

2015年3月期 決算データブック

Data Book (Fiscal year ended March, 2015)

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アイフル株式会社

AIFUL CORPORATION

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

(1) 連結 (Consolidated)

年/決算月(Fiscal Year)			12/3		13/3		14/3		15/3		16/3 (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)	114,002	-21.4	99,619	-12.6	91,858	-7.8	86,352	-6.0	87,634	1.5
営業費用	(百万円)	Operating Expenses (Millions of Yen)	97,504	-42.3	84,900	-12.9	69,360	-18.3	125,914	81.5	80,462	-36.1
営業利益	(百万円)	Operating Income (Millions of Yen)	16,497	-	14,718	-10.8	22,498	52.9	-39,562	-	7,172	-
経常利益	(百万円)	Ordinary Income (Millions of Yen)	16,831	-	17,646	4.8	24,752	40.3	-36,498	-	7,302	-
当期純利益	(百万円)	Net Income (Millions of Yen)	17,391	-	22,705	30.6	30,461	34.2	-36,499	-	7,149	-
総資産	(百万円)	Total Assets (Millions of Yen)	665,184	-22.5	607,181	-8.7	577,339	-4.9	560,323	-2.9	577,945	3.1
純資産	(百万円)	Net Assets (Millions of Yen)	81,644	28.4	105,008	28.6	133,541	27.2	97,475	-27.0	103,893	6.6
一株当たり当期純利益	(円)	EPS (Yen)	72.49	-154.1	47.21	-	63.34	34.2	-75.74	-	14.81	-
一株当たり純資産	(円)	BPS (Yen)	331.59	29.9	213.41	-	276.80	29.7	200.45	-27.6	215.28	7.4
自己資本比率	(%)	Equity Ratio (%)	12.0	4.9	16.9	4.9	23.1	6.2	17.3	-5.8	18.0	0.7
総資産当期純利益率	(%)	ROA (%)	2.3	5.5	3.6	1.3	5.1	1.5	-6.4	-11.5	1.3	7.7
純資産当期純利益率	(%)	ROE (%)	24.7	66.1	24.9	0.2	25.8	0.9	-31.8	-57.6	7.1	38.9

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)			12/3		13/3		14/3		15/3		16/3 (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)	72,192	-16.3	62,310	-13.7	59,196	-5.0	54,921	-7.2	55,405	0.9
営業費用	(百万円)	Operating Expenses (Millions of Yen)	61,910	-25.6	50,747	-18.0	41,331	-18.6	99,166	139.9	52,083	-47.5
営業利益	(百万円)	Operating Income (Millions of Yen)	10,281	239.7	11,562	12.5	17,865	54.5	-44,244	-	3,322	-
経常利益	(百万円)	Ordinary Income (Millions of Yen)	11,571	108.5	12,095	4.5	22,336	84.7	-42,500	-	5,698	-
当期純利益	(百万円)	Net Income (Millions of Yen)	13,407	-	10,648	-20.6	24,045	125.8	-41,434	-	5,933	-
総資産	(百万円)	Total Assets (Millions of Yen)	533,712	-7.7	466,542	-12.6	463,791	-0.6	444,737	-4.1	450,303	1.3
純資産	(百万円)	Net Assets (Millions of Yen)	79,760	23.0	90,410	13.4	114,807	27.0	73,722	-35.8	79,168	7.4
期末発行済株式総数	(千株)	N. of Shares issued (Thousand)	240,933	0.9	481,867	-	481,867	0.0	483,506	0.3	483,506	0.0
一株当たり当期純利益	(円)	EPS (Yen)	55.88	-	22.14	-	50.00	125.8	-85.98	-	12.29	-
一株当たり純資産	(円)	BPS (Yen)	331.47	21.8	187.85	-	237.85	26.6	151.23	-36.4	164.05	8.5
自己資本比率	(%)	Equity Ratio (%)	14.9	3.7	19.4	4.4	24.7	5.3	16.4	-8.3	17.6	1.2
総資産当期純利益率	(%)	ROA (%)	2.4	12.2	2.1	-0.3	5.2	3.1	-9.1	-14.3	1.3	10.4
純資産当期純利益率	(%)	ROE (%)	18.6	88.6	12.5	-6.0	23.5	11.0	-44.2	-67.7	7.8	52.0

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

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

(1) 営業実績 (Operating Results)

営業債権ベース(Managed Asset Basis)

会計ベース残高(Off-Balance)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3			
			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)	618,219	-19.5	556,031	-10.1	515,960	-7.2	514,219	-0.3
営業貸付金残高		Loans Outstanding		455,012	-23.5	390,635	-14.1	348,010	-10.9	350,017	0.6
		無担保ローン	Unsecured	318,785	-25.1	272,980	-14.4	261,221	-4.3	273,628	4.7
		有担保ローン	Secured	77,115	-22.6	64,344	-16.6	41,267	-35.9	34,904	-15.4
		事業者ローン	Small Business	59,111	-14.9	53,310	-9.8	45,521	-14.6	41,485	-8.9
割賦売掛金残高		Installment receivable		80,614	-0.5	83,885	4.1	85,264	1.6	84,332	-1.1
支払承諾見返		Credit guarantee		74,147	-9.7	74,440	0.4	75,558	1.5	73,874	-2.2
その他営業債権		Other		8,445	-21.0	7,070	-16.3	7,126	0.8	5,994	-15.9
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	1,130	-25.4	887	-21.5	817	-8.0	824	0.9
		無担保ローン	Unsecured	1,062	-25.8	829	-21.9	768	-7.3	782	1.7
		有担保ローン	Secured	27	-22.7	22	-19.2	17	-21.9	14	-19.3
		事業者ローン	Small Business	40	-13.8	35	-11.3	30	-13.6	28	-8.7
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	6,357	-5.8	5,811	-8.6	5,818	0.1	6,023	3.5
新規顧客件数	(件)	New Accounts	(Number)	68,455	4.2	92,629	35.3	118,786	28.2	156,707	31.9
		無担保ローン	Unsecured	61,734	10.3	87,515	41.8	117,008	33.7	153,135	30.9
		有担保ローン	Secured	384	49.4	322	-16.1	105	-67.4	271	158.1
		事業者ローン	Small Business	6,337	-32.8	4,792	-24.4	1,673	-65.1	3,301	97.3
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	486	-62.8	509	4.8	483	-5.1	468	-3.1

