

APLUS Fact Book

2010年3月期第2四半期
決算補足資料

Appendix for Financial Result
for the 2nd Quarter of FY2009

株式会社アプラス

2009年11月

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注意：本資料の英語表記は日本語で作成された資料をベースに翻訳したものであります。
Note : English representations of tables and figures in this materials are based on
translations of the original disclosure in the Japanese language.

(連結／Consolidated)

連結：要約損益計算書 Summary of income statements (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
営業収益	Operating revenue	24,756	24,440	24,111	22,055	95,363	21,925	21,257			43,182
営業費用	Operating expenses	22,844	22,174	21,784	26,781	93,584	21,032	20,248			41,280
	Total SG&A	21,066	20,396	19,987	25,029	86,479	19,389	18,715			38,104
	金融費用	1,777	1,778	1,796	1,751	7,104	1,643	1,532			3,175
営業利益	Operating income	1,911	2,265	2,327	(4,725)	1,779	893	1,009			1,902
経常利益	Ordinary income	1,905	2,269	2,407	(4,893)	1,707	880	1,076			1,957
純利益	Net income	1,196	1,665	2,105	(3,436)	1,530	841	1,211			2,052

連結：営業収益 Operating revenue (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あっせん	Credit card shopping (Sogo)	2,626	2,768	2,799	2,466	10,661	2,666	2,702			5,369
個品あっせん	Installment shopping credit (Kohin)	3,175	3,119	3,453	2,670	12,419	2,828	2,800			5,629
	オートクレジット	560	622	717	612	2,514	783	847			1,630
	その他ショッピングクレジット	2,614	2,496	2,735	2,058	9,905	2,045	1,953			3,999
信用保証	Credit guarantee	4,656	4,544	4,395	4,212	17,808	4,193	4,075			8,269
	オートクレジット	2,386	2,407	2,436	2,353	9,583	2,463	2,445			4,908
	その他ショッピングクレジット	1,756	1,634	1,468	1,373	6,233	1,264	1,178			2,443
	その他信用保証	513	501	490	485	1,990	466	450			916
融資	Loan	11,406	11,067	10,698	9,975	43,148	9,692	8,808			18,500
	消費者金融	11,358	11,018	10,643	9,922	42,944	9,640	8,751			18,392
	カードキャッシング	4,954	4,805	4,694	4,360	18,815	4,293	4,141			8,434
	ローンカード	5,577	5,399	5,140	4,785	20,903	4,589	3,878			8,467
	その他消費者金融	826	814	808	776	3,226	757	732			1,489
	その他融資	47	48	54	52	203	51	56			107
金融収益	Financial income	653	564	495	528	2,241	516	725			1,241
その他	Others	2,238	2,375	2,269	2,201	9,084	2,028	2,145			4,173
合計	Total	24,756	24,440	24,111	22,055	95,363	21,925	21,257			43,182

連結：営業費用 Operating expenses (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
販売費及び一般管理費	Total SG&A	21,066	20,396	19,987	25,029	86,479	19,389	18,715			38,104
	貸倒引当金繰入額	7,338	4,837	6,079	6,087	24,343	6,230	5,543			11,773
	従業員給料・賞与	2,308	2,344	2,012	2,359	9,024	2,485	2,340			4,826
	支払手数料	4,748	4,988	4,710	4,662	19,110	4,400	4,242			8,642
	(内 為替手数料)	1,267	1,258	1,260	1,231	5,017	1,220	1,185			2,405
	販売促進費	1,156	1,129	1,149	1,507	4,943	1,252	1,184			2,437
	賃借料	585	604	597	569	2,357	572	569			1,141
	減価償却費	905	869	905	861	3,542	802	817			1,619
	通信費	926	912	910	890	3,639	959	946			1,906
	その他	3,096	4,708	3,621	8,091	19,517	2,686	3,071			5,757
金融費用	Financial expenses	1,777	1,778	1,796	1,751	7,104	1,643	1,532			3,175
	支払利息	1,777	1,776	1,747	1,586	6,888	1,166	1,181			2,347
	その他	0	2	48	165	216	476	351			827
合計	Total	22,844	22,174	21,784	26,781	93,584	21,032	20,248			41,280

連結：営業債権残高 Account receivables (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3
総合あっせん	Credit card shopping (Sogo)	46,253	47,786	53,682	50,044		50,167	49,452		
個品あっせん	Installment shopping credit (Kohin)	196,324	191,369	152,210	157,766		161,247	169,667		
	オートクレジット	43,366	46,761	36,538	48,131		55,534	69,738		
	その他ショッピングクレジット	152,957	144,608	115,671	109,635		105,713	99,928		
融資	Loan	225,211	229,385	223,469	220,587		213,986	206,404		
	消費者金融	214,376	214,022	207,547	203,781		195,680	188,057		
	カードキャッシング	62,030	64,126	64,474	65,641		62,187	61,143		
	ローンカード	98,739	97,887	90,038	87,526		83,415	78,273		
	その他消費者金融	53,607	52,008	53,034	50,612		50,078	48,640		
	その他融資	10,835	15,362	15,922	16,806		18,305	18,347		
その他	Others	15	8	8	8		10	10		
割賦売掛金	Total installment receivables	467,805	468,549	429,371	428,407		425,410	425,534		
オートクレジット	Automobile credit	473,541	477,218	470,751	472,503		470,379	467,468		
	信用保証業務によるオフバランス残高(*1)	121,283	118,193	113,270	104,652		101,663	99,335		
	その他ショッピングクレジット	84,325	78,987	74,094	68,344		64,044	60,109		
	信用保証業務によるオフバランス残高(*1)	68,402	66,146	63,892	61,116		58,247	55,775		
	その他信用保証	94,481	91,971	89,671	87,617		85,114	82,766		
信用保証割賦売掛金	Credit guarantee receivables	652,349	648,176	634,516	628,465		619,539	610,344		
リース投資資産	Leased investment assets	9,511	8,689	7,776	7,004		6,236	5,517		
合計(*2)	Total(*2)	1,129,666	1,125,415	1,071,664	1,063,877		1,051,186	1,041,395		

(*1) 信用保証業務の一部において保証限度額を設定していることに伴い、保証限度額を超える部分は信用保証割賦売掛金から控除しております。「信用保証業務によるオフバランス残高」はこの保証限度額を超えた金額を示しております。

We have set a cap on credit guarantee in part of our credit guarantee business. A portion in excess of the cap has been deducted from the Credit guarantee receivables. "Off-balance receivables in Credit guarantee business" indicates the amount in excess of the cap.

