

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 Second Quarter
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要約損益計算書	Summary of Income Statements	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9
包括信用購入あっせん収益	Credit Card Shopping (Hokatsu)	5,273	5,155	5,244	5,324	5,368	5,346	4,778	5,246
個別信用購入あっせん収益	Installment Shopping Credit (Kobetsu)	2,725	2,702	2,698	2,752	2,826	2,989	3,036	3,137
オートクレジット	Auto Credit	743	709	675	658	655	656	666	668
その他ショッピングクレジット	Other Shopping Credit	1,982	1,992	2,023	2,094	2,171	2,332	2,369	2,468
信用保証	Credit Guarantee	4,412	4,402	4,452	4,557	4,585	4,588	4,611	4,609
オートクレジット	Auto Credit	2,031	2,039	2,063	2,046	2,009	1,974	1,948	1,924
その他ショッピングクレジット	Other Shopping Credit	2,213	2,213	2,190	2,338	2,357	2,457	2,411	2,439
その他信用保証	Others	167	149	198	173	218	155	251	246
融資	Total Loans	3,326	3,176	3,139	3,131	3,119	2,935	2,927	2,524
消費者金融	Consumer Loans	3,239	3,094	3,064	3,054	3,045	2,867	2,874	2,474
カードキャッシング	Cashing by Credit Card	979	942	962	940	944	889	996	640
ローンカード	Loan Card	398	374	367	346	321	284	260	230
その他消費者金融	Other Consumer Loans	1,861	1,777	1,734	1,766	1,779	1,693	1,617	1,602
その他融資	Other Loans	86	81	74	77	73	67	53	50
金融収益	Financial Income	320	336	319	331	303	302	290	299
その他	Others	3,353	3,423	3,579	3,578	3,653	3,763	3,832	3,908
営業収益	Operating Revenue	19,412	19,196	19,434	19,676	19,858	19,926	19,477	19,726
販売費及び一般管理費	Total SG&A	15,989	22,278	16,808	17,202	16,541	20,771	16,543	16,601
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2,863	5,659	3,604	3,647	2,958	5,050	3,301	3,049
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	2,185	2,396	2,312	2,293	2,111	2,453	2,261	2,234
支払手数料	Handling Charges	5,350	5,123	5,621	5,412	5,625	5,547	5,422	5,686
販売促進費	Sales Promotion Costs	1,663	1,668	1,530	1,659	1,778	1,825	1,552	1,585
賃借料	Rent	446	437	469	463	480	412	440	452
減価償却費	Depreciation and Amortization	1,122	1,134	1,078	1,083	1,097	1,203	1,180	1,194
通信費	Communication Costs	495	497	445	485	412	404	378	363
その他	Others	1,860	1,860	1,745	2,155	2,076	2,173	2,007	2,033
金融費用	Financial Expenses	740	695	783	728	709	725	723	709
支払利息	Interest Expenses	681	640	690	674	663	646	673	655
その他	Others	58	55	93	54	46	78	50	54
営業費用	Operating Expenses	16,729	22,973	17,592	17,930	17,251	21,497	17,267	17,311
営業利益(損失)	Operating Income (Loss)	2,683	(3,776)	1,842	1,745	2,606	(1,570)	2,209	2,414
経常利益(損失)	Ordinary Income (Loss)	2,722	(3,775)	1,848	1,740	2,562	(1,764)	2,179	2,396
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	2,634	(2,559)	718	1,559	2,419	(1,825)	1,973	1,869
営業債権残高	Account Receivables	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
割賦売掛金	Total Installment Receivables	632,083	629,401	633,196	645,095	672,966	683,508	686,721	694,570
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	100,373	97,450	96,126	98,528	103,708	98,901	95,817	92,562
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	248,244	252,970	259,939	269,972	292,891	310,067	321,401	337,183
オートクレジット	Auto Credit	69,629	67,874	67,099	67,754	70,467	73,260	74,209	75,734
その他ショッピングクレジット	Other Shopping Credit	178,615	185,095	192,840	202,218	222,423	236,807	247,192	261,449
融資	Total Loans	283,464	278,980	277,131	276,594	276,367	274,540	269,502	264,824
消費者金融	Consumer Loans	268,007	264,387	263,491	262,931	262,410	261,648	257,181	252,896
カードキャッシング	Cashing by Credit Card	22,125	20,773	20,741	20,500	20,135	20,188	18,518	17,399
ローンカード	Loan Card	12,002	9,997	9,471	8,705	7,932	7,348	6,506	5,853
その他消費者金融	Other Consumer Loans	233,879	233,615	233,278	233,725	234,342	234,111	232,157	229,643
その他融資	Other Loans	15,457	14,593	13,639	13,662	13,956	12,891	12,321	11,928
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	364,692	388,629	410,956	437,099	451,966	473,539	488,515	504,710
オートクレジット	Auto Credit	173,934	181,266	185,915	191,593	192,148	195,630	196,366	196,028
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	66,510	65,858	64,950	64,394	64,036	63,605	63,066	62,565
その他ショッピングクレジット	Other Shopping Credit	160,355	175,760	192,365	211,097	223,096	238,034	249,691	263,541
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	175,165	170,511	166,100	162,101	157,767	153,490	148,846	144,464
その他信用保証	Others	30,402	31,601	32,675	34,408	36,721	39,874	42,457	45,140
リース投資資産	Leased Investment Assets	12,303	14,238	16,435	19,126	21,734	24,581	27,902	31,291
営業債権残高合計	Total Account Receivables	1,009,079	1,032,269	1,060,588	1,101,321	1,146,668	1,181,629	1,203,140	1,230,573

