

2017年3月期 第1四半期決算データブック

Data Book (First quarter report for fiscal year ending March, 2017)

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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)		15/3		15/6		16/3		16/6		17/3 (E)			
		(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)		
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	86,352	-6.0	21,716	0.3	87,708	1.6	22,210	2.3	92,400	5.3
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	125,914	81.5	18,405	1.0	81,032	-35.6	20,617	12.0	85,400	5.4
営業利益	(百万円)	Operating Income	(Millions of Yen)	-39,562	-	3,311	-3.4	6,676	-	1,593	-51.9	7,000	4.9
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	-36,498	-	3,382	0.4	6,860	-	1,487	-56.0	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)	-36,499	-	3,413	-4.8	7,044	-	1,589	-53.4	6,800	-3.5
総資産	(百万円)	Total Assets	(Millions of Yen)	560,323	-2.9	547,445	-1.0	567,514	1.3	582,973	6.5	625,300	10.2
純資産	(百万円)	Net Assets	(Millions of Yen)	97,475	-27.0	100,657	-26.7	104,250	6.9	105,716	5.0	111,500	6.9
一株当たり当期純利益	(円)	EPS	(Yen)	-75.74	-	7.07	-5.2	14.59	-	3.29	-53.5	14.08	-3.5
一株当たり純資産	(円)	BPS	(Yen)	200.45	-27.6	206.96	-27.3	214.16	6.8	216.99	4.8	228.93	6.9
自己資本比率	(%)	Equity Ratio	(%)	17.3	-5.8	18.2	-6.6	18.2	0.9	18.0	-0.2	17.7	-0.5
総資産当期純利益率	(%)	ROA	(%)	-6.4	-11.5	2.5	0.0	1.2	7.6	1.1	-1.4	1.1	-0.1
純資産当期純利益率	(%)	ROE	(%)	-31.8	-57.6	14.0	3.3	7.0	38.8	6.1	-7.9	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)		15/3		15/6		16/3		16/6		17/3 (E)			
		(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)		
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	54,921	-7.2	13,607	-3.0	55,120	0.4	14,205	4.4	59,400	7.8
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	99,166	139.9	12,080	0.1	51,420	-48.1	13,587	12.5	55,700	8.3
営業利益	(百万円)	Operating Income	(Millions of Yen)	-44,244	-	1,526	-22.1	3,700	-	617	-59.6	3,600	-2.7
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	-42,500	-	2,140	-13.2	5,012	-	647	-69.8	4,200	-16.2
当期純利益	(百万円)	Net Income	(Millions of Yen)	-41,434	-	2,285	-12.2	5,281	-	721	-68.4	4,800	-9.1
総資産	(百万円)	Total Assets	(Millions of Yen)	444,737	-4.1	431,593	-2.7	407,139	-8.5	420,725	-2.5	452,700	11.2
純資産	(百万円)	Net Assets	(Millions of Yen)	73,722	-35.8	75,775	-35.5	78,883	7.0	79,557	5.0	84,100	6.6
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	483,506	0.3	483,589	0.4	483,794	0.1	484,192	0.1	483,795	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	-85.98	-	4.74	-12.4	10.94	-	1.49	-68.6	9.94	-9.1
一株当たり純資産	(円)	BPS	(Yen)	151.23	-36.4	155.41	-36.1	161.63	6.9	162.87	4.8	172.19	6.5
自己資本比率	(%)	Equity Ratio	(%)	16.4	-8.3	17.4	-9.0	19.2	2.8	18.7	1.3	18.4	-0.8
総資産当期純利益率	(%)	ROA	(%)	-9.1	-14.3	2.1	-0.2	1.2	10.3	0.7	-1.4	1.1	-0.1
純資産当期純利益率	(%)	ROE	(%)	-44.2	-67.7	12.4	3.4	7.0	51.2	3.7	-8.7	6.0	-1.0

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

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)		15/3		15/6		16/3		16/6	
			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)	514,219	-0.3	517,306	1.9	545,569	6.1	553,604	7.0
営業貸付金残高	Loans Outstanding	350,017	0.6	354,267	2.3	376,224	7.5	384,737	8.6
無担保ローン	Unsecured	273,628	4.7	280,836	6.7	306,601	12.1	316,828	12.8
有担保ローン	Secured	34,904	-15.4	32,734	-16.7	28,139	-19.4	26,914	-17.8
事業者ローン	Small Business	41,485	-8.9	40,697	-7.1	41,483	-0.0	40,995	0.7
割賦売掛金残高	Installment receivable	84,332	-1.1	84,116	4.1	90,166	6.9	90,337	7.4
支払承諾見返	Credit guarantee	73,874	-2.2	73,054	-0.6	73,411	-0.6	72,764	-0.4
その他営業債権	Other	5,994	-15.9	5,868	-15.5	5,767	-3.8	5,765	-1.8
口座数(残高あり) (千件)	Customer Accounts (Thousand)	824	0.9	833	2.2	861	4.5	875	5.1
無担保ローン	Unsecured	782	1.7	791	3.0	821	5.1	836	5.6
有担保ローン	Secured	14	-19.3	13	-19.5	11	-19.8	10	-19.6
事業者ローン	Small Business	28	-8.7	27	-6.1	28	1.2	28	1.4
クレジットカード会員数 (千件)	Credit Card Holders (Thousand)	6,023	3.5	6,100	4.1	6,291	4.5	6,332	3.8
新規顧客件数 (件)	New Accounts (Number)	156,707	31.9	45,472	24.1	185,908	18.6	48,255	6.1
無担保ローン	Unsecured	153,135	30.9	44,292	23.2	180,666	18.0	46,964	6.0
有担保ローン	Secured	271	158.1	75	21.0	275	1.5	52	-30.7
事業者ローン	Small Business	3,301	97.3	1,105	77.7	4,967	50.5	1,239	12.1
新規クレジットカード発券数 (千枚)	New Issue of Credit Card (Thousand)	468	-3.1	129	9.6	501	7.1	135	4.6

