

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 Fiscal Year
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免責条項
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要約損益計算書	Summary of Income Statements	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3
包括信用購入あっせん収益	Credit Card Shopping (<i>Hokatsu</i>)	4,460	4,570	4,704	4,719	4,721	4,761	4,865	4,847
個別信用購入あっせん収益	Installment Shopping Credit (<i>Kobetsu</i>)	3,003	3,006	2,980	2,938	2,805	2,735	2,689	2,643
オートクレジット	Auto Credit	1,199	1,179	1,158	1,119	1,037	954	905	831
その他ショッピングクレジット	Other Shopping Credit	1,804	1,827	1,822	1,819	1,768	1,780	1,783	1,812
信用保証	Credit Guarantee	4,013	4,055	4,061	4,028	4,144	4,206	4,332	4,327
オートクレジット	Auto Credit	1,999	1,981	1,941	1,891	1,983	1,983	2,036	2,028
その他ショッピングクレジット	Other Shopping Credit	1,817	1,882	1,934	1,958	1,983	2,047	2,117	2,125
その他信用保証	Others	196	191	186	178	177	176	178	173
融資	Total Loans	2,925	3,056	3,231	3,178	3,315	3,374	3,555	3,460
消費者金融	Consumer Loans	2,822	2,960	3,134	3,098	3,242	3,299	3,468	3,373
カードキャッシング	Cashing by Credit Card	1,006	988	1,005	962	986	971	979	909
ローンカード	Loan Card	581	627	643	553	532	512	486	462
その他消費者金融	Other Consumer Loans	1,234	1,344	1,485	1,583	1,723	1,816	2,002	2,002
その他融資	Other Loans	102	95	96	79	72	74	87	86
金融収益	Financial Income	435	447	428	422	403	435	395	379
その他	Others	2,720	2,764	2,821	2,889	3,043	2,898	3,007	2,988
営業収益	Operating Revenue	17,559	17,902	18,229	18,177	18,433	18,411	18,846	18,647
販売費及び一般管理費	Total SG&A	14,793	15,187	14,835	17,374	15,512	15,790	15,107	19,159
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,256	2,612	1,877	2,050	2,702	3,230	2,670	3,574
利息返還損失引当金繰入額	Provision of Reserve for Losses on Interest Repayment	-	-	-	3,100	-	-	-	3,000
従業員給料・賞与	Personnel Expenses	2,575	2,531	2,403	2,496	2,607	2,370	2,243	2,394
支払手数料	Handling Charges	4,450	4,480	4,503	4,582	4,834	4,758	4,833	5,027
販売促進費	Sales Promotion Costs	1,417	1,431	1,461	1,569	1,579	1,599	1,633	1,507
賃借料	Rent	508	494	496	498	518	482	468	457
減価償却費	Depreciation and Amortization	1,010	1,045	1,072	771	733	743	776	794
通信費	Communication Costs	504	534	547	548	563	578	559	573
その他	Others	2,070	2,057	2,472	1,757	1,973	2,026	1,923	1,828
金融費用	Financial Expenses	667	690	611	643	660	706	684	681
支払利息	Interest Expenses	541	534	550	535	559	551	592	578
その他	Others	126	156	60	107	101	154	91	103
営業費用	Operating Expenses	15,461	15,877	15,446	18,017	16,172	16,497	15,791	19,840
営業利益(損失)	Operating Income (Loss)	2,098	2,024	2,782	159	2,260	1,913	3,054	(1,192)
経常利益(損失)	Ordinary Income (Loss)	2,100	2,264	3,264	15	2,290	1,927	3,048	(1,148)
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	1,762	1,944	3,649	(180)	2,195	2,018	2,965	(51)
営業債権残高	Account Receivables	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
割賦売掛金	Total Installment Receivables	500,735	516,405	537,602	548,978	550,457	563,121	584,813	602,993
包括信用購入あっせん	Credit Card Shopping (<i>Hokatsu</i>)	94,321	94,668	101,886	100,747	99,288	99,159	105,603	105,238
個別信用購入あっせん	Installment Shopping Credit (<i>Kobetsu</i>)	248,990	249,266	247,742	244,209	237,270	233,050	230,381	234,179
オートクレジット	Auto Credit	102,609	102,935	101,027	98,473	91,231	85,293	79,621	77,723
その他ショッピングクレジット	Other Shopping Credit	146,381	146,331	146,715	145,736	146,038	147,756	150,759	156,456
融資	Total Loans	157,422	172,469	187,973	204,020	213,898	230,912	248,829	263,574
消費者金融	Consumer Loans	134,731	150,476	166,606	183,615	199,339	215,418	232,972	247,518
カードキャッシング	Cashing by Credit Card	24,230	23,892	23,166	23,122	23,049	22,962	22,255	22,049
ローンカード	Loan Card	17,626	17,179	16,618	16,309	15,736	15,150	14,151	14,024
その他消費者金融	Other Consumer Loans	92,874	109,404	126,821	144,183	160,553	177,304	196,566	211,445
その他融資	Other Loans	22,690	21,993	21,367	20,405	14,559	15,494	15,856	16,055
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	222,418	224,780	231,290	245,638	263,103	279,373	298,139	314,322
オートクレジット	Auto Credit	139,400	133,353	131,407	135,221	141,079	145,789	152,640	159,388
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	84,889	82,832	79,939	77,703	75,529	73,700	71,522	70,002
その他ショッピングクレジット	Other Shopping Credit	51,616	61,236	70,784	81,704	93,039	104,223	115,298	124,507
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	215,683	215,511	213,023	208,389	203,346	198,656	193,526	188,735
その他信用保証	Others	31,402	30,189	29,098	28,712	28,984	29,360	30,201	30,426
リース投資資産	Leased Investment Assets	-	-	63	547	1,414	2,741	4,579	6,426
営業債権残高合計	Total Account Receivables	723,153	741,185	768,956	795,164	814,975	845,237	887,533	923,742

