

2013年3月期 第1四半期決算資料

Business performance for the first quarter(1Q)ended June 2012

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(注記)	Notes
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。	1. We sold all shares of POCKET CARD at the end of March-2011.
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。	2. We merged and consolidated with SANYO SHINPAN in October 2010, with At-Loan in April 2011.
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。	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. 2013年3月期第1四半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、6ヶ月決算となっています。	4. Due to a change of the accounting period, the period for the first quarter(1Q) ended June 2012 of PROMISE (THAILAND) and Liang Jing includes 6 months.

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。

Cautionary Information

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

2012年7月30日

Jul 30, 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(%)	(1Q)	前期比増減率 YOY(%)		前期比増減率 YOY(%)	(1Q)	前期比増減率 YOY(%)
《連結》 Consolidated										
営業収益	Operating income	(百万円/Yen-million)	238,427	-29.7	50,412	-23.6	196,170	-17.7	46,918	-6.9
営業利益	Operating profit	(百万円/Yen-million)	-51,160	-	2,915	-17.6	-156,630	-	21,414	634.6
経常利益	Recurring profit	(百万円/Yen-million)	-48,811	-	3,582	-19.6	-155,451	-	21,970	513.2
当期純利益	Net income	(百万円/Yen-million)	-96,010	-	4,030	-	-169,557	-	21,322	429.0
総資産	Total assets	(百万円/Yen-million)	1,079,164	-31.0	948,158	-27.4	892,955	-17.3	801,892	-15.4
純資産	Net assets	(百万円/Yen-million)	173,590	-42.1	162,883	-39.1	108,827	-37.3	128,375	-21.2
営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	879,597	-32.2	837,254	-24.7	759,349	-13.7	752,241	-10.2
有利子負債	Interest-bearing debt	(百万円/Yen-million)	685,784	-31.1	603,219	-25.0	510,686	-25.5	434,012	-28.1
一株当たり当期純利益	Net income per share	(円/Yen)	-757.09	-	31.78	-	-911.10	-	60.43	90.1
潜在株式調整後	Diluted	(円/Yen)	-	-	28.43	-	-	-	-	-
一株当たり純資産	Net assets per share	(円/Yen)	1,249.13	-38.9	1,284.06	-35.8	308.44	-75.3	363.85	-71.7
連単倍率(営業収益)	Ratio of con./non-con. for OI	(倍/Times)	1.27	-0.32	1.11	-0.27	1.13	-0.14	1.13	0.02
連単倍率(当期純利益)	Ratio of con./non-con. for NI	(倍/Times)	0.91	-1.09	0.40	-	0.99	0.08	1.11	0.71
自己資本比率	Shareholders' equity ratio	(%)	14.67	-1.91	17.17	-2.24	12.18	-2.49	16.01	-1.16
自己資本当期純利益率(ROE)	ROE	(%)	-45.96	-51.76	2.51	4.17	-126.89	-80.93	17.98	15.47
総資産当期純利益率(ROA)	ROA	(%)	-7.26	-8.13	0.40	0.70	-17.19	-9.93	2.52	2.12

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	45,219	-5.1	172,291	-8.1	41,286	-8.7
営業利益	Operating profit	(百万円/Yen-million)	-54,157	-	151	-98.4	-166,691	-	19,210	-
経常利益	Recurring profit	(百万円/Yen-million)	-50,684	-	675	-93.3	-167,012	-	19,191	-
当期純利益	Net income	(百万円/Yen-million)	-104,408	-	9,853	155.2	-169,690	-	19,057	93.4
総資産	Total assets	(百万円/Yen-million)	954,246	-11.4	904,006	-13.3	846,681	-11.3	755,813	-16.4
純資産	Net assets	(百万円/Yen-million)	118,561	-47.4	128,399	-43.5	69,018	-41.8	87,172	-32.1
営業貸付金残高	Consumer loans outstanding	(百万円/Yen-million)	772,593	-9.7	813,691	-0.1	735,504	-4.8	728,072	-10.5
有利子負債	Interest-bearing debt	(百万円/Yen-million)	624,268	-5.3	596,538	-6.4	507,406	-18.7	431,440	-27.7
一株当たり当期純利益	Net income per share	(円/Yen)	-823.31	-	77.70	155.2	-911.81	-	54.01	-30.5
潜在株式調整後	Diluted	(円/Yen)	-	-	69.50	155.1	-	-	-	-
一株当たり純資産	Net assets per share	(円/Yen)	934.57	-47.4	1,012.14	-43.5	195.61	-79.1	247.07	-75.6
自己資本比率	Shareholders' equity ratio	(%)	12.42	-8.50	14.20	-7.59	8.15	-4.27	11.53	-2.67
自己資本当期純利益率(ROE)	ROE	(%)	-60.75	-64.04	7.98	6.27	-180.97	-120.22	24.40	16.42
総資産当期純利益率(ROA)	ROA	(%)	-10.28	-10.92	1.06	0.70	-18.84	-8.56	2.38	1.32

