

# 2017年3月期 決算資料

## Business performance for March 2017

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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.

2017年5月15日  
May 15, 2017

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

		2015/3		2016/3		2017/3	
			前期比 増減率 YoY (%)		前期比 増減率 YoY (%)		前期比 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)	228,321	17.2	245,842	7.7	258,818	5.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance	168,669	2.4	178,330	5.7	186,223	4.4
営業利益	Operating profit (百万円/Yen-million)	16,488	-32.3	-61,284	-	67,171	-
SMBCコンシューマーファイナンス	SMBC Consumer Finance	3,769	-76.4	-72,384	-	51,668	-
経常利益	Recurring profit (百万円/Yen-million)	16,646	-37.3	-61,176	-	67,440	-
SMBCコンシューマーファイナンス	SMBC Consumer Finance	3,723	-76.1	-72,369	-	51,808	-
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)	11,245	-61.7	-64,809	-	111,382	-
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)	1,589	-91.7	-72,195	-	100,808	-
<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)	1,102,879	4.4	1,142,586	3.6	1,243,810	8.9
純資産	Net assets (百万円/Yen-million)	225,236	13.2	149,692	-33.5	259,913	73.6
有利子負債	Interest-bearing debt (百万円/Yen-million)	697,360	7.5	755,083	8.3	805,959	6.7
平均表面調達金利	Average interest rate on fund procurement (%)	0.61	-0.32	0.45	-0.16	0.32	-0.13
自己資本比率	Equity ratio (%)	20.42	1.64	13.10	-7.32	20.90	7.80
自己資本当期純利益率	ROE (%)	5.31	-10.83	-34.57	-39.88	54.39	88.96
総資産当期純利益率	ROA (%)	1.04	-1.99	-5.77	-6.81	9.33	15.10
<b>単体</b>		<i>Non-consolidated</i>					
総資産	Total assets (百万円/Yen-million)	833,338	1.4	858,545	3.0	925,809	7.8
純資産	Net assets (百万円/Yen-million)	138,428	3.9	64,445	-53.4	165,260	156.4
有利子負債	Interest-bearing debt (百万円/Yen-million)	522,494	6.7	565,030	8.1	593,450	5.0
平均表面調達金利	Average interest rate on fund procurement (%)	0.61	-0.32	0.40	-0.21	0.27	-0.13
自己資本比率	Equity ratio (%)	16.61	0.39	7.51	-9.10	17.85	10.34
自己資本当期純利益率	ROE (%)	1.17	-14.22	-71.17	-72.34	87.77	158.94
総資産当期純利益率	ROA (%)	0.19	-2.13	-8.53	-8.72	11.30	19.83
<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)	906,109	2.5	940,931	3.8	980,461	4.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance (百万円/Yen-million)	714,350	1.6	730,740	2.3	749,256	2.5
モビット	MOBIT (百万円/Yen-million)	191,759	5.8	210,190	9.6	231,204	10.0
<b>保証事業</b>		<i>Loan Guarantee Business</i>					
保証残高	Guaranteed loans outstanding (百万円/Yen-million)	915,351	21.6	1,079,864	18.0	1,211,657	12.2
三井住友銀行 向け	SMBC (百万円/Yen-million)	542,944	13.5	605,708	11.6	649,876	7.3
その他金融機関等 向け	Other financial institutions, etc. (百万円/Yen-million)	372,407	35.7	474,156	27.3	561,781	18.5
保証提携先数	Number of Tie-ups	189	2	189	-	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)	69,582	46.4	77,647	11.6	91,906	18.4

(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)

