

2019年3月期 決算データブック

Data Book (Fiscal year ended March, 2019)

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アイフル株式会社

AIFUL CORPORATION

1. 主要利益数値 (Main Indices / Group & AIFUL)

(1) 連結 (Consolidated)

年/決算月 (Fiscal Year)			16/3		17/3		18/3		19/3		20/3(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)	87,708	1.6	91,450	4.3	115,389	26.2	115,328	-0.1	124,300	7.8
営業費用	(百万円)	Operating expenses	(Millions of Yen)	81,032	-35.6	84,440	4.2	112,897	33.7	112,297	-0.5	109,800	-2.2
営業利益	(百万円)	Operating profit	(Millions of Yen)	6,676	-	7,009	5.0	2,492	-64.4	3,031	21.6	14,400	375.1
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	6,860	-	7,399	7.8	2,823	-61.8	4,110	45.6	15,400	274.7
親会社株主に帰属する当期純利益	(百万円)	Profit attributable to owners of parent	(Millions of Yen)	7,044	-	7,276	3.3	3,958	-45.6	9,346	136.1	14,400	54.1
総資産	(百万円)	Total assets	(Millions of Yen)	567,514	1.3	616,651	8.7	682,645	10.7	760,587	11.4	826,600	8.7
純資産	(百万円)	Net assets	(Millions of Yen)	104,250	6.9	111,649	7.1	119,407	6.9	128,016	7.2	142,000	10.9
一株当たり当期純利益	(円)	EPS	(Yen)	14.59	-	15.05	3.2	8.18	-45.6	19.32	136.2	29.77	54.1
一株当たり純資産	(円)	BPS	(Yen)	214.16	6.8	228.94	6.9	236.13	3.1	256.45	8.6	284.62	11.0
自己資本比率	(%)	Equity ratio	(%)	18.2	0.9	18.0	-0.2	16.7	-1.3	16.3	-0.4	16.7	0.4
総資産経常利益率	(%)	ROA	(%)	1.2	7.6	1.2	0.0	0.4	-0.8	0.6	0.2	2.0	1.4
自己資本当期純利益率	(%)	ROE	(%)	7.0	38.8	6.8	-0.2	3.5	-3.3	7.8	4.3	11.1	3.3

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

(2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			16/3		17/3		18/3		19/3		20/3(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)	55,120	0.4	58,339	5.8	64,663	10.8	70,991	9.8	76,200	7.3
営業費用	(百万円)	Operating expenses	(Millions of Yen)	51,420	-48.1	54,751	6.5	64,296	17.4	70,523	9.7	64,700	-8.3
営業利益	(百万円)	Operating profit	(Millions of Yen)	3,700	-	3,587	-3.0	366	-89.8	468	27.9	11,400	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	5,012	-	4,090	-18.4	979	-76.1	1,519	55.1	12,500	722.9
当期純利益	(百万円)	Profit	(Millions of Yen)	5,281	-	4,823	-8.7	2,437	-49.5	5,208	113.7	12,800	145.8
総資産	(百万円)	Total assets	(Millions of Yen)	407,139	-8.5	439,840	8.0	500,262	13.7	556,450	11.2	607,900	9.2
純資産	(百万円)	Net assets	(Millions of Yen)	78,883	7.0	83,919	6.4	85,548	1.9	91,200	6.6	103,800	13.8
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	483,794	0.1	484,619	0.2	484,620	0.0	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	10.94	-	9.98	-8.8	5.04	-49.5	10.77	113.7	26.46	145.7
一株当たり純資産	(円)	BPS	(Yen)	161.63	6.9	171.61	6.2	176.38	2.8	188.07	6.6	214.12	13.9
自己資本比率	(%)	Equity ratio	(%)	19.2	2.8	18.9	-0.3	17.1	-1.8	16.3	-0.8	17.0	0.7
総資産経常利益率	(%)	ROA	(%)	1.2	10.6	1.0	-0.2	0.2	-0.8	0.3	0.1	2.2	1.9
自己資本当期純利益率	(%)	ROE	(%)	7.0	51.2	6.0	-1.0	2.9	-3.1	5.9	3.0	13.2	7.3

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

注1: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note 1: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

注2: 2018年3月期よりROAを総資産経常利益率に変更しております。また、過去数値においても同様の基準に合わせて変更しております。

Note 2: Calculation of ROA has been changed to ratio of ordinary profit to total assets from the fiscal year ended March 31, 2018. Therefore, the same changes are applied to past year figures.

注3: 2019年3月期より関連会社であるあんしん保証株式会社を持分法の適用範囲に含めております。

Note 3: Anshin Guarantor Service Co., Ltd., affiliated company, has been included in the scope of equity method affiliated from the fiscal year ended March 31, 2019.

