

株式会社アプラスフィナンシャル(東証: 8589)
APLUS FINANCIAL(TSE: 8589)

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Quarterly Data Book for the Fiscal Year
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免責条項
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要約損益計算書	Summary of Income Statements	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3
包括信用購入あっせん収益	Credit Card Shopping (<i>Hokatsu</i>)	4,008	4,099	4,295	4,161	4,202	4,352	4,518	4,446
個別信用購入あっせん収益	Installment Shopping Credit (<i>Kobetsu</i>)	2,772	2,833	2,866	2,886	2,885	2,940	2,965	3,000
オートクレジット	Auto Credit	1,149	1,154	1,155	1,192	1,197	1,198	1,196	1,207
その他ショッピングクレジット	Other Shopping Credit	1,622	1,678	1,711	1,693	1,687	1,742	1,769	1,792
信用保証	Credit Guarantee	3,910	3,956	3,986	3,952	3,971	4,018	4,043	4,004
オートクレジット	Auto Credit	2,193	2,175	2,146	2,093	2,075	2,058	2,044	2,000
その他ショッピングクレジット	Other Shopping Credit	1,463	1,534	1,596	1,628	1,672	1,741	1,784	1,795
その他信用保証	Others	254	247	243	230	222	218	214	209
融資	Total Loans	2,521	2,487	2,455	2,479	2,508	2,563	2,707	2,849
消費者金融	Consumer Loans	2,342	2,314	2,341	2,271	2,359	2,412	2,555	2,711
カードキャッシング	Cashing by Credit Card	1,162	1,148	1,150	1,078	1,095	1,074	1,075	1,003
ローンカード	Loan Card	734	708	696	679	709	696	674	605
その他消費者金融	Other Consumer Loans	444	458	494	513	553	641	805	1,102
その他融資	Other Loans	178	172	114	208	148	151	151	138
金融収益	Financial Income	385	507	519	413	431	435	434	442
その他	Others	2,550	2,477	2,498	2,604	2,622	2,571	2,691	2,623
営業収益	Operating Revenue	16,148	16,362	16,621	16,498	16,620	16,882	17,360	17,367
販売費及び一般管理費	Total SG&A	14,250	13,445	14,074	16,304	14,033	14,460	13,868	17,746
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,040	1,526	1,703	1,528	1,987	2,415	1,993	2,646
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	850	3,203	-	-	-	2,700
従業員給料・賞与	Personnel Expenses	2,463	2,445	2,333	2,439	2,570	2,521	2,388	2,496
支払手数料	Handling Charges	4,205	4,048	3,863	3,760	3,945	4,140	4,168	4,514
販売促進費	Sales Promotion Costs	1,265	1,265	1,323	1,378	1,324	1,319	1,354	1,386
賃借料	Rent	494	474	490	665	593	507	496	496
減価償却費	Depreciation and Amortization	999	1,019	1,048	1,066	1,053	1,082	972	1,016
通信費	Communication Costs	568	582	486	466	480	474	512	514
その他	Others	2,213	2,084	1,974	1,795	2,078	2,000	1,981	1,975
金融費用	Financial Expenses	553	501	649	605	553	621	647	644
支払利息	Interest Expenses	398	405	414	409	435	451	487	522
その他	Others	154	96	235	196	118	170	159	121
営業費用	Operating Expenses	14,803	13,947	14,724	16,909	14,587	15,082	14,515	18,391
営業利益(損失)	Operating Income (Loss)	1,345	2,414	1,897	(411)	2,033	1,800	2,844	(1,023)
経常利益(損失)	Ordinary Income (Loss)	1,356	2,412	1,912	(585)	2,040	1,805	3,243	(1,086)
親会社株主に帰属する四半期純利益(損失)	Profit (Losses) Attributable to Owners of Parent	1,154	2,141	1,668	(880)	1,734	1,469	2,775	(676)
営業債権残高	Account Receivables	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
割賦売掛金	Total Installment Receivables	383,815	393,863	409,343	418,558	430,085	443,133	464,900	483,075
包括信用購入あっせん	Credit Card Shopping (<i>Hokatsu</i>)	77,698	80,228	88,192	85,837	86,650	89,237	96,533	94,793
個別信用購入あっせん	Installment Shopping Credit (<i>Kobetsu</i>)	193,280	200,258	208,332	217,068	225,677	230,682	238,096	245,196
オートクレジット	Auto Credit	90,960	92,337	93,663	97,175	99,022	99,302	100,087	102,033
その他ショッピングクレジット	Other Shopping Credit	102,319	107,921	114,668	119,893	126,655	131,380	138,009	143,163
融資	Total Loans	112,837	113,375	112,817	115,651	117,757	123,213	130,270	143,085
消費者金融	Consumer Loans	90,397	90,523	90,260	92,918	94,971	98,852	106,147	120,344
カードキャッシング	Cashing by Credit Card	26,763	26,347	25,451	27,019	26,661	25,991	25,006	24,511
ローンカード	Loan Card	20,607	20,553	19,926	19,458	19,108	18,858	18,450	18,412
その他消費者金融	Other Consumer Loans	43,026	43,622	44,882	46,441	49,201	54,002	62,690	77,420
その他融資	Other Loans	22,440	22,851	22,557	22,732	22,786	24,360	24,123	22,741
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	308,755	289,154	271,285	255,805	243,878	235,109	228,879	223,083
オートクレジット	Auto Credit	231,676	211,445	193,832	179,235	167,120	162,848	153,760	145,253
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	87,874	89,873	90,022	90,969	91,765	85,279	84,947	85,268
その他ショッピングクレジット	Other Shopping Credit	36,741	38,644	39,644	40,200	41,305	37,702	41,325	45,213
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	176,315	184,754	191,501	196,545	200,360	210,223	212,731	214,483
その他信用保証	Others	40,337	39,064	37,808	36,369	35,452	34,558	33,792	32,616
リース投資資産	Leased Investment Assets	1	0	0	0	-	-	-	-
営業債権残高合計	Total Account Receivables	692,572	683,018	680,628	674,363	673,963	678,242	693,779	706,158

