

2016年3月期 決算データブック

Data Book (Fiscal year ended 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)		13/3		14/3		15/3		16/3		17/3 (E)			
		(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)		
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	99,619	-12.6	91,858	-7.8	86,352	-6.0	87,708	1.6	92,400	5.3
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	84,900	-12.9	69,360	-18.3	125,914	81.5	81,032	-35.6	85,400	5.4
営業利益	(百万円)	Operating Income	(Millions of Yen)	14,718	-10.8	22,498	52.9	-39,562	-	6,676	-	7,000	4.9
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	17,646	4.8	24,752	40.3	-36,498	-	6,860	-	7,000	2.0
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)	22,705	30.6	30,461	34.2	-36,499	-	7,044	-	6,800	-3.5
総資産	(百万円)	Total Assets	(Millions of Yen)	607,181	-8.7	577,339	-4.9	560,323	-2.9	567,514	1.3	625,300	10.2
純資産	(百万円)	Net Assets	(Millions of Yen)	105,008	28.6	133,541	27.2	97,475	-27.0	104,250	6.9	111,500	6.9
一株当たり当期純利益	(円)	EPS	(Yen)	47.21	-	63.34	34.2	-75.74	-	14.59	-	14.08	-3.5
一株当たり純資産	(円)	BPS	(Yen)	213.41	-	276.80	29.7	200.45	-27.6	214.16	6.8	228.93	6.9
自己資本比率	(%)	Equity Ratio	(%)	16.9	4.9	23.1	6.2	17.3	-5.8	18.2	0.9	17.7	-0.5
総資産当期純利益率	(%)	ROA	(%)	3.6	1.3	5.1	1.5	-6.4	-11.5	1.2	7.6	1.1	-0.1
純資産当期純利益率	(%)	ROE	(%)	24.9	0.2	25.8	0.9	-31.8	-57.6	7.0	38.8	6.4	-0.7

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)		13/3		14/3		15/3		16/3		17/3 (E)			
		(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)		
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	62,310	-13.7	59,196	-5.0	54,921	-7.2	55,120	0.4	59,400	7.8
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	50,747	-18.0	41,331	-18.6	99,166	139.9	51,420	-48.1	55,700	8.3
営業利益	(百万円)	Operating Income	(Millions of Yen)	11,562	12.5	17,865	54.5	-44,244	-	3,700	-	3,600	-2.7
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	12,095	4.5	22,336	84.7	-42,500	-	5,012	-	4,200	-16.2
当期純利益	(百万円)	Net Income	(Millions of Yen)	10,648	-20.6	24,045	125.8	-41,434	-	5,281	-	4,800	-9.1
総資産	(百万円)	Total Assets	(Millions of Yen)	466,542	-12.6	463,791	-0.6	444,737	-4.1	407,139	-8.5	452,700	11.2
純資産	(百万円)	Net Assets	(Millions of Yen)	90,410	13.4	114,807	27.0	73,722	-35.8	78,883	7.0	84,100	6.6
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	481,867	-	481,867	0.0	483,506	0.3	483,794	0.1	483,795	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	22.14	-	50.00	125.8	-85.98	-	10.94	-	9.94	-9.1
一株当たり純資産	(円)	BPS	(Yen)	187.85	-	237.85	26.6	151.23	-36.4	161.63	6.9	172.19	6.5
自己資本比率	(%)	Equity Ratio	(%)	19.4	4.4	24.7	5.3	16.4	-8.3	19.2	2.8	18.4	-0.8
総資産当期純利益率	(%)	ROA	(%)	2.1	-0.3	5.2	3.1	-9.1	-14.3	1.2	10.3	1.1	-0.1
純資産当期純利益率	(%)	ROE	(%)	12.5	-6.0	23.5	11.0	-44.2	-67.7	7.0	51.2	6.0	-1.0

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)		13/3		14/3		15/3		16/3			
			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)	556,031	-10.1	515,960	-7.2	514,219	-0.3	545,569	6.1
営業貸付金残高		Loans Outstanding		390,635	-14.1	348,010	-10.9	350,017	0.6	376,224	7.5
無担保ローン		Unsecured		272,980	-14.4	261,221	-4.3	273,628	4.7	306,601	12.1
有担保ローン		Secured		64,344	-16.6	41,267	-35.9	34,904	-15.4	28,139	-19.4
事業者ローン		Small Business		53,310	-9.8	45,521	-14.6	41,485	-8.9	41,483	-0.0
割賦売掛金残高		Installment receivable		83,885	4.1	85,264	1.6	84,332	-1.1	90,166	6.9
支払承諾見返		Credit guarantee		74,440	0.4	75,558	1.5	73,874	-2.2	73,411	-0.6
その他営業債権		Other		7,070	-16.3	7,126	0.8	5,994	-15.9	5,767	-3.8
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	887	-21.5	817	-8.0	824	0.9	861	4.5
無担保ローン		Unsecured		829	-21.9	768	-7.3	782	1.7	821	5.1
有担保ローン		Secured		22	-19.2	17	-21.9	14	-19.3	11	-19.8
事業者ローン		Small Business		35	-11.3	30	-13.6	28	-8.7	28	1.2
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	5,811	-8.6	5,818	0.1	6,023	3.5	6,291	4.5
新規顧客件数	(件)	New Accounts	(Number)	92,629	35.3	118,786	28.2	156,707	31.9	185,908	18.6
無担保ローン		Unsecured		87,515	41.8	117,008	33.7	153,135	30.9	180,666	18.0
有担保ローン		Secured		322	-16.1	105	-67.4	271	158.1	275	1.5
事業者ローン		Small Business		4,792	-24.4	1,673	-65.1	3,301	97.3	4,967	50.5
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	509	4.8	483	-5.1	468	-3.1	501	7.1

