

2025年3月期 第2四半期決算データブック

Data Book (Second Quarter report for fiscal year ending March, 2025)

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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)			23/3		23/9		24/3		24/9		25/3(E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	144,152	9.1	79,092	12.3	163,109	13.2	91,273	15.4	188,500	15.6
営業費用	(百万円)	Operating expenses	(Millions of Yen)	120,427	-0.4	72,497	24.5	142,045	18.0	82,236	13.4	164,600	15.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	23,724	111.0	6,594	-45.7	21,064	-11.2	9,036	37.0	23,800	13.0
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	24,428	99.2	7,205	-43.0	22,067	-9.7	9,721	34.9	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)	22,343	81.1	6,609	-43.9	21,818	-2.3	7,188	8.8	21,600	-1.0
総資産	(百万円)	Total assets	(Millions of Yen)	1,070,485	14.4	1,161,244	16.1	1,266,374	18.3	1,330,504	14.6	1,443,200	14.0
純資産	(百万円)	Net assets	(Millions of Yen)	179,593	14.7	186,430	10.5	201,412	12.1	206,079	10.5	222,700	10.6
一株当たり当期純利益	(円)	EPS	(Yen)	46.19	81.1	13.66	-43.9	45.10	-2.4	14.94	9.4	44.64	-1.0
一株当たり純資産	(円)	BPS	(Yen)	364.01	14.4	377.25	10.3	409.04	12.4	423.33	12.2	453.87	11.0
自己資本比率	(%)	Equity ratio	(%)	16.4	0.0	15.7	-0.8	15.6	-0.8	15.2	-0.5	15.2	-0.4
総資産経常利益率	(%)	ROA	(%)	2.4	1.0	1.3	-1.3	1.9	-0.5	1.5	0.2	1.8	-0.1
自己資本当期純利益率	(%)	ROE	(%)	13.5	5.3	7.4	-7.3	11.7	-1.8	7.2	-0.2	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)			23/3		23/9		24/3		24/9		25/3(E)		
			(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	88,449	6.4	49,503	13.3	103,867	17.4	53,350	7.8	112,200	8.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	69,322	-11.5	44,439	30.2	79,527	14.7	46,858	5.4	91,800	15.4
営業利益	(百万円)	Operating profit	(Millions of Yen)	19,127	302.1	5,064	-47.0	24,339	27.2	6,491	28.2	20,300	-16.6
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	32,213	377.4	6,421	-70.0	27,147	-15.7	8,505	32.5	23,500	-13.4
当期純利益	(百万円)	Profit	(Millions of Yen)	31,028	292.2	6,167	-70.1	24,998	-19.4	6,200	0.5	22,300	-10.8
総資産	(百万円)	Total assets	(Millions of Yen)	834,868	17.4	897,128	15.0	985,303	18.0	1,060,910	18.3	1,139,600	15.7
純資産	(百万円)	Net assets	(Millions of Yen)	140,660	27.8	146,393	12.4	165,222	17.5	168,892	15.4	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)	64.15	292.2	12.75	-70.1	51.67	-19.5	12.89	1.1	46.09	-10.8
一株当たり純資産	(円)	BPS	(Yen)	290.80	27.8	302.57	12.4	341.48	17.4	352.72	16.6	386.91	13.3
自己資本比率	(%)	Equity ratio	(%)	16.8	1.3	16.3	-0.4	16.8	0.0	15.9	-0.4	16.4	-0.4
総資産経常利益率	(%)	ROA	(%)	4.2	3.2	1.5	-2.8	3.0	-1.2	1.7	0.2	2.2	-0.8
自己資本当期純利益率	(%)	ROE	(%)	24.7	17.3	8.6	-16.7	16.3	-8.4	7.4	-1.2	12.7	-3.6

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

※2 2025年3月期より株式会社FPC、ビットキャッシュ株式会社を連結の範囲に含めております。なお、ビットキャッシュ株式会社は第一四半期より貸借対照表、当第二四半期より損益計算書を連結しております。

From the fiscal year ending March 2025, FPC Co., Ltd. and BitCash Inc. have been included in the scope of consolidation. Note that BitCash Inc.'s balance sheet has been consolidated since the first quarter, while its income statement has been consolidated starting from the second quarter.