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
資産の部:	Assets:								
流動資産	Current Assets	891,297	906,619	905,662	872,531	920,500	903,203	933,562	960,820
現金及び預金	Cash and Deposits	30,818	54,560	46,336	71,912	68,798	95,795	104,106	128,917
割賦売掛金	Installment Receivables	383,815	393,863	409,343	418,558	430,085	443,133	464,900	483,075
信用保証割賦売掛金	Credit Guarantee Receivables	308,755	289,154	271,285	255,805	243,878	235,109	228,879	223,083
リース投資資産	Lease Investment Assets	1	0	0	0	-	-	-	-
繰延税金資産	Deferred Tax Assets	5,550	5,550	5,550	5,190	5,190	5,190	5,190	4,740
金銭の信託	Monetary Assets Held in Trust	106,521	110,458	114,102	117,555	121,408	123,257	124,622	124,494
その他	Others	85,425	83,515	89,899	34,062	81,998	32,341	37,938	27,256
貸倒引当金	Reserve for Credit Losses	(29,590)	(30,483)	(30,854)	(30,553)	(30,857)	(31,623)	(32,074)	(30,746)
固定資産	Fixed Assets	24,245	24,068	23,588	24,298	23,269	22,963	21,999	22,911
有形固定資産	Tangible Fixed Assets	6,280	6,137	6,021	5,945	5,805	6,076	5,925	6,285
建物及び構築物(純額)	Buildings and Structures, Net	1,638	1,610	1,586	1,564	1,542	1,787	1,752	1,716
土地	Land	3,191	3,191	3,191	3,191	3,191	3,191	3,191	3,178
リース資産(純額)	Lease Assets, Net	0	0	0	-	-	-	-	-
その他(純額)	Others, Net	1,449	1,334	1,242	1,189	1,070	1,097	981	1,389
無形固定資産	Intangible Fixed Assets	11,084	10,602	10,077	10,435	9,430	9,243	8,737	10,706
のれん	Goodwill	1,503	1,288	1,073	858	644	429	214	-
リース資産	Lease Assets	2	1	0	-	-	-	-	-
ソフトウェア	Software	9,579	9,312	9,003	9,576	8,786	8,813	8,522	10,706
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	6,880	7,328	7,488	7,918	8,033	7,643	7,336	5,919
投資有価証券	Investment Securities	427	467	479	530	573	528	196	193
退職給付に係る資産	Net Defined Benefit Asset	2,838	2,883	2,933	3,625	3,659	3,692	3,728	2,394
その他	Others	3,614	3,977	4,075	3,761	3,800	3,422	3,412	3,331
繰延資産	Deferred Assets	-	38	35	32	71	66	60	55
社債発行費	Bond Issue Expenses	-	38	35	32	71	66	60	55
資産の部合計	Total Assets	915,543	930,726	929,286	896,862	943,842	926,233	955,623	983,787

