

## 2020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, 2020)

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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)			18/12		19/3		19/9		19/12		20/3(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)	86,047	13.3	115,328	-0.1	61,277	8.6	93,192	8.3	125,100	8.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	75,420	6.2	112,297	-0.5	56,655	9.6	81,686	8.3	110,600	-1.5
営業利益	(百万円)	Operating profit	(Millions of Yen)	10,626	114.6	3,031	21.6	4,621	-2.8	11,506	8.3	14,400	375.1
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	11,383	116.0	4,110	45.6	4,948	-8.4	12,225	7.4	15,400	274.7
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)	10,655	66.3	9,346	136.1	5,245	1.1	11,749	10.3	14,400	54.1
総資産	(百万円)	Total assets	(Millions of Yen)	750,608	10.3	760,587	11.4	779,702	6.2	823,872	9.8	833,400	9.6
純資産	(百万円)	Net assets	(Millions of Yen)	129,342	5.9	128,016	7.2	132,348	6.9	139,129	7.6	140,700	9.9
一株当たり当期純利益	(円)	EPS	(Yen)	22.03	66.3	19.32	136.2	10.84	1.0	24.29	10.3	29.77	54.1
一株当たり純資産	(円)	BPS	(Yen)	257.33	6.6	256.45	8.6	267.30	8.7	281.59	9.4	284.47	10.9
自己資本比率	(%)	Equity ratio	(%)	16.6	-0.5	16.3	-0.4	16.6	0.4	16.5	-0.1	16.5	0.2
総資産経常利益率	(%)	ROA	(%)	2.1	1.0	0.6	0.2	1.3	-0.2	2.1	0.0	1.9	1.3
自己資本当期純利益率	(%)	ROE	(%)	11.8	4.3	7.8	4.3	8.3	-0.6	12.0	0.2	11.0	3.2

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

### (2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			18/12		19/3		19/9		19/12		20/3(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)	53,396	10.8	70,991	9.8	37,723	7.5	57,354	7.4	76,500	7.8
営業費用	(百万円)	Operating expenses	(Millions of Yen)	45,118	2.8	70,523	9.7	33,827	7.0	48,256	7.0	65,000	-7.8
営業利益	(百万円)	Operating profit	(Millions of Yen)	8,277	93.4	468	27.9	3,895	11.6	9,097	9.9	11,500	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	9,020	88.2	1,519	55.1	4,484	15.0	10,026	11.1	12,500	722.9
当期純利益	(百万円)	Profit	(Millions of Yen)	8,970	54.7	5,208	113.7	4,711	17.8	10,065	12.2	12,800	145.8
総資産	(百万円)	Total assets	(Millions of Yen)	554,262	14.0	556,450	11.2	585,364	7.2	618,903	11.7	621,100	11.6
純資産	(百万円)	Net assets	(Millions of Yen)	94,345	6.0	91,200	6.6	95,625	6.8	100,948	7.0	103,700	13.7
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)	18.55	54.7	10.77	113.7	9.74	17.8	20.81	12.2	26.46	145.7
一株当たり純資産	(円)	BPS	(Yen)	194.57	6.0	188.07	6.6	197.69	7.1	208.70	7.3	214.39	14.0
自己資本比率	(%)	Equity ratio	(%)	17.0	-1.3	16.3	-0.8	16.3	0.0	16.3	-0.7	16.7	0.4
総資産経常利益率	(%)	ROA	(%)	2.3	0.9	0.3	0.1	1.6	0.1	2.3	0.0	2.1	1.8
自己資本当期純利益率	(%)	ROE	(%)	13.3	4.3	5.9	3.0	10.1	1.0	14.0	0.7	13.2	7.3

※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。

Note 1: 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。

Note 2: Calculation of ROA has been changed to ratio of ordinary profit to total assets from the fiscal year ended March 31, 2018. Therefore, the same changes are applied to past year figures.

注3: 2019年3月期より関連会社であるあんしん保証株式会社を分法の適用範囲に含めております。

Note 3: Anshin Guarantor Service Co., Ltd., affiliated company, has been included in the scope of equity method affiliated from the fiscal year ended March 31, 2019.

## 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)		18/12		19/3		19/9		19/12		19/12			
			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)	719,781	11.5	735,219	10.4	768,160	10.0	792,341	10.1	764,979	10.3
営業貸付金残高		Loans outstanding		511,828	12.5	521,823	10.6	543,839	8.7	555,915	8.6	498,893	10.9
無担保ローン		Unsecured		437,312	12.7	445,866	10.3	462,672	8.0	471,947	7.9	448,914	9.0
有担保ローン		Secured		21,231	-3.0	20,285	-3.1	21,160	2.4	21,938	3.3	21,938	3.3
事業者ローン		Small business		53,284	18.5	55,670	18.4	60,006	16.9	62,029	16.4	28,041	69.1
割賦売掛金残高		Installment receivables		104,529	4.5	104,645	4.2	104,164	6.3	108,715	4.0	105,710	4.3
支払承諾見返		Guarantee		96,097	14.1	101,007	16.8	112,168	21.0	119,435	24.3	152,100	12.7
信用保証事業		Credit guarantee business		93,916	15.5	98,971	18.2	110,409	22.2	117,770	25.6	150,435	13.3
その他		Other		2,180	-25.0	2,036	-25.4	1,759	-24.8	1,664	-23.7	1,664	-23.7
その他営業債権		Other		7,325	16.6	7,744	15.1	7,987	12.3	8,275	13.0	8,275	13.0
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,413	14.8	1,437	10.7	1,461	6.4	1,465	3.7		
無担保ローン		Unsecured		1,371	15.0	1,394	10.7	1,417	6.5	1,421	3.6		
有担保ローン		Secured		6	-16.6	6	-17.3	5	-16.2	5	-16.7		
事業者ローン		Small business		35	15.9	36	14.7	38	10.0	39	9.8		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,755	-0.2	5,777	0.1	5,759	0.2	5,748	-0.1		
新規顧客件数	(件)	New accounts	(Number)	247,574	-23.7	322,401	-23.8	120,799	-23.8	176,812	-28.6		
無担保ローン		Unsecured		241,346	-24.4	314,098	-24.4	116,539	-24.5	170,287	-29.4		
有担保ローン		Secured		239	17.2	333	25.2	198	30.3	294	23.0		
事業者ローン		Small business		5,989	20.2	7,970	12.2	4,062	2.3	6,231	4.0		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	354	-1.9	513	-0.7	228	-0.7	331	-6.3		

