

**2016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, 2016)

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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)		14/3		14/6		15/3		15/6		16/3 (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)	91,858	-7.8	21,649	-9.0	86,352	-6.0	21,716	0.3	87,634	1.5
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	69,360	-18.3	18,220	-1.3	125,914	81.5	18,405	1.0	80,462	-36.1
営業利益	(百万円)	Operating Income	(Millions of Yen)	22,498	52.9	3,428	-35.6	-39,562	-	3,311	-3.4	7,172	-
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	24,752	40.3	3,368	-47.1	-36,498	-	3,382	0.4	7,302	-
親会社株主に帰属する当期純利益	(百万円)	Net income attributable to owners of parent	(Millions of Yen)	30,461	34.2	3,587	-70.7	-36,499	-	3,413	-4.8	7,149	-
総資産	(百万円)	Total Assets	(Millions of Yen)	577,339	-4.9	552,901	-5.7	560,323	-2.9	547,445	-1.0	577,945	3.1
純資産	(百万円)	Net Assets	(Millions of Yen)	133,541	27.2	137,369	19.6	97,475	-27.0	100,657	-26.7	103,893	6.6
一株当たり当期純利益	(円)	EPS	(Yen)	63.34	34.2	7.46	-70.6	-75.74	-	7.07	-5.2	14.81	-
一株当たり純資産	(円)	BPS	(Yen)	276.80	29.7	284.56	19.3	200.45	-27.6	206.96	-27.3	215.28	7.4
自己資本比率	(%)	Equity Ratio	(%)	23.1	6.2	24.8	5.2	17.3	-5.8	18.2	-6.6	18.0	0.7
総資産当期純利益率	(%)	ROA	(%)	5.1	1.5	2.5	-5.7	-6.4	-11.5	2.5	0.0	1.3	7.7
純資産当期純利益率	(%)	ROE	(%)	25.8	0.9	10.7	-34.4	-31.8	-57.6	14.0	3.3	7.1	38.9

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)		14/3		14/6		15/3		15/6		16/3 (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)	59,196	-5.0	14,031	-9.6	54,921	-7.2	13,607	-3.0	55,405	0.9
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	41,331	-18.6	12,072	-9.7	99,166	139.9	12,080	0.1	52,083	-47.5
営業利益	(百万円)	Operating Income	(Millions of Yen)	17,865	54.5	1,958	-9.4	-44,244	-	1,526	-22.1	3,322	-
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	22,336	84.7	2,466	0.0	-42,500	-	2,140	-13.2	5,698	-
当期純利益	(百万円)	Net Income	(Millions of Yen)	24,045	125.8	2,603	-10.7	-41,434	-	2,285	-12.2	5,933	-
総資産	(百万円)	Total Assets	(Millions of Yen)	463,791	-0.6	443,779	-5.1	444,737	-4.1	431,593	-2.7	450,303	1.3
純資産	(百万円)	Net Assets	(Millions of Yen)	114,807	27.0	117,511	25.9	73,722	-35.8	75,775	-35.5	79,168	7.4
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	481,867	0.0	481,867	0.0	483,506	0.3	483,589	0.4	483,506	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	50.00	125.8	5.41	-10.7	-85.98	-	4.74	-12.4	12.29	-
一株当たり純資産	(円)	BPS	(Yen)	237.85	26.6	243.27	25.4	151.23	-36.4	155.41	-36.1	164.05	8.5
自己資本比率	(%)	Equity Ratio	(%)	24.7	5.3	26.4	6.4	16.4	-8.3	17.4	-9.0	17.6	1.2
総資産当期純利益率	(%)	ROA	(%)	5.2	3.1	2.3	-0.2	-9.1	-14.3	2.1	-0.2	1.3	10.4
純資産当期純利益率	(%)	ROE	(%)	23.5	11.0	9.0	-3.7	-44.2	-67.7	12.4	3.4	7.8	52.0

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

※「連結財務諸表に関する会計基準」(企業会計基準第22号平成25年9月13日)に掲げられた定め等を当第1四半期連結会計期間から適用し、当期純利益の表示の変更を行っております。

※AIFUL has adopted provisions etc. stated in the "Revised Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013) and changed the presentation of net income, etc.

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

### (1) 営業実績 (Operating Results)

営業債権ベース(Managed Asset Basis)

会計ベース残高(Off-Balance)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6			
			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)	515,960	-7.2	507,441	-6.1	514,219	-0.3	517,306	1.9
営業貸付金残高		Loans Outstanding		348,010	-10.9	346,197	-7.8	350,017	0.6	354,267	2.3
		無担保ローン	Unsecured	261,221	-4.3	263,089	-1.7	273,628	4.7	280,836	6.7
		有担保ローン	Secured	41,267	-35.9	39,277	-31.4	34,904	-15.4	32,734	-16.7
		事業者ローン	Small Business	45,521	-14.6	43,830	-13.6	41,485	-8.9	40,697	-7.1
割賦売掛金残高		Installment receivable		85,264	1.6	80,807	-2.6	84,332	-1.1	84,116	4.1
支払承諾見返		Credit guarantee		75,558	1.5	73,495	-1.4	73,874	-2.2	73,054	-0.6
その他営業債権		Other		7,126	0.8	6,941	-3.8	5,994	-15.9	5,868	-15.5
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	817	-8.0	814	-5.9	824	0.9	833	2.2
		無担保ローン	Unsecured	768	-7.3	768	-5.2	782	1.7	791	3.0
		有担保ローン	Secured	17	-21.9	16	-22.7	14	-19.3	13	-19.5
		事業者ローン	Small Business	30	-13.6	29	-13.3	28	-8.7	27	-6.1
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	5,818	0.1	5,862	1.1	6,023	3.5	6,100	4.1
新規顧客件数	(件)	New Accounts	(Number)	118,786	28.2	36,641	20.8	156,707	31.9	45,472	24.1
		無担保ローン	Unsecured	117,008	33.7	35,957	19.9	153,135	30.9	44,292	23.2
		有担保ローン	Secured	105	-67.4	62	195.2	271	158.1	75	21.0
		事業者ローン	Small Business	1,673	-65.1	622	83.5	3,301	97.3	1,105	77.7
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	483	-5.1	118	-1.7	468	-3.1	129	9.6

