

# 2024年3月期 中間決算資料

## Business performance for the second quarter ended September 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11月24日  
November 24, 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			
			前期比 増減率 YoY (%)	2Q	前年同期比 増減率 YoY (%)	前年同期比 増減率 YoY (%)	2Q	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)	268,920	-1.7	146,723	8.8	294,089	9.4	131,083	-10.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		179,306	-4.2	89,755	-1.0	180,488	0.7	96,914	8.0
営業利益	Operating profit	(百万円/Yen-million)	68,415	-5.8	46,416	18.0	77,325	13.0	29,054	-37.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance		41,259	-11.7	25,091	-2.4	40,817	-1.1	16,166	-35.6
経常利益	Recurring profit	(百万円/Yen-million)	68,641	-6.6	42,075	6.5	59,527	-13.3	15,907	-62.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance		42,064	-12.5	24,882	-5.7	40,613	-3.4	19,616	-21.2
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	31,918	-0.6	44,081	-48.2	9,101	-71.5
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	20,888	-6.2	52,992	36.4	71,045	240.1
<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)	1,818,133	33.9	1,883,145	26.6	1,917,183	5.4	1,670,850	-11.3
純資産	Net assets	(百万円/Yen-million)	576,154	20.7	650,068	27.2	662,490	15.0	688,571	5.9
有利子負債	Interest-bearing debt	(百万円/Yen-million)	1,030,148	40.0	1,042,755	22.7	1,058,126	2.7	812,326	-22.1
平均表面調達金利	Average interest rate on fund procurement	(%)	0.34	-0.03	0.32	-0.05	0.33	-0.01	0.37	0.05
自己資本比率	Equity ratio	(%)	31.69	-3.48	34.52	0.15	34.56	2.87	40.13	5.61
自己資本当期純利益率	ROE	(%)	16.16	4.05	5.21	-1.29	7.12	-9.05	1.38	-3.82
総資産当期純利益率	ROA	(%)	5.36	1.44	1.72	-0.53	2.36	-3.00	0.51	-1.22
<b>単体</b>		<i>Non-consolidated</i>								
総資産	Total assets	(百万円/Yen-million)	1,279,375	34.2	1,285,712	19.4	1,333,094	4.2	1,377,581	7.1
純資産	Net assets	(百万円/Yen-million)	366,837	11.7	387,695	10.2	419,421	14.3	477,756	23.2
有利子負債	Interest-bearing debt	(百万円/Yen-million)	786,606	59.2	786,606	29.2	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	-0.05	0.28	-0.03	0.29	0.01
自己資本比率	Equity ratio	(%)	28.67	-5.78	30.15	-2.51	31.46	2.79	34.68	4.53
自己資本当期純利益率	ROE	(%)	11.18	-1.41	5.54	-1.01	13.48	2.30	15.84	10.30
総資産当期純利益率	ROA	(%)	3.48	-0.47	1.63	-0.56	4.06	0.58	5.24	3.61
<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)	1,030,540	-0.2	1,057,846	2.5	1,097,889	6.5	811,857	-23.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance		734,521	-1.6	752,061	1.5	781,804	6.4	811,857	8.0
<b>保証事業</b>		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,091,575	-1.0	1,112,729	2.4	1,143,659	4.8	1,199,452	7.8
三井住友銀行向け	SMBC		539,951	-1.8	547,507	1.5	558,987	3.5	574,250	4.9
その他金融機関等向け	Other financial institutions, etc.		551,623	-0.1	565,222	3.2	584,671	6.0	625,201	10.6
保証提携先数	Number of Tie-ups		186	-	187	1	187	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)	113,615	9.1	128,595	24.3	125,628	10.6	138,456	7.7

- 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) and PROMISE (CHENGDU)

