

2021年3月期 決算データブック

Data Book (Fiscal year ended March, 2021)

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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)			18/3		19/3		20/3		21/3		22/3(E)		
			(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	115,389	26.2	115,328	-0.1	127,038	10.2	127,481	0.3	132,800	4.2
営業費用	(百万円)	Operating expenses	(Millions of Yen)	112,897	33.7	112,297	-0.5	125,358	11.6	109,950	-12.3	109,100	-0.8
営業利益	(百万円)	Operating profit	(Millions of Yen)	2,492	-64.4	3,031	21.6	1,679	-44.6	17,530	943.8	23,700	35.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	2,823	-61.8	4,110	45.6	1,716	-58.2	19,305	-	24,200	25.4
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)	3,958	-45.6	9,346	136.1	1,390	-85.1	18,437	-	21,100	14.4
総資産	(百万円)	Total assets	(Millions of Yen)	682,645	10.7	760,587	11.4	860,507	13.1	863,354	0.3	995,100	15.3
純資産	(百万円)	Net assets	(Millions of Yen)	119,407	6.9	128,016	7.2	128,931	0.7	147,692	14.6	168,400	14.0
一株当たり当期純利益	(円)	EPS	(Yen)	8.18	-45.6	19.32	136.2	2.88	-85.1	38.12	-	43.62	14.4
一株当たり純資産	(円)	BPS	(Yen)	236.13	3.1	256.45	8.6	260.53	1.6	300.92	15.5	343.39	14.1
自己資本比率	(%)	Equity ratio	(%)	16.7	-1.3	16.3	-0.4	14.6	-1.7	16.9	2.3	16.7	-0.2
総資産経常利益率	(%)	ROA	(%)	0.4	-0.8	0.6	0.2	0.2	-0.4	2.2	2.0	2.6	0.4
自己資本当期純利益率	(%)	ROE	(%)	3.5	-3.3	7.8	4.3	1.1	-6.7	13.6	12.5	13.5	-0.1

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

(2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			18/3		19/3		20/3		21/3		22/3(E)		
			(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	64,663	10.8	70,991	9.8	77,504	9.2	78,826	1.7	81,900	3.9
営業費用	(百万円)	Operating expenses	(Millions of Yen)	64,296	17.4	70,523	9.7	77,091	9.3	68,352	-11.3	65,800	-3.7
営業利益	(百万円)	Operating profit	(Millions of Yen)	366	-89.8	468	27.9	413	-11.8	10,473	-	16,100	53.7
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	979	-76.1	1,519	55.1	1,728	13.8	11,973	592.6	17,700	47.8
当期純利益	(百万円)	Profit	(Millions of Yen)	2,437	-49.5	5,208	113.7	1,639	-68.5	9,583	484.7	17,000	77.4
総資産	(百万円)	Total assets	(Millions of Yen)	500,262	13.7	556,450	11.2	635,683	14.2	638,868	0.5	740,300	15.9
純資産	(百万円)	Net assets	(Millions of Yen)	85,548	1.9	91,200	6.6	92,609	1.5	102,655	10.8	119,300	16.2
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)	5.04	-49.5	10.77	113.7	3.39	-68.5	19.81	484.4	35.15	77.4
一株当たり純資産	(円)	BPS	(Yen)	176.38	2.8	188.07	6.6	191.46	1.8	212.23	10.8	246.64	16.2
自己資本比率	(%)	Equity ratio	(%)	17.1	-1.8	16.3	-0.8	14.6	-1.7	16.1	1.5	16.1	0.0
総資産経常利益率	(%)	ROA	(%)	0.2	-0.8	0.3	0.1	0.3	0.0	1.9	1.6	2.6	0.7
自己資本当期純利益率	(%)	ROE	(%)	2.9	-3.1	5.9	3.0	1.8	-4.1	9.8	8.0	15.3	5.5

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

注1: 2020年3月期より非連結子会社であったライフギャランティー株式会社(現アイフルギャランティー株式会社)とすみしんライフカード株式会社を連結の範囲に含めております。
 Note1: LIFE GUARANTEE CO.,LTD. and Sumishin Life Card Company, Limited. unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注2: 2021年3月期第1四半期より新会社AGミライノライ株式会社を連結の範囲に含めております。
 Note2: AG Miraibarai Corporation, which was established by spinning off a part of the business operations of LIFECARD Co., Ltd., was added to the scope of consolidation from the first quarter of fiscal year ended March 31, 2021.

