

2021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, 2021)

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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)			19/3		19/6		20/3		20/6		21/3(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)	115,328	-0.1	30,251	9.3	127,038	10.2	31,940	5.6	139,100	9.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	112,297	-0.5	27,272	4.0	125,358	11.6	25,610	-6.1	119,100	-5.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	3,031	21.6	2,979	103.6	1,679	-44.6	6,329	112.5	19,900	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	4,110	45.6	3,143	77.2	1,716	-58.2	7,561	140.6	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)	9,346	136.1	3,453	87.7	1,390	-85.1	7,111	105.9	17,900	-
総資産	(百万円)	Total assets	(Millions of Yen)	760,587	11.4	769,619	10.5	860,507	13.1	846,240	10.0	992,000	15.3
純資産	(百万円)	Net assets	(Millions of Yen)	128,016	7.2	131,255	8.7	128,931	0.7	135,716	3.4	144,700	12.2
一株当たり当期純利益	(円)	EPS	(Yen)	19.32	136.2	7.14	87.9	2.88	-85.1	14.70	105.9	37.01	-
一株当たり純資産	(円)	BPS	(Yen)	256.45	8.6	263.56	10.1	260.53	1.6	275.10	4.4	292.58	12.3
自己資本比率	(%)	Equity ratio	(%)	16.3	-0.4	16.6	0.0	14.6	-1.7	15.7	-0.9	14.3	-0.3
総資産経常利益率	(%)	ROA	(%)	0.6	0.2	1.7	0.7	0.2	-0.4	3.6	1.9	2.2	2.0
自己資本当期純利益率	(%)	ROE	(%)	7.8	4.3	11.0	4.6	1.1	-6.7	22.0	11.0	13.4	12.3

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

(2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			19/3		19/6		20/3		20/6		21/3(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)	70,991	9.8	18,572	8.0	77,504	9.2	19,609	5.6	84,100	8.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	70,523	9.7	16,650	4.7	77,091	9.3	15,064	-9.5	70,100	-9.1
営業利益	(百万円)	Operating profit	(Millions of Yen)	468	27.9	1,922	48.3	413	-11.8	4,545	136.4	14,000	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,519	55.1	2,190	46.8	1,728	13.8	5,056	130.9	15,700	808.1
当期純利益	(百万円)	Profit	(Millions of Yen)	5,208	113.7	2,767	68.0	1,639	-68.5	5,330	92.6	15,300	833.5
総資産	(百万円)	Total assets	(Millions of Yen)	556,450	11.2	567,198	10.6	635,683	14.2	632,621	11.5	732,900	15.3
純資産	(百万円)	Net assets	(Millions of Yen)	91,200	6.6	93,638	7.4	92,609	1.5	97,998	4.7	107,700	16.3
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)	10.77	113.7	5.72	67.7	3.39	-68.5	11.02	92.7	31.63	833.6
一株当たり純資産	(円)	BPS	(Yen)	188.07	6.6	193.59	7.7	191.46	1.8	202.60	4.7	222.66	16.3
自己資本比率	(%)	Equity ratio	(%)	16.3	-0.8	16.5	-0.4	14.6	-1.7	15.5	-1.0	14.7	0.1
総資産経常利益率	(%)	ROA	(%)	0.3	0.1	1.6	0.4	0.3	0.0	3.2	1.6	2.3	2.0
自己資本当期純利益率	(%)	ROE	(%)	5.9	3.0	12.1	4.4	1.8	-4.1	22.4	10.3	15.3	13.5

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

注1: 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(現アイフル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 1: 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2: 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 2: 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)		19/3		19/6		20/3		20/6		20/6			
			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)	735,219	10.4	744,046	9.2	820,430	11.6	793,073	6.6	765,541	6.8
営業貸付金残高		Loans outstanding		521,823	10.6	528,395	8.4	573,080	9.8	552,068	4.5	503,600	7.7
無担保ローン		Unsecured		445,866	10.3	450,306	7.9	486,119	9.0	473,459	5.1	452,245	6.1
有担保ローン		Secured		20,285	-3.1	20,611	-3.0	22,533	11.1	21,221	3.0	21,221	3.0
事業者ローン		Small business		55,670	18.4	57,477	17.2	64,427	15.7	57,387	-0.2	30,133	44.2
割賦売掛金残高		Installment receivables		104,645	4.2	102,906	4.6	111,473	6.5	104,866	1.9	97,385	-2.5
支払承諾見返		Guarantee		101,007	16.8	105,064	18.7	127,018	25.8	127,007	20.9	155,424	9.7
信用保証事業		Credit guarantee business		98,971	18.2	103,182	20.0	125,332	26.6	125,452	21.6	153,869	10.1
その他		Other		2,036	-25.4	1,881	-26.3	1,685	-17.2	1,555	-17.3	1,555	-17.3
その他営業債権		Other		7,744	15.1	7,680	13.2	8,858	14.4	9,131	18.9	9,131	18.9
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,437	10.7	1,449	9.2	1,486	3.4	1,434	-1.0		
無担保ローン		Unsecured		1,394	10.7	1,406	9.2	1,441	3.4	1,392	-0.9		
有担保ローン		Secured		6	-17.3	6	-17.1	5	-17.1	4	-19.1		
事業者ローン		Small business		36	14.7	37	11.9	40	8.8	36	-1.7		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,777	0.1	5,783	0.1	5,758	-0.3	5,623	-2.8		
新規顧客件数	(件)	New accounts	(Number)	322,401	-23.8	59,579	-20.9	238,145	-26.1	33,369	-44.0		
無担保ローン		Unsecured		314,098	-24.4	57,475	-21.5	229,351	-27.0	32,758	-43.0		
有担保ローン		Secured		333	25.2	88	17.3	408	22.5	27	-69.3		
事業者ローン		Small business		7,970	12.2	2,016	0.5	8,386	5.2	584	-71.0		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	513	-0.7	128	-0.4	468	-8.7	74	-41.9		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		19/3		19/6		20/3		20/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,177	-320	3,201	-98	3,063	-114	3,173	-28
正社員数		N. of employees (regularly payroll)		2,273	-230	2,281	-88	2,113	-160	2,165	-116
非正社員数		N. of employees (temp.)		904	-90	920	-10	950	46	1,008	88