会計ベース残高(Off-Balance)

16/3	
	増減率(yoy%)
522,150	6.7
315,546	9.7
272,157	14.9
28,139	-19.4
15,250	-3.9
89,202	5.8
111,634	0.1
5,767	-3.8

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		13/3		14/3		15/3		16/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		2,057	-635	2,165	108	2,307	142	2,481	174
正社員数		N. of Employees (regularly payroll)		1,437	-461	1,369	-68	1,350	-19	1,433	83
非正社員数		N. of Employees (temp.)		620	-174	796	176	957	161	1,048	91

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シートから落ちている営業債権も含めた、「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)		13/3		14/3		15/3		16/3		
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	99,619	-12.6	91,858	-7.8	86,352	-6.0	87,708	17.3	1.6
営業貸付金利息	Interest on loans to customers	61,607	-18.9	50,577	-17.9	43,761	-13.5	44,255	8.7	1.1
無担保ローン	Unsecured	45,027	-20.8	40,716	-9.6	35,855	-11.9	37,705	7.5	5.2
有担保ローン	Secured	8,690	-17.9	7,064	-18.7	5,567	-21.2	4,483	0.9	-19.5
事業者ローン	Small business	7,889	-7.5	2,796	-64.5	2,339	-16.4	2,066	0.4	-11.7
信用購入あっせん収益	Revenue from installment receivable	12,746	8.8	13,612	6.8	13,677	0.5	14,706	2.9	7.5
信用保証収益	Revenue from credit guarantee	4,609	-3.9	7,949	72.5	11,381	43.2	12,491	2.5	9.7
その他の営業収益	Other operating revenue	20,656	-3.9	19,718	-4.5	17,531	-11.1	16,254	3.2	-7.3
買取債権回収高	Collection from purchased receivable	3,908	-12.8	3,011	-22.9	2,136	-29.1	2,142	0.4	0.3
償却債権回収額	Recovery of loans previously charged off	10,840	-5.2	9,663	-10.9	7,741	-19.9	6,021	1.2	-22.2
その他	Other	5,907	5.9	7,044	19.2	7,653	8.6	8,091	1.6	5.7
営業費用	Operating expenses	84,900	-12.9	69,360	-18.3	125,914	81.5	81,032	16.0	-35.6
金融費用	Financial expenses	6,895	-27.1	5,844	-15.2	8,606	47.3	7,780	1.5	-9.6
売上原価	Cost of sales	3,200	-5.8	2,361	-26.2	1,732	-26.7	1,609	0.3	-7.1
債権買取原価	Cost of purchased receivable	3,152	-5.7	2,281	-27.6	1,534	-32.7	1,351	0.3	-12.0
その他	Other	48	-9.4	80	64.7	197	147.1	258	0.1	30.8
貸倒関連費用	Credit cost	8,136	-75.3	10,930	34.3	2,234	-79.6	16,126	3.2	621.6
貸倒損失	Bad debt write offs	40,419	-43.5	25,570	-36.7	22,883	-10.5	21,561	4.3	-5.8
利息返還関連費用	Expenses for interest repayment	17,296	-	1,885	-89.1	63,733	-	2,897	0.6	-95.5
利息返還金	Interest repayment	34,048	-41.1	33,098	-2.8	29,902	-9.7	32,610	6.4	9.1
その他の営業費用	Other operating expenses (SG & A)	49,371	-4.6	48,337	-2.1	49,607	2.6	52,617	10.4	6.1
広告宣伝費	Advertising expenses	3,813	57.9	3,293	-13.6	3,463	5.2	3,637	0.7	5.0
人件費	Personnel expenses	13,647	-14.7	13,517	-0.9	13,417	-0.7	13,761	2.7	2.6
その他	Other	31,909	-4.4	31,525	-1.2	32,725	3.8	35,218	7.0	7.6
営業利益	Operating income	14,718	-10.8	22,498	52.9	-39,562	-	6,676	1.3	-
営業外収益	Non-operating income	3,026	252.8	2,283	-24.5	3,133	37.2	220	0.0	-93.0
営業外費用	Non-operating expenses	98	-81.2	30	-69.1	70	130.0	35	0.0	-49.1
経常利益	Ordinary income	17,646	4.8	24,752	40.3	-36,498	-	6,860	1.4	-
特別利益	Extraordinary income	6,037	16.7	6,398	6.0	645	-89.9	-	-	-
特別損失	Extraordinary losses	83	-97.9	42	-49.0	-	-	-	-	-
税引前利益	Income before taxes	23,600	30.4	31,108	31.8	-35,853	-	6,860	1.4	-
法人税・住民税及び事業税	Income taxes-current	414	72.0	764	84.4	584	-23.5	179	0.0	-69.2
法人税等調整額	Income taxes-deferred	28	-	-117	-	61	-	-363	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	22,705	30.6	30,461	34.2	-36,499	-	7,044	1.4	-

