

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 2011年3月末
(2011年5月12日)

Quarterly Data Book for the Fiscal Year
Ended March 31, 2011
(May 12, 2011)



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株式会社アプラスフィナンシャル 連結財務関連データ

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	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,666	2,702	2,704	2,639	2,771	2,838	3,001	2,903
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,828	2,800	2,780	3,541	2,287	2,397	2,374	2,741
オートクレジット	Auto Credit	783	847	933	1,474	809	867	1,038	1,246
その他ショッピングクレジット	Other Shopping Credit	2,045	1,953	1,847	2,066	1,477	1,530	1,335	1,494
信用保証	Credit Guarantee	4,193	4,075	4,023	3,931	3,797	3,623	3,543	4,657
オートクレジット	Auto Credit	2,463	2,445	2,475	2,480	2,421	2,294	2,247	3,414
その他ショッピングクレジット	Other Shopping Credit	1,264	1,178	1,100	1,023	958	924	899	861
その他信用保証	Others	466	450	447	427	417	404	395	381
融資	Total Loans	9,692	8,808	8,470	7,689	6,849	5,391	5,091	4,514
消費者金融	Consumer Loans	9,640	8,751	8,408	7,629	6,793	5,310	4,975	4,412
カードキャッシング	Cashing by Credit Card	4,293	4,141	4,020	3,663	3,084	2,276	2,173	1,935
ローンカード	Loan Card	4,589	3,878	3,671	3,299	2,932	2,348	2,141	1,891
その他消費者金融	Other Consumer Loans	757	732	715	666	776	686	660	585
その他融資	Other Loans	51	56	61	59	55	80	116	101
金融収益	Financial Income	516	725	912	912	936	899	1,066	1,001
その他	Others	2,028	2,145	2,167	2,110	2,301	2,386	2,398	1,275
営業収益	Operating Revenue	21,925	21,257	21,058	20,825	18,942	17,536	17,476	17,095
販売費及び一般管理費	Total SG&A	19,389	18,715	17,277	27,525	15,944	15,131	12,788	16,669
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	6,230	5,543	4,411	4,899	3,962	3,983	1,832	2,399
従業員給料・賞与	Personnel Expenses	2,485	2,340	2,357	2,350	2,390	2,372	2,309	2,534
支払手数料	Handling Charges	4,400	4,242	3,906	4,371	3,932	3,724	3,633	3,666
販売促進費	Sales Promotion Costs	1,252	1,184	1,447	1,446	1,090	1,162	1,129	1,197
賃借料	Rent	572	569	571	544	527	502	510	494
減価償却費	Depreciation and Amortization	802	817	745	700	587	258	406	409
通信費	Communication Costs	959	946	843	840	807	764	706	733
その他	Others	2,686	3,071	2,994	12,373	2,647	2,362	2,259	5,233
金融費用	Financial Expenses	1,643	1,532	1,003	936	882	729	658	696
支払利息	Interest Expenses	1,166	1,181	890	766	576	515	477	431
その他	Others	476	351	113	170	306	214	181	265
営業費用	Operating Expenses	21,032	20,248	18,281	28,462	16,827	15,861	13,446	17,366
営業利益(損失)	Operating Income (Loss)	893	1,009	2,776	(7,636)	2,114	1,675	4,029	(270)
経常利益(損失)	Ordinary Income (Loss)	880	1,076	2,725	(7,589)	2,054	1,662	4,029	(434)
四半期純利益(損失)	Net Income (Loss)	841	1,211	3,043	(12,798)	1,776	1,167	3,888	(3,608)

