

2016年3月期 第3四半期決算データブック
 Data Book (Third quarter report for fiscal year ending March, 2016)

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アイフル株式会社
 AIFUL CORPORATION

1. 主要利益数値 (Review of Profit / Group & AIFUL)

(1) 連結 (Consolidated)

		年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12		16/3 (E)	
		(百万円)	(Millions of Yen)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	64,764	-6.7	86,352	-6.0	43,093	0.5	65,649	1.4	87,799	1.7
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	54,564	8.0	125,914	81.5	38,426	4.2	58,567	7.3	80,904	-35.7
営業利益	(百万円)	Operating Income	(Millions of Yen)	10,200	-46.0	-39,562	-	4,667	-22.1	7,081	-30.6	6,895	-
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	13,368	-37.7	-36,498	-	4,795	-36.3	7,272	-45.6	7,019	-
親会社株主に帰属する当期純利益	(百万円)	Net income attributable to owners of parent	(Millions of Yen)	13,308	-50.9	-36,499	-	4,849	-37.8	7,234	-45.6	7,181	-
総資産	(百万円)	Total Assets	(Millions of Yen)	547,813	-6.1	560,323	-2.9	536,346	-0.1	542,058	-1.1	559,529	-0.1
純資産	(百万円)	Net Assets	(Millions of Yen)	147,280	13.0	97,475	-27.0	102,109	-27.9	104,543	-29.0	104,558	7.3
一株当たり当期純利益	(円)	EPS	(Yen)	27.63	-51.0	-75.74	-	10.05	-38.0	14.99	-45.7	14.88	-
一株当たり純資産	(円)	BPS	(Yen)	303.87	12.4	200.45	-27.6	209.89	-28.2	214.85	-29.3	214.85	7.2
自己資本比率	(%)	Equity Ratio	(%)	26.8	4.5	17.3	-5.8	18.9	-7.4	19.1	-7.7	18.5	1.2
総資産当期純利益率	(%)	ROA	(%)	3.1	-2.9	-6.4	-11.5	1.8	-1.0	1.7	-1.4	1.3	7.7
純資産当期純利益率	(%)	ROE	(%)	12.6	-18.3	-31.8	-57.6	9.8	-1.5	9.6	-3.0	7.2	39.0

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) 単体 (AIFUL)

		年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12		16/3 (E)	
		(百万円)	(Millions of Yen)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	41,756	-7.5	54,921	-7.2	27,283	-2.3	41,286	-1.1	55,456	1.0
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	35,396	6.9	99,166	139.9	24,869	3.1	37,753	6.7	52,106	-47.5
営業利益	(百万円)	Operating Income	(Millions of Yen)	6,360	-47.1	-44,244	-	2,413	-36.4	3,533	-44.5	3,350	-
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	7,979	-47.2	-42,500	-	3,398	-28.1	4,707	-41.0	4,643	-
当期純利益	(百万円)	Net Income	(Millions of Yen)	9,247	-44.3	-41,434	-	3,469	-36.8	4,976	-46.2	5,129	-
総資産	(百万円)	Total Assets	(Millions of Yen)	431,922	-7.5	444,737	-4.1	384,674	-10.6	384,037	-11.1	400,797	-9.9
純資産	(百万円)	Net Assets	(Millions of Yen)	124,442	16.0	73,722	-35.8	77,032	-36.1	78,570	-36.9	79,098	7.3
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	483,452	0.3	483,506	0.3	483,679	0.1	483,741	0.1	483,679	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	19.20	-44.4	-85.98	-	7.19	-37.0	10.31	-46.3	10.62	-
一株当たり純資産	(円)	BPS	(Yen)	256.55	15.4	151.23	-36.4	157.94	-36.5	161.06	-37.2	162.11	7.2
自己資本比率	(%)	Equity Ratio	(%)	28.7	5.8	16.4	-8.3	19.8	-8.1	20.2	-8.5	19.5	3.1
総資産当期純利益率	(%)	ROA	(%)	2.7	-2.0	-9.1	-14.3	1.7	-0.7	1.6	-1.1	1.2	10.3
純資産当期純利益率	(%)	ROE	(%)	10.3	-12.0	-44.2	-67.7	9.3	0.0	8.8	-1.5	6.8	51.0

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

※「連結財務諸表に関する会計基準」(企業会計基準第22号平成25年9月13日)に掲げられた定め等を
当第1四半期連結会計期間から適用し、当期純利益の表示の変更を行っております。

※AIFUL has adopted provisions etc. stated in the "Revised Accounting Standard for Consolidated Financial Statements"
(ASBJ Statement No. 22, September 13, 2013) and changed the presentation of net income, etc.

2. グループ合計営業実績 (Review of Operation / Group Total)

(1) 営業実績 (Operating Results)

