

# 2020年3月期 第3四半期決算資料

## Business performance for the third quarter ended December 2019

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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.

2020年2月20日  
February 20, 2020

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

		2018/3		2019/3			2020/3			
			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)	273,799	5.8	211,632	2.7	281,805	2.9	217,094	2.6	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	192,288	3.3	148,143	2.2	196,478	2.2	150,809	1.8	
営業利益	Operating profit (百万円/Yen-million)	35,531	-47.1	59,686	11.0	45,806	28.9	72,625	21.7	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	15,453	-70.1	42,425	12.8	23,684	53.3	53,590	26.3	
経常利益	Recurring profit (百万円/Yen-million)	35,948	-46.7	59,958	11.1	46,279	28.7	72,914	21.6	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	15,772	-69.6	48,634	28.7	32,063	103.3	54,110	11.3	
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)	24,564	-77.9	49,353	17.8	45,056	83.4	66,248	34.2	
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)	8,974	-91.1	42,643	47.2	35,915	300.2	52,740	23.7	
<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)	1,290,123	3.7	1,320,968	3.0	1,334,072	3.4	1,368,877	3.6	
純資産	Net assets (百万円/Yen-million)	284,106	9.3	334,437	9.3	332,324	17.0	396,760	18.6	
有利子負債	Interest-bearing debt (百万円/Yen-million)	846,284	5.0	851,646	0.8	836,351	-1.2	839,371	-1.4	
平均表面調達金利	Average interest rate on fund procurement (%)	0.32	0.00	0.34	0.02	0.34	0.02	0.38	0.04	
自己資本比率	Equity ratio (%)	22.02	1.12	25.32	1.46	24.91	2.89	28.98	3.66	
自己資本当期純利益率	ROE (%)	9.03	-45.36	15.96	1.15	14.62	5.59	18.17	2.21	
総資産当期純利益率	ROA (%)	1.94	-7.39	3.78	0.46	3.43	1.49	4.90	1.12	
<b>単体</b>		<i>Non-consolidated</i>								
総資産	Total assets (百万円/Yen-million)	939,354	1.5	953,769	2.3	959,917	2.2	970,047	1.7	
純資産	Net assets (百万円/Yen-million)	175,355	6.1	218,219	11.7	211,906	20.8	263,751	20.9	
有利子負債	Interest-bearing debt (百万円/Yen-million)	610,450	2.9	608,450	-0.3	591,950	-3.0	582,950	-4.2	
平均表面調達金利	Average interest rate on fund procurement (%)	0.25	-0.02	0.27	0.03	0.28	0.03	0.30	0.03	
自己資本比率	Equity ratio (%)	18.67	0.82	22.88	1.92	22.08	3.41	27.19	4.31	
自己資本当期純利益率	ROE (%)	5.27	-82.50	21.67	5.60	18.55	13.28	22.18	0.51	
総資産当期純利益率	ROA (%)	0.96	-10.34	4.51	1.39	3.78	2.82	5.47	0.96	
<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)	1,013,720	3.4	1,036,780	3.5	1,048,087	3.4	1,073,914	3.6	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	761,736	1.7	772,558	2.2	778,554	2.2	790,077	2.3	
SMBCモビット	SMBC Mobit	251,984	9.0	264,222	7.3	269,533	7.0	283,837	7.4	
<b>保証事業</b>		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding (百万円/Yen-million)	1,258,815	3.9	1,237,849	-0.8	1,235,745	-1.8	1,206,036	-2.6	
三井住友銀行向け	SMBC	642,646	-1.1	621,998	-3.4	617,838	-3.9	599,211	-3.7	
その他金融機関等向け	Other financial institutions, etc.	616,168	9.7	615,851	1.9	617,907	0.3	606,825	-1.5	
保証提携先数	Number of Tie-ups	189	1	188	-1	187	-2	185	-3	
<b>海外事業</b>		<i>Overseas Businesses</i>								
営業貸付金残高	Loans outstanding (百万円/Yen-million)	100,799	9.7	107,678	1.6	109,015	8.2	115,282	7.1	

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)

