

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  
Ended June 30, 2014  
(July 29, 2014)



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免責条項  
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要約損益計算書	Summary of Income Statements	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	3,346	3,642	3,552	3,622	3,801	4,032	4,017	4,008
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,338	2,287	2,326	2,353	2,422	2,531	2,661	2,772
オートクレジット	Auto Credit	995	954	1,032	1,024	1,035	1,064	1,134	1,149
その他ショッピングクレジット	Other Shopping Credit	1,342	1,332	1,293	1,328	1,386	1,467	1,526	1,622
信用保証	Credit Guarantee	3,549	3,424	3,530	3,808	3,825	3,885	3,871	3,910
オートクレジット	Auto Credit	2,252	2,067	2,118	2,317	2,252	2,237	2,179	2,193
その他ショッピングクレジット	Other Shopping Credit	974	1,041	1,107	1,200	1,290	1,371	1,426	1,463
その他信用保証	Others	322	315	304	291	282	276	265	254
融資	Total Loans	3,230	3,124	2,922	2,877	2,747	2,717	2,554	2,521
消費者金融	Consumer Loans	2,968	2,883	2,699	2,666	2,551	2,513	2,372	2,342
カードキャッシング	Cashing by Credit Card	1,403	1,374	1,305	1,310	1,257	1,251	1,162	1,162
ローンカード	Loan Card	1,131	1,082	985	934	871	818	761	734
その他消費者金融	Other Consumer Loans	433	425	408	421	422	442	448	444
その他融資	Other Loans	262	241	223	211	196	204	181	178
金融収益	Financial Income	1,126	905	814	436	353	485	347	385
その他	Others	2,210	2,315	2,450	2,348	2,362	2,422	2,589	2,550
<b>営業収益</b>	<b>Operating Revenue</b>	<b>15,800</b>	<b>15,699</b>	<b>15,595</b>	<b>15,447</b>	<b>15,512</b>	<b>16,074</b>	<b>16,041</b>	<b>16,148</b>
販売費及び一般管理費	Total SG&A	13,496	11,727	13,492	12,980	13,710	13,000	15,641	14,250
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,889	820	2,292	1,310	2,105	1,321	2,136	2,040
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	-	-	-	-	2,001	-
従業員給料・賞与	Personnel Expenses	2,379	2,267	2,360	2,402	2,429	2,333	2,440	2,463
支払手数料	Handling Charges	3,825	3,714	3,635	3,971	4,008	4,160	3,891	4,205
販売促進費	Sales Promotion Costs	1,260	1,145	1,263	1,137	1,211	1,281	1,364	1,265
賃借料	Rent	524	436	448	454	451	445	491	494
減価償却費	Depreciation and Amortization	873	896	908	964	983	1,009	1,034	999
通信費	Communication Costs	658	624	620	632	609	570	542	568
その他	Others	2,084	1,822	1,964	2,105	1,911	1,877	1,738	2,213
金融費用	Financial Expenses	658	622	536	535	530	627	506	553
支払利息	Interest Expenses	414	400	385	400	396	377	366	398
その他	Others	243	222	151	134	133	249	140	154
<b>営業費用</b>	<b>Operating Expenses</b>	<b>14,154</b>	<b>12,349</b>	<b>14,029</b>	<b>13,516</b>	<b>14,241</b>	<b>13,628</b>	<b>16,148</b>	<b>14,803</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>1,646</b>	<b>3,349</b>	<b>1,566</b>	<b>1,931</b>	<b>1,271</b>	<b>2,445</b>	<b>(106)</b>	<b>1,345</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>1,609</b>	<b>3,372</b>	<b>1,430</b>	<b>1,933</b>	<b>1,280</b>	<b>2,444</b>	<b>(177)</b>	<b>1,356</b>
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>1,434</b>	<b>3,406</b>	<b>1,134</b>	<b>1,737</b>	<b>1,097</b>	<b>2,231</b>	<b>523</b>	<b>1,154</b>

  

