

2014年3月期 第3四半期 決算データブック
Data Book (Third quarter report for fiscal year ending March, 2014)

| | | |
|------------------------|------------------------------------|------------|
| 1.主要利益数値 | Review of Profit / Group & AIFUL |1p |
| 2.グループ合計営業実績 | Review of Operation / Group Total |2p |
| 3.グループ合計損益の内訳 | Revenue and Expenses / Group Total |3p |
| 4.グループ合計資金調達の状況 | Review of Funding / Group Total |4p |
| 5.グループ合計不良債権の状況 | NPL's / Group Total |5p |
| 6.アイフル営業実績 | Review of Operation / AIFUL |6p |
| 7.アイフル損益の内訳 | Revenue and Expenses / AIFUL |7p |
| 8.アイフル資金調達の状況 | Review of Funding / AIFUL |8p |
| 9.アイフル貸倒&不良債権 | Credit Cost & NPL's / AIFUL |9~10p |
| 10.利息返還関連引当金の内訳 | Review of Funding / AIFUL |11p |
| 11.アイフル無担保ローン債権ポートフォリオ | Analysis of Loan Portfolio / AIFUL |12p |
| 12.ライフカード営業指標 | Review of Operation / LIFECARD |13p |
| 13.ライフカード損益の内訳 | Revenue and Expenses / LIFECARD |14p |
| 14.グループ経営一覧表 | Group Management |15p |

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

(1) 連結 (Consolidated)

| 年/決算月 (Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|---------------------|--|---------|------------|---------|------------|---------|-------------|---------|--------------|
| | | (9M) | 増減率(yoy%) | (12M) | 増減率(yoy%) | (6M) | 増減率(yoy%) | (9M) | 増減率(yoy%) |
| 営業収益 | (百万円) Operating Revenue (Millions of Yen) | 75,863 | -12.6 | 99,619 | -12.6 | 46,586 | -8.1 | 69,415 | -8.5 |
| 営業費用 | (百万円) Operating Expenses (Millions of Yen) | 52,704 | -25.8 | 84,900 | -12.9 | 34,101 | -5.9 | 50,518 | -4.1 |
| 営業利益 | (百万円) Operating Income (Millions of Yen) | 23,159 | 46.6 | 14,718 | -10.8 | 12,485 | -13.7 | 18,896 | -18.4 |
| 経常利益 | (百万円) Ordinary Income (Millions of Yen) | 24,523 | 60.7 | 17,646 | 4.8 | 13,494 | -3.6 | 21,460 | -12.5 |
| 当期純利益 | (百万円) Net Income (Millions of Yen) | 29,400 | 73.7 | 22,705 | 30.6 | 19,574 | -0.3 | 27,099 | -7.8 |
| 総資産 | (百万円) Total Assets (Millions of Yen) | 610,751 | -11.7 | 607,181 | -8.7 | 582,711 | -4.8 | 583,237 | -4.5 |
| 純資産 | (百万円) Net Assets (Millions of Yen) | 111,457 | 37.6 | 105,008 | 28.6 | 123,185 | 21.6 | 130,312 | 16.9 |
| 一株当たり当期純利益 | (円) EPS (Yen) | 61.13 | - | 47.21 | - | 40.70 | -0.3 | 56.34 | -7.8 |
| 一株当たり純資産 | (円) BPS (Yen) | 226.84 | - | 213.41 | - | 255.69 | 23.8 | 270.30 | 19.2 |
| 自己資本比率 | (%) Equity Ratio (%) | 17.9 | <i>6.4</i> | 16.9 | <i>4.9</i> | 21.1 | <i>4.9</i> | 22.3 | <i>4.4</i> |
| 総資産当期純利益率 | (%) ROA (%) | 6.1 | <i>3.2</i> | 3.6 | <i>1.3</i> | 6.6 | <i>0.5</i> | 6.0 | <i>-0.1</i> |
| 純資産当期純利益率 | (%) ROE (%) | 41.3 | <i>9.2</i> | 24.9 | <i>0.2</i> | 34.6 | <i>-9.1</i> | 30.9 | <i>-10.4</i> |

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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|---------------------|--|---------|------------|---------|-------------|---------|--------------|---------|--------------|
| | | (9M) | 増減率(yoy%) | (12M) | 増減率(yoy%) | (6M) | 増減率(yoy%) | (9M) | 増減率(yoy%) |
| 営業収益 | (百万円) Operating Revenue (Millions of Yen) | 47,791 | -13.1 | 62,310 | -13.7 | 30,497 | -6.1 | 45,121 | -5.6 |
| 営業費用 | (百万円) Operating Expenses (Millions of Yen) | 30,681 | -33.2 | 50,747 | -18.0 | 23,319 | 12.4 | 33,101 | 7.9 |
| 営業利益 | (百万円) Operating Income (Millions of Yen) | 17,110 | 89.1 | 11,562 | 12.5 | 7,178 | -38.8 | 12,019 | -29.8 |
| 経常利益 | (百万円) Ordinary Income (Millions of Yen) | 17,886 | 72.1 | 12,095 | 4.5 | 9,136 | -25.5 | 15,103 | -15.6 |
| 当期純利益 | (百万円) Net Income (Millions of Yen) | 24,517 | 71.6 | 10,648 | -20.6 | 9,735 | -46.5 | 16,609 | -32.3 |
| 総資産 | (百万円) Total Assets (Millions of Yen) | 473,902 | -14.6 | 466,542 | -12.6 | 470,184 | -2.6 | 466,992 | -1.5 |
| 純資産 | (百万円) Net Assets (Millions of Yen) | 104,274 | 29.3 | 90,410 | 13.4 | 100,295 | 2.4 | 107,272 | 2.9 |
| 期末発行済株式総数 | (千株) N. of Shares issued (Thousand) | 481,867 | - | 481,867 | - | 481,867 | 0.0 | 481,867 | 0.0 |
| 一株当たり当期純利益 | (円) EPS (Yen) | 50.98 | - | 22.14 | - | 20.24 | -46.5 | 34.53 | -32.3 |
| 一株当たり純資産 | (円) BPS (Yen) | 216.69 | - | 187.85 | - | 208.10 | 2.2 | 222.39 | 2.6 |
| 自己資本比率 | (%) Equity Ratio (%) | 22.0 | <i>7.5</i> | 19.4 | <i>4.4</i> | 21.3 | <i>1.0</i> | 22.9 | <i>0.9</i> |
| 総資産当期純利益率 | (%) ROA (%) | 6.5 | <i>3.1</i> | 2.1 | <i>-0.3</i> | 4.1 | <i>-3.0</i> | 4.7 | <i>-1.7</i> |
| 純資産当期純利益率 | (%) ROE (%) | 35.4 | <i>9.2</i> | 12.5 | <i>-6.0</i> | 20.4 | <i>-20.5</i> | 22.3 | <i>-13.0</i> |

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 previous fiscal year 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)

会計ベース残高(Off-Balance)

