

## 2019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, 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)			17/12		18/3		18/9		18/12		19/3(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)	75,952	11.2	115,389	26.2	56,425	14.6	86,047	13.3	115,300	-0.1
営業費用	(百万円)	Operating expenses	(Millions of Yen)	71,000	12.0	112,897	33.7	51,669	9.7	75,420	6.2	99,800	-11.6
営業利益	(百万円)	Operating profit	(Millions of Yen)	4,951	0.5	2,492	-64.4	4,755	121.4	10,626	114.6	15,500	522.0
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	5,270	-0.4	2,823	-61.8	5,404	126.8	11,383	116.0	16,100	470.3
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)	6,408	25.1	3,958	-45.6	5,188	52.5	10,655	66.3	15,000	279.0
総資産	(百万円)	Total assets	(Millions of Yen)	680,738	11.5	682,645	10.7	734,028	13.0	750,608	10.3	772,600	13.2
純資産	(百万円)	Net assets	(Millions of Yen)	122,148	11.7	119,407	6.9	123,766	4.0	129,342	5.9	132,800	11.2
一株当たり当期純利益	(円)	EPS	(Yen)	13.25	25.0	8.18	-45.6	10.73	52.6	22.03	66.3	31.01	279.1
一株当たり純資産	(円)	BPS	(Yen)	241.32	7.6	236.13	3.1	245.98	4.9	257.33	6.6	265.18	12.3
自己資本比率	(%)	Equity ratio	(%)	17.1	-0.7	16.7	-1.3	16.2	-1.3	16.6	-0.5	16.6	-0.1
総資産経常利益率	(%)	ROA	(%)	1.1	-0.1	0.4	-0.8	1.5	0.7	2.1	1.0	2.2	1.8
自己資本当期純利益率	(%)	ROE	(%)	7.5	1.1	3.5	-3.3	8.9	2.8	11.8	4.3	12.4	8.9

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

### (2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			17/12		18/3		18/9		18/12		19/3(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)	48,185	10.6	64,663	10.8	35,092	11.5	53,396	10.8	71,400	10.4
営業費用	(百万円)	Operating expenses	(Millions of Yen)	43,904	6.2	64,296	17.4	31,602	7.7	45,118	2.8	59,800	-7.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	4,280	92.1	366	-89.8	3,490	64.9	8,277	93.4	11,500	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	4,793	86.7	979	-76.1	3,900	57.1	9,020	88.2	12,400	-
当期純利益	(百万円)	Profit	(Millions of Yen)	5,799	80.2	2,437	-49.5	3,999	21.2	8,970	54.7	12,300	404.7
総資産	(百万円)	Total assets	(Millions of Yen)	486,332	12.1	500,262	13.7	546,164	16.7	554,262	14.0	578,600	15.7
純資産	(百万円)	Net assets	(Millions of Yen)	89,013	8.1	85,548	1.9	89,508	3.4	94,345	6.0	97,900	14.4
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,620	0.0	484,620	0.0	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)	11.99	80.0	5.04	-49.5	8.27	21.3	18.55	54.7	25.43	404.6
一株当たり純資産	(円)	BPS	(Yen)	183.54	9.0	176.38	2.8	184.57	3.4	194.57	6.0	201.91	14.5
自己資本比率	(%)	Equity ratio	(%)	18.3	-0.5	17.1	-1.8	16.3	-2.1	17.0	-1.3	16.9	-0.2
総資産経常利益率	(%)	ROA	(%)	1.4	0.6	0.2	-0.8	1.5	0.4	2.3	0.9	2.3	2.1
自己資本当期純利益率	(%)	ROE	(%)	9.0	3.6	2.9	-3.1	9.1	1.3	13.3	4.3	13.4	10.5

※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)		17/12		18/3		18/9		18/12		18/12			
			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)	645,290	11.4	665,669	12.5	698,343	11.8	719,781	11.5	693,384	11.4
営業貸付金残高		Loans outstanding		454,783	12.9	472,018	14.4	500,508	13.2	511,828	12.5	449,743	13.3
無担保ローン		Unsecured		387,925	15.2	404,056	16.6	428,506	13.8	437,312	12.7	411,932	14.5
有担保ローン		Secured		21,898	-11.6	20,923	-13.0	20,662	-6.5	21,231	-3.0	21,231	-3.0
事業者ローン		Small business		44,959	8.9	47,037	11.5	51,338	17.1	53,284	18.5	16,579	8.5
割賦売掛金残高		Installment receivables		99,988	3.3	100,460	3.4	98,022	3.9	104,529	4.5	101,356	4.6
支払承諾見返		Guarantee		84,235	13.8	86,465	14.1	92,702	13.3	96,097	14.1	134,959	10.4
信用保証事業		Credit guarantee business		81,327	15.8	83,734	16.0	90,363	14.8	93,916	15.5	132,778	11.2
その他		Other		2,908	-23.5	2,730	-23.0	2,338	-25.3	2,180	-25.0	2,180	-25.0
その他営業債権		Other		6,283	8.2	6,725	12.1	7,111	15.3	7,325	16.6	7,325	16.6
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,231	36.7	1,299	41.7	1,372	20.2	1,413	14.8		
無担保ローン		Unsecured		1,193	38.2	1,259	43.3	1,331	20.6	1,371	15.0		
有担保ローン		Secured		7	-18.2	7	-16.9	6	-16.7	6	-16.6		
事業者ローン		Small business		30	8.7	32	12.3	34	16.5	35	15.9		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,768	-8.4	5,771	-1.9	5,750	-1.1	5,755	-0.2		
新規顧客件数	(件)	New accounts	(Number)	324,378	125.1	423,106	124.9	158,460	-23.7	247,574	-23.7		
無担保ローン		Unsecured		319,190	127.9	415,738	127.7	154,339	-24.5	241,346	-24.4		
有担保ローン		Secured		204	14.6	266	20.9	152	15.2	239	17.2		
事業者ローン		Small business		4,984	28.8	7,102	32.9	3,969	24.4	5,989	20.2		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	361	2.0	517	0.8	230	-5.1	354	-1.9		