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)		23/3		23/9		24/3		24/9		24/9			
			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)	1,015,910	14.5	1,093,442	16.0	1,178,983	16.1	1,253,821	14.7	1,228,414	14.7
営業貸付金残高		Loans outstanding		648,760	11.4	692,884	13.5	738,676	13.9	774,184	11.7	742,528	12.4
無担保ローン		Unsecured		550,647	9.0	583,300	11.0	614,131	11.5	638,328	9.4	636,549	10.4
有担保ローン		Secured		25,979	42.1	29,877	43.6	35,399	36.3	39,317	31.6	39,317	31.6
事業者ローン		Small business		72,133	22.7	79,706	23.6	89,145	23.6	96,539	21.1	66,661	22.9
割賦売掛金残高		Installment receivables		142,899	22.4	154,779	22.3	173,790	21.6	188,025	21.5	181,819	22.5
支払承諾見返		Guarantee		204,078	18.2	222,681	19.1	241,562	18.4	264,294	18.7	276,750	16.0
信用保証事業		Credit guarantee business		203,492	18.4	222,188	19.3	241,172	18.5	263,990	18.8	276,445	16.1
その他		Other		585	-35.0	493	-33.5	389	-33.4	304	-38.2	304	-38.2
その他営業債権		Other		20,171	29.5	23,097	28.2	24,953	23.7	27,316	18.3	27,316	18.3
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,625	11.0	1,727	13.3	1,716	5.6	1,765	2.2		
無担保ローン		Unsecured		1,582	11.0	1,681	13.3	1,666	5.3	1,712	1.9		
有担保ローン		Secured		3	-6.4	3	-0.1	3	9.3	3	16.1		
事業者ローン		Small business		40	13.4	42	14.3	46	15.5	49	14.8		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,141	-1.9	5,064	-1.9	5,051	-1.8	5,027	-0.7		
新規顧客件数	(件)	New accounts	(Number)	359,905	51.4	216,114	33.3	393,144	9.2	198,621	-8.1		
無担保ローン		Unsecured		351,752	51.0	211,004	33.1	382,161	8.6	192,839	-8.6		
有担保ローン		Secured		701	122.5	450	55.2	1,102	57.2	717	59.3		
事業者ローン		Small business		7,452	67.0	4,660	37.3	9,881	32.6	5,065	8.7		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	478	25.1	205	-2.6	465	-2.8	241	17.8		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		23/3		23/9		24/3		24/9			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,275	127	3,596	445	3,716	441	4,021	425
正社員数		N. of employees (regularly payroll)		2,180	64	2,371	255	2,470	290	2,735	364
非正社員数		N. of employees (temp.)		1,095	63	1,225	190	1,246	151	1,286	61

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)		23/3		23/9		24/3		24/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	144,152	9.1	79,092	12.3	163,109	13.2	91,273	7.6	15.4
営業貸付金利息	Interest on operating loans	83,230	9.0	46,013	12.6	95,400	14.6	51,819	4.3	12.6
無担保ローン	Unsecured	76,143	7.5	41,633	10.9	85,722	12.6	45,933	3.8	10.3
有担保ローン	Secured	1,949	20.0	1,176	29.3	2,622	34.5	1,582	0.1	34.5
事業者ローン	Small business	5,137	32.9	3,203	32.6	7,055	37.3	4,302	0.4	34.3
信用購入あっせん収益	Revenue from installment receivable	23,158	15.2	12,769	16.9	26,290	13.5	14,503	1.2	13.6
信用保証収益	Revenue from credit guarantee	17,030	8.3	9,474	15.5	19,408	14.0	10,420	0.9	10.0
その他の営業収益	Other operating revenue	20,732	4.0	10,834	4.1	22,010	6.2	14,530	1.2	34.1
買取債権回収高	Collection from purchased receivable	1,094	23.1	588	17.3	1,341	22.6	847	0.1	44.1
償却債権取立益	Recoveries of written off claims	7,488	0.0	3,720	-1.9	7,428	-0.8	3,375	0.3	-9.3
その他	Other	12,149	5.2	6,525	6.7	13,241	9.0	10,306	0.9	57.9
営業費用	Operating expenses	120,427	-0.4	72,497	24.5	142,045	18.0	82,236	6.9	13.4
金融費用	Financial expenses	7,068	0.4	3,502	1.0	7,246	2.5	4,465	0.4	27.5
貸倒関連費用	Credit cost	36,004	29.0	27,141	47.9	52,546	45.9	30,936	2.6	14.0
貸倒損失	Bad debt write offs	30,710	9.7	21,459	29.0	36,574	19.1	26,056	2.2	21.4
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	7,210	-12.6	3,139	-21.3	5,623	-22.0	1,676	0.1	-46.6
広告宣伝費	Advertising expenses	16,876	49.1	9,992	35.2	17,788	5.4	9,039	0.8	-9.5
人件費	Personnel expenses	17,386	4.1	9,459	11.1	19,095	9.8	10,589	0.9	11.9
その他の営業費用	Other operating expenses (SG & A)	43,091	13.6	22,402	9.1	45,368	5.3	27,205	2.3	21.4
売上原価	Cost of sales	229	14.9	158	118.5	332	45.1	173	0.0	9.4
保険費用	Insurance claims and others	-	-	-	-	-	-	1,709	0.1	-
販売促進費	Sales promotion expenses	3,861	18.1	1,882	6.5	3,934	1.9	2,007	0.2	6.7
支払手数料	Commission fee	17,958	17.5	9,606	10.7	19,499	8.6	11,503	1.0	19.8
通信費	Communication expenses	3,068	1.1	1,452	-5.3	2,920	-4.8	1,549	0.1	6.6
減価償却費	Depreciation expenses	3,599	5.3	1,776	1.6	3,843	6.8	2,044	0.2	15.1
賃借料・地代家賃	Rent expenses and Rents	2,210	2.0	1,056	-3.8	2,154	-2.5	1,096	0.1	3.8
その他	Other	12,162	15.1	6,469	14.9	12,682	4.3	7,121	0.6	10.1
営業利益	Operating profit (loss)	23,724	111.0	6,594	-45.7	21,064	-11.2	9,036	0.8	37.0
営業外収益	Non-operating income	747	-29.4	703	35.6	1,041	39.3	704	0.1	0.1
営業外費用	Non-operating expenses	44	24.7	92	244.2	37	-14.2	19	0.0	-79.5
経常利益	Ordinary profit (loss)	24,428	99.2	7,205	-43.0	22,067	-9.7	9,721	0.8	34.9
特別利益	Extraordinary income	-	-	56	-	79	-	-	-	-
特別損失	Extraordinary losses	468	-	-	-	653	39.4	1,582	0.1	-
税引前利益	Profit (loss) before income taxes	23,959	95.3	7,261	-42.6	21,493	-10.3	8,139	0.7	12.1
法人税・住民税及び事業税	Income taxes-current	3,349	28.7	1,130	-20.6	5,007	49.5	2,080	0.2	83.9
法人税等調整額	Income taxes-deferred	-2,336	-	-609	-	-5,016	-	-818	-	-
当期純利益	Profit (loss)	22,946	76.0	6,740	-44.6	21,502	-6.3	6,877	0.6	2.0
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	603	-14.2	130	-67.4	-316	-	-310	-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	22,343	81.1	6,609	-43.9	21,818	-2.3	7,188	0.6	8.8

