

2017年3月期 第3四半期決算データブック

Data Book (Third quarter report for fiscal year ending March, 2017)

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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)			15/12		16/3		16/9		16/12		17/3 (E)		
			(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	65,649	1.4	87,708	1.6	45,221	4.9	68,330	4.1	92,900	5.9
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	58,567	7.3	81,032	-35.6	42,509	10.6	63,403	8.3	85,900	6.0
営業利益	(百万円)	Operating Income	(Millions of Yen)	7,081	-30.6	6,676	-	2,711	-41.9	4,927	-30.4	7,000	4.9
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	7,272	-45.6	6,860	-	2,905	-39.4	5,292	-27.2	7,000	2.0
親会社株主に帰属する当期純利益	(百万円)	Net Income Attributable to Owners of Parent	(Millions of Yen)	7,234	-45.6	7,044	-	2,900	-40.2	5,124	-29.2	6,800	-3.5
総資産	(百万円)	Total Assets	(Millions of Yen)	542,058	-1.1	567,514	1.3	600,863	12.0	610,656	12.7	631,800	11.3
純資産	(百万円)	Net Assets	(Millions of Yen)	104,543	-29.0	104,250	6.9	106,940	4.7	109,338	4.6	111,300	6.8
一株当たり当期純利益	(円)	EPS	(Yen)	14.99	-45.7	14.59	-	6.00	-40.3	10.60	-29.3	14.06	-3.6
一株当たり純資産	(円)	BPS	(Yen)	214.85	-29.3	214.16	6.8	219.31	4.5	224.21	4.4	228.24	6.6
自己資本比率	(%)	Equity Ratio	(%)	19.1	-7.7	18.2	0.9	17.7	-1.2	17.8	-1.3	17.5	-0.7
総資産当期純利益率	(%)	ROA	(%)	1.7	-1.4	1.2	7.6	1.0	-0.8	1.2	-0.5	1.1	-0.1
純資産当期純利益率	(%)	ROE	(%)	9.6	-3.0	7.0	38.8	5.5	-4.3	6.4	-3.2	6.4	-0.6

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)			15/12		16/3		16/9		16/12		17/3 (E)		
			(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	41,286	-1.1	55,120	0.4	28,657	5.0	43,563	5.5	59,100	7.2
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	37,753	6.7	51,420	-48.1	27,410	10.2	41,334	9.5	55,300	7.5
営業利益	(百万円)	Operating Income	(Millions of Yen)	3,533	-44.5	3,700	-	1,247	-48.3	2,228	-36.9	3,700	0.0
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	4,707	-41.0	5,012	-	1,429	-57.9	2,567	-45.4	4,200	-16.2
当期純利益	(百万円)	Net Income	(Millions of Yen)	4,976	-46.2	5,281	-	1,687	-51.4	3,219	-35.3	4,700	-11.0
総資産	(百万円)	Total Assets	(Millions of Yen)	384,037	-11.1	407,139	-8.5	432,705	12.5	433,908	13.0	455,400	11.9
純資産	(百万円)	Net Assets	(Millions of Yen)	78,570	-36.9	78,883	7.0	80,622	4.7	82,330	4.8	84,200	6.7
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	483,741	0.1	483,794	0.1	484,619	0.2	484,619	0.2	484,619	0.2
一株当たり当期純利益	(円)	EPS	(Yen)	10.31	-46.3	10.94	-	3.49	-51.5	6.66	-35.4	9.72	-11.2
一株当たり純資産	(円)	BPS	(Yen)	161.06	-37.2	161.63	6.9	164.90	4.4	168.37	4.5	172.21	6.5
自己資本比率	(%)	Equity Ratio	(%)	20.2	-8.5	19.2	2.8	18.4	-1.4	18.8	-1.4	18.3	-0.9
総資産当期純利益率	(%)	ROA	(%)	1.6	-1.1	1.2	10.3	0.8	-0.9	1.0	-0.6	1.1	-0.1
純資産当期純利益率	(%)	ROE	(%)	8.8	-1.5	7.0	51.2	4.3	-5.0	5.4	-3.4	5.8	-1.2

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)

年/決算月(Fiscal Year)		15/12		16/3		16/9		16/12	
			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)	535,735	4.7	545,569	6.1	563,761	7.5	579,483	8.2
営業貸付金残高	Loans Outstanding	367,145	6.0	376,224	7.5	394,398	9.2	402,875	9.7
無担保ローン	Unsecured	296,116	10.5	306,601	12.1	327,598	13.1	336,812	13.7
有担保ローン	Secured	29,764	-18.6	28,139	-19.4	25,588	-17.7	24,768	-16.8
事業者ローン	Small Business	41,264	-1.3	41,483	-0.0	41,211	1.3	41,294	0.1
割賦売掛金残高	Installment receivable	89,506	5.0	90,166	6.9	90,042	7.3	96,771	8.1
支払承諾見返	Credit guarantee	73,346	-1.0	73,411	-0.6	73,463	-0.1	74,027	0.9
その他営業債権	Other	5,736	-4.6	5,767	-3.8	5,856	0.7	5,809	1.3
口座数(残高あり) (千件)	Customer Accounts (Thousand)	845	3.6	861	4.5	891	5.7	901	6.6
無担保ローン	Unsecured	805	4.2	821	5.1	852	6.2	863	7.2
有担保ローン	Secured	11	-20.2	11	-19.8	10	-19.1	9	-18.7
事業者ローン	Small Business	28	-0.2	28	1.2	28	2.1	28	-0.1
クレジットカード会員数 (千件)	Credit Card Holders (Thousand)	6,197	3.9	6,291	4.5	6,291	2.5	6,295	1.6
新規顧客件数 (件)	New Accounts (Number)	136,636	20.8	185,908	18.6	96,820	3.7	144,079	5.4
無担保ローン	Unsecured	132,943	20.1	180,666	18.0	94,168	3.5	140,031	5.3
有担保ローン	Secured	208	4.0	275	1.5	120	-23.6	178	-14.4
事業者ローン	Small Business	3,485	56.1	4,967	50.5	2,532	13.8	3,870	11.0
新規クレジットカード発券数 (千枚)	New Issue of Credit Card (Thousand)	340	7.5	501	7.1	236	4.0	354	3.9

