

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

四半期データブック 2015年9月末
(2015年10月30日)

Quarterly Data Book for the Second Quarter
Ended September 30, 2015
(October 30, 2015)



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免責条項
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要約損益計算書	Summary of Income Statements	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	4,032	4,017	4,008	4,099	4,295	4,161	4,202	4,352
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,531	2,661	2,772	2,833	2,866	2,886	2,885	2,940
オートクレジット	Auto Credit	1,064	1,134	1,149	1,154	1,155	1,192	1,197	1,198
その他ショッピングクレジット	Other Shopping Credit	1,467	1,526	1,622	1,678	1,711	1,693	1,687	1,742
信用保証	Credit Guarantee	3,885	3,871	3,910	3,956	3,986	3,952	3,971	4,018
オートクレジット	Auto Credit	2,237	2,179	2,193	2,175	2,146	2,093	2,075	2,058
その他ショッピングクレジット	Other Shopping Credit	1,371	1,426	1,463	1,534	1,596	1,628	1,672	1,741
その他信用保証	Others	276	265	254	247	243	230	222	218
融資	Total Loans	2,717	2,554	2,521	2,487	2,455	2,479	2,508	2,563
消費者金融	Consumer Loans	2,513	2,372	2,342	2,314	2,341	2,271	2,359	2,412
カードキャッシング	Cashing by Credit Card	1,251	1,162	1,162	1,148	1,150	1,078	1,095	1,074
ローンカード	Loan Card	818	761	734	708	696	679	709	696
その他消費者金融	Other Consumer Loans	442	448	444	458	494	513	553	641
その他融資	Other Loans	204	181	178	172	114	208	148	151
金融収益	Financial Income	485	347	385	507	519	413	431	435
その他	Others	2,422	2,589	2,550	2,477	2,498	2,604	2,622	2,571
営業収益	Operating Revenue	16,074	16,041	16,148	16,362	16,621	16,498	16,620	16,882
販売費及び一般管理費	Total SG&A	13,000	15,641	14,250	13,445	14,074	16,304	14,033	14,460
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,321	2,136	2,040	1,526	1,703	1,528	1,987	2,415
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	2,001	-	-	850	3,203	-	-
従業員給料・賞与	Personnel Expenses	2,333	2,440	2,463	2,445	2,333	2,439	2,570	2,521
支払手数料	Handling Charges	4,160	3,891	4,205	4,048	3,863	3,760	3,945	4,140
販売促進費	Sales Promotion Costs	1,281	1,364	1,265	1,265	1,323	1,378	1,324	1,319
賃借料	Rent	445	491	494	474	490	665	593	507
減価償却費	Depreciation and Amortization	1,009	1,034	999	1,019	1,048	1,066	1,053	1,082
通信費	Communication Costs	570	542	568	582	486	466	480	474
その他	Others	1,877	1,738	2,213	2,084	1,974	1,795	2,078	2,000
金融費用	Financial Expenses	627	506	553	501	649	605	553	621
支払利息	Interest Expenses	377	366	398	405	414	409	435	451
その他	Others	249	140	154	96	235	196	118	170
営業費用	Operating Expenses	13,628	16,148	14,803	13,947	14,724	16,909	14,587	15,082
営業利益(損失)	Operating Income (Loss)	2,445	(106)	1,345	2,414	1,897	(411)	2,033	1,800
経常利益(損失)	Ordinary Income (Loss)	2,444	(177)	1,356	2,412	1,912	(585)	2,040	1,805
親会社株主に帰属する四半期純利益(損失)	Profit (Losses) Attributable to Owners of Parent	2,231	523	1,154	2,141	1,668	(880)	1,734	1,469