### (2) 社員数(N. of Total Employees)

年/決算月 (Fiscal Year)		18/12		19/3		19/9		19/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,208	-366	3,177	-320	3,145	-121	3,059	-149
正社員数		N. of employees (regularly payroll)		2,304	-279	2,273	-230	2,219	-120	2,118	-186
非正社員数		N. of employees (temp.)		904	-87	904	-90	926	-1	941	37

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。  
 Note1: "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。  
 Note2: 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)		18/12 (9M)		19/3 (12M)		19/9 (6M)		19/12 (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	86,047	13.3	115,328	-0.1	61,277	8.6	93,192	12.7	8.3
営業貸付金利息	Interest on operating loans	48,985	17.8	65,456	16.3	35,000	8.9	53,363	7.2	8.9
無担保ローン	Unsecured	45,655	19.3	61,058	17.5	32,668	9.2	49,624	6.7	8.7
有担保ローン	Secured	1,744	-12.5	2,285	-12.0	1,000	-14.2	1,556	0.2	-10.8
事業者ローン	Small business	1,585	20.2	2,112	20.2	1,331	23.3	2,182	0.3	37.6
信用購入あっせん収益	Revenue from installment receivable	12,126	1.3	16,472	2.7	8,652	9.5	13,181	1.8	8.7
信用保証収益	Revenue from credit guarantee	10,361	6.8	13,953	7.4	7,499	10.8	11,323	1.5	9.3
その他の営業収益	Other operating revenue	14,573	14.8	19,446	-35.3	10,125	5.5	15,325	2.1	5.2
買取債権回収高	Collection from purchased receivable	1,333	-22.8	1,709	-17.6	899	-1.5	1,293	0.2	-3.0
償却債権取立益	Recoveries of written off claims	4,888	0.9	6,320	-1.4	3,397	6.7	5,210	0.7	6.6
その他	Other	8,351	36.5	11,416	-47.1	5,828	5.9	8,821	1.2	5.6
営業費用	Operating expenses	75,420	6.2	112,297	-0.5	56,655	9.6	81,686	11.1	8.3
金融費用	Financial expenses	6,005	4.3	7,949	5.1	3,735	-10.8	5,496	0.7	-8.5
売上原価	Cost of sales	1,013	-26.5	1,298	-89.9	635	-9.7	929	0.1	-8.3
債権買取原価	Cost of purchased receivable	922	-31.2	1,166	-22.1	564	-13.1	857	0.1	-7.0
その他	Other	91	133.7	131	-98.8	70	31.8	72	0	-20.7
貸倒関連費用	Credit cost	23,027	16.8	30,628	49.4	20,852	30.1	28,360	3.9	23.2
貸倒損失	Bad debt write offs	20,502	10.1	25,923	14.4	17,224	18.6	23,845	3.2	16.3
利息返還関連費用	Expenses for interest repayment	-	-	11,501	-7.1	-	-	-	-	-
利息返還金	Interest repayment	9,513	-42.8	12,704	-43.5	6,436	-2.7	10,225	1.4	7.5
その他の営業費用	Other operating expenses (SG & A)	45,373	2.8	60,919	2.1	31,432	2.2	46,899	6.4	3.4
広告宣伝費	Advertising expenses	2,190	-23.4	2,675	-25.5	1,376	-7.7	2,116	0.3	-3.4
人件費	Personnel expenses	12,448	6.5	16,540	5.5	8,353	0.5	12,509	1.7	0.5
その他	Other	30,734	3.8	41,702	3.3	21,703	3.6	32,274	4.4	5.0
営業利益	Operating profit (loss)	10,626	114.6	3,031	21.6	4,621	-2.8	11,506	1.6	8.3
営業外収益	Non-operating income	779	134.9	1,145	218.3	334	-49.8	733	0.1	-5.9
営業外費用	Non-operating expenses	23	70.1	66	131.9	7	-58.3	13	0.0	-41.1
経常利益	Ordinary profit (loss)	11,383	116.0	4,110	45.6	4,948	-8.4	12,225	1.7	7.4
特別利益	Extraordinary income	-	-	-	-	230	-	230	0.0	-
特別損失	Extraordinary losses	-	-	690	-	-	-	109	0.0	-
税引前利益	Profit (loss) before income taxes	11,383	90.6	3,420	-3.0	5,178	-4.2	12,346	1.7	8.5
法人税・住民税及び事業税	Income taxes-current	1,073	496.5	858	96.2	965	107.7	1,647	0.2	53.5
法人税等調整額	Income taxes-deferred	34	-48.5	-5,621	-	-250	-	-111	-	-
当期純利益	Profit (loss)	10,275	79.4	8,183	177.8	4,464	-9.7	10,809	1.5	5.2
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-379	-	-1,162	-	-781	-	-939	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	10,655	66.3	9,346	136.1	5,245	1.1	11,749	1.6	10.3

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。

Note 1: 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: 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 2: 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 ended March 31, 2019.

