

2019年3月期 第1四半期決算データブック

Data Book (First quarter report for fiscal year ending March, 2019)

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アイフル株式会社

AIFUL CORPORATION

1. 主要利益数値 (Main Indices / Group & AIFUL)

(1) 連結 (Consolidated)

年/決算月(Fiscal Year)			17/3		17/6		18/3		18/6		19/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	91,450	4.3	24,224	9.1	115,389	26.2	27,682	14.3	115,400	0.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	84,440	4.2	23,132	12.2	112,897	33.7	26,218	13.3	98,900	-12.4
営業利益	(百万円)	Operating profit	(Millions of Yen)	7,009	5.0	1,091	-31.5	2,492	-64.4	1,463	34.0	16,400	558.1
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	7,399	7.8	1,229	-17.3	2,823	-61.8	1,773	44.2	16,900	498.7
親会社株主に帰属する当期純利益	(百万円)	Profit attributable to owners of parent	(Millions of Yen)	7,276	3.3	1,976	24.3	3,958	-45.6	1,840	-6.9	15,600	294.1
総資産	(百万円)	Total assets	(Millions of Yen)	616,651	8.7	647,334	11.0	682,645	10.7	696,615	7.6	780,000	14.3
純資産	(百万円)	Net assets	(Millions of Yen)	111,649	7.1	117,728	11.4	119,407	6.9	120,795	2.6	134,300	12.5
一株当たり当期純利益	(円)	EPS	(Yen)	15.05	3.2	4.09	24.3	8.18	-45.6	3.80	-7.1	32.25	294.3
一株当たり純資産	(円)	BPS	(Yen)	228.94	6.9	231.51	6.7	236.13	3.1	239.48	3.4	266.69	12.9
自己資本比率	(%)	Equity ratio	(%)	18.0	-0.2	17.3	-0.7	16.7	-1.3	16.6	-0.7	16.5	-0.2
総資産経常利益率	(%)	ROA	(%)	1.2	0.0	0.8	-0.2	0.4	-0.8	1.0	0.2	2.3	1.9
自己資本当期純利益率	(%)	ROE	(%)	6.8	-0.2	7.1	1.0	3.5	-3.3	6.4	-0.7	12.8	9.3

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

(2) 単体 (AIFUL)

年/決算月(Fiscal Year)			17/3		17/6		18/3		18/6		19/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	58,339	5.8	15,387	8.3	64,663	10.8	17,201	11.8	70,500	9.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	54,751	6.5	14,965	10.1	64,296	17.4	15,905	6.3	59,200	-7.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	3,587	-3.0	421	-31.8	366	-89.8	1,296	207.7	11,300	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	4,090	-18.4	615	-4.9	979	-76.1	1,492	142.4	11,900	-
当期純利益	(百万円)	Profit	(Millions of Yen)	4,823	-8.7	1,351	87.3	2,437	-49.5	1,647	21.9	12,100	396.5
総資産	(百万円)	Total assets	(Millions of Yen)	439,840	8.0	467,911	11.2	500,262	13.7	512,787	9.6	574,700	14.9
純資産	(百万円)	Net assets	(Millions of Yen)	83,919	6.4	84,596	6.3	85,548	1.9	87,147	3.0	97,400	13.9
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,619	0.2	484,619	0.1	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)	9.98	-8.8	2.80	87.9	5.04	-49.5	3.41	21.8	25.02	396.4
一株当たり純資産	(円)	BPS	(Yen)	171.61	6.2	174.40	7.1	176.38	2.8	179.69	3.0	201.36	14.2
自己資本比率	(%)	Equity ratio	(%)	18.9	-0.3	18.0	-0.7	17.1	-1.8	16.9	-1.1	16.9	-0.2
総資産経常利益率	(%)	ROA	(%)	1.0	-0.2	0.5	-0.1	0.2	-0.8	1.2	0.7	2.2	2.0
自己資本当期純利益率	(%)	ROE	(%)	6.0	-1.0	6.5	2.8	2.9	-3.1	7.7	1.2	13.3	10.4

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

注1: 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。

Note1: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

注2: 2018年3月期よりROAを総資産経常利益率に変更しております。また、過去数値においても同様の基準に合わせて変更しております。

Note2: Calculation of ROA has been changed to ratio of ordinary profit to total assets. Therefore, the same changes are applied to past year figures.

