

2012年3月期 第3四半期決算データブック
Data Book (Third quarter report for the fiscal year ending March, 2012)

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1. 主要利益数値 (Review of Profit / Group & AIFUL)

(1) 連結 (Consolidated)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	116,440	-32.8	144,961	-33.5	59,102	-27.1	86,823	-25.4
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	104,489	-75.6	169,099	-65.0	49,686	-34.5	71,027	-32.0
営業利益	(百万円)	Operating Income	(Millions of Yen)	11,951	-	-24,137	-	9,416	81.0	15,796	32.2
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	10,651	-	-24,945	-	8,554	107.1	15,258	43.3
当期純利益	(百万円)	Net Income	(Millions of Yen)	9,689	-	-31,935	-	11,148	227.8	16,925	74.7
総資産	(百万円)	Total Assets	(Millions of Yen)	917,934	-28.3	858,017	-25.6	765,959	-19.4	691,589	-24.7
純資産	(百万円)	Net Assets	(Millions of Yen)	106,300	-1.7	63,604	-34.6	74,952	-24.7	81,006	-23.8
一株当たり当期純利益	(円)	EPS	(Yen)	40.67	-	-134.05	-	46.57	226.2	70.60	73.6
一株当たり純資産	(円)	BPS	(Yen)	430.74	-1.5	255.32	-34.9	305.40	-24.0	329.49	-23.5
自己資本比率	(%)	Equity Ratio	(%)	11.2	3.1	7.1	-1.0	9.6	-0.5	11.5	0.3
総資産当期純利益率	(%)	ROA	(%)	1.2	27.0	-3.2	17.9	2.7	2.1	2.9	1.7
純資産当期純利益率	(%)	ROE	(%)	13.1	166.3	-41.4	81.3	33.2	26.0	32.2	19.0

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

(2) 単体 (AIFUL)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	67,674	-31.4	86,223	-30.9	36,646	-21.9	55,009	-18.7
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	49,977	-85.2	83,197	-76.7	31,231	-19.7	45,963	-8.0
営業利益	(百万円)	Operating Income	(Millions of Yen)	17,696	-	3,026	-	5,414	-32.6	9,046	-48.9
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	19,711	-	5,549	-	6,475	-31.3	10,394	-47.3
当期純利益	(百万円)	Net Income	(Millions of Yen)	18,027	-	-70,169	-	10,318	30.1	14,286	-20.8
総資産	(百万円)	Total Assets	(Millions of Yen)	678,779	-28.9	578,152	-32.7	633,267	-9.8	554,862	-18.3
純資産	(百万円)	Net Assets	(Millions of Yen)	153,206	16.3	64,834	-52.2	76,638	-46.2	80,616	-47.4
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	238,685	0.0	238,685	0.0	240,933	0.9	240,933	0.9
一株当たり当期純利益	(円)	EPS	(Yen)	75.68	-	-294.55	-	43.11	29.5	59.59	-21.3
一株当たり純資産	(円)	BPS	(Yen)	643.04	16.3	272.05	-52.2	318.54	-46.7	335.05	-47.9
自己資本比率	(%)	Equity Ratio	(%)	22.6	8.8	11.2	-4.6	12.1	-8.2	14.5	-8.0
総資産当期純利益率	(%)	ROA	(%)	3.1	35.1	-9.8	15.1	3.4	1.4	3.4	0.2
純資産当期純利益率	(%)	ROE	(%)	16.6	149.7	-70.0	28.3	29.2	17.8	26.2	9.6

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

アイフルはグループ再編の実施により、2011年7月1日にライフの一部とシティズ等を吸収合併しております。
Due to group reorganization, part of LIFE and City's etc., were merged and consolidated to AIFUL.

2. グループ合計営業実績 (Review of Operation / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 営業実績 (Operating Results)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12			
			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)	843,464	-32.7	768,341	-30.5	674,901	-26.4	647,427	-23.2
営業貸付金残高		Loans Outstanding		652,475	-32.7	594,527	-30.6	511,099	-28.6	481,471	-26.2
無担保ローン		Unsecured		469,777	-34.2	425,400	-32.9	357,080	-31.4	333,278	-29.1
有担保ローン		Secured		110,619	-32.8	99,649	-28.1	88,166	-26.9	83,872	-24.2
事業者ローン		Small Business		72,078	-20.5	69,477	-17.2	65,852	-12.3	64,320	-10.8
割賦売掛金残高		Installment receivable		92,735	-43.6	80,990	-40.4	77,508	-21.3	81,944	-11.6
支払承諾見返		Credit guarantee		86,549	-18.2	82,133	-18.0	76,431	-15.6	75,014	-13.3
その他営業債権		Other		11,703	-12.0	10,690	-13.0	9,862	-17.0	8,997	-23.1
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	1,613	-22.7	1,515	-23.0	1,302	-24.7	1,208	-25.1
無担保ローン		Unsecured		1,526	-22.8	1,432	-23.3	1,225	-25.3	1,134	-25.7
有担保ローン		Secured		39	-25.6	36	-21.8	32	-20.2	31	-20.4
事業者ローン		Small Business		47	-16.6	46	-13.0	44	-9.2	43	-9.5
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	6,837	-53.5	6,745	-47.0	6,544	-31.2	6,427	-6.0
新規顧客件数	(件)	New Accounts		49,988	33.7	65,688	20.3	32,727	-6.1	49,104	-1.8
無担保ローン		Unsecured		43,353	22.3	55,994	8.1	28,602	-7.8	43,594	0.6
有担保ローン		Secured		200	-17.7	257	-15.5	186	56.3	292	46.0
事業者ローン		Small Business		6,435	280.1	9,437	275.1	3,939	6.3	5,218	-18.9
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	1,183	84.5	1,308	79.0	220	-79.2	229	-80.6