		2018/3		2019/3			2020/3		
			前期比 増減率 YoY (%)	3Q		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	273,799	5.8	211,632	2.7	281,805	2.9	217,094	2.6
金融収益	Financial revenues	264,041	5.6	204,450	2.9	272,252	3.1	209,824	2.6
営業貸付金利息	Interest revenues	171,790	5.3	132,961	3.0	177,356	3.2	139,033	4.6
信用保証収益	Loan guarantee revenues	66,939	7.7	52,331	4.1	69,234	3.4	51,750	-1.1
償却債権取立益	Collection of written-off loans	11,891	3.1	9,368	2.7	12,331	3.7	9,500	1.4
買取債権回収高	Collection of purchased receivables	13,288	2.1	9,597	-5.2	13,071	-1.6	9,285	-3.3
その他の金融収益	Other financial revenues	132	-7.8	191	96.4	259	95.6	255	33.3
その他の事業収益	Other operating revenues	9,758	10.1	7,182	-1.8	9,552	-2.1	7,269	1.2
営業費用	Operating expenses	238,268	24.3	151,946	-0.2	235,998	-1.0	144,469	-4.9
金融費用	Financial expenses	3,521	5.2	2,759	5.6	3,756	6.7	2,986	8.2
その他の営業費用	Other operating expenses	234,746	24.7	149,186	-0.3	232,242	-1.1	141,483	-5.2
貸倒費用	Expenses for loan losses	58,062	6.3	47,846	-1.0	57,450	-1.1	50,361	5.3
債務保証費用	Expenses for debt guarantees	31,718	14.4	19,315	-9.0	28,045	-11.6	7,058	-63.5
利息返還費用	Expenses for interest repayments	36,000	-	-	-	36,000	0.0	-	-
広告宣伝費	Advertising expenses	20,800	5.3	16,630	10.2	22,907	10.1	17,336	4.2
人件費	Personnel expenses	29,030	2.0	21,963	3.6	30,005	3.4	22,580	2.8
賃借料	Rental expenses	8,422	3.6	6,242	-2.0	7,931	-5.8	5,426	-13.1
減価償却費	Depreciation	8,311	9.0	6,177	0.3	8,435	1.5	6,923	12.1
支払手数料	Fee expenses	24,816	3.4	17,748	-2.0	23,498	-5.3	17,238	-2.9
その他	Other	17,584	-2.3	13,261	0.9	17,968	2.2	14,556	9.8
営業利益	Operating profit	35,531	-47.1	59,686	11.0	45,806	28.9	72,625	21.7
営業外収益	Non-operating revenues	610	27.6	397	15.7	653	7.2	469	18.3
営業外費用	Non-operating expenses	193	-7.3	125	2.8	180	-6.8	180	44.4
経常利益	Recurring profit	35,948	-46.7	59,958	11.1	46,279	28.7	72,914	21.6
特別利益	Extraordinary income	0	-99.6	0	29.5	8,364	-	0	-78.0
特別損失	Extraordinary losses	381	-51.6	107	-20.4	7,389	-	208	94.4
税引前利益	Income before income taxes	35,566	-46.7	59,851	11.2	47,254	32.9	72,705	21.5
法人税等	Income taxes	11,002	-	10,497	-12.1	2,198	-80.0	6,457	-38.5
当期純利益	Profit	24,564	-77.9	49,353	17.8	45,056	83.4	66,248	34.2
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	24,564	-77.9	49,353	17.8	45,056	83.4	66,248	34.2

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

(百万円/Yen-million)

