

2022年3月期 第2四半期決算データブック

Data Book (Second 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		20/9		21/3		21/9		22/3(E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	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	63,462	3.6	127,481	0.3	64,837	2.2	131,800	3.4
営業費用	(百万円)	Operating expenses	(Millions of Yen)	125,358	11.6	54,084	-4.5	109,950	-12.3	54,907	1.5	107,700	-2.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	1,679	-44.6	9,378	102.9	17,530	943.8	9,930	5.9	24,100	37.5
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,716	-58.2	10,373	109.6	19,305	-	9,856	-5.0	24,300	25.9
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	9,812	87.1	18,437	-	10,042	2.3	23,100	25.3
総資産	(百万円)	Total assets	(Millions of Yen)	860,507	13.1	836,105	7.2	863,354	0.3	877,009	4.9	971,900	12.6
純資産	(百万円)	Net assets	(Millions of Yen)	128,931	0.7	138,921	5.0	147,692	14.6	154,208	11.0	170,300	15.3
一株当たり当期純利益	(円)	EPS	(Yen)	2.88	-85.1	20.29	87.2	38.12	-	20.76	2.3	47.76	25.3
一株当たり純資産	(円)	BPS	(Yen)	260.53	1.6	281.76	5.4	300.92	15.5	314.17	11.5	347.01	15.3
自己資本比率	(%)	Equity ratio	(%)	14.6	-1.7	16.3	-0.3	16.9	2.3	17.3	1.0	17.3	0.4
総資産経常利益率	(%)	ROA	(%)	0.2	-0.4	2.4	1.1	2.2	2.0	2.3	-0.1	2.6	0.4
自己資本当期純利益率	(%)	ROE	(%)	1.1	-6.7	14.9	6.6	13.6	12.5	13.5	-1.4	14.7	1.1

※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		20/9		21/3		21/9		22/3(E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	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	39,206	3.9	78,826	1.7	40,861	4.2	82,200	4.3
営業費用	(百万円)	Operating expenses	(Millions of Yen)	77,091	9.3	33,241	-1.7	68,352	-11.3	35,135	5.7	65,700	-3.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	413	-11.8	5,965	53.1	10,473	-	5,725	-4.0	16,400	56.6
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,728	13.8	6,804	51.7	11,973	592.6	6,198	-8.9	17,700	47.8
当期純利益	(百万円)	Profit	(Millions of Yen)	1,639	-68.5	7,194	52.7	9,583	484.7	6,359	-11.6	17,000	77.4
総資産	(百万円)	Total assets	(Millions of Yen)	635,683	14.2	620,888	6.1	638,868	0.5	663,617	6.9	721,000	12.9
純資産	(百万円)	Net assets	(Millions of Yen)	92,609	1.5	99,831	4.4	102,655	10.8	108,476	8.7	118,700	15.6
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	14.87	52.7	19.81	484.4	13.15	-11.6	35.15	77.4
一株当たり純資産	(円)	BPS	(Yen)	191.46	1.8	206.39	4.4	212.23	10.8	224.26	8.7	245.40	15.6
自己資本比率	(%)	Equity ratio	(%)	14.6	-1.7	16.1	-0.2	16.1	1.5	16.3	0.2	16.5	0.4
総資産経常利益率	(%)	ROA	(%)	0.3	0.0	2.2	0.6	1.9	1.6	1.9	-0.3	2.6	0.7
自己資本当期純利益率	(%)	ROE	(%)	1.8	-4.1	14.9	4.8	9.8	8.0	12.0	-2.9	15.4	5.6

※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		20/9		21/3		21/9		21/9	
			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	788,224	2.6	816,579	-0.5	844,289	7.1	822,630	7.7
営業貸付金残高	Loans outstanding	573,080	9.8	544,064	0.0	553,389	-3.4	561,013	3.1	522,431	4.4
無担保ローン	Unsecured	486,119	9.0	470,657	1.7	481,687	-0.9	488,239	3.7	475,379	5.3
有担保ローン	Secured	22,533	11.1	20,075	-5.1	18,281	-18.9	16,971	-15.5	16,971	-15.5
事業者ローン	Small business	64,427	15.7	53,331	-11.1	53,421	-17.1	55,802	4.6	30,080	3.6
割賦売掛金残高	Installment receivables	111,473	6.5	104,226	0.1	108,714	-2.5	108,595	4.2	101,752	5.4
支払承諾見返	Guarantee	127,018	25.8	131,098	16.9	145,725	14.7	160,499	22.4	184,266	16.6
信用保証事業	Credit guarantee business	125,332	26.6	129,625	17.4	144,428	15.2	159,418	23.0	183,185	17.1
その他	Other	1,685	-17.2	1,472	-16.3	1,297	-23.0	1,080	-26.6	1,080	-26.6
その他営業債権	Other	8,858	14.4	8,835	10.6	8,749	-1.2	14,180	60.5	14,180	60.5
口座数(残高あり)	N. of customer accounts (Thousand)	1,486	3.4	1,410	-3.5	1,425	-4.1	1,426	1.2		
無担保ローン	Unsecured	1,441	3.4	1,370	-3.3	1,387	-3.7	1,388	1.3		
有担保ローン	Secured	5	-17.1	4	-22.5	3	-25.3	3	-21.6		
事業者ローン	Small business	40	8.8	34	-9.3	33	-15.5	34	-1.2		
クレジットカード会員数	Credit card holders (Thousand)	5,758	-0.3	5,541	-3.8	5,382	-6.5	5,296	-4.4		
新規顧客件数	New accounts (Number)	238,145	-26.1	77,409	-35.9	189,926	-20.2	112,223	45.0		
無担保ローン	Unsecured	229,351	-27.0	76,436	-34.4	187,441	-18.3	110,166	44.1		
有担保ローン	Secured	408	22.5	65	-67.2	194	-52.5	163	150.8		
事業者ローン	Small business	8,386	5.2	908	-77.6	2,291	-72.7	1,894	108.6		
新規クレジットカード発券数	New credit cards issued (Thousand)	468	-8.7	155	-31.9	346	-26.1	165	6.2		

