

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 Second Quarter
Ended September 30, 2014
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免責条項
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要約損益計算書	Summary of Income Statements	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,642	3,552	3,622	3,801	4,032	4,017	4,008	4,099
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,287	2,326	2,353	2,422	2,531	2,661	2,772	2,833
オートクレジット	Auto Credit	954	1,032	1,024	1,035	1,064	1,134	1,149	1,154
その他ショッピングクレジット	Other Shopping Credit	1,332	1,293	1,328	1,386	1,467	1,526	1,622	1,678
信用保証	Credit Guarantee	3,424	3,530	3,808	3,825	3,885	3,871	3,910	3,956
オートクレジット	Auto Credit	2,067	2,118	2,317	2,252	2,237	2,179	2,193	2,175
その他ショッピングクレジット	Other Shopping Credit	1,041	1,107	1,200	1,290	1,371	1,426	1,463	1,534
その他信用保証	Others	315	304	291	282	276	265	254	247
融資	Total Loans	3,124	2,922	2,877	2,747	2,717	2,554	2,521	2,487
消費者金融	Consumer Loans	2,883	2,699	2,666	2,551	2,513	2,372	2,342	2,314
カードキャッシング	Cashing by Credit Card	1,374	1,305	1,310	1,257	1,251	1,162	1,162	1,148
ローンカード	Loan Card	1,082	985	934	871	818	761	734	708
その他消費者金融	Other Consumer Loans	425	408	421	422	442	448	444	458
その他融資	Other Loans	241	223	211	196	204	181	178	172
金融収益	Financial Income	905	814	436	353	485	347	385	507
その他	Others	2,315	2,450	2,348	2,362	2,422	2,589	2,550	2,477
営業収益	Operating Revenue	15,699	15,595	15,447	15,512	16,074	16,041	16,148	16,362
販売費及び一般管理費	Total SG&A	11,727	13,492	12,980	13,710	13,000	15,641	14,250	13,445
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	820	2,292	1,310	2,105	1,321	2,136	2,040	1,526
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	2,267	2,360	2,402	2,429	2,333	2,440	2,463	2,445
支払手数料	Handling Charges	3,714	3,635	3,971	4,008	4,160	3,891	4,205	4,048
販売促進費	Sales Promotion Costs	1,145	1,263	1,137	1,211	1,281	1,364	1,265	1,265
賃借料	Rent	436	448	454	451	445	491	494	474
減価償却費	Depreciation and Amortization	896	908	964	983	1,009	1,034	999	1,019
通信費	Communication Costs	624	620	632	609	570	542	568	582
その他	Others	1,822	1,964	2,105	1,911	1,877	1,738	2,213	2,084
金融費用	Financial Expenses	622	536	535	530	627	506	553	501
支払利息	Interest Expenses	400	385	400	396	377	366	398	405
その他	Others	222	151	134	133	249	140	154	96
営業費用	Operating Expenses	12,349	14,029	13,516	14,241	13,628	16,148	14,803	13,947
営業利益(損失)	Operating Income (Loss)	3,349	1,566	1,931	1,271	2,445	(106)	1,345	2,414
経常利益(損失)	Ordinary Income (Loss)	3,372	1,430	1,933	1,280	2,444	(177)	1,356	2,412
四半期純利益(損失)	Net Income (Loss)	3,406	1,134	1,737	1,097	2,231	523	1,154	2,141