2. グループ合計営業実績 (Operating Results / Group Total)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3		19/3	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計	(百万円) Total receivable outstanding (Millions of Yen)	545,569	6.1	591,528	8.4	665,669	12.5	735,219	10.4	707,457	10.3
営業貸付金残高	Loans outstanding	376,224	7.5	412,649	9.7	472,018	14.4	521,823	10.6	457,785	10.9
無担保ローン	Unsecured	306,601	12.1	346,411	13.0	404,056	16.6	445,866	10.3	421,078	11.8
有担保ローン	Secured	28,139	-19.4	24,044	-14.6	20,923	-13.0	20,285	-3.1	20,285	-3.1
事業者ローン	Small business	41,483	-0.0	42,192	1.7	47,037	11.5	55,670	18.4	16,420	7.5
割賦売掛金残高	Installment receivables	90,166	6.9	97,134	7.7	100,460	3.4	104,645	4.2	101,584	4.5
支払承諾見返	Guarantee	73,411	-0.6	75,747	3.2	86,465	14.1	101,007	16.8	140,343	12.4
信用保証事業	Credit guarantee business	68,573	1.5	72,203	5.3	83,734	16.0	98,971	18.2	138,307	13.2
その他	Other	4,838	-23.8	3,543	-26.8	2,730	-23.0	2,036	-25.4	2,036	-25.4
その他営業債権	Other	5,767	-3.8	5,997	4.0	6,725	12.1	7,744	15.1	7,744	15.1
口座数(残高あり)	(千件) N. of customer accounts (Thousand)	861	4.5	916	6.4	1,299	41.7	1,437	10.7		
無担保ローン	Unsecured	821	5.1	879	7.0	1,259	43.3	1,394	10.7		
有担保ローン	Secured	11	-19.8	9	-18.8	7	-16.9	6	-17.3		
事業者ローン	Small business	28	1.2	28	0.7	32	12.3	36	14.7		
クレジットカード会員数	(千件) Credit card holders (Thousand)	6,291	4.5	5,883	-6.5	5,771	-1.9	5,777	0.1		
新規顧客件数	(件) New accounts (Number)	185,908	18.6	188,168	1.2	423,106	124.9	322,401	-23.8		
無担保ローン	Unsecured	180,666	18.0	182,604	1.1	415,738	127.7	314,098	-24.4		
有担保ローン	Secured	275	1.5	220	-20.0	266	20.9	333	25.2		
事業者ローン	Small business	4,967	50.5	5,344	7.6	7,102	32.9	7,970	12.2		
新規クレジットカード発券数	(千枚) New credit cards issued (Thousand)	501	7.1	512	2.2	517	0.8	513	-0.7		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	2,481	174	2,489	8	3,497	1,008	3,177	-320
正社員数	N. of employees (regularly payroll)	1,433	83	1,473	40	2,503	1,030	2,273	-230
非正社員数	N. of employees (temp.)	1,048	91	1,016	-32	994	-22	904	-90

注1:「営業債権ベース(Including off-balance)」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。
 Note1: "Including off-balance" is Receivable outstanding including off-balance sheet amount due to securitization.

注2: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。
 Note2: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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)		16/3		17/3		18/3		19/3		
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	87,708	1.6	91,450	4.3	115,389	26.2	115,328	17.1	-0.1
営業貸付金利息	Interest on operating loans	44,255	1.1	47,869	8.2	56,305	17.6	65,456	9.7	16.3
無担保ローン	Unsecured	37,705	5.2	42,892	13.8	51,949	21.1	61,058	9.1	17.5
有担保ローン	Secured	4,483	-19.5	3,206	-28.5	2,597	-19.0	2,285	0.3	-12.0
事業者ローン	Small business	2,066	-11.7	1,769	-14.4	1,758	-0.6	2,112	0.3	20.2
信用購入あっせん収益	Revenue from installment receivable	14,608	7.7	15,436	5.7	16,038	3.9	16,472	2.4	2.7
信用保証収益	Revenue from credit guarantee	12,491	9.7	12,494	0.0	12,992	4.0	13,953	2.1	7.4
その他の営業収益	Other operating revenue	16,352	-7.3	15,650	-4.3	30,052	92.0	19,446	2.9	-35.3
買取債権回収高	Collection from purchased receivable	2,142	0.3	2,096	-2.1	2,074	-1.1	1,709	0.3	-17.6
償却債権取立益	Recoveries of written off claims	6,021	-22.2	5,678	-5.7	6,411	12.9	6,320	0.9	-1.4
その他	Other	8,189	5.5	7,874	-3.8	21,566	173.9	11,416	1.7	-47.1
営業費用	Operating expenses	81,032	-35.6	84,440	4.2	112,897	33.7	112,297	16.6	-0.5
金融費用	Financial expenses	7,780	-9.6	8,030	3.2	7,560	-5.9	7,949	1.2	5.1
売上原価	Cost of sales	1,609	-7.1	1,537	-4.5	12,815	733.4	1,298	0.2	-89.9
債権買取原価	Cost of purchased receivable	1,351	-12.0	1,476	9.3	1,497	1.5	1,166	0.2	-22.1
その他	Other	258	30.8	61	-76.3	11,317	-	131	0.0	-98.8
貸倒関連費用	Credit cost	16,126	621.6	20,744	28.6	20,497	-1.2	30,628	4.5	49.4
貸倒損失	Bad debt write offs	21,561	-5.8	20,816	-3.5	22,651	8.8	25,923	3.8	14.4
利息返還関連費用	Expenses for interest repayment	2,897	-95.5	-	-	12,384	-	11,501	1.7	-7.1
利息返還金	Interest repayment	32,610	9.1	28,545	-12.5	22,484	-21.2	12,704	1.9	-43.5
その他の営業費用	Other operating expenses (SG & A)	52,617	6.1	54,127	2.9	59,638	10.2	60,919	9.0	2.1
広告宣伝費	Advertising expenses	3,637	5.0	3,450	-5.1	3,592	4.1	2,675	0.4	-25.5
人件費	Personnel expenses	13,761	2.6	14,270	3.7	15,680	9.9	16,540	2.5	5.5
その他	Other	35,218	7.6	36,406	3.4	40,365	10.9	41,702	6.2	3.3
営業利益	Operating profit (loss)	6,676	-	7,009	5.0	2,492	-64.4	3,031	0.4	21.6
営業外収益	Non-operating income	220	-93.0	557	152.8	359	-35.5	1,145	0.2	218.3
営業外費用	Non-operating expenses	35	-49.1	168	372.3	28	-83.0	66	0.0	131.9
経常利益	Ordinary profit (loss)	6,860	-	7,399	7.8	2,823	-61.8	4,110	0.6	45.6
特別利益	Extraordinary income	-	-	-	-	703	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	690	0.1	-
税引前利益	Profit (loss) before income taxes	6,860	-	7,399	7.8	3,527	-52.3	3,420	0.5	-3.0
法人税・住民税及び事業税	Income taxes-current	179	-69.2	440	145.3	437	-0.8	858	0.1	96.2
法人税等調整額	Income taxes-deferred	-363	-	-318	-	144	-	-5,621	-	-
当期純利益	Profit (loss)	7,044	-	7,276	3.3	2,945	-59.5	8,183	1.2	177.8
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-	-	-	-	-1,012	-	-1,162	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	7,044	-	7,276	3.3	3,958	-45.6	9,346	1.4	136.1

