



JA三井リース株式会社
JA MITSUI LEASING

FACT BOOK 2017

2017年3月期 For the fiscal year ended March 31, 2017

連結財務ハイライト Consolidated Financial Highlights

単位：百万円/Millions of yen
通期/fiscal term

		2013/3	2014/3	2015/3	2016/3	2017/3
売上高	Revenues	389,985	395,385	391,931	426,963	439,100
経常利益	Ordinary income	28,724	32,180	28,431	29,604	21,776
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	18,330	23,944	19,953	17,791	15,477
純資産額	Net assets	155,546	176,596	188,607	194,337	205,229
総資産額	Total assets	1,409,695	1,480,530	1,592,483	1,557,797	1,587,254
1株当たり純資産額 (円)	Net assets per share (Yen)	2,896.41	3,544.25	3,885.95	4,045.67	4,332.23
1株当たり当期純利益金額 (円)	Basic earnings per share (Yen)	248.30	324.34	270.28	240.99	209.65
自己資本比率 (%)	Equity-to-asset ratio (%)	11.0	11.9	11.7	12.3	12.7
自己資本利益率 (%)	Rate of return on equity (%)	12.6	14.5	11.0	9.4	7.9

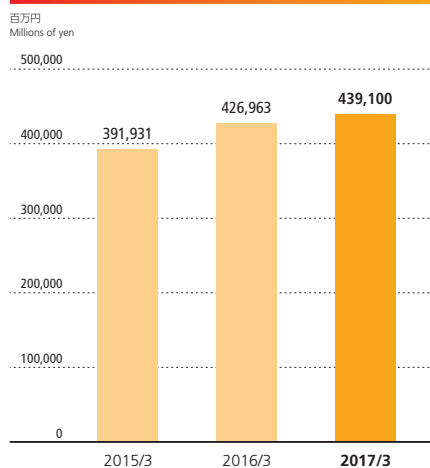
(注) 1. 売上高には、消費税等は含まれておりません。

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。

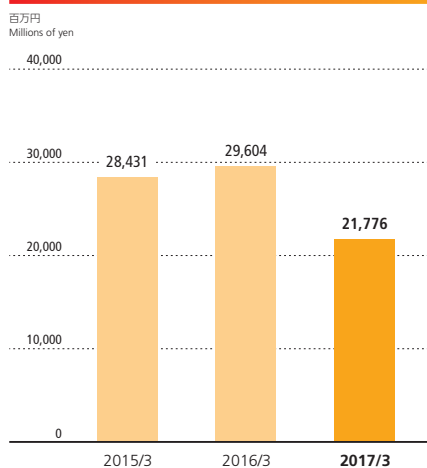
(Notes) 1. Revenues do not include the consumption tax, etc.

