

2020年3月期 第1四半期決算データブック

Data Book (First quarter report for fiscal year ending March, 2020)

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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)			18/3		18/6		19/3		19/6		20/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	115,389	26.2	27,682	14.3	115,328	-0.1	30,251	9.3	124,300	7.8
営業費用	(百万円)	Operating expenses	(Millions of Yen)	112,897	33.7	26,218	13.3	112,297	-0.5	27,272	4.0	109,800	-2.2
営業利益	(百万円)	Operating profit	(Millions of Yen)	2,492	-64.4	1,463	34.0	3,031	21.6	2,979	103.6	14,400	375.1
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	2,823	-61.8	1,773	44.2	4,110	45.6	3,143	77.2	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)	3,958	-45.6	1,840	-6.9	9,346	136.1	3,453	87.7	14,400	54.1
総資産	(百万円)	Total assets	(Millions of Yen)	682,645	10.7	696,615	7.6	760,587	11.4	769,619	10.5	826,600	8.7
純資産	(百万円)	Net assets	(Millions of Yen)	119,407	6.9	120,795	2.6	128,016	7.2	131,255	8.7	142,000	10.9
一株当たり当期純利益	(円)	EPS	(Yen)	8.18	-45.6	3.80	-7.1	19.32	136.2	7.14	87.9	29.77	54.1
一株当たり純資産	(円)	BPS	(Yen)	236.13	3.1	239.48	3.4	256.45	8.6	263.56	10.1	284.62	11.0
自己資本比率	(%)	Equity ratio	(%)	16.7	-1.3	16.6	-0.7	16.3	-0.4	16.6	0.0	16.7	0.4
総資産経常利益率	(%)	ROA	(%)	0.4	-0.8	1.0	0.2	0.6	0.2	1.7	0.7	2.0	1.4
自己資本当期純利益率	(%)	ROE	(%)	3.5	-3.3	6.4	-0.7	7.8	4.3	11.0	4.6	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)			18/3		18/6		19/3		19/6		20/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	64,663	10.8	17,201	11.8	70,991	9.8	18,572	8.0	76,200	7.3
営業費用	(百万円)	Operating expenses	(Millions of Yen)	64,296	17.4	15,905	6.3	70,523	9.7	16,650	4.7	64,700	-8.3
営業利益	(百万円)	Operating profit	(Millions of Yen)	366	-89.8	1,296	207.7	468	27.9	1,922	48.3	11,400	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	979	-76.1	1,492	142.4	1,519	55.1	2,190	46.8	12,500	722.9
当期純利益	(百万円)	Profit	(Millions of Yen)	2,437	-49.5	1,647	21.9	5,208	113.7	2,767	68.0	12,800	145.8
総資産	(百万円)	Total assets	(Millions of Yen)	500,262	13.7	512,787	9.6	556,450	11.2	567,198	10.6	607,900	9.2
純資産	(百万円)	Net assets	(Millions of Yen)	85,548	1.9	87,147	3.0	91,200	6.6	93,638	7.4	103,800	13.8
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	5.04	-49.5	3.41	21.8	10.77	113.7	5.72	67.7	26.46	145.7
一株当たり純資産	(円)	BPS	(Yen)	176.38	2.8	179.69	3.0	188.07	6.6	193.59	7.7	214.12	13.9
自己資本比率	(%)	Equity ratio	(%)	17.1	-1.8	16.9	-1.1	16.3	-0.8	16.5	-0.4	17.0	0.7
総資産経常利益率	(%)	ROA	(%)	0.2	-0.8	1.2	0.7	0.3	0.1	1.6	0.4	2.2	1.9
自己資本当期純利益率	(%)	ROE	(%)	2.9	-3.1	7.7	1.2	5.9	3.0	12.1	4.4	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)		18/3		18/6		19/3		19/6		19/6			
			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)	665,669	12.5	681,215	12.1	735,219	10.4	744,046	9.2	716,826	9.0
営業貸付金残高		Loans outstanding		472,018	14.4	487,499	14.2	521,823	10.6	528,395	8.4	467,669	8.9
無担保ローン		Unsecured		404,056	16.6	417,192	15.3	445,866	10.3	450,306	7.9	426,156	9.2
有担保ローン		Secured		20,923	-13.0	21,249	-4.4	20,285	-3.1	20,611	-3.0	20,611	-3.0
事業者ローン		Small business		47,037	11.5	49,057	14.9	55,670	18.4	57,477	17.2	20,900	17.7
割賦売掛金残高		Installment receivables		100,460	3.4	98,412	2.0	104,645	4.2	102,906	4.6	99,859	5.0
支払承諾見返		Guarantee		86,465	14.1	88,521	13.3	101,007	16.8	105,064	18.7	141,617	12.1
信用保証事業		Credit guarantee business		83,734	16.0	85,969	15.0	98,971	18.2	103,182	20.0	139,735	12.9
その他		Other		2,730	-23.0	2,552	-24.0	2,036	-25.4	1,881	-26.3	1,881	-26.3
その他営業債権		Other		6,725	12.1	6,782	13.3	7,744	15.1	7,680	13.2	7,680	13.2
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,299	41.7	1,327	25.9	1,437	10.7	1,449	9.2		
無担保ローン		Unsecured		1,259	43.3	1,287	26.6	1,394	10.7	1,406	9.2		
有担保ローン		Secured		7	-16.9	7	-16.6	6	-17.3	6	-17.1		
事業者ローン		Small business		32	12.3	33	14.9	36	14.7	37	11.9		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,771	-1.9	5,776	-1.7	5,777	0.1	5,783	0.1		
新規顧客件数	(件)	New accounts	(Number)	423,106	124.9	75,309	-7.5	322,401	-23.8	59,579	-20.9		
無担保ローン		Unsecured		415,738	127.7	73,229	-8.3	314,098	-24.4	57,475	-21.5		
有担保ローン		Secured		266	20.9	75	47.1	333	25.2	88	17.3		
事業者ローン		Small business		7,102	32.9	2,005	28.8	7,970	12.2	2,016	0.5		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	517	0.8	129	-6.1	513	-0.7	128	-0.4		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		18/3		18/6		19/3		19/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,497	1,008	3,299	2	3,177	-320	3,201	-98
正社員数		N. of employees (regularly payroll)		2,503	1,030	2,369	76	2,273	-230	2,281	-88
非正社員数		N. of employees (temp.)		994	-22	930	-74	904	-90	920	-10