(*2) 破綻先および実質破綻先の取立不能見込額は営業債権残高より控除しております。

Uncollectible estimated amounts from legally bankrupt borrowers and virtually bankrupt borrowers have been charged off from the Account receivables.

(連結/Consolidated)

連結：貸借対照表 Balance sheets (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
流動資産	Current assets	1,391,387	1,363,073	1,347,844	1,335,124	1,315,262	1,252,009		
現金及び預金	Cash and deposits	137,637	119,747	154,100	203,691	198,400	147,241		
割賦売掛金	Installment receivables	467,805	468,549	429,371	428,407	425,410	425,534		
信用保証割賦売掛金	Credit guarantee receivables	652,349	648,176	634,516	628,465	619,539	610,344		
リース投資資産	Lease investment assets	9,511	8,689	7,776	7,004	6,236	5,517		
有価証券	Securities	9,534	8,664	8,086	7,645	6,151	4,447		
繰延税金資産	Deferred tax assets	11,613	11,613	11,613	12,220	12,220	12,220		
金銭の信託	Monetary assets held in trust	61,627	58,590	59,744	58,698	58,215	55,717		
その他	Others	85,875	84,892	86,032	31,437	30,347	30,712		
貸倒引当金	Reserve for credit losses	(44,568)	(45,850)	(43,395)	(42,446)	(41,258)	(39,725)		
固定資産	Fixed assets	37,724	37,861	38,351	38,605	36,487	76,696		
有形固定資産	Tangible fixed assets	10,426	10,550	10,449	10,340	9,970	9,810		
建物及び構築物(純額)	Buildings and structures, net	2,850	2,821	2,802	2,796	2,757	2,721		
土地	Land	5,613	5,613	5,515	5,515	5,515	5,515		
リース資産(純額)	Lease assets, net	535	394	319	252	193	142		
その他(純額)	Others, net	1,426	1,720	1,811	1,776	1,503	1,430		
無形固定資産	Intangible fixed assets	15,456	15,657	15,520	16,270	16,477	16,827		
のれん	Goodwill	6,516	6,306	6,096	5,886	5,676	5,465		
リース資産	Lease assets	66	56	47	38	29	21		
ソフトウェア	Software	8,868	9,290	9,372	10,342	10,768	11,336		
その他	Others	4	3	3	3	3	3		
投資その他の資産	Investments and other assets	11,841	11,653	12,381	11,994	10,040	50,058		
投資有価証券	Investment securities	1,567	1,526	1,256	980	1,149	41,580		
繰延税金資産	Deferred tax assets	94	10	-	-	-	-		
その他	Others	10,180	10,116	11,124	11,013	8,890	8,478		
繰延資産	Deferred assets	57	50	42	23	18	13		
社債発行費	Bond issue expenses	57	50	42	23	18	13		
資産合計	Total assets	1,429,169	1,400,984	1,386,238	1,373,752	1,351,768	1,328,719		
流動負債	Current liabilities	1,171,214	1,151,113	1,140,759	1,179,137	1,183,421	1,185,243		
支払手形及び買掛金	Trade notes and accounts payables	19,602	19,166	20,827	20,191	18,866	17,878		
信用保証買掛金	Credit guarantee payables	652,349	648,176	634,516	628,465	619,539	610,344		
1年以内償還予定の社債	Corporate bonds to be paid within a year	-	-	-	-	16,600	16,600		
短期借入金	Short-term borrowings	193,500	178,200	229,200	222,200	219,700	179,300		
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	105,150	98,052	93,727	71,507	67,480	71,653		
短期社債	Short-term corporate bonds	47,300	53,600	11,600	10,500	14,500	28,800		
リース債務	Lease obligations	3,004	2,849	2,679	2,559	2,404	2,250		
未払法人税等	Accrued income taxes	114	298	214	264	107	215		
賞与引当金	Accrued employees' bonuses	470	935	384	733	447	708		
ポイント引当金	Reserve for point card certificates	753	835	907	1,146	1,032	1,017		
預り金	Deposits received	101,686	105,473	104,263	94,740	96,134	98,812		
債権流動化預り金	Deposits received for securitization	1,892	1,621	1,614	86,646	88,666	121,353		
割賦利益繰延	Deferred installment income	38,805	37,073	35,697	34,414	33,129	31,952		
その他	Others	6,585	4,829	5,126	5,769	4,813	4,358		
固定負債	Long-term liabilities	146,983	137,033	132,493	86,400	62,997	41,681		
社債	Corporate bonds	25,000	25,000	25,000	16,600	-	-		
長期借入金	Long-term debt	105,213	95,858	92,815	52,021	47,442	28,180		
リース債務	Lease obligations	7,110	6,291	5,463	4,734	4,054	3,430		
繰延税金負債	Deferred tax liability	60	126	113	97	148	114		
退職給付引当金	Reserve for employees' retirement benefits	636	664	714	749	792	579		
役員退職慰労引当金	Reserve for directors' retirement benefits	71	79	90	99	109	122		
利息返還損失引当金	Reserve for losses on interest repayments	7,596	7,794	7,146	11,009	9,483	8,305		
その他	Others	1,294	1,218	1,150	1,088	967	947		
負債合計	Total liabilities	1,318,197	1,288,146	1,273,252	1,265,537	1,246,419	1,226,924		
株主資本	Total shareholders' equity	111,145	112,810	112,955	108,229	105,235	101,771		
資本金	Capital stock	40,000	15,000	15,000	47,250	47,250	15,000		
資本剰余金	Capital surplus	65,166	90,166	88,206	54,666	50,831	83,081		
利益剰余金	Retained earnings	5,996	7,661	9,766	6,330	7,171	8,382		
自己株式	Treasury stock, at cost	(17)	(17)	(17)	(17)	(17)	(4,692)		
評価・換算差額等	Total net unrealized gain (loss) and translation adjustments	(229)	(28)	(40)	(73)	47	(49)		
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	(237)	(39)	(36)	(73)	47	(49)		
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	8	10	(4)	-	-	-		
少数株主持分	Minority Interests in subsidiaries	55	56	70	60	67	71		
純資産合計	Total equity	110,972	112,838	112,985	108,215	105,349	101,794		
負債純資産合計	Total liabilities and equity	1,429,169	1,400,984	1,386,238	1,373,752	1,351,768	1,328,719		

