

2017年3月期 決算データブック
Data Book (Fiscal year ended 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)			14/3		15/3		16/3		17/3		18/3 (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)	91,858	-7.8	86,352	-6.0	87,708	1.6	91,450	4.3	100,600	10.0
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	69,360	-18.3	125,914	81.5	81,032	-35.6	84,440	4.2	90,000	6.6
営業利益	(百万円)	Operating Income	(Millions of Yen)	22,498	52.9	-39,562	-	6,676	-	7,009	5.0	10,600	51.2
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	24,752	40.3	-36,498	-	6,860	-	7,399	7.8	10,000	35.2
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)	30,461	34.2	-36,499	-	7,044	-	7,276	3.3	9,300	27.8
総資産	(百万円)	Total Assets	(Millions of Yen)	577,339	-4.9	560,323	-2.9	567,514	1.3	616,651	8.7	658,600	6.8
純資産	(百万円)	Net Assets	(Millions of Yen)	133,541	27.2	97,475	-27.0	104,250	6.9	111,649	7.1	121,300	8.6
一株当たり当期純利益	(円)	EPS	(Yen)	63.34	34.2	-75.74	-	14.59	-	15.05	3.2	19.23	27.8
一株当たり純資産	(円)	BPS	(Yen)	276.80	29.7	200.45	-27.6	214.16	6.8	228.94	6.9	248.91	8.7
自己資本比率	(%)	Equity Ratio	(%)	23.1	6.2	17.3	-5.8	18.2	0.9	18.0	-0.2	18.3	0.3
総資産当期純利益率	(%)	ROA	(%)	5.1	1.5	-6.4	-11.5	1.2	7.6	1.2	0.0	1.5	0.3
純資産当期純利益率	(%)	ROE	(%)	25.8	0.9	-31.8	-57.6	7.0	38.8	6.8	-0.2	8.0	1.2

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)			14/3		15/3		16/3		17/3		18/3 (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)	59,196	-5.0	54,921	-7.2	55,120	0.4	58,339	5.8	63,700	9.2
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	41,331	-18.6	99,166	139.9	51,420	-48.1	54,751	6.5	56,800	3.7
営業利益	(百万円)	Operating Income	(Millions of Yen)	17,865	54.5	-44,244	-	3,700	-	3,587	-3.0	6,800	89.6
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	22,336	84.7	-42,500	-	5,012	-	4,090	-18.4	7,400	80.9
当期純利益	(百万円)	Net Income	(Millions of Yen)	24,045	125.8	-41,434	-	5,281	-	4,823	-8.7	8,300	72.1
総資産	(百万円)	Total Assets	(Millions of Yen)	463,791	-0.6	444,737	-4.1	407,139	-8.5	439,840	8.0	479,100	8.9
純資産	(百万円)	Net Assets	(Millions of Yen)	114,807	27.0	73,722	-35.8	78,883	7.0	83,919	6.4	92,500	10.2
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	481,867	0.0	483,506	0.3	483,794	0.1	484,619	0.2	484,619	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	50.00	125.8	-85.98	-	10.94	-	9.98	-8.8	17.16	71.9
一株当たり純資産	(円)	BPS	(Yen)	237.85	26.6	151.23	-36.4	161.63	6.9	171.61	6.2	189.37	10.3
自己資本比率	(%)	Equity Ratio	(%)	24.7	5.3	16.4	-8.3	19.2	2.8	18.9	-0.3	19.1	0.2
総資産当期純利益率	(%)	ROA	(%)	5.2	3.1	-9.1	-14.3	1.2	10.3	1.1	-0.1	1.8	0.7
純資産当期純利益率	(%)	ROE	(%)	23.5	11.0	-44.2	-67.7	7.0	51.2	6.0	-1.0	9.5	3.5

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)		14/3		15/3		16/3		17/3	
			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)	515,960	-7.2	514,219	-0.3	545,569	6.1	591,528	8.4
営業貸付金残高	Loans Outstanding	348,010	-10.9	350,017	0.6	376,224	7.5	412,649	9.7
無担保ローン	Unsecured	261,221	-4.3	273,628	4.7	306,601	12.1	346,411	13.0
有担保ローン	Secured	41,267	-35.9	34,904	-15.4	28,139	-19.4	24,044	-14.6
事業者ローン	Small Business	45,521	-14.6	41,485	-8.9	41,483	-0.0	42,192	1.7
割賦売掛金残高	Installment receivable	85,264	1.6	84,332	-1.1	90,166	6.9	97,134	7.7
支払承諾見返	Credit guarantee	75,558	1.5	73,874	-2.2	73,411	-0.6	75,747	3.2
その他営業債権	Other	7,126	0.8	5,994	-15.9	5,767	-3.8	5,997	4.0
口座数(残高あり)	Customer Accounts (Thousand)	817	-8.0	824	0.9	861	4.5	916	6.4
無担保ローン	Unsecured	768	-7.3	782	1.7	821	5.1	879	7.0
有担保ローン	Secured	17	-21.9	14	-19.3	11	-19.8	9	-18.8
事業者ローン	Small Business	30	-13.6	28	-8.7	28	1.2	28	0.7
クレジットカード会員数	Credit Card Holders (Thousand)	5,818	0.1	6,023	3.5	6,291	4.5	5,883	-6.5
新規顧客件数	New Accounts (Number)	118,786	28.2	156,707	31.9	185,908	18.6	188,168	1.2
無担保ローン	Unsecured	117,008	33.7	153,135	30.9	180,666	18.0	182,604	1.1
有担保ローン	Secured	105	-67.4	271	158.1	275	1.5	220	-20.0
事業者ローン	Small Business	1,673	-65.1	3,301	97.3	4,967	50.5	5,344	7.6
新規クレジットカード発券数	New Issue of Credit Card (Thousand)	483	-5.1	468	-3.1	501	7.1	512	2.2

