

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 Second Quarter
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要約損益計算書	Summary of Income Statements	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	4,865	4,847	4,885	4,984	5,273	5,155	5,244	5,324
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,689	2,643	2,683	2,686	2,725	2,702	2,698	2,752
オートクレジット	Auto Credit	905	831	814	759	743	709	675	658
その他ショッピングクレジット	Other Shopping Credit	1,783	1,812	1,869	1,926	1,982	1,992	2,023	2,094
信用保証	Credit Guarantee	4,332	4,327	4,355	4,391	4,412	4,402	4,452	4,557
オートクレジット	Auto Credit	2,036	2,028	2,066	2,050	2,031	2,039	2,063	2,046
その他ショッピングクレジット	Other Shopping Credit	2,117	2,125	2,116	2,165	2,213	2,213	2,190	2,338
その他信用保証	Others	178	173	173	175	167	149	198	173
融資	Total Loans	3,555	3,460	3,442	3,391	3,326	3,176	3,139	3,131
消費者金融	Consumer Loans	3,468	3,373	3,365	3,311	3,239	3,094	3,064	3,054
カードキャッシング	Cashing by Credit Card	979	909	931	930	979	942	962	940
ローンカード	Loan Card	486	462	445	417	398	374	367	346
その他消費者金融	Other Consumer Loans	2,002	2,002	1,988	1,963	1,861	1,777	1,734	1,766
その他融資	Other Loans	87	86	76	79	86	81	74	77
金融収益	Financial Income	395	379	366	400	320	336	319	331
その他	Others	3,007	2,988	3,162	3,194	3,353	3,423	3,579	3,578
営業収益	Operating Revenue	18,846	18,647	18,897	19,048	19,412	19,196	19,434	19,676
販売費及び一般管理費	Total SG&A	15,107	19,159	15,930	16,755	15,989	22,278	16,808	17,202
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,670	3,574	3,446	3,351	2,863	5,659	3,604	3,647
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	3,000	-	-	-	3,500	-	-
従業員給料・賞与	Personnel Expenses	2,243	2,394	2,393	2,389	2,185	2,396	2,312	2,293
支払手数料	Handling Charges	4,833	5,027	5,000	5,260	5,350	5,123	5,621	5,412
販売促進費	Sales Promotion Costs	1,633	1,507	1,652	1,688	1,663	1,668	1,530	1,659
賃借料	Rent	468	457	469	444	446	437	469	463
減価償却費	Depreciation and Amortization	776	794	613	926	1,122	1,134	1,078	1,083
通信費	Communication Costs	559	573	577	557	495	497	445	485
その他	Others	1,923	1,828	1,776	2,137	1,860	1,860	1,745	2,155
金融費用	Financial Expenses	684	681	667	711	740	695	783	728
支払利息	Interest Expenses	592	578	572	662	681	640	690	674
その他	Others	91	103	95	49	58	55	93	54
営業費用	Operating Expenses	15,791	19,840	16,597	17,467	16,729	22,973	17,592	17,930
営業利益(損失)	Operating Income (Loss)	3,054	(1,192)	2,299	1,581	2,683	(3,776)	1,842	1,745
経常利益(損失)	Ordinary Income (Loss)	3,048	(1,148)	2,312	1,575	2,722	(3,775)	1,848	1,740
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	2,965	(51)	910	1,499	2,634	(2,559)	718	1,559
営業債権残高	Account Receivables	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
割賦売掛金	Total Installment Receivables	584,813	602,993	615,569	619,354	632,083	629,401	633,196	645,095
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	105,603	105,238	102,741	93,442	100,373	97,450	96,126	98,528
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	230,381	234,179	239,600	244,019	248,244	252,970	259,939	269,972
オートクレジット	Auto Credit	79,621	77,723	75,777	72,406	69,629	67,874	67,099	67,754
その他ショッピングクレジット	Other Shopping Credit	150,759	156,456	163,823	171,612	178,615	185,095	192,840	202,218
融資	Total Loans	248,829	263,574	273,228	281,892	283,464	278,980	277,131	276,594
消費者金融	Consumer Loans	232,972	247,518	257,720	265,957	268,007	264,387	263,491	262,931
カードキャッシング	Cashing by Credit Card	22,255	22,049	21,257	26,379	22,125	20,773	20,741	20,500
ローンカード	Loan Card	14,151	14,024	13,060	12,572	12,002	9,997	9,471	8,705
その他消費者金融	Other Consumer Loans	196,566	211,445	223,403	227,004	233,879	233,615	233,278	233,725
その他融資	Other Loans	15,856	16,055	15,507	15,935	15,457	14,593	13,639	13,662
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	298,139	314,322	329,971	343,986	364,692	388,629	410,956	437,099
オートクレジット	Auto Credit	152,640	159,388	165,954	169,673	173,934	181,266	185,915	191,593
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	71,522	70,002	68,642	67,776	66,510	65,858	64,950	64,394
その他ショッピングクレジット	Other Shopping Credit	115,298	124,507	133,742	144,497	160,355	175,760	192,365	211,097
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	193,526	188,735	184,381	179,791	175,165	170,511	166,100	162,101
その他信用保証	Others	30,201	30,426	30,274	29,815	30,402	31,601	32,675	34,408
リース投資資産	Leased Investment Assets	4,579	6,426	8,417	10,223	12,303	14,238	16,435	19,126
営業債権残高合計	Total Account Receivables	887,533	923,742	953,958	973,563	1,009,079	1,032,269	1,060,588	1,101,321