## 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 (%)	2Q		前年同期比 増減率 YoY (%)	前年同期比 増減率 YoY (%)	2Q	
					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	146,723	8.8	294,089	9.4	131,083	-10.7
金融収益	Financial revenues	261,550	-1.6	142,498	8.7	285,328	9.1	126,681	-11.1
営業貸付金利息	Interest revenues	176,693	-1.2	91,310	2.9	183,430	3.8	72,144	-21.0
信用保証収益	Loan guarantee revenues	57,139	-6.5	35,286	23.5	71,397	25.0	38,059	7.9
償却債権取立益	Collection of written-off loans	13,812	1.9	8,331	14.4	14,751	6.8	7,647	-8.2
買取債権回収高	Collection of purchased receivables	13,695	14.6	7,215	10.9	14,575	6.4	7,655	6.1
その他の金融収益	Other financial revenues	209	-23.0	354	306.6	1,173	459.9	1,175	231.4
その他	Other operating revenues	7,369	-5.0	4,224	13.7	8,761	18.9	4,401	4.2
営業費用	Operating expenses	200,505	-0.2	100,306	5.0	216,764	8.1	102,029	1.7
金融費用	Financial expenses	2,988	-5.2	1,559	4.5	3,084	3.2	1,351	-13.4
その他の営業費用	Other operating expenses	197,516	-0.1	98,747	5.0	213,679	8.2	100,678	2.0
貸倒費用	Expenses for loan losses	48,700	-8.7	35,542	7.7	56,797	16.6	46,114	29.7
債務保証費用	Expenses for debt guarantees	10,787	9.1	2,039	-28.2	11,447	6.1	3,439	68.7
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	12,777	-2.4	28,267	9.8	8,678	-32.1
人件費	Personnel expenses	32,052	9.3	17,313	7.1	35,116	9.6	15,557	-10.1
賃借料	Rental expenses	6,391	-11.4	3,028	-14.2	5,890	-7.8	3,012	-0.5
減価償却費	Depreciation	8,782	9.8	4,606	10.2	9,245	5.3	3,112	-32.4
支払手数料	Fee expenses	23,004	3.5	12,494	9.3	24,934	8.4	10,462	-16.3
その他	Other	20,058	4.0	10,944	11.5	22,980	14.6	10,300	-5.9
営業利益	Operating profit	68,415	-5.8	46,416	18.0	77,325	13.0	29,054	-37.4
営業外収益	Non-operating revenues	804	-33.7	620	71.9	1,492	85.5	597	-3.7
営業外費用	Non-operating expenses	578	41.3	4,961	-	19,289	-	13,743	177.0
経常利益	Recurring profit	68,641	-6.6	42,075	6.5	59,527	-13.3	15,907	-62.2
特別利益	Extraordinary income	26,356	-	6	-	33	-99.9	1,883	-
特別損失	Extraordinary losses	2,382	64.2	176	24.1	3,591	50.8	228	29.7
税引前利益	Income before income taxes	92,615	28.6	41,905	6.4	55,970	-39.6	17,562	-58.1
法人税、住民税及び事業税	Income taxes (current)	6,953	7.3	6,627	79.1	13,032	87.4	4,034	-39.1
法人税等調整額	Income taxes (deferred)	511	-95.5	3,359	-5.4	-1,143	-	4,018	19.6
当期純利益	Profit	85,150	57.3	31,918	-0.6	44,081	-48.2	9,509	-70.2
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interest	-	-	-	-	-	-	407	-
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	31,918	-0.6	44,081	-48.2	9,101	-71.5

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

(百万円/Yen-million)

		2022/3		2023/3			2024/3		
			前期比 増減率 YoY (%)	2Q		前年同期比 増減率 YoY (%)	2Q		
					前年同期比 増減率 YoY (%)			前年同期比 増減率 YoY (%)	
営業収益	Operating income	179,306	-4.2	89,755	-1.0	180,488	0.7	96,914	8.0
営業貸付金利息	Interest revenues	106,857	-3.6	53,429	-0.9	108,183	1.2	57,179	7.0
信用保証収益	Loan guarantee revenues	57,139	-6.5	27,718	-3.0	56,314	-1.4	30,491	10.0
その他の営業収益	Other operating revenues	15,304	1.0	8,607	5.2	15,990	4.4	9,243	7.4
償却債権取立益	Collection of written-off loans	12,444	1.7	7,160	6.5	13,046	4.8	7,666	7.1
その他	Other operating revenues	2,864	-2.2	1,446	-0.8	2,943	2.8	1,577	9.1
営業費用	Operating expenses	138,047	-1.7	64,664	-0.5	139,670	1.2	80,747	24.9
金融費用	Financial expenses	1,598	-5.9	780	-3.7	1,561	-2.3	792	1.5
その他営業費用	Other operating expenses	136,448	-1.6	63,883	-0.4	138,108	1.2	79,955	25.2
貸倒費用	Expenses for loan losses	33,778	-8.8	25,903	1.7	34,136	1.1	38,828	49.9
債務保証費用	Expenses for debt guarantees	10,787	9.1	3,073	8.3	13,423	24.4	3,768	22.6
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	14,343	4.5	7,187	-6.2	15,574	8.6	7,470	3.9
人件費	Personnel expenses	19,209	10.3	9,495	-3.6	19,503	1.5	9,600	1.1
賃借料	Rental expenses	4,763	-12.1	2,043	-21.8	3,895	-18.2	2,360	15.5
減価償却費	Depreciation	3,757	-2.3	1,773	-5.7	3,665	-2.5	1,974	11.3
支払手数料	Fee expenses	14,370	1.8	7,739	8.1	15,007	4.4	8,622	11.4
その他	Other	13,438	1.6	6,666	-0.2	13,901	3.4	7,329	9.9
営業利益	Operating profit	41,259	-11.7	25,091	-2.4	40,817	-1.1	16,166	-35.6
営業外収益	Non-operating revenues	1,304	-19.0	199	-75.6	686	-47.4	3,995	-
営業外費用	Non-operating expenses	500	98.9	408	182.8	891	78.1	545	33.5
経常利益	Recurring profit	42,064	-12.5	24,882	-5.7	40,613	-3.4	19,616	-21.2
特別利益	Extraordinary income	-	-	5	-	14,145	-	56,301	-
特別損失	Extraordinary losses	2,181	348.5	174	30.2	253	-88.4	145	-16.6
税引前利益	Income before income taxes	39,883	-16.2	24,714	-5.9	54,505	36.7	75,772	206.6
法人税、住民税及び事業税	Income taxes (current)	692	54.3	789	196.8	2,167	212.9	600	-23.9
法人税等調整額	Income taxes (deferred)	331	-96.0	3,035	-18.6	-654	-	4,125	35.9
当期純利益	Net profit	38,859	0.1	20,888	-6.2	52,992	36.4	71,045	240.1

