

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, 2017  
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要約損益計算書	Summary of Income Statements	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12
包括信用購入あっせん収益	Credit Card Shopping ( <i>Hokatsu</i> )	4,446	4,460	4,570	4,704	4,719	4,721	4,761	4,865
個別信用購入あっせん収益	Installment Shopping Credit ( <i>Kobetsu</i> )	3,000	3,003	3,006	2,980	2,938	2,805	2,735	2,689
オートクレジット	Auto Credit	1,207	1,199	1,179	1,158	1,119	1,037	954	905
その他ショッピングクレジット	Other Shopping Credit	1,792	1,804	1,827	1,822	1,819	1,768	1,780	1,783
信用保証	Credit Guarantee	4,004	4,013	4,055	4,061	4,028	4,144	4,206	4,332
オートクレジット	Auto Credit	2,000	1,999	1,981	1,941	1,891	1,983	1,983	2,036
その他ショッピングクレジット	Other Shopping Credit	1,795	1,817	1,882	1,934	1,958	1,983	2,047	2,117
その他信用保証	Others	209	196	191	186	178	177	176	178
融資	Total Loans	2,849	2,925	3,056	3,231	3,178	3,315	3,374	3,555
消費者金融	Consumer Loans	2,711	2,822	2,960	3,134	3,098	3,242	3,299	3,468
カードキャッシング	Cashing by Credit Card	1,003	1,006	988	1,005	962	986	971	979
ローンカード	Loan Card	605	581	627	643	553	532	512	486
その他消費者金融	Other Consumer Loans	1,102	1,234	1,344	1,485	1,583	1,723	1,816	2,002
その他融資	Other Loans	138	102	95	96	79	72	74	87
金融収益	Financial Income	442	435	447	428	422	403	435	395
その他	Others	2,623	2,720	2,764	2,821	2,889	3,043	2,898	3,007
<b>営業収益</b>	<b>Operating Revenue</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>	<b>18,411</b>	<b>18,846</b>
販売費及び一般管理費	Total SG&A	17,746	14,793	15,187	14,835	17,374	15,512	15,790	15,107
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,646	2,256	2,612	1,877	2,050	2,702	3,230	2,670
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	2,700	-	-	-	3,100	-	-	-
従業員給料・賞与	Personnel Expenses	2,496	2,575	2,531	2,403	2,496	2,607	2,370	2,243
支払手数料	Handling Charges	4,514	4,450	4,480	4,503	4,582	4,834	4,758	4,833
販売促進費	Sales Promotion Costs	1,386	1,417	1,431	1,461	1,569	1,579	1,599	1,633
賃借料	Rent	496	508	494	496	498	518	482	468
減価償却費	Depreciation and Amortization	1,016	1,010	1,045	1,072	771	733	743	776
通信費	Communication Costs	514	504	534	547	548	563	578	559
その他	Others	1,975	2,070	2,057	2,472	1,757	1,973	2,026	1,923
金融費用	Financial Expenses	644	667	690	611	643	660	706	684
支払利息	Interest Expenses	522	541	534	550	535	559	551	592
その他	Others	121	126	156	60	107	101	154	91
<b>営業費用</b>	<b>Operating Expenses</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>16,497</b>	<b>15,791</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</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>1,913</b>	<b>3,054</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</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>1,927</b>	<b>3,048</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>(676)</b>	<b>1,762</b>	<b>1,944</b>	<b>3,649</b>	<b>(180)</b>	<b>2,195</b>	<b>2,018</b>	<b>2,965</b>
<b>営業債権残高</b>	<b>Account Receivables</b>	<b>2016.3</b>	<b>2016.6</b>	<b>2016.9</b>	<b>2016.12</b>	<b>2017.3</b>	<b>2017.6</b>	<b>2017.9</b>	<b>2017.12</b>
割賦売掛金	Total Installment Receivables	483,075	500,735	516,405	537,602	548,978	550,457	563,121	584,813
包括信用購入あっせん	Credit Card Shopping ( <i>Hokatsu</i> )	94,793	94,321	94,668	101,886	100,747	99,288	99,159	105,603
個別信用購入あっせん	Installment Shopping Credit ( <i>Kobetsu</i> )	245,196	248,990	249,266	247,742	244,209	237,270	233,050	230,381
オートクレジット	Auto Credit	102,033	102,609	102,935	101,027	98,473	91,231	85,293	79,621
その他ショッピングクレジット	Other Shopping Credit	143,163	146,381	146,331	146,715	145,736	146,038	147,756	150,759
融資	Total Loans	143,085	157,422	172,469	187,973	204,020	213,898	230,912	248,829
消費者金融	Consumer Loans	120,344	134,731	150,476	166,606	183,615	199,339	215,418	232,972
