

2018年3月期 決算データブック

Data Book (Fiscal year ended March, 2018)

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アイフル株式会社

AIFUL CORPORATION

1. 主要利益数値 (Main Indices / Group & AIFUL)

(1) 連結 (Consolidated)

年/決算月 (Fiscal Year)			15/3		16/3		17/3		18/3		19/3 (E)		
			(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	86,352	-6.0	87,708	1.6	91,450	4.3	115,389	26.2	115,400	0.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	125,914	81.5	81,032	-35.6	84,440	4.2	112,897	33.7	98,900	-12.4
営業利益	(百万円)	Operating profit	(Millions of Yen)	-39,562	-	6,676	-	7,009	5.0	2,492	-64.4	16,400	558.1
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	-36,498	-	6,860	-	7,399	7.8	2,823	-61.8	16,900	498.7
親会社株主に帰属する当期純利益	(百万円)	Profit attributable to owners of parent	(Millions of Yen)	-36,499	-	7,044	-	7,276	3.3	3,958	-45.6	15,600	294.1
総資産	(百万円)	Total assets	(Millions of Yen)	560,323	-2.9	567,514	1.3	616,651	8.7	682,645	10.7	780,000	14.3
純資産	(百万円)	Net assets	(Millions of Yen)	97,475	-27.0	104,250	6.9	111,649	7.1	119,407	6.9	134,300	12.5
一株当たり当期純利益	(円)	EPS	(Yen)	-75.74	-	14.59	-	15.05	3.2	8.18	-45.6	32.25	294.3
一株当たり純資産	(円)	BPS	(Yen)	200.45	-27.6	214.16	6.8	228.94	6.9	236.13	3.1	266.69	12.9
自己資本比率	(%)	Equity ratio	(%)	17.3	-5.8	18.2	0.9	18.0	-0.2	16.7	-1.3	16.5	-0.2
総資産経常利益率	(%)	ROA	(%)	-6.4	-10.6	1.2	7.6	1.2	0.0	0.4	-0.8	2.3	1.9
自己資本当期純利益率	(%)	ROE	(%)	-31.8	-57.6	7.0	38.8	6.8	-0.2	3.5	-3.3	12.8	9.3

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)			15/3		16/3		17/3		18/3		19/3 (E)		
			(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	54,921	-7.2	55,120	0.4	58,339	5.8	64,663	10.8	70,500	9.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	99,166	139.9	51,420	-48.1	54,751	6.5	64,296	17.4	59,200	-7.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	-44,244	-	3,700	-	3,587	-3.0	366	-89.8	11,300	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	-42,500	-	5,012	-	4,090	-18.4	979	-76.1	11,900	-
当期純利益	(百万円)	Profit	(Millions of Yen)	-41,434	-	5,281	-	4,823	-8.7	2,437	-49.5	12,100	396.5
総資産	(百万円)	Total assets	(Millions of Yen)	444,737	-4.1	407,139	-8.5	439,840	8.0	500,262	13.7	574,700	14.9
純資産	(百万円)	Net assets	(Millions of Yen)	73,722	-35.8	78,883	7.0	83,919	6.4	85,548	1.9	97,400	13.9
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	483,506	0.3	483,794	0.1	484,619	0.2	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	-85.98	-	10.94	-	9.98	-8.8	5.04	-49.5	25.02	396.4
一株当たり純資産	(円)	BPS	(Yen)	151.23	-36.4	161.63	6.9	171.61	6.2	176.38	2.8	201.36	14.2
自己資本比率	(%)	Equity ratio	(%)	16.4	-8.3	19.2	2.8	18.9	-0.3	17.1	-1.8	16.9	-0.2
総資産経常利益率	(%)	ROA	(%)	-9.4	-14.2	1.2	10.6	1.0	-0.2	0.2	-0.8	2.2	2.0
自己資本当期純利益率	(%)	ROE	(%)	-44.2	-67.7	7.0	51.2	6.0	-1.0	2.9	-3.1	13.3	10.4

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

注1: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limitedを連結の範囲に含めております。

Note1: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

注2: 2018年3月期よりROAを総資産経常利益率に変更しております。また、過去数値においても同様の基準に合わせて変更しております。

Note2: Calculation of ROA has been changed to ratio of ordinary profit to total assets. Therefore, the same changes are applied to past year figures.

2. グループ合計営業実績 (Operating Results / Group Total)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			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)	514,219	-0.3	545,569	6.1	591,528	8.4	665,669	12.5
営業貸付金残高	Loans outstanding	350,017	0.6	376,224	7.5	412,649	9.7	472,018	14.4
無担保ローン	Unsecured	273,628	4.7	306,601	12.1	346,411	13.0	404,056	16.6
有担保ローン	Secured	34,904	-15.4	28,139	-19.4	24,044	-14.6	20,923	-13.0
事業者ローン	Small business	41,485	-8.9	41,483	-0.0	42,192	1.7	47,037	11.5
割賦売掛金残高	Installment receivables	84,332	-1.1	90,166	6.9	97,134	7.7	100,460	3.4
支払承諾見返	Credit guarantee	73,874	-2.2	73,411	-0.6	75,747	3.2	86,465	14.1
その他営業債権	Other	5,994	-15.9	5,767	-3.8	5,997	4.0	6,725	12.1
口座数(残高あり)	(千件) N. of customer accounts (Thousand)	824	0.9	861	4.5	916	6.4	1,299	41.7
無担保ローン	Unsecured	782	1.7	821	5.1	879	7.0	1,259	43.3
有担保ローン	Secured	14	-19.3	11	-19.8	9	-18.8	7	-16.9
事業者ローン	Small business	28	-8.7	28	1.2	28	0.7	32	12.3
クレジットカード会員数	(千件) Credit card holders (Thousand)	6,023	3.5	6,291	4.5	5,883	-6.5	5,771	-1.9
新規顧客件数	(件) New accounts (Number)	156,707	31.9	185,908	18.6	188,168	1.2	423,106	124.9
無担保ローン	Unsecured	153,135	30.9	180,666	18.0	182,604	1.1	415,738	127.7
有担保ローン	Secured	271	158.1	275	1.5	220	-20.0	266	20.9
事業者ローン	Small business	3,301	97.3	4,967	50.5	5,344	7.6	7,102	32.9
新規クレジットカード発券数	(千枚) New credit cards issued (Thousand)	468	-3.1	501	7.1	512	2.2	517	0.8

