

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 First Quarter
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要約損益計算書	Summary of Income Statements	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6
包括信用購入あっせん収益	Credit Card Shopping (<i>Hokatsu</i>)	4,099	4,295	4,161	4,202	4,352	4,518	4,446	4,460
個別信用購入あっせん収益	Installment Shopping Credit (<i>Kobetsu</i>)	2,833	2,866	2,886	2,885	2,940	2,965	3,000	3,003
オートクレジット	Auto Credit	1,154	1,155	1,192	1,197	1,198	1,196	1,207	1,199
その他ショッピングクレジット	Other Shopping Credit	1,678	1,711	1,693	1,687	1,742	1,769	1,792	1,804
信用保証	Credit Guarantee	3,956	3,986	3,952	3,971	4,018	4,043	4,004	4,013
オートクレジット	Auto Credit	2,175	2,146	2,093	2,075	2,058	2,044	2,000	1,999
その他ショッピングクレジット	Other Shopping Credit	1,534	1,596	1,628	1,672	1,741	1,784	1,795	1,817
その他信用保証	Others	247	243	230	222	218	214	209	196
融資	Total Loans	2,487	2,455	2,479	2,508	2,563	2,707	2,849	2,925
消費者金融	Consumer Loans	2,314	2,341	2,271	2,359	2,412	2,555	2,711	2,822
カードキャッシング	Cashing by Credit Card	1,148	1,150	1,078	1,095	1,074	1,075	1,003	1,006
ローンカード	Loan Card	708	696	679	709	696	674	605	581
その他消費者金融	Other Consumer Loans	458	494	513	553	641	805	1,102	1,234
その他融資	Other Loans	172	114	208	148	151	151	138	102
金融収益	Financial Income	507	519	413	431	435	434	442	435
その他	Others	2,477	2,498	2,604	2,622	2,571	2,691	2,623	2,720
営業収益	Operating Revenue	16,362	16,621	16,498	16,620	16,882	17,360	17,367	17,559
販売費及び一般管理費	Total SG&A	13,445	14,074	16,304	14,033	14,460	13,868	17,746	14,793
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,526	1,703	1,528	1,987	2,415	1,993	2,646	2,256
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	2,445	2,333	2,439	2,570	2,521	2,388	2,496	2,575
支払手数料	Handling Charges	4,048	3,863	3,760	3,945	4,140	4,168	4,514	4,450
販売促進費	Sales Promotion Costs	1,265	1,323	1,378	1,324	1,319	1,354	1,386	1,417
賃借料	Rent	474	490	665	593	507	496	496	508
減価償却費	Depreciation and Amortization	1,019	1,048	1,066	1,053	1,082	972	1,016	1,010
通信費	Communication Costs	582	486	466	480	474	512	514	504
その他	Others	2,084	1,974	1,795	2,078	2,000	1,981	1,975	2,070
金融費用	Financial Expenses	501	649	605	553	621	647	644	667
支払利息	Interest Expenses	405	414	409	435	451	487	522	541
その他	Others	96	235	196	118	170	159	121	126
営業費用	Operating Expenses	13,947	14,724	16,909	14,587	15,082	14,515	18,391	15,461
営業利益(損失)	Operating Income (Loss)	2,414	1,897	(411)	2,033	1,800	2,844	(1,023)	2,098
経常利益(損失)	Ordinary Income (Loss)	2,412	1,912	(585)	2,040	1,805	3,243	(1,086)	2,100
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	2,141	1,668	(880)	1,734	1,469	2,775	(676)	1,762
営業債権残高	Account Receivables	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
割賦売掛金	Total Installment Receivables	393,863	409,343	418,558	430,085	443,133	464,900	483,075	500,735
包括信用購入あっせん	Credit Card Shopping (<i>Hokatsu</i>)	80,228	88,192	85,837	86,650	89,237	96,533	94,793	94,321
個別信用購入あっせん	Installment Shopping Credit (<i>Kobetsu</i>)	200,258	208,332	217,068	225,677	230,682	238,096	245,196	248,990
オートクレジット	Auto Credit	92,337	93,663	97,175	99,022	99,302	100,087	102,033	102,609
その他ショッピングクレジット	Other Shopping Credit	107,921	114,668	119,893	126,655	131,380	138,009	143,163	146,381
融資	Total Loans	113,375	112,817	115,651	117,757	123,213	130,270	143,085	157,422
消費者金融	Consumer Loans	90,523	90,260	92,918	94,971	98,852	106,147	120,344	134,731
カードキャッシング	Cashing by Credit Card	26,347	25,451	27,019	26,661	25,991	25,006	24,511	24,230
ローンカード	Loan Card	20,553	19,926	19,458	19,108	18,858	18,450	18,412	17,626
その他消費者金融	Other Consumer Loans	43,622	44,882	46,441	49,201	54,002	62,690	77,420	92,874
その他融資	Other Loans	22,851	22,557	22,732	22,786	24,360	24,123	22,741	22,690
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	289,154	271,285	255,805	243,878	235,109	228,879	223,083	222,418
オートクレジット	Auto Credit	211,445	193,832	179,235	167,120	162,848	153,760	145,253	139,400
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	89,873	90,022	90,969	91,765	85,279	84,947	85,268	84,889
その他ショッピングクレジット	Other Shopping Credit	38,644	39,644	40,200	41,305	37,702	41,325	45,213	51,616
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	184,754	191,501	196,545	200,360	210,223	212,731	214,483	215,683
その他信用保証	Others	39,064	37,808	36,369	35,452	34,558	33,792	32,616	31,402
リース投資資産	Leased Investment Assets	0	0	0	-	-	-	-	-
営業債権残高合計	Total Account Receivables	683,018	680,628	674,363	673,963	678,242	693,779	706,158	723,153

