

## 2021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, 2021)

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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)			19/12		20/3		20/9		20/12		21/3(E) 注3		
			(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)	93,192	8.3	127,038	10.2	63,462	3.6	95,863	2.9	127,800	0.6
営業費用	(百万円)	Operating expenses	(Millions of Yen)	81,686	8.3	125,358	11.6	54,084	-4.5	80,261	-1.7	111,400	-11.1
営業利益	(百万円)	Operating profit	(Millions of Yen)	11,506	8.3	1,679	-44.6	9,378	102.9	15,602	35.6	16,400	876.5
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	12,225	7.4	1,716	-58.2	10,373	109.6	16,958	38.7	17,600	925.5
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)	11,749	10.3	1,390	-85.1	9,812	87.1	16,164	37.6	16,500	-
総資産	(百万円)	Total assets	(Millions of Yen)	823,872	9.8	860,507	13.1	836,105	7.2	864,494	4.9	890,000	3.4
純資産	(百万円)	Net assets	(Millions of Yen)	139,129	7.6	128,931	0.7	138,921	5.0	145,524	4.6	143,300	11.1
一株当たり当期純利益	(円)	EPS	(Yen)	24.29	10.3	2.88	-85.1	20.29	87.2	33.42	37.6	34.11	-
一株当たり純資産	(円)	BPS	(Yen)	281.59	9.4	260.53	1.6	281.76	5.4	295.64	5.0	290.93	11.7
自己資本比率	(%)	Equity ratio	(%)	16.5	-0.1	14.6	-1.7	16.3	-0.3	16.5	0.0	15.8	1.2
総資産経常利益率	(%)	ROA	(%)	2.1	0.0	0.2	-0.4	2.4	1.1	2.6	0.5	2.0	1.8
自己資本当期純利益率	(%)	ROE	(%)	12.0	0.2	1.1	-6.7	14.9	6.6	16.0	4.0	12.4	11.3

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

### (2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			19/12		20/3		20/9		20/12		21/3(E) 注3		
			(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)	57,354	7.4	77,504	9.2	39,206	3.9	59,303	3.4	78,200	0.9
営業費用	(百万円)	Operating expenses	(Millions of Yen)	48,256	7.0	77,091	9.3	33,241	-1.7	49,483	2.5	67,600	-12.3
営業利益	(百万円)	Operating profit	(Millions of Yen)	9,097	9.9	413	-11.8	5,965	53.1	9,820	7.9	10,500	-
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	10,026	11.1	1,728	13.8	6,804	51.7	11,001	9.7	12,000	594.1
当期純利益	(百万円)	Profit	(Millions of Yen)	10,065	12.2	1,639	-68.5	7,194	52.7	11,807	17.3	12,700	674.8
総資産	(百万円)	Total assets	(Millions of Yen)	618,903	11.7	635,683	14.2	620,888	6.1	634,494	2.5	652,800	2.7
純資産	(百万円)	Net assets	(Millions of Yen)	100,948	7.0	92,609	1.5	99,831	4.4	104,507	3.5	105,300	13.7
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	20.81	12.2	3.39	-68.5	14.87	52.7	24.41	17.3	26.26	674.6
一株当たり純資産	(円)	BPS	(Yen)	208.70	7.3	191.46	1.8	206.39	4.4	216.06	3.5	217.70	13.7
自己資本比率	(%)	Equity ratio	(%)	16.3	-0.7	14.6	-1.7	16.1	-0.2	16.5	0.2	16.1	1.5
総資産経常利益率	(%)	ROA	(%)	2.3	0.0	0.3	0.0	2.2	0.6	2.3	0.0	1.9	1.6
自己資本当期純利益率	(%)	ROE	(%)	14.0	0.7	1.8	-4.1	14.9	4.8	15.9	1.9	12.8	11.0

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

注1: 2020年3月期より非連結子会社であったライフギャランティー株式会社(現アイフルギャランティー株式会社)とすみしんライフカード株式会社を連結の範囲に含めております。  
 Note 1: LIFE GUARANTEE CO.,LTD. and Sumishin Life Card Company, Limited. unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注2: 2021年3月期第1四半期より新会社AGミラバライ株式会社を連結の範囲に含めております。  
 Note 2: AG Miraibarai Corporation, which was established by spinning off a part of the business operations of LIFECARD Co., Ltd., was added to the scope of consolidation from the first quarter of fiscal year ending March 31, 2021.

注3: 2021年3月期計画は2021年3月期第2四半期に修正した数値を記載しております。  
 Note 3: The plan for the fiscal year ending March 31, 2021 shows figures revised in the six month period ended September 30, 2020.

## 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)

会計ベース(On-Balance)

