

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  
Ended March 31, 2014  
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目次	頁	Contents	Page
株式会社アプラスフィナンシャル 連結財務関連データ	1	<b>APLUS FINANCIAL Consolidated P/L and B/S Data</b>	1
要約損益計算書	1	Summary of Income Statements	1
営業債権残高	1	Account Receivables	1
連結貸借対照表(1)	2	Consolidated Balance Sheets (1)	2
連結貸借対照表(2)	3	Consolidated Balance Sheets (2)	3
取扱高	4	Trading Volume	4
顧客数	4	Number of Customers	4
店舗・チャンネル	4	Number of Branches and Channels	4
平均貸出金利	5	Average Lending Rates	5
融資残高内訳	5	Breakdown of Loan Receivables	5
1口座あたり残高	5	Credit Outstanding Per Account	5
延滞残高比率	5	Ratio of Delinquent Unsecured Personal Loans	5
年齢別残高構成比	5	Balance by Age	5
性別残高構成比	5	Balance by Gender	5
実行残高別残高構成比	5	Balance by Amount of Origination	5
貸倒関連情報	6	Credit Costs and Allowance for Bad Debts	6
利息返還関連情報	6	Grey Zone Related Information	6
調達状況(1)	6	Balance and Ratio of Total Funding (1)	6
調達状況(2)	6	Balance and Ratio of Total Funding (2)	6
調達状況(3)	6	Balance and Ratio of Total Funding (3)	6

免責条項  
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要約損益計算書	Summary of Income Statements	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,345	3,346	3,642	3,552	3,622	3,801	4,032	4,017
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,784	2,338	2,287	2,326	2,353	2,422	2,531	2,661
オートクレジット	Auto Credit	920	995	954	1,032	1,024	1,035	1,064	1,134
その他ショッピングクレジット	Other Shopping Credit	1,863	1,342	1,332	1,293	1,328	1,386	1,467	1,526
信用保証	Credit Guarantee	3,543	3,549	3,424	3,530	3,808	3,825	3,885	3,871
オートクレジット	Auto Credit	2,289	2,252	2,067	2,118	2,317	2,252	2,237	2,179
その他ショッピングクレジット	Other Shopping Credit	923	974	1,041	1,107	1,200	1,290	1,371	1,426
その他信用保証	Others	330	322	315	304	291	282	276	265
融資	Total Loans	3,415	3,230	3,124	2,922	2,877	2,747	2,717	2,554
消費者金融	Consumer Loans	3,128	2,968	2,883	2,699	2,666	2,551	2,513	2,372
カードキャッシング	Cashing by Credit Card	1,461	1,403	1,374	1,305	1,310	1,257	1,251	1,162
ローンカード	Loan Card	1,226	1,131	1,082	985	934	871	818	761
その他消費者金融	Other Consumer Loans	440	433	425	408	421	422	442	448
その他融資	Other Loans	286	262	241	223	211	196	204	181
金融収益	Financial Income	899	1,126	905	814	436	353	485	347
その他	Others	2,205	2,210	2,315	2,450	2,348	2,362	2,422	2,589
<b>営業収益</b>	<b>Operating Revenue</b>	<b>16,194</b>	<b>15,800</b>	<b>15,699</b>	<b>15,595</b>	<b>15,447</b>	<b>15,512</b>	<b>16,074</b>	<b>16,041</b>
販売費及び一般管理費	Total SG&A	12,954	13,496	11,727	13,492	12,980	13,710	13,000	15,641
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,555	1,889	820	2,292	1,310	2,105	1,321	2,136
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	-	-	-	-	-	2,001
従業員給料・賞与	Personnel Expenses	2,197	2,379	2,267	2,360	2,402	2,429	2,333	2,440
支払手数料	Handling Charges	3,880	3,825	3,714	3,635	3,971	4,008	4,160	3,891
販売促進費	Sales Promotion Costs	1,158	1,260	1,145	1,263	1,137	1,211	1,281	1,364
賃借料	Rent	501	524	436	448	454	451	445	491
減価償却費	Depreciation and Amortization	841	873	896	908	964	983	1,009	1,034
通信費	Communication Costs	710	658	624	620	632	609	570	542
その他	Others	2,108	2,084	1,822	1,964	2,105	1,911	1,877	1,738
金融費用	Financial Expenses	586	658	622	536	535	530	627	506
支払利息	Interest Expenses	396	414	400	385	400	396	377	366
その他	Others	190	243	222	151	134	133	249	140
<b>営業費用</b>	<b>Operating Expenses</b>	<b>13,540</b>	<b>14,154</b>	<b>12,349</b>	<b>14,029</b>	<b>13,516</b>	<b>14,241</b>	<b>13,628</b>	<b>16,148</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>2,653</b>	<b>1,646</b>	<b>3,349</b>	<b>1,566</b>	<b>1,931</b>	<b>1,271</b>	<b>2,445</b>	<b>(106)</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>2,675</b>	<b>1,609</b>	<b>3,372</b>	<b>1,430</b>	<b>1,933</b>	<b>1,280</b>	<b>2,444</b>	<b>(177)</b>
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>2,590</b>	<b>1,434</b>	<b>3,406</b>	<b>1,134</b>	<b>1,737</b>	<b>1,097</b>	<b>2,231</b>	<b>523</b>