会計ベース残高(Off-Balance)

16/6	
	増減率(yoy%)
528,329	7.9
322,739	11.2
282,732	16.4
26,914	-17.8
13,092	-9.1
87,965	6.9
111,858	0.5
5,765	-1.8

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		15/3		15/6		16/3		16/6	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数 (人)	N. of Total Employees	2,307	142	2,407	106	2,481	174	2,507	100
正社員数	N. of Employees (regularly payroll)	1,350	-19	1,367	9	1,433	83	1,472	105
非正社員数	N. of Employees (temp.)	957	161	1,040	97	1,048	91	1,035	-5

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)		15/3 (12M)	増減率 (yoy%)	15/6 (3M)	増減率 (yoy%)	16/3 (12M)	増減率 (yoy%)	16/6 (3M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	86,352	-6.0	21,716	0.3	87,708	1.6	22,210	4.2	2.3
営業貸付金利息	Interest on loans to customers	43,761	-13.5	10,705	-9.7	44,255	1.1	11,536	2.2	7.8
無担保ローン	Unsecured	35,855	-11.9	8,936	-8.8	37,705	5.2	10,199	1.9	14.1
有担保ローン	Secured	5,567	-21.2	1,218	-16.3	4,483	-19.5	890	0.2	-26.9
事業者ローン	Small business	2,339	-16.4	549	-8.7	2,066	-11.7	446	0.1	-18.8
信用購入あっせん収益	Revenue from installment receivable	13,677	0.5	3,543	6.7	14,706	7.5	3,759	0.7	6.1
信用保証収益	Revenue from credit guarantee	11,381	43.2	3,167	55.3	12,491	9.7	3,121	0.6	-1.5
その他の営業収益	Other operating revenue	17,531	-11.1	4,300	-2.9	16,254	-7.3	3,792	0.7	-11.8
買取債権回収高	Collection from purchased receivable	2,136	-29.1	506	17.6	2,142	0.3	287	0.1	-43.1
償却債権回収額	Recovery of loans previously charged off	7,741	-19.9	1,667	-21.6	6,021	-22.2	1,419	0.3	-14.9
その他	Other	7,653	8.6	2,125	13.6	8,091	5.7	2,085	0.4	-1.9
営業費用	Operating expenses	125,914	81.5	18,405	1.0	81,032	-35.6	20,617	3.9	12.0
金融費用	Financial expenses	8,606	47.3	1,791	30.2	7,780	-9.6	1,891	0.4	5.6
売上原価	Cost of sales	1,732	-26.7	355	14.0	1,609	-7.1	213	0.0	-40.0
債権買取原価	Cost of purchased receivable	1,534	-32.7	334	10.0	1,351	-12.0	213	0.0	-36.2
その他	Other	197	147.1	21	162.7	258	30.8	0	0.0	-100.0
貸倒関連費用	Credit cost	2,234	-79.6	3,234	-24.1	16,126	621.6	5,168	1.0	59.8
貸倒損失	Bad debt write offs	22,883	-10.5	5,861	0.2	21,561	-5.8	5,906	1.1	0.8
利息返還関連費用	Expenses for interest repayment	63,733	-	-	-	2,897	-95.5	-	-	-
利息返還金	Interest repayment	29,902	-9.7	8,165	1.5	32,610	9.1	7,594	1.4	-7.0
その他の営業費用	Other operating expenses (SG & A)	49,607	2.6	13,024	6.1	52,617	6.1	13,343	2.5	2.5
広告宣伝費	Advertising expenses	3,463	5.2	961	0.0	3,637	5.0	947	0.2	-1.5
人件費	Personnel expenses	13,417	-0.7	3,290	-1.3	13,761	2.6	3,524	0.7	7.1
その他	Other	32,725	3.8	8,771	10.0	35,218	7.6	8,871	1.7	1.1
営業利益	Operating income	-39,562	-	3,311	-3.4	6,676	-	1,593	0.3	-51.9
営業外収益	Non-operating income	3,133	37.2	79	19.3	220	-93.0	50	0.0	-36.4
営業外費用	Non-operating expenses	70	130.0	8	-93.5	35	-49.1	155	0.0	-
経常利益	Ordinary income	-36,498	-	3,382	0.4	6,860	-	1,487	0.3	-56.0
特別利益	Extraordinary income	645	-89.9	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	-35,853	-	3,382	-8.4	6,860	-	1,487	0.3	-56.0
法人税・住民税及び事業税	Income taxes-current	584	-23.5	55	-49.6	179	-69.2	49	0.0	-9.9
法人税等調整額	Income taxes-deferred	61	-	-86	-	-363	-	-150	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	-36,499	-	3,413	-4.8	7,044	-	1,589	0.3	-53.4