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
資産の部:	Assets:								
流動資産	Current Assets	988,659	975,861	1,008,584	1,031,428	1,093,978	1,101,401	1,136,766	1,167,336
現金及び預金	Cash and Deposits	137,076	110,046	109,479	118,543	149,523	125,788	115,499	123,269
割賦売掛金	Installment Receivables	500,735	516,405	537,602	548,978	550,457	563,121	584,813	602,993
信用保証割賦売掛金	Credit Guarantee Receivables	222,418	224,780	231,290	245,638	263,103	279,373	298,139	314,322
リース投資資産	Lease Investment Assets	-	-	63	547	1,414	2,741	4,579	6,426
繰延税金資産	Deferred Tax Assets	4,740	4,740	4,740	4,370	4,370	4,370	4,370	6,350
金銭の信託	Monetary Assets Held in Trust	124,945	124,332	123,550	121,094	122,144	121,011	119,094	116,241
その他	Others	29,866	27,485	34,467	24,569	30,427	33,624	39,613	28,289
貸倒引当金	Reserve for Credit Losses	(31,123)	(31,927)	(32,608)	(32,312)	(27,461)	(28,629)	(29,344)	(30,555)
固定資産	Fixed Assets	20,260	20,284	20,368	24,291	25,488	26,124	27,041	29,491
有形固定資産	Tangible Fixed Assets	6,067	6,147	6,020	6,109	6,096	6,075	5,975	6,080
建物及び構築物(純額)	Buildings and Structures, Net	1,677	1,650	1,623	1,611	1,617	1,641	1,602	1,584
土地	Land	3,128	3,128	3,128	3,109	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	1,261	1,369	1,269	1,388	1,474	1,429	1,367	1,490
無形固定資産	Intangible Fixed Assets	9,995	9,905	10,089	13,487	14,675	15,359	16,421	17,660
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	9,995	9,905	10,089	13,487	14,675	15,359	16,421	17,659
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	4,197	4,230	4,258	4,693	4,715	4,689	4,644	5,751
投資有価証券	Investment Securities	191	191	177	177	171	170	170	170
退職給付に係る資産	Net Defined Benefit Asset	2,422	2,448	2,481	2,849	2,872	2,893	2,917	4,026
その他	Others	1,583	1,590	1,598	1,666	1,671	1,625	1,556	1,553
繰延資産	Deferred Assets	87	78	69	61	52	44	39	33
社債発行費	Bond Issue Expenses	87	78	69	61	52	44	39	33
資産の部合計	Total Assets	1,009,007	996,224	1,029,022	1,055,781	1,119,519	1,127,571	1,163,847	1,196,861

