

2023年3月期 第3四半期決算データブック

Data Book (Third Quarter report for fiscal year ending March, 2023)

| | | |
|------------------------|--|----------|
| 1.主要利益数値 | Main Indices / Group & AIFUL |1p |
| 2.グループ合計営業実績 | Operating Results / Group Total |2p |
| 3.グループ合計損益の内訳 | Revenue and Expenses / Group Total |3p |
| 4.グループ合計資金調達の状況 | Funding / Group Total |4p |
| 5.グループ合計不良債権の状況 | NPL / Group Total |5p |
| 6.アイフル営業実績 | Operating Results / AIFUL |6p |
| 7.アイフル損益の内訳 | Revenue and Expenses / AIFUL |7p |
| 8.アイフル資金調達の状況 | Funding / AIFUL |8p |
| 9.アイフル貸倒の状況 | Credit Cost / AIFUL |9p |
| 10.アイフル不良債権の状況 | NPL / AIFUL |10p |
| 11.利息返還関連引当金の内訳 | Allowances Related to Loss on Interest Repayment |11p |
| 12.アイフル無担保ローン債権ポートフォリオ | Loan Portfolio / AIFUL |12p |
| 13.ライフカード営業実績 | Operating Results / LIFECARD |13p |
| 14.ライフカード損益の内訳 | Revenue and Expenses / LIFECARD |14p |
| 15.グループ経営一覧表 | Group Companies Financial Highlights |15p |

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) | | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | 23/3(E) | | |
|---------------------|-------|---|-------------------|-----------|-------|-----------|-------|-----------|-------|-----------|---------|-----------|-------|
| | | | (12M) | 増減率(yoy%) | (9M) | 増減率(yoy%) | (12M) | 増減率(yoy%) | (9M) | 増減率(yoy%) | (12M) | 増減率(yoy%) | |
| 営業収益 | (百万円) | Operating revenue | (Millions of Yen) | 127,481 | 0.3 | 98,492 | 2.7 | 132,097 | 3.6 | 107,583 | 9.2 | 144,800 | 9.6 |
| 営業費用 | (百万円) | Operating expenses | (Millions of Yen) | 109,950 | -12.3 | 79,889 | -0.5 | 120,855 | 9.9 | 89,828 | 12.4 | 121,000 | 0.1 |
| 営業利益 | (百万円) | Operating profit | (Millions of Yen) | 17,530 | 943.8 | 18,602 | 19.2 | 11,242 | -35.9 | 17,755 | -4.6 | 23,800 | 111.7 |
| 経常利益 | (百万円) | Ordinary profit | (Millions of Yen) | 19,305 | - | 18,963 | 11.8 | 12,265 | -36.5 | 18,320 | -3.4 | 24,000 | 95.7 |
| 親会社株主に帰属する当期純利益 | (百万円) | Profit attributable to owners of parent | (Millions of Yen) | 18,437 | - | 18,161 | 12.4 | 12,334 | -33.1 | 16,869 | -7.1 | 21,300 | 72.7 |
| 総資産 | (百万円) | Total assets | (Millions of Yen) | 863,354 | 0.3 | 928,553 | 7.4 | 935,642 | 8.4 | 1,045,277 | 12.6 | 1,082,100 | 15.7 |
| 純資産 | (百万円) | Net assets | (Millions of Yen) | 147,692 | 14.6 | 161,838 | 11.2 | 156,526 | 6.0 | 173,921 | 7.5 | 178,000 | 13.7 |
| 一株当たり当期純利益 | (円) | EPS | (Yen) | 38.12 | - | 37.55 | 12.4 | 25.50 | -33.1 | 34.88 | -7.1 | 44.04 | 73.4 |
| 一株当たり純資産 | (円) | BPS | (Yen) | 300.92 | 15.5 | 330.18 | 11.7 | 318.17 | 5.7 | 352.60 | 6.8 | 360.35 | 13.2 |
| 自己資本比率 | (%) | Equity ratio | (%) | 16.9 | 2.3 | 17.2 | 0.7 | 16.4 | -0.5 | 16.3 | -0.9 | 16.1 | -0.3 |
| 総資産経常利益率 | (%) | ROA | (%) | 2.2 | 2.0 | 2.8 | 0.2 | 1.4 | -0.8 | 2.5 | -0.3 | 2.4 | 1.0 |
| 自己資本当期純利益率 | (%) | ROE | (%) | 13.6 | 12.5 | 15.8 | -0.2 | 8.2 | -5.4 | 13.8 | -2.0 | 13.0 | 4.8 |

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

(2) 単体 (AIFUL)

| 年/決算月 (Fiscal Year) | | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | 23/3(E) | | |
|---------------------|-------|---------------------|-------------------|-----------|-------|-----------|-------|-----------|-------|-----------|---------|-----------|-------|
| | | | (12M) | 増減率(yoy%) | (9M) | 増減率(yoy%) | (12M) | 増減率(yoy%) | (9M) | 増減率(yoy%) | (12M) | 増減率(yoy%) | |
| 営業収益 | (百万円) | Operating revenue | (Millions of Yen) | 78,826 | 1.7 | 62,252 | 5.0 | 83,117 | 5.4 | 66,511 | 6.8 | 89,400 | 7.6 |
| 営業費用 | (百万円) | Operating expenses | (Millions of Yen) | 68,352 | -11.3 | 49,943 | 0.9 | 78,359 | 14.6 | 52,703 | 5.5 | 70,600 | -9.9 |
| 営業利益 | (百万円) | Operating profit | (Millions of Yen) | 10,473 | - | 12,308 | 25.3 | 4,757 | -54.6 | 13,808 | 12.2 | 18,800 | 295.2 |
| 経常利益 | (百万円) | Ordinary profit | (Millions of Yen) | 11,973 | 592.6 | 13,448 | 22.2 | 6,748 | -43.6 | 26,140 | 94.4 | 31,400 | 365.3 |
| 当期純利益 | (百万円) | Profit | (Millions of Yen) | 9,583 | 484.7 | 13,177 | 11.6 | 7,912 | -17.4 | 25,049 | 90.1 | 29,700 | 275.4 |
| 総資産 | (百万円) | Total assets | (Millions of Yen) | 638,868 | 0.5 | 698,244 | 10.0 | 711,185 | 11.3 | 804,308 | 15.2 | 829,300 | 16.6 |
| 純資産 | (百万円) | Net assets | (Millions of Yen) | 102,655 | 10.8 | 115,309 | 10.3 | 110,096 | 7.2 | 134,676 | 16.8 | 138,800 | 26.1 |
| 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) | 19.81 | 484.4 | 27.24 | 11.6 | 16.36 | -17.4 | 51.79 | 90.1 | 61.40 | 276.1 |
| 一株当たり純資産 | (円) | BPS | (Yen) | 212.23 | 10.8 | 238.39 | 10.3 | 227.61 | 7.2 | 278.43 | 16.8 | 286.95 | 26.1 |
| 自己資本比率 | (%) | Equity ratio | (%) | 16.1 | 1.5 | 16.5 | 0.0 | 15.5 | -0.6 | 16.7 | 0.2 | 16.7 | 1.2 |
| 総資産経常利益率 | (%) | ROA | (%) | 1.9 | 1.6 | 2.7 | 0.4 | 1.0 | -0.9 | 4.1 | 1.4 | 4.1 | 3.1 |
| 自己資本当期純利益率 | (%) | ROE | (%) | 9.8 | 8.0 | 16.0 | 0.1 | 7.4 | -2.4 | 24.3 | 8.3 | 23.9 | 16.5 |

