

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

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Quarterly Data Book for the Third Quarter
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要約損益計算書	Summary of Income Statements	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,903	2,926	3,071	3,268	3,232	3,345	3,346	3,642
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,741	2,206	2,228	2,239	2,277	2,784	2,338	2,287
オートクレジット	Auto Credit	1,246	919	871	893	944	920	995	954
その他ショッピングクレジット	Other Shopping Credit	1,494	1,287	1,356	1,345	1,332	1,863	1,342	1,332
信用保証	Credit Guarantee	3,860	4,103	3,662	3,482	3,486	3,543	3,549	3,424
オートクレジット	Auto Credit	2,616	2,860	2,445	2,267	2,259	2,289	2,252	2,067
その他ショッピングクレジット	Other Shopping Credit	861	871	854	857	883	923	974	1,041
その他信用保証	Others	381	371	362	356	342	330	322	315
融資	Total Loans	4,514	4,562	4,344	3,795	3,372	3,415	3,230	3,124
消費者金融	Consumer Loans	4,412	4,107	3,800	3,652	3,237	3,128	2,968	2,883
カードキャッシング	Cashing by Credit Card	1,935	1,831	1,691	1,647	1,495	1,461	1,403	1,374
ローンカード	Loan Card	1,891	1,733	1,587	1,500	1,285	1,226	1,131	1,082
その他消費者金融	Other Consumer Loans	585	542	521	504	456	440	433	425
その他融資	Other Loans	101	454	544	143	134	286	262	241
金融収益	Financial Income	1,001	538	648	899	910	899	1,126	905
その他	Others	2,073	2,059	2,092	2,184	2,213	2,205	2,210	2,315
営業収益	Operating Revenue	17,095	16,395	16,048	15,868	15,492	16,194	15,800	15,699
販売費及び一般管理費	Total SG&A	16,669	14,053	13,414	12,192	13,435	12,954	13,496	11,727
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,399	3,740	2,552	620	(1,649)	1,555	1,889	820
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	3,296	0	0	1,000	4,359	0	0	0
従業員給料・賞与	Personnel Expenses	2,534	2,103	2,400	2,305	2,390	2,197	2,379	2,267
支払手数料	Handling Charges	3,666	3,484	3,536	3,505	3,611	3,880	3,825	3,714
販売促進費	Sales Promotion Costs	1,197	1,073	1,218	1,226	1,320	1,158	1,260	1,145
賃借料	Rent	494	510	474	493	496	501	524	436
減価償却費	Depreciation and Amortization	409	342	427	487	819	841	873	896
通信費	Communication Costs	733	731	731	706	832	710	658	624
その他	Others	1,937	2,066	2,072	1,847	1,253	2,108	2,084	1,822
金融費用	Financial Expenses	696	561	600	530	614	586	658	622
支払利息	Interest Expenses	431	380	386	389	388	396	414	400
その他	Others	265	180	213	141	225	190	243	222
営業費用	Operating Expenses	17,366	14,614	14,015	12,723	14,049	13,540	14,154	12,349
営業利益(損失)	Operating Income (Loss)	(270)	1,780	2,033	3,145	1,443	2,653	1,646	3,349
経常利益(損失)	Ordinary Income (Loss)	(434)	1,794	2,048	3,150	1,456	2,675	1,609	3,372
半年期純利益(損失)	Net Income (Loss)	(3,608)	1,678	1,890	1,802	(63)	2,590	1,434	3,406
営業債権残高	Account Receivables	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
割賦売掛金	Total Installment Receivables	335,351	392,435	335,157	339,552	339,573	332,937	334,220	341,058
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	54,977	58,381	58,286	65,140	63,851	64,377	64,236	71,790
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	111,179	116,192	120,007	125,568	136,640	132,803	138,871	143,063
オートクレジット	Auto Credit	47,396	50,969	53,699	57,762	66,746	59,752	64,621	67,909
その他ショッピングクレジット	Other Shopping Credit	63,782	65,223	66,307	67,806	69,894	73,051	74,250	75,153
融資	Total Loans	169,184	217,852	156,855	148,834	139,072	135,747	131,112	126,203
消費者金融	Consumer Loans	143,937	134,332	126,452	117,887	114,538	112,746	107,767	102,768
カードキャッシング	Cashing by Credit Card	44,302	41,635	39,292	36,331	34,743	33,664	32,597	30,966
ローンカード	Loan Card	49,318	44,564	40,521	36,807	36,885	34,162	31,680	29,380
その他消費者金融	Other Consumer Loans	50,316	48,132	46,638	44,747	42,910	44,919	43,489	42,421
その他融資	Other Loans	25,247	83,519	30,402	30,947	24,534	23,001	23,344	23,435
その他	Others	8	8	8	8	8	8	0	0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	561,871	564,158	521,594	521,581	525,966	523,339	515,705	486,073
オートクレジット	Auto Credit	457,076	460,842	423,036	423,506	427,065	423,721	413,891	382,547
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	77,666	72,947	70,683	68,671	67,500	67,171	66,736	65,235
その他ショッピングクレジット	Other Shopping Credit	44,475	44,701	41,752	42,972	45,491	47,648	51,174	54,123
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	51,377	53,109	56,982	63,172	68,906	75,117	80,879	88,268
その他信用保証	Others	60,319	58,613	56,805	55,102	53,409	51,969	50,639	49,402
リース投資資産	Leased Investment Assets	1,923	1,518	1,179	895	666	472	322	208
営業債権残高合計	Total Account Receivables	899,146	958,111	857,931	862,029	866,207	856,749	850,248	827,341