注: 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(現アイフル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: 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.

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)		19/3 (12M)		19/6 (3M)		20/3 (12M)		20/6 (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	115,328	-0.1	30,251	9.3	127,038	10.2	31,940	4.1	5.6
営業貸付金利息	Interest on operating loans	65,456	16.3	17,196	9.9	72,444	10.7	18,740	2.4	9.0
無担保ローン	Unsecured	61,058	17.5	16,104	11.0	66,707	9.3	17,234	2.2	7.0
有担保ローン	Secured	2,285	-12.0	491	-17.7	2,557	11.9	473	0.1	-3.8
事業者ローン	Small business	2,112	20.2	599	9.3	3,179	50.5	1,032	0.1	72.1
信用購入あっせん収益	Revenue from installment receivable	16,472	2.7	4,273	8.3	19,391	17.7	4,645	0.6	8.7
信用保証収益	Revenue from credit guarantee	13,953	7.4	3,722	12.4	15,203	9.0	3,796	0.5	2.0
その他の営業収益	Other operating revenue	19,446	-35.3	5,058	5.9	19,998	2.8	4,757	0.6	-6.0
買取債権回収高	Collection from purchased receivable	1,709	-17.6	395	22.7	1,662	-2.8	321	0.0	-18.5
償却債権取立益	Recoveries of written off claims	6,320	-1.4	1,667	5.8	6,896	9.1	1,530	0.2	-8.2
その他	Other	11,416	-47.1	2,996	4.2	11,439	0.2	2,905	0.4	-3.0
営業費用	Operating expenses	112,297	-0.5	27,272	4.0	125,358	11.6	25,610	3.3	-6.1
金融費用	Financial expenses	7,949	5.1	1,905	4.4	7,522	-5.4	1,786	0.2	-6.3
売上原価	Cost of sales	1,298	-89.9	273	26.1	1,289	-0.7	240	0.0	-11.9
債権買取原価	Cost of purchased receivable	1,166	-22.1	273	26.1	1,120	-4.0	212	0.0	-22.2
その他	Other	131	-98.8	-	-	169	28.6	27	0.0	-
貸倒関連費用	Credit cost	30,628	49.4	9,403	8.3	35,277	15.2	8,949	1.2	-4.8
貸倒損失	Bad debt write offs	25,923	14.4	9,511	20.6	29,101	12.3	9,642	1.2	1.4
利息返還関連費用	Expenses for interest repayment	11,501	-7.1	-	-	16,927	47.2	-	-	-
利息返還金	Interest repayment	12,704	-43.5	3,635	15.4	14,704	15.7	2,566	0.3	-29.4
その他の営業費用	Other operating expenses (SG & A)	60,919	2.1	15,689	1.3	64,341	5.6	14,634	1.9	-6.7
広告宣伝費	Advertising expenses	2,675	-25.5	789	-7.0	2,662	-0.5	626	0.1	-20.6
人件費	Personnel expenses	16,540	5.5	4,170	5.2	16,853	1.9	4,169	0.5	0.0
その他	Other	41,702	3.3	10,728	0.5	44,826	7.5	9,837	1.3	-8.3
営業利益	Operating profit (loss)	3,031	21.6	2,979	103.6	1,679	-44.6	6,329	0.8	112.5
営業外収益	Non-operating income	1,145	218.3	168	-50.1	529	-53.7	1,269	0.2	652.9
営業外費用	Non-operating expenses	66	131.9	4	-84.5	493	643.7	37	0.0	797.7
経常利益	Ordinary profit (loss)	4,110	45.6	3,143	77.2	1,716	-58.2	7,561	1.0	140.6
特別利益	Extraordinary income	-	-	230	-	230	-	-	-	-
特別損失	Extraordinary losses	690	-	-	-	376	-45.5	-	-	-
税引前利益	Profit (loss) before income taxes	3,420	-3.0	3,373	90.2	1,569	-54.1	7,561	1.0	124.1
法人税・住民税及び事業税	Income taxes-current	858	96.2	226	167.1	2,155	151.3	627	0.1	176.5
法人税等調整額	Income taxes-deferred	-5,621	-	-248	-	-886	-	-123	-	-
当期純利益	Profit (loss)	8,183	177.8	3,395	102.3	300	-96.3	7,057	0.9	107.8
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,162	-	-57	-	-1,089	-	-54	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	9,346	136.1	3,453	87.7	1,390	-85.1	7,111	0.9	105.9

