

## 2020年3月期 決算データブック

Data Book (Fiscal year ended 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)			17/3		18/3		19/3		20/3		21/3(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)	91,450	4.3	115,389	26.2	115,328	-0.1	127,038	10.2	139,100	9.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	84,440	4.2	112,897	33.7	112,297	-0.5	125,358	11.6	119,100	-5.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	7,009	5.0	2,492	-64.4	3,031	21.6	1,679	-44.6	19,900	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	7,399	7.8	2,823	-61.8	4,110	45.6	1,716	-58.2	20,300	-
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)	7,276	3.3	3,958	-45.6	9,346	136.1	1,390	-85.1	17,900	-
総資産	(百万円)	Total assets	(Millions of Yen)	616,651	8.7	682,645	10.7	760,587	11.4	860,507	13.1	992,000	15.3
純資産	(百万円)	Net assets	(Millions of Yen)	111,649	7.1	119,407	6.9	128,016	7.2	128,931	0.7	144,700	12.2
一株当たり当期純利益	(円)	EPS	(Yen)	15.05	3.2	8.18	-45.6	19.32	136.2	2.88	-85.1	37.01	-
一株当たり純資産	(円)	BPS	(Yen)	228.94	6.9	236.13	3.1	256.45	8.6	260.53	1.6	292.58	12.3
自己資本比率	(%)	Equity ratio	(%)	18.0	-0.2	16.7	-1.3	16.3	-0.4	14.6	-1.7	14.3	-0.3
総資産経常利益率	(%)	ROA	(%)	1.2	0.0	0.4	-0.8	0.6	0.2	0.2	-0.4	2.2	2.0
自己資本当期純利益率	(%)	ROE	(%)	6.8	-0.2	3.5	-3.3	7.8	4.3	1.1	-6.7	13.4	12.3

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

### (2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			17/3		18/3		19/3		20/3		21/3(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)	58,339	5.8	64,663	10.8	70,991	9.8	77,504	9.2	84,100	8.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	54,751	6.5	64,296	17.4	70,523	9.7	77,091	9.3	70,100	-9.1
営業利益	(百万円)	Operating profit	(Millions of Yen)	3,587	-3.0	366	-89.8	468	27.9	413	-11.8	14,000	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	4,090	-18.4	979	-76.1	1,519	55.1	1,728	13.8	15,700	808.1
当期純利益	(百万円)	Profit	(Millions of Yen)	4,823	-8.7	2,437	-49.5	5,208	113.7	1,639	-68.5	15,300	833.5
総資産	(百万円)	Total assets	(Millions of Yen)	439,840	8.0	500,262	13.7	556,450	11.2	635,683	14.2	732,900	15.3
純資産	(百万円)	Net assets	(Millions of Yen)	83,919	6.4	85,548	1.9	91,200	6.6	92,609	1.5	107,700	16.3
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,619	0.2	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)	9.98	-8.8	5.04	-49.5	10.77	113.7	3.39	-68.5	31.63	833.6
一株当たり純資産	(円)	BPS	(Yen)	171.61	6.2	176.38	2.8	188.07	6.6	191.46	1.8	222.66	16.3
自己資本比率	(%)	Equity ratio	(%)	18.9	-0.3	17.1	-1.8	16.3	-0.8	14.6	-1.7	14.7	0.1
総資産経常利益率	(%)	ROA	(%)	1.0	-0.2	0.2	-0.8	0.3	0.1	0.3	0.0	2.3	2.0
自己資本当期純利益率	(%)	ROE	(%)	6.0	-1.0	2.9	-3.1	5.9	3.0	1.8	-4.1	15.3	13.5

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

注1: 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 1: 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.

注2: 2020年3月期より非連結子会社であったライフギャランティー株式会社とすみしんライフカード株式会社を連結の範囲に含めております。

Note 2: LIFE GUARANTEE CO., LTD. and Sumishin Life Card Company, Limited, unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注3: 2021年3月期の計画値に新型コロナウイルス感染症の影響は織り込んでおりません。

Note 3: The earnings forecast for the fiscal year ending March 2021 does not consider the impact of the new coronavirus infection.

## 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)		17/3		18/3		19/3		20/3		20/3			
			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)	591,528	8.4	665,669	12.5	735,219	10.4	820,430	11.6	786,620	11.2
営業貸付金残高		Loans outstanding		412,649	9.7	472,018	14.4	521,823	10.6	573,080	9.8	516,960	12.9
無担保ローン		Unsecured		346,411	13.0	404,056	16.6	445,866	10.3	486,119	9.0	461,941	9.7
有担保ローン		Secured		24,044	-14.6	20,923	-13.0	20,285	-3.1	22,533	11.1	22,533	11.1
事業者ローン		Small business		42,192	1.7	47,037	11.5	55,670	18.4	64,427	15.7	32,485	97.8
割賦売掛金残高		Installment receivables		97,134	7.7	100,460	3.4	104,645	4.2	111,473	6.5	102,942	1.3
支払承諾見返		Guarantee		75,747	3.2	86,465	14.1	101,007	16.8	127,018	25.8	157,858	12.5
信用保証事業		Credit guarantee business		72,203	5.3	83,734	16.0	98,971	18.2	125,332	26.6	156,172	12.9
その他		Other		3,543	-26.8	2,730	-23.0	2,036	-25.4	1,685	-17.2	1,685	-17.2
その他営業債権		Other		5,997	4.0	6,725	12.1	7,744	15.1	8,858	14.4	8,858	14.4
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	916	6.4	1,299	41.7	1,437	10.7	1,486	3.4		
無担保ローン		Unsecured		879	7.0	1,259	43.3	1,394	10.7	1,441	3.4		
有担保ローン		Secured		9	-18.8	7	-16.9	6	-17.3	5	-17.1		
事業者ローン		Small business		28	0.7	32	12.3	36	14.7	40	8.8		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,883	-6.5	5,771	-1.9	5,777	0.1	5,758	-0.3		
新規顧客件数	(件)	New accounts	(Number)	188,168	1.2	423,106	124.9	322,401	-23.8	238,145	-26.1		
無担保ローン		Unsecured		182,604	1.1	415,738	127.7	314,098	-24.4	229,351	-27.0		
有担保ローン		Secured		220	-20.0	266	20.9	333	25.2	408	22.5		
事業者ローン		Small business		5,344	7.6	7,102	32.9	7,970	12.2	8,386	5.2		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	512	2.2	517	0.8	513	-0.7	468	-8.7		

