

**2015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, 2015)

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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)			13/3		13/6		14/3		14/6		15/3 (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)	99,619	-12.6	23,782	-8.4	91,858	-7.8	21,649	-9.0	85,255	-7.2
営業費用	(百万円)	Operating Expenses (Millions of Yen)	84,900	-12.9	18,460	-3.8	69,360	-18.3	18,220	-1.3	72,913	5.1
営業利益	(百万円)	Operating Income (Millions of Yen)	14,718	-10.8	5,322	-21.5	22,498	52.9	3,428	-35.6	12,342	-45.1
経常利益	(百万円)	Ordinary Income (Millions of Yen)	17,646	4.8	6,367	-0.5	24,752	40.3	3,368	-47.1	12,422	-49.8
当期純利益	(百万円)	Net Income (Millions of Yen)	22,705	30.6	12,222	96.8	30,461	34.2	3,587	-70.7	12,469	-59.1
総資産	(百万円)	Total Assets (Millions of Yen)	607,181	-8.7	586,079	-6.2	577,339	-4.9	552,901	-5.7	564,942	-2.1
純資産	(百万円)	Net Assets (Millions of Yen)	105,008	28.6	114,865	30.7	133,541	27.2	137,369	19.6	146,309	9.6
一株当たり当期純利益	(円)	EPS (Yen)	47.21	-	25.41	96.7	63.34	34.2	7.46	-70.6	25.93	-59.1
一株当たり純資産	(円)	BPS (Yen)	213.41	-	238.61	33.6	276.80	29.7	284.56	19.3	302.47	9.3
自己資本比率	(%)	Equity Ratio (%)	16.9	4.9	19.6	5.8	23.1	6.2	24.8	5.2	25.8	2.7
総資産当期純利益率	(%)	ROA (%)	3.6	1.3	8.2	4.3	5.1	1.5	2.5	-5.7	2.2	-2.9
純資産当期純利益率	(%)	ROE (%)	24.9	0.2	45.1	15.0	25.8	0.9	10.7	-34.4	9.0	-16.8

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)			13/3		13/6		14/3		14/6		15/3 (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)	62,310	-13.7	15,530	-7.5	59,196	-5.0	14,031	-9.6	53,811	-9.1
営業費用	(百万円)	Operating Expenses (Millions of Yen)	50,747	-18.0	13,367	19.3	41,331	-18.6	12,072	-9.7	45,434	9.9
営業利益	(百万円)	Operating Income (Millions of Yen)	11,562	12.5	2,162	-61.3	17,865	54.5	1,958	-9.4	8,377	-53.1
経常利益	(百万円)	Ordinary Income (Millions of Yen)	12,095	4.5	2,466	-58.0	22,336	84.7	2,466	0.0	10,509	-53.0
当期純利益	(百万円)	Net Income (Millions of Yen)	10,648	-20.6	2,916	-50.2	24,045	125.8	2,603	-10.7	11,431	-52.5
総資産	(百万円)	Total Assets (Millions of Yen)	466,542	-12.6	467,487	-5.0	463,791	-0.6	443,779	-5.1	455,653	-1.8
純資産	(百万円)	Net Assets (Millions of Yen)	90,410	13.4	93,371	9.6	114,807	27.0	117,511	25.9	123,614	7.7
期末発行済株式総数	(千株)	N. of Shares issued (Thousand)	481,867	-	481,867	0.0	481,867	0.0	481,867	0.0	481,867	0.0
一株当たり当期純利益	(円)	EPS (Yen)	22.14	-	6.06	-50.2	50.00	125.8	5.41	-10.7	23.77	-52.5
一株当たり純資産	(円)	BPS (Yen)	187.85	-	193.92	9.0	237.85	26.6	243.27	25.4	255.28	7.3
自己資本比率	(%)	Equity Ratio (%)	19.4	4.4	20.0	2.6	24.7	5.3	26.4	6.4	26.9	2.2
総資産当期純利益率	(%)	ROA (%)	2.1	-0.3	2.5	-2.1	5.2	3.1	2.3	-0.2	2.5	-2.7
純資産当期純利益率	(%)	ROE (%)	12.5	-6.0	12.7	-15.7	23.5	11.0	9.0	-3.7	9.8	-13.7

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

当社は2013年10月1日付で普通株式1株につき2株の割合をもって株式分割をしております。2013年3月期期首に当該株式分割が行われたものと仮定して「EPS」「BPS」「発行済株式数」を算定しております。  
The Company split each share of common stock into 2 shares effective on October 1, 2013. Therefore per share data and number of shares issued for the FY2012 have been adjusted retrospectively to reflect the stock split.