注: 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(現アイフル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: 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)

(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)		19/3		19/6		20/3		20/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	244,823	49.6	239,273	47.8	301,689	55.0	296,660	55.8
都市銀行等	City banks etc.	33,686	6.8	30,340	6.1	47,003	8.6	46,154	8.7
信託銀行	Trust banks	60,510	12.3	65,006	13.0	87,981	16.0	98,050	18.4
地方銀行・第二地方銀行	Regional banks	58,982	12.0	54,168	10.8	71,800	13.1	65,393	12.3
その他	Other	91,644	18.6	89,759	17.9	94,903	17.3	87,063	16.4
社債・流動化	SB & ABS, ABL	248,310	50.4	261,031	52.2	247,028	45.0	235,292	44.2
普通社債	SB	27,615	5.6	42,615	8.5	35,245	6.4	35,245	6.6
流動化	ABS, ABL	220,695	44.8	218,416	43.7	211,783	38.6	200,047	37.6
合計	Total	493,134	100.0	500,305	100.0	548,717	100.0	531,953	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)		19/3		19/6		20/3		20/6	
			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	94,962	19.3	99,914	20.0	110,819	20.2	108,116	20.3
長期調達	Long-term borrowings	398,171	80.7	400,391	80.0	437,898	79.8	423,837	79.7
固定金利借入	Fixed interest rate borrowings	70,552	14.3	64,884	13.0	76,057	13.9	73,068	13.7
変動金利借入	Floating interest rate borrowings	87,709	17.8	88,174	17.6	132,512	24.1	132,476	24.9
社債・流動化	SB & ABS, ABL	239,910	48.7	247,331	49.4	229,328	41.8	218,292	41.0
普通社債(固定)	SB (Fixed interest rate)	27,615	5.6	42,615	8.5	35,245	6.4	35,245	6.6
流動化(固定)	ABS, ABL (Fixed interest rate)	70,705	14.3	63,288	12.7	62,555	11.4	61,181	11.5
流動化(変動)	ABS, ABL (Floating interest rate)	141,589	28.7	141,427	28.3	131,527	24.0	121,865	22.9
合計	Total	493,134	100.0	500,305	100.0	548,717	100.0	531,953	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		19/3	19/6	20/3	20/6
調達金利	Funding rate	1.64	1.58	1.45	1.43
間接	Indirect	1.90	1.87	1.63	1.62
直接	Direct	1.39	1.32	1.23	1.20

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

注: オフバランス化した債権を流動化したことによる調達金額が含まれています。
Note: Includes the amount raised from the liquidation of off-balance sheet receivables.

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)		19/3		19/6		20/3		20/6			
			/(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)	548,560	-	544,245	-	596,328	-	575,188	-
無担保ローン		Unsecured loan		446,961	-	451,434	-	487,422	-	474,734	-
無担保ローン以外		Secured loan and Small business loan		101,599	-	92,811	-	108,905	-	100,454	-
4分類開示債権合計	①	NPL total	①	79,294	14.46	76,754	14.10	86,422	14.49	86,866	15.10
前年同期比		YOY%		10.9		5.4		9.0		13.2	
破綻先		Loans in legal bankruptcy		26,167	4.77	23,480	4.31	22,127	3.71	22,104	3.84
延滞債権		Non-accrual loans		33,118	6.04	31,466	5.78	39,156	6.57	38,158	6.63
3ヶ月以上延滞債権		Loans past due for three months or more		7,043	1.28	7,555	1.39	8,035	1.35	9,109	1.58
貸出条件緩和債権		Restructured loans		12,965	2.36	14,251	2.62	17,102	2.87	17,493	3.04
うち無担保ローン	②	Unsecured loan	②	46,575	10.42	46,775	10.36	55,656	11.42	56,562	11.91
前年同期比		YOY%		22.9		18.0		19.5		20.9	
破綻先		Loans in legal bankruptcy		711	0.16	806	0.18	768	0.16	823	0.17
延滞債権		Non-accrual loans		27,194	6.08	25,551	5.66	31,794	6.52	30,992	6.53
3ヶ月以上延滞債権		Loans past due for three months or more		6,798	1.52	7,346	1.63	7,754	1.59	8,905	1.88
貸出条件緩和債権		Restructured loans		11,870	2.66	13,070	2.90	15,338	3.15	15,841	3.34
うち無担保ローン以外		Secured loan and Small business loan		32,719	32.20	29,979	32.30	30,766	28.25	30,304	30.17
前年同期比		YOY%		-2.7		-9.6		-6.0		1.1	
破綻先		Loans in legal bankruptcy		25,456	25.06	22,674	24.43	21,359	19.61	21,281	21.18
延滞債権		Non-accrual loans		5,923	5.83	5,914	6.37	7,361	6.76	7,166	7.13
3ヶ月以上延滞債権		Loans past due for three months or more		244	0.24	208	0.23	281	0.26	204	0.20
貸出条件緩和債権		Restructured loans		1,095	1.08	1,181	1.27	1,764	1.62	1,652	1.65
期末貸倒引当金	③	Allowance for NPL	③	70,469	-	67,464	-	72,294	-	70,889	-
流動	④	Current assets	④	46,135	-	45,782	-	51,608	-	50,267	-
固定 ※2		Non-current assets ※2		24,333	-	21,682	-	20,686	-	20,621	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	88.9	-	87.9	-	83.7	-	81.6	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	99.1	-	97.9	-	92.7	-	88.9	-

※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).