※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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | 22/12 | | | |
|---------------------|-------|------------------------------|-------------------|---------|------------|---------|------------|---------|------------|---------|------------|---------|-------|
| | | | 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) | 816,579 | -0.5 | 867,718 | 7.8 | 887,407 | 8.7 | 977,341 | 12.6 | 953,619 | 12.7 |
| 営業貸付金残高 | | Loans outstanding | | 553,389 | -3.4 | 568,878 | 3.9 | 582,349 | 5.2 | 625,936 | 10.0 | 590,119 | 10.9 |
| 無担保ローン | | Unsecured | | 481,687 | -0.9 | 493,801 | 3.9 | 505,255 | 4.9 | 534,184 | 8.2 | 525,948 | 9.1 |
| 有担保ローン | | Secured | | 18,281 | -18.9 | 17,973 | -7.3 | 18,282 | 0.0 | 23,341 | 29.9 | 23,341 | 29.9 |
| 事業者ローン | | Small business | | 53,421 | -17.1 | 57,103 | 8.2 | 58,810 | 10.1 | 68,410 | 19.8 | 40,828 | 26.8 |
| 割賦売掛金残高 | | Installment receivables | | 108,714 | -2.5 | 117,369 | 6.4 | 116,780 | 7.4 | 137,447 | 17.1 | 131,070 | 18.4 |
| 支払承諾見返 | | Guarantee | | 145,725 | 14.7 | 166,469 | 20.5 | 172,697 | 18.5 | 195,282 | 17.3 | 213,756 | 13.4 |
| 信用保証事業 | | Credit guarantee business | | 144,428 | 15.2 | 165,486 | 21.0 | 171,797 | 18.9 | 194,597 | 17.6 | 213,070 | 13.6 |
| その他 | | Other | | 1,297 | -23.0 | 983 | -29.7 | 900 | -30.6 | 685 | -30.3 | 685 | -30.3 |
| その他営業債権 | | Other | | 8,749 | -1.2 | 15,001 | 73.2 | 15,579 | 78.1 | 18,674 | 24.5 | 18,674 | 24.5 |
| 口座数 (残高あり) | (千件) | N. of customer accounts | (Thousand) | 1,425 | -4.1 | 1,433 | 1.3 | 1,464 | 2.7 | 1,564 | 9.1 | | |
| 無担保ローン | | Unsecured | | 1,387 | -3.7 | 1,395 | 1.4 | 1,425 | 2.7 | 1,522 | 9.1 | | |
| 有担保ローン | | Secured | | 3 | -25.3 | 3 | -19.1 | 3 | -16.2 | 3 | -9.3 | | |
| 事業者ローン | | Small business | | 33 | -15.5 | 34 | 2.0 | 35 | 4.6 | 38 | 11.9 | | |
| クレジットカード会員数 | (千件) | Credit card holders | (Thousand) | 5,382 | -6.5 | 5,255 | -3.8 | 5,240 | -2.6 | 5,138 | -2.2 | | |
| 新規顧客件数 | (件) | New accounts | (Number) | 189,926 | -20.2 | 171,945 | 25.6 | 237,724 | 25.2 | 254,956 | 48.3 | | |
| 無担保ローン | | Unsecured | | 187,441 | -18.3 | 168,545 | 24.7 | 232,946 | 24.3 | 249,125 | 47.8 | | |
| 有担保ローン | | Secured | | 194 | -52.5 | 246 | 86.4 | 315 | 62.4 | 492 | 100.0 | | |
| 事業者ローン | | Small business | | 2,291 | -72.7 | 3,154 | 99.0 | 4,463 | 94.8 | 5,339 | 69.3 | | |
| 新規クレジットカード発券数 | (千枚) | New credit cards issued | (Thousand) | 346 | -26.1 | 250 | 3.5 | 382 | 10.4 | 325 | 29.8 | | |

(2) 社員数 (N. of Total Employees)

| 年/決算月 (Fiscal Year) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | | |
|---------------------|-----|-------------------------------------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|----|
| | | | 増減数 (yoy) | | 増減数 (yoy) | | 増減数 (yoy) | | 増減数 (yoy) | | |
| 社員数 | (人) | N. of total employees | | 3,191 | 128 | 3,237 | 71 | 3,148 | -43 | 3,230 | -7 |
| 正社員数 | | N. of employees (regularly payroll) | | 2,135 | 22 | 2,138 | -26 | 2,116 | -19 | 2,130 | -8 |
| 非正社員数 | | N. of employees (temp.) | | 1,056 | 106 | 1,099 | 97 | 1,032 | -24 | 1,100 | 1 |

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 receivables (other operating receivables) due to a change in the handling of purchased receivables from inventories to monetary receivables from fiscal year ended 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) | | 21/3 (12M) | | 21/12 (9M) | | 22/3 (12M) | | 22/12 (9M) | | |
|---------------------|---|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------------------|---------------|-------|
| | | | 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 | 127,481 | 0.3 | 98,492 | 2.7 | 132,097 | 3.6 | 107,583 | 11.8 | 9.2 |
| 営業貸付金利息 | Interest on operating loans | 74,041 | 2.2 | 57,040 | 2.4 | 76,332 | 3.1 | 62,351 | 6.9 | 9.3 |
| 無担保ローン | Unsecured | 68,242 | 2.3 | 53,032 | 3.4 | 70,842 | 3.8 | 57,158 | 6.3 | 7.8 |
| 有担保ローン | Secured | 1,834 | -28.3 | 1,213 | -14.0 | 1,624 | -11.4 | 1,405 | 0.2 | 15.8 |
| 事業者ローン | Small business | 3,965 | 24.7 | 2,794 | -5.7 | 3,865 | -2.5 | 3,787 | 0.4 | 35.6 |
| 信用購入あっせん収益 | Revenue from installment receivable | 19,387 | -0.0 | 14,759 | 0.7 | 20,099 | 3.7 | 17,035 | 1.9 | 15.4 |
| 信用保証収益 | Revenue from credit guarantee | 14,524 | -4.5 | 11,743 | 7.2 | 15,730 | 8.3 | 12,532 | 1.4 | 6.7 |
| その他の営業収益 | Other operating revenue | 19,528 | -2.4 | 14,948 | 2.7 | 19,934 | 2.1 | 15,665 | 1.7 | 4.8 |
| 買取債権回収高 | Collection from purchased receivable | 1,573 | -5.4 | 663 | -42.8 | 889 | -43.5 | 762 | 0.1 | 14.9 |
| 償却債権取立益 | Recoveries of written off claims | 6,761 | -2.0 | 5,656 | 9.6 | 7,492 | 10.8 | 5,677 | 0.6 | 0.4 |
| その他 | Other | 11,193 | -2.2 | 8,629 | 4.7 | 11,553 | 3.2 | 9,225 | 1.0 | 6.9 |
| 営業費用 | Operating expenses | 109,950 | -12.3 | 79,889 | -0.5 | 120,855 | 9.9 | 89,828 | 9.9 | 12.4 |
| 金融費用 | Financial expenses | 7,248 | -3.6 | 5,300 | -2.6 | 7,041 | -2.9 | 5,363 | 0.6 | 1.2 |
| 売上原価 | Cost of sales | 1,414 | 9.7 | 146 | -83.7 | 199 | -85.9 | 148 | 0.0 | 1.2 |
| 貸倒関連費用 | Credit cost | 38,818 | 10.0 | 25,991 | -4.7 | 27,918 | -28.1 | 28,815 | 3.2 | 10.9 |
| 貸倒損失 | Bad debt write offs | 30,945 | 6.3 | 23,299 | -6.7 | 27,997 | -9.5 | 24,236 | 2.7 | 4.0 |
| 利息返還関連費用 | Expenses for interest repayment | - | - | - | - | 19,929 | - | - | - | - |
| 利息返還金 | Interest repayment | 11,961 | -18.7 | 6,884 | -26.5 | 8,248 | -31.0 | 5,705 | 0.6 | -17.1 |
| その他の営業費用 | Other operating expenses (SG & A) | 62,468 | -2.9 | 48,451 | 3.9 | 65,766 | 5.3 | 55,500 | 6.1 | 14.5 |
| 広告宣伝費 | Advertising expenses | 3,013 | 13.2 | 8,229 | 271.5 | 11,321 | 275.7 | 11,368 | 1.2 | 38.1 |
| 販売促進費 | Sales promotion expenses | 6,808 | -16.0 | 2,292 | -54.8 | 3,269 | -52.0 | 2,821 | 0.3 | 23.1 |
| 人件費 | Personnel expenses | 16,902 | 0.3 | 12,547 | -0.9 | 16,704 | -1.2 | 12,866 | 1.4 | 2.5 |
| 支払手数料 | Commission fee | 14,978 | -4.7 | 11,422 | 3.2 | 15,283 | 2.0 | 13,095 | 1.4 | 14.7 |
| 通信費 | Communication expenses | 2,925 | -7.7 | 2,254 | 4.2 | 3,035 | 3.7 | 2,299 | 0.3 | 2.0 |
| 減価償却費 | Depreciation expenses | 3,418 | 13.3 | 2,494 | 0.9 | 3,417 | 0.0 | 2,679 | 0.3 | 7.4 |
| 賃借料・地代家賃 | Rent expenses and Rents | 2,192 | -12.5 | 1,615 | -0.7 | 2,166 | -1.2 | 1,653 | 0.2 | 2.4 |
| その他 | Other | 12,228 | -0.6 | 7,594 | -18.9 | 10,568 | -13.6 | 8,715 | 1.0 | 14.8 |
| 営業利益 | Operating profit (loss) | 17,530 | 943.8 | 18,602 | 19.2 | 11,242 | -35.9 | 17,755 | 2.0 | -4.6 |
| 営業外収益 | Non-operating income | 1,928 | 263.9 | 458 | -68.6 | 1,058 | -45.1 | 602 | 0.1 | 31.4 |
| 営業外費用 | Non-operating expenses | 153 | -68.9 | 97 | -7.1 | 35 | -77.0 | 36 | 0.0 | -62.8 |
| 経常利益 | Ordinary profit (loss) | 19,305 | - | 18,963 | 11.8 | 12,265 | -36.5 | 18,320 | 2.0 | -3.4 |
| 特別利益 | Extraordinary income | - | - | - | - | - | - | - | - | - |
| 特別損失 | Extraordinary losses | 1,156 | 207.1 | - | - | - | - | - | - | - |
| 税引前利益 | Profit (loss) before income taxes | 18,149 | - | 18,963 | 12.4 | 12,265 | -32.4 | 18,320 | 2.0 | -3.4 |
| 法人税・住民税及び事業税 | Income taxes-current | 2,965 | 37.5 | 1,328 | -29.2 | 2,602 | -12.2 | 2,521 | 0.3 | 89.8 |
| 法人税等調整額 | Income taxes-deferred | -2,610 | - | -596 | - | -3,374 | - | -1,505 | - | - |
| 当期純利益 | Profit (loss) | 17,794 | - | 18,231 | 14.1 | 13,037 | -26.7 | 17,304 | 1.9 | -5.1 |
| 非支配株主に帰属する当期純利益 | Profit (loss) attributable to non-controlling interests | -642 | - | 69 | - | 703 | - | 435 | 0.0 | 524.8 |
| 親会社株主に帰属する当期純利益 | Profit (loss) attributable to owners of parent | 18,437 | - | 18,161 | 12.4 | 12,334 | -33.1 | 16,869 | 1.9 | -7.1 |

