

株式会社アプラスフィナンシャル(大証: 8589)
APLUS FINANCIAL(OSE: 8589)

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Quarterly Data Book for the Fiscal Year
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要約損益計算書	Summary of Income Statements	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	2,926	3,071	3,268	3,232	3,345	3,346	3,642	3,552
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,206	2,228	2,239	2,277	2,784	2,338	2,287	2,326
オートクレジット	Auto Credit	919	871	893	944	920	995	954	1,032
その他ショッピングクレジット	Other Shopping Credit	1,287	1,356	1,345	1,332	1,863	1,342	1,332	1,293
信用保証	Credit Guarantee	4,103	3,662	3,482	3,486	3,543	3,549	3,424	3,530
オートクレジット	Auto Credit	2,860	2,445	2,267	2,259	2,289	2,252	2,067	2,118
その他ショッピングクレジット	Other Shopping Credit	871	854	857	883	923	974	1,041	1,107
その他信用保証	Others	371	362	356	342	330	322	315	304
融資	Total Loans	4,562	4,344	3,795	3,372	3,415	3,230	3,124	2,922
消費者金融	Consumer Loans	4,107	3,800	3,652	3,237	3,128	2,968	2,883	2,699
カードキャッシング	Cashing by Credit Card	1,831	1,691	1,647	1,495	1,461	1,403	1,374	1,305
ローンカード	Loan Card	1,733	1,587	1,500	1,285	1,226	1,131	1,082	985
その他消費者金融	Other Consumer Loans	542	521	504	456	440	433	425	408
その他融資	Other Loans	454	544	143	134	286	262	241	223
金融収益	Financial Income	538	648	899	910	899	1,126	905	814
その他	Others	2,059	2,092	2,184	2,213	2,205	2,210	2,315	2,450
営業収益	Operating Revenue	16,395	16,048	15,868	15,492	16,194	15,800	15,699	15,595
販売費及び一般管理費	Total SG&A	14,053	13,414	12,192	13,435	12,954	13,496	11,727	13,492
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	3,740	2,552	620	(1,649)	1,555	1,889	820	2,292
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	1,000	4,359	-	-	-	-
従業員給料・賞与	Personnel Expenses	2,103	2,400	2,305	2,390	2,197	2,379	2,267	2,360
支払手数料	Handling Charges	3,484	3,536	3,505	3,611	3,880	3,825	3,714	3,635
販売促進費	Sales Promotion Costs	1,073	1,218	1,226	1,320	1,158	1,260	1,145	1,263
賃借料	Rent	510	474	493	496	501	524	436	448
減価償却費	Depreciation and Amortization	342	427	487	819	841	873	896	908
通信費	Communication Costs	731	731	706	832	710	658	624	620
その他	Others	2,066	2,072	1,847	1,253	2,108	2,084	1,822	1,964
金融費用	Financial Expenses	561	600	530	614	586	658	622	536
支払利息	Interest Expenses	380	386	389	388	396	414	400	385
その他	Others	180	213	141	225	190	243	222	151
営業費用	Operating Expenses	14,614	14,015	12,723	14,049	13,540	14,154	12,349	14,029
営業利益(損失)	Operating Income (Loss)	1,780	2,033	3,145	1,443	2,653	1,646	3,349	1,566
経常利益(損失)	Ordinary Income (Loss)	1,794	2,048	3,150	1,456	2,675	1,609	3,372	1,430
四半期純利益(損失)	Net Income (Loss)	1,678	1,890	1,802	(63)	2,590	1,434	3,406	1,134

