

2024年3月期 決算データブック

Data Book (Fiscal year ended March 31, 2024)

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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		22/3		23/3		24/3		25/3(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)	127,481	0.3	132,097	3.6	144,152	9.1	163,109	13.2	180,200	10.5
営業費用	(百万円)	Operating expenses	(Millions of Yen)	109,950	-12.3	120,855	9.9	120,427	-0.4	142,045	18.0	156,300	10.0
営業利益	(百万円)	Operating profit	(Millions of Yen)	17,530	943.8	11,242	-35.9	23,724	111.0	21,064	-11.2	23,800	13.0
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	19,305	-	12,265	-36.5	24,428	99.2	22,067	-9.7	24,000	8.8
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	-	12,334	-33.1	22,343	81.1	21,818	-2.3	21,600	-1.0
総資産	(百万円)	Total assets	(Millions of Yen)	863,354	0.3	935,642	8.4	1,070,485	14.4	1,266,374	18.3	1,443,200	14.0
純資産	(百万円)	Net assets	(Millions of Yen)	147,692	14.6	156,526	6.0	179,593	14.7	201,412	12.1	222,700	10.6
一株当たり当期純利益	(円)	EPS	(Yen)	38.12	-	25.50	-33.1	46.19	81.1	45.10	-2.4	44.64	-1.0
一株当たり純資産	(円)	BPS	(Yen)	300.92	15.5	318.17	5.7	364.01	14.4	409.04	12.4	453.87	11.0
自己資本比率	(%)	Equity ratio	(%)	16.9	2.3	16.4	-0.5	16.4	0.0	15.6	-0.8	15.2	-0.4
総資産経常利益率	(%)	ROA	(%)	2.2	2.0	1.4	-0.8	2.4	1.0	1.9	-0.5	1.8	-0.1
自己資本当期純利益率	(%)	ROE	(%)	13.6	12.5	8.2	-5.4	13.5	5.3	11.7	-1.8	10.3	-1.4

※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		22/3		23/3		24/3		25/3(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)	78,826	1.7	83,117	5.4	88,449	6.4	103,867	17.4	112,200	8.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	68,352	-11.3	78,359	14.6	69,322	-11.5	79,527	14.7	91,800	15.4
営業利益	(百万円)	Operating profit	(Millions of Yen)	10,473	-	4,757	-54.6	19,127	302.1	24,339	27.2	20,300	-16.6
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	11,973	592.6	6,748	-43.6	32,213	377.4	27,147	-15.7	23,500	-13.4
当期純利益	(百万円)	Profit	(Millions of Yen)	9,583	484.7	7,912	-17.4	31,028	292.2	24,998	-19.4	22,300	-10.8
総資産	(百万円)	Total assets	(Millions of Yen)	638,868	0.5	711,185	11.3	834,868	17.4	985,303	18.0	1,139,600	15.7
純資産	(百万円)	Net assets	(Millions of Yen)	102,655	10.8	110,096	7.2	140,660	27.8	165,222	17.5	187,200	13.3
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	16.36	-17.4	64.15	292.2	51.67	-19.5	46.09	-10.8
一株当たり純資産	(円)	BPS	(Yen)	212.23	10.8	227.61	7.2	290.80	27.8	341.48	17.4	386.91	13.3
自己資本比率	(%)	Equity ratio	(%)	16.1	1.5	15.5	-0.6	16.8	1.3	16.8	0.0	16.4	-0.4
総資産経常利益率	(%)	ROA	(%)	1.9	1.6	1.0	-0.9	4.2	3.2	3.0	-1.2	2.2	-0.8
自己資本当期純利益率	(%)	ROE	(%)	9.8	8.0	7.4	-2.4	24.7	17.3	16.3	-8.4	12.7	-3.6

※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)		21/3		22/3		23/3		24/3		24/3			
			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)	816,579	-0.5	887,407	8.7	1,015,910	14.5	1,178,983	16.1	1,157,941	16.7
営業貸付金残高		Loans outstanding		553,389	-3.4	582,349	5.2	648,760	11.4	738,676	13.9	709,137	15.5
無担保ローン		Unsecured		481,687	-0.9	505,255	4.9	550,647	9.0	614,131	11.5	608,233	12.0
有担保ローン		Secured		18,281	-18.9	18,282	0.0	25,979	42.1	35,399	36.3	35,399	36.3
事業者ローン		Small business		53,421	-17.1	58,810	10.1	72,133	22.7	89,145	23.6	65,504	44.7
割賦売掛金残高		Installment receivables		108,714	-2.5	116,780	7.4	142,899	22.4	173,790	21.6	167,753	22.8
支払承諾見返		Guarantee		145,725	14.7	172,697	18.5	204,078	18.2	241,562	18.4	256,096	15.5
信用保証事業		Credit guarantee business		144,428	15.2	171,797	18.9	203,492	18.4	241,172	18.5	255,706	15.7
その他		Other		1,297	-23.0	900	-30.6	585	-35.0	389	-33.4	389	-33.4
その他営業債権		Other		8,749	-1.2	15,579	78.1	20,171	29.5	24,953	23.7	24,953	23.7
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,425	-4.1	1,464	2.7	1,625	11.0	1,716	5.6		
無担保ローン		Unsecured		1,387	-3.7	1,425	2.7	1,582	11.0	1,666	5.3		
有担保ローン		Secured		3	-25.3	3	-16.2	3	-6.4	3	9.3		
事業者ローン		Small business		33	-15.5	35	4.6	40	13.4	46	15.5		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,382	-6.5	5,240	-2.6	5,141	-1.9	5,051	-1.8		
新規顧客件数	(件)	New accounts	(Number)	189,926	-20.2	237,724	25.2	359,905	51.4	393,144	9.2		
無担保ローン		Unsecured		187,441	-18.3	232,946	24.3	351,752	51.0	382,161	8.6		
有担保ローン		Secured		194	-52.5	315	29.9	701	122.5	1,102	57.2		
事業者ローン		Small business		2,291	-72.7	4,463	94.8	7,452	67.0	9,881	32.6		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	346	-26.1	382	10.4	478	25.1	465	-2.8		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		21/3		22/3		23/3		24/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,191	128	3,148	-43	3,275	127	3,716	441
正社員数		N. of employees (regularly payroll)		2,135	22	2,116	-19	2,180	64	2,470	290
非正社員数		N. of employees (temp.)		1,056	106	1,032	-24	1,095	63	1,246	151

