

2022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, 2022)

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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)			20/12		21/3		21/9		21/12		22/3(E)		
			(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)	95,863	2.9	127,481	0.3	64,837	2.2	98,492	2.7	131,800	3.4
営業費用	(百万円)	Operating expenses	(Millions of Yen)	80,261	-1.7	109,950	-12.3	54,907	1.5	79,889	-0.5	107,700	-2.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	15,602	35.6	17,530	943.8	9,930	5.9	18,602	19.2	24,100	37.5
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	16,958	38.7	19,305	-	9,856	-5.0	18,963	11.8	24,300	25.9
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)	16,164	37.6	18,437	-	10,042	2.3	18,161	12.4	23,100	25.3
総資産	(百万円)	Total assets	(Millions of Yen)	864,494	4.9	863,354	0.3	877,009	4.9	928,553	7.4	971,900	12.6
純資産	(百万円)	Net assets	(Millions of Yen)	145,524	4.6	147,692	14.6	154,208	11.0	161,838	11.2	170,300	15.3
一株当たり当期純利益	(円)	EPS	(Yen)	33.42	37.6	38.12	-	20.76	2.3	37.55	12.4	47.76	25.3
一株当たり純資産	(円)	BPS	(Yen)	295.64	5.0	300.92	15.5	314.17	11.5	330.18	11.7	347.01	15.3
自己資本比率	(%)	Equity ratio	(%)	16.5	0.0	16.9	2.3	17.3	1.0	17.2	0.7	17.3	0.4
総資産経常利益率	(%)	ROA	(%)	2.6	0.5	2.2	2.0	2.3	-0.1	2.8	0.2	2.6	0.4
自己資本当期純利益率	(%)	ROE	(%)	16.0	4.0	13.6	12.5	13.5	-1.4	15.8	-0.2	14.7	1.1

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

(2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			20/12		21/3		21/9		21/12		22/3(E)		
			(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)	59,303	3.4	78,826	1.7	40,861	4.2	62,252	5.0	82,200	4.3
営業費用	(百万円)	Operating expenses	(Millions of Yen)	49,483	2.5	68,352	-11.3	35,135	5.7	49,943	0.9	65,700	-3.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	9,820	7.9	10,473	-	5,725	-4.0	12,308	25.3	16,400	56.6
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	11,001	9.7	11,973	592.6	6,198	-8.9	13,448	22.2	17,700	47.8
当期純利益	(百万円)	Profit	(Millions of Yen)	11,807	17.3	9,583	484.7	6,359	-11.6	13,177	11.6	17,000	77.4
総資産	(百万円)	Total assets	(Millions of Yen)	634,494	2.5	638,868	0.5	663,617	6.9	698,244	10.0	721,000	12.9
純資産	(百万円)	Net assets	(Millions of Yen)	104,507	3.5	102,655	10.8	108,476	8.7	115,309	10.3	118,700	15.6
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)	24.41	17.3	19.81	484.4	13.15	-11.6	27.24	11.6	35.15	77.4
一株当たり純資産	(円)	BPS	(Yen)	216.06	3.5	212.23	10.8	224.26	8.7	238.39	10.3	245.40	15.6
自己資本比率	(%)	Equity ratio	(%)	16.5	0.2	16.1	1.5	16.3	0.2	16.5	0.0	16.5	0.4
総資産経常利益率	(%)	ROA	(%)	2.3	0.0	1.9	1.6	1.9	-0.3	2.7	0.4	2.6	0.7
自己資本当期純利益率	(%)	ROE	(%)	15.9	1.9	9.8	8.0	12.0	-2.9	16.0	0.1	15.4	5.6

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

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)		20/12		21/3		21/9		21/12		21/12	
			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)	804,612	1.5	816,579	-0.5	844,289	7.1	867,718	7.8	846,444	8.1
営業貸付金残高	Loans outstanding	547,437	-1.5	553,389	-3.4	561,013	3.1	568,878	3.9	532,276	4.9
無担保ローン	Unsecured	475,246	0.7	481,687	-0.9	488,239	3.7	493,801	3.9	482,103	5.2
有担保ローン	Secured	19,396	-11.6	18,281	-18.9	16,971	-15.5	17,973	-7.3	17,973	-7.3
事業者ローン	Small business	52,794	-14.9	53,421	-17.1	55,802	4.6	57,103	8.2	32,199	7.4
割賦売掛金残高	Installment receivables	110,321	1.5	108,714	-2.5	108,595	4.2	117,369	6.4	110,685	7.4
支払承諾見返	Guarantee	138,191	15.7	145,725	14.7	160,499	22.4	166,469	20.5	188,481	15.0
信用保証事業	Credit guarantee business	136,793	16.2	144,428	15.2	159,418	23.0	165,486	21.0	187,497	15.3
その他	Other	1,398	-16.0	1,297	-23.0	1,080	-26.6	983	-29.7	983	-29.7
その他営業債権	Other	8,661	4.7	8,749	-1.2	14,180	60.5	15,001	73.2	15,001	73.2
口座数(残高あり)	(千件) N. of customer accounts (Thousand)	1,414	-3.5	1,425	-4.1	1,426	1.2	1,433	1.3		
無担保ローン	Unsecured	1,376	-3.1	1,387	-3.7	1,388	1.3	1,395	1.4		
有担保ローン	Secured	4	-24.0	3	-25.3	3	-21.6	3	-19.1		
事業者ローン	Small business	34	-13.2	33	-15.5	34	-1.2	34	2.0		
クレジットカード会員数	(千件) Credit card holders (Thousand)	5,460	-5.0	5,382	-6.5	5,296	-4.4	5,255	-3.8		
新規顧客件数	(件) New accounts (Number)	136,883	-22.6	189,926	-20.2	112,223	45.0	171,945	25.6		
無担保ローン	Unsecured	135,166	-20.6	187,441	-18.3	110,166	44.1	168,545	24.7		
有担保ローン	Secured	132	-55.1	194	-52.5	163	150.8	246	86.4		
事業者ローン	Small business	1,585	-74.6	2,291	-72.7	1,894	108.6	3,154	99.0		
新規クレジットカード発券数	(千枚) New credit cards issued (Thousand)	242	-26.9	346	-26.1	165	6.2	250	3.5		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		20/12		21/3		21/9		21/12	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	3,166	107	3,191	128	3,223	53	3,237	71
正社員数	N. of employees (regularly payroll)	2,164	46	2,135	22	2,136	-36	2,138	-26
非正社員数	N. of employees (temp.)	1,002	61	1,056	106	1,087	89	1,099	97