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		17/12		18/3		18/9		18/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,574	1,059	3,497	1,008	3,266	-254	3,208	-366
正社員数		N. of employees (regularly payroll)		2,583	1,090	2,503	1,030	2,339	-180	2,304	-279
非正社員数		N. of employees (temp.)		991	-31	994	-22	927	-74	904	-87

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)		17/12	増減率 (yoy%)	18/3	増減率 (yoy%)	18/9	増減率 (yoy%)	18/12	営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(9M)		(12M)		(6M)		(9M)		
営業収益	Operating revenue	75,952	11.2	115,389	26.2	56,425	14.6	86,047	12.9	13.3
営業貸付金利息	Interest on operating loans	41,589	16.7	56,305	17.6	32,154	19.3	48,985	7.3	17.8
無担保ローン	Unsecured	38,276	20.4	51,949	21.1	29,908	20.8	45,655	6.8	19.3
有担保ローン	Secured	1,994	-19.9	2,597	-19.0	1,166	-13.7	1,744	0.3	-12.5
事業者ローン	Small business	1,318	-2.1	1,758	-0.6	1,080	28.6	1,585	0.2	20.2
信用購入あっせん収益	Revenue from installment receivable	11,969	4.3	16,038	3.9	7,902	0.6	12,126	1.8	1.3
信用保証収益	Revenue from credit guarantee	9,703	3.7	12,992	4.0	6,768	5.2	10,361	1.6	6.8
その他の営業収益	Other operating revenue	12,690	6.9	30,052	92.0	9,599	19.9	14,573	2.2	14.8
買取債権回収高	Collection from purchased receivable	1,728	2.3	2,074	-1.1	913	-3.2	1,333	0.2	-22.8
償却債権取立益	Recoveries of written off claims	4,845	12.0	6,411	12.9	3,183	4.7	4,888	0.7	0.9
その他	Other	6,116	4.5	21,566	173.9	5,503	36.9	8,351	1.3	36.5
営業費用	Operating expenses	71,000	12.0	112,897	33.7	51,669	9.7	75,420	11.3	6.2
金融費用	Financial expenses	5,758	-2.0	7,560	-5.9	4,185	4.2	6,005	0.9	4.3
売上原価	Cost of sales	1,379	12.2	12,815	733.4	703	-10.4	1,013	0.2	-26.5
債権買取原価	Cost of purchased receivable	1,340	12.3	1,497	1.5	649	-12.9	922	0.1	-31.2
その他	Other	39	8.1	11,317	-	53	36.9	91	0.0	133.7
貸倒関連費用	Credit cost	19,714	25.0	20,497	-1.2	16,023	22.7	23,027	3.5	16.8
貸倒損失	Bad debt write offs	18,616	12.2	22,651	8.8	14,521	12.8	20,502	3.1	10.1
利息返還関連費用	Expenses for interest repayment	-	-	12,384	-	-	-	-	-	-
利息返還金	Interest repayment	16,629	-23.1	22,484	-21.2	6,617	-46.0	9,513	1.4	-42.8
その他の営業費用	Other operating expenses (SG & A)	44,148	8.9	59,638	10.2	30,757	5.2	45,373	6.8	2.8
広告宣伝費	Advertising expenses	2,858	4.6	3,592	4.1	1,491	-19.2	2,190	0.3	-23.4
人件費	Personnel expenses	11,689	9.5	15,680	9.9	8,309	7.0	12,448	1.9	6.5
その他	Other	29,600	9.1	40,365	10.9	20,956	6.8	30,734	4.6	3.8
営業利益	Operating profit(loss)	4,951	0.5	2,492	-64.4	4,755	121.4	10,626	1.6	114.6
営業外収益	Non-operating income	331	-31.2	359	-35.5	666	172.7	779	0.1	134.9
営業外費用	Non-operating expenses	13	-88.4	28	-83.0	17	89.3	23	0.0	70.1
経常利益	Ordinary profit (loss)	5,270	-0.4	2,823	-61.8	5,404	126.8	11,383	1.7	116.0
特別利益	Extraordinary income	703	-	703	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	5,973	12.9	3,527	-52.3	5,404	75.2	11,383	1.7	90.6
法人税・住民税及び事業税	Income taxes-current	179	-52.4	437	-0.8	464	575.0	1,073	0.2	496.5
法人税等調整額	Income taxes-deferred	67	-	144	-	-6	-	34	0.0	-48.5
当期純利益	Profit (loss)	5,726	11.7	2,945	-59.5	4,945	67.8	10,275	1.5	79.4
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-682	-	-1,012	-	-242	-	-379	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	6,408	25.1	3,958	-45.6	5,188	52.5	10,655	1.6	66.3

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 ended March 31, 2018.

