

2024年3月期 第1四半期決算資料
Business performance for the first quarter ended June 2023

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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8月18日
August 18, 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

		2022/3		2023/3				2024/3		
				1Q				1Q		
		前期比 増減率 YoY (%)		前期同期比 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 連結・単体		<i>The main items on Profit and Loss Statements consolidated, non-consolidated</i>								
営業収益	Operating income	(百万円/Yen-million)	268,920	-1.7	72,718	8.0	294,089	9.4	64,940	-10.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		179,306	-4.2	45,117	-1.3	180,488	0.7	48,472	7.4
営業利益	Operating profit	(百万円/Yen-million)	68,415	-5.8	21,007	15.5	77,325	13.0	11,675	-44.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance		41,259	-11.7	11,116	-7.8	40,817	-1.1	5,921	-46.7
経常利益	Recurring profit	(百万円/Yen-million)	68,641	-6.6	20,029	9.2	59,527	-13.3	4,539	-77.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance		42,064	-12.5	11,056	-13.5	40,613	-3.4	5,818	-47.4
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)	85,150	57.3	15,703	1.1	44,081	-48.2	2,838	-81.9
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)		38,859	0.1	9,831	-11.4	52,992	36.4	60,899	519.4
貸借対照表主要項目 連結		<i>The main items on Balance Sheet Consolidated</i>								
総資産	Total assets	(百万円/Yen-million)	1,818,133	33.9	1,853,770	35.1	1,917,183	5.4	1,666,068	-10.1
純資産	Net assets	(百万円/Yen-million)	576,154	20.7	615,645	24.8	662,490	15.0	665,338	8.1
有利子負債	Interest-bearing debt	(百万円/Yen-million)	1,030,148	40.0	1,039,520	39.5	1,058,126	2.7	819,562	-21.2
平均表面調達金利	Average interest rate on fund procurement	(%)	0.34	-0.03	0.30	-0.07	0.33	-0.01	0.36	0.06
自己資本比率	Equity ratio	(%)	31.69	-3.48	33.21	-2.75	34.56	2.87	38.87	5.66
自己資本当期純利益率	ROE	(%)	16.16	4.05	2.64	-0.56	7.12	-9.05	0.44	-2.20
総資産当期純利益率	ROA	(%)	5.36	1.44	0.86	-0.28	2.36	-3.00	0.16	-0.70
単体		<i>Non-consolidated</i>								
総資産	Total assets	(百万円/Yen-million)	1,279,375	34.2	1,279,769	32.7	1,333,094	4.2	1,376,589	7.6
純資産	Net assets	(百万円/Yen-million)	366,837	11.7	376,941	11.0	419,421	14.3	466,932	23.9
有利子負債	Interest-bearing debt	(百万円/Yen-million)	786,606	59.2	786,606	56.7	794,606	1.0	794,606	1.0
平均表面調達金利	Average interest rate on fund procurement	(%)	0.31	-0.01	0.27	-0.06	0.28	-0.03	0.28	0.02
自己資本比率	Equity ratio	(%)	28.67	-5.78	29.45	-5.75	31.46	2.79	33.92	4.47
自己資本当期純利益率	ROE	(%)	11.18	-1.41	2.64	-0.68	13.48	2.30	13.74	11.10
総資産当期純利益率	ROA	(%)	3.48	-0.47	0.77	-0.39	4.06	0.58	4.49	3.73
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)	1,030,540	-0.2	1,045,539	1.1	1,097,889	6.5	798,766	-23.6
SMBCコンシューマーファイナンス	SMBC Consumer Finance		734,521	-1.6	743,892	-0.1	781,804	6.4	798,766	7.4
保証事業		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,091,575	-1.0	1,097,922	0.8	1,143,659	4.8	1,176,285	7.1
三井住友銀行 向け	SMBC		539,951	-1.8	542,027	-0.1	558,987	3.5	565,105	4.3
その他金融機関等 向け	Other financial institutions, etc.		551,623	-0.1	555,895	1.8	584,671	6.0	611,180	9.9
保証提携先数	Number of Tie-ups		186	-	186	-	187	1	188	2
海外事業		<i>Overseas Businesses</i>								
営業貸付金残高	Loans outstanding	(百万円/Yen-million)	113,615	9.1	124,001	19.3	125,628	10.6	134,314	8.3

- 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、プロミス成都、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 (CHENGDU) and PROMISE (SHANGHAI)

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

(百万円/Yen-million)

