

2021年3月期 第3四半期決算資料

Business performance for the third quarter ended December 2020

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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.

2021年2月19日
February 19, 2021

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

		2019/3		2020/3				2021/3		
			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		<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)	281,805	2.9	217,094	2.6	288,479	2.4	206,794	-4.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		196,478	2.2	150,809	1.8	199,875	1.7	142,329	-5.6
営業利益	Operating profit	(百万円/Yen-million)	45,806	28.9	72,625	21.7	60,157	31.3	81,307	12.0
SMBCコンシューマーファイナンス	SMBC Consumer Finance		23,684	53.3	53,590	26.3	41,402	74.8	58,054	8.3
経常利益	Recurring profit	(百万円/Yen-million)	46,279	28.7	72,914	21.6	60,504	30.7	82,097	12.6
SMBCコンシューマーファイナンス	SMBC Consumer Finance		32,063	103.3	54,110	11.3	42,970	34.0	58,715	8.5
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)	45,056	83.4	66,248	34.2	90,114	100.0	69,827	5.4
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)		35,915	300.2	52,740	23.7	78,633	118.9	51,366	-2.6
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)	1,334,072	3.4	1,368,877	3.6	1,405,000	5.3	1,363,945	-0.4
純資産	Net assets	(百万円/Yen-million)	332,324	17.0	396,760	18.6	416,575	25.4	485,509	22.4
有利子負債	Interest-bearing debt	(百万円/Yen-million)	836,351	-1.2	839,371	-1.4	831,907	-0.5	749,237	-10.7
平均表面調達金利	Average interest rate on fund procurement	(%)	0.34	0.02	0.38	0.04	0.38	0.04	0.37	-0.01
自己資本比率	Equity ratio	(%)	24.91	2.89	28.98	3.66	29.65	4.74	35.60	6.62
自己資本当期純利益率	ROE	(%)	14.62	5.59	18.17	2.21	24.07	9.45	15.48	-2.69
総資産当期純利益率	ROA	(%)	3.43	1.49	4.90	1.12	6.58	3.15	5.04	0.14
単体		<i>Non-consolidated</i>								
総資産	Total assets	(百万円/Yen-million)	959,917	2.2	970,047	1.7	1,011,391	5.4	965,124	-0.5
純資産	Net assets	(百万円/Yen-million)	211,906	20.8	263,751	20.9	288,067	35.9	340,017	28.9
有利子負債	Interest-bearing debt	(百万円/Yen-million)	591,950	-3.0	582,950	-4.2	576,950	-2.5	505,950	-13.2
平均表面調達金利	Average interest rate on fund procurement	(%)	0.28	0.03	0.30	0.03	0.31	0.03	0.32	0.02
自己資本比率	Equity ratio	(%)	22.08	3.41	27.19	4.31	28.48	6.40	35.23	8.04
自己資本当期純利益率	ROE	(%)	18.55	13.28	22.18	0.51	31.45	12.90	16.36	-5.82
総資産当期純利益率	ROA	(%)	3.78	2.82	5.47	0.96	7.98	4.20	5.20	-0.27
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)	1,048,087	3.4	1,073,914	3.6	1,085,214	3.5	1,033,034	-3.8
SMBCコンシューマーファイナンス	SMBC Consumer Finance		778,554	2.2	790,077	2.3	795,931	2.2	749,146	-5.2
SMBCモビット	SMBC Mobit		269,533	7.0	283,837	7.4	289,282	7.3	283,887	0.0
保証事業		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,235,745	-1.8	1,206,036	-2.6	1,211,514	-2.0	1,109,207	-8.0
三井住友銀行向け	SMBC		617,838	-3.9	599,211	-3.7	601,415	-2.7	554,811	-7.4
その他金融機関等向け	Other financial institutions, etc.		617,907	0.3	606,825	-1.5	610,098	-1.3	554,396	-8.6
保証提携先数	Number of Tie-ups		187	-2	185	-3	185	-2	185	-
海外事業		<i>Overseas Businesses</i>								
営業貸付金残高	Loans outstanding	(百万円/Yen-million)	109,015	8.2	115,282	7.1	107,419	-1.5	103,395	-10.3

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)

