

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
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要約損益計算書	Summary of Income Statements	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	4,719	4,721	4,761	4,865	4,847	4,885	4,984	5,273
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,938	2,805	2,735	2,689	2,643	2,683	2,686	2,725
オートクレジット	Auto Credit	1,119	1,037	954	905	831	814	759	743
その他ショッピングクレジット	Other Shopping Credit	1,819	1,768	1,780	1,783	1,812	1,869	1,926	1,982
信用保証	Credit Guarantee	4,028	4,144	4,206	4,332	4,327	4,355	4,391	4,412
オートクレジット	Auto Credit	1,891	1,983	1,983	2,036	2,028	2,066	2,050	2,031
その他ショッピングクレジット	Other Shopping Credit	1,958	1,983	2,047	2,117	2,125	2,116	2,165	2,213
その他信用保証	Others	178	177	176	178	173	173	175	167
融資	Total Loans	3,178	3,315	3,374	3,555	3,460	3,442	3,391	3,326
消費者金融	Consumer Loans	3,098	3,242	3,299	3,468	3,373	3,365	3,311	3,239
カードキャッシング	Cashing by Credit Card	962	986	971	979	909	931	930	979
ローンカード	Loan Card	553	532	512	486	462	445	417	398
その他消費者金融	Other Consumer Loans	1,583	1,723	1,816	2,002	2,002	1,988	1,963	1,861
その他融資	Other Loans	79	72	74	87	86	76	79	86
金融収益	Financial Income	422	403	435	395	379	366	400	320
その他	Others	2,889	3,043	2,898	3,007	2,988	3,162	3,194	3,353
営業収益	Operating Revenue	18,177	18,433	18,411	18,846	18,647	18,897	19,048	19,412
販売費及び一般管理費	Total SG&A	17,374	15,512	15,790	15,107	19,159	15,930	16,755	15,989
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,050	2,702	3,230	2,670	3,574	3,446	3,351	2,863
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	2,496	2,607	2,370	2,243	2,394	2,393	2,389	2,185
支払手数料	Handling Charges	4,582	4,834	4,758	4,833	5,027	5,000	5,260	5,350
販売促進費	Sales Promotion Costs	1,569	1,579	1,599	1,633	1,507	1,652	1,688	1,663
賃借料	Rent	498	518	482	468	457	469	444	446
減価償却費	Depreciation and Amortization	771	733	743	776	794	613	926	1,122
通信費	Communication Costs	548	563	578	559	573	577	557	495
その他	Others	1,757	1,973	2,026	1,923	1,828	1,776	2,137	1,860
金融費用	Financial Expenses	643	660	706	684	681	667	711	740
支払利息	Interest Expenses	535	559	551	592	578	572	662	681
その他	Others	107	101	154	91	103	95	49	58
営業費用	Operating Expenses	18,017	16,172	16,497	15,791	19,840	16,597	17,467	16,729
営業利益(損失)	Operating Income (Loss)	159	2,260	1,913	3,054	(1,192)	2,299	1,581	2,683
経常利益(損失)	Ordinary Income (Loss)	15	2,290	1,927	3,048	(1,148)	2,312	1,575	2,722
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	(180)	2,195	2,018	2,965	(51)	910	1,499	2,634
営業債権残高	Account Receivables	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
割賦売掛金	Total Installment Receivables	548,978	550,457	563,121	584,813	602,993	615,569	619,354	632,083
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	100,747	99,288	99,159	105,603	105,238	102,741	93,442	100,373
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	244,209	237,270	233,050	230,381	234,179	239,600	244,019	248,244
オートクレジット	Auto Credit	98,473	91,231	85,293	79,621	77,723	75,777	72,406	69,629
その他ショッピングクレジット	Other Shopping Credit	145,736	146,038	147,756	150,759	156,456	163,823	171,612	178,615
融資	Total Loans	204,020	213,898	230,912	248,829	263,574	273,228	281,892	283,464
消費者金融	Consumer Loans	183,615	199,339	215,418	232,972	247,518	257,720	265,957	268,007
カードキャッシング	Cashing by Credit Card	23,122	23,049	22,962	22,255	22,049	21,257	26,379	22,125
ローンカード	Loan Card	16,309	15,736	15,150	14,151	14,024	13,060	12,572	12,002
その他消費者金融	Other Consumer Loans	144,183	160,553	177,304	196,566	211,445	223,403	227,004	233,879
その他融資	Other Loans	20,405	14,559	15,494	15,856	16,055	15,507	15,935	15,457
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	245,638	263,103	279,373	298,139	314,322	329,971	343,986	364,692
オートクレジット	Auto Credit	135,221	141,079	145,789	152,640	159,388	165,954	169,673	173,934
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	77,703	75,529	73,700	71,522	70,002	68,642	67,776	66,510
その他ショッピングクレジット	Other Shopping Credit	81,704	93,039	104,223	115,298	124,507	133,742	144,497	160,355
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	208,389	203,346	198,656	193,526	188,735	184,381	179,791	175,165
その他信用保証	Others	28,712	28,984	29,360	30,201	30,426	30,274	29,815	30,402
リース投資資産	Leased Investment Assets	547	1,414	2,741	4,579	6,426	8,417	10,223	12,303
営業債権残高合計	Total Account Receivables	795,164	814,975	845,237	887,533	923,742	953,958	973,563	1,009,079