会計ベース(Off-Balance)

17/3	
	増減率(yoy%)
567,350	8.7
352,628	11.8
315,358	15.9
24,044	-14.6
13,225	-13.3
94,272	5.7
114,452	2.5
5,997	4.0

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		14/3		15/3		16/3		17/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of Total Employees	2,165	108	2,307	142	2,481	174	2,489	8
正社員数	N. of Employees (regularly payroll)	1,369	-68	1,350	-19	1,433	83	1,473	40
非正社員数	N. of Employees (temp.)	796	176	957	161	1,048	91	1,016	-32

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)		14/3 (12M)	増減率 (yoy%)	15/3 (12M)	増減率 (yoy%)	16/3 (12M)	増減率 (yoy%)	17/3 (12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	91,858	-7.8	86,352	-6.0	87,708	1.6	91,450	16.8	4.3
営業貸付金利息	Interest on loans to customers	50,577	-17.9	43,761	-13.5	44,255	1.1	47,869	8.8	8.2
無担保ローン	Unsecured	40,716	-9.6	35,855	-11.9	37,705	5.2	42,892	7.9	13.8
有担保ローン	Secured	7,064	-18.7	5,567	-21.2	4,483	-19.5	3,206	0.6	-28.5
事業者ローン	Small business	2,796	-64.5	2,339	-16.4	2,066	-11.7	1,769	0.3	-14.4
信用購入あっせん収益	Revenue from installment receivable	13,612	6.8	13,677	0.5	14,706	7.5	15,531	2.9	5.6
信用保証収益	Revenue from credit guarantee	7,949	72.5	11,381	43.2	12,491	9.7	12,494	2.3	0.0
その他の営業収益	Other operating revenue	19,718	-4.5	17,531	-11.1	16,254	-7.3	15,555	2.9	-4.3
買取債権回収高	Collection from purchased receivable	3,011	-22.9	2,136	-29.1	2,142	0.3	2,096	0.4	-2.1
償却債権回収額	Recovery of loans previously charged off	9,663	-10.9	7,741	-19.9	6,021	-22.2	5,678	1.0	-5.7
その他	Other	7,044	19.2	7,653	8.6	8,091	5.7	7,780	1.4	-3.8
営業費用	Operating expenses	69,360	-18.3	125,914	81.5	81,032	-35.6	84,440	15.5	4.2
金融費用	Financial expenses	5,844	-15.2	8,606	47.3	7,780	-9.6	8,030	1.5	3.2
売上原価	Cost of sales	2,361	-26.2	1,732	-26.7	1,609	-7.1	1,537	0.3	-4.5
債権買取原価	Cost of purchased receivable	2,281	-27.6	1,534	-32.7	1,351	-12.0	1,476	0.3	9.3
その他	Other	80	64.7	197	147.1	258	30.8	61	0.0	-76.3
貸倒関連費用	Credit cost	10,930	34.3	2,234	-79.6	16,126	621.6	20,744	3.8	28.6
貸倒損失	Bad debt write offs	25,570	-36.7	22,883	-10.5	21,561	-5.8	20,816	3.8	-3.5
利息返還関連費用	Expenses for interest repayment	1,885	-89.1	63,733	-	2,897	-95.5	-	-	-
利息返還金	Interest repayment	33,098	-2.8	29,902	-9.7	32,610	9.1	28,545	5.2	-12.5
その他の営業費用	Other operating expenses (SG & A)	48,337	-2.1	49,607	2.6	52,617	6.1	54,127	9.9	2.9
広告宣伝費	Advertising expenses	3,293	-13.6	3,463	5.2	3,637	5.0	3,450	0.6	-5.1
人件費	Personnel expenses	13,517	-0.9	13,417	-0.7	13,761	2.6	14,270	2.6	3.7
その他	Other	31,525	-1.2	32,725	3.8	35,218	7.6	36,406	6.7	3.4
営業利益	Operating income	22,498	52.9	-39,562	-	6,676	-	7,009	1.3	5.0
営業外収益	Non-operating income	2,283	-24.5	3,133	37.2	220	-93.0	557	0.1	152.8
営業外費用	Non-operating expenses	30	-69.1	70	130.0	35	-49.1	168	0.0	372.3
経常利益	Ordinary income	24,752	40.3	-36,498	-	6,860	-	7,399	1.4	7.8
特別利益	Extraordinary income	6,398	6.0	645	-89.9	-	-	-	-	-
特別損失	Extraordinary losses	42	-49.0	-	-	-	-	-	-	-
税引前利益	Income before taxes	31,108	31.8	-35,853	-	6,860	-	7,399	1.4	7.8
法人税・住民税及び事業税	Income taxes-current	764	84.4	584	-23.5	179	-69.2	440	0.1	145.3
法人税等調整額	Income taxes-deferred	-117	-	61	-	-363	-	-318	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	30,461	34.2	-36,499	-	7,044	-	7,276	1.3	3.3

