

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

四半期データブック 2013年9月末  
(2013年10月31日)

Quarterly Data Book for the Second Quarter  
Ended September 30, 2013  
(October 31, 2013)



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免責条項  
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要約損益計算書	Summary of Income Statements	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,268	3,232	3,345	3,346	3,642	3,552	3,622	3,801
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,239	2,277	2,784	2,338	2,287	2,326	2,353	2,422
オートクレジット	Auto Credit	893	944	920	995	954	1,032	1,024	1,035
その他ショッピングクレジット	Other Shopping Credit	1,345	1,332	1,863	1,342	1,332	1,293	1,328	1,386
信用保証	Credit Guarantee	3,482	3,486	3,543	3,549	3,424	3,530	3,808	3,825
オートクレジット	Auto Credit	2,267	2,259	2,289	2,252	2,067	2,118	2,317	2,252
その他ショッピングクレジット	Other Shopping Credit	857	883	923	974	1,041	1,107	1,200	1,290
その他信用保証	Others	356	342	330	322	315	304	291	282
融資	Total Loans	3,795	3,372	3,415	3,230	3,124	2,922	2,877	2,747
消費者金融	Consumer Loans	3,652	3,237	3,128	2,968	2,883	2,699	2,666	2,551
カードキャッシング	Cashing by Credit Card	1,647	1,495	1,461	1,403	1,374	1,305	1,310	1,257
ローンカード	Loan Card	1,500	1,285	1,226	1,131	1,082	985	934	871
その他消費者金融	Other Consumer Loans	504	456	440	433	425	408	421	422
その他融資	Other Loans	143	134	286	262	241	223	211	196
金融収益	Financial Income	899	910	899	1,126	905	814	436	353
その他	Others	2,184	2,213	2,205	2,210	2,315	2,450	2,348	2,362
営業収益	Operating Revenue	15,868	15,492	16,194	15,800	15,699	15,595	15,447	15,512
販売費及び一般管理費	Total SG&A	12,192	13,435	12,954	13,496	11,727	13,492	12,980	13,710
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	620	(1,649)	1,555	1,889	820	2,292	1,310	2,105
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	1,000	4,359	-	-	-	-	-	-
従業員給料・賞与	Personnel Expenses	2,305	2,390	2,197	2,379	2,267	2,360	2,402	2,429
支払手数料	Handling Charges	3,505	3,611	3,880	3,825	3,714	3,635	3,971	4,008
販売促進費	Sales Promotion Costs	1,226	1,320	1,158	1,260	1,145	1,263	1,137	1,211
賃借料	Rent	493	496	501	524	436	448	454	451
減価償却費	Depreciation and Amortization	487	819	841	873	896	908	964	983
通信費	Communication Costs	706	832	710	658	624	620	632	609
その他	Others	1,847	1,253	2,108	2,084	1,822	1,964	2,105	1,911
金融費用	Financial Expenses	530	614	586	658	622	536	535	530
支払利息	Interest Expenses	389	388	396	414	400	385	400	396
その他	Others	141	225	190	243	222	151	134	133
営業費用	Operating Expenses	12,723	14,049	13,540	14,154	12,349	14,029	13,516	14,241
営業利益(損失)	Operating Income (Loss)	3,145	1,443	2,653	1,646	3,349	1,566	1,931	1,271
経常利益(損失)	Ordinary Income (Loss)	3,150	1,456	2,675	1,609	3,372	1,430	1,933	1,280
四半期純利益(損失)	Net Income (Loss)	1,802	(63)	2,590	1,434	3,406	1,134	1,737	1,097

