

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 Third Quarter
Ended December 31, 2013
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要約損益計算書	Summary of Income Statements	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,232	3,345	3,346	3,642	3,552	3,622	3,801	4,032
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,277	2,784	2,338	2,287	2,326	2,353	2,422	2,531
オートクレジット	Auto Credit	944	920	995	954	1,032	1,024	1,035	1,064
その他ショッピングクレジット	Other Shopping Credit	1,332	1,863	1,342	1,332	1,293	1,328	1,386	1,467
信用保証	Credit Guarantee	3,486	3,543	3,549	3,424	3,530	3,808	3,825	3,885
オートクレジット	Auto Credit	2,259	2,289	2,252	2,067	2,118	2,317	2,252	2,237
その他ショッピングクレジット	Other Shopping Credit	883	923	974	1,041	1,107	1,200	1,290	1,371
その他信用保証	Others	342	330	322	315	304	291	282	276
融資	Total Loans	3,372	3,415	3,230	3,124	2,922	2,877	2,747	2,717
消費者金融	Consumer Loans	3,237	3,128	2,968	2,883	2,699	2,666	2,551	2,513
カードキャッシング	Cashing by Credit Card	1,495	1,461	1,403	1,374	1,305	1,310	1,257	1,251
ローンカード	Loan Card	1,285	1,226	1,131	1,082	985	934	871	818
その他消費者金融	Other Consumer Loans	456	440	433	425	408	421	422	442
その他融資	Other Loans	134	286	262	241	223	211	196	204
金融収益	Financial Income	910	899	1,126	905	814	436	353	485
その他	Others	2,213	2,205	2,210	2,315	2,450	2,348	2,362	2,422
営業収益	Operating Revenue	15,492	16,194	15,800	15,699	15,595	15,447	15,512	16,074
販売費及び一般管理費	Total SG&A	13,435	12,954	13,496	11,727	13,492	12,980	13,710	13,000
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	(1,649)	1,555	1,889	820	2,292	1,310	2,105	1,321
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	4,359	-	-	-	-	-	-	-
従業員給料・賞与	Personnel Expenses	2,390	2,197	2,379	2,267	2,360	2,402	2,429	2,333
支払手数料	Handling Charges	3,611	3,880	3,825	3,714	3,635	3,971	4,008	4,160
販売促進費	Sales Promotion Costs	1,320	1,158	1,260	1,145	1,263	1,137	1,211	1,281
賃借料	Rent	496	501	524	436	448	454	451	445
減価償却費	Depreciation and Amortization	819	841	873	896	908	964	983	1,009
通信費	Communication Costs	832	710	658	624	620	632	609	570
その他	Others	1,253	2,108	2,084	1,822	1,964	2,105	1,911	1,877
金融費用	Financial Expenses	614	586	658	622	536	535	530	627
支払利息	Interest Expenses	388	396	414	400	385	400	396	377
その他	Others	225	190	243	222	151	134	133	249
営業費用	Operating Expenses	14,049	13,540	14,154	12,349	14,029	13,516	14,241	13,628
営業利益(損失)	Operating Income (Loss)	1,443	2,653	1,646	3,349	1,566	1,931	1,271	2,445
経常利益(損失)	Ordinary Income (Loss)	1,456	2,675	1,609	3,372	1,430	1,933	1,280	2,444
四半期純利益(損失)	Net Income (Loss)	(63)	2,590	1,434	3,406	1,134	1,737	1,097	2,231

