

2022年3月期 第3四半期決算資料

Business performance for the third quarter ended December 2021

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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.

2022年2月18日
February 18, 2022

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

		2020/3		2021/3				2022/3		
				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 (%)		
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)	288,479	2.4	206,794	-4.7	273,481	-5.2	203,195	-1.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance		199,875	1.7	142,329	-5.6	187,115	-6.4	135,713	-4.6
営業利益	Operating profit	(百万円/Yen-million)	60,157	31.3	81,307	12.0	72,656	20.8	65,207	-19.8
SMBCコンシューマーファイナンス	SMBC Consumer Finance		41,402	74.8	58,054	8.3	46,723	12.9	44,052	-24.1
経常利益	Recurring profit	(百万円/Yen-million)	60,504	30.7	82,097	12.6	73,461	21.4	65,302	-20.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance		42,970	34.0	58,715	8.5	48,083	11.9	44,879	-23.6
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)	90,114	100.0	69,827	5.4	54,137	-39.9	53,842	-22.9
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)		78,633	118.9	51,366	-2.6	38,803	-50.7	38,404	-25.2
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)	1,405,000	5.3	1,363,945	-0.4	1,357,840	-3.4	1,495,730	9.7
純資産	Net assets	(百万円/Yen-million)	416,575	25.4	485,509	22.4	477,507	14.6	533,274	9.8
有利子負債	Interest-bearing debt	(百万円/Yen-million)	831,907	-0.5	749,237	-10.7	735,865	-11.5	841,017	12.2
平均表面調達金利	Average interest rate on fund procurement	(%)	0.38	0.04	0.37	-0.01	0.37	-0.01	0.35	-0.02
自己資本比率	Equity ratio	(%)	29.65	4.74	35.60	6.62	35.17	5.52	35.65	0.05
自己資本当期純利益率	ROE	(%)	24.07	9.45	15.48	-2.69	12.11	-11.96	10.65	-4.83
総資産当期純利益率	ROA	(%)	6.58	3.15	5.04	0.14	3.92	-2.66	3.77	-1.27
単体		<i>Non-consolidated</i>								
総資産	Total assets	(百万円/Yen-million)	1,011,391	5.4	965,124	-0.5	953,566	-5.7	1,073,950	11.3
純資産	Net assets	(百万円/Yen-million)	288,067	35.9	340,017	28.9	328,479	14.0	366,177	7.7
有利子負債	Interest-bearing debt	(百万円/Yen-million)	576,950	-2.5	505,950	-13.2	493,950	-14.4	597,964	18.2
平均表面調達金利	Average interest rate on fund procurement	(%)	0.31	0.03	0.32	0.02	0.32	0.01	0.32	0.00
自己資本比率	Equity ratio	(%)	28.48	6.40	35.23	8.04	34.45	5.97	34.10	-1.13
自己資本当期純利益率	ROE	(%)	31.45	12.90	16.36	-5.82	12.59	-18.86	11.06	-5.30
総資産当期純利益率	ROA	(%)	7.98	4.20	5.20	-0.27	3.95	-4.03	3.79	-1.41
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)	1,085,214	3.5	1,033,034	-3.8	1,033,042	-4.8	1,031,172	-0.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance		795,931	2.2	749,146	-5.2	746,835	-6.2	738,017	-1.5
SMBCモビット	SMBC Mobit		289,282	7.3	283,887	0.0	286,206	-1.1	293,155	3.3
保証事業		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	1,211,514	-2.0	1,109,207	-8.0	1,102,214	-9.0	1,082,624	-2.4
三井住友銀行向け	SMBC		601,415	-2.7	554,811	-7.4	549,900	-8.6	536,181	-3.4
その他金融機関等向け	Other financial institutions, etc.		610,098	-1.3	554,396	-8.6	552,313	-9.5	546,442	-1.4
保証提携先数	Number of Tie-ups		185	-2	185	-	186	1	186	1
海外事業		<i>Overseas Businesses</i>								
営業貸付金残高	Loans outstanding	(百万円/Yen-million)	107,419	-1.5	103,395	-10.3	104,096	-3.1	107,150	3.6