		2022/3		2023/3			2024/3		
			前期比 増減率 YoY (%)	1Q		前年同期比 増減率 YoY (%)	1Q	前年同期比 増減率 YoY (%)	
					前年同期比 増減率 YoY (%)				
営業収益	Operating income	268,920	-1.7	72,718	8.0	294,089	9.4	64,940	-10.7
金融収益	Financial revenues	261,550	-1.6	70,634	7.9	285,328	9.1	62,818	-11.1
営業貸付金利息	Interest revenues	176,693	-1.2	45,521	2.9	183,430	3.8	35,592	-21.8
信用保証収益	Loan guarantee revenues	57,139	-6.5	17,865	25.0	71,397	25.0	19,169	7.3
償却債権取立益	Collection of written-off loans	13,812	1.9	3,697	-0.5	14,751	6.8	3,760	1.7
買取債権回収高	Collection of purchased receivables	13,695	14.6	3,431	8.1	14,575	6.4	3,771	9.9
その他の金融収益	Other financial revenues	209	-23.0	119	165.2	1,173	459.9	523	338.8
その他	Other	7,369	-5.0	2,084	9.2	8,761	18.9	2,122	1.9
営業費用	Operating expenses	200,505	-0.2	51,711	5.2	216,764	8.1	53,265	3.0
金融費用	Financial expenses	2,988	-5.2	763	2.0	3,084	3.2	646	-15.2
その他の営業費用	Other operating expenses	197,516	-0.1	50,948	5.2	213,679	8.2	52,619	3.3
貸倒費用	Expenses for loan losses	48,700	-8.7	19,257	7.7	56,797	16.6	25,041	30.0
債務保証費用	Expenses for debt guarantees	10,787	9.1	379	-65.2	11,447	6.1	1,366	259.6
利息返還費用	Expenses for interest repayments	22,000	-8.3	-	-	19,000	-13.6	-	-
広告宣伝費	Advertising expenses	25,737	5.6	6,777	-2.3	28,267	9.8	4,445	-34.4
人件費	Personnel expenses	32,052	9.3	8,307	5.9	35,116	9.6	7,359	-11.4
賃借料	Rental expenses	6,391	-11.4	1,688	-7.3	5,890	-7.8	1,669	-1.1
減価償却費	Depreciation	8,782	9.8	2,327	11.8	9,245	5.3	1,546	-33.5
支払手数料	Fee expenses	23,004	3.5	6,630	16.5	24,934	8.4	5,598	-15.6
その他	Other	20,058	4.0	5,580	10.0	22,980	14.6	5,592	0.2
営業利益	Operating profit	68,415	-5.8	21,007	15.5	77,325	13.0	11,675	-44.4
営業外収益	Non-operating revenues	804	-33.7	249	-0.9	1,492	85.5	350	40.1
営業外費用	Non-operating expenses	578	41.3	1,227	-	19,289	-	7,486	509.7
経常利益	Recurring profit	68,641	-6.6	20,029	9.2	59,527	-13.3	4,539	-77.3
特別利益	Extraordinary income	26,356	-	-	-	33	-99.9	1,562	-
特別損失	Extraordinary losses	2,382	64.2	62	3.0	3,591	50.8	116	85.1
税引前利益	Income before income taxes	92,615	28.6	19,966	9.3	55,970	-39.6	5,985	-70.0
法人税等	Income taxes	7,464	-58.2	4,263	55.5	11,888	59.3	3,018	-29.2
当期純利益	Profit	85,150	57.3	15,703	1.1	44,081	-48.2	2,966	-81.1
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interest	-	-	-	-	-	-	128	-
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	85,150	57.3	15,703	1.1	44,081	-48.2	2,838	-81.9

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

(百万円/¥en-million)