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		17/3		18/3		19/3		20/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		2,489	8	3,497	1,008	3,177	-320	3,063	-114
正社員数		N. of employees (regularly payroll)		1,473	40	2,503	1,030	2,273	-230	2,113	-160
非正社員数		N. of employees (temp.)		1,016	-32	994	-22	904	-90	950	46

注1: 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 1: 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.

注2: 2020年3月期より非連結子会社であったライフギャランティー株式会社とすみんライフカード株式会社を連結の範囲に含めております。

Note 2: LIFE GUARANTEE CO., LTD. and Sumishin Life Card Company, Limited. unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注3: 2020年3月期の数値について一部訂正をしております。

Note 3: Underlined figures of the fiscal year ended March 2020, were corrected.

### 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)		17/3 (12M)		18/3 (12M)		19/3 (12M)		20/3 (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	91,450	4.3	115,389	26.2	115,328	-0.1	127,038	17.0	10.2
営業貸付金利息	Interest on operating loans	47,869	8.2	56,305	17.6	65,456	16.3	72,444	9.7	10.7
無担保ローン	Unsecured	42,892	13.8	51,949	21.1	61,058	17.5	66,707	8.9	9.3
有担保ローン	Secured	3,206	-28.5	2,597	-19.0	2,285	-12.0	2,557	0.3	11.9
事業者ローン	Small business	1,769	-14.4	1,758	-0.6	2,112	20.2	3,179	0.4	50.5
信用購入あっせん収益	Revenue from installment receivable	15,436	5.7	16,038	3.9	16,472	2.7	19,391	2.6	17.7
信用保証収益	Revenue from credit guarantee	12,494	0.0	12,992	4.0	13,953	7.4	15,203	2.0	9.0
その他の営業収益	Other operating revenue	15,650	-4.3	30,052	92.0	19,446	-35.3	19,998	2.7	2.8
買取債権回収高	Collection from purchased receivable	2,096	-2.1	2,074	-1.1	1,709	-17.6	1,662	0.2	-2.8
償却債権取立益	Recoveries of written off claims	5,678	-5.7	6,411	12.9	6,320	-1.4	6,896	0.9	9.1
その他	Other	7,874	-3.8	21,566	173.9	11,416	-47.1	11,439	1.5	0.2
営業費用	Operating expenses	84,440	4.2	112,897	33.7	112,297	-0.5	125,358	16.8	11.6
金融費用	Financial expenses	8,030	3.2	7,560	-5.9	7,949	5.1	7,522	1.0	-5.4
売上原価	Cost of sales	1,537	-4.5	12,815	733.4	1,298	-89.9	1,289	0.2	-0.7
債権買取原価	Cost of purchased receivable	1,476	9.3	1,497	1.5	1,166	-22.1	1,120	0.1	-4.0
その他	Other	61	-76.3	11,317	-	131	-98.8	169	0.0	28.6
貸倒関連費用	Credit cost	20,744	28.6	20,497	-1.2	30,628	49.4	35,277	4.7	15.2
貸倒損失	Bad debt write offs	20,816	-3.5	22,651	8.8	25,923	14.4	29,101	3.9	12.3
利息返還関連費用	Expenses for interest repayment	-	-	12,384	-	11,501	-7.1	16,927	2.3	47.2
利息返還金	Interest repayment	28,545	-12.5	22,484	-21.2	12,704	-43.5	14,704	2.0	15.7
その他の営業費用	Other operating expenses (SG & A)	54,127	2.9	59,638	10.2	60,919	2.1	64,341	8.6	5.6
広告宣伝費	Advertising expenses	3,450	-5.1	3,592	4.1	2,675	-25.5	2,662	0.4	-0.5
人件費	Personnel expenses	14,270	3.7	15,680	9.9	16,540	5.5	16,853	2.3	1.9
その他	Other	36,406	3.4	40,365	10.9	41,702	3.3	44,826	6.0	7.5
営業利益	Operating profit (loss)	7,009	5.0	2,492	-64.4	3,031	21.6	1,679	0.2	-44.6
営業外収益	Non-operating income	557	152.8	359	-35.5	1,145	218.3	529	0.1	-53.7
営業外費用	Non-operating expenses	168	372.3	28	-83.0	66	131.9	493	0.1	643.7
経常利益	Ordinary profit (loss)	7,399	7.8	2,823	-61.8	4,110	45.6	1,716	0.2	-58.2
特別利益	Extraordinary income	-	-	703	-	-	-	230	0.0	-
特別損失	Extraordinary losses	-	-	-	-	690	-	376	0.1	-45.5
税引前利益	Profit (loss) before income taxes	7,399	7.8	3,527	-52.3	3,420	-3.0	1,569	0.2	-54.1
法人税・住民税及び事業税	Income taxes-current	440	145.3	437	-0.8	858	96.2	2,155	0.3	151.3
法人税等調整額	Income taxes-deferred	-318	-	144	-	-5,621	-	-886	-	-
当期純利益	Profit (loss)	7,276	3.3	2,945	-59.5	8,183	177.8	300	0.0	-96.3
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-	-	-1,012	-	-1,162	-	-1,089	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	7,276	3.3	3,958	-45.6	9,346	136.1	1,390	0.2	-85.1

注1: 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 1: 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.

