

2012年3月期 第2四半期決算データブック
Data Book (First half report for the fiscal year ending March, 2012)

1. 主要利益数値	Review of Profit / Group & AIFUL	.....1 p
2. グループ合計営業実績	Review of Operation / Group Total	.....2 p
3. グル - プ合計損益の内訳	Revenue and Expenses / Group Total	.....3 p
4. グループ合計資金調達の状況	Review of Funding / Group Total	.....4 p
5. グループ合計不良債権の状況	NPL's / Group Total	.....5 p
6. アイフル営業実績	Review of Operation / AIFUL	.....6 p
7. アイフル損益の内訳	Revenue and Expenses / AIFUL	.....7 p
8. アイフル資金調達の状況	Review of Funding / AIFUL	.....8 p
9. アイフル債権ポートフォリオ	Analysis of Loan Portfolio / AIFUL	.....9 p
10. アイフル貸倒 & 不良債権	Credit Cost & NPL's / AIFUL	.....10 ~ 12 p
11. ライフカード営業指標	Review of Operation / LifeCard	.....13 p
12. ライフカード損益の内訳	Revenue and Expenses / LifeCard	.....14 p
13. ビジネクスト営業指標	Review of Operation / Businext	.....15 p
14. ビジネクスト損益の内訳	Revenue and Expenses / Businext	.....15 p

1. 主要利益数値 (Review of Profit / Group & AIFUL)

(1) 連結 (Consolidated)

		年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
					増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	218,102	-30.1	81,043	-33.5	144,961	-33.5	59,102	-27.1
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	483,358	58.6	75,839	-80.1	169,099	-65.0	49,686	-34.5
営業利益	(百万円)	Operating Income	(Millions of Yen)	-265,255	-	5,203	-	-24,137	-	9,416	81.0
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	-264,176	-	4,131	-	-24,945	-	8,554	107.1
当期純利益	(百万円)	Net Income	(Millions of Yen)	-295,141	-	3,400	-	-31,935	-	11,148	227.8
総資産	(百万円)	Total Assets	(Millions of Yen)	1,152,945	-29.9	949,899	-29.7	858,017	-25.6	765,959	-19.4
純資産	(百万円)	Net Assets	(Millions of Yen)	97,305	-75.3	99,492	-8.7	63,604	-34.6	74,952	-24.7
一株当たり当期純利益	(円)	EPS	(Yen)	-1,238.90	-	14.28	-	-134.05	-	46.57	226.2
一株当たり純資産	(円)	BPS	(Yen)	392.30	-75.9	401.89	-7.8	255.32	-34.9	305.40	-24.0
自己資本比率	(%)	Equity Ratio	(%)	8.1	-15.5	10.1	2.4	7.1	-1.0	9.6	-0.5
総資産当期純利益率	(%)	ROA	(%)	-21.1	-21.3	0.6	38.2	-3.2	17.9	2.7	2.1
純資産当期純利益率	(%)	ROE	(%)	-122.7	-123.9	7.2	236.4	-41.4	81.3	33.2	26.0

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) 単体 (AIFUL)

		年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
					増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業収益	(百万円)	Operating Revenue	(Millions of Yen)	124,793	-29.6	46,936	-32.0	86,223	-30.9	36,646	-21.9
営業費用	(百万円)	Operating Expenses	(Millions of Yen)	356,316	97.9	38,908	-87.7	83,197	-76.7	31,231	-19.7
営業利益	(百万円)	Operating Income	(Millions of Yen)	-231,522	-	8,027	-	3,026	-	5,414	-32.6
経常利益	(百万円)	Ordinary Income	(Millions of Yen)	-226,933	-	9,431	-	5,549	-	6,475	-31.3
当期純利益	(百万円)	Net Income	(Millions of Yen)	-261,495	-	7,929	-	-70,169	-	10,318	30.1
総資産	(百万円)	Total Assets	(Millions of Yen)	858,532	-30.9	701,825	-31.2	578,152	-32.7	633,267	-9.8
純資産	(百万円)	Net Assets	(Millions of Yen)	135,536	-65.8	142,498	16.1	64,834	-52.2	76,638	-46.2
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	238,685	0.0	238,685	0.0	238,685	0.0	240,933	0.9
一株当たり当期純利益	(円)	EPS	(Yen)	-1,097.67	-	33.29	-	-294.55	-	43.11	29.5
一株当たり純資産	(円)	BPS	(Yen)	568.93	-65.8	598.13	16.1	272.05	-52.2	318.54	-46.7
自己資本比率	(%)	Equity Ratio	(%)	15.8	-16.1	20.3	8.3	11.2	-4.6	12.1	-8.2
総資産当期純利益率	(%)	ROA	(%)	-24.9	-25.6	2.0	50.0	-9.8	15.1	3.4	1.4
純資産当期純利益率	(%)	ROE	(%)	-98.3	-101.0	11.4	220.4	-70.0	28.3	29.2	17.8

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

アイフルはグループ再編の実施により、2011年7月1日にライフの一部とシティズ等を吸収合併しております。
Due to group reorganization, City's and part of LIFE etc., were merged and consolidated to AIFUL.

2. グループ合計営業実績 (Review of Operation / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 営業実績 (Operating Results)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9			
			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)	1,105,056	-32.5	916,882	-32.5	768,341	-30.5	674,901	-26.4
営業貸付金残高		Loans Outstanding		856,762	-35.8	715,979	-33.3	594,527	-30.6	511,099	-28.6
無担保ローン		Unsecured		634,249	-37.6	520,243	-34.7	425,400	-32.9	357,080	-31.4
有担保ローン		Secured		138,649	-33.0	120,619	-32.8	99,649	-28.1	88,166	-26.9
事業者ローン		Small Business		83,864	-24.9	75,116	-22.3	69,477	-17.2	65,852	-12.3
包括信用購入斡旋		Credit Card Shopping		121,995	-10.8	89,274	-35.3	74,676	-38.8	73,417	-17.8
個別信用購入斡旋		Installment Sales Finance		13,856	-59.0	9,202	-60.5	6,313	-54.4	4,090	-55.5
支払承諾見返		Credit guarantee		100,152	-15.3	90,549	-18.0	82,133	-18.0	76,431	-15.6
その他営業債権		Other		12,288	-8.0	11,876	-11.0	10,690	-13.0	9,862	-17.0
口座数(残高あり)	(千件)	Customer Accounts	(Thousand)	1,966	-25.2	1,730	-22.1	1,515	-23.0	1,302	-24.7
無担保ローン		Unsecured		1,866	-25.3	1,640	-22.1	1,432	-23.3	1,225	-25.3
有担保ローン		Secured		46	-25.9	40	-26.6	36	-21.8	32	-20.2
事業者ローン		Small Business		53	-21.7	49	-19.2	46	-13.0	44	-9.2
一口座当たり残高	(千円)	Per Account	(Thousands of Yen)	435	-14.1	413	-14.3	392	-9.9	392	-5.2
無担保ローン		Unsecured		339	-16.4	317	-16.2	296	-12.6	291	-8.1
有担保ローン		Secured		3,009	-9.6	2,946	-8.4	2,763	-8.1	2,700	-8.4
事業者ローン		Small Business		1,567	-4.0	1,530	-3.8	1,492	-4.7	1,477	-3.5
クレジットカード会員数	(千件)	Credit Card Holders	(Thousand)	12,718	-16.6	9,514	-37.9	6,745	-47.0	6,544	-31.2
個別信用購入斡旋口座数	(千件)	Account N of Installment Sales Finance	(Thousand)	86	-51.2	57	-52.7	38	-55.5	38	-32.1
新規顧客件数	(件)	New Accounts		54,609	-42.2	34,859	37.1	65,688	20.3	32,727	-6.1
無担保ローン		Unsecured		51,789	-42.4	31,034	27.7	55,994	8.1	28,602	-7.8
有担保ローン		Secured		304	-59.0	119	-37.7	257	-15.5	186	56.3
事業者ローン		Small Business		2,516	-33.0	3,706	297.6	9,437	275.1	3,939	6.3
新規クレジットカード発券数	(千枚)	New Issue of Credit Card	(Thousand)	731	-49.2	1,056	85.4	1,308	79.0	220	-79.2