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)	18/3 (12M)		18/6 (3M)		19/3 (12M)		19/6 (3M)		
			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	115,389	26.2	27,682	14.3	115,328	-0.1	30,251	4.2	9.3
営業貸付金利息	Interest on operating loans	56,305	17.6	15,649	19.5	65,456	16.3	17,196	2.4	9.9
無担保ローン	Unsecured	51,949	21.1	14,502	21.0	61,058	17.5	16,104	2.3	11.0
有担保ローン	Secured	2,597	-19.0	597	-14.8	2,285	-12.0	491	0.1	-17.7
事業者ローン	Small business	1,758	-0.6	549	32.9	2,112	20.2	599	0.1	9.3
信用購入あっせん収益	Revenue from installment receivable	16,038	3.9	3,946	0.4	16,472	2.7	4,273	0.6	8.3
信用保証収益	Revenue from credit guarantee	12,992	4.0	3,310	3.0	13,953	7.4	3,722	0.5	12.4
その他の営業収益	Other operating revenue	30,052	92.0	4,775	19.9	19,446	-35.3	5,058	0.7	5.9
買取債権回収高	Collection from purchased receivable	2,074	-1.1	322	-5.1	1,709	-17.6	395	0.1	22.7
償却債権取立益	Recoveries of written off claims	6,411	12.9	1,576	10.3	6,320	-1.4	1,667	0.2	5.8
その他	Other	21,566	173.9	2,876	29.9	11,416	-47.1	2,996	0.4	4.2
営業費用	Operating expenses	112,897	33.7	26,218	13.3	112,297	-0.5	27,272	3.8	4.0
金融費用	Financial expenses	7,560	-5.9	1,826	-14.6	7,949	5.1	1,905	0.3	4.4
売上原価	Cost of sales	12,815	733.4	216	-27.0	1,298	-89.9	273	0.0	26.1
債権買取原価	Cost of purchased receivable	1,497	1.5	216	-23.6	1,166	-22.1	273	0.0	26.1
その他	Other	11,317	-	-	-	131	-98.8	-	-	-
貸倒関連費用	Credit cost	20,497	-1.2	8,686	38.1	30,628	49.4	9,403	1.3	8.3
貸倒損失	Bad debt write offs	22,651	8.8	7,884	18.2	25,923	14.4	9,511	1.3	20.6
利息返還関連費用	Expenses for interest repayment	12,384	-	-	-	11,501	-7.1	-	-	-
利息返還金	Interest repayment	22,484	-21.2	3,150	-54.1	12,704	-43.5	3,635	0.5	15.4
その他の営業費用	Other operating expenses (SG & A)	59,638	10.2	15,489	7.5	60,919	2.1	15,689	2.2	1.3
広告宣伝費	Advertising expenses	3,592	4.1	849	-12.3	2,675	-25.5	789	0.1	-7.0
人件費	Personnel expenses	15,680	9.9	3,963	2.0	16,540	5.5	4,170	0.6	5.2
その他	Other	40,365	10.9	10,676	11.8	41,702	3.3	10,728	1.5	0.5
営業利益	Operating profit (loss)	2,492	-64.4	1,463	34.0	3,031	21.6	2,979	0.4	103.6
営業外収益	Non-operating income	359	-35.5	337	135.5	1,145	218.3	168	0.0	-50.1
営業外費用	Non-operating expenses	28	-83.0	27	416.9	66	131.9	4	0.0	-84.5
経常利益	Ordinary profit (loss)	2,823	-61.8	1,773	44.2	4,110	45.6	3,143	0.4	77.2
特別利益	Extraordinary income	703	-	-	-	-	-	230	0.0	-
特別損失	Extraordinary losses	-	-	-	-	690	-	-	-	-
税引前利益	Profit (loss) before income taxes	3,527	-52.3	1,773	-8.1	3,420	-3.0	3,373	0.5	90.2
法人税・住民税及び事業税	Income taxes-current	437	-0.8	84	-	858	96.2	226	0.0	167.1
法人税等調整額	Income taxes-deferred	144	-	10	-92.2	-5,621	-	-248	-	-
当期純利益	Profit (loss)	2,945	-59.5	1,678	-6.2	8,183	177.8	3,395	0.5	102.3
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,012	-	-161	-	-1,162	-	-57	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	3,958	-45.6	1,840	-6.9	9,346	136.1	3,453	0.5	87.7