		2019/3		2020/3			2021/3		
			前期比 増減率 YoY (%)	3Q		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 (%)	
営業収益	Operating income	281,805	2.9	217,094	2.6	288,479	2.4	206,794	-4.7
金融収益	Financial revenues	272,252	3.1	209,824	2.6	279,161	2.5	200,919	-4.2
営業貸付金利息	Interest revenues	177,356	3.2	139,033	4.6	184,922	4.3	135,275	-2.7
信用保証収益	Loan guarantee revenues	69,234	3.4	51,750	-1.1	68,659	-0.8	46,431	-10.3
償却債権取立益	Collection of written-off loans	12,331	3.7	9,500	1.4	12,661	2.7	10,280	8.2
買取債権回収高	Collection of purchased receivables	13,071	-1.6	9,285	-3.3	12,567	-3.9	8,708	-6.2
その他の金融収益	Other financial revenues	259	95.6	255	33.3	351	35.7	222	-12.6
その他の事業収益	Other operating revenues	9,552	-2.1	7,269	1.2	9,318	-2.4	5,874	-19.2
営業費用	Operating expenses	235,998	-1.0	144,469	-4.9	228,322	-3.3	125,486	-13.1
金融費用	Financial expenses	3,756	6.7	2,986	8.2	3,967	5.6	2,394	-19.8
その他の営業費用	Other operating expenses	232,242	-1.1	141,483	-5.2	224,355	-3.4	123,091	-13.0
貸倒費用	Expenses for loan losses	57,450	-1.1	50,361	5.3	68,217	18.7	37,230	-26.1
債務保証費用	Expenses for debt guarantees	28,045	-11.6	7,058	-63.5	15,330	-45.3	6,085	-13.8
利息返還費用	Expenses for interest repayments	36,000	0.0	-	-	27,000	-25.0	-	-
広告宣伝費	Advertising expenses	22,907	10.1	17,336	4.2	23,336	1.9	15,420	-11.1
人件費	Personnel expenses	30,005	3.4	22,580	2.8	30,860	2.9	22,452	-0.6
賃借料	Rental expenses	7,931	-5.8	5,426	-13.1	7,157	-9.8	5,463	0.7
減価償却費	Depreciation	8,435	1.5	6,923	12.1	8,927	5.8	5,902	-14.7
支払手数料	Fee expenses	23,498	-5.3	17,238	-2.9	23,206	-1.2	16,356	-5.1
その他	Other	17,968	2.2	14,556	9.8	20,318	13.1	14,178	-2.6
営業利益	Operating profit	45,806	28.9	72,625	21.7	60,157	31.3	81,307	12.0
営業外収益	Non-operating revenues	653	7.2	469	18.3	607	-7.1	1,085	131.0
営業外費用	Non-operating expenses	180	-6.8	180	44.4	259	43.8	296	64.0
経常利益	Recurring profit	46,279	28.7	72,914	21.6	60,504	30.7	82,097	12.6
特別利益	Extraordinary income	8,364	-	0	-78.0	13	-99.8	2	-
特別損失	Extraordinary losses	7,389	-	208	94.4	2,356	-68.1	239	15.0
税引前利益	Income before income taxes	47,254	32.9	72,705	21.5	58,161	23.1	81,859	12.6
法人税等	Income taxes	2,198	-80.0	6,457	-38.5	-31,953	-	12,032	86.3
当期純利益	Profit	45,056	83.4	66,248	34.2	90,114	100.0	69,827	5.4
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	45,056	83.4	66,248	34.2	90,114	100.0	69,827	5.4

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

(百万円/Yen-million)

