

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  
Ended March 31, 2020  
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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  
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要約損益計算書	Summary of Income Statements	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	4,885	4,984	5,273	5,155	5,244	5,324	5,368	5,346
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,683	2,686	2,725	2,702	2,698	2,752	2,826	2,989
オートクレジット	Auto Credit	814	759	743	709	675	658	655	656
その他ショッピングクレジット	Other Shopping Credit	1,869	1,926	1,982	1,992	2,023	2,094	2,171	2,332
信用保証	Credit Guarantee	4,355	4,391	4,412	4,402	4,452	4,557	4,585	4,588
オートクレジット	Auto Credit	2,066	2,050	2,031	2,039	2,063	2,046	2,009	1,974
その他ショッピングクレジット	Other Shopping Credit	2,116	2,165	2,213	2,213	2,190	2,338	2,357	2,457
その他信用保証	Others	173	175	167	149	198	173	218	155
融資	Total Loans	3,442	3,391	3,326	3,176	3,139	3,131	3,119	2,935
消費者金融	Consumer Loans	3,365	3,311	3,239	3,094	3,064	3,054	3,045	2,867
カードキャッシング	Cashing by Credit Card	931	930	979	942	962	940	944	889
ローンカード	Loan Card	445	417	398	374	367	346	321	284
その他消費者金融	Other Consumer Loans	1,988	1,963	1,861	1,777	1,734	1,766	1,779	1,693
その他融資	Other Loans	76	79	86	81	74	77	73	67
金融収益	Financial Income	366	400	320	336	319	331	303	302
その他	Others	3,162	3,194	3,353	3,423	3,579	3,578	3,653	3,763
<b>営業収益</b>	<b>Operating Revenue</b>	<b>18,897</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>
販売費及び一般管理費	Total SG&A	15,930	16,755	15,989	22,278	16,808	17,202	16,541	20,771
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	3,446	3,351	2,863	5,659	3,604	3,647	2,958	5,050
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	2,393	2,389	2,185	2,396	2,312	2,293	2,111	2,453
支払手数料	Handling Charges	5,000	5,260	5,350	5,123	5,621	5,412	5,625	5,547
販売促進費	Sales Promotion Costs	1,652	1,688	1,663	1,668	1,530	1,659	1,778	1,825
賃借料	Rent	469	444	446	437	469	463	480	412
減価償却費	Depreciation and Amortization	613	926	1,122	1,134	1,078	1,083	1,097	1,203
通信費	Communication Costs	577	557	495	497	445	485	412	404
その他	Others	1,776	2,137	1,860	1,860	1,745	2,155	2,076	2,173
金融費用	Financial Expenses	667	711	740	695	783	728	709	725
支払利息	Interest Expenses	572	662	681	640	690	674	663	646
その他	Others	95	49	58	55	93	54	46	78
<b>営業費用</b>	<b>Operating Expenses</b>	<b>16,597</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>営業利益(損失)</b>	<b>Operating Income (Loss)</b>	<b>2,299</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>経常利益(損失)</b>	<b>Ordinary Income (Loss)</b>	<b>2,312</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>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>910</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>営業債権残高</b>	<b>Account Receivables</b>	<b>2018.6</b>	<b>2018.9</b>	<b>2018.12</b>	<b>2019.3</b>	<b>2019.6</b>	<b>2019.9</b>	<b>2019.12</b>	<b>2020.3</b>
割賦売掛金	Total Installment Receivables	615,569	619,354	632,083	629,401	633,196	645,095	672,966	683,508
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	102,741	93,442	100,373	97,450	96,126	98,528	103,708	98,901
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	239,600	244,019	248,244	252,970	259,939	269,972	292,891	310,067
オートクレジット	Auto Credit	75,777	72,406	69,629	67,874	67,099	67,754	70,467	73,260
その他ショッピングクレジット	Other Shopping Credit	163,823	171,612	178,615	185,095	192,840	202,218	222,423	236,807
融資	Total Loans	273,228	281,892	283,464	278,980	277,131	276,594	276,367	274,540
消費者金融	Consumer Loans	257,720	265,957	268,007	264,387	263,491	262,931	262,410	261,648
カードキャッシング	Cashing by Credit Card	21,257	26,379	22,125	20,773	20,741	20,500	20,135	20,188
ローンカード	Loan Card	13,060	12,572	12,002	9,997	9,471	8,705	7,932	7,348
その他消費者金融	Other Consumer Loans	223,403	227,004	233,879	233,615	233,278	233,725	234,342	234,111
その他融資	Other Loans	15,507	15,935	15,457	14,593	13,639	13,662	13,956	12,891
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	329,971	343,986	364,692	388,629	410,956	437,099	451,966	473,539
オートクレジット	Auto Credit	165,954	169,673	173,934	181,266	185,915	191,593	192,148	195,630
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	68,642	67,776	66,510	65,858	64,950	64,394	64,036	63,605
その他ショッピングクレジット	Other Shopping Credit	133,742	144,497	160,355	175,760	192,365	211,097	223,096	238,034
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	184,381	179,791	175,165	170,511	166,100	162,101	157,767	153,490
その他信用保証	Others	30,274	29,815	30,402	31,601	32,675	34,408	36,721	39,874
リース投資資産	Leased Investment Assets	8,417	10,223	12,303	14,238	16,435	19,126	21,734	24,581
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>953,958</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>