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		3,324	-2,610	3,394	-843	2,767	-789	2,702	-622
正社員数		N. of Employees (regularly payroll)		2,121	-2,125	2,073	-441	1,969	-194	1,941	-180
非正社員数		N. of Employees (temp.)		1,203	-485	1,321	-402	798	-595	761	-442

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

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)		10/12		11/3		11/9		11/12		
		(9M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(9M)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating revenue	116,440	-32.8	144,961	-33.5	59,102	-27.1	86,823	100.0	-25.4
営業貸付金利息	Interest on loans to customers	84,589	-38.0	103,784	-39.2	40,468	-31.8	58,829	67.8	-30.5
無担保ローン	Unsecured	65,812	-40.3	79,543	-42.1	30,151	-35.1	43,372	50.0	-34.1
有担保ローン	Secured	10,881	-31.5	13,975	-30.2	5,573	-25.4	8,143	9.4	-25.2
事業者ローン	Small business	7,895	-23.4	10,265	-22.5	4,742	-12.1	7,312	8.4	-7.4
信用購入あっせん収益	Revenue from Installment receivable	10,160	-32.9	13,020	-33.4	5,699	-20.0	8,649	10.0	-14.9
信用保証収益	Revenue from Credit guarantee	4,445	-17.7	5,758	-18.1	2,455	-19.4	3,637	4.2	-18.2
その他の営業収益	Other operating revenue	17,244	6.0	22,397	7.4	10,480	-9.1	15,707	18.1	-8.9
営業投資有価証券売上高	Revenue from operational investment securities	35	113.3	50	105.5	34	-4.1	34	0.0	-4.0
買取債権回収高	Collection from purchased receivable	2,899	6.9	3,751	17.0	1,919	2.8	2,772	3.2	-4.4
償却債権回収額	Bad debt write-off recovery	9,845	13.7	12,631	12.3	5,853	-12.9	8,723	10.0	-11.4
その他	Other	4,463	-8.7	5,963	-6.4	2,673	-8.0	4,177	4.8	-6.4
営業費用	Operating expenses	104,489	-75.6	169,099	-65.0	49,686	-34.5	71,027	81.8	-32.0
金融費用	Financial expenses	9,098	-38.4	11,828	-35.6	5,144	-18.7	7,491	8.6	-17.7
売上原価	Cost of sales	2,134	0.3	3,138	-48.7	1,427	6.8	2,114	2.4	-1.0
営業投資有価証券売上原価	Cost of operational investment securities	25	33.7	37	-39.5	11	-55.0	11	0.0	-55.0
債権買取原価	Cost of purchased receivable	2,066	-2.0	3,056	-49.6	1,379	5.1	2,065	2.4	0.0
不動産売上原価	Cost of sales-real estate	43	-	45	-	37	-	37	0.0	-13.7
貸倒関連費用	Credit cost	29,875	-79.5	65,040	-60.9	17,172	-34.7	22,790	26.2	-23.7
貸倒損失	Bad debt write offs	78,100	-24.9	108,803	-28.1	41,432	-21.7	55,610	64.1	-28.8
利息返還関連費用	Expenses for interest repayment	16,294	-91.8	27,211	-86.8	-	-	-	-	-
利息返還金	Interest repayments	62,897	12.9	77,555	-0.2	38,143	-13.5	47,470	54.7	-24.5
その他の営業費用	Other operating expenses (SG & A)	47,085	-30.9	61,880	-27.8	25,940	-21.1	38,630	44.5	-18.0
広告宣伝費	Advertising expenses	1,245	-59.0	1,719	-22.2	1,098	16.6	1,665	1.9	33.7
人件費	Personnel expenses	14,323	-36.4	18,734	-33.9	8,199	-15.3	12,286	14.2	-14.2
その他	Other	31,516	-25.9	41,426	-24.9	16,642	-25.2	24,678	28.4	-21.7
営業利益	Operating income	11,951	-	-24,137	-	9,416	81.0	15,796	18.2	32.2
営業外収益	Non-operating income	622	-41.3	817	-40.1	430	6.2	553	0.6	-11.2
営業外費用	Non-operating expenses	1,922	794.5	1,624	471.4	1,292	-12.5	1,091	1.3	-43.2
経常利益	Ordinary income	10,651	-	-24,945	-	8,554	107.1	15,258	17.6	43.3
特別利益	Extraordinary income	1,944	-3.0	2,528	18.3	4,800	418.0	5,165	5.9	165.6
特別損失	Extraordinary losses	3,041	-87.8	10,607	-61.3	1,491	-14.8	1,811	2.1	-40.5
税引前利益	Income before taxes	9,554	-	-33,023	-	11,863	258.7	18,611	21.4	94.8
法人税・住民税及び事業税	Income taxes-current	111	-85.8	78	-70.3	629	727.3	1,362	1.6	-
法人税等調整額	Income taxes-deferred	-73	-	-78	-	-4	-	-19	0.0	-
少数株主利益	Minority interests in income	-173	-	-1,087	-	90	-	343	0.4	-
当期純利益	Net income	9,689	-	-31,935	-	11,148	227.8	16,925	19.5	74.7

