

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6月末
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Quarterly Data Book for the First Quarter
Ended June 30, 2010
(July 29, 2010)



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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	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,768	2,799	2,466	2,666	2,702	2,704	2,639	2,771
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	3,119	3,453	2,670	2,828	2,800	2,780	3,541	2,287
オートクレジット	Auto Credit	622	717	612	783	847	933	1,474	809
その他ショッピングクレジット	Other Shopping Credit	2,496	2,735	2,058	2,045	1,953	1,847	2,066	1,477
信用保証	Credit Guarantee	4,544	4,395	4,212	4,193	4,075	4,023	3,931	3,797
オートクレジット	Auto Credit	2,407	2,436	2,353	2,463	2,445	2,475	2,480	2,421
その他ショッピングクレジット	Other Shopping Credit	1,634	1,468	1,373	1,264	1,178	1,100	1,023	958
その他信用保証	Others	501	490	485	466	450	447	427	417
融資	Total Loans	11,067	10,698	9,975	9,692	8,808	8,470	7,689	6,849
消費者金融	Consumer Loans	11,018	10,643	9,922	9,640	8,751	8,408	7,629	6,793
カードキャッシング	Cashing by Credit Card	4,805	4,694	4,360	4,293	4,141	4,020	3,663	3,084
ローンカード	Loan Card	5,399	5,140	4,785	4,589	3,878	3,671	3,299	2,932
その他消費者金融	Other Consumer Loans	814	808	776	757	732	715	666	776
その他融資	Other Loans	48	54	52	51	56	61	59	55
金融収益	Financial Income	564	495	528	516	725	912	912	936
その他	Others	2,375	2,269	2,201	2,028	2,145	2,167	2,110	2,301
営業収益	Operating Revenue	24,440	24,111	22,055	21,925	21,257	21,058	20,825	18,942
販売費及び一般管理費	Total SG&A	20,396	19,987	25,029	19,389	18,715	17,277	27,525	15,944
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	4,837	6,079	6,087	6,230	5,543	4,411	4,899	3,962
従業員給料・賞与	Personnel Expenses	2,344	2,012	2,359	2,485	2,340	2,357	2,350	2,390
支払手数料	Handling Charges	4,988	4,710	4,662	4,400	4,242	3,906	4,371	3,932
販売促進費	Sales Promotion Costs	1,129	1,149	1,507	1,252	1,184	1,447	1,446	1,090
賃借料	Rent	604	597	569	572	569	571	544	527
減価償却費	Depreciation and Amortization	869	905	861	802	817	745	700	587
通信費	Communication Costs	912	910	890	959	946	843	840	807
その他	Others	4,708	3,621	8,091	2,686	3,071	2,994	12,373	2,647
金融費用	Financial Expenses	1,778	1,796	1,751	1,643	1,532	1,003	936	882
支払利息	Interest Expenses	1,776	1,747	1,586	1,166	1,181	890	766	576
その他	Others	2	48	165	476	351	113	170	306
営業費用	Operating Expenses	22,174	21,784	26,781	21,032	20,248	18,281	28,462	16,827
営業利益(損失)	Operating Income (Loss)	2,265	2,327	(4,725)	893	1,009	2,776	(7,636)	2,114
経常利益(損失)	Ordinary Income (Loss)	2,269	2,407	(4,893)	880	1,076	2,725	(7,589)	2,054
四半期純利益(損失)	Net Income (Loss)	1,665	2,105	(3,436)	841	1,211	3,043	(12,798)	1,776

