

2018年3月期 中間決算資料

Business performance for the first half ended September 2017

目次

1. 決算ハイライト
2. 営業損益（連結・単体）
3. 営業指標（連結・主要各社）
4. 債権ポートフォリオ（単体・無担保ローン）
5. 顧客属性（単体・無担保ローン）
6. 不良債権（連結・単体）
7. 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）
8. 利息返還損失引当金（単体）

Contents

- | | |
|---|--------|
| Financial highlights | P. 1 |
| Breakdown of revenues and expenses (consolidated, non-consolidated) | P. 2-3 |
| Business indicators (consolidated, main companies) | P. 4-5 |
| Loan portfolio (non-consolidated, unsecured loans) | P. 6 |
| Customer profile (non-consolidated, unsecured loans) | P. 7 |
| Non-performing loans (consolidated, non-consolidated) | P. 8 |
| Loan losses for consumer loans outstanding (non-consolidated) | P. 9 |
| Loss allowance on interest repayments (non-consolidated) | P. 10 |

注意事項

会計監査人による法定監査は、年度監査が実施されています。

Cautionary Information

Fiscal year-end audit is conducted by the Company's independent auditor.

2017年11月14日
November 14, 2017

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 / Financial highlights

| | | 2016/3 | | 2017/3 | | | | 2018/3 | | |
|------------------------------|--|--|-----------------------|-------------------------|-------------------------|-----------------------|-----------------------|-------------------------|--------|--|
| | | | 前期比 増減率 YoY (%) | 2Q | | 前期比 増減率 YoY (%) | 前期比 増減率 YoY (%) | 2Q | | |
| | | | | 前年同期比 増減率 YoY (%) | 前年同期比 増減率 YoY (%) | | | 前年同期比 増減率 YoY (%) | | |
| 損益計算書主要項目 | | <i>The main items on Profit and Loss Statements</i> | | | | | | | | |
| 連結・単体 | | <i>consolidated, non-consolidated</i> | | | | | | | | |
| 営業収益 | Operating income (百万円/Yen-million) | 245,842 | 7.7 | 126,970 | 4.8 | 258,818 | 5.3 | 136,304 | 7.4 | |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | 178,330 | 5.7 | 92,244 | 4.7 | 186,223 | 4.4 | 96,207 | 4.3 | |
| 営業利益 | Operating profit (百万円/Yen-million) | -61,284 | - | 30,400 | 4.2 | 67,171 | - | 34,880 | 14.7 | |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | -72,384 | - | 22,884 | -3.3 | 51,668 | - | 23,998 | 4.9 | |
| 経常利益 | Recurring profit (百万円/Yen-million) | -61,176 | - | 30,498 | 4.2 | 67,440 | - | 34,988 | 14.7 | |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | -72,369 | - | 22,922 | -3.3 | 51,808 | - | 24,061 | 5.0 | |
| 親会社株主に帰属する当期純利益 | Profit attributable to shareholders of SMBC Consumer Finance (百万円/Yen-million) | -64,809 | - | 28,089 | 3.8 | 111,382 | - | 26,337 | -6.2 | |
| SMBCコンシューマーファイナンス(当期純利益) | SMBC Consumer Finance (Net profit) | -72,195 | - | 22,565 | -3.9 | 100,808 | - | 17,688 | -21.6 | |
| 貸借対照表主要項目 | | <i>The main items on Balance Sheet</i> | | | | | | | | |
| 連結 | | <i>Consolidated</i> | | | | | | | | |
| 総資産 | Total assets (百万円/Yen-million) | 1,142,586 | 3.6 | 1,157,461 | 3.5 | 1,243,810 | 8.9 | 1,269,572 | 9.7 | |
| 純資産 | Net assets (百万円/Yen-million) | 149,692 | -33.5 | 167,411 | -32.7 | 259,913 | 73.6 | 288,455 | 72.3 | |
| 有利子負債 | Interest-bearing debt (百万円/Yen-million) | 755,083 | 8.3 | 786,904 | 9.1 | 805,959 | 6.7 | 837,894 | 6.5 | |
| 平均表面調達金利 | Average interest rate on fund procurement (%) | 0.45 | -0.16 | 0.33 | -0.14 | 0.32 | -0.13 | 0.31 | -0.02 | |
| 自己資本比率 | Equity ratio (%) | 13.10 | -7.32 | 14.46 | -7.77 | 20.90 | 7.80 | 22.72 | 8.26 | |
| 自己資本当期純利益率 | ROE (%) | -34.57 | -39.88 | 17.72 | 6.30 | 54.39 | 88.96 | 9.61 | -8.11 | |
| 総資産当期純利益率 | ROA (%) | -5.77 | -6.81 | 2.44 | 0.00 | 9.33 | 15.10 | 2.10 | -0.34 | |
| 単体 | | <i>Non-consolidated</i> | | | | | | | | |
| 総資産 | Total assets (百万円/Yen-million) | 858,545 | 3.0 | 868,424 | 3.2 | 925,809 | 7.8 | 930,501 | 7.1 | |
| 純資産 | Net assets (百万円/Yen-million) | 64,445 | -53.4 | 86,450 | -46.4 | 165,260 | 156.4 | 183,348 | 112.1 | |
| 有利子負債 | Interest-bearing debt (百万円/Yen-million) | 565,030 | 8.1 | 586,450 | 8.8 | 593,450 | 5.0 | 610,450 | 4.1 | |
| 平均表面調達金利 | Average interest rate on fund procurement (%) | 0.40 | -0.21 | 0.28 | -0.15 | 0.27 | -0.13 | 0.23 | -0.05 | |
| 自己資本比率 | Equity ratio (%) | 7.51 | -9.10 | 9.95 | -9.21 | 17.85 | 10.34 | 19.70 | 9.75 | |
| 自己資本当期純利益率 | ROE (%) | -71.17 | -72.34 | 29.91 | 14.24 | 87.77 | 158.94 | 10.15 | -19.76 | |
| 総資産当期純利益率 | ROA (%) | -8.53 | -8.72 | 2.61 | -0.19 | 11.30 | 19.83 | 1.91 | -0.70 | |
| 営業貸付金残高・保証残高 金融事業 | | <i>Loans Outstanding and Guaranteed Loans Outstanding Financing Business</i> | | | | | | | | |
| 営業貸付金残高 | Loans Outstanding (百万円/Yen-million) | 940,931 | 3.8 | 962,383 | 3.7 | 980,461 | 4.2 | 1,000,507 | 4.0 | |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | 730,740 | 2.3 | 741,496 | 2.2 | 749,256 | 2.5 | 757,727 | 2.2 | |
| モビット | MOBIT | 210,190 | 9.6 | 220,887 | 9.2 | 231,204 | 10.0 | 242,780 | 9.9 | |
| 保証事業 | | <i>Loan Guarantee Business</i> | | | | | | | | |
| 保証残高 | Guaranteed loans outstanding (百万円/Yen-million) | 1,079,864 | 18.0 | 1,154,527 | 14.7 | 1,211,657 | 12.2 | 1,249,875 | 8.3 | |
| 三井住友銀行 向け | SMBC | 605,708 | 11.6 | 635,719 | 10.0 | 649,876 | 7.3 | 651,996 | 2.6 | |
| その他金融機関等 向け | Other financial institutions, etc. | 474,156 | 27.3 | 518,808 | 21.0 | 561,781 | 18.5 | 597,878 | 15.2 | |
| 保証提携先数 | Number of Tie-ups | 189 | - | 189 | - | 188 | -1 | 189 | - | |
| 海外事業 | | <i>Overseas Businesses</i> | | | | | | | | |
| 営業貸付金残高 | Loans outstanding (百万円/Yen-million) | 77,647 | 11.6 | 78,398 | 2.2 | 91,906 | 18.4 | 102,017 | 30.1 | |

