

2025年3月期 第1四半期決算資料
Business performance for the first quarter ended June 2024

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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8月20日
August 20, 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

		2023/3		2024/3				2025/3		
			前期比 増減率 YoY (%)	1Q		前期比 増減率 YoY (%)	前期比 増減率 YoY (%)	1Q		
					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)	294,089	9.4	64,940	-10.7	268,769	-8.6	70,242	8.2	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	180,488	0.7	48,472	7.4	195,644	8.4	52,936	9.2	
営業利益	Operating profit (百万円/Yen-million)	77,325	13.0	11,675	-44.4	77,211	-0.1	15,212	30.3	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	40,817	-1.1	5,921	-46.7	48,889	19.8	8,798	48.6	
経常利益	Recurring profit (百万円/Yen-million)	59,527	-13.3	4,539	-77.3	19,080	-67.9	12,794	181.9	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	40,613	-3.4	5,818	-47.4	95,510	135.2	13,500	132.0	
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)	44,081	-48.2	2,838	-81.9	-4,386	-	8,324	193.3	
SMBCコンシューマーファイナンス(当期純利益)	SMBC Consumer Finance (Net profit)	52,992	36.4	60,899	519.4	84,513	59.5	12,351	-79.7	
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)	1,917,183	5.4	1,666,068	-10.1	1,627,400	-15.1	1,640,669	-1.5	
純資産	Net assets (百万円/Yen-million)	662,490	15.0	665,338	8.1	672,897	1.6	690,854	3.8	
有利子負債	Interest-bearing debt (百万円/Yen-million)	1,058,126	2.7	819,562	-21.2	772,981	-26.9	785,785	-4.1	
平均表面調達金利	Average interest rate on fund procurement (%)	0.33	-0.01	0.36	0.06	0.39	0.06	0.51	0.15	
自己資本比率	Equity ratio (%)	34.56	2.87	38.87	5.66	40.20	5.64	41.02	2.15	
自己資本当期純利益率	ROE (%)	7.12	-9.05	0.44	-2.20	-0.68	-7.80	1.25	0.81	
総資産当期純利益率	ROA (%)	2.36	-3.00	0.16	-0.70	-0.25	-2.61	0.51	0.35	
単体		<i>Non-consolidated</i>								
総資産	Total assets (百万円/Yen-million)	1,333,094	4.2	1,376,589	7.6	1,372,740	3.0	1,385,327	0.6	
純資産	Net assets (百万円/Yen-million)	419,421	14.3	466,932	23.9	493,736	17.7	504,853	8.1	
有利子負債	Interest-bearing debt (百万円/Yen-million)	794,606	1.0	794,606	1.0	759,606	-4.4	772,606	-2.8	
平均表面調達金利	Average interest rate on fund procurement (%)	0.28	-0.03	0.28	0.02	0.32	0.04	0.46	0.18	
自己資本比率	Equity ratio (%)	31.46	2.79	33.92	4.47	35.97	4.51	36.44	2.52	
自己資本当期純利益率	ROE (%)	13.48	2.30	13.74	11.10	18.51	5.03	2.47	-11.27	
総資産当期純利益率	ROA (%)	4.06	0.58	4.49	3.73	6.25	2.19	0.90	-3.59	
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)	1,097,889	6.5	798,766	-23.6	846,414	-22.9	865,529	8.4	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	781,804	6.4	798,766	7.4	846,414	8.3	865,529	8.4	
保証事業		<i>Loan Guarantee Business</i>								
保証残高	Guaranteed loans outstanding (百万円/Yen-million)	1,143,659	4.8	1,176,285	7.1	1,238,890	8.3	1,254,273	6.6	
三井住友銀行 向け	SMBC	558,987	3.5	565,105	4.3	592,279	6.0	599,638	6.1	
その他金融機関等 向け	Other financial institutions, etc.	584,671	6.0	611,180	9.9	646,610	10.6	654,634	7.1	
保証提携先数	Number of Tie-ups	187	1	188	2	188	1	188	-	
海外事業		<i>Overseas Businesses</i>								
営業貸付金残高	Loans outstanding (百万円/Yen-million)	125,628	10.6	134,314	8.3	139,161	10.8	147,241	9.6	