		2018/3		2019/3			2020/3		
			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 (%)	
営業収益	Operating income	192,288	3.3	148,143	2.2	196,478	2.2	150,809	1.8
営業貸付金利息	Interest revenues	111,924	1.6	85,372	1.2	113,435	1.3	87,173	2.1
無担保ローン	Unsecured loans	111,713	1.6	85,264	1.2	113,301	1.4	87,095	2.1
有担保ローン	Secured loans	211	-12.1	107	-37.7	133	-37.0	77	-28.0
信用保証収益	Loan guarantee revenues	66,939	7.7	52,331	4.1	69,234	3.4	51,750	-1.1
その他の金融収益	Other financial revenues	0	-11.9	0	2.1	0	6.5	0	-2.0
その他の営業収益	Other operating revenues	13,424	-3.3	10,439	1.6	13,808	2.9	11,886	13.9
償却債権取立益	Collection of written-off loans	10,539	-3.6	8,212	1.0	10,834	2.8	9,664	17.7
その他の収益	Other operating revenues	2,884	-2.3	2,227	3.7	2,974	3.1	2,222	-0.2
営業費用	Operating expenses	176,834	31.4	105,718	-1.5	172,794	-2.3	97,218	-8.0
金融費用	Financial expenses	2,076	-1.9	1,684	9.8	2,233	7.6	1,735	3.0
その他営業費用	Other operating expenses	174,758	32.0	104,033	-1.7	170,560	-2.4	95,483	-8.2
貸倒費用	Expenses for loan losses	37,505	4.8	32,413	-2.8	36,837	-1.8	35,325	9.0
債務保証費用	Expenses for debt guarantees	31,718	14.4	19,315	-9.0	28,045	-11.6	7,058	-63.5
利息返還費用	Expenses for interest repayments	36,000	-	-	-	36,000	0.0	-	-
広告宣伝費	Advertising expenses	11,716	6.5	9,643	11.1	13,104	11.8	9,984	3.5
人件費	Personnel expenses	18,152	-0.4	13,671	2.4	18,506	2.0	13,783	0.8
賃借料	Rental expenses	5,727	5.5	4,270	-1.4	5,312	-7.3	4,002	-6.3
減価償却費	Depreciation	5,540	6.0	4,014	-2.8	5,421	-2.1	3,946	-1.7
支払手数料	Fee expenses	16,218	-0.7	11,631	-1.3	15,252	-6.0	11,189	-3.8
その他	Other	12,178	-4.1	9,072	1.7	12,079	-0.8	10,193	12.4
営業利益	Operating profit	15,453	-70.1	42,425	12.8	23,684	53.3	53,590	26.3
営業外収益	Non-operating revenues	443	39.8	6,303	-	8,510	-	601	-90.5
営業外費用	Non-operating expenses	124	-29.8	94	33.6	132	6.3	82	-13.3
経常利益	Recurring profit	15,772	-69.6	48,634	28.7	32,063	103.3	54,110	11.3
特別利益	Extraordinary income	0	-100.0	0	-	8,364	-	0	-95.7
特別損失	Extraordinary losses	166	-76.8	80	-39.7	7,147	-	202	150.3
税引前利益	Income before income taxes	15,606	-69.9	48,553	29.0	33,279	113.2	53,907	11.0
法人税等	Income taxes	6,632	-	5,909	-31.9	-2,635	-	1,167	-80.3
当期純利益	Net profit	8,974	-91.1	42,643	47.2	35,915	300.2	52,740	23.7

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

		2018/3		2019/3				2020/3		
			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)	1,115,601	3.8	1,144,655	3.2	1,157,103	3.7	1,189,197	3.9
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	761,736	1.7	772,558	2.2	778,554	2.2	790,077	2.3
無担保ローン	Unsecured loans		760,770	1.7	771,813	2.3	777,861	2.2	789,541	2.3
有担保ローン	Secured loans		966	-29.2	744	-29.1	693	-28.3	535	-28.1
SMBCモビット	SMBC Mobit	(百万円/Yen-million)	251,984	9.0	264,222	7.3	269,533	7.0	283,837	7.4

#### 顧客数

#### Number of customers

連結	Consolidated	(千人/Thousands)	2,244	6.6	2,368	7.8	2,412	7.5	2,522	6.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,342	3.0	1,384	4.7	1,404	4.7	1,442	4.2
無担保ローン	Unsecured loans		1,341	3.0	1,384	4.7	1,404	4.7	1,442	4.2
有担保ローン	Secured loans		0	-22.4	0	-22.0	0	-21.9	0	-25.4
SMBCモビット	SMBC Mobit	(千人/Thousands)	423	9.0	455	10.4	471	11.3	506	11.2

#### 一顧客あたり残高

#### Per Customer

連結	Consolidated	(千円/Yen-thousand)	496	-2.6	483	-4.3	479	-3.5	471	-2.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	567	-1.3	557	-2.4	554	-2.4	547	-1.8
無担保ローン	Unsecured loans		567	-1.3	557	-2.3	553	-2.3	547	-1.8
有担保ローン	Secured loans		1,763	-8.8	1,644	-9.1	1,619	-8.2	1,584	-3.6
SMBCモビット	SMBC Mobit	(千円/Yen-thousand)	594	0.0	580	-2.8	571	-3.9	560	-3.4

#### 実質平均利回り

#### Actual Average Yield

連結	Consolidated	(%)	15.63	0.05	15.59	-0.06	15.59	-0.04	15.76	0.17
無担保ローン	Unsecured loans		15.63	0.05	15.58	-0.07	15.59	-0.04	15.76	0.18
有担保ローン	Secured loans		18.29	3.63	16.72	-2.30	16.26	-2.03	16.73	0.01
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.77	-0.08	14.71	-0.08	14.70	-0.07	14.72	0.01
無担保ローン	Unsecured loans		14.76	-0.09	14.71	-0.07	14.70	-0.06	14.71	0.00
有担保ローン	Secured loans		18.29	3.63	16.72	-2.30	16.26	-2.03	16.73	0.01

