

2018年3月期 第3四半期決算資料

Business performance for the third quarter ended December 2017

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注意事項

会計監査人による法定監査は、年度監査が実施されています。

Cautionary Information

Fiscal year-end audit is conducted by the Company's independent auditor.

2018年1月31日
January 31, 2018

SMBCコンシューマーファイナンス株式会社
SMBC Consumer Finance Co., Ltd.

1. 決算ハイライト / Financial highlights

		2016/3		2017/3			2018/3			
			前期比 増減率 YoY (%)	3Q		前期比 増減率 YoY (%)	前期比 増減率 YoY (%)	3Q		
				前年同期比 増減率 YoY (%)	前年同期比 増減率 YoY (%)			前年同期比 増減率 YoY (%)		
損益計算書主要項目		<i>The main items on Profit and Loss Statements</i>								
連結・単体		<i>consolidated, non-consolidated</i>								
営業収益	Operating income (百万円/Yen-million)	245,842	7.7	193,067	5.2	258,818	5.3	206,019	6.7	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	178,330	5.7	139,450	4.8	186,223	4.4	144,940	3.9	
営業利益	Operating profit (百万円/Yen-million)	-61,284	-	50,022	9.5	67,171	-	53,750	7.5	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	-72,384	-	37,776	1.9	51,668	-	37,626	-0.4	
経常利益	Recurring profit (百万円/Yen-million)	-61,176	-	50,162	9.6	67,440	-	53,972	7.6	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	-72,369	-	37,818	2.0	51,808	-	37,784	-0.1	
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance (百万円/Yen-million)	-64,809	-	46,141	8.3	111,382	-	41,901	-9.2	
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)	-72,195	-	38,060	3.4	100,808	-	28,972	-23.9	
貸借対照表主要項目		<i>The main items on Balance Sheet</i>								
連結		<i>Consolidated</i>								
総資産	Total assets (百万円/Yen-million)	1,142,586	3.6	1,181,404	4.6	1,243,810	8.9	1,282,227	8.5	
純資産	Net assets (百万円/Yen-million)	149,692	-33.5	197,224	-25.1	259,913	73.6	305,939	55.1	
有利子負債	Interest-bearing debt (百万円/Yen-million)	755,083	8.3	799,792	8.7	805,959	6.7	844,644	5.6	
平均表面調達金利	Average interest rate on fund procurement (%)	0.45	-0.16	0.32	-0.14	0.32	-0.13	0.32	0.00	
自己資本比率	Equity ratio (%)	13.10	-7.32	16.69	-6.64	20.90	7.80	23.86	7.17	
自己資本当期純利益率	ROE (%)	-34.57	-39.88	26.60	9.17	54.39	88.96	14.81	-11.79	
総資産当期純利益率	ROA (%)	-5.77	-6.81	3.97	0.15	9.33	15.10	3.32	-0.65	
単体		<i>Non-consolidated</i>								
総資産	Total assets (百万円/Yen-million)	858,545	3.0	870,747	3.0	925,809	7.8	931,978	7.0	
純資産	Net assets (百万円/Yen-million)	64,445	-53.4	102,779	-41.0	165,260	156.4	195,376	90.1	
有利子負債	Interest-bearing debt (百万円/Yen-million)	565,030	8.1	590,450	7.7	593,450	5.0	610,450	3.4	
平均表面調達金利	Average interest rate on fund procurement (%)	0.40	-0.21	0.26	-0.15	0.27	-0.13	0.24	-0.02	
自己資本比率	Equity ratio (%)	7.51	-9.10	11.80	-8.81	17.85	10.34	20.96	9.16	
自己資本当期純利益率	ROE (%)	-71.17	-72.34	45.52	21.98	87.77	158.94	16.07	-29.45	
総資産当期純利益率	ROA (%)	-8.53	-8.72	4.40	0.02	11.30	19.83	3.12	-1.28	
営業貸付金残高・保証残高 金融事業		<i>Loans Outstanding and Guaranteed Loans Outstanding Financing Business</i>								
営業貸付金残高	Loans Outstanding (百万円/Yen-million)	940,931	3.8	967,802	4.1	980,461	4.2	1,002,064	3.5	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	730,740	2.3	742,357	2.5	749,256	2.5	755,726	1.8	
SMBCモビット	SMBC Mobit	210,190	9.6	225,445	9.6	231,204	10.0	246,338	9.3	
保証事業		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding (百万円/Yen-million)	1,079,864	18.0	1,178,126	13.8	1,211,657	12.2	1,248,084	5.9	
三井住友銀行 向け	SMBC	605,708	11.6	642,406	9.4	649,876	7.3	643,979	0.2	
その他金融機関等 向け	Other financial institutions, etc.	474,156	27.3	535,719	19.6	561,781	18.5	604,105	12.8	
保証提携先数	Number of Tie-ups	189	-	189	-	188	-1	189	-	
海外事業		<i>Overseas Businesses</i>								
営業貸付金残高	Loans outstanding (百万円/Yen-million)	77,647	11.6	93,156	15.5	91,906	18.4	105,955	13.7	

