

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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免責条項  
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要約損益計算書	Summary of Income Statements	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6
包括信用購入あっせん収益	Credit Card Shopping ( <i>Hokatsu</i> )	4,352	4,518	4,446	4,460	4,570	4,704	4,719	4,721
個別信用購入あっせん収益	Installment Shopping Credit ( <i>Kobetsu</i> )	2,940	2,965	3,000	3,003	3,006	2,980	2,938	2,805
オートクレジット	Auto Credit	1,198	1,196	1,207	1,199	1,179	1,158	1,119	1,037
その他ショッピングクレジット	Other Shopping Credit	1,742	1,769	1,792	1,804	1,827	1,822	1,819	1,768
信用保証	Credit Guarantee	4,018	4,043	4,004	4,013	4,055	4,061	4,028	4,144
オートクレジット	Auto Credit	2,058	2,044	2,000	1,999	1,981	1,941	1,891	1,983
その他ショッピングクレジット	Other Shopping Credit	1,741	1,784	1,795	1,817	1,882	1,934	1,958	1,983
その他信用保証	Others	218	214	209	196	191	186	178	177
融資	Total Loans	2,563	2,707	2,849	2,925	3,056	3,231	3,178	3,315
消費者金融	Consumer Loans	2,412	2,555	2,711	2,822	2,960	3,134	3,098	3,242
カードキャッシング	Cashing by Credit Card	1,074	1,075	1,003	1,006	988	1,005	962	986
ローンカード	Loan Card	696	674	605	581	627	643	553	532
その他消費者金融	Other Consumer Loans	641	805	1,102	1,234	1,344	1,485	1,583	1,723
その他融資	Other Loans	151	151	138	102	95	96	79	72
金融収益	Financial Income	435	434	442	435	447	428	422	403
その他	Others	2,571	2,691	2,623	2,720	2,764	2,821	2,889	3,043
<b>営業収益</b>	<b>Operating Revenue</b>	<b>16,882</b>	<b>17,360</b>	<b>17,367</b>	<b>17,559</b>	<b>17,902</b>	<b>18,229</b>	<b>18,177</b>	<b>18,433</b>
販売費及び一般管理費	Total SG&A	14,460	13,868	17,746	14,793	15,187	14,835	17,374	15,512
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,415	1,993	2,646	2,256	2,612	1,877	2,050	2,702
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	2,700	-	-	-	3,100	0
従業員給料・賞与	Personnel Expenses	2,521	2,388	2,496	2,575	2,531	2,403	2,496	2,607
支払手数料	Handling Charges	4,140	4,168	4,514	4,450	4,480	4,503	4,582	4,834
販売促進費	Sales Promotion Costs	1,319	1,354	1,386	1,417	1,431	1,461	1,569	1,579
賃借料	Rent	507	496	496	508	494	496	498	518
減価償却費	Depreciation and Amortization	1,082	972	1,016	1,010	1,045	1,072	771	733
通信費	Communication Costs	474	512	514	504	534	547	548	563
その他	Others	2,000	1,981	1,975	2,070	2,057	2,472	1,757	1,973
金融費用	Financial Expenses	621	647	644	667	690	611	643	660
支払利息	Interest Expenses	451	487	522	541	534	550	535	559
その他	Others	170	159	121	126	156	60	107	101
<b>営業費用</b>	<b>Operating Expenses</b>	<b>15,082</b>	<b>14,515</b>	<b>18,391</b>	<b>15,461</b>	<b>15,877</b>	<b>15,446</b>	<b>18,017</b>	<b>16,172</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>1,800</b>	<b>2,844</b>	<b>(1,023)</b>	<b>2,098</b>	<b>2,024</b>	<b>2,782</b>	<b>159</b>	<b>2,260</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>1,805</b>	<b>3,243</b>	<b>(1,086)</b>	<b>2,100</b>	<b>2,264</b>	<b>3,264</b>	<b>15</b>	<b>2,290</b>
<b>親会社株主に帰属する四半期純利益(損失)</b>	<b>Profit (Losses) Attributable to Owners of Parent</b>	<b>1,469</b>	<b>2,775</b>	<b>(676)</b>	<b>1,762</b>	<b>1,944</b>	<b>3,649</b>	<b>(180)</b>	<b>2,195</b>

  