カードキャッシング	Cashing by Credit Card	24,511	24,230	23,892	23,166	23,122	23,049	22,962	22,255
ローンカード	Loan Card	18,412	17,626	17,179	16,618	16,309	15,736	15,150	14,151
その他消費者金融	Other Consumer Loans	77,420	92,874	109,404	126,821	144,183	160,553	177,304	196,566
その他融資	Other Loans	22,741	22,690	21,993	21,367	20,405	14,559	15,494	15,856
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	223,083	222,418	224,780	231,290	245,638	263,103	279,373	298,139
オートクレジット	Auto Credit	145,253	139,400	133,353	131,407	135,221	141,079	145,789	152,640
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	85,268	84,889	82,832	79,939	77,703	75,529	73,700	71,522
その他ショッピングクレジット	Other Shopping Credit	45,213	51,616	61,236	70,784	81,704	93,039	104,223	115,298
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	214,483	215,683	215,511	213,023	208,389	203,346	198,656	193,526
その他信用保証	Others	32,616	31,402	30,189	29,098	28,712	28,984	29,360	30,201
リース投資資産	Leased Investment Assets	-	-	-	63	547	1,414	2,741	4,579
<b>営業債権残高合計</b>	<b>Total Account Receivables</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>	<b>845,237</b>	<b>887,533</b>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	960,820	988,659	975,861	1,008,584	1,031,428	1,093,978	1,101,401	1,136,766
現金及び預金	Cash and Deposits	128,917	137,076	110,046	109,479	118,543	149,523	125,788	115,499
割賦売掛金	Installment Receivables	483,075	500,735	516,405	537,602	548,978	550,457	563,121	584,813
信用保証割賦売掛金	Credit Guarantee Receivables	223,083	222,418	224,780	231,290	245,638	263,103	279,373	298,139
リース投資資産	Lease Investment Assets	-	-	-	63	547	1,414	2,741	4,579
繰延税金資産	Deferred Tax Assets	4,740	4,740	4,740	4,740	4,370	4,370	4,370	4,370
金銭の信託	Monetary Assets Held in Trust	124,494	124,945	124,332	123,550	121,094	122,144	121,011	119,094
その他	Others	27,256	29,866	27,485	34,467	24,569	30,427	33,624	39,613
貸倒引当金	Reserve for Credit Losses	(30,746)	(31,123)	(31,927)	(32,608)	(32,312)	(27,461)	(28,629)	(29,344)
固定資産	Fixed Assets	22,911	20,260	20,284	20,368	24,291	25,488	26,124	27,041
有形固定資産	Tangible Fixed Assets	6,285	6,067	6,147	6,020	6,109	6,096	6,075	5,975
建物及び構築物(純額)	Buildings and Structures, Net	1,716	1,677	1,650	1,623	1,611	1,617	1,641	1,602
土地	Land	3,178	3,128	3,128	3,128	3,109	3,004	3,004	3,004
リース資産(純額)	Lease Assets, Net	-	-	-	-	-	-	-	-
その他(純額)	Others, Net	1,389	1,261	1,369	1,269	1,388	1,474	1,429	1,367
無形固定資産	Intangible Fixed Assets	10,706	9,995	9,905	10,089	13,487	14,675	15,359	16,421
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	10,706	9,995	9,905	10,089	13,487	14,675	15,359	16,421
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	5,919	4,197	4,230	4,258	4,693	4,715	4,689	4,644
投資有価証券	Investment Securities	193	191	191	177	177	171	170	170
退職給付に係る資産	Net Defined Benefit Asset	2,394	2,422	2,448	2,481	2,849	2,872	2,893	2,917
その他	Others	3,331	1,583	1,590	1,598	1,666	1,671	1,625	1,556
繰延資産	Deferred Assets	55	87	78	69	61	52	44	39
社債発行費	Bond Issue Expenses	55	87	78	69	61	52	44	39
<b>資産の部合計</b>	<b>Total Assets</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>	<b>1,127,571</b>	<b>1,163,847</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
<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	762,876	782,962	783,097	814,267	831,780	865,072	842,012	884,744
支払手形及び買掛金	Trade Notes and Accounts Payables	14,283	13,509	12,208	14,833	14,898	12,684	13,211	14,527
信用保証買掛金	Credit Guarantee Payables	223,083	222,418	224,780	231,290	245,638	263,103	279,373	298,139
短期社債	Short-Term Corporate Bonds	112,400	130,300	128,000	138,900	145,000	170,000	147,000	142,100
