

2023年3月期 第3四半期決算資料

Business performance for the third quarter ended December 2022

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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.

2023年2月17日
February 17, 2023

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

			2021/3		2022/3			2023/3		
				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 (%)
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)	273,481	-5.2	203,195	-1.7	268,920	-1.7	221,488	9.0
SMBCコンシューマーファイナンス	SMBC Consumer Finance		187,115	-6.4	135,713	-4.6	179,306	-4.2	135,327	-0.3
営業利益	Operating profit	(百万円/Yen-million)	72,656	20.8	65,207	-19.8	68,415	-5.8	75,872	16.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance		46,723	12.9	44,052	-24.1	41,259	-11.7	45,345	2.9
経常利益	Recurring profit	(百万円/Yen-million)	73,461	21.4	65,302	-20.5	68,641	-6.6	68,901	5.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance		48,083	11.9	44,879	-23.6	42,064	-12.5	45,296	0.9
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)	54,137	-39.9	53,842	-22.9	85,150	57.3	55,375	2.8
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)		38,803	-50.7	38,404	-25.2	38,859	0.1	40,299	4.9
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)	1,357,840	-3.4	1,495,730	9.7	1,818,133	33.9	1,901,000	27.1
純資産	Net assets	(百万円/Yen-million)	477,507	14.6	533,274	9.8	576,154	20.7	667,595	25.2
有利子負債	Interest-bearing debt	(百万円/Yen-million)	735,865	-11.5	841,017	12.2	1,030,148	40.0	1,055,655	25.5
平均表面調達金利	Average interest rate on fund procurement	(%)	0.37	-0.01	0.35	-0.02	0.34	-0.03	0.32	-0.03
自己資本比率	Equity ratio	(%)	35.17	5.52	35.65	0.05	31.69	-3.48	35.12	-0.53
自己資本当期純利益率	ROE	(%)	12.11	-11.96	10.65	-4.83	16.16	4.05	8.90	-1.75
総資産当期純利益率	ROA	(%)	3.92	-2.66	3.77	-1.27	5.36	1.44	2.98	-0.79
単体 <i>Non-consolidated</i>										
総資産	Total assets	(百万円/Yen-million)	953,566	-5.7	1,073,950	11.3	1,279,375	34.2	1,304,714	21.5
純資産	Net assets	(百万円/Yen-million)	328,479	14.0	366,177	7.7	366,837	11.7	407,120	11.2
有利子負債	Interest-bearing debt	(百万円/Yen-million)	493,950	-14.4	597,964	18.2	786,606	59.2	793,606	32.7
平均表面調達金利	Average interest rate on fund procurement	(%)	0.32	0.01	0.32	0.00	0.31	-0.01	0.28	-0.04
自己資本比率	Equity ratio	(%)	34.45	5.97	34.10	-1.13	28.67	-5.78	31.20	-2.90
自己資本当期純利益率	ROE	(%)	12.59	-18.86	11.06	-5.30	11.18	-1.41	10.41	-0.65
総資産当期純利益率	ROA	(%)	3.95	-4.03	3.79	-1.41	3.48	-0.47	3.12	-0.67
営業貸付金残高・保証残高 <i>Loans Outstanding and Guaranteed Loans Outstanding</i>										
金融事業 <i>Financing Business</i>										
営業貸付金残高	Loans Outstanding	(百万円/Yen-million)	1,033,042	-4.8	1,031,172	-0.2	1,030,540	-0.2	1,073,490	4.1
SMBCコンシューマーファイナンス	SMBC Consumer Finance		746,835	-6.2	738,017	-1.5	734,521	-1.6	763,671	3.5
SMBCモビット	SMBC Mobit		286,206	-1.1	293,155	3.3	296,018	3.4	309,819	5.7
保証事業 <i>Loan Guarantee Business</i>										
保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,102,214	-9.0	1,082,624	-2.4	1,091,575	-1.0	1,119,952	3.4
三井住友銀行 向け	SMBC		549,900	-8.6	536,181	-3.4	539,951	-1.8	549,831	2.5
その他金融機関等 向け	Other financial institutions, etc.		552,313	-9.5	546,442	-1.4	551,623	-0.1	570,120	4.3
保証提携先数	Number of Tie-ups		186	/	186	/	186	-	187	/
海外事業 <i>Overseas Businesses</i>										
営業貸付金残高	Loans outstanding	(百万円/Yen-million)	104,096	-3.1	107,150	3.6	113,615	9.1	125,207	16.9