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: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended 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: Earnings and expenses related to the purchased receivables are not included in expenses (Cost of purchased receivable), but only the amount exceeding the purchase cost of receivables is included in the revenue (Collection from purchased receivable) from fiscal year ended 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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | |
|---------------------|-----------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|--------------------|
| | | | 構成比 (%) C.R.(%) | | 構成比 (%) C.R.(%) | | 構成比 (%) C.R.(%) | | 構成比 (%) C.R.(%) |
| 借入金 | Borrowings | 304,163 | 59.6 | 328,196 | 60.8 | 329,841 | 62.0 | 382,186 | 64.0 |
| 都市銀行等 | City banks etc. | 54,420 | 10.7 | 47,560 | 8.8 | 52,732 | 9.9 | 79,283 | 13.3 |
| 信託銀行 | Trust banks | 93,621 | 18.3 | 93,269 | 17.3 | 84,768 | 15.9 | 88,939 | 14.9 |
| 地方銀行・第二地方銀行 | Regional banks | 69,111 | 13.5 | 101,235 | 18.8 | 103,388 | 19.4 | 123,415 | 20.7 |
| その他 | Other | 87,010 | 17.0 | 86,130 | 16.0 | 88,952 | 16.7 | 90,548 | 15.2 |
| 社債・流動化 | SB & ABS, ABL | 206,568 | 40.4 | 211,306 | 39.2 | 202,052 | 38.0 | 215,316 | 36.0 |
| CP | CP | - | - | - | - | 2,500 | 0.5 | 12,000 | 2.0 |
| 普通社債 | SB | 30,075 | 5.9 | 35,000 | 6.5 | 35,000 | 6.6 | 45,000 | 7.5 |
| 流動化 | ABS, ABL | 176,493 | 34.6 | 176,306 | 32.7 | 164,552 | 30.9 | 158,316 | 26.5 |
| 合計 | Total | 510,731 | 100.0 | 539,502 | 100.0 | 531,894 | 100.0 | 597,502 | 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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | |
|---------------------|-----------------------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|--------------------|
| | | | 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 | 108,550 | 21.3 | 91,782 | 17.0 | 90,543 | 17.0 | 103,434 | 17.3 |
| 長期調達 | Long-term borrowings | 402,181 | 78.7 | 447,720 | 83.0 | 441,350 | 83.0 | 494,068 | 82.7 |
| 固定金利借入 | Fixed interest rate borrowings | 76,865 | 15.1 | 77,169 | 14.3 | 79,982 | 15.0 | 78,651 | 13.2 |
| 変動金利借入 | Floating interest rate borrowings | 136,547 | 26.7 | 180,244 | 33.4 | 181,015 | 34.0 | 220,000 | 36.8 |
| 社債・流動化 | SB & ABS, ABL | 188,768 | 37.0 | 190,306 | 35.3 | 180,352 | 33.9 | 195,416 | 32.7 |
| 普通社債(固定) | SB (Fixed interest rate) | 30,075 | 5.9 | 35,000 | 6.5 | 35,000 | 6.6 | 45,000 | 7.5 |
| 流動化(固定) | ABS, ABL (Fixed interest rate) | 55,177 | 10.8 | 44,170 | 8.2 | 40,904 | 7.7 | 31,537 | 5.3 |
| 流動化(変動) | ABS, ABL (Floating interest rate) | 103,515 | 20.3 | 111,136 | 20.6 | 104,448 | 19.6 | 118,879 | 19.9 |
| 合計 | Total | 510,731 | 100.0 | 539,502 | 100.0 | 531,894 | 100.0 | 597,502 | 100.0 |

(3) 調達金利 (Funding rate)

(%)

| 年/決算月 (Fiscal Year) | | 21/3 | 21/12 | 22/3 | 22/12 |
|---------------------|--------------|------|-------|------|-------|
| 調達金利 | Funding rate | 1.38 | 1.23 | 1.22 | 1.11 |
| 間接 | Indirect | 1.54 | 1.40 | 1.39 | 1.28 |
| 直接 | Direct | 1.13 | 0.96 | 0.95 | 0.81 |

※調達金利 = 末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 (Consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

| | | 年/決算月(Fiscal Year) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | |
|----------------------------|-----|--|------|---------|--------|---------|--------|---------|--------|---------|--------|
| | | (L) | (L) | | /(L) % | | /(L) % | | /(L) % | | /(L) % |
| 期末営業貸付金および破産更生債権の合計 ※2 | (L) | Loans outstanding and Claims provable in bankruptcy ※2 | (L) | 576,089 | | 591,101 | - | 604,435 | | 647,399 | |
| 無担保ローン | | Unsecured loan | | 483,118 | | 495,061 | - | 506,535 | | 535,318 | |
| 無担保ローン以外 | | Secured loan and Small business loan | | 92,970 | | 96,039 | - | 97,899 | | 112,081 | |
| 期末営業貸付金および破産更生債権の合計に係る不良債権 | ① | Total NPL of Loans outstanding and Claims provable in bankruptcy | ① | 87,393 | 15.17 | 92,351 | 15.62 | 97,121 | 16.07 | 104,710 | 16.17 |
| 前年同期比 | | | YOY% | - | | - | | 11.1 | | 13.4 | |
| 無担保ローン不良債権額 | ② | NPL of Unsecured loan | ② | 58,394 | 12.09 | 64,115 | 12.95 | 68,877 | 13.60 | 76,983 | 14.38 |
| 前年同期比 | | | YOY% | - | | - | | 18.0 | | 20.1 | |
| 破産更生債権及びこれらに準ずる債権 | | Bankrupt or De facto Bankrupt | | 840 | 0.17 | 624 | 0.13 | 657 | 0.13 | 514 | 0.10 |
| 危険債権 | | Doubtful receivables | | 18,302 | 3.79 | 17,925 | 3.62 | 21,101 | 4.17 | 22,525 | 4.21 |
| 三月以上延滞債権 | | Receivables past due for three months or more | | 8,183 | 1.69 | 9,573 | 1.93 | 9,701 | 1.92 | 11,041 | 2.06 |
| 貸出条件緩和債権 | | Restructured receivables | | 31,068 | 6.43 | 35,991 | 7.27 | 37,416 | 7.39 | 42,902 | 8.01 |
| 無担保ローン以外不良債権額 ※3 | | NPL of receivables other than Unsecured loan ※3 | | 28,998 | 31.19 | 28,235 | 29.40 | 28,244 | 28.85 | 27,727 | 24.74 |
| 前年同期比 | | | YOY% | - | | - | | -2.6 | | -1.8 | |
| 破産更生債権及びこれらに準ずる債権 | | Bankrupt or De facto Bankrupt | | 20,978 | 22.56 | 20,607 | 21.46 | 20,443 | 20.88 | 19,939 | 17.79 |
| 危険債権 | | Doubtful receivables | | 5,111 | 5.50 | 4,811 | 5.01 | 4,492 | 4.59 | 5,045 | 4.50 |
| 三月以上延滞債権 | | Receivables past due for three months or more | | 313 | 0.34 | 359 | 0.37 | 436 | 0.45 | 399 | 0.36 |
| 貸出条件緩和債権 | | Restructured receivables | | 2,595 | 2.79 | 2,457 | 2.56 | 2,872 | 2.93 | 2,341 | 2.09 |
| その他不良債権 ※4 | | Other NPL ※4 | | 9,235 | - | 10,048 | - | 10,722 | - | 12,840 | - |
| 前年同期比 | | | YOY% | - | | - | | 16.1 | | 27.8 | |
| 期末貸倒引当金 | ③ | Allowance for NPL | ③ | 77,830 | - | 81,034 | - | 78,246 | - | 82,337 | - |
| 流動 | ④ | Current assets | ④ | 58,201 | - | 60,514 | - | 57,906 | - | 62,446 | - |
| 固定 | | Non-current assets | | 19,628 | - | 20,520 | - | 20,339 | - | 19,891 | - |
| NPLカバー率 (ALL) | ③/① | Coverage ratio (All) | ③/① | 89.1 | - | 87.7 | - | 80.6 | - | 78.6 | - |
| NPLカバー率 (無担保ローン) | ③/② | Coverage ratio (Unsecured loan) | ③/② | 99.7 | - | 94.4 | - | 84.1 | - | 81.1 | - |

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 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.