## 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)

年/決算月(Fiscal Year)		13/3		13/6		14/3		14/6			
			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)	556,031	-10.1	540,296	-8.6	515,960	-7.2	507,441	-6.1
営業貸付金残高		Loans Outstanding		390,635	-14.1	375,566	-12.7	348,010	-10.9	346,197	-7.8
		無担保ローン	Unsecured	272,980	-14.4	267,582	-11.4	261,221	-4.3	263,089	-1.7
		有担保ローン	Secured	64,344	-16.6	57,237	-19.5	41,267	-35.9	39,277	-31.4
		事業者ローン	Small Business	53,310	-9.8	50,746	-11.4	45,521	-14.6	43,830	-13.6
割賦売掛金残高		Installment receivable		83,885	4.1	82,941	3.5	85,264	1.6	80,807	-2.6
支払承諾見返		Credit guarantee		74,440	0.4	74,571	2.7	75,558	1.5	73,495	-1.4
その他営業債権		Other		7,070	-16.3	7,217	-9.9	7,126	0.8	6,941	-3.8
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	887	-21.5	866	-18.1	817	-8.0	814	-5.9
		無担保ローン	Unsecured	829	-21.9	810	-18.3	768	-7.3	768	-5.2
		有担保ローン	Secured	22	-19.2	21	-18.1	17	-21.9	16	-22.7
		事業者ローン	Small Business	35	-11.3	34	-12.0	30	-13.6	29	-13.3
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	5,811	-8.6	5,799	-7.3	5,818	0.1	5,862	1.1
新規顧客件数	(件)	New Accounts	(Number)	92,629	35.3	30,341	47.2	118,786	28.2	36,641	20.8
		無担保ローン	Unsecured	87,515	41.8	29,981	54.7	117,008	33.7	35,957	19.9
		有担保ローン	Secured	322	-16.1	21	-72.4	105	-67.4	62	195.2
		事業者ローン	Small Business	4,792	-24.4	339	-70.7	1,673	-65.1	622	83.5
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	509	4.8	120	-6.6	483	-5.1	118	-1.7

会計ベース残高(Off-Balance)

14/6	
	増減率(yoy%)
504,058	-6.7
314,350	-9.4
258,206	-3.5
39,277	-31.4
16,866	-23.5
80,807	-2.6
101,959	-1.3
6,941	-3.8

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		13/3		13/6		14/3		14/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		2,057	-635	2,141	-447	2,165	108	2,301	160
正社員数		N. of Employees (regularly payroll)		1,437	-461	1,420	-456	1,369	-68	1,358	-62
非正社員数		N. of Employees (temp.)		620	-174	721	9	796	176	943	222

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)		13/3 (12M)		13/6 (3M)		14/3 (12M)			14/6 (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	99,619	-12.6	23,782	-8.4	91,858	17.1	-7.8	21,649	4.2	-9.0
営業貸付金利息	Interest on loans to customers	61,607	-18.9	13,035	-20.6	50,577	9.4	-17.9	11,855	2.3	-9.1
無担保ローン	Unsecured	45,027	-20.8	10,429	-14.1	40,716	7.6	-9.6	9,797	1.9	-6.1
有担保ローン	Secured	8,690	-17.9	1,983	-14.1	7,064	1.3	-18.7	1,456	0.3	-26.6
事業者ローン	Small business	7,889	-7.5	622	-68.4	2,796	0.5	-64.5	601	0.1	-3.5
信用購入あっせん収益	Revenue from installment receivable	12,746	8.8	3,330	8.7	13,612	2.5	6.8	3,322	0.7	-0.2
信用保証収益	Revenue from credit guarantee	4,609	-3.9	2,186	91.8	7,949	1.5	72.5	2,039	0.4	-6.7
その他の営業収益	Other operating revenue	20,656	-3.9	5,230	-1.9	19,718	3.7	-4.5	4,428	0.9	-15.3
買取債権回収高	Collection from purchased receivable	3,908	-12.8	667	-7.8	3,011	0.6	-22.9	430	0.1	-35.5
償却債権回収額	Recovery of loans previously charged off	10,840	-5.2	2,591	-13.9	9,663	1.8	-10.9	2,126	0.4	-17.9
その他	Other	5,907	5.9	1,971	23.2	7,044	1.3	19.2	1,871	0.4	-5.0
営業費用	Operating expenses	84,900	-12.9	18,460	-3.8	69,360	12.9	-18.3	18,220	3.6	-1.3
金融費用	Financial expenses	6,895	-27.1	1,753	-5.1	5,844	1.1	-15.2	1,376	0.3	-21.5
売上原価	Cost of sales	3,200	-5.8	437	-30.9	2,361	0.4	-26.2	312	0.1	-28.6
債権買取原価	Cost of purchased receivable	3,152	-5.7	397	-37.2	2,281	0.4	-27.6	303	0.1	-23.5
その他	Other	48	-9.4	39	-	80	0.0	64.7	8	0.0	-79.5
貸倒関連費用	Credit cost	8,136	-75.3	4,748	8.8	10,930	2.0	34.3	4,262	0.8	-10.2
貸倒損失	Bad debt write offs	40,419	-43.5	6,147	-54.7	25,570	4.8	-36.7	5,849	1.1	-4.8
利息返還関連費用	Expenses for interest repayment	17,296	-	-	-	1,885	0.4	-89.1	-	-	-
利息返還金	Interest repayments	34,048	-41.1	7,069	-24.4	33,098	6.2	-2.8	8,044	1.6	13.8
その他の営業費用	Other operating expenses (SG & A)	49,371	-4.6	11,520	-6.6	48,337	9.0	-2.1	12,269	2.4	6.5
広告宣伝費	Advertising expenses	3,813	57.9	789	5.5	3,293	0.6	-13.6	961	0.2	21.8
人件費	Personnel expenses	13,647	-14.7	3,381	-7.4	13,517	2.5	-0.9	3,333	0.7	-1.4
その他	Other	31,909	-4.4	7,349	-7.4	31,525	5.9	-1.2	7,974	1.6	8.5
営業利益	Operating income	14,718	-10.8	5,322	-21.5	22,498	4.2	52.9	3,428	0.7	-35.6
営業外収益	Non-operating income	3,026	252.8	1,054	550.4	2,283	0.4	-24.5	66	0.0	-93.7
営業外費用	Non-operating expenses	98	-81.2	9	-98.2	30	0.0	-69.1	126	0.0	-
経常利益	Ordinary income	17,646	4.8	6,367	-0.5	24,752	4.6	40.3	3,368	0.7	-47.1
特別利益	Extraordinary income	6,037	16.7	6,263	-	6,398	1.2	6.0	322	0.1	-94.9
特別損失	Extraordinary losses	83	-97.9	11	844.5	42	0.0	-49.0	-	-	-
税引前利益	Income before taxes	23,600	30.4	12,618	97.1	31,108	5.8	31.8	3,690	0.7	-70.8
法人税・住民税及び事業税	Income taxes-current	414	72.0	401	258.7	764	0.1	84.4	109	0.0	-72.8
法人税等調整額	Income taxes-deferred	28	-	-4	-	-117	-	-	-5	-	-
少数株主利益(損失)	Minority interests in income	451	-3.9	-	-	-	-	-	-	-	-
当期純利益	Net income	22,705	30.6	12,222	96.8	30,461	5.7	34.2	3,587	0.7	-70.7

