

**2001年3月期 第3四半期資料 (単独)**  
*Third Quarter Report For The Fiscal Year Ending March, 2001 (Non-Consolidated)*

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## 注意事項

*Note : Important*

### - 注：業績予想に関する注意事項 -

このデータブックの数値うち、過去の事実以外のアイフル株式会社の計画・方針その他の記載にかかわるものは、将来の業績にかかる予想値であり、それらはいずれも、現時点においてアイフル株式会社が把握している情報に基づく経営上の想定や見解を基礎に算出されたものです。従いまして、これらの予想値は、リスクや不確定要因を内包するものであり、現実の業績は、諸々の要因により、これらの予想値と異なってくる可能性があります。ここでの潜在的なリスクや不確定要因として考えられるものとしては、例えば、アイフル株式会社を取り巻く経済情勢や消費者金融を取り巻く市場規模の変化、債務不履行に陥る顧客の割合、アイフル株式会社が支払う借入金利率のレベル、法定貸付上限金利のレベル等が考えられますが、これらに限りません。

### - Note : Forward Looking Statements -

The figures contained in this DATA BOOK with respect to AIFUL's plans and strategies and other statements that are not historical facts are forward-looking statements about the future Performance of AIFUL which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in AIFUL's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates paid on the AIFUL's debt and legal limits on interest rates charged by AIFUL.

# 1. 営業の状況及び予想 (Review of Operations and Forecasts)

## (1) 営業実績 (Operating Results)

|               | 年/決算月 (Fiscal Year)                           | 99/3期   | 99/12期  |             | 00/3期 | 00/12     |             | 2001/3期 (Forecast) |             |           |             |       |
|---------------|---|---------|---------|-------------|-------|-----------|-------------|--------------------|-------------|-----------|-------------|-------|
|               |   |         | 対前年同月増減 |             |       | 対前年同月増減   |             | 対前年同月増減            |             | 2         | 増減率 (yoy %) |       |
|               |   |         | 2       | 増減率 (yoy %) |       | 2         | 増減率 (yoy %) | 2                  | 増減率 (yoy %) |           |             |       |
| 営業貸付金残高 (百万円) | Total Amount of loans Outstanding (¥ Million) | 837,981 | 951,269 | 148,727     | 18.5  | 1,001,080 | 1,120,870   | 169,601            | 17.8        | 1,167,455 | 166,375     | 16.6  |
| 無担保ローン        | Unsecured Loans                               | 690,704 | 769,501 | 101,990     | 15.3  | 809,361   | 892,421     | 122,920            | 16.0        | 924,440   | 115,079     | 14.2  |
| 有担保ローン        | Secured Loans                                 | 137,755 | 170,614 | 43,886      | 34.6  | 181,428   | 216,971     | 46,357             | 27.2        | 229,161   | 47,733      | 26.3  |
| 事業者ローン        | Small Business Loans                          | 9,522   | 11,152  | 2,851       | 34.3  | 10,289    | 11,477      | 325                | 2.9         | 13,853    | 3,564       | 34.6  |
| 口座数 (千件)      | Number of Customer Accounts (Thousand)        | 1,822   | 1,954   | 145         | 8.0   | 1,975     | 2,098       | 144                | 7.4         | 2,136     | 161         | 8.2   |
| 無担保ローン        | Unsecured Loans                               | 1,776   | 1,898   | 132         | 7.5   | 1,917     | 2,030       | 132                | 7.0         | 2,061     | 144         | 7.5   |
| 有担保ローン        | Secured Loans                                 | 38      | 47      | 11          | 29.6  | 49        | 58          | 11                 | 23.2        | 63        | 14          | 26.4  |
| 事業者ローン        | Small Business Loans                          | 7       | 8       | 2           | 41.4  | 8         | 9           | 1                  | 10.2        | 11        | 3           | 43.0  |
| 一口座当たり残高 (千円) | Loans Outstanding per Account (¥ Thousand)    | 459     | 486     | 43          | 9.7   | 506       | 534         | 48                 | 9.7         | 546       | 40          | 7.8   |
| 無担保ローン        | Unsecured Loans                               | 388     | 405     | 28          | 7.3   | 422       | 439         | 34                 | 8.4         | 448       | 26          | 6.2   |
| 有担保ローン        | Secured Loans                                 | 3,543   | 3,590   | 134         | 3.9   | 3,630     | 3,706       | 116                | 3.2         | 3,627     | -3          | -0.1  |
| 事業者ローン        | Small Business Loans                          | 1,347   | 1,301   | -68         | -5.0  | 1,272     | 1,214       | -87                | -6.6        | 1,198     | -74         | -5.9  |
| 新規顧客件数 (千件)   | Number of New Accounts (Thousand)             | 429     | 331     | 10          | 3.1   | 449       | 352         | 21                 | 6.4         | 494       | 45          | 10.1  |
| 無担保ローン        | Unsecured Loans                               | 406     | 313     | 9           | 2.8   | 425       | 332         | 19                 | 6.3         | 463       | 38          | 9.1   |
| 有担保ローン        | Secured Loans                                 | 16      | 14      | 2           | 18.3  | 20        | 16          | 2                  | 13.2        | 24        | 4           | 21.7  |
| 事業者ローン        | Small Business Loans                          | 5       | 3       | -1          | -21.8 | 3         | 2           | -1                 | -15.1       | 5         | 2           | 67.1  |
| 実質平均利回り (%) 1 | Average Interest Rate on Loans (%) 1          | 25.5    | 25.1    | -0.5        | -2.1  | 25.0      | 24.4        | -0.7               | -2.9        | 24.2      | -0.8        | -3.1  |
| 無担保ローン        | Unsecured Loans                               | 27.0    | 26.7    | -0.4        | -1.4  | 26.6      | 26.0        | -0.7               | -2.7        | 25.9      | -0.6        | -2.4  |
| 有担保ローン        | Secured Loans                                 | 17.0    | 17.4    | 0.1         | 0.6   | 17.2      | 17.3        | -0.0               | -0.2        | 16.9      | -0.3        | -2.0  |
| 事業者ローン        | Small Business Loans                          | 28.3    | 28.2    | 1.0         | 3.6   | 30.6      | 27.1        | -1.1               | -3.9        | 25.4      | -5.2        | -17.0 |