営業債権残高	Account Receivables	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
割賦売掛金	Total Installment Receivables	339,552	339,573	332,937	334,220	341,058	345,408	347,659	348,876
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	65,140	63,851	64,377	64,236	71,790	70,402	71,115	71,109
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	125,568	136,640	132,803	138,871	143,063	148,040	153,941	158,587
オートクレジット	Auto Credit	57,762	66,746	59,752	64,621	67,909	72,096	75,005	77,688
その他ショッピングクレジット	Other Shopping Credit	67,806	69,894	73,051	74,250	75,153	75,944	78,935	80,898
融資	Total Loans	148,834	139,072	135,747	131,112	126,203	126,965	122,603	119,180
消費者金融	Consumer Loans	117,887	114,538	112,746	107,767	102,768	103,763	99,596	96,242
カードキャッシング	Cashing by Credit Card	36,331	34,743	33,664	32,597	30,966	30,258	29,549	28,789
ローンカード	Loan Card	36,807	36,885	34,162	31,680	29,380	27,485	25,733	24,280
その他消費者金融	Other Consumer Loans	44,747	42,910	44,919	43,489	42,421	46,018	44,313	43,173
その他融資	Other Loans	30,947	24,534	23,001	23,344	23,435	23,201	23,006	22,937
その他	Others	8	8	8	0	0	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	521,581	525,966	523,339	515,705	486,073	479,749	449,248	423,359
オートクレジット	Auto Credit	423,506	427,065	423,721	413,891	382,547	367,943	338,194	309,030
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	68,671	67,500	67,171	66,736	65,235	65,996	66,165	70,469
その他ショッピングクレジット	Other Shopping Credit	42,972	45,491	47,648	51,174	54,123	64,271	65,133	70,094
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	63,172	68,906	75,117	80,879	88,268	90,883	101,528	109,565
その他信用保証	Others	55,102	53,409	51,969	50,639	49,402	47,534	45,920	44,234
リース投資資産	Leased Investment Assets	895	666	472	322	208	123	62	28
営業債権残高合計	Total Account Receivables	862,029	866,207	856,749	850,248	827,341	825,281	796,971	772,264

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,050,133	1,059,705	1,088,737	1,082,204	1,048,478	1,033,234	1,016,627	1,010,261
現金及び預金	Cash and Deposits	83,606	89,010	109,998	65,035	46,343	105,875	66,960	80,792
割賦売掛金	Installment Receivables	339,552	339,573	332,937	334,220	341,058	345,408	347,659	348,876
信用保証割賦売掛金	Credit Guarantee Receivables	521,581	525,966	523,339	515,705	486,073	479,749	449,248	423,359
リース投資資産	Lease Investment Assets	895	666	472	322	208	123	62	28
有価証券	Securities	34	12	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	6,520	6,890	6,890	6,890	6,890	6,260	6,260	6,260
金銭の信託	Monetary Assets Held in Trust	100,251	101,465	104,908	105,087	104,439	87,180	90,259	93,895
その他	Others	29,946	24,660	38,641	83,752	91,992	37,243	84,751	86,349
貸倒引当金	Reserve for Credit Losses	(32,254)	(28,541)	(28,450)	(28,809)	(28,527)	(28,607)	(28,575)	(29,302)
固定資産	Fixed Assets	39,114	37,273	34,238	32,840	31,166	29,681	28,671	28,116
有形固定資産	Tangible Fixed Assets	8,951	9,732	8,888	8,990	8,762	8,391	8,230	8,103
建物及び構築物(純額)	Buildings and Structures, Net	2,576	2,559	2,422	2,391	2,356	2,285	2,157	2,135
土地	Land	5,080	5,080	4,592	4,592	4,592	4,537	4,496	4,496
リース資産(純額)	Lease Assets, Net	3	2	2	1	1	1	1	1
その他(純額)	Others, Net	1,291	2,090	1,871	2,004	1,812	1,567	1,574	1,470
無形固定資産	Intangible Fixed Assets	16,949	15,406	14,894	14,675	14,125	13,996	13,039	12,731
のれん	Goodwill	3,573	3,363	3,153	2,943	2,732	2,581	2,362	2,147
リース資産	Lease Assets	9	8	8	7	6	5	5	4
ソフトウェア	Software	13,366	12,033	11,732	11,725	11,386	11,409	10,672	10,579
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	13,212	12,134	10,455	9,174	8,278	7,293	7,401	7,280
投資有価証券	Investment Securities	6,925	5,498	3,800	2,747	1,850	505	470	442
その他	Others	6,286	6,635	6,654	6,427	6,428	6,787	6,930	6,838
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,089,247</b>	<b>1,096,978</b>	<b>1,122,975</b>	<b>1,115,044</b>	<b>1,079,645</b>	<b>1,062,916</b>	<b>1,045,299</b>	<b>1,038,377</b>