| 年/決算月(Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | | |
|--------------------|-------|------------------------------|-------------------|---------|-----------|---------|-----------|---------|-----------|---------|-------|
| | | | 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) | 563,131 | -13.0 | 556,031 | -10.1 | 528,449 | -7.4 | 521,895 | -7.3 |
| 営業貸付金残高 | | Loans Outstanding | | 397,870 | -17.4 | 390,635 | -14.1 | 365,823 | -11.4 | 356,584 | -10.4 |
| 無担保ローン | | Unsecured | | 277,801 | -16.6 | 272,980 | -14.4 | 264,030 | -8.5 | 260,145 | -6.4 |
| 有担保ローン | | Secured | | 64,942 | -22.6 | 64,344 | -16.6 | 53,147 | -21.6 | 49,715 | -23.4 |
| 事業者ローン | | Small Business | | 55,126 | -14.3 | 53,310 | -9.8 | 48,645 | -13.9 | 46,723 | -15.2 |
| 割賦売掛金残高 | | Installment receivable | | 83,774 | 2.2 | 83,885 | 4.1 | 79,691 | 3.0 | 83,481 | -0.4 |
| 支払承諾見返 | | Credit guarantee | | 74,186 | -1.1 | 74,440 | 0.4 | 75,903 | 4.5 | 74,789 | 0.8 |
| その他営業債権 | | Other | | 7,299 | -18.9 | 7,070 | -16.3 | 7,030 | -6.3 | 7,040 | -3.6 |
| 口座数(残高あり) | (千件) | Customer Accounts | (Thousand) | 926 | -23.4 | 887 | -21.5 | 847 | -14.3 | 825 | -10.9 |
| 無担保ローン | | Unsecured | | 865 | -23.7 | 829 | -21.9 | 794 | -14.2 | 774 | -10.6 |
| 有担保ローン | | Secured | | 23 | -23.4 | 22 | -19.2 | 20 | -18.5 | 19 | -18.8 |
| 事業者ローン | | Small Business | | 37 | -14.8 | 35 | -11.3 | 32 | -13.6 | 31 | -14.5 |
| クレジットカード会員数 | (千件) | Credit Card Holders | (Thousand) | 5,852 | -9.0 | 5,811 | -8.6 | 5,786 | -5.9 | 5,806 | -0.8 |
| 新規顧客件数 | (件) | New Accounts | | 63,281 | 28.9 | 92,629 | 35.3 | 59,807 | 50.0 | 86,826 | 37.2 |
| 無担保ローン | | Unsecured | | 59,401 | 36.3 | 87,515 | 41.8 | 59,048 | 58.5 | 85,568 | 44.1 |
| 有担保ローン | | Secured | | 245 | -16.1 | 322 | -16.1 | 54 | -66.0 | 80 | -67.3 |
| 事業者ローン | | Small Business | | 3,635 | -30.3 | 4,792 | -24.4 | 705 | -71.3 | 1,178 | -67.6 |
| 新規クレジットカード発券数 | (千枚) | New Issue of Credit Card | (Thousand) | 363 | 58.3 | 509 | 4.8 | 215 | -8.5 | 339 | -6.6 |

| 13/12 | |
|---------|-----------|
| | 増減率(yoy%) |
| 521,895 | -7.3 |
| 328,988 | -17.3 |
| 260,145 | -6.4 |
| 49,715 | -23.4 |
| 19,126 | -65.3 |
| 83,481 | -0.4 |
| 102,385 | 38.0 |
| 7,040 | -3.6 |

(2) 社員数(N. of Total Employees)

| 年/決算月(Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | | |
|--------------------|-----|-------------------------------------|----------|-------|----------|-------|----------|-------|----------|-------|-----|
| | | | 増減数(yoy) | | 増減数(yoy) | | 増減数(yoy) | | 増減数(yoy) | | |
| 社員数 | (人) | N. of Total Employees | | 2,067 | -635 | 2,057 | -635 | 2,150 | 1 | 2,210 | 143 |
| 正社員数 | | N. of Employees (regularly payroll) | | 1,461 | -480 | 1,437 | -461 | 1,388 | -96 | 1,378 | -83 |
| 非正社員数 | | N. of Employees (temp.) | | 606 | -155 | 620 | -174 | 762 | 97 | 832 | 226 |

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シートから落ちている営業債権を含めた、「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 (Revenue and Expenses / Group Total)

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

| 年/決算月(Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | |
|--------------------|--|--------|---------------|--------|---------------|--------|---------------|--------|----------------|---------------|
| | | (9M) | 増減率 (yoy%) | (12M) | 増減率 (yoy%) | (6M) | 増減率 (yoy%) | (9M) | 営業債権残高比 (%) | 増減率 (yoy%) |
| 営業収益 | Operating revenue | 75,863 | -12.6 | 99,619 | -12.6 | 46,586 | -8.1 | 69,415 | 12.9 | -8.5 |
| 営業貸付金利息 | Interest on loans to customers | 47,184 | -19.8 | 61,607 | -18.9 | 25,843 | -19.4 | 38,488 | 7.1 | -18.4 |
| 無担保ローン | Unsecured | 34,584 | -20.3 | 45,027 | -20.8 | 20,681 | -12.2 | 30,860 | 5.7 | -10.8 |
| 有担保ローン | Secured | 6,629 | -18.6 | 8,690 | -17.9 | 3,858 | -15.0 | 5,519 | 1.0 | -16.7 |
| 事業者ローン | Small business | 5,970 | -18.4 | 7,889 | -7.5 | 1,303 | -67.1 | 2,107 | 0.4 | -64.7 |
| 信用購入あっせん収益 | Revenue from Installment receivable | 9,420 | 8.9 | 12,746 | 8.8 | 6,703 | 9.1 | 10,161 | 1.9 | 7.9 |
| 信用保証収益 | Revenue from Credit guarantee | 3,433 | -5.6 | 4,609 | -3.9 | 4,147 | 82.2 | 6,062 | 1.1 | 76.6 |
| その他の営業収益 | Other operating revenue | 15,825 | 0.7 | 20,656 | -3.9 | 9,892 | -3.0 | 14,703 | 2.7 | -7.1 |
| 買取債権回収高 | Collection from purchased receivables | 3,053 | 10.1 | 3,908 | -12.8 | 1,292 | -27.3 | 1,969 | 0.4 | -35.5 |
| 償却債権回収額 | Recovery of loans previously charged off | 8,388 | -3.8 | 10,840 | -5.2 | 5,144 | -9.2 | 7,503 | 1.4 | -10.6 |
| その他 | Other | 4,383 | 4.1 | 5,907 | 5.9 | 3,455 | 25.1 | 5,230 | 1.0 | 19.3 |
| 営業費用 | Operating expenses | 52,704 | -25.8 | 84,900 | -12.9 | 34,101 | -5.9 | 50,518 | 9.4 | -4.1 |
| 金融費用 | Financial expenses | 5,247 | -30.0 | 6,895 | -27.1 | 3,141 | -12.3 | 4,477 | 0.8 | -14.7 |
| 売上原価 | Cost of sales | 2,481 | 17.3 | 3,200 | -5.8 | 934 | -36.4 | 1,381 | 0.3 | -44.3 |
| 債権買取原価 | Cost of purchased receivable | 2,434 | 17.8 | 3,152 | -5.7 | 879 | -40.2 | 1,318 | 0.2 | -45.9 |
| その他 | Other | 46 | -3.7 | 48 | -9.4 | 55 | - | 62 | 0.0 | 34.3 |
| 貸倒関連費用 | Credit cost | 9,053 | -60.3 | 8,136 | -75.3 | 6,599 | -11.5 | 9,492 | 1.8 | 4.8 |
| 貸倒損失 | Bad debt write offs | 31,435 | -43.5 | 40,419 | -43.5 | 13,227 | -43.1 | 19,726 | 3.7 | -37.2 |
| 利息返還関連費用 | Expenses for Interest repayment | - | - | 17,296 | - | - | - | - | - | - |
| 利息返還金 | Interest repayments | 25,309 | -46.7 | 34,048 | -41.1 | 14,744 | -13.7 | 22,937 | 4.3 | -9.4 |
| その他の営業費用 | Other operating expenses (SG & A) | 35,921 | -7.0 | 49,371 | -4.6 | 23,424 | -1.2 | 35,167 | 6.5 | -2.1 |
| 広告宣伝費 | Advertising expenses | 2,222 | 33.4 | 3,813 | 57.9 | 1,557 | 13.1 | 2,318 | 0.4 | 4.3 |
| 人件費 | Personnel expenses | 10,830 | -11.9 | 13,647 | -14.7 | 6,791 | -2.3 | 10,160 | 1.9 | -6.2 |
| その他 | Other | 22,868 | -7.3 | 31,909 | -4.4 | 15,076 | -2.1 | 22,689 | 4.2 | -0.8 |
| 営業利益 | Operating income | 23,159 | 46.6 | 14,718 | -10.8 | 12,485 | -13.7 | 18,896 | 3.5 | -18.4 |
| 営業外収益 | Non-operating income | 1,403 | 153.8 | 3,026 | 252.8 | 1,023 | 162.8 | 2,582 | 0.5 | 84.0 |
| 営業外費用 | Non-operating expenses | 39 | -96.3 | 98 | -81.2 | 14 | -98.3 | 18 | 0.0 | -53.5 |
| 経常利益 | Ordinary income | 24,523 | 60.7 | 17,646 | 4.8 | 13,494 | -3.6 | 21,460 | 4.0 | -12.5 |
| 特別利益 | Extraordinary income | 6,024 | 16.6 | 6,037 | 16.7 | 6,398 | 7.0 | 6,398 | 1.2 | 6.2 |
| 特別損失 | Extraordinary losses | 28 | -98.4 | 83 | -97.9 | 42 | 150.6 | 42 | 0.0 | 48.7 |
| 税引前利益 | Income before taxes | 30,519 | 64.0 | 23,600 | 30.4 | 19,850 | -0.5 | 27,816 | 5.2 | -8.9 |
| 法人税・住民税及び事業税 | Income taxes-current | 656 | -51.8 | 414 | 72.0 | 266 | 27.3 | 635 | 0.1 | -3.3 |
| 法人税等調整額 | Income taxes-deferred | 14 | -175.7 | 28 | - | 8 | -21.0 | 82 | 0.0 | 452.4 |
| 少数株主利益(損失) | Minority interests in income | 446 | 30.0 | 451 | -3.9 | - | - | - | - | - |
| 当期純利益 | Net income | 29,400 | 73.7 | 22,705 | 30.6 | 19,574 | -0.3 | 27,099 | 5.0 | -7.8 |