注1: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note 1: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

注2: 2019年3月期第2四半期より過去数値のうち、「信用購入あっせん収益」に含まれていた一部収益を「その他の営業収益」に組み替えております。

Note 2: A certain amount of Revenue previously recognized as Revenue from installment receivable has been retrospectively reclassified as Other operating revenue from the Second quarter of fiscal year ended March 31, 2019.

注3: 2019年3月期より関連会社であるあんしん保証株式会社を持分法の適用範囲に含めております。

Note 3: Anshin Guarantor Service Co., Ltd., affiliated company, has been included in the scope of equity method affiliated from the fiscal year ended March 31, 2019.

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

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	177,660	57.0	192,523	52.1	241,033	55.3	244,823	49.6
都市銀行等	City banks etc.	24,495	7.9	27,831	7.5	31,500	7.2	33,686	6.8
信託銀行	Trust banks	67,675	21.7	66,910	18.1	79,717	18.3	60,510	12.3
地方銀行・第二地方銀行	Regional banks	19,473	6.3	25,684	7.0	40,510	9.3	58,982	12.0
その他	Other	66,017	21.2	72,096	19.5	89,303	20.5	91,644	18.6
社債・流動化	SB & ABS, ABL	133,799	43.0	176,890	47.9	194,487	44.7	248,310	50.4
普通社債	SB	31,400	10.1	32,700	8.9	8,500	2.0	27,615	5.6
流動化	ABS, ABL	102,399	32.9	144,190	39.0	185,987	42.7	220,695	44.8
合計	Total	311,460	100.0	369,414	100.0	435,520	100.0	493,134	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)		16/3		17/3		18/3		19/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	67,990	21.8	81,010	21.9	91,625	21.0	94,962	19.3
長期調達	Long-term borrowings	243,470	78.2	288,404	78.1	343,895	79.0	398,171	80.7
固定金利借入	Fixed interest rate borrowings	7,608	2.4	37,290	10.1	62,747	14.4	70,552	14.3
変動金利借入	Floating interest rate borrowings	102,062	32.8	81,623	22.1	94,960	21.8	87,709	17.8
社債・流動化	SB & ABS, ABL	133,799	43.0	169,490	45.9	186,187	42.8	239,910	48.7
普通社債(固定)	SB (Fixed interest rate)	31,400	10.1	32,700	8.9	8,500	2.0	27,615	5.6
流動化(固定)	ABS, ABL (Fixed interest rate)	20,000	6.4	45,000	12.2	75,003	17.2	70,705	14.3
流動化(変動)	ABS, ABL (Floating interest rate)	82,399	26.5	91,790	24.8	102,683	23.6	141,589	28.7
合計	Total	311,460	100.0	369,414	100.0	435,520	100.0	493,134	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		16/3	17/3	18/3	19/3
調達金利	Funding rate	2.77	2.37	1.87	1.64
間接	Indirect	2.19	2.08	2.17	1.90
直接	Direct	3.54	2.69	1.50	1.39

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

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
		(L)	(L)		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims provable in bankruptcy ※1	(L)	408,171	-	441,835	-	499,618	-	548,560	-
無担保ローン		Unsecured loan		307,015	-	346,917	-	404,816	-	446,961	-
無担保ローン以外		Secured loan and Small business loan		101,155	-	94,918	-	94,801	-	101,599	-
4分類開示債権合計	①	NPL total	①	66,158	16.21	66,401	15.03	71,515	14.31	79,294	14.46
前年同期比		前年同期比	YOY%	-6.1		0.4		7.7		10.9	
破綻先		Loans in legal bankruptcy		31,105	7.62	28,712	6.50	27,147	5.43	26,167	4.77
延滞債権		Non-accrual loans		22,263	5.45	25,530	5.78	28,314	5.67	33,118	6.04
3ヶ月以上延滞債権		Loans past due for three months or more		3,349	0.82	4,407	1.00	5,792	1.16	7,043	1.28
貸出条件緩和債権		Restructured loans		9,439	2.31	7,750	1.75	10,261	2.05	12,965	2.36
うち無担保ローン	②	Unsecured loan	②	25,326	8.25	30,207	8.71	37,904	9.36	46,575	10.42
前年同期比		前年同期比	YOY%	6.8		19.3		25.5		22.9	
破綻先		Loans in legal bankruptcy		283	0.09	361	0.10	531	0.13	711	0.16
延滞債権		Non-accrual loans		13,892	4.52	18,819	5.42	22,409	5.54	27,194	6.08
3ヶ月以上延滞債権		Loans past due for three months or more		3,095	1.01	4,142	1.19	5,589	1.38	6,798	1.52
貸出条件緩和債権		Restructured loans		8,054	2.62	6,884	1.98	9,374	2.32	11,870	2.66
うち無担保ローン以外		Secured loan and Small business loan		40,832	40.37	36,193	38.13	33,611	35.45	32,719	32.20
前年同期比		前年同期比	YOY%	-12.6		-11.4		-7.1		-2.7	
破綻先		Loans in legal bankruptcy		30,821	30.47	28,351	29.87	26,616	28.08	25,456	25.06
延滞債権		Non-accrual loans		8,371	8.28	6,711	7.07	5,904	6.23	5,923	5.83
3ヶ月以上延滞債権		Loans past due for three months or more		253	0.25	264	0.28	203	0.21	244	0.24
貸出条件緩和債権		Restructured loans		1,385	1.37	866	0.91	887	0.94	1,095	1.08
期末貸倒引当金	③	Allowance for NPL	③	72,643	-	70,172	-	66,959	-	70,469	-
流動	④	Current assets	④	43,188	-	42,971	-	41,344	-	46,135	-
固定 ※2		Non-current assets ※2		29,455	-	27,200	-	25,614	-	24,333	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	109.8	-	105.7	-	93.6	-	88.9	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	170.5	-	142.3	-	109.1	-	99.1	-