		2015/3		2016/3		2017/3	
			前期比 増減率 YoY (%)		前期比 増減率 YoY (%)		前期比 増減率 YoY (%)
営業収益	Operating income	228,321	17.2	245,842	7.7	258,818	5.3
金融収益	Financial revenues	221,062	16.7	237,349	7.4	249,957	5.3
営業貸付金利息	Interest revenues	150,538	18.6	158,044	5.0	163,117	3.2
信用保証収益	Loan guarantee revenues	47,311	18.4	55,489	17.3	62,144	12.0
償却債権取立益	Collection of written-off loans	10,491	7.8	10,790	2.9	11,536	6.9
買取債権回収高	Collection of purchased receivables	12,207	-2.8	12,647	3.6	13,015	2.9
その他の金融収益	Other financial revenues	513	39.2	376	-26.7	143	-61.9
その他の事業収益	Other operating revenues	7,259	36.8	8,493	17.0	8,860	4.3
営業費用	Operating expenses	211,833	24.3	307,126	45.0	191,647	-37.6
金融費用	Financial expenses	4,025	-9.4	3,718	-7.6	3,346	-10.0
その他の営業費用	Other operating expenses	207,807	25.2	303,408	46.0	188,300	-37.9
貸倒費用	Expenses for loan losses	47,879	32.7	52,015	8.6	54,595	5.0
債務保証費用	Expenses for debt guarantees	18,949	21.4	24,531	29.5	27,722	13.0
利息返還費用	Expenses for interest repayments	44,800	15.8	122,000	172.3	-	-
広告宣伝費	Advertising expenses	17,862	54.5	19,039	6.6	19,746	3.7
人件費	Personnel expenses	24,130	13.5	29,347	21.6	28,473	-3.0
賃借料	Rental expenses	7,852	2.3	8,567	9.1	8,130	-5.1
減価償却費	Depreciation	6,587	74.0	7,673	16.5	7,626	-0.6
支払手数料	Fee expenses	23,372	30.1	23,552	0.8	24,002	1.9
その他	Other	16,372	22.6	16,680	1.9	18,003	7.9
営業利益	Operating profit	16,488	-32.3	-61,284	-	67,171	-
営業外収益	Non-operating revenues	688	-78.0	431	-37.3	478	10.7
営業外費用	Non-operating expenses	530	-44.9	323	-38.9	209	-35.5
経常利益	Recurring profit	16,646	-37.3	-61,176	-	67,440	-
特別利益	Extraordinary income	50	-99.0	93	85.5	91	-2.6
特別損失	Extraordinary losses	1,658	193.7	439	-73.5	787	79.2
税引前利益	Income before income taxes	15,038	-51.6	-61,521	-	66,743	-
法人税、住民税及び事業税	Income taxes (current)	4,812	156.1	6,085	26.4	9,444	55.2
法人税等調整額	Income taxes (deferred)	-1,032	-	-2,797	-	-54,083	-
当期純利益	Profit	11,258	-61.8	-64,809	-	111,382	-
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interest	12	-69.9	-	-	-	-
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	11,245	-61.7	-64,809	-	111,382	-

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

(百万円/Yen-million)

		2015/3		2016/3		2017/3	
			前期比 増減率 YoY (%)		前期比 増減率 YoY (%)		前期比 増減率 YoY (%)
営業収益	Operating income	168,669	2.4	178,330	5.7	186,223	4.4
営業貸付金利息	Interest revenues	108,170	-4.0	108,882	0.7	110,189	1.2
無担保ローン	Unsecured loans	107,851	-4.0	108,581	0.7	109,949	1.3
有担保ローン	Secured loans	319	-19.8	300	-6.1	240	-19.9
信用保証収益	Loan guarantee revenues	47,311	18.4	55,489	17.3	62,144	12.0
その他の金融収益	Other financial revenues	105	-52.7	3	-97.1	0	-93.5
その他の営業収益	Other operating revenues	13,082	10.4	13,954	6.7	13,888	-0.5
償却債権取立益	Collection of written-off loans	10,283	11.0	11,022	7.2	10,935	-0.8
その他の収益	Other operating revenues	2,799	8.2	2,931	4.7	2,952	0.7
営業費用	Operating expenses	164,899	10.8	250,714	52.0	134,554	-46.3
金融費用	Financial expenses	3,030	-29.5	2,641	-12.8	2,117	-19.8
その他営業費用	Other operating expenses	161,869	12.0	248,072	53.3	132,436	-46.6
貸倒費用	Expenses for loan losses	34,361	20.3	33,154	-3.5	35,788	7.9
債務保証費用	Expenses for debt guarantees	18,949	21.4	24,531	29.5	27,722	13.0
利息返還費用	Expenses for interest repayments	44,800	15.8	122,000	172.3	-	-
広告宣伝費	Advertising expenses	9,909	4.4	10,443	5.4	10,999	5.3
人件費	Personnel expenses	15,997	-0.6	19,344	20.9	18,232	-5.7
賃借料	Rental expenses	5,544	-11.5	5,649	1.9	5,428	-3.9
減価償却費	Depreciation	4,196	28.2	5,205	24.1	5,225	0.4
支払手数料	Fee expenses	15,769	0.8	16,585	5.2	16,336	-1.5
その他	Other	12,342	13.7	11,157	-9.6	12,703	13.9
営業利益	Operating profit	3,769	-76.4	-72,384	-	51,668	-
営業外収益	Non-operating revenues	312	-36.1	268	-14.0	316	18.0
営業外費用	Non-operating expenses	358	-58.8	253	-29.2	176	-30.2
経常利益	Recurring profit	3,723	-76.1	-72,369	-	51,808	-
特別利益	Extraordinary income	50	-98.8	84	67.7	739	774.5
特別損失	Extraordinary losses	1,620	192.8	386	-76.2	717	85.7
税引前利益	Income before income taxes	2,153	-88.7	-72,671	-	51,830	-
法人税、住民税及び事業税	Income taxes (current)	49	48.9	34	-30.8	34	0.0
法人税等調整額	Income taxes (deferred)	515	-	-509	-	-49,011	-
当期純利益	Net profit	1,589	-91.7	-72,195	-	100,808	-