会計ベース(On-Balance)

18/3	
	増減率(yoy%)
641,567	13.1
412,706	17.0
376,504	19.4
20,923	-13.0
15,277	15.5
97,252	3.2
124,883	9.1
6,725	12.1

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	2,307	142	2,481	174	2,489	8	3,497	1,008
正社員数	N. of employees (regularly payroll)	1,350	-19	1,433	83	1,473	40	2,503	1,030
非正社員数	N. of employees (temp.)	957	161	1,048	91	1,016	-32	994	-22

注1:「営業債権ベース(including off-balance)」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も含めた、「社内管理用の参考数値」です。
 Note: "Including off-balance" is Receivable outstanding including off-balance sheet amount due to securitization.

注2: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。
 Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3		
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	86,352	-6.0	87,708	1.6	91,450	4.3	115,389	19.0	26.2
営業貸付金利息	Interest on loans	43,761	-13.5	44,255	1.1	47,869	8.2	56,305	9.3	17.6
無担保ローン	Unsecured	35,855	-11.9	37,705	5.2	42,892	13.8	51,949	8.6	21.1
有担保ローン	Secured	5,567	-21.2	4,483	-19.5	3,206	-28.5	2,597	0.4	-19.0
事業者ローン	Small business	2,339	-16.4	2,066	-11.7	1,769	-14.4	1,758	0.3	-0.6
信用購入あっせん収益	Revenue from installment receivable	13,677	0.5	14,706	7.5	15,531	5.6	16,038	2.6	3.3
信用保証収益	Revenue from credit guarantee	11,381	43.2	12,491	9.7	12,494	0.0	12,992	2.1	4.0
その他の営業収益	Other operating revenue	17,531	-11.1	16,254	-7.3	15,555	-4.3	30,052	5.0	93.2
買取債権回収高	Collection from purchased receivable	2,136	-29.1	2,142	0.3	2,096	-2.1	2,074	0.3	-1.1
償却債権取立益	Recoveries of written off claims	7,741	-19.9	6,021	-22.2	5,678	-5.7	6,411	1.1	12.9
その他	Other	7,653	8.6	8,091	5.7	7,780	-3.8	21,566	3.6	177.2
営業費用	Operating expenses	125,914	81.5	81,032	-35.6	84,440	4.2	112,897	18.6	33.7
金融費用	Financial expenses	8,606	47.3	7,780	-9.6	8,030	3.2	7,560	1.2	-5.9
売上原価	Cost of sales	1,732	-26.7	1,609	-7.1	1,537	-4.5	12,815	2.1	733.4
債権買取原価	Cost of purchased receivable	1,534	-32.7	1,351	-12.0	1,476	9.3	1,497	0.2	1.5
その他	Other	197	147.1	258	30.8	61	-76.3	11,317	1.9	-
貸倒関連費用	Credit cost	2,234	-79.6	16,126	621.6	20,744	28.6	20,497	3.4	-1.2
貸倒損失	Bad debt write offs	22,883	-10.5	21,561	-5.8	20,816	-3.5	22,651	3.7	8.8
利息返還関連費用	Expenses for interest repayment	63,733	-	2,897	-95.5	-	-	12,384	2.0	-
利息返還金	Interest repayment	29,902	-9.7	32,610	9.1	28,545	-12.5	22,484	3.7	-21.2
その他の営業費用	Other operating expenses (SG & A)	49,607	2.6	52,617	6.1	54,127	2.9	59,638	9.8	10.2
広告宣伝費	Advertising expenses	3,463	5.2	3,637	5.0	3,450	-5.1	3,592	0.6	4.1
人件費	Personnel expenses	13,417	-0.7	13,761	2.6	14,270	3.7	15,680	2.6	9.9
その他	Other	32,725	3.8	35,218	7.6	36,406	3.4	40,365	6.7	10.9
営業利益	Operating profit(loss)	-39,562	-	6,676	-	7,009	5.0	2,492	0.4	-64.4
営業外収益	Non-operating income	3,133	37.2	220	-93.0	557	152.8	359	0.1	-35.5
営業外費用	Non-operating expenses	70	130.0	35	-49.1	168	372.3	28	0.0	-83.0
経常利益	Ordinary profit (loss)	-36,498	-	6,860	-	7,399	7.8	2,823	0.5	-61.8
特別利益	Extraordinary income	645	-89.9	-	-	-	-	703	0.1	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	-35,853	-	6,860	-	7,399	7.8	3,527	0.6	-52.3
法人税・住民税及び事業税	Income taxes-current	584	-23.5	179	-69.2	440	145.3	437	0.1	-0.8
法人税等調整額	Income taxes-deferred	61	-	-363	-	-318	-	144	0.0	-
当期純利益	Profit (loss)	-36,499	-	7,044	-	7,276	3.3	2,945	0.5	-59.5
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-	-	-	-	-	-	-1,012	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	-36,499	-	7,044	-	7,276	3.3	3,958	0.7	-45.6

