

2012年3月期 第1四半期決算データブック
Data Book (First quarter report for the fiscal year ending March, 2012)

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アイフル株式会社
AIFUL CORPORATION

1. 主要利益数値 (Review of Profit / Group & AIFUL)

(1) 連結 (Consolidated)

		年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
					増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	218,102	-30.1	42,846	-33.5	144,961	-33.5	30,651	-28.5
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	483,358	58.6	39,431	-35.1	169,099	-65.0	26,879	-31.8
営業利益	(百万円)	Operating Income	(Millions of Yen)	-265,255	-	3,414	-7.2	-24,137	-	3,771	10.4
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	-264,176	-	2,947	-25.4	-24,945	-	3,486	18.3
当期純利益	(百万円)	Net Income	(Millions of Yen)	-295,141	-	2,127	-56.9	-31,935	-	2,195	3.2
総資産	(百万円)	Total Assets	(Millions of Yen)	1,152,945	-29.9	1,063,194	-30.9	858,017	-25.6	795,020	-25.2
純資産	(百万円)	Net Assets	(Millions of Yen)	97,305	-75.3	98,786	-75.2	63,604	-34.6	66,997	-32.2
一株当たり当期純利益	(円)	EPS	(Yen)	-1,238.90	-	8.93	-56.9	-134.05	-	9.21	3.2
一株当たり純資産	(円)	BPS	(Yen)	392.30	-75.9	398.38	-75.8	255.32	-34.9	269.53	-32.3
自己資本比率	(%)	Equity Ratio	(%)	8.1	-15.5	8.9	-16.6	7.1	-1.0	8.1	-0.8
総資産当期純利益率	(%)	ROA	(%)	-21.1	-21.3	0.8	-0.4	-3.2	17.9	1.1	0.3
純資産当期純利益率	(%)	ROE	(%)	-122.7	-123.9	9.1	4.0	-41.4	81.3	14.1	5.0

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) 単体 (AIFUL)

		年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
					増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	124,793	-29.6	24,630	-32.3	86,223	-30.9	17,317	-29.7
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	356,316	97.9	22,195	-37.5	83,197	-76.7	15,209	-31.5
営業利益	(百万円)	Operating Income	(Millions of Yen)	-231,522	-	2,434	171.2	3,026	-	2,108	-13.4
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	-226,933	-	3,286	39.8	5,549	-	2,893	-12.0
当期純利益	(百万円)	Net Income	(Millions of Yen)	-261,495	-	1,918	-45.2	-70,169	-	1,436	-25.1
総資産	(百万円)	Total Assets	(Millions of Yen)	858,532	-30.9	795,485	-32.4	578,152	-32.7	533,050	-33.0
純資産	(百万円)	Net Assets	(Millions of Yen)	135,536	-65.8	136,845	-65.7	64,834	-52.2	67,487	-50.7
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	238,685	0.0	238,685	0.0	238,685	0.0	238,685	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	-1,097.67	-	8.05	-45.2	-294.55	-	6.03	-25.1
一株当たり純資産	(円)	BPS	(Yen)	568.93	-65.8	574.43	-65.7	272.05	-52.2	283.16	-50.7
自己資本比率	(%)	Equity Ratio	(%)	15.8	-16.1	17.2	-16.7	11.2	-4.6	12.7	-4.5
総資産当期純利益率	(%)	ROA	(%)	-24.9	-25.6	0.9	-0.3	-9.8	15.1	1.0	0.1
純資産当期純利益率	(%)	ROE	(%)	-98.3	-101.0	5.7	2.2	-70.0	28.3	8.7	3.0

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

2. グループ合計営業実績 (Review of Operation / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 営業実績 (Operating Results)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6			
			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)	1,105,056	-32.5	1,010,570	-33.3	768,341	-30.5	720,103	-28.7
営業貸付金残高		Loans Outstanding		856,762	-35.8	784,680	-35.5	594,527	-30.6	549,248	-30.0
		無担保ローン	Unsecured	634,249	-37.6	576,974	-37.2	425,400	-32.9	388,484	-32.7
		有担保ローン	Secured	138,649	-33.0	128,906	-33.6	99,649	-28.1	93,827	-27.2
		事業者ローン	Small Business	83,864	-24.9	78,799	-24.0	69,477	-17.2	66,936	-15.1
包括信用購入斡旋		Credit Card Shopping		121,995	-10.8	106,968	-25.0	74,676	-38.8	76,589	-28.4
個別信用購入斡旋		Installment Sales Finance		13,856	-59.0	11,314	-60.0	6,313	-54.4	5,358	-52.6
支払承諾見返		Credit guarantee		100,152	-15.3	95,617	-16.4	82,133	-18.0	78,219	-18.2
その他営業債権		Other		12,288	-8.0	11,988	-9.5	10,690	-13.0	10,687	-10.9
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	1,966	-25.2	1,845	-25.6	1,515	-23.0	1,396	-24.3
		無担保ローン	Unsecured	1,866	-25.3	1,751	-25.7	1,432	-23.3	1,316	-24.8
		有担保ローン	Secured	46	-25.9	43	-26.5	36	-21.8	34	-21.6
		事業者ローン	Small Business	53	-21.7	50	-21.6	46	-13.0	45	-10.0
一口座当たり残高	(千円)	Per Account	(Thousands of Yen)	435	-14.1	425	-13.3	392	-9.9	393	-7.5
		無担保ローン	Unsecured	339	-16.4	329	-15.5	296	-12.6	295	-10.4
		有担保ローン	Secured	3,009	-9.6	2,964	-9.7	2,763	-8.1	2,753	-7.1
		事業者ローン	Small Business	1,567	-4.0	1,558	-3.1	1,492	-4.7	1,470	-5.7
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	12,718	-16.6	12,480	-18.8	6,745	-47.0	6,717	-46.2
個別信用購入斡旋口座数	(千件)	Account N of Installment Sales Finance	(Thousand)	86	-51.2	68	-52.8	38	-55.5	27	-59.5
新規顧客件数	(件)	New Accounts		54,609	-42.2	19,151	58.8	65,688	20.3	16,715	-12.7
		無担保ローン	Unsecured	51,789	-42.4	17,956	54.9	55,994	8.1	14,399	-19.8
		有担保ローン	Secured	304	-59.0	59	-53.5	257	-15.5	77	30.5
		事業者ローン	Small Business	2,516	-33.0	1,136	237.1	9,437	275.1	2,239	97.1
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	731	-49.2	147	-60.3	1,308	79.0	117	-20.0

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
ローン事業店舗数	(店)	Loan Business Branches		670	-317	669	-295	631	-39	629	-40
		有人店舗	Staffed Branches	33	-100	32	-95	30	-3	30	-2
		無人店舗	Unstaffed Branches	637	-217	637	-200	601	-36	599	-38
社員数		N. of Total Employees		4,237	-3,409	3,710	-2,817	3,394	-843	3,033	-677
	(人)	正社員数	N. of Employees (regularly payroll)	2,514	-2,381	2,179	-2,411	2,073	-441	2,011	-168
	(人)	非正社員数	N. of Employees (temp.)	1,723	-429	1,531	-406	1,321	-402	1,022	-509