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)		13/3		14/3		15/3		16/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	274,650	89.1	228,916	81.5	170,155	58.7	177,660	57.0
都市銀行等	City Banks	21,128	6.9	19,080	6.8	24,400	8.4	24,495	7.9
信託銀行	Trust Banks	119,863	38.9	71,742	25.6	73,300	25.3	67,675	21.7
地方銀行・第二地方銀行	Regional Banks	15,894	5.2	14,832	5.3	11,275	3.9	19,473	6.3
保険会社	Insurance companies	3,945	1.3	653	0.2	-	-	-	-
外国銀行	Foreign banks	3,939	1.3	3,540	1.3	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	18,044	5.9	16,270	5.8	7,600	2.6	-	-
その他	Other	91,834	29.8	102,794	36.6	53,580	18.5	66,017	21.2
社債・流動化	SB & ABS, ABL	33,700	10.9	51,860	18.5	119,678	41.3	133,799	43.0
普通社債	SB	33,700	10.9	25,000	8.9	53,800	18.6	31,400	10.1
流動化	ABS, ABL	-	-	26,860	9.6	65,878	22.7	102,399	32.9
合計	Total	308,350	100.0	280,777	100.0	289,833	100.0	311,460	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)		13/3		14/3		15/3		16/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	40,900	13.3	49,250	17.5	51,460	17.8	67,990	21.8
長期調達	Long-term borrowings	267,450	86.7	231,527	82.5	238,373	82.2	243,470	78.2
固定金利借入	Fixed interest rate borrowings	30,922	10.0	27,591	9.8	11,815	4.1	7,608	2.4
変動金利借入	Floating interest rate borrowings	202,828	65.8	152,075	54.2	109,880	37.9	102,062	32.8
社債・流動化	SB & ABS, ABL	33,700	10.9	51,860	18.5	116,678	40.3	133,799	43.0
普通社債(固定)	SB (Fixed interest rate)	33,700	10.9	25,000	8.9	53,800	18.6	31,400	10.1
流動化(固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	-	-	20,000	6.4
流動化(変動)	ABS, ABL (Floating interest rate)	-	-	26,860	9.6	62,878	21.7	82,399	26.5
合計	Total	308,350	100.0	280,777	100.0	289,833	100.0	311,460	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		13/3	14/3	15/3	16/3
調達金利	Funding rate	2.05	2.31	3.20	2.77
間接	Indirect	1.99	1.98	2.32	2.19
直接	Direct	2.60	3.72	4.47	3.54

※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)		13/3		14/3		15/3		16/3		16/3			
			/ (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)	430,367	-	384,770	-	383,903	-	408,171	-	347,493	-
無担保ローン		Unsecured loan		273,394	-	261,510	-	273,950	-	307,015	-	272,571	-
無担保ローン以外		Secured loan and Small business loan		156,972	-	123,258	-	109,953	-	101,155	-	74,922	-
4分類開示債権合計	①	NPL total	①	98,627	22.92	79,222	20.59	70,418	18.34	66,158	16.21	66,158	19.04
	前年同期比		YOY%	-25.2		-19.7		-11.1		-6.1		-6.1	
破綻先		Loans in legal bankruptcy		37,598	8.74	35,134	9.13	32,908	8.57	31,105	7.62	31,105	8.95
延滞債権		Non-accrual loans		36,905	8.58	27,289	7.09	23,819	6.20	22,263	5.45	22,263	6.41
3ヶ月以上延滞債権		Loans past due for three months or more		2,610	0.61	2,445	0.64	2,829	0.74	3,349	0.82	3,349	0.96
貸出条件緩和債権		Restructured loans		21,513	5.00	14,352	3.73	10,861	2.83	9,439	2.31	9,439	2.72
うち無担保ローン	②	Unsecured Loan	②	35,259	12.90	25,359	9.70	23,721	8.66	25,326	8.25	25,326	9.29
	前年同期比		YOY%	-33.9		-28.1		-6.5		6.8		6.8	
破綻先		Loans in legal bankruptcy		160	0.06	171	0.07	243	0.09	283	0.09	283	0.10
延滞債権		Non-accrual loans		15,958	5.84	12,167	4.65	12,236	4.47	13,892	4.52	13,892	5.10
3ヶ月以上延滞債権		Loans past due for three months or more		1,630	0.60	1,741	0.67	2,517	0.92	3,095	1.01	3,095	1.14
貸出条件緩和債権		Restructured loans		17,511	6.41	11,278	4.31	8,724	3.18	8,054	2.62	8,054	2.96
うち無担保ローン以外		Secured Loan		63,368	40.37	53,863	43.70	46,697	42.47	40,832	40.37	40,832	54.50
	前年同期比		YOY%	-19.2		-15.0		-13.3		-12.6		-12.6	
破綻先		Loans in legal bankruptcy		37,437	23.85	34,963	28.37	32,665	29.71	30,821	30.47	30,821	41.14
延滞債権		Non-accrual loans		20,947	13.34	15,121	12.27	11,582	10.53	8,371	8.28	8,371	11.17
3ヶ月以上延滞債権		Loans past due for three months or more		980	0.62	703	0.57	311	0.28	253	0.25	253	0.34
貸出条件緩和債権		Restructured loans		4,002	2.55	3,074	2.49	2,136	1.94	1,385	1.37	1,385	1.85
期末貸倒引当金	③	Allowance for NPL	③	119,427	-	102,522	-	79,708	-	72,643	-	-	-
流動	④	Current assets	④	84,714	-	69,540	-	48,757	-	43,188	-	-	-
固定 ※2		Fixed assets ※		34,712	-	32,981	-	30,950	-	29,455	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	121.1	-	129.4	-	113.2	-	109.8	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	240.3	-	274.2	-	205.5	-	170.5	-	-	-