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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|--------------------|----------------------------|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | 構成比(%) | | 構成比(%) | | 構成比(%) | | 構成比(%) |
| 借入金 | Borrowings | 277,110 | 88.7 | 274,650 | 89.1 | 225,814 | 80.8 | 229,311 | 81.3 |
| 都市銀行等 | City Banks | 21,128 | 6.8 | 21,128 | 6.9 | 19,110 | 6.8 | 19,080 | 6.8 |
| 信託銀行 | Trust Banks | 119,463 | 38.2 | 119,863 | 38.9 | 71,857 | 25.7 | 71,742 | 25.4 |
| 地方銀行・第二地方銀行 | Regional Banks | 15,894 | 5.1 | 15,894 | 5.2 | 14,851 | 5.3 | 14,832 | 5.3 |
| 保険会社 | Insurance companies | 3,945 | 1.3 | 3,945 | 1.3 | 654 | 0.2 | 653 | 0.2 |
| 外国銀行 | Foreign banks | 3,939 | 1.3 | 3,939 | 1.3 | 3,546 | 1.3 | 3,540 | 1.3 |
| 系統金融機関等 | Cooperative Financial Ins. | 18,044 | 5.8 | 18,044 | 5.9 | 16,296 | 5.8 | 16,270 | 5.8 |
| その他 | Other | 94,694 | 30.3 | 91,834 | 29.8 | 99,497 | 35.6 | 103,189 | 36.6 |
| 社債・流動化 | SB & ABS, ABL | 35,375 | 11.3 | 33,700 | 10.9 | 53,750 | 19.2 | 52,596 | 18.7 |
| 普通社債 | SB | 33,800 | 10.8 | 33,700 | 10.9 | 25,000 | 8.9 | 25,000 | 8.9 |
| 流動化 | ABS, ABL | 1,575 | 0.5 | - | - | 28,750 | 10.3 | 27,596 | 9.8 |
| 合計 | Total | 312,485 | 100.0 | 308,350 | 100.0 | 279,565 | 100.0 | 281,907 | 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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|--------------------|-----------------------------------|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | 構成比(%) | | 構成比(%) | | 構成比(%) | | 構成比(%) |
| 短期調達 | Short-term borrowings | 43,360 | 13.9 | 40,900 | 13.3 | 47,290 | 16.9 | 49,570 | 17.6 |
| 長期調達 | Long-term borrowings | 269,125 | 86.1 | 267,450 | 86.7 | 232,275 | 83.1 | 232,337 | 82.4 |
| 固定金利借入 | Fixed interest rate borrowings | 30,922 | 9.9 | 30,922 | 10.0 | 27,621 | 9.9 | 27,591 | 9.8 |
| 変動金利借入 | Floating interest rate borrowings | 202,828 | 64.9 | 202,828 | 65.8 | 150,903 | 54.0 | 152,150 | 54.0 |
| 社債・流動化 | SB & ABS, ABL | 35,375 | 11.3 | 33,700 | 10.9 | 53,750 | 19.2 | 52,596 | 18.7 |
| 普通社債(固定) | SB (Fixed interest rate) | 33,800 | 10.8 | 33,700 | 10.9 | 25,000 | 8.9 | 25,000 | 8.9 |
| 流動化(固定) | ABS, ABL (Fixed interest rate) | 1,470 | 0.5 | - | - | - | - | - | - |
| 流動化(変動) | ABS, ABL (Floating interest rate) | 105 | 0.0 | - | - | 28,750 | 10.3 | 27,596 | 9.8 |
| 合計 | Total | 312,485 | 100.0 | 308,350 | 100.0 | 279,565 | 100.0 | 281,907 | 100.0 |

(3) 調達金利 (Funding Rate)

(%)

| 年/決算月(Fiscal Year) | | 12/12 | 13/3 | 13/9 | 13/12 |
|--------------------|--------------|-------|------|------|-------|
| 調達金利 | Funding rate | 2.06 | 2.05 | 2.33 | 2.31 |
| 間接 | Indirect | 2.00 | 1.99 | 2.00 | 1.98 |
| 直接 | Direct | 2.57 | 2.60 | 3.75 | 3.74 |

※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)

| 年/決算月(Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | | |
|--------------------|-------|----------------------------|--------|---------|--------|---------|--------|---------|--------|---------|-------|
| | | | /(L) % | | /(L) % | | /(L) % | | /(L) % | | |
| 期末営業貸付金 | (L) | Loans outstanding | (L) | 397,870 | - | 390,635 | - | 337,073 | - | 328,988 | - |
| | | 無担保 | | 277,801 | - | 272,980 | - | 264,030 | - | 260,145 | - |
| | | 有担保 | | 64,942 | - | 64,344 | - | 53,147 | - | 49,715 | - |
| | | 事業者 | | 55,126 | - | 53,310 | - | 19,895 | - | 19,126 | - |
| 4分類開示債権合計 | ① | NPL total | ① | 105,094 | 26.41 | 98,627 | 25.25 | 87,944 | 26.09 | 83,657 | 25.43 |
| | 前年同期比 | | YOY% | -27.0 | | -25.2 | | -23.2 | | -20.4 | |
| | | 破綻先 | | 38,407 | 9.65 | 37,598 | 9.62 | 36,148 | 10.72 | 35,615 | 10.83 |
| | | 延滞債権 | | 40,893 | 10.28 | 36,905 | 9.45 | 31,873 | 9.46 | 29,594 | 9.00 |
| | | 3ヶ月以上延滞債権 | | 3,093 | 0.78 | 2,610 | 0.67 | 2,714 | 0.81 | 2,799 | 0.85 |
| | | 貸出条件緩和債権 | | 22,700 | 5.71 | 21,513 | 5.51 | 17,208 | 5.11 | 15,648 | 4.76 |
| うち無担保ローン | ② | Unsecured Loan | ② | 37,799 | 13.61 | 35,259 | 12.92 | 29,538 | 11.19 | 27,364 | 10.52 |
| | 前年同期比 | | YOY% | -36.8 | | -33.9 | | -32.0 | | -27.6 | |
| | | 破綻先 | | 187 | 0.07 | 160 | 0.06 | 153 | 0.06 | 200 | 0.08 |
| | | 延滞債権 | | 17,402 | 6.26 | 15,958 | 5.85 | 13,656 | 5.17 | 12,743 | 4.90 |
| | | 3ヶ月以上延滞債権 | | 1,893 | 0.68 | 1,630 | 0.60 | 1,872 | 0.71 | 2,047 | 0.79 |
| | | 貸出条件緩和債権 | | 18,316 | 6.59 | 17,511 | 6.41 | 13,855 | 5.25 | 12,373 | 4.76 |
| うち無担保ローン以外 | | Secured Loan | | 67,295 | 56.05 | 63,368 | 53.86 | 58,405 | 79.96 | 56,292 | 81.77 |
| | 前年同期比 | | YOY% | -20.1 | | -19.2 | | -17.8 | | -16.3 | |
| | | 破綻先 | | 38,219 | 31.83 | 37,437 | 31.82 | 35,994 | 49.28 | 35,414 | 51.44 |
| | | 延滞債権 | | 23,490 | 19.56 | 20,947 | 17.80 | 18,216 | 24.94 | 16,851 | 24.48 |
| | | 3ヶ月以上延滞債権 | | 1,200 | 1.00 | 980 | 0.83 | 841 | 1.15 | 752 | 1.09 |
| | | 貸出条件緩和債権 | | 4,384 | 3.65 | 4,002 | 3.40 | 3,353 | 4.59 | 3,274 | 4.76 |
| 期末貸倒引当金 | ③ | Allowance for NPL | ③ | 130,035 | - | 119,427 | - | 111,436 | - | 107,394 | - |
| | | 流動 | ④ | 94,591 | - | 84,714 | - | 77,844 | - | 74,177 | - |
| | | 固定 ※ | | 35,444 | - | 34,712 | - | 33,591 | - | 33,217 | - |
| NPLカバー率(ALL) | ③/① | Coverage ratio (All) | ③/① | 123.7 | - | 121.1 | - | 126.7 | - | 128.4 | - |
| NPLカバー率(無担保) | ④/② | Coverage ratio (Unsecured) | ④/② | 250.2 | - | 240.3 | - | 263.5 | - | 271.1 | - |