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)		18/3		18/6		19/3		19/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	241,033	55.3	248,813	55.1	244,823	49.6	239,273	47.8
都市銀行等	City banks etc.	31,500	7.2	30,236	6.7	33,686	6.8	30,340	6.1
信託銀行	Trust banks	79,717	18.3	86,100	19.1	60,510	12.3	65,006	13.0
地方銀行・第二地方銀行	Regional banks	40,510	9.3	43,476	9.6	58,982	12.0	54,168	10.8
その他	Other	89,303	20.5	88,999	19.7	91,644	18.6	89,759	17.9
社債・流動化	SB & ABS, ABL	194,487	44.7	203,154	44.9	248,310	50.4	261,031	52.2
普通社債	SB	8,500	2.0	8,500	1.9	27,615	5.6	42,615	8.5
流動化	ABS, ABL	185,987	42.7	194,654	43.1	220,695	44.8	218,416	43.7
合計	Total	435,520	100.0	451,967	100.0	493,134	100.0	500,305	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)		18/3		18/6		19/3		19/6	
			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	91,625	21.0	90,220	20.0	94,962	19.3	99,914	20.0
長期調達	Long-term borrowings	343,895	79.0	361,747	80.0	398,171	80.7	400,391	80.0
固定金利借入	Fixed interest rate borrowings	62,747	14.4	61,004	13.5	70,552	14.3	64,884	13.0
変動金利借入	Floating interest rate borrowings	94,960	21.8	104,189	23.1	87,709	17.8	88,174	17.6
社債・流動化	SB & ABS, ABL	186,187	42.8	196,554	43.5	239,910	48.7	247,331	49.4
普通社債(固定)	SB (Fixed interest rate)	8,500	2.0	8,500	1.9	27,615	5.6	42,615	8.5
流動化(固定)	ABS, ABL (Fixed interest rate)	75,003	17.2	74,825	16.6	70,705	14.3	63,288	12.7
流動化(変動)	ABS, ABL (Floating interest rate)	102,683	23.6	113,228	25.1	141,589	28.7	141,427	28.3
合計	Total	435,520	100.0	451,967	100.0	493,134	100.0	500,305	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		18/3	18/6	19/3	19/6
調達金利	Funding rate	1.87	1.86	1.64	1.58
間接	Indirect	2.17	2.20	1.90	1.87
直接	Direct	1.50	1.45	1.39	1.32

※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)		18/3		18/6		19/3		19/6			
			/ (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)	499,618	-	514,861	-	548,560	-	544,245	-
無担保ローン		Unsecured loan		404,816	-	418,039	-	446,961	-	451,434	-
無担保ローン以外		Secured loan and Small business loan		94,801	-	96,821	-	101,599	-	92,811	-
4分類開示債権合計	①	NPL total	①	71,515	14.31	72,270	14.04	79,294	14.46	76,754	14.10
前年同期比		YOY%		7.7		8.7		10.9		5.4	
破綻先		Loans in legal bankruptcy		27,147	5.43	26,949	5.23	26,167	4.77	23,480	4.31
延滞債権		Non-accrual loans		28,314	5.67	27,792	5.40	33,118	6.04	31,466	5.78
3ヶ月以上延滞債権		Loans past due for three months or more		5,792	1.16	6,375	1.24	7,043	1.28	7,555	1.39
貸出条件緩和債権		Restructured loans		10,261	2.05	11,153	2.17	12,965	2.36	14,251	2.62
うち無担保ローン	②	Unsecured loan	②	37,904	9.36	39,105	9.35	46,575	10.42	46,775	10.36
前年同期比		YOY%		25.5		25.1		22.9		18.0	
破綻先		Loans in legal bankruptcy		531	0.13	646	0.15	711	0.16	806	0.18
延滞債権		Non-accrual loans		22,409	5.54	22,067	5.28	27,194	6.08	25,551	5.66
3ヶ月以上延滞債権		Loans past due for three months or more		5,589	1.38	6,148	1.47	6,798	1.52	7,346	1.63
貸出条件緩和債権		Restructured loans		9,374	2.32	10,242	2.45	11,870	2.66	13,070	2.90
うち無担保ローン以外		Secured loan and Small business loan		33,611	35.45	33,165	34.25	32,719	32.20	29,979	32.30
前年同期比		YOY%		-7.1		-5.9		-2.7		-9.6	
破綻先		Loans in legal bankruptcy		26,616	28.08	26,303	27.17	25,456	25.06	22,674	24.43
延滞債権		Non-accrual loans		5,904	6.23	5,725	5.91	5,923	5.83	5,914	6.37
3ヶ月以上延滞債権		Loans past due for three months or more		203	0.21	226	0.23	244	0.24	208	0.23
貸出条件緩和債権		Restructured loans		887	0.94	910	0.94	1,095	1.08	1,181	1.27
期末貸倒引当金	③	Allowance for NPL	③	66,959	-	67,355	-	70,469	-	67,464	-
流動	④	Current assets	④	41,344	-	41,919	-	46,135	-	45,782	-
固定 ※2		Non-current assets ※2		25,614	-	25,436	-	24,333	-	21,682	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	93.6	-	92.5	-	88.9	-	87.9	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	109.1	-	105.8	-	99.1	-	97.9	-