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)

		2020/3		2021/3			2022/3		
			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 (%)	
営業収益	Operating income	288,479	2.4	206,794	-4.7	273,481	-5.2	203,195	-1.7
金融収益	Financial revenues	279,161	2.5	200,919	-4.2	263,093	-5.8	197,654	-1.6
営業貸付金利息	Interest revenues	184,922	4.3	135,275	-2.7	178,815	-3.3	133,498	-1.3
信用保証収益	Loan guarantee revenues	68,659	-0.8	46,431	-10.3	61,122	-11.0	42,934	-7.5
償却債権取立益	Collection of written-off loans	12,661	2.7	10,280	8.2	13,560	7.1	10,923	6.3
買取債権回収高	Collection of purchased receivables	12,567	-3.9	8,708	-6.2	11,953	-4.9	10,159	16.7
その他の金融収益	Other financial revenues	351	35.7	222	-12.6	272	-22.6	138	-38.0
その他の事業収益	Other operating revenues	9,318	-2.4	5,874	-19.2	7,757	-16.8	5,540	-5.7
営業費用	Operating expenses	228,322	-3.3	125,486	-13.1	200,824	-12.0	137,987	10.0
金融費用	Financial expenses	3,967	5.6	2,394	-19.8	3,153	-20.5	2,257	-5.7
その他の営業費用	Other operating expenses	224,355	-3.4	123,091	-13.0	197,671	-11.9	135,729	10.3
貸倒費用	Expenses for loan losses	68,217	18.7	37,230	-26.1	53,345	-21.8	42,346	13.7
債務保証費用	Expenses for debt guarantees	15,330	-45.3	6,085	-13.8	9,886	-35.5	6,677	9.7
利息返還費用	Expenses for interest repayments	27,000	-25.0	-	-	24,000	-11.1	-	-
広告宣伝費	Advertising expenses	23,336	1.9	15,420	-11.1	24,373	4.4	18,544	20.3
人件費	Personnel expenses	30,860	2.9	22,452	-0.6	29,332	-5.0	23,950	6.7
賃借料	Rental expenses	7,157	-9.8	5,463	0.7	7,217	0.8	5,011	-8.3
減価償却費	Depreciation	8,927	5.8	5,902	-14.7	7,995	-10.4	6,499	10.1
支払手数料	Fee expenses	23,206	-1.2	16,356	-5.1	22,232	-4.2	17,252	5.5
その他	Other	20,318	13.1	14,178	-2.6	19,286	-5.1	15,447	8.9
営業利益	Operating profit	60,157	31.3	81,307	12.0	72,656	20.8	65,207	-19.8
営業外収益	Non-operating revenues	607	-7.1	1,085	131.0	1,214	99.9	573	-47.2
営業外費用	Non-operating expenses	259	43.8	296	64.0	409	57.7	477	61.3
経常利益	Recurring profit	60,504	30.7	82,097	12.6	73,461	21.4	65,302	-20.5
特別利益	Extraordinary income	13	-99.8	2	-	2	-79.9	0	-92.7
特別損失	Extraordinary losses	2,356	-68.1	239	15.0	1,451	-38.4	364	52.1
税引前利益	Income before income taxes	58,161	23.1	81,859	12.6	72,013	23.8	64,937	-20.7
法人税等	Income taxes	-31,953	-	12,032	86.3	17,876	-	11,095	-7.88
当期純利益	Profit	90,114	100.0	69,827	5.4	54,137	-39.9	53,842	-22.9
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	90,114	100.0	69,827	5.4	54,137	-39.9	53,842	-22.9

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

(百万円/Yen-million)