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)		15/3		15/6		16/3		16/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	170,155	58.7	170,338	59.7	177,660	57.0	184,971	55.2
都市銀行等	City Banks	24,400	8.4	24,400	8.6	24,495	7.9	25,344	7.6
信託銀行	Trust Banks	73,300	25.3	73,300	25.7	67,675	21.7	70,258	21.0
地方銀行・第二地方銀行	Regional Banks	11,275	3.9	10,941	3.8	19,473	6.3	21,266	6.3
保険会社	Insurance companies	-	-	-	-	-	-	-	-
外国銀行	Foreign banks	-	-	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	7,600	2.6	7,600	2.7	-	-	-	-
その他	Other	53,580	18.5	54,097	19.0	66,017	21.2	68,102	20.3
社債・流動化	SB & ABS, ABL	119,678	41.3	114,765	40.3	133,799	43.0	150,308	44.8
普通社債	SB	53,800	18.6	38,800	13.6	31,400	10.1	31,400	9.4
流動化	ABS, ABL	65,878	22.7	75,965	26.6	102,399	32.9	118,908	35.5
合計	Total	289,833	100.0	285,103	100.0	311,460	100.0	335,280	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)		15/3		15/6		16/3		16/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	51,460	17.8	59,330	20.8	67,990	21.8	67,310	20.1
長期調達	Long-term borrowings	238,373	82.2	225,773	79.2	243,470	78.2	267,970	79.9
固定金利借入	Fixed interest rate borrowings	11,815	4.1	11,815	4.1	7,608	2.4	19,399	5.8
変動金利借入	Floating interest rate borrowings	109,880	37.9	109,193	38.3	102,062	32.8	98,262	29.3
社債・流動化	SB & ABS, ABL	116,678	40.3	104,765	36.7	133,799	43.0	150,308	44.8
普通社債(固定)	SB (Fixed interest rate)	53,800	18.6	38,800	13.6	31,400	10.1	31,400	9.4
流動化(固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	20,000	6.4	35,000	10.4
流動化(変動)	ABS, ABL (Floating interest rate)	62,878	21.7	65,965	23.1	82,399	26.5	83,908	25.0
合計	Total	289,833	100.0	285,103	100.0	311,460	100.0	335,280	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		15/3	15/6	16/3	16/6
調達金利	Funding rate	3.20	3.06	2.77	2.62
間接	Indirect	2.32	2.31	2.19	2.16
直接	Direct	4.47	4.18	3.54	3.18

※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)		15/3		15/6		16/3		16/6		16/6			
			/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)	383,903	-	387,738	-	408,171	-	416,120	-	354,122	-
無担保ローン		Unsecured loan		273,950	-	281,146	-	307,015	-	317,225	-	283,130	-
無担保ローン以外		Secured loan and Small business loan		109,953	-	106,591	-	101,155	-	98,894	-	70,992	-
4分類開示債権合計	①	NPL total	①	70,418	18.34	68,183	17.58	66,158	16.21	65,889	15.83	65,889	18.61
	前年同期比		YOY%	-11.1		-10.3		-6.1		-3.4		-3.4	
破綻先		Loans in legal bankruptcy		32,908	8.57	32,626	8.41	31,105	7.62	30,648	7.37	30,648	8.65
延滞債権		Non-accrual loans		23,819	6.20	22,097	5.70	22,263	5.45	22,084	5.31	22,084	6.24
3ヶ月以上延滞債権		Loans past due for three months or more		2,829	0.74	3,211	0.83	3,349	0.82	4,242	1.02	4,242	1.20
貸出条件緩和債権		Restructured loans		10,861	2.83	10,247	2.64	9,439	2.31	8,914	2.14	8,914	2.52
うち無担保ローン	②	Unsecured Loan	②	23,721	8.66	23,585	8.39	25,326	8.25	26,085	8.22	26,085	9.21
	前年同期比		YOY%	-6.5		-3.0		6.8		10.6		10.6	
破綻先		Loans in legal bankruptcy		243	0.09	256	0.09	283	0.09	295	0.09	295	0.10
延滞債権		Non-accrual loans		12,236	4.47	11,867	4.22	13,892	4.52	14,206	4.48	14,206	5.02
3ヶ月以上延滞債権		Loans past due for three months or more		2,517	0.92	2,939	1.05	3,095	1.01	3,969	1.25	3,969	1.40
貸出条件緩和債権		Restructured loans		8,724	3.18	8,521	3.03	8,054	2.62	7,614	2.40	7,614	2.69
うち無担保ローン以外		Secured Loan		46,697	42.47	44,597	41.84	40,832	40.37	39,803	40.25	39,803	56.07
	前年同期比		YOY%	-13.3		-13.8		-12.6		-10.7		-10.7	
破綻先		Loans in legal bankruptcy		32,665	29.71	32,370	30.37	30,821	30.47	30,353	30.69	30,353	42.76
延滞債権		Non-accrual loans		11,582	10.53	10,230	9.60	8,371	8.28	7,877	7.97	7,877	11.10
3ヶ月以上延滞債権		Loans past due for three months or more		311	0.28	271	0.25	253	0.25	272	0.28	272	0.38
貸出条件緩和債権		Restructured loans		2,136	1.94	1,725	1.62	1,385	1.37	1,300	1.31	1,300	1.83
期末貸倒引当金	③	Allowance for NPL	③	79,708	-	76,657	-	72,643	-	71,370	-	-	-
流動	④	Current assets	④	48,757	-	46,004	-	43,188	-	42,309	-	-	-
固定 ※2		Fixed assets ※		30,950	-	30,653	-	29,455	-	29,060	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	113.2	-	112.4	-	109.8	-	108.3	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	205.5	-	195.0	-	170.5	-	162.2	-	-	-

