

2022年3月期 決算データブック

Data Book (For fiscal year ended 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)		19/3		20/3		21/3		22/3		23/3(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)	115,328	-0.1	127,038	10.2	127,481	0.3	132,097	3.6	142,600	8.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	112,297	-0.5	125,358	11.6	109,950	-12.3	120,855	9.9	118,800	-1.7
営業利益	(百万円)	Operating profit	(Millions of Yen)	3,031	21.6	1,679	-44.6	17,530	943.8	11,242	-35.9	23,800	111.7
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	4,110	45.6	1,716	-58.2	19,305	-	12,265	-36.5	24,000	95.7
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)	9,346	136.1	1,390	-85.1	18,437	-	12,334	-33.1	21,300	72.7
総資産	(百万円)	Total assets	(Millions of Yen)	760,587	11.4	860,507	13.1	863,354	0.3	935,642	8.4	1,068,300	14.2
純資産	(百万円)	Net assets	(Millions of Yen)	128,016	7.2	128,931	0.7	147,692	14.6	156,526	6.0	177,300	13.3
一株当たり当期純利益	(円)	EPS	(Yen)	19.32	136.2	2.88	-85.1	38.12	-	25.50	-33.1	44.04	72.7
一株当たり純資産	(円)	BPS	(Yen)	256.45	8.6	260.53	1.6	300.92	15.5	318.17	5.7	359.73	13.1
自己資本比率	(%)	Equity ratio	(%)	16.3	-0.4	14.6	-1.7	16.9	2.3	16.4	-0.5	16.3	-0.1
総資産経常利益率	(%)	ROA	(%)	0.6	0.2	0.2	-0.4	2.2	2.0	1.4	-0.8	2.4	1.0
自己資本当期純利益率	(%)	ROE	(%)	7.8	4.3	1.1	-6.7	13.6	12.5	8.2	-5.4	13.0	4.8

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

(2) 単体 (AIFUL)

		年/決算月 (Fiscal Year)		19/3		20/3		21/3		22/3		23/3(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)	70,991	9.8	77,504	9.2	78,826	1.7	83,117	5.4	88,400	6.4
営業費用	(百万円)	Operating expenses	(Millions of Yen)	70,523	9.7	77,091	9.3	68,352	-11.3	78,359	14.6	71,400	-8.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	468	27.9	413	-11.8	10,473	-	4,757	-54.6	16,900	255.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,519	55.1	1,728	13.8	11,973	592.6	6,748	-43.6	29,500	337.2
当期純利益	(百万円)	Profit	(Millions of Yen)	5,208	113.7	1,639	-68.5	9,583	484.7	7,912	-17.4	28,200	256.4
総資産	(百万円)	Total assets	(Millions of Yen)	556,450	11.2	635,683	14.2	638,868	0.5	711,185	11.3	811,300	14.1
純資産	(百万円)	Net assets	(Millions of Yen)	91,200	6.6	92,609	1.5	102,655	10.8	110,096	7.2	138,100	25.4
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)	10.77	113.7	3.39	-68.5	19.81	484.4	16.36	-17.4	58.30	256.4
一株当たり純資産	(円)	BPS	(Yen)	188.07	6.6	191.46	1.8	212.23	10.8	227.61	7.2	285.51	25.4
自己資本比率	(%)	Equity ratio	(%)	16.3	-0.8	14.6	-1.7	16.1	1.5	15.5	-0.6	17.0	1.5
総資産経常利益率	(%)	ROA	(%)	0.3	0.1	0.3	0.0	1.9	1.6	1.0	-0.9	3.9	2.9
自己資本当期純利益率	(%)	ROE	(%)	5.9	3.0	1.8	-4.1	9.8	8.0	7.4	-2.4	22.7	15.3

※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。

Note1: AIFUL 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。

Note2: AG Miraibarai Corporation has been included in the scope of consolidation from the fiscal year ended March 31, 2021.