2. グループ合計営業実績 (Operating Results / Group Total)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6		18/6			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total receivable outstanding	(Millions of Yen)	591,528	8.4	607,491	9.7	665,669	12.5	681,215	12.1	657,619	13.0
営業貸付金残高		Loans outstanding		412,649	9.7	426,867	11.0	472,018	14.4	487,499	14.2	429,324	17.3
無担保ローン		Unsecured		346,411	13.0	361,932	14.2	404,056	16.6	417,192	15.3	390,313	17.6
有担保ローン		Secured		24,044	-14.6	22,224	-17.4	20,923	-13.0	21,249	-4.4	21,249	-4.4
事業者ローン		Small business		42,192	1.7	42,710	4.2	47,037	11.5	49,057	14.9	17,761	49.0
割賦売掛金残高		Installment receivables		97,134	7.7	96,503	6.8	100,460	3.4	98,412	2.0	95,137	2.3
支払承諾見返		Credit guarantee		75,747	3.2	78,135	7.4	86,465	14.1	88,521	13.3	126,376	7.9
その他営業債権		Other		5,997	4.0	5,985	3.8	6,725	12.1	6,782	13.3	6,782	13.3
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	916	6.4	1,054	20.5	1,299	41.7	1,327	25.9		
無担保ローン		Unsecured		879	7.0	1,016	21.6	1,259	43.3	1,287	26.6		
有担保ローン		Secured		9	-18.8	8	-18.7	7	-16.9	7	-16.6		
事業者ローン		Small business		28	0.7	29	3.0	32	12.3	33	14.9		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,883	-6.5	5,874	-7.2	5,771	-1.9	5,776	-1.7		
新規顧客件数	(件)	New accounts	(Number)	188,168	1.2	81,423	68.7	423,106	124.9	75,309	-7.5		
無担保ローン		Unsecured		182,604	1.1	79,815	69.9	415,738	127.7	73,229	-8.3		
有担保ローン		Secured		220	-20.0	51	-1.9	266	20.9	75	47.1		
事業者ローン		Small business		5,344	7.6	1,557	25.7	7,102	32.9	2,005	28.8		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	512	2.2	137	1.6	517	0.8	129	-6.1		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		2,489	8	3,297	790	3,497	1,008	3,299	2
正社員数		N. of employees (regularly payroll)		1,473	40	2,293	821	2,503	1,030	2,369	76
非正社員数		N. of employees (temp.)		1,016	-32	1,004	-31	994	-22	930	-74

注1:「営業債権ベース(including off-balance)」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: "Including off-balance" is Receivable outstanding including off-balance sheet amount due to 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 ended March 31, 2018.

3. グループ合計損益の内訳 (Revenue and Expenses / Group Total)

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3 (12M)		17/6 (3M)		18/3 (12M)		18/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	91,450	4.3	24,224	9.1	115,389	26.2	27,682	4.3	14.3
営業貸付金利息	Interest on operating loans	47,869	8.2	13,099	13.5	56,305	17.6	15,649	2.4	19.5
無担保ローン	Unsecured	42,892	13.8	11,983	17.5	51,949	21.1	14,502	2.2	21.0
有担保ローン	Secured	3,206	-28.5	702	-21.2	2,597	-19.0	597	0.1	-14.8
事業者ローン	Small business	1,769	-14.4	413	-7.4	1,758	-0.6	549	0.1	32.9
信用購入あっせん収益	Revenue from installment receivable	15,531	5.6	3,954	5.2	16,038	3.3	3,946	0.6	-0.2
信用保証収益	Revenue from credit guarantee	12,494	0.0	3,212	2.9	12,992	4.0	3,310	0.5	3.0
その他の営業収益	Other operating revenue	15,555	-4.3	3,957	4.4	30,052	93.2	4,775	0.7	20.7
買取債権回収高	Collection from purchased receivable	2,096	-2.1	339	17.9	2,074	-1.1	322	0.0	-5.1
償却債権取立益	Recoveries of written off claims	5,678	-5.7	1,429	0.7	6,411	12.9	1,576	0.2	10.3
その他	Other	7,780	-3.8	2,189	5.0	21,566	177.2	2,876	0.4	31.4
営業費用	Operating expenses	84,440	4.2	23,132	12.2	112,897	33.7	26,218	4.0	13.3
金融費用	Financial expenses	8,030	3.2	2,139	13.1	7,560	-5.9	1,826	0.3	-14.6
売上原価	Cost of sales	1,537	-4.5	296	39.2	12,815	733.4	216	0.0	-27.0
債権買取原価	Cost of purchased receivable	1,476	9.3	283	33.1	1,497	1.5	216	0.0	-23.6
その他	Other	61	-76.3	13	-	11,317	-	-	-	-
貸倒関連費用	Credit cost	20,744	28.6	6,289	21.7	20,497	-1.2	8,686	1.3	38.1
貸倒損失	Bad debt write offs	20,816	-3.5	6,668	12.9	22,651	8.8	7,884	1.2	18.2
利息返還関連費用	Expenses for interest repayment	-	-	-	-	12,384	-	-	-	-
利息返還金	Interest repayment	28,545	-12.5	6,858	-9.7	22,484	-21.2	3,150	0.5	-54.1
その他の営業費用	Other operating expenses (SG & A)	54,127	2.9	14,407	8.0	59,638	10.2	15,489	2.4	7.5
広告宣伝費	Advertising expenses	3,450	-5.1	968	2.2	3,592	4.1	849	0.1	-12.3
人件費	Personnel expenses	14,270	3.7	3,884	10.2	15,680	9.9	3,963	0.6	2.0
その他	Other	36,406	3.4	9,554	7.7	40,365	10.9	10,676	1.6	11.8
営業利益	Operating profit(loss)	7,009	5.0	1,091	-31.5	2,492	-64.4	1,463	0.2	34.0
営業外収益	Non-operating income	557	152.8	143	184.8	359	-35.5	337	0.1	135.5
営業外費用	Non-operating expenses	168	372.3	5	-96.6	28	-83.0	27	0.0	416.9
経常利益	Ordinary profit (loss)	7,399	7.8	1,229	-17.3	2,823	-61.8	1,773	0.3	44.2
特別利益	Extraordinary income	-	-	700	-	703	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	7,399	7.8	1,930	29.8	3,527	-52.3	1,773	0.3	-8.1
法人税・住民税及び事業税	Income taxes-current	440	145.3	6	-87.0	437	-0.8	84	0.0	-
法人税等調整額	Income taxes-deferred	-318	-	135	-	144	-	10	0.0	-92.2
当期純利益	Profit (loss)	7,276	3.3	1,789	12.6	2,945	-59.5	1,678	0.3	-6.2
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-	-	-186	-	-1,012	-	-161	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	7,276	3.3	1,976	24.3	3,958	-45.6	1,840	0.3	-6.9