注: 2022年3月期より、買取債権の取扱いを棚卸資産から金銭債権へ変更したことから、買取債権は営業債権(その他営業債権)に含めております。

Note : Purchased receivables have been included in operating claims (other operating claims) due to a change in the handling of purchased receivables from inventories to financial claims from fiscal year ending March, 2022.

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)		20/12 (9M)		21/3 (12M)		21/9 (6M)		21/12 (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	95,863	2.9	127,481	0.3	64,837	2.2	98,492	12.0	2.7
営業貸付金利息	Interest on operating loans	55,679	4.3	74,041	2.2	37,523	1.2	57,040	6.9	2.4
無担保ローン	Unsecured	51,303	3.4	68,242	2.3	34,943	2.4	53,032	6.5	3.4
有担保ローン	Secured	1,412	-9.3	1,834	-28.3	806	-14.9	1,213	0.1	-14.0
事業者ローン	Small business	2,963	35.8	3,965	24.7	1,772	-11.1	2,794	0.3	-5.7
信用購入あっせん収益	Revenue from installment receivable	14,663	11.2	19,387	-0.0	9,530	0.8	14,759	1.8	0.7
信用保証収益	Revenue from credit guarantee	10,959	-3.2	14,524	-4.5	7,774	5.0	11,743	1.4	7.2
その他の営業収益	Other operating revenue	14,561	-5.0	19,528	-2.4	10,009	4.9	14,948	1.8	2.7
買取債権回収高	Collection from purchased receivable	1,160	-10.3	1,573	-5.4	462	-36.7	663	0.1	-42.8
償却債権取立益	Recoveries of written off claims	5,159	-1.0	6,761	-2.0	3,747	11.3	5,656	0.7	9.6
その他	Other	8,242	-6.6	11,193	-2.2	5,799	6.5	8,629	1.0	4.7
営業費用	Operating expenses	80,261	-1.7	109,950	-12.3	54,907	1.5	79,889	9.7	-0.5
金融費用	Financial expenses	5,444	-1.0	7,248	-3.6	3,572	-1.7	5,300	0.6	-2.6
売上原価	Cost of sales	901	-3.0	1,414	9.7	116	-80.6	146	0.0	-83.7
債権買取原価	Cost of purchased receivable	800	-6.6	1,141	1.9	-	-	-	-	-
その他	Other	101	40.0	273	61.6	116	37.2	146	0.0	44.7
貸倒関連費用	Credit cost	27,276	-3.8	38,818	10.0	19,208	-2.4	25,991	3.2	-4.7
貸倒損失	Bad debt write offs	24,984	4.8	30,945	6.3	16,418	-7.3	23,299	2.8	-6.7
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	9,368	-8.4	11,961	-18.7	4,577	-19.7	6,884	0.8	-26.5
その他の営業費用	Other operating expenses (SG & A)	46,638	-0.6	62,468	-2.9	32,009	6.1	48,451	5.9	3.9
広告宣伝費	Advertising expenses	2,215	4.7	3,013	13.2	5,321	308.0	8,229	1.0	271.5
人件費	Personnel expenses	12,657	1.2	16,902	0.3	8,399	-0.5	12,547	1.5	-0.9
その他	Other	31,764	-1.6	42,552	-5.1	18,288	-10.4	27,673	3.4	-12.9
営業利益	Operating profit (loss)	15,602	35.6	17,530	943.8	9,930	5.9	18,602	2.3	19.2
営業外収益	Non-operating income	1,461	99.3	1,928	263.9	292	-73.3	458	0.1	-68.6
営業外費用	Non-operating expenses	105	672.6	153	-68.9	366	272.2	97	0.0	-7.1
経常利益	Ordinary profit (loss)	16,958	38.7	19,305	-	9,856	-5.0	18,963	2.3	11.8
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	91	-16.4	1,156	207.1	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	16,867	36.6	18,149	-	9,856	-4.1	18,963	2.3	12.4
法人税・住民税及び事業税	Income taxes-current	1,876	13.9	2,965	37.5	362	-73.3	1,328	0.2	-29.2
法人税等調整額	Income taxes-deferred	-986	-	-2,610	-	-654	-	-596	-	-
当期純利益	Profit (loss)	15,977	47.8	17,794	-	10,148	5.3	18,231	2.2	14.1
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-187	-	-642	-	106	-	69	0.0	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	16,164	37.6	18,437	-	10,042	2.3	18,161	2.2	12.4

注1: 2022年3月期より、販売促進費に含んでいた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Advertising costs include affiliate listing advertising costs related to the acquisition of new sales, which were included in promotional costs from fiscal year ending March, 2022.