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)		19/3		20/3		21/3		22/3		22/3	
			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)	735,219	10.4	820,430	11.6	816,579	-0.5	887,407	8.7	866,507	8.7
営業貸付金残高	Loans outstanding	521,823	10.6	573,080	9.8	553,389	-3.4	582,349	5.2	547,457	6.0
無担保ローン	Unsecured	445,866	10.3	486,119	9.0	481,687	-0.9	505,255	4.9	494,678	6.1
有担保ローン	Secured	20,285	-3.1	22,533	11.1	18,281	-18.9	18,282	0.0	18,282	0.0
事業者ローン	Small business	55,670	18.4	64,427	15.7	53,421	-17.1	58,810	10.1	34,496	8.7
割賦売掛金残高	Installment receivables	104,645	4.2	111,473	6.5	108,714	-2.5	116,780	7.4	110,244	8.4
支払承諾見返	Guarantee	101,007	16.8	127,018	25.8	145,725	14.7	172,697	18.5	193,225	13.3
信用保証事業	Credit guarantee business	98,971	18.2	125,332	26.6	144,428	15.2	171,797	18.9	192,324	13.6
その他	Other	2,036	-25.4	1,685	-17.2	1,297	-23.0	900	-30.6	900	-30.6
その他営業債権	Other	7,744	15.1	8,858	14.4	8,749	-1.2	15,579	78.1	15,579	78.1
口座数(残高あり)	(千件) N. of customer accounts (Thousand)	1,437	10.7	1,486	3.4	1,425	-4.1	1,464	2.7		
無担保ローン	Unsecured	1,394	10.7	1,441	3.4	1,387	-3.7	1,425	2.7		
有担保ローン	Secured	6	-17.3	5	-17.1	3	-25.3	3	-16.2		
事業者ローン	Small business	36	14.7	40	8.8	33	-15.5	35	4.6		
クレジットカード会員数	(千件) Credit card holders (Thousand)	5,777	0.1	5,758	-0.3	5,382	-6.5	5,240	-2.6		
新規顧客件数	(件) New accounts (Number)	322,401	-23.8	238,145	-26.1	189,926	-20.2	237,724	25.2		
無担保ローン	Unsecured	314,098	-24.4	229,351	-27.0	187,441	-18.3	232,946	24.3		
有担保ローン	Secured	333	25.2	408	22.5	194	-52.5	315	62.4		
事業者ローン	Small business	7,970	12.2	8,386	5.2	2,291	-72.7	4,463	94.8		
新規クレジットカード発券数	(千枚) New credit cards issued (Thousand)	513	-0.7	468	-8.7	346	-26.1	382	10.4		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		19/3		20/3		21/3		22/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	3,177	-320	3,063	-114	3,191	128	3,148	-43
正社員数	N. of employees (regularly payroll)	2,273	-230	2,113	-160	2,135	22	2,116	-19
非正社員数	N. of employees (temp.)	904	-90	950	46	1,056	106	1,032	-24

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 receivables (other operating receivables) due to a change in the handling of purchased receivables from inventories to monetary receivables from fiscal year ended 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)		19/3 (12M)		20/3 (12M)		21/3 (12M)		22/3 (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	115,328	-0.1	127,038	10.2	127,481	0.3	132,097	15.9	3.6
	営業貸付金利息 Interest on operating loans	65,456	16.3	72,444	10.7	74,041	2.2	76,332	9.2	3.1
	無担保ローン Unsecured	61,058	17.5	66,707	9.3	68,242	2.3	70,842	8.5	3.8
	有担保ローン Secured	2,285	-12.0	2,557	11.9	1,834	-28.3	1,624	0.2	-11.4
	事業者ローン Small business	2,112	20.2	3,179	50.5	3,965	24.7	3,865	0.5	-2.5
	信用購入あっせん収益 Revenue from installment receivable	16,472	2.7	19,391	17.7	19,387	-0.0	20,099	2.4	3.7
	信用保証収益 Revenue from credit guarantee	13,953	7.4	15,203	9.0	14,524	-4.5	15,730	1.9	8.3
	その他の営業収益 Other operating revenue	19,446	-35.3	19,998	2.8	19,528	-2.4	19,934	2.4	2.1
	買取債権回収高 Collection from purchased receivable	1,709	-17.6	1,662	-2.8	1,573	-5.4	889	0.1	-43.5
	償却債権取立益 Recoveries of written off claims	6,320	-1.4	6,896	9.1	6,761	-2.0	7,492	0.9	10.8
	その他 Other	11,416	-47.1	11,439	0.2	11,193	-2.2	11,553	1.4	3.2
営業費用	Operating expenses	112,297	-0.5	125,358	11.6	109,950	-12.3	120,855	14.5	9.9
	金融費用 Financial expenses	7,949	5.1	7,522	-5.4	7,248	-3.6	7,041	0.8	-2.9
	売上原価 Cost of sales	1,298	-89.9	1,289	-0.7	1,414	9.7	199	0.0	-85.9
	債権買取原価 Cost of purchased receivable	1,166	-22.1	1,120	-4.0	1,141	1.9	-	-	-
	その他 Other	131	-98.8	169	28.6	273	61.6	199	0.0	-27.0
	貸倒関連費用 Credit cost	30,628	49.4	35,277	15.2	38,818	10.0	27,918	3.4	-28.1
	貸倒損失 Bad debt write offs	25,923	14.4	29,101	12.3	30,945	6.3	27,997	3.4	-9.5
	利息返還関連費用 Expenses for interest repayment	11,501	-7.1	16,927	47.2	-	-	19,929	2.4	-
	利息返還金 Interest repayment	12,704	-43.5	14,704	15.7	11,961	-18.7	8,248	1.0	-31.0
	その他の営業費用 Other operating expenses (SG & A)	60,919	2.1	64,341	5.6	62,468	-2.9	65,766	7.9	5.3
	広告宣伝費 Advertising expenses	2,675	-25.5	2,662	-0.5	3,013	13.2	11,321	1.4	275.7
	人件費 Personnel expenses	16,540	5.5	16,853	1.9	16,902	0.3	16,704	2.0	-1.2
	その他 Other	41,702	3.3	44,826	7.5	42,552	-5.1	37,740	4.5	-11.3
営業利益	Operating profit (loss)	3,031	21.6	1,679	-44.6	17,530	943.8	11,242	1.4	-35.9
営業外収益	Non-operating income	1,145	218.3	529	-53.7	1,928	263.9	1,058	0.1	-45.1
営業外費用	Non-operating expenses	66	131.9	493	643.7	153	-68.9	35	0.0	-77.0
経常利益	Ordinary profit (loss)	4,110	45.6	1,716	-58.2	19,305	-	12,265	1.5	-36.5
特別利益	Extraordinary income	-	-	230	-	-	-	-	-	-
特別損失	Extraordinary losses	690	-	376	-45.5	1,156	207.1	-	-	-
税引前利益	Profit (loss) before income taxes	3,420	-3.0	1,569	-54.1	18,149	-	12,265	1.5	-32.4
法人税・住民税及び事業税	Income taxes-current	858	96.2	2,155	151.3	2,965	37.5	2,602	0.3	-12.2
法人税等調整額	Income taxes-deferred	-5,621	-	-886	-	-2,610	-	-3,374	-	-
当期純利益	Profit (loss)	8,183	177.8	300	-96.3	17,794	-	13,037	1.6	-26.7
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,162	-	-1,089	-	-642	-	703	0.1	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	9,346	136.1	1,390	-85.1	18,437	-	12,334	1.5	-33.1