注: 2019年3月期第2四半期より過去数値のうち、「信用購入あっせん収益」に含まれていた一部収益を「その他の営業収益」に組み替えております。

Note: A certain amount of revenue previously recognized as Revenue from installment receivable has been retrospectively reclassified as Other operating revenue from the Second quarter of fiscal year ending March 31, 2019.

#### 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)		17/12		18/3		18/9		18/12	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	237,287	55.8	241,033	55.3	237,979	48.8	247,879	50.2
都市銀行等	City banks etc.	31,749	7.5	31,500	7.2	27,529	5.6	32,057	6.5
信託銀行	Trust banks	81,897	19.3	79,717	18.3	76,001	15.6	77,354	15.7
地方銀行・第二地方銀行	Regional banks	40,079	9.4	40,510	9.3	44,368	9.1	46,228	9.4
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	83,561	19.7	89,303	20.5	90,079	18.5	92,238	18.7
社債・流動化	SB & ABS, ABL	187,753	44.2	194,487	44.7	249,904	51.2	245,734	49.8
普通社債	SB	8,500	2.0	8,500	2.0	29,000	5.9	27,700	5.6
流動化	ABS, ABL	179,253	42.2	185,987	42.7	220,904	45.3	218,034	44.2
合計	Total	425,041	100.0	435,520	100.0	487,884	100.0	493,613	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)		17/12		18/3		18/9		18/12	
			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	88,068	20.7	91,625	21.0	91,974	18.9	96,040	19.5
長期調達	Long-term borrowings	336,973	79.3	343,895	79.0	395,910	81.1	397,573	80.5
固定金利借入	Fixed interest rate borrowings	62,983	14.8	62,747	14.4	63,757	13.1	66,349	13.4
変動金利借入	Floating interest rate borrowings	93,736	22.1	94,960	21.8	88,747	18.2	92,389	18.7
社債・流動化	SB & ABS, ABL	180,253	42.4	186,187	42.8	243,404	49.9	238,834	48.4
普通社債(固定)	SB (Fixed interest rate)	8,500	2.0	8,500	2.0	29,000	5.9	27,700	5.6
流動化(固定)	ABS, ABL (Fixed interest rate)	70,168	16.5	75,003	17.2	74,665	15.3	73,572	14.9
流動化(変動)	ABS, ABL (Floating interest rate)	101,584	23.9	102,683	23.6	139,739	28.6	137,562	27.9
合計	Total	425,041	100.0	435,520	100.0	487,884	100.0	493,613	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		17/12	18/3	18/9	18/12
調達金利	Funding rate	1.88	1.87	1.74	1.74
間接	Indirect	2.16	2.17	2.07	2.05
直接	Direct	1.52	1.50	1.42	1.42

※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)		17/12		18/3		18/9		18/12	
					/(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)	482,597	-	499,618	-	527,668	-	538,817	-
無担保ローン		Unsecured loan		388,601	-	404,816	-	429,417	-	438,333	-
無担保ローン以外		Secured loan and Small business loan		93,995	-	94,801	-	98,251	-	100,484	-
4分類開示債権合計	①	NPL total	①	68,570	14.21	71,515	14.31	73,656	13.96	76,158	14.13
前年同期比		YOY%		4.8		7.7		9.3		11.1	
破綻先		Loans in legal bankruptcy		27,443	5.69	27,147	5.43	26,660	5.05	26,509	4.92
延滞債権		Non-accrual loans		26,069	5.40	28,314	5.67	28,284	5.36	29,743	5.52
3ヶ月以上延滞債権		Loans past due for three months or more		5,803	1.20	5,792	1.16	6,419	1.22	7,363	1.37
貸出条件緩和債権		Restructured loans		9,254	1.92	10,261	2.05	12,293	2.33	12,541	2.33
うち無担保ローン	②	Unsecured loan	②	34,793	8.95	37,904	9.36	40,762	9.49	43,523	9.93
前年同期比		YOY%		22.7		25.5		24.0		25.1	
破綻先		Loans in legal bankruptcy		530	0.14	531	0.13	629	0.15	748	0.17
延滞債権		Non-accrual loans		20,089	5.17	22,409	5.54	22,584	5.26	24,123	5.50
3ヶ月以上延滞債権		Loans past due for three months or more		5,597	1.44	5,589	1.38	6,227	1.45	7,133	1.63
貸出条件緩和債権		Restructured loans		8,575	2.21	9,374	2.32	11,321	2.64	11,517	2.63
うち無担保ローン以外		Secured loan and Small business loan		33,776	35.93	33,611	35.45	32,894	33.48	32,635	32.48
前年同期比		YOY%		-8.9		-7.1		-4.7		-3.4	
破綻先		Loans in legal bankruptcy		26,912	28.63	26,616	28.08	26,031	26.49	25,761	25.64
延滞債権		Non-accrual loans		5,980	6.36	5,904	6.23	5,700	5.80	5,619	5.59
3ヶ月以上延滞債権		Loans past due for three months or more		205	0.22	203	0.21	191	0.20	230	0.23
貸出条件緩和債権		Restructured loans		678	0.72	887	0.94	971	0.99	1,024	1.02
期末貸倒引当金	③	Allowance for NPL	③	70,566	-	66,959	-	67,662	-	68,582	-
流動	④	Current assets	④	44,531	-	41,344	-	42,402	-	43,923	-
固定 ※2		Non-current assets ※2		26,034	-	25,614	-	25,259	-	24,659	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	102.9	-	93.6	-	91.9	-	90.1	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	128.0	-	109.1	-	104.0	-	100.9	-

※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).