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	170,155	58.7	177,660	57.0	192,523	52.1	241,033	55.3
都市銀行等	City banks etc.	24,400	8.4	24,495	7.9	27,831	7.5	31,500	7.2
信託銀行	Trust banks	73,300	25.3	67,675	21.7	66,910	18.1	79,717	18.3
地方銀行・第二地方銀行	Regional banks	11,275	3.9	19,473	6.3	25,684	7.0	40,510	9.3
系統金融機関等	Cooperative financial Ins.	7,600	2.6	-	-	-	-	-	-
その他	Other	53,580	18.5	66,017	21.2	72,096	19.5	89,303	20.5
社債・流動化	SB & ABS, ABL	119,678	41.3	133,799	43.0	176,890	47.9	194,487	44.7
普通社債	SB	53,800	18.6	31,400	10.1	32,700	8.9	8,500	2.0
流動化	ABS, ABL	65,878	22.7	102,399	32.9	144,190	39.0	185,987	42.7
合計	Total	289,833	100.0	311,460	100.0	369,414	100.0	435,520	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)		15/3		16/3		17/3		18/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	51,460	17.8	67,990	21.8	81,010	21.9	91,625	21.0
長期調達	Long-term borrowings	238,373	82.2	243,470	78.2	288,404	78.1	343,895	79.0
固定金利借入	Fixed interest rate borrowings	11,815	4.1	7,608	2.4	37,290	10.1	62,747	14.4
変動金利借入	Floating interest rate borrowings	109,880	37.9	102,062	32.8	81,623	22.1	94,960	21.8
社債・流動化	SB & ABS, ABL	116,678	40.3	133,799	43.0	169,490	45.9	186,187	42.8
普通社債(固定)	SB (Fixed interest rate)	53,800	18.6	31,400	10.1	32,700	8.9	8,500	2.0
流動化(固定)	ABS, ABL (Fixed interest rate)	-	-	20,000	6.4	45,000	12.2	75,003	17.2
流動化(変動)	ABS, ABL (Floating interest rate)	62,878	21.7	82,399	26.5	91,790	24.8	102,683	23.6
合計	Total	289,833	100.0	311,460	100.0	369,414	100.0	435,520	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		15/3	16/3	17/3	18/3
調達金利	Funding rate	3.20	2.77	2.37	1.87
間接	Indirect	2.32	2.19	2.08	2.17
直接	Direct	4.47	3.54	2.69	1.50

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

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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)

年/決算月(Fiscal Year)		営業債権ベース(Including off-balance)								会計ベース(On-Balance)			
		15/3		16/3		17/3		18/3		18/3			
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %		
期末営業貸付金および破産更生債権の合計 ※1 (L)		Loans outstanding and Claims provable in bankruptcy ※1 (L)		383,903	-	408,171	-	441,835	-	499,618	-	440,306	-
無担保ローン		Unsecured loan		273,950	-	307,015	-	346,917	-	404,816	-	377,264	-
無担保ローン以外		Secured loan and Small business loan		109,953	-	101,155	-	94,918	-	94,801	-	63,042	-
4分類開示債権合計 ①		NPL total ①		70,418	18.34	66,158	16.21	66,401	15.03	71,515	14.31	71,515	16.24
前年同期比		YOY%		-11.1		-6.1		0.4		7.7		7.7	
破綻先		Loans in legal bankruptcy		32,908	8.57	31,105	7.62	28,712	6.50	27,147	5.43	27,147	6.17
延滞債権		Non-accrual loans		23,819	6.20	22,263	5.45	25,530	5.78	28,314	5.67	28,314	6.43
3ヶ月以上延滞債権		Loans past due for three months or more		2,829	0.74	3,349	0.82	4,407	1.00	5,792	1.16	5,792	1.32
貸出条件緩和債権		Restructured loans		10,861	2.83	9,439	2.31	7,750	1.75	10,261	2.05	10,261	2.33
うち無担保ローン ②		Unsecured loan ②		23,721	8.66	25,326	8.25	30,207	8.71	37,904	9.36	37,904	10.05
前年同期比		YOY%		-6.5		6.8		19.3		25.5		25.5	
破綻先		Loans in legal bankruptcy		243	0.09	283	0.09	361	0.10	531	0.13	531	0.14
延滞債権		Non-accrual loans		12,236	4.47	13,892	4.52	18,819	5.42	22,409	5.54	22,409	5.94
3ヶ月以上延滞債権		Loans past due for three months or more		2,517	0.92	3,095	1.01	4,142	1.19	5,589	1.38	5,589	1.48
貸出条件緩和債権		Restructured loans		8,724	3.18	8,054	2.62	6,884	1.98	9,374	2.32	9,374	2.48
うち無担保ローン以外		Secured loan and Small business loan		46,697	42.47	40,832	40.37	36,193	38.13	33,611	35.45	33,611	53.32
前年同期比		YOY%		-13.3		-12.6		-11.4		-7.1		-7.1	
破綻先		Loans in legal bankruptcy		32,665	29.71	30,821	30.47	28,351	29.87	26,616	28.08	26,616	42.22
延滞債権		Non-accrual loans		11,582	10.53	8,371	8.28	6,711	7.07	5,904	6.23	5,904	9.37
3ヶ月以上延滞債権		Loans past due for three months or more		311	0.28	253	0.25	264	0.28	203	0.21	203	0.32
貸出条件緩和債権		Restructured loans		2,136	1.94	1,385	1.37	866	0.91	887	0.94	887	1.41
期末貸倒引当金 ③		Allowance for NPL ③		79,708	-	72,643	-	70,172	-	66,959	-	-	-
流動 ④		Current assets ④		48,757	-	43,188	-	42,971	-	41,344	-	-	-
固定 ※2		Non-current assets ※2		30,950	-	29,455	-	27,200	-	25,614	-	-	-
NPLカバー率(ALL) ③/①		Coverage ratio (All) ③/①		113.2	-	109.8	-	105.7	-	93.6	-	-	-
NPLカバー率(無担保) ④/②		Coverage ratio (Unsecured) ④/②		205.5	-	170.5	-	142.3	-	109.1	-	-	-