※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)

会計ベース残高 (Off-Balance)

年/決算月 (Fiscal Year)		15/3		15/6		16/3		16/6	
			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)	349,952	-0.2	354,418	1.8	374,362	7.0	382,345	7.9
営業貸付金残高	Loans Outstanding	264,557	1.4	269,155	3.4	289,565	9.5	297,777	10.6
無担保ローン	Unsecured	229,391	6.2	236,713	8.4	262,655	14.5	272,447	15.1
有担保ローン	Secured	29,274	-22.2	26,763	-23.9	21,839	-25.4	20,441	-23.6
事業者ローン	Small Business	5,890	-17.0	5,678	-15.3	5,070	-13.9	4,887	-13.9
支払承諾見返	Credit Guarantee	78,133	-2.9	78,294	-1.1	78,466	0.4	78,356	0.1
割賦売掛金残高	Installment Receivable	1,820	-36.0	1,639	-35.4	1,194	-34.4	1,086	-33.7
その他	Other	5,440	-17.2	5,329	-16.8	5,136	-5.6	5,125	-3.8
口座数 (千件)	Customer Accounts (Thousand)	613	3.9	625	5.6	664	8.3	678	8.5
無担保ローン	Unsecured	592	4.9	606	6.6	647	9.3	662	9.3
有担保ローン	Secured	13	-20.6	12	-20.9	10	-21.5	10	-21.3
事業者ローン	Small Business	6	-15.1	6	-13.6	5	-13.2	5	-12.2
新規顧客件数 (件)	New Accounts (Number)	153,197	30.9	44,322	23.2	180,805	18.0	47,005	6.1
無担保ローン	Unsecured	153,135	30.9	44,292	23.2	180,666	18.0	46,964	6.0
実質平均利回り ※ (%)	Average Yield ※ (%)	14.8	-0.6	15.4	-0.1	15.2	0.4	14.9	-0.5

16/6	
	増減率(yoy%)
361,220	9.3
263,969	13.2
240,131	19.6
20,441	-23.6
3,396	-40.2
91,039	0.8
1,086	-33.7
5,125	-3.8

※ 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)		15/3		15/6		16/3		16/6	
			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	832	129	845	104	894	62	900	55
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	807	129	820	104	869	62	875	55
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	87,203	4,323	87,857	3,413	90,443	3,240	90,996	3,139
自社ATM	AIFUL ATMs	490	8	492	10	492	2	479	-13
自社ATM以外	Other	86,713	4,315	87,365	3,403	89,951	3,238	90,517	3,152
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	136	3	137	3	136	0	136	-1
社員数 (人)	N. of Total Employees	1,361	51	1,365	-19	1,384	23	1,409	44
正社員数	N. of Employees (regularly payroll)	903	-21	917	-3	955	52	1,002	85
非正社員数	N. of Employees (temp.)	458	72	448	-16	429	-29	407	-41