- 注 1) 増減率欄の斜体数値は前年同期比増減数です。
2) 保証事業の保証残高は、SMBC信用保証の保証残高を除いております。
3) 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 guaranteed loans outstanding in the Loan Guarantee Business excludes the guaranteed loans outstanding extended by SMBC Guarantee Co., Ltd. Italic figures represent the number of increase/decrease from one year earlier.
3) 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)

		2021/3		2022/3			2023/3		
			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	273,481	-5.2	203,195	-1.7	268,920	-1.7	221,488	9.0
金融収益	Financial revenues	265,724	-5.8	197,654	-1.6	261,550	-1.6	215,053	8.8
営業貸付金利息	Interest revenues	178,815	-3.3	133,498	-1.3	176,693	-1.2	137,877	3.3
信用保証収益	Loan guarantee revenues	61,122	-11.0	42,934	-7.5	57,139	-6.5	53,640	24.9
償却債権取立益	Collection of written-off loans	13,560	7.1	10,923	6.3	13,812	1.9	11,961	9.5
買取債権回収高	Collection of purchased receivables	11,953	-4.9	10,159	16.7	13,695	14.6	10,845	6.7
その他の金融収益	Other financial revenues	272	-22.6	138	-38.0	209	-23.0	728	427.3
その他の事業収益	Other operating revenues	7,757	-16.8	5,540	-5.7	7,369	-5.0	6,434	16.1
営業費用	Operating expenses	200,824	-12.0	137,987	10.0	200,505	-0.2	145,616	5.5
金融費用	Financial expenses	3,153	-20.5	2,257	-5.7	2,988	-5.2	2,351	4.2
その他の営業費用	Other operating expenses	197,671	-11.9	135,729	10.3	197,516	-0.1	143,264	5.6
貸倒費用	Expenses for loan losses	53,345	-21.8	42,346	13.7	48,700	-8.7	46,764	10.4
債務保証費用	Expenses for debt guarantees	9,886	-35.5	6,677	9.7	10,787	9.1	5,449	-18.4
利息返還費用	Expenses for interest repayments	24,000	-11.1	-	-	22,000	-8.3	-	-
広告宣伝費	Advertising expenses	24,373	4.4	18,544	20.3	25,737	5.6	19,600	5.7
人件費	Personnel expenses	29,332	-5.0	23,950	6.7	32,052	9.3	25,500	6.5
賃借料	Rental expenses	7,217	0.8	5,011	-8.3	6,391	-11.4	4,387	-12.5
減価償却費	Depreciation	7,995	-10.4	6,499	10.1	8,782	9.8	6,837	5.2
支払手数料	Fee expenses	22,232	-4.2	17,252	5.5	23,004	3.5	18,164	5.3
その他	Other	19,286	-5.1	15,447	8.9	20,058	4.0	16,560	7.2
営業利益	Operating profit	72,656	20.8	65,207	-19.8	68,415	-5.8	75,872	16.4
営業外収益	Non-operating revenues	1,214	99.9	573	-47.2	804	-33.7	1,133	97.8
営業外費用	Non-operating expenses	409	57.7	477	61.3	578	41.3	8,104	-
経常利益	Recurring profit	73,461	21.4	65,302	-20.5	68,641	-6.6	68,901	5.5
特別利益	Extraordinary income	2	-79.9	0	-92.7	26,356	-	33	-
特別損失	Extraordinary losses	1,451	-38.4	364	52.1	2,382	64.2	240	-34.0
税引前利益	Income before income taxes	72,013	23.8	64,937	-20.7	92,615	28.6	68,694	5.8
法人税等	Income taxes	17,876	-	11,095	-7.8	7,464	-58.2	13,318	20.0
当期純利益	Profit	54,137	-39.9	53,842	-22.9	85,150	57.3	55,375	2.8
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	54,137	-39.9	53,842	-22.9	85,150	57.3	55,375	2.8