注2: 2020年3月期より非連結子会社であったライフギャランティー株式会社とすみしんライフカード株式会社を連結の範囲に含めております。

Note 2: LIFE GUARANTEE CO., LTD. and Sumishin Life Card Company, Limited, unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

#### 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)		17/3	構成比(%) C.R.(%)	18/3	構成比(%) C.R.(%)	19/3	構成比(%) C.R.(%)	20/3	構成比(%) C.R.(%)
借入金	Borrowings	192,523	52.1	241,033	55.3	244,823	49.6	301,689	55.0
都市銀行等	City banks etc.	27,831	7.5	31,500	7.2	33,686	6.8	47,003	8.6
信託銀行	Trust banks	66,910	18.1	79,717	18.3	60,510	12.3	87,981	16.0
地方銀行・第二地方銀行	Regional banks	25,684	7.0	40,510	9.3	58,982	12.0	71,800	13.1
その他	Other	72,096	19.5	89,303	20.5	91,644	18.6	94,903	17.3
社債・流動化	SB & ABS, ABL	176,890	47.9	194,487	44.7	248,310	50.4	247,028	45.0
普通社債	SB	32,700	8.9	8,500	2.0	27,615	5.6	35,245	6.4
流動化	ABS, ABL	144,190	39.0	185,987	42.7	220,695	44.8	211,783	38.6
合計	Total	369,414	100.0	435,520	100.0	493,134	100.0	548,717	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)		17/3	構成比(%) C.R.(%)	18/3	構成比(%) C.R.(%)	19/3	構成比(%) C.R.(%)	20/3	構成比(%) C.R.(%)
短期調達	Short-term borrowings	81,010	21.9	91,625	21.0	94,962	19.3	110,819	20.2
長期調達	Long-term borrowings	288,404	78.1	343,895	79.0	398,171	80.7	437,898	79.8
固定金利借入	Fixed interest rate borrowings	37,290	10.1	62,747	14.4	70,552	14.3	76,057	13.9
変動金利借入	Floating interest rate borrowings	81,623	22.1	94,960	21.8	87,709	17.8	132,512	24.1
社債・流動化	SB & ABS, ABL	169,490	45.9	186,187	42.8	239,910	48.7	229,328	41.8
普通社債(固定)	SB (Fixed interest rate)	32,700	8.9	8,500	2.0	27,615	5.6	35,245	6.4
流動化(固定)	ABS, ABL (Fixed interest rate)	45,000	12.2	75,003	17.2	70,705	14.3	62,555	11.4
流動化(変動)	ABS, ABL (Floating interest rate)	91,790	24.8	102,683	23.6	141,589	28.7	131,527	24.0
合計	Total	369,414	100.0	435,520	100.0	493,134	100.0	548,717	100.0

##### (3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		17/3	18/3	19/3	20/3
調達金利	Funding rate	2.37	1.87	1.64	1.45
間接	Indirect	2.08	2.17	1.90	1.63
直接	Direct	2.69	1.50	1.39	1.23

※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(Including off-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3		18/3		19/3		20/3			
			/(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)	441,835	-	499,618	-	548,560	-	596,328	-
無担保ローン		Unsecured loan		346,917	-	404,816	-	446,961	-	487,422	-
無担保ローン以外		Secured loan and Small business loan		94,918	-	94,801	-	101,599	-	108,905	-
4分類開示債権合計	①	NPL total	①	66,401	15.03	71,515	14.31	79,294	14.46	86,422	14.49
前年同期比		YOY%		0.4		7.7		10.9		9.0	
破綻先		Loans in legal bankruptcy		28,712	6.50	27,147	5.43	26,167	4.77	22,127	3.71
延滞債権		Non-accrual loans		25,530	5.78	28,314	5.67	33,118	6.04	39,156	6.57
3ヶ月以上延滞債権		Loans past due for three months or more		4,407	1.00	5,792	1.16	7,043	1.28	8,035	1.35
貸出条件緩和債権		Restructured loans		7,750	1.75	10,261	2.05	12,965	2.36	17,102	2.87
うち無担保ローン	②	Unsecured loan	②	30,207	8.71	37,904	9.36	46,575	10.42	55,656	11.42
前年同期比		YOY%		19.3		25.5		22.9		19.5	
破綻先		Loans in legal bankruptcy		361	0.10	531	0.13	711	0.16	768	0.16
延滞債権		Non-accrual loans		18,819	5.42	22,409	5.54	27,194	6.08	31,794	6.52
3ヶ月以上延滞債権		Loans past due for three months or more		4,142	1.19	5,589	1.38	6,798	1.52	7,754	1.59
貸出条件緩和債権		Restructured loans		6,884	1.98	9,374	2.32	11,870	2.66	15,338	3.15
うち無担保ローン以外		Secured loan and Small business loan		36,193	38.13	33,611	35.45	32,719	32.20	30,766	28.25
前年同期比		YOY%		-11.4		-7.1		-2.7		-6.0	
破綻先		Loans in legal bankruptcy		28,351	29.87	26,616	28.08	25,456	25.06	21,359	19.61
延滞債権		Non-accrual loans		6,711	7.07	5,904	6.23	5,923	5.83	7,361	6.76
3ヶ月以上延滞債権		Loans past due for three months or more		264	0.28	203	0.21	244	0.24	281	0.26
貸出条件緩和債権		Restructured loans		866	0.91	887	0.94	1,095	1.08	1,764	1.62
期末貸倒引当金	③	Allowance for NPL	③	70,172	-	66,959	-	70,469	-	72,294	-
流動	④	Current assets	④	42,971	-	41,344	-	46,135	-	51,608	-
固定 ※2		Non-current assets ※2		27,200	-	25,614	-	24,333	-	20,686	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	105.7	-	93.6	-	88.9	-	83.7	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	142.3	-	109.1	-	99.1	-	92.7	-