営業債権残高	Account Receivables	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
割賦売掛金	Total Installment Receivables	341,058	345,408	347,659	348,876	364,109	377,535	383,815	393,863
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	71,790	70,402	71,115	71,109	79,902	81,173	77,698	80,228
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	143,063	148,040	153,941	158,587	168,099	182,673	193,280	200,258
オートクレジット	Auto Credit	67,909	72,096	75,005	77,688	81,105	88,173	90,960	92,337
その他ショッピングクレジット	Other Shopping Credit	75,153	75,944	78,935	80,898	86,993	94,499	102,319	107,921
融資	Total Loans	126,203	126,965	122,603	119,180	116,108	113,688	112,837	113,375
消費者金融	Consumer Loans	102,768	103,763	99,596	96,242	92,876	91,438	90,397	90,523
カードキャッシング	Cashing by Credit Card	30,966	30,258	29,549	28,789	27,473	27,109	26,763	26,347
ローンカード	Loan Card	29,380	27,485	25,733	24,280	22,894	21,883	20,607	20,553
その他消費者金融	Other Consumer Loans	42,421	46,018	44,313	43,173	42,509	42,445	43,026	43,622
その他融資	Other Loans	23,435	23,201	23,006	22,937	23,231	22,249	22,440	22,851
その他	Others	0	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	486,073	479,749	449,248	423,359	399,250	328,594	308,755	289,154
オートクレジット	Auto Credit	382,547	367,943	338,194	309,030	283,124	250,529	231,676	211,445
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	65,235	65,996	66,165	70,469	71,414	86,173	87,874	89,873
その他ショッピングクレジット	Other Shopping Credit	54,123	64,271	65,133	70,094	73,105	36,350	36,741	38,644
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	88,268	90,883	101,528	109,565	117,979	165,297	176,315	184,754
その他信用保証	Others	49,402	47,534	45,920	44,234	43,020	41,715	40,337	39,064
リース投資資産	Leased Investment Assets	208	123	62	28	12	5	1	0
営業債権残高合計	Total Account Receivables	827,341	825,281	796,971	772,264	763,372	706,135	692,572	683,018

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
資産の部:	Assets:								
流動資産	Current Assets	1,048,478	1,033,234	1,016,627	1,010,261	992,189	895,463	891,297	906,619
現金及び預金	Cash and Deposits	46,343	105,875	66,960	80,792	59,765	74,833	30,818	54,560
割賦売掛金	Installment Receivables	341,058	345,408	347,659	348,876	364,109	377,535	383,815	393,863
信用保証割賦売掛金	Credit Guarantee Receivables	486,073	479,749	449,248	423,359	399,250	328,594	308,755	289,154
リース投資資産	Lease Investment Assets	208	123	62	28	12	5	1	0
有価証券	Securities	-	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	6,890	6,260	6,260	6,260	6,260	5,550	5,550	5,550
金銭の信託	Monetary Assets Held in Trust	104,439	87,180	90,259	93,895	98,247	101,664	106,521	110,458
その他	Others	91,992	37,243	84,751	86,349	93,984	36,996	85,425	83,515
貸倒引当金	Reserve for Credit Losses	(28,527)	(28,607)	(28,575)	(29,302)	(29,439)	(29,716)	(29,590)	(30,483)
固定資産	Fixed Assets	31,166	29,681	28,671	28,116	27,437	23,956	24,245	24,068
有形固定資産	Tangible Fixed Assets	8,762	8,391	8,230	8,103	8,117	6,612	6,280	6,137
建物及び構築物(純額)	Buildings and Structures, Net	2,356	2,285	2,157	2,135	2,118	1,609	1,638	1,610
土地	Land	4,592	4,537	4,496	4,496	4,496	3,571	3,191	3,191
リース資産(純額)	Lease Assets, Net	1	1	1	1	0	0	0	0
その他(純額)	Others, Net	1,812	1,567	1,574	1,470	1,500	1,431	1,449	1,334
無形固定資産	Intangible Fixed Assets	14,125	13,996	13,039	12,731	11,963	11,732	11,084	10,602
のれん	Goodwill	2,732	2,581	2,362	2,147	1,932	1,717	1,503	1,288
リース資産	Lease Assets	6	5	5	4	3	2	2	1
ソフトウェア	Software	11,386	11,409	10,672	10,579	10,027	10,011	9,579	9,312
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	8,278	7,293	7,401	7,280	7,357	5,611	6,880	7,328
投資有価証券	Investment Securities	1,850	505	470	442	451	440	427	467
退職給付に係る資産	Net Defined Benefit Asset	-	-	-	-	-	1,567	2,838	2,883
その他	Others	6,428	6,787	6,930	6,838	6,905	3,602	3,614	3,977
繰延資産	Deferred Assets	-	-	-	-	-	-	-	38
社債発行費	Bond Issue Expenses	-	-	-	-	-	-	-	38
資産の部合計	Total Assets	1,079,645	1,062,916	1,045,299	1,038,377	1,019,627	919,420	915,543	930,726

