

2018年3月期 第2四半期決算データブック

Data Book (Second quarter report for fiscal year ending March, 2018)

1.主要利益数値	Review of Profit / Group & AIFUL	.....1p
2.グループ合計営業実績	Review of Operation / Group Total	.....2p
3.グループ合計損益の内訳	Revenues and Expenses / Group Total	.....3p
4.グループ合計資金調達の状況	Funding / Group Total	.....4p
5.グループ合計不良債権の状況	NPL's / Group Total	.....5p
6.アイフル営業実績	Review of Operation / AIFUL	.....6p
7.アイフル損益の内訳	Revenues and Expenses / AIFUL	.....7p
8.アイフル資金調達の状況	Funding / AIFUL	.....8p
9.アイフル貸倒の状況	Credit Cost / AIFUL	.....9p
10.アイフル不良債権の状況	NPL's / AIFUL	.....10p
11.利息返還関連引当金の内訳	Allowances Related to Losses on Interest Repayment	.....11p
12.アイフル無担保ローン債権ポートフォリオ	Loan Portfolio / AIFUL	.....12p
13.ライフカード営業実績	Review of Operation / LIFECARD	.....13p
14.ライフカード損益の内訳	Revenues and Expenses / LIFECARD	.....14p
15.グループ経営一覧表	Group Companies Financial Highlights	.....15p

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)			16/3		16/9		17/3		17/9		18/3 (E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	87,708	1.6	45,221	4.9	91,450	4.3	49,252	8.9	103,700	13.4
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	81,032	-35.6	42,509	10.6	84,440	4.2	47,103	10.8	94,800	12.3
営業利益	(百万円)	Operating Income	(Millions of Yen)	6,676	-	2,711	-41.9	7,009	5.0	2,148	-20.8	8,800	25.6
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	6,860	-	2,905	-39.4	7,399	7.8	2,383	-18.0	9,100	23.0
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)	7,044	-	2,900	-40.2	7,276	3.3	3,402	17.3	10,000	37.4
総資産	(百万円)	Total Assets	(Millions of Yen)	567,514	1.3	600,863	12.0	616,651	8.7	649,803	8.1	683,600	10.9
純資産	(百万円)	Net Assets	(Millions of Yen)	104,250	6.9	106,940	4.7	111,649	7.1	118,961	11.2	126,700	13.5
一株当たり当期純利益	(円)	EPS	(Yen)	14.59	-	6.00	-40.3	15.05	3.2	7.03	17.2	20.67	37.3
一株当たり純資産	(円)	BPS	(Yen)	214.16	6.8	219.31	4.5	228.94	6.9	234.55	6.9	251.32	9.8
自己資本比率	(%)	Equity Ratio	(%)	18.2	0.9	17.7	-1.2	18.0	-0.2	17.5	-0.2	17.8	-0.2
総資産当期純利益率	(%)	ROA	(%)	1.2	7.6	1.0	-0.8	1.2	0.0	1.1	0.1	1.5	0.3
純資産当期純利益率	(%)	ROE	(%)	7.0	38.8	5.5	-4.3	6.8	-0.2	6.1	0.6	8.6	1.8

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)			16/3		16/9		17/3		17/9		18/3 (E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	55,120	0.4	28,657	5.0	58,339	5.8	31,470	9.8	64,200	10.0
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	51,420	-48.1	27,410	10.2	54,751	6.5	29,353	7.1	57,700	5.4
営業利益	(百万円)	Operating Income	(Millions of Yen)	3,700	-	1,247	-48.3	3,587	-3.0	2,116	69.7	6,400	78.4
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	5,012	-	1,429	-57.9	4,090	-18.4	2,483	73.7	7,000	71.1
当期純利益	(百万円)	Net Income	(Millions of Yen)	5,281	-	1,687	-51.4	4,823	-8.7	3,300	95.6	8,400	74.2
総資産	(百万円)	Total Assets	(Millions of Yen)	407,139	-8.5	432,705	12.5	439,840	8.0	468,018	8.2	495,800	12.7
純資産	(百万円)	Net Assets	(Millions of Yen)	78,883	7.0	80,622	4.7	83,919	6.4	86,556	7.4	91,600	9.2
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	483,794	0.1	484,619	0.2	484,619	0.2	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	10.94	-	3.49	-51.5	9.98	-8.8	6.82	95.4	17.37	74.0
一株当たり純資産	(円)	BPS	(Yen)	161.63	6.9	164.90	4.4	171.61	6.2	178.46	8.2	188.88	10.1
自己資本比率	(%)	Equity Ratio	(%)	19.2	2.8	18.4	-1.4	18.9	-0.3	18.4	0.0	18.4	-0.5
総資産当期純利益率	(%)	ROA	(%)	1.2	10.3	0.8	-0.9	1.1	-0.1	1.5	0.7	1.8	0.7
純資産当期純利益率	(%)	ROE	(%)	7.0	51.2	4.3	-5.0	6.0	-1.0	7.8	3.5	9.6	3.6

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

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limitedを連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ending March 31, 2018.

