

## 2024年3月期 第1四半期決算データブック

Data Book (First Quarter report for fiscal year ending March, 2024)

1.主要利益数値	Main Indices / Group & AIFUL	.....1p
2.グループ合計営業実績	Operating Results / Group Total	.....2p
3.グループ合計損益の内訳	Revenue and Expenses / Group Total	.....3p
4.グループ合計資金調達の状況	Funding / Group Total	.....4p
5.グループ合計不良債権の状況	NPL / Group Total	.....5p
6.アイフル営業実績	Operating Results / AIFUL	.....6p
7.アイフル損益の内訳	Revenue and Expenses / AIFUL	.....7p
8.アイフル資金調達の状況	Funding / AIFUL	.....8p
9.アイフル貸倒の状況	Credit Cost / AIFUL	.....9p
10.アイフル不良債権の状況	NPL / AIFUL	.....10p
11.利息返還関連引当金の内訳	Allowances Related to Loss on Interest Repayment	.....11p
12.アイフル無担保ローン債権ポートフォリオ	Loan Portfolio / AIFUL	.....12p
13.ライフカード営業実績	Operating Results / LIFECARD	.....13p
14.ライフカード損益の内訳	Revenue and Expenses / LIFECARD	.....14p
15.グループ経営一覧表	Group Companies Financial Highlights	.....15p

**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)			22/3		22/6		23/3		23/6		24/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	132,097	3.6	34,692	7.3	144,152	9.1	38,665	11.5	161,200	11.8
営業費用	(百万円)	Operating expenses	(Millions of Yen)	120,855	9.9	28,082	5.5	120,427	-0.4	35,557	26.6	136,000	12.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	11,242	-35.9	6,609	15.8	23,724	111.0	3,108	-53.0	25,200	6.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	12,265	-36.5	6,714	17.5	24,428	99.2	3,408	-49.2	25,500	4.4
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)	12,334	-33.1	5,945	18.6	22,343	81.1	2,968	-50.1	22,600	1.1
総資産	(百万円)	Total assets	(Millions of Yen)	935,642	8.4	953,959	8.9	1,070,485	14.4	1,115,863	17.0	1,228,800	14.8
純資産	(百万円)	Net assets	(Millions of Yen)	156,526	6.0	162,396	8.6	179,593	14.7	182,329	12.3	202,600	12.8
一株当たり当期純利益	(円)	EPS	(Yen)	25.50	-33.1	12.29	18.6	46.19	81.1	6.14	-50.1	46.72	1.2
一株当たり純資産	(円)	BPS	(Yen)	318.17	5.7	329.59	8.2	364.01	14.4	369.27	12.0	410.53	12.8
自己資本比率	(%)	Equity ratio	(%)	16.4	-0.5	16.7	-0.1	16.4	0.0	16.0	-0.7	16.2	-0.2
総資産経常利益率	(%)	ROA	(%)	1.4	-0.8	2.9	0.2	2.4	1.0	1.3	-1.6	2.2	-0.2
自己資本当期純利益率	(%)	ROE	(%)	8.2	-5.4	15.2	1.5	13.5	5.3	6.7	-8.5	12.1	-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)			22/3		22/6		23/3		23/6		24/3(E)		
			(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	(3M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	83,117	5.4	21,505	5.8	88,449	6.4	25,025	16.4	99,100	12.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	78,359	14.6	16,408	-1.7	69,322	-11.5	21,614	31.7	77,500	11.8
営業利益	(百万円)	Operating profit	(Millions of Yen)	4,757	-54.6	5,097	40.8	19,127	302.1	3,410	-33.1	21,500	12.4
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	6,748	-43.6	16,578	321.8	32,213	377.4	4,248	-74.4	23,800	-26.1
当期純利益	(百万円)	Profit	(Millions of Yen)	7,912	-17.4	15,932	316.8	31,028	292.2	3,991	-74.9	22,200	-28.5
総資産	(百万円)	Total assets	(Millions of Yen)	711,185	11.3	738,763	13.3	834,868	17.4	878,316	18.9	961,300	15.1
純資産	(百万円)	Net assets	(Millions of Yen)	110,096	7.2	125,584	18.5	140,660	27.8	144,127	14.8	162,200	15.3
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)	16.36	-17.4	32.94	316.8	64.15	292.2	8.25	-75.0	45.90	-28.5
一株当たり純資産	(円)	BPS	(Yen)	227.61	7.2	259.63	18.5	290.80	27.8	297.97	14.8	335.23	15.3
自己資本比率	(%)	Equity ratio	(%)	15.5	-0.6	17.0	0.8	16.8	1.3	16.4	-0.6	16.9	0.1
総資産経常利益率	(%)	ROA	(%)	1.0	-0.9	4.7	2.2	4.2	3.2	2.0	-2.7	2.7	-1.6
自己資本当期純利益率	(%)	ROE	(%)	7.4	-2.4	26.6	11.9	24.7	17.3	11.3	-15.3	14.7	-10.0