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

		2022/3		2023/3				2024/3		
				2Q		前年同期比 増減率 YoY (%)		2Q		
		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 (%)		
<b>営業貸付金残高</b>		<b>Consumer loans outstanding</b>								
連結	Consolidated	(百万円/Yen-million)	1,144,156	0.6	1,186,442	4.5	1,223,517	6.9	950,313	-19.9
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	752,061	1.5	781,804	6.4	811,857	8.0
<b>顧客数</b>		<b>Number of customers</b>								
連結	Consolidated	(千人/Thousands)	2,538	1.7	2,630	4.2	2,745	8.2	2,204	-16.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,395	-0.6	1,419	1.0	1,482	6.2	1,544	8.8
<b>一顧客あたり残高</b>		<b>Per Customer</b>								
連結	Consolidated	(千円/Yen-thousand)	450	-1.1	450	0.2	445	-1.1	431	-4.4
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	0.5	527	0.2	525	-0.8
<b>実質平均利回り</b>		<b>Actual Average Yield</b>								
連結	Consolidated	(%)	15.51	-0.12	15.60	0.04	15.48	-0.03	15.46	-0.14
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.42	-0.24	14.33	-0.12	14.32	-0.10	14.30	-0.03

- 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			
				2Q				2Q			
				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 (%)				
<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)	216	13.2	132	16.5	305	41.4	175	32.7	
成約率	Approval ratio	(%)	38.8	0.9	37.6	-1.1	40.5	1.7	40.3	2.7	
<b>店舗数</b>		<i>Number of branches</i>									
連結	Consolidated		762	-112	664	-162	640	-122	559	-105	
有人店舗	Staffed branches		36	-13	34	-13	29	-7	24	-10	
自動契約店舗(無人)	Unstaffed branches		715	-99	619	-149	600	-115	535	-84	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		726	-99	630	-149	611	-115	535	-95	
<b>ATM 台数</b>		<i>Number of ATMs</i>									
SMBCコンシューマーファイナンス	SMBC Consumer Finance		733	-99	635	-152	615	-118	538	-97	
<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	108,107	-1,329	107,671	-1,051	107,304	-803	106,696	-975
入金	ATM	Repayment	ATMs	105,985	-1,042	105,611	-851	105,272	-713	104,707	-904
<b>従業員数</b>		<i>Number of Employees</i>									
連結	Consolidated		5,281	-49	5,107	-13	4,948	-333	4,733	-374	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,217	-48	2,191	-59	2,139	-78	2,131	-60	