(注1): 実質平均利回り: 営業貸付金利息 / 期中平均貸付金残高 (%)  
 (注2): 対前期増減

Notes1: Average Interest Rate on Loans: Interest on Loans to Customers/Average Loans to Customers (%)  
 Notes2: Increase or Decrease

## (2) 店舗設備の状況 (Sales Network)

|                                 | 年/決算月 (Fiscal Year)                                     | 99/3期      | 99/12期     |             | 00/3期 | 00/12      |             | 2001/3期 (Forecast) |             |       |             |      |
|---------------------------------|---|------------|------------|-------------|-------|------------|-------------|--------------------|-------------|-------|-------------|------|
|                                 |   |            | 対前年同月増減    |             |       | 対前年同月増減    |             | 対前年同月増減            |             | 2     | 増減率 (yoy %) |      |
|                                 |   |            | 2          | 増減率 (yoy %) |       | 2          | 増減率 (yoy %) | 2                  | 増減率 (yoy %) |       |             |      |
| ローン事業店舗数 * ( )は「ロードサイド型」(店)     | Number of Loan Business Branches * ( ) Roadside type    | 1,009(418) | 1,251(640) | 286         | 25.0  | 1,311(698) | 1,453(843)  | 202                | 16.1        | 1,536 | 225         | 17.2 |
| 有人店舗 3 4                        | Staffed Branches 3 4                                    | 540(124)   | 533(127)   | -2          | 19.7  | 534(127)   | 538(134)    | 5                  | 0.9         | 544   | 10          | 1.9  |
| 無人店舗 3                          | Unstaffed Branches 3                                    | 465(294)   | 714(513)   | 292         | 32.1  | 773(571)   | 915(709)    | 201                | 28.2        | 988   | 215         | 27.8 |
| 有担保専門店 (ハートプラザ店) 5              | Heart Plaza 5   | 4          | 4          | 0           | 0.0   | 4          | 4           | 0                  | 0.0         | 4     | 0           | 0.0  |
| ローン事業店舗出店数 (店)                  | Number of Newly Opened Loan Business Branches           | 202        | 246        | -           | -     | 321(19)    | 172         | -                  | -           | 244   | -           | -    |
| 出 有人店舗 * ( )は「ニッポンベネフィット」譲受け店舗数 | Staffed Branches * ( )Nippon Benefit 4                  | 36         | 5          | -           | -     | 24(19)     | 10          | -                  | -           | 16    | -           | -    |
| 無人店舗                            | Unstaffed Branches                                      | 166        | 241        | -           | -     | 297        | 162         | -                  | -           | 228   | -           | -    |
| 店 有担保専門店 (ハートプラザ店) 5            | Heart Plaza 5   | -          | -          | -           | -     | -          | -           | -                  | -           | -     | -           | -    |
| 有人店の無人化                         | Number of Staffed Branches Remodeled into Unstaffed     | 2          | 14         | -           | -     | 18         | 11          | -                  | -           | 11    | -           | -    |
| 無人店の有人化                         | Number of Unstaffed Branches Remodeled into Staffed     | 55         | 2          | -           | -     | 2          | 5           | -                  | -           | 5     | -           | -    |