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)		23/3		23/9		24/3		24/9	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	404,759	66.2	443,138	67.1	485,736	68.4	499,835	64.9
都市銀行等	City banks etc.	88,105	14.4	106,431	16.1	114,430	16.1	128,089	16.6
信託銀行	Trust banks	109,605	17.9	115,582	17.5	136,117	19.2	132,193	17.2
地方銀行・第二地方銀行	Regional banks	114,511	18.7	126,870	19.2	140,492	19.8	145,148	18.8
その他	Other	92,538	15.1	94,254	14.3	94,696	13.3	94,404	12.3
社債・流動化	SB & ABS, ABL	206,807	33.8	217,759	32.9	223,918	31.6	270,519	35.1
CP	CP	12,000	2.0	24,100	3.6	-	-	35,000	4.5
普通社債	SB	45,000	7.4	60,000	9.1	80,000	11.3	80,000	10.4
流動化	ABS, ABL	149,807	24.5	133,659	20.2	143,918	20.3	155,519	20.2
合計	Total	611,566	100.0	660,897	100.0	709,655	100.0	770,355	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)		23/3		23/9		24/3		24/9	
			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	92,216	15.1	102,221	15.5	111,087	15.7	134,261	17.4
長期調達	Long-term borrowings	519,350	84.9	558,676	84.5	598,567	84.3	636,093	82.6
固定金利借入	Fixed interest rate borrowings	73,328	12.0	62,715	9.5	55,069	7.8	62,995	8.2
変動金利借入	Floating interest rate borrowings	260,114	42.5	311,401	47.1	338,079	47.6	346,779	45.0
社債・流動化	SB & ABS, ABL	185,907	30.4	184,559	27.9	205,418	28.9	226,319	29.4
普通社債(固定)	SB (Fixed interest rate)	45,000	7.4	60,000	9.1	80,000	11.3	80,000	10.4
流動化(固定)	ABS, ABL (Fixed interest rate)	26,891	4.4	19,038	2.9	13,056	1.8	6,350	0.8
流動化(変動)	ABS, ABL (Floating interest rate)	114,016	18.6	105,520	16.0	112,362	15.8	139,969	18.2
合計	Total	611,566	100.0	660,897	100.0	709,655	100.0	770,355	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		23/3	23/9	24/3	24/9
調達金利	Funding rate	1.11	1.05	1.10	1.16
間接	Indirect	1.27	1.19	1.20	1.31
直接	Direct	0.81	0.77	0.86	0.87

※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)		23/3		23/9		24/3		24/9	
		(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	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	666,415	-	708,569	-	753,208	-	787,894	-
無担保ローン		Unsecured loan		551,844	-	584,360	-	615,308	-	639,499	-
無担保ローン以外		Secured loan and Small business loan		114,570	-	124,208	-	137,899	-	148,394	-
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	◎	104,904	15.74	108,925	15.37	120,627	16.02	122,059	15.49
前年同期比		YOY%		8.0		7.2		15.0		12.1	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	79,837	14.47	84,767	14.51	95,913	15.59	97,532	15.25
前年同期比		YOY%		15.9		15.2		20.1		15.1	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		597	0.11	498	0.09	660	0.11	648	0.10
危険債権		Doubtful receivables		24,940	4.52	24,287	4.16	28,519	4.64	29,937	4.68
三月以上延滞債権		Receivables past due for three months or more		9,556	1.73	12,105	2.07	10,913	1.77	11,957	1.87
貸出条件緩和債権		Restructured receivables		44,743	8.11	47,876	8.19	55,820	9.07	54,990	8.60
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		25,066	21.88	24,157	19.45	24,714	17.92	24,526	16.53
前年同期比		YOY%		-11.2		-13.8		-1.4		1.5	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		16,052	14.01	14,164	11.40	12,854	9.32	11,983	8.08
危険債権		Doubtful receivables		6,307	5.51	7,150	5.76	8,807	6.39	9,460	6.37
三月以上延滞債権		Receivables past due for three months or more		404	0.35	433	0.35	464	0.34	356	0.24
貸出条件緩和債権		Restructured receivables		2,301	2.01	2,409	1.94	2,587	1.88	2,726	1.84
その他不良債権 ※4		Other NPL ※4		13,698	-	15,139	-	17,173	-	18,657	-
前年同期比		YOY%		27.8		26.5		25.4		23.2	
期末貸倒引当金	◎	Allowance for NPL	◎	79,623	-	83,406	-	92,601	-	96,585	-
流動	◎	Current assets	◎	63,040	-	68,595	-	79,021	-	83,727	-
固定		Non-current assets		16,582	-	14,810	-	13,579	-	12,857	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	75.9	-	76.6	-	76.6	-	79.1	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	79.0	-	80.9	-	80.9	-	85.8	-

