

APLUS Fact Book

2009 年 3 月期第 1 四半期
決算補足資料

Appendix for Financial Result
for the 1st Quarter of FY2008

株式会社アプラス

2008 年 7 月

目次 / Contents

連結/Consolidated

要約損益計算書	Summary of income statements	1
営業収益	Operating revenue	1
営業費用	Operating expenses	1
営業債権残高	Account receivables	1
貸借対照表	Balance sheets	2
取扱高	Trading volume	3
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	3
加盟店数	Number of merchants	3
従業員数	Number of employees	3
カード関連情報	Information about Credit card & Loan card	4
貸倒関連情報	Credit costs and allowance for bad debts	4
利息返還関連情報	Grey zone claims	4

単体/Non-Consolidated

要約損益計算書	Summary of income statements	5
営業収益	Operating revenue	5
営業費用	Operating expenses	5
営業債権残高	Account receivables	5
貸借対照表	Balance sheets	6
取扱高	Trading volume	7
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	7
利用件数(期末口座請求件数)	Number of outstanding transactions (bills)	7
加盟店数	Number of merchants	7
その他計数	Other indices	7
カード関連情報	Information about Credit card & Loan card	8
貸倒関連情報	Credit costs and allowance for bad debts	8
利息返還関連情報	Grey zone claims	8
調達状況	Balance of total funding	9

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)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
営業収益	Operating revenue	27,528	26,910	26,637	25,723	24,756			
営業費用	Operating expenses	26,047	27,021	24,267	26,959	22,844			
販売費及び一般管理費	Total SG&A	24,301	25,235	22,502	25,143	21,066			
金融費用	Financial expenses	1,745	1,785	1,764	1,815	1,777			
営業利益	Operating income	1,481	(110)	2,370	(1,236)	1,911			
経常利益	Ordinary income	1,560	(93)	2,396	(1,433)	1,905			
純利益	Net income	1,522	2,263	2,358	(20)	1,196			

連結: 営業収益 Operating revenue (Consolidated)

(単位: 百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	2,361	2,476	2,547	2,579	2,626			
個品あっせん	Installment shopping credit (Kohin)	3,920	3,709	3,554	3,698	3,175			
オートクレジット	Automobile credit	626	594	616	788	560			
その他ショッピングクレジット	Other shopping credit	3,293	3,116	2,938	2,910	2,614			
信用保証	Credit guarantee	5,790	5,406	5,118	4,892	4,656			
オートクレジット	Automobile credit	2,503	2,402	2,363	2,333	2,386			
その他ショッピングクレジット	Other shopping credit	2,691	2,423	2,186	2,008	1,756			
その他信用保証	Others	596	580	568	550	513			
融資	Loan	12,707	12,583	12,613	11,661	11,406			
消費者金融	Consumer loan	12,662	12,539	12,563	11,612	11,358			
カードキャッシング	Cashing by credit card	5,510	5,441	5,444	5,108	4,954			
ローンカード	Loan card	6,270	6,227	6,235	5,652	5,577			
その他消費者金融	Other consumer loan	881	871	883	851	826			
その他融資	Other loan	44	45	49	49	47			
金融収益	Financial income	683	592	607	576	653			
その他	Others	2,065	2,141	2,197	2,314	2,238			
合計	Total	27,528	26,910	26,637	25,723	24,756			

連結: 営業費用 Operating expenses (Consolidated)

(単位: 百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
販売費及び一般管理費	Total SG&A	24,301	25,235	22,502	25,143	21,066			
貸倒引当金繰入額	Net provision of allowance for bad debts	9,839	9,964	8,582	9,822	7,338			
従業員給料・賞与	Salaries/Bonuses	2,420	2,285	2,274	2,527	2,308			
支払手数料	Handling charges	5,113	4,981	5,141	4,942	4,748			
(内 為替手数料)	(Exchange costs)	1,268	1,263	1,289	1,266	1,267			
販売促進費	Sales promotion costs	1,545	1,639	974	1,608	1,156			
賃借料	Rent	832	780	765	790	585			
減価償却費	Depreciation and amortization	636	638	711	728	905			
通信費	Communication costs	914	978	934	932	926			
その他	Others	2,999	3,967	3,119	3,791	3,096			
金融費用	Financial expenses	1,745	1,785	1,764	1,815	1,777			
支払利息	Interest expenses	1,745	1,771	1,758	1,704	1,777			
その他	Others	0	14	5	110	0			
合計	Total	26,047	27,021	24,267	26,959	22,844			