(注) : 1. 増減率欄の斜体数値は前年同期比増減数です。

2. 海外事業の営業貸付金残高はプロミス香港、プロミスタイランド、プロミス深セン、プロミス瀋陽、プロミス天津、プロミス重慶、プロミス成都、プロミス武漢、プロミス上海の貸付金残高の合計値で、現地通貨を円換算しています。

Notes: 1. *Italic* figures represent the number of increase/decrease from one year earlier.

2. The overseas loans outstanding is the sum of followings;

PROMISE (HONG KONG), PROMISE (THAILAND), PROMISE (SHENZHEN), PROMISE (SHENYANG), PROMISE (TIANJIN), PROMISE (CHONGQING), PROMISE (CHENGDU), PROMISE (WUHAN) and PROMISE (SHANGHAI)

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

(百万円/Yen-million)

| | | 2016/3 | | 2017/3 | | | | 2018/3 | |
|-----------------|--|---------|-----------------------|---------|-------------------------|-----------------------|-----------------------|---------|-------------------------|
| | | | 前期比 増減率 YoY (%) | 2Q | | 前期比 増減率 YoY (%) | 前期比 増減率 YoY (%) | 2Q | |
| | | | | | 前年同期比 増減率 YoY (%) | | | | 前年同期比 増減率 YoY (%) |
| 営業収益 | Operating income | 245,842 | 7.7 | 126,970 | 4.8 | 258,818 | 5.3 | 136,304 | 7.4 |
| 金融収益 | Financial revenues | 237,349 | 7.4 | 122,734 | 4.9 | 249,957 | 5.3 | 131,517 | 7.2 |
| 営業貸付金利息 | Interest revenues | 158,044 | 5.0 | 80,367 | 2.8 | 163,117 | 3.2 | 85,306 | 6.1 |
| 信用保証収益 | Loan guarantee revenues | 55,489 | 17.3 | 30,313 | 13.3 | 62,144 | 12.0 | 33,286 | 9.8 |
| 償却債権取立益 | Collection of written-off loans | 10,790 | 2.9 | 5,734 | 2.4 | 11,536 | 6.9 | 6,076 | 6.0 |
| 買取債権回収高 | Collection of purchased receivables | 12,647 | 3.6 | 6,253 | 0.2 | 13,015 | 2.9 | 6,781 | 8.4 |
| その他の金融収益 | Other financial revenues | 376 | -26.7 | 66 | -73.5 | 143 | -61.9 | 66 | 0.3 |
| その他の事業収益 | Other operating revenues | 8,493 | 17.0 | 4,235 | 2.0 | 8,860 | 4.3 | 4,787 | 13.0 |
| 営業費用 | Operating expenses | 307,126 | 45.0 | 96,569 | 4.9 | 191,647 | -37.6 | 101,423 | 5.0 |
| 金融費用 | Financial expenses | 3,718 | -7.6 | 1,638 | -14.1 | 3,346 | -10.0 | 1,708 | 4.3 |
| その他の営業費用 | Other operating expenses | 303,408 | 46.0 | 94,930 | 5.3 | 188,300 | -37.9 | 99,715 | 5.0 |
| 貸倒費用 | Expenses for loan losses | 52,015 | 8.6 | 32,787 | 5.6 | 54,595 | 5.0 | 34,847 | 6.3 |
| 債務保証費用 | Expenses for debt guarantees | 24,531 | 29.5 | 10,353 | 27.3 | 27,722 | 13.0 | 11,510 | 11.2 |
| 利息返還費用 | Expenses for interest repayments | 122,000 | 172.3 | - | - | - | - | - | - |
| 広告宣伝費 | Advertising expenses | 19,039 | 6.6 | 10,074 | 7.4 | 19,746 | 3.7 | 10,296 | 2.2 |
| 人件費 | Personnel expenses | 29,347 | 21.6 | 13,873 | 1.3 | 28,473 | -3.0 | 14,277 | 2.9 |
| 賃借料 | Rental expenses | 8,567 | 9.1 | 4,119 | -3.9 | 8,130 | -5.1 | 4,330 | 5.1 |
| 減価償却費 | Depreciation | 7,673 | 16.5 | 3,681 | -3.0 | 7,626 | -0.6 | 4,026 | 9.4 |
| 支払手数料 | Fee expenses | 23,552 | 0.8 | 11,811 | 1.4 | 24,002 | 1.9 | 11,933 | 1.0 |
| その他 | Other | 16,680 | 1.9 | 8,227 | 1.0 | 18,003 | 7.9 | 8,492 | 3.2 |
| 営業利益 | Operating profit | -61,284 | - | 30,400 | 4.2 | 67,171 | - | 34,880 | 14.7 |
| 営業外収益 | Non-operating revenues | 431 | -37.3 | 180 | -16.0 | 478 | 10.7 | 191 | 6.2 |
| 営業外費用 | Non-operating expenses | 323 | -38.9 | 82 | -30.7 | 209 | -35.5 | 84 | 1.7 |
| 経常利益 | Recurring profit | -61,176 | - | 30,498 | 4.2 | 67,440 | - | 34,988 | 14.7 |
| 特別利益 | Extraordinary income | 93 | 85.5 | 91 | 908.5 | 91 | -2.6 | 0 | -100.0 |
| 特別損失 | Extraordinary losses | 439 | -73.5 | 367 | 220.1 | 787 | 79.2 | 101 | -72.3 |
| 税引前利益 | Income before income taxes | -61,521 | - | 30,222 | 3.6 | 66,743 | - | 34,886 | 15.4 |
| 法人税、住民税及び事業税 | Income taxes (current) | 6,085 | 26.4 | 2,861 | 25.4 | 9,444 | 55.2 | 1,984 | -30.6 |
| 法人税等調整額 | Income taxes (deferred) | -2,797 | - | -728 | - | -54,083 | - | 6,563 | - |
| 当期純利益 | Profit | -64,809 | - | 28,089 | 3.8 | 111,382 | - | 26,337 | -6.2 |
| 親会社株主に帰属する当期純利益 | Profit attributable to shareholders of SMBC Consumer Finance | -64,809 | - | 28,089 | 3.8 | 111,382 | - | 26,337 | -6.2 |