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)		17/12		18/3		18/9		18/12		18/12			
			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)	439,132	10.0	454,316	11.3	479,822	11.8	490,359	11.7	476,559	12.4
営業貸付金残高		Loans outstanding		346,707	10.3	360,031	11.8	380,036	12.3	387,616	11.8	360,446	13.1
無担保ローン		Unsecured		328,112	12.3	341,777	13.5	362,327	13.5	370,189	12.8	346,190	14.9
有担保ローン		Secured		13,232	-25.0	12,403	-24.6	10,748	-24.8	9,965	-24.7	9,965	-24.7
事業者ローン		Small business		5,362	15.9	5,850	27.9	6,961	40.8	7,462	39.2	4,290	1.2
支払承諾見返		Guarantee		86,246	9.7	87,970	9.9	93,166	10.2	95,925	11.2	109,296	10.5
信用保証事業		Credit guarantee business		83,338	11.4	85,239	11.4	90,827	11.5	93,744	12.5	107,115	11.6
その他		Other		2,908	-23.5	2,730	-23.0	2,338	-25.3	2,180	-25.0	2,180	-25.0
割賦売掛金残高		Installment receivables		718	-21.7	503	-41.3	446	-41.3	418	-41.7	418	-41.7
その他		Other		5,459	6.3	5,811	10.2	6,172	14.8	6,398	17.2	6,398	17.2
口座数	(千件)	N. of customer accounts	(Thousand)	771	9.2	802	11.2	844	11.9	857	11.1		
無担保ローン		Unsecured		758	9.5	788	11.4	830	12.0	843	11.2		
有担保ローン		Secured		7	-19.8	6	-19.1	6	-19.9	5	-20.3		
事業者ローン		Small business		6	23.5	6	32.1	8	41.1	8	36.4		
新規顧客件数	(件)	New accounts	(Number)	143,282	2.2	197,826	8.2	106,091	11.6	151,817	6.0		
無担保ローン		Unsecured		143,095	2.2	197,565	8.2	105,933	11.6	151,587	5.9		
実質平均利回り ※	(%)	Average yield ※	(%)	14.8	0.1	14.7	0.0	14.9	0.1	14.9	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

### (2) チャネル展開 (Marketing channel)

年/決算月 (Fiscal Year)		17/12		18/3		18/9		18/12		
			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	903	-7	900	-10	890	-15	887	-16
有人店舗		Staffed branches	25	0	25	0	25	0	24	-1
無人店舗		Unstaffed branches	878	-7	875	-10	865	-15	863	-15
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	98,165	5,146	99,525	5,216	100,994	3,924	101,603	3,438
自社ATM		AIFUL ATMs	472	-4	469	-4	463	-8	462	-10
自社ATM以外		Other	97,693	5,150	99,056	5,220	100,531	3,932	101,141	3,448
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)	140	3	139	0	141	2	143	3
社員数	(人)	N. of total employees	1,435	-6	1,444	24	1,438	-18	1,424	-11
正社員数		N. of employees (regularly payroll)	1,046	11	1,057	38	1,087	18	1,069	23
非正社員数		N. of employees (temp.)	389	-17	387	-14	351	-36	355	-34