営業債権残高	Account Receivables	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
割賦売掛金	Total Installment Receivables	443,133	464,900	483,075	500,735	516,405	537,602	548,978	550,457
包括信用購入あっせん	Credit Card Shopping ( <i>Hokatsu</i> )	89,237	96,533	94,793	94,321	94,668	101,886	100,747	99,288
個別信用購入あっせん	Installment Shopping Credit ( <i>Kobetsu</i> )	230,682	238,096	245,196	248,990	249,266	247,742	244,209	237,270
オートクレジット	Auto Credit	99,302	100,087	102,033	102,609	102,935	101,027	98,473	91,231
その他ショッピングクレジット	Other Shopping Credit	131,380	138,009	143,163	146,381	146,331	146,715	145,736	146,038
融資	Total Loans	123,213	130,270	143,085	157,422	172,469	187,973	204,020	213,898
消費者金融	Consumer Loans	98,852	106,147	120,344	134,731	150,476	166,606	183,615	199,339
カードキャッシング	Cashing by Credit Card	25,991	25,006	24,511	24,230	23,892	23,166	23,122	23,049
ローンカード	Loan Card	18,858	18,450	18,412	17,626	17,179	16,618	16,309	15,736
その他消費者金融	Other Consumer Loans	54,002	62,690	77,420	92,874	109,404	126,821	144,183	160,553
その他融資	Other Loans	24,360	24,123	22,741	22,690	21,993	21,367	20,405	14,559
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	235,109	228,879	223,083	222,418	224,780	231,290	245,638	263,103
オートクレジット	Auto Credit	162,848	153,760	145,253	139,400	133,353	131,407	135,221	141,079
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	85,279	84,947	85,268	84,889	82,832	79,939	77,703	75,529
その他ショッピングクレジット	Other Shopping Credit	37,702	41,325	45,213	51,616	61,236	70,784	81,704	93,039
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	210,223	212,731	214,483	215,683	215,511	213,023	208,389	203,346
その他信用保証	Others	34,558	33,792	32,616	31,402	30,189	29,098	28,712	28,984
リース投資資産	Leased Investment Assets	-	-	-	-	-	63	547	1,414
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>678,242</b>	<b>693,779</b>	<b>706,158</b>	<b>723,153</b>	<b>741,185</b>	<b>768,956</b>	<b>795,164</b>	<b>814,975</b>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	903,203	933,562	960,820	988,659	975,861	1,008,584	1,031,428	1,093,978
現金及び預金	Cash and Deposits	95,795	104,106	128,917	137,076	110,046	109,479	118,543	149,523
割賦売掛金	Installment Receivables	443,133	464,900	483,075	500,735	516,405	537,602	548,978	550,457
信用保証割賦売掛金	Credit Guarantee Receivables	235,109	228,879	223,083	222,418	224,780	231,290	245,638	263,103
リース投資資産	Lease Investment Assets	-	-	-	-	-	63	547	1,414
繰延税金資産	Deferred Tax Assets	5,190	5,190	4,740	4,740	4,740	4,740	4,370	4,370
金銭の信託	Monetary Assets Held in Trust	123,257	124,622	124,494	124,945	124,332	123,550	121,094	122,144
その他	Others	32,341	37,938	27,256	29,866	27,485	34,467	24,569	30,427
貸倒引当金	Reserve for Credit Losses	(31,623)	(32,074)	(30,746)	(31,123)	(31,927)	(32,608)	(32,312)	(27,461)
固定資産	Fixed Assets	22,963	21,999	22,911	20,260	20,284	20,368	24,291	25,488
有形固定資産	Tangible Fixed Assets	6,076	5,925	6,285	6,067	6,147	6,020	6,109	6,096
建物及び構築物(純額)	Buildings and Structures, Net	1,787	1,752	1,716	1,677	1,650	1,623	1,611	1,617
土地	Land	3,191	3,191	3,178	3,128	3,128	3,128	3,109	3,004
リース資産(純額)	Lease Assets, Net	-	-	-	-	-	-	-	0
その他(純額)	Others, Net	1,097	981	1,389	1,261	1,369	1,269	1,388	1,474
無形固定資産	Intangible Fixed Assets	9,243	8,737	10,706	9,995	9,905	10,089	13,487	14,675
のれん	Goodwill	429	214	-	-	-	-	-	0
リース資産	Lease Assets	-	-	-	-	-	-	-	0
ソフトウェア	Software	8,813	8,522	10,706	9,995	9,905	10,089	13,487	14,675
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	7,643	7,336	5,919	4,197	4,230	4,258	4,693	4,715
投資有価証券	Investment Securities	528	196	193	191	191	177	177	171
退職給付に係る資産	Net Defined Benefit Asset	3,692	3,728	2,394	2,422	2,448	2,481	2,849	2,872
その他	Others	3,422	3,412	3,331	1,583	1,590	1,598	1,666	1,671
繰延資産	Deferred Assets	66	60	55	87	78	69	61	52
社債発行費	Bond Issue Expenses	66	60	55	87	78	69	61	52
<b>資産の部合計</b>	<b>Total Assets</b>	<b>926,233</b>	<b>955,623</b>	<b>983,787</b>	<b>1,009,007</b>	<b>996,224</b>	<b>1,029,022</b>	<b>1,055,781</b>	<b>1,119,519</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
<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	740,479	763,718	762,876	782,962	783,097	814,267	831,780	865,072
支払手形及び買掛金	Trade Notes and Accounts Payables	14,889	16,180	14,283	13,509	12,208	14,833	14,898	12,684
信用保証買掛金	Credit Guarantee Payables	235,109	228,879	223,083	222,418	224,780	231,290	245,638	263,103
短期社債	Short-Term Corporate Bonds	90,800	106,600	112,400	130,300	128,000	138,900	145,000	170,000
1年以内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	10,000	10,000	10,000	10,000
短期借入金	Short-Term Borrowings	120,700	121,400	126,400	128,900	146,900	146,400	141,100	136,100
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	23,897	30,970	31,884	32,978	35,854	38,400	43,873	44,385
リース債務	Lease Obligations	-	-	-	-	-	10	89	227
未払法人税等	Accrued Income Taxes	938	1,489	558	579	1,223	2,343	1,271	797
預り金	Deposits Received	86,058	90,509	83,200	87,126	86,474	94,989	88,926	91,163
債権流動化預り金	Deposits Received for Securitization	130,205	130,198	130,182	130,177	100,163	100,000	100,000	100,000
賞与引当金	Accrued Employees' Bonuses	1,086	782	1,317	540	1,063	734	1,240	519
割賦利益繰延	Deferred Installment Income	32,605	32,593	32,623	32,505	32,270	31,899	31,468	31,025
その他	Others	4,188	4,115	6,942	3,926	4,158	4,465	8,274	5,065
固定負債	Long-Term Liabilities	79,809	93,366	124,455	127,780	122,961	120,893	129,946	158,126
社債	Corporate Bonds	20,000	20,000	20,000	30,000	20,000	20,000	20,000	20,000
長期借入金	Long-Term Debt	39,891	54,500	53,797	49,058	57,703	60,019	69,290	70,937
リース債務	Lease Obligations	-	-	-	-	-	53	458	1,186
繰延税金負債	Deferred Tax Liability	142	102	95	94	93	92	91	80
退職給付に係る負債	Net Defined Benefit Liability	1,155	1,187	1,251	1,272	1,268	1,261	561	587
利息返還損失引当金	Reserve for Losses on Interest Repayments	8,450	7,365	9,101	7,961	6,623	5,116	7,028	5,673
その他	Others	10,169	10,210	40,209	39,394	37,273	34,350	32,518	59,661
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>820,289</b>	<b>857,085</b>	<b>887,331</b>	<b>910,743</b>	<b>906,058</b>	<b>935,160</b>	<b>961,727</b>	<b>1,023,198</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	106,595	99,251	98,575	100,337	92,192	95,841	95,661	97,856
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	44,796	44,796	44,796	34,706	34,706	34,706	34,706
利益剰余金	Retained Earnings	36,679	39,455	38,779	40,542	42,486	46,135	45,955	48,150
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	(652)	(713)	(2,119)	(2,073)	(2,026)	(1,979)	(1,607)	(1,536)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	79	(1)	(3)	(3)	(3)	(2)	(2)	(2)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(731)	(711)	(2,116)	(2,069)	(2,023)	(1,977)	(1,605)	(1,533)
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>105,943</b>	<b>98,538</b>	<b>96,455</b>	<b>98,263</b>	<b>90,165</b>	<b>93,862</b>	<b>94,053</b>	<b>96,320</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>926,233</b>	<b>955,623</b>	<b>983,787</b>	<b>1,009,007</b>	<b>996,224</b>	<b>1,029,022</b>	<b>1,055,781</b>	<b>1,119,519</b>