※ 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).

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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | | |
|--------------------|-------|------------------------------|-------------------|---------|-----------|---------|-----------|---------|-----------|---------|-------|
| | | | 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) | 353,780 | -18.5 | 348,352 | -14.7 | 360,753 | -1.6 | 352,907 | -0.2 |
| 営業貸付金残高 | | Loans Outstanding | | 291,767 | -20.9 | 286,316 | -16.9 | 268,807 | -11.9 | 262,925 | -9.9 |
| 無担保ローン | | Unsecured | | 229,075 | -17.9 | 224,668 | -15.4 | 217,405 | -8.7 | 214,948 | -6.2 |
| 有担保ローン | | Secured | | 53,074 | -28.0 | 52,708 | -20.9 | 43,498 | -23.0 | 40,511 | -23.7 |
| 事業者ローン | | Small Business | | 9,617 | -40.6 | 8,939 | -26.9 | 7,902 | -23.8 | 7,464 | -22.4 |
| 支払承諾見返 | | Credit Guarantee | | 50,325 | 4.2 | 51,077 | 5.5 | 81,938 | 67.5 | 80,414 | 59.8 |
| 割賦売掛金残高 | | Installment receivable | | 4,922 | -41.3 | 4,432 | -38.5 | 3,542 | -35.5 | 3,123 | -36.5 |
| その他 | | Other | | 6,765 | -21.7 | 6,525 | -19.6 | 6,464 | -8.1 | 6,444 | -4.7 |
| 口座数 | (千件) | Customer Accounts | (Thousand) | 654 | -24.4 | 631 | -21.6 | 605 | -13.0 | 592 | -9.5 |
| 無担保ローン | | Unsecured | | 622 | -24.2 | 600 | -21.6 | 578 | -12.7 | 566 | -9.0 |
| 有担保ローン | | Secured | | 22 | -24.4 | 21 | -20.0 | 19 | -19.3 | 18 | -19.4 |
| 事業者ローン | | Small Business | | 9 | -34.4 | 8 | -25.2 | 8 | -19.6 | 7 | -17.5 |
| 新規顧客件数 | (件) | New Accounts | | 59,450 | 31.8 | 87,575 | 38.4 | 59,085 | 58.5 | 85,617 | 44.0 |
| 無担保ローン | | Unsecured | | 59,401 | 36.3 | 87,515 | 41.8 | 59,048 | 58.5 | 85,568 | 44.1 |
| 実質平均利回り ※ | (%) | Average Yield ※ | (%) | 15.2 | -0.4 | 15.0 | -0.9 | 15.4 | 0.2 | 15.4 | 0.2 |

※ 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

(2) チャネル展開 (Marketing Channel)

| 年/決算月(Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | | |
|--------------------|-----|-------------------------------------|----------|--------|----------|--------|----------|--------|----------|--------|-------|
| | | | 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 | | 640 | 14 | 649 | 26 | 651 | 24 | 692 | 52 |
| 有人店舗 | | Staffed Branches | | 25 | -4 | 25 | -3 | 25 | -1 | 25 | 0 |
| 無人店舗 | | Unstaffed Branches | | 615 | 18 | 624 | 29 | 626 | 25 | 667 | 52 |
| ATM・CDネットワーク | (台) | AIFUL ATMs and Tie-up CDs | | 72,106 | 4,585 | 77,025 | 8,582 | 80,364 | 9,543 | 81,836 | 9,730 |
| 自社ATM | | AIFUL ATMs | | 589 | -34 | 570 | -33 | 560 | -28 | 484 | -105 |
| 自社ATM以外 | | Other | | 71,517 | 4,619 | 76,455 | 8,615 | 79,804 | 9,571 | 81,352 | 9,835 |
| 保証提携先金融機関等 | (先) | Tie-up banks (Credit Guarantee) | | 126 | 11 | 127 | 10 | 132 | 7 | 132 | 6 |
| 社員数 | (人) | N. of Total Employees | | 1,239 | -353 | 1,258 | -341 | 1,307 | 54 | 1,355 | 116 |
| 正社員数 | | N. of Employees (regularly payroll) | | 959 | -409 | 972 | -368 | 934 | -41 | 930 | -29 |
| 非正社員数 | | N. of Employees (temp.) | | 280 | 56 | 286 | 27 | 373 | 95 | 425 | 145 |