営業債権ベース(Managed Asset Basis)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total Receivable Outstanding	(Millions of Yen)	511,728	-1.9	514,219	-0.3	524,528	3.2	535,735	4.7
営業貸付金残高		Loans Outstanding		346,399	-2.9	350,017	0.6	361,318	4.1	367,145	6.0
無担保ローン		Unsecured		267,993	3.0	273,628	4.7	289,552	8.8	296,116	10.5
有担保ローン		Secured		36,584	-26.4	34,904	-15.4	31,081	-18.3	29,764	-18.6
事業者ローン		Small Business		41,821	-10.5	41,485	-8.9	40,684	-5.5	41,264	-1.3
割賦売掛金残高		Installment receivable		85,246	2.1	84,332	-1.1	83,882	5.2	89,506	5.0
支払承諾見返		Credit guarantee		74,066	-1.0	73,874	-2.2	73,511	-1.7	73,346	-1.0
その他営業債権		Other		6,015	-14.5	5,994	-15.9	5,815	-11.0	5,736	-4.6
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	816	-1.1	824	0.9	843	3.0	845	3.6
無担保ローン		Unsecured		772	-0.2	782	1.7	802	3.8	805	4.2
有担保ローン		Secured		15	-22.4	14	-19.3	12	-19.8	11	-20.2
事業者ローン		Small Business		28	-10.3	28	-8.7	27	-4.8	28	-0.2
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	5,967	2.8	6,023	3.5	6,140	4.1	6,197	3.9
新規顧客件数	(件)	New Accounts	(Number)	113,112	30.3	156,707	31.9	93,339	23.4	136,636	20.8
無担保ローン		Unsecured		110,680	29.3	153,135	30.9	90,957	22.7	132,943	20.1
有担保ローン		Secured		200	150.0	271	158.1	157	27.6	208	4.0
事業者ローン		Small Business		2,232	89.5	3,301	97.3	2,225	59.0	3,485	56.1
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	317	-6.7	468	-3.1	227	9.1	340	7.5

会計ベース残高(Off-Balance)

15/12	
	増減率(yoy%)
510,684	5.1
304,768	7.9
260,512	13.1
29,764	-18.6
14,490	-6.7
88,069	3.3
112,110	-0.2
5,736	-4.6

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		2,303	93	2,307	142	2,409	119	2,436	133
正社員数		N. of Employees (regularly payroll)		1,345	-33	1,350	-19	1,371	18	1,393	48
非正社員数		N. of Employees (temp.)		958	126	957	161	1,038	101	1,043	85

注: グループ合計のデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。
 Note: The data currently described as "Managed asset basis" among the data of a Group Total is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

3. グループ合計損益の内訳 (Revenues and Expenses / Group Total)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12		
		(9M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(9M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	64,764	-6.7	86,352	-6.0	43,093	0.5	65,649	13.1	1.4
営業貸付金利息	Interest on loans to customers	33,342	-13.4	43,761	-13.5	21,745	-4.0	33,086	6.6	-0.8
無担保ローン	Unsecured	27,298	-11.5	35,855	-11.9	18,245	-1.7	27,985	5.6	2.5
有担保ローン	Secured	4,257	-22.9	5,567	-21.2	2,426	-15.0	3,483	0.7	-18.2
事業者ローン	Small business	1,785	-15.3	2,339	-16.4	1,073	-12.5	1,617	0.3	-9.4
信用購入あっせん収益	Revenue from installment receivable	10,165	0.0	13,677	0.5	7,104	6.9	10,896	2.2	7.2
信用保証収益	Revenue from credit guarantee	8,287	36.7	11,381	43.2	6,301	22.6	9,409	1.9	13.5
その他の営業収益	Other operating revenue	12,968	-11.8	17,531	-11.1	7,941	-6.0	12,256	2.5	-5.5
買取債権回収高	Collection from purchased receivable	1,545	-21.5	2,136	-29.1	988	6.8	1,703	0.3	10.2
償却債権回収額	Recovery of loans previously charged off	6,111	-18.6	7,741	-19.9	3,125	-23.6	4,652	0.9	-23.9
その他	Other	5,311	1.7	7,653	8.6	3,827	11.5	5,900	1.2	11.1
営業費用	Operating expenses	54,564	8.0	125,914	81.5	38,426	4.2	58,567	11.7	7.3
金融費用	Financial expenses	6,215	38.8	8,606	47.3	3,686	-18.2	5,593	1.1	-10.0
売上原価	Cost of sales	1,002	-27.4	1,732	-26.7	658	-0.9	1,162	0.2	15.9
債権買取原価	Cost of purchased receivable	963	-26.9	1,534	-32.7	614	-2.7	1,114	0.2	15.7
その他	Other	39	-36.7	197	147.1	44	32.6	47	0.0	19.8
貸倒関連費用	Credit cost	10,629	12.0	2,234	-79.6	7,940	9.6	12,735	2.5	19.8
貸倒損失	Bad debt write offs	17,443	-11.6	22,883	-10.5	11,477	-1.6	16,599	3.3	-4.8
利息返還関連費用	Expenses for interest repayment	-	-	63,733	-	-	-	-	-	-
利息返還金	Interest repayments	22,220	-3.1	29,902	-9.7	16,419	11.4	24,159	4.8	8.7
その他の営業費用	Other operating expenses (SG & A)	36,716	4.4	49,607	2.6	26,140	6.8	39,076	7.8	6.4
広告宣伝費	Advertising expenses	2,647	14.2	3,463	5.2	1,825	3.6	2,701	0.5	2.0
人件費	Personnel expenses	10,022	-1.4	13,417	-0.7	6,616	-0.7	10,003	2.0	-0.2
その他	Other	24,046	6.0	32,725	3.8	17,698	10.2	26,371	5.3	9.7
営業利益	Operating income	10,200	-46.0	-39,562	-	4,667	-22.1	7,081	1.4	-30.6
営業外収益	Non-operating income	3,233	25.2	3,133	37.2	143	-91.0	206	0.0	-93.6
営業外費用	Non-operating expenses	65	254.5	70	130.0	15	-72.0	15	0.0	-75.9
経常利益	Ordinary income	13,368	-37.7	-36,498	-	4,795	-36.3	7,272	1.5	-45.6
特別利益	Extraordinary income	645	-89.9	645	-89.9	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	14,013	-49.6	-35,853	-	4,795	-41.3	7,272	1.5	-48.1
法人税・住民税及び事業税	Income taxes-current	649	2.2	584	-23.5	27	-92.1	159	0.0	-75.5
法人税等調整額	Income taxes-deferred	55	-32.8	61	-	-82	-	-120	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	13,308	-50.9	-36,499	-	4,849	-37.8	7,234	1.4	-45.6