営業債権残高	Account receivables	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
割賦売掛金	Total Installment Receivables	425,410	425,534	412,747	350,021	370,653	372,158	367,828	335,351
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	50,167	49,452	54,280	51,555	52,322	53,381	58,363	54,977
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	161,247	169,667	161,767	110,061	123,417	131,587	131,626	111,179
オートクレジット	Auto Credit	55,534	69,738	67,103	29,348	47,406	57,583	59,191	47,396
その他ショッピングクレジット	Other Shopping Credit	105,713	99,928	94,663	80,713	76,011	74,004	72,434	63,782
融資	Total Loans	213,986	206,404	196,690	188,395	194,904	187,180	177,830	169,184
消費者金融	Consumer Loans	195,680	188,057	177,593	169,755	175,560	166,079	154,542	143,937
カードキャッシング	Cashing by Credit Card	62,187	61,143	57,833	55,868	53,551	51,765	48,090	44,302
ローンカード	Loan Card	83,415	78,273	72,807	68,079	64,122	59,077	53,933	49,318
その他消費者金融	Other Consumer Loans	50,078	48,640	46,952	45,806	57,886	55,236	52,519	50,316
その他融資	Other Loans	18,305	18,347	19,096	18,640	19,343	21,100	23,287	25,247
その他	Others	10	10	9	9	8	8	8	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	619,539	610,344	604,341	596,458	568,650	563,410	562,191	561,871
オートクレジット	Auto Credit	470,379	467,468	466,609	464,373	454,401	453,346	455,028	457,076
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	101,663	99,335	97,644	94,610	91,266	86,772	82,561	77,666
その他ショッピングクレジット	Other Shopping Credit	64,044	60,109	56,861	53,222	48,147	45,964	44,945	44,475
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	58,247	55,775	53,954	52,237	50,758	50,093	50,069	51,377
その他信用保証	Others	85,114	82,766	80,870	78,862	66,101	64,098	62,217	60,319
リース投資資産	Leased Investment Assets	6,236	5,517	4,803	4,129	3,504	2,921	2,386	1,923
営業債権残高合計	Total Account Receivables	1,051,186	1,041,395	1,021,893	950,609	942,808	938,489	932,406	899,146

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
流動資産	Current Assets	1,315,262	1,252,009	1,198,777	1,123,926	1,112,943	1,086,940	1,072,843	1,042,743
現金及び預金	Cash and Deposits	198,400	147,241	109,706	115,557	113,463	94,335	85,428	96,405
割賦売掛金	Installment Receivables	425,410	425,534	412,747	350,021	370,653	372,158	367,828	335,351
信用保証割賦売掛金	Credit Guarantee Receivables	619,539	610,344	604,341	596,458	568,650	563,410	562,191	561,871
リース投資資産	Lease Investment Assets	6,236	5,517	4,803	4,129	3,504	2,921	2,386	1,923
有価証券	Securities	6,151	4,447	3,272	2,342	1,672	1,153	824	572
繰延税金資産	Deferred Tax Assets	12,220	12,220	12,220	10,030	10,028	9,749	9,750	7,739
金銭の信託	Monetary Assets Held in Trust	58,215	55,717	54,261	52,459	52,139	51,894	52,756	52,293
その他	Others	30,347	30,712	35,520	29,399	28,187	25,751	24,278	20,393
貸倒引当金	Reserve for Credit Losses	(41,258)	(39,725)	(38,096)	(36,471)	(35,355)	(34,433)	(32,600)	(33,807)
固定資産	Fixed Assets	36,487	76,696	78,960	85,874	85,245	85,391	98,050	97,933
有形固定資産	Tangible Fixed Assets	9,970	9,810	9,471	8,998	9,007	8,909	8,747	8,551
建物及び構築物(純額)	Buildings and Structures, Net	2,757	2,721	2,684	2,631	2,617	2,580	2,547	2,643
土地	Land	5,515	5,515	5,515	5,222	5,222	5,222	5,222	5,080
リース資産(純額)	Lease Assets, Net	193	142	97	65	47	32	19	9
その他(純額)	Others, Net	1,503	1,430	1,173	1,079	1,120	1,074	959	817
無形固定資産	Intangible Fixed Assets	16,477	16,827	17,050	13,887	14,138	15,072	15,295	15,689
のれん	Goodwill	5,676	5,465	5,255	5,045	4,835	4,624	4,414	4,204
リース資産	Lease Assets	29	21	16	25	19	14	13	12
ソフトウェア	Software	10,768	11,336	11,778	8,816	9,283	10,432	10,867	11,472
その他	Others	3	3	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	10,040	50,058	52,438	62,988	62,098	61,409	74,006	73,692
投資有価証券	Investment Securities	1,149	41,580	45,804	55,364	54,819	54,431	67,190	66,746
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
その他	Others	8,890	8,478	6,634	7,623	7,278	6,978	6,815	6,945
繰延資産	Deferred Assets	18	13	5	2	-	-	-	-
社債発行費	Bond Issue Expenses	18	13	5	2	-	-	-	-
資産の部合計	Total Assets	1,351,768	1,328,719	1,277,743	1,209,803	1,198,188	1,172,332	1,170,894	1,140,676