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

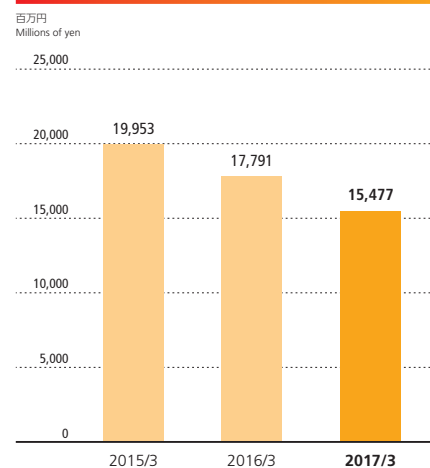
売上高 Revenues



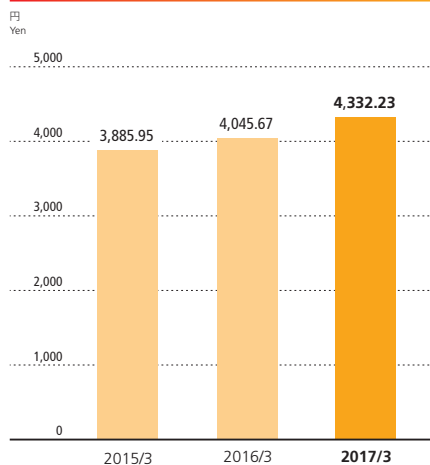
経常利益 Ordinary income



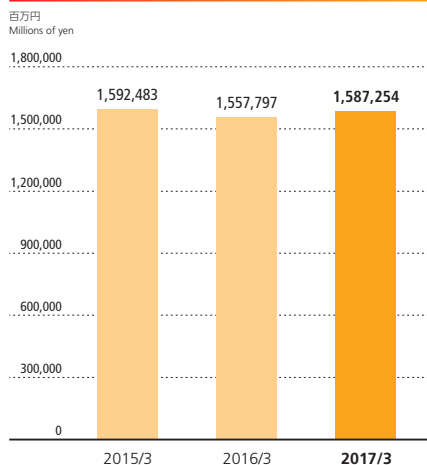
親会社株主に帰属する当期純利益 Net income attributable to owners of parent



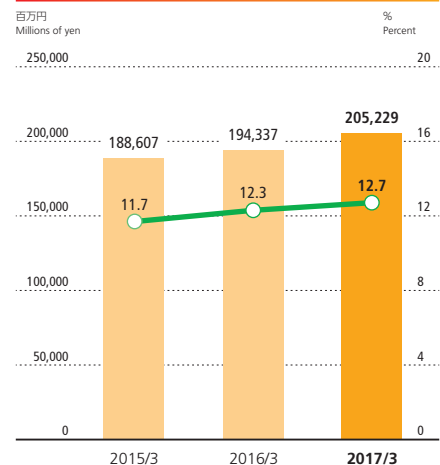
1株当たり純資産額 Net assets per share



総資産額 Total assets



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



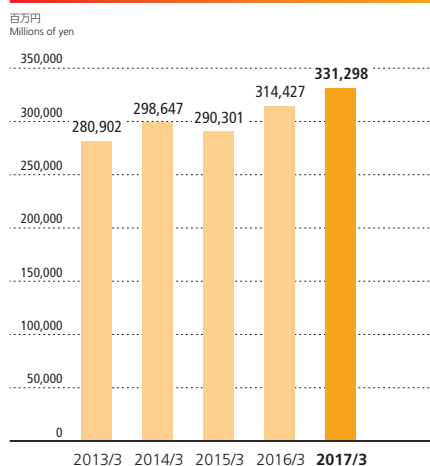
個別財務ハイライト Non-Consolidated Financial Highlights

単位：百万円/Millions of yen
通期/fiscal term

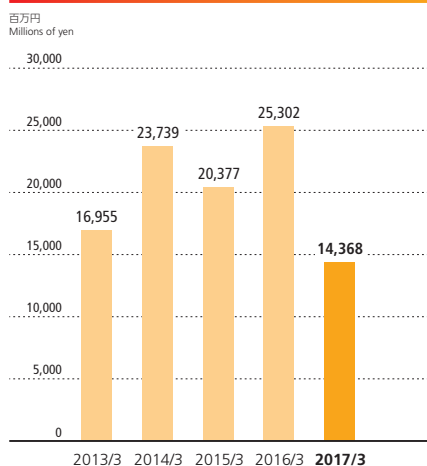
		2013/3	2014/3	2015/3	2016/3	2017/3
売上高	Revenues	280,902	298,647	290,301	314,427	331,298
経常利益	Ordinary income	16,955	23,739	20,377	25,302	14,368
当期純利益	Net income	11,462	16,206	13,579	17,943	10,957
純資産額	Net assets	143,606	156,774	158,520	166,563	171,487
総資産額	Total assets	1,213,720	1,271,444	1,334,400	1,313,568	1,313,705
1株当たり純資産額 (円)	Net assets per share (Yen)	2,557.25	2,963.49	3,017.35	3,265.48	3,417.37
1株当たり当期純利益金額 (円)	Basic earnings per share (Yen)	155.27	219.52	183.95	243.06	148.43
自己資本比率 (%)	Equity-to-asset ratio (%)	11.8	12.3	11.9	12.7	13.1
自己資本利益率 (%)	Rate of return on equity (%)	8.3	10.8	8.6	11.0	6.5