※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)		22/3		22/6		23/3		23/6		23/6			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total receivable outstanding	(Millions of Yen)	887,407	8.7	910,052	9.7	1,015,910	14.5	1,049,127	15.3	1,026,448	15.4
営業貸付金残高		Loans outstanding		582,349	5.2	594,238	6.8	648,760	11.4	668,294	12.5	635,019	13.3
無担保ローン		Unsecured		505,255	4.9	514,750	6.1	550,647	9.0	565,856	9.9	558,694	10.7
有担保ローン		Secured		18,282	0.0	19,030	8.6	25,979	42.1	27,424	44.1	27,424	44.1
事業者ローン		Small business		58,810	10.1	60,456	12.3	72,133	22.7	75,013	24.1	48,900	32.7
割賦売掛金残高		Installment receivables		116,780	7.4	121,357	13.0	142,899	22.4	148,006	22.0	141,848	23.4
支払承諾見返		Guarantee		172,697	18.5	178,487	16.7	204,078	18.2	212,175	18.9	228,929	15.8
信用保証事業		Credit guarantee business		171,797	18.9	177,675	17.1	203,492	18.4	211,637	19.1	228,391	16.0
その他		Other		900	-30.6	812	-32.2	585	-35.0	538	-33.7	538	-33.7
その他営業債権		Other		15,579	78.1	15,968	24.2	20,171	29.5	20,650	29.3	20,650	29.3
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,464	2.7	1,486	4.3	1,625	11.0	1,670	12.4		
無担保ローン		Unsecured		1,425	2.7	1,447	4.3	1,582	11.0	1,626	12.4		
有担保ローン		Secured		3	-16.2	3	-13.2	3	-6.4	3	-4.5		
事業者ローン		Small business		35	4.6	36	7.3	40	13.4	41	13.8		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,240	-2.6	5,211	-2.7	5,141	-1.9	5,112	-1.9		
新規顧客件数	(件)	New accounts	(Number)	237,724	25.2	76,808	39.2	359,905	51.4	102,604	33.6		
無担保ローン		Unsecured		232,946	24.3	75,125	38.5	351,752	51.0	100,173	33.3		
有担保ローン		Secured		315	29.9	131	67.9	701	122.5	218	66.4		
事業者ローン		Small business		4,463	94.8	1,552	80.9	7,452	67.0	2,213	42.6		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	382	10.4	109	14.3	478	25.1	110	1.7		

### (2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		22/3		22/6		23/3		23/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		3,148	-43	3,151	-82	3,275	127	3,475	324
正社員数		N. of employees (regularly payroll)		2,116	-19	2,135	-29	2,180	64	2,323	188
非正社員数		N. of employees (temp.)		1,032	-24	1,016	-53	1,095	63	1,152	136

### 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)	22/3 (12M)		22/6 (3M)		23/3 (12M)		23/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	132,097	3.6	34,692	7.3	144,152	9.1	38,665	3.8	11.5
営業貸付金利息	Interest on operating loans	76,332	3.1	20,027	7.7	83,230	9.0	22,584	2.2	12.8
無担保ローン	Unsecured	70,842	3.8	18,450	6.4	76,143	7.5	20,493	2.0	11.1
有担保ローン	Secured	1,624	-11.4	449	7.0	1,949	20.0	557	0.1	24.1
事業者ローン	Small business	3,865	-2.5	1,127	36.1	5,137	32.9	1,533	0.2	36.0
信用購入あっせん収益	Revenue from installment receivable	20,099	3.7	5,359	14.0	23,158	15.2	6,205	0.6	15.8
信用保証収益	Revenue from credit guarantee	15,730	8.3	4,052	4.8	17,030	8.3	4,687	0.5	15.7
その他の営業収益	Other operating revenue	19,934	2.1	5,252	1.5	20,732	4.0	5,189	0.5	-1.2
買取債権回収高	Collection from purchased receivable	889	-43.5	253	11.0	1,094	23.1	240	0.0	-5.2
償却債権取立益	Recoveries of written off claims	7,492	10.8	1,890	-2.3	7,488	0.0	1,774	0.2	-6.1
その他	Other	11,553	3.2	3,109	3.3	12,149	5.2	3,173	0.3	2.1
営業費用	Operating expenses	120,855	9.9	28,082	5.5	120,427	-0.4	35,557	3.5	26.6
金融費用	Financial expenses	7,041	-2.9	1,726	-4.3	7,068	0.4	1,761	0.2	2.0
売上原価	Cost of sales	199	-85.9	42	-34.2	229	14.9	20	0.0	-52.7
貸倒関連費用	Credit cost	27,918	-28.1	8,218	-6.0	36,004	29.0	13,198	1.3	60.6
貸倒損失	Bad debt write offs	27,997	-9.5	9,403	8.3	30,710	9.7	11,864	1.2	26.2
利息返還関連費用	Expenses for interest repayment	19,929	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	8,248	-31.0	2,187	-18.6	7,210	-12.6	1,785	0.2	-18.4
その他の営業費用	Other operating expenses (SG & A)	65,766	5.3	18,094	13.1	77,125	17.3	20,577	2.0	13.7
広告宣伝費	Advertising expenses	11,321	275.7	3,693	45.3	16,876	49.1	4,810	0.5	30.2
販売促進費	Sales promotion expenses	3,269	-52.0	863	15.0	3,861	18.1	910	0.1	5.4
人件費	Personnel expenses	16,704	-1.2	4,248	0.0	17,386	4.1	4,697	0.5	10.6
支払手数料	Commission fee	15,283	2.0	4,287	13.0	17,958	17.5	4,759	0.5	11.0
通信費	Communication expenses	3,035	3.7	772	1.5	3,068	1.1	758	0.1	-1.8
減価償却費	Depreciation expenses	3,417	0.0	859	7.7	3,599	5.3	869	0.1	1.2
賃借料・地代家賃	Rent expenses and Rents	2,166	-1.2	540	-0.3	2,210	2.0	525	0.1	-2.7
その他	Other	10,568	-13.6	2,828	8.6	12,162	15.1	3,244	0.3	14.7
営業利益	Operating profit (loss)	11,242	-35.9	6,609	15.8	23,724	111.0	3,108	0.3	-53.0
営業外収益	Non-operating income	1,058	-45.1	111	-37.9	747	-29.4	394	0.0	252.4
営業外費用	Non-operating expenses	35	-77.0	6	-96.3	44	24.7	93	0.0	-
経常利益	Ordinary profit (loss)	12,265	-36.5	6,714	17.5	24,428	99.2	3,408	0.3	-49.2
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	468	-	-	-	-
税引前利益	Profit (loss) before income taxes	12,265	-32.4	6,714	17.5	23,959	95.3	3,408	0.3	-49.2
法人税・住民税及び事業税	Income taxes-current	2,602	-12.2	174	73.8	3,349	28.7	57	0.0	-66.8
法人税等調整額	Income taxes-deferred	-3,374	-	446	-	-2,336	-	292	0.0	-
当期純利益	Profit (loss)	13,037	-26.7	6,093	20.0	22,946	76.0	3,058	0.3	-49.8
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	703	-	148	124.9	603	-14.2	89	0.0	-39.3
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	12,334	-33.1	5,945	18.6	22,343	81.1	2,968	0.3	-50.1