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	959,414	942,101	922,852	930,978	909,069	805,906	799,017	791,300
支払手形及び買掛金	Trade Notes and Accounts Payables	19,068	21,237	19,441	16,333	21,979	24,395	14,961	14,906
信用保証買掛金	Credit Guarantee Payables	486,073	479,749	449,248	423,359	399,250	328,594	308,755	289,154
短期社債	Short-Term Corporate Bonds	26,800	48,000	60,500	73,900	64,000	60,500	74,500	72,300
短期借入金	Short-Term Borrowings	147,200	128,800	125,900	144,000	144,500	119,400	124,800	150,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	19,961	20,457	21,250	21,927	23,761	26,108	26,611	11,425
リース債務	Lease Obligations	194	122	64	30	13	9	4	2
未払法人税等	Accrued Income Taxes	510	396	309	610	912	392	308	696
預り金	Deposits Received	87,441	78,294	81,908	85,438	86,554	78,561	81,439	83,912
債権流動化預り金	Deposits Received for Securitization	137,383	129,138	129,033	128,869	130,831	130,682	130,625	130,541
賞与引当金	Accrued Employees' Bonuses	663	1,143	491	993	711	1,209	513	1,028
ポイント引当金	Reserve for Point Card Certificates	557	473	448	503	540	518	492	528
割賦利益繰延	Deferred Installment Income	27,471	30,079	30,587	30,935	31,358	32,152	32,390	32,487
その他	Others	6,088	4,208	3,670	4,076	4,656	3,382	3,615	3,518
固定負債	Long-Term Liabilities	28,750	28,305	28,224	12,098	13,020	17,202	17,747	38,427
社債	Corporate Bonds	-	-	-	-	-	-	-	10,000
長期借入金	Long-Term Debt	20,544	21,077	21,805	6,482	8,148	10,868	12,154	13,974
長期債権流動化債務	Long-Term Debt by Securitization	-	-	-	-	-	-	-	9,600
リース債務	Lease Obligations	23	9	5	4	4	0	-	-
繰延税金負債	Deferred Tax Liability	145	71	59	48	51	76	78	91
退職給付引当金	Reserve for Employees' Retirement Benefits	927	902	921	949	989	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	-	-	-	-	-	1,171	1,168	1,195
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	163	176	48	48	48	48	-	-
利息返還損失引当金	Reserve for Losses on Interest Repayments	6,639	5,781	4,986	4,169	3,381	4,622	3,870	3,089
その他	Others	306	287	398	394	396	416	475	477
負債の部合計	Total Liabilities	988,165	970,406	951,077	943,076	922,089	823,109	816,765	829,728
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	91,316	92,451	94,188	95,285	97,516	98,040	100,460	102,602
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	21,400	22,535	24,272	25,369	27,600	28,124	30,544	32,686
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	18	58	33	15	20	(1,729)	(1,683)	(1,603)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	18	58	33	15	20	17	10	35
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	-	-	-	-	-	(1,747)	(1,693)	(1,639)
少数株主持分	Minority Interests in Subsidiaries	145	-	-	-	-	-	-	-
純資産の部合計	Total Equity	91,480	92,509	94,221	95,301	97,537	96,310	98,777	100,998
負債及び純資産の部合計	Total Liabilities and Equity	1,079,645	1,062,916	1,045,299	1,038,377	1,019,627	919,420	915,543	930,726

取扱高	Trading Volume	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	153,668	151,017	151,481	152,958	164,665	156,441	154,315	157,699
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	22,742	24,030	24,118	26,028	31,664	35,514	33,006	32,089
オートクレジット	Auto Credit	10,080	11,628	10,676	11,030	12,602	16,046	12,074	11,612
その他ショッピングクレジット	Other Shopping Credit	12,662	12,402	13,441	14,997	19,061	19,468	20,932	20,477
信用保証	Credit Guarantee	50,774	49,334	52,499	53,904	53,649	55,052	54,352	53,601
オートクレジット	Auto Credit	28,328	28,055	28,640	27,702	28,284	30,163	28,277	28,089
その他ショッピングクレジット	Other Shopping Credit	19,711	19,221	21,707	24,135	22,855	22,519	23,585	22,915
その他信用保証	Others	2,734	2,057	2,151	2,066	2,509	2,368	2,488	2,596
融資	Total Loans	18,051	16,699	16,583	16,425	16,671	16,584	17,111	17,152
消費者金融	Consumer Loans	12,582	11,987	12,577	12,340	12,573	12,775	13,389	13,976
カードキャッシング	Cashing by Credit Card	10,110	9,595	10,014	9,419	9,218	8,819	9,211	8,714
ローンカード	Loan Card	1,510	1,483	1,541	1,590	1,540	1,697	1,864	2,865
その他消費者金融	Other Consumer Loans	961	909	1,021	1,330	1,814	2,258	2,312	2,397
その他融資	Other Loans	5,469	4,711	4,006	4,085	4,098	3,809	3,722	3,175
その他	Others	318,072	289,592	302,691	307,870	322,479	297,839	314,854	318,972
合計	Total	563,309	530,674	547,374	557,187	589,130	561,432	573,639	579,516