営業債権残高	Account receivables	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
割賦売掛金	Total Installment Receivables	468,549	429,371	428,407	425,410	425,534	412,747	350,021	370,653
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	47,786	53,682	50,044	50,167	49,452	54,280	51,555	52,322
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	191,369	152,210	157,766	161,247	169,667	161,767	110,061	123,417
オートクレジット	Auto Credit	46,761	36,538	48,131	55,534	69,738	67,103	29,348	47,406
その他ショッピングクレジット	Other Shopping Credit	144,608	115,671	109,635	105,713	99,928	94,663	80,713	76,011
融資	Total Loans	229,385	223,469	220,587	213,986	206,404	196,690	188,395	194,904
消費者金融	Consumer Loans	214,022	207,547	203,781	195,680	188,057	177,593	169,755	175,560
カードキャッシング	Cashing by Credit Card	64,126	64,474	65,641	62,187	61,143	57,833	55,868	53,551
ローンカード	Loan Card	97,887	90,038	87,526	83,415	78,273	72,807	68,079	64,122
その他消費者金融	Other Consumer Loans	52,008	53,034	50,612	50,078	48,640	46,952	45,806	57,886
その他融資	Other Loans	15,362	15,922	16,806	18,305	18,347	19,096	18,640	19,343
その他	Others	8	8	8	10	10	9	9	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	648,176	634,516	628,465	619,539	610,344	604,341	596,458	568,650
オートクレジット	Auto Credit	477,218	470,751	472,503	470,379	467,468	466,609	464,373	454,401
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	118,193	113,270	104,652	101,663	99,335	97,644	94,610	91,266
その他ショッピングクレジット	Other Shopping Credit	78,987	74,094	68,344	64,044	60,109	56,861	53,222	48,147
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	66,146	63,892	61,116	58,247	55,775	53,954	52,237	50,758
その他信用保証	Others	91,971	89,671	87,617	85,114	82,766	80,870	78,862	66,101
リース投資資産	Leased Investment Assets	8,689	7,776	7,004	6,236	5,517	4,803	4,129	3,504
営業債権残高合計	Total Account Receivables	1,125,415	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893	950,609	942,808

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
資産の部:	Assets:								
流動資産	Current Assets	1,363,073	1,347,844	1,335,124	1,315,262	1,252,009	1,198,777	1,123,926	1,112,943
現金及び預金	Cash and Deposits	119,747	154,100	203,691	198,400	147,241	109,706	115,557	113,463
割賦売掛金	Installment Receivables	468,549	429,371	428,407	425,410	425,534	412,747	350,021	370,653
信用保証割賦売掛金	Credit Guarantee Receivables	648,176	634,516	628,465	619,539	610,344	604,341	596,458	568,650
リース投資資産	Lease Investment Assets	8,689	7,776	7,004	6,236	5,517	4,803	4,129	3,504
有価証券	Securities	8,664	8,086	7,645	6,151	4,447	3,272	2,342	1,672
繰延税金資産	Deferred Tax Assets	11,613	11,613	12,220	12,220	12,220	12,220	10,030	10,028
金銭の信託	Monetary Assets Held in Trust	58,590	59,744	58,698	58,215	55,717	54,261	52,459	52,139
その他	Others	84,892	86,032	31,437	30,347	30,712	35,520	29,399	28,187
貸倒引当金	Reserve for Credit Losses	(45,850)	(43,395)	(42,446)	(41,258)	(39,725)	(38,096)	(36,471)	(35,355)
固定資産	Fixed Assets	37,861	38,351	38,605	36,487	76,696	78,960	85,874	85,245
有形固定資産	Tangible Fixed Assets	10,550	10,449	10,340	9,970	9,810	9,471	8,998	9,007
建物及び構築物(純額)	Buildings and Structures, Net	2,821	2,802	2,796	2,757	2,721	2,684	2,631	2,617
土地	Land	5,613	5,515	5,515	5,515	5,515	5,515	5,222	5,222
リース資産(純額)	Lease Assets, Net	394	319	252	193	142	97	65	47
その他(純額)	Others, Net	1,720	1,811	1,776	1,503	1,430	1,173	1,079	1,120
無形固定資産	Intangible Fixed Assets	15,657	15,520	16,270	16,477	16,827	17,050	13,887	14,138
のれん	Goodwill	6,306	6,096	5,886	5,676	5,465	5,255	5,045	4,835
リース資産	Lease Assets	56	47	38	29	21	16	25	19
ソフトウェア	Software	9,290	9,372	10,342	10,768	11,336	11,778	8,816	9,283
その他	Others	3	3	3	3	3	0	0	0
投資その他の資産	Investments and Other Assets	11,653	12,381	11,994	10,040	50,058	52,438	62,988	62,098
投資有価証券	Investment Securities	1,526	1,256	980	1,149	41,580	45,804	55,364	54,819
繰延税金資産	Deferred Tax Assets	10	-	-	-	-	-	-	-
その他	Others	10,116	11,124	11,013	8,890	8,478	6,634	7,623	7,278
繰延資産	Deferred Assets	50	42	23	18	13	5	2	-
社債発行費	Bond Issue Expenses	50	42	23	18	13	5	2	-
資産の部合計	Total Assets	1,400,984	1,386,238	1,373,752	1,351,768	1,328,719	1,277,743	1,209,803	1,198,188

