

2024年3月期 第3四半期決算データブック

Data Book (Third 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		22/12		23/3		23/12		24/3(E)		
			(12M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(9M)	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	107,583	9.2	144,152	9.1	121,518	13.0	163,900	13.7
営業費用	(百万円)	Operating expenses	(Millions of Yen)	120,855	9.9	89,828	12.4	120,427	-0.4	106,132	18.2	142,400	18.2
営業利益	(百万円)	Operating profit	(Millions of Yen)	11,242	-35.9	17,755	-4.6	23,724	111.0	15,386	-13.3	21,500	-9.4
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	12,265	-36.5	18,320	-3.4	24,428	99.2	16,188	-11.6	21,700	-11.2
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	16,869	-7.1	22,343	81.1	14,424	-14.5	20,400	-8.7
総資産	(百万円)	Total assets	(Millions of Yen)	935,642	8.4	1,045,277	12.6	1,070,485	14.4	1,212,880	16.0	1,257,700	17.5
純資産	(百万円)	Net assets	(Millions of Yen)	156,526	6.0	173,921	7.5	179,593	14.7	194,365	11.8	201,100	12.0
一株当たり当期純利益	(円)	EPS	(Yen)	25.50	-33.1	34.88	-7.1	46.19	81.1	29.82	-14.5	42.17	-8.7
一株当たり純資産	(円)	BPS	(Yen)	318.17	5.7	352.60	6.8	364.01	14.4	393.51	11.6	408.02	12.1
自己資本比率	(%)	Equity ratio	(%)	16.4	-0.5	16.3	-0.9	16.4	0.0	15.7	-0.6	15.7	-0.7
総資産経常利益率	(%)	ROA	(%)	1.4	-0.8	2.5	-0.3	2.4	1.0	1.9	-0.6	1.9	-0.5
自己資本当期純利益率	(%)	ROE	(%)	8.2	-5.4	13.8	-2.0	13.5	5.3	10.5	-3.3	10.9	-2.6

※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		22/12		23/3		23/12		24/3(E)		
			(12M)	増減率(yoy%)	(9M)	増減率(yoy%)	(12M)	増減率(yoy%)	(9M)	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	66,511	6.8	88,449	6.4	75,774	13.9	101,500	14.8
営業費用	(百万円)	Operating expenses	(Millions of Yen)	78,359	14.6	52,703	5.5	69,322	-11.5	63,254	20.0	80,300	15.8
営業利益	(百万円)	Operating profit	(Millions of Yen)	4,757	-54.6	13,808	12.2	19,127	302.1	12,519	-9.3	21,200	10.8
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	6,748	-43.6	26,140	94.4	32,213	377.4	14,508	-44.5	23,400	-27.4
当期純利益	(百万円)	Profit	(Millions of Yen)	7,912	-17.4	25,049	90.1	31,028	292.2	13,291	-46.9	21,500	-30.7
総資産	(百万円)	Total assets	(Millions of Yen)	711,185	11.3	804,308	15.2	834,868	17.4	937,866	16.6	971,700	16.4
純資産	(百万円)	Net assets	(Millions of Yen)	110,096	7.2	134,676	16.8	140,660	27.8	153,523	14.0	161,300	14.7
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	51.79	90.1	64.15	292.2	27.47	-47.0	44.58	-30.7
一株当たり純資産	(円)	BPS	(Yen)	227.61	7.2	278.43	16.8	290.80	27.8	317.30	14.0	333.40	14.6
自己資本比率	(%)	Equity ratio	(%)	15.5	-0.6	16.7	0.2	16.8	1.3	16.4	-0.3	16.6	-0.2
総資産経常利益率	(%)	ROA	(%)	1.0	-0.9	4.1	1.4	4.2	3.2	2.2	-1.9	2.6	-1.6
自己資本当期純利益率	(%)	ROE	(%)	7.4	-2.4	24.3	8.3	24.7	17.3	12.0	-12.3	14.3	-10.5