顧客数	Number of Customers (Thousands)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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	71	72	74	77	76	81	75	75
個別信用購入あっせん	Installment Shopping Credit	35	35	36	38	40	44	40	39
信用保証	Credit Guarantee	35	36	37	38	36	37	35	35
加盟店数(千店)	Number of Merchants	n/a	987	n/a	1,000	n/a	1,012	n/a	1,022
クレジットカード	Credit Card	n/a	405	n/a	407	n/a	408	n/a	409
ショッピングクレジット	Shopping Credit	n/a	582	n/a	593	n/a	603	n/a	613
有効カード会員数(千人)	Available Cardholders	6,622	6,499	6,348	6,231	6,100	6,002	5,917	5,820
クレジットカード	Credit Card	6,389	6,266	6,119	6,003	5,902	5,802	5,716	5,617
ローンカード	Loan Card	232	232	228	227	198	200	200	202
カード新規獲得枚数(千枚)	Number of New Card Issuance	44	43	43	50	47	50	53	47
クレジットカード	Credit Card	42	42	42	48	44	48	51	45
ローンカード	Loan Card	1	1	1	1	2	2	2	2
残高有口座数(千人)	Number of Active Accounts	370	355	349	339	328	315	311	304
クレジットカードキャッシング	Cashing by Credit Card	249	240	238	231	223	216	215	210
ローンカード	Loan Card	120	114	110	107	104	99	96	93

店舗・チャネル	Number of Branches and Channels	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
営業店舗数(店)	Branches	35	35	37	37	37	37	37	37
CD台数(千台)	CDs (Thousands)	n/a	151	n/a	152	n/a	153	n/a	153

平均貸出金利	Average Lending Rates	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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%	215	200	189	181	172	163	159	156
～18.0%	～18.0%	577	552	538	526	508	490	484	478
～20.0%	～20.0%	17	16	15	15	14	13	13	13
～25.0%	～25.0%	39	36	35	35	34	32	32	31
～29.2%	～29.2%	16	15	14	14	14	13	12	12
合計	Total	866	820	794	771	744	713	702	692
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%	24.9%	24.4%	23.9%	23.5%	23.2%	22.9%	22.7%	22.5%
～18.0%	～18.0%	66.7%	67.3%	67.8%	68.2%	68.3%	68.8%	69.0%	69.1%
～20.0%	～20.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%
～25.0%	～25.0%	4.5%	4.4%	4.5%	4.5%	4.6%	4.6%	4.6%	4.6%
～29.2%	～29.2%	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	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	401	387	380	373	360	350	347	343
ローンカード	Loan Card	464	432	414	398	383	363	354	348
合計	Total	866	820	794	771	744	713	702	692
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
1口座あたり残高(千円)	Credit Outstanding Per Account	234	230	227	227	226	226	225	227
クレジットカードキャッシング	Cashing by Credit Card	161	161	159	160	161	161	161	163
ローンカード	Loan Card	384	377	373	370	367	366	369	372
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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	0.8%	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%
年齢別残高構成比	Balance by Age	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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	5.1%	5.1%	5.0%	4.8%	4.6%	4.6%	4.5%	4.3%
<40	<40	22.2%	21.9%	21.6%	21.2%	20.8%	20.5%	20.3%	19.9%
<50	<50	32.0%	32.0%	32.1%	32.2%	32.3%	32.3%	32.4%	32.4%
<60	<60	24.2%	24.2%	24.3%	24.4%	24.5%	24.6%	24.9%	25.1%
>=60	Over 60	16.6%	16.9%	17.0%	17.4%	17.7%	18.0%	17.9%	18.3%
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	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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	67.0%	67.3%	67.6%	67.9%	68.1%	68.2%	68.5%	68.6%
女性	Female	33.0%	32.7%	32.4%	32.1%	31.9%	31.8%	31.5%	31.4%
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	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
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	8.1%	8.2%	8.5%	8.5%	8.8%	9.0%	8.9%	8.6%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.7%	31.0%	31.1%	31.1%	30.7%	30.4%	30.5%	30.7%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	27.3%	27.5%	27.9%	28.2%	28.5%	29.0%	29.6%	30.1%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	22.7%	22.6%	22.4%	22.5%	22.4%	22.4%	21.9%	21.6%
100万円以上	Over JPY 1M	11.3%	10.6%	10.1%	9.7%	9.5%	9.2%	9.1%	9.0%
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	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9
貸倒関連費用	Credit Costs for Bad Debts	820	2,292	1,310	2,105	1,321	2,136	2,040	1,526
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,130	2,320	2,330	1,401	1,212	1,892	2,184	863
貸倒引当金残高	Allowance for Bad Debts	28,527	28,607	28,575	29,302	29,439	29,716	29,590	30,483
営業債権残高	Account Receivables	827,341	825,281	796,971	772,264	763,372	706,135	692,572	683,018
リスク管理債権	Risk Monitored Installment Receivables	n/a	42,149	n/a	41,827	n/a	41,095	n/a	40,674
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	35	n/a	51	n/a	62	n/a	77
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	29,531	n/a	29,755	n/a	29,622	n/a	29,919
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,534	n/a	1,481	n/a	1,464	n/a	1,424
貸出条件緩和債権	Restructured Installment Receivables	n/a	11,047	n/a	10,539	n/a	9,945	n/a	9,252