		2022/3		2023/3			2024/3		
			前期比 増減率 YoY (%)	1Q		前期同期比 増減率 YoY (%)	1Q		
					前期同期比 増減率 YoY (%)			前期同期比 増減率 YoY (%)	
営業収益	Operating income	179,306	-4.2	45,117	-1.3	180,488	0.7	48,472	7.4
営業貸付金利息	Interest revenues	106,857	-3.6	26,562	-1.6	108,183	1.2	28,328	6.6
信用保証収益	Loan guarantee revenues	57,139	-6.5	13,740	-3.8	56,314	-1.4	15,031	9.4
その他の営業収益	Other operating revenues	15,304	0.9	4,814	8.7	15,990	4.5	5,112	6.2
償却債権取立益	Collection of written-off loans	12,444	1.7	4,092	11.2	13,046	4.8	4,338	6.0
その他	Other	2,864	-2.2	721	-3.8	2,943	2.8	773	7.3
営業費用	Operating expenses	138,047	-1.7	34,000	1.0	139,670	1.2	42,550	25.1
金融費用	Financial expenses	1,598	-5.9	388	-4.3	1,561	-2.3	392	1.2
その他営業費用	Other operating expenses	136,448	-1.6	33,612	1.0	138,108	1.2	42,158	25.4
貸倒費用	Expenses for loan losses	33,778	-8.8	14,675	5.6	34,136	1.1	20,966	42.9
債務保証費用	Expenses for debt guarantees	10,787	9.1	769	-29.5	13,423	24.4	1,388	80.3
利息返還費用	Expenses for interest repayments	22,000	-8.3	-	-	19,000	-13.6	-	-
広告宣伝費	Advertising expenses	14,343	4.5	3,800	-6.3	15,574	8.6	3,964	4.3
人件費	Personnel expenses	19,209	10.3	4,479	-7.4	19,503	1.5	4,565	1.9
賃借料	Rental expenses	4,763	-12.1	1,159	-13.7	3,895	-18.2	1,340	15.5
減価償却費	Depreciation	3,757	-2.3	875	-6.9	3,665	-2.5	989	13.0
支払手数料	Fee expenses	14,370	1.8	4,371	20.7	15,007	4.4	4,793	9.7
その他	Other	13,438	1.6	3,481	0.2	13,901	3.4	4,151	19.3
営業利益	Operating profit	41,259	-11.7	11,116	-7.8	40,817	-1.1	5,921	-46.7
営業外収益	Non-operating revenues	1,304	-19.0	125	-83.6	686	-47.4	132	5.4
営業外費用	Non-operating expenses	500	98.9	186	312.2	891	78.1	235	26.3
経常利益	Recurring profit	42,064	-12.5	11,056	-13.5	40,613	-3.4	5,818	-47.4
特別利益	Extraordinary income	-	-	-	-	14,145	-	56,301	-
特別損失	Extraordinary losses	2,181	348.5	61	3.7	253	-88.4	47	-22.8
税引前利益	Income before income taxes	39,883	-16.2	10,994	-13.5	54,505	36.7	62,071	464.6
法人税等	Income taxes	1,023	-88.4	1,162	-28.3	1,513	47.8	1,172	0.8
当期純利益	Net profit	38,859	0.1	9,831	-11.4	52,992	36.4	60,899	519.4

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

		2022/3		2023/3				2024/3		
				1Q				1Q		
				前年同 増減率 YoY (%)	前年同 増減率 YoY (%)	前年同 増減率 YoY (%)	前年同 増減率 YoY (%)	前年同 増減率 YoY (%)	前年同 増減率 YoY (%)	
営業貸付金残高		Consumer loans outstanding								
連結	Consolidated	(百万円/Yen-million)	1,144,156	0.6	1,169,541	2.8	1,223,517	6.9	933,081	-20.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	734,521	-1.6	743,892	-0.1	781,804	6.4	798,766	7.4
顧客数		Number of customers								
連結	Consolidated	(千人/Thousands)	2,538	1.7	2,583	2.8	2,745	8.2	2,178	-15.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,395	-0.6	1,405	0.0	1,482	6.2	1,520	8.2
一顧客あたり残高		Per Customer								
連結	Consolidated	(千円/Yen-thousand)	450	-1.1	452	-0.1	445	-1.1	428	-5.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	526	-1.1	529	-0.1	527	0.2	525	-0.8
実質平均利回り		Actual Average Yield								
連結	Consolidated	(%)	15.51	-0.12	15.78	0.20	15.48	-0.03	15.51	-0.27
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.42	-0.24	14.41	-0.04	14.32	-0.10	14.37	-0.04

- 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)

