

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	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,071	3,268	3,232	3,345	3,346	3,642	3,552	3,622
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,228	2,239	2,277	2,784	2,338	2,287	2,326	2,353
オートクレジット	Auto Credit	871	893	944	920	995	954	1,032	1,024
その他ショッピングクレジット	Other Shopping Credit	1,356	1,345	1,332	1,863	1,342	1,332	1,293	1,328
信用保証	Credit Guarantee	3,662	3,482	3,486	3,543	3,549	3,424	3,530	3,808
オートクレジット	Auto Credit	2,445	2,267	2,259	2,289	2,252	2,067	2,118	2,317
その他ショッピングクレジット	Other Shopping Credit	854	857	883	923	974	1,041	1,107	1,200
その他信用保証	Others	362	356	342	330	322	315	304	291
融資	Total Loans	4,344	3,795	3,372	3,415	3,230	3,124	2,922	2,877
消費者金融	Consumer Loans	3,800	3,652	3,237	3,128	2,968	2,883	2,699	2,666
カードキャッシング	Cashing by Credit Card	1,691	1,647	1,495	1,461	1,403	1,374	1,305	1,310
ローンカード	Loan Card	1,587	1,500	1,285	1,226	1,131	1,082	985	934
その他消費者金融	Other Consumer Loans	521	504	456	440	433	425	408	421
その他融資	Other Loans	544	143	134	286	262	241	223	211
金融収益	Financial Income	648	899	910	899	1,126	905	814	436
その他	Others	2,092	2,184	2,213	2,205	2,210	2,315	2,450	2,348
営業収益	Operating Revenue	16,048	15,868	15,492	16,194	15,800	15,699	15,595	15,447
販売費及び一般管理費	Total SG&A	13,414	12,192	13,435	12,954	13,496	11,727	13,492	12,980
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,552	620	(1,649)	1,555	1,889	820	2,292	1,310
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	2,400	2,305	2,390	2,197	2,379	2,267	2,360	2,402
支払手数料	Handling Charges	3,536	3,505	3,611	3,880	3,825	3,714	3,635	3,971
販売促進費	Sales Promotion Costs	1,218	1,226	1,320	1,158	1,260	1,145	1,263	1,137
賃借料	Rent	474	493	496	501	524	436	448	454
減価償却費	Depreciation and Amortization	427	487	819	841	873	896	908	964
通信費	Communication Costs	731	706	832	710	658	624	620	632
その他	Others	2,072	1,847	1,253	2,108	2,084	1,822	1,964	2,105
金融費用	Financial Expenses	600	530	614	586	658	622	536	535
支払利息	Interest Expenses	386	389	388	396	414	400	385	400
その他	Others	213	141	225	190	243	222	151	134
営業費用	Operating Expenses	14,015	12,723	14,049	13,540	14,154	12,349	14,029	13,516
営業利益(損失)	Operating Income (Loss)	2,033	3,145	1,443	2,653	1,646	3,349	1,566	1,931
経常利益(損失)	Ordinary Income (Loss)	2,048	3,150	1,456	2,675	1,609	3,372	1,430	1,933
四半期純利益(損失)	Net Income (Loss)	1,890	1,802	(63)	2,590	1,434	3,406	1,134	1,737
営業債権残高	Account Receivables								
割賦売掛金	Total Installment Receivables	335,157	339,552	339,573	332,937	334,220	341,058	345,408	347,659
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	58,286	65,140	63,851	64,377	64,236	71,790	70,402	71,115
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	120,007	125,568	136,640	132,803	138,871	143,063	148,040	153,941
オートクレジット	Auto Credit	53,699	57,762	66,746	59,752	64,621	67,909	72,096	75,005
その他ショッピングクレジット	Other Shopping Credit	66,307	67,806	69,894	73,051	74,250	75,153	75,944	78,935
融資	Total Loans	156,855	148,834	139,072	135,747	131,112	126,203	126,965	122,603
消費者金融	Consumer Loans	126,452	117,887	114,538	112,746	107,767	102,768	103,763	99,596
カードキャッシング	Cashing by Credit Card	39,292	36,331	34,743	33,664	32,597	30,966	30,258	29,549
ローンカード	Loan Card	40,521	36,807	36,885	34,162	31,680	29,380	27,485	25,733
その他消費者金融	Other Consumer Loans	46,638	44,747	42,910	44,919	43,489	42,421	46,018	44,313
その他融資	Other Loans	30,402	30,947	24,534	23,001	23,344	23,435	23,201	23,006
その他	Others	8	8	8	8	0	0	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	521,594	521,581	525,966	523,339	515,705	486,073	479,749	449,248
オートクレジット	Auto Credit	423,036	423,506	427,065	423,721	413,891	382,547	367,943	338,194
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	70,683	68,671	67,500	67,171	66,736	65,235	65,996	66,165
その他ショッピングクレジット	Other Shopping Credit	41,752	42,972	45,491	47,648	51,174	54,123	64,271	65,133
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	56,982	63,172	68,906	75,117	80,879	88,268	90,883	101,528
その他信用保証	Others	56,805	55,102	53,409	51,969	50,639	49,402	47,534	45,920
リース投資資産	Leased Investment Assets	1,179	895	666	472	322	208	123	62
営業債権残高合計	Total Account Receivables	857,931	862,029	866,207	856,749	850,248	827,341	825,281	796,971