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
資産の部:	Assets:								
流動資産	Current Assets	1,027,058	1,089,608	1,097,031	1,132,396	1,160,986	1,256,412	1,317,341	1,332,771
現金及び預金	Cash and Deposits	118,543	149,523	125,788	115,499	123,269	182,115	169,057	139,807
割賦売掛金	Installment Receivables	548,978	550,457	563,121	584,813	602,993	615,569	619,354	632,083
信用保証割賦売掛金	Credit Guarantee Receivables	245,638	263,103	279,373	298,139	314,322	329,971	343,986	364,692
リース投資資産	Lease Investment Assets	547	1,414	2,741	4,579	6,426	8,417	10,223	12,303
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
金銭の信託	Monetary Assets Held in Trust	121,094	122,144	121,011	119,094	116,241	113,824	111,516	109,531
その他	Others	24,569	30,427	33,624	39,613	28,289	36,645	94,465	106,128
貸倒引当金	Reserve for Credit Losses	(32,312)	(27,461)	(28,629)	(29,344)	(30,555)	(30,131)	(31,262)	(31,775)
固定資産	Fixed Assets	28,569	29,777	30,415	31,337	34,842	40,734	40,509	40,180
有形固定資産	Tangible Fixed Assets	6,109	6,096	6,075	5,975	6,080	5,925	5,773	5,676
建物及び構築物(純額)	Buildings and Structures, Net	1,611	1,617	1,641	1,602	1,584	1,558	1,533	1,520
土地	Land	3,109	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	1,388	1,474	1,429	1,367	1,490	1,362	1,235	1,151
無形固定資産	Intangible Fixed Assets	13,487	14,675	15,359	16,421	17,660	25,035	23,982	23,760
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	13,487	14,675	15,359	16,421	17,659	25,035	23,982	23,760
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	8,972	9,005	8,980	8,940	11,102	9,772	10,753	10,743
投資有価証券	Investment Securities	177	171	170	170	170	170	170	167
繰延税金資産	Deferred Tax Assets	4,278	4,289	4,290	4,295	5,351	4,030	4,009	3,988
退職給付に係る資産	Net Defined Benefit Asset	2,849	2,872	2,893	2,917	4,026	4,061	4,092	4,129
その他	Others	1,666	1,671	1,625	1,556	1,553	1,510	2,480	2,457
繰延資産	Deferred Assets	61	52	44	39	33	28	23	59
社債発行費	Bond Issue Expenses	61	52	44	39	33	28	23	59
資産の部合計	Total Assets	1,055,689	1,119,438	1,127,492	1,163,773	1,195,863	1,297,175	1,357,874	1,373,011