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

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)		10/3		10/6		11/3		11/6		
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating revenue	218,102	-30.1	42,846	-33.5	144,961	-33.5	30,651	100.0	-28.5
営業貸付金利息	Interest on loans to customers	170,662	-35.3	31,289	-39.5	103,784	-39.2	20,954	68.4	-33.0
無担保ローン	Unsecured	137,394	-37.5	24,560	-42.1	79,543	-42.1	15,750	51.4	-35.9
有担保ローン	Secured	20,026	-20.9	3,979	-29.2	13,975	-30.2	2,854	9.3	-28.3
事業者ローン	Small business	13,240	-28.4	2,749	-26.4	10,265	-22.5	2,349	7.7	-14.6
包括信用購入斡旋収益	Revenue from Credit card business	17,824	5.6	3,519	-20.4	12,328	-30.8	2,802	9.1	-20.4
個別信用購入斡旋収益	Revenue from Installment sales finance business	1,726	-52.5	258	-59.0	692	-59.9	114	0.4	-55.5
信用保証収益	Revenue from Credit guarantee	7,034	-12.3	1,569	-15.9	5,758	-18.1	1,247	4.1	-20.5
その他の金融収益	Other financial revenue	143	-73.8	12	-66.3	74	-48.1	1	0.0	-90.5
その他の営業収益	Other operating revenue	20,711	7.0	6,196	7.4	22,323	7.8	5,530	18.0	-10.7
営業投資有価証券売上高	Revenue from operational investment securities	24	-67.7	34	222.3	50	105.5	7	0.0	-78.3
買取債権回収高	Collection from purchased receivable	3,205	-38.5	1,171	51.7	3,751	17.0	954	3.1	-18.6
償却債権回収額	Bad debt write-off recovery	11,252	55.1	3,325	8.7	12,631	12.3	2,991	9.8	-10.0
その他	Other	6,228	-8.6	1,664	-13.6	5,889	-5.4	1,577	5.1	-5.2
営業費用	Operating expenses	483,358	58.6	39,431	-35.1	169,099	-65.0	26,879	87.7	-31.8
金融費用	Financial expenses	18,376	-31.7	3,325	-40.7	11,828	-35.6	2,650	8.6	-20.3
売上原価	Cost of sales	6,121	54.1	898	44.7	3,138	-48.7	780	2.5	-13.1
営業投資有価証券売上原価	Cost of operational investment securities	61	-59.8	25	687.9	37	-39.5	1	0.0	-96.1
債権買取原価	Cost of purchased receivable	6,060	58.7	872	41.4	3,056	-49.6	741	2.4	-15.0
不動産売上原価	Cost of sales-real estate	-	-	-	-	45	-	37	0.1	0.0
貸倒関連費用	Credit cost	166,252	67.5	15,671	-42.8	65,040	-60.9	10,267	33.5	-34.5
貸倒損失	Bad debt write offs	151,428	-14.9	26,106	-26.6	108,803	-28.1	19,807	64.6	-24.1
利息返還関連費用	Expenses for Interest repayment	206,886	254.8	3,019	18.0	27,211	-86.8	-	-	-
利息返還金	Interest repayments	77,701	6.6	21,669	2.0	77,555	-0.2	22,545	73.6	4.0
その他の営業費用	Other operating expenses (SG & A)	85,719	-26.3	16,516	-32.9	61,880	-27.8	13,182	43.0	-20.2
広告宣伝費	Advertising expenses	2,211	-67.1	437	-62.1	1,719	-22.2	438	1.4	0.3
人件費	Personnel expenses	28,325	-28.2	4,975	-42.9	18,734	-33.9	4,665	15.2	-6.2
その他	Other	55,183	-20.4	11,103	-24.6	41,426	-24.9	8,078	26.4	-27.2
営業利益	Operating income	-265,255	-	3,414	-7.2	-24,137	-	3,771	12.3	10.4
営業外収益	Non-operating income	1,364	-23.2	260	-8.9	817	-40.1	243	0.8	-6.3
営業外費用	Non-operating expenses	284	-53.4	727	-	1,624	471.4	529	1.7	-27.2
経常利益	Ordinary income	-264,176	-	2,947	-25.4	-24,945	-	3,486	11.4	18.3
特別利益	Extraordinary income	2,138	-66.7	779	-56.8	2,528	18.3	242	0.8	-68.9
特別損失	Extraordinary losses	27,392	274.6	1,589	298.9	10,607	-61.3	1,517	5.0	-4.5
税引前利益	Income before taxes	-289,430	-	2,137	-60.1	-33,023	-	2,210	7.2	3.4
法人税・住民税及び事業税	Income taxes-current	263	-	39	-75.4	78	-70.3	18	0.1	-53.1
法人税等調整額	Income taxes-deferred	7,368	-27.7	-61	-	-78	-	-2	0.0	-
少数株主利益	Minority interests in income	-1,913	-	32	-	-1,087	-	0	0.0	-99.7
当期純利益	Net income	-295,141	-	2,127	-56.9	-31,935	-	2,195	7.2	3.2

4. グループ合計資金調達状況 (Review of Funding / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	371,510	53.2	363,652	57.2	346,020	68.8	320,330	68.6
都市銀行等	City Banks	53,230	7.6	33,230	5.2	32,270	6.4	30,460	6.5
信託銀行	Trust Banks	149,960	21.5	148,550	23.4	139,964	27.8	132,342	28.3
地方銀行・第二地方銀行	Regional Banks	44,811	6.4	44,811	7.0	37,361	7.4	32,899	7.0
生命保険会社	Life Insurance companies	20,780	3.0	19,221	3.0	16,746	3.3	15,484	3.3
損害保険会社	Non-Life Insurance companies	8,523	1.2	8,523	1.3	7,963	1.6	7,220	1.5
外国銀行	Foreign banks	2,000	0.3	18,735	2.9	11,850	2.4	5,025	1.1
系統金融機関等	Cooperative Financial Ins.	26,020	3.7	22,320	3.5	25,050	5.0	23,285	5.0
その他	Other	66,185	9.5	68,260	10.7	74,812	14.9	73,613	15.8
社債・流動化	SB & ABS, ABL	327,045	46.8	272,058	42.8	156,900	31.2	146,550	31.4
普通社債	SB	258,210	37.0	226,810	35.7	146,400	29.1	137,400	29.4
流動化	ABS, ABL	68,835	9.9	45,248	7.1	10,500	2.1	9,150	2.0
合計	Total	698,555	100.0	635,710	100.0	502,920	100.0	466,880	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)		10/3		10/6		11/3		11/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	61,205	8.8	52,245	8.2	42,580	8.5	41,990	9.0
短期借入	Borrowings	50,080	7.2	49,420	7.8	42,580	8.5	41,990	9.0
流動化	ABS, ABL	11,125	1.6	2,825	0.4	-	-	-	-
長期調達	Long-term borrowings	637,350	91.2	583,464	91.8	460,340	91.5	424,890	91.0
固定金利借入	Fixed interest rate borrowings	54,950	7.9	54,762	8.6	51,906	10.3	47,886	10.3
変動金利借入	Floating interest rate borrowings	266,479	38.1	259,469	40.8	251,534	50.0	230,454	49.4
社債・流動化	SB & ABS, ABL	315,920	45.2	269,232	42.4	156,200	31.1	145,940	31.3
普通社債(固定)	SB (Fixed interest rate)	258,210	37.0	226,810	35.7	146,400	29.1	137,400	29.4
流動化(固定)	ABS, ABL (Fixed interest rate)	29,490	4.2	24,773	3.9	9,800	1.9	8,540	1.8
流動化(変動)	ABS, ABL (Floating interest rate)	28,220	4.0	17,649	2.8	700	0.1	610	0.1
固定金利借入比率	Ratio of fixed rate borrowings to total borrowings	342,650	49.1	306,346	48.2	208,106	41.4	193,826	41.5
実質固定金利借入比率	Ratio of borrowings at fixed ratio	476,785	68.3	428,495	67.4	261,306	52.0	246,326	52.8
合計	Total	698,555	100.0	635,710	100.0	502,920	100.0	466,880	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		10/3	10/6	11/3	11/6
調達金利	Funding rate	2.01	2.01	2.18	2.17
間接	Indirect	2.15	2.14	2.15	2.11
直接	Direct	1.84	1.83	2.26	2.30