注3: 2019年3月期より関連会社であるあんしん保証株式会社を持分法の適用範囲に含めております。

Note 3. Anshin Guarantor Service Co., Ltd., affiliated company, has been included in the scope of equity method affiliated from the fiscal year ended 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)		18/12	構成比(%) C.R.(%)	19/3	構成比(%) C.R.(%)	19/9	構成比(%) C.R.(%)	19/12	構成比(%) C.R.(%)
借入金	Borrowings	247,879	50.2	244,823	49.6	254,208	50.0	279,722	52.3
都市銀行等	City banks etc.	32,057	6.5	33,686	6.8	41,800	8.2	45,500	8.5
信託銀行	Trust banks	77,354	15.7	60,510	12.3	69,030	13.6	78,465	14.7
地方銀行・第二地方銀行	Regional banks	46,228	9.4	58,982	12.0	56,895	11.2	65,737	12.3
その他	Other	92,238	18.7	91,644	18.6	86,482	17.0	90,019	16.8
社債・流動化	SB & ABS, ABL	245,734	49.8	248,310	50.4	253,926	50.0	255,521	47.7
普通社債	SB	27,700	5.6	27,615	5.6	42,530	8.4	42,530	7.9
流動化	ABS, ABL	218,034	44.2	220,695	44.8	211,396	41.6	212,991	39.8
合計	Total	493,613	100.0	493,134	100.0	508,135	100.0	535,243	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)		18/12	構成比(%) C.R.(%)	19/3	構成比(%) C.R.(%)	19/9	構成比(%) C.R.(%)	19/12	構成比(%) C.R.(%)
短期調達	Short-term borrowings	96,040	19.5	94,962	19.3	91,250	18.0	104,014	19.4
長期調達	Long-term borrowings	397,573	80.5	398,171	80.7	416,885	82.0	431,229	80.6
固定金利借入	Fixed interest rate borrowings	66,349	13.4	70,552	14.3	60,610	11.9	69,903	13.1
変動金利借入	Floating interest rate borrowings	92,389	18.7	87,709	17.8	113,348	22.3	125,404	23.4
社債・流動化	SB & ABS, ABL	238,834	48.4	239,910	48.7	242,926	47.8	235,921	44.1
普通社債(固定)	SB (Fixed interest rate)	27,700	5.6	27,615	5.6	42,530	8.4	42,530	7.9
流動化(固定)	ABS, ABL (Fixed interest rate)	73,572	14.9	70,705	14.3	63,177	12.4	63,088	11.8
流動化(変動)	ABS, ABL (Floating interest rate)	137,562	27.9	141,589	28.7	137,218	27.0	130,302	24.3
合計	Total	493,613	100.0	493,134	100.0	508,135	100.0	535,243	100.0

##### (3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		18/12	19/3	19/9	19/12
調達金利	Funding rate	1.74	1.64	1.54	1.50
間接	Indirect	2.05	1.90	1.76	1.68
直接	Direct	1.42	1.39	1.32	1.29

※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)		18/12		19/3		19/9		19/12	
					/(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)	538,817	-	548,560	-	559,605	-	579,704	-
無担保ローン		Unsecured loan		438,333	-	446,961	-	463,858	-	473,218	-
無担保ローン以外		Secured loan and Small business loan		100,484	-	101,599	-	95,747	-	106,485	-
4分類開示債権合計	①	NPL total	①	76,158	14.13	79,294	14.46	78,430	14.02	81,877	14.12
前年同期比		YOY%		11.1		10.9		6.5		7.5	
破綻先		Loans in legal bankruptcy		26,509	4.92	26,167	4.77	23,255	4.16	23,183	4.00
延滞債権		Non-accrual loans		29,743	5.52	33,118	6.04	32,099	5.74	33,679	5.81
3ヶ月以上延滞債権		Loans past due for three months or more		7,363	1.37	7,043	1.28	7,382	1.32	8,367	1.44
貸出条件緩和債権		Restructured loans		12,541	2.33	12,965	2.36	15,692	2.80	16,646	2.87
うち無担保ローン	②	Unsecured loan	②	43,523	9.93	46,575	10.42	48,146	10.38	51,341	10.85
前年同期比		YOY%		25.1		22.9		18.1		18.0	
破綻先		Loans in legal bankruptcy		748	0.17	711	0.16	776	0.17	851	0.18
延滞債権		Non-accrual loans		24,123	5.50	27,194	6.08	25,839	5.57	27,191	5.75
3ヶ月以上延滞債権		Loans past due for three months or more		7,133	1.63	6,798	1.52	7,131	1.54	8,124	1.72
貸出条件緩和債権		Restructured loans		11,517	2.63	11,870	2.66	14,399	3.10	15,173	3.21
うち無担保ローン以外		Secured loan and Small business loan		32,635	32.48	32,719	32.20	30,283	31.63	30,536	28.68
前年同期比		YOY%		-3.4		-2.7		-7.9		-6.4	
破綻先		Loans in legal bankruptcy		25,761	25.64	25,456	25.06	22,479	23.48	22,332	20.97
延滞債権		Non-accrual loans		5,619	5.59	5,923	5.83	6,260	6.54	6,487	6.09
3ヶ月以上延滞債権		Loans past due for three months or more		230	0.23	244	0.24	250	0.26	243	0.23
貸出条件緩和債権		Restructured loans		1,024	1.02	1,095	1.08	1,293	1.35	1,473	1.38
期末貸倒引当金	③	Allowance for NPL	③	68,582	-	70,469	-	70,866	-	71,616	-
流動	④	Current assets	④	43,923	-	46,135	-	49,217	-	49,946	-
固定 ※2		Non-current assets ※2		24,659	-	24,333	-	21,648	-	21,669	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	90.1	-	88.9	-	90.4	-	87.5	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	100.9	-	99.1	-	102.2	-	97.3	-