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	799,017	791,300	783,991	733,276	769,331	740,479	763,718	762,876
支払手形及び買掛金	Trade Notes and Accounts Payables	14,961	14,906	17,652	16,708	15,321	14,889	16,180	14,283
信用保証買掛金	Credit Guarantee Payables	308,755	289,154	271,285	255,805	243,878	235,109	228,879	223,083
短期社債	Short-Term Corporate Bonds	74,500	72,300	70,500	77,000	89,200	90,800	106,600	112,400
短期借入金	Short-Term Borrowings	124,800	150,800	155,200	116,300	151,200	120,700	121,400	126,400
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	26,611	11,425	13,195	18,846	18,826	23,897	30,970	31,884
リース債務	Lease Obligations	4	2	0	0	-	-	-	-
未払法人税等	Accrued Income Taxes	308	696	972	496	461	938	1,489	558
預り金	Deposits Received	81,439	83,912	87,695	78,693	82,866	86,058	90,509	83,200
債権流動化預り金	Deposits Received for Securitization	130,625	130,541	130,522	130,439	130,228	130,205	130,198	130,182
賞与引当金	Accrued Employees' Bonuses	513	1,028	711	1,241	539	1,086	782	1,317
割賦利益繰延	Deferred Installment Income	32,390	32,487	32,403	32,557	32,546	32,605	32,593	32,623
その他	Others	4,107	4,046	3,853	5,188	4,263	4,188	4,115	6,942
固定負債	Long-Term Liabilities	17,747	38,427	42,566	60,882	70,025	79,809	93,366	124,455
社債	Corporate Bonds	-	10,000	10,000	10,000	20,000	20,000	20,000	20,000
長期借入金	Long-Term Debt	12,154	13,974	18,004	28,754	29,128	39,891	54,500	53,797
リース債務	Lease Obligations	-	-	-	-	-	-	-	-
繰延税金負債	Deferred Tax Liability	78	91	95	100	114	142	102	95
退職給付引当金	Reserve for Employees' Retirement Benefits	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	1,168	1,195	1,217	1,116	1,148	1,155	1,187	1,251
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	-	-	-	-	-	-	-	-
利息返還損失引当金	Reserve for Losses on Interest Repayments	3,870	3,089	3,169	10,848	9,586	8,450	7,365	9,101
その他	Others	475	10,077	10,079	10,063	10,047	10,169	10,210	40,209
負債の部合計	Total Liabilities	816,765	829,728	826,557	794,159	839,357	820,289	857,085	887,331
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	100,460	102,602	104,271	103,390	105,125	106,595	99,251	98,575
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	54,916	54,916	54,916	54,916	54,916	54,916	44,796	44,796
利益剰余金	Retained Earnings	30,544	32,686	34,355	33,474	35,209	36,679	39,455	38,779
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	(1,683)	(1,603)	(1,541)	(688)	(640)	(652)	(713)	(2,119)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	10	35	43	81	109	79	(1)	(3)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(1,693)	(1,639)	(1,585)	(770)	(750)	(731)	(711)	(2,116)
純資産の部合計	Total Equity	98,777	100,998	102,729	102,702	104,484	105,943	98,538	96,455
負債及び純資産の部合計	Total Liabilities and Equity	915,543	930,726	929,286	896,862	943,842	926,233	955,623	983,787

取扱高	Trading Volume	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	154,315	157,699	161,444	150,207	151,312	151,798	155,142	147,646
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	33,006	32,089	32,981	33,673	34,275	32,493	34,003	33,997
オートクレジット	Auto Credit	12,074	11,612	11,809	14,337	13,204	11,869	12,456	13,751
その他ショッピングクレジット	Other Shopping Credit	20,932	20,477	21,172	19,335	21,071	20,624	21,547	20,245
信用保証	Credit Guarantee	54,352	53,601	50,520	48,937	49,974	50,281	50,337	49,014
オートクレジット	Auto Credit	28,277	28,089	27,223	26,694	27,233	27,441	27,385	26,848
その他ショッピングクレジット	Other Shopping Credit	23,585	22,915	20,661	19,909	19,742	20,022	20,221	19,472
その他信用保証	Others	2,488	2,596	2,635	2,334	2,999	2,817	2,730	2,692
融資	Total Loans	17,111	16,152	16,569	16,551	18,182	19,861	22,826	29,015
消費者金融	Consumer Loans	13,389	12,976	13,472	13,514	14,966	16,660	19,982	26,538
カードキャッシング	Cashing by Credit Card	9,211	8,714	8,676	8,176	8,617	8,122	7,813	7,526
ローンカード	Loan Card	1,864	1,865	1,807	1,815	1,963	1,997	1,852	1,880
その他消費者金融	Other Consumer Loans	2,312	2,397	2,987	3,522	4,385	6,540	10,316	17,131
その他融資	Other Loans	3,722	3,175	3,097	3,036	3,215	3,201	2,844	2,476
その他	Others	314,854	318,972	337,079	307,102	320,003	329,020	346,973	320,293
合計	Total	573,639	578,516	598,595	556,473	573,749	583,455	609,283	579,967