#### 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)		13/3	構成比 (%)	13/6	構成比 (%)	14/3	構成比 (%)	14/6	構成比 (%)
借入金	Borrowings	274,650	89.1	224,324	80.7	228,916	81.5	212,080	78.8
都市銀行等	City Banks	21,128	6.9	19,110	6.9	19,080	6.8	17,313	6.4
信託銀行	Trust Banks	119,863	38.9	71,857	25.8	71,742	25.6	65,102	24.2
地方銀行・第二地方銀行	Regional Banks	15,894	5.2	12,851	4.6	14,832	5.3	13,737	5.1
保険会社	Insurance companies	3,945	1.3	3,528	1.3	653	0.2	593	0.2
外国銀行	Foreign banks	3,939	1.3	3,546	1.3	3,540	1.3	3,212	1.2
系統金融機関等	Cooperative Financial Ins.	18,044	5.9	16,296	5.9	16,270	5.8	14,282	5.3
その他	Other	91,834	29.8	97,133	34.9	102,794	36.6	97,838	36.3
社債・流動化	SB & ABS, ABL	33,700	10.9	53,703	19.3	51,860	18.5	57,171	21.2
普通社債	SB	33,700	10.9	25,000	9.0	25,000	8.9	25,000	9.3
流動化	ABS, ABL	-	-	28,703	10.3	26,860	9.6	32,171	11.9
合計	Total	308,350	100.0	278,028	100.0	280,777	100.0	269,252	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)		13/3	構成比 (%)	13/6	構成比 (%)	14/3	構成比 (%)	14/6	構成比 (%)
短期調達	Short-term borrowings	40,900	13.3	45,800	16.5	49,250	17.5	48,990	18.2
長期調達	Long-term borrowings	267,450	86.7	232,228	83.5	231,527	82.5	220,262	81.8
固定金利借入	Fixed interest rate borrowings	30,922	10.0	27,621	9.9	27,591	9.8	25,797	9.6
変動金利借入	Floating interest rate borrowings	202,828	65.8	150,903	54.3	152,075	54.2	137,293	51.0
社債・流動化	SB & ABS, ABL	33,700	10.9	53,703	19.3	51,860	18.5	57,171	21.2
普通社債 (固定)	SB (Fixed interest rate)	33,700	10.9	25,000	9.0	25,000	8.9	25,000	9.3
流動化 (固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	-	-	0	0.0
流動化 (変動)	ABS, ABL (Floating interest rate)	-	-	28,703	10.3	26,860	9.6	32,171	11.9
合計	Total	308,350	100.0	278,028	100.0	280,777	100.0	269,252	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		13/3	13/6	14/3	14/6
調達金利	Funding rate	2.05	2.33	2.31	2.31
間接	Indirect	1.99	2.00	1.98	1.95
直接	Direct	2.60	3.75	3.72	3.67

※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)		13/3		13/6		14/3		14/6		14/6	
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding (L)	390,635	-	375,566	-	348,010	-	346,197	-	314,350	-
無担保	Unsecured	272,980	-	267,582	-	261,221	-	263,089	-	258,206	-
有担保	Secured	64,344	-	57,237	-	41,267	-	39,277	-	39,277	-
事業者	Small business	53,310	-	50,746	-	45,521	-	43,830	-	16,866	-
4分類開示債権合計	① NPL total ①	98,627	25.25	93,361	24.86	79,222	22.76	76,029	21.96	76,029	24.19
	前年同期比 YOY%		-25.2		-24.3		-19.7		-18.6		-18.6
破綻先	Loans in legal bankruptcy	37,598	9.62	36,738	9.78	35,134	10.10	34,646	10.01	34,646	11.02
延滞債権	Non-accrual loans	36,905	9.45	33,876	9.02	27,289	7.84	25,870	7.47	25,870	8.23
3ヶ月以上延滞債権	Loans past due for three months or more	2,610	0.67	2,680	0.71	2,445	0.70	2,763	0.80	2,763	0.88
貸出条件緩和債権	Restructured loans	21,513	5.51	20,064	5.34	14,352	4.12	12,748	3.68	12,748	4.06
うち無担保ローン	② Unsecured Loan ②	35,259	12.92	31,987	11.95	25,359	9.71	24,304	9.24	24,304	9.41
	前年同期比 YOY%		-33.9		-34.2		-28.1		-24.0		-24.0
破綻先	Loans in legal bankruptcy	160	0.06	133	0.05	171	0.07	184	0.07	184	0.07
延滞債権	Non-accrual loans	15,958	5.85	14,473	5.41	12,167	4.66	11,740	4.46	11,740	4.55
3ヶ月以上延滞債権	Loans past due for three months or more	1,630	0.60	1,679	0.63	1,741	0.67	2,286	0.87	2,286	0.89
貸出条件緩和債権	Restructured loans	17,511	6.41	15,699	5.87	11,278	4.32	10,092	3.84	10,092	3.91
うち無担保ローン以外	Secured Loan	63,368	53.86	61,374	56.84	53,863	62.06	51,725	62.24	51,725	92.13
	前年同期比 YOY%		-19.2		-17.8		-15.0		-15.7		-15.7
破綻先	Loans in legal bankruptcy	37,437	31.82	36,605	33.90	34,963	40.29	34,461	41.47	34,461	61.38
延滞債権	Non-accrual loans	20,947	17.80	19,402	17.97	15,121	17.42	14,130	17.00	14,130	25.17
3ヶ月以上延滞債権	Loans past due for three months or more	980	0.83	1,001	0.93	703	0.81	477	0.57	477	0.85
貸出条件緩和債権	Restructured loans	4,002	3.40	4,364	4.04	3,074	3.54	2,655	3.20	2,655	4.73
期末貸倒引当金	③ Allowance for NPL ③	119,427	-	117,250	-	102,522	-	100,224	-	-	-
流動	④ Current assets ④	84,714	-	83,209	-	69,540	-	67,660	-	-	-
固定 ※	Fixed assets ※	34,712	-	34,041	-	32,981	-	32,563	-	-	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	121.1	-	125.6	-	129.4	-	131.8	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	240.3	-	260.1	-	274.2	-	278.4	-	-	-