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)		18/3		19/3		20/3		21/3		21/3			
			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)	665,669	12.5	735,219	10.4	820,430	11.6	816,579	-0.5	797,363	1.4
営業貸付金残高		Loans outstanding		472,018	14.4	521,823	10.6	573,080	9.8	553,389	-3.4	516,340	-0.1
無担保ローン		Unsecured		404,056	16.6	445,866	10.3	486,119	9.0	481,687	-0.9	466,330	1.0
有担保ローン		Secured		20,923	-13.0	20,285	-3.1	22,533	11.1	18,281	-18.9	18,281	-18.9
事業者ローン		Small business		47,037	11.5	55,670	18.4	64,427	15.7	53,421	-17.1	31,728	-2.3
割賦売掛金残高		Installment receivables		100,460	3.4	104,645	4.2	111,473	6.5	108,714	-2.5	101,719	-1.2
支払承諾見返		Guarantee		86,465	14.1	101,007	16.8	127,018	25.8	145,725	14.7	170,553	8.0
信用保証事業		Credit guarantee business		83,734	16.0	98,971	18.2	125,332	26.6	144,428	15.2	169,256	8.4
その他		Other		2,730	-23.0	2,036	-25.4	1,685	-17.2	1,297	-23.0	1,297	-23.0
その他営業債権		Other		6,725	12.1	7,744	15.1	8,858	14.4	8,749	-1.2	8,749	-1.2
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,299	41.7	1,437	10.7	1,486	3.4	1,425	-4.1		
無担保ローン		Unsecured		1,259	43.3	1,394	10.7	1,441	3.4	1,387	-3.7		
有担保ローン		Secured		7	-16.9	6	-17.3	5	-17.1	3	-25.3		
事業者ローン		Small business		32	12.3	36	14.7	40	8.8	33	-15.5		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,771	-1.9	5,777	0.1	5,758	-0.3	5,382	-6.5		
新規顧客件数	(件)	New accounts	(Number)	423,106	124.9	322,401	-23.8	238,145	-26.1	189,926	-20.2		
無担保ローン		Unsecured		415,738	127.7	314,098	-24.4	229,351	-27.0	187,441	-18.3		
有担保ローン		Secured		266	20.9	333	25.2	408	22.5	194	-52.5		
事業者ローン		Small business		7,102	32.9	7,970	12.2	8,386	5.2	2,291	-72.7		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	517	0.8	513	-0.7	468	-8.7	346	-26.1		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		18/3		19/3		20/3		21/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,497	1,008	3,177	-320	3,063	-114	3,191	128
正社員数		N. of employees (regularly payroll)		2,503	1,030	2,273	-230	2,113	-160	2,135	22
非正社員数		N. of employees (temp.)		994	-22	904	-90	950	46	1,056	106

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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)		18/3 (12M)		19/3 (12M)		20/3 (12M)		21/3 (12M)		
			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	115,389	26.2	115,328	-0.1	127,038	10.2	127,481	16.1	0.3
営業貸付金利息	Interest on operating loans	56,305	17.6	65,456	16.3	72,444	10.7	74,041	9.3	2.2
無担保ローン	Unsecured	51,949	21.1	61,058	17.5	66,707	9.3	68,242	8.6	2.3
有担保ローン	Secured	2,597	-19.0	2,285	-12.0	2,557	11.9	1,834	0.2	-28.3
事業者ローン	Small business	1,758	-0.6	2,112	20.2	3,179	50.5	3,965	0.5	24.7
信用購入あっせん収益	Revenue from installment receivable	16,038	3.9	16,472	2.7	19,391	17.7	19,387	2.4	-0.0
信用保証収益	Revenue from credit guarantee	12,992	4.0	13,953	7.4	15,203	9.0	14,524	1.8	-4.5
その他の営業収益	Other operating revenue	30,052	92.0	19,446	-35.3	19,998	2.8	19,528	2.5	-2.4
買取債権回収高	Collection from purchased receivable	2,074	-1.1	1,709	-17.6	1,662	-2.8	1,573	0.2	-5.4
償却債権取立益	Recoveries of written off claims	6,411	12.9	6,320	-1.4	6,896	9.1	6,761	0.9	-2.0
その他	Other	21,566	173.9	11,416	-47.1	11,439	0.2	11,193	1.4	-2.2
営業費用	Operating expenses	112,897	33.7	112,297	-0.5	125,358	11.6	109,950	13.9	-12.3
金融費用	Financial expenses	7,560	-5.9	7,949	5.1	7,522	-5.4	7,248	0.9	-3.6
売上原価	Cost of sales	12,815	733.4	1,298	-89.9	1,289	-0.7	1,414	0.2	9.7
債権買取原価	Cost of purchased receivable	1,497	1.5	1,166	-22.1	1,120	-4.0	1,141	0.1	1.9
その他	Other	11,317	-	131	-98.8	169	28.6	273	0.0	61.6
貸倒関連費用	Credit cost	20,497	-1.2	30,628	49.4	35,277	15.2	38,818	4.9	10.0
貸倒損失	Bad debt write offs	22,651	8.8	25,923	14.4	29,101	12.3	30,945	3.9	6.3
利息返還関連費用	Expenses for interest repayment	12,384	-	11,501	-7.1	16,927	47.2	-	-	-
利息返還金	Interest repayment	22,484	-21.2	12,704	-43.5	14,704	15.7	11,961	1.5	-18.7
その他の営業費用	Other operating expenses (SG & A)	59,638	10.2	60,919	2.1	64,341	5.6	62,468	7.9	-2.9
広告宣伝費	Advertising expenses	3,592	4.1	2,675	-25.5	2,662	-0.5	3,013	0.4	13.2
人件費	Personnel expenses	15,680	9.9	16,540	5.5	16,853	1.9	16,902	2.1	0.3
その他	Other	40,365	10.9	41,702	3.3	44,826	7.5	42,552	5.4	-5.1
営業利益	Operating profit (loss)	2,492	-64.4	3,031	21.6	1,679	-44.6	17,530	2.2	943.8
営業外収益	Non-operating income	359	-35.5	1,145	218.3	529	-53.7	1,928	0.2	263.9
営業外費用	Non-operating expenses	28	-83.0	66	131.9	493	643.7	153	0.0	-68.9
経常利益	Ordinary profit (loss)	2,823	-61.8	4,110	45.6	1,716	-58.2	19,305	2.4	-
特別利益	Extraordinary income	703	-	-	-	230	-	-	-	-
特別損失	Extraordinary losses	-	-	690	-	376	-45.5	1,156	0.1	207.1
税引前利益	Profit (loss) before income taxes	3,527	-52.3	3,420	-3.0	1,569	-54.1	18,149	2.3	-
法人税・住民税及び事業税	Income taxes-current	437	-0.8	858	96.2	2,155	151.3	2,965	0.4	37.5
法人税等調整額	Income taxes-deferred	144	-	-5,621	-	-886	-	-2,610	-0.3	-
当期純利益	Profit (loss)	2,945	-59.5	8,183	177.8	300	-96.3	17,794	2.2	-
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,012	-	-1,162	-	-1,089	-	-642	-0.1	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	3,958	-45.6	9,346	136.1	1,390	-85.1	18,437	2.3	-