注 1) 増減率欄の斜体数値は前期比増減数です。

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)

		2018/3		2019/3				2020/3			
		前期比 増減率 YoY (%)		3Q	前期同期比 増減率 YoY (%)		前期比 増減率 YoY (%)		3Q	前期同期比 増減率 YoY (%)	
<b>新規顧客数(無担保ローン)</b>		<i>Number of new customers (Unsecured loans)</i>									
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	225	11.7	188	13.2	252	12.1	192	2.3	
	成約率	(%)	45.5	2.6	45.9	0.4	45.2	-0.3	45.4	-0.5	
SMBCモビット	SMBC Mobit	(千人/Thousands)	91	11.8	76	12.9	106	15.8	82	7.9	
<b>店舗数</b>		<i>Number of branches</i>									
連結	Consolidated		1,017	-11	1,008	-7	1,006	-11	978	-30	
	有人店舗	Staffed branches	58	-7	55	-3	55	-3	55	0	
	お客様サービスプラザ	Customer service plazas	18	-	18	-	18	-	17	-1	
	自動契約店舗(無人)	Unstaffed branches	941	-4	935	-4	933	-8	906	-29	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		959	-4	953	-4	951	-8	923	-30	
	お客様サービスプラザ	Customer service plazas	18	-	18	-	18	-	17	-1	
	自動契約店舗(無人)	Unstaffed branches	941	-4	935	-4	933	-8	906	-29	
<b>ATM台数</b>		<i>Number of ATMs</i>									
連結	Consolidated		972	-8	965	-7	963	-9	932	-33	
	SMBCコンシューマーファイナンス	SMBC Consumer Finance	972	-8	965	-7	963	-9	932	-33	
<b>提携チャネル数(単体)</b>		<i>Number of Tie-up Channels (non-consolidated)</i>									
出金	CD / ATM	Withdrawal	CDS / ATMs	107,050	918	108,060	1,468	108,235	1,185	109,255	1,195
入金	ATM	Repayment	ATMs	105,008	904	106,027	1,467	106,220	1,212	107,247	1,220
	コンビニエンスストア		Convenience stores	30,938	3,389	32,132	2,193	32,345	1,407	32,246	114
<b>従業員数</b>		<i>Number of Employees</i>									
連結	Consolidated		5,039	73	5,349	271	5,314	275	5,379	30	
	SMBCコンシューマーファイナンス	SMBC Consumer Finance	2,211	-56	2,271	34	2,252	41	2,263	-8	

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)

		2018/3		2019/3			2020/3	
			構成比 Share (%)	3Q		構成比 Share (%)	3Q	
					構成比 Share (%)			構成比 Share (%)

貸付利率別

By interest rate

残高	Balance (百万円/Yen-million)	760,770	100.0	771,813	100.0	777,861	100.0	789,541	100.0
18.00%超	18.00% <	507	0.1	404	0.1	376	0.0	314	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	292,112	38.4	304,827	39.5	307,419	39.5	320,241	40.6
~ 15.00%	≤ 15.00%	468,144	61.5	466,576	60.5	470,061	60.4	468,982	59.4
目的ローン	Specific use loans	5	0.0	4	0.0	3	0.0	2	0.0
口座数	Accounts (千口座/Thousands)	1,341	100.0	1,384	100.0	1,404	100.0	1,442	100.0
18.00%超	18.00% <	1	0.1	1	0.1	1	0.1	1	0.1
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	910	67.9	959	69.3	970	69.1	1,013	70.3
~ 15.00%	≤ 15.00%	428	32.0	423	30.6	432	30.8	427	29.7
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)	567		557		553		547	
18.00%超	18.00% <	283		295		300		312	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	320		317		316		315	
~ 15.00%	≤ 15.00%	1,091		1,102		1,085		1,096	
目的ローン	Specific use loans	97		99		87		83	