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(%)	(1Q)	前期比増減率 YOY(%)	前期比増減率 YOY(%)	(1Q)	前期比増減率 YOY(%)	
営業収益	Operating income	238,427	-29.7	50,412	-23.6	196,170	-17.7	46,918	-6.9
金融収益	Financial revenues	232,583	-27.9	49,314	-23.1	192,368	-17.3	45,993	-6.7
営業貸付金利息	Interest revenues	180,422	-31.0	36,170	-30.2	137,936	-23.5	31,619	-12.6
償却債権取立益	Collection of written-off loans	6,767	-13.5	2,014	-1.1	8,715	28.8	2,498	24.0
あっせん収益	Fees and commissions	926	-91.2	0	-99.8	0	-99.9	0	-99.1
買取債権回収高	Collection of purchased receivables	13,111	-3.1	3,030	-5.7	12,760	-2.7	3,179	4.9
信用保証収益	Loan guarantee revenues	31,228	7.6	8,053	19.0	32,824	5.1	8,668	7.6
その他の金融収益	Other financial revenues	126	-4.3	45	104.4	131	4.0	28	-37.8
その他の事業収益	Other operating revenues	5,843	-64.5	1,098	-41.4	3,802	-34.9	924	-15.9
営業費用	Operating expenses	289,588	-9.6	47,497	-23.9	352,801	21.8	25,503	-46.3
金融費用	Financial expenses	15,867	-22.4	3,652	-10.7	13,070	-17.6	2,914	-20.2
支払利息	Interest expenses	15,391	-17.9	3,610	-8.6	12,938	-15.9	2,895	-19.8
商品売上原価	Cost of goods sold	385	-39.1	87	-29.3	204	-46.9	0	-99.4
その他の営業費用	Other operating expenses	273,334	-8.7	43,758	-24.8	339,526	24.2	22,588	-48.4
広告宣伝費	Advertising expenses	5,893	-38.8	1,641	11.7	6,725	14.1	1,662	1.2
貸倒費用	Expenses for loan losses	101,815	-20.4	19,102	15.1	74,614	-26.7	6,441	-66.3
利息返還費用	Expenses for interest repayments	80,396	226.7	9,658	-45.4	193,840	141.1	18	-99.8
債務保証費用	Expenses for debt guarantees	11,413	-32.7	77	-96.3	8,142	-28.7	449	480.2
人件費	Personnel expenses	23,018	-38.8	4,063	-42.4	18,625	-19.1	4,588	12.9
賃借料	Rental expenses	6,615	-22.4	1,934	2.3	7,151	8.1	1,902	-1.6
減価償却費	Depreciation	4,355	-42.7	797	-30.4	2,932	-32.7	627	-21.3
支払手数料	Fee expenses	18,808	-37.3	3,814	-17.2	15,904	-15.4	3,997	4.8
その他	Other	21,018	-42.6	2,668	-53.1	11,589	-44.9	2,901	8.8
営業利益	Operating profit	-51,160	-	2,915	-17.6	-156,630	-	21,414	634.6
営業外収益	Non-operating revenues	3,540	154.7	959	-18.3	3,201	-9.6	904	-5.7
営業外費用	Non-operating expenses	1,191	-39.0	291	13.8	2,021	69.6	348	19.4
経常利益	Recurring profit	-48,811	-	3,582	-19.6	-155,451	-	21,970	513.2
特別利益	Extraordinary income	33,320	-	1,337	65.1	4,084	-87.7	-	-
特別損失	Extraordinary losses	76,595	-	35	-99.6	14,910	-80.5	123	247.8
税引前利益	Income before income taxes	-92,086	-	4,885	-	-166,276	-	21,847	347.2
法人税、住民税及び事業税	Income taxes (current)	2,948	-4.9	844	7.7	2,778	-5.8	504	-40.3
法人税等調整額	Income taxes (deferred)	-461	-89.4	10	-78.4	502	-208.8	20	99.6
少数株主損益	Minority interest in earnings (losses)	1,438	-	-	-	-	-	-	-
当期純利益	Net income	-96,010	-	4,030	-	-169,557	-	21,322	429.0