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

		2015/3		2016/3		2017/3	
		前期比 増減率 YoY (%)		前期比 増減率 YoY (%)		前期比 増減率 YoY (%)	
<b>営業貸付金残高</b>		<b>Consumer loans outstanding</b>					
<b>連結</b>	Consolidated (百万円/Yen-million)	980,313	4.6	1,022,019	4.3	1,074,629	5.1
SMBCコンシューマーファイナンス	SMBC Consumer Finance (百万円/Yen-million)	714,350	1.6	730,740	2.3	749,256	2.5
無担保ローン	Unsecured loans	711,748	1.7	728,804	2.4	747,891	2.6
有担保ローン	Secured loans	2,602	-23.7	1,936	-25.6	1,365	-29.5
モビット	MOBIT (百万円/Yen-million)	191,759	5.8	210,190	9.6	231,204	10.0
<b>顧客数</b>		<b>Number of customers</b>					
<b>連結</b>	Consolidated (千人/Thousands)	1,904	2.6	1,994	4.8	2,105	5.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance (千人/Thousands)	1,291	-2.4	1,292	0.1	1,302	0.8
無担保ローン	Unsecured loans	1,290	-2.4	1,291	0.1	1,301	0.8
有担保ローン	Secured loans	1	-17.1	0	-19.3	0	-24.2
モビット	MOBIT (千人/Thousands)	341	7.6	361	6.0	388	7.4
<b>一顧客あたり残高</b>		<b>Per Customer</b>					
<b>連結</b>	Consolidated (千円/Yen-thousand)	514	1.9	512	-0.5	510	-0.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance (千円/Yen-thousand)	553	4.1	565	2.2	575	1.8
無担保ローン	Unsecured loans	551	4.3	564	2.2	574	1.8
有担保ローン	Secured loans	2,252	-8.0	2,077	-7.8	1,933	-6.9
モビット	MOBIT (千円/Yen-thousand)	561	-1.7	581	3.5	595	2.4
<b>実質平均利回り</b>		<b>Actual Average Yield</b>					
<b>連結</b>	Consolidated (%)	15.68	-0.52	15.73	0.05	15.58	-0.15
無担保ローン	Unsecured loans	15.69	-0.54	15.74	0.05	15.58	-0.16
有担保ローン	Secured loans	10.71	0.55	13.26	2.55	14.66	1.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance (%)	15.21	-0.78	15.02	-0.19	14.85	-0.17
無担保ローン	Unsecured loans	15.23	-0.80	15.03	-0.20	14.85	-0.18
有担保ローン	Secured loans	10.71	0.55	13.26	2.55	14.66	1.4

注 1) 増減率欄の斜体数値は前年同期比増減数です。

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)

		2015/3		2016/3		2017/3			
			前期比 増減率 YoY (%)		前期比 増減率 YoY (%)		前期比 増減率 YoY (%)		
<b>新規顧客数(無担保ローン)</b>		<b>Number of new customers (Unsecured loans)</b>							
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	191	3.7	205	7.6	202	-1.8	
成約率	Approval ratio	(%)	41.1	1.5	43.5	2.4	42.9	-0.6	
モビット	MOBIT	(千人/Thousands)	80	-3.2	76	-4.7	82	7.7	
<b>店舗数</b>		<b>Number of branches</b>							
連結	Consolidated		1,194	12	1,140	-54	1,028	-112	
有人店舗	Staffed branches		55	12	68	13	65	-3	
お客様サービスプラザ	Customer service plazas		18	-	18	-	18	-	
自動契約店舗(無人)	Unstaffed branches		1,121	-	1,054	-67	945	-109	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		1,128	-	1,069	-59	963	-106	
お客様サービスプラザ	Customer service plazas		18	-	18	-	18	-	
自動契約店舗(無人)	Unstaffed branches		1,110	-	1,051	-59	945	-106	
<b>ATM 台数</b>		<b>Number of ATMs</b>							
連結	Consolidated		1,148	1	1,088	-60	980	-108	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		1,148	1	1,088	-60	980	-108	
<b>提携チャネル数(単体)</b>		<b>Number of Tie-up Channels (non-consolidated)</b>							
出金	CD / ATM	Withdrawal	CDs / ATMs	74,427	4,060	76,777	2,350	106,132	29,355
入金	ATM	Repayment	ATMs	72,432	4,071	74,767	2,335	104,104	29,337
	コンビニエンスストア		Convenience stores	24,558	1,405	25,233	675	27,549	2,316
<b>従業員数</b>		<b>Number of Employees</b>							
連結	Consolidated		4,323	507	4,920	597	4,966	46	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,145	9	2,240	95	2,267	27	