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	782,962	783,097	814,267	831,780	865,072	842,012	884,744	913,582
支払手形及び買掛金	Trade Notes and Accounts Payables	13,509	12,208	14,833	14,898	12,684	13,211	14,527	15,913
信用保証買掛金	Credit Guarantee Payables	222,418	224,780	231,290	245,638	263,103	279,373	298,139	314,322
短期社債	Short-Term Corporate Bonds	130,300	128,000	138,900	145,000	170,000	147,000	142,100	142,700
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	-	-	-
短期借入金	Short-Term Borrowings	128,900	146,900	146,400	141,100	136,100	127,600	145,600	163,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	32,978	35,854	38,400	43,873	44,385	48,130	46,207	43,663
リース債務	Lease Obligations	-	-	10	89	227	440	734	1,043
未払法人税等	Accrued Income Taxes	579	1,223	2,343	1,271	797	1,139	1,458	1,065
預り金	Deposits Received	87,126	86,474	94,989	88,926	91,163	88,883	99,889	95,123
債権流動化預り金	Deposits Received for Securitization	130,177	100,163	100,000	100,000	100,000	100,000	100,000	100,000
賞与引当金	Accrued Employees' Bonuses	540	1,063	734	1,240	519	1,013	724	1,405
割賦利益繰延	Deferred Installment Income	32,505	32,270	31,899	31,468	31,025	30,761	30,503	30,414
その他	Others	3,926	4,158	4,465	8,274	5,065	4,460	4,860	4,631
固定負債	Long-Term Liabilities	127,780	122,961	120,893	129,946	158,126	197,216	187,730	190,454
社債	Corporate Bonds	30,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
長期借入金	Long-Term Debt	49,058	57,703	60,019	69,290	70,937	84,206	77,695	69,054
リース債務	Lease Obligations	-	-	53	458	1,186	2,301	3,845	5,383
繰延税金負債	Deferred Tax Liability	94	93	92	91	80	79	74	998
退職給付に係る負債	Net Defined Benefit Liability	1,272	1,268	1,261	561	587	631	671	414
利息返還損失引当金	Reserve for Losses on Interest Repayments	7,961	6,623	5,116	7,028	5,673	4,677	3,758	6,110
その他	Others	39,394	37,273	34,350	32,518	59,661	85,321	81,685	88,494
負債の部合計	Total Liabilities	910,743	906,058	935,160	961,727	1,023,198	1,039,228	1,072,475	1,104,037
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	100,337	92,192	95,841	95,661	97,856	89,820	92,786	92,734
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	44,796	34,706	34,706	34,706	34,706	24,652	24,652	24,652
利益剰余金	Retained Earnings	40,542	42,486	46,135	45,955	48,150	50,169	53,134	53,083
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	(2,073)	(2,026)	(1,979)	(1,607)	(1,536)	(1,478)	(1,413)	90
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(3)	(3)	(2)	(2)	(2)	(3)	(2)	(2)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(2,069)	(2,023)	(1,977)	(1,605)	(1,533)	(1,475)	(1,410)	93
純資産の部合計	Total Equity	98,263	90,165	93,862	94,053	96,320	88,342	91,372	92,824
負債及び純資産の部合計	Total Liabilities and Equity	1,009,007	996,224	1,029,022	1,055,781	1,119,519	1,127,571	1,163,847	1,196,861

取扱高	Trading Volume	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	147,395	148,638	156,193	150,944	151,091	151,346	157,820	154,264
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	30,016	28,109	26,536	23,571	20,146	22,649	23,293	29,034
オートクレジット	Auto Credit	11,959	11,900	10,899	9,082	5,033	4,972	4,662	7,772
その他ショッピングクレジット	Other Shopping Credit	18,057	16,208	15,637	14,488	15,112	17,677	18,630	21,261
信用保証	Credit Guarantee	51,660	51,447	51,920	57,479	57,676	58,454	59,652	56,760
オートクレジット	Auto Credit	26,902	25,949	25,994	31,500	32,245	31,337	32,490	32,611
その他ショッピングクレジット	Other Shopping Credit	22,416	22,987	23,338	22,687	21,452	22,896	22,168	20,141
その他信用保証	Others	2,341	2,509	2,587	3,291	3,978	4,220	4,994	4,008
融資	Total Loans	28,986	29,568	32,068	29,838	31,189	29,848	32,476	28,436
消費者金融	Consumer Loans	26,804	27,630	30,128	28,386	29,810	27,733	30,090	26,162
カードキャッシング	Cashing by Credit Card	7,919	7,443	7,533	7,235	7,668	7,263	7,096	6,965
ローンカード	Loan Card	1,811	1,725	1,599	1,419	1,315	1,205	1,107	1,095
その他消費者金融	Other Consumer Loans	17,074	18,461	20,995	19,730	20,826	19,264	21,887	18,100
その他融資	Other Loans	2,181	1,938	1,939	1,452	1,379	2,114	2,385	2,273
その他	Others	334,394	344,367	360,723	336,797	353,143	363,480	386,084	376,703
合計	Total	592,453	602,130	627,442	598,632	613,247	625,779	659,328	645,199

