

**2022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, 2022)

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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)		20/3		20/6		21/3		21/6		22/3(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)	127,038	10.2	31,940	5.6	127,481	0.3	32,329	1.2	132,800	4.2
営業費用	(百万円)	Operating expenses	(Millions of Yen)	125,358	11.6	25,610	-6.1	109,950	-12.3	26,621	3.9	109,100	-0.8
営業利益	(百万円)	Operating profit	(Millions of Yen)	1,679	-44.6	6,329	112.5	17,530	943.8	5,708	-9.8	23,700	35.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,716	-58.2	7,561	140.6	19,305	-	5,714	-24.4	24,200	25.4
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)	1,390	-85.1	7,111	105.9	18,437	-	5,012	-29.5	21,100	14.4
総資産	(百万円)	Total assets	(Millions of Yen)	860,507	13.1	846,240	10.0	863,354	0.3	876,081	3.5	995,100	15.3
純資産	(百万円)	Net assets	(Millions of Yen)	128,931	0.7	135,716	3.4	147,692	14.6	149,554	10.2	168,400	14.0
一株当たり当期純利益	(円)	EPS	(Yen)	2.88	-85.1	14.70	105.9	38.12	-	10.36	-29.5	43.62	14.4
一株当たり純資産	(円)	BPS	(Yen)	260.53	1.6	275.10	4.4	300.92	15.5	304.50	10.7	343.39	14.1
自己資本比率	(%)	Equity ratio	(%)	14.6	-1.7	15.7	-0.9	16.9	2.3	16.8	1.1	16.7	-0.2
総資産経常利益率	(%)	ROA	(%)	0.2	-0.4	3.6	1.9	2.2	2.0	2.6	-1.0	2.6	0.4
自己資本当期純利益率	(%)	ROE	(%)	1.1	-6.7	22.0	11.0	13.6	12.5	13.7	-8.3	13.5	-0.1

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

### (2) 単体 (AIFUL)

		年/決算月 (Fiscal Year)		20/3		20/6		21/3		21/6		22/3(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)	77,504	9.2	19,609	5.6	78,826	1.7	20,320	3.6	81,900	3.9
営業費用	(百万円)	Operating expenses	(Millions of Yen)	77,091	9.3	15,064	-9.5	68,352	-11.3	16,699	10.9	65,800	-3.7
営業利益	(百万円)	Operating profit	(Millions of Yen)	413	-11.8	4,545	136.4	10,473	-	3,621	-20.3	16,100	53.7
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,728	13.8	5,056	130.9	11,973	592.6	3,930	-22.3	17,700	47.8
当期純利益	(百万円)	Profit	(Millions of Yen)	1,639	-68.5	5,330	92.6	9,583	484.7	3,822	-28.3	17,000	77.4
総資産	(百万円)	Total assets	(Millions of Yen)	635,683	14.2	632,621	11.5	638,868	0.5	652,092	3.1	740,300	15.9
純資産	(百万円)	Net assets	(Millions of Yen)	92,609	1.5	97,998	4.7	102,655	10.8	105,944	8.1	119,300	16.2
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)	3.39	-68.5	11.02	92.7	19.81	484.4	7.90	-28.3	35.15	77.4
一株当たり純資産	(円)	BPS	(Yen)	191.46	1.8	202.60	4.7	212.23	10.8	219.03	8.1	246.64	16.2
自己資本比率	(%)	Equity ratio	(%)	14.6	-1.7	15.5	-1.0	16.1	1.5	16.2	0.7	16.1	0.0
総資産経常利益率	(%)	ROA	(%)	0.3	0.0	3.2	1.6	1.9	1.6	2.4	-0.8	2.6	0.7
自己資本当期純利益率	(%)	ROE	(%)	1.8	-4.1	22.4	10.3	9.8	8.0	14.7	-7.7	15.3	5.5

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

## 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)		20/3		20/6		21/3		21/6		21/6			
			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)	820,430	11.6	793,073	6.6	816,579	-0.5	829,837	4.6	807,997	5.5
営業貸付金残高		Loans outstanding		573,080	9.8	552,068	4.5	553,389	-3.4	556,637	0.8	516,496	2.6
無担保ローン		Unsecured		486,119	9.0	473,459	5.1	481,687	-0.9	485,280	2.5	471,382	4.2
有担保ローン		Secured		22,533	11.1	21,221	3.0	18,281	-18.9	17,520	-17.4	17,520	-17.4
事業者ローン		Small business		64,427	15.7	57,387	-0.2	53,421	-17.1	53,835	-6.2	27,593	-8.4
割賦売掛金残高		Installment receivables		111,473	6.5	104,866	1.9	108,714	-2.5	107,422	2.4	100,085	2.8
支払承諾見返		Guarantee		127,018	25.8	127,007	20.9	145,725	14.7	152,917	20.4	178,554	14.9
信用保証事業		Credit guarantee business		125,332	26.6	125,452	21.6	144,428	15.2	151,719	20.9	177,357	15.3
その他		Other		1,685	-17.2	1,555	-17.3	1,297	-23.0	1,197	-23.0	1,197	-23.0
その他営業債権		Other		8,858	14.4	9,131	18.9	8,749	-1.2	12,860	40.8	12,860	40.8
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,486	3.4	1,434	-1.0	1,425	-4.1	1,425	-0.7		
無担保ローン		Unsecured		1,441	3.4	1,392	-0.9	1,387	-3.7	1,387	-0.4		
有担保ローン		Secured		5	-17.1	4	-19.1	3	-25.3	3	-24.3		
事業者ローン		Small business		40	8.8	36	-1.7	33	-15.5	33	-8.4		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,758	-0.3	5,623	-2.8	5,382	-6.5	5,355	-4.8		
新規顧客件数	(件)	New accounts	(Number)	238,145	-26.1	33,369	-44.0	189,926	-20.2	55,166	65.3		
無担保ローン		Unsecured		229,351	-27.0	32,758	-43.0	187,441	-18.3	54,230	65.5		
有担保ローン		Secured		408	22.5	27	-69.3	194	-52.5	78	188.9		
事業者ローン		Small business		8,386	5.2	584	-71.0	2,291	-72.7	858	46.9		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	468	-8.7	74	-41.9	346	-26.1	95	27.7		

