

## 2018年3月期 第3四半期決算データブック

Data Book (Third quarter report for fiscal year ending March, 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)			16/12		17/3		17/9		17/12		18/3 (E)		
			(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	68,330	4.1	91,450	4.3	49,252	8.9	75,952	11.2	103,700	13.4
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	63,403	8.3	84,440	4.2	47,103	10.8	71,000	12.0	94,800	12.3
営業利益	(百万円)	Operating Income	(Millions of Yen)	4,927	-30.4	7,009	5.0	2,148	-20.8	4,951	0.5	8,800	25.6
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	5,292	-27.2	7,399	7.8	2,383	-18.0	5,270	-0.4	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)	5,124	-29.2	7,276	3.3	3,402	17.3	6,408	25.1	10,000	37.4
総資産	(百万円)	Total Assets	(Millions of Yen)	610,656	12.7	616,651	8.7	649,803	8.1	680,738	11.5	683,600	10.9
純資産	(百万円)	Net Assets	(Millions of Yen)	109,338	4.6	111,649	7.1	118,961	11.2	122,148	11.7	126,700	13.5
一株当たり当期純利益	(円)	EPS	(Yen)	10.60	-29.3	15.05	3.2	7.03	17.2	13.25	25.0	20.67	37.3
一株当たり純資産	(円)	BPS	(Yen)	224.21	4.4	228.94	6.9	234.55	6.9	241.32	7.6	251.32	9.8
自己資本比率	(%)	Equity Ratio	(%)	17.8	-1.3	18.0	-0.2	17.5	-0.2	17.1	-0.7	17.8	-0.2
総資産当期純利益率	(%)	ROA	(%)	1.2	-0.5	1.2	0.0	1.1	0.1	1.3	0.1	1.5	0.3
純資産当期純利益率	(%)	ROE	(%)	6.4	-3.2	6.8	-0.2	6.1	0.6	7.5	1.1	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)			16/12		17/3		17/9		17/12		18/3 (E)		
			(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	43,563	5.5	58,339	5.8	31,470	9.8	48,185	10.6	64,200	10.0
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	41,334	9.5	54,751	6.5	29,353	7.1	43,904	6.2	57,700	5.4
営業利益	(百万円)	Operating Income	(Millions of Yen)	2,228	-36.9	3,587	-3.0	2,116	69.7	4,280	92.1	6,400	78.4
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	2,567	-45.4	4,090	-18.4	2,483	73.7	4,793	86.7	7,000	71.1
当期純利益	(百万円)	Net Income	(Millions of Yen)	3,219	-35.3	4,823	-8.7	3,300	95.6	5,799	80.2	8,400	74.2
総資産	(百万円)	Total Assets	(Millions of Yen)	433,908	13.0	439,840	8.0	468,018	8.2	486,332	12.1	495,800	12.7
純資産	(百万円)	Net Assets	(Millions of Yen)	82,330	4.8	83,919	6.4	86,556	7.4	89,013	8.1	91,600	9.2
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,619	0.2	484,619	0.2	484,620	0.0	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	6.66	-35.4	9.98	-8.8	6.82	95.4	11.99	80.0	17.37	74.0
一株当たり純資産	(円)	BPS	(Yen)	168.37	4.5	171.61	6.2	178.46	8.2	183.54	9.0	188.88	10.1
自己資本比率	(%)	Equity Ratio	(%)	18.8	-1.4	18.9	-0.3	18.4	0.0	18.3	-0.5	18.4	-0.5
総資産当期純利益率	(%)	ROA	(%)	1.0	-0.6	1.1	-0.1	1.5	0.7	1.7	0.7	1.8	0.7
純資産当期純利益率	(%)	ROE	(%)	5.4	-3.4	6.0	-1.0	7.8	3.5	9.0	3.6	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)		16/12		17/3		17/9		17/12	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計 (百万円)	Total Receivable Outstanding (Millions of Yen)	579,483	8.2	591,528	8.4	624,638	10.8	645,290	11.4
営業貸付金残高	Loans Outstanding	402,875	9.7	412,649	9.7	442,322	12.2	454,783	12.9
無担保ローン	Unsecured	336,812	13.7	346,411	13.0	376,397	14.9	387,925	15.2
有担保ローン	Secured	24,768	-16.8	24,044	-14.6	22,096	-13.6	21,898	-11.6
事業者ローン	Small Business	41,294	0.1	42,192	1.7	43,828	6.3	44,959	8.9
割賦売掛金残高	Installment receivable	96,771	8.1	97,134	7.7	94,321	4.8	99,988	3.3
支払承諾見返	Credit guarantee	74,027	0.9	75,747	3.2	81,827	11.4	84,235	13.8
その他営業債権	Other	5,809	1.3	5,997	4.0	6,166	5.3	6,283	8.2
口座数(残高あり) (千件)	Customer Accounts (Thousand)	901	6.6	916	6.4	1,142	28.1	1,231	36.7
無担保ローン	Unsecured	863	7.2	879	7.0	1,104	29.5	1,193	38.2
有担保ローン	Secured	9	-18.7	9	-18.8	8	-18.4	7	-18.2
事業者ローン	Small Business	28	-0.1	28	0.7	29	5.4	30	8.7
クレジットカード会員数 (千件)	Credit Card Holders (Thousand)	6,295	1.6	5,883	-6.5	5,814	-7.6	5,768	-8.4
新規顧客件数 (件)	New Accounts (Number)	144,079	5.4	188,168	1.2	207,796	114.6	324,378	125.1
無担保ローン	Unsecured	140,031	5.3	182,604	1.1	204,473	117.1	319,190	127.9
有担保ローン	Secured	178	-14.4	220	-20.0	132	10.0	204	14.6
事業者ローン	Small Business	3,870	11.0	5,344	7.6	3,191	26.0	4,984	28.8
新規クレジットカード発券数 (千枚)	New Issue of Credit Card (Thousand)	354	3.9	512	2.2	242	2.6	361	2.0

