

2023年3月期 第2四半期決算データブック

Data Book (Second Quarter report for fiscal year ending March, 2023)

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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)			21/3		21/9		22/3		22/9		23/3(E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	127,481	0.3	64,837	2.2	132,097	3.6	70,402	8.6	144,800	9.6
営業費用	(百万円)	Operating expenses	(Millions of Yen)	109,950	-12.3	54,907	1.5	120,855	9.9	58,251	6.1	121,000	0.1
営業利益	(百万円)	Operating profit	(Millions of Yen)	17,530	943.8	9,930	5.9	11,242	-35.9	12,150	22.4	23,800	111.7
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	19,305	-	9,856	-5.0	12,265	-36.5	12,642	28.3	24,000	95.7
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)	18,437	-	10,042	2.3	12,334	-33.1	11,772	17.2	21,300	72.7
総資産	(百万円)	Total assets	(Millions of Yen)	863,354	0.3	877,009	4.9	935,642	8.4	1,000,412	14.1	1,082,100	15.7
純資産	(百万円)	Net assets	(Millions of Yen)	147,692	14.6	154,208	11.0	156,526	6.0	168,775	9.4	178,000	13.7
一株当たり当期純利益	(円)	EPS	(Yen)	38.12	-	20.76	2.3	25.50	-33.1	24.34	17.2	44.04	73.4
一株当たり純資産	(円)	BPS	(Yen)	300.92	15.5	314.17	11.5	318.17	5.7	341.95	8.8	360.35	13.2
自己資本比率	(%)	Equity ratio	(%)	16.9	2.3	17.3	1.0	16.4	-0.5	16.5	-0.8	16.1	-0.3
総資産経常利益率	(%)	ROA	(%)	2.2	2.0	2.3	-0.1	1.4	-0.8	2.6	0.3	2.4	1.0
自己資本当期純利益率	(%)	ROE	(%)	13.6	12.5	13.5	-1.4	8.2	-5.4	14.7	1.2	13.0	4.8

※斜体数値は増減数 ※ italic Font = Increase or Decrease

(2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			21/3		21/9		22/3		22/9		23/3(E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	78,826	1.7	40,861	4.2	83,117	5.4	43,694	6.9	89,400	7.6
営業費用	(百万円)	Operating expenses	(Millions of Yen)	68,352	-11.3	35,135	5.7	78,359	14.6	34,132	-2.9	70,600	-9.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	10,473	-	5,725	-4.0	4,757	-54.6	9,562	67.0	18,800	295.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	11,973	592.6	6,198	-8.9	6,748	-43.6	21,422	245.6	31,400	365.3
当期純利益	(百万円)	Profit	(Millions of Yen)	9,583	484.7	6,359	-11.6	7,912	-17.4	20,600	223.9	29,700	275.4
総資産	(百万円)	Total assets	(Millions of Yen)	638,868	0.5	663,617	6.9	711,185	11.3	780,111	17.6	829,300	16.6
純資産	(百万円)	Net assets	(Millions of Yen)	102,655	10.8	108,476	8.7	110,096	7.2	130,204	20.0	138,800	26.1
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)	19.81	484.4	13.15	-11.6	16.36	-17.4	42.59	223.9	61.40	276.1
一株当たり純資産	(円)	BPS	(Yen)	212.23	10.8	224.26	8.7	227.61	7.2	269.18	20.0	286.95	26.1
自己資本比率	(%)	Equity ratio	(%)	16.1	1.5	16.3	0.2	15.5	-0.6	16.7	0.4	16.7	1.2
総資産経常利益率	(%)	ROA	(%)	1.9	1.6	1.9	-0.3	1.0	-0.9	4.3	2.4	4.1	3.1
自己資本当期純利益率	(%)	ROE	(%)	9.8	8.0	12.0	-2.9	7.4	-2.4	25.3	13.3	23.9	16.5

※斜体数値は増減数 ※ italic Font = Increase or Decrease

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)		21/3		21/9		22/3		22/9		22/9	
			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)	816,579	-0.5	844,289	7.1	887,407	8.7	942,235	11.6	921,819	12.1
営業貸付金残高	Loans outstanding	553,389	-3.4	561,013	3.1	582,349	5.2	610,598	8.8	578,483	10.7
無担保ローン	Unsecured	481,687	-0.9	488,239	3.7	505,255	4.9	525,290	7.6	516,358	8.6
有担保ローン	Secured	18,281	-18.9	16,971	-15.5	18,282	0.0	20,803	22.6	20,803	22.6
事業者ローン	Small business	53,421	-17.1	55,802	4.6	58,810	10.1	64,504	15.6	41,321	37.4
割賦売掛金残高	Installment receivables	108,714	-2.5	108,595	4.2	116,780	7.4	126,581	16.6	120,248	18.2
支払承諾見返	Guarantee	145,725	14.7	160,499	22.4	172,697	18.5	187,032	16.5	205,064	11.3
信用保証事業	Credit guarantee business	144,428	15.2	159,418	23.0	171,797	18.9	186,290	16.9	204,323	11.5
その他	Other	1,297	-23.0	1,080	-26.6	900	-30.6	741	-31.4	741	-31.4
その他営業債権	Other	8,749	-1.2	14,180	60.5	15,579	78.1	18,022	27.1	18,022	27.1
口座数(残高あり)	(千件) N. of customer accounts (Thousand)	1,425	-4.1	1,426	1.2	1,464	2.7	1,524	6.9		
無担保ローン	Unsecured	1,387	-3.7	1,388	1.3	1,425	2.7	1,483	6.8		
有担保ローン	Secured	3	-25.3	3	-21.6	3	-16.2	3	-10.6		
事業者ローン	Small business	33	-15.5	34	-1.2	35	4.6	37	9.6		
クレジットカード会員数	(千件) Credit card holders (Thousand)	5,382	-6.5	5,296	-4.4	5,240	-2.6	5,164	-2.5		
新規顧客件数	(件) New accounts (Number)	189,926	-20.2	112,223	45.0	237,661	25.1	162,176	44.5		
無担保ローン	Unsecured	187,441	-18.3	110,166	44.1	232,946	24.3	158,492	43.9		
有担保ローン	Secured	194	-52.5	163	150.8	252	29.9	290	77.9		
事業者ローン	Small business	2,291	-72.7	1,894	108.6	4,463	94.8	3,394	79.2		
新規クレジットカード発券数	(千枚) New credit cards issued (Thousand)	346	-26.1	165	6.2	382	10.4	210	27.6		