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

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

※2 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).

注:2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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 (Operating Results / AIFUL)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
			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)	374,362	7.0	408,259	9.1	454,316	11.3	503,382	10.8
営業貸付金残高	Loans outstanding	289,565	9.5	322,087	11.2	360,031	11.8	396,540	10.1
無担保ローン	Unsecured	262,655	14.5	301,063	14.6	341,777	13.5	379,317	11.0
有担保ローン	Secured	21,839	-25.4	16,447	-24.7	12,403	-24.6	9,306	-25.0
事業者ローン	Small business	5,070	-13.9	4,575	-9.8	5,850	27.9	7,915	35.3
支払承諾見返	Guarantee	78,466	0.4	80,039	2.0	87,970	9.9	99,694	13.3
信用保証事業	Credit guarantee business	73,628	2.6	76,495	3.9	85,239	11.4	97,658	14.6
その他	Other	4,838	-23.8	3,543	-26.8	2,730	-23.0	2,036	-25.4
割賦売掛金残高	Installment receivables	1,194	-34.4	857	-28.2	503	-41.3	402	-20.1
その他	Other	5,136	-5.6	5,275	2.7	5,811	10.2	6,745	16.1
口座数	(千件) N.of customer accounts (Thousand)	664	8.3	721	8.7	802	11.2	876	9.2
無担保ローン	Unsecured	647	9.3	707	9.3	788	11.4	861	9.3
有担保ローン	Secured	10	-21.5	8	-20.1	6	-19.1	5	-21.5
事業者ローン	Small business	5	-13.2	5	-3.2	6	32.1	9	33.1
新規顧客件数	(件) New accounts (Number)	180,805	18.0	182,778	1.1	197,826	8.2	199,637	0.9
無担保ローン	Unsecured	180,666	18.0	182,604	1.1	197,565	8.2	199,353	0.9
実質平均利回り ※	(%) Average yield ※ (%)	15.2	0.4	14.7	-0.5	14.7	0.0	14.8	0.1

※ 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

19/3	
	増減率(yoy%)
490,247	11.5
370,034	11.2
355,907	12.8
9,306	-25.0
4,820	0.9
113,064	12.3
111,028	13.4
2,036	-25.4
402	-20.1
6,745	16.1

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
			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	894	62	910	16	900	-10	880	-20
有人店舗	Staffed branches	25	0	25	0	25	0	24	-1
無人店舗	Unstaffed branches	869	62	885	16	875	-10	856	-19
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	90,443	3,240	94,309	3,866	99,525	5,216	101,583	2,058
自社ATM	AIFUL ATMs	492	2	473	-19	469	-4	462	-7
自社ATM以外	Other	89,951	3,238	93,836	3,885	99,056	5,220	101,121	2,065
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	136	0	139	3	139	0	144	5
社員数	(人) N. of total employees	1,384	23	1,420	36	1,444	24	1,398	-46
正社員数	N. of employees (regularly payroll)	955	52	1,019	64	1,057	38	1,044	-13
非正社員数	N. of employees (temp.)	429	-29	401	-28	387	-14	354	-33