15/3	
	増減率(yoy%)
489,450	-5.1
287,650	-10.4
236,869	-9.3
34,904	-15.4
15,877	-14.9
84,332	-1.1
111,472	8.8
5,994	-15.9

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		2,692	-702	2,057	-635	2,165	108	2,307	142
正社員数		N. of Employees (regularly payroll)		1,898	-175	1,437	-461	1,369	-68	1,350	-19
非正社員数		N. of Employees (temp.)		794	-527	620	-174	796	176	957	161

注: グループ合計のデータのうち、「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 Group Total is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

3. グループ合計損益の内訳 (Revenues and Expenses / Group Total)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		12/3 (12M)		13/3 (12M)		14/3 (12M)		15/3 (12M)			
			増減率 (yoy%)		増減率 (yoy%)		営業債権残高比 (% of total receivables)	増減率 (yoy%)		営業債権残高比 (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	114,002	-21.4	99,619	-12.6	91,858	17.1	-7.8	86,352	17.2	-6.0
営業貸付金利息	Interest on loans to customers	75,992	-26.8	61,607	-18.9	50,577	9.4	-17.9	43,761	8.7	-13.5
無担保ローン	Unsecured	56,886	-28.5	45,027	-20.8	40,716	7.6	-9.6	35,855	7.1	-11.9
有担保ローン	Secured	10,580	-24.3	8,690	-17.9	7,064	1.3	-18.7	5,567	1.1	-21.2
事業者ローン	Small business	8,525	-16.9	7,889	-7.5	2,796	0.5	-64.5	2,339	0.5	-16.4
信用購入あっせん収益	Revenue from installment receivable	11,719	-10.0	12,746	8.8	13,612	2.5	6.8	13,677	2.7	0.5
信用保証収益	Revenue from credit guarantee	4,797	-16.7	4,609	-3.9	7,949	1.5	72.5	11,381	2.3	43.2
その他の営業収益	Other operating revenue	21,492	-4.0	20,656	-3.9	19,718	3.7	-4.5	17,531	3.5	-11.1
買取債権回収高	Collection from purchased receivable	4,482	19.5	3,908	-12.8	3,011	0.6	-22.9	2,136	0.4	-29.1
償却債権回収額	Recovery of loans previously charged off	11,431	-9.5	10,840	-5.2	9,663	1.8	-10.9	7,741	1.5	-19.9
その他	Other	5,579	-7.2	5,907	5.9	7,044	1.3	19.2	7,653	1.5	8.6
営業費用	Operating expenses	97,504	-42.3	84,900	-12.9	69,360	12.9	-18.3	125,914	25.0	81.5
金融費用	Financial expenses	9,452	-20.1	6,895	-27.1	5,844	1.1	-15.2	8,606	1.7	47.3
売上原価	Cost of sales	3,396	8.2	3,200	-5.8	2,361	0.4	-26.2	1,732	0.3	-26.7
債権買取原価	Cost of purchased receivable	3,342	9.4	3,152	-5.7	2,281	0.4	-27.6	1,534	0.3	-32.7
その他	Other	53	-34.8	48	-9.4	80	0.0	64.7	197	0.0	147.1
貸倒関連費用	Credit cost	32,880	-49.4	8,136	-75.3	10,930	2.0	34.3	2,234	0.4	-79.6
貸倒損失	Bad debt write offs	71,557	-34.2	40,419	-43.5	25,570	4.8	-36.7	22,883	4.6	-10.5
利息返還関連費用	Expenses for interest repayment	-	-	17,296	-	1,885	0.4	-89.1	63,733	12.7	-
利息返還金	Interest repayments	57,846	-25.4	34,048	-41.1	33,098	6.2	-2.8	29,902	5.9	-9.7
その他の営業費用	Other operating expenses (SG & A)	51,774	-16.3	49,371	-4.6	48,337	9.0	-2.1	49,607	9.9	2.6
広告宣伝費	Advertising expenses	2,416	40.5	3,813	57.9	3,293	0.6	-13.6	3,463	0.7	5.2
人件費	Personnel expenses	15,997	-14.6	13,647	-14.7	13,517	2.5	-0.9	13,417	2.7	-0.7
その他	Other	33,361	-19.5	31,909	-4.4	31,525	5.9	-1.2	32,725	6.5	3.8
営業利益	Operating income	16,497	-	14,718	-10.8	22,498	4.2	52.9	-39,562	-	-
営業外収益	Non-operating income	857	4.9	3,026	252.8	2,283	0.4	-24.5	3,133	0.6	37.2
営業外費用	Non-operating expenses	524	-67.7	98	-81.2	30	0.0	-69.1	70	0.0	130.0
経常利益	Ordinary income	16,831	-	17,646	4.8	24,752	4.6	40.3	-36,498	-	-
特別利益	Extraordinary income	5,173	104.6	6,037	16.7	6,398	1.2	6.0	645	0.1	-89.9
特別損失	Extraordinary losses	3,911	-63.1	83	-97.9	42	0.0	-49.0	-	-	-
税引前利益	Income before taxes	18,092	-	23,600	30.4	31,108	5.8	31.8	-35,853	-	-
法人税・住民税及び事業税	Income taxes-current	240	208.4	414	72.0	764	0.1	84.4	584	0.1	-23.5
法人税等調整額	Income taxes-deferred	-9	-	28	-	-117	-	-	61	0.0	-
少数株主利益(損失)	Minority interests in income	469	-	451	-3.9	-	-	-	-	-	-
当期純利益	Net income	17,391	-	22,705	30.6	30,461	5.7	34.2	-36,499	-	-