		2019/3		2020/3			2021/3		
			前期比 増減率 YoY (%)	3Q		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 (%)	
営業収益	Operating income	196,478	2.2	150,809	1.8	199,875	1.7	142,329	-5.6
営業貸付金利息	Interest revenues	113,435	1.3	87,173	2.1	116,024	2.3	84,174	-3.4
無担保ローン	Unsecured loans	113,301	1.4	87,095	2.1	115,929	2.3	84,116	-3.4
有担保ローン	Secured loans	133	-37.0	77	-28.0	95	-28.5	58	-24.3
信用保証収益	Loan guarantee revenues	69,234	3.4	51,750	-1.1	68,659	-0.8	46,431	-10.3
その他の金融収益	Other financial revenues	0	6.5	0	-2.0	0	-6.0	0	21.2
その他の営業収益	Other operating revenues	13,808	2.9	11,886	13.9	15,192	10.0	11,723	-1.4
償却債権取立益	Collection of written-off loans	10,834	2.8	9,664	17.7	12,225	12.8	9,507	-1.6
その他の収益	Other operating revenues	2,974	3.1	2,222	-0.2	2,966	-0.3	2,216	-0.3
営業費用	Operating expenses	172,794	-2.3	97,218	-8.0	158,473	-8.3	84,275	-13.3
金融費用	Financial expenses	2,233	7.6	1,735	3.0	2,326	4.1	1,294	-25.4
その他営業費用	Other operating expenses	170,560	-2.4	95,483	-8.2	156,147	-8.5	82,981	-13.1
貸倒費用	Expenses for loan losses	36,837	-1.8	35,325	9.0	41,882	13.7	27,259	-22.8
債務保証費用	Expenses for debt guarantees	28,045	-11.6	7,058	-63.5	15,329	-45.3	6,085	-13.8
利息返還費用	Expenses for interest repayments	36,000	0.0	-	-	27,000	-25.0	-	-
広告宣伝費	Advertising expenses	13,104	11.8	9,984	3.5	13,429	2.5	8,636	-13.5
人件費	Personnel expenses	18,506	2.0	13,783	0.8	18,976	2.5	13,790	0.0
賃借料	Rental expenses	5,312	-7.3	4,002	-6.3	5,286	-0.5	4,136	3.4
減価償却費	Depreciation	5,421	-2.1	3,946	-1.7	4,963	-8.4	2,879	-27.0
支払手数料	Fee expenses	15,252	-6.0	11,189	-3.8	15,041	-1.4	10,477	-6.4
その他	Other	12,079	-0.8	10,193	12.4	14,237	17.9	9,714	-4.7
営業利益	Operating profit	23,684	53.3	53,590	26.3	41,402	74.8	58,054	8.3
営業外収益	Non-operating revenues	8,510	-	601	-90.5	1,698	-80.0	801	33.2
営業外費用	Non-operating expenses	132	6.3	82	-13.3	130	-1.4	140	70.2
経常利益	Recurring profit	32,063	103.3	54,110	11.3	42,970	34.0	58,715	8.5
特別利益	Extraordinary income	8,364	-	0	-95.7	1	-100.0	-	-
特別損失	Extraordinary losses	7,147	-	202	150.3	2,127	-70.2	231	14.4
税引前利益	Income before income taxes	33,279	113.2	53,907	11.0	40,843	22.7	58,484	8.5
法人税等	Income taxes	-2,635	-	1,167	-80.3	-37,789	-	7,118	509.9
当期純利益	Net profit	35,915	300.2	52,740	23.7	78,633	118.9	51,366	-2.6

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

		2019/3		2020/3				2021/3	
			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 (%)

営業貸付金残高

Consumer loans outstanding

連結	Consolidated	(百万円/Yen-million)								
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	1,157,103	3.7	1,189,197	3.9	1,192,634	3.1	1,136,429	-4.4
無担保ローン	Unsecured loans		778,554	2.2	790,077	2.3	795,931	2.2	749,146	-5.2
有担保ローン	Secured loans		777,861	2.2	789,541	2.3	795,431	2.3	748,740	-5.2
			693	-28.3	535	-28.1	499	-27.9	406	-24.1
SMBCモビット	SMBC Mobit	(百万円/Yen-million)	269,533	7.0	283,837	7.4	289,282	7.3	283,887	0.0

顧客数

Number of customers

連結	Consolidated	(千人/Thousands)								
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	2,412	7.5	2,522	6.5	2,542	5.4	2,491	-1.2
無担保ローン	Unsecured loans		1,404	4.7	1,442	4.2	1,461	4.0	1,395	-3.2
有担保ローン	Secured loans		1,404	4.7	1,442	4.2	1,461	4.0	1,395	-3.2
			0	-21.9	0	-25.4	0	-27.6	0	-26.3
SMBCモビット	SMBC Mobit	(千人/Thousands)	471	11.3	506	11.2	518	9.9	518	2.4

一顧客あたり残高

Per Customer

連結	Consolidated	(千円/Yen-thousand)								
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	479	-3.5	471	-2.4	469	-2.2	456	-3.3
無担保ローン	Unsecured loans		554	-2.4	547	-1.8	544	-1.7	536	-2.0
有担保ローン	Secured loans		553	-2.3	547	-1.8	544	-1.7	536	-2.0
			1,619	-8.2	1,584	-3.6	1,612	-0.4	1,631	3.0
SMBCモビット	SMBC Mobit	(千円/Yen-thousand)	571	-3.9	560	-3.4	558	-2.3	547	-2.3