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

(単位: 百万円 Unit: Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
総合あっせん	Credit card shopping (Sogo)	43,899	42,891	48,318	46,671	46,253			
個品あっせん	Installment shopping credit (Kohin)	228,444	221,155	213,446	195,740	196,324			
オートクレジット	Automobile credit	44,878	47,336	49,249	37,149	43,366			
その他ショッピングクレジット	Other shopping credit	183,565	173,818	164,197	158,591	152,957			
融資	Loan	248,379	241,222	234,490	229,413	225,211			
消費者金融	Consumer loan	236,259	229,996	222,620	217,715	214,376			
カードキャッシング	Cashing by credit card	67,108	65,809	62,659	60,806	62,030			
ローンカード	Loan card	114,418	109,755	105,675	102,330	98,739			
その他消費者金融	Other consumer loan	54,732	54,431	54,285	54,578	53,607			
その他融資	Other loan	12,119	11,226	11,869	11,698	10,835			
その他	Others	124	101	8	8	15			
割賦売掛金	Total installment receivables	520,847	505,371	496,264	471,834	467,805			
オートクレジット	Automobile credit	464,386	460,295	460,225	467,468	473,541			
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)	140,888	133,950	129,331	123,061	121,283			
その他ショッピングクレジット	Other shopping credit	118,265	107,060	98,520	90,466	84,325			
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)	88,539	82,380	76,176	71,383	68,402			
その他信用保証	Others	104,565	101,907	99,549	96,736	94,481			
信用保証割賦売掛金	Credit guarantee receivables	687,216	669,264	658,294	654,670	652,349			
リース投資資産	Lease investment assets	-	-	-	-	9,511			
合計 (*2)	Total (*2)	1,208,064	1,174,635	1,154,558	1,126,505	1,129,666			

(*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：貸借対照表 Balance sheets (Consolidated)