※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 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

破産更生債権及びこれらに準ずる債権

法人税法施行令(昭和40年政令第97号)第96条第1項第3号イからホまでに掲げる事由又は同項第4号に規定する事由が生じている債権(破産更生債権等は、債権の個別評価による回収不能見込額相当額の貸倒引当金を計上しております)

危険債権

返済状況が悪化し、契約に従った債権の元本の回収及び利息の受取りができない可能性の高い債権(破産更生債権及びこれらに準ずる債権に該当しないもの)

三月以上延滞債権

元本又は利息の支払が約定支払日の翌日から3ヶ月以上延滞している貸付金
破産更生債権及びこれらに準ずる債権並びに危険債権に該当しないもの

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

Bankrupt or De facto Bankrupt:

Receivables for which any event listed in Article 96, Paragraph 1, Item 3 (a) to (e) or Item 4 of the Enforcement Order for the Corporation Tax Law (Government Ordinance No. 97 of 1965) has occurred (for claims in bankruptcy or etc., are posted as allowance for doubtful accounts in an amount equivalent to the estimated uncollectible amount based on individual assessments of claims)

Doubtful receivables:

Receivables with a high possibility that the repayment situation will deteriorate and it will not be possible to collect the principal and interest of the receivables in accordance with the contract. (Receivables that do not fall under the category of Bankrupt or De facto Bankrupt)

Receivables past due for three months or more:

Receivables for which the principal or interest is overdue for three months or more from the day after the agreed-upon payment date (Receivables that do not fall under the category of Bankrupt or De facto Bankrupt and Doubtful loans)

Restructured receivables

Receivables other than those in the above three categories that have been arranged in favor of borrower, such as reduction or exemption of interest rates, have been made for the purpose of promoting the collection of the relevant 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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | 22/12 | | | |
|---------------------|-------|------------------------------|-------------------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|-------|
| | | | 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) | 572,070 | 2.1 | 604,484 | 7.8 | 619,388 | 8.3 | 667,138 | 10.4 | 666,797 | 10.5 |
| 営業貸付金残高 | | Loans outstanding | | 438,300 | 0.1 | 452,723 | 4.6 | 461,884 | 5.4 | 487,131 | 7.6 | 478,966 | 8.7 |
| 無担保ローン | | Unsecured | | 425,848 | 0.8 | 440,609 | 4.9 | 449,747 | 5.6 | 474,594 | 7.7 | 467,985 | 8.7 |
| 有担保ローン | | Secured | | 4,813 | -30.8 | 3,783 | -27.9 | 3,501 | -27.3 | 2,687 | -29.0 | 2,687 | -29.0 |
| 事業者ローン | | Small business | | 7,638 | -8.4 | 8,329 | 10.8 | 8,635 | 13.0 | 9,849 | 18.2 | 8,292 | 31.8 |
| 支払承諾見返 | | Guarantee | | 125,984 | 9.9 | 143,268 | 19.2 | 148,475 | 17.9 | 169,211 | 18.1 | 177,035 | 14.7 |
| 信用保証事業 | | Credit guarantee business | | 124,865 | 10.4 | 142,425 | 19.7 | 147,708 | 18.3 | 168,644 | 18.4 | 176,467 | 14.9 |
| その他 | | Other | | 1,119 | -25.3 | 842 | -30.4 | 767 | -31.5 | 567 | -32.6 | 567 | -32.6 |
| 割賦売掛金残高 | | Installment receivables | | 268 | -17.6 | 233 | -16.2 | 226 | -15.6 | 192 | -17.3 | 192 | -17.3 |
| その他 | | Other | | 7,517 | -1.5 | 8,258 | 10.9 | 8,802 | 17.1 | 10,602 | 28.4 | 10,602 | 28.4 |
| 口座数 | (千件) | N. of customer accounts | (Thousand) | 933 | -1.8 | 959 | 3.6 | 980 | 5.0 | 1,064 | 10.9 | 1,064 | 10.9 |
| 無担保ローン | | Unsecured | | 922 | -1.6 | 948 | 3.7 | 968 | 5.1 | 1,052 | 11.0 | 1,052 | 11.0 |
| 有担保ローン | | Secured | | 2 | -29.5 | 2 | -29.2 | 2 | -29.0 | 1 | -30.4 | 1 | -30.4 |
| 事業者ローン | | Small business | | 8 | -8.5 | 9 | 6.5 | 9 | 7.7 | 9 | 10.4 | 9 | 10.4 |
| 新規顧客件数 | (件) | New accounts | (Number) | 161,186 | -21.9 | 153,074 | 32.3 | 210,104 | 30.3 | 212,087 | 38.6 | 212,087 | 38.6 |
| 無担保ローン | | Unsecured | | 161,111 | -21.8 | 153,004 | 32.3 | 210,014 | 30.4 | 212,021 | 38.6 | 212,021 | 38.6 |
| 実質平均利回り ※ | (%) | Average yield ※ | (%) | 14.3 | -0.4 | 14.5 | 0.2 | 14.4 | 0.1 | 14.5 | 0.0 | 14.5 | 0.0 |

※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) (%)

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

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

(2) チャネル展開 (Marketing channel)

| 年/決算月 (Fiscal Year) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | |
|---------------------|-----|-------------------------------------|----------|---------|----------|------|----------|-------|----------|--------|
| | | | 増減数(yoy) | | 増減数(yoy) | | 増減数(yoy) | | 増減数(yoy) | |
| 店舗数 | (店) | Branches | 855 | -14 | 851 | -5 | 848 | -7 | 843 | -8 |
| 有人店舗 | | Staffed branches | 20 | 0 | 20 | 0 | 20 | 0 | 23 | 3 |
| 無人店舗 | | Unstaffed branches | 835 | -14 | 831 | -5 | 828 | -7 | 820 | -11 |
| ATM・CDネットワーク | (台) | AIFUL ATMs and Tie-up CDs | 85,286 | -15,097 | 85,181 | 104 | 85,210 | -76 | 100,362 | 15,181 |
| 自社ATM | | AIFUL ATMs | 441 | -9 | 440 | -1 | 436 | -5 | 312 | -128 |
| 自社ATM以外 | | Other | 84,845 | -15,088 | 84,741 | 105 | 84,774 | -71 | 100,050 | 15,309 |
| 保証提携先金融機関 | (先) | Tie-up banks (Credit guarantee) | 142 | -1 | 144 | 2 | 144 | 2 | 149 | 5 |
| 社員数 | (人) | N. of total employees | 1,480 | 83 | 1,572 | 140 | 1,505 | 25 | 1,625 | 53 |
| 正社員数 | | N. of employees (regularly payroll) | 1,012 | -16 | 1,016 | -3 | 1,010 | -2 | 1,031 | 15 |
| 非正社員数 | | N. of employees (temp.) | 468 | 99 | 556 | 143 | 495 | 27 | 594 | 38 |

