

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9月末  
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Quarterly Data Book for the First Half Period  
Ended September 30, 2010  
(November 10, 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	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,799	2,466	2,666	2,702	2,704	2,639	2,771	2,838
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	3,453	2,670	2,828	2,800	2,780	3,541	2,287	2,397
オートクレジット	Auto Credit	717	612	783	847	933	1,474	809	867
その他ショッピングクレジット	Other Shopping Credit	2,735	2,058	2,045	1,953	1,847	2,066	1,477	1,530
信用保証	Credit Guarantee	4,395	4,212	4,193	4,075	4,023	3,931	3,797	3,623
オートクレジット	Auto Credit	2,436	2,353	2,463	2,445	2,475	2,480	2,421	2,294
その他ショッピングクレジット	Other Shopping Credit	1,468	1,373	1,264	1,178	1,100	1,023	958	924
その他信用保証	Others	490	485	466	450	447	427	417	404
融資	Total Loans	10,698	9,975	9,692	8,808	8,470	7,689	6,849	5,391
消費者金融	Consumer Loans	10,643	9,922	9,640	8,751	8,408	7,629	6,793	5,310
カードキャッシング	Cashing by Credit Card	4,694	4,360	4,293	4,141	4,020	3,663	3,084	2,276
ローンカード	Loan Card	5,140	4,785	4,589	3,878	3,671	3,299	2,932	2,348
その他消費者金融	Other Consumer Loans	808	776	757	732	715	666	776	686
その他融資	Other Loans	54	52	51	56	61	59	55	80
金融収益	Financial Income	495	528	516	725	912	912	936	899
その他	Others	2,269	2,201	2,028	2,145	2,167	2,110	2,301	2,386
営業収益	Operating Revenue	24,111	22,055	21,925	21,257	21,058	20,825	18,942	17,536
販売費及び一般管理費	Total SG&A	19,987	25,029	19,389	18,715	17,277	27,525	15,944	15,131
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	6,079	6,087	6,230	5,543	4,411	4,899	3,962	3,983
従業員給料・賞与	Personnel Expenses	2,012	2,359	2,485	2,340	2,357	2,350	2,390	2,372
支払手数料	Handling Charges	4,710	4,662	4,400	4,242	3,906	4,371	3,932	3,724
販売促進費	Sales Promotion Costs	1,149	1,507	1,252	1,184	1,447	1,446	1,090	1,162
賃借料	Rent	597	569	572	569	571	544	527	502
減価償却費	Depreciation and Amortization	905	861	802	817	745	700	587	258
通信費	Communication Costs	910	890	959	946	843	840	807	764
その他	Others	3,621	8,091	2,686	3,071	2,994	12,373	2,647	2,362
金融費用	Financial Expenses	1,796	1,751	1,643	1,532	1,003	936	882	729
支払利息	Interest Expenses	1,747	1,586	1,166	1,181	890	766	576	515
その他	Others	48	165	476	351	113	170	306	214
営業費用	Operating Expenses	21,784	26,781	21,032	20,248	18,281	28,462	16,827	15,861
営業利益(損失)	Operating Income (Loss)	2,327	(4,725)	893	1,009	2,776	(7,636)	2,114	1,675
経常利益(損失)	Ordinary Income (Loss)	2,407	(4,893)	880	1,076	2,725	(7,589)	2,054	1,662
四半期純利益(損失)	Net Income (Loss)	2,105	(3,436)	841	1,211	3,043	(12,798)	1,776	1,167
営業債権残高	Account receivables	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
割賦売掛金	Total Installment Receivables	429,371	428,407	425,410	425,534	412,747	350,021	370,653	372,158
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	53,682	50,044	50,167	49,452	54,280	51,555	52,322	53,381
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	152,210	157,766	161,247	169,667	161,767	110,061	123,417	131,587
オートクレジット	Auto Credit	36,538	48,131	55,534	69,738	67,103	29,348	47,406	57,583
その他ショッピングクレジット	Other Shopping Credit	115,671	109,635	105,713	99,928	94,663	80,713	76,011	74,004
融資	Total Loans	223,469	220,587	213,986	206,404	196,690	188,395	194,904	187,180
消費者金融	Consumer Loans	207,547	203,781	195,680	188,057	177,593	169,755	175,560	166,079
カードキャッシング	Cashing by Credit Card	64,474	65,641	62,187	61,143	57,833	55,868	53,551	51,765
ローンカード	Loan Card	90,038	87,526	83,415	78,273	72,807	68,079	64,122	59,077
その他消費者金融	Other Consumer Loans	53,034	50,612	50,078	48,640	46,952	45,806	57,886	55,236
その他融資	Other Loans	15,922	16,806	18,305	18,347	19,096	18,640	19,343	21,100
その他	Others	8	8	10	10	9	9	8	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	634,516	628,465	619,539	610,344	604,341	596,458	568,650	563,410
オートクレジット	Auto Credit	470,751	472,503	470,379	467,468	466,609	464,373	454,401	453,346
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	113,270	104,652	101,663	99,335	97,644	94,610	91,266	86,772
その他ショッピングクレジット	Other Shopping Credit	74,094	68,344	64,044	60,109	56,861	53,222	48,147	45,964
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	63,892	61,116	58,247	55,775	53,954	52,237	50,758	50,093
その他信用保証	Others	89,671	87,617	85,114	82,766	80,870	78,862	66,101	64,098
リース投資資産	Leased Investment Assets	7,776	7,004	6,236	5,517	4,803	4,129	3,504	2,921
営業債権残高合計	Total Account Receivables	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893	950,609	942,808	938,489