営業債権残高	Account Receivables	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
割賦売掛金	Total Installment Receivables	339,573	332,937	334,220	341,058	345,408	347,659	348,876	364,109
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	63,851	64,377	64,236	71,790	70,402	71,115	71,109	79,902
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	136,640	132,803	138,871	143,063	148,040	153,941	158,587	168,099
オートクレジット	Auto Credit	66,746	59,752	64,621	67,909	72,096	75,005	77,688	81,105
その他ショッピングクレジット	Other Shopping Credit	69,894	73,051	74,250	75,153	75,944	78,935	80,898	86,993
融資	Total Loans	139,072	135,747	131,112	126,203	126,965	122,603	119,180	116,108
消費者金融	Consumer Loans	114,538	112,746	107,767	102,768	103,763	99,596	96,242	92,876
カードキャッシング	Cashing by Credit Card	34,743	33,664	32,597	30,966	30,258	29,549	28,789	27,473
ローンカード	Loan Card	36,885	34,162	31,680	29,380	27,485	25,733	24,280	22,894
その他消費者金融	Other Consumer Loans	42,910	44,919	43,489	42,421	46,018	44,313	43,173	42,509
その他融資	Other Loans	24,534	23,001	23,344	23,435	23,201	23,006	22,937	23,231
その他	Others	8	8	0	0	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	525,966	523,339	515,705	486,073	479,749	449,248	423,359	399,250
オートクレジット	Auto Credit	427,065	423,721	413,891	382,547	367,943	338,194	309,030	283,124
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	67,500	67,171	66,736	65,235	65,996	66,165	70,469	71,414
その他ショッピングクレジット	Other Shopping Credit	45,491	47,648	51,174	54,123	64,271	65,133	70,094	73,105
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	68,906	75,117	80,879	88,268	90,883	101,528	109,565	117,979
その他信用保証	Others	53,409	51,969	50,639	49,402	47,534	45,920	44,234	43,020
リース投資資産	Leased Investment Assets	666	472	322	208	123	62	28	12
営業債権残高合計	Total Account Receivables	866,207	856,749	850,248	827,341	825,281	796,971	772,264	763,372

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
資産の部:	Assets:								
流動資産	Current Assets	1,059,705	1,088,737	1,082,204	1,048,478	1,033,234	1,016,627	1,010,261	992,189
現金及び預金	Cash and Deposits	89,010	109,998	65,035	46,343	105,875	66,960	80,792	59,765
割賦売掛金	Installment Receivables	339,573	332,937	334,220	341,058	345,408	347,659	348,876	364,109
信用保証割賦売掛金	Credit Guarantee Receivables	525,966	523,339	515,705	486,073	479,749	449,248	423,359	399,250
リース投資資産	Lease Investment Assets	666	472	322	208	123	62	28	12
有価証券	Securities	12	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	6,890	6,890	6,890	6,890	6,260	6,260	6,260	6,260
金銭の信託	Monetary Assets Held in Trust	101,465	104,908	105,087	104,439	87,180	90,259	93,895	98,247
その他	Others	24,660	38,641	83,752	91,992	37,243	84,751	86,349	93,984
貸倒引当金	Reserve for Credit Losses	(28,541)	(28,450)	(28,809)	(28,527)	(28,607)	(28,575)	(29,302)	(29,439)
固定資産	Fixed Assets	37,273	34,238	32,840	31,166	29,681	28,671	28,116	27,437
有形固定資産	Tangible Fixed Assets	9,732	8,888	8,990	8,762	8,391	8,230	8,103	8,117
建物及び構築物(純額)	Buildings and Structures, Net	2,559	2,422	2,391	2,356	2,285	2,157	2,135	2,118
土地	Land	5,080	4,592	4,592	4,592	4,537	4,496	4,496	4,496
リース資産(純額)	Lease Assets, Net	2	2	1	1	1	1	1	0
その他(純額)	Others, Net	2,090	1,871	2,004	1,812	1,567	1,574	1,470	1,500
無形固定資産	Intangible Fixed Assets	15,406	14,894	14,675	14,125	13,996	13,039	12,731	11,963
のれん	Goodwill	3,363	3,153	2,943	2,732	2,581	2,362	2,147	1,932
リース資産	Lease Assets	8	8	7	6	5	5	4	3
ソフトウェア	Software	12,033	11,732	11,725	11,386	11,409	10,672	10,579	10,027
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	12,134	10,455	9,174	8,278	7,293	7,401	7,280	7,357
投資有価証券	Investment Securities	5,498	3,800	2,747	1,850	505	470	442	451
その他	Others	6,635	6,654	6,427	6,428	6,787	6,930	6,838	6,905
資産の部合計	Total Assets	1,096,978	1,122,975	1,115,044	1,079,645	1,062,916	1,045,299	1,038,377	1,019,627