4. グループ合計資金調達状況 (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)		12/3		13/3		14/3		15/3	
			構成比 (%)		構成比 (%)		構成比 (%)		構成比 (%)
借入金	Borrowings	309,145	84.6	274,650	89.1	228,916	81.5	170,155	58.7
都市銀行等	City Banks	30,436	8.3	21,128	6.9	19,080	6.8	7,900	2.7
信託銀行	Trust Banks	128,227	35.1	119,863	38.9	71,742	25.6	34,800	12.0
地方銀行・第二地方銀行	Regional Banks	19,423	5.3	15,894	5.2	14,832	5.3	11,275	3.9
保険会社	Insurance companies	16,477	4.5	3,945	1.3	653	0.2	-	-
外国銀行	Foreign banks	5,020	1.4	3,939	1.3	3,540	1.3	-	-
系統金融機関等	Cooperative Financial Ins.	19,972	5.5	18,044	5.9	16,270	5.8	7,600	2.6
シンジケートローン	Syndicated Loan	-	-	-	-	-	-	55,000	19.0
その他	Other	89,587	24.5	91,834	29.8	102,794	36.6	53,580	18.5
社債・流動化	SB & ABS, ABL	56,400	15.4	33,700	10.9	51,860	18.5	119,678	41.3
普通社債	SB	51,300	14.0	33,700	10.9	25,000	8.9	53,800	18.6
流動化	ABS, ABL	5,100	1.4	-	-	26,860	9.6	65,878	22.7
合計	Total	365,545	100.0	308,350	100.0	280,777	100.0	289,833	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)		12/3		13/3		14/3		15/3	
			構成比 (%)		構成比 (%)		構成比 (%)		構成比 (%)
短期調達	Short-term borrowings	35,000	9.6	40,900	13.3	49,250	17.5	51,460	17.8
長期調達	Long-term borrowings	330,545	90.4	267,450	86.7	231,527	82.5	238,373	82.2
固定金利借入	Fixed interest rate borrowings	44,497	12.2	30,922	10.0	27,591	9.8	11,815	4.1
変動金利借入	Floating interest rate borrowings	229,647	62.8	202,828	65.8	152,075	54.2	109,880	37.9
社債・流動化	SB & ABS, ABL	56,400	15.4	33,700	10.9	51,860	18.5	116,678	40.3
普通社債 (固定)	SB (Fixed interest rate)	51,300	14.0	33,700	10.9	25,000	8.9	53,800	18.6
流動化 (固定)	ABS, ABL (Fixed interest rate)	4,760	1.3	-	-	-	-	-	-
流動化 (変動)	ABS, ABL (Floating interest rate)	340	0.1	-	-	26,860	9.6	62,878	21.7
合計	Total	365,545	100.0	308,350	100.0	280,777	100.0	289,833	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		12/3	13/3	14/3	15/3
調達金利	Funding rate	2.09	2.05	2.31	3.20
間接	Indirect	2.07	1.99	1.98	2.32
直接	Direct	2.19	2.60	3.72	4.47

※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)

(百万円/ Millions of Yen)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3		15/3			
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金	(L)	Loans outstanding	(L)	455,012	-	390,635	-	348,010	-	350,017	-	287,650	-
無担保		Unsecured		318,785	-	272,980	-	261,221	-	273,628	-	236,869	-
有担保		Secured		77,115	-	64,344	-	41,267	-	34,904	-	34,904	-
事業者		Small business		59,111	-	53,310	-	45,521	-	41,485	-	15,877	-
4分類開示債権合計	①	NPL total	①	131,806	28.97	98,627	25.25	79,222	22.76	70,418	20.12	70,418	24.48
	前年同期比		YOY%	-27.8		-25.2		-19.7		-11.1		-11.1	
破綻先		Loans in legal bankruptcy		43,033	9.46	37,598	9.62	35,134	10.10	32,908	9.40	32,908	11.44
延滞債権		Non-accrual loans		55,426	12.18	36,905	9.45	27,289	7.84	23,819	6.81	23,819	8.28
3ヶ月以上延滞債権		Loans past due for three months or more		4,475	0.98	2,610	0.67	2,445	0.70	2,829	0.81	2,829	0.98
貸出条件緩和債権		Restructured loans		28,871	6.35	21,513	5.51	14,352	4.12	10,861	3.10	10,861	3.78
うち無担保ローン	②	Unsecured Loan	②	53,354	16.74	35,259	12.92	25,359	9.71	23,721	8.67	23,721	10.01
	前年同期比		YOY%	-39.3		-33.9		-28.1		-6.5		-6.5	
破綻先		Loans in legal bankruptcy		280	0.09	160	0.06	171	0.07	243	0.09	243	0.10
延滞債権		Non-accrual loans		25,983	8.15	15,958	5.85	12,167	4.66	12,236	4.47	12,236	5.17
3ヶ月以上延滞債権		Loans past due for three months or more		2,847	0.89	1,630	0.60	1,741	0.67	2,517	0.92	2,517	1.06
貸出条件緩和債権		Restructured loans		24,243	7.60	17,511	6.41	11,278	4.32	8,724	3.19	8,724	3.68
うち無担保ローン以外		Secured Loan		78,452	57.59	63,368	53.86	53,863	62.06	46,697	61.13	46,697	91.96
	前年同期比		YOY%	-17.2		-19.2		-15.0		-13.3		-13.3	
破綻先		Loans in legal bankruptcy		42,752	31.38	37,437	31.82	34,963	40.29	32,665	42.76	32,665	64.33
延滞債権		Non-accrual loans		29,443	21.61	20,947	17.80	15,121	17.42	11,582	15.16	11,582	22.81
3ヶ月以上延滞債権		Loans past due for three months or more		1,627	1.20	980	0.83	703	0.81	311	0.41	311	0.61
貸出条件緩和債権		Restructured loans		4,628	3.40	4,002	3.40	3,074	3.54	2,136	2.80	2,136	4.21
期末貸倒引当金	③	Allowance for NPL	③	156,346	-	119,427	-	102,522	-	79,708	-	-	-
流動	④	Current assets	④	117,604	-	84,714	-	69,540	-	48,757	-	-	-
固定 ※		Fixed assets ※		38,741	-	34,712	-	32,981	-	30,950	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	118.6	-	121.1	-	129.4	-	113.2	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	220.4	-	240.3	-	274.2	-	205.5	-	-	-