		2022/3		2023/3				2024/3			
				1Q				1Q			
				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 (%)	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)	216	13.2	65	12.4	305	41.4	93	43.7	
成約率	Approval ratio	(%)	38.8	0.9	36.7	-1.3	40.5	1.7	41.7	5.0	
店舗数		<i>Number of branches</i>									
連結	Consolidated		762	-112	715	-140	640	-122	609	-106	
有人店舗	Staffed branches		36	-13	36	-13	29	-7	25	-11	
自動契約店舗(無人)	Unstaffed branches		715	-99	668	-127	600	-115	581	-87	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		726	-99	679	-127	611	-115	581	-98	
ATM 台数		<i>Number of ATMs</i>									
SMBCコンシューマーファイナンス	SMBC Consumer Finance		733	-99	685	-128	615	-118	584	-101	
提携チャネル数(単体)		<i>Number of Tie-up Channels (non-consolidated)</i>									
出金	CD / ATM	Withdrawal	CDs / ATMs	108,107	-1,329	107,941	-1,068	107,304	-803	107,093	-848
入金	ATM	Repayment	ATMs	105,985	-1,042	105,765	-896	105,272	-713	105,078	-687
従業員数		<i>Number of Employees</i>									
連結	Consolidated		5,281	-49	5,304	20	4,948	-333	4,766	-538	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,217	-48	2,206	-66	2,139	-78	2,145	-61	

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)

	2022/3		2023/3			2024/3		
	残高	構成比 Share (%)	1Q		構成比 Share (%)	1Q		構成比 Share (%)
			残高	構成比 Share (%)		残高	構成比 Share (%)	

貸付利率別 *By interest rate*

残高	Balance (百万円/Yen-million)	734,213	100.0	743,592	100.0	781,539	100.0	798,512	100.0
18.00%超	18.00% <	193	0.0	183	0.0	158	0.0	152	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	301,734	41.1	309,894	41.7	333,243	42.6	344,864	43.2
~ 15.00%	≤ 15.00%	432,283	58.9	433,512	58.3	448,136	57.3	453,495	56.8
口座数	Accounts (千口座/Thousands)	1,395	100.0	1,404	100.0	1,482	100.0	1,520	100.0
18.00%超	18.00% <	0	0.0	0	0.0	0	0.0	0	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	982	70.4	992	70.6	1,044	70.5	1,083	71.3
~ 15.00%	≤ 15.00%	411	29.5	412	29.3	437	29.5	435	28.7
一口座あたり残高	Per Account (千円/Yen-thousand)	526		529		527		525	
18.00%超	18.00% <	810		329		331		327	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	307		312		318		318	
~ 15.00%	≤ 15.00%	1,049		1,051		1,025		1,040	

貸付金額別 *By amount of account*

残高	Balance (百万円/Yen-million)	734,213	100.0	743,592	100.0	781,539	100.0	798,512	100.0
~ 10万円	≤ 100 (Yen-thousand)	18,292	2.5	16,779	2.3	17,118	2.2	17,519	2.2
10万円超 ~ 30万円	100 < ≤ 300	60,716	8.3	62,101	8.4	67,041	8.6	68,257	8.5
30万円超 ~ 50万円	300 < ≤ 500	181,635	24.7	189,051	25.4	204,465	26.2	210,943	26.4
50万円超 ~ 100万円	500 < ≤ 1,000	156,877	21.4	158,371	21.3	166,218	21.3	169,110	21.2
100万円超	1,000 <	316,690	43.1	317,288	42.7	326,695	41.8	332,681	41.7
口座数	Accounts (千口座/Thousands)	1,395	100.0	1,404	100.0	1,482	100.0	1,520	100.0
~ 10万円	≤ 100 (Yen-thousand)	278	19.9	262	18.6	264	17.9	275	18.1
10万円超 ~ 30万円	100 < ≤ 300	287	20.6	294	21.0	318	21.5	324	21.3
30万円超 ~ 50万円	300 < ≤ 500	419	30.1	435	31.0	469	31.7	483	31.8
50万円超 ~ 100万円	500 < ≤ 1,000	207	14.9	209	14.9	220	14.9	224	14.7
100万円超	1,000 <	202	14.5	203	14.5	208	14.1	212	14.0
一口座あたり残高	Per Account (千円/Yen-thousand)	526		529		527		525	
~ 10万円	≤ 100 (Yen-thousand)	65		64		64		63	
10万円超 ~ 30万円	100 < ≤ 300	211		210		210		210	
30万円超 ~ 50万円	300 < ≤ 500	432		433		435		436	
50万円超 ~ 100万円	500 < ≤ 1,000	757		756		754		754	
100万円超	1,000 <	1,561		1,562		1,564		1,565	

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

(百万円/Yen-million)

