



JA三井リース株式会社
JA MITSUI LEASING

FACT BOOK 2019

2019年3月期 For the fiscal year ended March 31, 2019

連結財務ハイライト Consolidated Financial Highlights

単位：百万円/Millions of yen
通期/fiscal term

		2015/3	2016/3	2017/3	2018/3	2019/3
売上高	Net sales	391,931	426,963	439,100	450,308	452,376
経常利益	Ordinary profit	28,431	29,604	21,776	24,410	23,791
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	19,953	17,791	15,477	17,192	16,176
純資産額	Net assets	188,607	194,337	205,229	214,052	220,297
総資産額	Total assets	1,592,483	1,557,797	1,587,254	1,646,301	1,710,625
1株当たり純資産額 (円)	Net assets per share (Yen)	3,885.95	4,045.67	4,332.23	4,635.05	4,838.64
1株当たり当期純利益金額 (円)	Basic earnings per share (Yen)	270.28	240.99	209.65	232.88	219.12
自己資本比率 (%)	Equity ratio (%)	11.7	12.3	12.7	12.8	12.7
自己資本利益率 (%)	Return on equity (%)	11.0	9.4	7.9	8.3	7.6

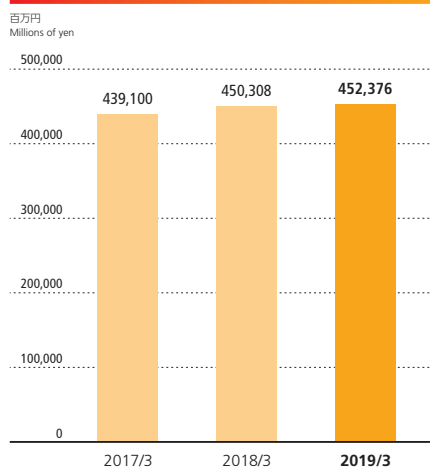
(注) 1. 売上高には、消費税等は含まれておりません。

2. 株価収益率は、当社株式が非上場であるため記載しておりません。

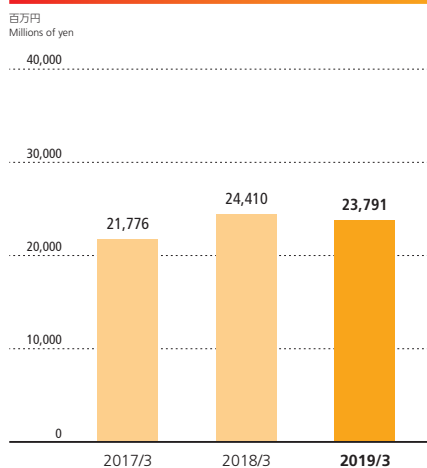
(Notes) 1. Net sales do not include the consumption tax, etc.