		2020/3		2021/3				2022/3	
			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 (%)
営業収益	Operating income	199,875	1.7	142,329	-5.6	187,115	-6.4	135,713	-4.6
営業貸付金利息	Interest revenues	116,024	2.3	84,174	-3.4	110,831	-4.5	80,861	-3.9
無担保ローン	Unsecured loans	115,929	2.3	84,116	-3.4	110,760	-4.5	80,815	-3.9
有担保ローン	Secured loans	95	-28.5	58	-24.3	70	-26.1	45	-22.4
信用保証収益	Loan guarantee revenues	68,659	-0.8	46,431	-10.3	61,122	-11.0	42,934	-7.5
その他の金融収益	Other financial revenues	0	-6.0	0	21.2	0	26.5	4	-
その他の営業収益	Other operating revenues	15,192	10.0	11,723	-1.4	15,161	-0.2	11,914	1.6
償却債権取立益	Collection of written-off loans	12,225	12.8	9,507	-1.6	12,231	0.0	9,749	2.5
その他の収益	Other operating revenues	2,966	-0.3	2,216	-0.3	2,929	-1.2	2,164	-2.3
営業費用	Operating expenses	158,473	-8.3	84,275	-13.3	140,392	-11.4	91,661	8.8
金融費用	Financial expenses	2,326	4.1	1,294	-25.4	1,699	-27.0	1,211	-6.4
その他営業費用	Other operating expenses	156,147	-8.5	82,981	-13.1	138,693	-11.2	90,450	9.0
貸倒費用	Expenses for loan losses	41,882	13.7	27,259	-22.8	37,054	-11.5	30,869	13.2
債務保証費用	Expenses for debt guarantees	15,329	-45.3	6,085	-13.8	9,886	-35.5	6,677	9.7
利息返還費用	Expenses for interest repayments	27,000	-25.0	-	-	24,000	-11.1	-	-
広告宣伝費	Advertising expenses	13,429	2.5	8,636	-13.5	13,730	2.2	10,659	23.4
人件費	Personnel expenses	18,976	2.5	13,790	0.0	17,411	-8.2	14,434	4.7
賃借料	Rental expenses	5,286	-0.5	4,136	3.4	5,417	2.5	3,789	-8.4
減価償却費	Depreciation	4,963	-8.4	2,879	-27.0	3,846	-22.5	2,795	-2.9
支払手数料	Fee expenses	15,041	-1.4	10,477	-6.4	14,123	-6.1	10,794	3.0
その他	Other	14,237	17.9	9,714	-4.7	13,222	-7.1	10,429	7.4
営業利益	Operating profit	41,402	74.8	58,054	8.3	46,723	12.9	44,052	-24.1
営業外収益	Non-operating revenues	1,698	-80.0	801	33.2	1,611	-5.1	1,185	47.9
営業外費用	Non-operating expenses	130	-1.4	140	70.2	251	93.1	358	155.7
経常利益	Recurring profit	42,970	34.0	58,715	8.5	48,083	11.9	44,879	-23.6
特別利益	Extraordinary income	1	-100.0	-	-	-	-	-	-
特別損失	Extraordinary losses	2,127	-70.2	231	14.4	486	-77.1	333	44.3
税引前利益	Income before income taxes	40,843	22.7	58,484	8.5	47,597	16.5	44,545	-23.8
法人税等	Income taxes	-37,789	-	7,118	509.9	8,794	0.0	6,140	-13.7
当期純利益	Net profit	78,633	118.9	51,366	-2.6	38,803	-50.7	38,404	-25.2