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
ローン事業店舗数	(店)	Loan Business Branches		670	-317	664	-281	631	-39	625	-39
有人店舗		Staffed Branches		33	-100	30	-96	30	-3	31	1
無人店舗		Unstaffed Branches		637	-217	634	-185	601	-36	594	-40
社員数		N. of Total Employees		4,237	-3,409	3,556	-2,523	3,394	-843	2,767	-789
正社員数	(人)	N. of Employees (regularly payroll)		2,514	-2,381	2,163	-2,137	2,073	-441	1,969	-194
非正社員数	(人)	N. of Employees (temp.)		1,723	-429	1,393	-386	1,321	-402	798	-595

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

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)		10/3		10/9		11/3		11/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating revenue	218,102	-30.1	81,043	-33.5	144,961	-33.5	59,102	100.0	-27.1
営業貸付金利息	Interest on loans to customers	170,662	-35.3	59,338	-38.8	103,784	-39.2	40,468	68.5	-31.8
無担保ローン	Unsecured	137,394	-37.5	46,473	-41.2	79,543	-42.1	30,151	51.0	-35.1
有担保ローン	Secured	20,026	-20.9	7,471	-31.0	13,975	-30.2	5,573	9.4	-25.4
事業者ローン	Small business	13,240	-28.4	5,393	-24.4	10,265	-22.5	4,742	8.0	-12.1
包括信用購入斡旋収益	Revenue from Credit card business	17,824	5.6	6,666	-26.0	12,328	-30.8	5,487	9.3	-17.7
個別信用購入斡旋収益	Revenue from Installment sales finance business	1,726	-52.5	462	-58.6	692	-59.9	211	0.4	-54.2
信用保証収益	Revenue from Credit guarantee	7,034	-12.3	3,045	-16.9	5,758	-18.1	2,455	4.2	-19.4
その他の金融収益	Other financial revenue	143	-73.8	47	-43.3	74	-48.1	16	0.0	-64.4
その他の営業収益	Other operating revenue	20,711	7.0	11,483	4.5	22,323	7.8	10,463	17.7	-8.9
営業投資有価証券売上高	Revenue from operational investment securities	24	-67.7	35	116.2	50	105.5	34	0.1	-4.1
買取債権回収高	Collection from purchased receivable	3,205	-38.5	1,866	9.2	3,751	17.0	1,919	3.2	2.8
償却債権回収額	Bad debt write-off recovery	11,252	55.1	6,722	11.7	12,631	12.3	5,853	9.9	-12.9
その他	Other	6,228	-8.6	2,858	-11.9	5,889	-5.4	2,656	4.5	-7.0
営業費用	Operating expenses	483,358	58.6	75,839	-80.1	169,099	-65.0	49,686	84.1	-34.5
金融費用	Financial expenses	18,376	-31.7	6,325	-40.9	11,828	-35.6	5,144	8.7	-18.7
売上原価	Cost of sales	6,121	54.1	1,337	-8.1	3,138	-48.7	1,427	2.4	6.8
営業投資有価証券売上原価	Cost of operational investment securities	61	-59.8	25	33.7	37	-39.5	11	0.0	-55.0
債権買取原価	Cost of purchased receivable	6,060	58.7	1,311	-8.7	3,056	-49.6	1,379	2.3	5.1
不動産売上原価	Cost of sales-real estate	-	-	-	-	45	-	37	0.1	-
貸倒関連費用	Credit cost	166,252	67.5	26,313	-79.5	65,040	-60.9	17,172	29.1	-34.7
貸倒損失	Bad debt write offs	151,428	-14.9	52,940	-25.0	108,803	-28.1	41,432	70.1	-21.7
利息返還関連費用	Expenses for Interest repayment	206,886	254.8	8,999	-95.3	27,211	-86.8	-	-	-
利息返還金	Interest repayments	77,701	6.6	44,084	13.5	77,555	-0.2	38,143	64.5	-13.5
その他の営業費用	Other operating expenses (SG & A)	85,719	-26.3	32,863	-31.8	61,880	-27.8	25,940	43.9	-21.1
広告宣伝費	Advertising expenses	2,211	-67.1	942	-55.7	1,719	-22.2	1,098	1.9	16.6
人件費	Personnel expenses	28,325	-28.2	9,676	-39.0	18,734	-33.9	8,199	13.9	-15.3
その他	Other	55,183	-20.4	22,245	-26.3	41,426	-24.9	16,642	28.2	-25.2
営業利益	Operating income	-265,255	-	5,203	-	-24,137	-	9,416	15.9	81.0
営業外収益	Non-operating income	1,364	-23.2	405	-10.9	817	-40.1	430	0.7	6.2
営業外費用	Non-operating expenses	284	-53.4	1,477	629.2	1,624	471.4	1,292	2.2	-12.5
経常利益	Ordinary income	-264,176	-	4,131	-	-24,945	-	8,554	14.5	107.1
特別利益	Extraordinary income	2,138	-66.7	926	-50.1	2,528	18.3	4,800	8.1	418.0
特別損失	Extraordinary losses	27,392	274.6	1,750	-91.4	10,607	-61.3	1,491	2.5	-14.8
税引前利益	Income before taxes	-289,430	-	3,307	-	-33,023	-	11,863	20.1	258.7
法人税・住民税及び事業税	Income taxes-current	263	-	76	-79.2	78	-70.3	629	1.1	727.3
法人税等調整額	Income taxes-deferred	7,368	-27.7	-67	-	-78	-	-4	0.0	-
少数株主利益	Minority interests in income	-1,913	-	-101	-	-1,087	-	90	0.2	-
当期純利益	Net income	-295,141	-	3,400	-	-31,935	-	11,148	18.9	227.8