  

営業債権残高	Account Receivables	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
割賦売掛金	Total Installment Receivables	332,937	334,220	341,058	345,408	347,659	348,876	364,109	377,535
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	64,377	64,236	71,790	70,402	71,115	71,109	79,902	81,173
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	132,803	138,871	143,063	148,040	153,941	158,587	168,099	182,673
オートクレジット	Auto Credit	59,752	64,621	67,909	72,096	75,005	77,688	81,105	88,173
その他ショッピングクレジット	Other Shopping Credit	73,051	74,250	75,153	75,944	78,935	80,898	86,993	94,499
融資	Total Loans	135,747	131,112	126,203	126,965	122,603	119,180	116,108	113,688
消費者金融	Consumer Loans	112,746	107,767	102,768	103,763	99,596	96,242	92,876	91,438
カードキャッシング	Cashing by Credit Card	33,664	32,597	30,966	30,258	29,549	28,789	27,473	27,109
ローンカード	Loan Card	34,162	31,680	29,380	27,485	25,733	24,280	22,894	21,883
その他消費者金融	Other Consumer Loans	44,919	43,489	42,421	46,018	44,313	43,173	42,509	42,445
その他融資	Other Loans	23,001	23,344	23,435	23,201	23,006	22,937	23,231	22,249
その他	Others	8	0	0	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	523,339	515,705	486,073	479,749	449,248	423,359	399,250	328,594
オートクレジット	Auto Credit	423,721	413,891	382,547	367,943	338,194	309,030	283,124	250,529
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	67,171	66,736	65,235	65,996	66,165	70,469	71,414	86,173
その他ショッピングクレジット	Other Shopping Credit	47,648	51,174	54,123	64,271	65,133	70,094	73,105	36,350
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	75,117	80,879	88,268	90,883	101,528	109,565	117,979	165,297
その他信用保証	Others	51,969	50,639	49,402	47,534	45,920	44,234	43,020	41,715
リース投資資産	Leased Investment Assets	472	322	208	123	62	28	12	5
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>856,749</b>	<b>850,248</b>	<b>827,341</b>	<b>825,281</b>	<b>796,971</b>	<b>772,264</b>	<b>763,372</b>	<b>706,135</b>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,088,737	1,082,204	1,048,478	1,033,234	1,016,627	1,010,261	992,189	895,463
現金及び預金	Cash and Deposits	109,998	65,035	46,343	105,875	66,960	80,792	59,765	74,833
割賦売掛金	Installment Receivables	332,937	334,220	341,058	345,408	347,659	348,876	364,109	377,535
信用保証割賦売掛金	Credit Guarantee Receivables	523,339	515,705	486,073	479,749	449,248	423,359	399,250	328,594
リース投資資産	Lease Investment Assets	472	322	208	123	62	28	12	5
有価証券	Securities	-	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	6,890	6,890	6,890	6,260	6,260	6,260	6,260	5,550
金銭の信託	Monetary Assets Held in Trust	104,908	105,087	104,439	87,180	90,259	93,895	98,247	101,664
その他	Others	38,641	83,752	91,992	37,243	84,751	86,349	93,984	36,996
貸倒引当金	Reserve for Credit Losses	(28,450)	(28,809)	(28,527)	(28,607)	(28,575)	(29,302)	(29,439)	(29,716)
固定資産	Fixed Assets	34,238	32,840	31,166	29,681	28,671	28,116	27,437	23,956
有形固定資産	Tangible Fixed Assets	8,888	8,990	8,762	8,391	8,230	8,103	8,117	6,612
建物及び構築物(純額)	Buildings and Structures, Net	2,422	2,391	2,356	2,285	2,157	2,135	2,118	1,609
土地	Land	4,592	4,592	4,592	4,537	4,496	4,496	4,496	3,571
リース資産(純額)	Lease Assets, Net	2	1	1	1	1	1	0	0
その他(純額)	Others, Net	1,871	2,004	1,812	1,567	1,574	1,470	1,500	1,431
無形固定資産	Intangible Fixed Assets	14,894	14,675	14,125	13,996	13,039	12,731	11,963	11,732
のれん	Goodwill	3,153	2,943	2,732	2,581	2,362	2,147	1,932	1,717