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)

	2015/3		2016/3		2017/3	
		構成比 Share (%)		構成比 Share (%)		構成比 Share (%)

貸付利率別 *By interest rate*

残高 (百万円)	Balance (Yen-million)	711,748	100.0	728,804	100.0	747,891	100.0
20.00%超	20.00% <	2,438	0.3	958	0.1	642	0.1
18.00%超 ~ 20.00%	18.00% < ≤ 20.00%	197	0.0	88	0.0	57	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	280,266	39.4	281,866	38.7	282,996	37.8
~ 15.00%	≤ 15.00%	428,821	60.2	445,877	61.2	464,186	62.1
目的ローン	Specific use loans	23	0.0	13	0.0	9	0.0
口座数 (千口座)	Accounts (Thousands)	1,290	100.0	1,291	100.0	1,301	100.0
20.00%超	20.00% <	11	0.9	4	0.3	2	0.2
18.00%超 ~ 20.00%	18.00% < ≤ 20.00%	0	0.1	0	0.0	0	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	861	66.8	867	67.2	870	66.9
~ 15.00%	≤ 15.00%	415	32.2	419	32.5	428	32.9
目的ローン	Specific use loans	0	0.0	0	0.0	0	0.0
一口座あたり残高 (千円)	Per Account (Yen-thousand)	551		564		574	
20.00%超	20.00% <	203		228		255	
18.00%超 ~ 20.00%	18.00% < ≤ 20.00%	298		345		433	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	325		324		325	
~ 15.00%	≤ 15.00%	1,031		1,062		1,082	
目的ローン	Specific use loans	111		105		113	

貸付金額別 *By amount of account*

残高 (百万円)	Balance (Yen-million)	711,748	100.0	728,804	100.0	747,891	100.0
~ 10万円	≤ 100 (Yen-thousand)	13,874	1.9	14,561	2.0	15,176	2.0
10万円超 ~ 30万円	100 < ≤ 300	58,217	8.2	54,643	7.5	52,052	7.0
30万円超 ~ 50万円	300 < ≤ 500	164,446	23.1	163,853	22.5	163,898	21.9
50万円超 ~ 100万円	500 < ≤ 1,000	161,802	22.7	162,294	22.3	163,592	21.9
100万円超	1,000 <	313,408	44.0	333,450	45.8	353,170	47.2
口座数 (千口座)	Accounts (Thousands)	1,290	100.0	1,291	100.0	1,301	100.0
~ 10万円	≤ 100 (Yen-thousand)	221	17.2	230	17.8	239	18.4
10万円超 ~ 30万円	100 < ≤ 300	276	21.5	260	20.1	247	19.0
30万円超 ~ 50万円	300 < ≤ 500	379	29.4	377	29.2	377	29.0
50万円超 ~ 100万円	500 < ≤ 1,000	212	16.5	212	16.5	214	16.5
100万円超	1,000 <	199	15.5	211	16.4	223	17.2
一口座あたり残高 (千円)	Per Account (Yen-thousand)	551		564		574	
~ 10万円	≤ 100 (Yen-thousand)	62		63		63	
10万円超 ~ 30万円	100 < ≤ 300	210		210		210	
30万円超 ~ 50万円	300 < ≤ 500	433		434		434	
50万円超 ~ 100万円	500 < ≤ 1,000	759		762		762	
100万円超	1,000 <	1,569		1,576		1,578	

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

(千人/Thousands)

	2015/3		2016/3		2017/3	
		構成比 Share (%)		構成比 Share (%)		構成比 Share (%)

**性別** *By gender*

新規顧客		New Customers	191	100.0	205	100.0	202	100.0
男性	Male		132	69.5	140	68.5	135	67.1
女性	Female		58	30.5	64	31.5	66	32.9
全顧客		All Customers	1,290	100.0	1,291	100.0	1,301	100.0
男性	Male		946	73.4	940	72.8	938	72.1
女性	Female		343	26.6	351	27.2	363	27.9

