

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 Third Quarter
Ended December 31, 2016
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免責条項
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要約損益計算書	Summary of Income Statements	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	4,161	4,202	4,352	4,518	4,446	4,460	4,570	4,704
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,886	2,885	2,940	2,965	3,000	3,003	3,006	2,980
オートクレジット	Auto Credit	1,192	1,197	1,198	1,196	1,207	1,199	1,179	1,158
その他ショッピングクレジット	Other Shopping Credit	1,693	1,687	1,742	1,769	1,792	1,804	1,827	1,822
信用保証	Credit Guarantee	3,952	3,971	4,018	4,043	4,004	4,013	4,055	4,061
オートクレジット	Auto Credit	2,093	2,075	2,058	2,044	2,000	1,999	1,981	1,941
その他ショッピングクレジット	Other Shopping Credit	1,628	1,672	1,741	1,784	1,795	1,817	1,882	1,934
その他信用保証	Others	230	222	218	214	209	196	191	186
融資	Total Loans	2,479	2,508	2,563	2,707	2,849	2,925	3,056	3,231
消費者金融	Consumer Loans	2,271	2,359	2,412	2,555	2,711	2,822	2,960	3,134
カードキャッシング	Cashing by Credit Card	1,078	1,095	1,074	1,075	1,003	1,006	988	1,005
ローンカード	Loan Card	679	709	696	674	605	581	627	643
その他消費者金融	Other Consumer Loans	513	553	641	805	1,102	1,234	1,344	1,485
その他融資	Other Loans	208	148	151	151	138	102	95	96
金融収益	Financial Income	413	431	435	434	442	435	447	428
その他	Others	2,604	2,622	2,571	2,691	2,623	2,720	2,764	2,821
営業収益	Operating Revenue	16,498	16,620	16,882	17,360	17,367	17,559	17,902	18,229
販売費及び一般管理費	Total SG&A	16,304	14,033	14,460	13,868	17,746	14,793	15,187	14,835
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1,528	1,987	2,415	1,993	2,646	2,256	2,612	1,877
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	3,203	-	-	-	2,700	-	-	-
従業員給料・賞与	Personnel Expenses	2,439	2,570	2,521	2,388	2,496	2,575	2,531	2,403
支払手数料	Handling Charges	3,760	3,945	4,140	4,168	4,514	4,450	4,480	4,503
販売促進費	Sales Promotion Costs	1,378	1,324	1,319	1,354	1,386	1,417	1,431	1,461
賃借料	Rent	665	593	507	496	496	508	494	496
減価償却費	Depreciation and Amortization	1,066	1,053	1,082	972	1,016	1,010	1,045	1,072
通信費	Communication Costs	466	480	474	512	514	504	534	547
その他	Others	1,795	2,078	2,000	1,981	1,975	2,070	2,057	2,472
金融費用	Financial Expenses	605	553	621	647	644	667	690	611
支払利息	Interest Expenses	409	435	451	487	522	541	534	550
その他	Others	196	118	170	159	121	126	156	60
営業費用	Operating Expenses	16,909	14,587	15,082	14,515	18,391	15,461	15,877	15,446
営業利益(損失)	Operating Income (Loss)	(411)	2,033	1,800	2,844	(1,023)	2,098	2,024	2,782
経常利益(損失)	Ordinary Income (Loss)	(585)	2,040	1,805	3,243	(1,086)	2,100	2,264	3,264
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	(880)	1,734	1,469	2,775	(676)	1,762	1,944	3,649