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

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
資産の部:	Assets:								
流動資産	Current Assets	1,022,586	1,050,133	1,059,705	1,088,737	1,082,204	1,048,478	1,033,234	1,016,627
現金及び預金	Cash and Deposits	70,606	83,606	89,010	109,998	65,035	46,343	105,875	66,960
割賦売掛金	Installment Receivables	335,157	339,552	339,573	332,937	334,220	341,058	345,408	347,659
信用保証割賦売掛金	Credit Guarantee Receivables	521,594	521,581	525,966	523,339	515,705	486,073	479,749	449,248
リース投資資産	Lease Investment Assets	1,179	895	666	472	322	208	123	62
有価証券	Securities	88	34	12	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	7,740	6,520	6,890	6,890	6,890	6,890	6,260	6,260
金銭の信託	Monetary Assets Held in Trust	92,636	100,251	101,465	104,908	105,087	104,439	87,180	90,259
その他	Others	27,661	29,946	24,660	38,641	83,752	91,992	37,243	84,751
貸倒引当金	Reserve for Credit Losses	(34,076)	(32,254)	(28,541)	(28,450)	(28,809)	(28,527)	(28,607)	(28,575)
固定資産	Fixed Assets	40,765	39,114	37,273	34,238	32,840	31,166	29,681	28,671
有形固定資産	Tangible Fixed Assets	9,068	8,951	9,732	8,888	8,990	8,762	8,391	8,230
建物及び構築物(純額)	Buildings and Structures, Net	2,596	2,576	2,559	2,422	2,391	2,356	2,285	2,157
土地	Land	5,080	5,080	5,080	4,592	4,592	4,592	4,537	4,496
リース資産(純額)	Lease Assets, Net	4	3	2	2	1	1	1	1
その他(純額)	Others, Net	1,387	1,291	2,090	1,871	2,004	1,812	1,567	1,574
無形固定資産	Intangible Fixed Assets	16,432	16,949	15,406	14,894	14,675	14,125	13,996	13,039
のれん	Goodwill	3,784	3,573	3,363	3,153	2,943	2,732	2,581	2,362
リース資産	Lease Assets	10	9	8	8	7	6	5	5
ソフトウェア	Software	12,637	13,366	12,033	11,732	11,725	11,386	11,409	10,672
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	15,264	13,212	12,134	10,455	9,174	8,278	7,293	7,401
投資有価証券	Investment Securities	8,821	6,925	5,498	3,800	2,747	1,850	505	470
その他	Others	6,442	6,286	6,635	6,654	6,427	6,428	6,787	6,930
資産の部合計	Total Assets	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044	1,079,645	1,062,916	1,045,299