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,183,421	1,185,243	1,137,932	1,100,846	1,091,830	1,068,979	1,067,142	1,041,694
支払手形及び買掛金	Trade Notes and Accounts Payables	18,866	17,878	19,195	18,920	17,953	17,182	18,299	17,341
信用保証買掛金	Credit Guarantee Payables	619,539	610,344	604,341	596,458	568,650	563,410	562,191	561,871
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	219,700	179,300	158,300	183,300	221,300	212,300	214,800	193,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	67,480	71,653	68,020	40,331	27,997	15,788	14,281	8,131
短期社債	Short-Term Corporate Bonds	14,500	28,800	16,500	-	3,000	2,500	1,000	13,500
リース債務	Lease Obligations	2,404	2,250	2,080	1,900	1,715	1,515	1,307	1,119
未払法人税等	Accrued Income Taxes	107	215	161	207	313	584	699	377
賞与引当金	Accrued Employees' Bonuses	447	708	375	734	418	835	696	1,311
ポイント引当金	Reserve for Point Card Certificates	1,032	1,017	919	1,265	1,277	1,521	1,754	753
預り金	Deposits Received	96,134	98,812	101,885	88,516	88,988	92,603	92,001	82,383
債権流動化預り金	Deposits Received for Securitization	88,666	121,353	120,711	126,252	127,678	127,294	127,145	127,278
割賦利益繰延	Deferred Installment Income	33,129	31,952	30,877	28,702	28,703	29,305	29,197	29,288
その他	Others	4,813	4,358	4,462	4,157	3,832	4,138	3,769	4,538
固定負債	Long-Term Liabilities	62,997	41,681	37,586	31,721	27,402	23,204	19,692	18,606
社債	Corporate Bonds	-	-	-	-	-	-	-	-
長期借入金	Long-Term Debt	47,442	28,180	26,155	12,603	10,274	8,139	6,874	4,471
リース債務	Lease Obligations	4,054	3,430	2,836	2,319	1,857	1,453	1,111	825
繰延税金負債	Deferred Tax Liability	148	114	123	107	111	169	170	140
退職給付引当金	Reserve for Employees' Retirement Benefits	792	579	596	618	633	653	678	711
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	109	122	134	148	151	166	180	194
利息返還損失引当金	Reserve for Losses on Interest Repayments	9,483	8,305	6,848	15,161	13,578	11,884	10,063	11,702
その他	Others	967	947	891	763	795	736	612	559
負債の部合計	Total Liabilities	1,246,419	1,226,924	1,175,518	1,132,568	1,119,232	1,092,183	1,086,834	1,060,300
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	105,235	101,771	102,189	77,163	78,907	80,053	83,941	80,333
資本金	Capital Stock	47,250	15,000	15,000	15,000	15,000	15,000	15,000	15,000
資本剰余金	Capital Surplus	50,831	83,081	80,455	63,552	63,502	63,481	63,481	63,481
利益剰余金	Retained Earnings	7,171	8,382	11,426	(1,372)	404	1,572	5,460	1,851
自己株式	Treasury Stock, at Cost	(17)	(4,692)	(4,692)	(17)	-	-	(0)	(0)
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	47	(49)	(44)	10	(25)	16	24	(29)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	47	(49)	(44)	10	(25)	16	24	(29)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-	-	-	-	-	-	-	-
少数株主持分	Minority Interests in Subsidiaries	67	71	79	61	73	78	93	72
純資産の部合計	Total Equity	105,349	101,794	102,224	77,234	78,955	80,148	84,059	80,375
負債及び純資産の部合計	Total Liabilities and Equity	1,351,768	1,328,719	1,277,743	1,209,803	1,198,188	1,172,332	1,170,894	1,140,676

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

取扱高	Trading volume	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	117,503	123,015	124,706	121,317	123,795	133,036	140,371	133,375
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	23,410	19,020	17,189	18,430	25,868	25,346	17,128	18,842
オートクレジット	Auto Credit	10,533	6,207	5,756	7,800	14,869	14,518	7,089	8,809
その他ショッピングクレジット	Other Shopping Credit	12,877	12,812	11,432	10,630	10,998	10,828	10,039	10,033
信用保証	Credit Guarantee	70,820	75,934	78,367	68,935	59,374	70,430	74,910	70,379
オートクレジット	Auto Credit	62,416	66,890	69,079	61,005	51,757	61,479	65,175	59,525
その他ショッピングクレジット	Other Shopping Credit	5,484	6,439	6,425	5,031	4,880	6,382	7,452	8,513
その他信用保証	Others	2,918	2,605	2,862	2,898	2,737	2,568	2,282	2,339
融資	Total Loans	27,389	25,171	23,764	21,932	21,836	20,374	17,579	15,051
消費者金融	Consumer Loans	27,141	24,989	23,581	21,732	21,216	18,302	13,724	11,797
カードキャッシング	Cashing by Credit Card	20,208	18,676	17,821	16,196	16,278	14,867	11,673	10,115
ローンカード	Loan Card	6,042	5,515	5,149	4,917	4,473	3,318	1,989	1,643
その他消費者金融	Other Consumer Loans	890	797	609	618	465	116	61	37
その他融資	Other Loans	248	181	183	200	619	2,072	3,854	3,254
その他	Others	323,943	334,943	333,676	305,020	311,167	313,509	318,961	297,130
合計	Total	563,066	578,085	577,703	535,637	542,043	562,698	568,951	534,779