注2: 2022年3月期より、債権買取に関する収益・費用は、費用(債権買取原価)に含めず、債権買取原価を超過した金額のみ収益(買取債権回収高)に含めております。

Note 2: Proceed and expenses related to the purchase of receivables are not included in expenses (cost of purchased receivables), but are included in revenue (collection of purchased receivables) only in excess of the cost of purchased receivables from fiscal year ending March, 2022.

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)		20/12		21/3		21/9		21/12	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	292,725	56.8	304,163	59.6	308,033	60.1	328,196	60.8
都市銀行等	City banks etc.	48,103	9.3	54,420	10.7	54,760	10.7	47,560	8.8
信託銀行	Trust banks	89,943	17.5	93,621	18.3	87,323	17.0	93,269	17.3
地方銀行・第二地方銀行	Regional banks	65,268	12.7	69,111	13.5	79,477	15.5	101,235	18.8
その他	Other	89,410	17.4	87,010	17.0	86,471	16.9	86,130	16.0
社債・流動化	SB & ABS, ABL	222,436	43.2	206,568	40.4	204,477	39.9	211,306	39.2
普通社債	SB	35,160	6.8	30,075	5.9	35,000	6.8	35,000	6.5
流動化	ABS, ABL	187,276	36.4	176,493	34.6	169,477	33.1	176,306	32.7
合計	Total	515,161	100.0	510,731	100.0	512,511	100.0	539,502	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)		20/12		21/3		21/9		21/12	
			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	114,760	22.3	108,550	21.3	91,115	17.8	91,782	17.0
長期調達	Long-term borrowings	400,401	77.7	402,181	78.7	421,396	82.2	447,720	83.0
固定金利借入	Fixed interest rate borrowings	75,924	14.7	76,865	15.1	80,379	15.7	77,169	14.3
変動金利借入	Floating interest rate borrowings	121,040	23.5	136,547	26.7	154,839	30.2	180,244	33.4
社債・流動化	SB & ABS, ABL	203,436	39.5	188,768	37.0	186,177	36.3	190,306	35.3
普通社債(固定)	SB (Fixed interest rate)	35,160	6.8	30,075	5.9	35,000	6.8	35,000	6.5
流動化(固定)	ABS, ABL (Fixed interest rate)	57,386	11.1	55,177	10.8	47,658	9.3	44,170	8.2
流動化(変動)	ABS, ABL (Floating interest rate)	110,889	21.5	103,515	20.3	103,518	20.2	111,136	20.6
合計	Total	515,161	100.0	510,731	100.0	512,511	100.0	539,502	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		20/12	21/3	21/9	21/12
調達金利	Funding rate	1.38	1.38	1.27	1.23
間接	Indirect	1.55	1.54	1.45	1.40
直接	Direct	1.16	1.13	1.01	0.96

※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)		20/12		21/3		21/9		21/12	
		(L)	(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)	570,192	-	574,987	-	583,353	-	591,101	-
無担保ローン		Unsecured loan		476,651	-	483,118	-	489,504	-	495,061	-
無担保ローン以外		Secured loan and Small business loan		93,541	-	91,868	-	93,848	-	96,039	-
4分類開示債権合計	①	NPL total	①	86,521	15.17	89,699	15.60	91,654	15.71	94,335	15.96
前年同期比		YOY%		5.7		3.8		6.5		9.0	
破綻先		Loans in legal bankruptcy		21,948	3.85	21,818	3.79	21,353	3.66	21,231	3.59
延滞債権		Non-accrual loans		37,793	6.63	25,958	4.51	25,271	4.33	24,988	4.23
3ヶ月以上延滞債権		Loans past due for three months or more		7,857	1.38	8,258	1.44	8,438	1.45	9,665	1.64
貸出条件緩和債権		Restructured loans		18,920	3.32	33,663	5.85	36,590	6.27	38,449	6.50
うち無担保ローン	②	Unsecured loan	②	57,389	12.04	60,661	12.56	63,215	12.91	66,062	13.34
前年同期比		YOY%		11.8		9.0		12.3		15.1	
破綻先		Loans in legal bankruptcy		847	0.18	840	0.17	615	0.13	624	0.13
延滞債権		Non-accrual loans		31,365	6.58	20,802	4.31	20,303	4.15	20,126	4.07
3ヶ月以上延滞債権		Loans past due for three months or more		7,427	1.56	7,949	1.65	8,107	1.66	9,318	1.88
貸出条件緩和債権		Restructured loans		17,749	3.72	31,068	6.43	34,190	6.98	35,991	7.27
うち無担保ローン以外		Secured loan and Small business loan		29,131	31.14	29,038	31.61	28,438	30.30	28,273	29.44
前年同期比		YOY%		-4.6		-5.6		-4.6		-2.9	
破綻先		Loans in legal bankruptcy		21,101	22.56	20,978	22.83	20,738	22.10	20,607	21.46
延滞債権		Non-accrual loans		6,428	6.87	5,156	5.61	4,967	5.29	4,862	5.06
3ヶ月以上延滞債権		Loans past due for three months or more		430	0.46	308	0.34	331	0.35	346	0.36
貸出条件緩和債権		Restructured loans		1,170	1.25	2,595	2.83	2,400	2.56	2,457	2.56
期末貸倒引当金	③	Allowance for NPL	③	73,366	-	77,830	-	81,442	-	81,034	-
流動	④	Current assets	④	52,623	-	58,201	-	60,997	-	60,514	-
固定 ※2		Non-current assets ※2		20,743	-	19,628	-	20,445	-	20,520	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	84.8	-	86.8	-	88.9	-	85.9	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	91.7	-	95.9	-	96.5	-	91.6	-

※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 2021年3月期第3四半期まで「延滞債権」に含めていた「定期的に入金がある和解債権」は、2021年3月期第4四半期より、より実態に即した「貸出条件緩和債権」に含めることとしました。

"Settlement receivables with regular deposits," which were included in "Non-accrual loans" until Third Quarter ended March 31, 2021, have been included in "Restructured loans" in line with actual conditions from Fourth Quarter ended March 31, 2021.