#### 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)		22/3		22/6		23/3		23/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	329,841	62.0	328,320	60.6	404,759	66.2	425,670	65.6
都市銀行等	City banks etc.	52,732	9.9	54,705	10.1	88,105	14.4	97,020	15.0
信託銀行	Trust banks	84,768	15.9	79,123	14.6	109,605	17.9	114,983	17.7
地方銀行・第二地方銀行	Regional banks	103,388	19.4	108,567	20.0	114,511	18.7	122,312	18.9
その他	Other	88,952	16.7	85,925	15.9	92,538	15.1	91,353	14.1
社債・流動化	SB & ABS, ABL	202,052	38.0	213,595	39.4	206,807	33.8	223,126	34.4
CP	CP	2,500	0.5	9,000	1.7	12,000	2.0	24,200	3.7
普通社債	SB	35,000	6.6	50,000	9.2	45,000	7.4	60,000	9.2
流動化	ABS, ABL	164,552	30.9	154,595	28.5	149,807	24.5	138,926	21.4
合計	Total	531,894	100.0	541,916	100.0	611,566	100.0	648,796	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)		22/3		22/6		23/3		23/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	90,543	17.0	92,145	17.0	92,216	15.1	109,249	16.8
長期調達	Long-term borrowings	441,350	83.0	449,770	83.0	519,350	84.9	539,546	83.2
固定金利借入	Fixed interest rate borrowings	79,982	15.0	84,554	15.6	73,328	12.0	69,216	10.7
変動金利借入	Floating interest rate borrowings	181,015	34.0	169,319	31.2	260,114	42.5	278,903	43.0
社債・流動化	SB & ABS, ABL	180,352	33.9	195,895	36.1	185,907	30.4	191,426	29.5
普通社債(固定)	SB (Fixed interest rate)	35,000	6.6	50,000	9.2	45,000	7.4	60,000	9.2
流動化(固定)	ABS, ABL (Fixed interest rate)	40,904	7.7	37,819	7.0	26,891	4.4	21,796	3.4
流動化(変動)	ABS, ABL (Floating interest rate)	104,448	19.6	108,076	19.9	114,016	18.6	109,629	16.9
合計	Total	531,894	100.0	541,916	100.0	611,566	100.0	648,796	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		22/3	22/6	23/3	23/6
調達金利	Funding rate	1.22	1.20	1.11	1.05
間接	Indirect	1.39	1.39	1.27	1.20
直接	Direct	0.95	0.91	0.81	0.77

※1 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)		22/3		22/6		23/3		23/6	
		(L)	(L)		/ (L) %						
期末営業貸付金および破産更生債権の合計 ※2				604,435	-	616,136	-	666,415	-	684,528	-
無担保ローン	Unsecured loan			506,535	-	515,959	-	551,844	-	566,986	-
無担保ローン以外	Secured loan and Small business loan			97,899	-	100,176	-	114,570	-	117,541	-
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	◎	◎	97,121	16.07	98,821	16.04	104,904	15.74	105,294	15.38
前年同期比	YOY%			11.1		11.6		8.0		6.6	
無担保ローン不良債権額	NPL of Unsecured loan	◎	◎	68,877	13.60	71,042	13.77	79,837	14.47	81,674	14.40
前年同期比	YOY%			18.0		18.0		15.9		15.0	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt			657	0.13	588	0.11	597	0.11	577	0.10
危険債権	Doubtful receivables			21,101	4.17	20,618	4.00	24,940	4.52	23,940	4.22
三月以上延滞債権	Receivables past due for three months or more			9,701	1.92	10,623	2.06	9,556	1.73	11,574	2.04
貸出条件緩和債権	Restructured receivables			37,416	7.39	39,212	7.60	44,743	8.11	45,581	8.04
無担保ローン以外不良債権額 ※3	NPL of receivables other than Unsecured loan ※3			28,244	28.85	27,778	27.73	25,066	21.88	23,620	20.10
前年同期比	YOY%			-2.6		-1.9		-11.2		-15.0	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt			20,443	20.88	20,308	20.27	16,052	14.01	14,663	12.48
危険債権	Doubtful receivables			4,492	4.59	4,656	4.65	6,307	5.51	6,245	5.31
三月以上延滞債権	Receivables past due for three months or more			436	0.45	406	0.41	404	0.35	393	0.33
貸出条件緩和債権	Restructured receivables			2,872	2.93	2,407	2.40	2,301	2.01	2,317	1.97
その他不良債権 ※4	Other NPL ※4			10,722	-	11,216	-	13,698	-	14,371	-
前年同期比	YOY%			16.1		23.0		27.8		28.1	
期末貸倒引当金	Allowance for NPL	◎	◎	78,246	-	76,969	-	79,623	-	79,523	-
流動	Current assets	◎	◎	57,906	-	56,775	-	63,040	-	64,271	-
固定	Non-current assets			20,339	-	20,194	-	16,582	-	15,251	-
NPLカバー率 (ALL)	Coverage ratio (All)	◎/◎	◎/◎	80.6	-	77.9	-	75.9	-	75.5	-
NPLカバー率 (無担保ローン)	Coverage ratio (Unsecured loan)	◎/◎	◎/◎	84.1	-	79.9	-	79.0	-	78.7	-

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

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

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

※2 不良債権には破産更生債権が含まれているため、期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出してしております。

Because NPL include claims provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.