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
流動資産	Current Assets	1,042,743	1,087,434	1,022,586	1,050,133	1,059,705	1,088,737	1,082,204	1,048,478
現金及び預金	Cash and Deposits	96,405	80,163	70,606	83,606	89,010	109,998	65,035	46,343
割賦売掛金	Installment Receivables	335,351	392,435	335,157	339,552	339,573	332,937	334,220	341,058
信用保証割賦売掛金	Credit Guarantee Receivables	561,871	564,158	521,594	521,581	525,966	523,339	515,705	486,073
リース投資資産	Lease Investment Assets	1,923	1,518	1,179	895	666	472	322	208
有価証券	Securities	572	207	88	34	12	-	-	-
繰延税金資産	Deferred Tax Assets	7,739	7,740	7,740	6,520	6,890	6,890	6,890	6,890
金銭の信託	Monetary Assets Held in Trust	52,293	53,338	92,636	100,251	101,465	104,908	105,087	104,439
その他	Others	20,393	22,371	27,661	29,946	24,660	38,641	83,752	91,992
貸倒引当金	Reserve for Credit Losses	(33,807)	(34,499)	(34,076)	(32,254)	(28,541)	(28,450)	(28,809)	(28,527)
固定資産	Fixed Assets	97,933	42,446	40,765	39,114	37,273	34,238	32,840	31,166
有形固定資産	Tangible Fixed Assets	8,551	9,134	9,068	8,951	9,732	8,888	8,990	8,762
建物及び構築物(純額)	Buildings and Structures, Net	2,643	2,623	2,596	2,576	2,559	2,422	2,391	2,356
土地	Land	5,080	5,080	5,080	5,080	5,080	4,592	4,592	4,592
リース資産(純額)	Lease Assets, Net	9	6	4	3	2	2	1	1
その他(純額)	Others, Net	817	1,424	1,387	1,291	2,090	1,871	2,004	1,812
無形固定資産	Intangible Fixed Assets	15,689	15,863	16,432	16,949	15,406	14,894	14,675	14,125
のれん	Goodwill	4,204	3,994	3,784	3,573	3,363	3,153	2,943	2,732
リース資産	Lease Assets	12	11	10	9	8	8	7	6
ソフトウェア	Software	11,472	11,857	12,637	13,366	12,033	11,732	11,725	11,386
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	73,692	17,448	15,264	13,212	12,134	10,455	9,174	8,278
投資有価証券	Investment Securities	66,746	10,707	8,821	6,925	5,498	3,800	2,747	1,850
その他	Others	6,945	6,740	6,442	6,286	6,635	6,654	6,427	6,428
資産の部合計	Total Assets	1,140,676	1,129,880	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044	1,079,645