(単位：百万円 Unit: Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
流動資産	Current assets	1,476,000	1,423,282	1,404,817	1,395,648	1,391,387			
現金及び預金	Cash and deposits	192,408	124,315	121,277	198,031	137,637			
割賦売掛金	Installment receivables	520,847	505,371	496,264	471,834	467,805			
信用保証割賦売掛金	Credit guarantee receivables	687,216	669,264	658,294	654,670	652,349			
有価証券	Securities	-	-	-	10,552	9,534			
繰延税金資産	Deferred tax assets	10,200	10,200	10,200	11,613	11,613			
金銭の信託	Monetary assets held in trust	84,056	80,607	76,166	60,703	61,627			
その他	Others	29,379	80,033	87,134	34,839	95,387			
貸倒引当金	Reserve for credit losses	(48,109)	(46,509)	(44,519)	(46,595)	(44,568)			
固定資産	Fixed assets	39,762	39,075	38,789	37,670	37,724			
有形固定資産	Tangible fixed assets	9,095	9,203	9,573	10,069	10,426			
建物及び構築物	Buildings and structures	2,903	2,872	2,874	2,868	2,850			
土地	Land	5,613	5,613	5,613	5,613	5,613			
その他	Others	578	716	1,085	1,587	1,962			
無形固定資産	Intangible fixed assets	15,998	15,830	15,500	15,647	15,456			
ソフトウェア	Software	8,635	8,678	8,558	8,916	8,935			
のれん	Goodwill	7,357	7,147	6,937	6,727	6,516			
その他	Others	4	4	4	4	4			
投資その他の資産	Investments and other assets	14,668	14,040	13,715	11,953	11,841			
投資有価証券	Investment securities	2,289	1,846	1,608	1,556	1,567			
繰延税金資産	Deferred tax assets	-	26	112	126	94			
その他	Others	12,379	12,167	11,994	10,270	10,180			
繰延資産	Deferred assets	87	80	72	65	57			
社債発行費	Bond issue expenses	87	80	72	65	57			
資産合計	Total assets	1,515,850	1,462,437	1,443,680	1,433,384	1,429,169			
流動負債	Current liabilities	1,258,360	1,211,847	1,203,010	1,176,605	1,171,214			
支払手形及び買掛金	Trade notes and accounts payables	21,288	20,819	20,788	20,491	19,602			
信用保証買掛金	Credit guarantee payables	687,216	669,264	658,294	654,670	652,349			
短期借入金	Short-term borrowings	230,100	225,100	236,600	200,500	193,500			
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	94,296	75,241	75,184	106,445	105,150			
短期社債	Short-term corporate bonds	61,800	57,000	52,300	43,600	47,300			
未払法人税等	Accrued income taxes	87	154	123	286	114			
賞与引当金	Accrued employees' bonuses	510	887	446	1,039	470			
ポイント引当金	Reserve for point card certificates	449	552	651	741	753			
預り金	Deposits received	105,437	110,522	110,007	101,235	103,579			
割賦利益繰延	Deferred installment income	50,360	46,316	42,711	40,902	38,805			
その他	Others	6,812	5,989	5,903	6,693	9,589			
固定負債	Long-term liabilities	198,196	189,137	178,967	145,095	146,983			
社債	Corporate bonds	25,000	25,000	25,000	25,000	25,000			
長期借入金	Long-term debt	161,358	152,469	142,769	109,387	105,213			
繰延税金負債	Deferred tax liability	148	77	68	77	60			
退職給付引当金	Reserve for employees' retirement benefits	473	549	605	614	636			
役員退職慰労引当金	Reserve for directors' retirement benefits	2	47	56	65	71			
利息返還損失引当金	Reserve for losses on interest repayments	9,718	9,495	9,025	8,632	7,596			
その他	Others	1,495	1,497	1,440	1,317	8,405			
負債合計	Total liabilities	1,456,556	1,400,984	1,381,977	1,321,701	1,318,197			
株主資本	Total shareholders' equity	59,268	61,532	61,930	111,909	111,145			
資本金	Capital stock	15,000	15,000	15,000	40,000	40,000			
資本剰余金	Capital surplus	43,462	44,086	42,126	67,126	65,166			
利益剰余金	Retained earnings	821	2,461	4,820	4,799	5,996			
自己株式	Treasury stock, at cost	(15)	(16)	(16)	(17)	(17)			
評価・換算差額等	Total net unrealized gain (loss) and translation	(11)	(117)	(269)	(276)	(229)			
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	27	(114)	(252)	(260)	(237)			
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	(39)	(3)	(16)	(16)	8			
少数株主持分	Minority Interests in subsidiaries	36	38	41	50	55			
純資産合計	Total equity	59,294	61,452	61,702	111,683	110,972			
負債純資産合計	Total liabilities and equity	1,515,850	1,462,437	1,443,680	1,433,384	1,429,169			

(連結/Consolidated)

連結:取扱高 Trading volume (Consolidated)

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	101,889	107,073	116,429	115,014	116,136			
個品あっせん	Installment shopping credit (Kohin)	23,379	23,335	21,578	25,718	24,026			
	オートクレジット	7,809	7,984	7,723	10,217	9,535			
	その他ショッピングクレジット	15,569	15,351	13,854	15,501	14,490			
信用保証	Credit guarantee	82,333	77,405	83,918	80,894	84,581			
	オートクレジット	70,893	66,427	73,535	72,157	73,101			
	その他ショッピングクレジット	7,042	6,978	6,653	5,413	8,083			
	その他信用保証	4,397	3,999	3,729	3,323	3,396			
融資	Loan	39,002	36,922	35,342	33,807	32,641			
	消費者金融	38,830	36,747	35,170	33,637	32,466			
	カードキャッシング	25,642	25,225	24,267	23,274	22,941			
	ローンカード	11,242	9,999	9,312	9,163	8,507			
	その他消費者金融	1,945	1,521	1,591	1,199	1,018			
	その他融資	171	174	171	169	175			
その他	Others	309,906	319,978	329,775	318,504	332,167			
合計	Total	556,512	564,716	587,044	573,939	589,553			

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)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
個品あっせん	Installment shopping credit	45	46	44	45	45			
信用保証	Credit guarantee	46	44	47	47	48			
合計	Total	91	90	91	92	93			

連結:加盟店数 Number of merchants (Consolidated)

(単位:千店 Unit: Thousand)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
クレジットカード	Credit card	-	378	-	381	-			
ショッピングクレジット	Shopping credit	-	462	-	466	-			
合計	Total	-	841	-	848	-			

