

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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要約損益計算書	Summary of Income Statements	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,001	2,903	2,926	3,071	3,268	3,232	3,345	3,346
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,374	2,741	2,206	2,228	2,239	2,277	2,784	2,338
オートクレジット	Auto Credit	1,038	1,246	919	871	893	944	920	995
その他ショッピングクレジット	Other Shopping Credit	1,335	1,494	1,287	1,356	1,345	1,332	1,863	1,342
信用保証	Credit Guarantee	3,849	3,860	4,103	3,662	3,482	3,486	3,543	3,549
オートクレジット	Auto Credit	2,553	2,616	2,860	2,445	2,267	2,259	2,289	2,252
その他ショッピングクレジット	Other Shopping Credit	899	861	871	854	857	883	923	974
その他信用保証	Others	395	381	371	362	356	342	330	322
融資	Total Loans	5,091	4,514	4,562	4,344	3,795	3,372	3,415	3,230
消費者金融	Consumer Loans	4,975	4,412	4,107	3,800	3,652	3,237	3,128	2,968
カードキャッシング	Cashing by Credit Card	2,173	1,935	1,831	1,691	1,647	1,495	1,461	1,403
ローンカード	Loan Card	2,141	1,891	1,733	1,587	1,500	1,285	1,226	1,131
その他消費者金融	Other Consumer Loans	660	585	542	521	504	456	440	433
その他融資	Other Loans	116	101	454	544	143	134	286	262
金融収益	Financial Income	1,066	1,001	538	648	899	910	899	1,126
その他	Others	2,092	2,073	2,059	2,092	2,184	2,213	2,205	2,210
営業収益	Operating Revenue	17,476	17,095	16,395	16,048	15,868	15,492	16,194	15,800
販売費及び一般管理費	Total SG&A	12,788	16,669	14,053	13,414	12,192	13,435	12,954	13,496
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,832	2,399	3,740	2,552	620	(1,649)	1,555	1,889
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	0	3,296	0	0	1,000	4,359	0	0
従業員給料・賞与	Personnel Expenses	2,309	2,534	2,103	2,400	2,305	2,390	2,197	2,379
支払手数料	Handling Charges	3,633	3,666	3,484	3,536	3,505	3,611	3,880	3,825
販売促進費	Sales Promotion Costs	1,129	1,197	1,073	1,218	1,226	1,320	1,158	1,260
賃借料	Rent	510	494	510	474	493	496	501	524
減価償却費	Depreciation and Amortization	406	409	342	427	487	819	841	873
通信費	Communication Costs	706	733	731	731	706	832	710	658
その他	Others	2,259	1,937	2,066	2,072	1,847	1,253	2,108	2,084
金融費用	Financial Expenses	658	696	561	600	530	614	586	658
支払利息	Interest Expenses	477	431	380	386	389	388	396	414
その他	Others	181	265	180	213	141	225	190	243
営業費用	Operating Expenses	13,446	17,366	14,614	14,015	12,723	14,049	13,540	14,154
営業利益(損失)	Operating Income (Loss)	4,029	(270)	1,780	2,033	3,145	1,443	2,653	1,646
経常利益(損失)	Ordinary Income (Loss)	4,029	(434)	1,794	2,048	3,150	1,456	2,675	1,609
半年期純利益(損失)	Net Income (Loss)	3,888	(3,608)	1,678	1,890	1,802	(63)	2,590	1,434