営業債権残高	Account Receivables	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
割賦売掛金	Total Installment Receivables	392,435	335,157	339,552	339,573	332,937	334,220	341,058	345,408
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	58,381	58,286	65,140	63,851	64,377	64,236	71,790	70,402
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	116,192	120,007	125,568	136,640	132,803	138,871	143,063	148,040
オートクレジット	Auto Credit	50,969	53,699	57,762	66,746	59,752	64,621	67,909	72,096
その他ショッピングクレジット	Other Shopping Credit	65,223	66,307	67,806	69,894	73,051	74,250	75,153	75,944
融資	Total Loans	217,852	156,855	148,834	139,072	135,747	131,112	126,203	126,965
消費者金融	Consumer Loans	134,332	126,452	117,887	114,538	112,746	107,767	102,768	103,763
カードキャッシング	Cashing by Credit Card	41,635	39,292	36,331	34,743	33,664	32,597	30,966	30,258
ローンカード	Loan Card	44,564	40,521	36,807	36,885	34,162	31,680	29,380	27,485
その他消費者金融	Other Consumer Loans	48,132	46,638	44,747	42,910	44,919	43,489	42,421	46,018
その他融資	Other Loans	83,519	30,402	30,947	24,534	23,001	23,344	23,435	23,201
その他	Others	8	8	8	8	8	0	0	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	564,158	521,594	521,581	525,966	523,339	515,705	486,073	479,749
オートクレジット	Auto Credit	460,842	423,036	423,506	427,065	423,721	413,891	382,547	367,943
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	72,947	70,683	68,671	67,500	67,171	66,736	65,235	65,996
その他ショッピングクレジット	Other Shopping Credit	44,701	41,752	42,972	45,491	47,648	51,174	54,123	64,271
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	53,109	56,982	63,172	68,906	75,117	80,879	88,268	90,883
その他信用保証	Others	58,613	56,805	55,102	53,409	51,969	50,639	49,402	47,534
リース投資資産	Leased Investment Assets	1,518	1,179	895	666	472	322	208	123
営業債権残高合計	Total Account Receivables	958,111	857,931	862,029	866,207	856,749	850,248	827,341	825,281

未監査（単位：百万円） Unaudited (Millions of Yen)

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
資産の部:	Assets:								
流動資産	Current Assets	1,087,434	1,022,586	1,050,133	1,059,705	1,088,737	1,082,204	1,048,478	1,033,234
現金及び預金	Cash and Deposits	80,163	70,606	83,606	89,010	109,998	65,035	46,343	105,875
割賦売掛金	Installment Receivables	392,435	335,157	339,552	339,573	332,937	334,220	341,058	345,408
信用保証割賦売掛金	Credit Guarantee Receivables	564,158	521,594	521,581	525,966	523,339	515,705	486,073	479,749
リース投資資産	Lease Investment Assets	1,518	1,179	895	666	472	322	208	123
有価証券	Securities	207	88	34	12	-	-	-	-
繰延税金資産	Deferred Tax Assets	7,740	7,740	6,520	6,890	6,890	6,890	6,890	6,260
金銭の信託	Monetary Assets Held in Trust	53,338	92,636	100,251	101,465	104,908	105,087	104,439	87,180
その他	Others	22,371	27,661	29,946	24,660	38,641	83,752	91,992	37,243
貸倒引当金	Reserve for Credit Losses	(34,499)	(34,076)	(32,254)	(28,541)	(28,450)	(28,809)	(28,527)	(28,607)
固定資産	Fixed Assets	42,446	40,765	39,114	37,273	34,238	32,840	31,166	29,681
有形固定資産	Tangible Fixed Assets	9,134	9,068	8,951	9,732	8,888	8,990	8,762	8,391
建物及び構築物(純額)	Buildings and Structures, Net	2,623	2,596	2,576	2,559	2,422	2,391	2,356	2,285
土地	Land	5,080	5,080	5,080	5,080	4,592	4,592	4,592	4,537
リース資産(純額)	Lease Assets, Net	6	4	3	2	2	1	1	1
その他(純額)	Others, Net	1,424	1,387	1,291	2,090	1,871	2,004	1,812	1,567
無形固定資産	Intangible Fixed Assets	15,863	16,432	16,949	15,406	14,894	14,675	14,125	13,996
のれん	Goodwill	3,994	3,784	3,573	3,363	3,153	2,943	2,732	2,581
リース資産	Lease Assets	11	10	9	8	8	7	6	5
ソフトウェア	Software	11,857	12,637	13,366	12,033	11,732	11,725	11,386	11,409
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	17,448	15,264	13,212	12,134	10,455	9,174	8,278	7,293
投資有価証券	Investment Securities	10,707	8,821	6,925	5,498	3,800	2,747	1,850	505
その他	Others	6,740	6,442	6,286	6,635	6,654	6,427	6,428	6,787
資産の部合計	Total Assets	1,129,880	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044	1,079,645	1,062,916