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

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

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

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

破産更生債権及びこれらに準ずる債権

法人税法施行令(昭和40年政令第97号)第96条第1項第3号イからホまでに掲げる事由又は同項第4号に規定する事由が生じている債権(破産更生債権等は、債権の個別評価による回収不能見込額相当額の貸倒引当金を計上しております)

危険債権

返済状況が悪化し、契約に従った債権の元本の回収及び利息の受取りができない可能性の高い債権(破産更生債権及びこれらに準ずる債権に該当しないもの)

三月以上延滞債権

元本又は利息の支払が約定支払日の翌日から3ヵ月以上延滞している貸付金破産更生債権及びこれらに準ずる債権並びに危険債権に該当しないもの

貸出条件緩和債権

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

Bankrupt or De facto Bankrupt:

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

Doubtful receivables:

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

Receivables past due for three months or more:

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

Restructured receivables:

Receivables other than those in the above three categories that have been arranged in favor of borrower, such as reduction or exemption of interest rates, have been made for the purpose of promoting the collection of the relevant loans.

## 6. アイフル営業実績 (Operating Results / AIFUL)

### (1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		22/3		22/6		23/3		23/6			
			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)	619,388	8.3	632,404	8.7	691,689	11.7	713,414	12.8
営業貸付金残高		Loans outstanding		461,884	5.4	469,156	6.1	502,874	8.9	516,310	10.1
無担保ローン		Unsecured		449,747	5.6	456,950	6.3	490,096	9.0	503,277	10.1
有担保ローン		Secured		3,501	-27.3	3,252	-26.1	2,502	-28.5	2,278	-29.9
事業者ローン		Small business		8,635	13.0	8,953	14.4	10,275	19.0	10,754	20.1
支払承諾見返		Guarantee		148,475	17.9	153,820	16.5	177,303	19.4	184,967	20.2
信用保証事業		Credit guarantee business		147,708	18.3	153,136	16.9	176,821	19.7	184,530	20.5
その他		Other		767	-31.5	684	-33.8	482	-37.1	436	-36.2
割賦売掛金残高		Installment receivables		226	-15.6	216	-13.3	185	-18.2	177	-18.3
その他		Other		8,802	17.1	9,210	24.3	11,326	28.7	11,959	29.8
口座数	(千件)	N.of customer accounts	(Thousand)	980	5.0	999	6.4	1,115	13.8	1,152	15.3
無担保ローン		Unsecured		968	5.1	988	6.5	1,103	13.9	1,140	15.4
有担保ローン		Secured		2	-29.0	1	-28.5	1	-30.6	1	-32.0
事業者ローン		Small business		9	7.7	9	8.4	10	10.2	10	9.7
新規顧客件数	(件)	New accounts	(Number)	210,104	30.3	64,359	32.5	301,262	43.4	88,760	37.9
無担保ローン		Unsecured		210,014	30.4	64,340	32.5	301,183	43.4	88,734	37.9
実質平均利回り ※	(%)	Average yield ※	(%)	14.4	0.1	14.5	-0.1	14.3	-0.1	14.5	0.1

23/6	
	増減率(yoy%)
713,353	12.9
509,552	11.0
497,810	10.9
2,278	-29.9
9,463	33.8
191,664	17.5
191,227	17.7
436	-36.2
177	-18.3
11,959	29.8

※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(%)  
 ※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)		22/3		22/6		23/3		23/6			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
店舗数	(店)	Branches		848	-7	848	-7	840	-8	842	-6
有人店舗		Staffed branches		20	0	20	0	23	3	24	4
無人店舗		Unstaffed branches		828	-7	828	-7	817	-11	818	-10
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs		85,210	-76	68,412	-16,909	101,830	16,620	101,599	33,187
自社ATM		AIFUL ATMs		436	-5	356	-85	249	-187	149	-207
自社ATM以外		Other		84,774	-71	68,056	-16,824	101,581	16,807	101,450	33,394
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)		144	2	148	6	149	5	151	3
社員数	(人)	N. of total employees		1,505	25	1,543	-14	1,640	135	1,810	267
正社員数		N. of employees (regularly payroll)		1,010	-2	1,017	-32	1,059	49	1,142	125
非正社員数		N. of employees (temp.)		495	27	526	18	581	86	668	142