※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		22/12		23/3		23/12		23/12			
			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	977,341	12.6	1,015,910	14.5	1,135,180	16.1	1,113,423	16.8
営業貸付金残高		Loans outstanding		582,349	5.2	625,936	10.0	648,760	11.4	713,148	13.9	682,383	15.6
無担保ローン		Unsecured		505,255	4.9	534,184	8.2	550,647	9.0	596,105	11.6	589,883	12.2
有担保ローン		Secured		18,282	0.0	23,341	29.9	25,979	42.1	33,109	41.8	33,109	41.8
事業者ローン		Small business		58,810	10.1	68,410	19.8	72,133	22.7	83,933	22.7	59,390	45.5
割賦売掛金残高		Installment receivables		116,780	7.4	137,447	17.1	142,899	22.4	166,340	21.0	160,156	22.2
支払承諾見返		Guarantee		172,697	18.5	195,282	17.3	204,078	18.2	231,829	18.7	247,021	15.6
信用保証事業		Credit guarantee business		171,797	18.9	194,597	17.6	203,492	18.4	231,385	18.9	246,577	15.7
その他		Other		900	-30.6	685	-30.3	585	-35.0	443	-35.3	443	-35.3
その他営業債権		Other		15,579	78.1	18,674	24.5	20,171	29.5	23,861	27.8	23,861	27.8
口座数(残高あり)	(千件)	N. of customer accounts	(Thousand)	1,464	2.7	1,564	9.1	1,625	11.0	1,756	12.3		
無担保ローン		Unsecured		1,425	2.7	1,522	9.1	1,582	11.0	1,708	12.2		
有担保ローン		Secured		3	-16.2	3	-9.3	3	-6.4	3	6.1		
事業者ローン		Small business		35	4.6	38	11.9	40	13.4	44	14.7		
クレジットカード会員数	(千件)	Credit card holders	(Thousand)	5,240	-2.6	5,138	-2.2	5,141	-1.9	5,041	-1.9		
新規顧客件数	(件)	New accounts	(Number)	237,724	25.2	254,956	48.3	359,905	51.4	311,389	22.1		
無担保ローン		Unsecured		232,946	24.3	249,125	47.8	351,752	51.0	303,251	21.7		
有担保ローン		Secured		315	62.4	492	100.0	701	122.5	801	62.8		
事業者ローン		Small business		4,463	94.8	5,339	69.3	7,452	67.0	7,337	37.4		
新規クレジットカード発券数	(千枚)	New credit cards issued	(Thousand)	382	10.4	325	29.8	478	25.1	311	-4.4		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		22/3		22/12		23/3		23/12			
			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	3,230	-7	3,275	127	3,747	517
正社員数		N. of employees (regularly payroll)		2,116	-19	2,130	-8	2,180	64	2,446	316
非正社員数		N. of employees (temp.)		1,032	-24	1,100	1	1,095	63	1,301	201

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)		22/12 (9M)		23/3 (12M)		23/12 (9M)		
			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	107,583	9.2	144,152	9.1	121,518	11.5	13.0
営業貸付金利息	Interest on operating loans	76,332	3.1	62,351	9.3	83,230	9.0	70,716	6.7	13.4
無担保ローン	Unsecured	70,842	3.8	57,158	7.8	76,143	7.5	63,774	6.1	11.6
有担保ローン	Secured	1,624	-11.4	1,405	15.8	1,949	20.0	1,880	0.2	33.8
事業者ローン	Small business	3,865	-2.5	3,787	35.6	5,137	32.9	5,061	0.5	33.6
信用購入あっせん収益	Revenue from installment receivable	20,099	3.7	17,035	15.4	23,158	15.2	19,721	1.9	15.8
信用保証収益	Revenue from credit guarantee	15,730	8.3	12,532	6.7	17,030	8.3	14,403	1.4	14.9
その他の営業収益	Other operating revenue	19,934	2.1	15,665	4.8	20,732	4.0	16,676	1.6	6.5
買取債権回収高	Collection from purchased receivable	889	-43.5	762	14.9	1,094	23.1	956	0.1	25.5
償却債権取立益	Recoveries of written off claims	7,492	10.8	5,677	0.4	7,488	0.0	5,698	0.5	0.4
その他	Other	11,553	3.2	9,225	6.9	12,149	5.2	10,022	1.0	8.6
営業費用	Operating expenses	120,855	9.9	89,828	12.4	120,427	-0.4	106,132	10.1	18.2
金融費用	Financial expenses	7,041	-2.9	5,363	1.2	7,068	0.4	5,386	0.5	0.4
売上原価	Cost of sales	199	-85.9	148	1.2	229	14.9	272	0.0	83.0
貸倒関連費用	Credit cost	27,918	-28.1	28,815	10.9	36,004	29.0	38,982	3.7	35.3
貸倒損失	Bad debt write offs	27,997	-9.5	24,236	4.0	30,710	9.7	30,700	2.9	26.7
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	5,705	-17.1	7,210	-12.6	4,453	0.4	-21.9
その他の営業費用	Other operating expenses (SG & A)	65,766	5.3	55,500	14.5	77,125	17.3	61,491	5.8	10.8
広告宣伝費	Advertising expenses	11,321	275.7	11,368	38.1	16,876	49.1	13,957	1.3	22.8
販売促進費	Sales promotion expenses	3,269	-52.0	2,821	23.1	3,861	18.1	2,720	0.3	-3.6
人件費	Personnel expenses	16,704	-1.2	12,866	2.5	17,386	4.1	14,188	1.3	10.3
支払手数料	Commission fee	15,283	2.0	13,095	14.7	17,958	17.5	14,494	1.4	10.7
通信費	Communication expenses	3,035	3.7	2,299	2.0	3,068	1.1	2,187	0.2	-4.9
減価償却費	Depreciation expenses	3,417	0.0	2,679	7.4	3,599	5.3	2,732	0.3	2.0
賃借料・地代家賃	Rent expenses and Rents	2,166	-1.2	1,653	2.4	2,210	2.0	1,613	0.2	-2.4
その他	Other	10,568	-13.6	8,715	14.8	12,162	15.1	9,595	0.9	10.1
営業利益	Operating profit (loss)	11,242	-35.9	17,755	-4.6	23,724	111.0	15,386	1.5	-13.3
営業外収益	Non-operating income	1,058	-45.1	602	31.4	747	-29.4	873	0.1	45.0
営業外費用	Non-operating expenses	35	-77.0	36	-62.8	44	24.7	71	0.0	95.5
経常利益	Ordinary profit (loss)	12,265	-36.5	18,320	-3.4	24,428	99.2	16,188	1.5	-11.6
特別利益	Extraordinary income	-	-	-	-	-	-	56	-	-
特別損失	Extraordinary losses	-	-	-	-	468	-	47	-	-
税引前利益	Profit (loss) before income taxes	12,265	-32.4	18,320	-3.4	23,959	95.3	16,197	1.5	-11.6
法人税・住民税及び事業税	Income taxes-current	2,602	-12.2	2,521	89.8	3,349	28.7	2,721	0.3	7.9
法人税等調整額	Income taxes-deferred	-3,374	-	-1,505	-	-2,336	-	-1,127	-	-
当期純利益	Profit (loss)	13,037	-26.7	17,304	-5.1	22,946	76.0	14,602	1.4	-15.6
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	703	-	435	524.8	603	-14.2	178	0.0	-59.1
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	16,869	-7.1	22,343	81.1	14,424	1.4	-14.5