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) | | 21/3 (12M) | | 21/12 (9M) | | 22/3 (12M) | | 22/12 (9M) | | |
|--------------------|-----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------------------------|---------------|-------|
| | | | 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 | 78,826 | 1.7 | 62,252 | 5.0 | 83,117 | 5.4 | 66,511 | 10.3 | 6.8 |
| 営業貸付金利息 | Interest on operating loans | 59,732 | 3.6 | 47,216 | 5.4 | 63,071 | 5.6 | 50,782 | 7.9 | 7.6 |
| 無担保ローン | Unsecured | 58,559 | 5.1 | 46,322 | 5.5 | 61,872 | 5.7 | 49,805 | 7.7 | 7.5 |
| 有担保ローン | Secured | 475 | -63.3 | 301 | -16.7 | 388 | -18.3 | 220 | 0.0 | -26.9 |
| 事業者ローン | Small business | 697 | 1.0 | 592 | 13.5 | 809 | 16.1 | 756 | 0.1 | 27.8 |
| 信用保証収益 | Revenue from credit guarantee | 11,136 | -4.1 | 8,530 | 1.6 | 11,447 | 2.8 | 9,214 | 1.4 | 8.0 |
| その他の営業収益 | Other operating revenue | 7,957 | -3.1 | 6,504 | 6.5 | 8,598 | 8.1 | 6,514 | 1.0 | 0.1 |
| 償却債権取立益 | Recoveries of written off claims | 5,882 | -5.4 | 4,836 | 7.2 | 6,405 | 8.9 | 4,834 | 0.8 | -0.1 |
| その他 | Other | 2,074 | 4.0 | 1,668 | 4.5 | 2,192 | 5.7 | 1,680 | 0.3 | 0.7 |
| 営業費用 | Operating expenses | 68,352 | -11.3 | 49,943 | 0.9 | 78,359 | 14.6 | 52,703 | 8.2 | 5.5 |
| 金融費用 | Financial expenses | 5,416 | -0.5 | 4,130 | 0.5 | 5,421 | 0.1 | 4,053 | 0.6 | -1.9 |
| 貸倒関連費用 | Credit cost | 29,864 | 31.1 | 19,567 | -6.4 | 20,701 | -30.7 | 18,722 | 2.9 | -4.3 |
| 貸倒損失 | Bad debt write-offs | 22,457 | 11.3 | 16,950 | -3.1 | 20,521 | -8.6 | 17,468 | 2.7 | 3.1 |
| 利息返還関連費用 | Expenses for Interest repayment | - | - | - | - | 17,283 | - | - | - | - |
| 利息返還金 | Interest repayment | 10,997 | -19.7 | 6,249 | -27.9 | 7,409 | -32.6 | 5,070 | 0.8 | -18.9 |
| その他の営業費用 | Other operating expenses (SG & A) | 33,071 | -1.1 | 26,245 | 7.3 | 34,953 | 5.7 | 29,927 | 4.7 | 14.0 |
| 広告宣伝費 | Advertising expenses | 2,766 | 18.3 | 7,116 | 251.5 | 9,644 | 248.6 | 9,865 | 1.5 | 38.6 |
| 販売促進費 | Sales promotion expenses | 5,214 | -14.3 | 206 | -94.6 | 335 | -93.6 | 312 | 0.0 | 51.0 |
| 人件費 | Personnel expenses | 10,286 | 0.1 | 7,542 | -2.1 | 9,504 | -7.6 | 7,131 | 1.1 | -5.4 |
| 支払手数料 | Commission fee | 5,875 | -2.5 | 4,432 | 2.8 | 6,002 | 2.2 | 4,729 | 0.7 | 6.7 |
| 通信費 | Communication expenses | 738 | -10.1 | 586 | 6.9 | 793 | 7.4 | 630 | 0.1 | 7.5 |
| 減価償却費 | Depreciation expenses | 1,336 | 14.9 | 1,251 | 34.1 | 1,706 | 27.7 | 1,300 | 0.2 | 3.9 |
| 賃借料・地代家賃 | Rent expenses and Rents | 2,069 | -5.3 | 1,488 | -3.4 | 1,997 | -3.5 | 1,493 | 0.2 | 0.3 |
| その他 | Other | 4,784 | 5.5 | 3,619 | 2.3 | 4,969 | 3.9 | 4,464 | 0.7 | 23.3 |
| 営業利益 | Operating profit (loss) | 10,473 | - | 12,308 | 25.3 | 4,757 | -54.6 | 13,808 | 2.1 | 12.2 |
| 営業外収益 | Non-operating income | 1,588 | 19.6 | 1,161 | -5.4 | 2,014 | 26.8 | 12,342 | 1.9 | 962.6 |
| 営業外費用 | Non-operating expenses | 87 | 638.1 | 21 | -54.6 | 23 | -73.2 | 11 | 0.0 | -46.1 |
| 経常利益 | Ordinary profit (loss) | 11,973 | 592.6 | 13,448 | 22.2 | 6,748 | -43.6 | 26,140 | 4.1 | 94.4 |
| 特別利益 | Extraordinary income | - | - | - | - | - | - | - | - | - |
| 特別損失 | Extraordinary losses | 4,556 | - | - | - | - | - | - | - | - |
| 税引前利益 | Profit (loss) before income taxes | 7,417 | 337.7 | 13,448 | 23.3 | 6,748 | -9.0 | 26,140 | 4.1 | 94.4 |
| 法人税・住民税及び事業税 | Income taxes-current | 566 | 61.4 | 1,107 | 441.3 | 2,028 | 257.8 | 845 | 0.1 | -23.6 |
| 法人税等調整額 | Income taxes-deferred | -2,732 | - | -836 | - | -3,192 | - | 245 | 0.0 | - |
| 当期純利益 | Profit (loss) | 9,583 | 484.7 | 13,177 | 11.6 | 7,912 | -17.4 | 25,049 | 3.9 | 90.1 |

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: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended 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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | |
|--------------------|-----------------|---------|-------------------|---------|-------------------|---------|-------------------|---------|-------------------|
| | | | 構成比(%) C.R.(%) | | 構成比(%) C.R.(%) | | 構成比(%) C.R.(%) | | 構成比(%) C.R.(%) |
| 借入金 | Borrowings | 220,555 | 56.5 | 255,885 | 60.3 | 257,914 | 61.4 | 300,644 | 63.5 |
| 都市銀行等 | City banks etc. | 53,420 | 13.7 | 47,310 | 11.1 | 52,732 | 12.6 | 79,283 | 16.7 |
| 信託銀行 | Trust banks | 84,489 | 21.6 | 92,659 | 21.8 | 83,053 | 19.8 | 85,129 | 18.0 |
| 地方銀行・第二地方銀行 | Regional banks | 62,117 | 15.9 | 96,081 | 22.6 | 98,028 | 23.4 | 115,081 | 24.3 |
| その他 | Other | 20,528 | 5.3 | 19,834 | 4.7 | 24,100 | 5.7 | 21,150 | 4.5 |
| 社債・流動化 | SB & ABS, ABL | 169,933 | 43.5 | 168,700 | 39.7 | 161,875 | 38.6 | 173,155 | 36.5 |
| CP | CP | - | - | - | - | 2,500 | 0.6 | 12,000 | 2.5 |
| 普通社債 | SB | 30,075 | 7.7 | 35,000 | 8.2 | 35,000 | 8.3 | 45,000 | 9.5 |
| 流動化 | ABS, ABL | 139,858 | 35.8 | 133,700 | 31.5 | 124,375 | 29.6 | 116,155 | 24.5 |
| 合計 | Total | 390,488 | 100.0 | 424,586 | 100.0 | 419,789 | 100.0 | 473,799 | 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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | |
|--------------------|-----------------------------------|---------|-------------------|---------|-------------------|---------|-------------------|---------|-------------------|
| | | | 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 | 24,960 | 6.4 | 17,176 | 4.0 | 19,459 | 4.6 | 28,674 | 6.1 |
| 長期調達 | Long-term borrowings | 365,528 | 93.6 | 407,410 | 96.0 | 400,330 | 95.4 | 445,124 | 93.9 |
| 固定金利借入 | Fixed interest rate borrowings | 75,365 | 19.3 | 76,669 | 18.1 | 77,601 | 18.5 | 73,214 | 15.4 |
| 変動金利借入 | Floating interest rate borrowings | 130,229 | 33.4 | 172,039 | 40.5 | 173,353 | 41.3 | 210,755 | 44.5 |
| 社債 | SB | 30,075 | 7.7 | 35,000 | 8.2 | 35,000 | 8.3 | 45,000 | 9.5 |
| 流動化 | ABS, ABL | 129,858 | 33.3 | 123,700 | 29.1 | 114,375 | 27.2 | 116,155 | 24.5 |
| 合計 | Total | 390,488 | 100.0 | 424,586 | 100.0 | 419,789 | 100.0 | 473,799 | 100.0 |

(3) 調達金利 (Funding rate)

(%)

| 年/決算月(Fiscal Year) | | 21/3 | 21/12 | 22/3 | 22/12 |
|--------------------|--------------|------|-------|------|-------|
| 調達金利 | Funding rate | 1.31 | 1.18 | 1.14 | 1.00 |
| 間接 | Indirect | 1.48 | 1.33 | 1.28 | 1.10 |
| 直接 | Direct | 1.08 | 0.94 | 0.92 | 0.82 |

※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 | 1.10 | 1.25 |
| JGB(10年) | 10Y JGB | 0.09 | 0.07 | 0.21 | 0.41 |