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

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
流動負債	Current Liabilities	958,335	962,994	989,045	997,564	959,414	942,101	922,852	930,978
支払手形及び買掛金	Trade Notes and Accounts Payables	19,036	20,301	19,048	17,482	19,068	21,237	19,441	16,333
信用保証買掛金	Credit Guarantee Payables	521,581	525,966	523,339	515,705	486,073	479,749	449,248	423,359
短期社債	Short-Term Corporate Bonds	14,000	14,000	32,000	27,500	26,800	48,000	60,500	73,900
短期借入金	Short-Term Borrowings	135,100	146,100	150,100	154,700	147,200	128,800	125,900	144,000
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	17,114	15,181	13,798	27,631	19,961	20,457	21,250	21,927
リース債務	Lease Obligations	637	516	397	289	194	122	64	30
未払法人税等	Accrued Income Taxes	585	361	173	474	510	396	309	610
預り金	Deposits Received	89,213	81,969	85,514	88,735	87,441	78,294	81,908	85,438
債権流動化預り金	Deposits Received for Securitization	126,231	121,811	129,898	129,432	137,383	129,138	129,033	128,869
賞与引当金	Accrued Employees' Bonuses	662	1,140	473	948	663	1,143	491	993
ポイント引当金	Reserve for Point Card Certificates	758	525	470	517	557	473	448	503
割賦利益繰延	Deferred Installment Income	26,510	27,015	26,905	27,295	27,471	30,079	30,587	30,935
その他	Others	6,904	8,104	6,926	6,850	6,088	4,208	3,670	4,076
固定負債	Long-Term Liabilities	45,146	48,244	47,353	29,400	28,750	28,305	28,224	12,098
長期借入金	Long-Term Debt	35,780	35,893	36,652	20,160	20,544	21,077	21,805	6,482
リース債務	Lease Obligations	272	162	86	43	23	9	5	4
繰延税金負債	Deferred Tax Liability	131	134	138	158	145	71	59	48
退職給付引当金	Reserve for Employees' Retirement Benefits	802	882	891	913	927	902	921	949
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	129	143	156	150	163	176	48	48
利息返還損失引当金	Reserve for Losses on Interest Repayments	7,562	10,620	9,058	7,596	6,639	5,781	4,986	4,169
資産除去債務	Asset Retirement Obligations	123	123	122	122	123	123	122	123
その他	Others	344	285	248	255	183	163	275	271
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,003,482</b>	<b>1,011,238</b>	<b>1,036,398</b>	<b>1,026,964</b>	<b>988,165</b>	<b>970,406</b>	<b>951,077</b>	<b>943,076</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	85,704	85,640	86,475	87,910	91,316	92,451	94,188	95,285
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	54,916	54,916
利益剰余金	Retained Earnings	15,787	15,724	16,559	17,993	21,400	22,535	24,272	25,369
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	(48)	(2)	(14)	42	18	58	33	15
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(48)	(2)	(14)	42	18	58	33	15
少数株主持分	Minority Interests in Subsidiaries	109	102	115	127	145	-	-	-
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>85,765</b>	<b>85,739</b>	<b>86,577</b>	<b>88,080</b>	<b>91,480</b>	<b>92,509</b>	<b>94,221</b>	<b>95,301</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,089,247</b>	<b>1,096,978</b>	<b>1,122,975</b>	<b>1,115,044</b>	<b>1,079,645</b>	<b>1,062,916</b>	<b>1,045,299</b>	<b>1,038,377</b>

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

取扱高	Trading Volume	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	145,612	143,153	145,286	144,384	153,668	151,017	151,481	152,958
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	22,986	24,437	25,076	24,671	22,742	24,030	24,118	26,028
オートクレジット	Auto Credit	10,561	12,025	11,845	11,220	10,080	11,628	10,676	11,030
その他ショッピングクレジット	Other Shopping Credit	12,425	12,412	13,231	13,451	12,662	12,402	13,441	14,997
信用保証	Credit Guarantee	83,905	82,411	81,238	71,863	50,774	49,334	52,499	53,904
オートクレジット	Auto Credit	64,957	64,074	61,297	50,919	28,328	28,055	28,640	27,702
その他ショッピングクレジット	Other Shopping Credit	16,538	15,964	17,333	18,195	19,711	19,221	21,707	24,135
その他信用保証	Others	2,409	2,372	2,607	2,749	2,734	2,057	2,151	2,066
融資	Total Loans	18,320	18,120	17,713	17,890	18,051	16,699	16,583	16,425
消費者金融	Consumer Loans	12,193	12,088	13,285	12,636	12,582	11,987	12,577	12,340
カードキャッシング	Cashing by Credit Card	10,431	10,165	11,023	10,274	10,110	9,595	10,014	9,419
ローンカード	Loan Card	1,629	1,610	1,630	1,521	1,510	1,483	1,541	1,590
その他消費者金融	Other Consumer Loans	132	312	631	841	961	909	1,021	1,330
その他融資	Other Loans	6,127	6,031	4,427	5,253	5,469	4,711	4,006	4,085
その他	Others	312,919	288,190	303,221	307,076	318,072	289,592	302,691	307,870
合計	Total	583,744	556,315	572,535	565,886	563,309	530,674	547,374	557,187