- 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.
3) The overseas loans outstanding is the sum of followings:
PROMISE (HONG KONG), PROMISE (THAILAND), PROMISE (SHENYANG) and PROMISE (CHENGDU)

2. 営業損益(連結)／ Breakdown of revenues and expenses (consolidated)

(百万円/Yen-million)

		2023/3		2024/3				2025/3	
			前期比 増減率 YoY (%)	1Q		前期比 増減率 YoY (%)	前期比 増減率 YoY (%)	1Q	
					前年同期比 増減率 YoY (%)				前年同期比 増減率 YoY (%)
営業収益	Operating income	294,089	9.4	64,940	-10.7	268,769	-8.6	70,242	8.2
金融収益	Financial revenues	285,328	9.1	62,818	-11.1	259,838	-8.9	67,932	8.1
営業貸付金利息	Interest revenues	183,430	3.8	35,592	-21.8	146,951	-19.9	38,401	7.9
信用保証収益	Loan guarantee revenues	71,397	25.0	19,169	7.3	77,405	8.4	20,679	7.9
償却債権取立益	Collection of written-off loans	14,751	6.8	3,760	1.7	14,959	1.4	4,231	12.5
買取債権回収高	Collection of purchased receivables	14,575	6.4	3,771	9.9	17,774	21.9	4,249	12.7
その他の金融収益	Other financial revenues	1,173	459.9	523	338.8	2,747	134.2	370	-29.3
その他	Other	8,761	18.9	2,122	1.9	8,930	1.9	2,310	8.8
営業費用	Operating expenses	216,764	8.1	53,265	3.0	191,557	-11.6	55,029	3.3
金融費用	Financial expenses	3,084	3.2	646	-15.2	3,093	0.3	956	47.9
その他の営業費用	Other operating expenses	213,679	8.2	52,619	3.3	188,464	-11.8	54,072	2.8
貸倒費用	Expenses for loan losses	56,797	16.6	25,041	30.0	53,983	-5.0	24,850	-0.8
債務保証費用	Expenses for debt guarantees	11,447	6.1	1,366	259.6	15,960	39.4	1,318	-3.5
利息返還費用	Expenses for interest repayments	19,000	-13.6	-	-	15,000	-21.1	-	-
広告宣伝費	Advertising expenses	28,267	9.8	4,445	-34.4	18,707	-33.8	4,780	7.5
人件費	Personnel expenses	35,116	9.6	7,359	-11.4	30,113	-14.2	7,772	5.6
賃借料	Rental expenses	5,890	-7.8	1,669	-1.1	5,803	-1.5	1,944	16.5
減価償却費	Depreciation	9,245	5.3	1,546	-33.5	6,388	-30.9	1,617	4.6
支払手数料	Fee expenses	24,934	8.4	5,598	-15.6	21,247	-14.8	6,515	16.4
その他	Other	22,980	14.6	5,592	0.2	21,259	-7.5	5,273	-5.7
営業利益	Operating profit	77,325	13.0	11,675	-44.4	77,211	-0.1	15,212	30.3
営業外収益	Non-operating revenues	1,492	85.5	350	40.1	990	-33.6	1,796	413.1
営業外費用	Non-operating expenses	19,289	-	7,486	509.7	59,121	206.5	4,215	-43.7
経常利益	Recurring profit	59,527	-13.3	4,539	-77.3	19,080	-67.9	12,794	181.9
特別利益	Extraordinary income	33	-99.9	1,562	-	2,171	-	-	-
特別損失	Extraordinary losses	3,591	50.8	116	85.1	1,507	-58.0	1,551	-
税引前利益	Income before income taxes	55,970	-39.6	5,985	-70.0	19,744	-64.7	11,242	87.8
法人税等	Income taxes	11,888	59.3	3,018	-29.2	22,744	91.3	2,980	-1.3
当期純利益	Profit	44,081	-48.2	2,966	-81.1	-2,999	-	8,261	178.5
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interest	-	-	128	-	1,387	-	-62	-
親会社株主に帰属する当期純利益	Profit attributable to shareholders of SMBC Consumer Finance	44,081	-48.2	2,838	-81.9	-4,386	-	8,324	193.3

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

(百万円/Yen-million)