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 ended 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(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		17/3		17/6		18/3		18/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	192,523	52.1	201,907	50.0	241,033	55.3	248,813	55.1
都市銀行等	City banks etc.	27,831	7.5	28,398	7.0	31,500	7.2	30,236	6.7
信託銀行	Trust banks	66,910	18.1	71,797	17.8	79,717	18.3	86,100	19.1
地方銀行・第二地方銀行	Regional banks	25,684	7.0	26,338	6.5	40,510	9.3	43,476	9.6
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	72,096	19.5	75,372	18.7	89,303	20.5	88,999	19.7
社債・流動化	SB & ABS, ABL	176,890	47.9	201,931	50.0	194,487	44.7	203,154	44.9
普通社債	SB	32,700	8.9	30,100	7.5	8,500	2.0	8,500	1.9
流動化	ABS, ABL	144,190	39.0	171,831	42.5	185,987	42.7	194,654	43.1
合計	Total	369,414	100.0	403,838	100.0	435,520	100.0	451,967	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)		17/3		17/6		18/3		18/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	81,010	21.9	83,254	20.6	91,625	21.0	90,220	20.0
長期調達	Long-term borrowings	288,404	78.1	320,584	79.4	343,895	79.0	361,747	80.0
固定金利借入	Fixed interest rate borrowings	37,290	10.1	44,782	11.1	62,747	14.4	61,004	13.5
変動金利借入	Floating interest rate borrowings	81,623	22.1	80,771	20.0	94,960	21.8	104,189	23.1
社債・流動化	SB & ABS, ABL	169,490	45.9	195,031	48.3	186,187	42.8	196,554	43.5
普通社債(固定)	SB (Fixed interest rate)	32,700	8.9	30,100	7.5	8,500	2.0	8,500	1.9
流動化(固定)	ABS, ABL (Fixed interest rate)	45,000	12.2	60,565	15.0	75,003	17.2	74,825	16.6
流動化(変動)	ABS, ABL (Floating interest rate)	91,790	24.8	104,366	25.8	102,683	23.6	113,228	25.1
合計	Total	369,414	100.0	403,838	100.0	435,520	100.0	451,967	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		17/3	17/6	18/3	18/6
調達金利	Funding rate	2.37	2.27	1.87	1.86
間接	Indirect	2.08	2.10	2.17	2.20
直接	Direct	2.69	2.44	1.50	1.45

※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 ended 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(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6	
		(L)	(L)		/ (L) %		/ (L) %		/ (L) %		/ (L) %
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims provable in bankruptcy ※1	(L)	441,835	-	455,489	-	499,618	-	514,861	-
無担保ローン		Unsecured loan		346,917	-	362,461	-	404,816	-	418,039	-
無担保ローン以外		Secured loan and Small business loan		94,918	-	93,027	-	94,801	-	96,821	-
4分類開示債権合計	①	NPL total	①	66,401	15.03	66,493	14.60	71,515	14.31	72,270	14.04
	前年同期比		YOY%	0.4		0.9		7.7		8.7	
破綻先		Loans in legal bankruptcy		28,712	6.50	28,243	6.20	27,147	5.43	26,949	5.23
延滞債権		Non-accrual loans		25,530	5.78	24,888	5.46	28,314	5.67	27,792	5.40
3ヶ月以上延滞債権		Loans past due for three months or more		4,407	1.00	4,959	1.09	5,792	1.16	6,375	1.24
貸出条件緩和債権		Restructured loans		7,750	1.75	8,402	1.84	10,261	2.05	11,153	2.17
うち無担保ローン	②	Unsecured loan	②	30,207	8.71	31,256	8.62	37,904	9.36	39,105	9.35
	前年同期比		YOY%	19.3		19.8		25.5		25.1	
破綻先		Loans in legal bankruptcy		361	0.10	429	0.12	531	0.13	646	0.15
延滞債権		Non-accrual loans		18,819	5.42	18,440	5.09	22,409	5.54	22,067	5.28
3ヶ月以上延滞債権		Loans past due for three months or more		4,142	1.19	4,805	1.33	5,589	1.38	6,148	1.47
貸出条件緩和債権		Restructured loans		6,884	1.98	7,581	2.09	9,374	2.32	10,242	2.45
うち無担保ローン以外		Secured loan and Small business loan		36,193	38.13	35,236	37.88	33,611	35.45	33,165	34.25
	前年同期比		YOY%	-11.4		-11.5		-7.1		-5.9	
破綻先		Loans in legal bankruptcy		28,351	29.87	27,813	29.90	26,616	28.08	26,303	27.17
延滞債権		Non-accrual loans		6,711	7.07	6,447	6.93	5,904	6.23	5,725	5.91
3ヶ月以上延滞債権		Loans past due for three months or more		264	0.28	154	0.17	203	0.21	226	0.23
貸出条件緩和債権		Restructured loans		866	0.91	820	0.88	887	0.94	910	0.94
期末貸倒引当金	③	Allowance for NPL	③	70,172	-	69,572	-	66,959	-	67,355	-
流動	④	Current assets	④	42,971	-	42,840	-	41,344	-	41,919	-
固定 ※2		Non-current assets ※2		27,200	-	26,732	-	25,614	-	25,436	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	105.7	-	104.6	-	93.6	-	92.5	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	142.3	-	137.1	-	109.1	-	105.8	-

※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 provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.