取扱高	Trading Volume	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	151,798	155,142	147,646	147,395	148,638	156,193	150,944	151,091
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	32,493	34,003	33,997	30,016	28,109	26,536	23,571	20,146
オートクレジット	Auto Credit	11,869	12,456	13,751	11,959	11,900	10,899	9,082	5,033
その他ショッピングクレジット	Other Shopping Credit	20,624	21,547	20,245	18,057	16,208	15,637	14,488	15,112
信用保証	Credit Guarantee	50,281	50,337	49,014	51,660	51,447	51,920	57,479	57,676
オートクレジット	Auto Credit	27,441	27,385	26,848	26,902	25,949	25,994	31,500	32,245
その他ショッピングクレジット	Other Shopping Credit	20,022	20,221	19,472	22,416	22,987	23,338	22,687	21,452
その他信用保証	Others	2,817	2,730	2,692	2,341	2,509	2,587	3,291	3,978
融資	Total Loans	19,861	22,826	29,015	28,986	29,568	32,068	29,838	31,189
消費者金融	Consumer Loans	16,660	19,982	26,538	26,804	27,630	30,128	28,386	29,810
カードキャッシング	Cashing by Credit Card	8,122	7,813	7,526	7,919	7,443	7,533	7,235	7,668
ローンカード	Loan Card	1,997	1,852	1,880	1,811	1,725	1,599	1,419	1,315
その他消費者金融	Other Consumer Loans	6,540	10,316	17,131	17,074	18,461	20,995	19,730	20,826
その他融資	Other Loans	3,201	2,844	2,476	2,181	1,938	1,939	1,452	1,379
その他	Others	329,020	346,973	320,293	334,394	344,367	360,723	336,797	353,143
合計	Total	583,455	609,283	579,967	592,453	602,130	627,442	598,632	613,247