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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | | |
|--------------------|-----|---|--------|---------|--------|---------|--------|---------|--------|---------|-------|
| | | | /(L) % | | /(L) % | | /(L) % | | /(L) % | | |
| 営業債権合計 | (L) | Total receivable outstanding | (L) | 572,070 | - | 604,484 | - | 619,388 | - | 667,138 | - |
| 期末営業貸付金 | | Loans outstanding | | 438,300 | - | 452,723 | - | 461,884 | - | 487,131 | - |
| 無担保 | | Unsecured | | 425,848 | - | 440,609 | - | 449,747 | - | 474,594 | - |
| 有担保 | | Secured | | 4,813 | - | 3,783 | - | 3,501 | - | 2,687 | - |
| 事業者 | | Small business | | 7,638 | - | 8,329 | - | 8,635 | - | 9,849 | - |
| 割賦売掛金 | | Installment receivables | | 268 | - | 233 | - | 226 | - | 192 | - |
| 支払承諾見返等 | | Credit guarantee, etc. | | 133,501 | - | 151,527 | - | 157,277 | - | 179,814 | - |
| 期初貸倒引当金 (流動) | | Allowance for doubtful accounts at the beginning of FY (BS: Current assets) | | 33,829 | - | 40,355 | - | 40,355 | - | 39,787 | - |
| 貸倒発生額合計 | ① | Total bad debt | ① | 22,457 | 3.93 | 16,950 | 2.80 | 20,521 | 3.31 | 17,468 | 2.62 |
| 増減率 | | YOY% | | 11.3 | | -3.1 | | -8.6 | | 3.1 | |
| 貸倒発生額 | ② | Loans outstanding | ② | 18,561 | 4.23 | 14,296 | 3.16 | 17,194 | 3.72 | 14,579 | 2.99 |
| 増減率 | | YOY% | | 13.1 | | -1.3 | | -7.4 | | 2.0 | |
| 無担保 | | Unsecured | | 17,906 | 4.20 | 13,993 | 3.18 | 16,813 | 3.74 | 14,248 | 3.00 |
| 有担保 | | Secured | | 324 | 6.74 | 111 | 2.95 | 134 | 3.83 | 123 | 4.58 |
| 事業者 | | Small business | | 331 | 4.34 | 190 | 2.29 | 246 | 2.86 | 208 | 2.11 |
| 割賦売掛金 | | Installment receivables | | 30 | 11.50 | 20 | 8.79 | 23 | 10.49 | 22 | 11.90 |
| 支払承諾見返等 | | Credit guarantee, etc. | | 3,864 | 2.89 | 2,634 | 1.74 | 3,303 | 2.10 | 2,865 | 1.59 |
| 個別貸倒引当金繰入 (個別引当) ※ | ③ | Total provision for specific allowance for doubtful account ※ | ③ | 920 | 0.16 | 735 | 0.12 | 711 | 0.11 | 495 | 0.07 |
| 個別繰入額 | ④ | Loans outstanding | ④ | 706 | 0.16 | 586 | 0.13 | 540 | 0.12 | 327 | 0.07 |
| 無担保 | | Unsecured | | 466 | 0.11 | 297 | 0.07 | 347 | 0.08 | 259 | 0.05 |
| 有担保 | | Secured | | 130 | 2.71 | 224 | 5.93 | 131 | 3.75 | 28 | 1.05 |
| 事業者 | | Small business | | 109 | 1.43 | 64 | 0.78 | 62 | 0.72 | 40 | 0.41 |
| 支払承諾見返等 | | Credit guarantee, etc. | | 214 | 0.16 | 148 | 0.10 | 170 | 0.11 | 167 | 0.09 |
| ①+③ | | ①+③ | | 23,378 | 4.09 | 17,686 | 2.93 | 21,233 | 3.43 | 17,963 | 2.69 |
| 増減率 | | YOY% | | 10.6 | | -3.2 | | -9.2 | | 1.6 | |
| ②+④ | | ②+④ | | 19,267 | 4.40 | 14,883 | 3.29 | 17,734 | 3.84 | 14,907 | 3.06 |
| 増減率 | | YOY% | | 12.0 | | -1.1 | | -8.0 | | 0.2 | |
| 無担保 | | Unsecured | | 18,372 | 4.31 | 14,291 | 3.24 | 17,160 | 3.82 | 14,507 | 3.06 |
| 有担保 | | Secured | | 454 | 9.44 | 336 | 8.88 | 265 | 7.58 | 151 | 5.62 |
| 事業者 | | Small business | | 440 | 5.77 | 255 | 3.07 | 308 | 3.58 | 248 | 2.52 |
| 割賦売掛金 | | Installment receivables | | 30 | 11.50 | 20 | 8.79 | 23 | 10.49 | 22 | 11.90 |
| 支払承諾見返等 | | Credit guarantee, etc. | | 4,079 | 3.06 | 2,783 | 1.84 | 3,474 | 2.21 | 3,033 | 1.69 |
| 貸倒関連費用(営業費用) | | Credit cost (PL: Operating expenses) | | 29,864 | 5.22 | 19,567 | 3.24 | 20,701 | 3.34 | 18,722 | 2.81 |
| 期末貸倒引当金(流動) | | Allowance for doubtful accounts at the end of FY (BS : Current assets) | | 40,355 | 7.05 | 42,238 | 6.99 | 39,787 | 6.42 | 40,549 | 6.08 |

※ 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 (Non-consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

| | | 年/決算月(Fiscal Year) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | |
|----------------------------|-----|--|------|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | | | /(L) % | | /(L) % | | /(L) % | | /(L) % |
| 期末営業貸付金および破産更生債権の合計 ※2 | (L) | Loans outstanding and Claims provable in bankruptcy ※2 | (L) | 452,829 | - | 466,876 | - | 475,927 | - | 500,195 | - |
| 無担保ローン | | Unsecured loan | | 427,278 | - | 441,869 | - | 451,027 | - | 475,728 | - |
| 無担保ローン以外 | | Secured loan and Small business loan | | 25,550 | - | 25,006 | - | 24,899 | - | 24,467 | - |
| 期末営業貸付金および破産更生債権の合計に係る不良債権 | ◎ | Total NPL of Loans outstanding and Claims provable in bankruptcy | ◎ | 69,830 | 15.42 | 75,380 | 16.15 | 79,181 | 16.64 | 85,910 | 17.18 |
| 前年同期比 | | | YOY% | - | | - | | 13.4 | | 14.0 | |
| 無担保ローン不良債権額 | ◎ | NPL of Unsecured loan | ◎ | 53,204 | 12.45 | 59,447 | 13.45 | 63,479 | 14.07 | 71,345 | 15.00 |
| 前年同期比 | | | YOY% | - | | - | | 19.3 | | 20.0 | |
| 破産更生債権及びこれらに準ずる債権 | | Bankrupt or De facto Bankrupt | | 820 | 0.19 | 608 | 0.14 | 639 | 0.14 | 493 | 0.10 |
| 危険債権 | | Doubtful receivables | | 17,493 | 4.09 | 17,195 | 3.89 | 19,637 | 4.35 | 20,912 | 4.40 |
| 三月以上延滞債権 | | Receivables past due for three months or more | | 7,180 | 1.68 | 8,764 | 1.98 | 8,799 | 1.95 | 9,836 | 2.07 |
| 貸出条件緩和債権 | | Restructured receivables | | 27,710 | 6.49 | 32,879 | 7.44 | 34,403 | 7.63 | 40,103 | 8.43 |
| 無担保ローン以外不良債権額 ※3 | | NPL of receivables other than Unsecured loan ※3 | | 16,626 | 65.07 | 15,932 | 63.71 | 15,702 | 63.06 | 14,564 | 59.53 |
| 前年同期比 | | | YOY% | - | | - | | -5.6 | | -8.6 | |
| 破産更生債権及びこれらに準ずる債権 | | Bankrupt or De facto Bankrupt | | 13,093 | 51.25 | 12,880 | 51.51 | 12,752 | 51.22 | 11,915 | 48.70 |
| 危険債権 | | Doubtful receivables | | 1,758 | 6.88 | 1,553 | 6.21 | 1,515 | 6.09 | 1,401 | 5.73 |
| 三月以上延滞債権 | | Receivables past due for three months or more | | 102 | 0.40 | 118 | 0.47 | 114 | 0.46 | 123 | 0.50 |
| 貸出条件緩和債権 | | Restructured receivables | | 1,670 | 6.54 | 1,380 | 5.52 | 1,320 | 5.30 | 1,124 | 4.60 |
| その他不良債権 ※4 | | Other NPL ※4 | | 8,002 | - | 8,714 | - | 9,283 | - | 11,096 | - |
| 前年同期比 | | | YOY% | - | | - | | 16.0 | | 27.3 | |
| 期末貸倒引当金 | ◎ | Allowance for NPL | ◎ | 53,276 | - | 55,020 | - | 52,406 | - | 52,397 | - |
| 流動 | ◎ | Current assets | ◎ | 40,355 | - | 42,238 | - | 39,787 | - | 40,549 | - |
| 固定 | | Non-current assets | | 12,920 | - | 12,782 | - | 12,618 | - | 11,847 | - |
| NPLカバー率 (ALL) | ◎/◎ | Coverage ratio (All) | ◎/◎ | 76.3 | - | 73.0 | - | 66.2 | - | 61.0 | - |
| NPLカバー率 (無担保ローン) | ◎/◎ | Coverage ratio (Unsecured loan) | ◎/◎ | 75.9 | - | 71.1 | - | 62.7 | - | 56.8 | - |

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 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.

