

# 2019年3月期 第3四半期決算資料

## Business performance for the third quarter ended December 2018

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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.

2019年1月31日  
January 31, 2019

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

		2017/3		2018/3				2019/3		
			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 (%)	
<b>損益計算書主要項目</b> <i>The main items on Profit and Loss Statements</i>										
<b>連結・単体</b> <i>consolidated, non-consolidated</i>										
営業収益	Operating income	(百万円/Yen-million)	258,818	5.3	206,019	6.7	273,799	5.8	211,632	2.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		186,223	4.4	144,940	3.9	192,288	3.3	148,143	2.2
営業利益	Operating profit	(百万円/Yen-million)	67,171	-	53,750	7.5	35,531	-47.1	59,686	11.0
SMBCコンシューマーファイナンス	SMBC Consumer Finance		51,668	-	37,626	-0.4	15,453	-70.1	42,425	12.8
経常利益	Recurring profit	(百万円/Yen-million)	67,440	-	53,972	7.6	35,948	-46.7	59,958	11.1
SMBCコンシューマーファイナンス	SMBC Consumer Finance		51,808	-	37,784	-0.1	15,772	-69.6	48,634	28.7
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)	111,382	-	41,901	-9.2	24,564	-77.9	49,353	17.8
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)		100,808	-	28,972	-23.9	8,974	-91.1	42,643	47.2
<b>貸借対照表主要項目</b> <i>The main items on Balance Sheet</i>										
<b>連結</b> <i>Consolidated</i>										
総資産	Total assets	(百万円/Yen-million)	1,243,810	8.9	1,282,227	8.5	1,290,123	3.7	1,320,968	3.0
純資産	Net assets	(百万円/Yen-million)	259,913	73.6	305,939	55.1	284,106	9.3	334,437	9.3
有利子負債	Interest-bearing debt	(百万円/Yen-million)	805,959	6.7	844,644	5.6	846,284	5.0	851,634	0.8
平均表面調達金利	Average interest rate on fund procurement	(%)	0.32	-0.13	0.32	0.00	0.32	0.00	0.34	0.02
自己資本比率	Equity ratio	(%)	20.90	7.80	23.86	7.17	22.02	1.12	25.32	1.46
自己資本当期純利益率	ROE	(%)	54.39	88.96	14.81	-11.79	9.03	-45.36	15.96	1.15
総資産当期純利益率	ROA	(%)	9.33	15.10	3.32	-0.65	1.94	-7.39	3.78	0.46
<b>単体</b> <i>Non-consolidated</i>										
総資産	Total assets	(百万円/Yen-million)	925,809	7.8	931,978	7.0	939,354	1.5	953,769	2.3
純資産	Net assets	(百万円/Yen-million)	165,260	156.4	195,376	90.1	175,355	6.1	218,219	11.7
有利子負債	Interest-bearing debt	(百万円/Yen-million)	593,450	5.0	610,450	3.4	610,450	2.9	608,450	-0.3
平均表面調達金利	Average interest rate on fund procurement	(%)	0.27	-0.13	0.24	-0.02	0.25	-0.02	0.27	0.03
自己資本比率	Equity ratio	(%)	17.85	10.34	20.96	9.16	18.67	0.82	22.88	1.92
自己資本当期純利益率	ROE	(%)	87.77	158.94	16.07	-29.45	5.27	-82.50	21.67	5.60
総資産当期純利益率	ROA	(%)	11.30	19.83	3.12	-1.28	0.96	-10.34	4.51	1.39
<b>営業貸付金残高・保証残高</b> <i>Loans Outstanding and Guaranteed Loans Outstanding</i>										
<b>金融事業</b> <i>Financing Business</i>										
営業貸付金残高	Loans Outstanding	(百万円/Yen-million)	980,461	4.2	1,002,064	3.5	1,013,720	3.4	1,036,780	3.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance		749,256	2.5	755,726	1.8	761,736	1.7	772,558	2.2
SMBCモビット	SMBC Mobit		231,204	10.0	246,338	9.3	251,984	9.0	264,222	7.3
<b>保証事業</b> <i>Loan Guarantee Business</i>										
保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,211,657	12.2	1,248,084	5.9	1,258,815	3.9	1,237,849	-0.8
三井住友銀行向け	SMBC		649,876	7.3	643,979	0.2	642,646	-1.1	621,998	-3.4
その他金融機関等向け	Other financial institutions, etc.		561,781	18.5	604,105	12.8	616,168	9.7	615,851	1.9
保証提携先数	Number of Tie-ups		188	-1	189	-	189	1	188	-1
<b>海外事業</b> <i>Overseas Businesses</i>										
営業貸付金残高	Loans outstanding	(百万円/Yen-million)	91,906	18.4	105,955	13.7	100,799	9.7	107,678	1.6