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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | |
|--------------------|--|--------|---------------|--------|---------------|--------|---------------|--------|----------------|---------------|
| | | (9M) | 増減率 (yoy%) | (12M) | 増減率 (yoy%) | (6M) | 増減率 (yoy%) | (9M) | 営業債権残高比 (%) | 増減率 (yoy%) |
| 営業収益 | Operating revenue | 47,791 | -13.1 | 62,310 | -13.7 | 30,497 | -6.1 | 45,121 | 12.9 | -5.6 |
| 営業貸付金利息 | Interest on loans to customers | 36,391 | -17.7 | 47,402 | -17.8 | 21,484 | -13.4 | 31,944 | 9.1 | -12.2 |
| 無担保ローン | Unsecured | 29,297 | -15.7 | 38,125 | -17.8 | 17,495 | -12.4 | 26,108 | 7.4 | -10.9 |
| 有担保ローン | Secured | 5,860 | -20.3 | 7,654 | -19.9 | 3,271 | -18.9 | 4,788 | 1.4 | -18.3 |
| 事業者ローン | Small business | 1,233 | -41.6 | 1,621 | -6.2 | 717 | -11.1 | 1,048 | 0.3 | -15.0 |
| 信用保証収益 | Revenue from credit guarantee | 2,379 | 4.4 | 3,214 | 5.4 | 3,489 | 122.6 | 5,082 | 1.4 | 113.6 |
| 信用購入あっせん収益 | Revenue from installment receivable | 232 | 9.6 | 305 | -3.4 | 111 | -30.0 | 165 | 0.0 | -28.8 |
| その他の営業収益 | Other operating revenue | 8,787 | 5.8 | 11,387 | 2.0 | 5,412 | -8.7 | 7,928 | 2.3 | -9.8 |
| 償却債権回収額 | Recovery of loans previously charged off | 8,347 | 6.7 | 10,788 | 2.5 | 5,074 | -9.9 | 7,409 | 2.1 | -11.2 |
| その他 | Other | 440 | -9.9 | 599 | -7.1 | 337 | 14.2 | 519 | 0.1 | 17.9 |
| 営業費用 | Operating expenses | 30,681 | -33.2 | 50,747 | -18.0 | 23,319 | 12.4 | 33,101 | 9.4 | 7.9 |
| 金融費用 | Financial expenses | 4,139 | -29.0 | 5,407 | -27.1 | 2,381 | -15.8 | 3,527 | 1.0 | -14.8 |
| 売上原価 | Cost of sales | - | - | - | - | - | - | - | - | - |
| 貸倒関連費用 | Credit cost | 5,004 | -71.5 | 571 | -97.6 | 7,259 | 82.0 | 8,994 | 2.6 | 79.7 |
| 貸倒損失 | Bad debt write-offs | 27,785 | -45.1 | 34,542 | -46.5 | 11,283 | -45.7 | 16,799 | 4.8 | -39.5 |
| 利息返還関連費用 | Expenses for Interest repayment | - | - | 15,877 | - | - | - | - | - | - |
| 利息返還金 | Interest repayments | 24,348 | -43.1 | 32,707 | -37.8 | 14,079 | -14.9 | 21,971 | 6.3 | -9.8 |
| その他の営業費用 | Other operating expenses (SG & A) | 21,537 | -4.5 | 28,891 | -4.3 | 13,678 | -1.9 | 20,579 | 5.9 | -4.4 |
| 広告宣伝費 | Advertising expenses | 1,719 | 45.7 | 2,615 | 51.1 | 1,451 | 38.3 | 2,145 | 0.6 | 24.8 |
| 人件費 | Personnel expenses | 6,970 | -14.0 | 9,441 | -11.3 | 4,744 | 0.1 | 7,073 | 2.0 | 1.5 |
| その他 | Other | 12,847 | -3.2 | 16,834 | -5.5 | 7,482 | -8.2 | 11,359 | 3.2 | -11.6 |
| 営業利益 | Operating income | 17,110 | 89.1 | 11,562 | 12.5 | 7,178 | -38.8 | 12,019 | 3.4 | -29.8 |
| 営業外収益 | Non-operating income | 907 | -33.6 | 1,340 | -27.9 | 1,970 | 208.2 | 3,099 | 0.9 | 241.5 |
| 営業外費用 | Non-operating expenses | 131 | 554.6 | 807 | 42.1 | 12 | -88.4 | 15 | 0.0 | -87.9 |
| 経常利益 | Ordinary income | 17,886 | 72.1 | 12,095 | 4.5 | 9,136 | -25.5 | 15,103 | 4.3 | -15.6 |
| 特別利益 | Extraordinary income | 5,991 | 5.1 | 6,004 | 5.2 | 90 | -98.5 | 90 | 0.0 | -98.5 |
| 特別損失 | Extraordinary losses | 1 | -99.9 | 8,815 | 129.6 | 25 | - | 25 | 0.0 | - |
| 税引前利益 | Income before taxes | 23,876 | 67.0 | 9,284 | -30.9 | 9,201 | -49.5 | 15,167 | 4.3 | -36.5 |
| 法人税・住民税及び事業税 | Income taxes-current | -655 | - | -1,393 | - | -532 | - | -1,469 | - | - |
| 法人税等調整額 | Income taxes-deferred | 15 | - | 28 | - | -2 | - | 27 | 0.0 | 82.4 |
| 当期純利益 | Net income | 24,517 | 71.6 | 10,648 | -20.6 | 9,735 | -46.5 | 16,609 | 4.7 | -32.3 |

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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|---------------------|----------------------------|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | 構成比(%) | | 構成比(%) | | 構成比(%) | | 構成比(%) |
| 借入金 | Borrowings | 198,103 | 85.4 | 198,103 | 85.5 | 181,524 | 87.9 | 181,241 | 87.9 |
| 都市銀行等 | City Banks | 21,128 | 9.1 | 21,128 | 9.1 | 19,110 | 9.3 | 19,080 | 9.3 |
| 信託銀行 | Trust Banks | 79,316 | 34.2 | 79,316 | 34.2 | 71,857 | 34.8 | 71,742 | 34.8 |
| 地方銀行・第二地方銀行 | Regional Banks | 15,894 | 6.9 | 15,894 | 6.9 | 14,851 | 7.2 | 14,832 | 7.2 |
| 保険会社 | Insurance companies | 3,945 | 1.7 | 3,945 | 1.7 | 654 | 0.3 | 653 | 0.3 |
| 外国銀行 | Foreign banks | 3,939 | 1.7 | 3,939 | 1.7 | 3,546 | 1.7 | 3,540 | 1.7 |
| 系統金融機関等 | Cooperative Financial Ins. | 18,044 | 7.8 | 18,044 | 7.8 | 16,296 | 7.9 | 16,270 | 7.9 |
| その他 | Other | 55,834 | 24.1 | 55,834 | 24.1 | 55,207 | 26.7 | 55,119 | 26.7 |
| 社債・流動化 | SB & ABS, ABL | 33,800 | 14.6 | 33,700 | 14.5 | 25,000 | 12.1 | 25,000 | 12.1 |
| 普通社債 | SB | 33,800 | 14.6 | 33,700 | 14.5 | 25,000 | 12.1 | 25,000 | 12.1 |
| 合計 | Total | 231,903 | 100.0 | 231,803 | 100.0 | 206,524 | 100.0 | 206,241 | 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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|---------------------|-----------------------------------|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | 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 | 231,903 | 100.0 | 231,803 | 100.0 | 203,524 | 98.5 | 203,241 | 98.5 |
| 固定金利借入 | Fixed interest rate borrowings | 30,922 | 13.3 | 30,922 | 13.3 | 27,621 | 13.4 | 27,591 | 13.4 |
| 変動金利借入 | Floating interest rate borrowings | 167,181 | 72.1 | 167,181 | 72.1 | 150,903 | 73.1 | 150,650 | 73.0 |
| 社債 | SB | 33,800 | 14.6 | 33,700 | 14.5 | 25,000 | 12.1 | 25,000 | 12.1 |
| 合計 | Total | 231,903 | 100.0 | 231,803 | 100.0 | 206,524 | 100.0 | 206,241 | 100.0 |

(3) 調達金利 (Funding Rate)

(%)

| 年/決算月 (Fiscal Year) | | 12/12 | 13/3 | 13/9 | 13/12 |
|---------------------|--------------|-------|------|------|-------|
| 調達金利 | Funding rate | 2.21 | 2.21 | 2.19 | 2.19 |
| 間接 | Indirect | 2.15 | 2.14 | 2.09 | 2.09 |
| 直接 | Direct | 2.59 | 2.59 | 2.90 | 2.90 |

※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 | 1.20 | 1.15 | 1.30 | 1.20 |
| 5年スワップレート | 5Y SWAP rate | 0.31 | 0.36 | 0.45 | 0.45 |
| JGB(10年) | 10Y JGB | 0.79 | 0.56 | 0.69 | 0.74 |