※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	1.60	1.45	1.60	1.50
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5. グループ合計不良債権の状況(金融庁「4分類」)(Consolidated NPL defined by FSA)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
			/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding (L)	856,762	-	784,680	-	594,527	-	549,248	-
無担保	Unsecured	634,249	-	576,974	-	425,400	-	388,484	-
有担保	Secured	138,649	-	128,906	-	99,649	-	93,827	-
事業者	Small business	83,864	-	78,799	-	69,477	-	66,936	-
4分類開示債権合計	① NPL total ①	256,713	29.96	238,364	30.38	182,606	30.71	169,105	30.79
	前年同期比 YOY%	-20.3		-25.9		-28.9		-29.1	
破綻先	Loans in legal bankruptcy	48,849	5.70	46,342	5.91	44,135	7.42	42,903	7.81
延滞債権	Non-accrual loans	137,021	15.99	124,924	15.92	88,220	14.84	81,220	14.79
3ヶ月以上延滞債権	Loans past due for three months or more	15,566	1.82	14,407	1.84	9,488	1.60	8,415	1.53
貸出条件緩和債権	Restructured loans	55,276	6.45	52,689	6.71	40,761	6.86	36,566	6.66
うち無担保ローン	② Unsecured Loan ②	133,937	21.12	122,573	21.24	87,887	20.66	78,819	20.29
	前年同期比 YOY%	-23.6		-30.7		-34.4		-35.7	
破綻先	Loans in legal bankruptcy	2,026	0.32	1,642	0.28	979	0.23	1,118	0.29
延滞債権	Non-accrual loans	71,328	11.25	64,687	11.21	44,122	10.37	40,168	10.34
3ヶ月以上延滞債権	Loans past due for three months or more	11,691	1.84	10,388	1.80	6,961	1.64	5,488	1.41
貸出条件緩和債権	Restructured loans	48,891	7.71	45,853	7.95	35,824	8.42	32,043	8.25
うち無担保ローン以外	Secured Loan	122,775	55.18	115,790	55.75	94,719	56.00	90,286	56.16
	前年同期比 YOY%	-16.4		-20.0		-22.9		-22.0	
破綻先	Loans in legal bankruptcy	46,823	21.04	44,699	21.52	43,156	25.52	41,784	25.99
延滞債権	Non-accrual loans	65,692	29.52	60,237	29.00	44,098	26.07	41,051	25.54
3ヶ月以上延滞債権	Loans past due for three months or more	3,874	1.74	4,018	1.93	2,527	1.49	2,927	1.82
貸出条件緩和債権	Restructured loans	6,384	2.87	6,835	3.29	4,937	2.92	4,522	2.81
期末貸倒引当金	③ Allowance for NPL ③	236,303	-	223,535	-	192,434	-	181,530	-
流動	④ Current assets ④	203,478	-	191,324	-	160,191	-	150,122	-
固定 ※	Fixed assets ※	32,824	-	32,211	-	32,243	-	31,407	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	92.0	-	93.8	-	105.4	-	107.3	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	151.9	-	156.1	-	182.3	-	190.5	-

※ 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 (fixe

破綻先

未収利息不計上貸付金のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金

Loans in legal bankruptcy:

Loans to borrowers declared bankruptcy, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

延滞債権

その他の未収利息不計上の、5ヶ月以上11ヶ月未満延滞債権(回収専門の管理センターが管理)但し、債務者の経営再建または支援を図ることを目的として利息の支払いを猶予したものを除く

Non-accrual loans:

NPL's exclusive of accrued interest. That are past due for over 5 months or more and held by collection department. This category excludes loans on which interest is being waived in support of business restructuring.

3ヶ月以上延滞債権

営業店債権の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

Loans past due for three months or more:

NPL's past due for 3 months or more that do not fall into the above two categories.

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行なった貸付金

Restructured loans

NPL's, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

6. アイフル営業実績 (Review of Operation / AIFUL)

(1) 営業実績 (Operating Results)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6			
			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)	603,087	-33.1	552,256	-33.0	422,004	-30.0	388,396	-29.7
営業貸付金残高		Loans Outstanding		553,476	-34.3	505,419	-34.2	381,368	-31.1	349,387	-30.9
無担保ローン		Unsecured		423,733	-34.6	385,780	-34.1	289,361	-31.7	263,678	-31.7
有担保ローン		Secured		120,821	-33.4	111,613	-34.5	83,422	-31.0	77,181	-30.8
事業者ローン		Small Business		8,921	-32.8	8,026	-33.5	8,584	-3.8	8,528	6.3
支払承諾見返		Credit Guarantee		45,248	-16.5	42,712	-18.3	36,969	-18.3	35,490	-16.9
個人保証		Personal Loans		27,152	-15.4	25,789	-16.7	22,851	-15.8	22,328	-13.4
事業者保証		Small business loans		18,095	-18.1	16,923	-20.6	14,117	-22.0	13,162	-22.2
その他		Other		4,362	-8.7	4,124	-9.7	3,667	-15.9	3,517	-14.7
口座数	(千件)	Customer Accounts	(Thousand)	1,060	-21.5	997	-21.8	814	-23.2	750	-24.7
無担保ローン		Unsecured		1,009	-21.2	948	-21.5	772	-23.5	709	-25.3
有担保ローン		Secured		43	-25.6	41	-26.1	34	-21.9	32	-22.0
事業者ローン		Small Business		7	-32.1	6	-33.3	8	14.6	9	34.2
一口座当たり残高	(千円)	Per Account	(Thousands of Yen)	521	-16.4	506	-15.9	467	-10.3	465	-8.2
無担保ローン		Unsecured		419	-17.1	406	-16.1	374	-10.7	371	-8.5
有担保ローン		Secured		2,761	-10.5	2,703	-11.3	2,441	-11.6	2,396	-11.3
事業者ローン		Small Business		1,194	-1.0	1,191	-0.3	1,002	-16.0	943	-20.8
新規顧客件数	(件)	New Accounts		51,757	-40.8	17,952	55.0	60,434	16.8	15,460	-13.9
無担保ローン		Unsecured		51,757	-40.7	17,951	55.0	55,986	8.2	14,399	-19.8
有担保ローン		Secured		-	-	1	-	39	-	10	-
事業者ローン		Small Business		-	-	-	-	4,409	-	1,051	-
実質平均利回り	1 (%)	Average Yield	1 (%)	16.2	-1.4	16.3	-0.3	15.8	-0.4	15.6	-0.6
無担保ローン		Unsecured		17.3	-2.0	17.4	-0.6	16.9	-0.4	16.4	-1.0
有担保ローン		Secured		12.1	1.0	12.4	0.8	12.3	0.1	12.6	0.2
事業者ローン		Small Business		16.8	-0.7	16.2	-1.2	15.0	-1.8	18.7	2.5

1: 実質平均利回り = 営業貸付金利息 / ((営業貸付金期初残高 + 営業貸付金期末残高) ÷ 2) (%)

1: Average Yield = Interest Income / Average Loans Outstanding (%)

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6		
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)	
ローン事業店舗数	(店)	Loan Business Branches	665	-288	665	-268	629	-36	627	-38
有人店舗		Staffed Branches	28	-71	28	-68	28	0	28	0
無人店舗		Unstaffed Branches	637	-217	637	-200	601	-36	599	-38
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	111,834	-10,036	60,652	-60,872	63,599	-48,235	64,144	3,492
自社ATM		AIFUL ATMs	665	-339	665	-317	629	-36	627	-38
自社ATM以外		Other	111,169	-9,697	59,987	-60,555	62,970	-48,199	63,517	3,530
保証提携先金融機関		Tie-up banks (Credit Guarantee)								
個人保証		Personal Loans	47	2	46	1	48	1	51	5
事業者保証		Small business loans	90	2	90	2	90	0	90	0
社員数		N. of Total Employees	1,668	-1,499	1,589	-1,517	1,550	-118	1,521	-68
正社員数		N. of Employees (regularly payroll)	1,191	-1,334	1,187	-1,355	1,164	-27	1,157	-30
非正社員数		N. of Employees (temp.)	477	-165	402	-162	386	-91	364	-38