会計ベース(Off-Balance)

16/12	
	増減率(yoy%)
554,566	8.6
341,944	12.2
305,009	17.1
24,768	-16.8
12,166	-16.0
93,927	6.7
112,886	0.7
5,809	1.3

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		15/12		16/3		16/9		16/12	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数 (人)	N. of Total Employees	2,436	133	2,481	174	2,507	98	2,515	79
正社員数	N. of Employees (regularly payroll)	1,393	48	1,433	83	1,473	102	1,493	100
非正社員数	N. of Employees (temp.)	1,043	85	1,048	91	1,034	-4	1,022	-21

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)		15/12 (9M)		16/3 (12M)		16/9 (6M)		16/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	65,649	1.4	87,708	1.6	45,221	4.9	68,330	12.7	4.1
営業貸付金利息	Interest on loans to customers	33,086	-0.8	44,255	1.1	23,327	7.3	35,624	6.6	7.7
無担保ローン	Unsecured	27,985	2.5	37,705	5.2	20,705	13.5	31,786	5.9	13.6
有担保ローン	Secured	3,483	-18.2	4,483	-19.5	1,715	-29.3	2,490	0.5	-28.5
事業者ローン	Small business	1,617	-9.4	2,066	-11.7	906	-15.5	1,346	0.3	-16.7
信用購入あっせん収益	Revenue from installment receivable	10,896	7.2	14,706	7.5	7,564	6.5	11,547	2.1	6.0
信用保証収益	Revenue from credit guarantee	9,409	13.5	12,491	9.7	6,236	-1.0	9,359	1.7	-0.5
その他の営業収益	Other operating revenue	12,256	-5.5	16,254	-7.3	8,092	1.9	11,798	2.2	-3.7
買取債権回収高	Collection from purchased receivable	1,703	10.2	2,142	0.3	1,386	40.3	1,689	0.3	-0.8
償却債権回収額	Recovery of loans previously charged off	4,652	-23.9	6,021	-22.2	2,907	-7.0	4,326	0.8	-7.0
その他	Other	5,900	11.1	8,091	5.7	3,798	-0.7	5,782	1.1	-2.0
営業費用	Operating expenses	58,567	7.3	81,032	-35.6	42,509	10.6	63,403	11.8	8.3
金融費用	Financial expenses	5,593	-10.0	7,780	-9.6	3,959	7.4	5,876	1.1	5.1
売上原価	Cost of sales	1,162	15.9	1,609	-7.1	1,092	65.8	1,229	0.2	5.8
債権買取原価	Cost of purchased receivable	1,114	15.7	1,351	-12.0	1,067	73.7	1,193	0.2	7.1
その他	Other	47	19.8	258	30.8	25	-42.8	36	0.0	-24.1
貸倒関連費用	Credit cost	12,735	19.8	16,126	621.6	10,642	34.0	15,768	2.9	23.8
貸倒損失	Bad debt write offs	16,599	-4.8	21,561	-5.8	11,283	-1.7	16,589	3.1	-0.1
利息返還関連費用	Expenses for interest repayment	-	-	2,897	-95.5	-	-	-	-	-
利息返還金	Interest repayment	24,159	8.7	32,610	9.1	14,984	-8.7	21,635	4.0	-10.4
その他の営業費用	Other operating expenses (SG & A)	39,076	6.4	52,617	6.1	26,815	2.6	40,528	7.5	3.7
広告宣伝費	Advertising expenses	2,701	2.0	3,637	5.0	1,748	-4.2	2,731	0.5	1.1
人件費	Personnel expenses	10,003	-0.2	13,761	2.6	7,086	7.1	10,675	2.0	6.7
その他	Other	26,371	9.7	35,218	7.6	17,979	1.6	27,121	5.0	2.8
営業利益	Operating income	7,081	-30.6	6,676	-	2,711	-41.9	4,927	0.9	-30.4
営業外収益	Non-operating income	206	-93.6	220	-93.0	356	147.7	482	0.1	133.3
営業外費用	Non-operating expenses	15	-75.9	35	-49.1	162	926.4	116	0.0	640.4
経常利益	Ordinary income	7,272	-45.6	6,860	-	2,905	-39.4	5,292	1.0	-27.2
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	7,272	-48.1	6,860	-	2,905	-39.4	5,292	1.0	-27.2
法人税・住民税及び事業税	Income taxes-current	159	-75.5	179	-69.2	150	437.3	377	0.1	137.1
法人税等調整額	Income taxes-deferred	-120	-	-363	-	-145	-	-209	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	7,234	-45.6	7,044	-	2,900	-40.2	5,124	1.0	-29.2