※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

営業貸付金のうち、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)

年/決算月(Fiscal Year)		18/3		18/6		19/3		19/6			
			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)	454,316	11.3	466,339	11.6	503,382	10.8	509,371	9.2
営業貸付金残高		Loans outstanding		360,031	11.8	370,147	12.2	396,540	10.1	401,289	8.4
無担保ローン		Unsecured		341,777	13.5	352,210	13.7	379,317	11.0	384,760	9.2
有担保ローン		Secured		12,403	-24.6	11,553	-24.6	9,306	-25.0	8,571	-25.8
事業者ローン		Small business		5,850	27.9	6,383	33.8	7,915	35.3	7,957	24.7
支払承諾見返		Guarantee		87,970	9.9	89,833	9.7	99,694	13.3	101,018	12.4
信用保証事業		Credit guarantee business		85,239	11.4	87,281	11.2	97,658	14.6	99,136	13.6
その他		Other		2,730	-23.0	2,552	-24.0	2,036	-25.4	1,881	-26.3
割賦売掛金残高		Installment receivables		503	-41.3	470	-41.3	402	-20.1	373	-20.6
その他		Other		5,811	10.2	5,888	12.4	6,745	16.1	6,689	13.6
口座数	(千件)	N. of customer accounts	(Thousand)	802	11.2	822	12.1	876	9.2	889	8.2
無担保ローン		Unsecured		788	11.4	808	12.2	861	9.3	875	8.3
有担保ローン		Secured		6	-19.1	6	-19.5	5	-21.5	5	-21.8
事業者ローン		Small business		6	32.1	7	35.6	9	33.1	9	20.7
新規顧客件数	(件)	New accounts	(Number)	197,826	8.2	54,067	21.7	199,637	0.9	50,731	-6.2
無担保ローン		Unsecured		197,565	8.2	53,993	21.8	199,353	0.9	50,703	-6.1
実質平均利回り ※	(%)	Average yield ※	(%)	14.7	0.0	14.9	0.1	14.8	0.1	14.7	-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

会計ベース(On-Balance)

19/6	
	増減率(yoy%)
496,927	9.8
375,475	9.3
361,947	10.8
8,571	-25.8
4,956	-7.4
114,388	11.6
112,506	12.5
1,881	-26.3
373	-20.6
6,689	13.6

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		18/3		18/6		19/3		19/6			
			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		900	-10	898	-10	880	-20	878	-20
有人店舗		Staffed branches		25	0	25	0	24	-1	20	-5
無人店舗		Unstaffed branches		875	-10	873	-10	856	-19	858	-15
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs		99,525	5,216	100,281	4,514	101,583	2,058	101,048	767
自社ATM		AIFUL ATMs		469	-4	468	-4	462	-7	461	-7
自社ATM以外		Other		99,056	5,220	99,813	4,518	101,121	2,065	100,587	774
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)		139	0	141	2	144	5	146	5
社員数	(人)	N. of total employees		1,444	24	1,469	14	1,398	-46	1,460	-9
正社員数		N. of employees (regularly payroll)		1,057	38	1,096	27	1,044	-13	1,087	-9
非正社員数		N. of employees (temp.)		387	-14	373	-13	354	-33	373	0