※ 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)

営業債権ベース(Managed Asset Basis)

会計ベース残高(Off-Balance)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3	
			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)	408,167	-3.3	348,352	-14.7	350,680	0.7	349,952	-0.2
営業貸付金残高	Loans Outstanding	344,454	-9.7	286,316	-16.9	260,776	-8.9	264,557	1.4
無担保ローン	Unsecured	265,617	-8.2	224,668	-15.4	216,072	-3.8	229,391	6.2
有担保ローン	Secured	66,606	-20.2	52,708	-20.9	37,610	-28.6	29,274	-22.2
事業者ローン	Small Business	12,231	42.5	8,939	-26.9	7,093	-20.7	5,890	-17.0
支払承諾見返	Credit Guarantee	48,397	30.9	51,077	5.5	80,488	57.6	78,133	-2.9
割賦売掛金残高	Installment Receivable	7,202	-	4,432	-38.5	2,845	-35.8	1,820	-36.0
その他	Other	8,113	121.2	6,525	-19.6	6,569	0.7	5,440	-17.2
口座数	(千件) Customer Accounts (Thousand)	805	-1.2	631	-21.6	589	-6.5	613	3.9
無担保ローン	Unsecured	766	-0.7	600	-21.6	565	-6.0	592	4.9
有担保ローン	Secured	26	-21.2	21	-20.0	17	-19.6	13	-20.6
事業者ローン	Small Business	11	36.2	8	-25.2	7	-15.0	6	-15.1
新規顧客件数	(件) New Accounts (Number)	63,296	4.7	87,575	38.4	117,072	33.7	153,197	30.9
無担保ローン	Unsecured	61,734	10.3	87,515	41.8	117,008	33.7	153,135	30.9
実質平均利回り ※	(%) Average Yield ※ (%)	15.9	0.1	15.0	-0.9	15.4	0.4	14.8	-0.6

15/3	
	増減率(yoy%)
325,182	-7.3
227,797	-12.6
192,632	-10.8
29,274	-22.2
5,890	-17.0
90,123	12.0
1,820	-36.0
5,440	-17.2

※ 実質平均利回り = 営業貸付金利息 / ((営業貸付金期初残高 + 営業貸付金期末残高) ÷ 2) (%)
注) 斜体数値は増減数

※ Average Yield = Interest Income / Average Loans Outstanding (%)
Notes: Italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3	
			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	623	-6	649	26	703	54	832	129
有人店舗	Staffed Branches	28	0	25	-3	25	0	25	0
無人店舗	Unstaffed Branches	595	-6	624	29	678	54	807	129
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	68,443	4,844	77,025	8,582	82,880	5,855	87,203	4,323
自社ATM	AIFUL ATMs	603	-26	570	-33	482	-88	490	8
自社ATM以外	Other	67,840	4,870	76,455	8,615	82,398	5,943	86,713	4,315
保証提携先金融機関	(先) Tie-up banks (Credit Guarantee)	117	4	127	10	133	6	136	3
社員数	(人) N. of Total Employees	1,599	49	1,258	-341	1,310	52	1,361	51
正社員数	N. of Employees (regularly payroll)	1,340	176	972	-368	924	-48	903	-21
非正社員数	N. of Employees (temp.)	259	-127	286	27	386	100	458	72