※ 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)

会計ベース残高(Off-Balance)

年/決算月(Fiscal Year)		13/3	増減率(yoy%)	13/6	増減率(yoy%)	14/3	増減率(yoy%)	14/6	増減率(yoy%)
営業債権合計 (百万円)	Total Receivable Outstanding (Millions of Yen)	348,352	-14.7	366,644	-4.4	350,680	0.7	348,316	-5.0
営業貸付金残高	Loans Outstanding	286,316	-16.9	275,377	-14.4	260,776	-8.9	260,213	-5.5
無担保ローン	Unsecured	224,668	-15.4	220,285	-11.9	216,072	-3.8	218,352	-0.9
有担保ローン	Secured	52,708	-20.9	46,574	-22.8	37,610	-28.6	35,158	-24.5
事業者ローン	Small Business	8,939	-26.9	8,516	-23.8	7,093	-20.7	6,702	-21.3
支払承諾見返	Credit Guarantee	51,077	5.5	80,632	67.8	80,488	57.6	79,160	-1.8
割賦売掛金残高	Installment Receivable	4,432	-38.5	3,959	-35.6	2,845	-35.8	2,537	-35.9
その他	Other	6,525	-19.6	6,674	-12.1	6,569	0.7	6,406	-4.0
口座数 (千件)	Customer Accounts (Thousand)	631	-21.6	617	-17.3	589	-6.5	591	-4.1
無担保ローン	Unsecured	600	-21.6	588	-17.2	565	-6.0	568	-3.3
有担保ローン	Secured	21	-20.0	20	-19.0	17	-19.6	16	-20.3
事業者ローン	Small Business	8	-25.2	8	-21.6	7	-15.0	7	-16.3
新規顧客件数 (件)	New Accounts (Number)	87,575	38.4	29,993	54.6	117,072	33.7	35,970	19.9
無担保ローン	Unsecured	87,515	41.8	29,981	54.7	117,008	33.7	35,957	19.9
実質平均利回り ※ (%)	Average Yield ※ (%)	15.0	-0.9	15.6	0.2	15.4	0.4	15.5	-0.1

14/6	増減率(yoy%)
344,933	-5.9
255,330	-7.3
213,469	-3.1
35,158	-24.5
6,702	-21.3
80,660	0.0
2,537	-35.9
6,406	-4.0

※ 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) (%)  
注) 斜体数値は増減数

※ Average Yield = Interest Income / Average Loans Outstanding (%)  
Notes: Italic Font = Increase or Decrease

### (2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		13/3	増減数(yoy)	13/6	増減数(yoy)	14/3	増減数(yoy)	14/6	増減数(yoy)
ローン事業店舗数 (店)	Loan Business Branches	649	26	649	21	703	54	741	92
有人店舗	Staffed Branches	25	-3	25	0	25	0	25	0
無人店舗	Unstaffed Branches	624	29	624	21	678	54	716	92
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	77,025	8,582	78,373	8,852	82,880	5,855	84,444	6,071
自社ATM	AIFUL ATMs	570	-33	570	-31	482	-88	482	-88
自社ATM以外	Other	76,455	8,615	77,803	8,883	82,398	5,943	83,962	6,159
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	127	10	131	8	133	6	134	3
社員数 (人)	N. of Total Employees	1,258	-341	1,288	-258	1,310	52	1,384	96
正社員数	N. of Employees (regularly payroll)	972	-368	948	-373	924	-48	920	-28
非正社員数	N. of Employees (temp.)	286	27	340	115	386	100	464	124