※3 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)		20/12		21/3		21/9		21/12			
			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)	560,553	3.5	572,070	2.1	592,705	7.8	604,484	7.8
営業貸付金残高		Loans outstanding		432,664	2.0	438,300	0.1	446,352	4.5	452,723	4.6
無担保ローン		Unsecured		419,900	2.7	425,848	0.8	434,245	5.0	440,609	4.9
有担保ローン		Secured		5,247	-28.3	4,813	-30.8	4,079	-29.2	3,783	-27.9
事業者ローン		Small business		7,516	-8.0	7,638	-8.4	8,027	7.2	8,329	10.8
支払承諾見返		Guarantee		120,161	9.5	125,984	9.9	138,403	20.1	143,268	19.2
信用保証事業		Credit guarantee business		118,951	10.1	124,865	10.4	137,480	20.7	142,425	19.7
その他		Other		1,210	-27.3	1,119	-25.3	923	-28.3	842	-30.4
割賦売掛金残高		Installment receivables		278	-17.2	268	-17.6	241	-17.0	233	-16.2
その他		Other		7,449	4.3	7,517	-1.5	7,707	1.6	8,258	10.9
口座数	(千件)	N.of customer accounts	(Thousand)	926	0.2	933	-1.8	947	3.3	959	3.6
無担保ローン		Unsecured		914	0.5	922	-1.6	936	3.4	948	3.7
有担保ローン		Secured		3	-28.4	2	-29.5	2	-29.9	2	-29.2
事業者ローン		Small business		8	-8.2	8	-8.5	8	4.1	9	6.5
新規顧客件数	(件)	New accounts	(Number)	115,729	-24.1	161,186	-21.9	99,154	48.8	153,074	32.3
無担保ローン		Unsecured		115,671	-24.1	161,111	-21.8	99,106	48.9	153,004	32.3
実質平均利回り ※	(%)	Average yield ※	(%)	14.3	-0.3	14.3	-0.4	14.5	0.1	14.5	0.2

21/12	
	増減率(yoy%)
603,636	8.5
440,766	6.2
430,689	6.4
3,783	-27.9
6,293	21.6
154,377	15.6
153,535	16.0
842	-30.4
233	-16.2
8,258	10.9

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

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

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		20/12		21/3		21/9		21/12		
			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	856	-14	855	-14	854	-3	851	-5
有店舗		Staffed branches	20	0	20	0	20	0	20	0
無店舗		Unstaffed branches	836	-14	835	-14	834	-3	831	-5
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	85,077	-15,643	85,286	-15,097	85,339	536	85,181	104
自社ATM		AIFUL ATMs	441	-10	441	-9	441	-1	440	-1
自社ATM以外		Other	84,636	-15,633	84,845	-15,088	84,898	537	84,741	105
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)	142	-5	142	-1	144	1	144	2
社員数	(人)	N. of total employees	1,432	31	1,480	83	1,571	125	1,572	140
正社員数		N. of employees (regularly payroll)	1,019	-25	1,012	-16	1,040	-5	1,016	-3
非正社員数		N. of employees (temp.)	413	56	468	99	531	130	556	143