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

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/3 (12M)		17/3 (12M)		18/3 (12M)		19/3 (12M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	55,120	0.4	58,339	5.8	64,663	10.8	70,991	15.3	9.8
営業貸付金利息	Interest on operating loans	36,856	2.0	40,292	9.3	45,881	13.9	51,960	11.2	13.2
無担保ローン	Unsecured	32,086	7.2	37,318	16.3	43,510	16.6	50,026	10.8	15.0
有担保ローン	Secured	3,918	-23.9	2,547	-35.0	1,862	-26.9	1,325	0.3	-28.8
事業者ローン	Small business	852	-20.0	426	-49.9	507	18.9	608	0.1	19.8
信用保証収益	Revenue from credit guarantee	11,221	10.7	11,106	-1.0	10,976	-1.2	11,246	2.4	2.5
信用購入あっせん収益	Revenue from installment receivable	17	-48.2	20	14.2	19	-4.8	13	0.0	-28.0
その他の営業収益	Other operating revenue	7,024	-18.3	6,919	-1.5	7,785	12.5	7,770	1.7	-0.2
償却債権取立益	Recoveries of written off claims	5,789	-23.2	5,415	-6.5	6,126	13.1	5,925	1.3	-3.3
その他	Other	1,235	16.7	1,504	21.8	1,659	10.3	1,845	0.4	11.2
営業費用	Operating expenses	51,420	-48.1	54,751	6.5	64,296	17.4	70,523	15.2	9.7
金融費用	Financial expenses	6,290	-13.5	6,369	1.3	5,841	-8.3	5,843	1.3	0.0
貸倒関連費用	Credit cost	14,171	-	16,724	18.0	13,281	-20.6	22,060	4.7	66.1
貸倒損失	Bad debt write-offs	18,224	-6.4	17,574	-3.6	18,012	2.5	18,947	4.1	5.2
利息返還関連費用	Expenses for Interest repayment	-	-	-	-	12,384	-	10,354	2.2	-16.4
利息返還金	Interest repayment	31,087	9.0	27,006	-13.1	21,221	-21.4	11,790	2.5	-44.4
その他の営業費用	Other operating expenses (SG & A)	30,958	6.6	31,658	2.3	32,788	3.6	32,264	6.9	-1.6
広告宣伝費	Advertising expenses	3,031	1.5	3,000	-1.0	2,980	-0.7	2,330	0.5	-21.8
人件費	Personnel expenses	8,843	-3.2	9,420	6.5	9,651	2.4	10,084	2.2	4.5
その他	Other	19,084	12.8	19,236	0.8	20,157	4.8	19,849	4.3	-1.5
営業利益	Operating profit (loss)	3,700	-	3,587	-3.0	366	-89.8	468	0.1	27.9
営業外収益	Non-operating income	1,343	-42.5	642	-52.2	657	2.4	1,070	0.2	62.8
営業外費用	Non-operating expenses	31	-94.7	139	350.2	44	-68.2	19	0.0	-55.7
経常利益	Ordinary profit (loss)	5,012	-	4,090	-18.4	979	-76.1	1,519	0.3	55.1
特別利益	Extraordinary income	-	-	-	-	703	-	1	0.0	-99.8
特別損失	Extraordinary losses	-	-	-	-	-	-	691	0.1	-
税引前利益	Profit (loss) before income taxes	5,012	-	4,090	-18.4	1,683	-58.8	829	0.2	-50.7
法人税・住民税及び事業税	Income taxes-current	-249	-	-725	-	-736	-	-655	-0.1	-
法人税等調整額	Income taxes-deferred	-18	-	-7	-	-17	-	-3,723	-0.8	-
当期純利益	Profit (loss)	5,281	-	4,823	-8.7	2,437	-49.5	5,208	1.1	113.7

注：2019年3月期第2四半期より過去数値のうち、「信用購入あっせん収益」に含まれていた一部収益を「その他の営業収益」に組み替えております。

Note: A certain amount of revenue previously recognized as Revenue from installment receivable has been retrospectively reclassified as Other operating revenue from the Second quarter of fiscal year ended March 31, 2019.

8. アイフル資金調達状況 (Funding / AIFUL)

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		16/3		17/3		18/3		19/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	90,518	46.4	106,551	43.5	152,870	50.1	146,808	42.3
都市銀行等	City banks etc.	24,495	12.6	27,831	11.4	31,500	10.3	30,686	8.8
信託銀行	Trust banks	45,775	23.5	51,210	20.9	69,217	22.7	47,100	13.6
地方銀行・第二地方銀行	Regional banks	16,973	8.7	21,684	8.8	34,676	11.4	49,646	14.3
その他	Other	3,275	1.7	5,825	2.4	17,475	5.7	19,375	5.6
社債・流動化	SB & ABS, ABL	104,355	53.6	138,661	56.5	152,272	49.9	200,606	57.7
普通社債	SB	31,400	16.1	32,700	13.3	8,500	2.8	27,615	7.9
流動化	ABS, ABL	72,955	37.4	105,961	43.2	143,772	47.1	172,991	49.8
合計	Total	194,873	100.0	245,212	100.0	305,142	100.0	347,414	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)		16/3		17/3		18/3		19/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
短期調達	Short-term borrowings	2,300	1.2	5,300	2.2	7,000	2.3	6,900	2.0
長期調達	Long-term borrowings	192,573	98.8	239,912	97.8	298,142	97.7	340,514	98.0
固定金利借入	Fixed interest rate borrowings	5,150	2.6	31,998	13.0	60,389	19.8	66,885	19.3
変動金利借入	Floating interest rate borrowings	83,068	42.6	69,253	28.2	85,480	28.0	73,022	21.0
社債	SB	31,400	16.1	32,700	13.3	8,500	2.8	27,615	7.9
流動化	ABS, ABL	72,955	37.4	105,961	43.2	143,772	47.1	172,991	49.8
合計	Total	194,873	100.0	245,213	100.0	305,142	100.0	347,414	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		16/3	17/3	18/3	19/3
調達金利	Funding rate	3.18	2.67	1.86	1.54
間接	Indirect	2.78	2.56	2.44	1.99
直接	Direct	3.53	2.76	1.27	1.21

※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	0.95	0.95	1.00	1.00
5年スワップレート	5Y SWAP rate	-0.02	0.11	0.11	-0.05
JGB (10年)	10Y JGB	-0.05	0.07	0.04	-0.10