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
<b>資産の部:</b>	<b>Assets:</b>								
流動資産	Current Assets	1,256,412	1,317,341	1,332,771	1,403,854	1,406,320	1,432,957	1,469,281	1,476,680
現金及び預金	Cash and Deposits	182,115	169,057	139,807	251,644	170,440	156,984	142,446	186,854
割賦売掛金	Installment Receivables	615,569	619,354	632,083	629,401	633,196	645,095	672,966	683,508
信用保証割賦売掛金	Credit Guarantee Receivables	329,971	343,986	364,692	388,629	410,956	437,099	451,966	473,539
リース投資資産	Lease Investment Assets	8,417	10,223	12,303	14,238	16,435	19,126	21,734	24,581
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
金銭の信託	Monetary Assets Held in Trust	113,824	111,516	109,531	106,780	104,892	103,080	101,622	99,560
その他	Others	36,645	94,465	106,128	43,553	100,983	103,349	110,879	43,510
貸倒引当金	Reserve for Credit Losses	(30,131)	(31,262)	(31,775)	(30,392)	(30,584)	(31,777)	(32,336)	(34,874)
固定資産	Fixed Assets	40,734	40,509	40,180	40,387	40,174	39,549	39,045	38,642
有形固定資産	Tangible Fixed Assets	5,925	5,773	5,676	5,541	6,439	6,344	6,489	6,422
建物及び構築物(純額)	Buildings and Structures, Net	1,558	1,533	1,520	1,506	1,490	1,493	1,630	1,587
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	1,362	1,235	1,151	1,030	1,944	1,845	1,854	1,830
無形固定資産	Intangible Fixed Assets	25,035	23,982	23,760	23,212	22,920	22,443	21,864	22,469
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	25,035	23,982	23,760	23,212	22,920	22,443	21,864	22,469
その他	Others	0	0	0	0	0	0	0	0
投資その他の資産	Investments and Other Assets	9,772	10,753	10,743	11,633	10,814	10,762	10,691	9,750
投資有価証券	Investment Securities	170	170	167	167	167	167	167	167
繰延税金資産	Deferred Tax Assets	4,030	4,009	3,988	5,049	4,266	4,253	4,203	4,439
退職給付に係る資産	Net Defined Benefit Asset	4,061	4,092	4,129	4,000	4,041	4,079	4,123	2,860
その他	Others	1,510	2,480	2,457	2,415	2,339	2,261	2,196	2,282
繰延資産	Deferred Assets	28	23	59	51	45	40	79	73
社債発行費	Bond Issue Expenses	28	23	59	51	45	40	79	73
<b>資産の部合計</b>	<b>Total Assets</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>	<b>1,472,548</b>	<b>1,508,406</b>	<b>1,515,396</b>