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)		22/3 (12M)		23/3 (12M)		24/3 (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	127,481	0.3	132,097	3.6	144,152	9.1	163,109	15.2	13.2
営業貸付金利息	Interest on operating loans	74,041	2.2	76,332	3.1	83,230	9.0	95,400	8.9	14.6
無担保ローン	Unsecured	68,242	2.3	70,842	3.8	76,143	7.5	85,722	8.0	12.6
有担保ローン	Secured	1,834	-28.3	1,624	-11.4	1,949	20.0	2,622	0.2	34.5
事業者ローン	Small business	3,965	24.7	3,865	-2.5	5,137	32.9	7,055	0.7	37.3
信用購入あっせん収益	Revenue from installment receivable	19,387	-0.0	20,099	3.7	23,158	15.2	26,290	2.4	13.5
信用保証収益	Revenue from credit guarantee	14,524	-4.5	15,730	8.3	17,030	8.3	19,408	1.8	14.0
その他の営業収益	Other operating revenue	19,528	-2.4	19,934	2.1	20,732	4.0	22,010	2.0	6.2
買取債権回収高	Collection from purchased receivable	1,573	-5.4	889	-43.5	1,094	23.1	1,341	0.1	22.6
償却債権取立益	Recoveries of written off claims	6,761	-2.0	7,492	10.8	7,488	0.0	7,428	0.7	-0.8
その他	Other	11,193	-2.2	11,553	3.2	12,149	5.2	13,241	1.2	9.0
営業費用	Operating expenses	109,950	-12.3	120,855	9.9	120,427	-0.4	142,045	13.2	18.0
金融費用	Financial expenses	7,248	-3.6	7,041	-2.9	7,068	0.4	7,246	0.7	2.5
貸倒関連費用	Credit cost	38,818	10.0	27,918	-28.1	36,004	29.0	52,546	4.9	45.9
貸倒損失	Bad debt write offs	30,945	6.3	27,997	-9.5	30,710	9.7	36,574	3.4	19.1
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	8,248	-31.0	7,210	-12.6	5,623	0.5	-22.0
広告宣伝費	Advertising expenses	3,013	13.2	11,321	275.7	16,876	49.1	17,788	1.7	5.4
人件費	Personnel expenses	16,902	0.3	16,704	-1.2	17,386	4.1	19,095	1.8	9.8
その他の営業費用	Other operating expenses (SG & A)	43,967	-4.7	37,939	-13.7	43,091	13.6	45,368	4.2	5.3
売上原価	Cost of sales	1,414	9.7	199	-85.9	229	14.9	332	0.0	45.1
販売促進費	Sales promotion expenses	6,808	-16.0	3,269	-52.0	3,861	18.1	3,934	0.4	1.9
支払手数料	Commission fee	14,978	-4.7	15,283	2.0	17,958	17.5	19,499	1.8	8.6
通信費	Communication expenses	2,925	-7.7	3,035	3.7	3,068	1.1	2,920	0.3	-4.8
減価償却費	Depreciation expenses	3,418	13.3	3,417	0.0	3,599	5.3	3,843	0.4	6.8
賃借料・地代家賃	Rent expenses and Rents	2,192	-12.5	2,166	-1.2	2,210	2.0	2,154	0.2	-2.5
その他	Other	12,228	-0.6	10,568	-13.6	12,162	15.1	12,682	1.2	4.3
営業利益	Operating profit (loss)	17,530	943.8	11,242	-35.9	23,724	111.0	21,064	2.0	-11.2
営業外収益	Non-operating income	1,928	263.9	1,058	-45.1	747	-29.4	1,041	0.1	39.3
営業外費用	Non-operating expenses	153	-68.9	35	-77.0	44	24.7	37	0.0	-14.2
経常利益	Ordinary profit (loss)	19,305	-	12,265	-36.5	24,428	99.2	22,067	2.1	-9.7
特別利益	Extraordinary income	-	-	-	-	-	-	79	0.0	-
特別損失	Extraordinary losses	1,156	207.1	-	-	468	-	653	0.1	39.4
税引前利益	Profit (loss) before income taxes	18,149	-	12,265	-32.4	23,959	95.3	21,493	2.0	-10.3
法人税・住民税及び事業税	Income taxes-current	2,965	37.5	2,602	-12.2	3,349	28.7	5,007	0.5	49.5
法人税等調整額	Income taxes-deferred	-2,610	-	-3,374	-	-2,336	-	-5,016	-	-
当期純利益	Profit (loss)	17,794	-	13,037	-26.7	22,946	76.0	21,502	2.0	-6.3
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-642	-	703	-	603	-14.2	-316	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	18,437	-	12,334	-33.1	22,343	81.1	21,818	2.0	-2.3

