

## 2025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, 2025)

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)			23/3		23/6		24/3		24/6		25/3(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)	144,152	9.1	38,665	11.5	163,109	13.2	44,629	15.4	180,200	10.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	120,427	-0.4	35,557	26.6	142,045	18.0	40,857	14.9	156,300	10.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	23,724	111.0	3,108	-53.0	21,064	-11.2	3,771	21.3	23,800	13.0
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	24,428	99.2	3,408	-49.2	22,067	-9.7	3,901	14.5	24,000	8.8
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)	22,343	81.1	2,968	-50.1	21,818	-2.3	3,722	25.4	21,600	-1.0
総資産	(百万円)	Total assets	(Millions of Yen)	1,070,485	14.4	1,115,863	17.0	1,266,374	18.3	1,329,930	19.2	1,443,200	14.0
純資産	(百万円)	Net assets	(Millions of Yen)	179,593	14.7	182,329	12.3	201,412	12.1	202,997	11.3	222,700	10.6
一株当たり当期純利益	(円)	EPS	(Yen)	46.19	81.1	6.14	-50.1	45.10	-2.4	7.70	25.7	44.64	-1.0
一株当たり純資産	(円)	BPS	(Yen)	364.01	14.4	369.27	12.0	409.04	12.4	415.67	12.6	453.87	11.0
自己資本比率	(%)	Equity ratio	(%)	16.4	0.0	16.0	-0.7	15.6	-0.8	15.0	-1.0	15.2	-0.4
総資産経常利益率	(%)	ROA	(%)	2.4	1.0	1.3	-1.6	1.9	-0.5	1.2	-0.1	1.8	-0.1
自己資本当期純利益率	(%)	ROE	(%)	13.5	5.3	6.7	-8.5	11.7	-1.8	7.5	0.8	10.3	-1.4

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

### (2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			23/3		23/6		24/3		24/6		25/3(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)	88,449	6.4	25,025	16.4	103,867	17.4	26,432	5.6	112,200	8.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	69,322	-11.5	21,614	31.7	79,527	14.7	23,276	7.7	91,800	15.4
営業利益	(百万円)	Operating profit	(Millions of Yen)	19,127	302.1	3,410	-33.1	24,339	27.2	3,156	-7.5	20,300	-16.6
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	32,213	377.4	4,248	-74.4	27,147	-15.7	4,335	2.1	23,500	-13.4
当期純利益	(百万円)	Profit	(Millions of Yen)	31,028	292.2	3,991	-74.9	24,998	-19.4	4,036	1.1	22,300	-10.8
総資産	(百万円)	Total assets	(Millions of Yen)	834,868	17.4	878,316	18.9	985,303	18.0	1,039,938	18.4	1,139,600	15.7
純資産	(百万円)	Net assets	(Millions of Yen)	140,660	27.8	144,127	14.8	165,222	17.5	167,473	16.2	187,200	13.3
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	64.15	292.2	8.25	-75.0	51.67	-19.5	8.35	1.2	46.09	-10.8
一株当たり純資産	(円)	BPS	(Yen)	290.80	27.8	297.97	14.8	341.48	17.4	348.57	17.0	386.91	13.3
自己資本比率	(%)	Equity ratio	(%)	16.8	1.3	16.4	-0.6	16.8	0.0	16.1	-0.3	16.4	-0.4
総資産経常利益率	(%)	ROA	(%)	4.2	3.2	2.0	-2.7	3.0	-1.2	1.7	-0.3	2.2	-0.8
自己資本当期純利益率	(%)	ROE	(%)	24.7	17.3	11.3	-15.3	16.3	-8.4	9.7	-1.6	12.7	-3.6

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

※2 2025年3月期より持分法を適用した非連結子会社であった株式会社FPCを連結の範囲に含めております。

FPC Co., Ltd., a non-consolidated subsidiary to which the equity method was applied until the previous fiscal year, became a consolidated subsidiary from the first quarter of the FY2025/3.

※3 2025年3月期より2024年6月に株式を取得したビットキャッシュ株式会社を連結の範囲に含めております。なお、2024年6月30日をみなし取得日とし、当第1四半期連結会計期間においては貸借対照表のみを連結しております。

BitCash Inc., which had its shares acquired in June 2024, became a consolidated subsidiary from the first quarter of the FY2025/3. Additionally, only the balance sheet of BitCash is consolidated in the first quarter of the FY2025/3 due to the deemed acquisition date was June 30, 2024.