(2) 社員数(N. of Total Employees)

年/決算月 (Fiscal Year)		20/3		20/9		21/3		21/9	
			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	3,170	25	3,191	128	3,223	53
正社員数	N. of employees (regularly payroll)	2,113	-160	2,172	-47	2,135	22	2,136	-36
非正社員数	N. of employees (temp.)	950	46	998	72	1,056	106	1,087	89

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		20/9		21/3		21/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	127,038	10.2	63,462	3.6	127,481	0.3	64,837	8.0	2.2
営業貸付金利息	Interest on operating loans	72,444	10.7	37,066	5.9	74,041	2.2	37,523	4.6	1.2
無担保ローン	Unsecured	66,707	9.3	34,123	4.5	68,242	2.3	34,943	4.3	2.4
有担保ローン	Secured	2,557	11.9	947	-5.2	1,834	-28.3	806	0.1	-14.9
事業者ローン	Small business	3,179	50.5	1,994	49.8	3,965	24.7	1,772	0.2	-11.1
信用購入あっせん収益	Revenue from installment receivable	19,391	17.7	9,454	9.3	19,387	-0.0	9,530	1.2	0.8
信用保証収益	Revenue from credit guarantee	15,203	9.0	7,400	-1.3	14,524	-4.5	7,774	1.0	5.0
その他の営業収益	Other operating revenue	19,998	2.8	9,541	-5.8	19,528	-2.4	10,009	1.2	4.9
買取債権回収高	Collection from purchased receivable	1,662	-2.8	729	-18.9	1,573	-5.4	462	0.1	-36.7
償却債権取立益	Recoveries of written off claims	6,896	9.1	3,366	-0.9	6,761	-2.0	3,747	0.5	11.3
その他	Other	11,439	0.2	5,445	-6.6	11,193	-2.2	5,799	0.7	6.5
営業費用	Operating expenses	125,358	11.6	54,084	-4.5	109,950	-12.3	54,907	6.8	1.5
金融費用	Financial expenses	7,522	-5.4	3,632	-2.8	7,248	-3.6	3,572	0.4	-1.7
売上原価	Cost of sales	1,289	-0.7	602	-5.1	1,414	9.7	116	0.0	-80.6
債権買取原価	Cost of purchased receivable	1,120	-4.0	517	-8.4	1,141	1.9	-	-	-
その他	Other	169	28.6	85	20.7	273	61.6	116	0.0	37.2
貸倒関連費用	Credit cost	35,277	15.2	19,684	-5.6	38,818	10.0	19,208	2.4	-2.4
貸倒損失	Bad debt write offs	29,101	12.3	17,719	2.9	30,945	6.3	16,418	2.0	-7.3
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	5,701	-11.4	11,961	-18.7	4,577	0.6	-19.7
その他の営業費用	Other operating expenses (SG & A)	64,341	5.6	30,164	-4.0	62,468	-2.9	32,009	4.0	6.1
広告宣伝費	Advertising expenses	2,662	-0.5	1,304	-5.2	3,013	13.2	5,321	0.7	308.0
人件費	Personnel expenses	16,853	1.9	8,439	1.0	16,902	0.3	8,399	1.0	-0.5
その他	Other	44,826	7.5	20,421	-5.9	42,552	-5.1	18,288	2.3	-10.4
営業利益	Operating profit (loss)	1,679	-44.6	9,378	102.9	17,530	943.8	9,930	1.2	5.9
営業外収益	Non-operating income	529	-53.7	1,093	226.6	1,928	263.9	292	0.0	-73.3
営業外費用	Non-operating expenses	493	643.7	98	-	153	-68.9	366	0.0	272.2
経常利益	Ordinary profit (loss)	1,716	-58.2	10,373	109.6	19,305	-	9,856	1.2	-5.0
特別利益	Extraordinary income	230	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	376	-45.5	91	-	1,156	207.1	-	-	-
税引前利益	Profit (loss) before income taxes	1,569	-54.1	10,281	98.5	18,149	-	9,856	1.2	-4.1
法人税・住民税及び事業税	Income taxes-current	2,155	151.3	1,360	40.9	2,965	37.5	362	0.0	-73.3
法人税等調整額	Income taxes-deferred	-886	-	-712	-	-2,610	-	-654	-0.1	-
当期純利益	Profit (loss)	300	-96.3	9,633	115.8	17,794	-	10,148	1.3	5.3
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,089	-	-178	-	-642	-	106	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	9,812	87.1	18,437	-	10,042	1.2	2.3