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)		16/3		16/9		17/3		17/9	
			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)	545,569	6.1	563,761	7.5	591,528	8.4	624,638	10.8
営業貸付金残高	Loans Outstanding	376,224	7.5	394,398	9.2	412,649	9.7	442,322	12.2
無担保ローン	Unsecured	306,601	12.1	327,598	13.1	346,411	13.0	376,397	14.9
有担保ローン	Secured	28,139	-19.4	25,588	-17.7	24,044	-14.6	22,096	-13.6
事業者ローン	Small Business	41,483	-0.0	41,211	1.3	42,192	1.7	43,828	6.3
割賦売掛金残高	Installment receivable	90,166	6.9	90,042	7.3	97,134	7.7	94,321	4.8
支払承諾見返	Credit guarantee	73,411	-0.6	73,463	-0.1	75,747	3.2	81,827	11.4
その他営業債権	Other	5,767	-3.8	5,856	0.7	5,997	4.0	6,166	5.3
口座数(残高あり)	(千件) Customer Accounts (Thousand)	861	4.5	891	5.7	916	6.4	1,142	28.1
無担保ローン	Unsecured	821	5.1	852	6.2	879	7.0	1,104	29.5
有担保ローン	Secured	11	-19.8	10	-19.1	9	-18.8	8	-18.4
事業者ローン	Small Business	28	1.2	28	2.1	28	0.7	29	5.4
クレジットカード会員数	(千件) Credit Card Holders (Thousand)	6,291	4.5	6,291	2.5	5,883	-6.5	5,814	-7.6
新規顧客件数	(件) New Accounts (Number)	185,908	18.6	96,820	3.7	188,168	1.2	207,796	114.6
無担保ローン	Unsecured	180,666	18.0	94,168	3.5	182,604	1.1	204,473	117.1
有担保ローン	Secured	275	1.5	120	-23.6	220	-20.0	132	10.0
事業者ローン	Small Business	4,967	50.5	2,532	13.8	5,344	7.6	3,191	26.0
新規クレジットカード発券数	(千枚) New Issue of Credit Card (Thousand)	501	7.1	236	4.0	512	2.2	242	2.6

会計ベース残高(Off-Balance)

17/9	
	増減率(yoy%)
599,995	11.3
382,716	14.6
347,173	17.8
22,096	-13.6
13,446	-2.5
90,623	4.0
120,487	7.4
6,166	5.3

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		16/3		16/9		17/3		17/9	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of Total Employees	2,481	174	2,507	98	2,489	8	3,520	1,013
正社員数	N. of Employees (regularly payroll)	1,433	83	1,473	102	1,473	40	2,519	1,046
非正社員数	N. of Employees (temp.)	1,048	91	1,034	-4	1,016	-32	1,001	-33

注1: 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.

注2: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。
 Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ending March 31, 2018.

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)		16/3 (12M)		16/9 (6M)		17/3 (12M)		17/9 (6M)		
			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	87,708	1.6	45,221	4.9	91,450	4.3	49,252	8.4	8.9
営業貸付金利息	Interest on loans to customers	44,255	1.1	23,327	7.3	47,869	8.2	26,958	4.6	15.6
無担保ローン	Unsecured	37,705	5.2	20,705	13.5	42,892	13.8	24,767	4.2	19.6
有担保ローン	Secured	4,483	-19.5	1,715	-29.3	3,206	-28.5	1,351	0.2	-21.2
事業者ローン	Small business	2,066	-11.7	906	-15.5	1,769	-14.4	839	0.1	-7.4
信用購入あっせん収益	Revenue from installment receivable	14,706	7.5	7,564	6.5	15,531	5.6	7,903	1.3	4.5
信用保証収益	Revenue from credit guarantee	12,491	9.7	6,236	-1.0	12,494	0.0	6,431	1.1	3.1
その他の営業収益	Other operating revenue	16,254	-7.3	8,092	1.9	15,555	-4.3	7,958	1.4	-1.7
買取債権回収高	Collection from purchased receivable	2,142	0.3	1,386	40.3	2,096	-2.1	943	0.2	-31.9
償却債権取立益	Recovery of loans previously charged off	6,021	-22.2	2,907	-7.0	5,678	-5.7	3,041	0.5	4.6
その他	Other	8,091	5.7	3,798	-0.7	7,780	-3.8	3,973	0.7	4.6
営業費用	Operating expenses	81,032	-35.6	42,509	10.6	84,440	4.2	47,103	8.0	10.8
金融費用	Financial expenses	7,780	-9.6	3,959	7.4	8,030	3.2	4,015	0.7	1.4
売上原価	Cost of sales	1,609	-7.1	1,092	65.8	1,537	-4.5	785	0.1	-28.1
債権買取原価	Cost of purchased receivable	1,351	-12.0	1,067	73.7	1,476	9.3	746	0.1	-30.1
その他	Other	258	30.8	25	-42.8	61	-76.3	39	0.0	54.9
貸倒関連費用	Credit cost	16,126	621.6	10,642	34.0	20,744	28.6	13,057	2.2	22.7
貸倒損失	Bad debt write offs	21,561	-5.8	11,283	-1.7	20,816	-3.5	12,870	2.2	14.1
利息返還関連費用	Expenses for interest repayment	2,897	-95.5	-	-	-	-	-	-	-
利息返還金	Interest repayment	32,610	9.1	14,984	-8.7	28,545	-12.5	12,254	2.1	-18.2
その他の営業費用	Other operating expenses (SG & A)	52,617	6.1	26,815	2.6	54,127	2.9	29,245	5.0	9.1
広告宣伝費	Advertising expenses	3,637	5.0	1,748	-4.2	3,450	-5.1	1,845	0.3	5.5
人件費	Personnel expenses	13,761	2.6	7,086	7.1	14,270	3.7	7,768	1.3	9.6
その他	Other	35,218	7.6	17,979	1.6	36,406	3.4	19,631	3.3	9.2
営業利益	Operating income	6,676	-	2,711	-41.9	7,009	5.0	2,148	0.4	-20.8
営業外収益	Non-operating income	220	-93.0	356	147.7	557	152.8	244	0.0	-31.3
営業外費用	Non-operating expenses	35	-49.1	162	926.4	168	372.3	9	0.0	-94.2
経常利益	Ordinary income	6,860	-	2,905	-39.4	7,399	7.8	2,383	0.4	-18.0
特別利益	Extraordinary income	-	-	-	-	-	-	701	0.1	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	6,860	-	2,905	-39.4	7,399	7.8	3,084	0.5	6.2
法人税・住民税及び事業税	Income taxes-current	179	-69.2	150	437.3	440	145.3	68	0.0	-54.2
法人税等調整額	Income taxes-deferred	-363	-	-145	-	-318	-	68	0.0	-
当期純利益	Net income	7,044	-	2,900	-40.2	7,276	3.3	2,947	0.5	1.6
非支配株主に帰属する当期純利益	Net income attributable to non-controlling interests	-	-	-	-	-	-	-454	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	7,044	-	2,900	-40.2	7,276	3.3	3,402	0.6	17.3