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

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	925,939	958,335	962,994	989,045	997,564	959,414	942,101	922,852
支払手形及び買掛金	Trade Notes and Accounts Payables	16,642	19,036	20,301	19,048	17,482	19,068	21,237	19,441
信用保証買掛金	Credit Guarantee Payables	521,594	521,581	525,966	523,339	515,705	486,073	479,749	449,248
短期社債	Short-Term Corporate Bonds	2,800	14,000	14,000	32,000	27,500	26,800	48,000	60,500
短期借入金	Short-Term Borrowings	129,800	135,100	146,100	150,100	154,700	147,200	128,800	125,900
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	9,644	17,114	15,181	13,798	27,631	19,961	20,457	21,250
リース債務	Lease Obligations	782	637	516	397	289	194	122	64
未払法人税等	Accrued Income Taxes	366	585	361	173	474	510	396	309
預り金	Deposits Received	83,248	89,213	81,969	85,514	88,735	87,441	78,294	81,908
債権流動化預り金	Deposits Received for Securitization	126,394	126,231	121,811	129,898	129,432	137,383	129,138	129,033
賞与引当金	Accrued Employees' Bonuses	936	662	1,140	473	948	663	1,143	491
ポイント引当金	Reserve for Point Card Certificates	705	758	525	470	517	557	473	448
割賦利益繰延	Deferred Installment Income	26,295	26,510	27,015	26,905	27,295	27,471	30,079	30,587
その他	Others	6,728	6,904	8,104	6,926	6,850	6,088	4,208	3,670
固定負債	Long-Term Liabilities	53,430	45,146	48,244	47,353	29,400	28,750	28,305	28,224
長期借入金	Long-Term Debt	43,233	35,780	35,893	36,652	20,160	20,544	21,077	21,805
リース債務	Lease Obligations	412	272	162	86	43	23	9	5
繰延税金負債	Deferred Tax Liability	141	131	134	138	158	145	71	59
退職給付引当金	Reserve for Employees' Retirement Benefits	783	802	882	891	913	927	902	921
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	117	129	143	156	150	163	176	48
利息返還損失引当金	Reserve for Losses on Interest Repayments	8,247	7,562	10,620	9,058	7,596	6,639	5,781	4,986
資産除去債務	Asset Retirement Obligations	122	123	123	122	122	123	123	122
その他	Others	372	344	285	248	255	183	163	275
負債の部合計	Total Liabilities	979,370	1,003,482	1,011,238	1,036,398	1,026,964	988,165	970,406	951,077
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	83,902	85,704	85,640	86,475	87,910	91,316	92,451	94,188
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	13,985	15,787	15,724	16,559	17,993	21,400	22,535	24,272
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	(22)	(48)	(2)	(14)	42	18	58	33
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(22)	(48)	(2)	(14)	42	18	58	33
少数株主持分	Minority Interests in Subsidiaries	101	109	102	115	127	145	-	-
純資産の部合計	Total Equity	83,981	85,765	85,739	86,577	88,080	91,480	92,509	94,221
負債及び純資産の部合計	Total Liabilities and Equity	1,063,351	1,089,247	1,096,978	1,122,975	1,115,044	1,079,645	1,062,916	1,045,299

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

取扱高	Trading Volume	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	140,679	145,612	143,153	145,286	144,384	153,668	151,017	151,481
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	21,893	22,986	24,437	25,076	24,671	22,742	24,030	24,118
オートクレジット	Auto Credit	9,519	10,561	12,025	11,845	11,220	10,080	11,628	10,676
その他ショッピングクレジット	Other Shopping Credit	12,374	12,425	12,412	13,231	13,451	12,662	12,402	13,441
信用保証	Credit Guarantee	82,555	83,905	82,411	81,238	71,863	50,774	49,334	52,499
オートクレジット	Auto Credit	66,111	64,957	64,074	61,297	50,919	28,328	28,055	28,640
その他ショッピングクレジット	Other Shopping Credit	13,880	16,538	15,964	17,333	18,195	19,711	19,221	21,707
その他信用保証	Others	2,563	2,409	2,372	2,607	2,749	2,734	2,057	2,151
融資	Total Loans	17,519	18,320	18,120	17,713	17,890	18,051	16,699	16,583
消費者金融	Consumer Loans	12,136	12,193	12,088	13,285	12,636	12,582	11,987	12,577
カードキャッシング	Cashing by Credit Card	10,437	10,431	10,165	11,023	10,274	10,110	9,595	10,014
ローンカード	Loan Card	1,633	1,629	1,610	1,630	1,521	1,510	1,483	1,541
その他消費者金融	Other Consumer Loans	64	132	312	631	841	961	909	1,021
その他融資	Other Loans	5,382	6,127	6,031	4,427	5,253	5,469	4,711	4,006
その他	Others	301,852	312,919	288,190	303,221	307,076	318,072	289,592	302,691
合計	Total	564,501	583,744	556,315	572,535	565,886	563,309	530,674	547,374