※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)		23/3		23/9		24/3		24/9	
			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)	691,689	11.7	740,160	13.9	790,608	14.3	837,861	13.2
営業貸付金残高	Loans outstanding	502,874	8.9	532,538	11.4	562,913	11.9	586,290	10.1
無担保ローン	Unsecured	490,096	9.0	519,149	11.5	548,554	11.9	571,014	10.0
有担保ローン	Secured	2,502	-28.5	2,112	-30.1	1,836	-26.6	1,590	-24.7
事業者ローン	Small business	10,275	19.0	11,276	20.1	12,522	21.9	13,685	21.4
支払承諾見返	Guarantee	177,303	19.4	194,922	20.6	213,333	20.3	235,945	21.0
信用保証事業	Credit guarantee business	176,821	19.7	194,531	20.8	213,020	20.5	235,704	21.2
その他	Other	482	-37.1	391	-36.3	312	-35.1	241	-38.3
割賦売掛金残高	Installment receivables	185	-18.2	173	-14.4	162	-12.2	148	-14.5
その他	Other	11,326	28.7	12,525	27.6	14,198	25.4	15,477	23.6
口座数 (千件)	N. of customer accounts (Thousand)	1,115	13.8	1,203	16.7	1,256	12.6	1,307	8.6
無担保ローン	Unsecured	1,103	13.9	1,191	16.8	1,243	12.7	1,294	8.6
有担保ローン	Secured	1	-30.6	1	-32.0	1	-28.5	0	-26.8
事業者ローン	Small business	10	10.2	10	10.0	11	12.0	12	12.9
新規顧客件数 (件)	New accounts (Number)	301,262	43.4	187,122	38.6	338,783	12.5	172,383	-7.9
無担保ローン	Unsecured	301,183	43.4	187,074	38.6	338,657	12.4	172,323	-7.9
実質平均利回り ※ (%)	Average yield ※ (%)	14.3	-0.1	14.4	-0.1	14.5	0.2	14.5	0.1

24/9	
	増減率 (yoy%)
837,861	13.2
585,352	11.2
570,886	11.0
1,590	-24.7
12,875	27.4
236,883	17.8
236,642	17.9
241	-38.3
148	-14.5
15,477	23.6

※実質平均利回り = 営業貸付金利息 / ((営業貸付金期初残高 + 営業貸付金期末残高) ÷ 2) (%)
 ※斜体数値は増減数 ※Italic Font = Increase or Decrease

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

(2) チャネル展開 (Marketing channel)

年/決算月 (Fiscal Year)		23/3		23/9		24/3		24/9	
			増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		増減数 (yoy)
店舗数 (店)	Branches	840	-8	843	1	801	-39	740	-103
有人店舗	Staffed branches	23	3	25	2	25	2	26	1
無人店舗	Unstaffed branches	817	-11	818	-1	776	-41	714	-104
ATM・CDネットワーク (台)	AIFUL ATMs and Tie-up CDs	101,830	16,620	101,240	984	101,219	-611	101,242	2
自社ATM	AIFUL ATMs	249	-187	81	-271	0	-249	0	-81
自社ATM以外	Other	101,581	16,807	101,159	1,255	101,219	-362	101,242	83
保証提携先金融機関 (先)	Tie-up banks (Credit guarantee)	149	5	151	2	156	7	161	10
社員数 (人)	N. of total employees	1,640	135	1,920	345	1,970	330	2,041	121
正社員数	N. of employees (regularly payroll)	1,059	49	1,166	150	1,229	170	1,286	120
非正社員数	N. of employees (temp.)	581	86	754	195	741	160	755	1

