



JA三井リース株式会社
JA MITSUI LEASING

FACT BOOK 2020

2020年3月期 For the fiscal year ended March 31, 2020

連結財務ハイライト Consolidated Financial Highlights

単位：百万円/Millions of yen
通期/fiscal term

		2016/3	2017/3	2018/3	2019/3	2020/3
売上高	Net sales	426,963	439,100	450,308	452,376	467,135
経常利益	Ordinary profit	29,604	21,776	24,410	23,791	22,334
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	17,791	15,477	17,192	16,176	15,904
純資産額	Net assets	194,337	205,229	214,052	220,297	230,362
総資産額	Total assets	1,557,797	1,587,254	1,646,301	1,710,625	1,769,241
1株当たり純資産額 (円)	Net assets per share (Yen)	4,045.67	4,332.23	4,635.05	4,838.64	5,150.67
1株当たり当期純利益金額 (円)	Basic earnings per share (Yen)	240.99	209.65	232.88	219.12	215.44
自己資本比率 (%)	Equity ratio (%)	12.3	12.7	12.8	12.7	12.9
自己資本利益率 (%)	Return on equity (%)	9.4	7.9	8.3	7.6	7.1

(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。

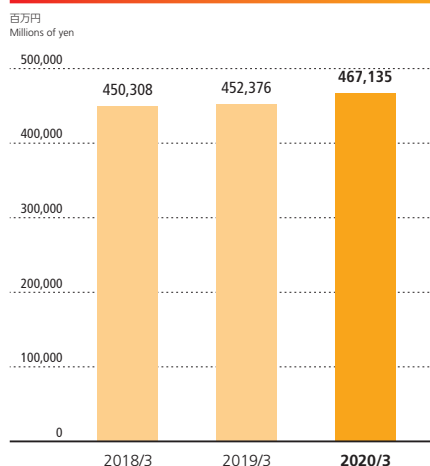
3. 「[税効果会計に係る会計基準]の一部改正」(企業会計基準第28号 2018年2月16日)等を第11期の期首から適用しており、第10期に係る主要な経営指標等については、当該会計基準等を選り適用した後の指標等となっております。

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

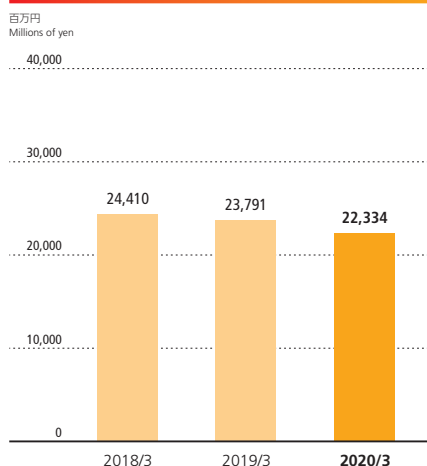
2. Price-earnings ratio is not recorded as the Company's shares are unlisted.

3. The Company has applied "Partial Amendments to Accounting Standard for Tax Effect Accounting" (Accounting Standards Board of Japan ("ASBJ") Statement No. 28, February 16, 2018) and other standards from the beginning of the fiscal year ended March 31, 2019. These standards, etc. have been retrospectively applied to the major management indicators, etc. for the fiscal year ended March 31, 2018.