	2022/3		2023/3				2024/3	
		営業貸付金 残高比 against balance (%)	1Q		2023/3		1Q	
				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	1,144,156	-	1,169,541	-	1,223,517	-	933,081	-
不良債権残高	Non performing loans (Total)	96,101	8.40	100,553	8.60	106,953	8.74	89,649	9.61
破綻先債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	145	0.01	169	0.01	806	0.07	846	0.09
危険債権	Doubtful receivables	3,776	0.33	4,163	0.36	4,473	0.37	5,994	0.64
三月以上延滞債権	Receivables past due for three months or mor	15,714	1.37	19,708	1.69	17,374	1.42	15,469	1.66
貸出条件緩和債権	Restructured receivables	76,464	6.68	76,512	6.54	84,298	6.89	67,338	7.22
延滞30日以内	30 days or less past due	71,127	6.22	71,970	6.15	78,697	6.43	63,115	6.76

単体 Non-consolidated

営業貸付金残高	Consumer loans outstanding	734,521	-	743,892	-	781,804	-	798,766	-
不良債権残高	Non performing loans (Total)	68,489	9.32	71,478	9.61	77,831	9.96	83,423	10.44
破綻先債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	114	0.02	131	0.02	142	0.02	137	0.02
危険債権	Doubtful receivables	2,558	0.35	2,749	0.37	2,988	0.38	4,430	0.55
三月以上延滞債権	Receivables past due for three months or mor	8,324	1.13	11,377	1.53	9,792	1.25	14,359	1.80
貸出条件緩和債権	Restructured receivables	57,491	7.83	57,219	7.69	64,908	8.30	64,496	8.07
延滞30日以内	30 days or less past due	54,228	7.38	54,577	7.34	61,027	7.81	61,201	7.66

注 不良債権に関する分類基準

- 破綻先債権及びこれらに準ずる債権は、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。
- 危険債権は、未収利息不計上貸付金のうち、破綻先債権及びこれらに準ずる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。
- 三月以上延滞債権は、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これらに準ずる債権並びに危険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、破綻先債権及びこれらに準ずる債権、危険債権並びに三月以上延滞債権に該当しないもの。

Notes Status of non-performing loans

- Bankrupt or De facto Bankrupt refers to bankruptcy claims, reorganization claims and other similar claims, among the loans for which accrued interest was not recorded as those which are unlikely to be collected or repaid because payment has been delayed for a considerable period of time or for other reasons (hereinafter "Loans for which Accrued Interest is not Recorded").
- Doubtful receivables refer to claims which, among the Loans for which Accrued Interest is not Recorded, do not fall under Bankruptcy or De facto Bankruptcy and claims other than those for which interest payments were deferred for the purpose of restructuring or supporting the debtor.
- Receivables past due for three months or more refer to loans that are more than three months past due from the day after the agreed payment date and claims which do not fall under Bankruptcy or De facto Bankruptcy and Doubtful receivables.
- Restructured receivables refer to loans for which arrangements favorable to the borrower, such as interest payment deferral, have been made for the purpose of facilitating the collection of the relevant loans and claims which do not fall under Bankrupt or De facto Bankrupt, Doubtful receivables and Receivables past due for three months or more.

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)

	2022/3	2023/3		2024/3
		1Q		1Q

① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	734,521	743,892	781,804	798,766
無担保ローン	Unsecured loans	734,213	743,592	781,539	798,512
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	33,045	33,452	33,452	34,123
③ 当期貸倒償却額	(3) Loan losses	25,013	6,696	26,791	7,471
無担保ローン	Unsecured loans	25,009	6,696	26,784	7,470
④ 差引 ②-③	(4) Balance (2) - (3)	8,031	26,756	6,661	26,651
⑤ 期末貸倒引当金残高	(5) Reserve for loan losses (term-end)	33,452	36,304	34,123	41,402
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.55)	(4.88)	(4.36)	(5.18)
無担保ローン	Unsecured loans	33,290	36,142	33,961	41,240
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.53)	(4.86)	(4.35)	(5.16)
⑥ 当期貸倒費用計上額 ⑤-④	(6) Expenses for loan losses (5) - (4)	25,421	9,548	27,462	14,750
貸倒引当金繰入額	Provision for loan losses	25,421	9,548	27,462	14,750
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)

	2022/3	2023/3		2024/3
		1Q		1Q

単体 *Non-consolidated*

前期末残高	Allowance at the end of the previous fiscal year	100,832	95,923	95,923	89,520
取崩額	Withdrawal	26,908	5,759	25,403	5,629
繰入額(営業費用)	Provisions (operating expenses)	22,000	-	19,000	-
期末残高	Allowance at the end of the year	95,923	90,164	89,520	83,891