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		22/12		23/3		23/12	
			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	382,186	64.0	404,759	66.2	<u>454,049</u>	<u>66.1</u>
	都市銀行等	52,732	9.9	79,283	13.3	88,105	14.4	99,358	14.5
	信託銀行	84,768	15.9	88,939	14.9	109,605	17.9	131,483	<u>19.1</u>
	地方銀行・第二地方銀行	103,388	19.4	123,415	20.7	114,511	18.7	130,742	19.0
	その他	88,952	16.7	90,548	15.2	92,538	15.1	<u>92,465</u>	<u>13.5</u>
社債・流動化	SB & ABS, ABL	202,052	38.0	215,316	36.0	206,807	33.8	233,215	<u>33.9</u>
	CP	2,500	0.5	12,000	2.0	12,000	2.0	21,200	3.1
	普通社債	35,000	6.6	45,000	7.5	45,000	7.4	60,000	8.7
	流動化	164,552	30.9	158,316	26.5	149,807	24.5	152,015	22.1
合計	Total	531,894	100.0	597,502	100.0	611,566	100.0	<u>687,264</u>	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		22/12		23/3		23/12	
			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	103,434	17.3	92,216	15.1	137,407	20.0
長期調達	Long-term borrowings	441,350	83.0	494,068	82.7	519,350	84.9	549,857	80.0
	固定金利借入	79,982	15.0	78,651	13.2	73,328	12.0	53,830	7.8
	変動金利借入	181,015	34.0	220,000	36.8	260,114	42.5	302,612	44.0
	社債・流動化	180,352	33.9	195,416	32.7	185,907	30.4	193,415	28.1
	普通社債(固定)	35,000	6.6	45,000	7.5	45,000	7.4	60,000	8.7
	流動化(固定)	40,904	7.7	31,537	5.3	26,891	4.4	16,834	2.4
	流動化(変動)	104,448	19.6	118,879	19.9	114,016	18.6	116,580	17.0
合計	Total	531,894	100.0	597,502	100.0	611,566	100.0	687,264	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		22/3	22/12	23/3	23/12
調達金利	Funding rate	1.22	1.11	1.11	1.02
	間接	1.39	1.28	1.27	1.17
	直接	0.95	0.81	0.81	0.75

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

※2 2024年3月期第3四半期の下線の数値について、一部訂正をしております。

Underlined figures of Third quarter of the fiscal year ending March 2024, were corrected.

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		22/12		23/3		23/12	
					/(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)	604,435		647,399		666,415	-	728,238	-
無担保ローン		Unsecured loan		506,535		535,318		551,844	-	597,178	-
無担保ローン以外		Secured loan and Small business loan		97,899		112,081		114,570	-	131,060	-
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	104,710	16.17	104,904	15.74	112,468	15.44
前年同期比		YOY%		11.1		13.4		8.0		7.4	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	68,877	13.60	76,983	14.38	79,837	14.47	88,566	14.83
前年同期比		YOY%		18.0		20.1		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	514	0.10	597	0.11	529	0.09
危険債権		Doubtful receivables		21,101	4.17	22,525	4.21	24,940	4.52	26,325	4.41
三月以上延滞債権		Receivables past due for three months or more		9,701	1.92	11,041	2.06	9,556	1.73	11,760	1.97
貸出条件緩和債権		Restructured receivables		37,416	7.39	42,902	8.01	44,743	8.11	49,950	8.36
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	27,727	24.74	25,066	21.88	23,902	18.24
前年同期比		YOY%		-2.6		-1.8		-11.2		-13.8	
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	19,939	17.79	16,052	14.01	13,543	10.33
危険債権		Doubtful receivables		4,492	4.59	5,045	4.50	6,307	5.51	7,518	5.74
三月以上延滞債権		Receivables past due for three months or more		436	0.45	399	0.36	404	0.35	389	0.30
貸出条件緩和債権		Restructured receivables		2,872	2.93	2,341	2.09	2,301	2.01	2,450	1.87
その他不良債権 ※4		Other NPL ※4		10,722	-	12,840	-	13,698	-	16,158	-
前年同期比		YOY%		16.1		27.8		27.8		25.8	
期末貸倒引当金	◎	Allowance for NPL	◎	78,246	-	82,337	-	79,623	-	85,407	-
流動	◎	Current assets	◎	57,906	-	62,446	-	63,040	-	71,213	-
固定		Non-current assets		20,339	-	19,891	-	16,582	-	14,194	-
NPLカバー率(ALL)	◎/◎	Coverage ratio (All)	◎/◎	80.6	-	78.6	-	75.9	-	75.9	-
NPLカバー率(無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	84.1	-	81.1	-	79.0	-	80.4	-