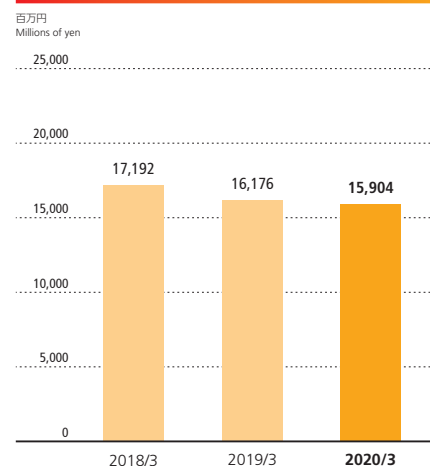
売上高 Net sales



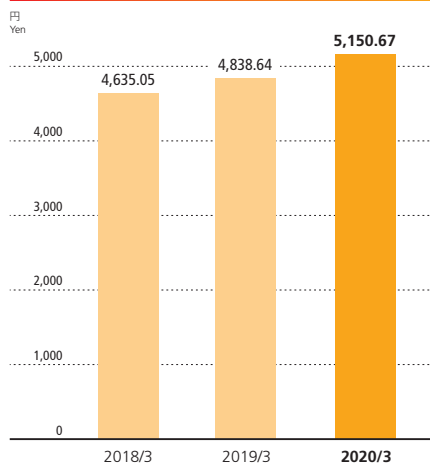
経常利益 Ordinary profit



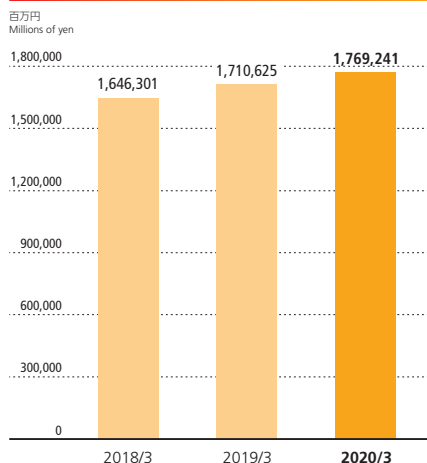
親会社株主に帰属する当期純利益 Profit attributable to owners of parent



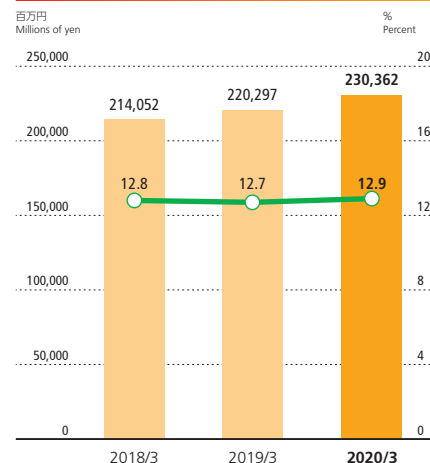
1株当たり純資産額 Net assets per share



総資産額 Total assets



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



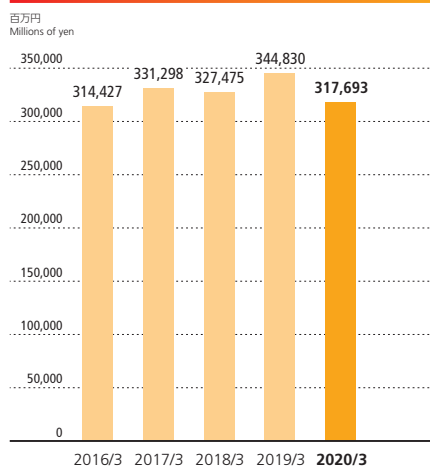
個別財務ハイライト Non-Consolidated Financial Highlights

単位：百万円/Millions of yen
通期/fiscal term

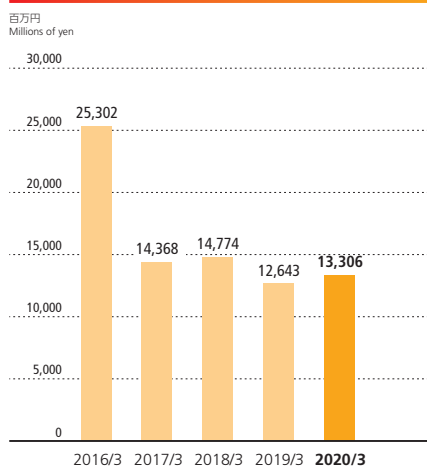
		2016/3	2017/3	2018/3	2019/3	2020/3
売上高	Net sales	314,427	331,298	327,475	344,830	317,693
経常利益	Ordinary profit	25,302	14,368	14,774	12,643	13,306
当期純利益	Profit	17,943	10,957	10,482	9,054	10,609
純資産額	Net assets	166,563	171,487	176,526	177,527	183,038
総資産額	Total assets	1,313,568	1,313,705	1,358,377	1,390,676	1,441,083
1株当たり純資産額 (円)	Net assets per share (Yen)	3,265.48	3,417.37	3,572.81	3,603.71	3,773.71
1株当たり当期純利益金額 (円)	Basic earnings per share (Yen)	243.06	148.43	142.00	122.65	143.71
自己資本比率 (%)	Equity ratio (%)	12.7	13.1	13.0	12.8	12.7
自己資本利益率 (%)	Return on equity (%)	11.0	6.5	6.0	5.1	5.9