顧客数	Number of Customers (Thousands)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	83	79	74	72	70	75	70	71
個別信用購入あっせん	Installment Shopping Credit	40	36	32	32	38	36	28	30
信用保証	Credit Guarantee	43	43	42	39	31	39	41	41
加盟店数(千店)	Number of Merchants	n/a	885	n/a	898	n/a	910	n/a	922
クレジットカード	Credit Card	n/a	390	n/a	392	n/a	394	n/a	397
ショッピングクレジット	Shopping Credit	n/a	495	n/a	505	n/a	515	n/a	525
有効カード会員数(千人)	Available Cardholders	8,332	8,238	8,171	8,165	8,072	7,962	7,830	7,701
クレジットカード	Credit Card	7,899	7,841	7,800	7,811	7,758	7,649	7,516	7,387
ローンカード	Loan Card	432	396	371	354	313	313	313	313
カード新規獲得枚数(千枚)	Number of New Card Issuance	242	174	176	171	151	81	50	45
クレジットカード	Credit Card	239	171	174	168	148	78	47	43
ローンカード	Loan Card	3	3	2	3	2	2	2	2
残高有口座数(千人)	Number of Active Accounts	549	542	529	509	502	493	478	456
クレジットカードキャッシング	Cashing by Credit Card	352	350	343	332	329	325	315	301
ローンカード	Loan Card	196	191	186	177	172	168	163	154

人員・店舗・チャネル	Number of Employees, Branches and Channels	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
従業員数(人)	Employees	1,395	1,366	1,361	1,348	1,326	1,316	1,315	1,330
営業店舗数(店)	Branches	44	40	34	34	34	34	34	34
CD台数(千台)	CDs (Thousands)	n/a	145	n/a	146	n/a	147	n/a	148

平均貸出金利	Average Lending Rates	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	24.0%	23.9%	23.8%	23.7%	17.7%	17.7%	17.7%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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%	60	61	61	60	399	382	360	331
～18.0%	～18.0%	392	398	396	387	969	940	882	811
～20.0%	～20.0%	115	110	105	97	31	29	27	23
～25.0%	～25.0%	382	364	348	318	65	61	58	51
～29.2%	～29.2%	817	786	746	697	45	41	38	30
合計	Total	1,767	1,721	1,658	1,562	1,510	1,455	1,368	1,249
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%	3.4%	3.6%	3.7%	3.9%	26.4%	26.3%	26.4%	26.5%
～18.0%	～18.0%	22.2%	23.1%	23.9%	24.8%	64.1%	64.6%	64.5%	65.0%
～20.0%	～20.0%	6.5%	6.4%	6.4%	6.2%	2.1%	2.0%	2.0%	1.9%
～25.0%	～25.0%	21.6%	21.2%	21.0%	20.4%	4.3%	4.2%	4.3%	4.1%
～29.2%	～29.2%	46.2%	45.7%	45.0%	44.7%	3.0%	2.9%	2.8%	2.4%
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	737	724	696	662	645	631	592	544
ローンカード	Loan Card	1,030	996	961	899	864	823	775	704
合計	Total	1,767	1,721	1,658	1,562	1,510	1,455	1,368	1,249
1口あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1口あたり残高(千円)	Credit Outstanding Per Account	322	317	312	306	300	295	285	273
クレジットカードキャッシング	Cashing by Credit Card	208	206	202	199	196	194	187	180
ローンカード	Loan Card	525	520	515	508	501	490	475	456
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	2.9%	2.7%	2.5%	2.2%	2.3%	2.1%	1.9%	1.8%
年齢別残高構成比	Balance by Age	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	8.3%	7.8%	7.4%	7.1%	6.8%	6.4%	6.1%	6.1%
<40	<40	27.2%	26.9%	26.5%	26.1%	25.9%	25.4%	25.0%	24.7%
<50	<50	29.6%	29.8%	30.0%	30.1%	30.4%	30.6%	30.8%	30.8%
<60	<60	23.1%	23.2%	23.3%	23.5%	23.6%	23.7%	23.8%	23.8%
>= 60	Over 60	11.8%	12.3%	12.7%	13.2%	13.4%	13.9%	14.3%	14.6%
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	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	62.6%	62.7%	62.7%	63.0%	63.1%	63.3%	63.7%	64.2%
女性	Female	37.4%	37.3%	37.3%	37.0%	36.9%	36.7%	36.3%	35.8%
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	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	4.4%	4.5%	4.6%	4.8%	5.0%	5.2%	5.5%	5.9%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	20.2%	20.6%	20.9%	21.7%	22.1%	22.9%	23.5%	24.8%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.4%	29.3%	29.3%	29.0%	28.8%	28.7%	29.0%	28.8%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	28.0%	27.7%	27.3%	26.9%	26.7%	26.4%	25.5%	24.8%
100万円以上	Over JPY 1M	18.1%	17.9%	17.9%	17.6%	17.3%	16.8%	16.4%	15.7%
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	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
貸倒関連費用	Credit Costs for Bad Debts	6,230	5,543	4,411	4,899	3,962	3,983	1,832	4,036
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	7,523	7,182	6,159	6,638	5,151	4,967	3,729	2,884
貸倒引当金残高	Allowance for Bad Debts	41,258	39,725	38,096	36,471	35,355	34,433	32,600	33,807
営業債権残高	Account Receivables	1,051,186	1,041,395	1,021,893	950,609	942,808	938,489	932,406	899,146
リスク管理債権	Risk Monitored Installment Receivables	n/a	58,877	n/a	56,246	n/a	53,080	n/a	51,060
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	103	n/a	92	n/a	63	n/a	37
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	34,148	n/a	34,143	n/a	34,162	n/a	34,052
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	3,302	n/a	3,105	n/a	1,950	n/a	1,761
貸出条件緩和債権	Restructured Installment Receivables	n/a	21,323	n/a	18,905	n/a	16,904	n/a	15,208