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	962,994	989,045	997,564	959,414	942,101	922,852	930,978	909,069
支払手形及び買掛金	Trade Notes and Accounts Payables	20,301	19,048	17,482	19,068	21,237	19,441	16,333	21,979
信用保証買掛金	Credit Guarantee Payables	525,966	523,339	515,705	486,073	479,749	449,248	423,359	399,250
短期社債	Short-Term Corporate Bonds	14,000	32,000	27,500	26,800	48,000	60,500	73,900	64,000
短期借入金	Short-Term Borrowings	146,100	150,100	154,700	147,200	128,800	125,900	144,000	144,500
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	15,181	13,798	27,631	19,961	20,457	21,250	21,927	23,761
リース債務	Lease Obligations	516	397	289	194	122	64	30	13
未払法人税等	Accrued Income Taxes	361	173	474	510	396	309	610	912
預り金	Deposits Received	81,969	85,514	88,735	87,441	78,294	81,908	85,438	86,554
債権流動化預り金	Deposits Received for Securitization	121,811	129,898	129,432	137,383	129,138	129,033	128,869	130,831
賞与引当金	Accrued Employees' Bonuses	1,140	473	948	663	1,143	491	993	711
ポイント引当金	Reserve for Point Card Certificates	525	470	517	557	473	448	503	540
割賦利益繰延	Deferred Installment Income	27,015	26,905	27,295	27,471	30,079	30,587	30,935	31,358
その他	Others	8,104	6,926	6,850	6,088	4,208	3,670	4,076	4,656
固定負債	Long-Term Liabilities	48,244	47,353	29,400	28,750	28,305	28,224	12,098	13,020
長期借入金	Long-Term Debt	35,893	36,652	20,160	20,544	21,077	21,805	6,482	8,148
リース債務	Lease Obligations	162	86	43	23	9	5	4	4
繰延税金負債	Deferred Tax Liability	134	138	158	145	71	59	48	51
退職給付引当金	Reserve for Employees' Retirement Benefits	882	891	913	927	902	921	949	989
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	143	156	150	163	176	48	48	48
利息返還損失引当金	Reserve for Losses on Interest Repayments	10,620	9,058	7,596	6,639	5,781	4,986	4,169	3,381
資産除去債務	Asset Retirement Obligations	123	122	122	123	123	122	123	125
その他	Others	285	248	255	183	163	275	271	271
負債の部合計	Total Liabilities	1,011,238	1,036,398	1,026,964	988,165	970,406	951,077	943,076	922,089
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	85,640	86,475	87,910	91,316	92,451	94,188	95,285	97,516
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	15,724	16,559	17,993	21,400	22,535	24,272	25,369	27,600
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	(2)	(14)	42	18	58	33	15	20
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(2)	(14)	42	18	58	33	15	20
少数株主持分	Minority Interests in Subsidiaries	102	115	127	145	-	-	-	-
純資産の部合計	Total Equity	85,739	86,577	88,080	91,480	92,509	94,221	95,301	97,537
負債及び純資産の部合計	Total Liabilities and Equity	1,096,978	1,122,975	1,115,044	1,079,645	1,062,916	1,045,299	1,038,377	1,019,627

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

取扱高	Trading Volume	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	143,153	145,286	144,384	153,668	151,017	151,481	152,958	164,665
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	24,437	25,076	24,671	22,742	24,030	24,118	26,028	31,664
オートクレジット	Auto Credit	12,025	11,845	11,220	10,080	11,628	10,676	11,030	12,602
その他ショッピングクレジット	Other Shopping Credit	12,412	13,231	13,451	12,662	12,402	13,441	14,997	19,061
信用保証	Credit Guarantee	82,411	81,238	71,863	50,774	49,334	52,499	53,904	53,649
オートクレジット	Auto Credit	64,074	61,297	50,919	28,328	28,055	28,640	27,702	28,284
その他ショッピングクレジット	Other Shopping Credit	15,964	17,333	18,195	19,711	19,221	21,707	24,135	22,855
その他信用保証	Others	2,372	2,607	2,749	2,734	2,057	2,151	2,066	2,509
融資	Total Loans	18,120	17,713	17,890	18,051	16,699	16,583	16,425	16,671
消費者金融	Consumer Loans	12,088	13,285	12,636	12,582	11,987	12,577	12,340	12,573
カードキャッシング	Cashing by Credit Card	10,165	11,023	10,274	10,110	9,595	10,014	9,419	9,218
ローンカード	Loan Card	1,610	1,630	1,521	1,510	1,483	1,541	1,590	1,540
その他消費者金融	Other Consumer Loans	312	631	841	961	909	1,021	1,330	1,814
その他融資	Other Loans	6,031	4,427	5,253	5,469	4,711	4,006	4,085	4,098
その他	Others	288,190	303,221	307,076	318,072	289,592	302,691	307,870	322,479
合計	Total	556,315	572,535	565,886	563,309	530,674	547,374	557,187	589,130