4. グループ合計資金調達状況 (Review of Funding / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/12		11/3		11/12	
			構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	350,145	67.4	346,020	68.8	314,923	81.3
都市銀行等	City Banks	32,270	6.2	32,270	6.4	30,436	7.9
信託銀行	Trust Banks	143,552	27.6	139,964	27.8	129,448	33.4
地方銀行・第二地方銀行	Regional Banks	41,849	8.1	37,361	7.4	19,423	5.0
生命保険会社	Life Insurance companies	18,423	3.5	16,746	3.3	13,519	3.5
損害保険会社	Non-Life Insurance companies	7,963	1.5	7,963	1.6	4,485	1.2
外国銀行	Foreign banks	11,850	2.3	11,850	2.4	5,020	1.3
系統金融機関等	Cooperative Financial Ins.	25,050	4.8	25,050	5.0	23,261	6.0
その他	Other	69,183	13.3	74,812	14.9	89,288	23.0
社債・流動化	SB & ABS, ABL	169,159	32.6	156,900	31.2	72,450	18.7
普通社債	SB	148,700	28.6	146,400	29.1	66,000	17.0
流動化	ABS, ABL	20,459	3.9	10,500	2.1	6,450	1.7
合計	Total	519,305	100.0	502,920	100.0	387,373	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)		10/12		11/3		11/12	
			構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	48,150	9.3	42,580	8.5	45,017	11.6
長期調達	Long-term borrowings	471,155	90.7	460,340	91.5	342,355	88.4
固定金利借入	Fixed interest rate borrowings	51,906	10.0	51,906	10.3	44,497	11.5
変動金利借入	Floating interest rate borrowings	250,089	48.2	251,534	50.0	225,408	58.2
社債・流動化	SB & ABS, ABL	169,159	32.6	156,200	31.1	72,450	18.7
普通社債(固定)	SB (Fixed interest rate)	148,700	28.6	146,400	29.1	66,000	17.0
流動化(固定)	ABS, ABL (Fixed interest rate)	14,264	2.7	9,800	1.9	6,020	1.6
流動化(変動)	ABS, ABL (Floating interest rate)	6,194	1.2	700	0.1	430	0.1
固定金利借入比率	Ratio of fixed rate borrowings to total borrowings	214,871	41.4	208,106	41.4	118,494	30.6
実質固定金利借入比率	Ratio of borrowings at fixed ratio	325,065	62.6	261,306	52.0	171,424	44.3
合計	Total	519,305	100.0	502,920	100.0	387,373	100.0

(3) 調達金利 (Funding Rate)

年/決算月(Fiscal Year)		10/12	11/3	11/12
調達金利	Funding rate	2.15	2.18	2.08
間接	Indirect	2.14	2.15	2.08
直接	Direct	2.18	2.26	2.07

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	1.60	1.60	1.40
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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)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12	
			/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding	652,475	-	594,527	-	511,099	-	481,471	-
無担保	Unsecured	469,777	-	425,400	-	357,080	-	333,278	-
有担保	Secured	110,619	-	99,649	-	88,166	-	83,872	-
事業者	Small business	72,078	-	69,477	-	65,852	-	64,320	-
4分類開示債権合計	NPL total	200,161	30.68	182,606	30.71	154,526	30.23	144,042	29.92
	前年同期比 YOY%	-29.4		-28.9		-29.1		-28.0	
破綻先	Loans in legal bankruptcy	42,322	6.49	44,135	7.42	41,260	8.07	40,408	8.39
延滞債権	Non-accrual loans	104,169	15.97	88,220	14.84	72,786	14.24	66,940	13.90
3ヶ月以上延滞債権	Loans past due for three months or more	9,217	1.41	9,488	1.60	7,242	1.42	5,736	1.19
貸出条件緩和債権	Restructured loans	44,451	6.81	40,761	6.86	33,237	6.50	30,956	6.43
うち無担保ローン	Unsecured Loan	99,329	21.14	87,887	20.66	67,560	18.92	59,835	17.95
	前年同期比 YOY%	-35.8		-34.4		-38.0		-39.8	
破綻先	Loans in legal bankruptcy	1,104	0.24	979	0.23	685	0.19	555	0.17
延滞債権	Non-accrual loans	53,124	11.31	44,122	10.37	33,103	9.27	29,394	8.82
3ヶ月以上延滞債権	Loans past due for three months or more	6,534	1.39	6,961	1.64	4,961	1.39	3,413	1.02
貸出条件緩和債権	Restructured loans	38,566	8.21	35,824	8.42	28,809	8.07	26,470	7.94
うち無担保ローン以外	Secured Loan	100,831	55.19	94,719	56.00	86,965	56.46	84,207	56.82
	前年同期比 YOY%	-21.7		-22.9		-20.2		-16.5	
破綻先	Loans in legal bankruptcy	41,218	22.56	43,156	25.52	40,574	26.34	39,852	26.89
延滞債権	Non-accrual loans	51,045	27.94	44,098	26.07	39,682	25.76	37,545	25.34
3ヶ月以上延滞債権	Loans past due for three months or more	2,683	1.47	2,527	1.49	2,281	1.48	2,322	1.57
貸出条件緩和債権	Restructured loans	5,884	3.22	4,937	2.92	4,427	2.87	4,486	3.03
期末貸倒引当金	Allowance for NPL	182,578	-	192,434	-	174,188	-	163,857	-
流動	Current assets	153,193	-	160,191	-	143,594	-	133,787	-
固定	Fixed assets	29,384	-	32,243	-	30,593	-	30,070	-
NPLカバー率(ALL)	Coverage ratio (All)	91.2	-	105.4	-	112.7	-	113.8	-
NPLカバー率(無担保)	Coverage ratio (Unsecured)	154.2	-	182.3	-	212.5	-	223.6	-