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) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|----------------------|---|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | /(L) % | | /(L) % | | /(L) % | | /(L) % |
| 営業債権合計 (L) | Total Receivable Outstanding (L) | 353,780 | - | 348,352 | - | 360,753 | - | 352,907 | - |
| 期末営業貸付金 | Loans outstanding | 291,767 | - | 286,316 | - | 268,807 | - | 262,925 | - |
| 無担保 | Unsecured | 229,075 | - | 224,668 | - | 217,405 | - | 214,948 | - |
| 有担保 | Secured | 53,074 | - | 52,708 | - | 43,498 | - | 40,511 | - |
| 事業者 | Small business | 9,617 | - | 8,939 | - | 7,902 | - | 7,464 | - |
| 割賦売掛金 | Installment receivable | 4,922 | - | 4,432 | - | 3,542 | - | 3,123 | - |
| 支払承諾見返等 | Credit guarantee, etc | 57,091 | - | 57,603 | - | 88,403 | - | 86,858 | - |
| 期初貸倒引当金 (流動) | Allowance for doubtful accounts at the beginning of FY (BS: Current assets) | 107,400 | - | 107,400 | - | 72,949 | - | 72,949 | - |
| 貸倒発生額合計 ① | Total write-offs ① | 27,785 | 7.85 | 34,542 | 9.92 | 11,283 | 3.13 | 16,799 | 4.76 |
| 前年同期比 | YOY% | -45.1 | | -46.5 | | -45.7 | | -39.5 | |
| 貸倒発生額 ② | Write-offs ② | 25,010 | 8.57 | 31,132 | 10.87 | 9,639 | 3.59 | 14,323 | 5.45 |
| 前年同期比 | YOY% | -44.2 | | -45.8 | | -48.3 | | -42.7 | |
| 無担保 | Unsecured | 20,571 | 8.98 | 25,407 | 11.31 | 7,804 | 3.59 | 11,475 | 5.34 |
| 有担保 | Secured | 2,797 | 5.27 | 3,645 | 6.92 | 926 | 2.13 | 1,599 | 3.95 |
| 事業者 | Small business | 1,641 | 17.07 | 2,080 | 23.27 | 908 | 11.50 | 1,248 | 16.72 |
| 割賦売掛金 | Installment receivable | 3,697 | 51.33 | 1,327 | 29.94 | 395 | 11.17 | 603 | 19.33 |
| 支払承諾見返等 | Credit guarantee, etc | 3,402 | 6.02 | 2,082 | 3.62 | 1,248 | 1.41 | 1,872 | 2.16 |
| 個別貸倒引当金繰入 (個別引当) ※ ③ | Total provision for specific allowance for doubtful account ※ ③ | 10,930 | 2.68 | 479 | 0.14 | 204 | 0.06 | 250 | 0.07 |
| 個別繰入額 ④ | Provision for specific allowance for doubtful accounts ④ | 10,899 | 3.16 | 458 | 0.16 | 173 | 0.06 | 217 | 0.08 |
| 無担保 | Unsecured | 35 | 0.01 | 57 | 0.03 | 40 | 0.02 | 54 | 0.03 |
| 有担保 | Secured | 10,604 | 15.92 | 254 | 0.48 | 49 | 0.11 | 58 | 0.15 |
| 事業者 | Small business | 259 | 2.12 | 147 | 1.64 | 82 | 1.05 | 103 | 1.39 |
| 支払承諾見返等 | Credit guarantee, etc | 31 | 0.05 | 20 | 0.04 | 31 | 0.04 | 32 | 0.04 |
| ①+③ | ①+③ | 75,482 | 18.49 | 35,021 | 10.05 | 11,487 | 3.18 | 17,050 | 4.83 |
| 前年同期比 | YOY% | -10.5 | | -53.6 | | -45.9 | | -39.8 | |
| ②+④ | ②+④ | 68,352 | 19.84 | 31,591 | 11.03 | 9,812 | 3.65 | 14,540 | 5.53 |
| 前年同期比 | YOY% | -16.3 | | -53.8 | | -48.5 | | -43.1 | |
| 無担保 | Unsecured | 20,631 | 9.01 | 25,464 | 11.33 | 7,845 | 3.61 | 11,530 | 5.36 |
| 有担保 | Secured | 3,150 | 5.94 | 3,899 | 7.40 | 976 | 2.24 | 1,658 | 4.09 |
| 事業者 | Small business | 1,751 | 18.21 | 2,227 | 24.91 | 991 | 12.55 | 1,352 | 18.11 |
| 割賦売掛金 | Installment receivable | 1,126 | 22.89 | 1,327 | 29.94 | 395 | 11.17 | 603 | 19.33 |
| 支払承諾見返等 | Credit guarantee, etc | 1,667 | 2.92 | 2,103 | 3.65 | 1,279 | 1.45 | 1,905 | 2.19 |
| 貸倒関連費用(営業費用) | Credit Cost (PL: Operating Expenses) | 5,004 | 1.41 | 571 | 0.16 | 7,259 | 2.01 | 8,994 | 2.55 |
| 期末貸倒引当金(流動) | Allowance for doubtful accounts at the end of FY (BS: Current assets) | 84,077 | 23.77 | 72,949 | 20.94 | 68,721 | 19.05 | 64,894 | 18.39 |

※ 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)

| 年/決算月(Fiscal Year) | | 12/12 | | 13/3 | | 13/9 | | 13/12 | |
|--------------------|---|---------|--------|---------|--------|---------|--------|---------|--------|
| | | | /(L) % | | /(L) % | | /(L) % | | /(L) % |
| 期末営業貸付金 | (L) Loans outstanding (L) | 291,767 | - | 286,316 | - | 268,807 | - | 262,925 | - |
| 無担保 | Unsecured | 229,075 | - | 224,668 | - | 217,405 | - | 214,948 | - |
| 有担保 | Secured | 53,074 | - | 52,708 | - | 43,498 | - | 40,511 | - |
| 事業者 | Small business | 9,617 | - | 8,939 | - | 7,902 | - | 7,464 | - |
| 4分類開示債権合計 | ① NPL total ① | 98,338 | 33.70 | 93,039 | 32.50 | 82,688 | 30.76 | 78,434 | 29.83 |
| 前年同期比 | YOY% | -27.6 | | -24.6 | | -23.2 | | -20.2 | |
| 破綻先 | Loans in legal bankruptcy | 38,298 | 13.13 | 37,516 | 13.10 | 36,086 | 13.42 | 35,551 | 13.52 |
| 延滞債権 | Non-accrual loans | 37,510 | 12.86 | 34,509 | 12.05 | 29,418 | 10.94 | 27,187 | 10.34 |
| 3ヶ月以上延滞債権 | Loans past due for three months or more | 2,211 | 0.76 | 1,918 | 0.67 | 2,146 | 0.80 | 2,237 | 0.85 |
| 貸出条件緩和債権 | Restructured loans | 20,318 | 6.96 | 19,094 | 6.67 | 15,036 | 5.59 | 13,458 | 5.12 |
| うち無担保ローン | ② Unsecured Loan ② | 36,142 | 15.78 | 33,486 | 14.90 | 27,734 | 12.76 | 25,438 | 11.83 |
| 前年同期比 | YOY% | -38.3 | | -35.5 | | -33.7 | | -29.6 | |
| 破綻先 | Loans in legal bankruptcy | 162 | 0.07 | 148 | 0.07 | 141 | 0.07 | 178 | 0.08 |
| 延滞債権 | Non-accrual loans | 16,995 | 7.42 | 15,528 | 6.91 | 13,238 | 6.09 | 12,316 | 5.73 |
| 3ヶ月以上延滞債権 | Loans past due for three months or more | 1,626 | 0.71 | 1,404 | 0.63 | 1,649 | 0.76 | 1,802 | 0.84 |
| 貸出条件緩和債権 | Restructured loans | 17,358 | 7.58 | 16,404 | 7.30 | 12,703 | 5.84 | 11,141 | 5.18 |
| うち無担保ローン以外 | Secured Loan | 62,196 | 99.21 | 59,552 | 96.60 | 54,954 | 106.91 | 52,996 | 110.46 |
| 前年同期比 | YOY% | -19.6 | | -16.6 | | -16.5 | | -14.8 | |
| 破綻先 | Loans in legal bankruptcy | 38,135 | 60.83 | 37,367 | 60.62 | 35,944 | 69.93 | 35,372 | 73.73 |
| 延滞債権 | Non-accrual loans | 20,515 | 32.72 | 18,980 | 30.79 | 16,179 | 31.48 | 14,871 | 31.00 |
| 3ヶ月以上延滞債権 | Loans past due for three months or more | 585 | 0.93 | 514 | 0.83 | 496 | 0.97 | 434 | 0.91 |
| 貸出条件緩和債権 | Restructured loans | 2,960 | 4.72 | 2,690 | 4.36 | 2,332 | 4.54 | 2,317 | 4.83 |
| 期末貸倒引当金 | ③ Allowance for NPL ③ | 121,215 | - | 109,256 | - | 102,873 | - | 98,122 | - |
| 流動 | ④ Current assets ④ | 84,077 | - | 72,949 | - | 68,721 | - | 64,894 | - |
| 固定 ※ | Fixed assets ※ | 37,138 | - | 36,306 | - | 34,151 | - | 33,228 | - |
| NPLカバー率(ALL) | ③/① Coverage ratio (All) ③/① | 123.3 | - | 117.4 | - | 124.4 | - | 125.1 | - |
| NPLカバー率(無担保) | ④/② Coverage ratio (Unsecured) ④/② | 232.6 | - | 217.8 | - | 247.8 | - | 255.1 | - |