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	構成比(%) C.R.(%)	20/9	構成比(%) C.R.(%)	21/3	構成比(%) C.R.(%)	21/9	構成比(%) C.R.(%)
借入金	Borrowings	301,689	55.0	285,151	56.1	304,163	59.6	308,033	60.1
都市銀行等	City banks etc.	47,003	8.6	48,640	9.6	54,420	10.7	54,760	10.7
信託銀行	Trust banks	87,981	16.0	93,047	18.3	93,621	18.3	87,323	17.0
地方銀行・第二地方銀行	Regional banks	71,800	13.1	59,513	11.7	69,111	13.5	79,477	15.5
その他	Other	94,903	17.3	83,950	16.5	87,010	17.0	86,471	16.9
社債・流動化	SB & ABS, ABL	247,028	45.0	223,310	43.9	206,568	40.4	204,477	39.9
普通社債	SB	35,245	6.4	35,160	6.9	30,075	5.9	35,000	6.8
流動化	ABS, ABL	211,783	38.6	188,150	37.0	176,493	34.6	169,477	33.1
合計	Total	548,717	100.0	508,462	100.0	510,731	100.0	512,511	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	構成比(%) C.R.(%)	20/9	構成比(%) C.R.(%)	21/3	構成比(%) C.R.(%)	21/9	構成比(%) C.R.(%)
短期調達	Short-term borrowings	110,819	20.2	107,238	21.1	108,550	21.3	91,115	17.8
長期調達	Long-term borrowings	437,898	79.8	401,223	78.9	402,181	78.7	421,396	82.2
固定金利借入	Fixed interest rate borrowings	76,057	13.9	66,465	13.1	76,865	15.1	80,379	15.7
変動金利借入	Floating interest rate borrowings	132,512	24.1	130,147	25.6	136,547	26.7	154,839	30.2
社債・流動化	SB & ABS, ABL	229,328	41.8	204,610	40.2	188,768	37.0	186,177	36.3
普通社債(固定)	SB (Fixed interest rate)	35,245	6.4	35,160	6.9	30,075	5.9	35,000	6.8
流動化(固定)	ABS, ABL (Fixed interest rate)	62,555	11.4	59,790	11.8	55,177	10.8	47,658	9.3
流動化(変動)	ABS, ABL (Floating interest rate)	131,527	24.0	109,660	21.6	103,515	20.3	103,518	20.2
合計	Total	548,717	100.0	508,462	100.0	510,731	100.0	512,511	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		20/3	20/9	21/3	21/9
調達金利	Funding rate	1.45	1.40	1.38	1.27
間接	Indirect	1.63	1.57	1.54	1.45
直接	Direct	1.23	1.19	1.13	1.01

※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		20/9		21/3		21/9	
					/(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	-	567,233	-	574,987	-	583,353	-
無担保ローン		Unsecured loan		487,422	-	472,019	-	483,118	-	489,504	-
無担保ローン以外		Secured loan and Small business loan		108,905	-	95,213	-	91,868	-	93,848	-
4分類開示債権合計	①	NPL total	①	86,422	14.49	86,091	15.18	89,699	15.60	91,654	15.71
前年同期比		YOY%		9.0		9.8		3.8		6.5	
破綻先		Loans in legal bankruptcy		22,127	3.71	22,043	3.89	21,818	3.79	21,353	3.66
延滞債権		Non-accrual loans		39,156	6.57	37,959	6.69	25,958	4.51	25,271	4.33
3ヶ月以上延滞債権		Loans past due for three months or more		8,035	1.35	7,155	1.26	8,258	1.44	8,438	1.45
貸出条件緩和債権		Restructured loans		17,102	2.87	18,933	3.34	33,663	5.85	36,590	6.27
うち無担保ローン	②	Unsecured loan	②	55,656	11.42	56,294	11.93	60,661	12.56	63,215	12.91
前年同期比		YOY%		19.5		16.9		9.0		12.3	
破綻先		Loans in legal bankruptcy		768	0.16	819	0.17	840	0.17	615	0.13
延滞債権		Non-accrual loans		31,794	6.52	31,248	6.62	20,802	4.31	20,303	4.15
3ヶ月以上延滞債権		Loans past due for three months or more		7,754	1.59	6,873	1.46	7,949	1.65	8,107	1.66
貸出条件緩和債権		Restructured loans		15,338	3.15	17,353	3.68	31,068	6.43	34,190	6.98
うち無担保ローン以外		Secured loan and Small business loan		30,766	28.25	29,797	31.29	29,038	31.61	28,438	30.30
前年同期比		YOY%		-6.0		-1.6		-5.6		-4.6	
破綻先		Loans in legal bankruptcy		21,359	19.61	21,224	22.29	20,978	22.83	20,738	22.10
延滞債権		Non-accrual loans		7,361	6.76	6,710	7.05	5,156	5.61	4,967	5.29
3ヶ月以上延滞債権		Loans past due for three months or more		281	0.26	282	0.30	308	0.34	331	0.35
貸出条件緩和債権		Restructured loans		1,764	1.62	1,579	1.66	2,595	2.83	2,400	2.56
期末貸倒引当金	③	Allowance for NPL	③	72,294	-	73,373	-	77,830	-	81,442	-
流動	④	Current assets	④	51,608	-	52,652	-	58,201	-	60,997	-
固定 ※2		Non-current assets ※2		20,686	-	20,721	-	19,628	-	20,445	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	83.7	-	85.2	-	86.8	-	88.9	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	92.7	-	93.5	-	95.9	-	96.5	-