※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)

会計ベース残高 (Off-Balance)

年/決算月 (Fiscal Year)		13/3		14/3		15/3		16/3	
			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)	348,352	-14.7	350,680	0.7	349,952	-0.2	374,362	7.0
営業貸付金残高	Loans Outstanding	286,316	-16.9	260,776	-8.9	264,557	1.4	289,565	9.5
無担保ローン	Unsecured	224,668	-15.4	216,072	-3.8	229,391	6.2	262,655	14.5
有担保ローン	Secured	52,708	-20.9	37,610	-28.6	29,274	-22.2	21,839	-25.4
事業者ローン	Small Business	8,939	-26.9	7,093	-20.7	5,890	-17.0	5,070	-13.9
支払承諾見返	Credit Guarantee	51,077	5.5	80,488	57.6	78,133	-2.9	78,466	0.4
割賦売掛金残高	Installment Receivable	4,432	-38.5	2,845	-35.8	1,820	-36.0	1,194	-34.4
その他	Other	6,525	-19.6	6,569	0.7	5,440	-17.2	5,136	-5.6
口座数 (千件)	Customer Accounts (Thousand)	631	-21.6	589	-6.5	613	3.9	664	8.3
無担保ローン	Unsecured	600	-21.6	565	-6.0	592	4.9	647	9.3
有担保ローン	Secured	21	-20.0	17	-19.6	13	-20.6	10	-21.5
事業者ローン	Small Business	8	-25.2	7	-15.0	6	-15.1	5	-13.2
新規顧客件数 (件)	New Accounts (Number)	87,575	38.4	117,072	33.7	153,197	30.9	180,805	18.0
無担保ローン	Unsecured	87,515	41.8	117,008	33.7	153,135	30.9	180,666	18.0
実質平均利回り ※ (%)	Average Yield ※ (%)	15.0	-0.9	15.4	0.4	14.8	-0.6	15.2	0.4

16/3	増減率(yoy%)
353,706	8.8
256,920	12.8
230,009	19.4
21,839	-25.4
5,070	-13.9
90,456	0.4
1,194	-34.4
5,136	-5.6

※ 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

(2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		13/3		14/3		15/3		16/3	
			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	649	26	703	54	832	129	894	62
有人店舗	Staffed Branches	25	-3	25	0	25	0	25	0
無人店舗	Unstaffed Branches	624	29	678	54	807	129	869	62
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	77,025	8,582	82,880	5,855	87,203	4,323	90,443	3,240
自社ATM	AIFUL ATMs	570	-33	482	-88	490	8	492	2
自社ATM以外	Other	76,455	8,615	82,398	5,943	86,713	4,315	89,951	3,238
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	127	10	133	6	136	3	136	-
社員数 (人)	N. of Total Employees	1,258	-341	1,310	52	1,361	51	1,384	23
正社員数	N. of Employees (regularly payroll)	972	-368	924	-48	903	-21	955	52
非正社員数	N. of Employees (temp.)	286	27	386	100	458	72	429	-29