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(%)	(1Q)	前期比増減率 YOY(%)	(1Q)	前期比増減率 YOY(%)		
営業収益	Operating income	187,546	-11.9	45,219	-5.1	172,291	-8.1	41,286	-8.7
営業貸付金利息	Interest revenues	141,116	-16.8	34,473	-7.4	129,051	-8.5	29,665	-13.9
無担保ローン	Unsecured loans	140,238	-17.2	34,286	-7.8	128,375	-8.5	29,522	-13.9
有担保ローン	Secured loans	877	302.4	187	265.4	675	-23.0	142	-23.9
その他の金融収益	Other financial revenues	221	-4.6	54	0.9	151	-31.3	23	-55.8
その他の営業収益	Other operating revenues	46,209	7.6	10,691	3.3	43,088	-6.8	11,597	8.5
償却債権取立益	Collection of written-off loans	6,064	15.7	1,917	8.3	7,560	24.7	2,277	18.8
信用保証収益	Loan guarantee revenues	35,541	42.5	8,053	16.1	32,824	-7.6	8,668	7.6
その他	Other	4,603	-64.0	721	-56.1	2,703	-41.3	651	-9.7
営業費用	Operating expenses	241,704	20.2	45,067	19.0	338,983	40.2	22,076	-51.0
金融費用	Financial expenses	14,120	10.8	3,626	10.3	13,046	-7.6	2,914	-19.6
支払利息	Interest expenses	13,738	11.6	3,584	12.5	12,914	-6.0	2,895	-19.2
その他の営業費用	Other operating expenses	227,583	20.9	41,440	19.9	325,936	43.2	19,162	-53.8
広告宣伝費	Advertising expenses	4,722	-2.0	1,558	39.2	6,068	28.5	1,515	-2.8
貸倒費用	Expenses for loan losses	87,845	-6.9	18,478	41.1	69,829	-20.5	5,150	-72.1
利息返還費用	Expenses for interest repayments	70,072	383.0	9,658	35.6	193,840	176.6	18	-99.8
債務保証費用	Expenses for debt guarantees	12,056	-21.0	77	-82.5	8,142	-32.5	449	480.2
人件費	Personnel expenses	15,085	-29.6	3,237	-21.8	14,103	-6.5	3,620	11.8
賃借料	Rental expenses	5,688	-14.5	1,786	10.8	6,488	14.1	1,667	-6.7
減価償却費	Depreciation	7,098	44.3	770	-22.7	2,780	-60.8	581	-24.5
支払手数料	Fee expenses	14,513	-0.5	3,553	8.3	14,823	2.1	3,749	5.5
その他	Other	10,500	-11.3	2,319	-15.9	9,859	-6.1	2,409	3.9
営業利益	Operating profit	-54,157	-	151	-98.4	-166,691	-	19,210	-
営業外収益	Non-operating revenues	6,524	603.9	804	84.7	1,334	-79.6	312	-61.2
営業外費用	Non-operating expenses	3,051	23.7	281	42.2	1,654	-45.8	331	17.9
経常利益	Recurring profit	-50,684	-	675	-93.3	-167,012	-	19,191	-
特別利益	Extraordinary income	33,135	-	9,214	-	9,384	-71.7	-	-
特別損失	Extraordinary losses	86,799	-	26	-99.6	12,023	-86.1	123	370.1
税引前利益	Income before income taxes	-104,348	-	9,863	153.8	-169,651	-	19,067	93.3
法人税、住民税及び事業税	Income taxes (current)	59	-44.2	9	-60.9	39	-34.6	10	4.2
法人税等調整額	Income taxes (deferred)	-	-	-	-	-	-	-	-
当期純利益	Net income	-104,408	-	9,853	155.2	-169,690	-	19,057	93.4

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

		2011/3		2012/3			2013/3		
			前期比増減率 YOY(%)	(1Q)	前期比増減率 YOY(%)	前期比増減率 YOY(%)	(1Q)	前期比増減率 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	837,254	-24.7	759,349	-13.7	752,241	-10.2
無担保ローン	Unsecured loans	871,272	-32.3	830,076	-24.7	753,477	-13.5	746,766	-10.0
有担保ローン	Secured loans	8,324	-21.0	7,177	-26.9	5,871	-29.5	5,475	-23.7
顧客数	Number of customers (千人/Thousands)	1,894	-26.8	1,817	-18.3	1,641	-13.4	1,612	-11.3
無担保ローン	Unsecured loans	1,892	-26.8	1,815	-18.3	1,639	-13.4	1,610	-11.3
有担保ローン	Secured loans	2	-15.6	2	-18.1	1	-18.7	1	-16.5
一顧客当たり残高	Per customer (千円/Yen-thousand)	464	-7.5	460	-7.8	462	-0.3	466	1.3
無担保ローン	Unsecured loans	460	-7.6	457	-7.8	459	-0.2	463	1.4
有担保ローン	Secured loans	3,392	-6.4	3,154	-10.8	2,944	-13.2	2,883	-8.6

《保証事業》 Loan Guarantees

保証残高	Guaranteed loans outstanding (百万円/Yen-million)	532,443	-2.1	536,683	5.6	581,529	9.2	597,671	11.4
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《チャネル展開》 Service channels

店舗数 (店)	Number of branches	1,265	-273	1,258	-233	1,232	-33	1,230	-28
有入店舗	Staffed branches	28	-141	28	-123	26	-2	26	-2
お客様サービスプラザ	Customer service plazas	21	21	21	21	21	0	21	0
自動契約店舗(無人)	Unstaffed branches	1,216	-153	1,209	-131	1,185	-31	1,183	-26
ATM (台)	Number of ATMs	1,256	-266	1,249	-237	1,222	-34	1,217	-32
自動契約機 (台)	Number of automated contract machines	1,258	-263	1,251	-241	1,228	-30	1,229	-22
ローン申込機 (台)	Number of loan processing machines	0	-150	0	-148	0	0	0	0
社員数 (人)	Number of employees	2,773	-1,749	2,656	-1,434	2,672	-101	2,788	132

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・貸倒償却》 Yield, interest rate and loan losses

実質平均利回り	Actual average yield (%)	17.54	-0.85	16.94	-1.25	17.02	-0.52	16.78	-0.16
無担保ローン	Unsecured loans	17.58	-0.88	17.01	-1.25	17.08	-0.50	16.83	-0.18
有担保ローン	Secured loans	13.77	3.67	9.73	-0.49	9.91	-3.86	10.07	0.34
平均表面調達金利	Average interest rate on fund procurement (%)	2.02	0.14	2.21	0.28	2.22	0.20	2.34	0.13
貸倒償却額	Loan losses (百万円/Yen-million)	148,198	-12.9	23,020	-14.5	86,361	-41.7	12,441	-46.0
貸倒償却率	Loan loss ratio (%)	16.85	3.73	2.75	0.33	11.37	-5.48	1.65	-1.10

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 貸倒償却額は、割賦債権並びに求償債権に関わる償却を除いています。

Notes: 1. *Italic* figures represent the number of increase/decrease in % points.