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

(百万円/Yen-million)

| | | 2016/3 | | 2017/3 | | | | 2018/3 | |
|--------------|----------------------------------|---------|-----------------------|--------|-------------------------|-----------------------|-----------------------|--------|-------------------------|
| | | | 前期比 増減率 YoY (%) | 2Q | | 前期比 増減率 YoY (%) | 前期比 増減率 YoY (%) | 2Q | |
| | | | | | 前年同期比 増減率 YoY (%) | | | | 前年同期比 増減率 YoY (%) |
| 営業収益 | Operating income | 178,330 | 5.7 | 92,244 | 4.7 | 186,223 | 4.4 | 96,207 | 4.3 |
| 営業貸付金利息 | Interest revenues | 108,882 | 0.7 | 55,029 | 1.4 | 110,189 | 1.2 | 56,078 | 1.9 |
| 無担保ローン | Unsecured loans | 108,581 | 0.7 | 54,905 | 1.5 | 109,949 | 1.3 | 55,957 | 1.9 |
| 有担保ローン | Secured loans | 300 | -6.1 | 123 | -21.0 | 240 | -19.9 | 120 | -2.3 |
| 信用保証収益 | Loan guarantee revenues | 55,489 | 17.3 | 30,313 | 13.3 | 62,144 | 12.0 | 33,286 | 9.8 |
| その他の金融収益 | Other financial revenues | 3 | -97.1 | 0 | -93.2 | 0 | -93.5 | 0 | -17.5 |
| その他の営業収益 | Other operating revenues | 13,954 | 6.7 | 6,901 | -3.1 | 13,888 | -0.5 | 6,842 | -0.9 |
| 償却債権取立益 | Collection of written-off loans | 11,022 | 7.2 | 5,424 | -4.2 | 10,935 | -0.8 | 5,423 | 0.0 |
| その他の収益 | Other operating revenues | 2,931 | 4.7 | 1,476 | 1.1 | 2,952 | 0.7 | 1,418 | -4.0 |
| 営業費用 | Operating expenses | 250,714 | 52.0 | 69,359 | 7.6 | 134,554 | -46.3 | 72,209 | 4.1 |
| 金融費用 | Financial expenses | 2,641 | -12.8 | 1,086 | -20.4 | 2,117 | -19.8 | 991 | -8.8 |
| その他営業費用 | Other operating expenses | 248,072 | 53.3 | 68,272 | 8.2 | 132,436 | -46.6 | 71,217 | 4.3 |
| 貸倒費用 | Expenses for loan losses | 33,154 | -3.5 | 24,164 | 10.6 | 35,788 | 7.9 | 25,328 | 4.8 |
| 債務保証費用 | Expenses for debt guarantees | 24,531 | 29.5 | 10,353 | 27.3 | 27,722 | 13.0 | 11,510 | 11.2 |
| 利息返還費用 | Expenses for interest repayments | 122,000 | 172.3 | - | - | - | - | - | - |
| 広告宣伝費 | Advertising expenses | 10,443 | 5.4 | 5,740 | 11.4 | 10,999 | 5.3 | 5,859 | 2.1 |
| 人件費 | Personnel expenses | 19,344 | 20.9 | 8,987 | 1.4 | 18,232 | -5.7 | 9,074 | 1.0 |
| 賃借料 | Rental expenses | 5,649 | 1.9 | 2,779 | -2.4 | 5,428 | -3.9 | 2,982 | 7.3 |
| 減価償却費 | Depreciation | 5,205 | 24.1 | 2,483 | -2.5 | 5,225 | 0.4 | 2,734 | 10.1 |
| 支払手数料 | Fee expenses | 16,585 | 5.2 | 8,145 | -1.0 | 16,336 | -1.5 | 7,858 | -3.5 |
| その他 | Other | 11,157 | -9.6 | 5,615 | 2.4 | 12,703 | 13.9 | 5,868 | 4.5 |
| 営業利益 | Operating profit | -72,384 | - | 22,884 | -3.3 | 51,668 | - | 23,998 | 4.9 |
| 営業外収益 | Non-operating revenues | 268 | -14.0 | 104 | -22.5 | 316 | 18.0 | 114 | 9.5 |
| 営業外費用 | Non-operating expenses | 253 | -29.2 | 66 | -25.1 | 176 | -30.2 | 51 | -23.2 |
| 経常利益 | Recurring profit | -72,369 | - | 22,922 | -3.3 | 51,808 | - | 24,061 | 5.0 |
| 特別利益 | Extraordinary income | 84 | 67.7 | 91 | - | 739 | 774.5 | 0 | -100.0 |
| 特別損失 | Extraordinary losses | 386 | -76.2 | 351 | 256.5 | 717 | 85.7 | 102 | -70.8 |
| 税引前利益 | Income before income taxes | -72,671 | - | 22,661 | -4.0 | 51,830 | - | 23,958 | 5.7 |
| 法人税、住民税及び事業税 | Income taxes (current) | 34 | -30.8 | 17 | 0.0 | 34 | 0.0 | -634 | - |
| 法人税等調整額 | Income taxes (deferred) | -509 | - | 79 | -34.3 | -49,011 | - | 6,905 | - |
| 当期純利益 | Net profit | -72,195 | - | 22,565 | -3.9 | 100,808 | - | 17,688 | -21.6 |