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)		18/3		18/6		19/3		19/6		
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	64,663	10.8	17,201	11.8	70,991	9.8	18,572	3.8	8.0
営業貸付金利息	Interest on operating loans	45,881	13.9	12,525	15.1	51,960	13.2	13,695	2.8	9.3
無担保ローン	Unsecured	43,510	16.6	11,957	16.8	50,026	15.0	13,314	2.7	11.3
有担保ローン	Secured	1,862	-26.9	394	-26.2	1,325	-28.8	218	0.0	-44.7
事業者ローン	Small business	507	18.9	173	63.2	608	19.8	163	0.0	-6.0
信用保証収益	Revenue from credit guarantee	10,976	-1.2	2,733	-0.4	11,246	2.5	2,890	0.6	5.7
信用購入あっせん収益	Revenue from installment receivable	19	-4.8	4	-29.5	13	-28.0	2	0.0	-39.0
その他の営業収益	Other operating revenue	7,785	12.5	1,937	10.4	7,770	-0.2	1,984	0.4	2.4
償却債権取立益	Recoveries of written off claims	6,126	13.1	1,481	9.6	5,925	-3.3	1,501	0.3	1.3
その他	Other	1,659	10.3	456	13.3	1,845	11.2	482	0.1	5.8
営業費用	Operating expenses	64,296	17.4	15,905	6.3	70,523	9.7	16,650	3.4	4.7
金融費用	Financial expenses	5,841	-8.3	1,414	-21.3	5,843	0.0	1,443	0.3	2.0
貸倒関連費用	Credit cost	13,281	-20.6	6,193	26.3	22,060	66.1	6,844	1.4	10.5
貸倒損失	Bad debt write-offs	18,012	2.5	5,992	9.1	18,947	5.2	6,884	1.4	14.9
利息返還関連費用	Expenses for interest repayment	12,384	-	-	-	10,354	-16.4	-	-	-
利息返還金	Interest repayment	21,221	-21.4	2,931	-55.1	11,790	-44.4	3,414	0.7	16.5
その他の営業費用	Other operating expenses (SG & A)	32,788	3.6	8,297	0.4	32,264	-1.6	8,362	1.7	0.8
広告宣伝費	Advertising expenses	2,980	-0.7	771	-7.7	2,330	-21.8	703	0.1	-8.8
人件費	Personnel expenses	9,651	2.4	2,423	-0.9	10,084	4.5	2,565	0.5	5.8
その他	Other	20,157	4.8	5,101	2.4	19,849	-1.5	5,093	1.0	-0.2
営業利益	Operating profit (loss)	366	-89.8	1,296	207.7	468	27.9	1,922	0.4	48.3
営業外収益	Non-operating income	657	2.4	217	9.8	1,070	62.8	269	0.1	24.1
営業外費用	Non-operating expenses	44	-68.2	21	472.3	19	-55.7	2	0.0	-88.0
経常利益	Ordinary profit (loss)	979	-76.1	1,492	142.4	1,519	55.1	2,190	0.4	46.8
特別利益	Extraordinary income	703	-	-	-	1	-99.8	230	0.0	-
特別損失	Extraordinary losses	-	-	-	-	691	-	-	-	-
税引前利益	Profit (loss) before income taxes	1,683	-58.8	1,492	13.4	829	-50.7	2,420	0.5	62.2
法人税・住民税及び事業税	Income taxes-current	-736	-	-150	-	-655	-	-144	-	-
法人税等調整額	Income taxes-deferred	-17	-	-5	-	-3,723	-	-202	-	-
当期純利益	Profit (loss)	2,437	-49.5	1,647	21.9	5,208	113.7	2,767	0.6	68.0

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)		18/3		18/6		19/3		19/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	152,870	50.1	157,412	49.1	146,808	42.3	142,942	39.9
都市銀行等	City banks etc.	31,500	10.3	30,236	9.4	30,686	8.8	27,590	7.7
信託銀行	Trust banks	69,217	22.7	71,200	22.2	47,100	13.6	51,900	14.5
地方銀行・第二地方銀行	Regional banks	34,676	11.4	36,725	11.5	49,646	14.3	45,081	12.6
その他	Other	17,475	5.7	19,250	6.0	19,375	5.6	18,370	5.1
社債・流動化	SB & ABS, ABL	152,272	49.9	163,125	50.9	200,606	57.7	215,003	60.1
普通社債	SB	8,500	2.8	8,500	2.7	27,615	7.9	42,615	11.9
流動化	ABS, ABL	143,772	47.1	154,625	48.2	172,991	49.8	172,388	48.2
合計	Total	305,142	100.0	320,537	100.0	347,414	100.0	357,945	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)		18/3		18/6		19/3		19/6	
			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	7,000	2.3	6,000	1.9	6,900	2.0	11,900	3.3
長期調達	Long-term borrowings	298,142	97.7	314,537	98.1	340,514	98.0	346,045	96.7
固定金利借入	Fixed interest rate borrowings	60,389	19.8	60,629	18.9	66,885	19.3	61,551	17.2
変動金利借入	Floating interest rate borrowings	85,480	28.0	90,783	28.3	73,022	21.0	74,490	20.8
社債	SB	8,500	2.8	8,500	2.7	27,615	7.9	42,615	11.9
流動化	ABS, ABL	143,772	47.1	154,625	48.2	172,991	49.8	167,388	46.8
合計	Total	305,142	100.0	320,537	100.0	347,414	100.0	357,945	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		18/3	18/6	19/3	19/6
調達金利	Funding rate	1.86	1.81	1.54	1.48
間接	Indirect	2.44	2.43	1.99	1.96
直接	Direct	1.27	1.22	1.21	1.16

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

【参考】

(%)

長期プライムレート	Long term prime rate	1.00	1.00	1.00	1.00
5年スワップレート	5Y SWAP rate	0.11	0.10	-0.05	-0.11
JGB(10年)	10Y JGB	0.04	0.04	-0.10	-0.17