※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).

※3 2019年3月期第1四半期の数値について一部訂正をしております。

Underlined NPL figures for the first quarter of fiscal year ending March 2019, were corrected.

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 ended 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

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

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)

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

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.

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.

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.

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 (Operating Results / AIFUL)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計	(百万円) Total receivable outstanding (Millions of Yen)	408,259	9.1	417,769	9.3	454,316	11.3	466,339	11.6
営業貸付金残高	Loans outstanding	322,087	11.2	329,860	10.8	360,031	11.8	370,147	12.2
無担保ローン	Unsecured	301,063	14.6	309,774	13.7	341,777	13.5	352,210	13.7
有担保ローン	Secured	16,447	-24.7	15,316	-25.1	12,403	-24.6	11,553	-24.6
事業者ローン	Small business	4,575	-9.8	4,769	-2.4	5,850	27.9	6,383	33.8
支払承諾見返	Credit guarantee	80,039	2.0	81,869	4.5	87,970	9.9	89,833	9.7
割賦売掛金残高	Installment receivables	857	-28.2	801	-26.3	503	-41.3	470	-41.3
その他	Other	5,275	2.7	5,238	2.2	5,811	10.2	5,888	12.4
口座数	(千件) N. of customer accounts (Thousand)	721	8.7	733	8.2	802	11.2	822	12.1
無担保ローン	Unsecured	707	9.3	719	8.7	788	11.4	808	12.2
有担保ローン	Secured	8	-20.1	8	-20.0	6	-19.1	6	-19.5
事業者ローン	Small business	5	-3.2	5	6.0	6	32.1	7	35.6
新規顧客件数	(件) New accounts (Number)	182,778	1.1	44,419	-5.5	197,826	8.2	54,067	21.7
無担保ローン	Unsecured	182,604	1.1	44,346	-5.6	197,565	8.2	53,993	21.8
実質平均利回り ※	(%) Average yield ※ (%)	14.7	-0.5	14.8	-0.1	14.7	0.0	14.9	0.1

18/6	増減率(yoy%)
452,505	13.0
343,629	14.5
326,720	16.2
11,553	-24.6
5,355	51.0
102,516	8.4
470	-41.3
5,888	12.4

※ 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)		17/3		17/6		18/3		18/6	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
ローン事業店舗数	(店) Loan business branches	910	16	908	8	900	-10	898	-10
有人店舗	Staffed branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed branches	885	16	883	8	875	-10	873	-10
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	94,309	3,866	95,767	4,771	99,525	5,216	100,281	4,514
自社ATM	AIFUL ATMs	473	-19	472	-7	469	-4	468	-4
自社ATM以外	Other	93,836	3,885	95,295	4,778	99,056	5,220	99,813	4,518
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	139	3	139	3	139	0	141	2
社員数	(人) N. of total employees	1,420	36	1,455	46	1,444	24	1,469	14
正社員数	N. of employees (regularly payroll)	1,019	64	1,069	67	1,057	38	1,096	27
非正社員数	N. of employees (temp.)	401	-28	386	-21	387	-14	373	-13

7. アイフル損益の内訳 (Revenue and Expenses / AIFUL)