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)		23/3		23/9		24/3		24/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	88,449	6.4	49,503	13.3	103,867	17.4	53,350	6.6	7.8
営業貸付金利息	Interest on operating loans	67,596	7.2	37,012	10.8	76,323	12.9	41,584	5.1	12.4
無担保ローン	Unsecured	66,274	7.1	36,264	10.6	74,753	12.8	40,684	5.0	12.2
有担保ローン	Secured	281	-27.6	111	-27.8	210	-25.1	79	0.0	-28.5
事業者ローン	Small business	1,040	28.5	636	31.6	1,359	30.6	820	0.1	28.9
信用保証収益	Revenue from credit guarantee	12,447	8.7	6,939	14.8	14,397	15.7	7,863	1.0	13.3
その他の営業収益	Other operating revenue	8,406	-2.2	5,552	31.0	13,146	56.4	3,902	0.5	-29.7
償却債権取立益	Recoveries of written off claims	6,357	-0.8	3,085	-4.6	6,128	-3.6	2,775	0.3	-10.0
その他	Other	2,049	-6.5	2,466	146.3	7,018	242.5	1,126	0.1	-54.3
営業費用	Operating expenses	69,322	-11.5	44,439	30.2	79,527	14.7	46,858	5.8	5.4
金融費用	Financial expenses	5,245	-3.2	2,563	-2.6	5,306	1.2	3,415	0.4	33.3
貸倒関連費用	Credit cost	22,406	8.2	19,172	60.7	31,172	39.1	20,598	2.5	7.4
貸倒損失	Bad debt write-offs	21,795	6.2	14,986	25.2	24,696	13.3	17,444	2.1	16.4
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	6,391	-13.7	2,779	-21.6	4,995	-21.8	1,503	0.2	-45.9
広告宣伝費	Advertising expenses	14,097	46.2	8,336	29.9	13,937	-1.1	7,324	0.9	-12.1
人件費	Personnel expenses	9,723	2.3	5,341	12.3	10,690	9.9	5,879	0.7	10.1
その他の営業費用	Other operating expenses (SG & A)	17,849	12.9	9,026	7.5	18,421	3.2	9,640	1.2	6.8
販売促進費	Sales promotion expenses	498	48.6	300	39.8	596	19.6	291	0.0	-2.9
支払手数料	Commission fee	6,449	7.5	3,364	7.2	6,842	6.1	3,612	0.4	7.4
通信費	Communication expenses	837	5.6	416	1.8	822	-1.9	439	0.1	5.4
減価償却費	Depreciation expenses	1,745	2.3	849	-0.3	1,884	7.9	979	0.1	15.2
賃借料・地代家賃	Rent expenses and Rents	1,994	-0.2	939	-5.6	1,929	-3.3	975	0.1	3.8
その他	Other	6,324	27.3	3,155	13.2	6,347	0.4	3,327	0.4	5.4
営業利益	Operating profit (loss)	19,127	302.1	5,064	-47.0	24,339	27.2	6,491	0.8	28.2
営業外収益	Non-operating income	13,100	550.4	1,396	-88.2	2,814	-78.5	2,021	0.2	44.7
営業外費用	Non-operating expenses	15	-34.9	39	425.9	6	-57.5	7	0.0	-80.1
経常利益	Ordinary profit (loss)	32,213	377.4	6,421	-70.0	27,147	-15.7	8,505	1.0	32.5
特別利益	Extraordinary income	-	-	56	-	79	-	-	-	-
特別損失	Extraordinary losses	468	-	-	-	606	29.3	1,582	0.2	-
税引前利益	Profit (loss) before income taxes	31,744	370.4	6,477	-69.8	26,620	-16.1	6,922	0.9	6.9
法人税・住民税及び事業税	Income taxes-current	1,526	-24.8	384	-37.0	3,238	112.3	702	0.1	82.8
法人税等調整額	Income taxes-deferred	-809	-	-74	-	-1,617	-	19	0.0	-
当期純利益	Profit (loss)	31,028	292.2	6,167	-70.1	24,998	-19.4	6,200	0.8	0.5

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)		23/3		23/9		24/3		24/9	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	325,309	66.5	355,225	66.8	397,815	68.3	409,347	64.6
都市銀行等	City banks etc.	88,105	18.0	106,431	20.0	114,430	19.7	128,089	20.2
信託銀行	Trust banks	105,634	21.6	110,462	20.8	131,876	22.6	127,716	20.2
地方銀行・第二地方銀行	Regional banks	106,476	21.8	116,098	21.8	129,884	22.3	131,969	20.8
その他	Other	25,094	5.1	22,234	4.2	21,624	3.7	21,573	3.4
社債・流動化	SB & ABS, ABL	164,174	33.5	176,157	33.2	184,457	31.7	224,047	35.4
CP	CP	12,000	2.5	24,100	4.5	-	-	35,000	5.5
普通社債	SB	45,000	9.2	60,000	11.3	80,000	13.7	80,000	12.6
流動化	ABS, ABL	107,174	21.9	92,057	17.3	104,457	17.9	109,047	17.2
合計	Total	489,483	100.0	531,383	100.0	582,272	100.0	633,395	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)		23/3		23/9		24/3		24/9	
			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	17,284	3.5	30,884	5.8	37,759	6.5	57,412	9.1
長期調達	Long-term borrowings	472,199	96.5	500,498	94.2	544,512	93.5	575,982	90.9
固定金利借入	Fixed interest rate borrowings	67,878	13.9	58,005	10.9	51,152	8.8	56,608	8.9
変動金利借入	Floating interest rate borrowings	252,146	51.5	290,435	54.7	318,903	54.8	330,326	52.2
社債	SB	45,000	9.2	60,000	11.3	80,000	13.7	80,000	12.6
流動化	ABS, ABL	107,174	21.9	92,057	17.3	94,457	16.2	109,047	17.2
合計	Total	489,483	100.0	531,383	100.0	582,272	100.0	633,395	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		23/3	23/9	24/3	24/9
調達金利	Funding rate	0.98	0.90	0.94	1.02
間接	Indirect	1.06	0.97	0.97	1.10
直接	Direct	0.81	0.78	0.88	0.85