3. 営業指標(連結・主要各社) / Business indicators (consolidated, main companies)

| | 2016/3 | | 2017/3 | | | | 2018/3 | |
|--|--------|-----------------------|--------|-------------------------|-----------------------|-----------------------|--------|-------------------------|
| | | 前期比 増減率 YoY (%) | 2Q | | 前期比 増減率 YoY (%) | 前期比 増減率 YoY (%) | 2Q | |
| | | | | 前年同期比 増減率 YoY (%) | | | | 前年同期比 増減率 YoY (%) |

営業貸付金残高

Consumer loans outstanding

| 連結 | Consolidated (百万円/Yen-million) | 1,022,019 | 4.3 | 1,043,632 | 3.4 | 1,074,629 | 5.1 | 1,104,196 | 5.8 |
|-------------------|---|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
| SMBCコンシューマーファイナンス | SMBC Consumer Finance (百万円/Yen-million) | 730,740 | 2.3 | 741,496 | 2.2 | 749,256 | 2.5 | 757,727 | 2.2 |
| 無担保ローン | Unsecured loans | 728,804 | 2.4 | 739,855 | 2.3 | 747,891 | 2.6 | 756,582 | 2.3 |
| 有担保ローン | Secured loans | 1,936 | -25.6 | 1,640 | -27.3 | 1,365 | -29.5 | 1,145 | -30.2 |
| モビット | MOBIT (百万円/Yen-million) | 210,190 | 9.6 | 220,887 | 9.2 | 231,204 | 10.0 | 242,780 | 9.9 |

顧客数

Number of customers

| 連結 | Consolidated (千人/Thousands) | 1,994 | 4.8 | 2,067 | 5.3 | 2,105 | 5.5 | 2,172 | 5.1 |
|-------------------|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| SMBCコンシューマーファイナンス | SMBC Consumer Finance (千人/Thousands) | 1,292 | 0.1 | 1,303 | 0.4 | 1,302 | 0.8 | 1,321 | 1.4 |
| 無担保ローン | Unsecured loans | 1,291 | 0.1 | 1,302 | 0.4 | 1,301 | 0.8 | 1,321 | 1.4 |
| 有担保ローン | Secured loans | 0 | -19.3 | 0 | -21.2 | 0 | -24.2 | 0 | -24.1 |
| モビット | MOBIT (千人/Thousands) | 361 | 6.0 | 375 | 6.1 | 388 | 7.4 | 406 | 8.1 |

一顧客あたり残高

Per Customer

| 連結 | Consolidated (千円/Yen-thousand) | 512 | -0.5 | 504 | -1.7 | 510 | -0.4 | 508 | 0.7 |
|-------------------|---|-------|------|-------|------|-------|------|-------|------|
| SMBCコンシューマーファイナンス | SMBC Consumer Finance (千円/Yen-thousand) | 565 | 2.2 | 568 | 1.8 | 575 | 1.8 | 573 | 0.8 |
| 無担保ローン | Unsecured loans | 564 | 2.2 | 567 | 1.9 | 574 | 1.8 | 572 | 0.8 |
| 有担保ローン | Secured loans | 2,077 | -7.8 | 1,993 | -7.7 | 1,933 | -6.9 | 1,832 | -8.1 |
| モビット | MOBIT (千円/Yen-thousand) | 581 | 3.5 | 587 | 2.9 | 595 | 2.4 | 597 | 1.6 |