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3 (12M)	増減率 (yoy%)	17/6 (3M)	増減率 (yoy%)	18/3 (12M)	増減率 (yoy%)	18/6 (3M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	58,339	5.8	15,387	8.3	64,663	10.8	17,201	3.9	11.8
営業貸付金利息	Interest on operating loans	40,292	9.3	10,881	12.6	45,881	13.9	12,525	2.8	15.1
無担保ローン	Unsecured	37,318	16.3	10,241	16.2	43,510	16.6	11,957	2.7	16.8
有担保ローン	Secured	2,547	-35.0	534	-26.9	1,862	-26.9	394	0.1	-26.2
事業者ローン	Small business	426	-49.9	106	-12.5	507	18.9	173	0.0	63.2
信用保証収益	Revenue from credit guarantee	11,106	-1.0	2,744	-2.1	10,976	-1.2	2,733	0.6	-0.4
信用購入あっせん収益	Revenue from installment receivable	114	-1.0	31	5.9	19	-83.1	4	0.0	-85.9
その他の営業収益	Other operating revenue	6,825	-1.5	1,730	1.6	7,785	14.1	1,937	0.4	12.0
償却債権取立益	Recoveries of written off claims	5,415	-6.5	1,352	0.4	6,126	13.1	1,481	0.3	9.6
その他	Other	1,409	24.0	377	5.8	1,659	17.7	456	0.1	20.8
営業費用	Operating expenses	54,751	6.5	14,965	10.1	64,296	17.4	15,905	3.6	6.3
金融費用	Financial expenses	6,369	1.3	1,797	15.7	5,841	-8.3	1,414	0.3	-21.3
貸倒関連費用	Credit cost	16,724	18.0	4,904	17.9	13,281	-20.6	6,193	1.4	26.3
貸倒損失	Bad debt write-offs	17,574	-3.6	5,490	11.2	18,012	2.5	5,992	1.3	9.1
利息返還関連費用	Expenses for interest repayment	-	-	-	-	12,384	-	-	-	-
利息返還金	Interest repayment	27,006	-13.1	6,532	-9.2	21,221	-21.4	2,931	0.7	-55.1
その他の営業費用	Other operating expenses (SG & A)	31,658	2.3	8,263	4.9	32,788	3.6	8,297	1.9	0.4
広告宣伝費	Advertising expenses	3,000	-1.0	835	-0.8	2,980	-0.7	771	0.2	-7.7
人件費	Personnel expenses	9,420	6.5	2,446	6.8	9,651	2.4	2,423	0.5	-0.9
その他	Other	19,236	0.8	4,981	5.0	20,157	4.8	5,101	1.1	2.4
営業利益	Operating profit (loss)	3,587	-3.0	421	-31.8	366	-89.8	1,296	0.3	207.7
営業外収益	Non-operating income	642	-52.2	198	28.2	657	2.4	217	0.0	9.8
営業外費用	Non-operating expenses	139	350.2	3	-97.0	44	-68.2	21	0.0	472.3
経常利益	Ordinary profit (loss)	4,090	-18.4	615	-4.9	979	-76.1	1,492	0.3	142.4
特別利益	Extraordinary income	-	-	700	-	703	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	4,090	-18.4	1,316	103.4	1,683	-58.8	1,492	0.3	13.4
法人税・住民税及び事業税	Income taxes-current	-725	-	-30	-	-736	-	-150	-	-
法人税等調整額	Income taxes-deferred	-7	-	-4	-	-17	-	-5	-	-
当期純利益	Profit (loss)	4,823	-8.7	1,351	87.3	2,437	-49.5	1,647	0.4	21.9

8. アイフル資金調達状況 (Funding / AIFUL)

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	106,551	43.5	114,081	41.3	152,870	50.1	157,412	49.1
都市銀行等	City banks etc.	27,831	11.4	28,398	10.3	31,500	10.3	30,236	9.4
信託銀行	Trust banks	51,210	20.9	54,793	19.8	69,217	22.7	71,200	22.2
地方銀行・第二地方銀行	Regional banks	21,684	8.8	22,338	8.1	34,676	11.4	36,725	11.5
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	5,825	2.4	8,550	3.1	17,475	5.7	19,250	6.0
社債・流動化	SB & ABS, ABL	138,661	56.5	162,196	58.7	152,272	49.9	163,125	50.9
普通社債	SB	32,700	13.3	30,100	10.9	8,500	2.8	8,500	2.7
流動化	ABS, ABL	105,961	43.2	132,096	47.8	143,772	47.1	154,625	48.2
合計	Total	245,212	100.0	276,278	100.0	305,142	100.0	320,537	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)		17/3		17/6		18/3		18/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	5,300	2.2	5,300	1.9	7,000	2.3	6,000	1.9
長期調達	Long-term borrowings	239,912	97.8	270,978	98.1	298,142	97.7	314,537	98.1
固定金利借入	Fixed interest rate borrowings	31,998	13.0	40,023	14.5	60,389	19.8	60,629	18.9
変動金利借入	Floating interest rate borrowings	69,253	28.2	68,757	24.9	85,480	28.0	90,783	28.3
社債	SB	32,700	13.3	30,100	10.9	8,500	2.8	8,500	2.7
流動化	ABS, ABL	105,961	43.2	132,096	47.8	143,772	47.1	154,625	48.2
合計	Total	245,213	100.0	276,278	100.0	305,142	100.0	320,537	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		17/3	17/6	18/3	18/6
調達金利	Funding rate	2.67	2.48	1.86	1.81
間接	Indirect	2.56	2.54	2.44	2.43
直接	Direct	2.76	2.45	1.27	1.22

※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	0.11	0.11	0.11	0.10
JGB(10年)	10Y JGB	0.07	0.09	0.04	0.04