		2023/3		2024/3				2025/3		
			前期比 増減率 YoY (%)	1Q		前期比 増減率 YoY (%)	1Q	前期比 増減率 YoY (%)	1Q	前期同期比 増減率 YoY (%)
					前年同期比 増減率 YoY (%)					
営業収益	Operating income	180,488	0.7	48,472	7.4	195,644	8.4	52,936	9.2	
営業貸付金利息	Interest revenues	108,183	1.2	28,328	6.6	116,378	7.6	30,486	7.6	
信用保証収益	Loan guarantee revenues	56,314	-1.4	15,031	9.4	62,260	10.6	16,593	10.4	
その他の営業収益	Other operating revenues	15,990	4.4	5,112	6.2	17,006	6.4	5,857	14.6	
償却債権取立益	Collection of written-off loans	13,046	4.8	4,338	6.0	13,817	5.9	5,039	16.2	
その他	Other	2,943	2.8	773	7.3	3,188	8.3	818	5.7	
営業費用	Operating expenses	139,670	1.2	42,550	25.1	146,755	5.1	44,138	3.7	
金融費用	Financial expenses	1,561	-2.3	392	1.2	1,849	18.4	627	59.8	
その他営業費用	Other operating expenses	138,108	1.2	42,158	25.4	144,905	4.9	43,510	3.2	
貸倒費用	Expenses for loan losses	34,136	1.1	20,966	42.9	39,224	14.9	21,057	0.4	
債務保証費用	Expenses for debt guarantees	13,423	24.4	1,388	80.3	16,767	24.9	1,616	16.5	
利息返還費用	Expenses for interest repayments	19,000	-13.6	-	-	15,000	-21.1	-	-	
広告宣伝費	Advertising expenses	15,574	8.6	3,964	4.3	15,449	-0.8	4,090	3.2	
人件費	Personnel expenses	19,503	1.5	4,565	1.9	17,636	-9.6	4,677	2.5	
賃借料	Rental expenses	3,895	-18.2	1,340	15.5	4,471	14.8	1,608	20.0	
減価償却費	Depreciation	3,665	-2.5	989	13.0	3,986	8.8	971	-1.8	
支払手数料	Fee expenses	15,007	4.4	4,793	9.7	17,341	15.5	5,690	18.7	
その他	Other	13,901	3.4	4,151	19.3	15,029	8.1	3,798	-8.5	
営業利益	Operating profit	40,817	-1.1	5,921	-46.7	48,889	19.8	8,798	48.6	
営業外収益	Non-operating revenues	686	-47.4	132	5.4	48,288	-	5,112	-	
営業外費用	Non-operating expenses	891	78.1	235	26.3	1,667	87.1	409	74.2	
経常利益	Recurring profit	40,613	-3.4	5,818	-47.4	95,510	135.2	13,500	132.0	
特別利益	Extraordinary income	14,145	-	56,301	-	56,301	298.0	-	-	
特別損失	Extraordinary losses	253	-88.4	47	-22.8	52,209	-	114	139.2	
税引前利益	Income before income taxes	54,505	36.7	62,071	464.6	99,603	82.7	13,386	-78.4	
法人税等	Income taxes	1,513	47.8	1,172	0.8	15,090	897.2	1,035	-11.7	
当期純利益	Net profit	52,992	36.4	60,899	519.4	84,513	59.5	12,351	-79.7	

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

		2023/3		2024/3				2025/3		
				1Q				1Q		
				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 (%)	
営業貸付金残高		Consumer loans outstanding								
連結	Consolidated	(百万円/Yen-million)	1,223,517	6.9	933,081	-20.2	985,575	-19.4	1,012,771	8.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(百万円/Yen-million)	781,804	6.4	798,766	7.4	846,414	8.3	865,529	8.4
顧客数		Number of customers								
連結	Consolidated	(千人/Thousands)	2,745	8.2	2,178	-15.7	2,259	-17.7	2,297	5.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千人/Thousands)	1,482	6.2	1,520	8.2	1,611	8.7	1,647	8.4
一顧客あたり残高		Per Customer								
連結	Consolidated	(千円/Yen-thousand)	445	-1.1	428	-5.4	436	-2.1	440	2.9
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(千円/Yen-thousand)	527	0.2	525	-0.8	525	-0.4	525	0.0
実質平均利回り		Actual Average Yield								
連結	Consolidated	(%)	15.48	-0.03	15.51	-0.27	15.51	0.03	15.41	-0.10
SMBCコンシューマーファイナンス	SMBC Consumer Finance	(%)	14.32	-0.10	14.37	-0.04	14.28	-0.04	14.28	-0.09

