

株式会社アプラスフィナンシャル(東証: 8589)  
APLUS FINANCIAL(TSE: 8589)

四半期データブック 2019年6月末  
(2019年7月31日)

Quarterly Data Book for the First Quarter  
Ended June 30, 2019  
(July 31, 2019)



目次	頁	Contents	Page
株式会社アプラスフィナンシャル 連結財務関連データ	1	<b>APLUS FINANCIAL Consolidated P/L and B/S Data</b>	1
要約損益計算書	1	Summary of Income Statements	1
営業債権残高	1	Account Receivables	1
連結貸借対照表(1)	2	Consolidated Balance Sheets (1)	2
連結貸借対照表(2)	3	Consolidated Balance Sheets (2)	3
取扱高	4	Trading Volume	4
顧客数	4	Number of Customers	4
店舗・チャネル	4	Number of Branches and Channels	4
平均貸出金利	5	Average Lending Rates	5
融資残高内訳	5	Breakdown of Loan Receivables	5
1口座あたり残高	5	Credit Outstanding Per Account	5
延滞残高比率	5	Ratio of Delinquent Unsecured Personal Loans	5
年齢別残高構成比	5	Balance by Age	5
性別残高構成比	5	Balance by Gender	5
実行残高別残高構成比	5	Balance by Amount of Origination	5
貸倒関連情報	6	Credit Costs and Allowance for Bad Debts	6
利息返還関連情報	6	Grey Zone Related Information	6
調達状況(1)	6	Balance and Ratio of Total Funding (1)	6
調達状況(2)	6	Balance and Ratio of Total Funding (2)	6

免責条項  
Disclaimer

- ・ 本資料には、当社および当社子会社に関連する見通し、将来に関する計画、経営目標などが記載されています。これらの将来の見通しに関する記述は、将来の事象や動向に関する現時点での仮定に基づくものであり、当該仮定は不正確であることがあり得ます。様々な要因により、実際の業績が本書の記載と著しく異なる可能性があります。
- ・ 別段の記載がない限り、本資料に記載されている財務データは日本において一般に認められている会計原則に従って表示されています。当社は、将来の事象などの発生にかかわらず、必ずしも今後の見通しに関する発表を修正するとは限りません。
- ・ 本資料はいかなる有価証券の申込みもしくは購入の案内、あるいは勧誘を含むものではなく、本資料および本資料に含まれる内容のいずれも、いかなる契約、義務の根拠となりえるものではありません。
- ・ These slides contain statements that constitute forward-looking statements, plans for the future, management targets, etc. relating to the Company and its subsidiaries. These forward-looking statements are based on current assumptions of future events and trends, which may be incorrect and are subject to risks and uncertainties. Actual results may differ materially from those in such forward-looking statements as a result of various factors.
- ・ Unless otherwise noted, the financial data contained in these materials are presented under Japanese GAAP. The Company disclaims any obligation to update or to announce any revision to forward-looking statements to reflect future events or developments.
- ・ These materials do not constitute an invitation or solicitation of an offer to subscribe for or purchase any securities and neither this document nor anything contained herein shall form the basis for any contract or commitment whatsoever.