※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)

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		22/12		23/3		23/12		23/12			
			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)	619,388	8.3	667,138	10.4	691,689	11.7	762,809	14.3	762,809	14.4
営業貸付金残高		Loans outstanding		461,884	5.4	487,131	7.6	502,874	8.9	545,486	12.0	539,882	12.7
無担保ローン		Unsecured		449,747	5.6	474,594	7.7	490,096	9.0	531,668	12.0	527,139	12.6
有担保ローン		Secured		3,501	-27.3	2,687	-29.0	2,502	-28.5	1,954	-27.3	1,954	-27.3
事業者ローン		Small business		8,635	13.0	9,849	18.2	10,275	19.0	11,863	20.5	10,787	30.1
支払承諾見返		Guarantee		148,475	17.9	169,211	18.1	177,303	19.4	203,712	20.4	209,316	18.2
信用保証事業		Credit guarantee business		147,708	18.3	168,644	18.4	176,821	19.7	203,359	20.6	208,963	18.4
その他		Other		767	-31.5	567	-32.6	482	-37.1	353	-37.8	353	-37.8
割賦売掛金残高		Installment receivables		226	-15.6	192	-17.3	185	-18.2	168	-12.8	168	-12.8
その他		Other		8,802	17.1	10,602	28.4	11,326	28.7	13,441	26.8	13,441	26.8
口座数	(千件)	N. of customer accounts	(Thousand)	980	5.0	1,064	10.9	1,115	13.8	1,229	15.5	1,229	15.5
無担保ローン		Unsecured		968	5.1	1,052	11.0	1,103	13.9	1,217	15.6	1,217	15.6
有担保ローン		Secured		2	-29.0	1	-30.4	1	-30.6	1	-29.5	1	-29.5
事業者ローン		Small business		9	7.7	9	10.4	10	10.2	11	10.3	11	10.3
新規顧客件数	(件)	New accounts	(Number)	210,104	30.3	212,087	38.6	301,262	43.4	268,150	26.4	268,150	26.4
無担保ローン		Unsecured		210,014	30.4	212,021	38.6	301,183	43.4	268,065	26.4	268,065	26.4
実質平均利回り ※	(%)	Average yield ※	(%)	14.4	0.1	14.5	0.0	14.3	-0.1	14.5	0.0	14.5	0.0

※実質平均利回り = 営業貸付金利息 / ((営業貸付金期初残高 + 営業貸付金期末残高) / 2) (%)

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

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

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		22/3		22/12		23/3		23/12		
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)	
店舗数	(店)	Branches	848	-7	843	-8	840	-8	835	-8
有人店舗		Staffed branches	20	0	23	3	23	3	25	2
無人店舗		Unstaffed branches	828	-7	820	-11	817	-11	810	-10
ATM・CDネットワーク	(台)	AIFUL ATMs and Tie-up CDs	85,210	-76	100,362	15,181	101,830	16,620	101,325	963
自社ATM		AIFUL ATMs	436	-5	312	-128	249	-187	20	-229
自社ATM以外		Other	84,774	-71	100,050	15,309	101,581	16,807	101,305	1,255
保証提携先金融機関	(先)	Tie-up banks (Credit guarantee)	144	2	149	5	149	5	154	5
社員数	(人)	N. of total employees	1,505	25	1,625	53	1,640	135	1,989	364
正社員数		N. of employees (regularly payroll)	1,010	-2	1,031	15	1,059	49	1,213	182
非正社員数		N. of employees (temp.)	495	27	594	38	581	86	776	182