※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).

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, 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		20/9		21/3		21/9	
			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	550,024	4.5	572,070	2.1	592,705	7.8
営業貸付金残高	Loans outstanding	437,679	10.4	426,950	3.1	438,300	0.1	446,352	4.5
無担保ローン	Unsecured	422,382	11.4	413,696	3.9	425,848	0.8	434,245	5.0
有担保ローン	Secured	6,958	-25.2	5,762	-27.8	4,813	-30.8	4,079	-29.2
事業者ローン	Small business	8,338	5.3	7,491	-6.5	7,638	-8.4	8,027	7.2
支払承諾見返	Guarantee	114,629	15.0	115,195	9.9	125,984	9.9	138,403	20.1
信用保証事業	Credit guarantee business	113,130	15.8	113,907	10.5	124,865	10.4	137,480	20.7
その他	Other	1,499	-26.4	1,288	-26.8	1,119	-25.3	923	-28.3
割賦売掛金残高	Installment receivables	325	-19.0	291	-17.3	268	-17.6	241	-17.0
その他	Other	7,633	13.2	7,587	9.4	7,517	-1.5	7,707	1.6
口座数	(千件) N. of customer accounts (Thousand)	950	8.5	917	0.8	933	-1.8	947	3.3
無担保ローン	Unsecured	937	8.7	905	1.1	922	-1.6	936	3.4
有担保ローン	Secured	4	-24.0	3	-26.8	2	-29.5	2	-29.9
事業者ローン	Small business	9	0.8	8	-6.6	8	-8.5	8	4.1
新規顧客件数	(件) New accounts (Number)	206,337	3.4	66,615	-35.9	161,186	-21.9	99,154	48.8
無担保ローン	Unsecured	206,155	3.4	66,580	-35.9	161,111	-21.8	99,106	48.9
実質平均利回り ※	(%) Average yield ※ (%)	14.7	-0.1	14.4	-0.3	14.3	-0.4	14.5	0.1

21/9	
	増減率 (yoy%)
591,799	8.8
433,224	6.3
423,210	6.7
4,079	-29.2
5,933	17.6
150,626	17.2
149,702	17.6
923	-28.3
241	-17.0
7,707	1.6

※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		20/9		21/3		21/9	
			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	857	-13	855	-14	854	-3
有人店舗	Staffed branches	20	-4	20	0	20	0	20	0
無人店舗	Unstaffed branches	849	-7	837	-13	835	-14	834	-3
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	100,383	-1,200	84,803	-16,491	85,286	-15,097	85,339	536
自社ATM	AIFUL ATMs	450	-12	442	-11	441	-9	441	-1
自社ATM以外	Other	99,933	-1,188	84,361	-16,480	84,845	-15,088	84,898	537
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	143	-1	143	-4	142	-1	144	1
社員数	(人) N. of total employees	1,397	-1	1,446	56	1,480	83	1,571	125
正社員数	N. of employees (regularly payroll)	1,028	-16	1,045	-4	1,012	-16	1,040	-5
非正社員数	N. of employees (temp.)	369	15	401	60	468	99	531	130