年/決算月 (Fiscal Year)		19/12		20/3		20/9		20/12		20/12			
			増減率(yoy%)		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)	792,341	10.1	820,430	11.6	788,224	2.6	804,612	1.5	783,222	2.4
営業貸付金残高		Loans outstanding		555,915	8.6	573,080	9.8	544,064	0.0	547,437	-1.5	507,571	1.7
無担保ローン		Unsecured		471,947	7.9	486,119	9.0	470,657	1.7	475,246	0.7	458,205	2.1
有担保ローン		Secured		21,938	3.3	22,533	11.1	20,075	-5.1	19,396	-11.6	19,396	-11.6
事業者ローン		Small business		62,029	16.4	64,427	15.7	53,331	-11.1	52,794	-14.9	29,969	6.9
割賦売掛金残高		Installment receivables		108,715	4.0	111,473	6.5	104,226	0.1	110,321	1.5	103,036	-2.5
支払承諾見返		Guarantee		119,435	24.3	127,018	25.8	131,098	16.9	138,191	15.7	163,953	7.8
信用保証事業		Credit guarantee business		117,770	25.6	125,332	26.6	129,625	17.4	136,793	16.2	162,554	8.1
その他		Other		1,664	-23.7	1,685	-17.2	1,472	-16.3	1,398	-16.0	1,398	-16.0
その他営業債権		Other		8,275	13.0	8,858	14.4	8,835	10.6	8,661	4.7	8,661	4.7
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,465	3.7	1,486	3.4	1,410	-3.5	1,414	-3.5		
無担保ローン		Unsecured		1,421	3.6	1,441	3.4	1,370	-3.3	1,376	-3.1		
有担保ローン		Secured		5	-16.7	5	-17.1	4	-22.5	4	-24.0		
事業者ローン		Small business		39	9.8	40	8.8	34	-9.3	34	-13.2		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,748	-0.1	5,758	-0.3	5,541	-3.8	5,460	-5.0		
新規顧客件数	(件)	New accounts	(Number)	176,812	-28.6	238,145	-26.1	77,409	-35.9	136,883	-22.6		
無担保ローン		Unsecured		170,287	-29.4	229,351	-27.0	76,436	-34.4	135,166	-20.6		
有担保ローン		Secured		294	23.0	408	22.5	65	-67.2	132	-55.1		
事業者ローン		Small business		6,231	4.0	8,386	5.2	908	-77.6	1,585	-74.6		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	331	-6.3	468	-8.7	155	-31.9	242	-26.9		

### (2) 社員数(N. of Total Employees)

年/決算月 (Fiscal Year)		19/12		20/3		20/9		20/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,059	-149	3,063	-114	3,170	25	3,166	107
正社員数		N. of employees (regularly payroll)		2,118	-186	2,113	-160	2,172	-47	2,164	46
非正社員数		N. of employees (temp.)		941	37	950	46	998	72	1,002	61

注1: 2020年3月期より非連結子会社であったライフギャランティー株式会社(現アイフルギャランティー株式会社)とすみしんライフカード株式会社を連結の範囲に含めております。  
 Note 1: LIFE GUARANTEE CO.,LTD. and Sumishin Life Card Company, Limited. unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注2: 2021年3月期第1四半期より新会社AGミライバライ株式会社を連結の範囲に含めております。  
 Note 2: AG Miraibarai Corporation, which was established by spinning off a part of the business operations of LIFE CARD Co., Ltd., was added to the scope of consolidation from the first quarter of fiscal year ending March 31, 2021.

### 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)		19/12		20/3		20/9		20/12		
		(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	93,192	8.3	127,038	10.2	63,462	3.6	95,863	12.2	2.9		
営業貸付金利息	Interest on operating loans	53,363	8.9	72,444	10.7	37,066	5.9	55,679	7.1	4.3		
無担保ローン	Unsecured	49,624	8.7	66,707	9.3	34,123	4.5	51,303	6.5	3.4		
有担保ローン	Secured	1,556	-10.8	2,557	11.9	947	-5.2	1,412	0.2	-9.3		
事業者ローン	Small business	2,182	37.6	3,179	50.5	1,994	49.8	2,963	0.4	35.8		
信用購入あっせん収益	Revenue from installment receivable	13,181	8.7	19,391	17.7	9,454	9.3	14,663	1.9	11.2		
信用保証収益	Revenue from credit guarantee	11,323	9.3	15,203	9.0	7,400	-1.3	10,959	1.4	-3.2		
その他の営業収益	Other operating revenue	15,325	5.2	19,998	2.8	9,541	-5.8	14,561	1.9	-5.0		
買取債権回収高	Collection from purchased receivable	1,293	-3.0	1,662	-2.8	729	-18.9	1,160	0.1	-10.3		
償却債権取立益	Recoveries of written off claims	5,210	6.6	6,896	9.1	3,366	-0.9	5,159	0.7	-1.0		
その他	Other	8,821	5.6	11,439	0.2	5,445	-6.6	8,242	1.1	-6.6		
営業費用	Operating expenses	81,686	8.3	125,358	11.6	54,084	-4.5	80,261	10.2	-1.7		
金融費用	Financial expenses	5,496	-8.5	7,522	-5.4	3,632	-2.8	5,444	0.7	-1.0		
売上原価	Cost of sales	929	-8.3	1,289	-0.7	602	-5.1	901	0.1	-3.0		
債権買取原価	Cost of purchased receivable	857	-7.0	1,120	-4.0	517	-8.4	800	0.1	-6.6		
その他	Other	72	-20.7	169	28.6	85	20.7	101	0.0	40.0		
貸倒関連費用	Credit cost	28,360	23.2	35,277	15.2	19,684	-5.6	27,276	3.5	-3.8		
貸倒損失	Bad debt write offs	23,845	16.3	29,101	12.3	17,719	2.9	24,984	3.2	4.8		
利息返還関連費用	Expenses for interest repayment	-	-	16,927	47.2	-	-	-	-	-		
利息返還金	Interest repayment	10,225	7.5	14,704	15.7	5,701	-11.4	9,368	1.2	-8.4		
その他の営業費用	Other operating expenses (SG & A)	46,899	3.4	64,341	5.6	30,164	-4.0	46,638	5.9	-0.6		
広告宣伝費	Advertising expenses	2,116	-3.4	2,662	-0.5	1,304	-5.2	2,215	0.3	4.7		
人件費	Personnel expenses	12,509	0.5	16,853	1.9	8,439	1.0	12,657	1.6	1.2		
その他	Other	32,274	5.0	44,826	7.5	20,421	-5.9	31,764	4.0	-1.6		
営業利益	Operating profit (loss)	11,506	8.3	1,679	-44.6	9,378	102.9	15,602	2.0	35.6		
営業外収益	Non-operating income	733	-5.9	529	-53.7	1,093	226.6	1,461	0.2	99.3		
営業外費用	Non-operating expenses	13	-41.1	493	643.7	98	-	105	0.0	672.6		
経常利益	Ordinary profit (loss)	12,225	7.4	1,716	-58.2	10,373	109.6	16,958	2.2	38.7		
特別利益	Extraordinary income	230	-	230	-	-	-	-	-	-		
特別損失	Extraordinary losses	109	-	376	-45.5	91	-	91	0.0	-16.4		
税引前利益	Profit (loss) before income taxes	12,346	8.5	1,569	-54.1	10,281	98.5	16,867	2.1	36.6		
法人税・住民税及び事業税	Income taxes-current	1,647	53.5	2,155	151.3	1,360	40.9	1,876	0.2	13.9		
法人税等調整額	Income taxes-deferred	-111	-	-886	-	-712	-	-986	-	-		
当期純利益	Profit (loss)	10,809	5.2	300	-96.3	9,633	115.8	15,977	2.0	47.8		
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-939	-	-1,089	-	-178	-	-187	-	-		
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	11,749	10.3	1,390	-85.1	9,812	87.1	16,164	2.1	37.6		