注1: 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 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022.

注2: 2022年3月期より、債権買取に関わる収益・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: Earnings and expenses related to the purchased receivables are not included in expenses (Cost of purchased receivable), but only the amount exceeding the purchase cost of receivables is included in the revenue (Collection from purchased receivable) from fiscal year ended 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)		19/3		20/3		21/3		22/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	244,823	49.6	301,689	55.0	304,163	59.6	329,841	62.0
都市銀行等	City banks etc.	33,686	6.8	47,003	8.6	54,420	10.7	52,732	9.9
信託銀行	Trust banks	60,510	12.3	87,981	16.0	93,621	18.3	84,768	15.9
地方銀行・第二地方銀行	Regional banks	58,982	12.0	71,800	13.1	69,111	13.5	103,388	19.4
その他	Other	91,644	18.6	94,903	17.3	87,010	17.0	88,952	16.7
社債・流動化	SB & ABS, ABL	248,310	50.4	247,028	45.0	206,568	40.4	202,052	38.0
CP	CP	-	-	-	-	-	-	2,500	0.5
普通社債	SB	27,615	5.6	35,245	6.4	30,075	5.9	35,000	6.6
流動化	ABS, ABL	220,695	44.8	211,783	38.6	176,493	34.6	164,552	30.9
合計	Total	493,134	100.0	548,717	100.0	510,731	100.0	531,894	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)		19/3		20/3		21/3		22/3	
			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	94,962	19.3	110,819	20.2	108,550	21.3	90,543	17.0
長期調達	Long-term borrowings	398,171	80.7	437,898	79.8	402,181	78.7	441,350	83.0
固定金利借入	Fixed interest rate borrowings	70,552	14.3	76,057	13.9	76,865	15.1	79,982	15.0
変動金利借入	Floating interest rate borrowings	87,709	17.8	132,512	24.1	136,547	26.7	181,015	34.0
社債・流動化	SB & ABS, ABL	239,910	48.7	229,328	41.8	188,768	37.0	180,352	33.9
普通社債(固定)	SB (Fixed interest rate)	27,615	5.6	35,245	6.4	30,075	5.9	35,000	6.6
流動化(固定)	ABS, ABL (Fixed interest rate)	70,705	14.3	62,555	11.4	55,177	10.8	40,904	7.7
流動化(変動)	ABS, ABL (Floating interest rate)	141,589	28.7	131,527	24.0	103,515	20.3	104,448	19.6
合計	Total	493,134	100.0	548,717	100.0	510,731	100.0	531,894	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		19/3	20/3	21/3	22/3
調達金利	Funding rate	1.64	1.45	1.38	1.22
間接	Indirect	1.90	1.63	1.54	1.39
直接	Direct	1.39	1.23	1.13	0.95

※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 (Consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		21/3		22/3	
		(L)	(L)		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2				576,089		604,435	
無担保ローン				483,118		506,535	
無担保ローン以外				92,970		97,899	
期末営業貸付金および破産更生債権の合計に係る不良債権		◎	◎	87,393	15.17	97,121	16.07
前年同期比			YOY%	-		11.1	
無担保ローン不良債権額		◎	◎	58,394	12.09	68,877	13.60
前年同期比			YOY%	-		18.0	
破産更生債権及びこれらに準ずる債権				840	0.17	657	0.13
危険債権				18,302	3.79	21,101	4.17
三月以上延滞債権				8,183	1.69	9,701	1.92
貸出条件緩和債権				31,068	6.43	37,416	7.39
無担保ローン以外不良債権額 ※3				28,998	31.19	28,244	28.85
前年同期比			YOY%	-		-2.6	
破産更生債権及びこれらに準ずる債権				20,978	22.56	20,443	20.88
危険債権				5,111	5.50	4,492	4.59
三月以上延滞債権				313	0.34	436	0.45
貸出条件緩和債権				2,595	2.79	2,872	2.93
その他不良債権 ※4				9,235	-	10,722	-
前年同期比			YOY%	-		16.1	
期末貸倒引当金		◎	◎	77,830	-	78,246	-
流動		◎	◎	58,201	-	57,906	-
固定				19,628	-	20,339	-
NPLカバー率(ALL)		◎/◎	◎/◎	89.1	-	80.6	-
NPLカバー率(無担保ローン)		◎/◎	◎/◎	99.7	-	84.1	-

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022,

the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 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.

※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).