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)		18/3		18/6		19/3		19/6			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	454,316	-	466,339	-	503,382	-	509,371	-
期末営業貸付金		Loans outstanding		360,031	-	370,147	-	396,540	-	401,289	-
無担保		Unsecured		341,777	-	352,210	-	379,317	-	384,760	-
有担保		Secured		12,403	-	11,553	-	9,306	-	8,571	-
事業者		Small business		5,850	-	6,383	-	7,915	-	7,957	-
割賦売掛金		Installment receivables		503	-	470	-	402	-	373	-
支払承諾見返等		Credit guarantee, etc.		93,781	-	95,722	-	106,440	-	107,707	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		33,554	-	28,913	-	28,913	-	32,178	-
貸倒発生額合計	①	Total bad debt	①	18,012	3.96	5,992	1.28	18,947	3.76	6,884	1.35
増減率		YOY%		2.5		9.1		5.2		14.9	
貸倒発生額	②	Loans outstanding	②	14,828	4.12	5,063	1.37	15,742	3.97	5,694	1.42
増減率		YOY%		2.2		8.6		6.2		12.5	
無担保		Unsecured		13,654	4.00	4,823	1.37	14,906	3.93	5,478	1.42
有担保		Secured		767	6.19	139	1.21	465	5.01	137	1.61
事業者		Small business		406	6.95	101	1.59	369	4.67	78	0.99
割賦売掛金		Installment receivables		258	51.31	15	3.37	45	11.24	17	4.57
支払承諾見返等		Credit guarantee, etc.		2,925	3.12	912	0.95	3,160	2.97	1,173	1.09
個別貸倒引当金繰入(個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	-86	-	194	0.04	-151	-	318	0.06
個別繰入額	④	Loans outstanding	④	-180	-	135	0.04	-253	-0.06	268	0.07
無担保		Unsecured		254	0.07	134	0.04	364	0.10	169	0.04
有担保		Secured		-507	-	-54	-	-732	-	47	0.56
事業者		Small business		72	1.23	54	0.85	114	1.45	52	0.65
支払承諾見返等		Credit guarantee, etc.		93	0.10	58	0.06	102	0.10	49	0.05
①+③		①+③		17,926	3.95	6,186	1.33	18,795	3.73	7,203	1.41
増減率		YOY%		1.2		9.7		4.9		16.4	
②+④		②+④		14,648	4.07	5,199	1.40	15,488	3.91	5,963	1.49
増減率		YOY%		0.4		9.0		5.7		14.7	
無担保		Unsecured		13,909	4.07	4,958	1.41	15,270	4.03	5,647	1.47
有担保		Secured		259	2.09	85	0.74	-266	-	185	2.16
事業者		Small business		478	8.18	155	2.44	484	6.12	130	1.64
割賦売掛金		Installment receivables		258	51.31	15	3.37	45	11.24	17	4.57
支払承諾見返等		Credit guarantee, etc.		3,019	3.22	971	1.01	3,262	3.07	1,223	1.14
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		13,281	2.92	6,193	1.33	22,060	4.38	6,844	1.34
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS : Current assets)		28,913	6.36	28,921	6.20	32,178	6.39	31,820	6.25

※ 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)		18/3		18/6		19/3		19/6	
					/(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)	387,462	-	397,349	-	412,337	-	416,981	-
無担保ローン		Unsecured loan		342,537	-	353,057	-	380,411	-	385,888	-
無担保ローン以外		Secured loan and Small business loan		44,924	-	44,291	-	31,925	-	31,092	-
4分類開示債権合計	①	NPL total	①	65,038	16.79	65,557	16.50	60,376	14.64	60,393	14.48
	前年同期比		YOY%	6.0		7.3		-7.2		-7.9	
破綻先		Loans in legal bankruptcy		27,092	6.99	26,891	6.77	15,321	3.72	15,271	3.66
延滞債権		Non-accrual loans		25,950	6.70	25,372	6.39	29,836	7.24	28,199	6.76
3ヶ月以上延滞債権		Loans past due for three months or more		4,959	1.28	5,402	1.36	5,756	1.40	6,223	1.49
貸出条件緩和債権		Restructured loans		7,035	1.82	7,891	1.99	9,462	2.29	10,699	2.57
うち無担保ローン	②	Unsecured loan	②	33,429	9.76	34,462	9.76	41,199	10.83	41,452	10.74
	前年同期比		YOY%	24.4		24.9		23.2		20.3	
破綻先		Loans in legal bankruptcy		496	0.15	615	0.17	674	0.18	765	0.20
延滞債権		Non-accrual loans		21,857	6.38	21,542	6.10	26,491	6.96	25,007	6.48
3ヶ月以上延滞債権		Loans past due for three months or more		4,777	1.39	5,191	1.47	5,535	1.46	6,042	1.57
貸出条件緩和債権		Restructured loans		6,296	1.84	7,113	2.01	8,498	2.23	9,637	2.50
うち無担保ローン以外		Secured loan and Small business loan		31,609	70.36	31,094	70.20	19,177	60.07	18,941	60.92
	前年同期比		YOY%	-8.4		-7.2		-39.3		-39.1	
破綻先		Loans in legal bankruptcy		26,595	59.20	26,276	59.33	14,646	45.88	14,506	46.65
延滞債権		Non-accrual loans		4,092	9.11	3,830	8.65	3,344	10.48	3,192	10.27
3ヶ月以上延滞債権		Loans past due for three months or more		182	0.41	211	0.48	221	0.69	181	0.58
貸出条件緩和債権		Restructured loans		738	1.64	777	1.76	964	3.02	1,061	3.41
期末貸倒引当金	③	Allowance for NPL	③	54,378	-	54,218	-	46,105	-	45,719	-
流動	④	Current assets	④	28,913	-	28,921	-	32,178	-	31,820	-
固定 ※2		Non-current assets ※2		25,465	-	25,296	-	13,927	-	13,899	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	83.6	-	82.7	-	76.4	-	75.7	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	86.5	-	83.9	-	78.1	-	76.8	-