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注2: 2021年3月期第1四半期より新会社AGミライバライ株式会社を連結の範囲に含めております。
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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)		18/3	構成比(%) C.R.(%)	19/3	構成比(%) C.R.(%)	20/3	構成比(%) C.R.(%)	21/3	構成比(%) C.R.(%)
借入金	Borrowings	241,033	55.3	244,823	49.6	301,689	55.0	304,163	59.6
都市銀行等	City banks etc.	31,500	7.2	33,686	6.8	47,003	8.6	54,420	10.7
信託銀行	Trust banks	79,717	18.3	60,510	12.3	87,981	16.0	93,621	18.3
地方銀行・第二地方銀行	Regional banks	40,510	9.3	58,982	12.0	71,800	13.1	69,111	13.5
その他	Other	89,303	20.5	91,644	18.6	94,903	17.3	87,010	17.0
社債・流動化	SB & ABS, ABL	194,487	44.7	248,310	50.4	247,028	45.0	206,568	40.4
普通社債	SB	8,500	2.0	27,615	5.6	35,245	6.4	30,075	5.9
流動化	ABS, ABL	185,987	42.7	220,695	44.8	211,783	38.6	176,493	34.6
合計	Total	435,520	100.0	493,134	100.0	548,717	100.0	510,731	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)		18/3	構成比(%) C.R.(%)	19/3	構成比(%) C.R.(%)	20/3	構成比(%) C.R.(%)	21/3	構成比(%) C.R.(%)
短期調達	Short-term borrowings	91,625	21.0	94,962	19.3	110,819	20.2	108,550	21.3
長期調達	Long-term borrowings	343,895	79.0	398,171	80.7	437,898	79.8	402,181	78.7
固定金利借入	Fixed interest rate borrowings	62,747	14.4	70,552	14.3	76,057	13.9	76,865	15.1
変動金利借入	Floating interest rate borrowings	94,960	21.8	87,709	17.8	132,512	24.1	136,547	26.7
社債・流動化	SB & ABS, ABL	186,187	42.8	239,910	48.7	229,328	41.8	188,768	37.0
普通社債(固定)	SB (Fixed interest rate)	8,500	2.0	27,615	5.6	35,245	6.4	30,075	5.9
流動化(固定)	ABS, ABL (Fixed interest rate)	75,003	17.2	70,705	14.3	62,555	11.4	55,177	10.8
流動化(変動)	ABS, ABL (Floating interest rate)	102,683	23.6	141,589	28.7	131,527	24.0	103,515	20.3
合計	Total	435,520	100.0	493,134	100.0	548,717	100.0	510,731	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		18/3	19/3	20/3	21/3
調達金利	Funding rate	1.87	1.64	1.45	1.38
間接	Indirect	2.17	1.90	1.63	1.54
直接	Direct	1.50	1.39	1.23	1.13

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

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)		18/3		19/3		20/3		21/3			
			/(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)	499,618	-	548,560	-	596,328	-	574,987	-
無担保ローン		Unsecured loan		404,816	-	446,961	-	487,422	-	483,118	-
無担保ローン以外		Secured loan and Small business loan		94,801	-	101,599	-	108,905	-	91,868	-
4分類開示債権合計 ※2	①	NPL total ※2	①	71,515	14.31	79,294	14.46	86,422	14.49	88,597	15.41
前年同期比		前年同期比	YOY%	7.7		10.9		9.0		2.5	
破綻先		Loans in legal bankruptcy		27,147	5.43	26,167	4.77	22,127	3.71	20,717	3.60
延滞債権		Non-accrual loans		28,314	5.67	33,118	6.04	39,156	6.57	25,958	4.51
3ヶ月以上延滞債権		Loans past due for three months or more		5,792	1.16	7,043	1.28	8,035	1.35	8,258	1.44
貸出条件緩和債権		Restructured loans		10,261	2.05	12,965	2.36	17,102	2.87	33,663	5.85
うち無担保ローン	②	Unsecured loan	②	37,904	9.36	46,575	10.42	55,656	11.42	60,661	12.56
前年同期比		前年同期比	YOY%	25.5		22.9		19.5		9.0	
破綻先		Loans in legal bankruptcy		531	0.13	711	0.16	768	0.16	840	0.17
延滞債権		Non-accrual loans		22,409	5.54	27,194	6.08	31,794	6.52	20,802	4.31
3ヶ月以上延滞債権		Loans past due for three months or more		5,589	1.38	6,798	1.52	7,754	1.59	7,949	1.65
貸出条件緩和債権		Restructured loans		9,374	2.32	11,870	2.66	15,338	3.15	31,068	6.43
うち無担保ローン以外		Secured loan and Small business loan		33,611	35.45	32,719	32.20	30,766	28.25	27,936	30.41
前年同期比		前年同期比	YOY%	-7.1		-2.7		-6.0		-9.2	
破綻先		Loans in legal bankruptcy		26,616	28.08	25,456	25.06	21,359	19.61	19,876	21.64
延滞債権		Non-accrual loans		5,904	6.23	5,923	5.83	7,361	6.76	5,156	5.61
3ヶ月以上延滞債権		Loans past due for three months or more		203	0.21	244	0.24	281	0.26	308	0.34
貸出条件緩和債権		Restructured loans		887	0.94	1,095	1.08	1,764	1.62	2,595	2.83
期末貸倒引当金	③	Allowance for NPL	③	66,959	-	70,469	-	72,294	-	77,830	-
流動	④	Current assets	④	41,344	-	46,135	-	51,608	-	58,201	-
固定 ※3		Non-current assets ※3		25,614	-	24,333	-	20,686	-	19,628	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	93.6	-	88.9	-	83.7	-	87.8	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	109.1	-	99.1	-	92.7	-	95.9	-

※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 前連結会計年度において、「延滞債権」に含めていた「定期的に入金がある和解債権」は、当連結会計年度より、より実態に即した「貸出条件緩和債権」に含めることとしました。

Restructured loans receiving payments on a regular basis, which were included in "Non-accrual loans" in the previous fiscal year, are now included in "Restructured loans" in a more realistic manner from the fiscal year ended March 31, 2021.

