

**2015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, 2015)

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	Revenues and Expenses / Group Total	.....3p
4.グループ合計資金調達の状況	Funding / Group Total	.....4p
5.グループ合計不良債権の状況	NPL'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	Revenues and Expenses / AIFUL	.....7p
8.アイフル資金調達の状況	Funding / AIFUL	.....8p
9.アイフル貸倒&不良債権	Credit Cost & NPL's / AIFUL	.....9~10p
10.利息返還関連引当金の内訳	Allowances Related to Losses on Interest Repayment / AIFUL	.....11p
11.アイフル無担保ローン債権ポートフォリオ	Loan Portfolio / AIFUL	.....12p
12.ライフカード営業実績	Review of Operation / LIFECARD	.....13p
13.ライフカード損益の内訳	Revenues and Expenses / LIFECARD	.....14p
14.グループ経営一覧表	Group Companies Financial Highlights	.....15p

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

### (1) 連結 (Consolidated)

		年/決算月(Fiscal Year)		13/12		14/3		14/9		14/12		15/3 (E)	
		(百万円)	(Millions of Yen)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	69,415	-8.5	91,858	-7.8	42,884	-7.9	64,764	-6.7	86,635	-5.7
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	50,518	-4.1	69,360	-18.3	36,893	8.2	54,564	8.0	74,517	7.4
営業利益	(百万円)	Operating Income	(Millions of Yen)	18,896	-18.4	22,498	52.9	5,991	-52.0	10,200	-46.0	12,118	-46.1
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	21,460	-12.5	24,752	40.3	7,523	-44.2	13,368	-37.7	13,786	-44.3
当期純利益	(百万円)	Net Income	(Millions of Yen)	27,099	-7.8	30,461	34.2	7,796	-60.2	13,308	-50.9	14,162	-53.5
総資産	(百万円)	Total Assets	(Millions of Yen)	583,237	-4.5	577,339	-4.9	536,790	-7.9	547,813	-6.1	543,461	-5.9
純資産	(百万円)	Net Assets	(Millions of Yen)	130,312	16.9	133,541	27.2	141,658	15.0	147,280	13.0	148,075	10.9
一株当たり当期純利益	(円)	EPS	(Yen)	56.34	-7.8	63.34	34.2	16.20	-60.2	27.63	-51.0	29.40	-53.6
一株当たり純資産	(円)	BPS	(Yen)	270.30	19.2	276.80	29.7	292.52	14.4	303.87	12.4	305.43	10.3
自己資本比率	(%)	Equity Ratio	(%)	22.3	4.4	23.1	6.2	26.3	5.2	26.8	4.5	27.1	4.0
総資産当期純利益率	(%)	ROA	(%)	6.0	-0.1	5.1	1.5	2.8	-3.8	3.1	-2.9	2.5	-2.6
純資産当期純利益率	(%)	ROE	(%)	30.9	-10.4	25.8	0.9	11.3	-23.3	12.6	-18.3	10.1	-15.7

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)		13/12		14/3		14/9		14/12		15/3 (E)	
		(千株)	(Thousand)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	45,121	-5.6	59,196	-5.0	27,912	-8.5	41,756	-7.5	55,484	-6.3
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	33,101	7.9	41,331	-18.6	24,119	3.4	35,396	6.9	47,070	13.9
営業利益	(百万円)	Operating Income	(Millions of Yen)	12,019	-29.8	17,865	54.5	3,792	-47.2	6,360	-47.1	8,414	-52.9
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	15,103	-15.6	22,336	84.7	4,723	-48.3	7,979	-47.2	10,760	-51.8
当期純利益	(百万円)	Net Income	(Millions of Yen)	16,609	-32.3	24,045	125.8	5,489	-43.6	9,247	-44.3	11,594	-51.8
総資産	(百万円)	Total Assets	(Millions of Yen)	466,992	-1.5	463,791	-0.6	430,240	-8.5	431,922	-7.5	429,083	-7.5
純資産	(百万円)	Net Assets	(Millions of Yen)	107,272	2.9	114,807	27.0	120,581	20.2	124,442	16.0	126,870	10.5
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	481,867	0.0	481,867	0.0	483,260	0.3	483,452	0.3	483,260	0.3
一株当たり当期純利益	(円)	EPS	(Yen)	34.53	-32.3	50.00	125.8	11.41	-43.7	19.20	-44.4	24.07	-51.9
一株当たり純資産	(円)	BPS	(Yen)	222.39	2.6	237.85	26.6	248.82	19.6	256.55	15.4	261.47	9.9
自己資本比率	(%)	Equity Ratio	(%)	22.9	0.9	24.7	5.3	27.9	6.6	28.7	5.8	29.4	4.7
総資産当期純利益率	(%)	ROA	(%)	4.7	-1.7	5.2	3.1	2.4	-1.7	2.7	-2.0	2.6	-2.6
純資産当期純利益率	(%)	ROE	(%)	22.3	-13.0	23.5	11.0	9.3	-11.1	10.3	-12.0	9.6	13.9

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

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

### (1) 営業実績 (Operating Results)

営業債権ベース(Managed Asset Basis)