9. アイフル貸倒の状況 (Credit Cost / AIFUL)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total receivable outstanding (L)	374,362	-	408,259	-	454,316	-	503,382	-
期末営業貸付金	Loans outstanding	289,565	-	322,087	-	360,031	-	396,540	-
無担保	Unsecured	262,655	-	301,063	-	341,777	-	379,317	-
有担保	Secured	21,839	-	16,447	-	12,403	-	9,306	-
事業者	Small business	5,070	-	4,575	-	5,850	-	7,915	-
割賦売掛金	Installment receivables	1,194	-	857	-	503	-	402	-
支払承諾見返等	Credit guarantee, etc.	83,602	-	85,314	-	93,781	-	106,440	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	38,765	-	34,549	-	33,554	-	28,913	-
貸倒発生額合計	① Total bad debt ①	18,224	4.87	17,574	4.30	18,012	3.96	18,947	3.76
増減率	YOY%	-6.4		-3.6		2.5		5.2	
貸倒発生額	② Loans outstanding ②	14,857	5.13	14,508	4.50	14,828	4.12	15,742	3.97
増減率	YOY%	-2.8		-2.4		2.2		6.2	
無担保	Unsecured	12,576	4.79	12,924	4.29	13,654	4.00	14,906	3.93
有担保	Secured	1,411	6.46	905	5.50	767	6.19	465	5.01
事業者	Small business	869	17.15	678	14.83	406	6.95	369	4.67
割賦売掛金	Installment receivables	310	25.95	166	19.37	258	51.31	45	11.24
支払承諾見返等	Credit guarantee, etc.	3,056	3.66	2,900	3.40	2,925	3.12	3,160	2.97
個別貸倒引当金繰入 (個別引当) ※	③ Total provision for specific allowance for doubtful account ※ ③	165	0.04	143	0.04	-86	-	-151	-
個別繰入額	④ Loans outstanding ④	98	0.03	82	0.03	-180	-	-253	-0.06
無担保	Unsecured	106	0.04	147	0.05	254	0.07	364	0.10
有担保	Secured	-117	-	-164	-	-507	-	-732	-
事業者	Small business	110	2.17	100	2.19	72	1.23	114	1.45
支払承諾見返等	Credit guarantee, etc.	66	0.08	60	0.07	93	0.10	102	0.10
①+③	①+③	18,389	4.91	17,717	4.34	17,926	3.95	18,795	3.73
増減率	YOY%	-6.1		-3.7		1.2		4.9	
②+④	②+④	14,956	5.17	14,591	4.53	14,648	4.07	15,488	3.91
増減率	YOY%	-2.7		-2.4		0.4		5.7	
無担保	Unsecured	12,683	4.83	13,071	4.34	13,909	4.07	15,270	4.03
有担保	Secured	1,294	5.93	740	4.50	259	2.09	-266	-
事業者	Small business	979	19.32	778	17.02	478	8.18	484	6.12
割賦売掛金	Installment receivables	310	25.95	166	19.37	258	51.31	45	11.24
支払承諾見返等	Credit guarantee, etc.	3,122	3.74	2,960	3.47	3,019	3.22	3,262	3.07
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	14,171	3.79	16,724	4.10	13,281	2.92	22,060	4.38
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	34,549	9.23	33,554	8.22	28,913	6.36	32,178	6.39

※ 個別貸倒引当金繰入 = 破産更生債権(有担保) + 民事再生債権

※ Provision for specific allowance doubtful accounts = Loans with legal bankruptcy (secured) + Loans with civil rehabilitation law.

10. アイフル不良債権の状況(金融庁「4分類」)(NPL of AIFUL defined by FSA)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3	
					/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※1	(L)	Loans outstanding and Claims provable in bankruptcy ※1	(L)	321,147	-	351,058	-	387,462	-	412,337	-
無担保ローン		Unsecured loan		263,069	-	301,568	-	342,537	-	380,411	-
無担保ローン以外		Secured loan and Small business loan		58,077	-	49,489	-	44,924	-	31,925	-
4分類開示債権合計	①	NPL total	①	61,629	19.19	61,368	17.48	65,038	16.79	60,376	14.64
前年同期比		YOY%		-6.2		-0.4		6.0		-7.2	
破綻先		Loans in legal bankruptcy		31,075	9.68	28,686	8.17	27,092	6.99	15,321	3.72
延滞債権		Non-accrual loans		20,648	6.43	23,582	6.72	25,950	6.70	29,836	7.24
3ヶ月以上延滞債権		Loans past due for three months or more		3,093	0.96	4,122	1.17	4,959	1.28	5,756	1.40
貸出条件緩和債権		Restructured loans		6,812	2.12	4,976	1.42	7,035	1.82	9,462	2.29
うち無担保ローン	②	Unsecured loan	②	22,458	8.54	26,867	8.91	33,429	9.76	41,199	10.83
前年同期比		YOY%		5.7		19.6		24.4		23.2	
破綻先		Loans in legal bankruptcy		263	0.10	344	0.11	496	0.15	674	0.18
延滞債権		Non-accrual loans		13,437	5.11	18,340	6.08	21,857	6.38	26,491	6.96
3ヶ月以上延滞債権		Loans past due for three months or more		2,858	1.09	3,870	1.28	4,777	1.39	5,535	1.46
貸出条件緩和債権		Restructured loans		5,899	2.24	4,311	1.43	6,296	1.84	8,498	2.23
うち無担保ローン以外		Secured loan and Small business loan		39,171	67.45	34,500	69.71	31,609	70.36	19,177	60.07
前年同期比		YOY%		-11.9		-11.9		-8.4		-39.3	
破綻先		Loans in legal bankruptcy		30,812	53.05	28,341	57.27	26,595	59.20	14,646	45.88
延滞債権		Non-accrual loans		7,210	12.42	5,241	10.59	4,092	9.11	3,344	10.48
3ヶ月以上延滞債権		Loans past due for three months or more		235	0.41	251	0.51	182	0.41	221	0.69
貸出条件緩和債権		Restructured loans		912	1.57	665	1.35	738	1.64	964	3.02
期末貸倒引当金	③	Allowance for NPL	③	63,672	-	60,567	-	54,378	-	46,105	-
流動	④	Current assets	④	34,549	-	33,554	-	28,913	-	32,178	-
固定 ※2		Non-current assets ※2		29,122	-	27,012	-	25,465	-	13,927	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	103.3	-	98.7	-	83.6	-	76.4	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	153.8	-	124.9	-	86.5	-	78.1	-