※4 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

破産更生債権及びこれらに準ずる債権

法人税法施行令(昭和40年政令第97号)第96条第1項第3号イからホまでに掲げる事由又は同項第4号に規定する事由が生じている債権

(破産更生債権等は、債権の個別評価による回収不能見込額相当額の貸倒引当金を計上しております)

Bankrupt or De facto Bankrupt:

Receivables for which any event listed in Article 96, Paragraph 1, Item 3 (a) to (e) or Item 4 of the Enforcement Order for the Corporation Tax Law (Government Ordinance No. 97 of 1965) has occurred (for claims in bankruptcy or etc., are posted as allowance for doubtful accounts in an amount equivalent to the estimated uncollectible amount based on individual assessments of claims)

危険債権

返済状況が悪化し、契約に従った債権の元本の回収及び利息の受取りができない可能性の高い

債権(破産更生債権及びこれらに準ずる債権に該当しないもの)

Doubtful receivables:

Receivables with a high possibility that the repayment situation will deteriorate and it will not be possible to collect the principal and interest of the receivables in accordance with the contract. (Receivables that do not fall under the category of Bankrupt or De facto Bankrupt)

三月以上延滞債権

元本又は利息の支払が約定支払日の翌日から3ヵ月以上延滞している貸付金

破産更生債権及びこれらに準ずる債権並びに危険債権に該当しないもの

Receivables past due for three months or more:

Receivables for which the principal or interest is overdue for three months or more from the day after the agreed-upon payment date (Receivables that do not fall under the category of Bankrupt or De facto Bankrupt and Doubtful loans)

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 receivables

Receivables other than those in the above three categories that have been arranged in favor of borrower, such as reduction or exemption of interest rates, have been made for the purpose of promoting the collection of the relevant 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)		19/3		20/3		21/3		22/3	
			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)	503,382	10.8	560,267	11.3	572,070	2.1	619,388	8.3
営業貸付金残高	Loans outstanding	396,540	10.1	437,679	10.4	438,300	0.1	461,884	5.4
無担保ローン	Unsecured	379,317	11.0	422,382	11.4	425,848	0.8	449,747	5.6
有担保ローン	Secured	9,306	-25.0	6,958	-25.2	4,813	-30.8	3,501	-27.3
事業者ローン	Small business	7,915	35.3	8,338	5.3	7,638	-8.4	8,635	13.0
支払承諾見返	Guarantee	99,694	13.3	114,629	15.0	125,984	9.9	148,475	17.9
信用保証事業	Credit guarantee business	97,658	14.6	113,130	15.8	124,865	10.4	147,708	18.3
その他	Other	2,036	-25.4	1,499	-26.4	1,119	-25.3	767	-31.5
割賦売掛金残高	Installment receivables	402	-20.1	325	-19.0	268	-17.6	226	-15.6
その他	Other	6,745	16.1	7,633	13.2	7,517	-1.5	8,802	17.1
口座数	(千件) N. of customer accounts (Thousand)	876	9.2	950	8.5	933	-1.8	980	5.0
無担保ローン	Unsecured	861	9.3	937	8.7	922	-1.6	968	5.1
有担保ローン	Secured	5	-21.5	4	-24.0	2	-29.5	2	-29.0
事業者ローン	Small business	9	33.1	9	0.8	8	-8.5	9	7.7
新規顧客件数	(件) New accounts (Number)	199,637	0.9	206,337	3.4	161,186	-21.9	210,104	30.3
無担保ローン	Unsecured	199,353	0.9	206,155	3.4	161,111	-21.8	210,014	30.4
実質平均利回り ※	(%) Average yield ※ (%)	14.8	0.1	14.7	0.1	14.3	-0.4	14.4	0.1

22/3	
	増減率(yoy%)
618,608	8.6
450,934	6.7
440,773	6.9
3,501	-27.3
6,658	23.6
158,645	13.8
157,878	14.2
767	-31.5
226	-15.6
8,802	17.1

※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)		19/3		20/3		21/3		22/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
店舗数	(店) Branches	880	-20	869	-11	855	-14	848	-7
有人店舗	Staffed branches	24	-1	20	-4	20	0	20	0
無人店舗	Unstaffed branches	856	-19	849	-7	835	-14	828	-7
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	101,583	2,058	100,383	-1,200	85,286	-15,097	85,210	-76
自社ATM	AIFUL ATMs	462	-7	450	-12	441	-9	436	-5
自社ATM以外	Other	101,121	2,065	99,933	-1,188	84,845	-15,088	84,774	-71
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	144	5	143	-1	142	-1	144	2
社員数	(人) N. of total employees	1,398	-46	1,397	-1	1,480	83	1,505	25
正社員数	N. of employees (regularly payroll)	1,044	-13	1,028	-16	1,012	-16	1,010	-2
非正社員数	N. of employees (temp.)	354	-33	369	15	468	99	495	27