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 (%)	2Q		構成比 Share (%)	2Q		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	751,779	100.0	781,539	100.0	811,608	100.0
18.00%超	18.00% <	193	0.0	172	0.0	158	0.0	145	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	301,734	41.1	315,652	42.0	333,243	42.6	352,782	43.5
~ 15.00%	≤ 15.00%	432,283	58.9	435,952	58.0	448,136	57.3	458,680	56.5
口座数	Accounts (千口座/Thousands)	1,395	100.0	1,418	100.0	1,482	100.0	1,543	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	999	70.4	1,044	70.5	1,105	71.6
~ 15.00%	≤ 15.00%	411	29.5	419	29.5	437	29.5	438	28.4
一口座あたり残高	Per Account (千円/Yen-thousand)	526		529		527		525	
18.00%超	18.00% <	810		333		331		328	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	307		315		318		319	
~ 15.00%	≤ 15.00%	1,049		1,039		1,025		1,046	

貸付金額別 *By amount of account*

残高	Balance (百万円/Yen-million)	734,213	100.0	751,779	100.0	781,539	100.0	811,608	100.0
~ 10万円	≤ 100 (Yen-thousand)	18,292	2.5	16,280	2.2	17,118	2.2	17,537	2.2
10万円超 ~ 30万円	100 < ≤ 300	60,716	8.3	63,323	8.4	67,041	8.6	69,517	8.6
30万円超 ~ 50万円	300 < ≤ 500	181,635	24.7	194,073	25.8	204,465	26.2	215,796	26.6
50万円超 ~ 100万円	500 < ≤ 1,000	156,877	21.4	160,011	21.3	166,218	21.3	171,769	21.2
100万円超	1,000 <	316,690	43.1	318,090	42.3	326,695	41.8	336,987	41.5
口座数	Accounts (千口座/Thousands)	1,395	100.0	1,418	100.0	1,482	100.0	1,543	100.0
~ 10万円	≤ 100 (Yen-thousand)	278	19.9	256	18.1	264	17.9	276	17.9
10万円超 ~ 30万円	100 < ≤ 300	287	20.6	301	21.2	318	21.5	329	21.4
30万円超 ~ 50万円	300 < ≤ 500	419	30.1	446	31.5	469	31.7	494	32.0
50万円超 ~ 100万円	500 < ≤ 1,000	207	14.9	211	14.9	220	14.9	227	14.8
100万円超	1,000 <	202	14.5	203	14.4	208	14.1	215	13.9
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		63		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		434		435		436	
50万円超 ~ 100万円	500 < ≤ 1,000	757		756		754		754	
100万円超	1,000 <	1,561		1,561		1,564		1,566	

5. 顧客属性(単体・無担保ローン) / Customer profile (non-consolidated, unsecured loans)

(千人/Thousands)

		2022/3		2023/3			2024/3		
				2Q			2Q		
			構成比 Share (%)		構成比 Share (%)	構成比 Share (%)		構成比 Share (%)	構成比 Share (%)

性別		<i>By gender</i>									
新規顧客	New Customers	216	100.0	132	100.0	305	100.0	175	100.0		
男性	Male	140	64.9	85	64.5	194	63.5	110	62.9		
女性	Female	75	35.1	46	35.5	111	36.5	65	37.1		
全顧客	All Customers	1,395	100.0	1,418	100.0	1,482	100.0	1,543	100.0		
男性	Male	952	68.3	963	67.9	997	67.3	1,031	66.8		
女性	Female	442	31.7	454	32.1	484	32.7	512	33.2		

年齢別		<i>By age group</i>									
新規顧客	New Customers	216	100.0	132	100.0	305	100.0	175	100.0		
~ 29歳	Age 29 or younger	122	56.7	75	57.2	169	55.3	90	51.7		
30歳 ~ 39歳	Age 30 - 39	42	19.9	26	19.8	59	19.6	34	19.5		
40歳 ~ 49歳	Age 40 - 49	27	12.5	16	12.4	39	13.0	24	14.1		
50歳 ~ 59歳	Age 50 - 59	16	7.6	9	7.5	25	8.3	16	9.6		
60歳 ~	Age 60 or older	7	3.3	4	3.0	11	3.8	8	5.0		
全顧客	All Customers	1,395	100.0	1,418	100.0	1,482	100.0	1,543	100.0		
~ 29歳	Age 29 or younger	371	26.6	385	27.2	417	28.2	440	28.6		
30歳 ~ 39歳	Age 30 - 39	340	24.4	347	24.5	361	24.4	376	24.4		
40歳 ~ 49歳	Age 40 - 49	302	21.7	301	21.2	306	20.7	313	20.3		
50歳 ~ 59歳	Age 50 - 59	236	17.0	240	16.9	248	16.8	258	16.8		
60歳 ~	Age 60 or older	144	10.3	143	10.1	148	10.0	154	10.0		