年/決算月(Fiscal Year)		13/12		14/3		14/9		14/12			
			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)	521,895	-7.3	515,960	-7.2	508,316	-3.8	511,728	-1.9
営業貸付金残高		Loans Outstanding		356,584	-10.4	348,010	-10.9	347,253	-5.1	346,399	-2.9
		無担保ローン	Unsecured	260,145	-6.4	261,221	-4.3	266,169	0.8	267,993	3.0
		有担保ローン	Secured	49,715	-23.4	41,267	-35.9	38,043	-28.4	36,584	-26.4
		事業者ローン	Small Business	46,723	-15.2	45,521	-14.6	43,040	-11.5	41,821	-10.5
割賦売掛金残高		Installment receivable		83,481	-0.4	85,264	1.6	79,723	0.0	85,246	2.1
支払承諾見返		Credit guarantee		74,789	0.8	75,558	1.5	74,803	-1.4	74,066	-1.0
その他営業債権		Other		7,040	-3.6	7,126	0.8	6,536	-7.0	6,015	-14.5
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	825	-10.9	817	-8.0	818	-3.5	816	-1.1
		無担保ローン	Unsecured	774	-10.6	768	-7.3	773	-2.6	772	-0.2
		有担保ローン	Secured	19	-18.8	17	-21.9	15	-22.5	15	-22.4
		事業者ローン	Small Business	31	-14.5	30	-13.6	29	-11.7	28	-10.3
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	5,806	-0.8	5,818	0.1	5,898	1.9	5,967	2.8
新規顧客件数	(件)	New Accounts	(Number)	86,826	37.2	118,786	28.2	75,653	26.5	113,112	30.3
		無担保ローン	Unsecured	85,568	44.1	117,008	33.7	74,131	25.5	110,680	29.3
		有担保ローン	Secured	80	-67.3	105	-67.4	123	127.8	200	150.0
		事業者ローン	Small Business	1,178	-67.6	1,673	-65.1	1,399	98.4	2,232	89.5
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	339	-6.6	483	-5.1	208	-3.5	317	-6.7

会計ベース残高(Off-Balance)

14/12	
	増減率(yoy%)
486,048	-6.9
282,440	-14.1
230,324	-11.5
36,584	-26.4
15,531	-18.8
85,246	2.1
112,346	9.7
6,015	-14.5

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		13/12		14/3		14/9		14/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of Total Employees		2,210	143	2,165	108	2,290	140	2,303	93
正社員数		N. of Employees (regularly payroll)		1,378	-83	1,369	-68	1,353	-35	1,345	-33
非正社員数		N. of Employees (temp.)		832	226	796	176	937	175	958	126

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)		13/12 (9M)		14/3 (12M)		14/9 (6M)			14/12 (9M)		
			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	69,415	-8.5	91,858	-7.8	42,884	8.5	-7.9	64,764	12.9	-6.7
営業貸付金利息	Interest on loans to customers	38,488	-18.4	50,577	-17.9	22,644	4.5	-12.4	33,342	6.7	-13.4
無担保ローン	Unsecured	30,860	-10.8	40,716	-9.6	18,563	3.7	-10.2	27,298	5.4	-11.5
有担保ローン	Secured	5,519	-16.7	7,064	-18.7	2,853	0.6	-26.0	4,257	0.8	-22.9
事業者ローン	Small business	2,107	-64.7	2,796	-64.5	1,227	0.2	-5.9	1,785	0.4	-15.3
信用購入あっせん収益	Revenue from installment receivable	10,161	7.9	13,612	6.8	6,647	1.3	-0.8	10,165	2.0	0.0
信用保証収益	Revenue from credit guarantee	6,062	76.6	7,949	72.5	5,141	1.0	24.0	8,287	1.7	36.7
その他の営業収益	Other operating revenue	14,703	-7.1	19,718	-4.5	8,450	1.7	-14.6	12,968	2.6	-11.8
買取債権回収高	Collection from purchased receivable	1,969	-35.5	3,011	-22.9	925	0.2	-28.4	1,545	0.3	-21.5
償却債権回収額	Recovery of loans previously charged off	7,503	-10.6	9,663	-10.9	4,092	0.8	-20.5	6,111	1.2	-18.6
その他	Other	5,230	19.3	7,044	19.2	3,432	0.7	-0.6	5,311	1.1	1.7
営業費用	Operating expenses	50,518	-4.1	69,360	-18.3	36,893	7.3	8.2	54,564	10.9	8.0
金融費用	Financial expenses	4,477	-14.7	5,844	-15.2	4,505	0.9	43.4	6,215	1.2	38.8
売上原価	Cost of sales	1,381	-44.3	2,361	-26.2	664	0.1	-28.9	1,002	0.2	-27.4
債権買取原価	Cost of purchased receivable	1,318	-45.9	2,281	-27.6	631	0.1	-28.1	963	0.2	-26.9
その他	Other	62	34.3	80	64.7	33	0.0	-40.3	39	0.0	-36.7
貸倒関連費用	Credit cost	9,492	4.8	10,930	34.3	7,242	1.4	9.7	10,629	2.1	12.0
貸倒損失	Bad debt write offs	19,726	-37.2	25,570	-36.7	11,662	2.3	-11.8	17,443	3.5	-11.6
利息返還関連費用	Expenses for interest repayment	-	-	1,885	-89.1	-	-	-	-	-	-
利息返還金	Interest repayments	22,937	-9.4	33,098	-2.8	14,743	2.9	0.0	22,220	4.4	-3.1
その他の営業費用	Other operating expenses (SG & A)	35,167	-2.1	48,337	-2.1	24,480	4.9	4.5	36,716	7.3	4.4
広告宣伝費	Advertising expenses	2,318	4.3	3,293	-13.6	1,762	0.4	13.2	2,647	0.5	14.2
人件費	Personnel expenses	10,160	-6.2	13,517	-0.9	6,662	1.3	-1.9	10,022	2.0	-1.4
その他	Other	22,689	-0.8	31,525	-1.2	16,054	3.2	6.5	24,046	4.8	6.0
営業利益	Operating income	18,896	-18.4	22,498	52.9	5,991	1.2	-52.0	10,200	2.0	-46.0
営業外収益	Non-operating income	2,582	84.0	2,283	-24.5	1,589	0.3	55.2	3,233	0.6	25.2
営業外費用	Non-operating expenses	18	-53.5	30	-69.1	56	0.0	286.1	65	0.0	254.5
経常利益	Ordinary income	21,460	-12.5	24,752	40.3	7,523	1.5	-44.2	13,368	2.7	-37.7
特別利益	Extraordinary income	6,398	6.2	6,398	6.0	645	0.1	-89.9	645	0.1	-89.9
特別損失	Extraordinary losses	42	48.7	42	-49.0	-	-	-	-	-	-
税引前利益	Income before taxes	27,816	-8.9	31,108	31.8	8,169	1.6	-58.8	14,013	2.8	-49.6
法人税・住民税及び事業税	Income taxes-current	635	-3.3	764	84.4	354	0.1	32.9	649	0.1	2.2
法人税等調整額	Income taxes-deferred	82	452.4	-117	-	18	0.0	105.2	55	0.0	-32.8
少数株主利益(損失)	Minority interests in income	-	-	-	-	-	-	-	-	-	-
当期純利益	Net income	27,099	-7.8	30,461	34.2	7,796	1.6	-60.2	13,308	2.7	-50.9