顧客数	Number of Customers (Thousands)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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	73	73	73	71	70	68	67	64
個別信用購入あっせん	Installment Shopping Credit	37	38	37	36	36	35	30	25
信用保証	Credit Guarantee	36	35	36	34	34	33	37	38
加盟店数(千店)	Number of Merchants	1,046	n/a	1,055	n/a	1,063	n/a	1,087	n/a
クレジットカード	Credit Card	412	n/a	414	n/a	415	n/a	417	n/a
ショッピングクレジット	Shopping Credit	633	n/a	641	n/a	648	n/a	670	n/a
有効カード会員数(千人)	Available Cardholders	5,768	5,730	5,676	5,624	5,591	5,562	5,519	5,465
クレジットカード	Credit Card	5,562	5,524	5,469	5,416	5,383	5,355	5,317	5,267
ローンカード	Loan Card	205	206	207	207	207	207	201	198
カード新規獲得枚数(千枚)	Number of New Card Issuance	41	40	38	44	58	64	59	64
クレジットカード	Credit Card	39	37	36	42	57	63	59	64
ローンカード	Loan Card	2	2	2	1	1	1	0	0
残高有口座数(千人)	Number of Active Accounts	289	282	274	273	268	262	255	253
クレジットカードキャッシング	Cashing by Credit Card	204	198	193	191	188	184	179	179
ローンカード	Loan Card	84	83	81	81	80	78	75	73

店舗・チャネル	Number of Branches and Channels	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
営業店舗数(店)	Branches	38	38	38	51	51	51	54	47
CD台数(千台)	CDs (Thousands)	156	n/a	155	n/a	155	n/a	155	n/a