※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)		18/6			19/3			19/6		
		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)	22,158	2,238	24,396	22,158	2,238	24,396	20,722	2,534	23,256
発生額・取崩額	Withdraw amount	2,931	469	3,400	11,790	1,441	13,232	3,414	279	3,693
繰入額(戻入額)	Provisions (Reversal)	-	-	-	10,354	1,737	12,092	-	-	-
期末引当金残高	Allowance (End)	19,226	1,768	20,995	20,722	2,534	23,256	17,307	2,254	19,562

(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)		18/6			19/3			19/6		
		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)	24,331	2,238	26,569	24,331	2,238	26,569	22,963	2,534	25,497
発生額・取崩額 ※	Withdraw amount ※	3,185	469	3,654	12,869	1,441	14,311	3,665	279	3,944
繰入額(戻入額)	Provisions (Reversal)	-	-	-	11,501	1,737	13,239	-	-	-
期末引当金残高	Allowance (End)	21,146	1,768	22,915	22,963	2,534	25,497	19,297	2,254	21,552

※ 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、2018年3月期第1四半期 35百万、2019年3月期 164百万、2019年3月期第1四半期 29百万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 (35 million yen in FY2018/6, 164 million yen in FY2019/3 and 29 million yen in FY2019/6).

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)	18/6				19/3				19/6			
	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%	213	26.4	176,991	50.3	225	26.2	188,807	49.8	228	26.1	191,178	49.7
15.0%< =<18.0%	578	71.6	168,572	47.9	622	72.2	184,769	48.7	633	72.4	188,151	48.9
18.0%< =<20.0%	0	0.0	274	0.1	0	0.0	237	0.1	0	0.0	227	0.1
20.0%<	16	2.0	6,371	1.8	13	1.6	5,503	1.5	13	1.5	5,203	1.4
合計 (Total)	808	100.0	352,210	100.0	861	100.0	379,317	100.0	875	100.0	384,760	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	18/6				19/3				19/6			
	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	217	26.9	14,303	4.1	229	26.6	15,162	4.0	232	26.6	15,310	4.0
100< =<200	86	10.7	13,182	3.7	91	10.7	14,060	3.7	93	10.7	14,374	3.7
200< =<300	100	12.4	25,903	7.4	105	12.2	27,259	7.2	107	12.3	27,846	7.2
300< =<400	71	8.9	25,274	7.2	76	8.9	27,081	7.1	78	9.0	27,586	7.2
400< =<500	136	16.9	64,074	18.2	143	16.6	67,009	17.7	144	16.5	67,402	17.5
500< =<1,000	116	14.4	89,302	25.4	128	15.0	98,770	26.0	130	15.0	100,349	26.1
1,000<	79	9.8	120,169	34.1	85	10.0	129,973	34.3	87	10.0	131,891	34.3
合計 (Total)	808	100.0	352,210	100.0	861	100.0	379,317	100.0	875	100.0	384,760	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)		18/3		18/6		19/3		19/6		19/6	
			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)	169,632	3.7	166,842	2.2	173,153	2.1	170,820	2.4	166,438	2.6
割賦売掛金残高	Installment receivables	99,956	3.8	97,942	2.3	104,242	4.3	102,532	4.7	99,485	5.1
営業貸付金残高	Loans (Cash advance)	46,728	2.6	46,343	1.3	44,849	-4.0	44,284	-4.4	42,948	-4.5
支払承諾見返	Credit guarantee	22,032	4.9	21,662	3.0	23,063	4.7	23,012	6.2	23,012	6.2
その他営業債権	Other	914	26.5	894	19.7	998	9.2	991	10.8	991	10.8
クレジットカード	Credit card										
有効カード会員数	(千人) Number of card holders (Thousand)	5,771	-1.9	5,776	-1.7	5,777	0.1	5,783	0.1		
プロパー	Proper	1,739	-3.1	1,727	-3.4	1,700	-2.2	1,691	-2.1		
提携	Affinity	4,032	-1.4	4,048	-0.9	4,077	1.1	4,091	1.1		
新規発行数	(千枚) Number of new issue (Thousand)	517	0.8	129	-6.1	513	-0.7	128	-0.4		
プロパー	Proper	154	13.4	30	-25.7	113	-26.3	25	-15.5		
提携	Affinity	362	-3.7	98	2.2	399	10.2	102	4.2		
買上実績	(百万円) Transaction volume (Millions of Yen)	696,435	2.2	171,188	-1.8	697,854	0.2	174,768	2.1		
包括信用購入あっせん	Shopping	655,990	2.4	160,803	-2.0	657,509	0.2	164,798	2.5		
キャッシング	Cashing	40,444	-0.8	10,385	1.7	40,345	-0.2	9,969	-4.0		
実質平均利回り	Average yield (%)	18.3	0.0	17.9	-0.4	17.9	-0.4	18.5	-4.5		

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)		18/3		18/6		19/3		19/6	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	1,035	31	1,008	-12	981	-54	967	-41
正社員数	(人) N. of employees (regularly payroll)	460	40	469	35	456	-4	443	-26
非正社員数	(人) N. of employees (temp.)	575	-9	539	-47	525	-50	524	-15