顧客数	Number of Customers (Thousands)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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	81	85	84	81	71	72	74	77
個別信用購入あっせん	Installment Shopping Credit	35	37	37	37	35	35	36	38
信用保証	Credit Guarantee	46	48	47	43	35	36	37	38
加盟店数(千店)	Number of Merchants	n/a	959	n/a	975	n/a	987	n/a	1,000
クレジットカード	Credit Card	n/a	401	n/a	403	n/a	405	n/a	407
ショッピングクレジット	Shopping Credit	n/a	557	n/a	571	n/a	582	n/a	593
有効カード会員数(千人)	Available Cardholders	7,291	7,127	6,893	6,748	6,622	6,499	6,348	6,231
クレジットカード	Credit Card	6,978	6,823	6,661	6,516	6,389	6,266	6,119	6,003
ローンカード	Loan Card	312	303	232	231	232	232	228	227
カード新規獲得枚数(千枚)	Number of New Card Issuance	43	47	50	38	44	43	43	50
クレジットカード	Credit Card	41	45	48	36	42	42	42	48
ローンカード	Loan Card	1	1	1	1	1	1	1	1
残高有口座数(千人)	Number of Active Accounts	419	401	392	383	370	355	349	339
クレジットカードキャッシング	Cashing by Credit Card	280	268	263	258	249	240	238	231
ローンカード	Loan Card	139	132	128	125	120	114	110	107

店舗・チャネル	Number of Branches and Channels	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
営業店舗数(店)	Branches	33	33	35	35	35	35	37	37
CD台数(千台)	CDs (Thousands)	n/a	149	n/a	150	n/a	151	n/a	152