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ending March 31, 2018.

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)		16/3		16/9		17/3		17/9	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	177,660	57.0	189,435	53.4	192,523	52.1	221,247	55.4
都市銀行等	City Banks	24,495	7.9	26,919	7.6	27,831	7.5	29,472	7.4
信託銀行	Trust Banks	67,675	21.7	69,478	19.6	66,910	18.1	79,114	19.8
地方銀行・第二地方銀行	Regional Banks	19,473	6.3	22,560	6.4	25,684	7.0	32,378	8.1
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	66,017	21.2	70,476	19.9	72,096	19.5	80,282	20.1
社債・流動化	SB & ABS, ABL	133,799	43.0	165,573	46.6	176,890	47.9	178,326	44.6
普通社債	SB	31,400	10.1	31,400	8.8	32,700	8.9	8,500	2.1
流動化	ABS, ABL	102,399	32.9	134,173	37.8	144,190	39.0	169,826	42.5
合計	Total	311,460	100.0	355,008	100.0	369,414	100.0	399,574	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)		16/3		16/9		17/3		17/9	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	67,990	21.8	75,720	21.3	81,010	21.9	83,775	21.0
長期調達	Long-term borrowings	243,470	78.2	279,288	78.7	288,404	78.1	315,799	79.0
固定金利借入	Fixed interest rate borrowings	7,608	2.4	26,156	7.4	37,290	10.1	59,794	15.0
変動金利借入	Floating interest rate borrowings	102,062	32.8	94,558	26.6	81,623	22.1	84,378	21.1
社債・流動化	SB & ABS, ABL	133,799	43.0	158,573	44.7	169,490	45.9	171,626	43.0
普通社債(固定)	SB (Fixed interest rate)	31,400	10.1	31,400	8.8	32,700	8.9	8,500	2.1
流動化(固定)	ABS, ABL (Fixed interest rate)	20,000	6.4	35,000	9.9	45,000	12.2	60,353	15.1
流動化(変動)	ABS, ABL (Floating interest rate)	82,399	26.5	92,173	26.0	91,790	24.8	102,773	25.7
合計	Total	311,460	100.0	355,008	100.0	369,414	100.0	399,574	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		16/3	16/9	17/3	17/9
調達金利	Funding rate	2.77	2.48	2.37	1.86
間接	Indirect	2.19	2.14	2.08	2.12
直接	Direct	3.54	2.86	2.69	1.55

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

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ending March 31, 2018.

