

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, 2020  
(July 31, 2020)



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免責条項  
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要約損益計算書	Summary of Income Statements	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6
包括信用購入あっせん収益	Credit Card Shopping ( <i>Hokatsu</i> )	4,984	5,273	5,155	5,244	5,324	5,368	5,346	4,778
個別信用購入あっせん収益	Installment Shopping Credit ( <i>Kobetsu</i> )	2,686	2,725	2,702	2,698	2,752	2,826	2,989	3,036
オートクレジット	Auto Credit	759	743	709	675	658	655	656	666
その他ショッピングクレジット	Other Shopping Credit	1,926	1,982	1,992	2,023	2,094	2,171	2,332	2,369
信用保証	Credit Guarantee	4,391	4,412	4,402	4,452	4,557	4,585	4,588	4,611
オートクレジット	Auto Credit	2,050	2,031	2,039	2,063	2,046	2,009	1,974	1,948
その他ショッピングクレジット	Other Shopping Credit	2,165	2,213	2,213	2,190	2,338	2,357	2,457	2,411
その他信用保証	Others	175	167	149	198	173	218	155	251
融資	Total Loans	3,391	3,326	3,176	3,139	3,131	3,119	2,935	2,927
消費者金融	Consumer Loans	3,311	3,239	3,094	3,064	3,054	3,045	2,867	2,874
カードキャッシング	Cashing by Credit Card	930	979	942	962	940	944	889	996
ローンカード	Loan Card	417	398	374	367	346	321	284	260
その他消費者金融	Other Consumer Loans	1,963	1,861	1,777	1,734	1,766	1,779	1,693	1,617
その他融資	Other Loans	79	86	81	74	77	73	67	53
金融収益	Financial Income	400	320	336	319	331	303	302	290
その他	Others	3,194	3,353	3,423	3,579	3,578	3,653	3,763	3,832
<b>営業収益</b>	<b>Operating Revenue</b>	<b>19,048</b>	<b>19,412</b>	<b>19,196</b>	<b>19,434</b>	<b>19,676</b>	<b>19,858</b>	<b>19,926</b>	<b>19,477</b>
販売費及び一般管理費	Total SG&A	16,755	15,989	22,278	16,808	17,202	16,541	20,771	16,543
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	3,351	2,863	5,659	3,604	3,647	2,958	5,050	3,301
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	3,500	-	-	-	1,701	-
従業員給料・賞与	Personnel Expenses	2,389	2,185	2,396	2,312	2,293	2,111	2,453	2,261
支払手数料	Handling Charges	5,260	5,350	5,123	5,621	5,412	5,625	5,547	5,422
販売促進費	Sales Promotion Costs	1,688	1,663	1,668	1,530	1,659	1,778	1,825	1,552
賃借料	Rent	444	446	437	469	463	480	412	440
減価償却費	Depreciation and Amortization	926	1,122	1,134	1,078	1,083	1,097	1,203	1,180
通信費	Communication Costs	557	495	497	445	485	412	404	378
その他	Others	2,137	1,860	1,860	1,745	2,155	2,076	2,173	2,007
金融費用	Financial Expenses	711	740	695	783	728	709	725	723
支払利息	Interest Expenses	662	681	640	690	674	663	646	673
その他	Others	49	58	55	93	54	46	78	50
<b>営業費用</b>	<b>Operating Expenses</b>	<b>17,467</b>	<b>16,729</b>	<b>22,973</b>	<b>17,592</b>	<b>17,930</b>	<b>17,251</b>	<b>21,497</b>	<b>17,267</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>1,581</b>	<b>2,683</b>	<b>(3,776)</b>	<b>1,842</b>	<b>1,745</b>	<b>2,606</b>	<b>(1,570)</b>	<b>2,209</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>1,575</b>	<b>2,722</b>	<b>(3,775)</b>	<b>1,848</b>	<b>1,740</b>	<b>2,562</b>	<b>(1,764)</b>	<b>2,179</b>
<b>親会社株主に帰属する四半期純利益(損失)</b>	<b>Profit (Losses) Attributable to Owners of Parent</b>	<b>1,499</b>	<b>2,634</b>	<b>(2,559)</b>	<b>718</b>	<b>1,559</b>	<b>2,419</b>	<b>(1,825)</b>	<b>1,973</b>

  