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

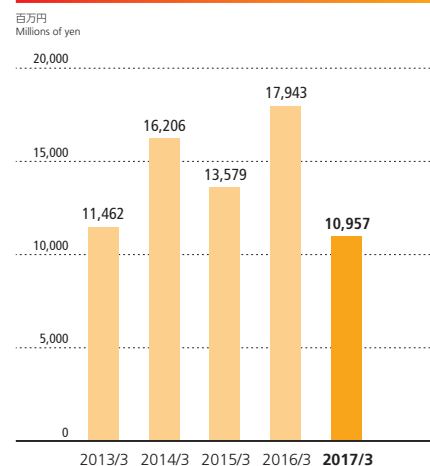
売上高 Revenues



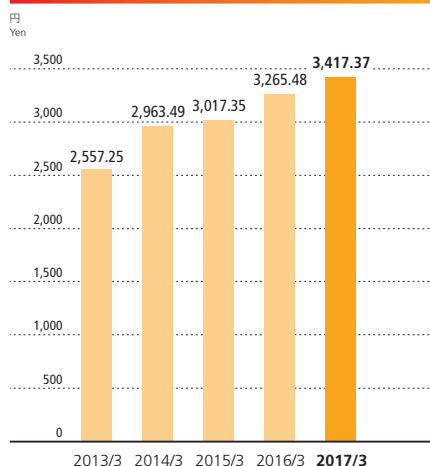
経常利益 Ordinary income



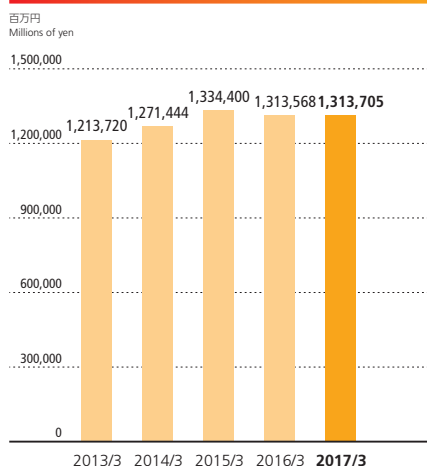
当期純利益 Net income



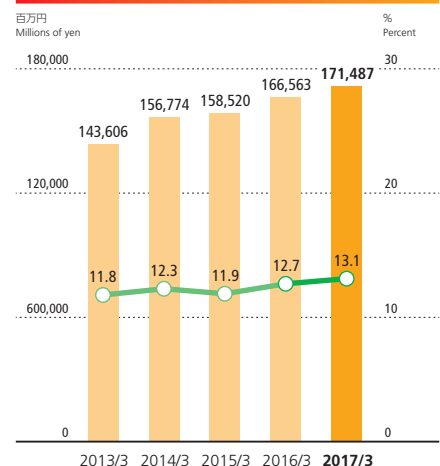
1株当たり純資産額 Net assets per share



総資産額 Total assets



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



連結貸借対照表 Consolidated Balance Sheets

単位：百万円/Millions of yen
通期/fiscal term

資産の部	Assets	2016/3	2017/3
流動資産	Current assets		
現金及び預金	Cash and deposits	30,865	38,583
受取手形	Notes receivable - trade	4	24
割賦債権	Installment contract receivables	148,804	140,538
リース債権及びリース投資資産	Lease receivables and investment assets	869,452	883,859
営業貸付金	Loan receivables from customers	301,664	296,218
その他の営業貸付債権	Other loan receivables from customers	30,200	31,306
賃貸料等未収入金	Lease contract receivables	3,360	3,706
その他の営業資産	Other operating assets	9,071	13,508
商品	Merchandise	1,487	2,386
繰延税金資産	Deferred tax assets	5,337	4,080
その他	Other	26,178	22,262
貸倒引当金	Allowance for doubtful receivables	(6,873)	(5,481)
流動資産合計	Total current assets	1,419,554	1,430,996
固定資産	Fixed assets		
有形固定資産	Tangible assets		
賃貸資産	Property for lease and rent		
賃貸資産	Property for lease and rent	95,117	103,874
賃貸資産前渡金	Advances for property for lease and rent	65	124
賃貸資産合計	Total property for lease and rent	95,183	103,999
社用資産	Own-use assets	2,143	1,948
有形固定資産合計	Total tangible assets	97,326	105,948
無形固定資産	Intangible assets		
賃貸資産	Property for lease and rent		
賃貸資産	Property for lease and rent	397	439
賃貸資産合計	Total property for lease and rent	397	439
その他の無形固定資産	Other intangible assets		
のれん	Goodwill	454	281
ソフトウェア	Software	3,486	3,346
その他	Other	453	130
その他の無形固定資産合計	Total other intangible assets	4,394	3,758
無形固定資産合計	Total intangible assets	4,791	4,197
投資その他の資産	Investments and other assets		
投資有価証券	Investment securities	26,524	39,040
破産更生債権等	Claims provable in bankruptcy, in rehabilitation and other	1,080	779
繰延税金資産	Long-term deferred tax assets	1,226	733
その他	Other	8,263	6,306
貸倒引当金	Allowance for doubtful receivables	(969)	(749)
投資その他の資産合計	Total investments and other assets	36,125	46,110
固定資産合計	Total fixed assets	138,243	156,257
資産合計	Total assets	1,557,797	1,587,254