## 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)		23/3		23/6		24/3		24/6		24/6			
			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)	1,015,910	14.5	1,049,127	15.3	1,178,983	16.1	1,213,968	15.7	1,193,686	16.3
営業貸付金残高		Loans outstanding		648,760	11.4	668,294	12.5	738,676	13.9	756,304	13.2	731,709	15.2
無担保ローン		Unsecured		550,647	9.0	565,856	9.9	614,131	11.5	626,575	10.7	624,708	11.8
有担保ローン		Secured		25,979	42.1	27,424	44.1	35,399	36.3	37,016	35.0	37,016	35.0
事業者ローン		Small business		72,133	22.7	75,013	24.1	89,145	23.6	92,712	23.6	69,984	43.1
割賦売掛金残高		Installment receivables		142,899	22.4	148,006	22.0	173,790	21.6	179,663	21.4	173,685	22.4
支払承諾見返		Guarantee		204,078	18.2	212,175	18.9	241,562	18.4	252,116	18.8	262,407	14.6
信用保証事業		Credit guarantee business		203,492	18.4	211,637	19.1	241,172	18.5	251,770	19.0	262,061	14.7
その他		Other		585	-35.0	538	-33.7	389	-33.4	345	-35.8	345	-35.8
その他営業債権		Other		20,171	29.5	20,650	29.3	24,953	23.7	25,884	25.3	25,884	25.3
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,625	11.0	1,670	12.4	1,716	5.6	1,743	4.4		
無担保ローン		Unsecured		1,582	11.0	1,626	12.4	1,666	5.3	1,692	4.0		
有担保ローン		Secured		3	-6.4	3	-4.5	3	9.3	3	13.9		
事業者ローン		Small business		40	13.4	41	13.8	46	15.5	47	16.1		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,141	-1.9	5,112	-1.9	5,051	-1.8	5,034	-1.5		
新規顧客件数	(件)	New accounts	(Number)	359,905	51.4	102,604	33.6	393,144	9.2	101,772	-0.8		
無担保ローン		Unsecured		351,752	51.0	100,173	33.3	382,161	8.6	98,858	-1.3		
有担保ローン		Secured		701	122.5	218	66.4	1,102	57.2	315	44.5		
事業者ローン		Small business		7,452	67.0	2,213	42.6	9,881	32.6	2,599	17.4		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	478	25.1	110	1.7	465	-2.8	117	6.3		

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		23/3		23/6		24/3		24/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,275	127	3,475	324	3,716	441	4,009	534
正社員数		N. of employees (regularly payroll)		2,180	64	2,323	188	2,470	290	2,743	420
非正社員数		N. of employees (temp.)		1,095	63	1,152	136	1,246	151	1,266	114

### 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)		23/3 (12M)		23/6 (3M)		24/3 (12M)		24/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	144,152	9.1	38,665	11.5	163,109	13.2	44,629	3.8	15.4
営業貸付金利息	Interest on operating loans	83,230	9.0	22,584	12.8	95,400	14.6	25,699	2.2	13.8
無担保ローン	Unsecured	76,143	7.5	20,493	11.1	85,722	12.6	22,777	1.9	11.1
有担保ローン	Secured	1,949	20.0	557	24.1	2,622	34.5	761	0.1	36.6
事業者ローン	Small business	5,137	32.9	1,533	36.0	7,055	37.3	2,160	0.2	40.9
信用購入あっせん収益	Revenue from installment receivable	23,158	15.2	6,205	15.8	26,290	13.5	7,052	0.6	13.7
信用保証収益	Revenue from credit guarantee	17,030	8.3	4,687	15.7	19,408	14.0	5,095	0.4	8.7
その他の営業収益	Other operating revenue	20,732	4.0	5,189	-1.2	22,010	6.2	6,781	0.6	30.7
買取債権回収高	Collection from purchased receivable	1,094	23.1	240	-5.2	1,341	22.6	437	0.0	82.1
償却債権取立益	Recoveries of written off claims	7,488	0.0	1,774	-6.1	7,428	-0.8	1,739	0.1	-2.0
その他	Other	12,149	5.2	3,173	2.1	13,241	9.0	4,604	0.4	45.1
営業費用	Operating expenses	120,427	-0.4	35,557	26.6	142,045	18.0	40,857	3.5	14.9
金融費用	Financial expenses	7,068	0.4	1,761	2.0	7,246	2.5	2,259	0.2	28.3
貸倒関連費用	Credit cost	36,004	29.0	13,198	60.6	52,546	45.9	15,712	1.3	19.0
貸倒損失	Bad debt write offs	30,710	9.7	11,864	26.2	36,574	19.1	13,780	1.2	16.1
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	7,210	-12.6	1,785	-18.4	5,623	-22.0	976	0.1	-45.3
広告宣伝費	Advertising expenses	16,876	49.1	4,810	30.2	17,788	5.4	4,498	0.4	-6.5
人件費	Personnel expenses	17,386	4.1	4,697	10.6	19,095	9.8	5,243	0.4	11.6
その他の営業費用	Other operating expenses (SG & A)	43,091	13.6	11,089	8.8	45,368	5.3	13,143	1.1	18.5
売上原価	Cost of sales	229	14.9	20	5.4	332	45.1	128	0.0	537.3
保険費用	Insurance claims and others	-	-	-	-	-	-	896	0.1	-
販売促進費	Sales promotion expenses	3,861	18.1	910	10.6	3,934	1.9	1,011	0.1	11.1
支払手数料	Commission fee	17,958	17.5	4,759	11.0	19,499	8.6	5,289	0.4	11.1
通信費	Communication expenses	3,068	1.1	758	-1.8	2,920	-4.8	757	0.1	-0.2
減価償却費	Depreciation expenses	3,599	5.3	869	1.2	3,843	6.8	977	0.1	12.4
賃借料・地代家賃	Rent expenses and Rents	2,210	2.0	525	-2.7	2,154	-2.5	543	0.0	3.4
その他	Other	12,162	15.1	3,244	14.7	12,682	4.3	3,540	0.3	9.1
営業利益	Operating profit (loss)	23,724	111.0	3,108	-53.0	21,064	-11.2	3,771	0.3	21.3
営業外収益	Non-operating income	747	-29.4	394	252.4	1,041	39.3	135	0.0	-65.7
営業外費用	Non-operating expenses	44	24.7	93	-	37	-14.2	5	0.0	-94.3
経常利益	Ordinary profit (loss)	24,428	99.2	3,408	-49.2	22,067	-9.7	3,901	0.3	14.5
特別利益	Extraordinary income	-	-	-	-	79	-	-	-	-
特別損失	Extraordinary losses	468	-	-	-	653	39.4	-	-	-
税引前利益	Profit (loss) before income taxes	23,959	95.3	3,408	-49.2	21,493	-10.3	3,901	0.3	14.5
法人税・住民税及び事業税	Income taxes-current	3,349	28.7	57	-66.8	5,007	49.5	410	0.0	609.9
法人税等調整額	Income taxes-deferred	-2,336	-	292	-	-5,016	-	12	0.0	-95.8
当期純利益	Profit (loss)	22,946	76.0	3,058	-49.8	21,502	-6.3	3,478	0.3	13.7
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	603	-14.2	89	-39.3	-316	-	-243	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	22,343	81.1	2,968	-50.1	21,818	-2.3	3,722	0.3	25.4