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

(百万円/Yen-million)

		2021/3		2022/3				2023/3	
			前期比 増減率 YoY (%)	3Q	2022/3		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	187,115	-6.4	135,713	-4.6	179,306	-4.2	135,327	-0.3
営業貸付金利息	Interest revenues	110,831	-4.5	80,861	-3.9	106,857	-3.6	80,946	0.1
無担保ローン	Unsecured loans	110,760	-4.5	80,815	-3.9	106,798	-3.6	80,919	0.1
有担保ローン	Secured loans	70	-26.1	45	-22.4	59	-15.6	26	-40.9
信用保証収益	Loan guarantee revenues	61,122	-11.0	42,934	-7.5	57,139	-6.5	41,984	-2.2
その他の金融収益	Other financial revenues	0	26.5	4	-	4	-	0	-97.7
その他の営業収益	Other operating revenues	15,161	-0.2	11,914	1.6	15,304	0.9	12,396	4.0
償却債権取立益	Collection of written-off loans	12,231	0.0	9,749	2.5	12,444	1.7	10,225	4.9
その他の収益	Other operating revenues	2,929	-1.2	2,164	-2.3	2,860	-2.4	2,170	0.3
営業費用	Operating expenses	140,392	-11.4	91,661	8.8	138,047	-1.7	89,982	-1.8
金融費用	Financial expenses	1,699	-27.0	1,211	-6.4	1,598	-5.9	1,174	-3.0
その他営業費用	Other operating expenses	138,693	-11.2	90,450	9.0	136,448	-1.6	88,807	-1.8
貸倒費用	Expenses for loan losses	37,054	-11.5	30,869	13.2	33,778	-8.8	29,780	-3.5
債務保証費用	Expenses for debt guarantees	9,886	-35.5	6,677	9.7	10,787	9.1	7,529	12.8
利息返還費用	Expenses for interest repayments	24,000	-11.1	-	-	22,000	-8.3	-	-
広告宣伝費	Advertising expenses	13,730	2.2	10,659	23.4	14,343	4.5	10,922	2.5
人件費	Personnel expenses	17,411	-8.2	14,434	4.7	19,209	10.3	13,948	-3.4
賃借料	Rental expenses	5,417	2.5	3,789	-8.4	4,763	-12.1	2,914	-23.1
減価償却費	Depreciation	3,846	-22.5	2,795	-2.9	3,757	-2.3	2,680	-4.1
支払手数料	Fee expenses	14,123	-6.1	10,794	3.0	14,370	1.8	10,930	1.3
その他	Other	13,222	-7.1	10,429	7.4	13,438	1.6	10,099	-3.2
営業利益	Operating profit	46,723	12.9	44,052	-24.1	41,259	-11.7	45,345	2.9
営業外収益	Non-operating revenues	1,611	-5.1	1,185	47.9	1,304	-19.0	591	-50.1
営業外費用	Non-operating expenses	251	93.1	358	155.7	500	98.9	640	78.6
経常利益	Recurring profit	48,083	11.9	44,879	-23.6	42,064	-12.5	45,296	0.9
特別利益	Extraordinary income	-	-	-	-	-	-	5	-
特別損失	Extraordinary losses	486	-77.1	333	44.3	2,181	348.5	217	-34.9
税引前利益	Income before income taxes	47,597	16.5	44,545	-23.8	39,883	-16.2	45,084	1.2
法人税等	Income taxes	8,794	-	6,140	-13.7	1,023	-88.4	4,785	-22.1
当期純利益	Net profit	38,803	-50.7	38,404	-25.2	38,859	0.1	40,299	4.9