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)		16/3		16/9		17/3		17/9		17/9			
			/(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)	408,171	-	424,810	-	441,835	-	470,563	-	410,957	-
無担保ローン		Unsecured loan		307,015	-	328,020	-	346,917	-	377,040	-	347,816	-
無担保ローン以外		Secured loan and Small business loan		101,155	-	96,789	-	94,918	-	93,522	-	63,140	-
4分類開示債権合計	①	NPL total	①	66,158	16.21	65,263	15.36	66,401	15.03	67,396	14.32	67,396	16.40
前年同期比		YOY%		-6.1		-2.0		0.4		3.3		3.3	
破綻先		Loans in legal bankruptcy		31,105	7.62	29,821	7.02	28,712	6.50	27,805	5.91	27,805	6.77
延滞債権		Non-accrual loans		22,263	5.45	22,499	5.30	25,530	5.78	24,819	5.27	24,819	6.04
3ヶ月以上延滞債権		Loans past due for three months or more		3,349	0.82	4,322	1.02	4,407	1.00	5,599	1.19	5,599	1.36
貸出条件緩和債権		Restructured loans		9,439	2.31	8,619	2.03	7,750	1.75	9,171	1.95	9,171	2.23
うち無担保ローン	②	Unsecured Loan	②	25,326	8.25	27,061	8.25	30,207	8.71	32,865	8.72	32,865	9.45
前年同期比		YOY%		6.8		15.3		19.3		21.4		21.4	
破綻先		Loans in legal bankruptcy		283	0.09	268	0.08	361	0.10	459	0.12	459	0.13
延滞債権		Non-accrual loans		13,892	4.52	15,195	4.63	18,819	5.42	18,632	4.94	18,632	5.36
3ヶ月以上延滞債権		Loans past due for three months or more		3,095	1.01	4,112	1.25	4,142	1.19	5,382	1.43	5,382	1.55
貸出条件緩和債権		Restructured loans		8,054	2.62	7,484	2.28	6,884	1.98	8,390	2.23	8,390	2.41
うち無担保ローン以外		Secured Loan		40,832	40.37	38,202	39.47	36,193	38.13	34,531	36.92	34,531	54.69
前年同期比		YOY%		-12.6		-11.5		-11.4		-9.6		-9.6	
破綻先		Loans in legal bankruptcy		30,821	30.47	29,553	30.53	28,351	29.87	27,346	29.24	27,346	43.31
延滞債権		Non-accrual loans		8,371	8.28	7,303	7.55	6,711	7.07	6,186	6.61	6,186	9.80
3ヶ月以上延滞債権		Loans past due for three months or more		253	0.25	210	0.22	264	0.28	217	0.23	217	0.34
貸出条件緩和債権		Restructured loans		1,385	1.37	1,134	1.17	866	0.91	781	0.84	781	1.24
期末貸倒引当金	③	Allowance for NPL	③	72,643	-	70,667	-	70,172	-	69,794	-	-	-
流動	④	Current assets	④	43,188	-	42,360	-	42,971	-	43,395	-	-	-
固定 ※2		Fixed assets ※2		29,455	-	28,306	-	27,200	-	26,399	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	109.8	-	108.3	-	105.7	-	103.6	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	170.5	-	156.5	-	142.3	-	132.0	-	-	-

※1 不良債権には破産更生債権が含まれている為、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。

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,

※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。

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).

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ending March 31, 2018.

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)		16/3		16/9		17/3		17/9	
			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)	374,362	7.0	391,250	8.5	408,259	9.1	429,179	9.7
営業貸付金残高	Loans Outstanding	289,565	9.5	306,418	11.1	322,087	11.2	338,480	10.5
無担保ローン	Unsecured	262,655	14.5	282,724	15.2	301,063	14.6	319,250	12.9
有担保ローン	Secured	21,839	-25.4	18,962	-24.3	16,447	-24.7	14,285	-24.7
事業者ローン	Small Business	5,070	-13.9	4,732	-13.0	4,575	-9.8	4,944	4.5
支払承諾見返	Credit Guarantee	78,466	0.4	78,675	0.7	80,039	2.0	84,564	7.5
割賦売掛金残高	Installment Receivable	1,194	-34.4	994	-32.6	857	-28.2	760	-23.6
その他	Other	5,136	-5.6	5,162	-1.6	5,275	2.7	5,374	4.1
口座数 (千件)	Customer Accounts (Thousand)	664	8.3	694	8.8	721	8.7	754	8.7
無担保ローン	Unsecured	647	9.3	679	9.5	707	9.3	741	9.1
有担保ローン	Secured	10	-21.5	9	-20.8	8	-20.1	7	-19.8
事業者ローン	Small Business	5	-13.2	5	-9.7	5	-3.2	5	11.8
新規顧客件数 (件)	New Accounts (Number)	180,805	18.0	94,255	3.6	182,778	1.1	95,050	0.8
無担保ローン	Unsecured	180,666	18.0	94,168	3.5	182,604	1.1	94,935	0.8
実質平均利回り ※ (%)	Average Yield ※ (%)	15.2	0.4	14.7	-0.6	14.7	-0.5	14.8	0.1

17/9	
	増減率 (yoy%)
412,895	11.2
309,513	13.1
291,454	15.9
14,285	-24.7
3,774	13.9
97,247	6.4
760	-23.6
5,374	4.1

※ 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)		16/3		16/9		17/3		17/9	
			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	894	62	910	42	910	16	905	-5
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	869	62	885	42	885	16	880	-5
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	90,443	3,240	91,867	3,194	94,309	3,866	97,070	5,203
自社ATM	AIFUL ATMs	492	2	479	-13	473	-19	471	-8
自社ATM以外	Other	89,951	3,238	91,388	3,207	93,836	3,885	96,599	5,211
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	136	0	136	-1	139	3	139	3
社員数 (人)	N. of Total Employees	1,384	23	1,434	79	1,420	36	1,456	22
正社員数	N. of Employees (regularly payroll)	955	52	1,023	99	1,019	64	1,069	46
非正社員数	N. of Employees (temp.)	429	-29	411	-20	401	-28	387	-24