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

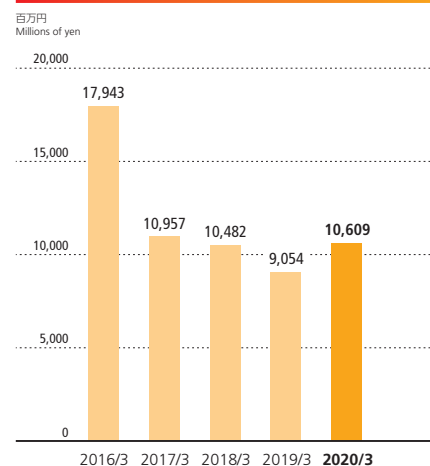
売上高 Net sales



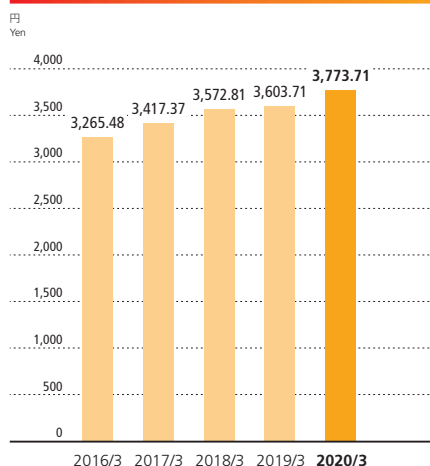
経常利益 Ordinary profit



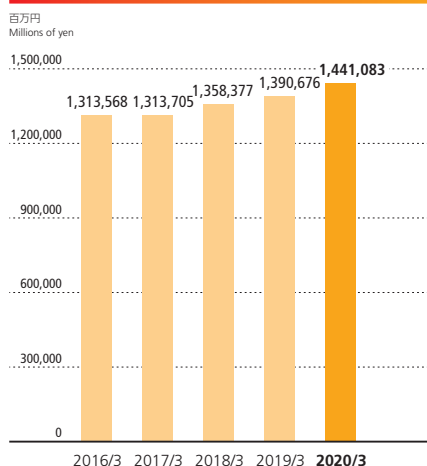
当期純利益 Profit



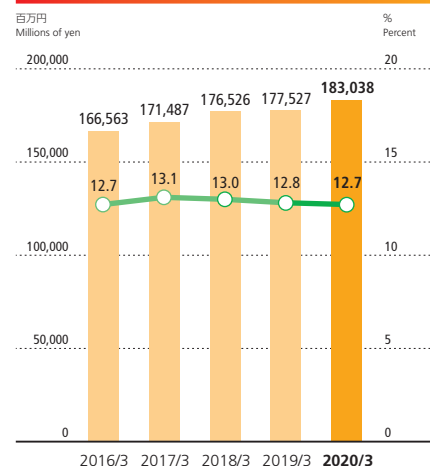
1株当たり純資産額 Net assets per share



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	2019/3	2020/3
流動資産	Current assets		
現金及び預金	Cash and deposits	32,069	83,159
受取手形	Notes receivable - trade	8	10
割賦債権	Installment receivables	139,328	143,044
リース債権及びリース投資資産	Lease receivables and investments in leases	940,979	994,276
営業貸付金	Accounts receivable - operating loans	300,092	294,153
その他の営業貸付債権	Accounts receivable - other loans to customers	80,048	66,243
賃貸料等未収入金	Accounts receivable - lease	3,628	1,436
その他の営業資産	Other operating assets	13,161	11,306
有価証券	Securities	1,387	1,360
商品	Merchandise	6,887	13,605
その他	Other	28,747	22,987
貸倒引当金	Allowance for doubtful accounts	(3,131)	(3,926)
流動資産合計	Total current assets	1,543,209	1,627,657
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	101,384	79,608
賃貸資産前渡金	Advance payments for purchases of assets for lease	38	287
賃貸資産合計	Total assets for lease	101,422	79,896
社用資産	Own-used assets	1,821	1,901
有形固定資産合計	Total property, plant and equipment	103,243	81,797
無形固定資産	Intangible assets		
賃貸資産	Assets for lease		
賃貸資産	Assets for lease	413	326
賃貸資産合計	Total assets for lease	413	326
その他の無形固定資産	Other intangible assets		
のれん	Goodwill	—	3,004
ソフトウェア	Software	2,617	3,214
その他	Other	597	679
その他の無形固定資産合計	Total other intangible assets	3,215	6,897
無形固定資産合計	Total intangible assets	3,628	7,223
投資その他の資産	Investments and other assets		
投資有価証券	Investment securities	41,944	38,569
破産更生債権等	Distressed receivables	3,032	2,511
繰延税金資産	Deferred tax assets	5,659	3,611
その他	Other	11,836	9,255
貸倒引当金	Allowance for doubtful accounts	(1,929)	(1,386)
投資その他の資産合計	Total investments and other assets	60,543	52,561
固定資産合計	Total non-current assets	167,415	141,583
資産合計	Total assets	1,710,625	1,769,241