注1: 2020年3月期より非連結子会社であったライフギャランティ―株式会社 (現アイフルギャランティ―株式会社) とすみんライフカード株式会社を連結の範囲に含めております。  
Note: LIFE GUARANTEE CO., LTD. and Sumishin Life Card Company, Limited, unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注2: 2021年3月期第1四半期より新会社AGミライバライ株式会社を連結の範囲に含めております。  
Note 2: AG Miraibarai Corporation, which was established by spinning off a part of the business operations of LIFE CARD Co., Ltd., was added to the scope of consolidation from the first quarter of fiscal year ending March 31, 2021.

#### 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)		19/12		20/3		20/9		20/12	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	279,722	52.3	301,689	55.0	285,151	56.1	292,725	56.8
都市銀行等	City banks etc.	45,500	8.5	47,003	8.6	48,640	9.6	48,103	9.3
信託銀行	Trust banks	78,465	14.7	87,981	16.0	93,047	18.3	89,943	17.5
地方銀行・第二地方銀行	Regional banks	65,737	12.3	71,800	13.1	59,513	11.7	65,268	12.7
その他	Other	90,019	16.8	94,903	17.3	83,950	16.5	89,410	17.4
社債・流動化	SB & ABS, ABL	255,521	47.7	247,028	45.0	223,310	43.9	222,436	43.2
普通社債	SB	42,530	7.9	35,245	6.4	35,160	6.9	35,160	6.8
流動化	ABS, ABL	212,991	39.8	211,783	38.6	188,150	37.0	187,276	36.4
合計	Total	535,243	100.0	548,717	100.0	508,462	100.0	515,161	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)		19/12		20/3		20/9		20/12	
			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	104,014	19.4	110,819	20.2	107,238	21.1	114,760	22.3
長期調達	Long-term borrowings	431,229	80.6	437,898	79.8	401,223	78.9	400,401	77.7
固定金利借入	Fixed interest rate borrowings	69,903	13.1	76,057	13.9	66,465	13.1	75,924	14.7
変動金利借入	Floating interest rate borrowings	125,404	23.4	132,512	24.1	130,147	25.6	121,040	23.5
社債・流動化	SB & ABS, ABL	235,921	44.1	229,328	41.8	204,610	40.2	203,436	39.5
普通社債(固定)	SB (Fixed interest rate)	42,530	7.9	35,245	6.4	35,160	6.9	35,160	6.8
流動化(固定)	ABS, ABL (Fixed interest rate)	63,088	11.8	62,555	11.4	59,790	11.8	57,386	11.1
流動化(変動)	ABS, ABL (Floating interest rate)	130,302	24.3	131,527	24.0	109,660	21.6	110,889	21.5
合計	Total	535,243	100.0	548,717	100.0	508,462	100.0	515,161	100.0

##### (3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		19/12	20/3	20/9	20/12
調達金利	Funding rate	1.50	1.45	1.40	1.38
間接	Indirect	1.68	1.63	1.57	1.55
直接	Direct	1.29	1.23	1.19	1.16

※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)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		19/12		20/3		20/9		20/12	
					/(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)	579,704	-	596,328	-	567,233	-	570,192	-
無担保ローン		Unsecured loan		473,218	-	487,422	-	472,019	-	476,651	-
無担保ローン以外		Secured loan and Small business loan		106,485	-	108,905	-	95,213	-	93,541	-
4分類開示債権合計	①	NPL total	①	81,877	14.12	86,422	14.49	86,091	15.18	86,521	15.17
前年同期比		YOY%		7.5		9.0		9.8		5.7	
破綻先		Loans in legal bankruptcy		23,183	4.00	22,127	3.71	22,043	3.89	21,948	3.85
延滞債権		Non-accrual loans		33,679	5.81	39,156	6.57	37,959	6.69	37,793	6.63
3ヶ月以上延滞債権		Loans past due for three months or more		8,367	1.44	8,035	1.35	7,155	1.26	7,857	1.38
貸出条件緩和債権		Restructured loans		16,646	2.87	17,102	2.87	18,933	3.34	18,920	3.32
うち無担保ローン	②	Unsecured loan	②	51,341	10.85	55,656	11.42	56,294	11.93	57,389	12.04
前年同期比		YOY%		18.0		19.5		16.9		11.8	
破綻先		Loans in legal bankruptcy		851	0.18	768	0.16	819	0.17	847	0.18
延滞債権		Non-accrual loans		27,191	5.75	31,794	6.52	31,248	6.62	31,365	6.58
3ヶ月以上延滞債権		Loans past due for three months or more		8,124	1.72	7,754	1.59	6,873	1.46	7,427	1.56
貸出条件緩和債権		Restructured loans		15,173	3.21	15,338	3.15	17,353	3.68	17,749	3.72
うち無担保ローン以外		Secured loan and Small business loan		30,536	28.68	30,766	28.25	29,797	31.29	29,131	31.14
前年同期比		YOY%		-6.4		-6.0		-1.6		-4.6	
破綻先		Loans in legal bankruptcy		22,332	20.97	21,359	19.61	21,224	22.29	21,101	22.56
延滞債権		Non-accrual loans		6,487	6.09	7,361	6.76	6,710	7.05	6,428	6.87
3ヶ月以上延滞債権		Loans past due for three months or more		243	0.23	281	0.26	282	0.30	430	0.46
貸出条件緩和債権		Restructured loans		1,473	1.38	1,764	1.62	1,579	1.66	1,170	1.25
期末貸倒引当金	③	Allowance for NPL	③	71,616	-	72,294	-	73,373	-	73,366	-
流動	④	Current assets	④	49,946	-	51,608	-	52,652	-	52,623	-
固定 ※2		Non-current assets ※2		21,669	-	20,686	-	20,721	-	20,743	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	87.5	-	83.7	-	85.2	-	84.8	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	97.3	-	92.7	-	93.5	-	91.7	-