平均貸出金利	Average Lending Rates	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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%	146	144	140	137	133	129	123	119
～18.0%	～18.0%	459	447	437	435	432	424	417	414
～20.0%	～20.0%	12	12	11	11	11	11	10	10
～25.0%	～25.0%	29	29	27	27	27	27	26	25
～29.2%	～29.2%	11	11	10	10	10	10	9	9
合計	Total	658	643	627	621	615	602	587	580
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%	22.3%	22.4%	22.3%	22.1%	21.7%	21.4%	21.1%	20.6%
～18.0%	～18.0%	69.7%	69.5%	69.7%	70.0%	70.3%	70.4%	71.0%	71.5%
～20.0%	～20.0%	1.8%	1.9%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
～25.0%	～25.0%	4.4%	4.5%	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%
～29.2%	～29.2%	1.7%	1.8%	1.7%	1.7%	1.7%	1.8%	1.6%	1.6%
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	337	326	319	317	314	308	304	304
ローンカード	Loan Card	321	317	308	304	300	294	283	276
合計	Total	658	643	627	621	615	602	587	580
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
1口座あたり残高(千円)	Credit Outstanding Per Account	227	228	228	227	228	229	229	229
クレジットカードキャッシング	Cashing by Credit Card	165	164	165	165	166	167	169	169
ローンカード	Loan Card	379	379	376	375	374	373	373	373
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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%	0.6%	0.6%	0.7%	0.6%	0.6%	0.6%	0.7%
年齢別残高構成比	Balance by Age	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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	3.8%	3.7%	3.6%	3.6%	3.5%	3.4%	3.3%	3.3%
<40	<40	18.3%	17.9%	17.5%	17.2%	16.8%	16.5%	16.2%	16.0%
<50	<50	32.1%	32.0%	32.0%	32.3%	32.2%	32.1%	31.8%	31.6%
<60	<60	26.4%	26.8%	27.0%	27.1%	27.3%	27.6%	27.9%	28.3%
>= 60	Over 60	19.4%	19.6%	19.9%	19.9%	20.2%	20.5%	20.7%	20.8%
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	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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	68.7%	68.9%	68.9%	69.0%	69.1%	69.2%	69.2%	69.3%
女性	Female	31.3%	31.1%	31.1%	31.0%	30.9%	30.8%	30.8%	30.7%
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	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
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	8.4%	8.4%	8.3%	8.5%	8.4%	8.4%	8.3%	8.4%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.1%	32.0%	32.1%	32.1%	32.0%	31.8%	31.8%	31.6%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	31.2%	31.6%	31.9%	32.2%	32.1%	32.3%	32.2%	32.3%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.9%	19.5%	19.3%	19.0%	19.2%	19.2%	19.3%	19.3%
100万円以上	Over JPY 1M	8.3%	8.4%	8.4%	8.3%	8.3%	8.3%	8.3%	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	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6
貸倒関連費用	Credit Costs for Bad Debts	2,415	1,993	2,646	2,256	2,612	1,877	2,050	2,702
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,647	1,647	3,980	1,880	1,808	1,199	2,347	7,553
貸倒引当金残高	Allowance for Bad Debts	31,623	32,074	30,746	31,123	31,927	32,608	32,312	27,461
営業債権残高	Account Receivables	678,242	693,779	706,158	723,153	741,185	768,956	795,164	814,975
リスク管理債権	Risk Monitored Installment Receivables	40,904	n/a	39,221	n/a	39,582	n/a	38,303	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	48	n/a	74	n/a	23	n/a	7	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	30,935	n/a	29,696	n/a	30,251	n/a	28,510	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,482	n/a	1,360	n/a	1,363	n/a	1,199	n/a
貸出条件緩和債権	Restructured Installment Receivables	8,438	n/a	8,089	n/a	7,945	n/a	8,586	n/a

利息返還関連情報	Grey Zone Related Information	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	2,700	-	-	-	3,100	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,165	1,113	1,222	1,195	1,479	1,445	1,332	1,226
債権放棄額	Amount of Debt Write-Off	124	101	109	90	131	118	114	83
利息返還額	Amount of Interest Repayment	1,040	1,012	1,113	1,104	1,348	1,327	1,218	1,142
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	8,450	7,365	9,101	7,961	6,623	5,116	7,028	5,673

調達状況(1)	Balance and Ratio of Total Funding (1)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
残高:	Balance:								
短期借入金	Short-Term Debts	120,700	121,400	126,400	128,900	146,900	146,400	141,100	136,100
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	23,897	30,970	31,884	32,978	35,854	38,400	43,873	44,385
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	39,891	54,500	53,797	49,058	57,703	60,019	69,290	70,937
長期債権流動化債務	Long-Term Debts by Securitization	9,600	9,600	39,599	38,797	36,682	33,745	31,922	59,123
短期社債	Commercial Paper	90,800	106,600	112,400	130,300	128,000	138,900	145,000	170,000
社債	Corporate Bonds	20,000	20,000	20,000	30,000	30,000	30,000	30,000	30,000
合計	Total	304,889	343,071	384,080	410,034	435,139	447,465	461,185	510,546
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	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	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	0.8%	0.8%	0.8%	0.7%	0.6%	0.6%	0.6%	0.6%
長期債権流動化債務	Long-Term Debts by Securitization	0.5%	0.5%	0.8%	0.8%	0.9%	0.9%	0.9%	0.7%
短期社債	Commercial Paper	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
社債	Corporate Bonds	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%
合計	Total	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%

調達状況(2)	Balance and Ratio of Total Funding (2)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
残高:	Balance								
固定金利調達	Fixed Interest Funding	49,513	52,401	83,147	92,408	106,070	96,895	124,005	151,697
変動金利調達	Floating Interest Funding	255,376	290,670	300,933	317,626	329,069	350,569	337,180	358,848
合計	Total	304,889	343,071	384,080	410,034	435,139	447,465	461,185	510,546
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	16%	15%	22%	23%	24%	22%	27%	30%
変動金利調達	Floating Interest Funding	84%	85%	78%	77%	76%	78%	73%	70%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	2,406	1,800	1,206	643	111	-	-	-
個別信用購入あっせん債権	Installment Shopping Credit	2,406	1,800	1,206	643	111	-	-	-
融資債権	Loans	-	-	-	-	-	-	-	-