

# 2013年3月期 中間決算資料

## Business performance for the first half ended September 2012

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### (注記)

1. 2011年3月末 ポケットカードの株式を全株売却しました。
2. 当社は、2010年10月に三洋信販を、2011年4月にアットローンを、それぞれ吸収合併しました。
3. 2012年3月期は決算期変更のため、プロミス香港、プロミス瀋陽およびプロミス深センにおいて、15ヶ月決算となっています。
4. 2013年3月期中間期は決算期変更のため、プロミスタイランドおよび良京實業において、9ヶ月決算となっています。
5. 2013年3月期中間期より、プロミス深センは持分法適用会社から連結子会社となりました。
6. 2013年3月期中間期において、SMFGグループの完全子会社として表示方法の一部を変更しています。

### 注意事項

2013年3月期より、会計監査人による法定監査は、中間監査および年度監査が実施されます。

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### Notes

1. We sold all shares of POCKET CARD at the end of March-2011.
2. We merged and consolidated with SANYO SHINPAN in October 2010, with At-Loan in April 2011.
3. Due to a change of the accounting period, the period for the fiscal year ended March 31, 2012 of PROMISE (HONG KONG), PROMISE (SHENYANG) and PROMISE (SHENZHEN) includes 15 months.
4. Due to a change of the accounting period, the period for the first half ended September 2012 of PROMISE (THAILAND) and Liang Jing includes 9 months.
5. In the first half ended September 2012, PROMISE (SHENZHEN) changed from an equity-method subsidiary to a consolidated subsidiary.
6. From the first half ended September 2012, some of the figures have been changed as the Company became a wholly owned subsidiary of SMFG.

### Cautionary Information

Starting with March-2013, interim and fiscal year-end audits are conducted by the Company's independent auditor.

2012年11月14日

Nov 14, 2012

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(連結・単体) / Financial highlights (consolidated, non-consolidated)

		2011/3		2012/3				2013/3	
			前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)		前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)
《連結》 Consolidated									
営業収益	Operating income (百万円/Yen-million)	238,427	-29.7	100,358	-22.2	196,170	-17.7	93,438	-6.9
営業利益	Operating profit (百万円/Yen-million)	-51,160	-	-206,761	-	-156,630	-	30,813	-
経常利益	Recurring profit (百万円/Yen-million)	-48,811	-	-205,728	-	-155,451	-	31,954	-
当期純利益	Net income (百万円/Yen-million)	-96,010	-	-208,553	-	-169,557	-	30,559	-
総資産	Total assets (百万円/Yen-million)	1,160,464	-31.5	972,667	-27.3	990,855	-14.6	881,752	-9.3
純資産	Net assets (百万円/Yen-million)	173,590	-42.1	-51,031	-	108,827	-37.3	138,160	-
営業貸付金残高	Consumer loans outstanding (百万円/Yen-million)	879,597	-32.2	801,345	-22.1	759,349	-13.7	746,485	-6.8
有利子負債	Interest-bearing debt (百万円/Yen-million)	685,784	-31.1	581,820	-23.6	510,686	-25.5	439,859	-24.4
一株当たり当期純利益	Net income per share (円/Yen)	-757.09	-	-1,644.51	-	-911.10	-	86.61	-
一株当たり純資産	Net assets per share (円/Yen)	1,249.13	-38.9	-402.95	-	308.44	-75.3	390.29	-
連単倍率(営業収益)	Ratio of con./non-con. for OI (倍/Times)	1.27	-0.32	1.13	-0.25	1.13	-0.14	1.13	0
連単倍率(当期純利益)	Ratio of con./non-con. for NI (倍/Times)	0.91	-1.09	1.02	-	0.99	0.08	1.16	0.14
自己資本比率	Shareholders' equity ratio (%)	13.65	-1.66	-5.25	-24.12	10.98	-2.67	15.62	20.87
自己資本当期純利益率(ROE)	ROE (%)	-45.97	-51.77	-388.70	-387.39	-126.90	-80.93	24.79	413.49
総資産当期純利益率(ROA)	ROA (%)	-6.73	-7.54	-19.55	-19.33	-15.76	-9.03	3.26	22.81

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 the end of previous fiscal year.

《単体》 Non-consolidated									
営業収益	Operating income (百万円/Yen-million)	187,546	-11.9	88,849	-4.6	172,291	-8.1	82,667	-7.0
営業利益	Operating profit (百万円/Yen-million)	-54,157	-	-211,798	-	-166,691	-	26,791	-
経常利益	Recurring profit (百万円/Yen-million)	-50,684	-	-211,306	-	-167,012	-	26,658	-
当期純利益	Net income (百万円/Yen-million)	-104,408	-	-204,044	-	-169,690	-	26,281	-
総資産	Total assets (百万円/Yen-million)	1,035,546	-11.6	928,196	-14.0	944,581	-8.8	833,620	-10.2
純資産	Net assets (百万円/Yen-million)	118,561	-47.4	-85,966	-	69,018	-41.8	94,944	-
営業貸付金残高	Consumer loans outstanding (百万円/Yen-million)	772,593	-9.7	777,393	2.9	735,504	-4.8	719,471	-7.5
有利子負債	Interest-bearing debt (百万円/Yen-million)	624,268	-5.3	575,891	-6.3	507,406	-18.7	437,760	-24.0
一株当たり当期純利益	Net income per share (円/Yen)	-823.31	-	-1,608.96	-	-911.81	-	74.48	-
一株当たり純資産	Net assets per share (円/Yen)	934.57	-47.4	-678.42	-	195.61	-79.1	269.09	-
自己資本比率	Shareholders' equity ratio (%)	11.45	-7.77	-9.27	-30.21	7.31	-4.14	11.39	20.66
自己資本当期純利益率(ROE)	ROE (%)	-60.75	-64.04	-1,256.37	-	-180.97	-120.22	32.06	1,288.43
総資産当期純利益率(ROA)	ROA (%)	-9.46	-10.04	-20.78	-21.03	-17.14	-7.68	2.96	23.74

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 the end of previous fiscal year.

