

2024年3月期 第3四半期決算資料

Business performance for the third quarter ended December 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.

2024年2月16日
February 16, 2024

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 (%)	3Q		前期同期比 増減率 YoY (%)	3Q	前期同期比 増減率 YoY (%)
					前期同期比 増減率 YoY (%)			

損益計算書主要項目 *The main items on Profit and Loss Statements*
連結・単体 *consolidated, non-consolidated*

営業収益	Operating income	(百万円/Yen-million)	268,920	-1.7	221,488	9.0	294,089	9.4	200,827	-9.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance		179,306	-4.2	135,327	-0.3	180,488	0.7	146,284	8.1
営業利益	Operating profit	(百万円/Yen-million)	68,415	-5.8	75,872	16.4	77,325	13.0	57,913	-23.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		41,259	-11.7	45,345	2.9	40,817	-1.1	35,367	-22.0
経常利益	Recurring profit	(百万円/Yen-million)	68,641	-6.6	68,901	5.5	59,527	-13.3	40,807	-40.8
SMBCコンシューマーファイナンス	SMBC Consumer Finance		42,064	-12.5	45,296	0.9	40,613	-3.4	80,509	77.7
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)	85,150	57.3	55,375	2.8	44,081	-48.2	24,886	-55.1
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	40,299	4.9	52,992	36.4	126,748	214.5

貸借対照表主要項目 *The main items on Balance Sheet*
連結 *Consolidated*

総資産	Total assets	(百万円/Yen-million)	1,818,133	33.9	1,901,000	27.1	1,917,183	5.4	1,656,179	-12.9
純資産	Net assets	(百万円/Yen-million)	576,154	20.7	667,595	25.2	662,490	15.0	698,726	4.7
有利子負債	Interest-bearing debt	(百万円/Yen-million)	1,030,148	40.0	1,055,655	25.5	1,058,126	2.7	790,585	-25.1
平均表面調達金利	Average interest rate on fund procurement	(%)	0.34	-0.03	0.32	-0.03	0.33	-0.01	0.38	0.06
自己資本比率	Equity ratio	(%)	31.69	-3.48	35.12	-0.53	34.56	2.87	41.08	5.96
自己資本当期純利益率	ROE	(%)	16.16	4.05	8.90	-1.75	7.12	-9.05	3.76	-5.15
総資産当期純利益率	ROA	(%)	5.36	1.44	2.98	-0.79	2.36	-3.00	1.39	-1.58

単体 *Non-consolidated*

総資産	Total assets	(百万円/Yen-million)	1,279,375	34.2	1,304,714	21.5	1,333,094	4.2	1,410,170	8.1
純資産	Net assets	(百万円/Yen-million)	366,837	11.7	407,120	11.2	419,421	14.3	533,749	31.1
有利子負債	Interest-bearing debt	(百万円/Yen-million)	786,606	59.2	793,606	32.7	794,606	1.0	772,106	-2.7
平均表面調達金利	Average interest rate on fund procurement	(%)	0.31	-0.01	0.28	-0.04	0.28	-0.03	0.30	0.03
自己資本比率	Equity ratio	(%)	28.67	-5.78	31.20	-2.90	31.46	2.79	37.85	6.65
自己資本当期純利益率	ROE	(%)	11.18	-1.41	10.41	-0.65	13.48	2.30	26.60	16.18
総資産当期純利益率	ROA	(%)	3.48	-0.47	3.12	-0.67	4.06	0.58	9.24	6.12

営業貸付金残高・保証残高 *Loans Outstanding and Guaranteed Loans Outstanding*
金融事業 *Financing Business*

営業貸付金残高	Loans Outstanding	(百万円/Yen-million)	1,030,540	-0.2	1,073,490	4.1	1,097,889	6.5	823,063	-23.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance		734,521	-1.6	763,671	3.5	781,804	6.4	823,063	7.8

保証事業 *Loan Guarantee Business*

保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,091,575	-1.0	1,119,952	3.4	1,143,659	4.8	1,212,846	8.3
三井住友銀行 向け	SMBC		539,951	-1.8	549,831	2.5	558,987	3.5	580,399	5.6
その他金融機関等 向け	Other financial institutions, etc.		551,623	-0.1	570,120	4.3	584,671	6.0	632,447	10.9
保証提携先数	Number of Tie-ups		186	-	187	1	187	1	187	-