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)		14/3		15/3		16/3		17/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	228,916	81.5	170,155	58.7	177,660	57.0	192,523	52.1
都市銀行等	City Banks	19,080	6.8	24,400	8.4	24,495	7.9	27,831	7.5
信託銀行	Trust Banks	71,742	25.6	73,300	25.3	67,675	21.7	66,910	18.1
地方銀行・第二地方銀行	Regional Banks	14,832	5.3	11,275	3.9	19,473	6.3	25,684	7.0
保険会社	Insurance companies	653	0.2	-	-	-	-	-	-
外国銀行	Foreign banks	3,540	1.3	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	16,270	5.8	7,600	2.6	-	-	-	-
その他	Other	102,794	36.6	53,580	18.5	66,017	21.2	72,096	19.5
社債・流動化	SB & ABS, ABL	51,860	18.5	119,678	41.3	133,799	43.0	176,890	47.9
普通社債	SB	25,000	8.9	53,800	18.6	31,400	10.1	32,700	8.9
流動化	ABS, ABL	26,860	9.6	65,878	22.7	102,399	32.9	144,190	39.0
合計	Total	280,777	100.0	289,833	100.0	311,460	100.0	369,414	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)		14/3		15/3		16/3		17/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	49,250	17.5	51,460	17.8	67,990	21.8	81,010	21.9
長期調達	Long-term borrowings	231,527	82.5	238,373	82.2	243,470	78.2	288,404	78.1
固定金利借入	Fixed interest rate borrowings	27,591	9.8	11,815	4.1	7,608	2.4	37,290	10.1
変動金利借入	Floating interest rate borrowings	152,075	54.2	109,880	37.9	102,062	32.8	81,623	22.1
社債・流動化	SB & ABS, ABL	51,860	18.5	116,678	40.3	133,799	43.0	169,490	45.9
普通社債(固定)	SB (Fixed interest rate)	25,000	8.9	53,800	18.6	31,400	10.1	32,700	8.9
流動化(固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	20,000	6.4	45,000	12.2
流動化(変動)	ABS, ABL (Floating interest rate)	26,860	9.6	62,878	21.7	82,399	26.5	91,790	24.8
合計	Total	280,777	100.0	289,833	100.0	311,460	100.0	369,414	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		14/3	15/3	16/3	17/3
調達金利	Funding rate	2.31	3.20	2.77	2.37
間接	Indirect	1.98	2.32	2.19	2.08
直接	Direct	3.72	4.47	3.54	2.69

※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)		14/3		15/3		16/3		17/3		17/3			
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %		
期末営業貸付金および破産更生債権の合計 ※	(L)	Loans outstanding and Claims in bankruptcy ※1	(L)	384,770	-	383,903	-	408,171	-	441,835	-	381,815	-
無担保ローン		Unsecured loan		261,510	-	273,950	-	307,015	-	346,917	-	315,863	-
無担保ローン以外		Secured loan and Small business loan		123,258	-	109,953	-	101,155	-	94,918	-	65,951	-
4分類開示債権合計	①	NPL total	①	79,222	20.59	70,418	18.34	66,158	16.21	66,401	15.03	66,401	17.39
	前年同期比		YOY%	-19.7		-11.1		-6.1		0.4		0.4	
破綻先		Loans in legal bankruptcy		35,134	9.13	32,908	8.57	31,105	7.62	28,712	6.50	28,712	7.52
延滞債権		Non-accrual loans		27,289	7.09	23,819	6.20	22,263	5.45	25,530	5.78	25,530	6.69
3ヶ月以上延滞債権		Loans past due for three months or more		2,445	0.64	2,829	0.74	3,349	0.82	4,407	1.00	4,407	1.15
貸出条件緩和債権		Restructured loans		14,352	3.73	10,861	2.83	9,439	2.31	7,750	1.75	7,750	2.03
うち無担保ローン	②	Unsecured Loan	②	25,359	9.70	23,721	8.66	25,326	8.25	30,207	8.71	30,207	9.56
	前年同期比		YOY%	-28.1		-6.5		6.8		19.3		19.3	
破綻先		Loans in legal bankruptcy		171	0.07	243	0.09	283	0.09	361	0.10	361	0.11
延滞債権		Non-accrual loans		12,167	4.65	12,236	4.47	13,892	4.52	18,819	5.42	18,819	5.96
3ヶ月以上延滞債権		Loans past due for three months or more		1,741	0.67	2,517	0.92	3,095	1.01	4,142	1.19	4,142	1.31
貸出条件緩和債権		Restructured loans		11,278	4.31	8,724	3.18	8,054	2.62	6,884	1.98	6,884	2.18
うち無担保ローン以外		Secured Loan		53,863	43.70	46,697	42.47	40,832	40.37	36,193	38.13	36,193	54.88
	前年同期比		YOY%	-15.0		-13.3		-12.6		-11.4		-11.4	
破綻先		Loans in legal bankruptcy		34,963	28.37	32,665	29.71	30,821	30.47	28,351	29.87	28,351	42.99
延滞債権		Non-accrual loans		15,121	12.27	11,582	10.53	8,371	8.28	6,711	7.07	6,711	10.18
3ヶ月以上延滞債権		Loans past due for three months or more		703	0.57	311	0.28	253	0.25	264	0.28	264	0.40
貸出条件緩和債権		Restructured loans		3,074	2.49	2,136	1.94	1,385	1.37	866	0.91	866	1.31
期末貸倒引当金	③	Allowance for NPL	③	102,522	-	79,708	-	72,643	-	70,172	-	-	-
流動	④	Current assets	④	69,540	-	48,757	-	43,188	-	42,971	-	-	-
固定 ※2		Fixed assets ※2		32,981	-	30,950	-	29,455	-	27,200	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	129.4	-	113.2	-	109.8	-	105.7	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	274.2	-	205.5	-	170.5	-	142.3	-	-	-

※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).