## 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)		17/12 (9M)		18/3 (12M)		18/9 (6M)		18/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	48,185	10.6	64,663	10.8	35,092	11.5	53,396	11.7	10.8
営業貸付金利息	Interest on operating loans	34,042	13.8	45,881	13.9	25,634	15.2	38,993	8.5	14.5
無担保ローン	Unsecured	32,225	16.8	43,510	16.6	24,576	16.9	37,474	8.2	16.3
有担保ローン	Secured	1,458	-27.0	1,862	-26.9	731	-27.6	1,059	0.2	-27.3
事業者ローン	Small business	358	9.9	507	18.9	326	45.4	459	0.1	28.1
信用保証収益	Revenue from credit guarantee	8,272	-1.4	10,976	-1.2	5,545	0.8	8,412	1.8	1.7
信用購入あっせん収益	Revenue from installment receivable	14	-3.7	19	-4.8	8	-21.4	11	0.0	-19.0
その他の営業収益	Other operating revenue	5,855	11.5	7,785	12.5	3,903	5.5	5,979	1.3	2.1
償却債権取立益	Recoveries of written off claims	4,622	12.0	6,126	13.1	2,990	3.4	4,600	1.0	-0.5
その他	Other	1,232	9.8	1,659	10.3	912	12.9	1,379	0.3	11.9
営業費用	Operating expenses	43,904	6.2	64,296	17.4	31,602	7.7	45,118	9.8	2.8
金融費用	Financial expenses	4,529	-3.2	5,841	-8.3	3,148	-0.6	4,494	1.0	-0.8
貸倒関連費用	Credit cost	14,827	16.3	13,281	-20.6	11,768	20.1	16,120	3.5	8.7
貸倒損失	Bad debt write-offs	15,064	7.7	18,012	2.5	10,819	4.3	15,140	3.3	0.5
利息返還関連費用	Expenses for interest repayment	-	-	12,384	-	-	-	-	-	-
利息返還金	Interest repayment	15,718	-23.4	21,221	-21.4	6,176	-46.9	8,853	1.9	-43.7
その他の営業費用	Other operating expenses (SG & A)	24,548	2.7	32,788	3.6	16,685	1.8	24,503	5.3	-0.2
広告宣伝費	Advertising expenses	2,387	0.1	2,980	-0.7	1,326	-11.9	1,937	0.4	-18.9
人件費	Personnel expenses	7,219	2.5	9,651	2.4	5,069	4.6	7,596	1.7	5.2
その他	Other	14,940	3.2	20,157	4.8	10,289	2.5	14,969	3.3	0.2
営業利益	Operating profit (loss)	4,280	92.1	366	-89.8	3,490	64.9	8,277	1.8	93.4
営業外収益	Non-operating income	523	10.2	657	2.4	422	13.0	759	0.2	45.0
営業外費用	Non-operating expenses	10	-92.2	44	-68.2	12	65.4	16	0.0	50.6
経常利益	Ordinary profit (loss)	4,793	86.7	979	-76.1	3,900	57.1	9,020	2.0	88.2
特別利益	Extraordinary income	703	-	703	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	5,497	114.1	1,683	-58.8	3,900	22.5	9,020	2.0	64.1
法人税・住民税及び事業税	Income taxes-current	-289	-	-736	-	-87	-	66	0.0	-
法人税等調整額	Income taxes-deferred	-12	-	-17	-	-11	-	-16	-	-
当期純利益	Profit (loss)	5,799	80.2	2,437	-49.5	3,999	21.2	8,970	2.0	54.7

注：2019年3月期第2四半期より過去数値のうち、「信用購入あっせん収益」に含まれていた一部収益を「その他の営業収益」に組み替えております。

Note: A certain amount of revenue previously recognized as Revenue from installment receivable has been retrospectively reclassified as Other operating revenue from the Second quarter of fiscal year ending March 31, 2019.



## 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)		17/12		18/3		18/9		18/12	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	151,559	50.5	152,870	50.1	144,751	41.2	151,672	42.9
都市銀行等	City banks etc.	31,749	10.6	31,500	10.3	27,529	7.8	32,057	9.1
信託銀行	Trust banks	68,797	22.9	69,217	22.7	62,171	17.7	63,354	17.9
地方銀行・第二地方銀行	Regional banks	35,162	11.7	34,676	11.4	36,700	10.5	38,809	11.0
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	15,850	5.3	17,475	5.7	18,350	5.2	17,450	4.9
社債・流動化	SB & ABS, ABL	148,479	49.5	152,272	49.9	206,373	58.8	202,168	57.1
普通社債	SB	8,500	2.8	8,500	2.8	29,000	8.3	27,700	7.8
流動化	ABS, ABL	139,979	46.7	143,772	47.1	177,373	50.5	174,468	49.3
合計	Total	300,039	100.0	305,142	100.0	351,125	100.0	353,840	100.00

(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)		17/12		18/3		18/9		18/12	
			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	6,800	2.3	7,000	2.3	5,900	1.7	5,900	1.7
長期調達	Long-term borrowings	293,239	97.7	298,142	97.7	345,225	98.3	347,940	98.3
固定金利借入	Fixed interest rate borrowings	60,242	20.1	60,389	19.8	62,839	17.9	66,141	18.7
変動金利借入	Floating interest rate borrowings	84,517	28.2	85,480	28.0	76,012	21.6	79,630	22.5
社債	SB	8,500	2.8	8,500	2.8	29,000	8.3	27,700	7.8
流動化	ABS, ABL	139,979	46.7	143,772	47.1	177,373	50.5	174,468	49.3
合計	Total	300,039	100.0	305,142	100.0	351,125	100.0	353,840	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		17/12	18/3	18/9	18/12
調達金利	Funding rate	1.88	1.86	1.64	1.63
間接	Indirect	2.46	2.44	2.22	2.16
直接	Direct	1.28	1.27	1.23	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	1.00	1.00	1.00	1.00
5年スワップレート	5Y SWAP rate	0.10	0.11	0.15	0.03
JGB(10年)	10Y JGB	0.05	0.04	0.12	-0.01