(連結/Consolidated)

連結:取扱高 Trading volume (Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あつせん	Credit card shopping (Sogo)	116,136	126,102	128,785	115,876	486,901	117,503	123,015			240,518
個品あつせん	Installment shopping credit (Kohin)	24,026	25,155	26,754	26,127	102,064	23,410	19,020			42,430
	オートクレジット	9,535	9,522	13,580	13,471	46,110	10,533	6,207			16,740
	その他ショッピングクレジット	14,490	15,632	13,174	12,656	55,954	12,877	12,812			25,690
信用保証	Credit guarantee	84,581	88,737	75,892	69,378	318,589	70,820	75,934			146,754
	オートクレジット	73,101	75,698	64,296	60,591	273,687	62,416	66,890			129,306
	その他ショッピングクレジット	8,083	9,796	8,632	5,748	32,261	5,484	6,439			11,924
	その他信用保証	3,396	3,242	2,963	3,039	12,641	2,918	2,605			5,523
融資	Loan	32,641	31,391	29,982	28,478	122,494	27,389	25,171			52,561
	消費者金融	32,466	31,215	29,811	28,307	121,800	27,141	24,989			52,131
	カードキャッシング	22,941	22,162	21,830	20,622	87,557	20,208	18,676			38,885
	ローンカード	8,507	8,201	7,294	6,709	30,712	6,042	5,515			11,558
	その他消費者金融	1,018	851	686	974	3,530	890	797			1,687
	その他融資	175	175	171	171	693	248	181			429
その他	Others	332,167	342,700	341,384	318,319	1,334,572	323,943	334,943			658,886
合計	Total	589,553	614,087	602,801	558,181	2,364,624	563,066	578,085			1,141,152

連結:ショッピングクレジット事業 新規信用供与件数 Number of new transactions in shopping credit business (Consolidated)

(単位:千件 Unit:Thousand)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
個品あつせん	Installment shopping credit (Kohin)	45	45	43	41	175	40	36			76
信用保証	Credit guarantee	48	51	44	43	188	43	43			86
合計	Total	93	96	88	84	364	83	79			163

連結:加盟店数 Number of merchants (Consolidated)

(単位:千店 Unit:Thousand)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
クレジットカード	Credit card	-	383	-	386		-	390			
ショッピングクレジット	Shopping credit	-	471	-	487		-	495			
合計	Total	-	855	-	874		-	885			

連結:その他計数 Other indices (Non-Consolidated)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
従業員数 (単位:人)	Number of employees (Employees)	1,384	1,363	1,378	1,368		1,395	1,366			
営業店舗数 (単位:店)	Number of sales branches (Branches)	44	44	44	44		44	40			
CD台数(自社・提携) (単位:千台)	Number of cash dispensers (Thousand)	-	142	-	145		-	145			

連結:カード関連情報 Information about Credit card & Loan card (Consolidated)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	221	169	172	208	772	242	174			416
クレジットカード	Credit card	218	167	170	205	761	239	171			410
ローンカード	Loan card	3	2	2	3	11	3	3			6
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	8,581	8,496	8,391	8,366		8,332	8,238			
クレジットカード	Credit card	7,988	7,950	7,890	7,903		7,899	7,841			
ローンカード	Loan card	593	546	500	462		432	396			
キャッシング/ローンカード (*1) (単位:億円)	Loan receivables outstanding (*1) (100 Millions of yen)	1,993	1,959	1,908	1,817		1,767	1,721			
クレジットキャッシング	Cashing by credit card	800	792	773	748		737	724			
ローンカード	Loan card	1,192	1,167	1,134	1,068		1,030	996			
貸付金利別残高	Interest rate zone										
~15.0%		48	59	61	61		60	61			
~18.0%		353	376	389	381		392	398			
~20.0%		137	134	129	120		115	110			
~25.0%		478	450	431	401		382	364			
~29.2%		975	938	895	851		817	786			
平均貸出金利	Average Lending Rates	24.3%	24.2%	24.0%	24.0%		24.0%	23.9%			
91~180日延滞残高比率	91-180 Days Delinquency Ratio	2.6%	2.5%	2.4%	2.5%		2.9%	2.7%			
年齢別残高構成比	Balance by Age										
<30		10.1%	9.5%	9.0%	8.8%		8.3%	7.8%			
<40		28.5%	28.2%	27.9%	27.6%		27.2%	26.9%			
<50		28.6%	28.9%	29.2%	29.3%		29.6%	29.8%			
<60		22.5%	22.7%	22.9%	23.0%		23.1%	23.2%			
>= 60		10.2%	10.7%	11.1%	11.4%		11.8%	12.3%			
性別残高構成比	Balance by Gender										
男性	Male	62.2%	62.2%	62.2%	62.5%		62.6%	62.7%			
女性	Female	37.8%	37.8%	37.8%	37.5%		37.4%	37.3%			
実行残高別残高構成比	Balance by Amount of Origination										
~99,999円	- JPY 99,999	3.9%	4.0%	4.1%	4.2%		4.4%	4.5%			
100,000~299,999円	JPY 100,000 - 299,999	18.6%	18.9%	19.2%	19.8%		20.2%	20.6%			
300,000~499,999円	JPY 300,000 - 499,999	29.9%	29.6%	29.7%	29.5%		29.4%	29.3%			
500,000~999,999円	JPY 500,000 - 999,999	29.2%	29.2%	28.7%	28.3%		28.0%	27.7%			
1,000,000円~	JPY 1,000,000 -	18.4%	18.3%	18.3%	18.2%		18.1%	17.9%			
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	587	581	572	555		549	542			
クレジットキャッシング	Cashing by credit card	364	363	359	352		352	350			
ローンカード	Loan card	222	217	212	202		196	191			
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	339	337	333	327		322	317			
クレジットキャッシング	Cashing by credit card	219	217	215	212		208	206			
ローンカード	Loan card	535	536	533	528		525	520			

(*1) 「貸付金利別残高」はカードキャッシング・ローンカード残高の管理上の営業債権ベースで示しております。

"Loan receivables outstanding by interest rate zone" shows a total of outstanding cashing by credit card/loan card on managed assets basis.