海外事業 *Overseas Businesses*

営業貸付金残高	Loans outstanding	(百万円/Yen-million)	113,615	9.1	125,207	16.9	125,628	10.6	137,038	9.4
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- 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) 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 (%)	3Q		前期同期比 増減率 YoY (%)	3Q	前期同期比 増減率 YoY (%)	
営業収益	Operating income	268,920	-1.7	221,488	9.0	294,089	9.4	200,827	-9.3
金融収益	Financial revenues	261,550	-1.6	215,053	8.8	285,328	9.1	194,180	-9.7
営業貸付金利息	Interest revenues	176,693	-1.2	137,877	3.3	183,430	3.8	109,466	-20.6
信用保証収益	Loan guarantee revenues	57,139	-6.5	53,640	24.9	71,397	25.0	57,999	8.1
償却債権取立益	Collection of written-off loans	13,812	1.9	11,961	9.5	14,751	6.8	11,436	-4.4
買取債権回収高	Collection of purchased receivables	13,695	14.6	10,845	6.7	14,575	6.4	13,243	22.1
その他の金融収益	Other financial revenues	209	-23.0	728	427.3	1,173	459.9	2,034	179.1
その他	Other	7,369	-5.0	6,434	16.1	8,761	18.9	6,647	3.3
営業費用	Operating expenses	200,505	-0.2	145,616	5.5	216,764	8.1	142,914	-1.9
金融費用	Financial expenses	2,988	-5.2	2,351	4.2	3,084	3.2	2,194	-6.7
その他の営業費用	Other operating expenses	197,516	-0.1	143,264	5.6	213,679	8.2	140,719	-1.8
貸倒費用	Expenses for loan losses	48,700	-8.7	46,764	10.4	56,797	16.6	54,892	17.4
債務保証費用	Expenses for debt guarantees	10,787	9.1	5,449	-18.4	11,447	6.1	8,578	57.4
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	19,600	5.7	28,267	9.8	13,073	-33.3
人件費	Personnel expenses	32,052	9.3	25,500	6.5	35,116	9.6	23,415	-8.2
賃借料	Rental expenses	6,391	-11.4	4,387	-12.5	5,890	-7.8	4,477	2.0
減価償却費	Depreciation	8,782	9.8	6,837	5.2	9,245	5.3	4,743	-30.6
支払手数料	Fee expenses	23,004	3.5	18,164	5.3	24,934	8.4	15,346	-15.5
その他	Other	20,058	4.0	16,560	7.2	22,980	14.6	16,191	-2.2
営業利益	Operating profit	68,415	-5.8	75,872	16.4	77,325	13.0	57,913	-23.7
営業外収益	Non-operating revenues	804	-33.7	1,133	97.8	1,492	85.5	1,384	22.1
営業外費用	Non-operating expenses	578	41.3	8,104	-	19,289	-	18,490	128.2
経常利益	Recurring profit	68,641	-6.6	68,901	5.5	59,527	-13.3	40,807	-40.8
特別利益	Extraordinary income	26,356	-	33	-	33	-99.9	2,253	-
特別損失	Extraordinary losses	2,382	64.2	240	-34.0	3,591	50.8	301	25.0
税引前利益	Income before income taxes	92,615	28.6	68,694	5.8	55,970	-39.6	42,760	-37.8
法人税等	Income taxes	7,464	-58.2	13,318	20.0	11,888	59.3	16,679	25.2
当期純利益	Profit	85,150	57.3	55,375	2.8	44,081	-48.2	26,081	-52.9
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interest	-	-	-	-	-	-	1,194	-
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	55,375	2.8	44,081	-48.2	24,886	-55.1

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 (%)	3Q		前年同期比 増減率 YoY (%)	前年同期比 増減率 YoY (%)	3Q	
									前年同期比 増減率 YoY (%)
営業収益	Operating income	179,306	-4.2	135,327	-0.3	180,488	0.7	146,284	8.1
営業貸付金利息	Interest revenues	106,857	-3.6	80,946	0.1	108,183	1.2	86,687	7.1
信用保証収益	Loan guarantee revenues	57,139	-6.5	41,984	-2.2	56,314	-1.4	46,318	10.3
その他の営業収益	Other operating revenues	15,309	1.0	12,396	4.0	15,990	4.4	13,279	7.1
償却債権取立益	Collection of written-off loans	12,444	1.7	10,225	4.9	13,046	4.8	10,906	6.7
その他	Other	2,864	-2.2	2,171	0.1	2,943	2.8	2,372	9.3
営業費用	Operating expenses	138,047	-1.7	89,982	-1.8	139,670	1.2	110,917	23.3
金融費用	Financial expenses	1,598	-5.9	1,174	-3.0	1,561	-2.3	1,287	9.6
その他営業費用	Other operating expenses	136,448	-1.6	88,807	-1.8	138,108	1.2	109,630	23.4
貸倒費用	Expenses for loan losses	33,778	-8.8	29,780	-3.5	34,136	1.1	44,315	48.8
債務保証費用	Expenses for debt guarantees	10,787	9.1	7,529	12.8	13,423	24.4	9,634	28.0
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	10,922	2.5	15,574	8.6	11,064	1.3
人件費	Personnel expenses	19,209	10.3	13,948	-3.4	19,503	1.5	14,281	2.4
賃借料	Rental expenses	4,763	-12.1	2,914	-23.1	3,895	-18.2	3,469	19.0
減価償却費	Depreciation	3,757	-2.3	2,680	-4.1	3,665	-2.5	2,970	10.8
支払手数料	Fee expenses	14,370	1.8	10,930	1.3	15,007	4.4	12,540	14.7
その他	Other	13,438	1.6	10,099	-3.2	13,901	3.4	11,354	12.4
営業利益	Operating profit	41,259	-11.7	45,345	2.9	40,817	-1.1	35,367	-22.0
営業外収益	Non-operating revenues	1,304	-19.0	591	-50.1	686	-47.4	48,105	-
営業外費用	Non-operating expenses	500	98.9	640	78.6	891	78.1	2,963	363.0
経常利益	Recurring profit	42,064	-12.5	45,296	0.9	40,613	-3.4	80,509	77.7
特別利益	Extraordinary income	-	-	5	-	14,145	-	56,301	-
特別損失	Extraordinary losses	2,181	348.5	217	-34.9	253	-88.4	208	-3.9
税引前利益	Income before income taxes	39,883	-16.2	45,084	1.2	54,505	36.7	136,601	203.0
法人税等	Income taxes	1,023	-88.4	4,785	-22.1	1,513	47.8	9,853	105.9
当期純利益	Net profit	38,859	0.1	40,299	4.9	52,992	36.4	126,748	214.5