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	831,780	865,072	842,012	884,744	913,582	863,006	880,098	886,177
支払手形及び買掛金	Trade Notes and Accounts Payables	14,898	12,684	13,211	14,527	15,913	14,261	14,739	16,349
信用保証買掛金	Credit Guarantee Payables	245,638	263,103	279,373	298,139	314,322	329,971	343,986	364,692
短期社債	Short-Term Corporate Bonds	145,000	170,000	147,000	142,100	142,700	161,400	154,900	153,800
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
短期借入金	Short-Term Borrowings	141,100	136,100	127,600	145,600	163,300	158,000	151,000	125,500
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	43,873	44,385	48,130	46,207	43,663	50,222	64,589	67,721
リース債務	Lease Obligations	89	227	440	734	1,043	1,381	1,702	2,086
未払法人税等	Accrued Income Taxes	1,271	797	1,139	1,458	1,065	579	909	1,215
預り金	Deposits Received	88,926	91,163	88,883	99,889	95,123	96,231	103,676	108,807
債権流動化預り金	Deposits Received for Securitization	100,000	100,000	100,000	100,000	100,000	-	-	-
賞与引当金	Accrued Employees' Bonuses	1,240	519	1,013	724	1,405	536	1,052	793
割賦利益繰延	Deferred Installment Income	31,468	31,025	30,761	30,503	30,414	30,269	30,055	29,958
その他	Others	8,274	5,065	4,460	4,860	4,631	10,153	3,488	5,252
固定負債	Long-Term Liabilities	129,855	158,045	197,137	187,655	189,456	340,389	397,532	403,915
社債	Corporate Bonds	20,000	20,000	20,000	20,000	20,000	10,000	10,000	20,000
長期借入金	Long-Term Debt	69,290	70,937	84,206	77,695	69,054	86,579	114,919	119,607
長期債権流動化債務	Long-Term Debts by Securitization						230,412	258,322	249,069
リース債務	Lease Obligations	458	1,186	2,301	3,845	5,383	7,035	8,520	10,217
繰延税金負債	Deferred Tax Liability	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	561	587	631	671	414	419	425	426
利息返還損失引当金	Reserve for Losses on Interest Repayments	7,028	5,673	4,677	3,758	6,110	5,497	4,901	4,153
その他	Others	32,518	59,661	85,321	81,685	88,494	445	443	442
負債の部合計	Total Liabilities	961,636	1,023,118	1,039,149	1,072,400	1,103,038	1,203,396	1,277,631	1,290,093
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	95,661	97,856	89,820	92,786	92,734	93,645	80,065	82,699
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	34,706	34,706	24,652	24,652	24,652	24,652	9,572	9,572
利益剰余金	Retained Earnings	45,955	48,150	50,169	53,134	53,083	53,993	55,493	58,127
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	(1,607)	(1,536)	(1,478)	(1,413)	90	133	177	218
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(2)	(2)	(3)	(2)	(2)	(2)	(3)	(5)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(1,605)	(1,533)	(1,475)	(1,410)	93	136	180	224
純資産の部合計	Total Equity	94,053	96,320	88,342	91,372	92,824	93,779	80,242	82,918
負債及び純資産の部合計	Total Liabilities and Equity	1,055,689	1,119,438	1,127,492	1,163,773	1,195,863	1,297,175	1,357,874	1,373,011

取扱高	Trading Volume	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	150,944	151,091	151,346	157,820	154,264	152,737	160,981	177,367
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	23,571	20,146	22,649	23,293	29,034	30,387	30,536	31,562
オートクレジット	Auto Credit	9,082	5,033	4,972	4,662	7,772	7,167	5,771	6,035
その他ショッピングクレジット	Other Shopping Credit	14,488	15,112	17,677	18,630	21,261	23,219	24,764	25,527
信用保証	Credit Guarantee	57,479	57,676	58,454	59,652	56,760	56,260	56,710	63,754
オートクレジット	Auto Credit	31,500	32,245	31,337	32,490	32,611	31,903	30,745	31,772
その他ショッピングクレジット	Other Shopping Credit	22,687	21,452	22,896	22,168	20,141	20,775	22,643	27,468
その他信用保証	Others	3,291	3,978	4,220	4,994	4,008	3,581	3,321	4,513
融資	Total Loans	29,838	31,189	29,848	32,476	28,436	25,685	22,889	16,492
消費者金融	Consumer Loans	28,386	29,810	27,733	30,090	26,162	24,277	21,081	15,095
カードキャッシング	Cashing by Credit Card	7,235	7,668	7,263	7,096	6,965	7,339	7,660	7,551
ローンカード	Loan Card	1,419	1,315	1,205	1,107	1,095	1,045	933	872
その他消費者金融	Other Consumer Loans	19,730	20,826	19,264	21,887	18,100	15,892	12,487	6,670
その他融資	Other Loans	1,452	1,379	2,114	2,385	2,273	1,407	1,807	1,397
その他	Others	336,797	353,143	363,480	386,084	376,703	387,231	401,263	422,824
合計	Total	598,632	613,247	625,779	659,328	645,199	652,303	672,381	712,002