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

7. アイフル損益の内訳 (Revenue and Expenses / AIFUL)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6		
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating revenue	124,793	-29.6	24,630	-32.3	86,223	-30.9	17,317	100.0	-29.7
営業貸付金利息	Interest on loans to customers	113,069	-32.5	21,470	-35.6	74,020	-34.5	14,250	82.3	-33.6
無担保ローン	Unsecured	92,854	-34.6	17,531	-36.7	60,194	-35.2	11,321	65.4	-35.4
有担保ローン	Secured	18,353	-18.6	3,595	-29.3	12,511	-31.8	2,529	14.6	-29.6
事業者ローン	Small business	1,861	-34.9	342	-37.8	1,314	-29.4	398	2.3	16.3
信用保証収益	Revenue from credit guarantee	4,135	-10.8	906	-17.5	3,349	-19.0	740	4.3	-18.3
その他の金融収益	Other financial revenue	72	-82.4	0	-99.5	31	-56.2	0	0.0	-
その他の営業収益	Other operating revenue	7,516	58.0	2,253	15.1	8,822	17.4	2,325	13.4	3.2
償却債権回収額	Bad debt write-off recovery	7,175	67.0	2,184	17.7	8,370	16.7	2,106	12.2	-3.6
その他	Other	340	-26.0	68	-32.6	452	32.7	219	1.3	219.1
営業費用	Operating expenses	356,316	97.9	22,195	-37.5	83,197	-76.7	15,209	87.8	-31.5
金融費用	Financial expenses	13,799	-30.2	2,359	-45.1	8,137	-41.0	1,771	10.2	-24.9
売上原価	Cost of sales	-	-	-	-	45	-	37	0.2	-
不動産売上原価	Cost of sales-real estate	-	-	-	-	45	-	37	0.2	-
貸倒関連費用	Credit cost	125,177	91.7	11,626	-40.1	44,812	-64.2	6,450	37.2	-44.5
貸倒損失	Bad debt write-offs	105,771	-10.5	21,738	-20.0	78,641	-25.6	16,785	96.9	-22.8
利息返還関連費用	Expenses for Interest repayment	176,866	343.5	-	-	-	-	-	-	-
利息返還金	Interest repayments	64,024	16.4	17,442	2.9	63,209	-1.3	18,099	104.5	3.8
その他の営業費用	Other operating expenses (SG & A)	40,473	-26.5	8,209	-30.4	30,202	-25.4	6,950	40.1	-15.3
広告宣伝費	Advertising expenses	1,224	-67.9	299	30.7	1,180	-3.6	230	1.3	-23.1
支払手数料	Commission fee	5,871	-20.4	1,329	-15.7	5,078	-13.5	1,021	5.9	-23.2
人件費	Personnel expenses	15,527	-26.3	2,731	-44.3	10,485	-32.5	2,837	16.4	3.9
賃借料・地代家賃	Rent expenses & Land rent	4,928	-22.6	958	-34.9	3,431	-30.4	715	4.1	-25.3
消耗品費・修繕費	Supplies & Repair expenses	2,653	-24.9	580	-27.8	2,196	-17.2	363	2.1	-37.4
通信費	Communication expenses	1,394	-2.3	289	-32.0	1,112	-20.2	220	1.3	-23.8
保険料	Insurance expenses	83	-53.1	4	-88.3	21	-73.8	6	0.0	51.6
減価償却費	Depreciation	5,311	-23.1	1,082	-21.6	4,218	-20.6	893	5.2	-17.4
事業税	Enterprise tax (Pro-forma standard taxation)	391	25.1	98	0.3	391	0.0	97	0.6	-0.9
その他	Other	3,087	-24.0	836	-4.1	2,086	-32.4	564	3.3	-32.6
営業利益	Operating income	-231,522	-	2,434	171.2	3,026	-	2,108	12.2	-13.4
営業外収益	Non-operating income	4,802	-22.2	861	-41.0	2,589	-46.1	787	4.5	-8.6
営業外費用	Non-operating expenses	213	-62.1	8	16.6	66	-68.9	1	0.0	-79.2
経常利益	Ordinary income	-226,933	-	3,286	39.8	5,549	-	2,893	16.7	-12.0
特別利益	Extraordinary income	681	-93.1	461	-69.3	1,937	184.2	52	0.3	-88.5
特別損失	Extraordinary losses	31,859	-	1,682	412.1	77,493	143.2	1,502	8.7	-10.6
税引前利益	Income before taxes	-258,111	-	2,066	-41.4	-70,007	-	1,443	8.3	-30.1
法人税・住民税及び事業税	Income taxes-current	74	-	148	521.0	43	-41.5	11	0.1	-92.2
法人税等調整額	Income taxes-deferred	3,310	-58.9	-	-	119	-96.4	-4	0.0	-
当期純利益	Net income	-261,495	-	1,918	-45.2	-70,169	-	1,436	8.3	-25.1

8. アイフル資金調達状況 (Review of Funding / AIFUL)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	188,696	40.5	188,696	44.9	177,964	54.9	161,503	54.0
都市銀行等	City Banks	35,801	7.7	15,801	3.8	14,841	4.6	13,031	4.4
信託銀行	Trust Banks	69,712	15.0	69,712	16.6	65,223	20.1	58,848	19.7
地方銀行・第二地方銀行	Regional Banks	33,238	7.1	33,238	7.9	26,545	8.2	23,351	7.8
信用金庫等	Shinkin Banks	3,700	0.8	3,700	0.9	3,554	1.1	3,292	1.1
生命保険会社	Life Insurance companies	20,780	4.5	19,221	4.6	16,746	5.2	15,484	5.2
損害保険会社	Non-Life Insurance companies	7,813	1.7	7,813	1.9	7,253	2.2	6,615	2.2
外国銀行	Foreign banks	2,000	0.4	18,735	4.5	11,850	3.7	5,025	1.7
系統金融機関等	Cooperative Financial Ins.	185	0.0	185	0.0	123	0.0	23	0.0
その他	Other	15,467	3.3	20,290	4.8	31,823	9.8	35,830	12.0
社債・流動化	SB & ABS, ABL	277,058	59.5	231,255	55.1	146,400	45.1	137,400	46.0
普通社債	SB	258,210	55.4	226,810	54.0	146,400	45.1	137,400	46.0
流動化	ABS, ABL	18,848	4.0	4,445	1.1	-	-	-	-
合計	Total	465,755	100.0	419,952	100.0	324,364	100.0	298,903	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)		10/3		10/6		11/3		11/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	11,125	2.4	2,825	0.7	-	-	-	-
短期借入	Borrowings	-	-	-	-	-	-	-	-
流動化	ABL, ABL	11,125	2.4	2,825	0.7	-	-	-	-
長期調達	Long-term borrowings	454,629	97.6	417,126	99.3	324,364	100.0	298,903	100.0
固定金利借入	Fixed interest rate borrowings	33,972	7.3	33,972	8.1	32,960	10.2	30,627	10.2
変動金利借入	Floating interest rate borrowings	154,724	33.2	154,724	36.8	145,003	44.7	130,876	43.8
社債・流動化	SB & ABS, ABL	265,933	57.1	228,430	54.4	146,400	45.1	137,400	46.0
普通社債(固定)	SB (Fixed interest rate)	258,210	55.4	226,810	54.0	146,400	45.1	137,400	46.0
流動化(変動)	ABS, ABL (Floating interest rate)	7,723	1.7	1,620	0.4	-	-	-	-
固定金利借入比率	Ratio of fixed rate borrowings to total borrowings	292,182	62.7	260,782	62.1	179,360	55.3	168,027	56.2
実質固定金利借入比率	Ratio of borrowings at fixed ratio	405,820	87.1	366,902	87.4	231,860	71.5	220,527	73.8
合計	Total	465,755	100.0	419,952	100.0	324,364	100.0	298,903	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		10/3	10/6	11/3	11/6
調達金利	Funding rate	2.05	2.04	2.21	2.21
間接	Indirect	2.22	2.21	2.17	2.13
直接	Direct	1.93	1.91	2.26	2.30