※3 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).

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

営業貸付金の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

Loans past due for three months or more:

NPL's past due for 3 months or more that do not fall into the above two categories.

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行なった貸付金

Restructured loans

NPL's, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

6. アイフル営業実績 (Operating Results / AIFUL)

(1) 営業実績 (Operating results)

営業債権ベース (Including off-balance)

年/決算月 (Fiscal Year)		18/3		19/3		20/3		21/3			
			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)	454,316	11.3	503,382	10.8	560,267	11.3	572,070	2.1
営業貸付金残高		Loans outstanding		360,031	11.8	396,540	10.1	437,679	10.4	438,300	0.1
無担保ローン		Unsecured		341,777	13.5	379,317	11.0	422,382	11.4	425,848	0.8
有担保ローン		Secured		12,403	-24.6	9,306	-25.0	6,958	-25.2	4,813	-30.8
事業者ローン		Small business		5,850	27.9	7,915	35.3	8,338	5.3	7,638	-8.4
支払承諾見返		Guarantee		87,970	9.9	99,694	13.3	114,629	15.0	125,984	9.9
信用保証事業		Credit guarantee business		85,239	11.4	97,658	14.6	113,130	15.8	124,865	10.4
その他		Other		2,730	-23.0	2,036	-25.4	1,499	-26.4	1,119	-25.3
割賦売掛金残高		Installment receivables		503	-41.3	402	-20.1	325	-19.0	268	-17.6
その他		Other		5,811	10.2	6,745	16.1	7,633	13.2	7,517	-1.5
口座数	(千件)	N. of customer accounts	(Thousand)	802	11.2	876	9.2	950	8.5	933	-1.8
無担保ローン		Unsecured		788	11.4	861	9.3	937	8.7	922	-1.6
有担保ローン		Secured		6	-19.1	5	-21.5	4	-24.0	2	-29.5
事業者ローン		Small business		6	32.1	9	33.1	9	0.8	8	-8.5
新規顧客件数	(件)	New accounts	(Number)	197,826	8.2	199,637	0.9	206,337	3.4	161,186	-21.9
無担保ローン		Unsecured		197,565	8.2	199,353	0.9	206,155	3.4	161,111	-21.8
実質平均利回り ※	(%)	Average yield ※	(%)	14.7	0.0	14.8	0.1	14.7	0.1	14.3	-0.4

※ 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

会計ベース (On-Balance)

21/3	
	増減率 (yoy%)
569,563	3.6
422,422	2.1
412,220	2.7
4,813	-30.8
5,388	-2.1
139,355	8.9
138,235	9.3
1,119	-25.3
268	-17.6
7,517	-1.5

(2) チャネル展開 (Marketing channel)

年/決算月 (Fiscal Year)		18/3		19/3		20/3		21/3		
			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	900	-10	880	-20	869	-11	855	-14
有人店舗		Staffed branches	25	0	24	-1	20	-4	20	0
無人店舗		Unstaffed branches	875	-10	856	-19	849	-7	835	-14
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	99,525	5,216	101,583	2,058	100,383	-1,200	85,286	-15,097
自社ATM		AIFUL ATMs	469	-4	462	-7	450	-12	441	-9
自社ATM以外		Other	99,056	5,220	101,121	2,065	99,933	-1,188	84,845	-15,088
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)	139	0	144	5	143	-1	142	-1
社員数	(人)	N. of total employees	1,444	24	1,398	-46	1,397	-1	1,480	83
正社員数		N. of employees (regularly payroll)	1,057	38	1,044	-13	1,028	-16	1,012	-16
非正社員数		N. of employees (temp.)	387	-14	354	-33	369	15	468	99