2. Loan losses exclude expenses related to adjusted installment payments and claims for indemnities

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

	2011/3		2012/3			2013/3				
		前期比増減率 YOY(%)	(1Q)	前期比増減率 YOY(%)	前期比増減率 YOY(%)	(1Q)	前期比増減率 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)	772,593	-9.7	813,691	-0.1	735,504	-4.8	728,072	-10.5
無担保ローン	Unsecured loans		764,269	-10.5	806,514	-0.8	729,632	-4.5	722,596	-10.4
有担保ローン	Secured loans		8,324	355.4	7,177	310.9	5,871	-29.5	5,475	-23.7
顧客数	Number of customers	(千人/Thousands)	1,627	0.9	1,709	9.2	1,528	-6.1	1,490	-12.8
無担保ローン	Unsecured loans		1,624	0.8	1,707	9.1	1,526	-6.1	1,488	-12.8
有担保ローン	Secured loans		2	275.8	2	262.8	1	-18.7	1	-16.5
一顧客当たり残高	Per customer	(千円/Yen-thousand)	474	-10.5	475	-8.6	481	1.4	488	2.6
無担保ローン	Unsecured loans		470	-11.1	472	-9.1	478	1.6	485	2.8
有担保ローン	Secured loans		3,392	21.2	3,154	13.2	2,944	-13.2	2,883	-8.6
無担保ローン新規顧客数	Number of new customers (unsecured loans)	(千人/Thousands)	114	-23.2	38	21.6	158	38.5	45	17.6
成約率	Approval ratio	(%)	34.7	-2.1	37.0	3.3	37.0	2.3	39.1	2.1

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	536,683	9.3	581,529	-3.1	597,671	11.4
連結子会社への保証残高	Guaranteed loans to consolidated subsidiary		78,460	-25.7	-	-	-	-	-	-

《チャンネル展開》 Service channels

店舗数	(店)	Number of branches	1,237	-255	1,230	-233	1,203	-34	1,198	-32	
有人店舗		Staffed branches	0	-123	0	-123	0	0	0	0	
お客様サービスプラザ		Customer service plazas	21	21	21	21	21	0	21	0	
自動契約店舗(無人)		Unstaffed branches	1,216	-153	1,209	-131	1,182	-34	1,177	-32	
ATM	(台)	Number of ATMs	1,256	-260	1,249	-237	1,222	-34	1,217	-32	
提携チャンネル	出金	提携CD/ATM	(台)	57,720	-66,372	58,127	14,055	59,369	1,649	60,804	2,677
	入金	提携ATM	(台)	55,919	-21,755	56,326	12,254	58,075	2,156	58,816	2,490
		コンビニエンスストア	(店)	17,177	764	18,318	9,452	19,312	2,135	19,650	1,332
自動契約機	(台)	Number of automated contract machines	1,258	-263	1,251	-241	1,228	-30	1,223	-28	
ローン申込機	(台)	Number of loan processing machines	0	-150	0	-148	0	0	0	0	
社員数	(人)	Number of employees	1,718	-559	1,773	-513	1,756	38	1,777	4	

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・貸倒償却》 Yield, interest rate and loan losses

実質平均利回り	Actual average yield	(%)	17.06	-0.87	16.57	-1.26	16.41	-0.65	16.21	-0.36
無担保ローン	Unsecured loans		17.06	-0.88	16.63	-1.21	16.47	-0.59	16.26	-0.37
有担保ローン	Secured loans		16.84	4.74	9.78	-1.94	9.91	-6.93	10.07	0.29
平均表面調達金利	Average interest rate on fund procurement	(%)	2.11	0.29	2.22	0.25	2.22	0.11	2.34	0.12
貸倒償却額	Loan losses	(百万円/Yen-million)	124,923	3.3	21,559	23.5	81,581	-34.7	11,808	-45.2
貸倒償却率	Loan loss ratio	(%)	16.17	2.04	2.65	0.51	11.09	-5.08	1.62	-1.03

注) 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 貸倒償却額は、割賦債権並びに求償債権に関わる償却を除いています。

Notes: 1. *Italic* figures represent the number of increase/decrease in % points.

2. Loan losses exclude expenses related to adjusted installment payments and claims for indemnities

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 (1Q)				
			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	50	3.4	14,165	2.0	281	
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	235	15.8	64,897	9.0	275	
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	84	5.7	52,215	7.2	615	
20.000%超 小計	Subtotal : 20.000% <	671	41.3	267,792	35.0	399	415	27.2	149,421	20.5	359	370	24.9	131,279	18.2	354	
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	15	1.0	11,022	1.5	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	784	52.7	273,562	37.9	348	
15.000%以下	≤ 15.000%	238	14.7	210,876	27.6	882	318	20.9	293,881	40.3	921	317	21.3	306,623	42.4	964	
目的ローン	Specific use loan	2	0.1	317	0.0	130	1	0.1	129	0.0	126	0	0.1	108	0.0	122	
合計	Total	1,626	100.0	764,269	100.0	469	1,527	100.0	729,632	100.0	477	1,489	100.0	722,596	100.0	485	