#### 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)		13/12		14/3		14/9		14/12	
			構成比 (%)		構成比 (%)		構成比 (%)		構成比 (%)
借入金	Borrowings	229,311	81.3	228,916	81.5	160,465	59.6	165,042	58.1
都市銀行等	City Banks	19,080	6.8	19,080	6.8	7,900	2.9	7,900	2.8
信託銀行	Trust Banks	71,742	25.4	71,742	25.6	34,800	12.9	34,800	12.3
地方銀行・第二地方銀行	Regional Banks	14,832	5.3	14,832	5.3	7,400	2.7	9,400	3.3
保険会社	Insurance companies	653	0.2	653	0.2	-	-	-	-
外国銀行	Foreign banks	3,540	1.3	3,540	1.3	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	16,270	5.8	16,270	5.8	7,600	2.8	7,600	2.7
シンジケートローン	Syndicated Loan	-	-	-	-	55,000	20.4	55,000	19.4
その他	Other	103,189	36.6	102,794	36.6	47,765	17.7	50,342	17.7
社債・流動化	SB & ABS, ABL	52,596	18.7	51,860	18.5	108,839	40.4	118,864	41.9
普通社債	SB	25,000	8.9	25,000	8.9	53,800	20.0	53,800	18.9
流動化	ABS, ABL	27,596	9.8	26,860	9.6	55,039	20.4	65,064	22.9
合計	Total	281,907	100.0	280,777	100.0	269,304	100.0	283,906	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)		13/12		14/3		14/9		14/12	
			構成比 (%)		構成比 (%)		構成比 (%)		構成比 (%)
短期調達	Short-term borrowings	49,570	17.6	49,250	17.5	46,190	17.2	48,800	17.2
長期調達	Long-term borrowings	232,337	82.4	231,527	82.5	223,114	82.8	235,026	82.8
固定金利借入	Fixed interest rate borrowings	27,591	9.8	27,591	9.8	6,940	2.6	11,940	4.2
変動金利借入	Floating interest rate borrowings	152,150	54.0	152,075	54.2	107,335	39.9	104,222	36.7
社債・流動化	SB & ABS, ABL	52,596	18.7	51,860	18.5	108,839	40.4	118,864	41.9
普通社債 (固定)	SB (Fixed interest rate)	25,000	8.9	25,000	8.9	53,800	20.0	53,800	18.9
流動化 (固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	-	-	-	-
流動化 (変動)	ABS, ABL (Floating interest rate)	27,596	9.8	26,860	9.6	55,039	20.4	65,064	22.9
合計	Total	281,907	100.0	280,777	100.0	269,304	100.0	283,906	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		13/12	14/3	14/9	14/12
調達金利	Funding rate	2.31	2.31	3.25	3.24
間接	Indirect	1.98	1.98	2.29	2.31
直接	Direct	3.74	3.72	4.67	4.53