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

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,041,694	1,035,715	925,939	958,335	962,994	989,045	997,564	959,414
支払手形及び買掛金	Trade Notes and Accounts Payables	17,341	17,819	16,642	19,036	20,301	19,048	17,482	19,068
信用保証買掛金	Credit Guarantee Payables	561,871	564,158	521,594	521,581	525,966	523,339	515,705	486,073
短期社債	Short-Term Corporate Bonds	13,500	3,000	2,800	14,000	14,000	32,000	27,500	26,800
短期借入金	Short-Term Borrowings	193,800	195,300	129,800	135,100	146,100	150,100	154,700	147,200
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	8,131	6,226	9,644	17,114	15,181	13,798	27,631	19,961
リース債務	Lease Obligations	1,119	942	782	637	516	397	289	194
未払法人税等	Accrued Income Taxes	377	287	366	585	361	173	474	510
預り金	Deposits Received	82,383	86,505	83,248	89,213	81,969	85,514	88,735	87,441
債権流動化預り金	Deposits Received for Securitization	127,278	126,986	126,394	126,231	121,811	129,898	129,432	137,383
賞与引当金	Accrued Employees' Bonuses	1,311	467	936	662	1,140	473	948	663
ポイント引当金	Reserve for Point Card Certificates	753	647	705	758	525	470	517	557
割賦利益繰延	Deferred Installment Income	29,288	28,934	26,295	26,510	27,015	26,905	27,295	27,471
その他	Others	4,538	4,440	6,728	6,904	8,104	6,926	6,850	6,088
固定負債	Long-Term Liabilities	18,606	12,092	53,430	45,146	48,244	47,353	29,400	28,750
長期借入金	Long-Term Debt	4,471	166	43,233	35,780	35,893	36,652	20,160	20,544
リース債務	Lease Obligations	825	594	412	272	162	86	43	23
繰延税金負債	Deferred Tax Liability	140	139	141	131	134	138	158	145
退職給付引当金	Reserve for Employees' Retirement Benefits	711	728	783	802	882	891	913	927
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	194	119	117	129	143	156	150	163
利息返還損失引当金	Reserve for Losses on Interest Repayments	11,702	9,825	8,247	7,562	10,620	9,058	7,596	6,639
資産除去債務	Asset Retirement Obligations	124	128	122	123	123	122	122	123
その他	Others	435	390	372	344	285	248	255	183
負債の部合計	Total Liabilities	1,060,300	1,047,808	979,370	1,003,482	1,011,238	1,036,398	1,026,964	988,165
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	80,333	82,011	83,902	85,704	85,640	86,475	87,910	91,316
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	63,481	54,916	54,916	54,916	54,916	54,916	54,916	54,916
利益剰余金	Retained Earnings	1,851	12,095	13,985	15,787	15,724	16,559	17,993	21,400
自己株式	Treasury Stock, at Cost	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
その他の包括利益累計額	Total Net Unrealized Gain (Loss) and Translation Adjustments	(29)	(26)	(22)	(48)	(2)	(14)	42	18
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(29)	(26)	(22)	(48)	(2)	(14)	42	18
少数株主持分	Minority Interests in Subsidiaries	72	86	101	109	102	115	127	145
純資産の部合計	Total Equity	80,375	82,071	83,981	85,765	85,739	86,577	88,080	91,480
負債及び純資産の部合計	Total Liabilities and Equity	1,140,676	1,129,880	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044	1,079,645

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

取扱高	Trading Volume	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	133,375	134,995	140,679	145,612	143,153	145,286	144,384	153,668
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	18,842	19,272	21,893	22,986	24,437	25,076	24,671	22,742
オートクレジット	Auto Credit	8,809	8,205	9,519	10,561	12,025	11,845	11,220	10,080
その他ショッピングクレジット	Other Shopping Credit	10,033	11,067	12,374	12,425	12,412	13,231	13,451	12,662
信用保証	Credit Guarantee	70,379	74,383	82,555	83,905	82,411	81,238	71,863	50,774
オートクレジット	Auto Credit	59,525	62,450	66,111	64,957	64,074	61,297	50,919	28,328
その他ショッピングクレジット	Other Shopping Credit	8,513	9,622	13,880	16,538	15,964	17,333	18,195	19,711
その他信用保証	Others	2,339	2,311	2,563	2,409	2,372	2,607	2,749	2,734
融資	Total Loans	15,051	16,623	17,519	18,320	18,120	17,713	17,890	18,051
消費者金融	Consumer Loans	11,797	12,154	12,136	12,193	12,088	13,285	12,636	12,582
カードキャッシング	Cashing by Credit Card	10,115	10,462	10,437	10,431	10,165	11,023	10,274	10,110
ローンカード	Loan Card	1,643	1,611	1,633	1,629	1,610	1,630	1,521	1,510
その他消費者金融	Other Consumer Loans	37	80	64	132	312	631	841	961
その他融資	Other Loans	3,254	4,468	5,382	6,127	6,031	4,427	5,253	5,469
その他	Others	297,130	297,257	301,852	312,919	288,190	303,221	307,076	318,072
合計	Total	534,779	542,533	564,501	583,744	556,315	572,535	565,886	563,309