(2) 社員数 (N. of Total Employees)

年/決算月 (Fiscal Year)		21/3		21/9		22/3		22/9	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	3,191	128	3,223	53	3,148	-43	3,151	-72
正社員数	N. of employees (regularly payroll)	2,135	22	2,136	-36	2,116	-19	2,116	-20
非正社員数	N. of employees (temp.)	1,056	106	1,087	89	1,032	-24	1,035	-52

注: 2022年3月期より、買取債権の取扱いを棚卸資産から金銭債権へ変更したことから、買取債権は営業債権(その他営業債権)に含めております。
 Note: Purchased receivables have been included in operating receivables (other operating receivables) due to a change in the handling of purchased receivables from inventories to monetary receivables from fiscal year ended March, 2022.

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)		21/3 (12M)		21/9 (6M)		22/3 (12M)		22/9 (6M)		
			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	127,481	0.3	64,837	2.2	132,097	3.6	70,402	7.9	8.6
営業貸付金利息	Interest on operating loans	74,041	2.2	37,523	1.2	76,332	3.1	40,862	4.6	8.9
無担保ローン	Unsecured	68,242	2.3	34,943	2.4	70,842	3.8	37,537	4.2	7.4
有担保ローン	Secured	1,834	-28.3	806	-14.9	1,624	-11.4	910	0.1	12.9
事業者ローン	Small business	3,965	24.7	1,772	-11.1	3,865	-2.5	2,415	0.3	36.2
信用購入あっせん収益	Revenue from installment receivable	19,387	-0.0	9,530	0.8	20,099	3.7	10,925	1.2	14.6
信用保証収益	Revenue from credit guarantee	14,524	-4.5	7,774	5.0	15,730	8.3	8,201	0.9	5.5
その他の営業収益	Other operating revenue	19,528	-2.4	10,009	4.9	19,934	2.1	10,412	1.2	4.0
買取債権回収高	Collection from purchased receivable	1,573	-5.4	462	-36.7	889	-43.5	501	0.1	8.5
償却債権取立益	Recoveries of written off claims	6,761	-2.0	3,747	11.3	7,492	10.8	3,794	0.4	1.3
その他	Other	11,193	-2.2	5,799	6.5	11,553	3.2	6,116	0.7	5.5
営業費用	Operating expenses	109,950	-12.3	54,907	1.5	120,855	9.9	58,251	6.5	6.1
金融費用	Financial expenses	7,248	-3.6	3,572	-1.7	7,041	-2.9	3,467	0.4	-2.9
売上原価	Cost of sales	1,414	9.7	116	-80.6	199	-85.9	72	0.0	-38.0
貸倒関連費用	Credit cost	38,818	10.0	19,208	-2.4	27,918	-28.1	18,350	2.1	-4.5
貸倒損失	Bad debt write offs	30,945	6.3	16,418	-7.3	27,997	-9.5	16,640	1.9	1.3
利息返還関連費用	Expenses for interest repayment	-	-	-	-	19,929	-	-	-	-
利息返還金	Interest repayment	11,961	-18.7	4,577	-19.7	8,248	-31.0	3,988	0.4	-12.9
その他の営業費用	Other operating expenses (SG & A)	62,468	-2.9	32,009	6.1	65,766	5.3	36,361	4.1	13.6
広告宣伝費	Advertising expenses	3,013	13.2	5,321	308.1	11,321	275.7	7,390	0.8	38.9
販売促進費	Sales promotion expenses	6,808	-16.0	1,483	-48.1	3,269	-52.0	1,768	0.2	19.2
人件費	Personnel expenses	16,902	0.3	8,399	-0.5	16,704	-1.2	8,516	1.0	1.4
支払手数料	Commission fee	14,978	-4.7	7,622	4.5	15,283	2.0	8,675	1.0	13.8
通信費	Communication expenses	2,925	-7.7	1,492	5.2	3,035	3.7	1,534	0.2	2.8
減価償却費	Depreciation expenses	3,418	13.3	1,603	-1.5	3,417	0.0	1,747	0.2	9.0
賃借料・地代家賃	Rent expenses and Rents	2,192	-12.5	1,085	0.3	2,166	-1.2	1,098	0.1	1.2
その他	Other	12,228	-0.6	5,000	-18.5	10,568	-13.6	5,629	0.6	12.6
営業利益	Operating profit (loss)	17,530	943.8	9,930	5.9	11,242	-35.9	12,150	1.4	22.4
営業外収益	Non-operating income	1,928	263.9	292	-73.3	1,058	-45.1	518	0.1	77.5
営業外費用	Non-operating expenses	153	-68.9	366	272.2	35	-77.0	27	0.0	-92.6
経常利益	Ordinary profit (loss)	19,305	-	9,856	-5.0	12,265	-36.5	12,642	1.4	28.3
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	1,156	207.1	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	18,149	-	9,856	-4.1	12,265	-32.4	12,642	1.4	28.3
法人税・住民税及び事業税	Income taxes-current	2,965	37.5	362	-73.3	2,602	-12.2	1,423	0.2	292.7
法人税等調整額	Income taxes-deferred	-2,610	-	-654	-	-3,374	-	-956	-	-
当期純利益	Profit (loss)	17,794	-	10,148	5.3	13,037	-26.7	12,174	1.4	20.0
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-642	-	106	-	703	-	402	0.0	278.9
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	18,437	-	10,042	2.3	12,334	-33.1	11,772	1.3	17.2

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022.

