

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12月末
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Quarterly Data Book for the Nine Months
Ended December 31, 2010
(February 3, 2011)



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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	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,466	2,666	2,702	2,704	2,639	2,771	2,838	3,001
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,670	2,828	2,800	2,780	3,541	2,287	2,397	2,374
オートクレジット	Auto Credit	612	783	847	933	1,474	809	867	1,038
その他ショッピングクレジット	Other Shopping Credit	2,058	2,045	1,953	1,847	2,066	1,477	1,530	1,335
信用保証	Credit Guarantee	4,212	4,193	4,075	4,023	3,931	3,797	3,623	3,543
オートクレジット	Auto Credit	2,353	2,463	2,445	2,475	2,480	2,421	2,294	2,247
その他ショッピングクレジット	Other Shopping Credit	1,373	1,264	1,178	1,100	1,023	958	924	899
その他信用保証	Others	485	466	450	447	427	417	404	395
融資	Total Loans	9,975	9,692	8,808	8,470	7,689	6,849	5,391	5,091
消費者金融	Consumer Loans	9,922	9,640	8,751	8,408	7,629	6,793	5,310	4,975
カードキャッシング	Cashing by Credit Card	4,360	4,293	4,141	4,020	3,663	3,084	2,276	2,173
ローンカード	Loan Card	4,785	4,589	3,878	3,671	3,299	2,932	2,348	2,141
その他消費者金融	Other Consumer Loans	776	757	732	715	666	776	686	660
その他融資	Other Loans	52	51	56	61	59	55	80	116
金融収益	Financial Income	528	516	725	912	912	936	899	1,066
その他	Others	2,201	2,028	2,145	2,167	2,110	2,301	2,386	2,398
営業収益	Operating Revenue	22,055	21,925	21,257	21,058	20,825	18,942	17,536	17,476
販売費及び一般管理費	Total SG&A	25,029	19,389	18,715	17,277	27,525	15,944	15,131	12,788
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	6,087	6,230	5,543	4,411	4,899	3,962	3,983	1,832
従業員給料・賞与	Personnel Expenses	2,359	2,485	2,340	2,357	2,350	2,390	2,372	2,309
支払手数料	Handling Charges	4,662	4,400	4,242	3,906	4,371	3,932	3,724	3,633
販売促進費	Sales Promotion Costs	1,507	1,252	1,184	1,447	1,446	1,090	1,162	1,129
賃借料	Rent	569	572	569	571	544	527	502	510
減価償却費	Depreciation and Amortization	861	802	817	745	700	587	258	406
通信費	Communication Costs	890	959	946	843	840	807	764	706
その他	Others	8,091	2,686	3,071	2,994	12,373	2,647	2,362	2,259
金融費用	Financial Expenses	1,751	1,643	1,532	1,003	936	882	729	658
支払利息	Interest Expenses	1,586	1,166	1,181	890	766	576	515	477
その他	Others	165	476	351	113	170	306	214	181
営業費用	Operating Expenses	26,781	21,032	20,248	18,281	28,462	16,827	15,861	13,446
営業利益(損失)	Operating Income (Loss)	(4,725)	893	1,009	2,776	(7,636)	2,114	1,675	4,029
経常利益(損失)	Ordinary Income (Loss)	(4,893)	880	1,076	2,725	(7,589)	2,054	1,662	4,029
四半期純利益(損失)	Net Income (Loss)	(3,436)	841	1,211	3,043	(12,798)	1,776	1,167	3,888
営業債権残高	Account receivables	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
割賦売掛金	Total Installment Receivables	428,407	425,410	425,534	412,747	350,021	370,653	372,158	367,828
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	50,044	50,167	49,452	54,280	51,555	52,322	53,381	58,363
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	157,766	161,247	169,667	161,767	110,061	123,417	131,587	131,626
オートクレジット	Auto Credit	48,131	55,534	69,738	67,103	29,348	47,406	57,583	59,191
その他ショッピングクレジット	Other Shopping Credit	109,635	105,713	99,928	94,663	80,713	76,011	74,004	72,434
融資	Total Loans	220,587	213,986	206,404	196,690	188,395	194,904	187,180	177,830
消費者金融	Consumer Loans	203,781	195,680	188,057	177,593	169,755	175,560	166,079	154,542
カードキャッシング	Cashing by Credit Card	65,641	62,187	61,143	57,833	55,868	53,551	51,765	48,090
ローンカード	Loan Card	87,526	83,415	78,273	72,807	68,079	64,122	59,077	53,933
その他消費者金融	Other Consumer Loans	50,612	50,078	48,640	46,952	45,806	57,886	55,236	52,519
その他融資	Other Loans	16,806	18,305	18,347	19,096	18,640	19,343	21,100	23,287
その他	Others	8	10	10	9	9	8	8	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	628,465	619,539	610,344	604,341	596,458	568,650	563,410	562,191
オートクレジット	Auto Credit	472,503	470,379	467,468	466,609	464,373	454,401	453,346	455,028
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	104,652	101,663	99,335	97,644	94,610	91,266	86,772	82,561
その他ショッピングクレジット	Other Shopping Credit	68,344	64,044	60,109	56,861	53,222	48,147	45,964	44,945
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	61,116	58,247	55,775	53,954	52,237	50,758	50,093	50,069
その他信用保証	Others	87,617	85,114	82,766	80,870	78,862	66,101	64,098	62,217
リース投資資産	Leased Investment Assets	7,004	6,236	5,517	4,803	4,129	3,504	2,921	2,386
営業債権残高合計	Total Account Receivables	1,063,877	1,051,186	1,041,395	1,021,893	950,609	942,808	938,489	932,406