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)		18/3 (12M)		19/3 (12M)		20/3 (12M)		21/3 (12M)		
			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	64,663	10.8	70,991	9.8	77,504	9.2	78,826	14.1	1.7
営業貸付金利息	Interest on operating loans	45,881	13.9	51,960	13.2	57,682	11.0	59,732	10.7	3.6
無担保ローン	Unsecured	43,510	16.6	50,026	15.0	55,695	11.3	58,559	10.5	5.1
有担保ローン	Secured	1,862	-26.9	1,325	-28.8	1,296	-2.2	475	0.1	-63.3
事業者ローン	Small business	507	18.9	608	19.8	690	13.6	697	0.1	1.0
信用保証収益	Revenue from credit guarantee	10,976	-1.2	11,246	2.5	11,610	3.2	11,136	2.0	-4.1
信用購入あっせん収益	Revenue from installment receivable	19	-4.8	13	-28.0	8	-37.7	4	0.0	-47.4
その他の営業収益	Other operating revenue	7,785	12.5	7,770	-0.2	8,202	5.6	7,952	1.4	-3.0
償却債権取立益	Recoveries of written off claims	6,126	13.1	5,925	-3.3	6,215	4.9	5,882	1.1	-5.4
その他	Other	1,659	10.3	1,845	11.2	1,987	7.7	2,070	0.4	4.2
営業費用	Operating expenses	64,296	17.4	70,523	9.7	77,091	9.3	68,352	12.2	-11.3
金融費用	Financial expenses	5,841	-8.3	5,843	0.0	5,442	-6.9	5,416	1.0	-0.5
貸倒関連費用	Credit cost	13,281	-20.6	22,060	66.1	22,788	3.3	29,864	5.3	31.1
貸倒損失	Bad debt write-offs	18,012	2.5	18,947	5.2	20,182	6.5	22,457	4.0	11.3
利息返還関連費用	Expenses for interest repayment	12,384	-	10,354	-16.4	15,433	49.1	-	-	-
利息返還金	Interest repayment	21,221	-21.4	11,790	-44.4	13,697	16.2	10,997	2.0	-19.7
その他の営業費用	Other operating expenses (SG & A)	32,788	3.6	32,264	-1.6	33,426	3.6	33,071	5.9	-1.1
広告宣伝費	Advertising expenses	2,980	-0.7	2,330	-21.8	2,337	0.3	2,766	0.5	18.3
人件費	Personnel expenses	9,651	2.4	10,084	4.5	10,275	1.9	10,286	1.8	0.1
その他	Other	20,157	4.8	19,849	-1.5	20,813	4.9	20,019	3.6	-3.8
営業利益	Operating profit (loss)	366	-89.8	468	27.9	413	-11.8	10,473	1.9	-
営業外収益	Non-operating income	657	2.4	1,070	62.8	1,327	24.0	1,588	0.3	19.6
営業外費用	Non-operating expenses	44	-68.2	19	-55.7	11	-39.8	87	0.0	638.1
経常利益	Ordinary profit (loss)	979	-76.1	1,519	55.1	1,728	13.8	11,973	2.1	592.6
特別利益	Extraordinary income	703	-	1	-99.8	230	-	-	-	-
特別損失	Extraordinary losses	-	-	691	-	264	-61.8	4,556	0.8	-
税引前利益	Profit (loss) before income taxes	1,683	-58.8	829	-50.7	1,694	104.3	7,417	1.3	337.7
法人税・住民税及び事業税	Income taxes-current	-736	-	-655	-	351	-	566	0.1	61.4
法人税等調整額	Income taxes-deferred	-17	-	-3,723	-	-295	-	-2,732	-0.5	-
当期純利益	Profit (loss)	2,437	-49.5	5,208	113.7	1,639	-68.5	9,583	1.7	484.7

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 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)		18/3		19/3		20/3		21/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	152,870	50.1	146,808	42.3	206,589	51.0	220,555	56.5
都市銀行等	City banks etc.	31,500	10.3	30,686	8.8	45,003	11.1	53,420	13.7
信託銀行	Trust banks	69,217	22.7	47,100	13.6	77,949	19.2	84,489	21.6
地方銀行・第二地方銀行	Regional banks	34,676	11.4	49,646	14.3	63,632	15.7	62,117	15.9
その他	Other	17,475	5.7	19,375	5.6	20,003	4.9	20,528	5.3
社債・流動化	SB & ABS, ABL	152,272	49.9	200,606	57.7	198,417	49.0	169,933	43.5
普通社債	SB	8,500	2.8	27,615	7.9	35,245	8.7	30,075	7.7
流動化	ABS, ABL	143,772	47.1	172,991	49.8	163,172	40.3	139,858	35.8
合計	Total	305,142	100.0	347,414	100.0	405,007	100.0	390,488	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)		18/3		19/3		20/3		21/3	
			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	7,000	2.3	6,900	2.0	22,700	5.6	24,960	6.4
長期調達	Long-term borrowings	298,142	97.7	340,514	98.0	382,307	94.4	365,528	93.6
固定金利借入	Fixed interest rate borrowings	60,389	19.8	66,885	19.3	73,224	18.1	75,365	19.3
変動金利借入	Floating interest rate borrowings	85,480	28.0	73,022	21.0	120,664	29.8	130,229	33.4
社債	SB	8,500	2.8	27,615	7.9	35,245	8.7	30,075	7.7
流動化	ABS, ABL	143,772	47.1	172,991	49.8	153,172	37.8	129,858	33.3
合計	Total	305,142	100.0	347,414	100.0	405,007	100.0	390,488	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		18/3	19/3	20/3	21/3
調達金利	Funding rate	1.86	1.54	1.38	1.31
間接	Indirect	2.44	1.99	1.62	1.48
直接	Direct	1.27	1.21	1.14	1.08

※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	1.00
5年スワップレート	5Y SWAP rate	0.11	-0.05	-0.04	0.00
JGB(10年)	10Y JGB	0.04	-0.10	0.01	0.09