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

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

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

NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

11. 利息返還関連引当金の内訳 (Allowances Related to Loss on Interest Repayment)

(1)単体の利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / Non-consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3			18/3			19/3		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	58,000	12,434	70,435	30,994	8,663	39,657	22,158	2,238	24,396
発生額・取崩額	Withdraw amount	27,006	3,771	30,778	21,221	2,665	23,887	11,790	1,441	13,232
繰入額(戻入額)	Provisions (Reversal)	-	-	-	12,384	(3,759)	8,625	10,354	1,737	12,092
期末引当金残高	Allowance (End)	30,994	8,663	39,657	22,158	2,238	24,396	20,722	2,534	23,256

(2)連結の利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3			18/3			19/3		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	63,438	12,434	75,873	34,640	8,663	43,303	24,331	2,238	26,569
発生額・取崩額 ※	Withdraw amount ※	28,798	3,771	32,570	22,692	2,665	25,358	12,869	1,441	14,311
繰入額(戻入額)	Provisions (Reversal)	-	-	-	12,384	(3,759)	8,625	11,501	1,737	13,239
期末引当金残高	Allowance (End)	34,640	8,663	43,303	24,331	2,238	26,569	22,963	2,534	25,497

※ 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、2017年3月期 253百万、2018年3月期 208百万、2019年3月期 164百万円が含まれております。

※ Withdraw amount of allowance for doubtful accounts at LIFE CARD is included in withdraw amount of provision for loss on interest repayment (253 million yen in FY2017/3, 208 million yen in FY2018/3 and 164 million yen in FY2019/3).

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

営業債権ベース(Including off-balance)

(1) 貸付利率別残高構成(Breakdown by interest rate)

年/決算月(Fiscal Year)	17/3				18/3				19/3			
	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(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
貸付利率/ Interest rate												
<=15.0%	187	26.5	152,709	50.7	209	26.6	173,176	50.7	225	26.2	188,807	49.8
15.0%< <=18.0%	497	70.3	139,344	46.3	561	71.2	161,550	47.3	622	72.2	184,769	48.7
18.0%< <=20.0%	0	0.0	379	0.1	0	0.0	283	0.1	0	0.0	237	0.1
20.0%<	22	3.2	8,628	2.9	17	2.2	6,766	2.0	13	1.6	5,503	1.5
合計 (Total)	707	100.0	301,063	100.0	788	100.0	341,777	100.0	861	100.0	379,317	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	17/3				18/3				19/3			
	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(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
千円/ Thousands of yen												
<=100	198	28.0	12,651	4.2	214	27.2	13,962	4.1	229	26.6	15,162	4.0
100< <=200	76	10.8	11,631	3.9	84	10.7	12,870	3.8	91	10.7	14,060	3.7
200< <=300	88	12.5	22,944	7.6	98	12.5	25,519	7.5	105	12.2	27,259	7.2
300< <=400	61	8.7	21,575	7.2	69	8.8	24,570	7.2	76	8.9	27,081	7.1
400< <=500	120	17.0	56,150	18.7	133	16.9	62,464	18.3	143	16.6	67,009	17.7
500< <=1,000	95	13.6	73,309	24.4	111	14.1	85,399	25.0	128	15.0	98,770	26.0
1,000<	67	9.6	102,799	34.1	77	9.8	116,990	34.2	85	10.0	129,973	34.3
合計 (Total)	707	100.0	301,063	100.0	788	100.0	341,777	100.0	861	100.0	379,317	100.0

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

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

会計ベース(On-balance)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3		19/3			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total receivable outstanding	(Millions of Yen)	154,950	4.0	163,571	5.6	169,632	3.7	173,153	2.1	168,715	2.2
割賦売掛金残高		Installment receivables		88,971	7.8	96,276	8.2	99,956	3.8	104,242	4.3	101,182	4.6
営業貸付金残高		Loans (Cash advance)		44,169	-0.8	45,564	3.2	46,728	2.6	44,849	-4.0	43,471	-4.2
支払承諾見返		Credit guarantee		21,178	-0.8	21,007	-0.8	22,032	4.9	23,063	4.7	23,063	4.7
その他営業債権		Other		631	13.9	722	14.5	914	26.5	998	9.2	998	9.2
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)	6,291	4.5	5,883	-6.5	5,771	-1.9	5,777	0.1		
プロパー		Proper		1,813	-2.2	1,795	-1.0	1,739	-3.1	1,700	-2.2		
提携		Affinity		4,477	7.4	4,088	-8.7	4,032	-1.4	4,077	1.1		
新規発行数	(千枚)	Number of new issue	(Thousand)	501	7.1	512	2.2	517	0.8	513	-0.7		
プロパー		Proper		126	11.6	136	7.9	154	13.4	113	-26.3		
提携		Affinity		375	5.7	376	0.2	362	-3.7	399	10.2		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	636,901	8.9	681,362	7.0	696,435	2.2	697,854	0.2		
包括信用購入あっせん		Shopping		595,922	9.6	640,598	7.5	655,990	2.4	657,509	0.2		
キャッシング		Cashing		40,979	-0.1	40,763	-0.5	40,444	-0.8	40,345	-0.2		
実質平均利回り		Average yield	(%)	18.8	0.3	18.3	-0.5	18.3	0.0	17.9	-0.4		