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)		16/3		16/9		17/3		17/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	55,120	0.4	28,657	5.0	58,339	5.8	31,470	7.8	9.8
営業貸付金利息	Interest on loans to customers	36,856	2.0	19,532	8.6	40,292	9.3	22,255	5.5	13.9
無担保ローン	Unsecured	32,086	7.2	17,922	16.6	37,318	16.3	21,021	5.2	17.3
有担保ローン	Secured	3,918	-23.9	1,387	-35.6	2,547	-35.0	1,010	0.3	-27.2
事業者ローン	Small business	852	-20.0	222	-51.2	426	-49.9	224	0.1	0.7
信用保証収益	Revenue from credit guarantee	11,221	10.7	5,602	-1.2	11,106	-1.0	5,502	1.4	-1.8
信用購入あっせん収益	Revenue from installment receivable	115	-19.1	55	-8.3	114	-1.0	57	0.0	3.0
その他の営業収益	Other operating revenue	6,926	-18.4	3,467	-2.9	6,825	-1.5	3,654	0.9	5.4
償却債権取立益	Recovery of loans previously charged off	5,789	-23.2	2,769	-8.0	5,415	-6.5	2,892	0.7	4.4
その他	Other	1,137	19.7	697	24.7	1,409	24.0	762	0.2	9.3
営業費用	Operating expenses	51,420	-48.1	27,410	10.2	54,751	6.5	29,353	7.3	7.1
金融費用	Financial expenses	6,290	-13.5	3,116	4.3	6,369	1.3	3,165	0.8	1.6
貸倒関連費用	Credit cost	14,171	-	8,555	34.6	16,724	18.0	9,799	2.4	14.5
貸倒損失	Bad debt write-offs	18,224	-6.4	9,470	-1.3	17,574	-3.6	10,373	2.6	9.5
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	31,087	9.0	14,197	-9.7	27,006	-13.1	11,639	2.9	-18.0
その他の営業費用	Other operating expenses (SG & A)	30,958	6.6	15,738	1.4	31,658	2.3	16,388	4.1	4.1
広告宣伝費	Advertising expenses	3,031	1.5	1,497	-5.0	3,000	-1.0	1,504	0.4	0.5
人件費	Personnel expenses	8,843	-3.2	4,665	7.1	9,420	6.5	4,846	1.2	3.9
その他	Other	19,084	12.8	9,575	-0.2	19,236	0.8	10,036	2.5	4.8
営業利益	Operating income	3,700	-	1,247	-48.3	3,587	-3.0	2,116	0.5	69.7
営業外収益	Non-operating income	1,343	-42.5	314	-68.6	642	-52.2	373	0.1	18.9
営業外費用	Non-operating expenses	31	-94.7	132	742.8	139	350.2	7	0.0	-94.2
経常利益	Ordinary income	5,012	-	1,429	-57.9	4,090	-18.4	2,483	0.6	73.7
特別利益	Extraordinary income	-	-	-	-	-	-	701	0.2	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	5,012	-	1,429	-57.9	4,090	-18.4	3,184	0.8	122.8
法人税・住民税及び事業税	Income taxes-current	-249	-	-254	-	-725	-	-106	-	-
法人税等調整額	Income taxes-deferred	-18	-	-2	-	-7	-	-8	-	-
当期純利益	Net income	5,281	-	1,687	-51.4	4,823	-8.7	3,300	0.8	95.6

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)		16/3		16/9		17/3		17/9	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	90,518	46.4	102,558	44.2	106,551	43.5	138,990	49.9
都市銀行等	City Banks	24,495	12.6	26,919	11.6	27,831	11.4	29,472	10.6
信託銀行	Trust Banks	45,775	23.5	51,178	22.1	51,210	20.9	66,014	23.7
地方銀行・第二地方銀行	Regional Banks	16,973	8.7	18,560	8.0	21,684	8.8	27,378	9.8
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	3,275	1.7	5,900	2.5	5,825	2.4	16,125	5.8
社債・流動化	SB & ABS, ABL	104,355	53.6	129,415	55.8	138,661	56.5	139,328	50.1
普通社債	SB	31,400	16.1	31,400	13.5	32,700	13.3	8,500	3.1
流動化	ABS, ABL	72,955	37.4	98,015	42.3	105,961	43.2	130,828	47.0
合計	Total	194,873	100.0	231,974	100.0	245,212	100.0	278,318	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)		16/3		16/9		17/3		17/9	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	2,300	1.2	3,300	1.4	5,300	2.2	7,000	2.5
長期調達	Long-term borrowings	192,573	98.8	228,674	98.6	239,912	97.8	271,318	97.5
固定金利借入	Fixed interest rate borrowings	5,150	2.6	20,382	8.8	31,998	13.0	56,669	20.4
変動金利借入	Floating interest rate borrowings	83,068	42.6	78,876	34.0	69,253	28.2	75,320	27.1
社債	SB	31,400	16.1	31,400	13.5	32,700	13.3	8,500	3.1
流動化	ABS, ABL	72,955	37.4	98,015	42.3	105,961	43.2	130,828	47.0
合計	Total	194,873	100.0	231,974	100.0	245,213	100.0	278,318	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		16/3	16/9	17/3	17/9
調達金利	Funding rate	3.18	2.80	2.67	1.89
間接	Indirect	2.78	2.67	2.56	2.49
直接	Direct	3.53	2.90	2.76	1.30

※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	0.95	0.95	0.95	1.00
5年スワップレート	5Y SWAP rate	-0.02	-0.05	0.11	0.11
JGB(10年)	10Y JGB	-0.05	-0.08	0.07	0.06