2. Price-earnings ratio is not recorded as the Company's shares are unlisted.

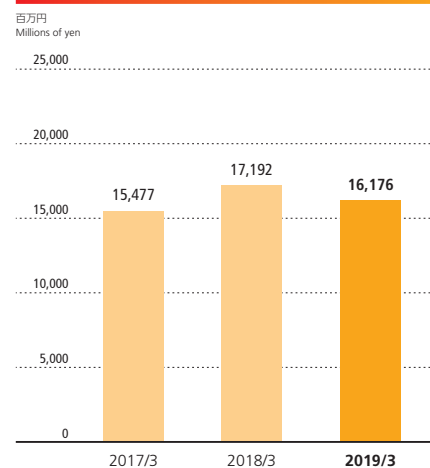
売上高 Net sales



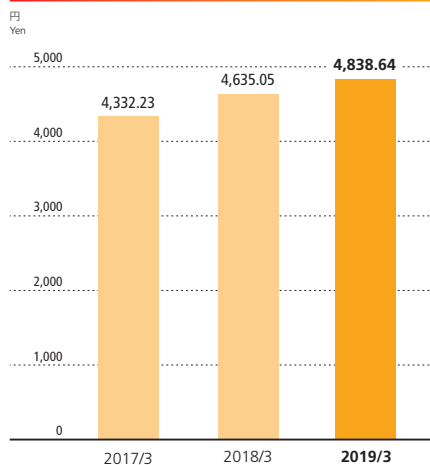
経常利益 Ordinary profit



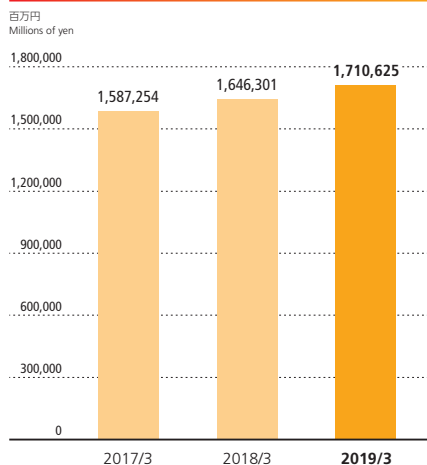
親会社株主に帰属する当期純利益 Profit attributable to owners of parent



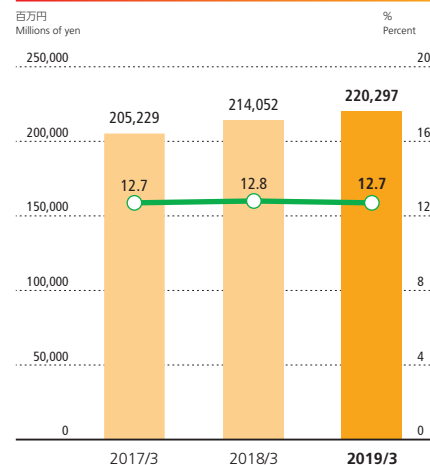
1株当たり純資産額 Net assets per share



総資産額 Total assets



純資産額及び自己資本比率 Net assets and Equity ratio



個別財務ハイライト Non-Consolidated Financial Highlights

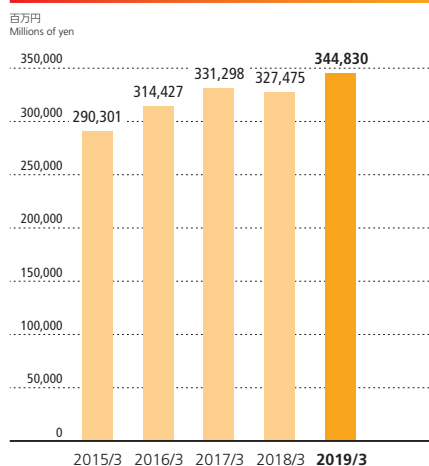
単位：百万円/Millions of yen
通期/fiscal term

		2015/3	2016/3	2017/3	2018/3	2019/3
売上高	Net sales	290,301	314,427	331,298	327,475	344,830
経常利益	Ordinary profit	20,377	25,302	14,368	14,774	12,643
当期純利益	Profit	13,579	17,943	10,957	10,482	9,054
純資産額	Net assets	158,520	166,563	171,487	176,526	177,527
総資産額	Total assets	1,334,400	1,313,568	1,313,705	1,358,377	1,390,676
1株当たり純資産額 (円)	Net assets per share (Yen)	3,017.35	3,265.48	3,417.37	3,572.81	3,603.71
1株当たり当期純利益金額 (円)	Basic earnings per share (Yen)	183.95	243.06	148.43	142.00	122.65
自己資本比率 (%)	Equity ratio (%)	11.9	12.7	13.1	13.0	12.8
自己資本利益率 (%)	Return on equity (%)	8.6	11.0	6.5	6.0	5.1

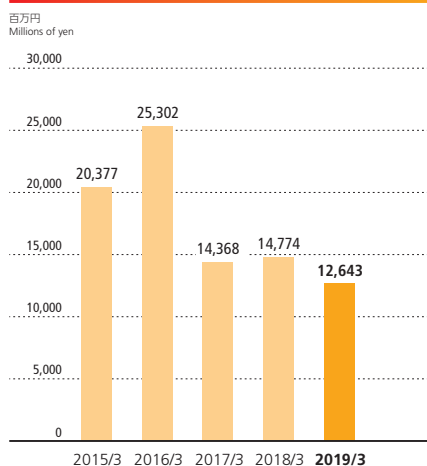
(注) 1. 売上高には、消費税等は含まれておりません。
2. 株価収益率は、当社株式が非上場であるため記載しておりません。

(Notes) 1. Net sales do not include the consumption tax, etc.
2. Price-earnings ratio is not recorded as the Company's shares are unlisted.