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	1,035,715	925,939	958,335	962,994	989,045	997,564	959,414	942,101
支払手形及び買掛金	Trade Notes and Accounts Payables	17,819	16,642	19,036	20,301	19,048	17,482	19,068	21,237
信用保証買掛金	Credit Guarantee Payables	564,158	521,594	521,581	525,966	523,339	515,705	486,073	479,749
短期社債	Short-Term Corporate Bonds	3,000	2,800	14,000	14,000	32,000	27,500	26,800	48,000
短期借入金	Short-Term Borrowings	195,300	129,800	135,100	146,100	150,100	154,700	147,200	128,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	6,226	9,644	17,114	15,181	13,798	27,631	19,961	20,457
リース債務	Lease Obligations	942	782	637	516	397	289	194	122
未払法人税等	Accrued Income Taxes	287	366	585	361	173	474	510	396
預り金	Deposits Received	86,505	83,248	89,213	81,969	85,514	88,735	87,441	78,294
債権流動化預り金	Deposits Received for Securitization	126,986	126,394	126,231	121,811	129,898	129,432	137,383	129,138
賞与引当金	Accrued Employees' Bonuses	467	936	662	1,140	473	948	663	1,143
ポイント引当金	Reserve for Point Card Certificates	647	705	758	525	470	517	557	473
割賦利益繰延	Deferred Installment Income	28,934	26,295	26,510	27,015	26,905	27,295	27,471	30,079
その他	Others	4,440	6,728	6,904	8,104	6,926	6,850	6,088	4,208
固定負債	Long-Term Liabilities	12,092	53,430	45,146	48,244	47,353	29,400	28,750	28,305
長期借入金	Long-Term Debt	166	43,233	35,780	35,893	36,652	20,160	20,544	21,077
リース債務	Lease Obligations	594	412	272	162	86	43	23	9
繰延税金負債	Deferred Tax Liability	139	141	131	134	138	158	145	71
退職給付引当金	Reserve for Employees' Retirement Benefits	728	783	802	882	891	913	927	902
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	119	117	129	143	156	150	163	176
利息返還損失引当金	Reserve for Losses on Interest Repayments	9,825	8,247	7,562	10,620	9,058	7,596	6,639	5,781
資産除去債務	Asset Retirement Obligations	128	122	123	123	122	122	123	123
その他	Others	390	372	344	285	248	255	183	163
負債の部合計	Total Liabilities	1,047,808	979,370	1,003,482	1,011,238	1,036,398	1,026,964	988,165	970,406
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	82,011	83,902	85,704	85,640	86,475	87,910	91,316	92,451
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	12,095	13,985	15,787	15,724	16,559	17,993	21,400	22,535
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	(26)	(22)	(48)	(2)	(14)	42	18	58
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(26)	(22)	(48)	(2)	(14)	42	18	58
少数株主持分	Minority Interests in Subsidiaries	86	101	109	102	115	127	145	-
純資産の部合計	Total Equity	82,071	83,981	85,765	85,739	86,577	88,080	91,480	92,509
負債及び純資産の部合計	Total Liabilities and Equity	1,129,880	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044	1,079,645	1,062,916

未監査 (単位: 百万円) Unaudited (Millions of Yen)

取扱高	Trading Volume	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	134,995	140,679	145,612	143,153	145,286	144,384	153,668	151,017
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	19,272	21,893	22,986	24,437	25,076	24,671	22,742	24,030
オートクレジット	Auto Credit	8,205	9,519	10,561	12,025	11,845	11,220	10,080	11,628
その他ショッピングクレジット	Other Shopping Credit	11,067	12,374	12,425	12,412	13,231	13,451	12,662	12,402
信用保証	Credit Guarantee	74,383	82,555	83,905	82,411	81,238	71,863	50,774	49,334
オートクレジット	Auto Credit	62,450	66,111	64,957	64,074	61,297	50,919	28,328	28,055
その他ショッピングクレジット	Other Shopping Credit	9,622	13,880	16,538	15,964	17,333	18,195	19,711	19,221
その他信用保証	Others	2,311	2,563	2,409	2,372	2,607	2,749	2,734	2,057
融資	Total Loans	16,623	17,519	18,320	18,120	17,713	17,890	18,051	16,699
消費者金融	Consumer Loans	12,154	12,136	12,193	12,088	13,285	12,636	12,582	11,987
カードキャッシング	Cashing by Credit Card	10,462	10,437	10,431	10,165	11,023	10,274	10,110	9,595
ローンカード	Loan Card	1,611	1,633	1,629	1,610	1,630	1,521	1,510	1,483
その他消費者金融	Other Consumer Loans	80	64	132	312	631	841	961	909
その他融資	Other Loans	4,468	5,382	6,127	6,031	4,427	5,253	5,469	4,711
その他	Others	297,257	301,852	312,919	288,190	303,221	307,076	318,072	289,592
合計	Total	542,533	564,501	583,744	556,315	572,535	565,886	563,309	530,674