連結:貸倒関連情報 Credit costs and allowance for bad debts (Consolidated)

(単位:百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
貸倒関連費用	Credit costs for bad debts	7,338	4,837	6,079	6,087	24,343	6,230	5,543			11,773
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	9,560	3,723	8,681	7,177	29,143	7,523	7,182			14,705
貸倒引当金残高	Allowance for bad debts	44,568	45,850	43,395	42,446		41,258	39,725			
営業債権残高	Account receivables	1,129,666	1,125,415	1,071,664	1,063,877		1,051,186	1,041,395			
リスク管理債権	Risk monitored installment receivables	-	60,510	-	60,589		-	58,877			
破綻先債権	Installment receivables to bankrupt borrowers	-	60	-	99		-	103			
延滞債権	Non-accrual delinquent installment receivables	-	30,058	-	32,290		-	34,148			
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	3,402	-	4,055		-	3,302			
貸出条件緩和債権	Restructured installment receivables	-	26,988	-	24,144		-	21,323			

連結:利息返還関連情報 Grey zone claims (Consolidated)

(単位:百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
利息返還関連費用	Credit costs for grey zone claims	604	2,181	829	5,107	8,723	-	527			527
利息返還実績 (*1)	Refunds for grey zone claims (*1)	1,711	1,949	1,540	1,467	6,668	1,614	1,815			3,429
債権放棄額	Loan receivables write-off	734	814	641	599	2,788	660	736			1,396
利息返還額	Refund amounts	977	1,135	899	867	3,879	953	1,079			2,032
利息返還損失引当金残高	Allowance for grey zone claims	7,596	7,794	7,146	11,009		9,483	8,305			

(*1) 利息返還実績のうち債権放棄額には会計上既に償却している債権を一部含んでいることなどから会計上の金額とは異なっております。

The "loan receivables write-off" amount included in "the amount of grey zone refunds" is different from or higher than the accounting loss since a portion of the "loan receivables write-off" includes the amount which has already been recorded as a write-off on an accounting basis.

(連結/Consolidated)

連結:調達状況 Balance of total funding (Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.6		2008.9		2008.12		2009.3	
		残高 Balance	平均利率 Average interest rate	残高 Balance	平均利率 Average interest rate	残高 Balance	平均利率 Average interest rate	残高 Balance	平均利率 Average interest rate
短期借入金	Short-term debts	193,500	1.4%	178,200	1.6%	229,200	1.4%	222,200	1.3%
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	105,150	1.3%	98,052	1.3%	93,727	1.3%	71,507	1.3%
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	105,213	1.6%	95,858	1.6%	92,815	1.6%	52,021	1.7%
短期社債	Commercial paper	47,300	1.1%	53,600	1.1%	11,600	2.4%	10,500	2.0%
社債	Corporate bonds	25,000	1.9%	25,000	1.9%	25,000	1.9%	16,600	1.9%
合計	Total	476,163	1.4%	450,710	1.5%	452,342	1.5%	372,828	1.4%
		残高 Balance	構成比 Ratio	残高 Balance	構成比 Ratio	残高 Balance	構成比 Ratio	残高 Balance	構成比 Ratio
固定・変動金利調達割合	Ratio of fixed/floating interest rate funding								
固定金利調達	Fixed interest funding	212,240	45%	200,303	44%	193,215	43%	127,542	34%
変動金利調達	Floating interest funding	263,922	55%	250,407	56%	259,127	57%	245,286	66%
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	403,863	85%	372,110	83%	415,742	92%	345,728	93%
直接調達	Direct funding	72,300	15%	78,600	17%	36,600	8%	27,100	7%
短期社債	Commercial paper	47,300	10%	53,600	12%	11,600	3%	10,500	3%
社債	Corporate bonds	25,000	5%	25,000	6%	25,000	6%	16,600	4%
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	27,000	-	12,000	-	7,000	-	-	-
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	30,499	-	24,797	-	60,790	-	51,259	-
融資債権	Loans	12,767	-	7,923	-	3,995	-	1,240	-

		2009.6		2009.9		2009.12		2010.3	
		残高 Balance	平均利率 Average interest rate	残高 Balance	平均利率 Average interest rate	残高 Balance	平均利率 Average interest rate	残高 Balance	平均利率 Average interest rate
短期借入金	Short-term debts	219,700	1.1%	248,300	0.9%				
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	67,480	1.3%	71,653	1.2%				
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	47,442	1.7%	28,180	1.9%				
短期社債	Commercial paper	14,500	1.5%	28,800	1.3%				
社債	Corporate bonds	16,600	1.9%	16,600	1.9%				
合計	Total	365,722	1.3%	393,534	1.1%				
		残高 Balance	構成比 Ratio	残高 Balance	構成比 Ratio	残高 Balance	構成比 Ratio	残高 Balance	構成比 Ratio
固定・変動金利調達割合	Ratio of fixed/floating interest rate funding								
固定金利調達	Fixed interest funding	119,995	33%	106,316	27%				
変動金利調達	Floating interest funding	245,727	67%	287,217	73%				
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	334,622	91%	348,134	88%				
直接調達	Direct funding	31,100	9%	45,400	12%				
短期社債	Commercial paper	14,500	4%	28,800	7%				
社債	Corporate bonds	16,600	5%	16,600	4%				
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	-	-	-	-				
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	43,534	-	24,634	-				
融資債権	Loans	458	-	-	-				

(単体/Non-Consolidated)

単体:要約損益計算書 Summary of income statements (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
営業収益	Operating revenue	22,705	22,084	21,856	19,929	86,576	19,643	18,992			38,635
営業費用	Operating expenses	20,637	19,714	19,903	23,923	84,179	18,734	17,979			36,714
販売費及び一般管理費	Total SG&A	19,052	18,139	18,312	22,347	77,852	17,270	16,603			33,873
金融費用	Financial expenses	1,584	1,574	1,590	1,576	6,326	1,464	1,376			2,840
営業利益	Operating income	2,068	2,370	1,952	(3,994)	2,397	908	1,012			1,920
経常利益	Ordinary income	2,078	2,374	2,034	(4,157)	2,334	946	1,088			2,035
純利益	Net income	1,382	2,008	1,802	(2,810)	2,383	917	1,229			2,146