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	126,400	128,900	146,900	146,400	141,100	136,100	127,600	145,600
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	31,884	32,978	35,854	38,400	43,873	44,385	48,130	46,207
リース債務	Lease Obligations	-	-	-	10	89	227	440	734
未払法人税等	Accrued Income Taxes	558	579	1,223	2,343	1,271	797	1,139	1,458
預り金	Deposits Received	83,200	87,126	86,474	94,989	88,926	91,163	88,883	99,889
債権流動化預り金	Deposits Received for Securitization	130,182	130,177	100,163	100,000	100,000	100,000	100,000	100,000
賞与引当金	Accrued Employees' Bonuses	1,317	540	1,063	734	1,240	519	1,013	724
割賦利益繰延	Deferred Installment Income	32,623	32,505	32,270	31,899	31,468	31,025	30,761	30,503
その他	Others	6,942	3,926	4,158	4,465	8,274	5,065	4,460	4,860
固定負債	Long-Term Liabilities	124,455	127,780	122,961	120,893	129,946	158,126	197,216	187,730
社債	Corporate Bonds	20,000	30,000	20,000	20,000	20,000	20,000	20,000	20,000
長期借入金	Long-Term Debt	53,797	49,058	57,703	60,019	69,290	70,937	84,206	77,695
リース債務	Lease Obligations	-	-	-	53	458	1,186	2,301	3,845
繰延税金負債	Deferred Tax Liability	95	94	93	92	91	80	79	74
退職給付に係る負債	Net Defined Benefit Liability	1,251	1,272	1,268	1,261	561	587	631	671
利息返還損失引当金	Reserve for Losses on Interest Repayments	9,101	7,961	6,623	5,116	7,028	5,673	4,677	3,758
その他	Others	40,209	39,394	37,273	34,350	32,518	59,661	85,321	81,685
<b>負債の部合計</b>	<b>Total Liabilities</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>1,039,228</b>	<b>1,072,475</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	98,575	100,337	92,192	95,841	95,661	97,856	89,820	92,786
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	44,796	44,796	34,706	34,706	34,706	34,706	24,652	24,652
利益剰余金	Retained Earnings	38,779	40,542	42,486	46,135	45,955	48,150	50,169	53,134
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	(2,119)	(2,073)	(2,026)	(1,979)	(1,607)	(1,536)	(1,478)	(1,413)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(3)	(3)	(3)	(2)	(2)	(2)	(3)	(2)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(2,116)	(2,069)	(2,023)	(1,977)	(1,605)	(1,533)	(1,475)	(1,410)
<b>純資産の部合計</b>	<b>Total Equity</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>88,342</b>	<b>91,372</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</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>	<b>1,127,571</b>	<b>1,163,847</b>

取扱高	Trading Volume	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	147,646	147,395	148,638	156,193	150,944	151,091	151,346	157,820
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	33,997	30,016	28,109	26,536	23,571	20,146	22,649	23,293
オートクレジット	Auto Credit	13,751	11,959	11,900	10,899	9,082	5,033	4,972	4,662
その他ショッピングクレジット	Other Shopping Credit	20,245	18,057	16,208	15,637	14,488	15,112	17,677	18,630
信用保証	Credit Guarantee	49,014	51,660	51,447	51,920	57,479	57,676	58,454	59,652
オートクレジット	Auto Credit	26,848	26,902	25,949	25,994	31,500	32,245	31,337	32,490
その他ショッピングクレジット	Other Shopping Credit	19,472	22,416	22,987	23,338	22,687	21,452	22,896	22,168
その他信用保証	Others	2,692	2,341	2,509	2,587	3,291	3,978	4,220	4,994
融資	Total Loans	29,015	28,986	29,568	32,068	29,838	31,189	29,848	32,476
消費者金融	Consumer Loans	26,538	26,804	27,630	30,128	28,386	29,810	27,733	30,090
カードキャッシング	Cashing by Credit Card	7,526	7,919	7,443	7,533	7,235	7,668	7,263	7,096
ローンカード	Loan Card	1,880	1,811	1,725	1,599	1,419	1,315	1,205	1,107
その他消費者金融	Other Consumer Loans	17,131	17,074	18,461	20,995	19,730	20,826	19,264	21,887
その他融資	Other Loans	2,476	2,181	1,938	1,939	1,452	1,379	2,114	2,385
その他	Others	320,293	334,394	344,367	360,723	336,797	353,143	363,480	386,084
合計	Total	579,967	592,453	602,130	627,442	598,632	613,247	625,779	659,328