※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).

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

営業貸付金の内、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)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		19/12		20/3		20/9		20/12	
			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)	541,367	10.4	560,267	11.3	550,024	4.5	560,553	3.5
営業貸付金残高	Loans outstanding	424,198	9.4	437,679	10.4	426,950	3.1	432,664	2.0
無担保ローン	Unsecured	408,703	10.4	422,382	11.4	413,696	3.9	419,900	2.7
有担保ローン	Secured	7,322	-26.5	6,958	-25.2	5,762	-27.8	5,247	-28.3
事業者ローン	Small business	8,172	9.5	8,338	5.3	7,491	-6.5	7,516	-8.0
支払承諾見返	Guarantee	109,687	14.3	114,629	15.0	115,195	9.9	120,161	9.5
信用保証事業	Credit guarantee business	108,022	15.2	113,130	15.8	113,907	10.5	118,951	10.1
その他	Other	1,664	-23.7	1,499	-26.4	1,288	-26.8	1,210	-27.3
割賦売掛金残高	Installment receivables	336	-19.7	325	-19.0	291	-17.3	278	-17.2
その他	Other	7,145	11.7	7,633	13.2	7,587	9.4	7,449	4.3
口座数	(千件) N. of customer accounts (Thousand)	924	7.8	950	8.5	917	0.8	926	0.2
無担保ローン	Unsecured	910	8.0	937	8.7	905	1.1	914	0.5
有担保ローン	Secured	4	-22.8	4	-24.0	3	-26.8	3	-28.4
事業者ローン	Small business	9	4.9	9	0.8	8	-6.6	8	-8.2
新規顧客件数	(件) New accounts (Number)	152,552	0.5	206,337	3.4	66,615	-35.9	115,729	-24.1
無担保ローン	Unsecured	152,453	0.6	206,155	3.4	66,580	-35.9	115,671	-24.1
実質平均利回り ※	(%) Average yield ※ (%)	14.7	-0.2	14.7	-0.1	14.4	-0.3	14.3	-0.3

20/12	
	増減率(yoy%)
556,414	5.0
415,154	3.9
404,728	4.6
5,247	-28.3
5,177	-2.1
133,531	8.5
132,321	9.0
1,210	-27.3
278	-17.2
7,449	4.3

※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) (%)  
 ※斜体数値は増減数 ※Italic Font = Increase or Decrease

※Average yield = Interest on operating loans / ((Loans outstanding at the beginning of FY + Loans outstanding at the end of FY) / 2) (%)

### (2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		19/12		20/3		20/9		20/12	
			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	870	-17	869	-11	857	-13	856	-14
有人店舗	Staffed branches	20	-4	20	-4	20	0	20	0
無人店舗	Unstaffed branches	850	-13	849	-7	837	-13	836	-14
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	100,720	-883	100,383	-1,200	84,803	-16,491	85,077	-15,643
自社ATM	AIFUL ATMs	451	-11	450	-12	442	-11	441	-10
自社ATM以外	Other	100,269	-872	99,933	-1,188	84,361	-16,480	84,636	-15,633
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	147	4	143	-1	142	-5	142	-5
社員数	(人) N. of total employees	1,401	-23	1,397	-1	1,446	56	1,432	31
正社員数	N. of employees (regularly payroll)	1,044	-25	1,028	-16	1,045	-4	1,019	-25
非正社員数	N. of employees (temp.)	357	2	369	15	401	60	413	56