注 1) 増減率欄の斜体数値は前年同环比増減数です。

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)

		2017/3		2018/3				2019/3	
			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	258,818	5.3	206,019	6.7	273,799	5.8	211,632	2.7
金融収益	Financial revenues	249,957	5.3	198,706	6.5	264,041	5.6	204,450	2.9
営業貸付金利息	Interest revenues	163,117	3.2	129,104	5.8	171,790	5.3	132,961	3.0
信用保証収益	Loan guarantee revenues	62,144	12.0	50,267	8.7	66,939	7.7	52,331	4.1
償却債権取立益	Collection of written-off loans	11,536	6.9	9,117	5.0	11,891	3.1	9,368	2.7
買取債権回収高	Collection of purchased receivables	13,015	2.9	10,118	5.9	13,288	2.1	9,597	-5.2
その他の金融収益	Other financial revenues	143	-61.9	97	0.8	132	-7.8	191	96.4
その他の事業収益	Other operating revenues	8,860	4.3	7,313	12.2	9,758	10.1	7,182	-1.8
営業費用	Operating expenses	191,647	-37.6	152,269	6.4	238,268	24.3	151,946	-0.2
金融費用	Financial expenses	3,346	-10.0	2,613	6.2	3,521	5.2	2,759	5.6
その他の営業費用	Other operating expenses	188,300	-37.9	149,656	6.5	234,746	24.7	149,186	-0.3
貸倒費用	Expenses for loan losses	54,595	5.0	48,352	6.9	58,062	6.3	47,846	-1.0
債務保証費用	Expenses for debt guarantees	27,722	13.0	21,218	15.7	31,718	14.4	19,315	-9.0
利息返還費用	Expenses for interest repayments	-	-	-	-	36,000	-	-	-
広告宣伝費	Advertising expenses	19,746	3.7	15,094	4.4	20,800	5.3	16,630	10.2
人件費	Personnel expenses	28,473	-3.0	21,208	2.4	29,030	2.0	21,963	3.6
賃借料	Rental expenses	8,130	-5.1	6,367	3.8	8,422	3.6	6,242	-2.0
減価償却費	Depreciation	7,626	-0.6	6,158	8.4	8,311	9.0	6,177	0.3
支払手数料	Fee expenses	24,002	1.9	18,118	2.6	24,816	3.4	17,748	-2.0
その他	Other	18,003	7.9	13,138	6.2	17,584	-2.3	13,261	0.9
営業利益	Operating profit	67,171	-	53,750	7.5	35,531	-47.1	59,686	11.0
営業外収益	Non-operating revenues	478	10.7	343	21.3	610	27.6	397	15.7
営業外費用	Non-operating expenses	209	-35.5	121	-15.0	193	-7.3	125	2.8
経常利益	Recurring profit	67,440	-	53,972	7.6	35,948	-46.7	59,958	11.1
特別利益	Extraordinary income	91	-2.6	0	-99.9	0	-99.6	0	29.5
特別損失	Extraordinary losses	787	79.2	134	-72.9	381	-51.6	107	-20.4
税引前利益	Income before income taxes	66,743	-	53,837	8.2	35,566	-46.7	59,851	11.2
法人税等	Income taxes	-44,639	-	11,936	230.1	11,002	-	10,497	-12.1
当期純利益	Profit	111,382	-	41,901	-9.2	24,564	-77.9	49,353	17.8
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	111,382	-	41,901	-9.2	24,564	-77.9	49,353	17.8

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

(百万円/Yen-million)