営業債権残高	Account Receivables	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
割賦売掛金	Total Installment Receivables	418,558	430,085	443,133	464,900	483,075	500,735	516,405	537,602
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	85,837	86,650	89,237	96,533	94,793	94,321	94,668	101,886
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	217,068	225,677	230,682	238,096	245,196	248,990	249,266	247,742
オートクレジット	Auto Credit	97,175	99,022	99,302	100,087	102,033	102,609	102,935	101,027
その他ショッピングクレジット	Other Shopping Credit	119,893	126,655	131,380	138,009	143,163	146,381	146,331	146,715
融資	Total Loans	115,651	117,757	123,213	130,270	143,085	157,422	172,469	187,973
消費者金融	Consumer Loans	92,918	94,971	98,852	106,147	120,344	134,731	150,476	166,606
カードキャッシング	Cashing by Credit Card	27,019	26,661	25,991	25,006	24,511	24,230	23,892	23,166
ローンカード	Loan Card	19,458	19,108	18,858	18,450	18,412	17,626	17,179	16,618
その他消費者金融	Other Consumer Loans	46,441	49,201	54,002	62,690	77,420	92,874	109,404	126,821
その他融資	Other Loans	22,732	22,786	24,360	24,123	22,741	22,690	21,993	21,367
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	255,805	243,878	235,109	228,879	223,083	222,418	224,780	231,290
オートクレジット	Auto Credit	179,235	167,120	162,848	153,760	145,253	139,400	133,353	131,407
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	90,969	91,765	85,279	84,947	85,268	84,889	82,832	79,939
その他ショッピングクレジット	Other Shopping Credit	40,200	41,305	37,702	41,325	45,213	51,616	61,236	70,784
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	196,545	200,360	210,223	212,731	214,483	215,683	215,511	213,023
その他信用保証	Others	36,369	35,452	34,558	33,792	32,616	31,402	30,189	29,098
リース投資資産	Leased Investment Assets	0	-	-	-	-	-	-	63
営業債権残高合計	Total Account Receivables	674,363	673,963	678,242	693,779	706,158	723,153	741,185	768,956

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
資産の部:	Assets:								
流動資産	Current Assets	872,531	920,500	903,203	933,562	960,820	988,659	975,861	1,008,584
現金及び預金	Cash and Deposits	71,912	68,798	95,795	104,106	128,917	137,076	110,046	109,479
割賦売掛金	Installment Receivables	418,558	430,085	443,133	464,900	483,075	500,735	516,405	537,602
信用保証割賦売掛金	Credit Guarantee Receivables	255,805	243,878	235,109	228,879	223,083	222,418	224,780	231,290
リース投資資産	Lease Investment Assets	0	-	-	-	-	-	-	63
繰延税金資産	Deferred Tax Assets	5,190	5,190	5,190	5,190	4,740	4,740	4,740	4,740
金銭の信託	Monetary Assets Held in Trust	117,555	121,408	123,257	124,622	124,494	124,945	124,332	123,550
その他	Others	34,062	81,998	32,341	37,938	27,256	29,866	27,485	34,467
貸倒引当金	Reserve for Credit Losses	(30,553)	(30,857)	(31,623)	(32,074)	(30,746)	(31,123)	(31,927)	(32,608)
固定資産	Fixed Assets	24,298	23,269	22,963	21,999	22,911	20,260	20,284	20,368
有形固定資産	Tangible Fixed Assets	5,945	5,805	6,076	5,925	6,285	6,067	6,147	6,020
建物及び構築物(純額)	Buildings and Structures, Net	1,564	1,542	1,787	1,752	1,716	1,677	1,650	1,623
土地	Land	3,191	3,191	3,191	3,191	3,178	3,128	3,128	3,128
リース資産(純額)	Lease Assets, Net	-	-	-	-	-	-	-	-
その他(純額)	Others, Net	1,189	1,070	1,097	981	1,389	1,261	1,369	1,269
無形固定資産	Intangible Fixed Assets	10,435	9,430	9,243	8,737	10,706	9,995	9,905	10,089
のれん	Goodwill	858	644	429	214	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	9,576	8,786	8,813	8,522	10,706	9,995	9,905	10,089
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	7,918	8,033	7,643	7,336	5,919	4,197	4,230	4,258
投資有価証券	Investment Securities	530	573	528	196	193	191	191	177
退職給付に係る資産	Net Defined Benefit Asset	3,625	3,659	3,692	3,728	2,394	2,422	2,448	2,481
その他	Others	3,761	3,800	3,422	3,412	3,331	1,583	1,590	1,598
繰延資産	Deferred Assets	32	71	66	60	55	87	78	69
社債発行費	Bond Issue Expenses	32	71	66	60	55	87	78	69
資産の部合計	Total Assets	896,862	943,842	926,233	955,623	983,787	1,009,007	996,224	1,029,022