注2: 2022年3月期より、債権買取に関する収益・費用は、費用(債権買取原価)に含めず、債権買取原価を超過した金額のみ収益(買取債権回収高)に含めております。

Note 2: Earnings and expenses related to the purchased receivables are not included in expenses (Cost of purchased receivable), but only the amount exceeding the purchase cost of receivables is included in the revenue (Collection from purchased receivable) from fiscal year ended March, 2022.

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)		21/3		21/9		22/3		22/9	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	304,163	59.6	308,033	60.1	329,841	62.0	379,557	66.0
都市銀行等	City banks etc.	54,420	10.7	54,760	10.7	52,732	9.9	81,659	14.2
信託銀行	Trust banks	93,621	18.3	87,323	17.0	84,768	15.9	81,057	14.1
地方銀行・第二地方銀行	Regional banks	69,111	13.5	79,477	15.5	103,388	19.4	125,773	21.9
その他	Other	87,010	17.0	86,471	16.9	88,952	16.7	91,067	15.8
社債・流動化	SB & ABS, ABL	206,568	40.4	204,477	39.9	202,052	38.0	195,201	34.0
CP	CP	-	-	-	-	2,500	0.5	-	-
普通社債	SB	30,075	5.9	35,000	6.8	35,000	6.6	50,000	8.7
流動化	ABS, ABL	176,493	34.6	169,477	33.1	164,552	30.9	145,201	25.3
合計	Total	510,731	100.0	512,511	100.0	531,894	100.0	574,759	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)		21/3		21/9		22/3		22/9	
			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	108,550	21.3	91,115	17.8	90,543	17.0	83,280	14.5
長期調達	Long-term borrowings	402,181	78.7	421,396	82.2	441,350	83.0	491,478	85.5
固定金利借入	Fixed interest rate borrowings	76,865	15.1	80,379	15.7	79,982	15.0	89,226	15.5
変動金利借入	Floating interest rate borrowings	136,547	26.7	154,839	30.2	181,015	34.0	214,950	37.4
社債・流動化	SB & ABS, ABL	188,768	37.0	186,177	36.3	180,352	33.9	187,301	32.6
普通社債(固定)	SB (Fixed interest rate)	30,075	5.9	35,000	6.8	35,000	6.6	50,000	8.7
流動化(固定)	ABS, ABL (Fixed interest rate)	55,177	10.8	47,658	9.3	40,904	7.7	34,776	6.1
流動化(変動)	ABS, ABL (Floating interest rate)	103,515	20.3	103,518	20.2	104,448	19.6	102,525	17.8
合計	Total	510,731	100.0	512,511	100.0	531,894	100.0	574,759	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		21/3	21/9	22/3	22/9
調達金利	Funding rate	1.38	1.27	1.22	1.18
間接	Indirect	1.54	1.45	1.39	1.30
直接	Direct	1.13	1.01	0.95	0.93

※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 (Consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		21/3		21/9		22/3		22/9	
					/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	576,089		583,353		604,435		632,247	
無担保ローン		Unsecured loan		483,118		489,504		506,535		526,435	
無担保ローン以外		Secured loan and Small business loan		92,970		93,848		97,899		105,812	
期末営業貸付金および破産更生債権の合計に係る不良債権	◎	Total NPL of Loans outstanding and Claims provable in bankruptcy	◎	87,393	15.17	89,474	15.34	97,121	16.07	101,616	16.07
前年同期比		YOY%		-		-		11.1		13.6	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	58,394	12.09	61,069	12.48	68,877	13.60	73,583	13.98
前年同期比		YOY%		-		-		18.0		20.5	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		840	0.17	615	0.13	657	0.13	527	0.10
危険債権		Doubtful receivables		18,302	3.79	17,948	3.67	21,101	4.17	21,567	4.10
三月以上延滞債権		Receivables past due for three months or more		8,183	1.69	8,315	1.70	9,701	1.92	10,377	1.97
貸出条件緩和債権		Restructured receivables		31,068	6.43	34,190	6.98	37,416	7.39	41,111	7.81
無担保ローン以外不良債権額 ※3	◎	NPL of receivables other than Unsecured loan ※3	◎	28,998	31.19	28,404	30.27	28,244	28.85	28,033	26.49
前年同期比		YOY%		-		-		-2.6		-1.3	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		20,978	22.56	20,738	22.10	20,443	20.88	20,113	19.01
危険債権		Doubtful receivables		5,111	5.50	4,923	5.25	4,492	4.59	5,044	4.77
三月以上延滞債権		Receivables past due for three months or more		313	0.34	341	0.36	436	0.45	459	0.43
貸出条件緩和債権		Restructured receivables		2,595	2.79	2,400	2.56	2,872	2.93	2,415	2.28
その他不良債権 ※4	◎	Other NPL ※4	◎	9,235	-	9,498	-	10,722	-	11,965	-
前年同期比		YOY%		-		-		16.1		26.0	
期末貸倒引当金	◎	Allowance for NPL	◎	77,830	-	81,442	-	78,246	-	79,748	-
流動	◎	Current assets	◎	58,201	-	60,997	-	57,906	-	59,697	-
固定	◎	Non-current assets	◎	19,628	-	20,445	-	20,339	-	20,051	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	89.1	-	91.0	-	80.6	-	78.5	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	99.7	-	99.9	-	84.1	-	81.1	-

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

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

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

※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).