会計ベース残高(Off-Balance)

17/12	
	増減率(yoy%)
622,408	12.2
396,954	16.1
359,774	18.0
21,898	-11.6
15,281	25.6
96,874	3.1
122,296	8.3
6,283	8.2

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		16/12		17/3		17/9		17/12	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数 (人)	N. of Total Employees	2,515	79	2,489	8	3,520	1,013	3,574	1,059
正社員数	N. of Employees (regularly payroll)	1,493	100	1,473	40	2,519	1,046	2,583	1,090
非正社員数	N. of Employees (temp.)	1,022	-21	1,016	-32	1,001	-33	991	-31

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.

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)		16/12		17/3		17/9		17/12		
		(9M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(9M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	68,330	4.1	91,450	4.3	49,252	8.9	75,952	12.7	11.2
営業貸付金利息	Interest on loans to customers	35,624	7.7	47,869	8.2	26,958	15.6	41,589	7.0	16.7
無担保ローン	Unsecured	31,786	13.6	42,892	13.8	24,767	19.6	38,276	6.4	20.4
有担保ローン	Secured	2,490	-28.5	3,206	-28.5	1,351	-21.2	1,994	0.3	-19.9
事業者ローン	Small business	1,346	-16.7	1,769	-14.4	839	-7.4	1,318	0.2	-2.1
信用購入あっせん収益	Revenue from installment receivable	11,547	6.0	15,531	5.6	7,903	4.5	12,039	2.0	4.3
信用保証収益	Revenue from credit guarantee	9,359	-0.5	12,494	0.0	6,431	3.1	9,703	1.6	3.7
その他の営業収益	Other operating revenue	11,798	-3.7	15,555	-4.3	7,958	-1.7	12,620	2.1	7.0
買取債権回収高	Collection from purchased receivable	1,689	-0.8	2,096	-2.1	943	-31.9	1,728	0.3	2.3
償却債権取立益	Recovery of loans previously charged off	4,326	-7.0	5,678	-5.7	3,041	4.6	4,845	0.8	12.0
その他	Other	5,782	-2.0	7,780	-3.8	3,973	4.6	6,045	1.0	4.5
営業費用	Operating expenses	63,403	8.3	84,440	4.2	47,103	10.8	71,000	11.9	12.0
金融費用	Financial expenses	5,876	5.1	8,030	3.2	4,015	1.4	5,758	1.0	-2.0
売上原価	Cost of sales	1,229	5.8	1,537	-4.5	785	-28.1	1,379	0.2	12.2
債権買取原価	Cost of purchased receivable	1,193	7.1	1,476	9.3	746	-30.1	1,340	0.2	12.3
その他	Other	36	-24.1	61	-76.3	39	54.9	39	0.0	8.1
貸倒関連費用	Credit cost	15,768	23.8	20,744	28.6	13,057	22.7	19,714	3.3	25.0
貸倒損失	Bad debt write offs	16,589	-0.1	20,816	-3.5	12,870	14.1	18,616	3.1	12.2
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	21,635	-10.4	28,545	-12.5	12,254	-18.2	16,629	2.8	-23.1
その他の営業費用	Other operating expenses (SG & A)	40,528	3.7	54,127	2.9	29,245	9.1	44,148	7.4	8.9
広告宣伝費	Advertising expenses	2,731	1.1	3,450	-5.1	1,845	5.5	2,858	0.5	4.6
人件費	Personnel expenses	10,675	6.7	14,270	3.7	7,768	9.6	11,689	2.0	9.5
その他	Other	27,121	2.8	36,406	3.4	19,631	9.2	29,600	5.0	9.1
営業利益	Operating income	4,927	-30.4	7,009	5.0	2,148	-20.8	4,951	0.8	0.5
営業外収益	Non-operating income	482	133.3	557	152.8	244	-31.3	331	0.1	-31.2
営業外費用	Non-operating expenses	116	640.4	168	372.3	9	-94.2	13	0.0	-88.4
経常利益	Ordinary income	5,292	-27.2	7,399	7.8	2,383	-18.0	5,270	0.9	-0.4
特別利益	Extraordinary income	-	-	-	-	701	-	703	0.1	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	5,292	-27.2	7,399	7.8	3,084	6.2	5,973	1.0	12.9
法人税・住民税及び事業税	Income taxes-current	377	137.1	440	145.3	68	-54.2	179	0.0	-52.4
法人税等調整額	Income taxes-deferred	-209	-	-318	-	68	-	67	0.0	-
当期純利益	Net income	5,124	-29.2	7,276	3.3	2,947	1.6	5,726	1.0	11.7
非支配株主に帰属する当期純利益	Net income attributable to non-controlling interests	-	-	-	-	-454	-	-682	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	5,124	-29.2	7,276	3.3	3,402	17.3	6,408	1.1	25.1