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)		15/12		16/3		16/9		16/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	169,514	59.4	177,660	57.0	189,435	53.4	196,415	53.7
都市銀行等	City Banks	23,887	8.4	24,495	7.9	26,919	7.6	29,686	8.1
信託銀行	Trust Banks	67,037	23.5	67,675	21.7	69,478	19.6	71,561	19.6
地方銀行・第二地方銀行	Regional Banks	13,557	4.8	19,473	6.3	22,560	6.4	23,758	6.5
保険会社	Insurance companies	-	-	-	-	-	-	-	-
外国銀行	Foreign banks	-	-	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	65,032	22.8	66,017	21.2	70,476	19.9	71,409	19.5
社債・流動化	SB & ABS, ABL	115,885	40.6	133,799	43.0	165,573	46.6	169,335	46.3
普通社債	SB	31,400	11.0	31,400	10.1	31,400	8.8	32,700	8.9
流動化	ABS, ABL	84,485	29.6	102,399	32.9	134,173	37.8	136,635	37.4
合計	Total	285,400	100.0	311,460	100.0	355,008	100.0	365,750	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)		15/12		16/3		16/9		16/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	68,470	24.0	67,990	21.8	75,720	21.3	81,200	22.2
長期調達	Long-term borrowings	216,930	76.0	243,470	78.2	279,288	78.7	284,550	77.8
固定金利借入	Fixed interest rate borrowings	5,550	1.9	7,608	2.4	26,156	7.4	31,582	8.6
変動金利借入	Floating interest rate borrowings	95,494	33.5	102,062	32.8	94,558	26.6	92,032	25.2
社債・流動化	SB & ABS, ABL	115,885	40.6	133,799	43.0	158,573	44.7	160,935	44.0
普通社債(固定)	SB (Fixed interest rate)	31,400	11.0	31,400	10.1	31,400	8.8	32,700	8.9
流動化(固定)	ABS, ABL (Fixed interest rate)	20,000	7.0	20,000	6.4	35,000	9.9	35,000	9.6
流動化(変動)	ABS, ABL (Floating interest rate)	64,485	22.6	82,399	26.5	92,173	26.0	93,235	25.5
合計	Total	285,400	100.0	311,460	100.0	355,008	100.0	365,750	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		15/12	16/3	16/9	16/12
調達金利	Funding rate	3.01	2.77	2.48	2.43
間接	Indirect	2.27	2.19	2.14	2.12
直接	Direct	4.09	3.54	2.86	2.78

※調達金利=未約定ベース平均表面金利

※Funding Rate = Interest Rate / Average Borrowing

5. グループ合計不良債権の状況(金融庁「4分類」) (Consolidated NPL defined by FSA)

営業債権ベース(Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		15/12		16/3		16/9		16/12		16/12			
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %		
期末営業貸付金および破産更生債権の合計 ※	(L)	Loans outstanding and Claims in bankruptcy ※1	(L)	399,541	-	408,171	-	424,810	-	432,644	-	371,713	-
無担保ローン		Unsecured loan		296,507	-	307,015	-	328,020	-	337,317	-	305,514	-
無担保ローン以外		Secured loan and Small business loan		103,033	-	101,155	-	96,789	-	95,326	-	66,198	-
4分類開示債権合計	①	NPL total	①	66,234	16.58	66,158	16.21	65,263	15.36	65,440	15.13	65,440	17.61
	前年同期比		YOY%	-8.5		-6.1		-2.0		-1.2		-1.2	
破綻先		Loans in legal bankruptcy		31,646	7.92	31,105	7.62	29,821	7.02	29,279	6.77	29,279	7.88
延滞債権		Non-accrual loans		21,530	5.39	22,263	5.45	22,499	5.30	23,243	5.37	23,243	6.25
3ヶ月以上延滞債権		Loans past due for three months or more		3,559	0.89	3,349	0.82	4,322	1.02	4,609	1.07	4,609	1.24
貸出条件緩和債権		Restructured loans		9,497	2.38	9,439	2.31	8,619	2.03	8,308	1.92	8,308	2.24
うち無担保ローン	②	Unsecured Loan	②	24,087	8.12	25,326	8.25	27,061	8.25	28,355	8.41	28,355	9.28
	前年同期比		YOY%	1.0		6.8		15.3		17.7		17.7	
破綻先		Loans in legal bankruptcy		279	0.09	283	0.09	268	0.08	395	0.12	395	0.13
延滞債権		Non-accrual loans		12,510	4.22	13,892	4.52	15,195	4.63	16,291	4.83	16,291	5.33
3ヶ月以上延滞債権		Loans past due for three months or more		3,317	1.12	3,095	1.01	4,112	1.25	4,402	1.31	4,402	1.44
貸出条件緩和債権		Restructured loans		7,979	2.69	8,054	2.62	7,484	2.28	7,265	2.15	7,265	2.38
うち無担保ローン以外		Secured Loan		42,147	40.91	40,832	40.37	38,202	39.47	37,084	38.90	37,084	56.02
	前年同期比		YOY%	-13.3		-12.6		-11.5		-12.0		-12.0	
破綻先		Loans in legal bankruptcy		31,366	30.44	30,821	30.47	29,553	30.53	28,883	30.30	28,883	43.63
延滞債権		Non-accrual loans		9,019	8.75	8,371	8.28	7,303	7.55	6,951	7.29	6,951	10.50
3ヶ月以上延滞債権		Loans past due for three months or more		242	0.24	253	0.25	210	0.22	206	0.22	206	0.31
貸出条件緩和債権		Restructured loans		1,518	1.47	1,385	1.37	1,134	1.17	1,042	1.09	1,042	1.58
期末貸倒引当金	③	Allowance for NPL	③	74,537	-	72,643	-	70,667	-	69,887	-	-	-
流動	④	Current assets	④	44,598	-	43,188	-	42,360	-	42,156	-	-	-
固定 ※2		Fixed assets ※2		29,939	-	29,455	-	28,306	-	27,731	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	112.5	-	109.8	-	108.3	-	106.8	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	185.2	-	170.5	-	156.5	-	148.7	-	-	-