※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)		13/12		14/3		14/9		14/12		14/12	
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding (L)	356,584	-	348,010	-	347,253	-	346,399	-	282,440	-
無担保	Unsecured	260,145	-	261,221	-	266,169	-	267,993	-	230,324	-
有担保	Secured	49,715	-	41,267	-	38,043	-	36,584	-	36,584	-
事業者	Small business	46,723	-	45,521	-	43,040	-	41,821	-	15,531	-
4分類開示債権合計	① NPL total ①	83,657	23.46	79,222	22.76	73,928	21.29	72,423	20.91	72,423	25.64
	前年同期比 YOY%	-20.4		-19.7		-15.9		-13.4		-13.4	
破綻先	Loans in legal bankruptcy	35,615	9.99	35,134	10.10	34,148	9.83	33,638	9.71	33,638	11.91
延滞債権	Non-accrual loans	29,594	8.30	27,289	7.84	24,872	7.16	24,228	6.99	24,228	8.58
3ヶ月以上延滞債権	Loans past due for three months or more	2,799	0.79	2,445	0.70	3,057	0.88	3,421	0.99	3,421	1.21
貸出条件緩和債権	Restructured loans	15,648	4.39	14,352	4.12	11,848	3.41	11,135	3.21	11,135	3.94
うち無担保ローン	② Unsecured Loan ②	27,364	10.52	25,359	9.71	23,809	8.95	23,837	8.89	23,837	10.35
	前年同期比 YOY%	-27.6		-28.1		-19.4		-12.9		-12.9	
破綻先	Loans in legal bankruptcy	200	0.08	171	0.07	210	0.08	213	0.08	213	0.09
延滞債権	Non-accrual loans	12,743	4.90	12,167	4.66	11,678	4.39	11,788	4.40	11,788	5.12
3ヶ月以上延滞債権	Loans past due for three months or more	2,047	0.79	1,741	0.67	2,584	0.97	2,978	1.11	2,978	1.29
貸出条件緩和債権	Restructured loans	12,373	4.76	11,278	4.32	9,335	3.51	8,856	3.30	8,856	3.85
うち無担保ローン以外	Secured Loan	56,292	58.37	53,863	62.06	50,118	61.81	48,586	61.97	48,586	93.23
	前年同期比 YOY%	-16.3		-15.0		-14.2		-13.7		-13.7	
破綻先	Loans in legal bankruptcy	35,414	36.72	34,963	40.29	33,938	41.86	33,424	42.63	33,424	64.14
延滞債権	Non-accrual loans	16,851	17.47	15,121	17.42	13,194	16.27	12,439	15.87	12,439	23.87
3ヶ月以上延滞債権	Loans past due for three months or more	752	0.78	703	0.81	473	0.58	442	0.56	442	0.85
貸出条件緩和債権	Restructured loans	3,274	3.40	3,074	3.54	2,513	3.10	2,279	2.91	2,279	4.37
期末貸倒引当金	③ Allowance for NPL ③	107,394	-	102,522	-	96,943	-	94,210	-	-	-
流動	④ Current assets ④	74,177	-	69,540	-	64,907	-	62,578	-	-	-
固定 ※	Fixed assets ※	33,217	-	32,981	-	32,036	-	31,631	-	-	-
NPLカバー率(ALL)	③/① Coverage ratio (All) ③/①	128.4	-	129.4	-	131.1	-	130.1	-	-	-
NPLカバー率(無担保)	④/② Coverage ratio (Unsecured) ④/②	271.1	-	274.2	-	272.6	-	262.5	-	-	-

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

※ NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (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)		13/12		14/3		14/9		14/12	
			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)	352,907	-0.2	350,680	0.7	349,128	-3.2	347,731	-1.5
営業貸付金残高	Loans Outstanding	262,925	-9.9	260,776	-8.9	261,057	-2.9	261,230	-0.6
無担保ローン	Unsecured	214,948	-6.2	216,072	-3.8	221,448	1.9	223,901	4.2
有担保ローン	Secured	40,511	-23.7	37,610	-28.6	33,163	-23.8	31,161	-23.1
事業者ローン	Small Business	7,464	-22.4	7,093	-20.7	6,444	-18.4	6,168	-17.4
支払承諾見返	Credit Guarantee	80,414	59.8	80,488	57.6	79,810	-2.6	79,015	-1.7
割賦売掛金残高	Installment Receivable	3,123	-36.5	2,845	-35.8	2,267	-36.0	2,013	-35.6
その他	Other	6,444	-4.7	6,569	0.7	5,992	-7.3	5,471	-15.1
口座数 (千件)	Customer Accounts (Thousand)	592	-9.5	589	-6.5	598	-1.2	602	1.6
無担保ローン	Unsecured	566	-9.0	565	-6.0	576	-0.3	580	2.5
有担保ローン	Secured	18	-19.4	17	-19.6	15	-20.2	14	-20.5
事業者ローン	Small Business	7	-17.5	7	-15.0	6	-16.0	6	-15.2
新規顧客件数 (件)	New Accounts (Number)	85,617	44.0	117,072	33.7	74,159	25.5	110,722	29.3
無担保ローン	Unsecured	85,568	44.1	117,008	33.7	74,131	25.5	110,680	29.3
実質平均利回り ※ (%)	Average Yield ※ (%)	15.4	0.2	15.4	0.4	15.2	-0.2	15.1	-0.3

※ 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

会計ベース残高(Off-Balance)

14/12	
	増減率(yoy%)
322,051	-8.7
223,561	-15.0
186,232	-13.4
31,161	-23.1
6,168	-17.4
91,005	13.2
2,013	-35.6
5,471	-15.1

### (2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		13/12		14/3		14/9		14/12	
			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	692	52	703	54	790	139	812	120
有人店舗	Staffed Branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed Branches	667	52	678	54	765	139	787	120
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	81,836	9,730	82,880	5,855	85,200	4,836	86,165	4,329
自社ATM	AIFUL ATMs	484	-105	482	-88	483	-77	484	0
自社ATM以外	Other	81,352	9,835	82,398	5,943	84,717	4,913	85,681	4,329
保証提携先金融機関 (先)	Tie-up banks (Credit Guarantee)	132	6	133	6	135	3	135	3
社員数 (人)	N. of Total Employees	1,355	116	1,310	52	1,370	63	1,337	-18
正社員数	N. of Employees (regularly payroll)	930	-29	924	-48	917	-17	891	-39
非正社員数	N. of Employees (temp.)	425	145	386	100	453	80	446	21