| 廃店 * ( )は「ニッポンベネフィット」           | Closed Branches * ( )Nippon Benefit                     | -          | 23         | -           | -     | 19(14)     | 26          | -                  | -           | 19    | -           | -    |
| 自動契約機設置台数 (台)                   | Number of "Ojidosan" Unmanned Loan-contracting Machines | 1,002      | 1,245      | 290         | 30.4  | 1,305      | 1,449       | 204                | 16.4        | 1,528 | 223         | 17.1 |
| 併設型                             | At Staffed Branches                                     | 536        | 531        | 0           | 0.0   | 531        | 533         | 2                  | 0.4         | 541   | 10          | 1.9  |
| 独立型                             | At Unstaffed Branches                                   | 466        | 714        | 290         | 68.4  | 774        | 916         | 202                | 28.3        | 987   | 213         | 27.5 |
| A T M・C Dネットワーク (台)             | Number of AIFUL ATMs and Tie-up CDs                     | 14,118     | 16,185     | 4,030       | 33.2  | 16,631     | 20,796      | 4,611              | 28.5        | -     | -           | -    |
| A T M台数                         | Number of AIFUL ATMs                                    | 1,132      | 1,377      | 294         | 27.1  | 1,437      | 1,587       | 210                | 15.3        | 1,660 | 223         | 15.5 |
| 提携C D台数                         | Number of Tie-up CDs                                    | 12,986     | 14,808     | 3,736       | 33.7  | 15,194     | 19,209      | 4,401              | 29.7        | -     | -           | -    |
| レストラン店舗 (店)                     | Restaurants   | 11         | 11         | 0           | 0.0   | 10         | 9           | -2                 | -18.2       | 11    | 1           | 10.0 |
| カラオケ店舗 (店)                      | Karaoke Parlors   | 5          | 5          | 0           | 0.0   | 3          | 3           | -2                 | -40.0       | 3     | 0           | 0.0  |

(注3): 00/3期末店舗数には日本ベネフィット株式会社からの譲受店舗 (有人1店、無人4店) を含む。  
 (注4): 00/12期末店舗数にはeキャッシング店1店・個品割賦店1店を含む  
 (注5): ハートプラザは有担保専門店

Notes3: Included Nippon Benefit Branches Taken Over (Staffed Branches:1, Unstaffed Branches:4)  
 Notes4: Included e-cashing:1・sales Finance:1  
 Notes5: Heart Plaza is Specialized for Secured Loans

## (3) その他 (Other)

|         | 年/決算月 (Fiscal Year) | 99/3期 | 99/12期  |             | 00/3期 | 00/12   |             | 2001/3期 (Forecast) |             |       |             |      |
|---------|---------------------|-------|---------|-------------|-------|---------|-------------|--------------------|-------------|-------|-------------|------|
|         |                     |       | 対前年同月増減 |             |       | 対前年同月増減 |             | 対前年同月増減            |             | 2     | 増減率 (yoy %) |      |
|         |                     |       | 2       | 増減率 (yoy %) |       | 2       | 増減率 (yoy %) | 2                  | 増減率 (yoy %) |       |             |      |
| 社員数 (人) | Number of Employees | 3,141 | 3,345   | 57          | 1.7   | 3,263   | 3,523       | 178                | 5.3         | 3,629 | 366         | 11.2 |