営業債権残高	Account Receivables	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
割賦売掛金	Total Installment Receivables	367,828	335,351	392,435	335,157	339,552	339,573	332,937	334,220
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	58,363	54,977	58,381	58,286	65,140	63,851	64,377	64,236
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	131,626	111,179	116,192	120,007	125,568	136,640	132,803	138,871
オートクレジット	Auto Credit	59,191	47,396	50,969	53,699	57,762	66,746	59,752	64,621
その他ショッピングクレジット	Other Shopping Credit	72,434	63,782	65,223	66,307	67,806	69,894	73,051	74,250
融資	Total Loans	177,830	169,184	217,852	156,855	148,834	139,072	135,747	131,112
消費者金融	Consumer Loans	154,542	143,937	134,332	126,452	117,887	114,538	112,746	107,767
カードキャッシング	Cashing by Credit Card	48,090	44,302	41,635	39,292	36,331	34,743	33,664	32,597
ローンカード	Loan Card	53,933	49,318	44,564	40,521	36,807	36,885	34,162	31,680
その他消費者金融	Other Consumer Loans	52,519	50,316	48,132	46,638	44,747	42,910	44,919	43,489
その他融資	Other Loans	23,287	25,247	83,519	30,402	30,947	24,534	23,001	23,344
その他	Others	8	8	8	8	8	8	8	0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	562,191	561,871	564,158	521,594	521,581	525,966	523,339	515,705
オートクレジット	Auto Credit	455,028	457,076	460,842	423,036	423,506	427,065	423,721	413,891
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	82,561	77,666	72,947	70,683	68,671	67,500	67,171	66,736
その他ショッピングクレジット	Other Shopping Credit	44,945	44,475	44,701	41,752	42,972	45,491	47,648	51,174
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	50,069	51,377	53,109	56,982	63,172	68,906	75,117	80,879
その他信用保証	Others	62,217	60,319	58,613	56,805	55,102	53,409	51,969	50,639
リース投資資産	Leased Investment Assets	2,386	1,923	1,518	1,179	895	666	472	322
営業債権残高合計	Total Account Receivables	932,406	899,146	958,111	857,931	862,029	866,207	856,749	850,248

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
資産の部:	Assets:								
流動資産	Current Assets	1,072,843	1,042,743	1,087,434	1,022,586	1,050,133	1,059,705	1,088,737	1,082,204
現金及び預金	Cash and Deposits	85,428	96,405	80,163	70,606	83,606	89,010	109,998	65,035
割賦売掛金	Installment Receivables	367,828	335,351	392,435	335,157	339,552	339,573	332,937	334,220
信用保証割賦売掛金	Credit Guarantee Receivables	562,191	561,871	564,158	521,594	521,581	525,966	523,339	515,705
リース投資資産	Lease Investment Assets	2,386	1,923	1,518	1,179	895	666	472	322
有価証券	Securities	824	572	207	88	34	12	-	-
繰延税金資産	Deferred Tax Assets	9,750	7,739	7,740	7,740	6,520	6,890	6,890	6,890
金銭の信託	Monetary Assets Held in Trust	52,756	52,293	53,338	92,636	100,251	101,465	104,908	105,087
その他	Others	24,278	20,393	22,371	27,661	29,946	24,660	38,641	83,752
貸倒引当金	Reserve for Credit Losses	(32,600)	(33,807)	(34,499)	(34,076)	(32,254)	(28,541)	(28,450)	(28,809)
固定資産	Fixed Assets	98,050	97,933	42,446	40,765	39,114	37,273	34,238	32,840
有形固定資産	Tangible Fixed Assets	8,747	8,551	9,134	9,068	8,951	9,732	8,888	8,990
建物及び構築物(純額)	Buildings and Structures, Net	2,547	2,643	2,623	2,596	2,576	2,559	2,422	2,391
土地	Land	5,222	5,080	5,080	5,080	5,080	5,080	4,592	4,592
リース資産(純額)	Lease Assets, Net	19	9	6	4	3	2	2	1
その他(純額)	Others, Net	959	817	1,424	1,387	1,291	2,090	1,871	2,004
無形固定資産	Intangible Fixed Assets	15,295	15,689	15,863	16,432	16,949	15,406	14,894	14,675
のれん	Goodwill	4,414	4,204	3,994	3,784	3,573	3,363	3,153	2,943
リース資産	Lease Assets	13	12	11	10	9	8	8	7
ソフトウェア	Software	10,867	11,472	11,857	12,637	13,366	12,033	11,732	11,725
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	74,006	73,692	17,448	15,264	13,212	12,134	10,455	9,174
投資有価証券	Investment Securities	67,190	66,746	10,707	8,821	6,925	5,498	3,800	2,747
その他	Others	6,815	6,945	6,740	6,442	6,286	6,635	6,654	6,427
資産の部合計	Total Assets	1,170,894	1,140,676	1,129,880	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044