営業債権残高	Account Receivables	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
割賦売掛金	Total Installment Receivables	334,220	341,058	345,408	347,659	348,876	364,109	377,535	383,815
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	64,236	71,790	70,402	71,115	71,109	79,902	81,173	77,698
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	138,871	143,063	148,040	153,941	158,587	168,099	182,673	193,280
オートクレジット	Auto Credit	64,621	67,909	72,096	75,005	77,688	81,105	88,173	90,960
その他ショッピングクレジット	Other Shopping Credit	74,250	75,153	75,944	78,935	80,898	86,993	94,499	102,319
融資	Total Loans	131,112	126,203	126,965	122,603	119,180	116,108	113,688	112,837
消費者金融	Consumer Loans	107,767	102,768	103,763	99,596	96,242	92,876	91,438	90,397
カードキャッシング	Cashing by Credit Card	32,597	30,966	30,258	29,549	28,789	27,473	27,109	26,763
ローンカード	Loan Card	31,680	29,380	27,485	25,733	24,280	22,894	21,883	20,607
その他消費者金融	Other Consumer Loans	43,489	42,421	46,018	44,313	43,173	42,509	42,445	43,026
その他融資	Other Loans	23,344	23,435	23,201	23,006	22,937	23,231	22,249	22,440
その他	Others	0	0	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	515,705	486,073	479,749	449,248	423,359	399,250	328,594	308,755
オートクレジット	Auto Credit	413,891	382,547	367,943	338,194	309,030	283,124	250,529	231,676
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	66,736	65,235	65,996	66,165	70,469	71,414	86,173	87,874
その他ショッピングクレジット	Other Shopping Credit	51,174	54,123	64,271	65,133	70,094	73,105	36,350	36,741
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	80,879	88,268	90,883	101,528	109,565	117,979	165,297	176,315
その他信用保証	Others	50,639	49,402	47,534	45,920	44,234	43,020	41,715	40,337
リース投資資産	Leased Investment Assets	322	208	123	62	28	12	5	1
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>850,248</b>	<b>827,341</b>	<b>825,281</b>	<b>796,971</b>	<b>772,264</b>	<b>763,372</b>	<b>706,135</b>	<b>692,572</b>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,082,204	1,048,478	1,033,234	1,016,627	1,010,261	992,189	895,463	891,297
現金及び預金	Cash and Deposits	65,035	46,343	105,875	66,960	80,792	59,765	74,833	30,818
割賦売掛金	Installment Receivables	334,220	341,058	345,408	347,659	348,876	364,109	377,535	383,815
信用保証割賦売掛金	Credit Guarantee Receivables	515,705	486,073	479,749	449,248	423,359	399,250	328,594	308,755
リース投資資産	Lease Investment Assets	322	208	123	62	28	12	5	1
有価証券	Securities	-	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	6,890	6,890	6,260	6,260	6,260	6,260	5,550	5,550
金銭の信託	Monetary Assets Held in Trust	105,087	104,439	87,180	90,259	93,895	98,247	101,664	106,521
その他	Others	83,752	91,992	37,243	84,751	86,349	93,984	36,996	85,425
貸倒引当金	Reserve for Credit Losses	(28,809)	(28,527)	(28,607)	(28,575)	(29,302)	(29,439)	(29,716)	(29,590)
固定資産	Fixed Assets	32,840	31,166	29,681	28,671	28,116	27,437	23,956	24,245
有形固定資産	Tangible Fixed Assets	8,990	8,762	8,391	8,230	8,103	8,117	6,612	6,280
建物及び構築物(純額)	Buildings and Structures, Net	2,391	2,356	2,285	2,157	2,135	2,118	1,609	1,638
土地	Land	4,592	4,592	4,537	4,496	4,496	4,496	3,571	3,191
リース資産(純額)	Lease Assets, Net	1	1	1	1	1	0	0	0
その他(純額)	Others, Net	2,004	1,812	1,567	1,574	1,470	1,500	1,431	1,449
無形固定資産	Intangible Fixed Assets	14,675	14,125	13,996	13,039	12,731	11,963	11,732	11,084
のれん	Goodwill	2,943	2,732	2,581	2,362	2,147	1,932	1,717	1,503
リース資産	Lease Assets	7	6	5	5	4	3	2	2
ソフトウェア	Software	11,725	11,386	11,409	10,672	10,579	10,027	10,011	9,579
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	9,174	8,278	7,293	7,401	7,280	7,357	5,611	6,880
投資有価証券	Investment Securities	2,747	1,850	505	470	442	451	440	427
退職給付に係る資産	Net Defined Benefit Asset	-	-	-	-	-	-	1,567	2,838
その他	Others	6,427	6,428	6,787	6,930	6,838	6,905	3,602	3,614
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,115,044</b>	<b>1,079,645</b>	<b>1,062,916</b>	<b>1,045,299</b>	<b>1,038,377</b>	<b>1,019,627</b>	<b>919,420</b>	<b>915,543</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
<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	997,564	959,414	942,101	922,852	930,978	909,069	805,906	799,017
支払手形及び買掛金	Trade Notes and Accounts Payables	17,482	19,068	21,237	19,441	16,333	21,979	24,395	14,961
信用保証買掛金	Credit Guarantee Payables	515,705	486,073	479,749	449,248	423,359	399,250	328,594	308,755
短期社債	Short-Term Corporate Bonds	27,500	26,800	48,000	60,500	73,900	64,000	60,500	74,500
短期借入金	Short-Term Borrowings	154,700	147,200	128,800	125,900	144,000	144,500	119,400	124,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	27,631	19,961	20,457	21,250	21,927	23,761	26,108	26,611
リース債務	Lease Obligations	289	194	122	64	30	13	9	4
未払法人税等	Accrued Income Taxes	474	510	396	309	610	912	392	308
預り金	Deposits Received	88,735	87,441	78,294	81,908	85,438	86,554	78,561	81,439
債権流動化預り金	Deposits Received for Securitization	129,432	137,383	129,138	129,033	128,869	130,831	130,682	130,625
賞与引当金	Accrued Employees' Bonuses	948	663	1,143	491	993	711	1,209	513
ポイント引当金	Reserve for Point Card Certificates	517	557	473	448	503	540	518	492
割賦利益繰延	Deferred Installment Income	27,295	27,471	30,079	30,587	30,935	31,358	32,152	32,390
その他	Others	6,850	6,088	4,208	3,670	4,076	4,656	3,382	3,615
固定負債	Long-Term Liabilities	29,400	28,750	28,305	28,224	12,098	13,020	17,202	17,747
長期借入金	Long-Term Debt	20,160	20,544	21,077	21,805	6,482	8,148	10,868	12,154
リース債務	Lease Obligations	43	23	9	5	4	4	0	-
繰延税金負債	Deferred Tax Liability	158	145	71	59	48	51	76	78
退職給付引当金	Reserve for Employees' Retirement Benefits	913	927	902	921	949	989	-	-
退職給付に係る負債	Net Defined Benefit Liability	-	-	-	-	-	-	1,171	1,168
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	150	163	176	48	48	48	48	-
利息返還損失引当金	Reserve for Losses on Interest Repayments	7,596	6,639	5,781	4,986	4,169	3,381	4,622	3,870
その他	Others	377	306	287	398	394	396	416	475
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,026,964</b>	<b>988,165</b>	<b>970,406</b>	<b>951,077</b>	<b>943,076</b>	<b>922,089</b>	<b>823,109</b>	<b>816,765</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	87,910	91,316	92,451	94,188	95,285	97,516	98,040	100,460
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	17,993	21,400	22,535	24,272	25,369	27,600	28,124	30,544
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	42	18	58	33	15	20	(1,729)	(1,683)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	42	18	58	33	15	20	17	10
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	-	-	-	-	-	-	(1,747)	(1,693)
少数株主持分	Minority Interests in Subsidiaries	127	145	-	-	-	-	-	-
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>88,080</b>	<b>91,480</b>	<b>92,509</b>	<b>94,221</b>	<b>95,301</b>	<b>97,537</b>	<b>96,310</b>	<b>98,777</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,115,044</b>	<b>1,079,645</b>	<b>1,062,916</b>	<b>1,045,299</b>	<b>1,038,377</b>	<b>1,019,627</b>	<b>919,420</b>	<b>915,543</b>