要約損益計算書	Summary of Income Statements	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	4,761	4,865	4,847	4,885	4,984	5,273	5,155	5,244
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,735	2,689	2,643	2,683	2,686	2,725	2,702	2,698
オートクレジット	Auto Credit	954	905	831	814	759	743	709	675
その他ショッピングクレジット	Other Shopping Credit	1,780	1,783	1,812	1,869	1,926	1,982	1,992	2,023
信用保証	Credit Guarantee	4,206	4,332	4,327	4,355	4,391	4,412	4,402	4,452
オートクレジット	Auto Credit	1,983	2,036	2,028	2,066	2,050	2,031	2,039	2,063
その他ショッピングクレジット	Other Shopping Credit	2,047	2,117	2,125	2,116	2,165	2,213	2,213	2,190
その他信用保証	Others	176	178	173	173	175	167	149	198
融資	Total Loans	3,374	3,555	3,460	3,442	3,391	3,326	3,176	3,139
消費者金融	Consumer Loans	3,299	3,468	3,373	3,365	3,311	3,239	3,094	3,064
カードキャッシング	Cashing by Credit Card	971	979	909	931	930	979	942	962
ローンカード	Loan Card	512	486	462	445	417	398	374	367
その他消費者金融	Other Consumer Loans	1,816	2,002	2,002	1,988	1,963	1,861	1,777	1,734
その他融資	Other Loans	74	87	86	76	79	86	81	74
金融収益	Financial Income	435	395	379	366	400	320	336	319
その他	Others	2,898	3,007	2,988	3,162	3,194	3,353	3,423	3,579
<b>営業収益</b>	<b>Operating Revenue</b>	<b>18,411</b>	<b>18,846</b>	<b>18,647</b>	<b>18,897</b>	<b>19,048</b>	<b>19,412</b>	<b>19,196</b>	<b>19,434</b>
販売費及び一般管理費	Total SG&A	15,790	15,107	19,159	15,930	16,755	15,989	22,278	16,808
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	3,230	2,670	3,574	3,446	3,351	2,863	5,659	3,604
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	2,370	2,243	2,394	2,393	2,389	2,185	2,396	2,312
支払手数料	Handling Charges	4,758	4,833	5,027	5,000	5,260	5,350	5,123	5,621
販売促進費	Sales Promotion Costs	1,599	1,633	1,507	1,652	1,688	1,663	1,668	1,530
賃借料	Rent	482	468	457	469	444	446	437	469
減価償却費	Depreciation and Amortization	743	776	794	613	926	1,122	1,134	1,078
通信費	Communication Costs	578	559	573	577	557	495	497	445
その他	Others	2,026	1,923	1,828	1,776	2,137	1,860	1,860	1,745
金融費用	Financial Expenses	706	684	681	667	711	740	695	783
支払利息	Interest Expenses	551	592	578	572	662	681	640	690
その他	Others	154	91	103	95	49	58	55	93
<b>営業費用</b>	<b>Operating Expenses</b>	<b>16,497</b>	<b>15,791</b>	<b>19,840</b>	<b>16,597</b>	<b>17,467</b>	<b>16,729</b>	<b>22,973</b>	<b>17,592</b>
<b>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>1,913</b>	<b>3,054</b>	<b>(1,192)</b>	<b>2,299</b>	<b>1,581</b>	<b>2,683</b>	<b>(3,776)</b>	<b>1,842</b>
<b>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>1,927</b>	<b>3,048</b>	<b>(1,148)</b>	<b>2,312</b>	<b>1,575</b>	<b>2,722</b>	<b>(3,775)</b>	<b>1,848</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>2,018</b>	<b>2,965</b>	<b>(51)</b>	<b>910</b>	<b>1,499</b>	<b>2,634</b>	<b>(2,559)</b>	<b>718</b>

  