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)		19/3		19/6		20/3		20/6	
			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)	503,382	10.8	509,371	9.2	560,267	11.3	550,338	8.0
営業貸付金残高	Loans outstanding	396,540	10.1	401,289	8.4	437,679	10.4	429,315	7.0
無担保ローン	Unsecured	379,317	11.0	384,760	9.2	422,382	11.4	415,081	7.9
有担保ローン	Secured	9,306	-25.0	8,571	-25.8	6,958	-25.2	6,408	-25.2
事業者ローン	Small business	7,915	35.3	7,957	24.7	8,338	5.3	7,825	-1.7
支払承諾見返	Guarantee	99,694	13.3	101,018	12.4	114,629	15.0	112,850	11.7
信用保証事業	Credit guarantee business	97,658	14.6	99,136	13.6	113,130	15.8	111,465	12.4
その他	Other	2,036	-25.4	1,881	-26.3	1,499	-26.4	1,384	-26.4
割賦売掛金残高	Installment receivables	402	-20.1	373	-20.6	325	-19.0	302	-19.0
その他	Other	6,745	16.1	6,689	13.6	7,633	13.2	7,870	17.7
口座数	(千件) N. of customer accounts (Thousand)	876	9.2	889	8.2	950	8.5	925	4.0
無担保ローン	Unsecured	861	9.3	875	8.3	937	8.7	912	4.3
有担保ローン	Secured	5	-21.5	5	-21.8	4	-24.0	3	-24.5
事業者ローン	Small business	9	33.1	9	20.7	9	0.8	8	-4.6
新規顧客件数	(件) New accounts (Number)	199,637	0.9	50,731	-6.2	206,337	3.4	28,155	-44.5
無担保ローン	Unsecured	199,353	0.9	50,703	-6.1	206,155	3.4	28,134	-44.5
実質平均利回り ※	(%) Average yield ※ (%)	14.8	0.1	14.7	-0.1	14.7	0.1	14.6	-0.2

20/6	
	増減率 (yoy%)
542,159	9.1
407,765	8.6
396,144	9.4
6,408	-25.2
5,212	5.1
126,220	10.3
124,836	11.0
1,384	-26.4
302	-19.0
7,870	17.7

※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) (%)
 ※斜体数値は増減数 ※Italic Font = Increase or Decrease

※Average yield = Interest on operating loans / ((Loans outstanding at the beginning of FY + Loans outstanding at the end of FY) / 2) (%)

(2) チャネル展開 (Marketing channel)

年/決算月 (Fiscal Year)		19/3		19/6		20/3		20/6	
			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	880	-20	878	-20	869	-11	858	-20
有人店舗	Staffed branches	24	-1	20	-5	20	-4	20	0
無人店舗	Unstaffed branches	856	-19	858	-15	849	-7	838	-20
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	101,583	2,058	101,048	767	100,383	-1,200	84,662	-16,386
自社ATM	AIFUL ATMs	462	-7	461	-7	450	-12	444	-17
自社ATM以外	Other	101,121	2,065	100,587	774	99,933	-1,188	84,218	-16,369
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	144	5	146	5	143	-1	142	-4
社員数	(人) N. of total employees	1,398	-46	1,460	-9	1,397	-1	1,466	6
正社員数	N. of employees (regularly payroll)	1,044	-13	1,087	-9	1,028	-16	1,058	-29
非正社員数	N. of employees (temp.)	354	-33	373	0	369	15	408	35