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)		22/12 (9M)		23/3 (12M)		23/12 (9M)		営業債権残高比% (% of total receivables)	増減率 (yoy%)
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		
営業収益	Operating revenue	83,117	5.4	66,511	6.8	88,449	6.4	75,774	10.4	13.9	
営業貸付金利息	Interest on operating loans	63,071	5.6	50,782	7.6	67,596	7.2	56,692	7.8	11.6	
無担保ローン	Unsecured	61,872	5.7	49,805	7.5	66,274	7.1	55,537	7.6	11.5	
有担保ローン	Secured	388	-18.3	220	-26.9	281	-27.6	164	0.0	-25.2	
事業者ローン	Small business	809	16.1	756	27.8	1,040	28.5	990	0.1	30.8	
信用保証収益	Revenue from credit guarantee	11,447	2.8	9,214	8.0	12,447	8.7	10,612	1.5	15.2	
その他の営業収益	Other operating revenue	8,598	8.1	6,514	0.1	8,406	-2.2	8,470	1.2	30.0	
償却債権取立益	Recoveries of written off claims	6,405	8.9	4,834	-0.1	6,357	-0.8	4,708	0.6	-2.6	
その他	Other	2,192	5.7	1,680	0.7	2,049	-6.5	3,761	0.5	123.8	
営業費用	Operating expenses	78,359	14.6	52,703	5.5	69,322	-11.5	63,254	8.7	20.0	
金融費用	Financial expenses	5,421	0.1	4,053	-1.9	5,245	-3.2	3,954	0.5	-2.4	
貸倒関連費用	Credit cost	20,701	-30.7	18,722	-4.3	22,406	8.2	26,585	3.7	42.0	
貸倒損失	Bad debt write-offs	20,521	-8.6	17,468	3.1	21,795	6.2	20,788	2.9	19.0	
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	5,070	-18.9	6,391	-13.7	3,963	0.5	-21.8	
その他の営業費用	Other operating expenses (SG & A)	34,953	5.7	29,927	14.0	41,670	19.2	32,713	4.5	9.3	
広告宣伝費	Advertising expenses	9,644	248.6	9,865	38.6	14,097	46.2	11,264	1.5	14.2	
販売促進費	Sales promotion expenses	335	-93.6	312	51.0	498	48.6	407	0.1	30.5	
人件費	Personnel expenses	9,504	-7.6	7,131	-5.4	9,723	2.3	7,903	1.1	10.8	
支払手数料	Commission fee	6,002	2.2	4,729	6.7	6,449	7.5	5,117	0.7	8.2	
通信費	Communication expenses	793	7.4	630	7.5	837	5.6	636	0.1	0.8	
減価償却費	Depreciation expenses	1,706	27.7	1,300	3.9	1,745	2.3	1,298	0.2	-0.1	
賃借料・地代家賃	Rent expenses and Rents	1,997	-3.5	1,493	0.3	1,994	-0.2	1,441	0.2	-3.5	
その他	Other	4,969	3.9	4,464	23.3	6,324	27.3	4,644	0.6	4.0	
営業利益	Operating profit (loss)	4,757	-54.6	13,808	12.2	19,127	302.1	12,519	1.7	-9.3	
営業外収益	Non-operating income	2,014	26.8	12,342	962.6	13,100	550.4	2,030	0.3	-83.6	
営業外費用	Non-operating expenses	23	-73.2	11	-46.1	15	-34.9	41	0.0	266.1	
経常利益	Ordinary profit (loss)	6,748	-43.6	26,140	94.4	32,213	377.4	14,508	2.0	-44.5	
特別利益	Extraordinary income	-	-	-	-	-	-	56	-	-	
特別損失	Extraordinary losses	-	-	-	-	468	-	-	-	-	
税引前利益	Profit (loss) before income taxes	6,748	-9.0	26,140	94.4	31,744	370.4	14,564	2.0	-44.3	
法人税・住民税及び事業税	Income taxes-current	2,028	257.8	845	-23.6	1,526	-24.8	1,401	0.2	65.7	
法人税等調整額	Income taxes-deferred	-3,192	-	245	-	-809	-	-128	-	-	
当期純利益	Profit (loss)	7,912	-17.4	25,049	90.1	31,028	292.2	13,291	1.8	-46.9	

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		22/12		23/3		23/12	
			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	300,644	63.5	325,309	66.5	<u>366,115</u>	<u>65.5</u>
都市銀行等	City banks etc.	52,732	12.6	79,283	16.7	88,105	18.0	99,358	17.8
信託銀行	Trust banks	83,053	19.8	85,129	18.0	105,634	21.6	126,788	22.7
地方銀行・第二地方銀行	Regional banks	98,028	23.4	115,081	24.3	106,476	21.8	121,136	21.7
その他	Other	24,100	5.7	21,150	4.5	25,094	5.1	<u>18,833</u>	<u>3.4</u>
社債・流動化	SB & ABS, ABL	161,875	38.6	173,155	36.5	164,174	33.5	192,857	<u>34.5</u>
CP	CP	2,500	0.6	12,000	2.5	12,000	2.5	21,200	3.8
普通社債	SB	35,000	8.3	45,000	9.5	45,000	9.2	60,000	10.7
流動化	ABS, ABL	124,375	29.6	116,155	24.5	107,174	21.9	111,657	20.0
合計	Total	419,789	100.0	473,799	100.0	489,483	100.0	<u>558,973</u>	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		22/12		23/3		23/12	
			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	28,674	6.1	17,284	3.5	63,785	11.4
長期調達	Long-term borrowings	400,330	95.4	445,124	93.9	472,199	96.5	495,187	88.6
固定金利借入	Fixed interest rate borrowings	77,601	18.5	73,214	15.4	67,878	13.9	49,504	8.9
変動金利借入	Floating interest rate borrowings	173,353	41.3	210,755	44.5	252,146	51.5	284,026	50.8
社債	SB	35,000	8.3	45,000	9.5	45,000	9.2	60,000	10.7
流動化	ABS, ABL	114,375	27.2	116,155	24.5	107,174	21.9	101,657	18.2
合計	Total	419,789	100.0	473,799	100.0	489,483	100.0	558,973	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		22/3	22/12	23/3	23/12
調達金利	Funding rate	1.14	1.00	0.98	0.87
間接	Indirect	1.28	1.10	1.06	0.93
直接	Direct	0.92	0.82	0.81	0.75

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

※2 2024年3月期第3四半期の下線の数値について、一部訂正をしております。

Underlined figures of Third quarter of the fiscal year ending March 2024, were corrected.