#### 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)		23/3		23/6		24/3		24/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	404,759	66.2	425,670	65.6	485,736	68.4	495,102	65.5
都市銀行等	City banks etc.	88,105	14.4	97,020	15.0	114,430	16.1	116,025	15.4
信託銀行	Trust banks	109,605	17.9	114,983	17.7	136,117	19.2	140,962	18.7
地方銀行・第二地方銀行	Regional banks	114,511	18.7	122,312	18.9	140,492	19.8	146,246	19.4
その他	Other	92,538	15.1	91,353	14.1	94,696	13.3	91,867	12.2
社債・流動化	SB & ABS, ABL	206,807	33.8	223,126	34.4	223,918	31.6	260,492	34.5
CP	CP	12,000	2.0	24,200	3.7	-	-	31,200	4.1
普通社債	SB	45,000	7.4	60,000	9.2	80,000	11.3	80,000	10.6
流動化	ABS, ABL	149,807	24.5	138,926	21.4	143,918	20.3	149,292	19.8
合計	Total	611,566	100.0	648,796	100.0	709,655	100.0	755,594	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)		23/3		23/6		24/3		24/6	
			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	92,216	15.1	109,249	16.8	111,087	15.7	142,393	18.8
長期調達	Long-term borrowings	519,350	84.9	539,546	83.2	598,567	84.3	613,201	81.2
固定金利借入	Fixed interest rate borrowings	73,328	12.0	69,216	10.7	55,069	7.8	48,286	6.4
変動金利借入	Floating interest rate borrowings	260,114	42.5	278,903	43.0	338,079	47.6	352,722	46.7
社債・流動化	SB & ABS, ABL	185,907	30.4	191,426	29.5	205,418	28.9	212,192	28.1
普通社債(固定)	SB (Fixed interest rate)	45,000	7.4	60,000	9.2	80,000	11.3	80,000	10.6
流動化(固定)	ABS, ABL (Fixed interest rate)	26,891	4.4	21,796	3.4	13,056	1.8	9,294	1.2
流動化(変動)	ABS, ABL (Floating interest rate)	114,016	18.6	109,629	16.9	112,362	15.8	122,897	16.3
合計	Total	611,566	100.0	648,796	100.0	709,655	100.0	755,594	100.0

##### (3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		23/3	23/6	24/3	24/6
調達金利	Funding rate	1.11	1.05	1.10	1.09
間接	Indirect	1.27	1.20	1.20	1.24
直接	Direct	0.81	0.77	0.86	0.80

※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 (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)		23/3		23/6		24/3		24/6	
			/(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)	666,415	-	684,528	-	753,208	-	770,331	-
無担保ローン		Unsecured loan		551,844	-	566,986	-	615,308	-	627,741	-
無担保ローン以外		Secured loan and Small business loan		114,570	-	117,541	-	137,899	-	142,590	-
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	104,904	15.74	105,294	15.38	120,627	16.02	120,419	15.63
前年同期比		YOY%		8.0		6.6		15.0		14.4	
無担保ローン不良債権額	②	NPL of Unsecured loan	②	79,837	14.47	81,674	14.40	95,913	15.59	96,098	15.31
前年同期比		YOY%		15.9		15.0		20.1		17.7	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		597	0.11	577	0.10	660	0.11	653	0.10
危険債権		Doubtful receivables		24,940	4.52	23,940	4.22	28,519	4.64	28,686	4.57
三月以上延滞債権		Receivables past due for three months or more		9,556	1.73	11,574	2.04	10,913	1.77	12,660	2.02
貸出条件緩和債権		Restructured receivables		44,743	8.11	45,581	8.04	55,820	9.07	54,097	8.62
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		25,066	21.88	23,620	20.10	24,714	17.92	24,320	17.06
前年同期比		YOY%		-11.2		-15.0		-1.4		3.0	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		16,052	14.01	14,663	12.48	12,854	9.32	12,327	8.65
危険債権		Doubtful receivables		6,307	5.51	6,245	5.31	8,807	6.39	8,967	6.29
三月以上延滞債権		Receivables past due for three months or more		404	0.35	393	0.33	464	0.34	357	0.25
貸出条件緩和債権		Restructured receivables		2,301	2.01	2,317	1.97	2,587	1.88	2,668	1.87
その他不良債権 ※4		Other NPL ※4		13,698	-	14,371	-	17,173	-	17,959	-
前年同期比		YOY%		27.8		28.1		25.4		25.0	
期末貸倒引当金	③	Allowance for NPL	③	79,623	-	79,523	-	92,601	-	93,787	-
流動	④	Current assets	④	63,040	-	64,271	-	79,021	-	80,656	-
固定		Non-current assets		16,582	-	15,251	-	13,579	-	13,130	-
NPLカバー率 (ALL)	⑤/⑥	Coverage ratio (All)	⑤/⑥	75.9	-	75.5	-	76.6	-	77.9	-
NPLカバー率 (無担保ローン)	⑤/⑦	Coverage ratio (Unsecured loan)	⑤/⑦	79.0	-	78.7	-	80.9	-	83.9	-