(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 (1Q)				
			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	245	16.5	13,961	1.9	56	
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	378	25.4	79,218	11.0	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	452	30.4	188,150	26.0	415	
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	246	16.6	186,002	25.7	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	166	11.1	255,264	35.3	1,537	
合計	Total	1,626	100.0	764,269	100.0	469	1,527	100.0	729,632	100.0	477	1,489	100.0	722,596	100.0	485	

5. 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)

		2010/3	2011/3	2012/3			2013/3	
				(1Q)	(1-2Q)	(1-3Q)	(1Q)	(1-3Q)
①期末営業貸付金残高	(1)Consumer loans outstanding(term-end)	855,423	772,593	813,691	777,393	750,625	735,504	728,072
無担保ローン	Unsecured loans	853,594	764,269	806,514	770,678	744,332	729,632	722,596
②期首貸倒引当金残高	(2)Reserve for loan losses(beginning of term)	194,064	194,888	153,477	153,477	153,477	153,477	135,722
③当期貸倒償却額	(3)Loan losses	120,897	124,923	21,559	48,818	66,111	81,581	11,808
(貸倒償却率 ③÷①) (%)	Loan loss ratio (3)÷(1) (%)	(14.13)	(16.17)	(2.65)	(6.28)	(8.81)	(11.09)	(1.62)
無担保ローン	Unsecured loans	120,711	124,635	21,449	48,618	65,835	81,208	11,745
(貸倒償却率 ③÷①) (%)	Loan loss ratio (3)÷(1) (%)	(14.14)	(16.31)	(2.66)	(6.31)	(8.84)	(11.13)	(1.63)
④目的外取崩額	(4)Other write-off	-	-	-	-	-	-	-
⑤差引 ②-③-④	(5) Balance (2) - (3) - (4)	73,166	69,965	131,917	104,658	87,366	71,895	123,913
⑥期末貸倒引当金残高	(6)Reserve for loan losses(term-end)	158,627	149,252	146,736	171,484	151,486	135,722	126,493
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(18.54)	(19.32)	(18.03)	(22.06)	(20.18)	(18.45)	(17.37)
無担保ローン	Unsecured loans	158,398	148,643	146,119	170,917	149,191	133,915	124,778
(貸倒引当率 ⑥÷①) (%)	Ratio of reserve for loan losses (6)÷(1) (%)	(18.56)	(19.45)	(18.12)	(22.18)	(20.04)	(18.35)	(17.27)
⑦当期貸倒費用計上額 ⑥-⑤	(7)Expenses for loan losses (6) - (5)	85,460	79,287	14,819	66,826	64,120	63,826	2,579
貸倒引当金繰入額	Provision for loan losses	85,460	79,284	14,812	66,818	64,112	63,818	2,579
貸倒損失	Additional expense for loan losses	-	2	6	8	8	8	0
⑧償却債権取立益	(8) Collection of written-off loans	5,243	6,064	1,917	3,902	5,752	7,560	2,277

- 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. ⑥期末貸倒引当金残高は、貸借対照表の流動資産に計上されています。2013年3月期第1四半期には、利息返還金のうち、貸付金に充当される元本相殺見込額92,800百万円が含まれています。
 3. ⑦当期貸倒費用計上額は、損益計算書の営業費用に計上されています。
 4. 貸倒費用には割賦債権並びに求償債権に関わる費用が含まれていますが、この表では除いています。
 5. 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。
 6. 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. Reserve for loan losses (6) is included in current assets in the balance sheets. In 1Q March-2013, the reserve for loan losses includes the portion (92,800 million yen) of estimated interest repayments applicable to the loan principal
 3. Expenses for loan losses (7) are included in operating expenses in the statements of income.
 4. Expenses for loan losses include expenses related to adjusted installment payment and claim for indemnities, but those expenses are excluded from the above table.
 5. (2) Reserve for loan losses (beginning of term) for March-2011 include SANYO SHINPAN's reserve for loan losses.
 6. (2) Reserve for loan losses (beginning of term) for March-2012 include At-Loan's reserve for loan losses.

6. 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 (1Q)		
		利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total
前期末残高	Allowance at the end of the previous fiscal year	180,625	130,451	311,076	157,103	81,300	238,403	221,200	97,900	319,100
取崩額	Reversal	99,238	57,670	156,908	129,743	29,660	159,404	28,518	5,168	33,686
繰入額 (営業費用)	Provisions (operating expenses)	80,396	20,560	100,956	193,840	46,260	240,101	18	68	86
繰入額 (特別損失)	Provisions (extraordinary losses)	2,360	-	2,360	-	-	-	-	-	-
連結除外	Exclusion of subsidiaries from consolidation	7,040	12,042	19,082	-	-	-	-	-	-
期末残高	Allowance at the end of the year	157,103	81,300	238,403	221,200	97,900	319,100	192,700	92,800	285,500

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.

