

2023年3月期 第1四半期決算データブック

Data Book (First Quarter report for fiscal year ending March, 2023)

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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)			21/3		21/6		22/3		22/6		23/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	127,481	0.3	32,329	1.2	132,097	3.6	34,692	7.3	142,600	8.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	109,950	-12.3	26,621	3.9	120,855	9.9	28,082	5.5	118,800	-1.7
営業利益	(百万円)	Operating profit	(Millions of Yen)	17,530	943.8	5,708	-9.8	11,242	-35.9	6,609	15.8	23,800	111.7
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	19,305	-	5,714	-24.4	12,265	-36.5	6,714	17.5	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)	18,437	-	5,012	-29.5	12,334	-33.1	5,945	18.6	21,300	72.7
総資産	(百万円)	Total assets	(Millions of Yen)	863,354	0.3	876,081	3.5	935,642	8.4	953,959	8.9	1,068,300	14.2
純資産	(百万円)	Net assets	(Millions of Yen)	147,692	14.6	149,554	10.2	156,526	6.0	162,396	8.6	177,300	13.3
一株当たり当期純利益	(円)	EPS	(Yen)	38.12	-	10.36	-29.5	25.50	-33.1	12.29	18.6	44.04	72.7
一株当たり純資産	(円)	BPS	(Yen)	300.92	15.5	304.50	10.7	318.17	5.7	329.59	8.2	359.73	13.1
自己資本比率	(%)	Equity ratio	(%)	16.9	2.3	16.8	1.1	16.4	-0.5	16.7	-0.1	16.3	-0.1
総資産経常利益率	(%)	ROA	(%)	2.2	2.0	2.6	-1.0	1.4	-0.8	2.9	0.2	2.4	1.0
自己資本当期純利益率	(%)	ROE	(%)	13.6	12.5	13.7	-8.3	8.2	-5.4	15.2	1.5	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)			21/3		21/6		22/3		22/6		23/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	78,826	1.7	20,320	3.6	83,117	5.4	21,505	5.8	88,400	6.4
営業費用	(百万円)	Operating expenses	(Millions of Yen)	68,352	-11.3	16,699	10.9	78,359	14.6	16,408	-1.7	71,400	-8.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	10,473	-	3,621	-20.3	4,757	-54.6	5,097	40.8	16,900	255.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	11,973	592.6	3,930	-22.3	6,748	-43.6	16,578	321.8	29,500	337.2
当期純利益	(百万円)	Profit	(Millions of Yen)	9,583	484.7	3,822	-28.3	7,912	-17.4	15,932	316.8	28,200	256.4
総資産	(百万円)	Total assets	(Millions of Yen)	638,868	0.5	652,092	3.1	711,185	11.3	738,763	13.3	811,300	14.1
純資産	(百万円)	Net assets	(Millions of Yen)	102,655	10.8	105,944	8.1	110,096	7.2	125,584	18.5	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)	19.81	484.4	7.90	-28.3	16.36	-17.4	32.94	316.8	58.30	256.4
一株当たり純資産	(円)	BPS	(Yen)	212.23	10.8	219.03	8.1	227.61	7.2	259.63	18.5	285.51	25.4
自己資本比率	(%)	Equity ratio	(%)	16.1	1.5	16.2	0.7	15.5	-0.6	17.0	0.8	17.0	1.5
総資産経常利益率	(%)	ROA	(%)	1.9	1.6	2.4	-0.8	1.0	-0.9	4.7	2.2	3.9	2.9
自己資本当期純利益率	(%)	ROE	(%)	9.8	8.0	14.7	-7.7	7.4	-2.4	26.6	11.9	22.7	15.3

※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)		21/3		21/6		22/3		22/6		22/6			
			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)	816,579	-0.5	829,837	4.6	887,407	8.7	910,052	9.7	889,088	10.0
営業貸付金残高		Loans outstanding		553,389	-3.4	556,637	0.8	582,349	5.2	594,238	6.8	560,552	8.5
無担保ローン		Unsecured		481,687	-0.9	485,280	2.5	505,255	4.9	514,750	6.1	504,668	7.1
有担保ローン		Secured		18,281	-18.9	17,520	-17.4	18,282	0.0	19,030	8.6	19,030	8.6
事業者ローン		Small business		53,421	-17.1	53,835	-6.2	58,810	10.1	60,456	12.3	36,853	33.6
割賦売掛金残高		Installment receivables		108,714	-2.5	107,422	2.4	116,780	7.4	121,357	13.0	114,916	14.8
支払承諾見返		Guarantee		145,725	14.7	152,917	20.4	172,697	18.5	178,487	16.7	197,651	10.7
信用保証事業		Credit guarantee business		144,428	15.2	151,719	20.9	171,797	18.9	177,675	17.1	196,839	11.0
その他		Other		1,297	-23.0	1,197	-23.0	900	-30.6	812	-32.2	812	-32.2
その他営業債権		Other		8,749	-1.2	12,860	40.8	15,579	78.1	15,968	24.2	15,968	24.2
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,425	-4.1	1,425	-0.7	1,464	2.7	1,486	4.3		
無担保ローン		Unsecured		1,387	-3.7	1,387	-0.4	1,425	2.7	1,447	4.3		
有担保ローン		Secured		3	-25.3	3	-24.3	3	-16.2	3	-13.2		
事業者ローン		Small business		33	-15.5	33	-8.4	35	4.6	36	7.3		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,382	-6.5	5,355	-4.8	5,240	-2.6	5,211	-2.7		
新規顧客件数	(件)	New accounts	(Number)	189,926	-20.2	55,166	65.3	237,724	25.2	76,808	39.2		
無担保ローン		Unsecured		187,441	-18.3	54,230	65.5	232,946	24.3	75,125	38.5		
有担保ローン		Secured		194	-52.5	78	188.9	315	62.4	131	67.9		
事業者ローン		Small business		2,291	-72.7	858	46.9	4,463	94.8	1,552	80.9		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	346	-26.1	95	27.7	382	10.4	109	14.3		