営業債権残高	Account Receivables	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
割賦売掛金	Total Installment Receivables	364,109	377,535	383,815	393,863	409,343	418,558	430,085	443,133
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	79,902	81,173	77,698	80,228	88,192	85,837	86,650	89,237
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	168,099	182,673	193,280	200,258	208,332	217,068	225,677	230,682
オートクレジット	Auto Credit	81,105	88,173	90,960	92,337	93,663	97,175	99,022	99,302
その他ショッピングクレジット	Other Shopping Credit	86,993	94,499	102,319	107,921	114,668	119,893	126,655	131,380
融資	Total Loans	116,108	113,688	112,837	113,375	112,817	115,651	117,757	123,213
消費者金融	Consumer Loans	92,876	91,438	90,397	90,523	90,260	92,918	94,971	98,852
カードキャッシング	Cashing by Credit Card	27,473	27,109	26,763	26,347	25,451	27,019	26,661	25,991
ローンカード	Loan Card	22,894	21,883	20,607	20,553	19,926	19,458	19,108	18,858
その他消費者金融	Other Consumer Loans	42,509	42,445	43,026	43,622	44,882	46,441	49,201	54,002
その他融資	Other Loans	23,231	22,249	22,440	22,851	22,557	22,732	22,786	24,360
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	399,250	328,594	308,755	289,154	271,285	255,805	243,878	235,109
オートクレジット	Auto Credit	283,124	250,529	231,676	211,445	193,832	179,235	167,120	162,848
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	71,414	86,173	87,874	89,873	90,022	90,969	91,765	85,279
その他ショッピングクレジット	Other Shopping Credit	73,105	36,350	36,741	38,644	39,644	40,200	41,305	37,702
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	117,979	165,297	176,315	184,754	191,501	196,545	200,360	210,223
その他信用保証	Others	43,020	41,715	40,337	39,064	37,808	36,369	35,452	34,558
リース投資資産	Leased Investment Assets	12	5	1	0	0	0	-	-
営業債権残高合計	Total Account Receivables	763,372	706,135	692,572	683,018	680,628	674,363	673,963	678,242

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
資産の部:	Assets:								
流動資産	Current Assets	992,189	895,463	891,297	906,619	905,662	872,531	920,500	903,203
現金及び預金	Cash and Deposits	59,765	74,833	30,818	54,560	46,336	71,912	68,798	95,795
割賦売掛金	Installment Receivables	364,109	377,535	383,815	393,863	409,343	418,558	430,085	443,133
信用保証割賦売掛金	Credit Guarantee Receivables	399,250	328,594	308,755	289,154	271,285	255,805	243,878	235,109
リース投資資産	Lease Investment Assets	12	5	1	0	0	0	-	-
繰延税金資産	Deferred Tax Assets	6,260	5,550	5,550	5,550	5,550	5,190	5,190	5,190
金銭の信託	Monetary Assets Held in Trust	98,247	101,664	106,521	110,458	114,102	117,555	121,408	123,257
その他	Others	93,984	36,996	85,425	83,515	89,899	34,062	81,998	32,341
貸倒引当金	Reserve for Credit Losses	(29,439)	(29,716)	(29,590)	(30,483)	(30,854)	(30,553)	(30,857)	(31,623)
固定資産	Fixed Assets	27,437	23,956	24,245	24,068	23,588	24,298	23,269	22,963
有形固定資産	Tangible Fixed Assets	8,117	6,612	6,280	6,137	6,021	5,945	5,805	6,076
建物及び構築物(純額)	Buildings and Structures, Net	2,118	1,609	1,638	1,610	1,586	1,564	1,542	1,787
土地	Land	4,496	3,571	3,191	3,191	3,191	3,191	3,191	3,191
リース資産(純額)	Lease Assets, Net	0	0	0	0	0	-	-	-
その他(純額)	Others, Net	1,500	1,431	1,449	1,334	1,242	1,189	1,070	1,097
無形固定資産	Intangible Fixed Assets	11,963	11,732	11,084	10,602	10,077	10,435	9,430	9,243
のれん	Goodwill	1,932	1,717	1,503	1,288	1,073	858	644	429
リース資産	Lease Assets	3	2	2	1	0	-	-	-
ソフトウェア	Software	10,027	10,011	9,579	9,312	9,003	9,576	8,786	8,813
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	7,357	5,611	6,880	7,328	7,488	7,918	8,033	7,643
投資有価証券	Investment Securities	451	440	427	467	479	530	573	528
退職給付に係る資産	Net Defined Benefit Asset	-	1,567	2,838	2,883	2,933	3,625	3,659	3,692
その他	Others	6,905	3,602	3,614	3,977	4,075	3,761	3,800	3,422
繰延資産	Deferred Assets	-	-	-	38	35	32	71	66
社債発行費	Bond Issue Expenses	-	-	-	38	35	32	71	66
資産の部合計	Total Assets	1,019,627	919,420	915,543	930,726	929,286	896,862	943,842	926,233