顧客数	Number of Customers (Thousands)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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	74	80	81	85	84	81	71	72
個別信用購入あっせん	Installment Shopping Credit	31	33	35	37	37	37	35	35
信用保証	Credit Guarantee	42	47	46	48	47	43	35	36
加盟店数(千店)	Number of Merchants	n/a	937	n/a	959	n/a	975	n/a	987
クレジットカード	Credit Card	n/a	399	n/a	401	n/a	403	n/a	405
ショッピングクレジット	Shopping Credit	n/a	538	n/a	557	n/a	571	n/a	582
有効カード会員数(千人)	Available Cardholders	7,573	7,435	7,291	7,127	6,893	6,748	6,622	6,499
クレジットカード	Credit Card	7,259	7,122	6,978	6,823	6,661	6,516	6,389	6,266
ローンカード	Loan Card	313	313	312	303	232	231	232	232
カード新規獲得枚数(千枚)	Number of New Card Issuance	47	47	43	47	50	38	44	43
クレジットカード	Credit Card	45	45	41	45	48	36	42	42
ローンカード	Loan Card	2	1	1	1	1	1	1	1
残高有口座数(千人)	Number of Active Accounts	447	436	419	401	392	383	370	355
クレジットカードキャッシング	Cashing by Credit Card	297	291	280	268	263	258	249	240
ローンカード	Loan Card	149	144	139	132	128	125	120	114

店舗・チャネル	Number of Branches and Channels	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
営業店舗数(店)	Branches	34	33	33	33	35	35	35	35
CD台数(千台)	CDs (Thousands)	n/a	149	n/a	149	n/a	150	n/a	151

平均貸出金利	Average Lending Rates	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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%	309	290	272	254	240	228	215	200
~18.0%	~18.0%	767	731	689	643	622	602	577	552
~20.0%	~20.0%	22	21	20	19	18	17	17	16
~25.0%	~25.0%	49	47	45	42	41	40	39	36
~29.2%	~29.2%	27	25	23	19	18	17	16	15
合計	Total	1,177	1,117	1,052	978	941	906	866	820
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%	26.3%	26.0%	25.9%	26.0%	25.6%	25.2%	24.9%	24.4%
~18.0%	~18.0%	65.2%	65.4%	65.5%	65.8%	66.1%	66.5%	66.7%	67.3%
~20.0%	~20.0%	1.9%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%
~25.0%	~25.0%	4.2%	4.3%	4.4%	4.3%	4.4%	4.4%	4.5%	4.4%
~29.2%	~29.2%	2.4%	2.3%	2.2%	2.0%	2.0%	2.0%	1.9%	1.9%
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	516	494	466	438	428	418	401	387
ローンカード	Loan Card	661	622	585	539	513	488	464	432
合計	Total	1,177	1,117	1,052	978	941	906	866	820
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
1口座あたり残高(千円)	Credit Outstanding Per Account	263	255	250	243	240	236	234	230
クレジットカードキャッシング	Cashing by Credit Card	173	169	166	163	162	162	161	161
ローンカード	Loan Card	442	430	419	407	398	390	384	377
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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	1.8%	1.3%	1.1%	0.9%	1.0%	0.8%	0.8%	0.6%
年齢別残高構成比	Balance by Age	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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	5.9%	5.7%	5.5%	5.5%	5.4%	5.2%	5.1%	5.1%
<40	<40	24.4%	23.9%	23.5%	23.3%	23.0%	22.5%	22.2%	21.9%
<50	<50	31.1%	31.4%	31.6%	31.5%	31.7%	31.9%	32.0%	32.0%
<60	<60	23.9%	23.9%	23.9%	23.9%	24.0%	24.1%	24.2%	24.2%
>=60	Over 60	14.8%	15.1%	15.5%	15.8%	15.9%	16.2%	16.6%	16.9%
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	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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	64.7%	65.1%	65.5%	66.1%	66.4%	66.7%	67.0%	67.3%
女性	Female	35.3%	34.9%	34.5%	33.9%	33.6%	33.3%	33.0%	32.7%
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	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
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	6.5%	7.1%	7.2%	7.3%	7.8%	7.9%	8.1%	8.2%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	25.6%	26.5%	27.1%	28.5%	30.2%	30.8%	30.7%	31.0%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.6%	28.0%	28.1%	27.8%	27.0%	26.9%	27.3%	27.5%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	24.3%	24.0%	23.9%	23.3%	22.6%	22.5%	22.7%	22.6%
100万円以上	Over JPY 1M	15.0%	14.4%	13.8%	13.1%	12.5%	11.8%	11.3%	10.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