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,151,113	1,140,759	1,179,137	1,183,421	1,185,243	1,137,932	1,100,846	1,091,830
支払手形及び買掛金	Trade Notes and Accounts Payables	19,166	20,827	20,191	18,866	17,878	19,195	18,920	17,953
信用保証買掛金	Credit Guarantee Payables	648,176	634,516	628,465	619,539	610,344	604,341	596,458	568,650
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	178,200	229,200	222,200	219,700	179,300	158,300	183,300	221,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	98,052	93,727	71,507	67,480	71,653	68,020	40,331	27,997
短期社債	Short-Term Corporate Bonds	53,600	11,600	10,500	14,500	28,800	16,500	-	3,000
リース債務	Lease Obligations	2,849	2,679	2,559	2,404	2,250	2,080	1,900	1,715
未払法人税等	Accrued Income Taxes	298	214	264	107	215	161	207	313
賞与引当金	Accrued Employees' Bonuses	935	384	733	447	708	375	734	418
ポイント引当金	Reserve for Point Card Certificates	835	907	1,146	1,032	1,017	919	1,265	1,277
預り金	Deposits Received	105,473	104,263	94,740	96,134	98,812	101,885	88,516	88,988
債権流動化預り金	Deposits Received for Securitization	1,621	1,614	86,646	88,666	121,353	120,711	126,252	127,678
割賦利益繰延	Deferred Installment Income	37,073	35,697	34,414	33,129	31,952	30,877	28,702	28,703
その他	Others	4,829	5,126	5,769	4,813	4,358	4,462	4,157	3,832
固定負債	Long-Term Liabilities	137,033	132,493	86,400	62,997	41,681	37,586	31,721	27,402
社債	Corporate Bonds	25,000	25,000	16,600	-	-	-	-	-
長期借入金	Long-Term Debt	95,858	92,815	52,021	47,442	28,180	26,155	12,603	10,274
リース債務	Lease Obligations	6,291	5,463	4,734	4,054	3,430	2,836	2,319	1,857
繰延税金負債	Deferred Tax Liability	126	113	97	148	114	123	107	111
退職給付引当金	Reserve for Employees' Retirement Benefits	664	714	749	792	579	596	618	633
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	79	90	99	109	122	134	148	151
利息返還損失引当金	Reserve for Losses on Interest Repayments	7,794	7,146	11,009	9,483	8,305	6,848	15,161	13,578
その他	Others	1,218	1,150	1,088	967	947	891	763	795
負債の部合計	Total Liabilities	1,288,146	1,273,252	1,265,537	1,246,419	1,226,924	1,175,518	1,132,568	1,119,232
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	112,810	112,955	108,229	105,235	101,771	102,189	77,163	78,907
資本金	Capital Stock	15,000	15,000	47,250	47,250	15,000	15,000	15,000	15,000
資本剰余金	Capital Surplus	90,166	88,206	54,666	50,831	83,081	80,455	63,552	63,502
利益剰余金	Retained Earnings	7,661	9,766	6,330	7,171	8,382	11,426	(1,372)	404
自己株式	Treasury Stock, at Cost	(17)	(17)	(17)	(17)	(4,692)	(4,692)	(17)	-
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(28)	(40)	(73)	47	(49)	(44)	10	(25)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(39)	(36)	(73)	47	(49)	(44)	10	(25)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	10	(4)	-	-	-	-	-	-
少数株主持分	Minority Interests in Subsidiaries	56	70	60	67	71	79	61	73
純資産の部合計	Total Equity	112,838	112,985	108,215	105,349	101,794	102,224	77,234	78,955
負債及び純資産の部合計	Total Liabilities and Equity	1,400,984	1,386,238	1,373,752	1,351,768	1,328,719	1,277,743	1,209,803	1,198,188