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	909,069	805,906	799,017	791,300	783,991	733,276	769,331	740,479
支払手形及び買掛金	Trade Notes and Accounts Payables	21,979	24,395	14,961	14,906	17,652	16,708	15,321	14,889
信用保証買掛金	Credit Guarantee Payables	399,250	328,594	308,755	289,154	271,285	255,805	243,878	235,109
短期社債	Short-Term Corporate Bonds	64,000	60,500	74,500	72,300	70,500	77,000	89,200	90,800
短期借入金	Short-Term Borrowings	144,500	119,400	124,800	150,800	155,200	116,300	151,200	120,700
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	23,761	26,108	26,611	11,425	13,195	18,846	18,826	23,897
リース債務	Lease Obligations	13	9	4	2	0	0	-	-
未払法人税等	Accrued Income Taxes	912	392	308	696	972	496	461	938
預り金	Deposits Received	86,554	78,561	81,439	83,912	87,695	78,693	82,866	86,058
債権流動化預り金	Deposits Received for Securitization	130,831	130,682	130,625	130,541	130,522	130,439	130,228	130,205
賞与引当金	Accrued Employees' Bonuses	711	1,209	513	1,028	711	1,241	539	1,086
ポイント引当金	Reserve for Point Card Certificates	540	518	492	528	545	419	380	355
割賦利益繰延	Deferred Installment Income	31,358	32,152	32,390	32,487	32,403	32,557	32,546	32,605
その他	Others	4,656	3,382	3,615	3,518	3,308	4,769	3,883	3,833
固定負債	Long-Term Liabilities	13,020	17,202	17,747	38,427	42,566	60,882	70,025	79,809
社債	Corporate Bonds	-	-	-	10,000	10,000	10,000	20,000	20,000
長期借入金	Long-Term Debt	8,148	10,868	12,154	13,974	18,004	28,754	29,128	39,891
リース債務	Lease Obligations	4	0	-	-	-	-	-	-
繰延税金負債	Deferred Tax Liability	51	76	78	91	95	100	114	142
退職給付引当金	Reserve for Employees' Retirement Benefits	989	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	-	1,171	1,168	1,195	1,217	1,116	1,148	1,155
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	48	48	-	-	-	-	-	-
利息返還損失引当金	Reserve for Losses on Interest Repayments	3,381	4,622	3,870	3,089	3,169	10,848	9,586	8,450
その他	Others	396	416	475	10,077	10,079	10,063	10,047	10,169
負債の部合計	Total Liabilities	922,089	823,109	816,765	829,728	826,557	794,159	839,357	820,289
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	97,516	98,040	100,460	102,602	104,271	103,390	105,125	106,595
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	27,600	28,124	30,544	32,686	34,355	33,474	35,209	36,679
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	20	(1,729)	(1,683)	(1,603)	(1,541)	(688)	(640)	(652)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	20	17	10	35	43	81	109	79
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	-	(1,747)	(1,693)	(1,639)	(1,585)	(770)	(750)	(731)
純資産の部合計	Total Equity	97,537	96,310	98,777	100,998	102,729	102,702	104,484	105,943
負債及び純資産の部合計	Total Liabilities and Equity	1,019,627	919,420	915,543	930,726	929,286	896,862	943,842	926,233

取扱高	Trading Volume	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	164,665	156,441	154,315	157,699	161,444	150,207	151,312	151,798
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	31,664	35,514	33,006	32,089	32,981	33,673	34,275	32,493
オートクレジット	Auto Credit	12,602	16,046	12,074	11,612	11,809	14,337	13,204	11,869
その他ショッピングクレジット	Other Shopping Credit	19,061	19,468	20,932	20,477	21,172	19,335	21,071	20,624
信用保証	Credit Guarantee	53,649	55,052	54,352	53,601	50,520	48,937	49,974	50,281
オートクレジット	Auto Credit	28,284	30,163	28,277	28,089	27,223	26,694	27,233	27,441
その他ショッピングクレジット	Other Shopping Credit	22,855	22,519	23,585	22,915	20,661	19,909	19,742	20,022
その他信用保証	Others	2,509	2,368	2,488	2,596	2,635	2,334	2,999	2,817
融資	Total Loans	16,671	16,584	17,111	16,152	16,569	16,551	18,182	19,861
消費者金融	Consumer Loans	12,573	12,775	13,389	12,976	13,472	13,514	14,966	16,660
カードキャッシング	Cashing by Credit Card	9,218	8,819	9,211	8,714	8,676	8,176	8,617	8,122
ローンカード	Loan Card	1,540	1,697	1,864	1,865	1,807	1,815	1,963	1,997
その他消費者金融	Other Consumer Loans	1,814	2,258	2,312	2,397	2,987	3,522	4,385	6,540
その他融資	Other Loans	4,098	3,809	3,722	3,175	3,097	3,036	3,215	3,201
その他	Others	322,479	297,839	314,854	318,972	337,079	307,102	320,003	329,020
合計	Total	589,130	561,432	573,639	578,516	598,595	556,473	573,749	583,455