単体:営業収益 Operating revenue (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あっせん	Credit card shopping (Sogo)	2,363	2,496	2,544	2,236	9,641	2,421	2,446			4,868
個品あっせん	Installment shopping credit (Kohin)	2,755	2,643	2,897	2,073	10,370	2,063	2,002			4,066
オートクレジット	Automobile credit	515	560	635	514	2,225	636	681			1,317
その他ショッピングクレジット	Other shopping credit	2,240	2,083	2,262	1,559	8,144	1,427	1,321			2,748
信用保証	Credit guarantee	4,542	4,439	4,298	4,122	17,402	4,106	3,994			8,100
オートクレジット	Automobile credit	2,386	2,407	2,436	2,353	9,583	2,463	2,445			4,908
その他ショッピングクレジット	Other shopping credit	1,756	1,634	1,468	1,373	6,233	1,264	1,178			2,443
その他信用保証	Others	399	397	393	394	1,585	378	369			748
融資	Loan	10,023	9,766	9,454	8,823	38,069	8,585	7,747			16,332
消費者金融	Consumer loan	9,976	9,717	9,399	8,771	37,865	8,534	7,691			16,225
カードキャッシング	Cashing by credit card	4,287	4,187	4,113	3,829	16,418	3,783	3,656			7,440
ローンカード	Loan card	4,994	4,841	4,608	4,292	18,736	4,120	3,427			7,548
その他消費者金融	Other consumer loan	693	689	678	649	2,711	629	606			1,236
その他融資	Other loan	47	48	54	52	203	51	56			107
金融収益	Financial income	850	558	493	527	2,429	512	724			1,236
その他	Others	2,170	2,179	2,168	2,145	8,663	1,954	2,076			4,030
合計	Total	22,705	22,084	21,856	19,929	86,576	19,643	18,992			38,635

単体:営業費用 Operating expenses (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
販売費及び一般管理費	Total SG&A	19,052	18,139	18,312	22,347	77,852	17,270	16,603			33,873
貸倒引当金繰入額	Net provision of allowance for bad debts	6,617	4,169	6,307	5,308	22,402	5,516	4,899			10,415
従業員給料・賞与	Salaries/Bonuses	1,912	1,948	1,603	1,957	7,422	2,034	1,913			3,948
支払手数料	Handling charges	4,512	4,738	4,468	4,418	18,137	4,180	4,044			8,225
(内 為替手数料)	(Exchange costs)	1,229	1,219	1,220	1,191	4,861	1,179	1,144			2,324
販売促進費	Sales promotion costs	1,112	1,081	1,103	1,454	4,751	1,203	1,139			2,343
賃借料	Rent	529	549	544	518	2,142	520	517			1,037
減価償却費	Depreciation and amortization	854	819	855	810	3,340	750	742			1,492
通信費	Communication costs	845	813	813	816	3,290	874	833			1,708
その他	Others	2,668	4,018	2,615	7,063	16,365	2,191	2,511			4,703
金融費用	Financial expenses	1,584	1,574	1,590	1,576	6,326	1,464	1,376			2,840
支払利息	Interest expenses	1,584	1,572	1,542	1,410	6,110	987	1,025			2,012
その他	Others	0	2	48	165	216	476	351			827
合計	Total	20,637	19,714	19,903	23,923	84,179	18,734	17,979			36,714

単体:営業債権残高 Account receivables (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3
総合あっせん	Credit card shopping (Sogo)	39,428	41,501	47,374	44,041		43,886	43,578		
個品あっせん	Installment shopping credit (Kohin)	163,259	154,005	112,073	114,656		115,046	122,002		
オートクレジット	Automobile credit	39,478	41,280	29,441	39,028		44,543	57,327		
その他ショッピングクレジット	Other shopping credit	123,781	112,725	82,631	75,627		70,502	64,675		
融資	Loan	198,087	202,704	197,475	194,879		188,814	181,600		
消費者金融	Consumer loan	187,251	187,341	181,553	178,072		170,508	163,252		
カードキャッシング	Cashing by credit card	51,742	54,091	54,786	56,044		52,907	52,051		
ローンカード	Loan card	86,795	86,179	78,678	76,469		72,783	67,937		
その他消費者金融	Other consumer loan	48,713	47,070	48,087	45,558		44,817	43,263		
その他融資	Other loan	10,835	15,362	15,922	16,806		18,305	18,347		
その他	Others	-	-	-	-		-	-		
割賦売掛金	Total installment receivables	400,775	398,211	356,923	353,576		347,746	347,181		
オートクレジット	Automobile credit	473,541	477,218	470,751	472,503		470,379	467,468		
信用保証業務によるオフバランス残高(*1)	Off-balance receivables in credit guarantee business (*1)	121,283	118,193	113,270	104,652		101,663	99,335		
その他ショッピングクレジット	Other shopping credit	84,325	78,987	74,094	68,344		64,044	60,109		
信用保証業務によるオフバランス残高(*1)	Off-balance receivables in credit guarantee business (*1)	68,402	66,146	63,892	61,116		58,247	55,775		
その他信用保証	Others	93,241	90,955	88,829	86,923		84,580	82,344		
信用保証割賦売掛金	Credit guarantee receivables	651,109	647,160	633,675	627,771		619,005	609,922		
リース投資資産	Leased investment assets	9,511	8,689	7,776	7,004		6,236	5,517		
合計(*2)	Total(*2)	1,061,397	1,054,062	998,375	988,352		972,988	962,620		

(*1) 信用保証業務の一部において保証限度額を設定していることに伴い、保証限度額を超える部分は信用保証割賦売掛金から控除しております。「信用保証業務によるオフバランス残高」はこの保証限度額を超える金額を示しております。

We have set a cap on credit guarantee in part of our credit guarantee business. A portion in excess of the cap has been deducted from the Credit guarantee receivables. "Off-balance receivables in Credit guarantee business" indicates the amount in excess of the cap.

(*2) 破綻先および実質破綻先の取立不能見込額は営業債権残高より控除しております。

Uncollectible estimated amounts from legally bankrupt borrowers and virtually bankrupt borrowers have been charged off from the Account receivables.