利息返還関連情報	Grey Zone Related Information	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	-	527	494	9,863	-	-	-	3,296
利息返還実績	Amount of Refund for Grey Zone Claim	1,614	1,815	2,113	1,689	1,659	1,781	1,930	1,938
債権放棄額	Amount of Debt Write-Off	660	736	837	684	670	679	703	698
利息返還額	Amount of Interest Repayment	953	1,079	1,276	1,004	989	1,102	1,226	1,240
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	9,483	8,305	6,848	15,161	13,578	11,884	10,063	11,702

調達状況(1)	Balance and Ratio of Total Funding (1)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
残高:	Balance:								
短期借入金	Short-Term Debts	219,700	248,300	229,300	183,300	221,300	212,300	214,800	193,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	67,480	71,653	68,020	40,331	27,997	15,788	14,281	8,131
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	47,442	28,180	26,155	12,603	10,274	8,139	6,874	4,471
短期社債	Commercial Paper	14,500	28,800	16,500	-	3,000	2,500	1,000	13,500
社債	Corporate Bonds	16,600	16,600	10,100	10,100	-	-	-	-
合計	Total	365,722	393,534	350,075	246,334	262,572	238,727	236,955	219,903
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.1%	0.9%	0.8%	0.6%	0.6%	0.6%	0.6%	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%	1.2%	1.2%	1.3%	1.3%	1.7%	1.7%	2.0%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	1.7%	1.9%	1.9%	2.3%	2.3%	2.4%	2.4%	2.6%
短期社債	Commercial Paper	1.5%	1.3%	1.2%	-	0.8%	0.8%	0.8%	0.6%
社債	Corporate Bonds	1.9%	1.9%	1.9%	1.9%	-	-	-	-
合計	Total	1.3%	1.1%	1.0%	0.8%	0.8%	0.7%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	119,995	106,316	94,367	54,262	30,412	16,830	14,696	8,781
変動金利調達	Floating Interest Funding	245,727	287,217	255,708	192,071	232,159	221,897	222,259	211,122
合計	Total	365,722	393,534	350,075	246,334	262,572	238,727	236,955	219,903
比率:	Ratio								
固定金利調達	Fixed Interest Funding	33%	27%	27%	22%	12%	7%	6%	4%
変動金利調達	Floating Interest Funding	67%	73%	73%	78%	88%	93%	94%	96%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	43,993	24,634	22,421	66,158	55,212	46,507	38,838	53,614
個別信用購入あっせん債権	Installment Shopping Credit	43,534	24,634	22,421	66,158	55,212	46,507	38,838	53,614
融資債権	Loans	458	-	-	-	-	-	-	-