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)		15/3 (12M)	増減率 (yoy%)	15/6 (3M)	増減率 (yoy%)	16/3 (12M)	増減率 (yoy%)	16/6 (3M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	54,921	-7.2	13,607	-3.0	55,120	0.4	14,205	4.0	4.4
営業貸付金利息	Interest on loans to customers	36,150	-14.1	8,843	-11.3	36,856	2.0	9,668	2.7	9.3
無担保ローン	Unsecured	29,937	-13.2	7,509	-9.5	32,086	7.2	8,815	2.5	17.4
有担保ローン	Secured	5,147	-17.4	1,099	-19.8	3,918	-23.9	731	0.2	-33.5
事業者ローン	Small business	1,064	-21.8	234	-22.7	852	-20.0	121	0.0	-48.2
信用保証収益	Revenue from credit guarantee	10,136	52.3	2,850	64.9	11,221	10.7	2,803	0.8	-1.6
信用購入あっせん収益	Revenue from installment receivable	143	-36.6	32	-20.2	115	-19.1	29	0.0	-10.9
その他の営業収益	Other operating revenue	8,492	-17.2	1,879	-17.9	6,926	-18.4	1,703	0.5	-9.4
償却債権回収額	Recovery of loans previously charged off	7,542	-20.9	1,608	-22.6	5,789	-23.2	1,346	0.4	-16.3
その他	Other	949	33.0	270	28.8	1,137	19.7	357	0.1	31.8
営業費用	Operating expenses	99,166	139.9	12,080	0.1	51,420	-48.1	13,587	3.8	12.5
金融費用	Financial expenses	7,275	56.4	1,563	33.3	6,290	-13.5	1,553	0.4	-0.7
貸倒関連費用	Credit cost	-881	-	2,650	-24.1	14,171	-	4,158	1.2	56.9
貸倒損失	Bad debt write-offs	19,467	-10.7	4,717	-0.5	18,224	-6.4	4,937	1.4	4.7
利息返還関連費用	Expenses for interest repayment	63,733	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	28,525	-10.0	7,842	1.9	31,087	9.0	7,196	2.0	-8.2
その他の営業費用	Other operating expenses (SG & A)	29,039	3.3	7,866	6.2	30,958	6.6	7,875	2.2	0.1
広告宣伝費	Advertising expenses	2,985	2.1	853	-4.3	3,031	1.5	841	0.2	-1.3
人件費	Personnel expenses	9,131	-2.8	2,176	-6.0	8,843	-3.2	2,290	0.6	5.2
その他	Other	16,921	7.2	4,835	15.1	19,084	12.8	4,743	1.3	-1.9
営業利益	Operating income	-44,244	-	1,526	-22.1	3,700	-	617	0.2	-59.6
営業外収益	Non-operating income	2,335	-48.0	620	15.0	1,343	-42.5	154	0.0	-75.1
営業外費用	Non-operating expenses	591	-	6	-80.8	31	-94.7	124	0.0	-
経常利益	Ordinary income	-42,500	-	2,140	-13.2	5,012	-	647	0.2	-69.8
特別利益	Extraordinary income	320	253.7	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	-42,180	-	2,140	-13.2	5,012	-	647	0.2	-69.8
法人税・住民税及び事業税	Income taxes-current	-800	-	-128	-	-249	-	-72	-	-
法人税等調整額	Income taxes-deferred	54	68.5	-16	-	-18	-	-2	-	-
当期純利益	Net income	-41,434	-	2,285	-12.2	5,281	-	721	0.2	-68.4

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)		15/3		15/6		16/3		16/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	118,800	55.9	118,278	58.1	90,518	46.4	95,057	44.1
都市銀行等	City Banks	24,400	11.5	24,400	12.0	24,495	12.6	25,344	11.7
信託銀行	Trust Banks	73,300	34.5	73,300	36.0	45,775	23.5	48,358	22.4
地方銀行・第二地方銀行	Regional Banks	11,275	5.3	10,941	5.4	16,973	8.7	18,266	8.5
保険会社	Insurance companies	-	-	-	-	-	-	-	-
外国銀行	Foreign banks	-	-	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	7,600	3.6	7,600	3.7	-	-	-	-
その他	Other	2,225	1.0	2,037	1.0	3,275	1.7	3,087	1.4
社債・流動化	SB & ABS, ABL	93,845	44.1	85,163	41.9	104,355	53.6	120,667	55.9
普通社債	SB	53,800	25.3	38,800	19.1	31,400	16.1	31,400	14.6
流動化	ABS, ABL	40,045	18.8	46,363	22.8	72,955	37.4	89,267	41.4
合計	Total	212,645	100.0	203,442	100.0	194,873	100.0	215,725	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)		15/3		15/6		16/3		16/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	3,000	1.4	10,000	4.9	2,300	1.2	2,300	1.1
長期調達	Long-term borrowings	209,645	98.6	193,442	95.1	192,573	98.8	213,425	98.9
固定金利借入	Fixed interest rate borrowings	11,815	5.6	11,815	5.8	5,150	2.6	13,132	6.1
変動金利借入	Floating interest rate borrowings	106,985	50.3	106,463	52.3	83,068	42.6	79,624	36.9
社債	SB	53,800	25.3	38,800	19.1	31,400	16.1	31,400	14.6
流動化	ABS, ABL	37,045	17.4	36,363	17.9	72,955	37.4	89,267	41.4
合計	Total	212,645	100.0	203,442	100.0	194,873	100.0	215,725	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		15/3	15/6	16/3	16/6
調達金利	Funding rate	3.44	3.36	3.18	2.98
間接	Indirect	2.63	2.63	2.78	2.76
直接	Direct	4.46	4.38	3.53	3.15

※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	1.15	0.95	0.95
5年スワップレート	5Y SWAP rate	0.33	0.34	-0.02	-0.11
JGB (10年)	10Y JGB	0.40	0.45	-0.05	-0.24