(注) : 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 海外事業の営業貸付金残高はプロミス香港、プロミスタイランド、プロミス深セン、プロミス瀋陽、プロミス天津、プロミス重慶、プロミス成都、プロミス武漢、プロミス上海の貸付金残高の合計値で、現地通貨を円換算しています。

Notes: 1. *Italic* figures represent the number of increase/decrease from one year earlier.

2. The overseas loans outstanding is the sum of followings;

PROMISE (HONG KONG), PROMISE (THAILAND), PROMISE (SHENZHEN), PROMISE (SHENYANG), PROMISE (TIANJIN), PROMISE (CHONGQING), PROMISE (CHENGDU), PROMISE (WUHAN) and PROMISE (SHANGHAI)

2. 営業損益(連結) / Breakdown of revenues and expenses (consolidated)

(百万円/Yen-million)

		2016/3		2017/3				2018/3	
			前期比 増減率 YoY (%)	3Q		前期比 増減率 YoY (%)	前期比 増減率 YoY (%)	3Q	
					前年同期比 増減率 YoY (%)				前年同期比 増減率 YoY (%)
営業収益	Operating income	245,842	7.7	193,067	5.2	258,818	5.3	206,019	6.7
金融収益	Financial revenues	237,349	7.4	186,545	5.3	249,957	5.3	198,706	6.5
営業貸付金利息	Interest revenues	158,044	5.0	121,981	3.0	163,117	3.2	129,104	5.8
信用保証収益	Loan guarantee revenues	55,489	17.3	46,225	12.7	62,144	12.0	50,267	8.7
償却債権取立益	Collection of written-off loans	10,790	2.9	8,684	4.8	11,536	6.9	9,117	5.0
買取債権回収高	Collection of purchased receivables	12,647	3.6	9,557	4.4	13,015	2.9	10,118	5.9
その他の金融収益	Other financial revenues	376	-26.7	96	-69.3	143	-61.9	97	0.8
その他の事業収益	Other operating revenues	8,493	17.0	6,521	2.8	8,860	4.3	7,313	12.2
営業費用	Operating expenses	307,126	45.0	143,044	3.8	191,647	-37.6	152,269	6.4
金融費用	Financial expenses	3,718	-7.6	2,461	-14.1	3,346	-10.0	2,613	6.2
その他の営業費用	Other operating expenses	303,408	46.0	140,582	4.2	188,300	-37.9	149,656	6.5
貸倒費用	Expenses for loan losses	52,015	8.6	45,220	6.2	54,595	5.0	48,352	6.9
債務保証費用	Expenses for debt guarantees	24,531	29.5	18,333	14.0	27,722	13.0	21,218	15.7
利息返還費用	Expenses for interest repayments	122,000	172.3	-	-	-	-	-	-
広告宣伝費	Advertising expenses	19,039	6.6	14,460	2.6	19,746	3.7	15,094	4.4
人件費	Personnel expenses	29,347	21.6	20,718	1.7	28,473	-3.0	21,208	2.4
賃借料	Rental expenses	8,567	9.1	6,135	-4.7	8,130	-5.1	6,367	3.8
減価償却費	Depreciation	7,673	16.5	5,679	-0.6	7,626	-0.6	6,158	8.4
支払手数料	Fee expenses	23,552	0.8	17,667	1.9	24,002	1.9	18,118	2.6
その他	Other	16,680	1.9	12,366	0.4	18,003	7.9	13,138	6.2
営業利益	Operating profit	-61,284	-	50,022	9.5	67,171	-	53,750	7.5
営業外収益	Non-operating revenues	431	-37.3	283	-7.8	478	10.7	343	21.3
営業外費用	Non-operating expenses	323	-38.9	143	-37.9	209	-35.5	121	-15.0
経常利益	Recurring profit	-61,176	-	50,162	9.6	67,440	-	53,972	7.6
特別利益	Extraordinary income	93	85.5	91	31.8	91	-2.6	0	-99.9
特別損失	Extraordinary losses	439	-73.5	496	79.4	787	79.2	134	-72.9
税引前利益	Income before income taxes	-61,521	-	49,757	9.2	66,743	-	53,837	8.2
法人税等	Income taxes	3,287	-13.0	3,615	21.3	-44,639	-	11,936	230.1
当期純利益	Profit	-64,809	-	46,141	8.3	111,382	-	41,901	-9.2
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	-64,809	-	46,141	8.3	111,382	-	41,901	-9.2