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
資産の部:	Assets:								
流動資産	Current Assets	906,619	905,662	872,531	920,500	903,203	933,562	960,820	988,659
現金及び預金	Cash and Deposits	54,560	46,336	71,912	68,798	95,795	104,106	128,917	137,076
割賦売掛金	Installment Receivables	393,863	409,343	418,558	430,085	443,133	464,900	483,075	500,735
信用保証割賦売掛金	Credit Guarantee Receivables	289,154	271,285	255,805	243,878	235,109	228,879	223,083	222,418
リース投資資産	Lease Investment Assets	0	0	0	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	5,550	5,550	5,190	5,190	5,190	5,190	4,740	4,740
金銭の信託	Monetary Assets Held in Trust	110,458	114,102	117,555	121,408	123,257	124,622	124,494	124,945
その他	Others	83,515	89,899	34,062	81,998	32,341	37,938	27,256	29,866
貸倒引当金	Reserve for Credit Losses	(30,483)	(30,854)	(30,553)	(30,857)	(31,623)	(32,074)	(30,746)	(31,123)
固定資産	Fixed Assets	24,068	23,588	24,298	23,269	22,963	21,999	22,911	20,260
有形固定資産	Tangible Fixed Assets	6,137	6,021	5,945	5,805	6,076	5,925	6,285	6,067
建物及び構築物(純額)	Buildings and Structures, Net	1,610	1,586	1,564	1,542	1,787	1,752	1,716	1,677
土地	Land	3,191	3,191	3,191	3,191	3,191	3,191	3,178	3,128
リース資産(純額)	Lease Assets, Net	0	0	-	-	-	-	-	-
その他(純額)	Others, Net	1,334	1,242	1,189	1,070	1,097	981	1,389	1,261
無形固定資産	Intangible Fixed Assets	10,602	10,077	10,435	9,430	9,243	8,737	10,706	9,995
のれん	Goodwill	1,288	1,073	858	644	429	214	-	-
リース資産	Lease Assets	1	0	-	-	-	-	-	-
ソフトウェア	Software	9,312	9,003	9,576	8,786	8,813	8,522	10,706	9,995
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	7,328	7,488	7,918	8,033	7,643	7,336	5,919	4,197
投資有価証券	Investment Securities	467	479	530	573	528	196	193	191
退職給付に係る資産	Net Defined Benefit Asset	2,883	2,933	3,625	3,659	3,692	3,728	2,394	2,422
その他	Others	3,977	4,075	3,761	3,800	3,422	3,412	3,331	1,583
繰延資産	Deferred Assets	38	35	32	71	66	60	55	87
社債発行費	Bond Issue Expenses	38	35	32	71	66	60	55	87
資産の部合計	Total Assets	930,726	929,286	896,862	943,842	926,233	955,623	983,787	1,009,007