4. グループ合計資金調達状況 (Review of Funding / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/9		11/3		11/9	
			構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	349,672	64.4	346,020	68.8	312,771	68.7
都市銀行等	City Banks	32,279	5.9	32,270	6.4	30,460	6.7
信託銀行	Trust Banks	144,427	26.6	139,964	27.8	129,571	28.5
地方銀行・第二地方銀行	Regional Banks	41,878	7.7	37,361	7.4	19,469	4.3
生命保険会社	Life Insurance companies	18,431	3.4	16,746	3.3	13,532	3.0
損害保険会社	Non-Life Insurance companies	7,967	1.5	7,963	1.6	6,328	1.4
外国銀行	Foreign banks	15,237	2.8	11,850	2.4	5,025	1.1
系統金融機関等	Cooperative Financial Ins.	25,060	4.6	25,050	5.0	23,285	5.1
その他	Other	64,388	11.9	74,812	14.9	85,097	18.7
社債・流動化	SB & ABS, ABL	193,382	35.6	156,900	31.2	142,400	31.3
普通社債	SB	161,300	29.7	146,400	29.1	134,600	29.6
流動化	ABS, ABL	32,082	5.9	10,500	2.1	7,800	1.7
合計	Total	543,054	100.0	502,920	100.0	455,171	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)		10/9		11/3		11/9	
			構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	41,490	7.6	42,580	8.5	37,032	8.1
長期調達	Long-term borrowings	501,564	92.4	460,340	91.5	418,138	91.9
固定金利借入	Fixed interest rate borrowings	51,925	9.6	51,906	10.3	44,547	9.8
変動金利借入	Floating interest rate borrowings	256,256	47.2	251,534	50.0	231,190	50.8
社債・流動化	SB & ABS, ABL	193,382	35.6	156,200	31.1	141,880	31.2
普通社債(固定)	SB (Fixed interest rate)	161,300	29.7	146,400	29.1	134,600	29.6
流動化(固定)	ABS, ABL (Fixed interest rate)	19,581	3.6	9,800	1.9	7,280	1.6
流動化(変動)	ABS, ABL (Floating interest rate)	12,501	2.3	700	0.1	520	0.1
固定金利借入比率	Ratio of fixed rate borrowings to total borrowings	232,806	42.9	208,106	41.4	187,070	41.1
実質固定金利借入比率	Ratio of borrowings at fixed ratio	349,307	64.3	261,306	52.0	240,090	52.7
合計	Total	543,054	100.0	502,920	100.0	455,171	100.0

(3) 調達金利 (Funding Rate)

年/決算月(Fiscal Year)		10/9	11/3	11/9
調達金利	Funding rate	2.10	2.18	2.16
間接	Indirect	2.13	2.15	2.09
直接	Direct	2.05	2.26	2.31

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	1.45	1.60	1.40
-----------	----------------------	------	------	------

5. グループ合計不良債権の状況(金融庁「4分類」)(Consolidated NPL defined by FSA)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
			/(L) %		/(L) %		/(L) %		/(L) %
期末営業貸付金	(L) Loans outstanding	856,762	-	715,979	-	594,527	-	511,099	-
無担保	Unsecured	634,249	-	520,243	-	425,400	-	357,080	-
有担保	Secured	138,649	-	120,619	-	99,649	-	88,166	-
事業者	Small business	83,864	-	75,116	-	69,477	-	65,852	-
4分類開示債権合計	NPL total	256,713	29.96	217,898	30.43	182,606	30.71	154,526	30.23
	前年同期比 YOY%	-20.3		-27.2		-28.9		-29.1	
破綻先	Loans in legal bankruptcy	48,849	5.70	44,406	6.20	44,135	7.42	41,260	8.07
延滞債権	Non-accrual loans	137,021	15.99	114,864	16.04	88,220	14.84	72,786	14.24
3ヶ月以上延滞債権	Loans past due for three months or more	15,566	1.82	11,260	1.57	9,488	1.60	7,242	1.42
貸出条件緩和債権	Restructured loans	55,276	6.45	47,366	6.62	40,761	6.86	33,237	6.50
うち無担保ローン	Unsecured Loan	133,937	21.12	108,911	20.93	87,887	20.66	67,560	18.92
	前年同期比 YOY%	-23.6		-32.9		-34.4		-38.0	
破綻先	Loans in legal bankruptcy	2,026	0.32	1,317	0.25	979	0.23	685	0.19
延滞債権	Non-accrual loans	71,328	11.25	58,207	11.19	44,122	10.37	33,103	9.27
3ヶ月以上延滞債権	Loans past due for three months or more	11,691	1.84	7,968	1.53	6,961	1.64	4,961	1.39
貸出条件緩和債権	Restructured loans	48,891	7.71	41,419	7.96	35,824	8.42	28,809	8.07
うち無担保ローン以外	Secured Loan	122,775	55.18	108,987	55.68	94,719	56.00	86,965	56.46
	前年同期比 YOY%	-16.4		-20.3		-22.9		-20.2	
破綻先	Loans in legal bankruptcy	46,823	21.04	43,089	22.01	43,156	25.52	40,574	26.34
延滞債権	Non-accrual loans	65,692	29.52	56,657	28.95	44,098	26.07	39,682	25.76
3ヶ月以上延滞債権	Loans past due for three months or more	3,874	1.74	3,292	1.68	2,527	1.49	2,281	1.48
貸出条件緩和債権	Restructured loans	6,384	2.87	5,947	3.04	4,937	2.92	4,427	2.87
期末貸倒引当金	Allowance for NPL	236,303	-	205,535	-	192,434	-	174,188	-
流動	Current assets	203,478	-	175,096	-	160,191	-	143,594	-
固定	Fixed assets	32,824	-	30,438	-	32,243	-	30,593	-
NPLカバー率(ALL)	Coverage ratio (All)	92.0	-	94.3	-	105.4	-	112.7	-
NPLカバー率(無担保)	Coverage ratio (Unsecured)	151.9	-	160.8	-	182.3	-	212.5	-

無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

破綻先

未収利息不計上貸付金のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金

Loans in legal bankruptcy:

Loans to borrowers declared bankruptcy, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

延滞債権

その他の未収利息不計上の、5ヶ月以上11ヶ月未満延滞債権(回収専門の管理センターが管理)但し、債務者の経営再建または支援を図ることを目的として利息の支払いを猶予したものを除く

Non-accrual loans:

NPL's exclusive of accrued interest. That are past due for over 5 months or more and held by collection department. This category excludes loans on which interest is being waived in support of business restructuring.

3ヶ月以上延滞債権

営業店債権の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

Loans past due for three months or more:

NPL's past due for 3 months or more that do not fall into the above two categories.