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,347,844	1,335,124	1,315,262	1,252,009	1,198,777	1,123,926	1,112,943	1,086,940
現金及び預金	Cash and Deposits	154,100	203,691	198,400	147,241	109,706	115,557	113,463	94,335
割賦売掛金	Installment Receivables	429,371	428,407	425,410	425,534	412,747	350,021	370,653	372,158
信用保証割賦売掛金	Credit Guarantee Receivables	634,516	628,465	619,539	610,344	604,341	596,458	568,650	563,410
リース投資資産	Lease Investment Assets	7,776	7,004	6,236	5,517	4,803	4,129	3,504	2,921
有価証券	Securities	8,086	7,645	6,151	4,447	3,272	2,342	1,672	1,153
繰延税金資産	Deferred Tax Assets	11,613	12,220	12,220	12,220	12,220	10,030	10,028	9,749
金銭の信託	Monetary Assets Held in Trust	59,744	58,698	58,215	55,717	54,261	52,459	52,139	51,894
その他	Others	86,032	31,437	30,347	30,712	35,520	29,399	28,187	25,751
貸倒引当金	Reserve for Credit Losses	(43,395)	(42,446)	(41,258)	(39,725)	(38,096)	(36,471)	(35,355)	(34,433)
固定資産	Fixed Assets	38,351	38,605	36,487	76,696	78,960	85,874	85,245	85,391
有形固定資産	Tangible Fixed Assets	10,449	10,340	9,970	9,810	9,471	8,998	9,007	8,909
建物及び構築物(純額)	Buildings and Structures, Net	2,802	2,796	2,757	2,721	2,684	2,631	2,617	2,580
土地	Land	5,515	5,515	5,515	5,515	5,515	5,222	5,222	5,222
リース資産(純額)	Lease Assets, Net	319	252	193	142	97	65	47	32
その他(純額)	Others, Net	1,811	1,776	1,503	1,430	1,173	1,079	1,120	1,074
無形固定資産	Intangible Fixed Assets	15,520	16,270	16,477	16,827	17,050	13,887	14,138	15,072
のれん	Goodwill	6,096	5,886	5,676	5,465	5,255	5,045	4,835	4,624
リース資産	Lease Assets	47	38	29	21	16	25	19	14
ソフトウェア	Software	9,372	10,342	10,768	11,336	11,778	8,816	9,283	10,432
その他	Others	3	3	3	3	0	0	0	0
投資その他の資産	Investments and Other Assets	12,381	11,994	10,040	50,058	52,438	62,988	62,098	61,409
投資有価証券	Investment Securities	1,256	980	1,149	41,580	45,804	55,364	54,819	54,431
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
その他	Others	11,124	11,013	8,890	8,478	6,634	7,623	7,278	6,978
繰延資産	Deferred Assets	42	23	18	13	5	2	-	-
社債発行費	Bond Issue Expenses	42	23	18	13	5	2	-	-
<b>資産の部合計</b>	<b>Total Assets</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>	<b>1,198,188</b>	<b>1,172,332</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
<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	1,140,759	1,179,137	1,183,421	1,185,243	1,137,932	1,100,846	1,091,830	1,068,979
支払手形及び買掛金	Trade Notes and Accounts Payables	20,827	20,191	18,866	17,878	19,195	18,920	17,953	17,182
信用保証買掛金	Credit Guarantee Payables	634,516	628,465	619,539	610,344	604,341	596,458	568,650	563,410
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	229,200	222,200	219,700	179,300	158,300	183,300	221,300	212,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	93,727	71,507	67,480	71,653	68,020	40,331	27,997	15,788
短期社債	Short-Term Corporate Bonds	11,600	10,500	14,500	28,800	16,500	-	3,000	2,500
リース債務	Lease Obligations	2,679	2,559	2,404	2,250	2,080	1,900	1,715	1,515
未払法人税等	Accrued Income Taxes	214	264	107	215	161	207	313	584
賞与引当金	Accrued Employees' Bonuses	384	733	447	708	375	734	418	835
ポイント引当金	Reserve for Point Card Certificates	907	1,146	1,032	1,017	919	1,265	1,277	1,521
預り金	Deposits Received	104,263	94,740	96,134	98,812	101,885	88,516	88,988	92,603
債権流動化預り金	Deposits Received for Securitization	1,614	86,646	88,666	121,353	120,711	126,252	127,678	127,294
割賦利益繰延	Deferred Installment Income	35,697	34,414	33,129	31,952	30,877	28,702	28,703	29,305
その他	Others	5,126	5,769	4,813	4,358	4,462	4,157	3,832	4,138
固定負債	Long-Term Liabilities	132,493	86,400	62,997	41,681	37,586	31,721	27,402	23,204
社債	Corporate Bonds	25,000	16,600	-	-	-	-	-	-
長期借入金	Long-Term Debt	92,815	52,021	47,442	28,180	26,155	12,603	10,274	8,139
リース債務	Lease Obligations	5,463	4,734	4,054	3,430	2,836	2,319	1,857	1,453
繰延税金負債	Deferred Tax Liability	113	97	148	114	123	107	111	169
退職給付引当金	Reserve for Employees' Retirement Benefits	714	749	792	579	596	618	633	653
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	90	99	109	122	134	148	151	166
利息返還損失引当金	Reserve for Losses on Interest Repayments	7,146	11,009	9,483	8,305	6,848	15,161	13,578	11,884
その他	Others	1,150	1,088	967	947	891	763	795	736
<b>負債の部合計</b>	<b>Total Liabilities</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>1,119,232</b>	<b>1,092,183</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	112,955	108,229	105,235	101,771	102,189	77,163	78,907	80,053
資本金	Capital Stock	15,000	47,250	47,250	15,000	15,000	15,000	15,000	15,000
資本剰余金	Capital Surplus	88,206	54,666	50,831	83,081	80,455	63,552	63,502	63,481
利益剰余金	Retained Earnings	9,766	6,330	7,171	8,382	11,426	(1,372)	404	1,572
自己株式	Treasury Stock, at Cost	(17)	(17)	(17)	(4,692)	(4,692)	(17)	-	-
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(40)	(73)	47	(49)	(44)	10	(25)	16
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(36)	(73)	47	(49)	(44)	10	(25)	16
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(4)	-	-	-	-	-	-	-
少数株主持分	Minority Interests in Subsidiaries	70	60	67	71	79	61	73	78
<b>純資産の部合計</b>	<b>Total Equity</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>78,955</b>	<b>80,148</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</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>	<b>1,198,188</b>	<b>1,172,332</b>