※1 不良債権には破産更生債権が含まれている為、期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出しております。
Because NPL include claims provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.
※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).

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。
Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.

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 (Operating Results / AIFUL)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			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)	349,952	-0.2	374,362	7.0	408,259	9.1	454,316	11.3
営業貸付金残高	Loans outstanding	264,557	1.4	289,565	9.5	322,087	11.2	360,031	11.8
無担保ローン	Unsecured	229,391	6.2	262,655	14.5	301,063	14.6	341,777	13.5
有担保ローン	Secured	29,274	-22.2	21,839	-25.4	16,447	-24.7	12,403	-24.6
事業者ローン	Small business	5,890	-17.0	5,070	-13.9	4,575	-9.8	5,850	27.9
支払承諾見返	Credit guarantee	78,133	-2.9	78,466	0.4	80,039	2.0	87,970	9.9
割賦売掛金残高	Installment receivables	1,820	-36.0	1,194	-34.4	857	-28.2	503	-41.3
その他	Other	5,440	-17.2	5,136	-5.6	5,275	2.7	5,811	10.2
口座数 (千件)	N.of customer accounts (Thousand)	613	3.9	664	8.3	721	8.7	802	11.2
無担保ローン	Unsecured	592	4.9	647	9.3	707	9.3	788	11.4
有担保ローン	Secured	13	-20.6	10	-21.5	8	-20.1	6	-19.1
事業者ローン	Small business	6	-15.1	5	-13.2	5	-3.2	6	32.1
新規顧客件数 (件)	New accounts (Number)	153,197	30.9	180,805	18.0	182,778	1.1	197,826	8.2
無担保ローン	Unsecured	153,135	30.9	180,666	18.0	182,604	1.1	197,565	8.2
実質平均利回り ※ (%)	Average yield ※ (%)	14.8	-0.6	15.2	0.4	14.7	-0.5	14.7	0.0

※ 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)(%)

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

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

会計ベース(On-Balance)

18/3	
	増減率(yoy%)
439,734	12.7
332,766	14.2
315,586	16.2
12,403	-24.6
4,776	45.0
100,653	8.6
503	-41.3
5,811	10.2

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			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	832	129	894	62	910	16	900	-10
有人店舗	Staffed branches	25	0	25	0	25	0	25	0
無人店舗	Unstaffed branches	807	129	869	62	885	16	875	-10
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	87,203	4,323	90,443	3,240	94,309	3,866	99,525	5,216
自社ATM	AIFUL ATMs	490	8	492	2	473	-19	469	-4
自社ATM以外	Other	86,713	4,315	89,951	3,238	93,836	3,885	99,056	5,220
保証提携先金融機関 (先)	Tie-up banks (Credit guarantee)	136	3	136	0	139	3	139	0
社員数 (人)	N. of total employees	1,361	51	1,384	23	1,420	36	1,444	24
正社員数	N. of employees (regularly payroll)	903	-21	955	52	1,019	64	1,057	38
非正社員数	N. of employees (temp.)	458	72	429	-29	401	-28	387	-14