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)		19/3 (12M)		20/3 (12M)		21/3 (12M)		22/3 (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	70,991	9.8	77,504	9.2	78,826	1.7	83,117	14.0	5.4
営業貸付金利息	Interest on operating loans	51,960	13.2	57,682	11.0	59,732	3.6	63,071	10.6	5.6
無担保ローン	Unsecured	50,026	15.0	55,695	11.3	58,559	5.1	61,872	10.4	5.7
有担保ローン	Secured	1,325	-28.8	1,296	-2.2	475	-63.3	388	0.1	-18.3
事業者ローン	Small business	608	19.8	690	13.6	697	1.0	809	0.1	16.1
信用保証収益	Revenue from credit guarantee	11,246	2.5	11,610	3.2	11,136	-4.1	11,447	1.9	2.8
信用購入あっせん収益	Revenue from installment receivable	13	-28.0	8	-37.7	4	-47.4	3	0.0	-21.2
その他の営業収益	Other operating revenue	7,770	-0.2	8,202	5.6	7,952	-3.0	8,594	1.4	8.1
償却債権取立益	Recoveries of written off claims	5,925	-3.3	6,215	4.9	5,882	-5.4	6,405	1.1	8.9
その他	Other	1,845	11.2	1,987	7.7	2,070	4.2	2,188	0.4	5.7
営業費用	Operating expenses	70,523	9.7	77,091	9.3	68,352	-11.3	78,359	13.2	14.6
金融費用	Financial expenses	5,843	0.0	5,442	-6.9	5,416	-0.5	5,421	0.9	0.1
貸倒関連費用	Credit cost	22,060	66.1	22,788	3.3	29,864	31.1	20,701	3.5	-30.7
貸倒損失	Bad debt write-offs	18,947	5.2	20,182	6.5	22,457	11.3	20,521	3.5	-8.6
利息返還関連費用	Expenses for Interest repayment	10,354	-16.4	15,433	49.1	-	-	17,283	2.9	-
利息返還金	Interest repayment	11,790	-44.4	13,697	16.2	10,997	-19.7	7,409	1.2	-32.6
その他の営業費用	Other operating expenses (SG & A)	32,264	-1.6	33,426	3.6	33,071	-1.1	34,953	5.9	5.7
広告宣伝費	Advertising expenses	2,330	-21.8	2,337	0.3	2,766	18.3	9,644	1.6	248.6
人件費	Personnel expenses	10,084	4.5	10,275	1.9	10,286	0.1	9,504	1.6	-7.6
その他	Other	19,849	-1.5	20,813	4.9	20,019	-3.8	15,804	2.7	-21.1
営業利益	Operating profit (loss)	468	27.9	413	-11.8	10,473	-	4,757	0.8	-54.6
営業外収益	Non-operating income	1,070	62.8	1,327	24.0	1,588	19.6	2,014	0.3	26.8
営業外費用	Non-operating expenses	19	-55.7	11	-39.8	87	638.1	23	0.0	-73.2
経常利益	Ordinary profit (loss)	1,519	55.1	1,728	13.8	11,973	592.6	6,748	1.1	-43.6
特別利益	Extraordinary income	1	-99.8	230	-	-	-	-	-	-
特別損失	Extraordinary losses	691	-	264	-61.8	4,556	-	-	-	-
税引前利益	Profit (loss) before income taxes	829	-50.7	1,694	104.3	7,417	337.7	6,748	1.1	-9.0
法人税・住民税及び事業税	Income taxes-current	-655	-	351	-	566	61.4	2,028	0.3	257.8
法人税等調整額	Income taxes-deferred	-3,723	-	-295	-	-2,732	-	-3,192	-	-
当期純利益	Profit (loss)	5,208	113.7	1,639	-68.5	9,583	484.7	7,912	1.3	-17.4

注1: 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 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended 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)		19/3		20/3		21/3		22/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	146,808	42.3	206,589	51.0	220,555	56.5	257,914	61.4
都市銀行等	City banks etc.	30,686	8.8	45,003	11.1	53,420	13.7	52,732	12.6
信託銀行	Trust banks	47,100	13.6	77,949	19.2	84,489	21.6	83,053	19.8
地方銀行・第二地方銀行	Regional banks	49,646	14.3	63,632	15.7	62,117	15.9	98,028	23.4
その他	Other	19,375	5.6	20,003	4.9	20,528	5.3	24,100	5.7
社債・流動化	SB & ABS, ABL	200,606	57.7	198,417	49.0	169,933	43.5	161,875	38.6
CP	CP	-	-	-	-	-	-	2,500	0.6
普通社債	SB	27,615	7.9	35,245	8.7	30,075	7.7	35,000	8.3
流動化	ABS, ABL	172,991	49.8	163,172	40.3	139,858	35.8	124,375	29.6
合計	Total	347,414	100.0	405,007	100.0	390,488	100.0	419,789	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)		19/3		20/3		21/3		22/3	
			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	6,900	2.0	22,700	5.6	24,960	6.4	19,459	4.6
長期調達	Long-term borrowings	340,514	98.0	382,307	94.4	365,528	93.6	400,330	95.4
固定金利借入	Fixed interest rate borrowings	66,885	19.3	73,224	18.1	75,365	19.3	77,601	18.5
変動金利借入	Floating interest rate borrowings	73,022	21.0	120,664	29.8	130,229	33.4	173,353	41.3
社債	SB	27,615	7.9	35,245	8.7	30,075	7.7	35,000	8.3
流動化	ABS, ABL	172,991	49.8	153,172	37.8	129,858	33.3	114,375	27.2
合計	Total	347,414	100.0	405,007	100.0	390,488	100.0	419,789	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		19/3	20/3	21/3	22/3
調達金利	Funding rate	1.54	1.38	1.31	1.14
間接	Indirect	1.99	1.62	1.48	1.28
直接	Direct	1.21	1.14	1.08	0.92