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		22/12		23/3		23/12	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	619,388	-	667,138	-	691,689	-	762,809	-
期末営業貸付金	Loans outstanding	461,884	-	487,131	-	502,874	-	545,486	-
無担保	Unsecured	449,747	-	474,594	-	490,096	-	531,668	-
有担保	Secured	3,501	-	2,687	-	2,502	-	1,954	-
事業者	Small business	8,635	-	9,849	-	10,275	-	11,863	-
割賦売掛金	Installment receivables	226	-	192	-	185	-	168	-
支払承諾見返等	Credit guarantee, etc.	157,277	-	179,814	-	188,629	-	217,154	-
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	17,468	2.62	21,795	3.15	20,788	2.73
増減率	YOY%	-8.6		3.1		6.2		19.0	
貸倒発生額 ②	Loans outstanding ②	17,194	3.72	14,579	2.99	17,963	3.57	16,723	3.07
増減率	YOY%	-7.4		2.0		4.5		14.7	
無担保	Unsecured	16,813	3.74	14,248	3.00	17,573	3.59	16,324	3.07
有担保	Secured	134	3.83	123	4.58	137	5.51	69	3.54
事業者	Small business	246	2.86	208	2.11	252	2.46	329	2.78
割賦売掛金	Installment receivables	23	10.49	22	11.90	27	14.83	9	5.78
支払承諾見返等	Credit guarantee, etc.	3,303	2.10	2,865	1.59	3,804	2.02	4,055	1.87
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	495	0.07	547	0.08	423	0.06
個別繰入額 ④	Loans outstanding ④	540	0.12	327	0.07	382	0.08	220	0.04
無担保	Unsecured	347	0.08	259	0.05	286	0.06	260	0.05
有担保	Secured	131	3.75	28	1.05	43	1.75	-60	-
事業者	Small business	62	0.72	40	0.41	51	0.51	19	0.16
支払承諾見返等	Credit guarantee, etc.	170	0.11	167	0.09	165	0.09	203	0.09
①+③	①+③	21,233	3.43	17,963	2.69	22,343	3.23	21,212	2.78
増減率	YOY%	-9.2		1.6		5.2		18.1	
②+④	②+④	17,734	3.84	14,907	3.06	18,346	3.65	16,943	3.11
増減率	YOY%	-8.0		0.2		3.4		13.7	
無担保	Unsecured	17,160	3.82	14,507	3.06	17,860	3.64	16,585	3.12
有担保	Secured	265	7.58	151	5.62	181	7.25	9	0.47
事業者	Small business	308	3.58	248	2.52	304	2.96	349	2.94
割賦売掛金	Installment receivables	23	10.49	22	11.90	27	14.83	9	5.78
支払承諾見返等	Credit guarantee, etc.	3,474	2.21	3,033	1.69	3,969	2.10	4,258	1.96
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	20,701	3.34	18,722	2.81	22,406	3.24	26,585	3.49
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	40,549	6.08	39,854	5.76	45,224	5.93

※ 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		22/12		23/3		23/12	
					/ (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	-	500,195	-	514,038	-	552,725	-
無担保ローン		Unsecured loan		451,027	-	475,728	-	491,293	-	532,741	-
無担保ローン以外		Secured loan and Small business loan		24,899	-	24,467	-	22,745	-	19,983	-
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	85,910	17.18	86,648	16.86	91,062	16.48
	前年同期比		YOY%	13.4		14.0		9.4		6.0	
無担保ローン不良債権額	◎	NPL of Unsecured loan	◎	63,479	14.07	71,345	15.00	74,121	15.09	82,360	15.46
	前年同期比		YOY%	19.3		20.0		16.8		15.4	
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	493	0.10	574	0.12	520	0.10
危険債権		Doubtful receivables		19,637	4.35	20,912	4.40	22,806	4.64	24,059	4.52
三月以上延滞債権		Receivables past due for three months or more		8,799	1.95	9,836	2.07	8,774	1.79	10,390	1.95
貸出条件緩和債権		Restructured receivables		34,403	7.63	40,103	8.43	41,965	8.54	47,390	8.90
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	14,564	59.53	12,527	55.08	8,701	43.54
	前年同期比		YOY%	-5.6		-8.6		-20.2		-40.3	
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	11,915	48.70	9,941	43.71	6,141	30.73
危険債権		Doubtful receivables		1,515	6.09	1,401	5.73	1,362	5.99	1,347	6.75
三月以上延滞債権		Receivables past due for three months or more		114	0.46	123	0.50	136	0.60	209	1.05
貸出条件緩和債権		Restructured receivables		1,320	5.30	1,124	4.60	1,086	4.78	1,003	5.02
その他不良債権 ※4		Other NPL ※4		9,283	-	11,096	-	11,838	-	14,016	-
	前年同期比		YOY%	16.0		27.3		27.5		26.3	
期末貸倒引当金	◎	Allowance for NPL	◎	52,406	-	52,397	-	50,291	-	51,922	-
流動	◎	Current assets	◎	39,787	-	40,549	-	39,854	-	45,224	-
固定		Non-current assets		12,618	-	11,847	-	10,437	-	6,698	-
NPLカバー率 (ALL)	◎/◎	Coverage ratio (All)	◎/◎	66.2	-	61.0	-	58.0	-	57.0	-
NPLカバー率 (無担保ローン)	◎/◎	Coverage ratio (Unsecured loan)	◎/◎	62.7	-	56.8	-	53.8	-	54.9	-