15/6	
	増減率(yoy%)
489,571	-2.9
290,103	-7.7
242,966	-5.9
32,734	-16.7
14,403	-14.6
82,261	1.8
111,338	9.2
5,868	-15.5

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		2,165	108	2,301	160	2,307	142	2,407	106
正社員数		N. of Employees (regularly payroll)		1,369	-68	1,358	-62	1,350	-19	1,367	9
非正社員数		N. of Employees (temp.)		796	176	943	222	957	161	1,040	97

注: グループ合計のデータのうち、「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 Group Total is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

### 3. グループ合計損益の内訳 (Revenues and Expenses / Group Total)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/3 (12M)		14/6 (3M)		15/3 (12M)		15/6 (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%)	営業債権残高比 (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	91,858	-7.8	21,649	-9.0	86,352	17.2	-6.0	21,716	4.4	0.3
営業貸付金利息	Interest on loans to customers	50,577	-17.9	11,855	-9.1	43,761	8.7	-13.5	10,705	2.2	-9.7
無担保ローン	Unsecured	40,716	-9.6	9,797	-6.1	35,855	7.1	-11.9	8,936	1.8	-8.8
有担保ローン	Secured	7,064	-18.7	1,456	-26.6	5,567	1.1	-21.2	1,218	0.2	-16.3
事業者ローン	Small business	2,796	-64.5	601	-3.5	2,339	0.5	-16.4	549	0.1	-8.7
信用購入あっせん収益	Revenue from installment receivable	13,612	6.8	3,322	-0.2	13,677	2.7	0.5	3,543	0.7	6.7
信用保証収益	Revenue from credit guarantee	7,949	72.5	2,039	-6.7	11,381	2.3	43.2	3,167	0.6	55.3
その他の営業収益	Other operating revenue	19,718	-4.5	4,428	-15.3	17,531	3.5	-11.1	4,300	0.9	-2.9
買取債権回収高	Collection from purchased receivable	3,011	-22.9	430	-35.5	2,136	0.4	-29.1	506	0.1	17.6
償却債権回収額	Recovery of loans previously charged off	9,663	-10.9	2,126	-17.9	7,741	1.5	-19.9	1,667	0.3	-21.6
その他	Other	7,044	19.2	1,871	-5.0	7,653	1.5	8.6	2,125	0.4	13.6
営業費用	Operating expenses	69,360	-18.3	18,220	-1.3	125,914	25.0	81.5	18,405	3.8	1.0
金融費用	Financial expenses	5,844	-15.2	1,376	-21.5	8,606	1.7	47.3	1,791	0.4	30.2
売上原価	Cost of sales	2,361	-26.2	312	-28.6	1,732	0.3	-26.7	355	0.1	14.0
債権買取原価	Cost of purchased receivable	2,281	-27.6	303	-23.5	1,534	0.3	-32.7	334	0.1	10.0
その他	Other	80	64.7	8	-79.5	197	0.0	147.1	21	0.0	162.7
貸倒関連費用	Credit cost	10,930	34.3	4,262	-10.2	2,234	0.4	-79.6	3,234	0.7	-24.1
貸倒損失	Bad debt write offs	25,570	-36.7	5,849	-4.8	22,883	4.6	-10.5	5,861	1.2	0.2
利息返還関連費用	Expenses for interest repayment	1,885	-89.1	-	-	63,733	12.7	-	-	-	-
利息返還金	Interest repayments	33,098	-2.8	8,044	13.8	29,902	5.9	-9.7	8,165	1.7	1.5
その他の営業費用	Other operating expenses (SG & A)	48,337	-2.1	12,269	6.5	49,607	9.9	2.6	13,024	2.7	6.1
広告宣伝費	Advertising expenses	3,293	-13.6	961	21.8	3,463	0.7	5.2	961	0.2	0.0
人件費	Personnel expenses	13,517	-0.9	3,333	-1.4	13,417	2.7	-0.7	3,290	0.7	-1.3
その他	Other	31,525	-1.2	7,974	8.5	32,725	6.5	3.8	8,771	1.8	10.0
営業利益	Operating income	22,498	52.9	3,428	-35.6	-39,562	-	-	3,311	0.7	-3.4
営業外収益	Non-operating income	2,283	-24.5	66	-93.7	3,133	0.6	37.2	79	0.0	19.3
営業外費用	Non-operating expenses	30	-69.1	126	-	70	0.0	130.0	8	0.0	-93.5
経常利益	Ordinary income	24,752	40.3	3,368	-47.1	-36,498	-	-	3,382	0.7	0.4
特別利益	Extraordinary income	6,398	6.0	322	-94.9	645	0.1	-89.9	-	-	-
特別損失	Extraordinary losses	42	-49.0	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	31,108	31.8	3,690	-70.8	-35,853	-	-	3,382	0.7	-8.4
法人税・住民税及び事業税	Income taxes-current	764	84.4	109	-72.8	584	0.1	-23.5	55	0.0	-49.6
法人税等調整額	Income taxes-deferred	-117	-	-5	-	61	0.0	-	-86	-	-
親会社株主に帰属する当期純利益	Net income attributable to owners of parent	30,461	34.2	3,587	-70.7	-36,499	-	-	3,413	0.7	-4.8