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	733,276	769,331	740,479	763,718	762,876	782,962	783,097	814,267
支払手形及び買掛金	Trade Notes and Accounts Payables	16,708	15,321	14,889	16,180	14,283	13,509	12,208	14,833
信用保証買掛金	Credit Guarantee Payables	255,805	243,878	235,109	228,879	223,083	222,418	224,780	231,290
短期社債	Short-Term Corporate Bonds	77,000	89,200	90,800	106,600	112,400	130,300	128,000	138,900
1年以内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	-	-	-	-	10,000	10,000
短期借入金	Short-Term Borrowings	116,300	151,200	120,700	121,400	126,400	128,900	146,900	146,400
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	18,846	18,826	23,897	30,970	31,884	32,978	35,854	38,400
リース債務	Lease Obligations	0	-	-	-	-	-	-	10
未払法人税等	Accrued Income Taxes	496	461	938	1,489	558	579	1,223	2,343
預り金	Deposits Received	78,693	82,866	86,058	90,509	83,200	87,126	86,474	94,989
債権流動化預り金	Deposits Received for Securitization	130,439	130,228	130,205	130,198	130,182	130,177	100,163	100,000
賞与引当金	Accrued Employees' Bonuses	1,241	539	1,086	782	1,317	540	1,063	734
割賦利益繰延	Deferred Installment Income	32,557	32,546	32,605	32,593	32,623	32,505	32,270	31,899
その他	Others	5,188	4,263	4,188	4,115	6,942	3,926	4,158	4,465
固定負債	Long-Term Liabilities	60,882	70,025	79,809	93,366	124,455	127,780	122,961	120,893
社債	Corporate Bonds	10,000	20,000	20,000	20,000	20,000	30,000	20,000	20,000
長期借入金	Long-Term Debt	28,754	29,128	39,891	54,500	53,797	49,058	57,703	60,019
リース債務	Lease Obligations	-	-	-	-	-	-	-	53
繰延税金負債	Deferred Tax Liability	100	114	142	102	95	94	93	92
退職給付に係る負債	Net Defined Benefit Liability	1,116	1,148	1,155	1,187	1,251	1,272	1,268	1,261
利息返還損失引当金	Reserve for Losses on Interest Repayments	10,848	9,586	8,450	7,365	9,101	7,961	6,623	5,116
その他	Others	10,063	10,047	10,169	10,210	40,209	39,394	37,273	34,350
負債の部合計	Total Liabilities	794,159	839,357	820,289	857,085	887,331	910,743	906,058	935,160
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	103,390	105,125	106,595	99,251	98,575	100,337	92,192	95,841
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	44,796	44,796	44,796	34,706	34,706
利益剰余金	Retained Earnings	33,474	35,209	36,679	39,455	38,779	40,542	42,486	46,135
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	(688)	(640)	(652)	(713)	(2,119)	(2,073)	(2,026)	(1,979)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	81	109	79	(1)	(3)	(3)	(3)	(2)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(770)	(750)	(731)	(711)	(2,116)	(2,069)	(2,023)	(1,977)
純資産の部合計	Total Equity	102,702	104,484	105,943	98,538	96,455	98,263	90,165	93,862
負債及び純資産の部合計	Total Liabilities and Equity	896,862	943,842	926,233	955,623	983,787	1,009,007	996,224	1,029,022

取扱高	Trading Volume	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12
包括信用購入あっせん	Credit Card Shopping (<i>Hokatsu</i>)	150,207	151,312	151,798	155,142	147,646	147,395	148,638	156,193
個別信用購入あっせん	Installment Shopping Credit (<i>Kobetsu</i>)	33,673	34,275	32,493	34,003	33,997	30,016	28,109	26,536
オートクレジット	Auto Credit	14,337	13,204	11,869	12,456	13,751	11,959	11,900	10,899
その他ショッピングクレジット	Other Shopping Credit	19,335	21,071	20,624	21,547	20,245	18,057	16,208	15,637
信用保証	Credit Guarantee	48,937	49,974	50,281	50,337	49,014	51,660	51,447	51,920
オートクレジット	Auto Credit	26,694	27,233	27,441	27,385	26,848	26,902	25,949	25,994
その他ショッピングクレジット	Other Shopping Credit	19,909	19,742	20,022	20,221	19,472	22,416	22,987	23,338
その他信用保証	Others	2,334	2,999	2,817	2,730	2,692	2,341	2,509	2,587
融資	Total Loans	16,551	18,182	19,861	22,826	29,015	28,986	29,568	32,068
消費者金融	Consumer Loans	13,514	14,966	16,660	19,982	26,538	26,804	27,630	30,128
カードキャッシング	Cashing by Credit Card	8,176	8,617	8,122	7,813	7,526	7,919	7,443	7,533
ローンカード	Loan Card	1,815	1,963	1,997	1,852	1,880	1,811	1,725	1,599
その他消費者金融	Other Consumer Loans	3,522	4,385	6,540	10,316	17,131	17,074	18,461	20,995
その他融資	Other Loans	3,036	3,215	3,201	2,844	2,476	2,181	1,938	1,939
その他	Others	307,102	320,003	329,020	346,973	320,293	334,394	344,367	360,723
合計	Total	556,473	573,749	583,455	609,283	579,967	592,453	602,130	627,442