## 2. 資金調達状況 (Funds Procurement)

### (1) 形態別 調達金額 (Amount of Borrowings by Type of Lender)

(百万円/¥ Million)

| 年/決算月 (Fiscal Year) |                                     | 99 / 3  |         | 00 / 3  |         | 00 / 12   |         |
|---------------------|-------------------------------------|---------|---------|---------|---------|-----------|---------|
|                     |                                     |         | 構成比 (%) |         | 構成比 (%) |           | 構成比 (%) |
| 借入金                 | Borrowings                          | 652,674 | 85.5    | 707,668 | 79.3    | 747,756   | 73.1    |
| 都市銀行                | City Banks                          | 4,197   | 0.5     | 3,930   | 0.4     | 6,415     | 0.6     |
| 長期信用銀行              | Long-Term Credit Banks              | 59,340  | 7.8     | 59,290  | 6.6     | 61,520    | 6.0     |
| 信託銀行                | Trust Banks                         | 80,143  | 10.5    | 117,053 | 13.1    | 136,931   | 13.4    |
| 地方銀行・第二地方銀行         | Regional Banks・Other Regional Banks | 80,923  | 10.6    | 90,323  | 10.1    | 126,382   | 12.4    |
| 生命保険会社              | Life Insurance Companies            | 174,549 | 22.9    | 174,003 | 19.5    | 172,010   | 16.8    |
| 損害保険会社              | Non-Life Insurance Companies        | 78,697  | 10.3    | 75,991  | 8.5     | 68,972    | 6.7     |
| 外国銀行                | Non-Japanese Banks                  | 20,500  | 2.7     | 64,967  | 7.3     | 77,113    | 7.5     |
| シソケットローン            | Syndicated Loan                     | 39,740  | 5.2     | 30,580  | 3.4     | 14,500    | 1.4     |
| 信金・連合会・県信連          | Credit Association                  | 4,780   | 0.6     | 13,911  | 1.6     | 18,805    | 1.8     |
| その他                 | Other                               | 109,803 | 14.4    | 77,618  | 8.7     | 65,106    | 6.4     |
| CP・社債等              | CP and Bonds                        | 110,500 | 14.5    | 184,500 | 20.7    | 274,500   | 26.9    |
| コーポラルペーパー           | Commercial Paper                    | 30,000  | 3.9     | 15,000  | 1.7     | 15,000    | 1.5     |
| 普通社債                | Straight Bond                       | 80,500  | 10.5    | 169,500 | 19.0    | 259,500   | 25.4    |
| 合計                  | Total                               | 763,174 | 100.0   | 892,168 | 100.0   | 1,022,256 | 100.0   |

### (2) 長期・短期別調達金額 (Short and Long-term Borrowings)

(百万円/¥ Million)

| 年/決算月 (Fiscal Year) |                       | 99 / 3  |         | 00 / 3  |         | 00 / 12   |         |
|---------------------|-----------------------|---------|---------|---------|---------|-----------|---------|
|                     |                       |         | 構成比 (%) |         | 構成比 (%) |           | 構成比 (%) |
| 短期調達                | Short-term Borrowings | 58,900  | 7.7     | 28,700  | 3.2     | 52,500    | 5.1     |
| 短期借入                | Short-term Borrowings | 28,900  | 3.8     | 13,700  | 1.5     | 37,500    | 3.7     |
| コーポラルペーパー           | Commercial Paper      | 30,000  | 3.9     | 15,000  | 1.7     | 15,000    | 1.5     |
| 長期調達                | Long-term Borrowings  | 704,274 | 92.3    | 863,468 | 96.8    | 969,756   | 94.9    |
| 固定金利借入              | Fixed Rate            | 242,569 | 31.8    | 291,870 | 32.7    | 258,435   | 25.3    |
| 変動金利借入              | Floating Rate         | 381,205 | 49.9    | 402,098 | 45.1    | 451,821   | 44.2    |
| キャップ                | With Cap              | 190,000 | 24.9    | 190,000 | 21.3    | 190,000   | 18.6    |
| スワップ                | With Swap             | 9,460   | 1.2     | 4,880   | 0.5     | 13,700    | 1.3     |
| 固定社債                | Fixed Bond            | 80,500  | 10.5    | 151,500 | 17.0    | 241,500   | 23.6    |
| 変動社債                | Floating Bond         | -       | -       | 18,000  | 2.0     | 18,000    | 1.8     |
| スワップ                | With Swap             | -       | -       | 3,000   | 0.3     | 3,000     | 0.3     |
| 合計                  | Total                 | 763,174 | 100.0   | 892,168 | 100.0   | 1,022,256 | 100.0   |