単位：百万円/Millions of yen
通期/fiscal term

負債の部	Liabilities	2019/3	2020/3
流動負債	Current liabilities		
支払手形及び買掛金	Notes and accounts payable - trade	43,478	48,768
短期借入金	Short-term borrowings	245,500	261,079
1年内償還予定の社債	Current portion of bonds payable	20,000	10,000
1年内返済予定の長期借入金	Current portion of long-term borrowings	129,422	116,964
コマーシャル・ペーパー	Commercial papers	374,966	368,968
債権流動化に伴う支払債務	Payables under securitization of lease receivables	27,623	29,971
リース債務	Lease obligations	9,374	8,063
未払法人税等	Income taxes payable	3,701	4,141
割賦未実現利益	Unrealized profit on installment sales	11,473	11,870
賞与引当金	Provision for bonuses	1,534	1,505
役員賞与引当金	Provision for directors' bonuses	21	22
資産除去債務	Asset retirement obligations	1,347	1,383
その他	Other	31,808	31,874
流動負債合計	Total current liabilities	900,251	894,614
固定負債	Non-current liabilities		
社債	Bonds payable	80,000	100,000
長期借入金	Long-term borrowings	429,021	451,240
債権流動化に伴う長期支払債務	Long-term payables under securitization of lease receivables	45,364	58,630
繰延税金負債	Deferred tax liabilities	2,653	81
退職給付に係る負債	Net defined benefit liability	6,516	6,717
預り保証金	Guarantee deposits	25,245	25,646
資産除去債務	Asset retirement obligations	447	449
その他	Other	827	1,497
固定負債合計	Total non-current liabilities	590,076	644,263
負債合計	Total liabilities	1,490,328	1,538,878
純資産の部	Net assets		
株主資本	Shareholders' equity		
資本金	Share capital	32,000	32,000
資本剰余金	Capital surplus	66,281	66,281
利益剰余金	Retained earnings	122,898	131,804
株主資本合計	Total shareholders' equity	221,180	230,086
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	3,142	4,422
繰延ヘッジ損益	Deferred gains or losses on hedges	(86)	(195)
為替換算調整勘定	Foreign currency translation adjustment	(5,692)	(5,635)
退職給付に係る調整累計額	Remeasurements of defined benefit plans	(985)	(1,005)
その他の包括利益累計額合計	Total accumulated other comprehensive income	(3,622)	(2,413)
非支配株主持分	Non-controlling interests	2,739	2,689
純資産合計	Total net assets	220,297	230,362
負債純資産合計	Total liabilities and net assets	1,710,625	1,769,241

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	
		2019/3	2020/3
売上高	Net sales	452,376	467,135
売上原価	Cost of sales	403,675	417,681
売上総利益	Gross profit	48,700	49,453
販売費及び一般管理費	Selling, general and administrative expenses	24,279	27,645
営業利益	Operating profit	24,420	21,808
営業外収益	Non-operating income		
受取利息	Interest income	88	117
受取配当金	Dividend income	358	368
持分法による投資利益	Share of profit of entities accounted for using equity method	467	520
その他	Other	99	60
営業外収益合計	Total non-operating income	1,014	1,065
営業外費用	Non-operating expenses		
支払利息	Interest expenses	296	273
社債発行費	Bond issuance costs	149	165
為替差損	Foreign exchange losses	1,194	96
その他	Other	2	3
営業外費用合計	Total non-operating expenses	1,643	538
経常利益	Ordinary profit	23,791	22,334
特別利益	Extraordinary income		
固定資産売却益	Gain on sales of non-current assets	24	35
投資有価証券売却益	Gain on sales of investment securities	233	1,100
特別利益合計	Total extraordinary income	258	1,135
特別損失	Extraordinary losses		
固定資産除売却損	Loss on sales and retirement of non-current assets	4	7
減損損失	Impairment loss	0	—
投資有価証券評価損	Loss on valuation of investment securities	3	18
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	—	4
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	16	30
税金等調整前当期純利益	Profit before income taxes	24,034	23,440
法人税、住民税及び事業税	Income taxes - current	7,344	8,543
法人税等調整額	Income taxes - deferred	156	(1,047)
法人税等合計	Total income taxes	7,501	7,496
当期純利益	Profit	16,532	15,944
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	356	39
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	16,176	15,904