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

		2020/3		2021/3				2022/3		
			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)	1,192,634	3.1	1,136,429	-4.4	1,137,138	-4.7	1,138,322	0.2
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	795,931	2.2	749,146	-5.2	746,835	-6.2	738,017	-1.5
無担保ローン	Unsecured loans		795,431	2.3	748,740	-5.2	746,449	-6.2	737,696	-1.5
有担保ローン	Secured loans		499	-27.9	406	-24.1	385	-22.9	320	-21.0
SMBCモビット	SMBC Mobit	(百万円/Yen-million)	289,282	7.3	283,887	0.0	286,206	-1.1	293,155	3.3
顧客数		Number of customers								
連結	Consolidated	(千人/Thousands)	2,542	5.4	2,491	-1.2	2,495	-1.9	2,523	1.3
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,461	4.0	1,395	-3.2	1,403	-4.0	1,396	0.1
無担保ローン	Unsecured loans		1,461	4.0	1,395	-3.2	1,403	-4.0	1,396	0.1
有担保ローン	Secured loans		0	-27.6	0	-26.3	0	-23.2	0	-19.3
SMBCモビット	SMBC Mobit	(千人/Thousands)	518	9.9	518	2.4	530	2.4	563	8.7
一顧客あたり残高		Per Customer								
連結	Consolidated	(千円/Yen-thousand)	469	-2.2	456	-3.3	455	-2.8	451	-1.1
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	544	-1.7	536	-2.0	532	-2.3	528	-1.5
無担保ローン	Unsecured loans		544	-1.7	536	-2.0	531	-2.3	528	-1.5
有担保ローン	Secured loans		1,612	-0.4	1,631	3.0	1,620	0.5	1,596	-2.2
SMBCモビット	SMBC Mobit	(千円/Yen-thousand)	558	-2.3	547	-2.3	539	-3.4	520	-5.0
実質平均利回り		Actual Average Yield								
連結	Consolidated	(%)	15.70	<i>0.11</i>	15.50	<i>-0.26</i>	15.63	<i>-0.07</i>	15.58	<i>0.08</i>
無担保ローン	Unsecured loans		15.70	<i>0.11</i>	15.50	<i>-0.26</i>	15.63	<i>-0.07</i>	15.57	<i>0.07</i>
有担保ローン	Secured loans		16.13	<i>-0.13</i>	17.21	<i>0.48</i>	16.66	<i>0.53</i>	17.03	<i>-0.18</i>
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.69	<i>-0.01</i>	14.53	<i>-0.19</i>	14.66	<i>-0.03</i>	14.45	<i>-0.08</i>
無担保ローン	Unsecured loans		14.69	<i>-0.01</i>	14.53	<i>-0.18</i>	14.66	<i>-0.03</i>	14.45	<i>-0.08</i>
有担保ローン	Secured loans		16.13	<i>-0.13</i>	17.21	<i>0.48</i>	16.66	<i>0.53</i>	17.03	<i>-0.18</i>

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)

		2020/3		2021/3				2022/3		
		前期比 増減率 YoY (%)		3Q	前期同期比 増減率 YoY (%)		前期比 増減率 YoY (%)		3Q	前期同期比 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)	260	2.9	132	-31.2	191	-26.6	165	25.1
成約率	Approval ratio	(%)	44.8	-0.4	38.9	-6.5	37.9	-6.9	39.2	0.3
SMBCモビット	SMBC Mobit	(千人/Thousands)	109	3.2	60	-26.1	91	-17.1	90	49.4
店舗数		<i>Number of branches</i>								
連結	Consolidated		974	-32	898	-80	874	-100	803	-95
有人店舗	Staffed branches		51	-4	50	-5	60	9	46	-4
お客様サービスプラザ	Customer service plazas		17	-1	11	-6	11	-6	11	0
自動契約店舗(無人)	Unstaffed branches		906	-27	837	-69	795	-111	746	-91
SMBCコンシューマーファイナンス	SMBC Consumer Finance		923	-28	848	-75	806	-117	757	-91
お客様サービスプラザ	Customer service plazas		17	-1	11	-6	11	-6	11	0
自動契約店舗(無人)	Unstaffed branches		906	-27	837	-69	814	-92	746	-91
ATM 台数		<i>Number of ATMs</i>								
連結	Consolidated		932	-31	856	-76	832	-100	765	-91
SMBCコンシューマーファイナンス	SMBC Consumer Finance		932	-31	856	-76	832	-100	765	-91
提携チャネル数(単体)		<i>Number of Tie-up Channels (non-consolidated)</i>								
出金	Withdrawal	CD / ATM	108,842	607	109,468	213	109,436	594	108,382	-1,086
入金	Repayment	ATM	106,834	614	107,490	243	107,027	193	106,189	-1,301
		コンビニエンスストア	31,894	-451	16,440	-15,806	16,459	-15,435	16,402	-38
従業員数		<i>Number of Employees</i>								
連結	Consolidated		5,280	-34	5,399	20	5,330	50	5,089	-310
SMBCコンシューマーファイナンス	SMBC Consumer Finance		2,241	-11	2,265	2	2,265	24	2,241	-24