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)		19/3		19/6		20/3		20/6		
		(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	70,991	9.8	18,572	8.0	77,504	9.2	19,609	3.6	5.6
営業貸付金利息	Interest on operating loans	51,960	13.2	13,695	9.3	57,682	11.0	14,934	2.7	9.0
無担保ローン	Unsecured	50,026	15.0	13,314	11.3	55,695	11.3	14,644	2.7	10.0
有担保ローン	Secured	1,325	-28.8	218	-44.7	1,296	-2.2	110	0.0	-49.5
事業者ローン	Small business	608	19.8	163	-6.0	690	13.6	180	0.0	10.7
信用保証収益	Revenue from credit guarantee	11,246	2.5	2,890	5.7	11,610	3.2	2,897	0.5	0.3
信用購入あっせん収益	Revenue from installment receivable	13	-28.0	2	-39.0	8	-37.7	-0	-	-
その他の営業収益	Other operating revenue	7,770	-0.2	1,984	2.4	8,202	5.6	1,777	0.3	-10.4
償却債権取立益	Recoveries of written off claims	5,925	-3.3	1,501	1.3	6,215	4.9	1,320	0.2	-12.0
その他	Other	1,845	11.2	482	5.8	1,987	7.7	456	0.1	-5.5
営業費用	Operating expenses	70,523	9.7	16,650	4.7	77,091	9.3	15,064	2.8	-9.5
金融費用	Financial expenses	5,843	0.0	1,443	2.0	5,442	-6.9	1,365	0.3	-5.4
貸倒関連費用	Credit cost	22,060	66.1	6,844	10.5	22,788	3.3	6,597	1.2	-3.6
貸倒損失	Bad debt write-offs	18,947	5.2	6,884	14.9	20,182	6.5	6,570	1.2	-4.6
利息返還関連費用	Expenses for interest repayment	10,354	-16.4	-	-	15,433	49.1	-	-	-
利息返還金	Interest repayment	11,790	-44.4	3,414	16.5	13,697	16.2	2,426	0.4	-29.0
その他の営業費用	Other operating expenses (SG & A)	32,264	-1.6	8,362	0.8	33,426	3.6	7,101	1.3	-15.1
広告宣伝費	Advertising expenses	2,330	-21.8	703	-8.8	2,337	0.3	538	0.1	-23.5
人件費	Personnel expenses	10,084	4.5	2,565	5.8	10,275	1.9	2,517	0.5	-1.9
その他	Other	19,849	-1.5	5,093	-0.2	20,813	4.9	4,045	0.7	-20.6
営業利益	Operating profit (loss)	468	27.9	1,922	48.3	413	-11.8	4,545	0.8	136.4
営業外収益	Non-operating income	1,070	62.8	269	24.1	1,327	24.0	538	0.1	99.5
営業外費用	Non-operating expenses	19	-55.7	2	-88.0	11	-39.8	27	0.0	970.7
経常利益	Ordinary profit (loss)	1,519	55.1	2,190	46.8	1,728	13.8	5,056	0.9	130.9
特別利益	Extraordinary income	1	-99.8	230	-	230	-	-	-	-
特別損失	Extraordinary losses	691	-	-	-	264	-61.8	-	-	-
税引前利益	Profit (loss) before income taxes	829	-50.7	2,420	62.2	1,694	104.3	5,056	0.9	108.9
法人税・住民税及び事業税	Income taxes-current	-655	-	-144	-	351	-	7	0.0	-
法人税等調整額	Income taxes-deferred	-3,723	-	-202	-	-295	-	-281	-	-
当期純利益	Profit (loss)	5,208	113.7	2,767	68.0	1,639	-68.5	5,330	1.0	92.6

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)

(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)		19/3		19/6		20/3		20/6	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	146,808	42.3	142,942	39.9	206,589	51.0	209,653	52.3
都市銀行等	City banks etc.	30,686	8.8	27,590	7.7	45,003	11.1	44,404	11.1
信託銀行	Trust banks	47,100	13.6	51,900	14.5	77,949	19.2	88,547	22.1
地方銀行・第二地方銀行	Regional banks	49,646	14.3	45,081	12.6	63,632	15.7	58,142	14.5
その他	Other	19,375	5.6	18,370	5.1	20,003	4.9	18,559	4.6
社債・流動化	SB & ABS, ABL	200,606	57.7	215,003	60.1	198,417	49.0	191,508	47.7
普通社債	SB	27,615	7.9	42,615	11.9	35,245	8.7	35,245	8.8
流動化	ABS, ABL	172,991	49.8	172,388	48.2	163,172	40.3	156,263	39.0
合計	Total	347,414	100.0	357,945	100.0	405,007	100.0	401,161	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)		19/3		19/6		20/3		20/6	
			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	6,900	2.0	11,900	3.3	22,700	5.6	26,950	6.7
長期調達	Long-term borrowings	340,514	98.0	346,045	96.7	382,307	94.4	374,211	93.3
固定金利借入	Fixed interest rate borrowings	66,885	19.3	61,551	17.2	73,224	18.1	70,568	17.6
変動金利借入	Floating interest rate borrowings	73,022	21.0	74,490	20.8	120,664	29.8	122,134	30.4
社債	SB	27,615	7.9	42,615	11.9	35,245	8.7	35,245	8.8
流動化	ABS, ABL	172,991	49.8	167,388	46.8	153,172	37.8	146,263	36.5
合計	Total	347,414	100.0	357,945	100.0	405,007	100.0	401,161	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		19/3	19/6	20/3	20/6
調達金利	Funding rate	1.54	1.48	1.38	1.36
間接	Indirect	1.99	1.96	1.62	1.58
直接	Direct	1.21	1.16	1.14	1.12

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

(参考)

(%)

長期プライムレート	Long term prime rate	1.00	1.00	0.95	1.05
5年スワップレート	5Y SWAP rate	-0.05	-0.11	-0.04	-0.02
JGB(10年)	10Y JGB	-0.10	-0.17	0.01	0.03

注：オフバランス化した債権を流動化したことによる調達金額が含まれています。
Note: Includes the amount raised from the liquidation of off-balance sheet receivables.