単位：百万円/Millions of yen
通期/fiscal term

負債の部	Liabilities	2016/3	2017/3
流動負債	Current liabilities		
支払手形及び買掛金	Notes and accounts payable - trade	39,086	48,553
短期借入金	Short-term borrowings	163,589	196,079
1年内償還予定の社債	Current portion of bonds	—	10,000
1年内返済予定の長期借入金	Current portion of long-term debt	154,900	157,575
コマーシャル・ペーパー	Commercial paper	324,917	366,973
債権流動化に伴う支払債務	Payables under fluidity lease receivables	25,897	19,811
リース債務	Lease payables	6,266	8,381
未払法人税等	Accrued income taxes	3,091	4,024
繰延税金負債	Deferred tax liabilities	0	39
割賦未実現利益	Unrealized gross profits on installment contracts	14,458	12,691
賞与引当金	Provision for bonuses	1,430	1,461
役員賞与引当金	Provision for directors' bonuses	11	18
資産除去債務	Asset retirement obligations	1,415	1,325
その他	Other	29,740	32,750
流動負債合計	Total current liabilities	764,807	859,686
固定負債	Long-term liabilities		
社債	Bonds	40,000	50,000
長期借入金	Long-term debt	484,705	399,325
債権流動化に伴う長期支払債務	Long-term payables under fluidity lease receivables	41,103	38,229
繰延税金負債	Long-term deferred tax liabilities	609	2,196
退職給付に係る負債	Net defined benefit liability	6,202	6,175
預り保証金	Guarantee deposits received	23,704	24,843
資産除去債務	Asset retirement obligations	570	445
その他	Other	1,756	1,121
固定負債合計	Total long-term liabilities	598,653	522,337
負債合計	Total liabilities	1,363,460	1,382,024
純資産の部	Net assets		
株主資本	Stockholders' equity		
資本金	Capital stock	32,000	32,000
資本剰余金	Capital surplus	66,264	66,264
利益剰余金	Retained earnings	94,269	102,522
株主資本合計	Total stockholders' equity	192,534	200,787
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	Net unrealized gain on available-for-sale securities	2,818	3,795
繰延ヘッジ損益	Deferred gains (losses) on hedges	(471)	(242)
為替換算調整勘定	Foreign currency translation adjustment	(1,664)	(2,097)
退職給付に係る調整累計額	Remeasurements of defined benefit plans	(1,362)	(1,100)
その他の包括利益累計額合計	Total accumulated other comprehensive income	(680)	354
非支配株主持分	Non-controlling interests	2,483	4,087
純資産合計	Total net assets	194,337	205,229
負債純資産合計	Total liabilities and net assets	1,557,797	1,587,254