未監査（単位：百万円） Unaudited (Millions of Yen)

貸倒関連情報	Credit Costs and Allowance for Bad Debts	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3
貸倒関連費用	Credit Costs for Bad Debts	3,740	2,552	620	(1,649)	1,555	1,889	820	2,292
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	3,140	3,029	2,479	2,099	1,680	1,569	1,130	2,320
貸倒引当金残高	Allowance for Bad Debts	34,499	34,076	32,254	28,541	28,450	28,809	28,527	28,607
営業債権残高	Account Receivables	958,111	857,931	862,029	866,207	856,749	850,248	827,341	825,281
リスク管理債権	Risk Monitored Installment Receivables	n/a	50,208	n/a	45,825	n/a	43,844	n/a	42,149
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	30	n/a	39	n/a	27	n/a	35
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	31,871	n/a	30,767	n/a	30,191	n/a	29,531
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,829	n/a	1,606	n/a	1,466	n/a	1,534
貸出条件緩和債権	Restructured Installment Receivables	n/a	16,477	n/a	13,411	n/a	12,158	n/a	11,047

利息返還関連情報	Grey Zone Related Information	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	1,000	4,359	-	-	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,846	1,647	1,790	1,373	1,578	1,459	962	885
債権放棄額	Amount of Debt Write-Off	603	510	510	367	391	303	186	157
利息返還額	Amount of Interest Repayment	1,242	1,136	1,279	1,005	1,187	1,155	776	728
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	9,825	8,247	7,562	10,620	9,058	7,596	6,639	5,781

調達状況(1)	Balance and Ratio of Total Funding (1)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
残高:	Balance:								
短期借入金	Short-Term Debts	195,300	129,800	135,100	146,100	150,100	154,700	147,200	128,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	6,226	9,644	17,114	15,181	13,798	27,631	19,961	20,457
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	166	43,233	35,780	35,893	36,652	20,160	20,544	21,077
短期社債	Commercial Paper	3,000	2,800	14,000	14,000	32,000	27,500	26,800	48,000
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	204,692	185,477	201,994	211,174	232,550	229,992	214,505	218,334
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	1.8%	1.3%	1.0%	0.9%	0.8%	0.8%	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	0.8%	0.8%	0.9%	0.9%	0.9%	1.0%	1.0%	0.9%
短期社債	Commercial Paper	0.9%	0.8%	0.7%	0.8%	0.7%	0.8%	0.8%	0.7%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%

調達状況(2)	Balance and Ratio of Total Funding (2)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
残高:	Balance:								
固定金利調達	Fixed Interest Funding	5,513	52,100	52,300	50,300	49,834	44,834	36,668	36,668
変動金利調達	Floating Interest Funding	199,179	133,377	149,694	160,874	182,716	185,158	177,837	181,666
合計	Total	204,692	185,477	201,994	211,174	232,550	229,992	214,505	218,334
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	3%	28%	26%	24%	21%	19%	17%	17%
変動金利調達	Floating Interest Funding	97%	72%	74%	76%	79%	81%	83%	83%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	45,494	38,569	32,860	27,741	34,702	29,855	25,673	21,881
個別信用購入あっせん債権	Installment Shopping Credit	45,494	38,569	32,860	27,741	34,702	29,855	25,673	21,881
融資債権	Loans	-	-	-	-	-	-	-	-