2. 営業損益(単体) / Breakdown of revenues and expenses (non-consolidated)

(百万円/Yen-million)

		2016/3		2017/3				2018/3	
			前期比 増減率 YoY (%)	3Q	前年同期比 増減率 YoY (%)		前期比 増減率 YoY (%)	3Q	前年同期比 増減率 YoY (%)
営業収益	Operating income	178,330	5.7	139,450	4.8	186,223	4.4	144,940	3.9
営業貸付金利息	Interest revenues	108,882	0.7	82,930	1.4	110,189	1.2	84,394	1.8
無担保ローン	Unsecured loans	108,581	0.7	82,746	1.5	109,949	1.3	84,222	1.8
有担保ローン	Secured loans	300	-6.1	183	-20.3	240	-19.9	172	-6.2
信用保証収益	Loan guarantee revenues	55,489	17.3	46,225	12.7	62,144	12.0	50,267	8.7
その他の金融収益	Other financial revenues	3	-97.1	0	-93.2	0	-93.5	0	-18.0
その他の営業収益	Other operating revenues	13,954	6.7	10,294	0.2	13,888	-0.5	10,277	-0.2
償却債権取立益	Collection of written-off loans	11,022	7.2	8,084	0.0	10,935	-0.8	8,129	0.6
その他の収益	Other operating revenues	2,931	4.7	2,209	0.8	2,952	0.7	2,148	-2.8
営業費用	Operating expenses	250,714	52.0	101,674	5.9	134,554	-46.3	107,313	5.5
金融費用	Financial expenses	2,641	-12.8	1,607	-20.5	2,117	-19.8	1,534	-4.6
その他営業費用	Other operating expenses	248,072	53.3	100,066	6.5	132,436	-46.6	105,779	5.7
貸倒費用	Expenses for loan losses	33,154	-3.5	31,749	11.5	35,788	7.9	33,360	5.1
債務保証費用	Expenses for debt guarantees	24,531	29.5	18,333	14.0	27,722	13.0	21,218	15.7
利息返還費用	Expenses for interest repayments	122,000	172.3	-	-	-	-	-	-
広告宣伝費	Advertising expenses	10,443	5.4	8,123	6.0	10,999	5.3	8,677	6.8
人件費	Personnel expenses	19,344	20.9	13,344	1.5	18,232	-5.7	13,345	0.0
賃借料	Rental expenses	5,649	1.9	4,111	-3.3	5,428	-3.9	4,332	5.4
減価償却費	Depreciation	5,205	24.1	3,837	-0.7	5,225	0.4	4,130	7.6
支払手数料	Fee expenses	16,585	5.2	12,071	-1.0	16,336	-1.5	11,788	-2.3
その他	Other	11,157	-9.6	8,493	2.3	12,703	13.9	8,925	5.1
営業利益	Operating profit	-72,384	-	37,776	1.9	51,668	-	37,626	-0.4
営業外収益	Non-operating revenues	268	-14.0	163	-15.0	316	18.0	228	40.1
営業外費用	Non-operating expenses	253	-29.2	120	-38.0	176	-30.2	71	-41.0
経常利益	Recurring profit	-72,369	-	37,818	2.0	51,808	-	37,784	-0.1
特別利益	Extraordinary income	84	67.7	739	-	739	774.5	0	-100.0
特別損失	Extraordinary losses	386	-76.2	472	89.3	717	85.7	134	-71.6
税引前利益	Income before income taxes	-72,671	-	38,086	3.2	51,830	-	37,650	-1.1
法人税等	Income taxes	-475	-	26	-67.8	-48,977	-	8,677	-
当期純利益	Net profit	-72,195	-	38,060	3.4	100,808	-	28,972	-23.9