## 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)		19/12 (9M)		20/3 (12M)		20/9 (6M)		20/12 (9M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	
営業収益	Operating revenue	57,354	7.4	77,504	9.2	39,206	3.9	59,303	10.7	3.4
営業貸付金利息	Interest on operating loans	42,472	8.9	57,682	11.0	29,678	6.4	44,795	8.1	5.5
無担保ローン	Unsecured	41,324	10.3	55,695	11.3	29,093	7.2	43,911	7.9	6.3
有担保ローン	Secured	642	-39.4	1,296	-2.2	235	-44.9	361	0.1	-43.7
事業者ローン	Small business	506	10.3	690	13.6	349	5.1	521	0.1	2.9
信用保証収益	Revenue from credit guarantee	8,682	3.2	11,610	3.2	5,665	-2.0	8,398	1.5	-3.3
信用購入あっせん収益	Revenue from installment receivable	6	-41.9	8	-37.7	1	-61.6	3	0.0	-53.2
その他の営業収益	Other operating revenue	6,191	3.6	8,202	5.6	3,861	-4.5	6,107	1.1	-1.4
償却債権取立益	Recoveries of written off claims	4,709	2.4	6,215	4.9	2,941	-4.0	4,513	0.8	-4.1
その他	Other	1,482	7.5	1,987	7.7	920	-6.4	1,593	0.3	7.4
営業費用	Operating expenses	48,256	7.0	77,091	9.3	33,241	-1.7	49,483	8.9	2.5
金融費用	Financial expenses	4,068	-9.5	5,442	-6.9	2,675	-1.1	4,108	0.7	1.0
貸倒関連費用	Credit cost	19,096	18.5	22,788	3.3	15,285	6.7	20,915	3.8	9.5
貸倒損失	Bad debt write-offs	16,884	11.5	20,182	6.5	12,182	-0.1	17,493	3.2	3.6
利息返還関連費用	Expenses for interest repayment	-	-	15,433	49.1	-	-	-	-	-
利息返還金	Interest repayment	9,584	8.3	13,697	16.2	5,288	-12.0	8,664	1.6	-9.6
その他の営業費用	Other operating expenses (SG & A)	25,091	2.4	33,426	3.6	15,280	-9.0	24,459	4.4	-2.5
広告宣伝費	Advertising expenses	1,873	-3.3	2,337	0.3	1,168	-3.5	2,024	0.4	8.0
人件費	Personnel expenses	7,684	1.1	10,275	1.9	5,139	0.6	7,701	1.4	0.2
その他	Other	15,533	3.8	20,813	4.9	8,972	-14.4	14,733	2.7	-5.2
営業利益	Operating profit (loss)	9,097	9.9	413	-11.8	5,965	53.1	9,820	1.8	7.9
営業外収益	Non-operating income	939	23.8	1,327	24.0	882	48.5	1,228	0.2	30.7
営業外費用	Non-operating expenses	11	-31.4	11	-39.8	43	739.0	46	0.0	324.5
経常利益	Ordinary profit (loss)	10,026	11.1	1,728	13.8	6,804	51.7	11,001	2.0	9.7
特別利益	Extraordinary income	230	-	230	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	264	-61.8	91	-	91	0.0	-
税引前利益	Profit (loss) before income taxes	10,256	13.7	1,694	104.3	6,712	42.4	10,909	2.0	6.4
法人税・住民税及び事業税	Income taxes-current	15	-76.9	351	-	367	322.9	204	0.0	-
法人税等調整額	Income taxes-deferred	175	-	-295	-	-850	-	-1,102	-	-
当期純利益	Profit (loss)	10,065	12.2	1,639	-68.5	7,194	52.7	11,807	2.1	17.3

注：2019年3月期第2四半期より過去数値のうち、「信用購入あっせん収益」に含まれていた一部収益を「その他の営業収益」に組み替えております。

Note: A certain amount of revenue previously recognized as Revenue from installment receivable has been retrospectively reclassified as Other operating revenue from the Second quarter of fiscal year ended March 31, 2019.



## 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)		19/12		20/3		20/9		20/12	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	187,016	47.0	206,589	51.0	200,634	52.4	206,806	53.0
都市銀行等	City banks etc.	43,250	10.9	45,003	11.1	47,140	12.3	46,853	12.0
信託銀行	Trust banks	67,600	17.0	77,949	19.2	84,361	22.0	81,675	20.9
地方銀行・第二地方銀行	Regional banks	57,318	14.4	63,632	15.7	52,017	13.6	58,106	14.9
その他	Other	18,847	4.7	20,003	4.9	17,115	4.5	20,171	5.2
社債・流動化	SB & ABS, ABL	211,097	53.0	198,417	49.0	182,317	47.6	183,240	47.0
普通社債	SB	42,530	10.7	35,245	8.7	35,160	9.2	35,160	9.0
流動化	ABS, ABL	168,567	42.3	163,172	40.3	147,157	38.4	148,080	38.0
合計	Total	398,113	100.0	405,007	100.0	382,951	100.0	390,047	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)		19/12		20/3		20/9		20/12	
			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	15,750	4.0	22,700	5.6	24,900	6.5	29,100	7.5
長期調達	Long-term borrowings	382,363	96.0	382,307	94.4	358,051	93.5	360,947	92.5
固定金利借入	Fixed interest rate borrowings	67,237	16.9	73,224	18.1	64,298	16.8	74,091	19.0
変動金利借入	Floating interest rate borrowings	114,028	28.6	120,664	29.8	121,435	31.7	113,614	29.1
社債	SB	42,530	10.7	35,245	8.7	35,160	9.2	35,160	9.0
流動化	ABS, ABL	158,567	39.8	153,172	37.8	137,157	35.8	138,080	35.4
合計	Total	398,113	100.0	405,007	100.0	382,951	100.0	390,047	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		19/12	20/3	20/9	20/12
調達金利	Funding rate	1.42	1.38	1.34	1.32
間接	Indirect	1.71	1.62	1.54	1.51
直接	Direct	1.17	1.14	1.13	1.11

※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	0.95	0.95	1.00	1.00
5年スワップレート	5Y SWAP rate	0.02	-0.04	-0.06	-0.04
JGB(10年)	10Y JGB	-0.03	0.01	0.01	0.02