4. グループ合計資金調達状況 (Funding / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	165,042	58.1	170,155	58.7	163,026	59.4	169,514	59.4
都市銀行等	City Banks	24,400	8.6	24,400	8.4	23,887	8.7	23,887	8.4
信託銀行	Trust Banks	73,300	25.8	73,300	25.3	67,037	24.4	67,037	23.5
地方銀行・第二地方銀行	Regional Banks	9,400	3.3	11,275	3.9	14,016	5.1	13,557	4.8
保険会社	Insurance companies	-	-	-	-	-	-	-	-
外国銀行	Foreign banks	-	-	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	7,600	2.7	7,600	2.6	-	-	-	-
その他	Other	50,342	17.7	53,580	18.5	58,085	21.1	65,032	22.8
社債・流動化	SB & ABS, ABL	118,864	41.9	119,678	41.3	111,643	40.6	115,885	40.6
普通社債	SB	53,800	18.9	53,800	18.6	41,400	15.1	31,400	11.0
流動化	ABS, ABL	65,064	22.9	65,878	22.7	70,243	25.6	84,485	29.6
合計	Total	283,906	100.0	289,833	100.0	274,669	100.0	285,400	100.0

(2) 長期・短期別調達金額 (Short and Long-term Borrowings)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	48,800	17.2	51,460	17.8	71,170	25.9	68,470	24.0
長期調達	Long-term borrowings	235,026	82.8	238,373	82.2	203,499	74.1	216,930	76.0
固定金利借入	Fixed interest rate borrowings	11,940	4.2	11,815	4.1	5,050	1.8	5,550	1.9
変動金利借入	Floating interest rate borrowings	104,222	36.7	109,880	37.9	92,806	33.8	95,494	33.5
社債・流動化	SB & ABS, ABL	118,864	41.9	116,678	40.3	105,643	38.5	115,885	40.6
普通社債(固定)	SB (Fixed interest rate)	53,800	18.9	53,800	18.6	41,400	15.1	31,400	11.0
流動化(固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	-	-	20,000	7.0
流動化(変動)	ABS, ABL (Floating interest rate)	65,064	22.9	62,878	21.7	64,243	23.4	64,485	22.6
合計	Total	283,906	100.0	289,833	100.0	274,669	100.0	285,400	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		14/12	15/3	15/9	15/12
調達金利	Funding rate	3.24	3.20	3.09	3.01
間接	Indirect	2.31	2.32	2.28	2.27
直接	Direct	4.53	4.47	4.28	4.09

※調達金利 = 末約定ベース平均表面金利

※Funding Rate = Interest Rate / Average Borrowing

5. グループ合計不良債権の状況(金融庁「4分類」)(Consolidated NPL defined by FSA)

営業債権ベース(Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12		15/12	
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims in bankruptcy (L)									
無担保ローン		Unsecured loan									
無担保ローン以外		Secured loan and Small business loan									
4分類開示債権合計	①	NPL total	①								
前年同期比		YOY%									
破綻先		Loans in legal bankruptcy									
延滞債権		Non-accrual loans									
3ヶ月以上延滞債権		Loans past due for three months or more									
貸出条件緩和債権		Restructured loans									
うち無担保ローン	②	Unsecured Loan	②								
前年同期比		YOY%									
破綻先		Loans in legal bankruptcy									
延滞債権		Non-accrual loans									
3ヶ月以上延滞債権		Loans past due for three months or more									
貸出条件緩和債権		Restructured loans									
うち無担保ローン以外		Secured Loan									
前年同期比		YOY%									
破綻先		Loans in legal bankruptcy									
延滞債権		Non-accrual loans									
3ヶ月以上延滞債権		Loans past due for three months or more									
貸出条件緩和債権		Restructured loans									
期末貸倒引当金	③	Allowance for NPL	③								
流動	④	Current assets	④								
固定 ※		Fixed assets ※									
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①								
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②								

※1 不良債権には破産更生債権が含まれている為、2016年3月期・第2四半期より期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出しております。

※1 Because NPL include claims in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding at the end of each quarter and claims in bankruptcy, which are applicable from the second quarter of the fiscal year ending March 31, 2016.

※2 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

※2 NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

破綻先

未収利息不計上貸付金のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金

Loans in legal bankruptcy:

Loans to borrowers declared bankruptcy, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

延滞債権

その他の未収利息不計上の、5ヶ月以上11ヶ月未満延滞債権(回収専門の管理センターが管理)但し、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いを猶予したものを除く

Non-accrual loans:

NPL's exclusive of accrued interest. That are past due for over 5 months or more and held by collection department. This category excludes loans on which interest is being waived in support of business restructuring.

3ヶ月以上延滞債権

営業店債権の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

Loans past due for three months or more:

NPL's past due for 3 months or more that do not fall into the above two categories.