#### 4. グループ合計資金調達状況 (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)		14/3		14/6		15/3		15/6	
			構成比 (%)		構成比 (%)		構成比 (%)		構成比 (%)
借入金	Borrowings	228,916	81.5	212,080	78.8	170,155	58.7	170,338	59.7
都市銀行等	City Banks	19,080	6.8	17,313	6.4	7,900	2.7	7,900	2.8
信託銀行	Trust Banks	71,742	25.6	65,102	24.2	34,800	12.0	34,800	12.2
地方銀行・第二地方銀行	Regional Banks	14,832	5.3	13,737	5.1	11,275	3.9	10,941	3.8
保険会社	Insurance companies	653	0.2	593	0.2	-	-	-	-
外国銀行	Foreign banks	3,540	1.3	3,212	1.2	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	16,270	5.8	14,282	5.3	7,600	2.6	7,600	2.7
シンジケートローン	Syndicated Loan	-	-	-	-	55,000	19.0	55,000	19.3
その他	Other	102,794	36.6	97,838	36.3	53,580	18.5	54,097	19.0
社債・流動化	SB & ABS, ABL	51,860	18.5	57,171	21.2	119,678	41.3	114,765	40.3
普通社債	SB	25,000	8.9	25,000	9.3	53,800	18.6	38,800	13.6
流動化	ABS, ABL	26,860	9.6	32,171	11.9	65,878	22.7	75,965	26.6
合計	Total	280,777	100.0	269,252	100.0	289,833	100.0	285,103	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)		14/3		14/6		15/3		15/6	
			構成比 (%)		構成比 (%)		構成比 (%)		構成比 (%)
短期調達	Short-term borrowings	49,250	17.5	48,990	18.2	51,460	17.8	59,330	20.8
長期調達	Long-term borrowings	231,527	82.5	220,262	81.8	238,373	82.2	225,773	79.2
固定金利借入	Fixed interest rate borrowings	27,591	9.8	25,797	9.6	11,815	4.1	11,815	4.1
変動金利借入	Floating interest rate borrowings	152,075	54.2	137,293	51.0	109,880	37.9	109,193	38.3
社債・流動化	SB & ABS, ABL	51,860	18.5	57,171	21.2	116,678	40.3	104,765	36.7
普通社債 (固定)	SB (Fixed interest rate)	25,000	8.9	25,000	9.3	53,800	18.6	38,800	13.6
流動化 (変動)	ABS, ABL (Floating interest rate)	26,860	9.6	32,171	11.9	62,878	21.7	65,965	23.1
合計	Total	280,777	100.0	269,252	100.0	289,833	100.0	285,103	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		14/3	14/6	15/3	15/6
調達金利	Funding rate	2.31	2.31	3.20	3.06
間接	Indirect	1.98	1.95	2.32	2.31
直接	Direct	3.72	3.67	4.47	4.18

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

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

(百万円/ Millions of Yen)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6		15/6	
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding (L)	348,010	-	346,197	-	350,017	-	354,267	-	290,103	-
無担保	Unsecured	261,221	-	263,089	-	273,628	-	280,836	-	242,966	-
有担保	Secured	41,267	-	39,277	-	34,904	-	32,734	-	32,734	-
事業者	Small business	45,521	-	43,830	-	41,485	-	40,697	-	14,403	-
4分類開示債権合計	① NPL total ①	79,222	22.76	76,029	21.96	70,418	20.12	68,183	19.25	68,183	23.50
	前年同期比 YOY%	-19.7		-18.6		-11.1		-10.3		-10.3	
破綻先	Loans in legal bankruptcy	35,134	10.10	34,646	10.01	32,908	9.40	32,626	9.21	32,626	11.25
延滞債権	Non-accrual loans	27,289	7.84	25,870	7.47	23,819	6.81	22,097	6.24	22,097	7.62
3ヶ月以上延滞債権	Loans past due for three months or more	2,445	0.70	2,763	0.80	2,829	0.81	3,211	0.91	3,211	1.11
貸出条件緩和債権	Restructured loans	14,352	4.12	12,748	3.68	10,861	3.10	10,247	2.89	10,247	3.53
うち無担保ローン	② Unsecured Loan ②	25,359	9.71	24,304	9.24	23,721	8.67	23,585	8.40	23,585	9.71
	前年同期比 YOY%	-28.1		-24.0		-6.5		-3.0		-3.0	
破綻先	Loans in legal bankruptcy	171	0.07	184	0.07	243	0.09	256	0.09	256	0.11
延滞債権	Non-accrual loans	12,167	4.66	11,740	4.46	12,236	4.47	11,867	4.23	11,867	4.88
3ヶ月以上延滞債権	Loans past due for three months or more	1,741	0.67	2,286	0.87	2,517	0.92	2,939	1.05	2,939	1.21
貸出条件緩和債権	Restructured loans	11,278	4.32	10,092	3.84	8,724	3.19	8,521	3.03	8,521	3.51
うち無担保ローン以外	Secured Loan	53,863	62.06	51,725	62.24	46,697	61.13	44,597	60.73	44,597	94.61
	前年同期比 YOY%	-15.0		-15.7		-13.3		-13.8		-13.8	
破綻先	Loans in legal bankruptcy	34,963	40.29	34,461	41.47	32,665	42.76	32,370	44.08	32,370	68.67
延滞債権	Non-accrual loans	15,121	17.42	14,130	17.00	11,582	15.16	10,230	13.93	10,230	21.70
3ヶ月以上延滞債権	Loans past due for three months or more	703	0.81	477	0.57	311	0.41	271	0.37	271	0.58
貸出条件緩和債権	Restructured loans	3,074	3.54	2,655	3.20	2,136	2.80	1,725	2.35	1,725	3.66
期末貸倒引当金	③ Allowance for NPL ③	102,522	-	100,224	-	79,708	-	76,657	-	-	-
流動	④ Current assets ④	69,540	-	67,660	-	48,757	-	46,004	-	-	-
固定 ※	Fixed assets ※	32,981	-	32,563	-	30,950	-	30,653	-	-	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	129.4	-	131.8	-	113.2	-	112.4	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	274.2	-	278.4	-	205.5	-	195.0	-	-	-