※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)

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)

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)

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)

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ヵ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

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)

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 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)		23/3		23/6		24/3		24/6		24/6	
			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)	691,689	11.7	713,414	12.8	790,608	14.3	814,747	14.2
営業貸付金残高		Loans outstanding		502,874	8.9	516,310	10.1	562,913	11.9	575,882	11.5
無担保ローン		Unsecured		490,096	9.0	503,277	10.1	548,554	11.9	561,051	11.5
有担保ローン		Secured		2,502	-28.5	2,278	-29.9	1,836	-26.6	1,720	-24.5
事業者ローン		Small business		10,275	19.0	10,754	20.1	12,522	21.9	13,111	21.9
支払承諾見返		Guarantee		177,303	19.4	184,967	20.2	213,333	20.3	223,766	21.0
信用保証事業		Credit guarantee business		176,821	19.7	184,530	20.5	213,020	20.5	223,492	21.1
その他		Other		482	-37.1	436	-36.2	312	-35.1	273	-37.4
割賦売掛金残高		Installment receivables		185	-18.2	177	-18.3	162	-12.2	156	-11.6
その他		Other		11,326	28.7	11,959	29.8	14,198	25.4	14,941	24.9
口座数	(千件)	N. of customer accounts	(Thousand)	1,115	13.8	1,152	15.3	1,256	12.6	1,282	11.3
無担保ローン		Unsecured		1,103	13.9	1,140	15.4	1,243	12.7	1,269	11.3
有担保ローン		Secured		1	-30.6	1	-32.0	1	-28.5	0	-26.3
事業者ローン		Small business		10	10.2	10	9.7	11	12.0	11	13.3
新規顧客件数	(件)	New accounts	(Number)	301,262	43.4	88,760	37.9	338,783	12.5	89,347	0.7
無担保ローン		Unsecured		301,183	43.4	88,734	37.9	338,657	12.4	89,313	0.7
実質平均利回り ※	(%)	Average yield ※	(%)	14.3	-0.1	14.5	0.1	14.5	0.2	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)		23/3		23/6		24/3		24/6			
			増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		
店舗数	(店)	Branches		840	-8	842	-6	801	-39	779	-63
有人店舗		Staffed branches		23	3	24	4	25	2	25	1
無人店舗		Unstaffed branches		817	-11	818	-10	776	-41	754	-64
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs		101,830	16,620	101,599	33,187	101,219	-611	101,366	-233
自社ATM		AIFUL ATMs		249	-187	149	-207	0	-249	0	-149
自社ATM以外		Other		101,581	16,807	101,450	33,394	101,219	-362	101,366	-84
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)		149	5	151	3	156	7	158	7
社員数	(人)	N. of total employees		1,640	135	1,810	267	1,970	330	2,046	236
正社員数		N. of employees (regularly payroll)		1,059	49	1,142	125	1,229	170	1,306	164
非正社員数		N. of employees (temp.)		581	86	668	142	741	160	740	72