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

営業店債権の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

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 (Review of Operation / AIFUL)

(1) 営業実績 (Operating Results)

		年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12	
					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)	456,879	-32.5	422,004	-30.0	463,525	-7.9	434,189	-5.0
営業貸付金残高		Loans Outstanding		414,585	-33.6	381,368	-31.1	395,948	-13.7	368,882	-11.0
無担保ローン		Unsecured		313,000	-33.3	289,361	-31.7	299,860	-13.6	278,937	-10.9
有担保ローン		Secured		93,568	-35.5	83,422	-31.0	78,947	-23.9	73,754	-21.2
事業者ローン		Small Business		8,016	-17.9	8,584	-3.8	17,140	121.0	16,190	102.0
支払承諾見返		Credit Guarantee		38,517	-19.2	36,969	-18.3	48,170	18.4	48,279	25.3
割賦売掛金残高		Installment receivable		-	-	-	-	9,759	-	8,387	-
その他		Other		3,776	-17.0	3,667	-15.9	9,647	147.4	8,639	128.8
口座数	(千件)	Customer Accounts	(Thousand)	865	-23.1	814	-23.2	940	0.9	865	0.0
無担保ローン		Unsecured		820	-23.1	772	-23.5	893	0.9	821	0.1
有担保ローン		Secured		37	-25.8	34	-21.9	31	-18.6	30	-18.5
事業者ローン		Small Business		7	-4.5	8	14.6	15	115.3	14	81.6
新規顧客件数	(件)	New Accounts		45,865	29.5	60,434	16.8	30,060	-5.9	45,118	-1.6
無担保ローン		Unsecured		43,346	22.4	55,986	8.2	28,602	-7.8	43,594	0.6
実質平均利回り	(%)	Average Yield	(%)	16.0	-0.2	15.8	-0.4	15.3	-0.8	15.6	-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) (%)

Average Yield = Interest Income / Average Loans Outstanding (%)

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

		年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12	
					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		649	-26	629	-36	623	-39	626	-23
有人店舗		Staffed Branches		28	0	28	0	29	1	29	1
無人店舗		Unstaffed Branches		621	-26	601	-36	594	-40	597	-24
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs		62,787	-53,453	63,599	-48,235	66,611	5,008	67,521	4,734
自社ATM		AIFUL ATMs		649	-58	629	-36	624	-38	623	-26
自社ATM以外		Other		62,138	-53,395	62,970	-48,199	65,987	5,046	66,898	4,760
保証提携先金融機関	(先)	Tie-up banks (Credit Guarantee)		112	1	113	2	115	3	115	3
社員数	(人)	N. of Total Employees		1,560	-1,404	1,550	-118	1,617	42	1,592	32
正社員数		N. of Employees (regularly payroll)		1,179	-1,331	1,164	-27	1,386	200	1,368	189
非正社員数		N. of Employees (temp.)		381	-73	386	-91	231	-158	224	-157

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

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

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12		
		(9M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(9M)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating revenue	67,674	-31.4	86,223	-30.9	36,646	-21.9	55,009	100.0	-18.7
営業貸付金利息	Interest on loans to customers	58,346	-35.0	74,020	-34.5	29,745	-26.9	44,210	80.4	-24.2
無担保ローン	Unsecured	47,613	-35.5	60,194	-35.2	23,563	-29.3	34,740	63.2	-27.0
有担保ローン	Secured	9,760	-32.4	12,511	-31.8	5,013	-25.3	7,356	13.4	-24.6
事業者ローン	Small business	972	-34.1	1,314	-29.4	1,168	79.0	2,113	3.8	117.2
信用保証収益	Revenue from credit guarantee	2,577	-18.9	3,349	-19.0	1,510	-14.3	2,278	4.1	-11.6
信用購入あっせん収益	Revenue from installment receivable	-	-	-	-	92	-	212	0.4	-
その他の営業収益	Other operating revenue	6,750	17.5	8,854	16.7	5,296	17.7	8,308	15.1	23.1
償却債権回収額	Bad debt write-off recovery	6,465	19.1	8,370	16.7	4,956	13.9	7,819	14.2	20.9
その他	Other	284	-10.1	483	17.2	340	127.3	488	0.9	71.6
営業費用	Operating expenses	49,977	-85.2	83,197	-76.7	31,231	-19.7	45,963	83.6	-8.0
金融費用	Financial expenses	6,304	-43.7	8,137	-41.0	3,875	-12.5	5,829	10.6	-7.5
売上原価	Cost of sales	43	-	45	-	37	-	37	0.1	9.8
貸倒関連費用	Credit cost	20,708	-82.3	44,812	-64.2	12,444	-32.7	17,540	31.9	-15.3
貸倒損失	Bad debt write-offs	66,146	-19.1	78,641	-25.6	37,236	-15.8	50,630	92.0	-23.5
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayments	50,737	12.4	63,209	-1.3	33,659	-6.0	42,777	77.8	-15.7
その他の営業費用	Other operating expenses (SG & A)	22,921	-28.6	30,202	-25.4	14,874	-7.0	22,556	41.0	-1.6
広告宣伝費	Advertising expenses	840	-5.8	1,180	-3.6	751	16.7	1,179	2.1	40.3
人件費	Personnel expenses	7,929	-38.4	10,485	-32.5	5,250	-0.8	8,106	14.7	2.2
その他	Other	14,150	-22.8	18,536	-21.9	8,872	-11.8	13,270	24.1	-6.2
営業利益	Operating income	17,696	-	3,026	-	5,414	-32.6	9,046	16.4	-48.9
営業外収益	Non-operating income	2,072	-46.7	2,589	-46.1	1,077	-25.5	1,367	2.5	-34.0
営業外費用	Non-operating expenses	57	-69.9	66	-68.9	17	-61.3	20	0.0	-64.7
経常利益	Ordinary income	19,711	-	5,549	-	6,475	-31.3	10,394	18.9	-47.3
特別利益	Extraordinary income	1,485	118.0	1,937	184.2	5,333	-	5,698	10.4	283.5
特別損失	Extraordinary losses	3,012	-88.8	77,493	143.2	1,477	-18.7	1,795	3.3	-40.4
税引前利益	Income before taxes	18,184	-	-70,007	-	10,332	27.8	14,296	26.0	-21.4
法人税・住民税及び事業税	Income taxes-current	32	-50.1	43	-41.5	20	-7.4	30	0.1	-5.8
法人税等調整額	Income taxes-deferred	124	-96.2	119	-96.4	-5	-	-20	0.0	-
当期純利益	Net income	18,027	-	-70,169	-	10,318	30.1	14,286	26.0	-20.8