※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)		23/3		23/9		24/3		24/9	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	691,689	-	740,160	-	790,608	-	837,861	-
期末営業貸付金	Loans outstanding	502,874	-	532,538	-	562,913	-	586,290	-
無担保	Unsecured	490,096	-	519,149	-	548,554	-	571,014	-
有担保	Secured	2,502	-	2,112	-	1,836	-	1,590	-
事業者	Small business	10,275	-	11,276	-	12,522	-	13,685	-
割賦売掛金	Installment receivables	185	-	173	-	162	-	148	-
支払承諾見返等	Credit guarantee, etc.	188,629	-	207,447	-	227,532	-	251,423	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	39,787	-	39,854	-	39,854	-	45,930	-
貸倒発生額合計 ①	Total bad debt ①	21,795	3.15	14,986	2.02	24,696	3.12	17,444	2.08
増減率 YOY%		6.2		25.2		13.3		16.4	
貸倒発生額 ②	Loans outstanding ②	17,963	3.57	12,306	2.31	19,305	3.43	14,017	2.39
増減率 YOY%		4.5		21.4		7.5		13.9	
無担保	Unsecured	17,573	3.59	12,066	2.32	18,800	3.43	13,694	2.40
有担保	Secured	137	5.51	55	2.63	76	4.16	22	1.40
事業者	Small business	252	2.46	185	1.64	428	3.42	300	2.20
割賦売掛金	Installment receivables	27	14.83	7	4.11	13	8.20	7	4.85
支払承諾見返等	Credit guarantee, etc.	3,804	2.02	2,672	1.29	5,377	2.36	3,419	1.36
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	547	0.08	475	0.06	396	0.05	598	0.07
個別繰入額 ④	Loans outstanding ④	382	0.08	267	0.05	175	0.03	328	0.06
無担保	Unsecured	286	0.06	207	0.04	325	0.06	276	0.05
有担保	Secured	43	1.75	36	1.71	-199	-	0	-
事業者	Small business	51	0.51	24	0.21	50	0.40	53	0.39
支払承諾見返等	Credit guarantee, etc.	165	0.09	207	0.10	221	0.10	269	0.11
①+③	①+③	22,343	3.23	15,462	2.09	25,093	3.17	18,043	2.15
増減率 YOY%		5.2		24.6		12.3		16.7	
②+④	②+④	18,346	3.65	12,574	2.36	19,480	3.46	14,346	2.45
増減率 YOY%		3.4		21.1		6.2		14.1	
無担保	Unsecured	17,860	3.64	12,273	2.36	19,125	3.49	13,970	2.45
有担保	Secured	181	7.25	91	4.34	-123	-	21	1.38
事業者	Small business	304	2.96	209	1.86	478	3.82	353	2.59
割賦売掛金	Installment receivables	27	14.83	7	4.11	13	8.20	7	4.85
支払承諾見返等	Credit guarantee, etc.	3,969	2.10	2,880	1.39	5,599	2.46	3,689	1.47
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	22,406	3.24	19,172	2.59	31,172	3.94	20,598	2.46
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	39,854	5.76	43,563	5.89	45,930	5.81	48,487	5.79

※ 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)		23/3		23/9		24/3		24/9	
		(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	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	514,038	-	539,991	-	569,957	-	592,965	-
無担保ローン		Unsecured loan		491,293	-	520,209	-	549,732	-	572,185	-
無担保ローン以外		Secured loan and Small business loan		22,745	-	19,781	-	20,225	-	20,780	-
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	86,648	16.86	87,786	16.26	96,860	16.99	96,029	16.19
前年同期比		YOY%		9.4		5.1		11.8		9.4	
無担保ローン不良債権額	②	NPL of Unsecured loan	②	74,121	15.09	78,813	15.15	88,365	16.07	87,997	15.38
前年同期比		YOY%		16.8		15.7		19.2		11.7	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		574	0.12	488	0.09	651	0.12	626	0.11
危険債権		Doubtful receivables		22,806	4.64	22,279	4.28	25,440	4.63	24,871	4.35
三月以上延滞債権		Receivables past due for three months or more		8,774	1.79	10,762	2.07	9,012	1.64	9,947	1.74
貸出条件緩和債権		Restructured receivables		41,965	8.54	45,282	8.70	53,260	9.69	52,551	9.18
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		12,527	55.08	8,972	45.36	8,495	42.00	8,031	38.65
前年同期比		YOY%		-20.2		-41.6		-32.2		-10.5	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		9,941	43.71	6,371	32.21	5,843	28.89	5,478	26.37
危険債権		Doubtful receivables		1,362	5.99	1,347	6.81	1,381	6.83	1,347	6.49
三月以上延滞債権		Receivables past due for three months or more		136	0.60	222	1.13	225	1.11	216	1.04
貸出条件緩和債権		Restructured receivables		1,086	4.78	1,030	5.21	1,045	5.17	988	4.76
その他不良債権 ※4		Other NPL ※4		11,838	-	13,118	-	14,799	-	16,197	-
前年同期比		YOY%		27.5		26.9		25.0		23.5	
期末貸倒引当金	③	Allowance for NPL	③	50,291	-	50,503	-	52,367	-	54,662	-
流動	④	Current assets	④	39,854	-	43,563	-	45,930	-	48,487	-
固定		Non-current assets		10,437	-	6,940	-	6,436	-	6,174	-
NPLカバー率(ALL)	③/④	Coverage ratio (All)	③/④	58.0	-	57.5	-	54.1	-	56.9	-
NPLカバー率(無担保ローン)	③/④	Coverage ratio (Unsecured loan)	③/④	53.8	-	55.3	-	52.0	-	55.1	-

※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.