## 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)		13/12		14/3		14/9		14/12		
		(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	45,121	-5.6	59,196	-5.0	27,912	-8.5	41,756	12.4	-7.5
営業貸付金利息	Interest on loans to customers	31,944	-12.2	42,066	-11.3	18,841	-12.3	27,620	8.2	-13.5
無担保ローン	Unsecured	26,108	-10.9	34,472	-9.6	15,589	-10.9	22,830	6.8	-12.6
有担保ローン	Secured	4,788	-18.3	6,232	-18.6	2,674	-18.2	3,950	1.2	-17.5
事業者ローン	Small business	1,048	-15.0	1,360	-16.1	578	-19.5	840	0.2	-19.9
信用保証収益	Revenue from credit guarantee	5,082	113.6	6,654	107.0	4,524	29.6	7,357	2.2	44.8
信用購入あっせん収益	Revenue from installment receivable	165	-28.8	225	-26.2	76	-31.7	110	0.0	-33.3
その他の営業収益	Other operating revenue	7,928	-9.8	10,250	-10.0	4,470	-17.4	6,667	2.0	-15.9
償却債権回収額	Recovery of loans previously charged off	7,409	-11.2	9,536	-11.6	3,996	-21.3	5,964	1.8	-19.5
その他	Other	519	17.9	714	19.3	473	40.4	703	0.2	35.4
営業費用	Operating expenses	33,101	7.9	41,331	-18.6	24,119	3.4	35,396	10.5	6.9
金融費用	Financial expenses	3,527	-14.8	4,652	-14.0	4,058	70.5	5,606	1.7	58.9
売上原価	Cost of sales	-	-	-	-	-	-	-	-	-
貸倒関連費用	Credit cost	8,994	79.7	8,579	-	5,585	-23.1	8,250	2.5	-8.3
貸倒損失	Bad debt write-offs	16,799	-39.5	21,805	-36.9	9,686	-14.2	14,680	4.4	-12.6
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayments	21,971	-9.8	31,685	-3.1	14,054	-0.2	21,189	6.3	-3.6
その他の営業費用	Other operating expenses (SG & A)	20,579	-4.4	28,100	-2.7	14,474	5.8	21,540	6.4	4.7
広告宣伝費	Advertising expenses	2,145	24.8	2,924	11.8	1,580	8.9	2,358	0.7	9.9
人件費	Personnel expenses	7,073	1.5	9,397	-0.5	4,560	-3.9	6,839	2.0	-3.3
その他	Other	11,359	-11.6	15,778	-6.3	8,333	11.4	12,342	3.7	8.7
営業利益	Operating income	12,019	-29.8	17,865	54.5	3,792	-47.2	6,360	1.9	-47.1
営業外収益	Non-operating income	3,099	241.5	4,492	235.2	986	-50.0	1,681	0.5	-45.7
営業外費用	Non-operating expenses	15	-87.9	21	-97.4	55	350.6	62	0.0	295.8
経常利益	Ordinary income	15,103	-15.6	22,336	84.7	4,723	-48.3	7,979	2.4	-47.2
特別利益	Extraordinary income	90	-98.5	90	-98.5	320	254.7	320	0.1	254.0
特別損失	Extraordinary losses	25	-	25	-99.7	-	-	-	-	-
税引前利益	Income before taxes	15,167	-36.5	22,400	141.3	5,043	-45.2	8,299	2.5	-45.3
法人税・住民税及び事業税	Income taxes-current	-1,469	-	-1,677	-	-483	-	-996	-	-
法人税等調整額	Income taxes-deferred	27	82.4	32	12.1	38	-	48	0.0	74.4
当期純利益	Net income	16,609	-32.3	24,045	125.8	5,489	-43.6	9,247	2.7	-44.3



## 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)		13/12		14/3		14/9		14/12	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	181,241	87.9	181,241	87.9	113,000	57.8	114,962	55.5
都市銀行等	City Banks	19,080	9.3	19,080	9.3	7,900	4.0	7,900	3.8
信託銀行	Trust Banks	71,742	34.8	71,742	34.8	34,800	17.8	34,800	16.8
地方銀行・第二地方銀行	Regional Banks	14,832	7.2	14,832	7.2	7,400	3.8	9,400	4.5
保険会社	Insurance companies	653	0.3	653	0.3	-	-	-	-
外国銀行	Foreign banks	3,540	1.7	3,540	1.7	-	-	-	-
系統金融機関等	Cooperative Financial Ins.	16,270	7.9	16,270	7.9	7,600	3.9	7,600	3.7
シンジケートローン	Syndicated Loan	-	-	-	-	55,000	28.1	55,000	26.6
その他	Other	55,119	26.7	55,119	26.7	300	0.2	262	0.1
社債・流動化	SB & ABS, ABL	25,000	12.1	25,000	12.1	82,449	42.2	92,121	44.5
普通社債	SB	25,000	12.1	25,000	12.1	53,800	27.5	53,800	26.0
流動化	ABS, ABL	-	-	-	-	28,649	14.7	38,321	18.5
合計	Total	206,241	100.0	206,241	100.0	195,449	100.0	207,084	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)		13/12		14/3		14/9		14/12	
			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	203,241	98.5	203,241	98.5	195,449	100.0	207,084	100.0
固定金利借入	Fixed interest rate borrowings	27,591	13.4	27,591	13.4	6,940	3.6	11,940	5.8
変動金利借入	Floating interest rate borrowings	150,650	73.0	150,650	73.0	106,060	54.3	103,022	49.7
社債	SB	25,000	12.1	25,000	12.1	53,800	27.5	53,800	26.0
流動化	ABS, ABL	-	-	-	-	28,649	14.7	38,321	18.5
合計	Total	206,241	100.0	206,241	100.0	195,449	100.0	207,084	100.0

### (3) 調達金利 (Funding Rate)

(%)

年/決算月 (Fiscal Year)		13/12	14/3	14/9	14/12
調達金利	Funding rate	2.19	2.18	3.50	3.50
間接	Indirect	2.09	2.09	2.60	2.66
直接	Direct	2.90	2.90	4.73	4.55

※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	1.10
5年スワップレート	5Y SWAP rate	0.45	0.31	0.32	0.27
JGB(10年)	10Y JGB	0.74	0.64	0.52	0.33