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

取扱高	Trading volume	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	128,785	115,876	117,503	123,015	124,706	121,317	123,795	133,036
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	26,754	26,127	23,410	19,020	17,189	18,430	25,868	25,346
オートクレジット	Auto Credit	13,580	13,471	10,533	6,207	5,756	7,800	14,869	14,518
その他ショッピングクレジット	Other Shopping Credit	13,174	12,656	12,877	12,812	11,432	10,630	10,998	10,828
信用保証	Credit Guarantee	75,892	69,378	70,820	75,934	78,367	68,935	59,374	70,430
オートクレジット	Auto Credit	64,296	60,591	62,416	66,890	69,079	61,005	51,757	61,479
その他ショッピングクレジット	Other Shopping Credit	8,632	5,748	5,484	6,439	6,425	5,031	4,880	6,382
その他信用保証	Others	2,963	3,039	2,918	2,605	2,862	2,898	2,737	2,568
融資	Total Loans	29,982	28,478	27,389	25,171	23,764	21,932	21,836	20,374
消費者金融	Consumer Loans	29,811	28,307	27,141	24,989	23,581	21,732	21,216	18,302
カードキャッシング	Cashing by Credit Card	21,830	20,622	20,208	18,676	17,821	16,196	16,278	14,867
ローンカード	Loan Card	7,294	6,709	6,042	5,515	5,149	4,917	4,473	3,318
その他消費者金融	Other Consumer Loans	686	974	890	797	609	618	465	116
その他融資	Other Loans	171	171	248	181	183	200	619	2,072
その他	Others	341,384	318,319	323,943	334,943	333,676	305,020	311,167	313,509
合計	Total	602,801	558,181	563,066	578,085	577,703	535,637	542,043	562,698