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
資産の部:	Assets:								
流動資産	Current Assets	1,132,396	1,160,986	1,256,412	1,317,341	1,332,771	1,403,854	1,406,320	1,432,957
現金及び預金	Cash and Deposits	115,499	123,269	182,115	169,057	139,807	251,644	170,440	156,984
割賦売掛金	Installment Receivables	584,813	602,993	615,569	619,354	632,083	629,401	633,196	645,095
信用保証割賦売掛金	Credit Guarantee Receivables	298,139	314,322	329,971	343,986	364,692	388,629	410,956	437,099
リース投資資産	Lease Investment Assets	4,579	6,426	8,417	10,223	12,303	14,238	16,435	19,126
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
金銭の信託	Monetary Assets Held in Trust	119,094	116,241	113,824	111,516	109,531	106,780	104,892	103,080
その他	Others	39,613	28,289	36,645	94,465	106,128	43,553	100,983	103,349
貸倒引当金	Reserve for Credit Losses	(29,344)	(30,555)	(30,131)	(31,262)	(31,775)	(30,392)	(30,584)	(31,777)
固定資産	Fixed Assets	31,337	34,842	40,734	40,509	40,180	40,387	40,174	39,549
有形固定資産	Tangible Fixed Assets	5,975	6,080	5,925	5,773	5,676	5,541	6,439	6,344
建物及び構築物(純額)	Buildings and Structures, Net	1,602	1,584	1,558	1,533	1,520	1,506	1,490	1,493
土地	Land	3,004	3,004	3,004	3,004	3,004	3,004	3,004	3,004
リース資産(純額)	Lease Assets, Net	-	-	-	-	-	-	-	-
その他(純額)	Others, Net	1,367	1,490	1,362	1,235	1,151	1,030	1,944	1,845
無形固定資産	Intangible Fixed Assets	16,421	17,660	25,035	23,982	23,760	23,212	22,920	22,443
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	16,421	17,659	25,035	23,982	23,760	23,212	22,920	22,443
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	8,940	11,102	9,772	10,753	10,743	11,633	10,814	10,762
投資有価証券	Investment Securities	170	170	170	170	167	167	167	167
繰延税金資産	Deferred Tax Assets	4,295	5,351	4,030	4,009	3,988	5,049	4,266	4,253
退職給付に係る資産	Net Defined Benefit Asset	2,917	4,026	4,061	4,092	4,129	4,000	4,041	4,079
その他	Others	1,556	1,553	1,510	2,480	2,457	2,415	2,339	2,261
繰延資産	Deferred Assets	39	33	28	23	59	51	45	40
社債発行費	Bond Issue Expenses	39	33	28	23	59	51	45	40
資産の部合計	Total Assets	1,163,773	1,195,863	1,297,175	1,357,874	1,373,011	1,444,293	1,446,539	1,472,548