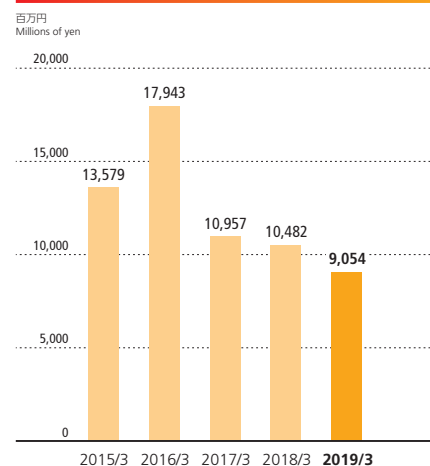
売上高 Net sales



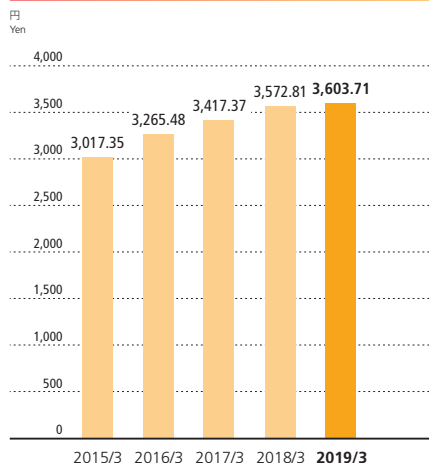
経常利益 Ordinary profit



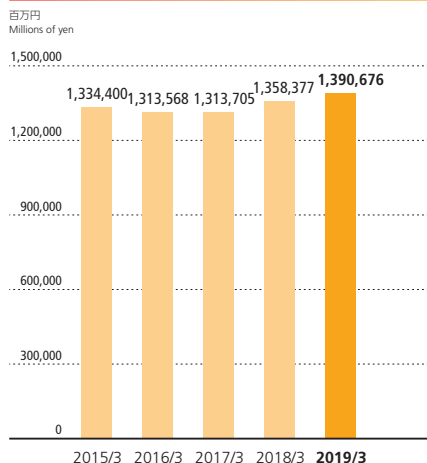
当期純利益 Profit



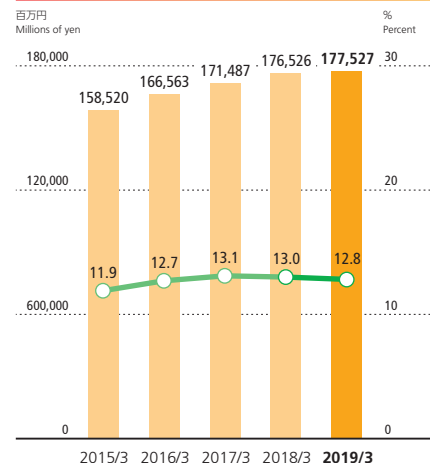
1株当たり純資産額 Net assets per share



総資産額 Total assets



純資産額及び自己資本比率 Net assets and Equity ratio



連結貸借対照表

Consolidated Balance Sheet

単位：百万円/Millions of yen
通期/fiscal term

資産の部	Assets	2018/3	2019/3
流動資産	Current assets		
現金及び預金	Cash and deposits	36,145	32,069
受取手形	Notes receivable - trade	7	8
割賦債権	Accounts receivable - installment sales	140,089	139,328
リース債権及びリース投資資産	Lease receivables and investment assets	904,328	940,979
営業貸付金	Accounts receivable - operating loans	294,736	300,092
その他の営業貸付債権	Accounts receivable - other loans to customers	63,803	80,048
賃貸料等未収入金	Accounts receivable - lease	3,213	3,628
その他の営業資産	Other operating assets	11,754	13,161
有価証券	Securities	10	1,387
商品	Merchandise	1,277	6,887
その他	Other	29,942	28,747
貸倒引当金	Allowance for doubtful accounts	(5,132)	(3,131)
流動資産合計	Total current assets	1,480,176	1,543,209
固定資産	Non-current assets		
有形固定資産	Property, plant and equipment		
賃貸資産	Assets for lease		
賃貸資産	Assets for lease	104,489	101,384
賃貸資産前渡金	Advance payments for purchases of assets for lease	1,245	38
賃貸資産合計	Total assets for lease	105,734	101,422
社用資産	Own-used assets	1,834	1,821
有形固定資産合計	Total property, plant and equipment	107,569	103,243
無形固定資産	Intangible assets		
賃貸資産	Assets for lease		
賃貸資産	Assets for lease	376	413
賃貸資産合計	Total assets for lease	376	413
その他の無形固定資産	Other intangible assets		
のれん	Goodwill	2	—
ソフトウェア	Software	2,805	2,617
その他	Other	160	597
その他の無形固定資産合計	Total other intangible assets	2,968	3,215
無形固定資産合計	Total intangible assets	3,345	3,628
投資その他の資産	Investments and other assets		
投資有価証券	Investment securities	43,533	41,944
破産更生債権等	Claims provable in bankruptcy, claims provable in rehabilitation and other	1,114	3,032
繰延税金資産	Deferred tax assets	3,587	5,659
その他	Other	7,991	11,836
貸倒引当金	Allowance for doubtful accounts	(1,015)	(1,929)
投資その他の資産合計	Total investments and other assets	55,210	60,543
