

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 First Quarter
Ended June 30, 2011
(July 28, 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	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,702	2,704	2,639	2,771	2,838	3,001	2,903	2,926
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,800	2,780	3,541	2,287	2,397	2,374	2,741	2,206
オートクレジット	Auto Credit	847	933	1,474	809	867	1,038	1,246	919
その他ショッピングクレジット	Other Shopping Credit	1,953	1,847	2,066	1,477	1,530	1,335	1,494	1,287
信用保証	Credit Guarantee	4,075	4,023	3,931	3,989	3,922	3,849	3,860	4,103
オートクレジット	Auto Credit	2,445	2,475	2,480	2,613	2,593	2,553	2,616	2,860
その他ショッピングクレジット	Other Shopping Credit	1,178	1,100	1,023	958	924	899	861	871
その他信用保証	Others	450	447	427	417	404	395	381	371
融資	Total Loans	8,808	8,470	7,689	6,849	5,391	5,091	4,514	4,562
消費者金融	Consumer Loans	8,751	8,408	7,629	6,793	5,310	4,975	4,412	4,107
カードキャッシング	Cashing by Credit Card	4,141	4,020	3,663	3,084	2,276	2,173	1,935	1,831
ローンカード	Loan Card	3,878	3,671	3,299	2,932	2,348	2,141	1,891	1,733
その他消費者金融	Other Consumer Loans	732	715	666	776	686	660	585	542
その他融資	Other Loans	56	61	59	55	80	116	101	454
金融収益	Financial Income	725	912	912	936	899	1,066	1,001	538
その他	Others	2,145	2,167	2,110	2,108	2,087	2,092	2,073	2,059
営業収益	Operating Revenue	21,257	21,058	20,825	18,942	17,536	17,476	17,095	16,395
販売費及び一般管理費	Total SG&A	18,715	17,277	27,525	15,944	15,131	12,788	16,669	14,053
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	5,543	4,411	4,899	3,962	3,983	1,832	2,399	3,740
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	527	494	9,863	0	0	0	3,296	0
従業員給料・賞与	Personnel Expenses	2,340	2,357	2,350	2,390	2,372	2,309	2,534	2,103
支払手数料	Handling Charges	4,242	3,906	4,371	3,932	3,724	3,633	3,666	3,484
販売促進費	Sales Promotion Costs	1,184	1,447	1,446	1,090	1,162	1,129	1,197	1,073
賃借料	Rent	569	571	544	527	502	510	494	510
減価償却費	Depreciation and Amortization	817	745	700	587	258	406	409	342
通信費	Communication Costs	946	843	840	807	764	706	733	731
その他	Others	2,543	2,500	2,509	2,647	2,362	2,259	1,937	2,066
金融費用	Financial Expenses	1,532	1,003	936	882	729	658	696	561
支払利息	Interest Expenses	1,181	890	766	576	515	477	431	380
その他	Others	351	113	170	306	214	181	265	180
営業費用	Operating Expenses	20,248	18,281	28,462	16,827	15,861	13,446	17,366	14,614
営業利益(損失)	Operating Income (Loss)	1,009	2,776	(7,636)	2,114	1,675	4,029	(270)	1,780
経常利益(損失)	Ordinary Income (Loss)	1,076	2,725	(7,589)	2,054	1,662	4,029	(434)	1,794
四半期純利益(損失)	Net Income (Loss)	1,211	3,043	(12,798)	1,776	1,167	3,888	(3,608)	1,678

営業債権残高	Account receivables	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
割賦売掛金	Total Installment Receivables	425,534	412,747	350,021	370,653	372,158	367,828	335,351	392,435
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	49,452	54,280	51,555	52,322	53,381	58,363	54,977	58,381
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	169,667	161,767	110,061	123,417	131,587	131,626	111,179	116,192
オートクレジット	Auto Credit	69,738	67,103	29,348	47,406	57,583	59,191	47,396	50,969
その他ショッピングクレジット	Other Shopping Credit	99,928	94,663	80,713	76,011	74,004	72,434	63,782	65,223
融資	Total Loans	206,404	196,690	188,395	194,904	187,180	177,830	169,184	217,852
消費者金融	Consumer Loans	188,057	177,593	169,755	175,560	166,079	154,542	143,937	134,332
カードキャッシング	Cashing by Credit Card	61,143	57,833	55,868	53,551	51,765	48,090	44,302	41,635
ローンカード	Loan Card	78,273	72,807	68,079	64,122	59,077	53,933	49,318	44,564
その他消費者金融	Other Consumer Loans	48,640	46,952	45,806	57,886	55,236	52,519	50,316	48,132
その他融資	Other Loans	18,347	19,096	18,640	19,343	21,100	23,287	25,247	83,519
その他	Others	10	9	9	8	8	8	8	8
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	610,344	604,341	596,458	568,650	563,410	562,191	561,871	564,158
オートクレジット	Auto Credit	467,468	466,609	464,373	454,401	453,346	455,028	457,076	460,842
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	99,335	97,644	94,610	91,266	86,772	82,561	77,666	72,947
その他ショッピングクレジット	Other Shopping Credit	60,109	56,861	53,222	48,147	45,964	44,945	44,475	44,701
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	55,775	53,954	52,237	50,758	50,093	50,069	51,377	53,109
その他信用保証	Others	82,766	80,870	78,862	66,101	64,098	62,217	60,319	58,613
リース投資資産	Leased Investment Assets	5,517	4,803	4,129	3,504	2,921	2,386	1,923	1,518
営業債権残高合計	Total Account Receivables	1,041,395	1,021,893	950,609	942,808	938,489	932,406	899,146	958,111