顧客数	Number of Customers (Thousands)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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	80	81	85	84	81	71	72	74
個別信用購入あっせん	Installment Shopping Credit	33	35	37	37	37	35	35	36
信用保証	Credit Guarantee	47	46	48	47	43	35	36	37
加盟店数(千店)	Number of Merchants	937	n/a	959	n/a	975	n/a	987	n/a
クレジットカード	Credit Card	399	n/a	401	n/a	403	n/a	405	n/a
ショッピングクレジット	Shopping Credit	538	n/a	557	n/a	571	n/a	582	n/a
有効カード会員数(千人)	Available Cardholders	7,435	7,291	7,127	6,893	6,748	6,622	6,499	6,348
クレジットカード	Credit Card	7,122	6,978	6,823	6,661	6,516	6,389	6,266	6,119
ローンカード	Loan Card	313	312	303	232	231	232	232	228
カード新規獲得枚数(千枚)	Number of New Card Issuance	47	43	47	50	38	44	43	43
クレジットカード	Credit Card	45	41	45	48	36	42	42	42
ローンカード	Loan Card	1	1	1	1	1	1	1	1
残高有口座数(千人)	Number of Active Accounts	436	419	401	392	383	370	355	349
クレジットカードキャッシング	Cashing by Credit Card	291	280	268	263	258	249	240	238
ローンカード	Loan Card	144	139	132	128	125	120	114	110

店舗・チャネル	Number of Branches and Channels	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
営業店舗数(店)	Branches	33	33	33	35	35	35	35	37
CD台数(千台)	CDs (Thousands)	149	n/a	149	n/a	150	n/a	151	n/a

平均貸出金利	Average Lending Rates	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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%	290	272	254	240	228	215	200	189
~18.0%	~18.0%	731	689	643	622	602	577	552	538
~20.0%	~20.0%	21	20	19	18	17	17	16	15
~25.0%	~25.0%	47	45	42	41	40	39	36	35
~29.2%	~29.2%	25	23	19	18	17	16	15	14
合計	Total	1,117	1,052	978	941	906	866	820	794
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%	26.0%	25.9%	26.0%	25.6%	25.2%	24.9%	24.4%	23.9%
~18.0%	~18.0%	65.4%	65.5%	65.8%	66.1%	66.5%	66.7%	67.3%	67.8%
~20.0%	~20.0%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%
~25.0%	~25.0%	4.3%	4.4%	4.3%	4.4%	4.4%	4.5%	4.4%	4.5%
~29.2%	~29.2%	2.3%	2.2%	2.0%	2.0%	2.0%	1.9%	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	494	466	438	428	418	401	387	380
ローンカード	Loan Card	622	585	539	513	488	464	432	414
合計	Total	1,117	1,052	978	941	906	866	820	794
1口あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
1口あたり残高(千円)	Credit Outstanding Per Account	255	250	243	240	236	234	230	227
クレジットカードキャッシング	Cashing by Credit Card	169	166	163	162	162	161	161	159
ローンカード	Loan Card	430	419	407	398	390	384	377	373
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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	1.3%	1.1%	0.9%	1.0%	0.8%	0.8%	0.6%	0.7%
年齢別残高構成比	Balance by Age	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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	5.7%	5.5%	5.5%	5.4%	5.2%	5.1%	5.1%	5.0%
<40	<40	23.9%	23.5%	23.3%	23.0%	22.5%	22.2%	21.9%	21.6%
<50	<50	31.4%	31.6%	31.5%	31.7%	31.9%	32.0%	32.0%	32.1%
<60	<60	23.9%	23.9%	23.9%	24.0%	24.1%	24.2%	24.2%	24.3%
>=60	Over 60	15.1%	15.5%	15.8%	15.9%	16.2%	16.6%	16.9%	17.0%
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	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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	65.1%	65.5%	66.1%	66.4%	66.7%	67.0%	67.3%	67.6%
女性	Female	34.9%	34.5%	33.9%	33.6%	33.3%	33.0%	32.7%	32.4%
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	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
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	7.1%	7.2%	7.3%	7.8%	7.9%	8.1%	8.2%	8.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	26.5%	27.1%	28.5%	30.2%	30.8%	30.7%	31.0%	31.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.0%	28.1%	27.8%	27.0%	26.9%	27.3%	27.5%	27.9%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	24.0%	23.9%	23.3%	22.6%	22.5%	22.7%	22.6%	22.4%
100万円以上	Over JPY 1M	14.4%	13.8%	13.1%	12.5%	11.8%	11.3%	10.6%	10.1%
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	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6
貸倒関連費用	Credit Costs for Bad Debts	2,552	620	(1,649)	1,555	1,889	820	2,292	1,310
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	3,029	2,479	2,099	1,680	1,569	1,130	2,320	2,330
貸倒引当金残高	Allowance for Bad Debts	34,076	32,254	28,541	28,450	28,809	28,527	28,607	28,575
営業債権残高	Account Receivables	857,931	862,029	866,207	856,749	850,248	827,341	825,281	796,971
リスク管理債権	Risk Monitored Installment Receivables	50,208	n/a	45,825	n/a	43,844	n/a	42,149	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	30	n/a	39	n/a	27	n/a	35	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	31,871	n/a	30,767	n/a	30,191	n/a	29,531	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,829	n/a	1,606	n/a	1,466	n/a	1,534	n/a
貸出条件緩和債権	Restructured Installment Receivables	16,477	n/a	13,411	n/a	12,158	n/a	11,047	n/a