8. アイフル資金調達の状況 (Review of Funding / AIFUL)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/12		11/3		11/12	
			構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	180,309	54.8	177,964	54.9	235,492	78.1
都市銀行等	City Banks	14,841	4.5	14,841	4.6	30,436	10.1
信託銀行	Trust Banks	67,401	20.5	65,223	20.1	87,597	29.1
地方銀行・第二地方銀行	Regional Banks	31,034	9.4	26,545	8.2	19,423	6.4
信用金庫等	Shinkin Banks	3,554	1.1	3,554	1.1	3,288	1.1
生命保険会社	Life Insurance companies	18,423	5.6	16,746	5.2	13,519	4.5
損害保険会社	Non-Life Insurance companies	7,253	2.2	7,253	2.2	4,485	1.5
外国銀行	Foreign banks	11,850	3.6	11,850	3.7	5,020	1.7
系統金融機関等	Cooperative Financial Ins.	123	0.0	123	0.0	19,972	6.6
その他	Other	25,824	7.8	31,823	9.8	51,748	17.2
社債	SB	148,700	45.2	146,400	45.1	66,000	21.9
合計	Total	329,009	100.0	324,364	100.0	301,492	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)		10/12		11/3		11/12	
			構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	-	-	-	-	1,977	0.7
長期調達	Long-term borrowings	329,009	100.0	324,364	100.0	299,514	99.3
固定金利借入	Fixed interest rate borrowings	32,960	10.0	32,960	10.2	44,497	14.8
変動金利借入	Floating interest rate borrowings	147,348	44.8	145,003	44.7	189,017	62.7
社債	SB	148,700	45.2	146,400	45.1	66,000	21.9
固定金利借入比率	Ratio of fixed rate borrowings to total borrowings	181,660	55.2	179,360	55.3	110,497	36.7
実質固定金利借入比率	Ratio of borrowings at fixed ratio	284,660	86.5	231,860	71.5	162,997	54.1
合計	Total	329,009	100.0	324,364	100.0	301,492	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		10/12	11/3	11/12
調達金利	Funding rate	2.22	2.21	2.14
間接	Indirect	2.19	2.17	2.17
直接	Direct	2.25	2.26	2.05

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	1.60	1.60	1.40
5年スワップレート	5Y SWAP rate	0.58	0.63	0.48
JGB(10年)	10Y JGB	1.11	1.26	0.98

9. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(1)クレジットコストの状況 / 年間比較 (Credit Cost / YOY%)

(百万円 / Millions of Yen)

