

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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免責条項
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要約損益計算書	Summary of Income Statements	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
包括信用購入あっせん収益	Credit Card Shopping (<i>Hokatsu</i>)	4,295	4,161	4,202	4,352	4,518	4,446	4,460	4,570
個別信用購入あっせん収益	Installment Shopping Credit (<i>Kobetsu</i>)	2,866	2,886	2,885	2,940	2,965	3,000	3,003	3,006
オートクレジット	Auto Credit	1,155	1,192	1,197	1,198	1,196	1,207	1,199	1,179
その他ショッピングクレジット	Other Shopping Credit	1,711	1,693	1,687	1,742	1,769	1,792	1,804	1,827
信用保証	Credit Guarantee	3,986	3,952	3,971	4,018	4,043	4,004	4,013	4,055
オートクレジット	Auto Credit	2,146	2,093	2,075	2,058	2,044	2,000	1,999	1,981
その他ショッピングクレジット	Other Shopping Credit	1,596	1,628	1,672	1,741	1,784	1,795	1,817	1,882
その他信用保証	Others	243	230	222	218	214	209	196	191
融資	Total Loans	2,455	2,479	2,508	2,563	2,707	2,849	2,925	3,056
消費者金融	Consumer Loans	2,341	2,271	2,359	2,412	2,555	2,711	2,822	2,960
カードキャッシング	Cashing by Credit Card	1,150	1,078	1,095	1,074	1,075	1,003	1,006	988
ローンカード	Loan Card	696	679	709	696	674	605	581	627
その他消費者金融	Other Consumer Loans	494	513	553	641	805	1,102	1,234	1,344
その他融資	Other Loans	114	208	148	151	151	138	102	95
金融収益	Financial Income	519	413	431	435	434	442	435	447
その他	Others	2,498	2,604	2,622	2,571	2,691	2,623	2,720	2,764
営業収益	Operating Revenue	16,621	16,498	16,620	16,882	17,360	17,367	17,559	17,902
販売費及び一般管理費	Total SG&A	14,074	16,304	14,033	14,460	13,868	17,746	14,793	15,187
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,703	1,528	1,987	2,415	1,993	2,646	2,256	2,612
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	850	3,203	-	-	-	2,700	-	-
従業員給料・賞与	Personnel Expenses	2,333	2,439	2,570	2,521	2,388	2,496	2,575	2,531
支払手数料	Handling Charges	3,863	3,760	3,945	4,140	4,168	4,514	4,450	4,480
販売促進費	Sales Promotion Costs	1,323	1,378	1,324	1,319	1,354	1,386	1,417	1,431
賃借料	Rent	490	665	593	507	496	496	508	494
減価償却費	Depreciation and Amortization	1,048	1,066	1,053	1,082	972	1,016	1,010	1,045
通信費	Communication Costs	486	466	480	474	512	514	504	534
その他	Others	1,974	1,795	2,078	2,000	1,981	1,975	2,070	2,057
金融費用	Financial Expenses	649	605	553	621	647	644	667	690
支払利息	Interest Expenses	414	409	435	451	487	522	541	534
その他	Others	235	196	118	170	159	121	126	156
営業費用	Operating Expenses	14,724	16,909	14,587	15,082	14,515	18,391	15,461	15,877
営業利益(損失)	Operating Income (Loss)	1,897	(411)	2,033	1,800	2,844	(1,023)	2,098	2,024
経常利益(損失)	Ordinary Income (Loss)	1,912	(585)	2,040	1,805	3,243	(1,086)	2,100	2,264
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	1,668	(880)	1,734	1,469	2,775	(676)	1,762	1,944