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

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3		
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	54,921	-7.2	55,120	0.4	58,339	5.8	64,663	15.6	10.8
営業貸付金利息	Interest on loans	36,150	-14.1	36,856	2.0	40,292	9.3	45,881	11.1	13.9
無担保ローン	Unsecured	29,937	-13.2	32,086	7.2	37,318	16.3	43,510	10.5	16.6
有担保ローン	Secured	5,147	-17.4	3,918	-23.9	2,547	-35.0	1,862	0.4	-26.9
事業者ローン	Small business	1,064	-21.8	852	-20.0	426	-49.9	507	0.1	18.9
信用保証収益	Revenue from credit guarantee	10,136	52.3	11,221	10.7	11,106	-1.0	10,976	2.6	-1.2
信用購入あっせん収益	Revenue from installment receivable	143	-36.6	115	-19.1	114	-1.0	19	0.0	-83.1
その他の営業収益	Other operating revenue	8,492	-17.2	6,926	-18.4	6,825	-1.5	7,785	1.9	14.1
償却債権取立益	Recoveries of written off claims	7,542	-20.9	5,789	-23.2	5,415	-6.5	6,126	1.5	13.1
その他	Other	949	33.0	1,137	19.7	1,409	24.0	1,659	0.4	17.7
営業費用	Operating expenses	99,166	139.9	51,420	-48.1	54,751	6.5	64,296	15.5	17.4
金融費用	Financial expenses	7,275	56.4	6,290	-13.5	6,369	1.3	5,841	1.4	-8.3
貸倒関連費用	Credit cost	-881	-	14,171	-	16,724	18.0	13,281	3.2	-20.6
貸倒損失	Bad debt write-offs	19,467	-10.7	18,224	-6.4	17,574	-3.6	18,012	4.3	2.5
利息返還関連費用	Expenses for interest repayment	63,733	-	-	-	-	-	12,384	3.0	-
利息返還金	Interest repayment	28,525	-10.0	31,087	9.0	27,006	-13.1	21,221	5.1	-21.4
その他の営業費用	Other operating expenses (SG & A)	29,039	3.3	30,958	6.6	31,658	2.3	32,788	7.9	3.6
広告宣伝費	Advertising expenses	2,985	2.1	3,031	1.5	3,000	-1.0	2,980	0.7	-0.7
人件費	Personnel expenses	9,131	-2.8	8,843	-3.2	9,420	6.5	9,651	2.3	2.4
その他	Other	16,921	7.2	19,084	12.8	19,236	0.8	20,157	4.9	4.8
営業利益	Operating profit (loss)	-44,244	-	3,700	-	3,587	-3.0	366	0.1	-89.8
営業外収益	Non-operating income	2,335	-48.0	1,343	-42.5	642	-52.2	657	0.2	2.4
営業外費用	Non-operating expenses	591	-	31	-94.7	139	350.2	44	0.0	-68.2
経常利益	Ordinary profit (loss)	-42,500	-	5,012	-	4,090	-18.4	979	0.2	-76.1
特別利益	Extraordinary income	320	253.7	-	-	-	-	703	0.2	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	-42,180	-	5,012	-	4,090	-18.4	1,683	0.4	-58.8
法人税・住民税及び事業税	Income taxes-current	-800	-	-249	-	-725	-	-736	-	-
法人税等調整額	Income taxes-deferred	54	68.5	-18	-	-7	-	-17	-	-
当期純利益	Profit (loss)	-41,434	-	5,281	-	4,823	-8.7	2,437	0.6	-49.5

8. アイフル資金調達状況 (Funding / AIFUL)

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	118,800	55.9	90,518	46.4	106,551	43.5	152,870	50.1
都市銀行等	City banks etc.	24,400	11.5	24,495	12.6	27,831	11.4	31,500	10.3
信託銀行	Trust banks	73,300	34.5	45,775	23.5	51,210	20.9	69,217	22.7
地方銀行・第二地方銀行	Regional banks	11,275	5.3	16,973	8.7	21,684	8.8	34,676	11.4
系統金融機関等	Cooperative financial Ins.	7,600	3.6	-	-	-	-	-	-
その他	Other	2,225	1.0	3,275	1.7	5,825	2.4	17,475	5.7
社債・流動化	SB & ABS, ABL	93,845	44.1	104,355	53.6	138,661	56.5	152,272	49.9
普通社債	SB	53,800	25.3	31,400	16.1	32,700	13.3	8,500	2.8
流動化	ABS, ABL	40,045	18.8	72,955	37.4	105,961	43.2	143,772	47.1
合計	Total	212,645	100.0	194,873	100.0	245,212	100.0	305,142	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)		15/3		16/3		17/3		18/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	3,000	1.4	2,300	1.2	5,300	2.2	7,000	2.3
長期調達	Long-term borrowings	209,645	98.6	192,573	98.8	239,912	97.8	298,142	97.7
固定金利借入	Fixed interest rate borrowings	11,815	5.6	5,150	2.6	31,998	13.0	60,389	19.8
変動金利借入	Floating interest rate borrowings	106,985	50.3	83,068	42.6	69,253	28.2	85,480	28.0
社債	SB	53,800	25.3	31,400	16.1	32,700	13.3	8,500	2.8
流動化	ABS, ABL	37,045	17.4	72,955	37.4	105,961	43.2	143,772	47.1
合計	Total	212,645	100.0	194,873	100.0	245,213	100.0	305,142	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		15/3	16/3	17/3	18/3
調達金利	Funding rate	3.44	3.18	2.67	1.86
間接	Indirect	2.63	2.78	2.56	2.44
直接	Direct	4.46	3.53	2.76	1.27

※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	0.95	0.95	1.00
5年スワップレート	5Y SWAP rate	0.33	-0.02	0.11	0.11
JGB(10年)	10Y JGB	0.40	-0.05	0.07	0.04