連結貸借対照表(1)	Consolidated Balance Sheets (1)	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
資産の部:	Assets:								
流動資産	Current Assets	1,332,771	1,403,854	1,406,320	1,432,957	1,469,281	1,476,680	1,482,006	1,463,067
現金及び預金	Cash and Deposits	139,807	251,644	170,440	156,984	142,446	186,854	115,435	129,948
割賦売掛金	Installment Receivables	632,083	629,401	633,196	645,095	672,966	683,508	686,721	694,570
信用保証割賦売掛金	Credit Guarantee Receivables	364,692	388,629	410,956	437,099	451,966	473,539	488,515	504,710
リース投資資産	Lease Investment Assets	12,303	14,238	16,435	19,126	21,734	24,581	27,902	31,291
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
金銭の信託	Monetary Assets Held in Trust	109,531	106,780	104,892	103,080	101,622	99,560	97,818	95,916
その他	Others	106,128	43,553	100,983	103,349	110,879	43,510	101,153	42,747
貸倒引当金	Reserve for Credit Losses	(31,775)	(30,392)	(30,584)	(31,777)	(32,336)	(34,874)	(35,541)	(36,118)
固定資産	Fixed Assets	40,180	40,387	40,174	39,549	39,045	38,642	37,853	37,515
有形固定資産	Tangible Fixed Assets	5,676	5,541	6,439	6,344	6,489	6,422	6,261	6,212
建物及び構築物(純額)	Buildings and Structures, Net	1,520	1,506	1,490	1,493	1,630	1,587	1,608	1,593
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	1,151	1,030	1,944	1,845	1,854	1,830	1,647	1,613
無形固定資産	Intangible Fixed Assets	23,760	23,212	22,920	22,443	21,864	22,469	21,891	21,449
のれん	Goodwill	-	-	-	-	-	-	-	-
リース資産	Lease Assets	-	-	-	-	-	-	-	-
ソフトウェア	Software	23,760	23,212	22,920	22,443	21,864	22,469	21,891	21,449
その他	Others	0	0	0	0	0	-	-	-
投資その他の資産	Investments and Other Assets	10,743	11,633	10,814	10,762	10,691	9,750	9,700	9,853
投資有価証券	Investment Securities	167	167	167	167	167	167	167	168
繰延税金資産	Deferred Tax Assets	3,988	5,049	4,266	4,253	4,203	4,439	4,425	4,547
退職給付に係る資産	Net Defined Benefit Asset	4,129	4,000	4,041	4,079	4,123	2,860	2,898	2,933
その他	Others	2,457	2,415	2,339	2,261	2,196	2,282	2,209	2,203
繰延資産	Deferred Assets	59	51	45	40	79	73	67	62
社債発行費	Bond Issue Expenses	59	51	45	40	79	73	67	62
資産の部合計	Total Assets	1,373,011	1,444,293	1,446,539	1,472,548	1,508,406	1,515,396	1,519,926	1,500,645