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		20/9		21/3		21/9			
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	77,504	9.2	39,206	3.9	78,826	1.7	40,861		7.0	4.2
営業貸付金利息	Interest on operating loans	57,682	11.0	29,678	6.4	59,732	3.6	31,083		5.4	4.7
無担保ローン	Unsecured	55,695	11.3	29,093	7.2	58,559	5.1	30,495		5.3	4.8
有担保ローン	Secured	1,296	-2.2	235	-44.9	475	-63.3	205		0.0	-12.8
事業者ローン	Small business	690	13.6	349	5.1	697	1.0	382		0.1	9.6
信用保証収益	Revenue from credit guarantee	11,610	3.2	5,665	-2.0	11,136	-4.1	5,635		1.0	-0.5
信用購入あっせん収益	Revenue from installment receivable	8	-37.7	1	-61.6	4	-47.4	1		0.0	-5.9
その他の営業収益	Other operating revenue	8,202	5.6	3,861	-4.5	7,952	-3.0	4,140		0.7	7.2
償却債権取立益	Recoveries of written off claims	6,215	4.9	2,941	-4.0	5,882	-5.4	3,175		0.5	7.9
その他	Other	1,987	7.7	920	-6.4	2,070	4.2	965		0.2	4.9
営業費用	Operating expenses	77,091	9.3	33,241	-1.7	68,352	-11.3	35,135		6.1	5.7
金融費用	Financial expenses	5,442	-6.9	2,675	-1.1	5,416	-0.5	2,718		0.5	1.6
貸倒関連費用	Credit cost	22,788	3.3	15,285	6.7	29,864	31.1	15,060		2.6	-1.5
貸倒損失	Bad debt write-offs	20,182	6.5	12,182	-0.1	22,457	11.3	11,826		2.0	-2.9
利息返還関連費用	Expenses for interest repayment	15,433	49.1	-	-	-	-	-		-	-
利息返還金	Interest repayment	13,697	16.2	5,288	-12.0	10,997	-19.7	4,156		0.7	-21.4
その他の営業費用	Other operating expenses (SG & A)	33,426	3.6	15,280	-9.0	33,071	-1.1	17,356		3.0	13.6
広告宣伝費	Advertising expenses	2,337	0.3	1,168	-3.5	2,766	18.3	4,631		0.8	296.3
人件費	Personnel expenses	10,275	1.9	5,139	0.6	10,286	0.1	5,058		0.9	-1.6
その他	Other	20,813	4.9	8,972	-14.4	20,019	-3.8	7,667		1.3	-14.5
営業利益	Operating profit (loss)	413	-11.8	5,965	53.1	10,473	-	5,725		1.0	-4.0
営業外収益	Non-operating income	1,327	24.0	882	48.5	1,588	19.6	675		0.1	-23.5
営業外費用	Non-operating expenses	11	-39.8	43	739.0	87	638.1	202		0.0	362.7
経常利益	Ordinary profit (loss)	1,728	13.8	6,804	51.7	11,973	592.6	6,198		1.1	-8.9
特別利益	Extraordinary income	230	-	-	-	-	-	-		-	-
特別損失	Extraordinary losses	264	-61.8	91	-	4,556	-	-		-	-
税引前利益	Profit (loss) before income taxes	1,694	104.3	6,712	42.4	7,417	337.7	6,198		1.1	-7.7
法人税・住民税及び事業税	Income taxes-current	351	-	367	322.9	566	61.4	680		0.1	84.9
法人税等調整額	Income taxes-deferred	-295	-	-850	-	-2,732	-	-841		-0.1	-
当期純利益	Profit (loss)	1,639	-68.5	7,194	52.7	9,583	484.7	6,359		1.1	-11.6

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		20/9		21/3		21/9	
			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	200,634	52.4	220,555	56.5	235,873	59.0
都市銀行等	City banks etc.	45,003	11.1	47,140	12.3	53,420	13.7	54,260	13.6
信託銀行	Trust banks	77,949	19.2	84,361	22.0	84,489	21.6	85,831	21.5
地方銀行・第二地方銀行	Regional banks	63,632	15.7	52,017	13.6	62,117	15.9	73,989	18.5
その他	Other	20,003	4.9	17,115	4.5	20,528	5.3	21,793	5.5
社債・流動化	SB & ABS, ABL	198,417	49.0	182,317	47.6	169,933	43.5	163,773	41.0
普通社債	SB	35,245	8.7	35,160	9.2	30,075	7.7	35,000	8.8
流動化	ABS, ABL	163,172	40.3	147,157	38.4	139,858	35.8	128,773	32.2
合計	Total	405,007	100.0	382,951	100.0	390,488	100.0	399,647	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		20/9		21/3		21/9	
			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	24,900	6.5	24,960	6.4	20,726	5.2
長期調達	Long-term borrowings	382,307	94.4	358,051	93.5	365,528	93.6	378,921	94.8
固定金利借入	Fixed interest rate borrowings	73,224	18.1	64,298	16.8	75,365	19.3	79,546	19.9
変動金利借入	Floating interest rate borrowings	120,664	29.8	121,435	31.7	130,229	33.4	145,601	36.4
社債	SB	35,245	8.7	35,160	9.2	30,075	7.7	35,000	8.8
流動化	ABS, ABL	153,172	37.8	137,157	35.8	129,858	33.3	118,773	29.7
合計	Total	405,007	100.0	382,951	100.0	390,488	100.0	399,647	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		20/3	20/9	21/3	21/9
調達金利	Funding rate	1.38	1.34	1.31	1.23
間接	Indirect	1.62	1.54	1.48	1.40
直接	Direct	1.14	1.13	1.08	0.98

※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	1.00
5年スワップレート	5Y SWAP rate	-0.04	-0.06	0.00	0.03
JGB(10年)	10Y JGB	0.01	0.01	0.09	0.07