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)		17/12		18/3		18/9		18/12	
			/ (L) %		/ (L) %		/ (L) %		/ (L) %
営業債権合計 (L)	Total receivable outstanding (L)	439,132	-	454,316	-	479,822	-	490,359	-
期末営業貸付金	Loans outstanding	346,707	-	360,031	-	380,036	-	387,616	-
無担保	Unsecured	328,112	-	341,777	-	362,327	-	370,189	-
有担保	Secured	13,232	-	12,403	-	10,748	-	9,965	-
事業者	Small business	5,362	-	5,850	-	6,961	-	7,462	-
割賦売掛金	Installment receivables	718	-	503	-	446	-	418	-
支払承諾見返等	Credit guarantee, etc.	91,706	-	93,781	-	99,339	-	102,323	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	33,554		33,554	-	28,913	-	28,913	-
貸倒発生額合計 ①	Total bad debt ①	15,064	3.43	18,012	3.96	10,819	2.25	15,140	3.09
増減率	YOY%	7.7		2.5		4.3		0.5	
貸倒発生額 ②	Loans outstanding ②	12,672	3.66	14,828	4.12	9,071	2.39	12,592	3.25
増減率	YOY%	9.6		2.2		3.2		-0.6	
無担保	Unsecured	11,668	3.56	13,654	4.00	8,627	2.38	11,928	3.22
有担保	Secured	664	5.03	767	6.19	250	2.33	370	3.72
事業者	Small business	339	6.33	406	6.95	193	2.77	293	3.94
割賦売掛金	Installment receivables	60	8.40	258	51.31	26	5.89	39	9.43
支払承諾見返等	Credit guarantee, etc.	2,331	2.54	2,925	3.12	1,721	1.73	2,508	2.45
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	108	0.02	-86	-	371	0.08	-49	-
個別繰入額 ④	Loans outstanding ④	36	0.01	-180	-	284	0.07	-155	-
無担保	Unsecured	222	0.07	254	0.07	258	0.07	331	0.09
有担保	Secured	-275	-	-507	-	-60	-	-592	-
事業者	Small business	89	1.66	72	1.23	86	1.24	105	1.41
支払承諾見返等	Credit guarantee, etc.	72	0.08	93	0.10	86	0.09	106	0.10
①+③	①+③	15,173	3.46	17,926	3.95	11,190	2.33	15,091	3.08
増減率	YOY%	6.8		1.2		6.2		-0.5	
②+④	②+④	12,708	3.67	14,648	4.07	9,355	2.46	12,437	3.21
増減率	YOY%	8.4		0.4		5.2		-2.1	
無担保	Unsecured	11,890	3.62	13,909	4.07	8,885	2.45	12,260	3.31
有担保	Secured	389	2.94	259	2.09	190	1.77	-221	-
事業者	Small business	428	7.99	478	8.18	279	4.02	399	5.35
割賦売掛金	Installment receivables	60	8.40	258	51.31	26	5.89	39	9.43
支払承諾見返等	Credit guarantee, etc.	2,404	2.62	3,019	3.22	1,808	1.82	2,614	2.56
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	14,827	3.38	13,281	2.92	11,768	2.45	16,120	3.29
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	33,209	7.56	28,913	6.36	29,490	6.15	29,942	6.11

※ 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)		17/12		18/3		18/9		18/12	
					/(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)	374,352	-	387,462	-	407,043	-	414,450	-
無担保ローン		Unsecured loan		328,788	-	342,537	-	363,237	-	371,209	-
無担保ローン以外		Secured loan and Small business loan		45,564	-	44,924	-	43,805	-	43,240	-
4分類開示債権合計	①	NPL total	①	62,575	16.72	65,038	16.79	66,735	16.40	68,719	16.58
前年同期比		YOY%		3.3		6.0		7.9		9.8	
破綻先		Loans in legal bankruptcy		27,381	7.31	27,092	6.99	26,606	6.54	26,430	6.38
延滞債権		Non-accrual loans		23,896	6.38	25,950	6.70	25,730	6.32	26,996	6.51
3ヶ月以上延滞債権		Loans past due for three months or more		5,131	1.37	4,959	1.28	5,465	1.34	6,197	1.50
貸出条件緩和債権		Restructured loans		6,167	1.65	7,035	1.82	8,932	2.19	9,096	2.19
うち無担保ローン	②	Unsecured loan	②	30,695	9.34	33,429	9.76	36,037	9.92	38,455	10.36
前年同期比		YOY%		22.0		24.4		24.0		25.3	
破綻先		Loans in legal bankruptcy		480	0.15	496	0.15	587	0.16	690	0.19
延滞債権		Non-accrual loans		19,617	5.97	21,857	6.38	22,050	6.07	23,560	6.35
3ヶ月以上延滞債権		Loans past due for three months or more		4,950	1.51	4,777	1.39	5,295	1.46	5,998	1.62
貸出条件緩和債権		Restructured loans		5,646	1.72	6,296	1.84	8,103	2.23	8,206	2.21
うち無担保ローン以外		Secured loan and Small business loan		31,880	69.97	31,609	70.36	30,698	70.08	30,264	69.99
前年同期比		YOY%		-10.0		-8.4		-6.3		-5.1	
破綻先		Loans in legal bankruptcy		26,900	59.04	26,595	59.20	26,018	59.40	25,740	59.53
延滞債権		Non-accrual loans		4,278	9.39	4,092	9.11	3,679	8.40	3,436	7.95
3ヶ月以上延滞債権		Loans past due for three months or more		180	0.40	182	0.41	169	0.39	198	0.46
貸出条件緩和債権		Restructured loans		520	1.14	738	1.64	829	1.89	889	2.06
期末貸倒引当金	③	Allowance for NPL	③	59,093	-	54,378	-	54,614	-	54,464	-
流動	④	Current assets	④	33,209	-	28,913	-	29,490	-	29,942	-
固定 ※2		Non-current assets ※2		25,883	-	25,465	-	25,123	-	24,522	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	94.4	-	83.6	-	81.8	-	79.3	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	108.2	-	86.5	-	81.8	-	77.9	-