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

(百万円/Yen-million)

		2011/3		2012/3			2013/3		
			前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)		前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)
営業収益	Operating income	238,427	-29.7	100,358	-22.2	196,170	-17.7	93,438	-6.9
金融収益	Financial revenues	232,583	-27.9	98,208	-21.7	192,368	-17.3	91,647	-6.7
営業貸付金利息	Interest revenues	180,422	-31.0	70,927	-28.3	137,936	-23.5	63,059	-11.1
償却債権取立益	Collection of written-off loans	6,767	-13.5	4,737	24.9	8,715	28.8	4,854	2.5
あっせん収益	Fees and commissions	926	-91.2	0	-99.9	0	-99.9	0	-98.1
買取債権回収高	Collection of purchased receivables	13,111	-3.1	6,381	-3.6	12,760	-2.7	6,051	-5.2
信用保証収益	Loan guarantee revenues	31,228	7.6	16,084	3.5	32,824	5.1	17,616	9.5
その他の金融収益	Other financial revenues	126	-4.3	77	30.1	131	4.0	65	-15.5
その他の事業収益	Other operating revenues	5,843	-64.5	2,150	-40.4	3,802	-34.9	1,791	-16.7
営業費用	Operating expenses	289,588	-9.6	307,120	149.3	352,801	21.8	62,625	-79.6
金融費用	Financial expenses	15,867	-22.4	7,060	-12.4	13,070	-17.6	4,889	-30.8
支払利息	Interest expenses	15,391	-17.9	6,983	-11.6	12,938	-15.9	4,851	-30.5
商品売上原価	Cost of goods sold	385	-39.1	152	-28.9	204	-46.9	59	-60.9
その他の営業費用	Other operating expenses	273,334	-8.7	299,907	160.9	339,526	24.2	57,676	-80.8
広告宣伝費	Advertising expenses	5,893	-38.8	3,317	9.2	6,725	14.1	4,554	37.3
貸倒費用	Expenses for loan losses	81,255	-21.2	26,217	-36.4	28,353	-65.1	20,977	-20.0
利息返還費用	Expenses for interest repayments	100,957	104.7	240,020	818.1	240,101	137.8	-	-
債務保証費用	Expenses for debt guarantees	11,413	-32.7	1,569	-67.4	8,142	-28.7	3,873	146.9
人件費	Personnel expenses	23,018	-38.8	10,110	-24.4	18,625	-19.1	9,389	-7.1
賃借料	Rental expenses	6,615	-22.4	3,723	1.4	7,151	8.1	3,613	-3.0
減価償却費	Depreciation	4,355	-42.7	1,537	-33.1	2,932	-32.7	1,284	-16.4
支払手数料	Fee expenses	18,808	-37.3	7,786	-15.5	15,904	-15.4	8,043	3.3
その他	Other	21,018	-42.6	5,624	-49.6	11,589	-44.9	5,939	5.6
営業利益	Operating profit	-51,160	-	-206,761	-	-156,630	-	30,813	-
営業外収益	Non-operating revenues	3,540	154.7	1,590	-11.3	3,201	-9.6	1,699	6.8
営業外費用	Non-operating expenses	1,191	-39.0	557	7.1	2,021	69.6	557	-0.0
経常利益	Recurring profit	-48,811	-	-205,728	-	-155,451	-	31,954	-
特別利益	Extraordinary income	33,320	-	3,205	225.0	4,084	-87.7	141	-95.6
特別損失	Extraordinary losses	76,595	-	4,072	-55.8	14,910	-80.5	359	-91.2
税引前利益	Income before income taxes	-92,086	-	-206,596	-	-166,276	-	31,737	-
法人税、住民税及び事業税	Income taxes (current)	2,948	-4.9	1,481	-0.6	2,778	-5.8	1,156	-21.9
法人税等調整額	Income taxes (deferred)	-461	-89.4	475	-	502	-208.8	20	-95.6
少数株主損益	Minority interest in earnings (losses)	1,438	-	-	-	-	-	-	-
当期純利益	Net income	-96,010	-	-208,553	-	-169,557	-	30,559	-

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

(百万円/Yen-million)

		2011/3		2012/3		2013/3			
			前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)	前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)	
営業収益	Operating income	187,546	-11.9	88,849	-4.6	172,291	-8.1	82,667	-7.0
営業貸付金利息	Interest revenues	141,116	-16.8	67,387	-4.9	129,051	-8.5	59,212	-12.1
無担保ローン	Unsecured loans	140,238	-17.2	67,026	-5.2	128,375	-8.5	58,949	-12.1
有担保ローン	Secured loans	877	302.4	360	253.5	675	-23.0	262	-27.1
その他の金融収益	Other financial revenues	221	-4.6	95	-14.4	151	-31.3	57	-39.6
その他の営業収益	Other operating revenues	46,209	7.6	21,366	-3.8	43,088	-6.8	23,397	9.5
償却債権取立益	Collection of written-off loans	6,064	15.7	3,902	18.8	7,560	24.7	4,487	15.0
信用保証収益	Loan guarantee revenues	35,541	42.5	16,084	1.4	32,824	-7.6	17,616	9.5
その他	Other	4,603	-64.0	1,379	-55.0	2,703	-41.3	1,293	-6.2
営業費用	Operating expenses	241,704	20.2	300,648	259.4	338,983	40.2	55,876	-81.4
金融費用	Financial expenses	14,120	10.8	7,035	7.5	13,046	-7.6	4,889	-30.5
支払利息	Interest expenses	13,738	11.6	6,958	8.6	12,914	-6.0	4,851	-30.3
その他の営業費用	Other operating expenses	227,583	20.9	293,612	280.7	325,936	43.2	50,987	-82.6
広告宣伝費	Advertising expenses	4,722	-2.0	3,069	32.1	6,068	28.5	4,233	37.9
貸倒費用	Expenses for loan losses	67,285	-12.0	24,334	-23.7	23,568	-65.0	18,742	-23.0
利息返還費用	Expenses for interest repayments	90,632	179.8	240,021	-	240,101	164.9	-	-
債務保証費用	Expenses for debt guarantees	12,056	-21.0	1,569	-41.3	8,142	-32.5	3,873	146.9
人件費	Personnel expenses	15,085	-29.6	7,725	-0.8	14,103	-6.5	7,576	-1.9
賃借料	Rental expenses	5,688	-14.5	3,438	9.6	6,488	14.1	3,155	-8.2
減価償却費	Depreciation	7,098	44.3	1,473	-25.7	2,780	-60.8	1,178	-20.0
支払手数料	Fee expenses	14,513	-0.5	7,187	10.7	14,823	2.1	7,560	5.2
その他	Other	10,500	-11.3	4,792	-9.8	9,859	-6.1	4,666	-2.6
営業利益	Operating profit	-54,157	-	-211,798	-	-166,691	-	26,791	-
営業外収益	Non-operating revenues	6,524	603.9	1,016	71.4	1,334	-79.6	394	-61.2
営業外費用	Non-operating expenses	3,051	23.7	524	27.8	1,654	-45.8	527	0.6
経常利益	Recurring profit	-50,684	-	-211,306	-	-167,012	-	26,658	-
特別利益	Extraordinary income	33,135	-	9,216	-	9,384	-71.7	1	-100.0
特別損失	Extraordinary losses	86,799	-	1,936	-74.3	12,023	-86.1	359	-81.4
税引前利益	Income before income taxes	-104,348	-	-204,025	-	-169,651	-	26,300	-
法人税、住民税及び事業税	Income taxes (current)	59	-44.2	19	-52.5	39	-34.6	19	-1.0
当期純利益	Net income	-104,408	-	-204,044	-	-169,690	-	26,281	-