顧客数	Number of Customers (Thousands)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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	70	68	67	64	65	66	69
個別信用購入あっせん	Installment Shopping Credit	36	36	35	30	25	26	29	33
信用保証	Credit Guarantee	34	34	33	37	38	38	37	36
加盟店数(千店)	Number of Merchants	n/a	1,063	n/a	1,087	n/a	1,096	n/a	1,106
クレジットカード	Credit Card	n/a	415	n/a	417	n/a	419	n/a	420
ショッピングクレジット	Shopping Credit	n/a	648	n/a	670	n/a	677	n/a	685
有効カード会員数(千人)	Available Cardholders	5,624	5,591	5,562	5,519	5,465	5,420	5,383	5,364
クレジットカード	Credit Card	5,416	5,383	5,355	5,317	5,267	5,223	5,187	5,169
ローンカード	Loan Card	207	207	207	201	198	196	195	194
カード新規獲得枚数(千枚)	Number of New Card Issuance	44	58	64	59	64	73	66	77
クレジットカード	Credit Card	42	57	63	59	64	73	66	77
ローンカード	Loan Card	1	1	1	0	0	-	-	-
残高有口座数(千人)	Number of Active Accounts	273	268	262	255	253	249	243	236
クレジットカードキャッシング	Cashing by Credit Card	191	188	184	179	179	177	173	170
ローンカード	Loan Card	81	80	78	75	73	72	69	66

店舗・チャネル	Number of Branches and Channels	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
営業店舗数(店)	Branches	51	51	51	54	47	47	47	47
CD台数(千台)	CDs (Thousands)	n/a	155	n/a	155	n/a	155	n/a	155

平均貸出金利	Average Lending Rates	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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%	17.7%	17.7%	17.7%

融資残高内訳	Breakdown of Loan Receivables	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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%	137	133	129	123	119	116	112	108
～18.0%	～18.0%	435	432	424	417	414	412	403	394
～20.0%	～20.0%	11	11	11	10	10	10	10	9
～25.0%	～25.0%	27	27	27	26	25	25	25	24
～29.2%	～29.2%	10	10	10	9	9	9	9	8
合計	Total	621	615	602	587	580	574	561	545
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%	22.1%	21.7%	21.4%	21.1%	20.6%	20.2%	20.1%	19.8%
～18.0%	～18.0%	70.0%	70.3%	70.4%	71.0%	71.5%	71.9%	71.9%	72.4%
～20.0%	～20.0%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
～25.0%	～25.0%	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.4%
～29.2%	～29.2%	1.7%	1.7%	1.8%	1.6%	1.6%	1.6%	1.7%	1.5%
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	317	314	308	304	304	304	297	294
ローンカード	Loan Card	304	300	294	283	276	270	263	251
合計	Total	621	615	602	587	580	574	561	545

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
1口座あたり残高(千円)	Credit Outstanding Per Account	227	228	229	229	229	230	230	230
クレジットカードキャッシング	Cashing by Credit Card	165	166	167	169	169	171	171	172
ローンカード	Loan Card	375	374	373	373	373	374	377	379

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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%	0.7%	0.7%	0.6%	0.5%