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		20/3		20/6		21/3		21/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,063	-114	3,173	-28	3,191	128	3,233	60
正社員数		N. of employees (regularly payroll)		2,113	-160	2,165	-116	2,135	22	2,164	-1
非正社員数		N. of employees (temp.)		950	46	1,008	-88	1,056	106	1,069	61

注: 2022年3月期より、買取債権の取扱いを棚卸資産から金銭債権へ変更したことから、買取債権は営業債権(その他営業債権)に含めております。

Note: Purchased receivables have been included in operating claims (other operating claims) due to a change in the handling of purchased receivables from inventories to financial claims from fiscal year ending March, 2022.

### 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)		20/3	増減率 (yoy%)	20/6	増減率 (yoy%)	21/3	増減率 (yoy%)	21/6	営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(12M)		(3M)		(12M)		(3M)		
営業収益	Operating revenue	127,038	10.2	31,940	5.6	127,481	0.3	32,329	4.0	1.2
営業貸付金利息	Interest on operating loans	72,444	10.7	18,740	9.0	74,041	2.2	18,588	2.3	-0.8
無担保ローン	Unsecured	66,707	9.3	17,234	7.0	68,242	2.3	17,340	2.2	0.6
有担保ローン	Secured	2,557	11.9	473	-3.8	1,834	-28.3	420	0.1	-11.2
事業者ローン	Small business	3,179	50.5	1,032	72.1	3,965	24.7	828	0.1	-19.8
信用購入あっせん収益	Revenue from installment receivable	19,391	17.7	4,645	8.7	19,387	-0.0	4,701	0.6	1.2
信用保証収益	Revenue from credit guarantee	15,203	9.0	3,796	2.0	14,524	-4.5	3,865	0.5	1.8
その他の営業収益	Other operating revenue	19,998	2.8	4,757	-6.0	19,528	-2.4	5,173	0.6	8.7
買取債権回収高	Collection from purchased receivable	1,662	-2.8	321	-18.5	1,573	-5.4	228	0.0	-29.0
償却債権取立益	Recoveries of written off claims	6,896	9.1	1,530	-8.2	6,761	-2.0	1,934	0.2	26.4
その他	Other	11,439	0.2	2,905	-3.0	11,193	-2.2	3,011	0.4	3.6
営業費用	Operating expenses	125,358	11.6	25,610	-6.1	109,950	-12.3	26,621	3.3	3.9
金融費用	Financial expenses	7,522	-5.4	1,786	-6.3	7,248	-3.6	1,805	0.2	1.1
売上原価	Cost of sales	1,289	-0.7	240	-11.9	1,414	9.7	64	0.0	-73.2
債権買取原価	Cost of purchased receivable	1,120	-4.0	212	-22.2	1,141	1.9	-	-	-
その他	Other	169	28.6	27	-	273	61.6	64	0.0	130.7
貸倒関連費用	Credit cost	35,277	15.2	8,949	-4.8	38,818	10.0	8,747	1.1	-2.3
貸倒損失	Bad debt write offs	29,101	12.3	9,642	1.4	30,945	6.3	8,680	1.1	-10.0
利息返還関連費用	Expenses for interest repayment	16,927	47.2	-	-	-	-	-	-	-
利息返還金	Interest repayment	14,704	15.7	2,566	-29.4	11,961	-18.7	2,685	0.3	4.6
その他の営業費用	Other operating expenses (SG & A)	64,341	5.6	14,634	-6.7	62,468	-2.9	16,003	2.0	9.4
広告宣伝費	Advertising expenses	2,662	-0.5	626	-20.6	3,013	13.2	2,541	0.3	305.3
人件費	Personnel expenses	16,853	1.9	4,169	-0.0	16,902	0.3	4,248	0.5	1.9
その他	Other	44,826	7.5	9,837	-8.3	42,552	-5.1	9,214	1.1	-6.3
営業利益	Operating profit (loss)	1,679	-44.6	6,329	112.5	17,530	943.8	5,708	0.7	-9.8
営業外収益	Non-operating income	529	-53.7	1,269	652.9	1,928	263.9	180	0.0	-85.8
営業外費用	Non-operating expenses	493	643.7	37	797.7	153	-68.9	174	0.0	359.6
経常利益	Ordinary profit (loss)	1,716	-58.2	7,561	140.6	19,305	-	5,714	0.7	-24.4
特別利益	Extraordinary income	230	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	376	-45.5	-	-	1,156	207.1	-	-	-
税引前利益	Profit (loss) before income taxes	1,569	-54.1	7,561	124.1	18,149	-	5,714	0.7	-24.4
法人税・住民税及び事業税	Income taxes-current	2,155	151.3	627	176.5	2,965	37.5	100	0.0	-84.0
法人税等調整額	Income taxes-deferred	-886	-	-123	-	-2,610	-	535	0.1	-
当期純利益	Profit (loss)	300	-96.3	7,057	107.8	17,794	-	5,078	0.6	-28.0
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,089	-	-54	-	-642	-	65	0.0	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	1,390	-85.1	7,111	105.9	18,437	-	5,012	0.6	-29.5

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Advertising costs include affiliate listing advertising costs related to the acquisition of new sales, which were included in promotional costs from fiscal year ending March, 2022.