(単体/Non-Consolidated)

単体: 貸借対照表 Balance sheets (Non-Consolidated)

(単位: 百万円 Unit: Millions of yen)

	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	2009.12	2010.3
流動資産	Current assets	1,317,867	1,286,971	1,267,138	1,255,892	1,231,820	1,238,931	
現金及び預金	Cash and deposits	132,096	114,823	147,934	199,370	193,530	143,058	
割賦売掛金	Installment receivables	400,775	398,211	356,923	353,576	347,746	347,181	
信用保証割賦売掛金	Credit guarantee receivables	651,109	647,160	633,675	627,771	619,005	609,922	
リース投資資産	Lease investment assets	9,511	8,689	7,776	7,004	6,236	5,517	
有価証券	Securities	9,534	8,664	8,086	7,645	6,151	4,447	
前払費用	Prepaid expenses	322	653	489	374	287	539	
繰延税金資産	Deferred tax assets	11,250	11,250	11,250	11,770	11,770	11,770	
関係会社短期貸付金	Short-term loans to affiliates	560	560	640	45	95	69,170	
金銭の信託	Monetary assets held in trust	61,627	58,590	59,744	58,698	58,215	55,717	
立替金	Advance payments	15,139	14,409	10,348	13,185	12,867	10,949	
口座振替未収金	Accounts receivables	61,301	64,820	68,978	13,947	11,986	15,850	
その他	Others	6,829	2,722	3,269	2,808	2,909	2,312	
貸倒引当金	Reserve for credit losses	(42,190)	(43,585)	(41,977)	(40,305)	(38,983)	(37,505)	
固定資産	Fixed assets	41,817	42,350	43,312	43,769	41,891	82,167	
有形固定資産	Tangible fixed assets	9,544	9,694	9,605	9,467	9,090	8,883	
建物(純額)	Buildings, net	2,379	2,360	2,349	2,352	2,322	2,294	
構築物(純額)	Structures, net	20	19	18	18	17	16	
工具、器具及び備品(純額)	Furniture and fixtures, net	831	1,039	1,139	1,094	1,012	948	
土地	Land	5,328	5,328	5,230	5,230	5,230	5,230	
リース資産(純額)	Lease assets, net	525	386	313	246	189	140	
その他(純額)	Others, net	458	558	553	524	317	252	
無形固定資産	Intangible fixed assets	8,728	9,139	9,196	10,151	10,541	11,097	
ソフトウェア	Software	8,687	9,104	9,167	10,127	10,522	11,083	
リース資産	Lease assets	36	31	25	20	15	11	
その他	Others	4	3	3	3	3	3	
投資その他の資産	Investments and other assets	23,545	23,515	24,510	24,150	22,259	62,185	
投資有価証券	Investment securities	1,141	1,188	983	724	841	41,176	
関係会社株式	Stocks of affiliates	12,255	12,324	12,523	12,523	12,637	12,637	
出資金	Investments capital	0	0	0	0	0	0	
長期貸付金	Long-term loans	9	11	12	12	12	11	
長期前払費用	Long-term prepaid expenses	84	78	81	73	68	69	
繰延税金資産	Deferred tax assets	94	10	-	-	-	-	
その他	Others	9,958	9,901	10,909	10,816	8,698	8,289	
繰延資産	Deferred assets	57	50	42	23	18	13	
社債発行費	Bond issue expenses	57	50	42	23	18	13	
資産合計	Total assets	1,359,743	1,329,372	1,310,494	1,299,685	1,273,729	1,321,111	
流動負債	Current liabilities	1,101,850	1,079,271	1,065,329	1,105,023	1,105,013	1,176,964	
支払手形	Trade notes	4,675	3,576	3,364	3,051	3,135	2,336	
買掛金	Trade accounts payables	11,470	12,906	14,645	14,702	13,364	13,715	
信用保証買掛金	Credit guarantee payables	651,109	647,160	633,675	627,771	619,005	609,922	
1年以内償還予定の社債	Corporate bonds to be paid within a year	-	-	-	-	16,600	16,600	
短期借入金	Short-term borrowings	134,000	115,700	163,200	157,200	150,200	179,300	
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	105,150	98,052	93,727	71,507	67,480	71,653	
短期社債	Short-term corporate bonds	47,300	53,600	11,600	10,500	14,500	28,800	
リース債務	Lease obligations	2,984	2,828	2,660	2,541	2,388	2,237	
未払金	Accounts payables	3,727	2,858	2,375	3,764	2,569	2,686	
未払費用	Accrued expenses	1,294	488	1,150	422	813	369	
未払法人税等	Accrued income taxes	104	179	198	240	98	197	
預り金	Deposits received	100,938	104,790	103,653	94,205	95,658	98,429	
債権流動化預り金	Deposits received for securitization	1,892	1,621	1,614	86,646	88,666	121,353	
賞与引当金	Accrued employees' bonuses	410	819	325	637	398	610	
ポイント引当金	Reserve for point card certificates	615	699	770	1,000	894	880	
割賦利益繰延	Deferred installment income	36,078	33,914	32,236	30,618	29,116	27,769	
その他	Others	99	75	132	214	123	103	
固定負債	Long-term liabilities	145,050	135,125	130,362	83,987	60,868	39,835	
社債	Corporate bonds	25,000	25,000	25,000	16,600	-	-	
長期借入金	Long-term debt	105,213	95,858	92,815	52,021	47,442	28,180	
リース債務	Lease obligations	7,090	6,278	5,455	4,730	4,053	3,430	
退職給付引当金	Reserve for employees' retirement benefits	138	159	181	200	226	-	
役員退職慰労引当金	Reserve for directors' retirement benefits	57	62	68	74	80	90	
利息返還損失引当金	Reserve for losses on interest repayments	6,261	6,553	5,695	9,276	8,072	7,190	
その他	Others	1,290	1,214	1,146	1,084	993	943	
負債合計	Total liabilities	1,246,901	1,214,396	1,195,691	1,189,010	1,165,881	1,216,800	
株主資本	Total shareholders' equity	112,971	114,979	114,821	110,721	107,804	104,358	
資本金	Capital stock	40,000	15,000	15,000	47,250	47,250	15,000	
資本剰余金	Capital surplus	65,185	90,185	88,225	54,685	50,850	83,100	
資本準備金	Capital reserve	28,750	3,750	3,750	36,000	36,000	3,750	
その他資本剰余金	Other capital surplus	36,435	86,435	84,475	18,685	14,850	79,350	
利益剰余金	Retained earnings	7,802	9,811	11,613	8,803	9,720	10,950	
その他利益剰余金	Other retained earnings	7,802	9,811	11,613	8,803	9,720	10,950	
繰越利益剰余金	Retained earnings carried forward	7,802	9,811	11,613	8,803	9,720	10,950	
自己株式	Treasury stock, at cost	(17)	(17)	(17)	(17)	(17)	(4,692)	
評価・換算差額等	Total net unrealized gain (loss) and translation adjustments	(129)	(4)	(19)	(46)	44	(46)	
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	(137)	(15)	(14)	(46)	44	(46)	
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	8	10	(4)	-	-	-	
純資産合計	Total equity	112,842	114,975	114,802	110,674	107,848	104,311	
負債純資産合計	Total liabilities and equity	1,359,743	1,329,372	1,310,494	1,299,685	1,273,729	1,321,111	