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		22/3		23/3		24/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	304,163	59.6	329,841	62.0	404,759	66.2	485,736	68.4
都市銀行等	City banks etc.	54,420	10.7	52,732	9.9	88,105	14.4	114,430	16.1
信託銀行	Trust banks	93,621	18.3	84,768	15.9	109,605	17.9	136,117	19.2
地方銀行・第二地方銀行	Regional banks	69,111	13.5	103,388	19.4	114,511	18.7	140,492	19.8
その他	Other	87,010	17.0	88,952	16.7	92,538	15.1	94,696	13.3
社債・流動化	SB & ABS, ABL	206,568	40.4	202,052	38.0	206,807	33.8	223,918	31.6
CP	CP	-	-	2,500	0.5	12,000	2.0	-	-
普通社債	SB	30,075	5.9	35,000	6.6	45,000	7.4	80,000	11.3
流動化	ABS, ABL	176,493	34.6	164,552	30.9	149,807	24.5	143,918	20.3
合計	Total	510,731	100.0	531,894	100.0	611,566	100.0	709,655	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		22/3		23/3		24/3	
			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	108,550	21.3	90,543	17.0	92,216	15.1	111,087	15.7
長期調達	Long-term borrowings	402,181	78.7	441,350	83.0	519,350	84.9	598,567	84.3
固定金利借入	Fixed interest rate borrowings	76,865	15.1	79,982	15.0	73,328	12.0	55,069	7.8
変動金利借入	Floating interest rate borrowings	136,547	26.7	181,015	34.0	260,114	42.5	338,079	47.6
社債・流動化	SB & ABS, ABL	188,768	37.0	180,352	33.9	185,907	30.4	205,418	28.9
普通社債(固定)	SB (Fixed interest rate)	30,075	5.9	35,000	6.6	45,000	7.4	80,000	11.3
流動化(固定)	ABS, ABL (Fixed interest rate)	55,177	10.8	40,904	7.7	26,891	4.4	13,056	1.8
流動化(変動)	ABS, ABL (Floating interest rate)	103,515	20.3	104,448	19.6	114,016	18.6	112,362	15.8
合計	Total	510,731	100.0	531,894	100.0	611,566	100.0	709,655	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		21/3	22/3	23/3	24/3
調達金利	Funding rate	1.38	1.22	1.11	1.10
間接	Indirect	1.54	1.39	1.27	1.20
直接	Direct	1.13	0.95	0.81	0.86

※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		23/3		24/3	
			/ (L) %		/ (L) %		/ (L) %		/ (L) %		/ (L) %
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	576,089	-	604,435	-	666,415	-	753,208	-
無担保ローン		Unsecured loan		483,118	-	506,535	-	551,844	-	615,308	-
無担保ローン以外		Secured loan and Small business loan		92,970	-	97,899	-	114,570	-	137,899	-
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	87,393	15.17	97,121	16.07	104,904	15.74	120,627	16.02
前年同期比		YOY%		-		11.1		8.0		15.0	
無担保ローン不良債権額	②	NPL of Unsecured loan	②	58,394	12.09	68,877	13.60	79,837	14.47	95,913	15.59
前年同期比		YOY%		-		18.0		15.9		20.1	
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	657	0.13	597	0.11	660	0.11
危険債権		Doubtful receivables		18,302	3.79	21,101	4.17	24,940	4.52	28,519	4.64
三月以上延滞債権		Receivables past due for three months or more		8,183	1.69	9,701	1.92	9,556	1.73	10,913	1.77
貸出条件緩和債権		Restructured receivables		31,068	6.43	37,416	7.39	44,743	8.11	55,820	9.07
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	28,244	28.85	25,066	21.88	24,714	17.92
前年同期比		YOY%		-		-2.6		-11.2		-1.4	
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	20,443	20.88	16,052	14.01	12,854	9.32
危険債権		Doubtful receivables		5,111	5.50	4,492	4.59	6,307	5.51	8,807	6.39
三月以上延滞債権		Receivables past due for three months or more		313	0.34	436	0.45	404	0.35	464	0.34
貸出条件緩和債権		Restructured receivables		2,595	2.79	2,872	2.93	2,301	2.01	2,587	1.88
その他不良債権 ※4		Other NPL ※4		9,235	-	10,722	-	13,698	-	17,173	-
前年同期比		YOY%		-		16.1		27.8		25.4	
期末貸倒引当金	③	Allowance for NPL	③	77,830	-	78,246	-	79,623	-	92,601	-
流動	④	Current assets	④	58,201	-	57,906	-	63,040	-	79,021	-
固定		Non-current assets		19,628	-	20,339	-	16,582	-	13,579	-
NPLカバー率 (ALL)	⑤/⑥	Coverage ratio (All)	⑤/⑥	89.1	-	80.6	-	75.9	-	76.6	-
NPLカバー率 (無担保ローン)	⑤/⑦	Coverage ratio (Unsecured loan)	⑤/⑦	99.7	-	84.1	-	79.0	-	80.9	-