※1 不良債権には破産更生債権が含まれている為、2016年3月期・第2四半期より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。

※1 Because NPL include claims in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding at the end of each quarter and claims in bankruptcy, which are applicable from the second quarter of the fiscal year ending March 31, 2016.

※2 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

※2 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)

年/決算月 (Fiscal Year)		15/12		16/3		16/9		16/12	
			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)	366,675	5.4	374,362	7.0	391,250	8.5	399,070	8.8
営業貸付金残高	Loans Outstanding	281,245	7.7	289,565	9.5	306,418	11.1	314,391	11.8
無担保ローン	Unsecured	252,534	12.8	262,655	14.5	282,724	15.2	292,122	15.7
有担保ローン	Secured	23,497	-24.6	21,839	-25.4	18,962	-24.3	17,642	-24.9
事業者ローン	Small Business	5,214	-15.5	5,070	-13.9	4,732	-13.0	4,627	-11.3
支払承諾見返	Credit Guarantee	78,973	-0.1	78,466	0.4	78,675	0.7	78,625	-0.4
割賦売掛金残高	Installment Receivable	1,307	-35.1	1,194	-34.4	994	-32.6	916	-29.9
その他	Other	5,148	-5.9	5,136	-5.6	5,162	-1.6	5,136	-0.2
口座数 (千件)	Customer Accounts (Thousand)	645	7.3	664	8.3	694	8.8	706	9.4
無担保ローン	Unsecured	628	8.3	647	9.3	679	9.5	692	10.1
有担保ローン	Secured	11	-21.9	10	-21.5	9	-20.8	9	-20.4
事業者ローン	Small Business	5	-14.5	5	-13.2	5	-9.7	5	-6.7
新規顧客件数 (件)	New Accounts (Number)	133,039	20.2	180,805	18.0	94,255	3.6	140,164	5.4
無担保ローン	Unsecured	132,943	20.1	180,666	18.0	94,168	3.5	140,031	5.3
実質平均利回り ※ (%)	Average Yield ※ (%)	15.3	0.2	15.2	0.4	14.7	-0.6	14.7	-0.6

※ 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

会計ベース (Off-Balance)

16/12	
	増減率(yoy%)
380,167	10.2
282,805	14.2
261,877	19.7
17,642	-24.9
3,285	-37.0
91,308	0.4
916	-29.9
5,136	-0.2

(2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		15/12		16/3		16/9		16/12	
			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	875	63	894	62	910	42	910	35
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	850	63	869	62	885	42	885	35
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	89,487	3,322	90,443	3,240	91,867	3,194	93,019	3,532
自社ATM	AIFUL ATMs	492	8	492	2	479	-13	476	-16
自社ATM以外	Other	88,995	3,314	89,951	3,238	91,388	3,207	92,543	3,548
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	136	1	136	0	136	-1	137	1
社員数 (人)	N. of Total Employees	1,349	12	1,384	23	1,434	79	1,441	92
正社員数	N. of Employees (regularly payroll)	930	39	955	52	1,023	99	1,035	105
非正社員数	N. of Employees (temp.)	419	-27	429	-29	411	-20	406	-13