年収別		<i>By annual income group</i>									
新規顧客	New Customers	216	100.0	132	100.0	305	100.0	175	100.0		
200万円未満	less than 2 (Yen-million)	41	19.3	25	19.5	60	19.6	32	18.4		
200万円 ~ 299万円	2 - 2.99	56	25.9	33	25.0	75	24.6	43	24.5		
300万円 ~ 399万円	3 - 3.99	60	27.8	36	27.3	83	27.3	48	27.5		
400万円 ~ 499万円	4 - 4.99	32	15.0	20	15.3	46	15.3	27	15.8		
500万円 ~ 599万円	5 - 5.99	12	5.6	7	6.0	18	6.1	11	6.4		
600万円 ~	6 or more	13	6.3	9	6.8	21	7.0	13	7.4		



## 6. 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 (%)	2Q		2Q		2Q	
				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 (%)		
<b>連結 Consolidated</b>									
営業貸付金残高	Consumer loans outstanding	1,144,156	-	1,186,442	-	1,223,517	-	950,313	-
不良債権残高	Non performing loans (Total)	96,101	8.40	103,824	8.75	106,953	8.74	91,562	9.64
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	145	0.01	165	0.01	806	0.07	900	0.09
危険債権	Doubtful receivables	3,776	0.33	5,268	0.44	4,473	0.37	7,058	0.74
三月以上延滞債権	Receivables past due for three months or mor	15,714	1.37	19,409	1.64	17,374	1.42	14,252	1.50
貸出条件緩和債権	Restructured receivables	76,464	6.68	78,981	6.66	84,298	6.89	69,351	7.30
延滞30日以内	30 days or less past due	71,127	6.22	73,893	6.23	78,697	6.43	64,939	6.83
<b>単体 Non-consolidated</b>									
営業貸付金残高	Consumer loans outstanding	734,521	-	752,061	-	781,804	-	811,857	-
不良債権残高	Non performing loans (Total)	68,489	9.32	74,161	9.86	77,831	9.96	85,734	10.56
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	114	0.02	133	0.02	142	0.02	153	0.02
危険債権	Doubtful receivables	2,558	0.35	3,680	0.49	2,988	0.38	5,253	0.65
三月以上延滞債権	Receivables past due for three months or mor	8,324	1.13	10,914	1.45	9,792	1.25	13,327	1.64
貸出条件緩和債権	Restructured receivables	57,491	7.83	59,432	7.90	64,908	8.30	67,000	8.25
延滞30日以内	30 days or less past due	54,228	7.38	56,256	7.48	61,027	7.81	63,220	7.79

### 注 不良債権に関する分類基準

- 1) 破産更生債権及びこれらに準ずる債権は、未収利息不計上貸付金のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金。
- 2) 危険債権は、未収利息不計上貸付金のうち、破産更生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。
- 3) 三月以上延滞債権は、約定支払日の翌日から3ヵ月以上遅延している貸付金で破産更生債権及びこれらに準ずる債権及び危険債権に該当しないもの。
- 4) 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、破産更生債権及びこれらに準ずる債権、危険債権及び三月以上延滞債権に該当しないもの。

### Notes Status of non-performing loans

- 1) Bankrupt or De facto Bankrupt refers to claims in bankruptcy, rehabilitation, reorganization, and other similar loans among those loans for which accrued interest is not recorded.
- 2) 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.
- 3) 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.
- 4) Restructured receivables refer to loans for which arrangements favorable to the borrower, such as interest payment deferment, 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.

7. 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	
		2Q		2Q	

① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	734,521	752,061	781,804	811,857
無担保ローン	Unsecured loans	734,213	751,779	781,539	811,608
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	13,199	26,791	16,506
無担保ローン	Unsecured loans	25,009	13,191	26,784	16,506
④ 差引 ②-③	(4) Balance (2) - (3)	8,031	20,253	6,661	17,616
⑤ 期末貸倒引当金残高	(5) Reserve for loan losses (term-end)	33,452	38,025	34,123	44,769
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.55)	(5.06)	(4.36)	(5.51)
無担保ローン	Unsecured loans	33,290	37,862	33,961	44,606
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.53)	(5.04)	(4.35)	(5.50)
⑥ 当期貸倒費用計上額 ⑤-④	(6) Expenses for loan losses (5) - (4)	25,421	17,772	27,462	27,153
貸倒引当金繰入額	Provision for loan losses	25,421	17,772	27,462	27,153
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.

8. 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
		2Q		2Q

**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	11,929	25,403	11,370
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	83,994	89,520	78,150