営業債権残高	Account Receivables	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
割賦売掛金	Total Installment Receivables	619,354	632,083	629,401	633,196	645,095	672,966	683,508	686,721
包括信用購入あっせん	Credit Card Shopping ( <i>Hokatsu</i> )	93,442	100,373	97,450	96,126	98,528	103,708	98,901	95,817
個別信用購入あっせん	Installment Shopping Credit ( <i>Kobetsu</i> )	244,019	248,244	252,970	259,939	269,972	292,891	310,067	321,401
オートクレジット	Auto Credit	72,406	69,629	67,874	67,099	67,754	70,467	73,260	74,209
その他ショッピングクレジット	Other Shopping Credit	171,612	178,615	185,095	192,840	202,218	222,423	236,807	247,192
融資	Total Loans	281,892	283,464	278,980	277,131	276,594	276,367	274,540	269,502
消費者金融	Consumer Loans	265,957	268,007	264,387	263,491	262,931	262,410	261,648	257,181
カードキャッシング	Cashing by Credit Card	26,379	22,125	20,773	20,741	20,500	20,135	20,188	18,518
ローンカード	Loan Card	12,572	12,002	9,997	9,471	8,705	7,932	7,348	6,506
その他消費者金融	Other Consumer Loans	227,004	233,879	233,615	233,278	233,725	234,342	234,111	232,157
その他融資	Other Loans	15,935	15,457	14,593	13,639	13,662	13,956	12,891	12,321
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	343,986	364,692	388,629	410,956	437,099	451,966	473,539	488,515
オートクレジット	Auto Credit	169,673	173,934	181,266	185,915	191,593	192,148	195,630	196,366
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	67,776	66,510	65,858	64,950	64,394	64,036	63,605	63,066
その他ショッピングクレジット	Other Shopping Credit	144,497	160,355	175,760	192,365	211,097	223,096	238,034	249,691
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	179,791	175,165	170,511	166,100	162,101	157,767	153,490	148,846
その他信用保証	Others	29,815	30,402	31,601	32,675	34,408	36,721	39,874	42,457
リース投資資産	Leased Investment Assets	10,223	12,303	14,238	16,435	19,126	21,734	24,581	27,902
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>973,563</b>	<b>1,009,079</b>	<b>1,032,269</b>	<b>1,060,588</b>	<b>1,101,321</b>	<b>1,146,668</b>	<b>1,181,629</b>	<b>1,203,140</b>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,317,341	1,332,771	1,403,854	1,406,320	1,432,957	1,469,281	1,476,680	1,482,006
現金及び預金	Cash and Deposits	169,057	139,807	251,644	170,440	156,984	142,446	186,854	115,435
割賦売掛金	Installment Receivables	619,354	632,083	629,401	633,196	645,095	672,966	683,508	686,721
信用保証割賦売掛金	Credit Guarantee Receivables	343,986	364,692	388,629	410,956	437,099	451,966	473,539	488,515
リース投資資産	Lease Investment Assets	10,223	12,303	14,238	16,435	19,126	21,734	24,581	27,902
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
金銭の信託	Monetary Assets Held in Trust	111,516	109,531	106,780	104,892	103,080	101,622	99,560	97,818
その他	Others	94,465	106,128	43,553	100,983	103,349	110,879	43,510	101,153
貸倒引当金	Reserve for Credit Losses	(31,262)	(31,775)	(30,392)	(30,584)	(31,777)	(32,336)	(34,874)	(35,541)
固定資産	Fixed Assets	40,509	40,180	40,387	40,174	39,549	39,045	38,642	37,853
有形固定資産	Tangible Fixed Assets	5,773	5,676	5,541	6,439	6,344	6,489	6,422	6,261
建物及び構築物(純額)	Buildings and Structures, Net	1,533	1,520	1,506	1,490	1,493	1,630	1,587	1,608
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	1,235	1,151	1,030	1,944	1,845	1,854	1,830	1,647
無形固定資産	Intangible Fixed Assets	23,982	23,760	23,212	22,920	22,443	21,864	22,469	21,891
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	23,982	23,760	23,212	22,920	22,443	21,864	22,469	21,891
その他	Others	0	0	0	0	0	0	-	-
投資その他の資産	Investments and Other Assets	10,753	10,743	11,633	10,814	10,762	10,691	9,750	9,700
投資有価証券	Investment Securities	170	167	167	167	167	167	167	167
繰延税金資産	Deferred Tax Assets	4,009	3,988	5,049	4,266	4,253	4,203	4,439	4,425
退職給付に係る資産	Net Defined Benefit Asset	4,092	4,129	4,000	4,041	4,079	4,123	2,860	2,898
その他	Others	2,480	2,457	2,415	2,339	2,261	2,196	2,282	2,209
繰延資産	Deferred Assets	23	59	51	45	40	79	73	67
社債発行費	Bond Issue Expenses	23	59	51	45	40	79	73	67
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,357,874</b>	<b>1,373,011</b>	<b>1,444,293</b>	<b>1,446,539</b>	<b>1,472,548</b>	<b>1,508,406</b>	<b>1,515,396</b>	<b>1,519,926</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
<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	880,098	886,177	906,946	967,862	1,005,260	1,032,228	1,013,140	1,148,653
支払手形及び買掛金	Trade Notes and Accounts Payables	14,739	16,349	17,111	15,604	15,995	17,962	17,826	15,915
信用保証買掛金	Credit Guarantee Payables	343,986	364,692	388,629	410,956	437,099	451,966	473,539	488,515
短期社債	Short-Term Corporate Bonds	154,900	153,800	150,000	174,500	183,600	204,600	176,300	137,300
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	10,000	-
短期借入金	Short-Term Borrowings	151,000	125,500	124,500	134,700	130,200	109,500	106,500	284,000
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	64,589	67,721	75,943	79,019	79,698	83,068	79,768	76,470
リース債務	Lease Obligations	1,702	2,086	2,462	2,882	3,410	3,928	4,506	5,168
未払法人税等	Accrued Income Taxes	909	1,215	872	615	1,056	1,413	1,134	456
預り金	Deposits Received	103,676	108,807	100,914	102,793	107,009	115,972	104,570	104,997
債権流動化預り金	Deposits Received for Securitization	-	-	-	-	-	-	-	-
賞与引当金	Accrued Employees' Bonuses	1,052	793	1,424	495	992	691	1,410	495
割賦利益繰延	Deferred Installment Income	30,055	29,958	30,195	30,452	30,829	31,162	31,671	31,492
その他	Others	3,488	5,252	4,893	5,842	5,369	1,963	5,912	3,841
固定負債	Long-Term Liabilities	397,532	403,915	456,806	414,468	401,500	407,951	436,688	303,701
社債	Corporate Bonds	10,000	20,000	20,000	10,000	10,000	20,000	20,000	20,000
長期借入金	Long-Term Debt	114,919	119,607	126,498	118,294	113,663	119,132	102,375	89,245
長期債権流動化債務	Long-Term Debts by Securitization	258,322	249,069	290,772	265,280	255,311	244,639	286,729	164,744
リース債務	Lease Obligations	8,520	10,217	11,776	13,552	15,715	17,805	20,074	22,733
繰延税金負債	Deferred Tax Liability	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	425	426	176	168	177	154	52	9
利息返還損失引当金	Reserve for Losses on Interest Repayments	4,901	4,153	7,141	6,742	6,199	5,672	6,855	6,404
その他	Others	443	442	440	431	432	547	601	565
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,277,631</b>	<b>1,290,093</b>	<b>1,363,752</b>	<b>1,382,330</b>	<b>1,406,760</b>	<b>1,440,180</b>	<b>1,449,828</b>	<b>1,452,355</b>
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	80,065	82,699	80,140	63,789	65,348	67,768	65,942	67,916
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	9,572	9,572	9,572	3,730	3,730	3,730	3,730	3,730
利益剰余金	Retained Earnings	55,493	58,127	55,567	45,059	46,618	49,037	47,212	49,186
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	177	218	400	419	438	457	(373)	(344)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(3)	(5)	-	(0)	0	0	(0)	(0)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	180	224	400	419	438	457	(373)	(344)
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>80,242</b>	<b>82,918</b>	<b>80,541</b>	<b>64,209</b>	<b>65,787</b>	<b>68,225</b>	<b>65,568</b>	<b>67,571</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,357,874</b>	<b>1,373,011</b>	<b>1,444,293</b>	<b>1,446,539</b>	<b>1,472,548</b>	<b>1,508,406</b>	<b>1,515,396</b>	<b>1,519,926</b>