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
流動資産	Current Assets	1,252,009	1,198,777	1,123,926	1,112,943	1,086,940	1,072,843	1,042,743	1,087,434
現金及び預金	Cash and Deposits	147,241	109,706	115,557	113,463	94,335	85,428	96,405	80,163
割賦売掛金	Installment Receivables	425,534	412,747	350,021	370,653	372,158	367,828	335,351	392,435
信用保証割賦売掛金	Credit Guarantee Receivables	610,344	604,341	596,458	568,650	563,410	562,191	561,871	564,158
リース投資資産	Lease Investment Assets	5,517	4,803	4,129	3,504	2,921	2,386	1,923	1,518
有価証券	Securities	4,447	3,272	2,342	1,672	1,153	824	572	207
繰延税金資産	Deferred Tax Assets	12,220	12,220	10,030	10,028	9,749	9,750	7,739	7,740
金銭の信託	Monetary Assets Held in Trust	55,717	54,261	52,459	52,139	51,894	52,756	52,293	53,338
その他	Others	30,712	35,520	29,399	28,187	25,751	24,278	20,393	22,371
貸倒引当金	Reserve for Credit Losses	(39,725)	(38,096)	(36,471)	(35,355)	(34,433)	(32,600)	(33,807)	(34,499)
固定資産	Fixed Assets	76,696	78,960	85,874	85,245	85,391	98,050	97,933	42,446
有形固定資産	Tangible Fixed Assets	9,810	9,471	8,998	9,007	8,909	8,747	8,551	9,134
建物及び構築物(純額)	Buildings and Structures, Net	2,721	2,684	2,631	2,617	2,580	2,547	2,643	2,623
土地	Land	5,515	5,515	5,222	5,222	5,222	5,222	5,080	5,080
リース資産(純額)	Lease Assets, Net	142	97	65	47	32	19	9	6
その他(純額)	Others, Net	1,430	1,173	1,079	1,120	1,074	959	817	1,424
無形固定資産	Intangible Fixed Assets	16,827	17,050	13,887	14,138	15,072	15,295	15,689	15,863
のれん	Goodwill	5,465	5,255	5,045	4,835	4,624	4,414	4,204	3,994
リース資産	Lease Assets	21	16	25	19	14	13	12	11
ソフトウェア	Software	11,336	11,778	8,816	9,283	10,432	10,867	11,472	11,857
その他	Others	3	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	50,058	52,438	62,988	62,098	61,409	74,006	73,692	17,448
投資有価証券	Investment Securities	41,580	45,804	55,364	54,819	54,431	67,190	66,746	10,707
その他	Others	8,478	6,634	7,623	7,278	6,978	6,815	6,945	6,740
繰延資産	Deferred Assets	13	5	2	-	-	-	-	-
社債発行費	Bond Issue Expenses	13	5	2	-	-	-	-	-
資産の部合計	Total Assets	1,328,719	1,277,743	1,209,803	1,198,188	1,172,332	1,170,894	1,140,676	1,129,880