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		20/9		21/3		21/9	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	560,267	-	550,024	-	572,070	-	592,705	-
期末営業貸付金	Loans outstanding	437,679	-	426,950	-	438,300	-	446,352	-
無担保	Unsecured	422,382	-	413,696	-	425,848	-	434,245	-
有担保	Secured	6,958	-	5,762	-	4,813	-	4,079	-
事業者	Small business	8,338	-	7,491	-	7,638	-	8,027	-
割賦売掛金	Installment receivables	325	-	291	-	268	-	241	-
支払承諾見返等	Credit guarantee, etc.	122,262	-	122,782	-	133,501	-	146,111	-
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	12,182	2.21	22,457	3.93	11,826	2.00
増減率	YOY%	6.5		-0.1		11.3		-2.9	
貸倒発生額 ②	Loans outstanding ②	16,411	3.75	10,146	2.38	18,561	4.23	9,967	2.23
増減率	YOY%	4.3		0.8		13.1		-1.8	
無担保	Unsecured	15,523	3.68	9,763	2.36	17,906	4.20	9,746	2.24
有担保	Secured	440	6.33	203	3.53	324	6.74	105	2.59
事業者	Small business	447	5.36	178	2.39	331	4.34	115	1.44
割賦売掛金	Installment receivables	39	12.18	19	6.69	30	11.50	17	7.21
支払承諾見返等	Credit guarantee, etc.	3,731	3.05	2,017	1.64	3,864	2.89	1,841	1.26
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	638	0.12	920	0.16	536	0.09
個別繰入額 ④	Loans outstanding ④	791	0.18	426	0.10	706	0.16	385	0.09
無担保	Unsecured	388	0.09	378	0.09	466	0.11	268	0.06
有担保	Secured	288	4.14	-20	-0.35	130	2.71	64	1.58
事業者	Small business	114	1.38	68	0.91	109	1.43	52	0.65
支払承諾見返等	Credit guarantee, etc.	164	0.13	212	0.17	214	0.16	151	0.10
①+③	①+③	21,138	3.77	12,821	2.33	23,378	4.09	12,363	2.09
増減率	YOY%	12.5		0.1		10.6		-3.6	
②+④	②+④	17,203	3.93	10,572	2.48	19,267	4.40	10,353	2.32
増減率	YOY%	11.1		0.3		12.0		-2.1	
無担保	Unsecured	15,912	3.77	10,142	2.45	18,372	4.31	10,015	2.31
有担保	Secured	729	10.48	183	3.18	454	9.44	170	4.17
事業者	Small business	562	6.74	247	3.30	440	5.77	167	2.09
割賦売掛金	Installment receivables	39	12.18	19	6.69	30	11.50	17	7.21
支払承諾見返等	Credit guarantee, etc.	3,895	3.19	2,229	1.82	4,079	3.06	1,992	1.36
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	22,788	4.07	15,285	2.78	29,864	5.22	15,060	2.54
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	36,293	6.60	40,355	7.05	43,053	7.26

※ 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		20/9		21/3		21/9	
					/(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	-	441,528	-	452,829	-	460,589	-
無担保ローン		Unsecured loan		423,685	-	415,059	-	427,278	-	435,510	-
無担保ローン以外		Secured loan and Small business loan		28,665	-	26,469	-	25,550	-	25,078	-
4分類開示債権合計	①	NPL total	①	68,086	15.05	68,618	15.54	72,136	15.93	74,615	16.20
前年同期比		YOY%		12.8		10.9		5.9		8.7	
破綻先		Loans in legal bankruptcy		14,090	3.12	14,005	3.17	13,914	3.07	13,561	2.94
延滞債権		Non-accrual loans		34,229	7.57	33,752	7.64	21,796	4.81	21,160	4.59
3ヶ月以上延滞債権		Loans past due for three months or more		6,742	1.49	5,948	1.35	7,044	1.56	7,406	1.61
貸出条件緩和債権		Restructured loans		13,024	2.88	14,911	3.38	29,381	6.49	32,487	7.05
うち無担保ローン	②	Unsecured loan	②	50,037	11.81	51,350	12.37	55,470	12.98	58,453	13.42
前年同期比		YOY%		21.5		19.4		10.9		13.8	
破綻先		Loans in legal bankruptcy		739	0.17	783	0.19	820	0.19	595	0.14
延滞債権		Non-accrual loans		30,972	7.31	30,794	7.42	19,993	4.68	19,521	4.48
3ヶ月以上延滞債権		Loans past due for three months or more		6,496	1.53	5,851	1.41	6,946	1.63	7,305	1.68
貸出条件緩和債権		Restructured loans		11,829	2.79	13,920	3.35	27,710	6.49	31,030	7.13
うち無担保ローン以外		Secured loan and Small business loan		18,049	62.96	17,268	65.24	16,666	65.23	16,162	64.45
前年同期比		YOY%		-5.9		-8.3		-7.7		-6.4	
破綻先		Loans in legal bankruptcy		13,351	46.58	13,222	49.95	13,093	51.25	12,965	51.70
延滞債権		Non-accrual loans		3,256	11.36	2,958	11.18	1,803	7.06	1,638	6.53
3ヶ月以上延滞債権		Loans past due for three months or more		245	0.86	96	0.37	97	0.38	101	0.40
貸出条件緩和債権		Restructured loans		1,195	4.17	990	3.74	1,670	6.54	1,456	5.81
期末貸倒引当金	③	Allowance for NPL	③	46,777	-	49,215	-	53,276	-	55,741	-
流動	④	Current assets	④	33,829	-	36,293	-	40,355	-	43,053	-
固定 ※2		Non-current assets ※2		12,947	-	12,921	-	12,920	-	12,688	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	68.7	-	71.7	-	73.9	-	74.7	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	67.6	-	70.7	-	72.8	-	73.7	-