※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

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

営業貸付金のうち、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 (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)		18/12		19/3		19/9		19/12	
			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)	490,359	11.7	503,382	10.8	526,349	9.7	541,367	10.4
営業貸付金残高	Loans outstanding	387,616	11.8	396,540	10.1	414,199	9.0	424,198	9.4
無担保ローン	Unsecured	370,189	12.8	379,317	11.0	398,209	9.9	408,703	10.4
有担保ローン	Secured	9,965	-24.7	9,306	-25.0	7,980	-25.8	7,322	-26.5
事業者ローン	Small business	7,462	39.2	7,915	35.3	8,009	15.1	8,172	9.5
支払承諾見返	Guarantee	95,925	11.2	99,694	13.3	104,860	12.6	109,687	14.3
信用保証事業	Credit guarantee business	93,744	12.5	97,658	14.6	103,101	13.5	108,022	15.2
その他	Other	2,180	-25.0	2,036	-25.4	1,759	-24.8	1,664	-23.7
割賦売掛金残高	Installment receivables	418	-41.7	402	-20.1	352	-21.1	336	-19.7
その他	Other	6,398	17.2	6,745	16.1	6,937	12.4	7,145	11.7
口座数	(千件) N. of customer accounts (Thousand)	857	11.1	876	9.2	910	7.8	924	7.8
無担保ローン	Unsecured	843	11.2	861	9.3	896	8.0	910	8.0
有担保ローン	Secured	5	-20.3	5	-21.5	4	-21.7	4	-22.8
事業者ローン	Small business	8	36.4	9	33.1	9	9.5	9	4.9
新規顧客件数	(件) New accounts (Number)	151,817	6.0	199,637	0.9	103,987	-2.0	152,552	0.5
無担保ローン	Unsecured	151,587	5.9	199,353	0.9	103,945	-1.9	152,453	0.6
実質平均利回り ※	(%) Average yield ※ (%)	14.9	0.1	14.8	0.1	14.7	-0.2	14.7	-0.2

19/12	
	増減率 (yoy%)
530,161	11.2
399,621	10.9
387,010	11.8
7,322	-26.5
5,288	23.3
123,058	12.6
121,393	13.3
1,664	-23.7
336	-19.7
7,145	11.7

※ 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)		18/12		19/3		19/9		19/12	
			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	887	-16	880	-20	870	-20	870	-17
有人店舗	Staffed branches	24	-1	24	-1	20	-5	20	-4
無人店舗	Unstaffed branches	863	-15	856	-19	850	-15	850	-13
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	101,603	3,438	101,583	2,058	101,294	300	100,720	-883
自社ATM	AIFUL ATMs	462	-10	462	-7	453	-10	451	-11
自社ATM以外	Other	101,141	3,448	101,121	2,065	100,841	310	100,269	-872
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	143	3	144	5	147	6	147	4
社員数	(人) N. of total employees	1,424	-11	1,398	-46	1,390	-48	1,401	-23
正社員数	N. of employees (regularly payroll)	1,069	23	1,044	-13	1,049	-38	1,044	-25
非正社員数	N. of employees (temp.)	355	-34	354	-33	341	-10	357	2