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)		20/12		21/3		21/9		21/12		
		(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	59,303	3.4	78,826	1.7	40,861	4.2	62,252	10.6	5.0
営業貸付金利息	Interest on operating loans	44,795	5.5	59,732	3.6	31,083	4.7	47,216	8.0	5.4
無担保ローン	Unsecured	43,911	6.3	58,559	5.1	30,495	4.8	46,322	7.9	5.5
有担保ローン	Secured	361	-43.7	475	-63.3	205	-12.8	301	0.1	-16.7
事業者ローン	Small business	521	2.9	697	1.0	382	9.6	592	0.1	13.5
信用保証収益	Revenue from credit guarantee	8,398	-3.3	11,136	-4.1	5,635	-0.5	8,530	1.5	1.6
信用購入あっせん収益	Revenue from installment receivable	3	-53.2	4	-47.4	1	-5.9	2	0.0	-28.2
その他の営業収益	Other operating revenue	6,107	-1.4	7,952	-3.0	4,140	7.2	6,502	1.1	6.5
償却債権取立益	Recoveries of written off claims	4,513	-4.1	5,882	-5.4	3,175	7.9	4,836	0.8	7.2
その他	Other	1,593	7.4	2,070	4.2	965	4.9	1,665	0.3	4.6
営業費用	Operating expenses	49,483	2.5	68,352	-11.3	35,135	5.7	49,943	8.5	0.9
金融費用	Financial expenses	4,108	1.0	5,416	-0.5	2,718	1.6	4,130	0.7	0.5
貸倒関連費用	Credit cost	20,915	9.5	29,864	31.1	15,060	-1.5	19,567	3.3	-6.4
貸倒損失	Bad debt write-offs	17,493	3.6	22,457	11.3	11,826	-2.9	16,950	2.9	-3.1
利息返還関連費用	Expenses for Interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	8,664	-9.6	10,997	-19.7	4,156	-21.4	6,249	1.1	-27.9
その他の営業費用	Other operating expenses (SG & A)	24,459	-2.5	33,071	-1.1	17,356	13.6	26,245	4.5	7.3
広告宣伝費	Advertising expenses	2,024	8.0	2,766	18.3	4,631	296.3	7,116	1.2	251.5
人件費	Personnel expenses	7,701	0.2	10,286	0.1	5,058	-1.6	7,542	1.3	-2.1
その他	Other	14,733	-5.2	20,019	-3.8	7,667	-14.5	11,586	2.0	-21.4
営業利益	Operating profit (loss)	9,820	7.9	10,473	-	5,725	-4.0	12,308	2.1	25.3
営業外収益	Non-operating income	1,228	30.7	1,588	19.6	675	-23.5	1,161	0.2	-5.4
営業外費用	Non-operating expenses	46	324.5	87	638.1	202	362.7	21	0.0	-54.6
経常利益	Ordinary profit (loss)	11,001	9.7	11,973	592.6	6,198	-8.9	13,448	2.3	22.2
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	91	-	4,556	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	10,909	6.4	7,417	337.7	6,198	-7.7	13,448	2.3	23.3
法人税・住民税及び事業税	Income taxes-current	204	-	566	61.4	680	84.9	1,107	0.2	441.3
法人税等調整額	Income taxes-deferred	-1,102	-	-2,732	-	-841	-	-836	-	-
当期純利益	Profit (loss)	11,807	17.3	9,583	484.7	6,359	-11.6	13,177	2.2	11.6

注:2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note : Advertising costs include affiliate listing advertising costs related to the acquisition of new sales, which were included in promotional costs from fiscal year ending March, 2022.

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)		20/12		21/3		21/9		21/12	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	206,806	53.0	220,555	56.5	235,873	59.0	255,885	60.3
都市銀行等	City banks etc.	46,853	12.0	53,420	13.7	54,260	13.6	47,310	11.1
信託銀行	Trust banks	81,675	20.9	84,489	21.6	85,831	21.5	92,659	21.8
地方銀行・第二地方銀行	Regional banks	58,106	14.9	62,117	15.9	73,989	18.5	96,081	22.6
その他	Other	20,171	5.2	20,528	5.3	21,793	5.5	19,834	4.7
社債・流動化	SB & ABS, ABL	183,240	47.0	169,933	43.5	163,773	41.0	168,700	39.7
普通社債	SB	35,160	9.0	30,075	7.7	35,000	8.8	35,000	8.2
流動化	ABS, ABL	148,080	38.0	139,858	35.8	128,773	32.2	133,700	31.5
合計	Total	390,047	100.0	390,488	100.0	399,647	100.0	424,586	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)		20/12		21/3		21/9		21/12	
			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	29,100	7.5	24,960	6.4	20,726	5.2	17,176	4.0
長期調達	Long-term borrowings	360,947	92.5	365,528	93.6	378,921	94.8	407,410	96.0
固定金利借入	Fixed interest rate borrowings	74,091	19.0	75,365	19.3	79,546	19.9	76,669	18.1
変動金利借入	Floating interest rate borrowings	113,614	29.1	130,229	33.4	145,601	36.4	172,039	40.5
社債	SB	35,160	9.0	30,075	7.7	35,000	8.8	35,000	8.2
流動化	ABS, ABL	138,080	35.4	129,858	33.3	118,773	29.7	123,700	29.1
合計	Total	390,047	100.0	390,488	100.0	399,647	100.0	424,586	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		20/12	21/3	21/9	21/12
調達金利	Funding rate	1.32	1.31	1.23	1.18
間接	Indirect	1.51	1.48	1.40	1.33
直接	Direct	1.11	1.08	0.98	0.94

※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	1.00	1.00	1.00	1.00
5年スワップレート	5Y SWAP rate	-0.04	0.00	0.03	0.04
JGB (10年)	10Y JGB	0.02	0.09	0.07	0.07