平均貸出金利	Average Lending Rates	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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%	272	254	240	228	215	200	189	181
~18.0%	~18.0%	689	643	622	602	577	552	538	526
~20.0%	~20.0%	20	19	18	17	17	16	15	15
~25.0%	~25.0%	45	42	41	40	39	36	35	35
~29.2%	~29.2%	23	19	18	17	16	15	14	14
合計	Total	1,052	978	941	906	866	820	794	771
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%	25.9%	26.0%	25.6%	25.2%	24.9%	24.4%	23.9%	23.5%
~18.0%	~18.0%	65.5%	65.8%	66.1%	66.5%	66.7%	67.3%	67.8%	68.2%
~20.0%	~20.0%	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
~25.0%	~25.0%	4.4%	4.3%	4.4%	4.4%	4.5%	4.4%	4.5%	4.5%
~29.2%	~29.2%	2.2%	2.0%	2.0%	2.0%	1.9%	1.9%	1.9%	1.9%
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	466	438	428	418	401	387	380	373
ローンカード	Loan Card	585	539	513	488	464	432	414	398
合計	Total	1,052	978	941	906	866	820	794	771
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
1口座あたり残高(千円)	Credit Outstanding Per Account	250	243	240	236	234	230	227	227
クレジットカードキャッシング	Cashing by Credit Card	166	163	162	162	161	161	159	160
ローンカード	Loan Card	419	407	398	390	384	377	373	370
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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	1.1%	0.9%	1.0%	0.8%	0.8%	0.6%	0.7%	0.7%
年齢別残高構成比	Balance by Age	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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	5.5%	5.5%	5.4%	5.2%	5.1%	5.1%	5.0%	4.8%
<40	<40	23.5%	23.3%	23.0%	22.5%	22.2%	21.9%	21.6%	21.2%
<50	<50	31.6%	31.5%	31.7%	31.9%	32.0%	32.0%	32.1%	32.2%
<60	<60	23.9%	23.9%	24.0%	24.1%	24.2%	24.2%	24.3%	24.4%
>=60	Over 60	15.5%	15.8%	15.9%	16.2%	16.6%	16.9%	17.0%	17.4%
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	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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	65.5%	66.1%	66.4%	66.7%	67.0%	67.3%	67.6%	67.9%
女性	Female	34.5%	33.9%	33.6%	33.3%	33.0%	32.7%	32.4%	32.1%
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	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
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	7.2%	7.3%	7.8%	7.9%	8.1%	8.2%	8.5%	8.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	27.1%	28.5%	30.2%	30.8%	30.7%	31.0%	31.1%	31.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.1%	27.8%	27.0%	26.9%	27.3%	27.5%	27.9%	28.2%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	23.9%	23.3%	22.6%	22.5%	22.7%	22.6%	22.4%	22.5%
100万円以上	Over JPY 1M	13.8%	13.1%	12.5%	11.8%	11.3%	10.6%	10.1%	9.7%
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	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9
貸倒関連費用	Credit Costs for Bad Debts	620	(1,649)	1,555	1,889	820	2,292	1,310	2,105
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,479	2,099	1,680	1,569	1,130	2,320	2,330	1,401
貸倒引当金残高	Allowance for Bad Debts	32,254	28,541	28,450	28,809	28,527	28,607	28,575	29,302
営業債権残高	Account Receivables	862,029	866,207	856,749	850,248	827,341	825,281	796,971	772,264
リスク管理債権	Risk Monitored Installment Receivables	n/a	45,825	n/a	43,844	n/a	42,149	n/a	41,827
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	39	n/a	27	n/a	35	n/a	51
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	30,767	n/a	30,191	n/a	29,531	n/a	29,755
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,606	n/a	1,466	n/a	1,534	n/a	1,481
貸出条件緩和債権	Restructured Installment Receivables	n/a	13,411	n/a	12,158	n/a	11,047	n/a	10,539

利息返還関連情報	Grey Zone Related Information	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9
利息返還関連費用	Credit Costs for Grey Zone Claims	1,000	4,359	-	-	-	-	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,790	1,373	1,578	1,459	962	885	805	806
債権放棄額	Amount of Debt Write-Off	510	367	391	303	186	157	138	125
利息返還額	Amount of Interest Repayment	1,279	1,005	1,187	1,155	776	728	667	681
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,562	10,620	9,058	7,596	6,639	5,781	4,986	4,169

調達状況(1)	Balance and Ratio of Total Funding (1)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
残高:	Balance:								
短期借入金	Short-Term Debts	135,100	146,100	150,100	154,700	147,200	128,800	125,900	144,000
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	17,114	15,181	13,798	27,631	19,961	20,457	21,250	21,927
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	35,780	35,893	36,652	20,160	20,544	21,077	21,805	6,482
短期社債	Commercial Paper	14,000	14,000	32,000	27,500	26,800	48,000	60,500	73,900
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	201,994	211,174	232,550	229,992	214,505	218,334	229,456	246,310
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	1.0%	0.9%	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	0.9%	0.9%	0.9%	1.0%	1.0%	0.9%	0.9%	1.2%
短期社債	Commercial Paper	0.7%	0.8%	0.7%	0.8%	0.8%	0.7%	0.7%	0.5%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
残高:	Balance:								
固定金利調達	Fixed Interest Funding	52,300	50,300	49,834	44,834	36,668	36,668	36,502	18,502
変動金利調達	Floating Interest Funding	149,694	160,874	182,716	185,158	177,837	181,666	192,954	227,808
合計	Total	201,994	211,174	232,550	229,992	214,505	218,334	229,456	246,310
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	26%	24%	21%	19%	17%	17%	16%	8%
変動金利調達	Floating Interest Funding	74%	76%	79%	81%	83%	83%	84%	92%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	32,860	27,741	34,702	29,855	25,673	21,881	18,465	15,522
個別信用購入あっせん債権	Installment Shopping Credit	32,860	27,741	34,702	29,855	25,673	21,881	18,465	15,522
融資債権	Loans	-	-	-	-	-	-	-	-