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

		2022/3			2023/3			2024/3		
				前期比 増減率 YoY (%)	3Q	前年同期比 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 (%)			
営業貸付金残高		Consumer loans outstanding								
連結	Consolidated	(百万円/Yen-million)	1,144,156	0.6	1,198,698	5.3	1,223,517	6.9	960,102	-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	763,671	3.5	781,804	6.4	823,063	7.8
顧客数		Number of customers								
連結	Consolidated	(千人/Thousands)	2,538	1.7	2,680	6.2	2,745	8.2	2,219	-17.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,395	-0.6	1,437	3.0	1,482	6.2	1,562	8.6
一顧客あたり残高		Per Customer								
連結	Consolidated	(千円/Yen-thousand)	450	-1.1	447	-0.9	445	-1.1	432	-3.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	526	-1.1	531	0.5	527	0.2	526	-0.8
実質平均利回り		Actual Average Yield								
連結	Consolidated	(%)	15.51	-0.12	15.57	-0.01	15.48	-0.03	15.49	-0.08
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.42	-0.24	14.35	-0.10	14.32	-0.10	14.31	-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			
		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 (%)		3Q	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	210	27.0	305	41.4	257	22.3	
成約率	Approval ratio	(%)	38.8	0.9	39.4	0.2	40.5	1.7	38.6	-0.8	
店舗数		<i>Number of branches</i>									
連結	Consolidated		762	-112	647	-156	640	-122	519	-128	
有人店舗	Staffed branches		36	-13	33	-13	29	-7	21	-12	
自動契約店舗(無人)	Unstaffed branches		715	-99	603	-143	600	-115	498	-105	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		726	-99	614	-143	611	-115	498	-116	
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	619	-146	615	-118	501	-118	
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	107,728	-654	107,304	-803	106,764	-964
入金	ATM	Repayment	ATMs	105,985	-1,042	105,687	-502	105,272	-713	104,787	-900
従業員数		<i>Number of Employees</i>									
連結	Consolidated		5,281	-49	5,094	5	4,948	-333	4,783	-311	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,217	-48	2,161	-80	2,139	-78	2,117	-44	

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	
	Balance	Share (%)	3Q		Share (%)	3Q	
			Balance	Share (%)		Balance	Share (%)

貸付利率別 *By interest rate*

残高	Balance (百万円/Yen-million)	2022/3	2022/3 Share (%)	2023/3	2023/3 Share (%)	2023/3	2023/3 Share (%)	2024/3	2024/3 Share (%)
18.00%超	18.00% <	734,213	100.0	763,399	100.0	781,539	100.0	822,819	100.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	193	0.0	166	0.0	158	0.0	140	0.0
~ 15.00%	≤ 15.00%	301,734	41.1	324,375	42.5	333,243	42.6	360,832	43.9
		432,283	58.9	438,856	57.5	448,136	57.3	461,846	56.1
口座数	Accounts (千口座/Thousands)	1,395	100.0	1,437	100.0	1,482	100.0	1,561	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	1,017	70.8	1,044	70.5	1,122	71.9
~ 15.00%	≤ 15.00%	411	29.5	419	29.2	437	29.5	438	28.1
一口座あたり残高	Per Account (千円/Yen-thousand)	526		530		527		526	
18.00%超	18.00% <	330		329		331		330	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	307		318		318		321	
~ 15.00%	≤ 15.00%	1,049		1,045		1,025		1,052	