顧客数	Number of Customers (Thousands)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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	73	73	73	73	71	70	68
個別信用購入あっせん	Installment Shopping Credit	38	37	37	38	37	36	36	35
信用保証	Credit Guarantee	36	35	36	35	36	34	34	33
加盟店数(千店)	Number of Merchants	1,034	n/a	1,046	n/a	1,055	n/a	1,063	n/a
クレジットカード	Credit Card	411	n/a	412	n/a	414	n/a	415	n/a
ショッピングクレジット	Shopping Credit	623	n/a	633	n/a	641	n/a	648	n/a
有効カード会員数(千人)	Available Cardholders	5,815	5,794	5,768	5,730	5,676	5,624	5,591	5,562
クレジットカード	Credit Card	5,611	5,587	5,562	5,524	5,469	5,416	5,383	5,355
ローンカード	Loan Card	204	206	205	206	207	207	207	207
カード新規獲得枚数(千枚)	Number of New Card Issuance	48	50	41	40	38	44	58	64
クレジットカード	Credit Card	46	47	39	37	36	42	57	63
ローンカード	Loan Card	2	2	2	2	2	1	1	1
残高有口座数(千人)	Number of Active Accounts	296	293	289	282	274	273	268	262
クレジットカードキャッシング	Cashing by Credit Card	208	207	204	198	193	191	188	184
ローンカード	Loan Card	87	85	84	83	81	81	80	78

店舗・チャネル	Number of Branches and Channels	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
営業店舗数(店)	Branches	37	38	38	38	38	51	51	51
CD台数(千台)	CDs (Thousands)	154	n/a	156	n/a	155	n/a	155	n/a

平均貸出金利	Average Lending Rates	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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%	150	149	146	144	140	137	133	129
～18.0%	～18.0%	467	464	459	447	437	435	432	424
～20.0%	～20.0%	12	12	12	12	11	11	11	11
～25.0%	～25.0%	29	29	29	29	27	27	27	27
～29.2%	～29.2%	11	11	11	11	10	10	10	10
合計	Total	672	666	658	643	627	621	615	602
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%	22.5%	22.4%	22.3%	22.4%	22.3%	22.1%	21.7%	21.4%
～18.0%	～18.0%	69.5%	69.6%	69.7%	69.5%	69.7%	70.0%	70.3%	70.4%
～20.0%	～20.0%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%	1.8%
～25.0%	～25.0%	4.4%	4.4%	4.4%	4.5%	4.4%	4.4%	4.5%	4.5%
～29.2%	～29.2%	1.7%	1.7%	1.7%	1.8%	1.7%	1.7%	1.7%	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	343	341	337	326	319	317	314	308
ローンカード	Loan Card	328	325	321	317	308	304	300	294
合計	Total	672	666	658	643	627	621	615	602

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
1口座あたり残高(千円)	Credit Outstanding Per Account	226	227	227	228	228	227	228	229
クレジットカードキャッシング	Cashing by Credit Card	164	164	165	164	165	165	166	167
ローンカード	Loan Card	375	379	379	379	376	375	374	373

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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%	0.6%	0.7%	0.6%	0.6%