※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)		21/3		22/3		23/3		24/3	
			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)	572,070	2.1	619,388	8.3	691,689	11.7	790,608	14.3
営業貸付金残高	Loans outstanding	438,300	0.1	461,884	5.4	502,874	8.9	562,913	11.9
無担保ローン	Unsecured	425,848	0.8	449,747	5.6	490,096	9.0	548,554	11.9
有担保ローン	Secured	4,813	-30.8	3,501	-27.3	2,502	-28.5	1,836	-26.6
事業者ローン	Small business	7,638	-8.4	8,635	13.0	10,275	19.0	12,522	21.9
支払承諾見返	Guarantee	125,984	9.9	148,475	17.9	177,303	19.4	213,333	20.3
信用保証事業	Credit guarantee business	124,865	10.4	147,708	18.3	176,821	19.7	213,020	20.5
その他	Other	1,119	-25.3	767	-31.5	482	-37.1	312	-35.1
割賦売掛金残高	Installment receivables	268	-17.6	226	-15.6	185	-18.2	162	-12.2
その他	Other	7,517	-1.5	8,802	17.1	11,326	28.7	14,198	25.4
口座数	(千件) N. of customer accounts (Thousand)	933	-1.8	980	5.0	1,115	13.8	1,256	12.6
無担保ローン	Unsecured	922	-1.6	968	5.1	1,103	13.9	1,243	12.7
有担保ローン	Secured	2	-29.5	2	-29.0	1	-30.6	1	-28.5
事業者ローン	Small business	8	-8.5	9	7.7	10	10.2	11	12.0
新規顧客件数	(件) New accounts (Number)	161,186	-21.9	210,104	30.3	301,262	43.4	338,783	12.5
無担保ローン	Unsecured	161,111	-21.8	210,014	30.4	301,183	43.4	338,657	12.4
実質平均利回り ※	(%) Average yield ※ (%)	14.3	-0.4	14.4	0.1	14.3	-0.1	14.5	0.2

24/3	
	増減率 (yoy%)
790,608	14.3
557,786	12.6
544,407	12.5
1,836	-26.6
11,542	30.2
218,459	18.4
218,146	18.5
312	-35.1
162	-12.2
14,198	25.4

※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		22/3		23/3		24/3	
			増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		増減数 (yoy)
店舗数	(店) Branches	855	-14	848	-7	840	-8	801	-39
有人店舗	Staffed branches	20	0	20	0	23	3	25	2
無人店舗	Unstaffed branches	835	-14	828	-7	817	-11	776	-41
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	85,286	-15,097	85,210	-76	101,830	16,620	101,219	-611
自社ATM	AIFUL ATMs	441	-9	436	-5	249	-187	0	-249
自社ATM以外	Other	84,845	-15,088	84,774	-71	101,581	16,807	101,219	-362
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	142	-1	144	2	149	5	156	7
社員数	(人) N. of total employees	1,480	83	1,505	25	1,640	135	1,970	330
正社員数	N. of employees (regularly payroll)	1,012	-16	1,010	-2	1,059	49	1,229	170
非正社員数	N. of employees (temp.)	468	99	495	27	581	86	741	160