顧客数	Number of Customers (Thousands)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	71	74	80	81	85	84	81	71
個別信用購入あっせん	Installment Shopping Credit	30	31	33	35	37	37	37	35
信用保証	Credit Guarantee	41	42	47	46	48	47	43	35
加盟店数(千店)	Number of Merchants	922	n/a	937	n/a	959	n/a	975	n/a
クレジットカード	Credit Card	397	n/a	399	n/a	401	n/a	403	n/a
ショッピングクレジット	Shopping Credit	525	n/a	538	n/a	557	n/a	571	n/a
有効カード会員数(千人)	Available Cardholders	7,701	7,573	7,435	7,291	7,127	6,893	6,748	6,622
クレジットカード	Credit Card	7,387	7,259	7,122	6,978	6,823	6,661	6,516	6,389
ローンカード	Loan Card	313	313	313	312	303	232	231	232
カード新規獲得枚数(千枚)	Number of New Card Issuance	45	47	47	43	47	50	38	44
クレジットカード	Credit Card	43	45	45	41	45	48	36	42
ローンカード	Loan Card	2	2	1	1	1	1	1	1
残高有口座数(千人)	Number of Active Accounts	456	447	436	419	401	392	383	370
クレジットカードキャッシング	Cashing by Credit Card	301	297	291	280	268	263	258	249
ローンカード	Loan Card	154	149	144	139	132	128	125	120

店舗・チャネル	Number of Branches and Channels	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
営業店舗数(店)	Branches	34	34	33	33	33	35	35	35
CD台数(千台)	CDs (Thousands)	148	n/a	149	n/a	149	n/a	150	n/a