営業債権残高	Account Receivables	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
割賦売掛金	Total Installment Receivables	409,343	418,558	430,085	443,133	464,900	483,075	500,735	516,405
包括信用購入あっせん	Credit Card Shopping (<i>Hokatsu</i>)	88,192	85,837	86,650	89,237	96,533	94,793	94,321	94,668
個別信用購入あっせん	Installment Shopping Credit (<i>Kobetsu</i>)	208,332	217,068	225,677	230,682	238,096	245,196	248,990	249,266
オートクレジット	Auto Credit	93,663	97,175	99,022	99,302	100,087	102,033	102,609	102,935
その他ショッピングクレジット	Other Shopping Credit	114,668	119,893	126,655	131,380	138,009	143,163	146,381	146,331
融資	Total Loans	112,817	115,651	117,757	123,213	130,270	143,085	157,422	172,469
消費者金融	Consumer Loans	90,260	92,918	94,971	98,852	106,147	120,344	134,731	150,476
カードキャッシング	Cashing by Credit Card	25,451	27,019	26,661	25,991	25,006	24,511	24,230	23,892
ローンカード	Loan Card	19,926	19,458	19,108	18,858	18,450	18,412	17,626	17,179
その他消費者金融	Other Consumer Loans	44,882	46,441	49,201	54,002	62,690	77,420	92,874	109,404
その他融資	Other Loans	22,557	22,732	22,786	24,360	24,123	22,741	22,690	21,993
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	271,285	255,805	243,878	235,109	228,879	223,083	222,418	224,780
オートクレジット	Auto Credit	193,832	179,235	167,120	162,848	153,760	145,253	139,400	133,353
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	90,022	90,969	91,765	85,279	84,947	85,268	84,889	82,832
その他ショッピングクレジット	Other Shopping Credit	39,644	40,200	41,305	37,702	41,325	45,213	51,616	61,236
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	191,501	196,545	200,360	210,223	212,731	214,483	215,683	215,511
その他信用保証	Others	37,808	36,369	35,452	34,558	33,792	32,616	31,402	30,189
リース投資資産	Leased Investment Assets	0	0	-	-	-	-	-	-
営業債権残高合計	Total Account Receivables	680,628	674,363	673,963	678,242	693,779	706,158	723,153	741,185

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
資産の部:	Assets:								
流動資産	Current Assets	905,662	872,531	920,500	903,203	933,562	960,820	988,659	975,861
現金及び預金	Cash and Deposits	46,336	71,912	68,798	95,795	104,106	128,917	137,076	110,046
割賦売掛金	Installment Receivables	409,343	418,558	430,085	443,133	464,900	483,075	500,735	516,405
信用保証割賦売掛金	Credit Guarantee Receivables	271,285	255,805	243,878	235,109	228,879	223,083	222,418	224,780
リース投資資産	Lease Investment Assets	0	0	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	5,550	5,190	5,190	5,190	5,190	4,740	4,740	4,740
金銭の信託	Monetary Assets Held in Trust	114,102	117,555	121,408	123,257	124,622	124,494	124,945	124,332
その他	Others	89,899	34,062	81,998	32,341	37,938	27,256	29,866	27,485
貸倒引当金	Reserve for Credit Losses	(30,854)	(30,553)	(30,857)	(31,623)	(32,074)	(30,746)	(31,123)	(31,927)
固定資産	Fixed Assets	23,588	24,298	23,269	22,963	21,999	22,911	20,260	20,284
有形固定資産	Tangible Fixed Assets	6,021	5,945	5,805	6,076	5,925	6,285	6,067	6,147
建物及び構築物(純額)	Buildings and Structures, Net	1,586	1,564	1,542	1,787	1,752	1,716	1,677	1,650
土地	Land	3,191	3,191	3,191	3,191	3,191	3,178	3,128	3,128
リース資産(純額)	Lease Assets, Net	0	-	-	-	-	-	-	-
その他(純額)	Others, Net	1,242	1,189	1,070	1,097	981	1,389	1,261	1,369
無形固定資産	Intangible Fixed Assets	10,077	10,435	9,430	9,243	8,737	10,706	9,995	9,905
のれん	Goodwill	1,073	858	644	429	214	-	-	-
リース資産	Lease Assets	0	-	-	-	-	-	-	-
ソフトウェア	Software	9,003	9,576	8,786	8,813	8,522	10,706	9,995	9,905
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	7,488	7,918	8,033	7,643	7,336	5,919	4,197	4,230
投資有価証券	Investment Securities	479	530	573	528	196	193	191	191
退職給付に係る資産	Net Defined Benefit Asset	2,933	3,625	3,659	3,692	3,728	2,394	2,422	2,448
その他	Others	4,075	3,761	3,800	3,422	3,412	3,331	1,583	1,590
繰延資産	Deferred Assets	35	32	71	66	60	55	87	78
社債発行費	Bond Issue Expenses	35	32	71	66	60	55	87	78
資産の部合計	Total Assets	929,286	896,862	943,842	926,233	955,623	983,787	1,009,007	996,224