9. アイフル貸倒の状況 (Credit Cost / AIFUL)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	349,952	-	374,362	-	408,259	-	454,316	-
期末営業貸付金		Loans outstanding		264,557	-	289,565	-	322,087	-	360,031	-
無担保		Unsecured		229,391	-	262,655	-	301,063	-	341,777	-
有担保		Secured		29,274	-	21,839	-	16,447	-	12,403	-
事業者		Small business		5,890	-	5,070	-	4,575	-	5,850	-
割賦売掛金		Installment receivables		1,820	-	1,194	-	857	-	503	-
支払承諾見返等		Credit guarantee, etc.		83,574	-	83,602	-	85,314	-	93,781	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		59,234	-	38,765	-	34,549	-	33,554	-
貸倒発生額合計	①	Total bad debt	①	19,467	5.56	18,224	4.87	17,574	4.30	18,012	3.96
増減率		YOY%		-10.7		-6.4		-3.6		2.5	
貸倒発生額	②	Loans outstanding	②	15,287	5.78	14,857	5.13	14,508	4.50	14,828	4.12
増減率		YOY%		-18.7		-2.8		-2.4		2.2	
無担保		Unsecured		12,554	5.47	12,576	4.79	12,924	4.29	13,654	4.00
有担保		Secured		1,646	5.62	1,411	6.46	905	5.50	767	6.19
事業者		Small business		1,086	18.44	869	17.15	678	14.83	406	6.95
割賦売掛金		Installment receivables		487	26.75	310	25.95	166	19.37	258	51.31
支払承諾見返等		Credit guarantee, etc.		3,693	4.42	3,056	3.66	2,900	3.40	2,925	3.12
個別貸倒引当金繰入(個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	121	0.03	165	0.04	143	0.04	-86	-
個別繰入額	④	Loans outstanding	④	86	0.03	98	0.03	82	0.03	-180	-
無担保		Unsecured		61	0.03	106	0.04	147	0.05	254	0.07
有担保		Secured		-119	-	-117	-	-164	-	-507	-
事業者		Small business		144	2.45	110	2.17	100	2.19	72	1.23
支払承諾見返等		Credit guarantee, etc.		34	0.04	66	0.08	60	0.07	93	0.10
①+③		①+③		19,589	5.60	18,389	4.91	17,717	4.34	17,926	3.95
増減率		YOY%		-12.1		-6.1		-3.7		1.2	
②+④		②+④		15,373	5.81	14,956	5.17	14,591	4.53	14,648	4.07
増減率		YOY%		-20.2		-2.7		-2.4		0.4	
無担保		Unsecured		12,616	5.50	12,683	4.83	13,071	4.34	13,909	4.07
有担保		Secured		1,527	5.22	1,294	5.93	740	4.50	259	2.09
事業者		Small business		1,230	20.89	979	19.32	778	17.02	478	8.18
割賦売掛金		Installment receivables		487	26.75	310	25.95	166	19.37	258	51.31
支払承諾見返等		Credit guarantee, etc.		3,728	4.46	3,122	3.74	2,960	3.47	3,019	3.22
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		-881	-	14,171	3.79	16,724	4.10	13,281	2.92
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		38,765	11.08	34,549	9.23	33,554	8.22	28,913	6.36

※ 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.

10. アイフル不良債権の状況(金融庁「4分類」) (NPL's / AIFUL defined by FSA)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3		18/3			
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金および破産更生債権の合計 ※	(L)	Loans outstanding and Claims provable in bankruptcy ※1	(L)	297,858	-	321,147	-	351,058	-	387,462	-	360,197	-
無担保ローン		Unsecured loan		229,714	-	263,069	-	301,568	-	342,537	-	316,346	-
無担保ローン以外		Secured loan and Small business loan		68,144	-	58,077	-	49,489	-	44,924	-	43,850	-
4分類開示債権合計	①	NPL total	①	65,687	22.05	61,629	19.19	61,368	17.48	65,038	16.79	65,038	18.06
前年同期比		YOY%		-29.4		-6.2		-0.4		6.0		6.0	
破綻先		Loans in legal bankruptcy		32,870	11.04	31,075	9.68	28,686	8.17	27,092	6.99	27,092	7.52
延滞債権		Non-accrual loans		21,829	7.33	20,648	6.43	23,582	6.72	25,950	6.70	25,950	7.20
3ヶ月以上延滞債権		Loans past due for three months or more		2,586	0.87	3,093	0.96	4,122	1.17	4,959	1.28	4,959	1.38
貸出条件緩和債権		Restructured loans		8,402	2.82	6,812	2.12	4,976	1.42	7,035	1.82	7,035	1.95
うち無担保ローン	②	Unsecured loan	②	21,247	9.25	22,458	8.54	26,867	8.91	33,429	9.76	33,429	10.57
前年同期比		YOY%		-36.5		5.7		19.6		24.4		24.4	
破綻先		Loans in legal bankruptcy		211	0.09	263	0.10	344	0.11	496	0.15	496	0.16
延滞債権		Non-accrual loans		11,777	5.13	13,437	5.11	18,340	6.08	21,857	6.38	21,857	6.91
3ヶ月以上延滞債権		Loans past due for three months or more		2,292	1.00	2,858	1.09	3,870	1.28	4,777	1.39	4,777	1.51
貸出条件緩和債権		Restructured loans		6,966	3.03	5,899	2.24	4,311	1.43	6,296	1.84	6,296	1.99
うち無担保ローン以外		Secured loan and Small business loan		44,440	65.22	39,171	67.45	34,500	69.71	31,609	70.36	31,609	72.08
前年同期比		YOY%		-25.4		-11.9		-11.9		-8.4		-8.4	
破綻先		Loans in legal bankruptcy		32,658	47.93	30,812	53.05	28,341	57.27	26,595	59.20	26,595	60.65
延滞債権		Non-accrual loans		10,052	14.75	7,210	12.42	5,241	10.59	4,092	9.11	4,092	9.33
3ヶ月以上延滞債権		Loans past due for three months or more		294	0.43	235	0.41	251	0.51	182	0.41	182	0.42
貸出条件緩和債権		Restructured loans		1,435	2.11	912	1.57	665	1.35	738	1.64	738	1.68
期末貸倒引当金	③	Allowance for NPL	③	69,185	-	63,672	-	60,567	-	54,378	-	-	-
流動	④	Current assets	④	38,765	-	34,549	-	33,554	-	28,913	-	-	-
固定 ※2		Non-current assets ※2		30,419	-	29,122	-	27,012	-	25,465	-	-	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	105.3	-	103.3	-	98.7	-	83.6	-	-	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	182.4	-	153.8	-	124.9	-	86.5	-	-	-

※1 不良債権には破産更生債権が含まれている為、期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出しております。

Because NPL include claims provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.

