

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 Fiscal Year  
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免責条項  
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要約損益計算書	Summary of Income Statements	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,771	2,838	3,001	2,903	2,926	3,071	3,268	3,232
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,287	2,397	2,374	2,741	2,206	2,228	2,239	2,277
オートクレジット	Auto Credit	809	867	1,038	1,246	919	871	893	944
その他ショッピングクレジット	Other Shopping Credit	1,477	1,530	1,335	1,494	1,287	1,356	1,345	1,332
信用保証	Credit Guarantee	3,989	3,922	3,849	3,860	4,103	3,662	3,482	3,486
オートクレジット	Auto Credit	2,613	2,593	2,553	2,616	2,860	2,445	2,267	2,259
その他ショッピングクレジット	Other Shopping Credit	958	924	899	861	871	854	857	883
その他信用保証	Others	417	404	395	381	371	362	356	342
融資	Total Loans	6,849	5,391	5,091	4,514	4,562	4,344	3,795	3,372
消費者金融	Consumer Loans	6,793	5,310	4,975	4,412	4,107	3,800	3,652	3,237
カードキャッシング	Cashing by Credit Card	3,084	2,276	2,173	1,935	1,831	1,691	1,647	1,495
ローンカード	Loan Card	2,932	2,348	2,141	1,891	1,733	1,587	1,500	1,285
その他消費者金融	Other Consumer Loans	776	686	660	585	542	521	504	456
その他融資	Other Loans	55	80	116	101	454	544	143	134
金融収益	Financial Income	936	899	1,066	1,001	538	648	899	910
その他	Others	2,108	2,087	2,092	2,073	2,059	2,092	2,184	2,213
営業収益	Operating Revenue	18,942	17,536	17,476	17,095	16,395	16,048	15,868	15,492
販売費及び一般管理費	Total SG&A	15,944	15,131	12,788	16,669	14,053	13,414	12,192	13,435
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	3,962	3,983	1,832	2,399	3,740	2,552	620	(1,649)
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	0	0	0	3,296	0	0	1,000	4,359
従業員給料・賞与	Personnel Expenses	2,390	2,372	2,309	2,534	2,103	2,400	2,305	2,390
支払手数料	Handling Charges	3,932	3,724	3,633	3,666	3,484	3,536	3,505	3,611
販売促進費	Sales Promotion Costs	1,090	1,162	1,129	1,197	1,073	1,218	1,226	1,320
賃借料	Rent	527	502	510	494	510	474	493	496
減価償却費	Depreciation and Amortization	587	258	406	409	342	427	487	819
通信費	Communication Costs	807	764	706	733	731	731	706	832
その他	Others	2,647	2,362	2,259	1,937	2,066	2,072	1,847	1,253
金融費用	Financial Expenses	882	729	658	696	561	600	530	614
支払利息	Interest Expenses	576	515	477	431	380	386	389	388
その他	Others	306	214	181	265	180	213	141	225
営業費用	Operating Expenses	16,827	15,861	13,446	17,366	14,614	14,015	12,723	14,049
営業利益(損失)	Operating Income (Loss)	2,114	1,675	4,029	(270)	1,780	2,033	3,145	1,443
経常利益(損失)	Ordinary Income (Loss)	2,054	1,662	4,029	(434)	1,794	2,048	3,150	1,456
半年期純利益(損失)	Net Income (Loss)	1,776	1,167	3,888	(3,608)	1,678	1,890	1,802	(63)