※4 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

破産更生債権及びこれらに準ずる債権

法人税法施行令(昭和40年政令第97号)第96条第1項第3号イからホまでに掲げる事由又は同項第4号に規定する事由が生じている債権(破産更生債権等は、債権の個別評価による回収不能見込額相当額の貸倒引当金を計上しております)

危険債権

返済状況が悪化し、契約に従った債権の元本の回収及び利息の受取りができない可能性の高い債権(破産更生債権及びこれらに準ずる債権に該当しないもの)

三月以上延滞債権

元本又は利息の支払が約定支払日の翌日から3ヵ月以上延滞している貸付金破産更生債権及びこれらに準ずる債権並びに危険債権に該当しないもの

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

Bankrupt or De facto Bankrupt:

Receivables for which any event listed in Article 96, Paragraph 1, Item 3 (a) to (e) or Item 4 of the Enforcement Order for the Corporation Tax Law (Government Ordinance No. 97 of 1965) has occurred (for claims in bankruptcy or etc., are posted as allowance for doubtful accounts in an amount equivalent to the estimated uncollectible amount based on individual assessments of claims)

Doubtful receivables:

Receivables with a high possibility that the repayment situation will deteriorate and it will not be possible to collect the principal and interest of the receivables in accordance with the contract.

(Receivables that do not fall under the category of Bankrupt or De facto Bankrupt)

Receivables past due for three months or more:

Receivables for which the principal or interest is overdue for three months or more from the day after the agreed-upon payment date (Receivables that do not fall under the category of Bankrupt or De facto Bankrupt and Doubtful loans)

Restructured receivables

Receivables other than those in the above three categories that have been arranged in favor of borrower, such as reduction or exemption of interest rates, have been made for the purpose of promoting the collection of the relevant 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)		21/3		21/9		22/3		22/9		22/9			
			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)	572,070	2.1	592,705	7.8	619,388	8.3	649,656	9.6	649,151	9.7
営業貸付金残高		Loans outstanding		438,300	0.1	446,352	4.5	461,884	5.4	478,038	7.1	469,029	8.3
無担保ローン		Unsecured		425,848	0.8	434,245	5.0	449,747	5.6	465,623	7.2	458,325	8.3
有担保ローン		Secured		4,813	-30.8	4,079	-29.2	3,501	-27.3	3,022	-25.9	3,022	-25.9
事業者ローン		Small business		7,638	-8.4	8,027	7.2	8,635	13.0	9,392	17.0	7,681	29.5
支払承諾見返		Guarantee		125,984	9.9	138,403	20.1	148,475	17.9	161,598	16.8	170,103	12.9
信用保証事業		Credit guarantee business		124,865	10.4	137,480	20.7	147,708	18.3	160,984	17.1	169,488	13.2
その他		Other		1,119	-25.3	923	-28.3	767	-31.5	614	-33.4	614	-33.4
割賦売掛金残高		Installment receivables		268	-17.6	241	-17.0	226	-15.6	203	-16.0	203	-16.0
その他		Other		7,517	-1.5	7,707	1.6	8,802	17.1	9,816	27.4	9,816	27.4
口座数	(千件)	N.of customer accounts	(Thousand)	933	-1.8	947	3.3	980	5.0	1,031	8.8		
無担保ローン		Unsecured		922	-1.6	936	3.4	968	5.1	1,019	8.9		
有担保ローン		Secured		2	-29.5	2	-29.9	2	-29.0	1	-27.8		
事業者ローン		Small business		8	-8.5	8	4.1	9	7.7	9	10.2		
新規顧客件数	(件)	New accounts	(Number)	161,186	-21.9	99,154	48.8	210,104	30.3	135,002	36.2		
無担保ローン		Unsecured		161,111	-21.8	99,106	48.9	210,014	30.4	134,959	36.2		
実質平均利回り ※	(%)	Average yield ※	(%)	14.3	-0.4	14.5	0.1	14.4	0.1	14.5	0.0		

※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)(%)

※Average yield = Interest on operating loans / ((Loans outstanding at the beginning of FY + Loans outstanding at the end of FY)/2)(%)

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

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		21/3		21/9		22/3		22/9		
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)	
店舗数	(店)	Branches	855	-14	854	-3	848	-7	842	-12
有人店舗		Staffed branches	20	0	20	0	20	0	23	3
無人店舗		Unstaffed branches	835	-14	834	-3	828	-7	819	-15
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	85,286	-15,097	85,339	536	85,210	-76	100,256	14,917
自社ATM		AIFUL ATMs	441	-9	441	-1	436	-5	352	-89
自社ATM以外		Other	84,845	-15,088	84,898	537	84,774	-71	99,904	15,006
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)	142	-1	144	1	144	2	149	5
社員数	(人)	N. of total employees	1,480	83	1,571	125	1,505	25	1,575	4
正社員数		N. of employees (regularly payroll)	1,012	-16	1,040	-5	1,010	-2	1,016	-24
非正社員数		N. of employees (temp.)	468	99	531	130	495	27	559	28