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	791,300	783,991	733,276	769,331	740,479	763,718	762,876	782,962
支払手形及び買掛金	Trade Notes and Accounts Payables	14,906	17,652	16,708	15,321	14,889	16,180	14,283	13,509
信用保証買掛金	Credit Guarantee Payables	289,154	271,285	255,805	243,878	235,109	228,879	223,083	222,418
短期社債	Short-Term Corporate Bonds	72,300	70,500	77,000	89,200	90,800	106,600	112,400	130,300
短期借入金	Short-Term Borrowings	150,800	155,200	116,300	151,200	120,700	121,400	126,400	128,900
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	11,425	13,195	18,846	18,826	23,897	30,970	31,884	32,978
リース債務	Lease Obligations	2	0	0	-	-	-	-	-
未払法人税等	Accrued Income Taxes	696	972	496	461	938	1,489	558	579
預り金	Deposits Received	83,912	87,695	78,693	82,866	86,058	90,509	83,200	87,126
債権流動化預り金	Deposits Received for Securitization	130,541	130,522	130,439	130,228	130,205	130,198	130,182	130,177
賞与引当金	Accrued Employees' Bonuses	1,028	711	1,241	539	1,086	782	1,317	540
割賦利益繰延	Deferred Installment Income	32,487	32,403	32,557	32,546	32,605	32,593	32,623	32,505
その他	Others	4,046	3,853	5,188	4,263	4,188	4,115	6,942	3,926
固定負債	Long-Term Liabilities	38,427	42,566	60,882	70,025	79,809	93,366	124,455	127,780
社債	Corporate Bonds	10,000	10,000	10,000	20,000	20,000	20,000	20,000	30,000
長期借入金	Long-Term Debt	13,974	18,004	28,754	29,128	39,891	54,500	53,797	49,058
繰延税金負債	Deferred Tax Liability	91	95	100	114	142	102	95	94
退職給付に係る負債	Net Defined Benefit Liability	1,195	1,217	1,116	1,148	1,155	1,187	1,251	1,272
利息返還損失引当金	Reserve for Losses on Interest Repayments	3,089	3,169	10,848	9,586	8,450	7,365	9,101	7,961
その他	Others	10,077	10,079	10,063	10,047	10,169	10,210	40,209	39,394
負債の部合計	Total Liabilities	829,728	826,557	794,159	839,357	820,289	857,085	887,331	910,743
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	102,602	104,271	103,390	105,125	106,595	99,251	98,575	100,337
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	44,796	44,796	44,796
利益剰余金	Retained Earnings	32,686	34,355	33,474	35,209	36,679	39,455	38,779	40,542
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	(1,603)	(1,541)	(688)	(640)	(652)	(713)	(2,119)	(2,073)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	35	43	81	109	79	(1)	(3)	(3)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(1,639)	(1,585)	(770)	(750)	(731)	(711)	(2,116)	(2,069)
純資産の部合計	Total Equity	100,998	102,729	102,702	104,484	105,943	98,538	96,455	98,263
負債及び純資産の部合計	Total Liabilities and Equity	930,726	929,286	896,862	943,842	926,233	955,623	983,787	1,009,007

取扱高	Trading Volume	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6
包括信用購入あっせん	Credit Card Shopping (<i>Hokatsu</i>)	157,699	161,444	150,207	151,312	151,798	155,142	147,646	147,395
個別信用購入あっせん	Installment Shopping Credit (<i>Kobetsu</i>)	32,089	32,981	33,673	34,275	32,493	34,003	33,997	30,016
オートクレジット	Auto Credit	11,612	11,809	14,337	13,204	11,869	12,456	13,751	11,959
その他ショッピングクレジット	Other Shopping Credit	20,477	21,172	19,335	21,071	20,624	21,547	20,245	18,057
信用保証	Credit Guarantee	53,601	50,520	48,937	49,974	50,281	50,337	49,014	51,660
オートクレジット	Auto Credit	28,089	27,223	26,694	27,233	27,441	27,385	26,848	26,902
その他ショッピングクレジット	Other Shopping Credit	22,915	20,661	19,909	19,742	20,022	20,221	19,472	22,416
その他信用保証	Others	2,596	2,635	2,334	2,999	2,817	2,730	2,692	2,341
融資	Total Loans	16,152	16,569	16,551	18,182	19,861	22,826	29,015	28,986
消費者金融	Consumer Loans	12,976	13,472	13,514	14,966	16,660	19,982	26,538	26,804
カードキャッシング	Cashing by Credit Card	8,714	8,676	8,176	8,617	8,122	7,813	7,526	7,919
ローンカード	Loan Card	1,865	1,807	1,815	1,963	1,997	1,852	1,880	1,811
その他消費者金融	Other Consumer Loans	2,397	2,987	3,522	4,385	6,540	10,316	17,131	17,074
その他融資	Other Loans	3,175	3,097	3,036	3,215	3,201	2,844	2,476	2,181
その他	Others	318,972	337,079	307,102	320,003	329,020	346,973	320,293	334,394
合計	Total	578,516	598,595	556,473	573,749	583,455	609,283	579,967	592,453