営業債権残高	Account Receivables	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
割賦売掛金	Total Installment Receivables	370,653	372,158	367,828	335,351	392,435	335,157	339,552	339,573
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	52,322	53,381	58,363	54,977	58,381	58,286	65,140	63,851
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	123,417	131,587	131,626	111,179	116,192	120,007	125,568	136,640
オートクレジット	Auto Credit	47,406	57,583	59,191	47,396	50,969	53,699	57,762	66,746
その他ショッピングクレジット	Other Shopping Credit	76,011	74,004	72,434	63,782	65,223	66,307	67,806	69,894
融資	Total Loans	194,904	187,180	177,830	169,184	217,852	156,855	148,834	139,072
消費者金融	Consumer Loans	175,560	166,079	154,542	143,937	134,332	126,452	117,887	114,538
カードキャッシング	Cashing by Credit Card	53,551	51,765	48,090	44,302	41,635	39,292	36,331	34,743
ローンカード	Loan Card	64,122	59,077	53,933	49,318	44,564	40,521	36,807	36,885
その他消費者金融	Other Consumer Loans	57,886	55,236	52,519	50,316	48,132	46,638	44,747	42,910
その他融資	Other Loans	19,343	21,100	23,287	25,247	83,519	30,402	30,947	24,534
その他	Others	8	8	8	8	8	8	8	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	568,650	563,410	562,191	561,871	564,158	521,594	521,581	525,966
オートクレジット	Auto Credit	454,401	453,346	455,028	457,076	460,842	423,036	423,506	427,065
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	91,266	86,772	82,561	77,666	72,947	70,683	68,671	67,500
その他ショッピングクレジット	Other Shopping Credit	48,147	45,964	44,945	44,475	44,701	41,752	42,972	45,491
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	50,758	50,093	50,069	51,377	53,109	56,982	63,172	68,906
その他信用保証	Others	66,101	64,098	62,217	60,319	58,613	56,805	55,102	53,409
リース投資資産	Leased Investment Assets	3,504	2,921	2,386	1,923	1,518	1,179	895	666
営業債権残高合計	Total Account Receivables	942,808	938,489	932,406	899,146	958,111	857,931	862,029	866,207