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)		19/3		19/6		20/3		20/6	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	503,382	-	509,371	-	560,267	-	550,338	-
期末営業貸付金	Loans outstanding	396,540	-	401,289	-	437,679	-	429,315	-
無担保	Unsecured	379,317	-	384,760	-	422,382	-	415,081	-
有担保	Secured	9,306	-	8,571	-	6,958	-	6,408	-
事業者	Small business	7,915	-	7,957	-	8,338	-	7,825	-
割賦売掛金	Installment receivables	402	-	373	-	325	-	302	-
支払承諾見返等	Credit guarantee, etc.	106,440	-	107,707	-	122,262	-	120,720	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	28,913	-	32,178	-	32,178	-	33,829	-
貸倒発生額合計 ①	Total bad debt ①	18,947	3.76	6,884	1.35	20,182	3.60	6,570	1.19
増減率	YOY%	5.2		14.9		6.5		-4.6	
貸倒発生額 ②	Loans outstanding ②	15,742	3.97	5,694	1.42	16,411	3.75	5,534	1.29
増減率	YOY%	6.2		12.5		4.3		-2.8	
無担保	Unsecured	14,906	3.93	5,478	1.42	15,523	3.68	5,396	1.30
有担保	Secured	465	5.01	137	1.61	440	6.33	41	0.64
事業者	Small business	369	4.67	78	0.99	447	5.36	96	1.23
割賦売掛金	Installment receivables	45	11.24	17	4.57	39	12.18	13	4.44
支払承諾見返等	Credit guarantee, etc.	3,160	2.97	1,173	1.09	3,731	3.05	1,022	0.85
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	-151	-	318	0.06	956	0.17	243	0.04
個別繰入額 ④	Loans outstanding ④	-253	-0.06	268	0.07	791	0.18	117	0.03
無担保	Unsecured	364	0.10	169	0.04	388	0.09	148	0.04
有担保	Secured	-732	-	47	0.56	288	4.14	-52	-
事業者	Small business	114	1.45	52	0.65	114	1.38	21	0.28
支払承諾見返等	Credit guarantee, etc.	102	0.10	49	0.05	164	0.13	125	0.10
①+③	①+③	18,795	3.73	7,203	1.41	21,138	3.77	6,813	1.24
増減率	YOY%	4.9		16.4		12.5		-5.4	
②+④	②+④	15,488	3.91	5,963	1.49	17,203	3.93	5,651	1.32
増減率	YOY%	5.7		14.7		11.1		-5.2	
無担保	Unsecured	15,270	4.03	5,647	1.47	15,912	3.77	5,545	1.34
有担保	Secured	-266	-	185	2.16	729	10.48	-11	-
事業者	Small business	484	6.12	130	1.64	562	6.74	118	1.51
割賦売掛金	Installment receivables	45	11.24	17	4.57	39	12.18	13	4.44
支払承諾見返等	Credit guarantee, etc.	3,262	3.07	1,223	1.14	3,895	3.19	1,148	0.95
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	22,060	4.38	6,844	1.34	22,788	4.07	6,597	1.20
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS : Current assets)	32,178	6.39	31,820	6.25	33,829	6.04	33,614	6.11

※ 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)		19/3		19/6		20/3		20/6	
					/(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)	412,337	-	416,981	-	452,351	-	443,850	-
無担保ローン		Unsecured loan		380,411	-	385,888	-	423,685	-	416,357	-
無担保ローン以外		Secured loan and Small business loan		31,925	-	31,092	-	28,665	-	27,493	-
4分類開示債権合計	①	NPL total	①	60,376	14.64	60,393	14.48	68,086	15.05	69,067	15.56
前年同期比		YOY%		-7.2		-7.9		12.8		14.4	
破綻先		Loans in legal bankruptcy		15,321	3.72	15,271	3.66	14,090	3.12	14,060	3.17
延滞債権		Non-accrual loans		29,836	7.24	28,199	6.76	34,229	7.57	33,699	7.59
3ヶ月以上延滞債権		Loans past due for three months or more		5,756	1.40	6,223	1.49	6,742	1.49	7,818	1.76
貸出条件緩和債権		Restructured loans		9,462	2.29	10,699	2.57	13,024	2.88	13,489	3.04
うち無担保ローン	②	Unsecured loan	②	41,199	10.83	41,452	10.74	50,037	11.81	51,370	12.34
前年同期比		YOY%		23.2		20.3		21.5		23.9	
破綻先		Loans in legal bankruptcy		674	0.18	765	0.20	739	0.17	794	0.19
延滞債権		Non-accrual loans		26,491	6.96	25,007	6.48	30,972	7.31	30,498	7.33
3ヶ月以上延滞債権		Loans past due for three months or more		5,535	1.46	6,042	1.57	6,496	1.53	7,670	1.84
貸出条件緩和債権		Restructured loans		8,498	2.23	9,637	2.50	11,829	2.79	12,406	2.98
うち無担保ローン以外		Secured loan and Small business loan		19,177	60.07	18,941	60.92	18,049	62.96	17,697	64.37
前年同期比		YOY%		-39.3		-39.1		-5.9		-6.6	
破綻先		Loans in legal bankruptcy		14,646	45.88	14,506	46.65	13,351	46.58	13,266	48.25
延滞債権		Non-accrual loans		3,344	10.48	3,192	10.27	3,256	11.36	3,200	11.64
3ヶ月以上延滞債権		Loans past due for three months or more		221	0.69	181	0.58	245	0.86	148	0.54
貸出条件緩和債権		Restructured loans		964	3.02	1,061	3.41	1,195	4.17	1,082	3.94
期末貸倒引当金	③	Allowance for NPL	③	46,105	-	45,719	-	46,777	-	46,463	-
流動	④	Current assets	④	32,178	-	31,820	-	33,829	-	33,614	-
固定 ※2		Non-current assets ※2		13,927	-	13,899	-	12,947	-	12,849	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	76.4	-	75.7	-	68.7	-	67.3	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	78.1	-	76.8	-	67.6	-	65.4	-