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

		2021/3		2022/3				2023/3		
			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 (%)	
営業貸付金残高		Consumer loans outstanding								
連結	Consolidated	(百万円/Yen-million)	1,137,138	-4.7	1,138,322	0.2	1,144,156	0.6	1,198,698	5.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	746,835	-6.2	738,017	-1.5	734,521	-1.6	763,671	3.5
無担保ローン	Unsecured loans		746,449	-6.2	737,696	-1.5	734,213	-1.6	763,399	3.5
有担保ローン	Secured loans		385	-22.9	320	-21.0	308	-19.9	271	-15.3
SMBCモビット	SMBC Mobit	(百万円/Yen-million)	286,206	-1.1	293,155	3.3	296,018	3.4	309,819	5.7
顧客数		Number of customers								
連結	Consolidated	(千人/Thousands)	2,495	-1.9	2,523	1.3	2,538	1.7	2,680	6.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,403	-4.0	1,396	0.1	1,395	-0.6	1,437	3.0
無担保ローン	Unsecured loans		1,403	-4.0	1,396	0.1	1,395	-0.6	1,437	3.0
有担保ローン	Secured loans		0	-23.2	0	-19.3	0	-20.2	0	-18.4
SMBCモビット	SMBC Mobit	(千人/Thousands)	530	2.4	563	8.7	573	8.0	608	8.0
一顧客あたり残高		Per Customer								
連結	Consolidated	(千円/Yen-thousand)	455	-2.8	451	-1.1	450	-1.1	447	-0.9
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	532	-2.3	528	-1.5	526	-1.1	531	0.5
無担保ローン	Unsecured loans		531	-2.3	528	-1.5	526	-1.1	530	0.5
有担保ローン	Secured loans		1,620	0.5	1,596	-2.2	1,625	0.3	1,656	3.8
SMBCモビット	SMBC Mobit	(千円/Yen-thousand)	539	-3.4	520	-5.0	516	-4.3	509	-2.1
実質平均利回り		Actual Average Yield								
連結	Consolidated	(%)	15.63	-0.07	15.58	0.08	15.51	-0.12	15.57	-0.01
無担保ローン	Unsecured loans		15.63	-0.07	15.57	0.07	15.51	-0.12	15.57	0.00
有担保ローン	Secured loans		16.66	0.53	17.03	-0.18	17.23	0.57	12.25	-4.78
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.66	-0.03	14.45	-0.08	14.42	-0.24	14.35	-0.10
無担保ローン	Unsecured loans		14.66	-0.03	14.45	-0.08	14.41	-0.25	14.35	-0.10
有担保ローン	Secured loans		16.66	0.53	17.03	-0.18	17.23	0.57	12.25	-4.78

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)

		2021/3		2022/3				2023/3		
				3Q		前年同期比 増減率 YoY (%)		3Q		
		前期比 増減率 YoY (%)				前期比 増減率 YoY (%)		前年同期比 増減率 YoY (%)		
新規顧客数(無担保ローン)		<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)	191	-26.6	165	25.1	216	13.2	210	27.0
成約率	Approval ratio	(%)	37.9	-6.9	39.2	0.3	38.8	0.9	39.4	0.2
SMBCモビット	SMBC Mobit	(千人/Thousands)	91	-17.1	90	49.4	120	32.7	96	6.5
店舗数		<i>Number of branches</i>								
連結	Consolidated		874	-100	803	-95	762	-112	647	-156
有人店舗	Staffed branches		49	-2	46	-4	36	-13	33	-13
お客様サービスプラザ	Customer service plazas		11	-6	11	-	11	-	11	-
自動契約店舗(無人)	Unstaffed branches		814	-92	746	-91	715	-99	603	-143
SMBCコンシューマーファイナンス	SMBC Consumer Finance		825	-98	757	-91	726	-99	614	-143
お客様サービスプラザ	Customer service plazas		11	-6	11	-	11	-	11	-
自動契約店舗(無人)	Unstaffed branches		814	-92	746	-91	715	-99	603	-143
ATM 台数		<i>Number of ATMs</i>								
連結	Consolidated		832	-100	765	-91	733	-99	619	-146
SMBCコンシューマーファイナンス	SMBC Consumer Finance		832	-100	765	-91	733	-99	619	-146
提携チャネル数(単体)		<i>Number of Tie-up Channels (non-consolidated)</i>								
出金	Withdrawal	CD / ATM	109,436	594	108,382	-1,086	108,107	-1,329	107,728	-654
入金	Repayment	ATM	107,027	193	106,189	-1,301	105,985	-1,042	105,687	-502
		コンビニエンスストア	16,459	-15,435	16,402	-38	16,391	-68	-	-
従業員数		<i>Number of Employees</i>								
連結	Consolidated		5,330	50	5,089	-310	5,281	-49	5,094	5
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,265	24	2,241	-24	2,217	-48	2,161	-80