年齢別残高構成比	Balance by Age	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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	4.0%	3.9%	3.8%	3.7%	3.6%	3.6%	3.5%	3.4%
<40	<40	19.0%	18.8%	18.3%	17.9%	17.5%	17.2%	16.8%	16.5%
<50	<50	32.2%	32.2%	32.1%	32.0%	32.0%	32.3%	32.2%	32.1%
<60	<60	25.8%	26.1%	26.4%	26.8%	27.0%	27.1%	27.3%	27.6%
>= 60	>= 60	19.0%	19.0%	19.4%	19.6%	19.9%	19.9%	20.2%	20.5%
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	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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	68.4%	68.5%	68.7%	68.9%	68.9%	69.0%	69.1%	69.2%
女性	Female	31.6%	31.5%	31.3%	31.1%	31.1%	31.0%	30.9%	30.8%
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	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
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	8.5%	8.6%	8.4%	8.4%	8.3%	8.5%	8.4%	8.4%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.1%	32.2%	32.1%	32.0%	32.1%	32.1%	32.0%	31.8%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	30.4%	30.8%	31.2%	31.6%	31.9%	32.2%	32.1%	32.3%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	20.6%	20.1%	19.9%	19.5%	19.3%	19.0%	19.2%	19.2%
100万円以上	Over JPY 1M	8.5%	8.3%	8.3%	8.4%	8.4%	8.3%	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	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12
貸倒関連費用	Credit Costs for Bad Debts	1,528	1,987	2,415	1,993	2,646	2,256	2,612	1,877
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,107	1,683	1,647	1,647	3,980	1,880	1,808	1,199
貸倒引当金残高	Allowance for Bad Debts	30,553	30,857	31,623	32,074	30,746	31,123	31,927	32,608
営業債権残高	Account Receivables	674,363	673,963	678,242	693,779	706,158	723,153	741,185	768,956
リスク管理債権	Risk Monitored Installment Receivables	40,891	n/a	40,904	n/a	39,221	n/a	39,582	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	63	n/a	48	n/a	74	n/a	23	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	30,107	n/a	30,935	n/a	29,696	n/a	30,251	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,736	n/a	1,482	n/a	1,360	n/a	1,363	n/a
貸出条件緩和債権	Restructured Installment Receivables	8,983	n/a	8,438	n/a	8,089	n/a	7,945	n/a

利息返還関連情報	Grey Zone Related Information	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9	2016.10-12
利息返還関連費用	Credit Costs for Grey Zone Claims	3,203	-	-	-	2,700	-	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	963	1,296	1,165	1,113	1,222	1,195	1,479	1,445
債権放棄額	Amount of Debt Write-Off	91	114	124	101	109	90	131	118
利息返還額	Amount of Interest Repayment	871	1,181	1,040	1,012	1,113	1,104	1,348	1,327
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	10,848	9,586	8,450	7,365	9,101	7,961	6,623	5,116

調達状況(1)	Balance and Ratio of Total Funding (1)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
残高:	Balance:								
短期借入金	Short-Term Debts	116,300	151,200	120,700	121,400	126,400	128,900	146,900	146,400
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	18,846	18,826	23,897	30,970	31,884	32,978	35,854	38,400
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	28,754	29,128	39,891	54,500	53,797	49,058	57,703	60,019
長期債権流動化債務	Long-Term Debts by Securitization	9,600	9,600	9,600	9,600	39,599	38,797	36,682	33,745
短期社債	Commercial Paper	77,000	89,200	90,800	106,600	112,400	130,300	128,000	138,900
社債	Corporate Bonds	10,000	20,000	20,000	20,000	20,000	30,000	30,000	30,000
合計	Total	260,500	317,954	304,889	343,071	384,080	410,034	435,139	447,465
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.6%	0.6%	0.6%	0.6%	0.5%	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	0.8%	0.8%	0.8%	0.8%	0.7%	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	0.9%	0.9%	0.8%	0.8%	0.8%	0.7%	0.6%	0.6%
長期債権流動化債務	Long-Term Debts by Securitization	0.5%	0.5%	0.5%	0.5%	0.8%	0.8%	0.9%	0.9%
短期社債	Commercial Paper	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%
社債	Corporate Bonds	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
合計	Total	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%

調達状況(2)	Balance and Ratio of Total Funding (2)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
残高:	Balance								
固定金利調達	Fixed Interest Funding	26,962	38,800	49,513	52,401	83,147	92,408	106,070	96,895
変動金利調達	Floating Interest Funding	233,538	279,154	255,376	290,670	300,933	317,626	329,069	350,569
合計	Total	260,500	317,954	304,889	343,071	384,080	410,034	435,139	447,465
比率:	Ratio								
固定金利調達	Fixed Interest Funding	10%	12%	16%	15%	22%	23%	24%	22%
変動金利調達	Floating Interest Funding	90%	88%	84%	85%	78%	77%	76%	78%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9	2016.12
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	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	3,743	3,075	2,406	1,800	1,206	643	111	-
融資債権	Loans	-	-	-	-	-	-	-	-