		2017/3		2018/3				2019/3		
			前期比 増減率 YoY (%)	3Q		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 (%)					
営業収益	Operating income	186,223	4.4	144,940	3.9	192,288	3.3	148,143	2.2	
営業貸付金利息	Interest revenues	110,189	1.2	84,394	1.8	111,924	1.6	85,372	1.2	
無担保ローン	Unsecured loans	109,949	1.3	84,222	1.8	111,713	1.6	85,264	1.2	
有担保ローン	Secured loans	240	-19.9	172	-6.2	211	-12.1	107	-37.7	
信用保証収益	Loan guarantee revenues	62,144	12.0	50,267	8.7	66,939	7.7	52,331	4.1	
その他の金融収益	Other financial revenues	0	-93.5	0	-18.0	0	-11.9	0	2.1	
その他の営業収益	Other operating revenues	13,888	-0.5	10,277	-0.2	13,424	-3.3	10,439	1.6	
償却債権取立益	Collection of written-off loans	10,935	-0.8	8,129	0.6	10,539	-3.6	8,212	1.0	
その他の収益	Other operating revenues	2,952	0.7	2,148	-2.8	2,884	-2.3	2,227	3.7	
営業費用	Operating expenses	134,554	-46.3	107,313	5.5	176,834	31.4	105,718	-1.5	
金融費用	Financial expenses	2,117	-19.8	1,534	-4.6	2,076	-1.9	1,684	9.8	
その他営業費用	Other operating expenses	132,436	-46.6	105,779	5.7	174,758	32.0	104,033	-1.7	
貸倒費用	Expenses for loan losses	35,788	7.9	33,360	5.1	37,505	4.8	32,413	-2.8	
債務保証費用	Expenses for debt guarantees	27,722	13.0	21,218	15.7	31,718	14.4	19,315	-9.0	
利息返還費用	Expenses for interest repayments	-	-	-	-	36,000	-	-	-	
広告宣伝費	Advertising expenses	10,999	5.3	8,677	6.8	11,716	6.5	9,643	11.1	
人件費	Personnel expenses	18,232	-5.7	13,345	0.0	18,152	-0.4	13,671	2.4	
賃借料	Rental expenses	5,428	-3.9	4,332	5.4	5,727	5.5	4,270	-1.4	
減価償却費	Depreciation	5,225	0.4	4,130	7.6	5,540	6.0	4,014	-2.8	
支払手数料	Fee expenses	16,336	-1.5	11,788	-2.3	16,218	-0.7	11,631	-1.3	
その他	Other	12,703	13.9	8,925	5.1	12,178	-4.1	9,072	1.7	
営業利益	Operating profit	51,668	-	37,626	-0.4	15,453	-70.1	42,425	12.8	
営業外収益	Non-operating revenues	316	18.0	228	40.1	443	39.8	6,303	-	
営業外費用	Non-operating expenses	176	-30.2	71	-41.0	124	-29.8	94	33.6	
経常利益	Recurring profit	51,808	-	37,784	-0.1	15,772	-69.6	48,634	28.7	
特別利益	Extraordinary income	739	774.5	0	-100.0	0	-100.0	0	-	
特別損失	Extraordinary losses	717	85.7	134	-71.6	166	-76.8	80	-39.7	
税引前利益	Income before income taxes	51,830	-	37,650	-1.1	15,606	-69.9	48,553	29.0	
法人税等	Income taxes	-48,977	-	8,677	-	6,632	-	5,909	-31.9	
当期純利益	Net profit	100,808	-	28,972	-23.9	8,974	-91.1	42,643	47.2	

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

		2017/3		2018/3				2019/3	
			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 (%)

#### 営業貸付金残高

#### Consumer loans outstanding

連結	Consolidated	(百万円/Yen-million)								
			1,074,629	5.1	1,109,396	4.3	1,115,601	3.8	1,144,655	3.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	749,256	2.5	755,726	1.8	761,736	1.7	772,558	2.2
無担保ローン	Unsecured loans		747,891	2.6	754,675	1.9	760,770	1.7	771,813	2.3
有担保ローン	Secured loans		1,365	-29.5	1,050	-29.2	966	-29.2	744	-29.1
SMBCモビット	SMBC Mobit	(百万円/Yen-million)	231,204	10.0	246,338	9.3	251,984	9.0	264,222	7.3

#### 顧客数

#### Number of customers

連結	Consolidated	(千人/Thousands)								
			2,105	5.5	2,195	5.4	2,244	6.6	2,368	7.8
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,302	0.8	1,322	2.2	1,342	3.0	1,384	4.7
無担保ローン	Unsecured loans		1,301	0.8	1,322	2.2	1,341	3.0	1,384	4.7
有担保ローン	Secured loans		0	-24.2	0	-22.7	0	-22.4	0	-22.0
SMBCモビット	SMBC Mobit	(千人/Thousands)	388	7.4	412	8.6	423	9.0	455	10.4

#### 一顧客あたり残高

#### Per Customer

連結	Consolidated	(千円/Yen-thousand)								
			510	-0.4	505	-1.0	496	-2.6	483	-4.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	575	1.8	571	-0.3	567	-1.3	557	-2.4
無担保ローン	Unsecured loans		574	1.8	570	-0.3	567	-1.3	557	-2.3
有担保ローン	Secured loans		1,933	-6.9	1,808	-8.4	1,763	-8.8	1,644	-9.1
SMBCモビット	SMBC Mobit	(千円/Yen-thousand)	595	2.4	597	0.6	594	0.0	580	-2.8