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	783,991	733,276	769,331	740,479	763,718	762,876	782,962	783,097
支払手形及び買掛金	Trade Notes and Accounts Payables	17,652	16,708	15,321	14,889	16,180	14,283	13,509	12,208
信用保証買掛金	Credit Guarantee Payables	271,285	255,805	243,878	235,109	228,879	223,083	222,418	224,780
短期社債	Short-Term Corporate Bonds	70,500	77,000	89,200	90,800	106,600	112,400	130,300	128,000
1年以内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	-	-	-	10,000
短期借入金	Short-Term Borrowings	155,200	116,300	151,200	120,700	121,400	126,400	128,900	146,900
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	13,195	18,846	18,826	23,897	30,970	31,884	32,978	35,854
リース債務	Lease Obligations	0	0	-	-	-	-	-	-
未払法人税等	Accrued Income Taxes	972	496	461	938	1,489	558	579	1,223
預り金	Deposits Received	87,695	78,693	82,866	86,058	90,509	83,200	87,126	86,474
債権流動化預り金	Deposits Received for Securitization	130,522	130,439	130,228	130,205	130,198	130,182	130,177	100,163
賞与引当金	Accrued Employees' Bonuses	711	1,241	539	1,086	782	1,317	540	1,063
割賦利益繰延	Deferred Installment Income	32,403	32,557	32,546	32,605	32,593	32,623	32,505	32,270
その他	Others	3,853	5,188	4,263	4,188	4,115	6,942	3,926	4,158
固定負債	Long-Term Liabilities	42,566	60,882	70,025	79,809	93,366	124,455	127,780	122,961
社債	Corporate Bonds	10,000	10,000	20,000	20,000	20,000	20,000	30,000	20,000
長期借入金	Long-Term Debt	18,004	28,754	29,128	39,891	54,500	53,797	49,058	57,703
繰延税金負債	Deferred Tax Liability	95	100	114	142	102	95	94	93
退職給付に係る負債	Net Defined Benefit Liability	1,217	1,116	1,148	1,155	1,187	1,251	1,272	1,268
利息返還損失引当金	Reserve for Losses on Interest Repayments	3,169	10,848	9,586	8,450	7,365	9,101	7,961	6,623
その他	Others	10,079	10,063	10,047	10,169	10,210	40,209	39,394	37,273
負債の部合計	Total Liabilities	826,557	794,159	839,357	820,289	857,085	887,331	910,743	906,058
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	104,271	103,390	105,125	106,595	99,251	98,575	100,337	92,192
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	44,796	44,796	44,796	34,706
利益剰余金	Retained Earnings	34,355	33,474	35,209	36,679	39,455	38,779	40,542	42,486
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	(1,541)	(688)	(640)	(652)	(713)	(2,119)	(2,073)	(2,026)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	43	81	109	79	(1)	(3)	(3)	(3)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(1,585)	(770)	(750)	(731)	(711)	(2,116)	(2,069)	(2,023)
純資産の部合計	Total Equity	102,729	102,702	104,484	105,943	98,538	96,455	98,263	90,165
負債及び純資産の部合計	Total Liabilities and Equity	929,286	896,862	943,842	926,233	955,623	983,787	1,009,007	996,224

取扱高	Trading Volume	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	161,444	150,207	151,312	151,798	155,142	147,646	147,395	148,638
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	32,981	33,673	34,275	32,493	34,003	33,997	30,016	28,109
オートクレジット	Auto Credit	11,809	14,337	13,204	11,869	12,456	13,751	11,959	11,900
その他ショッピングクレジット	Other Shopping Credit	21,172	19,335	21,071	20,624	21,547	20,245	18,057	16,208
信用保証	Credit Guarantee	50,520	48,937	49,974	50,281	50,337	49,014	51,660	51,447
オートクレジット	Auto Credit	27,223	26,694	27,233	27,441	27,385	26,848	26,902	25,949
その他ショッピングクレジット	Other Shopping Credit	20,661	19,909	19,742	20,022	20,221	19,472	22,416	22,987
その他信用保証	Others	2,635	2,334	2,999	2,817	2,730	2,692	2,341	2,509
融資	Total Loans	16,569	16,551	18,182	19,861	22,826	29,015	28,986	29,568
消費者金融	Consumer Loans	13,472	13,514	14,966	16,660	19,982	26,538	26,804	27,630
カードキャッシング	Cashing by Credit Card	8,676	8,176	8,617	8,122	7,813	7,526	7,919	7,443
ローンカード	Loan Card	1,807	1,815	1,963	1,997	1,852	1,880	1,811	1,725
その他消費者金融	Other Consumer Loans	2,987	3,522	4,385	6,540	10,316	17,131	17,074	18,461
その他融資	Other Loans	3,097	3,036	3,215	3,201	2,844	2,476	2,181	1,938
その他	Others	337,079	307,102	320,003	329,020	346,973	320,293	334,394	344,367
合計	Total	598,595	556,473	573,749	583,455	609,283	579,967	592,453	602,130