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

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,067,142	1,041,694	1,035,715	925,939	958,335	962,994	989,045	997,564
支払手形及び買掛金	Trade Notes and Accounts Payables	18,299	17,341	17,819	16,642	19,036	20,301	19,048	17,482
信用保証買掛金	Credit Guarantee Payables	562,191	561,871	564,158	521,594	521,581	525,966	523,339	515,705
短期社債	Short-Term Corporate Bonds	1,000	13,500	3,000	2,800	14,000	14,000	32,000	27,500
短期借入金	Short-Term Borrowings	214,800	193,800	195,300	129,800	135,100	146,100	150,100	154,700
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	14,281	8,131	6,226	9,644	17,114	15,181	13,798	27,631
リース債務	Lease Obligations	1,307	1,119	942	782	637	516	397	289
未払法人税等	Accrued Income Taxes	699	377	287	366	585	361	173	474
預り金	Deposits Received	92,001	82,383	86,505	83,248	89,213	81,969	85,514	88,735
債権流動化預り金	Deposits Received for Securitization	127,145	127,278	126,986	126,394	126,231	121,811	129,898	129,432
賞与引当金	Accrued Employees' Bonuses	696	1,311	467	936	662	1,140	473	948
ポイント引当金	Reserve for Point Card Certificates	1,754	753	647	705	758	525	470	517
割賦利益繰延	Deferred Installment Income	29,197	29,288	28,934	26,295	26,510	27,015	26,905	27,295
その他	Others	3,769	4,538	4,440	6,728	6,904	8,104	6,926	6,850
固定負債	Long-Term Liabilities	19,692	18,606	12,092	53,430	45,146	48,244	47,353	29,400
長期借入金	Long-Term Debt	6,874	4,471	166	43,233	35,780	35,893	36,652	20,160
リース債務	Lease Obligations	1,111	825	594	412	272	162	86	43
繰延税金負債	Deferred Tax Liability	170	140	139	141	131	134	138	158
退職給付引当金	Reserve for Employees' Retirement Benefits	678	711	728	783	802	882	891	913
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	180	194	119	117	129	143	156	150
利息返還損失引当金	Reserve for Losses on Interest Repayments	10,063	11,702	9,825	8,247	7,562	10,620	9,058	7,596
資産除去債務	Asset Retirement Obligations	130	124	128	122	123	123	122	122
その他	Others	481	435	390	372	344	285	248	255
負債の部合計	Total Liabilities	1,086,834	1,060,300	1,047,808	979,370	1,003,482	1,011,238	1,036,398	1,026,964
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	83,941	80,333	82,011	83,902	85,704	85,640	86,475	87,910
資本金	Capital Stock	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
資本剰余金	Capital Surplus	63,481	63,481	54,916	54,916	54,916	54,916	54,916	54,916
利益剰余金	Retained Earnings	5,460	1,851	12,095	13,985	15,787	15,724	16,559	17,993
自己株式	Treasury Stock, at Cost	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
その他の包括利益累計額	Total Net Unrealized Gain (Loss) and Translation Adjustments	24	(29)	(26)	(22)	(48)	(2)	(14)	42
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	24	(29)	(26)	(22)	(48)	(2)	(14)	42
少数株主持分	Minority Interests in Subsidiaries	93	72	86	101	109	102	115	127
純資産の部合計	Total Equity	84,059	80,375	82,071	83,981	85,765	85,739	86,577	88,080
負債及び純資産の部合計	Total Liabilities and Equity	1,170,894	1,140,676	1,129,880	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044

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

取扱高	Trading Volume	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	140,371	133,375	134,995	140,679	145,612	143,153	145,286	144,384
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	17,128	18,842	19,272	21,893	22,986	24,437	25,076	24,671
オートクレジット	Auto Credit	7,089	8,809	8,205	9,519	10,561	12,025	11,845	11,220
その他ショッピングクレジット	Other Shopping Credit	10,039	10,033	11,067	12,374	12,425	12,412	13,231	13,451
信用保証	Credit Guarantee	74,910	70,379	74,383	82,555	83,905	82,411	81,238	71,863
オートクレジット	Auto Credit	65,175	59,525	62,450	66,111	64,957	64,074	61,297	50,919
その他ショッピングクレジット	Other Shopping Credit	7,452	8,513	9,622	13,880	16,538	15,964	17,333	18,195
その他信用保証	Others	2,282	2,339	2,311	2,563	2,409	2,372	2,607	2,749
融資	Total Loans	17,579	15,051	16,623	17,519	18,320	18,120	17,713	17,890
消費者金融	Consumer Loans	13,724	11,797	12,154	12,136	12,193	12,088	13,285	12,636
カードキャッシング	Cashing by Credit Card	11,673	10,115	10,462	10,437	10,431	10,165	11,023	10,274
ローンカード	Loan Card	1,989	1,643	1,611	1,633	1,629	1,610	1,630	1,521
その他消費者金融	Other Consumer Loans	61	37	80	64	132	312	631	841
その他融資	Other Loans	3,854	3,254	4,468	5,382	6,127	6,031	4,427	5,253
その他	Others	318,961	297,130	297,257	301,852	312,919	288,190	303,221	307,076
合計	Total	568,951	534,779	542,533	564,501	583,744	556,315	572,535	565,886