#### 実質平均利回り

#### Actual Average Yield

連結	Consolidated	(%)								
			15.58	-0.15	15.65	0.08	15.63	0.05	15.59	-0.06
無担保ローン	Unsecured loans		15.58	-0.16	15.65	0.08	15.63	0.05	15.58	-0.07
有担保ローン	Secured loans		14.66	1.40	19.02	4.75	18.29	3.63	16.72	-2.30
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.85	-0.17	14.79	-0.07	14.77	-0.08	14.71	-0.08
無担保ローン	Unsecured loans		14.85	-0.18	14.78	-0.09	14.76	-0.09	14.71	-0.07
有担保ローン	Secured loans		14.66	1.40	19.02	4.75	18.29	3.63	16.72	-2.30

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)

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

	2017/3		2018/3				2019/3	
		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 (%)	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)	202	-1.8	166	10.6	225	11.7	188	13.2
成約率	Approval ratio	(%)	42.9	-0.6	45.5	2.2	45.5	2.6	45.9	0.4
SMBCモビット	SMBC Mobit	(千人/Thousands)	82	7.7	67	11.9	91	11.8	76	12.9

#### 店舗数 *Number of branches*

連結	Consolidated		1,028	-112	1,015	-42	1,017	-11	1,008	-7
有人店舗	Staffed branches		65	-3	58	-7	58	-7	55	-3
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		945	-109	939	-35	941	-4	935	-4
SMBCコンシューマーファイナンス	SMBC Consumer Finance		963	-106	957	-35	959	-4	953	-4
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		945	-106	939	-35	941	-4	935	-4

#### ATM台数 *Number of ATMs*

連結	Consolidated		980	-108	972	-38	972	-8	965	-7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		980	-108	972	-38	972	-8	965	-7

#### 提携チャネル数(単体) *Number of Tie-up Channels (non-consolidated)*

出金	Withdrawal	CDs / ATMs	106,132	29,355	106,592	954	107,050	918	108,060	1,468
入金	Repayment	ATMs	104,104	29,337	104,560	949	105,008	904	106,027	1,467
		Convenience stores	27,549	2,316	29,939	3,757	30,938	3,389	32,132	2,193

#### 従業員数 *Number of Employees*

連結	Consolidated		4,966	46	5,078	65	5,039	73	5,349	271
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,267	27	2,237	-65	2,211	-56	2,271	34

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)

	2017/3		2018/3				2019/3	
	Balance	Share (%)	3Q		3Q		3Q	
			Balance	Share (%)	Balance	Share (%)	Balance	Share (%)

貸付利率別

By interest rate

残高	Balance (百万円/Yen-million)	2017/3	2018/3	2018/3	2018/3	2019/3	2019/3
18.00%超	18.00% <	747,891	100.0	754,675	100.0	760,770	100.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	699	0.1	548	0.1	507	0.1
~ 15.00%	≤ 15.00%	282,996	37.8	290,075	38.4	292,112	38.4
目的ローン	Specific use loans	464,186	62.1	464,045	61.5	468,144	61.5
		9	0.0	5	0.0	5	0.0
口座数	Accounts (千口座/Thousands)	1,301	100.0	1,322	100.0	1,341	100.0
18.00%超	18.00% <	2	0.2	1	0.1	1	0.1
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	870	66.9	900	68.1	910	67.9
~ 15.00%	≤ 15.00%	428	32.9	419	31.8	428	32.0
目的ローン	Specific use loans	0	0.0	0	0.0	0	0.0
一口座あたり残高	Per Account (千円/Yen-thousand)	574		570		567	
18.00%超	18.00% <	264		281		283	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	325		322		320	
~ 15.00%	≤ 15.00%	1,082		1,105		1,091	
目的ローン	Specific use loans	113		92		97	