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
資産の部:	Assets:								
流動資産	Current Assets	1,335,124	1,315,262	1,252,009	1,198,777	1,123,926	1,112,943	1,086,940	1,072,843
現金及び預金	Cash and Deposits	203,691	198,400	147,241	109,706	115,557	113,463	94,335	85,428
割賦売掛金	Installment Receivables	428,407	425,410	425,534	412,747	350,021	370,653	372,158	367,828
信用保証割賦売掛金	Credit Guarantee Receivables	628,465	619,539	610,344	604,341	596,458	568,650	563,410	562,191
リース投資資産	Lease Investment Assets	7,004	6,236	5,517	4,803	4,129	3,504	2,921	2,386
有価証券	Securities	7,645	6,151	4,447	3,272	2,342	1,672	1,153	824
繰延税金資産	Deferred Tax Assets	12,220	12,220	12,220	12,220	10,030	10,028	9,749	9,750
金銭の信託	Monetary Assets Held in Trust	58,698	58,215	55,717	54,261	52,459	52,139	51,894	52,756
その他	Others	31,437	30,347	30,712	35,520	29,399	28,187	25,751	24,278
貸倒引当金	Reserve for Credit Losses	(42,446)	(41,258)	(39,725)	(38,096)	(36,471)	(35,355)	(34,433)	(32,600)
固定資産	Fixed Assets	38,605	36,487	76,696	78,960	85,874	85,245	85,391	98,050
有形固定資産	Tangible Fixed Assets	10,340	9,970	9,810	9,471	8,998	9,007	8,909	8,747
建物及び構築物(純額)	Buildings and Structures, Net	2,796	2,757	2,721	2,684	2,631	2,617	2,580	2,547
土地	Land	5,515	5,515	5,515	5,515	5,222	5,222	5,222	5,222
リース資産(純額)	Lease Assets, Net	252	193	142	97	65	47	32	19
その他(純額)	Others, Net	1,776	1,503	1,430	1,173	1,079	1,120	1,074	959
無形固定資産	Intangible Fixed Assets	16,270	16,477	16,827	17,050	13,887	14,138	15,072	15,295
のれん	Goodwill	5,886	5,676	5,465	5,255	5,045	4,835	4,624	4,414
リース資産	Lease Assets	38	29	21	16	25	19	14	13
ソフトウェア	Software	10,342	10,768	11,336	11,778	8,816	9,283	10,432	10,867
その他	Others	3	3	3	0	0	0	0	0
投資その他の資産	Investments and Other Assets	11,994	10,040	50,058	52,438	62,988	62,098	61,409	74,006
投資有価証券	Investment Securities	980	1,149	41,580	45,804	55,364	54,819	54,431	67,190
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
その他	Others	11,013	8,890	8,478	6,634	7,623	7,278	6,978	6,815
繰延資産	Deferred Assets	23	18	13	5	2	-	-	-
社債発行費	Bond Issue Expenses	23	18	13	5	2	-	-	-
資産の部合計	Total Assets	1,373,752	1,351,768	1,328,719	1,277,743	1,209,803	1,198,188	1,172,332	1,170,894