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)

		2021/3		2022/3				2023/3		
		構成比 Share (%)		3Q		構成比 Share (%)		3Q		構成比 Share (%)
貸付利率別 <i>By interest rate</i>										
残高	Balance	(百万円/Yen-million)	746,449	100.0	737,696	100.0	734,213	100.0	763,399	100.0
18.00%超	18.00% <		234	0.0	200	0.0	193	0.0	166	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		302,518	40.5	304,543	41.3	301,734	41.1	324,375	42.5
~ 15.00%	≤ 15.00%		443,695	59.4	432,950	58.7	432,283	58.9	438,856	57.5
目的ローン	Specific use loans		1	0.0	1	0.0	1	0.0	1	0.0
口座数	Accounts	(千口座/Thousands)	1,403	100.0	1,396	100.0	1,395	100.0	1,437	100.0
18.00%超	18.00% <		0	0.1	0	0.0	0	0.0	0	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		981	69.9	989	70.8	982	70.4	1,017	70.8
~ 15.00%	≤ 15.00%		421	30.0	406	29.1	411	29.5	419	29.2
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)	531		528		526		530	
18.00%超	18.00% <		321		330		330		329	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		308		307		307		318	
~ 15.00%	≤ 15.00%		1,053		1,064		1,049		1,045	
目的ローン	Specific use loans		87		77		72		66	
貸付金額別 <i>By amount of account</i>										
残高	Balance	(百万円/Yen-million)	746,449	100.0	737,696	100.0	734,213	100.0	763,399	100.0
~ 10万円	≤ 100 (Yen-thousand)		18,189	2.4	18,138	2.5	18,292	2.5	16,269	2.1
10万円超 ~ 30万円	100 < ≤ 300		60,799	8.1	60,730	8.2	60,716	8.3	64,504	8.4
30万円超 ~ 50万円	300 < ≤ 500		181,205	24.3	183,114	24.8	181,635	24.7	199,321	26.1
50万円超 ~ 100万円	500 < ≤ 1,000		159,044	21.3	157,393	21.3	156,877	21.4	162,725	21.3
100万円超	1,000 <		327,211	43.8	318,319	43.2	316,690	43.1	320,578	42.0
口座数	Accounts	(千口座/Thousands)	1,403	100.0	1,396	100.0	1,395	100.0	1,437	100.0
~ 10万円	≤ 100 (Yen-thousand)		276	19.7	274	19.7	278	19.9	252	17.6
10万円超 ~ 30万円	100 < ≤ 300		287	20.5	286	20.5	287	20.6	306	21.3
30万円超 ~ 50万円	300 < ≤ 500		419	29.9	422	30.3	419	30.1	457	31.8
50万円超 ~ 100万円	500 < ≤ 1,000		210	15.0	207	14.9	207	14.9	215	15.0
100万円超	1,000 <		209	14.9	203	14.6	202	14.5	205	14.3
一口座あたり残高	Per Account	(千円/Yen-thousand)	531		528		526		530	
~ 10万円	≤ 100 (Yen-thousand)		65		65		65		64	
10万円超 ~ 30万円	100 < ≤ 300		211		211		211		210	
30万円超 ~ 50万円	300 < ≤ 500		431		433		432		435	
50万円超 ~ 100万円	500 < ≤ 1,000		756		757		757		755	
100万円超	1,000 <		1,565		1,560		1,561		1,561	

