

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12月末
(2012年1月31日)

Quarterly Data Book for the Nine Months
Ended December 31, 2011
(January 31, 2012)



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要約損益計算書	Summary of Income Statements	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,639	2,771	2,838	3,001	2,903	2,926	3,071	3,268
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	3,541	2,287	2,397	2,374	2,741	2,206	2,228	2,239
オートクレジット	Auto Credit	1,474	809	867	1,038	1,246	919	871	893
その他ショッピングクレジット	Other Shopping Credit	2,066	1,477	1,530	1,335	1,494	1,287	1,356	1,345
信用保証	Credit Guarantee	3,931	3,989	3,922	3,849	3,860	4,103	3,662	3,482
オートクレジット	Auto Credit	2,480	2,613	2,593	2,553	2,616	2,860	2,445	2,267
その他ショッピングクレジット	Other Shopping Credit	1,023	958	924	899	861	871	854	857
その他信用保証	Others	427	417	404	395	381	371	362	356
融資	Total Loans	7,689	6,849	5,391	5,091	4,514	4,562	4,344	3,795
消費者金融	Consumer Loans	7,629	6,793	5,310	4,975	4,412	4,107	3,800	3,652
カードキャッシング	Cashing by Credit Card	3,663	3,084	2,276	2,173	1,935	1,831	1,691	1,647
ローンカード	Loan Card	3,299	2,932	2,348	2,141	1,891	1,733	1,587	1,500
その他消費者金融	Other Consumer Loans	666	776	686	660	585	542	521	504
その他融資	Other Loans	59	55	80	116	101	454	544	143
金融収益	Financial Income	912	936	899	1,066	1,001	538	648	899
その他	Others	2,110	2,108	2,087	2,092	2,073	2,059	2,092	2,184
営業収益	Operating Revenue	20,825	18,942	17,536	17,476	17,095	16,395	16,048	15,868
販売費及び一般管理費	Total SG&A	27,525	15,944	15,131	12,788	16,669	14,053	13,414	12,192
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	4,899	3,962	3,983	1,832	2,399	3,740	2,552	620
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	9,863	0	0	0	3,296	0	0	1,000
従業員給料・賞与	Personnel Expenses	2,350	2,390	2,372	2,309	2,534	2,103	2,400	2,305
支払手数料	Handling Charges	4,371	3,932	3,724	3,633	3,666	3,484	3,536	3,505
販売促進費	Sales Promotion Costs	1,446	1,090	1,162	1,129	1,197	1,073	1,218	1,226
賃借料	Rent	544	527	502	510	494	510	474	493
減価償却費	Depreciation and Amortization	700	587	258	406	409	342	427	487
通信費	Communication Costs	840	807	764	706	733	731	731	706
その他	Others	2,509	2,647	2,362	2,259	1,937	2,066	2,072	1,847
金融費用	Financial Expenses	936	882	729	658	696	561	600	530
支払利息	Interest Expenses	766	576	515	477	431	380	386	389
その他	Others	170	306	214	181	265	180	213	141
営業費用	Operating Expenses	28,462	16,827	15,861	13,446	17,366	14,614	14,015	12,723
営業利益(損失)	Operating Income (Loss)	(7,636)	2,114	1,675	4,029	(270)	1,780	2,033	3,145
経常利益(損失)	Ordinary Income (Loss)	(7,589)	2,054	1,662	4,029	(434)	1,794	2,048	3,150
四半期純利益(損失)	Net Income (Loss)	(12,798)	1,776	1,167	3,888	(3,608)	1,678	1,890	1,802

