

SMBCコンシューマーファイナンス月次営業指標  
SMBC Consumer Finance monthly business indicators

| 2018年3月期<br>Fiscal Year Ended March 31, 2018 | 4月 April               |  | 5月 May                 |  | 6月 June                |  | 7月 July                |  | 8月 August              |  | 9月 September           |  |
|--|------------------------|--|------------------------|--|------------------------|--|------------------------|--|------------------------|--|------------------------|--|
|  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  |

《営業貸付金残高および顧客数》

*Loans outstanding and customers*

| 営業貸付金残高  | Consumer loans outstanding (百万円/Yen-million) | 750,902 | 2.6   | 755,032 | 2.5   | 754,588 | 2.5   | 752,906 | 2.3   | 754,374 | 2.2   | 757,727 | 2.2   |
|----------|--|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
| 無担保ローン   | Unsecured loans                              | 749,584 | 2.7   | 753,746 | 2.6   | 753,337 | 2.5   | 751,683 | 2.4   | 753,182 | 2.3   | 756,582 | 2.3   |
| 有担保ローン   | Secured loans                                | 1,318   | -29.6 | 1,285   | -29.7 | 1,251   | -29.5 | 1,223   | -29.3 | 1,192   | -29.0 | 1,145   | -30.2 |
| 顧客数      | Number of customers (千人/thousands)           | 1,304   | 0.9   | 1,312   | 1.0   | 1,310   | 1.0   | 1,309   | 1.0   | 1,313   | 1.1   | 1,321   | 1.4   |
| 無担保ローン   | Unsecured loans                              | 1,304   | 0.9   | 1,311   | 1.0   | 1,310   | 1.0   | 1,309   | 1.0   | 1,313   | 1.1   | 1,321   | 1.4   |
| 有担保ローン   | Secured loans                                | 0       | -24.0 | 0       | -24.2 | 0       | -23.7 | 0       | -23.5 | 0       | -22.6 | 0       | -24.1 |
| 一顧客当たり残高 | Per customer (千円/Yen-thousand)               | 575     | 1.7   | 575     | 1.6   | 575     | 1.5   | 574     | 1.3   | 574     | 1.1   | 573     | 0.8   |
| 無担保ローン   | Unsecured loans                              | 574     | 1.8   | 574     | 1.6   | 574     | 1.5   | 574     | 1.4   | 573     | 1.2   | 572     | 0.8   |
| 有担保ローン   | Secured loans                                | 1,913   | -7.4  | 1,904   | -7.4  | 1,881   | -7.6  | 1,870   | -7.5  | 1,854   | -8.2  | 1,832   | -8.1  |

《無担保ローン新規申込数および新規顧客数》

*Number of applicants and new customers (unsecured loans)*

|       |                         |        |            |        |            |        |            |        |            |        |            |        |            |
|-------|-------------------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|------------|
| 新規申込数 | Number of applicants    | 41,417 | 4.7        | 47,015 | 2.1        | 36,425 | -3.5       | 36,902 | -0.6       | 41,486 | 0.5        | 45,327 | 13.6       |
| 新規顧客数 | Number of new customers | 18,195 | 8.4        | 21,210 | 4.8        | 16,313 | -2.5       | 16,198 | 4.2        | 19,102 | 4.7        | 21,022 | 20.1       |
| 成約率   | (%) Approval ratio (%)  | 43.9   | <i>1.5</i> | 45.1   | <i>1.1</i> | 44.8   | <i>0.5</i> | 43.9   | <i>2.0</i> | 46.0   | <i>1.8</i> | 46.4   | <i>2.5</i> |

注) 成約率の増減率欄の斜体数値は、前年同月比増減数です。

Note: *Italic* figures represent the number of increase/decrease from the same month of previous fiscal year.

《チャネル展開》

*Service channels*

|            |                                       |     |      |       |     |     |     |     |     |     |     |     |     |
|------------|---------------------------------------|-----|------|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 店舗数 (店)    | Number of branches                    | 964 | -105 | 966   | -95 | 964 | -86 | 962 | -78 | 962 | -63 | 960 | -52 |
| お客様サービスプラザ | Customer Service Plazas               | 18  | 0    | 18    | 0   | 18  | 0   | 18  | 0   | 18  | 0   | 18  | 0   |
| 自動契約店舗(無人) | Unstaffed branches                    | 946 | -105 | 948   | -95 | 946 | -86 | 944 | -78 | 944 | -63 | 942 | -52 |
| 自動契約機 (台)  | Number of automated contract machines | 998 | -104 | 1,000 | -94 | 998 | -85 | 996 | -78 | 996 | -63 | 996 | -50 |

注) チャネル展開の増減率欄の斜体数値は前年同月比増減数です。

Note: *Italic* figures represent the number of increase/decrease from the same month of previous fiscal year.