取扱高	Trading Volume	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	156,648	165,319	156,457	156,322	156,803	165,584	156,363	137,717
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	30,536	31,562	32,536	33,861	39,097	52,878	48,030	41,182
オートクレジット	Auto Credit	5,771	6,035	6,633	6,951	8,314	10,148	10,748	8,421
その他ショッピングクレジット	Other Shopping Credit	24,764	25,527	25,902	26,910	30,783	42,729	37,282	32,761
信用保証	Credit Guarantee	56,710	63,754	67,849	66,896	73,670	63,662	70,333	63,332
オートクレジット	Auto Credit	30,745	31,772	34,938	32,144	34,490	30,210	32,676	29,880
その他ショッピングクレジット	Other Shopping Credit	22,643	27,468	27,428	29,233	32,468	25,932	28,973	25,655
その他信用保証	Others	3,321	4,513	5,482	5,518	6,711	7,519	8,682	7,795
融資	Total Loans	22,765	16,298	13,766	13,690	14,059	14,138	12,447	8,382
消費者金融	Consumer Loans	20,957	14,900	12,077	12,091	12,277	12,349	11,091	7,635
カードキャッシング	Cashing by Credit Card	7,536	7,357	6,881	7,087	6,581	6,554	6,364	4,780
ローンカード	Loan Card	933	872	797	713	490	273	235	149
その他消費者金融	Other Consumer Loans	12,487	6,670	4,397	4,291	5,206	5,522	4,491	2,705
その他融資	Other Loans	1,807	1,397	1,688	1,599	1,782	1,788	1,356	747
その他	Others	401,263	422,824	410,606	428,605	449,882	464,428	442,750	439,855
合計	Total	667,923	699,760	681,215	699,376	733,514	760,691	729,927	690,470