実質平均利回り

Actual Average Yield

| 連結 | Consolidated (%) | 15.73 | 0.05 | 15.53 | -0.14 | 15.58 | -0.15 | 15.61 | 0.08 |
|-------------------|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| 無担保ローン | Unsecured loans | 15.74 | 0.05 | 15.53 | -0.15 | 15.58 | -0.16 | 15.61 | 0.08 |
| 有担保ローン | Secured loans | 13.26 | 2.55 | 13.84 | 1.02 | 14.66 | 1.40 | 19.17 | 5.33 |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance (%) | 15.02 | -0.19 | 14.88 | -0.13 | 14.85 | -0.17 | 14.81 | -0.07 |
| 無担保ローン | Unsecured loans | 15.03 | -0.20 | 14.88 | -0.14 | 14.85 | -0.18 | 14.80 | -0.08 |
| 有担保ローン | Secured loans | 13.26 | 2.55 | 13.84 | 1.02 | 14.66 | 1.40 | 19.17 | 5.33 |

注 1) 増減率欄の斜体数値は前年同期比増減数です。

2) 実質平均利回り = 営業貸付金利息 / 期中平均営業貸付金残高 (%) 「年率換算」

Notes 1) Italic figures represent the number of increase/decrease from one year earlier.

2) Actual Average yield = Interest Revenues / Term Average of Consumer loans outstanding (% Annual Rate)2

3. 営業指標(連結・主要各社) / Business indicators (consolidated, main companies)

| | | 2016/3 | | 2017/3 | | | | 2018/3 | |
|--|--|-----------------------|--|-------------------------|--|-----------------------|--|-------------------------|--|
| | | | | 2Q | | | | 2Q | |
| | | 前期比 増減率 YoY (%) | | 前年同期比 増減率 YoY (%) | | 前期比 増減率 YoY (%) | | 前年同期比 増減率 YoY (%) | |

新規顧客数(無担保ローン)

Number of new customers (Unsecured loans)

| 会社名 | 項目 | 単位 | 2016/3 | 増減率 | 2017/3 | 増減率 | 2018/3 | 増減率 |
|-------------------|-----------------------|----------------|--------|------|--------|------|--------|------|
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | (千人/Thousands) | 205 | 7.6 | 105 | -0.8 | 202 | -1.8 |
| | 成約率 | (%) | 43.5 | 2.4 | 43.5 | 0.6 | 42.9 | -0.6 |
| モビット | MOBIT | (千人/Thousands) | 76 | -4.7 | 40 | 2.2 | 82 | 7.7 |
| | | | | | | | 45 | 11.8 |

店舗数

Number of branches

| 会社名 | 項目 | 単位 | 2016/3 | 増減率 | 2017/3 | 増減率 | 2018/3 | 増減率 |
|-------------------|-----------------------|----|--------|-----|--------|------|--------|------|
| 連結 | Consolidated | | 1,140 | -54 | 1,080 | -107 | 1,028 | -112 |
| | 有人店舗 | | 68 | 13 | 67 | 7 | 65 | -3 |
| | お客様サービスプラザ | | 18 | - | 18 | - | 18 | - |
| | 自動契約店舗(無人) | | 1,054 | -67 | 995 | -114 | 945 | -109 |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | | 1,069 | -59 | 1,012 | -107 | 963 | -106 |
| | お客様サービスプラザ | | 18 | - | 18 | - | 18 | - |
| | 自動契約店舗(無人) | | 1,051 | -59 | 994 | -107 | 945 | -106 |

ATM台数

Number of ATMs

| 会社名 | 項目 | 単位 | 2016/3 | 増減率 | 2017/3 | 増減率 | 2018/3 | 増減率 |
|-------------------|-----------------------|----|--------|-----|--------|------|--------|------|
| 連結 | Consolidated | | 1,088 | -60 | 1,030 | -109 | 980 | -108 |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | | 1,088 | -60 | 1,030 | -109 | 980 | -108 |

提携チャネル数(単体)

Number of Tie-up Channels (non-consolidated)

| 項目 | チャネル | 単位 | 2016/3 | 増減率 | 2017/3 | 増減率 | 2018/3 | 増減率 |
|----|------------|--------------------|--------|-------|---------|--------|---------|--------|
| 出金 | CD / ATM | Withdrawal | 76,777 | 2,350 | 104,882 | 29,217 | 106,132 | 29,355 |
| 入金 | ATM | Repayment | 74,767 | 2,335 | 102,860 | 29,200 | 104,104 | 29,337 |
| | コンビニエンスストア | Convenience stores | 25,233 | 675 | 25,779 | 804 | 27,549 | 2,316 |

従業員数

Number of Employees

| 会社名 | 項目 | 単位 | 2016/3 | 増減率 | 2017/3 | 増減率 | 2018/3 | 増減率 |
|-------------------|-----------------------|----|--------|-----|--------|-----|--------|-----|
| 連結 | Consolidated | | 4,920 | 597 | 5,007 | 280 | 4,966 | 46 |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | | 2,240 | 95 | 2,277 | 67 | 2,267 | 27 |

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 one year earlier.

4. 債権ポートフォリオ(単体・無担保ローン) / Loan portfolio (non-consolidated, unsecured loans)

| | 2016/3 | | 2017/3 | | | | 2018/3 | |
|--|---------|-----------|---------|-----------|---------|-----------|---------|-----------|
| | Balance | Share (%) | 2Q | | 2Q | | 2Q | |
| | | | Balance | Share (%) | Balance | Share (%) | Balance | Share (%) |