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)		17/3		17/6		18/3		18/6	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	408,259	-	417,769	-	454,316	-	466,339	-
期末営業貸付金	Loans outstanding	322,087	-	329,860	-	360,031	-	370,147	-
無担保	Unsecured	301,063	-	309,774	-	341,777	-	352,210	-
有担保	Secured	16,447	-	15,316	-	12,403	-	11,553	-
事業者	Small business	4,575	-	4,769	-	5,850	-	6,383	-
割賦売掛金	Installment receivables	857	-	801	-	503	-	470	-
支払承諾見返等	Credit guarantee, etc.	85,314	-	87,108	-	93,781	-	95,722	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	34,549	-	33,554	-	33,554	-	28,913	-
貸倒発生額合計 ①	Total bad debt ①	17,574	4.30	5,490	1.31	18,012	3.96	5,992	1.37
増減率	YOY%	-3.6		11.2		2.5		9.1	
貸倒発生額 ②	Loans outstanding ②	14,508	4.50	4,661	1.41	14,828	4.12	5,063	1.37
増減率	YOY%	-2.4		14.9		2.2		8.6	
無担保	Unsecured	12,924	4.29	4,349	1.40	13,654	4.00	4,823	1.37
有担保	Secured	905	5.50	188	1.23	767	6.19	139	1.21
事業者	Small business	678	14.83	123	2.59	406	6.95	101	1.59
割賦売掛金	Installment receivables	166	19.37	23	2.94	258	51.31	15	3.37
支払承諾見返等	Credit guarantee, etc.	2,900	3.40	805	0.92	2,925	3.12	927	0.97
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	143	0.04	150	0.04	-86	-	194	0.04
個別繰入額 ④	Loans outstanding ④	82	0.03	106	0.03	-180	-	135	0.04
無担保	Unsecured	147	0.05	91	0.03	254	0.07	134	0.04
有担保	Secured	-164	-	-24	-	-507	-	-54	-
事業者	Small business	100	2.19	40	0.84	72	1.23	54	0.85
支払承諾見返等	Credit guarantee, etc.	60	0.07	43	0.05	93	0.10	58	0.06
①+③	①+③	17,717	4.34	5,640	1.35	17,926	3.95	6,186	1.33
増減率	YOY%	-3.7		11.0		1.2		9.7	
②+④	②+④	14,591	4.53	4,768	1.45	14,648	4.07	5,199	1.40
増減率	YOY%	-2.4		14.3		0.4		9.0	
無担保	Unsecured	13,071	4.34	4,441	1.43	13,909	4.07	4,958	1.41
有担保	Secured	740	4.50	163	1.07	259	2.09	85	0.74
事業者	Small business	778	17.02	163	3.43	478	8.18	155	2.44
割賦売掛金	Installment receivables	166	19.37	23	2.94	258	51.31	15	3.37
支払承諾見返等	Credit guarantee, etc.	2,960	3.47	848	0.97	3,019	3.22	971	1.01
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	16,724	4.10	4,904	1.17	13,281	2.92	6,193	1.33
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS : Current assets)	33,554	8.22	32,820	7.86	28,913	6.36	28,921	6.20

※ 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 of AIFUL defined by FSA)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6	
					/(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 provable in bankruptcy ※1	(L)	351,058	-	358,293	-	387,462	-	397,349	-
無担保ローン		Unsecured loan		301,568	-	310,304	-	342,537	-	353,057	-
無担保ローン以外		Secured loan and Small business loan		49,489	-	47,989	-	44,924	-	44,291	-
4分類開示債権合計	①	NPL total	①	61,368	17.48	61,112	17.06	65,038	16.79	65,557	16.50
前年同期比		前年同期比	YOY%	-0.4		-0.2		6.0		7.3	
破綻先		Loans in legal bankruptcy		28,686	8.17	28,208	7.87	27,092	6.99	26,891	6.77
延滞債権		Non-accrual loans		23,582	6.72	22,914	6.40	25,950	6.70	25,372	6.39
3ヶ月以上延滞債権		Loans past due for three months or more		4,122	1.17	4,414	1.23	4,959	1.28	5,402	1.36
貸出条件緩和債権		Restructured loans		4,976	1.42	5,575	1.56	7,035	1.82	7,891	1.99
うち無担保ローン	②	Unsecured loan	②	26,867	8.91	27,601	8.89	33,429	9.76	34,462	9.76
前年同期比		前年同期比	YOY%	19.6		19.3		24.4		24.9	
破綻先		Loans in legal bankruptcy		344	0.11	397	0.13	496	0.15	615	0.17
延滞債権		Non-accrual loans		18,340	6.08	17,980	5.79	21,857	6.38	21,542	6.10
3ヶ月以上延滞債権		Loans past due for three months or more		3,870	1.28	4,282	1.38	4,777	1.39	5,191	1.47
貸出条件緩和債権		Restructured loans		4,311	1.43	4,941	1.59	6,296	1.84	7,113	2.01
うち無担保ローン以外		Secured loan and Small business loan		34,500	69.71	33,511	69.83	31,609	70.36	31,094	70.20
前年同期比		前年同期比	YOY%	-11.9		-12.1		-8.4		-7.2	
破綻先		Loans in legal bankruptcy		28,341	57.27	27,810	57.95	26,595	59.20	26,276	59.33
延滞債権		Non-accrual loans		5,241	10.59	4,934	10.28	4,092	9.11	3,830	8.65
3ヶ月以上延滞債権		Loans past due for three months or more		251	0.51	132	0.28	182	0.41	211	0.48
貸出条件緩和債権		Restructured loans		665	1.35	633	1.32	738	1.64	777	1.76
期末貸倒引当金	③	Allowance for NPL	③	60,567	-	59,381	-	54,378	-	54,218	-
流動	④	Current assets	④	33,554	-	32,820	-	28,913	-	28,921	-
固定 ※2		Non-current assets ※2		27,012	-	26,560	-	25,465	-	25,296	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	98.7	-	97.2	-	83.6	-	82.7	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	124.9	-	118.9	-	86.5	-	83.9	-

※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 provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.