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

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

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

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

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

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

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

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

11. 利息返還関連引当金の内訳 (Allowances Related to Loss on Inter)

(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)		22/12			23/3			23/12		
		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	5,070	439	5,510	6,391	594	6,986	3,963	360	4,324
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	16,264	1,975	18,239	14,943	1,819	16,762	10,979	1,458	12,438

(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)		22/12			23/3			23/12		
		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	5,705	556	6,262	7,210	737	7,948	4,453	437	4,891
繰入額(戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-
期末引当金残高	Allowance (End)	18,888	2,341	21,230	17,383	2,160	19,544	12,929	1,723	14,653

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)	22/12				23/3				23/12			
	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%	286	27.2	236,597	49.9	290	26.4	240,803	49.1	309	25.4	257,116	48.4
15.0%< ≦18.0%	760	72.2	235,402	49.6	806	73.1	246,816	50.4	902	74.2	272,433	51.2
18.0%< ≦20.0%	0	0.0	104	0.0	0	0.0	102	0.0	0	0.0	86	0.0
20.0%<	6	0.6	2,489	0.5	5	0.5	2,374	0.5	4	0.4	2,032	0.4
合計 (Total)	1,052	100	474,594	100.0	1,103	100	490,096	100.0	1,217	100	531,668	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	22/12				23/3				23/12			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千円/Thousands of yen	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
≦100	230	21.9	10,522	2.2	247	22.5	11,192	2.3	277	22.8	12,168	2.3
100< ≦200	118	11.3	18,110	3.8	127	11.6	19,542	4.0	142	11.7	21,863	4.1
200< ≦300	130	12.4	33,421	7.0	137	12.5	35,318	7.2	153	12.6	39,437	7.4
300< ≦400	103	9.8	36,314	7.7	107	9.7	37,769	7.7	117	9.7	41,369	7.8
400< ≦500	206	19.6	96,391	20.3	214	19.4	100,236	20.5	242	20.0	113,526	21.4
500< ≦1,000	156	14.8	118,128	24.9	159	14.5	120,878	24.7	167	13.7	126,432	23.8
1,000<	106	10.2	161,705	34.1	109	9.9	165,158	33.7	115	9.5	176,869	33.3
合計 (Total)	1,052	100	474,594	100.0	1,103	100	490,096	100.0	1,217	100	531,668	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		22/12		23/3		23/12		23/12			
			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	169,945	2.0	170,476	3.9	174,337	2.6	166,460	2.8
割賦売掛金残高		Installment receivables		101,814	1.5	107,595	2.9	107,220	5.3	111,051	3.2	104,866	3.6
営業貸付金残高		Loans (Cash advance)		32,916	-7.4	32,001	-3.9	32,384	-1.6	31,530	-1.5	29,837	-1.8
支払承諾見返		Credit guarantee		27,951	6.7	28,610	4.2	29,022	3.8	29,622	3.5	29,622	3.5
その他営業債権		Other		1,431	16.6	1,738	31.0	1,850	29.2	2,133	22.8	2,133	22.8
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	5,138	-2.2	5,141	-1.9	5,041	-1.9		
プロパー		Proper		1,376	-2.7	1,376	-0.8	1,376	0.0	1,363	-0.9		
提携		Affinity		3,864	-2.6	3,762	-2.7	3,765	-2.6	3,678	-2.2		
新規発行数	(千枚)	Number of new issue	(Thousand)	382	10.4	325	29.8	478	25.1	311	-4.4		
プロパー		Proper		92	1.7	117	75.7	159	72.3	105	-10.2		
提携		Affinity		289	13.5	207	13.0	318	10.0	205	-1.1		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	688,596	5.8	552,449	7.6	740,327	7.5	574,796	4.0		
包括信用購入あっせん		Shopping		660,805	5.9	530,943	7.8	711,463	7.7	552,978	4.2		
キャッシング		Cashing		27,790	3.2	21,506	2.5	28,863	3.9	21,818	1.4		

※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		22/12		23/3		23/12			
			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	833	-188	844	-65	889	56
正社員数	(人)	N. of employees (regularly payroll)		400	-63	396	-117	401	1	415	19
非正社員数	(人)	N. of employees (temp.)		509	-52	437	-71	443	-66	474	37