リース資産	Lease Assets	8	7	6	5	5	4	3	2
ソフトウェア	Software	11,732	11,725	11,386	11,409	10,672	10,579	10,027	10,011
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	10,455	9,174	8,278	7,293	7,401	7,280	7,357	5,611
投資有価証券	Investment Securities	3,800	2,747	1,850	505	470	442	451	440
退職給付に係る資産	Net Defined Benefit Asset	-	-	-	-	-	-	-	1,567
その他	Others	6,654	6,427	6,428	6,787	6,930	6,838	6,905	3,602
<b>資産の部合計</b>	<b>Total Assets</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>	<b>1,019,627</b>	<b>919,420</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
<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	989,045	997,564	959,414	942,101	922,852	930,978	909,069	805,906
支払手形及び買掛金	Trade Notes and Accounts Payables	19,048	17,482	19,068	21,237	19,441	16,333	21,979	24,395
信用保証買掛金	Credit Guarantee Payables	523,339	515,705	486,073	479,749	449,248	423,359	399,250	328,594
短期社債	Short-Term Corporate Bonds	32,000	27,500	26,800	48,000	60,500	73,900	64,000	60,500
短期借入金	Short-Term Borrowings	150,100	154,700	147,200	128,800	125,900	144,000	144,500	119,400
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	13,798	27,631	19,961	20,457	21,250	21,927	23,761	26,108
リース債務	Lease Obligations	397	289	194	122	64	30	13	9
未払法人税等	Accrued Income Taxes	173	474	510	396	309	610	912	392
預り金	Deposits Received	85,514	88,735	87,441	78,294	81,908	85,438	86,554	78,561
債権流動化預り金	Deposits Received for Securitization	129,898	129,432	137,383	129,138	129,033	128,869	130,831	130,682
賞与引当金	Accrued Employees' Bonuses	473	948	663	1,143	491	993	711	1,209
ポイント引当金	Reserve for Point Card Certificates	470	517	557	473	448	503	540	518
割賦利益繰延	Deferred Installment Income	26,905	27,295	27,471	30,079	30,587	30,935	31,358	32,152
その他	Others	6,926	6,850	6,088	4,208	3,670	4,076	4,656	3,382
固定負債	Long-Term Liabilities	47,353	29,400	28,750	28,305	28,224	12,098	13,020	17,202
長期借入金	Long-Term Debt	36,652	20,160	20,544	21,077	21,805	6,482	8,148	10,868
リース債務	Lease Obligations	86	43	23	9	5	4	4	0
繰延税金負債	Deferred Tax Liability	138	158	145	71	59	48	51	76
退職給付引当金	Reserve for Employees' Retirement Benefits	891	913	927	902	921	949	989	-
退職給付に係る負債	Net Defined Benefit Liability	-	-	-	-	-	-	-	1,171
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	156	150	163	176	48	48	48	48
利息返還損失引当金	Reserve for Losses on Interest Repayments	9,058	7,596	6,639	5,781	4,986	4,169	3,381	4,622
その他	Others	370	377	306	287	398	394	396	416
<b>負債の部合計</b>	<b>Total Liabilities</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>922,089</b>	<b>823,109</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	86,475	87,910	91,316	92,451	94,188	95,285	97,516	98,040
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	16,559	17,993	21,400	22,535	24,272	25,369	27,600	28,124
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	(14)	42	18	58	33	15	20	(1,729)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(14)	42	18	58	33	15	20	17
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	-	-	-	-	-	-	-	(1,747)
少数株主持分	Minority Interests in Subsidiaries	115	127	145	-	-	-	-	-
<b>純資産の部合計</b>	<b>Total Equity</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>97,537</b>	<b>96,310</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</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>	<b>1,019,627</b>	<b>919,420</b>