貸付利率別

By interest rate

| 残高 | Balance (百万円/Yen-million) | 2016/3 | 2017/3 | 2017/3 | 2017/3 | 2018/3 | 2018/3 |
|------------------|-------------------------------|---------|--------|---------|--------|---------|--------|
| 20.00%超 | 20.00% < | 728,804 | 100.0 | 739,855 | 100.0 | 747,891 | 100.0 |
| 18.00%超 ~ 20.00% | 18.00% < ≤ 20.00% | 958 | 0.1 | 768 | 0.1 | 642 | 0.1 |
| 15.00%超 ~ 18.00% | 15.00% < ≤ 18.00% | 88 | 0.0 | 71 | 0.0 | 57 | 0.0 |
| ~ 15.00% | ≤ 15.00% | 281,866 | 38.7 | 284,443 | 38.4 | 282,996 | 37.8 |
| 目的ローン | Specific use loans | 445,877 | 61.2 | 454,561 | 61.4 | 464,186 | 62.1 |
| 口座数 | Accounts (千口座/Thousands) | 1,291 | 100.0 | 1,302 | 100.0 | 1,301 | 100.0 |
| 20.00%超 | 20.00% < | 4 | 0.3 | 3 | 0.2 | 2 | 0.2 |
| 18.00%超 ~ 20.00% | 18.00% < ≤ 20.00% | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 15.00%超 ~ 18.00% | 15.00% < ≤ 18.00% | 867 | 67.2 | 877 | 67.4 | 870 | 66.9 |
| ~ 15.00% | ≤ 15.00% | 419 | 32.5 | 421 | 32.4 | 428 | 32.9 |
| 目的ローン | Specific use loans | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 一口座あたり残高 | Per Account (千円/Yen-thousand) | 564 | | 567 | | 574 | |
| 20.00%超 | 20.00% < | 228 | | 245 | | 255 | |
| 18.00%超 ~ 20.00% | 18.00% < ≤ 20.00% | 345 | | 394 | | 433 | |
| 15.00%超 ~ 18.00% | 15.00% < ≤ 18.00% | 324 | | 324 | | 325 | |
| ~ 15.00% | ≤ 15.00% | 1,062 | | 1,077 | | 1,082 | |
| 目的ローン | Specific use loans | 105 | | 107 | | 113 | |

貸付金額別

By amount of account

| 残高 | Balance (百万円/Yen-million) | 2016/3 | 2017/3 | 2017/3 | 2017/3 | 2018/3 | 2018/3 |
|---------------|-------------------------------|---------|--------|---------|--------|---------|--------|
| ~ 10万円 | ≤ 100 (Yen-thousand) | 728,804 | 100.0 | 739,855 | 100.0 | 747,891 | 100.0 |
| 10万円超 ~ 30万円 | 100 < ≤ 300 | 14,561 | 2.0 | 15,066 | 2.0 | 15,176 | 2.0 |
| 30万円超 ~ 50万円 | 300 < ≤ 500 | 54,643 | 7.5 | 53,406 | 7.2 | 52,052 | 7.0 |
| 50万円超 ~ 100万円 | 500 < ≤ 1,000 | 163,853 | 22.5 | 164,613 | 22.2 | 163,898 | 21.9 |
| 100万円超 | 1,000 < | 162,294 | 22.3 | 163,089 | 22.0 | 163,592 | 21.9 |
| 口座数 | Accounts (千口座/Thousands) | 333,450 | 45.8 | 343,679 | 46.5 | 353,170 | 47.2 |
| ~ 10万円 | ≤ 100 (Yen-thousand) | 1,291 | 100.0 | 1,302 | 100.0 | 1,301 | 100.0 |
| 10万円超 ~ 30万円 | 100 < ≤ 300 | 230 | 17.8 | 239 | 18.3 | 239 | 18.4 |
| 30万円超 ~ 50万円 | 300 < ≤ 500 | 260 | 20.1 | 253 | 19.5 | 247 | 19.0 |
| 50万円超 ~ 100万円 | 500 < ≤ 1,000 | 377 | 29.2 | 378 | 29.1 | 377 | 29.0 |
| 100万円超 | 1,000 < | 212 | 16.5 | 213 | 16.4 | 214 | 16.5 |
| 一口座あたり残高 | Per Account (千円/Yen-thousand) | 211 | 16.4 | 217 | 16.7 | 223 | 17.2 |
| ~ 10万円 | ≤ 100 (Yen-thousand) | 564 | | 567 | | 574 | |
| 10万円超 ~ 30万円 | 100 < ≤ 300 | 63 | | 63 | | 63 | |
| 30万円超 ~ 50万円 | 300 < ≤ 500 | 210 | | 210 | | 210 | |
| 50万円超 ~ 100万円 | 500 < ≤ 1,000 | 434 | | 434 | | 434 | |
| 100万円超 | 1,000 < | 762 | | 763 | | 762 | |
| | | 1,576 | | 1,576 | | 1,578 | |

5. 顧客属性(単体・無担保ローン) / Customer profile (non-consolidated, unsecured loans)

(千人/Thousands)

| | 2016/3 | | 2017/3 | | | 2018/3 | |
|--|--------|------------------|--------|------------------|------------------|--------|------------------|
| | | 構成比 Share (%) | 2Q | | 構成比 Share (%) | 2Q | |
| | | | | 構成比 Share (%) | | | 構成比 Share (%) |

| 性別 | | By gender | | | | | | | | |
|------|---------------|-----------|-------|-------|-------|-------|-------|-------|-------|--|
| 新規顧客 | New Customers | 205 | 100.0 | 105 | 100.0 | 202 | 100.0 | 112 | 100.0 | |
| 男性 | Male | 140 | 68.5 | 70 | 67.4 | 135 | 67.1 | 73 | 65.9 | |
| 女性 | Female | 64 | 31.5 | 34 | 32.6 | 66 | 32.9 | 38 | 34.1 | |
| 全顧客 | All Customers | 1,291 | 100.0 | 1,302 | 100.0 | 1,301 | 100.0 | 1,321 | 100.0 | |
| 男性 | Male | 940 | 72.8 | 943 | 72.4 | 938 | 72.1 | 946 | 71.6 | |
| 女性 | Female | 351 | 27.2 | 358 | 27.6 | 363 | 27.9 | 374 | 28.4 | |