顧客数	Number of Customers (Thousands)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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	71	74	73	73	73	73	71
個別信用購入あっせん	Installment Shopping Credit	39	39	38	37	37	38	37	36
信用保証	Credit Guarantee	35	32	36	35	36	35	36	34
加盟店数(千店)	Number of Merchants	1,022	n/a	1,034	n/a	1,046	n/a	1,055	n/a
クレジットカード	Credit Card	409	n/a	411	n/a	412	n/a	414	n/a
ショッピングクレジット	Shopping Credit	613	n/a	623	n/a	633	n/a	641	n/a
有効カード会員数(千人)	Available Cardholders	5,820	5,812	5,815	5,794	5,768	5,730	5,676	5,624
クレジットカード	Credit Card	5,617	5,609	5,611	5,587	5,562	5,524	5,469	5,416
ローンカード	Loan Card	202	203	204	206	205	206	207	207
カード新規獲得枚数(千枚)	Number of New Card Issuance	47	46	48	50	41	40	38	44
クレジットカード	Credit Card	45	44	46	47	39	37	36	42
ローンカード	Loan Card	2	2	2	2	2	2	2	1
残高有口座数(千人)	Number of Active Accounts	304	294	296	293	289	282	274	273
クレジットカードキャッシング	Cashing by Credit Card	210	202	208	207	204	198	193	191
ローンカード	Loan Card	93	91	87	85	84	83	81	81

店舗・チャネル	Number of Branches and Channels	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
営業店舗数(店)	Branches	37	37	37	38	38	38	38	51
CD台数(千台)	CDs (Thousands)	153	n/a	154	n/a	156	n/a	155	n/a

平均貸出金利	Average Lending Rates	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

融資残高内訳	Breakdown of Loan Receivables	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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%	156	152	150	149	146	144	140	137
～18.0%	～18.0%	478	467	467	464	459	447	437	435
～20.0%	～20.0%	13	13	12	12	12	12	11	11
～25.0%	～25.0%	31	31	29	29	29	29	27	27
～29.2%	～29.2%	12	12	11	11	11	11	10	10
合計	Total	692	677	672	666	658	643	627	621
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%	22.5%	22.6%	22.5%	22.4%	22.3%	22.4%	22.3%	22.1%
～18.0%	～18.0%	69.1%	69.0%	69.5%	69.6%	69.7%	69.5%	69.7%	70.0%
～20.0%	～20.0%	1.9%	2.0%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%
～25.0%	～25.0%	4.6%	4.6%	4.4%	4.4%	4.4%	4.5%	4.4%	4.4%
～29.2%	～29.2%	1.8%	1.9%	1.7%	1.7%	1.7%	1.8%	1.7%	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	343	335	343	341	337	326	319	317
ローンカード	Loan Card	348	342	328	325	321	317	308	304
合計	Total	692	677	672	666	658	643	627	621

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
1口座あたり残高(千円)	Credit Outstanding Per Account	227	230	226	227	227	228	228	227
クレジットカードキャッシング	Cashing by Credit Card	163	165	164	164	165	164	165	165
ローンカード	Loan Card	372	375	375	379	379	379	376	375