顧客数	Number of Customers (Thousands)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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	73	71	70	68	67	64	65	66
個別信用購入あっせん	Installment Shopping Credit	37	36	36	35	30	25	26	29
信用保証	Credit Guarantee	36	34	34	33	37	38	38	37
加盟店数(千店)	Number of Merchants	1,055	n/a	1,063	n/a	1,087	n/a	1,096	n/a
クレジットカード	Credit Card	414	n/a	415	n/a	417	n/a	419	n/a
ショッピングクレジット	Shopping Credit	641	n/a	648	n/a	670	n/a	677	n/a
有効カード会員数(千人)	Available Cardholders	5,676	5,624	5,591	5,562	5,519	5,465	5,420	5,383
クレジットカード	Credit Card	5,469	5,416	5,383	5,355	5,317	5,267	5,223	5,187
ローンカード	Loan Card	207	207	207	207	201	198	196	195
カード新規獲得枚数(千枚)	Number of New Card Issuance	38	44	58	64	59	64	73	66
クレジットカード	Credit Card	36	42	57	63	59	64	73	66
ローンカード	Loan Card	2	1	1	1	0	0	-	-
残高有口座数(千人)	Number of Active Accounts	274	273	268	262	255	253	249	243
クレジットカードキャッシング	Cashing by Credit Card	193	191	188	184	179	179	177	173
ローンカード	Loan Card	81	81	80	78	75	73	72	69

店舗・チャネル	Number of Branches and Channels	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
営業店舗数(店)	Branches	38	51	51	51	54	47	47	47
CD台数(千台)	CDs (Thousands)	155	n/a	155	n/a	155	n/a	155	n/a

平均貸出金利	Average Lending Rates	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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%	17.6%	17.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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%	140	137	133	129	123	119	116	112
～18.0%	～18.0%	437	435	432	424	417	414	412	403
～20.0%	～20.0%	11	11	11	11	10	10	10	10
～25.0%	～25.0%	27	27	27	27	26	25	25	25
～29.2%	～29.2%	10	10	10	10	9	9	9	9
合計	Total	627	621	615	602	587	580	574	561
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%	22.1%	21.7%	21.4%	21.1%	20.6%	20.2%	20.1%
～18.0%	～18.0%	69.7%	70.0%	70.3%	70.4%	71.0%	71.5%	71.9%	71.9%
～20.0%	～20.0%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
～25.0%	～25.0%	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
～29.2%	～29.2%	1.7%	1.7%	1.7%	1.8%	1.6%	1.6%	1.6%	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	319	317	314	308	304	304	304	297
ローンカード	Loan Card	308	304	300	294	283	276	270	263
合計	Total	627	621	615	602	587	580	574	561
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
1口座あたり残高(千円)	Credit Outstanding Per Account	228	227	228	229	229	229	230	230
クレジットカードキャッシング	Cashing by Credit Card	165	165	166	167	169	169	171	171
ローンカード	Loan Card	376	375	374	373	373	373	374	377
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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	0.6%	0.7%	0.6%	0.6%	0.6%	0.7%	0.7%	0.6%
年齢別残高構成比	Balance by Age	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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	3.6%	3.6%	3.5%	3.4%	3.3%	3.3%	3.2%	3.1%
<40	<40	17.5%	17.2%	16.8%	16.5%	16.2%	16.0%	15.6%	15.2%
<50	<50	32.0%	32.3%	32.2%	32.1%	31.8%	31.6%	31.4%	31.2%
<60	<60	27.0%	27.1%	27.3%	27.6%	27.9%	28.3%	28.6%	29.0%
>= 60	Over 60	19.9%	19.9%	20.2%	20.5%	20.7%	20.8%	21.1%	21.5%
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	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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	68.9%	69.0%	69.1%	69.2%	69.2%	69.3%	69.3%	69.4%
女性	Female	31.1%	31.0%	30.9%	30.8%	30.8%	30.7%	30.7%	30.6%
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	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
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	8.3%	8.5%	8.4%	8.4%	8.3%	8.4%	8.3%	8.3%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.1%	32.1%	32.0%	31.8%	31.8%	31.6%	31.3%	31.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	31.9%	32.2%	32.1%	32.3%	32.2%	32.3%	32.6%	32.8%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.3%	19.0%	19.2%	19.2%	19.3%	19.3%	19.5%	19.4%