## 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)		23/3 (12M)		23/6 (3M)		24/3 (12M)		24/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	88,449	6.4	25,025	16.4	103,867	17.4	26,432	3.3	5.6
営業貸付金利息	Interest on operating loans	67,596	7.2	18,185	10.8	76,323	12.9	20,519	2.6	12.8
無担保ローン	Unsecured	66,274	7.1	17,816	10.6	74,753	12.8	20,080	2.5	12.7
有担保ローン	Secured	281	-27.6	61	-16.0	210	-25.1	42	0.0	-30.3
事業者ローン	Small business	1,040	28.5	307	33.2	1,359	30.6	396	0.0	29.0
信用保証収益	Revenue from credit guarantee	12,447	8.7	3,419	14.8	14,397	15.7	3,908	0.5	14.3
その他の営業収益	Other operating revenue	8,406	-2.2	3,420	61.8	13,146	56.4	2,004	0.2	-41.4
償却債権取立益	Recoveries of written off claims	6,357	-0.8	1,475	-8.5	6,128	-3.6	1,438	0.2	-2.5
その他	Other	2,049	-6.5	1,945	287.0	7,018	242.5	566	0.1	-70.9
営業費用	Operating expenses	69,322	-11.5	21,614	31.7	79,527	14.7	23,276	2.9	7.7
金融費用	Financial expenses	5,245	-3.2	1,319	-4.3	5,306	1.2	1,729	0.2	31.1
貸倒関連費用	Credit cost	22,406	8.2	9,107	69.9	31,172	39.1	10,278	1.3	12.9
貸倒損失	Bad debt write-offs	21,795	6.2	8,357	21.9	24,696	13.3	9,156	1.1	9.6
利息返還関連費用	Expenses for Interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	6,391	-13.7	1,605	-18.1	4,995	-21.8	880	0.1	-45.1
広告宣伝費	Advertising expenses	14,097	46.2	4,128	28.3	13,937	-1.1	3,631	0.5	-12.0
人件費	Personnel expenses	9,723	2.3	2,603	11.2	10,690	9.9	2,887	0.4	10.9
その他の営業費用	Other operating expenses (SG & A)	17,849	12.9	4,456	8.4	18,421	3.2	4,736	0.6	6.3
販売促進費	Sales promotion expenses	498	48.6	109	55.5	596	19.6	152	0.0	40.3
支払手数料	Commission fee	6,449	7.5	1,676	5.6	6,842	6.1	1,729	0.2	3.1
通信費	Communication expenses	837	5.6	211	10.5	822	-1.9	221	0.0	4.8
減価償却費	Depreciation expenses	1,745	2.3	411	-1.4	1,884	7.9	482	0.1	17.3
賃借料・地代家賃	Rent expenses and Rents	1,994	-0.2	465	-4.7	1,929	-3.3	487	0.1	4.9
その他	Other	6,324	27.3	1,583	16.6	6,347	0.4	1,662	0.2	5.0
営業利益	Operating profit (loss)	19,127	302.1	3,410	-33.1	24,339	27.2	3,156	0.4	-7.5
営業外収益	Non-operating income	13,100	550.4	848	-92.6	2,814	-78.5	1,182	0.1	39.3
営業外費用	Non-operating expenses	15	-34.9	11	171.6	6	-57.5	3	0.0	-72.9
経常利益	Ordinary profit (loss)	32,213	377.4	4,248	-74.4	27,147	-15.7	4,335	0.5	2.1
特別利益	Extraordinary income	-	-	-	-	79	-	-	-	-
特別損失	Extraordinary losses	468	-	-	-	606	29.3	-	-	-
税引前利益	Profit (loss) before income taxes	31,744	370.4	4,248	-74.4	26,620	-16.1	4,335	0.5	2.1
法人税・住民税及び事業税	Income taxes-current	1,526	-24.8	-157	80.6	3,238	112.3	-127	-	-
法人税等調整額	Income taxes-deferred	-809	-	413	-	-1,617	-	426	0.1	3.2
当期純利益	Profit (loss)	31,028	292.2	3,991	-74.9	24,998	-19.4	4,036	0.5	1.1



## 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)		23/3		23/6		24/3		24/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	325,309	66.5	342,991	65.3	397,815	68.3	405,404	64.5
都市銀行等	City banks etc.	88,105	18.0	97,020	18.5	114,430	19.7	116,025	18.5
信託銀行	Trust banks	105,634	21.6	109,635	20.9	131,876	22.6	137,377	21.8
地方銀行・第二地方銀行	Regional banks	106,476	21.8	114,742	21.8	129,884	22.3	132,934	21.1
その他	Other	25,094	5.1	21,593	4.1	21,624	3.7	19,067	3.0
社債・流動化	SB & ABS, ABL	164,174	33.5	182,613	34.7	184,457	31.7	223,377	35.5
CP	CP	12,000	2.5	24,200	4.6	-	-	31,200	5.0
普通社債	SB	45,000	9.2	60,000	11.4	80,000	13.7	80,000	12.7
流動化	ABS, ABL	107,174	21.9	98,413	18.7	104,457	17.9	112,177	17.8
合計	Total	489,483	100.0	525,605	100.0	582,272	100.0	628,782	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)		23/3		23/6		24/3		24/6	
			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	17,284	3.5	35,679	6.8	37,759	6.5	71,174	11.3
長期調達	Long-term borrowings	472,199	96.5	489,925	93.2	544,512	93.5	557,607	88.7
固定金利借入	Fixed interest rate borrowings	67,878	13.9	61,536	11.7	51,152	8.8	43,184	6.9
変動金利借入	Floating interest rate borrowings	252,146	51.5	269,975	51.4	318,903	54.8	332,245	52.8
社債	SB	45,000	9.2	60,000	11.4	80,000	13.7	80,000	12.7
流動化	ABS, ABL	107,174	21.9	98,413	18.7	94,457	16.2	102,177	16.2
合計	Total	489,483	100.0	525,605	100.0	582,272	100.0	628,782	100.0

### (3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		23/3	23/6	24/3	24/6
調達金利	Funding rate	0.98	0.92	0.94	0.93
間接	Indirect	1.06	1.00	0.97	1.01
直接	Direct	0.81	0.77	0.88	0.79