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行なった貸付金

Restructured loans

NPL's, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

6. アイフル営業実績 (Review of Operation / AIFUL)

(1) 営業実績 (Operating Results)

		年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
					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)	603,087	-33.1	503,280	-33.0	422,004	-30.0	463,525	-7.9
営業貸付金残高		Loans Outstanding		553,476	-34.3	458,704	-34.1	381,368	-31.1	395,948	-13.7
無担保ローン		Unsecured		423,733	-34.6	347,236	-34.0	289,361	-31.7	299,860	-13.6
有担保ローン		Secured		120,821	-33.4	103,713	-34.6	83,422	-31.0	78,947	-23.9
事業者ローン		Small Business		8,921	-32.8	7,754	-28.6	8,584	-3.8	17,140	121.0
支払承諾見返		Credit Guarantee		45,248	-16.5	40,676	-19.7	36,969	-18.3	48,170	18.4
個人保証		Personal Loans		27,152	-15.4	24,647	-17.9	22,851	-15.8	35,656	44.7
事業者保証		Small business loans		18,095	-18.1	16,028	-22.3	14,117	-22.0	12,514	-21.9
包括信用購入斡旋		Credit card shopping		-	-	-	-	-	-	7,348	-
個別信用購入斡旋		Installment sales finance		-	-	-	-	-	-	2,411	-
その他		Other		4,362	-8.7	3,898	-14.2	3,667	-15.9	9,647	147.4
口座数	(千件)	Customer Accounts	(Thousand)	1,060	-21.5	931	-22.6	814	-23.2	940	0.9
無担保ローン		Unsecured		1,009	-21.2	885	-22.4	772	-23.5	893	0.9
有担保ローン		Secured		43	-25.6	38	-26.5	34	-21.9	31	-18.6
事業者ローン		Small Business		7	-32.1	7	-23.5	8	14.6	15	115.3
一口座当たり残高	(千円)	Per Account	(Thousands of Yen)	521	-16.4	492	-14.9	467	-10.3	421	-14.5
無担保ローン		Unsecured		419	-17.1	392	-15.0	374	-10.7	335	-14.4
有担保ローン		Secured		2,761	-10.5	2,659	-11.0	2,441	-11.6	2,487	-6.5
事業者ローン		Small Business		1,194	-1.0	1,104	-6.8	1,002	-16.0	1,134	2.7
新規顧客件数	(件)	New Accounts		51,757	-40.8	31,952	31.5	60,434	16.8	30,060	-5.9
無担保ローン		Unsecured		51,757	-40.7	31,027	27.7	55,986	8.2	28,602	-7.8
有担保ローン		Secured		-	-	6	-	39	-	15	150.0
事業者ローン		Small Business		-	-	919	-	4,409	-	1,443	57.0
実質平均利回り	(%)	Average Yield	(%)	16.2	-1.4	16.0	-0.3	15.8	-0.4	15.3	-0.8

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 Income / Average Loans Outstanding (%)

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

		年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
					増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
ローン事業店舗数	(店)	Loan Business Branches		665	-288	662	-252	629	-36	623	-39
有人店舗		Staffed Branches		28	-71	28	-67	28	0	29	1
無人店舗		Unstaffed Branches		637	-217	634	-185	601	-36	594	-40
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs		111,834	-10,036	61,603	-60,496	63,599	-48,235	66,611	5,008
自社ATM		AIFUL ATMs		665	-339	662	-300	629	-36	624	-38
自社ATM以外		Other		111,169	-9,697	60,941	-60,196	62,970	-48,199	65,987	5,046
保証提携先金融機関		Tie-up banks (Credit Guarantee)									
個人保証		Personal Loans		47	2	47	1	48	1	52	5
事業者保証		Small business loans		90	2	90	0	90	0	90	0
社員数		N. of Total Employees		1,668	-1,499	1,575	-1,392	1,550	-118	1,617	42
正社員数		N. of Employees (regularly payroll)		1,191	-1,334	1,186	-1,320	1,164	-27	1,386	200
非正社員数		N. of Employees (temp.)		477	-165	389	-72	386	-91	231	-158

注) 斜体数値は増減数

Notes: Italic Font = Increase or Decrease

7. アイフル損益の内訳 (Revenue and Expenses / AIFUL)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9		
		(12M)	増減率 (yoy%)	(6M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(6M)	営業収益比 (%)	増減率 (yoy%)
営業収益	Operating revenue	124,793	-29.6	46,936	-32.0	86,223	-30.9	36,646	100.0	-21.9
営業貸付金利息	Interest on loans to customers	113,069	-32.5	40,671	-35.3	74,020	-34.5	29,745	81.2	-26.9
無担保ローン	Unsecured	92,854	-34.6	33,306	-36.0	60,194	-35.2	23,563	64.3	-29.3
有担保ローン	Secured	18,353	-18.6	6,712	-31.7	12,511	-31.8	5,013	13.7	-25.3
事業者ローン	Small business	1,861	-34.9	653	-37.6	1,314	-29.4	1,168	3.2	79.0
信用保証収益	Revenue from credit guarantee	4,135	-10.8	1,763	-18.4	3,349	-19.0	1,510	4.1	-14.3
包括信用購入斡旋収益	Revenue from Credit card business	-	-	-	-	-	-	-7	-	-
個別信用購入斡旋収益	Revenue from Installment sales finance business	-	-	-	-	-	-	99	0.3	-
その他の営業収益	Other operating revenue	7,587		4,501	15.0	8,854	16.7	5,296	14.5	17.7
償却債権回収額	Bad debt write-off recovery	7,175	67.0	4,352	17.9	8,370	16.7	4,956	13.6	13.9
その他	Other	412		149	-33.0	483	17.2	340	0.9	127.3
営業費用	Operating expenses	356,316	97.9	38,908	-87.7	83,197	-76.7	31,231	85.2	-19.7
金融費用	Financial expenses	13,799	-30.2	4,430	-46.2	8,137	-41.0	3,875	10.6	-12.5
売上原価	Cost of sales	-	-	-	-	45	-	37	0.1	-
不動産売上原価	Cost of sales-real estate	-	-	-	-	45	-	37	0.1	-
貸倒関連費用	Credit cost	125,177	91.7	18,489	-83.0	44,812	-64.2	12,444	34.0	-32.7
貸倒損失	Bad debt write-offs	105,771	-10.5	44,216	-18.5	78,641	-25.6	37,236	101.6	-15.8
利息返還関連費用	Expenses for interest repayment	176,866	343.5	-	-	-	-	-	-	-
利息返還金	Interest repayments	64,024	16.4	35,811	18.2	63,209	-1.3	33,659	91.8	-6.0
その他の営業費用	Other operating expenses (SG & A)	40,473	-26.5	15,989	-27.5	30,202	-25.4	14,874	40.6	-7.0
広告宣伝費	Advertising expenses	1,224	-67.9	644	22.8	1,180	-3.6	751	2.1	16.7
支払手数料	Commission fee	5,871	-20.4	2,607	-12.4	5,078	-13.5	2,849	7.8	9.3
人件費	Personnel expenses	15,527	-26.3	5,291	-39.7	10,485	-32.5	5,250	14.3	-0.8
賃借料・地代家賃	Rent expenses & Land rent	4,928	-22.6	1,860	-34.0	3,431	-30.4	1,347	3.7	-27.6
消耗品費・修繕費	Supplies & Repair expenses	2,653	-24.9	1,127	-25.9	2,196	-17.2	699	1.9	-38.0
通信費	Communication expenses	1,394	-2.3	582	-26.1	1,112	-20.2	515	1.4	-11.6
減価償却費	Depreciation	5,311	-23.1	2,156	-20.9	4,218	-20.6	1,789	4.9	-17.0
事業税	Enterprise tax (Pro-forma standard taxation)	391	25.1	196	0.2	391	0.0	205	0.6	4.6
その他	Other	3,170	-25.2	1,523	-11.5	2,108	-33.5	1,466	4.0	-3.7
営業利益	Operating income	-231,522	-	8,027	-	3,026	-	5,414	14.8	-32.6
営業外収益	Non-operating income	4,802	-22.2	1,447	-47.6	2,589	-46.1	1,077	2.9	-25.5
営業外費用	Non-operating expenses	213	-62.1	43	-75.7	66	-68.9	17	0.0	-61.3
経常利益	Ordinary income	-226,933	-	9,431	-	5,549	-	6,475	17.7	-31.3
特別利益	Extraordinary income	681	-93.1	466	-15.0	1,937	184.2	5,333	14.6	1,042.8
特別損失	Extraordinary losses	31,859	-	1,815	-92.7	77,493	143.2	1,477	4.0	-18.7
税引前利益	Income before taxes	-258,111	-	8,081	-	-70,007	-	10,332	28.2	27.8
法人税・住民税及び事業税	Income taxes-current	74	-	21	-52.8	43	-41.5	20	0.1	-7.4
法人税等調整額	Income taxes-deferred	3,310	-58.9	130	-96.1	119	-96.4	-5	0.0	-
当期純利益	Net income	-261,495	-	7,929	-	-70,169	-	10,318	28.2	30.1