## 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)		18/12		19/3		19/9		19/12		
		(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	53,396	10.8	70,991	9.8	37,723	7.5	57,354	11.2	7.4
営業貸付金利息	Interest on operating loans	38,993	14.5	51,960	13.2	27,889	8.8	42,472	8.3	8.9
無担保ローン	Unsecured	37,474	16.3	50,026	15.0	27,130	10.4	41,324	8.1	10.3
有担保ローン	Secured	1,059	-27.3	1,325	-28.8	427	-41.6	642	0.1	-39.4
事業者ローン	Small business	459	28.1	608	19.8	332	1.9	506	0.1	10.3
信用保証収益	Revenue from credit guarantee	8,412	1.7	11,246	2.5	5,782	4.3	8,682	1.7	3.2
信用購入あっせん収益	Revenue from installment receivable	11	-19.0	13	-28.0	4	-44.8	6	0.0	-41.9
その他の営業収益	Other operating revenue	5,979	2.1	7,770	-0.2	4,045	3.6	6,191	1.2	3.6
償却債権取立益	Recoveries of written off claims	4,600	-0.5	5,925	-3.3	3,063	2.4	4,709	0.9	2.4
その他	Other	1,379	11.9	1,845	11.2	982	7.6	1,482	0.3	7.5
営業費用	Operating expenses	45,118	2.8	70,523	9.7	33,827	7.0	48,256	9.5	7.0
金融費用	Financial expenses	4,494	-0.8	5,843	0.0	2,705	-14.1	4,068	0.8	-9.5
貸倒関連費用	Credit cost	16,120	8.7	22,060	66.1	14,321	21.7	19,096	3.7	18.5
貸倒損失	Bad debt write-offs	15,140	0.5	18,947	5.2	12,197	12.7	16,884	3.3	11.5
利息返還関連費用	Expenses for interest repayment	-	-	10,354	-16.4	-	-	-	-	-
利息返還金	Interest repayment	8,853	-43.7	11,790	-44.4	6,011	-2.7	9,584	1.9	8.3
その他の営業費用	Other operating expenses (SG & A)	24,503	-0.2	32,264	-1.6	16,800	0.7	25,091	4.9	2.4
広告宣伝費	Advertising expenses	1,937	-18.9	2,330	-21.8	1,211	-8.6	1,873	0.4	-3.3
人件費	Personnel expenses	7,596	5.2	10,084	4.5	5,109	0.8	7,684	1.5	1.1
その他	Other	14,969	0.2	19,849	-1.5	10,480	1.9	15,533	3.0	3.8
営業利益	Operating profit (loss)	8,277	93.4	468	27.9	3,895	11.6	9,097	1.8	9.9
営業外収益	Non-operating income	759	45.0	1,070	62.8	594	40.7	939	0.2	23.8
営業外費用	Non-operating expenses	16	50.6	19	-55.7	5	-58.8	11	0.0	-31.4
経常利益	Ordinary profit (loss)	9,020	88.2	1,519	55.1	4,484	15.0	10,026	2.0	11.1
特別利益	Extraordinary income	-	-	1	-99.8	230	-	230	0.0	-
特別損失	Extraordinary losses	-	-	691	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	9,020	64.1	829	-50.7	4,714	20.9	10,256	2.0	13.7
法人税・住民税及び事業税	Income taxes-current	66	-	-655	-	86	-	15	0.0	-76.9
法人税等調整額	Income taxes-deferred	-16	-	-3,723	-	-84	-	175	-	-
当期純利益	Profit (loss)	8,970	54.7	5,208	113.7	4,711	17.8	10,065	2.0	12.2

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 ended 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)		18/12		19/3		19/9		19/12	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	151,672	42.9	146,808	42.3	162,426	43.7	187,016	47.0
都市銀行等	City banks etc.	32,057	9.1	30,686	8.8	39,300	10.6	43,250	10.9
信託銀行	Trust banks	63,354	17.9	47,100	13.6	57,800	15.6	67,600	17.0
地方銀行・第二地方銀行	Regional banks	38,809	11.0	49,646	14.3	48,059	12.9	57,318	14.4
その他	Other	17,450	4.9	19,375	5.6	17,266	4.7	18,847	4.7
社債・流動化	SB & ABS, ABL	202,168	57.1	200,606	57.7	208,850	56.3	211,097	53.0
普通社債	SB	27,700	7.8	27,615	7.9	42,530	11.5	42,530	10.7
流動化	ABS, ABL	174,468	49.3	172,991	49.8	166,320	44.8	168,567	42.3
合計	Total	353,840	100.0	347,414	100.0	371,276	100.0	398,113	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)		18/12		19/3		19/9		19/12	
			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	5,900	1.7	6,900	2.0	6,550	1.8	15,750	4.0
長期調達	Long-term borrowings	347,940	98.3	340,514	98.0	364,726	98.2	382,363	96.0
固定金利借入	Fixed interest rate borrowings	66,141	18.7	66,885	19.3	57,610	15.5	67,237	16.9
変動金利借入	Floating interest rate borrowings	79,630	22.5	73,022	21.0	101,265	27.3	114,028	28.6
社債	SB	27,700	7.8	27,615	7.9	42,530	11.5	42,530	10.7
流動化	ABS, ABL	174,468	49.3	172,991	49.8	163,320	44.0	158,567	39.8
合計	Total	353,840	100.0	347,414	100.0	371,276	100.0	398,113	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		18/12	19/3	19/9	19/12
調達金利	Funding rate	1.63	1.54	1.45	1.42
間接	Indirect	2.16	1.99	1.81	1.71
直接	Direct	1.22	1.21	1.18	1.17

※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	0.95	0.95
5年スワップレート	5Y SWAP rate	0.03	-0.05	-0.16	0.02
JGB(10年)	10Y JGB	-0.01	-0.10	-0.23	-0.03