※調達金利 = 末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	1.60	1.45	1.60	1.50
5年スワップレート	5Y SWAP rate	0.75	0.61	0.63	0.56
JGB(10年)	10Y JGB	1.40	1.26	1.26	1.13

9. アイフル債権ポートフォリオ (Analysis of Loan Portfolio / AIFUL)

(1) 貸付利率別残高構成(Breakdown By Interest Rate)

貸付利率 Interest Rate on Loans to Customers		年/決算月(Fiscal Year)		10/6				11/3				11/6			
		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance			
		千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)		
無担保ローン (Unsecured Loans)	=<15.0%	235	24.8	141,003	36.6	203	26.4	118,287	40.9	192	27.1	112,816	42.8		
	15.0%< =<18.0%	262	27.6	65,363	16.9	242	31.5	58,262	20.1	233	32.9	56,008	21.2		
	18.0%< =<20.0%	2	0.3	4,287	1.1	1	0.3	3,051	1.1	1	0.3	2,722	1.0		
	20.0%<	448	47.3	175,125	45.4	323	41.9	109,759	37.9	282	39.8	92,129	34.9		
	合計 (Total)	948	100.0	385,780	100.0	772	100.0	289,361	100.0	709	100.0	263,678	100.0		
有担保ローン (Secured Loans)	=<15.0%	21	51.4	63,877	57.2	19	57.0	50,644	60.7	18	58.4	47,722	61.8		
	15.0%< =<18.0%	1	4.5	7,627	6.8	1	4.1	5,371	6.4	1	4.1	4,921	6.4		
	18.0%<	18	44.1	40,107	35.9	13	38.9	27,406	32.9	12	37.6	24,537	31.8		
	合計 (Total)	41	100.0	111,613	100.0	34	100.0	83,422	100.0	32	100.0	77,181	100.0		
事業者ローン (Small Business Loans)	=<15.0%	2	44.0	2,832	35.3	3	44.6	3,723	43.4	4	44.5	3,740	43.9		
	15.0%< =<18.0%	0	1.0	60	0.8	2	25.9	1,264	14.7	2	30.9	1,633	19.1		
	18.0%<	3	55.1	5,133	64.0	2	29.5	3,596	41.9	2	24.6	3,154	37.0		
	合計 (Total)	6	100.0	8,026	100.0	8	100.0	8,584	100.0	9	100.0	8,528	100.0		
	合計 (Total)	997	100.0	505,419	100.0	814	100.0	381,368	100.0	750	100.0	349,387	100.0		

(2) 貸付金額別残高構成(Breakdown By Amount)

貸付金額(千円) Loan Outstanding(Thousands of yen)		年/決算月(Fiscal Year)		10/6				11/3				11/6			
		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance		件数 / Account		残高/ Loan Balance			
		千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)		
無担保ローン (Unsecured Loans)	=<100	168	17.7	9,774	2.5	186	24.1	10,323	3.6	180	25.5	9,977	3.8		
	100< =<200	113	11.9	16,726	4.3	145	18.9	22,532	7.8	139	19.6	21,125	8.0		
	200< =<300	179	18.9	44,481	11.5	119	15.5	29,688	10.3	98	13.8	24,419	9.3		
	300< =<400	152	16.1	49,263	12.8	84	11.0	29,779	10.3	75	10.6	26,278	10.0		
	400< =<500	145	15.3	63,678	16.5	94	12.3	43,239	14.9	86	12.1	39,321	14.9		
	500< =<1,000	102	10.8	71,918	18.6	81	10.6	59,752	20.6	75	10.6	55,279	21.0		
1,000<	87	9.2	129,935	33.7	59	7.6	94,044	32.5	54	7.7	87,275	33.1			
	合計 (Total)	948	100.0	385,780	100.0	772	100.0	289,361	100.0	709	100.0	263,678	100.0		
有担保ローン (Secured Loans)	=<1,000	5	13.1	3,046	2.7	7	22.0	3,920	4.7	7	23.2	3,874	5.0		
	1,000< =<5,000	31	77.4	76,945	68.9	23	69.8	56,920	68.2	22	68.6	52,322	67.8		
	5,000< =<10,000	3	8.3	24,176	21.7	2	7.2	17,319	20.8	2	7.1	16,057	20.8		
	10,000< =<50,000	0	1.2	7,333	6.6	0	1.0	5,203	6.2	0	1.0	4,869	6.3		
	50,000<	0	0.0	110	0.1	0	0.0	57	0.1	0	0.0	57	0.1		
	合計 (Total)	41	100.0	111,613	100.0	34	100.0	83,422	100.0	32	100.0	77,181	100.0		
事業者ローン (Small Business Loans)	=<1,000	2	36.5	1,137	14.2	5	63.1	2,845	33.1	5	65.8	3,253	38.1		
	1,000< =<2,000	3	47.6	4,416	55.0	2	28.4	3,677	42.8	2	26.5	3,592	42.1		
	2,000<	1	15.9	2,472	30.8	0	8.5	2,061	24.0	0	7.7	1,682	19.7		
	合計 (Total)	6	100.0	8,026	100.0	8	100.0	8,584	100.0	9	100.0	8,528	100.0		
	合計 (Total)	997	100.0	505,419	100.0	814	100.0	381,368	100.0	750	100.0	349,387	100.0		

(3) 無担保ローン年収別構成比 (Unsecured loan breakdown by Annual income)

(千件/Thousand)

千円/ Thousands of yen		年/決算月(Fiscal Year)		10/6		11/3		11/6	
		構成比(%)		構成比(%)		構成比(%)			
新規顧客 (New Accounts)	< 2,000	3	19.7	11	20.6	2	17.8		
	2,000 =< < 3,000	4	26.5	15	26.9	3	26.3		
	3,000 =< < 4,000	4	25.4	14	25.6	3	26.6		
	4,000 =< < 5,000	2	13.4	7	12.6	1	13.5		
	5,000 =< < 7,000	1	9.8	5	9.2	1	10.2		
	7,000 =< < 10,000	0	4.1	2	4.0	0	4.5		
	10,000 =<	0	0.9	0	1.1	0	1.1		
	合計 (Total)	17	100.0	55	100.0	14	100.0		