9. アイフル貸倒の状況 (Credit Cost / AIFUL)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/3		16/9		17/3		17/9	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total Receivable Outstanding (L)	374,362	-	391,250	-	408,259	-	429,179	-
期末営業貸付金	Loans outstanding	289,565	-	306,418	-	322,087	-	338,480	-
無担保	Unsecured	262,655	-	282,724	-	301,063	-	319,250	-
有担保	Secured	21,839	-	18,962	-	16,447	-	14,285	-
事業者	Small business	5,070	-	4,732	-	4,575	-	4,944	-
割賦売掛金	Installment receivable	1,194	-	994	-	857	-	760	-
支払承諾見返等	Credit guarantee, etc	83,602	-	83,838	-	85,314	-	89,939	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	38,765	-	34,549	-	34,549	-	33,554	-
貸倒発生額合計 ①	Total write-offs ①	18,224	4.87	9,470	2.42	17,574	4.30	10,373	2.42
増減率	YOY%	-6.4		-1.3		-3.6		9.5	
貸倒発生額 ②	Write-offs ②	14,857	5.13	7,826	2.55	14,508	4.50	8,790	2.60
増減率	YOY%	-2.8		-0.8		-2.4		12.3	
無担保	Unsecured	12,576	4.79	6,864	2.43	12,924	4.29	8,112	2.54
有担保	Secured	1,411	6.46	496	2.62	905	5.50	438	3.07
事業者	Small business	869	17.15	465	9.83	678	14.83	238	4.82
割賦売掛金	Installment receivable	310	25.95	102	10.30	166	19.37	41	5.42
支払承諾見返等	Credit guarantee, etc	3,056	3.66	1,541	1.84	2,900	3.40	1,542	1.71
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	165	0.04	193	0.05	143	0.04	161	0.04
個別繰入額 ④	Provision for specific allowance for doubtful accounts ④	98	0.03	150	0.05	82	0.03	105	0.03
無担保	Unsecured	106	0.04	98	0.03	147	0.05	201	0.06
有担保	Secured	-117	-	-9	-	-164	-	-168	-
事業者	Small business	110	2.17	62	1.31	100	2.19	73	1.48
支払承諾見返等	Credit guarantee, etc	66	0.08	42	0.05	60	0.07	55	0.06
①+③	①+③	18,389	4.91	9,663	2.47	17,717	4.34	10,535	2.45
増減率	YOY%	-6.1		-1.6		-3.7		9.0	
②+④	②+④	14,956	5.17	7,977	2.60	14,591	4.53	8,896	2.63
増減率	YOY%	-2.7		-1.1		-2.4		11.5	
無担保	Unsecured	12,683	4.83	6,962	2.46	13,071	4.34	8,314	2.60
有担保	Secured	1,294	5.93	487	2.57	740	4.50	270	1.89
事業者	Small business	979	19.32	527	11.14	778	17.02	311	6.30
割賦売掛金	Installment receivable	310	25.95	102	10.30	166	19.37	41	5.42
支払承諾見返等	Credit guarantee, etc	3,122	3.74	1,583	1.89	2,900	3.47	1,598	1.78
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	14,171	3.79	8,555	2.19	16,724	4.10	9,799	2.28
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS : Current assets)	34,549	9.23	33,442	8.55	33,554	8.22	32,819	7.65

※ 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.

10. アイフル不良債権の状況(金融庁「4分類」) (NPL's / AIFUL 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)		16/3		16/9		17/3		17/9		17/9			
			/(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)	321,147	-	336,545	-	351,058	-	366,536	-	337,569	-
無担保ローン		Unsecured loan		263,069	-	283,145	-	301,568	-	319,893	-	292,097	-
無担保ローン以外		Secured loan and Small business loan		58,077	-	53,399	-	49,489	-	46,642	-	45,472	-
4分類開示債権合計	①	NPL total	①	61,629	19.19	60,609	18.01	61,368	17.48	61,847	16.87	61,847	18.32
	前年同期比		YOY%	-6.2		-2.4		-0.4		2.0		2.0	
破綻先		Loans in legal bankruptcy		31,075	9.68	29,790	8.85	28,686	8.17	27,765	7.58	27,765	8.23
延滞債権		Non-accrual loans		20,648	6.43	20,841	6.19	23,582	6.72	22,802	6.22	22,802	6.75
3ヶ月以上延滞債権		Loans past due for three months or more		3,093	0.96	4,054	1.20	4,122	1.17	5,084	1.39	5,084	1.51
貸出条件緩和債権		Restructured loans		6,812	2.12	5,921	1.76	4,976	1.42	6,195	1.69	6,195	1.84
うち無担保ローン	②	Unsecured Loan	②	22,458	8.54	24,023	8.48	26,867	8.91	29,070	9.09	29,070	9.95
	前年同期比		YOY%	5.7		15.2		19.6		21.0		21.0	
破綻先		Loans in legal bankruptcy		263	0.10	243	0.09	344	0.11	428	0.13	428	0.15
延滞債権		Non-accrual loans		13,437	5.11	14,777	5.22	18,340	6.08	18,172	5.68	18,172	6.22
3ヶ月以上延滞債権		Loans past due for three months or more		2,858	1.09	3,862	1.36	3,870	1.28	4,880	1.53	4,880	1.67
貸出条件緩和債権		Restructured loans		5,899	2.24	5,140	1.82	4,311	1.43	5,588	1.75	5,588	1.91
うち無担保ローン以外		Secured Loan		39,171	67.45	36,585	68.51	34,500	69.71	32,776	70.27	32,776	72.08
	前年同期比		YOY%	-11.9		-11.3		-11.9		-10.4		-10.4	
破綻先		Loans in legal bankruptcy		30,812	53.05	29,546	55.33	28,341	57.27	27,336	58.61	27,336	60.12
延滞債権		Non-accrual loans		7,210	12.42	6,064	11.36	5,241	10.59	4,629	9.93	4,629	10.18
3ヶ月以上延滞債権		Loans past due for three months or more		235	0.41	192	0.36	251	0.51	203	0.44	203	0.45
貸出条件緩和債権		Restructured loans		912	1.57	781	1.46	665	1.35	606	1.30	606	1.33
期末貸倒引当金	③	Allowance for NPL	③	63,672	-	61,490	-	60,567	-	59,054	-	-	-
流動	④	Current assets	④	34,549	-	33,442	-	33,554	-	32,819	-	-	-
固定 ※2		Fixed assets ※2		29,122	-	28,048	-	27,012	-	26,234	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	103.3	-	101.5	-	98.7	-	95.5	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	153.8	-	139.2	-	124.9	-	112.9	-	-	-