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)		22/3 (12M)		23/3 (12M)		24/3 (12M)		営業債権残高比% (% of total receivables)	増減率 (yoy%)
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		
営業収益	Operating revenue	78,826	1.7	83,117	5.4	88,449	6.4	103,867	14.0	17.4	
営業貸付金利息	Interest on operating loans	59,732	3.6	63,071	5.6	67,596	7.2	76,323	10.3	12.9	
無担保ローン	Unsecured	58,559	5.1	61,872	5.7	66,274	7.1	74,753	10.1	12.8	
有担保ローン	Secured	475	-63.3	388	-18.3	281	-27.6	210	0.0	-25.1	
事業者ローン	Small business	697	1.0	809	16.1	1,040	28.5	1,359	0.2	30.6	
信用保証収益	Revenue from credit guarantee	11,136	-4.1	11,447	2.8	12,447	8.7	14,397	1.9	15.7	
その他の営業収益	Other operating revenue	7,957	-3.1	8,598	8.1	8,406	-2.2	13,146	1.8	56.4	
償却債権取立益	Recoveries of written off claims	5,882	-5.4	6,405	8.9	6,357	-0.8	6,128	0.8	-3.6	
その他	Other	2,074	4.0	2,192	5.7	2,049	-6.5	7,018	0.9	242.5	
営業費用	Operating expenses	68,352	-11.3	78,359	14.6	69,322	-11.5	79,527	10.7	14.7	
金融費用	Financial expenses	5,416	-0.5	5,421	0.1	5,245	-3.2	5,306	0.7	1.2	
貸倒関連費用	Credit cost	29,864	31.1	20,701	-30.7	22,406	8.2	31,172	4.2	39.1	
貸倒損失	Bad debt write-offs	22,457	11.3	20,521	-8.6	21,795	6.2	24,696	3.3	13.3	
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	7,409	-32.6	6,391	-13.7	4,995	0.7	-21.8	
広告宣伝費	Advertising expenses	2,766	18.3	9,644	248.6	14,097	46.2	13,937	1.9	-1.1	
人件費	Personnel expenses	10,286	0.1	9,504	-7.6	9,723	2.3	10,690	1.4	9.9	
その他の営業費用	Other operating expenses (SG & A)	20,019	-3.8	15,804	-21.1	17,849	12.9	18,421	2.5	3.2	
販売促進費	Sales promotion expenses	5,214	-14.3	335	-93.6	498	48.6	596	0.1	19.6	
支払手数料	Commission fee	5,875	-2.5	6,002	2.2	6,449	7.5	6,842	0.9	6.1	
通信費	Communication expenses	738	-10.1	793	7.4	837	5.6	822	0.1	-1.9	
減価償却費	Depreciation expenses	1,336	14.9	1,706	27.7	1,745	2.3	1,884	0.3	7.9	
賃借料・地代家賃	Rent expenses and Rents	2,069	-5.3	1,997	-3.5	1,994	-0.2	1,929	0.3	-3.3	
その他	Other	4,784	5.5	4,969	3.9	6,324	27.3	6,347	0.9	0.4	
営業利益	Operating profit (loss)	10,473	-	4,757	-54.6	19,127	302.1	24,339	3.3	27.2	
営業外収益	Non-operating income	1,588	19.6	2,014	26.8	13,100	550.4	2,814	0.4	-78.5	
営業外費用	Non-operating expenses	87	638.1	23	-73.2	15	-34.9	6	0.0	-57.5	
経常利益	Ordinary profit (loss)	11,973	592.6	6,748	-43.6	32,213	377.4	27,147	3.7	-15.7	
特別利益	Extraordinary income	-	-	-	-	-	-	79	0.0	-	
特別損失	Extraordinary losses	4,556	-	-	-	468	-	606	0.1	29.3	
税引前利益	Profit (loss) before income taxes	7,417	337.7	6,748	-9.0	31,744	370.4	26,620	3.6	-16.1	
法人税・住民税及び事業税	Income taxes-current	566	61.4	2,028	257.8	1,526	-24.8	3,238	0.4	112.3	
法人税等調整額	Income taxes-deferred	-2,732	-	-3,192	-	-809	-	-1,617	-	-	
当期純利益	Profit (loss)	9,583	484.7	7,912	-17.4	31,028	292.2	24,998	3.4	-19.4	

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)		21/3		22/3		23/3		24/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	220,555	56.5	257,914	61.4	325,309	66.5	397,815	68.3
都市銀行等	City banks etc.	53,420	13.7	52,732	12.6	88,105	18.0	114,430	19.7
信託銀行	Trust banks	84,489	21.6	83,053	19.8	105,634	21.6	131,876	22.6
地方銀行・第二地方銀行	Regional banks	62,117	15.9	98,028	23.4	106,476	21.8	129,884	22.3
その他	Other	20,528	5.3	24,100	5.7	25,094	5.1	21,624	3.7
社債・流動化	SB & ABS, ABL	169,933	43.5	161,875	38.6	164,174	33.5	184,457	31.7
CP	CP	-	-	2,500	0.6	12,000	2.5	-	-
普通社債	SB	30,075	7.7	35,000	8.3	45,000	9.2	80,000	13.7
流動化	ABS, ABL	139,858	35.8	124,375	29.6	107,174	21.9	104,457	17.9
合計	Total	390,488	100.0	419,789	100.0	489,483	100.0	582,272	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		22/3		23/3		24/3	
			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	24,960	6.4	19,459	4.6	17,284	3.5	37,759	6.5
長期調達	Long-term borrowings	365,528	93.6	400,330	95.4	472,199	96.5	544,512	93.5
固定金利借入	Fixed interest rate borrowings	75,365	19.3	77,601	18.5	67,878	13.9	51,152	8.8
変動金利借入	Floating interest rate borrowings	130,229	33.4	173,353	41.3	252,146	51.5	318,903	54.8
社債	SB	30,075	7.7	35,000	8.3	45,000	9.2	80,000	13.7
流動化	ABS, ABL	129,858	33.3	114,375	27.2	107,174	21.9	94,457	16.2
合計	Total	390,488	100.0	419,789	100.0	489,483	100.0	582,272	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		21/3	22/3	23/3	24/3
調達金利	Funding rate	1.31	1.14	0.98	0.94
間接	Indirect	1.48	1.28	1.06	0.97
直接	Direct	1.08	0.92	0.81	0.88