※ 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. 利息返還関連引当金の内訳

(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) | | 12/12 | | | 13/3 | | | 13/12 | | |
|--------------------|-----------------------|--|--|---------|--|--|---------|--|--|---------|
| | | 利息返還 損失引当金 | 貸倒引当金 (債権放棄引当金) | 合計 | 利息返還 損失引当金 | 貸倒引当金 (債権放棄引当金) | 合計 | 利息返還 損失引当金 | 貸倒引当金 (債権放棄引当金) | 合計 |
| | | 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) | 102,395 | 58,112 | 160,507 | 102,395 | 58,112 | 160,507 | 85,565 | 42,825 | 128,390 |
| 発生額・取崩額 | Reversal | 24,348 | 11,947 | 36,295 | 32,707 | 15,286 | 47,994 | 21,971 | 5,213 | 27,185 |
| 繰入額(戻入額) | Provisions (Returned) | - | - | - | 15,877 | - | 15,877 | - | - | - |
| 期末引当金残高 | Allowance (End) | 78,047 | 46,164 | 124,211 | 85,565 | 42,825 | 128,390 | 63,593 | 37,612 | 101,205 |

(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 (百万円/ Millions of Yen)

(百万円/ Millions of Yen)

| 年/決算月(Fiscal Year) | | 12/12 | | | 13/3 | | | 13/12 | | |
|--------------------|-----------------------|---|--|---------|---|--|---------|---|--|---------|
| | | 利息返還 損失引当金 | 貸倒引当金 (債権放棄引当金) | 合計 | 利息返還 損失引当金 | 貸倒引当金 (債権放棄引当金) | 合計 | 利息返還 損失引当金 | 貸倒引当金 (債権放棄引当金) | 合計 |
| | | 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) | 108,667 | 58,112 | 166,779 | 108,667 | 58,112 | 166,779 | 91,421 | 42,825 | 134,247 |
| 発生額・取崩額 | Reversal | 25,692 | 11,947 | 37,640 | 34,543 | 15,286 | 49,829 | 23,167 | 5,213 | 28,381 |
| 繰入額(戻入額) | Provisions (Returned) | - | - | - | 17,296 | - | 17,296 | - | - | - |
| 期末引当金残高 | Allowance (End) | 82,975 | 46,164 | 129,139 | 91,421 | 42,825 | 134,247 | 68,253 | 37,612 | 105,866 |

※ 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、2013年3月期・第3四半期382百万円、2013年3月期494百万円、2014年3月期・第3四半期230百万円が含まれております。

11. アイフル無担保ローン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)

| 年/決算月(Fiscal Year) 貸付利率/ Interest Rate | 12/12 | | | | 13/3 | | | | 13/12 | | | |
|---|--------------|--------|------------------|--------|--------------|--------|------------------|--------|--------------|--------|------------------|--------|
| | 件数 / Account | | 残高/ Loan Balance | | 件数 / Account | | 残高/ Loan Balance | | 件数 / Account | | 残高/ Loan Balance | |
| | 千件/Thousand | 構成比(%) | 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(%) |
| =<15.0% | 170 | 27.4 | 122,086 | 53.3 | 168 | 28.0 | 122,486 | 54.5 | 160 | 28.3 | 118,361 | 55.1 |
| 15.0%<=<18.0% | 320 | 51.4 | 66,000 | 28.8 | 319 | 53.1 | 66,181 | 29.5 | 329 | 58.2 | 70,620 | 32.9 |
| 18.0%<=<20.0% | 1 | 0.2 | 1,398 | 0.6 | 0 | 0.2 | 1,250 | 0.6 | 0 | 0.1 | 993 | 0.5 |
| 20.0%< | 130 | 21.0 | 39,589 | 17.3 | 112 | 18.7 | 34,749 | 15.5 | 76 | 13.4 | 24,974 | 11.6 |
| 合計 (Total) | 622 | 100.0 | 229,075 | 100.0 | 600 | 100.0 | 224,668 | 100.0 | 566 | 100.0 | 214,948 | 100.0 |

(2) 貸付金額別残高構成(Breakdown By Amount)

| 年/決算月(Fiscal Year) 千円/ Thousands of yen | 12/12 | | | | 13/3 | | | | 13/12 | | | |
|--|--------------|--------|------------------|--------|--------------|--------|------------------|--------|--------------|--------|------------------|--------|
| | 件数 / Account | | 残高/ Loan Balance | | 件数 / Account | | 残高/ Loan Balance | | 件数 / Account | | 残高/ Loan Balance | |
| | 千件/Thousand | 構成比(%) | 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(%) |
| =<100 | 203 | 32.7 | 11,850 | 5.2 | 202 | 33.7 | 12,246 | 5.5 | 198 | 35.0 | 12,069 | 5.6 |
| 100<=<200 | 104 | 16.8 | 15,443 | 6.7 | 94 | 15.7 | 14,105 | 6.3 | 77 | 13.6 | 11,685 | 5.4 |
| 200<=<300 | 74 | 12.0 | 18,629 | 8.1 | 70 | 11.7 | 17,566 | 7.8 | 63 | 11.2 | 16,177 | 7.5 |
| 300<=<400 | 55 | 8.9 | 19,315 | 8.4 | 51 | 8.6 | 17,982 | 8.0 | 45 | 8.0 | 15,824 | 7.4 |
| 400<=<500 | 68 | 10.9 | 31,243 | 13.6 | 67 | 11.2 | 30,954 | 13.8 | 70 | 12.4 | 32,700 | 15.2 |
| 500<=<1,000 | 60 | 9.8 | 45,451 | 19.8 | 60 | 10.0 | 45,247 | 20.1 | 61 | 10.8 | 46,050 | 21.4 |
| 1,000< | 54 | 8.8 | 87,140 | 38.0 | 54 | 9.1 | 86,565 | 38.5 | 51 | 9.1 | 80,440 | 37.4 |
| 合計 (Total) | 622 | 100.0 | 229,075 | 100.0 | 600 | 100.0 | 224,668 | 100.0 | 566 | 100.0 | 214,948 | 100.0 |

12. ライフカード営業指標 (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) | | 12/12 | 13/3 | 13/9 | | 13/12 | | |
|---------------------|--|---------|---------|------------|------------|------------|---------|-------|
| | | | | 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) | 152,009 | 151,735 | -0.6 | 146,161 | -0.2 | 148,370 | -2.4 |
| 割賦売掛金 | Installment receivable | 78,852 | 79,452 | 8.2 | 76,148 | 5.9 | 80,357 | 1.9 |
| 営業貸付金 | Loans (Cash advance) | 48,761 | 48,375 | -9.0 | 46,731 | -7.4 | 45,446 | -6.8 |
| 支払承諾見返 | Credit guarantee | 23,860 | 23,362 | -9.3 | 22,715 | -4.2 | 21,971 | -7.9 |
| その他営業債権 | Other | 534 | 545 | 64.2 | 565 | 20.2 | 595 | 11.3 |
| 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) | 5,852 | 5,811 | -8.6 | 5,786 | -5.9 | 5,806 | -0.8 |
| プロパー | Proper | 2,077 | 2,020 | -18.8 | 1,958 | -17.0 | 1,923 | -7.4 |
| 提携 | Affinity | 3,775 | 3,790 | -2.0 | 3,827 | 1.1 | 3,883 | 2.9 |
| 新規発行数 | (千枚) Number of new issue (Thousand) | 363 | 509 | 38.3 | 215 | -8.5 | 339 | -6.6 |
| プロパー | Proper | 99 | 138 | 46.8 | 54 | -20.3 | 80 | -19.4 |
| 提携 | Affinity | 264 | 370 | 35.0 | 161 | -3.6 | 259 | -1.8 |
| 買上実績 | (百万円) Purchase Results (Millions of Yen) | 366,941 | 496,087 | 45.3 | 259,789 | 8.9 | 396,794 | 8.1 |
| 包括信用購入斡旋 | Shopping | 336,229 | 455,181 | 46.5 | 239,439 | 9.8 | 366,544 | 9.0 |
| キャッシング | Cashing | 30,712 | 40,906 | 33.1 | 20,349 | -1.2 | 30,250 | -1.5 |
| 実質平均利回り | Average Yield | 17.5 | 17.5 | 0.4 | 18.1 | 1.0 | 18.3 | 0.8 |

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) | | 12/12 | 13/3 | 13/9 | | 13/12 | | |
|---------------------|---|-------|------|-----------|-----------|-----------|-----|----|
| | | | | 増減数 (yoy) | 増減数 (yoy) | 増減数 (yoy) | | |
| 保証提携数 | (先) Tie-up Banks | 126 | 127 | 3 | 126 | 2 | 127 | 1 |
| 社員数 | (人) N. of Total Employees | 698 | 700 | -247 | 764 | -4 | 788 | 90 |
| 正社員数 | (人) N. of Employees (regularly payroll) | 391 | 386 | -45 | 394 | -5 | 398 | 7 |
| 非正社員数 | (人) N. of Employees (temp.) | 307 | 314 | -202 | 370 | 1 | 390 | 83 |

ライフカードのデータのうち、2013年3月期・第3四半期の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含めた、「社内管理用の参考数値」です。
Note: Outstanding for Third quarter of Fiscal year 2012 included the operating assets excepted from balance sheet by securitization.