### 3. 営業指標(連結) / Business indicators (consolidated)

		2011/3		2012/3		2013/3			
			前年比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)	前年比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)	
《営業貸付金残高及び顧客数》 Loans outstanding and customers									
営業貸付金残高	Consumer loans outstanding (百万円/Yen-million)	879,597	-32.2	801,345	-22.1	759,349	-13.7	746,485	-6.8
無担保ローン	Unsecured loans	871,272	-32.3	794,630	-22.1	753,477	-13.5	741,379	-6.7
有担保ローン	Secured loans	8,324	-21.0	6,714	-26.8	5,871	-29.5	5,105	-24.0
顧客数	Number of customers (千人/Thousands)	1,894	-26.8	1,745	-17.7	1,641	-13.4	1,593	-8.7
無担保ローン	Unsecured loans	1,892	-26.8	1,743	-17.7	1,639	-13.4	1,591	-8.7
有担保ローン	Secured loans	2	-15.6	2	-18.9	1	-18.7	1	-16.4
一顧客当たり残高	Per customer (千円/Yen-thousand)	464	-7.5	459	-5.4	462	-0.3	468	2.0
無担保ローン	Unsecured loans	460	-7.6	455	-5.3	459	-0.2	465	2.2
有担保ローン	Secured loans	3,392	-6.4	3,101	-9.8	2,944	-13.2	2,822	-9.0

#### 《保証事業》 Loan Guarantees

保証残高	Guaranteed loans outstanding (百万円/Yen-million)	532,443	-2.1	553,438	7.0	581,529	9.2	621,627	12.3
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#### 《チャネル展開》 Service channels

店舗数 (店)	Number of branches	1,265	-273	1,240	-155	1,232	-33	1,196	-44
有人店舗	Staffed branches	28	-141	28	-37	26	-2	36	8
お客様サービスプラザ	Customer service plazas	21	21	21	10	21	0	21	0
自動契約店舗(無人)	Unstaffed branches	1,216	-153	1,191	-128	1,185	-31	1,139	-52
ATM (台)	Number of ATMs	1,256	-266	1,229	-158	1,222	-34	1,172	-57
自動契約機 (台)	Number of automated contract machines	1,258	-263	1,231	-164	1,228	-30	1,184	-47
社員数 (人)	Number of employees	2,773	-1,749	2,664	-457	2,672	-101	2,950	286

注) 増減率欄の斜体数値は前年同期比増減数です。

Notes: *Italic* figures represent the number of increase/decrease from the end of previous fiscal year.

#### 《利回り》 Yield and interest rate

実質平均利回り	Actual average yield (%)	17.54	-0.85	16.90	-0.96	17.02	-0.52	16.70	-0.20
無担保ローン	Unsecured loans	17.58	-0.88	16.96	-0.96	17.08	-0.50	16.76	-0.20
有担保ローン	Secured loans	13.77	3.67	9.84	-0.45	9.91	-3.86	9.54	-0.30
平均表面調達金利	Average interest rate on fund procurement (%)	2.02	0.14	2.22	0.27	2.22	0.20	2.09	-0.13

注) 増減率欄の斜体数値は前年同期比増減数です。

Notes: *Italic* figures represent the number of increase/decrease in % points

### 3. 営業指標(単体) / Business indicators (non-consolidated)

	2011/3		2012/3			2013/3				
		前年同増減率 YOY(%)	(2Q)	前年同増減率 YOY(%)	前年同増減率 YOY(%)	(2Q)	前年同増減率 YOY(%)			
《営業貸付金残高及び顧客数》 Loans outstanding and customers										
営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	772,593	-9.7	777,393	2.9	735,504	-4.8	719,471	-7.5
無担保ローン	Unsecured loans		764,269	-10.5	770,678	2.2	729,632	-4.5	714,365	-7.3
有担保ローン	Secured loans		8,324	355.4	6,714	302.8	5,871	-29.5	5,105	-24.0
顧客数	Number of customers	(千人/Thousands)	1,627	0.9	1,634	9.8	1,528	-6.1	1,451	-11.2
無担保ローン	Unsecured loans		1,624	0.8	1,632	9.7	1,526	-6.1	1,449	-11.2
有担保ローン	Secured loans		2	275.8	2	253.8	1	-18.7	1	-16.4
一顧客当たり残高	Per customer	(千円/Yen-thousand)	474	-10.5	475	-6.3	481	1.4	495	4.3
無担保ローン	Unsecured loans		470	-11.1	472	-6.8	478	1.6	492	4.4
有担保ローン	Secured loans		3,392	21.2	3,101	13.9	2,944	-13.2	2,822	-9.0
無担保ローン新規顧客数	Number of new customers (unsecured loans)	(千人/Thousands)	114	-23.2	77	34.4	158	38.5	90	17.8
成約率	Approval ratio	(%)	34.7	-2.1	36.8	2.4	37.0	2.3	39.4	2.6

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 in % points.