※1 不良債権には破産更生債権が含まれている為、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。

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,

※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。

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).

11. 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)		16/9			17/3			17/9		
		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)	58,000	12,434	70,435	58,000	12,434	70,435	30,994	8,663	39,657
発生額・取崩額	Reversal	14,197	1,997	16,195	27,006	3,771	30,778	11,639	1,468	13,107
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	43,803	10,437	54,240	30,994	8,663	39,657	19,355	7,195	26,550

(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)		16/9			17/3			17/9		
		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)	63,438	12,434	75,873	63,438	12,434	75,873	34,640	8,663	43,303
発生額・取崩額 ※	Reversal ※	15,124	1,997	17,121	28,798	3,771	32,570	12,363	1,468	13,831
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	48,314	10,437	58,752	34,640	8,663	43,303	22,276	7,195	29,471

※ 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、2017年3月期第2四半期139百万円、2017年3月期253百万円、2018年3月期第2四半期109百万円が含まれております。

※ Doubtful accounts reversal of LIFECARD is included in reversal of Interest repayment (139 million yen in FY2016/9, 253 million yen in FY2017/3 and 109 million yen in FY2017/9).

12. 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	16/9				17/3				17/9			
	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%	177	26.1	141,550	50.1	187	26.5	152,709	50.7	197	26.6	162,579	50.9
15.0%< =<18.0%	475	70.0	130,927	46.3	497	70.3	139,344	46.3	523	70.7	148,751	46.6
18.0%< =<20.0%	0	0.1	429	0.2	0	0.0	379	0.1	0	0.0	327	0.1
20.0%<	26	3.9	9,816	3.5	22	3.2	8,628	2.9	19	2.7	7,591	2.4
合計 (Total)	679	100.0	282,724	100.0	707	100.0	301,063	100.0	741	100.0	319,250	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	16/9				17/3				17/9			
	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	195	28.8	12,352	4.4	198	28.0	12,651	4.2	203	27.5	13,144	4.1
100< =<200	73	10.9	11,272	4.0	76	10.8	11,631	3.9	79	10.7	12,136	3.8
200< =<300	84	12.5	22,013	7.8	88	12.5	22,944	7.6	92	12.5	24,091	7.5
300< =<400	57	8.5	20,340	7.2	61	8.7	21,575	7.2	64	8.8	22,884	7.2
400< =<500	116	17.2	54,803	19.4	120	17.0	56,150	18.7	124	16.9	58,467	18.3
500< =<1,000	88	13.0	67,648	23.9	95	13.6	73,309	24.4	102	13.9	78,570	24.6
1,000<	62	9.1	94,292	33.4	67	9.6	102,799	34.1	72	9.8	109,955	34.4
合計 (Total)	679	100.0	282,724	100.0	707	100.0	301,063	100.0	741	100.0	319,250	100.0

13. 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)		16/3		16/9		17/3		17/9		17/9			
			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)	154,950	4.0	155,641	4.8	163,571	5.6	162,330	4.3	157,204	4.1
割賦売掛金残高		Installment receivable		88,971	7.8	89,048	8.1	96,276	8.2	93,561	5.1	89,863	4.3
営業貸付金残高		Loans (Cash advance)		44,169	-0.8	45,108	1.6	45,564	3.2	46,209	2.4	44,782	3.1
支払承諾見返		Credit guarantee		21,178	-0.8	20,791	-1.7	21,007	-0.8	21,767	4.7	21,767	4.7
その他営業債権		Other		631	13.9	694	21.6	722	14.5	791	14.1	791	14.1
クレジットカード		Credit card											
有効カード会員数	(千人)	Number of card holders	(Thousand)	6,291	4.5	6,291	2.5	5,883	-6.5	5,814	-7.6		
プロパー		Proper		1,813	-2.2	1,806	-1.3	1,795	-1.0	1,775	-1.7		
提携		Affinity		4,477	7.4	4,484	4.0	4,088	-8.7	4,038	-9.9		
新規発行数	(千枚)	Number of new issue	(Thousand)	501	7.1	236	3.9	512	2.2	242	2.6		
プロパー		Proper		126	11.6	66	6.6	136	7.9	77	17.2		
提携		Affinity		375	5.7	169	2.9	376	0.2	164	-3.0		
買上実績	(百万円)	Transaction Volume	(Millions of Yen)	636,901	8.9	332,473	7.2	681,362	7.0	345,618	4.0		
包括信用購入あっせん		Shopping		595,922	9.6	311,809	7.7	640,598	7.5	325,359	4.3		
キャッシング		Cashing		40,979	-0.1	20,663	-0.2	40,763	-0.5	20,259	-2.0		
実質平均利回り		Average Yield	(%)	18.8	0.3	18.2	-0.3	18.3	-0.5	17.9	-0.3		