注2: 2022年3月期より、債権買取に関わる収益・費用は、費用(債権買取原価)に含めず、債権買取原価を超過した金額のみ収益(買取債権回収高)に含めております。

Note 2: Proceed and expenses related to the purchase of receivables are not included in expenses (cost of purchased receivables), but are included in revenue (collection of purchased receivables) only in excess of the cost of purchased receivables from fiscal year ending March, 2022.

#### 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)		20/3		20/6		21/3		21/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	301,689	55.0	296,660	55.8	304,163	59.6	296,230	56.7
都市銀行等	City banks etc.	47,003	8.6	46,154	8.7	54,420	10.7	56,739	10.9
信託銀行	Trust banks	87,981	16.0	98,050	18.4	93,621	18.3	81,122	15.5
地方銀行・第二地方銀行	Regional banks	71,800	13.1	65,393	12.3	69,111	13.5	73,855	14.1
その他	Other	94,903	17.3	87,063	16.4	87,010	17.0	84,514	16.2
社債・流動化	SB & ABS, ABL	247,028	45.0	235,292	44.2	206,568	40.4	226,332	43.3
普通社債	SB	35,245	6.4	35,245	6.6	30,075	5.9	50,075	9.6
流動化	ABS, ABL	211,783	38.6	200,047	37.6	176,493	34.6	176,257	33.7
合計	Total	548,717	100.0	531,953	100.0	510,731	100.0	522,563	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)		20/3		20/6		21/3		21/6	
			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	110,819	20.2	108,116	20.3	108,550	21.3	98,339	18.8
長期調達	Long-term borrowings	437,898	79.8	423,837	79.7	402,181	78.7	424,223	81.2
固定金利借入	Fixed interest rate borrowings	76,057	13.9	73,068	13.7	76,865	15.1	78,326	15.0
変動金利借入	Floating interest rate borrowings	132,512	24.1	132,476	24.9	136,547	26.7	132,663	25.4
社債・流動化	SB & ABS, ABL	229,328	41.8	218,292	41.0	188,768	37.0	213,232	40.8
普通社債(固定)	SB (Fixed interest rate)	35,245	6.4	35,245	6.6	30,075	5.9	50,075	9.6
流動化(固定)	ABS, ABL (Fixed interest rate)	62,555	11.4	61,181	11.5	55,177	10.8	51,601	9.9
流動化(変動)	ABS, ABL (Floating interest rate)	131,527	24.0	121,865	22.9	103,515	20.3	111,555	21.3
合計	Total	548,717	100.0	531,953	100.0	510,731	100.0	522,563	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		20/3	20/6	21/3	21/6
調達金利	Funding rate	1.45	1.43	1.38	1.33
間接	Indirect	1.63	1.62	1.54	1.53
直接	Direct	1.23	1.20	1.13	1.07

※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)		20/3		20/6		21/3		21/6	
					/(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)	596,328	-	575,188	-	574,987	-	579,098	-
無担保ローン		Unsecured loan		487,422	-	474,734	-	483,118	-	486,559	-
無担保ローン以外		Secured loan and Small business loan		108,905	-	100,454	-	91,868	-	92,539	-
4分類開示債権合計 ※2	①	NPL total ※2	①	86,422	14.49	86,866	15.10	<u>89,699</u>	<u>15.60</u>	90,542	15.64
	前年同期比		YOY%	9.0		13.2		<u>3.8</u>		4.2	
破綻先		Loans in legal bankruptcy		22,127	3.71	22,104	3.84	<u>21,818</u>	<u>3.79</u>	21,583	3.73
延滞債権		Non-accrual loans		39,156	6.57	38,158	6.63	25,958	4.51	24,813	4.28
3ヶ月以上延滞債権		Loans past due for three months or more		8,035	1.35	9,109	1.58	8,258	1.44	9,272	1.60
貸出条件緩和債権		Restructured loans		17,102	2.87	17,493	3.04	33,663	5.85	34,873	6.02
うち無担保ローン	②	Unsecured loan	②	55,656	11.42	56,562	11.91	60,661	12.56	62,182	12.78
	前年同期比		YOY%	19.5		20.9		9.0		9.9	
破綻先		Loans in legal bankruptcy		768	0.16	823	0.17	840	0.17	730	0.15
延滞債権		Non-accrual loans		31,794	6.52	30,992	6.53	20,802	4.31	20,174	4.15
3ヶ月以上延滞債権		Loans past due for three months or more		7,754	1.59	8,905	1.88	7,949	1.65	8,998	1.85
貸出条件緩和債権		Restructured loans		15,338	3.15	15,841	3.34	31,068	6.43	32,279	6.63
うち無担保ローン以外		Secured loan and Small business loan		30,766	28.25	30,304	30.17	<u>29,038</u>	<u>31.61</u>	28,360	30.65
	前年同期比		YOY%	-6.0		1.1		<u>-5.6</u>		-6.4	
破綻先		Loans in legal bankruptcy		21,359	19.61	21,281	21.18	<u>20,978</u>	<u>22.83</u>	20,853	22.53
延滞債権		Non-accrual loans		7,361	6.76	7,166	7.13	5,156	5.61	4,638	5.01
3ヶ月以上延滞債権		Loans past due for three months or more		281	0.26	204	0.20	308	0.34	274	0.30
貸出条件緩和債権		Restructured loans		1,764	1.62	1,652	1.65	2,595	2.83	2,593	2.80
期末貸倒引当金	③	Allowance for NPL	③	72,294	-	70,889	-	77,830	-	79,128	-
流動	④	Current assets	④	51,608	-	50,267	-	58,201	-	58,634	-
固定 ※3		Non-current assets ※3		20,686	-	20,621	-	19,628	-	20,493	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	83.7	-	81.6	-	<u>86.8</u>	-	87.4	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	92.7	-	88.9	-	<u>95.9</u>	-	94.3	-