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 Statements of Income

		単位：百万円/Millions of yen 通期/fiscal term	
		2016/3	2017/3
売上高	Revenues	426,963	439,100
売上原価	Costs	379,305	392,647
売上総利益	Gross profit	47,657	46,452
販売費及び一般管理費	Selling, general and administrative expenses	23,296	24,343
営業利益	Operating income	24,361	22,109
営業外収益	Non-operating income		
受取利息	Interest received	12	0
受取配当金	Dividends received	315	508
持分法による投資利益	Share of profit of entities accounted for using equity method	1,329	—
為替差益	Foreign exchange gains	3,834	—
匿名組合投資利益	Gain on investments in silent partnership	—	301
その他	Other	183	65
営業外収益合計	Total non-operating income	5,674	876
営業外費用	Non-operating expenses		
支払利息	Interest expense	312	273
社債発行費	Bond issuance cost	98	98
持分法による投資損失	Share of loss of entities accounted for using equity method	—	50
為替差損	Foreign exchange losses	—	769
その他	Other	20	16
営業外費用合計	Total non-operating expenses	431	1,208
経常利益	Ordinary income	29,604	21,776
特別利益	Special gains		
固定資産売却益	Gain on sales of fixed assets	20	14
投資有価証券売却益	Gain on sales of investment securities	500	67
投資有価証券償還益	Gain on redemption of investment securities	—	2,230
関係会社株式売却益	Gain on sales of investments in affiliated companies	414	1
ゴルフ会員権売却益	Gain on sales of golf memberships	0	—
特別利益合計	Total special gains	935	2,313
特別損失	Special losses		
固定資産除売却損	Loss on sales and retirement of fixed assets	26	8
減損損失	Impairment loss on fixed assets	2	0
投資有価証券売却損	Loss on sales of investment securities	81	—
投資有価証券評価損	Loss on valuation of investment securities	13	20
関係会社株式売却損	Loss on sales of investments in affiliated companies	36	—
関係会社整理損	Loss on liquidation of affiliated companies	—	187
ゴルフ会員権評価損	Loss on valuation of golf memberships	—	1
本社移転費用	Head office transfer cost	330	—
特別損失合計	Total special losses	491	218
税金等調整前当期純利益	Income before income taxes	30,048	23,872
法人税、住民税及び事業税	Income taxes - current	7,635	5,689
法人税等調整額	Income taxes - deferred	4,144	2,702
法人税等合計	Total income taxes	11,779	8,392
当期純利益	Net income	18,268	15,479
非支配株主に帰属する当期純利益	Net income attributable to non-controlling interests	477	2
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	17,791	15,477

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

		単位：百万円/Millions of yen 通期/fiscal term	
		2016/3	2017/3
当期純利益		18,268	15,479
その他の包括利益	Other comprehensive income		
その他有価証券評価差額金	Net unrealized gain on available-for-sale securities	(1,144)	978
繰延ヘッジ損益	Deferred gains (losses) on hedges	(128)	228
為替換算調整勘定	Foreign currency translation adjustment	(2,717)	122
退職給付に係る調整額	Remeasurements of defined benefit plans	(849)	262
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	214	(585)
その他の包括利益合計	Total other comprehensive income	(4,626)	1,006
包括利益	Comprehensive income	13,642	16,486
(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	13,151	16,513
非支配株主に係る包括利益	Comprehensive income attributable to non-controlling interests	490	(26)

連結株主資本等変動計算書

Consolidated Statements of Changes in Equity

前連結会計年度(自 2015年4月1日 至 2016年3月31日)/For the fiscal year ended March 31, 2016

	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 stockholders' equity
当期首残高 Balance at beginning of the year	32,000	66,264	84,452	182,717
当期変動額 Changes during the year				
剰余金の配当 Dividends from surplus			(7,973)	(7,973)
親会社株主に帰属する当期純利益 Net income attributable to owners of parent			17,791	17,791
連結範囲の変動 Change in scope of consolidation			(1)	(1)
持分法の適用範囲の変動 Change in scope of equity method				—
株主資本以外の項目の当期変動額 (純額) Changes during the year for items other than stockholders' equity (net)				
当期変動額合計 Total changes during the year	—	—	9,816	9,816
当期末残高 Balance at end of the year	32,000	66,264	94,269	192,534