SMBCコンシューマーファイナンス月次営業指標  
SMBC Consumer Finance monthly business indicators

| 2018年3月期<br>Fiscal Year Ended March 31, 2018 | 10月 October            |  | 11月 November           |  | 12月 December           |  | 1月 January             |  | 2月 February            |  | 3月 March               |  |
|--|------------------------|--|------------------------|--|------------------------|--|------------------------|--|------------------------|--|------------------------|--|
|  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  | 前年同月比<br>増減率<br>YOY(%) |  |

《営業貸付金残高および顧客数》

*Loans outstanding and customers*

|          |  |         |       |         |       |         |       |         |       |         |       |         |       |
|----------|--|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
| 営業貸付金残高  | Consumer loans outstanding (百万円/Yen-million) | 759,198 | 2.0   | 761,908 | 1.9   | 755,726 | 1.8   | 756,623 | 1.7   | 758,209 | 1.7   | 761,736 | 1.7   |
| 無担保ローン   | Unsecured loans                              | 758,084 | 2.1   | 760,827 | 2.0   | 754,675 | 1.9   | 755,599 | 1.8   | 757,216 | 1.7   | 760,770 | 1.7   |
| 有担保ローン   | Secured loans                                | 1,113   | -30.1 | 1,080   | -30.0 | 1,050   | -29.2 | 1,023   | -29.2 | 992     | -29.2 | 966     | -29.2 |
| 顧客数      | Number of customers (千人/thousands)           | 1,327   | 1.7   | 1,333   | 2.0   | 1,322   | 2.2   | 1,327   | 2.4   | 1,333   | 2.8   | 1,342   | 3.0   |
| 無担保ローン   | Unsecured loans                              | 1,326   | 1.7   | 1,333   | 2.0   | 1,322   | 2.2   | 1,326   | 2.5   | 1,333   | 2.8   | 1,341   | 3.0   |
| 有担保ローン   | Secured loans                                | 0       | -23.4 | 0       | -23.0 | 0       | -22.7 | 0       | -22.4 | 0       | -22.6 | 0       | -22.4 |
| 一顧客当たり残高 | Per customer (千円/Yen-thousand)               | 572     | 0.3   | 571     | -0.1  | 571     | -0.3  | 569     | -0.7  | 568     | -1.1  | 567     | -1.3  |
| 無担保ローン   | Unsecured loans                              | 571     | 0.4   | 570     | 0.0   | 570     | -0.3  | 569     | -0.7  | 568     | -1.1  | 567     | -1.3  |
| 有担保ローン   | Secured loans                                | 1,814   | -8.6  | 1,801   | -9.1  | 1,808   | -8.4  | 1,792   | -8.7  | 1,782   | -8.5  | 1,763   | -8.8  |

《無担保ローン新規申込数および新規顧客数》

*Number of applicants and new customers (unsecured loans)*

|       |                         |        |      |        |      |        |      |        |      |        |      |        |      |
|-------|-------------------------|--------|------|--------|------|--------|------|--------|------|--------|------|--------|------|
| 新規申込数 | Number of applicants    | 42,404 | 15.5 | 42,097 | 10.1 | 32,497 | 5.5  | 39,598 | 8.3  | 42,198 | 13.0 | 48,897 | -0.4 |
| 新規顧客数 | Number of new customers | 19,854 | 23.9 | 19,914 | 19.7 | 14,549 | 15.1 | 17,675 | 17.8 | 19,363 | 22.1 | 22,317 | 7.3  |
| 成約率   | (%) Approval ratio (%)  | 46.8   | 3.2  | 47.3   | 3.8  | 44.8   | 3.8  | 44.6   | 3.6  | 45.9   | 3.4  | 45.6   | 3.3  |

注) 成約率の増減率欄の斜体数値は、前年同月比増減数です。

Note: *Italic* figures represent the number of increase/decrease from the same month of previous fiscal year.

《チャネル展開》

*Service channels*

|            |                                       |     |     |     |     |     |     |     |     |     |     |     |    |
|------------|---------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| 店舗数 (店)    | Number of branches                    | 957 | -51 | 957 | -38 | 957 | -35 | 958 | -29 | 960 | -15 | 959 | -4 |
| お客様サービスプラザ | Customer Service Plazas               | 18  | 0   | 18  | 0   | 18  | 0   | 18  | 0   | 18  | 0   | 18  | 0  |
| 自動契約店舗(無人) | Unstaffed branches                    | 939 | -51 | 939 | -38 | 939 | -35 | 940 | -29 | 942 | -15 | 941 | -4 |
| 自動契約機 (台)  | Number of automated contract machines | 992 | -50 | 991 | -38 | 991 | -35 | 992 | -29 | 996 | -12 | 995 | -2 |

注) チャネル展開の増減率欄の斜体数値は前年同月比増減数です。

Note: *Italic* figures represent the number of increase/decrease from the same month of previous fiscal year.