※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 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)		20/9			21/3			21/9		
		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	5,288	420	5,708	10,997	926	11,924	4,156	384	4,540
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	1,909	1,909	-	-	-
期末引当金残高	Allowance (End)	17,169	994	18,164	11,460	2,397	13,857	7,304	2,013	9,317

(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)		20/9			21/3			21/9		
		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 ※	5,775	420	6,195	12,119	926	13,046	4,577	461	5,039
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	2,249	2,249	-	-	-
期末引当金残高	Allowance (End)	19,257	994	20,252	12,913	2,737	15,651	8,335	2,275	10,611

※ 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2四半期 74百万、2021年3月期 157百万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 at LIFECARD is included in withdraw amount of provision for loss on interest repayment (74 million yen in FY2021/3 2Q, 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)	20/9				21/3				21/9			
	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%	254	28.1	212,271	51.3	264	28.7	220,446	51.8	270	28.9	225,393	51.9
15.0%< =<18.0%	641	70.8	197,254	47.7	648	70.3	201,645	47.4	657	70.3	205,475	47.3
18.0%< =<20.0%	0	0.0	175	0.0	0	0.0	154	0.0	0	0.0	142	0.0
20.0%<	9	1.1	3,995	1.0	8	1.0	3,601	0.8	7	0.9	3,234	0.7
合計 (Total)	905	100.0	413,696	100.0	922	100.0	425,848	100.0	936	100.0	434,245	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	20/9				21/3				21/9			
	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	210	23.2	11,888	2.9	203	22.1	10,865	2.6	200	21.4	10,135	2.3
100< =<200	100	11.1	15,275	3.7	103	11.2	15,649	3.7	105	11.3	16,004	3.7
200< =<300	108	12.0	27,836	6.7	111	12.1	28,496	6.7	114	12.2	29,263	6.7
300< =<400	87	9.7	30,922	7.5	91	10.0	32,337	7.6	93	10.0	33,105	7.6
400< =<500	161	17.8	74,997	18.1	168	18.2	78,464	18.4	174	18.7	81,664	18.8
500< =<1,000	140	15.5	106,781	25.8	142	15.5	108,056	25.4	144	15.4	108,687	25.0
1,000<	96	10.7	145,995	35.3	100	10.9	151,977	35.7	103	11.0	155,384	35.8
合計 (Total)	905	100.0	413,696	100.0	922	100.0	425,848	100.0	936	100.0	434,245	100.0

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

(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		20/9		21/3		21/9		21/9			
			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	160,271	-7.0	163,313	-6.2	159,798	-0.3	151,130	0.4
割賦売掛金残高		Installment receivables		105,773	1.5	97,441	-6.1	100,348	-5.1	97,329	-0.1	90,487	0.8
営業貸付金残高		Loans (Cash advance)		42,272	-5.7	37,201	-14.8	35,545	-15.9	34,165	-8.2	32,340	-7.7
支払承諾見返		Credit guarantee		24,842	7.7	24,385	2.2	26,190	5.4	26,987	10.7	26,987	10.7
その他営業債権		Other		1,219	22.2	1,243	18.4	1,228	0.7	1,315	5.8	1,315	5.8
クレジットカード		Credit card											
有効カード会員数	(千人)	Number of card holders	(Thousand)	5,758	-0.3	5,541	-3.8	5,382	-6.5	5,296	-4.4		
プロパー		Proper		1,680	-1.1	1,533	-8.7	1,414	-15.8	1,402	-8.6		
提携		Affinity		4,077	0.0	4,007	-1.7	3,967	-2.7	3,894	-2.8		
新規発行数	(千枚)	Number of new issue	(Thousand)	468	-8.7	155	-31.9	346	-26.1	165	6.2		
プロパー		Proper		109	-3.8	48	-5.5	91	-16.5	48	0.3		
提携		Affinity		359	-10.1	106	-39.6	255	-29.0	116	9.0		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	707,851	1.4	314,013	-10.2	650,951	-8.0	333,423	6.2		
包括信用購入あっせん		Shopping		669,559	1.8	300,922	-8.9	624,029	-6.8	319,389	6.1		
キャッシング		Cashing		38,291	-5.1	13,091	-32.9	26,921	-29.7	14,033	7.2		
実質平均利回り		Average yield	(%)	18.4	0.4	18.3	0.0	18.2	-0.1	18.3	0.0		

※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		20/9		21/3		21/9			
			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	1,020	8	1,024	27	1,024	4
正社員数	(人)	N. of employees (regularly payroll)		441	-15	452	1	463	22	508	56
非正社員数	(人)	N. of employees (temp.)		556	31	568	7	561	5	516	-52