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)		13/3 (12M)	増減率 (yoy%)	14/3 (12M)	増減率 (yoy%)	15/3 (12M)	増減率 (yoy%)	16/3 (12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	62,310	-13.7	59,196	-5.0	54,921	-7.2	55,120	16.2	0.4
営業貸付金利息	Interest on loans to customers	47,402	-17.8	42,066	-11.3	36,150	-14.1	36,856	10.9	2.0
無担保ローン	Unsecured	38,125	-17.8	34,472	-9.6	29,937	-13.2	32,086	9.5	7.2
有担保ローン	Secured	7,654	-19.9	6,232	-18.6	5,147	-17.4	3,918	1.2	-23.9
事業者ローン	Small business	1,621	-6.2	1,360	-16.1	1,064	-21.8	852	0.3	-20.0
信用保証収益	Revenue from credit guarantee	3,214	5.4	6,654	107.0	10,136	52.3	11,221	3.3	10.7
信用購入あっせん収益	Revenue from installment receivable	305	-3.4	225	-26.2	143	-36.6	115	0.0	-19.1
その他の営業収益	Other operating revenue	11,387	2.0	10,250	-10.0	8,492	-17.2	6,926	2.0	-18.4
償却債権回収額	Recovery of loans previously charged off	10,788	2.5	9,536	-11.6	7,542	-20.9	5,789	1.7	-23.2
その他	Other	599	-7.1	714	19.3	949	33.0	1,137	0.3	19.7
営業費用	Operating expenses	50,747	-18.0	41,331	-18.6	99,166	139.9	51,420	15.1	-48.1
金融費用	Financial expenses	5,407	-27.1	4,652	-14.0	7,275	56.4	6,290	1.9	-13.5
売上原価	Cost of sales	-	-	-	-	-	-	-	-	-
貸倒関連費用	Credit cost	571	-97.6	8,579	-	-881	-	14,171	4.2	-
貸倒損失	Bad debt write-offs	34,542	-46.5	21,805	-36.9	19,467	-10.7	18,224	5.4	-6.4
利息返還関連費用	Expenses for interest repayment	15,877	-	-	-	63,733	-	-	-	-
利息返還金	Interest repayment	32,707	-37.8	31,685	-3.1	28,525	-10.0	31,087	9.2	9.0
その他の営業費用	Other operating expenses (SG & A)	28,891	-4.3	28,100	-2.7	29,039	3.3	30,958	9.1	6.6
広告宣伝費	Advertising expenses	2,615	51.1	2,924	11.8	2,985	2.1	3,031	0.9	1.5
人件費	Personnel expenses	9,441	-11.3	9,397	-0.5	9,131	-2.8	8,843	2.6	-3.2
その他	Other	16,834	-5.5	15,778	-6.3	16,921	7.2	19,084	5.6	12.8
営業利益	Operating income	11,562	12.5	17,865	54.5	-44,244	-	3,700	1.1	-
営業外収益	Non-operating income	1,340	-27.9	4,492	235.2	2,335	-48.0	1,343	0.4	-42.5
営業外費用	Non-operating expenses	807	42.1	21	-97.4	591	-	31	0.0	-94.7
経常利益	Ordinary income	12,095	4.5	22,336	84.7	-42,500	-	5,012	1.5	-
特別利益	Extraordinary income	6,004	5.2	90	-98.5	320	253.7	-	-	-
特別損失	Extraordinary losses	8,815	129.6	25	-99.7	-	-	-	-	-
税引前利益	Income before taxes	9,284	-30.9	22,400	141.3	-42,180	-	5,012	1.5	-
法人税・住民税及び事業税	Income taxes-current	-1,393	-	-1,677	-	-800	-	-249	-	-
法人税等調整額	Income taxes-deferred	28	-	32	12.1	54	68.5	-18	-	-
当期純利益	Net income	10,648	-20.6	24,045	125.8	-41,434	-	5,281	1.6	-

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)		13/3		14/3		15/3		16/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	198,103	85.5	181,241	87.9	118,800	55.9	90,518	46.4
都市銀行等	City Banks	21,128	9.1	19,080	9.3	24,400	11.5	24,495	12.6
信託銀行	Trust Banks	79,316	34.2	71,742	34.8	73,300	34.5	45,775	23.5
地方銀行・第二地方銀行	Regional Banks	15,894	6.9	14,832	7.2	11,275	5.3	16,973	8.7
保険会社	Insurance companies	3,945	1.7	653	0.3	-	-	-	-
外国銀行	Foreign banks	3,939	1.7	3,540	1.7	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	18,044	7.8	16,270	7.9	7,600	3.6	-	-
その他	Other	55,834	24.1	55,119	26.7	2,225	1.0	3,275	1.7
社債・流動化	SB & ABS, ABL	33,700	14.5	25,000	12.1	93,845	44.1	104,355	53.6
普通社債	SB	33,700	14.5	25,000	12.1	53,800	25.3	31,400	16.1
流動化	ABS, ABL	-	-	-	-	40,045	18.8	72,955	37.4
合計	Total	231,803	100.0	206,241	100.0	212,645	100.0	194,873	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)		13/3		14/3		15/3		16/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	-	-	3,000	1.5	3,000	1.4	2,300	1.2
長期調達	Long-term borrowings	231,803	100.0	203,241	98.5	209,645	98.6	192,573	98.8
固定金利借入	Fixed interest rate borrowings	30,922	13.3	27,591	13.4	11,815	5.6	5,150	2.6
変動金利借入	Floating interest rate borrowings	167,181	72.1	150,650	73.0	106,985	50.3	83,068	42.6
社債	SB	33,700	14.5	25,000	12.1	53,800	25.3	31,400	16.1
流動化	ABS, ABL	-	-	-	-	37,045	17.4	72,955	37.4
合計	Total	231,803	100.0	206,241	100.0	212,645	100.0	194,873	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		13/3	14/3	15/3	16/3
調達金利	Funding rate	2.21	2.18	3.44	3.18
間接	Indirect	2.14	2.09	2.63	2.78
直接	Direct	2.59	2.90	4.46	3.53

※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	1.15	1.20	1.15	0.95
5年スワップレート	5Y SWAP rate	0.36	0.31	0.33	-0.02
JGB(10年)	10Y JGB	0.56	0.64	0.40	-0.05