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)		21/3		21/9		22/3		22/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	78,826	1.7	40,861	4.2	83,117	5.4	43,694	6.9	6.9
営業貸付金利息	Interest on operating loans	59,732	3.6	31,083	4.7	63,071	5.6	33,414	5.3	7.5
無担保ローン	Unsecured	58,559	5.1	30,495	4.8	61,872	5.7	32,776	5.2	7.5
有担保ローン	Secured	475	-63.3	205	-12.8	388	-18.3	154	0.0	-25.0
事業者ローン	Small business	697	1.0	382	9.6	809	16.1	483	0.1	26.4
信用保証収益	Revenue from credit guarantee	11,136	-4.1	5,635	-0.5	11,447	2.8	6,042	1.0	7.2
その他の営業収益	Other operating revenue	7,957	-3.1	4,140	7.2	8,598	8.1	4,237	0.7	2.3
償却債権取立益	Recoveries of written off claims	5,882	-5.4	3,175	7.9	6,405	8.9	3,236	0.5	1.9
その他	Other	2,074	4.0	965	4.9	2,192	5.7	1,001	0.2	3.6
営業費用	Operating expenses	68,352	-11.3	35,135	5.7	78,359	14.6	34,132	5.4	-2.9
金融費用	Financial expenses	5,416	-0.5	2,718	1.6	5,421	0.1	2,630	0.4	-3.2
貸倒関連費用	Credit cost	29,864	31.1	15,060	-1.5	20,701	-30.7	11,932	1.9	-20.8
貸倒損失	Bad debt write-offs	22,457	11.3	11,826	-2.9	20,521	-8.6	11,972	1.9	1.2
利息返還関連費用	Expenses for interest repayment	-	-	-	-	17,283	-	-	-	-
利息返還金	Interest repayment	10,997	-19.7	4,156	-21.4	7,409	-32.6	3,545	0.6	-14.7
その他の営業費用	Other operating expenses (SG & A)	33,071	-1.1	17,356	13.6	34,953	5.7	19,568	3.1	12.7
広告宣伝費	Advertising expenses	2,766	18.3	4,631	296.3	9,644	248.6	6,417	1.0	38.6
販売促進費	Sales promotion expenses	5,214	-14.3	150	-92.5	335	-93.6	214	0.0	43.1
人件費	Personnel expenses	10,286	0.1	5,058	-1.6	9,504	-7.6	4,755	0.8	-6.0
支払手数料	Commission fee	5,875	-2.5	2,962	7.4	6,002	2.2	3,137	0.5	5.9
通信費	Communication expenses	738	-10.1	385	14.1	793	7.4	409	0.1	6.1
減価償却費	Depreciation expenses	1,336	14.9	822	38.4	1,706	27.7	852	0.1	3.6
賃借料・地代家賃	Rent expenses and Rents	2,069	-5.3	995	-4.0	1,997	-3.5	994	0.2	-0.1
その他	Other	4,784	5.5	2,351	4.6	4,969	3.9	2,788	0.4	18.6
営業利益	Operating profit (loss)	10,473	-	5,725	-4.0	4,757	-54.6	9,562	1.5	67.0
営業外収益	Non-operating income	1,588	19.6	675	-23.5	2,014	26.8	11,867	1.9	1,658.0
営業外費用	Non-operating expenses	87	638.1	202	362.7	23	-73.2	7	0.0	-96.3
経常利益	Ordinary profit (loss)	11,973	592.6	6,198	-8.9	6,748	-43.6	21,422	3.4	245.6
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	4,556	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	7,417	337.7	6,198	-7.7	6,748	-9.0	21,422	3.4	245.6
法人税・住民税及び事業税	Income taxes-current	566	61.4	680	84.9	2,028	257.8	610	0.1	-10.3
法人税等調整額	Income taxes-deferred	-2,732	-	-841	-	-3,192	-	212	0.0	-
当期純利益	Profit (loss)	9,583	484.7	6,359	-11.6	7,912	-17.4	20,600	3.2	223.9

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022..

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)		21/3		21/9		22/3		22/9	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	220,555	56.5	235,873	59.0	257,914	61.4	302,273	65.7
都市銀行等	City banks etc.	53,420	13.7	54,260	13.6	52,732	12.6	81,659	17.8
信託銀行	Trust banks	84,489	21.6	85,831	21.5	83,053	19.8	77,207	16.8
地方銀行・第二地方銀行	Regional banks	62,117	15.9	73,989	18.5	98,028	23.4	120,065	26.1
その他	Other	20,528	5.3	21,793	5.5	24,100	5.7	23,341	5.1
社債・流動化	SB & ABS, ABL	169,933	43.5	163,773	41.0	161,875	38.6	157,532	34.3
CP	CP	-	-	-	-	2,500	0.6	-	-
普通社債	SB	30,075	7.7	35,000	8.8	35,000	8.3	50,000	10.9
流動化	ABS, ABL	139,858	35.8	128,773	32.2	124,375	29.6	107,532	23.4
合計	Total	390,488	100.0	399,647	100.0	419,789	100.0	459,805	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)		21/3		21/9		22/3		22/9	
			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	24,960	6.4	20,726	5.2	19,459	4.6	13,282	2.9
長期調達	Long-term borrowings	365,528	93.6	378,921	94.8	400,330	95.4	446,522	97.1
固定金利借入	Fixed interest rate borrowings	75,365	19.3	79,546	19.9	77,601	18.5	84,100	18.3
変動金利借入	Floating interest rate borrowings	130,229	33.4	145,601	36.4	173,353	41.3	204,889	44.6
社債	SB	30,075	7.7	35,000	8.8	35,000	8.3	50,000	10.9
流動化	ABS, ABL	129,858	33.3	118,773	29.7	114,375	27.2	107,532	23.4
合計	Total	390,488	100.0	399,647	100.0	419,789	100.0	459,805	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		21/3	21/9	22/3	22/9
調達金利	Funding rate	1.31	1.23	1.14	1.06
間接	Indirect	1.48	1.40	1.28	1.14
直接	Direct	1.08	0.98	0.92	0.91

※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	1.10	1.25
JGB(10年)	10Y JGB	0.09	0.07	0.21	0.25