取扱高	Trading Volume	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	144,384	153,668	151,017	151,481	152,958	164,665	156,441	154,315
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	24,671	22,742	24,030	24,118	26,028	31,664	35,514	33,006
オートクレジット	Auto Credit	11,220	10,080	11,628	10,676	11,030	12,602	16,046	12,074
その他ショッピングクレジット	Other Shopping Credit	13,451	12,662	12,402	13,441	14,997	19,061	19,468	20,932
信用保証	Credit Guarantee	71,863	50,774	49,334	52,499	53,904	53,649	55,052	54,352
オートクレジット	Auto Credit	50,919	28,328	28,055	28,640	27,702	28,284	30,163	28,277
その他ショッピングクレジット	Other Shopping Credit	18,195	19,711	19,221	21,707	24,135	22,855	22,519	23,585
その他信用保証	Others	2,749	2,734	2,057	2,151	2,066	2,509	2,368	2,488
融資	Total Loans	17,890	18,051	16,699	16,583	16,425	16,671	16,584	17,111
消費者金融	Consumer Loans	12,636	12,582	11,987	12,577	12,340	12,573	12,775	13,389
カードキャッシング	Cashing by Credit Card	10,274	10,110	9,595	10,014	9,419	9,218	8,819	9,211
ローンカード	Loan Card	1,521	1,510	1,483	1,541	1,590	1,540	1,697	1,864
その他消費者金融	Other Consumer Loans	841	961	909	1,021	1,330	1,814	2,258	2,312
その他融資	Other Loans	5,253	5,469	4,711	4,006	4,085	4,098	3,809	3,722
その他	Others	307,076	318,072	289,592	302,691	307,870	322,479	297,839	314,854
合計	Total	565,886	563,309	530,674	547,374	557,187	589,130	561,432	573,639