顧客数	Number of Customers (Thousands)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	71	74	73	73	73	73	71	70
個別信用購入あっせん	Installment Shopping Credit	39	38	37	37	38	37	36	36
信用保証	Credit Guarantee	32	36	35	36	35	36	34	34
加盟店数(千店)	Number of Merchants	n/a	1,034	n/a	1,046	n/a	1,055	n/a	1,063
クレジットカード	Credit Card	n/a	411	n/a	412	n/a	414	n/a	415
ショッピングクレジット	Shopping Credit	n/a	623	n/a	633	n/a	641	n/a	648
有効カード会員数(千人)	Available Cardholders	5,812	5,815	5,794	5,768	5,730	5,676	5,624	5,591
クレジットカード	Credit Card	5,609	5,611	5,587	5,562	5,524	5,469	5,416	5,383
ローンカード	Loan Card	203	204	206	205	206	207	207	207
カード新規獲得枚数(千枚)	Number of New Card Issuance	46	48	50	41	40	38	44	58
クレジットカード	Credit Card	44	46	47	39	37	36	42	57
ローンカード	Loan Card	2	2	2	2	2	2	1	1
残高有口座数(千人)	Number of Active Accounts	294	296	293	289	282	274	273	268
クレジットカードキャッシング	Cashing by Credit Card	202	208	207	204	198	193	191	188
ローンカード	Loan Card	91	87	85	84	83	81	81	80

店舗・チャネル	Number of Branches and Channels	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
営業店舗数(店)	Branches	37	37	38	38	38	38	51	51
CD台数(千台)	CDs (Thousands)	n/a	154	n/a	156	n/a	155	n/a	155

平均貸出金利	Average Lending Rates	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
融資残高内訳	Breakdown of Loan Receivables	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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%	152	150	149	146	144	140	137	133
～18.0%	～18.0%	467	467	464	459	447	437	435	432
～20.0%	～20.0%	13	12	12	12	12	11	11	11
～25.0%	～25.0%	31	29	29	29	29	27	27	27
～29.2%	～29.2%	12	11	11	11	11	10	10	10
合計	Total	677	672	666	658	643	627	621	615
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%	22.6%	22.5%	22.4%	22.3%	22.4%	22.3%	22.1%	21.7%
～18.0%	～18.0%	69.0%	69.5%	69.6%	69.7%	69.5%	69.7%	70.0%	70.3%
～20.0%	～20.0%	2.0%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%
～25.0%	～25.0%	4.6%	4.4%	4.4%	4.4%	4.5%	4.4%	4.4%	4.5%
～29.2%	～29.2%	1.9%	1.7%	1.7%	1.7%	1.8%	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	335	343	341	337	326	319	317	314
ローンカード	Loan Card	342	328	325	321	317	308	304	300
合計	Total	677	672	666	658	643	627	621	615
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
1口座あたり残高(千円)	Credit Outstanding Per Account	230	226	227	227	228	228	227	228
クレジットカードキャッシング	Cashing by Credit Card	165	164	164	165	164	165	165	166
ローンカード	Loan Card	375	375	379	379	379	376	375	374
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.6%
年齢別残高構成比	Balance by Age	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	4.1%	4.0%	3.9%	3.8%	3.7%	3.6%	3.6%	3.5%
<40	<40	19.5%	19.0%	18.8%	18.3%	17.9%	17.5%	17.2%	16.8%
<50	<50	32.4%	32.2%	32.2%	32.1%	32.0%	32.0%	32.3%	32.2%
<60	<60	25.4%	25.8%	26.1%	26.4%	26.8%	27.0%	27.1%	27.3%
>= 60	Over 60	18.6%	19.0%	19.0%	19.4%	19.6%	19.9%	19.9%	20.2%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	68.7%	68.4%	68.5%	68.7%	68.9%	68.9%	69.0%	69.1%
女性	Female	31.3%	31.6%	31.5%	31.3%	31.1%	31.1%	31.0%	30.9%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	8.4%	8.5%	8.6%	8.4%	8.4%	8.3%	8.5%	8.4%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	30.7%	32.1%	32.2%	32.1%	32.0%	32.1%	32.1%	32.0%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	30.6%	30.4%	30.8%	31.2%	31.6%	31.9%	32.2%	32.1%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	21.3%	20.6%	20.1%	19.9%	19.5%	19.3%	19.0%	19.2%
100万円以上	Over JPY 1M	8.9%	8.5%	8.3%	8.3%	8.4%	8.4%	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	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
貸倒関連費用	Credit Costs for Bad Debts	1,703	1,528	1,987	2,415	1,993	2,646	2,256	2,612
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,401	2,107	1,683	1,647	1,647	3,980	1,880	1,808
貸倒引当金残高	Allowance for Bad Debts	30,854	30,553	30,857	31,623	32,074	30,746	31,123	31,927
営業債権残高	Account Receivables	680,628	674,363	673,963	678,242	693,779	706,158	723,153	741,185
リスク管理債権	Risk Monitored Installment Receivables	n/a	40,891	n/a	40,904	n/a	39,221	n/a	39,582
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	63	n/a	48	n/a	74	n/a	23
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	30,107	n/a	30,935	n/a	29,696	n/a	30,251
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,736	n/a	1,482	n/a	1,360	n/a	1,363
貸出条件緩和債権	Restructured Installment Receivables	n/a	8,983	n/a	8,438	n/a	8,089	n/a	7,945