営業債権残高	Account Receivables	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
割賦売掛金	Total Installment Receivables	563,121	584,813	602,993	615,569	619,354	632,083	629,401	633,196
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	99,159	105,603	105,238	102,741	93,442	100,373	97,450	96,126
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	233,050	230,381	234,179	239,600	244,019	248,244	252,970	259,939
オートクレジット	Auto Credit	85,293	79,621	77,723	75,777	72,406	69,629	67,874	67,099
その他ショッピングクレジット	Other Shopping Credit	147,756	150,759	156,456	163,823	171,612	178,615	185,095	192,840
融資	Total Loans	230,912	248,829	263,574	273,228	281,892	283,464	278,980	277,131
消費者金融	Consumer Loans	215,418	232,972	247,518	257,720	265,957	268,007	264,387	263,491
カードキャッシング	Cashing by Credit Card	22,962	22,255	22,049	21,257	26,379	22,125	20,773	20,741
ローンカード	Loan Card	15,150	14,151	14,024	13,060	12,572	12,002	9,997	9,471
その他消費者金融	Other Consumer Loans	177,304	196,566	211,445	223,403	227,004	233,879	233,615	233,278
その他融資	Other Loans	15,494	15,856	16,055	15,507	15,935	15,457	14,593	13,639
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	279,373	298,139	314,322	329,971	343,986	364,692	388,629	410,956
オートクレジット	Auto Credit	145,789	152,640	159,388	165,954	169,673	173,934	181,266	185,915
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	73,700	71,522	70,002	68,642	67,776	66,510	65,858	64,950
その他ショッピングクレジット	Other Shopping Credit	104,223	115,298	124,507	133,742	144,497	160,355	175,760	192,365
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	198,656	193,526	188,735	184,381	179,791	175,165	170,511	166,100
その他信用保証	Others	29,360	30,201	30,426	30,274	29,815	30,402	31,601	32,675
リース投資資産	Leased Investment Assets	2,741	4,579	6,426	8,417	10,223	12,303	14,238	16,435
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>845,237</b>	<b>887,533</b>	<b>923,742</b>	<b>953,958</b>	<b>973,563</b>	<b>1,009,079</b>	<b>1,032,269</b>	<b>1,060,588</b>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,097,031	1,132,396	1,160,986	1,256,412	1,317,341	1,332,771	1,403,854	1,406,320
現金及び預金	Cash and Deposits	125,788	115,499	123,269	182,115	169,057	139,807	251,644	170,440
割賦売掛金	Installment Receivables	563,121	584,813	602,993	615,569	619,354	632,083	629,401	633,196
信用保証割賦売掛金	Credit Guarantee Receivables	279,373	298,139	314,322	329,971	343,986	364,692	388,629	410,956
リース投資資産	Lease Investment Assets	2,741	4,579	6,426	8,417	10,223	12,303	14,238	16,435
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
金銭の信託	Monetary Assets Held in Trust	121,011	119,094	116,241	113,824	111,516	109,531	106,780	104,892
その他	Others	33,624	39,613	28,289	36,645	94,465	106,128	43,553	100,983
貸倒引当金	Reserve for Credit Losses	(28,629)	(29,344)	(30,555)	(30,131)	(31,262)	(31,775)	(30,392)	(30,584)
固定資産	Fixed Assets	30,415	31,337	34,842	40,734	40,509	40,180	40,387	40,174
有形固定資産	Tangible Fixed Assets	6,075	5,975	6,080	5,925	5,773	5,676	5,541	6,439
建物及び構築物(純額)	Buildings and Structures, Net	1,641	1,602	1,584	1,558	1,533	1,520	1,506	1,490
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	1,429	1,367	1,490	1,362	1,235	1,151	1,030	1,944
無形固定資産	Intangible Fixed Assets	15,359	16,421	17,660	25,035	23,982	23,760	23,212	22,920
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	15,359	16,421	17,659	25,035	23,982	23,760	23,212	22,920
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	8,980	8,940	11,102	9,772	10,753	10,743	11,633	10,814
投資有価証券	Investment Securities	170	170	170	170	170	167	167	167
繰延税金資産	Deferred Tax Assets	4,290	4,295	5,351	4,030	4,009	3,988	5,049	4,266
退職給付に係る資産	Net Defined Benefit Asset	2,893	2,917	4,026	4,061	4,092	4,129	4,000	4,041
その他	Others	1,625	1,556	1,553	1,510	2,480	2,457	2,415	2,339
繰延資産	Deferred Assets	44	39	33	28	23	59	51	45
社債発行費	Bond Issue Expenses	44	39	33	28	23	59	51	45
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,127,492</b>	<b>1,163,773</b>	<b>1,195,863</b>	<b>1,297,175</b>	<b>1,357,874</b>	<b>1,373,011</b>	<b>1,444,293</b>	<b>1,446,539</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
<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	842,012	884,744	913,582	863,006	880,098	886,177	906,946	967,862
支払手形及び買掛金	Trade Notes and Accounts Payables	13,211	14,527	15,913	14,261	14,739	16,349	17,111	15,604
信用保証買掛金	Credit Guarantee Payables	279,373	298,139	314,322	329,971	343,986	364,692	388,629	410,956
短期社債	Short-Term Corporate Bonds	147,000	142,100	142,700	161,400	154,900	153,800	150,000	174,500
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	127,600	145,600	163,300	158,000	151,000	125,500	124,500	134,700
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	48,130	46,207	43,663	50,222	64,589	67,721	75,943	79,019
リース債務	Lease Obligations	440	734	1,043	1,381	1,702	2,086	2,462	2,882
未払法人税等	Accrued Income Taxes	1,139	1,458	1,065	579	909	1,215	872	615
預り金	Deposits Received	88,883	99,889	95,123	96,231	103,676	108,807	100,914	102,793
債権流動化預り金	Deposits Received for Securitization	100,000	100,000	100,000	-	-	-	-	-
賞与引当金	Accrued Employees' Bonuses	1,013	724	1,405	536	1,052	793	1,424	495
割賦利益繰延	Deferred Installment Income	30,761	30,503	30,414	30,269	30,055	29,958	30,195	30,452
その他	Others	4,460	4,860	4,631	10,153	3,488	5,252	4,893	5,842
固定負債	Long-Term Liabilities	197,137	187,655	189,456	340,389	397,532	403,915	456,806	414,468
社債	Corporate Bonds	20,000	20,000	20,000	10,000	10,000	20,000	20,000	10,000
長期借入金	Long-Term Debt	84,206	77,695	69,054	86,579	114,919	119,607	126,498	118,294
長期債権流動化債務	Long-Term Debts by Securitization				230,412	258,322	249,069	290,772	265,280
リース債務	Lease Obligations	2,301	3,845	5,383	7,035	8,520	10,217	11,776	13,552
繰延税金負債	Deferred Tax Liability	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	631	671	414	419	425	426	176	168
利息返還損失引当金	Reserve for Losses on Interest Repayments	4,677	3,758	6,110	5,497	4,901	4,153	7,141	6,742
その他	Others	85,321	81,685	88,494	445	443	442	440	431
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,039,149</b>	<b>1,072,400</b>	<b>1,103,038</b>	<b>1,203,396</b>	<b>1,277,631</b>	<b>1,290,093</b>	<b>1,363,752</b>	<b>1,382,330</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本	Total Shareholders' Equity	89,820	92,786	92,734	93,645	80,065	82,699	80,140	63,789
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	24,652	9,572	9,572	9,572	3,730
利益剰余金	Retained Earnings	50,169	53,134	53,083	53,993	55,493	58,127	55,567	45,059
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	(1,478)	(1,413)	90	133	177	218	400	419
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(3)	(2)	(2)	(2)	(3)	(5)	-	(0)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	(1,475)	(1,410)	93	136	180	224	400	419
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>88,342</b>	<b>91,372</b>	<b>92,824</b>	<b>93,779</b>	<b>80,242</b>	<b>82,918</b>	<b>80,541</b>	<b>64,209</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,127,492</b>	<b>1,163,773</b>	<b>1,195,863</b>	<b>1,297,175</b>	<b>1,357,874</b>	<b>1,373,011</b>	<b>1,444,293</b>	<b>1,446,539</b>