※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).

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)		17/3		18/3		19/3		20/3	
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)
営業債権合計 (百万円)	Total receivable outstanding (Millions of Yen)	408,259	9.1	454,316	11.3	503,382	10.8	560,267	11.3
営業貸付金残高	Loans outstanding	322,087	11.2	360,031	11.8	396,540	10.1	437,679	10.4
無担保ローン	Unsecured	301,063	14.6	341,777	13.5	379,317	11.0	422,382	11.4
有担保ローン	Secured	16,447	-24.7	12,403	-24.6	9,306	-25.0	6,958	-25.2
事業者ローン	Small business	4,575	-9.8	5,850	27.9	7,915	35.3	8,338	5.3
支払承諾見返	Guarantee	80,039	2.0	87,970	9.9	99,694	13.3	114,629	15.0
信用保証事業	Credit guarantee business	76,495	3.9	85,239	11.4	97,658	14.6	113,130	15.8
その他	Other	3,543	-26.8	2,730	-23.0	2,036	-25.4	1,499	-26.4
割賦売掛金残高	Installment receivables	857	-28.2	503	-41.3	402	-20.1	325	-19.0
その他	Other	5,275	2.7	5,811	10.2	6,745	16.1	7,633	13.2
口座数 (千件)	N. of customer accounts (Thousand)	721	8.7	802	11.2	876	9.2	950	8.5
無担保ローン	Unsecured	707	9.3	788	11.4	861	9.3	937	8.7
有担保ローン	Secured	8	-20.1	6	-19.1	5	-21.5	4	-24.0
事業者ローン	Small business	5	-3.2	6	32.1	9	33.1	9	0.8
新規顧客件数 (件)	New accounts (Number)	182,778	1.1	197,826	8.2	199,637	0.9	206,337	3.4
無担保ローン	Unsecured	182,604	1.1	197,565	8.2	199,353	0.9	206,155	3.4
実質平均利回り ※ (%)	Average yield ※ (%)	14.7	-0.5	14.7	0.0	14.8	0.1	14.7	0.1

20/3	
	増減率 (yoy%)
549,673	12.1
413,714	11.8
401,249	12.7
6,958	-25.2
5,505	14.2
127,999	13.2
126,500	13.9
1,499	-26.4
325	-19.0
7,633	13.2

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

(2) チャネル展開 (Marketing channel)

年/決算月 (Fiscal Year)		17/3		18/3		19/3		20/3	
			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	910	16	900	-10	880	-20	869	-11
有人店舗	Staffed branches	25	0	25	0	24	-1	20	-4
無人店舗	Unstaffed branches	885	16	875	-10	856	-19	849	-7
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	94,309	3,866	99,525	5,216	101,583	2,058	100,383	-1,200
自社ATM	AIFUL ATMs	473	-19	469	-4	462	-7	450	-12
自社ATM以外	Other	93,836	3,885	99,056	5,220	101,121	2,065	99,933	-1,188
保証提携先金融機関 (先)	Tie-up banks (Credit guarantee)	139	3	139	0	144	5	143	-1
社員数 (人)	N. of total employees	1,420	36	1,444	24	1,398	-46	1,397	-1
正社員数	N. of employees (regularly payroll)	1,019	64	1,057	38	1,044	-13	1,028	-16
非正社員数	N. of employees (temp.)	401	-28	387	-14	354	-33	369	15