平均貸出金利	Average Lending Rates	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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%	331	309	290	272	254	240	228	215
～18.0%	～18.0%	811	767	731	689	643	622	602	577
～20.0%	～20.0%	23	22	21	20	19	18	17	17
～25.0%	～25.0%	51	49	47	45	42	41	40	39
～29.2%	～29.2%	30	27	25	23	19	18	17	16
合計	Total	1,249	1,177	1,117	1,052	978	941	906	866
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%	26.5%	26.3%	26.0%	25.9%	26.0%	25.6%	25.2%	24.9%
～18.0%	～18.0%	65.0%	65.2%	65.4%	65.5%	65.8%	66.1%	66.5%	66.7%
～20.0%	～20.0%	1.9%	1.9%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%
～25.0%	～25.0%	4.1%	4.2%	4.3%	4.4%	4.3%	4.4%	4.4%	4.5%
～29.2%	～29.2%	2.4%	2.4%	2.3%	2.2%	2.0%	2.0%	2.0%	1.9%
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	544	516	494	466	438	428	418	401
ローンカード	Loan Card	704	661	622	585	539	513	488	464
合計	Total	1,249	1,177	1,117	1,052	978	941	906	866
1口あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1口あたり残高(千円)	Credit Outstanding Per Account	273	263	255	250	243	240	236	234
クレジットカードキャッシング	Cashing by Credit Card	180	173	169	166	163	162	162	161
ローンカード	Loan Card	456	442	430	419	407	398	390	384
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	1.8%	1.8%	1.3%	1.1%	0.9%	1.0%	0.8%	0.8%
年齢別残高構成比	Balance by Age	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	6.1%	5.9%	5.7%	5.5%	5.5%	5.4%	5.2%	5.1%
<40	<40	24.7%	24.4%	23.9%	23.5%	23.3%	23.0%	22.5%	22.2%
<50	<50	30.8%	31.1%	31.4%	31.6%	31.5%	31.7%	31.9%	32.0%
<60	<60	23.8%	23.9%	23.9%	23.9%	23.9%	24.0%	24.1%	24.2%
>= 60	Over 60	14.6%	14.8%	15.1%	15.5%	15.8%	15.9%	16.2%	16.6%
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	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	64.2%	64.7%	65.1%	65.5%	66.1%	66.4%	66.7%	67.0%
女性	Female	35.8%	35.3%	34.9%	34.5%	33.9%	33.6%	33.3%	33.0%
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	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	5.9%	6.5%	7.1%	7.2%	7.3%	7.8%	7.9%	8.1%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	24.8%	25.6%	26.5%	27.1%	28.5%	30.2%	30.8%	30.7%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.8%	28.6%	28.0%	28.1%	27.8%	27.0%	26.9%	27.3%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	24.8%	24.3%	24.0%	23.9%	23.3%	22.6%	22.5%	22.7%
100万円以上	Over JPY 1M	15.7%	15.0%	14.4%	13.8%	13.1%	12.5%	11.8%	11.3%
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	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
貸倒関連費用	Credit Costs for Bad Debts	4,036	3,740	2,552	620	(1,649)	1,555	1,889	820
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,884	3,140	3,029	2,479	2,099	1,680	1,569	1,130
貸倒引当金残高	Allowance for Bad Debts	33,807	34,499	34,076	32,254	28,541	28,450	28,809	28,527
営業債権残高	Account Receivables	899,146	958,111	857,931	862,029	866,207	856,749	850,248	827,341
リスク管理債権	Risk Monitored Installment Receivables	51,060	n/a	50,208	n/a	45,825	n/a	43,844	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	37	n/a	30	n/a	39	n/a	27	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	34,052	n/a	31,871	n/a	30,767	n/a	30,191	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,761	n/a	1,829	n/a	1,606	n/a	1,466	n/a
貸出条件緩和債権	Restructured Installment Receivables	15,208	n/a	16,477	n/a	13,411	n/a	12,158	n/a

利息返還関連情報	Grey Zone Related Information	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	3,296	-	-	1,000	4,359	-	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,938	1,846	1,647	1,790	1,373	1,578	1,459	962
債権放棄額	Amount of Debt Write-Off	698	603	510	510	367	391	303	186
利息返還額	Amount of Interest Repayment	1,240	1,242	1,136	1,279	1,005	1,187	1,155	776
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	11,702	9,825	8,247	7,562	10,620	9,058	7,596	6,639

調達状況(1)	Balance and Ratio of Total Funding (1)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
残高:	Balance:								
短期借入金	Short-Term Debts	193,800	195,300	129,800	135,100	146,100	150,100	154,700	147,200
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	8,131	6,226	9,644	17,114	15,181	13,798	27,631	19,961
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	4,471	166	43,233	35,780	35,893	36,652	20,160	20,544
短期社債	Commercial Paper	13,500	3,000	2,800	14,000	14,000	32,000	27,500	26,800
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	219,903	204,692	185,477	201,994	211,174	232,550	229,992	214,505
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	2.0%	1.8%	1.3%	1.0%	0.9%	0.8%	0.8%	0.9%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	2.6%	0.8%	0.8%	0.9%	0.9%	0.9%	1.0%	1.0%
短期社債	Commercial Paper	0.6%	0.9%	0.8%	0.7%	0.8%	0.7%	0.8%	0.8%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
残高:	Balance:								
固定金利調達	Fixed Interest Funding	8,781	5,513	52,100	52,300	50,300	49,834	44,834	36,668
変動金利調達	Floating Interest Funding	211,122	199,179	133,377	149,694	160,874	182,716	185,158	177,837
合計	Total	219,903	204,692	185,477	201,994	211,174	232,550	229,992	214,505
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	4%	3%	28%	26%	24%	21%	19%	17%
変動金利調達	Floating Interest Funding	96%	97%	72%	74%	76%	79%	81%	83%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	53,614	45,494	38,569	32,860	27,741	34,702	29,855	25,673
個別信用購入あっせん債権	Installment Shopping Credit	53,614	45,494	38,569	32,860	27,741	34,702	29,855	25,673
融資債権	Loans	-	-	-	-	-	-	-	-