実質平均利回り

Actual Average Yield

連結	Consolidated	(%)								
無担保ローン	Unsecured loans		15.59	-0.04	15.76	0.17	15.70	0.11	15.50	-0.26
有担保ローン	Secured loans		15.59	-0.04	15.76	0.18	15.70	0.11	15.50	-0.26
			16.26	-2.03	16.73	0.01	16.13	-0.13	17.21	0.48
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.70	-0.07	14.72	0.01	14.69	-0.01	14.53	-0.19
無担保ローン	Unsecured loans		14.70	-0.06	14.71	0.00	14.69	-0.01	14.53	-0.18
有担保ローン	Secured loans		16.26	-2.03	16.73	0.01	16.13	-0.13	17.21	0.48

- 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)

		2019/3		2020/3				2021/3			
				3Q				3Q			
				前期比 増減率 YoY (%)	前年同期比 増減率 YoY (%)	前期比 増減率 YoY (%)	前年同期比 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)	252	12.1	192	2.3	260	2.9	132	-31.2	
成約率	Approval ratio	(%)	45.2	-0.3	45.4	-0.5	44.8	-0.4	38.9	-6.5	
SMBCモビット	SMBC Mobit	(千人/Thousands)	106	15.8	82	7.9	109	3.2	60	-26.1	
店舗数		<i>Number of branches</i>									
連結	Consolidated		1,006	-11	978	-30	974	-32	898	-80	
有人店舗	Staffed branches		55	-3	55	0	51	-4	50	-5	
お客様サービスプラザ	Customer service plazas		18	-	17	-1	17	-1	11	-6	
自動契約店舗(無人)	Unstaffed branches		933	-8	906	-29	906	-27	837	-69	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		951	-8	923	-30	923	-28	848	-75	
お客様サービスプラザ	Customer service plazas		18	-	17	-1	17	-1	11	-6	
自動契約店舗(無人)	Unstaffed branches		933	-8	906	-29	906	-27	837	-69	
ATM 台数		<i>Number of ATMs</i>									
連結	Consolidated		963	-9	932	-33	932	-31	856	-76	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		963	-9	932	-33	932	-31	856	-76	
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	108,235	1,185	109,255	1,195	108,842	607	109,468	213
入金	ATM	Repayment	ATMs	106,220	1,212	107,247	1,220	106,834	614	107,490	243
	コンビニエンスストア		Convenience stores	32,345	1,407	32,246	114	31,894	-451	16,440	-15,806
従業員数		<i>Number of Employees</i>									
連結	Consolidated		5,314	275	5,379	30	5,280	-34	5,399	20	
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,252	41	2,263	-8	2,241	-11	2,265	2	

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)

		2019/3		2020/3			2021/3				
		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)		777,861	100.0	789,541	100.0	795,431	100.0	748,740	100.0
18.00%超	18.00% <			376	0.0	314	0.0	299	0.0	250	0.0
15.00%超 ~ 18.00%	15.00% < ≦ 18.00%			307,419	39.5	320,241	40.6	322,086	40.5	304,630	40.7
~ 15.00%	≦ 15.00%			470,061	60.4	468,982	59.4	473,043	59.5	443,857	59.3
目的ローン	Specific use loans			3	0.0	2	0.0	2	0.0	2	0.0
口座数	Accounts	(千口座/Thousands)		1,404	100.0	1,442	100.0	1,461	100.0	1,395	100.0
18.00%超	18.00% <			1	0.1	1	0.1	0	0.1	0	0.1
15.00%超 ~ 18.00%	15.00% < ≦ 18.00%			970	69.1	1,013	70.3	1,023	70.0	983	70.4
~ 15.00%	≦ 15.00%			432	30.8	427	29.7	437	29.9	411	29.5
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)		553		547		544		536	
18.00%超	18.00% <			300		312		313		318	
15.00%超 ~ 18.00%	15.00% < ≦ 18.00%			316		315		314		309	
~ 15.00%	≦ 15.00%			1,085		1,096		1,082		1,078	
目的ローン	Specific use loans			87		83		87		89	
貸付金額別 <i>By amount of account</i>											
残高	Balance	(百万円/Yen-million)		777,861	100.0	789,541	100.0	795,431	100.0	748,740	100.0
~ 10万円	≦ 100 (Yen-thousand)			19,037	2.4	19,253	2.4	19,735	2.5	17,753	2.4
10万円超 ~ 30万円	100 < ≦ 300			57,753	7.4	60,184	7.6	61,468	7.7	59,941	8.0
30万円超 ~ 50万円	300 < ≦ 500			182,725	23.5	190,906	24.2	191,894	24.1	181,612	24.3
50万円超 ~ 100万円	500 < ≦ 1,000			162,871	20.9	165,805	21.0	167,227	21.0	159,897	21.4
100万円超	1,000 <			355,472	45.7	353,392	44.8	355,105	44.6	329,535	44.0
口座数	Accounts	(千口座/Thousands)		1,404	100.0	1,442	100.0	1,461	100.0	1,395	100.0
~ 10万円	≦ 100 (Yen-thousand)			277	19.7	281	19.5	288	19.7	270	19.4
10万円超 ~ 30万円	100 < ≦ 300			270	19.2	282	19.6	288	19.7	283	20.3
30万円超 ~ 50万円	300 < ≦ 500			418	29.8	437	30.3	440	30.1	420	30.1
50万円超 ~ 100万円	500 < ≦ 1,000			213	15.2	217	15.1	219	15.0	211	15.1
100万円超	1,000 <			225	16.0	224	15.5	225	15.4	210	15.1
一口座あたり残高	Per Account	(千円/Yen-thousand)		553		547		544		536	
~ 10万円	≦ 100 (Yen-thousand)			68		68		68		65	
10万円超 ~ 30万円	100 < ≦ 300			213		213		213		211	
30万円超 ~ 50万円	300 < ≦ 500			436		436		436		431	
50万円超 ~ 100万円	500 < ≦ 1,000			763		762		761		757	
100万円超	1,000 <			1,577		1,575		1,578		1,566	