連結:従業員数 Number of employees (Consolidated)

(単位:人 Unit: Employees)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
従業員数	Number of employees	1,438	1,401	1,396	1,387	1,384			

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

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	395	366	305	248	221			
クレジットカード	Credit card	392	362	303	245	218			
ローンカード	Loan card	2	3	2	3	3			
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	8,539	8,634	8,685	8,687	8,581			
クレジットカード	Credit card	7,791	7,930	8,021	8,055	7,988			
ローンカード	Loan card	748	704	664	631	593			
キャッシング/ローンカード 貸付金利別残高 (*1) (単位:億円)	Loan receivables outstanding by interest rate zone (*1) (100 Millions of yen)	2,180	2,165	-	2,034	1,993			
~15.0%		33	37	-	45	48			
~18.0%		316	319	-	328	353			
~20.0%		158	155	-	142	137			
~25.0%		560	548	-	500	478			
~29.2%		1,110	1,105	-	1,018	975			
クレジットカードキャッシング	Cashing by credit card	849	855	-	813	800			
ローンカード	Loan card	1,330	1,310	-	1,221	1,192			
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	601	602	-	591	587			
クレジットカードキャッシング	Cashing by credit card	353	361	-	362	364			
ローンカード	Loan card	247	240	-	229	222			
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	362	359	-	343	339			
クレジットカードキャッシング	Cashing by credit card	240	236	-	224	219			
ローンカード	Loan card	537	543	-	532	535			

(*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)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
貸倒関連費用	Credit costs for bad debts	9,839	9,964	8,582	9,822	7,338			
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	12,176	11,949	10,809	8,035	9,560			
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
貸倒引当金残高	Allowance for bad debts	48,109	46,509	44,519	46,595	44,568			
営業債権残高	Account receivables	1,208,064	1,174,635	1,154,558	1,126,505	1,129,666			
リスク管理債権	Risk monitored installment receivables	-	49,990	-	50,962	-			
破綻先債権	Installment receivables to bankrupt borrowers	-	54	-	80	-			
延滞債権	Non-accrual delinquent installment receivables	-	6,637	-	9,247	-			
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	9,989	-	11,014	-			
貸出条件緩和債権	Restructured installment receivables	-	33,310	-	30,619	-			

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

(単位:百万円 Unit: Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
利息返還関連費用	Credit costs for grey zone claims	546	1,161	999	1,025	604			
利息返還実績 (*1)	Refunds for grey zone claims (*1)	1,180	1,519	1,477	1,432	1,711			
債権放棄額	Loan receivables write-off	554	700	676	632	734			
利息返還額	Refund amounts	626	818	801	799	977			
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
利息返還損失引当金残高	Allowance for grey zone	9,718	9,495	9,025	8,632	7,596			

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

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
営業収益	Operating revenue	24,959	24,357	24,142	23,414	22,705			
営業費用	Operating expenses	23,353	24,298	21,711	24,363	20,637			
販売費及び一般管理費	Total SG&A	21,756	22,671	20,124	22,729	19,052			
金融費用	Financial expenses	1,596	1,627	1,586	1,633	1,584			
営業利益	Operating income	1,606	58	2,431	(948)	2,068			
経常利益	Ordinary income	1,632	72	2,437	(1,121)	2,078			
純利益	Net income	1,607	2,447	2,415	(50)	1,382			

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

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	2,066	2,174	2,267	2,328	2,363			
個品あっせん	Installment shopping credit (Kohin)	3,613	3,377	3,195	3,314	2,755			
オートクレジット	Automobile credit	617	576	598	747	515			
その他ショッピングクレジット	Other shopping credit	2,996	2,801	2,596	2,566	2,240			
信用保証	Credit guarantee	5,646	5,267	4,987	4,772	4,542			
オートクレジット	Automobile credit	2,503	2,402	2,363	2,333	2,386			
その他ショッピングクレジット	Other shopping credit	2,691	2,423	2,186	2,008	1,756			
その他信用保証	Others	452	442	436	430	399			
融資	Loan	10,966	10,914	11,003	10,190	10,023			
消費者金融	Consumer loan	10,922	10,869	10,953	10,141	9,976			
カードキャッシング	Cashing by credit card	4,644	4,607	4,645	4,383	4,287			
ローンカード	Loan card	5,556	5,540	5,575	5,041	4,994			
その他消費者金融	Other consumer loan	721	722	733	716	693			
その他融資	Other loan	44	44	49	49	47			
金融収益	Financial income	665	579	605	573	850			
その他	Others	1,999	2,043	2,083	2,235	2,170			
合計	Total	24,959	24,357	24,142	23,414	22,705			