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

取扱高	Trading volume	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	126,102	128,785	115,876	117,503	123,015	124,706	121,317	123,795
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	25,155	26,754	26,127	23,410	19,020	17,189	18,430	25,868
オートクレジット	Auto Credit	9,522	13,580	13,471	10,533	6,207	5,756	7,800	14,869
その他ショッピングクレジット	Other Shopping Credit	15,632	13,174	12,656	12,877	12,812	11,432	10,630	10,998
信用保証	Credit Guarantee	88,737	75,892	69,378	70,820	75,934	78,367	68,935	59,374
オートクレジット	Auto Credit	75,698	64,296	60,591	62,416	66,890	69,079	61,005	51,757
その他ショッピングクレジット	Other Shopping Credit	9,796	8,632	5,748	5,484	6,439	6,425	5,031	4,880
その他信用保証	Others	3,242	2,963	3,039	2,918	2,605	2,862	2,898	2,737
融資	Total Loans	31,391	29,982	28,478	27,389	25,171	23,764	21,932	21,836
消費者金融	Consumer Loans	31,215	29,811	28,307	27,141	24,989	23,581	21,732	21,216
カードキャッシング	Cashing by Credit Card	22,162	21,830	20,622	20,208	18,676	17,821	16,196	16,278
ローンカード	Loan Card	8,201	7,294	6,709	6,042	5,515	5,149	4,917	4,473
その他消費者金融	Other Consumer Loans	851	686	974	890	797	609	618	465
その他融資	Other Loans	175	171	171	248	181	183	200	619
その他	Others	342,700	341,384	318,319	323,943	334,943	333,676	305,020	311,167
合計	Total	614,087	602,801	558,181	563,066	578,085	577,703	535,637	542,043

顧客数	Number of Customers (Thousands)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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	96	88	84	83	79	74	72	70
個別信用購入あっせん	Installment Shopping Credit	45	43	41	40	36	32	32	38
信用保証	Credit Guarantee	51	44	43	43	43	42	39	31
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	8,496	8,391	8,366	8,332	8,238	8,171	8,165	8,072
クレジットカード	Credit Card	7,950	7,890	7,903	7,899	7,841	7,800	7,811	7,758
ローンカード	Loan Card	546	500	462	432	396	371	354	313
カード新規獲得枚数(千枚)	Number of New Card Issuance	169	172	208	242	174	176	171	151
クレジットカード	Credit Card	167	170	205	239	171	174	168	148
ローンカード	Loan Card	2	2	3	3	3	2	3	2
残高有口座数(千人)	Number of Active Accounts	581	572	555	549	542	529	509	502
クレジットカードキャッシング	Cashing by Credit Card	363	359	352	352	350	343	332	329
ローンカード	Loan Card	217	212	202	196	191	186	177	172

人員・店舗・チャネル	Number of Employees, Branches and Channels	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
従業員数(人)	Employees	1,363	1,378	1,368	1,395	1,366	1,361	1,348	1,326
営業店舗数(店)	Branches	44	44	44	44	40	34	34	34
CD台数(千台)	CDs (Thousands)	142	-	145	-	145	-	146	-

平均貸出金利	Average Lending Rates	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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	24.2%	24.0%	24.0%	24.0%	23.9%	23.8%	23.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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%	59	61	61	60	61	61	60	399
～18.0%	～18.0%	376	389	381	392	398	396	387	969
～20.0%	～20.0%	134	129	120	115	110	105	97	31
～25.0%	～25.0%	450	431	401	382	364	348	318	65
～29.2%	～29.2%	938	895	851	817	786	746	697	45
合計	Total	1,959	1,908	1,817	1,767	1,721	1,658	1,562	1,510
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%	3.0%	3.2%	3.4%	3.4%	3.6%	3.7%	3.9%	26.4%
～18.0%	～18.0%	19.2%	20.4%	21.0%	22.2%	23.1%	23.9%	24.8%	64.1%
～20.0%	～20.0%	6.8%	6.8%	6.6%	6.5%	6.4%	6.4%	6.2%	2.1%
～25.0%	～25.0%	23.0%	22.6%	22.1%	21.6%	21.2%	21.0%	20.4%	4.3%
～29.2%	～29.2%	47.9%	46.9%	46.8%	46.2%	45.7%	45.0%	44.7%	3.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高(億円)	Loan Receivables Outstanding by Card Type (100 Millions of yen)								
クレジットカードキャッシング	Cashing by Credit Card	792	773	748	737	724	696	662	645
ローンカード	Loan Card	1,167	1,134	1,068	1,030	996	961	899	864
合計	Total	1,959	1,908	1,817	1,767	1,721	1,658	1,562	1,510
1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
1口座あたり残高	Credit Outstanding Per Account	337	333	327	322	317	312	306	300
クレジットカードキャッシング	Cashing by Credit Card	217	215	212	208	206	202	199	196
ローンカード	Loan Card	536	533	528	525	520	515	508	501
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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	2.5%	2.4%	2.5%	2.9%	2.7%	2.5%	2.2%	2.3%
年齢別残高構成比	Balance by Age	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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	9.5%	9.0%	8.8%	8.3%	7.8%	7.4%	7.1%	6.8%
<40	<40	28.2%	27.9%	27.6%	27.2%	26.9%	26.5%	26.1%	25.9%
<50	<50	28.9%	29.2%	29.3%	29.6%	29.8%	30.0%	30.1%	30.4%
<60	<60	22.7%	22.9%	23.0%	23.1%	23.2%	23.3%	23.5%	23.6%
>= 60	Over 60	10.7%	11.1%	11.4%	11.8%	12.3%	12.7%	13.2%	13.4%
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	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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%	62.5%	62.6%	62.7%	62.7%	63.0%	63.1%
女性	Female	37.8%	37.8%	37.5%	37.4%	37.3%	37.3%	37.0%	36.9%
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	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
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	4.0%	4.1%	4.2%	4.4%	4.5%	4.6%	4.8%	5.0%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	18.9%	19.2%	19.8%	20.2%	20.6%	20.9%	21.7%	22.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.6%	29.7%	29.5%	29.4%	29.3%	29.3%	29.0%	28.8%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	29.2%	28.7%	28.3%	28.0%	27.7%	27.3%	26.9%	26.7%
100万円以上	Over JPY 1M	18.3%	18.3%	18.2%	18.1%	17.9%	17.9%	17.6%	17.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