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(1)クレジットコストの状況／年間比較 (Credit Cost / YOY%)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3 (12M)	/(L) %	10/6 (3M)	/(L) %	11/3 (12M)	/(L) %	11/6 (3M)	/(L) %
営業債権合計 (L)	Total Receivable Outstanding (L)	603,087	-	552,256	-	422,004	-	388,396	-
期末営業貸付金	Loans outstanding	553,476	-	505,419	-	381,368	-	349,387	-
無担保	Unsecured	423,733	-	385,780	-	289,361	-	263,678	-
有担保	Secured	120,821	-	111,613	-	83,422	-	77,181	-
事業者	Small business	8,921	-	8,026	-	8,584	-	8,528	-
支払承諾見返等	Credit guarantee, etc	49,611	-	46,836	-	40,636	-	39,008	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	144,150	-	154,143	-	154,143	-	118,180	-
貸倒発生額合計 ①	Total Write-offs ①	105,771	17.54	21,738	3.94	78,641	18.64	16,785	4.32
前年同期比	YOY%	-10.5		-20.0		-25.6		-22.8	
貸倒発生額 ②	Write-offs ②	102,383	18.50	20,958	4.15	76,046	19.94	16,286	4.66
前年同期比	YOY%	-10.4		-20.1		-25.7		-22.3	
無担保	Unsecured	88,641	20.92	19,224	4.98	63,394	21.91	13,871	5.26
有担保	Secured	11,426	9.46	1,548	1.39	10,707	12.84	1,980	2.57
事業者	Small business	2,316	25.96	185	2.31	1,945	22.66	434	5.10
支払承諾見返等	Credit guarantee, etc	3,387	6.83	779	1.66	2,594	6.38	499	1.28
個別貸倒引当金繰入 (個別引当) ※1 ③	Total Non-operating allowance for doubtful account ※1 ③	9,388	1.56	1,585	0.29	5,679	1.35	611	0.16
個別繰入額 ④	Non-operating Allowance for doubtful accounts ④	9,267	1.67	1,541	0.30	5,619	1.47	585	0.17
無担保	Unsecured	810	0.19	197	0.05	384	0.13	101	0.04
有担保	Secured	8,446	6.99	1,130	1.01	5,197	6.23	471	0.61
事業者	Small business	10	0.11	214	2.67	36	0.43	12	0.15
支払承諾見返等	Credit guarantee, etc	121	0.25	43	0.09	60	0.15	25	0.07
①+③	Total Write-offs ①+③	115,159	19.10	23,323	4.22	84,320	19.98	17,397	4.48
前年同期比	YOY%	-6.4		-22.7		-26.8		-25.4	
②+④	Write-offs ②+④	111,651	20.17	22,500	4.45	81,665	21.41	16,872	4.83
前年同期比	YOY%	-6.2		-22.8		-26.9		-25.0	
無担保	Unsecured	89,451	21.11	19,421	5.03	63,778	22.04	13,973	5.30
有担保	Secured	19,872	16.45	2,678	2.40	15,904	19.07	2,451	3.18
事業者	Small business	2,326	26.08	399	4.98	1,982	23.09	447	5.25
支払承諾見返等	Credit guarantee, etc	3,508	7.07	823	1.76	2,654	6.53	525	1.35
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	125,177	20.76	11,626	2.11	44,812	10.62	6,450	1.66
期末貸倒引当金 (流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	154,143	25.56	142,446	25.79	118,180	28.00	107,233	27.61

※1: 個別貸倒引当金繰入=破産更生債権(有担保)+民事再生債権

※1: Non-operating allowance for doubtful accounts=Loans with legal bankruptcy (secured) + Loans with civil rehabilitation law.

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(2) 不良債権の状況(金融庁「4分類」)(NPL defined by FSA)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
			/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金 (L)	Loans outstanding (L)	553,476	-	505,419	-	381,368	-	349,387	-
無担保	Unsecured	423,733	-	385,780	-	289,361	-	263,678	-
有担保	Secured	120,821	-	111,613	-	83,422	-	77,181	-
事業者	Small business	8,921	-	8,026	-	8,584	-	8,528	-
4分類開示債権合計 ①	NPL total ①	176,010	31.80	160,478	31.75	124,574	32.67	114,550	32.79
前年同期比	YOY%	-21.1		-26.7		-29.2		-28.6	
破綻先	Loans in legal bankruptcy	46,571	8.41	44,060	8.72	42,794	11.22	41,624	11.91
延滞債権	Non-accrual loans	98,311	17.76	87,489	17.31	61,527	16.13	54,924	15.72
3ヶ月以上延滞債権	Loans past due for three months or more	8,611	1.56	8,308	1.64	5,895	1.55	5,344	1.53
貸出条件緩和債権	Restructured loans	22,515	4.07	20,619	4.08	14,356	3.76	12,656	3.62
うち無担保ローン ②	Unsecured Loan ②	84,251	19.88	73,629	19.09	52,683	18.21	45,411	17.22
前年同期比	YOY%	-22.8		-31.3		-37.5		-38.3	
破綻先	Loans in legal bankruptcy	1,736	0.41	1,367	0.35	850	0.29	710	0.27
延滞債権	Non-accrual loans	53,963	12.74	46,583	12.08	33,489	11.57	28,886	10.96
3ヶ月以上延滞債権	Loans past due for three months or more	7,087	1.67	6,574	1.70	4,684	1.62	3,793	1.44
貸出条件緩和債権	Restructured loans	21,463	5.07	19,104	4.95	13,659	4.72	12,021	4.56
うち無担保ローン以外	Secured Loan	91,759	70.72	86,848	72.59	71,890	78.14	69,138	80.67
前年同期比	YOY%	-19.5		-22.4		-21.7		-20.4	
破綻先	Loans in legal bankruptcy	44,834	34.56	42,693	35.68	41,944	45.59	40,914	47.74
延滞債権	Non-accrual loans	44,348	34.18	40,906	34.19	28,038	30.47	26,038	30.38
3ヶ月以上延滞債権	Loans past due for three months or more	1,524	1.18	1,733	1.45	1,211	1.32	1,551	1.81
貸出条件緩和債権	Restructured loans	1,051	0.81	1,514	1.27	697	0.76	634	0.74
期末貸倒引当金 ③	Allowance for NPL ③	188,140	-	176,035	-	155,725	-	143,893	-
流動 ④	Current assets ④	154,143	-	142,446	-	118,180	-	107,233	-
固定 ※	Fixed assets ※	33,997	-	33,589	-	37,544	-	36,660	-
NPLカバー率(ALL) ③/①	Coverage ratio (All) ③/①	106.9	-	109.7	-	125.0	-	125.6	-
NPLカバー率(無担保) ④/②	Coverage ratio (Unsecured) ④/②	183.0	-	193.5	-	224.3	-	236.1	-

※ 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).

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(3) 無担保ローン延滞遷移率(ストック) (Details of Unsecured Loans)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6	
		(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)
移管発生率 ※1	Transfer (5M+Arrearage) Ratio ※1	1.221	0.330	1.113	0.011	0.975	-0.246	0.938	-0.175
移管額	Transfer (5M+Arrearage)	68,517	-6.8	11,875	-35.1	36,201	-47.2	6,844	-42.4

※1: 移管発生比率 = 移管発生金額/営業店残高

※1: Transfer Ratio = Transfer (5M+Arrearage) / Unsecured Loans Outstanding (Branch's)

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(4) 単体の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Non-Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/6			11/3			11/6		
		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
		Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	197,160	74,094	271,254	197,160	74,094	271,254	133,951	75,227	209,178
発生額・取崩額	Reversal	17,442	11,205	28,647	63,209	48,604	111,814	18,099	11,297	29,396
繰入額(戻入額)	Provisions(Returned)	-	6,245	6,245	-	49,737	49,737	-	-	-
期末引当金残高	Allowance (End)	179,718	69,134	248,852	133,951	75,227	209,178	115,851	63,929	179,781

(5) 連結の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/6			11/3			11/6		
		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
		Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	237,909	76,990	314,899	237,909	76,990	314,899	178,769	77,012	255,782
発生額・取崩額	Reversal	23,926	11,472	35,398	86,350	49,715	136,065	24,752	11,480	36,233
繰入額(戻入額)	Provisions(Returned)	3,019	6,245	9,265	27,211	49,737	76,948	-	-	-
期末引当金残高	Allowance (End)	217,002	71,764	288,767	178,769	77,012	255,782	154,017	65,531	219,549

※3: ライフにおきましては、利息返還損失引当金に利息返還請求に伴う債権放棄に対する引当金が含まれております。その為、連結利息返還分に2010年3月期・第1四半期は2.256百万円、

2011年3月期は8,794百万円、2012年3月期・第1四半期は2,206百万円のライフ債権放棄分を含んでいます。

11. ライフ営業指標 (Review of Operation / LIFE)

営業債権ベース(Managed Asset Basis)

(1) 営業実績 (Operating Results)