※ 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

※ NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

破綻先

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

Loans in legal bankruptcy:

Loans to borrowers declared bankruptcy, to borrowers under reorganization, 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)

営業債権ベース(Managed Asset Basis)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6	
			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)	350,680	0.7	348,316	-5.0	349,952	-0.2	354,418	1.8
営業貸付金残高	Loans Outstanding	260,776	-8.9	260,213	-5.5	264,557	1.4	269,155	3.4
無担保ローン	Unsecured	216,072	-3.8	218,352	-0.9	229,391	6.2	236,713	8.4
有担保ローン	Secured	37,610	-28.6	35,158	-24.5	29,274	-22.2	26,763	-23.9
事業者ローン	Small Business	7,093	-20.7	6,702	-21.3	5,890	-17.0	5,678	-15.3
支払承諾見返	Credit Guarantee	80,488	57.6	79,160	-1.8	78,133	-2.9	78,294	-1.1
割賦売掛金残高	Installment Receivable	2,845	-35.8	2,537	-35.9	1,820	-36.0	1,639	-35.4
その他	Other	6,569	0.7	6,406	-4.0	5,440	-17.2	5,329	-16.8
口座数	(千件) Customer Accounts (Thousand)	589	-6.5	591	-4.1	613	3.9	625	5.6
無担保ローン	Unsecured	565	-6.0	568	-3.3	592	4.9	606	6.6
有担保ローン	Secured	17	-19.6	16	-20.3	13	-20.6	12	-20.9
事業者ローン	Small Business	7	-15.0	7	-16.3	6	-15.1	6	-13.6
新規顧客件数	(件) New Accounts (Number)	117,072	33.7	35,970	19.9	153,197	30.9	44,322	23.2%
無担保ローン	Unsecured	117,008	33.7	35,957	19.9	153,135	30.9	44,292	23.2%
実質平均利回り ※	(%) Average Yield ※ (%)	15.4	0.4	15.5	-0.1	14.8	-0.6	15.4	-0.1

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

※ Average Yield = Interest Income / Average Loans Outstanding (%)

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

会計ベース残高(Off-Balance)

15/6	
	増減率(yoy%)
330,418	-4.2
233,165	-8.7
200,723	-6.0
26,763	-23.9
5,678	-15.3
90,283	11.9
1,639	-35.4
5,329	-16.8

### (2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6	
			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	703	54	741	92	832	129	845	104
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	678	54	716	92	807	129	820	104
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	82,880	5,855	84,444	6,071	87,203	4,323	87,857	3,413
自社ATM	AIFUL ATMs	482	-88	482	-88	490	8	492	10
自社ATM以外	Other	82,398	5,943	83,962	6,159	86,713	4,315	87,365	3,403
保証提携先金融機関	(先) Tie-up banks (Credit Guarantee)	133	6	134	3	136	3	137	3
社員数	(人) N. of Total Employees	1,310	52	1,384	96	1,361	51	1,365	-19
正社員数	N. of Employees (regularly payroll)	924	-48	920	-28	903	-21	917	-3
非正社員数	N. of Employees (temp.)	386	100	464	124	458	72	448	-16