※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 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

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) | | 21/12 | | | 22/3 | | | 22/12 | | |
|--------------------|-----------------------|---|--|--------|---|--|--------|---|--|--------|
| | | 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) | 11,460 | 2,397 | 13,857 | 11,460 | 2,397 | 13,857 | 21,334 | 2,414 | 23,749 |
| 発生額・取崩額 | Withdraw amount | 6,249 | 584 | 6,833 | 7,409 | 724 | 8,133 | 5,070 | 439 | 5,510 |
| 繰入額(戻入額) | Provisions (Reversal) | - | - | - | 17,283 | 741 | 18,025 | - | - | - |
| 期末引当金残高 | Allowance (End) | 5,211 | 1,813 | 7,024 | 21,334 | 2,414 | 23,749 | 16,264 | 1,975 | 18,239 |

(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) | | 21/12 | | | 22/3 | | | 22/12 | | |
|--------------------|-----------------------|---|--|--------|---|--|--------|---|--|--------|
| | | 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) | 12,913 | 2,737 | 15,651 | 12,913 | 2,737 | 15,651 | 24,594 | 2,898 | 27,492 |
| 発生額・取崩額 | Withdraw amount | 6,884 | 702 | 7,587 | 8,248 | 866 | 9,115 | 5,705 | 556 | 6,262 |
| 繰入額(戻入額) | Provisions (Reversal) | - | - | - | 19,929 | 1,027 | 20,957 | - | - | - |
| 期末引当金残高 | Allowance (End) | 6,028 | 2,035 | 8,063 | 24,594 | 2,898 | 27,492 | 18,888 | 2,341 | 21,230 |

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) | 21/12 | | | | 22/3 | | | | 22/12 | | | |
|---------------------|--------------|-------------------|------------------|-------------------|--------------|-------------------|------------------|-------------------|--------------|-------------------|------------------|-------------------|
| | 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% | 274 | 29.0 | 227,898 | 51.7 | 278 | 28.8 | 230,876 | 51.3 | 286 | 27.2 | 236,597 | 49.9 |
| 15.0%< ≦18.0% | 665 | 70.2 | 209,523 | 47.6 | 683 | 70.5 | 215,841 | 48.0 | 760 | 72.2 | 235,402 | 49.6 |
| 18.0%< ≦20.0% | 0 | 0.0 | 132 | 0.0 | 0 | 0.0 | 121 | 0.0 | 0 | 0.0 | 104 | 0.0 |
| 20.0%< | 7 | 0.8 | 3,055 | 0.7 | 7 | 0.7 | 2,908 | 0.6 | 6 | 0.6 | 2,489 | 0.5 |
| 合計 (Total) | 948 | 100.0 | 440,609 | 100.0 | 968 | 100.0 | 449,747 | 100.0 | 1,052 | 100.0 | 474,594 | 100.0 |

(2) 貸付金額別残高構成(Breakdown by amount)

| 年/決算月(Fiscal Year) | 21/12 | | | | 22/3 | | | | 22/12 | | | |
|----------------------|--------------|-------------------|------------------|-------------------|--------------|-------------------|------------------|-------------------|--------------|-------------------|------------------|-------------------|
| | 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 | 198 | 20.9 | 9,851 | 2.2 | 199 | 20.6 | 9,850 | 2.2 | 230 | 21.9 | 10,522 | 2.2 |
| 100< ≦200 | 106 | 11.2 | 16,178 | 3.7 | 109 | 11.3 | 16,654 | 3.7 | 118 | 11.3 | 18,110 | 3.8 |
| 200< ≦300 | 116 | 12.3 | 29,771 | 6.8 | 120 | 12.4 | 30,801 | 6.8 | 130 | 12.4 | 33,421 | 7.0 |
| 300< ≦400 | 95 | 10.0 | 33,554 | 7.6 | 97 | 10.1 | 34,283 | 7.6 | 103 | 9.8 | 36,314 | 7.7 |
| 400< ≦500 | 181 | 19.1 | 84,576 | 19.2 | 187 | 19.3 | 87,403 | 19.4 | 206 | 19.6 | 96,391 | 20.3 |
| 500< ≦1,000 | 146 | 15.4 | 110,313 | 25.0 | 149 | 15.4 | 112,637 | 25.0 | 156 | 14.8 | 118,128 | 24.9 |
| 1,000< | 103 | 11.0 | 156,364 | 35.5 | 104 | 10.8 | 158,116 | 35.2 | 106 | 10.2 | 161,705 | 34.1 |
| 合計 (Total) | 948 | 100.0 | 440,609 | 100.0 | 968 | 100.0 | 449,747 | 100.0 | 1,052 | 100.0 | 474,594 | 100.0 |

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

(1) 営業実績 (Operating results)

(百万円 / Millions of Yen)

会計ベース (On-balance)

| 年/決算月 (Fiscal Year) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | 22/12 | | | |
|---------------------|-------|------------------------------|-------------------|---------|------------|---------|------------|---------|------------|---------|------------|---------|------|
| | | | 増減率 (yoy%) | | 増減率 (yoy%) | | 増減率 (yoy%) | | 増減率 (yoy%) | | 増減率 (yoy%) | | |
| 営業債権合計 | (百万円) | Total receivable outstanding | (Millions of Yen) | 163,313 | -6.2 | 166,610 | 0.7 | 164,114 | 0.5 | 169,945 | 2.0 | 161,941 | 2.4 |
| 割賦売掛金残高 | | Installment receivables | | 100,348 | -5.1 | 104,529 | 1.6 | 101,814 | 1.5 | 107,595 | 2.9 | 101,218 | 3.4 |
| 営業貸付金残高 | | Loans (Cash advance) | | 35,545 | -15.9 | 33,285 | -7.7 | 32,916 | -7.4 | 32,001 | -3.9 | 30,374 | -3.6 |
| 支払承諾見返 | | Credit guarantee | | 26,190 | 5.4 | 27,468 | 8.1 | 27,951 | 6.7 | 28,610 | 4.2 | 28,610 | 4.2 |
| その他営業債権 | | Other | | 1,228 | 0.7 | 1,326 | 9.9 | 1,431 | 16.6 | 1,738 | 31.0 | 1,738 | 31.0 |
| 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) | 5,382 | -6.5 | 5,255 | -3.8 | 5,240 | -2.6 | 5,138 | -2.2 | | |
| プロパー | | Proper | | 1,414 | -15.8 | 1,387 | -5.8 | 1,376 | -2.7 | 1,376 | -0.8 | | |
| 提携 | | Affinity | | 3,967 | -2.7 | 3,867 | -3.0 | 3,864 | -2.6 | 3,762 | -2.7 | | |
| 新規発行数 | (千枚) | Number of new issue | (Thousand) | 346 | -26.1 | 250 | 3.5 | 382 | 10.4 | 325 | 29.8 | | |
| プロパー | | Proper | | 91 | -16.5 | 67 | -4.8 | 92 | 1.7 | 117 | 75.7 | | |
| 提携 | | Affinity | | 255 | -29.0 | 183 | 6.9 | 289 | 13.5 | 207 | 13.0 | | |
| 買上実績 | (百万円) | Transaction volume | (Millions of Yen) | 650,951 | -8.0 | 513,561 | 5.7 | 688,596 | 5.8 | 552,449 | 7.6 | | |
| 包括信用購入あっせん | | Shopping | | 624,029 | -6.8 | 492,578 | 5.7 | 660,805 | 5.9 | 530,943 | 7.8 | | |
| キャッシング | | Cashing | | 26,921 | -29.7 | 20,983 | 4.2 | 27,790 | 3.2 | 21,506 | 2.5 | | |

※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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | | |
|---------------------|-----|-------------------------------------|-----------|-------|-----------|-------|-----------|-------|-----------|-----|------|
| | | | 増減数 (yoy) | | 増減数 (yoy) | | 増減数 (yoy) | | 増減数 (yoy) | | |
| 社員数 | (人) | N. of total employees | | 1,024 | 27 | 1,021 | -19 | 909 | -115 | 833 | -188 |
| 正社員数 | (人) | N. of employees (regularly payroll) | | 463 | 22 | 513 | 31 | 400 | -63 | 396 | -117 |
| 非正社員数 | (人) | N. of employees (temp.) | | 561 | 5 | 508 | -50 | 509 | -52 | 437 | -71 |