## 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)		13/12		14/3		14/9		14/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	(L) Total Receivable Outstanding (L)	352,907	-	350,680	-	349,128	-	347,731	-
期末営業貸付金	Loans outstanding	262,925	-	260,776	-	261,057	-	261,230	-
無担保	Unsecured	214,948	-	216,072	-	221,448	-	223,901	-
有担保	Secured	40,511	-	37,610	-	33,163	-	31,161	-
事業者	Small business	7,464	-	7,093	-	6,444	-	6,168	-
割賦売掛金	Installment receivable	3,123	-	2,845	-	2,267	-	2,013	-
支払承諾見返等	Credit guarantee, etc	86,858	-	87,058	-	85,803	-	84,487	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	72,949	-	72,949	-	59,234	-	59,234	-
貸倒発生額合計	① Total write-offs ①	16,799	4.76	21,805	6.22	9,686	2.77	14,680	4.22
増減率	YOY%	-39.5		-36.9		-14.2		-12.6	
貸倒発生額	② Write-offs ②	14,323	5.45	18,810	7.21	7,596	2.91	11,258	4.31
増減率	YOY%	-42.7		-39.6		-21.2		-21.4	
無担保	Unsecured	11,475	5.34	14,873	6.88	6,284	2.84	9,246	4.13
有担保	Secured	1,599	3.95	2,409	6.41	777	2.34	1,195	3.84
事業者	Small business	1,248	16.72	1,526	21.53	534	8.30	817	13.25
割賦売掛金	Installment receivable	603	19.33	707	24.88	274	12.10	398	19.77
支払承諾見返等	Credit guarantee, etc	1,872	2.16	2,287	2.63	1,815	2.12	3,023	3.58
個別貸倒引当金繰入(個別引当) ※	③ Total provision for specific allowance for doubtful account ※ ③	250	0.07	488	0.14	208	0.06	135	0.04
個別繰入額	④ Provision for specific allowance for doubtful accounts ④	217	0.08	453	0.17	173	0.07	100	0.04
無担保	Unsecured	54	0.03	59	0.03	47	0.02	55	0.02
有担保	Secured	58	0.15	276	0.74	16	0.05	-80	-0.26
事業者	Small business	103	1.39	117	1.66	110	1.71	125	2.03
支払承諾見返等	Credit guarantee, etc	32	0.04	34	0.04	34	0.04	35	0.04
①+③	①+③	17,050	4.83	22,294	6.36	9,894	2.83	14,816	4.26
増減率	YOY%	-39.8		-36.3		-13.9		-13.1	
②+④	②+④	14,540	5.53	19,263	7.39	7,770	2.98	11,359	4.35
増減率	YOY%	-43.1		-39.0		-20.8		-21.9	
無担保	Unsecured	11,530	5.36	14,933	6.91	6,332	2.86	9,301	4.15
有担保	Secured	1,658	4.09	2,686	7.14	793	2.39	1,115	3.58
事業者	Small business	1,352	18.11	1,644	23.19	645	10.01	942	15.28
割賦売掛金	Installment receivable	603	19.33	707	24.88	274	12.10	398	19.77
支払承諾見返等	Credit guarantee, etc	1,905	2.19	2,322	2.67	1,849	2.16	3,059	3.62
貸倒関連費用(営業費用)	Credit Cost (PL: Operating Expenses)	8,994	2.55	8,579	2.45	5,585	1.60	8,250	2.37
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	64,894	18.39	59,234	16.89	54,926	15.73	52,669	15.15

※ 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)		13/12		14/3		14/9		14/12		14/12			
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金	(L)	Loans outstanding	(L)	262,925	-	260,776	-	261,057	-	261,230	-	223,561	-
無担保		Unsecured		214,948	-	216,072	-	221,448	-	223,901	-	186,232	-
有担保		Secured		40,511	-	37,610	-	33,163	-	31,161	-	31,161	-
事業者		Small business		7,464	-	7,093	-	6,444	-	6,168	-	6,168	-
4分類開示債権合計	①	NPL total	①	78,434	29.83	74,310	28.50	69,307	26.55	67,784	25.95	67,784	30.32
前年同期比		YOY%		-20.2		-20.1		-16.2		-13.6		-13.6	
破綻先		Loans in legal bankruptcy		35,551	13.52	35,100	13.46	34,117	13.07	33,600	12.86	33,600	15.03
延滞債権		Non-accrual loans		27,187	10.34	25,255	9.68	22,836	8.75	22,319	8.54	22,319	9.98
3ヶ月以上延滞債権		Loans past due for three months or more		2,237	0.85	1,900	0.73	2,745	1.05	3,032	1.16	3,032	1.36
貸出条件緩和債権		Restructured loans		13,458	5.12	12,053	4.62	9,607	3.68	8,831	3.38	8,831	3.95
うち無担保ローン	②	Unsecured Loan	②	25,438	11.83	23,425	10.84	21,701	9.80	21,569	9.63	21,569	11.58
前年同期比		YOY%		-29.6		-30.0		-21.8		-15.2		-15.2	
破綻先		Loans in legal bankruptcy		178	0.08	158	0.07	196	0.09	195	0.09	195	0.10
延滞債権		Non-accrual loans		12,316	5.73	11,764	5.44	11,250	5.08	11,359	5.07	11,359	6.10
3ヶ月以上延滞債権		Loans past due for three months or more		1,802	0.84	1,561	0.72	2,339	1.06	2,698	1.21	2,698	1.45
貸出条件緩和債権		Restructured loans		11,141	5.18	9,941	4.60	7,913	3.57	7,316	3.27	7,316	3.93
うち無担保ローン以外		Secured Loan		52,996	110.46	50,885	113.83	47,606	120.19	46,215	123.80	46,215	123.80
前年同期比		YOY%		-14.8		-14.6		-13.4		-12.8		-12.8	
破綻先		Loans in legal bankruptcy		35,372	73.73	34,942	78.16	33,920	85.64	33,405	89.49	33,405	89.49
延滞債権		Non-accrual loans		14,871	31.00	13,491	30.18	11,586	29.25	10,960	29.36	10,960	29.36
3ヶ月以上延滞債権		Loans past due for three months or more		434	0.91	339	0.76	406	1.03	334	0.90	334	0.90
貸出条件緩和債権		Restructured loans		2,317	4.83	2,112	4.72	1,693	4.28	1,515	4.06	1,515	4.06
期末貸倒引当金	③	Allowance for NPL	③	98,122	-	91,446	-	86,326	-	83,705	-		
流動	④	Current assets	④	64,894	-	59,234	-	54,926	-	52,669	-		
固定 ※		Fixed assets ※		33,228	-	32,211	-	31,400	-	31,035	-		
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	125.1	-	123.1	-	124.6	-	123.5	-		
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	255.1	-	252.9	-	253.1	-	244.2	-		