100万円以上	Over JPY 1M	8.4%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.4%
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	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12
貸倒関連費用	Credit Costs for Bad Debts	2,646	2,256	2,612	1,877	2,050	2,702	3,230	2,670
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	3,980	1,880	1,808	1,199	2,347	7,553	2,063	1,955
貸倒引当金残高	Allowance for Bad Debts	30,746	31,123	31,927	32,608	32,312	27,461	28,629	29,344
営業債権残高	Account Receivables	706,158	723,153	741,185	768,956	795,164	814,975	845,237	887,533
リスク管理債権	Risk Monitored Installment Receivables	39,221	n/a	39,582	n/a	38,303	n/a	30,123	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	74	n/a	23	n/a	7	n/a	11	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	29,696	n/a	30,251	n/a	28,510	n/a	20,341	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,360	n/a	1,363	n/a	1,199	n/a	837	n/a
貸出条件緩和債権	Restructured Installment Receivables	8,089	n/a	7,945	n/a	8,586	n/a	8,932	n/a

利息返還関連情報	Grey Zone Related Information	2016.1-3	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12
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	1,222	1,195	1,479	1,445	1,332	1,226	983	780
債権放棄額	Amount of Debt Write-Off	109	90	131	118	114	83	74	49
利息返還額	Amount of Interest Repayment	1,113	1,104	1,348	1,327	1,218	1,142	908	730
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	9,101	7,961	6,623	5,116	7,028	5,673	4,677	3,758

調達状況(1)	Balance and Ratio of Total Funding (1)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
残高:	Balance:								
短期借入金	Short-Term Debts	126,400	128,900	146,900	146,400	141,100	136,100	127,600	145,600
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	31,884	32,978	35,854	38,400	43,873	44,385	48,130	46,207
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	53,797	49,058	57,703	60,019	69,290	70,937	84,206	77,695
長期債権流動化債務	Long-Term Debts by Securitization	39,599	38,797	36,682	33,745	31,922	59,123	84,785	81,182
短期社債	Commercial Paper	112,400	130,300	128,000	138,900	145,000	170,000	147,000	142,100
社債	Corporate Bonds	20,000	30,000	30,000	30,000	30,000	30,000	20,000	20,000
合計	Total	384,080	410,034	435,139	447,465	461,185	510,546	511,721	512,785
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.5%	0.5%	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	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	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%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
長期債権流動化債務	Long-Term Debts by Securitization	0.8%	0.8%	0.9%	0.9%	0.9%	0.7%	0.7%	0.7%
短期社債	Commercial Paper	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
社債	Corporate Bonds	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
合計	Total	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

調達状況(2)	Balance and Ratio of Total Funding (2)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
残高:	Balance								
固定金利調達	Fixed Interest Funding	83,147	92,408	106,070	96,895	124,005	151,697	153,456	147,067
変動金利調達	Floating Interest Funding	300,933	317,626	329,069	350,569	337,180	358,848	358,264	369,217
合計	Total	384,080	410,034	435,139	447,465	461,185	510,546	511,721	512,785
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	22%	23%	24%	22%	27%	30%	30%	28%
変動金利調達	Floating Interest Funding	78%	77%	76%	78%	73%	70%	70%	72%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2016.3	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	1,206	643	111	-	-	-	-	-
個別信用購入あっせん債権	Installment Shopping Credit	1,206	643	111	-	-	-	-	-
融資債権	Loans	-	-	-	-	-	-	-	-