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行なった貸付金

Restructured loans

NPL's, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

6. アイフル営業実績 (Review of Operation / AIFUL)

(1) 営業実績 (Operating Results)

営業債権ベース (Managed Asset Basis)

年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計 (百万円)	Total Receivable Outstanding (Millions of Yen)	347,731	-1.5	349,952	-0.2	360,733	3.3	366,675	5.4
営業貸付金残高	Loans Outstanding	261,230	-0.6	264,557	1.4	275,892	5.7	281,245	7.7
無担保ローン	Unsecured	223,901	4.2	229,391	6.2	245,403	10.8	252,534	12.8
有担保ローン	Secured	31,161	-23.1	29,274	-22.2	25,051	-24.5	23,497	-24.6
事業者ローン	Small Business	6,168	-17.4	5,890	-17.0	5,438	-15.6	5,214	-15.5
支払承諾見返	Credit Guarantee	79,015	-1.7	78,133	-2.9	78,119	-2.1	78,973	-0.1
割賦売掛金残高	Installment Receivable	2,013	-35.6	1,820	-36.0	1,476	-34.9	1,307	-35.1
その他	Other	5,471	-15.1	5,440	-17.2	5,245	-12.5	5,148	-5.9
口座数 (千件)	Customer Accounts (Thousand)	602	1.6	613	3.9	638	6.7	645	7.3
無担保ローン	Unsecured	580	2.5	592	4.9	620	7.7	628	8.3
有担保ローン	Secured	14	-20.5	13	-20.6	12	-21.5	11	-21.9
事業者ローン	Small Business	6	-15.2	6	-15.1	5	-14.4	5	-14.5
新規顧客件数 (件)	New Accounts (Number)	110,722	29.3	153,197	30.9	91,015	22.7	133,039	20.2
無担保ローン	Unsecured	110,680	29.3	153,135	30.9	90,957	22.7	132,943	20.1
実質平均利回り ※ (%)	Average Yield ※ (%)	15.1	-0.3	14.8	-0.6	15.3	0.1	15.3	0.2

※ 実質平均利回り = 営業貸付金利息 / ((営業貸付金期初残高 + 営業貸付金期末残高) / 2) (%)
注) 斜体数値は増減数

※ Average Yield = Interest Income / Average Loans Outstanding (%)
Notes: Italic Font = Increase or Decrease

会計ベース残高 (Off-Balance)

15/12	
	増減率(yoy%)
344,982	7.1
247,563	10.7
218,851	17.5
23,497	-24.6
5,214	-15.5
90,963	-0.0
1,307	-35.1
5,148	-5.9

(2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
ローン事業店舗数 (店)	Loan Business Branches	812	120	832	129	868	78	875	63
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	787	120	807	129	843	78	850	63
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	86,165	4,329	87,203	4,323	88,673	3,473	89,487	3,322
自社ATM	AIFUL ATMs	484	0	490	8	492	9	492	8
自社ATM以外	Other	85,681	4,329	86,713	4,315	88,181	3,464	88,995	3,314
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	135	3	136	3	137	2	136	1
社員数 (人)	N. of Total Employees	1,337	-18	1,361	51	1,355	-15	1,349	12
正社員数	N. of Employees (regularly payroll)	891	-39	903	-21	924	7	930	39
非正社員数	N. of Employees (temp.)	446	21	458	72	431	-22	419	-27

7. アイフル損益の内訳 (Revenues and Expenses / AIFUL)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12 (9M)		15/3 (12M)		15/9 (6M)		15/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	41,756	-7.5	54,921	-7.2	27,283	-2.3	41,286	12.3	-1.1
営業貸付金利息	Interest on loans to customers	27,620	-13.5	36,150	-14.1	17,983	-4.6	27,407	8.2	-0.8
無担保ローン	Unsecured	22,830	-12.6	29,937	-13.2	15,372	-1.4	23,661	7.1	3.6
有担保ローン	Secured	3,950	-17.5	5,147	-17.4	2,154	-19.5	3,080	0.9	-22.0
事業者ローン	Small business	840	-19.9	1,064	-21.8	456	-21.1	665	0.2	-20.8
信用保証収益	Revenue from credit guarantee	7,357	44.8	10,136	52.3	5,670	25.3	8,458	2.5	15.0
信用購入あっせん収益	Revenue from installment receivable	110	-33.3	143	-36.6	60	-20.2	86	0.0	-22.0
その他の営業収益	Other operating revenue	6,667	-15.9	8,492	-17.2	3,569	-20.1	5,334	1.6	-20.0
償却債権回収額	Recovery of loans previously charged off	5,964	-19.5	7,542	-20.9	3,010	-24.7	4,477	1.3	-24.9
その他	Other	703	35.4	949	33.0	558	17.9	856	0.3	21.9
営業費用	Operating expenses	35,396	6.9	99,166	139.9	24,869	3.1	37,753	11.3	6.7
金融費用	Financial expenses	5,606	58.9	7,275	56.4	2,987	-26.4	4,532	1.4	-19.1
売上原価	Cost of sales	-	-	-	-	-	-	-	-	-
貸倒関連費用	Credit cost	8,250	-8.3	-881	-	6,356	13.8	10,297	3.1	24.8
貸倒損失	Bad debt write-offs	14,680	-12.6	19,467	-10.7	9,597	-0.9	13,976	4.2	-4.8
利息返還関連費用	Expenses for interest repayment	-	-	63,733	-	-	-	-	-	-
利息返還金	Interest repayments	21,189	-3.6	28,525	-10.0	15,729	11.9	23,089	6.9	9.0
その他の営業費用	Other operating expenses (SG & A)	21,540	4.7	29,039	3.3	15,526	7.3	22,923	6.8	6.4
広告宣伝費	Advertising expenses	2,358	9.9	2,985	2.1	1,576	-0.3	2,329	0.7	-1.2
人件費	Personnel expenses	6,839	-3.3	9,131	-2.8	4,356	-4.5	6,579	2.0	-3.8
その他	Other	12,342	8.7	16,921	7.2	9,593	15.1	14,014	4.2	13.6
営業利益	Operating income	6,360	-47.1	-44,244	-	2,413	-36.4	3,533	1.1	-44.5
営業外収益	Non-operating income	1,681	-45.7	2,335	-48.0	1,000	1.5	1,189	0.4	-29.3
営業外費用	Non-operating expenses	62	295.8	591	-	15	-71.6	15	0.0	-75.0
経常利益	Ordinary income	7,979	-47.2	-42,500	-	3,398	-28.1	4,707	1.4	-41.0
特別利益	Extraordinary income	320	254.0	320	253.7	0	-100.0	0	0.0	-100.0
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	8,299	-45.3	-42,180	-	3,398	-32.6	4,707	1.4	-43.3
法人税・住民税及び事業税	Income taxes-current	-996	-	-800	-	-60	-	-258	-	-
法人税等調整額	Income taxes-deferred	48	74.4	54	68.5	-9	-	-10	-	-
当期純利益	Net income	9,247	-44.3	-41,434	-	3,469	-36.8	4,976	1.5	-46.2