	その他の包括利益累計額 Accumulated other comprehensive income						純資産合計 Total net assets
	その他有価証券 評価差額金	繰延ヘッジ 損益	為替換算 調整勘定	退職給付に係る 調整累計額	その他の包括利益 累計額合計	非支配 株主持分	
	Net unrealized gain on available-for- sale securities	Deferred gains (losses) on hedges	Foreign currency translation adjustment	Remeasure- ments of defined benefit plans	Total accumulated other comprehensive income	Non-controlling interests	
当期首残高 Balance at beginning of the year	3,966	(342)	849	(513)	3,959	1,931	188,607
当期変動額 Changes during the year							
剰余金の配当 Dividends from surplus							(7,973)
親会社株主に帰属する当期純利益 Net income attributable to owners of parent							17,791
連結範囲の変動 Change in scope of consolidation							(1)
持分法の適用範囲の変動 Change in scope of equity method							—
株主資本以外の項目の当期変動額 (純額) Changes during the year for items other than stockholders' equity (net)	(1,148)	(128)	(2,513)	(849)	(4,639)	552	(4,086)
当期変動額合計 Total changes during the year	(1,148)	(128)	(2,513)	(849)	(4,639)	552	5,729
当期末残高 Balance at end of the year	2,818	(471)	(1,664)	(1,362)	(680)	2,483	194,337

連結株主資本等変動計算書

Consolidated Statements of Changes in Equity

当連結会計年度(自 2016年4月1日 至 2017年3月31日)/For the fiscal year ended March 31, 2017

	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 stockholders' equity	その他有価証券 評価差額金 Net unrealized gain on available-for-sale securities	繰延ヘッジ 損益 (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
	単位：百万円/Millions of yen										
当期首残高 Balance at beginning of the year	32,000	66,264	94,269	192,534					(680)	2,483	194,337
当期変動額 Changes during the year											
剰余金の配当 Dividends from surplus			(7,087)	(7,087)							(7,087)
親会社株主に帰属する当期純利益 Net income attributable to owners of parent			15,477	15,477							15,477
連結範囲の変動 Change in scope of consolidation											
持分法の適用範囲の変動 Change in scope of equity method			(137)	(137)							(137)
株主資本以外の項目の当期変動額 (純額) Changes during the year for items other than stockholders' equity (net)											
当期変動額合計 Total changes during the year	—	—	8,253	8,253							
当期末残高 Balance at end of the year	32,000	66,264	102,522	200,787					354	4,087	205,229
当期首残高 Balance at beginning of the year	2,818	(471)	(1,664)	(1,362)					(680)	2,483	194,337
当期変動額 Changes during the year											
剰余金の配当 Dividends from surplus											(7,087)
親会社株主に帰属する当期純利益 Net income attributable to owners of parent											15,477
連結範囲の変動 Change in scope of consolidation											
持分法の適用範囲の変動 Change in scope of equity method											(137)
株主資本以外の項目の当期変動額 (純額) Changes during the year for items other than stockholders' equity (net)	977	228	(433)	262	1,035	1,603					2,638
当期変動額合計 Total changes during the year	977	228	(433)	262	1,035	1,603					10,892
当期末残高 Balance at end of the year	3,795	(242)	(2,097)	(1,100)	354	4,087					205,229