3. 営業指標(連結・主要各社) / Business indicators (consolidated, main companies)

		2016/3		2017/3				2018/3	
			前期比 増減率 YoY (%)	3Q		前期比 増減率 YoY (%)	3Q		前期比 増減率 YoY (%)
					前年同期比 増減率 YoY (%)			前年同期比 増減率 YoY (%)	

営業貸付金残高

Consumer loans outstanding

連結	Consolidated	(百万円/Yen-million)	1,022,019	4.3	1,063,515	4.9	1,074,629	5.1	1,109,396	4.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	730,740	2.3	742,357	2.5	749,256	2.5	755,726	1.8
無担保ローン	Unsecured loans		728,804	2.4	740,872	2.6	747,891	2.6	754,675	1.9
有担保ローン	Secured loans		1,936	-25.6	1,484	-28.8	1,365	-29.5	1,050	-29.2
SMBCモビット	SMBC Mobit	(百万円/Yen-million)	210,190	9.6	225,445	9.6	231,204	10.0	246,338	9.3

顧客数

Number of customers

連結	Consolidated	(千人/Thousands)	1,994	4.8	2,083	5.7	2,105	5.5	2,195	5.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,292	0.1	1,294	0.5	1,302	0.8	1,322	2.2
無担保ローン	Unsecured loans		1,291	0.1	1,294	0.5	1,301	0.8	1,322	2.2
有担保ローン	Secured loans		0	-19.3	0	-23.5	0	-24.2	0	-22.7
SMBCモビット	SMBC Mobit	(千人/Thousands)	361	6.0	379	6.6	388	7.4	412	8.6

一顧客あたり残高

Per Customer

連結	Consolidated	(千円/Yen-thousand)	512	-0.5	510	-0.8	510	-0.4	505	-1.0
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	565	2.2	573	2.1	575	1.8	571	-0.3
無担保ローン	Unsecured loans		564	2.2	572	2.1	574	1.8	570	-0.3
有担保ローン	Secured loans		2,077	-7.8	1,974	-6.9	1,933	-6.9	1,808	-8.4
SMBCモビット	SMBC Mobit	(千円/Yen-thousand)	581	3.5	593	2.8	595	2.4	597	0.6

実質平均利回り

Actual Average Yield

連結	Consolidated	(%)	15.73	0.05	15.57	-0.14	15.58	-0.15	15.65	0.08
無担保ローン	Unsecured loans		15.74	0.05	15.57	-0.15	15.58	-0.16	15.65	0.08
有担保ローン	Secured loans		13.26	2.55	14.27	1.25	14.66	1.40	19.02	4.75
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	15.02	-0.19	14.86	-0.14	14.85	-0.17	14.79	-0.07
無担保ローン	Unsecured loans		15.03	-0.20	14.87	-0.14	14.85	-0.18	14.78	-0.09
有担保ローン	Secured loans		13.26	2.55	14.27	1.25	14.66	1.40	19.02	4.75

注 1) 増減率欄の斜体数値は前年同期比増減数です。

2) 実質平均利回り = 営業貸付金利息 / 期中平均営業貸付金残高 (%) 「年率換算」

Notes 1) Italic figures represent the number of increase/decrease from one year earlier.