固定資産合計	Total non-current assets	166,125	167,415
資産合計	Total assets	1,646,301	1,710,625

単位：百万円/Millions of yen
通期/fiscal term

負債の部	Liabilities	2018/3	2019/3
流動負債	Current liabilities		
支払手形及び買掛金	Notes and accounts payable - trade	40,986	43,478
短期借入金	Short-term loans payable	220,382	245,500
1年内償還予定の社債	Current portion of bonds	10,000	20,000
1年内返済予定の長期借入金	Current portion of long-term loans payable	90,931	129,422
コマーシャル・ペーパー	Commercial papers	382,967	374,966
債権流動化に伴う支払債務	Payables under fluidity lease receivables	22,367	27,623
リース債務	Lease obligations	8,429	9,374
未払法人税等	Income taxes payable	4,651	3,701
割賦未実現利益	Unrealized profit on installment sales	12,119	11,473
賞与引当金	Provision for bonuses	1,525	1,534
役員賞与引当金	Provision for directors' bonuses	20	21
資産除去債務	Asset retirement obligations	1,271	1,347
その他	Other	35,333	31,808
流動負債合計	Total current liabilities	830,987	900,251
固定負債	Non-current liabilities		
社債	Bonds payable	70,000	80,000
長期借入金	Long-term loans payable	451,314	429,021
債権流動化に伴う長期支払債務	Long-term payables under fluidity lease receivables	47,085	45,364
繰延税金負債	Deferred tax liabilities	794	2,653
退職給付に係る負債	Net defined benefit liability	6,424	6,516
預り保証金	Guarantee deposits	24,276	25,245
資産除去債務	Asset retirement obligations	446	447
その他	Other	919	827
固定負債合計	Total non-current liabilities	601,261	590,076
負債合計	Total liabilities	1,432,249	1,490,328
純資産の部	Net assets		
株主資本	Shareholders' equity		
資本金	Capital stock	32,000	32,000
資本剰余金	Capital surplus	66,282	66,281
利益剰余金	Retained earnings	113,588	122,898
株主資本合計	Total shareholders' equity	211,870	221,180
その他の包括利益累計額	Accumulated other comprehensive income		
その他有価証券評価差額金	Valuation difference on available-for-sale securities	4,366	3,142
繰延ヘッジ損益	Deferred gains or losses on hedges	(81)	(86)
為替換算調整勘定	Foreign currency translation adjustment	(4,102)	(5,692)
退職給付に係る調整累計額	Remeasurements of defined benefit plans	(1,094)	(985)
その他の包括利益累計額合計	Total accumulated other comprehensive income	(911)	(3,622)
非支配株主持分	Non-controlling interests	3,093	2,739
純資産合計	Total net assets	214,052	220,297
負債純資産合計	Total liabilities and net assets	1,646,301	1,710,625