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
<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	863,006	880,098	886,177	906,946	967,862	1,005,260	1,032,228	1,013,140
支払手形及び買掛金	Trade Notes and Accounts Payables	14,261	14,739	16,349	17,111	15,604	15,995	17,962	17,826
信用保証買掛金	Credit Guarantee Payables	329,971	343,986	364,692	388,629	410,956	437,099	451,966	473,539
短期社債	Short-Term Corporate Bonds	161,400	154,900	153,800	150,000	174,500	183,600	204,600	176,300
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	10,000
短期借入金	Short-Term Borrowings	158,000	151,000	125,500	124,500	134,700	130,200	109,500	106,500
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	50,222	64,589	67,721	75,943	79,019	79,698	83,068	79,768
リース債務	Lease Obligations	1,381	1,702	2,086	2,462	2,882	3,410	3,928	4,506
未払法人税等	Accrued Income Taxes	579	909	1,215	872	615	1,056	1,413	1,134
預り金	Deposits Received	96,231	103,676	108,807	100,914	102,793	107,009	115,972	104,570
債権流動化預り金	Deposits Received for Securitization	-	-	-	-	-	-	-	-
賞与引当金	Accrued Employees' Bonuses	536	1,052	793	1,424	495	992	691	1,410
割賦利益繰延	Deferred Installment Income	30,269	30,055	29,958	30,195	30,452	30,829	31,162	31,671
その他	Others	10,153	3,488	5,252	4,893	5,842	5,369	1,963	5,912
固定負債	Long-Term Liabilities	340,389	397,532	403,915	456,806	414,468	401,500	407,951	436,688
社債	Corporate Bonds	10,000	10,000	20,000	20,000	10,000	10,000	20,000	20,000
長期借入金	Long-Term Debt	86,579	114,919	119,607	126,498	118,294	113,663	119,132	102,375
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	244,639	286,729
リース債務	Lease Obligations	7,035	8,520	10,217	11,776	13,552	15,715	17,805	20,074
繰延税金負債	Deferred Tax Liability	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	419	425	426	176	168	177	154	52
利息返還損失引当金	Reserve for Losses on Interest Repayments	5,497	4,901	4,153	7,141	6,742	6,199	5,672	6,855
その他	Others	445	443	442	440	431	432	547	601
<b>負債の部合計</b>	<b>Total Liabilities</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>1,406,760</b>	<b>1,440,180</b>	<b>1,449,828</b>
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	93,645	80,065	82,699	80,140	63,789	65,348	67,768	65,942
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	9,572	9,572	9,572	3,730	3,730	3,730	3,730
利益剰余金	Retained Earnings	53,993	55,493	58,127	55,567	45,059	46,618	49,037	47,212
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	133	177	218	400	419	438	457	(373)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(2)	(3)	(5)	-	(0)	0	0	(0)
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	136	180	224	400	419	438	457	(373)
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>93,779</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>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</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>	<b>1,472,548</b>	<b>1,508,406</b>	<b>1,515,396</b>

取扱高	Trading Volume	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	152,737	156,648	165,319	156,457	156,322	156,803	165,584	156,363
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	30,387	30,536	31,562	32,536	33,861	39,097	52,878	48,030
オートクレジット	Auto Credit	7,167	5,771	6,035	6,633	6,951	8,314	10,148	10,748
その他ショッピングクレジット	Other Shopping Credit	23,219	24,764	25,527	25,902	26,910	30,783	42,729	37,282
信用保証	Credit Guarantee	56,260	56,710	63,754	67,849	66,896	73,670	63,662	70,333
オートクレジット	Auto Credit	31,903	30,745	31,772	34,938	32,144	34,490	30,210	32,676
その他ショッピングクレジット	Other Shopping Credit	20,775	22,643	27,468	27,428	29,233	32,468	25,932	28,973
その他信用保証	Others	3,581	3,321	4,513	5,482	5,518	6,711	7,519	8,682
融資	Total Loans	25,685	22,765	16,298	13,766	13,690	14,059	14,138	12,447
消費者金融	Consumer Loans	24,277	20,957	14,900	12,077	12,091	12,277	12,349	11,091
カードキャッシング	Cashing by Credit Card	7,339	7,536	7,357	6,881	7,087	6,581	6,554	6,364
ローンカード	Loan Card	1,045	933	872	797	713	490	273	235
その他消費者金融	Other Consumer Loans	15,892	12,487	6,670	4,397	4,291	5,206	5,522	4,491
その他融資	Other Loans	1,407	1,807	1,397	1,688	1,599	1,782	1,788	1,356
その他	Others	387,231	401,263	422,824	410,606	428,605	449,882	464,428	442,750
合計	Total	652,303	667,923	699,760	681,215	699,376	733,514	760,691	729,927