顧客数	Number of Customers (Thousands)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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	85	84	81	71	72	74	77	76
個別信用購入あっせん	Installment Shopping Credit	37	37	37	35	35	36	38	40
信用保証	Credit Guarantee	48	47	43	35	36	37	38	36
加盟店数(千店)	Number of Merchants	959	n/a	975	n/a	987	n/a	1,000	n/a
クレジットカード	Credit Card	401	n/a	403	n/a	405	n/a	407	n/a
ショッピングクレジット	Shopping Credit	557	n/a	571	n/a	582	n/a	593	n/a
有効カード会員数(千人)	Available Cardholders	7,127	6,893	6,748	6,622	6,499	6,348	6,231	6,100
クレジットカード	Credit Card	6,823	6,661	6,516	6,389	6,266	6,119	6,003	5,902
ローンカード	Loan Card	303	232	231	232	232	228	227	198
カード新規獲得枚数(千枚)	Number of New Card Issuance	47	50	38	44	43	43	50	47
クレジットカード	Credit Card	45	48	36	42	42	42	48	44
ローンカード	Loan Card	1	1	1	1	1	1	1	2
残高有口座数(千人)	Number of Active Accounts	401	392	383	370	355	349	339	328
クレジットカードキャッシング	Cashing by Credit Card	268	263	258	249	240	238	231	223
ローンカード	Loan Card	132	128	125	120	114	110	107	104

店舗・チャネル	Number of Branches and Channels	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
営業店舗数(店)	Branches	33	35	35	35	35	37	37	37
CD台数(千台)	CDs (Thousands)	149	n/a	150	n/a	151	n/a	152	n/a