## 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)		22/3 (12M)		22/6 (3M)		23/3 (12M)		23/6 (3M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	83,117	5.4	21,505	5.8	88,449	6.4	25,025	3.6	16.4
営業貸付金利息	Interest on operating loans	63,071	5.6	16,412	6.5	67,596	7.2	18,185	2.6	10.8
無担保ローン	Unsecured	61,872	5.7	16,108	6.6	66,274	7.1	17,816	2.5	10.6
有担保ローン	Secured	388	-18.3	72	-35.4	281	-27.6	61	0.0	-16.0
事業者ローン	Small business	809	16.1	230	24.5	1,040	28.5	307	0.0	33.2
信用保証収益	Revenue from credit guarantee	11,447	2.8	2,978	6.7	12,447	8.7	3,419	0.5	14.8
その他の営業収益	Other operating revenue	8,598	8.1	2,114	-0.5	8,406	-2.2	3,420	0.5	61.8
償却債権取立益	Recoveries of written off claims	6,405	8.9	1,611	-1.7	6,357	-0.8	1,475	0.2	-8.5
その他	Other	2,192	5.7	502	3.5	2,049	-6.5	1,945	0.3	287.0
営業費用	Operating expenses	78,359	14.6	16,408	-1.7	69,322	-11.5	21,614	3.1	31.7
金融費用	Financial expenses	5,421	0.1	1,377	-3.6	5,245	-3.2	1,319	0.2	-4.3
貸倒関連費用	Credit cost	20,701	-30.7	5,359	-19.4	22,406	8.2	9,107	1.3	69.9
貸倒損失	Bad debt write-offs	20,521	-8.6	6,857	11.3	21,795	6.2	8,357	1.2	21.9
利息返還関連費用	Expenses for Interest repayment	17,283	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	7,409	-32.6	1,960	-21.2	6,391	-13.7	1,605	0.2	-18.1
その他の営業費用	Other operating expenses (SG & A)	34,953	5.7	9,670	12.2	41,670	19.2	11,188	1.6	15.7
広告宣伝費	Advertising expenses	9,644	248.6	3,217	43.5	14,097	46.2	4,128	0.6	28.3
販売促進費	Sales promotion expenses	335	-93.6	70	-1.8	498	48.6	109	0.0	55.5
人件費	Personnel expenses	9,504	-7.6	2,340	-8.9	9,723	2.3	2,603	0.4	11.2
支払手数料	Commission fee	6,002	2.2	1,587	5.2	6,449	7.5	1,676	0.2	5.6
通信費	Communication expenses	793	7.4	191	7.7	837	5.6	211	0.0	10.5
減価償却費	Depreciation expenses	1,706	27.7	417	2.8	1,745	2.3	411	0.1	-1.4
賃借料・地代家賃	Rent expenses and Rents	1,997	-3.5	488	-2.2	1,994	-0.2	465	0.1	-4.7
その他	Other	4,969	3.9	1,358	18.6	6,324	27.3	1,583	0.2	16.6
営業利益	Operating profit (loss)	4,757	-54.6	5,097	40.8	19,127	302.1	3,410	0.5	-33.1
営業外収益	Non-operating income	2,014	26.8	11,485	-	13,100	550.4	848	0.1	-92.6
営業外費用	Non-operating expenses	23	-73.2	4	-62.4	15	-34.9	11	0.0	171.6
経常利益	Ordinary profit (loss)	6,748	-43.6	16,578	321.8	32,213	377.4	4,248	0.6	-74.4
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	468	-	-	-	-
税引前利益	Profit (loss) before income taxes	6,748	-9.0	16,578	321.8	31,744	370.4	4,248	0.6	-74.4
法人税・住民税及び事業税	Income taxes-current	2,028	257.8	-87	-	1,526	-24.8	-157	-	80.6
法人税等調整額	Income taxes-deferred	-3,192	-	733	-	-809	-	413	0.1	-
当期純利益	Profit (loss)	7,912	-17.4	15,932	316.8	31,028	292.2	3,991	0.6	-74.9

## 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)		22/3		22/6		23/3		23/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	257,914	61.4	255,172	59.2	325,309	66.5	342,991	65.3
都市銀行等	City banks etc.	52,732	12.6	54,705	12.7	88,105	18.0	97,020	18.5
信託銀行	Trust banks	83,053	19.8	76,547	17.8	105,634	21.6	109,635	20.9
地方銀行・第二地方銀行	Regional banks	98,028	23.4	103,692	24.1	106,476	21.8	114,742	21.8
その他	Other	24,100	5.7	20,228	4.7	25,094	5.1	21,593	4.1
社債・流動化	SB & ABS, ABL	161,875	38.6	175,727	40.8	164,174	33.5	182,613	34.7
CP	CP	2,500	0.6	9,000	2.1	12,000	2.5	24,200	4.6
普通社債	SB	35,000	8.3	50,000	11.6	45,000	9.2	60,000	11.4
流動化	ABS, ABL	124,375	29.6	116,727	27.1	107,174	21.9	98,413	18.7
合計	Total	419,789	100.0	430,899	100.0	489,483	100.0	525,605	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)		22/3		22/6		23/3		23/6	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	19,459	4.6	21,209	4.9	17,284	3.5	35,679	6.8
長期調達	Long-term borrowings	400,330	95.4	409,690	95.1	472,199	96.5	489,925	93.2
固定金利借入	Fixed interest rate borrowings	77,601	18.5	81,095	18.8	67,878	13.9	61,536	11.7
変動金利借入	Floating interest rate borrowings	173,353	41.3	162,868	37.8	252,146	51.5	269,975	51.4
社債	SB	35,000	8.3	50,000	11.6	45,000	9.2	60,000	11.4
流動化	ABS, ABL	114,375	27.2	115,727	26.9	107,174	21.9	98,413	18.7
合計	Total	419,789	100.0	430,899	100.0	489,483	100.0	525,605	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		22/3	22/6	23/3	23/6
調達金利	Funding rate	1.14	1.09	0.98	0.92
間接	Indirect	1.28	1.23	1.06	1.00
直接	Direct	0.92	0.88	0.81	0.77