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

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6		
		(12M)	増減率 (yoy%)	(3M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(3M)	営業債権残高比 (%)	増減率 (yoy%)
営業収益	Operating revenue	59,196	-5.0	14,031	-9.6	54,921	-7.2	13,607	4.2	-3.0
営業貸付金利息	Interest on loans to customers	42,066	-11.3	9,972	-8.6	36,150	-14.1	8,843	2.7	-11.3
無担保ローン	Unsecured	34,472	-9.6	8,297	-5.9	29,937	-13.2	7,509	2.3	-9.5
有担保ローン	Secured	6,232	-18.6	1,371	-20.2	5,147	-17.4	1,099	0.3	-19.8
事業者ローン	Small business	1,360	-16.1	303	-17.1	1,064	-21.8	234	0.1	-22.7
信用保証収益	Revenue from credit guarantee	6,654	107.0	1,728	-6.9	10,136	52.3	2,850	0.9	64.9
信用購入あっせん収益	Revenue from installment receivable	225	-26.2	41	-26.7	143	-36.6	32	0.0	-20.2
その他の営業収益	Other operating revenue	10,250	-10.0	2,288	-15.6	8,492	-17.2	1,879	0.6	-17.9
償却債権回収額	Recovery of loans previously charged off	9,536	-11.6	2,078	-18.4	7,542	-20.9	1,608	0.5	-22.6
その他	Other	714	19.3	210	28.6	949	33.0	270	0.1	28.8
営業費用	Operating expenses	41,331	-18.6	12,072	-9.7	99,166	139.9	12,080	3.7	0.1
金融費用	Financial expenses	4,652	-14.0	1,173	-5.0	7,275	56.4	1,563	0.5	33.3
売上原価	Cost of sales	-	-	-	-	-	-	-	-	-
貸倒関連費用	Credit cost	8,579	-	3,491	-36.6	-881	-	2,650	0.8	-24.1
貸倒損失	Bad debt write-offs	21,805	-36.9	4,741	-7.1	19,467	-10.7	4,717	1.4	-0.5
利息返還関連費用	Expenses for interest repayment	-	-	-	-	63,733	-	-	-	-
利息返還金	Interest repayments	31,685	-3.1	7,693	14.6	28,525	-10.0	7,842	2.4	1.9
その他の営業費用	Other operating expenses (SG & A)	28,100	-2.7	7,408	11.7	29,039	3.3	7,866	2.4	6.2
広告宣伝費	Advertising expenses	2,924	11.8	891	20.4	2,985	2.1	853	0.3	-4.3
人件費	Personnel expenses	9,397	-0.5	2,315	-2.4	9,131	-2.8	2,176	0.7	-6.0
その他	Other	15,778	-6.3	4,200	19.4	16,921	7.2	4,835	1.5	15.1
営業利益	Operating income	17,865	54.5	1,958	-9.4	-44,244	-	1,526	0.5	-22.1
営業外収益	Non-operating income	4,492	235.2	539	72.2	2,335	-48.0	620	0.2	15.0
営業外費用	Non-operating expenses	21	-97.4	32	272.9	591	-	6	0.0	-80.8
経常利益	Ordinary income	22,336	84.7	2,466	0.0	-42,500	-	2,140	0.7	-13.2
特別利益	Extraordinary income	90	-98.5	-	-	320	253.7	-	-	-
特別損失	Extraordinary losses	25	-99.7	-	-	-	-	-	-	-
税引前利益	Income before taxes	22,400	141.3	2,466	-3.5	-42,180	-	2,140	0.7	-13.2
法人税・住民税及び事業税	Income taxes-current	-1,677	-	-156	-	-800	-	-128	-	-
法人税等調整額	Income taxes-deferred	32	12.1	19	-	54	68.5	-16	-	-
当期純利益	Net income	24,045	125.8	2,603	-10.7	-41,434	-	2,285	0.7	-12.2



## 8. アイフル資金調達状況 (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)		14/3		14/6		15/3		15/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	181,241	87.9	164,740	84.6	118,800	55.9	118,278	58.1
都市銀行等	City Banks	19,080	9.3	17,313	8.9	7,900	3.7	7,900	3.9
信託銀行	Trust Banks	71,742	34.8	65,102	33.4	34,800	16.4	34,800	17.1
地方銀行・第二地方銀行	Regional Banks	14,832	7.2	13,737	7.1	11,275	5.3	10,941	5.4
保険会社	Insurance companies	653	0.3	593	0.3	-	-	-	-
外国銀行	Foreign banks	3,540	1.7	3,212	1.7	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	16,270	7.9	14,282	7.3	7,600	3.6	7,600	3.7
シンジケートローン	Syndicated Loan	-	-	-	-	55,000	25.9	55,000	27.0
その他	Other	55,119	26.7	50,498	25.9	2,225	1.0	2,037	1.0
社債・流動化	SB & ABS, ABL	25,000	12.1	29,942	15.4	93,845	44.1	85,163	41.9
普通社債	SB	25,000	12.1	25,000	12.8	53,800	25.3	38,800	19.1
流動化	ABS, ABL	-	-	4,942	2.5	40,045	18.8	46,363	22.8
合計	Total	206,241	100.0	194,683	100.0	212,645	100.0	203,442	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)		14/3		14/6		15/3		15/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	3,000	1.5	3,000	1.5	3,000	1.4	10,000	4.9
長期調達	Long-term borrowings	203,241	98.5	191,683	98.5	209,645	98.6	193,442	95.1
固定金利借入	Fixed interest rate borrowings	27,591	13.4	25,797	13.3	11,815	5.6	11,815	5.8
変動金利借入	Floating interest rate borrowings	150,650	73.0	135,943	69.8	106,985	50.3	106,463	52.3
社債	SB	25,000	12.1	25,000	12.8	53,800	25.3	38,800	19.1
流動化	ABS, ABL	-	-	4,942	2.5	37,045	17.4	36,363	17.9
合計	Total	206,241	100.0	194,683	100.0	212,645	100.0	203,442	100.0

### (3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		14/3	14/6	15/3	15/6
調達金利	Funding rate	2.18	2.18	3.44	3.36
間接	Indirect	2.09	2.05	2.63	2.63
直接	Direct	2.90	2.92	4.46	4.38

※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	1.20	1.20	1.15	1.15
5年スワップレート	5Y SWAP rate	0.31	0.32	0.33	0.34
JGB(10年)	10Y JGB	0.64	0.56	0.40	0.45