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

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
販売費及び一般管理費	Total SG&A	21,756	22,671	20,124	22,729	19,052			
貸倒引当金繰入額	Net provision of allowance for bad debts	8,920	9,151	7,802	9,040	6,617			
従業員給料・賞与	Salaries/Bonuses	2,064	1,934	1,889	2,135	1,912			
支払手数料	Handling charges	4,835	4,717	4,910	4,694	4,512			
(内 為替手数料)	(Exchange costs)	1,235	1,227	1,253	1,227	1,229			
販売促進費	Sales promotion costs	1,500	1,594	935	1,550	1,112			
賃借料	Rent	757	712	698	720	529			
減価償却費	Depreciation and amortization	603	596	663	683	854			
通信費	Communication costs	831	895	856	852	845			
その他	Others	2,244	3,069	2,368	3,052	2,668			
金融費用	Financial expenses	1,596	1,627	1,586	1,633	1,584			
支払利息	Interest expenses	1,596	1,613	1,581	1,523	1,584			
その他	Others	0	14	5	110	0			
合計	Total	23,353	24,298	21,711	24,363	20,637			

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

(単位:百万円 Unit:Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
総合あっせん	Credit card shopping (Sogo)	36,155	35,990	41,232	40,014	39,428			
個品あっせん	Installment shopping credit (Kohin)	208,226	198,764	188,196	166,979	163,259			
オートクレジット	Automobile credit	44,076	46,401	47,844	34,645	39,478			
その他ショッピングクレジット	Other shopping credit	164,149	152,363	140,351	132,333	123,781			
融資	Loan	218,195	211,863	206,273	201,604	198,087			
消費者金融	Consumer loan	206,075	200,637	194,403	189,905	187,251			
カードキャッシング	Cashing by credit card	55,243	54,376	51,839	50,166	51,742			
ローンカード	Loan card	101,213	96,860	93,289	90,141	86,795			
その他消費者金融	Other consumer loan	49,618	49,400	49,274	49,597	48,713			
その他融資	Other loan	12,119	11,226	11,869	11,698	10,835			
その他	Others	-	-	-	-	-			
割賦売掛金	Total installment receivables	462,577	446,618	435,701	408,598	400,775			
オートクレジット	Automobile credit	464,386	460,295	460,225	467,468	473,541			
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)	140,888	133,950	129,331	123,061	121,283			
その他ショッピングクレジット	Other shopping credit	118,265	107,060	98,520	90,466	84,325			
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)	88,539	82,380	76,176	71,383	68,402			
その他信用保証	Others	102,381	99,808	97,598	95,202	93,241			
信用保証割賦売掛金	Credit guarantee receivables	685,033	667,165	656,343	653,136	651,109			
リース投資資産	Lease investment assets	-	-	-	-	9,511			
合計(*2)	Total(*2)	1,147,610	1,113,784	1,092,045	1,061,734	1,061,397			

(*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.