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)		15/3		15/6		16/3		16/6	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding	(L) 349,952	-	354,418	-	374,362	-	382,345	-
期末営業貸付金	Loans outstanding	264,557	-	269,155	-	289,565	-	297,777	-
無担保	Unsecured	229,391	-	236,713	-	262,655	-	272,447	-
有担保	Secured	29,274	-	26,763	-	21,839	-	20,441	-
事業者	Small business	5,890	-	5,678	-	5,070	-	4,887	-
割賦売掛金	Installment receivable	1,820	-	1,639	-	1,194	-	1,086	-
支払承諾見返等	Credit guarantee, etc	83,574	-	83,623	-	83,602	-	83,481	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	59,234	-	38,765	-	38,765	-	34,549	-
貸倒発生額合計	① Total write-offs	① 19,467	5.56	4,717	1.33	18,224	4.87	4,937	1.29
増減率	YOY%	-10.7		-0.5		-6.4		4.7	
貸倒発生額	② Write-offs	② 15,287	5.78	3,864	1.44	14,857	5.13	4,055	1.36
増減率	YOY%	-18.7		1.6		-2.8		5.0	
無担保	Unsecured	12,554	5.47	3,306	1.40	12,576	4.79	3,575	1.31
有担保	Secured	1,646	5.62	339	1.27	1,411	6.46	292	1.43
事業者	Small business	1,086	18.44	218	3.84	869	17.15	188	3.86
割賦売掛金	Installment receivable	487	26.75	86	5.25	310	25.95	54	5.03
支払承諾見返等	Credit guarantee, etc	3,693	4.42	766	0.92	3,056	3.66	827	0.99
個別貸倒引当金繰入 (個別引当) ※	③ Total provision for specific allowance for doubtful account ※	③ 121	0.03	126	0.04	165	0.04	141	0.04
個別繰入額	④ Provision for specific allowance for doubtful accounts	④ 86	0.03	106	0.04	98	0.03	116	0.04
無担保	Unsecured	61	0.03	31	0.01	106	0.04	46	0.02
有担保	Secured	-119	-	39	0.15	-117	-	33	0.16
事業者	Small business	144	2.45	35	0.63	110	2.17	37	0.77
支払承諾見返等	Credit guarantee, etc	34	0.04	20	0.02	66	0.08	25	0.03
①+③	①+③	19,589	5.60	4,843	1.37	18,389	4.91	5,079	1.33
増減率	YOY%	-12.1		-3.6		-6.1		4.9	
②+④	②+④	15,373	5.81	3,970	1.48	14,956	5.17	4,172	1.40
増減率	YOY%	-20.2		-2.1		-2.7		5.1	
無担保	Unsecured	12,616	5.50	3,338	1.41	12,683	4.83	3,621	1.33
有担保	Secured	1,527	5.22	378	1.41	1,294	5.93	325	1.59
事業者	Small business	1,230	20.89	254	4.48	979	19.32	226	4.63
割賦売掛金	Installment receivable	487	26.75	86	5.25	310	25.95	54	5.03
支払承諾見返等	Credit guarantee, etc	3,728	4.46	787	0.94	3,122	3.74	852	1.02
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	-881	-	2,650	0.75	14,171	3.79	4,158	1.09
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	38,765	11.08	36,572	10.32	34,549	9.23	33,629	8.80

※ 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)		15/3		15/6		16/3		16/6		16/6			
			/(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)	297,858	-	302,107	-	321,147	-	328,832	-	295,024	-
無担保ローン		Unsecured loan		229,714	-	237,023	-	263,069	-	272,845	-	240,528	-
無担保ローン以外		Secured loan and Small business loan		68,144	-	65,083	-	58,077	-	55,986	-	54,495	-
4分類開示債権合計	①	NPL total	①	65,687	22.05	63,616	21.06	61,629	19.19	61,263	18.63	61,263	20.77
前年同期比		前年同期比	YOY%	-11.6		-10.9		-6.2		-3.7		-3.7	
破綻先		Loans in legal bankruptcy		32,870	11.04	32,592	10.79	31,075	9.68	30,616	9.31	30,616	10.38
延滞債権		Non-accrual loans		21,829	7.33	20,291	6.72	20,648	6.43	20,409	6.21	20,409	6.92
3ヶ月以上延滞債権		Loans past due for three months or more		2,586	0.87	2,947	0.98	3,093	0.96	3,979	1.21	3,979	1.35
貸出条件緩和債権		Restructured loans		8,402	2.82	7,784	2.58	6,812	2.12	6,258	1.90	6,258	2.12
うち無担保ローン	②	Unsecured Loan	②	21,247	9.25	21,045	8.88	22,458	8.54	23,140	8.48	23,140	9.62
前年同期比		前年同期比	YOY%	-9.3		-5.6		5.7		10.0		10.0	
破綻先		Loans in legal bankruptcy		211	0.09	228	0.10	263	0.10	267	0.10	267	0.11
延滞債権		Non-accrual loans		11,777	5.13	11,430	4.82	13,437	5.11	13,762	5.04	13,762	5.72
3ヶ月以上延滞債権		Loans past due for three months or more		2,292	1.00	2,691	1.14	2,858	1.09	3,716	1.36	3,716	1.55
貸出条件緩和債権		Restructured loans		6,966	3.03	6,695	2.82	5,899	2.24	5,393	1.98	5,393	2.24
うち無担保ローン以外		Secured Loan		44,440	65.22	42,571	65.41	39,171	67.45	38,123	68.09	38,123	69.96
前年同期比		前年同期比	YOY%	-12.7		-13.3		-11.9		-10.4		-10.4	
破綻先		Loans in legal bankruptcy		32,658	47.93	32,364	49.73	30,812	53.05	30,348	54.21	30,348	55.69
延滞債権		Non-accrual loans		10,052	14.75	8,861	13.62	7,210	12.42	6,646	11.87	6,646	12.20
3ヶ月以上延滞債権		Loans past due for three months or more		294	0.43	255	0.39	235	0.41	263	0.47	263	0.48
貸出条件緩和債権		Restructured loans		1,435	2.11	1,089	1.67	912	1.57	864	1.54	864	1.59
期末貸倒引当金	③	Allowance for NPL	③	69,185	-	66,754	-	63,672	-	62,391	-	-	-
流動	④	Current assets	④	38,765	-	36,572	-	34,549	-	33,629	-	-	-
固定 ※2		Fixed assets ※		30,419	-	30,182	-	29,122	-	28,762	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	105.3	-	104.9	-	103.3	-	101.8	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	182.4	-	173.8	-	153.8	-	145.3	-	-	-