利息返還関連情報	Grey Zone Related Information	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9
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	962	885	805	806	780	776	762	785
債権放棄額	Amount of Debt Write-Off	186	157	138	125	101	97	82	93
利息返還額	Amount of Interest Repayment	776	728	667	681	678	679	680	692
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	6,639	5,781	4,986	4,169	3,381	4,622	3,870	3,089

調達状況(1)	Balance and Ratio of Total Funding (1)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
残高:	Balance:								
短期借入金	Short-Term Debts	147,200	128,800	125,900	144,000	144,500	119,400	124,800	150,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	19,961	20,457	21,250	21,927	23,761	26,108	26,611	11,425
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	20,544	21,077	21,805	6,482	8,148	10,868	12,154	13,974
長期債権流動化債務	Long-Term Debts by Securitization	-	-	-	-	-	-	-	9,600
短期社債	Commercial Paper	26,800	48,000	60,500	73,900	64,000	60,500	74,500	72,300
社債	Corporate Bonds	-	-	-	-	-	-	-	10,000
合計	Total	214,505	218,334	229,456	246,310	240,410	216,877	238,066	268,099
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%	0.9%	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 Debts	1.0%	0.9%	0.9%	1.2%	1.1%	1.0%	1.0%	1.0%
長期債権流動化債務	Long-Term Debts by Securitization	-	-	-	-	-	-	-	0.6%
短期社債	Commercial Paper	0.8%	0.7%	0.7%	0.5%	0.5%	0.5%	0.4%	0.4%
社債	Corporate Bonds	-	-	-	-	-	-	-	0.5%
合計	Total	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
残高:	Balance								
固定金利調達	Fixed Interest Funding	36,668	36,668	36,502	18,502	18,336	18,336	18,170	23,770
変動金利調達	Floating Interest Funding	177,837	181,666	192,954	227,808	222,074	198,541	219,896	244,329
合計	Total	214,505	218,334	229,456	246,310	240,410	216,877	238,066	268,099
比率:	Ratio								
固定金利調達	Fixed Interest Funding	17%	17%	16%	8%	8%	8%	8%	9%
変動金利調達	Floating Interest Funding	83%	83%	84%	92%	92%	92%	92%	91%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	25,673	21,881	18,465	15,522	12,923	10,708	8,629	6,819
個別信用購入あっせん債権	Installment Shopping Credit	25,673	21,881	18,465	15,522	12,923	10,708	8,629	6,819
融資債権	Loans	-	-	-	-	-	-	-	-