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

(単位: 百万円 Unit: Millions of yen)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
流動資産	Current assets	1,411,465	1,357,022	1,335,628	1,327,153	1,317,867			
現金及び預金	Cash and deposits	186,860	118,611	114,556	192,973	132,096			
割賦売掛金	Installment receivables	462,577	446,618	435,701	408,598	400,775			
信用保証割賦売掛金	Credit guarantee receivables	685,033	667,165	656,343	653,136	651,109			
有価証券	Securities	-	-	-	10,552	9,534			
前払費用	Prepaid expenses	329	694	547	494	322			
繰延税金資産	Deferred tax assets	10,200	10,200	10,200	11,250	11,250			
関係会社短期貸付金	Short-term loans to affiliates	630	585	560	560	560			
金銭の信託	Monetary assets held in trust	84,056	80,607	76,166	60,703	61,627			
立替金	Advance payments	12,618	11,965	12,050	14,925	15,139			
口座振替未収金	Accounts receivables	10,627	60,166	66,456	12,955	61,301			
その他	Others	4,630	4,790	5,413	5,334	16,341			
貸倒引当金	Reserve for credit losses	(46,097)	(44,383)	(42,368)	(44,331)	(42,190)			
固定資産	Fixed assets	42,839	42,356	42,284	41,425	41,817			
有形固定資産	Tangible fixed assets	8,099	8,181	8,536	9,078	9,544			
建物	Buildings	2,438	2,417	2,383	2,387	2,379			
構築物	Structures	24	23	22	21	20			
器具備品	Furniture and fixtures	308	326	442	859	1,356			
土地	Land	5,328	5,328	5,328	5,328	5,328			
その他	Others	0	85	359	481	458			
無形固定資産	Intangible fixed assets	8,475	8,521	8,392	8,744	8,728			
ソフトウェア	Software	8,470	8,517	8,388	8,740	8,724			
その他	Others	4	4	4	4	4			
投資その他の資産	Investments and other assets	26,264	25,653	25,355	23,602	23,545			
投資有価証券	Investment securities	1,779	1,333	1,117	1,072	1,141			
関係会社株式	Stocks of affiliates	12,255	12,255	12,255	12,255	12,255			
出資金	Investments capital	0	0	0	0	0			
長期貸付金	Long-term loans	19	14	14	12	9			
長期前払費用	Long-term prepaid expenses	91	94	86	85	84			
繰延税金資産	Deferred tax assets	0	26	112	126	94			
その他	Others	12,118	11,928	11,768	10,049	9,958			
繰延資産	Deferred assets	87	80	72	65	57			
社債発行費	Bond issue expenses	87	80	72	65	57			
資産合計	Total assets	1,454,393	1,399,459	1,377,985	1,368,644	1,359,743			
流動負債	Current liabilities	1,197,485	1,149,410	1,137,803	1,112,448	1,101,850			
支払手形	Trade notes	6,200	5,166	4,845	4,630	4,675			
買掛金	Trade accounts payables	11,648	12,213	12,785	12,861	11,470			
信用保証買掛金	Credit guarantee payables	685,033	667,165	656,343	653,136	651,109			
短期借入金	Short-term borrowings	180,100	173,600	181,600	146,000	134,000			
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	94,296	75,241	75,184	106,445	105,150			
短期社債	Short-term corporate bonds	61,800	57,000	52,300	43,600	47,300			
未払金	Accounts payables	3,276	3,220	2,883	4,431	3,727			
未払法人税等	Accrued income taxes	70	110	82	246	104			
未払費用	Accrued expenses	1,215	568	1,134	527	1,294			
賞与引当金	Accrued employees' bonuses	418	775	388	923	410			
ポイント引当金	Reserve for point card certificates	307	410	506	600	615			
預り金	Deposits received	104,346	109,421	109,093	100,423	102,831			
割賦利益繰延	Deferred installment income	48,772	44,497	40,636	38,541	36,078			
その他	Others	0	20	20	80	3,084			
固定負債	Long-term liabilities	196,142	186,946	176,762	142,848	145,050			
社債	Corporate bonds	25,000	25,000	25,000	25,000	25,000			
長期借入金	Long-term debt	161,358	152,469	142,769	109,387	105,213			
退職給付引当金	Reserve for employees' retirement benefits	28	86	119	125	138			
役員退職慰労引当金	Reserve for directors' retirement benefits	-	42	48	54	57			
利息返還損失引当金	Reserve for losses on interest repayments	8,199	7,859	7,389	6,968	6,261			
その他	Others	1,556	1,489	1,436	1,313	8,380			
負債合計	Total liabilities	1,393,628	1,336,357	1,314,566	1,255,296	1,246,901			
株主資本	Total shareholders' equity	60,697	63,144	63,600	113,549	112,971			
資本金	Capital stock	15,000	15,000	15,000	40,000	40,000			
資本剰余金	Capital surplus	44,105	44,105	42,145	67,145	65,185			
資本準備金	Capital reserve	3,750	3,750	3,750	28,750	28,750			
その他資本剰余金	Other capital surplus	40,355	40,355	38,395	38,395	36,435			
利益剰余金	Retained earnings	1,607	4,055	6,470	6,420	7,802			
その他利益剰余金	Other retained earnings	1,607	4,055	6,470	6,420	7,802			
繰越利益剰余金	Retained earnings carried forward	1,607	4,055	6,470	6,420	7,802			
自己株式	Treasury stock, at cost	(15)	(16)	(16)	(17)	(17)			
評価・換算差額等	Total net unrealized gain (loss) and translation	66	(42)	(181)	(201)	(129)			
その他有価証券評価差額金	Unrealized gain (loss) on available-for-sale securities	106	(38)	(164)	(185)	(137)			
繰延ヘッジ損益	Deferred gain (loss) on derivatives under hedge accounting	(39)	(3)	(16)	(16)	8			
純資産合計	Total equity	60,764	63,102	63,418	113,347	112,842			
負債純資産合計	Total liabilities and equity	1,454,393	1,399,459	1,377,985	1,368,644	1,359,743			