連結貸借対照表(2)	Consolidated Balance Sheets (2)	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
流動負債	Current Liabilities	886,177	906,946	967,862	1,005,260	1,032,228	1,013,140	1,148,653	1,154,894
支払手形及び買掛金	Trade Notes and Accounts Payables	16,349	17,111	15,604	15,995	17,962	17,826	15,915	15,046
信用保証買掛金	Credit Guarantee Payables	364,692	388,629	410,956	437,099	451,966	473,539	488,515	504,710
短期社債	Short-Term Corporate Bonds	153,800	150,000	174,500	183,600	204,600	176,300	137,300	148,200
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	-	-
短期借入金	Short-Term Borrowings	125,500	124,500	134,700	130,200	109,500	106,500	284,000	251,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	67,721	75,943	79,019	79,698	83,068	79,768	76,470	80,914
リース債務	Lease Obligations	2,086	2,462	2,882	3,410	3,928	4,506	5,168	5,863
未払法人税等	Accrued Income Taxes	1,215	872	615	1,056	1,413	1,134	456	1,401
預り金	Deposits Received	108,807	100,914	102,793	107,009	115,972	104,570	104,997	110,083
債権流動化預り金	Deposits Received for Securitization	-	-	-	-	-	-	-	-
賞与引当金	Accrued Employees' Bonuses	793	1,424	495	992	691	1,410	495	992
割賦利益繰延	Deferred Installment Income	29,958	30,195	30,452	30,829	31,162	31,671	31,492	32,111
その他	Others	5,252	4,893	5,842	5,369	1,963	5,912	3,841	3,771
固定負債	Long-Term Liabilities	403,915	456,806	414,468	401,500	407,951	436,688	303,701	276,279
社債	Corporate Bonds	20,000	20,000	10,000	10,000	20,000	20,000	20,000	20,000
長期借入金	Long-Term Debt	119,607	126,498	118,294	113,663	119,132	102,375	89,245	69,964
長期債権流動化債務	Long-Term Debts by Securitization	249,069	290,772	265,280	255,311	244,639	286,729	164,744	154,355
リース債務	Lease Obligations	10,217	11,776	13,552	15,715	17,805	20,074	22,733	25,427
繰延税金負債	Deferred Tax Liability	-	-	-	-	-	-	-	-
退職給付に係る負債	Net Defined Benefit Liability	426	176	168	177	154	52	9	9
利息返還損失引当金	Reserve for Losses on Interest Repayments	4,153	7,141	6,742	6,199	5,672	6,855	6,404	5,965
その他	Others	442	440	431	432	547	601	565	557
負債の部合計	Total Liabilities	1,290,093	1,363,752	1,382,330	1,406,760	1,440,180	1,449,828	1,452,355	1,431,174
純資産の部:	Equity:								
株主資本	Total Shareholders' Equity	82,699	80,140	63,789	65,348	67,768	65,942	67,916	69,786
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	3,730	3,730	3,730	3,730	3,730	3,730
利益剰余金	Retained Earnings	58,127	55,567	45,059	46,618	49,037	47,212	49,186	51,055
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	218	400	419	438	457	(373)	(344)	(314)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(5)	-	(0)	0	0	(0)	(0)	0
退職給付に係る調整累計額	Remeasurements of Defined Benefit Plans	224	400	419	438	457	(373)	(344)	(315)
純資産の部合計	Total Equity	82,918	80,541	64,209	65,787	68,225	65,568	67,571	69,471
負債及び純資産の部合計	Total Liabilities and Equity	1,373,011	1,444,293	1,446,539	1,472,548	1,508,406	1,515,396	1,519,926	1,500,645

取扱高	Trading Volume	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	165,319	156,457	156,322	156,803	165,584	156,363	137,717	146,746
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	31,562	32,536	33,861	39,097	52,878	48,030	41,182	47,297
オートクレジット	Auto Credit	6,035	6,633	6,951	8,314	10,148	10,748	8,421	10,197
その他ショッピングクレジット	Other Shopping Credit	25,527	25,902	26,910	30,783	42,729	37,282	32,761	37,099
信用保証	Credit Guarantee	63,754	67,849	66,896	73,670	63,662	70,333	63,332	69,468
オートクレジット	Auto Credit	31,772	34,938	32,144	34,490	30,210	32,676	29,880	31,614
その他ショッピングクレジット	Other Shopping Credit	27,468	27,428	29,233	32,468	25,932	28,973	25,655	29,307
その他信用保証	Others	4,513	5,482	5,518	6,711	7,519	8,682	7,795	8,546
融資	Total Loans	16,298	13,766	13,690	14,059	14,138	12,447	8,382	8,041
消費者金融	Consumer Loans	14,900	12,077	12,091	12,277	12,349	11,091	7,635	7,025
カードキャッシング	Cashing by Credit Card	7,357	6,881	7,087	6,581	6,554	6,364	4,780	4,224
ローンカード	Loan Card	872	797	713	490	273	235	149	157
その他消費者金融	Other Consumer Loans	6,670	4,397	4,291	5,206	5,522	4,491	2,705	2,644
その他融資	Other Loans	1,397	1,688	1,599	1,782	1,788	1,356	747	1,015
その他	Others	422,824	410,606	428,605	449,882	464,428	442,750	439,855	460,989
合計	Total	699,760	681,215	699,376	733,514	760,691	729,927	690,470	732,543