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)		21/3		21/9		22/3		22/9			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	572,070	-	592,705	-	619,388	-	649,656	-
期末営業貸付金		Loans outstanding		438,300	-	446,352	-	461,884	-	478,038	-
無担保		Unsecured		425,848	-	434,245	-	449,747	-	465,623	-
有担保		Secured		4,813	-	4,079	-	3,501	-	3,022	-
事業者		Small business		7,638	-	8,027	-	8,635	-	9,392	-
割賦売掛金		Installment receivables		268	-	241	-	226	-	203	-
支払承諾見返等		Credit guarantee, etc.		133,501	-	146,111	-	157,277	-	171,414	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		33,829	-	40,355	-	40,355	-	39,787	-
貸倒発生額合計	①	Total bad debt	①	22,457	3.93	11,826	2.00	20,521	3.31	11,972	1.84
増減率		YOY%		11.3		-2.9		-8.6		1.2	
貸倒発生額	②	Loans outstanding	②	18,561	4.23	9,967	2.23	17,194	3.72	10,134	2.12
増減率		YOY%		13.1		-1.8		-7.4		1.7	
無担保		Unsecured		17,906	4.20	9,746	2.24	16,813	3.74	9,996	2.15
有担保		Secured		324	6.74	105	2.59	134	3.83	27	0.91
事業者		Small business		331	4.34	115	1.44	246	2.86	110	1.18
割賦売掛金		Installment receivables		30	11.50	17	7.21	23	10.49	16	8.05
支払承諾見返等		Credit guarantee, etc.		3,864	2.89	1,841	1.26	3,303	2.10	1,821	1.06
個別貸倒引当金繰入 (個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	920	0.16	536	0.09	711	0.11	437	0.07
個別繰入額	④	Loans outstanding	④	706	0.16	385	0.09	540	0.12	251	0.05
無担保		Unsecured		466	0.11	268	0.06	347	0.08	220	0.05
有担保		Secured		130	2.71	64	1.58	131	3.75	-4	-
事業者		Small business		109	1.43	52	0.65	62	0.72	35	0.38
支払承諾見返等		Credit guarantee, etc.		214	0.16	151	0.10	170	0.11	186	0.11
①+③		①+③		23,378	4.09	12,363	2.09	21,233	3.43	12,410	1.91
増減率		YOY%		10.6		-3.6		-9.2		0.4	
②+④		②+④		19,267	4.40	10,353	2.32	17,734	3.84	10,385	2.17
増減率		YOY%		12.0		-2.1		-8.0		0.3	
無担保		Unsecured		18,372	4.31	10,015	2.31	17,160	3.82	10,216	2.19
有担保		Secured		454	9.44	170	4.17	265	7.58	22	0.75
事業者		Small business		440	5.77	167	2.09	308	3.58	146	1.56
割賦売掛金		Installment receivables		30	11.50	17	7.21	23	10.49	16	8.05
支払承諾見返等		Credit guarantee, etc.		4,079	3.06	1,992	1.36	3,474	2.21	2,008	1.17
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		29,864	5.22	15,060	2.54	20,701	3.34	11,932	1.84
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		40,355	7.05	43,053	7.26	39,787	6.42	39,313	6.05

※ 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 (Non-consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		21/3		21/9		22/3		22/9	
					/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	452,829	-	460,589	-	475,927	-	491,703	-
無担保ローン		Unsecured loan		427,278	-	435,510	-	451,027	-	466,769	-
無担保ローン以外		Secured loan and Small business loan		25,550	-	25,078	-	24,899	-	24,934	-
期末営業貸付金および破産更生債権の合計に係る不良債権	◎	Total NPL of Loans outstanding and Claims provable in bankruptcy	◎	69,830	15.42	72,435	15.73	79,181	16.64	83,493	16.98
前年同期比			YOY%	-		-		13.4		15.3	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	53,204	12.45	56,306	12.93	63,479	14.07	68,131	14.60
前年同期比			YOY%	-		-		19.3		21.0	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		820	0.19	595	0.14	639	0.14	506	0.11
危険債権		Doubtful receivables		17,493	4.09	17,167	3.94	19,637	4.35	19,934	4.27
三月以上延滞債権		Receivables past due for three months or more		7,180	1.68	7,513	1.73	8,799	1.95	9,423	2.02
貸出条件緩和債権		Restructured receivables		27,710	6.49	31,030	7.13	34,403	7.63	38,267	8.20
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		16,626	65.07	16,128	64.31	15,702	63.06	15,361	61.61
前年同期比			YOY%	-		-		-5.6		-4.8	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		13,093	51.25	12,965	51.70	12,752	51.22	12,508	50.17
危険債権		Doubtful receivables		1,758	6.88	1,598	6.38	1,515	6.09	1,532	6.15
三月以上延滞債権		Receivables past due for three months or more		102	0.40	107	0.43	114	0.46	135	0.54
貸出条件緩和債権		Restructured receivables		1,670	6.54	1,456	5.81	1,320	5.30	1,184	4.75
その他不良債権 ※4		Other NPL ※4		8,002	-	8,176	-	9,283	-	10,340	-
前年同期比			YOY%	-		-		16.0		26.5	
期末貸倒引当金	◎	Allowance for NPL	◎	53,276	-	55,741	-	52,406	-	51,681	-
流動	◎	Current assets	◎	40,355	-	43,053	-	39,787	-	39,313	-
固定		Non-current assets		12,920	-	12,688	-	12,618	-	12,368	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	76.3	-	77.0	-	66.2	-	61.9	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	75.9	-	76.5	-	62.7	-	57.7	-

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 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.

※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).