年齢別残高構成比	Balance by Age	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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	3.6%	3.5%	3.4%	3.3%	3.3%	3.2%	3.1%	3.1%
<40	<40	17.2%	16.8%	16.5%	16.2%	16.0%	15.6%	15.2%	14.9%
<50	<50	32.3%	32.2%	32.1%	31.8%	31.6%	31.4%	31.2%	31.2%
<60	<60	27.1%	27.3%	27.6%	27.9%	28.3%	28.6%	29.0%	29.2%
>= 60	Over 60	19.9%	20.2%	20.5%	20.7%	20.8%	21.1%	21.5%	21.6%
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	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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	69.0%	69.1%	69.2%	69.2%	69.3%	69.3%	69.4%	69.3%
女性	Female	31.0%	30.9%	30.8%	30.8%	30.7%	30.7%	30.6%	30.7%
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	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
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%	8.4%	8.4%	8.3%	8.4%	8.3%	8.3%	8.1%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.1%	32.0%	31.8%	31.8%	31.6%	31.3%	31.1%	31.3%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.2%	32.1%	32.3%	32.2%	32.3%	32.6%	32.8%	32.7%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.0%	19.2%	19.2%	19.3%	19.3%	19.5%	19.4%	19.5%
100万円以上	Over JPY 1M	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.4%	8.4%
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	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3
貸倒関連費用	Credit Costs for Bad Debts	2,256	2,612	1,877	2,050	2,702	3,230	2,670	3,574
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	1,880	1,808	1,199	2,347	7,553	2,063	1,955	2,363
貸倒引当金残高	Allowance for Bad Debts	31,123	31,927	32,608	32,312	27,461	28,629	29,344	30,555
営業債権残高	Account Receivables	723,153	741,185	768,956	795,164	814,975	845,237	887,533	923,742
リスク管理債権	Risk Monitored Installment Receivables	n/a	39,582	n/a	38,303	n/a	30,123	n/a	31,494
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	23	n/a	7	n/a	11	n/a	7
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	30,251	n/a	28,510	n/a	20,341	n/a	21,016
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,363	n/a	1,199	n/a	837	n/a	1,090
貸出条件緩和債権	Restructured Installment Receivables	n/a	7,945	n/a	8,586	n/a	8,932	n/a	9,380

利息返還関連情報	Grey Zone Related Information	2016.4-6	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3
利息返還関連費用	Credit Costs for Grey Zone Claims	-	-	-	3,100	-	-	-	3,000
利息返還実績	Amount of Refund for Grey Zone Claim	1,195	1,479	1,445	1,332	1,226	983	780	621
債権放棄額	Amount of Debt Write-Off	90	131	118	114	83	74	49	44
利息返還額	Amount of Interest Repayment	1,104	1,348	1,327	1,218	1,142	908	730	577
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,961	6,623	5,116	7,028	5,673	4,677	3,758	6,110

調達状況(1)	Balance and Ratio of Total Funding (1)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
残高:	Balance:								
短期借入金	Short-Term Debts	128,900	146,900	146,400	141,100	136,100	127,600	145,600	163,300
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	32,978	35,854	38,400	43,873	44,385	48,130	46,207	43,663
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	49,058	57,703	60,019	69,290	70,937	84,206	77,695	69,054
長期債権流動化債務	Long-Term Debts by Securitization	38,797	36,682	33,745	31,922	59,123	84,785	81,182	87,987
短期社債	Commercial Paper	130,300	128,000	138,900	145,000	170,000	147,000	142,100	142,700
社債	Corporate Bonds	30,000	30,000	30,000	30,000	30,000	20,000	20,000	20,000
合計	Total	410,034	435,139	447,465	461,185	510,546	511,721	512,785	526,704
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.5%	0.5%	0.5%	0.5%	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	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%
長期債権流動化債務	Long-Term Debts by Securitization	0.8%	0.9%	0.9%	0.9%	0.7%	0.7%	0.7%	0.7%
短期社債	Commercial Paper	0.3%	0.2%	0.2%	0.2%	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	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%

調達状況(2)	Balance and Ratio of Total Funding (2)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	92,408	106,070	96,895	124,005	151,697	153,456	147,067	145,670
変動金利調達	Floating Interest Funding	317,626	329,069	350,569	337,180	358,848	358,264	365,717	381,034
合計	Total	410,034	435,139	447,465	461,185	510,546	511,721	512,785	526,704
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	23%	24%	22%	27%	30%	30%	29%	28%
変動金利調達	Floating Interest Funding	77%	76%	78%	73%	70%	70%	71%	72%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%

調達状況(3)	Balance and Ratio of Total Funding (3)	2016.6	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3
デリバティブ(キャップ)	Derivatives (Cap Outstanding)	-	-	-	-	-	-	-	-
債権流動化	Securitization Outstanding	643	111	-	-	-	-	-	-
個別信用購入あっせん債権	Installment Shopping Credit	643	111	-	-	-	-	-	-
融資債権	Loans	-	-	-	-	-	-	-	-