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)		14/3		15/3		16/3		17/3	
			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)	350,680	0.7	349,952	-0.2	374,362	7.0	408,259	9.1
営業貸付金残高	Loans Outstanding	260,776	-8.9	264,557	1.4	289,565	9.5	322,087	11.2
無担保ローン	Unsecured	216,072	-3.8	229,391	6.2	262,655	14.5	301,063	14.6
有担保ローン	Secured	37,610	-28.6	29,274	-22.2	21,839	-25.4	16,447	-24.7
事業者ローン	Small Business	7,093	-20.7	5,890	-17.0	5,070	-13.9	4,575	-9.8
支払承諾見返	Credit Guarantee	80,488	57.6	78,133	-2.9	78,466	0.4	80,039	2.0
割賦売掛金残高	Installment Receivable	2,845	-35.8	1,820	-36.0	1,194	-34.4	857	-28.2
その他	Other	6,569	0.7	5,440	-17.2	5,136	-5.6	5,275	2.7
口座数 (千件)	Customer Accounts (Thousand)	589	-6.5	613	3.9	664	8.3	721	8.7
無担保ローン	Unsecured	565	-6.0	592	4.9	647	9.3	707	9.3
有担保ローン	Secured	17	-19.6	13	-20.6	10	-21.5	8	-20.1
事業者ローン	Small Business	7	-15.0	6	-15.1	5	-13.2	5	-3.2
新規顧客件数 (件)	New Accounts (Number)	117,072	33.7	153,197	30.9	180,805	18.0	182,778	1.1
無担保ローン	Unsecured	117,008	33.7	153,135	30.9	180,666	18.0	182,604	1.1
実質平均利回り ※ (%)	Average Yield ※ (%)	15.4	0.4	14.8	-0.6	15.2	0.4	14.7	-0.5

※ 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 (Off-Balance)

17/3	増減率(yoy%)
390,228	10.3
291,373	13.4
271,632	18.1
16,447	-24.7
3,292	-35.1
92,722	2.5
857	-28.2
5,275	2.7

(2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		14/3		15/3		16/3		17/3	
			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	703	54	832	129	894	62	910	16
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	678	54	807	129	869	62	885	16
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	82,880	5,855	87,203	4,323	90,443	3,240	94,309	3,866
自社ATM	AIFUL ATMs	482	-88	490	8	492	2	473	-19
自社ATM以外	Other	82,398	5,943	86,713	4,315	89,951	3,238	93,836	3,885
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	133	6	136	3	136	0	139	3
社員数 (人)	N. of Total Employees	1,310	52	1,361	51	1,384	23	1,420	36
正社員数	N. of Employees (regularly payroll)	924	-48	903	-21	955	52	1,019	64
非正社員数	N. of Employees (temp.)	386	100	458	72	429	-29	401	-28