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)		15/12	増減率 (yoy%)	16/3	増減率 (yoy%)	16/9	増減率 (yoy%)	16/12	営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(9M)		(12M)		(6M)		(9M)		
営業収益	Operating revenue	41,286	-1.1	55,120	0.4	28,657	5.0	43,563	11.9	5.5
営業貸付金利息	Interest on loans to customers	27,407	-0.8	36,856	2.0	19,532	8.6	29,909	8.2	9.1
無担保ローン	Unsecured	23,661	3.6	32,086	7.2	17,922	16.6	27,584	7.5	16.6
有担保ローン	Secured	3,080	-22.0	3,918	-23.9	1,387	-35.6	1,997	0.5	-35.1
事業者ローン	Small business	665	-20.8	852	-20.0	222	-51.2	326	0.1	-50.9
信用保証収益	Revenue from credit guarantee	8,458	15.0	11,221	10.7	5,602	-1.2	8,386	2.3	-0.8
信用購入あっせん収益	Revenue from installment receivable	86	-22.0	115	-19.1	55	-8.3	85	0.0	-0.8
その他の営業収益	Other operating revenue	5,334	-20.0	6,926	-18.4	3,467	-2.9	5,182	1.4	-2.9
償却債権回収額	Recovery of loans previously charged off	4,477	-24.9	5,789	-23.2	2,769	-8.0	4,129	1.1	-7.8
その他	Other	856	21.9	1,137	19.7	697	24.7	1,052	0.3	22.9
営業費用	Operating expenses	37,753	6.7	51,420	-48.1	27,410	10.2	41,334	11.3	9.5
金融費用	Financial expenses	4,532	-19.1	6,290	-13.5	3,116	4.3	4,679	1.3	3.2
貸倒関連費用	Credit cost	10,297	24.8	14,171	-	8,555	34.6	12,749	3.5	23.8
貸倒損失	Bad debt write-offs	13,976	-4.8	18,224	-6.4	9,470	-1.3	13,991	3.8	0.1
利息返還関連費用	Expenses for Interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	23,089	9.0	31,087	9.0	14,197	-9.7	20,525	5.6	-11.1
その他の営業費用	Other operating expenses (SG & A)	22,923	6.4	30,958	6.6	15,738	1.4	23,905	6.5	4.3
広告宣伝費	Advertising expenses	2,329	-1.2	3,031	1.5	1,497	-5.0	2,384	0.6	2.4
人件費	Personnel expenses	6,579	-3.8	8,843	-3.2	4,665	7.1	7,044	1.9	7.1
その他	Other	14,014	13.6	19,084	12.8	9,575	-0.2	14,477	3.9	3.3
営業利益	Operating income	3,533	-44.5	3,700	-	1,247	-48.3	2,228	0.6	-36.9
営業外収益	Non-operating income	1,189	-29.3	1,343	-42.5	314	-68.6	475	0.1	-60.1
営業外費用	Non-operating expenses	15	-75.0	31	-94.7	132	742.8	136	0.0	767.5
経常利益	Ordinary income	4,707	-41.0	5,012	-	1,429	-57.9	2,567	0.7	-45.4
特別利益	Extraordinary income	0	-100.0	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	4,707	-43.3	5,012	-	1,429	-57.9	2,567	0.7	-45.4
法人税・住民税及び事業税	Income taxes-current	-258	-	-249	-	-254	-	-644	-	-
法人税等調整額	Income taxes-deferred	-10	-	-18	-	-2	-	-6	-	-
当期純利益	Net income	4,976	-46.2	5,281	-	1,687	-51.4	3,219	0.9	-35.3

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)		15/12		16/3		16/9		16/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	80,644	48.5	90,518	46.4	102,558	44.2	107,305	45.2
都市銀行等	City Banks	23,887	14.4	24,495	12.6	26,919	11.6	29,686	12.5
信託銀行	Trust Banks	42,537	25.6	45,775	23.5	51,178	22.1	53,261	22.5
地方銀行・第二地方銀行	Regional Banks	11,057	6.6	16,973	8.7	18,560	8.0	19,758	8.3
保険会社	Insurance companies	-	-	-	-	-	-	-	-
外国銀行	Foreign banks	-	-	-	-	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	-	-	-	-	-	-	-	-
その他	Other	3,162	1.9	3,275	1.7	5,900	2.5	4,600	1.9
社債・流動化	SB & ABS, ABL	85,748	51.5	104,355	53.6	129,415	55.8	129,857	54.8
普通社債	SB	31,400	18.9	31,400	16.1	31,400	13.5	32,700	13.8
流動化	ABS, ABL	54,348	32.7	72,955	37.4	98,015	42.3	97,157	41.0
合計	Total	166,393	100.0	194,873	100.0	231,974	100.0	237,163	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)		15/12		16/3		16/9		16/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	2,000	1.2	2,300	1.2	3,300	1.4	4,300	1.8
長期調達	Long-term borrowings	164,393	98.8	192,573	98.8	228,674	98.6	232,863	98.2
固定金利借入	Fixed interest rate borrowings	5,050	3.0	5,150	2.6	20,382	8.8	26,299	11.1
変動金利借入	Floating interest rate borrowings	73,594	44.2	83,068	42.6	78,876	34.0	76,706	32.3
社債	SB	31,400	18.9	31,400	16.1	31,400	13.5	32,700	13.8
流動化	ABS, ABL	54,348	32.7	72,955	37.4	98,015	42.3	97,157	41.0
合計	Total	166,393	100.0	194,873	100.0	231,974	100.0	237,163	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		15/12	16/3	16/9	16/12
調達金利	Funding rate	3.63	3.18	2.80	2.78
間接	Indirect	2.97	2.78	2.67	2.63
直接	Direct	4.25	3.53	2.90	2.90

※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	1.10	0.95	0.95	0.95
5年スワップレート	5Y SWAP rate	0.22	-0.02	-0.05	0.07
JGB(10年)	10Y JGB	0.27	-0.05	-0.08	0.04