営業債権残高	Account Receivables	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
割賦売掛金	Total Installment Receivables	350,021	370,653	372,158	367,828	335,351	392,435	335,157	339,552
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	51,555	52,322	53,381	58,363	54,977	58,381	58,286	65,140
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	110,061	123,417	131,587	131,626	111,179	116,192	120,007	125,568
オートクレジット	Auto Credit	29,348	47,406	57,583	59,191	47,396	50,969	53,699	57,762
その他ショッピングクレジット	Other Shopping Credit	80,713	76,011	74,004	72,434	63,782	65,223	66,307	67,806
融資	Total Loans	188,395	194,904	187,180	177,830	169,184	217,852	156,855	148,834
消費者金融	Consumer Loans	169,755	175,560	166,079	154,542	143,937	134,332	126,452	117,887
カードキャッシング	Cashing by Credit Card	55,868	53,551	51,765	48,090	44,302	41,635	39,292	36,331
ローンカード	Loan Card	68,079	64,122	59,077	53,933	49,318	44,564	40,521	36,807
その他消費者金融	Other Consumer Loans	45,806	57,886	55,236	52,519	50,316	48,132	46,638	44,747
その他融資	Other Loans	18,640	19,343	21,100	23,287	25,247	83,519	30,402	30,947
その他	Others	9	8	8	8	8	8	8	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	596,458	568,650	563,410	562,191	561,871	564,158	521,594	521,581
オートクレジット	Auto Credit	464,373	454,401	453,346	455,028	457,076	460,842	423,036	423,506
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	94,610	91,266	86,772	82,561	77,666	72,947	70,683	68,671
その他ショッピングクレジット	Other Shopping Credit	53,222	48,147	45,964	44,945	44,475	44,701	41,752	42,972
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	52,237	50,758	50,093	50,069	51,377	53,109	56,982	63,172
その他信用保証	Others	78,862	66,101	64,098	62,217	60,319	58,613	56,805	55,102
リース投資資産	Leased Investment Assets	4,129	3,504	2,921	2,386	1,923	1,518	1,179	895
営業債権残高合計	Total Account Receivables	950,609	942,808	938,489	932,406	899,146	958,111	857,931	862,029

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
流動資産	Current Assets	1,123,926	1,112,943	1,086,940	1,072,843	1,042,743	1,087,434	1,022,586	1,050,133
現金及び預金	Cash and Deposits	115,557	113,463	94,335	85,428	96,405	80,163	70,606	83,606
割賦売掛金	Installment Receivables	350,021	370,653	372,158	367,828	335,351	392,435	335,157	339,552
信用保証割賦売掛金	Credit Guarantee Receivables	596,458	568,650	563,410	562,191	561,871	564,158	521,594	521,581
リース投資資産	Lease Investment Assets	4,129	3,504	2,921	2,386	1,923	1,518	1,179	895
有価証券	Securities	2,342	1,672	1,153	824	572	207	88	34
繰延税金資産	Deferred Tax Assets	10,030	10,028	9,749	9,750	7,739	7,740	7,740	6,520
金銭の信託	Monetary Assets Held in Trust	52,459	52,139	51,894	52,756	52,293	53,338	92,636	100,251
その他	Others	29,399	28,187	25,751	24,278	20,393	22,371	27,661	29,946
貸倒引当金	Reserve for Credit Losses	(36,471)	(35,355)	(34,433)	(32,600)	(33,807)	(34,499)	(34,076)	(32,254)
固定資産	Fixed Assets	85,874	85,245	85,391	98,050	97,933	42,446	40,765	39,114
有形固定資産	Tangible Fixed Assets	8,998	9,007	8,909	8,747	8,551	9,134	9,068	8,951
建物及び構築物(純額)	Buildings and Structures, Net	2,631	2,617	2,580	2,547	2,643	2,623	2,596	2,576
土地	Land	5,222	5,222	5,222	5,222	5,080	5,080	5,080	5,080
リース資産(純額)	Lease Assets, Net	65	47	32	19	9	6	4	3
その他(純額)	Others, Net	1,079	1,120	1,074	959	817	1,424	1,387	1,291
無形固定資産	Intangible Fixed Assets	13,887	14,138	15,072	15,295	15,689	15,863	16,432	16,949
のれん	Goodwill	5,045	4,835	4,624	4,414	4,204	3,994	3,784	3,573
リース資産	Lease Assets	25	19	14	13	12	11	10	9
ソフトウェア	Software	8,816	9,283	10,432	10,867	11,472	11,857	12,637	13,366
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	62,988	62,098	61,409	74,006	73,692	17,448	15,264	13,212
投資有価証券	Investment Securities	55,364	54,819	54,431	67,190	66,746	10,707	8,821	6,925
その他	Others	7,623	7,278	6,978	6,815	6,945	6,740	6,442	6,286
繰延資産	Deferred Assets	2	-	-	-	-	-	-	-
社債発行費	Bond Issue Expenses	2	-	-	-	-	-	-	-
資産の部合計	Total Assets	1,209,803	1,198,188	1,172,332	1,170,894	1,140,676	1,129,880	1,063,351	1,089,247