(2) 社員数 (N. of Total Employees)

年/決算月 (Fiscal Year)		21/3		21/6		22/3		22/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,191	128	3,233	60	3,148	-43	3,151	-82
正社員数		N. of employees (regularly payroll)		2,135	22	2,164	-1	2,116	-19	2,135	-29
非正社員数		N. of employees (temp.)		1,056	106	1,069	61	1,032	-24	1,016	-53

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)		21/3 (12M)		21/6 (3M)		22/3 (12M)		22/6 (3M)		
			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	127,481	0.3	32,329	1.2	132,097	3.6	34,692	4.0	7.3
営業貸付金利息	Interest on operating loans	74,041	2.2	18,588	-0.8	76,332	3.1	20,027	2.3	7.7
無担保ローン	Unsecured	68,242	2.3	17,340	0.6	70,842	3.8	18,450	2.1	6.4
有担保ローン	Secured	1,834	-28.3	420	-11.2	1,624	-11.4	449	0.1	7.0
事業者ローン	Small business	3,965	24.7	828	-19.8	3,865	-2.5	1,127	0.1	36.1
信用購入あっせん収益	Revenue from installment receivable	19,387	-0.0	4,701	1.2	20,099	3.7	5,359	0.6	14.0
信用保証収益	Revenue from credit guarantee	14,524	-4.5	3,865	1.8	15,730	8.3	4,052	0.5	4.8
その他の営業収益	Other operating revenue	19,528	-2.4	5,173	8.7	19,934	2.1	5,252	0.6	1.5
買取債権回収高	Collection from purchased receivable	1,573	-5.4	228	-29.0	889	-43.5	253	0.0	11.0
償却債権取立益	Recoveries of written off claims	6,761	-2.0	1,934	26.4	7,492	10.8	1,890	0.2	-2.3
その他	Other	11,193	-2.2	3,011	3.6	11,553	3.2	3,109	0.4	3.3
営業費用	Operating expenses	109,950	-12.3	26,621	3.9	120,855	9.9	28,082	3.2	5.5
金融費用	Financial expenses	7,248	-3.6	1,805	1.1	7,041	-2.9	1,726	0.2	-4.3
売上原価	Cost of sales	1,414	9.7	64	-73.2	199	-85.9	42	0.0	-34.2
債権買取原価	Cost of purchased receivable	1,141	1.9	-	-	-	-	-	-	-
その他	Other	273	61.6	64	130.7	199	-27.0	42	0.0	-34.2
貸倒関連費用	Credit cost	38,818	10.0	8,747	-2.3	27,918	-28.1	8,218	0.9	-6.0
貸倒損失	Bad debt write offs	30,945	6.3	8,680	-10.0	27,997	-9.5	9,403	1.1	8.3
利息返還関連費用	Expenses for interest repayment	-	-	-	-	19,929	-	-	-	-
利息返還金	Interest repayment	11,961	-18.7	2,685	4.6	8,248	-31.0	2,187	0.2	-18.6
その他の営業費用	Other operating expenses (SG & A)	62,468	-2.9	16,003	9.4	65,766	5.3	18,094	2.1	13.1
広告宣伝費	Advertising expenses	3,013	13.2	2,541	305.3	11,321	275.7	3,693	0.4	45.3
人件費	Personnel expenses	16,902	0.3	4,248	1.9	16,704	-1.2	4,248	0.5	0.0
その他	Other	42,552	-5.1	9,214	-6.3	37,740	-11.3	10,152	1.2	10.2
営業利益	Operating profit (loss)	17,530	943.8	5,708	-9.8	11,242	-35.9	6,609	0.8	15.8
営業外収益	Non-operating income	1,928	263.9	180	-85.8	1,058	-45.1	111	0.0	-37.9
営業外費用	Non-operating expenses	153	-68.9	174	359.6	35	-77.0	6	0.0	-96.3
経常利益	Ordinary profit (loss)	19,305	-	5,714	-24.4	12,265	-36.5	6,714	0.8	17.5
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	1,156	207.1	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	18,149	-	5,714	-24.4	12,265	-32.4	6,714	0.8	17.5
法人税・住民税及び事業税	Income taxes-current	2,965	37.5	100	-84.0	2,602	-12.2	174	0.0	73.8
法人税等調整額	Income taxes-deferred	-2,610	-	535	-	-3,374	-	446	0.1	-16.6
当期純利益	Profit (loss)	17,794	-	5,078	-28.0	13,037	-26.7	6,093	0.7	20.0
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-642	-	65	-	703	-	148	0.0	124.9
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	18,437	-	5,012	-29.5	12,334	-33.1	5,945	0.7	18.6