連結損益計算書及び連結包括利益計算書

Consolidated Statements of Income and Comprehensive Income

連結損益計算書/Consolidated Statement of Income

		単位：百万円/Millions of yen 通期/fiscal term	
		2018/3	2019/3
売上高	Net sales	450,308	452,376
売上原価	Cost of sales	403,211	403,675
売上総利益	Gross profit	47,096	48,700
販売費及び一般管理費	Selling, general and administrative expenses	25,304	24,279
営業利益	Operating profit	21,791	24,420
営業外収益	Non-operating income		
受取利息	Interest income	35	88
受取配当金	Dividend income	342	358
持分法による投資利益	Share of profit of entities accounted for using equity method	321	467
為替差益	Foreign exchange gains	2,322	—
その他	Other	64	99
営業外収益合計	Total non-operating income	3,085	1,014
営業外費用	Non-operating expenses		
支払利息	Interest expenses	304	296
社債発行費	Bond issuance cost	160	149
為替差損	Foreign exchange losses	—	1,194
その他	Other	2	2
営業外費用合計	Total non-operating expenses	466	1,643
経常利益	Ordinary profit	24,410	23,791
特別利益	Extraordinary income		
固定資産売却益	Gain on sales of non-current assets	20	24
投資有価証券売却益	Gain on sales of investment securities	82	233
特別利益合計	Total extraordinary income	102	258
特別損失	Extraordinary losses		
固定資産除売却損	Loss on sales and retirement of non-current assets	8	4
減損損失	Impairment loss	—	0
投資有価証券売却損	Loss on sales of investment securities	6	—
投資有価証券評価損	Loss on valuation of investment securities	8	3
関係会社株式売却損	Loss on sales of shares of subsidiaries and associates	83	—
関係会社整理損	Loss on liquidation of subsidiaries and associates	—	5
ゴルフ会員権評価損	Loss on valuation of golf club membership	1	—
ゴルフ会員権売却損	Loss on sales of golf club memberships	—	2
特別損失合計	Total extraordinary losses	108	16
税金等調整前当期純利益	Profit before income taxes	24,405	24,034
法人税、住民税及び事業税	Income taxes - current	7,184	7,344
法人税等調整額	Income taxes - deferred	(306)	156
法人税等合計	Total income taxes	6,877	7,501
当期純利益	Profit	17,527	16,532
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	334	356
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	17,192	16,176

連結包括利益計算書/Consolidated Statement of Comprehensive Income

		単位：百万円/Millions of yen 通期/fiscal term	
		2018/3	2019/3
当期純利益	Profit (loss)	17,527	16,532
その他の包括利益	Other comprehensive income		
その他有価証券評価差額金	Valuation difference on available-for-sale securities	570	(1,222)
繰延ヘッジ損益	Deferred gains or losses on hedges	161	(4)
為替換算調整勘定	Foreign currency translation adjustment	(1,440)	(1,572)
退職給付に係る調整額	Remeasurements of defined benefit plans, net of tax	5	108
持分法適用会社に対する持分相当額	Share of other comprehensive income of entities accounted for using equity method	(572)	(25)
その他の包括利益合計	Other comprehensive income	(1,275)	(2,715)
包括利益	Comprehensive income	16,252	13,816
(内訳)	Comprehensive income attributable to		
親会社株主に係る包括利益	Comprehensive income attributable to owners of parent	15,926	13,465
非支配株主に係る包括利益	Comprehensive income attributable to non-controlling interests	326	351