利息返還関連情報	Grey Zone Related Information	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12	2013.1-3	2013.4-6
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	1,647	1,790	1,373	1,578	1,459	962	885	805
債権放棄額	Amount of Debt Write-Off	510	510	367	391	303	186	157	138
利息返還額	Amount of Interest Repayment	1,136	1,279	1,005	1,187	1,155	776	728	667
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	8,247	7,562	10,620	9,058	7,596	6,639	5,781	4,986

調達状況(1)	Balance and Ratio of Total Funding (1)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
残高:	Balance:								
短期借入金	Short-Term Debts	129,800	135,100	146,100	150,100	154,700	147,200	128,800	125,900
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	9,644	17,114	15,181	13,798	27,631	19,961	20,457	21,250
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	43,233	35,780	35,893	36,652	20,160	20,544	21,077	21,805
短期社債	Commercial Paper	2,800	14,000	14,000	32,000	27,500	26,800	48,000	60,500
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	185,477	201,994	211,174	232,550	229,992	214,505	218,334	229,456
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	1.3%	1.0%	0.9%	0.8%	0.8%	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 Debt	0.8%	0.9%	0.9%	0.9%	1.0%	1.0%	0.9%	0.9%
短期社債	Commercial Paper	0.8%	0.7%	0.8%	0.7%	0.8%	0.8%	0.7%	0.7%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	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)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
残高:	Balance:								
固定金利調達	Fixed Interest Funding	52,100	52,300	50,300	49,834	44,834	36,668	36,668	36,502
変動金利調達	Floating Interest Funding	133,377	149,694	160,874	182,716	185,158	177,837	181,666	192,954
合計	Total	185,477	201,994	211,174	232,550	229,992	214,505	218,334	229,456
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	28%	26%	24%	21%	19%	17%	17%	16%
変動金利調達	Floating Interest Funding	72%	74%	76%	79%	81%	83%	83%	84%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12	2013.3	2013.6
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	38,569	32,860	27,741	34,702	29,855	25,673	21,881	18,465
個別信用購入あっせん債権	Installment Shopping Credit	38,569	32,860	27,741	34,702	29,855	25,673	21,881	18,465
融資債権	Loans	-	-	-	-	-	-	-	-