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

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		22/3		23/3		24/3			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	572,070	-	619,388	-	691,689	-	790,608	-
期末営業貸付金		Loans outstanding		438,300	-	461,884	-	502,874	-	562,913	-
無担保		Unsecured		425,848	-	449,747	-	490,096	-	548,554	-
有担保		Secured		4,813	-	3,501	-	2,502	-	1,836	-
事業者		Small business		7,638	-	8,635	-	10,275	-	12,522	-
割賦売掛金		Installment receivables		268	-	226	-	185	-	162	-
支払承諾見返等		Credit guarantee, etc.		133,501	-	157,277	-	188,629	-	227,532	-
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	-	39,787	-	39,854	-
貸倒発生額合計	①	Total bad debt	①	22,457	3.93	20,521	3.31	21,795	3.15	24,696	3.12
増減率		YOY%		11.3		-8.6		6.2		13.3	
貸倒発生額	②	Loans outstanding	②	18,561	4.23	17,194	3.72	17,963	3.57	19,305	3.43
増減率		YOY%		13.1		-7.4		4.5		7.5	
無担保		Unsecured		17,906	4.20	16,813	3.74	17,573	3.59	18,800	3.43
有担保		Secured		324	6.74	134	3.83	137	5.51	76	4.16
事業者		Small business		331	4.34	246	2.86	252	2.46	428	3.42
割賦売掛金		Installment receivables		30	11.50	23	10.49	27	14.83	13	8.20
支払承諾見返等		Credit guarantee, etc.		3,864	2.89	3,303	2.10	3,804	2.02	5,377	2.36
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	711	0.11	547	0.08	396	0.05
個別繰入額	④	Loans outstanding	④	706	0.16	540	0.12	382	0.08	175	0.03
無担保		Unsecured		466	0.11	347	0.08	286	0.06	325	0.06
有担保		Secured		130	2.71	131	3.75	43	1.75	-199	-
事業者		Small business		109	1.43	62	0.72	51	0.51	50	0.40
支払承諾見返等		Credit guarantee, etc.		214	0.16	170	0.11	165	0.09	221	0.10
①+③	①+③		①+③	23,378	4.09	21,233	3.43	22,343	3.23	25,093	3.17
増減率		YOY%		10.6		-9.2		5.2		12.3	
②+④	②+④		②+④	19,267	4.40	17,734	3.84	18,346	3.65	19,480	3.46
増減率		YOY%		12.0		-8.0		3.4		6.2	
無担保		Unsecured		18,372	4.31	17,160	3.82	17,860	3.64	19,125	3.49
有担保		Secured		454	9.44	265	7.58	181	7.25	-123	-
事業者		Small business		440	5.77	308	3.58	304	2.96	478	3.82
割賦売掛金		Installment receivables		30	11.50	23	10.49	27	14.83	13	8.20
支払承諾見返等		Credit guarantee, etc.		4,079	3.06	3,474	2.21	3,969	2.10	5,599	2.46
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		29,864	5.22	20,701	3.34	22,406	3.24	31,172	3.94
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	39,787	6.42	39,854	5.76	45,930	5.81

※ 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		23/3		24/3	
					/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	452,829	-	475,927	-	514,038	-	569,957	-
無担保ローン		Unsecured loan		427,278	-	451,027	-	491,293	-	549,732	-
無担保ローン以外		Secured loan and Small business loan		25,550	-	24,899	-	22,745	-	20,225	-
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	79,181	16.64	86,648	16.86	96,860	16.99
前年同期比		YOY%		-		13.4		9.4		11.8	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	53,204	12.45	63,479	14.07	74,121	15.09	88,365	16.07
前年同期比		YOY%		-		19.3		16.8		19.2	
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	574	0.12	651	0.12
危険債権		Doubtful receivables		17,493	4.09	19,637	4.35	22,806	4.64	25,440	4.63
三月以上延滞債権		Receivables past due for three months or more		7,180	1.68	8,799	1.95	8,774	1.79	9,012	1.64
貸出条件緩和債権		Restructured receivables		27,710	6.49	34,403	7.63	41,965	8.54	53,260	9.69
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	12,527	55.08	8,495	42.00
前年同期比		YOY%		-		-5.6		-20.2		-32.2	
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	9,941	43.71	5,843	28.89
危険債権		Doubtful receivables		1,758	6.88	1,515	6.09	1,362	5.99	1,381	6.83
三月以上延滞債権		Receivables past due for three months or more		102	0.40	114	0.46	136	0.60	225	1.11
貸出条件緩和債権		Restructured receivables		1,670	6.54	1,320	5.30	1,086	4.78	1,045	5.17
その他不良債権 ※4		Other NPL ※4		8,002	-	9,283	-	11,838	-	14,799	-
前年同期比		YOY%		-		16.0		27.5		25.0	
期末貸倒引当金	◎	Allowance for NPL	◎	53,276	-	52,406	-	50,291	-	52,367	-
流動	◎	Current assets	◎	40,355	-	39,787	-	39,854	-	45,930	-
固定		Non-current assets		12,920	-	12,618	-	10,437	-	6,436	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	76.3	-	66.2	-	58.0	-	54.1	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	75.9	-	62.7	-	53.8	-	52.0	-

※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.