※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 2021年3月期第3四半期まで「延滞債権」に含めていた「定期的に入金がある和解債権」は、2021年3月期第4四半期より、より実態に即した「貸出条件緩和債権」に含めることとしました。

"Settlement receivables with regular deposits," which were included in "Non-accrual loans" until Third Quarter ended March 31, 2021, have been included in "Restructured loans" in line with actual conditions from Fourth Quarter ended March 31, 2021.

※3 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).

※4 2021年3月期の下線の数値について、一部訂正をしております。

Underlined figures of the fiscal year ended March 2021, were corrected.

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)		20/3		20/6		21/3		21/6			
			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)	560,267	11.3	550,338	8.0	572,070	2.1	581,841	5.7
営業貸付金残高		Loans outstanding		437,679	10.4	429,315	7.0	438,300	0.1	442,105	3.0
無担保ローン		Unsecured		422,382	11.4	415,081	7.9	425,848	0.8	429,874	3.6
有担保ローン		Secured		6,958	-25.2	6,408	-25.2	4,813	-30.8	4,401	-31.3
事業者ローン		Small business		8,338	5.3	7,825	-1.7	7,638	-8.4	7,829	0.1
支払承諾見返		Guarantee		114,629	15.0	112,850	11.7	125,984	9.9	132,078	17.0
信用保証事業		Credit guarantee business		113,130	15.8	111,465	12.4	124,865	10.4	131,044	17.6
その他		Other		1,499	-26.4	1,384	-26.4	1,119	-25.3	1,033	-25.4
割賦売掛金残高		Installment receivables		325	-19.0	302	-19.0	268	-17.6	250	-17.3
その他		Other		7,633	13.2	7,870	17.7	7,517	-1.5	7,407	-5.9
口座数	(千件)	N. of customer accounts	(Thousand)	950	8.5	925	4.0	933	-1.8	939	1.5
無担保ローン		Unsecured		937	8.7	912	4.3	922	-1.6	927	1.6
有担保ローン		Secured		4	-24.0	3	-24.5	2	-29.5	2	-30.2
事業者ローン		Small business		9	0.8	8	-4.6	8	-8.5	8	-1.2
新規顧客件数	(件)	New accounts	(Number)	206,337	3.4	28,155	-44.5	161,186	-21.9	48,590	72.6
無担保ローン		Unsecured		206,155	3.4	28,134	-44.5	161,111	-21.8	48,562	72.6
実質平均利回り ※	(%)	Average yield ※	(%)	14.7	-0.1	14.6	-0.2	14.3	-0.4	14.5	-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) (%)  
 ※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)		20/3		20/6		21/3		21/6			
			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		869	-11	858	-20	855	-14	855	-3
有人店舗		Staffed branches		20	-4	20	0	20	0	20	0
無人店舗		Unstaffed branches		849	-7	838	-20	835	-14	835	-3
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs		100,383	-1,200	84,662	-16,386	85,286	-15,097	85,321	659
自社ATM		AIFUL ATMs		450	-12	444	-17	441	-9	441	-3
自社ATM以外		Other		99,933	-1,188	84,218	-16,369	84,845	-15,088	84,880	662
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)		143	-1	142	-4	142	-1	142	0
社員数	(人)	N. of total employees		1,397	-1	1,466	6	1,480	83	1,557	91
正社員数		N. of employees (regularly payroll)		1,028	-16	1,058	-29	1,012	-16	1,049	-9
非正社員数		N. of employees (temp.)		369	15	408	35	468	99	508	100