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

## 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)		23/3		23/6		24/3		24/6			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	691,689	-	713,414	-	790,608	-	814,747	-
期末営業貸付金		Loans outstanding		502,874	-	516,310	-	562,913	-	575,882	-
無担保		Unsecured		490,096	-	503,277	-	548,554	-	561,051	-
有担保		Secured		2,502	-	2,278	-	1,836	-	1,720	-
事業者		Small business		10,275	-	10,754	-	12,522	-	13,111	-
割賦売掛金		Installment receivables		185	-	177	-	162	-	156	-
支払承諾見返等		Credit guarantee, etc.		188,629	-	196,927	-	227,532	-	238,707	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		39,787	-	39,854	-	39,854	-	45,930	-
貸倒発生額合計	①	Total bad debt	①	21,795	3.15	8,357	1.17	24,696	3.12	9,156	1.12
増減率		YOY%		6.2		21.9		13.3		9.6	
貸倒発生額	②	Loans outstanding	②	17,963	3.57	7,036	1.36	19,305	3.43	7,452	1.29
増減率		YOY%		4.5		19.7		7.5		5.9	
無担保		Unsecured		17,573	3.59	6,871	1.37	18,800	3.43	7,294	1.30
有担保		Secured		137	5.51	50	2.22	76	4.16	2	0.13
事業者		Small business		252	2.46	114	1.07	428	3.42	155	1.19
割賦売掛金		Installment receivables		27	14.83	5	3.17	13	8.20	2	1.84
支払承諾見返等		Credit guarantee, etc.		3,804	2.02	1,314	0.67	5,377	2.36	1,701	0.71
個別貸倒引当金繰入(個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	547	0.08	229	0.03	396	0.05	324	0.04
個別繰入額	④	Loans outstanding	④	382	0.08	115	0.02	175	0.03	207	0.04
無担保		Unsecured		286	0.06	99	0.02	325	0.06	171	0.03
有担保		Secured		43	1.75	2	0.11	-199	-	10	0.58
事業者		Small business		51	0.51	13	0.13	50	0.40	26	0.20
支払承諾見返等		Credit guarantee, etc.		165	0.09	113	0.06	221	0.10	117	0.05
①+③	①+③		①+③	22,343	3.23	8,586	1.20	25,093	3.17	9,481	1.16
増減率		YOY%		5.2		20.8		12.3		10.4	
②+④	②+④		②+④	18,346	3.65	7,152	1.39	19,480	3.46	7,659	1.33
増減率		YOY%		3.4		18.7		6.2		7.1	
無担保		Unsecured		17,860	3.64	6,971	1.39	19,125	3.49	7,465	1.33
有担保		Secured		181	7.25	53	2.33	-123	-	12	0.71
事業者		Small business		304	2.96	128	1.19	478	3.82	181	1.39
割賦売掛金		Installment receivables		27	14.83	5	3.17	13	8.20	2	1.84
支払承諾見返等		Credit guarantee, etc.		3,969	2.10	1,428	0.73	5,599	2.46	1,818	0.76
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		22,406	3.24	9,107	1.28	31,172	3.94	10,278	1.26
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		39,854	5.76	40,375	5.66	45,930	5.81	46,729	5.74

※ 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)		23/3		23/6		24/3		24/6	
					/(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)	514,038	-	523,992	-	569,957	-	582,729	-
無担保ローン		Unsecured loan		491,293	-	504,406	-	549,732	-	562,216	-
無担保ローン以外		Secured loan and Small business loan		22,745	-	19,586	-	20,225	-	20,512	-
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	◎	86,648	16.86	85,192	16.26	96,860	16.99	95,616	16.41
	前年同期比		YOY%	9.4		4.9		11.8		12.2	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	74,121	15.09	76,122	15.09	88,365	16.07	87,372	15.54
	前年同期比		YOY%	16.8		16.0		19.2		14.8	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		574	0.12	565	0.11	651	0.12	635	0.11
危険債権		Doubtful receivables		22,806	4.64	21,678	4.30	25,440	4.63	24,804	4.41
三月以上延滞債権		Receivables past due for three months or more		8,774	1.79	10,911	2.16	9,012	1.64	10,309	1.83
貸出条件緩和債権		Restructured receivables		41,965	8.54	42,967	8.52	53,260	9.69	51,623	9.18
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		12,527	55.08	9,069	46.31	8,495	42.00	8,243	40.19
	前年同期比		YOY%	-20.2		-41.7		-32.2		-9.1	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		9,941	43.71	6,529	33.34	5,843	28.89	5,657	27.58
危険債権		Doubtful receivables		1,362	5.99	1,315	6.71	1,381	6.83	1,364	6.65
三月以上延滞債権		Receivables past due for three months or more		136	0.60	187	0.96	225	1.11	201	0.98
貸出条件緩和債権		Restructured receivables		1,086	4.78	1,036	5.29	1,045	5.17	1,020	4.98
その他不良債権 ※4		Other NPL ※4		11,838	-	12,520	-	14,799	-	15,584	-
	前年同期比		YOY%	27.5		28.9		25.0		24.5	
期末貸倒引当金	◎	Allowance for NPL	◎	50,291	-	47,438	-	52,367	-	53,025	-
流動	◎	Current assets	◎	39,854	-	40,375	-	45,930	-	46,729	-
固定		Non-current assets		10,437	-	7,062	-	6,436	-	6,296	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	58.0	-	55.7	-	54.1	-	55.5	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	53.8	-	53.0	-	52.0	-	53.5	-