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)		16/12		17/3		17/9		17/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	196,415	53.7	192,523	52.1	221,247	55.4	237,287	55.8
都市銀行等	City Banks	29,686	8.1	27,831	7.5	29,472	7.4	31,749	7.5
信託銀行	Trust Banks	71,561	19.6	66,910	18.1	79,114	19.8	81,897	19.3
地方銀行・第二地方銀行	Regional Banks	23,758	6.5	25,684	7.0	32,378	8.1	40,079	9.4
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	71,409	19.5	72,096	19.5	80,282	20.1	83,561	19.7
社債・流動化	SB & ABS, ABL	169,335	46.3	176,890	47.9	178,326	44.6	187,753	44.2
普通社債	SB	32,700	8.9	32,700	8.9	8,500	2.1	8,500	2.0
流動化	ABS, ABL	136,635	37.4	144,190	39.0	169,826	42.5	179,253	42.2
合計	Total	365,750	100.0	369,414	100.0	399,574	100.0	425,041	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)		16/12		17/3		17/9		17/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	81,200	22.2	81,010	21.9	83,775	21.0	88,068	20.7
長期調達	Long-term borrowings	284,550	77.8	288,404	78.1	315,799	79.0	336,973	79.3
固定金利借入	Fixed interest rate borrowings	31,582	8.6	37,290	10.1	59,794	15.0	62,983	14.8
変動金利借入	Floating interest rate borrowings	92,032	25.2	81,623	22.1	84,378	21.1	93,736	22.1
社債・流動化	SB & ABS, ABL	160,935	44.0	169,490	45.9	171,626	43.0	180,253	42.4
普通社債(固定)	SB (Fixed interest rate)	32,700	8.9	32,700	8.9	8,500	2.1	8,500	2.0
流動化(固定)	ABS, ABL (Fixed interest rate)	35,000	9.6	45,000	12.2	60,353	15.1	70,168	16.5
流動化(変動)	ABS, ABL (Floating interest rate)	93,235	25.5	91,790	24.8	102,773	25.7	101,584	23.9
合計	Total	365,750	100.0	369,414	100.0	399,574	100.0	425,041	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		16/12	17/3	17/9	17/12
調達金利	Funding rate	2.43	2.37	1.86	1.88
間接	Indirect	2.12	2.08	2.12	2.16
直接	Direct	2.78	2.69	1.55	1.52

※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)		16/12		17/3		17/9		17/12		17/12			
			/L) %		/L) %		/L) %		/L) %		/L) %		
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims in bankruptcy ※1	(L)	432,644	-	441,835	-	470,563	-	482,597	-	424,768	-
無担保ローン		Unsecured loan		337,317	-	346,917	-	377,040	-	388,601	-	360,450	-
無担保ローン以外		Secured loan and Small business loan		95,326	-	94,918	-	93,522	-	93,995	-	64,317	-
4分類開示債権合計	①	NPL total	①	65,440	15.13	66,401	15.03	67,396	14.32	68,570	14.21	68,570	16.14
	前年同期比		YOY%	-1.2		0.4		3.3		4.8		4.8	
破綻先		Loans in legal bankruptcy		29,279	6.77	28,712	6.50	27,805	5.91	27,443	5.69	27,443	6.46
延滞債権		Non-accrual loans		23,243	5.37	25,530	5.78	24,819	5.27	26,069	5.40	26,069	6.14
3ヶ月以上延滞債権		Loans past due for three months or more		4,609	1.07	4,407	1.00	5,599	1.19	5,803	1.20	5,803	1.37
貸出条件緩和債権		Restructured loans		8,308	1.92	7,750	1.75	9,171	1.95	9,254	1.92	9,254	2.18
うち無担保ローン	②	Unsecured Loan	②	28,355	8.41	30,207	8.71	32,865	8.72	34,793	8.95	34,793	9.65
	前年同期比		YOY%	17.7		19.3		21.4		22.7		22.7	
破綻先		Loans in legal bankruptcy		395	0.12	361	0.10	459	0.12	530	0.14	530	0.15
延滞債権		Non-accrual loans		16,291	4.83	18,819	5.42	18,632	4.94	20,089	5.17	20,089	5.57
3ヶ月以上延滞債権		Loans past due for three months or more		4,402	1.31	4,142	1.19	5,382	1.43	5,597	1.44	5,597	1.55
貸出条件緩和債権		Restructured loans		7,265	2.15	6,884	1.98	8,390	2.23	8,575	2.21	8,575	2.38
うち無担保ローン以外		Secured Loan		37,084	38.90	36,193	38.13	34,531	36.92	33,776	35.93	33,776	52.52
	前年同期比		YOY%	-12.0		-11.4		-9.6		-8.9		-8.9	
破綻先		Loans in legal bankruptcy		28,883	30.30	28,351	29.87	27,346	29.24	26,912	28.63	26,912	41.84
延滞債権		Non-accrual loans		6,951	7.29	6,711	7.07	6,186	6.61	5,980	6.36	5,980	9.30
3ヶ月以上延滞債権		Loans past due for three months or more		206	0.22	264	0.28	217	0.23	205	0.22	205	0.32
貸出条件緩和債権		Restructured loans		1,042	1.09	866	0.91	781	0.84	678	0.72	678	1.06
期末貸倒引当金	③	Allowance for NPL	③	69,887	-	70,172	-	69,794	-	70,566	-	-	-
流動	④	Current assets	④	42,156	-	42,971	-	43,395	-	44,531	-	-	-
固定 ※2		Fixed assets ※2		27,731	-	27,200	-	26,399	-	26,034	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	106.8	-	105.7	-	103.6	-	102.9	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	148.7	-	142.3	-	132.0	-	128.0	-	-	-