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,185,243	1,137,932	1,100,846	1,091,830	1,068,979	1,067,142	1,041,694	1,035,715
支払手形及び買掛金	Trade Notes and Accounts Payables	17,878	19,195	18,920	17,953	17,182	18,299	17,341	17,819
信用保証買掛金	Credit Guarantee Payables	610,344	604,341	596,458	568,650	563,410	562,191	561,871	564,158
短期社債	Short-Term Corporate Bonds	28,800	16,500	-	3,000	2,500	1,000	13,500	3,000
1年内償還予定の社債	Corporate Bonds to Be Paid within a Year	16,600	10,100	10,100	-	-	-	-	-
短期借入金	Short-Term Borrowings	179,300	158,300	183,300	221,300	212,300	214,800	193,800	195,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	71,653	68,020	40,331	27,997	15,788	14,281	8,131	6,226
リース債務	Lease Obligations	2,250	2,080	1,900	1,715	1,515	1,307	1,119	942
未払法人税等	Accrued Income Taxes	215	161	207	313	584	699	377	287
預り金	Deposits Received	98,812	101,885	88,516	88,988	92,603	92,001	82,383	86,505
債権流動化預り金	Deposits Received for Securitization	121,353	120,711	126,252	127,678	127,294	127,145	127,278	126,986
賞与引当金	Accrued Employees' Bonuses	708	375	734	418	835	696	1,311	467
ポイント引当金	Reserve for Point Card Certificates	1,017	919	1,265	1,277	1,521	1,754	753	647
割賦利益繰延	Deferred Installment Income	31,952	30,877	28,702	28,703	29,305	29,197	29,288	28,934
その他	Others	4,358	4,462	4,157	3,832	4,138	3,769	4,538	4,440
固定負債	Long-Term Liabilities	41,681	37,586	31,721	27,402	23,204	19,692	18,606	12,092
長期借入金	Long-Term Debt	28,180	26,155	12,603	10,274	8,139	6,874	4,471	166
リース債務	Lease Obligations	3,430	2,836	2,319	1,857	1,453	1,111	825	594
繰延税金負債	Deferred Tax Liability	114	123	107	111	169	170	140	139
退職給付引当金	Reserve for Employees' Retirement Benefits	579	596	618	633	653	678	711	728
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	122	134	148	151	166	180	194	119
利息返還損失引当金	Reserve for Losses on Interest Repayments	8,305	6,848	15,161	13,578	11,884	10,063	11,702	9,825
資産除去債務	Asset Retirement Obligations	-	-	-	151	147	130	124	128
その他	Others	947	891	763	643	588	481	435	390
負債の部合計	Total Liabilities	1,226,924	1,175,518	1,132,568	1,119,232	1,092,183	1,086,834	1,060,300	1,047,808
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	101,771	102,189	77,163	78,907	80,053	83,941	80,333	82,011
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	83,081	80,455	63,552	63,502	63,481	63,481	63,481	54,916
利益剰余金	Retained Earnings	8,382	11,426	(1,372)	404	1,572	5,460	1,851	12,095
自己株式	Treasury Stock, at Cost	(4,692)	(4,692)	(17)	-	-	(0)	(0)	(0)
その他の包括利益累計額	Total Net Unrealized Gain (Loss) and Translation Adjustments	(49)	(44)	10	(25)	16	24	(29)	(26)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(49)	(44)	10	(25)	16	24	(29)	(26)
少数株主持分	Minority Interests in Subsidiaries	71	79	61	73	78	93	72	86
純資産の部合計	Total Equity	101,794	102,224	77,234	78,955	80,148	84,059	80,375	82,071
負債及び純資産の部合計	Total Liabilities and Equity	1,328,719	1,277,743	1,209,803	1,198,188	1,172,332	1,170,894	1,140,676	1,129,880

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

取扱高	Trading volume	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	123,015	124,706	121,317	123,795	133,036	140,371	133,375	134,995
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	19,020	17,189	18,430	25,868	25,346	17,128	18,842	19,272
オートクレジット	Auto Credit	6,207	5,756	7,800	14,869	14,518	7,089	8,809	8,205
その他ショッピングクレジット	Other Shopping Credit	12,812	11,432	10,630	10,998	10,828	10,039	10,033	11,067
信用保証	Credit Guarantee	75,934	78,367	68,935	59,374	70,430	74,910	70,379	74,383
オートクレジット	Auto Credit	66,890	69,079	61,005	51,757	61,479	65,175	59,525	62,450
その他ショッピングクレジット	Other Shopping Credit	6,439	6,425	5,031	4,880	6,382	7,452	8,513	9,622
その他信用保証	Others	2,605	2,862	2,898	2,737	2,568	2,282	2,339	2,311
融資	Total Loans	25,171	23,764	21,932	21,836	20,374	17,579	15,051	16,623
消費者金融	Consumer Loans	24,989	23,581	21,732	21,216	18,302	13,724	11,797	12,154
カードキャッシング	Cashing by Credit Card	18,676	17,821	16,196	16,278	14,867	11,673	10,115	10,462
ローンカード	Loan Card	5,515	5,149	4,917	4,473	3,318	1,989	1,643	1,611
その他消費者金融	Other Consumer Loans	797	609	618	465	116	61	37	80
その他融資	Other Loans	181	183	200	619	2,072	3,854	3,254	4,468
その他	Others	334,943	333,676	305,020	311,167	313,509	318,961	297,130	297,257
合計	Total	578,085	577,703	535,637	542,043	562,698	568,951	534,779	542,533