キャップ・スワップには、開始年月日が未到来のスワップ (200,000百万円) を含んでおりません。なお、未到来のキャップはありません。

### (3) 調達金利 (Average Interest Rate on Borrowings)

(%)

| 年/決算月 (Fiscal Year) |                                     | 99 / 3 | 00 / 3 | 00 / 12 |
|---------------------|-------------------------------------|--------|--------|---------|
| 調達金利                | Average Interest Rate on Borrowings | 3.0    | 2.8    | 2.7     |
| 直接                  | Direct                              | 2.0    | 2.3    | 2.5     |
| 間接                  | Indirect                            | 3.2    | 2.9    | 2.8     |

調達金利 = 期末約定ベース平均表面金利

### 3. 消費者金融業界動向 (Overview of Consumer Finance Industry)

#### (1) 大手消費者金融会社のキャッシング貸付上限金利 (Maximum Interest Rates on Unsecured Loans of Leading 6 Consumer Finance Companies in Japan)

| 会社名<br>(Company Name) | 貸付上限年利率 (%)<br>(Maximum Interest Rate per Annum[%]) | 備考<br>(Note)  |
|-----------------------|---|---|
| プロミス Promise          | 25.550  | 1995年10月1日 3.650%引き下げ (Reduced by 3.650% on Oct. 1, 1995) |
| 武富士 Takefuji          | 27.375  | 1996年 2月1日 1.825%引き下げ (Reduced by 1.825% on Feb. 1, 1996) |
| アコム Acom              | 27.375  | 1997年 4月1日 1.095%引き下げ (Reduced by 1.095% on Apr. 1, 1997) |
| アイフル AIFUL            | 28.835  | 2000年 6月1日 0.365%引き下げ (Reduced by 0.365% on Jun. 1, 2000) |
| 三洋信販 Sanyo Shinpan    | 29.000  | 1988年 3月1日 7.500%引き下げ (Reduced by 7.500% on Mar. 1, 1988) |
| レイク Lake              | 29.200  | 1996年 4月1日 3.650%引き下げ (Reduced by 3.650% on Apr. 1, 1996) |

#### (2) 自己破産申請件数の推移 (Trend of Personal Bankruptcy in Japan)

1995年～1999年推移 (Number of Petitions 1995-1999) ( )は対前年比 (yoy%)

| 暦年    | 件数        | 前期比    |
|-------|-----------|--------|
| 1995年 | 43,414 件  | 7.50%  |
| 1996年 | 56,494 件  | 30.10% |
| 1997年 | 71,299 件  | 26.20% |
| 1998年 | 103,803 件 | 45.60% |
| 1999年 | 122,741 件 | 18.20% |

出所：最高裁判所 Source: Japanese Supreme Court

2000年1月～11月 (Monthly)

| 暦月       | 件数       | 前期比   | 暦月        | 件数       | 前期比   |
|----------|----------|-------|-----------|----------|-------|
| 1月 (JAN) | 7,691 件  | 9.9%  | 7月 (JUL)  | 11,073 件 | 4.2%  |
| 2月 (FEB) | 10,826 件 | 15.5% | 8月 (AUG)  | 11,566 件 | 17.1% |
| 3月 (MAR) | 12,550 件 | 10.5% | 9月 (SEP)  | 11,309 件 | 11.5% |
| 4月 (APR) | 11,120 件 | 6.0%  | 10月 (OCT) | 12,125 件 | 12.7% |
| 5月 (MAY) | 10,963 件 | 24.0% | 11月 (NOV) | 12,248 件 | 13.0% |
| 6月 (JUN) | 12,389 件 | 9.3%  | 12月 (DEC) | 件        |       |

#### (3) 形態別信用供与残高 (Overall Balance of Consumer Credit in Japan)

(単位: 億円) (¥100Million)