※1 不良債権には破産更生債権が含まれているため、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。

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)		16/12		17/3		17/9		17/12	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計 (百万円)	Total Receivable Outstanding (Millions of Yen)	399,070	8.8	408,259	9.1	429,179	9.7	439,132	10.0
営業貸付金残高	Loans Outstanding	314,391	11.8	322,087	11.2	338,480	10.5	346,707	10.3
無担保ローン	Unsecured	292,122	15.7	301,063	14.6	319,250	12.9	328,112	12.3
有担保ローン	Secured	17,642	-24.9	16,447	-24.7	14,285	-24.7	13,232	-25.0
事業者ローン	Small Business	4,627	-11.3	4,575	-9.8	4,944	4.5	5,362	15.9
支払承諾見返	Credit Guarantee	78,625	-0.4	80,039	2.0	84,564	7.5	86,246	9.7
割賦売掛金残高	Installment Receivable	916	-29.9	857	-28.2	760	-23.6	718	-21.7
その他	Other	5,136	-0.2	5,275	2.7	5,374	4.1	5,459	6.3
口座数 (千件)	Customer Accounts (Thousand)	706	9.4	721	8.7	754	8.7	771	9.2
無担保ローン	Unsecured	692	10.1	707	9.3	741	9.1	758	9.5
有担保ローン	Secured	9	-20.4	8	-20.1	7	-19.8	7	-19.8
事業者ローン	Small Business	5	-6.7	5	-3.2	5	11.8	6	23.5
新規顧客件数 (件)	New Accounts (Number)	140,164	5.4	182,778	1.1	95,050	0.8	143,282	2.2
無担保ローン	Unsecured	140,031	5.3	182,604	1.1	94,935	0.8	143,095	2.2
実質平均利回り ※ (%)	Average Yield ※ (%)	14.7	-0.6	14.7	-0.5	14.8	0.1	14.8	0.1

※ 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

会計ベース残高 (Off-Balance)

17/12	
	増減率(yoy%)
423,816	11.5
318,708	12.7
301,236	15.0
13,232	-25.0
4,239	29.0
98,929	8.3
718	-21.7
5,459	6.3

### (2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		16/12		17/3		17/9		17/12	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
ローン事業店舗数 (店)	Loan Business Branches	910	35	910	16	905	-5	903	-7
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	885	35	885	16	880	-5	878	-7
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	93,019	3,532	94,309	3,866	97,070	5,203	98,165	5,146
自社ATM	AIFUL ATMs	476	-16	473	-19	471	-8	472	-4
自社ATM以外	Other	92,543	3,548	93,836	3,885	96,599	5,211	97,693	5,150
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	137	1	139	3	139	3	140	3
社員数 (人)	N. of Total Employees	1,441	92	1,420	36	1,456	22	1,435	-6
正社員数	N. of Employees (regularly payroll)	1,035	105	1,019	64	1,069	46	1,046	11
非正社員数	N. of Employees (temp.)	406	-13	401	-28	387	-24	389	-17