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)		21/3		21/6		22/3		22/6	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	304,163	59.6	296,230	56.7	329,841	62.0	328,320	60.6
都市銀行等	City banks etc.	54,420	10.7	56,739	10.9	52,732	9.9	54,705	10.1
信託銀行	Trust banks	93,621	18.3	81,122	15.5	84,768	15.9	79,123	14.6
地方銀行・第二地方銀行	Regional banks	69,111	13.5	73,855	14.1	103,388	19.4	108,567	20.0
その他	Other	87,010	17.0	84,514	16.2	88,952	16.7	85,925	15.9
社債・流動化	SB & ABS, ABL	206,568	40.4	226,332	43.3	202,052	38.0	213,595	39.4
CP	CP	-	-	-	-	2,500	0.5	9,000	1.7
普通社債	SB	30,075	5.9	50,075	9.6	35,000	6.6	50,000	9.2
流動化	ABS, ABL	176,493	34.6	176,257	33.7	164,552	30.9	154,595	28.5
合計	Total	510,731	100.0	522,563	100.0	531,894	100.0	541,916	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)		21/3		21/6		22/3		22/6	
			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	108,550	21.3	98,339	18.8	90,543	17.0	92,145	17.0
長期調達	Long-term borrowings	402,181	78.7	424,223	81.2	441,350	83.0	449,770	83.0
固定金利借入	Fixed interest rate borrowings	76,865	15.1	78,326	15.0	79,982	15.0	84,554	15.6
変動金利借入	Floating interest rate borrowings	136,547	26.7	132,663	25.4	181,015	34.0	169,319	31.2
社債・流動化	SB & ABS, ABL	188,768	37.0	213,232	40.8	180,352	33.9	195,895	36.1
普通社債(固定)	SB (Fixed interest rate)	30,075	5.9	50,075	9.6	35,000	6.6	50,000	9.2
流動化(固定)	ABS, ABL (Fixed interest rate)	55,177	10.8	51,601	9.9	40,904	7.7	37,819	7.0
流動化(変動)	ABS, ABL (Floating interest rate)	103,515	20.3	111,555	21.3	104,448	19.6	108,076	19.9
合計	Total	510,731	100.0	522,563	100.0	531,894	100.0	541,916	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		21/3	21/6	22/3	22/6
調達金利	Funding rate	1.38	1.33	1.22	1.20
間接	Indirect	1.54	1.53	1.39	1.39
直接	Direct	1.13	1.07	0.95	0.91

※調達金利 = 末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		21/6		22/3		22/6	
		(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 ※2				576,089		579,098	-	604,435		616,136	
無担保ローン		Unsecured loan		483,118		486,559	-	506,535		515,959	
無担保ローン以外		Secured loan and Small business loan		92,970		92,539	-	97,899		100,176	
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	88,543	15.29	97,121	16.07	98,821	16.04
前年同期比			YOY%	-		-		11.1		11.6	
無担保ローン不良債権額		◎	◎	58,394	12.09	60,212	12.38	68,877	13.60	71,042	13.77
前年同期比			YOY%	-		-		18.0		18.0	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		840	0.17	730	0.15	657	0.13	588	0.11
危険債権		Doubtful receivables		18,302	3.79	17,959	3.69	21,101	4.17	20,618	4.00
三月以上延滞債権		Receivables past due for three months or more		8,183	1.69	9,243	1.90	9,701	1.92	10,623	2.06
貸出条件緩和債権		Restructured receivables		31,068	6.43	32,279	6.63	37,416	7.39	39,212	7.60
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		28,998	31.19	28,330	30.61	28,244	28.85	27,778	27.73
前年同期比			YOY%	-		-		-2.6		-1.9	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		20,978	22.56	20,853	22.53	20,443	20.88	20,308	20.27
危険債権		Doubtful receivables		5,111	5.50	4,605	4.98	4,492	4.59	4,656	4.65
三月以上延滞債権		Receivables past due for three months or more		313	0.34	278	0.30	436	0.45	406	0.41
貸出条件緩和債権		Restructured receivables		2,595	2.79	2,593	2.80	2,872	2.93	2,407	2.40
その他不良債権 ※4		Other NPL ※4		9,235	-	9,115	-	10,722	-	11,216	-
前年同期比			YOY%	-		-		16.1		23.0	
期末貸倒引当金		◎	◎	77,830	-	79,128	-	78,246	-	76,969	-
流動		◎	◎	58,201	-	58,634	-	57,906	-	56,775	-
固定				19,628	-	20,493	-	20,339	-	20,194	-
NPLカバー率 (ALL)		◎/◎	◎/◎	89.1	-	89.4	-	80.6	-	77.9	-
NPLカバー率 (無担保ローン)		◎/◎	◎/◎	99.7	-	97.4	-	84.1	-	79.9	-