9. アイフル貸倒の状況 (Credit Cost / AIFUL)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		19/12		20/3		20/9		20/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	541,367	-	560,267	-	550,024	-	560,553	-
期末営業貸付金	Loans outstanding	424,198	-	437,679	-	426,950	-	432,664	-
無担保	Unsecured	408,703	-	422,382	-	413,696	-	419,900	-
有担保	Secured	7,322	-	6,958	-	5,762	-	5,247	-
事業者	Small business	8,172	-	8,338	-	7,491	-	7,516	-
割賦売掛金	Installment receivables	336	-	325	-	291	-	278	-
支払承諾見返等	Credit guarantee, etc.	116,833	-	122,262	-	122,782	-	127,610	-
期初貸倒引当金(流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	32,178	-	32,178	-	33,829	-	33,829	-
貸倒発生額合計 ①	Total bad debt ①	16,884	3.12	20,182	3.60	12,182	2.21	17,493	3.12
増減率	YOY%	11.5		6.5		-0.1		3.6	
貸倒発生額 ②	Loans outstanding ②	13,838	3.26	16,411	3.75	10,146	2.38	14,490	3.35
増減率	YOY%	9.9		4.3		0.8		4.7	
無担保	Unsecured	13,254	3.24	15,523	3.68	9,763	2.36	13,933	3.32
有担保	Secured	285	3.89	440	6.33	203	3.53	280	5.35
事業者	Small business	298	3.65	447	5.36	178	2.39	276	3.68
割賦売掛金	Installment receivables	36	10.83	39	12.18	19	6.69	26	9.49
支払承諾見返等	Credit guarantee, etc.	3,010	2.58	3,731	3.05	2,017	1.64	2,976	2.33
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	785	0.15	956	0.17	638	0.12	785	0.14
個別繰入額 ④	Loans outstanding ④	612	0.14	791	0.18	426	0.10	554	0.13
無担保	Unsecured	374	0.09	388	0.09	378	0.09	456	0.11
有担保	Secured	121	1.67	288	4.14	-20	-0.35	13	0.26
事業者	Small business	116	1.43	114	1.38	68	0.91	83	1.11
支払承諾見返等	Credit guarantee, etc.	172	0.15	164	0.13	212	0.17	230	0.18
①+③	①+③	17,670	3.26	21,138	3.77	12,821	2.33	18,278	3.26
増減率	YOY%	17.1		12.5		0.1		3.4	
②+④	②+④	14,450	3.41	17,203	3.93	10,572	2.48	15,044	3.48
増減率	YOY%	16.2		11.1		0.3		4.1	
無担保	Unsecured	13,629	3.33	15,912	3.77	10,142	2.45	14,390	3.43
有担保	Secured	406	5.56	729	10.48	183	3.18	294	5.61
事業者	Small business	414	5.08	562	6.74	247	3.30	359	4.79
割賦売掛金	Installment receivables	36	10.83	39	12.18	19	6.69	26	9.49
支払承諾見返等	Credit guarantee, etc.	3,182	2.72	3,895	3.19	2,229	1.82	3,207	2.51
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	19,096	3.53	22,788	4.07	15,285	2.78	20,915	3.73
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS : Current assets)	33,606	6.21	33,829	6.04	36,293	6.60	36,467	6.51

※ 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 of AIFUL defined by FSA)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月 (Fiscal Year)		19/12		20/3		20/9		20/12	
			/(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)	439,789	-	452,351	-	441,528	-	447,227	-
無担保ローン		Unsecured loan		409,974	-	423,685	-	415,059	-	421,305	-
無担保ローン以外		Secured loan and Small business loan		29,815	-	28,665	-	26,469	-	25,922	-
4分類開示債権合計	①	NPL total	①	64,851	14.75	68,086	15.05	68,618	15.54	69,913	15.63
前年同期比		YOY%		-5.6		12.8		10.9		7.8	
破綻先		Loans in legal bankruptcy		15,078	3.43	14,090	3.12	14,005	3.17	13,966	3.12
延滞債権		Non-accrual loans		29,705	6.75	34,229	7.57	33,752	7.64	33,719	7.54
3ヶ月以上延滞債権		Loans past due for three months or more		7,066	1.61	6,742	1.49	5,948	1.35	6,957	1.56
貸出条件緩和債権		Restructured loans		13,001	2.96	13,024	2.88	14,911	3.38	15,269	3.41
うち無担保ローン	②	Unsecured loan	②	46,059	11.23	50,037	11.81	51,350	12.37	52,985	12.58
前年同期比		YOY%		19.8		21.5		19.4		15.0	
破綻先		Loans in legal bankruptcy		803	0.20	739	0.17	783	0.19	816	0.19
延滞債権		Non-accrual loans		26,709	6.51	30,972	7.31	30,794	7.42	30,972	7.35
3ヶ月以上延滞債権		Loans past due for three months or more		6,878	1.68	6,496	1.53	5,851	1.41	6,858	1.63
貸出条件緩和債権		Restructured loans		11,668	2.85	11,829	2.79	13,920	3.35	14,339	3.40
うち無担保ローン以外		Secured loan and Small business loan		18,791	63.03	18,049	62.96	17,268	65.24	16,927	65.30
前年同期比		YOY%		-37.9		-5.9		-8.3		-9.9	
破綻先		Loans in legal bankruptcy		14,274	47.88	13,351	46.58	13,222	49.95	13,150	50.73
延滞債権		Non-accrual loans		2,996	10.05	3,256	11.36	2,958	11.18	2,747	10.60
3ヶ月以上延滞債権		Loans past due for three months or more		187	0.63	245	0.86	96	0.37	98	0.38
貸出条件緩和債権		Restructured loans		1,333	4.47	1,195	4.17	990	3.74	930	3.59
期末貸倒引当金	③	Allowance for NPL	③	47,533	-	46,777	-	49,215	-	49,407	-
流動	④	Current assets	④	33,606	-	33,829	-	36,293	-	36,467	-
固定 ※2		Non-current assets ※2		13,926	-	12,947	-	12,921	-	12,939	-
NPLカバー率 (ALL)	③/①	Coverage ratio (All)	③/①	73.3	-	68.7	-	71.7	-	70.7	-
NPLカバー率 (無担保)	④/②	Coverage ratio (Unsecured)	④/②	73.0	-	67.6	-	70.7	-	68.8	-

※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).

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

営業貸付金の内、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.