未監査（単位：百万円） Unaudited (Millions of Yen)

取扱高	Trading Volume	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	151,346	157,820	154,264	152,737	156,648	165,319	156,457	156,322
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	22,649	23,293	29,034	30,387	30,536	31,562	32,536	33,861
オートクレジット	Auto Credit	4,972	4,662	7,772	7,167	5,771	6,035	6,633	6,951
その他ショッピングクレジット	Other Shopping Credit	17,677	18,630	21,261	23,219	24,764	25,527	25,902	26,910
信用保証	Credit Guarantee	58,454	59,652	56,760	56,260	56,710	63,754	67,849	66,896
オートクレジット	Auto Credit	31,337	32,490	32,611	31,903	30,745	31,772	34,938	32,144
その他ショッピングクレジット	Other Shopping Credit	22,896	22,168	20,141	20,775	22,643	27,468	27,428	29,233
その他信用保証	Others	4,220	4,994	4,008	3,581	3,321	4,513	5,482	5,518
融資	Total Loans	29,848	32,476	28,436	25,685	22,765	16,298	13,766	13,690
消費者金融	Consumer Loans	27,733	30,090	26,162	24,277	20,957	14,900	12,077	12,091
カードキャッシング	Cashing by Credit Card	7,263	7,096	6,965	7,339	7,536	7,357	6,881	7,087
ローンカード	Loan Card	1,205	1,107	1,095	1,045	933	872	797	713
その他消費者金融	Other Consumer Loans	19,264	21,887	18,100	15,892	12,487	6,670	4,397	4,291
その他融資	Other Loans	2,114	2,385	2,273	1,407	1,807	1,397	1,688	1,599
その他	Others	363,480	386,084	376,703	387,231	401,263	422,824	410,606	428,605
合計	Total	625,779	659,328	645,199	652,303	667,923	699,760	681,215	699,376