※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ため、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)

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)

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

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

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)

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)

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)

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)		21/3		21/6		22/3		22/6		22/6			
			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)	572,070	2.1	581,841	5.7	619,388	8.3	632,404	8.7	631,726	8.8
営業貸付金残高		Loans outstanding		438,300	0.1	442,105	3.0	461,884	5.4	469,156	6.1	459,202	7.4
無担保ローン		Unsecured		425,848	0.8	429,874	3.6	449,747	5.6	456,950	6.3	448,875	7.5
有担保ローン		Secured		4,813	-30.8	4,401	-31.3	3,501	-27.3	3,252	-26.1	3,252	-26.1
事業者ローン		Small business		7,638	-8.4	7,829	0.1	8,635	13.0	8,953	14.4	7,074	25.0
支払承諾見返		Guarantee		125,984	9.9	132,078	17.0	148,475	17.9	153,820	16.5	163,096	12.1
信用保証事業		Credit guarantee business		124,865	10.4	131,044	17.6	147,708	18.3	153,136	16.9	162,412	12.5
その他		Other		1,119	-25.3	1,033	-25.4	767	-31.5	684	-33.8	684	-33.8
割賦売掛金残高		Installment receivables		268	-17.6	250	-17.3	226	-15.6	216	-13.3	216	-13.3
その他		Other		7,517	-1.5	7,407	-5.9	8,802	17.1	9,210	24.3	9,210	24.3
口座数	(千件)	N. of customer accounts	(Thousand)	933	-1.8	939	1.5	980	5.0	999	6.4		
無担保ローン		Unsecured		922	-1.6	927	1.6	968	5.1	988	6.5		
有担保ローン		Secured		2	-29.5	2	-30.2	2	-29.0	1	-28.5		
事業者ローン		Small business		8	-8.5	8	-1.2	9	7.7	9	8.4		
新規顧客件数	(件)	New accounts	(Number)	161,186	-21.9	48,590	72.6	210,104	30.3	64,359	32.5		
無担保ローン		Unsecured		161,111	-21.8	48,562	72.6	210,014	30.4	64,340	32.5		
実質平均利回り ※	(%)	Average yield ※	(%)	14.3	-0.4	14.5	-0.1	14.4	0.1	14.5	-0.1		

※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)		21/3		21/6		22/3		22/6		
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)	
店舗数	(店)	Branches	855	-14	855	-3	848	-7	848	-7
有人店舗		Staffed branches	20	0	20	0	20	0	20	0
無人店舗		Unstaffed branches	835	-14	835	-3	828	-7	828	-7
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	85,286	-15,097	85,321	659	85,210	-76	68,412	-16,909
自社ATM		AIFUL ATMs	441	-9	441	-3	436	-5	356	-85
自社ATM以外		Other	84,845	-15,088	84,880	662	84,774	-71	68,056	-16,824
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)	142	-1	142	0	144	2	<u>148</u>	<u>6</u>
社員数	(人)	N. of total employees	1,480	83	1,557	91	1,505	25	1,543	-14
正社員数		N. of employees (regularly payroll)	1,012	-16	1,049	-9	1,010	-2	1,017	-32
非正社員数		N. of employees (temp.)	468	99	508	100	495	27	526	18

※ 2023年3月期第1四半期の下線の数値について、一部訂正をしております。

Underlined figures of the first quarter of the fiscal year ending March 2023, were corrected.