連結株主資本等変動計算書

Consolidated Statements of Changes in Net Assets

前連結会計年度(自 2017年4月1日 至 2018年3月31日)/For the fiscal year ended March 31, 2018

	株主資本 Stockholders' equity				その他の包括利益累計額 Accumulated other comprehensive income						
	資本金 Capital stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	株主資本合計 Total shareholders' equity	その他有価証券 評価差額金 Valuation difference on available-for-sale securities	繰延ヘッジ 損益 Deferred gains or losses on hedges	為替換算 調整勘定 Foreign currency translation adjustment	退職給付に係る 調整累計額 Remeasurements of defined benefit plans	その他の包括利益 累計額合計 Total accumulated other comprehensive income	非支配 株主持分 Non-controlling interests	純資産合計 Total net assets
当期首残高 Balance at beginning of current period	32,000	66,264	102,522	200,787	3,795	(242)	(2,097)	(1,100)	354	4,087	205,229
当期変動額 Changes of items during period											
剰余金の配当 Dividends of surplus			(6,127)	(6,127)							(6,127)
親会社株主に帰属する当期純利益 Profit attributable to owners of parent			17,192	17,192							17,192
非支配株主との取引に係る親会社の持分 変動 Change in ownership interest of parent due to transactions with non-controlling interests		17		17							17
株主資本以外の項目の当期変動額 (純額) Net changes of items other than shareholders' equity					570	161	(2,004)	5	(1,266)	(993)	(2,259)
当期変動額合計 Total changes of items during period	—	17	11,065	11,082	570	161	(2,004)	5	(1,266)	(993)	8,822
当期末残高 Balance at end of current period	32,000	66,282	113,588	211,870	4,366	(81)	(4,102)	(1,094)	(911)	3,093	214,052

連結株主資本等変動計算書

Consolidated Statements of Changes in Net Assets

当連結会計年度(自 2018年4月1日 至 2019年3月31日)/For the fiscal year ended March 31, 2019

単位：百万円/Millions of yen

	株主資本			
	Stockholders' equity			
	資本金	資本剰余金	利益剰余金	株主資本合計
	Capital stock	Capital surplus	Retained earnings	Total shareholders' equity
当期首残高 Balance at beginning of current period	32,000	66,282	113,588	211,870
当期変動額 Changes of items during period				
剰余金の配当 Dividends of surplus			(6,865)	(6,865)
親会社株主に帰属する当期純利益 Profit attributable to owners of parent			16,176	16,176
非支配株主との取引に係る親会社の持分変動 Change in ownership interest of parent due to transactions with non-controlling interests		(0)		(0)
株主資本以外の項目の当期変動額 (純額) Net changes of items other than shareholders' equity				
当期変動額合計 Total changes of items during period	—	(0)	9,310	9,310
当期末残高 Balance at end of current period	32,000	66,281	122,898	221,180

	その他の包括利益累計額						非支配株主持分 Non-controlling interests	純資産合計 Total net assets
	Accumulated other comprehensive income							
	その他有価証券 評価差額金 Valuation difference on available-for-sale securities	繰延ヘッジ 損益 Deferred gains or losses on hedges	為替換算 調整勘定 Foreign currency translation adjustment	退職給付に係る 調整累計額 Remeasurements of defined benefit plans	その他の包括利益 累計額合計 Total accumulated other comprehensive income			
当期首残高 Balance at beginning of current period	4,366	(81)	(4,102)	(1,094)	(911)	3,093	214,052	
当期変動額 Changes of items during period								
剰余金の配当 Dividends of surplus							(6,865)	
親会社株主に帰属する当期純利益 Profit attributable to owners of parent							16,176	
非支配株主との取引に係る親会社の持分変動 Change in ownership interest of parent due to transactions with non-controlling interests							(0)	
株主資本以外の項目の当期変動額 (純額) Net changes of items other than shareholders' equity	(1,224)	(4)	(1,590)	108	(2,710)	(354)	(3,065)	
当期変動額合計 Total changes of items during period	(1,224)	(4)	(1,590)	108	(2,710)	(354)	6,244	
当期末残高 Balance at end of current period	3,142	(86)	(5,692)	(985)	(3,622)	2,739	220,297	