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)		18/3		19/3		20/3		21/3			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	454,316	-	503,382	-	560,267	-	572,070	-
期末営業貸付金		Loans outstanding		360,031	-	396,540	-	437,679	-	438,300	-
無担保		Unsecured		341,777	-	379,317	-	422,382	-	425,848	-
有担保		Secured		12,403	-	9,306	-	6,958	-	4,813	-
事業者		Small business		5,850	-	7,915	-	8,338	-	7,638	-
割賦売掛金		Installment receivables		503	-	402	-	325	-	268	-
支払承諾見返等		Credit guarantee, etc.		93,781	-	106,440	-	122,262	-	133,501	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		33,554	-	28,913	-	32,178	-	33,829	-
貸倒発生額合計	①	Total bad debt	①	18,012	3.96	18,947	3.76	20,182	3.60	22,457	3.93
増減率		YOY%		2.5		5.2		6.5		11.3	
貸倒発生額	②	Loans outstanding	②	14,828	4.12	15,742	3.97	16,411	3.75	18,561	4.23
増減率		YOY%		2.2		6.2		4.3		13.1	
無担保		Unsecured		13,654	4.00	14,906	3.93	15,523	3.68	17,906	4.20
有担保		Secured		767	6.19	465	5.01	440	6.33	324	6.74
事業者		Small business		406	6.95	369	4.67	447	5.36	331	4.34
割賦売掛金		Installment receivables		258	51.31	45	11.24	39	12.18	30	11.50
支払承諾見返等		Credit guarantee, etc.		2,925	3.12	3,160	2.97	3,731	3.05	3,864	2.89
個別貸倒引当金繰入(個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	-86	-	-151	-	956	0.17	920	0.16
個別繰入額	④	Loans outstanding	④	-180	-	-253	-0.06	791	0.18	706	0.16
無担保		Unsecured		254	0.07	364	0.10	388	0.09	466	0.11
有担保		Secured		-507	-	-732	-	288	4.14	130	2.71
事業者		Small business		72	1.23	114	1.45	114	1.38	109	1.43
支払承諾見返等		Credit guarantee, etc.		93	0.10	102	0.10	164	0.13	214	0.16
①+③		①+③		17,926	3.95	18,795	3.73	21,138	3.77	23,378	4.09
増減率		YOY%		1.2		4.9		12.5		10.6	
②+④		②+④		14,648	4.07	15,488	3.91	17,203	3.93	19,267	4.40
増減率		YOY%		0.4		5.7		11.1		12.0	
無担保		Unsecured		13,909	4.07	15,270	4.03	15,912	3.77	18,372	4.31
有担保		Secured		259	2.09	-266	-	729	10.48	454	9.44
事業者		Small business		478	8.18	484	6.12	562	6.74	440	5.77
割賦売掛金		Installment receivables		258	51.31	45	11.24	39	12.18	30	11.50
支払承諾見返等		Credit guarantee, etc.		3,019	3.22	3,262	3.07	3,895	3.19	4,079	3.06
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		13,281	2.92	22,060	4.38	22,788	4.07	29,864	5.22
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		28,913	6.36	32,178	6.39	33,829	6.04	40,355	7.05

※ 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)		18/3		19/3		20/3		21/3	
					/(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)	387,462	-	412,337	-	452,351	-	452,829	-
無担保ローン		Unsecured loan		342,537	-	380,411	-	423,685	-	427,278	-
無担保ローン以外		Secured loan and Small business loan		44,924	-	31,925	-	28,665	-	25,550	-
4分類開示債権合計 ※2	①	NPL total ※2	①	65,038	16.79	60,376	14.64	68,086	15.05	72,136	15.93
	前年同期比		YOY%	6.0		-7.2		12.8		5.9	
破綻先		Loans in legal bankruptcy		27,092	6.99	15,321	3.72	14,090	3.12	13,914	3.07
延滞債権		Non-accrual loans		25,950	6.70	29,836	7.24	34,229	7.57	21,796	4.81
3ヶ月以上延滞債権		Loans past due for three months or more		4,959	1.28	5,756	1.40	6,742	1.49	7,044	1.56
貸出条件緩和債権		Restructured loans		7,035	1.82	9,462	2.29	13,024	2.88	29,381	6.49
うち無担保ローン	②	Unsecured loan	②	33,429	9.76	41,199	10.83	50,037	11.81	55,470	12.98
	前年同期比		YOY%	24.4		23.2		21.5		10.9	
破綻先		Loans in legal bankruptcy		496	0.15	674	0.18	739	0.17	820	0.19
延滞債権		Non-accrual loans		21,857	6.38	26,491	6.96	30,972	7.31	19,993	4.68
3ヶ月以上延滞債権		Loans past due for three months or more		4,777	1.39	5,535	1.46	6,496	1.53	6,946	1.63
貸出条件緩和債権		Restructured loans		6,296	1.84	8,498	2.23	11,829	2.79	27,710	6.49
うち無担保ローン以外		Secured loan and Small business loan		31,609	70.36	19,177	60.07	18,049	62.96	16,666	65.23
	前年同期比		YOY%	-8.4		-39.3		-5.9		-7.7	
破綻先		Loans in legal bankruptcy		26,595	59.20	14,646	45.88	13,351	46.58	13,093	51.25
延滞債権		Non-accrual loans		4,092	9.11	3,344	10.48	3,256	11.36	1,803	7.06
3ヶ月以上延滞債権		Loans past due for three months or more		182	0.41	221	0.69	245	0.86	97	0.38
貸出条件緩和債権		Restructured loans		738	1.64	964	3.02	1,195	4.17	1,670	6.54
期末貸倒引当金	③	Allowance for NPL	③	54,378	-	46,105	-	46,777	-	53,276	-
流動	④	Current assets	④	28,913	-	32,178	-	33,829	-	40,355	-
固定 ※3		Non-current assets ※3		25,465	-	13,927	-	12,947	-	12,920	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	83.6	-	76.4	-	68.7	-	73.9	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	86.5	-	78.1	-	67.6	-	72.8	-

※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 前連結会計年度において、「延滞債権」に含めていた「定期的に入金がある和解債権」は、当連結会計年度より、より実態に即した「貸出条件緩和債権」に含めることとしました。

Restructured loans receiving payments on a regular basis, which were included in "Non-accrual loans" in the previous fiscal year, are now included in "Restructured loans" in a more realistic manner from the fiscal year ended March 31, 2021.