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)		15/12		16/3		16/9		16/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding (L)	366,675	-	374,362	-	391,250	-	399,070	-
期末営業貸付金	Loans outstanding	281,245	-	289,565	-	306,418	-	314,391	-
無担保	Unsecured	252,534	-	262,655	-	282,724	-	292,122	-
有担保	Secured	23,497	-	21,839	-	18,962	-	17,642	-
事業者	Small business	5,214	-	5,070	-	4,732	-	4,627	-
割賦売掛金	Installment receivable	1,307	-	1,194	-	994	-	916	-
支払承諾見返等	Credit guarantee, etc	84,122	-	83,602	-	83,838	-	83,761	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	38,765	-	38,765	-	34,549	-	34,549	-
貸倒発生額合計	① Total write-offs ①	13,976	3.81	18,224	4.87	9,470	2.42	13,991	3.51
増減率	YOY%	-4.8		-6.4		-1.3		0.1	
貸倒発生額	② Write-offs ②	11,403	4.05	14,857	5.13	7,826	2.55	11,562	3.68
増減率	YOY%	1.3		-2.8		-0.8		1.4	
無担保	Unsecured	9,736	3.86	12,576	4.79	6,864	2.43	10,224	3.50
有担保	Secured	1,000	4.26	1,411	6.46	496	2.62	766	4.34
事業者	Small business	665	12.77	869	17.15	465	9.83	570	12.33
割賦売掛金	Installment receivable	257	19.72	310	25.95	102	10.30	139	15.18
支払承諾見返等	Credit guarantee, etc	2,315	2.75	3,056	3.66	1,541	1.84	2,290	2.73
個別貸倒引当金繰入 (個別引当) ※	③ Total provision for specific allowance for doubtful account ※ ③	330	0.09	165	0.04	193	0.05	214	0.05
個別繰入額	④ Provision for specific allowance for doubtful accounts ④	260	0.09	98	0.03	150	0.05	166	0.05
無担保	Unsecured	99	0.04	106	0.04	98	0.03	131	0.04
有担保	Secured	53	0.23	-117	-	-9	-	-72	-
事業者	Small business	106	2.05	110	2.17	62	1.31	107	2.32
支払承諾見返等	Credit guarantee, etc	69	0.08	66	0.08	42	0.05	48	0.06
①+③	①+③	14,306	3.90	18,389	4.91	9,663	2.47	14,205	3.56
増減率	YOY%	-3.4		-6.1		-1.6		-0.7	
②+④	②+④	11,663	4.15	14,956	5.17	7,977	2.60	11,728	3.73
増減率	YOY%	2.7		-2.7		-1.1		0.6	
無担保	Unsecured	9,836	3.90	12,683	4.83	6,962	2.46	10,356	3.55
有担保	Secured	1,054	4.49	1,294	5.93	487	2.57	693	3.93
事業者	Small business	772	14.82	979	19.32	527	11.14	678	14.65
割賦売掛金	Installment receivable	257	19.72	310	25.95	102	10.30	139	15.18
支払承諾見返等	Credit guarantee, etc	2,385	2.84	3,122	3.74	1,583	1.89	2,338	2.79
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	10,297	2.81	14,171	3.79	8,555	2.19	12,749	3.19
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	34,758	9.48	34,549	9.23	33,442	8.55	33,094	8.29

※ 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)

営業債権ベース(Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		15/12		16/3		16/9		16/12		16/12	
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※ (L)	Loans outstanding and Claims in bankruptcy ※1 (L)	313,227	-	321,147	-	336,545	-	343,907	-	312,320	-
無担保ローン	Unsecured loan	252,925	-	263,069	-	283,145	-	292,627	-	262,383	-
無担保ローン以外	Secured loan and Small business loan	60,302	-	58,077	-	53,399	-	51,279	-	49,937	-
4分類開示債権合計	① NPL total	61,562	19.65	61,629	19.19	60,609	18.01	60,561	17.61	60,561	19.39
前年同期比	YOY%	-9.2		-6.2		-2.4		-1.6		-1.6	
破綻先	Loans in legal bankruptcy	31,618	10.09	31,075	9.68	29,790	8.85	29,250	8.51	29,250	9.37
延滞債権	Non-accrual loans	19,728	6.30	20,648	6.43	20,841	6.19	21,470	6.24	21,470	6.87
3ヶ月以上延滞債権	Loans past due for three months or more	3,276	1.05	3,093	0.96	4,054	1.20	4,299	1.25	4,299	1.38
貸出条件緩和債権	Restructured loans	6,938	2.22	6,812	2.12	5,921	1.76	5,542	1.61	5,542	1.77
うち無担保ローン	② Unsecured Loan	21,298	8.42	22,458	8.54	24,023	8.48	25,157	8.60	25,157	9.59
前年同期比	YOY%	-1.3		5.7		15.2		18.1		18.1	
破綻先	Loans in legal bankruptcy	266	0.11	263	0.10	243	0.09	379	0.13	379	0.14
延滞債権	Non-accrual loans	12,037	4.76	13,437	5.11	14,777	5.22	15,844	5.41	15,844	6.04
3ヶ月以上延滞債権	Loans past due for three months or more	3,056	1.21	2,858	1.09	3,862	1.36	4,116	1.41	4,116	1.57
貸出条件緩和債権	Restructured loans	5,938	2.35	5,899	2.24	5,140	1.82	4,817	1.65	4,817	1.84
うち無担保ローン以外	Secured Loan	40,263	66.77	39,171	67.45	36,585	68.51	35,404	69.04	35,404	70.90
前年同期比	YOY%	-12.9		-11.9		-11.3		-12.1		-12.1	
破綻先	Loans in legal bankruptcy	31,352	51.99	30,812	53.05	29,546	55.33	28,871	56.30	28,871	57.81
延滞債権	Non-accrual loans	7,691	12.75	7,210	12.42	6,064	11.36	5,626	10.97	5,626	11.27
3ヶ月以上延滞債権	Loans past due for three months or more	219	0.36	235	0.41	192	0.36	182	0.36	182	0.37
貸出条件緩和債権	Restructured loans	1,000	1.66	912	1.57	781	1.46	724	1.41	724	1.45
期末貸倒引当金	③ Allowance for NPL	64,320	-	63,672	-	61,490	-	60,594	-		
流動	④ Current assets	34,758	-	34,549	-	33,442	-	33,094	-		
固定 ※2	Fixed assets ※	29,562	-	29,122	-	28,048	-	27,499	-		
NPLカバー率(ALL)	③/① Coverage ratio (All)	104.5	-	103.3	-	101.5	-	100.1	-		
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured)	163.2	-	153.8	-	139.2	-	131.6	-		