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)		14/3 (12M)		15/3 (12M)		16/3 (12M)		17/3 (12M)		
			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	59,196	-5.0	54,921	-7.2	55,120	0.4	58,339	15.7	5.8
営業貸付金利息	Interest on loans to customers	42,066	-11.3	36,150	-14.1	36,856	2.0	40,292	10.8	9.3
無担保ローン	Unsecured	34,472	-9.6	29,937	-13.2	32,086	7.2	37,318	10.0	16.3
有担保ローン	Secured	6,232	-18.6	5,147	-17.4	3,918	-23.9	2,547	0.7	-35.0
事業者ローン	Small business	1,360	-16.1	1,064	-21.8	852	-20.0	426	0.1	-49.9
信用保証収益	Revenue from credit guarantee	6,654	107.0	10,136	52.3	11,221	10.7	11,106	3.0	-1.0
信用購入あっせん収益	Revenue from installment receivable	225	-26.2	143	-36.6	115	-19.1	114	0.0	-1.0
その他の営業収益	Other operating revenue	10,250	-10.0	8,492	-17.2	6,926	-18.4	6,825	1.8	-1.5
償却債権回収額	Recovery of loans previously charged off	9,536	-11.6	7,542	-20.9	5,789	-23.2	5,415	1.5	-6.5
その他	Other	714	19.3	949	33.0	1,137	19.7	1,409	0.4	24.0
営業費用	Operating expenses	41,331	-18.6	99,166	139.9	51,420	-48.1	54,751	14.7	6.5
金融費用	Financial expenses	4,652	-14.0	7,275	56.4	6,290	-13.5	6,369	1.7	1.3
貸倒関連費用	Credit cost	8,579	-	-881	-	14,171	-	16,724	4.5	18.0
貸倒損失	Bad debt write-offs	21,805	-36.9	19,467	-10.7	18,224	-6.4	17,574	4.7	-3.6
利息返還関連費用	Expenses for Interest repayment	-	-	63,733	-	-	-	-	-	-
利息返還金	Interest repayment	31,685	-3.1	28,525	-10.0	31,087	9.0	27,006	7.3	-13.1
その他の営業費用	Other operating expenses (SG & A)	28,100	-2.7	29,039	3.3	30,958	6.6	31,658	8.5	2.3
広告宣伝費	Advertising expenses	2,924	11.8	2,985	2.1	3,031	1.5	3,000	0.8	-1.0
人件費	Personnel expenses	9,397	-0.5	9,131	-2.8	8,843	-3.2	9,420	2.5	6.5
その他	Other	15,778	-6.3	16,921	7.2	19,084	12.8	19,236	5.2	0.8
営業利益	Operating income	17,865	54.5	-44,244	-	3,700	-	3,587	1.0	-3.0
営業外収益	Non-operating income	4,492	235.2	2,335	-48.0	1,343	-42.5	642	0.2	-52.2
営業外費用	Non-operating expenses	21	-97.4	591	-	31	-94.7	139	0.0	350.2
経常利益	Ordinary income	22,336	84.7	-42,500	-	5,012	-	4,090	1.1	-18.4
特別利益	Extraordinary income	90	-98.5	320	253.7	-	-	-	-	-
特別損失	Extraordinary losses	25	-99.7	-	-	-	-	-	-	-
税引前利益	Income before taxes	22,400	141.3	-42,180	-	5,012	-	4,090	1.1	-18.4
法人税・住民税及び事業税	Income taxes-current	-1,677	-	-800	-	-249	-	-725	-	-
法人税等調整額	Income taxes-deferred	32	12.1	54	68.5	-18	-	-7	-	-
当期純利益	Net income	24,045	125.8	-41,434	-	5,281	-	4,823	1.3	-8.7

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)		14/3		15/3		16/3		17/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	181,241	87.9	118,800	55.9	90,518	46.4	106,551	43.5
都市銀行等	City Banks	19,080	9.3	24,400	11.5	24,495	12.6	27,831	11.4
信託銀行	Trust Banks	71,742	34.8	73,300	34.5	45,775	23.5	51,210	20.9
地方銀行・第二地方銀行	Regional Banks	14,832	7.2	11,275	5.3	16,973	8.7	21,684	8.8
保険会社	Insurance companies	653	0.3	-	-	-	-	-	-
外国銀行	Foreign banks	3,540	1.7	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	16,270	7.9	7,600	3.6	-	-	-	-
その他	Other	55,119	26.7	2,225	1.0	3,275	1.7	5,825	2.4
社債・流動化	SB & ABS, ABL	25,000	12.1	93,845	44.1	104,355	53.6	138,661	56.5
普通社債	SB	25,000	12.1	53,800	25.3	31,400	16.1	32,700	13.3
流動化	ABS, ABL	-	-	40,045	18.8	72,955	37.4	105,961	43.2
合計	Total	206,241	100.0	212,645	100.0	194,873	100.0	245,212	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)		14/3		15/3		16/3		17/3	
			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	5,300	2.2
長期調達	Long-term borrowings	203,241	98.5	209,645	98.6	192,573	98.8	239,912	97.8
固定金利借入	Fixed interest rate borrowings	27,591	13.4	11,815	5.6	5,150	2.6	31,998	13.0
変動金利借入	Floating interest rate borrowings	150,650	73.0	106,985	50.3	83,068	42.6	69,253	28.2
社債	SB	25,000	12.1	53,800	25.3	31,400	16.1	32,700	13.3
流動化	ABS, ABL	-	-	37,045	17.4	72,955	37.4	105,961	43.2
合計	Total	206,241	100.0	212,645	100.0	194,873	100.0	245,213	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		14/3	15/3	16/3	17/3
調達金利	Funding rate	2.18	3.44	3.18	2.67
間接	Indirect	2.09	2.63	2.78	2.56
直接	Direct	2.90	4.46	3.53	2.76

※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	1.20	1.15	0.95	0.95
5年スワップレート	5Y SWAP rate	0.31	0.33	-0.02	0.11
JGB(10年)	10Y JGB	0.64	0.40	-0.05	0.07

