expenses	84	78	81	73	68	69	64	59
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	8,289	6,466	7,079
繰延資産	Deferred Assets	57	50	42	23	18	13	5	2
社債発行費	Bond Issue Expenses	57	50	42	23	18	13	5	2
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,359,743</b>	<b>1,329,372</b>	<b>1,310,494</b>	<b>1,299,685</b>	<b>1,273,729</b>	<b>1,321,111</b>	<b>1,270,318</b>	<b>1,144,028</b>

単体貸借対照表(2)	Non-Consolidated Balance Sheets (2)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
流動負債	Current Liabilities	1,101,850	1,079,271	1,065,329	1,105,023	1,105,013	1,176,964	1,129,829	1,034,549
支払手形	Trade Notes	4,675	3,576	3,364	3,051	3,135	2,336	2,179	1,813
買掛金	Trade Accounts Payables	11,470	12,906	14,645	14,702	13,364	13,715	15,169	15,100
信用保証買掛金	Credit Guarantee Payables	651,109	647,160	633,675	627,771	619,005	609,922	604,012	596,199
1年内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	16,600	16,600	10,100	10,100
短期借入金	Short-Term Borrowings	134,000	115,700	163,200	157,200	150,200	179,300	158,300	125,800
1年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	71,653	68,020	40,331
短期社債	Short-Term Corporate Bonds	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	1,892
未払金	Accounts Payables	3,727	2,858	2,375	3,764	2,569	2,686	2,458	2,654
未払費用	Accrued Expenses	1,294	488	1,150	422	813	369	704	292
未払法人税等	Accrued Income Taxes	104	179	198	240	98	197	145	188
預り金	Deposits Received	100,938	104,790	103,653	94,205	95,658	98,429	101,738	88,110
債権流動化預り金	Deposits Received for Securitization	1,892	1,621	1,614	86,646	88,666	121,353	120,711	124,612
賞与引当金	Accrued Employees' Bonuses	410	819	325	637	398	610	315	633
ポイント引当金	Reserve for Point Card Certificates	615	699	770	1,000	894	880	783	1,132
割賦利益繰延	Deferred Installment Income	36,078	33,914	32,236	30,618	29,116	27,769	26,503	25,586
その他	Others	99	75	132	214	123	103	115	103
固定負債	Long-Term Liabilities	145,050	135,125	130,362	83,987	60,868	39,835	36,044	29,090
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	28,180	26,155	12,603
リース債務	Lease Obligations	7,090	6,278	5,455	4,730	4,053	3,430	2,836	2,304
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	90	99	109
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	7,190	6,066	13,300
その他	Others	1,290	1,214	1,146	1,084	993	943	887	774
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,246,901</b>	<b>1,214,396</b>	<b>1,195,691</b>	<b>1,189,010</b>	<b>1,165,881</b>	<b>1,216,800</b>	<b>1,165,873</b>	<b>1,063,640</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	112,971	114,979	114,821	110,721	107,804	104,358	104,500	80,343
資本金	Capital Stock	40,000	15,000	15,000	47,250	47,250	15,000	15,000	15,000
資本剰余金	Capital Surplus	65,185	90,185	88,225	54,685	50,850	83,100	80,474	63,572
資本準備金	Capital Reserve	28,750	3,750	3,750	36,000	36,000	3,750	3,750	3,750
その他資本剰余金	Other Capital Surplus	36,435	86,435	84,475	18,685	14,850	79,350	76,724	59,822
利益剰余金	Retained Earnings	7,802	9,811	11,613	8,803	9,720	10,950	13,718	1,789
その他利益剰余金	Other Retained Earnings	7,802	9,811	11,613	8,803	9,720	10,950	13,718	1,789
繰越利益剰余金	Retained Earnings Carried Forward	7,802	9,811	11,613	8,803	9,720	10,950	13,718	1,789
自己株式	Treasury Stock, at Cost	(17)	(17)	(17)	(17)	(17)	(4,692)	(4,692)	(17)
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(129)	(4)	(19)	(46)	44	(46)	(55)	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	(46)	(55)	44
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	8	10	(4)	-	-	-	-	-
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>112,842</b>	<b>114,975</b>	<b>114,802</b>	<b>110,674</b>	<b>107,848</b>	<b>104,311</b>	<b>104,445</b>	<b>80,387</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,359,743</b>	<b>1,329,372</b>	<b>1,310,494</b>	<b>1,299,685</b>	<b>1,273,729</b>	<b>1,321,111</b>	<b>1,270,318</b>	<b>1,144,028</b>