顧客数	Number of Customers (Thousands)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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	81	71	72	74	77	76	81	75
個別信用購入あっせん	Installment Shopping Credit	37	35	35	36	38	40	44	40
信用保証	Credit Guarantee	43	35	36	37	38	36	37	35
加盟店数(千店)	Number of Merchants	975	n/a	987	n/a	1,000	n/a	1,012	n/a
クレジットカード	Credit Card	403	n/a	405	n/a	407	n/a	408	n/a
ショッピングクレジット	Shopping Credit	571	n/a	582	n/a	593	n/a	603	n/a
有効カード会員数(千人)	Available Cardholders	6,748	6,622	6,499	6,348	6,231	6,100	6,002	5,917
クレジットカード	Credit Card	6,516	6,389	6,266	6,119	6,003	5,902	5,802	5,716
ローンカード	Loan Card	231	232	232	228	227	198	200	200
カード新規獲得枚数(千枚)	Number of New Card Issuance	38	44	43	43	50	47	50	53
クレジットカード	Credit Card	36	42	42	42	48	44	48	51
ローンカード	Loan Card	1	1	1	1	1	2	2	2
残高有口座数(千人)	Number of Active Accounts	383	370	355	349	339	328	315	311
クレジットカードキャッシング	Cashing by Credit Card	258	249	240	238	231	223	216	215
ローンカード	Loan Card	125	120	114	110	107	104	99	96

店舗・チャネル	Number of Branches and Channels	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
営業店舗数(店)	Branches	35	35	35	37	37	37	37	37
CD台数(千台)	CDs (Thousands)	150	n/a	151	n/a	152	n/a	153	n/a