貸倒関連情報	Credit Costs and Allowance for Bad Debts	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6
貸倒関連費用	Credit Costs for Bad Debts	4,837	6,079	6,087	6,230	5,543	4,411	4,899	3,962
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	3,723	8,681	7,177	7,523	7,182	6,159	6,638	5,151
貸倒引当金残高	Allowance for Bad Debts	45,850	43,395	42,446	41,258	39,725	38,096	36,471	35,355
営業債権残高	Account Receivables	1,125,415	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893	950,609	942,808
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カ月以上延滞債権	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	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6
利息返還関連費用	Credit Costs for Grey Zone Claims	2,181	829	5,107	-	527	494	9,863	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,949	1,540	1,467	1,614	1,815	2,113	1,689	1,659
債権放棄額	Amount of Debt Write-Off	814	641	599	660	736	837	684	670
利息返還額	Amount of Interest Repayment	1,135	899	867	953	1,079	1,276	1,004	989
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,794	7,146	11,009	9,483	8,305	6,848	15,161	13,578

調達状況(1)	Balance and Ratio of Total Funding (1)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
残高:	Balance:								
短期借入金	Short-Term Debts	178,200	229,200	222,200	219,700	248,300	229,300	183,300	221,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	98,052	93,727	71,507	67,480	71,653	68,020	40,331	27,997
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	95,858	92,815	52,021	47,442	28,180	26,155	12,603	10,274
短期社債	Commercial Paper	53,600	11,600	10,500	14,500	28,800	16,500	-	3,000
社債	Corporate Bonds	25,000	25,000	16,600	16,600	16,600	10,100	10,100	-
合計	Total	450,710	452,342	372,828	365,722	393,534	350,075	246,334	262,572
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.6%	1.4%	1.3%	1.1%	0.9%	0.8%	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%	1.3%	1.3%	1.2%	1.2%	1.3%	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%	1.7%	1.7%	1.9%	1.9%	2.3%	2.3%
短期社債	Commercial Paper	1.1%	2.4%	2.0%	1.5%	1.3%	1.2%	-	0.8%
社債	Corporate Bonds	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	-
合計	Total	1.5%	1.5%	1.4%	1.3%	1.1%	1.0%	0.8%	0.8%

調達状況(2)	Balance and Ratio of Total Funding (2)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
残高:	Balance								
固定金利調達	Fixed Interest Funding	200,303	193,215	127,542	119,995	106,316	94,367	54,262	30,412
変動金利調達	Floating Interest Funding	250,407	259,127	245,286	245,727	287,217	255,708	192,071	232,159
合計	Total	450,710	452,342	372,828	365,722	393,534	350,075	246,334	262,572
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	44%	43%	34%	33%	27%	27%	22%	12%
変動金利調達	Floating Interest Funding	56%	57%	66%	67%	73%	73%	78%	88%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	12,000	7,000	-	-	-	-	-	-
債権流動化	Securitization Outstanding	32,721	64,785	52,499	43,993	24,634	22,421	66,158	55,212
個別信用購入あっせん債権	Installment Shopping Credit	24,797	60,790	51,259	43,534	24,634	22,421	66,158	55,212
融資債権	Loans	7,923	3,995	1,240	458	-	-	-	-