※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	0.95	1.00	1.10
5年スワップレート	5Y SWAP rate	-0.05	-0.04	0.00	-
JGB(10年)	10Y JGB	-0.10	0.01	0.09	0.21

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)		19/3		20/3		21/3		22/3	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	503,382	-	560,267	-	572,070	-	619,388	-
期末営業貸付金	Loans outstanding	396,540	-	437,679	-	438,300	-	461,884	-
無担保	Unsecured	379,317	-	422,382	-	425,848	-	449,747	-
有担保	Secured	9,306	-	6,958	-	4,813	-	3,501	-
事業者	Small business	7,915	-	8,338	-	7,638	-	8,635	-
割賦売掛金	Installment receivables	402	-	325	-	268	-	226	-
支払承諾見返等	Credit guarantee, etc.	106,440	-	122,262	-	133,501	-	157,277	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	28,913	-	32,178	-	33,829	-	40,355	-
貸倒発生額合計 ①	Total bad debt ①	18,947	3.76	20,182	3.60	22,457	3.93	20,521	3.31
増減率	YOY%	5.2		6.5		11.3		-8.6	
貸倒発生額 ②	Loans outstanding ②	15,742	3.97	16,411	3.75	18,561	4.23	17,194	3.72
増減率	YOY%	6.2		4.3		13.1		-7.4	
無担保	Unsecured	14,906	3.93	15,523	3.68	17,906	4.20	16,813	3.74
有担保	Secured	465	5.01	440	6.33	324	6.74	134	3.83
事業者	Small business	369	4.67	447	5.36	331	4.34	246	2.86
割賦売掛金	Installment receivables	45	11.24	39	12.18	30	11.50	23	10.49
支払承諾見返等	Credit guarantee, etc.	3,160	2.97	3,731	3.05	3,864	2.89	3,303	2.10
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	-151	-	956	0.17	920	0.16	711	0.11
個別繰入額 ④	Loans outstanding ④	-253	-0.06	791	0.18	706	0.16	540	0.12
無担保	Unsecured	364	0.10	388	0.09	466	0.11	347	0.08
有担保	Secured	-732	-	288	4.14	130	2.71	131	3.75
事業者	Small business	114	1.45	114	1.38	109	1.43	62	0.72
支払承諾見返等	Credit guarantee, etc.	102	0.10	164	0.13	214	0.16	170	0.11
①+③	①+③	18,795	3.73	21,138	3.77	23,378	4.09	21,233	3.43
増減率	YOY%	4.9		12.5		10.6		-9.2	
②+④	②+④	15,488	3.91	17,203	3.93	19,267	4.40	17,734	3.84
増減率	YOY%	5.7		11.1		12.0		-8.0	
無担保	Unsecured	15,270	4.03	15,912	3.77	18,372	4.31	17,160	3.82
有担保	Secured	-266	-	729	10.48	454	9.44	265	7.58
事業者	Small business	484	6.12	562	6.74	440	5.77	308	3.58
割賦売掛金	Installment receivables	45	11.24	39	12.18	30	11.50	23	10.49
支払承諾見返等	Credit guarantee, etc.	3,262	3.07	3,895	3.19	4,079	3.06	3,474	2.21
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	22,060	4.38	22,788	4.07	29,864	5.22	20,701	3.34
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	32,178	6.39	33,829	6.04	40,355	7.05	39,787	6.42

※ 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 (Non-consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		21/3		22/3	
		(L)	(L)		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2		Loans outstanding and Claims provable in bankruptcy ※2		452,829	-	475,927	-
無担保ローン		Unsecured loan		427,278	-	451,027	-
無担保ローン以外		Secured loan and Small business loan		25,550	-	24,899	-
期末営業貸付金および破産更生債権の合計に係る不良債権	①	Total NPL of Loans outstanding and Claims provable in bankruptcy	①	69,830	15.42	79,181	16.64
前年同期比		YOY%		-		13.4	
無担保ローン不良債権額	②	NPL of Unsecured loan	②	53,204	12.45	63,479	14.07
前年同期比		YOY%		-		19.3	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		820	0.19	639	0.14
危険債権		Doubtful receivables		17,493	4.09	19,637	4.35
三月以上延滞債権		Receivables past due for three months or more		7,180	1.68	8,799	1.95
貸出条件緩和債権		Restructured receivables		27,710	6.49	34,403	7.63
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		16,626	65.07	15,702	63.06
前年同期比		YOY%		-		-5.6	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		13,093	51.25	12,752	51.22
危険債権		Doubtful receivables		1,758	6.88	1,515	6.09
三月以上延滞債権		Receivables past due for three months or more		102	0.40	114	0.46
貸出条件緩和債権		Restructured receivables		1,670	6.54	1,320	5.30
その他不良債権 ※4		Other NPL ※4		8,002	-	9,283	-
前年同期比		YOY%		-		16.0	
期末貸倒引当金	③	Allowance for NPL	③	53,276	-	52,406	-
流動	④	Current assets	④	40,355	-	39,787	-
固定		Non-current assets		12,920	-	12,618	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	76.3	-	66.2	-
NPLカバー率(無担保ローン)	③/②	Coverage ratio (Unsecured loan)	③/②	75.9	-	62.7	-

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 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.