※1 不良債権には破産更生債権が含まれている為、2016年3月期・第2四半期より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。

※1 Because NPL include claims in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding at the end of each quarter and claims in bankruptcy, which are applicable from the second quarter of the fiscal year ending March 31, 2016.

※2 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

※2 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)		15/12			16/3			16/12		
		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)	89,088	17,388	106,476	89,088	17,388	106,476	58,000	12,434	70,435
発生額・取崩額	Reversal	23,089	3,844	26,934	31,087	4,953	36,040	20,525	3,075	23,600
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	65,998	13,543	79,541	58,000	12,434	70,435	37,475	9,359	46,835

(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)		15/12			16/3			16/12		
		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)	93,405	17,388	110,793	93,405	17,388	110,793	63,438	12,434	75,873
発生額・取崩額 ※	Reversal ※	24,341	3,844	28,186	32,863	4,953	37,816	21,834	3,075	24,909
繰入額(戻入額)	Provisions (Returned)	-	-	-	2,897	-	2,897	-	-	-
期末引当金残高	Allowance (End)	69,063	13,543	82,606	63,438	12,434	75,873	41,604	9,359	50,964

※ 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、2015年12月期182百万円、2016年3月期252百万円、2016年12月期198百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (182million yen in FY2015/12, 252million yen in FY2016/3 and 198million yen in FY2016/12).

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	15/12				16/3				16/12			
	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(%)
=<15.0%	165	26.3	128,322	50.8	170	26.3	132,263	50.4	181	26.2	146,546	50.2
15.0%< =<18.0%	429	68.3	111,326	44.1	446	68.9	118,437	45.1	486	70.2	136,024	46.6
18.0%< =<20.0%	0	0.1	529	0.2	0	0.1	499	0.2	0	0.0	400	0.1
20.0%<	33	5.3	12,355	4.9	31	4.8	11,454	4.4	24	3.5	9,151	3.1
合計 (Total)	628	100.0	252,534	100.0	647	100.0	262,655	100.0	692	100.0	292,122	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	15/12				16/3				16/12			
	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(%)
=<100	195	31.1	12,213	4.8	195	30.2	12,270	4.7	195	28.2	12,291	4.2
100< =<200	69	11.0	10,627	4.2	71	11.1	10,980	4.2	74	10.7	11,347	3.9
200< =<300	75	12.1	19,721	7.8	79	12.3	20,637	7.9	86	12.5	22,420	7.7
300< =<400	52	8.3	18,493	7.3	54	8.4	19,162	7.3	60	8.7	21,152	7.2
400< =<500	103	16.5	48,709	19.3	109	16.9	51,250	19.5	119	17.3	56,088	19.2
500< =<1,000	76	12.2	58,245	23.1	80	12.4	61,303	23.3	92	13.3	70,559	24.2
1,000<	55	8.8	84,522	33.5	57	8.8	87,049	33.1	64	9.3	98,263	33.6
合計 (Total)	628	100.0	252,534	100.0	647	100.0	262,655	100.0	692	100.0	292,122	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)

(百万円/ Millions of Yen)

会計ベース (Off-Balance)

年/決算月 (Fiscal Year)		15/12		16/3		16/9		16/12		16/12			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total Receivable Outstanding	(Millions of Yen)	153,755	2.8	154,950	4.0	155,641	4.8	162,322	5.6	157,919	5.0
割賦売掛金残高		Installment receivable		88,199	6.0	88,971	7.8	89,048	8.1	95,854	8.7	93,010	7.2
営業貸付金残高		Loans (Cash advance)		43,821	-1.3	44,169	-0.8	45,108	1.6	44,977	2.6	43,419	3.6
支払承諾見返		Credit guarantee		21,146	-0.9	21,178	-0.8	20,791	-1.7	20,816	-1.6	20,816	-1.6
その他営業債権		Other		588	8.1	631	13.9	694	21.6	673	14.5	673	14.5
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)	6,197	3.9	6,291	4.5	6,291	2.5	6,295	1.6		
プロパー		Proper		1,816	-2.7	1,813	-2.2	1,806	-1.3	1,802	-0.8		
提携		Affinity		4,380	6.9	4,477	7.4	4,484	4.0	4,492	2.6		
新規発行数	(千枚)	Number of new issue	(Thousand)	340	7.5	501	7.1	236	3.9	354	3.9		
プロパー		Proper		91	14.4	126	11.6	66	6.6	99	8.9		
提携		Affinity		249	5.2	375	5.7	169	2.9	254	2.1		
買上実績	(百万円)	Purchase Results	(Millions of Yen)	472,625	8.9	636,901	8.9	332,473	7.2	506,582	7.2		
包括信用購入あっせん		Shopping		441,790	9.6	595,922	9.6	311,809	7.7	475,752	7.7		
キャッシング		Cashing		30,834	-0.1	40,979	-0.1	20,663	-0.2	30,830	-0.0		
実質平均利回り	(%)	Average Yield	(%)	18.7	0.1	18.8	0.3	18.2	-0.3	18.3	-0.4		