6. 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 (1Q)		
		利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total	利息返還 損失引当金 Allowance for losses on interest repayments	貸倒引当金 (元本充当分) Allowance for credit losses (Applied to the principal)	合計 Total
前期末残高	Allowance at the end of the previous fiscal year	142,000	95,100	237,100	157,100	81,300	238,400	221,200	97,900	319,100
合併による増減	Increase due to merger	29,542	19,194	48,736	-	-	-	-	-	-
取崩額	Reversal	84,514	53,554	138,069	129,740	29,660	159,401	28,518	5,168	33,686
繰入額 (営業費用)	Provisions (operating expenses)	70,072	20,560	90,632	193,840	46,260	240,101	18	68	86
期末残高	Allowance at the end of the year	157,100	81,300	238,400	221,200	97,900	319,100	192,700	92,800	285,500

注) 1. 貸倒引当金(元本充当分)の期末残高は、前ページ「5. 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)」の「⑥期末貸倒引当金残高」に含まれています。

2. 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: 1. Allowance for credit losses at the end of the year is included in Reserve for loan losses(term-end) (6) in "5. Loan losses for consumer loans outstanding (non-consolidated)."

2. 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.

7. 無担保ローン 貸倒償却理由別口座数・償却額構成(単体) / Breakdown of loan losses by cause (non-consolidated)

(口座数:千口座、残高:百万円)
(No. of accounts in thousands, balance in Yen-million)

		2010/3				2011/3				2012/3				2013/3 (1Q)			
		貸倒口座数		貸倒償却額		貸倒口座数		貸倒償却額		貸倒口座数		貸倒償却額		貸倒口座数		貸倒償却額	
		No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)	No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)	No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)	No. of loan loss accounts	前期比増減率 YOY(%)	Loan loss amounts	前期比増減率 YOY(%)
自己破産	Personal bankruptcy	7	-33.3	3,863	-25.8	4	-32.4	2,391	-38.1	3	-22.2	1,778	-25.6	0	-56.0	226	-54.5
一部償却	Partial amortization	-	-	18,323	38.6	-	-	11,911	-35.0	-	-	5,225	-56.1	-	-	524	-67.0
弁護士介入、公的介入	Intervention by lawyers or courts	116	-20.9	70,502	-4.6	122	5.3	69,541	-1.4	86	-29.2	43,672	-37.2	12	-31.5	6,645	-24.5
不履行、居所不明	Breach of payment and address unknown	56	-22.2	23,326	-18.0	86	52.9	33,413	43.2	68	-20.8	25,472	-23.8	10	-56.2	3,460	-61.3
その他	Other	10	-7.6	4,695	1.8	16	54.7	7,377	57.1	11	-26.5	5,060	-31.4	2	-40.8	888	-45.3
合計	Total	190	-21.2	120,711	-3.7	229	20.7	124,635	3.3	170	-25.7	81,208	-34.8	25	-45.0	11,745	-45.2

注) 一部償却には、民事再生に加え、弁護士介入、司法書士介入等による貸付金の一部を貸倒償却したものを含んでいます。

尚、口座は残存するため、貸倒口座数からは除いています。

Note: The partial amortization amount includes certain portions of loans losses relating to intervention by lawyers and judicial scriveners, in addition to the civil rehabilitation.

Partial amortization accounts remain active. Therefore these have been excluded No. of loan loss accounts.

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

(百万円/Yen-million)

		2010/3		2011/3		2012/3		2013/3 (1Q)	
		貸付金残高比 against balance(%)		貸付金残高比 against balance(%)		貸付金残高比 against balance(%)		貸付金残高比 against balance(%)	
破綻先債権	Credits of bankrupt borrowers	2,040	0.16	1,063	0.12	360	0.05	369	0.05
延滞債権	Delinquent loans	11,899	0.92	5,584	0.63	2,934	0.39	3,441	0.46
3ヵ月以上延滞債権	Delinquent loans 3 months or more past the due date	21,047	1.62	13,971	1.59	6,749	0.89	8,970	1.19
貸出条件緩和債権	Restructured loans	85,040	6.55	62,071	7.06	53,020	6.98	46,655	6.20
延滞30日以内	30 days or less past due	77,506	5.97	55,671	6.33	47,690	6.28	43,123	5.73
合計	Total	120,028	9.25	82,690	9.40	63,065	8.31	59,437	7.90

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

(百万円/Yen-million)

		2010/3		2011/3		2012/3		2013/3 (1Q)	
		貸付金残高比 against balance(%)		貸付金残高比 against balance(%)		貸付金残高比 against balance(%)		貸付金残高比 against balance(%)	
破綻先債権	Credits of bankrupt borrowers	450	0.05	552	0.07	359	0.05	368	0.05
延滞債権	Delinquent loans	2,737	0.32	5,196	0.67	2,622	0.36	3,124	0.43
3ヵ月以上延滞債権	Delinquent loans 3 months or more past the due date	13,405	1.57	13,669	1.77	6,565	0.89	8,049	1.11
貸出条件緩和債権	Restructured loans	56,732	6.63	61,400	7.95	51,724	7.03	46,174	6.34
延滞30日以内	30 days or less past due	53,112	6.21	55,460	7.18	47,589	6.47	43,000	5.91
合計	Total	73,326	8.57	80,818	10.46	61,271	8.33	57,717	7.93

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)