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	
		2019/3	2020/3
当期純利益	Profit (loss)	16,532	15,944
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	(1,222)	1,282
繰延ヘッジ損益	Deferred gains or losses on hedges	(4)	(108)
為替換算調整勘定	Foreign currency translation adjustment	(1,572)	666
退職給付に係る調整額	Remeasurements of defined benefit plans, net of tax	108	(19)
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	(25)	(609)
その他の包括利益合計	Other comprehensive income	(2,715)	1,210
包括利益	Comprehensive income	13,816	17,154
(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	13,465	17,113
非支配株主に係る包括利益	Comprehensive income attributable to non-controlling interests	351	41

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 2018年4月1日 至 2019年3月31日)/For the fiscal year ended March 31, 2019

	株主資本 Stockholders' equity				その他の包括利益累計額 Accumulated other comprehensive income						
	資本金 Share capital	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	66,282	113,588	211,870	4,366	(81)	(4,102)	(1,094)	(911)	3,093	214,052
会計方針の変更による累積的影響額 Cumulative effects of changes in accounting policies				—							—
会計方針の変更を反映した当期首残高 Restated balance	32,000	66,282	113,588	211,870	4,366	(81)	(4,102)	(1,094)	(911)	3,093	214,052
当期変動額 Changes during period											
剰余金の配当 Dividends of surplus			(6,865)	(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							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)							(0)
連結範囲の変動 Change in scope of consolidation				—							—
株主資本以外の項目の当期変動額 (純額) Net changes in 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 during period	—	(0)	9,310	9,310	(1,224)	(4)	(1,590)	108	(2,710)	(354)	6,244
当期末残高 Balance at end of period	32,000	66,281	122,898	221,180	3,142	(86)	(5,692)	(985)	(3,622)	2,739	220,297

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 2019年4月1日 至 2020年3月31日)/For the fiscal year ended March 31, 2020

	株主資本 Stockholders' equity				その他の包括利益累計額 Accumulated other comprehensive income			純資産合計 Total net assets			
	資本金 Share capital	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
当期首残高 Balance at beginning of current period	32,000	66,281	122,898	221,180	3,142	(86)	(5,692)	(985)	(3,622)	2,739	220,297
会計方針の変更による累積的影響額 Cumulative effects of changes in accounting policies			(574)	(574)							(574)
会計方針の変更を反映した当期首残高 Restated balance	32,000	66,281	122,324	220,606	3,142	(86)	(5,692)	(985)	(3,622)	2,739	219,722
当期変動額 Changes during period											
剰余金の配当 Dividends of surplus			(6,422)	(6,422)							(6,422)
親会社株主に帰属する当期純利益 Profit attributable to owners of parent			15,904	15,904							15,904
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											
連結範囲の変動 Change in scope of consolidation			(1)	(1)							(1)
株主資本以外の項目の当期変動額 (純額) Net changes in items other than shareholders' equity					1,280	(108)	57	(19)	1,208	(49)	1,159
当期変動額合計 Total changes during period	—	—	9,480	9,480	1,280	(108)	57	(19)	1,208	(49)	10,639
当期末残高 Balance at end of period	32,000	66,281	131,804	230,086	4,422	(195)	(5,635)	(1,005)	(2,413)	2,689	230,362