貸付金額別

By amount of account

残高	Balance (百万円/Yen-million)	760,770	100.0	771,813	100.0	777,861	100.0	789,541	100.0
~ 10万円	≤ 100 (Yen-thousand)	17,248	2.3	18,453	2.4	19,037	2.4	19,253	2.4
10万円超 ~ 30万円	100 < ≤ 300	54,325	7.1	56,645	7.3	57,753	7.4	60,184	7.6
30万円超 ~ 50万円	300 < ≤ 500	171,553	22.5	180,385	23.4	182,725	23.5	190,906	24.2
50万円超 ~ 100万円	500 < ≤ 1,000	161,343	21.2	161,814	21.0	162,871	20.9	165,805	21.0
100万円超	1,000 <	356,299	46.8	354,515	45.9	355,472	45.7	353,392	44.8
口座数	Accounts (千口座/Thousands)	1,341	100.0	1,384	100.0	1,404	100.0	1,442	100.0
~ 10万円	≤ 100 (Yen-thousand)	256	19.1	269	19.5	277	19.7	281	19.5
10万円超 ~ 30万円	100 < ≤ 300	255	19.0	265	19.2	270	19.2	282	19.6
30万円超 ~ 50万円	300 < ≤ 500	393	29.3	413	29.8	418	29.8	437	30.3
50万円超 ~ 100万円	500 < ≤ 1,000	211	15.7	211	15.3	213	15.2	217	15.1
100万円超	1,000 <	225	16.8	224	16.2	225	16.0	224	15.5
一口座あたり残高	Per Account (千円/Yen-thousand)	567		557		553		547	
~ 10万円	≤ 100 (Yen-thousand)	67		68		68		68	
10万円超 ~ 30万円	100 < ≤ 300	213		213		213		213	
30万円超 ~ 50万円	300 < ≤ 500	436		436		436		436	
50万円超 ~ 100万円	500 < ≤ 1,000	764		764		763		762	
100万円超	1,000 <	1,579		1,576		1,577		1,575	

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

(百万円/Yen-million)

	2018/3		2019/3				2020/3	
		営業貸付金 残高比 against balance (%)	3Q		営業貸付金 残高比 against balance (%)	3Q	営業貸付金 残高比 against balance (%)	3Q

### 連結 Consolidated

営業貸付金残高	Consumer loans outstanding	1,115,601	-	1,144,655	-	1,157,103	-	1,189,197	-
不良債権残高	Non performing loans (Total)	64,811	5.81	72,960	6.37	71,259	6.16	81,615	6.86
破綻先債権	Credits of bankrupt borrowers	516	0.05	315	0.03	288	0.02	296	0.02
延滞債権	Delinquent loans	4,642	0.42	5,596	0.49	4,660	0.40	5,535	0.47
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	13,419	1.20	16,716	1.46	13,914	1.20	16,450	1.38
貸出条件緩和債権	Restructured loans	46,233	4.14	50,330	4.40	52,395	4.53	59,332	4.99
延滞30日以内	30 days or less past due	41,974	3.76	46,221	4.04	47,076	4.07	53,964	4.54

### 単体 Non-consolidated

営業貸付金残高	Consumer loans outstanding	761,736	-	772,558	-	778,554	-	790,077	-
不良債権残高	Non performing loans (Total)	45,539	5.98	50,409	6.52	48,558	6.24	56,147	7.11
破綻先債権	Credits of bankrupt borrowers	484	0.06	268	0.03	252	0.03	256	0.03
延滞債権	Delinquent loans	2,361	0.31	2,877	0.37	2,426	0.31	2,977	0.38
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	6,589	0.87	8,901	1.15	6,759	0.87	8,948	1.13
貸出条件緩和債権	Restructured loans	36,105	4.74	38,362	4.97	39,119	5.02	43,965	5.56
延滞30日以内	30 days or less past due	33,405	4.39	35,986	4.66	36,460	4.68	41,722	5.28

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)

	2018/3	2019/3		2020/3
		3Q		3Q

① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	761,736	772,558	778,554	790,077
無担保ローン	Unsecured loans	760,770	771,813	777,861	789,541
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	30,022	30,516	30,516	30,458
③ 当期貸倒償却額	(3) Loan losses	26,388	19,398	26,184	19,492
無担保ローン	Unsecured loans	26,351	19,369	26,150	19,478
④ その他	(4) Other	-	-	-	-
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	3,633	11,118	4,331	10,966
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	30,516	31,798	30,458	32,889
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.01)	(4.12)	(3.91)	(4.16)
無担保ローン	Unsecured loans	30,290	31,600	30,262	32,706
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(3.98)	(4.09)	(3.89)	(4.14)
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	26,882	20,680	26,126	21,923
貸倒引当金繰入額	Provision for loan losses	26,882	20,680	26,126	21,923
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)

	2018/3	2019/3		2020/3
		3Q		3Q

単体	<i>Non-consolidated</i>				
前期末残高	Allowance at the end of the previous fiscal year	121,609	109,418	109,418	112,055
取崩額	Withdrawal	48,190	25,006	33,363	23,675
繰入額(営業費用)	Provisions (operating expenses)	36,000	-	36,000	-
期末残高	Allowance at the end of the year	109,418	84,412	112,055	88,380