		年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12	
		(9M)	/(L) %	(12M)	/(L) %	(6M)	/(L) %	(9M)	/(L) %		
営業債権合計	(L)	Total Receivable Outstanding	(L)	456,879	-	422,004	-	463,525	-	434,189	-
期末営業貸付金		Loans outstanding		414,585	-	381,368	-	395,948	-	368,882	-
無担保		Unsecured		313,000	-	289,361	-	299,860	-	278,937	-
有担保		Secured		93,568	-	83,422	-	78,947	-	73,754	-
事業者		Small business		8,016	-	8,584	-	17,140	-	16,190	-
割賦売掛金		Installment receivable		-	-	-	-	9,759	-	8,387	-
支払承諾見返等		Credit guarantee, etc		42,293	-	40,636	-	57,817	-	56,919	-
期初貸倒引当金 (流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		154,143	-	154,143	-	118,180	-	118,180	-
貸倒発生額合計		Total Write-offs		66,146	14.48	78,641	18.64	37,236	8.03	50,630	11.66
前年同期比		YOY%		-19.1		-25.6		-15.8		-23.5	
貸倒発生額		Write-offs		64,072	15.45	76,046	19.94	33,219	8.39	44,811	12.15
前年同期比		YOY%		-19.1		-25.7		-22.4		-30.1	
無担保		Unsecured		53,448	17.08	63,394	21.91	28,629	9.55	38,469	13.79
有担保		Secured		9,034	9.66	10,707	12.84	3,576	4.53	4,830	6.55
事業者		Small business		1,588	19.82	1,945	22.66	1,013	5.91	1,511	9.34
割賦売掛金		Installment receivable		-	-	-	-	2,369	24.28	3,056	36.45
支払承諾見返等		Credit guarantee, etc		2,074	4.90	2,594	6.38	1,647	2.85	2,761	4.85
個別貸倒引当金繰入 (個別引当)		Total Non-operating allowance for doubtful account		1,724	0.38	5,679	1.35	828	0.18	981	0.23
個別繰入額		Non-operating Allowance for doubtful accounts		1,650	0.40	5,619	1.47	785	0.20	951	0.26
無担保		Unsecured		345	0.11	384	0.13	136	0.05	81	0.03
有担保		Secured		1,262	1.35	5,197	6.23	543	0.69	732	0.99
事業者		Small business		41	0.52	36	0.43	105	0.61	136	0.85
支払承諾見返等		Credit guarantee, etc		74	0.18	60	0.15	43	0.07	30	0.05
+ 前年同期比		YOY%		67,870	14.86	84,320	19.98	38,065	8.21	51,611	11.89
+ 前年同期比		YOY%		-19.0		-26.8		-16.7		-24.0	
無担保		Unsecured		65,722	15.85	81,665	21.41	34,004	8.59	45,762	12.41
有担保		Secured		65,722	15.85	81,665	21.41	34,004	8.59	45,762	12.41
事業者		Small business		-19.0		-26.9		-23.0		-30.4	
無担保		Unsecured		53,794	17.19	63,778	22.04	28,765	9.59	38,551	13.82
有担保		Secured		10,297	11.00	15,904	19.07	4,120	5.22	5,562	7.54
事業者		Small business		1,630	20.34	1,982	23.09	1,118	6.52	1,648	10.18
割賦売掛金		Installment receivable		-	-	-	-	2,369	24.28	3,056	36.45
支払承諾見返等		Credit guarantee, etc		2,148	5.08	2,654	6.53	1,690	2.92	2,792	4.91
貸倒関連費用(営業費用)		Credit Cost (PL: Operating Expenses)		20,708	4.53	44,812	10.62	12,444	2.68	17,540	4.04
期末貸倒引当金 (流動)		Allowance for doubtful accounts at the end of FY (BS : Current assets)		106,979	23.42	118,180	28.00	134,375	28.99	124,884	28.76

個別貸倒引当金繰入 = 破産更生債権 (有担保) + 民事再生債権

Non-operating allowance for doubtful accounts=Loans with legal bankruptcy (secured) + Loans with civil rehabilitation law.

9. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(2) 不良債権の状況(金融庁「4分類」)(NPL defined by FSA)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/12		11/3		11/9		11/12			
			/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金	(L)	Loans outstanding	(L)	414,585	-	381,368	-	395,948	-	368,882	-
無担保		Unsecured		313,000	-	289,361	-	299,860	-	278,937	-
有担保		Secured		93,568	-	83,422	-	78,947	-	73,754	-
事業者		Small business		8,016	-	8,584	-	17,140	-	16,190	-
4分類開示債権合計		NPL total		128,428	30.98	124,574	32.67	146,869	37.09	135,866	36.83
	前年同期比		YOY%	-32.5		-29.2		2.4		5.8	
破綻先		Loans in legal bankruptcy		40,429	9.75	42,794	11.22	41,108	10.38	40,250	10.91
延滞債権		Non-accrual loans		67,134	16.19	61,527	16.13	68,605	17.33	62,634	16.98
3ヶ月以上延滞債権		Loans past due for three months or more		4,955	1.20	5,895	1.55	6,198	1.57	4,286	1.16
貸出条件緩和債権		Restructured loans		15,909	3.84	14,356	3.76	30,956	7.82	28,694	7.78
うち無担保ローン		Unsecured Loan		54,029	17.26	52,683	18.21	66,595	22.21	58,546	20.99
	前年同期比		YOY%	-41.4		-37.5		8.2		8.4	
破綻先		Loans in legal bankruptcy		919	0.29	850	0.29	685	0.23	553	0.20
延滞債権		Non-accrual loans		33,968	10.85	33,489	11.57	33,065	11.03	29,219	10.48
3ヶ月以上延滞債権		Loans past due for three months or more		3,986	1.27	4,684	1.62	4,803	1.60	3,072	1.10
貸出条件緩和債権		Restructured loans		15,155	4.84	13,659	4.72	28,040	9.35	25,701	9.21
うち無担保ローン以外		Secured Loan		74,399	73.24	71,890	78.14	80,274	83.54	77,319	85.96
	前年同期比		YOY%	-24.2		-21.7		-2.0		3.9	
破綻先		Loans in legal bankruptcy		39,509	38.89	41,944	45.59	40,423	42.07	39,697	44.13
延滞債権		Non-accrual loans		33,166	32.65	28,038	30.47	35,540	36.99	33,414	37.15
3ヶ月以上延滞債権		Loans past due for three months or more		969	0.95	1,211	1.32	1,394	1.45	1,214	1.35
貸出条件緩和債権		Restructured loans		754	0.74	697	0.76	2,916	3.03	2,993	3.33
期末貸倒引当金		Allowance for NPL		138,972	-	155,725	-	166,499	-	156,511	-
流動		Current assets		106,979	-	118,180	-	134,375	-	124,884	-
固定		Fixed assets		31,993	-	37,544	-	32,124	-	31,626	-
NPLカバー率(ALL)	/	Coverage ratio (All)	/	108.2	-	125.0	-	113.4	-	115.2	-
NPLカバー率(無担保)	/	Coverage ratio (Unsecured)	/	198.0	-	224.3	-	201.8	-	213.3	-

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).