8. アイフル資金調達状況 (Review of Funding / AIFUL)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
借入金	Borrowings	188,696	40.5	180,428	52.8	177,964	54.9	234,480	63.5
都市銀行等	City Banks	35,801	7.7	14,850	4.3	14,841	4.6	30,460	8.3
信託銀行	Trust Banks	69,712	15.0	67,424	19.7	65,223	20.1	87,670	23.8
地方銀行・第二地方銀行	Regional Banks	33,238	7.1	31,055	9.1	26,545	8.2	19,469	5.3
信用金庫等	Shinkin Banks	3,700	0.8	3,556	1.0	3,554	1.1	3,292	0.9
生命保険会社	Life Insurance companies	20,780	4.5	18,431	5.4	16,746	5.2	13,532	3.7
損害保険会社	Non-Life Insurance companies	7,813	1.7	7,257	2.1	7,253	2.2	6,328	1.7
外国銀行	Foreign banks	2,000	0.4	15,237	4.5	11,850	3.7	5,025	1.4
系統金融機関等	Cooperative Financial Ins.	185	0.0	124	0.0	123	0.0	19,992	5.4
その他	Other	15,467	3.3	22,489	6.6	31,823	9.8	48,707	13.2
社債	SB	277,058	59.5	161,300	47.2	146,400	45.1	134,600	36.5
合計	Total	465,755	100.0	341,728	100.0	324,364	100.0	369,080	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)		10/3		10/9		11/3		11/9	
			構成比(%)		構成比(%)		構成比(%)		構成比(%)
短期調達	Short-term borrowings	11,125	2.4	-	-	-	-	642	0.2
長期調達	Long-term borrowings	454,629	97.6	341,728	100.0	324,364	100.0	368,437	99.8
固定金利借入	Fixed interest rate borrowings	33,972	7.3	32,970	9.6	32,960	10.2	44,547	12.1
変動金利借入	Floating interest rate borrowings	154,724	33.2	147,457	43.2	145,003	44.7	189,289	51.3
社債	SB	265,933	57.1	161,300	47.2	146,400	45.1	134,600	36.5
固定金利借入比率	Ratio of fixed rate borrowings to total borrowings	292,182	62.7	194,270	56.8	179,360	55.3	179,147	48.5
実質固定金利借入比率	Ratio of borrowings at fixed ratio	405,820	87.1	147,457	43.2	231,860	71.5	231,647	62.8
合計	Total	465,755	100.0	341,728	100.0	324,364	100.0	369,080	100.0

(3) 調達金利 (Funding Rate)

(%)

年/決算月(Fiscal Year)		10/3	10/9	11/3	11/9
調達金利	Funding rate	2.05	2.18	2.21	2.22
間接	Indirect	2.22	2.20	2.17	2.17
直接	Direct	1.93	2.17	2.26	2.31

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	1.60	1.45	1.60	1.40
5年スワップレート	5Y SWAP rate	0.75	0.48	0.63	0.49
JGB(10年)	10Y JGB	1.40	0.93	1.26	1.02

9. アイフル債権ポートフォリオ (Analysis of Loan Portfolio / AIFUL)

(1) 貸付利率別残高構成(Breakdown By Interest Rate)

貸付利率 Interest Rate on Loans to Customers		年/決算月(Fiscal Year)		10/9				11/3				11/9			
		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(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)		
無担保ローン (Unsecured Loans)	<=15.0%	224	25.4	131,575	37.9	203	26.4	118,287	40.9	206	23.2	125,594	41.9		
	15.0%< <=18.0%	259	29.3	63,966	18.4	242	31.5	58,262	20.1	402	45.0	86,820	29.0		
	18.0%< <=20.0%	2	0.3	3,781	1.1	1	0.3	3,051	1.1	1	0.2	2,408	0.8		
	20.0%<	398	45.1	147,913	42.6	323	41.9	109,759	37.9	282	31.6	85,036	28.4		
	合計 (Total)	885	100.0	347,236	100.0	772	100.0	289,361	100.0	893	100.0	299,860	100.0		
有担保ローン (Secured Loans)	<=15.0%	20	53.0	60,870	58.7	19	57.0	50,644	60.7	19	60.5	51,793	65.6		
	15.0%< <=18.0%	1	4.4	6,932	6.7	1	4.1	5,371	6.4	1	3.8	4,526	5.7		
	18.0%<	16	42.6	35,909	34.6	13	38.9	27,406	32.9	11	35.7	22,626	28.7		
	合計 (Total)	38	100.0	103,713	100.0	34	100.0	83,422	100.0	31	100.0	78,947	100.0		
	事業者ローン (Small Business Loans)	<=15.0%	3	45.3	2,943	38.0	3	44.6	3,723	43.4	8	57.5	11,095	64.7	
15.0%< <=18.0%		0	8.4	272	3.5	2	25.9	1,264	14.7	3	20.8	1,884	11.0		
18.0%<		3	46.2	4,538	58.5	2	29.5	3,596	41.9	3	21.7	4,161	24.3		
合計 (Total)		7	100.0	7,754	100.0	8	100.0	8,584	100.0	15	100.0	17,140	100.0		
合計 (Total)		931	100.0	458,704	100.0	814	100.0	381,368	100.0	940	100.0	395,948	100.0		

(2) 貸付金額別残高構成(Breakdown By Amount)