顧客数	Number of Customers (Thousands)	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
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	88	84	83	79	74	72	70	75
個別信用購入あっせん	Installment Shopping Credit	43	41	40	36	32	32	38	36
信用保証	Credit Guarantee	44	43	43	43	42	39	31	39
加盟店数(千店)	Number of Merchants	-	874	-	885	-	898	-	910
クレジットカード	Credit Card	-	386	-	390	-	392	-	394
ショッピングクレジット	Shopping Credit	-	487	-	495	-	505	-	515
有効カード会員数(千人)	Available Cardholders	8,391	8,366	8,332	8,238	8,171	8,165	8,072	7,962
クレジットカード	Credit Card	7,890	7,903	7,899	7,841	7,800	7,811	7,758	7,649
ローンカード	Loan Card	500	462	432	396	371	354	313	313
カード新規獲得枚数(千枚)	Number of New Card Issuance	172	208	242	174	176	171	151	81
クレジットカード	Credit Card	170	205	239	171	174	168	148	78
ローンカード	Loan Card	2	3	3	3	2	3	2	2
残高有口座数(千人)	Number of Active Accounts	572	555	549	542	529	509	502	493
クレジットカードキャッシング	Cashing by Credit Card	359	352	352	350	343	332	329	325
ローンカード	Loan Card	212	202	196	191	186	177	172	168

人員・店舗・チャネル	Number of Employees, Branches and Channels	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
従業員数(人)	Employees	1,378	1,368	1,395	1,366	1,361	1,348	1,326	1,316
営業店舗数(店)	Branches	44	44	44	40	34	34	34	34
CD台数(千台)	CDs (Thousands)	-	145	-	145	-	146	-	147

平均貸出金利	Average Lending Rates	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
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%	24.0%	24.0%	23.9%	23.8%	23.7%	17.7%	17.7%
<b>融資残高内訳</b>	<b>Breakdown of Loan Receivables</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>	<b>2009.9</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>
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%	61	61	60	61	61	60	399	382
～18.0%	～18.0%	389	381	392	398	396	387	969	940
～20.0%	～20.0%	129	120	115	110	105	97	31	29
～25.0%	～25.0%	431	401	382	364	348	318	65	61
～29.2%	～29.2%	895	851	817	786	746	697	45	41
合計	Total	1,908	1,817	1,767	1,721	1,658	1,562	1,510	1,455
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%	3.2%	3.4%	3.4%	3.6%	3.7%	3.9%	26.4%	26.3%
～18.0%	～18.0%	20.4%	21.0%	22.2%	23.1%	23.9%	24.8%	64.1%	64.6%
～20.0%	～20.0%	6.8%	6.6%	6.5%	6.4%	6.4%	6.2%	2.1%	2.0%
～25.0%	～25.0%	22.6%	22.1%	21.6%	21.2%	21.0%	20.4%	4.3%	4.2%
～29.2%	～29.2%	46.9%	46.8%	46.2%	45.7%	45.0%	44.7%	3.0%	2.9%
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	773	748	737	724	696	662	645	631
ローンカード	Loan Card	1,134	1,068	1,030	996	961	899	864	823
合計	Total	1,908	1,817	1,767	1,721	1,658	1,562	1,510	1,455
<b>1口座あたり残高(千円)</b>	<b>Credit Outstanding Per Account (Thousands of Yen)</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>	<b>2009.9</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>
1口座あたり残高	Credit Outstanding Per Account	333	327	322	317	312	306	300	295
クレジットカードキャッシング	Cashing by Credit Card	215	212	208	206	202	199	196	194
ローンカード	Loan Card	533	528	525	520	515	508	501	490
<b>延滞残高比率</b>	<b>Ratio of Delinquent Unsecured Personal Loans</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>	<b>2009.9</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>
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	2.4%	2.5%	2.9%	2.7%	2.5%	2.2%	2.3%	2.1%
<b>年齢別残高構成比</b>	<b>Balance by Age</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>	<b>2009.9</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>
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	9.0%	8.8%	8.3%	7.8%	7.4%	7.1%	6.8%	6.4%
<40	<40	27.9%	27.6%	27.2%	26.9%	26.5%	26.1%	25.9%	25.4%
<50	<50	29.2%	29.3%	29.6%	29.8%	30.0%	30.1%	30.4%	30.6%
<60	<60	22.9%	23.0%	23.1%	23.2%	23.3%	23.5%	23.6%	23.7%
>= 60	Over 60	11.1%	11.4%	11.8%	12.3%	12.7%	13.2%	13.4%	13.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>性別残高構成比</b>	<b>Balance by Gender</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>	<b>2009.9</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>
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%	62.5%	62.6%	62.7%	62.7%	63.0%	63.1%	63.3%
女性	Female	37.8%	37.5%	37.4%	37.3%	37.3%	37.0%	36.9%	36.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>実行残高別残高構成比</b>	<b>Balance by Amount of Origination</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>	<b>2009.9</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>
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%	4.2%	4.4%	4.5%	4.6%	4.8%	5.0%	5.2%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	19.2%	19.8%	20.2%	20.6%	20.9%	21.7%	22.1%	22.9%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.7%	29.5%	29.4%	29.3%	29.3%	29.0%	28.8%	28.7%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	28.7%	28.3%	28.0%	27.7%	27.3%	26.9%	26.7%	26.4%
100万円以上	Over JPY 1M	18.3%	18.2%	18.1%	17.9%	17.9%	17.6%	17.3%	16.8%
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	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9
貸倒関連費用	Credit Costs for Bad Debts	6,079	6,087	6,230	5,543	4,411	4,899	3,962	3,983
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	8,681	7,177	7,523	7,182	6,159	6,638	5,151	4,967
貸倒引当金残高	Allowance for Bad Debts	43,395	42,446	41,258	39,725	38,096	36,471	35,355	34,433
営業債権残高	Account Receivables	1,071,664	1,063,877	1,051,186	1,041,395	1,021,893	950,609	942,808	938,489
リスク管理債権	Risk Monitored Installment Receivables	-	60,589	-	58,877	-	56,246	-	53,080
破綻先債権	Installment Receivables to Bankrupt Borrowers	-	99	-	103	-	92	-	63
延滞債権	Non-Accrual Delinquent Installment Receivables	-	32,290	-	34,148	-	34,143	-	34,162
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	-	4,055	-	3,302	-	3,105	-	1,950
貸出条件緩和債権	Restructured Installment Receivables	-	24,144	-	21,323	-	18,905	-	16,904