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)		22/3			23/3			24/3		
		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)	11,460	2,397	13,857	21,334	2,414	23,749	14,943	1,819	16,762
発生額・取崩額	Withdraw amount	7,409	724	8,133	6,391	594	6,986	4,995	491	5,486
繰入額(戻入額)	Provisions (Reversal)	17,283	741	18,025	-	-	-	-	-	-
期末引当金残高	Allowance (End)	21,334	2,414	23,749	14,943	1,819	16,762	9,948	1,328	11,276

(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)		22/3			23/3			24/3		
		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)	12,913	2,737	15,651	24,594	2,898	27,492	17,383	2,160	19,544
発生額・取崩額	Withdraw amount	8,248	866	9,115	7,210	737	7,948	5,623	596	6,219
繰入額(戻入額)	Provisions (Reversal)	19,929	1,027	20,957	-	-	-	-	-	-
期末引当金残高	Allowance (End)	24,594	2,898	27,492	17,383	2,160	19,544	11,760	1,564	13,324

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)	22/3				23/3				24/3			
	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%	278	28.8	230,876	51.3	290	26.4	240,803	49.1	325	26.2	269,085	49.1
15.0% < ≦18.0%	683	70.5	215,841	48.0	806	73.1	246,816	50.4	913	73.4	277,446	50.6
18.0% < ≦20.0%	0	0.0	121	0.0	0	0.0	102	0.0	0	0.0	84	0.0
20.0% <	7	0.7	2,908	0.6	5	0.5	2,374	0.5	4	0.4	1,938	0.4
合計 (Total)	968	100.0	449,747	100.0	1,103	100.0	490,096	100.0	1,243	100.0	548,554	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	22/3				23/3				24/3			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
≦100	199	20.6	9,850	2.2	247	22.5	11,192	2.3	278	22.4	12,281	2.2
100 < ≦200	109	11.3	16,654	3.7	127	11.6	19,542	4.0	145	11.7	22,310	4.1
200 < ≦300	120	12.4	30,801	6.8	137	12.5	35,318	7.2	157	12.7	40,610	7.4
300 < ≦400	97	10.1	34,283	7.6	107	9.7	37,769	7.7	120	9.7	42,436	7.7
400 < ≦500	187	19.3	87,403	19.4	214	19.4	100,236	20.5	250	20.1	117,044	21.3
500 < ≦1,000	149	15.4	112,637	25.0	159	14.5	120,878	24.7	171	13.8	129,319	23.6
1,000 <	104	10.8	158,116	35.2	109	9.9	165,158	33.7	120	9.7	184,552	33.6
合計 (Total)	968	100.0	449,747	100.0	1,103	100.0	490,096	100.0	1,243	100.0	548,554	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)		21/3		22/3		23/3		24/3	
			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)	163,313	-6.2	164,114	0.5	170,476	3.9	175,334	2.8
割賦売掛金残高	Installment receivables	100,348	-5.1	101,814	1.5	107,220	5.3	111,725	4.2
営業貸付金残高	Loans (Cash advance)	35,545	-15.9	32,916	-7.4	32,384	-1.6	31,672	-2.2
支払承諾見返	Credit guarantee	26,190	5.4	27,951	6.7	29,022	3.8	29,568	1.9
その他営業債権	Other	1,228	0.7	1,431	16.6	1,850	29.2	2,367	28.0
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	5,240	-2.6	5,141	-1.9	5,051	-1.8
プロパー	Proper	1,414	-15.8	1,376	-2.7	1,376	0.0	1,373	-0.2
提携	Affinity	3,967	-2.7	3,864	-2.6	3,765	-2.6	3,678	-2.3
新規発行数	(千枚) Number of new issue (Thousand)	346	-26.1	382	10.4	478	25.1	465	-2.8
プロパー	Proper	91	-16.5	92	1.7	159	72.3	153	-4.1
提携	Affinity	255	-29.0	289	13.5	318	10.0	311	-2.1
買上実績	(百万円) Transaction volume (Millions of Yen)	650,951	-8.0	688,596	5.8	740,327	7.5	768,736	3.8
包括信用購入あっせん	Shopping	624,029	-6.8	660,805	5.9	711,463	7.7	739,996	4.0
キャッシング	Cashing	26,921	-29.7	27,790	3.2	28,863	3.9	28,740	-0.4

24/3	
	増減率 (yoy%)
167,546	3.1
105,689	4.8
29,921	-2.7
29,568	1.9
2,367	28.0

(2) 社員数 (N. of Total Employees)

年/決算月 (Fiscal Year)		21/3		22/3		23/3		24/3	
			増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		増減数 (yoy)
社員数	(人) N. of total employees	1,024	28	909	-115	844	-65	888	44
正社員数	(人) N. of employees (regularly payroll)	463	22	400	-63	401	1	416	15
非正社員数	(人) N. of employees (temp.)	561	5	509	-52	443	-66	472	29