貸付金額(千円) Loan Outstanding(Thousands of yen)		年/決算月(Fiscal Year)		10/9				11/3				11/9			
		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(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)	千件/Thousand	構成比(%)	百万円/ Million	構成比(%)		
無担保ローン (Unsecured Loans)	<=100	165	18.7	9,508	2.7	186	24.1	10,323	3.6	236	26.5	12,851	4.3		
	100< <=200	117	13.3	17,378	5.0	145	18.9	22,532	7.8	196	22.0	29,308	9.8		
	200< <=300	175	19.8	42,205	12.2	119	15.5	29,688	10.3	129	14.5	31,985	10.7		
	300< <=400	123	13.9	39,294	11.3	84	11.0	29,779	10.3	96	10.8	33,294	11.1		
	400< <=500	126	14.3	55,645	16.0	94	12.3	43,239	14.9	96	10.8	43,788	14.6		
	500< <=1,000	97	11.0	67,163	19.3	81	10.6	59,752	20.6	80	9.0	59,033	19.7		
	1,000<	79	8.9	116,040	33.4	59	7.6	94,044	32.5	56	6.3	89,599	29.9		
合計 (Total)	885	100.0	347,236	100.0	772	100.0	289,361	100.0	893	100.0	299,860	100.0			
有担保ローン (Secured Loans)	<=1,000	5	13.7	3,013	2.9	7	22.0	3,920	4.7	7	24.0	3,895	4.9		
	1,000< <=5,000	30	77.1	71,863	69.3	23	69.8	56,920	68.2	21	67.7	50,608	64.1		
	5,000< <=10,000	3	8.0	22,031	21.2	2	7.2	17,319	20.8	2	7.1	15,889	20.1		
	10,000< <=50,000	0	1.2	6,745	6.5	0	1.0	5,203	6.2	0	1.2	5,610	7.1		
	50,000<	0	0.0	59	0.1	0	0.0	57	0.1	0	0.1	2,943	3.7		
合計 (Total)	38	100.0	103,713	100.0	34	100.0	83,422	100.0	31	100.0	78,947	100.0			
事業者ローン (Small Business Loans)	<=1,000	3	43.0	1,369	17.7	5	63.1	2,845	33.1	8	59.5	4,815	28.1		
	1,000< <=2,000	3	42.8	4,098	52.9	2	28.4	3,677	42.8	3	26.3	5,865	34.2		
	2,000<	0	14.2	2,286	29.5	0	8.5	2,061	24.0	2	14.2	6,460	37.7		
合計 (Total)	7	100.0	7,754	100.0	8	100.0	8,584	100.0	15	100.0	17,140	100.0			
合計 (Total)	931	100.0	458,704	100.0	814	100.0	381,368	100.0	940	100.0	395,948	100.0			

(3) 無担保ローン年収別構成比 (Unsecured loan breakdown by Annual income)

(千件/Thousand)

千円/ Thousands of yen		年/決算月(Fiscal Year)		10/9		11/3		11/9	
		構成比(%)		構成比(%)		構成比(%)			
新規顧客 (New Accounts)	< 2,000	6	20.3	11	20.6	5	18.4		
	2,000 <= < 3,000	8	26.8	15	26.9	7	26.2		
	3,000 <= < 4,000	7	25.3	14	25.6	7	26.4		
	4,000 <= < 5,000	4	12.9	7	12.6	3	13.1		
	5,000 <= < 7,000	2	9.5	5	9.2	2	10.3		
	7,000 <= < 10,000	1	4.2	2	4.0	1	4.4		
	10,000 <=	0	1.0	0	1.1	0	1.2		
合計 (Total)	31	100.0	55	100.0	28	100.0			

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(1)クレジットコストの状況 / 年間比較 (Credit Cost / YOY%)

(百万円 / Millions of Yen)

年/決算月 (Fiscal Year)		10/3 (12M)		10/9 (6M)		11/3 (12M)		11/9 (6M)	
			/ (L) %		/ (L) %		/ (L) %		/ (L) %
営業債権合計 (L)	Total Receivable Outstanding (L)	603,087	-	503,280	-	422,004	-	463,525	-
期末営業貸付金	Loans outstanding	553,476	-	458,704	-	381,368	-	395,948	-
無担保	Unsecured	423,733	-	347,236	-	289,361	-	299,860	-
有担保	Secured	120,821	-	103,713	-	83,422	-	78,947	-
事業者	Small business	8,921	-	7,754	-	8,584	-	17,140	-
包括信用購入斡旋	Credit card shopping	-	-	-	-	-	-	7,348	-
個別信用購入斡旋	Installment sales finance	-	-	-	-	-	-	2,411	-
支払承諾見返等	Credit guarantee, etc	49,611	-	44,575	-	40,636	-	57,817	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	144,150	-	154,143	-	154,143	-	118,180	-
貸倒発生額合計	Total Write-offs	105,771	17.54	44,216	8.79	78,641	18.64	37,236	8.03
前年同期比	YOY%	-10.5		-18.5		-25.6		-15.8	
貸倒発生額	Write-offs	102,383	18.50	42,781	9.33	76,046	19.94	33,219	8.39
前年同期比	YOY%	-10.4		-18.4		-25.7		-22.4	
無担保	Unsecured	88,641	20.92	37,948	10.93	63,394	21.91	28,629	9.55
有担保	Secured	11,426	9.46	3,882	3.74	10,707	12.84	3,576	4.53
事業者	Small business	2,316	25.96	950	12.25	1,945	22.66	1,013	5.91
包括信用購入斡旋	Credit card shopping	-	-	-	-	-	-	1,818	24.74
個別信用購入斡旋	Installment sales finance	-	-	-	-	-	-	551	22.89
支払承諾見返等	Credit guarantee, etc	3,387	6.83	1,435	3.22	2,594	6.38	1,647	2.85
個別貸倒引当金繰入 (個別引当)	Total Non-operating allowance for doubtful account	9,388	1.56	1,457	0.29	5,679	1.35	828	0.18
個別繰入額	Non-operating Allowance for doubtful accounts	9,267	1.67	1,396	0.30	5,619	1.47	785	0.20
無担保	Unsecured	810	0.19	300	0.09	384	0.13	136	0.05
有担保	Secured	8,446	6.99	1,060	1.02	5,197	6.23	543	0.69
事業者	Small business	10	0.11	35	0.45	36	0.43	105	0.61
支払承諾見返等	Credit guarantee, etc	121	0.25	60	0.14	60	0.15	43	0.07
+	Total Write-offs +	115,159	19.10	45,673	9.08	84,320	19.98	38,065	8.21
前年同期比	YOY%	-6.4		-18.2		-26.8		-16.7	
+	Write-offs +	111,651	20.17	44,177	9.63	81,665	21.41	34,004	8.59
前年同期比	YOY%	-6.2		-18.1		-26.9		-23.0	
無担保	Unsecured	89,451	21.11	38,248	11.02	63,778	22.04	28,765	9.59
有担保	Secured	19,872	16.45	4,943	4.77	15,904	19.07	4,120	5.22
事業者	Small business	2,326	26.08	985	12.71	1,982	23.09	1,118	6.52
包括信用購入斡旋	Credit card shopping	-	-	-	-	-	-	1,818	24.74
個別信用購入斡旋	Installment sales finance	-	-	-	-	-	-	551	22.89
支払承諾見返等	Credit guarantee, etc	3,508	7.07	1,495	3.36	2,654	6.53	1,690	2.92
貸倒関連費用 (営業費用)	Credit Cost (PL: Operating Expenses)	125,177	20.76	18,489	3.67	44,812	10.62	12,444	2.68
期末貸倒引当金 (流動)	Allowance for doubtful accounts at the end of FY (BS : Current assets)	154,143	25.56	126,956	25.23	118,180	28.00	134,375	28.99

個別貸倒引当金繰入 = 破産更生債権 (有担保) + 民事再生債権

Non-operating allowance for doubtful accounts=Loans with legal bankruptcy (secured)Loans with civil rehabilitation law.