顧客数	Number of Customers (Thousands)	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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	69	69	71	71	75	72	73	62
個別信用購入あっせん	Installment Shopping Credit	33	34	33	35	34	40	37	29
信用保証	Credit Guarantee	35	35	37	35	40	32	36	32
クレジットカード加盟店数(千店)	Number of Merchants (Credit Cards) (Thousands)	326	n/a	326	n/a	327	n/a	331	n/a
有効カード会員数(千人)	Available Cardholders	5,140	5,172	5,121	5,040	4,960	4,914	4,863	4,809
クレジットカード	Credit Card	5,045	5,087	5,043	4,984	4,937	4,895	4,845	4,794
ローンカード	Loan Card	94	85	78	55	22	19	17	14
カード新規獲得枚数(千枚)	Number of New Card Issuance	67	60	56	52	55	50	53	39
クレジットカード	Credit Card	67	60	56	52	55	50	53	39
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts	207	203	197	190	186	181	168	158
クレジットカードキャッシング	Cashing by Credit Card	153	150	146	141	139	135	132	123
ローンカード	Loan Card	54	53	51	48	47	45	36	35

店舗・チャネル	Number of Branches and Channels	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
営業店舗数(店)	Branches	47	47	47	47	47	47	47	47
CD台数(千台)	CDs (Thousands)	156	n/a	153	n/a	151	n/a	151	n/a