年/決算月 (Fiscal Year)		10/3		10/6		11/3		11/6			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)	①	増減率(yoy%)		
営業債権合計	(百万円)	Total Receivable Outstanding	(Millions of Yen)	410,315	-28.1	371,315	-31.4	270,201	-34.1	257,607	-30.6
割賦売掛金		Installment receivable		135,852	-20.3	118,283	-30.8	80,990	-40.4	81,948	-30.7
包括信用購入斡旋		Credit card shopping		121,995	-10.8	106,968	-25.0	74,676	-38.8	76,589	-28.4
個別信用購入斡旋		Installment sales finance		13,856	-59.0	11,314	-60.0	6,313	-54.4	5,358	-52.6
営業貸付金		Loans (Cash advance)		211,632	-35.4	192,261	-35.8	137,023	-35.3	125,760	-34.6
カードキャッシング		with Credit card		130,266	-35.5	118,791	-35.7	84,110	-35.4	76,370	-35.7
ローン専用カード		with Loan card		80,081	-35.5	72,252	-36.3	48,066	-40.0	42,004	-41.9
その他		Other		1,284	-13.2	1,218	-14.8	4,846	277.2	7,385	506.2
支払承諾見返		Credit guarantee		54,903	-14.3	52,905	-14.9	45,164	-17.7	42,728	-19.2
その他営業債権		Other		7,926	-7.7	7,864	-9.4	7,023	-11.4	7,169	-8.8
クレジットカード		Credit card									
有効カード会員数	(千人)	Number of card holders	(Thousand)	12,718	-2,533	12,480	-2,894	6,745	-5,972	6,717	-5,763
プロパー		Proper		2,219	-20	2,181	-76	2,762	542	2,701	519
提携		Affinity		10,499	-2,513	10,299	-2,817	3,983	-6,515	4,015	-6,283
新規発行数	(千枚)	Number of new issue	(Thousand)	731	-709	147	-224	1,308	577	117	-29
プロパー		Proper		103	-161	21	-28	923	820	27	6
提携		Affinity		627	-547	126	-195	385	-242	90	-35
単価(残高÷残有会員数)	(千円)	Per account	(Thousands of Yen)								
包括信用購入斡旋		Shopping		60	-6.4	58	-2.1	61	2.4	65	11.6
キャッシング		Cashing		231	-12.5	201	-19.5	189	-18.0	169	-16.2
買上実績	(百万円)	Purchase Results	(Millions of Yen)	863,975	-10.4	151,234	-32.5	491,803	-43.1	106,704	-29.4
包括信用購入斡旋		Shopping		796,376	2.7	137,893	-30.4	446,540	-43.9	96,622	-29.9
キャッシング		Cashing		67,599	-64.1	13,341	-48.6	45,263	-33.0	10,081	-24.4
実質平均利回り		Average Yield		14.6	-1.4	14.7	-0.9	13.4	-1.2	15.4	0.6
割賦売掛金収益		Installment receivable		11.5	0.3	10.7	-0.8	11.6	0.1	12.8	2.1
包括信用購入斡旋		Credit card shopping		13.0	-0.2	12.6	-0.5	13.2	0.2	14.7	2.1
個別信用購入斡旋		Installment sales finance		6.9	-1.0	6.4	-1.0	5.6	-1.2	4.1	-2.4
営業貸付収益		Loans (Cash advance)		15.4	-3.1	14.2	-2.4	11.4	-4.0	13.3	-0.9
カードキャッシング		with Credit card		15.2	-3.2	13.9	-2.8	10.1	-5.1	13.1	-0.8
ローン専用カード		with Loan card		15.7	-2.9	14.8	-1.9	13.6	-2.0	14.0	-0.8
支払承諾見返		Credit guarantee		4.8	-0.1	4.8	0.0	4.7	-0.1	4.5	-0.3

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		10/3		10/6		11/3		11/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
加盟店数	(社)	Member Merchant		106,956	414	106,958	325	106,896	-60	106,807	-151
保証提携数	(行)	Tie-up Banks		121	-2	120	-3	118	-3	118	-2
社員数	(人)	N. of Total Employees		2,243	-664	1,811	-988	1,585	-658	1,283	-528
正社員数	(人)	N. of Employees (regularly payroll)		1,039	-410	717	-752	682	-357	644	-73
非正社員数	(人)	N. of Employees (temp.)		1,204	-254	1,094	-236	903	-301	639	-455

注: ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

会計ベース残高
(On-Balance)

(Off-Balance)

11/6		11/6	
②	増減率(yoy%)	①-②	
255,664	-26.1	1,942	
80,005	-26.3	1,942	
74,646	-24.2		
5,358	-46.9	-	
125,760	-28.8	-	
76,370	-31.1	-	
42,004	-34.9	-	
7,385	506.2	-	
42,728	-19.2	-	
7,169	-8.8	-	

12. ライフ損益の内訳 (Revenue and Expenses / LIFE)

営業債権ベース(Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6		11/6	
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(3M)	増減率 (yoy%)
営業収益	Operating revenue	73,370	-26.9	14,292	-33.9	44,675	-39.1	10,157	-28.9	10,096	-28.5
割賦売掛金収益	Installment receivable	19,954	-7.7	3,886	-25.9	13,267	-33.5	2,935	-24.5	2,874	-23.1
包括信用購入斡旋収益	Revenue from Credit card business	18,353	2.1	3,662	-20.8	12,726	-30.7	2,863	-21.8	2,802	-20.4
個別信用購入斡旋収益	Revenue from Installment sales finance	1,598	-56.0	223	-63.7	539	-66.3	72	-67.7	72	-66.9
その他	Other	2	-50.2	0	-47.9	0	-52.6	0	-55.6	0	-55.6
営業貸付収益	Loans (Cash advance)	41,265	-38.6	7,078	-45.0	19,559	-52.6	4,435	-37.3	4,435	-37.1
カードキャッシング	with Credit card	24,909	-37.6	4,239	-46.4	10,484	-57.9	2,691	-36.5	2,691	-36.5
ローン専用カード	with Loan card	16,226	-40.1	2,809	-43.0	8,880	-45.3	1,571	-44.1	1,571	-43.5
その他融資	Other	128	-20.4	30	-17.5	193	50.8	172	467.9	172	467.9
信用保証収益	Revenue from Credit guarantee	2,898	-14.3	663	-13.5	2,409	-16.9	507	-23.6	507	-23.6
その他の金融収益	Other financial revenue	99	-35.6	23	-31.4	77	-21.7	9	-59.6	9	-59.6
その他の営業収益	Other operating revenue	9,152	13.7	2,639	-2.7	9,361	2.3	2,269	-14.0	2,269	-14.0
償却債権回収額	Bad debt write-off recovery	3,575	61.5	1,123	17.9	4,203	17.6	873	-22.3	873	-22.3
その他	Other	5,577	-4.5	1,516	-13.9	5,157	-7.5	1,396	-7.9	1,396	-7.9
営業費用	Operating expenses	96,199	-1.7	14,011	-34.9	72,176	-25.0	8,884	-36.6	8,823	-36.2
金融費用	Financial expenses	6,399	-29.6	1,285	-31.7	4,360	-31.9	855	-33.5	794	-28.4
貸倒関連費用	Credit cost	25,815	-6.0	2,508	-58.4	13,106	-49.2	2,642	5.3	2,642	5.3
利息返還関連費用	Expenses for interest repayment	25,927	106.7	3,019	18.0	27,211	5.0	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	38,057	-22.0	7,197	-34.8	27,497	-27.7	5,386	-25.2	5,386	-25.2
広告宣伝費	Advertising expenses	622	-39.8	9	-97.9	78	-87.4	90	807.8	90	807.8
人件費	Personnel expenses	9,827	-25.1	1,789	-35.6	6,544	-33.4	1,513	-15.5	1,513	-15.5
その他	Other	27,606	-20.4	5,397	-30.7	20,875	-24.4	3,782	-29.9	3,782	-29.9
販売費	Sales cost	14,770	-23.6	2,596	-39.8	10,505	-28.9	1,455	-44.0	1,455	-44.0
システム費	System cost	7,105	-6.5	1,710	-3.1	6,636	-6.6	1,387	-18.9	1,387	-18.9
施設費	Rent cost	2,229	-22.6	322	-48.8	1,222	-45.1	305	-5.1	305	-5.1
管理費	Admin cost	3,501	-27.8	768	-29.1	2,510	-28.3	634	-17.4	634	-17.4
営業利益	Operating income	-22,829	-	280	153.8	-27,500	-	1,273	-	1,273	-
営業外収益	Non-operating income	696	201.7	36	-7.5	178	-74.4	42	18.0	42	18.0
営業外費用	Non-operating expenses	16	-53.1	704	-	1,543	-	535	-24.0	535	-24.0
経常利益	Ordinary income	-22,148	-	-387	-	-28,866	-	780	-	780	-
特別利益	Extraordinary income	1,302	-	315	-74.2	491	-62.3	2	-99.2	2	-99.2
特別損失	Extraordinary losses	5,237	303.8	88	93.7	2,957	-43.5	14	-84.2	14	-84.2
税引前利益	Income before taxes	-26,083	-	-160	-	-31,332	-	769	-	769	-
法人税・住民税及び事業税	Income taxes-current	196	-	4	-51.4	15	-92.2	2	-38.9	2	-38.9
法人税等調整額	Income taxes-deferred	1,470	-3.3	-200	-	-200	-	-	-	-	-
当期純利益	Net income	-27,749	-	35	-96.2	-31,147	-	766	-	766	-