※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)		23/6			24/3			24/6		
		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)	14,943	1,819	16,762	14,943	1,819	16,762	9,948	1,328	11,276
発生額・取崩額	Withdraw amount	1,605	129	1,734	4,995	491	5,486	880	44	925
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	13,338	1,690	15,028	9,948	1,328	11,276	9,067	1,283	10,351

(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)		23/6			24/3			24/6		
		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)	17,383	2,160	19,544	17,383	2,160	19,544	11,760	1,564	13,324
発生額・取崩額	Withdraw amount	1,785	159	1,944	5,623	596	6,219	976	63	1,039
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	15,597	2,001	17,599	11,760	1,564	13,324	10,784	1,500	12,284

## 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)	23/6				24/3				24/6			
	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%	294	25.8	244,864	48.7	325	26.2	269,085	49.1	324	25.6	272,681	48.6
15.0%< ≦18.0%	840	73.7	256,054	50.9	913	73.4	277,446	50.6	940	74.1	286,448	51.1
18.0%< ≦20.0%	0	0.0	100	0.0	0	0.0	84	0.0	0	0.0	82	0.0
20.0%<	5	0.5	2,257	0.4	4	0.4	1,938	0.4	4	0.4	1,838	0.3
合計 (Total)	1,140	100.0	503,277	100.0	1,243	100.0	548,554	100.0	1,269	100.0	561,051	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	23/6				24/3				24/6			
	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(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
≦100	257	22.6	11,553	2.3	278	22.4	12,281	2.2	281	22.2	12,413	2.2
100< ≦200	133	11.7	20,540	4.1	145	11.7	22,310	4.1	149	11.8	22,987	4.1
200< ≦300	142	12.5	36,612	7.3	157	12.7	40,610	7.4	162	12.8	41,760	7.4
300< ≦400	110	9.7	38,811	7.7	120	9.7	42,436	7.7	122	9.7	43,219	7.7
400< ≦500	223	19.6	104,357	20.7	250	20.1	117,044	21.3	257	20.2	120,196	21.4
500< ≦1,000	161	14.2	122,433	24.3	171	13.8	129,319	23.6	173	13.6	130,743	23.3
1,000<	111	9.8	168,967	33.6	120	9.7	184,552	33.6	123	9.7	189,730	33.8
合計 (Total)	1,140	100.0	503,277	100.0	1,243	100.0	548,554	100.0	1,269	100.0	561,051	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)		23/3		23/6		24/3		24/6			
			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)	170,476	3.9	169,011	2.7	175,334	2.8	173,330	2.6
割賦売掛金残高		Installment receivables		107,220	5.3	105,524	3.0	111,725	4.2	109,941	4.2
営業貸付金残高		Loans (Cash advance)		32,384	-1.6	32,472	-0.6	31,672	-2.2	31,464	-3.1
支払承諾見返		Credit guarantee		29,022	3.8	29,171	4.4	29,568	1.9	29,554	1.3
その他営業債権		Other		1,850	29.2	1,843	23.3	2,367	28.0	2,370	28.6
クレジットカード		Credit card									
有効カード会員数	(千人)	Number of card holders	(Thousand)	5,141	-1.9	5,112	-1.9	5,051	-1.8	5,034	-1.5
プロパー		Proper		1,376	0.0	1,370	-0.6	1,373	-0.2	1,381	0.8
提携		Affinity		3,765	-2.6	3,742	-2.4	3,678	-2.3	3,653	-2.4
新規発行数	(千枚)	Number of new issue	(Thousand)	478	25.1	110	1.7	465	-2.8	117	6.3
プロパー		Proper		159	72.3	36	-4.3	153	-4.1	44	20.3
提携		Affinity		318	10.0	74	4.9	311	-2.1	73	-0.6
買上実績	(百万円)	Transaction volume	(Millions of Yen)	740,327	7.5	188,798	4.8	768,736	3.8	195,656	3.6
包括信用購入あっせん		Shopping		711,463	7.7	181,334	4.9	739,996	4.0	188,562	4.0
キャッシング		Cashing		28,863	3.9	7,463	3.2	28,740	-0.4	7,093	-5.0

24/6	
	増減率 (yoy%)
165,617	2.8
103,963	4.6
29,729	-3.4
29,554	1.3
2,370	28.6

#### (2) 社員数 (N. of Total Employees)

年/決算月 (Fiscal Year)		23/3		23/6		24/3		24/6			
			増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		
社員数	(人)	N. of total employees		844	-65	832	-36	888	44	888	56
正社員数	(人)	N. of employees (regularly payroll)		401	1	402	-8	416	15	422	20
非正社員数	(人)	N. of employees (temp.)		443	-66	430	-28	472	29	466	36