顧客数	Number of Customers (Thousands)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	70	71	74	80	81	85	84	81
個別信用購入あっせん	Installment Shopping Credit	28	30	31	33	35	37	37	37
信用保証	Credit Guarantee	41	41	42	47	46	48	47	43
加盟店数(千店)	Number of Merchants	n/a	922	n/a	937	n/a	959	n/a	975
クレジットカード	Credit Card	n/a	397	n/a	399	n/a	401	n/a	403
ショッピングクレジット	Shopping Credit	n/a	525	n/a	538	n/a	557	n/a	571
有効カード会員数(千人)	Available Cardholders	7,830	7,701	7,573	7,435	7,291	7,127	6,964	6,819
クレジットカード	Credit Card	7,516	7,387	7,259	7,122	6,978	6,823	6,661	6,516
ローンカード	Loan Card	313	313	313	313	312	303	302	302
カード新規獲得枚数(千枚)	Number of New Card Issuance	50	45	47	47	43	47	50	38
クレジットカード	Credit Card	47	43	45	45	41	45	48	36
ローンカード	Loan Card	2	2	2	1	1	1	1	1
残高有口座数(千人)	Number of Active Accounts	478	456	447	436	419	401	392	383
クレジットカードキャッシング	Cashing by Credit Card	315	301	297	291	280	268	263	258
ローンカード	Loan Card	163	154	149	144	139	132	128	125

店舗・チャネル	Number of Branches and Channels	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
営業店舗数(店)	Branches	34	34	34	33	33	33	35	35
CD台数(千台)	CDs (Thousands)	n/a	148	n/a	149	n/a	149	n/a	150

平均貸出金利	Average Lending Rates	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card	17.7%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
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%	360	331	309	290	272	254	240	228
~18.0%	~18.0%	882	811	767	731	689	643	622	602
~20.0%	~20.0%	27	23	22	21	20	19	18	17
~25.0%	~25.0%	58	51	49	47	45	42	41	40
~29.2%	~29.2%	38	30	27	25	23	19	18	17
合計	Total	1,368	1,249	1,177	1,117	1,052	978	941	906
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):								
~15.0%	~15.0%	26.4%	26.5%	26.3%	26.0%	25.9%	26.0%	25.6%	25.2%
~18.0%	~18.0%	64.5%	65.0%	65.2%	65.4%	65.5%	65.8%	66.1%	66.5%
~20.0%	~20.0%	2.0%	1.9%	1.9%	2.0%	2.0%	1.9%	2.0%	2.0%
~25.0%	~25.0%	4.3%	4.1%	4.2%	4.3%	4.4%	4.3%	4.4%	4.4%
~29.2%	~29.2%	2.8%	2.4%	2.4%	2.3%	2.2%	2.0%	2.0%	2.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高(億円)	Loan Receivables Outstanding by Card Type (100 Millions of yen)								
クレジットカードキャッシング	Cashing by Credit Card	592	544	516	494	466	438	428	418
ローンカード	Loan Card	775	704	661	622	585	539	513	488
合計	Total	1,368	1,249	1,177	1,117	1,052	978	941	906
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
1口座あたり残高(千円)	Credit Outstanding Per Account	285	273	263	255	250	243	240	236
クレジットカードキャッシング	Cashing by Credit Card	187	180	173	169	166	163	162	162
ローンカード	Loan Card	475	456	442	430	419	407	398	390
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
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	1.9%	1.8%	1.8%	1.3%	1.1%	0.9%	1.0%	0.8%
年齢別残高構成比	Balance by Age	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
<30	<30	6.1%	6.1%	5.9%	5.7%	5.5%	5.5%	5.4%	5.2%
<40	<40	25.0%	24.7%	24.4%	23.9%	23.5%	23.3%	23.0%	22.5%
<50	<50	30.8%	30.8%	31.1%	31.4%	31.6%	31.5%	31.7%	31.9%
<60	<60	23.8%	23.8%	23.9%	23.9%	23.9%	23.9%	24.0%	24.1%
>= 60	Over 60	14.3%	14.6%	14.8%	15.1%	15.5%	15.8%	15.9%	16.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別残高構成比	Balance by Gender	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
男性	Male	63.7%	64.2%	64.7%	65.1%	65.5%	66.1%	66.4%	66.7%
女性	Female	36.3%	35.8%	35.3%	34.9%	34.5%	33.9%	33.6%	33.3%
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	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
クレジットカードキャッシング、ローンカード	Cashing by Credit Card and Loan Card								
10万円未満	Less than JPY 100K	5.5%	5.9%	6.5%	7.1%	7.2%	7.3%	7.8%	7.9%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	23.5%	24.8%	25.6%	26.5%	27.1%	28.5%	30.2%	30.8%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.0%	28.8%	28.6%	28.0%	28.1%	27.8%	27.0%	26.9%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	25.5%	24.8%	24.3%	24.0%	23.9%	23.3%	22.6%	22.5%
100万円以上	Over JPY 1M	16.4%	15.7%	15.0%	14.4%	13.8%	13.1%	12.5%	11.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