注：ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

13. ビジネクスト営業指標 (Review of Operation / Businext)

(Businext / JV with Sumitomo Trust & Banking started April 2001)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業貸付金残高	(百万円)	Loans outstanding	(Millions of Yen)	64,551	-13.6	62,874	-12.0	59,474	-7.9	58,481	-7.0
口座数	(千件)	Customer accounts	(Thousand)	34	-12.2	33	-11.4	31	-10.4	30	-9.4
一口座当たり残高	(千円)	Per account	(Thousands of Yen)	1,845	-1.6	1,858	-0.7	1,896	2.8	1,907	2.6
新規顧客件数	(件)	New accounts		2,820	1.9	1,194	157.3	5,246	86.0	1,255	5.1
平均名目金利 ※	(%)	Average interest rate※	(%)	14.2	-0.2	14.0	-0.2	13.9	-0.3	13.7	-0.3
貸倒償却率	(%)	Write off ratio	(%)	8.4	2.4	2.3	0.0	9.2	0.8	2.0	-0.3
営業店舗数	(店)	Loan business branches		3	-5	2	-3	2	-1	2	0
社員数	(人)	Number of employees		89	-33	84	-25	81	-8	87	3

※ アイフル単体の実質平均利回りは、営業貸付金利息/(期初残高+期末残高)÷2より算出しておりますが、ビジネクストにおいては、平均名目金利(契約金利の平均)で掲載しております。

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

14. ビジネクスト損益の内訳 (Revenue and Expenses / Businext)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/6		11/3		11/6		
		(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	営業収益比(%)	増減率(yoy%)
営業収益	Operating revenue	8,888	-15.6	2,031	-14.6	7,799	-12.3	1,833	100.0	-9.7
営業貸付金利息	Interest on loans to customers	8,806	-15.8	2,022	-13.9	7,764	-11.8	1,824	99.5	-9.8
その他	Other	82	13.0	9	-71.2	35	-57.2	9	0.5	2.7
営業費用	Operating expenses	8,151	-16.0	1,934	-20.4	6,781	-16.8	1,909	104.1	-1.3
金融費用	Financial expenses	1,141	-31.3	254	-17.4	969	-15.1	226	12.4	-10.8
貸倒費用	Credit cost	4,877	-9.8	1,116	-29.6	3,714	-23.8	1,174	64.0	5.2
広告宣伝費	Advertising expenses	364	-37.7	127	94.4	460	26.5	117	6.4	-7.8
人件費	Personnel expenses	792	-15.7	196	-5.7	775	-2.1	178	9.7	-9.2
その他	Other	976	-12.5	239	-8.6	860	-11.9	212	11.6	-11.2
営業利益	Operating income	737	-10.1	97	-	1,018	38.1	-75	-4.1	-
営業外収益	Non-operating income	10	26.2	0	-100.0	3	-65.8	0	0.0	-
営業外費用	Non-operating expenses	-	-	-	-	-	-	-	-	-
経常利益	Ordinary income	748	-9.7	97	-	1,022	36.6	-75	-4.1	-
特別利益	Extraordinary income	88	-85.4	-	-	0	-99.1	-	-	-
特別損失	Extraordinary losses	64	-89.3	16	-30.7	525	714.4	-	-	-
税引前利益	Income before taxes	771	-6.6	80	-	497	-35.5	-75	-4.1	-
法人税・住民税及び事業税	Income taxes-current	-50	-	2	-98.1	6	-	1	0.1	-35.6
法人税等調整額	Income taxes-deferred	2,585	-	1	-	2	-99.9	1	0.1	-8.0
当期純利益	Net Income	-1,763	-	77	-	488	-	-78	-4.3	-

15. グループ経営一覧表 (Group Management)

(百万円/ Millions of Yen)

		10/3		10/6		11/3			11/6			
			増減率(yoy%)		増減率(yoy%)		構成比(%)	増減率(yoy%)		構成比(%)	増減率(yoy%)	
営業債権残高合計 ※1	Total receivable outstanding ※1	1,105,056	-32.5	1,010,570	-33.3	768,341	100.0	-30.5	720,103	100.0	-28.7	
	アイフル	Aiful	603,087	-33.1	552,256	-33.0	422,004	54.9	-30.0	388,396	53.9	-29.7
	ライフ	Life	410,315	-28.1	371,315	-31.4	270,201	35.2	-34.1	257,607	35.8	-30.6
	ビジネス	Businext	64,551	-13.6	62,874	-12.0	59,474	7.7	-7.9	58,481	8.1	-7.0
	シティズ	City's	27,102	-41.6	24,123	-41.8	16,661	2.2	-38.5	15,618	2.2	-35.3
営業収益 ※2	Total operating revenue ※2	218,102	-30.1	42,846	-33.5	144,961	100.0	-33.5	30,651	100.0	-28.5	
	アイフル	Aiful	124,793	-29.6	24,630	-32.3	86,223	59.5	-30.9	17,317	56.5	-29.7
	ライフ	Life	72,706	-26.1	14,115	-33.9	44,144	30.5	-39.3	10,096	32.9	-28.5
	ビジネス	Businext	8,888	-15.6	2,031	-14.6	7,799	5.4	-12.3	1,833	6.0	-9.7
	シティズ	City's	4,103	-48.3	746	-43.5	2,598	1.8	-36.7	448	1.5	-39.9
経常利益 ※2	Total ordinary income ※2	-264,176	-	2,947	-25.4	-24,945	-	-	3,486	100.0	18.3	
	アイフル	Aiful	-226,933	-	3,286	39.8	5,549	-	-	2,893	83.0	-12.0
	ライフ	Life	-22,148	-	-387	-	-28,866	-	-	780	22.4	-
	ビジネス	Businext	748	-9.7	97	-	1,022	-	36.6	-75	-	-
	シティズ	City's	-12,302	-	-94	-	-2,383	-	-	147	4.2	-
当期純利益 ※2	Total net income ※2	-295,141	-	2,127	-56.9	-31,935	-	-	2,195	100.0	3.2	
	アイフル	Aiful	-261,495	-	1,918	-45.2	-70,169	-	-	1,436	65.4	-25.1
	ライフ	Life	-27,749	-	35	-96.2	-31,147	-	-	766	34.9	-
	ビジネス	Businext	-1,763	-	77	-	488	-	-	-78	-	-
	シティズ	City's	-12,205	-	-95	-	-2,410	-	-	146	6.7	-

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (On-Balance)