顧客数	Number of Customers (Thousands)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	79	74	72	70	75	70	71	74
個別信用購入あっせん	Installment Shopping Credit	36	32	32	38	36	28	30	31
信用保証	Credit Guarantee	43	42	39	31	39	41	41	42
加盟店数(千店)	Number of Merchants	885	n/a	898	n/a	910	n/a	922	n/a
クレジットカード	Credit Card	390	n/a	392	n/a	394	n/a	397	n/a
ショッピングクレジット	Shopping Credit	495	n/a	505	n/a	515	n/a	525	n/a
有効カード会員数(千人)	Available Cardholders	8,238	8,171	8,165	8,072	7,962	7,830	7,701	7,573
クレジットカード	Credit Card	7,841	7,800	7,811	7,758	7,649	7,516	7,387	7,259
ローンカード	Loan Card	396	371	354	313	313	313	313	313
カード新規獲得枚数(千枚)	Number of New Card Issuance	174	176	171	151	81	50	45	47
クレジットカード	Credit Card	171	174	168	148	78	47	43	45
ローンカード	Loan Card	3	2	3	2	2	2	2	2
残高有口座数(千人)	Number of Active Accounts	542	529	509	502	493	478	456	447
クレジットカードキャッシング	Cashing by Credit Card	350	343	332	329	325	315	301	297
ローンカード	Loan Card	191	186	177	172	168	163	154	149

店舗・チャネル	Number of Branches and Channels	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
営業店舗数(店)	Branches	40	34	34	34	34	34	34	34
CD台数(千台)	CDs (Thousands)	145	n/a	146	n/a	147	n/a	148	n/a

平均貸出金利	Average Lending Rates	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card	23.9%	23.8%	23.7%	17.7%	17.7%	17.7%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
貸付金利別融資残高(億円)	Loan Receivables Outstanding by Interest Rate Zone (100 Millions of yen)								
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):								
～15.0%	～15.0%	61	61	60	399	382	360	331	309
～18.0%	～18.0%	398	396	387	969	940	882	811	767
～20.0%	～20.0%	110	105	97	31	29	27	23	22
～25.0%	～25.0%	364	348	318	65	61	58	51	49
～29.2%	～29.2%	786	746	697	45	41	38	30	27
合計	Total	1,721	1,658	1,562	1,510	1,455	1,368	1,249	1,177
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%	3.6%	3.7%	3.9%	26.4%	26.3%	26.4%	26.5%	26.3%
～18.0%	～18.0%	23.1%	23.9%	24.8%	64.1%	64.6%	64.5%	65.0%	65.2%
～20.0%	～20.0%	6.4%	6.4%	6.2%	2.1%	2.0%	2.0%	1.9%	1.9%
～25.0%	～25.0%	21.2%	21.0%	20.4%	4.3%	4.2%	4.3%	4.1%	4.2%
～29.2%	～29.2%	45.7%	45.0%	44.7%	3.0%	2.9%	2.8%	2.4%	2.4%
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	724	696	662	645	631	592	544	516
ローンカード	Loan Card	996	961	899	864	823	775	704	661
合計	Total	1,721	1,658	1,562	1,510	1,455	1,368	1,249	1,177
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1口座あたり残高(千円)	Credit Outstanding Per Account	317	312	306	300	295	285	273	263
クレジットカードキャッシング	Cashing by Credit Card	206	202	199	196	194	187	180	173
ローンカード	Loan Card	520	515	508	501	490	475	456	442
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
91～180日延滞残高比率	91-180 Days Delinquency Ratio	2.7%	2.5%	2.2%	2.3%	2.1%	1.9%	1.8%	1.8%
年齢別残高構成比	Balance by Age	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
<30	<30	7.8%	7.4%	7.1%	6.8%	6.4%	6.1%	6.1%	5.9%
<40	<40	26.9%	26.5%	26.1%	25.9%	25.4%	25.0%	24.7%	24.4%
<50	<50	29.8%	30.0%	30.1%	30.4%	30.6%	30.8%	30.8%	31.1%
<60	<60	23.2%	23.3%	23.5%	23.6%	23.7%	23.8%	23.8%	23.9%
>= 60	Over 60	12.3%	12.7%	13.2%	13.4%	13.9%	14.3%	14.6%	14.8%
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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
男性	Male	62.7%	62.7%	63.0%	63.1%	63.3%	63.7%	64.2%	64.7%
女性	Female	37.3%	37.3%	37.0%	36.9%	36.7%	36.3%	35.8%	35.3%
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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
10万円未満	Less than JPY 100K	4.5%	4.6%	4.8%	5.0%	5.2%	5.5%	5.9%	6.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	20.6%	20.9%	21.7%	22.1%	22.9%	23.5%	24.8%	25.6%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.3%	29.3%	29.0%	28.8%	28.7%	29.0%	28.8%	28.6%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	27.7%	27.3%	26.9%	26.7%	26.4%	25.5%	24.8%	24.3%
100万円以上	Over JPY 1M	17.9%	17.9%	17.6%	17.3%	16.8%	16.4%	15.7%	15.0%
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	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
貸倒関連費用	Credit Costs for Bad Debts	5,543	4,411	4,899	3,962	3,983	1,832	4,036	3,740
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	7,182	6,159	6,638	5,151	4,967	3,729	2,884	3,140
貸倒引当金残高	Allowance for Bad Debts	39,725	38,096	36,471	35,355	34,433	32,600	33,807	34,499
営業債権残高	Account Receivables	1,041,395	1,021,893	950,609	942,808	938,489	932,406	899,146	958,111
リスク管理債権	Risk Monitored Installment Receivables	58,877	n/a	56,246	n/a	53,080	n/a	51,060	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	103	n/a	92	n/a	63	n/a	37	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	34,148	n/a	34,143	n/a	34,162	n/a	34,052	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	3,302	n/a	3,105	n/a	1,950	n/a	1,761	n/a
貸出条件緩和債権	Restructured Installment Receivables	21,323	n/a	18,905	n/a	16,904	n/a	15,208	n/a