9. アイフル貸倒の状況 (Credit Cost / AIFUL)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		18/12		19/3		19/9		19/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	490,359	-	503,382	-	526,349	-	541,367	-
期末営業貸付金	Loans outstanding	387,616	-	396,540	-	414,199	-	424,198	-
無担保	Unsecured	370,189	-	379,317	-	398,209	-	408,703	-
有担保	Secured	9,965	-	9,306	-	7,980	-	7,322	-
事業者	Small business	7,462	-	7,915	-	8,009	-	8,172	-
割賦売掛金	Installment receivables	418	-	402	-	352	-	336	-
支払承諾見返等	Credit guarantee, etc.	102,323	-	106,440	-	111,797	-	116,833	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	28,913	-	28,913	-	32,178	-	32,178	-
貸倒発生額合計 ①	Total bad debt ①	15,140	3.09	18,947	3.76	12,197	2.32	16,884	3.12
増減率	YOY%	0.5		5.2		12.7		11.5	
貸倒発生額 ②	Loans outstanding ②	12,592	3.25	15,742	3.97	10,066	2.43	13,838	3.26
増減率	YOY%	-0.6		6.2		11.0		9.9	
無担保	Unsecured	11,928	3.22	14,906	3.93	9,687	2.43	13,254	3.24
有担保	Secured	370	3.72	465	5.01	205	2.58	285	3.89
事業者	Small business	293	3.94	369	4.67	173	2.17	298	3.65
割賦売掛金	Installment receivables	39	9.43	45	11.24	29	8.38	36	10.83
支払承諾見返等	Credit guarantee, etc.	2,508	2.45	3,160	2.97	2,101	1.88	3,010	2.58
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	-49	-	-151	-	614	0.12	785	0.15
個別繰入額 ④	Loans outstanding ④	-155	-	-253	-0.06	475	0.11	612	0.14
無担保	Unsecured	331	0.09	364	0.10	318	0.08	374	0.09
有担保	Secured	-592	-	-732	-	62	0.78	121	1.67
事業者	Small business	105	1.41	114	1.45	95	1.19	116	1.43
支払承諾見返等	Credit guarantee, etc.	106	0.10	102	0.10	139	0.12	172	0.15
①+③	①+③	15,091	3.08	18,795	3.73	12,812	2.43	17,670	3.26
増減率	YOY%	-0.5		4.9		14.5		17.1	
②+④	②+④	12,437	3.21	15,488	3.91	10,542	2.55	14,450	3.41
増減率	YOY%	-2.1		5.7		12.7		16.2	
無担保	Unsecured	12,260	3.31	15,270	4.03	10,005	2.51	13,629	3.33
有担保	Secured	-221	-	-266	-	267	3.36	406	5.56
事業者	Small business	399	5.35	484	6.12	268	3.36	414	5.08
割賦売掛金	Installment receivables	39	9.43	45	11.24	29	8.38	36	10.83
支払承諾見返等	Credit guarantee, etc.	2,614	2.56	3,262	3.07	2,240	2.00	3,182	2.72
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	16,120	3.29	22,060	4.38	14,321	2.72	19,096	3.53
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	29,942	6.11	32,178	6.39	33,689	6.40	33,606	6.21

※ 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)		18/12		19/3		19/9		19/12	
					/(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)	414,450	-	412,337	-	429,788	-	439,789	-
無担保ローン		Unsecured loan		371,209	-	380,411	-	399,395	-	409,974	-
無担保ローン以外		Secured loan and Small business loan		43,240	-	31,925	-	30,393	-	29,815	-
4分類開示債権合計	①	NPL total	①	68,719	16.58	60,376	14.64	61,847	14.39	64,851	14.75
前年同期比		YOY%		9.8		-7.2		-7.3		-5.6	
破綻先		Loans in legal bankruptcy		26,430	6.38	15,321	3.72	15,078	3.51	15,078	3.43
延滞債権		Non-accrual loans		26,996	6.51	29,836	7.24	28,444	6.62	29,705	6.75
3ヶ月以上延滞債権		Loans past due for three months or more		6,197	1.50	5,756	1.40	6,248	1.45	7,066	1.61
貸出条件緩和債権		Restructured loans		9,096	2.19	9,462	2.29	12,075	2.81	13,001	2.96
うち無担保ローン	②	Unsecured loan	②	38,455	10.36	41,199	10.83	43,018	10.77	46,059	11.23
前年同期比		YOY%		25.3		23.2		19.4		19.8	
破綻先		Loans in legal bankruptcy		690	0.19	674	0.18	724	0.18	803	0.20
延滞債権		Non-accrual loans		23,560	6.35	26,491	6.96	25,343	6.35	26,709	6.51
3ヶ月以上延滞債権		Loans past due for three months or more		5,998	1.62	5,535	1.46	6,032	1.51	6,878	1.68
貸出条件緩和債権		Restructured loans		8,206	2.21	8,498	2.23	10,917	2.73	11,668	2.85
うち無担保ローン以外		Secured loan and Small business loan		30,264	69.99	19,177	60.07	18,828	61.95	18,791	63.03
前年同期比		YOY%		-5.1		-39.3		-38.7		-37.9	
破綻先		Loans in legal bankruptcy		25,740	59.53	14,646	45.88	14,353	47.23	14,274	47.88
延滞債権		Non-accrual loans		3,436	7.95	3,344	10.48	3,100	10.20	2,996	10.05
3ヶ月以上延滞債権		Loans past due for three months or more		198	0.46	221	0.69	215	0.71	187	0.63
貸出条件緩和債権		Restructured loans		889	2.06	964	3.02	1,157	3.81	1,333	4.47
期末貸倒引当金	③	Allowance for NPL	③	54,464	-	46,105	-	47,552	-	47,533	-
流動	④	Current assets	④	29,942	-	32,178	-	33,689	-	33,606	-
固定 ※2		Non-current assets ※2		24,522	-	13,927	-	13,862	-	13,926	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	79.3	-	76.4	-	76.9	-	73.3	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	77.9	-	78.1	-	78.3	-	73.0	-

※1 不良債権には破産更生債権が含まれている為、期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出しております。