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

		2019/3	2020/3
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	24,034	23,440
賃貸資産減価償却費	Depreciation of assets for lease	21,904	19,837
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	12,645	18,795
社用資産減価償却費及び除売却損益(△は益)	Depreciation of own-used assets and loss (gain) on sale and retirement of assets	1,506	1,634
のれん償却額	Amortization of goodwill	2	334
為替差損益(△は益)	Foreign exchange losses (gains)	5,436	(2,380)
貸倒引当金の増減額(△は減少)	Increase (decrease) in allowance for doubtful accounts	(1,023)	181
受取利息及び受取配当金	Interest and dividend income	(446)	(485)
資金原価及び支払利息	Capital costs and interest expenses	13,728	13,261
持分法による投資損益(△は益)	Share of loss (profit) of entities accounted for using equity method	(467)	(520)
投資有価証券売却損益(△は益)	Loss (gain) on sales of investment securities	(233)	(1,100)
投資有価証券評価損益(△は益)	Loss (gain) on valuation of investment securities	3	18
賃貸料等未収入金の増減額(△は増加)	Decrease (increase) in accounts receivable - lease	(410)	2,159
割賦債権の増減額(△は増加)	Decrease (increase) in installment receivables	341	(3,460)
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 investments in leases	(38,867)	(20,120)
貸付債権の増減額(△は増加)	Decrease (increase) in loan claims	(28,292)	12,462
その他の営業資産の増減額(△は増加)	Decrease (increase) in other operating assets	(889)	4,435
たな卸資産の増減額(△は増加)	Decrease (increase) in inventories	(5,609)	(6,718)
営業投資有価証券の増減額(△は増加)	Decrease (increase) in investment securities for sale	(879)	5,024
賃貸資産の取得による支出	Purchase of assets for lease	(26,277)	(26,690)
仕入債務の増減額(△は減少)	Increase (decrease) in trade payables	1,976	5,301
その他	Other, net	(1,657)	(1,774)
小計	Subtotal	(23,475)	43,635
利息及び配当金の受取額	Interest and dividends received	632	825
利息の支払額	Interest paid	(13,294)	(13,755)
法人税等の支払額	Income taxes paid	(8,133)	(8,596)
営業活動によるキャッシュ・フロー	Net cash provided by (used in) operating activities	(44,270)	22,109
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	(1,801)	(2,345)
投資有価証券の取得による支出	Purchase of investment securities	(238)	(1,207)
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	505	1,511
連結の範囲の変更を伴う子会社株式の取得による支出	Purchase of shares of subsidiaries resulting in change in scope of consolidation	—	(819)
信託受益権の取得による支出	Purchase of beneficial interests in trust	(2,128)	—
信託受益権の償還による収入	Redemption of beneficial interests in trust	—	2,128
その他	Other, net	41	(481)
投資活動によるキャッシュ・フロー	Net cash provided by (used in) investing activities	(3,620)	(1,214)
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 borrowings	17,082	18,755
コマーシャル・ペーパーの純増減額(△は減少)	Net increase (decrease) in commercial papers	(8,000)	(5,997)
債権流動化による収入	Proceeds from securitization of lease receivables	30,845	54,050
債権流動化の返済による支出	Repayments of payables under securitization of lease receivables	(27,309)	(38,436)
長期借入れによる収入	Proceeds from long-term borrowings	125,104	141,454
長期借入金の返済による支出	Repayments of long-term borrowings	(105,702)	(142,986)
社債の発行による収入	Proceeds from issuance of bonds	29,850	29,834
社債の償還による支出	Redemption of bonds	(10,000)	(20,000)
配当金の支払額	Dividends paid	(6,865)	(6,422)
その他	Other, net	(795)	—
財務活動によるキャッシュ・フロー	Net cash provided by (used in) financing activities	44,208	30,251
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	(393)	(53)
現金及び現金同等物の増減額(△は減少)	Net increase (decrease) in cash and cash equivalents	(4,075)	51,091
現金及び現金同等物の期首残高	Cash and cash equivalents at beginning of period	36,145	32,069
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 (decrease) in cash and cash equivalents resulting from change in scope of consolidation	—	(2)
現金及び現金同等物の期末残高	Cash and cash equivalents at end of period	32,069	83,159

商号	JA三井リース株式会社	Company Name	JA Mitsui Leasing, Ltd.
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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, and 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) First Financial Holdings, LLC (カリフォルニア) First Financial Corporate Services, Inc. (カリフォルニア) 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) First Financial Holdings, LLC (California) First Financial Corporate Services, Inc. (California) PT. Mitsui Leasing Capital Indonesia (Jakarta) JA Mitsui Leasing Singapore Pte. Ltd. (Singapore)