## 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)		13/3		13/6		14/3		14/6		
		(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	62,310	-13.7	15,530	-7.5	59,196	-5.0	14,031	4.0	-9.6
営業貸付金利息	Interest on loans to customers	47,402	-17.8	10,905	-14.7	42,066	-11.3	9,972	2.9	-8.6
無担保ローン	Unsecured	38,125	-17.8	8,820	-14.5	34,472	-9.6	8,297	2.4	-5.9
有担保ローン	Secured	7,654	-19.9	1,718	-16.8	6,232	-18.6	1,371	0.4	-20.2
事業者ローン	Small business	1,621	-6.2	366	-7.7	1,360	-16.1	303	0.1	-17.1
信用保証収益	Revenue from credit guarantee	3,214	5.4	1,857	139.2	6,654	107.0	1,728	0.5	-6.9
信用購入あっせん収益	Revenue from installment receivable	305	-3.4	56	-27.8	225	-26.2	41	0.0	-26.7
その他の営業収益	Other operating revenue	11,387	2.0	2,710	-13.8	10,250	-10.0	2,288	0.7	-15.6
償却債権回収額	Recovery of loans previously charged off	10,788	2.5	2,547	-14.9	9,536	-11.6	2,078	0.6	-18.4
その他	Other	599	-7.1	163	8.4	714	19.3	210	0.1	28.6
営業費用	Operating expenses	50,747	-18.0	13,367	19.3	41,331	-18.6	12,072	3.5	-9.7
金融費用	Financial expenses	5,407	-27.1	1,235	-16.4	4,652	-14.0	1,173	0.3	-5.0
売上原価	Cost of sales	-	-	-	-	-	-	-	-	-
貸倒関連費用	Credit cost	571	-97.6	5,502	121.4	8,579	-	3,491	1.0	-36.6
貸倒損失	Bad debt write-offs	34,542	-46.5	5,102	-58.5	21,805	-36.9	4,741	1.4	-7.1
利息返還関連費用	Expenses for interest repayment	15,877	-	-	-	-	-	-	-	-
利息返還金	Interest repayments	32,707	-37.8	6,713	-26.7	31,685	-3.1	7,693	2.2	14.6
その他の営業費用	Other operating expenses (SG & A)	28,891	-4.3	6,630	-8.4	28,100	-2.7	7,408	2.1	11.7
広告宣伝費	Advertising expenses	2,615	51.1	740	19.5	2,924	11.8	891	0.3	20.4
人件費	Personnel expenses	9,441	-11.3	2,372	-4.3	9,397	-0.5	2,315	0.7	-2.4
その他	Other	16,834	-5.5	3,517	-15.0	15,778	-6.3	4,200	1.2	19.4
営業利益	Operating income	11,562	12.5	2,162	-61.3	17,865	54.5	1,958	0.6	-9.4
営業外収益	Non-operating income	1,340	-27.9	313	7.3	4,492	235.2	539	0.2	72.2
営業外費用	Non-operating expenses	807	42.1	8	31.7	21	-97.4	32	0.0	272.9
経常利益	Ordinary income	12,095	4.5	2,466	-58.0	22,336	84.7	2,466	0.7	0.0
特別利益	Extraordinary income	6,004	5.2	90	-	90	-98.5	-	-	-
特別損失	Extraordinary losses	8,815	129.6	-	-	25	-99.7	-	-	-
税引前利益	Income before taxes	9,284	-30.9	2,556	-56.4	22,400	141.3	2,466	0.7	-3.5
法人税・住民税及び事業税	Income taxes-current	-1,393	-	-355	-	-1,677	-	-156	-	-
法人税等調整額	Income taxes-deferred	28	-	-4	-	32	12.1	19	0.0	-
当期純利益	Net income	10,648	-20.6	2,916	-50.2	24,045	125.8	2,603	0.7	-10.7



## 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)		13/3		13/6		14/3		14/6	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	198,103	85.5	178,524	87.7	181,241	87.9	164,740	84.6
都市銀行等	City Banks	21,128	9.1	19,110	9.4	19,080	9.3	17,313	8.9
信託銀行	Trust Banks	79,316	34.2	71,857	35.3	71,742	34.8	65,102	33.4
地方銀行・第二地方銀行	Regional Banks	15,894	6.9	11,851	5.8	14,832	7.2	13,737	7.1
保険会社	Insurance companies	3,945	1.7	3,528	1.7	653	0.3	593	0.3
外国銀行	Foreign banks	3,939	1.7	3,546	1.7	3,540	1.7	3,212	1.7
系統金融機関等	Cooperative Financial Ins.	18,044	7.8	16,296	8.0	16,270	7.9	14,282	7.3
その他	Other	55,834	24.1	52,333	25.7	55,119	26.7	50,498	25.9
社債・流動化	SB & ABS, ABL	33,700	14.5	25,000	12.3	25,000	12.1	29,942	15.4
普通社債	SB	33,700	14.5	25,000	12.3	25,000	12.1	25,000	12.8
流動化	ABS, ABL	-	-	-	-	-	-	4,942	2.5
合計	Total	231,803	100.0	203,524	100.0	206,241	100.0	194,683	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)		13/3		13/6		14/3		14/6	
			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
長期調達	Long-term borrowings	231,803	100.0	203,524	100.0	203,241	98.5	191,683	98.5
固定金利借入	Fixed interest rate borrowings	30,922	13.3	27,621	13.6	27,591	13.4	25,797	13.3
変動金利借入	Floating interest rate borrowings	167,181	72.1	150,903	74.1	150,650	73.0	135,943	69.8
社債	SB	33,700	14.5	25,000	12.3	25,000	12.1	25,000	12.8
流動化	ABS, ABL	-	-	-	-	-	-	4,942	2.5
合計	Total	231,803	100.0	203,524	100.0	206,241	100.0	194,683	100.0

### (3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		13/3	13/6	14/3	14/6
調達金利	Funding rate	2.21	2.18	2.18	2.18
間接	Indirect	2.14	2.08	2.09	2.05
直接	Direct	2.59	2.89	2.90	2.92