連結キャッシュ・フロー計算書

Consolidated Statements of Cash Flows

単位：百万円/Millions of yen
通期/fiscal term

		2018/3	2019/3
営業活動によるキャッシュ・フロー	Cash flows from operating activities		
税金等調整前当期純利益	Profit before income taxes	24,405	24,034
賃貸資産減価償却費	Depreciation of assets for lease	24,051	21,904
賃貸資産除却損及び売却原価	Loss on retirement of assets for lease and cost of products sold	20,643	12,645
社用資産減価償却費及び除却損益(△は益)	Depreciation of own-used assets and loss (gain) on sale and retirement of assets	1,605	1,506
のれん償却額	Amortization of goodwill	118	2
為替差損益(△は益)	Foreign exchange losses (gains)	(5,298)	5,436
貸倒引当金の増減額(△は減少)	Increase (decrease) in allowance for doubtful accounts	(37)	(1,023)
受取利息及び受取配当金	Interest and dividend income	(377)	(446)
資金原価及び支払利息	Capital cost and interest expenses	11,408	13,728
持分法による投資損益(△は益)	Share of loss (profit) of entities accounted for using equity method	(321)	(467)
投資有価証券売却損益(△は益)	Loss (gain) on sales of investment securities	(76)	(233)
投資有価証券評価損益(△は益)	Loss (gain) on valuation of investment securities	8	3
関係会社株式売却損益(△は益)	Loss (gain) on sales of shares of subsidiaries and associates	83	—
賃貸料等未収入金の増減額(△は増加)	Decrease (increase) in accounts receivable - lease	486	(410)
割賦債権の増減額(△は増加)	Decrease (increase) in receivables - installment	(512)	341
リース債権及びリース投資資産の増減額(△は増加)	Net decrease (increase) in lease receivables and investment assets	(24,896)	(38,867)
貸付債権の増減額(△は増加)	Decrease (increase) in loan claims	(36,537)	(28,292)
その他の営業資産の増減額(△は増加)	Decrease (increase) in other operating assets	1,276	(889)
たな卸資産の増減額(△は増加)	Decrease (increase) in inventories	867	(5,609)
営業投資有価証券の増減額(△は増加)	Decrease (increase) in investment securities for sale	(2,721)	(879)
賃貸資産の取得による支出	Purchase of assets for lease	(43,699)	(26,277)
仕入債務の増減額(△は減少)	Increase (decrease) in notes and accounts payable - trade	(7,090)	1,976
その他	Other, net	(6,829)	(1,657)
小計	Subtotal	(43,441)	(23,475)
利息及び配当金の受取額	Interest and dividend income received	422	632
利息の支払額	Interest expenses paid	(11,508)	(13,294)
法人税等の支払額	Income taxes paid	(6,806)	(8,133)
営業活動によるキャッシュ・フロー	Net cash provided by (used in) operating activities	(61,333)	(44,270)
投資活動によるキャッシュ・フロー	Cash flows from investing activities		
社用資産の取得による支出	Purchase of own-used assets	(1,030)	(1,801)
投資有価証券の取得による支出	Purchase of investment securities	(2,608)	(238)
投資有価証券の売却及び償還による収入	Proceeds from sales and redemption of investment securities	1,163	505
連結の範囲の変更を伴う子会社株式の売却による収入	Proceeds from sales of shares of subsidiaries resulting in change in scope of consolidation	124	—
信託受益権の取得による支出	Purchase of beneficial interests in trust	—	(2,128)
金銭の信託の減少による収入	Decrease in money held in trust	21	—
その他	Other, net	20	41
投資活動によるキャッシュ・フロー	Net cash provided by (used in) investing activities	(2,308)	(3,620)
財務活動によるキャッシュ・フロー	Cash flows from financing activities		
短期借入金の純増減額(△は減少)	Net increase (decrease) in short-term loans payable	32,026	17,082
コマーシャル・ペーパーの純増減額(△は減少)	Net increase (decrease) in commercial papers	15,993	(8,000)
債権流動化による収入	Proceeds from fluidity lease receivables	31,897	30,845
債権流動化の返済による支出	Repayments of payables under fluidity lease receivables	(20,485)	(27,309)
長期借入れによる収入	Proceeds from long-term loans payable	151,384	125,104
長期借入金の返済による支出	Repayments of long-term loans payable	(161,431)	(105,702)
社債の発行による収入	Proceeds from issuance of bonds	29,839	29,850
社債の償還による支出	Redemption of bonds	(10,000)	(10,000)
配当金の支払額	Cash dividends paid	(6,127)	(6,865)
その他	Other, net	(1,192)	(795)
財務活動によるキャッシュ・フロー	Net cash provided by (used in) financing activities	61,904	44,208
現金及び現金同等物に係る換算差額	Effect of exchange rate change on cash and cash equivalents	(690)	(393)
現金及び現金同等物の増減額(△は減少)	Net increase (decrease) in cash and cash equivalents	(2,427)	(4,075)
現金及び現金同等物の期首残高	Cash and cash equivalents at beginning of period	38,573	36,145
現金及び現金同等物の期末残高	Cash and cash equivalents at end of period	36,145	32,069