ライフカード株式会社は、グループ再編の実施により、2011年7月1日より事業を開始しております。
LIFECARD Co., Ltd. Commenced operations on July 1, 2011, after completion of a group restructuring.

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

会計ベース(Off-Balance)

(百万円/ Millions of Yen)

| 年/決算月(Fiscal Year) | | 12/12 (9M) | 13/3 (12M) | 13/9 (6M) | 増減率 (yoy%) | 13/12 (9M) | 営業債権残高比 (%) | 増減率 (yoy%) |
|--------------------|------------------------|---------------|---------------|--------------|---------------|---------------|----------------|---------------|
| | | | | | | | | |
| 営業収益 | Operating revenue | 19,714 | 26,332 | 13,551 | 5.3 | 20,540 | 13.7 | 4.2 |
| | 信用購入あっせん収益 | 9,187 | 12,440 | 6,591 | 10.2 | 9,995 | 6.7 | 8.8 |
| | 営業貸付金収益 | 5,287 | 6,904 | 3,190 | -10.7 | 4,761 | 3.2 | -9.9 |
| | 信用保証収益 | 1,053 | 1,394 | 657 | -7.3 | 979 | 0.7 | -7.0 |
| | その他 | 4,185 | 5,593 | 3,111 | 19.7 | 4,803 | 3.2 | 14.8 |
| 営業費用 | Operating expenses | 15,646 | 23,647 | 10,878 | 0.2 | 16,920 | 11.3 | 8.1 |
| | 金融費用 | 690 | 936 | 845 | 77.4 | 1,392 | 0.9 | 101.6 |
| | 貸倒関連費用 | 1,923 | 2,615 | 868 | -45.5 | 1,780 | 1.2 | -7.4 |
| | 利息返還関連費用 | - | 1,419 | - | - | - | - | - |
| | その他の営業費用 | 13,032 | 18,675 | 9,164 | 4.3 | 13,747 | 9.2 | 5.5 |
| | 広告宣伝費 | 172 | 750 | 75 | -28.9 | 117 | 0.1 | -32.0 |
| | 人件費 | 2,878 | 3,775 | 1,888 | -4.3 | 2,868 | 1.9 | -0.3 |
| | その他 | 9,982 | 14,149 | 7,200 | 7.4 | 10,762 | 7.2 | 7.8 |
| 営業利益 | Operating income | 4,067 | 2,685 | 2,672 | 32.9 | 3,620 | 2.4 | -11.0 |
| 営業外収益 | Non-operating income | 869 | 2,249 | 739 | - | 2,209 | 1.5 | 154.1 |
| 営業外費用 | Non-operating expenses | 3 | 8 | 0 | -99.9 | 1 | 0.0 | -72.2 |
| 経常利益 | Ordinary income | 4,933 | 4,926 | 3,411 | 187.5 | 5,829 | 3.9 | 18.2 |
| 特別利益 | Extraordinary income | 32 | 32 | 28 | - | 28 | 0.0 | -12.7 |
| 特別損失 | Extraordinary losses | 27 | 27 | 4 | -69.4 | 4 | 0.0 | -82.9 |
| 税引前利益 | Income before taxes | 4,938 | 4,930 | 3,434 | 193.3 | 5,852 | 3.9 | 18.5 |
| 法人税・住民税及び事業税 | Income taxes-current | 1,017 | 1,611 | 540 | - | 1,384 | 0.9 | 36.0 |
| 法人税等調整額 | Income taxes-deferred | - | - | 11 | - | 56 | 0.0 | - |
| 当期純利益 | Net income | 3,920 | 3,319 | 2,883 | 152.6 | 4,411 | 2.9 | 12.5 |

ライフカード株式会社は、グループ再編の実施により、2011年7月1日より事業を開始しております。
LIFECARD Co., Ltd. Commenced operations on July 1, 2011, after completion of a group restructuring.

14. グループ経営一覧表 (Group Management)

(百万円/ Millions of Yen)

| | | 12/12 | | 13/3 | | 13/9 | | 13/12 | | |
|-------------|---------------------------------|---------|-----------|---------|-----------|---------|-----------|---------|--------|-----------|
| | | | 増減率(yoy%) | | 増減率(yoy%) | | 増減率(yoy%) | | 構成比(%) | 増減率(yoy%) |
| 営業債権残高合計 ※1 | Total receivable outstanding ※1 | 563,131 | -13.0 | 556,031 | -10.1 | 528,449 | -7.4 | 521,895 | 100.0 | -7.3 |
| | アイフル Aiful | 353,780 | -18.5 | 348,352 | -14.7 | 360,753 | -1.6 | 352,907 | 67.6 | -0.2 |
| | ライフカード LIFECARD | 152,009 | -1.9 | 151,735 | -0.6 | 146,161 | -0.2 | 148,370 | 28.4 | -2.4 |
| | ビジネスnext BUSINEXT | 57,342 | -1.6 | 55,943 | -2.5 | 50,285 | -12.5 | 48,213 | 9.2 | -15.9 |
| 営業収益 ※2 | Total operating revenue ※2 | 75,863 | -12.6 | 99,619 | -12.6 | 46,586 | -8.1 | 69,415 | 100.0 | -8.5 |
| | アイフル Aiful | 47,791 | -13.1 | 62,310 | -13.7 | 30,497 | -6.1 | 45,121 | 65.0 | -5.6 |
| | ライフカード LIFECARD | 19,714 | 50.8 | 26,332 | - | 13,551 | 5.3 | 20,540 | 29.6 | 4.2 |
| | ビジネスnext BUSINEXT | 5,574 | -0.1 | 7,391 | -0.6 | 1,227 | -66.9 | 1,860 | 2.7 | -66.6 |
| 経常利益 ※2 | Total ordinary income ※2 | 24,523 | 60.7 | 17,646 | 4.8 | 13,494 | -3.6 | 21,460 | 100.0 | -12.5 |
| | アイフル Aiful | 17,886 | 72.1 | 12,095 | 4.5 | 9,136 | -25.5 | 15,103 | 70.4 | -15.6 |
| | ライフカード LIFECARD | 4,933 | 53.6 | 4,926 | - | 3,411 | 187.5 | 5,829 | 27.2 | 18.2 |
| | ビジネスnext BUSINEXT | 1,358 | 73.1 | 1,285 | 14.9 | 29 | -93.0 | 48 | 0.2 | -96.4 |
| 当期純利益 ※2 | Total net income ※2 | 29,400 | 73.7 | 22,705 | 30.6 | 19,574 | -0.3 | 27,099 | 100.0 | -7.8 |
| | アイフル Aiful | 24,517 | 71.6 | 10,648 | -20.6 | 9,735 | -46.5 | 16,609 | 61.3 | -32.3 |
| | ライフカード LIFECARD | 3,920 | 107.0 | 3,319 | - | 2,883 | 152.6 | 4,411 | 16.3 | 12.5 |
| | ビジネスnext BUSINEXT | 1,116 | 43.1 | 1,129 | 3.0 | -200 | - | -193 | - | - |

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)