## 9. 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)		14/3		14/6		15/3		15/6	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding (L)	350,680	-	348,316	-	349,952	-	354,418	-
期末営業貸付金	Loans outstanding	260,776	-	260,213	-	264,557	-	269,155	-
無担保	Unsecured	216,072	-	218,352	-	229,391	-	236,713	-
有担保	Secured	37,610	-	35,158	-	29,274	-	26,763	-
事業者	Small business	7,093	-	6,702	-	5,890	-	5,678	-
割賦売掛金	Installment receivable	2,845	-	2,537	-	1,820	-	1,639	-
支払承諾見返等	Credit guarantee, etc	87,058	-	85,566	-	83,574	-	83,623	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	72,949	-	59,234	-	59,234	-	38,765	-
貸倒発生額合計	① Total write-offs ①	21,805	6.22	4,741	1.36	19,467	5.56	4,717	1.33
増減率	YOY%	-36.9		-7.1		-10.7		-0.5	
貸倒発生額	② Write-offs ②	18,810	7.21	3,804	1.46	15,287	5.78	3,864	1.44
増減率	YOY%	-39.6		-12.5		-18.7		1.6	
無担保	Unsecured	14,873	6.88	3,110	1.46	12,554	5.47	3,306	1.40
有担保	Secured	2,409	6.41	419	1.19	1,646	5.62	339	1.27
事業者	Small business	1,526	21.53	275	4.11	1,086	18.44	218	3.84
割賦売掛金	Installment receivable	707	24.88	146	5.78	487	26.75	86	5.25
支払承諾見返等	Credit guarantee, etc	2,287	2.63	790	0.92	3,693	4.42	766	0.92
個別貸倒引当金繰入 (個別引当) ※	③ Total provision for specific allowance for doubtful account ※ ③	488	0.14	281	0.08	121	0.03	126	0.04
個別繰入額	④ Provision for specific allowance for doubtful accounts ④	453	0.17	248	0.10	86	0.03	106	0.04
無担保	Unsecured	59	0.03	30	0.01	61	0.03	31	0.01
有担保	Secured	276	0.74	162	0.46	-119	-	39	0.15
事業者	Small business	117	1.66	56	0.84	144	2.45	35	0.63
支払承諾見返等	Credit guarantee, etc	34	0.04	32	0.04	34	0.04	20	0.02
①+③	①+③	22,294	6.36	5,023	1.44	19,589	5.60	4,843	1.37
増減率	YOY%	-36.3		-3.2		-12.1		-3.6	
②+④	②+④	19,263	7.39	4,053	1.56	15,373	5.81	3,970	1.48
増減率	YOY%	-39.0		-8.3		-20.2		-2.1	
無担保	Unsecured	14,933	6.91	3,140	1.47	12,616	5.50	3,338	1.41
有担保	Secured	2,686	7.14	581	1.65	1,527	5.22	378	1.41
事業者	Small business	1,644	23.19	331	4.95	1,230	20.89	254	4.48
割賦売掛金	Installment receivable	707	24.88	146	5.78	487	26.75	86	5.25
支払承諾見返等	Credit guarantee, etc	2,322	2.67	823	0.96	3,728	4.46	787	0.94
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	8,579	2.45	3,491	1.00	-881	-	2,650	0.75
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	59,234	16.89	57,702	16.57	38,765	11.08	36,572	10.32

※ 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.

## 9. 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)

会計ベース(Off-Balance)

年/決算月(Fiscal Year)		14/3		14/6		15/3		15/6		15/6	
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %
期末営業貸付金	(L) Loans outstanding (L)	260,776	-	260,213	-	264,557	-	269,155	-	233,165	-
無担保	Unsecured	216,072	-	218,352	-	229,391	-	236,713	-	200,723	-
有担保	Secured	37,610	-	35,158	-	29,274	-	26,763	-	26,763	-
事業者	Small business	7,093	-	6,702	-	5,890	-	5,678	-	5,678	-
4分類開示債権合計	① NPL total ①	74,310	28.50	71,396	27.44	65,687	24.83	63,616	23.64	63,616	27.28
	前年同期比 YOY%	-20.1		-18.7		-11.6		-10.9		-10.9	
破綻先	Loans in legal bankruptcy	35,100	13.46	34,605	13.30	32,870	12.42	32,592	12.11	32,592	13.98
延滞債権	Non-accrual loans	25,255	9.68	23,725	9.12	21,829	8.25	20,291	7.54	20,291	8.70
3ヶ月以上延滞債権	Loans past due for three months or more	1,900	0.73	2,448	0.94	2,586	0.98	2,947	1.10	2,947	1.26
貸出条件緩和債権	Restructured loans	12,053	4.62	10,616	4.08	8,402	3.18	7,784	2.89	7,784	3.34
うち無担保ローン	② Unsecured Loan ②	23,425	10.84	22,305	10.22	21,247	9.26	21,045	8.89	21,045	10.48
	前年同期比 YOY%	-30.0		-26.1		-9.3		-5.6		-5.6	
破綻先	Loans in legal bankruptcy	158	0.07	166	0.08	211	0.09	228	0.10	228	0.11
延滞債権	Non-accrual loans	11,764	5.44	11,349	5.20	11,777	5.13	11,430	4.83	11,430	5.69
3ヶ月以上延滞債権	Loans past due for three months or more	1,561	0.72	2,061	0.94	2,292	1.00	2,691	1.14	2,691	1.34
貸出条件緩和債権	Restructured loans	9,941	4.60	8,727	4.00	6,966	3.04	6,695	2.83	6,695	3.34
うち無担保ローン以外	Secured Loan	50,885	113.83	49,091	117.27	44,440	126.38	42,571	131.22	42,571	131.22
	前年同期比 YOY%	-14.6		-14.9		-12.7		-13.3		-13.3	
破綻先	Loans in legal bankruptcy	34,942	78.16	34,438	82.27	32,658	92.87	32,364	99.76	32,364	99.76
延滞債権	Non-accrual loans	13,491	30.18	12,376	29.56	10,052	28.59	8,861	27.32	8,861	27.32
3ヶ月以上延滞債権	Loans past due for three months or more	339	0.76	387	0.92	294	0.84	255	0.79	255	0.79
貸出条件緩和債権	Restructured loans	2,112	4.72	1,889	4.51	1,435	4.08	1,089	3.36	1,089	3.36
期末貸倒引当金	③ Allowance for NPL ③	91,446	-	89,561	-	69,185	-	66,754	-	-	-
流動	④ Current assets ④	59,234	-	57,702	-	38,765	-	36,572	-	-	-
固定 ※	Fixed assets ※	32,211	-	31,858	-	30,419	-	30,182	-	-	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	123.1	-	125.4	-	105.3	-	104.9	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	252.9	-	258.7	-	182.4	-	173.8	-	-	-