## 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)		16/12 (9M)	増減率 (yoy%)	17/3 (12M)	増減率 (yoy%)	17/9 (6M)	増減率 (yoy%)	17/12 (9M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	43,563	5.5	58,339	5.8	31,470	9.8	48,185	11.8	10.6
営業貸付金利息	Interest on loans to customers	29,909	9.1	40,292	9.3	22,255	13.9	34,042	8.4	13.8
無担保ローン	Unsecured	27,584	16.6	37,318	16.3	21,021	17.3	32,225	7.9	16.8
有担保ローン	Secured	1,997	-35.1	2,547	-35.0	1,010	-27.2	1,458	0.4	-27.0
事業者ローン	Small business	326	-50.9	426	-49.9	224	0.7	358	0.1	9.9
信用保証収益	Revenue from credit guarantee	8,386	-0.8	11,106	-1.0	5,502	-1.8	8,272	2.0	-1.4
信用購入あっせん収益	Revenue from installment receivable	85	-0.8	114	-1.0	57	3.0	85	0.0	-0.1
その他の営業収益	Other operating revenue	5,182	-2.9	6,825	-1.5	3,654	5.4	5,784	1.4	11.6
償却債権取立益	Recovery of loans previously charged off	4,129	-7.8	5,415	-6.5	2,892	4.4	4,622	1.1	12.0
その他	Other	1,052	22.9	1	24.0	762	9.3	1,161	0.3	10.4
営業費用	Operating expenses	41,334	9.5	54,751	6.5	29,353	7.1	43,904	10.8	6.2
金融費用	Financial expenses	4,679	3.2	6,369	1.3	3,165	1.6	4,529	1.1	-3.2
貸倒関連費用	Credit cost	12,749	23.8	16,724	18.0	9,799	14.5	14,827	3.6	16.3
貸倒損失	Bad debt write-offs	13,991	0.1	17,574	-3.6	10,373	9.5	15,064	3.7	7.7
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	20,525	-11.1	27,006	-13.1	11,639	-18.0	15,718	3.9	-23.4
その他の営業費用	Other operating expenses (SG & A)	23,905	4.3	31,658	2.3	16,388	4.1	24,548	6.0	2.7
広告宣伝費	Advertising expenses	2,384	2.4	3,000	-1.0	1,504	0.5	2,387	0.6	0.1
人件費	Personnel expenses	7,044	7.1	9,420	6.5	4,846	3.9	7,219	1.8	2.5
その他	Other	14,477	3.3	19,236	0.8	10,036	4.8	14,940	3.7	3.2
営業利益	Operating income	2,228	-36.9	3,587	-3.0	2,116	69.7	4,280	1.1	92.1
営業外収益	Non-operating income	475	-60.1	642	-52.2	373	18.9	523	0.1	10.2
営業外費用	Non-operating expenses	136	767.5	139	350.2	7	-94.2	10	0.0	-92.2
経常利益	Ordinary income	2,567	-45.4	4,090	-18.4	2,483	73.7	4,793	1.2	86.7
特別利益	Extraordinary income	-	-	-	-	701	-	703	0.2	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	2,567	-45.4	4,090	-18.4	3,184	122.8	5,497	1.4	114.1
法人税・住民税及び事業税	Income taxes-current	-644	-	-725	-	-106	-	-289	-	-
法人税等調整額	Income taxes-deferred	-6	-	-7	-	-8	-	-12	-	-
当期純利益	Net income	3,219	-35.3	4,823	-8.7	3,300	95.6	5,799	1.4	80.2



## 8. アイフル資金調達状況 (Funding / AIFUL)

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

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/12		17/3		17/9		17/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	107,305	45.2	106,551	43.5	138,990	49.9	151,559	50.5
都市銀行等	City Banks	29,686	12.5	27,831	11.4	29,472	10.6	31,749	10.6
信託銀行	Trust Banks	53,261	22.5	51,210	20.9	66,014	23.7	68,797	22.9
地方銀行・第二地方銀行	Regional Banks	19,758	8.3	21,684	8.8	27,378	9.8	35,162	11.7
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	4,600	1.9	5,825	2.4	16,125	5.8	15,850	5.3
社債・流動化	SB & ABS, ABL	129,857	54.8	138,661	56.5	139,328	50.1	148,479	49.5
普通社債	SB	32,700	13.8	32,700	13.3	8,500	3.1	8,500	2.8
流動化	ABS, ABL	97,157	41.0	105,961	43.2	130,828	47.0	139,979	46.7
合計	Total	237,163	100.0	245,212	100.0	278,318	100.0	300,039	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)		16/12		17/3		17/9		17/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	4,300	1.8	5,300	2.2	7,000	2.5	6,800	2.3
長期調達	Long-term borrowings	232,863	98.2	239,912	97.8	271,318	97.5	293,239	97.7
固定金利借入	Fixed interest rate borrowings	26,299	11.1	31,998	13.0	56,669	20.4	60,242	20.1
変動金利借入	Floating interest rate borrowings	76,706	32.3	69,253	28.2	75,320	27.1	84,517	28.2
社債	SB	32,700	13.8	32,700	13.3	8,500	3.1	8,500	2.8
流動化	ABS, ABL	97,157	41.0	105,961	43.2	130,828	47.0	139,979	46.7
合計	Total	237,163	100.0	245,213	100.0	278,318	100.0	300,039	100.0

### (3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		16/12	17/3	17/9	17/12
調達金利	Funding rate	2.78	2.67	1.89	1.88
間接	Indirect	2.63	2.56	2.49	2.46
直接	Direct	2.90	2.76	1.30	1.28

※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	1.00	1.00
5年スワップレート	5Y SWAP rate	0.07	0.11	0.11	0.10
JGB(10年)	10Y JGB	0.04	0.07	0.06	0.05