顧客数	Number of Customers (Thousands)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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	75	75	71	74	73	73	73	73
個別信用購入あっせん	Installment Shopping Credit	40	39	39	38	37	37	38	37
信用保証	Credit Guarantee	35	35	32	36	35	36	35	36
加盟店数(千店)	Number of Merchants	n/a	1,022	n/a	1,034	n/a	1,046	n/a	1,055
クレジットカード	Credit Card	n/a	409	n/a	411	n/a	412	n/a	414
ショッピングクレジット	Shopping Credit	n/a	613	n/a	623	n/a	633	n/a	641
有効カード会員数(千人)	Available Cardholders	5,917	5,820	5,812	5,815	5,794	5,768	5,730	5,676
クレジットカード	Credit Card	5,716	5,617	5,609	5,611	5,587	5,562	5,524	5,469
ローンカード	Loan Card	200	202	203	204	206	205	206	207
カード新規獲得枚数(千枚)	Number of New Card Issuance	53	47	46	48	50	41	40	38
クレジットカード	Credit Card	51	45	44	46	47	39	37	36
ローンカード	Loan Card	2	2	2	2	2	2	2	2
残高有口座数(千人)	Number of Active Accounts	311	304	294	296	293	289	282	274
クレジットカードキャッシング	Cashing by Credit Card	215	210	202	208	207	204	198	193
ローンカード	Loan Card	96	93	91	87	85	84	83	81

店舗・チャネル	Number of Branches and Channels	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
営業店舗数(店)	Branches	37	37	37	37	38	38	38	38
CD台数(千台)	CDs (Thousands)	n/a	153	n/a	154	n/a	156	n/a	155

平均貸出金利	Average Lending Rates	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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%	17.7%	17.7%	17.6%	17.6%	17.6%	17.6%	17.6%

融資残高内訳	Breakdown of Loan Receivables	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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%	159	156	152	150	149	146	144	140
～18.0%	～18.0%	484	478	467	467	464	459	447	437
～20.0%	～20.0%	13	13	13	12	12	12	12	11
～25.0%	～25.0%	32	31	31	29	29	29	29	27
～29.2%	～29.2%	12	12	12	11	11	11	11	10
合計	Total	702	692	677	672	666	658	643	627
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%	22.7%	22.5%	22.6%	22.5%	22.4%	22.3%	22.4%	22.3%
～18.0%	～18.0%	69.0%	69.1%	69.0%	69.5%	69.6%	69.7%	69.5%	69.7%
～20.0%	～20.0%	2.0%	1.9%	2.0%	1.9%	1.9%	1.8%	1.9%	1.8%
～25.0%	～25.0%	4.6%	4.6%	4.6%	4.4%	4.4%	4.4%	4.5%	4.4%
～29.2%	～29.2%	1.8%	1.8%	1.9%	1.7%	1.7%	1.7%	1.8%	1.7%
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	347	343	335	343	341	337	326	319
ローンカード	Loan Card	354	348	342	328	325	321	317	308
合計	Total	702	692	677	672	666	658	643	627

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
1口座あたり残高(千円)	Credit Outstanding Per Account	225	227	230	226	227	227	228	228
クレジットカードキャッシング	Cashing by Credit Card	161	163	165	164	164	165	164	165
ローンカード	Loan Card	369	372	375	375	379	379	379	376

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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	0.6%	0.6%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%