Because NPL include claims 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)		18/12			19/3			19/12		
		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)	22,158	2,238	24,396	22,158	2,238	24,396	20,722	2,534	23,256
発生額・取崩額	Withdraw amount	8,853	1,131	9,984	11,790	1,441	13,232	9,584	863	10,447
繰入額(戻入額)	Provisions (Reversal)	-	-	-	10,354	1,737	12,092	-	-	-
期末引当金残高	Allowance (End)	13,304	1,106	14,411	20,722	2,534	23,256	11,137	1,670	12,808

(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)		18/12			19/3			19/12		
		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)	24,331	2,238	26,569	24,331	2,238	26,569	22,963	2,534	25,497
発生額・取崩額 ※	Withdraw amount ※	9,635	1,131	10,767	12,869	1,441	14,311	10,325	863	11,188
繰入額(戻入額)	Provisions (Reversal)	-	-	-	11,501	1,737	13,239	-	-	-
期末引当金残高	Allowance (End)	14,695	1,106	15,802	22,963	2,534	25,497	12,638	1,670	14,308

※ 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、2019年3月期第3四半期 122百万、2019年3月期 164百万、2020年3月期第3四半期 100百万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 (122 million yen in FY2019/3 3Q, 164 million yen in FY2019/3 and 100 million yen in FY2020/3 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)	18/12				19/3				19/12			
	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 yen	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)
貸付利率/ Interest rate												
<=15.0%	220	26.2	184,064	49.7	225	26.2	188,807	49.8	241	26.5	203,693	49.8
15.0%< <=18.0%	607	72.1	180,111	48.7	622	72.2	184,769	48.7	657	72.2	200,148	49.0
18.0%< <=20.0%	0	0.0	249	0.1	0	0.0	237	0.1	0	0.0	200	0.0
20.0%<	14	1.7	5,763	1.6	13	1.6	5,503	1.5	11	1.3	4,660	1.1
合計 (Total)	843	100.0	370,189	100.0	861	100.0	379,317	100.0	910	100.0	408,703	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	18/12				19/3				19/12			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)
<=100	223	26.5	14,718	4.0	229	26.6	15,162	4.0	226	24.9	14,128	3.5
100< <=200	89	10.6	13,653	3.7	91	10.7	14,060	3.7	97	10.7	14,926	3.7
200< <=300	103	12.2	26,645	7.2	105	12.2	27,259	7.2	110	12.2	28,482	7.0
300< <=400	75	9.0	26,574	7.2	76	8.9	27,081	7.1	84	9.2	29,600	7.2
400< <=500	142	17.0	66,826	18.1	143	16.6	67,009	17.7	158	17.4	73,966	18.1
500< <=1,000	124	14.8	95,582	25.8	128	15.0	98,770	26.0	139	15.3	106,522	26.1
1,000<	83	9.9	126,188	34.1	85	10.0	129,973	34.3	93	10.2	141,077	34.5
合計 (Total)	843	100.0	370,189	100.0	861	100.0	379,317	100.0	910	100.0	408,703	100.0

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

#### (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)		18/12		19/3		19/9		19/12		19/12			
			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)	172,445	2.5	173,153	2.1	172,385	3.5	176,214	2.2	171,868	2.4
割賦売掛金残高		Installment receivables		104,111	4.9	104,242	4.3	103,812	6.4	108,379	4.1	105,373	4.4
営業貸付金残高		Loans (Cash advance)		45,107	-2.6	44,849	-4.0	43,663	-4.8	42,492	-5.8	41,152	-5.9
支払承諾見返		Credit guarantee		22,299	1.9	23,063	4.7	23,858	7.6	24,212	8.6	24,212	8.6
その他営業債権		Other		927	12.5	998	9.2	1,050	11.9	1,130	21.9	1,130	21.9
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)	5,755	-0.2	5,777	0.1	5,759	0.2	5,748	-0.1		
プロバー		Proper		1,708	-2.6	1,700	-2.2	1,680	-1.8	1,680	-1.7		
提携		Affinity		4,047	0.8	4,077	1.1	4,078	1.0	4,067	0.5		
新規発行数	(千枚)	Number of new issue	(Thousand)	354	-1.9	513	-0.7	228	-0.7	331	-6.3		
プロバー		Proper		85	-25.5	113	-26.3	51	-8.6	76	-9.6		
提携		Affinity		269	9.0	399	10.2	176	1.8	255	-5.2		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	520,444	-0.2	697,854	0.2	349,783	2.2	529,827	1.8		
包括信用購入あっせん		Shopping		489,930	-0.3	657,509	0.2	330,262	2.6	500,897	2.2		
キャッシング		Cashing		30,513	0.6	40,345	-0.2	19,521	-4.3	28,930	-5.2		
実質平均利回り		Average yield	(%)	17.7	-0.3	17.9	-0.4	18.3	0.7	18.4	0.7		

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)		18/12		19/3		19/9		19/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		983	-47	981	-54	1,012	21	1,003	20
正社員数	(人)	N. of employees (regularly payroll)		460	-1	456	-4	451	-14	442	-18
非正社員数	(人)	N. of employees (temp.)		523	-46	525	-50	561	35	561	38