## 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)		17/3 (12M)		18/3 (12M)		19/3 (12M)		20/3 (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	58,339	5.8	64,663	10.8	70,991	9.8	77,504	14.9	9.2
営業貸付金利息	Interest on operating loans	40,292	9.3	45,881	13.9	51,960	13.2	57,682	11.1	11.0
無担保ローン	Unsecured	37,318	16.3	43,510	16.6	50,026	15.0	55,695	10.7	11.3
有担保ローン	Secured	2,547	-35.0	1,862	-26.9	1,325	-28.8	1,296	0.2	-2.2
事業者ローン	Small business	426	-49.9	507	18.9	608	19.8	690	0.1	13.6
信用保証収益	Revenue from credit guarantee	11,106	-1.0	10,976	-1.2	11,246	2.5	11,610	2.2	3.2
信用購入あっせん収益	Revenue from installment receivable	20	14.2	19	-4.8	13	-28.0	8	0.0	-37.7
その他の営業収益	Other operating revenue	6,919	-1.5	7,785	12.5	7,770	-0.2	8,202	1.6	5.6
償却債権取立益	Recoveries of written off claims	5,415	-6.5	6,126	13.1	5,925	-3.3	6,215	1.2	4.9
その他	Other	1,504	21.8	1,659	10.3	1,845	11.2	1,987	0.4	7.7
営業費用	Operating expenses	54,751	6.5	64,296	17.4	70,523	9.7	77,091	14.8	9.3
金融費用	Financial expenses	6,369	1.3	5,841	-8.3	5,843	0.0	5,442	1.0	-6.9
貸倒関連費用	Credit cost	16,724	18.0	13,281	-20.6	22,060	66.1	22,788	4.4	3.3
貸倒損失	Bad debt write-offs	17,574	-3.6	18,012	2.5	18,947	5.2	20,182	3.9	6.5
利息返還関連費用	Expenses for interest repayment	-	-	12,384	-	10,354	-16.4	15,433	3.0	49.1
利息返還金	Interest repayment	27,006	-13.1	21,221	-21.4	11,790	-44.4	13,697	2.6	16.2
その他の営業費用	Other operating expenses (SG & A)	31,658	2.3	32,788	3.6	32,264	-1.6	33,426	6.4	3.6
広告宣伝費	Advertising expenses	3,000	-1.0	2,980	-0.7	2,330	-21.8	2,337	0.4	0.3
人件費	Personnel expenses	9,420	6.5	9,651	2.4	10,084	4.5	10,275	2.0	1.9
その他	Other	19,236	0.8	20,157	4.8	19,849	-1.5	20,813	4.0	4.9
営業利益	Operating profit (loss)	3,587	-3.0	366	-89.8	468	27.9	413	0.1	-11.8
営業外収益	Non-operating income	642	-52.2	657	2.4	1,070	62.8	1,327	0.3	24.0
営業外費用	Non-operating expenses	139	350.2	44	-68.2	19	-55.7	11	0.0	-39.8
経常利益	Ordinary profit (loss)	4,090	-18.4	979	-76.1	1,519	55.1	1,728	0.3	13.8
特別利益	Extraordinary income	-	-	703	-	1	-99.8	230	0.0	-
特別損失	Extraordinary losses	-	-	-	-	691	-	264	0.1	-61.8
税引前利益	Profit (loss) before income taxes	4,090	-18.4	1,683	-58.8	829	-50.7	1,694	0.3	104.3
法人税・住民税及び事業税	Income taxes-current	-725	-	-736	-	-655	-	351	0.1	-
法人税等調整額	Income taxes-deferred	-7	-	-17	-	-3,723	-	-295	-	-
当期純利益	Profit (loss)	4,823	-8.7	2,437	-49.5	5,208	113.7	1,639	0.3	-68.5

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)		17/3		18/3		19/3		20/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	106,551	43.5	152,870	50.1	146,808	42.3	206,589	51.0
都市銀行等	City banks etc.	27,831	11.4	31,500	10.3	30,686	8.8	45,003	11.1
信託銀行	Trust banks	51,210	20.9	69,217	22.7	47,100	13.6	77,949	19.2
地方銀行・第二地方銀行	Regional banks	21,684	8.8	34,676	11.4	49,646	14.3	63,632	15.7
その他	Other	5,825	2.4	17,475	5.7	19,375	5.6	20,003	4.9
社債・流動化	SB & ABS, ABL	138,661	56.5	152,272	49.9	200,606	57.7	198,417	49.0
普通社債	SB	32,700	13.3	8,500	2.8	27,615	7.9	35,245	8.7
流動化	ABS, ABL	105,961	43.2	143,772	47.1	172,991	49.8	163,172	40.3
合計	Total	245,212	100.0	305,142	100.0	347,414	100.0	405,007	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)		17/3		18/3		19/3		20/3	
			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	5,300	2.2	7,000	2.3	6,900	2.0	22,700	5.6
長期調達	Long-term borrowings	239,912	97.8	298,142	97.7	340,514	98.0	382,307	94.4
固定金利借入	Fixed interest rate borrowings	31,998	13.0	60,389	19.8	66,885	19.3	73,224	18.1
変動金利借入	Floating interest rate borrowings	69,253	28.2	85,480	28.0	73,022	21.0	120,664	29.8
社債	SB	32,700	13.3	8,500	2.8	27,615	7.9	35,245	8.7
流動化	ABS, ABL	105,961	43.2	143,772	47.1	172,991	49.8	153,172	37.8
合計	Total	245,213	100.0	305,142	100.0	347,414	100.0	405,007	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		17/3	18/3	19/3	20/3
調達金利	Funding rate	2.67	1.86	1.54	1.38
間接	Indirect	2.56	2.44	1.99	1.62
直接	Direct	2.76	1.27	1.21	1.14

※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	1.00	1.00	0.95
5年スワップレート	5Y SWAP rate	0.11	0.11	-0.05	-0.04
JGB(10年)	10Y JGB	0.07	0.04	-0.10	0.01