※3 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)		19/3			20/3			21/3		
		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	20,722	2,534	23,256	22,458	1,415	23,873
発生額・取崩額	Withdraw amount	11,790	1,441	13,232	13,697	1,211	14,909	10,997	926	11,924
繰入額(戻入額)	Provisions (Reversal)	10,354	1,737	12,092	15,433	92	15,526	-	1,909	1,909
期末引当金残高	Allowance (End)	20,722	2,534	23,256	22,458	1,415	23,873	11,460	2,397	13,857

(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)		19/3			20/3			21/3		
		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	22,963	2,534	25,497	25,033	1,415	26,448
発生額・取崩額 ※	Withdraw amount ※	12,869	1,441	14,311	14,857	1,211	16,069	12,119	926	13,046
繰入額(戻入額)	Provisions (Reversal)	11,501	1,737	13,239	16,927	92	17,019	-	2,249	2,249
期末引当金残高	Allowance (End)	22,963	2,534	25,497	25,033	1,415	26,448	12,913	2,737	15,651

※ 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 164百万円、2020年3月期153百万、2021年3月期 157百万が含まれております。

なお、「ライフカード」の債権放棄分は2022年3月期より連結貸倒引当金の発生額・取崩額への計上に変更致します。

上記理由により、2021年3月期連結の債権放棄引当金には、ライフカード分として340百万円の繰入が含まれております。

※ Withdraw amount of allowance for doubtful accounts (applied to the principal) at LIFE CARD is included in withdraw amount of provision for loss on interest repayment (164 million yen in FY2019/3, 153 million yen in FY2020/3 and 157 million yen in FY2021/3).

From the fiscal year ended March 31, 2022, LIFE CARD's withdraw amount of allowance for doubtful accounts (applied to the principal) will be included in withdraw amount of consolidated allowance for doubtful accounts.

For the above reasons, consolidated allowance for doubtful accounts (applied to the principal) for the fiscal year ended March 31, 2021 includes 340 million yen for LIFE CARD.

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)	19/3				20/3				21/3			
	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%	225	26.2	188,807	49.8	250	26.7	210,904	49.9	264	28.7	220,446	51.8
15.0%< =<18.0%	622	72.2	184,769	48.7	675	72.1	206,839	49.0	648	70.3	201,645	47.4
18.0%< =<20.0%	0	0.0	237	0.1	0	0.0	190	0.0	0	0.0	154	0.0
20.0%<	13	1.6	5,503	1.5	11	1.2	4,448	1.1	8	1.0	3,601	0.8
合計 (Total)	861	100.0	379,317	100.0	937	100.0	422,382	100.0	922	100.0	425,848	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	19/3				20/3				21/3			
	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	229	26.6	15,162	4.0	229	24.5	13,972	3.3	203	22.1	10,865	2.6
100< =<200	91	10.7	14,060	3.7	101	10.9	15,519	3.7	103	11.2	15,649	3.7
200< =<300	105	12.2	27,259	7.2	113	12.1	29,161	6.9	111	12.1	28,496	6.7
300< =<400	76	8.9	27,081	7.1	87	9.3	30,841	7.3	91	10.0	32,337	7.6
400< =<500	143	16.6	67,009	17.7	165	17.6	77,155	18.3	168	18.2	78,464	18.4
500< =<1,000	128	15.0	98,770	26.0	143	15.3	109,588	25.9	142	15.5	108,056	25.4
1,000<	85	10.0	129,973	34.3	96	10.3	146,142	34.6	100	10.9	151,977	35.7
合計 (Total)	861	100.0	379,317	100.0	937	100.0	422,382	100.0	922	100.0	425,848	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)		18/3		19/3		20/3		21/3		21/3	
			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)	169,632	3.7	173,153	2.1	174,107	0.6	163,313	-6.2
割賦売掛金残高		Installment receivables		99,956	3.8	104,242	4.3	105,773	1.5	100,348	-5.1
営業貸付金残高		Loans (Cash advance)		46,728	2.6	44,849	-4.0	42,272	-5.7	35,545	-15.9
支払承諾見返		Credit guarantee		22,032	4.9	23,063	4.7	24,842	7.7	26,190	5.4
その他営業債権		Other		914	26.5	998	9.2	1,219	22.2	1,228	0.7
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)	5,771	-1.9	5,777	0.1	5,758	-0.3	5,382	-6.5
プロバー		Proper		1,739	-3.1	1,700	-2.2	1,680	-1.1	1,414	-15.8
提携		Affinity		4,032	-1.4	4,077	1.1	4,077	0.0	3,967	-2.7
新規発行数	(千枚)	Number of new issue	(Thousand)	517	0.8	513	-0.7	468	-8.7	346	-26.1
プロバー		Proper		154	13.4	113	-26.3	109	-3.8	91	-16.5
提携		Affinity		362	-3.7	399	10.2	359	-10.1	255	-29.0
買上実績	(百万円)	Transaction volume	(Millions of Yen)	696,435	2.2	697,854	0.2	707,851	1.4	650,951	-8.0
包括信用購入あっせん		Shopping		655,990	2.4	657,509	0.2	669,559	1.8	624,029	-6.8
キャッシング		Cashing		40,444	-0.8	40,345	-0.2	38,291	-5.1	26,921	-29.7
実質平均利回り		Average yield	(%)	18.3	0.0	17.9	-0.4	18.4	0.4	18.2	-0.1

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)		18/3		19/3		20/3		21/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,035	31	981	-54	996	15	1,024	28
正社員数	(人)	N. of employees (regularly payroll)		460	40	456	-4	441	-15	463	22
非正社員数	(人)	N. of employees (temp.)		575	-9	525	-50	556	31	561	5