※1 不良債権には破産更生債権が含まれているため、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)		19/6			20/3			20/6		
		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)	20,722	2,534	23,256	20,722	2,534	23,256	22,458	1,415	23,873
発生額・取崩額	Withdraw amount	3,414	279	3,693	13,697	1,211	14,909	2,426	176	2,602
繰入額(戻入額)	Provisions (Reversal)	-	-	-	15,433	92	15,526	-	-	-
期末引当金残高	Allowance (End)	17,307	2,254	19,562	22,458	1,415	23,873	20,031	1,238	21,270

(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)		19/6			20/3			20/6		
		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)	22,963	2,534	25,497	22,963	2,534	25,497	25,033	1,415	26,448
発生額・取崩額 ※	Withdraw amount ※	3,665	279	3,944	14,857	1,211	16,069	2,595	176	2,772
繰入額(戻入額)	Provisions (Reversal)	-	-	-	16,927	92	17,019	-	-	-
期末引当金残高	Allowance (End)	19,297	2,254	21,552	25,033	1,415	26,448	22,437	1,238	23,675

※ 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、2020年3月期第1四半期 29百万、2020年3月期 153百万円、2021年3月期第1四半期 28百万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 (29 million yen in FY2020/3 1Q, 153 million yen in FY2020/3 and 28 million yen in FY2021/3 1Q).

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)	19/6				20/3				20/6			
	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(%)	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%	228	26.1	191,178	49.7	250	26.7	210,904	49.9	249	27.3	209,441	50.5
15.0%< =<18.0%	633	72.4	188,151	48.9	675	72.1	206,839	49.0	653	71.5	201,235	48.5
18.0%< =<20.0%	0	0.0	227	0.1	0	0.0	190	0.0	0	0.0	181	0.0
20.0%<	13	1.5	5,203	1.4	11	1.2	4,448	1.1	10	1.1	4,223	1.0
合計 (Total)	875	100.0	384,760	100.0	937	100.0	422,382	100.0	912	100.0	415,081	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	19/6				20/3				20/6			
	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(%)	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(%)
千円/ Thousands of yen												
=<100	232	26.6	15,310	4.0	229	24.5	13,972	3.3	216	23.7	12,669	3.1
100< =<200	93	10.7	14,374	3.7	101	10.9	15,519	3.7	98	10.8	15,049	3.6
200< =<300	107	12.3	27,846	7.2	113	12.1	29,161	6.9	110	12.1	28,154	6.8
300< =<400	78	9.0	27,586	7.2	87	9.3	30,841	7.3	87	9.6	30,762	7.4
400< =<500	144	16.5	67,402	17.5	165	17.6	77,155	18.3	162	17.8	75,801	18.3
500< =<1,000	130	15.0	100,349	26.1	143	15.3	109,588	25.9	141	15.5	107,992	26.0
1,000<	87	10.0	131,891	34.3	96	10.3	146,142	34.6	95	10.5	144,653	34.8
合計 (Total)	875	100.0	384,760	100.0	937	100.0	422,382	100.0	912	100.0	415,081	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)		19/3		19/6		20/3		20/6		20/6	
			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)	173,153	2.1	170,820	2.4	174,107	0.6	163,436	-4.3
割賦売掛金残高		Installment receivables		104,242	4.3	102,532	4.7	105,773	1.5	98,937	-3.5
営業貸付金残高		Loans (Cash advance)		44,849	-4.0	44,284	-4.4	42,272	-5.7	39,040	-11.8
支払承諾見返		Credit guarantee		23,063	4.7	23,012	6.2	24,842	7.7	24,202	5.2
その他営業債権		Other		998	9.2	991	10.8	1,219	22.2	1,254	26.6
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)	5,777	0.1	5,783	0.1	5,758	-0.3	5,623	-2.8
プロバー		Proper		1,700	-2.2	1,691	-2.1	1,680	-1.1	1,592	-5.9
提携		Affinity		4,077	1.1	4,091	1.1	4,077	0.0	4,030	-1.5
新規発行数	(千枚)	Number of new issue	(Thousand)	513	-0.7	128	-0.4	468	-8.7	74	-41.9
プロバー		Proper		113	-26.3	25	-15.5	109	-3.8	24	-5.8
提携		Affinity		399	10.2	102	4.2	359	-10.1	50	-51.0
買上実績	(百万円)	Transaction volume	(Millions of Yen)	697,854	0.2	174,768	2.1	707,851	1.4	152,796	-12.6
包括信用購入あっせん		Shopping		657,509	0.2	164,798	2.5	669,559	1.8	145,938	-11.4
キャッシング		Cashing		40,345	-0.2	9,969	-4.0	38,291	-5.1	6,857	-31.2
実質平均利回り		Average yield	(%)	17.9	-0.4	18.5	-4.5	18.4	0.4	18.6	0.1