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%

年齢別残高構成比	Balance by Age	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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	4.3%	4.1%	4.0%	3.9%	3.8%	3.7%	3.6%	3.6%
<40	<40	19.9%	19.5%	19.0%	18.8%	18.3%	17.9%	17.5%	17.2%
<50	<50	32.4%	32.4%	32.2%	32.2%	32.1%	32.0%	32.0%	32.3%
<60	<60	25.1%	25.4%	25.8%	26.1%	26.4%	26.8%	27.0%	27.1%
>= 60	Over 60	18.3%	18.6%	19.0%	19.0%	19.4%	19.6%	19.9%	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	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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	68.6%	68.7%	68.4%	68.5%	68.7%	68.9%	68.9%	69.0%
女性	Female	31.4%	31.3%	31.6%	31.5%	31.3%	31.1%	31.1%	31.0%
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	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
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	8.6%	8.4%	8.5%	8.6%	8.4%	8.4%	8.3%	8.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.7%	30.7%	32.1%	32.2%	32.1%	32.0%	32.1%	32.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	30.1%	30.6%	30.4%	30.8%	31.2%	31.6%	31.9%	32.2%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	21.6%	21.3%	20.6%	20.1%	19.9%	19.5%	19.3%	19.0%
100万円以上	Over JPY 1M	9.0%	8.9%	8.5%	8.3%	8.3%	8.4%	8.4%	8.3%
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	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6
貸倒関連費用	Credit Costs for Bad Debts	1,526	1,703	1,528	1,987	2,415	1,993	2,646	2,256
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	863	1,401	2,107	1,683	1,647	1,647	3,980	1,880
貸倒引当金残高	Allowance for Bad Debts	30,483	30,854	30,553	30,857	31,623	32,074	30,746	31,123
営業債権残高	Account Receivables	683,018	680,628	674,363	673,963	678,242	693,779	706,158	723,153
リスク管理債権	Risk Monitored Installment Receivables	40,674	n/a	40,891	n/a	40,904	n/a	39,221	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	77	n/a	63	n/a	48	n/a	74	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	29,919	n/a	30,107	n/a	30,935	n/a	29,696	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,424	n/a	1,736	n/a	1,482	n/a	1,360	n/a
貸出条件緩和債権	Restructured Installment Receivables	9,252	n/a	8,983	n/a	8,438	n/a	8,089	n/a

利息返還関連情報	Grey Zone Related Information	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6
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	785	778	963	1,296	1,165	1,113	1,222	1,195
債権放棄額	Amount of Debt Write-Off	93	97	91	114	124	101	109	90
利息返還額	Amount of Interest Repayment	692	681	871	1,181	1,040	1,012	1,113	1,104
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	3,089	3,169	10,848	9,586	8,450	7,365	9,101	7,961

調達状況(1)	Balance and Ratio of Total Funding (1)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
残高:	Balance:								
短期借入金	Short-Term Debts	150,800	155,200	116,300	151,200	120,700	121,400	126,400	128,900
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	11,425	13,195	18,846	18,826	23,897	30,970	31,884	32,978
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	13,974	18,004	28,754	29,128	39,891	54,500	53,797	49,058
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	38,797
短期社債	Commercial Paper	72,300	70,500	77,000	89,200	90,800	106,600	112,400	130,300
社債	Corporate Bonds	10,000	10,000	10,000	20,000	20,000	20,000	20,000	30,000
合計	Total	268,099	276,499	260,500	317,954	304,889	343,071	384,080	410,034
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%	0.5%	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%	0.8%	0.8%	0.8%	0.8%	0.7%	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%	0.9%	0.9%	0.8%	0.8%	0.8%	0.7%
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%	0.8%
短期社債	Commercial Paper	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%
社債	Corporate Bonds	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%
合計	Total	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%

調達状況(2)	Balance and Ratio of Total Funding (2)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
残高:	Balance								
固定金利調達	Fixed Interest Funding	23,770	24,435	26,962	38,800	49,513	52,401	83,147	92,408
変動金利調達	Floating Interest Funding	244,329	252,064	233,538	279,154	255,376	290,670	300,933	317,626
合計	Total	268,099	276,499	260,500	317,954	304,889	343,071	384,080	410,034
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	9%	9%	10%	12%	16%	15%	22%	23%
変動金利調達	Floating Interest Funding	91%	91%	90%	88%	84%	85%	78%	77%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2014.9	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	6,819	5,198	3,743	3,075	2,406	1,800	1,206	643
個別信用購入あっせん債権	Installment Shopping Credit	6,819	5,198	3,743	3,075	2,406	1,800	1,206	643
融資債権	Loans	-	-	-	-	-	-	-	-