| 年齢別 | | By age group | | | | | | | | |
|-----------|-------------------|--------------|-------|-------|-------|-------|-------|-------|-------|--|
| 新規顧客 | New Customers | 205 | 100.0 | 105 | 100.0 | 202 | 100.0 | 112 | 100.0 | |
| ~ 29歳 | Age 29 or younger | 95 | 46.5 | 51 | 48.7 | 99 | 49.1 | 56 | 50.3 | |
| 30歳 ~ 39歳 | Age 30 - 39 | 45 | 21.9 | 22 | 21.6 | 42 | 21.2 | 23 | 20.8 | |
| 40歳 ~ 49歳 | Age 40 - 49 | 36 | 17.8 | 17 | 17.1 | 34 | 16.9 | 18 | 16.4 | |
| 50歳 ~ 59歳 | Age 50 - 59 | 19 | 9.6 | 9 | 8.8 | 18 | 8.9 | 9 | 8.8 | |
| 60歳 ~ | Age 60 or older | 8 | 4.1 | 3 | 3.7 | 7 | 3.9 | 4 | 3.7 | |
| 全顧客 | All Customers | 1,291 | 100.0 | 1,302 | 100.0 | 1,301 | 100.0 | 1,321 | 100.0 | |
| ~ 29歳 | Age 29 or younger | 249 | 19.3 | 261 | 20.1 | 269 | 20.7 | 284 | 21.6 | |
| 30歳 ~ 39歳 | Age 30 - 39 | 323 | 25.1 | 324 | 24.9 | 322 | 24.8 | 325 | 24.6 | |
| 40歳 ~ 49歳 | Age 40 - 49 | 334 | 25.9 | 338 | 26.0 | 334 | 25.7 | 334 | 25.3 | |
| 50歳 ~ 59歳 | Age 50 - 59 | 220 | 17.1 | 217 | 16.7 | 218 | 16.8 | 221 | 16.8 | |
| 60歳 ~ | Age 60 or older | 163 | 12.6 | 159 | 12.3 | 156 | 12.1 | 154 | 11.7 | |

| 年収別 | | By annual income group | | | | | | | | |
|---------------|---------------------------|------------------------|-------|-----|-------|-----|-------|-----|-------|--|
| 新規顧客 | New Customers | 205 | 100.0 | 105 | 100.0 | 202 | 100.0 | 112 | 100.0 | |
| 200万円未満 | less than 2 (Yen-million) | 41 | 20.0 | 21 | 20.7 | 42 | 21.2 | 23 | 21.0 | |
| 200万円 ~ 299万円 | 2 - 2.99 | 53 | 26.2 | 27 | 26.0 | 52 | 26.1 | 29 | 26.1 | |
| 300万円 ~ 399万円 | 3 - 3.99 | 55 | 27.0 | 28 | 27.3 | 54 | 27.1 | 30 | 27.4 | |
| 400万円 ~ 499万円 | 4 - 4.99 | 28 | 14.0 | 14 | 13.6 | 27 | 13.5 | 15 | 13.5 | |
| 500万円 ~ 599万円 | 5 - 5.99 | 11 | 5.5 | 5 | 5.5 | 11 | 5.5 | 5 | 5.3 | |
| 600万円 ~ | 6 or more | 14 | 7.3 | 7 | 6.9 | 13 | 6.7 | 7 | 6.6 | |

6. 不良債権(連結・単体) / Non-performing loans (consolidated, non-consolidated)

(百万円/Yen-million)

| | | 2016/3 | | 2017/3 | | | | 2018/3 | |
|----------------------------|---|-----------|--|-----------|------|--|--|-----------|--|
| | | | 営業貸付金 残高比 against balance (%) | 2Q | | 営業貸付金 残高比 against balance (%) | 営業貸付金 残高比 against balance (%) | 2Q | |
| | | | | | | | | | 営業貸付金 残高比 against balance (%) |
| 連結 Consolidated | | | | | | | | | |
| 営業貸付金残高 | Consumer loans outstanding | 1,022,019 | - | 1,043,632 | - | 1,074,629 | - | 1,104,196 | - |
| 不良債権残高 | Non performing loans (Total) | 53,852 | 5.27 | 58,896 | 5.64 | 58,171 | 5.41 | 62,664 | 5.68 |
| 破綻先債権 | Credits of bankrupt borrowers | 298 | 0.03 | 369 | 0.04 | 291 | 0.03 | 406 | 0.04 |
| 延滞債権 | Delinquent loans | 3,708 | 0.36 | 4,656 | 0.45 | 4,121 | 0.38 | 4,668 | 0.42 |
| 3か月以上延滞債権 | Delinquent loans 3 months or more past the due date | 11,277 | 1.10 | 13,288 | 1.27 | 11,381 | 1.06 | 14,890 | 1.35 |
| 貸出条件緩和債権 | Restructured loans | 38,566 | 3.77 | 40,581 | 3.89 | 42,376 | 3.94 | 42,699 | 3.87 |
| 延滞30日以内 | 30 days or less past due | 33,462 | 3.27 | 35,872 | 3.44 | 38,271 | 3.56 | 39,095 | 3.54 |
| 単体 Non-consolidated | | | | | | | | | |
| 営業貸付金残高 | Consumer loans outstanding | 730,740 | - | 741,496 | - | 749,256 | - | 757,727 | - |
| 不良債権残高 | Non performing loans (Total) | 38,856 | 5.32 | 43,041 | 5.80 | 43,239 | 5.77 | 45,303 | 5.98 |
| 破綻先債権 | Credits of bankrupt borrowers | 285 | 0.04 | 347 | 0.05 | 268 | 0.04 | 384 | 0.05 |
| 延滞債権 | Delinquent loans | 2,419 | 0.33 | 3,100 | 0.42 | 2,517 | 0.34 | 2,598 | 0.34 |
| 3か月以上延滞債権 | Delinquent loans 3 months or more past the due date | 6,470 | 0.89 | 8,241 | 1.11 | 6,277 | 0.84 | 8,519 | 1.12 |
| 貸出条件緩和債権 | Restructured loans | 29,681 | 4.06 | 31,351 | 4.23 | 34,176 | 4.56 | 33,799 | 4.46 |
| 延滞30日以内 | 30 days or less past due | 26,804 | 3.67 | 28,669 | 3.87 | 31,289 | 4.18 | 31,341 | 4.14 |