利息返還関連情報	Grey Zone Related Information	2008.10-12	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9
利息返還関連費用	Credit Costs for Grey Zone Claims	829	5,107	-	527	494	9,863	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,540	1,467	1,614	1,815	2,113	1,689	1,659	1,781
債権放棄額	Amount of Debt Write-Off	641	599	660	736	837	684	670	679
利息返還額	Amount of Interest Repayment	899	867	953	1,079	1,276	1,004	989	1,102
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,146	11,009	9,483	8,305	6,848	15,161	13,578	11,884

調達状況(1)	Balance and Ratio of Total Funding (1)	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
残高:	Balance:								
短期借入金	Short-Term Debts	229,200	222,200	219,700	248,300	229,300	183,300	221,300	212,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	93,727	71,507	67,480	71,653	68,020	40,331	27,997	15,788
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	92,815	52,021	47,442	28,180	26,155	12,603	10,274	8,139
短期社債	Commercial Paper	11,600	10,500	14,500	28,800	16,500	-	3,000	2,500
社債	Corporate Bonds	25,000	16,600	16,600	16,600	10,100	10,100	0	0
合計	Total	452,342	372,828	365,722	393,534	350,075	246,334	262,572	238,727
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.4%	1.3%	1.1%	0.9%	0.8%	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%	1.3%	1.2%	1.2%	1.3%	1.3%	1.7%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	1.6%	1.7%	1.7%	1.9%	1.9%	2.3%	2.3%	2.4%
短期社債	Commercial Paper	2.4%	2.0%	1.5%	1.3%	1.2%	-	0.8%	0.8%
社債	Corporate Bonds	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	-	-
合計	Total	1.5%	1.4%	1.3%	1.1%	1.0%	0.8%	0.8%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
残高:	Balance:								
固定金利調達	Fixed Interest Funding	193,215	127,542	119,995	106,316	94,367	54,262	30,412	16,830
変動金利調達	Floating Interest Funding	259,127	245,286	245,727	287,217	255,708	192,071	232,159	221,897
合計	Total	452,342	372,828	365,722	393,534	350,075	246,334	262,572	238,727
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	43%	34%	33%	27%	27%	22%	12%	7%
変動金利調達	Floating Interest Funding	57%	66%	67%	73%	73%	78%	88%	93%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	7,000	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	64,785	52,499	43,993	24,634	22,421	66,158	55,212	46,507
個別信用購入あっせん債権	Installment Shopping Credit	60,790	51,259	43,534	24,634	22,421	66,158	55,212	46,507
融資債権	Loans	3,995	1,240	458	-	-	-	-	-