※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).

11. 利息返還関連引当金の内訳 (Allowances Related to Loss 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 loss on interest repayment / Non-consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		16/3			17/3			18/3		
		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
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	89,088	17,388	106,476	58,000	12,434	70,435	30,994	8,663	39,657
発生額・取崩額	Withdraw amount	31,087	4,953	36,040	27,006	3,771	30,778	21,221	2,665	23,887
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	12,384	(3,759)	8,625
期末引当金残高	Allowance (End)	58,000	12,434	70,435	30,994	8,663	39,657	22,158	2,238	24,396

(2)連結の利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		16/3			17/3			18/3		
		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
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	93,405	17,388	110,793	63,438	12,434	75,873	34,640	8,663	43,303
発生額・取崩額 ※	Withdraw amount ※	32,863	4,953	37,816	28,798	3,771	32,570	22,692	2,665	25,358
繰入額(戻入額)	Provisions (Reversal)	2,897	-	2,897	-	-	-	12,384	(3,759)	8,625
期末引当金残高	Allowance (End)	63,438	12,434	75,873	34,640	8,663	43,303	24,331	2,238	26,569

※ 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、2016年3月期 252百万、2017年3月期 253百万、2018年3月期 208百万円が含まれております。

※ Withdraw amount of allowance for doubtful accounts at LIFE CARD is included in withdraw amount of provision for loss on interest repayment (252million yen in FY2016/3, 253million yen in FY2017/3 and 208million yen in FY2018/3).

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

営業債権ベース(Including off-balance)

(1) 貸付利率別残高構成(Breakdown by interest rate)

年/決算月(Fiscal Year)	16/3				17/3				18/3			
	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(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
貸付利率/ Interest Rate												
≤15.0%	170	26.3	132,263	50.4	187	26.5	152,709	50.7	209	26.6	173,176	50.7
15.0% < ≤18.0%	446	68.9	118,437	45.1	497	70.3	139,344	46.3	561	71.2	161,550	47.3
18.0% < ≤20.0%	0	0.1	499	0.2	0	0.0	379	0.1	0	0.0	283	0.1
20.0% <	31	4.8	11,454	4.4	22	3.2	8,628	2.9	17	2.2	6,766	2.0
合計 (Total)	647	100.0	262,655	100.0	707	100.0	301,063	100.0	788	100.0	341,777	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	16/3				17/3				18/3			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千円/ Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/ Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/ Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
≤100	195	30.2	12,270	4.7	198	28.0	12,651	4.2	214	27.2	13,962	4.1
100 < ≤200	71	11.1	10,980	4.2	76	10.8	11,631	3.9	84	10.7	12,870	3.8
200 < ≤300	79	12.3	20,637	7.9	88	12.5	22,944	7.6	98	12.5	25,519	7.5
300 < ≤400	54	8.4	19,162	7.3	61	8.7	21,575	7.2	69	8.8	24,570	7.2
400 < ≤500	109	16.9	51,250	19.5	120	17.0	56,150	18.7	133	16.9	62,464	18.3
500 < ≤1,000	80	12.4	61,303	23.3	95	13.6	73,309	24.4	111	14.1	85,399	25.0
1,000 <	57	8.8	87,049	33.1	67	9.6	102,799	34.1	77	9.8	116,990	34.2
合計 (Total)	647	100.0	262,655	100.0	707	100.0	301,063	100.0	788	100.0	341,777	100.0

13. ライフカード営業実績 (Operating Results / LIFECARD)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

会計ベース(On-balance)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			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)	148,932	-0.9	154,950	4.0	163,571	5.6	169,632	3.7
割賦売掛金残高	Installment receivables	82,512	0.1	88,971	7.8	96,276	8.2	99,956	3.8
営業貸付金残高	Loans (Cash advance)	44,517	-1.8	44,169	-0.8	45,564	3.2	46,728	2.6
支払承諾見返	Credit guarantee	21,348	-2.7	21,178	-0.8	21,007	-0.8	22,032	4.9
その他営業債権	Other	554	-0.4	631	13.9	722	14.5	914	26.5
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)	6,023	3.5	6,291	4.5	5,883	-6.5	5,771	-1.9
プロパー	Proper	1,854	-2.9	1,813	-2.2	1,795	-1.0	1,739	-3.1
提携	Affinity	4,168	6.7	4,477	7.4	4,088	-8.7	4,032	-1.4
新規発行数	(千枚) Number of new issue (Thousand)	468	-3.1	501	7.1	512	2.2	517	0.8
プロパー	Proper	113	-7.4	126	11.6	136	7.9	154	13.4
提携	Affinity	355	-1.7	375	5.7	376	0.2	362	-3.7
買上実績	(百万円) Transaction volume (Millions of Yen)	584,733	8.5	636,901	8.9	681,362	7.0	696,435	2.2
包括信用購入あっせん	Shopping	543,710	9.0	595,922	9.6	640,598	7.5	655,990	2.4
キャッシング	Cashing	41,023	1.8	40,979	-0.1	40,763	-0.5	40,444	-0.8
実質平均利回り	Average yield (%)	18.5	0.3	18.8	0.3	18.3	-0.5	18.3	0.0