## 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)		16/12		17/3		17/9		17/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total Receivable Outstanding (L)	399,070	-	408,259	-	429,179	-	439,132	-
期末営業貸付金	Loans outstanding	314,391	-	322,087	-	338,480	-	346,707	-
無担保	Unsecured	292,122	-	301,063	-	319,250	-	328,112	-
有担保	Secured	17,642	-	16,447	-	14,285	-	13,232	-
事業者	Small business	4,627	-	4,575	-	4,944	-	5,362	-
割賦売掛金	Installment receivable	916	-	857	-	760	-	718	-
支払承諾見返等	Credit guarantee, etc	83,761	-	85,314	-	89,939	-	91,706	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	34,549	-	34,549	-	33,554	-	33,554	-
貸倒発生額合計 ①	Total write-offs ①	13,991	3.51	17,574	4.30	10,373	2.42	15,064	3.43
増減率	YOY%	0.1		-3.6		9.5		7.7	
貸倒発生額 ②	Write-offs ②	11,562	3.68	14,508	4.50	8,790	2.60	12,672	3.66
増減率	YOY%	1.4		-2.4		12.3		9.6	
無担保	Unsecured	10,224	3.50	12,924	4.29	8,112	2.54	11,668	3.56
有担保	Secured	766	4.34	905	5.50	438	3.07	664	5.03
事業者	Small business	570	12.33	678	14.83	238	4.82	339	6.33
割賦売掛金	Installment receivable	139	15.18	166	19.37	41	5.42	60	8.40
支払承諾見返等	Credit guarantee, etc	2,290	2.73	2,900	3.40	1,542	1.71	2,331	2.54
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	214	0.05	143	0.04	161	0.04	108	0.02
個別繰入額 ④	Provision for specific allowance for doubtful accounts ④	166	0.05	82	0.03	105	0.03	36	0.01
無担保	Unsecured	131	0.04	147	0.05	201	0.06	222	0.07
有担保	Secured	-72	-	-164	-	-168	-	-275	-
事業者	Small business	107	2.32	100	2.19	73	1.48	89	1.66
支払承諾見返等	Credit guarantee, etc	48	0.06	60	0.07	55	0.06	72	0.08
①+③	①+③	14,205	3.56	17,717	4.34	10,535	2.45	15,173	3.46
増減率	YOY%	-0.7		-3.7		9.0		6.8	
②+④	②+④	11,728	3.73	14,591	4.53	8,896	2.63	12,708	3.67
増減率	YOY%	0.6		-2.4		11.5		8.4	
無担保	Unsecured	10,356	3.55	13,071	4.34	8,314	2.60	11,890	3.62
有担保	Secured	693	3.93	740	4.50	270	1.89	389	2.94
事業者	Small business	678	14.65	778	17.02	311	6.30	428	7.99
割賦売掛金	Installment receivable	139	15.18	166	19.37	41	5.42	60	8.40
支払承諾見返等	Credit guarantee, etc	2,338	2.79	2,960	3.47	1,598	1.78	2,404	2.62
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	12,749	3.19	16,724	4.10	9,799	2.28	14,827	3.38
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	33,094	8.29	33,554	8.22	32,819	7.65	33,209	7.56

※ 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)		16/12		17/3		17/9		17/12		17/12			
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims in bankruptcy ※1	(L)	343,907	-	351,058	-	366,536	-	374,352	-	346,353	-
無担保ローン		Unsecured loan		292,627	-	301,568	-	319,893	-	328,788	-	301,912	-
無担保ローン以外		Secured loan and Small business loan		51,279	-	49,489	-	46,642	-	45,564	-	44,440	-
4分類開示債権合計	①	NPL total	①	60,561	17.61	61,368	17.48	61,847	16.87	62,575	16.72	62,575	18.07
前年同期比		YOY%		-1.6		-0.4		2.0		3.3		3.3	
破綻先		Loans in legal bankruptcy		29,250	8.51	28,686	8.17	27,765	7.58	27,381	7.31	27,381	7.91
延滞債権		Non-accrual loans		21,470	6.24	23,582	6.72	22,802	6.22	23,896	6.38	23,896	6.90
3ヶ月以上延滞債権		Loans past due for three months or more		4,299	1.25	4,122	1.17	5,084	1.39	5,131	1.37	5,131	1.48
貸出条件緩和債権		Restructured loans		5,542	1.61	4,976	1.42	6,195	1.69	6,167	1.65	6,167	1.78
うち無担保ローン	②	Unsecured Loan	②	25,157	8.60	26,867	8.91	29,070	9.09	30,695	9.34	30,695	10.17
前年同期比		YOY%		18.1		19.6		21.0		22.0		22.0	
破綻先		Loans in legal bankruptcy		379	0.13	344	0.11	428	0.13	480	0.15	480	0.16
延滞債権		Non-accrual loans		15,844	5.41	18,340	6.08	18,172	5.68	19,617	5.97	19,617	6.50
3ヶ月以上延滞債権		Loans past due for three months or more		4,116	1.41	3,870	1.28	4,880	1.53	4,950	1.51	4,950	1.64
貸出条件緩和債権		Restructured loans		4,817	1.65	4,311	1.43	5,588	1.75	5,646	1.72	5,646	1.87
うち無担保ローン以外		Secured Loan		35,404	69.04	34,500	69.71	32,776	70.27	31,880	69.97	31,880	71.74
前年同期比		YOY%		-12.1		-11.9		-10.4		-10.0		-10.0	
破綻先		Loans in legal bankruptcy		28,871	56.30	28,341	57.27	27,336	58.61	26,900	59.04	26,900	60.53
延滞債権		Non-accrual loans		5,626	10.97	5,241	10.59	4,629	9.93	4,278	9.39	4,278	9.63
3ヶ月以上延滞債権		Loans past due for three months or more		182	0.36	251	0.51	203	0.44	180	0.40	180	0.41
貸出条件緩和債権		Restructured loans		724	1.41	665	1.35	606	1.30	520	1.14	520	1.17
期末貸倒引当金	③	Allowance for NPL	③	60,594	-	60,567	-	59,054	-	59,093	-		-
流動	④	Current assets	④	33,094	-	33,554	-	32,819	-	33,209	-		-
固定 ※2		Fixed assets ※2		27,499	-	27,012	-	26,234	-	25,883	-		-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	100.1	-	98.7	-	95.5	-	94.4	-		-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	131.6	-	124.9	-	112.9	-	108.2	-		-