貸倒関連情報	Credit Costs and Allowance for Bad Debts	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9
貸倒関連費用	Credit Costs for Bad Debts	1,832	4,036	3,740	2,552	620	(1,649)	1,555	1,889
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	3,729	2,884	3,140	3,029	2,479	2,099	1,680	1,569
貸倒引当金残高	Allowance for Bad Debts	32,600	33,807	34,499	34,076	32,254	28,541	28,450	28,809
営業債権残高	Account Receivables	932,406	899,146	958,111	857,931	862,029	866,207	856,749	850,248
リスク管理債権	Risk Monitored Installment Receivables	n/a	51,060	n/a	50,208	n/a	45,825	n/a	43,844
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	37	n/a	30	n/a	39	n/a	27
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	34,052	n/a	31,871	n/a	30,767	n/a	30,191
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,761	n/a	1,829	n/a	1,606	n/a	1,466
貸出条件緩和債権	Restructured Installment Receivables	n/a	15,208	n/a	16,477	n/a	13,411	n/a	12,158

利息返還関連情報	Grey Zone Related Information	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9
利息返還関連費用	Credit Costs for Grey Zone Claims	-	3,296	-	-	1,000	4,359	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,930	1,938	1,846	1,647	1,790	1,373	1,578	1,459
債権放棄額	Amount of Debt Write-Off	703	698	603	510	510	367	391	303
利息返還額	Amount of Interest Repayment	1,226	1,240	1,242	1,136	1,279	1,005	1,187	1,155
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	10,063	11,702	9,825	8,247	7,562	10,620	9,058	7,596

調達状況(1)	Balance and Ratio of Total Funding (1)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
残高:	Balance:								
短期借入金	Short-Term Debts	214,800	193,800	195,300	129,800	135,100	146,100	150,100	154,700
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	14,281	8,131	6,226	9,644	17,114	15,181	13,798	27,631
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	6,874	4,471	166	43,233	35,780	35,893	36,652	20,160
短期社債	Commercial Paper	1,000	13,500	3,000	2,800	14,000	14,000	32,000	27,500
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	236,955	219,903	204,692	185,477	201,994	211,174	232,550	229,992
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	1.7%	2.0%	1.8%	1.3%	1.0%	0.9%	0.8%	0.8%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	2.4%	2.6%	0.8%	0.8%	0.9%	0.9%	0.9%	1.0%
短期社債	Commercial Paper	0.8%	0.6%	0.9%	0.8%	0.7%	0.8%	0.7%	0.8%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
残高:	Balance:								
固定金利調達	Fixed Interest Funding	14,696	8,781	5,513	52,100	52,300	50,300	49,834	44,834
変動金利調達	Floating Interest Funding	222,259	211,122	199,179	133,377	149,694	160,874	182,716	185,158
合計	Total	236,955	219,903	204,692	185,477	201,994	211,174	232,550	229,992
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	6%	4%	3%	28%	26%	24%	21%	19%
変動金利調達	Floating Interest Funding	94%	96%	97%	72%	74%	76%	79%	81%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	38,838	53,614	45,494	38,569	32,860	27,741	34,702	29,855
個別信用購入あっせん債権	Installment Shopping Credit	38,838	53,614	45,494	38,569	32,860	27,741	34,702	29,855
融資債権	Loans	-	-	-	-	-	-	-	-