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

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3		
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比 (%)	増減率 (yoy%)
営業収益	Operating revenue	72,192	-16.3	62,310	-13.7	59,196	-5.0	54,921	16.3	-7.2
営業貸付金利息	Interest on loans to customers	57,657	-22.1	47,402	-17.8	42,066	-11.3	36,150	10.7	-14.1
無担保ローン	Unsecured	46,373	-23.0	38,125	-17.8	34,472	-9.6	29,937	8.9	-13.2
有担保ローン	Secured	9,554	-23.6	7,654	-19.9	6,232	-18.6	5,147	1.5	-17.4
事業者ローン	Small business	1,729	31.5	1,621	-6.2	1,360	-16.1	1,064	0.3	-21.8
信用保証収益	Revenue from credit guarantee	3,051	-8.9	3,214	5.4	6,654	107.0	10,136	3.0	52.3
信用購入あっせん収益	Revenue from installment receivable	316	-	305	-3.4	225	-26.2	143	0.0	-36.6
その他の営業収益	Other operating revenue	11,166	26.1	11,387	2.0	10,250	-10.0	8,492	2.5	-17.2
償却債権回収額	Recovery of loans previously charged off	10,522	25.7	10,788	2.5	9,536	-11.6	7,542	2.2	-20.9
その他	Other	644	33.3	599	-7.1	714	19.3	949	0.3	33.0
営業費用	Operating expenses	61,910	-25.6	50,747	-18.0	41,331	-18.6	99,166	29.3	139.9
金融費用	Financial expenses	7,417	-8.9	5,407	-27.1	4,652	-14.0	7,275	2.2	56.4
売上原価	Cost of sales	42	-6.7	-	-	-	-	-	-	-
貸倒関連費用	Credit cost	24,267	-45.8	571	-97.6	8,579	-	-881	-	-
貸倒損失	Bad debt write-offs	64,552	-17.9	34,542	-46.5	21,805	-36.9	19,467	5.8	-10.7
利息返還関連費用	Expenses for interest repayment	-	-	15,877	-	-	-	63,733	18.9	-
利息返還金	Interest repayments	52,571	-16.8	32,707	-37.8	31,685	-3.1	28,525	8.4	-10.0
その他の営業費用	Other operating expenses (SG & A)	30,183	-0.1	28,891	-4.3	28,100	-2.7	29,039	8.6	3.3
広告宣伝費	Advertising expenses	1,730	46.7	2,615	51.1	2,924	11.8	2,985	0.9	2.1
人件費	Personnel expenses	10,640	1.5	9,441	-11.3	9,397	-0.5	9,131	2.7	-2.8
その他	Other	17,813	-3.9	16,834	-5.5	15,778	-6.3	16,921	5.0	7.2
営業利益	Operating income	10,281	239.7	11,562	12.5	17,865	54.5	-44,244	-	-
営業外収益	Non-operating income	1,859	-28.2	1,340	-27.9	4,492	235.2	2,335	0.7	-48.0
営業外費用	Non-operating expenses	568	754.7	807	42.1	21	-97.4	591	0.2	-
経常利益	Ordinary income	11,571	108.5	12,095	4.5	22,336	84.7	-42,500	-	-
特別利益	Extraordinary income	5,705	194.4	6,004	5.2	90	-98.5	320	0.1	253.7
特別損失	Extraordinary losses	3,838	-95.0	8,815	129.6	25	-99.7	-	-	-
税引前利益	Income before taxes	13,438	-	9,284	-30.9	22,400	141.3	-42,180	-	-
法人税・住民税及び事業税	Income taxes-current	41	-5.2	-1,393	-	-1,677	-	-800	-	-
法人税等調整額	Income taxes-deferred	-9	-	28	-	32	12.1	54	0.0	68.5
当期純利益	Net income	13,407	-	10,648	-20.6	24,045	125.8	-41,434	-	-

8. アイフル資金調達状況 (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)		12/3		13/3		14/3		15/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	232,349	81.9	198,103	85.5	181,241	87.9	118,800	55.9
都市銀行等	City Banks	30,436	10.7	21,128	9.1	19,080	9.3	7,900	3.7
信託銀行	Trust Banks	86,431	30.5	79,316	34.2	71,742	34.8	34,800	16.4
地方銀行・第二地方銀行	Regional Banks	19,423	6.8	15,894	6.9	14,832	7.2	11,275	5.3
保険会社	Insurance companies	16,477	5.8	3,945	1.7	653	0.3	-	-
外国銀行	Foreign banks	5,020	1.8	3,939	1.7	3,540	1.7	-	-
系統金融機関等	Cooperative Financial Ins.	19,972	7.0	18,044	7.8	16,270	7.9	7,600	3.6
シンジケートローン	Syndicated Loan	-	-	-	-	-	-	55,000	25.9
その他	Other	54,587	19.2	55,834	24.1	55,119	26.7	2,225	1.0
社債・流動化	SB & ABS, ABL	51,300	18.1	33,700	14.5	25,000	12.1	93,845	44.1
普通社債	SB	51,300	18.1	33,700	14.5	25,000	12.1	53,800	25.3
流動化	ABS, ABL	-	-	-	-	-	-	40,045	18.8
合計	Total	283,649	100.0	231,803	100.0	206,241	100.0	212,645	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)		12/3		13/3		14/3		15/3	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	-	-	-	-	3,000	1.5	3,000	1.4
長期調達	Long-term borrowings	283,649	100.0	231,803	100.0	203,241	98.5	209,645	98.6
固定金利借入	Fixed interest rate borrowings	44,497	15.7	30,922	13.3	27,591	13.4	11,815	5.6
変動金利借入	Floating interest rate borrowings	187,851	66.2	167,181	72.1	150,650	73.0	106,985	50.3
社債	SB	51,300	18.1	33,700	14.5	25,000	12.1	53,800	25.3
流動化	ABS, ABL	-	-	-	-	-	-	37,045	17.4
合計	Total	283,649	100.0	231,803	100.0	206,241	100.0	212,645	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		12/3	13/3	14/3	15/3
調達金利	Funding rate	2.16	2.21	2.18	3.44
間接	Indirect	2.15	2.14	2.09	2.63
直接	Direct	2.19	2.59	2.90	4.46

※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	1.35	1.15	1.20	1.15
5年スワップレート	5Y SWAP rate	0.48	0.36	0.31	0.33
JGB(10年)	10Y JGB	0.99	0.56	0.64	0.40