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)

		2020/3		2021/3				2022/3	
			構成比 Share (%)	3Q	構成比 Share (%)	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)	795,431	100.0	748,740	100.0	746,449	100.0	737,696	100.0
18.00%超	18.00% <	299	0.0	250	0.0	234	0.0	200	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	322,086	40.5	304,630	40.7	302,518	40.5	304,543	41.3
~ 15.00%	≤ 15.00%	473,043	59.5	443,857	59.3	443,695	59.4	432,950	58.7
目的ローン	Specific use loans	2	0.0	2	0.0	1	0.0	1	0.0
口座数	Accounts (千口座/Thousands)	1,461	100.0	1,395	100.0	1,403	100.0	1,396	100.0
18.00%超	18.00% <	0	0.1	0	0.1	0	0.1	0	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	1,023	70.0	983	70.4	981	69.9	989	70.8
~ 15.00%	≤ 15.00%	437	29.9	411	29.5	421	30.0	406	29.1
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)	544		536		531		528	
18.00%超	18.00% <	313		318		321		308	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%	314		309		308		307	
~ 15.00%	≤ 15.00%	1,082		1,078		1,053		1,064	
目的ローン	Specific use loans	87		89		87		77	
貸付金額別 <i>By amount of account</i>									
残高	Balance (百万円/Yen-million)	795,431	100.0	748,740	100.0	746,449	100.0	737,696	100.0
~ 10万円	≤ 100 (Yen-thousand)	19,735	2.5	17,753	2.4	18,189	2.4	18,138	2.5
10万円超 ~ 30万円	100 < ≤ 300	61,468	7.7	59,941	8.0	60,799	8.1	60,730	8.2
30万円超 ~ 50万円	300 < ≤ 500	191,894	24.1	181,612	24.3	181,205	24.3	183,114	24.8
50万円超 ~ 100万円	500 < ≤ 1,000	167,227	21.0	159,897	21.4	159,044	21.3	157,393	21.3
100万円超	1,000 <	355,105	44.6	329,535	44.0	327,211	43.8	318,319	43.2
口座数	Accounts (千口座/Thousands)	1,461	100.0	1,395	100.0	1,403	100.0	1,396	100.0
~ 10万円	≤ 100 (Yen-thousand)	288	19.7	270	19.4	276	19.7	274	19.7
10万円超 ~ 30万円	100 < ≤ 300	288	19.7	283	20.3	287	20.5	286	20.5
30万円超 ~ 50万円	300 < ≤ 500	440	30.1	420	30.1	419	29.9	422	30.3
50万円超 ~ 100万円	500 < ≤ 1,000	219	15.0	211	15.1	210	15.0	207	14.9
100万円超	1,000 <	225	15.4	210	15.1	209	14.9	203	14.6
一口座あたり残高	Per Account (千円/Yen-thousand)	544		536		531		528	
~ 10万円	≤ 100 (Yen-thousand)	68		65		65		65	
10万円超 ~ 30万円	100 < ≤ 300	213		211		211		211	
30万円超 ~ 50万円	300 < ≤ 500	436		431		431		433	
50万円超 ~ 100万円	500 < ≤ 1,000	761		757		756		757	
100万円超	1,000 <	1,578		1,566		1,565		1,560	