※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	1.15	1.30	1.20	1.20
5年スワップレート	5Y SWAP rate	0.36	0.48	0.31	0.32
JGB(10年)	10Y JGB	0.56	0.84	0.64	0.56

## 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)		13/3		13/6		14/3		14/6	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding (L)	348,352	-	366,644	-	350,680	-	348,316	-
期末営業貸付金	Loans outstanding	286,316	-	275,377	-	260,776	-	260,213	-
無担保	Unsecured	224,668	-	220,285	-	216,072	-	218,352	-
有担保	Secured	52,708	-	46,574	-	37,610	-	35,158	-
事業者	Small business	8,939	-	8,516	-	7,093	-	6,702	-
割賦売掛金	Installment receivable	4,432	-	3,959	-	2,845	-	2,537	-
支払承諾見返等	Credit guarantee, etc	57,603	-	87,306	-	87,058	-	85,566	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	107,400	-	72,949	-	72,949	-	59,234	-
貸倒発生額合計	① Total write-offs ①	34,542	9.92	5,102	1.39	21,805	6.22	4,741	1.36
増減率	YOY%	-46.5		-58.5		-36.9		-7.1	
貸倒発生額	② Write-offs ②	31,132	10.87	4,346	1.58	18,810	7.21	3,804	1.46
増減率	YOY%	-45.8		-60.6		-39.6		-12.5	
無担保	Unsecured	25,407	11.31	3,657	1.66	14,873	6.88	3,110	1.42
有担保	Secured	3,645	6.92	338	0.73	2,409	6.41	419	1.19
事業者	Small business	2,080	23.27	351	4.13	1,526	21.53	275	4.11
割賦売掛金	Installment receivable	1,327	29.94	211	5.34	707	24.88	146	5.78
支払承諾見返等	Credit guarantee, etc	2,082	3.62	544	0.62	2,287	2.63	790	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	479	0.14	88	0.02	488	0.14	281	0.08
個別繰入額	④ Provision for specific allowance for doubtful accounts ④	458	0.16	73	0.03	453	0.17	248	0.10
無担保	Unsecured	57	0.03	19	0.01	59	0.03	30	0.01
有担保	Secured	254	0.48	20	0.04	276	0.74	162	0.46
事業者	Small business	147	1.64	34	0.40	117	1.66	56	0.84
支払承諾見返等	Credit guarantee, etc	20	0.04	14	0.02	34	0.04	32	0.04
①+③	①+③	35,021	10.05	5,191	1.42	22,294	6.36	5,023	1.44
増減率	YOY%	-53.6		-59.2		-36.3		-3.2	
②+④	②+④	31,591	11.03	4,420	1.61	19,263	7.39	4,053	1.56
増減率	YOY%	-53.8		-61.5		-39.0		-8.3	
無担保	Unsecured	25,464	11.33	3,677	1.67	14,933	6.91	3,140	1.44
有担保	Secured	3,899	7.40	358	0.77	2,686	7.14	581	1.65
事業者	Small business	2,227	24.91	385	4.53	1,644	23.19	331	4.95
割賦売掛金	Installment receivable	1,327	29.94	211	5.34	707	24.88	146	5.78
支払承諾見返等	Credit guarantee, etc	2,103	3.65	558	0.64	2,322	2.67	823	0.96
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	571	0.16	5,502	1.50	8,579	2.45	3,491	1.00
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	72,949	20.94	73,261	19.98	59,234	16.89	57,702	16.57

※ 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)		13/3		13/6		14/3		14/6		14/6	
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %
期末営業貸付金	(L) Loans outstanding (L)	286,316	-	275,377	-	260,776	-	260,213	-	255,330	-
	無担保 Unsecured	224,668	-	220,285	-	216,072	-	218,352	-	213,469	-
	有担保 Secured	52,708	-	46,574	-	37,610	-	35,158	-	35,158	-
	事業者 Small business	8,939	-	8,516	-	7,093	-	6,702	-	6,702	-
4分類開示債権合計	① NPL total ①	93,039	32.50	87,851	31.90	74,310	28.50	71,396	27.44	71,396	27.96
	前年同期比 YOY%	-24.6		-24.5		-20.1		-18.7		-18.7	
	破綻先 Loans in legal bankruptcy	37,516	13.10	36,672	13.32	35,100	13.46	34,605	13.30	34,605	13.55
	延滞債権 Non-accrual loans	34,509	12.05	31,448	11.42	25,255	9.68	23,725	9.12	23,725	9.29
	3ヶ月以上延滞債権 Loans past due for three months or more	1,918	0.67	2,045	0.74	1,900	0.73	2,448	0.94	2,448	0.96
	貸出条件緩和債権 Restructured loans	19,094	6.67	17,685	6.42	12,053	4.62	10,616	4.08	10,616	4.16
うち無担保ローン	② Unsecured Loan ②	33,486	14.90	30,185	13.70	23,425	10.84	22,305	10.22	22,305	10.45
	前年同期比 YOY%	-35.5		-35.9		-30.0		-26.1		-26.1	
	破綻先 Loans in legal bankruptcy	148	0.07	120	0.05	158	0.07	166	0.08	166	0.08
	延滞債権 Non-accrual loans	15,528	6.91	14,052	6.38	11,764	5.44	11,349	5.20	11,349	5.32
	3ヶ月以上延滞債権 Loans past due for three months or more	1,404	0.63	1,439	0.65	1,561	0.72	2,061	0.94	2,061	0.97
	貸出条件緩和債権 Restructured loans	16,404	7.30	14,572	6.62	9,941	4.60	8,727	4.00	8,727	4.09
うち無担保ローン以外	Secured Loan	59,552	96.60	57,666	104.67	50,885	113.83	49,091	117.27	49,091	117.27
	前年同期比 YOY%	-16.6		-16.8		-14.6		-14.9		-14.9	
	破綻先 Loans in legal bankruptcy	37,367	60.62	36,551	66.35	34,942	78.16	34,438	82.27	34,438	82.27
	延滞債権 Non-accrual loans	18,980	30.79	17,396	31.58	13,491	30.18	12,376	29.56	12,376	29.56
	3ヶ月以上延滞債権 Loans past due for three months or more	514	0.83	605	1.10	339	0.76	387	0.92	387	0.92
	貸出条件緩和債権 Restructured loans	2,690	4.36	3,112	5.65	2,112	4.72	1,889	4.51	1,889	4.51
期末貸倒引当金	③ Allowance for NPL ③	109,256	-	108,936	-	91,446	-	89,561	-	-	-
	流動 ④ Current assets ④	72,949	-	73,261	-	59,234	-	57,702	-	-	-
	固定 ※ Fixed assets ※	36,306	-	35,674	-	32,211	-	31,858	-	-	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	117.4	-	124.0	-	123.1	-	125.4	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	217.8	-	242.7	-	252.9	-	258.7	-	-	-