|       | 消費者信用計<br>Consumer Credit |            | 販売信用<br>Sales on Credit |            | 消費者金融<br>Consumer Finance |            | 消費者金融計<br>Consumer Loans |            | 民間金融機関<br>Commercial Finance Institution |            | 消費者金融会社<br>Consumer Finance Companies |            | 信販会社<br>Shinpan<br>[Sales Finance Companies] |            | 銀行系クレジット会社<br>Bank-affiliated<br>Credit Card Companies |            | 流通系クレジット会社<br>Distributor-<br>affiliated Credit |            | その他<br>Other |            |
|-------|---------------------------|------------|-------------------------|------------|---------------------------|------------|--------------------------|------------|--|------------|---------------------------------------|------------|--|------------|--|------------|---|------------|--------------|------------|
|       | 伸比率 (yoy%)                |            | 伸比率 (yoy%)              |            | 伸比率 (yoy%)                |            | 伸比率 (yoy%)               |            | 伸比率 (yoy%)                               |            | 伸比率 (yoy%)                            |            | 伸比率 (yoy%)                                   |            | 伸比率 (yoy%)   |            | 伸比率 (yoy%)                                      |            | 伸比率 (yoy%)   |            |
|       | 金額                        | 伸比率 (yoy%) | 金額                      | 伸比率 (yoy%) | 金額                        | 伸比率 (yoy%) | 金額                       | 伸比率 (yoy%) | 金額                                       | 伸比率 (yoy%) | 金額                                    | 伸比率 (yoy%) | 金額   | 伸比率 (yoy%) | 金額   | 伸比率 (yoy%) | 金額  | 伸比率 (yoy%) | 金額           | 伸比率 (yoy%) |
| 1989年 | 529,341                   | 23.1       | 138,641                 | 4.8        | 390,700                   | 31.2       | 268,025                  | 37.2       | 206,448                                  | 41.6       | 24,879                                | 18.9       | 26,302                                       | 26.6       | 4,693  | 36.3       | 1,890   | 42.2       | 3,813        | 24.6       |
| 1990年 | 630,985                   | 19.2       | 153,428                 | 10.7       | 477,557                   | 22.2       | 339,888                  | 26.8       | 270,458                                  | 31.0       | 29,432                                | 18.3       | 27,332                                       | 3.9        | 5,582  | 18.9       | 2,865   | 51.6       | 4,219        | 10.6       |
| 1991年 | 684,199                   | 8.4        | 161,618                 | 5.3        | 522,581                   | 9.4        | 373,278                  | 9.8        | 301,101                                  | 11.3       | 33,435                                | 13.6       | 25,614                                       | -6.3       | 5,951  | 6.6        | 3,073   | 7.3        | 4,104        | -2.7       |
| 1992年 | 715,383                   | 4.6        | 169,075                 | 4.6        | 546,308                   | 4.5        | 387,097                  | 3.7        | 306,764                                  | 1.9        | 36,630                                | 9.6        | 29,349                                       | 14.6       | 6,369  | 7.0        | 3,770   | 22.7       | 4,215        | 2.7        |
| 1993年 | 741,048                   | 3.6        | 166,862                 | -1.3       | 574,186                   | 5.1        | 380,177                  | -1.8       | 296,395                                  | -3.4       | 39,970                                | 9.1        | 29,290                                       | -0.2       | 6,439  | 1.1        | 3,902   | 3.5        | 4,181        | -0.8       |
| 1994年 | 749,110                   | 1.1        | 170,164                 | 2.0        | 578,946                   | 0.8        | 372,432                  | -2.0       | 283,765                                  | -4.3       | 44,982                                | 12.5       | 29,164                                       | -0.4       | 6,159  | -4.3       | 4,149   | 6.3        | 4,213        | 0.8        |
| 1995年 | 748,005                   | -0.1       | 177,166                 | 4.1        | 570,839                   | -1.4       | 372,017                  | -0.1       | 272,482                                  | -4.0       | 52,082                                | 15.8       | 31,807                                       | 9.1        | 6,434  | 4.5        | 4,840   | 16.7       | 4,372        | 3.8        |
| 1996年 | 752,407                   | 0.6        | 182,892                 | 3.2        | 569,515                   | -0.2       | 374,035                  | 0.5        | 262,502                                  | -3.7       | 59,634                                | 14.5       | 34,968                                       | 9.9        | 6,910  | 7.4        | 5,415   | 11.9       | 4,606        | 5.4        |
| 1997年 | 743,335                   | -1.2       | 182,621                 | -0.1       | 560,714                   | -1.5       | 372,867                  | -0.3       | 251,897                                  | -4.0       | 65,179                                | 9.3        | 37,278                                       | 6.6        | 7,477  | 8.2        | 6,173   | 14.0       | 4,863        | 5.6        |
| 1998年 | 709,823                   | -4.5       | 171,535                 | -6.1       | 538,288                   | -4.0       | 355,959                  | -4.5       | 231,478                                  | -8.1       | 71,371                                | 9.5        | 33,387                                       | -10.4      | 7,848  | 5.0        | 6,953   | 12.6       | 4,922        | 1.2        |

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Source: Japan Credit Industry Association, "Japan Consumer Credit Statistics 2000 (Statistics by MITI Industrial Policy Bureau)"