2) Actual Average yield = Interest Revenues / Term Average of Consumer loans outstanding (% Annual Rate)2

3. 営業指標(連結・主要各社) / Business indicators (consolidated, main companies)

		2016/3		2017/3				2018/3	
			前期比 増減率 YoY (%)	3Q		前期比 増減率 YoY (%)	前期比 増減率 YoY (%)	3Q	
					前年同期比 増減率 YoY (%)				前年同期比 増減率 YoY (%)

新規顧客数(無担保ローン)

Number of new customers (Unsecured loans)

SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	205	7.6	150	-1.9	202	-1.8	166	10.6
成約率	Approval ratio	(%)	43.5	2.4	43.3	-0.1	42.9	-0.6	45.5	2.2
SMBCモビット	SMBC Mobit	(千人/Thousands)	76	-4.7	60	4.8	82	7.7	67	11.9

店舗数

Number of branches

連結	Consolidated		1,140	-54	1,057	-105	1,028	-112	1,015	-42
有人店舗	Staffed branches		68	13	65	-	65	-3	58	-7
お客様サービスプラザ	Customer service plazas		18	-	18	-	18	-	18	-
自動契約店舗(無人)	Unstaffed branches		1,054	-67	974	-105	945	-109	939	-35
SMBCコンシューマーファイナンス	SMBC Consumer Finance		1,069	-59	992	-99	963	-106	957	-35
お客様サービスプラザ	Customer service plazas		18	-	18	-	18	-	18	-
自動契約店舗(無人)	Unstaffed branches		1,051	-59	974	-99	945	-106	939	-35

ATM台数

Number of ATMs

連結	Consolidated		1,088	-60	1,010	-101	980	-108	972	-38
SMBCコンシューマーファイナンス	SMBC Consumer Finance		1,088	-60	1,010	-101	980	-108	972	-38

提携チャネル数(単体)

Number of Tie-up Channels (non-consolidated)

出金	GD / ATM	Withdrawal	CDs / ATMs	76,777	2,350	105,638	29,397	106,132	29,355	106,592	954
入金	ATM	Repayment	ATMs	74,767	2,335	103,611	29,384	104,104	29,337	104,560	949
	コンビニエンスストア		Convenience stores	25,233	675	26,182	1,311	27,549	2,316	29,939	3,757

従業員数

Number of Employees

連結	Consolidated		4,920	597	5,013	179	4,966	46	5,078	65
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,240	95	2,302	59	2,267	27	2,237	-65

注) 増減率欄の斜体数値は前年同期比増減数です。

Note: *Italic* figures represent the number of increase/decrease from one year earlier.

4. 債権ポートフォリオ(単体・無担保ローン) / Loan portfolio (non-consolidated, unsecured loans)

	2016/3		2017/3			2018/3	
		構成比 Share (%)	3Q	構成比 Share (%)	構成比 Share (%)	3Q	構成比 Share (%)

貸付利率別

By interest rate

残高	Balance	(百万円/Yen-million)	728,804	100.0	740,872	100.0	747,891	100.0	754,675	100.0
20.00%超	20.00% <		958	0.1	694	0.1	642	0.1	506	0.1
18.00%超 ~ 20.00%	18.00% < ≤ 20.00%		88	0.0	63	0.0	57	0.0	42	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		281,866	38.7	284,440	38.4	282,996	37.8	290,075	38.4
~ 15.00%	≤ 15.00%		445,877	61.2	455,664	61.5	464,186	62.1	464,045	61.5
目的ローン	Specific use loans		13	0.0	9	0.0	9	0.0	5	0.0
口座数	Accounts	(千口座/Thousands)	1,291	100.0	1,294	100.0	1,301	100.0	1,322	100.0
20.00%超	20.00% <		4	0.3	2	0.2	2	0.2	1	0.1
18.00%超 ~ 20.00%	18.00% < ≤ 20.00%		0	0.0	0	0.0	0	0.0	0	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		867	67.2	874	67.6	870	66.9	900	68.1
~ 15.00%	≤ 15.00%		419	32.5	416	32.2	428	32.9	419	31.8
目的ローン	Specific use loans		0	0.0	0	0.0	0	0.0	0	0.0
一口座あたり残高	Per Account	(千円/Yen-thousand)	564		572		574		570	
20.00%超	20.00% <		228		250		255		272	
18.00%超 ~ 20.00%	18.00% < ≤ 20.00%		345		407		433		464	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		324		325		325		322	
~ 15.00%	≤ 15.00%		1,062		1,094		1,082		1,105	
目的ローン	Specific use loans		105		105		113		92	