※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)		16/12			17/3			17/12		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	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	20,525	3,075	23,600	27,006	3,771	30,778	15,718	2,162	17,881
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	37,475	9,359	46,835	30,994	8,663	39,657	15,276	6,500	21,776

(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)		16/12			17/3			17/12		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	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 ※	21,834	3,075	24,909	28,798	3,771	32,570	16,791	2,162	18,953
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	41,604	9,359	50,964	34,640	8,663	43,303	17,848	6,500	24,349

※ 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3四半期198百万、2017年3月期253百万、2018年3月期第3四半期162百万円が含まれております。

※ Doubtful accounts reversal of LIFECARD is included in reversal of Interest repayment (198million yen in FY2016/12, 253million yen in FY2017/3 and 162million yen in FY2017/12).

## 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	16/12				17/3				17/12			
	件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance	
	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)
=<15.0%	181	26.2	146,546	50.2	187	26.5	152,709	50.7	201	26.6	166,858	50.9
15.0%< =<18.0%	486	70.2	136,024	46.6	497	70.3	139,344	46.3	537	70.9	153,838	46.9
18.0%< =<20.0%	0	0.0	400	0.1	0	0.0	379	0.1	0	0.0	302	0.1
20.0%<	24	3.5	9,151	3.1	22	3.2	8,628	2.9	18	2.4	7,111	2.2
合計 (Total)	692	100.0	292,122	100.0	707	100.0	301,063	100.0	758	100.0	328,112	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	16/12				17/3				17/12			
	件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance	
	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)
=<100	195	28.2	12,291	4.2	198	28.0	12,651	4.2	206	27.3	13,330	4.1
100< =<200	74	10.7	11,347	3.9	76	10.8	11,631	3.9	80	10.6	12,297	3.7
200< =<300	86	12.5	22,420	7.7	88	12.5	22,944	7.6	94	12.5	24,518	7.5
300< =<400	60	8.7	21,152	7.2	61	8.7	21,575	7.2	66	8.8	23,594	7.2
400< =<500	119	17.3	56,088	19.2	120	17.0	56,150	18.7	128	17.0	60,114	18.3
500< =<1,000	92	13.3	70,559	24.2	95	13.6	73,309	24.4	106	14.0	81,315	24.8
1,000<	64	9.3	98,263	33.6	67	9.6	102,799	34.1	74	9.8	112,941	34.4
合計 (Total)	692	100.0	292,122	100.0	707	100.0	301,063	100.0	758	100.0	328,112	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)

	16/12		17/3		17/9		17/12	
		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計 (百万円)	162,322	5.6	163,571	5.6	162,330	4.3	168,318	3.7
割賦売掛金残高	95,854	8.7	96,276	8.2	93,561	5.1	99,270	3.6
営業貸付金残高	44,977	2.6	45,564	3.2	46,209	2.4	46,330	3.0
支払承諾見返	20,816	-1.6	21,007	-0.8	21,767	4.7	21,893	5.2
その他営業債権	673	14.5	722	14.5	791	14.1	824	22.4
クレジットカード								
有効カード会員数 (千人)	6,295	1.6	5,883	-6.5	5,814	-7.6	5,768	-8.4
プロパー	1,802	-0.8	1,795	-1.0	1,775	-1.7	1,754	-2.7
提携	4,492	2.6	4,088	-8.7	4,038	-9.9	4,014	-10.7
新規発行数 (千枚)	354	3.9	512	2.2	242	2.6	361	2.0
プロパー	99	8.9	136	7.9	77	17.2	114	15.1
提携	254	2.1	376	0.2	164	-3.0	246	-3.1
買上実績 (百万円)	506,582	7.2	681,362	7.0	345,618	4.0	521,562	3.0
包括信用購入あっせん	475,752	7.7	640,598	7.5	325,359	4.3	491,232	3.3
キャッシング	30,830	-0.0	40,763	-0.5	20,259	-2.0	30,330	-1.6
実質平均利回り	18.3	-0.4	18.3	-0.5	17.9	-0.3	18.0	-0.3