平均貸出金利	Average Lending Rates	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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%	17.7%	17.7%	17.7%	17.7%	17.7%
融資残高内訳	Breakdown of Loan Receivables	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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%	228	215	200	189	181	172	163	159
～18.0%	～18.0%	602	577	552	538	526	508	490	484
～20.0%	～20.0%	17	17	16	15	15	14	13	13
～25.0%	～25.0%	40	39	36	35	35	34	32	32
～29.2%	～29.2%	17	16	15	14	14	14	13	12
合計	Total	906	866	820	794	771	744	713	702
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%	25.2%	24.9%	24.4%	23.9%	23.5%	23.2%	22.9%	22.7%
～18.0%	～18.0%	66.5%	66.7%	67.3%	67.8%	68.2%	68.3%	68.8%	69.0%
～20.0%	～20.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
～25.0%	～25.0%	4.4%	4.5%	4.4%	4.5%	4.5%	4.6%	4.6%	4.6%
～29.2%	～29.2%	2.0%	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%
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	418	401	387	380	373	360	350	347
ローンカード	Loan Card	488	464	432	414	398	383	363	354
合計	Total	906	866	820	794	771	744	713	702
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
1口座あたり残高(千円)	Credit Outstanding Per Account	236	234	230	227	227	226	226	225
クレジットカードキャッシング	Cashing by Credit Card	162	161	161	159	160	161	161	161
ローンカード	Loan Card	390	384	377	373	370	367	366	369
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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	0.8%	0.8%	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%
年齢別残高構成比	Balance by Age	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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	5.2%	5.1%	5.1%	5.0%	4.8%	4.6%	4.6%	4.5%
<40	<40	22.5%	22.2%	21.9%	21.6%	21.2%	20.8%	20.5%	20.3%
<50	<50	31.9%	32.0%	32.0%	32.1%	32.2%	32.3%	32.3%	32.4%
<60	<60	24.1%	24.2%	24.2%	24.3%	24.4%	24.5%	24.6%	24.9%
>= 60	Over 60	16.2%	16.6%	16.9%	17.0%	17.4%	17.7%	18.0%	17.9%
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	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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	66.7%	67.0%	67.3%	67.6%	67.9%	68.1%	68.2%	68.5%
女性	Female	33.3%	33.0%	32.7%	32.4%	32.1%	31.9%	31.8%	31.5%
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	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
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	7.9%	8.1%	8.2%	8.5%	8.5%	8.8%	9.0%	8.9%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.8%	30.7%	31.0%	31.1%	31.1%	30.7%	30.4%	30.5%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	26.9%	27.3%	27.5%	27.9%	28.2%	28.5%	29.0%	29.6%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	22.5%	22.7%	22.6%	22.4%	22.5%	22.4%	22.4%	21.9%
100万円以上	Over JPY 1M	11.8%	11.3%	10.6%	10.1%	9.7%	9.5%	9.2%	9.1%
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	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6
貸倒関連費用	Credit Costs for Bad Debts	1,889	820	2,292	1,310	2,105	1,321	2,136	2,040
貸倒引当金目的の使用額	Dispositioned Amounts in Allowance for Bad Debts	1,569	1,130	2,320	2,330	1,401	1,212	1,892	2,184
貸倒引当金残高	Allowance for Bad Debts	28,809	28,527	28,607	28,575	29,302	29,439	29,716	29,590
営業債権残高	Account Receivables	850,248	827,341	825,281	796,971	772,264	763,372	706,135	692,572
リスク管理債権	Risk Monitored Installment Receivables	43,844	n/a	42,149	n/a	41,827	n/a	41,095	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	27	n/a	35	n/a	51	n/a	62	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	30,191	n/a	29,531	n/a	29,755	n/a	29,622	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,466	n/a	1,534	n/a	1,481	n/a	1,464	n/a
貸出条件緩和債権	Restructured Installment Receivables	12,158	n/a	11,047	n/a	10,539	n/a	9,945	n/a

利息返還関連情報	Grey Zone Related Information	2012.7-9	2012.10-12	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	-	-	-	-	2,001	-
利息返還実績	Amount of Refund for Grey Zone Claim	1,459	962	885	805	806	780	776	762
債権放棄額	Amount of Debt Write-Off	303	186	157	138	125	101	97	82
利息返還額	Amount of Interest Repayment	1,155	776	728	667	681	678	679	680
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,596	6,639	5,781	4,986	4,169	3,381	4,622	3,870

調達状況(1)	Balance and Ratio of Total Funding (1)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
残高:	Balance:								
短期借入金	Short-Term Debts	154,700	147,200	128,800	125,900	144,000	144,500	119,400	124,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	27,631	19,961	20,457	21,250	21,927	23,761	26,108	26,611
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debt	20,160	20,544	21,077	21,805	6,482	8,148	10,868	12,154
短期社債	Commercial Paper	27,500	26,800	48,000	60,500	73,900	64,000	60,500	74,500
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	229,992	214,505	218,334	229,456	246,310	240,410	216,877	238,066
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	0.8%	0.9%	0.9%	0.9%	0.9%	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	1.0%	1.0%	0.9%	0.9%	1.2%	1.1%	1.0%	1.0%
短期社債	Commercial Paper	0.8%	0.8%	0.7%	0.7%	0.5%	0.5%	0.5%	0.4%
社債	Corporate Bonds	-	-	-	-	-	-	-	-
合計	Total	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
残高:	Balance:								
固定金利調達	Fixed Interest Funding	44,834	36,668	36,668	36,502	18,502	18,336	18,336	18,170
変動金利調達	Floating Interest Funding	185,158	177,837	181,666	192,954	227,808	222,074	198,541	219,896
合計	Total	229,992	214,505	218,334	229,456	246,310	240,410	216,877	238,066
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	19%	17%	17%	16%	8%	8%	8%	8%
変動金利調達	Floating Interest Funding	81%	83%	83%	84%	92%	92%	92%	92%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2012.9	2012.12	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	29,855	25,673	21,881	18,465	15,522	12,923	10,708	8,629
個別信用購入あっせん債権	Installment Shopping Credit	29,855	25,673	21,881	18,465	15,522	12,923	10,708	8,629
融資債権	Loans	-	-	-	-	-	-	-	-