8. アイフル資金調達状況 (Funding / AIFUL)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円 / Millions of Yen)

年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	114,962	55.5	118,800	55.9	80,791	49.4	80,644	48.5
都市銀行等	City Banks	24,400	11.8	24,400	11.5	23,887	14.6	23,887	14.4
信託銀行	Trust Banks	73,300	35.4	73,300	34.5	42,537	26.0	42,537	25.6
地方銀行・第二地方銀行	Regional Banks	9,400	4.5	11,275	5.3	11,516	7.0	11,057	6.6
保険会社	Insurance companies	-	-	-	-	-	-	-	-
外国銀行	Foreign banks	-	-	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	7,600	3.7	7,600	3.6	-	-	-	-
その他	Other	262	0.1	2,225	1.0	2,850	1.7	3,162	1.9
社債・流動化	SB & ABS, ABL	92,121	44.5	93,845	44.1	82,678	50.6	85,748	51.5
普通社債	SB	53,800	26.0	53,800	25.3	41,400	25.3	31,400	18.9
流動化	ABS, ABL	38,321	18.5	40,045	18.8	41,278	25.3	54,348	32.7
合計	Total	207,084	100.0	212,645	100.0	163,469	100.0	166,393	100.0

(2) 長期・短期別調達金額 (Short and Long-term Borrowings)

(百万円 / Millions of Yen)

年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	-	-	3,000	1.4	7,500	4.6	2,000	1.2
長期調達	Long-term borrowings	207,084	100.0	209,645	98.6	155,969	95.4	164,393	98.8
固定金利借入	Fixed interest rate borrowings	11,940	5.8	11,815	5.6	5,050	3.1	5,050	3.0
変動金利借入	Floating interest rate borrowings	103,022	49.7	106,985	50.3	74,241	45.4	73,594	44.2
社債	SB	53,800	26.0	53,800	25.3	41,400	25.3	31,400	18.9
流動化	ABS, ABL	38,321	18.5	37,045	17.4	35,278	21.6	54,348	32.7
合計	Total	207,084	100.0	212,645	100.0	163,469	100.0	166,393	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		14/12	15/3	15/9	15/12
調達金利	Funding rate	3.50	3.44	3.75	3.63
間接	Indirect	2.66	2.63	2.98	2.97
直接	Direct	4.55	4.46	4.50	4.25

※調達金利 = 未約定ベース平均表面金利 ※Funding Rate = Interest Rate / Average Borrowing

【参考】

(%)

長期プライムレート	Long term prime rate	1.10	1.15	1.10	1.10
5年スワップレート	5Y SWAP rate	0.27	0.33	0.25	0.22
JGB(10年)	10Y JGB	0.33	0.40	0.35	0.27

9. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(1)クレジットコストの状況/年間比較 (Credit Cost / YOY%)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		14/12		15/3		15/9		15/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding	(L) 347,731	-	349,952	-	360,733	-	366,675	-
期末営業貸付金	Loans outstanding	261,230	-	264,557	-	275,892	-	281,245	-
無担保	Unsecured	223,901	-	229,391	-	245,403	-	252,534	-
有担保	Secured	31,161	-	29,274	-	25,051	-	23,497	-
事業者	Small business	6,168	-	5,890	-	5,438	-	5,214	-
割賦売掛金	Installment receivable	2,013	-	1,820	-	1,476	-	1,307	-
支払承諾見返等	Credit guarantee, etc	84,487	-	83,574	-	83,364	-	84,122	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	59,234	-	59,234	-	38,765	-	38,765	-
貸倒発生額合計	① Total write-offs	① 14,680	4.22	19,467	5.56	9,597	2.66	13,976	3.81
増減率	YOY%	-12.6		-10.7		-0.9		-4.8	
貸倒発生額	② Write-offs	② 11,258	4.31	15,287	5.78	7,892	2.86	11,403	4.05
増減率	YOY%	-21.4		-18.7		3.9		1.3	
無担保	Unsecured	9,246	4.13	12,554	5.47	6,700	2.73	9,736	3.86
有担保	Secured	1,195	3.84	1,646	5.62	743	2.97	1,000	4.26
事業者	Small business	817	13.25	1,086	18.44	448	8.25	665	12.77
割賦売掛金	Installment receivable	398	19.77	487	26.75	167	11.36	257	19.72
支払承諾見返等	Credit guarantee, etc	3,023	3.58	3,693	4.42	1,537	1.84	2,315	2.75
個別貸倒引当金繰入 (個別引当) ※	③ Total provision for specific allowance for doubtful account ※	③ 135	0.04	121	0.03	220	0.06	330	0.09
個別繰入額	④ Provision for specific allowance for doubtful accounts	④ 100	0.04	86	0.03	176	0.06	260	0.09
無担保	Unsecured	55	0.02	61	0.03	80	0.03	99	0.04
有担保	Secured	-80	-	-119	-	10	0.04	53	0.23
事業者	Small business	125	2.03	144	2.45	85	1.58	106	2.05
支払承諾見返等	Credit guarantee, etc	35	0.04	34	0.04	44	0.05	69	0.08
①+③	①+③	14,816	4.26	19,589	5.60	9,818	2.72	14,306	3.90
増減率	YOY%	-13.1		-12.1		-0.8		-3.4	
②+④	②+④	11,359	4.35	15,373	5.81	8,069	2.92	11,663	4.15
増減率	YOY%	-21.9		-20.2		3.8		2.7	
無担保	Unsecured	9,301	4.15	12,616	5.50	6,781	2.76	9,836	3.90
有担保	Secured	1,115	3.58	1,527	5.22	753	3.01	1,054	4.49
事業者	Small business	942	15.28	1,230	20.89	534	9.83	772	14.82
割賦売掛金	Installment receivable	398	19.77	487	26.75	167	11.36	257	19.72
支払承諾見返等	Credit guarantee, etc	3,059	3.62	3,728	4.46	1,581	1.90	2,385	2.84
貸倒関連費用 (営業費用)	Credit Cost (PL: Operating Expenses)	8,250	2.37	-881	-	6,356	1.76	10,297	2.81
期末貸倒引当金 (流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	52,669	15.15	38,765	11.08	35,304	9.79	34,758	9.48

※ 個別貸倒引当金繰入=破産更生債権 (有担保) + 民事再生債権

※ Provision for specific allowance doubtful accounts=Loans with legal bankruptcy (secured) + Loans with civil rehabilitation law.

9. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(2) 不良債権の状況(金融庁「4分類」)(NPL defined by FSA)

営業債権ベース(Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース(Off-Balance)

		年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12		15/12	
					/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims in bankruptcy ※1	(L)	295,339	-	297,858	-	308,272	-	313,227	-	279,545	-
無担保ローン		Unsecured loan		224,208	-	229,714	-	245,769	-	252,925	-	219,242	-
無担保ローン以外		Secured loan and Small business loan		71,131	-	68,144	-	62,503	-	60,302	-	60,302	-
4分類開示債権合計	①	NPL total	①	67,784	22.95	65,687	22.05	62,082	20.14	61,562	19.65	61,562	22.02
前年同期比		前年同期比	YOY%	-13.6		-11.6		-10.4		-9.2		-9.2	
破綻先		Loans in legal bankruptcy		33,600	11.38	32,870	11.04	32,015	10.39	31,618	10.09	31,618	11.31
延滞債権		Non-accrual loans		22,319	7.56	21,829	7.33	19,677	6.38	19,728	6.30	19,728	7.06
3ヶ月以上延滞債権		Loans past due for three months or more		3,032	1.03	2,586	0.87	3,098	1.01	3,276	1.05	3,276	1.17
貸出条件緩和債権		Restructured loans		8,831	2.99	8,402	2.82	7,290	2.36	6,938	2.22	6,938	2.48
うち無担保ローン	②	Unsecured Loan	②	21,569	9.62	21,247	9.25	20,845	8.48	21,298	8.42	21,298	9.71
前年同期比		前年同期比	YOY%	-15.2		-9.3		-3.9		-1.3		-1.3	
破綻先		Loans in legal bankruptcy		195	0.09	211	0.09	230	0.09	266	0.11	266	0.12
延滞債権		Non-accrual loans		11,359	5.07	11,777	5.13	11,548	4.70	12,037	4.76	12,037	5.49
3ヶ月以上延滞債権		Loans past due for three months or more		2,698	1.20	2,292	1.00	2,848	1.16	3,056	1.21	3,056	1.39
貸出条件緩和債権		Restructured loans		7,316	3.26	6,966	3.03	6,217	2.53	5,938	2.35	5,938	2.71
うち無担保ローン以外		Secured Loan		46,215	64.97	44,440	65.22	41,236	65.97	40,263	66.77	40,263	66.77
前年同期比		前年同期比	YOY%	-12.8		-12.7		-13.4		-12.9		-12.9	
破綻先		Loans in legal bankruptcy		33,405	46.96	32,658	47.93	31,785	50.85	31,352	51.99	31,352	51.99
延滞債権		Non-accrual loans		10,960	15.41	10,052	14.75	8,128	13.01	7,691	12.75	7,691	12.75
3ヶ月以上延滞債権		Loans past due for three months or more		334	0.47	294	0.43	250	0.40	219	0.36	219	0.36
貸出条件緩和債権		Restructured loans		1,515	2.13	1,435	2.11	1,072	1.72	1,000	1.66	1,000	1.66
期末貸倒引当金	③	Allowance for NPL	③	83,705	-	69,185	-	65,126	-	64,320	-		-
流動	④	Current assets	④	52,669	-	38,765	-	35,304	-	34,758	-		-
固定 ※2		Fixed assets ※		31,035	-	30,419	-	29,822	-	29,562	-		-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	123.5	-	105.3	-	104.9	-	104.5	-		-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	244.2	-	182.4	-	169.4	-	163.2	-		-

※1 不良債権には破産更生債権が含まれている為、2016年3月期・第2四半期より期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出しております。

※1 Because NPL include claims in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding at the end of each quarter and claims in bankruptcy, which are applicable from the second quarter of the fiscal year ending March 31, 2016.