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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | |
|--------------------|----------------------------|--------|---------------|--------|---------------|--------|---------------|--------|--------------------------------------|---------------|
| | | (12M) | 増減率 (yoy%) | (9M) | 増減率 (yoy%) | (12M) | 増減率 (yoy%) | (9M) | 営業債権残高比% (% of total receivables) | 増減率 (yoy%) |
| 営業収益 | Operating revenue | 32,320 | -5.4 | 23,886 | -1.8 | 32,368 | 0.1 | 26,773 | 16.8 | 12.1 |
| | 信用購入あっせん収益 | 16,586 | -5.1 | 12,267 | -1.9 | 16,773 | 1.1 | 15,243 | 9.6 | 24.3 |
| | 営業貸付金利息 | 4,524 | -13.7 | 3,104 | -10.6 | 4,066 | -10.1 | 2,828 | 1.8 | -8.9 |
| | 信用保証収益 | 1,592 | 4.6 | 1,304 | 10.7 | 1,754 | 10.2 | 1,374 | 0.9 | 5.3 |
| | その他 | 9,617 | -3.2 | 7,210 | 0.5 | 9,774 | 1.6 | 7,327 | 4.6 | 1.6 |
| 営業費用 | Operating expenses | 28,751 | -10.0 | 20,646 | -2.7 | 30,762 | 7.0 | 24,920 | 15.7 | 20.7 |
| | 金融費用 | 1,352 | -16.0 | 824 | -15.4 | 1,161 | -14.1 | 777 | 0.5 | -5.7 |
| | 貸倒関連費用 | 4,193 | -4.2 | 2,395 | -9.7 | 2,745 | -34.5 | 3,257 | 2.0 | 36.0 |
| | 利息返還関連費用 | - | - | - | - | 2,645 | - | - | - | - |
| | その他の営業費用 | 23,205 | -5.2 | 17,426 | -1.0 | 24,209 | 4.3 | 20,886 | 13.1 | 19.9 |
| | 広告宣伝費 | 110 | 4.5 | 726 | 835.4 | 1,141 | 934.5 | 984 | 0.6 | 35.7 |
| | 販売促進費 | 1,214 | -18.0 | 1,918 | 102.7 | 2,703 | 122.6 | 2,426 | 1.5 | 26.5 |
| | 人件費 | 4,631 | 1.7 | 3,445 | -1.1 | 4,994 | 7.8 | 3,792 | 2.4 | 10.1 |
| | 支払手数料 | 8,575 | -8.8 | 6,517 | -0.2 | 8,813 | 2.8 | 7,839 | 4.9 | 20.3 |
| | 通信費 | 1,707 | -5.9 | 1,297 | 2.5 | 1,743 | 2.1 | 1,331 | 0.8 | 2.6 |
| | 減価償却費 | 1,390 | 8.7 | 962 | -6.3 | 1,341 | -3.5 | 1,081 | 0.7 | 12.3 |
| | 地代家賃・賃借料 | 107 | -17.8 | 62 | -26.1 | 83 | -22.4 | 73 | 0.0 | 17.3 |
| | その他 | 5,467 | -4.1 | 2,496 | -40.3 | 3,387 | -38.0 | 3,357 | 2.1 | 34.5 |
| 営業利益 | Operating profit | 3,568 | 60.2 | 3,239 | 4.6 | 1,606 | -55.0 | 1,852 | 1.2 | -42.8 |
| 営業外収益 | Non-operating income | 694 | 540.1 | 108 | -81.7 | 198 | -71.4 | 108 | 0.1 | 0.4 |
| 営業外費用 | Non-operating expenses | 14 | 626.7 | 1 | -87.0 | 3 | -72.8 | 5 | 0.0 | 391.0 |
| 経常利益 | Ordinary profit | 4,248 | 82.0 | 3,347 | -9.1 | 1,800 | -57.6 | 1,955 | 1.2 | -41.6 |
| 特別利益 | Extraordinary income | - | - | - | - | - | - | - | - | - |
| 特別損失 | Extraordinary losses | - | - | - | - | - | - | 83 | 0.1 | - |
| 税引前利益 | Profit before income taxes | 4,248 | 82.0 | 3,347 | -9.1 | 1,800 | -57.6 | 1,872 | 1.2 | -44.0 |
| 法人税・住民税及び事業税 | Income taxes - current | 1,116 | 2.8 | -851 | - | -686 | - | 426 | 0.3 | - |
| 法人税等調整額 | Income taxes - deferred | -8 | - | 710 | 506.8 | 732 | - | -94 | -0.1 | - |
| 当期純利益 | Profit | 3,139 | 176.4 | 3,488 | 20.3 | 1,755 | -44.1 | 1,540 | 1.0 | -55.8 |

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: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022.

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) | | 21/3 | | 21/12 | | 22/3 | | 22/12 | | | | |
|--------------------|----|---|-----------|---------|-----------|---------|-----------|---------|--------|-----------|-------|-------|
| | | | 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 | 816,579 | -0.5 | 867,718 | 7.8 | 887,407 | 8.7 | 977,341 | 100.0 | 12.6 |
| アイフル | | AIFUL | | 572,070 | 2.1 | 604,484 | 7.8 | 619,388 | 8.3 | 667,138 | 68.3 | 10.4 |
| ライフカード | | LIFECARD | | 163,313 | -6.2 | 166,610 | 0.7 | 164,114 | 0.5 | 169,945 | 17.4 | 2.0 |
| アイフルビジネスファイナンス | | AIFUL BUSINESS FINANCE | | 58,475 | -17.3 | 54,408 | -7.3 | 55,928 | -4.4 | 66,633 | 6.8 | 22.5 |
| アイラ&アイフル | ※3 | A&A | ※3 | 21,068 | -6.0 | 20,731 | 3.4 | 23,418 | 11.2 | 28,631 | 2.9 | 38.1 |
| 営業収益 | ※2 | Total operating revenue | ※2 | 127,481 | 0.3 | 98,492 | 2.7 | 132,097 | 3.6 | 107,583 | 100.0 | 9.2 |
| アイフル | | AIFUL | | 78,826 | 1.7 | 62,252 | 5.0 | 83,117 | 5.4 | 66,511 | 61.8 | 6.8 |
| ライフカード | | LIFECARD | | 32,320 | -5.4 | 23,886 | -1.8 | 32,368 | 0.1 | 26,773 | 24.9 | 12.1 |
| アイフルビジネスファイナンス | | AIFUL BUSINESS FINANCE | | 6,532 | 10.8 | 4,785 | -3.3 | 6,430 | -1.6 | 5,600 | 5.2 | 17.0 |
| アイラ&アイフル | ※4 | A&A | ※4 | 5,957 | -8.6 | 4,225 | -6.5 | 5,725 | -3.9 | 5,165 | 4.8 | 22.2 |
| 経常利益 | ※2 | Total ordinary profit | ※2 | 19,305 | - | 18,963 | 11.8 | 12,265 | -36.5 | 18,320 | 100.0 | -3.4 |
| アイフル | | AIFUL | | 11,973 | 592.6 | 13,448 | 22.2 | 6,748 | -43.6 | 26,140 | - | 94.4 |
| ライフカード | | LIFECARD | | 4,248 | 82.0 | 3,347 | -9.1 | 1,800 | -57.6 | 1,955 | 10.7 | -41.6 |
| アイフルビジネスファイナンス | | AIFUL BUSINESS FINANCE | | 2,913 | - | 1,732 | -26.9 | 2,773 | -4.8 | 1,341 | 7.3 | -22.6 |
| アイラ&アイフル | ※4 | A&A | ※4 | -131 | - | 157 | - | 463 | - | 51 | 0.3 | -67.5 |
| 親会社株主に帰属する当期純利益 | ※2 | Profit attributable to owners of parent | ※2 | 18,437 | - | 18,161 | 12.4 | 12,334 | -33.1 | 16,869 | 100.0 | -7.1 |
| アイフル | | AIFUL | | 9,583 | 484.7 | 13,177 | 11.6 | 7,912 | -17.4 | 25,049 | - | 90.1 |
| ライフカード | | LIFECARD | | 3,139 | 176.4 | 3,488 | 20.3 | 1,755 | -44.1 | 1,540 | 9.1 | -55.8 |
| アイフルビジネスファイナンス | | AIFUL BUSINESS FINANCE | | 1,767 | - | 1,059 | -27.8 | 1,691 | -4.3 | 859 | 5.1 | -18.9 |
| アイラ&アイフル | ※4 | A&A | ※4 | -190 | - | 157 | - | 1,037 | - | 707 | 4.2 | 348.9 |

※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): 2021年3月期(FY2021/3) 3.44円、2022年3月期第3四半期(FY2022/3 3Q) 3.44円、2022年3月期(FY2022/3) 3.43円、2023年3月期第3四半期(FY2023/3 3Q) 3.81円 (YoY+0.37円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2021年3月期(FY2021/3) 3.42円、2022年3月期第3四半期(FY2022/3 3Q) 3.45円、2022年3月期(FY2022/3) 3.44円、2023年3月期第3四半期(FY2023/3 3Q) 3.70円 (YoY+0.25円)