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)		21/3 (12M)		21/6 (3M)		22/3 (12M)		22/6 (3M)		
			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	78,826	1.7	20,320	3.6	83,117	5.4	21,505	3.4	5.8
営業貸付金利息	Interest on operating loans	59,732	3.6	15,404	3.1	63,071	5.6	16,412	2.6	6.5
無担保ローン	Unsecured	58,559	5.1	15,105	3.2	61,872	5.7	16,108	2.6	6.6
有担保ローン	Secured	475	-63.3	112	2.4	388	-18.3	72	0.0	-35.4
事業者ローン	Small business	697	1.0	185	2.6	809	16.1	230	0.0	24.5
信用保証収益	Revenue from credit guarantee	11,136	-4.1	2,791	-3.7	11,447	2.8	2,978	0.5	6.7
その他の営業収益	Other operating revenue	7,957	-3.1	2,125	19.6	8,598	8.1	2,114	0.3	-0.5
償却債権取立益	Recoveries of written off claims	5,882	-5.4	1,639	24.1	6,405	8.9	1,611	0.3	-1.7
その他	Other	2,074	4.0	485	6.5	2,192	5.7	502	0.1	3.5
営業費用	Operating expenses	68,352	-11.3	16,699	10.9	78,359	14.6	16,408	2.6	-1.7
金融費用	Financial expenses	5,416	-0.5	1,429	4.7	5,421	0.1	1,377	0.2	-3.6
貸倒関連費用	Credit cost	29,864	31.1	6,648	0.8	20,701	-30.7	5,359	0.9	-19.4
貸倒損失	Bad debt write-offs	22,457	11.3	6,161	-6.2	20,521	-8.6	6,857	1.1	11.3
利息返還関連費用	Expenses for interest repayment	-	-	-	-	17,283	-	-	-	-
利息返還金	Interest repayment	10,997	-19.7	2,488	2.6	7,409	-32.6	1,960	0.3	-21.2
その他の営業費用	Other operating expenses (SG & A)	33,071	-1.1	8,621	21.4	34,953	5.7	9,670	1.5	12.2
広告宣伝費	Advertising expenses	2,766	18.3	2,242	316.7	9,644	248.6	3,217	0.5	43.5
人件費	Personnel expenses	10,286	0.1	2,570	2.1	9,504	-7.6	2,340	0.4	-8.9
その他	Other	20,019	-3.8	3,808	-5.9	15,804	-21.1	4,112	0.7	8.0
営業利益	Operating profit (loss)	10,473	-	3,621	-20.3	4,757	-54.6	5,097	0.8	40.8
営業外収益	Non-operating income	1,588	19.6	320	-40.6	2,014	26.8	11,485	1.8	-
営業外費用	Non-operating expenses	87	638.1	10	-60.4	23	-73.2	4	0.0	-62.4
経常利益	Ordinary profit (loss)	11,973	592.6	3,930	-22.3	6,748	-43.6	16,578	2.7	321.8
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	4,556	-	-	-	-	-	-	-	-
税引前利益	Profit (loss) before income taxes	7,417	337.7	3,930	-22.3	6,748	-9.0	16,578	2.7	321.8
法人税・住民税及び事業税	Income taxes-current	566	61.4	-33	-	2,028	257.8	-87	-	-
法人税等調整額	Income taxes-deferred	-2,732	-	142	-	-3,192	-	733	0.1	416.0
当期純利益	Profit (loss)	9,583	484.7	3,822	-28.3	7,912	-17.4	15,932	2.5	316.8

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)		21/3		21/6		22/3		22/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	220,555	56.5	213,165	53.7	257,914	61.4	255,172	59.2
都市銀行等	City banks etc.	53,420	13.7	55,989	14.1	52,732	12.6	54,705	12.7
信託銀行	Trust banks	84,489	21.6	72,352	18.2	83,053	19.8	76,547	17.8
地方銀行・第二地方銀行	Regional banks	62,117	15.9	66,199	16.7	98,028	23.4	103,692	24.1
その他	Other	20,528	5.3	18,624	4.7	24,100	5.7	20,228	4.7
社債・流動化	SB & ABS, ABL	169,933	43.5	184,113	46.3	161,875	38.6	175,727	40.8
CP	CP	-	-	-	-	2,500	0.6	9,000	2.1
普通社債	SB	30,075	7.7	50,075	12.6	35,000	8.3	50,000	11.6
流動化	ABS, ABL	139,858	35.8	134,038	33.7	124,375	29.6	116,727	27.1
合計	Total	390,488	100.0	397,278	100.0	419,789	100.0	430,899	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)		21/3		21/6		22/3		22/6	
			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	24,960	6.4	13,349	3.4	19,459	4.6	21,209	4.9
長期調達	Long-term borrowings	365,528	93.6	383,928	96.6	400,330	95.4	409,690	95.1
固定金利借入	Fixed interest rate borrowings	75,365	19.3	77,160	19.4	77,601	18.5	81,095	18.8
変動金利借入	Floating interest rate borrowings	130,229	33.4	126,654	31.9	173,353	41.3	162,868	37.8
社債	SB	30,075	7.7	50,075	12.6	35,000	8.3	50,000	11.6
流動化	ABS, ABL	129,858	33.3	130,038	32.7	114,375	27.2	115,727	26.9
合計	Total	390,488	100.0	397,278	100.0	419,789	100.0	430,899	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		21/3	21/6	22/3	22/6
調達金利	Funding rate	1.31	1.27	1.14	1.09
間接	Indirect	1.48	1.46	1.28	1.23
直接	Direct	1.08	1.05	0.92	0.88

※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	1.10	1.20
JGB(10年)	10Y JGB	0.09	0.06	0.21	0.23