		2010/3		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)	(1Q)	構成比 share(%)
借入金	Borrowings	590,453	58.4	367,690	53.6	335,634	65.7	337,566	77.8
都市銀行等	City banks and others	360,890	35.7	264,251	38.5	317,600	62.2	322,898	74.4
地方銀行	Regional banks	68,329	6.8	29,049	4.2	4,547	0.9	3,358	0.8
信託銀行	Trust banks	63,758	6.3	43,750	6.4	1,356	0.3	870	0.2
外国銀行	Non-Japanese banks	11,806	1.2	1,431	0.2	-	-	-	-
系統金融機関	Cooperative financial institutions	17,200	1.7	9,537	1.4	3,277	0.6	2,800	0.6
生命保険会社	Life insurance companies	47,674	4.7	13,331	1.9	7,140	1.4	6,640	1.5
損害保険会社	Non-life insurance companies	7,082	0.7	2,340	0.3	-	-	-	-
事業会社	Leasing and finance companies	700	0.1	-	-	714	0.1	-	-
その他	Other	13,012	1.3	4,000	0.6	1,000	0.2	1,000	0.2
社債等	Corporate bonds and other	421,156	41.6	318,094	46.4	175,052	34.3	96,446	22.2
転換社債型新株予約権付社債	Convertible bonds	42,000	4.2	42,000	6.1	-	-	-	-
普通社債	Straight bonds	279,556	27.6	205,672	30.0	140,094	27.4	70,197	16.2
国内	Domestic issue	219,100	21.7	145,197	21.2	79,597	15.6	70,197	16.2
海外	Foreign issue	60,456	6.0	60,475	8.8	60,496	11.8	-	-
コマーシャル・ペーパー	Commercial paper	11,700	1.2	-	-	-	-	-	-
資産流動化証券	Asset backed securities and trust certificates	87,900	8.7	70,421	10.3	34,958	6.8	26,248	6.0
合計	Total	1,011,609	100.0	685,784	100.0	510,686	100.0	434,012	100.0
平均表面調達金利	Average interest rate (%)	1.88	0.03	2.02	0.14	2.22	0.20	2.34	0.13

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。

3. 2010年3月期の資産流動化証券は、一部 (15,900百万円) が貸借対照表上オフバランスとなっています。

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.

3. Asset backed securities and trust certificates for March-2010 are partially (15,900 million yen) not shown on the balance sheet.

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

(百万円/Yen-million)

		2010/3		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)	(1Q)	構成比 share(%)
短期調達	Short-term fund procurement	163,903	16.2	72,416	10.6	147,921	29.0	179,152	41.3
短期借入	Short-term borrowings	152,203	15.0	72,416	10.6	147,921	29.0	179,152	41.3
コマーシャル・ペーパー	Commercial paper	11,700	1.2	-	-	-	-	-	-
長期調達	Long-term fund procurement	847,706	83.8	613,368	89.4	362,765	71.0	254,859	58.7
固定金利借入	Fixed interest rate	185,430	18.3	128,558	18.7	92,928	18.2	78,498	18.1
変動金利借入	Variable interest rate	252,820	25.0	166,716	24.3	94,785	18.6	79,916	18.4
スワップ、キャップ	Interest rate swaps and caps	98,699	9.8	70,370	10.3	51,675	10.1	43,112	9.9
転換社債型新株予約権付社債	Convertible bonds	42,000	4.2	42,000	6.1	-	-	-	-
普通社債	Straight bonds	279,556	27.6	205,672	30.0	140,094	27.4	70,197	16.2
資産流動化証券	Asset backed securities and trust certificates	87,900	8.7	70,421	10.3	34,958	6.8	26,248	6.0
変動金利	Floating rate	15,900	1.6	421	0.1	-	-	-	-
合計	Total	1,011,609	100.0	685,784	100.0	510,686	100.0	434,012	100.0
実質固定金利調達比率	Actual fixed ratio (%)	677,685	67.0	516,600	75.3	319,655	62.6	218,056	50.2

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)

		2010/3		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)	(1Q)	構成比 share(%)
借入金	Borrowings	341,425	51.8	306,174	49.0	332,354	65.5	334,994	77.6
都市銀行等	City banks and others	197,941	30.0	207,414	33.2	315,379	62.2	321,196	74.4
地方銀行	Regional banks	16,154	2.5	27,549	4.4	4,547	0.9	3,358	0.8
信託銀行	Trust banks	50,316	7.6	42,002	6.7	297	0.1	-	-
外国銀行	Non-Japanese banks	10,000	1.5	-	-	-	-	-	-
系統金融機関	Cooperative financial institutions	12,622	1.9	9,537	1.5	3,277	0.6	2,800	0.6
生命保険会社	Life insurance companies	47,015	7.1	13,331	2.1	7,140	1.4	6,640	1.5
損害保険会社	Non-life insurance companies	6,676	1.0	2,340	0.4	-	-	-	-
事業会社	Leasing, finance and other companies	700	0.1	-	-	714	0.1	-	-
その他	Other	-	-	4,000	0.6	1,000	0.2	1,000	0.2
社債等	Corporate bonds and other	317,456	48.2	318,094	51.0	175,052	34.5	96,446	22.4
転換社債型新株予約権付社債	Convertible bonds	42,000	6.4	42,000	6.7	-	-	-	-
普通社債	Straight bonds	225,456	34.2	205,672	32.9	140,094	27.6	70,197	16.3
国内	Domestic issue	165,000	25.0	145,197	23.3	79,597	15.7	70,197	16.3
海外	Foreign issue	60,456	9.2	60,475	9.7	60,496	11.9	-	-
資産流動化証券	Asset backed securities and trust certificates	50,000	7.6	70,421	11.3	34,958	6.9	26,248	6.1
合計	Total	658,881	100.0	624,268	100.0	507,406	100.0	431,440	100.0
平均表面調達金利	Average interest rate (%)	1.82	<i>0.01</i>	2.11	<i>0.29</i>	2.22	<i>0.11</i>	2.34	<i>0.12</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)