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)		13/3		14/3		15/3		16/3	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding	(L) 348,352	-	350,680	-	349,952	-	374,362	-
期末営業貸付金	Loans outstanding	286,316	-	260,776	-	264,557	-	289,565	-
無担保	Unsecured	224,668	-	216,072	-	229,391	-	262,655	-
有担保	Secured	52,708	-	37,610	-	29,274	-	21,839	-
事業者	Small business	8,939	-	7,093	-	5,890	-	5,070	-
割賦売掛金	Installment receivable	4,432	-	2,845	-	1,820	-	1,194	-
支払承諾見返等	Credit guarantee, etc	57,603	-	87,058	-	83,574	-	83,602	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	107,400	-	72,949	-	59,234	-	38,765	-
貸倒発生額合計	① Total write-offs	① 34,542	9.92	21,805	6.22	19,467	5.56	18,224	4.87
増減率	YOY%	-46.5		-36.9		-10.7		-6.4	
貸倒発生額	② Write-offs	② 31,132	10.87	18,810	7.21	15,287	5.78	14,857	5.13
増減率	YOY%	-45.8		-39.6		-18.7		-2.8	
無担保	Unsecured	25,407	11.31	14,873	6.88	12,554	5.47	12,576	4.79
有担保	Secured	3,645	6.92	2,409	6.41	1,646	5.62	1,411	6.46
事業者	Small business	2,080	23.27	1,526	21.53	1,086	18.44	869	17.15
割賦売掛金	Installment receivable	1,327	29.94	707	24.88	487	26.75	310	25.95
支払承諾見返等	Credit guarantee, etc	2,082	3.62	2,287	2.63	3,693	4.42	3,056	3.66
個別貸倒引当金繰入 (個別引当) ※	③ Total provision for specific allowance for doubtful account ※	③ 479	0.14	488	0.14	121	0.03	165	0.04
個別繰入額	④ Provision for specific allowance for doubtful accounts	④ 458	0.16	453	0.17	86	0.03	98	0.03
無担保	Unsecured	57	0.03	59	0.03	61	0.03	106	0.04
有担保	Secured	254	0.48	276	0.74	-119	-	-117	-
事業者	Small business	147	1.64	117	1.66	144	2.45	110	2.17
支払承諾見返等	Credit guarantee, etc	20	0.04	34	0.04	34	0.04	66	0.08
①+③	①+③	35,021	10.05	22,294	6.36	19,589	5.60	18,389	4.91
増減率	YOY%	-53.6		-36.3		-12.1		-6.1	
②+④	②+④	31,591	11.03	19,263	7.39	15,373	5.81	14,956	5.17
増減率	YOY%	-53.8		-39.0		-20.2		-2.7	
無担保	Unsecured	25,464	11.33	14,933	6.91	12,616	5.50	12,683	4.83
有担保	Secured	3,899	7.40	2,686	7.14	1,527	5.22	1,294	5.93
事業者	Small business	2,227	24.91	1,644	23.19	1,230	20.89	979	19.32
割賦売掛金	Installment receivable	1,327	29.94	707	24.88	487	26.75	310	25.95
支払承諾見返等	Credit guarantee, etc	2,103	3.65	2,322	2.67	3,728	4.46	3,122	3.74
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	571	0.16	8,579	2.45	-881	-	14,171	3.79
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	72,949	20.94	59,234	16.89	38,765	11.08	34,549	9.23

※ 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)		13/3		14/3		15/3		16/3		16/3	
			(L)		/(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)	324,889	-	296,671	-	297,858	-	321,147	-	288,501	-
無担保ローン		Unsecured loan		225,083	-	216,362	-	229,714	-	263,069	-	230,423	-
無担保ローン以外		Secured loan and Small business loan		99,806	-	80,309	-	68,144	-	58,077	-	58,077	-
4分類開示債権合計	①	NPL total	①	93,039	28.64	74,310	25.05	65,687	22.05	61,629	19.19	61,629	21.36
前年同期比		YOY%		-24.6		-20.1		-29.4		-6.2		-6.2	
破綻先		Loans in legal bankruptcy		37,516	11.55	35,100	11.83	32,870	11.04	31,075	9.68	31,075	10.77
延滞債権		Non-accrual loans		34,509	10.62	25,255	8.51	21,829	7.33	20,648	6.43	20,648	7.16
3ヶ月以上延滞債権		Loans past due for three months or more		1,918	0.59	1,900	0.64	2,586	0.87	3,093	0.96	3,093	1.07
貸出条件緩和債権		Restructured loans		19,094	5.88	12,053	4.06	8,402	2.82	6,812	2.12	6,812	2.36
うち無担保ローン	②	Unsecured Loan	②	33,486	14.88	23,425	10.83	21,247	9.25	22,458	8.54	22,458	9.75
前年同期比		YOY%		-35.5		-30.0		-36.5		5.7		5.7	
破綻先		Loans in legal bankruptcy		148	0.07	158	0.07	211	0.09	263	0.10	263	0.11
延滞債権		Non-accrual loans		15,528	6.90	11,764	5.44	11,777	5.13	13,437	5.11	13,437	5.83
3ヶ月以上延滞債権		Loans past due for three months or more		1,404	0.62	1,561	0.72	2,292	1.00	2,858	1.09	2,858	1.24
貸出条件緩和債権		Restructured loans		16,404	7.29	9,941	4.60	6,966	3.03	5,899	2.24	5,899	2.56
うち無担保ローン以外		Secured Loan		59,552	59.67	50,885	63.36	44,440	65.22	39,171	67.45	39,171	67.45
前年同期比		YOY%		-16.6		-14.6		-25.4		-11.9		-11.9	
破綻先		Loans in legal bankruptcy		37,367	37.44	34,942	43.51	32,658	47.93	30,812	53.05	30,812	53.05
延滞債権		Non-accrual loans		18,980	19.02	13,491	16.80	10,052	14.75	7,210	12.42	7,210	12.42
3ヶ月以上延滞債権		Loans past due for three months or more		514	0.52	339	0.42	294	0.43	235	0.41	235	0.41
貸出条件緩和債権		Restructured loans		2,690	2.70	2,112	2.63	1,435	2.11	912	1.57	912	1.57
期末貸倒引当金	③	Allowance for NPL	③	109,256	-	91,446	-	69,185	-	63,672	-	-	-
流動	④	Current assets	④	72,949	-	59,234	-	38,765	-	34,549	-	-	-
固定 ※2		Fixed assets ※		36,306	-	32,211	-	30,419	-	29,122	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	117.4	-	123.1	-	105.3	-	103.3	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	217.8	-	252.9	-	182.4	-	153.8	-	-	-