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)		21/3		21/6		22/3		22/6			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	572,070	-	581,841	-	619,388	-	632,404	-
期末営業貸付金		Loans outstanding		438,300	-	442,105	-	461,884	-	469,156	-
無担保		Unsecured		425,848	-	429,874	-	449,747	-	456,950	-
有担保		Secured		4,813	-	4,401	-	3,501	-	3,252	-
事業者		Small business		7,638	-	7,829	-	8,635	-	8,953	-
割賦売掛金		Installment receivables		268	-	250	-	226	-	216	-
支払承諾見返等		Credit guarantee, etc.		133,501	-	139,485	-	157,277	-	163,031	-
期初貸倒引当金 (流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		33,829	-	40,355	-	40,355	-	39,787	-
貸倒発生額合計	①	Total bad debt	①	22,457	3.93	6,161	1.06	20,521	3.31	6,857	1.08
増減率		YOY%		11.3		-6.2		-8.6		11.3	
貸倒発生額	②	Loans outstanding	②	18,561	4.23	5,128	1.16	17,194	3.72	5,879	1.25
増減率		YOY%		13.1		-7.3		-7.4		14.7	
無担保		Unsecured		17,906	4.20	5,004	1.16	16,813	3.74	5,813	1.27
有担保		Secured		324	6.74	77	1.75	134	3.83	16	0.51
事業者		Small business		331	4.34	46	0.59	246	2.86	49	0.56
割賦売掛金		Installment receivables		30	11.50	12	5.01	23	10.49	6	2.78
支払承諾見返等		Credit guarantee, etc.		3,864	2.89	1,020	0.73	3,303	2.10	972	0.60
個別貸倒引当金繰入 (個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	920	0.16	288	0.05	711	0.11	249	0.04
個別繰入額	④	Loans outstanding	④	706	0.16	192	0.04	540	0.12	146	0.03
無担保		Unsecured		466	0.11	132	0.03	347	0.08	126	0.03
有担保		Secured		130	2.71	39	0.89	131	3.75	0	-0.01
事業者		Small business		109	1.43	21	0.27	62	0.72	20	0.22
支払承諾見返等		Credit guarantee, etc.		214	0.16	95	0.07	170	0.11	103	0.06
①+③		①+③		23,378	4.09	6,449	1.11	21,233	3.43	7,107	1.12
増減率		YOY%		10.6		-5.3		-9.2		10.2	
②+④		②+④		19,267	4.40	5,321	1.20	17,734	3.84	6,026	1.28
増減率		YOY%		12.0		-5.9		-8.0		13.3	
無担保		Unsecured		18,372	4.31	5,137	1.20	17,160	3.82	5,939	1.30
有担保		Secured		454	9.44	116	2.64	265	7.58	16	0.50
事業者		Small business		440	5.77	67	0.86	308	3.58	70	0.78
割賦売掛金		Installment receivables		30	11.50	12	5.01	23	10.49	6	2.78
支払承諾見返等		Credit guarantee, etc.		4,079	3.06	1,115	0.80	3,474	2.21	1,075	0.66
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		29,864	5.22	6,648	1.14	20,701	3.34	5,359	0.85
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS : Current assets)		40,355	7.05	40,555	6.97	39,787	6.42	38,041	6.02

※ 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		21/6		22/3		22/6	
					/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	452,829	-	456,427	-	475,927	-	483,034	-
無担保ローン		Unsecured loan		427,278	-	431,152	-	451,027	-	458,159	-
無担保ローン以外		Secured loan and Small business loan		25,550	-	25,274	-	24,899	-	24,874	-
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	◎	Total NPL of Loans outstanding and Claims provable in bankruptcy	◎	69,830	15.42	71,375	15.64	79,181	16.64	81,193	16.81
前年同期比			YOY%	-		-		13.4		13.8	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	53,204	12.45	55,011	12.76	63,479	14.07	65,638	14.33
前年同期比			YOY%	-		-		19.3		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	711	0.16	639	0.14	570	0.12
危険債権		Doubtful receivables		17,493	4.09	17,151	3.98	19,637	4.35	19,062	4.16
三月以上延滞債権		Receivables past due for three months or more		7,180	1.68	8,128	1.89	8,799	1.95	9,703	2.12
貸出条件緩和債権		Restructured receivables		27,710	6.49	29,020	6.73	34,403	7.63	36,302	7.92
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	16,363	64.74	15,702	63.06	15,555	62.54
前年同期比			YOY%	-		-		-5.6		-4.9	
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	13,039	51.59	12,752	51.22	12,658	50.89
危険債権		Doubtful receivables		1,758	6.88	1,653	6.54	1,515	6.09	1,534	6.17
三月以上延滞債権		Receivables past due for three months or more		102	0.40	107	0.42	114	0.46	139	0.56
貸出条件緩和債権		Restructured receivables		1,670	6.54	1,563	6.18	1,320	5.30	1,223	4.92
その他不良債権 ※4		Other NPL ※4		8,002	-	7,880	-	9,283	-	9,715	-
前年同期比			YOY%	-		-		16.0		23.3	
期末貸倒引当金	◎	Allowance for NPL	◎	53,276	-	53,270	-	52,406	-	50,538	-
流動	◎	Current assets	◎	40,355	-	40,555	-	39,787	-	38,041	-
固定		Non-current assets		12,920	-	12,715	-	12,618	-	12,497	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	76.3	-	74.6	-	66.2	-	62.2	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	75.9	-	73.7	-	62.7	-	58.0	-

※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)		21/6			22/3			22/6		
		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)	11,460	2,397	13,857	11,460	2,397	13,857	21,334	2,414	23,749
発生額・取崩額	Withdraw amount	2,488	225	2,713	7,409	724	8,133	1,960	154	2,114
繰入額(戻入額)	Provisions (Reversal)	-	-	-	17,283	741	18,025	-	-	-
期末引当金残高	Allowance (End)	8,971	2,172	11,144	21,334	2,414	23,749	19,374	2,259	21,634