顧客数	Number of Customers (Thousands)	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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	68	69	69	71	71	75	72	73
個別信用購入あっせん	Installment Shopping Credit	33	33	34	33	35	34	40	37
信用保証	Credit Guarantee	35	35	35	37	35	40	32	36
クレジットカード加盟店数(千店)	Number of Merchants (Credit Cards) (Thousands)	n/a	326	n/a	326	n/a	327	n/a	331
有効カード会員数(千人)	Available Cardholders	5,236	5,140	5,172	5,121	5,040	4,960	4,914	4,863
クレジットカード	Credit Card	5,137	5,045	5,087	5,043	4,984	4,937	4,895	4,845
ローンカード	Loan Card	99	94	85	78	55	22	19	17
カード新規獲得枚数(千枚)	Number of New Card Issuance	79	67	60	56	52	55	50	53
クレジットカード	Credit Card	79	67	60	56	52	55	50	53
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts	210	207	203	197	190	186	181	168
クレジットカードキャッシング	Cashing by Credit Card	153	153	150	146	141	139	135	132
ローンカード	Loan Card	56	54	53	51	48	47	45	36

店舗・チャネル	Number of Branches and Channels	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
営業店舗数(店)	Branches	47	47	47	47	47	47	47	47
CD台数(千台)	CDs (Thousands)	n/a	156	n/a	153	n/a	151	n/a	151

平均貸出金利	Average Lending Rates	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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	17.7%	17.8%	17.8%	17.8%	17.8%	17.8%	17.9%	17.4%

  

融資残高内訳	Breakdown of Loan Receivables	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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%	85	83	81	78	71	68	64	58
～18.0%	～18.0%	346	349	344	336	325	319	309	295
～20.0%	～20.0%	9	9	9	9	9	9	9	4
～25.0%	～25.0%	24	23	23	22	22	22	22	4
～29.2%	～29.2%	8	8	8	7	7	7	7	1
合計	Total	474	475	468	454	435	426	412	364
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%	18.0%	17.7%	17.5%	17.2%	16.3%	16.0%	15.6%	16.0%
～18.0%	～18.0%	73.1%	73.5%	73.6%	74.0%	74.6%	74.9%	75.0%	81.1%
～20.0%	～20.0%	2.1%	2.0%	2.1%	2.1%	2.1%	2.1%	2.2%	1.3%
～25.0%	～25.0%	5.1%	5.0%	5.1%	5.1%	5.3%	5.3%	5.5%	1.1%
～29.2%	～29.2%	1.8%	1.7%	1.8%	1.6%	1.7%	1.7%	1.7%	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	257	263	260	257	250	247	241	240
ローンカード	Loan Card	216	212	207	197	185	178	171	124
合計	Total	474	475	468	454	435	426	412	364

  

1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
1口座あたり残高(千円)	Credit Outstanding Per Account	225	228	229	229	228	228	227	215
クレジットカードキャッシング	Cashing by Credit Card	168	171	173	175	176	178	178	181
ローンカード	Loan Card	381	387	386	385	380	377	372	340

  

延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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%	0.7%	0.7%	0.6%	0.7%	0.7%	0.8%	0.7%

  