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,100,846	1,091,830	1,068,979	1,067,142	1,041,694	1,035,715	925,939	958,335
支払手形及び買掛金	Trade Notes and Accounts Payables	18,920	17,953	17,182	18,299	17,341	17,819	16,642	19,036
信用保証買掛金	Credit Guarantee Payables	596,458	568,650	563,410	562,191	561,871	564,158	521,594	521,581
短期社債	Short-Term Corporate Bonds	-	3,000	2,500	1,000	13,500	3,000	2,800	14,000
1年内償還予定の社債	Corporate Bonds to Be Paid within a Year	10,100	-	-	-	-	-	-	-
短期借入金	Short-Term Borrowings	183,300	221,300	212,300	214,800	193,800	195,300	129,800	135,100
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	40,331	27,997	15,788	14,281	8,131	6,226	9,644	17,114
リース債務	Lease Obligations	1,900	1,715	1,515	1,307	1,119	942	782	637
未払法人税等	Accrued Income Taxes	207	313	584	699	377	287	366	585
預り金	Deposits Received	88,516	88,988	92,603	92,001	82,383	86,505	83,248	89,213
債権流動化預り金	Deposits Received for Securitization	126,252	127,678	127,294	127,145	127,278	126,986	126,394	126,231
賞与引当金	Accrued Employees' Bonuses	734	418	835	696	1,311	467	936	662
ポイント引当金	Reserve for Point Card Certificates	1,265	1,277	1,521	1,754	753	647	705	758
割賦利益繰延	Deferred Installment Income	28,702	28,703	29,305	29,197	29,288	28,934	26,295	26,510
その他	Others	4,157	3,832	4,138	3,769	4,538	4,440	6,728	6,904
固定負債	Long-Term Liabilities	31,721	27,402	23,204	19,692	18,606	12,092	53,430	45,146
長期借入金	Long-Term Debt	12,603	10,274	8,139	6,874	4,471	166	43,233	35,780
リース債務	Lease Obligations	2,319	1,857	1,453	1,111	825	594	412	272
繰延税金負債	Deferred Tax Liability	107	111	169	170	140	139	141	131
退職給付引当金	Reserve for Employees' Retirement Benefits	618	633	653	678	711	728	783	802
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	148	151	166	180	194	119	117	129
利息返還損失引当金	Reserve for Losses on Interest Repayments	15,161	13,578	11,884	10,063	11,702	9,825	8,247	7,562
資産除去債務	Asset Retirement Obligations	-	151	147	130	124	128	122	123
その他	Others	763	643	588	481	435	390	372	344
負債の部合計	Total Liabilities	1,132,568	1,119,232	1,092,183	1,086,834	1,060,300	1,047,808	979,370	1,003,482
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	77,163	78,907	80,053	83,941	80,333	82,011	83,902	85,704
資本金	Capital Stock	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
資本剰余金	Capital Surplus	63,552	63,502	63,481	63,481	63,481	54,916	54,916	54,916
利益剰余金	Retained Earnings	(1,372)	404	1,572	5,460	1,851	12,095	13,985	15,787
自己株式	Treasury Stock, at Cost	(17)	-	-	(0)	(0)	(0)	(0)	(0)
その他の包括利益累計額	Total Net Unrealized Gain (Loss) and Translation Adjustments	10	(25)	16	24	(29)	(26)	(22)	(48)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	10	(25)	16	24	(29)	(26)	(22)	(48)
少数株主持分	Minority Interests in Subsidiaries	61	73	78	93	72	86	101	109
純資産の部合計	Total Equity	77,234	78,955	80,148	84,059	80,375	82,071	83,981	85,765
負債及び純資産の部合計	Total Liabilities and Equity	1,209,803	1,198,188	1,172,332	1,170,894	1,140,676	1,129,880	1,063,351	1,089,247

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

取扱高	Trading Volume	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	121,317	123,795	133,036	140,371	133,375	134,995	140,679	145,612
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	18,430	25,868	25,346	17,128	18,842	19,272	21,893	22,986
オートクレジット	Auto Credit	7,800	14,869	14,518	7,089	8,809	8,205	9,519	10,561
その他ショッピングクレジット	Other Shopping Credit	10,630	10,998	10,828	10,039	10,033	11,067	12,374	12,425
信用保証	Credit Guarantee	68,935	59,374	70,430	74,910	70,379	74,383	82,555	83,905
オートクレジット	Auto Credit	61,005	51,757	61,479	65,175	59,525	62,450	66,111	64,957
その他ショッピングクレジット	Other Shopping Credit	5,031	4,880	6,382	7,452	8,513	9,622	13,880	16,538
その他信用保証	Others	2,898	2,737	2,568	2,282	2,339	2,311	2,563	2,409
融資	Total Loans	21,932	21,836	20,374	17,579	15,051	16,623	17,519	18,320
消費者金融	Consumer Loans	21,732	21,216	18,302	13,724	11,797	12,154	12,136	12,193
カードキャッシング	Cashing by Credit Card	16,196	16,278	14,867	11,673	10,115	10,462	10,437	10,431
ローンカード	Loan Card	4,917	4,473	3,318	1,989	1,643	1,611	1,633	1,629
その他消費者金融	Other Consumer Loans	618	465	116	61	37	80	64	132
その他融資	Other Loans	200	619	2,072	3,854	3,254	4,468	5,382	6,127
その他	Others	305,020	311,167	313,509	318,961	297,130	297,257	301,852	312,919
合計	Total	535,637	542,043	562,698	568,951	534,779	542,533	564,501	583,744