※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).

※4 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

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)		20/3			21/3			22/3		
		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)	20,722	2,534	23,256	22,458	1,415	23,873	11,460	2,397	13,857
発生額・取崩額	Withdraw amount	13,697	1,211	14,909	10,997	926	11,924	7,409	724	8,133
繰入額(戻入額)	Provisions (Reversal)	15,433	92	15,526	-	1,909	1,909	17,283	741	18,025
期末引当金残高	Allowance (End)	22,458	1,415	23,873	11,460	2,397	13,857	21,334	2,414	23,749

(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)		20/3			21/3			22/3		
		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)	22,963	2,534	25,497	25,033	1,415	26,448	12,913	2,737	15,651
発生額・取崩額 ※	Withdraw amount ※	14,857	1,211	16,069	12,119	926	13,046	8,248	866	9,115
繰入額(戻入額)	Provisions (Reversal)	16,927	92	17,019	-	2,249	2,249	19,929	1,027	20,957
期末引当金残高	Allowance (End)	25,033	1,415	26,448	12,913	2,737	15,651	24,594	2,898	27,492

※ 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153百万、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 (153 million yen in FY2020/3 and 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)	20/3				21/3				22/3			
	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%	250	26.7	210,904	49.9	264	28.7	220,446	51.8	278	28.8	230,876	51.3
15.0%< ≦18.0%	675	72.1	206,839	49.0	648	70.3	201,645	47.4	683	70.5	215,841	48.0
18.0%< ≦20.0%	0	0.0	190	0.0	0	0.0	154	0.0	0	0.0	121	0.0
20.0%<	11	1.2	4,448	1.1	8	1.0	3,601	0.8	7	0.7	2,908	0.6
合計 (Total)	937	100.0	422,382	100.0	922	100.0	425,848	100.0	968	100.0	449,747	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	20/3				21/3				22/3			
	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.(%)
千円/ Thousands of yen												
≦100	229	24.5	13,972	3.3	203	22.1	10,865	2.6	199	20.6	9,850	2.2
100< ≦200	101	10.9	15,519	3.7	103	11.2	15,649	3.7	109	11.3	16,654	3.7
200< ≦300	113	12.1	29,161	6.9	111	12.1	28,496	6.7	120	12.4	30,801	6.8
300< ≦400	87	9.3	30,841	7.3	91	10.0	32,337	7.6	97	10.1	34,283	7.6
400< ≦500	165	17.6	77,155	18.3	168	18.2	78,464	18.4	187	19.3	87,403	19.4
500< ≦1,000	143	15.3	109,588	25.9	142	15.5	108,056	25.4	149	15.4	112,637	25.0
1,000<	96	10.3	146,142	34.6	100	10.9	151,977	35.7	104	10.8	158,116	35.2
合計 (Total)	937	100.0	422,382	100.0	922	100.0	425,848	100.0	968	100.0	449,747	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)		19/3		20/3		21/3		22/3		22/3			
			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)	173,153	2.1	174,107	0.6	163,313	-6.2	164,114	0.5	155,974	0.9
割賦売掛金残高		Installment receivables		104,242	4.3	105,773	1.5	100,348	-5.1	101,814	1.5	95,277	2.1
営業貸付金残高		Loans (Cash advance)		44,849	-4.0	42,272	-5.7	35,545	-15.9	32,916	-7.4	31,313	-7.4
支払承諾見返		Credit guarantee		23,063	4.7	24,842	7.7	26,190	5.4	27,951	6.7	27,951	6.7
その他営業債権		Other		998	9.2	1,219	22.2	1,228	0.7	1,431	16.6	1,431	16.6
クレジットカード		Credit card											
有効カード会員数	(千人)	Number of card holders	(Thousand)	5,777	0.1	5,758	-0.3	5,382	-6.5	5,240	-2.6		
プロパー		Proper		1,700	-2.2	1,680	-1.1	1,414	-15.8	1,376	-2.7		
提携		Affinity		4,077	1.1	4,077	0.0	3,967	-2.7	3,864	-2.6		
新規発行数	(千枚)	Number of new issue	(Thousand)	513	-0.7	468	-8.7	346	-26.1	382	10.4		
プロパー		Proper		113	-26.3	109	-3.8	91	-16.5	92	1.7		
提携		Affinity		399	10.2	359	-10.1	255	-29.0	289	13.5		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	697,854	0.2	707,851	1.4	650,951	-8.0	688,596	5.8		
包括信用購入あっせん		Shopping		657,509	0.2	669,559	1.8	624,029	-6.8	660,805	5.9		
キャッシング		Cashing		40,345	-0.2	38,291	-5.1	26,921	-29.7	27,790	3.2		
実質平均利回り		Average yield	(%)	17.9	-0.4	18.4	0.5	18.2	-0.2	18.8	0.6		

※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)		19/3		20/3		21/3		22/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		981	-54	996	15	1,024	28	909	-115
正社員数	(人)	N. of employees (regularly payroll)		456	-4	441	-15	463	22	400	-63
非正社員数	(人)	N. of employees (temp.)		525	-50	556	31	561	5	509	-52