(単体／Non-Consolidated)

単体：取扱高 Trading volume (Non-Consolidated)

(単位：百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
総合あっせん	Credit card shopping (Sogo)	107,756	117,414	120,022	107,772	452,965	109,418	114,754			224,172
個品あっせん	Installment shopping credit (Kohin)	14,468	14,343	17,138	16,237	62,187	13,184	9,398			22,582
	オートクレジット	7,884	7,501	11,379	10,747	37,512	7,749	3,613			11,362
	その他ショッピングクレジット	6,583	6,841	5,758	5,489	24,674	5,435	5,785			11,220
信用保証	Credit guarantee	82,934	86,901	74,245	67,677	311,759	69,276	74,302			143,578
	オートクレジット	73,101	75,698	64,296	60,591	273,687	62,416	66,890			129,306
	その他ショッピングクレジット	8,083	9,796	8,632	5,748	32,261	5,484	6,439			11,924
	その他信用保証	1,749	1,406	1,315	1,338	5,810	1,374	973			2,347
融資	Loan	28,193	26,755	25,595	24,163	104,707	23,456	21,058			44,514
	消費者金融	28,018	26,579	25,424	23,991	104,013	23,207	20,876			44,084
	カードキャッシング	20,221	19,341	19,149	18,045	76,756	17,827	16,304			34,132
	ローンカード	7,094	6,737	5,976	5,391	25,199	4,841	4,188			9,030
	その他消費者金融	703	501	298	554	2,057	538	383			922
	その他融資	175	175	171	171	693	248	181			429
その他	Others	332,063	342,615	341,292	318,198	1,334,169	323,852	334,849			658,702
合計	Total	565,416	588,029	578,293	534,049	2,265,789	539,187	554,363			1,093,550

単体：ショッピングクレジット事業 新規信用供与件数

Number of new transactions in shopping credit business (Non-Consolidated)

(単位：千件 Unit: Thousand)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
個品あっせん	Installment shopping credit	19	17	19	17	73	16	12			29
信用保証	Credit guarantee	48	51	44	43	188	43	43			86
合計	Total	68	68	64	60	261	59	55			115

単体：利用件数(期末口座請求件数) Number of outstanding transactions (bills) (Non-Consolidated)

(単位：千件 Unit: Thousand)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
クレジットカード・ローンカード	Credit card and Loan card	1,997	2,019	2,008	1,954		2,028	2,011			
ショッピングクレジット	Shopping credit	1,101	1,057	1,020	971		929	887			
決済事業	Settlement business	5,783	5,774	5,775	5,655		5,621	5,615			
その他	Others	57	56	54	53		51	50			
合計	Total	8,939	8,906	8,859	8,635		8,631	8,564			

単体：加盟店数 Number of merchants (Non-Consolidated)

(単位：千店 Unit: Thousand)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
クレジットカード	Credit card	-	291	-	293		-	296			
ショッピングクレジット	Shopping credit	-	398	-	413		-	419			
合計	Total	-	689	-	706		-	716			

単体：その他計数 Other indices (Non-Consolidated)

		2008.6	2008.9	2008.12	2009.3		2009.6	2009.9	2009.12	2010.3	
従業員数 (単位：人)	Number of employees (Employees)	1,117	1,092	1,095	1,089		1,115	1,086			
営業店舗数 (単位：店)	Number of sales branches (Branches)	39	39	39	39		39	35			
CD台数(自社・提携) (単位：千台)	Number of cash dispensers (Thousand)	-	141	-	145		-	145			

(単体/Non-Consolidated)

単体:カード関連情報 Information about Credit card & Loan card (Non-Consolidated)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	209	156	160	196	724	228	165			393
クレジットカード	Credit card	207	155	159	194	717	226	163			389
ローンカード	Loan card	1	1	1	1	6	2	2			4
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	7,874	7,794	7,692	7,666		7,650	7,576			
クレジットカード	Credit card	7,351	7,317	7,260	7,270		7,284	7,244			
ローンカード	Loan card	522	477	432	395		366	332			
キャッシング/ローンカード (*1) (単位:億円)	Loan receivables outstanding (*1) (100 Millions of yen)	1,746	1,712	1,664	1,586		1,539	1,493			
クレジットカードキャッシング	Cashing by credit card	687	679	661	642		631	618			
ローンカード	Loan card	1,059	1,033	1,003	944		908	875			
貸付金利別残高	Interest rate zone										
~15.0%		20	33	35	36		34	35			
~18.0%		291	293	289	278		272	266			
~20.0%		132	129	125	117		112	108			
~25.0%		447	423	408	380		365	350			
~29.2%		854	833	805	774		754	733			
平均貸出金利	Average Lending Rates	24.5%	24.4%	24.4%	24.5%		24.5%	24.5%			
91~180日延滞残高比率	91-180 Days Delinquency Ratio	2.6%	2.4%	2.5%	2.5%		3.0%	2.7%			
年齢別残高構成比	Balance by Age										
<30		10.6%	10.0%	9.4%	9.1%		8.7%	8.2%			
<40		29.4%	29.1%	28.8%	28.4%		28.1%	27.8%			
<50		28.7%	29.0%	29.3%	29.4%		29.7%	30.0%			
<60		21.7%	21.8%	22.0%	22.1%		22.2%	22.2%			
>= 60		9.7%	10.1%	10.5%	11.0%		11.3%	11.8%			
性別残高構成比	Balance by Gender										
男性	Male	62.0%	62.1%	62.0%	62.4%		62.4%	62.5%			
女性	Female	38.0%	37.9%	38.0%	37.6%		37.6%	37.5%			
実行残高別残高構成比	Balance by Amount of Origination										
~99,999円	- JPY 99,999	4.1%	4.1%	4.3%	4.4%		4.6%	4.8%			
100,000~299,999円	JPY 100,000 - 299,999	19.2%	19.5%	19.7%	20.3%		20.7%	21.2%			
300,000~499,999円	JPY 300,000 - 499,999	29.2%	29.0%	29.0%	28.9%		28.8%	28.7%			
500,000~999,999円	JPY 500,000 - 999,999	27.7%	27.8%	27.2%	26.7%		26.4%	26.1%			
1,000,000円~	JPY 1,000,000 -	19.9%	19.8%	19.8%	19.6%		19.5%	19.3%			
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	519	514	505	492		486	479			
クレジットカードキャッシング	Cashing by credit card	324	323	319	314		314	312			
ローンカード	Loan card	195	190	186	177		171	167			
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	335	333	329	322		316	311			
クレジットカードキャッシング	Cashing by credit card	211	209	207	204		200	197			
ローンカード	Loan card	541	542	538	532		529	524			

(*1) 「貸付金利別残高」はカードキャッシング・ローンカード残高の管理上の営業債権ベースで示しております。

"Loan receivables outstanding by interest rate zone" shows a total of outstanding cashing by credit card/loan card on managed assets basis.