※ 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)		13/12			14/3			14/12		
		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)	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	21,971	5,213	27,185	31,685	7,535	39,220	21,189	4,348	25,537
繰入額(戻入額)	Provisions (Returned)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	63,593	37,612	101,205	53,879	35,290	89,170	32,690	30,942	63,632

### (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)		13/12			14/3			14/12		
		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)	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 ※	23,167	5,213	28,381	33,424	7,535	40,959	22,453	4,348	26,801
繰入額(戻入額)	Provisions (Returned)	-	-	-	1,885	-	1,885	-	-	-
期末引当金残高	Allowance (End)	68,253	37,612	105,866	59,881	35,290	95,172	37,428	30,942	68,370

※ 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3四半期230百万円、2014年3月期326百万円、2015年3月期・第3四半期232百万円が含まれております。

Doubtful accounts reversal of LIFE CARD is included in reversal of Interest repayment (230 million yen in 3Q of FY2014/3, 326 million yen in FY2014/3 and 232 million yen in 3Q 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)	13/12				14/3				14/12			
	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(%)
貸付利率/ Interest Rate												
=<15.0%	160	28.3	118,361	55.1	160	28.3	118,798	55.0	158	27.2	118,954	53.1
15.0%< =<18.0%	329	58.2	70,620	32.9	337	59.7	73,817	34.2	373	64.3	86,839	38.8
18.0%< =<20.0%	0	0.1	993	0.5	0	0.1	907	0.4	0	0.1	720	0.3
20.0%<	76	13.4	24,974	11.6	67	11.9	22,548	10.4	48	8.4	17,386	7.8
合計 (Total)	566	100.0	214,948	100.0	565	100.0	216,072	100.0	580	100.0	223,901	100.0

### (2) 貸付金額別残高構成(Breakdown By Amount)

年/決算月(Fiscal Year)	13/12				14/3				14/12			
	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(%)
千円/ Thousands of yen												
=<100	198	35.0	12,069	5.6	195	34.6	11,880	5.5	198	34.1	12,016	5.4
100< =<200	77	13.6	11,685	5.4	73	13.1	11,242	5.2	67	11.7	10,367	4.6
200< =<300	63	11.2	16,177	7.5	64	11.3	16,451	7.6	66	11.5	17,262	7.7
300< =<400	45	8.0	15,824	7.4	44	7.9	15,679	7.3	45	7.9	16,141	7.2
400< =<500	70	12.4	32,700	15.2	73	13.0	34,100	15.8	85	14.8	40,140	17.9
500< =<1,000	61	10.8	46,050	21.4	62	11.1	47,259	21.9	66	11.4	50,073	22.4
1,000<	51	9.1	80,440	37.4	50	9.0	79,457	36.8	50	8.7	77,899	34.8
合計 (Total)	566	100.0	214,948	100.0	565	100.0	216,072	100.0	580	100.0	223,901	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)		13/12		14/3		14/9		14/12			
			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)	148,370	-2.4	150,228	-1.0	144,236	-1.3	149,507	0.8
割賦売掛金		Installment receivable		80,357	1.9	82,418	3.7	77,455	1.7	83,233	3.6
営業貸付金		Loans (Cash advance)		45,446	-6.8	45,322	-6.3	45,006	-3.7	44,388	-2.3
支払承諾見返		Credit guarantee		21,971	-7.9	21,931	-6.1	21,230	-6.5	21,340	-2.9
その他営業債権		Other		595	11.3	556	2.0	543	-3.9	544	-8.6
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)	5,806	-0.8	5,818	0.1	5,898	1.9	5,967	2.8
プロパー		Proper		1,923	-7.4	1,910	-5.4	1,878	-4.1	1,867	-2.9
提携		Affinity		3,883	2.9	3,907	3.1	4,020	5.1	4,099	5.6
新規発行数	(千枚)	Number of new issue	(Thousand)	339	-6.6	483	-5.1	208	-3.5	317	-6.7
プロパー		Proper		80	-19.4	122	-12.1	54	0.0	79	-0.7
提携		Affinity		259	-1.8	361	-2.5	153	-4.6	237	-8.5
買上実績	(百万円)	Purchase Results	(Millions of Yen)	396,794	8.1	539,050	8.7	283,655	9.2	434,065	9.4
包括信用購入斡旋		Shopping		366,544	9.0	498,756	9.6	263,066	9.9	403,194	10.0
キャッシング		Cashing		30,250	-1.5	40,294	-1.5	20,588	1.2	30,870	2.1
実質平均利回り		Average Yield		18.3	0.8	18.2	0.8	18.2	0.1	18.4	0.1