17/12	
	増減率(yoy%)
163,928	3.8
96,155	3.4
45,055	3.8
21,893	5.2
824	22.4

注) 斜体数値は増減数

#### (2) チャネル展開 (Marketing Channel)

	16/12		17/3		17/9		17/12	
		増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
保証提携数 (先)	137	3	137	3	141	6	142	5
社員数 (人)	1,010	4	1,004	-13	1,034	29	1,030	20
正社員数 (人)	425	6	420	-13	453	39	461	36
非正社員数 (人)	585	-2	584	0	581	-10	569	-16

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)		16/12 (9M)		17/3 (12M)		17/9 (6M)		17/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	21,552	2.4	28,890	1.9	14,568	2.9	22,179	13.7	2.9
信用購入あっせん収益	Installment receivable	11,421	5.8	15,361	5.5	7,821	4.5	11,912	7.4	4.3
営業貸付金利息	Loans (Cash advance)	4,223	-2.8	5,603	-0.7	2,807	0.5	4,254	2.6	0.7
信用保証収益	Revenue from Credit guarantee	951	0.1	1,272	0.2	659	4.1	1,004	0.6	5.6
その他	Other operating revenue	4,956	0.1	6,653	-3.3	3,280	1.2	5,008	3.1	1.1
営業費用	Operating expenses	19,045	-0.3	25,980	-4.6	13,524	4.8	20,091	12.4	5.5
金融費用	Financial expenses	1,182	-32.2	1,610	-26.2	807	-3.8	1,133	0.7	-4.1
貸倒関連費用	Credit cost	2,556	5.5	3,669	89.2	2,056	10.4	3,001	1.9	17.4
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	15,306	2.5	20,700	2.3	10,659	4.5	15,956	9.9	4.2
広告宣伝費	Advertising expenses	123	-36.5	166	-49.7	121	33.0	149	0.1	21.0
人件費	Personnel expenses	2,955	-2.8	3,953	-3.4	2,034	3.3	3,063	1.9	3.7
その他	Other	12,227	4.6	16,580	4.9	8,503	4.4	12,743	7.9	4.2
営業利益	Operating income	2,507	29.1	2,910	161.3	1,044	-16.3	2,088	1.3	-16.7
営業外収益	Non-operating income	357	675.8	392	-	86	-67.0	116	0.1	-67.3
営業外費用	Non-operating expenses	2	0.3	65	907.9	1	-94.1	2	0.0	-2.7
経常利益	Ordinary income	2,862	44.1	3,237	183.9	1,128	-23.6	2,202	1.4	-23.1
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	2,862	44.1	3,237	183.9	1,128	-23.6	2,202	1.4	-23.1
法人税・住民税及び事業税	Income taxes-current	908	165.6	1,042	192.7	83	-73.5	327	0.2	-64.0
法人税等調整額	Income taxes-deferred	-713	-	-836	-	282	-	289	0.2	-
当期純利益	Net income	2,667	36.1	3,031	63.1	763	-54.8	1,585	1.0	-40.5

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)		16/12		17/3		17/9		17/12		
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		構成比(%)	増減率(yoy%)
営業債権残高合計 ※1	Total receivable outstanding ※1	579,483	8.2	591,528	8.4	624,638	10.8	645,290	100.0	11.4
アイフル	AIFUL	399,070	8.8	408,259	9.1	429,179	9.7	439,132	68.1	10.0
ライフカード	LIFECARD	162,322	5.6	163,571	5.6	162,330	4.3	168,318	26.1	3.7
ビジネスnext	BUSINEXT	43,505	3.4	44,997	5.9	46,374	8.2	47,851	7.4	10.0
営業収益 ※2	Total operating revenue ※2	68,330	4.1	91,450	4.3	49,252	8.9	75,952	100.0	11.2
アイフル	AIFUL	43,563	5.5	58,339	5.8	31,470	9.8	48,185	63.4	10.6
ライフカード	LIFECARD	21,552	2.4	28,890	1.9	14,568	2.9	22,179	29.2	2.9
ビジネスnext	BUSINEXT	1,628	14.9	2,248	17.0	1,304	20.9	2,035	2.7	25.0
経常利益 ※2	Total ordinary income ※2	5,292	-27.2	7,399	7.8	2,383	-18.0	5,270	100.0	-0.4
アイフル	AIFUL	2,567	-45.4	4,090	-18.4	2,483	73.7	4,793	91.0	86.7
ライフカード	LIFECARD	2,862	44.1	3,237	183.9	1,128	-23.6	2,202	41.8	-23.1
ビジネスnext	BUSINEXT	-75	-	193	-47.3	-151	-	-213	-	-
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	5,124	-29.2	7,276	3.3	3,402	17.3	6,408	100.0	25.1
アイフル	AIFUL	3,219	-35.3	4,823	-8.7	3,300	95.6	5,799	90.5	80.2
ライフカード	LIFECARD	2,667	36.1	3,031	63.1	763	-54.8	1,585	24.7	-40.5
ビジネスnext	BUSINEXT	-145	-	101	-72.2	-244	-	-350	-	-

※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.