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		22/12		23/3		23/12		
		(12M)	増減率 (yoy%)	(9M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(9M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)
営業収益	Operating revenue	32,368	0.1	26,773	12.1	35,711	10.3	28,410	17.3	6.1
	信用購入あっせん収益	16,773	1.1	15,243	24.3	20,440	21.9	16,390	10.0	7.5
	営業貸付金利息	4,066	-10.1	2,828	-8.9	3,653	-10.2	2,844	1.7	0.6
	信用保証収益	1,754	10.2	1,374	5.3	1,842	5.0	1,429	0.9	4.0
	その他	9,774	1.6	7,327	1.6	9,774	0.0	7,745	4.7	5.7
営業費用	Operating expenses	30,762	7.0	24,920	20.7	34,414	11.9	27,338	16.6	9.7
	金融費用	1,161	-14.1	777	-5.7	1,111	-4.3	838	0.5	7.8
	貸倒関連費用	2,745	-34.5	3,257	36.0	4,530	65.0	3,721	2.3	14.2
	利息返還関連費用	2,645	-	-	-	-	-	-	-	-
	その他の営業費用	24,209	4.3	20,886	19.9	28,773	18.9	22,779	13.8	9.1
	広告宣伝費	1,141	934.5	984	35.7	2,029	77.8	1,869	1.1	89.8
	販売促進費	2,703	122.6	2,426	26.5	3,232	19.6	2,186	1.3	-9.9
	人件費	4,994	7.8	3,792	10.1	5,006	0.2	3,894	2.4	2.7
	支払手数料	8,813	2.8	7,839	20.3	10,580	20.0	8,624	5.2	10.0
	通信費	1,743	2.1	1,331	2.6	1,778	2.0	1,191	0.7	-10.5
	減価償却費	1,341	-3.5	1,081	12.3	1,441	2.0	1,100	0.7	1.8
	地代家賃・賃借料	83	-22.4	73	17.3	95	7.5	75	0.0	3.0
	その他	3,387	-38.0	3,357	34.5	4,609	36.1	3,836	2.3	14.3
営業利益	Operating profit	1,606	-55.0	1,852	-42.8	1,296	-19.3	1,071	0.7	-42.1
営業外収益	Non-operating income	198	-71.4	108	0.4	130	-34.4	72	0.0	-33.2
営業外費用	Non-operating expenses	3	-72.8	5	391.0	7	81.2	7	0.0	41.2
経常利益	Ordinary profit	1,800	-57.6	1,955	-41.6	1,419	-21.2	1,136	0.7	-41.9
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	83	-	233	-	47	0.0	-
税引前利益	Profit before income taxes	1,800	-57.6	1,872	-44.0	1,186	-34.1	1,089	0.7	-41.8
法人税・住民税及び事業税	Income taxes - current	-686	-	426	-	307	-	142	0.1	-66.5
法人税等調整額	Income taxes - deferred	732	-	-94	-	-32	-	183	0.1	-
当期純利益	Profit	1,755	-44.1	1,540	-55.8	911	-48.1	763	0.5	-50.4

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		22/12		23/3		23/12		
			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	977,341	12.6	1,015,910	14.5	1,135,180	100.0	16.1
アイフル	AIFUL	619,388	8.3	667,138	10.4	691,689	11.7	762,809	67.2	14.3
ライフカード	LIFECARD	164,114	0.5	169,945	2.0	170,476	3.9	174,337	15.4	2.6
AGビジネスサポート	AG BUSINESS SUPPORT	55,928	-4.4	66,633	22.5	71,364	27.6	84,495	7.4	26.8
アイラ&アイフル ※3	A&A ※3	23,418	11.2	28,631	38.1	29,343	25.3	34,443	3.0	20.3
営業収益 ※2	Total operating revenue ※2	132,097	3.6	107,583	9.2	144,152	9.1	121,518	100.0	13.0
アイフル	AIFUL	83,117	5.4	66,511	6.8	88,449	6.4	75,774	62.4	13.9
ライフカード	LIFECARD	32,368	0.1	26,773	12.1	35,711	10.3	28,410	23.4	6.1
AGビジネスサポート	AG BUSINESS SUPPORT	6,430	-1.6	5,600	17.0	7,732	20.2	7,443	6.1	32.9
アイラ&アイフル ※4	A&A ※4	5,725	-3.9	5,165	22.2	7,080	23.7	6,154	5.1	19.1
経常利益 ※2	Total ordinary profit ※2	12,265	-36.5	18,320	-3.4	24,428	99.2	16,188	100.0	-11.6
アイフル	AIFUL	6,748	-43.6	26,140	94.4	32,213	377.4	14,508	89.6	-44.5
ライフカード	LIFECARD	1,800	-57.6	1,955	-41.6	1,419	-21.2	1,136	7.0	-41.9
AGビジネスサポート	AG BUSINESS SUPPORT	2,773	-4.8	1,341	-22.6	1,808	-34.8	852	5.3	-36.5
アイラ&アイフル ※4	A&A ※4	463	-	51	-67.5	127	-72.4	45	0.3	-11.9
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	16,869	-7.1	22,343	81.1	14,424	100.0	-14.5
アイフル	AIFUL	7,912	-17.4	25,049	90.1	31,028	292.2	13,291	92.1	-46.9
ライフカード	LIFECARD	1,755	-44.1	1,540	-55.8	911	-48.1	763	5.3	-50.4
AGビジネスサポート	AG BUSINESS SUPPORT	1,691	-4.3	859	-18.9	1,131	-33.2	416	2.9	-51.6
アイラ&アイフル ※4	A&A ※4	1,037	-	707	348.9	726	-30.0	60	0.4	-91.4

※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3四半期(FY2023/3 3Q)3.81円、2023年3月期(FY2023/3)3.80円、2024年3月期第3四半期(FY2024/3 3Q)4.09円(+0.28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3四半期(FY2023/3 3Q)3.70円、2023年3月期(FY2023/3)3.75円、2024年3月期第3四半期(FY2024/3 3Q)4.01円(+0.31円)