(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)		21/6			22/3			22/6		
		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)	12,913	2,737	15,651	12,913	2,737	15,651	24,594	2,898	27,492
発生額・取崩額	Withdraw amount	2,685	258	2,943	8,248	866	9,115	2,187	197	2,384
繰入額(戻入額)	Provisions (Reversal)	-	-	-	19,929	1,027	20,957	-	-	-
期末引当金残高	Allowance (End)	10,227	2,479	12,707	24,594	2,898	27,492	22,406	2,701	25,108

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)	21/6				22/3				22/6			
	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%	266	28.7	222,836	51.8	278	28.8	230,876	51.3	279	28.3	231,708	50.7
15.0%< ≦18.0%	652	70.3	203,483	47.3	683	70.5	215,841	48.0	702	71.0	222,373	48.7
18.0%< ≦20.0%	0	0.0	146	0.0	0	0.0	121	0.0	0	0.0	115	0.0
20.0%<	8	0.9	3,408	0.8	7	0.7	2,908	0.6	6	0.7	2,752	0.6
合計 (Total)	927	100.0	429,874	100.0	968	100.0	449,747	100.0	988	100.0	456,950	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	21/6				22/3				22/6			
	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	201	21.7	10,401	2.4	199	20.6	9,850	2.2	203	20.6	9,870	2.2
100< ≦200	104	11.3	15,865	3.7	109	11.3	16,654	3.7	112	11.3	17,010	3.7
200< ≦300	112	12.2	28,828	6.7	120	12.4	30,801	6.8	124	12.6	31,764	7.0
300< ≦400	92	10.0	32,518	7.6	97	10.1	34,283	7.6	98	10.0	34,749	7.6
400< ≦500	170	18.4	79,810	18.6	187	19.3	87,403	19.4	194	19.6	90,670	19.8
500< ≦1,000	143	15.5	108,265	25.2	149	15.4	112,637	25.0	150	15.2	113,794	24.9
1,000<	102	11.0	154,183	35.9	104	10.8	158,116	35.2	105	10.7	159,090	34.8
合計 (Total)	927	100.0	429,874	100.0	968	100.0	449,747	100.0	988	100.0	456,950	100.0

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

(1) 営業実績 (Operating results)

(百万円/ Millions of Yen)

会計ベース(On-balance)

年/決算月(Fiscal Year)		21/3		21/6		22/3		22/6		22/6			
			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)	163,313	-6.2	160,244	-2.0	164,114	0.5	164,572	2.7	156,123	3.2
割賦売掛金残高		Installment receivables		100,348	-5.1	97,705	-1.2	101,814	1.5	102,461	4.9	96,020	6.3
営業貸付金残高		Loans (Cash advance)		35,545	-15.9	34,863	-10.7	32,916	-7.4	32,684	-6.3	30,676	-7.6
支払承諾見返		Credit guarantee		26,190	5.4	26,447	9.3	27,951	6.7	27,932	5.6	27,932	5.6
その他営業債権		Other		1,228	0.7	1,228	-2.1	1,431	16.6	1,494	21.7	1,494	21.7
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)	5,382	-6.5	5,355	-4.8	5,240	-2.6	5,211	-2.7		
プロバー		Proper		1,414	-15.8	1,411	-11.4	1,376	-2.7	1,378	-2.3		
提携		Affinity		3,967	-2.7	3,944	-2.2	3,864	-2.6	3,833	-2.8		
新規発行数	(千枚)	Number of new issue	(Thousand)	346	-26.1	95	27.7	382	10.4	109	14.3		
プロバー		Proper		91	-16.5	26	7.5	92	1.7	38	47.2		
提携		Affinity		255	-29.0	69	37.4	289	13.5	70	1.9		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	650,951	-8.0	166,306	8.8	688,596	5.8	180,080	8.3		
包括信用購入あっせん		Shopping		624,029	-6.8	159,132	9.0	660,805	5.9	172,850	8.6		
キャッシング		Cashing		26,921	-29.7	7,173	4.6	27,790	3.2	7,229	0.8		
実質平均利回り	(%)	Average yield	(%)	18.2	-0.2	18.4	-0.3	18.8	0.6	20.0	1.6		

※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)		21/3		21/6		22/3		22/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		1,024	27	1,036	1	909	-115	868	-168
正社員数	(人)	N. of employees (regularly payroll)		463	22	508	47	400	-63	410	-98
非正社員数	(人)	N. of employees (temp.)		561	5	528	-46	509	-52	458	-70