※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)		15/6			16/3			16/6		
		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)	89,088	17,388	106,476	89,088	17,388	106,476	58,000	12,434	70,435
発生額・取崩額	Reversal	7,842	1,165	9,008	31,087	4,953	36,040	7,196	1,074	8,271
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	81,245	16,222	97,467	58,000	12,434	70,435	50,804	11,360	62,164

(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)		15/6			16/3			16/6		
		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)	93,405	17,388	110,793	93,405	17,388	110,793	63,438	12,434	75,873
発生額・取崩額 ※	Reversal ※	8,225	1,165	9,391	32,863	4,953	37,816	7,667	1,074	8,741
繰入額(戻入額)	Provisions (Returned)	-	-	-	2,897	-	2,897	-	-	-
期末引当金残高	Allowance (End)	85,179	16,222	101,401	63,438	12,434	75,873	55,771	11,360	67,132

※ 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6月期59百万円、2016年3月期252百万円、2016年6月期72百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (59million yen in FY2015/6, 252 million yen in FY2016/3 and 72 million yen in FY2016/6).

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	15/6				16/3				16/6			
	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%	161	26.6	123,348	52.1	170	26.3	132,263	50.4	173	26.2	136,475	50.1
15.0%<=<18.0%	403	66.6	98,084	41.4	446	68.9	118,437	45.1	460	69.5	124,962	45.9
18.0%<=<20.0%	0	0.1	611	0.3	0	0.1	499	0.2	0	0.1	456	0.2
20.0%<	40	6.7	14,668	6.2	31	4.8	11,454	4.4	28	4.3	10,553	3.9
合計 (Total)	606	100.0	236,713	100.0	647	100.0	262,655	100.0	662	100.0	272,447	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	15/6				16/3				16/6			
	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	201	33.2	12,406	5.2	195	30.2	12,270	4.7	195	29.5	12,225	4.5
100<=<200	68	11.3	10,547	4.5	71	11.1	10,980	4.2	72	10.9	11,049	4.1
200<=<300	69	11.5	18,100	7.6	79	12.3	20,637	7.9	81	12.3	21,243	7.8
300<=<400	48	8.0	17,176	7.3	54	8.4	19,162	7.3	55	8.4	19,601	7.2
400<=<500	93	15.4	43,768	18.5	109	16.9	51,250	19.5	114	17.2	53,480	19.6
500<=<1,000	71	11.8	54,037	22.8	80	12.4	61,303	23.3	84	12.7	64,477	23.7
1,000<	52	8.7	80,675	34.1	57	8.8	87,049	33.1	59	9.0	90,369	33.2
合計 (Total)	606	100.0	236,713	100.0	647	100.0	262,655	100.0	662	100.0	272,447	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)		15/3		15/6		16/3		16/6		16/6			
			増減率(yoy%)		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)	148,932	-0.9	148,408	2.3	154,950	4.0	155,309	4.7	151,158	4.5
割賦売掛金残高		Installment receivable		82,512	0.1	82,476	5.4	88,971	7.8	89,251	8.2	86,878	7.8
営業貸付金残高		Loans (Cash advance)		44,517	-1.8	44,338	-1.5	44,169	-0.8	44,599	0.6	42,820	0.9
支払承諾見返		Credit guarantee		21,348	-2.7	21,054	-1.1	21,178	-0.8	20,819	-1.1	20,819	-1.1
その他営業債権		Other		554	-0.4	538	0.6	631	13.9	639	18.8	639	18.8
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)	6,023	3.5	6,100	4.1	6,291	4.5	6,332	3.8		
プロパー		Proper		1,854	-2.9	1,843	-2.6	1,813	-2.2	1,810	-1.8		
提携		Affinity		4,168	6.7	4,257	7.3	4,477	7.4	4,521	6.2		
新規発行数	(千枚)	Number of new issue	(Thousand)	468	-3.1	129	9.6	501	7.1	135	4.6		
プロパー		Proper		113	-7.4	32	14.4	126	11.6	35	8.6		
提携		Affinity		355	-1.7	96	8.1	375	5.7	99	3.3		
買上実績	(百万円)	Purchase Results	(Millions of Yen)	584,733	8.5	154,230	10.0	636,901	8.9	165,963	7.6		
包括信用購入あっせん		Shopping		543,710	9.0	143,819	10.7	595,922	9.6	155,550	8.2		
キャッシング		Cashing		41,023	1.8	10,411	1.3	40,979	-0.1	10,413	0.0		
実質平均利回り	(%)	Average Yield	(%)	18.5	0.3	19.0	0.5	18.8	0.3	18.7	-0.3		