利息返還関連情報	Grey Zone Related Information	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
利息返還関連費用	Credit Costs for Grey Zone Claims	850	3,203	-	-	-	2,700	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	778	963	1,296	1,165	1,113	1,222	1,195	1,479
債権放棄額	Amount of Debt Write-Off	97	91	114	124	101	109	90	131
利息返還額	Amount of Interest Repayment	681	871	1,181	1,040	1,012	1,113	1,104	1,348
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	3,169	10,848	9,586	8,450	7,365	9,101	7,961	6,623

調達状況(1)	Balance and Ratio of Total Funding (1)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
残高:	Balance:								
短期借入金	Short-Term Debts	155,200	116,300	151,200	120,700	121,400	126,400	128,900	146,900
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	13,195	18,846	18,826	23,897	30,970	31,884	32,978	35,854
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	18,004	28,754	29,128	39,891	54,500	53,797	49,058	57,703
長期債権流動化債務	Long-Term Debts by Securitization	9,600	9,600	9,600	9,600	9,600	39,599	38,797	36,682
短期社債	Commercial Paper	70,500	77,000	89,200	90,800	106,600	112,400	130,300	128,000
社債	Corporate Bonds	10,000	10,000	20,000	20,000	20,000	20,000	30,000	30,000
合計	Total	276,499	260,500	317,954	304,889	343,071	384,080	410,034	435,139
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%	0.5%	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	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	1.0%	0.9%	0.9%	0.8%	0.8%	0.8%	0.7%	0.6%
長期債権流動化債務	Long-Term Debts by Securitization	0.5%	0.5%	0.5%	0.5%	0.5%	0.8%	0.8%	0.9%
短期社債	Commercial Paper	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
社債	Corporate Bonds	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
合計	Total	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%

調達状況(2)	Balance and Ratio of Total Funding (2)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
残高:	Balance								
固定金利調達	Fixed Interest Funding	24,435	26,962	38,800	49,513	52,401	83,147	92,408	106,070
変動金利調達	Floating Interest Funding	252,064	233,538	279,154	255,376	290,670	300,933	317,626	329,069
合計	Total	276,499	260,500	317,954	304,889	343,071	384,080	410,034	435,139
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	9%	10%	12%	16%	15%	22%	23%	24%
変動金利調達	Floating Interest Funding	91%	90%	88%	84%	85%	78%	77%	76%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	5,198	3,743	3,075	2,406	1,800	1,206	643	111
個別信用購入あっせん債権	Installment Shopping Credit	5,198	3,743	3,075	2,406	1,800	1,206	643	111
融資債権	Loans	-	-	-	-	-	-	-	-