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)		21/3 (12M)		21/6 (3M)		22/3 (12M)		22/6 (3M)			
			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	32,320	-5.4	7,884	-4.3	32,368	0.1	8,741	5.6	10.9	
	信用購入あっせん収益	Revenue from installment receivable	16,586	-5.1	3,957	-2.5	16,773	1.1	4,896	3.1	23.7
	営業貸付金利息	Interests on loans	4,524	-13.7	1,043	-14.4	4,066	-10.1	974	0.6	-6.6
	信用保証収益	Revenue from credit guarantee	1,592	4.6	424	8.2	1,754	10.2	452	0.3	6.6
	その他	Other operating revenue	9,617	-3.2	2,458	-4.3	9,774	1.6	2,418	1.5	-1.6
営業費用	Operating expenses	28,751	-10.0	6,823	-8.8	30,762	7.0	8,236	5.3	20.7	
	金融費用	Financial expenses	1,352	-16.0	251	-12.5	1,161	-14.1	217	0.1	-13.6
	貸倒関連費用	Credit cost	4,193	-4.2	775	-32.1	2,745	-34.5	1,058	0.7	36.4
	利息返還関連費用	Expenses for interest repayment	-	-	-	-	2,645	-	-	-	-
	その他の営業費用	Other operating expenses (SG&A)	23,205	-5.2	5,796	-4.2	24,209	4.3	6,960	4.5	20.1
	広告宣伝費	Advertising expenses	110	4.5	201	412.2	1,141	934.5	327	0.2	62.6
	人件費	Personnel expenses	4,631	1.7	1,157	-2.0	4,808	3.8	1,250	0.8	8.0
	その他	Other	18,463	-6.8	4,436	-8.2	18,259	-1.1	5,383	3.4	21.3
営業利益	Operating profit	3,568	60.2	1,061	39.9	1,606	-55.0	505	0.3	-52.4	
営業外収益	Non-operating income	694	540.1	60	-87.7	198	-71.4	29	-	-50.9	
営業外費用	Non-operating expenses	14	626.7	0	-	3	-72.8	1	-	124.7	
経常利益	Ordinary profit	4,248	82.0	1,120	-10.1	1,800	-57.6	533	0.3	-52.4	
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	-	-	-	-	83	0.1	-	
税引前利益	Profit before income taxes	4,248	82.0	1,120	-10.1	1,800	-57.6	450	0.3	-59.8	
法人税・住民税及び事業税	Income taxes - current	1,116	2.8	-78	-	-686	-	-62	-	-	
法人税等調整額	Income taxes - deferred	-8	-	542	-	732	-	-87	-0.1	-	
当期純利益	Profit	3,139	176.4	657	-32.3	1,755	-44.1	599	0.4	-8.7	

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)		21/3		21/6		22/3		22/6				
			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	816,579	-0.5	829,837	4.6	887,407	8.7	910,052	100.0	9.7
アイフル		AIFUL		572,070	2.1	581,841	5.7	619,388	8.3	632,404	69.5	8.7
ライフカード		LIFECARD		163,313	-6.2	160,244	-2.0	164,114	0.5	164,572	18.1	2.7
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		58,475	-17.3	58,351	-8.2	55,928	-4.4	57,709	6.3	-1.1
アイラ&アイフル	※3	A&A	※3	21,068	-6.0	21,316	5.8	23,418	11.2	25,954	2.9	21.8
営業収益	※2	Total operating revenue	※2	127,481	0.3	32,329	1.2	132,097	3.6	34,692	100.0	7.3
アイフル		AIFUL		78,826	1.7	20,320	3.6	83,117	5.4	21,505	62.0	5.8
ライフカード		LIFECARD		32,320	-5.4	7,884	-4.3	32,368	0.1	8,741	25.2	10.9
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		6,532	10.8	1,637	-6.3	6,430	-1.6	1,727	5.0	5.5
アイラ&アイフル	※4	A&A	※4	5,957	-8.6	1,405	-11.1	5,725	-3.9	1,574	4.5	12.0
経常利益	※2	Total ordinary profit	※2	19,305	-	5,714	-24.4	12,265	-36.5	6,714	100.0	17.5
アイフル		AIFUL		11,973	592.6	3,930	-22.3	6,748	-43.6	16,578	246.9	321.8
ライフカード		LIFECARD		4,248	82.0	1,120	-10.1	1,800	-57.6	533	7.9	-52.4
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		2,913	-	456	-46.9	2,773	-4.8	323	4.8	-29.1
アイラ&アイフル	※4	A&A	※4	-131	-	126	-	463	-	263	3.9	107.9
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	18,437	-	5,012	-29.5	12,334	-33.1	5,945	100.0	18.6
アイフル		AIFUL		9,583	484.7	3,822	-28.3	7,912	-17.4	15,932	268.0	316.8
ライフカード		LIFECARD		3,139	176.4	657	-32.3	1,755	-44.1	599	10.1	-8.7
アイフルビジネスファイナンス		AIFUL BUSINESS FINANCE		1,767	-	275	-51.4	1,691	-4.3	196	3.3	-28.7
アイラ&アイフル	※4	A&A	※4	-190	-	126	-	1,037	-	288	4.8	127.6

※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(FY2021/3) 3.44円、2021年6月期(FY2021/6) 3.54円、2022年3月期(FY2022/3) 3.43円、2022年6月期(FY2022/6) 3.68円(YoY+0.14円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2021年3月期(FY2021/3) 3.42円、2021年6月期(FY2021/6) 3.50円、2022年3月期(FY2022/3) 3.44円、2022年6月期(FY2022/6) 3.52円(YoY+0.02円)