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

		2016/3	2017/3
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	Income before income taxes	30,048	23,872
賃貸資産減価償却費	Depreciation of property for lease and rent	20,747	26,686
賃貸資産除却損及び売却原価	Loss on disposals and sales of property for lease and rent	3,827	15,152
社用資産減価償却費及び除却損益(△は益)	Depreciation and loss on sales and retirement of own-use assets	1,836	1,754
のれん償却額	Amortization of goodwill	217	157
為替差損益(△は益)	Foreign exchange losses	(7,010)	(575)
貸倒引当金の増減額(△は減少)	Decrease in allowance for doubtful receivables	(3,077)	(1,604)
受取利息及び受取配当金	Interest and dividends received	(327)	(508)
資金原価及び支払利息	Capital cost and interest expense	12,647	11,000
持分法による投資損益(△は益)	Share of profit of entities accounted for using equity method	(1,329)	50
投資有価証券売却損益(△は益)	Gain on sales of investment securities	(418)	(67)
投資有価証券評価損益(△は益)	Loss on valuation of investment securities	13	20
関係会社株式売却損益(△は益)	Loss (gain) on sales of investments in affiliated companies	(378)	(1)
賃貸料等未収入金の増減額(△は増加)	Decrease in lease contract receivables	(489)	(354)
割賦債権の増減額(△は増加)	Decrease (increase) in installment contract receivables	9,884	6,393
リース債権及びリース投資資産の増減額(△は増加)	Net increase in lease receivables and investment assets	(29,690)	(12,873)
貸付債権の増減額(△は増加)	Decrease (increase) in loan receivables	45,483	5,809
その他の営業資産の増減額(△は増加)	Decrease in other operating assets	3,778	(4,436)
営業投資有価証券の増減額(△は増加)	Decrease (increase) in investment securities for sale	(1,607)	(11,758)
賃貸資産の取得による支出	Purchase of property for lease and rent	(42,630)	(47,322)
仕入債務の増減額(△は減少)	Increase (decrease) in notes and accounts payable - trade	(2,019)	9,693
その他	Other, net	3,369	3,487
小計	Subtotal	44,484	24,574
利息及び配当金の受取額	Interest and dividend income received	318	506
利息の支払額	Interest expense paid	(12,166)	(11,293)
法人税等の支払額	Income taxes paid	(11,119)	(4,780)
営業活動によるキャッシュ・フロー	Net cash provided by (used in) operating activities	21,516	9,008
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-use assets	(2,143)	(1,235)
投資有価証券の取得による支出	Purchase of investment securities	(3,406)	(1,186)
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	1,086	1,102
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	1,808	—
金銭の信託の減少による収入	Decrease in money held in trust	—	610
その他	Other, net	173	24
投資活動によるキャッシュ・フロー	Net cash used in investing activities	(2,481)	(684)
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 in short-term borrowings	(3,314)	32,792
コマーシャル・ペーパーの純増減額(△は減少)	Net increase in commercial papers	(11,952)	42,055
債権流動化による収入	Proceeds from fluidity of lease receivables	47,964	21,936
債権流動化の返済による支出	Repayments of payables under fluidity lease receivables	(50,953)	(30,896)
長期借入れによる収入	Proceeds from long-term debt	127,549	88,818
長期借入金の返済による支出	Repayments of long-term debt	144,042	(170,136)
社債の発行による収入	Proceeds from issuance of bonds	19,901	19,901
配当金の支払額	Cash dividends paid	(7,973)	(7,087)
連結の範囲の変更を伴わない子会社株式の売却による収入	Proceeds from changes in ownership interests in subsidiaries that do not result in change in scope of consolidation	841	—
その他	Other, net	(300)	1,580
財務活動によるキャッシュ・フロー	Net cash provided by financing activities	(22,279)	(1,036)
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	1,255	430
現金及び現金同等物の増減額(△は減少)	Net increase (decrease) in cash and cash equivalents	(1,988)	7,717
現金及び現金同等物の期首残高	Beginning balance of cash and cash equivalents	32,842	30,855
連結の範囲の変更に伴う現金及び現金同等物の増減額(△は減少)	Increase in cash and cash equivalents resulting from change in scope of consolidation	1	—
現金及び現金同等物の期末残高	Ending balance of cash and cash equivalents	30,855	38,573

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 (main switchboard number) 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 三井生命保険株式会社 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. Mitsui 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、 千葉、横浜、長野、新潟、金沢、静岡、 名古屋、大阪、岡山、広島、高松、 九州（福岡）、台北	Branches	Sapporo, Morioka, Sendai, Utsunomiya, Saitama, Chiba, Yokohama, Nagano, Niigata, Kanazawa, Shizuoka, Nagoya, Osaka, Okayama, Hiroshima, Takamatsu, Kyushu (Fukuoka), Taipei
関係会社	近畿総合リース株式会社（大阪） 株式会社西日本総合リース（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 JAMLモールマネジメント株式会社 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) Nishi-Nippon Sogo Lease Co., Ltd. (Fukuoka) JA Mitsui Leasing Auto, Ltd. JA Mitsui Lease Asset, Ltd. JA Mitsui Leasing Tatemono, Ltd. Kyodo Lifecare Co. JAML Mall management Co.,Ltd. JA Mitsui Leasing Capital Corporation (New York) PT. Mitsui Leasing Capital Indonesia (Jakarta) JA Mitsui Leasing Singapore Pte. Ltd. (Singapore)