取扱高	Trading Volume	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3
包括信用購入あっせん	Credit Card Shopping ( <i>Hokatsu</i> )	145,286	144,384	153,668	151,017	151,481	152,958	164,665	156,441
個別信用購入あっせん	Installment Shopping Credit ( <i>Kobetsu</i> )	25,076	24,671	22,742	24,030	24,118	26,028	31,664	35,514
オートクレジット	Auto Credit	11,845	11,220	10,080	11,628	10,676	11,030	12,602	16,046
その他ショッピングクレジット	Other Shopping Credit	13,231	13,451	12,662	12,402	13,441	14,997	19,061	19,468
信用保証	Credit Guarantee	81,238	71,863	50,774	49,334	52,499	53,904	53,649	55,052
オートクレジット	Auto Credit	61,297	50,919	28,328	28,055	28,640	27,702	28,284	30,163
その他ショッピングクレジット	Other Shopping Credit	17,333	18,195	19,711	19,221	21,707	24,135	22,855	22,519
その他信用保証	Others	2,607	2,749	2,734	2,057	2,151	2,066	2,509	2,368
融資	Total Loans	17,713	17,890	18,051	16,699	16,583	16,425	16,671	16,584
消費者金融	Consumer Loans	13,285	12,636	12,582	11,987	12,577	12,340	12,573	12,775
カードキャッシング	Cashing by Credit Card	11,023	10,274	10,110	9,595	10,014	9,419	9,218	8,819
ローンカード	Loan Card	1,630	1,521	1,510	1,483	1,541	1,590	1,540	1,697
その他消費者金融	Other Consumer Loans	631	841	961	909	1,021	1,330	1,814	2,258
その他融資	Other Loans	4,427	5,253	5,469	4,711	4,006	4,085	4,098	3,809
その他	Others	303,221	307,076	318,072	289,592	302,691	307,870	322,479	297,839
合計	Total	572,535	565,886	563,309	530,674	547,374	557,187	589,130	561,432

顧客数	Number of Customers (Thousands)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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	84	81	71	72	74	77	76	81
個別信用購入あっせん	Installment Shopping Credit	37	37	35	35	36	38	40	44
信用保証	Credit Guarantee	47	43	35	36	37	38	36	37
加盟店数(千店)	Number of Merchants	n/a	975	n/a	987	n/a	1,000	n/a	1,012
クレジットカード	Credit Card	n/a	403	n/a	405	n/a	407	n/a	408
ショッピングクレジット	Shopping Credit	n/a	571	n/a	582	n/a	593	n/a	603
有効カード会員数(千人)	Available Cardholders	6,893	6,748	6,622	6,499	6,348	6,231	6,100	6,002
クレジットカード	Credit Card	6,661	6,516	6,389	6,266	6,119	6,003	5,902	5,802
ローンカード	Loan Card	232	231	232	232	228	227	198	200
カード新規獲得枚数(千枚)	Number of New Card Issuance	50	38	44	43	43	50	47	50
クレジットカード	Credit Card	48	36	42	42	42	48	44	48
ローンカード	Loan Card	1	1	1	1	1	1	2	2
残高有口座数(千人)	Number of Active Accounts	392	383	370	355	349	339	328	315
クレジットカードキャッシング	Cashing by Credit Card	263	258	249	240	238	231	223	216
ローンカード	Loan Card	128	125	120	114	110	107	104	99

店舗・チャネル	Number of Branches and Channels	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
営業店舗数(店)	Branches	35	35	35	35	37	37	37	37
CD台数(千台)	CDs (Thousands)	n/a	150	n/a	151	n/a	152	n/a	153

平均貸出金利	Average Lending Rates	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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	17.6%	17.6%	17.6%	17.6%	17.7%	17.7%	17.7%	17.7%

  

融資残高内訳	Breakdown of Loan Receivables	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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%	240	228	215	200	189	181	172	163
～18.0%	～18.0%	622	602	577	552	538	526	508	490
～20.0%	～20.0%	18	17	17	16	15	15	14	13
～25.0%	～25.0%	41	40	39	36	35	35	34	32
～29.2%	～29.2%	18	17	16	15	14	14	14	13
合計	Total	941	906	866	820	794	771	744	713
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%	25.6%	25.2%	24.9%	24.4%	23.9%	23.5%	23.2%	22.9%
～18.0%	～18.0%	66.1%	66.5%	66.7%	67.3%	67.8%	68.2%	68.3%	68.8%
～20.0%	～20.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
～25.0%	～25.0%	4.4%	4.4%	4.5%	4.4%	4.5%	4.5%	4.6%	4.6%
～29.2%	～29.2%	2.0%	2.0%	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%
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	428	418	401	387	380	373	360	350
ローンカード	Loan Card	513	488	464	432	414	398	383	363
合計	Total	941	906	866	820	794	771	744	713

  

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
1口座あたり残高(千円)	Credit Outstanding Per Account	240	236	234	230	227	227	226	226
クレジットカードキャッシング	Cashing by Credit Card	162	162	161	161	159	160	161	161
ローンカード	Loan Card	398	390	384	377	373	370	367	366

  