※4 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

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)		21/9			22/3			22/9		
		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)	11,460	2,397	13,857	11,460	2,397	13,857	21,334	2,414	23,749
発生額・取崩額	Withdraw amount	4,156	384	4,540	7,409	724	8,133	3,545	277	3,823
繰入額(戻入額)	Provisions (Reversal)	-	-	-	17,283	741	18,025	-	-	-
期末引当金残高	Allowance (End)	7,304	2,013	9,317	21,334	2,414	23,749	17,788	2,136	19,925

(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)		21/9			22/3			22/9		
		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)	12,913	2,737	15,651	12,913	2,737	15,651	24,594	2,898	27,492
発生額・取崩額	Withdraw amount	4,577	461	5,039	8,248	866	9,115	3,988	366	4,354
繰入額(戻入額)	Provisions (Reversal)	-	-	-	19,929	1,027	20,957	-	-	-
期末引当金残高	Allowance (End)	8,335	2,275	10,611	24,594	2,898	27,492	20,605	2,532	23,138

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)	21/9				22/3				22/9			
	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%	270	28.9	225,393	51.9	278	28.8	230,876	51.3	282	27.7	233,934	50.2
15.0%< ≦18.0%	657	70.3	205,475	47.3	683	70.5	215,841	48.0	730	71.7	228,955	49.2
18.0%< ≦20.0%	0	0.0	142	0.0	0	0.0	121	0.0	0	0.0	110	0.0
20.0%<	7	0.9	3,234	0.7	7	0.7	2,908	0.6	6	0.6	2,623	0.6
合計 (Total)	936	100.0	434,245	100.0	968	100.0	449,747	100.0	1,019	100.0	465,623	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	21/9				22/3				22/9			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千円/Thousand	構成比(%) C.R. (%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R. (%)	千円/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
千円/ Thousands of yen												
≦100	200	21.4	10,135	2.3	199	20.6	9,850	2.2	216	21.3	10,192	2.2
100< ≦200	105	11.3	16,004	3.7	109	11.3	16,654	3.7	114	11.2	17,377	3.7
200< ≦300	114	12.2	29,263	6.7	120	12.4	30,801	6.8	127	12.5	32,650	7.0
300< ≦400	93	10.0	33,105	7.6	97	10.1	34,283	7.6	100	9.9	35,547	7.6
400< ≦500	174	18.7	81,664	18.8	187	19.3	87,403	19.4	199	19.6	93,434	20.1
500< ≦1,000	144	15.4	108,687	25.0	149	15.4	112,637	25.0	153	15.1	116,047	24.9
1,000<	103	11.0	155,384	35.8	104	10.8	158,116	35.2	106	10.4	160,374	34.4
合計 (Total)	936	100.0	434,245	100.0	968	100.0	449,747	100.0	1,019	100.0	465,623	100.0

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

(1) 営業実績 (Operating results)

(百万円/ Millions of Yen)

会計ベース(On-balance)

年/決算月(Fiscal Year)		21/3		21/9		22/3		22/9		22/9			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total receivable outstanding	(Millions of Yen)	163,313	-6.2	159,798	-0.3	164,114	0.5	164,951	3.2	156,985	3.9
割賦売掛金残高		Installment receivables		100,348	-5.1	97,329	-0.1	101,814	1.5	102,542	5.4	96,209	6.3
営業貸付金残高		Loans (Cash advance)		35,545	-15.9	34,165	-8.2	32,916	-7.4	32,451	-5.0	30,818	-4.7
支払承諾見返		Credit guarantee		26,190	5.4	26,987	10.7	27,951	6.7	28,339	5.0	28,339	5.0
その他営業債権		Other		1,228	0.7	1,315	5.8	1,431	16.6	1,618	23.1	1,618	23.1
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)	5,382	-6.5	5,296	-4.4	5,240	-2.6	5,164	-2.5		
プロパー		Proper		1,414	-15.8	1,402	-8.6	1,376	-2.7	1,376	-1.8		
提携		Affinity		3,967	-2.7	3,894	-2.8	3,864	-2.6	3,787	-2.7		
新規発行数	(千枚)	Number of new issue	(Thousand)	346	-26.1	165	6.2	382	10.4	210	27.6		
プロパー		Proper		91	-16.5	48	0.3	92	1.7	77	59.5		
提携		Affinity		255	-29.0	116	9.0	289	13.5	132	14.2		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	650,951	-8.0	333,423	6.2	688,596	5.8	361,444	8.4		
包括信用購入あっせん		Shopping		624,029	-6.8	319,389	6.1	660,805	5.9	347,163	8.7		
キャッシング		Cashing		26,921	-29.7	14,033	7.2	27,790	3.2	14,281	1.8		
実質平均利回り		Average yield	(%)	18.2	-0.2	18.3	0.0	18.8	0.6	20.0	1.7		

※斜体数値は増減数

※Italic Font = Increase or Decrease

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		21/3		21/9		22/3		22/9			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,024	27	1,024	4	909	-115	846	-178
正社員数	(人)	N. of employees (regularly payroll)		463	22	508	56	400	-63	401	-107
非正社員数	(人)	N. of employees (temp.)		561	5	516	-52	509	-52	445	-71