貸付金額別

By amount of account

残高	Balance	(百万円/Yen-million)	728,804	100.0	740,872	100.0	747,891	100.0	754,675	100.0
~ 10万円	≤ 100 (Yen-thousand)		14,561	2.0	14,872	2.0	15,176	2.0	16,552	2.2
10万円超 ~ 30万円	100 < ≤ 300		54,643	7.5	52,302	7.1	52,052	7.0	53,060	7.0
30万円超 ~ 50万円	300 < ≤ 500		163,853	22.5	164,454	22.2	163,898	21.9	169,105	22.4
50万円超 ~ 100万円	500 < ≤ 1,000		162,294	22.3	163,057	22.0	163,592	21.9	161,554	21.4
100万円超	1,000 <		333,450	45.8	346,185	46.7	353,170	47.2	354,402	47.0
口座数	Accounts	(千口座/Thousands)	1,291	100.0	1,294	100.0	1,301	100.0	1,322	100.0
~ 10万円	≤ 100 (Yen-thousand)		230	17.8	234	18.1	239	18.4	248	18.8
10万円超 ~ 30万円	100 < ≤ 300		260	20.1	248	19.2	247	19.0	249	18.9
30万円超 ~ 50万円	300 < ≤ 500		377	29.2	378	29.2	377	29.0	388	29.4
50万円超 ~ 100万円	500 < ≤ 1,000		212	16.5	213	16.5	214	16.5	211	16.0
100万円超	1,000 <		211	16.4	219	17.0	223	17.2	224	17.0
一口座あたり残高	Per Account	(千円/Yen-thousand)	564		572		574		570	
~ 10万円	≤ 100 (Yen-thousand)		63		63		63		66	
10万円超 ~ 30万円	100 < ≤ 300		210		210		210		212	
30万円超 ~ 50万円	300 < ≤ 500		434		434		434		435	
50万円超 ~ 100万円	500 < ≤ 1,000		762		763		762		764	
100万円超	1,000 <		1,576		1,576		1,578		1,577	

5. 不良債権(連結・単体) / Non-performing loans (consolidated, non-consolidated)

(百万円/Yen-million)

		2016/3		2017/3				2018/3	
			営業貸付金 残高比 against balance (%)	3Q		営業貸付金 残高比 against balance (%)	営業貸付金 残高比 against balance (%)	3Q	
連結		<i>Consolidated</i>							
営業貸付金残高	Consumer loans outstanding	1,022,019	-	1,063,515	-	1,074,629	-	1,109,396	-
不良債権残高	Non performing loans (Total)	53,852	5.27	60,976	5.73	58,171	5.41	65,036	5.86
破綻先債権	Credits of bankrupt borrowers	298	0.03	319	0.03	291	0.03	394	0.04
延滞債権	Delinquent loans	3,708	0.36	4,736	0.45	4,121	0.38	5,015	0.45
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	11,277	1.10	13,816	1.30	11,381	1.06	15,760	1.42
貸出条件緩和債権	Restructured loans	38,566	3.77	42,104	3.96	42,376	3.94	43,866	3.95
延滞30日以内	30 days or less past due	33,462	3.27	37,234	3.50	38,271	3.56	40,213	3.62
単体		<i>Non-consolidated</i>							
営業貸付金残高	Consumer loans outstanding	730,740	-	742,357	-	749,256	-	755,726	-
不良債権残高	Non performing loans (Total)	38,856	5.32	44,120	5.94	43,239	5.77	46,613	6.17
破綻先債権	Credits of bankrupt borrowers	285	0.04	302	0.04	268	0.04	365	0.05
延滞債権	Delinquent loans	2,419	0.33	3,007	0.41	2,517	0.34	2,882	0.38
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	6,470	0.89	8,401	1.13	6,277	0.84	8,968	1.19
貸出条件緩和債権	Restructured loans	29,681	4.06	32,409	4.37	34,176	4.56	34,397	4.55
延滞30日以内	30 days or less past due	26,804	3.67	29,863	4.02	31,289	4.18	32,049	4.24