**年齢別** *By age group*

新規顧客		New Customers	191	100.0	205	100.0	202	100.0
~ 29歳	Age 29 or younger		82	43.0	95	46.5	99	49.1
30歳 ~ 39歳	Age 30 - 39		43	22.7	45	21.9	42	21.2
40歳 ~ 49歳	Age 40 - 49		36	19.1	36	17.8	34	16.9
50歳 ~ 59歳	Age 50 - 59		20	10.7	19	9.6	18	8.9
60歳 ~	Age 60 or older		8	4.5	8	4.1	7	3.9
全顧客		All Customers	1,290	100.0	1,291	100.0	1,301	100.0
~ 29歳	Age 29 or younger		230	17.9	249	19.3	269	20.7
30歳 ~ 39歳	Age 30 - 39		328	25.5	323	25.1	322	24.8
40歳 ~ 49歳	Age 40 - 49		336	26.1	334	25.9	334	25.7
50歳 ~ 59歳	Age 50 - 59		223	17.3	220	17.1	218	16.8
60歳 ~	Age 60 or older		170	13.2	163	12.6	156	12.1

**年収別** *By annual income group*

新規顧客		New Customers	191	100.0	205	100.0	202	100.0
200万円未満	less than 2 (Yen-million)		38	19.9	41	20.0	42	21.2
200万円 ~ 299万円	2 - 2.99		50	26.5	53	26.2	52	26.1
300万円 ~ 399万円	3 - 3.99		51	26.9	55	27.0	54	27.1
400万円 ~ 499万円	4 - 4.99		26	13.7	28	14.0	27	13.5
500万円 ~ 599万円	5 - 5.99		10	5.6	11	5.5	11	5.5
600万円 ~	6 or more		14	7.4	14	7.3	13	6.7



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

(百万円/Yen-million)

		2015/3		2016/3		2017/3	
		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	980,313	-	1,022,019	-	1,074,629	-
不良債権残高	Non performing loans (Total)	50,507	5.15	53,852	5.27	58,171	5.41
破綻先債権	Credits of bankrupt borrowers	310	0.03	298	0.03	291	0.03
延滞債権	Delinquent loans	4,007	0.41	3,708	0.36	4,121	0.38
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	11,400	1.16	11,277	1.10	11,381	1.06
貸出条件緩和債権	Restructured loans	34,789	3.55	38,566	3.77	42,376	3.94
延滞30日以内	30 days or less past due	30,081	3.07	33,462	3.27	38,271	3.56
<b>単体 Non-consolidated</b>							
営業貸付金残高	Consumer loans outstanding	714,350	-	730,740	-	749,256	-
不良債権残高	Non performing loans (Total)	37,090	5.19	38,856	5.32	43,239	5.77
破綻先債権	Credits of bankrupt borrowers	300	0.04	285	0.04	268	0.04
延滞債権	Delinquent loans	2,935	0.41	2,419	0.33	2,517	0.34
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	6,977	0.98	6,470	0.89	6,277	0.84
貸出条件緩和債権	Restructured loans	26,876	3.76	29,681	4.06	34,176	4.56
延滞30日以内	30 days or less past due	24,178	3.38	26,804	3.67	31,289	4.18

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.

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)

		2015/3	2016/3	2017/3
① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	714,350	730,740	749,256
無担保ローン	Unsecured loans	711,748	728,804	747,891
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	27,972	30,893	29,782
③ 当期貸倒償却額	(3) Loan losses	24,083	26,017	25,497
無担保ローン	Unsecured loans	23,980	25,939	25,411
④ その他	(4) Other	-	-	-
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	3,889	4,876	4,284
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	30,893	29,782	30,022
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.32)	(4.08)	(4.01)
無担保ローン	Unsecured loans	30,477	29,508	29,758
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.28)	(4.05)	(3.98)
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	27,004	24,906	25,737
貸倒引当金繰入額	Provision for loan losses	27,004	24,906	25,737
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)

	2015/3	2016/3	2017/3

単体	<i>Non-consolidated</i>			
前期末残高	Allowance at the end of the previous fiscal year	152,779	127,561	188,800
取崩額	Withdrawal	70,018	67,254	67,191
繰入額(営業費用)	Provisions (operating expenses)	44,800	122,000	-
期末残高	Allowance at the end of the year	127,561	188,800	121,609

注) 2016年3月期の期末残高は、偶発損失引当金の振替分6,494百万円を含んでいます。

Notes: Figures of March-2016 includes the adjustment of Reserve for contingent loss amount 6,494 Million Yen.