顧客数	Number of Customers (Thousands)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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	72	70	75	70	71	74	80	81
個別信用購入あっせん	Installment Shopping Credit	32	38	36	28	30	31	33	35
信用保証	Credit Guarantee	39	31	39	41	41	42	47	46
加盟店数(千店)	Number of Merchants	898	n/a	910	n/a	922	n/a	937	n/a
クレジットカード	Credit Card	392	n/a	394	n/a	397	n/a	399	n/a
ショッピングクレジット	Shopping Credit	505	n/a	515	n/a	525	n/a	538	n/a
有効カード会員数(千人)	Available Cardholders	8,165	8,072	7,962	7,830	7,701	7,573	7,435	7,291
クレジットカード	Credit Card	7,811	7,758	7,649	7,516	7,387	7,259	7,122	6,978
ローンカード	Loan Card	354	313	313	313	313	313	313	312
カード新規獲得枚数(千枚)	Number of New Card Issuance	171	151	81	50	45	47	47	43
クレジットカード	Credit Card	168	148	78	47	43	45	45	41
ローンカード	Loan Card	3	2	2	2	2	2	1	1
残高有口座数(千人)	Number of Active Accounts	509	502	493	478	456	447	436	419
クレジットカードキャッシング	Cashing by Credit Card	332	329	325	315	301	297	291	280
ローンカード	Loan Card	177	172	168	163	154	149	144	139

店舗・チャネル	Number of Branches and Channels	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
営業店舗数(店)	Branches	34	34	34	34	34	34	33	33
CD台数(千台)	CDs (Thousands)	146	n/a	147	n/a	148	n/a	149	n/a

平均貸出金利	Average Lending Rates	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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	23.7%	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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%	60	399	382	360	331	309	290	272
~18.0%	~18.0%	387	969	940	882	811	767	731	689
~20.0%	~20.0%	97	31	29	27	23	22	21	20
~25.0%	~25.0%	318	65	61	58	51	49	47	45
~29.2%	~29.2%	697	45	41	38	30	27	25	23
合計	Total	1,562	1,510	1,455	1,368	1,249	1,177	1,117	1,052
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%	3.9%	26.4%	26.3%	26.4%	26.5%	26.3%	26.0%	25.9%
~18.0%	~18.0%	24.8%	64.1%	64.6%	64.5%	65.0%	65.2%	65.4%	65.5%
~20.0%	~20.0%	6.2%	2.1%	2.0%	2.0%	1.9%	1.9%	2.0%	2.0%
~25.0%	~25.0%	20.4%	4.3%	4.2%	4.3%	4.1%	4.2%	4.3%	4.4%
~29.2%	~29.2%	44.7%	3.0%	2.9%	2.8%	2.4%	2.4%	2.3%	2.2%
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	662	645	631	592	544	516	494	466
ローンカード	Loan Card	899	864	823	775	704	661	622	585
合計	Total	1,562	1,510	1,455	1,368	1,249	1,177	1,117	1,052
1口あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1口あたり残高(千円)	Credit Outstanding Per Account	306	300	295	285	273	263	255	250
クレジットカードキャッシング	Cashing by Credit Card	199	196	194	187	180	173	169	166
ローンカード	Loan Card	508	501	490	475	456	442	430	419
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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	2.2%	2.3%	2.1%	1.9%	1.8%	1.8%	1.3%	1.1%
年齢別残高構成比	Balance by Age	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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	7.1%	6.8%	6.4%	6.1%	6.1%	5.9%	5.7%	5.5%
<40	<40	26.1%	25.9%	25.4%	25.0%	24.7%	24.4%	23.9%	23.5%
<50	<50	30.1%	30.4%	30.6%	30.8%	30.8%	31.1%	31.4%	31.6%
<60	<60	23.5%	23.6%	23.7%	23.8%	23.8%	23.9%	23.9%	23.9%
>= 60	Over 60	13.2%	13.4%	13.9%	14.3%	14.6%	14.8%	15.1%	15.5%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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	63.0%	63.1%	63.3%	63.7%	64.2%	64.7%	65.1%	65.5%
女性	Female	37.0%	36.9%	36.7%	36.3%	35.8%	35.3%	34.9%	34.5%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
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	4.8%	5.0%	5.2%	5.5%	5.9%	6.5%	7.1%	7.2%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	21.7%	22.1%	22.9%	23.5%	24.8%	25.6%	26.5%	27.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.0%	28.8%	28.7%	29.0%	28.8%	28.6%	28.0%	28.1%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	26.9%	26.7%	26.4%	25.5%	24.8%	24.3%	24.0%	23.9%
100万円以上	Over JPY 1M	17.6%	17.3%	16.8%	16.4%	15.7%	15.0%	14.4%	13.8%
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	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
貸倒関連費用	Credit Costs for Bad Debts	4,899	3,962	3,983	1,832	4,036	3,740	2,552	620
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	6,638	5,151	4,967	3,729	2,884	3,140	3,029	2,479
貸倒引当金残高	Allowance for Bad Debts	36,471	35,355	34,433	32,600	33,807	34,499	34,076	32,254
営業債権残高	Account Receivables	950,609	942,808	938,489	932,406	899,146	958,111	857,931	862,029
リスク管理債権	Risk Monitored Installment Receivables	56,246	n/a	53,080	n/a	51,060	n/a	50,208	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	92	n/a	63	n/a	37	n/a	30	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	34,143	n/a	34,162	n/a	34,052	n/a	31,871	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	3,105	n/a	1,950	n/a	1,761	n/a	1,829	n/a
貸出条件緩和債権	Restructured Installment Receivables	18,905	n/a	16,904	n/a	15,208	n/a	16,477	n/a