顧客数	Number of Customers (Thousands)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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	76	81	75	75	71	74	73	73
個別信用購入あっせん	Installment Shopping Credit	40	44	40	39	39	38	37	37
信用保証	Credit Guarantee	36	37	35	35	32	36	35	36
加盟店数(千店)	Number of Merchants	n/a	1,012	n/a	1,022	n/a	1,034	n/a	1,046
クレジットカード	Credit Card	n/a	408	n/a	409	n/a	411	n/a	412
ショッピングクレジット	Shopping Credit	n/a	603	n/a	613	n/a	623	n/a	633
有効カード会員数(千人)	Available Cardholders	6,100	6,002	5,917	5,820	5,812	5,815	5,794	5,768
クレジットカード	Credit Card	5,902	5,802	5,716	5,617	5,609	5,611	5,587	5,562
ローンカード	Loan Card	198	200	200	202	203	204	206	205
カード新規獲得枚数(千枚)	Number of New Card Issuance	47	50	53	47	46	48	50	41
クレジットカード	Credit Card	44	48	51	45	44	46	47	39
ローンカード	Loan Card	2	2	2	2	2	2	2	2
残高有口座数(千人)	Number of Active Accounts	328	315	311	304	294	296	293	289
クレジットカードキャッシング	Cashing by Credit Card	223	216	215	210	202	208	207	204
ローンカード	Loan Card	104	99	96	93	91	87	85	84

店舗・チャネル	Number of Branches and Channels	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
営業店舗数(店)	Branches	37	37	37	37	37	37	38	38
CD台数(千台)	CDs (Thousands)	n/a	153	n/a	153	n/a	154	n/a	156

平均貸出金利	Average Lending Rates	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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	17.7%	17.7%	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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%	172	163	159	156	152	150	149	146
～18.0%	～18.0%	508	490	484	478	467	467	464	459
～20.0%	～20.0%	14	13	13	13	13	12	12	12
～25.0%	～25.0%	34	32	32	31	31	29	29	29
～29.2%	～29.2%	14	13	12	12	12	11	11	11
合計	Total	744	713	702	692	677	672	666	658
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%	23.2%	22.9%	22.7%	22.5%	22.6%	22.5%	22.4%	22.3%
～18.0%	～18.0%	68.3%	68.8%	69.0%	69.1%	69.0%	69.5%	69.6%	69.7%
～20.0%	～20.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.9%	1.9%	1.8%
～25.0%	～25.0%	4.6%	4.6%	4.6%	4.6%	4.6%	4.4%	4.4%	4.4%
～29.2%	～29.2%	1.9%	1.8%	1.8%	1.8%	1.9%	1.7%	1.7%	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	360	350	347	343	335	343	341	337
ローンカード	Loan Card	383	363	354	348	342	328	325	321
合計	Total	744	713	702	692	677	672	666	658
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
1口座あたり残高(千円)	Credit Outstanding Per Account	226	226	225	227	230	226	227	227
クレジットカードキャッシング	Cashing by Credit Card	161	161	161	163	165	164	164	165
ローンカード	Loan Card	367	366	369	372	375	375	379	379
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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%	0.6%	0.7%	0.6%	0.6%	0.6%
年齢別残高構成比	Balance by Age	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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	4.6%	4.6%	4.5%	4.3%	4.1%	4.0%	3.9%	3.8%
<40	<40	20.8%	20.5%	20.3%	19.9%	19.5%	19.0%	18.8%	18.3%
<50	<50	32.3%	32.3%	32.4%	32.4%	32.4%	32.2%	32.2%	32.1%
<60	<60	24.5%	24.6%	24.9%	25.1%	25.4%	25.8%	26.1%	26.4%
>= 60	Over 60	17.7%	18.0%	17.9%	18.3%	18.6%	19.0%	19.0%	19.4%
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	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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	68.1%	68.2%	68.5%	68.6%	68.7%	68.4%	68.5%	68.7%
女性	Female	31.9%	31.8%	31.5%	31.4%	31.3%	31.6%	31.5%	31.3%
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	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
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	8.8%	9.0%	8.9%	8.6%	8.4%	8.5%	8.6%	8.4%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.7%	30.4%	30.5%	30.7%	30.7%	32.1%	32.2%	32.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.5%	29.0%	29.6%	30.1%	30.6%	30.4%	30.8%	31.2%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	22.4%	22.4%	21.9%	21.6%	21.3%	20.6%	20.1%	19.9%
100万円以上	Over JPY 1M	9.5%	9.2%	9.1%	9.0%	8.9%	8.5%	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	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9
貸倒関連費用	Credit Costs for Bad Debts	1,321	2,136	2,040	1,526	1,703	1,528	1,987	2,415
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,212	1,892	2,184	863	1,401	2,107	1,683	1,647
貸倒引当金残高	Allowance for Bad Debts	29,439	29,716	29,590	30,483	30,854	30,553	30,857	31,623
営業債権残高	Account Receivables	763,372	706,135	692,572	683,018	680,628	674,363	673,963	678,242
リスク管理債権	Risk Monitored Installment Receivables	n/a	41,095	n/a	40,674	n/a	40,891	n/a	40,904
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	62	n/a	77	n/a	63	n/a	48
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	29,622	n/a	29,919	n/a	30,107	n/a	30,935
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,464	n/a	1,424	n/a	1,736	n/a	1,482
貸出条件緩和債権	Restructured Installment Receivables	n/a	9,945	n/a	9,252	n/a	8,983	n/a	8,438