※斜体数値は増減数

※Italic Font = Increase or Decrease

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)		22/3 (12M)		23/3 (12M)		24/3 (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	32,320	-5.4	32,368	0.1	35,711	10.3	37,714	22.9	5.6
	信用購入あっせん収益	16,586	-5.1	16,773	1.1	20,440	21.9	21,559	13.1	5.5
	営業貸付金利息	4,524	-13.7	4,066	-10.1	3,653	-10.2	3,721	2.3	1.8
	信用保証収益	1,592	4.6	1,754	10.2	1,842	5.0	1,908	1.2	3.6
	その他	9,617	-3.2	9,774	1.6	9,774	0.0	10,524	6.4	7.7
営業費用	Operating expenses	28,751	-10.0	30,762	7.0	34,414	11.9	36,852	22.3	7.1
	金融費用	1,352	-16.0	1,161	-14.1	1,111	-4.3	1,147	0.7	3.3
	貸倒関連費用	4,193	-4.2	2,745	-34.5	4,530	65.0	5,092	3.1	12.4
	利息返還関連費用	-	-	2,645	-	-	-	-	-	-
	広告宣伝費	110	4.5	1,141	934.5	2,029	77.8	2,718	1.6	33.9
	人件費	4,631	1.7	4,994	7.8	5,006	0.2	5,176	3.1	3.4
	その他の営業費用	18,463	-6.8	18,073	-2.1	21,736	20.3	22,717	13.8	4.5
	販売促進費	1,214	-18.0	2,703	122.6	3,232	19.6	3,149	1.9	-2.6
	支払手数料	8,575	-8.8	8,813	2.8	10,580	20.0	11,586	7.0	9.5
	通信費	1,707	-5.9	1,743	2.1	1,778	2.0	1,577	1.0	-11.3
	減価償却費	1,390	8.7	1,341	-3.5	1,441	7.5	1,511	0.9	4.8
	地代家賃・賃借料	107	-17.8	83	-22.4	95	14.1	99	0.1	5.1
	その他	5,467	-4.1	3,387	-38.0	4,609	36.1	4,792	2.9	4.0
営業利益	Operating profit	3,568	60.2	1,606	-55.0	1,296	-19.3	861	0.5	-33.6
営業外収益	Non-operating income	694	540.1	198	-71.4	130	-34.4	95	0.1	-26.8
営業外費用	Non-operating expenses	14	626.7	3	-72.8	7	81.2	9	0.0	35.0
経常利益	Ordinary profit	4,248	82.0	1,800	-57.6	1,419	-21.2	947	0.6	-33.3
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	233	-	47	0.0	-
税引前利益	Profit before income taxes	4,248	82.0	1,800	-57.6	1,186	-34.1	899	0.5	-24.2
法人税・住民税及び事業税	Income taxes - current	1,116	2.8	-686	-	307	-	92	0.1	-69.7
法人税等調整額	Income taxes - deferred	-8	-	732	-	-32	-	443	0.3	-
当期純利益	Profit	3,139	176.4	1,755	-44.1	911	-48.1	363	0.2	-60.1

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)		21/3		22/3		23/3		24/3				
			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	816,579	-0.5	887,407	8.7	1,015,910	14.5	1,178,983	100.0	16.1
アイフル		AIFUL		572,070	2.1	619,388	8.3	691,689	11.7	790,608	67.1	14.3
ライフカード		LIFECARD		163,313	-6.2	164,114	0.5	170,476	3.9	175,334	14.9	2.8
AGビジネスサポート		AG BUSINESS SUPPORT		58,475	-17.3	55,928	-4.4	71,364	27.6	90,019	7.6	26.1
アイラ&アイフル(タイ王国)	※3	A&A (Thailand)	※3	21,068	-6.0	23,418	11.2	29,343	25.3	35,547	3.0	21.1
営業収益	※2	Total operating revenue	※2	127,481	0.3	132,097	3.6	144,152	9.1	163,109	100.0	13.2
アイフル		AIFUL		78,826	1.7	83,117	5.4	88,449	6.4	103,867	63.7	17.4
ライフカード		LIFECARD		32,320	-5.4	32,368	0.1	35,711	10.3	37,714	23.1	5.6
AGビジネスサポート		AG BUSINESS SUPPORT		6,485	10.0	6,430	-1.6	7,732	20.2	10,310	6.3	33.3
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	5,957	-8.6	5,725	-3.9	7,080	23.7	8,269	5.1	16.8
経常利益	※2	Total ordinary profit	※2	19,305	-	12,265	-36.5	24,428	99.2	22,067	100.0	-9.7
アイフル		AIFUL		11,973	592.6	6,748	-43.6	32,213	377.4	27,147	123.0	-15.7
ライフカード		LIFECARD		4,248	82.0	1,800	-57.6	1,419	-21.2	947	4.3	-33.3
AGビジネスサポート		AG BUSINESS SUPPORT		2,868	-	2,773	-4.8	1,808	-34.8	-41	-	-
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	-131	-	463	-	127	-72.4	-1,368	-	-
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	-	12,334	-33.1	22,343	81.1	21,808	100.0	-2.4
アイフル		AIFUL		9,583	484.7	7,912	-17.4	31,028	292.2	24,998	114.6	-19.4
ライフカード		LIFECARD		3,139	176.4	1,755	-44.1	911	-48.1	363	1.7	-60.1
AGビジネスサポート		AG BUSINESS SUPPORT		1,737	-	1,691	-4.3	1,131	-33.2	-307	-	-
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	-190	-	1,037	-	726	-30.0	-1,087	-	-

※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、2022年3月期(FY2022/3)3.43円、2023年3月期(FY2023/3)3.80円、2024年3月期(FY2024/3)4.13円(+0.33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、2022年3月期(FY2022/3)3.44円、2023年3月期(FY2023/3)3.75円、2024年3月期(FY2024/3)4.04円(+0.29円)