平均貸出金利	Average Lending Rates	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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	17.8%	17.8%	17.8%	17.8%	17.8%	17.9%	17.4%	17.5%
融資残高内訳	Breakdown of Loan Receivables	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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%	83	81	78	71	68	64	58	54
～18.0%	～18.0%	349	344	336	325	319	309	295	275
～20.0%	～20.0%	9	9	9	9	9	9	4	4
～25.0%	～25.0%	23	23	22	22	22	22	4	4
～29.2%	～29.2%	8	8	7	7	7	7	1	1
合計	Total	475	468	454	435	426	412	364	339
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%	17.7%	17.5%	17.2%	16.3%	16.0%	15.6%	16.0%	16.0%
～18.0%	～18.0%	73.5%	73.6%	74.0%	74.6%	74.9%	75.0%	81.1%	81.0%
～20.0%	～20.0%	2.0%	2.1%	2.1%	2.1%	2.1%	2.2%	1.3%	1.4%
～25.0%	～25.0%	5.0%	5.1%	5.1%	5.3%	5.3%	5.5%	1.1%	1.2%
～29.2%	～29.2%	1.7%	1.8%	1.6%	1.7%	1.7%	1.7%	0.4%	0.4%
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	263	260	257	250	247	241	240	223
ローンカード	Loan Card	212	207	197	185	178	171	124	116
合計	Total	475	468	454	435	426	412	364	339
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
1口座あたり残高(千円)	Credit Outstanding Per Account	228	229	229	228	228	227	215	213
クレジットカードキャッシング	Cashing by Credit Card	171	173	175	176	178	178	181	180
ローンカード	Loan Card	387	386	385	380	377	372	340	331
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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	0.7%	0.7%	0.6%	0.7%	0.7%	0.8%	0.7%	0.9%
年齢別残高構成比	Balance by Age	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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	3.4%	3.4%	3.5%	3.6%	3.6%	3.5%	3.9%	3.7%
<40	<40	14.7%	14.4%	14.2%	14.1%	13.8%	13.4%	13.4%	12.9%
<50	<50	30.9%	30.5%	30.1%	30.1%	29.7%	29.5%	29.1%	28.7%
<60	<60	29.6%	29.9%	30.1%	30.3%	30.4%	30.7%	30.9%	31.4%
>= 60	Over 60	21.4%	21.7%	22.0%	21.9%	22.5%	22.9%	22.6%	23.3%
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	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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	69.4%	69.3%	69.3%	69.3%	69.2%	69.1%	68.2%	68.3%
女性	Female	30.6%	30.7%	30.7%	30.7%	30.8%	30.9%	31.8%	31.7%
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	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
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	8.3%	8.3%	8.0%	8.2%	8.1%	8.2%	8.6%	8.7%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	31.9%	32.2%	32.4%	33.0%	33.2%	33.5%	35.9%	36.2%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.5%	32.5%	32.5%	32.9%	33.0%	33.1%	34.2%	34.2%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	18.8%	18.6%	18.7%	18.1%	17.9%	17.7%	15.5%	15.1%
100万円以上	Over JPY 1M	8.5%	8.5%	8.3%	7.9%	7.7%	7.5%	5.8%	5.7%
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	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6
貸倒関連費用	Credit Costs for Bad Debts	3,351	2,863	5,659	3,604	3,647	2,958	5,050	3,301
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,220	2,357	7,035	3,412	2,454	2,400	2,511	2,633
貸倒引当金残高	Allowance for Bad Debts	31,262	31,775	30,392	30,584	31,777	32,336	34,874	35,541
営業債権残高	Account Receivables	973,563	1,009,079	1,032,269	1,060,588	1,101,321	1,146,668	1,181,629	1,203,140
リスク管理債権	Risk Monitored Installment Receivables	30,500	n/a	27,578	n/a	27,233	n/a	28,307	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	10	n/a	0	n/a	0	n/a	18	n/a
延滞債権	Non- Accrual Delinquent Installment Receivables	19,823	n/a	16,146	n/a	15,441	n/a	15,692	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,068	n/a	1,129	n/a	906	n/a	750	n/a
貸出条件緩和債権	Restructured Installment Receivables	9,597	n/a	10,302	n/a	10,885	n/a	11,845	n/a

利息返還関連情報	Grey Zone Related Information	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	3,500	-	-	-	1,701	-
利息返還実績	Amount of Refund for Grey Zone Claim	665	688	465	437	542	535	506	386
債権放棄額	Amount of Debt Write-Off	43	33	32	31	41	45	32	22
利息返還額	Amount of Interest Repayment	621	654	433	406	501	489	474	364
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	4,901	4,153	7,141	6,742	6,199	5,672	6,855	6,404

調達状況(1)	Balance and Ratio of Total Funding (1)	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
残高:	Balance:								
短期借入金	Short-Term Debts	151,000	125,500	124,500	134,700	130,200	109,500	106,500	284,000
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	64,589	67,721	75,943	79,019	79,698	83,068	79,768	76,470
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	114,919	119,607	126,498	118,294	113,663	119,132	102,375	89,245
長期債権流動化債務	Long-Term Debts by Securitization	258,322	249,069	290,772	265,280	255,311	244,639	286,729	164,744
短期社債	Commercial Paper	154,900	153,800	150,000	174,500	183,600	204,600	176,300	137,300
社債	Corporate Bonds	20,000	30,000	30,000	20,000	20,000	30,000	30,000	20,000
合計	Total	763,730	745,697	797,713	791,793	782,472	790,939	781,672	771,759
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.4%	0.3%	0.3%	0.3%	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%	0.5%	0.5%	0.5%	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	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%
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%	0.3%
合計	Total	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%

調達状況(2)	Balance and Ratio of Total Funding (2)	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6
残高:	Balance								
固定金利調達	Fixed Interest Funding	196,059	197,030	188,846	204,015	217,177	223,368	208,399	202,019
変動金利調達	Floating Interest Funding	567,671	548,667	608,867	587,777	565,295	567,571	573,273	569,740
合計	Total	763,730	745,697	797,713	791,793	782,472	790,939	781,672	771,759
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	26%	26%	24%	26%	28%	28%	27%	26%
変動金利調達	Floating Interest Funding	74%	74%	76%	74%	72%	72%	73%	74%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%