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	884,744	913,582	863,006	880,098	886,177	906,946	967,862	1,005,260
支払手形及び買掛金	Trade Notes and Accounts Payables	14,527	15,913	14,261	14,739	16,349	17,111	15,604	15,995
信用保証買掛金	Credit Guarantee Payables	298,139	314,322	329,971	343,986	364,692	388,629	410,956	437,099
短期社債	Short-Term Corporate Bonds	142,100	142,700	161,400	154,900	153,800	150,000	174,500	183,600
1年以内償還予定の社債	Corporate Bonds to Be Paid within a Year	-	-	10,000	10,000	10,000	10,000	10,000	10,000
短期借入金	Short-Term Borrowings	145,600	163,300	158,000	151,000	125,500	124,500	134,700	130,200
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	46,207	43,663	50,222	64,589	67,721	75,943	79,019	79,698
リース債務	Lease Obligations	734	1,043	1,381	1,702	2,086	2,462	2,882	3,410
未払法人税等	Accrued Income Taxes	1,458	1,065	579	909	1,215	872	615	1,056
預り金	Deposits Received	99,889	95,123	96,231	103,676	108,807	100,914	102,793	107,009
債権流動化預り金	Deposits Received for Securitization	100,000	100,000	-	-	-	-	-	-
賞与引当金	Accrued Employees' Bonuses	724	1,405	536	1,052	793	1,424	495	992
割賦利益繰延	Deferred Installment Income	30,503	30,414	30,269	30,055	29,958	30,195	30,452	30,829
その他	Others	4,860	4,631	10,153	3,488	5,252	4,893	5,842	5,369
固定負債	Long-Term Liabilities	187,655	189,456	340,389	397,532	403,915	456,806	414,468	401,500
社債	Corporate Bonds	20,000	20,000	10,000	10,000	20,000	20,000	10,000	10,000
長期借入金	Long-Term Debt	77,695	69,054	86,579	114,919	119,607	126,498	118,294	113,663
長期債権流動化債務	Long-Term Debts by Securitization			230,412	258,322	249,069	290,772	265,280	255,311
リース債務	Lease Obligations	3,845	5,383	7,035	8,520	10,217	11,776	13,552	15,715
繰延税金負債	Deferred Tax Liability	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	671	414	419	425	426	176	168	177
利息返還損失引当金	Reserve for Losses on Interest Repayments	3,758	6,110	5,497	4,901	4,153	7,141	6,742	6,199
その他	Others	81,685	88,494	445	443	442	440	431	432
負債の部合計	Total Liabilities	1,072,400	1,103,038	1,203,396	1,277,631	1,290,093	1,363,752	1,382,330	1,406,760
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	92,786	92,734	93,645	80,065	82,699	80,140	63,789	65,348
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	24,652	24,652	24,652	9,572	9,572	9,572	3,730	3,730
利益剰余金	Retained Earnings	53,134	53,083	53,993	55,493	58,127	55,567	45,059	46,618
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	(1,413)	90	133	177	218	400	419	438
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(2)	(2)	(2)	(3)	(5)	-	(0)	0
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(1,410)	93	136	180	224	400	419	438
純資産の部合計	Total Equity	91,372	92,824	93,779	80,242	82,918	80,541	64,209	65,787
負債及び純資産の部合計	Total Liabilities and Equity	1,163,773	1,195,863	1,297,175	1,357,874	1,373,011	1,444,293	1,446,539	1,472,548