※ 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. 利息返還関連引当金の内訳 (Allowances Related to Losses 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 Losses on Interest Repayment / Non-Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/6			15/3			15/6		
		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)	53,879	35,290	89,170	53,879	35,290	89,170	89,088	17,388	106,476
発生額・取崩額	Reversal	7,693	1,347	9,040	28,525	6,305	34,830	7,842	1,165	9,008
繰入額(戻入額)	Provisions (Returned)	-	-	-	63,733	(11,597)	52,136	-	-	-
期末引当金残高	Allowance (End)	46,186	33,943	80,129	89,088	17,388	106,476	81,245	16,222	97,467

(2)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)		14/6			15/3			15/6		
		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)	59,881	35,290	95,172	59,881	35,290	95,172	93,405	17,388	110,793
発生額・取崩額 ※	Reversal ※	8,125	1,347	9,472	30,210	6,305	36,515	8,225	1,165	9,391
繰入額(戻入額)	Provisions (Returned)	-	-	-	63,733	(11,597)	52,136	-	-	-
期末引当金残高	Allowance (End)	51,756	33,943	85,699	93,405	17,388	110,793	85,179	16,222	101,401

※ 連結利息返還損失の発生額・取崩額には、「ライフカード」の債権放棄分として、2015年3月期・第1四半期81百万円、2015年3月期307百万円、2015年3月期・第1四半期59百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (81million yen in 1Q of FY2015/3, 307 million yen in FY2015/3 and 59 million yen in 1Q of FY2016/3).

## 11. アイフル無担保ローン債権ポートフォリオ (Loan Portfolio / AIFUL)

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

年/決算月(Fiscal Year)	14/6				15/3				15/6			
	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(%)
貸付利率/ Interest Rate												
=<15.0%	159	28.0	118,419	54.2	159	26.9	120,873	52.7	161	26.6	123,348	52.1
15.0%< =<18.0%	348	61.4	78,463	35.9	388	65.5	91,984	40.1	403	66.6	98,084	41.4
18.0%< =<20.0%	0	0.1	842	0.4	0	0.1	653	0.3	0	0.1	611	0.3
20.0%<	60	10.6	20,627	9.4	44	7.5	15,880	6.9	40	6.7	14,668	6.2
合計 (Total)	568	100.0	218,352	100.0	592	100.0	229,391	100.0	606	100.0	236,713	100.0

(2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year)	14/6				15/3				15/6			
	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(%)
千円/ Thousands of yen												
=<100	194	34.2	11,807	5.4	200	33.8	12,274	5.4	201	33.2	12,406	5.2
100< =<200	71	12.5	10,861	5.0	68	11.5	10,447	4.6	68	11.3	10,547	4.5
200< =<300	65	11.5	16,867	7.7	68	11.5	17,631	7.7	69	11.5	18,100	7.6
300< =<400	44	7.8	15,688	7.2	47	8.0	16,698	7.3	48	8.0	17,176	7.3
400< =<500	78	13.7	36,419	16.7	88	15.0	41,589	18.1	93	15.4	43,768	18.5
500< =<1,000	63	11.2	48,306	22.1	68	11.6	51,999	22.7	71	11.8	54,037	22.8
1,000<	50	8.9	78,402	35.9	51	8.6	78,750	34.3	52	8.7	80,675	34.1
合計 (Total)	568	100.0	218,352	100.0	592	100.0	229,391	100.0	606	100.0	236,713	100.0

## 12. ライフカード営業実績 (Review of Operation / LIFECARD)

### (1) 営業実績 (Operating Results)

営業債権ベース (Managed Asset Basis)

(百万円/ Millions of Yen)

会計ベース残高 (Off-Balance)

年/決算月 (Fiscal Year)		14/3		14/6		15/3		15/6			
			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)	150,228	-1.0	145,099	-3.0	148,932	-0.9	148,408	2.3
割賦売掛金		Installment receivable		82,418	3.7	78,270	-0.9	82,512	0.1	82,476	5.4
営業貸付金		Loans (Cash advance)		45,322	-6.3	44,994	-5.0	44,517	-1.8	44,338	-1.5
支払承諾見返		Credit guarantee		21,931	-6.1	21,299	-5.9	21,348	-2.7	21,054	-1.1
その他営業債権		Other		556	2.0	535	-1.4	554	-0.4	538	0.6
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)	5,818	0.1	5,862	1.1	6,023	3.5	6,100	4.1
プロパー		Proper		1,910	-5.4	1,893	-4.9	1,854	-2.9	1,843	-2.6
提携		Affinity		3,907	3.1	3,968	4.2	4,168	6.7	4,257	7.3
新規発行数	(千枚)	Number of new issue	(Thousand)	483	-5.1	118	-1.7	468	-3.1	129	9.6
プロパー		Proper		122	-12.1	28	-5.0	113	-7.4	32	14.4
提携		Affinity		361	-2.5	89	-0.6	355	-1.7	96	8.1
買上実績	(百万円)	Purchase Results	(Millions of Yen)	539,050	8.7	140,186	8.1	584,733	8.5	154,230	10.0
包括信用購入斡旋		Shopping		498,756	9.6	129,903	8.8	543,710	9.0	143,819	10.7
キャッシング		Cashing		40,294	-1.5	10,282	0.3	41,023	1.8	10,411	1.3
実質平均利回り		Average Yield		18.2	0.8	18.5	0.0	18.5	0.3	19.0	0.5