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		20/9		21/3		21/9		営業債権残高比% (% of total receivables)	増減率 (yoy%)
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)			
営業収益	Operating revenue	34,181	4.1	15,962	-5.4	32,320	-5.4	15,669	10.3	-1.8	
信用購入あっせん収益	Revenue from installment receivable	17,479	6.6	8,180	-4.9	16,586	-5.1	7,955	5.2	-2.8	
営業貸付金利息	Interests on loans	5,243	-5.6	2,359	-11.4	4,524	-13.7	2,069	1.4	-12.3	
信用保証収益	Revenue from credit guarantee	1,521	8.8	778	4.7	1,592	4.6	861	0.6	10.6	
その他	Other operating revenue	9,937	4.6	4,643	-4.5	9,617	-3.2	4,783	3.1	3.0	
営業費用	Operating expenses	31,953	7.1	14,406	-3.4	28,751	-10.0	13,772	9.0	-4.4	
金融費用	Financial expenses	1,610	-3.9	709	-9.3	1,352	-16.0	604	0.4	-14.8	
貸倒関連費用	Credit cost	4,376	33.1	1,839	-14.3	4,193	-4.2	1,703	1.1	-7.4	
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	11,857	-1.0	23,205	-5.2	11,464	7.5	-3.3	
広告宣伝費	Advertising expenses	105	-27.8	60	-7.0	110	4.5	445	0.3	640.5	
人件費	Personnel expenses	4,555	1.6	2,333	3.2	4,631	1.7	2,304	1.5	-1.2	
その他	Other	19,813	3.7	9,463	-1.9	18,463	-6.8	8,713	5.7	-7.9	
営業利益	Operating profit	2,227	-26.1	1,555	-20.9	3,568	60.2	1,896	1.2	21.9	
営業外収益	Non-operating income	108	-31.3	539	821.2	694	540.1	89	0.1	-83.4	
営業外費用	Non-operating expenses	1	-94.8	4	347.8	14	626.7	0	0.0	-	
経常利益	Ordinary profit	2,334	-25.5	2,090	3.2	4,248	82.0	1,985	1.3	-5.1	
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	2,090	3.2	4,248	82.0	1,985	1.3	-5.1	
法人税・住民税及び事業税	Income taxes - current	1,086	9.2	370	-36.0	1,116	2.8	-1,016	-0.7	-	
法人税等調整額	Income taxes - deferred	112	-	20	-233.3	-8	-	536	0.4	-	
当期純利益	Profit	1,136	-59.8	1,700	16.3	3,139	176.4	2,465	1.6	45.0	

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		20/9		21/3		21/9				
			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	788,224	2.6	816,579	-0.5	844,289	100.0	7.1
アイフル		AIFUL		560,267	11.3	550,024	4.5	572,070	2.1	592,705	70.2	7.8
ライフカード		LIFECARD		174,107	0.6	160,271	-7.0	163,313	-6.2	159,798	18.9	-0.3
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		70,713	22.0	59,403	-7.6	58,475	-17.3	53,154	6.3	-10.5
アイラ&アイフル	※3	A&A	※3	22,414	-0.3	20,509	-5.4	21,068	-6.0	20,661	2.4	0.7
営業収益	※2	Total operating revenue	※2	127,038	10.2	63,462	3.6	127,481	0.3	64,837	100.0	2.2
アイフル		AIFUL		77,504	9.2	39,206	3.9	78,826	1.7	40,861	63.0	4.2
ライフカード		LIFECARD		34,181	4.1	15,962	-5.4	32,320	-5.4	15,669	24.2	-1.8
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		5,895	50.8	3,368	29.6	6,532	10.8	3,178	4.9	-5.6
アイラ&アイフル	※4	A&A	※4	6,519	10.5	3,085	-4.7	5,957	-8.6	2,806	4.3	-9.0
経常利益	※2	Total ordinary profit	※2	1,716	-58.2	10,373	109.6	19,305	-	9,856	100.0	-5.0
アイフル		AIFUL		1,728	13.8	6,804	51.7	11,973	592.6	6,198	62.9	-8.9
ライフカード		LIFECARD		2,334	-25.5	2,090	3.2	4,248	82.0	1,985	20.1	-5.1
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		251	-81.4	1,686	-	2,913	-	1,094	11.1	-35.1
アイラ&アイフル	※4	A&A	※4	-1,064	-	-104	-78.4	-131	-	209	2.1	-
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	9,812	87.1	18,437	-	10,042	100.0	2.3
アイフル		AIFUL		1,639	-68.5	7,194	52.7	9,583	484.7	6,359	63.3	-11.6
ライフカード		LIFECARD		1,136	-59.8	1,700	16.3	3,139	176.4	2,465	24.5	45.0
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		13	-99.2	1,051	-	1,767	-	673	6.7	-36.0
アイラ&アイフル	※4	A&A	※4	-1,176	-	-104	-78.4	-190	-	209	2.1	-

※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2四半期(FY2021/3 2Q) 3.49円、2021年3月期(FY2021/3) 3.44 円、2022年3月期第2四半期(FY2022/3 2Q) 3.44円(YoY+ -0.05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2四半期(FY2021/3 2Q) 3.43円、2021年3月期(FY2021/3) 3.42 円、2022年3月期第2四半期(FY2022/3 2Q) 3.50円(YoY+ -0.07円)

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