#### 《保証事業》 Loan Guarantees

保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	600,355	23.1	553,438	11.6	581,529	-3.1	621,627	12.3
連結子会社への保証残高	Guaranteed loans to consolidated subsidiary		78,460	-25.7	-	-	-	-	-	-

#### 《チャネル展開》 Service channels

店舗数	(店)	Number of branches	1,237	-2.55	1,210	-1.58	1,203	-3.4	1,151	-5.9
有人店舗		Staffed branches	0	-1.23	0	-3.8	0	0	0	0
お客様サービスプラザ		Customer service plazas	21	21	21	10	21	0	21	0
自動契約店舗(無人)		Unstaffed branches	1,216	-1.53	1,189	-1.30	1,182	-3.4	1,130	-5.9
ATM	(台)	Number of ATMs	1,256	-2.60	1,229	-1.58	1,222	-3.4	1,172	-5.7
提携チャンネル	出金 提携CD/ATM (台)	Withdrawal	57,720	-66,372	58,818	10,960	59,369	1,649	61,557	2,739
	入金 提携ATM (台)	Repayment	55,919	-21,755	57,017	10,478	58,075	2,156	59,569	2,552
	コンビニエンスストア (店)	Convenience stores	17,177	764	18,848	9,927	19,312	2,135	18,805	-4.3
自動契約機	(台)	Number of automated contract machines	1,258	-2.63	1,231	-1.64	1,228	-3.0	1,175	-5.6
社員数	(人)	Number of employees	1,718	-5.59	1,772	1.26	1,756	3.8	1,799	2.7

注) 増減率欄の斜体数値は前年同期比増減数です。

Notes: *Italic* figures represent the number of increase/decrease from the end of previous fiscal year.

#### 《利回り》 Yield, interest rate

実質平均利回り	Actual average yield	(%)	17.06	-0.87	16.51	-0.88	16.41	-0.65	16.21	-0.30
無担保ローン	Unsecured loans		17.06	-0.88	16.57	-0.83	16.47	-0.59	16.26	-0.31
有担保ローン	Secured loans		16.84	4.74	9.84	-2.00	9.91	-6.93	9.54	-0.30
平均表面調達金利	Average interest rate on fund procurement	(%)	2.11	0.29	2.22	0.22	2.22	0.11	2.09	-0.13

注) 増減率欄の斜体数値は前年同期比増減数です。

Notes: *Italic* figures represent the number of increase/decrease in % points.

#### 4. 無担保ローン 口座数・残高構成(単体) / Breakdown of unsecured loans (non-consolidated)

(口座数:千口座、残高:百万円、一口座残高:千円)

(1) 貸付利率別 / By interest rate

(No. of accounts in thousands, balance in Yen-million, per account in Yen-thousand)

		2011/3					2012/3					2013/3 (2Q)				
		口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.
		No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)	
25.550%超	25.550% <	97	6.0	32,164	4.2	330	57	3.7	16,470	2.3	287	43	3.0	12,119	1.7	276
25.000%超~25.550%以下	25.000% < ≤25.550%	426	26.2	135,763	17.8	318	263	17.3	74,338	10.2	281	208	14.4	56,158	7.9	269
20.000%超~25.000%以下	20.000% < ≤25.000%	146	9.0	99,864	13.0	680	94	6.2	58,611	8.0	623	75	5.2	46,402	6.5	610
20.000%超 小計	Subtotal : 20.000% <	671	41.3	267,792	35.0	399	415	27.2	149,421	20.5	359	327	22.6	114,680	16.1	349
18.000%超~20.000%以下	18.000% < ≤20.000%	25	1.6	20,235	2.6	788	16	1.1	12,300	1.7	729	13	0.9	9,949	1.4	722
15.000%超~18.000%以下	15.000% < ≤18.000%	688	42.3	265,046	34.7	384	775	50.8	273,899	37.5	353	781	53.9	270,903	37.9	346
15.000%以下	≤ 15.000%	238	14.7	210,876	27.6	882	318	20.9	293,881	40.3	921	325	22.5	318,742	44.6	977
目的ローン	Specific use loan	2	0.1	317	0.0	130	1	0.1	129	0.0	126	0	0.0	89	0.0	124
合計	Total	1,626	100.0	764,269	100.0	469	1,527	100.0	729,632	100.0	477	1,450	100.0	714,365	100.0	492

(口座数:千口座、残高:百万円、一口座残高:千円)

(2) 貸付金額別 / By amount of account

(No. of accounts in thousands, balance in Yen-million, per account in Yen-thousand)

		2011/3					2012/3					2013/3 (2Q)				
		口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.	口座数		残高		一口座 残高 Per acct.
		No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)		No. of accounts	構成比 share(%)	Balance	構成比 share(%)	
~ 10万円	Up to 100 (Yen-thousand)	256	15.8	14,521	1.9	56	250	16.4	14,126	1.9	56	242	16.7	13,909	1.9	57
10万円超~ 30万円	More than 100 up to 300	409	25.2	84,938	11.1	207	387	25.4	81,082	11.1	209	365	25.2	76,581	10.7	209
30万円超~ 50万円	More than 300 up to 500	549	33.8	229,558	30.0	417	476	31.2	196,890	27.0	413	431	29.7	180,556	25.3	418
50万円超~100万円	More than 500 up to 1,000	257	15.8	198,507	26.0	770	251	16.4	189,360	26.0	754	241	16.6	181,836	25.5	753
100万円超~300万円	More than 1,000 up to 3,000	152	9.4	236,744	31.0	1,551	161	10.6	248,172	34.0	1,534	169	11.7	261,482	36.6	1,542
合計	Total	1,626	100.0	764,269	100.0	469	1,527	100.0	729,632	100.0	477	1,450	100.0	714,365	100.0	492

## 5. 無担保ローン 顧客属性(単体) / Customer profiles (non-consolidated)

(1) 性別 / By gender

(千人/Thousands)

				2011/3		2012/3			2013/3		
					構成比 share(%)	(2Q)	構成比 share(%)	構成比 share(%)	(2Q)	構成比 share(%)	
新規顧客	男性	New customers	Male	88	77.5	58	75.7	118	75.0	67	73.8
	女性		Female	25	22.5	18	24.3	39	25.0	23	26.2
	合計		Total	114	100.0	77	100.0	158	100.0	90	100.0
全顧客	男性	All customers	Male	1,186	73.0	1,192	73.1	1,118	73.3	1,065	73.5
	女性		Female	437	27.0	439	26.9	407	26.7	383	26.5
	合計		Total	1,624	100.0	1,632	100.0	1,526	100.0	1,449	100.0

(2) 年齢 / By age-group

(千人/Thousands)