単体:貸倒関連情報 Credit costs and allowance for bad debts (Non-Consolidated)

(単位:百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
貸倒関連費用	Credit costs for bad debts	6,617	4,169	6,307	5,308	22,402	5,516	4,899			10,415
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	8,758	2,774	7,915	6,980	26,428	6,838	6,377			13,215
貸倒引当金残高	Allowance for bad debts	42,190	43,585	41,977	40,305		38,983	37,505			
営業債権残高	Account receivables	1,061,397	1,054,062	998,375	988,352		972,988	962,620			
リスク管理債権	Risk monitored installment receivables	-	56,745	-	56,854		-	55,045			
破綻先債権	Installment receivables to bankrupt borrowers	-	60	-	99		-	86			
延滞債権	Non-accrual delinquent installment receivables	-	29,542	-	31,745		-	33,604			
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	2,160	-	2,931		-	2,259			
貸出条件緩和債権	Restructured installment receivables	-	24,980	-	22,077		-	19,094			

単体:利息返還関連情報 Grey zone claims (Non-Consolidated)

(単位:百万円 Unit: Millions of yen)

		2008.4-6	2008.7-9	2008.10-12	2009.1-3	Total	2009.4-6	2009.7-9	2009.10-12	2010.1-3	Total
利息返還関連費用	Credit costs for grey zone claims	604	1,961	344	4,587	7,497	-	467			467
利息返還実績 (*1)	Refunds for grey zone claims (*1)	1,380	1,635	1,249	1,174	5,439	1,275	1,439			2,715
債権放棄額	Loan receivables write-off	601	693	520	485	2,301	528	596			1,124
利息返還額	Refund amounts	779	942	728	689	3,138	747	843			1,591
利息返還損失引当金残高	Allowance for grey zone claims	6,261	6,553	5,695	9,276		8,072	7,190			

(*1) 利息返還実績のうち債権放棄額には会計上既に償却している債権を一部含んでいることなどから会計上の金額とは異なっております。

The "loan receivables write-off" amount included in "the amount of grey zone refunds" is different from or higher than the accounting loss since a portion of the "loan receivables write-off" includes the amount which has already been recorded as a write-off on an accounting basis.

(単体/Non-Consolidated)

単体: 調達状況 Balance of total funding (Non-consolidated)

(単位: 百万円 Unit: Millions of yen)

		2008.6		2008.9		2008.12		2009.3	
		残高	平均利率	残高	平均利率	残高	平均利率	残高	平均利率
		Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate
短期借入金	Short-term debts	134,000	1.5%	115,700	1.7%	163,200	1.5%	157,200	1.3%
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	105,150	1.3%	98,052	1.3%	93,727	1.3%	71,507	1.3%
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	105,213	1.6%	95,858	1.6%	92,815	1.6%	52,021	1.7%
短期社債	Commercial paper	47,300	1.1%	53,600	1.1%	11,600	2.4%	10,500	2.0%
社債	Corporate bonds	25,000	1.9%	25,000	1.9%	25,000	1.9%	16,600	1.9%
合計	Total	416,663	1.4%	388,210	1.5%	386,342	1.5%	307,828	1.4%
		残高	構成比	残高	構成比	残高	構成比	残高	構成比
		Balance	Ratio	Balance	Ratio	Balance	Ratio	Balance	Ratio
固定・変動金利調達割合	Ratio of fixed/floating interest rate funding								
固定金利調達	Fixed interest funding	212,240	51%	200,303	52%	193,215	50%	127,542	41%
変動金利調達	Floating interest funding	204,422	49%	187,907	48%	193,127	50%	180,286	59%
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	344,363	83%	309,610	80%	349,742	91%	280,728	91%
直接調達	Direct funding	72,300	17%	78,600	20%	36,600	9%	27,100	9%
短期社債	Commercial paper	47,300	11%	53,600	14%	11,600	3%	10,500	3%
社債	Corporate bonds	25,000	6%	25,000	6%	25,000	6%	16,600	5%
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	27,000	-	12,000	-	7,000	-	-	-
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	30,499	-	24,797	-	60,790	-	51,259	-
融資債権	Loans	12,767	-	7,923	-	3,995	-	1,240	-

		2009.6		2009.9		2009.12		2010.3	
		残高	平均利率	残高	平均利率	残高	平均利率	残高	平均利率
		Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate	Balance	Average interest rate
短期借入金	Short-term debts	150,200	1.2%	179,300	0.8%				
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	67,480	1.3%	71,653	1.2%				
長期借入金 (1年以内返済予定のものを除く)	Other long-term debt	47,442	1.7%	28,180	1.9%				
短期社債	Commercial paper	14,500	1.5%	28,800	1.3%				
社債	Corporate bonds	16,600	1.9%	16,600	1.9%				
合計	Total	296,222	1.3%	324,534	1.1%				
		残高	構成比	残高	構成比	残高	構成比	残高	構成比
		Balance	Ratio	Balance	Ratio	Balance	Ratio	Balance	Ratio
固定・変動金利調達割合	Ratio of fixed/floating interest rate funding								
固定金利調達	Fixed interest funding	119,995	41%	106,316	33%				
変動金利調達	Floating interest funding	176,227	59%	218,217	67%				
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	265,122	90%	279,134	86%				
直接調達	Direct funding	31,100	10%	45,400	14%				
短期社債	Commercial paper	14,500	5%	28,800	9%				
社債	Corporate bonds	16,600	6%	16,600	5%				
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	-	-	-	-				
債権流動化残高	Securitization outstanding								
個品あっせん債権	Installment shopping credit	43,534	-	24,634	-				
融資債権	Loans	458	-	-	-				