貸付金額別

By amount of account

残高	Balance (百万円/Yen-million)	2017/3	2018/3	2018/3	2018/3	2019/3	2019/3
~ 10万円	≤ 100 (Yen-thousand)	747,891	100.0	754,675	100.0	760,770	100.0
10万円超 ~ 30万円	100 < ≤ 300	15,176	2.0	16,552	2.2	17,248	2.3
30万円超 ~ 50万円	300 < ≤ 500	52,052	7.0	53,060	7.0	54,325	7.1
50万円超 ~ 100万円	500 < ≤ 1,000	163,898	21.9	169,105	22.4	171,553	22.5
100万円超	1,000 <	163,592	21.9	161,554	21.4	161,343	21.2
		353,170	47.2	354,402	47.0	356,299	46.8
口座数	Accounts (千口座/Thousands)	1,301	100.0	1,322	100.0	1,341	100.0
~ 10万円	≤ 100 (Yen-thousand)	239	18.4	248	18.8	256	19.1
10万円超 ~ 30万円	100 < ≤ 300	247	19.0	249	18.9	255	19.0
30万円超 ~ 50万円	300 < ≤ 500	377	29.0	388	29.4	393	29.3
50万円超 ~ 100万円	500 < ≤ 1,000	214	16.5	211	16.0	211	15.7
100万円超	1,000 <	223	17.2	224	17.0	225	16.8
一口座あたり残高	Per Account (千円/Yen-thousand)	574		570		567	
~ 10万円	≤ 100 (Yen-thousand)	63		66		67	
10万円超 ~ 30万円	100 < ≤ 300	210		212		213	
30万円超 ~ 50万円	300 < ≤ 500	434		435		436	
50万円超 ~ 100万円	500 < ≤ 1,000	762		764		764	
100万円超	1,000 <	1,578		1,577		1,579	

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

(百万円/Yen-million)

		2017/3		2018/3				2019/3	
			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	
									営業貸付金 残高比 against balance (%)
<b>連結 Consolidated</b>									
営業貸付金残高	Consumer loans outstanding	1,074,629	-	1,109,396	-	1,115,601	-	1,144,655	-
不良債権残高	Non performing loans (Total)	58,171	5.41	65,036	5.86	64,811	5.81	72,960	6.37
破綻先債権	Credits of bankrupt borrowers	291	0.03	394	0.04	516	0.05	315	0.03
延滞債権	Delinquent loans	4,121	0.38	5,015	0.45	4,642	0.42	5,596	0.49
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	11,381	1.06	15,760	1.42	13,419	1.20	16,716	1.46
貸出条件緩和債権	Restructured loans	42,376	3.94	43,866	3.95	46,233	4.14	50,330	4.40
延滞30日以内	30 days or less past due	38,271	3.56	40,213	3.62	41,974	3.76	46,221	4.04
<b>単体 Non-consolidated</b>									
営業貸付金残高	Consumer loans outstanding	749,256	-	755,726	-	761,736	-	772,558	-
不良債権残高	Non performing loans (Total)	43,239	5.77	46,613	6.17	45,539	5.98	50,409	6.52
破綻先債権	Credits of bankrupt borrowers	268	0.04	365	0.05	484	0.06	268	0.03
延滞債権	Delinquent loans	2,517	0.34	2,882	0.38	2,361	0.31	2,877	0.37
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	6,277	0.84	8,968	1.19	6,589	0.87	8,901	1.15
貸出条件緩和債権	Restructured loans	34,176	4.56	34,397	4.55	36,105	4.74	38,362	4.97
延滞30日以内	30 days or less past due	31,289	4.18	32,049	4.24	33,405	4.39	35,986	4.66

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す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)

	2017/3	2018/3		2019/3
		3Q		3Q

① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	749,256	755,726	761,736	772,558
無担保ローン	Unsecured loans	747,891	754,675	760,770	771,813
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	29,782	30,022	30,022	30,516
③ 当期貸倒償却額	(3) Loan losses	25,497	19,783	26,388	19,398
無担保ローン	Unsecured loans	25,411	19,761	26,351	19,369
④ その他	(4) Other	-	-	-	-
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	4,284	10,238	3,633	11,118
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	30,022	31,682	30,516	31,798
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.01)	(4.19)	(4.01)	(4.12)
無担保ローン	Unsecured loans	29,758	31,440	30,290	31,600
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(3.98)	(4.17)	(3.98)	(4.09)
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	25,737	21,443	26,882	20,680
貸倒引当金繰入額	Provision for loan losses	25,737	21,443	26,882	20,680
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) 求償債権等に関す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)

	2017/3	2018/3		2019/3
		3Q		3Q

単体	<i>Non-consolidated</i>				
前期末残高	Allowance at the end of the previous fiscal year	188,800	121,609	121,609	109,418
取崩額	Withdrawal	67,191	40,574	48,190	25,006
繰入額(営業費用)	Provisions (operating expenses)	-	-	36,000	-
期末残高	Allowance at the end of the year	121,609	81,034	109,418	84,412