顧客数	Number of Customers (Thousands)	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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	67	64	65	66	69	68	69	69
個別信用購入あっせん	Installment Shopping Credit	30	25	26	29	33	33	33	34
信用保証	Credit Guarantee	37	38	38	37	36	35	35	35
加盟店数(千店)	Number of Merchants	1,087	n/a	1,096	n/a	1,106	n/a	929	n/a
クレジットカード	Credit Card	417	n/a	419	n/a	420	n/a	326	n/a
ショッピングクレジット	Shopping Credit	670	n/a	677	n/a	685	n/a	603	n/a
有効カード会員数(千人)	Available Cardholders	5,437	5,383	5,338	5,301	5,283	5,236	5,140	5,172
クレジットカード	Credit Card	5,317	5,267	5,223	5,187	5,169	5,137	5,045	5,087
ローンカード	Loan Card	119	116	114	114	113	99	94	85
カード新規獲得枚数(千枚)	Number of New Card Issuance	59	64	73	66	77	79	67	60
クレジットカード	Credit Card	59	64	73	66	77	79	67	60
ローンカード	Loan Card	0	0	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts	255	253	249	243	236	210	207	203
クレジットカードキャッシング	Cashing by Credit Card	179	179	177	173	170	153	153	150
ローンカード	Loan Card	75	73	72	69	66	56	54	53

店舗・チャネル	Number of Branches and Channels	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
営業店舗数(店)	Branches	54	47	47	47	47	47	47	47
CD台数(千台)	CDs (Thousands)	155	n/a	155	n/a	155	n/a	156	n/a

平均貸出金利	Average Lending Rates	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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%	17.7%	17.7%	17.7%	17.7%	17.8%	17.8%

融資残高内訳	Breakdown of Loan Receivables	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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%	123	119	116	112	108	85	83	81
～18.0%	～18.0%	417	414	412	403	394	346	349	344
～20.0%	～20.0%	10	10	10	10	9	9	9	9
～25.0%	～25.0%	26	25	25	25	24	24	23	23
～29.2%	～29.2%	9	9	9	9	8	8	8	8
合計	Total	587	580	574	561	545	474	475	468
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%	21.1%	20.6%	20.2%	20.1%	19.8%	18.0%	17.7%	17.5%
～18.0%	～18.0%	71.0%	71.5%	71.9%	71.9%	72.4%	73.1%	73.5%	73.6%
～20.0%	～20.0%	1.8%	1.8%	1.8%	1.8%	1.8%	2.1%	2.0%	2.1%
～25.0%	～25.0%	4.5%	4.5%	4.5%	4.5%	4.4%	5.1%	5.0%	5.1%
～29.2%	～29.2%	1.6%	1.6%	1.6%	1.7%	1.5%	1.8%	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	304	304	304	297	294	257	263	260
ローンカード	Loan Card	283	276	270	263	251	216	212	207
合計	Total	587	580	574	561	545	474	475	468

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
1口座あたり残高(千円)	Credit Outstanding Per Account	229	229	230	230	230	225	228	229
クレジットカードキャッシング	Cashing by Credit Card	169	169	171	171	172	168	171	173
ローンカード	Loan Card	373	373	374	377	379	381	387	386

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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%	0.7%	0.7%	0.6%	0.5%	0.7%	0.7%	0.7%