## 9. アイフル貸倒の状況 (Credit Cost / AIFUL)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		17/3		18/3		19/3		20/3			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	408,259	-	454,316	-	503,382	-	560,267	-
期末営業貸付金		Loans outstanding		322,087	-	360,031	-	396,540	-	437,679	-
無担保		Unsecured		301,063	-	341,777	-	379,317	-	422,382	-
有担保		Secured		16,447	-	12,403	-	9,306	-	6,958	-
事業者		Small business		4,575	-	5,850	-	7,915	-	8,338	-
割賦売掛金		Installment receivables		857	-	503	-	402	-	325	-
支払承諾見返等		Credit guarantee, etc.		85,314	-	93,781	-	106,440	-	122,262	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		34,549	-	33,554	-	28,913	-	32,178	-
貸倒発生額合計	①	Total bad debt	①	17,574	4.30	18,012	3.96	18,947	3.76	20,182	3.60
増減率		YOY%		-3.6		2.5		5.2		6.5	
貸倒発生額	②	Loans outstanding	②	14,508	4.50	14,828	4.12	15,742	3.97	16,411	3.75
増減率		YOY%		-2.4		2.2		6.2		4.3	
無担保		Unsecured		12,924	4.29	13,654	4.00	14,906	3.93	15,523	3.68
有担保		Secured		905	5.50	767	6.19	465	5.01	440	6.33
事業者		Small business		678	14.83	406	6.95	369	4.67	447	5.36
割賦売掛金		Installment receivables		166	19.37	258	51.31	45	11.24	39	12.18
支払承諾見返等		Credit guarantee, etc.		2,900	3.40	2,925	3.12	3,160	2.97	3,731	3.05
個別貸倒引当金繰入 (個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	143	0.04	-86	-	-151	-	<u>956</u>	<u>0.17</u>
個別繰入額	④	Loans outstanding	④	82	0.03	-180	-	-253	-0.06	<u>791</u>	<u>0.18</u>
無担保		Unsecured		147	0.05	254	0.07	364	0.10	388	0.09
有担保		Secured		-164	-	-507	-	-732	-	<u>288</u>	<u>4.14</u>
事業者		Small business		100	2.19	72	1.23	114	1.45	114	1.38
支払承諾見返等		Credit guarantee, etc.		60	0.07	93	0.10	102	0.10	164	0.13
①+③	①+③		①+③	17,717	4.34	17,926	3.95	18,795	3.73	<u>21,138</u>	<u>3.77</u>
増減率		YOY%		-3.7		1.2		4.9		12.5	
②+④	②+④		②+④	14,591	4.53	14,648	4.07	15,488	3.91	<u>17,203</u>	<u>3.93</u>
増減率		YOY%		-2.4		0.4		5.7		11.1	
無担保		Unsecured		13,071	4.34	13,909	4.07	15,270	4.03	15,912	3.77
有担保		Secured		740	4.50	259	2.09	-266	-	<u>729</u>	<u>10.48</u>
事業者		Small business		778	17.02	478	8.18	484	6.12	562	6.74
割賦売掛金		Installment receivables		166	19.37	258	51.31	45	11.24	39	12.18
支払承諾見返等		Credit guarantee, etc.		2,960	3.47	3,019	3.22	3,262	3.07	3,895	3.19
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		16,724	4.10	13,281	2.92	22,060	4.38	22,788	4.07
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS : Current assets)		33,554	8.22	28,913	6.36	32,178	6.39	<u>33,829</u>	<u>6.04</u>

※ 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.

※2020年3月期の数値について一部訂正をしております。

※ Underlined credit cost figures of the fiscal year ended March 2020, were corrected.

## 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)		17/3		18/3		19/3		20/3	
					/(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)	351,058	-	387,462	-	412,337	-	452,351	-
無担保ローン		Unsecured loan		301,568	-	342,537	-	380,411	-	423,685	-
無担保ローン以外		Secured loan and Small business loan		49,489	-	44,924	-	31,925	-	28,665	-
4分類開示債権合計	①	NPL total	①	61,368	17.48	65,038	16.79	60,376	14.64	68,086	15.05
前年同期比		前年同期比	YOY%	-0.4		6.0		-7.2		12.8	
破綻先		Loans in legal bankruptcy		28,686	8.17	27,092	6.99	15,321	3.72	14,090	3.12
延滞債権		Non-accrual loans		23,582	6.72	25,950	6.70	29,836	7.24	34,229	7.57
3ヶ月以上延滞債権		Loans past due for three months or more		4,122	1.17	4,959	1.28	5,756	1.40	6,742	1.49
貸出条件緩和債権		Restructured loans		4,976	1.42	7,035	1.82	9,462	2.29	13,024	2.88
うち無担保ローン	②	Unsecured loan	②	26,867	8.91	33,429	9.76	41,199	10.83	50,037	11.81
前年同期比		前年同期比	YOY%	19.6		24.4		23.2		21.5	
破綻先		Loans in legal bankruptcy		344	0.11	496	0.15	674	0.18	739	0.17
延滞債権		Non-accrual loans		18,340	6.08	21,857	6.38	26,491	6.96	30,972	7.31
3ヶ月以上延滞債権		Loans past due for three months or more		3,870	1.28	4,777	1.39	5,535	1.46	6,496	1.53
貸出条件緩和債権		Restructured loans		4,311	1.43	6,296	1.84	8,498	2.23	11,829	2.79
うち無担保ローン以外		Secured loan and Small business loan		34,500	69.71	31,609	70.36	19,177	60.07	18,049	62.96
前年同期比		前年同期比	YOY%	-11.9		-8.4		-39.3		-5.9	
破綻先		Loans in legal bankruptcy		28,341	57.27	26,595	59.20	14,646	45.88	13,351	46.58
延滞債権		Non-accrual loans		5,241	10.59	4,092	9.11	3,344	10.48	3,256	11.36
3ヶ月以上延滞債権		Loans past due for three months or more		251	0.51	182	0.41	221	0.69	245	0.86
貸出条件緩和債権		Restructured loans		665	1.35	738	1.64	964	3.02	1,195	4.17
期末貸倒引当金	③	Allowance for NPL	③	60,567	-	54,378	-	46,105	-	46,777	-
流動	④	Current assets	④	33,554	-	28,913	-	32,178	-	33,829	-
固定 ※2		Non-current assets ※2		27,012	-	25,465	-	13,927	-	12,947	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	98.7	-	83.6	-	76.4	-	68.7	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	124.9	-	86.5	-	78.1	-	67.6	-