※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)		14/3			15/3			16/3		
		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)	85,565	42,825	128,390	53,879	35,290	89,170	89,088	17,388	106,476
発生額・取崩額	Reversal	31,685	7,535	39,220	28,525	6,305	34,830	31,087	4,953	36,040
繰入額(戻入額)	Provisions (Returned)	-	-	-	63,733	(11,597)	52,136	-	-	-
期末引当金残高	Allowance (End)	53,879	35,290	89,170	89,088	17,388	106,476	58,000	12,434	70,435

(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)		14/3			15/3			16/3		
		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)	91,421	42,825	134,247	59,881	35,290	95,172	93,405	17,388	110,793
発生額・取崩額 ※	Reversal ※	33,424	7,535	40,959	30,210	6,305	36,515	32,863	4,953	37,816
繰入額(戻入額)	Provisions (Returned)	1,885	-	1,885	63,733	(11,597)	52,136	2,897	-	2,897
期末引当金残高	Allowance (End)	59,881	35,290	95,172	93,405	17,388	110,793	63,438	12,434	75,873

※ 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、2014年3月期326百万円、2015年3月期307百万円、2016年3月期252百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (326million yen in FY2014/3, 307 million yen in FY2015/3 and 252 million yen in 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)	14/3				15/3				16/3			
	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(%)
貸付利率/ Interest Rate												
<=15.0%	160	28.3	118,798	55.0	159	26.9	120,873	52.7	170	26.3	132,263	50.4
15.0%< <=18.0%	337	59.7	73,817	34.2	388	65.5	91,984	40.1	446	68.9	118,437	45.1
18.0%< <=20.0%	0	0.1	907	0.4	0	0.1	653	0.3	0	0.1	499	0.2
20.0%<	67	11.9	22,548	10.4	44	7.5	15,880	6.9	31	4.8	11,454	4.4
合計 (Total)	565	100.0	216,072	100.0	592	100.0	229,391	100.0	647	100.0	262,655	100.0

(2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year)	14/3				15/3				16/3			
	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(%)
千円/ Thousands of yen												
<=100	195	34.6	11,880	5.5	200	33.8	12,274	5.4	195	30.2	12,270	4.7
100< <=200	73	13.1	11,242	5.2	68	11.5	10,447	4.6	71	11.1	10,980	4.2
200< <=300	64	11.3	16,451	7.6	68	11.5	17,631	7.7	79	12.3	20,637	7.9
300< <=400	44	7.9	15,679	7.3	47	8.0	16,698	7.3	54	8.4	19,162	7.3
400< <=500	73	13.0	34,100	15.8	88	15.0	41,589	18.1	109	16.9	51,250	19.5
500< <=1,000	62	11.1	47,259	21.9	68	11.6	51,999	22.7	80	12.4	61,303	23.3
1,000<	50	9.0	79,457	36.8	51	8.6	78,750	34.3	57	8.8	87,049	33.1
合計 (Total)	565	100.0	216,072	100.0	592	100.0	229,391	100.0	647	100.0	262,655	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)		13/3		14/3		15/3		16/3	
			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)	151,735	-0.6	150,228	-1.0	148,932	-0.9	154,950	4.0
割賦売掛金	Installment receivable	79,452	8.2	82,418	3.7	82,512	0.1	88,971	7.8
営業貸付金	Loans (Cash advance)	48,375	-9.0	45,322	-6.3	44,517	-1.8	44,169	-0.8
支払承諾見返	Credit guarantee	23,362	-9.3	21,931	-6.1	21,348	-2.7	21,178	-0.8
その他営業債権	Other	545	64.2	556	2.0	554	-0.4	631	13.9
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)	5,811	-8.6	5,818	0.1	6,023	3.5	6,291	4.5
プロパー	Proper	2,020	-18.8	1,910	-5.4	1,854	-2.9	1,813	-2.2
提携	Affinity	3,790	-2.0	3,907	3.1	4,168	6.7	4,477	7.4
新規発行数	(千枚) Number of new issue (Thousand)	509	-	483	-5.1	468	-3.1	501	7.1
プロパー	Proper	138	-	122	-12.1	113	-7.4	126	11.6
提携	Affinity	370	-	361	-2.5	355	-1.7	375	5.7
買上実績	(百万円) Purchase Results (Millions of Yen)	496,087	-	539,050	8.7	584,733	8.5	636,901	8.9
包括信用購入斡旋	Shopping	455,181	-	498,756	9.6	543,710	9.0	595,922	9.6
キャッシング	Cashing	40,906	-	40,294	-1.5	41,023	1.8	40,979	-0.1
実質平均利回り	Average Yield	17.5	0.4	18.2	0.8	18.5	0.3	18.8	0.3