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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	1.0%	0.8%	0.8%	0.6%	0.7%	0.7%	0.6%	0.6%

  

年齢別残高構成比	Balance by Age	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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	5.4%	5.2%	5.1%	5.1%	5.0%	4.8%	4.6%	4.6%
<40	<40	23.0%	22.5%	22.2%	21.9%	21.6%	21.2%	20.8%	20.5%
<50	<50	31.7%	31.9%	32.0%	32.0%	32.1%	32.2%	32.3%	32.3%
<60	<60	24.0%	24.1%	24.2%	24.2%	24.3%	24.4%	24.5%	24.6%
>= 60	Over 60	15.9%	16.2%	16.6%	16.9%	17.0%	17.4%	17.7%	18.0%
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	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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	66.4%	66.7%	67.0%	67.3%	67.6%	67.9%	68.1%	68.2%
女性	Female	33.6%	33.3%	33.0%	32.7%	32.4%	32.1%	31.9%	31.8%
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	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
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	7.8%	7.9%	8.1%	8.2%	8.5%	8.5%	8.8%	9.0%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.2%	30.8%	30.7%	31.0%	31.1%	31.1%	30.7%	30.4%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	27.0%	26.9%	27.3%	27.5%	27.9%	28.2%	28.5%	29.0%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	22.6%	22.5%	22.7%	22.6%	22.4%	22.5%	22.4%	22.4%
100万円以上	Over JPY 1M	12.5%	11.8%	11.3%	10.6%	10.1%	9.7%	9.5%	9.2%
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	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3
貸倒関連費用	Credit Costs for Bad Debts	1,555	1,889	820	2,292	1,310	2,105	1,321	2,136
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,680	1,569	1,130	2,320	2,330	1,401	1,212	1,892
貸倒引当金残高	Allowance for Bad Debts	28,450	28,809	28,527	28,607	28,575	29,302	29,439	29,716
営業債権残高	Account Receivables	856,749	850,248	827,341	825,281	796,971	772,264	763,372	706,135
リスク管理債権	Risk Monitored Installment Receivables	n/a	43,844	n/a	42,149	n/a	41,827	n/a	41,095
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	27	n/a	35	n/a	51	n/a	62
延滞債権	Non- Accrual Delinquent Installment Receivables	n/a	30,191	n/a	29,531	n/a	29,755	n/a	29,622
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,466	n/a	1,534	n/a	1,481	n/a	1,464
貸出条件緩和債権	Restructured Installment Receivables	n/a	12,158	n/a	11,047	n/a	10,539	n/a	9,945

利息返還関連情報	Grey Zone Related Information	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	-	-	-	-	-	2,001
利息返還実績	Amount of Refund for Grey Zone Claim	1,578	1,459	962	885	805	806	780	776
債権放棄額	Amount of Debt Write-Off	391	303	186	157	138	125	101	97
利息返還額	Amount of Interest Repayment	1,187	1,155	776	728	667	681	678	679
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	9,058	7,596	6,639	5,781	4,986	4,169	3,381	4,622

調達状況(1)	Balance and Ratio of Total Funding (1)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
残高:	Balance:								
短期借入金	Short-Term Debts	150,100	154,700	147,200	128,800	125,900	144,000	144,500	119,400
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	13,798	27,631	19,961	20,457	21,250	21,927	23,761	26,108
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	36,652	20,160	20,544	21,077	21,805	6,482	8,148	10,868
短期社債	Commercial Paper	32,000	27,500	26,800	48,000	60,500	73,900	64,000	60,500
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	232,550	229,992	214,505	218,334	229,456	246,310	240,410	216,877
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	0.8%	0.8%	0.9%	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%	1.0%	1.0%	0.9%	0.9%	1.2%	1.1%	1.0%
短期社債	Commercial Paper	0.7%	0.8%	0.8%	0.7%	0.7%	0.5%	0.5%	0.5%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	49,834	44,834	36,668	36,668	36,502	18,502	18,336	18,336
変動金利調達	Floating Interest Funding	182,716	185,158	177,837	181,666	192,954	227,808	222,074	198,541
合計	Total	232,550	229,992	214,505	218,334	229,456	246,310	240,410	216,877
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	21%	19%	17%	17%	16%	8%	8%	8%
変動金利調達	Floating Interest Funding	79%	81%	83%	83%	84%	92%	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)	2012.6	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	34,702	29,855	25,673	21,881	18,465	15,522	12,923	10,708
個別信用購入あっせん債権	Installment Shopping Credit	34,702	29,855	25,673	21,881	18,465	15,522	12,923	10,708
融資債権	Loans	-	-	-	-	-	-	-	-