年齢別残高構成比	Balance by Age	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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	4.5%	4.3%	4.1%	4.0%	3.9%	3.8%	3.7%	3.6%
<40	<40	20.3%	19.9%	19.5%	19.0%	18.8%	18.3%	17.9%	17.5%
<50	<50	32.4%	32.4%	32.4%	32.2%	32.2%	32.1%	32.0%	32.0%
<60	<60	24.9%	25.1%	25.4%	25.8%	26.1%	26.4%	26.8%	27.0%
>= 60	Over 60	17.9%	18.3%	18.6%	19.0%	19.0%	19.4%	19.6%	19.9%
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	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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	68.5%	68.6%	68.7%	68.4%	68.5%	68.7%	68.9%	68.9%
女性	Female	31.5%	31.4%	31.3%	31.6%	31.5%	31.3%	31.1%	31.1%
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	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
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	8.9%	8.6%	8.4%	8.5%	8.6%	8.4%	8.4%	8.3%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.5%	30.7%	30.7%	32.1%	32.2%	32.1%	32.0%	32.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.6%	30.1%	30.6%	30.4%	30.8%	31.2%	31.6%	31.9%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	21.9%	21.6%	21.3%	20.6%	20.1%	19.9%	19.5%	19.3%
100万円以上	Over JPY 1M	9.1%	9.0%	8.9%	8.5%	8.3%	8.3%	8.4%	8.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

貸倒関連情報	Credit Costs and Allowance for Bad Debts	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3
貸倒関連費用	Credit Costs for Bad Debts	2,040	1,526	1,703	1,528	1,987	2,415	1,993	2,646
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,184	863	1,401	2,107	1,683	1,647	1,647	3,980
貸倒引当金残高	Allowance for Bad Debts	29,590	30,483	30,854	30,553	30,857	31,623	32,074	30,746
営業債権残高	Account Receivables	692,572	683,018	680,628	674,363	673,963	678,242	693,779	706,158
リスク管理債権	Risk Monitored Installment Receivables	n/a	40,674	n/a	40,891	n/a	40,904	n/a	39,221
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	77	n/a	63	n/a	48	n/a	74
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	29,919	n/a	30,107	n/a	30,935	n/a	29,696
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,424	n/a	1,736	n/a	1,482	n/a	1,360
貸出条件緩和債権	Restructured Installment Receivables	n/a	9,252	n/a	8,983	n/a	8,438	n/a	8,089

利息返還関連情報	Grey Zone Related Information	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	850	3,203	-	-	-	2,700
利息返還実績	Amount of Refund for Grey Zone Claim	762	785	778	963	1,296	1,165	1,113	1,222
債権放棄額	Amount of Debt Write-Off	82	93	97	91	114	124	101	109
利息返還額	Amount of Interest Repayment	680	692	681	871	1,181	1,040	1,012	1,113
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	3,870	3,089	3,169	10,848	9,586	8,450	7,365	9,101

調達状況(1)	Balance and Ratio of Total Funding (1)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
残高:	Balance:								
短期借入金	Short-Term Debts	124,800	150,800	155,200	116,300	151,200	120,700	121,400	126,400
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	26,611	11,425	13,195	18,846	18,826	23,897	30,970	31,884
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	12,154	13,974	18,004	28,754	29,128	39,891	54,500	53,797
長期債権流動化債務	Long-Term Debts by Securitization	-	9,600	9,600	9,600	9,600	9,600	9,600	39,599
短期社債	Commercial Paper	74,500	72,300	70,500	77,000	89,200	90,800	106,600	112,400
社債	Corporate Bonds	-	10,000	10,000	10,000	20,000	20,000	20,000	20,000
合計	Total	238,066	268,099	276,499	260,500	317,954	304,889	343,071	384,080
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%	0.5%
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	1.0%	1.0%	1.0%	0.9%	0.9%	0.8%	0.8%	0.8%
長期債権流動化債務	Long-Term Debts by Securitization	-	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.8%
短期社債	Commercial Paper	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
社債	Corporate Bonds	-	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
合計	Total	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	18,170	23,770	24,435	26,962	38,800	49,513	52,401	83,147
変動金利調達	Floating Interest Funding	219,896	244,329	252,064	233,538	279,154	255,376	290,670	300,933
合計	Total	238,066	268,099	276,499	260,500	317,954	304,889	343,071	384,080
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	8%	9%	9%	10%	12%	16%	15%	22%
変動金利調達	Floating Interest Funding	92%	91%	91%	90%	88%	84%	85%	78%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	8,629	6,819	5,198	3,743	3,075	2,406	1,800	1,206
個別信用購入あっせん債権	Installment Shopping Credit	8,629	6,819	5,198	3,743	3,075	2,406	1,800	1,206
融資債権	Loans	-	-	-	-	-	-	-	-