## 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)		19/12			20/3			20/12		
		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
		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)	20,722	2,534	23,256	20,722	2,534	23,256	22,458	1,415	23,873
発生額・取崩額	Withdraw amount	9,584	863	10,447	13,697	1,211	14,909	8,664	705	9,370
繰入額(戻入額)	Provisions (Reversal)	-	-	-	15,433	92	15,526	-	-	-
期末引当金残高	Allowance (End)	11,137	1,670	12,808	22,458	1,415	23,873	13,793	709	14,502

(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)		19/12			20/3			20/12		
		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
		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)	22,963	2,534	25,497	22,963	2,534	25,497	25,033	1,415	26,448
発生額・取崩額 ※	Withdraw amount ※	10,325	863	11,188	14,857	1,211	16,069	9,484	705	10,190
繰入額(戻入額)	Provisions (Reversal)	-	-	-	16,927	92	17,019	-	-	-
期末引当金残高	Allowance (End)	12,638	1,670	14,308	25,033	1,415	26,448	15,548	709	16,257

※ 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、2020年3月期第3四半期 100百万、2020年3月期 153百万円、2021年3月期第3四半期 116百万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 ( 100 million yen in FY2020/3 3Q, 153 million yen in FY2020/3 and 116 million yen in FY2021/3 3Q).

## 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)	19/12				20/3				20/12			
	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 yen	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million yen	構成比(%)
貸付利率/ Interest rate												
<=15.0%	241	26.5	203,693	49.8	250	26.7	210,904	49.9	259	28.3	216,214	51.5
15.0%< <=18.0%	657	72.2	200,148	49.0	675	72.1	206,839	49.0	645	70.6	199,747	47.6
18.0%< <=20.0%	0	0.0	200	0.0	0	0.0	190	0.0	0	0.0	163	0.0
20.0%<	11	1.3	4,660	1.1	11	1.2	4,448	1.1	9	1.0	3,774	0.9
合計 (Total)	910	100.0	408,703	100.0	937	100.0	422,382	100.0	914	100.0	419,900	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	19/12				20/3				20/12			
	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(%)	百万円/ Million yen	構成比(%)	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)	千円/ Thousands of yen	構成比(%)	百万円/ Million yen	構成比(%)
<=100	226	24.9	14,128	3.5	229	24.5	13,972	3.3	207	22.7	11,313	2.7
100< <=200	97	10.7	14,926	3.7	101	10.9	15,519	3.7	101	11.1	15,475	3.7
200< <=300	110	12.2	28,482	7.0	113	12.1	29,161	6.9	110	12.0	28,113	6.7
300< <=400	84	9.2	29,600	7.2	87	9.3	30,841	7.3	90	9.9	31,789	7.6
400< <=500	158	17.4	73,966	18.1	165	17.6	77,155	18.3	164	18.0	76,841	18.3
500< <=1,000	139	15.3	106,522	26.1	143	15.3	109,588	25.9	141	15.5	107,314	25.6
1,000<	93	10.2	141,077	34.5	96	10.3	146,142	34.6	98	10.8	149,051	35.5
合計 (Total)	910	100.0	408,703	100.0	937	100.0	422,382	100.0	914	100.0	419,900	100.0

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

#### (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)		19/12		20/3		20/9		20/12		20/12			
			増減率(yoy%)		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)	176,214	2.2	174,107	0.6	160,271	-7.0	165,524	-6.1	156,370	-9.0
割賦売掛金残高		Installment receivables		108,379	4.1	105,773	1.5	97,441	-6.1	102,854	-5.1	95,569	-9.3
営業貸付金残高		Loans (Cash advance)		42,492	-5.8	42,272	-5.7	37,201	-14.8	36,060	-15.1	34,190	-16.9
支払承諾見返		Credit guarantee		24,212	8.6	24,842	7.7	24,385	2.2	25,402	4.9	25,402	4.9
その他営業債権		Other		1,130	21.9	1,219	22.2	1,243	18.4	1,207	6.8	1,207	6.8
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)	5,748	-0.1	5,758	-0.3	5,541	-3.8	5,460	-5.0		
プロバー		Proper		1,680	-1.7	1,680	-1.1	1,533	-8.7	1,472	-12.4		
提携		Affinity		4,067	0.5	4,077	0.0	4,007	-1.7	3,988	-1.9		
新規発行数	(千枚)	Number of new issue	(Thousand)	331	-6.3	468	-8.7	155	-31.9	242	-26.9		
プロバー		Proper		76	-9.6	109	-3.8	48	-5.5	70	-8.4		
提携		Affinity		255	-5.2	359	-10.1	106	-39.6	172	-32.5		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	529,827	1.8	707,851	1.4	314,013	-10.2	486,057	-8.3		
包括信用購入あっせん		Shopping		500,897	2.2	669,559	1.8	300,922	-8.9	465,923	-7.0		
キャッシング		Cashing		28,930	-5.2	38,291	-5.1	13,091	-32.9	20,134	-30.4		
実質平均利回り		Average yield	(%)	18.4	0.7	18.4	0.4	18.3	0.0	18.6	0.2		

※斜体数値は増減数

※Italic Font = Increase or Decrease

#### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		19/12		19/9		20/3		20/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,003	20	996	15	1,020	8	1,040	37
正社員数	(人)	N. of employees (regularly payroll)		442	-18	441	-15	452	1	482	40
非正社員数	(人)	N. of employees (temp.)		561	38	556	31	568	7	558	-3