※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)		17/12			18/3			18/12		
		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
		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	15,718	2,162	17,881	21,221	2,665	23,887	8,853	1,131	9,984
繰入額(戻入額)	Provisions (Reversal)	-	-	-	12,384	(3,759)	8,625	-	-	-
期末引当金残高	Allowance (End)	15,276	6,500	21,776	22,158	2,238	24,396	13,304	1,106	14,411

(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)		17/12			18/3			18/12		
		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
		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 ※	16,791	2,162	18,953	22,692	2,665	25,358	9,635	1,131	10,767
繰入額(戻入額)	Provisions (Reversal)	-	-	-	12,384	(3,759)	8,625	-	-	-
期末引当金残高	Allowance (End)	17,848	6,500	24,349	24,331	2,238	26,569	14,695	1,106	15,802

※ 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3四半期 162百万、2018年3月期 208百万、2019年3月期第3四半期 122百万円が含まれております。

※ Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (162million yen in FY2018/3 3Q, 208million yen in FY2018/3 and 122million yen in FY2019/3 3Q).

## 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)	17/12				18/3				18/12			
	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(%) 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%	201	26.6	166,858	50.9	209	26.6	173,176	50.7	220	26.2	184,064	49.7
15.0%< <=18.0%	537	70.9	153,838	46.9	561	71.2	161,550	47.3	607	72.1	180,111	48.7
18.0%< <=20.0%	0	0.0	302	0.1	0	0.0	283	0.1	0	0.0	249	0.1
20.0%<	18	2.4	7,111	2.2	17	2.2	6,766	2.0	14	1.7	5,763	1.6
合計 (Total)	758	100.0	328,112	100.0	788	100.0	341,777	100.0	843	100.0	370,189	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	17/12				18/3				18/12			
	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(%) 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	206	27.3	13,330	4.1	214	27.2	13,962	4.1	223	26.5	14,718	4.0
100< <=200	80	10.6	12,297	3.7	84	10.7	12,870	3.8	89	10.6	13,653	3.7
200< <=300	94	12.5	24,518	7.5	98	12.5	25,519	7.5	103	12.2	26,645	7.2
300< <=400	66	8.8	23,594	7.2	69	8.8	24,570	7.2	75	9.0	26,574	7.2
400< <=500	128	17.0	60,114	18.3	133	16.9	62,464	18.3	142	17.0	66,826	18.1
500< <=1,000	106	14.0	81,315	24.8	111	14.1	85,399	25.0	124	14.8	95,582	25.8
1,000<	74	9.8	112,941	34.4	77	9.8	116,990	34.2	83	9.9	126,188	34.1
合計 (Total)	758	100.0	328,112	100.0	788	100.0	341,777	100.0	843	100.0	370,189	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)		17/12		18/3		18/9		18/12		18/12	
			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)	168,318	3.7	169,632	3.7	166,565	2.6	172,445	2.5
割賦売掛金残高		Installment receivables		99,270	3.6	99,956	3.8	97,575	4.3	104,111	4.9
営業貸付金残高		Loans (Cash advance)		46,330	3.0	46,728	2.6	45,871	-0.7	45,107	-2.6
支払承諾見返		Credit guarantee		21,893	5.2	22,032	4.9	22,179	1.9	22,299	1.9
その他営業債権		Other		824	22.4	914	26.5	938	18.6	927	12.5
クレジットカード		Credit card									
有効カード会員数	(千人)	Number of card holders	(Thousand)	5,768	-8.4	5,771	-1.9	5,750	-1.1	5,755	-0.2
プロパー		Proper		1,754	-2.7	1,739	-3.1	1,711	-3.6	1,708	-2.6
提携		Affinity		4,014	-10.7	4,032	-1.4	4,038	0.0	4,047	0.8
新規発行数	(千枚)	Number of new issue	(Thousand)	361	2.0	517	0.8	230	-5.1	354	-1.9
プロパー		Proper		114	15.1	154	13.4	56	-27.2	85	-25.5
提携		Affinity		246	-3.1	362	-3.7	173	5.3	269	9.0
買上実績	(百万円)	Transaction volume	(Millions of Yen)	521,562	3.0	696,435	2.2	342,330	-1.0	520,444	-0.2
包括信用購入あっせん		Shopping		491,232	3.3	655,990	2.4	321,941	-1.1	489,930	-0.3
キャッシング		Cashing		30,330	-1.6	40,444	-0.8	20,389	0.6	30,513	0.6
実質平均利回り	(%)	Average yield	(%)	18.0	-0.3	18.3	0.0	17.6	-0.3	17.7	-0.3

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)		17/12		18/3		18/9		18/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,030	20	1,035	31	991	-43	983	-47
正社員数	(人)	N. of employees (regularly payroll)		461	36	460	40	465	12	460	-1
非正社員数	(人)	N. of employees (temp.)		569	-16	575	-9	526	-55	523	-46