※2 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

※2 NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

10. 利息返還関連引当金の内訳 (Allowances Related to Losses on Interest Repayment)

(1)単体の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Non-Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12			15/3			15/12		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	53,879	35,290	89,170	53,879	35,290	89,170	89,088	17,388	106,476
発生額・取崩額	Reversal	21,189	4,348	25,537	28,525	6,305	34,830	23,089	3,844	26,934
繰入額(戻入額)	Provisions (Returned)	-	-	-	63,733	(11,597)	52,136	-	-	-
期末引当金残高	Allowance (End)	32,690	30,942	63,632	89,088	17,388	106,476	65,998	13,543	79,541

(2)連結の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12			15/3			15/12		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	59,881	35,290	95,172	59,881	35,290	95,172	93,405	17,388	110,793
発生額・取崩額 ※	Reversal ※	22,453	4,348	26,801	30,210	6,305	36,515	24,341	3,844	28,186
繰入額(戻入額)	Provisions (Returned)	-	-	-	63,733	(11,597)	52,136	-	-	-
期末引当金残高	Allowance (End)	37,428	30,942	68,370	93,405	17,388	110,793	69,063	13,543	82,606

※ 連結利息返還損失の発生額・取崩額には、「ライフカード」の債権放棄分として、2015年3月期・第3四半期232百万円、2015年3月期307百万円、2016年3月期・第3四半期182百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (232million yen in 3Q of FY2015/3, 307 million yen in FY2015/3 and 182 million yen in 3Q of FY2016/3).

11. アイフル無担保ローン債権ポートフォリオ (Loan Portfolio / AIFUL)

(1) 貸付利率別残高構成(Breakdown By Interest Rate)

年/決算月(Fiscal Year) 貸付利率/ Interest Rate	14/12				15/3				15/12			
	件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance	
	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)
<=15.0%	158	27.2	118,954	53.1	159	26.9	120,873	52.7	165	26.3	128,322	50.8
15.0%< <=18.0%	373	64.3	86,839	38.8	388	65.5	91,984	40.1	429	68.3	111,326	44.1
18.0%< <=20.0%	0	0.1	720	0.3	0	0.1	653	0.3	0	0.1	529	0.2
20.0%<	48	8.4	17,386	7.8	44	7.5	15,880	6.9	33	5.3	12,355	4.9
合計 (Total)	580	100.0	223,901	100.0	592	100.0	229,391	100.0	628	100.0	252,534	100.0

(2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year) 千円/ Thousands of yen	14/12				15/3				15/12			
	件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance	
	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)
<=100	198	34.1	12,016	5.4	200	33.8	12,274	5.4	195	31.1	12,213	4.8
100< <=200	67	11.7	10,367	4.6	68	11.5	10,447	4.6	69	11.0	10,627	4.2
200< <=300	66	11.5	17,262	7.7	68	11.5	17,631	7.7	75	12.1	19,721	7.8
300< <=400	45	7.9	16,141	7.2	47	8.0	16,698	7.3	52	8.3	18,493	7.3
400< <=500	85	14.8	40,140	17.9	88	15.0	41,589	18.1	103	16.5	48,709	19.3
500< <=1,000	66	11.4	50,073	22.4	68	11.6	51,999	22.7	76	12.2	58,245	23.1
1,000<	50	8.7	77,899	34.8	51	8.6	78,750	34.3	55	8.8	84,522	33.5
合計 (Total)	580	100.0	223,901	100.0	592	100.0	229,391	100.0	628	100.0	252,534	100.0

12. ライフカード営業実績 (Review of Operation / LIFECARD)

(1) 営業実績 (Operating Results)

営業債権ベース (Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース残高(Off-Balance)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計	(百万円) Total Receivable Outstanding (Millions of Yen)	149,507	0.8	148,932	-0.9	148,505	3.0	153,755	2.8
割賦売掛金	Installment receivable	83,233	3.6	82,512	0.1	82,406	6.4	88,199	6.0
営業貸付金	Loans (Cash advance)	44,388	-2.3	44,517	-1.8	44,382	-1.4	43,821	-1.3
支払承諾見返	Credit guarantee	21,340	-2.9	21,348	-2.7	21,145	-0.4	21,146	-0.9
その他営業債権	Other	544	-8.6	554	-0.4	570	5.0	588	8.1
クレジットカード	Credit card								
有効カード会員数	(千人) Number of card holders (Thousand)	5,967	2.8	6,023	3.5	6,140	4.1	6,197	3.9
プロパー	Proper	1,867	-2.9	1,854	-2.9	1,829	-2.6	1,816	-2.7
提携	Affinity	4,099	5.6	4,168	6.7	4,310	7.2	4,380	6.9
新規発行数	(千枚) Number of new issue (Thousand)	317	-6.7	468	-3.1	227	9.1	340	7.5
プロパー	Proper	79	-0.7	113	-7.4	61	13.5	91	14.4
提携	Affinity	237	-8.5	355	-1.7	165	7.5	249	5.2
買上実績	(百万円) Purchase Results (Millions of Yen)	434,065	9.4	584,733	8.5	310,127	9.3	472,625	8.9
包括信用購入斡旋	Shopping	403,194	10.0	543,710	9.0	289,415	10.0	441,790	9.6
キャッシング	Cashing	30,870	2.1	41,023	1.8	20,711	0.6	30,834	-0.1
実質平均利回り	Average Yield	18.4	0.1	18.5	0.3	18.5	1.8	18.7	0.1