注) 斜体数値は増減数

Notes: italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		15/3		15/6		16/3		16/6			
			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	5	133	4	134	1	135	2
社員数	(人)	N. of Total Employees		873	98	967	127	1,017	144	1,021	54
正社員数	(人)	N. of Employees (regularly payroll)		403	17	411	23	433	30	426	15
非正社員数	(人)	N. of Employees (temp.)		470	81	556	104	584	114	595	39

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)		15/3		15/6		16/3		16/6		営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)		
営業収益	Operating revenue	27,314	-0.1	7,100	3.4	28,358	3.8	7,258	4.8	2.2	
	信用購入あっせん収益	13,534	1.1	3,511	7.0	14,559	7.6	3,721	2.5	6.0	
	営業貸付金利息	5,944	-5.0	1,435	-4.6	5,645	-5.0	1,390	0.9	-3.2	
	信用保証収益	1,245	-3.9	316	2.0	1,270	2.0	317	0.2	0.2	
	その他	6,589	2.9	1,836	4.0	6,884	4.5	1,829	1.2	-0.4	
営業費用	Operating expenses	25,661	-1.1	6,202	4.2	27,245	6.2	6,339	4.2	2.2	
	金融費用	3,014	53.8	695	29.4	2,181	-27.6	336	0.2	-51.6	
	貸倒関連費用	3,150	5.1	692	-8.5	1,939	-38.5	965	0.6	39.5	
	利息返還関連費用	-	-	-	-	2,897	-	-	-	-	
	その他の営業費用	19,496	2.1	4,814	3.3	20,227	3.7	5,037	3.3	4.6	
	広告宣伝費	303	6.7	44	-8.0	331	9.0	31	0.0	-28.7	
	人件費	3,894	1.6	987	2.4	4,090	5.0	1,007	0.7	2.0	
	その他	15,298	2.2	3,783	3.7	15,805	3.3	3,998	2.6	5.7	
営業利益	Operating income	1,652	17.1	897	-1.4	1,113	-32.6	919	0.6	2.4	
営業外収益	Non-operating income	2,971	63.8	38	456.8	33	-98.9	7	0.0	-80.9	
営業外費用	Non-operating expenses	3	-51.7	2	-97.5	6	105.1	30	0.0	-	
経常利益	Ordinary income	4,621	43.5	934	13.6	1,140	-75.3	895	0.6	-4.1	
特別利益	Extraordinary income	322	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	
税引前利益	Income before taxes	4,943	52.4	934	-18.4	1,140	-76.9	895	0.6	-4.1	
法人税・住民税及び事業税	Income taxes-current	1,413	15.0	130	-47.9	356	-74.8	83	0.1	-35.9	
法人税等調整額	Income taxes-deferred	0	-	-199	-	-1,074	-	-542	-	-	
当期純利益	Net income	3,530	45.9	1,003	4.3	1,858	-47.3	1,354	0.9	35.0	

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)		15/3		15/6		16/3		16/6			
			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	514,219	-0.3	517,306	1.9	545,569	6.1	553,604	100.0	7.0
アイフル	AIFUL		349,952	-0.2	354,418	1.8	374,362	7.0	382,345	69.1	7.9
ライフカード	LIFECARD		148,932	-0.9	148,408	2.3	154,950	4.0	155,309	28.1	4.7
ビジネスnext	BUSINEXT		40,943	-2.3	40,774	-0.5	42,489	3.8	42,360	7.7	3.9
営業収益	※2 Total operating revenue	※2	86,352	-6.0	21,716	0.3	87,708	1.6	22,210	100.0	2.3
アイフル	AIFUL		54,921	-7.2	13,607	-3.0	55,120	0.4	14,205	64.0	4.4
ライフカード	LIFECARD		27,314	-0.1	7,100	3.5	28,358	3.8	7,258	32.7	2.2
ビジネスnext	BUSINEXT		1,751	-26.0	443	11.6	1,922	9.7	516	2.3	16.5
経常利益	※2 Total ordinary income	※2	-36,498	-	3,382	0.4	6,860	-	1,487	100.0	-56.0
アイフル	AIFUL		-42,500	-	2,140	-13.2	5,012	-	647	43.5	-69.8
ライフカード	LIFECARD		4,621	43.5	934	13.6	1,140	-75.3	895	60.2	-4.1
ビジネスnext	BUSINEXT		604	-	204	94.3	367	-39.3	67	4.6	-66.8
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	-36,499	-	3,413	-4.9	7,044	-	1,589	100.0	-53.4
アイフル	AIFUL		-41,434	-	2,285	-12.2	5,281	-	721	45.4	-68.4
ライフカード	LIFECARD		3,530	45.9	1,003	4.4	1,858	-47.3	1,354	85.3	35.0
ビジネスnext	BUSINEXT		602	-	189	81.7	365	-39.4	29	1.8	-84.6

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)