- 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)

		2023/3		2024/3				2025/3		
				1Q				1Q		
				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)	305	41.4	93	43.7	354	16.0	97	3.7	
成約率	Approval ratio (%)	40.5	1.7	41.7	5.0	37.8	-2.7	35.9	-5.8	
店舗数		<i>Number of branches</i>								
連結	Consolidated	640	-122	609	-106	468	-172	408	-201	
有人店舗	Staffed branches	29	-7	25	-8	21	-8	18	-7	
自動契約店舗(無人)	Unstaffed branches	600	-115	581	-87	447	-153	390	-191	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	611	-115	581	-98	447	-164	390	-191	
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	615	-118	584	-101	450	-165	388	-196	
提携チャネル数(単体)		<i>Number of Tie-up Channels (non-consolidated)</i>								
出金	Withdrawal	CDs / ATMs	107,304	-803	107,093	-848	106,336	-968	106,541	-552
入金	Repayment	ATMs	105,272	-713	105,078	-687	104,376	-896	104,587	-491
従業員数		<i>Number of Employees</i>								
連結	Consolidated	4,948	-333	4,766	-538	4,683	-265	4,681	-85	
SMBCコンシューマーファイナンス	SMBC Consumer Finance	2,139	-78	2,145	-61	2,083	-56	2,035	-110	

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)

		2023/3		2024/3			2025/3	
			構成比 Share (%)	1Q	構成比 Share (%)	構成比 Share (%)	1Q	構成比 Share (%)

貸付利率別 *By interest rate*

残高	Balance	(百万円 / Yen-million)	781,539	100.0	798,512	100.0	846,173	100.0	865,296	100.0
18.00%超	18.00% <		158	0.0	152	0.0	133	0.0	124	0.0
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		333,243	42.6	344,864	43.2	371,569	43.9	386,868	44.7
~ 15.00%	≤ 15.00%		448,136	57.3	453,495	56.8	474,470	56.1	478,303	55.3
口座数	Accounts	(千口座 / Thousands)	1,482	100.0	1,520	100.0	1,610	100.0	1,647	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%		1,044	70.5	1,083	71.3	1,152	71.5	1,193	72.4
~ 15.00%	≤ 15.00%		437	29.5	435	28.7	458	28.5	453	27.5
一口座あたり残高	Per Account	(千円 / Yen-thousand)	527		525		525		525	
18.00%超	18.00% <		331		327		328		318	
15.00%超 ~ 18.00%	15.00% < ≤ 18.00%		318		318		322		324	
~ 15.00%	≤ 15.00%		1,025		1,040		1,035		1,054	

貸付金額別 *By amount of account*

残高	Balance	(百万円 / Yen-million)	781,539	100.0	798,512	100.0	846,173	100.0	865,296	100.0
~ 10万円	≤ 100 (Yen-thousand)		17,118	2.2	17,519	2.2	17,936	2.1	17,990	2.1
10万円超 ~ 30万円	100 < ≤ 300		67,041	8.6	68,257	8.5	73,674	8.7	75,003	8.7
30万円超 ~ 50万円	300 < ≤ 500		204,465	26.2	210,943	26.4	229,414	27.1	239,957	27.7
50万円超 ~ 100万円	500 < ≤ 1,000		166,218	21.3	169,110	21.2	176,688	20.9	178,339	20.6
100万円超	1,000 <		326,695	41.8	332,681	41.7	348,459	41.2	354,005	40.9
口座数	Accounts	(千口座 / Thousands)	1,482	100.0	1,520	100.0	1,610	100.0	1,647	100.0
~ 10万円	≤ 100 (Yen-thousand)		264	17.9	275	18.1	278	17.3	279	17.0
10万円超 ~ 30万円	100 < ≤ 300		318	21.5	324	21.3	349	21.7	356	21.6
30万円超 ~ 50万円	300 < ≤ 500		469	31.7	483	31.8	525	32.6	549	33.3
50万円超 ~ 100万円	500 < ≤ 1,000		220	14.9	224	14.7	234	14.6	237	14.4
100万円超	1,000 <		208	14.1	212	14.0	221	13.8	225	13.7
一口座あたり残高	Per Account	(千円 / Yen-thousand)	527		525		525		525	
~ 10万円	≤ 100 (Yen-thousand)		64		63		64		64	
10万円超 ~ 30万円	100 < ≤ 300		210		210		210		210	
30万円超 ~ 50万円	300 < ≤ 500		435		436		436		436	
50万円超 ~ 100万円	500 < ≤ 1,000		754		754		752		752	
100万円超	1,000 <		1,564		1,565		1,571		1,573	