		2010/3		2011/3		2012/3		2013/3	
			構成比 share(%)		構成比 share(%)		構成比 share(%)	(1Q)	構成比 share(%)
短期調達	Short-term fund procurement	-	-	10,900	1.7	145,700	28.7	177,450	41.1
短期借入	Short-term borrowings	-	-	10,900	1.7	145,700	28.7	177,450	41.1
長期調達	Long-term fund procurement	658,881	100.0	613,368	98.3	361,706	71.3	253,990	58.9
固定金利借入	Fixed interest rate	132,105	20.0	128,558	20.6	92,928	18.3	78,498	18.2
変動金利借入	Variable interest rate	209,320	31.8	166,716	26.7	93,726	18.5	79,046	18.3
スワップ、キャップ	Interest rate swaps and caps	65,220	9.9	70,370	11.3	51,675	10.2	43,112	10.0
転換社債型新株予約権付社債	Convertible bonds	42,000	6.4	42,000	6.7	-	-	-	-
普通社債	Straight bonds	225,456	34.2	205,672	32.9	140,094	27.6	70,197	16.3
資産流動化証券	Asset backed securities and trust certificates	50,000	7.6	70,421	11.3	34,958	6.9	26,248	6.1
合計	Total	658,881	100.0	624,268	100.0	507,406	100.0	431,440	100.0
実質固定金利調達比率	Actual fixed ratio (%)	514,781	78.1	516,600	82.8	319,655	63.0	218,056	50.5

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(%)	(1Q)	前期比 増減率 YOY(%)	前期比 増減率 YOY(%)	(1Q)	前期比 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	-	2,660	-7.5	11,337	-4.3	2,476	-6.9
営業利益	Operating profit (百万円/Yen-million)	3,867	-	1,527	11.6	3,511	-9.2	575	-62.3
経常利益	Recurring profit (百万円/Yen-million)	3,653	-	1,489	14.5	3,381	-7.4	540	-63.7
当期純利益	Net income (百万円/Yen-million)	2,130	-	854	18.8	1,391	-34.7	335	-60.8

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月期の実績より掲載しています。

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

2. Abilio Servicer started operation in April 2010.

(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	1,691	-8.1	8,937	-	1,827	-
営業利益	Operating profit (百万円/Yen-million)	4,149	1.3	907	-5.1	5,174	-	983	-
経常利益	Recurring profit (百万円/Yen-million)	4,202	2.5	907	-5.2	5,189	-	977	-
当期純利益	Net income (百万円/Yen-million)	3,438	0.6	738	3.0	4,331	-	808	-

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月期第1四半期と2012年3月期第1四半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 1Q March-2012 is Jan. to Mar. and 1Q March-2013 is Apr. to Jun. 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	19,338	-6.6	19,724	-	19,727	-
口座数	Number of accounts (千口座/Thousands)	46	1.2	47	1.5	46	-	48	-
一口座当たり残高	Per account (千円/Yen-thousand)	382	-10.4	411	-7.9	423	-	407	-
新規口座数	Number of new accounts (千口座/Thousands)	11	-1.1	2	9.5	13	-	3	-

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月期第1四半期と2012年3月期第1四半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 1Q March-2012 is Jan. to Mar. and 1Q March-2013 is Apr. to Jun. due to the aforementioned change in the fiscal year-end.

Therefore year-on-year comparisons are not presented.

	2011/3		(1Q)	2012/3		(1Q)	2013/3	
		前期比 増減率 YOY(%)			前期比 増減率 YOY(%)			前期比 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	7,989	-13.0	31,143	-10.3	7,663	-4.1
営業利益	Operating profit	(百万円/Yen-million)	6,585	100.9	3,031	51.6	9,713	47.5	1,909	-37.0
経常利益	Recurring profit	(百万円/Yen-million)	6,598	100.1	3,037	51.5	9,728	47.5	1,920	-36.8
当期純利益	Net income	(百万円/Yen-million)	4,537	277.9	1,767	48.6	5,373	18.4	1,185	-33.0

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	175,494	-14.6	168,277	-7.0	168,543	-4.0
口座数	Number of accounts	(千口座/Thousands)	256	-7.4	256	-5.8	263	2.7	268	4.9
一口座当たり残高	Per account	(千円/Yen-thousand)	704	-6.9	684	-9.4	637	-9.4	626	-8.4
新規口座数	Number of new accounts	(千口座/Thousands)	27	-6.8	11	72.4	52	92.9	16	50.1

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	68,045	-2.2	68,438	0.2	69,281	1.8
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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)	
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)	
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)	
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)	
1~5月	Jan. to May.	68,436 (-7.4)	60,682 (-11.3)	53,725 (-11.5)	49,431 (-8.0)	49,750 (0.6)	42,022 (-15.5)	33,980 (-19.1)
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