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(2) 不良債権の状況(金融庁「4分類」)(NPL defined by FSA)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9			
			/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金	(L)	Loans outstanding	(L)	553,476	-	458,704	-	381,368	-	395,948	-
		無担保	Unsecured	423,733	-	347,236	-	289,361	-	299,860	-
		有担保	Secured	120,821	-	103,713	-	83,422	-	78,947	-
		事業者	Small business	8,921	-	7,754	-	8,584	-	17,140	-
4分類開示債権合計		NPL total		176,010	31.80	143,482	31.28	124,574	32.67	146,869	37.09
	前年同期比		YOY%	-21.1		-30.8		-29.2		2.4	
		破綻先	Loans in legal bankruptcy	46,571	8.41	42,159	9.19	42,794	11.22	41,108	10.38
		延滞債権	Non-accrual loans	98,311	17.76	77,374	16.87	61,527	16.13	68,605	17.33
		3ヶ月以上延滞債権	Loans past due for three months or more	8,611	1.56	6,072	1.32	5,895	1.55	6,198	1.57
		貸出条件緩和債権	Restructured loans	22,515	4.07	17,876	3.90	14,356	3.76	30,956	7.82
うち無担保ローン		Unsecured Loan		84,251	19.88	61,552	17.73	52,683	18.21	66,595	22.21
	前年同期比		YOY%	-22.8		-39.3		-37.5		8.2	
		破綻先	Loans in legal bankruptcy	1,736	0.41	1,087	0.31	850	0.29	685	0.23
		延滞債権	Non-accrual loans	53,963	12.74	38,702	11.15	33,489	11.57	33,065	11.03
		3ヶ月以上延滞債権	Loans past due for three months or more	7,087	1.67	4,802	1.38	4,684	1.62	4,803	1.60
		貸出条件緩和債権	Restructured loans	21,463	5.07	16,959	4.88	13,659	4.72	28,040	9.35
うち無担保ローン以外		Secured Loan		91,759	70.72	81,929	73.50	71,890	78.14	80,274	83.54
	前年同期比		YOY%	-19.5		-22.7		-21.7		-2.0	
		破綻先	Loans in legal bankruptcy	44,834	34.56	41,072	36.85	41,944	45.59	40,423	42.07
		延滞債権	Non-accrual loans	44,348	34.18	38,671	34.69	28,038	30.47	35,540	36.99
		3ヶ月以上延滞債権	Loans past due for three months or more	1,524	1.18	1,269	1.14	1,211	1.32	1,394	1.45
		貸出条件緩和債権	Restructured loans	1,051	0.81	916	0.82	697	0.76	2,916	3.03
期末貸倒引当金		Allowance for NPL		188,140	-	158,869	-	155,725	-	166,499	-
		流動	Current assets	154,143	-	126,956	-	118,180	-	134,375	-
		固定	Fixed assets	33,997	-	31,912	-	37,544	-	32,124	-
NPLカバー率(ALL)	/	Coverage ratio (All)	/	106.9	-	110.7	-	125.0	-	113.4	-
NPLカバー率(無担保)	/	Coverage ratio (Unsecured)	/	183.0	-	206.3	-	224.3	-	201.8	-

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).

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(3)単体の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Non-Consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		10/9			11/3			11/9		
		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
		Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayments	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	197,160	74,094	271,254	197,160	74,094	271,254	133,951	75,227	209,178
発生額・取崩額	Reversal	35,811	25,414	61,225	63,209	48,604	111,814	33,659	19,406	53,066
繰入額 (戻入額)	Provisions (Returned)	-	14,258	14,258	-	49,737	49,737	-	-	-
合併による増加	Increase due to merger	-	-	-	-	-	-	21,015	11,280	32,296
期末引当金残高	Allowance (End)	161,349	62,938	224,287	133,951	75,227	209,178	121,307	67,101	188,408

(4)連結の利息返還に関する引当金内訳 (Breakdown of Allowances Related to Losses on Interest Repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		10/9			11/3			11/9		
		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
		Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Allowance for losses on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	237,909	76,990	314,899	237,909	76,990	314,899	178,769	77,012	255,782
発生額・取崩額	Reversal	48,730	26,034	74,764	86,350	49,715	136,065	40,367	19,590	59,957
繰入額 (戻入額)	Provisions (Returned)	8,999	14,258	23,257	27,211	49,737	76,948	-	-	-
合併による増減	Increase (decrease) due to merger	-	-	-	-	-	-	(9,679)	9,679	-
期末引当金残高	Allowance (End)	198,177	65,214	263,392	178,769	77,012	255,782	128,723	67,101	195,824

3: 「ライフカード」及び「会社分割前のライフ」におきましては、利息返還損失引当金に利息返還に伴う債権放棄に対する引当金が含まれております。その為、連結利息返還損失の発生額・取崩額には、「ライフカード」と「会社分割前のライフ」の債権放棄分が、2011年3月期第2四半期は4645百万円、2011年3月期は8794百万円、2012年3月期第2四半期は2223百万円含まれております。

11. ライフカード営業指標 (Review of Operation / LifeCard)

(1) 営業実績 (Operating Results)

営業債権ベース
(Managed Asset Basis)

会計ベース残高
(On-Balance) (Off-Balance)

		年/決算月(Fiscal Year)	11/9
営業債権合計	(百万円)	Total Receivable Outstanding (Millions of Yen)	153,445
割賦売掛金		Installment receivable	67,749
包括信用購入斡旋		Credit card shopping	66,069
個別信用購入斡旋		Installment sales finance	1,679
営業貸付金		Loans (Cash advance)	57,219
カードキャッシング		with Credit card	49,626
その他		Other	7,593
支払承諾見返		Credit guarantee	28,261
その他営業債権		Other	215
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)	6,544
プロパー		Proper	2,625
提携		Affinity	3,918
新規発行数	(千枚)	Number of new issue (Thousand)	102
プロパー		Proper	30
提携		Affinity	71
単価(残高÷残有会員数)	(千円)	Per account (Thousands of Yen)	
包括信用購入斡旋		Shopping	59
キャッシング		Cashing	152
買上実績	(百万円)	Purchase Results (Millions of Yen)	108,857
包括信用購入斡旋		Shopping	98,572
キャッシング		Cashing	10,285
実質平均利回り		Average Yield	16.4