平均貸出金利	Average Lending Rates	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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%	17.7%	17.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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%	254	240	228	215	200	189	181	172
~18.0%	~18.0%	643	622	602	577	552	538	526	508
~20.0%	~20.0%	19	18	17	17	16	15	15	14
~25.0%	~25.0%	42	41	40	39	36	35	35	34
~29.2%	~29.2%	19	18	17	16	15	14	14	14
合計	Total	978	941	906	866	820	794	771	744
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%	26.0%	25.6%	25.2%	24.9%	24.4%	23.9%	23.5%	23.2%
~18.0%	~18.0%	65.8%	66.1%	66.5%	66.7%	67.3%	67.8%	68.2%	68.3%
~20.0%	~20.0%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
~25.0%	~25.0%	4.3%	4.4%	4.4%	4.5%	4.4%	4.5%	4.5%	4.6%
~29.2%	~29.2%	2.0%	2.0%	2.0%	1.9%	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	438	428	418	401	387	380	373	360
ローンカード	Loan Card	539	513	488	464	432	414	398	383
合計	Total	978	941	906	866	820	794	771	744
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
1口座あたり残高(千円)	Credit Outstanding Per Account	243	240	236	234	230	227	227	226
クレジットカードキャッシング	Cashing by Credit Card	163	162	162	161	161	159	160	161
ローンカード	Loan Card	407	398	390	384	377	373	370	367
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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	0.9%	1.0%	0.8%	0.8%	0.6%	0.7%	0.7%	0.6%
年齢別残高構成比	Balance by Age	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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%	5.4%	5.2%	5.1%	5.1%	5.0%	4.8%	4.6%
<40	<40	23.3%	23.0%	22.5%	22.2%	21.9%	21.6%	21.2%	20.8%
<50	<50	31.5%	31.7%	31.9%	32.0%	32.0%	32.1%	32.2%	32.3%
<60	<60	23.9%	24.0%	24.1%	24.2%	24.2%	24.3%	24.4%	24.5%
>= 60	Over 60	15.8%	15.9%	16.2%	16.6%	16.9%	17.0%	17.4%	17.7%
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	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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	66.1%	66.4%	66.7%	67.0%	67.3%	67.6%	67.9%	68.1%
女性	Female	33.9%	33.6%	33.3%	33.0%	32.7%	32.4%	32.1%	31.9%
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	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
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	7.3%	7.8%	7.9%	8.1%	8.2%	8.5%	8.5%	8.8%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	28.5%	30.2%	30.8%	30.7%	31.0%	31.1%	31.1%	30.7%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	27.8%	27.0%	26.9%	27.3%	27.5%	27.9%	28.2%	28.5%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	23.3%	22.6%	22.5%	22.7%	22.6%	22.4%	22.5%	22.4%
100万円以上	Over JPY 1M	13.1%	12.5%	11.8%	11.3%	10.6%	10.1%	9.7%	9.5%
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	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12
貸倒関連費用	Credit Costs for Bad Debts	(1,649)	1,555	1,889	820	2,292	1,310	2,105	1,321
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	2,099	1,680	1,569	1,130	2,320	2,330	1,401	1,212
貸倒引当金残高	Allowance for Bad Debts	28,541	28,450	28,809	28,527	28,607	28,575	29,302	29,439
営業債権残高	Account Receivables	866,207	856,749	850,248	827,341	825,281	796,971	772,264	763,372
リスク管理債権	Risk Monitored Installment Receivables	45,825	n/a	43,844	n/a	42,149	n/a	41,827	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	39	n/a	27	n/a	35	n/a	51	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	30,767	n/a	30,191	n/a	29,531	n/a	29,755	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,606	n/a	1,466	n/a	1,534	n/a	1,481	n/a
貸出条件緩和債権	Restructured Installment Receivables	13,411	n/a	12,158	n/a	11,047	n/a	10,539	n/a

利息返還関連情報	Grey Zone Related Information	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	4,359	-	-	-	-	-	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,373	1,578	1,459	962	885	805	806	780
債権放棄額	Amount of Debt Write-Off	367	391	303	186	157	138	125	101
利息返還額	Amount of Interest Repayment	1,005	1,187	1,155	776	728	667	681	678
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	10,620	9,058	7,596	6,639	5,781	4,986	4,169	3,381

調達状況(1)	Balance and Ratio of Total Funding (1)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
残高:	Balance:								
短期借入金	Short-Term Debts	146,100	150,100	154,700	147,200	128,800	125,900	144,000	144,500
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	15,181	13,798	27,631	19,961	20,457	21,250	21,927	23,761
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	35,893	36,652	20,160	20,544	21,077	21,805	6,482	8,148
短期社債	Commercial Paper	14,000	32,000	27,500	26,800	48,000	60,500	73,900	64,000
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	211,174	232,550	229,992	214,505	218,334	229,456	246,310	240,410
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	0.9%	0.8%	0.8%	0.9%	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%	1.0%	1.0%	0.9%	0.9%	1.2%	1.1%
短期社債	Commercial Paper	0.8%	0.7%	0.8%	0.8%	0.7%	0.7%	0.5%	0.5%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
残高:	Balance:								
固定金利調達	Fixed Interest Funding	50,300	49,834	44,834	36,668	36,668	36,502	18,502	18,336
変動金利調達	Floating Interest Funding	160,874	182,716	185,158	177,837	181,666	192,954	227,808	222,074
合計	Total	211,174	232,550	229,992	214,505	218,334	229,456	246,310	240,410
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	24%	21%	19%	17%	17%	16%	8%	8%
変動金利調達	Floating Interest Funding	76%	79%	81%	83%	83%	84%	92%	92%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	27,741	34,702	29,855	25,673	21,881	18,465	15,522	12,923
個別信用購入あっせん債権	Installment Shopping Credit	27,741	34,702	29,855	25,673	21,881	18,465	15,522	12,923
融資債権	Loans	-	-	-	-	-	-	-	-