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,112,943	1,086,940	1,072,843	1,042,743	1,087,434	1,022,586	1,050,133	1,059,705
現金及び預金	Cash and Deposits	113,463	94,335	85,428	96,405	80,163	70,606	83,606	89,010
割賦売掛金	Installment Receivables	370,653	372,158	367,828	335,351	392,435	335,157	339,552	339,573
信用保証割賦売掛金	Credit Guarantee Receivables	568,650	563,410	562,191	561,871	564,158	521,594	521,581	525,966
リース投資資産	Lease Investment Assets	3,504	2,921	2,386	1,923	1,518	1,179	895	666
有価証券	Securities	1,672	1,153	824	572	207	88	34	12
繰延税金資産	Deferred Tax Assets	10,028	9,749	9,750	7,739	7,740	7,740	6,520	6,890
金銭の信託	Monetary Assets Held in Trust	52,139	51,894	52,756	52,293	53,338	92,636	100,251	101,465
その他	Others	28,187	25,751	24,278	20,393	22,371	27,661	29,946	24,660
貸倒引当金	Reserve for Credit Losses	(35,355)	(34,433)	(32,600)	(33,807)	(34,499)	(34,076)	(32,254)	(28,541)
固定資産	Fixed Assets	85,245	85,391	98,050	97,933	42,446	40,765	39,114	37,273
有形固定資産	Tangible Fixed Assets	9,007	8,909	8,747	8,551	9,134	9,068	8,951	9,732
建物及び構築物(純額)	Buildings and Structures, Net	2,617	2,580	2,547	2,643	2,623	2,596	2,576	2,559
土地	Land	5,222	5,222	5,222	5,080	5,080	5,080	5,080	5,080
リース資産(純額)	Lease Assets, Net	47	32	19	9	6	4	3	2
その他(純額)	Others, Net	1,120	1,074	959	817	1,424	1,387	1,291	2,090
無形固定資産	Intangible Fixed Assets	14,138	15,072	15,295	15,689	15,863	16,432	16,949	15,406
のれん	Goodwill	4,835	4,624	4,414	4,204	3,994	3,784	3,573	3,363
リース資産	Lease Assets	19	14	13	12	11	10	9	8
ソフトウェア	Software	9,283	10,432	10,867	11,472	11,857	12,637	13,366	12,033
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	62,098	61,409	74,006	73,692	17,448	15,264	13,212	12,134
投資有価証券	Investment Securities	54,819	54,431	67,190	66,746	10,707	8,821	6,925	5,498
その他	Others	7,278	6,978	6,815	6,945	6,740	6,442	6,286	6,635
繰延資産	Deferred Assets	-	-	-	-	-	-	-	-
社債発行費	Bond Issue Expenses	-	-	-	-	-	-	-	-
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,198,188</b>	<b>1,172,332</b>	<b>1,170,894</b>	<b>1,140,676</b>	<b>1,129,880</b>	<b>1,063,351</b>	<b>1,089,247</b>	<b>1,096,978</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
<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	1,091,830	1,068,979	1,067,142	1,041,694	1,035,715	925,939	958,335	962,994
支払手形及び買掛金	Trade Notes and Accounts Payables	17,953	17,182	18,299	17,341	17,819	16,642	19,036	20,301
信用保証買掛金	Credit Guarantee Payables	568,650	563,410	562,191	561,871	564,158	521,594	521,581	525,966
短期社債	Short-Term Corporate Bonds	3,000	2,500	1,000	13,500	3,000	2,800	14,000	14,000
1年内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	-	-	-	-
短期借入金	Short-Term Borrowings	221,300	212,300	214,800	193,800	195,300	129,800	135,100	146,100
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	27,997	15,788	14,281	8,131	6,226	9,644	17,114	15,181
リース債務	Lease Obligations	1,715	1,515	1,307	1,119	942	782	637	516
未払法人税等	Accrued Income Taxes	313	584	699	377	287	366	585	361
預り金	Deposits Received	88,988	92,603	92,001	82,383	86,505	83,248	89,213	81,969
債権流動化預り金	Deposits Received for Securitization	127,678	127,294	127,145	127,278	126,986	126,394	126,231	121,811
賞与引当金	Accrued Employees' Bonuses	418	835	696	1,311	467	936	662	1,140
ポイント引当金	Reserve for Point Card Certificates	1,277	1,521	1,754	753	647	705	758	525
割賦利益繰延	Deferred Installment Income	28,703	29,305	29,197	29,288	28,934	26,295	26,510	27,015
その他	Others	3,832	4,138	3,769	4,538	4,440	6,728	6,904	8,104
固定負債	Long-Term Liabilities	27,402	23,204	19,692	18,606	12,092	53,430	45,146	48,244
長期借入金	Long-Term Debt	10,274	8,139	6,874	4,471	166	43,233	35,780	35,893
リース債務	Lease Obligations	1,857	1,453	1,111	825	594	412	272	162
繰延税金負債	Deferred Tax Liability	111	169	170	140	139	141	131	134
退職給付引当金	Reserve for Employees' Retirement Benefits	633	653	678	711	728	783	802	882
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	151	166	180	194	119	117	129	143
利息返還損失引当金	Reserve for Losses on Interest Repayments	13,578	11,884	10,063	11,702	9,825	8,247	7,562	10,620
資産除去債務	Asset Retirement Obligations	151	147	130	124	128	122	123	123
その他	Others	643	588	481	435	390	372	344	285
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,119,232</b>	<b>1,092,183</b>	<b>1,086,834</b>	<b>1,060,300</b>	<b>1,047,808</b>	<b>979,370</b>	<b>1,003,482</b>	<b>1,011,238</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	78,907	80,053	83,941	80,333	82,011	83,902	85,704	85,640
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	63,502	63,481	63,481	63,481	54,916	54,916	54,916	54,916
利益剰余金	Retained Earnings	404	1,572	5,460	1,851	12,095	13,985	15,787	15,724
自己株式	Treasury Stock, at Cost	-	-	(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	(25)	16	24	(29)	(26)	(22)	(48)	(2)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(25)	16	24	(29)	(26)	(22)	(48)	(2)
少数株主持分	Minority Interests in Subsidiaries	73	78	93	72	86	101	109	102
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>78,955</b>	<b>80,148</b>	<b>84,059</b>	<b>80,375</b>	<b>82,071</b>	<b>83,981</b>	<b>85,765</b>	<b>85,739</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,198,188</b>	<b>1,172,332</b>	<b>1,170,894</b>	<b>1,140,676</b>	<b>1,129,880</b>	<b>1,063,351</b>	<b>1,089,247</b>	<b>1,096,978</b>