(単体/Non-Consolidated)

単体:取扱高 Trading volume (Non-Consolidated)

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
総合あっせん	Credit card shopping (Sogo)	93,188	98,354	107,269	106,326	107,756			
個品あっせん	Installment shopping credit (Kohin)	17,611	16,809	14,139	17,376	14,468			
	オートクレジット	7,553	7,688	7,075	8,855	7,884			
	その他ショッピングクレジット	10,058	9,121	7,064	8,520	6,583			
信用保証	Credit guarantee	79,949	74,872	81,605	79,028	82,934			
	オートクレジット	70,893	66,427	73,535	72,157	73,101			
	その他ショッピングクレジット	7,042	6,978	6,653	5,413	8,083			
	その他信用保証	2,013	1,465	1,416	1,457	1,749			
融資	Loan	34,555	32,447	31,089	28,986	28,193			
	消費者金融	34,383	32,272	30,918	28,817	28,018			
	カードキャッシング	22,852	22,512	21,719	20,358	20,221			
	ローンカード	9,842	8,569	7,907	7,610	7,094			
	その他消費者金融	1,689	1,190	1,291	848	703			
	その他融資	171	174	171	169	175			
その他	Others	309,796	319,859	329,655	318,387	332,063			
合計	Total	535,102	542,343	563,760	550,105	565,416			

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)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
個品あっせん	Installment shopping credit	27	26	22	21	19			
信用保証	Credit guarantee	46	44	47	47	48			
合計	Total	73	71	69	68	68			

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)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
クレジットカード・ローンカード	Credit card and Loan card	1,938	2,005	2,042	1,925	1,997			
ショッピングクレジット	Shopping credit	1,331	1,269	1,210	1,149	1,101			
決済事業	Settlement business	5,627	5,743	5,804	5,757	5,783			
その他	Others	59	59	58	57	57			
合計	Total	8,957	9,078	9,116	8,890	8,939			

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

(単位:千店 Unit:Thousand)

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
クレジットカード	Credit card	-	287	-	289	-			
ショッピングクレジット	Shopping credit	-	391	-	394	-			
合計	Total	-	678	-	684	-			

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

		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
従業員数 (単位:人)	Number of employees (Employees)	1,180	1,148	1,139	1,130	1,117			
営業店舗数 (単位:店)	Number of sales branches (Branches)	39	39	39	39	39			
CD台数(自社・提携) (単位:千台)	Number of cash dispensers (Thousand)	-	143	-	141	-			

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

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
カード新規獲得枚数 (単位:千枚)	Total number of new card issuance (Thousand)	383	352	295	235	209			
クレジットカード	Credit card	381	350	293	233	207			
ローンカード	Loan card	1	1	1	1	1			
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
カード有効会員数 (単位:千人)	Total available cardholders (Thousand)	7,740	7,852	7,904	7,914	7,874			
クレジットカード	Credit card	7,065	7,222	7,312	7,355	7,351			
ローンカード	Loan card	674	630	592	559	522			
キャッシング/ローンカード 貸付金利別残高 (*1) (単位:億円)	Loan receivables outstanding by interest rate zone (*1) (100 Millions of yen)	1,903	1,892	1,855	1,783	1,746			
~15.0%		10	13	15	18	20			
~18.0%		305	305	303	294	291			
~20.0%		151	147	144	136	132			
~25.0%		511	500	488	462	447			
~29.2%		924	924	902	872	854			
クレジットカードキャッシング	Cashing by credit card	718	727	714	697	687			
ローンカード	Loan card	1,184	1,165	1,140	1,086	1,059			
残高有口座数 (単位:千件)	Number of active accounts (Thousand)	532	534	532	524	519			
クレジットカードキャッシング	Cashing by credit card	315	323	323	322	324			
ローンカード	Loan card	217	210	208	201	195			
1口座あたり残高 (単位:千円)	Credit outstanding per account (Thousand)	357	353	348	340	335			
クレジットカードキャッシング	Cashing by credit card	227	224	220	216	211			
ローンカード	Loan card	545	552	547	538	541			