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

18/3	
	増減率(yoy%)
165,063	3.8
96,748	3.6
45,367	3.2
22,032	4.9
914	26.5

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	873	98	1,017	144	1,004	-13	1,035	31
正社員数	(人) N. of employees (regularly payroll)	403	17	433	30	420	-13	460	40
非正社員数	(人) N. of employees (temp.)	470	81	584	114	584	0	575	-9

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

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3 (12M)		16/3 (12M)		17/3 (12M)		18/3 (12M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	27,314	-0.1	28,358	3.8	28,890	1.9	42,991	26.5	48.8
	信用購入あっせん収益	13,534	1.1	14,559	7.6	15,361	5.5	15,960	9.8	3.9
	営業貸付金利息	5,944	-5.0	5,645	-5.0	5,603	-0.7	5,649	3.5	0.8
	信用保証収益	1,245	-3.9	1,270	2.0	1,272	0.2	1,348	0.8	6.0
	その他	6,589	2.9	6,884	4.5	6,653	-3.3	20,033	12.4	201.1
営業費用	Operating expenses	25,661	-1.1	27,245	6.2	25,980	-4.6	38,859	24.0	49.6
	金融費用	3,014	53.8	2,181	-27.6	1,610	-26.2	1,531	0.9	-4.9
	貸倒関連費用	3,150	5.1	1,939	-38.5	3,669	89.2	4,129	2.5	12.5
	利息返還関連費用	-	-	2,897	-	-	-	-	-	-
	その他の営業費用	19,496	2.1	20,227	3.7	20,700	2.3	33,199	20.5	60.4
	広告宣伝費	303	6.7	331	9.0	166	-49.7	186	0.1	11.9
	人件費	3,894	1.6	4,090	5.0	3,953	-3.4	4,090	2.5	3.5
	その他	15,298	2.2	15,805	3.3	16,580	4.9	28,922	17.8	74.4
営業利益	Operating profit	1,652	17.1	1,113	-32.6	2,910	161.3	4,131	2.5	42.0
営業外収益	Non-operating income	2,971	63.8	33	-98.9	392	-	134	0.1	-65.7
営業外費用	Non-operating expenses	3	-51.7	6	105.1	65	907.9	4	0.0	-93.5
経常利益	Ordinary profit	4,621	43.5	1,140	-75.3	3,237	183.9	4,261	2.6	31.6
特別利益	Extraordinary income	322	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	4,943	52.4	1,140	-76.9	3,237	183.9	4,261	2.6	31.6
法人税・住民税及び事業税	Income taxes - current	1,413	15.0	356	-74.8	1,042	192.7	992	0.6	-4.8
法人税等調整額	Income taxes - deferred	0	-	-1,074	-	-836	-	523	0.3	-
当期純利益	Profit	3,530	45.9	1,858	-47.3	3,031	63.1	2,746	1.7	-9.4

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

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		15/3		16/3		17/3		18/3			
			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	514,219	-0.3	545,569	6.1	591,528	8.4	665,669	100.0	12.5
アイフル	AIFUL		349,952	-0.2	374,362	7.0	408,259	9.1	454,316	68.2	11.3
ライフカード	LIFECARD		148,932	-0.9	154,950	4.0	163,571	5.6	169,632	25.5	3.7
ビジネススト	BUSINEXT		40,943	-2.3	42,489	3.8	44,997	5.9	49,238	7.4	9.4
アイラ&アイフル	A&A		-	-	-	-	-	-	16,020	2.4	238.0
営業収益	※2 Total operating revenue	※2	86,352	-6.0	87,708	1.6	91,450	4.3	115,389	100.0	26.2
アイフル	AIFUL		54,921	-7.2	55,120	0.4	58,339	5.8	64,663	56.0	10.8
ライフカード	LIFECARD		27,314	-0.1	28,358	3.8	28,890	1.9	42,991	37.3	48.8
ビジネススト	BUSINEXT		1,751	-26.0	1,922	9.7	2,248	17.0	2,803	2.4	24.7
アイラ&アイフル	A&A		-	-	-	-	-	-	2,977	2.6	319.2
経常利益	※2 Total ordinary profit	※2	-36,498	-	6,860	-	7,399	7.8	2,823	100.0	-61.8
アイフル	AIFUL		-42,500	-	5,012	-	4,090	-18.4	979	34.7	-76.1
ライフカード	LIFECARD		4,621	43.5	1,140	-75.3	3,237	183.9	4,261	150.9	31.6
ビジネススト	BUSINEXT		604	-	367	-39.3	193	-47.3	-252	-	-
アイラ&アイフル	A&A		-	-	-	-	-	-	-2,013	-	-
親会社株主に帰属する当期純利益	※2 Profit attributable to owners of parent	※2	-36,499	-	7,044	-	7,276	3.3	3,958	100.0	-45.6
アイフル	AIFUL		-41,434	-	5,281	-	4,823	-8.7	2,437	61.6	-49.5
ライフカード	LIFECARD		3,530	45.9	1,858	-47.3	3,031	63.1	2,746	69.4	-9.4
ビジネススト	BUSINEXT		602	-	365	-39.4	101	-72.2	-438	-	-
アイラ&アイフル	A&A		-	-	-	-	-	-	-2,013	-	-

※1 営業債権ベース(Including off-balance)

※2 会計ベース(On-balance)

注: 2018年3月期第1四半期より非連結子会社であったAIRA & AIFUL Public Company Limited を連結の範囲に含めております。

Note: AIRA & AIFUL Public Company Limited, unconsolidated subsidiary, has been included in the scope of the consolidation from the first quarter of the fiscal year ended March 31, 2018.