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)		17/12 (9M)		18/3 (12M)		18/9 (6M)		18/12 (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	22,179	2.9	42,991	48.8	15,965	9.6	24,257	14.6	9.4
	信用購入あっせん収益	11,912	4.3	15,960	3.9	7,866	0.6	12,066	7.2	1.3
	営業貸付金利息	4,254	0.7	5,649	0.8	2,806	-0.0	4,212	2.5	-1.0
	信用保証収益	1,004	5.6	1,348	6.0	691	4.9	1,047	0.6	4.3
	その他	5,008	1.1	20,033	201.1	4,600	40.3	6,929	4.2	38.4
営業費用	Operating expenses	20,091	5.5	38,859	49.6	14,305	5.8	21,365	12.8	6.3
	金融費用	1,133	-4.1	1,531	-4.9	780	-3.4	1,182	0.7	4.3
	貸倒関連費用	3,001	17.4	4,129	12.5	1,869	-9.1	2,912	1.7	-2.9
	利息返還関連費用	-	-	-	-	-	-	-	-	-
	その他の営業費用	15,956	4.2	33,199	60.4	11,655	9.3	17,270	10.4	8.2
	広告宣伝費	149	21.0	186	11.9	80	-33.5	116	0.1	-22.6
	人件費	3,063	3.7	4,090	3.5	2,253	10.8	3,380	2.0	10.4
	その他	12,743	4.2	28,922	74.4	9,320	9.6	13,773	8.3	8.1
営業利益	Operating profit	2,088	-16.7	4,131	42.0	1,659	59.0	2,891	1.7	38.5
営業外収益	Non-operating income	116	-67.3	134	-65.7	89	3.6	116	0.1	0.0
営業外費用	Non-operating expenses	2	-2.7	4	-93.5	0	-46.9	1	0.0	-57.5
経常利益	Ordinary profit	2,202	-23.1	4,261	31.6	1,748	54.9	3,006	1.8	36.5
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	2,202	-23.1	4,261	31.6	1,748	54.9	3,006	1.8	36.5
法人税・住民税及び事業税	Income taxes - current	327	-64.0	992	-4.8	347	317.5	652	0.4	99.2
法人税等調整額	Income taxes - deferred	289	-	523	-	13	-95.4	78	0.0	-73.0
当期純利益	Profit	1,585	-40.5	2,746	-9.4	1,387	81.8	2,276	1.4	43.6

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)		17/12		18/3		18/9		18/12				
			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	645,290	11.4	665,669	12.5	698,343	11.8	719,781	100.0	11.5
アイフル		AIFUL		439,132	10.0	454,316	11.3	479,822	11.8	490,359	68.1	11.7
ライフカード		LIFECARD		168,318	3.7	169,632	3.7	166,565	2.6	172,445	24.0	2.5
ビジネススト		BUSINEXT		47,851	10.0	49,238	9.4	53,619	15.6	56,338	7.8	17.7
アイラ&アイフル	※3	A&A	※3	13,893	-	16,020	238.0	20,980	86.4	22,765	3.2	63.9
営業収益	※2	Total operating revenue	※2	75,952	11.2	115,389	26.2	56,425	14.6	86,047	100.0	13.3
アイフル		AIFUL		48,185	10.6	64,663	10.8	35,092	11.5	53,396	62.1	10.8
ライフカード		LIFECARD		22,179	2.9	42,991	48.8	15,965	9.6	24,257	28.2	9.4
ビジネススト		BUSINEXT		2,035	25.0	2,803	24.7	1,791	37.3	2,816	3.3	38.4
アイラ&アイフル	※4	A&A	※4	1,915	-	2,977	319.2	2,710	166.8	4,267	5.0	122.8
経常利益	※2	Total ordinary profit	※2	5,270	-0.4	2,823	-61.8	5,404	126.8	11,383	100.0	116.0
アイフル		AIFUL		4,793	86.7	979	-76.1	3,900	57.1	9,020	79.2	88.2
ライフカード		LIFECARD		2,202	-23.1	4,261	31.6	1,748	54.9	3,006	26.4	36.5
ビジネススト		BUSINEXT		-213	-	-252	-	-53	-	-154	-	-
アイラ&アイフル	※4	A&A	※4	-1,357	-	-2,013	-	-481	-	-755	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	6,408	25.1	3,958	-45.6	5,188	52.5	10,655	100.0	66.3
アイフル		AIFUL		5,799	80.2	2,437	-49.5	3,999	21.2	8,970	84.2	54.7
ライフカード		LIFECARD		1,585	-40.5	2,746	-9.4	1,387	81.8	2,276	21.4	43.6
ビジネススト		BUSINEXT		-350	-	-438	-	-235	-	-476	-	-
アイラ&アイフル	※4	A&A	※4	-1,357	-	-2,013	-	-481	-	-755	-	-

※1 営業債権ベース(Including off-balance)

※2 会計ベース(On-balance)

※3 期末為替レート(Current Exchange Rate TBH):2018年3月期 第3四半期(FY2018/3 3Q) 3.38円、2018年3月期(FY2018/3) 3.45円、2019年3月期 第2四半期(FY2019/3 2Q) 3.33円、2019年3月期 第3四半期(FY2019/3 3Q) 3.50円(前年同期比 YOY +0.12円)

※4 期中平均為替レート(Average Exchange Rate TBH):2018年3月期 第3四半期(FY2018/3 3Q) 3.27円、2018年3月期(FY2018/3) 3.31円、2019年3月期 第2四半期(FY2019/3 2Q) 3.43円、2019年3月期 第3四半期(FY2019/3 3Q) 3.41円(前年同期比 YOY +0.14円)

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.