※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 Loss 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 loss on interest repayment / Non-consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		17/6			18/3			18/6		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	30,994	8,663	39,657	30,994	8,663	39,657	22,158	2,238	24,396
発生額・取崩額	Withdraw amount	6,532	759	7,291	21,221	2,665	23,887	2,931	469	3,400
繰入額(戻入額)	Provisions (Reversal)	-	-	-	12,384	(3,759)	8,625	-	-	-
期末引当金残高	Allowance (End)	24,462	7,903	32,366	22,158	2,238	24,396	19,226	1,768	20,995

(2)連結の利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		17/6			18/3			18/6		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	34,640	8,663	43,303	34,640	8,663	43,303	24,331	2,238	26,569
発生額・取崩額 ※	Withdraw amount ※	6,913	759	7,673	22,692	2,665	25,358	3,185	469	3,654
繰入額(戻入額)	Provisions (Reversal)	-	-	-	12,384	(3,759)	8,625	-	-	-
期末引当金残高	Allowance (End)	27,726	7,903	35,629	24,331	2,238	26,569	21,146	1,768	22,915

※ 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、2018年3月期第1四半期 55百万、2018年3月期 208百万、2019年3月期第1四半期 35百万円が含まれております。

※ Withdraw amount of allowance for doubtful accounts at LIFE CARD is included in withdraw amount of provision for loss on interest repayment (55million yen in FY2017/6, 208million yen in FY2018/3 and 35million yen in FY2018/6).

12. アイフル無担保ローン債権ポートフォリオ (Loan Portfolio / AIFUL)

営業債権ベース(Including off-balance)

(1) 貸付利率別残高構成(Breakdown by interest rate)

年/決算月(Fiscal Year)	17/6				18/3				18/6			
	件数 / Account		残高 / Loan balance		件数 / Account		残高 / Loan balance		件数 / Account		残高 / Loan balance	
	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
貸付利率 / Interest rate												
=<15.0%	191	26.6	157,644	50.9	209	26.6	173,176	50.7	213	26.4	176,991	50.3
15.0%< =<18.0%	506	70.4	143,728	46.4	561	71.2	161,550	47.3	578	71.6	168,572	47.9
18.0%< =<20.0%	0	0.0	345	0.1	0	0.0	283	0.1	0	0.0	274	0.1
20.0%<	21	2.9	8,056	2.6	17	2.2	6,766	2.0	16	2.0	6,371	1.8
合計 (Total)	719	100.0	309,774	100.0	788	100.0	341,777	100.0	808	100.0	352,210	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	17/6				18/3				18/6			
	件数 / Account		残高 / Loan balance		件数 / Account		残高 / Loan balance		件数 / Account		残高 / Loan balance	
	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
千円/ Thousands of yen												
=<100	197	27.5	12,636	4.1	214	27.2	13,962	4.1	217	26.9	14,303	4.1
100< =<200	77	10.7	11,764	3.8	84	10.7	12,870	3.8	86	10.7	13,182	3.7
200< =<300	89	12.5	23,345	7.5	98	12.5	25,519	7.5	100	12.4	25,903	7.4
300< =<400	63	8.8	22,191	7.2	69	8.8	24,570	7.2	71	8.9	25,274	7.2
400< =<500	122	17.0	57,258	18.5	133	16.9	62,464	18.3	136	16.9	64,074	18.2
500< =<1,000	99	13.8	75,914	24.5	111	14.1	85,399	25.0	116	14.4	89,302	25.4
1,000<	70	9.8	106,663	34.4	77	9.8	116,990	34.2	79	9.8	120,169	34.1
合計 (Total)	719	100.0	309,774	100.0	788	100.0	341,777	100.0	808	100.0	352,210	100.0

13. ライフカード営業実績 (Operating Results / LIFECARD)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

会計ベース(On-balance)

年/決算月 (Fiscal Year)		17/3		17/6		18/3		18/6		18/6	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計	(百万円) Total receivable outstanding (Millions of Yen)	163,571	5.6	163,236	5.1	169,632	3.7	166,842	2.2	162,176	2.5
割賦売掛金残高	Installment receivables	96,276	8.2	95,702	7.2	99,956	3.8	97,942	2.3	94,666	2.7
営業貸付金残高	Loans (Cash advance)	45,564	3.2	45,747	2.6	46,728	2.6	46,343	1.3	44,953	1.6
支払承諾見返	Credit guarantee	21,007	-0.8	21,039	1.1	22,032	4.9	21,662	3.0	21,662	3.0
その他営業債権	Other	722	14.5	746	16.7	914	26.5	894	19.7	894	19.7
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)	5,883	-6.5	5,874	-7.2	5,771	-1.9	5,776	-1.7		
プロパー	Proper	1,795	-1.0	1,788	-1.2	1,739	-3.1	1,727	-3.4		
提携	Affinity	4,088	-8.7	4,086	-9.6	4,032	-1.4	4,048	-0.9		
新規発行数	(千枚) Number of new issue (Thousand)	512	2.2	137	1.6	517	0.8	129	-6.1		
プロパー	Proper	136	7.9	40	15.2	154	13.4	30	-25.7		
提携	Affinity	376	0.2	96	-3.3	362	-3.7	98	2.2		
買上実績	(百万円) Transaction volume (Millions of Yen)	681,362	7.0	174,278	5.0	696,435	2.2	171,188	-1.8		
包括信用購入あっせん	Shopping	640,598	7.5	164,070	5.5	655,990	2.4	160,803	-2.0		
キャッシング	Cashing	40,763	-0.5	10,207	-2.0	40,444	-0.8	10,385	1.7		
実質平均利回り	Average yield (%)	18.3	-0.5	18.3	-0.4	18.3	0.0	17.9	-0.4		

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(2) 社員数(N. of Total Employees)