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)		20/12		21/3		21/9		21/12			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	560,553	-	572,070	-	592,705	-	604,484	-
期末営業貸付金		Loans outstanding		432,664	-	438,300	-	446,352	-	452,723	-
無担保		Unsecured		419,900	-	425,848	-	434,245	-	440,609	-
有担保		Secured		5,247	-	4,813	-	4,079	-	3,783	-
事業者		Small business		7,516	-	7,638	-	8,027	-	8,329	-
割賦売掛金		Installment receivables		278	-	268	-	241	-	233	-
支払承諾見返等		Credit guarantee, etc.		127,610	-	133,501	-	146,111	-	151,527	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		33,829	-	33,829	-	40,355	-	40,355	-
貸倒発生額合計	①	Total bad debt	①	17,493	3.12	22,457	3.93	11,826	2.00	16,950	2.80
増減率		YOY%		3.6		11.3		-2.9		-3.1	
貸倒発生額	②	Loans outstanding	②	14,490	3.35	18,561	4.23	9,967	2.23	14,296	3.16
増減率		YOY%		4.7		13.1		-1.8		-1.3	
無担保		Unsecured		13,933	3.32	17,906	4.20	9,746	2.24	13,993	3.18
有担保		Secured		280	5.35	324	6.74	105	2.59	111	2.95
事業者		Small business		276	3.68	331	4.34	115	1.44	190	2.29
割賦売掛金		Installment receivables		26	9.49	30	11.50	17	7.21	20	8.79
支払承諾見返等		Credit guarantee, etc.		2,976	2.33	3,864	2.89	1,841	1.26	2,634	1.74
個別貸倒引当金繰入 (個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	785	0.14	920	0.16	536	0.09	735	0.12
個別繰入額	④	Loans outstanding	④	554	0.13	706	0.16	385	0.09	586	0.13
無担保		Unsecured		456	0.11	466	0.11	268	0.06	297	0.07
有担保		Secured		13	0.26	130	2.71	64	1.58	224	5.93
事業者		Small business		83	1.11	109	1.43	52	0.65	64	0.78
支払承諾見返等		Credit guarantee, etc.		230	0.18	214	0.16	151	0.10	148	0.10
①+③	①+③		①+③	18,278	3.26	23,378	4.09	12,363	2.09	17,686	2.93
増減率		YOY%		3.4		10.6		-3.6		-3.2	
②+④	②+④		②+④	15,044	3.48	19,267	4.40	10,353	2.32	14,883	3.29
増減率		YOY%		4.1		12.0		-2.1		-1.1	
無担保		Unsecured		14,390	3.43	18,372	4.31	10,015	2.31	14,291	3.24
有担保		Secured		294	5.61	454	9.44	170	4.17	336	8.88
事業者		Small business		359	4.79	440	5.77	167	2.09	255	3.07
割賦売掛金		Installment receivables		26	9.49	30	11.50	17	7.21	20	8.79
支払承諾見返等		Credit guarantee, etc.		3,207	2.51	4,079	3.06	1,992	1.36	2,783	1.84
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		20,915	3.73	29,864	5.22	15,060	2.54	19,567	3.24
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		36,467	6.51	40,355	7.05	43,053	7.26	42,238	6.99

※ 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)	20/12		21/3		21/9		21/12		
				/ (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)	447,227	-	452,829	-	460,589	-	466,876	-
無担保ローン		Unsecured loan		421,305	-	427,278	-	435,510	-	441,869	-
無担保ローン以外		Secured loan and Small business loan		25,922	-	25,550	-	25,078	-	25,006	-
4分類開示債権合計	①	NPL total	①	69,913	15.63	72,136	15.93	74,615	16.20	77,365	16.57
	前年同期比		YOY%	7.8		5.9		8.7		10.7	
破綻先		Loans in legal bankruptcy		13,966	3.12	13,914	3.07	13,561	2.94	13,488	2.89
延滞債権		Non-accrual loans		33,719	7.54	21,796	4.81	21,160	4.59	21,000	4.50
3ヶ月以上延滞債権		Loans past due for three months or more		6,957	1.56	7,044	1.56	7,406	1.61	8,616	1.85
貸出条件緩和債権		Restructured loans		15,269	3.41	29,381	6.49	32,487	7.05	34,260	7.34
うち無担保ローン	②	Unsecured loan	②	52,985	12.58	55,470	12.98	58,453	13.42	61,394	13.89
	前年同期比		YOY%	15.0		10.9		13.8		15.9	
破綻先		Loans in legal bankruptcy		816	0.19	820	0.19	595	0.14	608	0.14
延滞債権		Non-accrual loans		30,972	7.35	19,993	4.68	19,521	4.48	19,395	4.39
3ヶ月以上延滞債権		Loans past due for three months or more		6,858	1.63	6,946	1.63	7,305	1.68	8,510	1.93
貸出条件緩和債権		Restructured loans		14,339	3.40	27,710	6.49	31,030	7.13	32,879	7.44
うち無担保ローン以外		Secured loan and Small business loan		16,927	65.30	16,666	65.23	16,162	64.45	15,970	63.86
	前年同期比		YOY%	-9.9		-7.7		-6.4		-5.7	
破綻先		Loans in legal bankruptcy		13,150	50.73	13,093	51.25	12,965	51.70	12,880	51.51
延滞債権		Non-accrual loans		2,747	10.60	1,803	7.06	1,638	6.53	1,604	6.42
3ヶ月以上延滞債権		Loans past due for three months or more		98	0.38	97	0.38	101	0.40	105	0.42
貸出条件緩和債権		Restructured loans		930	3.59	1,670	6.54	1,456	5.81	1,380	5.52
期末貸倒引当金	③	Allowance for NPL	③	49,407	-	53,276	-	55,741	-	55,020	-
流動	④	Current assets	④	36,467	-	40,355	-	43,053	-	42,238	-
固定 ※2		Non-current assets ※2		12,939	-	12,920	-	12,688	-	12,782	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	70.7	-	73.9	-	74.7	-	71.1	-
NPLカバー率(無担保)	④/②	Coverage ratio (Unsecured)	④/②	68.8	-	72.8	-	73.7	-	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 2021年3月期第3四半期まで「延滞債権」に含めていた「定期的に入金がある和解債権」は、2021年3月期第4四半期より、より実態に即した「貸出条件緩和債権」に含めることとしました。

"Settlement receivables with regular deposits," which were included in "Non-accrual loans" until Third Quarter ended March 31, 2021, have been included in "Restructured loans" in line with actual conditions from Fourth Quarter ended March 31, 2021.