※斜体数値は増減数

※Italic Font = Increase or Decrease

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)		23/3 (12M)		23/6 (3M)		24/3 (12M)		24/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	35,711	10.3	9,327	6.7	37,714	5.6	9,514	5.7	2.0
	信用購入あっせん収益	20,440	21.9	5,266	7.6	21,559	5.5	5,401	3.2	2.6
	営業貸付金利息	3,653	-10.2	978	0.3	3,721	1.8	941	0.6	-3.7
	信用保証収益	1,842	5.0	473	4.6	1,908	3.6	480	0.3	1.6
	その他	9,774	0.0	2,609	7.9	10,524	7.7	2,690	1.6	3.1
営業費用	Operating expenses	34,414	11.9	8,961	8.8	36,852	7.1	9,330	5.6	4.1
	金融費用	1,111	-4.3	253	16.6	1,147	3.3	341	0.2	34.8
	貸倒関連費用	4,530	65.0	1,287	21.6	5,092	12.4	995	0.6	-22.6
	利息返還関連費用	-	-	-	-	-	-	-	-	-
	広告宣伝費	2,029	77.8	417	27.4	2,718	33.9	526	0.3	26.0
	人件費	5,006	0.2	1,317	5.4	5,176	3.4	1,355	0.8	2.9
	その他の営業費用	21,736	20.3	5,686	5.6	22,717	4.5	6,111	3.7	7.5
	販売促進費	3,232	19.6	763	-1.0	3,149	-2.6	789	0.5	3.4
	支払手数料	10,580	20.0	2,829	11.8	11,586	9.5	3,182	1.9	12.5
	通信費	1,778	2.0	431	-9.4	1,577	-11.3	370	0.2	-14.2
	減価償却費	1,441	7.5	346	-0.6	1,511	4.8	400	0.2	15.6
	地代家賃・賃借料	95	14.1	26	-3.7	99	5.1	27	0.0	5.7
	その他	4,609	36.1	1,289	5.0	4,792	4.0	1,340	0.8	3.9
営業利益	Operating profit	1,296	-19.3	366	-27.6	861	-33.6	184	0.1	-49.6
営業外収益	Non-operating income	130	-34.4	25	-15.3	95	-26.8	17	0.0	-29.9
営業外費用	Non-operating expenses	7	81.2	5	226.8	9	35.0	2	0.0	-64.1
経常利益	Ordinary profit	1,419	-21.2	385	-27.7	947	-33.3	199	0.1	-48.1
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	233	-	-	-	47	-	-	-	-
税引前利益	Profit before income taxes	1,186	-34.1	385	-14.4	899	-24.2	199	0.1	-48.1
法人税・住民税及び事業税	Income taxes - current	307	-	20	-	92	-69.7	-124	-	-
法人税等調整額	Income taxes - deferred	-32	-	98	-	443	-	-105	-	-
当期純利益	Profit	911	-48.1	267	-55.4	363	-60.1	429	0.3	60.7

15. グループ経営一覧表 (Group Companies Financial Highlights)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		23/3		23/6		24/3		24/6				
			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	1,015,910	14.5	1,049,127	15.3	1,178,983	16.1	1,213,968	100.0	15.7
アイフル		AIFUL		691,689	11.7	713,414	12.8	790,608	14.3	814,747	67.1	14.2
ライフカード		LIFECARD		170,476	3.9	169,011	2.7	175,334	2.8	173,330	14.3	2.6
AGビジネスサポート		AG BUSINESS SUPPORT		71,364	27.6	74,334	28.8	90,019	26.1	94,059	7.7	26.5
アイラ&アイフル(タイ王国)	※3	A&A (Thailand)	※3	29,343	25.3	31,404	21.0	35,547	21.1	35,795	2.9	14.0
営業収益	※2	Total operating revenue	※2	144,152	9.1	38,665	11.5	163,109	13.2	44,629	100.0	15.4
アイフル		AIFUL		88,449	6.4	25,025	16.4	103,867	17.4	26,432	59.2	5.6
ライフカード		LIFECARD		35,711	10.3	9,327	6.7	37,714	5.6	9,514	21.3	2.0
AGビジネスサポート		AG BUSINESS SUPPORT		7,732	20.2	2,268	31.3	10,310	33.3	3,000	6.7	32.2
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	7,080	23.7	1,908	21.2	8,269	16.8	1,977	4.4	3.7
経常利益	※2	Total ordinary profit	※2	24,428	99.2	3,408	-49.2	22,067	-9.7	3,901	100.0	14.5
アイフル		AIFUL		32,213	377.4	4,248	-74.4	27,147	-15.7	4,335	111.1	2.1
ライフカード		LIFECARD		1,419	-21.2	385	-27.7	947	-33.3	199	5.1	-48.1
AGビジネスサポート		AG BUSINESS SUPPORT		1,808	-34.8	19	-93.9	-41	-	30	0.8	52.2
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	127	-72.4	116	-55.7	-1,368	-	-627	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	22,343	81.1	2,968	-50.1	21,808	-2.4	3,722	100.0	25.4
アイフル		AIFUL		31,028	292.2	3,991	-74.9	24,998	-19.4	4,036	108.4	1.1
ライフカード		LIFECARD		911	-48.1	267	-55.4	363	-60.1	429	11.5	60.7
AGビジネスサポート		AG BUSINESS SUPPORT		1,131	-33.2	-54	-	-307	-	-58	-	-
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	726	-30.0	97	-66.2	-1,087	-	-529	-	-

※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):2023年3月期(FY2023/3)3.80円、2024年3月期第1四半期(FY2024/3 1Q)3.91円、2024年3月期(FY2024/3)4.13円、2025年3月期第1四半期(FY2025/3 1Q)4.16円(YoY+0.25円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2023年3月期(FY2023/3)3.75円、2024年3月期第1四半期(FY2024/3 1Q)3.91円、2024年3月期(FY2024/3)4.04円、2025年3月期第1四半期(FY2025/3 1Q)4.13円 (+0.33円)