				2011/3		2012/3			2013/3		
					構成比 share(%)	(2Q)	構成比 share(%)	構成比 share(%)	(2Q)	構成比 share(%)	
新規顧客	～ 29歳	New customers	Age 20-29	52	45.8	34	44.5	69	43.7	37	41.4
	30 ～ 39		Age 30-39	28	24.6	19	24.7	39	24.8	22	25.2
	40 ～ 49		Age 40-49	17	15.6	12	16.7	27	17.1	16	18.4
	50 ～ 59		Age 50-59	11	10.4	7	9.8	15	9.8	9	10.3
	60 ～		Age 60 or older	4	3.6	3	4.4	7	4.5	4	4.7
	合計		Total	114	100.0	77	100.0	158	100.0	90	100.0
全顧客	～ 29歳	All customers	Age 20-29	257	15.8	249	15.3	235	15.4	226	15.6
	30 ～ 39		Age 30-39	455	28.0	457	28.0	421	27.6	395	27.3
	40 ～ 49		Age 40-49	380	23.4	397	24.3	375	24.6	362	25.0
	50 ～ 59		Age 50-59	296	18.3	298	18.3	276	18.1	259	17.9
	60 ～		Age 60 or older	234	14.4	229	14.1	217	14.2	205	14.2
	合計		Total	1,624	100.0	1,632	100.0	1,526	100.0	1,449	100.0

(3) 年収 / By annual income group

(千人/Thousands)

				2011/3		2012/3			2013/3		
					構成比 share(%)	(2Q)	構成比 share(%)	構成比 share(%)	(2Q)	構成比 share(%)	
新規顧客	～ 200万円	New customers	Under 2 (Yen-million)	18	16.2	14	18.6	29	18.7	17	19.1
	200 ～ 299		2 - 3	30	26.3	20	26.6	41	26.5	23	26.4
	300 ～ 399		3 - 4	30	26.8	20	26.8	42	26.8	24	26.4
	400 ～ 499		4 - 5	16	14.1	10	13.3	21	13.5	12	14.0
	500 ～ 599		5 - 6	7	6.4	4	6.0	9	6.0	5	5.8
	600 ～ 699		6 - 7	4	4.2	2	3.7	5	3.7	3	3.8
	700 ～ 799		7 - 8	2	2.3	1	2.0	3	2.0	1	1.8
	800～		Over 8	4	3.6	2	2.9	4	2.9	2	2.7
	合計		Total	114	100.0	77	100.0	158	100.0	90	100.0

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)

		2011/3	2012/3		2013/3
			(2Q)		(2Q)
①期末営業貸付金残高	(1)Consumer loans outstanding(term-end)	772,593	777,393	735,504	719,471
無担保ローン	Unsecured loans	764,269	770,678	729,632	714,365
②期首貸倒引当金残高	(2)Reserve for loan losses(beginning of term)	80,594	72,177	72,177	36,450
③当期貸倒償却額	(3)Loan losses	71,368	32,927	51,920	16,733
無担保ローン	Unsecured loans	71,081	32,727	51,547	16,612
④目的外取崩額	(4)Other write-off	-	-	-	-
⑤差引 ②-③-④	(5) Balance (2) - (3) - (4)	9,226	39,249	20,256	19,716
⑥期末貸倒引当金残高	(6)Reserve for loan losses(term-end)	67,952	59,884	36,450	31,640
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(8.80)	(7.70)	(4.96)	(4.40)
無担保ローン	Unsecured loans	67,343	59,317	36,015	31,164
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(8.81)	(7.70)	(4.94)	(4.36)
⑦当期貸倒費用計上額 ⑥-⑤	(7)Expenses for loan losses (6) - (5)	58,726	20,635	16,193	11,923
貸倒引当金繰入額	Provision for loan losses	58,723	20,627	16,185	11,918
貸倒損失	Additional expense for loan losses	2	8	8	5
⑧償却債権取立益	(8) Collection of written-off loans	6,064	3,902	7,560	4,487

- 注) 1. 営業貸付金残高は、破産等債権を除いています。(破産等債権は有担保ローンの破産申し立て、あるいは銀行取引停止等の事実確認をもって営業貸付金から振替計上したもの)  
 2. 割賦債権並びに求償債権等に関わる貸倒費用は含まれていません。  
 3. 2010年10月 三洋信販を吸収合併しました。その為、2011年3月期の②期首貸倒引当金残高には、三洋信販から継承した貸倒引当金残高を含んでいます。  
 4. 2011年4月 アットローンを吸収合併しました。その為、2012年3月期の②期首貸倒引当金残高には、アットローンから継承した貸倒引当金残高を含んでいます。

- Notes: 1. Consumer loans outstanding (1) do not include troubled receivables.  
 2. Expenses for loan losses include expenses related to adjusted installment payment and claim for indemnities, but those expenses are excluded from the above table.  
 3. (2) Reserve for loan losses (beginning of term) for March-2011 include SANYO SHINPAN's reserve for loan losses.  
 4. (2) Reserve for loan losses (beginning of term) for March-2012 include At-Loan's reserve for loan losses.

7. 不良債権(連結) / Non-performing loans (consolidated)

(百万円/Yen-million)

		2011/3		2012/3				2013/3	
			貸付金残高比 against balance(%)	(2Q)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	(2Q)	貸付金残高比 against balance(%)	
破綻先債権	Credits of bankrupt borrowers	1,063	0.12	809	0.10	360	0.05	378	0.05
延滞債権	Delinquent loans	5,584	0.63	3,700	0.46	2,934	0.39	2,575	0.34
3ヵ月以上延滞債権	Delinquent loans 3 months or more past the due date	13,971	1.59	11,951	1.49	6,749	0.89	8,181	1.10
貸出条件緩和債権	Restructured loans	62,071	7.06	57,097	7.13	53,020	6.98	44,451	5.95
延滞30日以内	30 days or less past due	55,671	6.33	52,236	6.52	47,690	6.28	38,730	5.19
合計	Total	82,690	9.40	73,558	9.18	63,065	8.31	55,586	7.45

7. 不良債権(単体) / Non-performing loans (non-consolidated)

(百万円/Yen-million)