商号	JA三井リース株式会社	Company Name	JA Mitsui Leasing, Ltd.
本社	〒104-0061 東京都中央区銀座8-13-1 銀座三井ビルディング TEL : 03-6775-3000 FAX : 03-6775-3795		Ginza Mitsui Building, 8-13-1 Ginza, Chuo-ku, Tokyo 104-0061 Tel: (+81) 3-6775-3000 Fax: (+81) 3-6775-3795
事業内容	賃貸事業、割賦販売事業、 各種ファイナンス事業、その他付帯事業	Business Activities	Leasing, installment sales, financing, other associated business
設立	2008年4月1日	Established	April 1, 2008
代表者	代表取締役 社長執行役員 古谷 周三	Representative	President & CEO Shuzo Furuya
資本金	320億円	Capital Stock	32 billion yen
決算期	3月31日	Fiscal year-end	March 31
主要株主	農林中央金庫 三井物産株式会社 全国農業協同組合連合会 株式会社三井住友銀行 三井住友信託銀行株式会社 三井住友海上火災保険株式会社 大樹生命保険株式会社 株式会社西日本シティ銀行 三井住友トラスト保証株式会社 全国共済農業協同組合連合会	Major Shareholders	The Norinchukin Bank Mitsui & Co., Ltd. Zen-Noh (National Federation of Agricultural Co-operative Associations) Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Trust Bank, Limited Mitsui Sumitomo Insurance Co., Ltd. Taiju Life Insurance Co., Ltd. The Nishi-Nippon City Bank, Ltd. Sumitomo Mitsui Trust Guarantee Co., Ltd. JA Kyosai (National Mutual Insurance Federation of Agricultural Cooperatives)
支店	札幌、盛岡、仙台、宇都宮、さいたま、 長野、新潟、金沢、静岡、名古屋、大阪、 岡山、広島、高松、台北	Branches	Sapporo, Morioka, Sendai, Utsunomiya, Saitama, Nagano, Niigata, Kanazawa, Shizuoka, Nagoya, Osaka, Okayama, Hiroshima, Takamatsu, Taipei
関係会社	近畿総合リース株式会社 (大阪) JA三井リース九州株式会社 (福岡) JA三井リースオート株式会社 JA三井リースアセット株式会社 JA三井リース建物株式会社 協同ライフケア株式会社 JA Mitsui Leasing USA Holdings, Inc. (ニューヨーク) JA Mitsui Leasing Capital Corporation (ニューヨーク) PT. Mitsui Leasing Capital Indonesia (ジャカルタ) JA Mitsui Leasing Singapore Pte. Ltd. (シンガポール)	Affiliated Companies	Kinki Sogo Leasing Co., Ltd. (Osaka) JA Mitsui Leasing Kyushu, Ltd. (Fukuoka) JA Mitsui Leasing Auto, Ltd. JA Mitsui Lease Asset, Ltd. JA Mitsui Leasing Tatemono Co., Ltd. Kyodo Lifecare Co. JA Mitsui Leasing USA Holdings, Inc. (New York) JA Mitsui Leasing Capital Corporation (New York) PT. Mitsui Leasing Capital Indonesia (Jakarta) JA Mitsui Leasing Singapore Pte. Ltd. (Singapore)