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,179,137	1,183,421	1,185,243	1,137,932	1,100,846	1,091,830	1,068,979	1,067,142
支払手形及び買掛金	Trade Notes and Accounts Payables	20,191	18,866	17,878	19,195	18,920	17,953	17,182	18,299
信用保証買掛金	Credit Guarantee Payables	628,465	619,539	610,344	604,341	596,458	568,650	563,410	562,191
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	222,200	219,700	179,300	158,300	183,300	221,300	212,300	214,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	71,507	67,480	71,653	68,020	40,331	27,997	15,788	14,281
短期社債	Short-Term Corporate Bonds	10,500	14,500	28,800	16,500	-	3,000	2,500	1,000
リース債務	Lease Obligations	2,559	2,404	2,250	2,080	1,900	1,715	1,515	1,307
未払法人税等	Accrued Income Taxes	264	107	215	161	207	313	584	699
賞与引当金	Accrued Employees' Bonuses	733	447	708	375	734	418	835	696
ポイント引当金	Reserve for Point Card Certificates	1,146	1,032	1,017	919	1,265	1,277	1,521	1,754
預り金	Deposits Received	94,740	96,134	98,812	101,885	88,516	88,988	92,603	92,001
債権流動化預り金	Deposits Received for Securitization	86,646	88,666	121,353	120,711	126,252	127,678	127,294	127,145
割賦利益繰延	Deferred Installment Income	34,414	33,129	31,952	30,877	28,702	28,703	29,305	29,197
その他	Others	5,769	4,813	4,358	4,462	4,157	3,832	4,138	3,769
固定負債	Long-Term Liabilities	86,400	62,997	41,681	37,586	31,721	27,402	23,204	19,692
社債	Corporate Bonds	16,600	-	-	-	-	-	-	-
長期借入金	Long-Term Debt	52,021	47,442	28,180	26,155	12,603	10,274	8,139	6,874
リース債務	Lease Obligations	4,734	4,054	3,430	2,836	2,319	1,857	1,453	1,111
繰延税金負債	Deferred Tax Liability	97	148	114	123	107	111	169	170
退職給付引当金	Reserve for Employees' Retirement Benefits	749	792	579	596	618	633	653	678
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	99	109	122	134	148	151	166	180
利息返還損失引当金	Reserve for Losses on Interest Repayments	11,009	9,483	8,305	6,848	15,161	13,578	11,884	10,063
その他	Others	1,088	967	947	891	763	795	736	612
負債の部合計	Total Liabilities	1,265,537	1,246,419	1,226,924	1,175,518	1,132,568	1,119,232	1,092,183	1,086,834
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	108,229	105,235	101,771	102,189	77,163	78,907	80,053	83,941
資本金	Capital Stock	47,250	47,250	15,000	15,000	15,000	15,000	15,000	15,000
資本剰余金	Capital Surplus	54,666	50,831	83,081	80,455	63,552	63,502	63,481	63,481
利益剰余金	Retained Earnings	6,330	7,171	8,382	11,426	(1,372)	404	1,572	5,460
自己株式	Treasury Stock, at Cost	(17)	(17)	(4,692)	(4,692)	(17)	-	-	(0)
評価・換算差額等	Total Net Unrealized Gain (Loss) and Translation Adjustments	(73)	47	(49)	(44)	10	(25)	16	24
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(73)	47	(49)	(44)	10	(25)	16	24
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-	-	-	-	-	-	-	-
少数株主持分	Minority Interests in Subsidiaries	60	67	71	79	61	73	78	93
純資産の部合計	Total Equity	108,215	105,349	101,794	102,224	77,234	78,955	80,148	84,059
負債及び純資産の部合計	Total Liabilities and Equity	1,373,752	1,351,768	1,328,719	1,277,743	1,209,803	1,198,188	1,172,332	1,170,894

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

取扱高	Trading volume	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	115,876	117,503	123,015	124,706	121,317	123,795	133,036	140,371
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	26,127	23,410	19,020	17,189	18,430	25,868	25,346	17,128
オートクレジット	Auto Credit	13,471	10,533	6,207	5,756	7,800	14,869	14,518	7,089
その他ショッピングクレジット	Other Shopping Credit	12,656	12,877	12,812	11,432	10,630	10,998	10,828	10,039
信用保証	Credit Guarantee	69,378	70,820	75,934	78,367	68,935	59,374	70,430	74,910
オートクレジット	Auto Credit	60,591	62,416	66,890	69,079	61,005	51,757	61,479	65,175
その他ショッピングクレジット	Other Shopping Credit	5,748	5,484	6,439	6,425	5,031	4,880	6,382	7,452
その他信用保証	Others	3,039	2,918	2,605	2,862	2,898	2,737	2,568	2,282
融資	Total Loans	28,478	27,389	25,171	23,764	21,932	21,836	20,374	17,579
消費者金融	Consumer Loans	28,307	27,141	24,989	23,581	21,732	21,216	18,302	13,724
カードキャッシング	Cashing by Credit Card	20,622	20,208	18,676	17,821	16,196	16,278	14,867	11,673
ローンカード	Loan Card	6,709	6,042	5,515	5,149	4,917	4,473	3,318	1,989
その他消費者金融	Other Consumer Loans	974	890	797	609	618	465	116	61
その他融資	Other Loans	171	248	181	183	200	619	2,072	3,854
その他	Others	318,319	323,943	334,943	333,676	305,020	311,167	313,509	318,961
合計	Total	558,181	563,066	578,085	577,703	535,637	542,043	562,698	568,951