## 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)		20/3	増減率 (yoy%)	20/6	増減率 (yoy%)	21/3	増減率 (yoy%)	21/6	営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(12M)		(3M)		(12M)		(3M)		
営業収益	Operating revenue	77,504	9.2	19,609	5.6	78,826	1.7	20,320	3.5	3.6
	営業貸付金利息	57,682	11.0	14,934	9.0	59,732	3.6	15,404	2.7	3.1
	無担保ローン	55,695	11.3	14,644	10.0	58,559	5.1	15,105	2.6	3.2
	有担保ローン	1,296	-2.2	110	-49.5	475	-63.3	112	0.0	2.4
	事業者ローン	690	13.6	180	10.7	697	1.0	185	0.0	2.6
	信用保証収益	11,610	3.2	2,897	0.3	11,136	-4.1	2,791	0.5	-3.7
	信用購入あっせん収益	8	-37.7	-0	-	4	-47.4	0	0.0	-
	その他の営業収益	8,202	5.6	1,777	-10.4	7,952	-3.0	2,124	0.4	19.6
	償却債権取立益	6,215	4.9	1,320	-12.0	5,882	-5.4	1,639	0.3	24.1
	その他	1,987	7.7	456	-5.5	2,070	4.2	485	0.1	6.3
営業費用	Operating expenses	77,091	9.3	15,064	-9.5	68,352	-11.3	16,699	2.9	10.9
	金融費用	5,442	-6.9	1,365	-5.4	5,416	-0.5	1,429	0.2	4.7
	貸倒関連費用	22,788	3.3	6,597	-3.6	29,864	31.1	6,648	1.2	0.8
	貸倒損失	20,182	6.5	6,570	-4.6	22,457	11.3	6,161	1.1	-6.2
	利息返還関連費用	15,433	49.1	-	-	-	-	-	-	-
	利息返還金	13,697	16.2	2,426	-29.0	10,997	-19.7	2,488	0.4	2.6
	その他の営業費用	33,426	3.6	7,101	-15.1	33,071	-1.1	8,621	1.5	21.4
	広告宣伝費	2,337	0.3	538	-23.5	2,766	18.3	2,242	0.4	316.7
	人件費	10,275	1.9	2,517	-1.9	10,286	0.1	2,570	0.4	2.1
	その他	20,813	4.9	4,045	-20.6	20,019	-3.8	3,808	0.7	-5.9
営業利益	Operating profit (loss)	413	-11.8	4,545	136.4	10,473	-	3,621	0.6	-20.3
営業外収益	Non-operating income	1,327	24.0	538	99.5	1,588	19.6	320	0.1	-40.6
営業外費用	Non-operating expenses	11	-39.8	27	970.7	87	638.1	10	0.0	-60.4
経常利益	Ordinary profit (loss)	1,728	13.8	5,056	130.9	11,973	592.6	3,930	0.7	-22.3
特別利益	Extraordinary income	230	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	264	-61.8	-	-	4,556	-	-	-	-
税引前利益	Profit (loss) before income taxes	1,694	104.3	5,056	108.9	7,417	337.7	3,930	0.7	-22.3
法人税・住民税及び事業税	Income taxes-current	351	-	7	-	566	61.4	-33	0.0	-
法人税等調整額	Income taxes-deferred	-295	-	-281	-	-2,732	-	142	0.0	-
当期純利益	Profit (loss)	1,639	-68.5	5,330	92.6	9,583	484.7	3,822	0.7	-28.3

注:2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note : Advertising costs include affiliate listing advertising costs related to the acquisition of new sales, which were included in promotional costs from fiscal year ending March, 2022.



## 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)		20/3		20/6		21/3		21/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	206,589	51.0	209,653	52.3	220,555	56.5	213,165	53.7
都市銀行等	City banks etc.	45,003	11.1	44,404	11.1	53,420	13.7	55,989	14.1
信託銀行	Trust banks	77,949	19.2	88,547	22.1	84,489	21.6	72,352	18.2
地方銀行・第二地方銀行	Regional banks	63,632	15.7	58,142	14.5	62,117	15.9	66,199	16.7
その他	Other	20,003	4.9	18,559	4.6	20,528	5.3	18,624	4.7
社債・流動化	SB & ABS, ABL	198,417	49.0	191,508	47.7	169,933	43.5	184,113	46.3
普通社債	SB	35,245	8.7	35,245	8.8	30,075	7.7	50,075	12.6
流動化	ABS, ABL	163,172	40.3	156,263	39.0	139,858	35.8	134,038	33.7
合計	Total	405,007	100.0	401,161	100.0	390,488	100.0	397,278	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)		20/3		20/6		21/3		21/6	
			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	22,700	5.6	26,950	6.7	24,960	6.4	13,349	3.4
長期調達	Long-term borrowings	382,307	94.4	374,211	93.3	365,528	93.6	383,928	96.6
固定金利借入	Fixed interest rate borrowings	73,224	18.1	70,568	17.6	75,365	19.3	77,160	19.4
変動金利借入	Floating interest rate borrowings	120,664	29.8	122,134	30.4	130,229	33.4	126,654	31.9
社債	SB	35,245	8.7	35,245	8.8	30,075	7.7	50,075	12.6
流動化	ABS, ABL	153,172	37.8	146,263	36.5	129,858	33.3	130,038	32.7
合計	Total	405,007	100.0	401,161	100.0	390,488	100.0	397,278	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		20/3	20/6	21/3	21/6
調達金利	Funding rate	1.38	1.36	1.31	1.27
間接	Indirect	1.62	1.58	1.48	1.46
直接	Direct	1.14	1.12	1.08	1.05

※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	1.05	1.00	1.00
5年スワップレート	5Y SWAP rate	-0.04	-0.02	0.00	-0.01
JGB(10年)	10Y JGB	0.01	0.03	0.09	0.06