(*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)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
貸倒関連費用	Credit costs for bad debts	8,920	9,151	7,802	9,040	6,617			
貸倒引当金目的使用額	Dispositioned amounts in allowance for bad debts	11,127	10,865	9,817	7,077	8,758			
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
貸倒引当金残高	Allowance for bad debts	46,097	44,383	42,368	44,331	42,190			
営業債権残高	Account receivables	1,147,610	1,113,784	1,092,045	1,061,734	1,061,397			
リスク管理債権	Risk monitored installment receivables	-	46,304	-	47,292	-			
破綻先債権	Installment receivables to bankrupt borrowers	-	54	-	80	-			
延滞債権	Non-accrual delinquent installment receivables	-	6,197	-	8,762	-			
3か月以上延滞債権	Installment receivables past due for 3 months or more	-	8,545	-	9,761	-			
貸出条件緩和債権	Restructured installment receivables	-	31,507	-	28,688	-			

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

(単位:百万円 Unit:Millions of yen)

		2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
利息返還関連費用	Credit costs for grey zone claims	300	757	730	756	604			
利息返還実績 (*1)	Refunds for grey zone claims (*1)	934	1,234	1,208	1,185	1,380			
債権放棄額	Loan receivables write-off	465	578	559	531	601			
利息返還額	Refund amounts	469	655	649	653	779			
		2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
利息返還損失引当金残高	Allowance for grey zone	8,199	7,859	7,389	6,968	6,261			

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

(単位: 百万円 Unit: Millions of yen)

		2007.6		2007.9		2007.12		2008.3	
		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	180,100	1.1%	173,600	1.2%	181,600	1.2%	146,000	1.4%
1年以内返済予定の長期借入金	Long-term debts to be paid within a year	94,296	1.1%	75,241	1.3%	75,184	1.3%	106,445	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	161,358	1.2%	152,469	1.4%	142,769	1.4%	109,387	1.5%
短期社債	Commercial paper	61,800	0.7%	57,000	0.9%	52,300	1.0%	43,600	1.1%
社債	Corporate bonds	25,000	1.9%	25,000	1.9%	25,000	1.9%	25,000	1.9%
合計	Total	522,554	-	483,310	-	476,854	-	430,432	-
		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	199,830	38%	199,117	41%	192,198	40%	215,687	50%
変動金利調達	Floating interest funding	322,724	62%	284,193	59%	284,655	60%	214,744	50%
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	435,754	83%	401,310	83%	399,554	84%	361,832	84%
直接調達	Direct funding	86,800	17%	82,000	17%	77,300	16%	68,600	16%
短期社債	Commercial paper	61,800	12%	57,000	12%	52,300	11%	43,600	10%
社債	Corporate bonds	25,000	5%	25,000	5%	25,000	5%	25,000	6%
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	118,000	-	88,000	-	68,000	-	47,000	-
債権流動化残高	Securitization outstanding								
個品あつせん債権	Installment shopping credit	39,733	-	31,727	-	25,732	-	36,798	-
融資債権	Loans	18,698	-	19,080	-	17,826	-	17,231	-

		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%						
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%						
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%						
短期社債	Commercial paper	47,300	1.1%						
社債	Corporate bonds	25,000	1.9%						
合計	Total	416,663	-						
		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%						
変動金利調達	Floating interest funding	204,422	49%						
間接・直接調達割合	Ratio of indirect/direct funding								
間接調達	Indirect funding	344,363	83%						
直接調達	Direct funding	72,300	17%						
短期社債	Commercial paper	47,300	11%						
社債	Corporate bonds	25,000	6%						
デリバティブ残高	Derivatives								
キャップ残高	Cap outstanding	27,000	-						
債権流動化残高	Securitization outstanding								
個品あつせん債権	Installment shopping credit	30,499	-						
融資債権	Loans	12,767	-						