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

(百万円/Yen-million)

	2021/3		2022/3				2023/3	
		営業貸付金 残高比 against balance (%)	3Q		3Q		3Q	
			営業貸付金 残高比 against balance (%)	営業貸付金 残高比 against balance (%)	営業貸付金 残高比 against balance (%)	営業貸付金 残高比 against balance (%)		

連結 Consolidated

営業貸付金残高	Consumer loans outstanding	1,137,138	-	1,138,322	-	1,144,156	-	1,198,698	-
不良債権残高	Non performing loans (Total)	85,183	7.49	95,242	8.37	96,101	8.40	107,540	8.97
破綻先債権	Credits of bankrupt borrowers	222	0.02	168	0.01	145	0.01	186	0.02
延滞債権	Delinquent loans	3,328	0.29	4,637	0.41	3,776	0.33	6,049	0.50
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	14,346	1.26	17,950	1.58	15,714	1.37	19,633	1.64
貸出条件緩和債権	Restructured loans	67,286	5.92	72,486	6.37	76,464	6.68	81,670	6.81
延滞30日以内	30 days or less past due	62,387	5.49	67,937	5.97	71,127	6.22	77,053	6.43

単体 Non-consolidated

営業貸付金残高	Consumer loans outstanding	746,835	-	738,017	-	734,521	-	763,671	-
不良債権残高	Non performing loans (Total)	60,517	8.10	68,027	9.22	68,489	9.32	77,252	10.12
破綻先債権	Credits of bankrupt borrowers	178	0.02	137	0.02	114	0.02	146	0.02
延滞債権	Delinquent loans	2,254	0.30	3,415	0.46	2,558	0.35	4,030	0.53
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	7,388	0.99	9,998	1.35	8,324	1.13	10,707	1.40
貸出条件緩和債権	Restructured loans	50,696	6.79	54,475	7.38	57,491	7.83	62,368	8.17
延滞30日以内	30 days or less past due	47,547	6.37	51,783	7.02	54,228	7.38	59,630	7.81

注 不良債権に関する分類基準

- 破綻先債権は、支払の遅延が相当期間継続していること、その他の事由により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、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 such loans are unlikely to be recovered in view of the considerable period of postponement of payment, 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 for payment 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)

		2021/3	2022/3		2023/3	
			3Q		3Q	
① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	746,835	738,017	734,521	763,671	
無担保ローン	Unsecured loans	746,449	737,696	734,213	763,399	
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	31,820	33,045	33,045	33,452	
③ 当期貸倒償却額	(3) Loan losses	24,937	18,646	25,013	19,039	
無担保ローン	Unsecured loans	24,925	18,642	25,009	19,032	
④ その他	(4) Other	-	-	-	-	
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	6,883	14,399	8,031	14,413	
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	33,045	36,303	33,452	36,256	
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.42)	(4.92)	(4.55)	(4.75)	
無担保ローン	Unsecured loans	32,879	36,141	33,290	36,088	
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.40)	(4.90)	(4.53)	(4.73)	
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	26,162	21,904	25,421	21,842	
貸倒引当金繰入額	Provision for loan losses	26,162	21,904	25,421	21,842	
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)

	2021/3	2022/3		2023/3
		3Q		3Q

単体 *Non-consolidated*

前期末残高	Allowance at the end of the previous fiscal year	106,076	100,832	100,832	95,923
取崩額	Withdrawal	29,953	19,872	26,908	18,374
繰入額(営業費用)	Provisions (operating expenses)	24,000	-	22,000	-
期末残高	Allowance at the end of the year	100,832	80,959	95,923	77,549

注 2021年3月期の期末残高は、偶発損失引当金の振替分709百万円を含んでいます。

Note Figure of Allowance at FY March 2021 includes the adjustment of Reserve for contingent loss amount 709 Million Yen.