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)		12/3		13/3		14/3		15/3	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding (L)	408,167	-	348,352	-	350,680	-	349,952	-
期末営業貸付金	Loans outstanding	344,454	-	286,316	-	260,776	-	264,557	-
無担保	Unsecured	265,617	-	224,668	-	216,072	-	229,391	-
有担保	Secured	66,606	-	52,708	-	37,610	-	29,274	-
事業者	Small business	12,231	-	8,939	-	7,093	-	5,890	-
割賦売掛金	Installment receivable	7,202	-	4,432	-	2,845	-	1,820	-
支払承諾見返等	Credit guarantee, etc	56,510	-	57,603	-	87,058	-	83,574	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	118,180	-	107,400	-	72,949	-	59,234	-
貸倒発生額合計	① Total write-offs ①	64,552	15.82	34,542	9.92	21,805	6.22	19,467	5.56
増減率	YOY%	-17.9		-46.5		-36.9		-10.7	
貸倒発生額	② Write-offs ②	57,452	16.68	31,132	10.87	18,810	7.21	15,287	5.78
増減率	YOY%	-24.5		-45.8		-39.6		-18.7	
無担保	Unsecured	46,338	17.45	25,407	11.31	14,873	6.88	12,554	5.47
有担保	Secured	6,095	9.15	3,645	6.92	2,409	6.41	1,646	5.62
事業者	Small business	5,018	41.03	2,080	23.27	1,526	21.53	1,086	18.44
割賦売掛金	Installment receivable	3,697	51.33	1,327	29.94	707	24.88	487	26.75
支払承諾見返等	Credit guarantee, etc	3,402	6.02	2,082	3.62	2,287	2.63	3,693	4.42
個別貸倒引当金繰入(個別引当) ※	③ Total provision for specific allowance for doubtful account ※ ③	10,930	2.68	479	0.14	488	0.14	121	0.03
個別繰入額	④ Provision for specific allowance for doubtful accounts ④	10,899	3.16	458	0.16	453	0.17	86	0.03
無担保	Unsecured	35	0.01	57	0.03	59	0.03	61	0.03
有担保	Secured	10,604	15.92	254	0.48	276	0.74	-119	-
事業者	Small business	259	2.12	147	1.64	117	1.66	144	2.45
支払承諾見返等	Credit guarantee, etc	31	0.05	20	0.04	34	0.04	34	0.04
①+③	①+③	75,482	18.49	35,021	10.05	22,294	6.36	19,589	5.60
増減率	YOY%	-10.5		-53.6		-36.3		-12.1	
②+④	②+④	68,352	19.84	31,591	11.03	19,263	7.39	15,373	5.81
増減率	YOY%	-16.3		-53.8		-39.0		-20.2	
無担保	Unsecured	46,374	17.46	25,464	11.33	14,933	6.91	12,616	5.50
有担保	Secured	16,700	25.07	3,899	7.40	2,686	7.14	1,527	5.22
事業者	Small business	5,277	43.15	2,227	24.91	1,644	23.19	1,230	20.89
割賦売掛金	Installment receivable	3,697	51.33	1,327	29.94	707	24.88	487	26.75
支払承諾見返等	Credit guarantee, etc	3,433	6.08	2,103	3.65	2,322	2.67	3,728	4.46
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	24,267	5.95	571	0.16	8,579	2.45	-881	-
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	107,400	26.31	72,949	20.94	59,234	16.89	38,765	11.08

※ 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.

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)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		12/3		13/3		14/3		15/3		15/3	
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding (L)	344,454	-	286,316	-	260,776	-	264,557	-	227,797	-
無担保	Unsecured	265,617	-	224,668	-	216,072	-	229,391	-	192,632	-
有担保	Secured	66,606	-	52,708	-	37,610	-	29,274	-	29,274	-
事業者	Small business	12,231	-	8,939	-	7,093	-	5,890	-	5,890	-
4分類開示債権合計	① NPL total ①	123,344	35.81	93,039	32.50	74,310	28.50	65,687	24.83	65,687	28.84
	前年同期比 YOY%	-1.0		-24.6		-20.1		-11.6		-11.6	
破綻先	Loans in legal bankruptcy	42,921	12.46	37,516	13.10	35,100	13.46	32,870	12.42	32,870	14.43
延滞債権	Non-accrual loans	50,369	14.62	34,509	12.05	25,255	9.68	21,829	8.25	21,829	9.58
3ヶ月以上延滞債権	Loans past due for three months or more	3,525	1.02	1,918	0.67	1,900	0.73	2,586	0.98	2,586	1.14
貸出条件緩和債権	Restructured loans	26,528	7.70	19,094	6.67	12,053	4.62	8,402	3.18	8,402	3.69
うち無担保ローン	② Unsecured Loan ②	51,938	19.55	33,486	14.90	23,425	10.84	21,247	9.26	21,247	11.03
	前年同期比 YOY%	-1.4		-35.5		-30.0		-9.3		-9.3	
破綻先	Loans in legal bankruptcy	273	0.10	148	0.07	158	0.07	211	0.09	211	0.11
延滞債権	Non-accrual loans	25,648	9.66	15,528	6.91	11,764	5.44	11,777	5.13	11,777	6.11
3ヶ月以上延滞債権	Loans past due for three months or more	2,599	0.98	1,404	0.63	1,561	0.72	2,292	1.00	2,292	1.19
貸出条件緩和債権	Restructured loans	23,418	8.82	16,404	7.30	9,941	4.60	6,966	3.04	6,966	3.62
うち無担保ローン以外	Secured Loan	71,405	90.57	59,552	96.60	50,885	113.83	44,440	126.38	44,440	126.38
	前年同期比 YOY%	-0.7		-16.6		-14.6		-12.7		-12.7	
破綻先	Loans in legal bankruptcy	42,648	54.10	37,367	60.62	34,942	78.16	32,658	92.87	32,658	92.87
延滞債権	Non-accrual loans	24,720	31.36	18,980	30.79	13,491	30.18	10,052	28.59	10,052	28.59
3ヶ月以上延滞債権	Loans past due for three months or more	926	1.18	514	0.83	339	0.76	294	0.84	294	0.84
貸出条件緩和債権	Restructured loans	3,110	3.94	2,690	4.36	2,112	4.72	1,435	4.08	1,435	4.08
期末貸倒引当金	③ Allowance for NPL ③	147,624	-	109,256	-	91,446	-	69,185	-	-	-
流動	④ Current assets ④	107,400	-	72,949	-	59,234	-	38,765	-	-	-
固定 ※	Fixed assets ※	40,224	-	36,306	-	32,211	-	30,419	-	-	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	119.7	-	117.4	-	123.1	-	105.3	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	206.8	-	217.8	-	252.9	-	182.4	-	-	-