## 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)		20/3		20/6		21/3		21/6			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	560,267	-	550,338	-	572,070	-	581,841	-
期末営業貸付金		Loans outstanding		437,679	-	429,315	-	438,300	-	442,105	-
無担保		Unsecured		422,382	-	415,081	-	425,848	-	429,874	-
有担保		Secured		6,958	-	6,408	-	4,813	-	4,401	-
事業者		Small business		8,338	-	7,825	-	7,638	-	7,829	-
割賦売掛金		Installment receivables		325	-	302	-	268	-	250	-
支払承諾見返等		Credit guarantee, etc.		122,262	-	120,720	-	133,501	-	139,485	-
期初貸倒引当金 (流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		32,178	-	33,829	-	33,829	-	40,355	-
貸倒発生額合計	①	Total bad debt	①	20,182	3.60	6,570	1.19	22,457	3.93	6,161	1.06
増減率		YOY%		6.5		-4.6		11.3		-6.2	
貸倒発生額	②	Loans outstanding	②	16,411	3.75	5,534	1.29	18,561	4.23	5,128	1.16
増減率		YOY%		4.3		-2.8		13.1		-7.3	
無担保		Unsecured		15,523	3.68	5,396	1.30	17,906	4.20	5,004	1.16
有担保		Secured		440	6.33	41	0.64	324	6.74	77	1.75
事業者		Small business		447	5.36	96	1.23	331	4.34	46	0.59
割賦売掛金		Installment receivables		39	12.18	13	4.44	30	11.50	12	5.01
支払承諾見返等		Credit guarantee, etc.		3,731	3.05	1,022	0.85	3,864	2.89	1,020	0.73
個別貸倒引当金繰入 (個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	956	0.17	243	0.04	920	0.16	288	0.05
個別繰入額	④	Loans outstanding	④	791	0.18	117	0.03	706	0.16	192	0.04
無担保		Unsecured		388	0.09	148	0.04	466	0.11	132	0.03
有担保		Secured		288	4.14	-52	-	130	2.71	39	0.89
事業者		Small business		114	1.38	21	0.28	109	1.43	21	0.27
支払承諾見返等		Credit guarantee, etc.		164	0.13	125	0.10	214	0.16	95	0.07
①+③		①+③		21,138	3.77	6,813	1.24	23,378	4.09	6,449	1.11
増減率		YOY%		12.5		-5.4		10.6		-5.3	
②+④		②+④		17,203	3.93	5,651	1.32	19,267	4.40	5,321	1.20
増減率		YOY%		11.1		-5.2		12.0		-5.9	
無担保		Unsecured		15,912	3.77	5,545	1.34	18,372	4.31	5,137	1.20
有担保		Secured		729	10.48	-11	-	454	9.44	116	2.64
事業者		Small business		562	6.74	118	1.51	440	5.77	67	0.86
割賦売掛金		Installment receivables		39	12.18	13	4.44	30	11.50	12	5.01
支払承諾見返等		Credit guarantee, etc.		3,895	3.19	1,148	0.95	4,079	3.06	1,115	0.80
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		22,788	4.07	6,597	1.20	29,864	5.22	6,648	1.14
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		33,829	6.04	33,614	6.11	40,355	7.05	40,555	6.97

※ 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)		20/3		20/6		21/3		21/6			
			/(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)	452,351	-	443,850	-	452,829	-	456,427	-
無担保ローン		Unsecured loan		423,685	-	416,357	-	427,278	-	431,152	-
無担保ローン以外		Secured loan and Small business loan		28,665	-	27,493	-	25,550	-	25,274	-
4分類開示債権合計 ※2	①	NPL total ※2	①	68,086	15.05	69,067	15.56	72,136	15.93	73,374	16.08
	前年同期比		YOY%	12.8		14.4		5.9		6.2	
破綻先		Loans in legal bankruptcy		14,090	3.12	14,060	3.17	13,914	3.07	13,750	3.01
延滞債権		Non-accrual loans		34,229	7.57	33,699	7.59	21,796	4.81	21,053	4.61
3ヶ月以上延滞債権		Loans past due for three months or more		6,742	1.49	7,818	1.76	7,044	1.56	7,986	1.75
貸出条件緩和債権		Restructured loans		13,024	2.88	13,489	3.04	29,381	6.49	30,584	6.70
うち無担保ローン	②	Unsecured loan	②	50,037	11.81	51,370	12.34	55,470	12.98	56,981	13.22
	前年同期比		YOY%	21.5		23.9		10.9		10.9	
破綻先		Loans in legal bankruptcy		739	0.17	794	0.19	820	0.19	711	0.16
延滞債権		Non-accrual loans		30,972	7.31	30,498	7.33	19,993	4.68	19,366	4.49
3ヶ月以上延滞債権		Loans past due for three months or more		6,496	1.53	7,670	1.84	6,946	1.63	7,882	1.83
貸出条件緩和債権		Restructured loans		11,829	2.79	12,406	2.98	27,710	6.49	29,020	6.73
うち無担保ローン以外		Secured loan and Small business loan		18,049	62.96	17,697	64.37	16,666	65.23	16,393	64.86
	前年同期比		YOY%	-5.9		-6.6		-7.7		-7.4	
破綻先		Loans in legal bankruptcy		13,351	46.58	13,266	48.25	13,093	51.25	13,039	51.59
延滞債権		Non-accrual loans		3,256	11.36	3,200	11.64	1,803	7.06	1,686	6.67
3ヶ月以上延滞債権		Loans past due for three months or more		245	0.86	148	0.54	97	0.38	103	0.41
貸出条件緩和債権		Restructured loans		1,195	4.17	1,082	3.94	1,670	6.54	1,563	6.19
期末貸倒引当金	③	Allowance for NPL	③	46,777	-	46,463	-	53,276	-	53,270	-
流動	④	Current assets	④	33,829	-	33,614	-	40,355	-	40,555	-
固定 ※3		Non-current assets ※3		12,947	-	12,849	-	12,920	-	12,715	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	68.7	-	67.3	-	73.9	-	72.6	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	67.6	-	65.4	-	72.8	-	71.2	-

※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 2021年3月期第3四半期まで「延滞債権」に含めていた「定期的に入金がある和解債権」は、2021年3月期第4四半期より、より実態に即した「貸出条件緩和債権」に含めることとしました。

"Settlement receivables with regular deposits," which were included in "Non-accrual loans" until Third Quarter ended March 31, 2021, have been included in "Restructured loans" in line with actual conditions from Fourth Quarter ended March 31, 2021.