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)		18/3 (12M)		19/3 (12M)		20/3 (12M)		21/3 (12M)		
			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	42,991	48.8	32,850	-23.6	34,181	4.1	32,320	20.4	-5.4
信用購入あっせん収益	Revenue from installment receivable	15,960	3.9	16,391	2.7	17,479	6.6	16,586	10.5	-5.1
営業貸付金利息	Interests on loans	5,649	0.8	5,556	-1.6	5,243	-5.6	4,524	2.9	-13.7
信用保証収益	Revenue from credit guarantee	1,348	6.0	1,398	3.7	1,521	8.8	1,592	1.0	4.6
その他	Other operating revenue	20,033	201.1	9,504	-52.6	9,937	4.6	9,617	6.1	-3.2
営業費用	Operating expenses	38,859	49.6	29,837	-23.2	31,953	7.1	28,751	18.1	-10.0
金融費用	Financial expenses	1,531	-4.9	1,676	9.4	1,610	-3.9	1,352	0.9	-16.0
貸倒関連費用	Credit cost	4,129	12.5	3,287	-20.4	4,376	33.1	4,193	2.6	-4.2
利息返還関連費用	Expenses for interest repayment	-	-	1,147	-	1,493	30.2	-	-	-
その他の営業費用	Other operating expenses (SG&A)	33,199	60.4	23,726	-28.5	24,473	3.1	23,205	14.6	-5.2
広告宣伝費	Advertising expenses	186	11.9	146	-21.6	105	-27.8	110	0.1	4.5
人件費	Personnel expenses	4,090	3.5	4,481	9.6	4,555	1.6	4,631	2.9	1.7
その他	Other	28,922	74.4	19,099	-34.0	19,813	3.7	18,463	11.6	-6.8
営業利益	Operating profit	4,131	42.0	3,012	-27.1	2,227	-26.1	3,568	2.3	60.2
営業外収益	Non-operating income	134	-65.7	157	17.4	108	-31.3	694	0.4	540.1
営業外費用	Non-operating expenses	4	-93.5	38	804.6	1	-94.8	14	0.0	626.7
経常利益	Ordinary profit	4,261	31.6	3,132	-26.5	2,334	-25.5	4,248	2.7	82.0
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	4,261	31.6	3,132	-26.5	2,334	-25.5	4,248	2.7	82.0
法人税・住民税及び事業税	Income taxes - current	992	-4.8	994	0.3	1,086	9.2	1,116	0.7	2.8
法人税等調整額	Income taxes - deferred	523	-	-685	-	112	-	-8	-	-
当期純利益	Profit	2,746	-9.4	2,822	2.8	1,136	-59.8	3,139	2.0	176.4

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)		18/3		19/3		20/3		21/3				
			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	665,669	12.5	735,219	10.4	820,430	11.6	816,579	100.0	-0.5
アイフル		AIFUL		454,316	11.3	503,382	10.8	560,267	11.3	572,070	70.1	2.1
ライフカード		LIFECARD		169,632	3.7	173,153	2.1	174,107	0.6	163,313	20.0	-6.2
アイフルビジネスファイナンス	※5	AIFUL BUSINESS FINANCE	※5	49,238	9.4	57,951	17.7	70,713	22.0	58,475	7.2	-17.3
アイラ&アイフル	※3	A&A	※3	16,020	238.0	22,482	40.3	22,414	-0.3	21,068	2.6	-6.0
営業収益	※2	Total operating revenue	※2	115,389	26.2	115,328	-0.1	127,038	10.2	127,481	100.0	0.3
アイフル		AIFUL		64,663	10.8	70,991	9.8	77,504	9.2	78,826	61.8	1.7
ライフカード		LIFECARD		42,991	48.8	32,850	-23.6	34,181	4.1	32,320	25.4	-5.4
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		2,803	24.7	3,908	39.4	5,895	50.8	6,485	5.1	10.0
アイラ&アイフル	※4	A&A	※4	2,977	319.2	5,901	98.2	6,519	10.5	5,957	4.7	-8.6
経常利益	※2	Total ordinary profit	※2	2,823	-61.8	4,110	45.6	1,716	-58.2	19,305	100.0	-
アイフル		AIFUL		979	-76.1	1,519	55.1	1,728	13.8	11,973	62.0	592.6
ライフカード		LIFECARD		4,261	31.6	3,132	-26.5	2,334	-25.5	4,248	22.0	82.0
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		-252	-	1,349	-	251	-81.4	2,868	14.9	-
アイラ&アイフル	※4	A&A	※4	-2,013	-	-1,210	-	-1,064	-	-131	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	3,958	-45.6	9,346	136.1	1,390	-85.1	18,437	100.0	-
アイフル		AIFUL		2,437	-49.5	5,208	113.7	1,639	-68.5	9,583	52.0	484.7
ライフカード		LIFECARD		2,746	-9.4	2,822	2.8	1,136	-59.8	3,139	17.0	176.4
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		-438	-	1,660	-	13	-99.2	1,737	9.4	-
アイラ&アイフル	※4	A&A	※4	-2,013	-	-1,210	-	-1,176	-	-190	-	-

※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(FY2018/3) 3.45円、2019年3月期(FY2019/3) 3.41円、2020年3月期(FY2020/3) 3.63円、2021年3月期(FY2021/3) 3.44円(YOY-0.19円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2018年3月期(FY2018/3) 3.31円、2019年3月期(FY2019/3) 3.42円、2020年3月期(FY2020/3) 3.52円、2021年3月期(FY2021/3) 3.42円(YOY-0.10円)

※5 2020年7月1日よりビジネスネクスト株式会社はアイフルビジネスファイナンス株式会社に社名を変更しております。

From 1st July 2020, BUSINEXT Co., Ltd. changed its name to AIFUL BUSINESS FINANCE CORPORATION.

注1:2020年3月期より非連結子会社であったライフギャランティー株式会社(現アイフルギャランティー株式会社)とすみしんライフカード株式会社を連結の範囲に含めております。

Note: LIFEGUARANTEE CO.,LTD.and Sumishin Life Card Company, Limited.unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注2:2021年3月期第1四半期より新会社AGミライバライ株式会社を連結の範囲に含めております。

Note: AG Miraibarai Corporation, which was established by spinning off a part of the business operations of LIFECARD Co., Ltd., was added to the scope of consolidation from the first quarter of fiscal year ended March 31, 2021.