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)		21/3		21/9		22/3		22/9			
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	32,320	-5.4	15,669	-1.8	32,368	0.1	17,504	11.2	11.7	
	信用購入あっせん収益	Revenue from installment receivable	16,586	-5.1	7,955	-2.8	16,773	1.1	9,883	6.3	24.2
	営業貸付金利息	Interests on loans	4,524	-13.7	2,069	-12.3	4,066	-10.1	1,847	1.2	-10.7
	信用保証収益	Revenue from credit guarantee	1,592	4.6	861	10.6	1,754	10.2	910	0.6	5.8
	その他	Other operating revenue	9,617	-3.2	4,783	3.0	9,774	1.6	4,862	3.1	1.7
営業費用	Operating expenses	28,751	-10.0	13,772	-4.4	30,762	7.0	16,447	10.5	19.4	
	金融費用	Financial expenses	1,352	-16.0	604	-14.8	1,161	-14.1	545	0.3	-9.7
	貸倒関連費用	Credit cost	4,193	-4.2	1,703	-7.4	2,745	-34.5	2,150	1.4	26.2
	利息返還関連費用	Expenses for interest repayment	-	-	-	-	2,645	-	-	-	-
	その他の営業費用	Other operating expenses (SG&A)	23,205	-5.2	11,464	-3.3	24,209	4.3	13,751	8.8	20.0
	広告宣伝費	Advertising expenses	110	4.5	445	640.5	1,141	934.5	640	0.4	43.7
	販売促進費	Sales promotion expenses	1,214	-18.0	1,219	74.7	2,703	122.6	1,502	1.0	23.2
	人件費	Personnel expenses	4,631	1.7	2,304	-1.2	4,808	3.8	2,407	1.5	4.5
	支払手数料	Commission fee	8,778	-6.7	4,424	1.0	8,813	0.4	5,187	3.3	17.2
	通信費	Communication expenses	1,707	-5.9	873	2.6	1,743	2.1	908	0.6	4.1
	減価償却費	Depreciation expenses	1,390	8.7	594	-14.6	1,341	-3.5	701	0.4	18.0
	地代家賃・賃借料	Rent expenses and Rents	107	-17.8	41	-29.9	83	-22.4	50	0.0	21.7
	その他	Other	5,264	-7.7	1,559	-43.9	3,573	-32.1	2,352	1.5	50.8
営業利益	Operating profit	3,568	60.2	1,896	21.9	1,606	-55.0	1,057	0.7	-44.3	
営業外収益	Non-operating income	694	540.1	89	-83.4	198	-71.4	47	0.0	-47.0	
営業外費用	Non-operating expenses	14	626.7	0	-	3	-72.8	2	0.0	149.2	
経常利益	Ordinary profit	4,248	82.0	1,985	-5.1	1,800	-57.6	1,102	0.7	-44.5	
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	-	-	-	-	83	0.1	-	
税引前利益	Profit before income taxes	4,248	82.0	1,985	-5.1	1,800	-57.6	1,019	0.7	-48.7	
法人税・住民税及び事業税	Income taxes - current	1,116	2.8	-1,016	-	-686	-	140	0.1	-	
法人税等調整額	Income taxes - deferred	-8	-	536	-	732	-	-102	-	-	
当期純利益	Profit	3,139	176.4	2,465	45.0	1,755	-44.1	981	0.6	-60.2	

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022.

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)		21/3		21/9		22/3		22/9		
			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	816,579	-0.5	844,289	7.1	887,407	8.7	942,235	100.0	11.6
アイフル	AIFUL	572,070	2.1	592,705	7.8	619,388	8.3	649,656	68.9	9.6
ライフカード	LIFECARD	163,313	-6.2	159,798	-0.3	164,114	0.5	164,951	17.5	3.2
アイフルビジネスファイナンス	AIFUL BUSINESS FINANCE	58,475	-17.3	53,154	-10.5	55,928	-4.4	61,909	6.6	16.5
アイラ&アイフル ※3	A&A ※3	21,068	-6.0	20,661	0.7	23,418	11.2	28,152	3.0	36.3
営業収益 ※2	Total operating revenue ※2	127,481	0.3	64,837	2.2	132,097	3.6	70,402	100.0	8.6
アイフル	AIFUL	78,826	1.7	40,861	4.2	83,117	5.4	43,694	62.1	6.9
ライフカード	LIFECARD	32,320	-5.4	15,669	-1.8	32,368	0.1	17,504	24.9	11.7
アイフルビジネスファイナンス	AIFUL BUSINESS FINANCE	6,532	10.8	3,178	-5.6	6,430	-1.6	3,586	5.1	12.9
アイラ&アイフル ※4	A&A ※4	5,957	-8.6	2,806	-9.0	5,725	-3.9	3,330	4.7	18.7
経常利益 ※2	Total ordinary profit ※2	19,305	-	9,856	-5.0	12,265	-36.5	12,642	100.0	28.3
アイフル	AIFUL	11,973	592.6	6,198	-8.9	6,748	-43.6	21,422	-	245.6
ライフカード	LIFECARD	4,248	82.0	1,985	-5.1	1,800	-57.6	1,102	8.7	-44.5
アイフルビジネスファイナンス	AIFUL BUSINESS FINANCE	2,913	-	1,094	-35.1	2,773	-4.8	792	6.3	-27.6
アイラ&アイフル ※4	A&A ※4	-131	-	209	-	463	-	124	1.0	-40.6
親会社株主に帰属する当期純利益 ※2	Profit attributable to owners of parent ※2	18,437	-	10,042	2.3	12,334	-33.1	11,772	100.0	17.2
アイフル	AIFUL	9,583	484.7	6,359	-11.6	7,912	-17.4	20,600	-	223.9
ライフカード	LIFECARD	3,139	176.4	2,465	45.0	1,755	-44.1	981	8.3	-60.2
アイフルビジネスファイナンス	AIFUL BUSINESS FINANCE	1,767	-	673	-36.0	1,691	-4.3	517	4.4	-23.2
アイラ&アイフル ※4	A&A ※4	-190	-	209	-	1,037	-	768	6.5	267.9

※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): 2021年3月期(FY2021/3) 3.44円、2021年9月期(FY2021/9) 3.44円、2022年3月期(FY2022/3) 3.43円、2022年9月期(FY2022/9) 3.85円(YoY+0.41円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2021年3月期(FY2021/3) 3.42円、2021年9月期(FY2021/9) 3.50円、2022年3月期(FY2022/3) 3.44円、2022年9月期(FY2022/9) 3.65円(YoY+0.15円)