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

取扱高	Trading Volume	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	123,795	133,036	140,371	133,375	134,995	140,679	145,612	143,153
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	25,868	25,346	17,128	18,842	19,272	21,893	22,986	24,437
オートクレジット	Auto Credit	14,869	14,518	7,089	8,809	8,205	9,519	10,561	12,025
その他ショッピングクレジット	Other Shopping Credit	10,998	10,828	10,039	10,033	11,067	12,374	12,425	12,412
信用保証	Credit Guarantee	59,374	70,430	74,910	70,379	74,383	82,555	83,905	82,411
オートクレジット	Auto Credit	51,757	61,479	65,175	59,525	62,450	66,111	64,957	64,074
その他ショッピングクレジット	Other Shopping Credit	4,880	6,382	7,452	8,513	9,622	13,880	16,538	15,964
その他信用保証	Others	2,737	2,568	2,282	2,339	2,311	2,563	2,409	2,372
融資	Total Loans	21,836	20,374	17,579	15,051	16,623	17,519	18,320	18,120
消費者金融	Consumer Loans	21,216	18,302	13,724	11,797	12,154	12,136	12,193	12,088
カードキャッシング	Cashing by Credit Card	16,278	14,867	11,673	10,115	10,462	10,437	10,431	10,165
ローンカード	Loan Card	4,473	3,318	1,989	1,643	1,611	1,633	1,629	1,610
その他消費者金融	Other Consumer Loans	465	116	61	37	80	64	132	312
その他融資	Other Loans	619	2,072	3,854	3,254	4,468	5,382	6,127	6,031
その他	Others	311,167	313,509	318,961	297,130	297,257	301,852	312,919	288,190
合計	Total	542,043	562,698	568,951	534,779	542,533	564,501	583,744	556,315

顧客数	Number of Customers (Thousands)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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	70	75	70	71	74	80	81	85
個別信用購入あっせん	Installment Shopping Credit	38	36	28	30	31	33	35	37
信用保証	Credit Guarantee	31	39	41	41	42	47	46	48
加盟店数(千店)	Number of Merchants	n/a	910	n/a	922	n/a	937	n/a	959
クレジットカード	Credit Card	n/a	394	n/a	397	n/a	399	n/a	401
ショッピングクレジット	Shopping Credit	n/a	515	n/a	525	n/a	538	n/a	557
有効カード会員数(千人)	Available Cardholders	8,072	7,962	7,830	7,701	7,573	7,435	7,291	7,127
クレジットカード	Credit Card	7,758	7,649	7,516	7,387	7,259	7,122	6,978	6,823
ローンカード	Loan Card	313	313	313	313	313	313	312	303
カード新規獲得枚数(千枚)	Number of New Card Issuance	151	81	50	45	47	47	43	47
クレジットカード	Credit Card	148	78	47	43	45	45	41	45
ローンカード	Loan Card	2	2	2	2	2	1	1	1
残高有口座数(千人)	Number of Active Accounts	502	493	478	456	447	436	419	401
クレジットカードキャッシング	Cashing by Credit Card	329	325	315	301	297	291	280	268
ローンカード	Loan Card	172	168	163	154	149	144	139	132

店舗・チャネル	Number of Branches and Channels	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
営業店舗数(店)	Branches	34	34	34	34	34	33	33	33
CD台数(千台)	CDs (Thousands)	n/a	147	n/a	148	n/a	149	n/a	149