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

16/3	
	増減率(yoy%)
152,187	2.2
88,007	6.7
42,370	-4.8
21,178	-0.8
631	13.9

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		13/3		14/3		15/3		16/3	
			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	127	3	128	1	133	5	134	1
社員数	(人) N. of Total Employees	700	-247	775	75	873	98	1,017	144
正社員数	(人) N. of Employees (regularly payroll)	386	-45	386	0	403	17	433	30
非正社員数	(人) N. of Employees (temp.)	314	-202	389	75	470	81	584	114

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)		13/3 (12M)	14/3 (12M)	増減率 (yoy%)	15/3 (12M)	増減率 (yoy%)	16/3 (12M)	16/3	
								営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	26,332	27,346	3.8	27,314	-0.1	28,358	18.8	3.8
信用購入あっせん収益	Installment receivable	12,440	13,387	7.6	13,534	1.1	14,559	9.7	7.6
営業貸付金収益	Loans (Cash advance)	6,904	6,260	-9.3	5,944	-5.0	5,645	3.7	-5.0
信用保証収益	Revenue from Credit guarantee	1,394	1,295	-7.1	1,245	-3.9	1,270	0.8	2.0
その他	Other operating revenue	5,593	6,403	14.5	6,589	2.9	6,884	4.6	4.5
営業費用	Operating expenses	23,647	25,934	9.7	25,661	-1.1	27,245	18.1	6.2
金融費用	Financial expenses	936	1,959	109.2	3,014	53.8	2,181	1.4	-27.6
貸倒関連費用	Credit cost	2,615	2,997	14.6	3,150	5.1	1,939	1.3	-38.5
利息返還関連費用	Expenses for interest repayment	1,419	1,885	32.8	-	-	2,897	1.9	-
その他の営業費用	Other operating expenses (SG&A)	18,675	19,092	2.2	19,496	2.1	20,227	13.4	3.7
広告宣伝費	Advertising expenses	750	284	-62.1	303	6.7	331	0.2	9.0
人件費	Personnel expenses	3,775	3,831	1.5	3,894	1.6	4,090	2.7	5.0
その他	Other	14,149	14,976	5.8	15,298	2.2	15,805	10.5	3.3
営業利益	Operating income	2,685	1,411	-47.4	1,652	17.1	1,113	0.7	-32.6
営業外収益	Non-operating income	2,249	1,813	-19.4	2,971	63.8	33	0.0	-98.9
営業外費用	Non-operating expenses	8	6	-20.3	3	-51.7	6	0.0	105.1
経常利益	Ordinary income	4,926	3,219	-34.6	4,621	43.5	1,140	0.8	-75.3
特別利益	Extraordinary income	32	28	-12.7	322	-	-	-	-
特別損失	Extraordinary losses	27	4	-83.3	-	-	-	-	-
税引前利益	Income before taxes	4,930	3,243	-34.2	4,943	52.4	1,140	0.8	-76.9
法人税・住民税及び事業税	Income taxes-current	1,611	1,228	-23.7	1,413	15.0	356	0.2	-74.8
法人税等調整額	Income taxes-deferred	-	-404	-	0	-	-1,074	-	-
当期純利益	Net income	3,319	2,418	-27.1	3,530	45.9	1,858	1.2	-47.3

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

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		13/3		14/3		15/3		16/3				
			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	556,031	-10.1	515,960	-7.2	514,219	-0.3	545,569	100.0	6.1
アイフル		AIFUL		348,352	-14.7	350,680	0.7	349,952	-0.2	374,362	68.6	7.0
ライフカード		LIFECARD		151,735	-0.6	150,228	-1.0	148,932	-0.9	154,950	28.4	4.0
ビジネスnext		BUSINEXT		55,943	-2.5	41,911	-25.1	40,943	-2.3	42,489	7.8	3.8
営業収益	※2	Total operating revenue	※2	99,619	-12.6	91,858	-7.8	86,352	-6.0	87,708	100.0	1.6
アイフル		AIFUL		62,310	-13.7	59,196	-5.0	54,921	-7.2	55,120	62.8	0.4
ライフカード		LIFECARD		26,332	-	27,346	3.8	27,314	-0.1	28,358	32.3	3.8
ビジネスnext		BUSINEXT		7,391	-0.6	2,366	-68.0	1,751	-26.0	1,922	2.2	9.7
経常利益	※2	Total ordinary income	※2	17,646	4.8	24,752	40.3	-36,498	-	6,860	100.0	-
アイフル		AIFUL		12,095	4.5	22,336	84.7	-42,500	-	5,012	73.1	-
ライフカード		LIFECARD		4,926	-	3,219	-34.6	4,621	43.5	1,140	16.6	-75.3
ビジネスnext		BUSINEXT		1,285	14.9	-390	-	604	-	367	5.3	-39.3
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	22,705	30.6	30,461	34.2	-36,499	-	7,044	100.0	-
アイフル		AIFUL		10,648	-20.6	24,045	125.8	-41,434	-	5,281	75.0	-
ライフカード		LIFECARD		3,319	-	2,418	-27.1	3,530	45.9	1,858	26.4	-47.3
ビジネスnext		BUSINEXT		1,129	3.0	-541	-	602	-	365	5.2	-39.4

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)