※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)		22/3		22/6		23/3		23/6			
			/(L) %		/(L) %		/(L) %		/(L) %		
営業債権合計	(L)	Total receivable outstanding	(L)	619,388	-	632,404	-	691,689	-	713,414	-
期末営業貸付金		Loans outstanding		461,884	-	469,156	-	502,874	-	516,310	-
無担保		Unsecured		449,747	-	456,950	-	490,096	-	503,277	-
有担保		Secured		3,501	-	3,252	-	2,502	-	2,278	-
事業者		Small business		8,635	-	8,953	-	10,275	-	10,754	-
割賦売掛金		Installment receivables		226	-	216	-	185	-	177	-
支払承諾見返等		Credit guarantee, etc.		157,277	-	163,031	-	188,629	-	196,927	-
期初貸倒引当金(流動)		Allowance for doubtful accounts at the beginning of FY (BS: Current assets)		40,355	-	39,787	-	39,787	-	39,854	-
貸倒発生額合計	①	Total bad debt	①	20,521	3.31	6,857	1.08	21,795	3.15	8,357	1.17
増減率		YOY%		-8.6		11.3		6.2		21.9	
貸倒発生額	②	Loans outstanding	②	17,194	3.72	5,879	1.25	17,963	3.57	7,036	1.36
増減率		YOY%		-7.4		14.7		4.5		19.7	
無担保		Unsecured		16,813	3.74	5,813	1.27	17,573	3.59	6,871	1.37
有担保		Secured		134	3.83	16	0.51	137	5.51	50	2.22
事業者		Small business		246	2.86	49	0.56	252	2.46	114	1.07
割賦売掛金		Installment receivables		23	10.49	6	2.78	27	14.83	5	3.17
支払承諾見返等		Credit guarantee, etc.		3,303	2.10	972	0.60	3,804	2.02	1,314	0.67
個別貸倒引当金繰入 (個別引当) ※	③	Total provision for specific allowance for doubtful account ※	③	711	0.11	249	0.04	547	0.08	229	0.03
個別繰入額	④	Loans outstanding	④	540	0.12	146	0.03	382	0.08	115	0.02
無担保		Unsecured		347	0.08	126	0.03	286	0.06	99	0.02
有担保		Secured		131	3.75	0	-0.01	43	1.75	2	0.11
事業者		Small business		62	0.72	20	0.22	51	0.51	13	0.13
支払承諾見返等		Credit guarantee, etc.		170	0.11	103	0.06	165	0.09	113	0.06
①+③	①+③			21,233	3.43	7,107	1.12	22,343	3.23	8,586	1.20
増減率		YOY%		-9.2		10.2		5.2		20.8	
②+④	②+④			17,734	3.84	6,026	1.28	18,346	3.65	7,152	1.39
増減率		YOY%		-8.0		13.3		3.4		18.7	
無担保		Unsecured		17,160	3.82	5,939	1.30	17,860	3.64	6,971	1.39
有担保		Secured		265	7.58	16	0.50	181	7.25	53	2.33
事業者		Small business		308	3.58	70	0.78	304	2.96	128	1.19
割賦売掛金		Installment receivables		23	10.49	6	2.78	27	14.83	5	3.17
支払承諾見返等		Credit guarantee, etc.		3,474	2.21	1,075	0.66	3,969	2.10	1,428	0.73
貸倒関連費用(営業費用)		Credit cost (PL: Operating expenses)		20,701	3.34	5,359	0.85	22,406	3.24	9,107	1.28
期末貸倒引当金(流動)		Allowance for doubtful accounts at the end of FY (BS: Current assets)		39,787	6.42	38,041	6.02	39,854	5.76	40,375	5.66

※ 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)		22/3		22/6		23/3		23/6			
			/(L) %		/(L) %		/(L) %		/(L) %		
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	475,927	-	483,034	-	514,038	-	523,992	-
無担保ローン		Unsecured loan		451,027	-	458,159	-	491,293	-	504,406	-
無担保ローン以外		Secured loan and Small business loan		24,899	-	24,874	-	22,745	-	19,586	-
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	◎	79,181	16.64	81,193	16.81	86,648	16.86	85,192	16.26
前年同期比		YOY%		13.4		13.8		9.4		4.9	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	63,479	14.07	65,638	14.33	74,121	15.09	76,122	15.09
前年同期比		YOY%		19.3		19.3		16.8		16.0	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		639	0.14	570	0.12	574	0.12	565	0.11
危険債権		Doubtful receivables		19,637	4.35	19,062	4.16	22,806	4.64	21,678	4.30
三月以上延滞債権		Receivables past due for three months or more		8,799	1.95	9,703	2.12	8,774	1.79	10,911	2.16
貸出条件緩和債権		Restructured receivables		34,403	7.63	36,302	7.92	41,965	8.54	42,967	8.52
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		15,702	63.06	15,555	62.54	12,527	55.08	9,069	46.31
前年同期比		YOY%		-5.6		-4.9		-20.2		-41.7	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		12,752	51.22	12,658	50.89	9,941	43.71	6,529	33.34
危険債権		Doubtful receivables		1,515	6.09	1,534	6.17	1,362	5.99	1,315	6.71
三月以上延滞債権		Receivables past due for three months or more		114	0.46	139	0.56	136	0.60	187	0.96
貸出条件緩和債権		Restructured receivables		1,320	5.30	1,223	4.92	1,086	4.78	1,036	5.29
その他不良債権 ※4		Other NPL ※4		9,283	-	9,715	-	11,838	-	12,520	-
前年同期比		YOY%		16.0		23.3		27.5		28.9	
期末貸倒引当金	◎	Allowance for NPL	◎	52,406	-	50,538	-	50,291	-	47,438	-
流動	◎	Current assets	◎	39,787	-	38,041	-	39,854	-	40,375	-
固定		Non-current assets		12,618	-	12,497	-	10,437	-	7,062	-
NPLカバー率(ALL)	◎/◎	Coverage ratio (All)	◎/◎	66.2	-	62.2	-	58.0	-	55.7	-
NPLカバー率(無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	62.7	-	58.0	-	53.8	-	53.0	-