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)		19/12 (9M)		20/3 (12M)		20/9 (6M)		20/12 (9M)		
			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	25,618	5.6	34,181	4.1	15,962	-5.4	24,328	15.3	-5.0
信用購入あっせん収益	Revenue from installment receivable	13,112	8.7	17,479	6.6	8,180	-4.9	12,504	7.8	-4.6
営業貸付金利息	Interests on loans	3,992	-5.2	5,243	-5.6	2,359	-11.4	3,472	2.2	-13.0
信用保証収益	Revenue from credit guarantee	1,128	7.8	1,521	8.8	778	4.7	1,178	0.7	4.5
その他	Other operating revenue	7,385	6.6	9,937	4.6	4,643	-4.5	7,173	4.5	-2.9
営業費用	Operating expenses	22,247	4.1	31,953	7.1	14,406	-3.4	21,230	13.3	-4.6
金融費用	Financial expenses	1,072	-9.2	1,610	-3.9	709	-9.3	974	0.6	-9.2
貸倒関連費用	Credit cost	3,226	10.8	4,376	33.1	1,839	-14.3	2,654	1.7	-17.7
利息返還関連費用	Expenses for interest repayment	-	-	1,493	30.2	-	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	17,948	3.9	24,473	3.1	11,857	-1.0	17,601	11.0	-1.9
広告宣伝費	Advertising expenses	85	-26.6	105	-27.8	60	-7.0	77	0.0	-8.9
人件費	Personnel expenses	3,398	0.5	4,555	1.6	2,333	3.2	3,484	2.2	2.5
その他	Other	14,464	5.0	19,813	3.7	9,463	-1.9	14,039	8.8	-2.9
営業利益	Operating profit	3,371	16.6	2,227	-26.1	1,555	-20.9	3,098	1.9	-8.1
営業外収益	Non-operating income	86	-26.4	108	-31.3	539	821.2	593	0.4	589.6
営業外費用	Non-operating expenses	1	1.6	1	-94.8	4	347.8	8	0.0	634.9
経常利益	Ordinary profit	3,456	14.9	2,334	-25.5	2,090	3.2	3,682	2.3	6.5
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	3,456	14.9	2,334	-25.5	2,090	3.2	3,682	2.3	6.5
法人税・住民税及び事業税	Income taxes - current	1,027	57.5	1,086	9.2	370	-36.0	666	0.4	-35.1
法人税等調整額	Income taxes - deferred	13	-83.3	112	-	20	-233.3	117	0.1	800.0
当期純利益	Profit	2,416	6.1	1,136	-59.8	1,700	16.3	2,899	1.8	20.0

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)		19/12		20/3		20/9		20/12				
			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	792,341	10.1	820,430	11.6	788,224	2.6	804,612	100.0	1.5
アイフル		AIFUL		541,367	10.4	560,267	11.3	550,024	4.5	560,553	69.7	3.5
ライフカード		LIFECARD		176,214	2.2	174,107	0.6	160,271	-7.0	165,524	20.6	-6.1
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		67,559	19.9	70,713	22.0	59,403	-7.6	58,665	7.3	-13.2
アイラ&アイフル	※3	A&A	※3	21,664	-4.8	22,414	-0.3	20,509	-5.4	20,047	2.5	-7.5
営業収益	※2	Total operating revenue	※2	93,192	8.3	127,038	10.2	63,462	3.6	95,863	100.0	2.9
アイフル		AIFUL		57,354	7.4	77,504	9.2	39,206	3.9	59,303	61.9	3.4
ライフカード		LIFECARD		25,618	5.6	34,181	4.1	15,962	-5.4	24,328	25.4	-5.0
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		4,182	48.5	5,895	50.8	3,368	29.6	4,949	5.2	18.3
アイラ&アイフル	※4	A&A	※4	4,856	13.8	6,519	10.5	3,085	-4.7	4,519	4.7	-6.9
経常利益	※2	Total ordinary profit	※2	12,225	7.4	1,716	-58.2	10,373	109.6	16,958	100.0	38.7
アイフル		AIFUL		10,026	11.1	1,728	13.8	6,804	51.7	11,001	64.9	9.7
ライフカード		LIFECARD		3,456	14.9	2,334	-25.5	2,090	3.2	3,682	21.7	6.5
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		209	-	251	-81.4	1,686	-	2,371	14.0	-
アイラ&アイフル	※4	A&A	※4	-707	-	-1,064	-	-104	-78.4	-376	-2.2	-46.9
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	11,749	10.3	1,390	-85.1	9,812	87.1	16,164	100.0	37.6
アイフル		AIFUL		10,065	12.2	1,639	-68.5	7,194	52.7	11,807	73.0	17.3
ライフカード		LIFECARD		2,416	6.1	1,136	-59.8	1,700	16.3	2,899	17.9	20.0
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		34	-	13	-99.2	1,051	-	1,468	9.1	-
アイラ&アイフル	※4	A&A	※4	-817	-	-1,176	-	-104	-78.4	-376	-2.3	-54.0

※1 営業債権ベース(Including off-balance)

※2 会計ベース(On-balance)

※3 期末為替レート(Current Exchange Rate TBH): 2020年3月期第3四半期(FY2020/3 3Q) 3.53円、2020年3月期(FY2020/3) 3.63円、2021年3月期第2四半期(FY2021/3 2Q) 3.49円、2021年3月期第3四半期(FY2021/3 3Q) 3.34円(YOY-0.19円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2020年3月期第3四半期(FY2020/3 3Q) 3.49円、2020年3月期(FY2020/3) 3.52円、2021年3月期第2四半期(FY2021/3 2Q) 3.43円、2021年3月期第3四半期(FY2021/3 3Q) 3.41円(YOY-0.08円)

※5 2020年7月1日よりビジネスネクスト株式会社はアイフルビジネスファイナンス株式会社に社名を変更しております。

From 1st July 2020, BUSINEXT Co., Ltd. changed its name to AIFUL BUSINESS FINANCE CORPORATION.

注1: 2020年3月期より非連結子会社であったライフギャランティー株式会社(現アイフルギャランティー株式会社)とすみしんライフカード株式会社を連結の範囲に含めております。

Note: LIFE GUARANTEE CO.,LTD. and Sumishin Life Card Company, Limited. unconsolidated subsidiary, have been included in the scope of the consolidation from the fiscal year ended March 31, 2020.

注2: 2021年3月期第1四半期より新会社AGミラバライ株式会社を連結の範囲に含めております。

Note: AG Miraibarai Corporation, which was established by spinning off a part of the business operations of LIFECARD Co., Ltd., was added to the scope of consolidation from the first quarter of fiscal year ending March 31, 2021.