※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)		18/3			19/3			20/3		
		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)	30,994	8,663	39,657	22,158	2,238	24,396	20,722	2,534	23,256
発生額・取崩額	Withdraw amount	21,221	2,665	23,887	11,790	1,441	13,232	13,697	1,211	14,909
繰入額(戻入額)	Provisions (Reversal)	12,384	(3,759)	8,625	10,354	1,737	12,092	15,433	92	15,526
期末引当金残高	Allowance (End)	22,158	2,238	24,396	20,722	2,534	23,256	22,458	1,415	23,873

(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)		18/3			19/3			20/3		
		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)	34,640	8,663	43,303	24,331	2,238	26,569	22,963	2,534	25,497
発生額・取崩額 ※	Withdraw amount ※	22,692	2,665	25,358	12,869	1,441	14,311	14,857	1,211	16,069
繰入額(戻入額)	Provisions (Reversal)	12,384	(3,759)	8,625	11,501	1,737	13,239	16,927	92	17,019
期末引当金残高	Allowance (End)	24,331	2,238	26,569	22,963	2,534	25,497	25,033	1,415	26,448

※ 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 208百万、2019年3月期 164百万円、2020年3月期153百万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 ( 208 million yen in FY2018/3, 164 million yen in FY2019/3 and 153 million yen in FY2020/3).

## 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)	18/3				19/3				20/3			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)
貸付利率/ Interest rate												
=<15.0%	209	26.6	173,176	50.7	225	26.2	188,807	49.8	250	26.7	210,904	49.9
15.0%< =<18.0%	561	71.2	161,550	47.3	622	72.2	184,769	48.7	675	72.1	206,839	49.0
18.0%< =<20.0%	0	0.0	283	0.1	0	0.0	237	0.1	0	0.0	190	0.0
20.0%<	17	2.2	6,766	2.0	13	1.6	5,503	1.5	11	1.2	4,448	1.1
合計 (Total)	788	100.0	341,777	100.0	861	100.0	379,317	100.0	937	100.0	422,382	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	18/3				19/3				20/3			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)
=<100	214	27.2	13,962	4.1	229	26.6	15,162	4.0	229	24.5	13,972	3.3
100< =<200	84	10.7	12,870	3.8	91	10.7	14,060	3.7	101	10.9	15,519	3.7
200< =<300	98	12.5	25,519	7.5	105	12.2	27,259	7.2	113	12.1	29,161	6.9
300< =<400	69	8.8	24,570	7.2	76	8.9	27,081	7.1	87	9.3	30,841	7.3
400< =<500	133	16.9	62,464	18.3	143	16.6	67,009	17.7	165	17.6	77,155	18.3
500< =<1,000	111	14.1	85,399	25.0	128	15.0	98,770	26.0	143	15.3	109,588	25.9
1,000<	77	9.8	116,990	34.2	85	10.0	129,973	34.3	96	10.3	146,142	34.6
合計 (Total)	788	100.0	341,777	100.0	861	100.0	379,317	100.0	937	100.0	422,382	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)		17/3		18/3		19/3		20/3		20/3			
			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)	163,571	5.6	169,632	3.7	173,153	2.1	174,107	0.6	162,532	-3.7
割賦売掛金残高		Installment receivables		96,276	8.2	99,956	3.8	104,242	4.3	105,773	1.5	97,243	-3.9
営業貸付金残高		Loans (Cash advance)		45,564	3.2	46,728	2.6	44,849	-4.0	42,272	-5.7	39,226	-9.8
支払承諾見返		Credit guarantee		21,007	-0.8	22,032	4.9	23,063	4.7	24,842	7.7	24,842	7.7
その他営業債権		Other		722	14.5	914	26.5	998	9.2	1,219	22.2	1,219	22.2
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)	5,883	-6.5	5,771	-1.9	5,777	0.1	5,758	-0.3		
プロバー		Proper		1,795	-1.0	1,739	-3.1	1,700	-2.2	1,680	-1.1		
提携		Affinity		4,088	-8.7	4,032	-1.4	4,077	1.1	4,077	0.0		
新規発行数	(千枚)	Number of new issue	(Thousand)	512	2.2	517	0.8	513	-0.7	468	-8.7		
プロバー		Proper		136	7.9	154	13.4	113	-26.3	109	-3.8		
提携		Affinity		376	0.2	362	-3.7	399	10.2	359	-10.1		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	681,362	7.0	696,435	2.2	697,854	0.2	707,851	1.4		
包括信用購入あっせん		Shopping		640,598	7.5	655,990	2.4	657,509	0.2	669,559	1.8		
キャッシング		Cashing		40,763	-0.5	40,444	-0.8	40,345	-0.2	38,291	-5.1		
実質平均利回り		Average yield	(%)	18.3	-0.5	18.3	0.0	17.9	-0.4	18.4	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)		17/3		18/3		19/3		20/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,004	-13	1,035	31	981	-54	996	15
正社員数	(人)	N. of employees (regularly payroll)		420	-13	460	40	456	-4	441	-15
非正社員数	(人)	N. of employees (temp.)		584	0	575	-9	525	-50	556	31