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

取扱高	Trading volume	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	107,756	117,414	120,022	107,772	109,418	114,754	116,117	113,211
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	14,468	14,343	17,138	16,237	13,184	9,398	7,469	8,138
オートクレジット	Auto Credit	7,884	7,501	11,379	10,747	7,749	3,613	2,905	3,804
その他ショッピングクレジット	Other Shopping Credit	6,583	6,841	5,758	5,489	5,435	5,785	4,564	4,334
信用保証	Credit Guarantee	82,934	86,901	74,245	67,677	69,276	74,302	76,862	67,319
オートクレジット	Auto Credit	73,101	75,698	64,296	60,591	62,416	66,890	69,079	61,005
その他ショッピングクレジット	Other Shopping Credit	8,083	9,796	8,632	5,748	5,484	6,439	6,425	5,031
その他信用保証	Others	1,749	1,406	1,315	1,338	1,374	973	1,358	1,282
融資	Total Loans	28,193	26,755	25,595	24,163	23,456	21,058	20,126	18,437
消費者金融	Consumer Loans	28,018	26,579	25,424	23,991	23,207	20,876	19,943	18,237
カードキャッシング	Cashing by Credit Card	20,221	19,341	19,149	18,045	17,827	16,304	15,710	14,184
ローンカード	Loan Card	7,094	6,737	5,976	5,391	4,841	4,188	3,941	3,763
その他消費者金融	Other Consumer Loans	703	501	298	554	538	383	291	289
その他融資	Other Loans	175	175	171	171	248	181	183	200
その他	Others	332,063	342,615	341,292	318,198	323,852	334,849	333,587	304,946
合計	Total	565,416	588,029	578,293	534,049	539,187	554,363	554,164	512,053

顧客数	Number of Customers (Thousands)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	64	60	59	55	51	48
個別信用購入あっせん	Installment Shopping Credit	19	17	19	17	16	12	9	9
信用保証	Credit Guarantee	48	51	44	43	43	43	42	39
加盟店数(千店)	Number of Merchants	-	689	-	706	-	716	-	727
クレジットカード	Credit Card	-	291	-	293	-	296	-	298
ショッピングクレジット	Shopping Credit	-	398	-	413	-	419	-	428
有効カード会員数(千人)	Available Cardholders	7,874	7,794	7,692	7,666	7,650	7,576	7,519	7,515
クレジットカード	Credit Card	7,351	7,317	7,260	7,270	7,284	7,244	7,212	7,226
ローンカード	Loan Card	522	477	432	395	366	332	307	289
カード新規獲得枚数(千枚)	Number of New Card Issuance	209	156	160	196	228	165	165	163
クレジットカード	Credit Card	207	155	159	194	226	163	164	161
ローンカード	Loan Card	1	1	1	1	2	2	1	2
残高有口座数(千人)	Number of Active Accounts	519	514	505	492	486	479	468	451
クレジットカードキャッシング	Cashing by Credit Card	324	323	319	314	314	312	306	297
ローンカード	Loan Card	195	190	186	177	171	167	162	154

人員・店舗・チャネル	Number of Employees, Branches and Channels	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
従業員数(人)	Employees	1,117	1,092	1,095	1,089	1,115	1,086	1,078	1,063
営業店舗数(店)	Branches	39	39	39	39	39	35	29	29
CD台数(千台)	CDs (Thousands)	-	141	-	145	-	145	-	145

平均貸出金利	Average Lending Rates	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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%	24.4%

融資残高内訳	Breakdown of Loan Receivables	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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%	20	33	35	36	34	35	35	35
～18.0%	～18.0%	291	293	289	278	272	266	259	249
～20.0%	～20.0%	132	129	125	117	112	108	104	96
～25.0%	～25.0%	447	423	408	380	365	350	335	309
～29.2%	～29.2%	854	833	805	774	754	733	700	661
合計	Total	1,746	1,712	1,664	1,586	1,539	1,493	1,434	1,351
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%	1.1%	1.9%	2.1%	2.3%	2.2%	2.3%	2.5%	2.6%
～18.0%	～18.0%	16.7%	17.1%	17.4%	17.5%	17.7%	17.8%	18.1%	18.5%
～20.0%	～20.0%	7.6%	7.5%	7.5%	7.4%	7.3%	7.2%	7.3%	7.1%
～25.0%	～25.0%	25.6%	24.7%	24.5%	24.0%	23.7%	23.4%	23.4%	22.9%
～29.2%	～29.2%	48.9%	48.7%	48.4%	48.8%	49.0%	49.1%	48.8%	48.9%
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	687	679	661	642	631	618	593	564
ローンカード	Loan Card	1,059	1,033	1,003	944	908	875	841	786
合計	Total	1,746	1,712	1,664	1,586	1,539	1,493	1,434	1,351

1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
1口座あたり残高	Credit Outstanding Per Account	335	333	329	322	316	311	306	299
クレジットカードキャッシング	Cashing by Credit Card	211	209	207	204	200	197	193	189
ローンカード	Loan Card	541	542	538	532	529	524	518	509

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	2.6%	2.4%	2.5%	2.5%	3.0%	2.7%	2.6%	2.3%