※3 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)		20/12			21/3			21/12		
		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)	22,458	1,415	23,873	22,458	1,415	23,873	11,460	2,397	13,857
発生額・取崩額	Withdraw amount	8,664	705	9,370	10,997	926	11,924	6,249	584	6,833
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	1,909	1,909	-	-	-
期末引当金残高	Allowance (End)	13,793	709	14,502	11,460	2,397	13,857	5,211	1,813	7,024

(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)		20/12			21/3			21/12		
		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)	25,033	1,415	26,448	25,033	1,415	26,448	12,913	2,737	15,651
発生額・取崩額 ※	Withdraw amount ※	9,484	705	10,190	12,119	926	13,046	6,884	702	7,587
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	2,249	2,249	-	-	-
期末引当金残高	Allowance (End)	15,548	709	16,257	12,913	2,737	15,651	6,028	2,035	8,063

※ 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、2021年3月期第3四半期 116百万、2021年3月期 157百万が含まれております。

なお、「ライフカード」の債権放棄分は2022年3月期より連結貸倒引当金の発生額・取崩額への計上に変更しております。

上記理由により、2021年3月期連結の債権放棄引当金には、ライフカード分として340百万円の繰入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 (116 million yen in FY2021/3 Q3, 157 million yen in FY2021/3).

From the fiscal year ended March 31, 2022, LIFE CARD's withdraw amount of allowance for doubtful accounts (applied to the principal) will be included in withdraw amount of consolidated allowance for doubtful accounts.

For the above reasons, consolidated allowance for doubtful accounts (applied to the principal) for the fiscal year ended March 31, 2021 includes 340 million yen for LIFE CARD.

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)	20/12				21/3				21/12			
	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(%) 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%	259	28.3	216,214	51.5	264	28.7	220,446	51.8	274	29.0	227,898	51.7
15.0%< ≦18.0%	645	70.6	199,747	47.6	648	70.3	201,645	47.4	665	70.2	209,523	47.6
18.0%< ≦20.0%	0	0.0	163	0.0	0	0.0	154	0.0	0	0.0	132	0.0
20.0%<	9	1.0	3,774	0.9	8	1.0	3,601	0.8	7	0.8	3,055	0.7
合計 (Total)	914	100.0	419,900	100.0	922	100.0	425,848	100.0	948	100.0	440,609	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	20/12				21/3				21/12			
	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(%) 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.(%)
千円/ Thousands of yen												
≦100	207	22.7	11,313	2.7	203	22.1	10,865	2.6	198	20.9	9,851	2.2
100< ≦200	101	11.1	15,475	3.7	103	11.2	15,649	3.7	106	11.2	16,178	3.7
200< ≦300	110	12.0	28,113	6.7	111	12.1	28,496	6.7	116	12.3	29,771	6.8
300< ≦400	90	9.9	31,789	7.6	91	10.0	32,337	7.6	95	10.0	33,554	7.6
400< ≦500	164	18.0	76,841	18.3	168	18.2	78,464	18.4	181	19.1	84,576	19.2
500< ≦1,000	141	15.5	107,314	25.6	142	15.5	108,056	25.4	146	15.4	110,313	25.0
1,000<	98	10.8	149,051	35.5	100	10.9	151,977	35.7	103	11.0	156,364	35.5
合計 (Total)	914	100.0	419,900	100.0	922	100.0	425,848	100.0	948	100.0	440,609	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)		20/12		21/3		21/9		21/12		21/12			
			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)	165,524	-6.1	163,313	-6.2	159,798	-0.3	166,610	0.7	158,149	1.1
割賦売掛金残高		Installment receivables		102,854	-5.1	100,348	-5.1	97,329	-0.1	104,529	1.6	97,846	2.4
営業貸付金残高		Loans (Cash advance)		36,060	-15.1	35,545	-15.9	34,165	-8.2	33,285	-7.7	31,508	-7.8
支払承諾見返		Credit guarantee		25,402	4.9	26,190	5.4	26,987	10.7	27,468	8.1	27,468	8.1
その他営業債権		Other		1,207	6.8	1,228	0.7	1,315	5.8	1,326	9.9	1,326	9.9
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)	5,460	-5.0	5,382	-6.5	5,296	-4.4	5,255	-3.8		
プロパー		Proper		1,472	-12.4	1,414	-15.8	1,402	-8.6	1,387	-5.8		
提携		Affinity		3,988	-1.9	3,967	-2.7	3,894	-2.8	3,867	-3.0		
新規発行数	(千枚)	Number of new issue	(Thousand)	242	-26.9	346	-26.1	165	6.2	250	3.5		
プロパー		Proper		70	-8.4	91	-16.5	48	0.3	67	-4.8		
提携		Affinity		172	-32.5	255	-29.0	116	9.0	183	6.9		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	486,057	-8.3	650,951	-8.0	333,423	6.2	513,561	5.7		
包括信用購入あっせん		Shopping		465,923	-7.0	624,029	-6.8	319,389	6.1	492,578	5.7		
キャッシング		Cashing		20,134	-30.4	26,921	-29.7	14,033	7.2	20,983	4.2		
実質平均利回り		Average yield	(%)	18.6	0.2	18.2	-0.1	18.3	0.0	18.5	-0.1		

※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)		20/12		21/3		21/9		21/12			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,040	37	1,024	27	1,024	4	1,021	-19
正社員数	(人)	N. of employees (regularly payroll)		482	40	463	22	508	56	513	31
非正社員数	(人)	N. of employees (temp.)		558	-3	561	5	516	-52	508	-50