利息返還関連情報	Grey Zone Related Information	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12	2015.1-3	2015.4-6	2015.7-9
利息返還関連費用	Credit Costs for Grey Zone Claims	-	2,001	-	-	850	3,203	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	780	776	762	785	778	963	1,296	1,178
債権放棄額	Amount of Debt Write-Off	101	97	82	93	97	91	114	124
利息返還額	Amount of Interest Repayment	678	679	680	692	681	871	1,181	1,053
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	3,381	4,622	3,870	3,089	3,169	10,848	9,586	8,450

調達状況(1)	Balance and Ratio of Total Funding (1)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
残高:	Balance:								
短期借入金	Short-Term Debts	144,500	119,400	124,800	150,800	155,200	116,300	151,200	120,700
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	23,761	26,108	26,611	11,425	13,195	18,846	18,826	23,897
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	8,148	10,868	12,154	13,974	18,004	28,754	29,128	39,891
長期債権流動化債務	Long-Term Debts by Securitization	-	-	-	9,600	9,600	9,600	9,600	9,600
短期社債	Commercial Paper	64,000	60,500	74,500	72,300	70,500	77,000	89,200	90,800
社債	Corporate Bonds	-	-	-	10,000	10,000	10,000	20,000	20,000
合計	Total	240,410	216,877	238,066	268,099	276,499	260,500	317,954	304,889
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	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	1.1%	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	0.8%
長期債権流動化債務	Long-Term Debts by Securitization	-	-	-	0.5%	0.5%	0.5%	0.5%	0.5%
短期社債	Commercial Paper	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
社債	Corporate Bonds	-	-	-	0.5%	0.5%	0.5%	0.5%	0.5%
合計	Total	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

調達状況(2)	Balance and Ratio of Total Funding (2)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
残高:	Balance								
固定金利調達	Fixed Interest Funding	18,336	18,336	18,170	23,770	24,435	26,962	38,800	49,513
変動金利調達	Floating Interest Funding	222,074	198,541	219,896	244,329	252,064	233,538	279,154	255,376
合計	Total	240,410	216,877	238,066	268,099	276,499	260,500	317,954	304,889
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	8%	8%	8%	9%	9%	10%	12%	16%
変動金利調達	Floating Interest Funding	92%	92%	92%	91%	91%	90%	88%	84%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2013.12	2014.3	2014.6	2014.9	2014.12	2015.3	2015.6	2015.9
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	12,923	10,708	8,629	6,819	5,198	3,743	3,075	2,406
個別信用購入あっせん債権	Installment Shopping Credit	12,923	10,708	8,629	6,819	5,198	3,743	3,075	2,406
融資債権	Loans	-	-	-	-	-	-	-	-