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

15/6	
	増減率(yoy%)
144,672	-0.3
80,621	3.0
42,457	-5.6
21,054	-1.1
538	0.6

### (2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		14/3		14/6		15/3		15/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
保証提携数	(先)	Tie-up Banks		128	1	129	3	133	5	133	4
社員数	(人)	N. of Total Employees		775	75	840	86	873	98	967	127
正社員数	(人)	N. of Employees (regularly payroll)		386	0	388	-6	403	17	411	23
非正社員数	(人)	N. of Employees (temp.)		389	75	452	92	470	81	556	104

### 13. ライフカード損益の内訳 (Revenues and Expenses / LIFECARD)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		14/3 (12M)		14/6 (3M)		15/3 (12M)			15/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		営業債権残高比% (% of total receivables)	増減率 (yoy%)		営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	27,346	3.8	6,863	-1.6	27,314	18.3	-0.1	7,100	4.8	3.4
	信用購入あっせん収益	13,387	7.6	3,281	0.2	13,534	9.0	1.1	3,511	2.4	7.0
	営業貸付金収益	6,260	-9.3	1,505	-6.6	5,944	4.0	-5.0	1,435	1.0	-4.6
	信用保証収益	1,295	-7.1	310	-5.5	1,245	0.8	-3.9	316	0.2	2.0
	その他	6,403	14.5	1,766	0.3	6,589	4.4	2.9	1,836	1.3	4.0
営業費用	Operating expenses	25,934	9.7	5,953	8.8	25,661	17.2	-1.1	6,202	4.2	4.2
	金融費用	1,959	109.2	537	129.2	3,014	2.0	53.8	695	0.5	29.4
	貸倒関連費用	2,997	14.6	756	13.1	3,150	2.1	5.1	692	0.5	-8.5
	利息返還関連費用	1,885	32.8	-	-	-	-	-	-	-	-
	その他の営業費用	19,092	2.2	4,659	2.0	19,496	13.0	2.1	4,814	3.3	3.3
	広告宣伝費	284	-62.1	48	56.4	303	0.2	6.7	44	0.0	-8.0
	人件費	3,831	1.5	963	4.8	3,894	2.6	1.6	987	0.7	2.4
	その他	14,976	5.8	3,647	0.8	15,298	10.2	2.2	3,783	2.6	3.7
営業利益	Operating income	1,411	-47.4	910	-39.4	1,652	1.1	17.1	897	0.6	-1.4
営業外収益	Non-operating income	1,813	-19.4	6	-99.2	2,971	2.0	63.8	38	0.0	456.8
営業外費用	Non-operating expenses	6	-20.3	94	-	3	0.0	-51.7	2	0.0	-97.5
経常利益	Ordinary income	3,219	-34.6	822	-65.5	4,621	3.1	43.5	934	0.6	13.6
特別利益	Extraordinary income	28	-12.7	322	-	322	0.2	-	-	-	-
特別損失	Extraordinary losses	4	-83.3	-	-	-	-	-	-	-	-
税引前利益	Income before taxes	3,243	-34.2	1,145	-52.6	4,943	3.3	52.4	934	0.6	-18.4
法人税・住民税及び事業税	Income taxes-current	1,228	-23.7	251	-56.5	1,413	0.9	15.0	130	0.1	-47.9
法人税等調整額	Income taxes-deferred	-404	-	-67	-	0	0.0	-	-199	-	-
当期純利益	Net income	2,418	-27.1	961	-47.6	3,530	2.4	45.9	1,003	0.7	4.3

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

(百万円/ Millions of Yen)

		14/3		14/6		15/3		15/6		
			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	515,960	-7.2	507,441	-6.1	514,219	-0.3	517,306	100.0	1.9
アイフル	AIFUL	350,680	0.7	348,316	-5.0	349,952	-0.2	354,418	68.5	1.8
ライフカード	LIFECARD	150,228	-1.0	145,099	-3.0	148,932	-0.9	148,408	28.7	2.3
ビジネスnext	BUSINEXT	41,911	-25.1	40,989	-22.4	40,943	-2.3	40,774	7.9	-0.5
営業収益 ※2	Total operating revenue ※2	91,858	-7.8	21,649	-9.0	86,352	-6.0	21,716	100.0	0.3
アイフル	AIFUL	59,196	-5.0	14,031	-9.6	54,921	-7.2	13,607	62.7	-3.0
ライフカード	LIFECARD	27,346	3.8	6,863	-1.6	27,314	-0.1	7,100	32.7	3.5
ビジネスnext	BUSINEXT	2,366	-68.0	397	-28.0	1,751	-26.0	443	2.0	11.6
経常利益 ※2	Total ordinary income ※2	24,752	40.3	3,368	-47.1	-36,498	-	3,382	100.0	0.4
アイフル	AIFUL	22,336	84.7	2,466	0.0	-42,500	-	2,140	63.3	-13.2
ライフカード	LIFECARD	3,219	-34.6	822	-65.5	4,621	43.5	934	27.6	13.6
ビジネスnext	BUSINEXT	-390	-	105	-	604	-	204	6.0	94.3
親会社株主に帰属する当期純利益 ※2	Total net income attributable to owners of parent ※2	30,461	34.2	3,587	-70.7	-36,499	-	3,413	100.0	-4.9
アイフル	AIFUL	24,045	125.8	2,603	-10.7	-41,434	-	2,285	66.9	-12.2
ライフカード	LIFECARD	2,418	-27.1	961	-47.6	3,530	45.9	1,003	29.4	4.4
ビジネスnext	BUSINEXT	-541	-	104	-	602	-	189	5.5	81.7

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)