利息返還関連情報	Grey Zone Related Information	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	9,863	-	-	-	3,296	-	-	1,000
利息返還実績	Amount of Refund for Grey Zone Claim	1,689	1,659	1,781	1,930	1,938	1,846	1,647	1,790
債権放棄額	Amount of Debt Write-Off	684	670	679	703	698	603	510	510
利息返還額	Amount of Interest Repayment	1,004	989	1,102	1,226	1,240	1,242	1,136	1,279
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	15,161	13,578	11,884	10,063	11,702	9,825	8,247	7,562

調達状況(1)	Balance and Ratio of Total Funding (1)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
残高:	Balance:								
短期借入金	Short-Term Debts	183,300	221,300	212,300	214,800	193,800	195,300	129,800	135,100
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	40,331	27,997	15,788	14,281	8,131	6,226	9,644	17,114
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	12,603	10,274	8,139	6,874	4,471	166	43,233	35,780
短期社債	Commercial Paper	-	3,000	2,500	1,000	13,500	3,000	2,800	14,000
社債	Corporate Bonds	10,100	-	-	-	-	-	-	-
合計	Total	246,334	262,572	238,727	236,955	219,903	204,692	185,477	201,994
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.6%	0.6%	0.6%	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%	1.3%	1.7%	1.7%	2.0%	1.8%	1.3%	1.0%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	2.3%	2.3%	2.4%	2.4%	2.6%	0.8%	0.8%	0.9%
短期社債	Commercial Paper	-	0.8%	0.8%	0.8%	0.6%	0.9%	0.8%	0.7%
社債	Corporate Bonds	1.9%	-	-	-	-	-	-	-
合計	Total	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
残高:	Balance:								
固定金利調達	Fixed Interest Funding	54,262	30,412	16,830	14,696	8,781	5,513	52,100	52,300
変動金利調達	Floating Interest Funding	192,071	232,159	221,897	222,259	211,122	199,179	133,377	149,694
合計	Total	246,334	262,572	238,727	236,955	219,903	204,692	185,477	201,994
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	22%	12%	7%	6%	4%	3%	28%	26%
変動金利調達	Floating Interest Funding	78%	88%	93%	94%	96%	97%	72%	74%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	66,158	55,212	46,507	38,838	53,614	45,494	38,569	32,860
個別信用購入あっせん債権	Installment Shopping Credit	66,158	55,212	46,507	38,838	53,614	45,494	38,569	32,860
融資債権	Loans	-	-	-	-	-	-	-	-