顧客数	Number of Customers (Thousands)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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	84	83	79	74	72	70	75	70
個別信用購入あっせん	Installment Shopping Credit	41	40	36	32	32	38	36	28
信用保証	Credit Guarantee	43	43	43	42	39	31	39	41
加盟店数(千店)	Number of Merchants	874	n/a	885	n/a	898	n/a	910	n/a
クレジットカード	Credit Card	386	n/a	390	n/a	392	n/a	394	n/a
ショッピングクレジット	Shopping Credit	487	n/a	495	n/a	505	n/a	515	n/a
有効カード会員数(千人)	Available Cardholders	8,366	8,332	8,238	8,171	8,165	8,072	7,962	7,830
クレジットカード	Credit Card	7,903	7,899	7,841	7,800	7,811	7,758	7,649	7,516
ローンカード	Loan Card	462	432	396	371	354	313	313	313
カード新規獲得枚数(千枚)	Number of New Card Issuance	208	242	174	176	171	151	81	50
クレジットカード	Credit Card	205	239	171	174	168	148	78	47
ローンカード	Loan Card	3	3	3	2	3	2	2	2
残高有口座数(千人)	Number of Active Accounts	555	549	542	529	509	502	493	478
クレジットカードキャッシング	Cashing by Credit Card	352	352	350	343	332	329	325	315
ローンカード	Loan Card	202	196	191	186	177	172	168	163

人員・店舗・チャネル	Number of Employees, Branches and Channels	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
従業員数(人)	Employees	1,368	1,395	1,366	1,361	1,348	1,326	1,316	1,315
営業店舗数(店)	Branches	44	44	40	34	34	34	34	34
CD台数(千台)	CDs (Thousands)	145	n/a	145	n/a	146	n/a	147	n/a

平均貸出金利	Average Lending Rates	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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	24.0%	24.0%	23.9%	23.8%	23.7%	17.7%	17.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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%	61	60	61	61	60	399	382	360
～18.0%	～18.0%	381	392	398	396	387	969	940	882
～20.0%	～20.0%	120	115	110	105	97	31	29	27
～25.0%	～25.0%	401	382	364	348	318	65	61	58
～29.2%	～29.2%	851	817	786	746	697	45	41	38
合計	Total	1,817	1,767	1,721	1,658	1,562	1,510	1,455	1,368
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%	3.4%	3.4%	3.6%	3.7%	3.9%	26.4%	26.3%	26.4%
～18.0%	～18.0%	21.0%	22.2%	23.1%	23.9%	24.8%	64.1%	64.6%	64.5%
～20.0%	～20.0%	6.6%	6.5%	6.4%	6.4%	6.2%	2.1%	2.0%	2.0%
～25.0%	～25.0%	22.1%	21.6%	21.2%	21.0%	20.4%	4.3%	4.2%	4.3%
～29.2%	～29.2%	46.8%	46.2%	45.7%	45.0%	44.7%	3.0%	2.9%	2.8%
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	748	737	724	696	662	645	631	592
ローンカード	Loan Card	1,068	1,030	996	961	899	864	823	775
合計	Total	1,817	1,767	1,721	1,658	1,562	1,510	1,455	1,368
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
1口座あたり残高(千円)	Credit Outstanding Per Account	327	322	317	312	306	300	295	285
クレジットカードキャッシング	Cashing by Credit Card	212	208	206	202	199	196	194	187
ローンカード	Loan Card	528	525	520	515	508	501	490	475
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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	2.5%	2.9%	2.7%	2.5%	2.2%	2.3%	2.1%	1.9%
年齢別残高構成比	Balance by Age	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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	8.8%	8.3%	7.8%	7.4%	7.1%	6.8%	6.4%	6.1%
<40	<40	27.6%	27.2%	26.9%	26.5%	26.1%	25.9%	25.4%	25.0%
<50	<50	29.3%	29.6%	29.8%	30.0%	30.1%	30.4%	30.6%	30.8%
<60	<60	23.0%	23.1%	23.2%	23.3%	23.5%	23.6%	23.7%	23.8%
>= 60	Over 60	11.4%	11.8%	12.3%	12.7%	13.2%	13.4%	13.9%	14.3%
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	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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	62.5%	62.6%	62.7%	62.7%	63.0%	63.1%	63.3%	63.7%
女性	Female	37.5%	37.4%	37.3%	37.3%	37.0%	36.9%	36.7%	36.3%
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	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
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	4.2%	4.4%	4.5%	4.6%	4.8%	5.0%	5.2%	5.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	19.8%	20.2%	20.6%	20.9%	21.7%	22.1%	22.9%	23.5%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.5%	29.4%	29.3%	29.3%	29.0%	28.8%	28.7%	29.0%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	28.3%	28.0%	27.7%	27.3%	26.9%	26.7%	26.4%	25.5%
100万円以上	Over JPY 1M	18.2%	18.1%	17.9%	17.9%	17.6%	17.3%	16.8%	16.4%
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	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12
貸倒関連費用	Credit Costs for Bad Debts	6,087	6,230	5,543	4,411	4,899	3,962	3,983	1,832
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	7,177	7,523	7,182	6,159	6,638	5,151	4,967	3,729
貸倒引当金残高	Allowance for Bad Debts	42,446	41,258	39,725	38,096	36,471	35,355	34,433	32,600
営業債権残高	Account Receivables	1,063,877	1,051,186	1,041,395	1,021,893	950,609	942,808	938,489	932,406
リスク管理債権	Risk Monitored Installment Receivables	60,589	n/a	58,877	n/a	56,246	n/a	53,080	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	99	n/a	103	n/a	92	n/a	63	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	32,290	n/a	34,148	n/a	34,143	n/a	34,162	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	4,055	n/a	3,302	n/a	3,105	n/a	1,950	n/a
貸出条件緩和債権	Restructured Installment Receivables	24,144	n/a	21,323	n/a	18,905	n/a	16,904	n/a