※3 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)		20/6			21/3			21/6		
		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)	22,458	1,415	23,873	22,458	1,415	23,873	11,460	2,397	13,857
発生額・取崩額	Withdraw amount	2,426	176	2,602	10,997	926	11,924	2,488	225	2,713
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	1,909	1,909	-	-	-
期末引当金残高	Allowance (End)	20,031	1,238	21,270	11,460	2,397	13,857	8,971	2,172	11,144

(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)		20/6			21/3			21/6		
		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)	25,033	1,415	26,448	25,033	1,415	26,448	12,913	2,737	15,651
発生額・取崩額 ※	Withdraw amount ※	2,595	176	2,772	12,119	926	13,046	2,685	258	2,943
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	2,249	2,249	-	-	-
期末引当金残高	Allowance (End)	22,437	1,238	23,675	12,913	2,737	15,651	10,227	2,479	12,707

※ 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、2021年3月期第1四半期 28百万円、2021年3月期 157百万円が含まれております。

なお、「ライフカード」の債権放棄分は2022年3月期より連結貸倒引当金の発生額・取崩額への計上に変更しております。

上記理由により、2021年3月期連結の債権放棄引当金には、ライフカード分として340百万円の繰入が含まれております。

※ Withdraw amount of allowance for doubtful accounts (applied to the principal) at LIFECARD is included in withdraw amount of provision for loss on interest repayment ( 28 million yen in FY2021/3 1Q, 157 million yen in FY2021/3 ).

From the fiscal year ended March 31, 2022, LIFECARD's withdraw amount of allowance for doubtful accounts (applied to the principal) will be included in withdraw amount of consolidated allowance for doubtful accounts.

For the above reasons, consolidated allowance for doubtful accounts (applied to the principal) for the fiscal year ended March 31, 2021 includes 340 million yen for LIFECARD.

## 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)	20/6				21/3				21/6			
	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%	249	27.3	209,441	50.5	264	28.7	220,446	51.8	266	28.7	222,836	51.8
15.0%< =<18.0%	653	71.5	201,235	48.5	648	70.3	201,645	47.4	652	70.3	203,483	47.3
18.0%< =<20.0%	0	0.0	181	0.0	0	0.0	154	0.0	0	0.0	146	0.0
20.0%<	10	1.1	4,223	1.0	8	1.0	3,601	0.8	8	0.9	3,408	0.8
合計 (Total)	912	100.0	415,081	100.0	922	100.0	425,848	100.0	927	100.0	429,874	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	20/6				21/3				21/6			
	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	216	23.7	12,669	3.1	203	22.1	10,865	2.6	201	21.7	10,401	2.4
100< =<200	98	10.8	15,049	3.6	103	11.2	15,649	3.7	104	11.3	15,865	3.7
200< =<300	110	12.1	28,154	6.8	111	12.1	28,496	6.7	112	12.2	28,828	6.7
300< =<400	87	9.6	30,762	7.4	91	10.0	32,337	7.6	92	10.0	32,518	7.6
400< =<500	162	17.8	75,801	18.3	168	18.2	78,464	18.4	170	18.4	79,810	18.6
500< =<1,000	141	15.5	107,992	26.0	142	15.5	108,056	25.4	143	15.5	108,265	25.2
1,000<	95	10.5	144,653	34.8	100	10.9	151,977	35.7	102	11.0	154,183	35.9
合計 (Total)	912	100.0	415,081	100.0	922	100.0	425,848	100.0	927	100.0	429,874	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)		20/3		20/6		21/3		21/6		21/6			
			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)	174,107	0.6	163,436	-4.3	163,313	-6.2	160,244	-2.0	151,237	-1.6
割賦売掛金残高		Installment receivables		105,773	1.5	98,937	-3.5	100,348	-5.1	97,705	-1.2	90,368	-1.2
営業貸付金残高		Loans (Cash advance)		42,272	-5.7	39,040	-11.8	35,545	-15.9	34,863	-10.7	33,194	-9.7
支払承諾見返		Credit guarantee		24,842	7.7	24,202	5.2	26,190	5.4	26,447	9.3	26,447	9.3
その他営業債権		Other		1,219	22.2	1,254	26.6	1,228	0.7	1,228	-2.1	1,228	-2.1
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)	5,758	-0.3	5,623	-2.8	5,382	-6.5	5,355	-4.8		
プロパー		Proper		1,680	-1.1	1,592	-5.9	1,414	-15.8	1,411	-11.4		
提携		Affinity		4,077	0.0	4,030	-1.5	3,967	-2.7	3,944	-2.2		
新規発行数	(千枚)	Number of new issue	(Thousand)	468	-8.7	74	-41.9	346	-26.1	95	27.7		
プロパー		Proper		109	-3.8	24	-5.8	91	-16.5	26	7.5		
提携		Affinity		359	-10.1	50	-51.0	255	-29.0	69	37.4		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	707,851	1.4	152,796	-12.6	650,951	-8.0	166,306	8.8		
包括信用購入あっせん		Shopping		669,559	1.8	145,938	-11.4	624,029	-6.8	159,132	9.0		
キャッシング		Cashing		38,291	-5.1	6,857	-31.2	26,921	-29.7	7,173	4.6		
実質平均利回り		Average yield	(%)	18.4	0.4	18.6	0.1	18.2	-0.1	18.4	-0.3		

※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)		20/3		20/6		21/3		21/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		997	15	1,035	68	1,024	27	1,036	1
正社員数	(人)	N. of employees (regularly payroll)		441	-15	461	18	463	22	508	47
非正社員数	(人)	N. of employees (temp.)		556	31	574	50	561	5	528	-46