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)		18/12 (9M)		19/3 (12M)		19/9 (6M)		19/12 (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	24,257	9.4	32,850	-23.6	16,875	5.7	25,618	15.0	5.6
信用購入あっせん収益	Revenue from installment receivable	12,066	1.3	16,391	2.7	8,606	9.4	13,112	7.7	8.7
営業貸付金利息	Interests on loans	4,212	-1.0	5,556	-1.6	2,662	-5.1	3,992	2.3	-5.2
信用保証収益	Revenue from credit guarantee	1,047	4.3	1,398	3.7	743	7.5	1,128	0.7	7.8
その他	Other operating revenue	6,929	38.4	9,504	-52.6	4,862	5.7	7,385	4.3	6.6
営業費用	Operating expenses	21,365	6.3	29,837	-23.2	14,907	4.2	22,247	13.1	4.1
金融費用	Financial expenses	1,182	4.3	1,676	9.4	782	0.2	1,072	0.6	-9.2
貸倒関連費用	Credit cost	2,912	-2.9	3,287	-20.4	2,147	14.9	3,226	1.9	10.8
利息返還関連費用	Expenses for interest repayment	-	-	1,147	-	-	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	17,270	8.2	23,726	-28.5	11,977	2.8	17,948	10.5	3.9
広告宣伝費	Advertising expenses	116	-22.6	146	-21.6	64	-19.9	85	0.1	-26.6
人件費	Personnel expenses	3,380	10.4	4,481	9.6	2,261	0.3	3,398	2.0	0.5
その他	Other	13,773	8.1	19,099	-34.0	9,651	3.6	14,464	8.5	5.0
営業利益	Operating profit	2,891	38.5	3,012	-27.1	1,968	18.6	3,371	2.0	16.6
営業外収益	Non-operating income	116	0.0	157	17.4	58	-34.4	86	0.1	-26.4
営業外費用	Non-operating expenses	1	-57.5	38	804.6	0	-4.1	1	0.0	1.6
経常利益	Ordinary profit	3,006	36.5	3,132	-26.5	2,025	15.9	3,456	2.0	14.9
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	3,006	36.5	3,132	-26.5	2,025	15.9	3,456	2.0	14.9
法人税・住民税及び事業税	Income taxes - current	652	99.2	994	0.3	578	66.3	1,027	0.6	57.5
法人税等調整額	Income taxes - deferred	78	-73.0	-685	-	-15	-	13	0.0	-83.3
当期純利益	Profit	2,276	43.6	2,822	2.8	1,462	5.4	2,416	1.4	6.1

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)		18/12		19/3		19/9		19/12				
			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	719,781	11.5	735,219	10.4	768,160	10.0	792,341	100.0	10.1
アイフル		AIFUL		490,359	11.7	503,382	10.8	526,349	9.7	541,367	68.3	10.4
ライフカード		LIFECARD		172,445	2.5	173,153	2.1	172,385	3.5	176,214	22.2	2.2
ビジネスnext		BUSINEXT		56,338	17.7	57,951	17.7	64,295	19.9	67,559	8.5	19.9
アイラ&アイフル	※3	A&A	※3	22,765	63.9	22,482	40.3	21,681	3.3	21,664	2.7	-4.8
営業収益	※2	Total operating revenue	※2	86,047	13.3	115,328	-0.1	61,277	8.6	93,192	100.0	8.3
アイフル		AIFUL		53,396	10.8	70,991	9.8	37,723	7.5	57,354	61.5	7.4
ライフカード		LIFECARD		24,257	9.4	32,850	-23.6	16,875	5.7	25,618	27.5	5.6
ビジネスnext		BUSINEXT		2,816	38.4	3,908	39.4	2,598	45.0	4,182	4.5	48.5
アイラ&アイフル	※4	A&A	※4	4,267	122.8	5,901	98.2	3,237	19.4	4,856	5.2	13.8
経常利益	※2	Total ordinary profit	※2	11,383	116.0	4,110	45.6	4,948	-8.4	12,225	100.0	7.4
アイフル		AIFUL		9,020	88.2	1,519	55.1	4,484	15.0	10,026	82.0	11.1
ライフカード		LIFECARD		3,006	36.5	3,132	-26.5	2,025	15.9	3,456	28.3	14.9
ビジネスnext		BUSINEXT		-154	-	1,349	-	-66	-	209	1.7	-
アイラ&アイフル	※4	A&A	※4	-755	-	-1,210	-	-484	-	-707	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	10,655	66.3	9,346	136.1	5,245	1.1	11,749	100.0	10.3
アイフル		AIFUL		8,970	54.7	5,208	113.7	4,711	17.8	10,065	85.7	12.2
ライフカード		LIFECARD		2,276	43.6	2,822	2.8	1,462	5.4	2,416	20.6	6.1
ビジネスnext		BUSINEXT		-476	-	1,660	-	-99	-	34	0.3	-
アイラ&アイフル	※4	A&A	※4	-755	-	-1,210	-	-484	-	-817	-	-

※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): 2019年3月期第3四半期(FY2019/3 3Q) 3.50円、2019年3月期(FY2019/3) 3.41円、2020年3月期第2四半期(FY2020/3 2Q) 3.50円(YOY +0.17円)、2020年3月期第3四半期(FY2020/3 3Q) 3.53円(YOY 0.03円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2019年3月期第3四半期(FY2019/3 3Q) 3.41円、2019年3月期(FY2019/3) 3.42円、2020年3月期第2四半期(FY2020/3 2Q) 3.49円(YOY +0.06円)、2020年3月期第3四半期(FY2020/3 3Q) 3.49円(YOY +0.08円)

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。

Note 1: 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: 2019年3月期より関連会社であるあんしん保証株式会社を持分法の適用範囲に含めております。

Note 2: Anshin Guarantor Service Co.,Ltd., affiliated company, has been included in the scope of equity method affiliated from the fiscal year ended March 31, 2019.