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)		14/3		15/3		16/3		17/3	
		(L)	(L)		/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計		Total Receivable Outstanding		350,680	-	349,952	-	374,362	-	408,259	-
期末営業貸付金		Loans outstanding		260,776	-	264,557	-	289,565	-	322,087	-
無担保		Unsecured		216,072	-	229,391	-	262,655	-	301,063	-
有担保		Secured		37,610	-	29,274	-	21,839	-	16,447	-
事業者		Small business		7,093	-	5,890	-	5,070	-	4,575	-
割賦売掛金		Installment receivable		2,845	-	1,820	-	1,194	-	857	-
支払承諾見返等		Credit guarantee, etc		87,058	-	83,574	-	83,602	-	85,314	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		72,949	-	59,234	-	38,765	-	34,549	-
貸倒発生額合計	①	Total write-offs	①	21,805	6.22	19,467	5.56	18,224	4.87	17,574	4.30
増減率		YOY%		-36.9		-10.7		-6.4		-3.6	
貸倒発生額	②	Write-offs	②	18,810	7.21	15,287	5.78	14,857	5.13	14,508	4.50
増減率		YOY%		-39.6		-18.7		-2.8		-2.4	
無担保		Unsecured		14,873	6.88	12,554	5.47	12,576	4.79	12,924	4.29
有担保		Secured		2,409	6.41	1,646	5.62	1,411	6.46	905	5.50
事業者		Small business		1,526	21.53	1,086	18.44	869	17.15	678	14.83
割賦売掛金		Installment receivable		707	24.88	487	26.75	310	25.95	166	19.37
支払承諾見返等		Credit guarantee, etc		2,287	2.63	3,693	4.42	3,056	3.66	2,900	3.40
個別貸倒引当金繰入(個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	488	0.14	121	0.03	165	0.04	143	0.04
個別繰入額	④	Provision for specific allowance for doubtful accounts	④	453	0.17	86	0.03	98	0.03	82	0.03
無担保		Unsecured		59	0.03	61	0.03	106	0.04	147	0.05
有担保		Secured		276	0.74	-119	-	-117	-	-164	-
事業者		Small business		117	1.66	144	2.45	110	2.17	100	2.19
支払承諾見返等		Credit guarantee, etc		34	0.04	34	0.04	66	0.08	60	0.07
①+③		①+③		22,294	6.36	19,589	5.60	18,389	4.91	17,717	4.34
増減率		YOY%		-36.3		-12.1		-6.1		-3.7	
②+④		②+④		19,263	7.39	15,373	5.81	14,956	5.17	14,591	4.53
増減率		YOY%		-39.0		-20.2		-2.7		-2.4	
無担保		Unsecured		14,933	6.91	12,616	5.50	12,683	4.83	13,071	4.34
有担保		Secured		2,686	7.14	1,527	5.22	1,294	5.93	740	4.50
事業者		Small business		1,644	23.19	1,230	20.89	979	19.32	778	17.02
割賦売掛金		Installment receivable		707	24.88	487	26.75	310	25.95	166	19.37
支払承諾見返等		Credit guarantee, etc		2,322	2.67	3,728	4.46	3,122	3.74	2,960	3.47
貸倒関連費用(営業費用)		Credit Cost (PL: Operating Expenses)		8,579	2.45	-881	-	14,171	3.79	16,724	4.10
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		59,234	16.89	38,765	11.08	34,549	9.23	33,554	8.22

※ 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)		14/3		15/3		16/3		17/3		17/3	
					/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※ (L)	Loans outstanding and Claims in bankruptcy ※1 (L)	296,671	-	297,858	-	321,147	-	351,058	-	320,344	-		
無担保ローン	Unsecured loan	216,362	-	229,714	-	263,069	-	301,568	-	272,137	-		
無担保ローン以外	Secured loan and Small business loan	80,309	-	68,144	-	58,077	-	49,489	-	48,206	-		
4分類開示債権合計 ①	NPL total ①	74,310	25.05	65,687	22.05	61,629	19.19	61,368	17.48	61,368	19.16		
前年同期比	YOY%	-20.1		-29.4		-6.2		-0.4		-0.4			
破綻先	Loans in legal bankruptcy	35,100	11.83	32,870	11.04	31,075	9.68	28,686	8.17	28,686	8.95		
延滞債権	Non-accrual loans	25,255	8.51	21,829	7.33	20,648	6.43	23,582	6.72	23,582	7.36		
3ヶ月以上延滞債権	Loans past due for three months or more	1,900	0.64	2,586	0.87	3,093	0.96	4,122	1.17	4,122	1.29		
貸出条件緩和債権	Restructured loans	12,053	4.06	8,402	2.82	6,812	2.12	4,976	1.42	4,976	1.55		
うち無担保ローン ②	Unsecured Loan ②	23,425	10.83	21,247	9.25	22,458	8.54	26,867	8.91	26,867	9.87		
前年同期比	YOY%	-30.0		-36.5		5.7		19.6		19.6			
破綻先	Loans in legal bankruptcy	158	0.07	211	0.09	263	0.10	344	0.11	344	0.13		
延滞債権	Non-accrual loans	11,764	5.44	11,777	5.13	13,437	5.11	18,340	6.08	18,340	6.74		
3ヶ月以上延滞債権	Loans past due for three months or more	1,561	0.72	2,292	1.00	2,858	1.09	3,870	1.28	3,870	1.42		
貸出条件緩和債権	Restructured loans	9,941	4.60	6,966	3.03	5,899	2.24	4,311	1.43	4,311	1.58		
うち無担保ローン以外	Secured loan and Small business loan	50,885	63.36	44,440	65.22	39,171	67.45	34,500	69.71	34,500	71.57		
前年同期比	YOY%	-14.6		-25.4		-11.9		-11.9		-11.9			
破綻先	Loans in legal bankruptcy	34,942	43.51	32,658	47.93	30,812	53.05	28,341	57.27	28,341	58.79		
延滞債権	Non-accrual loans	13,491	16.80	10,052	14.75	7,210	12.42	5,241	10.59	5,241	10.87		
3ヶ月以上延滞債権	Loans past due for three months or more	339	0.42	294	0.43	235	0.41	251	0.51	251	0.52		
貸出条件緩和債権	Restructured loans	2,112	2.63	1,435	2.11	912	1.57	665	1.35	665	1.38		
期末貸倒引当金 ③	Allowance for NPL ③	91,446	-	69,185	-	63,672	-	60,567	-				
流動 ④	Current assets ④	59,234	-	38,765	-	34,549	-	33,554	-				
固定 ※2	Fixed assets ※2	32,211	-	30,419	-	29,122	-	27,012	-				
NPLカバー率(ALL) ③/①	Coverage ratio (All) ③/①	123.1	-	105.3	-	103.3	-	98.7	-				
NPLカバー率(無担保) ④/②	Coverage ratio (Unsecured) ④/②	252.9	-	182.4	-	153.8	-	124.9	-				