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)		15/12		16/3		16/9		16/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
保証提携数	(先)	Tie-up Banks		134	1	134	1	135	2	137	3
社員数	(人)	N. of Total Employees		1,006	129	1,017	144	1,005	23	1,010	4
正社員数	(人)	N. of Employees (regularly payroll)		419	16	433	30	414	2	425	6
非正社員数	(人)	N. of Employees (temp.)		587	113	584	114	591	21	585	-2

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)		15/12 (9M)		16/3 (12M)		16/9 (6M)		16/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	21,039	3.3	28,358	3.8	14,152	2.5	21,552	13.9	2.4
	信用購入あっせん収益	10,793	7.3	14,559	7.6	7,484	6.3	11,421	7.4	5.8
	営業貸付金利息	4,344	-3.2	5,645	-5.0	2,794	-3.2	4,223	2.7	-2.8
	信用保証収益	950	2.2	1,270	2.0	633	0.3	951	0.6	0.1
	その他	4,950	1.0	6,884	4.5	3,240	-0.2	4,956	3.2	0.1
営業費用	Operating expenses	19,096	2.4	27,245	6.2	12,905	1.1	19,045	12.3	-0.3
	金融費用	1,744	-3.7	2,181	-27.6	839	-39.0	1,182	0.8	-32.2
	貸倒関連費用	2,423	2.0	1,939	-38.5	1,861	29.7	2,556	1.6	5.5
	利息返還関連費用	-	-	2,897	-	-	-	-	-	-
	その他の営業費用	14,928	3.2	20,227	3.7	10,203	2.5	15,306	9.9	2.5
	広告宣伝費	195	11.4	331	9.0	91	-30.5	123	0.1	-36.5
	人件費	3,040	4.6	4,090	5.0	1,969	-1.5	2,955	1.9	-2.8
	その他	11,692	2.7	15,805	3.3	8,142	4.1	12,227	7.9	4.6
営業利益	Operating income	1,943	12.5	1,113	-32.6	1,247	19.1	2,507	1.6	29.1
営業外収益	Non-operating income	46	-98.5	33	-98.9	260	860.7	357	0.2	675.8
営業外費用	Non-operating expenses	2	38.7	6	105.1	30	-	2	0.0	0.3
経常利益	Ordinary income	1,986	-58.7	1,140	-75.3	1,477	37.9	2,862	1.8	44.1
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	1,986	-61.3	1,140	-76.9	1,477	37.9	2,862	1.8	44.1
法人税・住民税及び事業税	Income taxes-current	342	-79.0	356	-74.8	314	-	908	0.6	165.6
法人税等調整額	Income taxes-deferred	-315	-	-1,074	-	-523	-	-713	-	-
当期純利益	Net income	1,959	-43.6	1,858	-47.3	1,687	32.9	2,667	1.7	36.1

14. 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)		15/12		16/3		16/9		16/12			
			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	535,735	4.7	545,569	6.1	563,761	7.5	579,483	100.0	8.2
	アイフル AIFUL		366,675	5.4	374,362	7.0	391,250	8.5	399,070	68.9	8.8
	ライフカード LIFECARD		153,755	2.8	154,950	4.0	155,641	4.8	162,322	28.0	5.6
	ビジネスnext BUSINEXT		42,077	3.2	42,489	3.8	42,872	4.5	43,505	7.5	3.4
営業収益	※2 Total operating revenue	※2	65,649	1.4	87,708	1.6	45,221	4.9	68,330	100.0	4.1
	アイフル AIFUL		41,286	-1.1	55,120	0.4	28,657	5.0	43,563	63.8	5.5
	ライフカード LIFECARD		21,039	3.3	28,358	3.8	14,152	2.5	21,552	31.5	2.4
	ビジネスnext BUSINEXT		1,417	9.5	1,922	9.7	1,078	17.7	1,628	2.4	14.9
経常利益	※2 Total ordinary income	※2	7,272	-45.6	6,860	-	2,905	-39.4	5,292	100.0	-27.2
	アイフル AIFUL		4,707	-41.0	5,012	-	1,429	-57.9	2,567	48.5	-45.4
	ライフカード LIFECARD		1,986	-58.7	1,140	-75.3	1,477	37.9	2,862	54.1	44.1
	ビジネスnext BUSINEXT		335	-24.9	367	-39.3	28	-66.3	-75	-	-
親会社株主に帰属する当期純利益	※2 Total net income attributable to owners of parent	※2	7,234	-45.6	7,044	-	2,900	-40.2	5,124	100.0	-29.2
	アイフル AIFUL		4,976	-46.2	5,281	-	1,687	-51.4	3,219	62.8	-35.3
	ライフカード LIFECARD		1,959	-43.6	1,858	-47.3	1,687	32.9	2,667	52.0	36.1
	ビジネスnext BUSINEXT		314	-30.7	365	-39.4	-26	-	-145	-	-

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)