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)		20/3		20/6		21/3		21/6		営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)			
営業収益	Operating revenue	34,181	4.1	8,240	-3.1	32,320	-5.4	7,884	5.2	-4.3	
信用購入あっせん収益	Revenue from installment receivable	17,479	6.6	4,059	-4.5	16,586	-5.1	3,957	2.6	-2.5	
営業貸付金利息	Interests on loans	5,243	-5.6	1,220	-9.1	4,524	-13.7	1,043	0.7	-14.4	
信用保証収益	Revenue from credit guarantee	1,521	8.8	392	7.2	1,592	4.6	424	0.3	8.2	
その他	Other operating revenue	9,937	4.6	2,568	0.7	9,617	-3.2	2,458	1.6	-4.3	
営業費用	Operating expenses	31,953	7.1	7,482	0.8	28,751	-10.0	6,823	4.5	-8.8	
金融費用	Financial expenses	1,610	-3.9	287	-14.6	1,352	-16.0	251	0.2	-12.5	
貸倒関連費用	Credit cost	4,376	33.1	1,142	11.4	4,193	-4.2	775	0.5	-32.1	
利息返還関連費用	Expenses for interest repayment	1,493	30.2	-	-	-	-	-	-	-	
その他の営業費用	Other operating expenses (SG&A)	24,473	3.1	6,052	-0.1	23,205	-5.2	5,796	3.8	-4.2	
広告宣伝費	Advertising expenses	105	-27.8	39	16.8	110	4.5	201	0.1	412.2	
人件費	Personnel expenses	4,555	1.6	1,181	5.5	4,631	1.7	1,157	0.8	-2.0	
その他	Other	19,813	3.7	4,831	-1.5	18,463	-6.8	4,436	2.9	-8.2	
営業利益	Operating profit	2,227	-26.1	758	-30.3	3,568	60.2	1,061	0.7	39.9	
営業外収益	Non-operating income	108	-31.3	489	-	694	540.1	60	0.0	-87.7	
営業外費用	Non-operating expenses	1	-94.8	1	297.5	14	626.7	0	0.0	-	
経常利益	Ordinary profit	2,334	-25.5	1,246	10.8	4,248	82.0	1,120	0.7	-10.1	
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	
税引前利益	Profit before income taxes	2,334	-25.5	1,246	10.8	4,248	82.0	1,120	0.7	-10.1	
法人税・住民税及び事業税	Income taxes - current	1,086	9.2	317	-1.2	1,116	2.8	-78	-	-	
法人税等調整額	Income taxes - deferred	112	-	-41	-	-8	-	542	0.4	-	
当期純利益	Profit	1,136	-59.8	970	15.7	3,139	176.4	657	0.4	-32.3	

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)		20/3		20/6		21/3		21/6				
			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	820,430	11.6	793,073	6.6	816,579	-0.5	829,837	100.0	4.6
アイフル		AIFUL		560,267	11.3	550,338	8.0	572,070	2.1	581,841	70.1	5.7
ライフカード		LIFECARD		174,107	0.6	163,436	-4.3	163,313	-6.2	160,244	19.3	-2.0
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		70,713	22.0	63,564	4.6	58,475	-17.3	58,351	7.0	-8.2
アイラ&アイフル	※3	A&A	※3	22,414	-0.3	20,147	-8.7	21,068	-6.0	21,316	2.6	5.8
営業収益	※2	Total operating revenue	※2	127,038	10.2	31,940	5.6	127,481	0.3	32,329	100.0	1.2
アイフル		AIFUL		77,504	9.2	19,609	5.6	78,826	1.7	20,320	62.9	3.6
ライフカード		LIFECARD		34,181	4.1	8,240	-3.1	32,320	-5.4	7,884	24.4	-4.3
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		5,895	50.8	1,748	45.0	<u>6,532</u>	<u>10.8</u>	1,637	5.1	-6.3
アイラ&アイフル	※4	A&A	※4	6,519	10.5	1,581	-3.1	5,957	-8.6	1,405	4.3	-11.1
経常利益	※2	Total ordinary profit	※2	1,716	-58.2	7,561	140.6	19,305	-	5,714	100.0	-24.4
アイフル		AIFUL		1,728	13.8	5,056	130.9	11,973	592.6	3,930	68.8	-22.3
ライフカード		LIFECARD		2,334	-25.5	1,246	10.8	4,248	82.0	1,120	19.6	-10.1
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		251	-81.4	860	-	<u>2,913</u>	-	456	8.0	-46.9
アイラ&アイフル	※4	A&A	※4	-1,064	-	-108	-	-131	-	126	2.2	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	1,390	-85.1	7,111	105.9	18,437	-	5,012	100.0	-29.5
アイフル		AIFUL		1,639	-68.5	5,330	92.6	9,583	484.7	3,822	76.3	-28.3
ライフカード		LIFECARD		1,136	-59.8	970	15.7	3,139	176.4	657	13.1	-32.3
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		13	-99.2	567	-	<u>1,767</u>	-	275	5.5	-51.4
アイラ&アイフル	※4	A&A	※4	-1,176	-	-108	-	-190	-	126	2.5	-

※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): 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、2021年3月期(FY2021/3) 3.44円、2022年3月期第1四半期(FY2022/3 1Q) 3.54円(YOY+0.20円)

※4 期中平均為替レート(Average Exchange Rate TBH): 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、2021年3月期(FY2021/3) 3.42円、2022年3月期第1四半期(FY2022/3 1Q) 3.50円(YOY+0.02円)

※5 2021年3月期の下線の数値について、一部訂正をしております。

Underlined figures of the fiscal year ended March 2021, were corrected.