顧客数	Number of Customers (Thousands)	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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	65	66	69	68	69	69	71	71
個別信用購入あっせん	Installment Shopping Credit	26	29	33	33	33	34	33	35
信用保証	Credit Guarantee	38	37	36	35	35	35	37	35
加盟店数(千店)	Number of Merchants	1,096	n/a	1,106	n/a	929	n/a	936	n/a
クレジットカード	Credit Card	419	n/a	420	n/a	326	n/a	326	n/a
有効カード会員数(千人)	Available Cardholders	5,338	5,301	5,283	5,236	5,140	5,172	5,121	5,040
クレジットカード	Credit Card	5,223	5,187	5,169	5,137	5,045	5,087	5,043	4,984
ローンカード	Loan Card	114	114	113	99	94	85	78	55
カード新規獲得枚数(千枚)	Number of New Card Issuance	73	66	77	79	67	60	56	52
クレジットカード	Credit Card	73	66	77	79	67	60	56	52
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts	249	243	236	210	207	203	197	190
クレジットカードキャッシング	Cashing by Credit Card	177	173	170	153	153	150	146	141
ローンカード	Loan Card	72	69	66	56	54	53	51	48

店舗・チャネル	Number of Branches and Channels	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
営業店舗数(店)	Branches	47	47	47	47	47	47	47	47
CD台数(千台)	CDs (Thousands)	155	n/a	155	n/a	156	n/a	153	n/a

平均貸出金利	Average Lending Rates	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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	17.7%	17.7%	17.7%	17.7%	17.8%	17.8%	17.8%	17.8%

  

融資残高内訳	Breakdown of Loan Receivables	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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%	116	112	108	85	83	81	78	71
～18.0%	～18.0%	412	403	394	346	349	344	336	325
～20.0%	～20.0%	10	10	9	9	9	9	9	9
～25.0%	～25.0%	25	25	24	24	23	23	22	22
～29.2%	～29.2%	9	9	8	8	8	8	7	7
合計	Total	574	561	545	474	475	468	454	435
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%	20.2%	20.1%	19.8%	18.0%	17.7%	17.5%	17.2%	16.3%
～18.0%	～18.0%	71.9%	71.9%	72.4%	73.1%	73.5%	73.6%	74.0%	74.6%
～20.0%	～20.0%	1.8%	1.8%	1.8%	2.1%	2.0%	2.1%	2.1%	2.1%
～25.0%	～25.0%	4.5%	4.5%	4.4%	5.1%	5.0%	5.1%	5.1%	5.3%
～29.2%	～29.2%	1.6%	1.7%	1.5%	1.8%	1.7%	1.8%	1.6%	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	304	297	294	257	263	260	257	250
ローンカード	Loan Card	270	263	251	216	212	207	197	185
合計	Total	574	561	545	474	475	468	454	435

  

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
1口座あたり残高(千円)	Credit Outstanding Per Account	230	230	230	225	228	229	229	228
クレジットカードキャッシング	Cashing by Credit Card	171	171	172	168	171	173	175	176
ローンカード	Loan Card	374	377	379	381	387	386	385	380

  

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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%	0.6%	0.5%	0.7%	0.7%	0.7%	0.6%	0.7%

  