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)		23/9			24/3			24/9		
		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)	14,943	1,819	16,762	14,943	1,819	16,762	9,948	1,328	11,276
発生額・取崩額	Withdraw amount	2,779	252	3,031	4,995	491	5,486	1,503	122	1,626
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	12,164	1,566	13,731	9,948	1,328	11,276	8,444	1,205	9,650

(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)		23/9			24/3			24/9		
		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)	17,383	2,160	19,544	17,383	2,160	19,544	11,760	1,564	13,324
発生額・取崩額	Withdraw amount	3,139	308	3,448	5,623	596	6,219	1,676	159	1,836
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	14,243	1,852	16,095	11,760	1,564	13,324	10,083	1,404	11,487

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)	23/9				24/3				24/9			
	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%	301	25.3	251,252	48.4	325	26.2	269,085	49.1	330	25.5	276,955	48.5
15.0% < ≤18.0%	884	74.2	265,667	51.2	913	73.4	277,446	50.6	959	74.1	292,231	51.2
18.0% < ≤20.0%	0	0.0	91	0.0	0	0.0	84	0.0	0	0.0	77	0.0
20.0% <	5	0.4	2,138	0.4	4	0.4	1,938	0.4	4	0.3	1,749	0.3
合計 (Total)	1,191	100.0	519,149	100.0	1,243	100.0	548,554	100.0	1,294	100.0	571,014	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	23/9				24/3				24/9			
	件数 / Account		残高 / Loan balance		件数 / Account		残高 / Loan balance		件数 / Account		残高 / Loan balance	
	千円/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
千円/ Thousands of yen												
≤100	275	23.1	12,212	2.4	278	22.4	12,281	2.2	285	22.1	12,609	2.2
100 < ≤200	141	11.8	21,698	4.2	145	11.7	22,310	4.1	153	11.9	23,606	4.1
200 < ≤300	149	12.5	38,404	7.4	157	12.7	40,610	7.4	166	12.9	42,948	7.5
300 < ≤400	114	9.6	40,172	7.7	120	9.7	42,436	7.7	125	9.7	44,300	7.8
400 < ≤500	232	19.6	108,930	21.0	250	20.1	117,044	21.3	261	20.2	122,442	21.4
500 < ≤1,000	164	13.8	124,442	24.0	171	13.8	129,319	23.6	174	13.5	131,884	23.1
1,000 <	113	9.6	173,288	33.4	120	9.7	184,552	33.6	124	9.7	193,222	33.8
合計 (Total)	1,191	100.0	519,149	100.0	1,243	100.0	548,554	100.0	1,294	100.0	571,014	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)		23/3		23/9		24/3		24/9		24/9			
			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)	170,476	3.9	169,172	2.6	175,334	2.8	173,212	2.4	165,355	2.7
割賦売掛金残高		Installment receivables		107,220	5.3	105,492	2.9	111,725	4.2	110,291	4.5	104,084	5.0
営業貸付金残高		Loans (Cash advance)		32,384	-1.6	32,198	-0.8	31,672	-2.2	31,053	-3.6	29,403	-3.5
支払承諾見返		Credit guarantee		29,022	3.8	29,468	4.0	29,568	1.9	29,411	-0.2	29,411	-0.2
その他営業債権		Other		1,850	29.2	2,012	24.3	2,367	28.0	2,456	22.0	2,456	22.0
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)	5,141	-1.9	5,064	-1.9	5,051	-1.8	5,027	-0.7		
プロパー		Proper		1,376	0.0	1,363	-1.0	1,373	-0.2	1,382	1.4		
提携		Affinity		3,765	-2.6	3,701	-2.3	3,678	-2.3	3,644	-1.5		
新規発行数	(千枚)	Number of new issue	(Thousand)	478	25.1	205	-2.6	465	-2.8	241	17.8		
プロパー		Proper		159	72.3	70	-9.7	153	-4.1	82	17.3		
提携		Affinity		318	10.0	134	1.5	311	-2.1	159	18.1		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	740,327	7.5	378,200	4.6	768,736	3.8	392,541	3.8		
包括信用購入あっせん		Shopping		711,463	7.7	363,606	4.7	739,996	4.0	378,925	4.2		
キャッシング		Cashing		28,863	3.9	14,593	2.2	28,740	-0.4	13,616	-6.7		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		23/3		23/9		24/3		24/9		
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)	
社員数	(人)	N. of total employees	844	-65	836	-10	888	44	887	51
正社員数	(人)	N. of employees (regularly payroll)	401	1	408	7	416	15	423	15
非正社員数	(人)	N. of employees (temp.)	443	-66	428	-17	472	29	464	36