年齢別残高構成比	Balance by Age	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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	3.3%	3.3%	3.2%	3.1%	3.1%	3.3%	3.4%	3.4%
<40	<40	16.2%	16.0%	15.6%	15.2%	14.9%	14.9%	14.7%	14.4%
<50	<50	31.8%	31.6%	31.4%	31.2%	31.2%	31.1%	30.9%	30.5%
<60	<60	27.9%	28.3%	28.6%	29.0%	29.2%	29.6%	29.6%	29.9%
>= 60	Over 60	20.7%	20.8%	21.1%	21.5%	21.6%	21.1%	21.4%	21.7%
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	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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	69.2%	69.3%	69.3%	69.4%	69.3%	69.5%	69.4%	69.3%
女性	Female	30.8%	30.7%	30.7%	30.6%	30.7%	30.5%	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	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
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	8.3%	8.4%	8.3%	8.3%	8.1%	8.6%	8.3%	8.3%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	31.8%	31.6%	31.3%	31.1%	31.3%	31.7%	31.9%	32.2%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.2%	32.3%	32.6%	32.8%	32.7%	32.3%	32.5%	32.5%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.3%	19.3%	19.5%	19.4%	19.5%	18.7%	18.8%	18.6%
100万円以上	Over JPY 1M	8.3%	8.3%	8.3%	8.4%	8.4%	8.7%	8.5%	8.5%
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	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12
貸倒関連費用	Credit Costs for Bad Debts	2,050	2,702	3,230	2,670	3,574	3,446	3,351	2,863
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,347	7,553	2,063	1,955	2,363	3,870	2,220	2,357
貸倒引当金残高	Allowance for Bad Debts	32,312	27,461	28,629	29,344	30,555	30,131	31,262	31,775
営業債権残高	Account Receivables	795,164	814,975	845,237	887,533	923,742	953,958	973,563	1,009,079
リスク管理債権	Risk Monitored Installment Receivables	38,303	n/a	30,123	n/a	31,494	n/a	30,500	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	7	n/a	11	n/a	7	n/a	10	n/a
延滞債権	Non- Accrual Delinquent Installment Receivables	28,510	n/a	20,341	n/a	21,016	n/a	19,823	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	1,199	n/a	837	n/a	1,090	n/a	1,068	n/a
貸出条件緩和債権	Restructured Installment Receivables	8,586	n/a	8,932	n/a	9,380	n/a	9,597	n/a

利息返還関連情報	Grey Zone Related Information	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12
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	1,332	1,226	983	780	621	591	665	688
債権放棄額	Amount of Debt Write-Off	114	83	74	49	44	35	43	33
利息返還額	Amount of Interest Repayment	1,218	1,142	908	730	577	556	621	654
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	7,028	5,673	4,677	3,758	6,110	5,497	4,901	4,153

調達状況(1)	Balance and Ratio of Total Funding (1)	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
残高:	Balance:								
短期借入金	Short-Term Debts	141,100	136,100	127,600	145,600	163,300	158,000	151,000	125,500
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	43,873	44,385	48,130	46,207	43,663	50,222	64,589	67,721
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	69,290	70,937	84,206	77,695	69,054	86,579	114,919	119,607
長期債権流動化債務	Long-Term Debts by Securitization	31,922	59,123	84,785	81,182	87,987	230,412	258,322	249,069
短期社債	Commercial Paper	145,000	170,000	147,000	142,100	142,700	161,400	154,900	153,800
社債	Corporate Bonds	30,000	30,000	20,000	20,000	20,000	20,000	20,000	30,000
合計	Total	461,185	510,546	511,721	512,785	526,704	706,613	763,730	745,697
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%	0.4%	0.4%	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%	0.6%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%
長期債権流動化債務	Long-Term Debts by Securitization	0.9%	0.7%	0.7%	0.7%	0.7%	0.4%	0.4%	0.4%
短期社債	Commercial Paper	0.2%	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	0.5%	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)	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12
残高:	Balance								
固定金利調達	Fixed Interest Funding	124,005	151,697	153,456	147,067	145,670	199,813	196,059	197,030
変動金利調達	Floating Interest Funding	337,180	358,848	358,264	365,717	381,034	506,800	567,671	548,667
合計	Total	461,185	510,546	511,721	512,785	526,704	706,613	763,730	745,697
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	27%	30%	30%	29%	28%	28%	26%	26%
変動金利調達	Floating Interest Funding	73%	70%	70%	71%	72%	72%	74%	74%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%