11/9	11/9
150,670	2,774
64,974	2,774
63,294	2,774
1,679	-
57,219	-
49,626	-
7,593	-
28,261	-
215	-

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) チャネル展開 (Marketing Channel)

		年/決算月(Fiscal Year)	11/9
加盟店数	(社)	Member Merchant	106,798
保証提携数	(先)	Tie-up Banks	118
社員数	(人)	N. of Total Employees	997
正社員数	(人)	N. of Employees (regularly payroll)	449
非正社員数	(人)	N. of Employees (temp.)	548

注: ライフカードのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。
Note: The data currently described as "Managed asset basis" among the data of a LifeCard is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

12. ライフカード損益の内訳 (Revenue and Expenses / LifeCard)

(百万円/ Millions of Yen)

営業債権ベース(Managed Asset Basis)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		営業債権ベース(Managed Asset Basis)		会計ベース(On-Balance)	
		11/9 (3M)	営業収益比 (%)	11/9 (3M)	営業収益比 (%)
営業収益	Operating revenue	6,400	100.0	6,349	100.0
割賦売掛金収益	Installment receivable	2,775	43.4	2,724	42.9
包括信用購入斡旋収益	Revenue from Credit card business	2,735	42.7	2,685	42.3
個別信用購入斡旋収益	Revenue from Installment sales finance	39	0.6	39	0.6
営業貸付金収益	Loans (Cash advance)	2,160	33.8	2,160	34.0
カードキャッシング	with Credit card	1,946	30.4	1,946	30.7
その他	Other	213	3.3	213	3.4
信用保証収益	Revenue from Credit guarantee	437	6.8	437	6.9
その他の金融収益	Other financial revenue	1	0.0	1	0.0
その他の営業収益	Other operating revenue	1,025	16.0	1,025	16.2
営業費用	Operating expenses	4,613	72.1	4,562	71.9
金融費用	Financial expenses	297	4.6	246	3.9
貸倒関連費用	Credit cost	-	-	-	-
利息返還関連費用	Expenses for interest repayment	-	-	-	-
その他の営業費用	Other operating expenses (SG&A)	4,316	67.4	4,316	68.0
広告宣伝費	Advertising expenses	15	0.2	15	0.2
人件費	Personnel expenses	939	14.7	939	14.8
その他	Other	3,360	52.5	3,360	52.9
販売費	Sales cost	1,825	28.5	1,825	28.8
システム費	System cost	866	13.5	866	13.6
施設費	Rent cost	215	3.4	215	3.4
管理費	Admin cost	453	7.1	453	7.1
営業利益	Operating income	1,787	27.9	1,787	28.1
営業外収益	Non-operating income	7	0.1	7	0.1
営業外費用	Non-operating expenses	739	11.6	739	11.6
経常利益	Ordinary income	1,054	16.5	1,054	16.6
特別利益	Extraordinary income	1	0.0	1	0.0
特別損失	Extraordinary losses	0	0.0	0	0.0
税引前利益	Income before taxes	1,056	16.5	1,056	16.6
法人税・住民税及び事業税	Income taxes-current	600	9.4	600	9.5
法人税等調整額	Income taxes-deferred	-	-	-	-
当期純利益	Net income	456	7.1	456	7.2

注：ライフカードのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランスシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a LifeCard is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

13. ビジネクスト営業指標 (Review of Operation / Businext)

(Businext / JV with Sumitomo Trust & Banking started April 2001)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業貸付金残高 (百万円)	Loans outstanding (Millions of Yen)	64,551	-13.6	61,805	-10.5	59,474	-7.9	57,931	-6.3
口座数 (千件)	Customer accounts (Thousand)	34	-12.2	33	-10.9	31	-10.4	30	-8.1
一口座当たり残高 (千円)	Per account (Thousands of Yen)	1,845	-1.6	1,870	0.4	1,896	2.8	1,907	2.0
新規顧客件数 (件)	New accounts	2,820	1.9	2,900	158.2	5,246	86.0	2,667	-8.0
平均名目金利 (%)	Average interest rate (%)	14.2	-0.2	14.1	-0.1	13.9	-0.3	13.9	-0.2
貸倒償却率 (%)	Write off ratio (%)	8.4	2.4	4.4	0.2	9.2	0.8	3.6	-0.8
営業店舗数 (店)	Loan business branches	3	-5	2	-3	2	-1	2	0
社員数 (人)	Number of employees	89	-33	83	-25	81	-8	86	3

アイフル単体の実質平均利回りは、営業貸付金利息/(期初残高+期末残高)÷2より算出しておりますが、ビジネクストにおいては、平均名目金利(契約金利の平均)で掲載しております。

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

14. ビジネクスト損益の内訳 (Revenue and Expenses / Businext)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		10/3		10/9		11/3		11/9		
		(12M)	増減率(yoy%)	(6M)	増減率(yoy%)	(12M)	増減率(yoy%)	(6M)	営業収益比(%)	増減率(yoy%)
営業収益	Operating revenue	8,888	-15.6	4,032	-13.0	7,799	-12.3	3,709	100.0	-8.0
営業貸付金利息	Interest on loans to customers	8,806	-15.8	4,012	-12.5	7,764	-11.8	3,681	99.3	-8.2
その他	Other	82	13.0	20	-59.2	35	-57.2	27	0.7	33.6
営業費用	Operating expenses	8,151	-16.0	3,741	-13.1	6,781	-16.8	3,557	95.9	-4.9
金融費用	Financial expenses	1,141	-31.3	500	-16.6	969	-15.1	448	12.1	-10.4
貸倒費用	Credit cost	4,877	-9.8	268	81.0	3,714	-23.8	2,085	56.2	-1.5
広告宣伝費	Advertising expenses	364	-37.7	2,117	-20.0	460	26.5	241	6.5	-10.2
人件費	Personnel expenses	792	-15.7	398	0.3	775	-2.1	359	9.7	-9.8
その他	Other	976	-12.5	456	-10.7	860	-11.9	423	11.4	-7.4
営業利益	Operating income	737	-10.1	290	-12.4	1,018	38.1	151	4.1	-47.8
営業外収益	Non-operating income	10	26.2	2	-72.3	3	-65.8	0	0.0	-68.5
営業外費用	Non-operating expenses	-	-	-	-	-	-	-	-	-
経常利益	Ordinary income	748	-9.7	293	-14.2	1,022	36.6	152	4.1	-48.0
特別利益	Extraordinary income	88	-85.4	-	-	0	-99.1	-	-	-
特別損失	Extraordinary losses	64	-89.3	16	-66.4	525	714.4	-	-	-
税引前利益	Income before taxes	771	-6.6	276	-7.9	497	-35.5	152	4.1	-44.8
法人税・住民税及び事業税	Income taxes-current	-50	-	4	-98.5	6	-	2	0.1	-37.2
法人税等調整額	Income taxes-deferred	2,585	-	2	-99.5	2	-99.9	1	0.0	-55.6
当期純利益	Net Income	-1,763	-	269	-	488	-	148	4.0	-44.8