貸付金額別 *By amount of account*

残高	Balance (百万円/Yen-million)	2022/3	2022/3 Share (%)	2023/3	2023/3 Share (%)	2023/3	2023/3 Share (%)	2024/3	2024/3 Share (%)
~ 10万円	≤ 100 (Yen-thousand)	734,213	100.0	763,399	100.0	781,539	100.0	822,819	100.0
10万円超 ~ 30万円	100 < ≤ 300	18,292	2.5	16,269	2.1	17,118	2.2	17,395	2.1
30万円超 ~ 50万円	300 < ≤ 500	60,716	8.3	64,504	8.4	67,041	8.6	70,950	8.6
50万円超 ~ 100万円	500 < ≤ 1,000	181,635	24.7	199,321	26.1	204,465	26.2	220,539	26.8
100万円超	1,000 <	156,877	21.4	162,725	21.3	166,218	21.3	173,973	21.1
		316,690	43.1	320,578	42.0	326,695	41.8	339,960	41.3
口座数	Accounts (千口座/Thousands)	1,395	100.0	1,437	100.0	1,482	100.0	1,561	100.0
~ 10万円	≤ 100 (Yen-thousand)	278	19.9	252	17.6	264	17.9	272	17.4
10万円超 ~ 30万円	100 < ≤ 300	287	20.6	306	21.3	318	21.5	336	21.5
30万円超 ~ 50万円	300 < ≤ 500	419	30.1	457	31.8	469	31.7	505	32.4
50万円超 ~ 100万円	500 < ≤ 1,000	207	14.9	215	15.0	220	14.9	230	14.8
100万円超	1,000 <	202	14.5	205	14.3	208	14.1	217	13.9
一口座あたり残高	Per Account (千円/Yen-thousand)	526		530		527		526	
~ 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		435		435		436	
50万円超 ~ 100万円	500 < ≤ 1,000	757		755		754		753	
100万円超	1,000 <	1,561		1,561		1,564		1,566	

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 (%)	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 (%)
連結		<i>Consolidated</i>							
営業貸付金残高	Consumer loans outstanding	1,144,156	-	1,198,698	-	1,223,517	-	960,102	-
不良債権残高	Non performing loans (Total)	96,101	8.40	107,540	8.97	106,953	8.74	96,034	10.00
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	186	0.02	806	0.07	865	0.09
危険債権	Doubtful receivables	3,776	0.33	6,049	0.50	4,473	0.37	6,580	0.69
三月以上延滞債権	Receivables past due for three months or mor	15,714	1.37	19,633	1.64	17,374	1.42	13,717	1.43
貸出条件緩和債権	Restructured receivables	76,464	6.68	81,670	6.81	84,298	6.89	74,870	7.80
延滞30日以内	30 days or less past due	71,127	6.22	77,053	6.43	78,697	6.43	70,610	7.35
単体		<i>Non-consolidated</i>							
営業貸付金残高	Consumer loans outstanding	734,521	-	763,671	-	781,804	-	823,063	-
不良債権残高	Non performing loans (Total)	68,489	9.32	77,252	10.12	77,831	9.96	90,363	10.98
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	146	0.02	142	0.02	168	0.02
危険債権	Doubtful receivables	2,558	0.35	4,030	0.53	2,988	0.38	5,170	0.63
三月以上延滞債権	Receivables past due for three months or mor	8,324	1.13	10,707	1.40	9,792	1.25	12,812	1.56
貸出条件緩和債権	Restructured receivables	57,491	7.83	62,368	8.17	64,908	8.30	72,212	8.77
延滞30日以内	30 days or less past due	54,228	7.38	59,630	7.81	61,027	7.81	68,508	8.32

注 不良債権に関する分類基準

- 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。
- 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。
- 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。
- 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

- 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.
- 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 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.

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
		3Q		3Q

① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	734,521	763,671	781,804	823,063
無担保ローン	Unsecured loans	734,213	763,399	781,539	822,819
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	19,039	26,791	23,391
無担保ローン	Unsecured loans	25,009	19,032	26,784	23,390
④ 差引 ②-③	(4) Balance (2) - (3)	8,031	14,413	6,661	10,731
⑤ 期末貸倒引当金残高	(5) Reserve for loan losses (term-end)	33,452	36,256	34,123	41,765
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.55)	(4.75)	(4.36)	(5.07)
無担保ローン	Unsecured loans	33,290	36,088	33,961	41,595
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.53)	(4.73)	(4.35)	(5.06)
⑥ 当期貸倒費用計上額 ⑤-④	(6) Expenses for loan losses (5) - (4)	25,421	21,842	27,462	31,033
貸倒引当金繰入額	Provision for loan losses	25,421	21,842	27,462	31,033
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
		3Q		3Q

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	18,374	25,403	16,184
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	77,549	89,520	73,335