※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)		22/6			23/3			23/6		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	21,334	2,414	23,749	21,334	2,414	23,749	14,943	1,819	16,762
発生額・取崩額	Withdraw amount	1,960	154	2,114	6,391	594	6,986	1,605	129	1,734
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	19,374	2,259	21,634	14,943	1,819	16,762	13,338	1,690	15,028

(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)		22/6			23/3			23/6		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	24,594	2,898	27,492	24,594	2,898	27,492	17,383	2,160	19,544
発生額・取崩額 ※	Withdraw amount ※	2,187	197	2,384	7,210	737	7,948	1,785	159	1,944
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	22,406	2,701	25,108	17,383	2,160	19,544	15,597	2,001	17,599

## 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)	22/6				23/3				23/6			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
貸付利率/ Interest rate												
≦15.0%	279	28.3	231,708	50.7	290	26.4	240,803	49.1	294	25.8	244,864	48.7
15.0%< ≦18.0%	702	71.0	222,373	48.7	806	73.1	246,816	50.4	840	73.7	256,054	50.9
18.0%< ≦20.0%	0	0.0	115	0.0	0	0.0	102	0.0	0	0.0	100	0.0
20.0%<	6	0.7	2,752	0.6	5	0.5	2,374	0.5	5	0.5	2,257	0.4
合計 (Total)	988	100.0	456,950	100.0	1,103	100.0	490,096	100.0	1,140	100.0	503,277	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	22/6				23/3				23/6			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
千円/ Thousands of yen												
≦100	203	20.6	9,870	2.2	247	22.5	11,192	2.3	257	22.6	11,553	2.3
100< ≦200	112	11.3	17,010	3.7	127	11.6	19,542	4.0	133	11.7	20,540	4.1
200< ≦300	124	12.6	31,764	7.0	137	12.5	35,318	7.2	142	12.5	36,612	7.3
300< ≦400	98	10.0	34,749	7.6	107	9.7	37,769	7.7	110	9.7	38,811	7.7
400< ≦500	194	19.6	90,670	19.8	214	19.4	100,236	20.5	223	19.6	104,357	20.7
500< ≦1,000	150	15.2	113,794	24.9	159	14.5	120,878	24.7	161	14.2	122,433	24.3
1,000<	105	10.7	159,090	34.8	109	9.9	165,158	33.7	111	9.8	168,967	33.6
合計 (Total)	988	100.0	456,950	100.0	1,103	100.0	490,096	100.0	1,140	100.0	503,277	100.0

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

#### (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)		22/3		22/6		23/3		23/6		23/6			
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		
営業債権合計	(百万円)	Total receivable outstanding	(Millions of Yen)	164,114	0.5	164,572	2.7	170,476	3.9	169,011	2.7	161,158	3.2
割賦売掛金残高		Installment receivables		101,814	1.5	102,461	4.9	107,220	5.3	105,524	3.0	99,366	3.5
営業貸付金残高		Loans (Cash advance)		32,916	-7.4	32,684	-6.3	32,384	-1.6	32,472	-0.6	30,777	0.3
支払承諾見返		Credit guarantee		27,951	6.7	27,932	5.6	29,022	3.8	29,171	4.4	29,171	4.4
その他営業債権		Other		1,431	16.6	1,494	21.7	1,850	29.2	1,843	23.3	1,843	23.3
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)	5,240	-2.6	5,211	-2.7	5,141	-1.9	5,112	-1.9		
プロパー		Proper		1,376	-2.7	1,378	-2.3	1,376	0.0	1,370	-0.6		
提携		Affinity		3,864	-2.6	3,833	-2.8	3,765	-2.6	3,742	-2.4		
新規発行数	(千枚)	Number of new issue	(Thousand)	382	10.4	109	14.3	478	25.1	110	1.7		
プロパー		Proper		92	1.7	38	47.2	159	72.3	36	-4.3		
提携		Affinity		289	13.5	70	1.9	318	10.0	74	4.9		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	688,596	5.8	180,080	8.3	740,327	7.5	188,798	4.8		
包括信用購入あっせん		Shopping		660,805	5.9	172,850	8.6	711,463	7.7	181,334	4.9		
キャッシング		Cashing		27,790	3.2	7,229	0.8	28,863	3.9	7,463	3.2		

※斜体数値は増減数

※Italic Font = Increase or Decrease

#### (2) 社員数 (N. of Total Employees)

年/決算月 (Fiscal Year)		22/3		22/6		23/3		23/6			
			増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		増減数 (yoy)		
社員数	(人)	N. of total employees		909	-115	868	-168	844	-65	832	-36
正社員数	(人)	N. of employees (regularly payroll)		400	-63	410	-98	401	1	402	-8
非正社員数	(人)	N. of employees (temp.)		509	-52	458	-70	443	-66	430	-28