年/決算月 (Fiscal Year)		17/3		17/6		18/3		18/6	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	1,004	-13	1,020	-1	1,035	31	1,008	-12
正社員数	(人) N. of employees (regularly payroll)	420	-13	434	8	460	40	469	35
非正社員数	(人) N. of employees (temp.)	584	0	586	-9	575	-9	539	-47

14. ライフカード損益の内訳 (Revenue and Expenses / LIFECARD)

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3		17/6		18/3		18/6		営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)			
営業収益	Operating revenue	28,890	1.9	7,481	3.1	42,991	48.8	8,134	5.0	8.7	
信用購入あっせん収益	Revenue from installment receivable	15,361	5.5	3,914	5.2	15,960	3.9	3,933	2.4	0.5	
営業貸付金利息	Interests on loans	5,603	-0.7	1,386	-0.3	5,649	0.8	1,407	0.9	1.5	
信用保証収益	Revenue from credit guarantee	1,272	0.2	324	2.2	1,348	6.0	343	0.2	5.9	
その他	Other operating revenue	6,653	-3.3	1,856	1.4	20,033	201.1	2,449	1.5	32.0	
営業費用	Operating expenses	25,980	-4.6	6,481	2.2	38,859	49.6	7,586	4.6	17.0	
金融費用	Financial expenses	1,610	-26.2	314	-6.6	1,531	-4.9	301	0.2	-3.9	
貸倒関連費用	Credit cost	3,669	89.2	1,029	6.7	4,129	12.5	1,291	0.8	25.4	
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)	20,700	2.3	5,137	2.0	33,199	60.4	5,993	3.7	16.7	
広告宣伝費	Advertising expenses	166	-49.7	70	123.3	186	11.9	34	0.0	-51.2	
人件費	Personnel expenses	3,953	-3.4	1,020	1.4	4,090	3.5	1,059	0.6	3.7	
その他	Other	16,580	4.9	4,046	1.2	28,922	74.4	4,900	3.0	21.1	
営業利益	Operating profit	2,910	161.3	999	8.7	4,131	42.0	547	0.3	-45.2	
営業外収益	Non-operating income	392	-	52	608.2	134	-65.7	37	0.0	-29.0	
営業外費用	Non-operating expenses	65	907.9	1	-95.1	4	-93.5	0	0.0	-52.8	
経常利益	Ordinary profit	3,237	183.9	1,050	17.3	4,261	31.6	584	0.4	-44.4	
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	
税引前利益	Profit before income taxes	3,237	183.9	1,050	17.3	4,261	31.6	584	0.4	-44.4	
法人税・住民税及び事業税	Income taxes - current	1,042	192.7	1	-97.7	992	-4.8	140	0.1	-	
法人税等調整額	Income taxes - deferred	-836	-	462	-	523	-	43	0.0	-90.7	
当期純利益	Profit	3,031	63.1	586	-56.7	2,746	-9.4	400	0.2	-31.7	

15. グループ経営一覽表 (Group Companies Financial Highlights)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		17/3		17/6		18/3		18/6				
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		構成比(%)	増減率(yoy%)		
営業債権残高合計	※1	Total receivable outstanding	※1	591,528	8.4	607,491	9.7	665,669	12.5	681,215	100.0	12.1
アイフル		AIFUL		408,259	9.1	417,769	9.3	454,316	11.3	466,339	68.5	11.6
ライフカード		LIFECARD		163,571	5.6	163,236	5.1	169,632	3.7	166,842	24.5	2.2
ビジネススト		BUSINEXT		44,997	5.9	44,587	5.3	49,238	9.4	51,800	7.6	16.2
アイラ&アイフル		A&A		-	-	6,671	-	16,020	238.0	19,207	2.8	187.9
営業収益	※2	Total operating revenue	※2	91,450	4.3	24,224	9.1	115,389	26.2	27,682	100.0	14.3
アイフル		AIFUL		58,339	5.8	15,387	8.3	64,663	10.8	17,201	62.1	11.8
ライフカード		LIFECARD		28,890	1.9	7,481	3.1	42,991	48.8	8,134	29.4	8.7
ビジネススト		BUSINEXT		2,248	17.0	659	27.6	2,803	24.7	846	3.1	28.4
アイラ&アイフル		A&A		-	-	387	-	2,977	319.2	1,221	4.4	215.6
経常利益	※2	Total ordinary profit	※2	7,399	7.8	1,229	-17.3	2,823	-61.8	1,773	100.0	44.2
アイフル		AIFUL		4,090	-18.4	615	-4.9	979	-76.1	1,492	84.1	142.4
ライフカード		LIFECARD		3,237	183.9	1,050	17.3	4,261	31.6	584	33.0	-44.4
ビジネススト		BUSINEXT		193	-47.3	60	-11.4	-252	-	-89	-	-
アイラ&アイフル		A&A		-	-	-370	-	-2,013	-	-322	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	7,276	3.3	1,976	-16.2	3,958	-45.6	1,840	100.0	-6.9
アイフル		AIFUL		4,823	-8.7	1,351	87.3	2,437	-49.5	1,647	89.6	21.9
ライフカード		LIFECARD		3,031	63.1	586	-56.7	2,746	-9.4	400	21.8	-31.7
ビジネススト		BUSINEXT		101	-72.2	13	-54.3	-438	-	-143	-	-
アイラ&アイフル		A&A		-	-	-370	-	-2,013	-	-322	-	-

※1 営業債権ベース(Including off-balance)

※2 会計ベース(On-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 ended March 31, 2018.