※ 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 (Allowances Related to Losses 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 Losses on Interest Repayment / Non-Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		13/3			14/3			15/3		
		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
		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)	102,395	58,112	160,507	85,565	42,825	128,390	53,879	35,290	89,170
発生額・取崩額	Reversal	32,707	15,286	47,994	31,685	7,535	39,220	28,525	6,305	34,830
繰入額(戻入額)	Provisions (Returned)	15,877	-	15,877	-	-	-	63,733	(11,597)	52,136
期末引当金残高	Allowance (End)	85,565	42,825	128,390	53,879	35,290	89,170	89,088	17,388	106,476

(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)		13/3			14/3			15/3		
		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
		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)	108,667	58,112	166,779	91,421	42,825	134,247	59,881	35,290	95,172
発生額・取崩額 ※	Reversal ※	34,543	15,286	49,829	33,424	7,535	40,959	30,210	6,305	36,515
繰入額(戻入額)	Provisions (Returned)	17,296	-	17,296	1,885	-	1,885	63,733	(11,597)	52,136
期末引当金残高	Allowance (End)	91,421	42,825	134,247	59,881	35,290	95,172	93,405	17,388	110,793

※ 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、2013年3月期494百万円、2014年3月期326百万円、2015年3月期307百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (494 million yen in FY2013/3, 326 million yen in FY2014/3 and 307 million yen in FY2015/3).

11. アイフル無担保ローン債権ポートフォリオ (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	13/3				14/3				15/3			
	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	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(%)
=<15.0%	168	28.0	122,486	54.5	160	28.3	118,798	55.0	159	26.9	120,873	52.7
15.0%< =<18.0%	319	53.1	66,181	29.5	337	59.7	73,817	34.2	388	65.5	91,984	40.1
18.0%< =<20.0%	0	0.2	1,250	0.6	0	0.1	907	0.4	0	0.1	653	0.3
20.0%<	112	18.7	34,749	15.5	67	11.9	22,548	10.4	44	7.5	15,880	6.9
合計 (Total)	600	100.0	224,668	100.0	565	100.0	216,072	100.0	592	100.0	229,391	100.0

(2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year) 千円/ Thousands of yen	13/3				14/3				15/3			
	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	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(%)
=<100	202	33.7	12,246	5.5	195	34.6	11,880	5.5	200	33.8	12,274	5.4
100< =<200	94	15.7	14,105	6.3	73	13.1	11,242	5.2	68	11.5	10,447	4.6
200< =<300	70	11.7	17,566	7.8	64	11.3	16,451	7.6	68	11.5	17,631	7.7
300< =<400	51	8.6	17,982	8.0	44	7.9	15,679	7.3	47	8.0	16,698	7.3
400< =<500	67	11.2	30,954	13.8	73	13.0	34,100	15.8	88	15.0	41,589	18.1
500< =<1,000	60	10.0	45,247	20.1	62	11.1	47,259	21.9	68	11.6	51,999	22.7
1,000<	54	9.1	86,565	38.5	50	9.0	79,457	36.8	51	8.6	78,750	34.3
合計 (Total)	600	100.0	224,668	100.0	565	100.0	216,072	100.0	592	100.0	229,391	100.0

12. ライフカード営業実績 (Review of Operation / LIFECARD)

(1) 営業実績 (Operating Results)

営業債権ベース (Managed Asset Basis)

年/決算月 (Fiscal Year)		12/3	13/3	14/3		15/3		
				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)	152,662	151,735	-0.6	150,228	-1.0	148,932	-0.9
割賦売掛金	Installment receivable	73,411	79,452	8.2	82,418	3.7	82,512	0.1
営業貸付金	Loans (Cash advance)	53,167	48,375	-9.0	45,322	-6.3	44,517	-1.8
支払承諾見返	Credit guarantee	25,750	23,362	-9.3	21,931	-6.1	21,348	-2.7
その他営業債権	Other	332	545	64.2	556	2.0	554	-0.4
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)	6,357	5,811	-8.6	5,818	0.1	6,023	3.5
プロパー	Proper	2,488	2,020	-18.8	1,910	-5.4	1,854	-2.9
提携	Affinity	3,868	3,790	-2.0	3,907	3.1	4,168	6.7
新規発行数	(千枚) Number of new issue (Thousand)	368	509	-	483	-5.1	468	-3.1
プロパー	Proper	94	138	-	122	-12.1	113	-7.4
提携	Affinity	274	370	-	361	-2.5	355	-1.7
買上実績	(百万円) Purchase Results (Millions of Yen)	341,490	496,087	-	539,050	8.7	584,733	8.5
包括信用購入斡旋	Shopping	310,753	455,181	-	498,756	9.6	543,710	9.0
キャッシング	Cashing	30,736	40,906	-	40,294	-1.5	41,023	1.8
実質平均利回り	Average Yield	17.1	17.5	0.4	18.2	0.8	18.5	0.3