10. 利息返還関連引当金の内訳

(1)単体の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Non-Consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		10/12			11/3			11/12		
		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
		Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	197,160	74,094	271,254	197,160	74,094	271,254	133,951	75,227	209,178
発生額・取崩額	Reversal	50,737	41,103	91,841	63,209	48,604	111,814	42,777	25,718	68,496
繰入額 (戻入額)	Provisions (Returned)	-	19,139	19,139	-	49,737	49,737	-	-	-
合併による増加	Increase due to merger	-	-	-	-	-	-	21,015	11,280	32,296
期末引当金残高	Allowance (End)	146,422	52,130	198,552	133,951	75,227	209,178	112,189	60,789	172,978

(2)連結の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		10/12			11/3			11/12		
		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
		Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	237,909	76,990	314,899	237,909	76,990	314,899	178,769	77,012	255,782
発生額・取崩額	Reversal	70,150	41,994	112,144	86,350	49,715	136,065	49,810	25,902	75,712
繰入額 (戻入額)	Provisions (Returned)	16,294	19,139	35,433	27,211	49,737	76,948	-	-	-
合併による増減	Increase (decrease) due to merger	-	-	-	-	-	-	(9,679)	9,679	-
期末引当金残高	Allowance (End)	184,053	54,135	238,188	178,769	77,012	255,782	119,280	60,789	180,069

3: 「ライフカード」及び「会社分割前のライフ」におきましては、利息返還損失引当金に利息返還に伴う債権放棄に対する引当金が含まれております。その為、連結利息返還損失の発生額・取崩額には、「ライフカード」と「会社分割前のライフ」の債権放棄分が、2011年3月期第3四半期は7252百万円、2011年3月期は8794百万円、2012年3月期第3四半期は2339百万円含まれております。

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

(1) 貸付利率別残高構成(Breakdown By Interest Rate)

年/決算月(Fiscal Year) 貸付利率 Interest Rate on Loans to Customers		10/12				11/3				11/12			
		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	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)
無担保ローン (Unsecured Loans)	≦15.0%	212	25.9	123,238	39.4	203	26.4	118,287	40.9	198	24.1	124,499	44.6
	15.0%< ≦18.0%	250	30.5	60,552	19.3	242	31.5	58,262	20.1	375	45.7	79,811	28.6
	18.0%< ≦20.0%	2	0.3	3,417	1.1	1	0.3	3,051	1.1	1	0.2	2,138	0.8
	20.0%<	355	43.3	125,791	40.2	323	41.9	109,759	37.9	246	30.0	72,487	26.0
合計 (Total)		820	100.0	313,000	100.0	772	100.0	289,361	100.0	821	100.0	278,937	100.0

(2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year) 貸付金額(千円) Loan Outstanding(Thousands of yen)		10/12				11/3				11/12			
		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	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)
無担保ローン (Unsecured Loans)	≦100	187	22.9	10,595	3.4	186	24.1	10,323	3.6	234	28.6	13,010	4.7
	100< ≦200	134	16.3	20,563	6.6	145	18.9	22,532	7.8	172	21.0	25,546	9.2
	200< ≦300	149	18.2	36,882	11.8	119	15.5	29,688	10.3	111	13.6	27,601	9.9
	300< ≦400	93	11.4	32,613	10.4	84	11.0	29,779	10.3	85	10.4	29,675	10.6
	400< ≦500	107	13.0	48,681	15.6	94	12.3	43,239	14.9	86	10.5	39,100	14.0
	500< ≦1,000	85	10.5	63,207	20.2	81	10.6	59,752	20.6	75	9.1	55,119	19.8
	1,000<	62	7.6	100,456	32.1	59	7.6	94,044	32.5	55	6.8	88,882	31.9
合計 (Total)		820	100.0	313,000	100.0	772	100.0	289,361	100.0	821	100.0	278,937	100.0

12. ライフカード営業指標 (Review of Operation / LifeCard)

(1) 営業実績 (Operating Results)

営業債権ベース (Managed Asset Basis)

会計ベース残高 (On-Balance) (Off-Balance)

		年/決算月(Fiscal Year)	11/9	11/12
営業債権合計	(百万円)	Total Receivable Outstanding (Millions of Yen)	153,445	154,990
割賦売掛金		Installment receivable	67,749	73,556
営業貸付金		Loans (Cash advance)	57,219	54,341
支払承諾見返		Credit guarantee	28,261	26,735
その他営業債権		Other	215	357
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)	6,544	6,427
プロバー		Proper	2,625	2,546
提携		Affinity	3,918	3,881
新規発行数	(千枚)	Number of new issue (Thousand)	102	229
プロバー		Proper	30	60
提携		Affinity	71	169
買上実績	(百万円)	Purchase Results (Millions of Yen)	108,857	223,889
包括信用購入斡旋		Shopping	98,572	203,245
キャッシング		Cashing	10,285	20,643
実質平均利回り		Average Yield	16.4	17.0

11/12	11/12
153,050	1,940
71,615	1,940
54,341	-
26,735	-
357	-

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

(2) チャネル展開 (Marketing Channel)