※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)		15/3			16/3			17/3		
		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)	53,879	35,290	89,170	89,088	17,388	106,476	58,000	12,434	70,435
発生額・取崩額	Reversal	28,525	6,305	34,830	31,087	4,953	36,040	27,006	3,771	30,778
繰入額(戻入額)	Provisions (Returned)	63,733	(11,597)	52,136	-	-	-	-	-	-
期末引当金残高	Allowance (End)	89,088	17,388	106,476	58,000	12,434	70,435	30,994	8,663	39,657

(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)		15/3			16/3			17/3		
		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)	59,881	35,290	95,172	93,405	17,388	110,793	63,438	12,434	75,873
発生額・取崩額 ※	Reversal ※	30,210	6,305	36,515	32,863	4,953	37,816	28,798	3,771	32,570
繰入額(戻入額)	Provisions (Returned)	63,733	(11,597)	52,136	2,897	-	2,897	-	-	-
期末引当金残高	Allowance (End)	93,405	17,388	110,793	63,438	12,434	75,873	34,640	8,663	43,303

※ 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307百万円、2016年3月期252百万円、2017年3月期253百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (307million yen in FY2015/3, 252million yen in FY2016/3 and 253million yen in FY2017/03).

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	15/3				16/3				17/3			
	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(%)
=<15.0%	159	26.9	120,873	52.7	170	26.3	132,263	50.4	187	26.5	152,709	50.7
15.0%< =<18.0%	388	65.5	91,984	40.1	446	68.9	118,437	45.1	497	70.3	139,344	46.3
18.0%< =<20.0%	0	0.1	653	0.3	0	0.1	499	0.2	0	0.0	379	0.1
20.0%<	44	7.5	15,880	6.9	31	4.8	11,454	4.4	22	3.2	8,628	2.9
合計 (Total)	592	100.0	229,391	100.0	647	100.0	262,655	100.0	707	100.0	301,063	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	15/3				16/3				17/3			
	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(%)
=<100	200	33.8	12,274	5.4	195	30.2	12,270	4.7	198	28.0	12,651	4.2
100< =<200	68	11.5	10,447	4.6	71	11.1	10,980	4.2	76	10.8	11,631	3.9
200< =<300	68	11.5	17,631	7.7	79	12.3	20,637	7.9	88	12.5	22,944	7.6
300< =<400	47	8.0	16,698	7.3	54	8.4	19,162	7.3	61	8.7	21,575	7.2
400< =<500	88	15.0	41,589	18.1	109	16.9	51,250	19.5	120	17.0	56,150	18.7
500< =<1,000	68	11.6	51,999	22.7	80	12.4	61,303	23.3	95	13.6	73,309	24.4
1,000<	51	8.6	78,750	34.3	57	8.8	87,049	33.1	67	9.6	102,799	34.1
合計 (Total)	592	100.0	229,391	100.0	647	100.0	262,655	100.0	707	100.0	301,063	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 (Off-Balance)

年/決算月 (Fiscal Year)		14/3		15/3		16/3		17/3		17/3			
			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)	150,228	-1.0	148,932	-0.9	154,950	4.0	163,571	5.6	159,086	4.5
割賦売掛金残高		Installment receivable		82,418	3.7	82,512	0.1	88,971	7.8	96,276	8.2	93,414	6.1
営業貸付金残高		Loans (Cash advance)		45,322	-6.3	44,517	-1.8	44,169	-0.8	45,564	3.2	43,941	3.7
支払承諾見返		Credit guarantee		21,931	-6.1	21,348	-2.7	21,178	-0.8	21,007	-0.8	21,007	-0.8
その他営業債権		Other		556	2.0	554	-0.4	631	13.9	722	14.5	722	14.5
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)	5,818	0.1	6,023	3.5	6,291	4.5	5,883	-6.5		
プロパー		Proper		1,910	-5.4	1,854	-2.9	1,813	-2.2	1,795	-1.0		
提携		Affinity		3,907	3.1	4,168	6.7	4,477	7.4	4,088	-8.7		
新規発行数	(千枚)	Number of new issue	(Thousand)	483	-5.1	468	-3.1	501	7.1	512	2.2		
プロパー		Proper		122	-12.1	113	-7.4	126	11.6	136	7.9		
提携		Affinity		361	-2.5	355	-1.7	375	5.7	376	0.2		
買上実績	(百万円)	Purchase Results	(Millions of Yen)	539,050	8.7	584,733	8.5	636,901	8.9	681,362	7.0		
包括信用購入あっせん		Shopping		498,756	9.6	543,710	9.0	595,922	9.6	640,598	7.5		
キャッシング		Cashing		40,294	-1.5	41,023	1.8	40,979	-0.1	40,763	-0.5		
実質平均利回り	(%)	Average Yield	(%)	18.2	0.8	18.5	0.3	18.8	0.3	18.3	-0.5		