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)		18/3		18/6		19/3		19/6		
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	42,991	48.8	8,134	8.7	32,850	-23.6	8,507	5.1	4.6
	信用購入あっせん収益	15,960	3.9	3,933	0.5	16,391	2.7	4,250	2.5	8.0
	営業貸付金利息	5,649	0.8	1,407	1.5	5,556	-1.6	1,342	0.8	-4.7
	信用保証収益	1,348	6.0	343	5.9	1,398	3.7	365	0.2	6.5
	その他	20,033	201.1	2,449	32.0	9,504	-52.6	2,549	1.5	4.1
営業費用	Operating expenses	38,859	49.6	7,586	17.0	29,837	-23.2	7,419	4.4	-2.2
	金融費用	1,531	-4.9	301	-3.9	1,676	9.4	336	0.2	11.4
	貸倒関連費用	4,129	12.5	1,291	25.4	3,287	-20.4	1,025	0.6	-20.6
	利息返還関連費用	-	-	-	-	1,147	-	-	-	-
	その他の営業費用	33,199	60.4	5,993	16.7	23,726	-28.5	6,057	3.6	1.1
	広告宣伝費	186	11.9	34	-51.2	146	-21.6	33	0.0	-2.3
	人件費	4,090	3.5	1,059	3.7	4,481	9.6	1,120	0.7	5.8
	その他	28,922	74.4	4,900	21.1	19,099	-34.0	4,903	2.9	0.1
営業利益	Operating profit	4,131	42.0	547	-45.2	3,012	-27.1	1,087	0.6	98.5
営業外収益	Non-operating income	134	-65.7	37	-29.0	157	17.4	37	0.0	1.6
営業外費用	Non-operating expenses	4	-93.5	0	-52.8	38	804.6	0	0.0	-55.0
経常利益	Ordinary profit	4,261	31.6	584	-44.4	3,132	-26.5	1,125	0.7	92.5
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	4,261	31.6	584	-44.4	3,132	-26.5	1,125	0.7	92.5
法人税・住民税及び事業税	Income taxes - current	992	-4.8	140	-	994	0.3	321	0.2	128.3
法人税等調整額	Income taxes - deferred	523	-	43	-90.7	-685	-	-35	-	-
当期純利益	Profit	2,746	-9.4	400	-31.7	2,822	2.8	838	0.5	109.3

15. グループ経営一覽表 (Group Companies Financial Highlights)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		18/3		18/6		19/3		19/6				
			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	665,669	12.5	681,215	12.1	735,219	10.4	744,046	100.0	9.2
アイフル		AIFUL		454,316	11.3	466,339	11.6	503,382	10.8	509,371	68.5	9.2
ライフカード		LIFECARD		169,632	3.7	166,842	2.2	173,153	2.1	170,820	23.0	2.4
ビジネススト		BUSINEXT		49,238	9.4	51,800	16.2	57,951	17.7	60,745	8.2	17.3
アイラ&アイフル	※3	A&A	※3	16,020	238.0	19,207	187.9	22,482	40.3	22,075	3.0	14.9
営業収益	※2	Total operating revenue	※2	115,389	26.2	27,682	14.3	115,328	-0.1	30,251	100.0	9.3
アイフル		AIFUL		64,663	10.8	17,201	11.8	70,991	9.8	18,572	61.4	8.0
ライフカード		LIFECARD		42,991	48.8	8,134	8.7	32,850	-23.6	8,507	28.1	4.6
ビジネススト		BUSINEXT		2,803	24.7	846	28.4	3,908	39.4	1,205	4.0	42.4
アイラ&アイフル	※4	A&A	※4	2,977	319.2	1,221	215.6	5,901	98.2	1,631	5.4	33.6
経常利益	※2	Total ordinary profit	※2	2,823	-61.8	1,773	44.2	4,110	45.6	3,143	100.0	77.2
アイフル		AIFUL		979	-76.1	1,492	142.4	1,519	55.1	2,190	69.7	46.8
ライフカード		LIFECARD		4,261	31.6	584	-44.4	3,132	-26.5	1,125	35.8	92.5
ビジネススト		BUSINEXT		-252	-	-89	-	1,349	-	-28	-	-
アイラ&アイフル	※4	A&A	※4	-2,013	-	-322	-	-1,210	-	-114	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	3,958	-45.6	1,840	-6.9	9,346	136.1	3,453	100.0	87.7
アイフル		AIFUL		2,437	-49.5	1,647	21.9	5,208	113.7	2,767	80.1	68.0
ライフカード		LIFECARD		2,746	-9.4	400	-31.7	2,822	2.8	838	24.3	109.3
ビジネススト		BUSINEXT		-438	-	-143	-	1,660	-	-42	-	-
アイラ&アイフル	※4	A&A	※4	-2,013	-	-322	-	-1,210	-	-114	-	-

※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月期第1四半期(FY2019/3 1Q) 3.40円、2019年3月期(FY2019/3) 3.41円、2020年3月期第1四半期(FY2020/3 1Q) 3.49円(YOY +0.09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月期第1四半期(FY2019/3 1Q) 3.43円、2019年3月期(FY2019/3) 3.42円、2020年3月期第1四半期(FY2020/3 1Q) 3.49円(YOY +0.06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.