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

(百万円/¥en-million)

		2023/3		2024/3				2025/3	
			営業貸付金 残高比 against balance (%)	1Q		営業貸付金 残高比 against balance (%)	営業貸付金 残高比 against balance (%)	1Q	
									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	1,223,517	-	933,081	-	985,575	-	1,012,771	-
不良債権残高	Non performing loans (Total)	106,953	8.74	89,649	9.61	98,916	10.04	103,751	10.24
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	806	0.07	846	0.09	907	0.09	979	0.10
危険債権	Doubtful receivables	4,473	0.37	5,994	0.64	4,353	0.44	5,658	0.56
三月以上延滞債権	Receivables past due for three months or more	17,374	1.42	15,469	1.66	10,477	1.06	16,886	1.67
貸出条件緩和債権	Restructured receivables	84,298	6.89	67,338	7.22	83,177	8.44	80,226	7.92
延滞30日以内	30 days or less past due	78,697	6.43	63,115	6.76	75,873	7.70	74,601	7.37
単体		<i>Non-consolidated</i>							
営業貸付金残高	Consumer loans outstanding	781,804	-	798,766	-	846,414	-	865,529	-
不良債権残高	Non performing loans (Total)	77,831	9.96	83,423	10.44	92,704	10.95	97,128	11.22
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	142	0.02	137	0.02	171	0.02	214	0.02
危険債権	Doubtful receivables	2,988	0.38	4,430	0.55	3,082	0.36	4,267	0.49
三月以上延滞債権	Receivables past due for three months or more	9,792	1.25	14,359	1.80	9,465	1.12	15,955	1.84
貸出条件緩和債権	Restructured receivables	64,908	8.30	64,496	8.07	79,984	9.45	76,690	8.86
延滞30日以内	30 days or less past due	61,027	7.81	61,201	7.66	73,310	8.66	71,891	8.31

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)

	2023/3	2024/3		2025/3
		1Q		1Q

① 期末営業貸付金残高	(1) Consumer loans outstanding(term-end)	781,804	798,766	846,414	865,529
無担保ローン	Unsecured loans	781,539	798,512	846,173	865,296
② 期首貸倒引当金残高	(2) Reserve for loan losses(beginning of term)	33,452	34,123	34,123	33,687
③ 当期貸倒償却額	(3) Loan losses	26,791	7,471	28,698	8,100
無担保ローン	Unsecured loans	26,784	7,470	28,697	8,097
④ 差引 ②-③	(4) Balance (2) - (3)	6,661	26,651	5,424	25,587
⑤ 期末貸倒引当金残高	(5) Reserve for loan losses (term-end)	34,123	41,402	33,687	38,435
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.36)	(5.18)	(3.98)	(4.44)
無担保ローン	Unsecured loans	33,961	41,240	33,518	38,268
(貸倒引当率 ⑤÷①) (%)	Ratio of reserve for loan losses (5)÷(1) (%)	(4.35)	(5.16)	(3.96)	(4.42)
⑥ 当期貸倒費用計上額 ⑤-④	(6) Expenses for loan losses (5) - (4)	27,462	14,750	28,263	12,848
貸倒引当金繰入額	Provision for loan losses	27,462	14,750	28,263	12,848
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)

	2023/3	2024/3		2025/3
		1Q		1Q

単体 *Non-consolidated*

前期末残高	Allowance at the end of the previous fiscal year	95,923	89,520	89,520	83,717
取崩額	Withdrawal	25,403	5,629	20,802	3,971
繰入額(営業費用)	Provisions (operating expenses)	19,000	-	15,000	-
期末残高	Allowance at the end of the year	89,520	83,891	83,717	79,745