※斜体数値は増減数

※Italic Font = Increase or Decrease

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		19/3		19/6		20/3		20/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		981	-54	967	-41	996	15	1,035	68
正社員数	(人)	N. of employees (regularly payroll)		456	-4	443	-26	441	-15	461	18
非正社員数	(人)	N. of employees (temp.)		525	-50	524	-15	556	31	574	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)		19/3		19/6		20/3		20/6		
		(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	32,850	-23.6	8,507	4.6	34,181	4.1	8,240	5.2	-3.1
信用購入あっせん収益	Revenue from installment receivable	16,391	2.7	4,250	8.0	17,479	6.6	4,059	2.6	-4.5
営業貸付金利息	Interests on loans	5,556	-1.6	1,342	-4.7	5,243	-5.6	1,220	0.8	-9.1
信用保証収益	Revenue from credit guarantee	1,398	3.7	365	6.5	1,521	8.8	392	0.2	7.2
その他	Other operating revenue	9,504	-52.6	2,549	4.1	9,937	4.6	2,568	1.6	0.7
営業費用	Operating expenses	29,837	-23.2	7,419	-2.2	31,953	7.1	7,482	4.7	0.8
金融費用	Financial expenses	1,676	9.4	336	11.4	1,610	-3.9	287	0.2	-14.6
貸倒関連費用	Credit cost	3,287	-20.4	1,025	-20.6	4,376	33.1	1,142	0.7	11.4
利息返還関連費用	Expenses for interest repayment	1,147	-	-	-	1,493	30.2	-	-	-
その他の営業費用	Other operating expenses (SG&A)	23,726	-28.5	6,057	1.1	24,473	3.1	6,052	3.8	-0.1
広告宣伝費	Advertising expenses	146	-21.6	33	-2.3	105	-27.8	39	0.0	16.8
人件費	Personnel expenses	4,481	9.6	1,120	5.8	4,555	1.6	1,181	0.7	5.5
その他	Other	19,099	-34.0	4,903	0.1	19,813	3.7	4,831	3.1	-1.5
営業利益	Operating profit	3,012	-27.1	1,087	98.5	2,227	-26.1	758	0.5	-30.3
営業外収益	Non-operating income	157	17.4	37	1.6	108	-31.3	489	0.3	-
営業外費用	Non-operating expenses	38	804.6	0	-55.0	1	-94.8	1	0.0	297.5
経常利益	Ordinary profit	3,132	-26.5	1,125	92.5	2,334	-25.5	1,246	0.8	10.8
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	3,132	-26.5	1,125	92.5	2,334	-25.5	1,246	0.8	10.8
法人税・住民税及び事業税	Income taxes - current	994	0.3	321	128.3	1,086	9.2	317	0.2	-1.2
法人税等調整額	Income taxes - deferred	-685	-	-35	-	112	-	-41	-	-
当期純利益	Profit	2,822	2.8	838	109.3	1,136	-59.8	970	0.6	15.7

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)		19/3		19/6		20/3		20/6				
			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	735,219	10.4	744,046	9.2	820,430	11.6	793,073	100.0	6.6
アイフル		AIFUL		503,382	10.8	509,371	9.2	560,267	11.3	550,338	69.4	8.0
ライフカード		LIFECARD		173,153	2.1	170,820	2.4	174,107	0.6	163,436	20.6	-4.3
ビジネスnext		BUSINEXT		57,951	17.7	60,745	17.3	70,713	22.0	63,564	8.0	4.6
アイラ&アイフル	※3	A&A	※3	22,482	40.3	22,075	14.9	22,414	-0.3	20,147	2.5	-8.7
営業収益	※2	Total operating revenue	※2	115,328	-0.1	30,251	9.3	127,038	10.2	31,940	100.0	5.6
アイフル		AIFUL		70,991	9.8	18,572	8.0	77,504	9.2	19,609	61.4	5.6
ライフカード		LIFECARD		32,850	-23.6	8,507	4.6	34,181	4.1	8,240	25.8	-3.1
ビジネスnext		BUSINEXT		3,908	39.4	1,205	42.4	5,895	50.8	1,748	5.5	45.0
アイラ&アイフル	※4	A&A	※4	5,901	98.2	1,631	33.6	6,519	10.5	1,581	5.0	-3.1
経常利益	※2	Total ordinary profit	※2	4,110	45.6	3,143	77.2	1,716	-58.2	7,561	100.0	140.6
アイフル		AIFUL		1,519	55.1	2,190	46.8	1,728	13.8	5,056	66.9	130.9
ライフカード		LIFECARD		3,132	-26.5	1,125	92.5	2,334	-25.5	1,246	16.5	10.8
ビジネスnext		BUSINEXT		1,349	-	-28	-	251	-81.4	860	11.4	-
アイラ&アイフル	※4	A&A	※4	-1,210	-	-114	-	-1,064	-	-108	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	9,346	136.1	3,453	87.7	1,390	-85.1	7,111	100.0	105.9
アイフル		AIFUL		5,208	113.7	2,767	68.0	1,639	-68.5	5,330	75.0	92.6
ライフカード		LIFECARD		2,822	2.8	838	109.3	1,136	-59.8	970	13.6	15.7
ビジネスnext		BUSINEXT		1,660	-	-42	-	13	-99.2	567	8.0	-
アイラ&アイフル	※4	A&A	※4	-1,210	-	-114	-	-1,176	-	-108	-	-

※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): 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、2020年3月期(FY2020/3) 3.63円、2021年3月期第1四半期(FY2021/3 1Q) 3.34円(YOY-0.15円)

※4 期中平均為替レート(Average Exchange Rate TBH): 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、2020年3月期(FY2020/3) 3.52円、2021年3月期第1四半期(FY2021/3 1Q) 3.48円(YOY+0.06円)

※5 2020年7月1日よりビジネスnext株式会社はアイフルビジネスファイナンス株式会社に社名を変更しております。

From 1st July 2020, BUSINEXT Co., Ltd. changed its name to AIFUL BUSINESS FINANCE CORPORATION.

注: 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(現アイフル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: 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.