利息返還関連情報	Grey Zone Related Information	2009.1-3	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	5,107	-	527	494	9,863	-	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,467	1,614	1,815	2,113	1,689	1,659	1,781	1,930
債権放棄額	Amount of Debt Write-Off	599	660	736	837	684	670	679	703
利息返還額	Amount of Interest Repayment	867	953	1,079	1,276	1,004	989	1,102	1,226
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	11,009	9,483	8,305	6,848	15,161	13,578	11,884	10,063

調達状況(1)	Balance and Ratio of Total Funding (1)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
残高:	Balance:								
短期借入金	Short-Term Debts	222,200	219,700	248,300	229,300	183,300	221,300	212,300	214,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	71,507	67,480	71,653	68,020	40,331	27,997	15,788	14,281
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	52,021	47,442	28,180	26,155	12,603	10,274	8,139	6,874
短期社債	Commercial Paper	10,500	14,500	28,800	16,500	-	3,000	2,500	1,000
社債	Corporate Bonds	16,600	16,600	16,600	10,100	10,100	-	-	-
合計	Total	372,828	365,722	393,534	350,075	246,334	262,572	238,727	236,955
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	1.3%	1.1%	0.9%	0.8%	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%	1.2%	1.2%	1.3%	1.3%	1.7%	1.7%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	1.7%	1.7%	1.9%	1.9%	2.3%	2.3%	2.4%	2.4%
短期社債	Commercial Paper	2.0%	1.5%	1.3%	1.2%	-	0.8%	0.8%	0.8%
社債	Corporate Bonds	1.9%	1.9%	1.9%	1.9%	1.9%	-	-	-
合計	Total	1.4%	1.3%	1.1%	1.0%	0.8%	0.8%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
残高:	Balance:								
固定金利調達	Fixed Interest Funding	127,542	119,995	106,316	94,367	54,262	30,412	16,830	14,696
変動金利調達	Floating Interest Funding	245,286	245,727	287,217	255,708	192,071	232,159	221,897	222,259
合計	Total	372,828	365,722	393,534	350,075	246,334	262,572	238,727	236,955
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	34%	33%	27%	27%	22%	12%	7%	6%
変動金利調達	Floating Interest Funding	66%	67%	73%	73%	78%	88%	93%	94%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2009.3	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	52,499	43,993	24,634	22,421	66,158	55,212	46,507	38,838
個別信用購入あっせん債権	Installment Shopping Credit	51,259	43,534	24,634	22,421	66,158	55,212	46,507	38,838
融資債権	Loans	1,240	458	-	-	-	-	-	-