顧客数	Number of Customers (Thousands)	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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	71	71	75	72	73	62	78
個別信用購入あっせん	Installment Shopping Credit	34	33	35	34	40	37	29	41
信用保証	Credit Guarantee	35	37	35	40	32	36	32	37
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	327	n/a	331	n/a	335
有効カード会員数(千人)	Available Cardholders	5,172	5,121	5,040	4,960	4,914	4,863	4,809	4,764
クレジットカード	Credit Card	5,087	5,043	4,984	4,937	4,895	4,845	4,794	4,750
ローンカード	Loan Card	85	78	55	22	19	17	14	14
カード新規獲得枚数(千枚)	Number of New Card Issuance	60	56	52	55	50	53	39	42
クレジットカード	Credit Card	60	56	52	55	50	53	39	42
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts	203	197	190	186	181	168	158	150
クレジットカードキャッシング	Cashing by Credit Card	150	146	141	139	135	132	123	116
ローンカード	Loan Card	53	51	48	47	45	36	35	33

店舗・チャネル	Number of Branches and Channels	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
営業店舗数(店)	Branches	47	47	47	47	47	47	47	47
CD台数(千台)	CDs (Thousands)	n/a	153	n/a	151	n/a	151	n/a	159

平均貸出金利	Average Lending Rates	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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%	17.9%	17.4%	17.5%	17.5%
融資残高内訳	Breakdown of Loan Receivables	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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%	81	78	71	68	64	58	54	50
～18.0%	～18.0%	344	336	325	319	309	295	275	260
～20.0%	～20.0%	9	9	9	9	9	4	4	4
～25.0%	～25.0%	23	22	22	22	22	4	4	4
～29.2%	～29.2%	8	7	7	7	7	1	1	1
合計	Total	468	454	435	426	412	364	339	320
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%	17.5%	17.2%	16.3%	16.0%	15.6%	16.0%	16.0%	15.7%
～18.0%	～18.0%	73.6%	74.0%	74.6%	74.9%	75.0%	81.1%	81.0%	81.1%
～20.0%	～20.0%	2.1%	2.1%	2.1%	2.1%	2.2%	1.3%	1.4%	1.4%
～25.0%	～25.0%	5.1%	5.1%	5.3%	5.3%	5.5%	1.1%	1.2%	1.3%
～29.2%	～29.2%	1.8%	1.6%	1.7%	1.7%	1.7%	0.4%	0.4%	0.5%
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	260	257	250	247	241	240	223	211
ローンカード	Loan Card	207	197	185	178	171	124	116	109
合計	Total	468	454	435	426	412	364	339	320
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
1口座あたり残高(千円)	Credit Outstanding Per Account	229	229	228	228	227	215	213	213
クレジットカードキャッシング	Cashing by Credit Card	173	175	176	178	178	181	180	180
ローンカード	Loan Card	386	385	380	377	372	340	331	325
延滞残高比率	Ratio of Delinquent Unsecured Personal Loans	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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%	0.7%	0.7%	0.8%	0.7%	0.9%	0.6%
年齢別残高構成比	Balance by Age	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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%	3.5%	3.6%	3.6%	3.5%	3.9%	3.7%	3.7%
<40	<40	14.4%	14.2%	14.1%	13.8%	13.4%	13.4%	12.9%	12.5%
<50	<50	30.5%	30.1%	30.1%	29.7%	29.5%	29.1%	28.7%	28.2%
<60	<60	29.9%	30.1%	30.3%	30.4%	30.7%	30.9%	31.4%	31.5%
>=60	Over 60	21.7%	22.0%	21.9%	22.5%	22.9%	22.6%	23.3%	24.2%
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	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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%	69.3%	69.3%	69.2%	69.1%	68.2%	68.3%	68.5%
女性	Female	30.7%	30.7%	30.7%	30.8%	30.9%	31.8%	31.7%	31.5%
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	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
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%	8.0%	8.2%	8.1%	8.2%	8.6%	8.7%	8.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.2%	32.4%	33.0%	33.2%	33.5%	35.9%	36.2%	36.3%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.5%	32.5%	32.9%	33.0%	33.1%	34.2%	34.2%	33.9%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	18.6%	18.7%	18.1%	17.9%	17.7%	15.5%	15.1%	15.7%
100万円以上	Over JPY 1M	8.5%	8.3%	7.9%	7.7%	7.5%	5.8%	5.7%	5.6%
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	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9
貸倒関連費用	Credit Costs for Bad Debts	2,863	5,659	3,604	3,647	2,958	5,050	3,301	3,049
貸倒引当金目的使用額	Dispositioned Amounts in Allowance for Bad Debts	2,357	7,035	3,412	2,454	2,400	2,511	2,633	2,472
貸倒引当金残高	Allowance for Bad Debts	31,775	30,392	30,584	31,777	32,336	34,874	35,541	36,118
営業債権残高	Account Receivables	1,009,079	1,032,269	1,060,588	1,101,321	1,146,668	1,181,629	1,203,140	1,230,573
リスク管理債権	Risk Monitored Installment Receivables	n/a	27,578	n/a	27,233	n/a	28,307	n/a	29,320
破綻先債権	Installment Receivables to Bankrupt Borrowers	n/a	0	n/a	0	n/a	18	n/a	17
延滞債権	Non-Accrual Delinquent Installment Receivables	n/a	16,146	n/a	15,441	n/a	15,692	n/a	15,953
3か月以上延滞債権	Installment Receivables Past Due for 3 Months or More	n/a	1,129	n/a	906	n/a	750	n/a	1,063
貸出条件緩和債権	Restructured Installment Receivables	n/a	10,302	n/a	10,885	n/a	11,845	n/a	12,284