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

15/12	
	増減率(yoy%)
150,397	0.6
86,761	4.2
41,901	-5.6
21,146	-0.9
588	8.1

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		14/12		15/3		15/9		15/12	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
保証提携数	(先) Tie-up Banks	133	6	133	5	133	5	134	1
社員数	(人) N. of Total Employees	877	89	873	98	982	138	1,006	129
正社員数	(人) N. of Employees (regularly payroll)	403	5	403	17	412	26	419	16
非正社員数	(人) N. of Employees (temp.)	474	84	470	81	570	112	587	113

13. ライフカード損益の内訳 (Revenues and Expenses / LIFECARD)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/12 (9M)		15/3 (12M)		15/9 (6M)		15/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	20,376	-0.8	27,314	-0.1	13,810	3.5	21,039	14.1	3.3
信用購入あっせん収益	Installment receivable	10,055	0.6	13,534	1.1	7,043	7.2	10,793	7.2	7.3
営業貸付金収益	Loans (Cash advance)	4,488	-5.7	5,944	-5.0	2,887	-3.3	4,344	2.9	-3.2
信用保証収益	Revenue from Credit guarantee	930	-5.1	1,245	-3.9	631	2.3	950	0.6	2.2
その他	Other operating revenue	4,902	2.1	6,589	2.9	3,247	2.7	4,950	3.3	1.0
営業費用	Operating expenses	18,649	10.2	25,661	-1.1	12,763	4.6	19,096	12.8	2.4
金融費用	Financial expenses	1,810	30.1	3,014	53.8	1,377	24.7	1,744	1.2	-3.7
貸倒関連費用	Credit cost	2,374	33.4	3,150	5.1	1,435	-8.1	2,423	1.6	2.0
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	14,464	5.2	19,496	2.1	9,950	4.3	14,928	10.0	3.2
広告宣伝費	Advertising expenses	175	49.7	303	6.7	131	5.5	195	0.1	11.4
人件費	Personnel expenses	2,908	1.4	3,894	1.6	2,000	4.0	3,040	2.0	4.6
その他	Other	11,380	5.7	15,298	2.2	7,818	4.4	11,692	7.8	2.7
営業利益	Operating income	1,727	-52.3	1,652	17.1	1,047	-7.7	1,943	1.3	12.5
営業外収益	Non-operating income	3,079	39.4	2,971	63.8	27	-98.2	46	0.0	-98.5
営業外費用	Non-operating expenses	2	105.3	3	-51.7	2	210.1	2	0.0	38.7
経常利益	Ordinary income	4,804	-17.6	4,621	43.5	1,071	-58.9	1,986	1.3	-58.7
特別利益	Extraordinary income	322	-	322	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	5,127	-12.4	4,943	52.4	1,071	-63.4	1,986	1.3	-61.3
法人税・住民税及び事業税	Income taxes-current	1,631	17.8	1,413	15.0	9	-98.9	342	0.2	-79.0
法人税等調整額	Income taxes-deferred	19	-65.7	0	-	-207	-	-315	-	-
当期純利益	Net income	3,476	-21.2	3,530	45.9	1,269	-39.8	1,959	1.3	-43.6

14. グループ経営一覧表 (Group Companies Financial Highlights)

(百万円/ Millions of Yen)

		14/12		15/3		15/9		15/12		
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		構成比(%)	増減率(yoy%)
営業債権残高合計 ※1	Total receivable outstanding ※1	511,728	-1.9	514,219	-0.3	524,528	3.2	535,735	100.0	4.7
アイフル	AIFUL	347,731	-1.5	349,952	-0.2	360,733	3.3	366,675	68.4	5.4
ライフカード	LIFECARD	149,507	0.8	148,932	-0.9	148,505	3.0	153,755	28.7	2.8
ビジネスnext	BUSINEXT	40,779	-15.4	40,943	-2.3	41,042	-0.4	42,077	7.9	3.2
営業収益 ※2	Total operating revenue ※2	64,764	-6.7	86,352	-6.0	43,093	0.5	65,649	100.0	1.4
アイフル	AIFUL	41,756	-7.5	54,921	-7.2	27,283	-2.3	41,286	62.9	-1.1
ライフカード	LIFECARD	20,376	-0.8	27,314	-0.1	13,810	3.5	21,039	32.0	3.3
ビジネスnext	BUSINEXT	1,294	-30.4	1,751	-26.0	916	6.5	1,417	2.2	9.5
経常利益 ※2	Total ordinary income ※2	13,368	-37.7	-36,498	-	4,795	-36.3	7,272	100.0	-45.6
アイフル	AIFUL	7,979	-47.2	-42,500	-	3,398	-28.1	4,707	64.7	-41.0
ライフカード	LIFECARD	4,804	-17.6	4,621	43.5	1,071	-58.9	1,986	27.3	-58.7
ビジネスnext	BUSINEXT	446	821.8	604	-	84	-61.0	335	4.6	-24.9
親会社株主に帰属する当期純利益 ※2	Total net income attributable to owners of parent ※2	13,308	-50.9	-36,499	-	4,849	-37.8	7,234	100.0	-45.6
アイフル	AIFUL	9,247	-44.3	-41,434	-	3,469	-36.8	4,976	68.8	-46.2
ライフカード	LIFECARD	3,476	-21.2	3,530	45.9	1,269	-39.8	1,959	27.1	-43.6
ビジネスnext	BUSINEXT	453	-	602	-	66	-70.4	314	4.3	-30.7

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)