		2011/3		2012/3				2013/3	
			貸付金残高比 against balance(%)	(2Q)	貸付金残高比 against balance(%)	貸付金残高比 against balance(%)	(2Q)	貸付金残高比 against balance(%)	
破綻先債権	Credits of bankrupt borrowers	552	0.07	359	0.05	359	0.05	377	0.05
延滞債権	Delinquent loans	5,196	0.67	3,416	0.44	2,622	0.36	2,272	0.32
3ヵ月以上延滞債権	Delinquent loans 3 months or more past the due date	13,669	1.77	11,786	1.52	6,565	0.89	7,222	1.00
貸出条件緩和債権	Restructured loans	61,400	7.95	56,527	7.27	51,724	7.03	43,942	6.11
延滞30日以内	30 days or less past due	55,460	7.18	52,131	6.71	47,589	6.47	38,595	5.36
合計	Total	80,818	10.46	72,089	9.27	61,271	8.33	53,814	7.48

8. 利息返還と対応する引当金内訳(連結) / Breakdown of loss allowance on interest repayments (consolidated)

(百万円/Yen-million)

		2011/3	2012/3		2013/3
			(2Q)		(2Q)
前期末残高	Allowance at the end of the previous fiscal year	311,076		238,403	238,403
取崩額	Reversal	156,908		83,324	159,404
繰入額(営業費用)	Provisions (operating expenses)	100,957		240,020	240,101
繰入額(特別損失)	Provisions (extraordinary losses)	2,360		-	-
連結除外	Exclusion of subsidiaries from consolidation	19,082		-	-
期末残高	Allowance at the end of the year	238,403		395,100	319,100

注) 2011年3月期の連結除外は、ポケットカードの株式を全株売却したことによるものです。

Note: Exclusion of subsidiaries from consolidation for March-2011 represents exclusion of POCKET CARD from consolidation by selling all shares.

8. 利息返還と対応する引当金内訳(単体) / Breakdown of loss allowance on interest repayments (non-consolidated)

(百万円/Yen-million)

		2011/3	2012/3		2013/3
			(2Q)		(2Q)
前期末残高	Allowance at the end of the previous fiscal year	237,100		238,400	238,400
合併による増減	Increase due to merger	48,736		-	-
取崩額	Reversal	138,069		83,321	159,401
繰入額(営業費用)	Provisions (operating expenses)	90,632		240,021	240,101
期末残高	Allowance at the end of the year	238,400		395,100	319,100

注) 2011年3月期の合併による増減は、2010年10月に吸収合併した三洋信販から継承した引当金残高です。

Notes: Increase due to merger is the allowance that was received from SANYO SHINPAN when that company was absorbed by SMBC Consumer Finance in October 2010.

## 9. 資金調達状況(連結) / Fund procurement (consolidated)

### (1) 形態別調達金額 / Fund procurement by category

(百万円/Yen-million)

		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)	(2Q)	構成比 share(%)
借入金	Borrowings	367,690	53.6	335,634	65.7	349,378	79.4
都市銀行等	City banks and others	264,251	38.5	317,600	62.2	338,068	76.9
地方銀行	Regional banks	29,049	4.2	4,547	0.9	2,668	0.6
信託銀行	Trust banks	43,750	6.4	1,356	0.3	681	0.2
外国銀行	Non-Japanese banks	1,431	0.2	-	-	418	0.1
系統金融機関	Cooperative financial institutions	9,537	1.4	3,277	0.6	2,322	0.5
生命保険会社	Life insurance companies	13,331	1.9	7,140	1.4	5,220	1.2
損害保険会社	Non-life insurance companies	2,340	0.3	-	-	-	-
事業会社	Leasing and finance companies	-	-	714	0.1	-	-
その他	Other	4,000	0.6	1,000	0.2	-	-
社債等	Corporate bonds and other	318,094	46.4	175,052	34.3	90,481	20.6
転換社債型新株予約権付社債	Convertible bonds	42,000	6.1	-	-	-	-
普通社債	Straight bonds	205,672	30.0	140,094	27.4	70,198	16.0
国内	Domestic issue	145,197	21.2	79,597	15.6	70,198	16.0
海外	Foreign issue	60,475	8.8	60,496	11.8	-	-
資産流動化証券	Asset backed securities and trust certificates	70,421	10.3	34,958	6.8	20,283	4.6
合計	Total	685,784	100.0	510,686	100.0	439,859	100.0
平均表面調達金利	Average interest rate (%)	2.02	<i>0.14</i>	2.22	<i>0.20</i>	2.09	<i>-0.13</i>

注) 1. 平均表面調達金利 = (借入金利息 + 社債利息 + コマーシャル・ペーパー利息 + 流動化利息) ÷ 平均調達残高

2. 斜体数値は平均表面調達金利の前年同期比増減です。

Notes: 1. Average interest rate = (interest expenses on borrowings, bonds, commercial paper and asset backed securities and trust certificates) ÷ (average procurement balance)

2. *Italic* figures represent year-on-year increase/decrease in % points of average interest rate.

### (2) 長期・短期別調達金額 / Fund procurement by term

(百万円/Yen-million)

		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)	(2Q)	構成比 share(%)
短期調達	Short-term fund procurement	72,416	10.6	147,921	29.0	223,618	50.8
短期借入	Short-term borrowings	72,416	10.6	147,921	29.0	223,618	50.8
長期調達	Long-term fund procurement	613,368	89.4	362,765	71.0	216,241	49.2
固定金利借入	Fixed interest rate	128,558	18.7	92,928	18.2	75,711	17.2
変動金利借入	Variable interest rate	166,716	24.3	94,785	18.6	50,048	11.4
スワップ、キャップ	Interest rate swaps and caps	70,370	10.3	51,675	10.1	21,437	4.9
転換社債型新株予約権付社債	Convertible bonds	42,000	6.1	-	-	-	-
普通社債	Straight bonds	205,672	30.0	140,094	27.4	70,198	16.0
資産流動化証券	Asset backed securities and trust certificates	70,421	10.3	34,958	6.8	20,283	4.6
変動金利	Floating rate	421	0.1	-	-	-	-
合計	Total	685,784	100.0	510,686	100.0	439,859	100.0
実質固定金利調達比率	Actual fixed ratio (%)	516,600	75.3	319,655	62.6	187,630	42.7

## 9. 資金調達状況(単体) / Fund procurement (non-consolidated)

### (1) 形態別調達金額 / Fund procurement by category

(百万円/Yen-million)