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)		17/3		18/3		19/3		20/3		
		(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	28,890	1.9	42,991	48.8	32,850	-23.6	34,181	20.6	4.1
	信用購入あっせん収益	15,361	5.5	15,960	3.9	16,391	2.7	17,479	10.6	6.6
	営業貸付金利息	5,603	-0.7	5,649	0.8	5,556	-1.6	5,243	3.2	-5.6
	信用保証収益	1,272	0.2	1,348	6.0	1,398	3.7	1,521	0.9	8.8
	その他	6,653	-3.3	20,033	201.1	9,504	-52.6	9,937	6.0	4.6
営業費用	Operating expenses	25,980	-4.6	38,859	49.6	29,837	-23.2	31,953	19.3	7.1
	金融費用	1,610	-26.2	1,531	-4.9	1,676	9.4	1,610	1.0	-3.9
	貸倒関連費用	3,669	89.2	4,129	12.5	3,287	-20.4	4,376	2.6	33.1
	利息返還関連費用	-	-	-	-	1,147	-	1,493	0.9	30.2
	その他の営業費用	20,700	2.3	33,199	60.4	23,726	-28.5	24,473	14.8	3.1
	広告宣伝費	166	-49.7	186	11.9	146	-21.6	105	0.1	-27.8
	人件費	3,953	-3.4	4,090	3.5	4,481	9.6	4,555	2.8	1.6
	その他	16,580	4.9	28,922	74.4	19,099	-34.0	19,813	12.0	3.7
営業利益	Operating profit	2,910	161.3	4,131	42.0	3,012	-27.1	2,227	1.3	-26.1
営業外収益	Non-operating income	392	-	134	-65.7	157	17.4	108	0.1	-31.3
営業外費用	Non-operating expenses	65	907.9	4	-93.5	38	804.6	1	0.0	-94.8
経常利益	Ordinary profit	3,237	183.9	4,261	31.6	3,132	-26.5	2,334	1.4	-25.5
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	3,237	183.9	4,261	31.6	3,132	-26.5	2,334	1.4	-25.5
法人税・住民税及び事業税	Income taxes - current	1,042	192.7	992	-4.8	994	0.3	1,086	0.7	9.2
法人税等調整額	Income taxes - deferred	-836	-	523	-	-685	-	112	0.1	-
当期純利益	Profit	3,031	63.1	2,746	-9.4	2,822	2.8	1,136	0.7	-59.8

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)		17/3		18/3		19/3		20/3				
			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	591,528	8.4	665,669	12.5	735,219	10.4	820,430	100.0	11.6
アイフル		AIFUL		408,259	9.1	454,316	11.3	503,382	10.8	560,267	68.3	11.3
ライフカード		LIFECARD		163,571	5.6	169,632	3.7	173,153	2.1	174,107	21.2	0.6
ビジネス		BUSINEXT		44,997	5.9	49,238	9.4	57,951	17.7	70,713	8.6	22.0
アイラ&アイフル	※3	A&A	※3	-	-	16,020	238.0	22,482	40.3	22,414	2.7	-0.3
営業収益	※2	Total operating revenue	※2	91,450	4.3	115,389	26.2	115,328	-0.1	127,038	100.0	10.2
アイフル		AIFUL		58,339	5.8	64,663	10.8	70,991	9.8	77,504	61.0	9.2
ライフカード		LIFECARD		28,890	1.9	42,991	48.8	32,850	-23.6	34,181	26.9	4.1
ビジネス		BUSINEXT		2,248	17.0	2,803	24.7	3,908	39.4	5,895	4.6	50.8
アイラ&アイフル	※4	A&A	※4	-	-	2,977	319.2	5,901	98.2	6,519	5.1	10.5
経常利益	※2	Total ordinary profit	※2	7,399	7.8	2,823	-61.8	4,110	45.6	1,716	100.0	-58.2
アイフル		AIFUL		4,090	-18.4	979	-76.1	1,519	55.1	1,728	100.7	13.8
ライフカード		LIFECARD		3,237	183.9	4,261	31.6	3,132	-26.5	2,334	136.0	-25.5
ビジネス		BUSINEXT		193	-47.3	-252	-	1,349	-	251	14.6	-81.4
アイラ&アイフル	※4	A&A	※4	-	-	-2,013	-	-1,210	-	-1,064	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	7,276	3.3	3,958	-45.6	9,346	136.1	1,390	100.0	-85.1
アイフル		AIFUL		4,823	-8.7	2,437	-49.5	5,208	113.7	1,639	117.9	-68.5
ライフカード		LIFECARD		3,031	63.1	2,746	-9.4	2,822	2.8	1,136	81.7	-59.8
ビジネス		BUSINEXT		101	-72.2	-438	-	1,660	-	13	0.9	-99.2
アイラ&アイフル	※4	A&A	※4	-	-	-2,013	-	-1,210	-	-1,176	-	-

※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、2020年3月期(FY2020/3) 3.63円(YOY+0.22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、2020年3月期(FY2020/3) 3.52円(YOY +0.10円)

注1: 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 1: 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.

注2: 2020年3月期より非連結子会社であったライフギャランティー株式会社とすみしんライフカード株式会社を連結の範囲に含めております。

Note 2: LIFE GUARANTEE CO., LTD. and Sumishin Life Card Company, Limited. unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.