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)		22/3 (12M)		22/6 (3M)		23/3 (12M)		23/6 (3M)			
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)		
営業収益	Operating revenue	32,368	0.1	8,741	10.9	35,711	10.3	9,327	5.8	6.7	
	信用購入あっせん収益	Revenue from installment receivable	16,773	1.1	4,896	23.7	20,440	21.9	5,266	3.3	7.6
	営業貸付金利息	Interests on loans	4,066	-10.1	974	-6.6	3,653	-10.2	978	0.6	0.3
	信用保証収益	Revenue from credit guarantee	1,754	10.2	452	6.6	1,842	5.0	473	0.3	4.6
	その他	Other operating revenue	9,774	1.6	2,418	-1.6	9,774	0.0	2,609	1.6	7.9
営業費用	Operating expenses	30,762	7.0	8,236	20.7	34,414	11.9	8,961	5.5	8.8	
	金融費用	Financial expenses	1,161	-14.1	217	-13.6	1,111	-4.3	253	0.2	16.6
	貸倒関連費用	Credit cost	2,745	-34.5	1,058	36.4	4,530	65.0	1,287	0.8	21.6
	利息返還関連費用	Expenses for interest repayment	2,645	-	-	-	-	-	-	-	-
	その他の営業費用	Other operating expenses (SG&A)	24,209	4.3	6,960	20.1	28,773	18.9	7,421	4.6	6.6
	広告宣伝費	Advertising expenses	1,141	934.5	327	62.6	2,029	77.8	417	0.3	27.4
	販売促進費	Sales promotion expenses	2,703	122.6	770	23.7	3,232	19.6	763	0.5	-1.0
	人件費	Personnel expenses	4,994	7.8	1,250	8.0	5,006	0.2	1,317	0.8	5.4
	支払手数料	Commission fee	8,813	2.8	2,531	16.7	10,580	20.0	2,829	1.7	11.8
	通信費	Communication expenses	1,743	2.1	477	4.1	1,778	2.0	431	0.3	-9.4
	減価償却費	Depreciation expenses	1,341	-3.5	348	15.3	1,441	2.0	346	0.2	-0.6
	地代家賃・賃借料	Rent expenses and Rents	83	-22.4	27	37.6	95	7.5	26	0.0	-3.7
	その他	Other	3,387	-38.0	1,227	42.0	4,609	36.1	1,289	0.8	5.0
営業利益	Operating profit	1,606	-55.0	505	-52.4	1,296	-19.3	366	0.2	-27.6	
営業外収益	Non-operating income	198	-71.4	29	-50.9	130	-34.4	25	0.0	-15.3	
営業外費用	Non-operating expenses	3	-72.8	1	124.7	7	81.2	5	0.0	226.8	
経常利益	Ordinary profit	1,800	-57.6	533	-52.4	1,419	-21.2	385	0.2	-27.7	
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	83	-	233	-	-	-	-	
税引前利益	Profit before income taxes	1,800	-57.6	450	-59.8	1,186	-34.1	385	0.2	-14.4	
法人税・住民税及び事業税	Income taxes - current	-686	-	-62	-	307	-	20	0.0	-	
法人税等調整額	Income taxes - deferred	732	-	-87	-	-32	-	98	0.1	-	
当期純利益	Profit	1,755	-44.1	599	-8.7	911	-48.1	267	0.2	-55.4	

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)		22/3		22/6		23/3		23/6				
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		構成比(%)	増減率(yoy%)		
営業債権残高合計	※1	Total receivable outstanding	※1	887,407	8.7	910,052	9.7	1,015,910	14.5	1,049,127	100.0	15.3
アイフル		AIFUL		619,388	8.3	632,404	8.7	691,689	11.7	713,414	68.0	12.8
ライフカード		LIFECARD		164,114	0.5	164,572	2.7	170,476	3.9	169,011	16.1	2.7
AGビジネスサポート		AG BUSINESS SUPPORT		55,928	-4.4	57,709	-1.1	71,364	27.6	74,334	7.1	28.8
アイラ&アイフル	※3	A&A	※3	23,418	11.2	25,954	21.8	29,343	25.3	31,404	3.0	21.0
営業収益	※2	Total operating revenue	※2	132,097	3.6	34,692	7.3	144,152	9.1	38,665	100.0	11.5
アイフル		AIFUL		83,117	5.4	21,505	5.8	88,449	6.4	25,025	64.7	16.4
ライフカード		LIFECARD		32,368	0.1	8,741	10.9	35,711	10.3	9,327	24.1	6.7
AGビジネスサポート		AG BUSINESS SUPPORT		6,430	-1.6	1,727	5.5	7,732	20.2	2,268	5.9	31.3
アイラ&アイフル	※4	A&A	※4	5,725	-3.9	1,574	12.0	7,080	23.7	1,908	4.9	21.2
経常利益	※2	Total ordinary profit	※2	12,265	-36.5	6,714	17.5	24,428	99.2	3,408	100.0	-49.2
アイフル		AIFUL		6,748	-43.6	16,578	321.8	32,213	377.4	4,248	-	-74.4
ライフカード		LIFECARD		1,800	-57.6	533	-52.4	1,419	-21.2	385	11.3	-27.7
AGビジネスサポート		AG BUSINESS SUPPORT		2,773	-4.8	323	-29.1	1,808	-34.8	19	0.6	-93.9
アイラ&アイフル	※4	A&A	※4	463	-	263	107.9	127	-72.4	116	3.4	-55.7
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	12,334	-33.1	5,945	18.6	22,343	81.1	2,968	100.0	-50.1
アイフル		AIFUL		7,912	-17.4	15,932	316.8	31,028	292.2	3,991	-	-74.9
ライフカード		LIFECARD		1,755	-44.1	599	-8.7	911	-48.1	267	9.0	-55.4
AGビジネスサポート		AG BUSINESS SUPPORT		1,691	-4.3	196	-28.7	1,131	-33.2	-54	-	-
アイラ&アイフル	※4	A&A	※4	1,037	-	288	127.6	726	-30.0	97	3.3	-66.2

※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): 2022年3月期(FY2022/3)3.43円、2023年3月期第1四半期(FY2023/3 1Q)3.68円、2023年3月期(FY2023/3)3.80円、2024年3月期第1四半期(FY2024/3 1Q)3.91円 (YoY+0.23円)

※4 期中平均為替レート(Average Exchange Rate TBH):2022年3月期(FY2022/3)3.44円、2023年3月期第1四半期(FY2023/3 1Q)3.52円、2023年3月期(FY2023/3)3.75円、2024年3月期第1四半期(FY2024/3 1Q)3.91円 (YoY+0.39円)