※ 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)		13/6			14/3			14/6		
		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)	85,565	42,825	128,390	85,565	42,825	128,390	53,879	35,290	89,170
発生額・取崩額	Reversal	6,713	901	7,614	31,685	7,535	39,220	7,693	1,347	9,040
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	78,851	41,924	120,776	53,879	35,290	89,170	46,186	33,943	80,129

### (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)		13/6			14/3			14/6		
		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)	91,421	42,825	134,247	91,421	42,825	134,247	59,881	35,290	95,172
発生額・取崩額 ※	Reversal ※	7,150	901	8,052	33,424	7,535	40,959	8,125	1,347	9,472
繰入額(戻入額)	Provisions (Returned)	-	-	-	1,885	-	1,885	-	-	-
期末引当金残高	Allowance (End)	84,270	41,924	126,195	59,881	35,290	95,172	51,756	33,943	85,699

※ 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、2014年3月期・第1四半期81百万円、2014年3月期326百万円、2015年3月期・第1四半期81百万円が含まれております。

Doubtful accounts reversal of LIFECARD is included in reversal of Interest repayment (81million yen in 1Q of FY2014/3, 326 million yen in FY2014/3 and 81million yen in 1Q of FY2015/3).

## 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)	13/6				14/3				14/6			
	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%	164	27.9	120,230	54.6	160	28.3	118,798	55.0	159	28.0	118,419	54.2
15.0%< =<18.0%	324	55.2	67,730	30.7	337	59.7	73,817	34.2	348	61.4	78,463	35.9
18.0%< =<20.0%	0	0.1	1,172	0.5	0	0.1	907	0.4	0	0.1	842	0.4
20.0%<	98	16.7	31,152	14.1	67	11.9	22,548	10.4	60	10.6	20,627	9.4
合計 (Total)	588	100.0	220,285	100.0	565	100.0	216,072	100.0	568	100.0	218,352	100.0

(2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year)	13/6				14/3				14/6			
	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	203	34.6	12,498	5.7	195	34.6	11,880	5.5	194	34.2	11,807	5.4
100< =<200	87	14.8	13,116	6.0	73	13.1	11,242	5.2	71	12.5	10,861	5.0
200< =<300	67	11.4	16,959	7.7	64	11.3	16,451	7.6	65	11.5	16,867	7.7
300< =<400	48	8.3	17,010	7.7	44	7.9	15,679	7.3	44	7.8	15,688	7.2
400< =<500	68	11.6	31,451	14.3	73	13.0	34,100	15.8	78	13.7	36,419	16.7
500< =<1,000	60	10.2	45,210	20.5	62	11.1	47,259	21.9	63	11.2	48,306	22.1
1,000<	53	9.1	84,039	38.2	50	9.0	79,457	36.8	50	8.9	78,402	35.9
合計 (Total)	588	100.0	220,285	100.0	565	100.0	216,072	100.0	568	100.0	218,352	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)

年/決算月 (Fiscal Year)		13/3		13/6		14/3		14/6			
			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)	151,735	-0.6	149,536	-0.9	150,228	-1.0	145,099	-3.0
割賦売掛金		Installment receivable		79,452	8.2	78,981	6.8	82,418	3.7	78,270	-0.9
営業貸付金		Loans (Cash advance)		48,375	-9.0	47,368	-8.8	45,322	-6.3	44,994	-5.0
支払承諾見返		Credit guarantee		23,362	-9.3	22,642	-7.8	21,931	-6.1	21,299	-5.9
その他営業債権		Other		545	64.2	542	28.5	556	2.0	535	-1.4
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)	5,811	-8.6	5,799	-7.3	5,818	0.1	5,862	1.1
プロパー		Proper		2,020	-18.8	1,990	-17.7	1,910	-5.4	1,893	-4.9
提携		Affinity		3,790	-2.0	3,808	-0.7	3,907	3.1	3,968	4.2
新規発行数	(千枚)	Number of new issue	(Thousand)	509	-	120	-6.6	483	-5.1	118	-1.7
プロパー		Proper		138	-	30	-8.5	122	-12.1	28	-5.0
提携		Affinity		370	-	90	-5.9	361	-2.5	89	-0.6
買上実績	(百万円)	Purchase Results	(Millions of Yen)	496,087	-	129,678	9.1	539,050	8.7	140,186	8.1
包括信用購入斡旋		Shopping		455,181	-	119,425	10.1	498,756	9.6	129,903	8.8
キャッシング		Cashing		40,906	-	10,252	-1.2	40,294	-1.5	10,282	0.3
実質平均利回り		Average Yield		17.5	0.4	18.5	0.8	18.2	0.8	18.5	0.0