		年/決算月(Fiscal Year)	11/9	11/12
加盟店数	(社)	Member Merchant	106,798	106,840
保証提携数	(先)	Tie-up Banks	118	127
社員数	(人)	N. of Total Employees	997	963
正社員数	(人)	N. of Employees (regularly payroll)	449	445
非正社員数	(人)	N. of Employees (temp.)	548	518

注: ライフカードのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。
Note: The data currently described as "Managed asset basis" among the data of a LifeCard is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

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

(百万円/ Millions of Yen)

営業債権ベース(Managed Asset Basis)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		11/9 (3M)		11/12 (6M)		11/12 (6M)	
			営業収益比 (%)		営業収益比 (%)		営業収益比 (%)
営業収益	Operating revenue	6,400	100.0	13,168	100.0	13,074	100.0
信用購入あっせん収益	Installment receivable	2,775	43.4	5,712	43.4	5,618	43.0
営業貸付金収益	Loans (Cash advance)	2,160	33.8	4,203	31.9	4,203	32.2
信用保証収益	Revenue from Credit guarantee	437	6.8	851	6.5	851	6.5
その他	Other operating revenue	1,027	16.0	2,400	18.2	2,400	18.4
営業費用	Operating expenses	4,613	72.1	9,431	71.6	9,337	71.4
金融費用	Financial expenses	297	4.6	591	4.5	497	3.8
貸倒関連費用	Credit cost	-	-	-	-	-	-
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	4,316	67.4	8,840	67.1	8,840	67.6
広告宣伝費	Advertising expenses	15	0.2	52	0.4	52	0.4
人件費	Personnel expenses	939	14.7	2,018	15.3	2,018	15.4
その他	Other	3,360	52.5	6,769	51.4	6,769	51.8
営業利益	Operating income	1,787	27.9	3,737	28.4	3,737	28.6
営業外収益	Non-operating income	7	0.1	10	0.1	10	0.1
営業外費用	Non-operating expenses	739	11.6	535	4.1	535	4.1
経常利益	Ordinary income	1,054	16.5	3,212	24.4	3,212	24.6
特別利益	Extraordinary income	1	0.0	1	0.0	1	0.0
特別損失	Extraordinary losses	0	0.0	0	0.0	0	0.0
税引前利益	Income before taxes	1,056	16.5	3,214	24.4	3,214	24.6
法人税・住民税及び事業税	Income taxes-current	600	9.4	1,320	10.0	1,320	10.1
法人税等調整額	Income taxes-deferred	-	-	-	-	-	-
当期純利益	Net income	456	7.1	1,894	14.4	1,894	14.5

注：ライフカードのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。
 Note: The data currently described as "Managed asset basis" among the data of a LifeCard is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

14. グループ経営一覧表 (Group Management)

(百万円/ Millions of Yen)

		10/12		11/3		11/9		11/12			
			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	843,464	-32.7	768,341	-30.5	674,901	-26.4	647,427	100.0	-23.2
	アイフル Aiful		456,879	-32.5	422,004	-30.0	463,525	-7.9	434,189	67.1	-5.0
	ライフカード Life Card		-	-	-	-	153,445	-	154,990	23.9	-
	ライフ Life		306,469	-35.7	270,201	-34.1	-	-	-	-	-
	ビジネススト Businext		60,669	-9.1	59,474	-7.9	57,931	-6.3	58,247	9.0	-4.0
	シティズ City's		19,445	-40.4	16,661	-38.5	-	-	-	-	-
営業収益	2 Total operating revenue	2	116,440	-32.8	144,961	-33.5	59,102	-27.1	86,823	100.0	-25.4
	アイフル Aiful		67,674	-31.4	86,223	-30.9	36,646	-21.9	55,009	63.4	-18.7
	ライフカード Life Card		-	-	-	-	6,349	-	13,074	15.1	-
	ライフ Life		37,467	-34.7	44,144	-39.3	-	-	-	-	-
	ビジネススト Businext		5,949	-12.7	7,799	-12.3	3,709	-8.0	5,579	6.4	-6.2
	シティズ City's		2,080	-38.7	2,598	-36.7	-	-	-	-	-
経常利益	2 Total ordinary income	2	10,651	-	-24,945	-	8,554	107.1	15,258	100.0	43.3
	アイフル Aiful		19,711	-	5,549	-	6,475	-31.3	10,394	68.1	-47.3
	ライフカード Life Card		-	-	-	-	1,054	-	3,212	21.1	-
	ライフ Life		-9,777	-	-28,866	-	-	-	-	-	-
	ビジネススト Businext		562	5.2	1,022	36.6	152	-48.0	785	5.1	39.5
	シティズ City's		120	-	-2,383	-	-	-	-	-	-
当期純利益	2 Total net income	2	9,689	-	-31,935	-	11,148	227.8	16,925	100.0	74.7
	アイフル Aiful		18,027	-	-70,169	-	10,318	30.1	14,286	84.4	-20.8
	ライフカード Life Card		-	-	-	-	456	-	1,894	11.2	-
	ライフ Life		-9,420	-	-31,147	-	-	-	-	-	-
	ビジネススト Businext		536	-	488	-	148	-44.8	780	4.6	45.4
	シティズ City's		117	-	-2,410	-	-	-	-	-	-

1 営業債権ベース (Managed Asset Basis)

2 会計ベース (On-Balance)

2011年7月1日のグループ再編により、ライフの信販事業等をライフカードに承継し、ライフのローン事業等及びシティズをアイフルに吸収合併しております。
Due to group reorganization on July 1, 2011, consumer credit business of LIFE was transferred to LifeCard. Loan business of LIFE and City's were merged to AIFUL.