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

### (2) チャンネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)		13/12		14/3		14/9		14/12			
			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	1	128	1	128	2	133	6
社員数	(人)	N. of Total Employees		788	90	775	75	844	80	877	89
正社員数	(人)	N. of Employees (regularly payroll)		398	7	386	0	386	-8	403	5
非正社員数	(人)	N. of Employees (temp.)		390	83	389	75	458	88	474	84

### 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)		13/12		14/3		14/9		14/12		
		(9M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(9M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	20,540	4.2	27,346	3.8	13,339	-1.6	20,376	13.9	-0.8
信用購入あっせん収益	Installment receivable	9,995	8.8	13,387	7.6	6,571	-0.3	10,055	6.8	0.6
営業貸付金収益	Loans (Cash advance)	4,761	-9.9	6,260	-9.3	2,987	-6.4	4,488	3.1	-5.7
信用保証収益	Revenue from Credit guarantee	979	-7.0	1,295	-7.1	617	-6.1	930	0.6	-5.1
その他	Other operating revenue	4,803	14.8	6,403	14.5	3,163	1.7	4,902	3.3	2.1
営業費用	Operating expenses	16,920	8.1	25,934	9.7	12,206	12.2	18,649	12.7	10.2
金融費用	Financial expenses	1,392	101.6	1,959	109.2	1,104	30.6	1,810	1.2	30.1
貸倒関連費用	Credit cost	1,780	-7.4	2,997	14.6	1,562	79.9	2,374	1.6	33.4
利息返還関連費用	Expenses for interest repayment	-	-	1,885	32.8	-	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	13,747	5.5	19,092	2.2	9,539	4.1	14,464	9.8	5.2
広告宣伝費	Advertising expenses	117	-32.0	284	-62.1	124	65.3	175	0.1	49.7
人件費	Personnel expenses	2,868	-0.3	3,831	1.5	1,923	1.8	2,908	2.0	1.4
その他	Other	10,762	7.8	14,976	5.8	7,491	4.0	11,380	7.7	5.7
営業利益	Operating income	3,620	-11.0	1,411	-47.4	1,133	-57.6	1,727	1.2	-52.3
営業外収益	Non-operating income	2,209	154.1	1,813	-19.4	1,470	99.0	3,079	2.1	39.4
営業外費用	Non-operating expenses	1	-72.2	6	-20.3	0	7.5	2	0.0	105.3
経常利益	Ordinary income	5,829	18.2	3,219	-34.6	2,603	-23.7	4,804	3.3	-17.6
特別利益	Extraordinary income	28	-12.7	28	-12.7	322	-	322	0.2	-
特別損失	Extraordinary losses	4	-82.9	4	-83.3	-	-	-	-	-
税引前利益	Income before taxes	5,852	18.5	3,243	-34.2	2,926	-14.8	5,127	3.5	-12.4
法人税・住民税及び事業税	Income taxes-current	1,384	36.0	1,228	-23.7	871	61.2	1,631	1.1	17.8
法人税等調整額	Income taxes-deferred	56	-	-404	-	-54	-	19	0.0	-65.7
当期純利益	Net income	4,411	12.5	2,418	-27.1	2,110	-26.8	3,476	2.4	-21.2

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

(百万円/ Millions of Yen)

		13/12		14/3		14/9			14/12		
			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	521,895	-7.3	515,960	-7.2	508,316	100.0	-3.8	511,728	100.0	-1.9
	アイフル AIFUL	352,907	-0.2	350,680	0.7	349,128	68.7	-3.2	347,731	68.0	-1.5
	ライフカード LIFECARD	148,370	-2.4	150,228	-1.0	144,236	28.4	-1.3	149,507	29.2	0.8
	ビジネクスト BUSINEXT	48,213	-15.9	41,911	-25.1	41,190	8.1	-18.1	40,779	8.0	-15.4
営業収益 ※2	Total operating revenue ※2	69,415	-8.5	91,858	-7.8	42,884	100.0	-7.9	64,764	100.0	-6.7
	アイフル AIFUL	45,121	-5.6	59,196	-5.0	27,912	65.1	-8.5	41,756	64.5	-7.5
	ライフカード LIFECARD	20,540	4.2	27,346	3.8	13,339	31.1	-1.6	20,376	31.5	-0.8
	ビジネクスト BUSINEXT	1,860	-66.6	2,366	-68.0	860	2.0	-29.9	1,294	2.0	-30.4
経常利益 ※2	Total ordinary income ※2	21,460	-12.5	24,752	40.3	7,523	100.0	-44.2	13,368	100.0	-37.7
	アイフル AIFUL	15,103	-15.6	22,336	84.7	4,723	62.8	-48.3	7,979	59.7	-47.2
	ライフカード LIFECARD	5,829	18.2	3,219	-34.6	2,603	34.6	-23.7	4,804	35.9	-17.6
	ビジネクスト BUSINEXT	48	-96.4	-390	-	215	2.9	625.2	446	3.3	821.8
当期純利益 ※2	Total net income ※2	27,099	-7.8	30,461	34.2	7,796	100.0	-60.2	13,308	100.0	-50.9
	アイフル AIFUL	16,609	-32.3	24,045	125.8	5,489	70.4	-43.6	9,247	69.5	-44.3
	ライフカード LIFECARD	4,411	12.5	2,418	-27.1	2,110	27.1	-26.8	3,476	26.1	-21.2
	ビジネクスト BUSINEXT	-193	-	-541	-	224	2.9	-	453	3.4	-

※1 営業債権ベース (Managed Asset Basis)

※2 会計ベース (Off-Balance)