年齢別残高構成比	Balance by Age	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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%	10.0%	9.4%	9.1%	8.7%	8.2%	7.8%	7.4%
<40	<40	29.4%	29.1%	28.8%	28.4%	28.1%	27.8%	27.4%	27.0%
<50	<50	28.7%	29.0%	29.3%	29.4%	29.7%	30.0%	30.2%	30.3%
<60	<60	21.7%	21.8%	22.0%	22.1%	22.2%	22.2%	22.4%	22.6%
>= 60	Over 60	9.7%	10.1%	10.5%	11.0%	11.3%	11.8%	12.1%	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	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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%	62.1%	62.0%	62.4%	62.4%	62.5%	62.5%	62.8%
女性	Female	38.0%	37.9%	38.0%	37.6%	37.6%	37.5%	37.5%	37.2%
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	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
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	4.1%	4.1%	4.3%	4.4%	4.6%	4.8%	4.9%	5.1%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	19.2%	19.5%	19.7%	20.3%	20.7%	21.2%	21.5%	22.2%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.2%	29.0%	29.0%	28.9%	28.8%	28.7%	28.7%	28.4%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	27.7%	27.6%	27.2%	26.7%	26.4%	26.1%	25.7%	25.3%
100万円以上	Over JPY 1M	19.9%	19.8%	19.8%	19.6%	19.5%	19.3%	19.3%	18.9%
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	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
貸倒関連費用	Credit Costs for Bad Debts	6,617	4,169	6,307	5,308	5,516	4,899	4,045	4,080
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	6,838	6,377	5,445	5,929
貸倒引当金残高	Allowance for Bad Debts	42,190	43,585	41,977	40,305	38,983	37,505	36,105	34,256
営業債権残高	Account Receivables	1,061,397	1,054,062	998,375	988,352	972,988	962,620	942,042	882,788
リスク管理債権	Risk Monitored Installment Receivables	-	56,745	-	56,854	-	55,045	-	52,349
破綻先債権	Installment Receivables to Bankrupt Borrowers	-	60	-	99	-	86	-	75
延滞債権	Non-Accrual Delinquent Installment Receivables	-	29,542	-	31,745	-	33,604	-	33,588
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	-	2,160	-	2,931	-	2,259	-	2,117
貸出条件緩和債権	Restructured Installment Receivables	-	24,980	-	22,077	-	19,094	-	16,568

利息返還関連情報	Grey Zone Related Information	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	604	1,961	344	4,587	-	467	494	8,513
利息返還実績	Amount of Refund for Grey Zone Claim	1,380	1,635	1,249	1,174	1,275	1,439	1,763	1,396
債権放棄額	Amount of Debt Write-Off	601	693	520	485	528	596	710	564
利息返還額	Amount of Interest Repayment	779	942	728	689	747	843	1,052	831
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	6,261	6,553	5,695	9,276	8,072	7,190	6,066	13,300

調達状況(1)	Balance and Ratio of Total Funding (1)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
残高:	Balance:								
短期借入金	Short-Term Debts	134,000	115,700	163,200	157,200	150,200	179,300	158,300	125,800
1年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	71,653	68,020	40,331
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	105,213	95,858	92,815	52,021	47,442	28,180	26,155	12,603
短期社債	Commercial Paper	47,300	53,600	11,600	10,500	14,500	28,800	16,500	-
社債	Corporate Bonds	25,000	25,000	25,000	16,600	16,600	16,600	10,100	10,100
合計	Total	416,663	388,210	386,342	307,828	296,222	324,534	279,075	188,834
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.5%	1.7%	1.5%	1.3%	1.2%	0.8%	0.7%	0.5%
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.2%	1.3%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	1.6%	1.6%	1.6%	1.7%	1.7%	1.9%	1.9%	2.3%
短期社債	Commercial Paper	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%	1.5%	1.5%	1.4%	1.3%	1.1%	1.0%	0.9%

調達状況(2)	Balance and Ratio of Total Funding (2)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	212,240	200,303	193,215	127,542	119,995	106,316	94,367	54,262
変動金利調達	Floating Interest Funding	204,422	187,907	193,127	180,286	176,227	218,217	184,708	134,571
合計	Total	416,663	388,210	386,342	307,828	296,222	324,534	279,075	188,834
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	51%	52%	50%	41%	41%	33%	34%	29%
変動金利調達	Floating Interest Funding	49%	48%	50%	59%	59%	67%	66%	71%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	27,000	12,000	7,000	-	-	-	-	-
債権流動化	Securitization Outstanding	43,266	32,721	64,785	52,499	43,993	24,634	22,421	53,652
個別信用購入あっせん債権	Installment Shopping Credit	30,499	24,797	60,790	51,259	43,534	24,634	22,421	53,652
融資債権	Loans	12,767	7,923	3,995	1,240	458	-	-	-