平均貸出金利	Average Lending Rates	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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%	399	382	360	331	309	290	272	254
~18.0%	~18.0%	969	940	882	811	767	731	689	643
~20.0%	~20.0%	31	29	27	23	22	21	20	19
~25.0%	~25.0%	65	61	58	51	49	47	45	42
~29.2%	~29.2%	45	41	38	30	27	25	23	19
合計	Total	1,510	1,455	1,368	1,249	1,177	1,117	1,052	978
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%	26.4%	26.3%	26.4%	26.5%	26.3%	26.0%	25.9%	26.0%
~18.0%	~18.0%	64.1%	64.6%	64.5%	65.0%	65.2%	65.4%	65.5%	65.8%
~20.0%	~20.0%	2.1%	2.0%	2.0%	1.9%	1.9%	2.0%	2.0%	1.9%
~25.0%	~25.0%	4.3%	4.2%	4.3%	4.1%	4.2%	4.3%	4.4%	4.3%
~29.2%	~29.2%	3.0%	2.9%	2.8%	2.4%	2.4%	2.3%	2.2%	2.0%
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	645	631	592	544	516	494	466	438
ローンカード	Loan Card	864	823	775	704	661	622	585	539
合計	Total	1,510	1,455	1,368	1,249	1,177	1,117	1,052	978
1口あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1口あたり残高(千円)	Credit Outstanding Per Account	300	295	285	273	263	255	250	243
クレジットカードキャッシング	Cashing by Credit Card	196	194	187	180	173	169	166	163
ローンカード	Loan Card	501	490	475	456	442	430	419	407
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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	2.3%	2.1%	1.9%	1.8%	1.8%	1.3%	1.1%	0.9%
年齢別残高構成比	Balance by Age	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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	6.8%	6.4%	6.1%	6.1%	5.9%	5.7%	5.5%	5.5%
<40	<40	25.9%	25.4%	25.0%	24.7%	24.4%	23.9%	23.5%	23.3%
<50	<50	30.4%	30.6%	30.8%	30.8%	31.1%	31.4%	31.6%	31.5%
<60	<60	23.6%	23.7%	23.8%	23.8%	23.9%	23.9%	23.9%	23.9%
>= 60	Over 60	13.4%	13.9%	14.3%	14.6%	14.8%	15.1%	15.5%	15.8%
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	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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	63.1%	63.3%	63.7%	64.2%	64.7%	65.1%	65.5%	66.1%
女性	Female	36.9%	36.7%	36.3%	35.8%	35.3%	34.9%	34.5%	33.9%
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	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
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	5.0%	5.2%	5.5%	5.9%	6.5%	7.1%	7.2%	7.3%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	22.1%	22.9%	23.5%	24.8%	25.6%	26.5%	27.1%	28.5%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.8%	28.7%	29.0%	28.8%	28.6%	28.0%	28.1%	27.8%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	26.7%	26.4%	25.5%	24.8%	24.3%	24.0%	23.9%	23.3%
100万円以上	Over JPY 1M	17.3%	16.8%	16.4%	15.7%	15.0%	14.4%	13.8%	13.1%
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	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
貸倒関連費用	Credit Costs for Bad Debts	3,962	3,983	1,832	4,036	3,740	2,552	620	(1,649)
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	5,151	4,967	3,729	2,884	3,140	3,029	2,479	2,099
貸倒引当金残高	Allowance for Bad Debts	35,355	34,433	32,600	33,807	34,499	34,076	32,254	28,541
営業債権残高	Account Receivables	942,808	938,489	932,406	899,146	958,111	857,931	862,029	866,207
リスク管理債権	Risk Monitored Installment Receivables	n/a	53,080	n/a	51,060	n/a	50,208	n/a	45,825
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	63	n/a	37	n/a	30	n/a	39
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	34,162	n/a	34,052	n/a	31,871	n/a	30,767
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,950	n/a	1,761	n/a	1,829	n/a	1,606
貸出条件緩和債権	Restructured Installment Receivables	n/a	16,904	n/a	15,208	n/a	16,477	n/a	13,411

利息返還関連情報	Grey Zone Related Information	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
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	1,659	1,781	1,930	1,938	1,846	1,647	1,790	1,373
債権放棄額	Amount of Debt Write-Off	670	679	703	698	603	510	510	367
利息返還額	Amount of Interest Repayment	989	1,102	1,226	1,240	1,242	1,136	1,279	1,005
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	13,578	11,884	10,063	11,702	9,825	8,247	7,562	10,620

調達状況(1)	Balance and Ratio of Total Funding (1)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
残高:	Balance:								
短期借入金	Short-Term Debts	221,300	212,300	214,800	193,800	195,300	129,800	135,100	146,100
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	27,997	15,788	14,281	8,131	6,226	9,644	17,114	15,181
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	10,274	8,139	6,874	4,471	166	43,233	35,780	35,893
短期社債	Commercial Paper	3,000	2,500	1,000	13,500	3,000	2,800	14,000	14,000
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	262,572	238,727	236,955	219,903	204,692	185,477	201,994	211,174
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%	1.7%	1.7%	2.0%	1.8%	1.3%	1.0%	0.9%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	2.3%	2.4%	2.4%	2.6%	0.8%	0.8%	0.9%	0.9%
短期社債	Commercial Paper	0.8%	0.8%	0.8%	0.6%	0.9%	0.8%	0.7%	0.8%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.8%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
残高:	Balance:								
固定金利調達	Fixed Interest Funding	30,412	16,830	14,696	8,781	5,513	52,100	52,300	50,300
変動金利調達	Floating Interest Funding	232,159	221,897	222,259	211,122	199,179	133,377	149,694	160,874
合計	Total	262,572	238,727	236,955	219,903	204,692	185,477	201,994	211,174
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	12%	7%	6%	4%	3%	28%	26%	24%
変動金利調達	Floating Interest Funding	88%	93%	94%	96%	97%	72%	74%	76%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	55,212	46,507	38,838	53,614	45,494	38,569	32,860	27,741
個別信用購入あっせん債権	Installment Shopping Credit	55,212	46,507	38,838	53,614	45,494	38,569	32,860	27,741
融資債権	Loans	-	-	-	-	-	-	-	-