取扱高	Trading Volume	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	157,820	154,264	152,737	156,648	165,319	156,457	156,322	156,803
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	23,293	29,034	30,387	30,536	31,562	32,536	33,861	39,097
オートクレジット	Auto Credit	4,662	7,772	7,167	5,771	6,035	6,633	6,951	8,314
その他ショッピングクレジット	Other Shopping Credit	18,630	21,261	23,219	24,764	25,527	25,902	26,910	30,783
信用保証	Credit Guarantee	59,652	56,760	56,260	56,710	63,754	67,849	66,896	73,670
オートクレジット	Auto Credit	32,490	32,611	31,903	30,745	31,772	34,938	32,144	34,490
その他ショッピングクレジット	Other Shopping Credit	22,168	20,141	20,775	22,643	27,468	27,428	29,233	32,468
その他信用保証	Others	4,994	4,008	3,581	3,321	4,513	5,482	5,518	6,711
融資	Total Loans	32,476	28,436	25,685	22,765	16,298	13,766	13,690	14,059
消費者金融	Consumer Loans	30,090	26,162	24,277	20,957	14,900	12,077	12,091	12,277
カードキャッシング	Cashing by Credit Card	7,096	6,965	7,339	7,536	7,357	6,881	7,087	6,581
ローンカード	Loan Card	1,107	1,095	1,045	933	872	797	713	490
その他消費者金融	Other Consumer Loans	21,887	18,100	15,892	12,487	6,670	4,397	4,291	5,206
その他融資	Other Loans	2,385	2,273	1,407	1,807	1,397	1,688	1,599	1,782
その他	Others	386,084	376,703	387,231	401,263	422,824	410,606	428,605	449,882
合計	Total	659,328	645,199	652,303	667,923	699,760	681,215	699,376	733,514

顧客数	Number of Customers (Thousands)	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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	66	69	68	69	69	71	71	75
個別信用購入あっせん	Installment Shopping Credit	29	33	33	33	34	33	35	34
信用保証	Credit Guarantee	37	36	35	35	35	37	35	40
クレジットカード加盟店数(千店)	Number of Merchants (Credit Cards) (Thousands)	n/a	420	n/a	326	n/a	326	n/a	327
有効カード会員数(千人)	Available Cardholders	5,301	5,283	5,236	5,140	5,172	5,121	5,040	4,899
クレジットカード	Credit Card	5,187	5,169	5,137	5,045	5,087	5,043	4,984	4,887
ローンカード	Loan Card	114	113	99	94	85	78	55	11
カード新規獲得枚数(千枚)	Number of New Card Issuance	66	77	79	67	60	56	52	55
クレジットカード	Credit Card	66	77	79	67	60	56	52	55
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts	243	236	210	207	203	197	190	186
クレジットカードキャッシング	Cashing by Credit Card	173	170	153	153	150	146	141	139
ローンカード	Loan Card	69	66	56	54	53	51	48	47

店舗・チャネル	Number of Branches and Channels	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
営業店舗数(店)	Branches	47	47	47	47	47	47	47	47
CD台数(千台)	CDs (Thousands)	n/a	155	n/a	156	n/a	153	n/a	151

平均貸出金利	Average Lending Rates	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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%	17.8%	17.8%	17.8%	17.8%	17.8%

融資残高内訳	Breakdown of Loan Receivables	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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%	112	108	85	83	81	78	71	68
～18.0%	～18.0%	403	394	346	349	344	336	325	319
～20.0%	～20.0%	10	9	9	9	9	9	9	9
～25.0%	～25.0%	25	24	24	23	23	22	22	22
～29.2%	～29.2%	9	8	8	8	8	7	7	7
合計	Total	561	545	474	475	468	454	435	426
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%	20.1%	19.8%	18.0%	17.7%	17.5%	17.2%	16.3%	16.0%
～18.0%	～18.0%	71.9%	72.4%	73.1%	73.5%	73.6%	74.0%	74.6%	74.9%
～20.0%	～20.0%	1.8%	1.8%	2.1%	2.0%	2.1%	2.1%	2.1%	2.1%
～25.0%	～25.0%	4.5%	4.4%	5.1%	5.0%	5.1%	5.1%	5.3%	5.3%
～29.2%	～29.2%	1.7%	1.5%	1.8%	1.7%	1.8%	1.6%	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	297	294	257	263	260	257	250	247
ローンカード	Loan Card	263	251	216	212	207	197	185	178
合計	Total	561	545	474	475	468	454	435	426

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
1口座あたり残高(千円)	Credit Outstanding Per Account	230	230	225	228	229	229	228	228
クレジットカードキャッシング	Cashing by Credit Card	171	172	168	171	173	175	176	178
ローンカード	Loan Card	377	379	381	387	386	385	380	377

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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%	0.5%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%