		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)	(2Q)	構成比 share(%)
借入金	Borrowings	306,174	49.0	332,354	65.5	347,279	79.3
都市銀行等	City banks and others	207,414	33.2	315,379	62.2	337,068	77.0
地方銀行	Regional banks	27,549	4.4	4,547	0.9	2,668	0.6
信託銀行	Trust banks	42,002	6.7	297	0.1	-	-
外国銀行	Non-Japanese banks	-	-	-	-	-	-
系統金融機関	Cooperative financial institutions	9,537	1.5	3,277	0.6	2,322	0.5
生命保険会社	Life insurance companies	13,331	2.1	7,140	1.4	5,220	1.2
損害保険会社	Non-life insurance companies	2,340	0.4	-	-	-	-
事業会社	Leasing, finance and other companies	-	-	714	0.1	-	-
その他	Other	4,000	0.6	1,000	0.2	-	-
社債等	Corporate bonds and other	318,094	51.0	175,052	34.5	90,481	20.7
転換社債型新株予約権付社債	Convertible bonds	42,000	6.7	-	-	-	-
普通社債	Straight bonds	205,672	32.9	140,094	27.6	70,198	16.0
国内	Domestic issue	145,197	23.3	79,597	15.7	70,198	16.0
海外	Foreign issue	60,475	9.7	60,496	11.9	-	-
資産流動化証券	Asset backed securities and trust certificates	70,421	11.3	34,958	6.9	20,283	4.6
合計	Total	624,268	100.0	507,406	100.0	437,760	100.0

平均表面調達金利	Average interest rate (%)	2.11	0.29	2.22	0.11	2.09	-0.13
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注) 1. 平均表面調達金利 = (借入金利息 + 社債利息 + コマーシャル・ペーパー利息 + 流動化利息) ÷ 平均調達残高

2. 斜体数値は平均表面調達金利の前年同期比増減です。

Notes: 1. Average interest rate = (interest expenses on borrowings, bonds, commercial paper and asset backed securities and trust certificates) ÷ (average procurement balance)

2. *Italic* figures represent year-on-year increase/decrease in % points of average interest rate.

### (2) 長期・短期別調達金額 / Fund procurement by term

(百万円/Yen-million)

		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)	(2Q)	構成比 share(%)
短期調達	Short-term fund procurement	10,900	1.7	145,700	28.7	222,200	50.8
短期借入	Short-term borrowings	10,900	1.7	145,700	28.7	222,200	50.8
長期調達	Long-term fund procurement	613,368	98.3	361,706	71.3	215,560	49.2
固定金利借入	Fixed interest rate	128,558	20.6	92,928	18.3	75,711	17.3
変動金利借入	Variable interest rate	166,716	26.7	93,726	18.5	49,367	11.3
スワップ、キャップ	Interest rate swaps and caps	70,370	11.3	51,675	10.2	21,437	4.9
転換社債型新株予約権付社債	Convertible bonds	42,000	6.7	-	-	-	-
普通社債	Straight bonds	205,672	32.9	140,094	27.6	70,198	16.0
資産流動化証券	Asset backed securities and trust certificates	70,421	11.3	34,958	6.9	20,283	4.6
変動金利	Floating rate	421	0.1	-	-	-	-
合計	Total	624,268	100.0	507,406	100.0	437,760	100.0

実質固定金利調達比率	Actual fixed ratio (%)	516,600	82.8	319,655	63.0	187,630	42.9
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10. 連結子会社・関連会社の営業損益・営業指標 / Main subsidiaries and affiliate's revenues and business indicators

	2011/3		2012/3				2013/3	
		前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)		前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)

(1) アビリオ債権回収 / Abilio Servicer

営業収益	Operating income	(百万円/Yen-million)	11,842	-	5,644	-5.3	11,337	-4.3	5,048	-10.6
営業利益	Operating profit	(百万円/Yen-million)	3,867	-	2,059	-21.4	3,511	-9.2	1,568	-23.9
経常利益	Recurring profit	(百万円/Yen-million)	3,653	-	1,979	-20.6	3,381	-7.4	1,646	-16.8
当期純利益	Net income	(百万円/Yen-million)	2,130	-	1,175	-25.5	1,391	-34.7	1,010	-14.0

注) 1. 連結調整前の数値です。

2. 2010年4月より営業開始のため、2011年3月期の前期比増減率は「-」を記載しています。

Notes: 1. These figures are before eliminations for consolidation.

2. Abilio Servicer started operation in April 2010. Therefore year-on-year comparisons are not presented

(2) プロミス香港 / PROMISE (HONG KONG)

営業収益	Operating income	(百万円/Yen-million)	7,377	-6.2	3,516	-8.0	8,937	-	3,693	-
営業利益	Operating profit	(百万円/Yen-million)	4,149	1.3	1,833	-10.3	5,174	-	1,931	-
経常利益	Recurring profit	(百万円/Yen-million)	4,202	2.5	1,837	-10.1	5,189	-	1,943	-
当期純利益	Net income	(百万円/Yen-million)	3,438	0.6	1,492	-7.9	4,331	-	1,602	-

注) 1. 連結調整前の数値です。

2. 現地通貨を円換算しています。

3. 2012年3月期は決算期変更のため、15ヶ月決算となっています。また、決算期の変更に伴い、2013年3月期中間期と2012年3月期中間期では会計期間は一致していません。

そのため、前期比増減率は「-」を記載しています。

Notes: 1. These figures are before eliminations for consolidation.

2. These items are calculated by converting local currencies into yen

3. March-2012 was an irregular 15-month period as the Company changed its fiscal year-end.

Furthermore, the accounting period of 2Q March-2012 is Jan. to Jun. and 2Q March-2013 is Apr. to Sep. due to the aforementioned change in the fiscal year-end.

Therefore year-on-year comparisons are not presented.

《営業貸付金残高及び顧客数》 Loans outstanding and accounts

営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	17,938	-9.4	19,803	2.7	19,724	-	19,894	-
口座数	Number of accounts	(千口座/Thousands)	46	1.2	47	2.1	46	-	48	-
一口座当たり残高	Per account	(千円/Yen-thousand)	382	-10.4	416	0.5	423	-	408	-
新規口座数	Number of new accounts	(千口座/Thousands)	11	-1.1	5	4.5	13	-	6	-

注) 1. 営業貸付金残高は現地通貨を円換算しています。

2. 2012年3月期は決算期変更のため、15ヶ月決算となっています。また、決算期の変更に伴い、2013年3月期中間期と2012年3月期中間期では会計期間は一致していません。

そのため、前期比増減率は「-」を記載しています。

Notes: 1. Consumer loans outstanding is calculated by converting local currencies into yen.