注：不良債権に関する分類基準

- 破綻先債権は、元本または利息の支払の遅延が相当期間が継続していることその他の事由により元本または利息の取り立てまたは弁済の見込みがないものとして、未収利息を計上しなかった貸付金（以下、「未収利息不計上貸付金」）のうち、破産債権、更生債権その他これらに準ずる債権。
- 延滞債権は、未収利息不計上貸付金のうち、破綻先債権に該当しないもので、債務者の経営再建または支援を図ることを目的として利息の支払を猶予したものの以外の債権。
- 3か月以上延滞債権は、元本または利息の支払が、約定支払日の翌日から3か月以上遅延している貸付金で破綻先債権及び延滞債権に該当しないもの。
- 貸出条件緩和債権とは、当該債権の回収を促進することなどを目的に、利息の支払猶予等、債務者に有利となる取決めを行った貸付金で、破綻先債権、延滞債権及び3か月以上延滞債権に該当しないもの。

Notes: Status of non-performing loans

- Credits of bankrupt borrowers are loans under declaration of bankruptcy, reconstruction and similar proceedings whose accruing interest is not recorded as income because the principal or interest on such loans is unlikely to be recovered in view of the considerable period of postponement of the principal or interest, or other circumstances.
- Delinquent loans are credits whose accruing interest is not recorded as income for the same reason as the above, and do not include credits of bankrupt borrowers and the loans to which postponement of interest payment was made with the object of reconstructing and supporting the borrowers.
- Delinquent loans three months or more past the due date are loans which are delinquent for three months or more from the due date of interest or principal under the terms of the related loan agreements and do not include credits of bankrupt borrowers and delinquent loans, as described above.
- Restructured loans are loans to which a certain concession favorable to borrowers, such as postponement of interest payment and other methods, was made with the object of encouraging repayment and do not include credits of bankrupt borrowers, delinquent loans, and delinquent loans three months or more past the due date, as described above.

6. 営業貸付金残高に関わる貸倒償却額と貸倒引当金の推移(単体) / *Loan losses for consumer loans outstanding (non-consolidated)*

(百万円/Yen-million)

		2016/3	2017/3		2018/3
			3Q		3Q
① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	730,740	742,357	749,256	755,726
無担保ローン	Unsecured loans	728,804	740,872	747,891	754,675
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	30,893	29,782	29,782	30,022
③ 当期貸倒償却額	(3) Loan losses	26,017	19,251	25,497	19,783
無担保ローン	Unsecured loans	25,939	19,175	25,411	19,761
④ その他	(4) Other	-	-	-	-
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	4,876	10,531	4,284	10,238
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	29,782	31,368	30,022	31,682
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.08)	(4.23)	(4.01)	(4.19)
無担保ローン	Unsecured loans	29,508	31,098	29,758	31,440
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.05)	(4.20)	(3.98)	(4.17)
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	24,906	20,837	25,737	21,443
貸倒引当金繰入額	Provision for loan losses	24,906	20,837	25,737	21,443
貸倒損失	Additional expense for loan losses	-	-	-	-

- 注) 1. 営業貸付金残高は、破産等債権を除いています。
2. 求償債権等に関わる貸倒費用は含まれていません。

Notes:

1. Consumer loans outstanding (1) does not include troubled receivables.
2. Expenses for loan losses include expenses related to claim for indemnities, but those expenses are excluded from the above table.

7. 利息返還損失引当金(単体) / *Loss allowance on interest repayments (non-consolidated)*

(百万円/Yen-million)

	2016/3	2017/3		2018/3
		3Q		3Q

単体		<i>Non-consolidated</i>			
前期末残高	Allowance at the end of the previous fiscal year	127,561	188,800	188,800	121,609
取崩額	Withdrawal	67,254	52,991	67,191	40,574
繰入額(営業費用)	Provisions (operating expenses)	122,000	-	-	-
期末残高	Allowance at the end of the year	188,800	135,809	121,609	81,034

注) 2016年3月期の期末残高は、偶発損失引当金の振替分6,494百万円を含んでいます。

Notes: Figures of March-2016 includes the adjustment of Reserve for contingent loss amount 6,494 Million Yen.