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

(百万円/Yen-million)

	2019/3		2020/3				2021/3	
		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 Consolidated		2019/3		2020/3		2020/3		2021/3	
営業貸付金残高	Consumer loans outstanding	1,157,103	-	1,189,197	-	1,192,634	-	1,136,429	-
不良債権残高	Non performing loans (Total)	71,259	6.16	81,615	6.86	78,314	6.57	86,229	7.59
破綻先債権	Credits of bankrupt borrowers	288	0.02	296	0.02	767	0.06	253	0.02
延滞債権	Delinquent loans	4,660	0.40	5,535	0.47	4,405	0.37	4,838	0.43
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	13,914	1.20	16,450	1.38	13,998	1.17	15,958	1.40
貸出条件緩和債権	Restructured loans	52,395	4.53	59,332	4.99	59,143	4.96	65,179	5.74
延滞30日以内	30 days or less past due	47,076	4.07	53,964	4.54	53,435	4.48	59,577	5.24

単体 Non-consolidated		2019/3		2020/3		2020/3		2021/3	
営業貸付金残高	Consumer loans outstanding	778,554	-	790,077	-	795,931	-	749,146	-
不良債権残高	Non performing loans (Total)	48,558	6.24	56,147	7.11	53,740	6.75	59,334	7.92
破綻先債権	Credits of bankrupt borrowers	252	0.03	256	0.03	222	0.03	208	0.03
延滞債権	Delinquent loans	2,426	0.31	2,977	0.38	2,122	0.27	2,669	0.36
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	6,759	0.87	8,948	1.13	7,396	0.93	8,670	1.16
貸出条件緩和債権	Restructured loans	39,119	5.02	43,965	5.56	43,999	5.53	47,785	6.38
延滞30日以内	30 days or less past due	36,460	4.68	41,722	5.28	41,280	5.19	45,182	6.03

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.

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)

		2019/3	2020/3		2021/3	
			3Q		3Q	
① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	778,554	790,077	795,931	749,146	
無担保ローン	Unsecured loans	777,861	789,541	795,431	748,740	
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	30,516	30,458	30,458	31,820	
③ 当期貸倒償却額	(3) Loan losses	26,184	19,492	26,701	19,420	
無担保ローン	Unsecured loans	26,150	19,478	26,683	19,409	
④ その他	(4) Other	-	-	-	-	
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	4,331	10,966	3,756	12,399	
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	30,458	32,889	31,820	30,698	
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(3.91)	(4.16)	(4.00)	(4.10)	
無担保ローン	Unsecured loans	30,262	32,706	31,642	30,531	
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(3.89)	(4.14)	(3.98)	(4.08)	
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	26,126	21,923	28,063	18,298	
貸倒引当金繰入額	Provision for loan losses	26,126	21,923	28,063	18,298	
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)

	2019/3	2020/3		2021/3
		3Q		3Q

単体 *Non-consolidated*

前期末残高	Allowance at the end of the previous fiscal year	109,418	112,055	112,055	106,076
取崩額	Withdrawal	33,363	23,675	32,978	20,117
繰入額(営業費用)	Provisions (operating expenses)	36,000	-	27,000	-
期末残高	Allowance at the end of the year	112,055	88,380	106,076	86,668

注 2021年3月期3Q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 the end of the year of 3Q FY March 2021 includes the adjustment of Reserve for contingent loss amount 709 Million Yen.