2. March-2012 was an irregular 15-month period as the Company changed its fiscal year-end.

Furthermore, the accounting period of 2Q March-2012 is Jan. to Jun. and 2Q March-2013 is Apr. to Sep. due to the aforementioned change in the fiscal year-end.

Therefore year-on-year comparisons are not presented.

	2011/3		2012/3				2013/3	
		前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)		前期比増減率 YOY(%)	(2Q)	前年同期比 増減率 YOY(%)

### (3)モビット / MOBIT

営業収益	Operating income	(百万円/Yen-million)	34,733	-8.5	15,800	-12.7	31,143	-10.3	15,381	-2.7
営業利益	Operating profit	(百万円/Yen-million)	6,585	100.9	4,685	29.9	9,713	47.5	3,574	-23.7
経常利益	Recurring profit	(百万円/Yen-million)	6,598	100.1	4,699	30.0	9,728	47.5	3,586	-23.7
当期純利益	Net income	(百万円/Yen-million)	4,537	277.9	2,774	30.1	5,373	18.4	2,209	-20.4

注) 当社グループによる出資比率は50.0%です。

Note: Our Group has a 50.0% equity stake in MOBIT.

### 《営業貸付金残高及び口座数》Loans outstanding and accounts

営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	180,918	-13.8	171,623	-12.5	168,277	-7.0	169,808	-1.1
口座数	Number of accounts	(千口座/Thousands)	256	-7.4	257	-2.8	263	2.7	276	7.3
一口座当たり残高	Per account	(千円/Yen-thousand)	704	-6.9	666	-10.0	637	-9.4	614	-7.8
新規口座数	Number of new accounts	(千口座/Thousands)	27	-6.8	23	108.7	52	92.9	34	46.8

注) 営業貸付金残高は、資産流動化によりオフバランスとなった営業貸付金を含んでいます。

Note: Consumer loans outstanding include off-balance-sheet loans that have been securitized and sold.

### 《保証事業》Loan Guarantees

保証残高	Guaranteed loans outstanding	(百万円/Yen-million)	68,299	-3.0	68,217	-0.8	68,438	0.2	69,826	2.4
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11. 自己破産申請件数の推移(全国) / Applications for personal bankruptcy (nationwide)

		2006	2007	2008	2009	2010	2011	2012
1月	January	10,479 ( -3.5 )	9,381 ( -10.5 )	8,211 ( -12.5 )	7,533 ( -8.3 )	7,601 ( 0.9 )	6,331 ( -16.7 )	5,110 ( -19.3 )
2月	February	14,359 ( -0.4 )	12,432 ( -13.4 )	11,184 ( -10.0 )	9,811 ( -12.3 )	9,695 ( -1.2 )	8,710 ( -10.2 )	7,165 ( -17.7 )
3月	March	16,001 ( -11.1 )	13,728 ( -14.2 )	11,841 ( -13.7 )	11,241 ( -5.1 )	11,833 ( 5.3 )	9,550 ( -19.3 )	7,819 ( -18.1 )
4月	April	14,302 ( -13.4 )	12,737 ( -10.9 )	11,784 ( -7.5 )	11,475 ( -2.6 )	11,483 ( 0.1 )	9,262 ( -19.3 )	7,064 ( -23.7 )
5月	May	13,295 ( -5.9 )	12,404 ( -6.7 )	10,705 ( -13.7 )	9,371 ( -12.5 )	9,138 ( -2.5 )	8,169 ( -10.6 )	6,822 ( -16.5 )
6月	June	15,087 ( -12.2 )	13,354 ( -11.5 )	11,217 ( -16.0 )	11,743 ( 4.7 )	10,978 ( -6.5 )	9,506 ( -13.4 )	7,312 ( -23.1 )
7月	July	13,494 ( -13.6 )	12,598 ( -6.6 )	11,968 ( -5.0 )	11,813 ( -1.3 )	10,538 ( -10.8 )	8,664 ( -17.8 )	6,948 ( -19.8 )
8月	August	13,600 ( -12.4 )	12,059 ( -11.3 )	9,613 ( -20.3 )	9,922 ( 3.2 )	9,558 ( -3.7 )	8,195 ( -14.3 )	6,634 ( -19.0 )
9月	September	13,486 ( -11.6 )	10,862 ( -19.5 )	10,347 ( -4.7 )	10,228 ( -1.2 )	9,598 ( -6.2 )	7,895 ( -17.7 )	6,378 ( -19.2 )
10月	October	14,041 ( -7.3 )	13,194 ( -6.0 )	11,396 ( -13.6 )	11,195 ( -1.8 )	9,715 ( -13.2 )	7,852 ( -19.2 )	
11月	November	13,053 ( -14.6 )	12,284 ( -5.9 )	9,395 ( -23.5 )	10,112 ( 7.6 )	9,703 ( -4.0 )	7,783 ( -19.8 )	
12月	December	14,720 ( -10.0 )	13,219 ( -10.2 )	11,847 ( -10.4 )	11,821 ( -0.2 )	11,090 ( -6.2 )	8,592 ( -22.5 )	
年計	Total	165,917 ( -10.0 )	148,252 ( -10.6 )	129,508 ( -12.6 )	126,265 ( -2.5 )	120,930 ( -4.2 )	100,509 ( -16.9 )	
1~9月	Jan. to Sep.	124,103 ( -9.7 )	109,555 ( -11.7 )	96,870 ( -11.6 )	93,137 ( -3.9 )	90,422 ( -2.9 )	76,282 ( -15.6 )	61,252 ( -19.7 )
4~9月	Apr. to Sep.	83,264 ( -11.6 )	74,014 ( -11.1 )	65,634 ( -11.3 )	64,552 ( -1.6 )	61,293 ( -5.0 )	51,691 ( -15.7 )	41,158 ( -20.4 )
4~3月	Apr. to Mar.	160,619 ( -11.7 )	143,947 ( -10.4 )	126,857 ( -11.9 )	126,809 ( 0.0 )	116,392 ( -8.2 )	96,012 ( -17.5 )	

注) ( )は対前年同期増減率

出所)最高裁判所

Note: Figures in ( ) represent year-on-year growth.

Source: The Supreme Court