年齢別残高構成比	Balance by Age	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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	3.2%	3.1%	3.1%	3.3%	3.4%	3.4%	3.5%	3.6%
<40	<40	15.6%	15.2%	14.9%	14.9%	14.7%	14.4%	14.2%	14.1%
<50	<50	31.4%	31.2%	31.2%	31.1%	30.9%	30.5%	30.1%	30.1%
<60	<60	28.6%	29.0%	29.2%	29.6%	29.6%	29.9%	30.1%	30.3%
>= 60	Over 60	21.1%	21.5%	21.6%	21.1%	21.4%	21.7%	22.0%	21.9%
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	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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	69.3%	69.4%	69.3%	69.5%	69.4%	69.3%	69.3%	69.3%
女性	Female	30.7%	30.6%	30.7%	30.5%	30.6%	30.7%	30.7%	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	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
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%	8.1%	8.6%	8.3%	8.3%	8.0%	8.2%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	31.3%	31.1%	31.3%	31.7%	31.9%	32.2%	32.4%	33.0%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.6%	32.8%	32.7%	32.3%	32.5%	32.5%	32.5%	32.9%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.5%	19.4%	19.5%	18.7%	18.8%	18.6%	18.7%	18.1%
100万円以上	Over JPY 1M	8.3%	8.4%	8.4%	8.7%	8.5%	8.5%	8.3%	7.9%
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	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6
貸倒関連費用	Credit Costs for Bad Debts	3,230	2,670	3,574	3,446	3,351	2,863	5,659	3,604
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,063	1,955	2,363	3,870	2,220	2,357	7,035	3,412
貸倒引当金残高	Allowance for Bad Debts	28,629	29,344	30,555	30,131	31,262	31,775	30,392	30,584
営業債権残高	Account Receivables	845,237	887,533	923,742	953,958	973,563	1,009,079	1,032,269	1,060,588
リスク管理債権	Risk Monitored Installment Receivables	30,123	n/a	31,494	n/a	30,500	n/a	27,578	n/a
破綻先債権	Installment Receivables to Bankrupt Borrowers	11	n/a	7	n/a	10	n/a	0	n/a
延滞債権	Non-Accrual Delinquent Installment Receivables	20,341	n/a	21,016	n/a	19,823	n/a	16,146	n/a
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	837	n/a	1,090	n/a	1,068	n/a	1,129	n/a
貸出条件緩和債権	Restructured Installment Receivables	8,932	n/a	9,380	n/a	9,597	n/a	10,302	n/a

利息返還関連情報	Grey Zone Related Information	2017.7-9	2017.10-12	2018.1-3	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6
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	983	780	621	591	665	688	465	437
債権放棄額	Amount of Debt Write-Off	74	49	44	35	43	33	32	31
利息返還額	Amount of Interest Repayment	908	730	577	556	621	654	433	406
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	4,677	3,758	6,110	5,497	4,901	4,153	7,141	6,742

調達状況(1)	Balance and Ratio of Total Funding (1)	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
残高:	Balance:								
短期借入金	Short-Term Debts	127,600	145,600	163,300	158,000	151,000	125,500	124,500	134,700
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	48,130	46,207	43,663	50,222	64,589	67,721	75,943	79,019
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	84,206	77,695	69,054	86,579	114,919	119,607	126,498	118,294
長期債権流動化債務	Long-Term Debts by Securitization	84,785	81,182	87,987	230,412	258,322	249,069	290,772	265,280
短期社債	Commercial Paper	147,000	142,100	142,700	161,400	154,900	153,800	150,000	174,500
社債	Corporate Bonds	20,000	20,000	20,000	20,000	20,000	30,000	30,000	20,000
合計	Total	511,721	512,785	526,704	706,613	763,730	745,697	797,713	791,793
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.5%	0.5%	0.5%	0.4%	0.4%	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%	0.6%
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	0.6%	0.5%	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%	0.7%	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)	2017.9	2017.12	2018.3	2018.6	2018.9	2018.12	2019.3	2019.6
残高:	Balance								
固定金利調達	Fixed Interest Funding	153,456	147,067	145,670	199,813	196,059	197,030	188,846	204,015
変動金利調達	Floating Interest Funding	358,264	365,717	381,034	506,800	567,671	548,667	608,867	587,777
合計	Total	511,721	512,785	526,704	706,613	763,730	745,697	797,713	791,793
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	30%	29%	28%	28%	26%	26%	24%	26%
変動金利調達	Floating Interest Funding	70%	71%	72%	72%	74%	74%	76%	74%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%