利息返還関連情報	Grey Zone Related Information	2018.10-12	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9
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	688	465	437	542	535	506	386	367
債権放棄額	Amount of Debt Write-Off	33	32	31	41	45	32	22	30
利息返還額	Amount of Interest Repayment	654	433	406	501	489	474	364	336
利息返還損失引当金残高	Reserve for Losses on Interest Repayment	4,153	7,141	6,742	6,199	5,672	6,855	6,404	5,965

調達状況(1)	Balance and Ratio of Total Funding (1)	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
残高:	Balance:								
短期借入金	Short-Term Debts	125,500	124,500	134,700	130,200	109,500	106,500	284,000	251,800
1年内返済予定の長期借入金	Long-Term Debts to Be Paid within a Year	67,721	75,943	79,019	79,698	83,068	79,768	76,470	80,914
長期借入金(1年内返済予定のものを除く)	Other Long-Term Debts	119,607	126,498	118,294	113,663	119,132	102,375	89,245	69,964
長期債権流動化債務	Long-Term Debts by Securitization	249,069	290,772	265,280	255,311	244,639	286,729	164,744	154,355
短期社債	Commercial Paper	153,800	150,000	174,500	183,600	204,600	176,300	137,300	148,200
社債	Corporate Bonds	30,000	30,000	20,000	20,000	30,000	30,000	20,000	20,000
合計	Total	745,697	797,713	791,793	782,472	790,939	781,672	771,759	725,233
平均利率:	Average Interest Rate:								
短期借入金	Short-Term Debts	0.3%	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%	0.5%	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%	0.5%	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%	0.3%	0.3%
合計	Total	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.3%

調達状況(2)	Balance and Ratio of Total Funding (2)	2018.12	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9
残高:	Balance								
固定金利調達	Fixed Interest Funding	197,030	188,846	204,015	217,177	223,368	208,399	202,019	188,986
変動金利調達	Floating Interest Funding	548,667	608,867	587,777	565,295	567,571	573,273	569,740	536,246
合計	Total	745,697	797,713	791,793	782,472	790,939	781,672	771,759	725,233
比率:	Ratio:								
固定金利調達	Fixed Interest Funding	26%	24%	26%	28%	28%	27%	26%	26%
変動金利調達	Floating Interest Funding	74%	76%	74%	72%	72%	73%	74%	74%
合計	Total	100%	100%	100%	100%	100%	100%	100%	100%