年齢別残高構成比	Balance by Age	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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	3.3%	3.4%	3.4%	3.5%	3.6%	3.6%	3.5%	3.9%
<40	<40	14.9%	14.7%	14.4%	14.2%	14.1%	13.8%	13.4%	13.4%
<50	<50	31.1%	30.9%	30.5%	30.1%	30.1%	29.7%	29.5%	29.1%
<60	<60	29.6%	29.6%	29.9%	30.1%	30.3%	30.4%	30.7%	30.9%
>= 60	Over 60	21.1%	21.4%	21.7%	22.0%	21.9%	22.5%	22.9%	22.6%
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	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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	69.5%	69.4%	69.3%	69.3%	69.3%	69.2%	69.1%	68.2%
女性	Female	30.5%	30.6%	30.7%	30.7%	30.7%	30.8%	30.9%	31.8%
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	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
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	8.6%	8.3%	8.3%	8.0%	8.2%	8.1%	8.2%	8.6%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	31.7%	31.9%	32.2%	32.4%	33.0%	33.2%	33.5%	35.9%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.3%	32.5%	32.5%	32.5%	32.9%	33.0%	33.1%	34.2%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	18.7%	18.8%	18.6%	18.7%	18.1%	17.9%	17.7%	15.5%
100万円以上	Over JPY 1M	8.7%	8.5%	8.5%	8.3%	7.9%	7.7%	7.5%	5.8%
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	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3
貸倒関連費用	Credit Costs for Bad Debts	3,446	3,351	2,863	5,659	3,604	3,647	2,958	5,050
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	3,870	2,220	2,357	7,035	3,412	2,454	2,400	2,511
貸倒引当金残高	Allowance for Bad Debts	30,131	31,262	31,775	30,392	30,584	31,777	32,336	34,874
営業債権残高	Account Receivables	953,958	973,563	1,009,079	1,032,269	1,060,588	1,101,321	1,146,668	1,181,629
リスク管理債権	Risk Monitored Installment Receivables	n/a	30,500	n/a	27,578	n/a	27,233	n/a	28,307
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	10	n/a	0	n/a	0	n/a	18
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	19,823	n/a	16,146	n/a	15,441	n/a	15,692
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,068	n/a	1,129	n/a	906	n/a	750
貸出条件緩和債権	Restructured Installment Receivables	n/a	9,597	n/a	10,302	n/a	10,885	n/a	11,845

利息返還関連情報	Grey Zone Related Information	2018.4-6	2018.7-9	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3
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	591	665	688	465	437	542	535	506
債権放棄額	Amount of Debt Write-Off	35	43	33	32	31	41	45	32
利息返還額	Amount of Interest Repayment	556	621	654	433	406	501	489	474
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	5,497	4,901	4,153	7,141	6,742	6,199	5,672	6,855

調達状況(1)	Balance and Ratio of Total Funding (1)	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
残高:	Balance:								
短期借入金	Short-Term Debts	158,000	151,000	125,500	124,500	134,700	130,200	109,500	106,500
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	50,222	64,589	67,721	75,943	79,019	79,698	83,068	79,768
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	86,579	114,919	119,607	126,498	118,294	113,663	119,132	102,375
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	244,639	286,729
短期社債	Commercial Paper	161,400	154,900	153,800	150,000	174,500	183,600	204,600	176,300
社債	Corporate Bonds	20,000	20,000	30,000	30,000	20,000	20,000	30,000	30,000
合計	Total	706,613	763,730	745,697	797,713	791,793	782,472	790,939	781,672
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.4%	0.4%	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%	0.6%	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%	0.4%
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%	0.3%	0.3%

調達状況(2)	Balance and Ratio of Total Funding (2)	2018.6	2018.9	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3
残高:	Balance								
固定金利調達	Fixed Interest Funding	199,813	196,059	197,030	188,846	204,015	217,177	223,368	208,399
変動金利調達	Floating Interest Funding	506,800	567,671	548,667	608,867	587,777	565,295	567,571	573,273
合計	Total	706,613	763,730	745,697	797,713	791,793	782,472	790,939	781,672
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	28%	26%	26%	24%	26%	28%	28%	27%
変動金利調達	Floating Interest Funding	72%	74%	74%	76%	74%	72%	72%	73%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%