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

(百万円/Yen-million)

		2020/3		2021/3				2022/3	
			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									
営業貸付金残高	Consumer loans outstanding	1,192,634	-	1,136,429	-	1,137,138	-	1,138,322	-
不良債権残高	Non performing loans (Total)	78,314	6.57	86,229	7.59	85,183	7.49	95,242	8.37
破綻先債権	Credits of bankrupt borrowers	767	0.06	253	0.02	222	0.02	168	0.01
延滞債権	Delinquent loans	4,405	0.37	4,838	0.43	3,328	0.29	4,637	0.41
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	13,998	1.17	15,958	1.40	14,346	1.26	17,950	1.58
貸出条件緩和債権	Restructured loans	59,143	4.96	65,179	5.74	67,286	5.92	72,486	6.37
延滞30日以内	30 days or less past due	53,435	4.48	59,577	5.24	62,387	5.49	67,937	5.97
単体 Non-consolidated									
営業貸付金残高	Consumer loans outstanding	795,931	-	749,146	-	746,835	-	738,017	-
不良債権残高	Non performing loans (Total)	53,740	6.75	59,334	7.92	60,517	8.10	68,027	9.22
破綻先債権	Credits of bankrupt borrowers	222	0.03	208	0.03	178	0.02	137	0.02
延滞債権	Delinquent loans	2,122	0.27	2,669	0.36	2,254	0.30	3,415	0.46
3か月以上延滞債権	Delinquent loans 3 months or more past the due date	7,396	0.93	8,670	1.16	7,388	0.99	9,998	1.35
貸出条件緩和債権	Restructured loans	43,999	5.53	47,785	6.38	50,696	6.79	54,475	7.38
延滞30日以内	30 days or less past due	41,280	5.19	45,182	6.03	47,547	6.37	51,783	7.02

注 不良債権に関する分類基準

- 破綻先債権は、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。
- 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、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 such loans are unlikely to be recovered in view of the considerable period of postponement of payment, 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 for payment 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)

		2020/3	2021/3		2022/3
			3Q		3Q
① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	795,931	749,146	746,835	738,017
無担保ローン	Unsecured loans	795,431	748,740	746,449	737,696
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	30,458	31,820	31,820	33,045
③ 当期貸倒償却額	(3) Loan losses	26,701	19,420	24,937	18,646
無担保ローン	Unsecured loans	26,683	19,409	24,925	18,642
④ その他	(4) Other	-	-	-	-
⑤ 差引 ②-③-④	(5) Balance (2) - (3) - (4)	3,756	12,399	6,883	14,399
⑥ 期末貸倒引当金残高	(6) Reserve for loan losses (term-end)	31,820	30,698	33,045	36,303
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(4.00)	(4.10)	(4.42)	(4.92)
無担保ローン	Unsecured loans	31,642	30,531	32,879	36,141
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(3.98)	(4.08)	(4.40)	(4.90)
⑦ 当期貸倒費用計上額 ⑥-⑤	(7) Expenses for loan losses (6) - (5)	28,063	18,298	26,162	21,904
貸倒引当金繰入額	Provision for loan losses	28,063	18,298	26,162	21,904
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)

	2020/3	2021/3		2022/3
		3Q		3Q

単体 *Non-consolidated*

前期末残高	Allowance at the end of the previous fiscal year	112,055	106,076	106,076	100,832
取崩額	Withdrawal	32,978	20,117	29,953	19,872
繰入額(営業費用)	Provisions (operating expenses)	27,000	-	24,000	-
期末残高	Allowance at the end of the year	106,076	86,668	100,832	80,959

注 2021年3月期の期末残高は、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 FY March 2021 includes the adjustment of Reserve for contingent loss amount 709 Million Yen.