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)		13/3		13/6		14/3		14/6			
			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		127	3	126	2	128	1	129	3
社員数	(人)	N. of Total Employees		700	-247	754	-132	775	75	840	86
正社員数	(人)	N. of Employees (regularly payroll)		386	-45	394	-24	386	0	388	-6
非正社員数	(人)	N. of Employees (temp.)		314	-202	360	-108	389	75	452	92

### 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)		13/3 (12M)	13/6 (3M)	増減率 (yoy%)	14/3 (12M)	増減率 (yoy%)	14/6 (3M)	14/6	
								営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	26,332	6,974	3.9	27,346	3.8	6,863	4.6	-1.6
信用購入あっせん収益	Installment receivable	12,440	3,274	9.8	13,387	7.6	3,281	2.2	0.2
営業貸付金収益	Loans (Cash advance)	6,904	1,610	-11.4	6,260	-9.3	1,505	1.0	-6.6
信用保証収益	Revenue from Credit guarantee	1,394	328	-9.6	1,295	-7.1	310	0.2	-5.5
その他	Other operating revenue	5,593	1,760	14.0	6,403	14.5	1,766	1.2	0.3
営業費用	Operating expenses	23,647	5,472	-6.4	25,934	9.7	5,953	4.0	8.8
金融費用	Financial expenses	936	234	-2.0	1,959	109.2	537	0.4	129.2
貸倒関連費用	Credit cost	2,615	668	-32.9	2,997	14.6	756	0.5	13.1
利息返還関連費用	Expenses for interest repayment	1,419	-	-	1,885	32.8	-	-	-
その他の営業費用	Other operating expenses (SG&A)	18,675	4,568	-0.9	19,092	2.2	4,659	3.2	2.0
広告宣伝費	Advertising expenses	750	30	46.1	284	-62.1	48	0.0	56.4
人件費	Personnel expenses	3,775	919	-11.7	3,831	1.5	963	0.7	4.8
その他	Other	14,149	3,618	2.0	14,976	5.8	3,647	2.5	0.8
営業利益	Operating income	2,685	1,502	74.1	1,411	-47.4	910	0.6	-39.4
営業外収益	Non-operating income	2,249	883	-	1,813	-19.4	6	0.0	-99.2
営業外費用	Non-operating expenses	8	0	-99.9	6	-20.3	94	0.1	-
経常利益	Ordinary income	4,926	2,385	616.4	3,219	-34.6	822	0.6	-65.5
特別利益	Extraordinary income	32	28	-	28	-12.7	322	0.2	-
特別損失	Extraordinary losses	27	-	-	4	-83.3	-	-	-
税引前利益	Income before taxes	4,930	2,413	624.9	3,243	-34.2	1,145	0.8	-52.6
法人税・住民税及び事業税	Income taxes-current	1,611	578	-	1,228	-23.7	251	0.2	-56.5
法人税等調整額	Income taxes-deferred	-	-	-	-404	-	-67	-	-
当期純利益	Net income	3,319	1,835	497.8	2,418	-27.1	961	0.7	-47.6

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

(百万円/ Millions of Yen)

		13/3		13/6		14/3			14/6		
			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	556,031	-10.1	540,296	-8.6	515,960	100.0	-7.2	507,441	100.0	-6.1
	アイフル AIFUL	348,352	-14.7	366,644	-4.4	350,680	68.0	0.7	348,316	68.6	-5.0
	ライフカード LIFECARD	151,735	-0.6	149,536	-0.9	150,228	29.1	-1.0	145,099	28.6	-3.0
	ビジネスnext BUSINEXT	55,943	-2.5	52,819	-7.0	41,911	8.1	-25.1	40,989	8.1	-22.4
営業収益 ※2	Total operating revenue ※2	99,619	-12.6	23,782	-8.4	91,858	100.0	-7.8	21,649	100.0	-9.0
	アイフル AIFUL	62,310	-13.7	15,530	-7.5	59,196	64.4	-5.0	14,031	64.8	-9.6
	ライフカード LIFECARD	26,332	-	6,974	3.9	27,346	29.8	3.8	6,863	31.7	-1.6
	ビジネスnext BUSINEXT	7,391	-0.6	551	-70.1	2,366	2.6	-68.0	397	1.8	-28.0
経常利益 ※2	Total ordinary income ※2	17,646	4.8	6,367	-0.5	24,752	100.0	40.3	3,368	100.0	-47.1
	アイフル AIFUL	12,095	4.5	2,466	-58.0	22,336	90.2	84.7	2,466	73.2	0.0
	ライフカード LIFECARD	4,926	-	2,385	616.4	3,219	13.0	-34.6	822	24.4	-65.5
	ビジネスnext BUSINEXT	1,285	14.9	-385	-	-390	-	-	105	3.1	-
当期純利益 ※2	Total net income ※2	22,705	30.6	12,222	96.8	30,461	100.0	34.2	3,587	100.0	-70.7
	アイフル AIFUL	10,648	-20.6	2,916	-50.2	24,045	78.9	125.8	2,603	72.6	-10.7
	ライフカード LIFECARD	3,319	-	1,835	497.8	2,418	7.9	-27.1	961	26.8	-47.6
	ビジネスnext BUSINEXT	1,129	3.0	-568	-	-541	-	-	104	2.9	-

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)