※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)		23/3 (12M)		23/9 (6M)		24/3 (12M)		24/9 (6M)		
			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	35,711	10.3	18,703	6.9	37,714	5.6	19,032	11.4	1.8
信用購入あっせん収益	Revenue from installment receivable	20,440	21.9	10,721	8.5	21,559	5.5	11,103	6.7	3.6
営業貸付金利息	Interests on loans	3,653	-10.2	1,864	0.9	3,721	1.8	1,688	1.0	-9.4
信用保証収益	Revenue from credit guarantee	1,842	5.0	949	4.3	1,908	3.6	960	0.6	1.1
その他	Other operating revenue	9,774	0.0	5,167	6.3	10,524	7.7	5,280	3.2	2.2
営業費用	Operating expenses	34,414	11.9	18,123	10.2	36,852	7.1	18,632	11.2	2.8
金融費用	Financial expenses	1,111	-4.3	554	1.6	1,147	3.3	667	0.4	20.4
貸倒関連費用	Credit cost	4,530	65.0	2,507	16.6	5,092	12.4	2,078	1.2	-17.1
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-
広告宣伝費	Advertising expenses	2,029	77.8	1,102	72.2	2,718	33.9	1,026	0.6	-6.9
人件費	Personnel expenses	5,006	0.2	2,554	6.1	5,176	3.4	2,601	1.6	1.8
その他の営業費用	Other operating expenses (SG&A)	21,736	20.3	11,403	6.5	22,717	4.5	12,258	7.4	7.5
販売促進費	Sales promotion expenses	3,232	19.6	1,503	0.0	3,149	-2.6	1,554	0.9	3.4
支払手数料	Commission fee	10,580	20.0	5,761	11.1	11,586	9.5	6,552	3.9	13.7
通信費	Communication expenses	1,778	2.0	805	-11.4	1,577	-11.3	734	0.4	-8.8
減価償却費	Depreciation expenses	1,441	7.5	707	0.8	1,511	4.8	799	0.5	13.0
地代家賃・賃借料	Rent expenses and Rents	95	14.1	48	-2.9	99	5.1	52	0.0	7.9
その他	Other	4,609	36.1	2,577	9.6	4,792	4.0	2,565	1.5	-0.5
営業利益	Operating profit	1,296	-19.3	580	-45.1	861	-33.6	400	0.2	-31.0
営業外収益	Non-operating income	130	-34.4	52	11.0	95	-26.8	43	0.0	-16.6
営業外費用	Non-operating expenses	7	81.2	6	194.2	9	35.0	5	0.0	-23.9
経常利益	Ordinary profit	1,419	-21.2	626	-43.2	947	-33.3	439	0.3	-29.9
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	233	-	-	-	47	-	-	-	-
税引前利益	Profit before income taxes	1,186	-34.1	626	-38.5	899	-24.2	439	0.3	-29.9
法人税・住民税及び事業税	Income taxes - current	307	-	72	-48.2	92	-69.7	-58	-	-
法人税等調整額	Income taxes - deferred	-32	-	136	-	443	-	-168	-	-
当期純利益	Profit	911	-48.1	417	-57.4	363	-60.1	665	0.4	59.3

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)		23/3		23/9		24/3		24/9				
			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	1,015,910	14.5	1,093,442	16.0	1,178,983	16.1	1,253,821	100.0	14.7
アイフル		AIFUL		691,689	11.7	740,160	13.9	790,608	14.3	837,861	66.8	13.2
ライフカード		LIFECARD		170,476	3.9	169,172	2.6	175,334	2.8	173,212	13.8	2.4
AGビジネスサポート		AG BUSINESS SUPPORT		71,364	27.6	79,463	28.4	90,019	26.1	99,184	7.9	24.8
アイラ&アイフル(タイ王国)	※3	A&A (Thailand)	※3	29,343	25.3	33,346	18.4	35,547	21.1	38,143	3.0	14.4
営業収益	※2	Total operating revenue	※2	144,152	9.1	79,092	12.3	163,109	13.2	91,273	100.0	15.4
アイフル		AIFUL		88,449	6.4	49,503	13.3	103,867	17.4	53,350	58.5	7.8
ライフカード		LIFECARD		35,711	10.3	18,703	6.9	37,714	5.6	19,032	20.9	1.8
AGビジネスサポート		AG BUSINESS SUPPORT		7,732	20.2	4,727	31.8	10,310	33.3	6,247	6.8	32.2
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	7,080	23.7	3,965	19.1	8,269	16.8	3,996	4.4	0.8
経常利益	※2	Total ordinary profit	※2	24,428	99.2	7,205	-43.0	22,067	-9.7	9,721	100.0	34.9
アイフル		AIFUL		32,213	377.4	6,421	-70.0	27,147	-15.7	8,505	87.5	0.0
ライフカード		LIFECARD		1,419	-21.2	626	-43.2	947	-33.3	439	4.5	-29.9
AGビジネスサポート		AG BUSINESS SUPPORT		1,808	-34.8	375	-52.6	-41	-	474	4.9	26.2
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	127	-72.4	127	2.5	-1,368	-	-854	-	-
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	22,343	81.1	6,609	-43.9	21,808	-2.4	7,188	100.0	8.8
アイフル		AIFUL		31,028	292.2	6,167	-70.1	24,998	-19.4	6,200	86.3	0.5
ライフカード		LIFECARD		911	-48.1	417	-57.4	363	-60.1	665	9.3	59.3
AGビジネスサポート		AG BUSINESS SUPPORT		1,131	-33.2	150	-71.0	-307	-	153	2.1	2.5
アイラ&アイフル(タイ王国)	※4	A&A (Thailand)	※4	726	-30.0	71	-90.7	-1,087	-	-706	-	-

※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): 2023年3月期(FY2023/3)3.80円、2024年3月期第2四半期(FY2024/3 2Q)4.07円、2024年3月期(FY2024/3)4.13円、2025年3月期第2四半期(FY2025/3 2Q)4.36円(YoY+0.29円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2023年3月期(FY2023/3)3.75円、2024年3月期第2四半期(FY2024/3 2Q)3.91円、2024年3月期(FY2024/3)4.04円、2025年3月期第2四半期(FY2025/3 2Q)4.21円 (YoY+0.30円)