年齢別残高構成比	Balance by Age	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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	3.1%	3.1%	3.3%	3.4%	3.4%	3.5%	3.6%	3.6%
<40	<40	15.2%	14.9%	14.9%	14.7%	14.4%	14.2%	14.1%	13.8%
<50	<50	31.2%	31.2%	31.1%	30.9%	30.5%	30.1%	30.1%	29.7%
<60	<60	29.0%	29.2%	29.6%	29.6%	29.9%	30.1%	30.3%	30.4%
>= 60	Over 60	21.5%	21.6%	21.1%	21.4%	21.7%	22.0%	21.9%	22.5%
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	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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	69.4%	69.3%	69.5%	69.4%	69.3%	69.3%	69.3%	69.2%
女性	Female	30.6%	30.7%	30.5%	30.6%	30.7%	30.7%	30.7%	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	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
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	8.3%	8.1%	8.6%	8.3%	8.3%	8.0%	8.2%	8.1%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	31.1%	31.3%	31.7%	31.9%	32.2%	32.4%	33.0%	33.2%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.8%	32.7%	32.3%	32.5%	32.5%	32.5%	32.9%	33.0%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.4%	19.5%	18.7%	18.8%	18.6%	18.7%	18.1%	17.9%
100万円以上	Over JPY 1M	8.4%	8.4%	8.7%	8.5%	8.5%	8.3%	7.9%	7.7%
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	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9
貸倒関連費用	Credit Costs for Bad Debts	2,670	3,574	3,446	3,351	2,863	5,659	3,604	3,647
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,955	2,363	3,870	2,220	2,357	7,035	3,412	2,454
貸倒引当金残高	Allowance for Bad Debts	29,344	30,555	30,131	31,262	31,775	30,392	30,584	31,777
営業債権残高	Account Receivables	887,533	923,742	953,958	973,563	1,009,079	1,032,269	1,060,588	1,101,321
リスク管理債権	Risk Monitored Installment Receivables	n/a	31,494	n/a	30,500	n/a	27,578	n/a	27,233
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	7	n/a	10	n/a	0	n/a	0
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	21,016	n/a	19,823	n/a	16,146	n/a	15,441
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,090	n/a	1,068	n/a	1,129	n/a	906
貸出条件緩和債権	Restructured Installment Receivables	n/a	9,380	n/a	9,597	n/a	10,302	n/a	10,885

利息返還関連情報	Grey Zone Related Information	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9
利息返還関連費用	Credit Costs for Grey Zone Claims	-	3,000	-	-	-	3,500	-	-
利息返還実績	Amount of Refund for Grey Zone Claim	780	621	591	665	688	465	437	542
債権放棄額	Amount of Debt Write-Off	49	44	35	43	33	32	31	41
利息返還額	Amount of Interest Repayment	730	577	556	621	654	433	406	501
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	3,758	6,110	5,497	4,901	4,153	7,141	6,742	6,199

調達状況(1)	Balance and Ratio of Total Funding (1)	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
残高:	Balance:								
短期借入金	Short-Term Debts	145,600	163,300	158,000	151,000	125,500	124,500	134,700	130,200
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	46,207	43,663	50,222	64,589	67,721	75,943	79,019	79,698
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	77,695	69,054	86,579	114,919	119,607	126,498	118,294	113,663
長期債権流動化債務	Long-Term Debts by Securitization	81,182	87,987	230,412	258,322	249,069	290,772	265,280	255,311
短期社債	Commercial Paper	142,100	142,700	161,400	154,900	153,800	150,000	174,500	183,600
社債	Corporate Bonds	20,000	20,000	20,000	20,000	30,000	30,000	20,000	20,000
合計	Total	512,785	526,704	706,613	763,730	745,697	797,713	791,793	782,472
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
長期債権流動化債務	Long-Term Debts by Securitization	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
短期社債	Commercial Paper	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
社債	Corporate Bonds	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
合計	Total	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%

調達状況(2)	Balance and Ratio of Total Funding (2)	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9
残高:	Balance								
固定金利調達	Fixed Interest Funding	147,067	145,670	199,813	196,059	197,030	188,846	204,015	217,177
変動金利調達	Floating Interest Funding	365,717	381,034	506,800	567,671	548,667	608,867	587,777	565,295
合計	Total	512,785	526,704	706,613	763,730	745,697	797,713	791,793	782,472
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	29%	28%	28%	26%	26%	24%	26%	28%
変動金利調達	Floating Interest Funding	71%	72%	72%	74%	74%	76%	74%	72%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%