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)		14/3		15/3		16/3		17/3			
			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		128	1	133	5	134	1	137	3
社員数	(人)	N. of Total Employees		775	75	873	98	1,017	144	1,004	-13
正社員数	(人)	N. of Employees (regularly payroll)		386	0	403	17	433	30	420	-13
非正社員数	(人)	N. of Employees (temp.)		389	75	470	81	584	114	584	0

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)		14/3 (12M)		15/3 (12M)		16/3 (12M)		17/3 (12M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	27,346	3.8	27,314	-0.1	28,358	3.8	28,890	18.6	1.9
	信用購入あっせん収益	13,387	7.6	13,534	1.1	14,559	7.6	15,361	9.9	5.5
	営業貸付金利息	6,260	-9.3	5,944	-5.0	5,645	-5.0	5,603	3.6	-0.7
	信用保証収益	1,295	-7.1	1,245	-3.9	1,270	2.0	1,272	0.8	0.2
	その他	6,403	14.5	6,589	2.9	6,884	4.5	6,653	4.3	-3.3
営業費用	Operating expenses	25,934	9.7	25,661	-1.1	27,245	6.2	25,980	16.7	-4.6
	金融費用	1,959	109.2	3,014	53.8	2,181	-27.6	1,610	1.0	-26.2
	貸倒関連費用	2,997	14.6	3,150	5.1	1,939	-38.5	3,669	2.4	89.2
	利息返還関連費用	1,885	32.8	-	-	2,897	-	-	-	-
	その他の営業費用	19,092	2.2	19,496	2.1	20,227	3.7	20,700	13.3	2.3
	広告宣伝費	284	-62.1	303	6.7	331	9.0	166	0.1	-49.7
	人件費	3,831	1.5	3,894	1.6	4,090	5.0	3,953	2.5	-3.4
	その他	14,976	5.8	15,298	2.2	15,805	3.3	16,580	10.7	4.9
営業利益	Operating income	1,411	-47.4	1,652	17.1	1,113	-32.6	2,910	1.9	161.3
営業外収益	Non-operating income	1,813	-19.4	2,971	63.8	33	-98.9	392	0.3	-
営業外費用	Non-operating expenses	6	-20.3	3	-51.7	6	105.1	65	0.0	907.9
経常利益	Ordinary income	3,219	-34.6	4,621	43.5	1,140	-75.3	3,237	2.1	183.9
特別利益	Extraordinary income	28	-12.7	322	-	-	-	-	-	-
特別損失	Extraordinary losses	4	-83.3	-	-	-	-	-	-	-
税引前利益	Income before taxes	3,243	-34.2	4,943	52.4	1,140	-76.9	3,237	2.1	183.9
法人税・住民税及び事業税	Income taxes-current	1,228	-23.7	1,413	15.0	356	-74.8	1,042	0.7	192.7
法人税等調整額	Income taxes-deferred	-404	-	0	-	-1,074	-	-836	-	-
当期純利益	Net income	2,418	-27.1	3,530	45.9	1,858	-47.3	3,031	1.9	63.1

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)		14/3		15/3		16/3		17/3			
			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	515,960	-7.2	514,219	-0.3	545,569	6.1	591,528	100.0	8.4
アイフル	AIFUL		350,680	0.7	349,952	-0.2	374,362	7.0	408,259	69.0	9.1
ライフカード	LIFECARD		150,228	-1.0	148,932	-0.9	154,950	4.0	163,571	27.7	5.6
ビジネスnext	BUSINEXT		41,911	-25.1	40,943	-2.3	42,489	3.8	44,997	7.6	5.9
営業収益	※2 Total operating revenue	※2	91,858	-7.8	86,352	-6.0	87,708	1.6	91,450	100.0	4.3
アイフル	AIFUL		59,196	-5.0	54,921	-7.2	55,120	0.4	58,339	63.8	5.8
ライフカード	LIFECARD		27,346	3.8	27,314	-0.1	28,358	3.8	28,890	31.6	1.9
ビジネスnext	BUSINEXT		2,366	-68.0	1,751	-26.0	1,922	9.7	2,248	2.5	17.0
経常利益	※2 Total ordinary income	※2	24,752	40.3	-36,498	-	6,860	-	7,399	100.0	7.8
アイフル	AIFUL		22,336	84.7	-42,500	-	5,012	-	4,090	55.3	-18.4
ライフカード	LIFECARD		3,219	-34.6	4,621	43.5	1,140	-75.3	3,237	43.8	183.9
ビジネスnext	BUSINEXT		-390	-	604	-	367	-39.3	193	2.6	-47.3
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	30,461	34.2	-36,499	-	7,044	-	7,276	100.0	3.3
アイフル	AIFUL		24,045	125.8	-41,434	-	5,281	-	4,823	66.3	-8.7
ライフカード	LIFECARD		2,418	-27.1	3,530	45.9	1,858	-47.3	3,031	41.7	63.1
ビジネスnext	BUSINEXT		-541	-	602	-	365	-39.4	101	1.4	-72.2

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)