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)		12/3	13/3	14/3		15/3		
				増減数(yoy)	増減数(yoy)	増減数(yoy)		
保証提携数	(先) Tie-up Banks	124	127	3	128	1	133	5
社員数	(人) N. of Total Employees	947	700	-247	775	75	873	98
正社員数	(人) N. of Employees (regularly payroll)	431	386	-45	386	0	403	17
非正社員数	(人) N. of Employees (temp.)	516	314	-202	389	75	470	81

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

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		12/3 (9M)	13/3 (12M)	14/3 (12M)	14/3		15/3 (12M)	15/3	
					営業債権残高比% (% of total receivables)	増減率 (yoy%)		営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	19,581	26,332	27,346	18.1	3.8	27,314	18.3	-0.1
信用購入あっせん収益	Installment receivable	8,528	12,440	13,387	8.9	7.6	13,534	9.0	1.1
営業貸付金収益	Loans (Cash advance)	6,084	6,904	6,260	4.1	-9.3	5,944	4.0	-5.0
信用保証収益	Revenue from Credit guarantee	1,239	1,394	1,295	0.9	-7.1	1,245	0.8	-3.9
その他	Other operating revenue	3,729	5,593	6,403	4.2	14.5	6,589	4.4	2.9
営業費用	Operating expenses	17,262	23,647	25,934	17.2	9.7	25,661	17.2	-1.1
金融費用	Financial expenses	732	936	1,959	1.3	109.2	3,014	2.0	53.8
貸倒関連費用	Credit cost	2,528	2,615	2,997	2.0	14.6	3,150	2.1	5.1
利息返還関連費用	Expenses for interest repayment	-	1,419	1,885	1.2	32.8	-	-	-
その他の営業費用	Other operating expenses (SG&A)	14,001	18,675	19,092	12.6	2.2	19,496	13.0	2.1
広告宣伝費	Advertising expenses	160	750	284	0.2	-62.1	303	0.2	6.7
人件費	Personnel expenses	3,058	3,775	3,831	2.5	1.5	3,894	2.6	1.6
その他	Other	10,782	14,149	14,976	9.9	5.8	15,298	10.2	2.2
営業利益	Operating income	2,318	2,685	1,411	0.9	-47.4	1,652	1.1	17.1
営業外収益	Non-operating income	108	2,249	1,813	1.2	-19.4	2,971	2.0	63.8
営業外費用	Non-operating expenses	1	8	6	0.0	-20.3	3	0.0	-51.7
経常利益	Ordinary income	2,426	4,926	3,219	2.1	-34.6	4,621	3.1	43.5
特別利益	Extraordinary income	1	32	28	0.0	-12.7	322	0.2	-
特別損失	Extraordinary losses	35	27	4	0.0	-83.3	-	-	-
税引前利益	Income before taxes	2,392	4,930	3,243	2.1	-34.2	4,943	3.3	52.4
法人税・住民税及び事業税	Income taxes-current	186	1,611	1,228	0.8	-23.7	1,413	0.9	15.0
法人税等調整額	Income taxes-deferred	-	-	-404	-	-	0	0.0	-
当期純利益	Net income	2,206	3,319	2,418	1.6	-27.1	3,530	2.4	45.9

ライフカード株式会社は、グループ再編の実施により、2011年7月1日より事業を開始しております。
LIFECARD Co., Ltd. Commenced operations on July 1, 2011, after completion of a group restructuring.

14. グループ経営一覧表 (Group Companies Financial Highlights)

(百万円/ Millions of Yen)

		12/3		13/3		14/3		15/3		
			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	618,219	-19.5	556,031	-10.1	515,960	-7.2	514,219	100.0	-0.3
	アイフル AIFUL	408,167	-3.3	348,352	-14.7	350,680	0.7	349,952	68.1	-0.2
	ライフカード LIFECARD	152,662	-	151,735	-0.6	150,228	-1.0	148,932	29.0	-0.9
	ビジネスnext BUSINEXT	57,389	-3.5	55,943	-2.5	41,911	-25.1	40,943	8.0	-2.3
営業収益 ※2	Total operating revenue ※2	114,002	-21.4	99,619	-12.6	91,858	-7.8	86,352	100.0	-6.0
	アイフル AIFUL	72,192	-16.3	62,310	-13.7	59,196	-5.0	54,921	63.6	-7.2
	ライフカード LIFECARD	19,581	-	26,332	-	27,346	3.8	27,314	31.6	-0.1
	ビジネスnext BUSINEXT	7,433	-4.7	7,391	-0.6	2,366	-68.0	1,751	2.0	-26.0
経常利益 ※2	Total ordinary income ※2	16,831	-	17,646	4.8	24,752	40.3	-36,498	-	-
	アイフル AIFUL	11,571	108.5	12,095	4.5	22,336	84.7	-42,500	-	-
	ライフカード LIFECARD	2,426	-	4,926	-	3,219	-34.6	4,621	-	43.5
	ビジネスnext BUSINEXT	1,118	9.5	1,285	14.9	-390	-	604	-	-
当期純利益 ※2	Total net income ※2	17,391	-	22,705	30.6	30,461	34.2	-36,499	-	-
	アイフル AIFUL	13,407	-	10,648	-20.6	24,045	125.8	-41,434	-	-
	ライフカード LIFECARD	2,206	-	3,319	-	2,418	-27.1	3,530	-	45.9
	ビジネスnext BUSINEXT	1,096	124.3	1,129	3.0	-541	-	602	-	-

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)