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,017	144	1,004	-13	1,035	31	981	-54
正社員数	(人)	N. of employees (regularly payroll)		433	30	420	-13	460	40	456	-4
非正社員数	(人)	N. of employees (temp.)		584	114	584	0	575	-9	525	-50

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

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3		
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	28,358	3.8	28,890	1.9	42,991	48.8	32,850	19.7	-23.6
	信用購入あっせん収益	14,559	7.6	15,361	5.5	15,960	3.9	16,391	9.8	2.7
	営業貸付金利息	5,645	-5.0	5,603	-0.7	5,649	0.8	5,556	3.3	-1.6
	信用保証収益	1,270	2.0	1,272	0.2	1,348	6.0	1,398	0.8	3.7
	その他	6,884	4.5	6,653	-3.3	20,033	201.1	9,504	5.7	-52.6
営業費用	Operating expenses	27,245	6.2	25,980	-4.6	38,859	49.6	29,837	17.9	-23.2
	金融費用	2,181	-27.6	1,610	-26.2	1,531	-4.9	1,676	1.0	9.4
	貸倒関連費用	1,939	-38.5	3,669	89.2	4,129	12.5	3,287	2.0	-20.4
	利息返還関連費用	2,897	-	-	-	-	-	1,147	-	-
	その他の営業費用	20,227	3.7	20,700	2.3	33,199	60.4	23,726	14.2	-28.5
	広告宣伝費	331	9.0	166	-49.7	186	11.9	146	0.1	-21.6
	人件費	4,090	5.0	3,953	-3.4	4,090	3.5	4,481	2.7	9.6
	その他	15,805	3.3	16,580	4.9	28,922	74.4	19,099	11.4	-34.0
営業利益	Operating profit	1,113	-32.6	2,910	161.3	4,131	42.0	3,012	1.8	-27.1
営業外収益	Non-operating income	33	-98.9	392	-	134	-65.7	157	0.1	17.4
営業外費用	Non-operating expenses	6	105.1	65	907.9	4	-93.5	38	0.0	804.6
経常利益	Ordinary profit	1,140	-75.3	3,237	183.9	4,261	31.6	3,132	1.9	-26.5
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	1,140	-76.9	3,237	183.9	4,261	31.6	3,132	1.9	-26.5
	法人税・住民税及び事業税	356	-74.8	1,042	192.7	992	-4.8	994	0.6	0.3
	法人税等調整額	-1,074	-	-836	-	523	-	-685	-0.4	-
当期純利益	Profit	1,858	-47.3	3,031	63.1	2,746	-9.4	2,822	1.7	2.8

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

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		16/3		17/3		18/3		19/3				
			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	545,569	6.1	591,528	8.4	665,669	12.5	735,219	100.0	10.4
アイフル		AIFUL		374,362	7.0	408,259	9.1	454,316	11.3	503,382	68.5	10.8
ライフカード		LIFECARD		154,950	4.0	163,571	5.6	169,632	3.7	173,153	23.6	2.1
ビジネススト		BUSINEXT		42,489	3.8	44,997	5.9	49,238	9.4	57,951	7.9	17.7
アイラ&アイフル	※3	A&A	※3	-	-	-	-	16,020	238.0	22,482	3.1	40.3
営業収益	※2	Total operating revenue	※2	87,708	1.6	91,450	4.3	115,389	26.2	115,328	100.0	-0.1
アイフル		AIFUL		55,120	0.4	58,339	5.8	64,663	10.8	70,991	61.6	9.8
ライフカード		LIFECARD		28,358	3.8	28,890	1.9	42,991	48.8	32,850	28.5	-23.6
ビジネススト		BUSINEXT		1,922	9.7	2,248	17.0	2,803	24.7	3,908	3.4	39.4
アイラ&アイフル	※4	A&A	※4	-	-	-	-	2,977	319.2	5,901	5.1	98.2
経常利益	※2	Total ordinary profit	※2	6,860	-	7,399	7.8	2,823	-61.8	4,110	100.0	45.6
アイフル		AIFUL		5,012	-	4,090	-18.4	979	-76.1	1,519	37.0	55.1
ライフカード		LIFECARD		1,140	-75.3	3,237	183.9	4,261	31.6	3,132	76.2	-26.5
ビジネススト		BUSINEXT		367	-39.3	193	-47.3	-252	-	1,349	32.8	-
アイラ&アイフル	※4	A&A	※4	-	-	-	-	-2,013	-	-1,210	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	7,044	-	7,276	3.3	3,958	-45.6	9,346	100.0	136.1
アイフル		AIFUL		5,281	-	4,823	-8.7	2,437	-49.5	5,208	55.7	113.7
ライフカード		LIFECARD		1,858	-47.3	3,031	63.1	2,746	-9.4	2,822	30.2	2.8
ビジネススト		BUSINEXT		365	-39.4	101	-72.2	-438	-	1,660	17.8	-
アイラ&アイフル	※4	A&A	※4	-	-	-	-	-2,013	-	-1,210	-	-

※1 営業債権ベース(Including off-balance)

※2 会計ベース(On-balance)

※3 期末為替レート(Current Exchange Rate TBH): 2018年3月期(FY2018/3) 3.45円、2019年3月期(FY2019/3) 3.41円(YOY -0.04円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2018年3月期(FY2018/3) 3.31円、2019年3月期(FY2019/3) 3.42円(YOY +0.11円)

注1: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note 1: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

注2: 2019年3月期より関連会社であるあんしん保証株式会社を持分法の適用範囲に含めております。

Note 2: Anshin Guarantor Service Co., Ltd., affiliated company, has been included in the scope of equity method affiliated from the fiscal year ended March 31, 2019.