注：不良債権に関する分類基準

- 破綻先債権は、元本または利息の支払の遅延が相当期間が継続していることその他の事由により元本または利息の取り立てまたは弁済の見込みがないものとして、未収利息を計上しなかった貸付金（以下、「未収利息不計上貸付金」）のうち、破産債権、更生債権その他これらに準ずる債権。
- 延滞債権は、未収利息不計上貸付金のうち、破綻先債権に該当しないもので、債務者の経営再建または支援を図ることを目的として利息の支払を猶予したものの以外の債権。
- 3か月以上延滞債権は、元本または利息の支払が、約定支払日の翌日から3か月以上遅延している貸付金で破綻先債権及び延滞債権に該当しないもの。
- 貸出条件緩和債権とは、当該債権の回収を促進することなどを目的に、利息の支払猶予等、債務者に有利となる取決めを行った貸付金で、破綻先債権、延滞債権及び3か月以上延滞債権に該当しないもの。

Notes: Status of non-performing loans

- Credits of bankrupt borrowers are loans under declaration of bankruptcy, reconstruction and similar proceedings whose accruing interest is not recorded as income because the principal or interest on such loans is unlikely to be recovered in view of the considerable period of postponement of the principal or interest, or other circumstances.
- Delinquent loans are credits whose accruing interest is not recorded as income for the same reason as the above, and do not include credits of bankrupt borrowers and the loans to which postponement of interest payment was made with the object of reconstructing and supporting the borrowers.
- Delinquent loans three months or more past the due date are loans which are delinquent for three months or more from the due date of interest or principal under the terms of the related loan agreements and do not include credits of bankrupt borrowers and delinquent loans, as described above.
- Restructured loans are loans to which a certain concession favorable to borrowers, such as postponement of interest payment and other methods, was made with the object of encouraging repayment and do not include credits of bankrupt borrowers, delinquent loans, and delinquent loans three months or more past the due date, as described above.

7. 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)

| | | 2016/3 | 2017/3 | | 2018/3 |
|-----------------|--|---------|---------|---------|---------|
| | | | 2Q | | 2Q |
| ① 期末営業貸付金残高 | (1) Consumer loans outstanding(term-end) | 730,740 | 741,496 | 749,256 | 757,727 |
| 無担保ローン | Unsecured loans | 728,804 | 739,855 | 747,891 | 756,582 |
| ② 期首貸倒引当金残高 | (2) Reserve for loan losses(beginning of term) | 30,893 | 29,782 | 29,782 | 30,022 |
| ③ 当期貸倒償却額 | (3) Loan losses | 26,017 | 12,780 | 25,497 | 13,083 |
| 無担保ローン | Unsecured loans | 25,939 | 12,737 | 25,411 | 13,066 |
| ④ その他 | (4) Other | - | - | - | - |
| ⑤ 差引 ②-③-④ | (5) Balance (2) - (3) - (4) | 4,876 | 17,002 | 4,284 | 16,939 |
| ⑥ 期末貸倒引当金残高 | (6) Reserve for loan losses (term-end) | 29,782 | 31,722 | 30,022 | 31,682 |
| (貸倒引当率 ⑥÷①) (%) | Ratio of reserve for loan losses (6)÷(1) (%) | (4.08) | (4.28) | (4.01) | (4.18) |
| 無担保ローン | Unsecured loans | 29,508 | 31,425 | 29,758 | 31,435 |
| (貸倒引当率 ⑥÷①) (%) | Ratio of reserve for loan losses (6)÷(1) (%) | (4.05) | (4.25) | (3.98) | (4.15) |
| ⑦ 当期貸倒費用計上額 ⑥-⑤ | (7) Expenses for loan losses (6) - (5) | 24,906 | 14,720 | 25,737 | 14,743 |
| 貸倒引当金繰入額 | Provision for loan losses | 24,906 | 14,720 | 25,737 | 14,743 |
| 貸倒損失 | Additional expense for loan losses | - | - | - | - |

- 注) 1. 営業貸付金残高は、破産等債権を除いています。
2. 求償債権等に関わる貸倒費用は含まれていません。

Notes:

1. Consumer loans outstanding (1) does not include troubled receivables.
2. Expenses for loan losses include expenses related to claim for indemnities, but those expenses are excluded from the above table.

8. 利息返還損失引当金(単体) / *Loss allowance on interest repayments (non-consolidated)*

(百万円/Yen-million)

| | | 2016/3 | 2017/3 | | 2018/3 |
|-----------|--|---------|---------|---------|---------|
| | | | 2Q | | 2Q |
| 単体 | <i>Non-consolidated</i> | | | | |
| 前期末残高 | Allowance at the end of the previous fiscal year | 127,561 | 188,800 | 188,800 | 121,609 |
| 取崩額 | Withdrawal | 67,254 | 35,400 | 67,191 | 29,664 |
| 繰入額(営業費用) | Provisions (operating expenses) | 122,000 | - | - | - |
| 期末残高 | Allowance at the end of the year | 188,800 | 153,400 | 121,609 | 91,945 |

注) 2016年3月期の期末残高は、偶発損失引当金の振替分6,494百万円を含んでいます。

Notes: Figures of March-2016 includes the adjustment of Reserve for contingent loss amount 6,494 Million Yen.