利息返還関連情報	Grey Zone Related Information	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
利息返還関連費用	Credit Costs for Grey Zone Claims	527	494	9,863	-	-	-	3,296	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,815	2,113	1,689	1,659	1,781	1,930	1,938	1,846
債権放棄額	Amount of Debt Write-Off	736	837	684	670	679	703	698	603
利息返還額	Amount of Interest Repayment	1,079	1,276	1,004	989	1,102	1,226	1,240	1,242
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	8,305	6,848	15,161	13,578	11,884	10,063	11,702	9,825

調達状況(1)	Balance and Ratio of Total Funding (1)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
残高:	Balance:								
短期借入金	Short-Term Debts	248,300	229,300	183,300	221,300	212,300	214,800	193,800	195,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	71,653	68,020	40,331	27,997	15,788	14,281	8,131	6,226
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	28,180	26,155	12,603	10,274	8,139	6,874	4,471	166
短期社債	Commercial Paper	28,800	16,500	-	3,000	2,500	1,000	13,500	3,000
社債	Corporate Bonds	16,600	10,100	10,100	-	-	-	-	-
合計	Total	393,534	350,075	246,334	262,572	238,727	236,955	219,903	204,692
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.9%	0.8%	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	1.2%	1.2%	1.3%	1.3%	1.7%	1.7%	2.0%	1.8%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	1.9%	1.9%	2.3%	2.3%	2.4%	2.4%	2.6%	0.8%
短期社債	Commercial Paper	1.3%	1.2%	-	0.8%	0.8%	0.8%	0.6%	0.9%
社債	Corporate Bonds	1.9%	1.9%	1.9%	-	-	-	-	-
合計	Total	1.1%	1.0%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
残高:	Balance								
固定金利調達	Fixed Interest Funding	106,316	94,367	54,262	30,412	16,830	14,696	8,781	5,513
変動金利調達	Floating Interest Funding	287,217	255,708	192,071	232,159	221,897	222,259	211,122	199,179
合計	Total	393,534	350,075	246,334	262,572	238,727	236,955	219,903	204,692
比率:	Ratio								
固定金利調達	Fixed Interest Funding	27%	27%	22%	12%	7%	6%	4%	3%
変動金利調達	Floating Interest Funding	73%	73%	78%	88%	93%	94%	96%	97%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	24,634	22,421	66,158	55,212	46,507	38,838	53,614	45,494
個別信用購入あっせん債権	Installment Shopping Credit	24,634	22,421	66,158	55,212	46,507	38,838	53,614	45,494
融資債権	Loans	-	-	-	-	-	-	-	-