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)		19/3		20/3		21/3		22/3		
		(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	32,850	-23.6	34,181	4.1	32,320	-5.4	32,368	20.8	0.1
	信用購入あっせん収益	16,391	2.7	17,479	6.6	16,586	-5.1	16,773	10.8	1.1
	営業貸付金利息	5,556	-1.6	5,243	-5.6	4,524	-13.7	4,066	2.6	-10.1
	信用保証収益	1,398	3.7	1,521	8.8	1,592	4.6	1,754	1.1	10.2
	その他	9,504	-52.6	9,937	4.6	9,617	-3.2	9,774	6.3	1.6
営業費用	Operating expenses	29,837	-23.2	31,953	7.1	28,751	-10.0	30,762	19.8	7.0
	金融費用	1,676	9.4	1,610	-3.9	1,352	-16.0	1,161	0.7	-14.1
	貸倒関連費用	3,287	-20.4	4,376	33.1	4,193	-4.2	2,745	1.8	-34.5
	利息返還関連費用	1,147	-	1,493	30.2	-	-	2,645	1.7	-
	その他の営業費用	23,726	-28.5	24,473	3.1	23,205	-5.2	24,209	15.6	4.3
	広告宣伝費	146	-21.6	105	-27.8	110	4.5	1,141	0.7	934.5
	人件費	4,481	9.6	4,555	1.6	4,631	1.7	4,808	3.1	3.8
	その他	19,099	-34.0	19,813	3.7	18,463	-6.8	18,259	11.8	-1.1
営業利益	Operating profit	3,012	-27.1	2,227	-26.1	3,568	60.2	1,606	1.0	-55.0
営業外収益	Non-operating income	157	17.4	108	-31.3	694	540.1	198	0.1	-71.4
営業外費用	Non-operating expenses	38	804.6	1	-94.8	14	626.7	3	0.0	-72.8
経常利益	Ordinary profit	3,132	-26.5	2,334	-25.5	4,248	82.0	1,800	1.2	-57.6
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-
税引前利益	Profit before income taxes	3,132	-26.5	2,334	-25.5	4,248	82.0	1,800	1.2	-57.6
法人税・住民税及び事業税	Income taxes - current	994	0.3	1,086	9.2	1,116	2.8	-686	-	-
法人税等調整額	Income taxes - deferred	-685	-	112	-	-8	-	732	-	-
当期純利益	Profit	2,822	2.8	1,136	-59.8	3,139	176.4	1,755	1.1	-44.1

注1: 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 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended 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)		19/3		20/3		21/3		22/3		
			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	735,219	10.4	820,430	11.6	816,579	-0.5	887,407	100.0	8.7
アイフル		AIFUL		503,382	10.8	560,267	11.3	572,070	2.1	619,388	69.8	8.3
ライフカード		LIFECARD		173,153	2.1	174,107	0.6	163,313	-6.2	164,114	18.5	0.5
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		57,951	17.7	70,713	22.0	58,475	-17.3	55,928	6.3	-4.4
アイラ&アイフル	※3	A&A	※3	22,482	40.3	22,414	-0.3	21,068	-6.0	23,418	2.6	11.2
営業収益	※2	Total operating revenue	※2	115,328	-0.1	127,038	10.2	127,481	0.3	132,097	100.0	3.6
アイフル		AIFUL		70,991	9.8	77,504	9.2	78,826	1.7	83,117	62.9	5.4
ライフカード		LIFECARD		32,850	-23.6	34,181	4.1	32,320	-5.4	32,368	24.5	0.1
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		3,908	39.4	5,895	50.8	6,485	10.0	6,430	4.9	-1.6
アイラ&アイフル	※4	A&A	※4	5,901	98.2	6,519	10.5	5,957	-8.6	5,725	4.3	-3.9
経常利益	※2	Total ordinary profit	※2	4,110	45.6	1,716	-58.2	19,305	-	12,265	100.0	-36.5
アイフル		AIFUL		1,519	55.1	1,728	13.8	11,973	592.6	6,748	55.0	-43.6
ライフカード		LIFECARD		3,132	-26.5	2,334	-25.5	4,248	82.0	1,800	14.7	-57.6
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		1,349	-	251	-81.4	2,868	-	2,773	22.6	-4.8
アイラ&アイフル	※4	A&A	※4	-1,210	-	-1,064	-	-131	-	463	3.8	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	9,346	136.1	1,390	-85.1	18,437	-	12,334	100.0	-33.1
アイフル		AIFUL		5,208	113.7	1,639	-68.5	9,583	484.7	7,912	64.1	-17.4
ライフカード		LIFECARD		2,822	2.8	1,136	-59.8	3,139	176.4	1,755	14.2	-44.1
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		1,660	-	13	-99.2	1,737	-	1,691	13.7	-4.3
アイラ&アイフル	※4	A&A	※4	-1,210	-	-1,176	-	-190	-	1,037	8.4	-

※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): 2019年3月期(FY2019/3) 3.41円、2020年3月期(FY2020/3) 3.63円、2021年3月期(FY2021/3) 3.44円、2022年3月期(FY2022/3) 3.43円(YoY-0.01円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2019年3月期(FY2019/3) 3.42円、2020年3月期(FY2020/3) 3.52円、2021年3月期(FY2021/3) 3.42円、2022年3月期(FY2022/3) 3.44円(YoY+0.02円)