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(2) チャンネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		16/3		16/9		17/3		17/9			
			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		134	1	135	2	137	3	141	6
社員数	(人)	N. of Total Employees		1,017	144	1,005	23	1,004	-13	1,034	29
正社員数	(人)	N. of Employees (regularly payroll)		433	30	414	2	420	-13	453	39
非正社員数	(人)	N. of Employees (temp.)		584	114	591	21	584	0	581	-10

14. 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)		16/3 (12M)		16/9 (6M)		17/3 (12M)		17/9 (6M)		
			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	28,358	3.8	14,152	2.5	28,890	1.9	14,568	9.2	2.9
	信用購入あっせん収益	14,559	7.6	7,484	6.3	15,361	5.5	7,821	4.9	4.5
	営業貸付金利息	5,645	-5.0	2,794	-3.2	5,603	-0.7	2,807	1.8	0.5
	信用保証収益	1,270	2.0	633	0.3	1,272	0.2	659	0.4	4.1
	その他	6,884	4.5	3,240	-0.2	6,653	-3.3	3,280	2.1	1.2
営業費用	Operating expenses	27,245	6.2	12,905	1.1	25,980	-4.6	13,524	8.6	4.8
	金融費用	2,181	-27.6	839	-39.0	1,610	-26.2	807	0.5	-3.8
	貸倒関連費用	1,939	-38.5	1,861	29.7	3,669	89.2	2,056	1.3	10.4
	利息返還関連費用	2,897	-	-	-	-	-	-	-	-
	その他の営業費用	20,227	3.7	10,203	2.5	20,700	2.3	10,659	6.7	4.5
	広告宣伝費	331	9.0	91	-30.5	166	-49.7	121	0.1	33.0
	人件費	4,090	5.0	1,969	-1.5	3,953	-3.4	2,034	1.3	3.3
	その他	15,805	3.3	8,142	4.1	16,580	4.9	8,503	5.4	4.4
営業利益	Operating income	1,113	-32.6	1,247	19.1	2,910	161.3	1,044	0.7	-16.3
営業外収益	Non-operating income	33	-98.9	260	860.7	392	-	86	0.1	-67.0
営業外費用	Non-operating expenses	6	105.1	30	-	65	907.9	1	0.0	-94.1
経常利益	Ordinary income	1,140	-75.3	1,477	37.9	3,237	183.9	1,128	0.7	-23.6
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	1,140	-76.9	1,477	37.9	3,237	183.9	1,128	0.7	-23.6
法人税・住民税及び事業税	Income taxes-current	356	-74.8	314	-	1,042	192.7	83	0.1	-73.5
法人税等調整額	Income taxes-deferred	-1,074	-	-523	-	-836	-	282	0.2	-
当期純利益	Net income	1,858	-47.3	1,687	32.9	3,031	63.1	763	0.5	-54.8

15. 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)		16/3		16/9		17/3		17/9		
			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	545,569	6.1	563,761	7.5	591,528	8.4	624,638	100.0	10.8
アイフル	AIFUL	374,362	7.0	391,250	8.5	408,259	9.1	429,179	68.7	9.7
ライフカード	LIFECARD	154,950	4.0	155,641	4.8	163,571	5.6	162,330	26.0	4.3
ビジネスnext	BUSINEXT	42,489	3.8	42,872	4.5	44,997	5.9	46,374	7.4	8.2
営業収益 ※2	Total operating revenue ※2	87,708	1.6	45,221	4.9	91,450	4.3	49,252	100.0	8.9
アイフル	AIFUL	55,120	0.4	28,657	5.0	58,339	5.8	31,470	63.9	9.8
ライフカード	LIFECARD	28,358	3.8	14,152	2.5	28,890	1.9	14,568	29.6	2.9
ビジネスnext	BUSINEXT	1,922	9.7	1,078	17.7	2,248	17.0	1,304	2.6	20.9
経常利益 ※2	Total ordinary income ※2	6,860	-	2,905	-39.4	7,399	7.8	2,383	100.0	-18.0
アイフル	AIFUL	5,012	-	1,429	-57.9	4,090	-18.4	2,483	104.2	73.7
ライフカード	LIFECARD	1,140	-75.3	1,477	37.9	3,237	183.9	1,128	47.4	-23.6
ビジネスnext	BUSINEXT	367	-39.3	28	-66.3	193	-47.3	-151	-	-
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	7,044	-	2,900	-40.2	7,276	3.3	3,402	100.0	17.3
アイフル	AIFUL	5,281	-	1,687	-51.4	4,823	-8.7	3,300	97.0	95.6
ライフカード	LIFECARD	1,858	-47.3	1,687	32.9	3,031	63.1	763	22.4	-54.8
ビジネスnext	BUSINEXT	365	-39.4	-26	-	101	-72.2	-244	-	-

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ending March 31, 2018.