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)		20/12 (9M)		21/3 (12M)		21/9 (6M)		21/12 (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	24,328	-5.0	32,320	-5.4	15,669	-1.8	23,886	15.3	-1.8
	信用購入あっせん収益	12,504	-4.6	16,586	-5.1	7,955	-2.8	12,267	7.8	-1.9
	営業貸付金利息	3,472	-13.0	4,524	-13.7	2,069	-12.3	3,104	2.0	-10.6
	信用保証収益	1,178	4.5	1,592	4.6	861	10.6	1,304	0.8	10.7
	その他	7,173	-2.9	9,617	-3.2	4,783	3.0	7,210	4.6	0.5
営業費用	Operating expenses	21,230	-4.6	28,751	-10.0	13,772	-4.4	20,646	13.2	-2.7
	金融費用	974	-9.2	1,352	-16.0	604	-14.8	824	0.5	-15.4
	貸倒関連費用	2,654	-17.7	4,193	-4.2	1,703	-7.4	2,395	1.5	-9.7
	利息返還関連費用	-	-	-	-	-	-	-	-	-
	その他の営業費用	17,601	-1.9	23,205	-5.2	11,464	-3.3	17,426	11.1	-1.0
	広告宣伝費	77	-8.9	110	4.5	445	640.5	726	0.5	835.4
	人件費	3,484	2.5	4,631	1.7	2,304	-1.2	3,445	2.2	-1.1
	その他	14,039	-2.9	18,463	-6.8	8,713	-7.9	13,255	8.5	-5.6
営業利益	Operating profit	3,098	-8.1	3,568	60.2	1,896	21.9	3,239	2.1	4.6
営業外収益	Non-operating income	593	589.6	694	540.1	89	-83.4	108	0.1	-81.7
営業外費用	Non-operating expenses	8	634.9	14	626.7	0	-	1	0.0	-87.0
経常利益	Ordinary profit	3,682	6.5	4,248	82.0	1,985	-5.1	3,347	2.1	-9.1
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	3,682	6.5	4,248	82.0	1,985	-5.1	3,347	2.1	-9.1
法人税・住民税及び事業税	Income taxes - current	666	-35.1	1,116	2.8	-1,016	-	-851	-	-
法人税等調整額	Income taxes - deferred	117	800.0	-8	-	536	-	710	0.5	506.8
当期純利益	Profit	2,899	20.0	3,139	176.4	2,465	45.0	3,488	2.2	20.3

注:2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note : Advertising costs include affiliate listing advertising costs related to the acquisition of new sales, which were included in promotional costs from fiscal year ending March, 2022.

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)		20/12		21/3		21/9		21/12		
			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	804,612	1.5	816,579	-0.5	844,289	7.1	867,718	100.0	7.8
アイフル		AIFUL		560,553	3.5	572,070	2.1	592,705	7.8	604,484	69.7	7.8
ライフカード		LIFECARD		165,524	-6.1	163,313	-6.2	159,798	-0.3	166,610	19.2	0.7
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		58,665	-13.2	58,475	-17.3	53,154	-10.5	54,408	6.3	-7.3
アイラ&アイフル	※3	A&A	※3	20,047	-7.5	21,068	-6.0	20,661	0.7	20,731	2.4	3.4
営業収益	※2	Total operating revenue	※2	95,863	2.9	127,481	0.3	64,837	2.2	98,492	100.0	2.7
アイフル		AIFUL		59,303	3.4	78,826	1.7	40,861	4.2	62,252	63.2	5.0
ライフカード		LIFECARD		24,328	-5.0	32,320	-5.4	15,669	-1.8	23,886	24.3	-1.8
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		4,949	18.3	6,532	10.8	3,178	-5.6	4,785	4.9	-3.3
アイラ&アイフル	※4	A&A	※4	4,519	-6.9	5,957	-8.6	2,806	-9.0	4,225	4.3	-6.5
経常利益	※2	Total ordinary profit	※2	16,958	38.7	19,305	-	9,856	-5.0	18,963	100.0	11.8
アイフル		AIFUL		11,001	9.7	11,973	592.6	6,198	-8.9	13,448	70.9	22.2
ライフカード		LIFECARD		3,682	6.5	4,248	82.0	1,985	-5.1	3,347	17.7	-9.1
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		2,371	-	2,913	-	1,094	-35.1	1,732	9.1	-26.9
アイラ&アイフル	※4	A&A	※4	-376	-	-131	-	209	-	157	0.8	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	16,164	37.6	18,437	-	10,042	2.3	18,161	100.0	12.4
アイフル		AIFUL		11,807	17.3	9,583	484.7	6,359	-11.6	13,177	72.6	11.6
ライフカード		LIFECARD		2,899	20.0	3,139	176.4	2,465	45.0	3,488	19.2	20.3
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		1,468	-	1,767	-	673	-36.0	1,059	5.8	-27.8
アイラ&アイフル	※4	A&A	※4	-376	-	-190	-	209	-	157	0.9	-

※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): 2021年3月期第3四半期(FY2021/3 3Q) 3.34円、2021年3月期(FY2021/3) 3.44円、2022年3月期第2四半期(FY2022/3 2Q) 3.44円、2022年3月期第3四半期(FY2022/3 3Q) 3.30円(YoY-0.04円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2021年3月期第3四半期(FY2021/3 3Q) 3.41円、2021年3月期(FY2021/3) 3.42円、2022年3月期第2四半期(FY2022/3 2Q) 3.50円、2022年3月期第3四半期(FY2022/3 3Q) 3.45円(YoY+0.04円)